

GOVERNMENT OF NAGALAND
FINANCE DEPARTMENT
(GENERAL BRANCH)

No.FIN/GEN/SLBC/10/2025

Kohima, Dated the 9th December 2025

To ✓

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

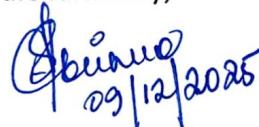
Sub: Minutes of SLBC Meeting for Quarter ended June 2025.

Sir,

With reference to your letter No. SLBC/NAGALAND/2025-26/045 dt. 30.10.2025 on the subject cited above, the meeting minutes approved with amendments is enclosed herewith for further necessary action at your end.

Enclosed: As Stated.

Yours faithfully,



(ABEINUO JASMINE ASHAO)

Under Secretary to the Govt. of Nagaland
Kohima, Dated the December 2025

No.FIN/GEN/SLBC/10/2025

Copy to:

1. The Chief Manager & SLBC Coordinator, SBI Kohima for information and necessary action.
2. Office copy/guard file.


(ABEINUO JASMINE ASHAO)

Under Secretary to the Govt. of Nagaland

MINUTES OF SLBC MEETING (NAGALAND)
FOR THE QUARTER ENDED JUNE 2025
HELD ON 24th SEPTEMBER 2025 AT HOTEL DE ORIENTAL GRAND, KOHIMA

The State Level Bankers' Committee (SLBC) Meeting for the quarter ended June 2025 was held on 24th September 2025 at Hotel De Oriental Grand, Kohima. The meeting was chaired by Smt. Imtimenla, Additional Secretary, Finance Department, Govt. of Nagaland. Smt. Surabhi Bhattacharyya, Deputy General Manager, SBI AO Jorhat, Shri P.Bulte, General Manager, NABARD, Dimapur, Shri Mangta Shoute, Assistant General Manager, RBI Kohima, senior officials of the Govt. of Nagaland and representatives from member banks operating in the State attended the meeting. Attendance sheet is enclosed. Indian Bank, IndusInd Bank and South Indian Bank were not represented in the meeting.

Shri Hubert A.S. Wungshim, Regional Manager, SBI, Dimapur and SLBC Convenor welcomed all participants. A brief round of self-introduction was held and Shri H.Lalhlimpuia, Coordinator SLBC initiated the proceedings of the meeting.

Shri P. Bulte, General Manager, NABARD in his opening remark thanked SLBC for promptly revising the ACP (Agri) target based on the ground level revision done by the Central Government of India which resulted in an increase of ₹450 Cr in the ACP. He pointed out that the achievement of ACP target by AXIS bank needed to be reviewed as they have indicated ₹45000 Lakh under Agri (PS) disbursement. He also highlighted that banks achievement is showing improvement over last 2/3 years which is resultant to the implementation of CMMFI by the State Government and also due to the increase in number of bank branches over the years. He highlighted that Potential Link Credit Plan of all 17 Districts for FY 2025-26 has already been finalized and also shared with all LDMs. He thanked Finance Department for writing to all DCs advising them to provide all district data to respective DDM which will facilitate in the process of preparing Potential Linked Credit Plan for the next year. He also highlighted the challenges faced by NABARD while preparing PLP – (1) The uneven spread of bank branches across the state and also unavailability of bank branch in 19 blocks in the state. (2) The other challenge he mentioned was timely availability of data from the banks as well as from the line Departments. He said that despite all these challenges, NABARD is trying to come out with quality paper on ACP in the State. He also thanked all LDMs and banks' Branch Managers for conducting Pre PLP meetings.

Shri Mangta Shoute, Assistant General Manager (AGM), RBI, Kohima, informed the House that GM, RBI could not attend the meeting due to unavoidable circumstances. He highlighted the expectation from all banks in the meeting that representatives sent should be at the level of decision taking authority of the respective banks. He expressed his dismay over the poor performance of 3 Months FI Schemes saturation campaign. He requested all LDMs and Banks to conduct FLCs to cover uncovered Gram Panchayats (GPs) during the remaining last week of the Campaign period.

He highlighted the DFS proposed campaign from October 2025 to December 2025 to facilitate efficient and faster settlement of unclaimed assets, requesting all LDMs and banks to hold camps in order to have a successful outcome. He advised all LDMs to hold one-week special campaign at District Commissioner's (DC) Office after which special drive campaign will be followed by bank branches up to 31st December 2025.

He also highlighted two new RBI circulars issued after the last SLBC meeting viz., Lending against Gold and Silver, and Master direction on MSME which is based on the revised MSME definition given by the Ministry of MSME, issued on June 6, 2025 and July 24, 2025 respectively.

He highlighted that there are a few districts where DCC meeting was not conducted even for the quarter ended March 2025. He urged upon the LDMs to ensure that DCC meetings for the quarter ended March 2025 and June 2025 are conducted by the end of September 2025. He also advised all LDMs to conduct separate DLRC meeting inviting MLA/MP/local Gaun Bura or village chief. He appreciated the achievement of SLBC in CD ratio which is above 60%. He also thanked GM, NABARD for finalizing PLP for all 17 districts. He also advised all LDMs to conduct Special BLBC meetings for setting ACP target for FY 2026-27 by December 2025.

Smt. Imtimenla, Additional Secretary (Finance), Govt. of Nagaland informed the house that she is attending the meeting on behalf of the Chief Secretary who could not attend the meeting due to other urgent business. She impressed upon the importance of SLBC meeting stating that the implementation of the discussions of SLBC meetings over the past years are not encouraging. She requested all members to keep in mind that SLBC is the apex coordination forum for all banking development, financial inclusion, implementation of state and central program through credit flow. She also requested all members to keep in mind that SLBC is the apex forum where all decisions are made in respect to banking matters.

She also mentioned that CMMFI, the state government flagship program has impact on the credit flow in the state. She expressed her dismay over some banks, Bandhan, HDFC, ICICI, INDUS, NSCB, SIB and Yes bank for not giving even a single loan under CMMFI even though the banks were requested in the last SLBC meeting to go an extra mile for participating in the scheme.

She highlighted that the State Government has undertaken a new initiative – Skill and Entrepreneur Mission, under which skill loans will be given out under National Credit Guarantee Trust Company Limited with a guarantee coverage of 75%. The State government will provide additional 15% Guarantee over and above what NCGTC provided. She invited all banks to come forward and participate in this initiative and highlighted that as on date only SBI has participated in the initiative.

She also highlighted that the performance of the state in the ongoing FI Saturation Campaign is very discouraging mentioning that all districts are far below in achieving the target. She requested all LDMs to prepare ACP for FY 2026-27 by December 2025 as per RBI timeline. This will enable SLBC to finalise ACP by April 2026. She encouraged all stakeholders to strive harder in achieving ACP target FY 2025-26. She also informed the house that Finance Department is in the process of compiling the achievement of all banks in various parameters which will be put up to the Chief Minister's Office. She shared with all members that she wants this SLBC to be result oriented and not merely a discussion body.

ADOPTION OF MINUTES: The minutes of State Level Bankers' Committee meeting held on 19.06.2025 (Quarter Ended March, 2025) were circulated to all the members. Since no request for amendment has been received, the house unanimously adopted the minutes.

Action Taken Report of the SLBC meeting held on 19.06.2025 (March 2025 Qrt): Action Taken Reports were received from IDFC, Axis, HDFC and SBI only.

Agenda No. 1: ANNUAL CREDIT PLAN FY 2025-26 : The house adopted ACP FY 2025-26 as under:

Sector	FY 2024-25	FY 2025-26		Increase (Amt. in ₹Crore)	Increase %
		NABARD	SLBC/DCC		
Agri	540.47	748.22	1180.00	639.53	118.33 %
MSME	1137.16	1085.92	1192.21	55.05	4.84%
Other PS	326.04	349.69	363.85	37.81	11.60%
Total	2003.67	2183.84	2736.06	732.39	36.55%

The total ACP Target for FY 2025 – 26 adopted was ₹2736.06 Crore with an increase of ₹732.39 Cr (36.55%) over FY 2024-25.

Agenda No. 2: CD Ratio, Review of Districts with CD Ratio below 40% as on 30.06.2025:

CD Ratio (CDR) of the banks stood at 62.06% as on 30th June, 2025 showing an increase from 59.98% as on 31st March, 2025. Kohima District shows slight improvement in CDR over March 2025 which stood at 31.67% against 29.43% in March 2025.

Shri Temsumeren, LDM, Kohima reported that the last Special Sub Committee on CD Ratio was held on 18th September 2025. He reported that there are still 16 bank branches having CDR below 40% in the district among which CBI, PSB, Axis, Federal, YES, IDFC and ESAF has not shown improvement in CDR. IDFC and ESAF reported 0 % CDR till date. IDFC reported that they have an issue in creating product code which the Sub Committee advised the bank to take up the matter with their Controller.

AGM, RBI advised IDFC and ESAF banks to provide credit mentioning that they have been operating in Kohima for the past few years. He also advised all banks in Kohima to improve advances as Kohima being the capital of the State needs to set an example for other districts. ESAF and IDFC are committed to come out of 0% CDR by quarter ended December 2025.

Agenda No. 3: REVIEW OF CREDIT DISBURSEMENT

a. Achievement under ACP (Priority Sector Lending) upto June 2025 Qtr FY 2025-26: (in ₹ Crore): Total ACP (Priority Sector lending) achievement stood at 35.91%. Nil

performing banks in Agri (PS) are BOM, IND, IDFC, ESAF and SSFB and in MSME (PS) – INDUS, ESAF, SIB & NSCB and in Other (PS) – INDUS, ESAF, SIB, SSFB, IDFC, YES, PSB, FED, CBI and HDFC. All banks are requested to give more focus on priority sector advances.

CORRIGENDUM to AGENDA: As mentioned in the key note of Shri P.Bulte, GM, NABARD, the performance of Axis Bank was reviewed and the actual data has been provided by Axis Bank which resulted in the achievement as given below:

Sector	FY 2024-25			FY 2025-26		
	Target Amount	Achieved Amount	Achievement %	Target Amount	Achieved Amount	Achievement %
Agri	540.47	428.99	79.38%	1180.00	11.41	0.97
MSME	1137.16	968.91	85.20%	1192.21	388.12	32.55
Other PS	326.04	67.65	20.75%	363.85	29.21	8.03
Total	2003.67	1465.57	73.14 %	2736.06	532.49	19.46

Axis Bank has given the corrected achievement amount of ₹0.46 lakh against their earlier report of ₹45000 Lakh. The actual achievement of ACP target now stood at 19.46% only.

Those banks having 0% achievement in ACP performance are instructed to have performance and come out from Zero category by the end of December 2025 or come up with specific reason for not having performance in Priority Sector lending.

(Action: Concerned Banks)

Skill Loan initiative of Government of Nagaland: Finance Department informed the concerned banks to participate in the initiative for maximum impact and reach.

Agenda NO. 4: PRIORITY SECTOR ADVANCES POSITION AS ON 30.06.2025:

Total priority sector advances (₹2820.44 Cr) stood at 24.66% against the total advances of ₹11439.20 Cr. The performance in Other (PS) stood at 2.18% only which need more focus.

Shri David Kire, OSD, IDAN reiterated that the Government of India guideline is that 40% of Total Advances should be under Priority Sector Advances. While appreciating the performance of various commercial banks, he expressed his concerns about the performance of some private banks mentioning AXIS bank having total advances of ₹457 Cr is having only ₹49 Cr under priority Sector which is 10.72% only, Federal Bank, the oldest private bank in the state, having total advances of ₹54 Cr with ₹9 Cr under Priority Sector which is 16% only, HDFC having total advances of ₹409 Cr with ₹113 Cr under priority Sector which is 27%, IDFC has a total Deposit of ₹41 Cr.,with total advances of ₹0.25 Cr. In view of low performances of Private Sector Banks under Priority sector Advances, he requested Convenor SLBC to highlight this position to the State Government and to take it very seriously stating that even though CDR of those banks may be high, there is a loophole in financing under Priority Sector.

(Action: SLBC)

Agenda No. 5: GOVT. SPONSORED SCHEMES (PMFME, PMSVANIDH, CMMFI, NRLM, NULM, PMMY, SUI, PMEGP, etc.)

PMEGP: PMEGP target for FY 2025-26 is yet to be received from KVIC. Shri Manoj Deka, Asst. Director, KVIC reported that the revised target will get approved on date. He also highlighted that performance of Private Sector banks in PMEGP is very poor. Shri Hubert A Wungshim, RM, RBO, Dimapur also supplemented that there are some Private sector banks who are not participating in PMEGP which is the main concern from the line Departments. Those banks are Federal, HDFC, Bandhan, ICICI, IDFC, INDUS, SIB and YES bank. The line Department reported that applications were sent to those banks for their sanction according to the target set, but performance is nil.

(Action: Federal, HDFC, Bandhan, ICICI, IDFC, INDUS, SIB and YES)

PMFME target for FY 2025-26 is set at 275 by the Ministry and already shared with all banks. Shri K Francis Hekavi, Joint Director, Industries & Commerce reported that PMFME was started in Nagaland since 2022 and the cumulative application received was 2148 out of which 490 were approved and many were rejected by the banks.

Shri Velayutham S, Chairman, NRB reported that NRB branches are not having access to the PMFME portal which was taken up with the line Department. The Department is requested to take up the issue for providing access to the portal by NRB Branches.

(Action: Industries& Commerce Deptt.)

NULM: Smt. Kiniholi Kinimi, Dy. Director, SUDA reported that NULM scheme has been discontinued since 30th September 2024. She clarified that the target given for FY 2024-25 till September 2024 was 50 which were distributed to District Head Quarters. She requested concerned banks and LDMs to take up those applications selected by District Task Force even though the Scheme is discontinued. She clarified that the bank can still disburse those which were selected during FY 2024-25 (till September 2024).

She highlighted that Canara bank has sanctioned 147 NULM in the current Financial year and Dimapur District shows 127 disbursements. She requested Federal Bank and LDM Dimapur to provide the list of beneficiaries.

(Action: Federal Bank & LDM Dimapur)

PMSVanidhi: Smt. Kiniholi Kinimi, Dy. Director, SUDA reported that the scheme has been extended by the Ministry till 31.03.2030 and the portal has been activated since 16.09.2025. The Ministry has increased the limit of 1st and 2nd loan to ₹15000/- and ₹25000/- respectively. She also highlighted that the scheme has now been extended to Rural areas also. Further she reported that as on 18.09.2025, applications returned by bank was 2346 and the Ministry wants to revisit those returned applications which will be initiated by the ULBs. She reported that pending sanction of 911 and pending disbursement of 86 is the main focus requesting banks to clear all pendencies at the earliest.

(Action: All banks)

PM SURYA GHAR (ROOF-TOP SOLAR)

Er. Y Akito Sema, EE, P&E, Kohima reported that the Department has come up with the scheme guidelines in the form of Nagaland Solar Mission in April 2025. After launching of Nagaland Solar Mission, progress has been observed and application received till date is 661 whereas installation has already been done for 81 Household. He highlighted that the main obstacle they are facing is in Rural areas where there is no IT billing System. The communalized billing system also is the reason for low performance under the scheme and for which the Department has taken up initiative to do away with communalised billing system.

Shri Sema reported that the Department has come up with an action plan – Sensitisation Program which will be conducted in various districts. He reported that the Department has engaged local media, local artists for sensitizing the scheme under Nagaland Solar Mission. They have also come up with T-Shirt and Cap branded with PM Surya Ghar.

The house decided that all banks should participate in the upcoming sensitisation program as scheduled by the Department. SLBC also requested the Department to include the Vendors in the scheduled program.

(Action: P&E Department & SLBC, all Banks)

PM Vishwakarma: Jt. Director, Industries and Commerce Department, Govt. of Nagaland highlighted the following observations with regards to sanction of loan under PM Vishwakarma:

- That some bank branches are insisting for Guarantor
- That some rejection points are not genuine eg. Artisan not reachable
- That some banks insisted upon processing fees
- That some bank branches are not updating their activities in the portal
- Non participation of Banks in Trainings conducted by the Department
- Application kept pending at branch level beyond stipulated period
- That some banks insisted Quotation for machinery while PMVK is working capital loan.

It was discussed in the meeting that the department while sharing data related to pending etc., should also share by e-mail to concern bank branch giving a copy to their respective controller.

Shri Kire, OSD, IDAN requested the Department to share the list of beneficiaries so that that SCK posted in all districts (except Meluri) can also help in various ways.

The Committee decided that all banks should take note of the above observations and should facilitate hassle free processing and sanctioning of loans under PM Vishwakarma. The Department was also advised to instruct the General Manager, DIC and or his staff to attend the district level DCC meeting regularly as it has been observed that GM at the district levels have poor attendance in the DCC meeting. All the issues raised by the Department can be discussed and resolved at the grassroot

level which is DCC Meeting at District level. All LDMs are also requested to ensure participation of General Manager of District level in DCC Meeting.

(Action: Line Department, LDMs)

CMMFI – Smt. Abeinuo Jasmine Ashao, Under Secretary (Finance) stated that the Government had witnessed good performances from some banks, however, when it comes to implementation, there are still seven banks who have not sanctioned even a single loan under CMMFI viz., Bandhan, ICICI, IDFC, INDUS, NESFB, SIB, YES Bank and eleven banks have sanctioned only single digit number of loan under CMMFI. She once again highlighted that CMMFI is a State Government initiative and one of the flagship programs of the State Government where the State Government is giving additional guarantee through CGTMSE. She requested all banks' controllers to take up with their bank branches to facilitate sanctioning of loan under CMMFI.

She highlighted that most of the beneficiaries are not given moratorium period of 6 months which is an issue for claiming Interest Subvention for the moratorium period which is already provided by the State Government. She also requested all banks to speed up the process of creating separate product code for CMMFI.

She also mentioned that Finance department has taken up an issue of Livestock Insurance with TATA AIG and they will update all banks when they finalize the Insurance scheme. She also informed the house that the State Government has allocated additional ₹50 Cr for subsidy under CMMFI for FY 2025-26 which is yet to be utilised on account of unutilised balance from the previous years.

(Action: Bandhan, ICICI, IDFC, INDUS, NESFB, SIB, YES Bank)

Agenda No. 6. POSITION OF NPA IN GSS AS ON 30.06.2025:

The high level of NPA in PMEGP, NULM and MUDRA are of serious concern. All concerned banks were urged upon to take proper follow up of NPA as per instructions laid down by respective banks for NPA monitoring and to bring down NPA level of the State. There are few banks having 100% NPA – Federal Bank (100%) NPA in PMEGP, CBI, PNB & AXIS bank (100% NPA) in NULM and CAN (100% NPA) in SUI. All banks were advised to be more careful with correctness of the data while uploading in SLBC Portal.

Banks having NPA in PMEGP and NULM are requested to utilize the joint recovery mechanism with line departments.

(Action: All concerned Banks)

Agenda No. 7: REVIEW OF FINANCIAL INCLUSION INITIATIVES AND EXPANSION OF BANKING NETWORK AND FINANCIAL LITERACY

a. Status of Unbanked Blocks in the State: The decision taken at the SLBC Sub Committee Meeting for June Qtr 2025 held on 24.08.2025 was reviewed and the status and decisions of SLBC is enclosed as Annexure – A.

b. Status of request for opening of SBI, BOB, UCO & Canara Branch was reviewed and the position is enclosed as Annexure – B

c. Request for dropping 4 villages allotted by DFS to SBI – Dzulhami, Kikruma, Kandinu & Sanglao. The committee decided that SBI will do fresh survey for these 4 villages and submit the report by 31st October 2025 and SLBC will compile the report along with those 14 villages discussed in the Agenda 7 (e) below.

(Action: SBI)

d. Request for dropping 1 Village allotted by DFS to NSCB – Pangti Village : The committee decided that NSCB will do fresh survey for Pangti village and submit the report by 31st October 2025 and SLBC will compile the report along with those 14 villages discussed in the Agenda 7 (e) below.

(Action: NSCB)

e. Unbanked Villages Population more than 3000 for opening of brick and mortar bank within 5 KM radius by DFS. Shri Hubert A Wungshim, Regional Manager, SBI, RBO, Dimapur pointed out that DFS has written to Chief Secretary, Govt. of Nagaland requesting the State government that the District Administration be instructed for making suitable premises available for opening of bank branches and to resolve the other infrastructure issues in consultation with SLBC/concerned banks, so that bank branches can be opened at these locations. He further stated that there are 14 villages identified by DFS and already allocated to different banks. (List enclosed). The committee decided that all allottee banks should do fresh comprehensive survey in consultation with Deputy Commissioner of respective allotted village. List of identified villages are as under:

Sno	District	Sub District	Village Code	Village Name	Bank allocated for opening of branch
1	Mon	Chen	267055	Chenmoho	Bank of Maharashtra
2	Wokha	Sungro	267467	Pangti	Cooperative bank(NABARD)
3	Tseminyu	Tseminyu	268196	Tesophenu	Federal Bank
4	Mon	Wakching	267028	Wanching	HDFC Bank
5	Mon	Monyakshu	267093	Pesao	ICICI Bank
6	Mon	Longshen	267039	Tang	IDBI Bank
7	Mon	Aboi	267066	Longching Village	Indian Bank
8	Noklak	Thonoknyu	268025	Peshu	Federal Bank
9	Mon	Mopong	267077	Yakshu	Punjab National Bank
10	Tseminyu	Tseminyu	268188	Kandinu	State Bank of India
11	Mon	Angjangyang	267072	Jakphang	State Bank of India
12	Noklak	Thonoknyu	268022	Sanglao	State Bank of India
13	Wokha	Engian	267544	Yikhum	State Bank of India
14	Tuensang	Longkhim	267920	Chimonger	Union Bank of India

Among the identified villages, SBI reported that a branch will be opened in their allotted village - Yikhum most likely by last week of October or 1st week of November 2025.

The committee decided that all allottee banks will conduct fresh survey within October 2025 and submit the report to SLBC which will be compiled and submitted to the Chief secretary. The banks are requested to ensure the involvement of Deputy

Commissioner and IT&CDepartment from whom the actual position of availability of infrastructures and dual connectivity may be obtained.

(Action: All allottee banks)

Agenda No. 8: Financial Inclusion and Financial Literacy – Progress and Assessment under National Strategy of Financial Inclusion (NSFI):

(i) CENTRE FOR FINANCIAL LITERACY (CFL):

CRISIL Foundation as an implementing agency for the RBI Money-Wise Centre for Financial Literacy, imparts financial literacy and knowledge to rural communities through various deliverables such as conducting Awareness Camps (AWC), Flipbook Based Training (FBTs), Audio Visual Based Trainings (AVTs) and games. AVTs materials are available both in English version as well as Nagamese version for the convenience and easy understanding of the participants.

Shri P Bulte, GM, NABARD highlighted that there are 15 CFL under NABARD funding. He requested all controllers of banks to advise their respective branches to utilise the services of those CFLs to the extent possible and also to participate in the program conducted by CFLs.

(Action: All Controllers of Bank)

(ii) Expanding And Deepening of Digital Payments Ecosystem (EDDPE) undertaken in the state as on 30th June 2025:

Among 4 districts having a target of achieving 100% by 30th June 2025, only Meluri district achieved the target. As per the Sub Committee meeting held on 28th August 2025, the remaining 3 districts Noklak, Shamator, and Niuland districts, are to achieve 100% digital coverage by September 30, 2025. For all other districts a target is set at 31.12.2025 for achievement of 100% digitalization.

(Action: All LDMs & Banks)

(iii) Review of Operations of Business Correspondents – hurdles/issues involved:

All Banks having BC/CSP were advised to activate all inactive BCs/CSPs. All banks having allotment of Unbanked Block were also advised to cover their allotted Blocks with BC/CSP before they could open brick and mortar branch.

(Action: All allottee banks)

(iv) Review of inclusion of Financial Literacy in School Curriculum and digital financial literacy by banks:

AGM, RBI informed the house that Financial Education has already been introduced in Class IX & Class X. However, it is yet to be introduced from Class VI to Cl VIII which is taken up with Education department by RBI.

(Action: RBI)

Agenda No.9: APY PERFORMANCE FY 2025-26: BANKWISE UPTO 30.06.2025:

The total APY registered w.e.f April 2025 till 31.08.2025 was 3463 against the FY target of 18420 which is 18.80% only. All banks were directed to be more active in enrollment of APY in order to achieve the target.

(Action: All Banks)

Agenda No. 10: REVIEW OF PERFORMANCE: RURAL SELF EMPLOYMENT TRAINING INSTITUTE (RSETI) PEREN FOR FY 2025-26: Sub Committee on RSETI was last held on 18.09.2025 and the minute submitted to SLBC. Shri Moa Sangtam, Mission Director, NSRLM pointed out that in the last meeting, SDR of North East has requested all allottee banks to start setting up of RSETI without waiting for land allotment as there is a provision for setting it up on a rented house/building. He also pointed out that all allottee banks are requesting the Government to allot the land first which is contradictory to existing guidelines. He also pointed out that all allottee banks are requested to write to MoRD for Administrative Approval where the report said that only SBI (Dimapur Region) wrote to their controlling Office at SBI, LHO, Guwahati for their approval to write to MoRD. He requested the SBI, LHO, Guwahati to take necessary action. He called upon Bank of Baroda to give update for their allotted districts of Mon and Wokha stating that the bank was found not present in almost all the meetings. Bank of Baroda representative reported that they have written to their Corporate Centre, Mumbai regarding opening of RSETI in their allotted districts for which they are waiting response from their Corporate Office.

Shri Sangtam suggested that the Banks seek In-Principal Approval Letter for opening RSETI from MoRD. He further stated that banks have to write the letter seeking approval from MoRD without mentioning availability of land through NSRLM, Nagaland. He also said that if approval is granted it is the responsibility of District Administration to allot suitable land and in the event land is not allotted to the bank and RSETI cannot be set up, the banks will not be held responsible.

Smt. Surabhi Bhattacharyya, DGM, SBI, AO, Jorhat supplemented that SBI Corporate Centre has decided that for SBI no Administrative Office or Training Institute should be opened on rental premises now and henceforth, it will be on bank's own premises. Further stating that there cannot be any deviation at policy level which makes clear that land allotment is first priority making it clear that the bank will not be allowed to set up Training Institution in rental Premises even if the bank write to the controlling level.

Shri Hubert A Wungshim, Regional Manager, SBI, RBO, Dimapur also highlighted that getting an Approval from MoRD is not an issue, however, the main concern is availability of infrastructures as the minimum training period is 30 days where both male and female are to be accommodated in the hostel which calls for all amenities like separate Hostel for male and female, Separate washroom/Toilets/, separate dormitory apart from Class Room and Quarter for Faculties. He also mentioned that there are many risks involved in running RSETI in a rented premises as

the trainees are to be trained for a minimum of 30 days. Accordingly, Shri Hubert A Wungshim stated that they have been in close contact with Deputy Commissioner, Phek and Village Council to find a land to be allotted to SBI for setting up of RSETI in Phek District. He also supplemented that the main issue from the bank side in setting up of RSETI is found to be non-allotment of land from the government side since 2013 which is the major bottle-neck further stating that Banks are ready to set up the institution if land allotment is available.

After a thorough deliberation, the house decided that all allottee banks should write to MoRD though NSRLM, Nagaland to get administrative approval as per their own protocol before 10th October 2025. SBI (Dimapur Region) is also requested to expedite possibility of opening RSETI in Khoza, Phek District.

(Action: SBI, Axis & BOB)

Agenda No. 11: Discussion on Market intelligence issues:

AGM, RBI highlighted Newspaper report that Fake Indian Currency Notes (FICNs) were apprehended by the Police and there is also an information of printing FICN. He informed that all banks are to utilise only such Note Sorting Machines (NSMs) that conform to the Indian Standards certified by BIS from November 1, 2025, onwards.

(Action: All banks)

Agenda No.12: ATM Deployment in Deficient Districts:

AGM, RBI highlighted that there is no achievement in ATM deployment between March 31, 2025 and June 30, 2025. He stated that optimal guideline for RBI is that there should be 20 ATM for every one lakh population. There are 7 districts under ATM Deficiencies: Kiphire (-1), Mon (-5), Peren (-4), Phek (-3), Tuensang (-3), Wokha (-6) and Zunheboto (-6). All LDMs, LDOs and DDMs and Banks having deficient ATM deployment were advised to conduct special meeting on ATM Deployment.

(Action: LDMs of Kiphire, Mon, Peren, Phek, Tuensang and Zunheboto)

Agenda No. 13: Timely submission of data, adhering to the schedule of SLBC Meeting.

Shri H.Lalhlimpuia, Coordinator requested all banks to upload quarterly data at stipulated time and to ensure correctness and genuineness of the data. He reported that some banks are making frequent mistake of the figures uploaded in the portal. He also requested all banks to have an access on <https://slbcene.nic.in> and to advise SLBC if any discrepancies are found in data uploaded in this portal.

Agenda No 14: Improvement in Access indicators (Branch & Fixed BCs and ATMs) and Usage indicators (No. of deposit and credit accounts) in the identified districts.

The members were informed that Airtel Payment Bank Limited has done opening of new account in villages with a promise to disburse PM Kisan charging ₹200/- per beneficiary. Smt Surabhi Bhattacharyya, DGM, SBI, AO, Jorhat also pointed out that APBL and IPPB are systematically over writing the existing Aadhar linking of existing customer of a bank thereby diverting DBT to their fold. AGM, RBI informed the house that RBI will look into the matter.

(Action: RBI)

Agenda No 15: Resolution of issues related to KYC / re-KYC and reactivating inoperative / frozen accounts to avail DBT benefits. AGM, RBI informed the house about the upcoming 3 months long campaign to facilitate efficient and faster settlement of unclaimed fund where one-week long campaign in all the district involving District Administration to be held during the month of October 2025. The importance of involvement of District was discussed and State government is also requested to give information to all DCs in this regard.

(Action: All LDMs, All Banks, Finance Deptt.)

Agenda No. 16: Any other agenda to be discussed with the permission of the Chair:

Shri H.Lalhlimpua, Coordinator, SLBC reported that during the Empowered Committee for MSME (EC-MSME) Meeting for the quarter ended June 2025 held at RBI , Kohima, HDFC Bank informed the Committee that their bank's internal policy does not permit sanction of loans for any yellow number plate, two and four-wheeler commercial vehicles due to which many applications received for the commercial vehicles under CMMFI were rejected. AGM, RBI informed that the issue will be taken up again in the next EC-MSME meeting.

(Action: RBI)

The meeting ended with Vote of Thanks from Shri Makuni Thaimei, Regional Manager, SBI, Mokokchung Region.

ANNEXURE A

Sl. No.	Unbanked Block	Allottee Bank	Review/ Decision of SLBC Committee on 19.06.2025	Review/ Decision of SLBC Sub Committee on 28.08.2025	Review/ Decision of SLBC Meeting on 24.09.2025
1	Phomching Mon, Nagaland	Bank of Baroda	The Bank could not conduct the survey within timeline and requested to extend the timeline. The committee decided to extend the timeline upto 30 th June 2025 ensuring the presence of District Administration, LDM, IDAN and police Department. The report to be shared with SLBC.	Survey not done by the bank. Bank is instructed to complete the survey involving all stake holders within September 2025 without fail.	Bank reported that survey was conducted with all positive report. The report was submitted to their controlling Office with their recommendation. Bank is requested to pursue with their Controlling Office.
2	Longchem, Mokokchung, Nagaland	Bank of Baroda	The Bank could not conduct the survey within timeline and requested to extend the timeline. The committee decided to extend the timeline upto 30 th June 2025 ensuring the presence of District Administration, LDM, IDAN and police Department. The report to be shared with SLBC.	Survey not done by the bank. Bank is instructed to complete the survey involving all stake holders within September 2025 without fail.	Bank reported that join survey was conducted but with a negative report. Bank representative could not appraise the house details of the report.
3	Chukitong, Wokha, Nagaland.	Bank of Baroda	BOB reported that they have obtained approval and Branch will be open by 30 th September 2025. The bank is advised to stick to the timeline.	BOB reported now that Branch will be open by December 2025. However, BOB reported now that Building is not open identified. BOB is instructed to give exact position regarding opening of the branch in the upcoming SLBC Meeting.	BOB representative reaffirmed that they will open the branch by December 2025. The Bank is advised to stick to their time line.

4	Thonoknyu, Noklak, Nagaland	HDFC Bank	HDFC reported that survey was conducted on 5 th June 2025 and could not found proper Brick and mortar building. The bank is advised to be in close contact with District Administration for acquiring brick and mortar building in the near future.	HDFC reported that the status is the same as before. The bank is instructed to write to Finance Department for procuring the building for opening the branch. However, they did not share the letter with Finance Department. Bank is also advised to pursue their letter with the DC.
5	Chunlikha, Tseminyu, Nagaland	Axis Bank	AXIS bank reported that re survey was done in the month of April 2025 and submitted their recommendation based on the survey report to their Central Office for their consideration and the CO response is still awaited. The bank is advised to actively pursue with their Central Office to get response from them.	AXIS bank has now reported the unavailability of building. The bank is asked to share their Survey report with SLBC. Other stake holders their Circle Office and Axis bank is instructed to do the survey again within September 2025 time line. The meeting and to come up with concrete decision/report for opening the Government branch in the up coming SLBC AXIS bank.
6	Wozhuro, Wokha, Nagaland (Earlier Ralan) West	Axis Bank	The block name is now confirmed as Wozhuro. IDAN reported that survey was done at Phiro village under Wozhuro block on 4 th June 2025 and the report was positive. The bank is requested to share the report with SLBC.	AXIS bank reported that two buildings identified but which are with tin roof survey top. Shri S. Nikhini, GM (O—i-C), RBI submitted positive report to non-chest bank branch. AXIS bank is instructed to come up with concrete decision/report in the up coming SLBC meeting.

7	Khonsa, Kiphire, Nagaland	Canara Bank	<p>Bank reported that survey was conducted in the month of February 2025 both in Khonsa Town and Salumi village. Bank representative reported that he received verbal information from their Regional Office, Guwahati that the bank does not have plan to open a branch in Khonsa. As negative response has been reported the bank is advised to conduct another Comprehensive survey involving LDM, District Administration, Police Department and IDAN in the block covering neighboring villages of Khonsa and complete the survey latest by 15th July 2025 and share the report with SLBC convener. The bank is also advised to give focus on Salumi village which seems to be more preferable village for opening a branch as per IDAN report.</p>	<p>Canara Bank submitted their survey report dated 30.07.2025 and highlighted non availability of brick and mortal building in Khonsa and reported non availability of brick and mortal building both in Khonsa and Salumi village. Bank is instructed to get instructions to come up with concrete report in the upcoming SLBC Meeting.</p>	<p>Canara bank reported that manager Kohima Branch visited Salumi Village again but reported non availability of brick and mortal building both in Khonsa and Salumi village. Bank is instructed to get clarification from District Administration regarding non availability of infrastructure including brick and mortal building within the allotted block.</p>
8	Kuhuboto, Niu land, Nagaland	Federal Bank	<p>As the bank could not give proper action taken, the bank is instructed to pursue with their controlling office and get vide response from their controlling office at FIN/GEN/SLBC/12/2012 (PART 2-VOL-1)/53 dated 28.10.2024. Bank is instructed to pursue with their stated the unavailability of Controlling Office to get the reply on or before 6th September 2025. Survey report also to be submitted to SLBC.</p>	<p>The bank has not yet reply to the State Government letter to MD&CEO their reply to the letter on letter No. 18.09.2025 the hard copy of which is produced to the house. However, the bank is instructed to building and network. The Bank is instructed to conduct fresh comprehensive survey involving all stake holders by 31st October 2025.</p>	<p>The bank has submitted their reply to the letter on letter No. 18.09.2025 the hard copy of which is produced to the house. However, the bank is instructed to building and network. The Bank is instructed to conduct fresh comprehensive survey involving all stake holders by 31st October 2025.</p>

9	Wakching, Mon, Nagaland	Punjab and Sind Bank	The bank reported that there is concrete building under construction for SDO (C) a portion of which is expected to be provided to the bank for opening a branch. Apart from this issue, the bank did not any other problem. The bank is advised to be in close contact with SDO (C) and pursue for early opening of a branch. In the meantime, NRB reported that they are in the verge of opening a branch in Wakching which they expected to be materialized during Sept 2025 Quarter. The committee decided that Wakching will be kept open for both P&SB and NRB.	PSB reported that the building is not yet ready, PSB is requested to follow up with SDO(C). NRB also reported that the identified building will be handed over to them by October 2025 and expected to open the branch by December 2025.	PSB reported that the building is not yet ready, PSB is requested to follow up with SDO(C). NRB also reported that the identified building will be handed over to them by October 2025 and expected to open the branch by December 2025.
10	Wezijo, Meuri, Nagaland	Bank of Maharashtra	The bank reported that they have been instructed by the Zonal manager to do a survey again for the existing premises reported in their earlier survey report as the building are not accepted by their Corporate Office. The bank is instructed to complete the survey of premises including all stake holders latest by 30 th June 2025.	Bank reported that Survey was done by the surveyor again for the existing premises reported in their earlier survey report as the building are not accepted by their Corporate Office. The bank is instructed to come up with concrete report in the upcoming SLBC Meeting.	Bank reported that Survey was done by the surveyor again for the existing premises reported in their earlier survey report as the building are not accepted by their Corporate Office. The bank is instructed to come up with concrete report in the upcoming SLBC Meeting.
11	Panso, Noklak, Nagaland	Central Bank of India	The bank reported that they are expecting approval from their Head Office by 15 th July 2025 thereafter the bank will expedite the process of opening a branch.	Bank reported that they did not get approval till date. Bank is instructed to pursue with their Controlling Office in getting Approval before the next SLBC Meeting.	Bank reported that they did not get approval till date. Bank is instructed to pursue with their Controlling Office in writing. The bank is advised to share the same letter with Finance Department and SLBC so the Finance

				Department will write to their controlling office.
12	Suruhoto, Zunheboto, Nagaland	Punjab National Bank	Bank could not complete the survey within the timeline and requested for extension of timeline. The timeline for completion of Comprehensive survey involving all stakeholders has been extended upto 15 th July 2025.	PNB reported that the main issue is Internet Connectivity for which they have written to Airtel but still did not get response from Airtel. PNB is instructed to endorse the same letter to Finance Department and to IC&T Department. Finance Department reported that building has been identified by District Administration. The Bank is advised to closely tie up with District Administration also. All necessary action to be completed by September 2025.
13	Satoi, Zunheboto, Nagaland	Indian Bank	The bank representative reported that their controlling office is intended to open a branch in Chumukedima after that they will look for BC coverage of noted. The bank is instructed that Controller from their Office, Dibrugarh should attend the instructed to get positive approval from their higher authority for opening a branch in Satoi.	PNB reported that as per Internet Connectivity for which they have written to Airtel but still did not get response from Airtel. PNB is available and only 4G is available which is not adequate for the bank. The bank is advised again to take up the matter with IC&T department as the department has already given a report that Airtel can provide lease line in Suruhoto block. The bank is also advised to do joint survey again for identifying building. All this exercise to be completed by 31 st October, 2025.

14	Dhansiripar, Chumukedima, Nagaland	Indian Bank	As reported above, the bank is intended to cover with BC channel after opening a branch in Chumukedima. The State Government stated that BC/CSP is not targeted for the block but to open brick and mortal branch. The bank is instructed to get positive approval from their higher authority for opening a branch in Dhansiripar.	Bank is not represented by Senior Officer level and could not give proper report which is seriously noted. The bank is instructed that Controller from their Controlling Office, Dibrugarh should attend the upcoming SLBC Meeting without fail.	Bank representative not present. Finance department is requested to write to the bank for explanation.
15	Aghunaqa, Niuland, Nagaland	Punjab National Bank	Bank could not complete the survey within the timeline and requested for extension of timeline. The timeline for completion of Comprehensive survey involving all stakeholders has been extended upto 15 th July 2025.	Survey not conducted as per decision of last SLBC Meeting. PNB reported that they have written to Airtel regarding connectivity issue but still did not get response from Airtel. PNB is instructed to endorse the same letter to Finance Department and to IC&T Department. All necessary action to be completed by September 2025.	PNB reported that as per the response received from Airtel, leased line is not available and only 4G is available which is not adequate for the bank. The bank is advised again to take up the matter with IC&T department as the department has already given a report that Airtel can provide lease line in Suruhati block. The bank is also advised to do joint survey again for identifying building. All this exercise to be completed by 31 st October, 2025.
16	Changpang, Wokha, Nagaland	State Bank of India	Comprehensive Survey was done involving all stake holders. Bank also reported that there are 2 CSPs in the Block and people in the upper area prefer to go to Baghty and Doyang for their banking. It was also reported that population within the Block was very less.	SBI, RBO, Mokokchung is requested to do survey again keeping in mind that the block should come out from unbanked block list. Survey to be completed by 31 st October 2025.	

			Hence, the committee decided to put on hold for sometime the opening of branch at Changpang. Meanwhile the existing SBI CSPs will provide prompt and active banking facilities to the public.
17	Seyochung, Kiphire, Nagaland	State Bank of India	SBI reported that they could not conduct the survey within the timeline due to some internal issues and requested for extension of the timeline. The timeline for completing Comprehensive survey involving all stakeholders is extended upto 15 th July 2025.
18	Kikruma, Phek, Nagaland	State Bank of India	SBI is expected to conduct more comprehensive survey involving LDM, DCPK/DEV/SBL/01/590 dated 07.08.2025 which state that there is no feasible building/structure to give proper information to all stakeholders for conducting the survey. SBI submitted DC Phek Letter No. Police 07.08.2025 which state that there is no feasible building/structure in Kikruma Village for setting up of the bank. Finance Department will approach the District Administration for further action.

19	Chungtia Village Ongkangpong South. Mokokchung	Bank of Baroda	BOB reported that Comprehensive survey was conducted with a positive report. The bank is requested to submit the report to SLBC Convenor at the earliest.	Smt Imtisangla	Jamir, Sr. Officer, BOB reported that survey was conducted with a positive report which was submitted to their Zonal Office, Guwahati and they are waiting for approval.
					The bank is advised to closely pursue with their Zonal Office.

Annexure B

Status of request for opening of SBI Branch			
Sl. No.	Location	Review/Decision of SLBC Meeting on 19.06.2025	Review/Decision of SLBC Sub Committee Meeting on 28.08.2025
1.	Atoizu, Zunheboto District	As requested by the Bank, the timeline has been extended till 15 th July 2025	RBO Mokokchung reported that survey was conducted. Report to be shared with SLBC
2.	Alichen Village, Ongkangpong South. Mokokchung District	The allottee bank is advised to stick on to the timeline given in the Sub Committee meeting held on 30.05.2025.	Survey not conducted. RBO Mokokchung is requested to complete the survey by September 2025

Status of request for opening Bank of Baroda Branch			
1. Seluophe Model Village, Chumukedima	As requested by the allottee bank, the timeline has been extended till 15 th July 2025	Survey not done. The bank is instructed to complete survey by September 2025.	BOB reported that they have a plan to open a branch in Ura village which is only 2 KM away from Seluophe and which they opined that will give a wider coverage of banking facilities. BOB is advised to go ahead with consultation with all those Village heads and other officials involved in putting up the request for Seluophe.
2 Pfutsero Town, Phek District	As requested by the allottee bank, the timeline has been extended till 15 th July 2025	Survey not done. The bank is instructed to complete survey by September 2025	BOB reported that they have done survey in Pfutsero town and observed that the town having a population of 12000 (twelve thousand) is having three (3) banks operating in the town. They have opined that opening more bank branch with such population is not feasible. The bank is advised to submit brief report in writing to SLBC.
Status of request for opening UCO Branch			
1 Alongkima Mokokchung District	The committee allotted the village to UCO Bank for opening brick and mortal branch.	The bank reported that survey will be conducted during 1 st week of September 2025.	As per the bank request the time line for conducting survey has been extended up to 31 st October 2025.
(Requested by Shri Temjenmenba, MLA and Adviser to Chief Minister, 29			

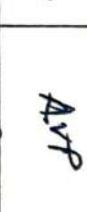
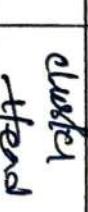
Jangpetkong Constituency)	Status of request for opening Canara Bank		
1 Wokha (Requested by Shri Y Patton, Dy CM vide letter dated 07.07.2025)	The request letter and Finance Department letter No. FIN/GEN/24/88 (PT-I)'Y/149 dated 24.07.2025 sent by mail to Federal bank on 04.08.2025	Survey done on 22 nd July 2025 and report submitted to their controlling office. Bank is requested to pursue with Controlling Office to get approval at the earliest.	Shri P Lalrokima, Divisional Manager, Canara Bank, Dibrugarh reported that there are 9 banks in operation within Wokha town. He stated that he will visit Wokha town and submit his report. Canara Bank is advised to submit the report by 31 st October 2025.

STATE LEVEL BANKERS' COMMITTEE MEETING FOR THE QUARTER ENDED JUNE 2025

Date : 24/09/2025 Venue : HOTEL de ORIENTAL GRAND, Kohima

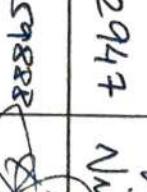
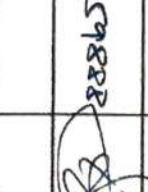
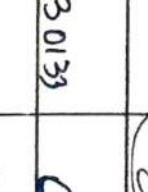
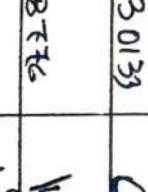
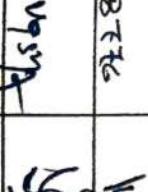
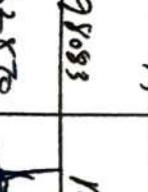
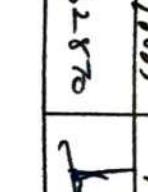
Sno	Name	Designation	Department	Mobile/ email ID	Signature
1	Smt Imtimenla	Addl. Secretary	Finance Department	9436008665	
2	Smt Surabhi Bhattacharyya	DGM (AO)	SBI - jorhat	8811060016	
3	Shri Mangta Shouhste	AGM	RBI. Kohima	8837211953	
4	Shri P Bulte	GM	NABARD	8638871078	
5	Shri Hubert AS Wungshim	RM & Convenor, SIBC	SBI, RBO, Dimapur	7086063188	
6	1. AVID K. RE	C. S. A.	1 DAN.	7605124584	
7	K B HUAR	CHIEF MANAGER	BOD KOTHMA	9829966375	
8	ANAND KUMAR	DRM	BOD JORHAT	8434990403	
9	Kinikui Lwinli	Dy. Dir.	Ubar Dev.	8575464719	
10	Menon,skuro	COO - S	NSRCM	9862286884	

24/09/25 STATE LEVEL BANKERS' COMMITTEE MEETING FOR THE QUARTER ENDED JUNE 2025
 Date : 24.09.2025 Venue : HOTEL de ORIENTAL GRAND, Kohima

Sno	Name	Designation	Department	Mobile/ email ID	Signature
11	VELAYUTHAM S	Chairman	Nagaland Bank	+91-730506278	
12	Rosellin	Consultant	Govt. of Nagaland	8974706968	
13	KEVITO STEPHEN K. S. CRASIE	LM	UBO, Kiphire	8119044984	
14	Dulung Keng	LM	SBI, Laoion	9402478422	
15	Temsumseren	LM	SBI, Laoion	9436608365	
16	C. Yawha	LM	WKA & 260	8974246573	
17	DEBASIS BARTAKHARE	AO	HDFe Bok	8811076150	
18	Achanu Y. Erui	RB	SBI SFB	9366051911	
19	Simul Pankhaw	AO	HDFe Bok	9085032111	
20	Minkyul Islam	cluster officer	State Bank	7002262142	

Date : 24.09.2025

24.09.25 STATE LEVEL BANKERS' COMMITTEE MEETING FOR THE QUARTER ENDED JUNE 2025
Date : 24.09.2025 Venue : HOTEL de ORIENTAL GRAND, Kohima

Sno	Name	Designation	Department	Mobile/ email ID	Signature
21	L.S. Gaonje	Sr. Manager	Room	8731989416	
22	Anindesh Kumar	Asst. Mgr.	NABARD	9406251001	
23	MOH SANTOSH	Asst. Sect. RD MD NSRLM	RD	9862141351	
24	Bobokhelia Victoria	SLPMU- PNV	14 C	7085312947	
25	TOPENI ASSUMI	SA REVENUE MANAGER	ICICI BANK	8731959822	
26	Vipulou Kora	BM	ICICI First Bank	9774030133	
27	Sonsangijet: Khand Psto Dorn	SBI	SBI	9531298776	
28	Prashikhan Faw ACM-	CBOT	9774109579		
29	Ngayin Mehangro	ARM	SBI	9413398083	
30	En. Y. AKITO SENI	EE (Power)	POWER	7005632870	

Date : 24. 09. 2025

STATE LEVEL BANKERS' COMMITTEE MEETING FOR THE QUARTER ENDED JUNE 2025

Date : 24.09.2025 Venue : HOTEL de ORIENTAL GRAND, Kohima

S/No	Name	Designation	Department	Mobile/ email ID	Signature
31	EY. LILIMA SUMI	SNO	Power	7641007201	<u>Liila</u>
32	Rajeswari Bhose	SPM-FI	NBRLM/RD	7085190770	<u>R. Bhose</u>
33	Yukola T Saugata	Consultant	Finance	9366454027	<u>Yukola</u>
34	ZULU SENGTA	AGM	IDBI BANK (T)	89774063732	<u>Zulu</u>
35	Abinuo Jasmine Kohar	U/S	Finance Dept	7005363124	<u>Abinuo</u>
36	T. Zom	MoR	RBI	70024946	<u>A</u>
37	Honey Seken	Asstt. Manager KVIC	KVIC	9435731632	<u>Honey</u>
38	S. Thlunwa Kire	E.O(Central Office) KVIC	NKVIB	9856123051	<u>Thlunwa</u>
39	Roni T	SDM	Sub-District Manager NFC	9222148002	<u>Roni</u>
40	Komungausang	Branch Manager	Indian Overseas Bank	8397780660	<u>Al</u>

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Date: 24.09.2025

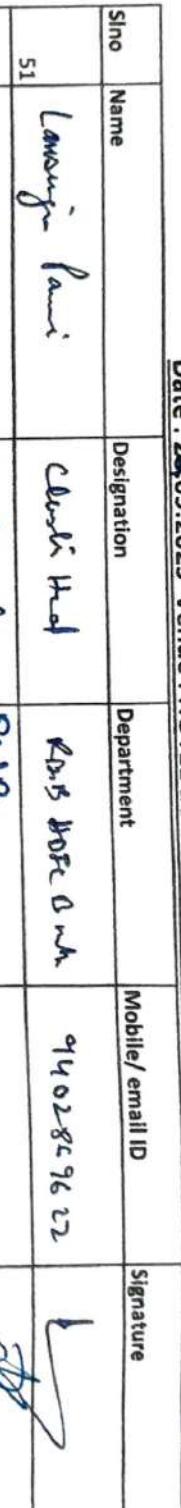
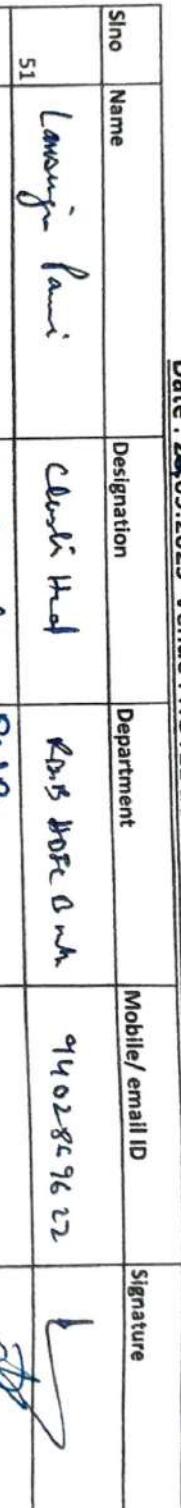
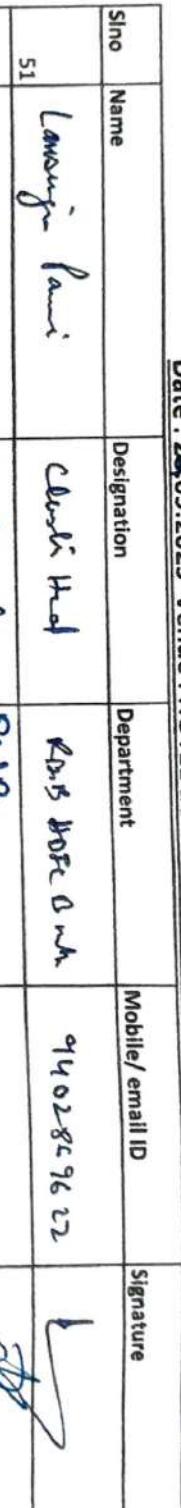
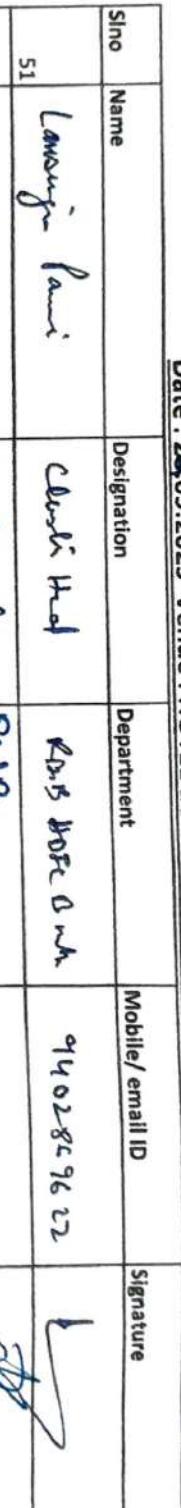
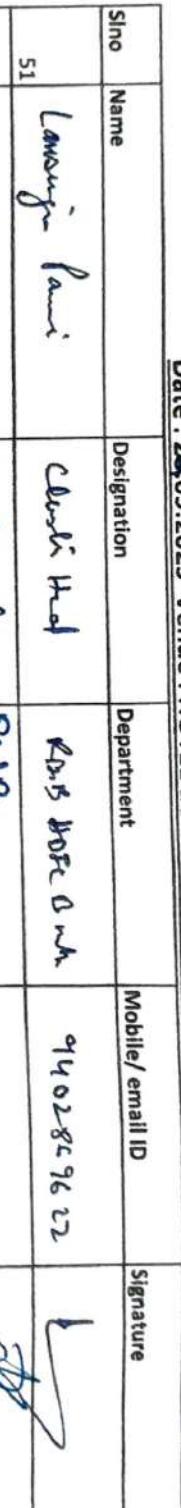
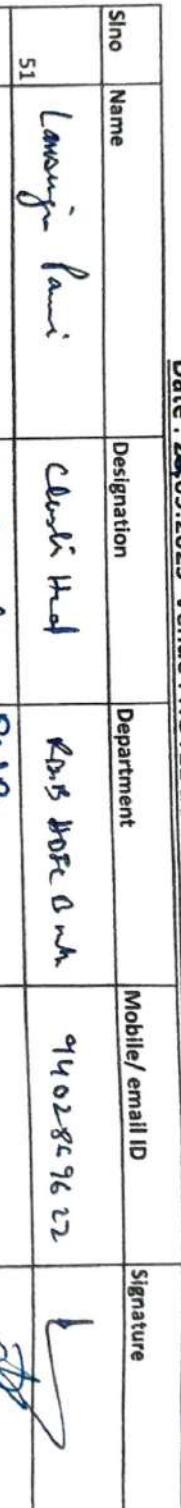
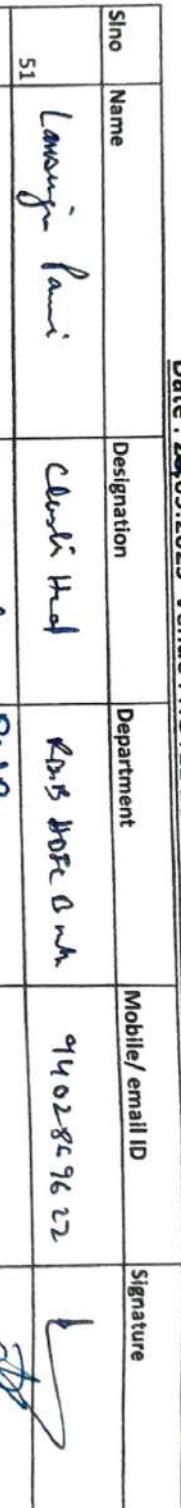
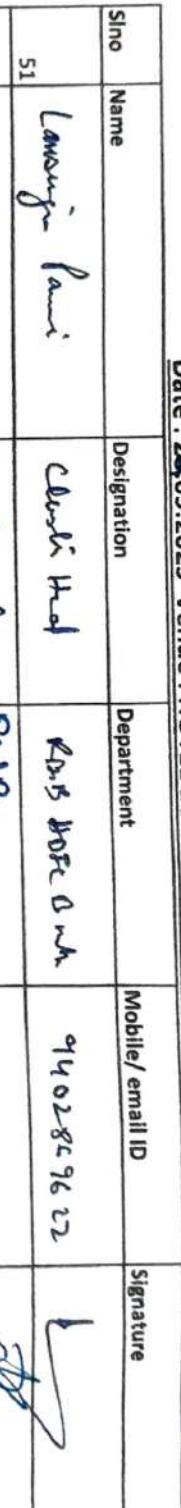
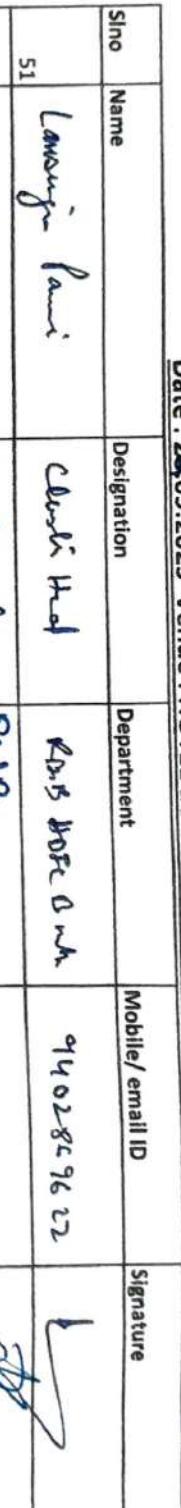
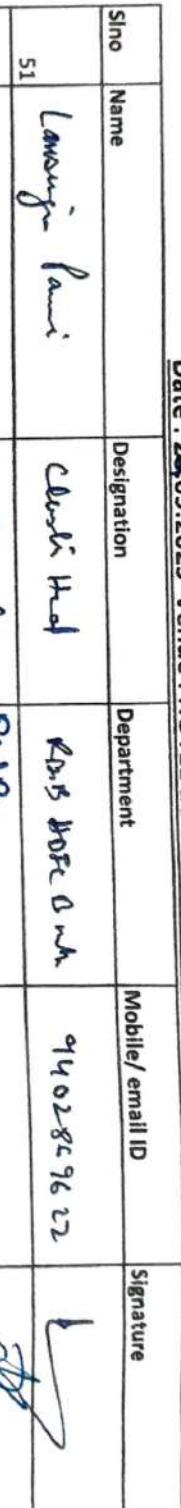
STATE LEVEL BANKERS' COMMITTEE MEETING FOR THE QUARTER ENDED JUNE 2025

Date : 24.09.2025 Venue : HOTEL de ORIENTAL GRAND, Kohima

Slno	Name	Designation	Department	Mobile/ email ID	Signature
41	AQHEBO	KUP of BH	Baudhān	9356070129	
42	G. Hotori, SGM	RM	YES NAME	9806326240	
43	Ranawangala	LM, Dimapur Dwary, Nizam	SBI	9456276119	
44	K. B. Dan	Dy Regional Head, CBI	CBI	8770184222	
45	Tepukkun Pou Vice-chairman	PKS	PKY02050		
46	Dominic Ansari	AVP	AXIS	841593662	
47	Amorn Thenna Singh	ESAP Small Finance Room (CBI)	ESAP Room	8119066193	
48	Akhilesh Dahi	SBH	Bank of U	8402927675	
49	Partha Prakash	ASCT, GM	NSCB,	9856168821	
50	Neelsofe Thopu	Manger. B.	NSCB	8132029402	

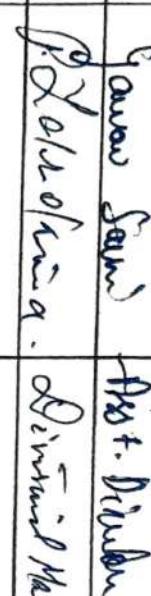
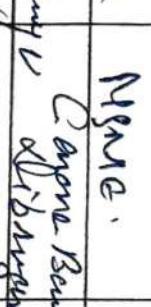
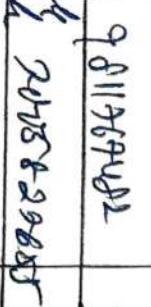
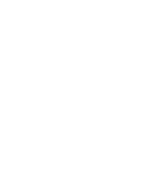
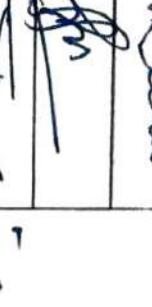
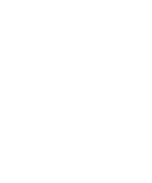
Date : 24.09.2025

STATE LEVEL BANKERS' COMMITTEE MEETING FOR THE QUARTER ENDED JUNE 2025
 Date : 24.09.2025 Venue : HOTEL de ORIENTAL GRAND, Kohima

Sno	Name	Designation	Department	Mobile/ email ID	Signature
51	Lamjui Lam	Clark Head	KDBS NRC BANK	9402829622	
52	T. Haungzo	SR. Branch Manager	PNB.	7086016454	
53	Gelelinu Sora	Chief Manager CEO		9002625533	
54	ARUN S ME	ABVP	Regd. No. 1446308424	9446308424	
55	Chiru S	DRPS RH	DRPS RH	88888777422	
56	Jebon Sunny	FRB Guwahati FRB GM	Federal Bank Kohima	8921614434	
57	Pratibha Baruwa	SDR NE Shillong	NACER	7044239227	
58	Rungamphu dw	Manager Andamans Inhabited Areas	BM (Rungamphu branch)	938650545	
59	NEVISIELIE	JSO, FINREC	Finance	7005904619	
60	MOHD ALI RAHMAN	Totu Director	MSME-DFO DIMAPUR	996815045	

Date : 24.09.2025

STATE LEVEL BANKERS' COMMITTEE MEETING FOR THE QUARTER ENDED JUNE 2025
Date : 24.09.2025 Venue : HOTEL de ORIENTAL GRAND, Kohima

Sino	Name	Designation	Department	Mobile/ email ID	Signature
61	G. Panthomen Sarmi	Asst. Manager	SWB1	9748118873	
62	Jawaw Sarmi	Asst. Director	NSME	981176822	
63	P. Lohofing	Divisional Manager	Cajone Bank Cajone Loktak Cajone Bank	9888226855	
64	T. Johnson	Mgr.	NSME	8616586009	
65	K. Hoss	Mgr.	NSME	8731094011	
66	Reikui Chao	Manager	PSB	7022420014	
67	Noviyo Kusotto	Sm	CMO	9612144513	
68	K. Kojima	Asst	CM1	9774882589	
69	Nomi Singhing	Chief Manager	CM1 Chumukedui	9678211267	
70	H. Arpha Pon	Chief Manager	SSE, Raxamipui	8506020555	

Date: 24. 09. 2025

STATE LEVEL BANKERS' COMMITTEE MEETING FOR THE QUARTER ENDED JUNE 2025
Date : 24.09.2025 Venue : HOTEL de ORIENTAL GRAND, Kohima

Sno	Name	Designation	Department	Mobile/ email ID	Signature
71	Chitibawi Kailo	ML (BB), Kohima MTSBNS		8876219980 dkm.kailo@nbbd.org	Chitibawi Kailo
72	Kironi Helkavi	Joint Director	Trd. & Comm.	8787628009 Helkavi@gnm.com	
73					
74					
75					
76					
77					
78					
79					
80					

Date: 24.09.2025