

GOVERNMENT OF NAGALAND
FINANCE DEPARTMENT
(GENERAL BRANCH)

No.FIN/GEN/SLBC/12/2012 (PART 2 - Vol I)

Dated: 20th March 2024

To,

The AGM & Convener, SLBC,
State Bank of India, Regional Business Office,
Super Market Complex, Dimapur- 797112.

Sub: Minutes of the SLBC meeting for combined quarter ended September 2023 and December 2023 held on 4th March 2024.

Sir,

With reference to your letter No. SLBC/Nagaland/2023-24/76-(A) dated 11.03.2024, the subject minutes approved by the competent authority is enclosed herewith. The minutes may be circulated to all member banks and concerned departments for complying with the decisions of the SLBC.

Yours faithfully,


(Taliremba)

Principal Secretary to the Govt. of Nagaland

No.FIN/GEN/SLBC/12/2012 (PART 2 - Vol I)

Dated: 20th March 2024

Copy to:

✓ The Chief Manager,
State Bank of India,
Lead Bank Office, Kohima – for information and necessary action.


(Taliremba)

Principal Secretary to the Govt. of Nagaland

MINUTES OF SLBC MEETING (NAGALAND) FOR COMBINED QE SEPTEMBER 2023 & DECEMBER 2023 HELD ON 4TH MARCH 2024.

State Level Bankers' Committee (SLBC) Meeting for the combined quarter ended September 2023 & December 2023 was held on 4th March 2024 at Hotel Vivor Kohima. The meeting was chaired by Shri Taliremba, Principal Secretary, Finance Department, Govt. of Nagaland and co- chaired by Shri Paresh Chauhan, General Manager & OIC RBI Kohima. Shri Reny Wilfred IAS Jt Secy, Finance Department, Ms Tiakala Ao, Chief General Manager, NABARD, Shri Hemant Gadge Deputy General Manager, SLBC SBI LHO Guwahati, Smt Surabhi Bhattacharjee, DGM SBI AO Jorhat, senior officials of the Govt of Nagaland and representatives from member Banks operating in the State attended the meeting.

Attendance sheet is enclosed.

Shri H. Hangsing, Regional Manager, SBI, Dimapur initiated the proceedings of the meeting.

Shri Paresh Chauhan, GM & OIC RBI Kohima informed the house of the role of RBI in putting banking systems in order and streamlining processes at the ground level. He highlighted that financial inclusion and financial literacy are areas of importance which RBI is looking after and financial literacy week was observed from 26.02.2024 to 01.03.2024 with the theme: *"Make a Bright Start – Become Financially Smart"* targeting mainly young, college and school going children. He requested the banks to promote financial literacy so that no one fall prey to cyber frauds and financial frauds. He appreciated the presence of LDMs of almost all Districts in the SLBC Meeting, which indicated the level of dedication and support.

Ms Tiakala Ao, Chief General Manager NABARD lauded the Banks for breaching RBI's benchmark of 60% CD Ratio for the first time. CDR has increased from 52.26 % in March 2023 to 61.15 % in December 2023. She observed that the ACP achievement up Dec 2023 in Agri and Other Priority Sector was 41.55 % and 32.19% respectively, for which she urged banks to step up more efforts on these two sectors, leveraging on FPOs & PACS for Agri Infra Fund etc. and encouraged Banks to focus on credit flow to agriculture sector.

Shri Hemant Gadge, Dy General Manager SLBC observed that CD Ratio has crossed the minimum benchmark of 60% in Dec 2023. However, Priority Sector Lending stood at Rs 2107.62 Cr which is 21.13 % of the Total Advance, falling short of the RBI's benchmark of 40%. Total ACP target achievement up to Dec 2023 was 89.25% and he assured that ACP for FY 2024-25 would be synchronised with the PLP. He urged Banks to clear pendency in CMMFI scheme of the State Govt which he believed would help banks in boosting their PSL. ACP & PSL are also linked with Govt Sponsored Schemes and he noted with concern the high NPA in PMEGP and NULM for which he requested the sponsoring agencies to support the banks in recovery and work hand in hand to change the trend. He urged Banks to open brick & mortar branch allotted to banks by DFS in villages with population of 3000 and above and also to set up BC/Banking Touch Point allotted to Banks by DFS in villages within 10 km radius. He requested the State Govt to help banks in providing the basic infrastructures for opening brick & mortar branch /BC/CSP like premises & network connectivity. He also informed about a Financial Inclusion Scheme named '*PMVishwakarma*'

which Prime Minister has launched and urged all Banks to prepare a platform for successful implementation of the scheme.

Shri Taliremba, Principal Secretary, Finance, Govt of Nagaland expressed displeasure for Banks not being represented by their Regional Heads/Controllers in the SLBC Meeting inspite of SLBC decisions and directives to ensure that their RHs/Controllers attend the meeting. He highlighted that out of 214 bank branches in the State, 142 branches were located in the districts of Dimapur, Kohima, Mokokchung and Chumoukedima and urged the banks to open branches in the other districts. He advised the allottee banks to open branches in the 22 unbanked Blocks expeditiously. He also clarified that sufficient money has been park in the CMMFI Subsidy Account and the Interest Subvention Account and urged the banks not to hold back applications approved by the DLIMC. He also lauded the banks for achieving 61.15 % CDR in Dec 2023 and urged banks with low CDR to step up efforts to reach the State's average.

Shri Reny Wilfred IAS, Joint Secretary, Finance, Govt of Nagaland highlighted some of the concerns of the Finance Department, Govt. of Nagaland. He expressed reservation to NABARD PLP for FY 2024-25 which he said was set below the RBI'S benchmark of 40%. He stated that Finance Department has decided not to approve the proposed PLP target unless it is reviewed in consultation with all the stake holders including the Finance Department. He reiterated that 40% of the current total Advance (Rs 9970 Cr) be allotted against PLP and ACP for FY 2024-25. He also requested SLBC to include Horticulture Deptt, & NIDC as members of SLBC. He informed that the State Govt directives for FY 2024-25 on **Education Loan was 1000 numbers, Skill Dev loan 2000 numbers and MSME Rs. 2000 Cr** where the State Govt will provide CGTMSE guarantee fee. He further stated that skill development agencies are willing to enter into an MoU with Banks and the State Govt and would ensure guaranteed employment to those who avail skill development loan. Facilitation centres will also be set up by the State Govt in all the districts. He also informed about NIDC proposal for supply of agri marketing trucks for which Bank may come forward and partner with NIDC. He highlighted that Universal Life Insurance scheme will be launched by the State Government for four members of all families in line with PMJJBY & PMSBY where Banks may enter into an MoU with the State Govt. He also requested SLBC to make a website for Nagaland and also a secretariat for SLBC for financial inclusion as per LBS of the RBI.

Issues were taken up for consideration as below:

1. ADOPTION OF MINUTES: The House adopted the minutes of the last SLBC meeting for QE June 2023 held on 21.09.2023.

2. CD RATIO, REVIEW OF DISTRICTS WITH CD RATIO BELOW 40%:

The overall CD ratio of the State has improved from 57.87% in June 2023 to 61.15% as on 31.12.2023. However, Banks with less than 40% namely IND, PSB, AXIS, BANDHAN, FED, IDBI, IDFC, SIB and YES were urged to improve in the coming quarters so as to reach the RBI benchmark of 60%.

(Action: All concerned Banks)

3. REVIEW OF CREDIT DISBURSEMENT:

a. Achievement under ACP (Priority Sector Lending) FY 2023-24:

The Priority Sector Advance has increased from Rs.1868.19 Cr as on December 2022 to Rs.2107.62 Cr at the end of December 2023 i.e. a YoY growth of Rs. 239.43 Cr. Total priority sector advances for the State of Nagaland stands at 21.13 % of the total advances of Rs 9970.64 Cr at the end of December 2023.

Performance under ACP (PS) FY 2023-24 up to 3rd Qtr was 89.25%. IDFC, YES, NESFB, NSCB, NRB, UCO and IND achieved the lowest ACP (PS) performance during 3rd Qtr FY 2023-24 and were urged upon to improve their ACP performance.

(Action: All Banks)

b. Govt. Sponsored Scheme (NRLM, NULM, PMMY, Stand-Up India, PMEGP, PMFME, CMMFI etc)

Shri Rajusalie Lhousa SPM FI NSRLM informed about the target achievement in SHG credit linkage against the target which was low and requested all Banks to improve their performance. He also informed that the target for FY 2024-25 has been set at 5320 Nos of credit linkage amounting to Rs 7927.60 lakh distributed amongst the Banks which stands approved by the SLBC. Bima Sakhi has also been appointed in all cluster to take care of enrolment in insurance schemes and claim settlement. He thanked IDFC, Yes Bank and NRB for coming forward to appoint SHG/Bank Sakhi as BCs. He expressed concern about the low rate of financial literacy in the State and urged upon the banks to strive more to improve the rate.

Smt Kihinoli Kinimi, Dy MD PMSvanidhi highlighted the target achievement of the State as 70% in Dec 2023. She further informed that 76 applications have been forwarded to banks and requested banks to expedite necessary follow up action. She also informed that performance of Axis bank, ICICI bank and UCO bank has been unsatisfactory, keeping applications pending up to 200 days and requested these banks to expedite action so that the overall achievement of the State improves by March 2024 end.

Nodal officer PMFME submitted some issues in writing about banks insisting for TPG, acceptance of NOC from VC in lieu of trade license, requirement of additional documents, non-disbursement of sanction cases etc. It was also reported that NCSB has not sanctioned PMFME loan so far in spite of some applications forwarded to them.

(Action: All concerned Banks)

c. Priority Sector Advances:

The Priority Sector Advance has increased from Rs.1868.19 Cr as on December 2022 to Rs.2107.62 Cr at the end of December 2023 i.e. a YoY growth of Rs. 239.43 Cr. Total priority sector advances for the State of Nagaland stands at 21.13 % of the total advances of Rs 9970.64 Cr at the end of December 2023.

Against the RBI's benchmark of 40 % lending to Priority Sector against the Total Advance, Banks with less than 40% PSL as on Dec 2023 are IDFC, YES, AXIS, CBI, SBI, FED, BOM, ICICI, HDFC, IDBI, INDUS, SIB and NSCB. These Banks were urged upon to increase their PSL in coming quarters and achieve the RBI's benchmark as decided in the last SLBC Sub Committee Meeting on Priority Sector & GSS held on 27.02.2024.

(Action: All Concerned Banks)

4.NABARD - Potential Linked Credit Plan (PLP):

The Finance Department, Govt of Nagaland expressed reservation on PLP projection for FY 2024-25 in its present form as it is not found to be in conformity with the RBI guidelines. After thorough deliberations, it was decided that the PLP projection/ACP for FY 2024-25 will be reviewed in consultation with all the stake holders including the Finance Department.

It was also decided that Finance Department will convene a meeting of major stake holders to review the PLP projection/ACP for 2024-25.

5.REVIEW OF FINANCIAL INCLUSION INITIATIVES AND EXPANSION OF BANKING NETWORK AND FINANCIAL LITERACY

a.Status of Unbanked Blocks in the State:

SLBC Sub Committee meeting on Unbanked Blocks and Technical Issues was held on 27.02.2023 under the chairmanship of Shri Taliremba, Principal Secretary (Finance), Govt. of Nagaland.

Unbanked Blocks and locations where request for opening of SBI branches exist were reviewed and decisions of SLBC is enclosed as Annexure – A.

(Action: All allottee Banks and other stakeholders)

b.Expanding and Deepening of Digital Payment Ecosystem.

As per RBI Circular number FIDD.CO.LBS No. S704/02.01.014/2023-24 dated 09th August 2023, SLBCs/UTLBCs are advised to leverage the experience gained in the implementation of the program and prepare a schedule to cover all the districts, in respective States/UTs and make them 100% digitally enabled.

Accordingly, the remaining 14 Districts in the State of Nagaland are identified for 100% coverage under Expanding and Deepening of Digital Payment Ecosystem. Nodal Officers assigned for each district will submit report in the prescribed format to RBI on quarterly basis.

Action: All LDMs &Nodal officers assigned for all Districts.

c. Review of Operations of Business Correspondents – hurdles/issues involved:

i. Nagaland Rural Bank: Request for approval for deployment of Business Correspondents (BCs) in identified cluster beyond 30 kms from base branch.

In terms of the provision of RBI Circular no. RBI/2010-11/217 DBOD. No. BL.BC.43/22.01.009/2020-11 dated 28.09.2010, Guidelines for engaging of Business Correspondents (BCs), Distance Criteria, SLBC Nagaland decided to accord approval to NRB's request for deployment of Business Correspondent (BCs) in the identified cluster beyond the stipulated 30 km from the base branch.

Action: NRB

d. Integration of Financial Education in School Curriculum for students of Class VI to X.

Shri M. Kuotsu, Asstt. Director, School Education clarified that Financial Education has already been introduced in Class IX & Class X. However it is yet to be introduced from Class VI to Class VIII which will be apprised to the higher authority in the Department. RBI informed that their Regional Office Guwahati has taken up the matter with the concerned Department and will follow up from their end.

Action: School Education Deptt. & RBI

6. Atal Pension Yojana (APY) Performance in FY 2023-24:

PFRDA, Ministry of Finance, Gol had allotted target for FY 2023-24 to all branches of PSB (100 APY), Pvt Major (70 APY) & Pvt (30 APY) with a total target of 15500. However achievement up to February 2024 was 5826 (38%). All Banks onboarded for APY must improve their performance. Low performing Banks are SIB, PSB, AXIS, ICICI, HDFC, INDUS, YES, FED, IOB, BOI, BOB, IND, UCO and UNI.

Action: All concerned Banks

7. Rural Self Employment Training Centre (RSETI):

Opening of RSETI at Tuensang was proposed by Regional Manager SBI RBO Mokokchung in a temporary premises (ITI Building) to be allotted by the District Administration. However, it was decided that allotment of plot of land for permanent premises should be taken up with the appropriate authority. Thereafter sanction for construction of building should be taken up with the Ministry of RD, Gol.

Action: SBI RBO Mokokchung

8. Special Agenda of RBI:

i. Discussion regarding reduction in frequency of DLRC Meeting:

It was decided that DLRC Meeting in the Districts should not be combined with DCC Meeting which is held quarterly. However, DLRC meeting may be held on Half Yearly basis in more

meaningful and fruitful manner. Grievances Redressal Meeting also should be held at least once in a year by LDMs in their respective Districts.

Action: LDMs

ii. Assessing reasons for stalling credit growth in districts performing poorly in financial inclusion:

The subject matter was deliberated and it was decided that districts where credit growth is less or slow should ensure adequate numbers of financial literacy camps in all districts with the involvement of bank branches, LDMs, development agencies, VCs, NGOs etc.

Action: All Banks & LDMs

9. Any Other Agenda with the permission of the Chair:

RBI highlighted that ATM deployment in Nagaland was below the national average of 20 ATMs per 1 lakh population. Deficient districts are Kiphire-2, Longleng-1, Mon-8, Noklak-1, Peren-3, Phek-3, Tuensang-5, Wokha-6, and Zunheboto-8. Banks in the above districts were advised to increase their ATM deployment.

Action: All Banks

The meeting ended with thanks from Shri Aman Kumar, Dy. Regional Manager, Bank of Baroda, Jorhat.

DECISION TAKEN ON UNBANKED BLOCKS IN NAGALAND IN THE SLBC MEETING ON 04.03.2024 : ANNEXURE-A

Sl no.	Unbanked Blocks	Allottee Bank	Action Taken	Decision of SLBC on 04.03.2024
1	Phomching. Mon, Nagaland	Bank of Baroda	Comprehensive survey yet to be conducted.	Comprehensive survey to be conducted with the involvement of the District Administration, Police Deptt., Lead District Manager and IDAN as coordinating agency and to take concrete action to open a branch expeditiously. Copy of the survey report to be endorsed to SLBC.
2	Longchem, Mokokchung, Nagaland	Bank of Baroda	Comprehensive survey yet to be conducted.	Comprehensive survey to be conducted with the involvement of the District Administration, Police Deptt., Lead District Manager and IDAN as coordinating agency and to take concrete action to open a branch expeditiously. Copy of the survey report to be endorsed to SLBC.
3	Chukitong, Wokha, Nagaland	Bank of Baroda	Comprehensive survey yet to be conducted.	Comprehensive survey to be conducted with the involvement of the District Administration, Police Deptt., Lead District Manager and IDAN as coordinating agency and to take concrete action to open a branch expeditiously. Copy of the survey report to be endorsed to SLBC.
4	Thonokyu, Tuensang, Nagaland	HDFC Bank	Ops Manager HDFC Bank Ltd, Mr. Akumtong Jamir visited Thonokyu along with LDM of Tuensang, Noklak & Shamator districts and made a detailed survey of the unbanked block Thonokyu on 2nd and 3rd Feb 2024. However no concrete decision was taken.	Fresh survey should be completed alongwith District Administration, LDM, Police Deptt. with IDAN as coordinating agency and take concrete action to open the branch expeditiously.

5	Chunlikha, Kohima, Nagaland	Axis Bank	Bank has carried out a survey and it was found not feasible to open a brick & mortar branch at the location. However, a BC has been positioned in the location who is providing banking service.	Comprehensive survey to be conducted with the involvement of the District Administration, Police Deptt., Lead District Manager and IDAN as coordinating agency and to take concrete action to open a branch expeditiously. Copy of the survey report to be endorsed to SLBC.
6	West Ralan, Wokha, Nagaland	Axis Bank	Bank has carried out a survey and it was found not feasible to open a brick and mortar branch at the location. However, a BC has been positioned in the location who is providing banking service.	Comprehensive survey to be conducted with the involvement of the District Administration, Police Deptt., Lead District Manager and IDAN as coordinating agency and to take concrete action to open a branch expeditiously. Copy of the survey report to be endorsed to SLBC.
7	Khonsa, Kiphire, Nagaland	Canara Bank	A Comprehensive survey was conducted on 28/11/2023 along with district administration, Lead District Manager and IDAN as coordinating agency and survey report submitted to higher authority.	Bank to pursue actively with competent authority to open the branch at the earliest. Copy of the Survey report to be shared with SLBC Nagaland.
8	Kuhuboto, Dimapur, Nagaland	Federal Bank	Comprehensive survey has been conducted along with LDM and representative from IDAN on 13.11.2023. Branch has submitted survey report to Zonal office and Head Office. On 27.12.2023 Zonal head also visited the place.	Bank to pursue actively with competent authority to open the branch at the earliest. Copy of the Survey report to be shared with SLBC Nagaland.

9	Wakching, Mon, Nagaland	Punjab and Sind Bank	Conducted a comprehensive survey on 29/11/2023 in the presence of LDM Mon, SDO Civil Wakching, IDAN representatives and bank Officials from Kohima and Jorhat. However, there was no building premises available as per requirement of the Bank. It was also informed by the local administration that they will intimate as and when a suitable premises is found. The survey report has been submitted to the higher authority.	Bank to pursue actively with competent authority and local administration to open the branch at the earliest. Copy of the Survey report to be shared with SLBC Nagaland.
10	Waziho, Phek, Nagaland	Bank of Maharashtra	Positive survey report submitted to higher authorities.	Bank must pursue the matter actively with their higher authority and open the branch at the earliest.
11	Panso, Tuensang, Nagaland	Central Bank of India	Comprehensive survey conducted from 29.11.2023 to 30.11.2023 with the involvement of officials from District Administration, Police Dept with IDAN as coordinating agency. Joint Survey Report sent to Controlling office on 13.12.2023.	Bank to pursue actively with competent authority to open the branch at the earliest. Copy of the Survey report to be shared with SLBC Nagaland.
12	Suruhoto, Zunheboto, Nagaland	Punjab National Bank	Comprehensive survey was conducted on 02/11/2023 for opening a branch and survey report submitted to higher authority.	Bank to pursue actively with competent authority to open the branch at the earliest. Copy of the Survey report to be shared with SLBC Nagaland.
13	Chen, Mon, Nagaland	IDBI Bank	The IDBI Bank Branch at Mon is likely to be inaugurated by March end 2024 from where banking services will be extended to Chen till a Branch is opened at Chen.	After opening of Mon Branch, the Bank will explore ways and means to open a brick & mortar branch at Chen.

14	Satoi, Zunheboto, Nagaland	Indian Bank	Comprehensive survey has been conducted on 30.10.2023 with the involment of LDM Zunheboto, IDAN & SDO Civil Satoi and survey report submitted to higher authority.	Bank to pursue actively with competent authority to open the branch at the earliest. Copy of the Survey report to be shared with SLBC Nagaland.
15	Dhansiripar, Dimapur, Nagaland	Indian Bank	Bank is yet to receive any communication from higher authorities.	Bank to pursue actively with competent authority to open the branch at the earliest. Copy of the Survey report to be shared with SLBC Nagaland.
16	Aghunaqa, Dimapur, Nagaland	Punjab National Bank	A comprehensive survey was conducted on 11th October 2023 and survey report submitted to higher authority.	As the survey was carried out without the involvement of District Administration, LDM, Police Deptt. and IDAN, a fresh survey should be carried out within 10.03.2024 with their involvement. Copy of the survey report should be endorsed to SLBC Convener, SBI.
17	Angjangyang, Mon, Nagaland	Union Bank of India	Comprehensive survey yet to be conducted.	Comprehensive survey to be conducted within 10.03.2024 with the involvement of the District Administration, Lead District Manager, Police Dept with IDAN as coordinating agency and to take concrete action to open the branch expeditiously. Copy of Survey Report to be endorsed to SLBC Nagaland.
18	Longmatra, Kiphire, Nagaland	Bank of India	Comprehensive survey/joint inspection for opening of Bank Branch has been conducted on 12.10.2023 with the involvement of EAC-Longmatra Block, LDM of Kiphire District, one official from IDAN, Kohima and two officials of Bank of India. The Survey Report has been submitted to Controlling Office.	Bank to pursue actively with competent authority to open the branch at the earliest. Copy of the Survey report to be shared with SLBC Nagaland.
19	Changpang, Wokha, Nagaland	State Bank of India	Matter taken up with the Dist Administration to provide necessary facilities like premises, connectivity and security.	SBI to pursue with the Dist Administration actively and expedite opening of the branch.

20	Seyochung, Kiphire, Nagaland	State Bank of India	Necessity for providing connectivity is being pursued with BSNL.	SBI to pursue actively with BSNL for connectivity and open the branch expeditiously.
21	Kikruma, Phek, Nagaland	State Bank of India	Branch opening at Kikruma will be taken up in FY 2024-25 as opening of Branch at Chetheba is under process.	SBI advised to ensure opening of the Branch within FY 2024-25.
22	Chetheba, Phek, Nagaland	State Bank of India	Once onstruction of building gets completed, SBI will take further action for opening the Branch which is expected to be operational by June 2024.	Sbi advised to adhere to the deadline.

Request for Opening of SBI Branch

Sl no	Location	Action Points	Decision of SLBC on 04.03.2024
1	Suruhoto, Zunheboto District	Suruhoto Block was allotted to PNB. Comprehensive survey has been conducted by PNB on 02.11.2023 and observed that leased line connectivity is not available which is essential for functioning of a branch.	SBI need not take any further action.
2	Pughoboto, Zunheboto District	SBI is in the process of opening a branch at Pughuboto.	SBI to expedite the process and open the branch during FY 2024-25.
3	Atoizu, Zunheboto District	UCO Bank has opened the Branch at Akuhaito. This Branch is catering to the banking needs of the area.	SBI advised to conduct fresh comprehensive survey and explore ways and means to open a branch.
4	Jakhama, Kohima District	Building identified for opening the branch is undergoing construction. On completion, other necessary actions for branch set up will follow.	SBI advised to open the branch at the earliest.
5	Yachem, Longleng	Fresh comprehensive survey could not be completed within the timeframe. However it will be conducted before March end.	Comprehensive survey to be conducted within 10.03.2024 with the involvement of the District Administration, Lead District Manager, Police Deptt. with IDAN as coordinating agency and to take concrete action to open the branch expeditiously.

SLBC (NAGALAND) MEETING FOR COMBINE QUARTER ENDED SEPT 2023 & DEC 2023
(SPECIAL FOCUS ON FINANCIAL INCLUSION AND FINANCIAL LITERACY)
04TH MARCH 2024 VENUE : HOTEL VIVOR KOHIMA


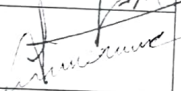
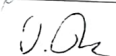

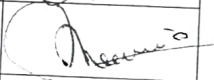

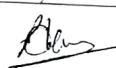

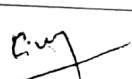
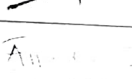
ATTENDANCE SHEET

SL NO	NAME	DESIGNATION	ORGANISATION/DEPTT	CONTACT NO/email ID	SIGNATURE
1	Talixembg	Principal Accountant	Finance Deptt.	9436332904	<i>[Signature]</i>
2	Pavesh Chauhani	Gm	RBI	9320169251	<i>[Signature]</i>
3	Hemant Gadge	DGM	SLBC	9819234705	<i>[Signature]</i>
4	H. HANGSING.	Asst.	SBI	9026607422	<i>[Signature]</i>
5	TIAKALA TO	CGM	NARARI	9774020567	<i>[Signature]</i>
6	_____	_____	_____	_____	_____
7	L. Singyil	Chief Manager SLBC	SBI	7025429714	<i>[Signature]</i>
8	LOHE SIMON PETER MAO	LDM MELAKHONG of Lening	SBI	8374846287	<i>[Signature]</i>
9	BENDANGTOSHI	LDM MON	SBI	873922276	<i>[Signature]</i>
10	SAREI MUMAC	LDM, TSG, NOKLAK	SBI	7629086653	<i>[Signature]</i>

SHAMATOR

SLBC (NAGALAND) MEETING FOR COMBINE QUARTER ENDED SEPT 2023 & DEC 2023
 (SPECIAL FOCUS ON FINANCIAL INCLUSION AND FINANCIAL LITERACY)
 04TH MARCH 2024 VENUE : HOTEL VIVOR KOHIMA

ATTENDANCE SHEET

SL NO	NAME	DESIGNATION	ORGANISATION/ DEPTT	CONTACT NO/EMAIL ID	SIGNATURE
11	C. Jamthan	LDM Wka	SBI	8974246573	
12	Temsamsten	LDM Kiphwa	SBI	9436608365	
13	Jaydeb Das	DVP	Bandhan Bank	9002054735	
14	T. Tullimang	BH	Bandhan Bank	7085056407	
15	BIPLAB THAKURIN	LDM Phok.	SBI.	9859970557	
16	DITHUZU KEA	LDM Zumbor	SBI	9402476423	
17	POUJALUNG	Cluster Head & Vice President	Axis Bank.	9127070931	
18	P. Reihli Chao	manager	Punjab & Sind Bank	7002470014	
19	KINHOAI KINIMI	Dy. Mission Dir., NWI (SNO, PHSVANIDH)	Urban Developer	8575464719	
20					

SLBC (NAGALAND) MEETING FOR COMBINE QUARTER ENDED SEPT 2023 & DEC 2023
(SPECIAL FOCUS ON FINANCIAL INCLUSION AND FINANCIAL LITERACY)

04TH MARCH 2024 VENUE : HOTEL VIVOR KOHIMA

ATTENDANCE SHEET

SL NO	NAME	DESIGNATION	ORGANISATION/ DEPT	CONTACT NO/EMAIL ID	SIGNATURE
21	IAI Kanjula	Chief Manager	Bank of Baroda Nagabazar	VIKOH1@bankofbaroda.com 7751358949	
22	WILLIAM DAS	Chief Manager	UCO Bank Kohima DO	9002625533 Kohima@ucobank.co.in	
23	MIAMIA SEMA	Vice President	AXIS BANK	7085097862	
24	PAOTINTHANG KHONGSAI	Chief Manager	Bank of Baroda LDM Chumchedun	6387398200	
25	POSHIUNEP	AREA MANAGER	CRISIL FOUNDATION	986218218	
26	K. K. S. V	TEAM	CRISIL Foundation	705021546	
27	Tarakba Anant	Adml. Director	Tech. Edu.	9436019863	
28	En Khairketaulie Rupreo	COE	Tech. Edu	9436001378	
29	Khondinuo Phluni	Branch Manager	Central Bank of India	7086894335	 09.3.2024
30	Jeswanade Deozi	Chief Manager B/O	Central Bank of India	9401039331	

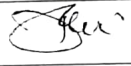
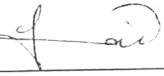



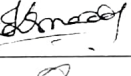




SLBC (NAGALAND) MEETING FOR COMBINE QUARTER ENDED SEPT 2023 & DEC 2023
(SPECIAL FOCUS ON FINANCIAL INCLUSION AND FINANCIAL LITERACY)
04TH MARCH 2024 VENUE : HOTEL VIVOR KOHIMA

ATTENDANCE SHEET

SL NO	NAME	DESIGNATION	ORGANISATION/ DEPTT	CONTACT NO/EMAIL ID	SIGNATURE
31	Temburensa Janir	LD M	SBI	9436013944	
32	Megreli Kuestro	Asst. Dir. DISE	School Education	9402998169	
33	Kakuto Achumi	B Head	NESFB	9089923774	
34	DAVID MARNEY	B.M	BOM	8787403261	
35	S. SINGSIT	SBM	BANK OF INDIA	8134849926	
36	SEIO SAVI	Branch Manager	Canara bank	70-5249843	
37	VEPELOU KOZA	B M	IDFC	9774030133	
38	Lannakum Janir	AVP	HDFC	9856096087	
39	S. P. Singh	DM	HDFC	9774277813	
40	MAKUNI THAMEI	AGM	SBI KOHIMA	8794012082	




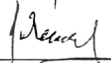
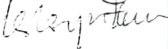




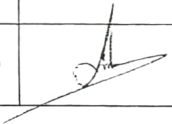
SLBC (NAGALAND) MEETING FOR COMBINE QUARTER ENDED SEPT 2023 & DEC 2023
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04TH MARCH 2024 VENUE : HOTEL VIVOR KOHIMA

ATTENDANCE SHEET

SL NO	NAME	DESIGNATION	ORGANISATION/DEPT	CONTACT NO/EMAIL ID	SIGNATURE
41	DAVID KIRE	OSD	IDAN	7005124584	
42	Jumbisangla	SO	IDAN	8974547385	
43	Changsang	Under Secretary	IDAN	8974837948	
44	Er. H. Along Se.	Jt. Director.	ESDE	9862326246	
45	S K Behara	AGM	NABARD, RO Dimaapur	8763026465	
46	Susila Reddy Kumari	Divisional Manager	Canara Bank	9949401780	
47	Elanthony Kludiy	AGM NSCB	NSCB	7005203630	
48	*Jeetsoke Thopi*	Manager NSCB	NSCB	8132029406	
49	Kunabo Lokin	CHAIRMAN	NIDC	9774010928	
50	Notyba Ledding	Sr. Manager	India Bank	9672030212	

**SLBC (NAGALAND) MEETING FOR COMBINE QUARTER ENDED SEPT 2023 & DEC 2023
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ATTENDANCE SHEET

SL NO	NAME	DESIGNATION	ORGANISATION/DEPT	CONTACT NO/EMAIL ID	SIGNATURE
51	Sankar Gupta	AM	NABARD	9310723257	
52	T. Hangzo	Sr. Bz Mgr	PNB - Rural & Agricultural Bank	7086016454	
53	U ADARHO WANSI	Manager	IDBI	8134823189	
54	P. Bulfe	Secy AM	NAGARS	8638870700	
55	VELAYUTHAM S	CHAIRMAN	NAGALAND RURAL BANK	7305016278	
56	V V NICHAYAN		Nagaland Rural Bank	9490135599	
57	Shanku Singh.	manager.	INDUSINDRA	962461435	
58	MANGTA SHOUTE	AGM	RBI - Kohima	8837211953	
59	T. Zoni	Manager	RBI Kohima	702440662	
60	Lokhe Peter	AGM	SBI RBC Mokokchung	7005407954	

SLBC (NAGALAND) MEETING FOR COMBINE QUARTER ENDED SEPT 2023 & DEC 2023
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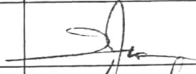
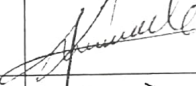
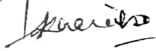

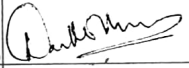

ATTENDANCE SHEET

SL NO	NAME	DESIGNATION	ORGANISATION/DEPT	CONTACT NO/EMAIL ID	SIGNATURE
61	R. Pao Pommai	CM (Credit)	SBI	9869477696	
62	Tokivi Sthote	PII - DF	NSRLM / RD	6009199625	
63	RAEUSELIE WHEUSA	SPM-FI	NSRLM/RD	7085190790	
64	R WILFRED, MS	IS Finance	Finance Dept	9289588864	
65	Amabhi Bhattadg	DGM. SBI AO Jorhat	SBI	8811060016	
66	Jayesh K. Rai	AM, SIDBI DIMAPUR	SIDBI	9833294624	
67	TOPENI Assum.	RHS - GIB ICICI BANK	ICICI BANK	8731959558	
68	Albert Patton	Accountant	Emporium	8119000466	
69	Temjenkala	CEO. Emporium	Emporium	9436000264	
70	Swiper phom	Centre Incharge	Emporium	NA 609354736	

SLBC (NAGALAND) MEETING FOR COMBINE QUARTER ENDED SEPT 2023 & DEC 2023
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71	K. Saiking Chawap	Deputy Br. Head	Union Bank of India	7005264941	
72	KUKO NORT	SAPM Industries	Dept of INDSC	9366021 031	
73	Atou Chawitso	Manager	Indian Bank	7908213221	
74	Tetteu. U. Keenan	Chief manager	The Federal Bank	9645095028	
75	DAW MATTHEW THOMAS	CLUSTER HEAD SOUTH INDIA	SOUTH INDIAN BANK	9567739396 dawnmthomas@sbilb.in	
76	Joseph Joseph	Branch manager	?	9600260003 joseph.joseph@sbilb.in	
77					
78					
79					
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