

GOVERNMENT OF NAGALAND
FINANCE DEPARTMENT
(GENERAL BRANCH)

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

Date: 19th December 2024

To,

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

Sub: Minutes of the SLBC meeting for quarters ended June 2024 & September 2024 held on 26th November 2024.

Sir,

With reference to your letter No. SLBC/Nagaland/2024-25/102 dated 10/12/2024, the subject minutes approved by the competent authority is enclosed herewith. The minutes may be circulated to all member banks and concerned departments for complying with the decisions of the SLBC.

Yours faithfully,


(Taliremba)

Principal Secretary to the Govt. of Nagaland

**MINUTES OF SLBC MEETING (NAGALAND) FOR COMBINED QUARTERS ENDED JUNE 2024 &
SEPTEMBER 2024 HELD ON 26thNOVEMBER 2024 AT HOTEL VIVOR, KOHIMA**

The State Level Bankers' Committee (SLBC) Meeting for the combined quarters ended June 2024 and September 2024 was held on 26th November 2024 at Hotel Vivor, Kohima. The meeting was chaired by Shri Taliremba, Principal Secretary, Finance Department, Govt. of Nagaland and co- chaired by Shri Paresh Chauhan, General Manager & OIC RBI Kohima. Shri Reny Wilfred IAS Jt Secy, Finance Department, Shri P Bulte, General Manager, NABARD, Smt Surabhi Bhattacharjee, Deputy General Manager, SBI AO Jorhat, Shri Sushanta Dutta, AGM, SLBC, LHO, Guwahati, 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 Sushanta Dutta, Asstt. General Manager SLBC, Guwahati observed that in Credit and Deposit front there is a YoY credit growth of 13.16 % and deposit growth of 6.61%. He highlighted that the **CD Ratio** of the State which was 58.66% as on Sept 2023, increased to 62.26% as on 30th Sept 2024. He urged upon all the Banks to contribute more and to escalate the CD ratio further. The **Priority Sector Lending (PSL)** of the State stood at ₹ 2808.75 Cr as on 30th Sept 2024, which constitutes 26.45 % of the total advances which is far below and not an acceptable level against the minimum bench mark of 40%. He mentioned that unless priority sector is funded sufficiently the State cannot achieve an equitable development for all segments of the society. He mentioned that in ACP performance, the Banks as a whole have achieved 45.39% target of the year 2024-25, which is to be improved.

He also mentioned that both PSL and ACP, are heavily linked to the Govt. sponsored schemes (GSS) and GSS has always been a challenge for Banks as far as recovery is concerned. The Gross NPA of PMEGP in Nagaland was 23.06 % and NULM was 15.83% as on 30th Sept 2024, which is really alarming. He urged upon all the concerned line departments of the State for co-operation in this regard.

He also urged upon all the Banks to contribute more for the success of flagship programmes namely PM Vishwakarma, PMFME, PM SVANidhi, CMMFI (Chief Ministers Micro Finance Initiatives) etc. He specially appealed to all banks with nil outstanding in GSS to take immediate steps for sanctioning loans under GSS during this financial year.

He requested all the Banks Head to sensitize their Branch functionaries/LDMs to organise/participate in the special Jansuraksha Campaign launched by DFS from 15th Oct 2024 to 15th January 2025 and enrol maximum no. of subscriber under Pradhan Mantri Jeevan Jyoti Bima Yojna and Pradhan Mantri Suraksha Bima Yojana.

Shri Pauliankap Bulte, General Manager, NABARD mentioned about special refinance scheme available under PMFME for all banks which was already circulated to all banks through SLBC where the refinance rate is 4%. He requested all banks to extend loan to eligible borrowers covering many small cottage-based processing units available in Nagaland and to take advantage of this special refinance scheme for eligible PMFME beneficiaries. He also mentioned about the agenda which came out of Hon'ble Union Finance Minister's visits of Arunachal Pradesh during October 2024 wherein bankers and other line department should have a special review of credit flow in Horticulture, Animal Husbandry and Fisheries. He pointed out that the achievements in these three sectors are very low which stood at 10% of total term loan (Agri) only. He requested SLBC to give more focus on these sectors in the SLBC Meetings. He

also mentioned that in Nagaland, NABARD has sanctioned 20 projects under Horticulture known as wadi (small orchard) out of which 11 are on-going in various districts with 200 household beneficiaries in each project. He pointed out that under Tribal Development Fund NABARD has taken up Fisheries project and formed FPO in Tuli. Through KVK and Tribal Development Programme, NABARD has taken up Animal Husbandry in Mokokchung district also having 200 household beneficiaries under this project. Animal Husbandry project with KVK in Mokokchung is in Chuchuyimlang and Ongpangkong South Block. He also reported that PLP for FY 2025-26 will be ready by 1st week of December 2024.

Shri Paresh Chauhan, GM & OIC RBI Kohima while welcoming all participants thanked SLBC team for the round table seating arrangement. He mentioned that much progress has not been achieved by banks in Priority Sector advances. He urged upon all banks to have proper plan in order to achieve the mandated target. He requested all stake holders of PLP and ACP to come up with realistic goals so that there could be better planning for next financial year. He mentioned that there has not been much progress in unbanked Blocks which needs to be looked into. He also mentioned that Financial Inclusion of all sections of the people is RBI main motto, and requested all DDM, LDM and banks mandated for FLCs to impart more Financial Literacy. He also mentioned that Financial Literacy is now included in School Curriculum of Nagaland Schools in 9th and 10th standard.

Shri Reny Wilfred IAS, Joint Secretary, Finance, Govt of Nagaland mentioned that many banks have not taken part in CMMFI and stated that there has been confusion about EMI calculation and moratorium period. On this aspect, revised **CMMFI policy guidelines- Specific instructions for product-design** as per Finance Department letter **No. FIN/GEN/CMMFI/9/2024/ dated 25th Nov.2024** has been circulated to all members. He urged upon all banks to take note of the contents and design product code accordingly. He suggested that NEDFI and National Housing Board (NHB) may be invited as special guest in the next SLBC meeting as they are involved in Horticulture loan, Agriculture loan and micro financing. He further requested SIDBI to fulfill their commitment to the people of Nagaland in regards to direct financing. He reported that the State Government is going to launch a Piggery Insurance (Digital) on 27.11.2024 where post-mortem condition, both registration and claim process will have to be done by digital app launched by TATA AIG. The launching will be done on pilot basis at Kohima, Dimapur and Peren Districts which will be taken up across Nagaland. NSRL will be in partnership with TATA AIG to do the insurance. He said that as the App is made as open sources, he welcomed other insurance company who wants to make use of the App to avail the facility. He mentioned that this will solve the insurance problem in sourcing livestock loans. He also mentioned about Nagaland Tourism Connect which will be launched on 27th November 2024. He reported that 65 loans under the special drive under CMMFI has been sanctioned .

Shri Taliremba, Principal Secretary, Finance, Govt of Nagaland appreciated the CDR of 62.96% as on 30.09.2024, but noted that many banks have CDR below 40% and advised them to ramp up their CDR and exhibit better CDR percentage in the next SLBC. He touched upon the reluctance of banks to provide loans on account of NPA and reasoned that loan should not be denied to potential entrepreneurs. He urged the banks to expand lending in the State. He also highlighted that unbanked Blocks and loans extended by banks against secured assets consequent upon implementation of the SARFAESI ACT, 2002 in the State wef 10th December 2021 will be discussed comprehensively in the

meeting as listed in the agenda and urged everyone to participate actively in the proceedings of the meeting.

Issues taken up for consideration as below:

AGENDA NO 1. ADOPTION OF MINUTES: The House adopted the minutes of the last SLBC meeting and action taken report for the QE March 2024 held on 20.06.2024.

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

CD Ratio of the banks stood at 62.96% as on 30th September 2024 showing an increase from 61.36% as on 30th June 2024. The following Banks continue to record below 40% CD ratio as on 30th September 2024: namely IND (33.92%), PNB (38.72%), PSB (20.41%), AXIS (27.05%), BAND (17.25%), FED (17.02%), IDBI (38.05%), IDFC (28.36%), SIB (27.16%) and YES (15.47%). District wise – Kohima is still under 40%.

(Action: IND, PNB, PSB, AXIS, BAND, FED, IDBI, IDFC, SIB, YES, LDM Kohima)

Chairman requested AXIS Bank to highlight the delegation of power in sanctioning loans and accepting deposits within Nagaland. AXIS bank reported that the sanctioning of loan is being done by Credit Team at Cluster level which is in Dimapur and branches are not having any restricted limits neither in processing loan nor accepting deposits. It was also reported by them that in order to increase their CDR they have a plan to increase number of branches and they have earmarked Tuensang, Mon and Phek for opening new branches.

The meeting resolved that all banks having low CD ratio (below 40%) must exhibit much improved figure in the next SLBC meeting.

Agenda No 3. REVIEW OF CREDIT DISBURSEMENT:

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

The overall achievement of Priority Sector Advances stood at Rs 909.53 Cr against FY target of Rs 2003.66 which is 45.39% as on 30th September 2024. The Priority Sector Advance has increased from Rs.1979.52 Cr as on September 2023 to Rs.2689.67 Cr at the end of September 2024 i.e. a YoY growth of 35.87 % (i.e Rs.710.15 Cr). Total priority sector advances for the State of Nagaland stands at 25.33 % against the total advances of Rs. 10617.42 Cr at the end of September 2024.

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 urged upon to improve their ACP performance.

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: All Concern Banks)

AGENDA 4: PRIORITY SECTOR ADVANCES POSITION AS ON 30.09.2024:

The Priority Sector Advance has increased from Rs.1979.52 Cr as on September 2023 to Rs.2689.67 Cr at the end of September 2024 i.e. a YoY growth of 35.87 % (i.e Rs.710.15 Cr). Total priority sector advances for the State of Nagaland stands at 26.13 % against the total advances of Rs. 10617.42 Cr at the end of September 2024 which is till far below benchmark of 40%. All banks were advised to enhance their priority sector lending.

(i). AGRICULTURE:

There was overall YoY growth of 87.92% (Rs 459.63) in **Agri Priority Sector Advances**. Banks with YoY negative growth in advance under Agri (PS) during the FY 2024-25 up to September 2024 Qtr are **BOB (-Rs 0.28 Cr)**, **BOI (-Rs 1.03 Cr)**, **CAN(-Rs 5.26 Cr)**, **PSB (-Rs.9.13 Cr)**, **BAND (-Rs 0.49 Cr)** and **IDBI(-Rs 3.65 Cr)**.

Agriculture Infrastructure Fund - Launched by Ministry of Agriculture and Farmers' Welfare. Smt Ketsukha Kati, Jt. Director, Agriculture Department reported that the State has been allotted 230 beneficiaries under AIF and as of now there are 6 applications out of which 3 have been approved by the Ministry. She reported that out of approved projects, two have received the money but for one project (Wokha based Cooperative Society) the bank (CBI) refused to release the money. The Department, after enquiring the reason thereof, observed that the issue raised by the bank is 'Primary Security' issue. She requested the house to make clarification on 'what can be the primary security' in a place where there is no Cadastral land. She also requested the banks to be more proactive in helping ignorant farmers when they approach the banks. She pointed out that according to Nagaland Village Council & Area Council Act 1988, Section 12, clause 6, "The Village Council will have the following powers and duties ... (6) to provide security for due repayment of loan received by any permanent resident of the villages from the Government, Banks or financial institution.". The Department requested the house to clarify whether Village Council can provide Primary security or not based on the clause mentioned above.

After discussion it was decided to form a Sub Committee on Agriculture Infrastructure Fund comprising of Line departments, NABARD, Law & Justice Department, Revenue Department, Industries & Commerce Department, Veterinary Department, SBI, BOB, HDFC, ICICI, CBI where SLBC will be the Convenor. The recommendations of the sub-committee will be considered in next SLBC meeting.

(Action – SLBC)

(ii). MSME SECTOR:

There is a YoY positive growth of 19.35 % (Rs 238.94Cr) in MSME advances at the end of September 2024. Banks with YoY negative growth under MSME (PS) are IOB (-Rs 5.00 Cr), PNB (-Rs 31.69 Cr), UNI (-Rs 0.67 Cr), BAND(-Rs 2.95 Cr), FED (-Rs 1.55 Cr), IDBI (-Rs 8.77), and NESFB (-Rs 0.86 Cr).

(a) Identifying MSME Credit gap and strengthening the Annual Credit Plan.

Chairman stated that the agenda was included for identifying the MSME gaps and strengthening the Annual Credit Plan with regards to action points that emerged out of 2nd National Conference of Chief Secretaries. The chair mentioned that this issue has already been addressed in the form of enhancing ACP target for FY 2024-25 and approved in the SLBC Meeting held on 20.06.2024.

(iii). OTHER PRIORITY SECTOR:

Banks with major YoY negative growth:

BOB (-Rs 0.61 Cr), BOI (-Rs 2.53 Cr), BOM (-Rs 2.02 Cr), CAN (-Rs 0.27 Cr), CBI (-Rs 0.90 Cr), IND (-Rs 0.77 Cr), IOB (-Rs 0.28 Cr), UNI(-Rs 1.15 Cr), ICICI (-Rs 0.65Cr) and IDBI(-Rs 0.65).

(iv) Loans given by Banks in Nagaland against Secured Assets (SARFAESI Act 2002) :

Loans given by banks against secured assets under the SARFAESI Act, 2002 in Nagaland was reviewed. Banks are giving loans against secured asset only in Dimapur and Kohima based on Land Patta. However, AXIS Bank, NRB,BOB and IDBI Bank are giving secured asset based loans outside Dimapur and Kohima against Land Holding Certificate issued by the District administration. It was clarified that Land Holding Certificate is issued in lieu of Land Patta. It was decided that the State Government will examine the feasibility of issuing a notification that secured asset based loan can be initiated against Land Holding Certificate in districts other than Dimapur and Kohima.

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

Schemes	Target FY 2024-25		Disbursement		Outstanding as on 30.09.2024	
			(Apr 23 to Sept 24)			
	No.	Amount	No.	Amount	No.	Amount
NRLM	-	-	700	21.28	2256	44.89
NULM	62	-	387	20.20	191	2.78
PMEGP	824	22.57	324	15.29	4072	108.76
SUI	460	-	80	8.20	483	84.82
MUDRA	22826	-	9809	201.23	39605	623.31
PMFME	1200	-	-	-	-	-
PMSVANidhi	5725	-	-	-	4138	5.70

PM SVAnidhi: Shri Petevilie Khatsu, Mission Director (NULM) reported that till date there was a sanction of 4520 out of which loan disbursement is 4404, He also reported that Pakhwada Campaign was launched by the Ministry for expediting loan sanction and disbursement since 18th November 2024 till 2nd December 2024. He mentioned that the department is gearing up this campaign in all 39 ULBs. The department requested the bankers to be proactive in sanctioning new loan onboarded during this campaign. The Ministry has given a target of 325 loans to be sanctioned during this campaign period whereas only 25 loans has been sanctioned so far. The department reported that the rejection level of the state is 38.70 % as against National level of 24 %.

PM SURYA GHAR (ROOF-TOP SOLLAR)

Power Department highlighted that **PM Surya Ghar: Muft Bijli Yojona** is a flagship programme of Government of India for installation of roof top solar in residential building. The concept of this scheme is to increase the share of solar rooftop capacity and empower residential households to generate their own electricity. The department reported that they have a target of 8141 Consumers to be covered up to 2027 in urban area which will total around 16 MW of rooftop solar installation. The department invited participation of banks for financial support without which the project cannot achieve success.

After discussion it was decided to set a target of 300 to be achieved upto 31st March 2025. The target will be allotted to urban districts involving all operating banks.

(Action: SLBC)

PM Vishwakarma : There are 3246 Savings Bank Verification pending with Banks. All concerned banks were advised to clear these pending verifications as early as possible.

CMMFI - Shri Taliremba, Principal Secretary, Finance Department, Govt. of Nagaland urged all banks to be prompt in submitting Subsidy claim as there was sufficient fund in the Subsidy Account maintained at SBI Kohima Branch. He also mentioned that there are still quite a number of banks who have not sanctioned even a single loan under CMMFI. He reported that based on the decision of State Level Implementation Committee, the Government has written to MD/Chairman of all such banks stating that in case remedial actions are not taken by these banks the Government will consider disconnecting all Government dealings with such banks. He advised banks having NIL sanction under CMMFI to come out from Zero performance.

6. POSITION OF NPA IN GSS AS ON 30.09.2024 :

Position of NPA in GSS in the state of Nagaland as on 30.09.2024 were as under :
NRLM – 0.74%, NULM – 15.98 %, PMEGP – 23.06%, SUI – 4.16%, Mudra – 9.68%

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 shows 388.70% NPA in PMEGP, CBI & AXIS bank shows 100% NPA in NULM and CAN & PNB shows 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)

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 was reviewed and the status and decisions of SLBC is enclosed as Annexure - A

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

Progress of opening brick and mortar branch in 23 unbanked villages having population of 3000 above allotted by DFS: Bandhan Bank has successfully opened the branch in Longjang village on 30.03.2024.

(7) Request for Establishment of a Bank branch at Chungtia Village, Ongpangkong South Block, Mokokchung District:

Request for opening of bank branch at Chungtia Village was received from Village Council, Chungtia Village through Finance Department letter No. FIN/GEN/24/88(PT-I) 'Y' dated 26th September 2024. After discussion, LDM, Mokokchung was assigned to carry out survey of the village based on which the Block will be allotted to a bank in the next SLBC Sub Committee meeting on unbanked Block.

(Action: LDM Mokokchung)

Agenda 8 (ii) EXPANDING AND DEEPENING OF DIGITAL PAYMENTS UNDERTAKEN IN THE STATE AS ON SEPTEMBER 30, 2024.

Shri Mangta Shouhte, AGM, RBI, Kohima highlighted that it is a mandate of RBI that all the district across the country should have 100% digital coverage by 31st March 2025. He pointed out the districts where 100% coverage could be achieved by the end of December 2024 – Peren, Kiphire, Longleng, Noklak, Niuland, Shamator, Chumukedima, Tseminyu and Tuensang. Banks in these 9 districts were urged to achieve 100% digital coverage by end of December 2024.

(Action: All concern banks and LDMS)

AGENDA No.9: APY PERFORMANCE FY 2024-25: BANKWISE UPTO 30.09.2024:

The total APY registered w.e.f April 2024 to September 2024 was 2678 against the FY target of 14730 which is 18% only. Cumulative registration was 36002. Target must be achieved.

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

The minute of SLBC Sub-Committee was laid by Shri H.Lalhlimpuia, Coordinator, SLBC for approval of the house. As there was no requirement for further discussion, the committee adopted the minute. (Copy enclosed)

Shri Menuoneituo, COO-S, NSRLM highlighted about the functioning of RSETI in Nagaland mentioning that Settlement percentage was 42% only whereas National Level was 70% and credit linkage was 14% only which is considered low. He also highlighted that there are 39 applications pending since 2023. The house urged all banks having pending applications to take stock of pending and submit list of pending to SLBC Convenor.

- (i) **Opening of RSETI at Mon District by Bank of Baroda** – The house decided that Bank of Baroda will pursue with IDAN for conducting the survey along with District Administration.
- (ii) **Opening of RSETI at Mokokchung by Axis bank** – As per the approved minute of SLBC Sub-Committee on RSETI, the house decided that AXIS Bank will open RSETI in Mokokchung during this Financial Year.
- (iii) **Opening of RSETI at Kohima, Phek and Tuensang by SBI** – Shri Peter Lokho, Regional Manager, SBI, Mokokchung Region reported that the building offered by the District Administration in Tuensang was found to be too small for setting up of RSETI. He said that they have requested District Administration to allot a plot of land where RSETI can be constructed. SBI reported that survey was yet to be done for Kohima and Phek.
- (iv) **Opening of RSETI at Wokha District.** – A request for opening of RSETI in Wokha District was received from the Deputy Commissioner, Wokha vide letter No. DEV-36/BANK FILE/2018 dated 05.08.2024. Shri C Yanthan, LDM, Wokha reported that setting up of RSETI in Wokha has already been taken up with Branch Manager of Bank of Baroda, Wokha. It was decided that Bank of Baroda will provide details of action already taken up by their Branch at Wokha and submit to SLBC.

AGENDA 11: Discussion on Market intelligence issues:

MI on activities of Un-Incorporated Bodies (UIBs) and MLM Companies are received from various regulators/ Government authorities ranging from collection of unauthorized deposits from the public, loan offers, collection of fee, advertisements, harassment, etc. and are discussed in the SLCC Meetings.

A. Modus Operandi:

(i) Agents harassing and threatening to circulate inappropriate morphed pictures: VERIFILE IND, Technofab, Happy Rupee, Numbers Nests.

(ii) Agents collecting money from loanees with assurance of loan waivers from the Government: Karz Mukti Abhiyan.

(iii) Offering various financial products such as deposits and loans apart from using the word 'Bank' in contravention of Sec. 7 of BR Act, 1949.

(iv) Unauthorised lending apps - Charging exorbitant Service charge: BP Loan

(v) Digital Arrest: Informing that their parcel contained drugs/ illegal substances and that they are under digital arrest over phone with background of a Police station through video call.

(vi) Unauthorized usage of RBI permit/ license/ authority to dupe the public: RGA, Multi crore scam on the pretext of collection for Orphanage (Nov. 19, 2024).

B.Grievance Redressal:

(i) Falls under the purview of any Regulated entity: Complaint to the regulated entity, viz., RBI, PFRDA, SEBI, IT, RoC/ MCA, IRDA, NHB, RCS etc.

(ii) Does not fall under the purview of any regulated entities: Police (under the BUDS Act, 2019, implemented in Nagaland in 2024). For cyber crime, email to igpcrime-ngl@nic.in or call Police Helpline number 1930.

C.Portal for complaint:

(i) Unregulated entities:

<https://sachet.rbi.org.in>

(ii) Regulated entities: RBI:

<https://www.cms.rbi.org.in>

Website for RBI: www.rbi.org.in

(Functionwise Site : Regulation - Banks/ NBFCs)

JURISDICTION OF THE REGULATORS/ AUTHORITIES

SN	Category of activity	Concerned Regulator / Authority
1	Mobilization of Deposits by NBFCs	Reserve Bank of India
2	Collective Investment Schemes (CIS)/ Deemed Public Issue (DPI)	Securities and Exchange Board of India (SEBI)
3	Nidhi or mutual benefit society	Ministry of Corporate Affairs (MCA)
4	Gold saving schemes launched by jewellers	MCA
5	Deposits accepted by Companies under Acceptance of Deposit Rules of Companies Act	MCA
6	Schemes offered by Cooperative Societies	State Govt. (Registrar of Cooperative Societies)
7	Schemes offered by Multi State Cooperative Societies	Central Registrar of Cooperative Societies
8	Chit Fund Business	State Government
9	MLM/ Pyramid Marketing Schemes	State Government
10	Contract of Insurance	Insurance Regulatory & Development Authority
11	Unit Linked Insurance Plan	IRDA
12	Pension or Insurance Scheme framed under EPF	IRDA or PFRDA
13	Housing Finance Companies	National Housing Bank
14	Schemes/ Offers by unregulated entity	State Government

AGENDA No.12: ATM Deployment Deficient Districts: RBI

SN	District	No of ATMs		
		Total Requirement (Target by RBI)	No. as on 30.09.2024	Status
1	KIPHIRE	6 (-1)	4	(-) 2
2	LONGLENG	4 (+1)	5	(+) 1
3	MON	18 (+1)	12	(-) 6
4	NOKLAK	2 (+1)	2	(=)
5	PEREN	10 (-2)	6	(-) 4
6	PHEK	12 (-1)	9	(-) 3
7	TUENSANG	12 (+1)	7	(-) 5
8	WOKHA	18 (=)	11	(-) 7
9	ZUNHEBOTO	18 (=)	9	(-) 9
TOTAL		100	65	(-) 36

- Optimal ATM: 20 ATMs per lakh Population
- All banks opening new bank/branch are to explore the possibility of opening new ATMs in the place of the new branch (onsite/ offsite).

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

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

Banks were urged to ensure strict compliance.

AGENDA No. 15: (RBI Kohima) A study conducted by RBI has revealed that the average amount outstanding under credit for crop cultivation through SCBs (including RRBs) and Cooperatives was lower than average input requirements for FY 2018-19 to FY 2020-21 in the state of Nagaland. The relevant data on ratio of outstanding loan amount to input requirements is given as below:

	O/s loan amount (in ₹ lakh)	Input requirements (GVO-GVA) (in ₹ lakh)	Ratio of O/s loan amount to Input requirements
Crop	22,021.26	56,432.33	0.39

Agenda No 16. Adoption of MSME Cluster – RBI

The Ministry of MSME, GoI adopted the Cluster Development approach.

Cluster (Defn.): A cluster is a group of enterprises located within an identifiable and as far as practicable, contiguous area or a value chain that goes beyond a geographical area and producing same/similar products/complementary products/services, which can be linked together by common physical infrastructure facilities that help address their common challenges.

RBI: MD - LENDING TO MICRO, SMALL & MEDIUM ENTERPRISES (MSME) SECTOR

5.5 Cluster Approach: A cluster shall mean a cluster identified by the Min. of MSME, GoI/ State Govt.

SLBC Convenor shall display the list on their portals and update them. Those identified by Ministry of MSME may be accessed from Ministry's website, while that of the State Govt. from the State authority.

- i) The lead bank of a district shall promote 'credit-linkage' in all clusters within the district which includes:
 - Assessing the credit requirements of the MSE units and addressing their needs directly or facilitating their linkage with other banks operating in the area for credit proposals.
 - Creating awareness among the MSE units through various forums including FLCs.
 - Enabling coverage under various skill development initiatives in the district.
 - Focused attention & proactive measures to improve financial services in the underbanked clusters.
- ii) The banks shall ensure that the credit needs of clusters are appropriately included in the exercise of preparation of BCP so that the same can be aggregated in the District Credit Plan (DCP) and subsequently by SLBC /UTLBC Convenor banks to prepare the Annual Credit Plan (ACP).
- iii) The SLBC /UTLBC Convenor banks shall disclose the credit extended to clusters in the State/UT on their portal every quarter in the prescribed format.

Agenda No 17 : Improvement in Access indicators (Branch & Fixed BCs and ATMs) and Usage indicators (No. of deposit and credit accounts) in the identified districts - RBI

I. QUANTITATIVE PARAMETERS the position was reviewed.

Agenda No 18: Corporate Social Responsibility – IDAN (Refer to last page)

Shri David Kire, OSD, IDAN highlighted that CSR is made mandatory by the Government of India where Corporate have to use upto 2% of their net profit for CSR for the benefit of the society in places where they are doing business. He highlighted that during the last visit of Union Finance Minister CSR was taken up by banks in a big way benefitting the people of the State. He requested the banks to ramp up their CSR funding in Nagaland

Agenda No.19 : Agri UDAAN Programme. Credit flow to Horticulture, Animal Husbandry & Fisheries Sectors and Digitisation of land records – NABARD Shri O.P. Mounklang, DGM, NABARD highlighted about the Agri UDAAN programme through a detailed power point presentation, which is a Food and Agribusiness Accelerator Program organized by a-IDEA, Technology Business Incubator of ICAR-NAARM designed especially for start-ups and supported by NABARD and the Government of India. He explained that aim of Agri UDAAN is to empower innovative start-ups in the agribusiness sector, to provide start-ups with the necessary resources, mentorship and funding and to help the funders scale their ventures successfully. He said that Agri UDAAN offers strategic mentoring, case study-based learning, stakeholder networking and pitching for fund. These programs can be applied by those Scale-up stage start-ups in the Agri, Food and Allied sectors which are 2-3 years old or Start-ups with a dedicated full-time core team and customer-validated products or services or Start-ups that have gained market traction with their developed products or services. NABARD reported that the program is yet to be implemented in the State of Nagaland and requested the bankers and State Govt officials to popularize it among agripreneurs and entrepreneurs across the State.

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

ANNEXURE – A
REVIEW OF UNBANKED BLOCKS IN NAGALAND IN THE SLBC MEETING HELD ON 26.11.2024.

Sl. No.	Unbanked Block	Allottee Bank	Review/Decision of SLBC on 20.06.2024	Decision of SLBC Sub Committee on 10.09.2024	Review/ Decision of SLBC on 26.11.2024
1	Phomching, Mon, Nagaland	Bank of Baroda	Comprehensive survey to be conducted with involvement of the District Administration, Police Deptt., LDM and IDAN by 31st August 2024 and to take concrete action to open the branch expeditiously. Copy of the survey report should be endorsed to SLBC.	Bank of Baroda will submit survey report expeditiously with copy to SLBC Convener.	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
2	Longchem, Mokokchung, Nagaland	Bank of Baroda	Comprehensive survey to be conducted with involvement of the District Administration, Police Deptt., LDM and IDAN by 31st August 2024 and to take concrete action to open the branch expeditiously. Copy of the survey report should be endorsed to SLBC.	Bank of Baroda will submit survey report expeditiously with copy to SLBC Convener.	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

3	Chukitong, Wokha, Nagaland.	Bank of Baroda	Comprehensive survey to be conducted with involvement of the District Administration, Police Deptt., LDM and IDAN by 31st August 2024 and to take concrete action to open the branch expeditiously. Copy of the survey report should be endorsed to SLBC.	Bank of Baroda will pursue with their head office for opening of branch at the earliest. Bank was also advised to submit survey report to SLBC Convener based on which State Government may take up the matter with their Corporate Office.	Bank of Baroda to actively pursue with their controlling office so as to open the branch at the earliest.
4	Thonokyu, Tuensang, Nagaland	HDFC Bank	Comprehensive survey to be conducted with involvement of the District Administration, Police Deptt., LDM and IDAN by 31st August 2024 and to take concrete action to open the branch expeditiously. Copy of the survey report should be endorsed to SLBC.	Comprehensive survey shall be conducted involving District Administration, Police Deptt., LDM and IDAN by 31st October 2024. Copy of survey report to be endorsed to SLBC Convener.	The bank reported that survey was conducted on 23.10.2024 but LDM and IDAN were not present. HDFC 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
5	Chunlikha, Kohima, Nagaland	AXIS Bank	Comprehensive survey to be conducted with involvement of the District Administration, Police Deptt., LDM and IDAN by 31st August 2024 and to take concrete action to open the branch expeditiously. Copy of the survey report should be endorsed to SLBC.	Axis Bank will conduct comprehensive survey involving District Administration, Police Deptt., LDM and IDAN during September 2024. However, it was reported that comprehensive survey has not been conducted by the bank.	AXIS Bank 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

6	West Ralan, Wokha, Nagaland	Axis Bank	Comprehensive survey to be conducted with involvement of the District Administration, Police Deptt., LDM and IDAN by 31st August 2024 and to take concrete action to open the branch expeditiously. Copy of the survey report should be endorsed to SLBC.	Axis Bank will conduct comprehensive survey involving District Administration, Police Deptt., LDM and IDAN during September 2024. Copy of survey report to be endorsed to SLBC Convener	LDM Wokha reported that Comprehensive survey will be conducted during 1 st week of December 2024 by the bank involving all stake holders. The survey report shall be endorsed to SLBC Convener.
7	Khonsa, Kiphire, Nagaland	Canara Bank	Comprehensive survey to be conducted with involvement of the District Administration, Police Deptt., LDM and IDAN by 31st August 2024 and to take concrete action to open the branch expeditiously. Copy of the survey report should be endorsed to SLBC.	Canara Bank will conduct comprehensive survey involving District Administration, Police Deptt., LDM and IDAN during September 2024. Copy of survey report to be endorsed to SLBC Convener.	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 st January 2025. Copy of survey report to be endorsed to SLBC Convener.
8	Khuboto, Dimapur, Nagaland	Federal Bank	The bank has submitted positive survey report to their HQ and the bank was advised to pursue with their HQ actively for approval to open the branch.	The bank was advised to pursue actively with their HQ office to obtain approval for opening the Branch. Bank will also furnish copy of the survey report to SLBC Convener based on which State Government may take up the matter with their Corporate Office.	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 approval for opening the branch.

9	Wakching, Mon, Nagaland	Punjab and Sind Bank	To pursue with their Zonal Office for approval to open the branch at the earliest.	The bank will submit the comprehensive survey report to SLBC Convener based on which the State Government may take up the matter with their Corporate Office.	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 approval for opening the branch.
10	Weziho, Phek, Nagaland	Bank of Maharashtra	The bank was advised to actively pursue matter with their higher authority and obtain approval to open the branch.	SLBC to submit survey report to the State Government based on which the State Government may take up the matter with their Corporate Office.	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 approval for opening the branch.
11	Panso, Tuensang, Nagaland	Central Bank of India	Comprehensive survey to be conducted with involvement of the District Administration, Police Deptt., LDM and IDAN by 31st August 2024 and to take concrete action to open the branch expeditiously. Copy of the survey report should be endorsed to SLBC.	The Bank to conduct comprehensive survey with involvement of the District Administration, Police Deptt., LDM and IDAN by 31st October 2024 and to take concrete action to open the branch expeditiously. Copy of survey report should be endorsed to SLBC Convener.	The bank conducted comprehensive survey and has also identified building. The survey report to be submitted to their Head Office at the earliest and copy to be shared with SLBC Convener.

12	Suruhoto, Zunheboto, Nagaland	Punjab National Bank	Comprehensive survey to be conducted with involvement of the District Administration, Police Deptt., LDM and IDAN by 31st August 2024 and to take concrete action to open the branch expeditiously. Copy of the survey report should be endorsed to SLBC.	Comprehensive survey to be conducted with involvement of the District Administration, Police Deptt., LDM and IDAN by 31st October 2024 and to take concrete action to open the branch expeditiously. Copy of survey report should be endorsed to SLBC Convener.	Bank conducted comprehensive survey on 1 st 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.
13	Chen, Mon, Nagaland	IDBI Bank	Mon branch has been opened in June 2024. IDBI will explore means to open the branch at Chen expeditiously.	The Bank will conduct comprehensive survey involving District Administration, Police Deptt., LDM and IDAN by 31st October 2024. Copy of survey report should be endorsed to SLBC Convener.	Bank has submitted Comprehensive Survey report which is negative. Bank will conduct another Comprehensive Survey with objective of finding ways and means to open the branch within the block and submit the report on or before 31 st Jan 2025.

14	Satoi, Zunheboto, Nagaland	Indian Bank	The Bank reported that officials from Controlling Office, Dibrugarh will visit the location to do the final survey as a follow up of positive comprehensive report submitted by the bank. Bank will expedite action to open the branch at the earliest.	Comprehensive survey report to be obtained from the bank by SLBC Coordinator and to submit to State Government based on which State Government may take up the matter with Corporate Office of the bank.	Indian Bank will conduct comprehensive survey involving District Administration, Police Deptt., LDM and IDAN and complete the survey on or before 31 st January 2025. Copy of survey report to be endorsed to SLBC Convener
15	Dhansiripar, Dimapur, Nagaland	Indian Bank	The Bank reported that officials from Controlling Office, Dibrugarh will visit the location to do the final survey as a follow up of positive comprehensive report submitted by the bank. Bank will expedite action to open the branch at the earliest.	Comprehensive survey report to be obtained from the bank by SLBC Coordinator and submit to State Government based on which State Government may take up the matter with Corporate Office of the bank.	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 approval for opening the branch.
16	Aghunaqa, Dimapur, Nagaland	Punjab National Bank	Comprehensive survey to be conducted with involvement of the District Administration, Police Deptt., LDM and IDAN by 31st August 2024 and to take concrete action to open the branch expeditiously. Copy of the survey report should be endorsed to SLBC.	Comprehensive survey to be conducted with involvement of the District Administration, Police Deptt., LDM and IDAN by 31st October 2024 and to take concrete action to open the branch expeditiously. Copy of Survey report should be endorsed to SLBC Convener.	The bank reported that 2 nd Survey was done during October 2024 but there was problem with regard to building & connectivity. Bank will conduct another Comprehensive Survey with objective of finding ways and means to open the branch within the Block and submit the report on or before 31 st Jan 2025.

17	Angjangyang, Mon, Nagaland	Union Bank of India	Bank has submitted comprehensive and positive survey report in the first week of June 2024. Bank was advised to pursue with their controlling office to get approval expeditiously.	Comprehensive survey report to be obtained from the bank by SLBC Coordinator and submit to State Government based on which State Government may take up the matter with Corporate Office of the bank.	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 approval for opening the branch.
18	Longmatra, Kiphire, Nagaland	Bank of India	Bank of India reported that due to opening of branch in Chenloiso, there was a delay with Longmatra. Positive survey report has already been submitted. Bank was advised to pursue actively to obtain approval for opening the branch.	Comprehensive survey report to be obtained from the bank by SLBC Coordinator and submit to State Government based on which State Government may take up the matter with Corporate Office of the bank.	Nagaland Rural Bank has taken up opening of their branch in Longmatra which will be inaugurated during the visit of the Hon'ble Union Finance Minister to Kiphire.
19	Changpang, Wokha, Nagaland	State Bank of India	Comprehensive survey will be done within 31st Aug 2024.	Bank will identify a more conveniently located town/village within the Block and complete comprehensive survey by 31 st October 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. In view of this 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.
20	Seyochung, Kiphire, Nagaland	State Bank of India	Comprehensive survey will be done within 31st Aug 2024.	Comprehensive survey to be conducted with involvement of the District Administration, Police Deptt., LDM and IDAN by 31st October 2024 and to take concrete action to open the branch expeditiously.	The Bank reported that due to engagement in preparation of Union FM proposed visit to Kiphire, they could not carry out survey. The Bank will carry out Comprehensive Survey before the end of January 2025
21	Kikruma, Phek, Nagaland	State Bank of India	Kikruma will be taken up as soon as Chetheba branch is opened.	Comprehensive survey to be conducted with involvement of the District Administration, Police Deptt., LDM and IDAN by 31st October 2024 and to take concrete action to open the branch expeditiously.	The Bank reported that due to engagement in preparation of Union FM proposed visit to Kiphire, they could not carry out survey. The Bank will carry out Comprehensive Survey before the end of January 2025

22	Chetheba, Phek, Nagaland	State Bank of India	Authorization for opening the branch has already been obtained from Corporate Centre and license already obtained. For premises, tender has already been published in the newspaper and within 14 days tender will be received from the public. The branch is expected to be opened within the time line (2024-25).	Bank to expedite opening of the branch at the earliest.	The bank reported that the branch is likely to be opened by December 2024.
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ANNEXURE - B

Status of request for opening of SBI branch			
Sl. No.	Location	Review/ Decision at Sub Committee on 10.09.2024	SLBC Decisions on 26.11.2024
1.	Pughoboto, Zunheboto District	Permission of opening branch obtained and will be opened during this Financial Year (2024-25)	The bank reported that construction/ renovation is going on and permission of opening branch already obtained and the branch is likely to be opened during this financial year.
2.	Atoizu, Zunheboto District	SBI to conduct Comprehensive Survey and completed by 31 st October 2024.	SBI has already conducted comprehensive survey and report yet to be submitted to the higher authority along with permission to open the branch.
3.	Jakhama, Kohima District	The committee appreciated SBI for opening Jakhama branch on 27 th August 2024.	

GOVERNMENT OF NAGALAND
RURAL DEVELOPMENT DEPARTMENT
NAGALAND: KOHIMA

NO. RD/RSETI-42/2009

Dated Kohima, the 7th July, 2024

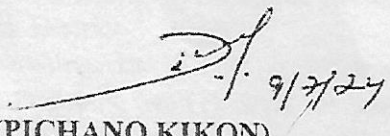
Sub: Forwarding of meeting minutes of SLBC Sub-Committee.

Madam/Sir,

The undersigned is directed to refer to the subject cited above and to forward herewith a copy of the meeting minutes of SLBC Sub-Committee held on 3.07.2024 at 1:00 P.M in the Office Chamber of the Commissioner & Secretary, Rural Development, Nagaland Civil Secretariat for your kind information and necessary action please.

Enclosed: As stated above

Yours faithfully,


(PICHANO KIKON)

Under Secretary to the Government of Nagaland

To,

1. The Convenor, SLBC, Nagaland.
2. Assistant General Manager, Vijaya Bank.
3. Assistant General Manager, Bank of Baroda.
4. Zonal Manager, Axis Bank, Nagaland, Kohima.
5. General Manager, NABARD, Nagaland, Kohima.
6. Mission Director, NSRLM, Nagaland, Kohima.
7. Office Copy.


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Minutes of the SLBC Sub Committee Meeting on Rural Self Employment Training Institute (RSETI) held on 3.07.2024. (Attendance sheet enclosed)

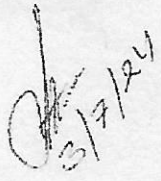
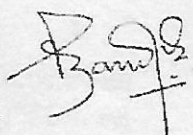
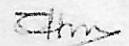
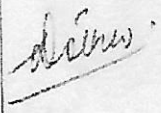
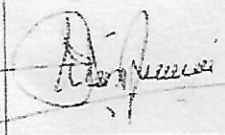


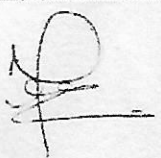
The SLBC Sub-Committee on RSETI was held on 3rd July 2024 in the Office Chamber of the Commissioner & Secretary, Department of Rural Development under the Chairmanship of Shri. Kevisa Kense IAS Commissioner & Secretary, Government of Nagaland. While delivering the opening remarks, the Chairman welcomed participants and stressed on the significance of RSETIs in building rural economy and generating self-employment avenues in the State. Further, the Chairman conveyed the Ministry's message on the need to set up more RSETIs in the state during MoRD's Empowered Committee meeting. To this, the Chairman also expressed dismay with the lackluster approach of certain stakeholders in coming forward to setting up allotted RSETIs in the State. Further, the absence of Officials from Bank of Baroda was noted since Mon District has been assigned to the Bank for setting up RSETI.

1. The minutes of the last SLBC Sub Committee on RSETI was reviewed and action taken was discussed wherein the State Mission Director highlighted the communication gap existing amongst the stakeholders and impressed upon the members on the need for close coordination.
2. State Director for RSETI (SDR) in charge of Nagaland highlighted the process of approval for setting up RSETI. The SDR was tasked with filling up the check list and concurrence from the LDMs of Mon District and Phek District.
3. While referring to previous minutes of SLBC meeting, the SLBC coordinator highlighted that SLBC has so far approved only two Districts; Mon District for Bank of Baroda and Tuensang District for SBI in the last SLBC meeting. Further, it was mentioned that the building identified in Tuensang District was not feasible for training and therefore it was suggested to SBI to direct LDM for re-evaluation and do the needful.
4. The Sub-Committee discussed at length on the need for setting up more RSETI in the State and unanimously suggested for setting up in Phek District by SBI for wherein the District administration has already notified availability of land and in Mokokchung District by Axis Bank for which training facility is available.
5. While highlighting the status of SBI RSETI Peren, the RSETI Director shared the challenges of limited infrastructure while the yearly training target has increased from 420 to 650 by MoRD. It was also informed that the allottee bank has been approached to support through CSR fund to meet the challenges.
6. It was informed to the Sub-Committee members that NSRLM has submitted the SBI RSETI claims for training re-imburement of FY 2023-24.

The meeting ended with thanks from the Chair.

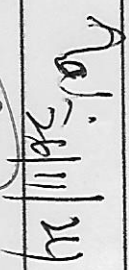
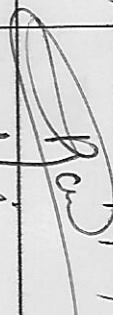
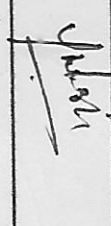

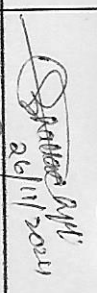


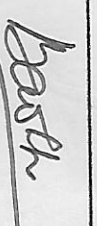


(KEVISA KENSE) IAS
Commissioner & Secretary to the Government of Nagaland

Attendance sheet for SLBC Sub-Committee Meeting on RSETI.

Sl.No	Name	Designation/Department	Contact No. & Email ID	Signature
1	Shri. Kevisa Kense	Commissioner & Secretary / RD	9402955223 csecyrd-ngl@gov.in	
2	Profulla Barman	SDR, NE states	7044239227	
3	Dulminata	MD NSRLM	9436008665	
4	Lily Laha	Director, RSETI	9863007144 lily.laha.1977@gmail.com	
5	H. Kalpana	SLBC - Coordinator SBI	8737757935 ems/bc.nagaland (SBI - Co. In)	
6	Sejickhianur Kedibul	Deputy Manager	9774231220 Sejickhianur.Kedibul @alibank.com	
7	Vibakano Sahin	SPM Skills	9856136751	
8	Manoneituo	COO - S	9862286884	



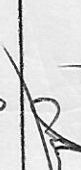


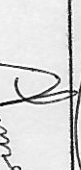



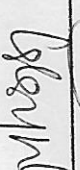
STATE LEVEL BANKERS' COMMITTEE MEETING FOR COMBINED QUARTER ENDED JUNE 2024 & SEPTEMBER 2024

Date : 26.11.2024 Venue : HOTEL VIVOR. Kohima

S/no	Name	Designation	Department	Mobile/ email ID	Signature
1	Shri Dr J Alam (IAS)	Chief secretary & Chairman, SLBC	Govt. of Nagaland		
2	Shri Taliremba	Principal Secretary	Finance Department	9436332904	
3	Shri Renny Wilfred	Joint Secretary	Finance Department	9259555569	
4	Shri Paresh Chauhan	GM & OIC	Reserve Bank of India	9820169251	
5	Shri Pauliankap Bulte	GM	NABARD	8638871078	
6	Smt Sauravi Bhattacharya	DGM (AO)	SBI - Jorhat	8211060016 dgmbo.gjor@sbicoin	 26/11/2024
7	Shri Sushanta Dutta	AGM	SLBC, Guwahati	7429567777	
8	Shri Hubert AS Wungshim	RM & Convenor, SLBC	SBI, RBO, Dimapur	7086063188	
9	R. P. Parnoi	Chief Mgr (SBI)	SBI, RBO, DMP	9869477696	
10	Suskinda Ghas	Chief Mgr (SBI)	SBI, R.O. Upper Assam	7908913092	

STATE LEVEL BANKERS' COMMITTEE MEETING FOR COMBINED QUARTER ENDED JUNE 2024 & SEPTEMBER 2024

Date : 26.11.2024 Venue : HOTEL VIVOR. Kohima

S/no	Name	Designation	Department	Mobile/ email ID	Signature
11	Killy Kohn	Printer SBI-RSST1	SBI	9883007144	
12	Penwairida Jany	LDW Dimapow	SAR	9426013944	
13	Lokko P. P. P.	RM - Marketing	GR1	9005407954	
14	HOUHINGAN SHANGHAI	BH - IOB Deinapur Br.	IOB	8399950660	
15	G. Ranlan S.	AW	SIDBI	9748118873	
16	Tamsameten	LDW	LBO, Kehima	9436608365	
17	Sosangmaren. M	LDW	LBO, Kiphare.	7088052540	
18	DAVID KILE	ASD	IDAN - Wagland Rural Head	7005124589	
19	VELAYUTHAM. S	CHAIRMAN		7309016278	
20	K. Simon Peter	LDW MSTOKKUNYAT MSTOKKUNYAT	SBI	83544841257	






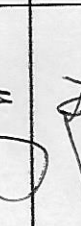




STATE LEVEL BANKERS' COMMITTEE MEETING FOR COMBINED QUARTER ENDED JUNE 2024 & SEPTEMBER 2024

Date : 26.11.2024 Venue : HOTEL VIVOR. Kohima

S/no	Name	Designation	Department	Mobile/ email ID	Signature
21	LORSAUN SHERRA	AGM & Regional Head	BOB Tokhat Regional office	8016078214	
22	Nenei Hengshing	Chief Manager Kohima	Kohima branch	967821267	
23	Pantau Sen.	Chief Manager	COOP Bank Kohima Branch	9002625533	
24	Dr. Cressida Jemur	Dy. Director	Agriculture	9436110493 cressidajemur@gmail.com	
25	Shwanta Devi	AGM. SEBC.	SBI.	8444444444	
26	C. Pantau Sen.	AGM COOP	COOP	C. Pantau Sen. 8811111111	
27	J. Chubatoishi	Dy. Director	Horticulture	Indrykubal7@gmail.com	
28	Ben dangtehi	AGM Tueneng	COOP	Edm. Fozong a service in Naga	
29	P. Bulla	AGM	NH&S AGM	8838877777	
30	O.P. Mompand	DGM	NH&S AGM	9402277853	










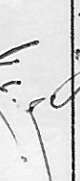
STATE LEVEL BANKERS' COMMITTEE MEETING FOR COMBINED QUARTER ENDED JUNE 2024 & SEPTEMBER 2024

Date : 26.11.2024 Venue : HOTEL VIVOR, Kohima

Sino	Name	Designation	Department	Mobile/ email ID	Signature
31	Vizo Kar	Chief manager	NSTCB and	9436001508	
32	Vinayak R Dhas	GM	NISCB	9856000444	
33	Thangking	Manager	RBI	7685941345	
34	Navesh Roselhan	LDM	Chunouckhane	6291336092	
35	T. Zou	LDO	RBI	7602940662	
36	Manuonethuo	COO-S	NSRLM	9862286884	
37	Tokivi Shote	PH-FI	NSLH	6009199625	
38	Roselin	Consultant to Finance	Fin. Dept	8974706962	
39	DR LANKA	Joint Director	VELM PHH	9872100088	
40	NEVISELLE	SSD	Finance	7005904619	








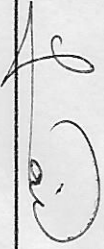

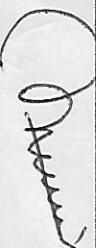
STATE LEVEL BANKERS' COMMITTEE MEETING FOR COMBINED QUARTER ENDED JUNE 2024 & SEPTEMBER 2024

Date : 26.11.2024 Venue : HOTEL VIVOR. Kohima

Sino	Name	Designation	Department	Mobile/ email ID	Signature
41	K. Samuel L	AGM	RBI	7832895550	
42	T. Lhouren	Mgr	RBI	8413051827	
43	SANDEEP K. BULLA DEPARTMENTAL CHARGE	BRPANCH MANA	Yes	7095654194	
44	DEBASISH BHATTACHARJEE	AVP	HDFC BANK	8811078153	
45	VEPELUV KOTA	BM	IDFC FIRST BANK	9774030133	
46	STANRUV SINTHA	AVP.	INDUSIND BANK	9612216143	
47	HANANEA BORAINA	Regional Head	ICICI BANK	9326227594	
48	D. NAGO	AMM MANA	SBI	9402476423	
49	Kabosony Samir	Asstt ee	Dept. of Power	9436001764	
50	Souvenijoti Klemak	PS to DAM	SBI	9531298748	











STATE LEVEL BANKERS' COMMITTEE MEETING FOR COMBINED QUARTER ENDED JUNE 2024 & SEPTEMBER 2024

Date : 26.11.2024 Venue : HOTEL VIVOR, Kohima

S/no	Name	Designation	Department	Mobile/ email ID	Signature
51	Pulkit Snu	Bm	HDFC Bank.	7805160058	
52	YmYARISA Samir	SMM	URBAN DEVP	7008650416	
53	Ketsikka Katak	J. Director	Agriculture	88337447765	
54	Samuel Mwangi	SR.P.O.	IT & C	9862690029	
55	Nikato Sema	N.P.	Axis Bank	708307802	
56	Nevro Kothu	BM	Union Bank of India	9896888528	
57	Poyaulung	Chief Head Vice President	Axis Bank	9127070931	
58	Amkisingla Javin	Senior Manager	IDAN	8974549385	
59	Tohi I. Yephho	Project Officer	IDAN	8732059491	
60	Bjocas THAKURIA	CDM.	SB1	9059970557	

STATE LEVEL BANKERS' COMMITTEE MEETING FOR COMBINED QUARTER ENDED JUNE 2024 & SEPTEMBER 2024

Date : 26.11.2024 Venue : HOTEL VIVOR. Kohima

S/no	Name	Designation	Department	Mobile/ email ID	Signature
61	Ningsangma Aion	Manager Bamnah	Andi Post Payments Bank.	8257055298.	
62	P. Reini Chao	Manager	Post & Siddham	702490014	
63	DAVID ANDREW	BR. MANAGER	BDM, Kohima	8787403361	
64	Ningsangma Reini	Manager	1st/2nd Sec Kohima	8974344045	
65	Reini Asumi	Secy, 1st Sec Bank	1st Sec Bank	8731959888	
66	Dr. Teren	By. Data	Vchy	9937317472	
67	REVICIE KHATSI	SMD, DAY-VUW	Urban Dev.	9436017924	
68	L Inarets	H. Secy Ari	Ari Dept	9402696101	
69	Kohuts	G.M. NESRB	BANK	9089923744	
70	Seinoi Khongai	State Head NESRB.	Bank	8787563380	

STATE LEVEL BANKERS' COMMITTEE MEETING FOR COMBINED QUARTER ENDED JUNE 2024 & SEPTEMBER 2024

Date : 26.11.2024 Venue : HOTEL VIVOR, Kohima

S/no	Name	Designation	Department	Mobile/ email ID	Signature
71	Aonebo	Bm	Bandhwa Bank	7005637884	
72	Duchugofho Kinkhe	Officer	BoI	9774409184	
73	Fr. Mthomomo Kiamu	St Power.	Power	9962244295	
74	Eliba Swui	SOS Power	"	7641003201	
75	Prankur Borkar	cm/ Indiam Bank	Indiam Bank	6900182685	
76	Mafidba Walling	SM/ Indian Bank	Indian Bank	9657024212	
77	Tatta. V. Kuears	Asst/ Federal Bank	Regional Bank, Dimaapur	9645052228	
78	Kunrat Somyen	AGM Head	Coastal bank	9772327144	
79	T. Hangozo	Ss. Bk. Mgr	RNB.	7086016454	
80	Thabere Thabere	Asst. Mgr	Asst	9474000229	

81. DANIEL THANI LAM, Asst SBI 968857006

82. MARKUNI THAHHEI, Asst, SBI KDHAMA 8794012082