GOVERNMENT OF NAGALAND
FINANCE DEPARTMENT
(GENERAL BRANCH)

No.FIN/GEN/SLBC/12/2012 (PART 2) Dated:13th February 2023

To,

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

Sub: Minutes of the SLBC meeting for combined quarters of June & September 2022 held on 13.01.2023.

Sir,

With reference to your letter No. SLBC/Nagaland/2022-23/345 dated 01.02.2023, 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)
Commissioner & Secretary

No.FIN/GEN/SLBC/12/2012 (PART 2) Dated:13th February 2023.

Copy to:

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

(Taliremba)
Commissioner & Secretary

MINUTES OF THE SLBC MEETING (NAGALAND) FOR COMBINED QUARTERS OF JUNE & SEPTEMBER 2022 HELD ON 13th JANUARY 2023

The State Level Bankers' Committee (SLBC) Meeting for the combined quarters of June 2022 & September 2022 was held on 13th January 2023 at Hotel Vivor, Kohima. The meeting was chaired by Shri Taliremba, Commissioner & Secretary, Finance Department, Govt. of Nagaland and Shri Dinesh Shanbhag, Deputy General Manager, SLBC SBI. Senior officials from Government of Nagaland, RBI, NABARD, BSNL and member Banks operating in the State of Nagaland attended the meeting. List of participants is enclosed.

Shri H.Hangsing, Regional Manager, SBI, Dimapur initiated the proceedings of the meeting by welcoming the participants.

Shri Jitendra Kant Thakur Dy General Manager (B&O) SBI AO Jorhat in his opening remarks lauded the Banks for improving CD Ratio from 48.08% in March 2022 to 54.14% in September 2022 and improvement in other parameters. He also lauded the support received from the State Govt. line departments, NABARD, IDAN and NSRLM etc. He highlighted that around 27000 numbers of loan applications amounting to Rs 1300 Cr were sanctioned post Hon'ble Union FM's visit in August 2022 and expressed confidence that banks would show further improvements by end of the FY. He requested the State Govt. for extending more cooperation on implementation of SARFAESI Act and rationalisation of stamp duty in the State. As regard opening of bank branches, he highlighted the addition of new CSPs in RUSU areas in current year.

Shri. Taliremba, Commissioner & Secretary (Finance) Govt. of Nagaland, appreciated the improvement made in CD Ratio. Keeping in mind the RBI's benchmark of 60% he advised the Banks to collectively ensure the upward swing to continue. He reminded about the Chief Minister's Micro Finance Initiative (CMMFI) launched by the State Govt, during Hon'ble Union Finance Minister's visit on 23.08.2022 and the scheme details, which were circulated to all the Banks. The State Govt. has parked adequate funds with SBI Kohima Branch for meeting the liability of the State Government for implementation of the scheme. He regretted that even after passage of 5 /6 months, Bank officials are yet to be conversant with the scheme. He also discussed about the two committees – State Level Implementation-cum-Monitoring Committee (SLIMC) and District Level Implementation-cum-Monitoring Committee (DLIMC) where all the Branch Managers of Banks in the Districts are members. He advised the Banks to take active part in the implementation of the scheme and to promptly sanction loan proposals recommended by the DLIMC.

He also referred to the deliberations of the Special SLBC Meeting on KCC Saturation held on 24.11.2022 wherein the poor performance of Banks in KCC Saturation of PM KISAN beneficiaries was reviewed. He reminded that the KCC Saturation drive will continue as discussed in the last meeting beyond the timeline of 30.11.2022 so as to achieve 100% saturation in the State.

He highlighted the progress of setting up of brick and mortar branches in unbanked Blocks. Out of the 74 Blocks in the State, 27 Blocks were unbanked and during the quarters of June and September 2022, UCO Bank has opened one brick and mortar branch at Akuhaito and NRB at Chessor. He appreciated the two banks and requested other allottee banks to open their branches in the remaining 25 unbanked Blocks at the earliest.

Shri K.Kevichusa, Commissioner & Secretary Industries and Commerce, referred to Agenda item no 09 and highlighted the Central Govt.'s flagship programme – Pradhan Mantri Formalization of Micro Food Processing Enterprises (PMFME). He regretted that the scheme has been put on the backburner despite the improvement in CD ratio and the application rejection rate was around 95%. For that reason, the Chief Secretary had directed to take up the issues at SLBC Meeting. He agreed that there might be some lacunae in the proposals due to lack of supervision and guidance at the time of preparation of DPR. However they are trying to make corrections and PMFME cells are in touch with individual banks and viable proposals are being sent back to the banks after due verification. He also requested each bank in the State to nominate a nodal officer for the scheme and allocate targets for the Banks out of the allotted State target of 1440 for the next two years. He also requested SLBC to include the scheme in SLBC booklet under Govt. Sponsored Scheme. He appealed all Banks to take proactive steps in making the scheme a success in the State.

After deliberation, it was decided that the Department of Industries and Commerce will be included in the SLBC Sub Committee on Priority Sector & Govt. Sponsored Scheme. Further, in line with practice in other States, a separate SLBC Sub Committee on PMFME will be constituted with Convener SLBC, Department of Industries and Commerce and all Banks as members. It was also decided that each bank will nominate a nodal officer for the scheme.

(Action: I & C Deptt., SLBC & all Banks)

Shri P.Bulte DGM NABARD made a power point presentation on development intervention of NABARD for sensitizing various department officials particularly Rural Development Department & Panchayati Raj. He highlighted some of the schemes, activities and programmes of NABARD namely Springshed based Watershed

Development, Promotion of FPOs, Tribal Development Fund, Farm Sector Promotion Fund, Gramya Vikas Nidhi, Micro Enterprise Development Programme & Livelihood Enterprise Development Programme.

Shri Reny Wilfred IAS Jt. Secretary IDAN highlighted the role of IDAN in bringing investment to the State. In order to help entrepreneurs access the financial system, IDAN has set up a unit called Credit Outreach Facilitation Unit (COFU), which will assist the entrepreneurs free of cost. COFU will be the ecosystem support and will not be interfering in policy matters or its implementation. He requested that IDAN (COFU) be considered as one entity in SLBC Sub Committee on Priority Sector and PMFME and to allow COFU to submit a report quarterly to SLBC on total number of applications processed for account opening. He also requested that proposals submitted through COFU be given due importance by Banks for which an advisory be issued to all Banks.

(Action: SLBC & All Banks)

Issues were taken up for consideration as below:

1. **ADOPTION OF MINUTES**: The House adopted the minutes of the last SLBC meeting held on 26.05.2022.

2. **ACTION TAKEN REPORT**: Action Taken Reports with reference to minutes of the last SLBC Meeting held on 26.05.2022 on improvement of CD ratio, performance under ACP targets, Priority sector lending and Govt sponsored schemes were reviewed. The overall improvement of CD ratio of the state from 48.08 % in March 2022 to 54.14 % in September 2022 was noted. However, Banks with less than 30% namely IDFC, YES, PSB, FED, AXIS, UCO & SIB were urged to improve in the coming quarters so as to reach the RBI benchmark of 60%.

(Action: All Banks)

3. **UNBANKED BLOCKS:** The status of progress in opening of brick and mortar branch in 25 unbanked blocks were reviewed bank wise and block wise as under:

Sl no	Unbanked Blocks	Allottee Bank	Present Status	Decision
1	Ahthibung, Peren, Nagaland	Bank of Baroda	BOB assured to open by end of January 2023	Bank was directed to open the branch by January 2023.
2	Phomching. Mon, Nagaland	Bank of Baroda (e-Vijaya bank)	Bank is in the process of identifying a BC.	Bank was directed to conduct comprehensive survey along with LDM & District Administration and open the branch at the

				earliest.
3	Botsa, Kohima, Nagaland	Bank of Baroda	The branch will be opened by March 2023.	Bank was directed to open the branch by March 2023.
4	Longchem, Mokokchung, Nagaland	Bank of Baroda	Bank is in the process of identifying corporate BC.	Bank was directed to pursue the pending survey report with their higher office and to open the branch at the earliest.
5	Chukitong, Wokha, Nagaland	Bank of Baroda	Bank has not taken any concrete action.	Bank was directed to conduct comprehensive survey along with LDM & District Administration and open the branch at the earliest.
6	Thonokyu, Tuensang, Nagaland	HDFC Bank	Bank assured to carry out comprehensive survey within two weeks time.	Bank was directed to conduct comprehensive survey along with LDM & District Administration and open the branch at the earliest.
7	Chunlikha, Kohima, Nagaland	Axis Bank	Bank assured to carry out comprehensive survey immediately.	Bank was directed to conduct comprehensive survey along with LDM & District Administration and open the branch at the earliest.
8	West Ralan, Wokha, Nagaland	Axis Bank	Bank assured to carry out comprehensive survey immediately.	Bank was directed to conduct comprehensive survey along with LDM & District Administration and open the branch at the earliest.
9	Khonsa, Kiphire, Nagaland	Canara Bank	BC has been appointed and will be functional by February 2023.	Bank was directed to conduct comprehensive survey along with LDM & District Administration and open the branch at the earliest.

10	Kuhuboto, Dimapur, Nagaland	Federal Bank	No concrete action has been taken for opening of the branch.	Bank was directed to conduct comprehensive survey along with LDM & District Administration and open the branch at the earliest.
11	Wakching, Mon, Nagaland	Punjab and Sind Bank	Comprehensive survey conducted and positive report submitted on 13.12.2022. The Bank is in the process of identifying a building and it is expected to open by March 2023.	Bank was directed to open the branch by March 2023.
12	Waziho, Phek, Nagaland	Bank of Maharashtra	Comprehensive survey was conducted by the Bank on 29 & 30 November 2021 and proposal for opening the Branch sent to the controlling office. However, present status could not be ascertained as the bank was absent from the meeting.	The bank will take concrete action to open the branch at the earliest. SLBC Convener will also write to BoM Regional Head to ensure attendance in SLBC meetings.
13	Panso, Tuensang, Nagaland	Central Bank of India	The Bank has conducted survey on 01.09.2022 with LDM Tuensang. However, no concrete action has been taken to open the branch.	Bank was directed to conduct comprehensive survey along with LDM & District Administration and open the branch at the earliest.
14	Suruhoto, Zunheboto, Nagaland	Punjab National Bank (e-United Bank of India)	Bank is in the process of setting up a BC.	Bank was directed to conduct comprehensive survey along with LDM & District Administration and open the branch at the earliest.

15	Chen, Mon, Nagaland	IDBI Bank	Comprehensive survey involving LDM and Dist Administration will be conducted by January 2023 with intention of opening a Branch.	Bank was directed to conduct the survey by January 2023 and open the branch at the earliest.
16	Satoi, Zunheboto, Nagaland	Indian Bank (e-Allahabad Bank)	Comprehensive survey will be conducted at the earliest, involving LDM and Dist Administration with genuine intention to submit a positive report for opening a Branch.	Bank was directed to conduct comprehensive survey along with LDM & District Administration and open the branch at the earliest.
17	Dhansiripar, Dimapur, Nagaland	Indian Bank	Comprehensive survey will be conducted within February 2023, involving LDM and Dist Administration with genuine intention to submit a positive report for opening a Branch	Bank was directed to conduct comprehensive survey along with LDM & District Administration and open the branch at the earliest.
18	Aghunaqa, Dimapur, Nagaland	Punjab National Bank	No concrete action has been taken for opening of the branch.	Bank was directed to conduct comprehensive survey along with LDM & District Administration and open the branch at the earliest.
19	Angjangyang, Mon, Nagaland	Union Bank of India	Comprehensive survey will be conducted at the earliest, involving LDM and Dist Administration with genuine intention to submit a positive report for opening a Branch.	Bank was directed to conduct comprehensive survey along with LDM & District Administration and open the branch at the earliest.

20	Longmatra, Kiphire, Nagaland	Bank of India	No concrete action has been taken for opening of the branch.	Bank was directed to conduct comprehensive survey along with LDM & District Administration and open the branch at the earliest.
21	Sakshi, Longleng, Nagaland	State Bank of India	NRB, sponsored by SBI and Govt. of Nagaland has been issued no objection certificate for opening of a branch.	Bank was directed to open the branch at the earliest.
22	Changpang, Wokha, Nagaland	State Bank of India	Comprehensive survey was conducted by the Bank on 22.07.2022 and report submitted to the controlling office. However, approval from controlling office is awaited.	Bank was directed to pursue the matter actively and open the branch at the earliest.
23	Seyochung, Kiphire, Nagaland	State Bank of India	Comprehensive survey was done by the Bank on 12.09.2022 and proposal for opening the Branch was sent to controlling office on 23.09.2022. However, approval from controlling office is awaited.	Bank was directed to pursue the matter actively and open the branch at the earliest.
24	Kikruma, Phek, Nagaland	State Bank of India	Comprehensive survey will be conducted by January 2023.	Bank was directed to open the branch at the earliest.
25	Chetheba, Phek, Nagaland	State Bank of India	Bank will put up the proposal for opening a branch on the Bank's Annual Branch Expansion Plan for 2023-24 and expected to open by June 2023.	Bank was directed to open the branch by June 2023.

(Action : All allottee banks)

REQUEST FOR OPENING OF SBI BRANCHES & OTHERS:

Sl no	LOCATION	PRESENT STATUS	DECISION
1	Suruhoto, Zunheboto District	SBI will conduct survey and explore feasibility of opening an SBI branch	SBI will conduct a fresh survey at the earliest.
2	Pughoboto, Zunheboto District	NRB has enhance their staff strength at Pughoboto to provide comprehensive banking service.	SBI will work out a system so that accounts of Government offices in Pughoboto, which are presently handled by SBI Tseminyu Branch will be transferred to NRB Pughoboto branch.
3	Atoizu, Zunheboto District	Dual connectivity issue was the main hurdle for going ahead with opening a branch. Primary connectivity of BSNL leased line is essential for which SBI will take up with service provider BSNL.	SBI will make effort to find practical solution to the problem and open the branch at the earliest
4	Angjangyang, Mon District	SBI will conduct survey and explore feasibility of opening an SBI branch.	Comprehensive survey to be carried out expeditiously.
5	Jakhama, Kohima District	SBI informed that a survey has been conducted and the bank is interested in opening another branch at the location. However, as the proposed premises has been dismantled due to widening of road, the local bodies have assured to construct an alternative building. Till such time, the process is on hold.	SBI will expedite opening of the branch.

(Action - SBI)

The request for opening a branch of SBI at EAC HQ. Yachem under Longleng District from Hon'ble Minister, Health & Family Welfare Government of Nagaland was discussed and it was decided that SBI shall conduct necessary survey and explore feasibility of opening a branch expeditiously.

4. DEPOSIT, ADVANCES AND CD RATIO:

Performance of banks in deposit, advances and CD ratios was reviewed. There was slight improvement of CD ratio from 48.08 % in March 2022 to 54.14% in September 2022. All member banks especially those banks below 30% were urged to further improve so as to achieve the benchmark of 60% set by RBI.

(Action: All Banks)

5. ANNUAL CREDIT PLAN (ACP): REVIEW OF CURRENT YEAR CREDIT DISBURSEMENT BY THE BANKS AS ON 30.09.2022:

The achievement of ACP under priority sector advances was 69.67 as in September 2022. All member banks shall endeavour to achieve the overall ACP under priority sector with more focus on agriculture where achievement was 41.28 %. Banks with low ACP (PS) performance are IDFC, Bandhan, Canara, Indian and Axis.

(Action: All Banks)

6. PRIORITY SECTOR ADVANCES: SECTORAL POSITION AS ON 30.09.2022:

Priority Sector Advance has registered a meagre YTD growth of Rs. 111.86 Cr (6.29%).Total priority sector advances for the State of Nagaland stood at **23.26%** of the total advances of Rs 8128.39 Cr at the end of September 2022. All member Banks shall strive to achieve substantial improvement in priority sector lending.

(Action: All Banks)

7. PRADHAN MANTRI MUDRA YOJANA (PMMY) POSITION AS ON 30.09.2022:

All member banks shall continue to improve PMMY penetration and help entrepreneurs with small business to access financial system.

(Action: All Banks)

8.GOVERNMENT SPONSORED SCHEMES (GSS) AS ON 30.09.2022:

Achievement of PMEGP and NRLM targets upto September 2022 was 8.56% and 4.76 % respectively. Nodal officers from Industries Deptt., KVIC and NRLM highlighted their concern on the progress of the schemes and urged upon all member banks to put more concerted efforts to improve in GSS including PMFME scheme. It was also requested to incorporate PM Svanidhi Scheme in the SLBC booklet.

(Action: All Banks and SLBC)

9.CHIEF MINISTER'S MICRO FINANCE INITIATIVES (CMMFI):

Shri Taliremba Commissioner & Secretary (Finance) Govt. of Nagaland highlighted in his opening remarks the slow/dismal progress of implementation of the scheme. He regretted that even after the passage of 5 / 6 months after launching of the scheme by the State Govt., bank officials are yet to be conversant with the scheme although scheme guidelines have been circulated to the Banks. He advised the banks to take active part in implementation of the scheme and to expeditiously sanction proposals recommended by the DLIMC.

(Action: All Banks)

10. AGRICULTURE INFRASTRUCTURE FUND:

The scheme was launched by the Govt of India with Agriculture Department, Govt of Nagaland as nodal department for monitoring implementation of the scheme in the State. Target was allocated bank wise and District wise. All member banks are to participate actively in the implementation of the scheme.

(Action: All Banks)

11.PRADHAN MANTRI FORMALISATION OF MICRO FOOD PROCESSING ENTERPRISE (PMFME):

Shri K Kevichusa, Commissioner & Secretary, Industries and Commerce, Govt of Nagaland highlighted the Central Govt.'s flagship programme – Pradhan Mantri Formalization of Micro Food Enterprise (PMFME) which was launched during 2020. Performance of the banks under the scheme was very negligible and rejection rate of proposals was very high. All banks which have signed MOU with the Ministry should participate actively in implementation of the scheme in the State.

(Action: All Banks)

12. Allocation of location for opening of brick and mortar branch among banks:

Mission Office, Department of Financial Office, MoF, has identified three locations for opening of Brick and Mortar branch by banks. These are:

i. Chimonger, LongkhimTuensang – Union Bank of India (UBI)
ii. Peshu, Thonoknyu, Tuensang- Punjab & Sind Bank
iii. Lakhuti, Aitepyong, Wokha -UCO Bank

As per report received from UBI and PSB, opening of branch at their allotted locations are not feasible. However, it was decided that the two allottee banks will explore feasibility of opening brick and mortar branch. UCO bank was advised to conduct comprehensive survey at the earliest

(Action: Union, PSB & UCO)

13. Ground level credit target for Agriculture 2022-2023:

Ms Tiakala GM NABARD Dimapur informed the house that Ground Level Credit Target for Agriculture was received from Department of Financial Services, MoF and NABARD has been entrusted with the task of monitoring the flow of credit in agriculture and to distribute to the Banks. She advised that this target should be incorporated as ACP for Agriculture for the current FY. She stated that ACP target for agriculture for the FY was Rs 238 Cr whereas Ground Level Credit Target for agriculture was Rs 482 Cr. She highlighted that the target, whichever was higher should prevail. She also advised that ACP for the State should align with PLP prepared by NABARD.

Shri H Hangsing, Regional Manager, SBI, Dimapur informed the house that revised ACP in line with the target received from NABARD has been prepared and distributed to LDMs for incorporation in the SLBC portal.

(Action: SLBC Nagaland)

14.Financial inclusion and financial literacy – Progress and Assessment under National Strategy of Financial Inclusion (NSFI):

Smt Vijayashree. S, Manager RBI highlighted the background of National Strategy of Financial Inclusion (2019-2024) and the benefit of Financial Inclusion like DBT. especially during covid pandemic; FI helps in sustainable and inclusive economic growth. She stated that lot more needs to be done in the North East, more so in Nagaland as there is financial exclusion due to lack of trust in the financial system, lack of awareness and lack of proper documents to fulfil the required criteria and connectivity. Targets under NSFI namely MSME, Agriculture and Aspirational District, weightage under 5 different sectors in Aspirational Districts were highlighted. She also stated that the core vision of NSFI are universal access to financial service, access to livelihood and skill development, financial literacy and education, customer protection and grievances redressal.

15. Extending loans against the security of property cards issued under Svamitva scheme.

SVAMITVA (Survey of Villages Abadi and Mapping with Improvised Technology in Village Areas), a Central Sector Scheme was launched by Government of India. As there is no system of property cards in rural areas of the State, the scheme was not deliberated further.

16.CONSTITUTION OF STEERING SUB COMMITTEE:

Shri H.Hangsing, Regional Manager, SBI, Dimapur informed the house that in terms of RBI Master Circular on Lead Bank Scheme, a Steering Sub Committee of the SLBC, comprising of the SLBC Convener, RBI & NABARD representatives, senior officials from Industries, Agriculture & Animal Husbandry and three banks having major presence (NSCB, BOB, & Axis Bank) be constituted to deliberate on agenda proposals for SLBC meeting. Accordingly, Steering Sub Committee meeting was constituted with members as mentioned above.

(Action: SLBC, RBI, NABARD, Industries, Agriculture, Animal Husbandry, NSCB, BOB and Axis)

17. APY PERFORMANCE:

PFRDA has set the target for APY for FY 2022-23 at 12720 and achievement as on 30th September 2022 was 23%. All banks were advised to achieve their allotted target by the end of March 2023.

(Action: Target allotted Banks)

18. **Any other issues:**

Aspirational District: Kiphire

Smt Vijayshree.S, Manager RBI highlighted on Aspirational District under the National Strategy for Financial Inclusion and the weightage in 5 sectors. The Progress of Key Performance Indicator for Targeted Financial Inclusion & Intervention Programme (TFIIP) as on 31.12.2022: was as under -Operative CASA – 19 %, PMJJBY – 106%, PMSBY -56,APY -59%.

All Banks operating in the District were urged upon to improve the KPI on month on month basis and to achieve saturation by December 2023 as desired by DFS.

(Action: SBI Kiphire Branch, SBI Pungro Branch and NSCB Branch)

The Meeting ended with thanks from Shri K.H Zhimo, Chief Manager, Bank of Baroda Kohima Branch.

STATE LEVEL BANKERS COMMITTEE (SLBC) MEETING FOR COMBINE QTR JUNE & SEPTEMBER 2022
WITH SPECIAL FOCUS ON FINANCIAL INCLUSION
13th JANUARY 2023 @ 11:00 AM HOTEL VIVOR KOHIMA

ATTENDENCE SHEET

SL NO	NAME	DESIGNATION	ORGANISTION	CONTACT NO	SIGNATURE
1	Talisemba	Commr & Secy	Finance Deptt	9436222904	
2	H Hangsing	Convenor, SLBC	SBI	9436607422	
3	JITENDRA KANT THAKUR	DGM, JORHAT	SBI	9619885173	
4	K. Kevichusa	Commr. & Secy., Ind. & Commerce		9434600925	
5	U. DINESH SHANBHAG	Dy Gen Manager SLBC	SBI, LHO Guwahati	9755552484	13/1/22
6	R. WILFRED, IAS	J.S	IDAN	9289588869	
7	Y.T. MANGEM	Jt. Dir	DUDA	9436654338	
8	MHONBENI KIKON	Dy. Director	Ind & Com.	9402865121	
9	Mhasiphizo Khezhie	Food Tech.	Ind & Comm.	9436070781	
10	KUKO NUH	State lead project manager	Ind & comm	7005605582	

STATE LEVEL BANKERS COMMITTEE (SLBC) MEETING FOR COMBINE QTR JUNE & SEPTEMBER 2022
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SL NO	NAME	DESIGNATION	ORGANISTION	CONTACT NO	SIGNATURE
11	PETEVILIE KHATSU	SMD, NULM	Urban Development	9436017924	
12	A. Chenithung Lotha	Director, Urban	"	7005651103	
13	Imtisangla Jamir	Project Lead	IDAN (CoFu)	8974547385	
14	Klitih Sirohi.		LLF	9717407333	
15	DAVID KIRE	OSD	IDAN.	7005124584	
16	Vijayashree.S	Manager Lead District Officer	Reserve Bank of India	9845696128	
17	NAYAN MONI BARUAH	CLUSTER HEAD	BANDHAN BANK	9435096492	
18	V. ANGELA SOPHIE	Under Secy, Agri. Deptt.	AGRICULTURE DEPTT.	9436816257	
19	Joy Chandra Chakma.	AGM, SBI RBO Mkg	State Bank of India	6900183990	
20	Posi	DDM Kohima	NABARD	8575880664	

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SL NO	NAME	DESIGNATION	ORGANISTION	CONTACT NO	SIGNATURE
21	P. Bukke	DGM	NABARD	7086019883	
22	Tiakala Ao	GM	NABARD	9774020567	
23	R. Pao Poumai	CM (Credit)	SBI	9869477696	
24	Ketusielie Angami	Joint Director	Fisheries & Aquatic Resources Deptt.	9436001260	
25	NARAYAN SHARMA	AM, DDM-R (Pere) ~~NABARD~~	NABARD	7044305506	
26	ARABINDA BORA	DM (ASM)	AXIS BANK	7002406024	
27	Nikato Sema	VP & State Head Govt Business, Nagaland.	Axis Bank	7085097862	
28	K. James	AVP/BH KOHIMA	AXIS Bank Ltd	7005256040	
29	KIKAMEREN JAMIR	STATE COORDINATOR	PNB	9131043839, 8638619216	
30	Z Tholi Paul Mao	LDM (Dimapur/Peren)	SBI	8415880676	

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SL NO	NAME	DESIGNATION	ORGANISTION	CONTACT NO	SIGNATURE
31	RAJUSELIE LHOUSA	SPM – FI	NSRLM	7085190790	
32	TOVILI AYEMI	SPM - Finance & PE	NSRLM (DDUGKY)	9615276693	
33	SAREI MUINAO	DIRECTOR	SBI-RSETI PEREN	7629086683	
34	JOY GOPAL VIDYANTA	CM	INDIAN BANK	9073960044	
35	KIETOU NOH	SDE (EB)	BSNL	9436937757	
36	[illegible]	[illegible]	[illegible]	9051077721	
37	K. H. [illegible]	CM	BOB Kohima	8119922922	
38	G-Ramkumar Sham	AM-BO Incharge	SIDBI	9748118873	
39	RUPAM DEY	Manager	Federal Bank	9678457302	
40	Paogoulu	Asst Officer	IDBI	8974229507	

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SL NO	NAME	DESIGNATION	ORGANISTION	CONTACT NO	SIGNATURE
41	Lanumenla [illegible]	Manager.	PSB.	9862753654.	
42	Sanjay Ghosh	Chief Mgr	PSB	9456297932	
43	Y.K. Shohe	Asstt. Director	KVIC	7005870046	
44	Apakho Fesodouck	Officer.	BOI	9856129217	
45	BIPLAB THAKURIA	L.D.M. PHEK	SBI.	9859970557	
46	MRIDUL K. BORA	LDM TUENSANG	SBI	9435315050	
47	Hetnerkim Gangte Imsong	LDM, Mokokchung & Longleng	SBI	9436012818.	
48	Bendangtoshi	LDM Mon	SBI	8731922276	
49	Temsumeren Ao	LDM. Kiphire	SBI	9436608365	
50	Y.Z. Kikon	AGM (Mktg) BSNL, Kma.	BSNL	9436449999	

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13th JANUARY 2023 @ 11:00 AM VENUE : HOTEL VIVOR KOHIMA

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51	Topeni Assumi	Regional Head Sales Nagaland (GIB)	ICICI Bank	8731959888	
52	Sosangmeren. M.	LDM.	Lead Bank Kohima.	7085052540	
53	C. Lanthan	LSM	Wokha	8974246573	
54	Dulinzi Kezo	LDM	Lead Bank Zunheboto	9402476423	
55	Lanuakum Jamir	AVP	HDFC BANK	9856070007	
56	T.S Haokip	BM	UBI	7002132925	
57	Lansingam Paumei	AVP.	HDFC Bank.	9402869622	
58	Khrieleie Rienyu	Chief Manager	Ulo Bank	8974035398	
59	JITENDRA KUMAR SAHOO	Assistant General Manager	CANARA BANK	7003062821	
60	SETO SAVI	Manager	Canara bank	8787503168	

STATE LEVEL BANKERS COMMITTEE (SLBC) MEETING FOR COMBINE QTR JUNE & SEPTEMBER 2022
WITH SPECIAL FOCUS ON FINANCIAL INCLUSION
13th JANUARY 2023 @ 11:00 AM VENUE : HOTEL VIVOR KOHIMA

ATTENDENCE SHEET

SL NO	NAME	DESIGNATION	ORGANISTION	CONTACT NO	SIGNATURE
61	VEPELOU Kozo	BM	NESFB	9774030133	
62	NEIKETOULIE NORBERT	BM	YES BANK LTD	9774415804	
63	NEINIKHO SAVI	BSM	BANDHAN BANK	7005637884	
64	PURTOSHI AO	Sr. MANAGER	CANARA BANK	8337005463	
65	NEITSOTE THOPI	Manager (FS)	NSCB H.O.	8132029406	
66	MOASUNEP JAMIR	Tech. Asst.	NSCB H.O	9774189772	
67	Dr. Sailing Khiangte	NAS	A.H & V.S	9362793764	Dr. Sailing
68	Tony yeptho	D.O	A.H & V.S	8486223463	
69	Temjenmoa	Consultant	IDAN	9366453578	
70	Deno Dolie	Intern	IDAN	8794235203	

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ATTENDENCE SHEET

SL NO	NAME	DESIGNATION	ORGANISTION	CONTACT NO	SIGNATURE
71	THUMONG B.S	Consultant	Cofu (IDAN)	9366785075	13-01-2022
72	RHEKRUSALIE	Consultant	COFU (IDAN)	9774198983	
73	YUTSALA	Consultant	COFU (IDAN)	9366454027	
-74	Kakuto Shohe	Consultant	COFU (IDAN)	8787747286	13/01/23
75	Tirthankar Dhar.	Branch Head.	Bandhan Bank	7002212347	
76	SANJAY KUMAR	Chief manager RO, Upper Assam	Central Bank of India	6999285527	
77	KHRIEDINUO PFUKRE	BRANCH MANAGER	CBoI, KOHIMA	7086894333	
78	L. SINGSIT	Chief Manager SBI & Co-ordinator SLBC	SBI	7005429714	
79					
80					