GOVERNMENT OF NAGALAND
FINANCE DEPARTMENT
(GENERAL BRANCH)

No.FIN/GEN/SLBC/10/2025 Dated, Kohima the 4th August 2026

To,

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

Sub: **Minutes of SLBC Meeting (Nagaland) for the Quarter ended March 2026 held on 03.07.2026.**

Sir,

With reference to your letter No. SLBC/NAGALAND/2026-27/16 dt. 30.07.2026 on the subject cited above, the meeting minutes approved with amendments is enclosed herewith for further necessary action at your end.

Enclosed: As Stated.

Yours faithfully,

04/08/2026

(IMTIMENLA)
Additional Secretary to the Govt. of Nagaland

No.FIN/GEN/SLBC/10/ 2025 Dated, Kohima the August 2026

Copy to:

1. The Joint Secretary to the Chief Secretary, Nagaland for kind information.
2. The PS to the Finance Commissioner, Nagaland for kind information.
3. The Chief Manager & SLBC Coordinator, SBI Kohima for kind information and necessary action.
4. Office copy/guard file.

(IMTIMENLA)
Additional Secretary to the Govt. of Nagaland

MINUTES OF SLBC MEETING (NAGALAND)
FOR THE QUARTER ENDED MARCH 2026
HELD ON 3rd JULY, 2026 AT HOTEL DE ORIENTAL GRAND, KOHIMA

The State Level Bankers' Committee (SLBC) Meeting for the quarter ended March 2026 was held on 3rd July, 2026 at Hotel De Oriental Grand, Kohima. The meeting was chaired by Shri Kesonyu Yhome, IAS, Finance Commissioner, Finance Department, Govt. of Nagaland, Smt. Imtimenla, NCS, Additional Secretary, Finance Department, Govt. of Nagaland, Shri Vineet Kumar, IAS, Additional Secretary, Finance & IDAN, Govt. of Nagaland, Smt. Abeinuo Jasmine Ashao, Under Secretary, Finance Department, Govt. of Nagaland, Shri Abraham Selvin, General Manager, Network II, SBI, LHO, Guwahati, Shri S. Nekhini, GM & O-I-C, RBI, Kohima, Shri P. Bulte, GM, NABARD, Dimapur, Shri Narendra Pratab Singh, DGM, SBI Administrative Office, Jorhat, Shri Amit Ranjan, DGM, SLBC, LHO, Guwahati, Shri Hubert Khobung, AGM, SLBC, LHO, Guwahati,Shri Mangta Shoute, AGM, RBI, Kohima, Senior Officials of the Govt. of Nagaland and representatives from member banks operating in the State attended the meeting. Shri Vinod Kumar, Director, Department of Financial Service, Ministry of Finance also joined the meeting virtually from Delhi. Attendance sheet is enclosed.

The Committee noted with serious concern that the following banks were not represented by Senior/Controller level officials at the Meeting: Canara bank, ESAF, Federal bank, IDFC, INDUS, Punjab & Sind Bank, South Indian Bank, and Yes Bank. The Chairman of the SLBC was requested to write to these banks seeking an explanation for not deputing senior-level officials to attend the meeting.

(Action: Finance department)

Shri Abraham Selvin, General Manager, NW-II, State bank of India, Local Head Office, Guwahati and Convenor of State Level Bankers' Committee (SLBC), North East, welcomed the Finance Commissioner, senior officials from the Reserve Bank of India, NABARD, SIDBI, Government Departments and representatives of all member banks to the SLBC Meeting for the quarter ended March 2026. He emphasized that the SLBC continues to serve as an important platform for fostering coordination among banks and stakeholders to promote inclusive and balanced sustainable financial development in the State.

Reviewing the performance of the banking sector, he informed the Committee that the State had achieved total deposits of ₹20,803 crore and total advances of ₹12,910 crore, resulting in a Credit-Deposit (CD) Ratio of 62% as on March 2026, reflecting an improvement of nearly two percentage points over the previous year. He highlighted that the State had successfully crossed the RBI benchmark of 60% and noted the significant progress made from a CD Ratio of around 40% in 2020 and urged upon all member banks to endeavour reaching 80% in the near future. He urged all member banks, particularly those maintaining a CD Ratio below 40%, to intensify lending in productive sectors and work towards achieving the national average CD Ratio of 80%.

Shri Selvin expressed concern over the low level of Priority Sector Lending (PSL), which stood at ₹3,485 crore, constituting only 27% of total advances against the regulatory benchmark of 40%. He emphasized the need for immediate corrective measures and advised banks to formulate focused strategies to improve lending under Agriculture, MSMEs and other priority sectors. He also observed that agricultural advances accounted for only 9.60% of total advances, against the RBI benchmark of 18%, and urged banks to enhance institutional credit to the agriculture sector to improve farmers' income and agricultural productivity.

He appreciated the wholehearted participation of all member banks during the Khet Bachao Andolan (Save the Farm) campaign conducted from 1st to 30th June 2026 and informed the Committee that Nagaland had emerged as the second-best performing State in the country under the Krishika platform. He noted that 270 Kisan Credit Card (KCC) applications had already been sanctioned as on 02.06.2026 and encouraged banks to continue using the Krishika App for sourcing and processing KCC applications to sustain the momentum in agricultural credit delivery.

Reviewing the Annual Credit Plan (ACP), he stated that the State had achieved about 70% of its annual target as on March 2026. While appreciating the MSME sector for exceeding its target with over 104% achievement. He, however expressed concern over the comparatively lower performance in Agriculture (52%) and Other Priority Sectors (17%) and requested all member banks to prepare focused action plans to improve performance during the remaining quarters of the financial year.

He further urged member banks to actively implement Government flagship schemes such as PM Vishwakarma, PM Surya Ghar, PMFME, PM SVANidhi and the Chief Minister's Micro Finance Initiative (CMMFI). He appreciated the progress achieved under CMMFI, under which 3,457 applications had been sanctioned and subsidy amounting to ₹67 crore had been disbursed as on March 2026. He appreciated the State Government’s commitments towards strengthening entrepreneurship, self-employment and livelihood generation. He called upon all banks to actively participate in the scheme (CMMFI) to support the State Government in the successful implementation of this scheme.

He also requested banks to ensure saturation under the Social Security Schemes, namely Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), so that every eligible account holder is covered. He appreciated the progress made under the Expansion and Deepening of Digital Payments Ecosystem (EDDPE) initiative and urged the remaining districts to achieve complete digitization at the earliest.

On Rural Self Employment Training Institutes (RSETIs), he observed that credit linkage during FY 2025–26 stood at 47%, below the benchmark of 50%. He requested the sponsoring banks and concerned Departments to strengthen post-training credit linkage and expedite the establishment and operationalization of the six additional RSETIs proposed by SBI, Bank of Baroda and Axis Bank.

In conclusion, he called upon all stakeholders to actively participate in the deliberations and continue working in close coordination to strengthen the banking ecosystem, improve credit delivery, deepen financial inclusion and contribute to the sustainable socio-economic development of Nagaland.

Shri P. Bulte, General Manager, NABARD, Nagaland addressed the Committee and appreciated the comprehensive agenda prepared by the State Level Bankers' Committee (SLBC). He observed that the performance reports indicated that a few member banks consistently remained at the lower end in key parameters such as Credit-Deposit (CD) Ratio, Priority Sector Lending and Agricultural Credit disbursement.

To improve the performance of such banks, he proposed that the Chairman of the SLBC may consider addressing letters to the Chairman and Managing Directors (CMDs) of the concerned banks, highlighting their performance. He noted that the top level senior controlling offices of many banks are located outside the State and are generally not represented in the SLBC meetings. He expressed the view that direct communication from the SLBC Chairman to the top management of these banks would help secure greater attention and improve their performance in Nagaland.

Shri P. Bulte further informed the Committee that most districts in Nagaland are classified as credit-deficit districts, making banks eligible to avail concessional refinance support from NABARD for loans extended in such areas. He also highlighted that concessional refinance facilities are available for loans sanctioned under the Pradhan Mantri Formalisation of Micro Food Processing Enterprises (PMFME) Scheme. He encouraged member banks to make effective use of these refinance facilities to enhance credit flow and support economic development in the State.

He concluded his address by expressing confidence that the banking sector would continue to strengthen its efforts towards improving credit delivery and achieving the objectives of financial inclusion in Nagaland.

Shri S. Nekhini, General Manager and O-I-C, Reserve Bank of India, Kohima, addressed the Committee and highlighted three key issues requiring the attention of member banks and other stakeholders. Referring to the Annual Credit Plan (ACP) performance for FY 2025–26, he noted that while the MSME sector had achieved its target, the Agriculture sector recorded only 52% achievement. He emphasized that ACP targets are finalized at the district level with the participation of branch managers and, therefore, should be realistic and achievable. He urged the controlling offices of member banks to ensure active participation of branch managers in district-level ACP meetings and to improve monitoring so that the agreed targets are effectively implemented and achieved.

He further emphasized the importance of strengthening financial literacy across the State. He expressed concern over the absence of Financial Literacy Counsellors (FLCs) in all districts of Nagaland and requested the SLBC Convenor to expedite the appointment of FLCs. He also urged member banks to conduct the RBI-mandated monthly Financial Literacy Camps (which is once in a month by Rural Branch) sincerely and regularly, with proper monitoring mechanisms in place. Stressing the importance of financial awareness among both the public and bank functionaries, he observed that effective financial literacy initiatives would help prevent customer hardships and enhance the quality of banking services.

Referring to the recently revised Reserve Bank of India guidelines under the Lead Bank Scheme (LBS), he advised all member banks to familiarize themselves with and implement the revised circular. He also requested the State Government to sensitize Deputy Commissioners and other line departments on the revised guidelines so that District Consultative Committee (DCC) meetings are conducted more effectively and contribute to improved coordination among stakeholders.

In conclusion, Shri S. Nekhini called upon all member banks, Government departments and other stakeholders to work in close coordination to improve credit planning, strengthen financial literacy initiatives and ensure effective implementation of the revised Lead Bank Scheme guidelines for the overall development of the banking sector in Nagaland.

Shri Kesonyu Yhome, IAS, Finance Commissioner, Finance Department, Govt. of Nagaland, delivered the keynote address acknowledging the virtual participation of Shri Vinod Kumar, Director, DFS, Delhi and emphasized that the State Level Bankers' Committee (SLBC) should be viewed as a collaborative platform for identifying challenges and evolving practical solutions rather than as a routine review meeting. He underscored that banking services have become an essential requirement for every citizen, irrespective of their socio-economic background, and called upon all stakeholders to adopt a customer-centric approach in service delivery.

At the outset, he stressed the importance of improving customer service in the banking sector. He observed that courteous behaviour, equal treatment of all customers, and improved service standards are fundamental to building public confidence in the banking system. He urged banks to strengthen their customer service culture through continuous orientation and capacity building of staff.

Reviewing the overall banking performance in the State, he also expressed concern over the decline in the Credit-Deposit (CD) Ratio during the quarter ended March 2026. While appreciating the improvement achieved in the previous quarters, he noted that the State's CD Ratio had declined from around 66% to 61%, with Kohima district recording a particularly low ratio of below 30%. He requested banks to examine the reasons for the decline and take corrective measures to improve credit flow, particularly in districts exhibiting weak performance.

On the Annual Credit Plan (ACP), Shri Kesonyu Yhome, IAS, Finance Commissioner, observed that the State had achieved only around 70% of the annual target during FY 2025-26 and the achievement remained heavily skewed towards the MSME sector. He further pointed out that 14 banks had achieved less than 40% of their respective ACP targets. He urged the concerned banks to review their lending performance and adopt focused strategies to improve credit deployment across all priority sectors.

Highlighting the importance of supporting Government flagship programmes, he referred to the Chief Minister's Micro Finance Initiative (CMMFI), which has benefited over 3,000 entrepreneurs since its inception. He expressed concern that certain banks had reported nil sanctions under the scheme despite the State Government's continued emphasis on entrepreneurship development. He further stated that those banks are not in alignment with the priority of the State government which is an area of concern. He requested all member banks to actively participate in implementing the scheme and align their lending priorities with the developmental initiatives of the Government.

He also highlighted the Chief Minister's Life Insurance Scheme and sought the 100% cooperation of banks in ensuring timely opening, verification and servicing of beneficiary accounts to facilitate seamless implementation of the programme.

On financial inclusion, he appreciated the progress made in extending banking services to previously unbanked blocks mentioning recent developments in Wokha, Chümoukedima and Niuland but noted that several remote areas still remain underserved. He observed that many unbanked blocks had been allotted to banks for more than a decade without establishing banking outlets. He emphasized the need for banks and the State Government to work closely to resolve issues relating to connectivity, infrastructure and operational constraints so that banking services can reach all identified locations within a reasonable timeframe.

Shri Kesonyu Yhome, IAS also highlighted the need to achieve 100% Aadhaar seeding and authentication of bank accounts for effective implementation of Direct Benefit Transfer (DBT) schemes. He noted that while a large number of CASA accounts exist in the State, Aadhaar seeding (65% of CASA) and authentication levels (less than 41%) remain below the desired level. He requested banks to intensify efforts in this regard and assured the State Government's support wherever required.

Concluding his address, he urged all stakeholders to focus on finding practical solutions through collective efforts rather than attributing responsibility or offering explanations for existing gaps. He further gave direction to member banks to ensure participation of senior officials in future SLBC meetings so that important policy decisions could be taken expeditiously. He expressed confidence that stronger coordination between banks and the Government would significantly contribute to inclusive economic development and financial inclusion across Nagaland.

ADOPTION OF MINUTES: The minutes of State Level Bankers' Committee meeting held on 26.02.2026 (Quarter Ended December, 2025) was circulated to all the members. Since there was no request for amendment from members, the minute was adopted by the Committee.

ANNUAL CREDIT PLAN FY 2026-27 :

The Committee approved Annual Credit Plan for FY 2026 – 27 for Rs 2735.28 Crore as under :

Sector	FY 2025 - 26			FY 2026 - 27		
	Target Amount	Achieved Amount	Achievement %	Target Amount	YoY Inc	Increased %
Agri	1179.99	615.22	52.14%	1050.83	-129.16	-10.95%
MSME	1192.21	1240.55	104.05%	1271.37	79.16	6.64%
Other PS	363.85	62.06	17.06%	413.08	49.23	13.53%
Total	**2736.06**	**1917.83**	**70.09%**	**2735.28**	**-0.78**	**-0.03%**

Shri Mangta Shoute, AGM, RBI, Kohima, congratulated the SLBC Convenor, member Banks, Lead District Managers (LDMs), NABARD and all stakeholders for finalizing and uploading the Annual Credit Plan (ACP) for FY 2026–27 before 1st April 2026. He observed that this was the first instance in the history of SLBC Nagaland where the ACP had been approved and uploaded within the stipulated timeline, reflecting the collective efforts of all concerned.

While reviewing the achievement under the Annual Credit Plan (ACP), the Committee deliberated on the challenges faced by banks in enforcing the provisions of the SARFAESI Act in the State. After detailed discussion, it was decided to constitute a **Sub-Committee on the Implementation of the SARFAESI Act** to examine the practical issues and constraints encountered by banks in the effective implementation of the Act and to recommend suitable measures for improving the recovery framework.

The Sub-Committee shall be constituted under the leadership of the State Government. The following member banks shall be represented on the Committee:

1. State Bank of India
2. Bank of Baroda
3. UCO Bank
4. Canara Bank
5. Axis Bank
6. HDFC Bank
7. ICICI Bank

8. Nagaland Rural Bank
9. Nagaland State Cooperative Bank

Each member bank shall nominate a senior official along with a representative from its Law/Legal Department to participate in the deliberations of the Sub-Committee.

The State Government shall notify the composition and convene the meetings of the Sub-Committee at the earliest.

(Action: Finance Department)

Agenda No. 1: CD Ratio, Review of Districts with CD Ratio below 40% as on 31.03.2026

The Committee noted that the State's CD Ratio declined to **61.11%** as on **31st March 2026** from **66.79%** as on **31st December 2025**. Kohima District continued to remain a major concern with a CD Ratio below **40%**. The LDM, Kohima informed that a Special Sub-Committee meeting on low CD Ratio was held on **17.06.2026**, wherein it was observed that **17 bank branches** in the district had a CD Ratio below 40%, including IDFC First Bank, IndusInd Bank and ESAF Bank with CD Ratios below 1%.

The Committee expressed concern over the absence of Controller-level representatives from Canara Bank, ESAF Bank, Federal Bank, IDFC First Bank, IndusInd Bank, Punjab & Sind Bank, South Indian Bank and Yes Bank. IDFC First Bank informed that it is presently extending only two-wheeler loans in Kohima, and the Committee advised the bank to submit its lending policy for Nagaland.

After deliberations, the Committee decided that the State Government shall review the performance of banks with respect to CD Ratio, credit deployment and implementation of Government flagship schemes. It was further resolved that, based on such review, banks which are not performing satisfactorily in terms of CD Ratio, credit deployment and implementation of State Government flagship schemes shall not be considered for placement or continuation of Government deposits. The Committee also fixed a target of achieving a **50% CD Ratio in Kohima District by December 2026**.

The Committee further noted the submission of ESAF Bank that, despite operating in Nagaland for over two years, it has not yet been authorized to undertake lending activities in the State. The Committee requested the Government of Nagaland to take up the matter with the Managing Director of ESAF Small Finance Bank for early authorization of lending operations in Nagaland.

(**Action – Finance Department, ESAF, LDM, Kohima & All Banks in Kohima District)**

Agenda No. 2: REVIEW OF CREDIT DISBURSEMENT

Achievement under ACP (Priority Sector Lending) upto March 2026 Qtr FY 2025-26:

The achievement of ACP target was 70.09% for FY 2025-26 where Agri -52.14%, MSME – 104.05% and Other PS – 17.06.

Nil performing banks in Agri (PS) are IDFC, INDUS, YES, ESAF and SSFB, and in MSME (PS) are SIB, YES and ESAF. In Other (PS) - PSB, FED, HDFC, IDFC, INDUS, SIB, YES, ESAF and SSFB.

The Committee reviewed the performance of banks exhibiting low achievement under the Annual Credit Plan (ACP) despite maintaining comparatively healthy Credit-Deposit (CD) Ratios. It was observed that the level of credit deployment under the ACP was not commensurate with their overall lending performance in the State.

The following banks were specifically discussed:

BOM having CDR 215% and ACP achievement 31.99%, BOI having CDR 97.22% and ACP achievement 18.55%, YES bank having CDR 48.64 and ACP achievement 0%, IOB having CDR 58.72% and ACP achievement of 12.37%, Canara having CDR 58.63% and ACP achievement of 27.18%.

(Action: IOB, BOI, BOM, CAN, YES)

Agenda NO. 3: PRIORITY SECTOR ADVANCES POSITION AS ON 31.03.2026:

Total priority sector advances stood at 25.85% (25.12% last Qrt) against the total advances of Rs. 12656.76 Cr. The committee approved a target of 28% achievement in Total PS advance by 31st March 2027.

Chairman, NRB reported that their PS outstanding against Total Advance stood at 81.01% as on March 2026 instead of 70.23% highlighted in the Agenda.

Shri Amit Ranjan, DGM, SLBC, LHO, Guwahati highlighted the importance of the Government of India's ongoing digital initiative for processing Kisan Credit Card (KCC) applications through the **KRISHIKA App**. He informed the Committee that the current campaign is intended to familiarise banks with the digital platform and prepare them for a future where KCC applications, including fresh sanctions and renewals, may be processed entirely through digital channels.

He urged all member banks to ensure that their branches become proficient in processing KCC applications through the KRISHIKA App.He also appealed to all banks to expedite the adoption of the KRISHIKA App, strengthen awareness among branch functionaries, and ensure seamless implementation of digital KCC processing in line with the Government of India's vision for technology-enabled agricultural credit delivery.

Agenda No. 4: GOVT. SPONSORED SCHEMES (PMFME, PMSVANIDH, CMMFI, NRLM, PMMY, PMEGP, etc.)

PMEGP: PMEGP target allotted but CY Nil Sanction during FY 2025-26 – IND, BAND, BOM, FED, HDFC, ICICI, IDFC, INDUS, SIB and YES.

(**Action: IND, BAND, BOM, FED, HDFC, ICICI, IDFC, INDUS, SIB and YES)**

PMFME Scheme: Shri Kuko Nuh, SPMU-PMFME, highlighted the slow progress in implementation of the PMFME Scheme, stating that loan rejections continued to outnumber sanctions and that several banks had not sanctioned any cases despite allotted targets. He also raised concerns regarding charging of interest on the subsidy component, replacement of approved machinery quotations, direct credit of loan amounts to beneficiaries instead of authorised vendors, and the large number of pending loan applications. Member banks were advised to strictly adhere to the PMFME operational guidelines and expedite disposal of eligible applications.
Shri H. Lalhlimpuia, SLBC Coordinator, presented the bank-wise PMFME targets for FY 2026–27. After deliberation, the Committee approved the bank-wise allocation with an overall State target of 210 cases and advised all member banks to achieve their allotted targets through timely sanction and disbursement of eligible cases.

(Action: all allottee banks)

PMSVanidhi: Achievement stood at 6467 against target of 13035 (to be achieved by 31.03.2030) which is 49.61%. The Department reported that Lok Kalyan Mela was conducted in Kohima and Dimapur during 1st June 2026 – 30th June 2026.

PM SURYA GHAR (ROOF-TOP SOLAR)

Er. Moameren, SE (T), Power Department and Nodal Officer for the PM Surya Ghar: Muft Bijli Yojana, Shri Mohamran apprised the Committee of the progress and challenges in implementing the PM Surya Ghar: Muft Bijli Yojana in Nagaland. He highlighted that delays in loan sanction by some bank branches were affecting the pace of consumer installations under the scheme. Against the State target of 10,900 installations, only 343 installations have been achieved so far. He requested all member banks to expedite the processing and sanction of eligible loan applications and extend full cooperation to facilitate timely achievement of the State's targets under the scheme.

Based on feedback received from empanelled vendors, he highlighted that delays in loan sanctioning were being experienced at certain bank branches, including Bank of Baroda, Dimapur; Central Bank of India, Dimapur; and State Bank of India branches in Dimapur and Kohima.

Shri Rajiv Roy, RM, SBI, RBO, Dimapur and Convenor of SLBC, Nagaland informed the Committee that State Bank of India had held a meeting in Dimapur with PM Surya Ghar vendors to address issues relating to loan processing. He stated that delays were mainly caused by applications being routed to branches located away from the beneficiaries' residences, resulting in delays in field inspections. To streamline the process, vendors have been advised to submit applications to the nearest branch of the beneficiary, irrespective of where the bank account is maintained. He expressed confidence that the revised approach, along with the cooperation extended by the vendors, would facilitate faster disposal of pending loan applications.

(Action : BOB, CBI, SBI Kohima)

PM Vishwakarma: The Committee reviewed the implementation of the PM Vishwakarma Scheme and discussed the operational issues affecting timely credit delivery. It was brought to the notice of the Committee by the implementing Department that while several artisans had completed repayment of their loans, the closure of loan accounts was not being updated on the PM Vishwakarma Portal by some branches, resulting in inaccurate data. Member banks were requested to ensure timely updation of both loan sanction and loan closure details on the portal.

The Committee also noted that a number of genuine artisans whose applications had been re-submitted after verification were facing delays in loan sanction at the branch level, particularly in certain districts viz Noklak and Tuensang (Since 2024). It was decided that the implementing department would furnish district-wise details of pending and rejected cases, along with the reasons for rejection, to the SLBC for taking up the matter with the concerned banks.

Further, the implementing department reported that the Deputy Commissioners, as Chairpersons of the District Implementation Committees, would take up such issues with the respective bank branches to facilitate early disposal of pending applications in all Govt. Sponsor Schemes. Member banks were advised to resolve pending cases expeditiously and ensure strict adherence to the operational guidelines of the PM Vishwakarma Scheme**.**

(Action: Industries & Commerce, SBI – RBO Mokokchung)

CMMFI –The representative of Union Bank of India highlighted an operational issue affecting the financing of commercial taxi cases under CMMFI schemes. He informed the Committee that, despite submission of the required assurance letter to the concerned authority in January, registration of certain commercial vehicles was still pending, preventing further processing of the loan cases.

He further stated that the All Nagaland Taxi Association was not permitting vehicles to operate without registration, thereby affecting their loan repayment capacity. He informed that similar concerns had also been raised by other banks during the District Level Consultative Committee (DLCC) meetings and requested the concerned Department to examine the matter and facilitate early registration of eligible vehicles to ensure timely implementation of the scheme.

Smt. Abeinuo Jasmine Ashao, Under Secretary, Finance Department, Govt. of Nagaland informed the Committee that the delay in registration of commercial vehicles was a common issue being faced by all banks due to technical issues in the Transport Department's registration portal. She stated that the matter had already been escalated to the concerned department and expressed hope that the issue would be resolved shortly, as the Department was actively pursuing the matter.

(Action: Finance Department)

The Committee discussed about having separate Product Code for CMMFI by all banks. It has been decided that **all Banks should come up with separate product code for CMMFI within 3 months** which will take care of interest charges in loan portion and subsidy portion.

(Action: All Banks)

The Committee also discussed about updation of credit Portal of CMMFI where all banks are requested to update their performances regularly so that the mechanism of monitoring CMMFI application will be stabilsed.

(Action: All banks)

Agenda No. 5. POSITION OF NPA IN GSS AS ON 31.03.2026

The Committee decided that NPA in Government Sponsored Scheme should be taken up vigorously at District Level Credit Committee chaired by Deputy Commissioner. Finance Department is also requested to provide list of Nodal Officer for all Government Sponsorship Schemes to SLBC which will be disseminated to all SLBC Members.

(Action: Finance Department & LDMs)

Agenda No. 6: REVIEW OF FINANCIAL INCLUSION INITIATIVES AND EXPANSION OF BANKING NETWORK AND FINANCIAL LITERACY

a. Status of Unbanked Blocks in the State (Annexure A enclosed): Smt. Imtimenla, Additional Secretary, Finance department, Govt. of Nagaland informed the Committee that the State Government had initiated action on the issues relating to unbanked blocks as recommended by the Working Committee. She stated that communications had been issued to the Chief Executive Officers and Controlling Heads of the concerned banks, and responses had been received indicating that the major constraints were lack of connectivity and infrastructure.

She further informed that these issues had been deliberated in detail in the Sub-Committee meeting with the participation of the service providers and the Information Technology & Communication Department. The IT&C Department had assured that connectivity would be extended to most of the identified unbanked blocks, while the district administrations, in coordination with the Lead District Managers and other stakeholders, had already identified suitable infrastructure for establishing banking outlets.

The Committee noted and appreciated the opening of Bank of Baroda's branch at Chukitong, Wokha District on 27.02.2026, Federal Bank's branch at Kuhuboto, Niuland District on 20.04.2026, and Bank of Baroda's branch at Ura under Dhansiripar Block, Chümoukedima District.

b. Identified unbanked Villages (Population > 3000) having Connectivity Issue: DFS Letter No D.O. No 1/14/2015-FI (C- 80072641) dated 12.05.2026 (and Finance Department Letter No. FIN/GEN/24/88(PT-I)'Y' dated 27th May 2026)

(i) **Tesophenyu (Federal Bank):** The bank shared Lat-long of identified building and Service Providers – BSNL, Airtel and Jio Reliance submitted feasibility of providing Network Connectivity. The Bank is advised to proceed with necessary formalities for setting up a branch at the earliest. The bank is also advised to give a timeline in the next SLBC Sub Committee meeting.

(Action: Federal bank)

(ii) **Peshu (Federal Bank):** LDM Noklak to put up in DCC meeting

(Action: LDM Noklak)

(iii) **Pesao (ICICI):** LDM Mon to put up in DCC meeting

(Action: LDM Mon)

(iv) **Tang (IDBI):** LDM Mon to put up in DCC meeting

(Action: LDM Mon)

(v) **Longching (Indian Bank):** Based on Long-Lat of identified building shared by the Bank, Airtel and Jio Reliance confirmed feasibility of Network connectivity. The bank is advised to proceed with necessary formalities for setting up a branch at the earliest. The bank is also advised to give a timeline in the next SLBC Sub Committee meeting.

(Action: Indian Bank)

(vi) **Kandinu (SBI):**The Committee was informed that Axis Bank has opened a branch at Chunlikha, Tseminyu District, which was allotted to the bank by SLBC under the Unbanked Blocks initiative. The branch is scheduled to be formally inaugurated on 10.07.2026.

The Lead District Manager (LDM), Tseminyu submitted the latitude and longitude coordinates of both locations, indicating that Kandinu Village falls within a 5 km radius of the newly opened Axis Bank branch at Chunlikha.

Latitude/Longitude of Kandinu Village: 25.995152, 94.255873
Latitude/Longitude of Axis Bank, Chunlikha: 25.981969, 94.236073
Distance between the two locations: 2.46 km (Within 5 Km radius)

In view of the operational banking outlet at Chunlikha by Axis bank and its proximity to Kandinu Village, the Committee decided to remove Kandinu Village from the list of unbanked villages.

(**Action: SBI, SLBC)**

Agenda No. 7: Financial Inclusion and Financial Literacy – Progress and Assessment under National Strategy of Financial Inclusion (NSFI)

(i) Centre For Financial Literacy (CFL)

The Committee noted that the Centre for Financial Literacy (CFL), implemented by the CRISIL Foundation under the Reserve Bank of India's Moneywise Centre for Financial Literacy initiative, continues to promote financial literacy and awareness among rural communities through various activities, including Awareness Camps (AWCs), Flipbook-Based Trainings (FBTs), Audio-Visual Trainings (AVTs) and interactive learning games.

During FY 2025–26, under Phase I, a total of 1,966 awareness programmes were conducted, benefiting 57,464 participants. Under Phase II, 7,845 awareness programmes were conducted, covering 1,80,634 participants, as reported by the CFL. The Committee appreciated the efforts of the CRISIL Foundation in enhancing financial literacy across the State and advised all stakeholders to continue supporting such initiatives to further strengthen financial inclusion.

(ii) Expanding And Deepening of Digital Payments Ecosystem (EDDPE) undertaken in the state as on 31st March 2026:

The Committee noted that 11 member banks, including Nagaland Rural Bank (NRB) and Nagaland State Cooperative Bank (NSCB), had not yet achieved 100% digitisation under EDDP. The concerned banks were requested to submit the latest status of digitisation to the SLBC Convenor by 10th July 2026. The banks identified were Bandhan Bank, Bank of Baroda, Bank of India, Canara Bank, Central Bank of India, Indian Bank, Punjab National Bank, State Bank of India, South Indian Bank, Nagaland Rural Bank (NRB) and Nagaland State Cooperative Bank (NSCB).

During the meeting, Bandhan Bank, Central Bank of India and South Indian Bank informed the Committee that they had already achieved 100% digitisation.

The Committee further instructed all member banks to upload the EDDP data as on 30th June 2026 in the SLBC Portal on or before 14th July 2026.

(Action: All banks)

Agenda No.8: APY PERFORMANCE FY 2025-26: BANKWISE UPTO 31.03.2026:

The Committee noted that the overall achievement under the Atal Pension Yojana (APY) during FY 2025–26 was **8,786 enrolments** against the target of **18,420**, achieving **48%** of the annual target, which was considered unsatisfactory. It was further informed that the Pension Fund Regulatory and Development Authority (PFRDA) has assigned a target of **21,150 enrolments** for FY 2026–27. All member banks were advised to intensify their enrolment efforts and take appropriate measures to achieve the target allocated by the PFRDA within the stipulated timeline.

(Action: All Banks)

Agenda No. 9: REVIEW OF PERFORMANCE: RURAL SELF EMPLOYMENT TRAINING INSTITUTE (RSETI) PEREN FOR FY 2025-26:

The minute of Sub Committee on RSETI held on 14.05.2026was adopted by the Committee.

Mokokchung Cluster – Mokokchung, Longleng and Zunheboto: Shri Menuotuo Chadi, State Coordinator, NSRLM (RD) submitted the letter No. AXISB/NECRL/26-27/24 dated 12.05.2026 received from Axis Bank in response to Letter No. RD/RSETI-42/2009(Pt) dated 26th February 2026 stating that the proposal for setting up RSETI at Mokokchung does not align with the Bank's current strategic focus and implementation model. The letter also stated that the Bank does not have prior experience or expertise in operating RSETI anywhere in the country.

After due deliberation, the Committee decided that Rural Development Department, Nagaland will take up the matter with the Ministry of Rural Development Department, Govt. of India which will be taken up at quarterly National Level Bankers' Meet organised by the Ministry.

Phek Cluster – Phek, Kiphire, Meluri: Shri Rajiv Roy, RM, SBI, RBO, Dimapur reported that necessary formalities has been undertaken for taking over of land at Chizami allotted to SBI for setting up of RSETI at Chizami for Phek Cluster covering Phek, Kiphire and Meluri.

Tuensang Cluster- Tuensang, Noklak, Shamator: The District Administration has identified land at Shamator for establishment of the Rural Self Employment Training Institute (RSETI). A joint site inspection was carried out by the Lead District Manager (LDM), Wokha on 9th June 2026. The land, which was previously owned by a private individual, has since been transferred to the State Government. The process of execution of the Deed of Transfer in favour of the State Bank of India is also completed.

In the meantime, SBI, Regional Business Office (RBO), Mokokchung was advised to initiate the process for obtaining Administrative Approval from the Ministry of Rural Development to facilitate the establishment of the RSETI at Shamator. Timeline of one month is given for obtaining Administrative Approval.

Bank of Baroda – Mon: Bank of Baroda has not taken any initiative for opening RSETI at Mon. Finance department reported that building has been identified which also was already informed to the bank. NSRLM also reported that Bank of Baroda did not take any action for obtaining Administrative Approval from the Ministry.

Bank of Baroda is reminded again to immediately write to the Ministry of Rural Development for obtaining Administrative approval. Timeline of one month is given for obtaining Administrative Approval.

Wokha Cluster - Wokha, Kohima and Tseminyu: Bank of Baroda did not take any action despite building being identified by District Administration for immediate running of RSETI at Wokha. Bank of Baroda is requested to take immediate steps for establishing the RSETI, observing that all essential resources, including land and temporary accommodation, had already been made available by the District Administration. Bank of Baroda is also reminded again to immediately write to the Ministry of Rural Development for obtaining Administrative approval. Timeline of one month is given for obtaining Administrative Approval.

Bank of Baroda informed the Committee that they are in the process of establishing an RSETI at Chümoukedima. The Committee deliberated on the matter and noted that Chümoukedima falls under the Dimapur RSETI Cluster comprising Dimapur, Peren, Niuland and Chümoukedima, for which the RSETI is already operational at Peren.

It was clarified that neither the State Level Bankers' Committee (SLBC) nor the Nagaland State Rural Livelihoods Mission (NSRLM) had allocated any separate RSETI for Chümoukedima to Bank of Baroda. Accordingly, Bank of Baroda was advised to take necessary action only in accordance with the cluster allocation approved by the competent authority.

Agenda No. 10: Discussion on Market intelligence issues

Shri Mangta Shoute, AGM, RBI, Kohima, emphasized the importance of timely reporting of Market Intelligence (MI) issues, particularly cases relating to unauthorized deposit collection by any entity or individual. He advised member banks to promptly report such instances to the concerned Lead District Managers (LDMs), who, in turn, should consolidate and forward the information to the Reserve Bank of India for appropriate action through the State Level Coordination Committee (SLCC). He further requested Government Departments to report such matters to the Finance Department to facilitate coordinated action by the concerned authorities.

Agenda No.11: ATM Deployment in Deficient Districts:

Shri Mangta Shoute, AGM, RBI, Kohima, informed the Committee that there should be at least 20 ATMs per one lakh population. Based on the current assessment, six districts, viz., Mon (3), Peren (3), Phek (3), Tuensang (3), Wokha (6) and Zunheboto (5) continue to have ATM deficiencies (deficiency indicated in the brackets against the district), although improvements had been observed in several districts compared to the previous quarter.

Shri Shoute advised all Lead District Managers to assign bank-wise targets for installation of ATMs in districts with deficiencies and to review the progress regularly through the District Consultative Committee (DCC) meetings. He also appreciated the initiative taken in Peren District, where bank-wise targets had been assigned, and encouraged other districts to adopt a similar approach for expediting ATM deployment.

He further observed that the Action Taken Report (ATR) on the decisions of the previous SLBC Meeting, particularly relating to ATM deployment, had not been submitted by the LDMs.

(Action: LDMs of Phek, Wokha, Zunhebot, Tuensang and Mon)

Agenda No. 12: Timely submission of data, adhering to the schedule of SLBC Meeting

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

Agenda No 13: Improvement in Access indicators (Branch & Fixed BCs and ATMs) and Usage indicators (No. of deposit and credit accounts) in the identified districts

Shri Shoute advised member banks to ensure that at least 30% of the BCs/CSPs engaged under the programme are women, in line with RBI's guidance, and encouraged banks to coordinate with the Nagaland State Rural Livelihoods Mission (NSRLM) for identification and engagement of eligible women BCs wherever feasible.

(Action: All Concerned banks)

Agenda No. 14: Resolution of issues related to KYC / re-KYC and reactivating inoperative / frozen accounts to avail DBT benefit

The Committee emphasized the need for timely completion of pending KYC/Re-KYC formalities and reactivation of inoperative/frozen accounts to ensure uninterrupted credit of Direct Benefit Transfer (DBT) benefits to eligible beneficiaries. All member banks were advised to review their pending KYC/Re-KYC cases, take necessary corrective measures, and achieve 100% KYC compliance at the earliest. Banks were further requested to ensure prompt reactivation of eligible inoperative/frozen accounts in accordance with the extant regulatory guidelines to facilitate seamless delivery of banking services and Government benefits to customers.All Banks are requested to have data related to pending KYC/ re KYC and act accordingly to have 100% KYC compliance in order to have a smooth delivery of banking channel to the customers.

(Action: All banks)

Agenda No. 15: Financial Literacy and Awareness Programme for Transgender (Finance Department Letter No. FIN/GEN/GOI/REF/1/2010 dated 15.06.2026 enclosed)

No discussion as line department was not present.

Agenda No. 16: National Strategy for Financial Inclusion (NSFI): 2025-30 – Action Points

Shri Mangta Shoute, AGM, RBI, Kohima, informed the Committee that 1,178 villages in Nagaland have been identified as Unbanked Revenue Centres (URCs), which are required to be covered through a Banking Correspondent (BC), Customer Service Point (CSP) or a brick-and-mortar bank branch. He stated that the district-wise allocation of URCs to member banks has been prepared by the SLBC in consultation with RBI, based on the existing banking network in each district.

He requested the Committee to approve the proposed allocation of URCs, following which the SLBC Convenor would circulate the bank-wise allocation to all member banks for necessary action. The Committee approved allocation of URCs.

He informed that the banking coverage of all identified URCs is to be achieved in a phased manner by the year 2030, with milestones of 15% coverage by December 2026, 30% by December 2027, 50% by December 2028, 70% by December 2029 and 100% by 2030. He requested all member banks to prepare appropriate action plans and ensure achievement of the prescribed targets within the stipulated timelines.

(Action: SLBC, All Banks)

Agenda No. 17: Any other agenda to be discussed with the permission of the Chair:

1. CSR and Special SLBC

Mr David Kire, OSD, IDAN said that the Hon'ble Chief Minister of Nagaland accompanied by the Deputy Chief Ministers, and other senior officials had a conclave with industry leaders in New Delhi recently for taking up CSR activities in the state. He got commitments of over Rs 30 crores and assurances of more support. All these corporations have no presence in the state.

Since all the banks have been operating in the state for many years, he has asked them to set aside at least 1% of their CSR budget for taking up CSR activities in Nagaland. Such requests have been made before by the Chief Secretary and other senior officials in previous SLBC meetings and adopted by the forum. As CSR is now mandatory, the funds set aside for CSR have to be utilised, all banks are requested to adopt CSR activities to benefit the people of the State.

Shri David Kire also suggested convening a Special SLBC Meeting with the participation of the Chairpersons, Managing Directors and Chief Executive Officers of major banks. He expressed the view that such a meeting would provide an appropriate platform to address several long-pending banking and developmental issues confronting the State and requested the SLBC Convenor to place the proposal before the competent authorities for consideration.

2. Revised Lead Bank Scheme

Shri Mangta Shoute, AGM, RBI, Kohima, apprised the Committee that the Reserve Bank of India has issued the revised Lead Bank Scheme guidelines on 19th June 2026, incorporating several changes to strengthen the Lead Bank mechanism. He informed that while the District Level Review Committee (DLRC) and State Level Bankers' Committee (SLBC) meetings will continue to be held quarterly, Block Level Bankers' Committee (BLBC) meetings in the North Eastern States may be conducted on a half-yearly basis. He further stated that, for the North Eastern Region, an officer not below the rank of Deputy Zonal Manager (DGM) may function as the Convener of the SLBC.

(Action: SLBC Convenor & LDMs)

He highlighted the revised provisions relating to strengthening the Lead District Manager (LDM) offices and emphasized that sponsoring banks should ensure adequate infrastructure and resources, including provision of office equipment and engagement of a skilled computer operator. He also informed that, as per the revised guidelines, each district should ordinarily have a dedicated LDM and, wherever a single LDM is assigned charge of more than one district, the sponsoring bank should furnish valid justification to the Reserve Bank of India.

(Action: Sponsoring banks, viz., SBI & BOB)

He also informed the Committee that the revised Lead Bank Scheme provides for reconstitution and rationalization of SLBC Sub-Committees. In addition to the existing Sub-Committees, separate **Sub-Committees on Agriculture & Allied Activities, MSME & Other Priority Sectors, and Financial Inclusion & Financial Literacy** have been envisaged. He suggested that the composition and chairmanship of these Sub-Committees may be finalized by the SLBC so that they become operational at the earliest. He further recommended that, as far as practicable, Sub-Committee meetings should be scheduled on different dates instead of conducting all meetings on a single day, to facilitate more focused deliberations on sector-specific issues.

(Action: Finance department, SLBC)

3. Standard Operating Procedure (SOP) for relief measures on Natural Calamities

Shri Mangta Shoute, AGM, RBI, Kohima, informed the Committee that the Reserve Bank of India has recently issued a Standard Operating Procedure (SOP) for providing relief measures in areas affected by natural calamities, which has been circulated to the SLBC for dissemination among all member banks. He requested all banks to familiarize themselves with the provisions of the SOP and ensure timely compliance whenever such situations arise.

4. **Shri Vineet Kumar, Addl. Secretary, Finance & IDAN** emphasized the need for greater customer awareness of the RBI's Integrated Ombudsman Scheme by ensuring its prominent display in all bank branches. He also stressed the importance of strengthening coordination between the SLBC and District Consultative Committees (DCCs) through an effective two-way communication mechanism to facilitate timely escalation of district-level issues and dissemination of SLBC decisions to branches. He further urged member banks to accord due priority to Government-sponsored schemes and State development initiatives while ensuring regular conduct of DCC meetings across all districts.

(Action: SLBC, LDMs, All Banks)

Shri Mangta Shoute, AGM, RBI, Kohima informed the Committee that RBI conducts regular branch inspections, including incognito visits, to assess compliance with customer service standards. He advised all Controlling Offices to ensure that branches prominently display information relating to the RBI Integrated Ombudsman Scheme and the bank's internal grievance redressal mechanism, maintain complaint boxes and complaint registers, provide facilities such as drinking water, seating arrangements for senior citizens and pensioners, ramps for persons with disabilities wherever applicable, and display notices regarding exchange of soiled and mutilated notes, and all customer service related services as per RBI guidelines.

With regard to coordination between the District Consultative Committees (DCCs) and the State Level Bankers' Committee (SLBC), he referred to the revised Lead Bank Scheme guidelines and advised all Lead District Managers (LDMs) to proactively identify issues requiring policy intervention at the State level and forward the same to the SLBC Convenor for inclusion in the SLBC Agenda.

(Action: LDMs)

In her concluding remarks, Smt. Imtimenla, Additional Secretary, Finance Department, appreciated the constructive deliberations held during the meeting and noted that the decisions taken in the recent SLBC Meetings have begun to yield positive results. She emphasized that the successful implementation of the decisions taken at the SLBC largely depends on strengthening the District Consultative Committees (DCCs) and urged all Lead District Managers (LDMs) to ensure effective dissemination of SLBC decisions, close coordination with the Deputy Commissioners, and active participation of member bank branches at the district level.

She reiterated the importance of improving customer service in bank branches and requested all member banks to ensure proper display of the RBI-prescribed customer service guidelines, grievance redressal mechanism, and other mandatory notices to enhance customer awareness and service standards.

Expressing satisfaction over the progress made in the establishment of Rural Self Employment Training Institutes (RSETIs), she urged the concerned banks and the Rural Development Department to expedite the remaining formalities for operationalization of the approved RSETIs. She also emphasized the need for greater engagement of Business Correspondents (BCs), particularly women Self Help Group (SHG) members trained and certified under the Indian Institute of Banking & Finance (IIBF), in accordance with RBI guidelines.

She thanked all participants for their active participation and valuable contributions and expressed confidence that the decisions taken during the meeting would further strengthen financial inclusion and banking services across the State.

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MINUTE OF SLBC COMMITTEE ON UNBANKED BLOCK AND TECHNICAL ISSUES FOR THE QUARTER MARCH 2026 HELD ON 3rd July 2026 AT HOTEL DE ORIENTAL GRAND.

ANNEXURE A

Sl. No.	Unbanked Block	Allottee Bank	Review/ Decision of SLBC Committee Meeting on 26.02.2026	Review/ Decision of SLBC Sub Committee Meeting on 16.06.2026	Review/ Decision of SLBC Committee Meeting on 03.07.2026
1	Phomching. Mon, Nagaland (Allotted to VJB by SLBC Dt 24.08.2011 now merged with BOB)	Bank of Baroda	Working Group recommended that the State Government will take up the issue with DFS	State Government wrote to the allottee bank on 19.05.2026. BOB replied that there is network connectivity issue. However BSNL representative reported that they can provide connectivity. Jio will conduct survey. BOB was instructed to take up the matter with these two service providers.	Bank of Baroda had not taken any action on the matter. The bank was advised to furnish the latitude and longitude (Lat-Long) coordinates of the identified building to facilitate assessment of network connectivity and enable further necessary action.
2	Longchem, Mokokchung, Nagaland (Allotted to BOB by SLBC Dt 24.08.2011)	Bank of Baroda	Working Group recommended that the State Government will take up the issue with DFS	State Government wrote to the allottee bank on 19.05.2026. BOB replied that the proposed branch was not feasible due to Building and Connectivity issues. The committee decided that the matter will be taken up by LDM Mokokchung in DCC meeting.	Status Quo. LDM Mokokchung to take up the issue in DCC meeting.

3	Thonoknyu, Noklak, Nagaland	HDFC Bank	Working Group recommended that since the bank is showing poor performance in various critical sectors and has failed to execute their mandatory duties, the State Government may direct all the Govt. departments to close their departmental accounts maintained with the bank. Such accounts can be opened/transferred to scheduled commercial banks after getting due permission from the Finance Department.	HDFC reported that they have identified Building for opening a branch. The committee set a time line of August 2026 for opening the branch.	The bank is advised to stick to their time line.
4	Chunlikha, Tseminyu, Nagaland (Allotted to Axis by SLBC Sub Comtt. Dt 10.01.2014)	Axis Bank	Working Group recommended that since the bank is showing poor performance in various critical sectors and has failed to execute their mandatory duties, the State Government may direct all the Govt. departments to close their departmental accounts maintained with the bank. Such accounts can be opened/transferred to scheduled commercial banks after getting due permission from the Finance Department. Axis Bank also reported that they have given Offer Letter for lease Agreement.	Axis bank reported that necessary work is going on and the branch is set to be opened on 26th June 2026.	Axis bank reported that their branch will be formally inaugurated on 10th July 2026. The House appreciated the bank for their initiative.

5	Wozhuro, Wokha, Nagaland (Earlier West Ralan) (Allotted to Axis bank by SLBC Dt 24.08.2011)	Axis Bank	Axis Bank reported that Approval from their Controlling Office is still pending.	Working Group recommended that since the bank is showing poor performance in various critical sectors and has failed to execute their mandatory duties, the State Government may direct all the Govt. departments to close their departmental accounts maintained with the bank. Such accounts can be opened/transferred to scheduled commercial banks after getting due permission from the Finance Department.	Axis Bank reported that it is not feasible to open a branch as they could not find proper building. The committee decided that the matter will be taken up by LDM Wokha in DCC meeting.
6	Khonsa, Kiphire, Nagaland (Allotted by SLBC Sub Comtt. Dt 16.05.2014)	Canara Bank	The bank submitted the report dated 12.01.2026 highlighting non feasibility including security issue. It is decided that the newly formed committee will take up the issue with the State Government.	Due to security issues in Salumi Village, the bank is advised to expedite the possibility of opening a branch and to closely monitor with District Administration and Police Department.	Due to security issues in Salumi Village, the bank is advised to expedite the possibility of opening a branch and to closely monitor with District Administration and Police Department.
7	Weziho, Meluri, Nagaland (Allotted to BOM by SLBC Sub Comtt Dt 16.05.2014)	Bank of Maharashtra	Working Group recommended that since the bank is showing poor performance in various critical sectors and has failed to execute their mandatory duties, the State Government may direct all Govt. departments to close their departmental accounts maintained with the bank. Such accounts can be opened/transferred to scheduled commercial banks after getting due permission from the Finance Department.	BOM reported that they have identified the building. BOM is requested to share Lat Long photograph of the identified building which will be shared with Service provider and IT&C Department for ascertaining availability of Network connectivity.	The bank was advised to furnish the latitude and longitude (Lat-Long) coordinates of the identified building to facilitate assessment of network connectivity and enable further necessary action.

SLBC Decision on Unbanked Blocks on 03.07.2026

8	Panso, Noklak, Nagaland (Allotted by SLBC Sub Comt. Dt 16.05.2014)	Central Bank of India	Working Group recommended that State Government will take up the issue with DFS.	State Government wrote to the allottee bank on 19.05.2026. CBI reported that they have obtained Administrative approval from their Controlling Office for opening a branch. The Bank is instructed to conduct comprehensive survey before 29th June 2026.	The bank did not conducted survey as per the timeline given in the last SLBC Sub Committee decision. However, the bank assured that they will conduct the survey within July 2026. The bank has already put up offer for premises in news paper on 24.06.2026 giving a timeline up to 21.07.2026.
9	Suruhoto, Zunheboto, Nagaland (Allotted to UBI by SLBC Sub Comtt. Dt 16.05.2014 now merged with PNB)	Punjab National Bank	Working Group recommended that State Government will take up the issue with DFS	State Government wrote to the allottee bank on 19.05.2026. PNB in their reply reported that there is no lease line connectivity. The bank is instructed to share Lat – Long of the identified building for ascertaining availability of providing connectivity by service providers.	The bank shared Lat-Long details of the identified building. Service Providers BSNL, Airtel submitted the availability of provision for Network Connectivity. The bank is advised to take up the matter with Service providers immediately.
10	Satoi, Zunheboto, Nagaland (Allotted to ALB by SLBC Sub Comtt. Dt 16.05.2014)	Indian Bank	Bank has conducted Survey on 24.02.2026 and report awaited. Bank is instructed to submit the report by 15th march 2026.	Bank did not submit survey report. The Bank is instructed to submit survey report latest by 26.06.2026.	The bank had submitted the joint survey report conducted on 24.02.2026, involving the Extra Assistant Commissioner (EAC), Satoi, Lead District Manager (LDM), Zunheboto, and the Branch Manager, Indian Bank, Kohima. The survey report also included the latitude

					and longitude coordinates of the identified building for the proposed banking outlet. SLBC will share the coordinates with the concerned telecom service providers to ascertain the feasibility of providing network connectivity at the identified location.
11	Aghunaqa, Niuland, Nagaland (Allotted by SLBC Sub Comtt. Dt 16.05.2014)	Punjab National Bank	Working Group recommended that State Government will take up the issue with DFS	State Government wrote to the allottee bank on 19.05.2026. PNB in their reply reported that there is no Building and availability of lease line connectivity also not found. However, BSNL and Airtel reported feasibility of Network. The committee decided that the matter to be taken up by LDM Niuland in DCC meeting to discuss about the Building.	The bank had shared the latitude and longitude coordinates of the identified building for assessment of network connectivity. Based on the coordinates provided, BSNL, Airtel and Reliance Jio confirmed the feasibility of providing network connectivity at the proposed location. The bank was advised to immediately take up the matter with the concerned service providers and expedite the necessary arrangements for opening of the branch.
12	Changpang, Wokha, Nagaland	State Bank of India	Survey conducted and LDM Wokha reported the unavailability of suitable building. However, Working Group recommended that State Government will take up the issue with DFS. State	State Government wrote to the allottee bank on 19.05.2026. SBI in their reply reported that they have done survey again and still could not find the building. However, in the	Re Survey was done on 17.06.2026 and building has been identified. Based on the latitude and longitude coordinates of

			government may take a decision on the matter.	meeting LDM Wokha reported that they received an offer of building from the local resident at Changpang. LDM Wokha alongwith the allottee bank are instructed to do re-survey at the earliest.	the identified premises, Airtel, BSNL and Reliance Jio confirmed the feasibility of providing network connectivity at the location. In view of the availability of the required connectivity, State Bank of India, Regional Business Office (RBO), Mokokchung was advised to initiate the necessary formalities and expedite the opening of the branch at the earliest.
13	Seyochung, Kiphire, Nagaland	State Bank of India	Working Group recommended that State Government will take up the issue with DFS. State government may take a decision on the matter.	State Government wrote to the allottee bank on 19.05.2026. Regarding Network issues, BSNL and Jio requested to have Lat-Long of the identified Building to ascertain possibility of providing Network Connectivity. LDM Kiphire is requested to share the same.	Based on the latitude and longitude coordinates of the identified building shared by the Lead District Manager (LDM), Kiphire, only BSNL has confirmed the feasibility of providing network connectivity at the proposed branch location. The LDM, Kiphire was advised to take up the matter in the forthcoming District Consultative Committee (DCC) meeting at the earliest to facilitate the opening of the banking outlet.

14	Chungtia Village Ongkangpong South. Mokokchung	Bank of Baroda	Working Group recommended that State Government will take up the issue with DFS. State government may take a decision on the matter.	State Government wrote to the allottee bank on 19.05.2026. BOB in their reply highlighted about Network Connectivity Issue. The Bank is requested to share Lat-Long of identified building for ascertaining possibility of providing Network Connectivity.	Bank of Baroda is requested again to share Lat-Long of the identified building for ascertaining feasibility of Network connectivity from Service providers.

SLBC MEETING - FOR THE QUARTER ENDED MARCH 2026

Date : 03.07.2026 Venue : HOTEL de ORIENTAL GRAND, KOHIMA

Slno	Name	Designation	Department	Mobile	Signature
1	Shri Kesonyu Yhome, IAS	Finance Commissioner	Finance department	9612416337	Chaired the meeting.
2	Smt Imtimenla, NCS	Addln. Secretary	Finance department	9436008665	
3	Smt Abeinuo Jasmine Ashao, NCS	Under secretary	Finance department	7005363124	Abeinuo 03/07/2026
4	Shri Abraham Selvin	GM - II	SBI, LHO, Guwahati	9442203843	
5	Shri S Nekhini	GM & O-I-C	RBI, Kohima	9004398167	
6	Shri Amit Ranjan	DGM	SLBC (SBI), Guwahati	9007447582	
7	Shri Narendra Pratab Singh	DGM	SBI, AO, JORHAT	879583 0008	
8	Shri P Bulte	GM	NABARD	8638871078	
9	Shri Rajiv Roy	Regional Manager	RBI, RBO, Dimapur	8794444493	
10	Shri Velayutham S	Chairman	NRB	7305016278	
11	Shri Makuni Thaimei	Regional Manager	SBI, RBO, Mokokchung	8794012082	

SLBC MEETING - FOR THE QUARTER ENDED MARCH 2026

Date : 03.07.2026 Venue : HOTEL de ORIENTAL GRAND, KOHIMA

Slno	Name	Designation	Department	Mobile	Signature
11	Shri Ngayin Mahongnao	AGM	SBI, Kohima	9413398083	M. Ngayin
12	Shri Vineet Kumar, IAS	Additional Secretary, Finance & IDAN	Government of Nagaland	8527960560	
13	Hubert S Z Khobung	AGM SLBC-NW2	LHO GHY	8974038446	
14	Rana Jafri	Cluster Head	Bandhan Bank	9864057889	
15	KEVITSOTO STEPHEN GHASIE	LDM	LBO, KIPHIRE	8119044984	
16	Lilly Lotha	Director, SBI RSETI	RSETI Peren	9863007144	
17	Jalinaro Kongchar	LDM	LBO Dimapur, Peren & Niuland	8257952176.	
18	Achamo Y Erui	Zonal Business Manager	Slice SFB	9366051911	
19	Durga Dass Goyal	Senior Relationship Manager	ICICI Bank	9050910959	
20	UPENDRA KUMAR	CIRCLE HEAD AGM CIRCLE OFFICE, IMPHAL	Punjab National Bank	7017189001	

SLBC MEETING - FOR THE QUARTER ENDED MARCH 2026

Date : 03.07.2026 Venue : HOTEL de ORIENTAL GRAND, KOHIMA

Slno	Name	Designation	Department	Mobile	Signature
21	Temsumeren	LDM	LBO, Kohima, SBI	9436608365	
22	C. Yanthan	LDM	LBO Wka	8974246573	
23	Tiakaba Ao	LDM	LBO, Zunheboto	8837387154	
24	Temjenkum Imchen	LDM	LBO, Tuensang, Kiphire & Shamator	8794951231	
25	Samuel Tsering	Sr. P.O. IT&C	IT&C, Kohima	9862690039	
26	Bojivie Keviechu	APO	IT&C Kohima	7042857837	
27	Suraj Kumar	Chief Manager Credit, Jorhat	Bank of Baroda Jorhat Region	9334643005	
28	N. Emmanuel Patton	Sr. Manager (Credit)	Bank of Baroda	7896494865	
29	KH. SIBO KAYINA	SR. MANAGER (BH)	CENTRAL BANK OF INDIA KOHIMA	9774882589	
30	Kefenchu Katt	CHIEF MANAGER	CENTRAL BANK OF INDIA, REGIONAL OFFICE JORHAT, ASSAM	9862673363	Kefenchu

SLBC MEETING - FOR THE QUARTER ENDED MARCH 2026

Date : 03.07.2026 Venue : HOTEL de ORIENTAL GRAND, KOHIMA

Slno	Name	Designation	Department	Mobile	Signature
31	Suresh Jaiswal	CLUSTER HEAD	HDFC Bank	9774086884	
32	DEBASHISH BHATTACHARJEE	AVP	HDFC BANK	8811076150	
33	EYOPHREZO VISWENTSO	AVP	AXIS BANK	8794734665	
34	NIKATO SEMA	VP	Axis Bank.	7085097862	
35	RAJUSELIE LHOUSA	SPM-FI	NSRLM / RD	7085190790	
36	Menuoneituo Chadi	COO-S	NSRLM RD	9862286884	
37	Anumenlal Lhouvum	Branch manager	PSB.	9862753654.	
38	Kh. Kennedy Singh	chief manager	PSB	8014746950	
39	Achajya Sonowal	Chief Manager	UCO Bank.	7002419869	
40	Narendra Pratap Singh	Zonal Head	UCO Bank Jorhat Zone	9839426848	

SLBC MEETING - FOR THE QUARTER ENDED MARCH 2026

Date : 03.07.2026 Venue : HOTEL de ORIENTAL GRAND, KOHIMA

Slno	Name	Designation	Department	Mobile	Signature
41	Tiwomey Pou	Chief of Manager	UCO Bank	8131046646	[illegible]
42	DAVID KIRE	OSD	IDAN	7005124584	[illegible]
43	Mangta Shante	AGM	RBI, Kohima	8837211983	[illegible]
44	Neitsote Thopi	Manager	NSCB Ltd	8132029406	[illegible]
45	Mhathung Khuvung	DGM	NSCB Ltd	7005203630	[illegible]
46	Er. Lilika Sumi	SDO(TC)	Dept. of Powers	7641007201	[illegible]
47	Moameren.	SE(T)	Dept. of Power.	9436009309	[illegible]
48	Riugamphi Luikhein	Manager	Indian Overseas Bank	9718650575	Riugamphi
49	Ganesh Kumar Roy	Manager GBC	Indian Overseas Bank	9871777520	[illegible]
50	A HOMMINGAM SHANGH	Manager	Indian Overseas Bank	8399950660	[illegible]

SLBC MEETING - FOR THE QUARTER ENDED MARCH 2026

Date : 03.07.2026 Venue : HOTEL de ORIENTAL GRAND, KOHIMA

Slno	Name	Designation	Department	Mobile	Signature
51	Pf Hriezieia	Senior Manager	PNB	6001696041	
52	Supongla	Asst. Manager	RBI	8822216869	
53	Kevin Solo	Manager	RBI	9774316108	
54	Ashikha Daniel	Sr Branch Mgr	BOI	8402927675	
55	Kapil Rai	Assistant Director	MSME DFO Dimapur	8977605304	
56	Lohi Lokajiria Victoria	SLPMU-PM Vishwakarma	Industries & Commerce	7085312947	
57	Yubala	Consultant	Facilitation Cell Finance Department	7085733223	
58	KHONGAOLU POHENA	Consultant	Facilitation cell Finance Dept.	7628843880	
59	Niephrunuo Lengumise		Facilitation Cell Finance Dept.	9774256752	
60	Khrizovizo	SO, DBT, FIN Nagaland	Finance Dept.	9774190824	

SLBC MEETING - FOR THE QUARTER ENDED MARCH 2026

Date : 03.07.2026 Venue : HOTEL de ORIENTAL GRAND, KOHIMA

Slno	Name	Designation	Department	Mobile	Signature
61	SUKANTA PAL	AGM	IDBI BANK REGIONA OFFICE Jorhat	8016284661	
62	Runtsamo Odyuo	BH (Mgr)	IDBI Bank Kohima Sectt.	8414977381	
63	SHOLI LOKITO	BH (Mgr).	CANARA BANK KOHIMA NCCA.	6009568388	
64	T.L. AVOVI NEIKHA	Executive Asst.	Ind & Com	8119000673	
65	KUKO NUH	State lead project manager	"	9612355376	
66	BENDANG MEREN	Row of Permissions ~~Reliance JIO~~	RELIANCE JIO	7005162935	
67	A RAKUYIO	BDO	East Small Finance Bank	9366032450	
68	GHOTOVI SUMI	BM	YES BANK	7005325210	
69	L. S. Gangte	BOM, Sr. Mgr Nodal Officer, Nagaland	BOMaharashtra	8731989416	
70	P. Motu	BM	Indusind	9856197052	

SLBC MEETING - FOR THE QUARTER ENDED MARCH 2026

Date : 03.07.2026 Venue : HOTEL de ORIENTAL GRAND, KOHIMA

Slno	Name	Designation	Department	Mobile	Signature
71	L. Simon Peter	LDM Mokokchung & Longleng	SBI	8374846287	
72	Duhuzu Kezo	LDM Mon	SBI	9402476423	
73	Srabana Kumar Pradhan	Regional Assurance Head	Union Bank of India	9861697779	
74	Kheli	Manager	Union Bank of India	8731094818	
75	Novrio Kaweho	Sr. MANAGER	Union Bank of India	9836828528	
76	Umesh Chakma	Dy. Zonal Manager / Chief Manager	Indian Bank	912371855?	
77	Kelip Chowang	Bo Manager	Indian Bank	7005728229	
78	Jison Joseph	Asst Manager	South Indian Bank	9061459150	
79	Mustafiz Hussain	Asst Manager	Federal Bank	9957002034	
80	Abani Suokhrie	SMM, SUDA PMSVANidhi	UD	7628843275	
81	Nyanbemo Ngullie	SMM, SUDA, PM SVANidhi	UD	9856131775	
82	Bikash Rai	Dy. Manager, SBI	SBI	9612303705	
83	MENUOKHOZO SANO	SALES MANAGER	IDFC	9362355780	

Date: 3-07-2026

SLBC ~~SUB-MEETING ON DIGITAL PAYMENT (EDDP)~~ ~~FOR THE QUARTER~~ ENDED MARCH 2026

Date : ~~16.06.2026~~ ~~Venue : HOTEL~~ de ORIENTAL GRAND, KOHIMA

Slno	Name	Designation	Department	Mobile	Signature
84 ~~11~~	Ritupurna Prusty	Branch in charge	India post payment Bank	8144163482	
85 ~~12~~	I Moala Ao	Regional Head IPPB, NE II	IPPB	9862584379	
86 ~~13~~					
87 ~~14~~					
88 ~~15~~					
89 ~~16~~					
90 ~~17~~					
~~18~~					
~~19~~					
~~20~~					