



राज्य स्तरीय बैंकर्स सतिति नागालैण्ड  
STATE LEVEL BANKERS' COMMITTEE NAGALAND

Ref, No : SLBC/NAGALAND/2025-26/005

Date : 14.05.2025


All Members  
State Level Bankers' Committee (SLBC)  
Nagaland

Madam/Dear Sir,

**APPROVED MINUTE OF SLBC MEETING FOR QRT ENDED DECEMBER 2024 HELD  
ON 28.02.2025 AT HOTEL VIVOR**

With reference to the above, we forward herewith the approved minute of SLBC Meeting for the quarter ended December 2024 held on 28<sup>th</sup> February 2025 at Hotel Vivor for information and necessary action.

Yours faithfully,

  
Chief Manager & Coordinator, SLBC  
Kohima, Nagaland.

Enclo: as stated.

GOVERNMENT OF NAGALAND  
FINANCE DEPARTMENT  
(GENERAL BRANCH)

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

Date: 12<sup>th</sup> May 2025

To,

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

Sub: Minutes of the SLBC meeting for quarter ended December 2024 held on  
28.02. 2025.

Sir,

With reference to your letter No. SLBC/Nagaland/2024-25/122 dated  
11/03/2025, the subject minutes approved by the competent authority is  
enclosed herewith. The minutes may be circulated to all member banks and  
concerned departments for complying with the decisions of the SLBC.

Yours faithfully,

  
(Taliremba)

Principal Secretary to the Govt. of Nagaland

**MINUTES OF SLBC MEETING (NAGALAND) FOR THE QUARTER ENDED DECEMBER 2024**  
**HELD ON 28<sup>th</sup> FEBRUARY 2025 AT HOTEL VIVOR, KOHIMA**

The State Level Bankers' Committee (SLBC) Meeting for the quarter ended December 2024 was held on 28<sup>th</sup> February 2025 at Hotel Vivor, Kohima. The meeting was chaired by Dr J. Alam, IAS, Chief Secretary, Govt. of Nagaland. Shri Talirembe, Principal Secretary, Finance Department, Shri Paresh Chauhan, General Manager & OIC RBI Kohima. Shri Reny Wilfred IAS Jt Secy, Finance Department, Shri Amit Ranjan, Deputy General Manager, SLBC, SBI, LHO, Guwahati, Smt Surabhi Bhattacharjee, Deputy General Manager, SBI AO Jorhat, Shri O.P. Mounghkap, 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, Deputy General Manager SLBC, Guwahati, on behalf of SLBC Nagaland welcomed all participants. He stated that SLBC is the highest forum of the State to discuss the achievements, challenges and solutions in various parameters of the banking sector. He highlighted that the level of resilience & strength of banking infrastructure in the State can be gauged from the fact that the State has witnessed a positive YoY growth of Rs. 1,126.63 Crores in Deposits and Rs.1,043 Crores in Advances in the Dec'24 quarter, resulting in overall increase in CD ratio of the state to 63.84% as on 31st Dec 2024 from existing CD ratio of 61.85% as in Dec 2023 and hoped that focus on this shall be maintained in future. Shri Amit Ranjan also mentioned that though Priority Sector advances as on 31.12.2024 stands at Rs. 2,838 crores with a YoY growth of Rs. 617 crores, it is a matter of concern that the Priority Sector Credit as in Dec'24 is 25% only in the State as against RBI benchmark of 40% and Agriculture advances under priority sector comprise 9.83% only as against RBI benchmark of 18 percent. He expected that the member banks shall perform better in days to come under agriculture priority sector lending. He also stated that unless priority sector is funded sufficiently the State cannot achieve an equitable development for all segments of the society.

He highlighted that in MSME sector, there is a YoY growth of Rs. 247 crores as on 31.12.2024 which indeed has played a very vital role in supporting and sustaining the economy of the State. He also stated that All Banks have achieved 59% of Annual Credit Plan target for FY 2024-25 at the end of the third quarter of current FY 2024-25 which undoubtedly needs more focus. He supplemented that in-depth analysis of Annual Credit Plan 2024-25 shows that Banks have disbursed Rs. 1,193 crores upto Dec,2024 and with more effort from all Banks, banks will collectively be able to achieve the minimum target in the next quarter.

Shri Ranjan highlighted that the achievement by banks of the ACP target under MSME up to the quarter for new loans disbursement under MSME stood at 72.72% of the annual target.

However, despite the good performance of the banks in disbursement of MSME loans, the overall growth is very nominal, due to negative growth of advances in banks viz., Indian Overseas Bank, Bank of India, Bandhan Bank, Punjab National Bank, Union Bank of India, Canara Bank, Indian Bank, NESFB and Nagaland State Coop Bank. He called upon these banks to gear up with suitable planning and strategies to increase bank finance under MSME in the State.

Mentioning about GSS, Shri Ranjan stated that under Pradhan Mantri Mudra Yojana (PMMY) Scheme, all banks of the state have total outstanding amount of Rs. 667 crores corresponding to 41226 no. of MUDRA loan accounts and disbursement of Rs. 310 crores as on 31.12.2024. In PMEGP, all banks are having total outstanding amount of Rs. 126 crores corresponding to 4967 number of PMEGP loan accounts and disbursement of Rs. 25 crores as on 31.12.2024.

**Dr J.Alam, IAS, Chief Secretary, Govt of Nagaland** in his opening address emphasized on the following issues:

**Implementation of SARFAESI Act 2002 in Nagaland.** He stated that the State Government has implemented the SARFAESI Act 2002 vide Notification No. FIN/GEN/SLBC/12/2012 (PART-I) dated 10<sup>th</sup> December 2021. The SARFAESI Act 2002 was implemented in the State to facilitate secured assets based loans. However desirable increase in loans sanctioned by banks under the SARFAESI Act is not visible which is a matter of serious concern. He advised that Land Holding Certificate signed by the village Council and countersigned by Administrative Officer from the DC office should be sufficient legal document based on which banks can sanction loan.

**Implementation of Chief Ministers' Micro Finance Initiative (CMMFI).** The Chief Secretary highlighted that huge gap exist between total loans sanctioned by banks and claims submitted by banks for remittances of subsidy to SBI, Kohima Branch in respect of Dimapur, Peren, Tseminyu, Chumukedima and Phek and advised banks to furnish details of sanctioned loan cases to SBI Kohima expeditiously for remittance of subsidy amount. He also urged the banks to enhance their lending under CMMFI.

**PM Surya Ghar Muft Bijli Yajona** : The Chief Secretary stated that this scheme is backed by subsidy corpus of Rs 75,000 crore from GOI. Nagaland is lagging behind in implementing this scheme as there is no State subsidy component in this scheme which is likely to be introduced from the next Financial Year. He also informed that number of vendors of roof top solar panel has increased to 32 in the State which shall go a long way in reduction in cost of project. He urged upon all banks to give priority to funding under PM Surya Ghar Muft Bijli Yojna.

**Issues were taken up for consideration as below:**

It was decided that if Banks are not represented by their senior level officers, they should not participate in the committee from the next SLBC Meeting

**ADOPTION OF MINUTES:** The Committee adopted the minutes of the last SLBC meeting and action taken report for the combined QE June 2024 and September 2024 held on 26.11.2024.

**Agenda No 1 :Action Taken Report of the SLBC meeting held on 26.11.2024 (last SLBC meeting):**

**(i) CD RATIO, REVIEW OF DISTRICTS WITH CD RATIO BELOW 40%:**

Kohima district CDR stood at 32.51% : There are 16 banks having CDR below 40% as on December 2024. LDM Kohima reported that Sub Committee meeting on CD Ratio for Kohima District was held on 25.09.2024

Kohima District performance -

Bank Name	CDR
IDFC	0.00%
ESAF	0.00%
INDUS	0.05%
FED	12.66%
AXIS	14.69%
YES	15.52%
NSCB	15.89%
HDFC	17.79%
BAND	20.16%
IDBI	24.86%
NRB	25.04%
PSB	31.50%
CBI	31.77%
ICICI	35.55%
UCO	36.20%
SBI	37.89%

IDFC Kohima branch, although in existence since Oct 2023 still does not have a single loan. IDFC and ESAF Small Finance Bank were advised to come out from Zero CDR in the next quarter.

**(ii). REVIEW OF CREDIT DISBURSEMENT: -**

**a. Achievement under ACP (Priority Sector Lending) upto September Qrt FY 2024-25:**

Following banks –SIB (0 %), YES (0.95%), IND (2.50%), IDFC (3.44%) , INDUS (4.30%), NESFB (3.26%), PSB (12.47%), AXIS (12.50%), IOB (15.66%) and NRB (15.98%) achieved the lowest ACP (PS) performance during FY 2024-25 and were advised to improve their ACP performance.

**b. ATR not received from banks.** All concern banks were instructed to give priority to submit ATR henceforth.

**(iii). Priority Sector Advances Position as on 30.09.2024:** The committee adopted the minutes submitted by Sub Committee on Agriculture Infrastructure Fund meeting held on 06.02.2025.

**(iv). PM SURYA GHAR (ROOF-TOP SOLLAR)**

Target has been allotted by SLBC to selected district viz., Dimapur, Kohima and Chumoukedima and shared with concerned LDMs by SLBC. All Concerned LDMs reported that sanction of loan under the scheme is NIL in all allotted districts.

**(v). POSITION OF NPA IN GSS AS ON 30.09.2024 :**ATR not received. All concern banks were instructed to give priority to submit ATR henceforth.

**(vi). REVIEW OF FINANCIAL INCLUSION INITIATIVES AND EXPANSION OF BANKING NETWORK AND FINANCIAL LITERACY:** Request for Establishment of a Bank branch at Chungtia Village, Ongpangkong South Block, Mokokchung District: As decided in SLBC Meeting on 26.11.2024, LDM Mokokchung submitted his survey report which is included in Agenda No. 7 (c).

**AGENDA 2 : CD Ratio, Review of Districts with CD Ratio below 40% as on 31.12.2024**

CD Ratio of the banks stood at 63.12% as on 31<sup>st</sup> December 2024 showing an increase from 62.96% as on 30<sup>th</sup> September2024. The following Banks continue to record below 40% CD ratio as on 31<sup>th</sup> December 2024 as compared to their National level CDR as highlighted by Shri David Kire, OSD, IDAN.

Bank Name	CDR (Nagaland)	CDR (National)
ESAF	0.00%	92.10%
FED	16.10%	86.40%
BAND	17.34%	95.00%
PSB	20.71%	73.40%
IDFC	27.34%	102.00%
SIB	27.45%	79.00%
AXIS	28.15%	93.00%

IND	31.54%	35.33%
IDBI	38.52%	41.27%

The Chief Secretary reviewed the performance of all non-performing banks and advised them to improve their performance urgently.

LDM Kohima was also advised to hold Sub Committee meeting on CD Ratio as soon as possible and also to hold such meeting every quarter and come up with actionable plan. Shri Mangta Shoute, AGM, RBI reported that a target has been set for Kohima District to achieve 40% in June 2025, 45% in September 2025, 50% in December 2025, 55% in March 2026, and 60% in June 2026

(Action: LDM Kohima)

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

The overall achievement of Priority Sector Advances stood at Rs 1193.62 Cr against FY target of Rs 2003.66 which is 59.57% as on 31<sup>st</sup> December 2024. The Priority Sector Advance has increased from Rs.656.54 Cr as on December 2023 to Rs. 1193.62 Cr at the end of December 2024 i.e. a YoY growth of 81.80 % (i.e Rs.537.08 Cr). Total priority sector advances for the State of Nagaland stands at 25.44% against the total advances of Rs. 1128.44 Cr at the end of December 2024 which is far below benchmark of 40%.

After in-depth analysis of performance of member lending banks, it was found that achievement of ACP target at the state level is adversely affected due to non-performance of few Banks. The following banks are under 20% achievement of their target:-

Bank Name	Total (PS) Target No.	Total (PS) Target Amount (Rs. in lakh)	Total (PS) Achieved No.	Total (PS) Achieved Amount (Rs. in lakh)	Total(PS) Achv% Amount
IDFC	200	2396	2	28	1.17
YES	692	2823.4	3	33.78	1.20
IND	2099	5845.18	125	196.55	3.36
NESFB	987	3595.7	64	194.2	5.40
INDUS	609	3460.1	16	316.38	9.14
AXIS	2741	10307.52	1559	1854.9	18.00

All banks were advised to ensure balanced achievements in all three segments ie., 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: IDFC, YES, IND, NESFB, INDUS, AXIS)

#### **AGENDA 4: PRIORITY SECTOR ADVANCES POSITION AS ON 31.12.2024:**

The Priority Sector Advance has increased from Rs.2221.77 Cr as on December 2023 to Rs.2838.81 Cr at the end of December 2024 i.e. a YoY growth of 27.77 % (i.e Rs.617.04 Cr). Total priority sector advances for the State of Nagaland stands at 25.44% against the total advances of Rs. 1128.44 Cr at the end of December 2024 which is far below benchmark of 40%. The segment wise details of performance under ACP is as under:-

##### **(i). AGRICULTURE:**

There is a marginal overall YoY growth of 77.34% (Rs.423.60 Cr) in **Agri Priority Sector Advances**. Banks wise YoY growth in advance under Agri (PS) during the FY 2024-25 up to December 2024 Qtr are as given below:

<b>Bank wise Progress under Agri (PS) Outstanding Report of Nagaland as on date 31-12-2024</b>				
<b>(Amount in Rs. Lakhs)</b>				
<b>Bank Name</b>	<b>Agri Total O/S Dec 2023</b>	<b>Agri Total O/S Dec 2024</b>	<b>YoY Growth</b>	<b>Growth Percentage</b>
UCO	858.4	6355.59	5497.19	640.40%
NSCB	13098.25	53657.78	40559.53	309.66%
AXIS	179.25	538.45	359.2	200.39%
CBI	1043.29	2631.09	1587.8	152.19%
SIB	496.19	1025	528.81	106.57%
HDFC	169.66	335.38	165.72	97.68%
CAN	617.78	987.45	369.67	59.84%
UNI	137.05	200.25	63.2	46.11%
ICICI	197.71	282.33	84.62	42.80%
FED	399.22	547.89	148.67	37.24%
BOM	287.6	389.18	101.58	35.32%
BAND	131.61	177.08	45.47	34.55%
PNB	759.84	835.28	75.44	9.93%
NRB	1450.16	1575.01	124.85	8.61%
IDBI	530.86	562.44	31.58	5.95%
IOB	1.5	1.5	0	0.00%
IDFC	0	0	0	0.00%
INDUS	0	0	0	0.00%
YES	0	0	0	0.00%
BOB	1830.3	1761.49	-68.81	-3.76%
SBI	29062.06	23557.56	-5504.5	-18.94%



IND	1523	1034.04	-488.96	-32.11%
NESFB	88.06	50.31	-37.75	-42.87%
PSB	1399.98	470.26	-929.72	-66.41%
BOI	513.54	158.8	-354.74	-69.08%
<b>Total</b>	<b>54775.31</b>	<b>97134.16</b>	<b>42358.85</b>	<b>77.33%</b>

**(ii). MSME SECTOR:**

There is a YoY positive growth of 19.35 % (Rs 247.63 Cr) in MSME advances at the end of December 2024. Banks wise YoY growth under MSME (PS) are as under :

<b>Bank wise Progress under MSME (PS) Outstanding Report of Nagaland as on date 31-12-2024</b>				
<b>(Amount in Rs. Lakhs)</b>				
<b>Bank Name</b>	<b>MSME Total O/S Dec 2023</b>	<b>MSME Total O/S Dec 2024</b>	<b>YoY Growth</b>	<b>Grth Percentage</b>
IDFC	0	12.93	12.93	#DIV/0!
CBI	535.79	3638.91	3103.12	579.17%
BOM	2483.18	5314.29	2831.11	114.01%
ICICI	3580.47	7068.57	3488.1	97.42%
INDUS	1291.48	2371.25	1079.77	83.61%
YES	30	52.88	22.88	76.27%
NRB	2353.14	3165.38	812.24	34.52%
AXIS	2534.03	3370.21	836.18	33.00%
PSB	1193.16	1562.24	369.08	30.93%
UCO	6031.1	7708.77	1677.67	27.82%
HDFC	7117.93	9028.44	1910.51	26.84%
SBI	44980.61	55796.28	10815.67	24.05%
BOB	27992.47	31682.63	3690.16	13.18%
IDBI	4228.42	4406.8	178.38	4.22%
FED	519.35	525.92	6.57	1.27%
SIB	0	0	0	0.00%
NSCB	395.11	387.19	-7.92	-2.00%
NESFB	731.22	700.47	-30.75	-4.21%
IND	5261	4659.63	-601.37	-11.43%
CAN	3503.99	3070.38	-433.61	-12.37%
UNI	1725.78	1483.17	-242.61	-14.06%
PNB	7092.64	4676.47	-2416.17	-34.07%
BAND	1617.7	1052.14	-565.56	-34.96%
BOI	2113.91	919.04	-1194.87	-56.52%
IOB	607	28	-579	-95.39%
<b>Total</b>	<b>127919.48</b>	<b>152681.99</b>	<b>24762.51</b>	<b>19.36%</b>

**(iii). OTHER PRIORITY SECTOR:**

Banks with major YoY negative growth:

BOI (-Rs 2.40 Cr), IND (-Rs 0.70 Cr), IOB (-Rs 0.67 Cr) ,UCO (-Rs 56.00 Cr), BAN (-Rs 7.13 Cr), ICICI (-Rs 0.57 Cr), BOM (-Rs 0.24 Cr) and CAN (-Rs 0.42 Cr)

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

(Amt in Crs)

Schemes	Target FY 2024-25		Disbursement		Outstanding as on 31.12.2024	
			(Apr' 24 to Dec' 24)			
	No.	Amount	No.	Amount	No.	Amount
NRLM	5320	-	963	32.32	2481	51.20
NULM	62	-	35	0.82	254	4.10
PMEGP	824	22.57	581	25.42	4967	126.49
SUI	460	-	104	20.44	527	95.25
MUDRA	22826	-	15131	310.32	41226	667.31
PMFME	1200	-	311	13.68		-
PMSVANidhi	5725	-	4791	6.82		-

**PMFME:** The following banks have not sanctioned even a single loan under this scheme: AXIS, BAND, FED, HDFC, IDFC, INDUS, SIB, YES, NESF, NSCB.

NSCB reported that they have an internet issue at branch level to access the site which is expected to be resolved soon. Bandhan bank reported that they will clear the pending application by March 2025. HDFC bank reported that 6 applications pending will be disbursed by March 2025.

There are 139 applications pending at bank level as on 03.02.2025: BOB – 7, CBI – 12, PNB – 3, SBI – 29, UNI – 7, AXIS – 2, BAND – 4, HDFC – 6, IDBI – 2, IDFC – 1, INDUS – 1, NRB – 19, NSCB – 45. All these banks were advised to clear pending application at the earliest.

**(Action: All Concern Banks)**

**PM SVAnidhi:** Smt Kinilho Kinimi, Dy Mission Director, SUDA requested all banks to clear pending disbursement total number of which come to 68 as on 07.02.2025. Banks having pending disbursement are: Axis – 1, BOB – 7, CBI – 1, FED – 1, HDFC – 1, IDBI – 3, IND – 1, IOB – 3, NRB – 3, SBI – 47.

**(Action: All Concern Banks)**

### **PM SURYA GHAR (ROOF-TOP SOLLAR)**

Dr J.Alam, Chief Secretary informed the house that the new target for the State of Nagaland is installation of 10 Megawatt by Rooftop Solar for the FY 2025 – 26 and there are 32 vendors in Nagaland as of now.

**PM Vishwakarma** : Total Number of Application – 610 (556 in last qrt.) Total Number of Application Sanctioned –104 (89 in last Qrt.).

**CMMFI** - In the last meeting all banks having NIL sanction under CMMFI were advised to come out from Zero performance. However, Bandhan, HDFC, ICICI, IDFC, INDUS, NESFB, SIB and YES bank still have not sanctioned a single loan under CMMFI. These banks were urged to participate in the scheme.

**(Action: All Concern Banks)**

The meeting decided that all Banks shall apply for separate product code for CMMFI at their Corporate level. This exercise has to be completed by the month of March 2025. NSCB reported that their bank has separate product code.

**(Action: All Banks except NSCB)**

The committee decided that login credential shall be provided to controller of banks for CMMFI Portal so that controllers will be able to monitor the loan status.

**(Action: Finance Department)**

The committee also decided that NEDFI shall be invited from the next SLBC Meeting.

### **Agenda 6. POSITION OF NPA IN GSS AS ON 31.12.2024 :**

Position of NPA in GSS in the State of Nagaland as on 31.12.2024 were as under :

NRLM – 2.23%, NULM – 76.23 %, PMEGP – 27.01%, SUI – 4.97%, Mudra – 9.21%

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 (504.65%) NPA in PMEGP, 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:**

Status of unbanked Blocks as recorded in the SLBC Sub Committee meeting held on 12.02.2025 was reviewed and the status and decisions of SLBC is enclosed as Annexure – A.

Canara Bank reported that they have opened a branch in Angphang Village under Angjyangyang Block, Mon District on 20.03.2024, Accordingly, the committee decided to remove Angjyangyang Block, Mon District from list of unbanked Block. However, the allottee bank, Union Bank of India may still go ahead for opening of branch in Angjyangyang Block.

Nagalnd Rural bank also reported in the Sub Committee that they have opened a branch in Longmatra, Kiphire. The committee decided to remove Longmatra from the list of unbanked block.

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

### **c. Allotment of Bank for opening a branch in Chungtia Village Ongkangpong South Block, Mokokchung District and in Longleng District Head Quarter.**

As per the report submitted by LDM, Mokokchung, SBI and BOB are most preferred banks in both the center. The committee decided to allot opening of a branch in Chungtia Village in Ongkangpong South block, Mokokchung District to Bank of Baroda.

In Longleng District Headquarter, NSCB reported that they have opened their branch recently. As such no other allocation is made by the committee. However, other banks may also explore possibility of opening branch in the district headquarter.

Shri Peter Lokho, RM, SBI, Mokokchung Region reported that they have received a request for opening a branch at Alichen Village under Ongkangpong South Block which will be taken up by them.

### **d. ICICI Bank – Pesao Village, Mon District – Request for either dropping or allocating another village**

ICICI requested SLBC to either drop or allocate another village as they reported that there is no possibility of opening a branch in Pesao Village, Mon District which was allotted to them by DFS due to non-availability of RCC building and connectivity.

However, Shri Duhuzu Kezo, LDM Mon reported that as per survey done jointly with ICICI Official, IDAN and LDM on 06.10.2024 there is only connectivity issue in opening of a branch in Pesao Village and reported that Building also is available.

In view of the report given by LDM, Mon highlighted above, the committee advised that ICICI shall go ahead in finding ways and means to open the branch in Pesao although the issue is not under SLBC jurisdiction.

#### **Agenda No 8 :**

#### **(I) Financial Inclusion and Financial Literacy – Progress and Assessment under National Strategy of Financial Inclusion (NSFI)**

##### **CENTRE FOR FINANCIAL LITERACY (CFL):**

CRISIL Foundation as an implementing agency for the RBI Money-Wise Centre for Financial Literacy, impart financial literacy and knowledge to rural communities through various deliverables such as by 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 by the participants.

#### **Agenda 8 (ii) EXPANDING AND DEEPENING OF DIGITAL PAYMENTS UNDERTAKEN IN THE STATE AS ON 31<sup>st</sup> December 2024.**

**EDDP:** Aim - To make the district 100% digitally enabled with provision of at least one of the followings: For SB Account - Debit/ Rupay, Internet Banking, Mobile Banking/UPI/USSD, AEPS and for Current Account - Internet Banking, POS/ QR, or Mobile Banking coverage.

There are 4 districts having very less gap in 100% coverage with digital payment in Savings Bank Account: Longleng -91, Noklak – 27, Niuland – 33 and Shamator – 66. LDMs of the above district were advised to take up the issue in next DCC meeting and try to achieve 100% coverage by 31<sup>st</sup> March 2025.

### III : Enabling Infrastructure for further financial Inclusion and Digital Payments Ecosystem

#### b) Digital Infrastructure

	Dec-23	Sep-24	Dec-24
i) Tele Density - No. of Telephone Subscribers per 100 inhabitants	61	65	69
ii) Internet Density- No. of internet Subscribers per 100 inhabitants	57	62	67
iii) PoS / QR Density - No. of PoS / QR codes per 100 Merchants	43	52	61

**Tele Density (No. Telephone Subscribers/ 100 inhabitants):**

45 (Dec 2022) to 69 (Dec 2024): 53.33%

**Internet Density (No. of Internet Subscribers/ 100 inhabitants):**

38 (Dec 2022) to 67 (Dec 2024): 76.31%

**PoS/ QR Codes Density (No. per 100 Merchants):**

23 (Dec 2022) from 61 (Dec 2024): 165.21%

**iv. Annual Credit Plan (ACP):** Shri Mangta Shoute, AGM, RBI, Kohima highlighted that as per the Lead Bank Scheme of RBI, Pre-PLP Meeting is to be convened by the LDM during June every year and the preparation of PLP for the next year is to be completed by August every year.

RBI requested that a special BLBC may be convened by the LDM for setting the ACP Target for the next year which should invariably be placed in the DCC Meeting for the Quarter ended December for approval. All ACPs of all the districts should then be aggregated into the State Level Credit Plan and launched by SLBC Convener Bank by the 1st of April every year.

**AGENDA No.9: APY PERFORMANCE FY 2024-25: BANKWISE UPTO 31.12.2024:**

The total APY registered w.e.f April 2024 to December 2024 was 2085 against the FY target of 14730 which is 15% only. Cumulative registration was 37734. All banks need to accelerate their performance in order to achieve the target.

**AGENDA No.10: REVIEW OF PERFORMANCE: RURAL SELF EMPLOYMENT TRAINING INSTITUTE (RSETI) PEREN FOR FY 2024-25:**

- (i) **Opening of RSETI at Mon District by Bank of Baroda**—The house decided that Bank of Baroda will pursue with their corporate office and find ways and means of opening RSETI in Mon District at the earliest.
- (ii) **Opening of RSETI at Mokokchung by Axis bank** – Not discussed as there was no proper representative from AXIS bank in the meeting.
- (iii) **Opening of RSETI at Kohima, Phek and Tuensang by SBI** – SBI reported that no action could be taken as there is no allocation of land to the bank .
- (iv) **Opening of RSETI at Wokha District.** – Bank of Baroda reported that opening of RSETI in Wokha is under process and survey also has already been done. They expected to open RSETI in Wokha very shortly though they could not give exact timeline. BOB was advised to actively pursue with their Controlling office for opening of RSETI in Wokha at the earliest.

**AGENDA 11: Discussion on Market intelligence issues:**

Shri Mangta Shoute, AGM, RBI reported that in the last SLCC meeting, - Ponzi Schemes and Illegal Activities of UIBs Soliciting Deposits from the Public, Banking Related Cyber Frauds, Credit related frauds, etc. were discussed. All member Banks were advised to be vigilant against such Ponzi schemes and spread awareness among the staff as well as the customers to guard against such happenings.

### **Report of huge transactions through BC.**

Arrangements with BC shall specify cash holding limits & payment & receipt limits, receipt for cash collected from the customer, all off-line transactions to be accounted for in the books of the bank by the EOD and ***all agreements/ contracts with the customer shall clearly specify that the bank is responsible to the customer for acts of omission and commission of the BC.***

All stake holders in conducting FLC were advised to make the public aware of the following helpline for reporting any suspected incidents faced by the public.

#### **Awareness / FLCs: Inform public to –**

1. Call **1930 Helpline** or
2. Send mail to **igp-crime@nic.in** or
3. Complain to **<https://www.cybercrime.gov.in>** or
4. Complain to the **nearest Police Station** or
5. Complain to the **Competent Authority, BUDS Act, 2016**  
Secy. Finance (Rev), GoN & ADC of each District to assist.

**(Action : All Stake holders for conducting FLC)**

### **AGENDA No.12: ATM Deployment Deficient Districts: RBI**

SN	District	Total number of ATMs		
		Target (RBI)	Nos. (31.12.2024)	Status
1	KIPHIRE	6	5	(-) 1
2	MON	18	12	(-) 6
3	PEREN	10	6	(-) 4
4	PHEK	12	9	(-) 3
5	TUENSANG	12	7	(-) 5
6	WOKHA	18	10	(-) 8
7	ZUNHEBOTO	18	11	(+) 7
TOTAL		94	60	(-) 34

**Longleng** (5 ATM of 4 required) and **Noklak** (2 ATM of 2 required) are taken out from the list as they have achieved the targets.

***Optimal ATM: 20 ATMs per lakh Population***



**AGENDA No. 13: Issues remaining unresolved at DCC/DLRC meeting, if any:**

The need for having uniform branch timing for the State was discussed and the Committee decided to have uniform Banking hour (Transaction hour) as below :-

**UNIFORM BANKING HOUR :** In order to ensure uniform Banking hour for the public, all bank branches functioning in the State of Nagaland shall follow the under noted banking hour w.e.f 1<sup>st</sup> April 2025.

Monday to Saturday – 10.00 AM to 4.00 PM

Banks will remain closed on all holidays declared under NI Act 1881 including 2<sup>nd</sup> and 4<sup>th</sup> Saturday.

In this regard, Notice will be given to State Police Department for deployment of Security Guard during the new banking hour wherever State police are deployed. All bank branches shall put up Notice to Customer well in advance. SLBC will also put up the notice as Press Release in print media in due course.

**AGENDA No. 14: Timely submission of data, adhering to the schedule of SLBC Meeting.**

Shri H.Lalhlimpaia, 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 15 : Improvement in Access indicators (Branch & Fixed BCs and ATMs) and Usage indicators (No. of deposit and credit accounts) in the identified districts - RBI**

The agenda was not discussed.

**Agenda No 16 : Progress under the Incentive Scheme for BCs in NE and Hilly States – NABARD**

Shri O.P. Mounglang, DGM, NABARD requested the SLBC to include review of performance of implementation of BF model by the banks across Nagaland as a regular agenda for discussion in the future meetings. He explained about NABARD's assistance available for deployment of BC/BF in the State. He also emphasised the importance of the scheme keeping in view the huge number of unbanked Blocks in the State.

### **Agenda No 17: CGTMSE Presentation by SIDBI –**

Shri Suresh Kumar Rai AGM, SIDBI, Dimapur elaborated on the functioning of SIDBI and CGTMSE. He informed that SIDBI has started doing direct finance to MSMEs in the State of Nagaland from FY 2023 and so far achieved portfolio of around Rs. 20 crore towards MSME direct Loan. Before that, SIDBI was only focusing on Promotional and Developmental activities along with CSR programmes. He also informed that CGTMSE Guarantee Cover is increasing in the State of Nagaland. The total approved amount was Rs. 139 crore in FY 2022 in the State of Nagaland which has been increased to Rs. 185 crore in FY 2025 till January 31, 2025.

### **Agenda No 18: Corporate Social Responsibility – IDAN**

The agenda was not discussed.

### **AGENDA No. 19: Any other agenda to be discussed with the permission of the Chair**

1. Letter No. NSRLM/SMMU/CL/2018 (Pt-I) 6265-268 dated 25.02.2025 from Addl. Secretary, RD & Mission Director, SRLM, Nagaland, Kohima regarding “Request for approval of Credit Target for NSRLM SHGs for FY 2025-26” was discussed and it was decided that a Sub-Committee shall be constituted involving all banks where NSRLM, Nagaland will be the Convener. The Sub Committee will set the target for the banks which will be put up in SLBC for approval. The house also discussed the importance of Community Based Repayment Mechanism (CBRM) for setting up credit linkage as well as monitoring repayment of SHG loan. All bank branches were advised to conduct CBRM meeting on a monthly basis.

2. Shri Taliremba, Principal Secretary, Finance Department highlighted important issues relating to implementation of SARFAESI Act 2002 in the State of Nagaland with effect from 10<sup>th</sup> December 2021. After comprehensive discussion, it was decided that all banks shall give loan against Land Holding Certificate issued by District Administration in non-cadastral areas. State Government will also write to all banks to give loan against Land Holding Certificate in non-cadastral areas.

The meeting ended with thanks from Shri Velayutham S, Chairman, Nagaland Rural Bank.

### **ANNEXURE A**

<b>Sl. No.</b>	<b>Unbanked Block</b>	<b>Allottee Bank</b>	<b>Review/ Decision of SLBC on 26.11.2024</b>	<b>Review/ Decision of SLBC Sub Committee on 12.02.2025</b>	<b>Review/ Decision of SLBC Meeting on 28.02.2025</b>
1	Phomching, Mon, Nagaland	Bank of Baroda	Bank of Baroda will conduct Comprehensive Survey involving District Administration, Police Deptt., LDM and IDAN by 31st January 2025. Copy of survey report to be endorsed to SLBC Convener.	The bank has not conducted the survey. Bank of Baroda will conduct another Comprehensive Survey involving District Administration, Police Deptt., LDM and IDAN by 28 <sup>th</sup> February 2025. Copy of survey report to be endorsed to SLBC Convener.	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 <sup>st</sup> March 2025. Bank representative reported that the survey will include their higher authority from their Head Office.
2	Longchem, Mokokchung, Nagaland	Bank of Baroda	Bank of Baroda will conduct another Comprehensive Survey involving District Administration, Police Deptt., LDM and IDAN by 31st January 2025. Copy of survey report to be endorsed to SLBC Convener.	The bank has not conducted the survey. Bank of Baroda will conduct another Comprehensive Survey involving District Administration, Police Deptt., LDM and IDAN by 28 <sup>th</sup> February 2025. Copy of survey report to be endorsed to SLBC Convener.	As the bank not 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 <sup>st</sup> March 2025. Bank representative reported that the survey will include their higher authority from their Head Office.

3	Chukitong, Wokha, Nagaland.	Bank of Baroda	Bank of Baroda to actively pursue with their controlling office so as to open the branch at the earliest.	Representative of BOB reported that branch is proposed to be opened by March 2025. The bank was advised to stick on to the timeline.	BOB reported that approval has been obtained in the month of February 2025 and assured that the branch will be opened during 1 <sup>st</sup> Quarter of FY 2025 – 26.
4	Thonokyu, Tuensang, Nagaland	HDFC Bank	The bank reported that survey was conducted on 23.10.2024 but LDM and IDAN were not present. HDFC will conduct another Comprehensive Survey involving District Administration, Police Deptt., LDM and IDAN by 31st January 2025. Copy of survey report to be endorsed to SLBC Convener	The bank reported that survey was done in the month of December 2024. The bank was advised to submit survey report to SLBC and actively pursue with their higher office to open the branch.	Bank was advised to pursue the matter actively and open the branch at the earliest.
5	Chunlikha, Tseminyu, Nagaland	Axis Bank	AXIS Bank will conduct comprehensive survey involving the District Administration, Police Department, LDM and IDAN by 31.01.2025. Copy of survey report to be endorsed to SLBC Convener.	Comprehensive Survey not conducted. Shri David Kire, OSD, IDAN pointed out that AXIS bank had firmly committed to open the branch in SLBC Meeting 9 years ago. However, the bank has not opened the branch till now. AXIS bank will conduct Comprehensive Survey involving District Administration, Police Deptt., LDM and IDAN shall be carried out by 28 <sup>th</sup> February 2025. Copy of survey report to be endorsed to SLBC Convener	AXIS bank shall complete the survey by 28 <sup>th</sup> February 2025. The survey report will be reviewed in the next meeting.

6	West Ralan, Wokha, Nagaland	Axis Bank	LDM Wokha reported that Comprehensive survey will be conducted during 1 <sup>st</sup> week of December 2024 by the bank involving all stake holders.	AXIS bank will conduct Comprehensive Survey involving District Administration, Police Deptt., LDM and IDAN by 28 <sup>th</sup> February 2025. Copy of survey report to be endorsed to SLBC Convener	AXIS bank shall complete the survey by 28 <sup>th</sup> February 2025. Their survey report will be reviewed in the next meeting.
7	Khonsa, Kiphire, Nagaland	Canara Bank	Survey not conducted. Canara Bank will conduct comprehensive survey involving District Administration, Police Deptt., LDM and IDAN and complete the survey on or before 31 <sup>st</sup> January 2025. Copy of survey report to be endorsed to SLBC Convener.	Canara Bank reported that they will conduct Comprehensive survey on 13 <sup>th</sup> February 2025. The bank was advised to endorse survey report to SLBC.	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.
8	Khuboto, Dimapur, Nagaland	Federal Bank	The bank submitted positive survey report and the State Government has written to the MD&CEO vide letter No. FIN/GEN/SLBC/12/2012 (PART 2-VOL – I)/53 dated 28.10.2024 to expedite opening the branch.	The bank was directed to pursue the matter actively with their HQ Office.	Bank was advised to pursue with their corporate office based on the letter sent to MD & CEO by the State Government.
9	Wakching, Mon, Nagaland	Punjab and Sind Bank	The bank submitted positive survey report and the State Government has written to the MD&CEO vide letter No. FIN/GEN/SLBC/12/2012 (PART 2-VOL – I)/53 dated 28.10.2024 to expedite opening the branch.	The bank reported that fresh comprehensive survey will be conducted on 13 <sup>th</sup> February 2025. The bank was advised to endorse the survey report to SLBC by 20 <sup>th</sup> February 2025.	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 bank by September 2025. The Bank

					shall pursue the matter actively and open the branch at the earliest.
10	Weziho, Phek, Nagaland	Bank of Maharashtra	The bank submitted positive survey report and the State Government has written to the MD&CEO vide letter No. FIN/GEN/SLBC/12/2012 (PART 2-VOL – I)/53 dated 28.10.2024 to expedite opening the branch.	The bank was directed to pursue the matter actively with their HQ Office.	Bank was advised to pursue with their corporate office based on the letter sent to MD & CEO by the State Government.
11	Panso, Tuensang, Nagaland	Central Bank of India	The bank conducted comprehensive survey and also identified building. The survey report to be submitted to their Head Office at the earliest and copy to be shared with SLBC Convener.	Bank representative was not present. Bank will pursue the matter actively with their HQ Office and expedite opening the branch.	The Bank shall share Comprehensive Survey report with SLBC and take necessary action to open the branch at the earliest.
12	Suruhoto, Zunheboto, Nagaland	Punjab National Bank	Bank conducted comprehensive survey on 1 <sup>st</sup> November 2024. As per the report of the bank the main obstacle is non availability of lease line. In order to go forward, representative of IT&C department requested to provide exact location so that they can take up with service provided like BSNL, Jio or Airtel. LDM Zunheboto will provide the exact location to IT&C Department within one week.	LDM Zunheboto had shared the Lat-Long location to IT&C. IT&C reported that the same was shared with service provider but they have not received any response from the service provider. IT&C was requested to pursue with service providers and PNB was also advised to be in active contact with IT&C department.	IT&C department reported that they have received list of villages in unbanked Blocks and they have taken up with Service Providers. IC&T Department was advised to closely coordinate with Service Providers.

13	Chen, Mon, Nagaland	IDBI Bank	Bank has submitted Comprehensive Survey report which is negative. Bank will conduct another Comprehensive Survey with an objective of finding ways and means to open the branch within the block and submit the report on or before 31 <sup>st</sup> Jan 2025.	IDBI representative reported that while conducting a survey they observed that Bank of India is on the verge of opening a branch in Chenloisho Village under Chen Block which is within 5 km radius of Chen. Representative of Bank of India also reported that they are in the process of opening a branch in Chenloisho. Once the branch is opened by BOI, the Block will become banked and will be removed from Unbanked Block.	Bank of India reported that the branch in Chenloisho will be opened by 10 <sup>th</sup> March 2025. Once the branch is opened by BOI, Chen Block will be removed from list of unbanked Block.
14	Satoi, Zunheboto, Nagaland	Indian Bank	Indian Bank will conduct comprehensive survey involving District Administration, Police Deptt., LDM and IDAN and complete the survey on or before 31 <sup>st</sup> January 2025. Copy of survey report to be endorsed to SLBC Convener	The bank has not conducted the survey. Indian bank will conduct Comprehensive Survey involving District Administration, Police Deptt., LDM and IDAN by 28 <sup>th</sup> February 2025. Copy of survey report to be endorsed to SLBC Convener.	Indian Bank reported that survey was conducted on 20 <sup>th</sup> February 2025. The bank was advised to submit the report to SLBC and take necessary action to open the branch at the earliest.
15	Dhansiripar, Dimapur, Nagaland	Indian Bank	The bank submitted positive survey report and the State Government has written to the MD&CEO vide letter No. FIN/GEN/SLBC/12/2012 (PART 2-VOL – I)/53 dated 28.10.2024 to expedite opening the branch.	The bank reported that queries has been received from their corporate office. The bank shall continue to pursue the matter with their corporate center actively.	Bank was advised to pursue with their corporate office based on the letter sent to MD & CEO by the State Government.

16	Aghunaqa, Niuland, Nagaland	Punjab National Bank	The bank reported that 2 <sup>nd</sup> Survey was done during October 2024 but there was problem with regard to building & connectivity. Bank will conduct another Comprehensive Survey with an objective of finding ways and means to open the branch within the Block and submit the report on or before 31 <sup>st</sup> Jan 2025.	PNB shall submit a report to SLBC regarding the availability of RCC building and connectivity.	Survey is pending and the bank shall complete the survey by 31.03.2025. Survey report shall be shared with SLBC Convener.
17	Angjiangyang, Mon, Nagaland	Union Bank of India	The bank submitted positive survey report and the State Government has written to the MD&CEO vide letter No. FIN/GEN/SLBC/12/2012 (PART 2-VOL – I)/53 dated 28.10.2024 to expedite opening the branch.	The bank was directed to pursue the matter actively with their HQ Office. Canara Bank reported that they have opened a branch at Angphang Village under Angjiangyang Block. Canara Bank was advised to submit official report of opening of branch at Angphang Village which will be reviewed in the next SLBC meeting.	Canara Bank reported that they have opened a branch in Angphang Village under Angjiangyang Block, Mon District on 20.03.2024, Accordingly, the committee decided to remove Angjiangyang Block, Mon District from list of unbanked Block. However, the allottee bank, Union Bank of India may still go ahead for opening of branch in Angjiangyang Block.
18	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	Put on hold



				reported that population within the Block was very less. 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.	
19	Seyochung, Kiphire, Nagaland	State Bank of India	Comprehensive survey will be done within 31st Aug 2024.	The Bank reported that due to engagement in preparation of Union FM proposed visit to Kiphire, they could not carry our survey. The house decided that the Bank will carry out Comprehensive Survey before the end of January 2025.	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.
20	Kikrumba, Phek, Nagaland	State Bank of India	Kikrumba will be taken up as soon as Chetheba branch is opened.	The Bank reported that due to engagement in preparation of Union FM proposed visit to Kiphire, they could not carry our survey. The house decided that the Bank will carry out Comprehensive Survey before the end of January 2025.	SBI reported that they will take up Kikrumba after opening a branch at Chetheba.

21	Chetheba, Phek, Nagaland	State Bank of India	The bank reported that the branch is likely to be opened by December 2024.	SBI reported that the branch will be opened during April 2025.	SBI was advised to adhere to the time line as reported in the last Sub Committee held on 12.02.2025.
22	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.

## ANNEXURE - B

Status of request for opening of SBI branch			
Sl. No.	Location	Review/ Decision of Sub Committee on 12.02.2025	Review/ Decision of SLBC Meeting on 28.02.2025
1.	Pughoboto, Zunheboto District	SBI reported that the branch will be opened by February 2025	SBI shall adhere to the deadline
2.	Atoizu, Zunheboto District	Due to the process going on in Pughoboto, Atoizu is still kept on hold. The bank reported that they will take up Atoizu after opening of Pughoboto branch. Comprehensive survey has to be conducted by the bank.	Bank shall conduct comprehensive survey expeditiously.
3.	Alichen Village, Ongkangpong South. Mokokchung District		Allotted to SBI (RBO Mokokchung) as specific request has been given to them.