

Ref : SLBC/NAGALAND/2024-25/59

Date : 08.08.2024

All Banks operating in the State of Nagaland

Madam/ Dear Sir,

**APPROVED MINUTES OF SLBC MEETING FOR COMBINED QTR MARCH 2024 HELD ON 20.06.2024 AT HOTEL VIVOR KOHIMA**

Please find herewith copy of the Minutes of the SLBC meeting for the Qtr ended March 2024 duly approved by the State Govt. vide letter no.FIN/GEN/SLBC/12/2012(PART2- Vol I) dated 07.08.2024, for your information and necessary action.

02. Soft copy has also been mailed to all the nodal Branch of banks operating in the State on 07.08.2024.

03. **Please comply the action points mentioned in the agenda items and submit the Action Taken Report on or before 31.08.2024 for discussion in the next SLBC meeting.**

Yours faithfully,



For Convenor SLBC

NAGALAND

Encl: as stated.

GOVERNMENT OF NAGALAND  
FINANCE DEPARTMENT  
(GENERAL BRANCH)

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

Date: 7<sup>th</sup> August 2024

To,

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

Sub: Minutes of the SLBC meeting for quarter ended March 2024 held on 20<sup>th</sup> June 2024.

Sir,

With reference to your letter No. SLBC/Nagaland/2024-25/31 dated 06/07/2024, the subject minutes approved by the competent authority is enclosed herewith. The minutes may be circulated to all member banks and concerned departments for complying with the decisions of the SLBC.

Yours faithfully,



(Taliremba)

Principal Secretary to the Govt. of Nagaland

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

Dated: 7<sup>th</sup> August 2024

Copy to:

The Chief Manager,  
State Bank of India,  
Lead Bank Office, Kohima – for information and necessary action.

(Taliremba)

Principal Secretary to the Govt. of Nagaland

## MINUTES OF SLBC MEETING (NAGALAND)

### FOR QUARTER ENDED MARCH 2024 HELD ON 20<sup>th</sup> JUNE 2024.

State Level Bankers' Committee (SLBC) Meeting for the quarter ended March 2024 was held on 20<sup>th</sup> June 2024 at Hotel Vivor Kohima. The meeting was chaired by Shri Taliremba, Principal Secretary, Finance Department, Govt. of Nagaland and co-chaired by Shri Paresh Chauhan, General Manager & OIC RBI Kohima. Shri Reny Wilfred IAS Jt. Secy, Finance Department, Shri P Bulte, Deputy General Manager, NABARD, Smt Surabhi Bhattacharjee, Deputy General Manager, SBI AO Jorhat, Shri Sushanta Dutta, AGM, SLBC, LHO, Guwahati, senior officials of the Govt. of Nagaland and representatives from member Banks operating in the State attended the meeting. Attendance sheet is enclosed.

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

**Shri Paresh Chauhan, GM & OIC RBI Kohima** highlighted the decline of CD ratio from 61.85% to 57.58% during March 2024 quarter. Stating that this could be due to accumulation of deposits from various sources during Annual Closing time (March 2024) as the data/figure is taken as on 31.03.2024. He urged all banks to maintain CDR of 60% this financial year 2024-2025 by putting all out efforts in every quarter. He expressed concern on consistent low-performance of Kohima district regarding CD ratio and requested LDM of Kohima to make special effort to improve the situation. He highlighted the importance of LDMs who are at the ground level driving for the success of Lead Bank Scheme and requested all stake holders including NABARD to start working for next year target as per instruction which has already been passed on to all stake holders. He also shared his concern about growing of new banks in and around four districts only viz., Dimapur, Kohima, Chumoukedima and Mokokchung. He also stated that RBI will take up with banks for spreading their presence in the rural areas also.

**Shri Pauliankap Bulte, Deputy General Manager NABARD** shared his observation on achievement of ACP target during last financial year stating that although overall achievement was over 100%, achievement in Agri (PS) and OPS were poor. He requested all banks to give more focus on Agri (PS) and OPS in the current financial year. He mentioned the development taking place under the initiative of the State government with insurance company for livestock insurance and stated that bankers can explore and take advantage of State Government initiative in case of livestock financing. He also stated that Agriculture Department was in the process of implementing Agri Stack where once implemented it will be convenient for bankers to extract data of each and every land-owning farmer. He requested all LDMs to conduct Pre-PLP as per LBS scheme involving all line departments, NABARD, RBI and Banks in the district.

**Shri Sushanta Dutta, Asstt. General Manager SLBC, Guwahati** observed that in credit/deposit front, the YoY growth stood at 16.60% and 7.14% in credit and deposit respectively. He highlighted that CD Ratio of 52.87% in March 2023 reached 61.85% during Dec 2023 quarter and declined to 56.93% as on 31<sup>st</sup> March 2024. He urged upon all banks to contribute more to achieve the benchmark of 60%. The priority sector lending stood at Rs 2,333.54 Cr as on 31<sup>st</sup> March 2024 constituting 22.39% of total advances which was far below the benchmark of 40% of total advances. He stated that unless Priority sector is sufficiently funded, there cannot be equitable development for all segment of the society. Regarding ACP performance, although overall achievement stood at 118.10%, it was a matter of deep concern that Agriculture achievement just marginally crossed 60%. He stated that GSS is always a challenge for banks as far as the recovery is concerned highlighting that gross NPA of PMEGP was 49.25% and NULM – 17.75% which were really alarming. He urged upon all concerned line departments in this regard to cooperate with banks for recovery. He also shared his grave concern about 22 unbanked Blocks in the State and also requested the Government of Nagaland to provide basic infrastructures required for establishment of brick and mortar branch as DFS also advised for opening of brick and mortar branches for 23 unbanked villages where population is 3000 or more. He urged upon all banks to contribute towards success of GSS viz., PM Vishwakarma, PMFME, PM SVANidhi and CMMFI.

**Shri Reny Wilfred IAS, Joint Secretary, Finance, Govt of Nagaland** stated that to ensure banking fraternity is having proper support system from the Government, the Finance Commissioner has decided to set up a dedicated banking vertical which will be available with Finance Department on a daily basis to interact with banks to sort out any issues that may emerge including NPA or concerns arising at the district level for opening of the banks or any other aspects. He also stated that the Hon'ble Chief Minister of Nagaland has decided to call for a Credit Summit in the immediate future with participation of all heads of the Banks operating in the State wherein ACP for financial year 2024-2025, Modified CMMFI (Policy guidelines) and Chief Minister's Universal Life Insurance Scheme will be launched. A website will also be launched which will keep track of all loans proposed by the beneficiaries which can be accessed by the beneficiaries. He stated that the Government has recruited two manpower in each district, one Credit Manager and one Credit Coordinator in collaboration with SIDBI who will be providing all basic necessary support to the beneficiaries.

**Shri Taliremba, Principal Secretary, Finance Govt of Nagaland** expressed his hearty thanks to the outgoing team, Mr Haokholen Hangsing, Convener and Mr L Singsit, Coordinator for their immense contributions to the SLBC during the last 2 years. He wished them success in their new assignments. He also extended a warm welcome to the new team, Mr A.S Hubert Wungshim, Convener and Mr H.Lalhlimpuia, Coordinator and assured them of full cooperation. He reiterated the necessity of presence of Regional Heads of the bank in the meeting. He appreciated the presence of few Regional Heads. He emphasized the need for setting up bank branches in the 22 unbanked Blocks urgently by allottee banks. He highlighted that out of 218 Bank branches operating in the State as on 31/03/2024, 142 (65%) were concentrated in the districts of Kohima, Chumoukedima, Dimapur and

Mokokchung. He advised the banks to set up branches in other districts and the rural areas. Though achievement under ACP ( Priority Sector Lending) for 2023-24 was 118.10%, he highlighted the poor performance under Agri (51.64%) and OPS ( 48.80%) and stressed the need for balance achievement sector wise. He also highlighted that many banks have not sanctioned any loan under CMMFI. He advised that all banks operating in the State should actively participate in implementation of CMMFI and cautioned that Government may close Government accounts and withdraw Government business from banks not participating in implementation of the scheme.

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

**ADOPTION OF MINUTES:** The House adopted the minutes of the last SLBC meeting for the combined QE September 2023 and December 2023 held on 04.03.2024.

**Agenda Discussion:**

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

The overall CD ratio of the state has decreased from 61.15% in December 2023 to 56.93% as on 31.03.2024. However, Banks with less than 40% namely IND (31.41%), PSB (20.33%), AXIS (22.50%), BANDHAN (24.24%), FED (14.87%), HDFC (39.54%), IDBI (32.90%), IDFC (21.65%), SIB (26.19%) and YES (14.73%) were urged to improve in the coming quarters so as to reach the RBI benchmark of 60%. Among all districts, only Kohima District (28.28%) could not achieve benchmark of 60 % consistently. LDM Kohima was advised to take proper action with all banks for improving the district CD ratio.

**(Action: All concerned Banks and LDM Kohima)**

**2. REVIEW OF CREDIT DISBURSEMENT:**

**Achievement under ACP (Priority Sector Lending) FY 2023-24:**

The overall achievement of Priority Sector Advances stood at Rs 1249.97 Cr. which was 118.10% against the target of Rs 1058.38 Cr. However, achievement under Agri (PS) 51.64% and OPS 48.80% were very low. Total priority sector advances for the State of Nagaland stands at 21.51 % of the total advances of Rs 10306.51 Cr at the end of March 2024 which was below the benchmark of 40%.

Following banks - YES (2.66%), IDFC (8.46%) , NSCB (40.98%), NESFB (45.97%) NRB (47.76%), PSB (62.27) and IND (62.64%) achieved the lowest ACP (PS) performance during FY 2023-24 and were urged upon to improve their ACP performance.

**(Action: All Banks)**

**3. Priority Sector Advances Position as in 31.03.2024:**

The Priority Sector Advance as on 31.03.2024 stood at Rs 2216.51 crore showing an YoY increase of Rs 225.45 Cr, over March 2023 (11.32%). Total priority sector advances for the State of Nagaland stood at 21.46 % of the total advances of Rs 10306.51 Cr at the end of March 2024.

Against the RBI benchmark of 40 % lending to Priority Sector against the Total Advance, Banks with less than 40% PSL as on March 2024 are YES (1%), IDFC (1.07%), AXIS (10.38%), SBI (12.63%), FED (18.13%), ICICI (21.01%), HDFC (21.70%), NSCB (25.70%), IDBI (29.74%), SIB (29.92%), BOM (37.06%), INDUS (35.44%), and IOB (35.45%). These Banks were again urged upon to increase their PSL in coming quarters and achieve the RBI benchmark as decided in the last SLBC Sub Committee Meeting on Priority Sector & GSS held on 27.02.2024.

**(Action: All Concerned Banks)**

#### **4. Govt. Sponsored Scheme (NRLM, NULM, PMMY, Stand-Up India, PMEGP, PMFME, CMMFI etc.,)**

Achievement of target under Govt. Sponsored Schemes are as under:

NRLM – 12.16%, NULM – 35.80%, PMEGP - 35.56%, SUI – 74.28%, MUDRA – 157.94%, PMFME – 26.53%, PMSVANidhi – 65.27%.

Under PMFME, the following bank are still with NIL sanction:- BAN, FED, HDFC, ICICI, IDBI, AXIS, IDFC, INDUS, SIB, YES, NESFB and NSCB.

Under PMSVANidhi out of total application received (5950), 1784 (30%) were returned by banks and 370 still pending for sanction.

Shri Taliremba, Principal Secretary, Finance Department, Govt. of Nagaland gave a brief highlight of CMMFI. He stated that the scheme started with Rs 65 Cr. having two components viz., Subsidy component and Interest Subvention component and adequate fund has been parked with SBI Kohima branch. He stated that up to 15<sup>th</sup> May 2024 subsidy component of Rs 16.29 Cr has been reimbursed and under Interest Subvention component Rs 12 lakhs has been reimbursed. He stated that sufficient fund was available under the scheme and banks should sanction loans under the scheme. He further stated that as on 15.05.2024, reimbursement claim in respect of 795 loans were submitted which were released well in time i.e., within 7 working days by SBI Kohima. He highlighted that many banks, namely, Bandhan, BOM, HDFC, ICICI, IDFC, IOB and SIB have not sanctioned any loan under CMMFI. Unless such banks participates in implementation of CMMFI, Government may contemplate withdrawing Government business from such banks.

The committee resolved as per input given by Shri Reny Wilfred IAS, Joint Secretary, Finance, Govt of Nagaland that in case of huge rejected applications under PMSVANidhi and CMMFI, Credit Outreach Facilitation Unit Team of IDAN will connect with respective banks and the beneficiaries and list out the reasons for rejection and chalk out the deficiencies in procedural formalities which will provide consolidated data as part of the tracking website. This will help in analyzing the gap. The exercise has to be done within one month.

**(Action: All concerned Banks and IDAN)**

## 5. POSITION OF NPA IN GSS AS ON 31.03.2024 :

Position of NPA in GSS in the State of Nagaland as on 31.03.2024 were as under :  
NRLM – 1.73%, NULM – 17.75 %, PMEGP – 49.25%, SUI – 0.97%, Mudra – 7.74%

The high level of NPA in PMEGP, NULM and MUDRA are of concern and all banks were urged upon to take proper follow up of NPA as per instruction laid down by respective banks for NPA Monitoring and to bring down NPA level of the State.

**(Action: All concerned Banks)**

## 6. APPROVAL OF ANNUAL CREDIT PLAN (ACP) FY 2024-25.

The committee unanimously approved Annual Credit Plan (ACP) of Rs 2003.65 Cr. for FY 2024 -25 as under:-

SECTOR	ACP 2023-24	Approved for FY 2024-25	Growth	Growth %
AGRI	551.97	540.46	-11.51	-2.09%
MSME	340.18	1137.15	796.97	234.28%
OPS	166.22	326.04	159.82	96.15%
<b>TOTAL</b>	<b>1058.38</b>	<b>2003.65</b>	<b>945.27</b>	<b>89.31%</b>

All LDMs were advised to make allotment block wise and bank wise in the district and upload in SLBC portal within June 2024.

**(Action: All LDMs)**

## 7. REVIEW OF FINANCIAL INCLUSION INITIATIVES AND EXPANSION OF BANKING NETWORK AND FINANCIAL LITERACY

### Status of Unbanked Blocks in the State:

SLBC Sub Committee meeting on Unbanked Blocks and Technical Issues was held on 23.05.2024 under the Chairmanship of Shri Taliremba, Principal Secretary (Finance), Govt. of Nagaland.

Unbanked blocks and locations where request for opening of SBI branches exist were discussed and decision of SLBC is enclosed as Annexure - A

The Chairman reiterated that allottee banks while going for survey must involve District Administration, IDAN, PHQ and LDM to have comprehensive survey. It was also decided that the allottee banks should first connect with IDAN who will in turn tie up with District Administration and other stake holders.

It was also decided that IT Department will write to service providers for providing connectivity in the 22 unbanked Blocks.

**(Action: All Allottee Banks, IT Department,)**

**Progress of opening brick and mortar branch in 23 unbanked villages having population above 3000 allotted by DFS** was reviewed. BOI reported that opening of branch in Chenloiso is almost ready and expected to function very soon. Bandhan bank reported that branch was opened in their allotted Longjang village. CBI reported that branch was opened in Mongyakshu Village. IOB also reported that opening of branch at Changlangshu is under way and expected to function in the near future. The number of unbanked villages will come down to 19. NRB was advised to write to SLBC for exemption of their allotted village i.e., Mopungchuket as there is existing CBI bank within 5 KM radius.

It was decided to have a thorough examination of the hurdles faced by allottee banks in the next SLBC for those remaining 18 villages for which comprehensive report will be furnished by allottee banks. Thereafter a decision will be taken whether to recommend for exemption or not.

**(Action: All allottee Banks and other stakeholders)**

### **8. APY Performance FY 2023-24: Bank wise and District wise upto 31.03.2024**

The overall achievement in APY was 6496 against the target of 15500 which is 42%. Among the districts, Kiphire district recorded the highest achievement percentage of 76% and Mon district recorded the lowest achievement of 20% only.

### **9. Rural Self Employment Training Centre (RSETI):**

Smt Lily Lotha, Director, RSETI, Peren gave actual performance of RSETI during FY 2023-24 as under:

Sl.no.	Activities undertaken	Target	Achievement	Achievement %
1	Training Program	15	16	107%
2	Trainees	440	450	102%
3	Trained settlement	70%	332	74%
4	Credit Linkage	40%	176	53%

She also reported that during this Financial Year 5 Training session has been conducted covering 112 trainees. The training target for FY 2024-25 is 21 number of training covering 650 trainees.

### **10. Special Agenda of RBI:**

#### **a. Discussion regarding preparation of Annual Credit Plan:**

Shri Mangta Shoute, AGM, RBI, Kohima stated that the first setting up of PLP start in the month of June, however as June is almost over he suggested that it may be extended to July. He requested all LDMs to convene Pre PLP (2025-2026) meeting within July 2024 involving all stake holders where DDM of NABARD will give presentation on PLP. NABARD was also requested to complete PLP for 2025-2026 by September 2024. PLP should be launched by December 2024 by District Administration. LDMs were requested to convene



Spl. BLBC by January 2025 for setting up of ACP for 2025-2026 involving all stake holders. The approved ACP has to be again approved in DCC meeting for the quarter ended December and this exercise has to be completed by March 2026. All districts ACP will be consolidated at SLBC and will be launched by April. He requested all stake holders to adhere to this time line set by RBI.

**Action: LDMs & NABARD**

**b. Expanding and Deepening of Digital Payment Ecosystem.**

The selected district for 100% digitalization which is Kohima District is now 100% digitalized. He stated the latest RBI guidelines where all districts all over India has to be 100% digitalized by March 2025. The present status of district in Nagaland are as highlighted below :-

Sl.No.	DISTRICT	SB (%)	CA (%)
1	CHUMOUKEDIMA	79.33	94.4
2	DIMAPUR	85.79	83.3
3	KIPHIRE	99.55	98.85
4	KOHIMA	100	100
5	LONGLENG	98.99	74.96
6	MOKOKCHUNG	91.39	46.53
7	MON	91.81	85.34
8	NIULAND	99.46	98.54
9	NOKLAK	99.27	79.64
10	PEREN	99.29	98.59
11	PHEK	98.79	99.36
12	SHAMATOR	98.86	90.82
13	TUENSANG	99.31	95.01
14	TSEMINYU	99.49	99.64
15	WOKHA	74.18	81.15
16	ZUNHEBOTO	97.54	85.74

Shri Mangta Shoute highlighted that two categories of accounts are taken into consideration for measuring 100% Digitalization viz., Savings Bank Account and Current Account. In a saving bank account if a person is having any one of either ATM cum debit card or Internet Banking, or AEPS or mobile banking, it will be considered as digitally enabled, and for current account any one of either Internet banking or POS or mobile banking. He requested all LDMs to make it as an Agenda in the DCC meeting. He also requested SLBC to replace Nodal Officer with LDMs for collection of data.

**Action: All LDMs & SLBC.**

**c. Review of inclusion of Financial Education in School Curriculum and digital financial literacy by Banks.**

Shri Mangta Shoute reported that letter has already been sent to SCERT and follow up will be done from RBI side.

**Action: School Education Deptt. & RBI**

**d. ATM Deployment Deficient Districts:**

RBI highlighted ATM deficiency in 9 districts as under :

<b>DISTRICT-WISE DEPLOYMENT OF ATMs IN NAGALAND</b>						
<b>Sl.No.</b>	<b>District</b>	<b>ATMs</b>				
		<b>Nos. per Record (previous)</b>	<b>Additional Target by RBI</b>	<b>Total ATMs Required</b>	<b>No. as on 31.03.24</b>	<b>Balance</b>
1	KIPHIRE	3	3	6	5	1
2	LONGLENG	2	2	4	2	2
3	MON	9	9	18	11	7
4	NOKLAK	1	1	2	1	1
5	PEREN	5	5	10	8	2
6	PHEK	6	6	12	10	2
7	TUENSANG	6	6	12	6	6
8	WOKHA	9	9	18	11	7
9	ZUNHEBOTO	9	9	18	9	9
<b>TOTAL</b>		<b>50</b>	<b>50</b>	<b>100</b>	<b>63</b>	<b>37</b>

The total requirement of additional ATM in 9 districts is 37. He requested all concern LDMs to make this as an agenda in the DCC meeting.

**Action: All Concern Banks & LDMs**

**e. As per RBI assessment** the input requirement ratio of loan outstanding amount is 39% which is second lowest in the country. He requested all banks to take care of loan requirements of the farmers so as to achieve 100% ratio. LDMs were requested to take up the issue in DCC meeting also.

**Action: All Banks & LDMs**

**11. Any Other Agenda with the permission of the Chair:**

RBI proposed **Relief Measures by banks in areas affected by natural calamities**: Shri Mangta Shoute highlighted that in areas affected by natural calamity, declaration of natural calamity is the purview of Central / State Government. If Natural Calamity is declared by the Government, and if the area cover is large, SLBC has to be convened immediately. If the cover area is small, Special DCC meeting

has to be convened. The role of the banks is mainly in terms of loan, relief through rescheduling existing standard loans, sanction fresh loans as required if assessed crop loan loss is more than or equal to 33%. Depending on severity, decision has to be taken for rescheduling of other loans, (besides Agri.), viz., allied activities, to rural artisans, traders, micro/small industrial units or medium enterprises (extreme cases). He also stated that while measures by banks are intended to provide relief to farmers through rescheduling (SA)/ restructuring (SA)/ provision of fresh Loans (without waiver), the insurance scheme, PRADHAN MANTRI FASAL BIMA YOJANA (PMFBY) also provides compensation for loss.

**Action: To be noted by SLBC & DCC**

The meeting ended with thanks from Shri Goutam Das, Chief Manager, UCO Bank,

**ANNEXURE-A**

**DECISION TAKEN ON UNBANKED BLOCKS IN NAGALAND AT SLBC COMMITTEE MEETING ON 20.06.2024**

<b>Sl. No.</b>	<b>Unbanked Blocks</b>	<b>Allottee Bank</b>	<b>Decision of SLBC on 04.03.2024</b>	<b>Action Taken</b>	<b>Decision of SLBC Sub Committee on 23.05.2024</b>	<b>Review/Decision of SLBC on 20.06.2024</b>
1	Phomching. Mon, Nagaland	Bank of Baroda	Comprehensive survey to be conducted with the involvement of the District Administration, Lead District Manager and IDAN as coordinating agency and to take concrete action to open a branch expeditiously.Copy of the survey report to be endorsed to SLBC.	Survey conducted during March 2024 and report sent to higher authority.	To pursue with the higher authority for decision and also to endorse copy of survey report to SLBC.	Comprehensive survey to be conducted with involvememnt of the District Administration,Police Deptt., LDM and IDAN by 31st August 2024 and to take concents action to open the branch expeditiously. Copy of the survey report should be endorsed to SLBC.
2	Longchem, Mokokchung, Nagaland	Bank of Baroda	Comprehensive survey to be conducted with the involvement of the District Administration, Lead District Manager and IDAN as coordinating agency and to take concrete action to open a branch expeditiously.Copy of the survey report to be endorsed to SLBC.	Survey conducted during March 2024 and report sent to higher authority.	To pursue with the higher authority for decision and also to endorse copy of survey report to SLBC.	Comprehensive survey to be conducted with involvememnt of the District Administration,Police Deptt., LDM and IDAN by 31st August 2024 and to take concents action to open the branch expeditiously. Copy of the survey report should be endorsed to SLBC.
3	Chukitong, Wokha, Nagaland	Bank of Baroda	Comprehensive survey to be conducted with the involvement of the District Administration, Lead District Manager and IDAN as coordinating agency and to take concrete action to open a branch expeditiously.Copy of the survey report to be endorsed to SLBC.	Survey conducted during March 2024 and report sent to higher authority.	To pursue with the higher authority for decision and also to endorse copy of survey report to SLBC.	Comprehensive survey to be conducted with involvememnt of the District Administration,Police Deptt., LDM and IDAN by 31st August 2024 and to take concents action to open the branch expeditiously. Copy of the survey report should be endorsed to SLBC.

4	Thonokyu, Tuensang, Nagaland	HDFC Bank	Comprehensive survey to be conducted with the involvement of the District Administration, Lead District Manager and IDAN as coordinating agency and to take concrete action to open a branch expeditiously. Copy of the survey report to be endorsed to SLBC.	No further progress reported.	Fresh comprehensive survey to be conducted by June 2024 with involvement of Dist.administration, LDM, Police Dept.& IDAN	Comprehensive survey to be conducted with involvement of the District Administration, Police Dept., LDM and IDAN by 31st August 2024 and to take concrete action to open the branch expeditiously. Copy of the survey report should be endorsed to SLBC.
5	Chunlikha, Kohima, Nagaland	Axis Bank	Comprehensive survey to be conducted with the involvement of the District Administration, Lead District Manager and IDAN as coordinating agency and to take concrete action to open a branch expeditiously. Copy of the survey report to be endorsed to SLBC.	No further progress reported.	Fresh comprehensive survey to be conducted by June 2024 with involvement of Dist.administration, LDM, Police Dept & IDAN	Comprehensive survey to be conducted with involvement of the District Administration, Police Dept., LDM and IDAN by 31st August 2024 and to take concrete action to open the branch expeditiously. Copy of the survey report should be endorsed to SLBC.
6	West Ralan, Wokha, Nagaland	Axis Bank	Comprehensive survey to be conducted with the involvement of the District Administration, Lead District Manager and IDAN as coordinating agency and to take concrete action to open a branch expeditiously. Copy of the survey report to be endorsed to SLBC.	No further progress reported.	Fresh comprehensive survey to be conducted by June 2024 with involvement of Dist.administration, LDM, Police Dept. & IDAN	Comprehensive survey to be conducted with involvement of the District Administration, Police Dept., LDM and IDAN by 31st August 2024 and to take concrete action to open the branch expeditiously. Copy of the survey report should be endorsed to SLBC.

7	Khonsa, Kiphire, Nagaland	Canara Bank	To pursue with their higher authority for positive response and early decision.Also copy of survey report to be endorsed to SLBC.	No further progress reported.	To pursue with their higher authority for positive response and early decision.Also copy of survey report to be endorsed to SLBC.	1. Bank representatives was not present.Comprehensive survey to be conducted with involvememnt of the District Administration,Police Deptt., LDM and IDAN by 31st August 2024 and to take concents action to open the branch expeditiously. Copy of the survey report should be endorsed to SLBC.
8	Kuhuboto, Dimapur, Nagaland	Federal Bank	To pursue with their higher authority for positive response and early decision.Also copy of survey report to be endorsed to SLBC.	No further progress reported.	To be reviewed in SLBC Meeting	The bank has submitted positive survey report to their HQ and the bank was advised to pursue with their HQ actively for approval to open the branch
9	Wakching, Mon, Nagaland	Punjab and Sind Bank	To pursue with their higher authority for positive response and quick decision.Local Branch advised to pursue with the Dist Administration actively.Also copy of survey report to be endorsed to SLBC.	Comprehensive survey conducted on 29.11.2023 with LDM Mon, SDO (Civil) Wakching & IDAN, found no suitable premises. Local administration will intimate availability of suitable premises when found.	To pursue with their higher authority for approval to open the branch.Bank was also advised to pursue with the Dist Administration actively and furnish a copy of survey report to SLBC.	To pursue nwith their Zonal Office for approval to open the branch at the earliest.
10	Weziho, Phek, Nagaland	Bank of Maharashtra	Positive survey report submitted and bank must pursue actively with their higher authority for approval to open the branch at the earliest .	No further progress reported.	To be reviewed in SLBC Meeting	The bank was advised to actively pursue matter with their higher authority and obtain approval to open the branch.

11	Panso, Tuensang, Nagaland	Central Bank of India	To pursue with the higher authority actively and concrete action to be taken by the allottee bank for opening of a branch.	No further progress reported.	To be reviewed in SLBC Meeting	Comprehensive survey to be conducted with involvement of the District Administration, Police Deptt., LDM and IDAN by 31st August 2024 and to take concerted action to open the branch expeditiously. Copy of the survey report should be endorsed to SLBC.
12	Suruhoto, Zunheboto, Nagaland	Punjab National Bank	To pursue with the higher authority actively and concrete action to be taken by the allottee bank for opening of a branch.	No further progress reported.	Fresh comprehensive survey to be conducted by June 2024 with involvement of Dist. Administration, LDM, Police Dept & IDAN. Copy of survey report to be shared with SLBC.	Comprehensive survey to be conducted with involvement of the District Administration, Police Deptt., LDM and IDAN by 31st August 2024 and to take concerted action to open the branch expeditiously. Copy of the survey report should be endorsed to SLBC.
13	Chen, Mon, Nagaland	IDBI Bank	The allottee bank must explore ways and means to open a brick & mortar branch at Chen, after their Mon Branch is functional.	No further progress reported.	IDBI Mon will be opened by June 2024 and thereafter the Bank will explore ways and means to open Chen Branch.	Mon branch has been opened in June 2024. IDBI will explore means to open the branch at Chen expeditiously.
14	Satoi, Zunheboto, Nagaland	Indian Bank	To pursue with the higher authority actively to open the branch at the earliest.	No further progress reported.	To be reviewed in SLBC Meeting	The Bank reported that officials from Controlling Office, Dibrugarh will visit the location to do the final survey as a follow up of positive comprehensive report submitted by the bank. Bank will expedite action to open the branch at the earliest.

15	Dhansiripar, Dimapur, Nagaland	Indian Bank	To pursue with the higher authority actively to open the branch at the earliest.	No further progress reported.	To be reviewed in SLBC Meeting	The Bank reported that officials from Controlling Office, Dibrugarh will visit the location to do the final survey as a follow up of positive comprehensive report submitted by the bank. Bank will expedite action to open the branch at the earliest.
16	Aghunaqa, Dimapur, Nagaland	Punjab National Bank	Comprehensive survey to be carried out with involvement of District Administration, Police Deptt. IDAN and LDM.	No further progress reported.	Comprehensive survey to be conducted by June 2024. Copy of the survey report to be endorsed to SLBC.	Comprehensive survey to be conducted with involvement of the District Administration, Police Deptt., LDM and IDAN by 31st August 2024 and to take concerted action to open the branch expeditiously. Copy of the survey report should be endorsed to SLBC.
17	Angiangyang, Mon, Nagaland	Union Bank of India	Comprehensive survey to be conducted with the involvement of the District Administration, Police Deptt., Lead District Manager and IDAN as coordinating agency and to submit a positive recommendation to higher authority without further delay. Copy of the survey report to be endorsed to SLBC.	No further progress reported.	Comprehensive survey to be conducted by June 2024. Copy of the survey report to be endorsed to SLBC.	Bank has submitted comprehensive and positive survey report in the first week of June 2024. Bank was advised to pursue with their controlling office to get approval expeditiously.
18	Longmatra, Kiphire, Nagaland	Bank of India	To pursue with their higher authority for approval to open the branch. Also copy of survey report to be endorsed to SLBC.	No further progress reported	To be reviewed in SLBC Meeting.	Bank of India reported that due to opening of branch in Chenloiso, there is a delay with Longmatra. Positive survey report has already been submitted. Bank was advised to pursue actively to obtain approval for opening the branch.













19	Changpang, Wokha, Nagaland	State Bank of India	SBI to pursue with the Dist Administration actively and expedite opening of the branch.	No further progress reported.	Comprehensive survey to be conducted by June 2024 with the involvement of the District Administration, Police Deptt., Lead District Manager, IDAN and to take concrete action to open the branch expeditiously. Copy of the survey report to be endorsed to SLBC.	Comprehensive survey will be done within 31st Aug 2024
20	Seyochung, Kiphire, Nagaland	State Bank of India	Premises offered by the Dist Administration. SBI to pursue actively with BSNL for connectivity.	No further progress reported.	SBI was advised to pursue actively with BSNL for connectivity and open the branch expeditiously.	Comprehensive survey will be done within 31st Aug 2024
21	Kikruma, Phek, Nagaland	State Bank of India	SBI advised to ensure opening of the Branch within FY 2024-25.	No further progress reported.	Opening of branch at Kikruma will be taken up during the current FY after opening Chetheba Branch which is in the process.	Kikruma will be taken up as soon as Chetheba branch is opened.
22	Chetheba, Phek, Nagaland	State Bank of India	Branch expected to be operational by June 2024.	SBI is in the process of opening the branch by September 2024.	SBI advised to ensure opening of the branch as committed by Sept. 2024	Authorization for opening the branch has already been obtained from Corporate Centre and license already obtained. For premises, tender has already been published in the news paper and within 14 days tender will be received from the public. The branch is expected to be opened within the time line.

**Status of request for opening of SBI branch**



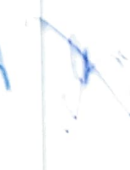




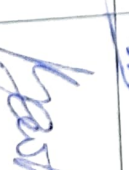


<b>Sl. No.</b>	<b>Location</b>	<b>Action Points</b>	<b>Decisions</b>
1.	Pughoboto, Zunheboto District	Approval from the higher authority awaited. Additional information required by higher authority has been furnished. On receipt of approval, Branch opening will be initiated.	SBI to pursue actively with their higher authority and to ensure branch opening by FY 2024-25.
2.	Atoizu, Zunheboto District	UCO had opened the branch at Akuhaito. This branch is catering to the banking needs of the area.	SBI will conduct fresh survey and explore feasibility of opening a branch.
3.	Jakhama, Kohima District	Building identified for opening the branch is undergoing construction. On completion, other necessary actions for branch set up will follow.	SBI Jakhama branch to be opened at the earliest.

ATTENDANCE SHEET

SL NO	NAME	DESIGNATION	ORGANISATION/DEPT	CONTACT NO/email ID	SIGNATURE
1	Talliemba	Principal Secretary	Finance, GOA	9436332904	
2	Sunkanta Dila	AGM SLBC	SB1.	943556780	
3	Huteb A.S. Wungthin	Convener, SLBC	S031	7086063182	
4	Paveta Chaulan	gm	R31	9320169251	
5	P. Budge	bylc	NABARD	853 8872078	
6	Sunabi Bhatnagar	Dy. Gen. Manager. BO Tadar	State Bank of India	8811060016 dgnbo.fojan@abi.co.in	
7	DAVID KIRI	STD	IDAN.	9436210338	
8	R. WILFRED, IAS	IFS Finance Dept		9289588869	
9	K. Chaselo Lisiva	IDAN, PA to IS	IDAN	2044363385	
10	MANJITA SHANTE	RAM	RBI Kohima	8832911953 manjishante@rbicoim	

SLBC (NAGALAND) MEETING FOR QUARTER ENDED MARCH 2024  
 20<sup>th</sup> JUNE 2024 VENUE : HOTEL VIVOR KOHIMA

ATTENDANCE SHEET

SL NO	NAME	DESIGNATION	ORGANISTION/ DEPTT	CONTACT NO/EMAIL ID	SIGNATURE
11	T. ZOU	MANAGER	RBBI	9854513150 t.zou@rbbi.org.in	
12	CHITEBONI KRISHA	District Development Manager, Kohima	NABARD	9438012153	
13	Dr. B. M. Sarmah	Jr. DAV	ANZ Vidy Business	8837317472	
14	Dr. Tairangyuba	Dy. DAV	ATI & Vody Service	8486033232	
15	Mithilesh Kumar Roy	Regional Head	Central Bank of India	8794012082	
16	MAKUNI THAMEI	A.G.M.	SBI KOHIMA	7085097862	
17	NIKANTO SEMA	Axis Bank State Head - Co-ort	AXIS BANK	9774029956	
18	KHEGHOTO SEMA	AXIS BANK CLUSTER HEAD Business	AXIS BANK	9869477696	
19	R. P. Parnai	CM (Credit), SBI RBO Demapur	SBI	8787403261	
20	ANGSOU DAVID NARING	BRANCH MANAGER BOM, KOHIMA	BOM, BRANCH		

SLBC (NAGALAND) MEETING FOR QUARTER ENDED MARCH 2024  
20<sup>th</sup> JUNE 2024 VENUE : HOTEL VIVOR KOHIMA

ATTENDANCE SHEET

SL NO	NAME	DESIGNATION	ORGANISATION/ DEPTT	CONTACT NO/EMAIL ID	SIGNATURE
21	PARTHA PATWARI	DI. ZONAL MANAGER	BANK OF MAHARASHTRA	dzunguwbh@mahabank.com	
22	J. Chubatoshi	Dy. Director	Horticulture	indungchuboshi@gmail.com	
23	HOMMINGAM SHANGH	Branch Manager	IOB Dimapur	iob3425@iob.in	
24	Venkatesh K. Disang	G. M (G & RV)	NSCB	9856000444 vkdisang@gmail.com	
25	Mkathung Khuvung	AGM	NSCB	7005203650 mkklotra@gmail.com	
26	PEMMICHAN MARCHEDEJ	GEN. MANAGER	NRIB	9436035124 nr-b-kms@yasho.com	
27	Joydeb DAS	DVP Cluster Head	Bandhan Bank	7002054735 ch.dimapur@bandhanbank.com	
28	ARHEBO	AVP	Bandhan Bank	BH.KOHIMA@bandhanbank.com 9856070129	
29	KIETUO DOULO	Under Secy. Agriculture Dept.	Agriculture Dept.	7005090324 kietuedoulo@gmail.com	
30	N. Nkomo Mungy	Add. Dev. Com.	Planning	9856486278 nagalandplanning@yahoo.com	

SLBC (NAGALAND) MEETING FOR QUARTER ENDED MARCH 2024  
 20<sup>th</sup> JUNE 2024 VENUE : HOTEL VIVOR KOHIMA

ATTENDANCE SHEET

SL NO	NAME	DESIGNATION	ORGANISATION/ DEPTT	CONTACT NO/EMAIL ID	SIGNATURE
31	M. J. Kerdokor	Chief Programme Officer Nagaland	Bank of Baroda	7781855949 VTKOHI@BARIBANKOFBARODA.COM	
32	R. H. Zerin	Chief Advisor BSC Katiwa	Bank of Baroda LDM Chumukedima	811 9922 922 katiwa@bankofbaroda.com ldm.chumukedima@bankofbaroda.com	
33	PROTINTHANG KHONSAAI	Chief Manager	IT & C Dept.	Samuel.12@gov.in	
34	SAMUEL TERIENG	Sr. Program Officer	Punjab National Bank	7086016454 bo104120@pnbsoc.in	
35	THANGCHINMUAN HANGZO	Chief Manager	UCO Bank	9002625583	
36	Pauline Rao	Chief Manager	PS to DGM	95312223776	
37	Soubhrajyoti Klesud	CM, Lead Bank	SBP	9426018944	
38	Temberenda Jamir	Di. RSETI	SOI	9863007144	
39	dilly daban	Accountant	NIDC Ltd	8798161482	
40	Orao Hrang Jamir				

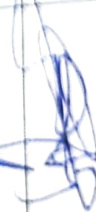









SLBC (NAGALAND) MEETING FOR QUARTER ENDED MARCH 2024  
 20<sup>th</sup> JUNE 2024 VENUE : HOTEL VIVOR KOHIMA

ATTENDANCE SHEET

SL NO	NAME	DESIGNATION	ORGANISATION/DEPT	CONTACT NO/EMAIL ID	SIGNATURE
41	Chitkala Pyem	Deputy. Manager	KIDC	9005325623	
42	Temsumeren	LDM, Kiphise	SBI	9436608365	
43	Space Muzae	ADM, Tuensang NOKKUK & Skomator (SBI)		7629086633	
44	Lohe Simon Peter	LDM Marketing & Logistics.	SBI	8374846287	
45	Y. Senthuranga kelan	AAW	CRISIL Foundation	6009128177	
46	MRONGKA JARIR	GRSNT GOVT. BANKING.	HDFC BANK	9366581848	
47	Puleti Anu	Bm. Kohima MAIN B.	HDFC Bank.	7005100058	
48	G. Gankeema Shaw	Any	SIDBI	9748118873	
49	A. SELWIN SARRAT	Assistant Director	MSME DFO, Dimapur	9994466765	
50	TOSHANUP	AREA, MANAGER	CRISIL FOUNDATION	9862118218	

SIBC (NAGALAND) MEETING FOR QUARTER ENDED MARCH 2024  
 20<sup>th</sup> JUNE 2024 VENUE : HOTEL VIVOR KOHIMA











ATTENDANCE SHEET

SL NO	NAME	DESIGNATION	ORGANISATION/DEPT	CONTACT NO/EMAIL ID	SIGNATURE
51	SANDIP GURKHA	SENIOR. MARKER	Yes Bank	700564194	
52	Adarsh R.	Br. Manager ICICI Bank	ICICI Bank	8415942300	
53	Sibbi Saktine	State Division Manager NRM Mission Nagaland	urban Dev. Dept	7628843205	
54	Kobuto Akumie	Sr. Manager R.H	NESSB	9089923744	
55	DIPANKAR NATH	ZRM - NAGALAND AND MEGHALAYA	NESSB	9678994412	
56	RUPAM DEY	FEDERAL BANK MANAGER	FEDERAL BANK	9698457302	
57	PRITHI CHAO	Manager	PUNJAB & SIND BANK	7002475014	
58	Kuchungruo Kisha	Officer	Bank of India	9774409184	
59	VEPELOU KOZA	GR manager	IOFC First Bank	9774030133	
60	ZULUSENLA	AGM & BH IDBI BANK KOHIMA	IDBI BANK LTD	8974063932	






SLBC (NAGALAND) MEETING FOR QUARTER ENDED MARCH 2024  
 20<sup>th</sup> JUNE 2024 VENUE : HOTEL VIVOR KOHIMA

ATTENDANCE SHEET

SL NO	NAME	DESIGNATION	ORGANISATION/DEPT	CONTACT NO/EMAIL ID	SIGNATURE
61	AUNGTUNG AOTHA	Project Officer	IDAN	9366216238	
62	Ruhung Keso	KAM Runtubob	SBI	9402476423	
63	L. Yautken	L & M WTA	SBI	8974246573	
64	Chuhlanga Samir	Senior Officer	IDAN / COFU	8974547385	
65	Kakuto Shoku	Project Officer	COFU   IDAN	8787747286	
66	Thunang	Officer	IDAN	9366785675	
67	Matijiba Welling	Senior Manager	Indian Bank	9677030212	
68	Arou KHEURSO	MANAGER	INDIAN BANK	7968213221	
69	G. Kallanjoia	SBI Com.	SBI	8787757985	
70	L. Singert	SLBC Kohima	SLM	7005429714	

SLBC (NAGALAND) MEETING FOR QUARTER ENDED MARCH 2024  
 20<sup>th</sup> JUNE 2024 VENUE : HOTEL VIVOR KOHIMA

ATTENDANCE SHEET

SL NO	NAME	DESIGNATION	ORGANISATION/DEPT	CONTACT NO/EMAIL ID	SIGNATURE
71	T. Themi	B. M	UNION BANK OF INDIA	9834554224	
72	T. C. Ason, Nerdia	Ex. Asst. PAFMC	Ind p Com Station.	8119000693	
73	Kuleo Nida	Scrm, PAFMC	Ind p Com.	9566081031	
74					
75					
76					
77					
78					
79					
80					