SLBC MIZORAM

MEETING FOR HE QUARTER ENDED MARCH, 2022 HELD ON 21.06.2022

MINUTES OF MEETING

The meeting of SLBC Mizoram for the quarter ended March, 2022 was held on 21.06.2022 (11:00 AM) at the SAD Conference Hall, MINECO, Aizawl under the Chairmanship of Shri Vanlalchhuanga, IA&AS, Principal Secretary, Finance Department, Govt. of Mizoram, Aizawl. Shri Lunkim Thangboi, General Manager (NW-II), State Bank of India, Local Head Office, Guwahati, senior officials from RBI, NABARD, State DFS Nodal Officer, government departments and representatives of various Banks operating in the State also ttended the meeting. (List of participants is shown in Annexure-I).

Shri David N Lhouvum, Regional Manager i/c, SBI, Regional Business Office, Aizawl welcomed all the participants and requested all bankers to move and translate the discussions into action.

Shri Lunkim Thangboi, General Manager (NW-II), SBI, Local Head Office, Guwahati in his keynote address, welcomed all participants who attended the meeting. In his address, Shri Thangboi expressed that in the first half of 2021-22, business activities were largely affected because of the partial restriction imposed by the State Government due to Covid-19 pandemic. However, during those difficult times the banking fraternity and banking industry continued their job by giving loans like KCC, Animal Husbandry, Fisheries, ECGL, PM SVANidhi under AtmaNirbhar Bharat. He had also highlighted performance of the Banks under various parameters during the quarter and requested those banks below 40% of CD Ratio to come up to the respectable level and aim at around 60% hence all Banks to improve ACP performance in the FY 2022-23. All bankers and stake holders in the State to give more focus on Priority Sector lending in the coming quarters to boost up the development of the State. He urged those banks with NIL sanction viz. Indian, Bandhan, Federal, HDFC, IndusInd Bank & NESFB to come forward to extend credit portfolio under the Government Sponsored Schemes. He had also requested all Banks to improve enrolment under Social Security Schemes considering the low premium and the multiplying benefits to the people at the grass root level to join hands and strengthen the scheme.

Shri P. Shimrah, General Manager, RBI pointed out that, in regard to CD Ratio which has increased by 3.84 % in 2021-22, there are 12 out of 24 banks having CD Ratio below 40% thereby dragging down overall improvement downwards. He had also mentioned that the growth in credit disbursement in Priority Sector of 14.67% in 2021-22, which is below the recommendation of Prime Minister Task Force Committee of 20% YoY growth in MSME credit and also disheartening performance of banks in Govt. Sponsored Schemes which is very poor and half of the banks having NIL disbursement in many of the schemes. He also dwelt on importance and conduct of Financial Literacy Camps and Financial Education to all citizens in the country and also stressed on the long pending issue of setting up of RSETI at Lunglei by HDFC Bank.

Shri Vanlalchhuanga, IA&AS, Principal Secretary (Finance), Govt. of Mizoram and Chairman extended a warm welcome to all the participants. In his opening remarks, he said that Shri Lunkim Thangboi, General Manager, SBI and Shri P Shimrah, General Manager, RBI had given a very good overview of various performances where achievements were a bit better and at the same time where we are still requiring to put some more effort like in CD Ratio etc. Even though there is improvement, there are some banks which require to improve their assigned tasks, the concern at the NPA, Financial Literacy Campaign and other various performances which we have to pursue. He also stressed on the importance of SLBC meeting where performances were repeatedly discussed to see where our weaknesses are and then to take corrective measures. He had requested focus in those areas to all banks to put more meaningful effort to have a better performance in this FY 2022-23.

There are 3(three) banks who did not attend the SLBC meeting viz. IOB, FED & IndusInd Bank. HDFC bank joined the meeting with inordinate delay.

Smt. Lalnilawmi, Coordinator, then initiated the proceedings of the meeting.

ACTION POINTS EMMERGED ON DISCUSSION OF AGENDA:

Adoption of minutes of the last meeting:

Smt. Lalnilawmi, Coordinator, SLBC requested the house for adoption of the Minutes of State Level Bankers' Committee meeting held on 17.03.2022 for the quarter ended December, 2021, which was circulated to all members. Since no request for amendment was received, the house adopted the minute.

No.1: REVIEW OF ACTION TAKEN REPORT ON MINUTES OF LAST SLBC MEETING DATED 17.03.2022:

ATR seen, explained and approved by the committee.

No.2: DEPOSIT ADVANCES & CD RAIO FOR MIZORAM AS ON 31.03.2022:

Low CD Ratio: The Chairman requested all Banks, most particularly YES, AXIS, FED, SIB, NESFB, ICICI & CBI were advised by the Chairman to improve their CD Ratio.

(Action: All Banks particularly YES, AXIS, FED, SIB, NESFB, ICICI & CBI)

No. 3: REVIEW OF CURRENT YEAR CREDIT DISBURSEMENT OF BANKS UNDER ACP (PRIORITY SECTOR) AS ON 31.03.2022:

a) **Sector-wise Summary under ACP (Priority Sector):**
There was an achievement of 66.77% under ACP Priority Sector during the FY 2021-22. The Chairman requested all banks especially those low and NIL sanction banks to improve their credit lending under Agriculture and also to improve sanction of Animal Husbandry and Fisheries under KCC of which the campaign has been announced by the Govt. of India.

(Action: All Banks of low and NIL sanction)

b) **SME Sector PS as on 31.03.2022:**
The Chairman requested all banks with negative growth in MSME viz. SIB, IOB, CAN, CBI, IDBI, UCO, AXIS, PNB, IndusInd Bank and BANDHAN to wipe out negative growth and achieve positive growth in this Financial Year.

(Action: SIB, IOB, CAN, CBI, IDBI, UCO, AXIS, PNB, INDUSIND BANK & BANDHAN)

c) ***Priority Sector Advances (Sectoral Growth) as on 31.03.2022:***

There was a positive YoY growth of 14.56 % in Sectoral growth under Priority Sector Advances. However, there are few banks which need to improve their lending viz. IND, IOB, UNI, FED, ICICI, SIB & YES Banks. The Chairman urged all banks especially zero sanction banks to improve their lending in this sector.

(Action: IND, IOB, UNI, FED, ICICI, SIB & YES Bank)

d) ***Pradhan Mantri Mudra Yojana (PMMY) as on 31.03.2022:***

There was a positive growth of Rs. 38.99 cr. in MUDRA as on 31.03.2022 over last year 31.03.2022. However, there are few banks with persistently zero sanction viz. AXIS, IndusInd Bank & NESFB. MUDRA being an important flagship of Govt. of India, the Chairman urged all banks to improve sanction under the scheme specially to wipe out zero sanction during his FY 2022-23.

(Action: All Banks especially NIL sanction Banks)

e) ***Govt. Sponsored Scheme (GSS):***

There was disbursement of Rs. 139.26 crores under Govt. Sponsored Scheme during the FY 2021-22 with an outstanding amount of Rs. 258.05 crores. The Chairman requested all NIL sanction banks to improve their sanction under Govt. sponsored schemes in this FY 2022-23.

(Action: All Banks especially NIL sanction Banks)

No. 4: FINANCIAL INCLUSION:

a) ***Roadmap for providing banking services – villages with population below 2000:***

There are 90 pending unbanked villages, all allotted banks to complete coverage of unbanked villages under roadmap by September, 2022.

(Action: All Allotted Banks)

b) ***DFS inadequately Uncovered villages:***

Under DFS uncovered villages, there are 5 remaining villages showing in DFS list allotted to MRB. However, MRB and MCAB have already covered except Daido village. The concerned Banks to update villages covered in Jandhan Rakshak Portal.

(Action: MRB and MCAB)

c) ***National Strategy for Financial Inclusion (NSFI):***

Under NSFI only 1 village i.e. Daido to be covered, the village has been re-allotted to MRB. The Chairman requested MRB to cover the village within September, 2022.

(Action: MRB)

d) ***Status of Financial Literacy Camps (FLCs):***

The Chairman requested all rural branches of banks to conduct one FLC in a month as well as Lead District Managers to conduct FLCs as per RBI instructions.

(Action: LDMs of all Districts)

e) ***Enrolment under Social Security Schemes:***

The progress under Social Security Schemes was reviewed and discussed. It was suggested to have a joint Awareness Campaign by Labour, Employment, Skills Development & Entrepreneurship (LESDE) department with Banks to improve and enrol maximum account holders making them aware of these schemes. All Banks were requested to put more effort in enrolment under the schemes.

(Action: All Banks/LESDE Dept.)

No.5: RURAL SELF EMPLOYMENT TRAINING INSTITUTE

a) ***RSETI:***

The performance of SBI-RSETI, Aizawl in Credit linkage was reviewed and it has increased from17.43% to 48% at the end of March, 2022. All Banks were requested that whenever proposal comes from RSETI that needs to be looked into seriously so that the rejection level is reduced.

(Action: All Banks)

b) ***Allotment of new RSETI:***

i) ***RSETI at Lunglei:***

The outright rejection by HDFC Bank in setting up of RSETI at Lunglei was not accepted and the representative of HDFC bank informed the house that HDFC Bank will re-visit the issue through their Head Office and inform SLBC in this matter.

(Action: HDFC)

ii) ***Opening of a New RSETI at Kolasib District sponsored by Mizoram Rural Bank:***

MRB has reported that the RSETI Recruitment process has been completed and the first batch of training has already started.

(Action: MRB)

c) ***Pending Claims for reimbursement of Training Expenses of RSETI:***

MzSRLM informed the house that MoRD has demanded some more documents which were already been sent to them. It is expected all pending claims will be resolved soon.

(Action: MzSRLM)

No. 6: ASPIRATIONAL DISTRICT (AD) PROGRAMME, MIZORAM – STATUSAS ON 31.03.2022:

The Chairman requested all banks in Mamit District to cover maximum people under Social Security Schemes.

(Action: SBI/MRB)

No. 7: ANNUAL PMEGP TARGET FOR FY 2022-23:

The Committee approved draft District-wise & Agency-wise Annual Target under PMEGP for the FY 2022-23 which will be forwarded to the Lead District Managers/District Task Force Committee for eventual distribution among the banks as under:-

DISTRICT & AGENCY WISE PMEGP TARGET (MIZORAM) FOR THE YEAR 2022-23

(Margin Money (MM) in Rupees Lakh)

Sl. No.	DISTRICT NAME	KVIC			KVIB			DIC			TOTAL (District Wise)		
		Target			Target			Target			Target		
		Proj.	MM	Empl.	Proj.	MM	Empl.	Proj.	MM	Empl.	Proj.	MM	Empl.
1	Aizawl	49	154.15	392	27	85.05	216	118	373.33	944	194	612.53	1,552
2	Champhai	6	18.88	48	20	63.00	160	12	37.92	96	38	119.80	304
3	Hnahthial	5	15.73	40	6	18.90	48	7	22.14	56	18	56.77	144
4	Khawzawl	5	15.73	40	10	31.50	80	7	22.37	56	22	69.60	176
5	Kolasib	43	135.24	344	25	78.75	200	15	47.41	120	83	261.40	664
6	Lawngtlai	5	15.74	40	13	40.95	104	13	41.08	104	31	97.77	248
7	Lunglei	5	15.74	40	28	88.20	224	21	66.41	168	54	170.35	432
8	Mamit	5	15.74	48	20	63.00	160	12	37.92	96	37	116.66	304
9	Saiha	5	15.75	40	5	15.75	40	15	47.43	120	25	78.93	200
10	Saitual	10	31.46	80	16	50.40	128	6	18.96	48	32	100.82	256
11	Serchhip	40	125.84	320	8	25.20	64	10	31.60	80	58	182.64	464
	TOTAL	**178**	**560.00**	**1,432**	**178**	**560.70**	**1,424**	**236**	**746.57**	**1,888**	**592**	**1867.27**	**4,744**

BANK-WISE TARGETS ALLOCATION UNDER PMEGP FOR THE YEAR 2022-23

[Margin Money (MM) in Rupees Lakh]

Sl. No.	Bank Name	KVIC			KVIB			DIC			TOTAL		
		Proj.	MM	Empl.	Proj.	MM	Empl.	Proj.	MM	Empl.	Proj.	MM	Empl.
1	BOB							6	18.98	48	6	18.98	48
2	BOI							6	18.98	48	6	18.98	48
3	BOM							3	9.49	24	3	9.49	24
4	CAN							5	15.81	40	5	15.81	40
5	CBI							4	12.65	32	4	12.65	32
6	IND										0	0.00	0
7	IOB							3	9.49	24	3	9.49	24
8	PNB							12	37.95	96	12	37.95	96
9	PSB							4	12.65	32	4	12.65	32
10	SBI	31	97.54	248	29	91.35	232	40	126.70	320	100	315.59	800
11	UCO							6	18.98	48	6	18.98	48
12	UNI							4	12.65	32	4	12.65	32
Public Total		**31**	**97.54**	**248**	**29**	**91.35**	**232**	**93**	**294.33**	**744**	**153**	**483.22**	**1224**
1	AXIS							6	18.98	48	6	18.98	48
2	BAND							6	18.98	48	6	18.98	48
3	FED							4	12.65	32	4	12.65	32
4	HDFC							12	37.95	96	12	37.95	96
5	ICICI							9	28.47	72	9	28.47	72
6	IDBI							10	31.61	80	10	31.61	80
7	INDUS							3	9.49	24	3	9.49	24
8	NESFB										0	0.00	0
9	SIB							6	18.98	48	6	18.98	48
10	YES							3	9.49	24	3	9.49	24
Private Total		**0**	**0.00**	**0**	**0**	**0.00**	**0**	**59**	**186.60**	**472**	**59**	**186.60**	**472**
1	MRB	125	393.26	1008	125	393.75	1000	48	151.72	384	298	938.73	2392
RRB Total		**125**	**393.26**	**1008**	**125**	**393.75**	**1000**	**48**	**151.72**	**384**	**298**	**938.73**	**2392**
1	MCAB	22	69.20	176	24	75.60	192	36	113.92	288	82	258.72	656
Co-op Total		**22**	**69.20**	**176**	**24**	**75.60**	**192**	**36**	**113.92**	**288**	**82**	**258.72**	**656**
Grand Total		178	560.00	1432	178	560.70	1424	236	746.57	1888	592	1867.27	4744

No. 8: ACP TARGET FOR FY 2022-2023

The ACP Target for Financial Year 2022-23 was approved by the house. The ACP of Mizoram for the FY 2022-23 will be distributed to all banks as follows:

District-wise ACP Targets Report of Mizoram in the FY 2022-2023
(Amount in Rupees Lakh)

Sl.No.	District Name	AGRI		MSME		Other PS		Total of Priority		Loans to weaker		Non-Priority	
		No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt
1	Aizawl	3786	8567.51	7317	54290.76	1307	10249.00	12410	73107.27	3294	21932.00	5781	27400.00
2	Lunglei	3238	4832.06	3403	5521.75	296	3071.63	6937	13425.44	1727	3356.36	480	8250.00
3	Saiha	721	1242.02	155	588.00	164	2724.00	1040	4554.02	145	290.00	352	3730.00
4	Champhai	3035	4500.46	3345	5502.50	255	2306.25	6635	12309.21	2735	5200.00	159	3300.00
5	Kolasib	2066	2910.00	1033	3440.00	195	1925.00	3294	8275.00	658	1653.00	328	2830.00
6	Serchhip	2545	3717.00	708	2351.00	178	1875.00	3431	7943.00	690	856.00	182	2375.00
7	Lawngtlai	1615	2656.07	427	2188.20	152	2565.10	2194	7409.37	159	590.00	786	5260.00
8	Mamit	1601	2710.00	789	2200.00	220	1250.00	2610	6160.00	740	1100.00	394	1850.00
9	Hnahthial	434	896.25	112	316.50	49	809.25	595	2022.00	149	505.50	152	2119.82
10	Saitual	1361	2150.00	370	1270.00	42	350.60	1773	3770.60	375	750.00	75	759.00
11	Khawzawl	896	1327.00	421	728.00	70	737.00	1387	2792.00	210	340.00	188	1423.00
Grand Total		21298	35508.38	18080	78396.71	2928	27862.83	42306	141767.92	10882	36572.86	8877	59296.82

Bank-wise ACP Targets Report of Mizoram in the FY 2022-2023
(Amount in Rupees Lakh)

Sl. No.	Bank Name	AGRI		MSME		Other PS		Total of Priority		Loans to weaker		Non-Priority	
		No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt
1	BOB	94	222.00	71	538.00	25	145.00	190	905.00	20	133.00	88	556.00
2	BOI	44	95.00	37	280.00	48	353.00	129	728.00	16	107.00	38	227.00
3	BOM	26	49.00	37	281.00	8	36.00	71	366.00	7	47.00	26	147.00
4	CAN	517	871.62	520	1912.62	105	1028.01	1142	3812.25	407	1182.02	213	2005.00
5	CBI	34	59.00	86	354.00	11	61.00	131	474.00	29	138.00	51	370.00
6	IND	26	49.00	173	1309.00	18	122.00	217	1480.00	20	133.00	26	147.00
7	IOB	26	49.00	311	2343.00	23	169.00	360	2561.00	58	386.00	26	147.00
8	PNB	586	946.73	508	2116.47	64	596.58	1158	3659.77	322	935.89	205	1872.00
9	PSB	23	44.00	43	327.00	12	72.00	78	443.00	9	60.00	22	120.00
10	SBI	5087	8816.20	3603	14740.80	720	7005.00	9410	30562.00	2604	8695.13	1774	13384.00
11	UCO	144	292.00	363	2500.00	19	137.00	526	2929.00	88	517.00	59	423.00
12	UNI	24	48.00	31	233.00	8	36.00	63	317.00	7	47.00	53	336.00
Public Total		6631	11541.54	5783	26934.89	1061	9760.59	13475	48237.02	3587	12381.03	2581	19734.00
1	AXIS	205	327.34	231	599.18	28	221.39	464	1147.91	199	500.98	135	1229.00
2	BANDHAN	282	520.00	106	766.00	13	64.00	401	1350.00	58	244.00	47	344.00
3	FED	25	49.00	31	234.00	8	36.00	64	319.00	7	55.00	21	113.00
4	HDFC	591	996.44	1192	6487.47	72	816.39	1855	8300.30	387	1551.84	1261	4535.00
5	ICICI	178	291.00	280	1673.00	29	168.00	487	2132.00	148	486.00	57	480.00
6	IDBI	436	711.34	348	708.17	49	538.39	833	1957.90	222	570.98	160	1402.00
7	INDUS	56	135.00	609	4591.00	8	36.00	673	4762.00	107	712.00	21	113.00
8	NESFB	142	216.78	414	1176.11	22	166.58	578	1559.47	141	431.62	67	476.00
9	SIB	25	44.00	85	615.00	8	36.00	118	695.00	11	74.00	21	113.00
10	YES	24	49.00	87	615.00	8	36.00	119	700.00	15	100.00	21	113.00
Private Total		1964	3339.90	3383	17464.93	245	2118.75	5592	22923.58	1295	4726.41	1811	8918.00
1	MRB	10498	17032.89	6630	23958.73	1157	11483.48	18285	52475.09	4848	15413.96	3735	25028.82
RRB Total		10498	17032.89	6630	23958.73	1157	11483.48	18285	52475.09	4848	15413.96	3735	25028.82
1	MCAB	2205	3594.04	2284	10038.15	465	4500.02	4954	18132.22	1152	4051.46	750	5616.00
Coop. Total		2205	3594.04	2284	10038.15	465	4500.02	4954	18132.22	1152	4051.46	750	5616.00
Grand Total		21298	35508.38	18080	78396.71	2928	27862.83	42306	141767.92	10882	36572.86	8877	59296.82

No. 9: OTHER BUSINESSES WITH PERMISSION FROM THE CHAIR:

a) ***The draft points submitted by SLBC Sub-Committee on Improving Rural Infrastructure/ Credit Absorption Capacity has been approved as under:***

i) To improve agriculture credit Land permit to have a uniform format/pattern for farmers containing area of land, classification of land (dry/wet/irrigated) and period of allotment;

(Action: LR&S Deptt)

ii) To fill the gap in agriculture credit a holistic policy to regulate market link with the involvement of line departments and minimum support price system to benefit marginal/small farmers;

(Action: Agri/Horti/AH&Vety/Fisheries)

iii) To update product knowledge by Managers of all Banks.

(Action: All Banks)

b) ***Credit Guarantee Fund Scheme for Skill Development (CGFSSD) also known as Skill Loan Scheme:***

All Banks to provide loan under the scheme to the aspirants willing to pursue skill development courses aligned to National Skill Qualification Framework (NSQE).

(Action: All Banks)

The meeting ended with a vote of thanks by Shri V Jaya Chandra, Chairman, MRB.

Sd/-
(VANLALCHHUANGA),
Principal Secretary (Finance), GoM
& Chairman, SLBC Mizoram.

Copy forwarded for information and necessary action to:

1. All Member Banks, SLBC Mizoram
2. Lead District Manager, Aizawl/ Lunglei/ Kolasib/ Lawngtlai/ Champhai
3. All invitees

(LALNILAWMI)
Chief Manager, SBI
& Coordinator, SLBC Mizoram

Annexure – I

List of Participants in the SLBC Mizoram Meeting for the quarter endedMarch, 2022 Held on 21.06.2022

(A) RBI, NABARD, SIDBI, NEDFI:

Sl.No.	Name	Designation	Organisation
1.	Shri P Shimrah	General Manager	RBI
2.	Shri Diptesh Saha	Manager	RBI
3.	Shri KVSSLV Prasada Rao	General Manager	NABARD
4.	Shri Thangchinkhup Guite	Dy. General Manager	NABARD
5.	Smt. Lalzuithangi	Assistant	NABARD
6.	Shri Lalhruaizela Fanai	Branch Manager	NEDFI
7.	Shri Mukul P Ekka	Branch in-charge	SIDBI

(B) STATE & CENTRAL GOVERNMENT OFFICES

Sl.No.	Name	Designation	Organisation
1.	Shri Vanlalchhuanga, IA&AS	Principal Secretary (Fin)	Govt. of Mizoram
2.	Shri Zarzosanga, IAS	Secretary, RD Dept.	Govt. of Mizoram
3.	Shri Lalramsanga Sailo, IRS	Secretary, LESDE	Govt. of Mizoram
4.	Shri Lalmalsawma Pachuau,IRS	Secretary, Planning Dept.	Govt. of Mizoram
5.	Smt. Jennifer HL Duhawmi	DFS Nodal Officer/Director, IF&SL	Govt. of Mizoram
6.	Smt. Zaithanmawii	Dy. Secy., Comm & Industries Dept.	Govt. of Mizoram
7.	Smt. H Lalchhandami	CEO,MzSRLM Dept.	Govt.of Mizoram
8.	Shri C. Lalhmachhuana	Director,Dept. of Telecom	Govt. of India
9.	Smt. Malsawmdawngliani	Joint Secretary,Agri. Dept.	Govt. of Mizoram
10.	Smt. C. Lalhmingthangi	Dy. Director, Social Welfare Dept.	Govt. of Mizoram
11.	Smt. Liansangpuii	DRCS,Co-op. Societies Dept.	Govt. of Mizoram
12.	Shri Surg Lt Cdr Lalnuntluanga	Director,Sainik Dept.	Govt. of Mizoram
13.	Smt. Lalsangzuali Hmar	Deputy Director,Agri. Dept.	Govt. of Mizoram
14.	Shri Michael Zoramthanga	Dy. Director, Horti. Dept.	Govt.of Mizoram
15.	Shri Lalthazuala	Dy. Director, Fisheries Dept.	Govt. of Mizoram
16.	Shri Malsawmzuala	JO, UD & PA Dept.	Govt. of Mizoram
17.	Shri Lalnundika	Addl. DC Aizawl,DC	Govt. of Mizoram
18.	Smt. B. Lalengliani	Joint CEO, MKVIB Dept.	Govt. of Mizoram
19.	Dr. Rosangzuala	S.V.O, AH & Vety Dept.	Govt. of Mizoram
20.	Shri Zonun Sanga	Addl.SP,CIDCrime,Mizoram Police	Govt. of Mizoram
21.	Shri Nilimesh Sarkar	Nodal officer, PMEGP	Govt. of Mizoram
22.	Smt. Evelyn Lalhmangaihi	Asst. Director, RD Dept.	Govt. of Mizoram
23.	Shri C. Lalropianga	APO, DRDA Dept.	Govt. of Mizoram
24.	Shri Ashish Modak	State Director,i/c, KVIC Dept.	Govt. of Mizoram
25.	Shri Lalhmunsiama	Dy. Dir., Comm & Industries Dept.	Govt. of Mizoram
26.	Shri Vanlalropuibera	Executive Officer, MKVIB Dept.	Govt. of Mizoram

(C) CONVENERBANK(SBI)

Sl.No.	Name	Designation	Organisation
1.	Shri Lunkim Thangboi	General Manager	NW-II
2.	Shri U Dinesh Shanbagh	Dy. General Manager	LHO, Guwahati
3.	Shri David N Lhouvum	Asst. General Manager	RBO, Aizawl
4.	Smt. Lalnilawmi	Chief Manager (SLBC)	RBO, Aizawl
5.	Shri Robert Zosangliana	Chief Manager(LB)	LBO, Serchhip
6.	Smt. Lalremsangi	Chief Manager (LB)	LBO, Lunglei
7.	Smt. Lalengmawii	Director	SBI-RSETI, Aizawl
8.	Shri Lawmkima	Chief Manager (LB)	LBO, Lawngtlai
9.	Smt. PC Lallawmkimi	Chief Manager (LB)	LBO, Aizawl

(D) OTHERBANKS/ INSURANCECOMPANIES

Sl.No.	Name	Designation	Organisation
1.	Shri V. Jaya Chandra	Chairman	MRB
2.	Shri Lalzuahliana	CEO	MCAB
3.	Shri Benjamin Chhakchhuak	Manager	AXIS
4.	Smt. K. Zorampari	Branch Head	BANDHAN
5.	Shri Paotinthang Khongsai	Chief Manager	BOB
6.	Shri F. Vanlalhriata	Branch Manager	BOI
7.	Shri Yeshi R. Sherpa	Dy. Zonal Manager	BOI
8.	Shri C. Rothansiama	Officer	BOM
9.	Smt. Lalthansangi Hmar	Manager	CAN
10.	Shri LP Khongsai	Manager	CBI
11.	Shri Debraj Das	Senior Manager	HDFC
12.	Smt. Caroline Lalnunsangi	Privileged Banker	ICICI
13.	Smt. Sarojini Y	Branch Manager	ICICI
14.	Shri Thangkholen Haokip	Branch Manager	IDBI
15.	Shri C. Lalramnghaka	Manager	INDIAN
16.	Shri David Ramdinmawia	Manager	NESFB
17.	Shri John Lalawmpuia	Cluster Head	NESFB
18.	Shri James Mawia	Senior Manager	PNB
19.	Smt. Sharmista Bhattacharji	AGM	PNB
20.	Shri H. Soreigam	Branch Manager	PSB
21.	Shri Jerin Johny	Manager	SIB
22.	Smt. Lalrinpuii	Senior Manager	UCO
23.	Smt. Florence L Joute	Branch Manager	UNION
24.	Smt. R. Zothansangi	Branch Manager	YES