

**AGENDA FOR SLBC MEETING NAGALAND
FOR THE QUARTER ENDED DECEMBER 2025**

ADOPTION OF MINUTES:

The minutes of State Level Bankers' Committee meeting held on 18.12.2025(Quarter Ended December, 2025) was circulated to all the members. Since no request for amendment has been received, the house may adopt the minutes.

AGENDA No. 1: CD Ratio, Review of Districts with CD Ratio below 40%

CD Ratio of the banks stood at 66.75% as on 31st December, 2025 showing increase from 64.27% as on 30th September, 2025. The following table shows trend of CD Ratio of all banks for the last 6 years:

**DISTRICT WISE CD RATIO (Last 6 Years) - 30th December 2025
District wise Position CD RATIO Report of Nagaland Last 6 Years**

Sl. No.	District Name	Mar-20	Mar-21	Mar-22	Mar-23	Mar-24	Mar-25	June-25	Sep-25	Dec-25
1	CHUMOUKEDIMA				75.64	78.2	85.76	86.48	92.59	97.56
2	DIMAPUR	48.01	47.95	52.46	56.01	62.96	64.48	66.89	65.71	66.41
3	KIPHIRE	82.31	111.21	126.55	115.64	143.77	156.77	48.72	119.41	136.34
4	KOHIMA	20.16	22.94	23.08	26.17	28.28	29.43	31.67	32.68	35.24
5	LONGLENG	88.36	110.25	147.77	139.13	153.52	136.21	173.75	214.52	225.80
6	MOKOKCHUNG	80.13	82.58	76.22	79.52	87.97	98.53	91.70	90.43	97.59
7	MON	61.53	69.46	77.16	82.76	93.86	105.28	107.31	107.72	107.64
8	NIULAND			65.7	141.56	40.52	201.14	192.34	211.75	220.28
9	NOKLAK				74.4	51.65	77.44	73.77	82.78	85.13
10	PEREN	113.38	97.36	134.32	110.42	149.59	122.87	131.22	118.79	133.55
11	PHEK	74.32	70.67	90.4	82.49	93.73	107.01	126.57	125.14	129.12
12	SHAMATOR				127.4	129.01	158.36	164.47	157.01	147.78
13	TSEMINYU				73.08	87.54	119.32	129.29	134.02	116.71
14	TUENSANG	104.1	114.69	124.01	131.66	140.66	156.59	171.13	169.14	170.46
15	WOKHA	73.72	73.65	91.68	68.7	86.59	93.4	93.56	95.98	97.27
16	ZUNHEBOTO	83.29	102.64	112.55	107.38	125.62	132.12	147.44	147.15	146.02
17	MELURI							65.83	66.46	65.53
	Grand Total	41.60	44.28	48.08	52.26	57.71	59.98	62.06	63.64	66.75

Kohima District is under 40% CDR

BANK WISE CD RATIO - DECEMBER 2025		
SI No.	Bank Name	CDR Rural
1	BOB	59.21
2	BOI	94.67
3	BOM	257.52
4	CAN	57.28
5	CBI	54.03
6	IND	38.25
7	IOB	130.30
8	PNB	37.38
9	PSB	17.41
10	SBI	88.83
11	UCO	50.34
12	UNI	121.89
Public	Total	79.47
1	AXIS	27.09
2	BAND	21.19
3	FED	15.38
4	HDFC	50.02
5	ICICI	46.08
6	IDBI	48.69
7	IDFC	20.48
8	INDUS	56.52
9	SIB	29.12
10	YES	60.66
Private	Total	35.58
1	ESAF	0.00
2	SSFB	25.28
Small FB	Total	19.49
1	NRB	61.43
1	NSCB	75.85
Grand	Total	66.75

AGENDA No. 2: REVIEW OF CREDIT DISBURSEMENT

a. Achievement under ACP (Priority Sector Lending) upto December 2025 Qtr FY 2025-26:

(Rs. in Crore)

Sector	FY 2024-25			FY 2025-26		
	Target Amount	Achieved Amount	Achievement %	Target Amount	Achieved Amount	Achievement %
Agri	537.80	312.13	58.04%	1179.99	453.81	38.46%
MSME	1137.16	826.93	72.72%	1192.21	1022.96	85.80%
Other PS	326.10	54.56	16.73%	363.85	50.25	13.81%
Total	2001.06	1193.62	59.65%	2736.06	1527.02	55.81%

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, and in MSME (PS) are SIB, and ESAF.

in Other (PS) are PSB, HDFC, IDFC, INDUS, SIB, YES, ESAF and SSFB.

BANKS WITH LOW ACHIEVEMENTS OF ACP (PS) – BELOW 40% (Rs. in Crore)

Bank Name	Total (PS) Target No.	Total (PS) Target Amount	Total (PS) Achieved No.	Total (PS) Achieved Amount	Total (PS) Achv % Amount	CDR as on December 2025
ESAF	155	3.74	0	0.00	0.00	0.00
YES	1146	35.28	1	0.60	1.70	60.66
IDFC	914	36.99	23	0.72	1.94	20.48
SSFB	2076	58.82	54	1.69	2.87	57.70
INDUS	1040	43.22	5	1.52	3.52	56.52
PSB	1328	39.74	40	2.66	6.69	17.41
IOB	1208	29.43	67	3.17	10.78	130.30
AXIS	2834	118.66	984	14.71	12.39	27.09
NRB	6552	128.32	705	25.40	19.79	61.43
CAN	3115	88.63	452	18.43	20.79	57.28
BOI	1621	46.19	517	9.69	20.98	94.67
PNB	1501	63.99	240	16.21	25.34	37.38
BOM	1420	41.72	54	12.52	30.02	257.52
FED	1227	41.38	66	12.48	30.16	15.38
CBI	3445	84.10	1795	29.10	34.60	54.03
IND	2747	83.99	439	30.58	36.41	38.25
NSCB	8849	185.01	1367	67.76	36.63	75.85
IDBI	2283	72.60	0	27.32	37.63	48.69

(a) ACP (OPS) – HOUSING PERFORMANCE VIS-À-VIS TARGET (Rs in lakh)

Sl No.	Bank Name	Target Housing (PS) A/C Nos	Target Housing (PS) Amt	Achievement Housing (PS) A/C	Achievement Housing (PS) Amt	Achievement (Amt) %
1	BOB	38	429.74	0	0	0.00%
2	BOI	5	105	0	0	0.00%
3	BOM	5	105	7	224.24	213.56%
4	CAN	19	225.83	3	22	9.74%
5	CBI	11	166.33	0	0	0.00%
6	IND	12	196.41	0	0	0.00%
7	IOB	2	60	3	60	100.00%
8	PNB	11	160	0	0	0.00%
9	PSB	6	120	0	0	0.00%
10	SBI	185	2041.52	31	378.53	18.54%
11	UCO	19	244.16	15	216.04	88.48%
12	UNI	8	165	3	26.6	16.12%
	Public Total	321	4018.99	62	927.41	23.08%
1	AXIS	28	368.83	0	0	0.00%
2	BAND	16	207.83	0	0	0.00%
3	FED	9	136.41	1	10	7.33%
4	HDFC	18	308.41	0	0	0.00%
5	ICICI	24	356.23	0	0	0.00%
6	IDBI	25	306.41	6	53.2	17.36%
7	IDFC	8	165	0	0	0.00%
8	INDUS	8	165	0	0	0.00%
9	SIB	2	60	0	0	0.00%
10	YES	9	135	0	0	0.00%
	Private Total	147	2209.12	7	63.2	2.86%
1	SSFB	11	167	0	0	0.00%
1	ESAF	2	50	0	0	0.00%
	Small Finance Total	13	217	0	0	0.00%
1	NRB	19	263.13	6	229	87.03%
1	NSCB	59	750.76	73	2470.39	329.05%
	Grand Total	559	7459	148	3690	49.47%

(B) ACP (OPS) – Social Infrastructure PERFORMANCE VIS-À-VIS TARGET (Rs in lakh)

SI No.	Bank Name	Target Social Infrastructure A/C Nos	Target Social Infrastructure Amt.	Achmt Social Infrastructure A/C	Achmnt Social Infrastructure Amt.	Achievement (Amt) %
1	BOB	86	727.14	2	4.5	0.62%
2	BOI	15	255	0	0	0.00%
3	BOM	21	276	0	0	0.00%
4	CAN	35	383.28	0	0	0.00%
5	CBI	33	427.17	0	0	0.00%
6	IND	27	408.14	0	0	0.00%
7	IOB	5	220	0	0	0.00%
8	PNB	22	295	0	0	0.00%
9	PSB	21	276	0	0	0.00%
10	SBI	356	3092.29	1	0.01	0.00%
11	UCO	32	123.94	0	0	0.00%
12	UNI	19	96	0	0	0.00%
	Public Total	672	6579.96	3	4.51	0.07%
1	AXIS	51	410.78	0	0	0.00%
2	BAND	34	204.28	0	0	0.00%
3	FED	25	180.14	0	0	0.00%
4	HDFC	46	374.14	0	0	0.00%
5	ICICI	54	340.43	0	0	0.00%
6	IDBI	66	401.14	0	0	0.00%
7	IDFC	26	196	0	0	0.00%
8	INDUS	26	196	0	0	0.00%
9	SIB	5	120	0	0	0.00%
10	YES	23	180	0	0	0.00%
	Private Total	356	2602.91	0	0	0.00%
1	SSFB	37	275	0	0	0.00%
1	ESAF	3	10	0	0	0.00%
1	NRB	42	451.16	0	0	0.00%
1	NSCB	90	543.95	0	0	0.00%
	Grand Total	1200	10462.98	3	4.51	0.04%

(C) ACP (OPS) – Education Loan PERFORMANCE VIS-À-VIS TARGET (Rs in lakh)

Sl No.	Bank Name	Target Education (PS) A/C Nos	Target Education (PS) Amt	Achmnt Education (PS) A/C	Achmnt Education (PS) Amt	Achievement (Amt) %
1	BOB	95	683.25	39	84.3	12.34%
2	BOI	11	83	1	20	24.10%
3	BOM	11	83	5	41.55	50.06%
4	CAN	47	321.17	8	18.3	5.70%
5	CBI	27	228.67	1	0.68	0.30%
6	IND	41	311.59	4	5.89	1.89%
7	IOB	5	35	2	6.5	18.57%
8	PNB	27	156	4	5.52	3.54%
9	PSB	11	83	0	0	0.00%
10	SBI	549	4363.76	348	521.99	11.96%
11	UCO	56	357.17	8	17.43	4.88%
12	UNI	21	118	5	5.84	4.95%
	Public Total	901	6823.61	425	728	10.67%
1	AXIS	87	619.17	2	8.32	1.34%
2	BAND	40	209.18	0	0	0.00%
3	FED	23	153.59	0	0	0.00%
4	HDFC	59	357.59	0	0	0.00%
5	ICICI	79	493.77	1	25.24	5.11%
6	IDBI	37	268.59	4	5.25	1.95%
7	IDFC	21	118	0	0	0.00%
8	INDUS	21	118	0	0	0.00%
9	SIB	5	35	0	0	0.00%
10	YES	13	98	0	0	0.00%
	Private Total	385	2470.89	7	38.81	1.57%
1	SSFB	22	184	0	0	0.00%
1	ESAF	0	0	0	0	
1	NRB	16	143.66	0	0	0.00%
1	NSCB	108	778.85	0	0	0.00%
	Grand Total	1432	10401.01	432	766.81	7.37%

AGENDA No. 3: PRIORITY SECTOR ADVANCES POSITION AS ON 31.12.2025

(Amount in Rs. Crore)

Sector	O/s as on Dec. '23 (FY 23-24)	O/s as on Dec. '24 (FY 24-25)	O/s as on Dec. '25 (FY 25-26)	YoY Growth (%)	PSL Adv % to Tot Adv
# Agri	547.75	971.34	1047.67	7.86	8.59
MSME	1279.19	1526.81	1736.53	13.74	14.24
Other PS	280.68	217.68	275.29	26.47	2.26
Total	2107.62	2715.83	3059.49	12.65	25.08

Total priority sector advances stood at 25.08 % (23.73% last Qrt) against the total advances of Rs. 12196.84 Cr.

#RIDF figure excluded

(i) AGRICULTURE:

(Amount in Rs. Crore)

Sub-Segment	O/s as on Dec. '23 (FY 23-24)	O/s as on Dec. '24 (FY 24-25)	O/s as on Dec. '25 (FY 25-26)	YoY Growth (%)
Crop Loan	352.85	756.93	761.50	0.60
Term Loan	145.42	170.69	216.45	26.81
Other Agri loan	49.47	43.71	69.71	59.48
Total	547.74	971.33	1047.66	7.86

(NB: RIDF figure excluded)

There is an overall YoY increase of 7.86% (Rs. 76.33 Cr) in Agri Priority Sector Advances.

Banks with YoY negative growth in advance under Agri (PS) during the FY 2025-26 upto December 2025 Qtr are:- PNB (- Rs. 0.44 Cr), CAN (- Rs. 0.94 Cr), IND (- Rs. 3.50 Cr), BOM (- Rs. 1.35), SSFB (- Rs. 0.27 Cr), FED (- Rs. 3.58 Cr), ICICI (- Rs. 2.38 Cr), UCO (- Rs. 53.59 Cr) and PSB (- Rs. 4.44 Cr).

(ii) MSME SECTOR:

(Amount in Rs. Crore)

Sub-Segment	O/s as on Dec. '23 (FY 23-24)	O/s as on Dec. '24 (FY 24-25)	O/s as on Dec. '25 (FY 25-26)	YoY Growth (%)
Micro	859.66	1030.46	1379.12	33.84
Small	315.95	390.01	258.59	-33.70
Medium	85.85	88.01	81.67	-7.20
Other	17.72	18.32	17.14	-6.44
Total	1279.18	1526.80	1736.52	13.74

There is a YoY positive growth of 13.74% (Rs. 209.72 Cr) in MSME advances at the end of December 2025.

Banks with YoY negative growth under MSME (PS) are:- FED (- Rs. 5.26 Cr), PNB (- Rs. 8.85 Cr), NSCB (- Rs. 0.63 Cr), SSFB (- Rs. 0.99 Cr), PSB (- Rs. 1.21 Cr), INDUS (- Rs. 1.67 Cr) and AXIS (- Rs. 2.20 Cr).

(iii) OTHERPRIORITY SECTOR:**(Amount in Rs. Crore)**

Sub-Segment	O/s as on Dec. '23 (FY 23-24)	O/s as on Dec. '24 (FY 24-25)	O/s as on Dec.'25 (FY 25-26)	YoY Growth (%)
Export Credit	0.00	0.00	0.00	-
Education	15.00	17.20	24.99	45.29
Housing	138.71	136.80	191.64	40.09
Social Infra	0.00	9.73	0.36	-96.30
Renewable Energy	0.09	0.00	0.37	-
Other PS	126.87	53.94	57.93	7.40
Total PS	280.67	217.67	275.29	26.47

Banks with major YoY negative growth are:- BAND (- Rs. 14.25 Cr), PSB (- Rs. 8.04 Cr), AXIS - Rs. 4.05 Cr), CBI (- Rs. 0.60 Cr), NRB (- Rs. 1.03 Cr), BOB (- Rs. 1.86 Cr), HDFC (- Rs. 0.02 Cr) and ICICI (- Rs. 0.20 Cr).

AGENDA No. 4: GOVT. SPONSORED SCHEMES (PMFME, PMSVANIDH, CMMFI, NRLM, PMMY, PMEGP, etc.)**(Amount in Rs. Crore)**

Schemes	Target FY 2025-26		Disbursement (Apr 25 to Dec 25)		Outstanding as on 31.12.2025	
	No.	Amount	No.	Amount	No.	Amount
	NRLM			1277	52.54	2891
PMEGP	1111	34.57#	1229	33.65	4151	116.59
MUDRA	23655	478.80	21658	365.41	46236	818.47
PMFME	275	-	82	4.31	-	-

PMEGP Target Amount = MM Target

(a) **PMEGP**

PMEGP PERFORMANCE VIS-À-VIS TARGET AS ON 31.12.2025				
SI No.	BankName	TARGET 2025-26 (Number)	CY SANCTION Number	% of Achievement
1	UNI	10	9	90.00%
2	UCO	60	40	66.67%
3	IDBI	49	30	61.22%
4	BOI	16	9	56.25%
5	BOB	72	36	50.00%
6	IOB	10	3	30.00%
7	SBI	370	99	26.76%
8	CAN	44	9	20.45%
9	CBI	54	11	20.37%
10	PSB	15	2	13.33%
11	AXIS	83	11	13.25%
12	PNB	26	3	11.54%
13	IND	47	2	4.26%
14	BAND	58	0	0.00%
15	BOM	12	0	0.00%
16	FED	12	0	0.00%
17	HDFC	58	0	0.00%
18	ICICI	62	0	0.00%
19	IDFC	15	0	0.00%
20	INDUS	18	0	0.00%
21	SIB	5	0	0.00%
22	YES	15	0	0.00%
	TOTAL	1111	264	23.76%

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 Rs 869.67 lakh.

(b) PMMY Target Achievement as on 31.12.2025

PMMY TARGET FOR FY 2025-26 and Achievement upto December 2025							
(Amount in Rs. Lakhs)							
SI No.	Bank Name	Target FY 2025-26 Number	Target FY 2025-26 Amount	Number Achievement t June 2025	Number Achievement t %	Amount Achievement t June 2025	Amount Achievement t %
1	BOB	380	1600	305	80.26%	1255.69	78.48%
2	BOI	115	500	44	38.26%	288	57.60%
3	BOM	5	20	1	20.00%	1.4	7.00%
4	CAN	260	950	256	98.46%	816.68	85.97%
5	CBI	250	800	241	96.40%	844.05	105.51%
6	IND	90	150	198	220.00%	545.53	363.69%
7	IOB	250	900	52	20.80%	271.1	30.12%
8	PNB	330	1100	133	40.30%	465.27	42.30%
9	PSB	30	100	41	136.67%	219.04	219.04%
10	SBI	8600	24000	9903	115.15%	15023.79	62.60%
11	UCO	200	1000	160	80.00%	710.05	71.01%
12	UNI	100	400	26	26.00%	100.27	25.07%
Pub	Total	10610	31520	11360	107.07%	20540.87	65.17%
1	AXIS	4000	6200	3565	89.13%	5304.25	85.55%
2	BAND	7700	5500	4968	64.52%	4642.2	84.40%
3	FED	25	50	18	72.00%	57.88	115.76%
4	HDFC	210	950	492	234.29%	1848.33	194.56%
5	ICICI	100	400	132	132.00%	413.6	103.40%
6	IDBI	180	1000	508	282.22%	1987.72	198.77%
7	IDFC	5	10	0	0.00%	0	0.00%
8	INDUS	5	10	0	0.00%	0	0.00%
9	SIB	5	10	0	0.00%	0	0.00%
10	YES	5	10	0	0.00%	0	0.00%
Priv	Total	12235	14140	9683	79.14%	14253.98	100.81%
1	ESAF	5	10	0	0.00%	0.00	0.00%
2	NESFB	5	10	0	0.00%	0.00	0.00%
Small FB	Total	10	20	0	0.00%	0.00	0.00%
1	NRB	800	2200	615	76.88%	1746.94	79.41%
1	NSCB	0	0	0		0.00	
Grand	Total	23655	47880	21658	91.56%	36541.79	76.32%

PMMY : Nil performing Banks – IDFC, INDUS, SIB, YES, ESAF, SSFB, NSCB. (Status qua)

(c) PRADHAN MANTRI FORMALISATION OF MICRO FOOD PROCESSING ENTERPRISE (PMFME) FY 2025-26.

PMFME POSITION AS ON 29.01.2025 FOR FY 2025-26										
Sln o	Bank name	Revised FY 2025 - 26 Target	Bank Submission	% of bank submission to target	No of Sanction Upto 29.01.2026	% of Loan sanctioned to Target	Loan Rejected	% of loan rejection to submission	Pending at Bank	% of pending to submission
1	AXIS	10	2	20.00%	0	0.00%		0.00%	2	100.00%
2	BAND	5	1	20.00%	0	0.00%		0.00%	1	100.00%
3	BOB	5	32	640.00%	9	180.00%	15	46.88%	8	25.00%
4	BOI	5	0	0.00%	0	0.00%	0	#DIV/0!	0	#DIV/0!
5	BOM	5	2	40.00%	1	20.00%	1	50.00%	0	0.00%
6	CAN	5	2	40.00%	0	0.00%	2	100.00%	0	0.00%
7	CBI	10	6	60.00%	1	10.00%		0.00%	5	83.33%
8	FED	5	0	0.00%	0	0.00%		#DIV/0!	0	#DIV/0!
9	HDFC	10	2	20.00%	0	0.00%	1	50.00%	1	50.00%
10	ICICI	5	0	0.00%	0	0.00%		#DIV/0!	0	#DIV/0!
11	IDBI	10	5	50.00%	0	0.00%	5	100.00%	0	0.00%
12	IDFC	5	1	20.00%	0	0.00%	1	100.00%	0	0.00%
13	IND	5	8	160.00%	1	20.00%	7	87.50%	0	0.00%
14	INDUS	5	1	20.00%	0	0.00%		0.00%	1	100.00%
15	IOB	2	1	50.00%	0	0.00%		0.00%	1	100.00%
16	NESFB	5	0	0.00%	0	0.00%		#DIV/0!	0	#DIV/0!
17	NRB	20	17	85.00%	0	0.00%	6	35.29%	11	64.71%
18	NSCB	20	8	40.00%	0	0.00%	1	12.50%	7	87.50%
19	PNB	5	2	40.00%	1	20.00%	1	50.00%	0	0.00%
20	PSB	2	0	0.00%	0	0.00%		#DIV/0!	0	#DIV/0!
21	SBI	104	203	195.19%	65	62.50%	73	35.96%	65	32.02%
22	SIB	2	1	50.00%	0	0.00%		0.00%	1	100.00%
23	UCO	10	31	310.00%	4	40.00%	8	25.81%	19	61.29%
24	UNI	10	5	50.00%	0	0.00%	4	80.00%	1	20.00%
25	YES	5	0	0.00%	0	0.00%		#DIV/0!	0	#DIV/0!
	TOTAL	275	330	120.00%	82	29.82%	125	37.88%	123	37.27%

(d) PMSVANIDHI:

PM SVANidhi Revised target as of 31st March 2030 and Achievement till Date				
PM SVANidhi Loan	1st Tranche	2nd Tranche	3rd Tranche	Total
Revised target	7900	3950	1185	13035
Achievement till Date	4230	1339	419	5988
Achievement Percentage	53.54%	33.90%	35.36%	45.94%

(e) PM Surya Ghar : Bank Performance as on 23.02.2026

District Name	Bank Name	Applications		Sanctioned		Disbursed		Rejected		Pending	
		No.	Amt. in lakhs	No.	Amt. in lakhs	No.	Amt. in lakhs	No.	Amt. in lakhs	No.	Amt. in lakhs
DIMAPUR	Bank of Baroda	1	2.00	0	0	0	0	0	0	1	2
DIMAPUR	Canara Bank	1	2.00	0	0	0	0	1	2	0	0
DIMAPUR	Central Bank of India	1	2.10	0	0	0	0	1	2.1	0	0
NIULAND	Indian Bank	1	1.30	0	0	0	0	1	1.3	0	0
DIMAPUR	OTHERS	1	1.70	0	0	0	0	1	1.7	0	0
DIMAPUR	Punjab National Bank	13	22.08	10	16.76	6	9.3	3	5.2	0	0
CHUMOUKEDIMA	State Bank of India	11	21.48	2	3.11	2	2.54	7	16.3	2	1.96
DIMAPUR	State Bank of India	46	89.46	21	36.86	19	25.32	19	38.5	6	12.96
KOHIMA	State Bank of India	13	26.31	6	11.45	4	5.28	2	3.99	5	9.44
PEREN	State Bank of India	3	12.33	0	0	0	0	0	0	3	12.33
DIMAPUR	UCO Bank	1	1.98	1	1.7	1	1.7	0	0	0	0
NIULAND	UCO Bank	1	1.30	1	1.26	0	0	0	0	0	0
KOHIMA	UCO Bank	2	3.78	0	0	0	0	2	3.78	0	0
KOHIMA	Union Bank of India	1	1.40	0	0	0	0	1	1.4	0	0
	TOTAL	96		41	71.14	32	44.14	38	76.27	17	38.69

Discussion – Collateral Security/ Guarantor.

(f) PM VISWAKARMA : As on 31.12.2025

PM VISHWAKARMA					
Status of Application as on December 31, 2025					
BANK NAME	No of Appln	No of Sanctioned	Amt Sanctioned	Pending	Rejected
AXIS BANK	6	0	0.00	6	0
BANK OF BARODA	42	13	12.00	5	24
BANK OF INDIA	3	2	1.10	0	1
BANK OF MAHARASHTRA	1	1	1.00	0	0
CANARA BANK	4	1	0.50	0	3
CENTRAL BANK OF INDIA	52	10	9.50	20	22
HDFC BANK LTD	1	0	0.00	0	1
ICICI BANK LTD	1	0	0.00	1	0
INDIAN BANK	9	2	2.00	1	6
INDIAN OVERSEAS BANK	1	0	0.00	0	1
NAGALAND RURAL BANK	16	3	3.00	2	11
PUNJAB AND SIND BANK	2	1	1.00	0	1
PUNJAB NATIONAL BANK	2	2	2.00	0	0
STATE BANK OF INDIA	1374	328	320.48	94	952
THE FEDERAL BANK LTD	3	0	0.00	0	3
UCO BANK	12	3	3.00	0	9
UNION BANK OF INDIA	1	1	1.00	0	0
TOTAL	1530	367	356.58	129	1034

Total Number of Application – 1530 (1521 in last qrt)

Total Number of Application Sanctioned –367 (347 in last Qrt.)

(g) CHIEF MINISTER MICRO FINANCE INITIATIVES (CMMFI) STATUS FOR THE PERIOD UNDER REVIEW

Released of CMMFI Subsidy, Interest Subsidy & AGF (CGTMSE) by Banks in Nagaland as on 04-02-2026							
Sl. No	Name of Bank	CMMFI Subsidy		Moratorium Period Interest		AGF CGTMSE	
		Number of Applicant	Amount	No of Applicant	Amount	No of Applicant	Amount
1	State Bank of India	2073	₹ 40,90,30,410.00	360	₹ 1,23,28,409.97	39	₹ 1,76,601.20
2	Nagaland Rural Bank	91	₹ 1,86,26,367.00	14	₹ 03,12,379.00		
3	Union Bank of India	5	₹ 13,42,804.00				
4	Indian Bank	3	₹ 09,00,000.00				
5	UCO Bank	54	₹ 1,48,57,491.00				
6	Axis Bank Ltd	3	₹ 03,60,000.00				
7	Bank of Baroda	15	₹ 35,63,824.00				
8	ICICI Bank Ltd	0	₹ 00,00,000.00				
9	Punjab National Bank	9	₹ 20,06,556.00				
10	Punjab & Sind Bank	6	₹ 16,40,400.00				
11	Canara Bank	3	₹ 08,70,735.00				
12	HDFC Bank Ltd	0	₹ 00,00,000.00				
13	Yes Bank Ltd	0	₹ 00,00,000.00				
14	Bank of India	3	₹ 07,50,000.00				
15	Bank of Maharashtra	3	₹ 12,76,500.00				
16	Federal Bank	2	₹ 01,62,000.00				
17	Bandhan Bank	0	₹ 00,00,000.00				
18	Indian Overseas Bank	2	₹ 03,90,000.00	2	₹ 00,59,569.00	2	₹ 04,329.00
19	Central Bank of India	25	₹ 61,88,774.00				
20	NSCB Ltd	120	₹ 2,67,40,558.00				
21	IDBI Bank Ltd	4	₹ 12,09,253.00				
22	North East Small Finance Bank	0	₹ 00,00,000.00				
	Total	2421	₹ 48,99,15,672.00	376	₹ 1,27,00,357.97	41	₹ 1,80,930.20

District wise Subsidy released as on 04.02.2026

DISTRICT WISE STATUS OF CMMFI SUBSIDY ACCOUNT AS ON 04-02-2026

SL No	District	Total Subsidy Claim received by SBI (Kohima Branch)	Total Subsidy released by SBI (Kohima Branch)	Total Allocation (amt in Crore)	Total Subsidy amount released
1	Kohima	340	340	5.00	₹ 8,43,91,351.00
2	Dimapur	202	202	5.00	₹ 5,18,15,828.00
3	Peren	79	79	3.00	₹ 1,78,18,253.00
4	Niuland	127	127	3.00	₹ 2,37,57,243.00
5	Mokokchung	324	324	5.00	₹ 6,62,44,288.00
6	Zunheboto	220	220	4.00	₹ 3,94,95,925.00
7	Wokha	175	175	5.00	₹ 3,35,36,927.00
8	Mon	177	177	5.00	₹ 3,30,76,805.00
9	Tuensang	181	181	4.00	₹ 3,34,30,695.00
10	Longleng	88	88	3.00	₹ 1,55,22,568.00
11	Kiphire	63	63	3.00	₹ 86,86,290.00
12	Noklak	94	94	3.00	₹ 1,59,99,911.00
13	Shamator	70	70	3.00	₹ 1,13,73,000.00
14	Chumukedima	109	109	4.00	₹ 2,37,24,342.00
15	Phek	119	119	5.00	₹ 2,27,98,316.00
16	Tseminyu	53	53	3.00	₹ 82,43,930.00
	TOTAL	2421	2421	63.00	₹ 48,99,15,672.00

District wise/ Bank Wise CMMFI Subsidy released by SBI Kohima till 04.02.2026

District wise CMMFI Subsidy released by SBI Kohima till 04-02-2026

Sl No.	District	Bank	CMMFI SUBSIDY		
			Total No of Applicant	Total Subsidy Disbursed Amount	District Total Applicants
1	Kohima	SBI	221	₹ 5,19,94,118.00	340
		UCO	33	₹ 96,82,224.00	
		Union Bank of India	2	₹ 04,94,972.00	
		Bank of Baroda	1	₹ 04,50,000.00	
		Bank of India	3	₹ 07,50,000.00	
		Central Bank of India	2	₹ 06,00,000.00	
		Punjab National Bank	8	₹ 17,12,556.00	
		NRB	30	₹ 73,01,808.00	
		Canara bank	2	₹ 07,80,735.00	
		NSCB Ltd	25	₹ 69,07,500.00	
		IDBI Bank Ltd	1	₹ 03,07,038.00	
		Punjab & Sind Bank	5	₹ 13,40,400.00	
		Bank of Maharashtra	2	₹ 09,00,000.00	
		AXIS	2	₹ 02,70,000.00	
Indian Bank	3	₹ 09,00,000.00			
2	Dimapur	SBI	168	₹ 4,23,91,934.00	202
		UCO	15	₹ 39,88,767.00	
		Union Bank of India	3	₹ 08,47,832.00	
		Punjab National Bank	1	₹ 02,94,000.00	
		Punjab & Sind Bank	1	₹ 03,00,000.00	
		Central Bank of India	2	₹ 06,64,500.00	
		NSCB Ltd	3	₹ 08,08,795.00	
		Bank of Maharashtra	1	₹ 03,76,500.00	
		Bank of Baroda	1	₹ 03,00,000.00	
		NRB	7	₹ 18,43,500.00	
3	Peren	NSCB Ltd	1	₹ 02,64,000.00	79
		SBI	78	₹ 1,75,54,253.00	
4	Niuland	NRB	9	₹ 17,90,683.00	127
		Federal Bank Ltd	2	₹ 01,62,000.00	
		NSCB Ltd	6	₹ 12,39,000.00	
		Central Bank of India	4	₹ 08,58,000.00	
		SBI	106	₹ 1,97,07,560.00	
5	Mokokchung	SBI	260	₹ 5,37,22,046.00	324
		Central Bank of India	5	₹ 06,97,274.00	
		IDBI Bank Ltd	1	₹ 03,69,750.00	
		NSCB Ltd	28	₹ 54,92,538.00	
		Bank of Baroda	11	₹ 24,25,324.00	
		Canara bank	1	₹ 00,90,000.00	
		NRB	18	₹ 34,47,356.00	
6	Zunheboto	UCO	2	₹ 04,50,000.00	220

		SBI	205	₹ 3,62,21,455.00	
		Central Bank of India	7	₹ 20,70,000.00	
		NSCB Ltd	2	₹ 02,88,000.00	
		NRB	4	₹ 04,66,470.00	
7	Wokha	IDBI Bank Ltd	1	₹ 02,10,000.00	175
		SBI	154	₹ 2,89,14,227.00	
		NSCB Ltd	7	₹ 13,82,100.00	
		AXIS	1	₹ 00,90,000.00	
		Central Bank of India	5	₹ 12,99,000.00	
		NRB	7	₹ 16,41,600.00	
8	Mon	NSCB Ltd	6	₹ 11,55,000.00	177
		Indian Overseas Bank	2	₹ 03,90,000.00	
		SBI	169	₹ 3,15,31,805.00	
9	Tuensang	SBI	158	₹ 2,99,00,265.00	181
		NSCB Ltd	23	₹ 35,30,430.00	
10	Longleng	SBI	88	₹ 1,55,22,568.00	88
11	Kiphire	NSCB Ltd	9	₹ 22,25,100.00	63
		NRB	6	₹ 10,84,950.00	
		SBI	48	₹ 53,76,240.00	
12	Noklak	SBI	94	₹ 1,59,99,911.00	94
13	Shamator	SBI	66	₹ 1,03,23,000.00	70
		NRB	4	₹ 10,50,000.00	
	Chumukedima	NSCB Ltd	8	₹ 19,14,000.00	109
		Bank of Baroda	1	₹ 01,48,500.00	
		IDBI Bank Ltd	1	₹ 03,22,465.00	
		UCO	4	₹ 07,36,500.00	
14		SBI	95	₹ 2,06,02,877.00	
	Phek	NSCB Ltd	3	₹ 05,92,095.00	119
15		SBI	116	₹ 2,22,06,221.00	
	Tseminyu	NSCB Ltd	5	₹ 09,42,000.00	53
		Bank of Baroda	1	₹ 02,40,000.00	
16		SBI	47	₹ 70,61,930.00	
Total			2421	₹ 48,99,15,672.00	2421

Bank with NIL Sanction in CMMFI – Bandhan, ICICI, IDFC, INDUS, NESFB, SIB and YES Bank

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

(Amount in Rs. Crore)

SCHEMES	December 2024				December 2025				NPA %
	No.	Amt	NPA No.	NPA Amt	No.	Amt	NPA No.	NPA Amt	
NRLM	2488	51.27	105	1.14	2891	87.37	114	1.95	2.24
NULM	257	4.12	49	3.14	155	2.32	44	0.44	19.07
PMEGP	5014	129.18	1219	34.54	4151	116.59	1196	29.50	25.31
SUI	535	95.95	37	5.18	486	78.28	64	9.03	11.54
MUDRA	41595	681.59	4821	63.52	46236	818.47	5857	77.12	9.42

NULM High NPA %

CBI-100, PNB-100, IDBI-58.97, UCO-39.76, BOB-36.37, SBI-33.78 and BOI-20.00

PMEGP High NPA %:

FED-100, HDFC-100, AXIS-69.61, YES-60.91, PNB-60.63, CAN-54.73, ICICI-44.96, BOM-39.27, CBI-35.38, UNI-33.25, PSB-31.27 and IND-29.59

SUI High NPA %

CAN-100, IDBI-77.22 and BOB-27.75

MUDRA High NPA %:

BOM-54.29, PNB-23.79, BOI-21.26, CBI-18.34, IND-16.28, BOB-14.22, IDBI-13.56, CAN-13.12, IOB-12.82, UNI-11.41, PSB-10.48 and SBI-10.10

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

a. Status of Unbanked Blocks in the State:

The decision taken at the SLBC Sub Committee Meeting for December Qtr 2025 held on the 17.02.2026 is enclosed in Annexure Unbanked Blocks. There are 18 **Blocks** in the State that remain unbanked.

b. Status of request of opening branch by SBI, BOB, Canara and UCO bank – Please refer decision of Sub Committee on unbanked block dated 17.02.2026

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

CENTRE FOR FINANCIAL LITERACY (CFL):

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

Progress of Phase-I CFLs during FY 2022-26 (April – December 2025):

April 2025 to December 2025 Quarter				
S.No.	State	CFL Name	No. of Awareness Camps conducted	Total Number of Participants
1	Nagaland	Chunlikha	105	3327
2	Nagaland	Chiephobozou	136	4071
3	Nagaland	Sitimi	83	2412
4	Nagaland	Pungro	60	1652
5	Nagaland	Athibung	52	1515
6	Nagaland	Tening	79	2047
7	Nagaland	Shamator	108	2190
8	Nagaland	Longkhim	92	2188
9	Nagaland	Chen	58	2276
10	Nagaland	Tizit	39	1456
11	Nagaland	Tobu	51	2273
12	Nagaland	Tamlu	43	1591
TOTAL			906	26998

Progress of Phase-II CFLs during FY 2025-26 (April – December 2025):

April 2025 to December 2025 Quarter				
S.No.	State	CFL Name	No. of Awareness Camps conducted	Number of Participants
1	Nagaland	Chumoukedima	495	11025
2	Nagaland	Niuland	201	4550
3	Nagaland	Wokha	170	7916
4	Nagaland	Sanis	258	5036
5	Nagaland	Tuli	165	6021
6	Nagaland	Ongpangkong S	190	4625
7	Nagaland	Mangkolemba	331	6624
8	Nagaland	Meluri	295	6222
9	Nagaland	Pfutsero	466	8458
10	Nagaland	Sekruzu	252	5471
11	Nagaland	Zunheboto	205	4358
12	Nagaland	Akuluto	181	3685
13	Nagaland	Satoi	291	6013
14	Nagaland	Thonoknyu	99	3813
15	Nagaland	Bhandari	176	4033
Total			3775	87850

a iii) Implementation of Centre for Financial Literacy (CFL) at Block Level

Sl. No.	District (No. of CFL)	Spons or Bank	NGO Allotted	Block Identified for setting up CFL	Adjacent Block 1	Adjacent Block 2
1	CHUMOUKEDIM A	BOB	Crisil Foundation	Chumoukedima	Medziphema	Dhansiripar
2	KIPHIRE	SBI	Crisil Foundation	Pungro	Khongsa	NA
				Sitimi	Longmatra	Kiphire Sadar
3	KOHIMA	SBI	Crisil Foundation	Chiephobozou	Sechu	Zakhama
4	LONGLENG	SBI	Crisil Foundation	Tamlu	Sakshi	Longleng
				Tuli	Changtongya	Chuchuyimlang
				Mangkolemba	Longchem	Tsurangkong
5	MOKOKCHUNG	SBI	Crisil Foundation	Ongpangkong (S)	Ongpangkong (N)	Kubolong
6	MON	SBI	Crisil Foundation	Tizit	Wakching	Naginimora
				Tobu	Angjanyang	NA
				Chen	Mon Sadar	Aboi
7	NIULAND	SBI	Crisil Foundation	Niuland	Kuhuboto	Aghunaqa
8	NOKLAK	SBI	Crisil Foundation	Thonoknyu	NA	NA
9	PEREN	SBI	Crisil Foundation	Athibung	Jalukie	NA
				Tening	Peren	NA
10	PHEK	SBI	Crisil Foundation	Meluri	Weziho	NA
				Pfutsero	Chizami	Kikruma
				Sekruzu	Chetheba	Chozuba
11	SHAMATOR	SBI	Crisil Foundation	Shamator	Sansangyu	Chessore
12	TSEMINYU	SBI	Crisil Foundation	Chunlikha	Botsa	Tseminyu
13	TUENSANG	SBI	Crisil Foundation	Longkhim	Chare	Noksen
14	WOKHA	SBI	Crisil Foundation	Wokha	Chukitong	Wozhuro
				Bhandari	Changpang	NA
				Sanis	Baghty	Ralan
15	ZUNHEBOTO	SBI	Crisil Foundation	Zunheboto	Satakha	Ghathashi
				Satoi	Tokiye	NA
				Akuluto	Akuhaito	Suruhoto

ii. Expanding and Deepening of Digital Payment Ecosystem:

Sub Committee on Digital Payment was conducted on 17.02.2026

District wise performance – December 2025

EDDP DATA DECEMBER 2025	SAVINGS ACCOUNT		CURRENT ACCOUNT	
	% Digital Mode Coverage Accounts	No. of Accounts yet to be covered	% Current Ac At Least One Facilities Coverage Accounts	No. of Accounts yet to be covered
District Name				
CHUMOUKEDIMA	99.18%	1129	88.73%	515
DIMAPUR	96.12%	15024	88.43%	2123
KIPHIRE	91.58%	3342	91.80%	40
MOKOKCHUNG	93.54%	8733	81.22%	488
MON	98.09%	2306	83.96%	292
NOKLAK	99.89%	14	95.62%	6
PEREN	94.44%	2420	94.89%	44
PHEK	89.39%	6620	94.48%	49
SHAMATOR	99.95%	4	87.21%	22
TSEMINYU	87.17%	2251	90.44%	26
TUENSANG	99.15%	552	93.99%	64
WOKHA	98.15%	1406	75.14%	311
ZUNHEBOTO	86.89%	10189	86.49%	137

Review of Operations of Business Correspondents – hurdles/issues involved:

District wise BC /CSP as on date 31.12.2025

Sl. No.	District Name	TOTAL BC/CSP	FIX POINT BC/CSP	OTHER BC/CSP
1	CHUMOUKEDIMA	94	84	10
2	DIMAPUR	219	101	118
3	KIPHIRE	31	31	0
4	KOHIMA	255	101	154
5	LONGLENG	15	12	3
6	MELURI	5	5	0
7	MOKOKCHUNG	36	17	19
8	MON	239	170	69

9	NIULAND	12	5	7
10	NOKLAK	22	22	0
11	PEREN	26	25	1
12	PHEK	18	18	0
13	SHAMATOR	7	7	0
14	TSEMINYU	2	2	0
15	TUENSANG	11	11	0
16	WOKHA	44	36	8
17	ZUNHEBOTO	18	17	1
	Total	1054	664	390

Issues / hurdles faced by BC /CSP:

- i. Connectivity issues
- ii. Renumeration
- iii. Cost of maintenance
- iv. Hilly terrain / Long distance between CSP Point and linked Branch in remote /rural areas.

ii. Financial Literacy Camps (FLC) for quarter ended September2025:

Please refer Annexure -I FL Activities, Annexure II B Target, Annexure II C Database, Annexure II Rural Branches and Annexure II A -Special Camps.

AGENDA No. 8 : APY PERFORMANCE FY 2025-26

APY PERFORMANCE BANK WISE FY 2025-26 AS ON 18.02.2026:

Data as on	(as on 15.11.2025)	APY PERFORMANCE - DISTRICT WISE		
Name of State	Name of District	Annual Target	Enrolments	% Achievement in FY 2025-26
		in FY 2025-26	in FY 2025-26	
Nagaland	Shamator	40	55	138%
Nagaland	Chumoukedima	110	140	127%
Nagaland	Dimapur	5,965	2,098	35%
Nagaland	Zunheboto	1,040	319	31%
Nagaland	Phek	800	229	29%
Nagaland	Longleng	400	112	28%
Nagaland	Kiphire	300	84	28%
Nagaland	Wokha	1,280	347	27%
Nagaland	Mokokchung	1,790	453	25%
Nagaland	Mon	1,210	306	25%
Nagaland	Peren	470	114	24%
Nagaland	Kohima	4,215	767	18%
Nagaland	Tuensang	800	106	13%

NAME OF BANKS	ANNUAL TARGET	APY accounts opened in FY 2025-26	Annual Target Achievement in FY 2025-26 %	Cumulative APY accounts opened since inception
CENTRAL BANK OF INDIA	800	725	91	5048
PUNJAB AND SIND BANK	300	80	27	565
AXIS BANK LTD	910	515	57	3302
ICICI BANK LIMITED	420	3	1	70
HDFC BANK LTD	980	273	28	1034
INDUSIND BANK LIMITED	40	1	3	2
YES BANK LIMITED	40	1	3	22
NAGALAND RURAL BANK	1400	857	61	2176
THE FEDERAL BANK LTD	120	3	3	84
SOUTH INDIAN BANK	80	28	35	130
CANARA BANK	900	670	74	1907
INDIAN OVERSEAS BANK	100	147	147	317
PUNJAB NATIONAL BANK	500	58	12	346

BANK OF INDIA	200	6	3	421
BANK OF BARODA	1500	51	3	1936
INDIAN BANK	600	47	8	686
UCO BANK	800	177	22	591
BANK OF MAHARASHTRA	200	118	59	735
UNION BANK OF INDIA	300	77	26	146
IDBI BANK LTD	560	788	141	2269
STATE BANK OF INDIA	7300	2541	35	24599
BANDHAN BANK LIMITED	240	257	107	645
ESAF SFB	130	7	5	26
TOTAL	18420	7430	40%	47057

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

RSETI PEREN : PERFORMANCE REPORT FROM 01.04.2025 TO 31.12.2025											
Sl no	Name of RSETI	Target as per AAP FY 2025-26		Training Completed		Programme & Trainees Achievements %		Total Settled	Settlement % (10= 9/6*100)	Total Credit Linkage	Credit Linkage % (12=11/9*100)
		Programme	Trainees	Programme	Trainees	Programme	Trainees				
1	2	3	4	5	6	7	8	9	10	11	12
1	PEREN	24	800	16	500	67%	63%	343	69%	177	52.00%

SLBC Sub Committee on RSETI was held on 16.02.2026 Minute attached.

AGENDA No. 10: Discussion on Market intelligence issues

- a. Ponzi Schemes/ Illegal Activities of Unincorporated Bodies/ Firms/ Companies Soliciting Deposits from the Public
- b. Banking Related Cyber Frauds, phishing, etc. c. Instances of usurious activities by lending entities in the area, cases of over indebtedness d. Credit related frauds by borrower groups, etc.

AGENDA No.11: ATM Deployment Deficient Districts: RBI

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

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 - RBI

AGENDA No. 14: Resolution of issues related to KYC / re-KYC and reactivating inoperative / frozen accounts to avail DBT benefits: – RBI

AGENDA No. 15 : NABARD for Post State Focus Paper (SFP) sensitization of bankers

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

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