

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

No.FIN/GEN/SLBC/10/2025

Kohima, Dated the 23rd February 2026

To,

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

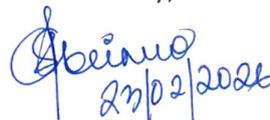
Sub: Minutes of SLBC Meeting (Nagaland) for the Quarter ended September 2025 held on 18.12.2025.

Sir,

With reference to your letter No. SLBC/NAGALAND/2025-26/059 dt. 05.02.2026 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,



(ABEINUO JASMINE ASHAO)

Under Secretary to the Govt. of Nagaland

Kohima, Dated the February 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 SEPTEMBER 2025
HELD ON 18th DECEMBER 2025 AT HOTEL DE ORIENTAL GRAND, KOHIMA

The State Level Bankers' Committee (SLBC) Meeting for the quarter ended September 2025 was held on 18th December 2025 at Hotel De Oriental Grand, Kohima. The meeting was chaired by Smt. Imtinenla, Additional Secretary, Finance Department, Govt. of Nagaland. Shri. Joy Ram Paid, Assistant General Manager, SLBC, LHO, Guwahati, Shri P. Bulte, General Manager, NABARD, Dimapur, Shri S. Nekhini, General Manager (O-I-C), RBI Kohima, 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 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 P. Bulte, General Manager, NABARD in his opening remark announced and informed the house that NABARD has completed preparation of Potential Linked Credit Plan for FY 2026-27 and has already shared the same with all LDMs. He highlighted that the total Potential Linked Credit Plan for the state of Nagaland for FY 2026-27 has been prepared and fixed Rs 3088 Crore.

Shri S. Nikheni, General Manager (O-I-C), RBI, Kohima, requested all members to understand the sanctity of the SLBC Forum. He mentioned that opening of brick and mortar branches in unbanked blocks has been discussed in the Forum for a long time, however at the same time, he also stated that banks have certain requirements which have to be met. He requested the Government of Nagaland to take some measures in this aspect. With respect to opening of RSETIs in some districts, he informed the house that they will not encourage banks to oppose the location for opening of RSETIs just because they are not the Lead Bank of that particular district, since it has already been decided in the SLBC Forum. He stressed upon the Banks that the decisions regarding the opening of these RSETIs should be implemented on priority basis by the banks concerned. He pointed out two aspects in support of his statement. Firstly, in Nagaland, out of 17 districts, there is only one RSETI operating in Peren district, which does not reflect well on the banking fraternity.

Secondly, RSETIs play a very important role in equipping the population. Therefore, when RSETIs are opened, banks or bankers would develop greater confidence in trainees who have completed training from RSETIs. He requested all members to honour the decision of the SLBC Forum and to proceed accordingly, rather than delaying on grounds that are not formally recorded or codified.

Smt. Imtinenla, Additional Secretary (Finance), Govt. of Nagaland in her opening remarks requested all members to ensure that the Forum remains result-oriented so that all initiatives undertaken by the Banking Institutions are reviewed effectively and to ensure that all decisions made are effectively implemented on ground. On behalf of the State Government, she also requested all the banks, including NABARD and RBI to

Approved Minutes of SLBC Meeting (Nagaland) for September 2025 Qtr held on 18.12.2025. Page1

continue giving importance to the forum. She appreciated the good representation from the banks, and the confidence that whatever decisions were made in the forum can be properly followed-up and implemented at the ground level. She further stated that the State has also initiated many livelihood and enterprise-focused interventions, such as CMMFI and the Nagaland State Employment and Development Mission, which have already been initiated and are currently functioning. She highlighted that the effectiveness of these programs will depend on the timely and adequate credit support from the banking sector. Under Financial Inclusion, she requested all banks to be focussed on credit linkages and successful conversion of insurance claims.

She expressed concern that the preparation of Annual Credit Plan for the current financial year could not be finalised within the stipulated timeline and urged all stake holders to adhere to the prescribed timeline so as to finalise the ACP for FY 2026-27 within schedule.

ADOPTION OF MINUTES: The minutes of State Level Bankers' Committee meeting held on 24.09.2025 (Quarter Ended June, 2025) was circulated to all the members. Since no request for amendment was received, the house unanimously adopted the minutes.

Agenda No. 1: Action Taken Report of the SLBC meeting held on 24.09.2025 (June 2025 Qtr): ATR submitted by all concerned banks were discussed along with the Agenda items.

Agenda No. 2: CD Ratio, Review of Districts with CD Ratio below 40% as on 30.09.2025:

CD Ratio (CDR) of the banks stood at 63.64% as on 30th September, 2025 showing an increase from 59.98% as on 31st March, 2025. Kohima District showed slight improvement in CDR which stood at 32.68% against 29.43% in March 2025.

Shri Temsumeren, LDM, Kohima reported that the last Special Sub Committee on CD Ratio was held on 16th December 2025. He reported that out of 24 banks in the district, there are still 17 bank branches having CDR below 40%. He reported 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.

Action – LDM, Kohima

Agenda No. 3: 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 39.56%. Nil performing banks in Agri. (PS) are IDFC, INDUS, YES, ESAF and SSFB, in MSME (PS) - SIB, ESAF and NSCB, and in Other (PS) are PSB, HDFC, IDFC, INDUS, SIB, YES, ESAF and SSFB. All banks are requested to give more focus on priority sector advances. SSFB reported that the bank is currently focused on MSME lending and is disbursing PSL loans in the same. The bank will take up Agri. and other PSL lending in the coming quarters.

(Action: Concerned Banks)

Grant of Education Loan as on 30.09.2025:

PSB reported that there were portal-related issues due to which no sanction under Education Loan could be processed. PSB was requested to submit action taken for resolution of the issue in the next SLBC Meeting.

(Action: PSB)

Agenda NO. 4: PRIORITY SECTOR ADVANCES POSITION AS ON 30.09.2025:

Total priority sector advances (₹2909.67 Cr) stood at 24.81% against the total advances of ₹11723.45 Cr. The SLBC meeting held on 19.06.2025 already approved the target set for achievement of 28% of total advances at end of FY 2025-26.

Agenda No. 5: GOVT. SPONSORED SCHEMES (PMFME, PMSVANIDH, CMMFI, NRLM, NULM, PMMY, SUI, PMEGP, etc.)

PMEGP: PMEGP target for FY 2025-26 received from KVIC is 1111 while the achievement number as on 30.06.2025 is 174. PMEGP target allotted but CY Nil Sanction – BOM, PNB, BAND, FED, HDFC, ICICI, INDUS, SIB, YES. Concerned banks reported that they have not received application from line department. Line departments viz., KVIC, KVIB and DIC are requested to distribute application according to target allotted to each bank.

(Action: KVIC, KVIB, DIC)

PMFME: Achievement of the banks was 75 against the FY target of 275. All banks were requested to strive for achievement of their respective target.

(Action: All Banks)

PM Svanidhi: Achievement stood at 5302 against target of 7900 (to be achieved by 31.03.2030). No further discussion as line department was not present.

PM SURYA GHAR (ROOF-TOP SOLAR)

Performance as on 10.12.2025 shows slight improvement over performance reviewed in the SLBC Meeting held for the quarter ended June 2025. Banks having pending cases on the portal were requested to clear all pendency.

(Action: SBI, BOB & UCO)

PM Vishwakarma: Total number of sanctioned as on 30.09.2025 was 347 showing slight improvement of 252 during the last quarter i.e., June 2025.

(Action: All Banks)

CMMFI – Shri Ngayin Mahongno, AGM, SBI, Kohima branch reported that there is no application for claiming interest subvention under KCC in CMMFI. All banks are

requested to make the beneficiaries aware of Interest subvention for KCC, Subsidy under CMMFI and CGTMSE coverage under CMMFI. There are still 7 banks with nil sanction which are Bandhan, ICICI, IDFC, INDUS, NESFB, SIB and YES Bank. These banks reported that they did not receive any application from DLIMC. The house requested Finance Department to inform DLIMC for distributing the application evenly.

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

Agenda No. 6. POSITION OF NPA IN GSS AS ON 30.09.2025:

The high level of NPA in PMEGP, NULM and MUDRA are of serious concern. All concerned banks were urged upon to take proper follow up of NPA as per 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. All banks were advised to be more careful with correctness of the data while uploading in SLBC Portal.

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

(Action: All concerned Banks)

Agenda No. 7: 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 September Qtr 2025 held on 28.11.2025 was reviewed and the status and decisions of SLBC is enclosed at Annexure – A.

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

e. Unbanked Villages Population more than 3000 for opening of brick-and-mortar bank within 5 KM radius by DFS. – Annexure B

Agenda No. 8: 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.

Shri P Bulte, GM, NABARD highlighted that there are 15 CFL under NABARD funding. He requested all controllers of banks to advise their respective branches to

utilise the services of those CFLs to the extent possible and also to participate in the programs conducted by CFLs.

(Action: All Controllers of Bank)

(ii) Expanding And Deepening of Digital Payments Ecosystem (EDDPE) undertaken in the state as on 30thSeptember 2025:

There are 4 districts achieving 100% digitalisation viz., Kohima, Longleng, Meluri and Niuland. For all other districts a target is set at 31.12.2025 for achievement of 100% digitalization.

(Action: All LDMs & Banks)

(iii) Review of Operations of Business Correspondents – hurdles/issues involved:

All Banks having BC/CSP were advised to activate all inactive BCs/CSPs. All banks having allotment of Unbanked Block were also advised to cover their allotted Blocks with BC/CSP before they could open brick and mortar branch.

(Action: All allottee banks)

(iv) Review of inclusion of Financial Literacy in School Curriculum and digital financial literacy by banks:

RBI reported that NCFE vide its letter dated February 08, 2024, has requested the Commissioner & Secretary of SCERT, Government of Nagaland, to include financial education in their state school curriculum of Class VI to X.

In view of this, the meeting decided that RBI, Kohima may not be required to pursue the same matter simultaneously.

Agenda No.9: APY PERFORMANCE FY 2025-26: BANKWISE UPTO 30.09.2025:

The total APY registered w.e.f April 2025 till 30.09.2025 was 5130 against the FY target of 18420 which is 27.85% only (18.80% 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. 10: REVIEW OF PERFORMANCE: RURAL SELF EMPLOYMENT TRAINING INSTITUTE (RSETI) PEREN FOR FY 2025-26:

Sub Committee on RSETI was last held on 10.12.2025 and the minute submitted to SLBC.

Phek: The Sub Committee on RSETI submitted that setting up of RSETI at Chizami (Phek District) will be more convenient for the candidates as it is more accessible by youths of Phek District as well as Meluri and Kiphire. Joint survey to be conducted by SBI (Dimapur region) and NSRLM.

(Action: SBI (Dimapur Region & NSRLM)

Mokokchung: Sub Committee reported that land allotment is likely to be issued by January 2026. Axis bank reported in ATR that they have taken up with their corporate office and they will update shortly. Axis bank still did not submit application for

Administrative Approval as decided in the last SLBC Meeting held on 24.09.2025. In the meeting, Axis bank representative reported that they will submit update by last week of December 2025.

(Action: Axis bank)

Tuensang: SBI (Mokokchung Region) still did not submit application for Administrative Approval as decided in the last SLBC Meeting held on 24.09.2025. SBI (Mokokchung region) is instructed to submit application for approval for opening RSETI in Tuensang.

(Action: SBI (Mokokchung region))

Mon & Wokha: Bank of Baroda, as per ATR reported that they have written to their higher authority regarding opening of RSETI in Mon and Wokha and till date, they have not received the approval from their higher authority.

BOB still did not submit application for Administrative Approval as decided in the last SLBC Meeting held on 24.09.2025. A report from RBI also highlighted that BOB is having representation that they can not open RSETI in Wokha & Mon as they are not the Lead Bank in the said districts.

Shri S Nikheni, GM, RBI, in his key note address already clarified that not being a Lead Bank in a district is not acceptable for not taking initiative for opening of RSETI as allotted by SLBC.

Bank of Baroda was instructed to submit application for approval of opening RSETI in Wokha and Mon from MoRD through NSRLM.

(Action: BOB)

Agenda No. 11: Discussion on Market intelligence issues:

No discussion.

(Action: All banks)

Agenda No.12: ATM Deployment in Deficient Districts:

LDM, Dimapur reported that new ATM was installed at Athibung (Peren District) by Bank of Baroda and ATM to be installed at New Peren DC office complex. ATM machine yet to arrive.

Action taken report not received from concerned LDMs – Kiphire, Mon, Phek, Tuensang and Zunheboto.

(Action: LDMs of Kiphire, Mon, Phek, Tuensang and Zunheboto)

Agenda No. 13: Timely submission of data, adhering to the schedule of SLBC Meeting.

Shri H. Lalhlimpaia, 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 14: Improvement in Access indicators (Branch & Fixed BCs and ATMs) and Usage indicators (No. of deposit and credit accounts) in the identified districts.

RBI, Kohima, as per their action taken report stated that a meeting was held with Airtel Payment Bank Ltd. to review the operations of APBL in the State of Nagaland on December 15, 2025 at RBI Kohima. The meeting focussed on the following issues :

- (i) Opening accounts for receipt of PM Kishan deposits.
- (ii) Inactive Fixed Point Business Correspondents (FBC) outlets.
- (iii) Miscellaneous issues.

APBL was advised to provide full details of their active BCs to SLBC, Nagaland. They were also advised to depute officials to examine and address the issue of unbanked blocks, particularly the need for landline connectivity, in the upcoming SLBC Meeting.

(Action: APBL)

Agenda No 15: Resolution of issues related to KYC / re-KYC and reactivating inoperative / frozen accounts to avail DBT benefits. – No discussion

AGENDA No. 16: Non-Issuance of Land Holding Certificate, Non-Encumbrance and Chain of Title by Kohima District Authority.

The issue of non-issuance of Land Holding Certificate, Non-Encumbrance and chain of Title by Kohima District Administration was raised by member banks which have an impact on sanctioning of new loans. It was also discussed that this can be one of the reasons for low CD Ratio in Kohima District. The forum decided that Finance Department will take up the issue with District Administration, Kohima for early resolution.

(Action: Finance department)

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

(1) RBI, Kohima, in their Action Taken Report reported that at the 9th EC-MSME Meeting held on November 20, 2025, HDFC Bank was advised to implement a new policy specific to Nagaland before the end of calendar year 2025, for providing commercial loans such as two-wheeler and four-wheeler taxi loans under CMMFI.

(Action: HDFC)

(2) **e-WNR Pledge Financing:** Shri P. Bulte, GM, NABARD highlighted that as per Ministry instruction, SLBC should allot target to member banks under e-NWR Pledge Financing against Warehouse receipt. He reported that there is only one accredited warehouse in Nagaland which is in Dimapur. However, the warehouse is presently utilised only by the Food Corporation of India (FCI) and no farmers are utilising the warehouse. In view of this, targets can not be allocated to member banks.

The meeting ended with Vote of Thanks from Shri Velayutham S., Chairman, Nagaland Rural Bank.

ANNEXURE A

Sl. No.	Unbanked Block	Allottee Bank	Review/ Decision of SLBC Meeting on 24.09.2025	Review/ Decision of SLBC Sub Committee Meeting on 28.11.2025	Review/ Decision of SLBC Meeting on 18.12.2025
1	Phomching, Mon, Nagaland	Bank of Baroda	Bank reported that survey was conducted with positive report. The report was submitted to their controlling Office with their recommendation. Bank was requested to pursue with their Controlling Office.	Bank was instructed to identify the building and other infrastructures before 18 th December and open the branch before March 2026.	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 identified the building. The Committee decided that BOB should stick to the decision of SLBC Sub Committee held on 28.11.2025.
2	Longchem, Mokokchung, Nagaland	Bank of Baroda	Bank reported that joint survey was conducted but with a negative report. Bank representative could not appraise the house details of the report.	The bank was instructed to submit the survey report to SLBC before 18 th December 2025 for further enquiry.	BOB conducted joint survey on 09.12.2025 and submitted negative report stating the non availability of Internet connection and proper building. BOB was advised to write to IT&C department regarding connectivity. In case of Infrastructure (Building) issue, Finance Department will write to the concerned authority to explore the availability of building.

3	Chukitong, Wokha, Nagaland.	Bank of Baroda	BOB representative reaffirmed that they will open the branch by December 2025. The Bank was advised to stick to their time line.	The bank reported that necessary work was going on and committed to open by January 2026.	BOB was advised to stick to the time line decided by SLBC Sub Committee held on 28.11.2025 i.e., to open the branch by January 2026.
4	Thonoknyu, Noklak, Nagaland	HDFC Bank	HDFC reported that they have written to DC for identifying building for a branch. However, they did not share the letter with Finance Department. Bank was also advised to pursue their letter with the DC.	Finance Department reported that building has been identified by DC, Noklak. The bank was requested to pursue with DC of Noklak.	HDFC reported that the building identified was tin roofed which was 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 was advised to expedite all possible measures for opening a branch.

5	Chunlikha, Tseminyu, Nagaland	Axis Bank	AXIS bank has done the survey and they have submitted positive report to their Circle Office and waiting for the approval. The bank could not give time line. The meeting decided that State Government will write to AXIS bank.	Axis bank reported that Chunlikha will be taken up on priority basis. The bank was instructed to open the branch by March 2026.	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 a building.
6	Wozhuro, Wokha, Nagaland (Earlier West Ralan)	Axis Bank	AXIS bank has done the survey and they have submitted positive report to their Circle Office and waiting for the approval. The bank could not give time line. The meeting decided that State Government will write to AXIS bank.	Axis bank was requested to open the branch by March 2026.	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 was requested to pursue with their Administration for getting Approval based on the said letter.
7	Khonsa, Kiphire, Nagaland	Canara Bank	Canara bank reported that manager Kohima Branch visited Salumi Village again but reported non availability of brick and mortal building both in Khonsa and Salumi village. Bank was instructed to get clarification from District Administration regarding non availability of infrastructure including brick and	SLBC Coordinator informed the meeting that Hon'ble Union Finance Minister, during her visit to Kiphire on 13 th and 14 th November 2025, had given a timeline of 25 th December 2025 for opening a branch in Khonsa. The bank was instructed to have an update by 18 th December 2025.	The bank conducted survey on 17.12.2025 and reported issues related to building and security. The bank was requested to submit the survey report of Salumi Village to Finance department and to SLBC by

			mortal building within the allotted block.		December 2025. Finance department was requested to write to Circle Office, Guwahati based on the survey report.
8	Khuboto, Niuland, Nagaland	Federal Bank	The bank has submitted their reply to the letter on 18.09.2025, the hard copy of which was produced to the house. However, the bank stated the unavailability of building and network. The Bank was instructed to conduct fresh comprehensive survey involving all stake holders by 31 st October 2025.	Survey not done by the bank. The bank was instructed to complete comprehensive survey by 18 th December 2025.	Survey not done. The bank was instructed to complete comprehensive survey by 31 st January 2026.
9	Wakching, Mon, Nagaland	Punjab and Sind Bank	PSB reported that the building was not yet ready. However, they expressed their willingness for allotment of other unbanked block if NRB can open their branch in Wakching. NRB Chairman, reported that they will be given final allotment of building by 1 st week of October 2025 and they will move ahead will plan to open the branch before December 2025.	Representative of PSB not present in the meeting. However, Nagaland Rural bank had opened their branch in Wakching which was officially inaugurated by Ho'ble Union Finance Minister, during her visit to Kiphire on 13 th and 14 th November 2025. Wakching will be removed from list of unbanked block.	Wakching will be removed from the list of unbanked block as decided by SLBC Sub Committee held on 28.11.2025
10	Weziho, Meluri, Nagaland	Bank of Maharashtra	Bank representative reported that they will do survey by 1 st week of October 2025. RBI also reported that they have done their own survey and found the location to be economically viable for opening a branch. BOM was advised to share their findings with Finance Department and SLBC.	RBI representative reported that all infrastructures were in place except for lease line connectivity stating that RBI, Kohima had written a letter to Finance Department for pursuing with service provider for providing lease line connectivity. Finance Department was requested to take up the issue with service provider.	Bank reported that building has been identified. Finance Department has written to CGM, BSNL NE-II Telecom Circle (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 awaited.
11	Panso, Noklak, Nagaland	Central Bank of India	Bank reported that they have pursued with their controlling office in writing. The bank was advised to share the same letter with Finance Department and SLBC so that Finance Department will write to their controlling office.	Bank shared their letter submitted to their Head Office based on which Finance Department was requested to write to the Controlling Office of 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 based on the letter sent by Finance department.
12	Suruhoto, Zunheboto, Nagaland	Punjab National Bank	PNB reported that as per the response received from Airtel, leased line is not available and only 4G is available which was not adequate for the bank. The bank was advised again to take up the matter with IT&C Department as the Department has already given a report that Airtel can provide lease line in Suruhoto block. The bank was also advised to do joint survey again for identifying building. All this exercise to be completed by 31 st October, 2025.	LDM, Wokha, who is now in charge of Zunheboto, reported via message that EAC of Zunheboto informed him about the availability of leased line connectivity for both Airtel & Reliance in Suruhoto. PNB was instructed to conduct the survey again before 18 th December 2025 involving District Administration/EAC and LDM of Wokha.	PNB reported that they have written to IT&C Department for providing dual connectivity and are awaiting a response. Survey not conducted. PNB was instructed to complete survey by 31 st January 2026 involving District Administration/EAC and LDM of Wokha.

13	Satoi, Zunheboto, Nagaland	Indian Bank	Bank representative not present. Finance department was requested to write to the bank for explanation.	Bank reported that survey was conducted in the month of February 2025 with positive report. The report was submitted to their controlling office, Dibrugarh. The bank should come up with concrete decision by 18 th December 2025.	Bank was instructed to complete fresh survey by January 2026 and complete branch opening by June 2026.
14	Dhansiripar, Chumukedima, Nagaland	Indian Bank	Bank representative not present. Finance department was requested to write to the bank for explanation.	Bank reported that survey was done in 2023. The bank was instructed to do fresh comprehensive survey by 18 th December 2025 involving District Administration, Police Department, IDAN and LDM.	Bank did not conduct survey. Bank was instructed to complete survey by January 2026 and submit the report to SLBC.
15	Aghunaqa, Niuland, Nagaland	Punjab National Bank	PNB reported that as per the response received from Airtel, leased line is not available and only 4G was available which was not adequate for the bank. The bank was advised again to take up the matter with IT&C Department as the department has already given a report that Airtel can provide lease line in Aghunaqa block. The bank was also advised to do joint survey again for identifying building. All these exercises to be completed by 31 st October, 2025.	Bank reported that they have written a letter to DC for allocation of building. Bank was requested to meet DC personally along with LDM Dimapur pursuing the letter already submitted with a reminder letter. Report expected by 18 th December 2025.	PNB reported that they have done survey on 17.12.2025 and they have taken up connectivity issue with IT&C Department. PNB was also instructed to write again to DC with a copy to Finance Department for Building issue.
16	Changpang, Wokha, Nagaland	State Bank of India	SBI, RBO, Mokokchung was requested to do survey again keeping in mind that the block should come out from unbanked block list. Survey to be completed by 31 st October 2025.	LDM Wokha, over the phone reported that survey was not done and Village Chairman informed to LDM that it was not feasible to open a branch in Changpang. However, LDM Wokha informed that he will do	Survey not done by the bank. Bank was instructed to complete the survey by 31 st January 2026.

				survey on 1 st December 2025 involving all stake holders.. The report was expected by 18 th December 2025.	
17	Seyochung, Kiphire, Nagaland	State Bank of India	SBI reported that joint survey was conducted by LDM with ADC and it was found that the proposal is currently not feasible due to unavailability of dual connectivity in the block. SBI was advised to take up connectivity issue with IT&C Department and also with Deputy Commissioner of the district.	LDM, Kiphire has done survey and found that there was no leased line connectivity. LDM wrote to service providers viz., BSNL, Airtel and Reliance Jio, reply of which was still awaited.	LDM Kiphire reported that they have not yet received any response from service providers. Building already identified. IT&C Department was requested to take up the connectivity issue with service providers.
18	Kikruma, Phek, Nagaland	State Bank of India	Finance Department will write to DC, Phek for further clarification on non availability of building/structure in Kikruma block.	Finance Department had written to DC, Phek which needs to be followed up.	LDM Phek was instructed to follow up with DC Phek.
19	Chungtia Village Ongkangpong South. Mokokchung	Bank of Baroda	BOB reported that survey was conducted with a positive report which was submitted to their Zonal Office, Guwahati and they are waiting for approval. The bank was advised to closely pursue with their Zonal Office.	The bank was expected to come out with positive progress report by 18 th December 2025.	Bank did not come up with any progress. The bank was requested to submit the positive survey report to Finance Department and Finance Department was requested to write to Zonal Office of BOB.

Annexure B

Status of request for opening of SBI Branch				
Sl. No.	Location	Review/Decision of SLBC Meeting on 24.09.2025	Review/ Decision of SLBC Sub Committee Meeting on 28.11.2025	Review/ Decision of SLBC Meeting on 18.12.2025
1.	Atoizu, Zunheboto District	RBO Mokokchung was requested to share the survey report by 31 st October 2025.	LDM Wokha did the survey on 02.12.2025 and survey report was expected by 18.12.2025	Survey report not submitted. LDM, Wokha was requested to submit the report to both RBO Mokokchung and SLBC by 15 th January 2026.
2.	Alichen Village, Ongkangpong South. Mokokchung District	RBO Mokokchung has conducted the survey and they are requested to share the survey report by 10 th October 2025.	Survey was conducted by LDM, Mokokchung 24.06.2025 and submitted the report to RBO Mokokchung on 26.11.2025. The report highlighted that identified building was under construction and found feasible to open a branch.	RM, Mokokchung reported that the building was still under construction. The committee gave a time line of June 2026 for opening a branch.
Status of request for opening Bank of Baroda Branch				
1.	Seluophe Model Village, Chümoukedima	BOB reported that they have a plan to open a branch in Ura village which is only 2 KM away from Seluophe and which they opined will give a wider	BOB reported that they expect to open the branch in Ura Village by Jan 2026.	BOB is on the verge of opening a branch in Ura village as reported earlier. SBI also reported that they are planning to open a branch is Seluophe.

		coverage of banking facilities. BOB was advised to go ahead with consultation with all those Village heads and other officials involved in putting up the request for Selouphe.		
2	Pfutsero Town, Phek District	BOB reported that they have done survey in Pfutsero town and observed that the town having a population of 12000 (twelve thousand) has three (3) banks operating in the town. They have opined that opening more bank branch with such population was not feasible. The bank was advised to submit brief report in writing to SLBC.	Based on the previous meeting minute, BOB reported that they want to drop opening of a branch in Pfutsero. Bank was advised to submit a letter to SLBC which will be reviewed in the upcoming SLBC meeting.	BOB submitted a request for dropping Pfutsero town which was approved by the committee. BOB will write to Dr Neisatuo Mero, Hon'ble MLA informing the decision of SLBC.
Status of request for opening UCO Branch				
1	Alongkima Mokokchung District (Requested by Shri Temjenmenba, MLA and Adviser to Chief Minister, 29 Jangpetkong Constituency)	As per the bank's request, the time line for conducting survey has been extended up to 31 st October 2025.	Bank representative not present in the meeting.	Bank reported that they have conducted survey on 16.09.2025 and submitted the report to their Zonal Office, Jorhat. The bank was requested to pursue with their Zonal Office.
Status of request for opening CanaraBank				
1	Wokha (Requested by	Shri P Lalrokima, Divisional Manager, Canara Bank,	Bank representative reported that survey has not been done. Bank	Canara bank reported that they are not inclined to open a branch

	Shri Y Patton, Dy CM vide letter dated 07.07.2025)	Dibrugarh reported that there are 9 banks in operation within Wokha town. He stated that he will visit Wokha town and submit his report. Canara Bank was advised to submit the report by 31 st October 2025.	was requested to come up with concrete decision by 18 th December 2025.	in Wokha and requested SLBC to drop the allotment. Canara bank was advised to submit its decision in writing to SLBC by 15 th January 2025.
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Review of Unbanked Villages Population more than 3000 for opening of brick and mortal bank within 5 KM radius by DFS. (Extract of SLBC Minute dt 24.09.2025)

Slno	District	Sub District	Village Code	Village Name	Bank allocated for opening of branch
1	Mon	Chen	267055	Chenmoho	Bank of Maharashtra
2	Wokha	Sungro	267467	Pangti	Cooperative bank(NABARD)
3	Tseminyu	Tseminyu	268196	Tesophenyu	Federal Bank
4	Mon	Wakching	267028	Wanching	HDFC Bank
5	Mon	Monyakshu	267093	Pesao	ICICI Bank
6	Mon	Longshen	267039	Tang	IDBI Bank
7	Mon	Aboi	267066	Longching Village	Indian Bank
8	Noklak	Thonoknyu	268025	Peshu	Federal Bank
9	Mon	Mopong	267077	Yakshu	Punjab National Bank
10	Tseminyu	Tseminyu	268188	Kandinu	State Bank of India
11	Mon	Angjangyang	267072	Jakphang	State Bank of India
12	Noklak	Thonoknyu	268022	Sanglao	State Bank of India
13	Wokha	Englan	267544	Yikhum	State Bank of India
14	Tuensang	Longkhim	267920	Chimonger	Union Bank of India

SBI opened the branch in Yikhum which was inaugurated online by Hon'ble Union Finance minister during her visit to Kiphire on 14th November 2025.

Union Bank reported that branch will be opened in Chimonger by January 2026.

All allottee banks are requested to complete survey and submit the report by 28th February 2026.

SLBC MEETING - FOR THE QUARTER ENDED SEPTEMBER 2025

Date : 18.12.2025 Venue : HOTEL de ORIENTAL GRAND, KOHIMA

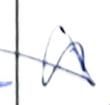
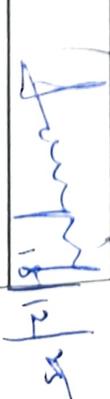
Sino	Name	Designation	Department	Mobile/ email ID	Signature
1	Smt Imtimenla	Addn. Secretary	Finance department	9436008665	
2	Shri S. Nekhini	GM (O-I-C)	RBI	9004398167	
3	Shri Hubert AS Wungshim	RM & Convenor	SBI (SLBC)	7086063188	
4	Shri Joy Ram Paid	AGM	SLBC (SBI), Guwahati	7099689975	
5	Shri Velayutham S	Chairman	NRB	7305016278	
6	Shri Mangta Shoute	AGM	RBI	8837211953	
7	Shri Makuni Thaimai	Regional Manager	SBI, RBO, Mokokchung	8794012082	
8	Smt Abeinuo Jasmine Ashao	Under secretary	Finance department	7005363124	
9	P. Bulte	GM/OPC	NABARD	8638871075	
10	Moa Sangtam	St. Sect & MD NSRLM	RD	9862141351	

SLBC MEETING - FOR THE QUARTER ENDED SEPTEMBER 2025
 Date : 18.12.2025 Venue : HOTEL de ORIENTAL GRAND, KOHIMA

Sino	Name	Designation	Department	Mobile/ email ID	Signature
11	Murugesulu Chadi	COO-S NSRLM	NSRLM	chadi.nsrlm@nsrlm.gov.in	
12	Tokui Sthete	Program Manager	NSKLM - RD	kinu.nsrlm@nsrlm.gov.in	
13	Smita Datta	IT M.	APBL	9854049539	
14	Kanishka Dandekar	CEO	APBL	7578808813	
15	Motijiba Belling	Sr. Manager	Jindian Bank	9678032212	
16	Umesh Chakravarti	Deputy Zonal Manager	India Bank	9123718552	
17	Champak n. Gogoi	AVP	AXIS Bank	9864076346	
18	Z Nongthlang Ngulie	AVP & Branch Head GHS Road, Kohima	AXIS Bank	9794718321	
19	Tikendra Deori	Rasu Banking & FI Exchange, Rajotok, UG 1	Union Bank of India	7896470898	
20	Norma Kueho	Sr. Manager Union Bank of India (UBI)	Union Bank of India	9836828528	

SLBC MEETING - FOR THE QUARTER ENDED SEPTEMBER 2025

Date : 18.12.2025 Venue : HOTEL de ORIENTAL GRAND, KOHIMA

Sino	Name	Designation	Department	Mobile/ email ID	Signature
21	Vinbaso K. Digos	GM (Cr & Ry)	N S C B	9856 000 4144	
22	Lothe SIMON PETER	LDN Molecular Biology	SN,	8374846287	
23	Ghatoravi Sami	BM	Yes Bank	9505325210	
24	ZULUSENLA	Asst KAHTWA	IDBI Bank Ltd	8974063732	
25	KH. KAYINDA	Asst KAHTWA	CENTRAL BANK OF INDIA	9774882589	
26	Ashirko Jurel	SBM	Bank of India	8402927675	
27	KEVITOTO Stephen Gursie	LDM	LEO KIPHIRE	8119044984	
28	Jebion Sunny	Branch Manager	Federal Bank	8921614434	
29	Tison Joseph	Branch Operations Manager	South Indian Bank	9061459150	
30	ROSHAN KAMEI	Senior Manager	IDFC FIRST BANK	9366426803	

SLBC MEETING - FOR THE QUARTER ENDED SEPTEMBER 2025

Date : 18.12.2025 Venue : HOTEL de ORIENTAL GRAND, KOHIMA

S/no	Name	Designation	Department	Mobile/ email ID	Signature
31	KUYENKE LOTHA	S. N.	Bank of Maharashtra	7577983503	
32	AMIT K GOUDAM	AGM	NABARD	—	
33	T. Johnson	BM	Canara Bank	8618586003	
34	P. Lalrolima	Divisional Manager	—	79195827655	
35	Manglika Jansir.	MANAGER	HDFC BANK	9366581848.	
36	DEBANSISH DAS CHARITEE	AVP	HDFC Bank	8811078150	
37	Jaydeva Das	Circle Head	Bank of Baroda	79002054735	
38	HANANKA BORUHA	Regional Head	ICICI Bank	9326227594	
39	Temsumster	DM	LBO, Kohima	9936608365	
40	C. Tanthou	DM	Wotla	8974546573	

SLBC MEETING - FOR THE QUARTER ENDED SEPTEMBER 2025

Date : 18.12.2025 Venue : HOTEL de ORIENTAL GRAND, KOHIMA

Sino	Name	Designation	Department	Mobile/ email ID	Signature
41	Darbhanga kego	LOM	Mon	9402476413	
42	P Reini Chao	Manager	Punjab & Sind	7002470014	Reini
43	SAIKandulora	Chief Manager	Bank of Baroda Rajya Pansal	7781858949	
44	Thangchimuman Hangzo	Senior Branch Manager	Punjab National Bank.	7086016454	
45	Ngangkham Nimala	Chief Manager	Punjab National Bank	7085737559	Nimala
46	Ngayin Matongso	ATM	SBI Main Branch Kokim	94133 98083	M-Ngayin
47	N. P. Westang	CA	WU Bank	8131046646	
48	Vikram Kumar	Asst. Manager	SIDBS2	7005502701	Vikram Kumar
49	Atoka Sangbam.	Sr. Consultant	IT Dept	7005420779	
50					