



राज्य स्तरीय बैंकर्स समिति नागालैण्ड
STATE LEVEL BANKERS' COMMITTEE NAGALAND

Ref. No : SLBC/NAGALAND/2025-26/031

Date : 21.08.2025

All Members
State Level Bankers' Committee (SLBC)
Nagaland

Madam/Dear Sir,

**APPROVED MINUTE OF SLBC MEETING FOR QRT ENDED MARCH 2025 HELD ON
19.06.2025 AT HOTEL VIVOR**

With reference to the above, we forward herewith the approved minute of SLBC Meeting for the quarter ended March 2025 held on 19th June 2025 at Hotel Vivor along with Action Taken Report (ATR) for information and necessary action.

2. We request all concern banks to submit Action taken report latest by 29.08.2025.

Yours faithfully,

Chief Manager & Coordinator, SLBC
Kohima. Nagaland.

**GOVERNMENT OF NAGALAND
FINANCE DEPARTMENT: GENERAL BRANCH
NAGALAND CIVIL SECRETARIAT, KOHIMA**

No. FIN/GEN/SLBC/12/2012 (PART 2-VOL I) 167

Dated: 21st

August 2025

To,

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

Sub: Minutes of the SLBC meeting for quarter ended March 2025 held on 19th June 2025.

Sir,

With reference to your letter No. SLBC/NAGALAND/2025-26/027 dt. 14.07.2025 on the subject cited above, the subject minutes approved by competent authority is enclosed herewith. The minutes may be circulated to all member banks and concerned Govt. Departments for complying with the decisions of SLBC.

Yours faithfully,

IMT
21/08/2025

(IMTIMENLA)

Addl. Secretary to the Govt. of Nagaland

MINUTES OF SLBC MEETING (NAGALAND)
FOR THE QUARTER ENDED MARCH 2025
HELD ON 19th JUNE 2025 AT HOTEL VIVOR, KOHIMA

The State Level Bankers' Committee (SLBC) Meeting for the quarter ended March 2025 was held on 19th June 2025 at Hotel Vivor, Kohima. The meeting was chaired by Shri Taliremba, Principal Secretary, Finance Department. Shri Sibor Nekhini, General Manager & OIC RBI Kohima, Shri Amit Ranjan, Deputy General Manager, SLBC, SBI, LHO, Guwahati, Smt Surabhi Bhattacharjee, Deputy General Manager, SBI AO Jorhat, Shri O.P. Mounghap, Deputy General Manager, NABARD, senior officials of the Govt. of Nagaland and representatives from member banks operating in the State attended the meeting. Attendance sheet is enclosed.

Shri Hubert A.S. Wungshim, Regional Manager, SBI, Dimapur initiated the proceedings of the meeting.

Shri Amit Ranjan, DGM, SLBC, Guwahati, on behalf of SLBC Nagaland welcomed the distinguished members on the dais and all participants to the SLBC meeting for the quarter ended March 2025. He highlighted that Nagaland with a population of around 20 lakhs is covered by 25 Banks and IPPB (Indian Postal Payment Bank) through 249 branches, 383 ATMs and 995 BCs distributed among urban, semi-urban and rural areas to provide financial and banking services to customers in the state as on March 2025 quarter. He stated that the total deposit in the State stands at Rs.18788.65 crores with a YoY growth of 3.79% and the total advance of Rs. 11433.05 crores with a YoY growth of 9.69%. The CD Ratio of the state excluding RIDF figure was 59.98% as on 31.03.2025 and urged the Banks to improve their credit growth to improve overall CD ratio. He also highlighted the Priority Sector Lending (PSL) in the State which stood at ₹ 2742.51 Crores, as on March 2025, which constitutes 25% of the total advances which is much below the minimum benchmark of 40%. He urged upon all Banks to step up their efforts in agricultural lending expressing his expectation that all the member banks shall perform better in days to come under priority sector lending for an equitable development for all segments of the society.

He also mentioned that as of March 2025, banks have collectively achieved 73.14% of the ACP target. However, some banks have shown poor performance in agriculture and other priority sector lending. Banks with negligible disbursement in key sectors were urged to improve their credit portfolio distribution and strive to exceed the set targets for the current financial year. He also expressed that Govt. sponsored schemes need more focus by all stakeholders at the district level to improve credit culture and arrest the growth of NPAs. Many Banks specially the Pvt. Sector banks are having **nil** outstanding in GSS which is not acceptable. He appealed to all the defaulting banks with nil outstanding in GSS to take immediate steps for sanctioning advances under GSS during this financial year.

He also highlighted that Under Social Security Schemes, as visioned by Govt. of India, all eligible account holders were to be covered under micro insurance scheme like PMSBY and PMJJBY. He expressed his dissatisfaction about the poor performance of APY in the state. He urged all banks to put more focus on APY so as to achieve the target set by PFRDA. He also highlighted about Campaign launched by Central Govt. for Saturation of Financial Inclusion Schemes at Gram Panchayat level in all districts from 01.07.2025 to 30.09.2025. He requested all the stakeholders i.e. banks, insurance companies and line department of the government to ensure saturation of these insurance schemes specially for the PMJDY beneficiaries at the shortest possible time. He also urged upon all the Banks to contribute more for the success of flagship programmes namely PM Vishwakarma, PM Surya Ghar, PMFME, PM SVANidhi etc. as well as CMMFI for the economic development of the state.

He also advised all assigned banks to speed up the initiation of setting up of RSETIs to empower local youth mentioning that at present there was only 1 RSETI (sponsored by SBI) functioning in the state and 6 more RSETIs are proposed to be set up by 3 different Banks (SBI - 3, BOB – 2 and Axis Bank -1). He also touched upon EDDP highlighting that out of 17 districts in the state, 5 districts are having digital product percolation more than 95% and are to achieve 100% by June 2025 urging all Banks to achieve 100% digitization in all districts within set timeline.

Shri Amit Ranjan also stated that as per directives of DFS, recently 19 villages were identified as unbanked with cluster population more than 5000. Out of these, two villages namely- Thenyizumi and Aghunato Hq are found to be covered by SBI branches. For the remaining 17 locations, he advised the concerned Banks to coordinate with LDMs and district administration to take necessary actions in this regard.

Shri Siboni Nikheni, General manager (O-i-C), RBI, Kohima, at the outset welcomed all participants and thanked the presence of Banks' Controllers in the meeting. He highlighted that launching of ACP for FY 2025-26 should have been done, but not yet done due to non-approval at few DCC level. He requested SLBC to take note of this and he expressed that ACP FY 2025-26 could be launched in the next SLBC meeting for the quarter ended June 2025. He also requested all LDMs to ensure approval of ACP as per the timeline set by RBI so that ACP can be approved in SLBC meeting for the quarter ended March of the financial year. He also requested the state government representatives in the meeting to be more pro-active in sensitizing District level authorities to pursue with LDMs of the district to ensure that ACP for the district is completed on time as per the projection given by NABARD as well as allocations made by LDMs. He requested everyone to be more policy focused rather than dealing with the integrities of individual loans or individual bank branches.

He requested controllers of bank to take informed decision and to expedite decision making particularly when it comes to higher-level decision making such as branch opening and ensuring 100% digitalization in the state of Nagaland. He also urged the banks to be more proactive in decision making in the case of higher limit of loans and advances where higher level intervention is required.

Shri Taliremba, Principal Secretary (Finance), Govt of Nagaland highlighted that the Chief Secretary could not attend the meeting due to urgent engagement with other important Government program. He expressed his appreciation for the presence of good number of controller level of banks as compared to their presence in the past. He informed the house that based on the decision of SLBC meeting held on 28.02.2025, the State Government has written letters on 28.05.2025 to all Regional Heads/Zonal Heads of banks highlighting that they should start giving loan under SARFAESI Act 2002 based on the Land Holding Certificate issued by District Administration in lieu of land Patta. He advised that based on the letter issued by the State Government and as unanimously decided in the last SLBC Meeting, all banks operating in the State should extend loan under the SARFAESI Act based on the Land Holding Certificate without insisting for the Jamabandi or land patta.

He highlighted the long drawn problem of Unbanked Blocks in the State and stated that the issues will be discussed comprehensively as listed in the agenda.

Analysing the ACP performances of the banks, Shri Taliremba highlighted that the ACP target for FY 2024-25 was set at Rs 2003.67 Cr as against the FY 2023-24 target of Rs 1058.38 Cr indicating an increase of Rs 945.29 Cr over the year whereas the actual growth achieved was Rs 84.59 Cr only and the overall achievement of the target for FY 2024-25 stood at 73.17%.

ADOPTION OF MINUTES: The Committee unanimously adopted the minutes of the last SLBC meeting and action taken report for the quarter ended December 2024 held on 28.02.2025.

Agenda No 1 : Action Taken Report of the SLBC meeting held on 28.02.2025 (December 2024 Qrt):

Action Taken Report were received from NRB, LDM Kohima, AXIS, INDUS, ICICI, NSCB, UNI, PNB, INDUS, CBI.

AGENDA 2 : CD Ratio, Review of Districts with CD Ratio below 40% as on 31.03.2025

CD Ratio of the banks stood at 59.98% as on 31st March 2025 showing a decrease from 63.13% as on 31st December 2024. Kohima District was the only district in the state having less than 40% CDR as on 31st March 2025 which was 29.43%.

Shri Hubert Wungshim, SLBC Convenor pointed out that CDR of YES bank fall under 10% since 2020 to 2023 and now it stood at 11.90% only as on 31.03.2025. YES bank was advised to increase their CD Ratio by focusing more on achieving ACP target.

Action : YES Bank

Shri Mangta Shouhte, AGM, RBI pointed out that Kohima was the only district having CD Ratio below 40%. He reported that Special DCC Meeting was held on 16th June 2025 to review CDR of Kohima District where it was observed that out of 18 banks 5 banks should decrease of CDR in the month of May 2025, 2 banks with no increase nor decrease, 4 banks did not submit the data – HDFC, IDFC, INDUS and YES banks. LDM Kohima was advised to hold special meeting for CDR on a regular basis. IDFC and ESAF SFB were directed to come out of Zero CDR.

(Action : LDM Kohima, IDFC, ESAF SFB)

Agenda No 3. REVIEW OF CREDIT DISBURSEMENT: Achievement under ACP (Priority Sector Lending) upto March 2025 Qrt FY 2024-25:

The overall achievement of Priority Sector Advances stood at Rs 1465.57 Cr against FY target of Rs 2003.67 which was 73.17% as on 31st March 2025. The Priority Sector Advance has increased from Rs.1380.97Cr as on March 2024 to Rs.1465.57Cr at the end of March 2025 i.e. a YoY growth of 6.13% (i.e Rs.84.60Cr).

Shri Amit Ranjan, DGM, SLBC pointed out that the achievement of ACP target of YES bank was very low which is 2.28%, which have an impact on their low CD Ratio also. This means that the bank is not financing Priority Sector advances as well as normal loan.

Mentioning about the achievement of ICICI Bank, Shri Sibbo Nekhini, GM (O-i-C), RBI pointed out that though the achievement in terms of amount was 147.19%, but the achievement in number of account was very low which was 223 against target of 1594. He advised the bank not to look for big ticket loans only but to spread more among beneficiaries having consideration of the target given by SLBC.

Shri Taliremba, Principal Secretary, highlighted that ESAF Small Finance bank, inspite of their existence in the State for more that 5/6 months was still having Zero CDR. ESAF Small Finance bank was instructed to exhibit some Advances figures from the

next SLBC meeting. Highlighting some banks having low CDR Viz., IND, PNB, AXIS, BAND, FED, IDFC, SIB, CAN, YES and ESAF SFB, he advised these bank to have in mind the negative impact on the State CDR as a whole, and urged the banks to carry out special drive in extending loans in order to exhibit higher CDR in the subsequent SLBC meeting.

All banks were advised to ensure balanced achievements in all three segments i.e., Agri (PS), MSME (PS) and Other (PS) as the achievements in Agri (PS) and Other (PS) are comparatively low vis-a-vis achievement in MSME (PS). All banks were urged to achieve target under priority sector lending for current financial year in full measure.

(Action: IND, PNB, AXIS, BAND, FED, IDFC, SIB, CAN, YES, ESAF SFB)

AGENDA 4: PRIORITY SECTOR ADVANCES POSITION AS ON 31.03.2025:

The Priority Sector Advance has increased from Rs. 2216.49 Cr as on March 2024 to Rs. 2742.51 Cr at the end of March 2025 i.e. a YoY growth of 23.73% (i.e. Rs. 526.02 Cr). Total priority sector advances for the State of Nagaland stands at 24.28% against the total advances of Rs.11269.08 Cr at the end of March 2025.

The SLBC approved the target set by Sub Committee on Priority Sector Advances held on 30.05.2025 for achievement of 28% of total advances at end of FY 2025-26.

(Action: All Banks)

(i). AGRICULTURE:

There is an overall YoY growth of 64.45 % (Rs. 359.59 Cr) in Agri Priority Sector Advances. Banks with YoY negative growth in advance under Agri (PS) during the FY 2024-25 upto March 2025 Qtr are BOI (-Rs. 0.26 Cr), BOM (-Rs. 1.07 Cr), IND (-Rs. 1.29 Cr), SBI (-Rs. 54.2 Cr), UCO (-Rs. 1.05 Cr) and NESFB (-Rs. 0.34 Cr). These banks were advised to enhance their lending in Agriculture Sector.

(Action : BOI, BOM, IND, SBI, UCO and NESFB)

(ii). MSME SECTOR:

There was a YoY positive growth of 11.50 % (Rs. 164.11 Cr) in MSME advances at the end of March 2025. Banks with YoY negative growth under MSME (PS) are BOB (-Rs. 1.98 Cr), BOI (-Rs. 0.05 Cr), BOM (-Rs. 11.23 Cr), CAN (-Rs. 2.50 Cr), IND (-Rs. 2.10 Cr), PNB (-Rs. 22.19 Cr), UNI (-Rs. 0.48 Cr), INDUS (-Rs. 0.97 Cr), NESFB (-Rs. 1.73 Cr) and NSCB (-Rs 0.51 Cr). These banks were advised to enhance their lending in MSME Sector.

(Action: BOB, BOI, BOM, CAN, IND, PNB, UNI, INDUS, NESFB, NSCB)

(iii). OTHER PRIORITY SECTOR:

Banks with major YoY negative growth:

BOB (-Rs. 0.51 Cr), BOI (-Rs 1.77 Cr), BOM (-Rs. 1.29 Cr), CAN (-Rs. 0.47 Cr), CBI (-Rs. 0.62 Cr), IND (-Rs 0.56 Cr), PNB (-Rs. 0.18 Cr), PSB (-Rs. 0.09 Cr), UNI (-Rs. 0.29 Cr), AXIS (-Rs. 1.61 Cr), BAND (-Rs. 18.94 Cr), FED (-Rs. 0.24 Cr), HDFC (-Rs. 0.01 Cr), ICICI (-Rs 0.61 Cr) and IDBI (-Rs. 0.56 Cr).

(Action : BOB, BOI, BOM, CAN, CBI, IND, PNB, PSB, UNI, AXIS, BAND, FED, HDFC, ICICI, IDBI)

AGENDA 5: GOVT. SPONSORED SCHEMES (PMFME, PMSVANIDH, CMMFI, NRLM, NULM, PMMY, SUI, PMEGP, etc.)

PMFME Sub Committee on Priority Advances and GSS held on 30.05.2025 approved the total target (PMFME) of 275 number for FY 2025-26 as set by the ministry. The SLBC also endorsed the target approved by the Sub Committee and SLBC Convenor will share the target district wise/ Bank wise with all stakeholders.

(Action: SLBC)

Shri Amit Ranjan, DGM, SLBC highlighted that applications for Govt. Sponsorship which are sourced by line departments are not equally distributed to member banks. Most of the applications are distributed to few performing banks only and mostly to SBI. He requested District Administration and line departments to distribute the sourcing of applications to member banks equally which will help in reducing number of rejections.

(Action: District Administration & Line Departments)

PM SURYA GHAR (ROOF-TOP SOLAR)

After brief discussion on the scheme, it was decided to carry forward the target set during the last quarter of FY 2024-25 bank wise and district wise. The line department was absent. The line department should come up with comprehensive guidelines/modalities for implementation of the scheme. In the meantime, Banks will try to achieve the target in active coordination with Power Department.

(Action: Power Department, Banks, SLBC)

PM Vishwakarma : Total Number of Applications – 1068 (610 in last qrt.) Total Number of Application Sanctioned –195 (104 in last Qrt.). There was no further discussion due to the absence of the Line Department.

CMMFI – Shri Taliremba, Principal Secretary highlighted that subsidy from the state Government has been allotted district wise according to their respective population and Approved Minutes of SLBC Meeting (Nagaland) for March 2025 Qrt held on 19.06.2025. Page6

the allotted subsidy to each district should not be exceeded. He also highlighted that the State Level Implementation cum Monitoring Committee minutes should be shared with all Banks by SLBC. He highlighted that some banks have not participated in CMMFI viz., Bandhan, HDFC, ICICI, INDUS, NESFB, SIB and YES Bank. He informed the house that the State Level Implementation cum Monitoring Committee has decided that sooner or later the State Government may disconnect all Government transactions with those Banks who have not wholeheartedly participated in implementing the CMMFI scheme. He also highlighted that the bank after receiving CMMFI application should act upon cases within a fortnight and should not keep pending beyond the deadline. It was noted that NSCB has come up with product code for CMMFI and all other banks were advised to frame specific product code for CMMFI at the earliest.

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

Smt Saurabhi Batacharya, DGM, SBI, AO Jorhat reported that creation of product code for CMMFI has been taken up with SBI Corporate Center, Mumbai and some clarification sought from the State Government by email are yet to be responded by the State government.

(Action: State Government)

Agenda 6. POSITION OF NPA IN GSS AS ON 31.03.2025 :

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 instruction laid down by respective banks for NPA monitoring and to bring down NPA level of the State. There are few banks having 100% NPA – YES Bank (554.44%) NPA in PMEGP, CBI, PNB & AXIS bank (100% NPA) in NULM and CAN & PNB (100% NPA) in SUI. All banks were advised to be more careful with correctness of the data while uploading in SLBC Portal.

(Action: All concerned Banks)

Agenda 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 March Qtr 2025 held on 30.05.2025 was reviewed and the status and decisions of SLBC is enclosed as Annexure – A.

Chen Block under Mon district allotted to IDBI has been removed from the list of unbanked Block as Bank of India reported opening of their branch in Chenloisho Village under Chen block on 10.03.2025. The committee appreciated Bank of India for their initiative.

Chetheba Block, Phek district allotted to SBI has been removed from the list of Unbanked Block as SBI opened their branch in Chetheba on 9th June 2025. The committee appreciated State Bank of India for their active initiative.

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

c. Allotment of Bank for opening a branch in Unbanked Villages identified by DFS:

i) Peshu Village under Thonoknyu Block, Noklak District which is allotted to PSB in 126 unbanked Villages list is now allotted to Federal Bank as in the list of 51 unbanked Villages to cover with brick and mortar branch.

ii) Wakching Village under Wakching Sub District, Mon District is reallocated to Nagaland Rural bank from PNB. (under the list of 51 unbanked villages)

iii) Chessore Village under Chessore, Tuensang District – Nagaland Rural Bank confirmed opening of branch in Chessore and updated in JDD application. Hence YES bank is relieved.

iv) Yangpi (Kongsang) village, Noksen Sub District under Tuensang District – ESAF was instructed to conduct a join survey with LDM and official from District Administration and submit the survey report by 19th June 2025.

d. Request for opening a bank branch in Alongkima Village, Mongkolemba Sub Division, Mokokchung District. Request for opening of a bank branch in Alongkima village was received from Shri Temjenmenba, MLA and Advisor, 29 Jangpetkong Constituency. After due deliberation, the committee decided to allot the Alongkima Village to UCO Bank. UCO Bank was directed to take up necessary survey for opening of a branch in the allotted village.

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 convenient and easy understanding of the participants.

(ii) EXPANDING AND DEEPENING OF DIGITAL PAYMENTS UNDERTAKEN IN THE STATE AS ON 31st MARCH 2025.

The minute of Sub Committee Meeting on Digital Payment held on 30.05.2025 was reviewed and was decided that Meluri District having 99.75% in SB and 99.39% in Current Account should achieve 100% by 30th June 2025. All other districts should achieve 100% by the timeline set by the Sub Committee.

(Action: LDM Meluri)

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

The position of BCs/CSPs were reviewed and Shri MangtaShouhte reported the inactivity of BCs/CSPs as under :

Bank Name	Number of FBCs	Inactivity (%) Mar. 2025
Airtel Payments Bank Limited	538	17.10%
Bank of Baroda	13	61.54%
Bank of India	5	20.00%
Fino Payments Bank Limited	101	60.40%
HDFC Bank Ltd	34	67.65%
IDFC First Bank Ltd.	21	80.95%
India Post Payments Bank Limited	100	32.00%
Paytm Payments Bank Limited	5	100.00%
State Bank of India	144	10.42%
Union Bank of India	12	33.33%

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.

Shri MangtaShouhte, AGM, RBI reported 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.

He also highlighted the following points:

ACP 2025-26 not yet set for Tuensang and Zunheboto Districts

ACP 2026-27 timelines:

June 2025: Pre-PLP Meeting to be convened by LDM in all Districts

August 2025: Completion of preparation of PLP 2026-27

Special BLBC: Setting of ACP 2026-27 for the District

DCC Meeting: Approval of ACP 2026-27 in every District

April 1, 2026: Launching of ACP 2026-27

(v) Submission of FL Target under NABARD by all banks.

All banks were advised to submit Financial Literacy Camp target to NABARD for their approval in order to get reimbursement from NABARD.

(Action: All Banks except NRB)

AGENDA No.9: APY PERFORMANCE FY 2024-25: BANKWISE UPTO 31.03.2025:

The total APY registered w.e.f April 2024 to March 2025 was 5695 against the FY target of 14730 which is 38.66% only. PFRDA has set a target of 18240 for FY 2025-26. 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 2024-25:

Shri Prafulla Barman, SDR, Northeast highlighted that out of 17 districts in Nagaland, 7 districts were identified for setting up of RSETI by SLBC in 2013 whereas only one RSETI has been opened by State Bank of India in Peren District. He requested all allottee banks to start setting up RSETI without waiting for land allotment. He also requested allottee banks to write to MoRD for approval.

Smt Imtinenla, Addl. Secretary (Finance) reported that buildings for RSETI have been identified in Mon, Tuensang, Mokokchung and Wokha which are allotted to Bank of Baroda, State bank of India, Axis bank and Bank of Baroda respectively.

After discussion, it was decided that joint inspection will be carried out at the earliest by the allottee banks of the identified buildings involving all stakeholders.

(Action: BOB, SBI and AXIS)

AGENDA 11: Discussion on Market intelligence issues:

There was no discussion on this agenda.

AGENDA No.12: ATM Deployment Deficient Districts:

There are 7 districts under ATM Deficiencies :Kiphire (-1), Mon (-5), Peren (-4), Phek (-3), Tuensang (-3), Wokha (-6) and Zunheboto (-6). Shri Mangta Shouhte reported that a special meeting was conducted by LDM, Wokha where 5 Banks viz., ICICI, BOB, CBI, HDFC and AXIS had committed to set up one offsite ATM each. All other LDMs having deficient ATM deployment were advised to conduct special meeting of ATM Deployment Deficiency.

(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.Lalhlipua, 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 performance in various parameters of Access Indicators are quite low. As on 31st March 2025, number of bank branch per one lakh population was 12.72, number of BC outlets per one lakh population was 26.62 and number of ATM per one lakh population was 17.30. Number of Internet banking subscriber has increase from 414635 (March 2024) to 453882 (March 2025) and AEPS subscriber increased from 207318 (March 2024) to 832412 (March 2025) whereas number of ATM cum Debit Card and Mobile banking subscriber has declined YoY. Provision of Banking Services in every villages within a radius of 5 KMs/ hamlets of 500 households in Nagaland stood at 79.18% as on March 31, 2025. Number of Financial Literacy camp conducted increased from 391 in March 2024 to 455 in March 2025.

Agenda No 15: Resolution of issues related to KYC / re-KYC and reactivating inoperative / frozen accounts to avail DBT benefits. Shri H.Lalhlipua, SLBC Coordinator informed the house that DFS (MoF) had launched 3 months saturation campaign for FI scheme and KYC/re-KYC and reactivation of inoperative/ frozen

account w.e.f 1st July 2025 to 30th September 2025. He requested all stakeholders to make the campaign successful.

Shri Sibbo Nekhini, GM (O-i-C), RBI also stated that this campaign is a Government of India program highlighting the incident that happened a year ago where one customer could not get DBT due to re-KYC pending. He urged all banks that re-KYC in frozen account other than frozen due to law and order issue has to be carried out with due diligence.

(Action: All LDMs, All Banks)

Shri Taliremba, Principal Secretary, announced that his superannuation is due on 30th June 2025. He briefly recounted his active association with the SLBC for over ten years and wished the SLBC smooth sailing and success in the days to come.

Shri Hubert Wungshim, Convenor, SLBC, on behalf of SLBC extended heartiest thanks to Shri Taliremba for his guidance and mentorship throughout the last ten years. He also appreciated his banking knowledge even though he is not from the banking fraternity. He also stated that all members of SLBC will cherish the guidance and mentorship he provided. He wished him a happy retired life.

The meeting ended with thanks from Shri Hubert Wungshim, Convenor, SLBC, Nagaland.

ANNEXURE A

Sl. No.	Unbanked Block	Allottee Bank	Review/ Decision of SLBC Meeting on 28.02.2025	Review/ Decision of SLBC Sub Committee on 30.05.2025	Review/ Decision of SLBC on 19.06.2025
1	Phomching, Mon, Nagaland	Bank of Baroda	As the bank has not conducted survey as decided in the Sub Committee Meeting held on 12.02.2025, the time line for conducting Comprehensive Survey was extended upto 31 st March 2025. Bank representative reported that the survey will include their higher authority from their Head Office.	The bank was instructed to complete comprehensive survey involving District Administration, Police Deptt., LDM and IDAN by 10 th June 2025.	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. The report to be shared with SLBC.
2	Longchem, Mokokchung, Nagaland	Bank of Baroda	As the bank has not conducted survey as decided in the Sub Committee Meeting held on 12.02.2025, the time line for conducting Comprehensive Survey was extended upto 31 st March 2025. Bank representative reported that the survey will include their higher authority from their Head Office.	The bank was instructed to complete comprehensive survey involving District Administration, Police Deptt., LDM and IDAN by 10 th June 2025.	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. The report to be shared with SLBC.
3	Chukitong, Wokha, Nagaland.	Bank of Baroda	BOB reported that approval has been obtained in the month of February 2025 and assured that the branch will be opened during 1 st Quarter of FY 2025 – 26.	BOB reported that work is going on and building has been identified and the branch will be opened by September 2025 Quarter.	BOB reported that they have obtained approval and Branch will be opened by 30 th September 2025. The bank was advised to stick to the timeline.

4	Thonokyu, Noklak, Nagaland	HDFC Bank	Bank was advised to pursue the matter actively and open the branch at the earliest.	State Govt representative reported the availability of Building and Internet. HDFC was instructed to pursue and complete survey by 10 th June 2025.	HDFC reported that survey was conducted on 5 th June 2025 and could not find proper Brick and mortar building. The bank was advised to be in close contact with District Administration for acquiring brick and mortar building in the near future.
5	Chunlikha, Tseminyu, Nagaland	Axis Bank	AXIS bank shall complete the survey by 28 th February 2025. The survey report will be reviewed in the next meeting.	Survey conducted by the bank on 22 nd February 2025 and report was submitted to their controlling office. The bank was requested to get response from their controlling office latest by 10 th June 2025.	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 was advised to actively pursue with their Central Office to get response from them.
6	Wozhuro, Wokha, Nagaland (Earlier West Ralan)	Axis Bank	AXIS bank shall complete the survey by 28 th February 2025. Their survey report will be reviewed in the next meeting.	Survey not done by the bank. The bank was instructed to complete comprehensive survey involving District Administration, Police Deptt., LDM and IDAN by 10 th June 2025.	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 was advised to share the report with SLBC.

7	Khonsa, Kiphire, Nagaland	Canara Bank	Survey has been conducted on 14.02.2025. Canara Bank shall pursue the matter actively and open the branch at the earliest. Copy of survey report will be endorsed to SLBC Convener.	Canara Bank will share Survey report with SLBC Convenor. The bank was requested to get response from their Controlling Office latest by 10 th June 2025 which will be reviewed in the next SLBC Meeting.	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 donot have plan to open a branch in Khonsa. As negative response has been reported the bank was 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 15 th July 2025 and share the report with SLBC convenor. The bank was also advised to give focus on Salumi village which seems to be more preferable village for opening a branch as per IDAN report.
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8	Khuboto, Nuland, Nagaland	Federal Bank	Bank was advised to pursue with their corporate office based on the letter sent to MD & CEO by the State Government.	The bank was advised to pursue with their controlling office and get response latest by 10 th June 2025.	As the bank could not give proper action taken report, the bank was instructed to pursue with their controlling office and get response from them at the earliest as decided in the Sub Committee meeting held on 30.05.2025.
9	Wakching, Mon, Nagaland	Punjab and Sind Bank	The bank had conducted the survey and submitted positive report with recommendation to open the branch to their Head Office. The bank expected to open the branch by September 2025. The Bank shall pursue the matter actively and open the branch at the earliest.	The bank was advised to pursue with their controlling office and get response from them latest by 10 th June 2025.	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. The bank was 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 on the verge of opening a branch in Wakching which they expected to materialize during Sept 2025 Quarter. The committee decided that Wakching will be kept open for both P&SB and NRB.

10	Weziho, Meluri, Nagaland	Bank of Maharashtra	Bank was advised to pursue with their corporate office based on the letter sent to MD & CEO by the State Government.	Bank reported that survey was again done on 06.12.2024. Finance department will write to their controlling office and take up the matter.	The bank reported that they have been instructed by the Zonal manager to do the survey again for the existing 3 premises reported in their earlier survey report as the building are not accepted by their Corporate Office. The bank was instructed to complete the survey of premises including all stake holders latest by 30 th June 2025.
11	Panso, Noklak, Nagaland	Central Bank of India	The Bank shall share Comprehensive Survey report with SLBC and take necessary action to open the branch at the earliest.	The bank will share survey report and in the meantime the bank was instructed to get response from their controlling office latest by 10 th June 2025.	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.
12	Suruhoto, Zunheboto, Nagaland	Punjab National Bank	IT&C department reported that they have received list of villages in unbanked Blocks and they have taken up with Service Providers. IT&C Department was advised to closely coordinate with Service Providers.	IT&C department reported the possibility of providing lease line by Airtel. The bank was instructed to do another comprehensive survey latest by 10 th June 2025.	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.

13	Satoi, Zunheboto, Nagaland	Indian Bank	Indian Bank reported that survey was conducted on 20 th February 2025. The bank was advised to submit the report to SLBC and take necessary action to open the branch at the earliest.	Indian Bank to share survey report with SLBC. The bank was advised to get response from their controlling office latest by 10 th June 2025.	No concrete action has been taken and the bank was instructed to get positive approval from their higher authority for opening a branch in Satoi.
14	Dhansiripar, Chumukedima, Nagaland	Indian Bank	Bank was advised to pursue with their corporate office based on the letter sent to MD & CEO by the State Government.	The bank was advised to actively pursue and get response from their controlling office latest by 10 th June 2025.	The bank was instructed to get approval from their higher authority for opening a branch in Dhansiripar.
15	Aghunaqa, Niuland, Nagaland	Punjab National Bank	Survey is pending and the bank shall complete the survey by 31.03.2025. Survey report shall be shared with SLBC Convener.	The bank was advised to do fresh comprehensive survey focusing on availability of RCC Building and Internet connectivity latest by 10 th June 2025.	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.
16	Changpang, Wokha, Nagaland	State Bank of India	Comprehensive survey will be done within 31st Aug 2024.	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. Hence, the committee decided to put on hold for sometime the opening of branch	Put on hold

				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 comprehensive survey has not been conducted and in the meantime they have received a feedback that there is no connectivity in the location. SBI will take up the matter with service providers.	SBI reported that survey will be completed by 10 th June 2025	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 was extended upto 15 th July 2025.
18	Kikruma, Phek, Nagaland	State Bank of India	SBI reported that they will take up Kikruma after opening a branch at Chetheba.	Status quo	SBI was advised to conduct more comprehensive survey involving LDM, District Administration, Police Department and IDAN at the earliest.
19	Chungtia Village Ongkangpong South. Mokokchung	Bank of Baroda	Based on the survey report submitted by LDM, Mokokchung, Chungtia Village under Ongkangpong South Block was allotted to Bank of Baroda to open a branch.	Bank of Baroda was instructed to complete comprehensive survey involving District Administration, Police Deptt., LDM and IDAN by 10 th June 2025.	BOB reported that Comprehensive survey was conducted with a positive report. The bank was directed to submit the report to SLBC Convenor at the earliest and to open the branch expeditiously.

Chen Block under Mon district allotted to IDBI has been removed from the list of unbanked Block as Bank of India reported opening of their branch in Chenloisho Village under Chen block on 10.03.2025. The committee appreciated Bank of India for their initiative.

Chetheba Block, Phek district allotted to SBI has been removed from the list of Unbanked Block as SBI opened their branch in Chetheba on 9th June 2025. The committee appreciated State Bank of India for their active initiative.

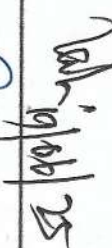







ANNEXURE - B

Status of request for opening of SBI Branch				
Sl. No.	Location	Review/ Decision of SLBC Meeting on 28.02.2025	Review/ Decision of SLBC Sub Committee Meeting on 30.05.2025	Review/Decision of SLBC Meeting on 19.06.2025
1.	Atoizu, Zunheboto District	Bank shall conduct comprehensive survey expeditiously.	SBI (Mokokchung Region) was instructed to conduct Comprehensive survey involving District Administration, Police Department, IDAN and LDM by 30 th June 2025.	As requested by the Bank, the timeline has been extended till 15 th July 2025
2.	Alichen Village, Ongkangpong South. Mokokchung District	Allotted to SBI (RBO Mokokchung) as specific request has been given to them.	SBI (Mokokchung Region) was instructed to conduct Comprehensive survey involving District Administration, Police Department, IDAN and LDM by 30 th June 2025.	The allottee bank was advised to adhere to the timeline given in the Sub Committee meeting held on 30.05.2025.
Status of request for opening Bank of Baroda Branch				
1.	Seluophe Model Village, Chumukedima	Vide letter No FIN/GEN/SLBC-MISC/2/2021 dated 06.05.2025	BOB was instructed to conduct Comprehensive survey involving District Administration, Police Department, IDAN and LDM by 30 th June 2025.	As requested by the allottee Bank, the timeline has been extended till 15 th July 2025

2	Pfutsero Town, Phek District	Vide Letter No. IN/GEN/24/88(Pt- I)'E'/118 Dt 06.05.2025	BOB was instructed to conduct Comprehensive survey involving District Administration, Police Department, IDAN and LDM by 30 th June 2025.	As requested by the allottee Bank, the timeline has been extended till 15 th July 2025
Status of request for opening UCO Branch				
1	Alongkima Mokokchung District	Requested by Shri Temjenmenba, MLA and Advisor, 29 Jangpetkong Constituency		The committee allotted the village to UCO Bank for opening brick and mortar branch.







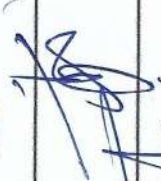

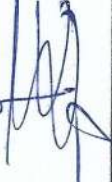

SLBC MEETING FOR THE QUARTER ENDED MARCH 2025

Date : 19.06.2025 @ Hotel VIVOR. Kohima

Sino	Name	Designation	Department	Mobile	Signature
1	Shri Taliremba	Principal Secy	Finance	9436332904	 19/06/25
2	Shri Sibbo Nekhini	GM (O-I-C)	RBI	9004388167	
3	Shri Amit Ranjan	DGM	SLBC Guwahati	9007447582	
4	Smt Saurabhi Batacharya	DGM (AO)	SBI, AO, Jorhat	8811060016	 19/06/2025
5	Shri Hubert Wangshim	SLBC Convenor	SBI	7086063188	
6	Shri Mangta Shouhte	AGM.	RBI	8837211953	
7	Dr. Simon Peks	LDM Metokchanyakhyak	SBI	8374846157	
8	Shri Ngayim Mahangma	AGM SBI Kohima	SBI	9413398083	M. Ngayim
9	H. Nathlenkewa	Sec Secy Kohima	SBI	8787757985	
10	Seije Nkiewuo Tudem Kise	E-O	AKKCB	9856133051	Nkiewuo



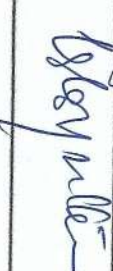







SLBC MEETING FOR THE QUARTER ENDED MARCH 2025

Date : 19.06.2025 @ Hotel VIVOR. Kohima

Sino	Name	Designation	Department	Mobile	Signature
11	MR DAVID ALT	Chief Manager	Punjab National Bank	9597131940	
12	THANGCHINMUAN HANGZO	Senior Manager	Punjab National Bank	7086016454	
13	SELBOI KHOUVSAH	STATE HEAD	NESTLE (SLICE SFB)	8787563380	
14	A CHANO V EKV	Rural Business Manager	NESTLE (SLICE SFB)	9366051911	
15	Aungthung Kyng	Project Officer	IOAN	9366216238	
16	C. Youkhan	LDY	LBO	8974246573	
17	DEBASTHISHA BOHARTACHARYA	AVP	HDFC	8811076150	
18	FULOTO SNU	AVP	HDFC	7005100088	
19	HANUKA BOKRAH	Regional Head	ICICI Bank	9326227594	
20	Mithilesh Kumar Rai	Regional Head	CBT	8197401499	











SLBC MEETING FOR THE QUARTER ENDED MARCH 2025

Date : 19.06.2025 @ Hotel VIVOR. Kohima

Sino	Name	Designation	Department	Mobile	Signature
21	Idi Yehno	Project officer	IDAN	8732059491	
22	Antixiangla Sami	Senior. O	IDAN	8979547385	
23	VELAYUTHAM. S	CHAMAN	Nagaland Bank	7305016278	
24	O.P. Mownglang	DAN	NAGALAND	9402277883	
25	T. Johnson	B. H.	CANARA BANK	8618586009	
26	P LALROLCIMA	DIVISIONAL Manager	Canara Bank	7005829655	
27	Temsumeren	LDM	LBO. Kohima	9436608365	
28	Tchukha/ABU	VP & Branch Manager	Axis Bank	9774020370	
29	L Malibho	Manager	Axis bank	8794689522	
30	HOUNINGAM SHANTHA	Manager	IOB Dimplepur	8897950660	










SIBC MEETING FOR THE QUARTER ENDED MARCH 2025

Date : 19.06.2025 @ Hotel VIVOR. Kohima











S/no	Name	Designation	Department	Mobile	Signature
31	Gitali Samma.	BM	IDFC Bank.	9005123419	
32	Nemi Hingshning	BM Chunuphedua	BOB	9678211267	
33	Konrit	BM	Indus Ind Bank	9233198006	
34	Joy Das	CLUSTER HEAD	BANDHAN	902054735	
35	AHEBO	B. H.	BANDHAN	9856040129	
36	Choi Hopkonwella	Chief Manager	BOH	7005608538	
37	Jobin Sunny	BM	Federal Bank Kohima	8921614431	
38	Jason Joseph	BM	South Indian Bank	9061459150	
39	V. K. Disoni	GM (G)	NSCB	9856000444	
40	Gatoron, Sam	BM	YES Bank	9005326910	

SLBC MEETING FOR THE QUARTER ENDED MARCH 2025

Date : 19.06.2025 @ Hotel VIVOR. Kohima

Sino	Name	Designation	Department	Mobile	Signature
41	MAKUMI THANG	Regional Manager	R&D MOKOKCTUNG	8794012082	
42	AMOM THEANGA SINGH	ASH	ESAF SPM RL FINANCE BANK	8119066193	
43	P. R. ELTHI CHAO	Manager.	PSB	7002470014	R. cui
44	L. S. Paungfa	As. Manager	Bank of Makumakting	8781289416	
45	Rajmelle Khuma	SPM-FI	NERLW/RD	7085190790	
46	Alvino Kuaetha	Sr. BM	Union Bank of India	9836828528	
47	C. Jagdish	Zone head	IOSS Bank	80879227	
48	D. Sengphat	Regional Head	IDBI Bank	9735077166	
49	Phoshikato Adui	Asst-Asst	10361 Bank of Corporation	9794029133	
50	ZOLUSENLA	Asst. BH	IDBI Bank Kohima	8974063932	

SLBC MEETING FOR THE QUARTER ENDED MARCH 2025
Date : 19.06.2025 @ Hotel VIVOR. Kohima

Sino	Name	Designation	Department	Mobile	Signature
51	Dr. James Chavang	J. Duxon	Agriculture	9436262808	
52	J. Chubatoeli	St. Director	Horticulture	9436104801	
53	Septimenter	Add Dir	Fisheries	9436609988	
54	Abe Thap	Asst. Chief Manager	Fisheries	9615541188	
55	Kevin Solo	RB1	RB1	97724316108	
56	A. Palyam Kongak	Offices CEO	IDAN	84149203666	
57	Preafulla Bannan	SDR, NE St.	HR	7044239227	
58	Limanada	St. Secy	Agriculture	9402696101	
59	AARIEL Henry	CA of, Bank	SA1	9686516061	
60	G. Dambam Sharma	AM	SUPDRI	9748118833	

SLBC MEETING FOR THE QUARTER ENDED MARCH 2025
Date : 19.06.2025 @ Hotel Vivor. Kohima

Sino	Name	Designation	Department	Mobile	Signature
61	Vikram Kumar	Bo In-Charge	SDBL	7065502201	Vikram.
62	NAJ Khandela	B&M nge	Bo A/S Logistics	7781858949	NAJ
63	Apood Kumar	DRM	Bo A/S Regional Office Secy	8908273864	Apood
64	Tyotil Boral	PS Incharge	Bank of Baroda	8486649831	Boral,
65	Samuel Dering	as-P.O.	ITC	962690039	Sam.
66	Donon Suni	AD	M/o M&M Dept.	981146441	Donon
67	NEVISIELE	JSD	Finance Dept.	7005904619	Nevis
68	Ashikho Javed	Sr Brand Mgr	Bank of India	8402927675	Ashikho
69	Watiha Borku	Sr. Manager	Indian Bank	964430212	Watiha
70	Sauvrajoti Khound	PS to DGM	SBI	953129876	Sauvrajoti