

STATE LEVEL BANKERS' COMMITTEE NAGALAND STATE

*Minutes of the Meeting
for the quarter ended June 2013
held on 13th Sept 2013*



Convener:
State Bank of India
Regional Office
Lead Bank Department.
Dimapur-797112
Nagaland.

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MINUTES OF SLBC MEETING FOR THE QUARTER ENDED
JUNE 2013 HELD ON 13.09.2013 AT HOTEL VIVOR, KOHIMA



The State Level Bankers' Committee meeting of Nagaland for the quarter ended June 2013 was held on 13th September 2013 in the Conference Hall of Hotel Vivor, Kohima. The meeting was chaired by Shri Alemtemshi Jamir, IAS, Chief Secretary, Government of Nagaland and attended by senior officials of NABARD, Banks and Government Line Departments. The list of participants is enclosed.

At the outset Shri Binod Kr Srivastava, AGM, SBI, RBO, Dimapur & Convener warmly welcomed Shri Alemtemshi Jamir, IAS, Chief Secretary, Government of Nagaland, Shri V. Kezo OSD (Finance), Smt. A.P. Biswas, DGM, RBI, Guwahati, Shri V. Chelladurai, GM, NABARD, Controllers of Banks and Senior State Government Officials.



Shri Srivastava, in his address highlighted the performances of banks during the period under review. He informed the house that out of the total Annual Credit Plan for the year 2013-14, banks could achieve ` 284.54 crores (which works out to be 32.19% of the total target) during the first quarter ended June 2013. He further stated that out of the above achievement, ` 137.52 crores with 24.56% are under Priority sector. He stated that banks could achieve the targets well before the end of the financial year. He also stated that with opening of 6(six) bank branches during the period under review, the number of bank branches has increased to 148 from 142

during March 2013. He highlighted that SBI alone has 61 branches comprising 35 rural and 26 semi-urban branches spread over all corners of the State.

In regard to Financial Inclusion programmes, he appealed to all stakeholders to gear up their machineries for effective coverage of villages and opening of 1 family 1 account. He further stated that there were 1151 numbers of villages with 2,25,373 households, out of which 1,30,197 households have already opened bank accounts and 95,176 are yet to open an account.

In respect of SBI, he stated that at the Local Head Office level, Outreach Department is closely monitoring the progress of FIP. He also informed the house about the set up of Financial Literacy Centres in all districts under Lead Bank Offices. He concluded his address with an appeal to all members to take active part in the deliberations of listed agenda items.

He then invited Smt. A.P. Biswas, DGM, RBI for her key note address.

Smt A.P. Biswas in her address emphasized the importance of Financial Inclusion programme undertaken by the banks under the directives of Government of India. She stated that FI should not be limited only to opening of accounts but go beyond and cover extending of credit facilities even to small account holders. She also informed the house that MSME sector is the new thrust area for bankers, to create a stable economy of the country. **She also advised all bank branches located in rural areas to conduct Financial Literacy Camps every month as per GoI directive.(Action point: All Banks)** In regard to submission of data to SLBC vis-à-vis RBI, she cautioned all banks to ensure error free data by assigning responsible officers for validation of data before submitting the same. She also reminded all the bankers about the importance bestowed by RBI in their Outreach programmes conducted in some villages. She requested the bankers to be serious and give the progress report regularly. She also highlighted the importance of timely



conduct of SLBC meeting and adherence to SLBC calendar. She cautioned the bankers including the Lead Bank to ensure senior bank officials represent the banks in the SLBC since important decisions is required to be taken

Shri Binod Kr Srivastava then invited Shri V. Chelladurai, GM, NABARD to address the house.



Shri Chelladurai in his address explained the role of SHGs towards Financial Inclusion programme and the need to have quality SHGs in the State. In regard to Financial Literacy Camps he stated that banks should obtain prior approval from NABARD so as to avail the funds provided for conducting FLCs in the rural centres. He also touched upon schemes like WCC and KCC in his brief address. He stated that banks should extend credit facility to Weavers under the WCC Scheme where the state physical target for the year 2013-2014 was 2500. He also urged bankers to adopt KCC revised scheme which is at present implemented on pilot basis in Kohima & Dimapur districts as per SLBC decision. In regard to Scale of Finance, he requested NSCB authorities to expedite the process of finalizing Scale of Finance which is overdue now. He also requested the Chairman, SLBC to issue necessary instructions to Deputy Commissioners & Chairmen DCC that line departments should be present in all DCC meetings. He concluded his address by emphasizing the importance of promoting Farmers Club and the need to link up the same for effective credit delivery system.

Shri Binod Kr Srivastava then invited Shri Alemtemshi Jamir IAS, Chief Secretary and Chairman SLBC Nagaland to address the forum. At the outset Shri Alemtemshi Jamir, Chief Secretary & Chairman, SLBC Nagaland apologized for his absence in the last SLBC meeting and his delayed arrival for the meeting. He then welcomed all the participants and started his address by stressing the need of paradigm shift of SLBC's approaches. He reminded the house that the meeting was convened with much expectations, and urged



the members to be practical in their approach. He stated that though CDR of the State may be improved to some extent, sluggishness was observed in implementation of various schemes like WCC, KCC and other National flagship programmes during the last few years.

He suggested that SLBC should make one or two collectively selected target(s) and share the achievements in the succeeding meetings till the desired results are obtained. Besides Agriculture, he highlighted the focus of Government of Nagaland in the Educational sector wherein almost 5 lacs students are pursuing their studies in schools and colleges. The future of this young generation for gainful employment and imparting the necessary skills and work culture is one of the key concerns of the State Government. He also stated that Government of Nagaland is considering restructuring of the land holding system in the identified Special Development Zones for accelerated industrial development. This is in anticipation that banks will come forward in those areas where legal transfer of land is will be made possible.

The Chairman also touched upon the impact of global economy, flourishing Multi-National Companies in the country and the need of pro-active participation of banks operating in the State for over all development of the State. He concluded his address by highlighting some of the National initiatives and an appealed to the bankers to be serious in supporting the developmental activities undertaken in the State.

Thereafter, with the permission of the Chair, Shri Binod Kr. Srivastava, AGM, SBI & Convener requested Shri David Kire, Chief Manager (LB) to initiate discussion of the agenda items.

AGENDA- 1

Adoption of Minutes:

The minutes of State Level Bankers' Committee meeting



held on 18.06.2013 was circulated to all members. Since no request for amendment has been received, the house confirmed and adopted the said minutes.

AGENDA- 2: Follow up action on the decisions of the SLBC meeting dated 18-06-2013

2.1: To conduct Joint Credit Camps during the year 2013-14.

All banks will conduct Joint Credit Camps (JCC) in collaboration with respective District Agriculture Office, LDM and District Administration. It was agreed that the exercise will be completed in all the districts by 30th October 2013 and the same will be reviewed in the next SLBC meeting.

The House also advised all banks to conduct Financial Literacy Programmes (FLP) in their allocated villages with grant support from Financial Inclusion Fund (FIF) through NABARD to facilitate financial education, opening of "1 family 1 bank account" and generation of loan applications.

2.2: Revised KCC scheme (issue of Smart Cards) to be implemented in a phased manner. The first phase will cover Dimapur and Kohima districts.

Issue of fresh KCC and renewal of limits is being done by SBI as per the revised KCC Scheme. The other banks have also been advised to follow suit. To facilitate fixation of realistic credit limits, the NSCB has been advised to convene State Level Task Force (SLTF) for upward revision of the Scale of Finance (SoF).

2.3: Include loan recovery as an agenda item for discussion and submit defaulter list to DPDB.

The Convener informed the house that due to delay in conduct of DCC meetings in most of the districts, reports in this respect could not be incorporated for SLBC. The Chairman reminded the house that State Government had already issued directives to

all DPDB Chairmen to include Bank Loan Recovery as an agenda for discussion in the DPDB meetings. Then the house advised all the LDMs to take up issues seriously at their respective district level.

2.4: Special performance report under KCC to be submitted to Convener Bank for review in the next SLBC meeting.

The DGM, RBI took adversely commented on the non-performance of banks in regard to implementation of the KCC scheme and the Chairman's point of action. She sought clarification from the concerned banks. Some of the bank representatives present in the meeting highlighted their achievement under KCC and the various initiatives adopted by them to achieve the target for the year 2013-14. It was agreed that generation / sanction of applications under KCC will be completed by 31st October 2013.

The under noted banks viz; AXIS, BOI, HDFC, ICICI, IDBI, IND, PNB, P&SB and SIB are to submit the special report by 31st October 2013 to the SLBC Convener to be tabled in the next SLBC meeting.(Action points: as above)

Many of the banks were represented by junior level officers who did not know anything about the performance of their banks. They were suitably warned. Further, the bank representatives were advised to be in a position to commit on behalf of their banks and not resort to taking the excuse of seeking permission from their controllers.

2.5: To constitute SHG-Bank Linkage Sub-Committee of NSRLM in every district.

The Mission Director of Nagaland State Rural Livelihood Mission (NSRLM) informed that awareness creation and capacity building of all stakeholders is being undertaken on a war footing. Placement of officials at State Unit has been completed and Sub-Committee of SLBC to monitor SHG-Bank linkage has also



been constituted. However, it is yet to be completed in respect of district and block level. He called upon the banks to extend support to their SHGs through deposit / credit linkage to make the programme a success in the State.

2.6: GOVT. SPONSORED SCHEMES:

Sponsoring Agencies will forward applications on a regular basis after proper scrutiny. This will avoid bunching and rushing of applications to banks towards the last quarter of the F.Y.

The Chairperson advised the Sponsoring Agency of WCC (Weavers Credit Card) Scheme viz; Industry Department, GoN to attend the meeting with all relevant details in future. He also advised the Department to submit the latest position with regard to implementation of WCC in the State within one week. (Action point: Industries Deptt.)

This will be forwarded to Convenor SLBC under his signature, the Chairperson said.

Shri V. Chelladurai, GM, NABARD clarified various operational issues for successful implementation of the Scheme. He encouraged the banks to extend financial assistance to handloom weavers against 2013-14 targets and advised them to seek margin money assistance and interest subvention from NABARD as envisaged under the Scheme.

AGENDA - 3.

Review of GoI instructions regarding Financial Inclusion and Opening of bank branches in unbanked blocks

The DGM of RBI, Guwahati said that RBI is concerned about the poor progress made by banks under Financial Inclusion. As the progress made under Financial Inclusion is reported by RBI to GoI at regular intervals, she instructed the banks to ensure coverage of the allocated villages through various modes and report the same. The Common Service Centre (CSC) of Government of Nagaland has been appointed as Business Correspondent (BC) of SBI to extend banking services. It was informed that the service of the CSC could also be utilised as BC by other banks.

Regarding difficulties faced by SHGs, farmers, villager, etc in opening bank accounts, the DGM of RBI warned banks that such instances will be viewed extremely seriously,

since KYC norms have been relaxed to the extent possible vide RBI circular dated 23rd July 2013. (Copy of Circular appended for member banks references).

Coverage of villages having population above 5000 through opening of Brick and Mortar bank branch or through USB was reviewed.

The representative from BSNL clarified on various operational issues regarding connectivity and trouble shooting in all parts of the State except Peren and Kiphire districts. **It was decided that BSNL will share their district hierarchy and contact numbers with banks to facilitate early diagnosis and resolution of connectivity problems. (Action point:BSNL)**

On the issue of thirty one (31) unbanked blocks in the State, the Chairperson, DGM of RBI and MD of NSRLM spoke on the urgent need to open Brick and Mortar branches at the earliest. Hence, it was decided that the exercise to allocate unbanked blocks to banks will be carried out by the Convener by constituting Sub-Committee for the same. This will be ratified by the SLBC. To facilitate this process, the Chairperson instructed the official from Rural Development Department to provide GIS map of Nagaland State and district-wise maps in printed and soft form. It was also instructed that the district-wise maps should contain block-wise boundaries.

The Convener informed the house that out of the 31 unbanked blocks, SLBC has already made allocation in respect of 11 blocks in the SLBC meeting dated 24.08.2011 and the remaining 20 blocks needs to be allotted. List of already allotted blocks:

BLOCK	ALLOTTEE BANK	BLOCK	ALLOTTEE BANK
Kuhuboto	NSCB	Kikruma	SBI
Sitimi	SBI	Chessore	NSCB
Tamlu	SBI	Thonoknyu	NSCB
Longchem	BOB	Chukitong	BOB
Phomching	VJB	W/Ralan	AXIS
Tobu	VJB		

Discussing the closure of Allahabad bank branch at Changtongya town in Mokokchung district, the DGM of RBI reiterated that appropriate authority from bank should attend SLBC meeting and come prepared for discussion as the issue had already been flagged as an agenda item. Closure of the bank branch without formal information / request to RBI was viewed seriously and the bank representative was instructed to discuss the matter with his higher authority and submit a report to RBI, Guwahati and Convener SLBC latest by 16th September 2013.(Action point: ALB) Sri O. Marchang AGM, RBI stated that people of Changtongya wanted SBI Branch at Changtongya and requested the Convener to consider the request of Changtongya public.

AGENDA -4

REVIEW ON BANKING DEVELOPMENTS IN NAGALAND ON KEY PARAMETERS AND FLOW OF CREDITS TO AGRICULTURE AS ON 31st MARCH 2013.

The performance of banks under various sectors during the year 2013-14 was covered by AGM of SBI, RBO, Dimapur in his speech and also during the review of action taken report as at Agenda No. 2 above. **The proposal of Chairperson for banks to achieve 40% CD Ratio by 31 March 2014 was accepted. (Action point: All Banks)**

As the CD Ratio of Canara Bank is 104%, the Chairperson suggested that the bank make a power point presentation in the next SLBC meeting which is scheduled to be held on 27th November 2013. The presentation will benefit the other banks as it will highlight the approach adopted by Canara Bank to achieve 104% CD Ratio.

To address issues relating to Passion Fruit Growers of Mokokchung and Phek districts, a Sub-Committee was formed. The Committee will be Chaired by General Manager, NABARD, Chief Manager (Credit & NPA) of SBI, RBO, Dimapur, Chief Manager (Credit

& NPA) of SBI, RBO, Mokokchung and representative from Horticulture department will be members of the Sub Committee. They will examine the matter and give necessary recommendation.(Action point: Sub Committee)

In the course of discussion of the agenda item, Syndicate Bank also shared the problems faced by their Dimapur Branch, Nagaland in financing JATROPHA cultivation where they invested ` 1.85 crores to 532 Jatropa farmers. In their letter addressed to the Convener SLBC, the bank mentioned the reasons for failure of Jatropa cultivation in Nagaland. They also requested all concerned agencies to come forward to solve the impasse created out of it.

Agenda - 5

Adoption of Annual Credit Plan 2013-14 and Review of Performance upto the quarter ended June 2013.

Adoption of Annual Credit Plan:

The Convener informed the house that process of preparation of Annual Credit Plan for the year 2013-14 for 11 districts of Nagaland has been completed as per the guidelines for preparing Annual Credit Plan. The same has been approved in the respective DCC meeting. The consolidated figure was presented as State ACP 2013-14 for SLBC approval.

The house adopted the Annual Credit Plan without any further discussion as the same has been already approved in respective DCC.

Review of Performance upto the quarter ended June 2013.

The General Manager of NABARD highlighted the performance of banks under various sectors during the quarter ended June 2013. In this connection, the Chairman called upon those banks with poor performances and asked them to explain their plans to improve the same. DGM of RBI also informed that every bank will have to do mass banking and hence cannot be exempted from lending to agriculture and allied sector. She also advised all banks to achieve their targets under priority sector lending since request for branch expansion is linked to it.

Agenda – 6

Review of Performance under Government Sponsored Scheme and Sector-wise Analysis of Advances:

Review of achievement under Government sponsored programmes vis-à-vis target for the year 2013-14 was taken up. DGM of RBI informed that there exists huge potential for education loan due to the large number of students in the State. However, awareness about the facility from banks is lacking, she said. Taking a cue from DGM, RBI, the Chairperson informed that the School Education and Higher Education departments will be instructed to collect details of the Scheme and disseminate it through various mediums.

In the course of discussion Industries Department made a request for carry over of WCC 2012-13 target in 2013-14 since many proposals were not sanctioned by the banks. In this connection, The General Manager of NABARD, clarified that margin money assistance and interest subvention allocated against target for the year 2012-13 will not be carried over as backlog for implementation during the current financial year i.e. 2013-14.

The General Manager of NABARD also highlighted the various Credit Linked Subsidy Schemes of GoI. In this connection, he said that a one day awareness programme will be conducted during the month of October/November 2013 to create awareness among bankers and State Government officials.

Agenda - 7

REPORTS FROM VARIOUS SUB-COMMITTEE AND OTHER SLBC RELATED FORUMS

The reports from various Sub-Committees of SLBC were presented and discussed. Sri V. Kezo, OSD (Gen), GoN clarified some of the progress made by State Government on e-payment. The Chairman and DGM, RBI also shared some of the issues mentioned in the Sub Committee reports. HDFC & AXIS banks also informed of the progress made in their allotted action points under Task Force Committee on E-payment.



A highlight about the activities of Common Service Centre (CSC) who were recently tied up with SBI for BC/CSP was presented by Team CSC-NeGS.

Agenda –8

Formation of SLBC Sub-Committee for RSETIs in the State and Review of progress for setting up of RSETIs in the State.

On the lines of instructions issued by Ministry of Rural Development (MORD), a Sub Committee of SLBC has been constituted as State Level Steering Committee for all the RSETI's functioning in the State. The Sub-Committee will be co-chaired by the Commissioner & Secretary, Rural Development of the State and SLBC Convener bank of the State and the members will include top executives of those banks (AXIS, BOB & VJB) which set up / are proposing to set up RSETIs in the State and CGM (SBI) and GM NABARD. The house also agreed to include Mission Director, NRLM as one of the members to the Committee.

The Committee shall have the following terms of reference:

- To monitor the progress and review the performance of each of the RSETIs through the Lead Bank forums i.e. DCC/SLBC
- To conduct evaluation of functioning of RSETIs to be done by agencies as the Committee may decide.
- Any other matter related to the functioning of RSETIs.
- The Committee shall meet at least four times in a year at quarterly intervals.

As State Government is not in a position to allot land for the setting up of RSETI's, it was decided that the Sub Committee will write to the Ministry for relaxation as a special case. Further, it was pointed out by MD of NSRLM that clubbing of RSETI in respect of Mon, Tuensang and Longleng districts at Tuensang will not be feasible due to road connectivity issues. Hence, it was proposed that a separate RSETI under SBI will be set up at Tuensang for Tuensang district and a combined RSETI for Mon and Longleng districts will be set up by Vijaya Bank. **The Sub-Committee will discuss all RSETI related issues and put up to SLBC for ratification in the next meeting.(Action point: Sub Committee).**

PROPOSED OF RSETIs IN THE STATE OF NAGALAND:

Name of the Districts	RSETI allotted to Bank	Clubbed & Single RSETI re- allotted to	Proposed Centre
Phek Kiphire	SBI SBI	SBI	PHEK
Dimapur Peren	ALB SBI	SBI	PEREN
Tuensang	SBI	SBI	TUENSANG
Kohima Wokha	VJB BOB	BOB	KOHIMA
Mokokchung Zunheboto	AXIS SBI	AXIS	MOKOKCHUNG
Mon Longleng	VJB SBI	VJB	

The Meeting concluded with words of thanks from Sri Th. Tunlut, Chief Manager & SLBC Nodal LDM.



ACTION POINTS EMERGED OUT OF DISCUSSION OF AGENDA ITEMS

Sl. No.	ACTION TO BE TAKEN	ACTION BY
1	All Banks to achieve 40% CDR by the end of the Financial Year 2013-14	All Banks
2	Process of conducting JCC to be completed by 31 st October 2013	All Banks & LDMs
3	Allocation of remaining 20 (twenty) unbanked blocks (11 blocks already allotted) to be made. GIS map to be supplied to SLBC Convener.	SLBC Sub-Committee to be constitute by Convener Bank and RD Department
4	Report on ALB Changtongya to be submitted to RBI & Convener SLBC latest by 16 th Sept, 2013	Allahabad Bank
5	All Bank branches located in rural centres to conduct Financial Literacy Camps every month	All Banks
6	To submit defaulter list to DPDB of the districts.	All Banks & LDMs
7	Special report on performances under KCC to be submitted to Convener Bank by 31 st Oct, 2013 and to be reviewed in the next SLBC.	AXIS BOI, HDFC, ICICI, IDBI, IND, PNB,PSB, and SIB
8	WCC report to be submitted to Chairman SLBC	Industries Deptt.
9	To share District hierarchy & contact numbers to Convener for all Banks	BSNL
10	To examine issues relating to Passion Fruits Growers and give recommendation to SLBC.	SLBC Sub-Committee headed by GM NABARD
11	To conduct awareness programme on Subsidy Linked Schemes for Bankers & Govt. Officials	NABARD
12	To take up RSETI related issues and put up for ratification in the next SLBC meeting	SLBC Sub-Committee headed by Commissioner & Secretary Rural Development
13	To review progress on Action points emerging out of SLBC within 31 st October 2013.	Convener with all concerned Officials/departments
14	Power Point presentation to be made by Canara Bank	Canara Bank



**LIST OF THE PARTICIPANTS AT THE STATE LEVEL BANKERS' COMMITTEE MEETING
HELD ON 13TH SEPTEMBER 2013 AT THE CONFERENCE HALL OF HOTEL VIVOR, KOHIMA**

	NAME OF PARTICIPANTS	INSTITUTION	DESIGNATION	MOB. NO
A	GOVERNMENT OF NAGALAND & GOI			
1	Sri Alemtemshi Jamir	Govt. of Nagaland	Chief Secretary	9436000767
2	Sri V. Kezo	Govt. of Nagaland	OSD (General), Finance	9436830060
3	Sri Benjamin Newmai	Govt. of Nagaland	Secretary, Agriculture	9436001197
4	Sri Zakahe Neikha	Govt. of Nagaland	Joint RCS (Coop)	9436011580
5	Dr M.T. Lotha	Govt. of Nagaland	Dy. Director (Vety & AH)	-
6	Sri Tali Longchar	Govt. of India	Dy. Director (MSME)	9402437522
7	Sri Zhekheto Zhimomi	Govt. of Nagaland	Addl. Director (Treasuries)	9436005480
8	Sri Arun Medi	Govt. of Nagaland	Dy. Director (Horti)	9856880848
9	Sri Aoyemen Chang	Govt. of Nagaland	Asst. Director (Ind & Com)	9436437284
10	Sri Longriteka	Govt. of Nagaland	Jt. Director, (Ind & Comm.)	9612277772
11	Ms Talirenla Longkumer	Govt. of Nagaland	B.E. NSeGS, IT&C	9615048500
12	Sri Egumsing Nsarangbe	Govt. of Nagaland	P.M. NSeGS, IT&C	9436401631
13	Sri Motsuthung Lotha	Govt. of Nagaland	MD (NRLM) Livelihood	9856070578
14	Ms Sentinaro Longkumer	Govt. of Nagaland	SPM(NRLM)Livelihood	9774002152
15	Sri Kivishe Sema	Govt. of Nagaland	EO (NKVIB)	9436442160
16	Ms Jenny Kath	Govt. of Nagaland	RDO (RD)	9402288843
17	Sri I. Athuba Lusang	Govt. of India	Asst. Director(KVIC)	9436832268
18	Sri Vivek Vishwakarma	Govt. of India	D. G.M. (BSNL)	9436277700
B	RESERVE BANK OF INDIA & NABARD ETC.			
19	Smt. A.P. Biswas	RBI	Dy. General Manager	9435732938
20	Sri O. Marchang	RBI	Asst. General Manager.	9435731343
21	Sri V. Chelladurai	NABARD	General Manager	9436275338

22	Sri Bendang Aier	NABARD	Asst. General Manager	9862092197
23	Sri Tiakala Ao	NABARD	Asst. General Manager	9436060184

C	BANKS & FINANCIAL INSTITUTIONS			
CONTROLLERS OF BANKS				
1	Sri Binod Kr. Srivastava	SBI	Asst. General Manager	9436275319
2	Sri A. Lyngdoh	NRB	Chairman	9435478797
3	Sri S. Atovi Sema	NSCB	Managing Director	9615411268
4	Sri S.K. Mathur	CAN	Dy. General Manager	9435547101
5	Sri N. Bhattacharjee	NSCB	Dy. General Manager	9436438617
6	Sri G. Banerjee	UCO	Zonal Head	9435052230
7	Sri Dasa Majhi	AXIS	Asst. Vice President	9085059000
8	Sri Hemkholal Lhungdim	ICICI	Cluster Head (Dmp)	8415900302
9	Sri D.N. Ghosal	SYN	Chief Manager	9435041095
10	Sri N.R. Samal	UNION	Asst. General Manager	9401885510
11	Sri N.L. Mandal	SBI	Chief Manager, LB&RRB,LHO	9435748564
12	Sri Bikash Das	SBI	Chief Manager (Cr & NPA) RBO	8730003668
BANKS REPRESENTATIVES				
13	Sri. Partha Das	HDFC	Cluster Head	9864036062
14	Sri L. Panmei	HDFC	Branch Head	9402869622
15	Sri P.K. Pradhan	IND	Asst. Manager	9436266462
16	Sri Raju Das	PSB	Chief Manager	9864020707
17	Sri Subodh Kumar	PNB	Sr. Manager	8974062633
18	Sri Minoo Biswas	AXIS	Vice President	9331005646
19	Sri Madhusudan Panda	UBI	Chief Manager	9401683636
20	Smt. Adani Linda Kharsii	UBI	Sr. Manager	9402433543
21	Sri Asish Karla	VJB	Chief Manager	9612917225
22	Sri B. Adahrii Kayima	IDBI	Assets Officer	9612798980
23	Sri Philip Jan	SIB	Branch Head	8575957887
24	Sri G. Rajkhowa	UCO	Chief Manager (Khm)	9435093803
25	Sri L. Kh. Mao	BOI	Chief Manager	9836111409
26	Sri V.T. Mathew	FED	Chief Manager	9774811195
27	Sri Ibrahim Ali Bhuyan	ALB	Manager (Dmp)	9435324293
28	Sri Nenio Chah	BOB	Sr. Manager (Khm)	9436439356
29	Sri Purtoshi Ao	CAN	Manager (Dmp)	9402832895
30	Shi L.G. Solomon	VJB	Asst. Manager	9402988718
31	Sri C. Johny Aimol	CBI	Chief Manager	8486002589

CHIEF MANAGER (LEAD BANK)				
32	Sri Th. Tunglut	SBI	Chief Manager (LB) KMA	9436832632
33	Sri David Kire	SBI	Chief Manager (LB) D&P	9436210338
34	Sri K. Lohru	SBI	Chief Manager (LB) Mon	9436216826
35	Sri K. Leivang	SBI	Chief Manager (LB) W&Z	9436707668
36	Sri S. Yunus	SBI	Chief Manager (LB) M,T&L	8730004234
37	Sri Z. Tholi Paul Mao	SBI	Chief Manager (LB) P&K	9436013592
SUPPORTING STAFF				
1	Miss Julieta	SBI	Kohima Branch	
2	Miss Vini	SBI	Lerie Branch	
3	Smt Meselhipeu	SBI	LBO, Kohima	
4	Sri Michael Muan	LBO	LBO, Kohima	
ABSENTEE BANK				
Bank of Maharashtra				
IndusInd Bank				

