

**GOVERNMENT OF NAGALAND
FINANCE DEPARTMENT
(GENERAL BRANCH)**

No.FIN/GEN/SLBC/10/2025

Kohima, dated the 19th May, 2026

✓
To,

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

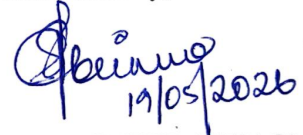
Sub: Minutes of SLBC Meeting (Nagaland) for the Quarter ended December 2025 held on 26.02.2026.

Sir,

With reference to your letter No. SLBC/NAGALAND/2025-26/070 dt. 05.03.2026 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,


19/05/2026


(ABEINUO JASMINE ASHAO)

Under Secretary to the Govt. of Nagaland
Kohima, dated the May, 2026

No.FIN/GEN/SLBC/10/ 2025

Copy to:

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


(ABEINUO JASMINE ASHAO)
Under Secretary to the Govt. of Nagaland

MINUTES OF SLBC MEETING (NAGALAND)
FOR THE QUARTER ENDED DECEMBER 2025
HELD ON 26th FEBRUARY, 2026 AT HOTEL DE ORIENTAL GRAND, KOHIMA

The State Level Bankers' Committee (SLBC) Meeting for the quarter ended December 2026 was held on 26th February 2026 at Hotel De Oriental Grand, Kohima. The meeting was chaired by Shri Kesonyu Yhome, IAS, Finance Commissioner, Government of Nagaland. Smti. Imtinenla, NCS, Additional Secretary, Finance Department, Government of Nagaland, Smti. Surabhi Bhattacharyya, DGM, SBI Administrative Office, Jorhat, Shri Amit Ranjan, DGM, SLBC, LHO Guwahati, Shri Mangta Shoute, AGM, RBI, Kohima, Shri Amit Goutam, Assistant General Manager, NABARD, Dimapur, Senior Officials of the Government 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 and SLBC Convenor welcomed all participants. A brief round of self-introduction was held and Shri H. Lalhlimpaia, Coordinator SLBC initiated the proceedings of the meeting.

Shri Kesonyu Yhome, IAS, Finance Commissioner, Government of Nagaland welcomed all senior officials from banks and financial institutions. He emphasized the importance of participation by senior-level representatives to facilitate effective decision-making and proper implementation of decisions at the branch level. The Chairman noted that the State has registered some positive developments in recent years. The Credit-Deposit (CD) Ratio has improved steadily and currently stands at 66.75%, crossing the 60% milestone in June 2025 for the first time since statehood. He also highlighted that the number of unbanked blocks has reduced significantly from 28 to 18. However, he expressed concern over the unsatisfactory performance under Priority Sector Lending. He stated that the overall achievement under Priority Sector stands at about 55.81% of the annual target, while achievement under Agriculture is 38.46%. Performance in other priority sectors was noted to be particularly low at 13.81%, indicating the need for concerted efforts by all stakeholders.

The Chairman emphasized that both the State Government and banks share responsibility in improving credit flow. He highlighted various initiatives undertaken by the State Government, including Chief Minister's Microfinance Initiative, Credit Guarantee Schemes, and support through Skill Development Programmes, to facilitate safe and productive lending. He underlined the importance of linking credit with skill development initiatives to ensure better utilization and repayment of loans.

He further stressed that, given the local conditions, promotion of MSMEs and small-scale enterprises is more suitable than large industries, and banks were encouraged to support entrepreneurship in these sectors. He highlighted the need to expand banking infrastructure, particularly in unbanked blocks, and informed that the State Government is extending support by routing government transactions through branches opened in unbanked areas.

The Chairman also raised concern over the limited number of operational Rural Self Employment Training Institutes (RSETIs)/training centres in the State and suggested that the issue may be discussed further in the meeting. He concluded by stating that while progress has been made, significant ground remains to be covered, and expressed hope that the deliberations in the meeting would be constructive and result in actionable outcomes.

ADOPTION OF MINUTES: The minutes of State Level Bankers' Committee meeting held on 18.12.2025 (Quarter Ended September, 2025) was circulated to all the members on 23.02.2026. The minute was adopted with the following corrigendum made against Agenda No 8 (ii) Expanding And Deepening of Digital Payments Ecosystem (EDDPE) undertaken in the state as on 31stSeptember 2025:

There are 4 districts which have achieved 100% digitalisation viz., Kohima, Longleng, Meluri and Niuland. For all other districts, the target date for achievement of 100% digitalization was fixed as 31.12.2025.

Agenda No. 1: CD Ratio, Review of Districts with CD Ratio below 40% as on 31.12.2025:

CD Ratio of the banks stood at 66.75% as on 31st December, 2025 showing an increase from 64.27% as on 30th September, 2025.

Shri Temsumeren, LDM, Kohima reported that the last Special Sub Committee on CD Ratio was held on 25th February 2026. He reported that out of 24 banks in the district, there are still 15 bank branches with CDR below 40%. He reiterated that all these banks had given commitment (self-set target) to improve their CD Ratio which will be reviewed in the next sub-committee meeting. ESAF SFB is the only bank having 0% performance.

Action: LDM, Kohima & ESAF SFB

Agenda No. 2: REVIEW OF CREDIT DISBURSEMENT

a. Achievement under ACP (Priority Sector Lending) up to September 2025 Qtr FY 2025-26: (in ₹ Crore):

Total ACP (Priority Sector lending) achievement stood at 55.81% (39.56% last qtr). Nil performing banks in Agri (PS) are IDFC, INDUS, YES, ESAF and SSFB, in MSME (PS) are SIB, and ESAF and in Other (PS) are PSB, HDFC, IDFC, INDUS, SIB, YES, ESAF and SSFB.

The low performance in Agriculture Sector (38.46%) was discussed in general. Member Banks reported that one of the key factors contributing to the low performance is the relatively small ticket size of agricultural loans, coupled with a low number of loan applications received from eligible borrowers. Further, banks have reported significant challenges in processing agricultural loans that require mortgage of land as collateral. In the State of Nagaland, a large proportion of land is owned under customary or community ownership, and individual land holding documents are often not available.

The SLBC Committee decided to have a blanket target of 5% improvement over December 2025 for all banks in Agri (PS). Further it was decided that all banks shall put up notice for Vidya Lakshmi Portal in their branches for public notice regarding Education Loan.

(Action: All Banks)

Shri Mangta Shoute, AGM, RBI, requested the Lead District Managers (LDMs), in their capacity as Convenor and Chairperson, to conduct a Special BLBC meeting for finalizing the ACP 2026–27 and to place the same before the District Consultative Committee (DCC) for approval. During the discussion, it was also noted that if required, the assistance of Finance Department, Govt. of Nagaland would be sought for the conduct of the DCC meetings. Smt. Imtinenla, Additional Secretary, Finance Department, assured that all possible help and support would be extended to facilitate the conduct of the meetings. She further stated that necessary coordination would be provided so that the Annual Credit Plan (ACP) 2026–27 can be launched by 1st April 2026.

(Action: LDM, Finance Deptt.)

Agenda NO. 3: PRIORITY SECTOR ADVANCES POSITION AS ON 31.12.2025:

Total priority sector advances stood at 25.08 % (23.73% last Qtr) against the total advances of Rs. 12196.84 Cr. The SLBC meeting held on 19.06.2025 already approved the target set for achievement of 28% of total advances at the end of FY 2025-26.

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

PMEGP: PMEGP target allotted but CY Nil Sanction – BOM, PNB, BAND, FED, HDFC, ICICI, IDFC, INDUS, SIB, YES.

Target for Margin Money is Rs 3457.07 Lakh and as per KVIC report, MM claimed till 23.02.2026 is Rs 1178.20 lakh and disbursed is Rs 869.67 lakh.

(Action: BOM, PNB, BAND, FED, HDFC, ICICI, IDFC, SIB, YES)

PMSVanidhi: Achievement stood at 5988 against target of 13035 (to be achieved by 31.03.2030). Shri Petevilie Khatsu, State Mission Director – NULM highlighted that the department has written to Finance Department requesting waiver of Stamp Duty in PMSVanidhi loans and Finance Department is requested to issue notice on the matter.

(Action: Finance Department)

PM SURYA GHAR (ROOF-TOP SOLAR)

Er.R. Lobosang Jamir, Additional CE (D&R), Department of Power, Nagaland & Team Leader, Nagaland Solar Mission, highlighted the progress of PM Surya Ghar in the state mentioning that the achievement of installation is only 166 household out of a target of 10938 households. He urged upon all banks to be well versed with the scheme and to abide with the guidelines of the Ministry while processing the loan.

Shri Kesonyu Yhome, IAS, Finance Commissioner mentioned that PM Surya Ghar being a very critical sector in the state, urged all banks to go through the guidelines of the scheme and requested them to appreciate its importance. He requested all banks to accord due priority to the scheme and ensure that applications received at the bank level are taken up and processed on priority basis. He further informed that the scheme guidelines would be shared by the concerned Department and the same would be circulated officially to all banks through SLBC.

The Committee reaffirmed that loans sanctioned under the scheme shall be collateral-free, and no guarantor or collateral security shall be insisted upon by the sanctioning banks. The Committee decided that the scheme guideline will be shared by concerned department to SLBC and SLBC will disseminate to all banks.

(Action: Power Department, SLBC)

PM Vishwakarma: Total number of sanctioned as on 31.12.2025 was 367, showing slight improvement from 347 during the last quarter i.e., September 2025. **(Line Department not present)**

CMMFI –Smti. Imtinenla, Additional Secretary, Finance Department stated that the recent SLIMC meeting noted that a majority of the loans sanctioned under the agriculture sector were concentrated in the livestock segment. The observation was made that livestock loans should be capped at 20% of total applications, and banks were advised to focus more on production-oriented activities, where lending has been minimal. It was further discussed that institutions such as SCKs and other training centres are actively involved in providing handholding support to beneficiaries, including preparation of bankable project reports and facilitation of necessary formalities such as GST registration. Banks were advised to explore tie-ups with SCKs so that quality and bankable proposals can be generated and financed. She also emphasized the need to accord priority to State flagship schemes such as CMMFI and Skill Loan schemes. It was noted that the performance of most banks under these schemes has been unsatisfactory, with only a few banks showing progress while several banks have reported negligible or nil achievement. Banks were advised to give due priority to these schemes, considering their importance as State Government initiatives.

The Committee urged all banks to improve their performance under the above schemes and ensure adequate coverage in the production and manufacturing-related activities under the agriculture sector.

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

Shri David Kire, OSD, IDAN informed that the scheme under discussion is a flagship programme of the State Government and is being closely monitored at the highest level. It was emphasized that the progress of the scheme is being reviewed regularly, and therefore all banks need to accord it the highest priority. It was observed that a number of applications under the scheme have been lying pending with banks for several months. Concern was also expressed that in some cases, applications were rejected

without sufficient justification or without proper processing. The House noted that all applications forwarded to banks had already been duly vetted and recommended at the district level by the Deputy Commissioners, and therefore banks were advised to exercise due diligence before rejecting such proposals.

Banks were urged to review all pending applications at their respective branches and ensure that eligible cases are disposed of within the current financial year. It was further highlighted that financing under the scheme would contribute positively towards achievement of Priority Sector targets, particularly under Agriculture and MSME. Banks were advised to take necessary action to avoid undue delays in sanctioning loans under the scheme.

After thorough discussion, it was decided that all LDMs will collect and submit pending status of CMMFI at bank branches by 5th March 2026.

(Action: LDMs & All Banks)

Agenda No. 5. POSITION OF NPA IN GSS AS ON 31.12.2025:

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

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

(Action: All concerned Banks)

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): As per the decision taken by SLBC Sub Committee on Unbanked Blocks held on 17.02.2026, a Working Group was formed comprising the under-mentioned members:

1. Smti. Imtinenla, Additional Secretary, Finance Department.
2. Shri Hubert AS Wungshim, RM & Convenor, SLBC.
3. Shri David Kire, OSD, IDAN.
4. Shri Mangta Shoute, AGM, RBI, Kohima.
5. Shri H.Lalhlimpaia, Coordinator, SLBC.

The Working Group had a meeting on 26.02.2026 at 12.00 PM at Hotel de Oriental, reviewed the 18 unbanked blocks and recommended the following action points.

1. **Action Recommended No 1:** The State Government would write to the Department of Financial Services, Ministry of Finance, Govt, of India, informing them of the delay in opening of bank branches in the unbanked blocks of the State. DFS maybe requested to instruct the CEO of all the defaulting banks to

expedite opening of their bank branches in the unbanked blocks. Name of allottee banks to be included in this action point are :

Sl.no.	Name of Bank	Allotted Block	Date of Allotment
1	Bank of Baroda	Phomching, Mon	24.08.2011
2	Bank of Baroda	Longchem, Mokokchung	24.08.2011
3	Bank of Baroda	Chukitong, Wokha	24.08.2011
4	Bank of Baroda	Chungtia Village, Ongkangpong S. Mokokchung	28.02.2025
5	Central Bank of India	Panso, Noklak	16.05.2014
6	Punjab national Bank	Suruhoto, Zunheboto	16.05.2014
7	Punjab National Bank	Aghunaqa, Niuland	16.05.2024
8	Indian Bank	Satoi, Zunheboto	16.05.2014
9	Indian Bank	Dhansiripar, Chumukedima	10.01.2014
10	State Bank of India	Changpang, Wokha	

2. **Action Recommended No 2:** In the case of banks showing poor performance in various critical sectors, namely Axis Bank, HDFC and Bank of Maharashtra, since they have failed to execute their mandatory duties, the State Government may direct all the Government Departments to close their departmental accounts maintained with these banks. Such accounts can be opened/transferred to scheduled commercial banks after getting due permission from the Finance Department, Govt. of Nagaland.
3. The SLBC further decided that a list of all allotted banks facing connectivity issues will be prepared. A separate meeting will thereafter be convened with the concerned banks, Finance Department, IT&C Department, and all network service providers to address and resolve the connectivity issues.
4. Kikruma – The Working Group reported that Kikruma is under Pfutsero block where a few banks are functional. Accordingly, the committee decided to drop Kikruma from the list of Unbanked Blocks.

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

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

(i) CENTRE FOR FINANCIAL LITERACY (CFL):

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

(ii) Expanding And Deepening of Digital Payments Ecosystem (EDDPE) undertaken in the state as on 31st December 2025:

The SLBC Committee noted that only four districts, viz., Kohima, Longleng, Meluri and Niuland, have achieved 100% digitalisation, while the remaining 13 districts are yet to attain full coverage under digital products. The Committee decided that each bank shall identify and appoint a single point of contact (SPOC) responsible for uploading EDDP data and other required SLBC data to ensure timely and accurate reporting.

(Action: SLBC & Banks)

Agenda No.8: APY PERFORMANCE FY 2025-26: BANKWISE UPTO 31.12.2025:

Shri Amit Ranjan, DGM, SLBC highlighted that the overall performance of **Atal Pension Yojana (APY)** in Nagaland is not satisfactory compared to other North-Eastern States. He mentioned that although Nagaland falls under the small SLBC category, its performance remains behind states such as Tripura and Meghalaya, which are currently leading in APY enrolment among the North-Eastern states. In this regard, he urged all member banks to make greater efforts and put forward their best performance to improve APY enrolment in the state.

He further encouraged banks to work collectively to improve the overall performance of Nagaland so that the state can move up in ranking among the North-Eastern states under the scheme.

The total APY registered w.e.f April 2025 till 18.02.2026 was 7430 against the FY target of 18420 which is 40% only (27.85% in the last review). All banks were directed to be more active in enrolment of APY in order to achieve the target.

(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 16.02.2026 was adopted by the Committee. All allottee banks were requested to take necessary action as per the decision of the Sub Committee.

NSRLM clarified that although the Ministry of Rural Development (MoRD) guidelines provide for the establishment of one RSETI in each district, considering the small size of the districts and with a view to ensuring sustainability, the Sub-Committee on RSETI held on 12.02.2023, has recommended the establishment of RSETIs on a cluster-wise basis. Clusters and allottee banks are as under:

Cluster	Allottee bank
Phek, Kiphire, Meluri	SBI
Dimapur, Peren, Niuland, Chumukedima	SBI (Opened in Peren)
Tuensang, Noklak, Shamator	SBI
Kohima, Tseminyu, Wokha	BOB
Mokokchung, Longleng, Zunheboto	Axis bank
Mon	BOB

NSRLM informed the Committee that the Commissioner & Secretary, Department of Rural Development is in the process of submitting a letter to the Chief Secretary highlighting the issues faced in obtaining Administrative Approval from the allottee banks. The committee decided to wait till such time that the State Government come out with their final decision based on the letter to be submitted to the Chief Secretary.

Agenda No. 10: Discussion on Market intelligence issues:

No discussion.

Agenda No.11: ATM Deployment in Deficient Districts:

Shri Mangta Shoute, AGM, RBI highlighted that the optimal benchmark is 20 ATMs per one lakh population. It was informed that six districts, viz., Peren, Phek, Wokha, Zunheboto, Tuensang and Mon are yet to achieve the required number of ATMs. The deficiencies reported were 3 ATMs in Peren, 4 in Phek, 7 in Wokha, 6 in Zunheboto, 3 in Tuensang and 5 in Mon. The Lead District Managers (LDMs) were requested to take up the matter in the respective District Consultative Committee (DCC) meetings for necessary action.

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

Agenda No. 12: Timely submission of data, adhering to the schedule of SLBC Meeting. Shri H.Lahlimpua, 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 Mangta Shoute, AGM, RBI, raised concerns regarding the functioning of Business Correspondents (BCs) and requested bank controllers to exercise due diligence while appointing BCs. He informed that complaints have been received from various sources regarding suspected misuse of BC/CSP outlets for money laundering activities. He further advised banks to ensure close monitoring of the activities of BCs through their respective branches. Branches were requested to maintain proper oversight and ensure that BCs maintain a **transaction register** and other necessary records. He emphasized that the responsibility for oversight of BC operations ultimately rests with the appointing bank.

(Action: All Concerned banks)

Agenda No 14: Resolution of issues related to KYC/re-KYC and reactivating inoperative / frozen accounts to avail DBT benefits. – Shri Mangta Shoute, AGM, RBI stated that RBI will be convening monthly review with banks having high pendency in KYC related matters. He requested all banks to take necessary steps to reduce the

pendency of KYC/re-KYC cases and expedite the reactivation of inoperative or frozen accounts.

(Action: All banks)

AGENDA No. 15: NABARD for Post State Focus Paper (SFP) sensitization of bankers: Shri Amit K Goutam, AGM, NABARD, thanked the State Level Bankers' Committee (SLBC) for the opportunity to discuss the post State Focus Paper sensitization. He informed that NABARD has prepared the Potential Linked Credit Plan (PLP) for all 17 districts of Nagaland and the consolidated State Focus Paper projected a credit potential of ₹3,088 crore for FY 2026–27. He further highlighted that the achievement under the priority sector during the last three years has been in the range of ₹4–5 crore per branch, while the current performance for the first three quarters is around ₹6 crore per branch. Shri Amit Goutam urged the banks to align their corporate targets with the PLP projections, adhere to Reserve Bank of India guidelines on collateral-free Agricultural loans up to ₹2 lakh, and emphasized the need for reliable agricultural data and onboarding on Agri-Stack to support better planning of priority sector lending.

AGENDA No. 16: National Strategy for Financial Inclusion (NSFI): 2025-30 – Action Points: Shri Mangta Shoute, AGM, RBI highlighted the following points regarding NSFI,

- (i) **Improving equity, reach, consistency, and quality of last mile access**
Shri Mangta Shoute, AGM, RBI discussed the objectives under the National Strategy for Financial Inclusion (NSFI), particularly focusing on improving equity and ensuring risk consistency. Emphasis was placed on expanding banking services to unbanked villages and blocks. It was advised that the SLBC/UTLBC should ensure banking facilities in all unbanked areas through bank branches, digital banking units, or fixed-point Business Correspondents (BCs) by December 2030. It was noted that although traditional criteria emphasize brick-and-mortar bank branches, fixed-point BC outlets may also be considered as acceptable banking access points to achieve the inclusion targets within the specified timeline.
- (ii) **Expanding and Deepening Digital Payment Ecosystem (EDDPE)** Shri Mangta highlighted that the target for EDDPE has been set for March 2027, and efforts should be made to achieve 100% completion by the stipulated deadline.
- (iii) **Increasing the share of women business correspondents.** Banks were requested to ensure that at least 30% of the appointed Business Correspondents (BCs) are women. The target for achieving this representation has been set for December 2028.
- (iv) **Funding and Financial Support to Skill Trained Individuals through Potential Linked Plan of each district.** It was suggested that NABARD's

Potential Linked Plan (PLP) should include aspects relating to skilled training institutions such as R-SETIs, PMKVY, JSS etc. These institutions should be supported so that trained individuals may receive necessary credit assistance and continued support through hand-holding arrangements.

He further highlighted that the 11th Financial Literacy Week was observed during the second week of February (9–13 February). During this period, a total of 105 Financial Literacy Camps were conducted across the state:

- 4 by LDMs
- 10 by bank branches
- 89 by Centres for Financial Literacy (CFL)
- 1 by RCT
- 3 by CSPs

Agenda No. 17: Any other agenda to be discussed with the permission of the Chair: Shri H. Lalhlimpua, Coordinator laid the SLBC calendar for Fy 2026-27 as under.

SLBC YEARLY CALENDER OF MEETINGS FOR FY 2026-27				
SLBC MEETING	QE JUNE 2026	QE SEPTEMBER 2026	QE DECEMEBR 2026	QE MARCH 2027
TENTATIVE DATE	13.08.2026	13.11.2026	12.02.2027	14.05.2027

The meeting ended with Vote of Thanks from Shri Ngayin Mahongnao, AGM, SBI Kohima Branch.

ANNEXURE A

Sl. No.	Unbanked Block	Allottee Bank	Review/ Decision of SLBC Meeting on 18.12.2025	Review/ Decision of SLBC Sub Committee Meeting on 17.02.2026	Review/ Decision of SLBC Committee Meeting on 26.02.2026
1	Phomching, Mon, Nagaland (Allotted to VJB by SLBC Dt 24.08.2011 now merged with BOB)	Bank of Baroda	BOB reported in their ATR dated 16.12.2025 that they have conducted survey and recommended to their higher authority for opening the branch. BOB representative also reported that they have not yet identify building. The Committee decided that BOB should stick to the decision of SLBC Sub Comtt. Held on 28.11.2025.	BOB representative could not appraise the latest position. As such BOB is instructed to have Senior level official in the next SLBC meeting.	Working Group recommended that the State Government will take up the issue with DFS
2	Longchem, Mokokchung, Nagaland (Allotted to BOB by SLBC Dt 24.08.2011)	Bank of Baroda	BOB conducted join survey on 09.12.2025 and submit negative report stating the non availability of Internet connection and proper building. BOB is advised to write to IT&C department regarding connectivity. In case of Infrastructure (Building) Finance Department will write to concern authority to explore the availability of building.	BOB representative could not appraise the latest position. As such BOB is instructed to have Senior level official in the next SLBC meeting.	Working Group recommended that the State Government will take up the issue with DFS
3	Chukitong, Wokha, Nagaland. (Allotted to BOB by SLBC Dt 24.08.2011)	Bank of Baroda	BOB is advised to stick on to the time line decided by SLBC Sub Committee held on 28.11.2025 i.e., to open the branch by January 2026.	BOB reported that interior work is going on and expected to open by end of February 2026.	Working Group recommended that the State Government will take up the issue with DFS.

4	Thonoknyu, Noklak, Nagaland	HDFC Bank	HDFC reported that the building identified which is tin roof is not feasible for opening a branch and they have written to Chief Secretary and DC of Noklak for their support. The Committee discussed that Tin Roof is acceptable for opening non chest branch. The Committee decided to extend the time line to 28 th February 2026 and the bank is advised to expedite all possible measures for opening a branch.	HDFC reported that they will conduct survey o 24 th Feb 2026. HDFC is advised to include District Administration, IDAN, LDM and Police Department in their survey. HDFC is instructed to obtain Administrative approval from their Head Office before 28 th February 2026.	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.
5	Chunlikha, Tseminyu, Nagaland (Allotted to Axis by SLBC Sub Comtt. Dt 10.01.2014)	Axis Bank	Finance Department sent their letter No FIN/GEN/SLBC/10/2025(Pt) dated 11.12.2025 to MD & CEO of Axis Bank to initiate necessary action to expedite the approval process. Axis bank representative reported that they have received Principle Approval for opening a branch in Chunlikha and they are searching for building.	Axis bank had obtained Principal Approval from their Controlling Office. Lease Agreement for the identified building is under process. Axis bank is requested to stick on to the timeline i.e., March 2026.	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

					<p>departmental accounts maintained with the bank. Such accounts can be opened/transferred to scheduled commercial banks after getting due permission from the Finance Department.</p> <p>Axis Bank also reported that they have given Offer Letter for lease Agreement.</p>
6	<p>Wozhuro, Wokha, Nagaland (Earlier West Ralan) (Allotted to Axis bank by SLBC Dt 24.08.2011)</p>	Axis Bank	<p>Finance Department sent their letter No FIN/GEN/SLBC/10/2025(Pt) dated 11.12.2025 to MD & CEO of Axis Bank to initiate necessary action to expedite the approval process. Axis bank is requested to pursue with their Administration for getting Approval based on the said letter.</p>	<p>Axis Bank reported that Approval from their Controlling Office is still pending.</p>	<p>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.</p>

7	Khonsa, Kiphire, Nagaland (Allotted by SLBC Sub Comtt. Dt 16.05.2014)	Canara Bank	The bank conducted survey on 17.12.2025 and reported issues related to building and security. The bank is requested to submit the survey report of Salumi Village to Finance department and to SLBC by December 2025. Finance department is requested to write to Circle Office, Guwahati base on the survey report.	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.
8	Khuboto, Niuland, Nagaland	Federal Bank	Survey not done. The bank is instructed to complete comprehensive survey by 31 st January 2026.	Bank reported that they have submitted positive survey report and approval already obtained from their controlling office. They expected to open the branch by June 2026.	Bank is instructed to stick to their timeline ie., June 2026
9	Weziho, Meluri, Nagaland (Allotted to BOM by SLBC Sub Comtt Dt 16.05.2014)	Bank of Maharashtra	Bank reported that building has been identified. Finance Department has written to CGM, Bharti Airtel Ltd NESa Zone (FIN/GEN/24/88(PT-I)'Y' dated 10.12.2025) to re-examine network feasibility and to initiate necessary steps to provide network connectivity at the earliest. BOM also reported that they have taken up connectivity issue with Airtel also. Airtel survey report is awaited.	Finance Department letter was responded by Bharti Airtel Ltd. copy of which was shared with BOM. The bank is instructed to pursue with BSNL immediately.	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.

10	Panso, Noklak, Nagaland (Allotted by SLBC Sub Comt. Dt 16.05.2014)	Central Bank of India	Finance Department wrote to the Zonal Head of CBI vide their letter No. FIN/GEN/SLBC/10/2025(Pt) dated 11.12.2025 for approval of opening a branch at Panso. CBI is instructed to pursue with their Zonal Office base on the letter sent by Finance department.	Zonal Head of CBI has not yet given reply to Finance Department Letter No. FIN/GEN/SLBC/10/2025(Pt) dated 11.12.2025, The matter will be taken up by the newly formed Committee.	Working Group recommended that State Government will take up the issue with DFS
11	Suruhoto, Zunheboto, Nagaland (Allotted to UBI by SLBC Sub Comtt. Dt 16.05.2014 now merged with PNB)	Punjab National Bank	PNB reported that they have written to IT&C Department for providing dual connectivity and they are waiting for response. Survey not conducted. PNB is instructed to complete survey by 31 st January 2026 involving District Administration/EAC and LDM of Wokha.	PNB reported that they are yet to received response from IT&C department. Survey not done. The matter will be taken up by the newly formed Committee.	Working Group recommended that State Government will take up the issue with DFS
12	Satoi, Zunheboto, Nagaland (Allotted to ALB by SLBC Sub Comtt. Dt 16.05.2014)	Indian Bank	Bank is instructed to complete fresh survey by January 2026 and complete branch opening by June 2026.	Survey not done in spite of the bank commitment to open the branch by June 2026 in the last meeting. The matter will be taken up by the newly formed Committee.	Bank has conducted Survey on 24.02.2026 and report awaited. Bank is instructed to submit the report by 15 th march 2026.
13	Dhansiripar, Chumukedima, Nagaland (Allotted to ALB(now merged with IND) by SLBC	Indian Bank	Bank did not conduct survey. Bank is instructed to complete survey by January 2026 and submit the report to SLBC.	Survey not done as the local bank did not received instruction from their Zonal Office, Dibrugarh. The matter will be taken up by the newly formed Committee.	Bank has conducted Survey on 24.02.2026 and report awaited. Bank is instructed to submit the report by 15 th march 2026

	Sub Comtt Dt 10.01.2014)				
14	Aghunaqa, Niuland, Nagaland (Allotted by SLBC Sub Comtt. Dt 16.05.2014)	Punjab National Bank	PNB reported that they have done survey on 17.12.2025 and they have taken up connectivity issue with IC&T Department. PNB is also instructed to write again to DC and copy to be endorsed to Finance Department for Building issue.	PNB reported that they have not received response from both IT&C and DC. Matter will be taken up by the newly formed Committee.	Working Group recommended that State Government will take up the issue with DFS
15	Changpang, Wokha, Nagaland	State Bank of India	Survey not done by the bank. Bank is instructed to complete the survey by 31 st January 2026.	Representative of RBO Mokokchung not present.	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 government may take a decision on the matter.
16	Seyochung, Kiphire, Nagaland	State Bank of India	LDM Kiphire reported that they have not yet received any response from service providers. Building already identified. IT&C department also is requested to take up the connectivity issue with service providers.	Status Qua. SBI to shared copy of the letter to be shared with Finance Department.	Working Group recommended that State Government will take up the issue with DFS. State government may take a decision on the matter.

17	Kikruma, Phek, Nagaland (Allotted to SBI by SLBC dt 24.08.2011)	State Bank of India	LDM Phek is instructed to follow up with DC Phek.	LDM has followed up with DC. However, SBI, RBO, Dimapur is also assigned to open RSETI in Phek District. At this moment priority is given to opening of RSETI by the District Administration. SBI reported that Kikruma will be taken up soon after RSETI arrangement is done.	Working Group Committee reported that Pfutsero is under Kikruma block where few banks are functional. The committee decided to drop Kikruma from the list of Unbanked Blocks.
18	Chungtia Village Ongkangpong South. Mokokchung	Bank of Baroda	Bank did not come up with any progress. The bank is requested to submit the positive survey report to Finance Department and Finance Department is requested to write to Zonal Office of BOB.	Bank did not share the positive report with Finance Department. Matter will be taken up by the newly formed Committee.	Working Group recommended that State Government will take up the issue with DFS. State government may take a decision on the matter.









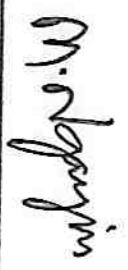
Annexure B

Status of request for opening of SBI Branch				
Sl. No.	Location	Review/ Decision of SLBC Sub Committee Meeting on 28.11.2025	Review/ Decision of SLBC Meeting on 18.12.2025	Review/ Decision of SLBC Sub Committee Meeting on 17.02.2026
1.	Atoizu, Zunheboto District	Survey report not submitted. LDM, Wokha is requested to submit the report to both RBO Mokokchung and SLBC by 15 th January 2026.	Representative of SBI, Mokokchung Region not present.	LDM Wokha has submitted positive survey report. RM, Mokokchung stated that they will open the branch as soon as possible
2.	Alichen Village, Ongkangpong South. Mokokchung District	RM, Mokokchung reported that building is still under construction. The committee has given a time line of June 2026 for opening a branch.	Representative of SBI, Mokokchung Region not present.	Bank is instructed to stick on to the timeline already decided i.e., June 2026.
Status of request for opening Bank of Baroda Branch				
1.	Seluophe Model Village, Chumukedima	BOB is in the verge of opening a branch in Ura village as reported earlier. SBI also reported that they are planning to open a branch in Seluophe.	BOB is still on the verge of opening a branch in Ura village as reported earlier. SBI will open the branch in Seluophe very shortly.	SBI reported that they will open a branch in Seluophe before June 2026. BOB also reported that they will open their branch in URA by 1 st Week of march 2026.

2	Pfutsero Town, Phek District	BOB submit a request for dropping Pfutsero town which is approved by the committee. BOB will write to Dr Neisatuo Mero, Hon'ble MLA informing the decision of SLBC.	BOB informed that they have given written information to Dr Neisatuo Mero, Hon'ble MLA informing the decision of SLBC. BOB is requested to share their letter with SLBC.	Status Quo
Status of request for opening UCO Branch				
1	AlongkimaMokokchung District (Requested by Shri Temjenmenba, MLA and Adviser to Chief Minister, 29 Jangpetkong Constituency)	Bank reported that they have conducted survey on 16.09.2025 and submitted the report to their Zonal Office, Jorhat. The bank is requested to pursue with their Zonal Office.	Bank reported that they are waiting for final decision from their Zonal Office. Bank is advised to write to concern MLA once they receive final decision from their Zonal Office.	Bank reported that they have been instructed to conduct another survey. UCO Bank has taken the time line of 20 th March 2026 to complete the fresh survey.
Status of request for opening CanaraBank				
1	Wokha (Requested by Shri Y Patton, Dy CM vide letter dated 07.07.2025)	Canara bank reported that they are not incline to opening of a branch in Wokha and requested SLBC to drop the allotment. Canara bank is advised to submit their decision in writing to SLBC by 15 th January 2025.	Canara Bank did not take action as per the previous committee decision. Canara Bank is advised to inform their decision to concern MLA and also to SLBC.	The Bank reported that the issue is under consideration and discussion is still going on between their Regional Office and Circle Office. The Bank is requested to come up with concrete decision by March 2026.

SLBC MEETING - FOR THE QUARTER ENDED DECEMBER 2025

Date : 26.02.2026 Venue : HOTEL de ORIENTAL GRAND, KOHIMA

Slno	Name	Designation	Department	Mobile	Signature
1	Shri Kesonyu Yhome, IAS	Finance Commissioner	Finance department	9612416337	 26/2/26
2	Smt Imtinenla, NCS	Addln. Secretary	Finance department	9436008665	
3	Smt Abeinuo Jasmine Ashao, NCS	Under secretary	Finance department	7005363124	
4	Smt Surabhi Bhattacharyya	DGM	SBI, AO, Jorhat	8811060016	 26/02/2026
5	Shri Amit Ranjan	DGM	SLBC (SBI), Guwahati	9007447582	 26/2
6	Shri Hubert AS Wungshim	RM & Convenor	SBI (SLBC)	7086063188	
7	Shri Mangta Shoute	AGM	RBI	8837211953	
8	Shri Velayutham S	Chairman	NRB	7305016278	
9	Shri Makuni Thaimai	Regional Manager	SBI, RBO, Mokokchung	8794012082	 26/02/2026
10	Shri Ngayin Mahongnao	AGM	SBI, Kohima	9413398083	











SLBC MEETING - FOR THE QUARTER ENDED DECEMBER 2025

Date : 26.02.2026 Venue : HOTEL de ORIENTAL GRAND, KOHIMA

S/no	Name	Designation	Department	Mobile	Signature
11	Jydel Das	DVP	E.B. BAVDHAN	7002054235	J.D
12	T. Gon	Manager	RIB 1	7002940662	
13	Umesh Chakma	Dy. Zonal Manager	Indian Bank 20, Dibrugarh	9123718552	
14	Akshay. K. B	Manager.	SIB	8111918866	
15	Rakesh Kumar K.L	Cluster Head	SIB	9561152325	
16	Percilie Khatun	SMD DAY-NIGHT		9436017924	
17	NIRATO SEMA	AKIS BANK M.A.	AKIS BANK	7085007882	
18	EYOPHREZO VISWATS	Branch Head	Axis Bank Kohima Branch	8794734685	
19	Tokui Shoke	Program Manager-FI	NSRLM - RD	6009199625	
20	RAJUSELIE LHOUSA	SPM-FI	NSRLM/RD	7085190790	










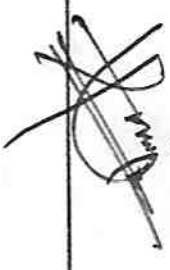
SLBC MEETING - FOR THE QUARTER ENDED DECEMBER 2025

Date : 26.02.2026 Venue : HOTEL de ORIENTAL GRAND, KOHIMA

S/no	Name	Designation	Department	Mobile	Signature
21	K. B. Das	Dy. Regional Head	Central Bank of India	8770184222	
22	Thangchimuman Hangzo	Senior Branch Manager	Punjab National Bank.	7086016454	
23	Samuel Poieng	Gr. P.O.	ITC	9862690039	
24	Neelste Thopi	Manager (Gr)	Nscrb Hd	8132029406	
25	Khuzgorpiki Nakho	In. m (p & d)	Nscrb Hd	9089446835	
26	Subhadeep Sinha	Officer II	Bank of Maharashtra	7002192553	
27	Laxminilva S. Gange	Senior Manager	Bank of Maharashtra	8739989416	
28	Virendra Das	Asst. Manager	UdM	91911046646	
29	ARUN J ARB X	AE_VP	Federal Bank Dimapur	94446308424	
30	Jebin Sunny	Branch Manager	Federal Bank Kohima	8921614434	

SLBC MEETING - FOR THE QUARTER ENDED DECEMBER 2025

Date : 26.02.2026 Venue : HOTEL de ORIENTAL GRAND, KOHIMA

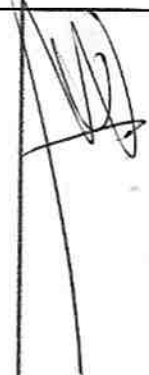








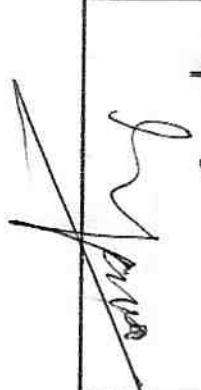
S/no	Name	Designation	Department	Mobile	Signature
31	KHOLI	MANAGER	UNION BANK OF INDIA	8731094818	
32	POCHITTA POSTI	MANAGER	UNION BANK OF INDIA	8787426109	
33	Memoneituro Chada	COO-8	NSRLM	9869286884	
34	LIPKUNSKUM IMSONG	SD	FINANCE	7005911961	
35	AMIT K. GOOTAM	XGM	NABARD	9430600022	
36	GHOTVI Sami	RM	YES BANK	7805324210	
37	KUOKUOSE TO NHUUE	SM	YES Bank	8131052214	
38	A Rakuyis	BBO	ESAF Bank	9366032450	
39	ZULUSENLA	AGM & BH	TDBI Bank Ltd	89749063732	
40	Rumsano Odgyus	Manager	IDBI Lehima Sect.	8414977381	

SLBC MEETING - FOR THE QUARTER ENDED DECEMBER 2025

Date : 26.02.2026 Venue : HOTEL de ORIENTAL GRAND, KOHIMA









S/no	Name	Designation	Department	Mobile	Signature
41	Ashikho Daniel	Sr. Branch Manager	Bank of India	8402927675	
42	Es Likka Sumi	500 (Te)	Power	7641007201	
43	Maamereen.	SET)	Power	9436009309	
44	Rongsonyongka	Lead Dist Manager	(SBJ) KAO	9436276119	
45	Matijiba Welling	Sr. Manager	Indian Bank	9688034212	
46	RANJEET K. HAZARIKA	SENIOR MANAGER	INDIAN BANK	9706460190	
47	VEPELOU KOHA	BM	IDFC FIRST BANK	9774030133	
48	P Reini Chava	Manages	Punjab and Sindh Bank	7002470014	
49	P Dalbrookina	D.M.	Canara Bank	7005827655	
50	Pingamphi Khuisias	BM	Indian Overseas Bank	9718650575	

SLBC MEETING - FOR THE QUARTER ENDED DECEMBER 2025
Date : 26.02.2026 Venue : HOTEL de ORIENTAL GRAND, KOHIMA

Sino	Name	Designation	Department	Mobile	Signature
51	HANANKA BORJAT	REGIONAL HEAD	LEICL BANK	9326227594	
52	KEVITSORO STEPHEN GRASIE	LDM	UBO KIPHINE	8119044984	
53	Lobo Sang Jauir	Adl (at Prava)	Dept. of Govn.	9436001764	
54	Tyebel Boreak	Priority Sector Incharge	Bank of Baroda	8486649832	
55	Nenei Hangshing	LDM Chunmokeduna	Bank of Baroda	9678211267	
56	DEBASTHISY BHATTACHARJEE	AVP	HDFC BANK	8811076150	
57	Kourenbam Pagar Pagar	Senior Manager	HDFC BANK	977427783	
58	Dambun Leng	LDM Men	SBI	9402476423	
59	Tiakaba Aro	LDM Zumbhato	SBI	8837387154	
60	C. Panthau	LDM WTA	SBI	8974246573	

SLBC MEETING - FOR THE QUARTER ENDED DECEMBER 2025

Date : 26.02.2026 Venue : HOTEL de ORIENTAL GRAND, KOHIMA

S/no	Name	Designation	Department	Mobile	Signature
61	Bendang Tashi	LDN Tuwansang	SBI	8773192276	
62	K. Simon Peter	LDN Marketing & Logistics	SBI	8374846287	
63	Acham Y Soni	Zone Business Manager	Slice SFB	9366051911	
64	Sibi Khangrai	Zone Head	slice SFB	8787563380	
65	BENRITHING C. S.	BRANCH HEAD	INDUSTRIAL BANK	8414900508	
66	DAVID KIBE	OSD	IDAN	7005124584	
67	Tensumneren	LDN	LBO Kohima	9436608365	
68	H. Kalkhenpuei	SAC Coordination	SBI	8787737985	
69					
70					