

MINUTES OF THE SLBC MEETING, MIZORAM
FOR THE QUARTER ENDED MARCH 2026 HELD ON 23-06-2026
AT SECRETARIAT CONFERENCE HALL-1, AIZAWL

SLBC Meeting for the quarter ended March 2026 was held on 23rd June 2026 at Secretariat Conference Hall-I, MINECO, Aizawl. **Shri Khilli Ram Meena, IAS, Chief Secretary (GoM) and Chairman (SLBC)**, chaired the meeting. Senior Officials from the State Government, Central Government, Reserve Bank of India, NABARD, SLBC member banks, other PSUs and Line Departments from relevant government departments attended the meeting.

(Attendance sheet attached)

Shri K Muanzova Duhlian, Regional Manager, State Bank of India welcomed all the participants and exhorted all members to actively participate in the deliberations of the agenda items so that meaningful actionable points are derived from the meeting.

Shri Khilli Ram Meena, IAS, Chief Secretary (GoM) and Chairman (SLBC), in his address highlighted the various core banking indicators of the state. He remarked with concern that the CD ratio of the state is still below the national benchmark of 60%. He pointed out that rather than improving, the CD ratio is showing a declining trend. **Shri Udit Prakash, IAS, Commissioner & Secretary Cooperation**, was advised to formulate a strategy on how to improve the CD ratio of the State. He observed that few banks are still having ratio below 20%. These banks as well as those with ratio below 40% were advised to submit their ATR with a roadmap to improve their CD ratio during the FY 2026-27. He also noted with concern the moderate performance in Government Sponsored Schemes (GSS) such as PM Vishwakarma, PM Svanidhi, PMMY, PM Surya Ghar, PMEGP. All member banks and line departments were advised to introduce concrete steps to improve GSS performance. He also emphasized on minimizing the rejections. All the Banks, Insurance Companies and government line departments were advised to ensure maximum coverage of eligible beneficiaries under the Social Security Scheme (SSS) viz., **Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana (APY)**.

Regarding **RSETIs**, the Chairman expressed his expectation that all the existing RSETIs should improve their performance across all the 3 (three) parameters compared to the previous year. He informed the members that the Ministry of Rural Development (MoRD) had granted administrative approval for establishing new RSETI at Saitual allotted to **State Bank of India**.

He also reminded **Punjab National Bank** and **Canara Bank** to expedite the establishment of brick-and-mortar branches at Thingsai and Silsuri, respectively.

Shri T Lhungdim, General Manager and OIC, Reserve Bank of India appreciated the active support extended by member banks in implementing initiatives such as **Financial Inclusion Saturation campaigns, Re-KYC, settlement of Unclaimed Deposits** and achievement of **100% digitization**. He emphasized the need to identify areas requiring greater attention to improve key banking indicators such as the CD ratio, Priority Sector Lending (PSL) that requires deeper focus for improving the core banking indicators such as the **CD ratio, Priority Sector Lending (PSL)**, and expansion of banking outreach. He stressed that identifying **viable credit opportunities**, particularly in **priority sectors** and **underserved areas** would significantly improve the State's **CD ratio** and other **banking indicators**. He also highlighted the importance of enhanced coordination and cooperation among all stakeholders.

Further, He introduced the new agenda item titled **"Incentivizing trade in landlocked states"** recommended by the standing committee of the **Local Board of RBI** which will basically focus on the capturing of data relating to district-wise export trade activities of **GI tagged products** from Mizoram.

Shri Lhungdim also informed the members about the **revised Lead Bank Scheme (LBS) guidelines** dated 19th June 2026 issued by the **Reserve Bank of India**. The revised guidelines mandate the constitution of 5 (five) specific **Sub-Committees** under the **Lead Bank Scheme**. In line with the **National Strategy for Financial Inclusion (NSFI) 2026-2030**, officials from the **Insurance Regulatory and Development Authority (IRDAI)** and **Pension Fund Regulatory and Development Authority PFRDA** are now members of the SLBC. The convener bank was advised to invite officials from these regulatory authorities to future SLBC meetings.

He requested all member banks were to familiarize themselves with the contents of the revised LBS guidelines and urged all the stakeholders to work collectively towards developing an **inclusive, efficient, responsive and responsible banking system** that effectively serves the banking requirements of the people of Mizoram.

Shri Bhaskar Manta, General Manager and OIC, NABARD observed that the **CD Ratio** of the state continues to be a matter of concern. Among the districts, **Aizawl** recorded the lowest CD ratio at **43.51%**, while **Lawngtlai** achieved the highest at **108.89%**. He stated that considering the vast credit potential in Aizawl district, any improvement in its performance would significantly enhance the overall CD ratio of the State. He further expressed concern over the low number of new **Kisan Credit Card (KCC) crop loan accounts sanctioned**. Considering that Mizoram is predominantly an **agrarian State**, where significant section of the population directly or indirectly depends on Agriculture, he remarked that the present level of KCC coverage was below expectation. He further informed that the Government provides interest subvention under the scheme and requested all the member banks to ensure no eligible willing farmer should be denied this facility. He further reiterated that NABARD remains fully committed to supporting the development of Mizoram through initiatives such as the **Watershed Development Fund (WDF)** and **Financial Inclusion Fund (FIF)** under which member banks receive assistance for conducting **Financial Literacy Camps (FLC)** and promoting financial awareness.

Shri Hubert SZ Khobung, AGM (SLBC), SBI LHO Guwahati informed the members that **CD Ratio, Priority Sector Lending (PSL), Annual Credit Plan (Priority Sector) achievement, and Government Sponsored Schemes (GSS)** are the key banking indicators where all member banks should strive for continuous Quarter-on-Quarter (QoQ) / Year-on-Year (YoY) improvement. He advised all member banks to strengthen coordination with the line departments and other stakeholders at the **Block, District, and State levels** to improve performance in these key banking indicators. He exhorted all member banks to focus on achieving the prescribed benchmarks in the next one or two quarters. **Shri Khobung** also expressed concern on the **YoY decline in CD ratio**. In **FY 26**, the corresponding growth in deposits outpaced the growth in advances resulting in a decline in CD ratio compared to the corresponding period of the previous year. He further noted that **Aizawl**, being the most populous and largest district had a **CD ratio of only 43%**. He urged Banks in **Aizawl, Champhai and Saitual** districts to formulate proper strategies and work to achieve the stipulated benchmark of **60% CD ratio** as a first step. He also urged all the member bank to focus on improving their agriculture lending. All member banks were advised to coordinate closely with the relevant line departments to enhance credit delivery through various **Government Sponsored Schemes (GSS)** resulting in wider coverage of eligible beneficiaries. He further urged all banks to intensify efforts at **Re-KYC compliance** and settlement of **unclaimed deposits**.

Shri. K Muanzova Duhlian, Regional Manager, SBI & Convener, SLBC Mizoram thereafter presented the point wise agenda items for discussion and deliberation. He urged all the members to actively participate in the deliberations so that meaningful and actionable outcomes could be achieved from the agenda items.

AGENDA NO 1: ADOPTION OF MEETING MINUTES OF THE LAST SLBC MEETING.

The approved minutes of last SLBC meeting for the quarter ended December 2025 held on 18-03-2026 was circulated to all members in advance.

As no request for amendments or observations were received, the house unanimously adopted the minutes.

AGENDA NO 2: ACTION TAKEN REPORT

The point wise **Action Taken Report (ATR)** on the decisions taken in the previous SLBC meeting under various agenda items of the last meetings was reviewed and deliberated upon. After detailed discussion, the report was taken on record by the house.

AGENDA NO 3: DEPOSIT, ADVANCE & CD RATIO: 31-03-2026

The **Credit to deposit (CD) Ratio** of the banks in the state was reviewed in detail. The CD Ratio of **YES Bank, Bandhan Bank, AXIS Bank, HDFC Bank, SSFB & ICICI Bank** continued to remain

below 40%. These banks were advised to submit a concrete, timebound roadmap with assistance from **their controllers/ Head Office**. The roadmap and commitment should include specific schemes with measurable targets for improving their **CD ratio** on a quarter-wise basis. These banks were advised to submit the roadmap as a part of their **ATR** and the same will be discussed in detail in the next SLBC sub-committee/ SLBC meeting. The Reserve Bank of India, Aizawl RO was entrusted with the responsibility of designing a standard reporting format for submission of the roadmap. Banks **above 40%** but below the benchmark also should give special care to improve their CD Ratio and achieve the stipulated benchmark of 60%.

CD Ratio of **Aizawl, Champhai and Saitual** districts were also discussed in the meeting. The respective LDM and banks operating in these districts were advised to improve the CD Ratio to reach the minimum benchmark of 60%.

Shri Udit Prakash Rai, Commissioner & Secretary, Cooperation Department observed that many of the banks with CD ratio below were represented by **junior officers** in the SLBC meetings. He advised the Convener bank to write to the controllers of these banks to ensure attendance by **senior functionaries** from the controlling office in the next SLBC meeting. He also informed the house that he would explore the possibility of obtaining a communication from the **Chief Secretary to the Department of Financial Services (DFS)** regarding the matter. He also requested RBI to share the format for the roadmap at an early date for circulating to these banks. The banks were advised to submit the roadmap without delay.

The issue of “**Data Anomalies**” was also discussed in the meeting. It was observed that some banks with CD ratio below **40 %** had repeatedly uploaded inflated or inaccurate data which the local bank representative is not aware of. Accordingly, it was resolved that the **Controlling Heads** such banks should be invited to attend the SLBC meeting in person/ Virtual mode.

All member banks were advised to ensure that only accurate and factual data are uploaded from the next reporting quarter onwards.

(Action: RBI, All banks especially YES, Bandhan, AXIS, HDFC, SSFB & ICICI)

AGENDA NO 4: REVIEW OF CURRENT YEAR CREDIT DISBURSEMENT UNDER ANNUAL CREDIT PLAN (PRIORITY SECTOR) : 31-03-2026

The House reviewed the sector-wise performance under the **Annual Credit Plan (ACP)** for the **FY 2025-26**. Member banks were advised to improve the overall performance across all the sectors.

(a) AGRICULTURE:

The target achievement under Agriculture Sector during the FY 2025-2026 stood at **38.32 %**. There has been increase in Agriculture ACP target from **Rs 1015 crs to Rs 2160 crs** in FY 26 (increase of **112.81%**). The comparatively low achievement was attributed to substantial increase in the **Agri ACP target** from Rs 1015 crs to Rs 2160 Crs in FY 26 (increase of **112.81%**) fixed by the DFS. However,

there is an overall **YoY growth of Rs. 227.33 crs** agriculture disbursements from **600.43 Crs** to **827.76 Crs** during the FY. Seven Banks – Indian, PSB, INDUS, SIB, YES and SSFB have reported **NIL** disbursement. These banks were advised to improve their performance and come out of zero board in the next quarter.

Shri Udit Prakash Rai, Commissioner Secretary, Cooperation informed the house on the need to have meaningful and realistic target. He lauded the contribution of Mizoram Rural Bank especially in Agriculture sector. He also advised all other banks especially those with **NIL** disbursement (Indian Bank, Punjab and Sind Bank, Indus Ind, SIB, YES, and SSFB) to be in touch with the line departments and also to scout for good proposals, beneficiaries and farmers

BOB assured to forward a proposal to their Head Office to prepare a policy for easy lending for the local people and stated that their performance will improve.

(Action: All banks especially Indian, PSB, Indus, SIB, YES & SSFB)

(b) MSME:

The achievement under MSME is 88.16% during the FY 2025-2026. Only YES Bank and South Indian Bank reported **NIL** disbursement.

Shri Udit Prakash Rai, Commissioner Secretary, Cooperation remarked that in MSME sector, only four banks are doing well. He applauded the performance of **SBI with Rs. 473.08 crs**, **MRB with Rs. 319.86 crs**, **HDFC with Rs. 122.76 crs** and **MCAB with Rs. 111.39 crs**.

YES Bank and **South Indian Bank** informed the house the various challenges and technical problems faced by them. However, they assured the house that they will improve their MSME portfolio during this FY.

(Action: All banks especially YES Bank & South Indian Bank)

(c) OTHER PRIORITY SECTOR:

The target achievement under Other Priority Sector during the **FY 2025-2026 is 60.48 %** with YoY increase of Rs. 91.83 crs. from Rs. 240.13 crs to Rs. 331.96 crs. The house noted that **Bandhan Bank, Federal Bank, ICIC Bank, IndusInd Bank and SSFB** have not disbursed a single loan during the whole FY. All banks were advised to improve in OPS by exploring ways to lend-under the different segments especially Social Infrastructure in this sector.

(Action: All banks especially BAND, Federal, ICICI, Indus, SIB and SSFB)

AGENDA NO 5: GOVERNMENT SPONSORED SCHEMES (GSS)

The performance of banks in all the Government Sponsored Scheme (GSS) was reviewed and discussed in detail. It was observed that there was an overall **YoY decline of Rs. 61.65 crs** in **GSS Loan disbursements** during **FY 2025-26**. However, positive growth was in PMEGP & NRLM. The

decline in overall performance in **GSS** was primarily due to the discontinuation of **NULM and Stand-Up India (SUI)**.

Shri Lalrinzuala, Addl CEO, MzSRLM, informed the house about the mismatch in number of disbursements under NRLM in **SLBC portal** and MZSRLM's **LOKOS portal**.

Shri Hubert SZ Khobung, AGM (SLBC), clarified that difference could be due to spillover from the sanctions during the last financial year, where subsequent disbursements are reported in the current financial year. He stated that similar observations are seen in **PMEGP and other term loans** where disbursements get spilled over to the next FY as per the disbursement schedule.

Shri Udit Prakash Rai, Commissioner Secretary, Cooperation requested all member banks to create awareness among the public regarding various Government Sponsored Schemes like **PM Vishwakarma, PM Svanidhi, PMMY, PMEGP, PM Surya Ghar etc** to the local people.

He also informed the house that a **Loan MELA** was proposed to be held during **July 2026** at **Dawrpui Multi-Purpose Hall**, with the participation of all the banks and line departments. The date and other modalities would be finalized during the next meeting which is likely to be chaired by the **Chief Secretary**. He also informed the members that the **Hon'ble Chief Minister** was expected to inaugurate the programme.

(Action: All Banks)

AGENDA NO 6: FINANCIAL INCLUSION

(A) ROADMAP FOR PROVIDING BANKING SERVICES - OPENING OF BRICK-AND-MORTAR BRANCH

The roadmap for opening of brick-and-mortar branches at **Thingsai** in Hnathial district, **Silsuri** in Mamit district and **Saipum** in Kolasib district was reviewed.

(1) Thingsai (allotted PNB): The PNB representative briefed the house regarding their inability to open the branch due to not availability of dual connection at Thingsai. The bank has written letter to the **Principal General Manager, BSNL** which is not yet responded.

Shri Udit Prakash Rai, Commissioner Secretary, Cooperation - Advised the representative from PNB to contact the Telecom department and pursue the matter with BSNL also. He also requested all the concerned departments to settle this dual connectivity issue before the next SLBC meeting and should not feature again.

(2) Silsuri (allotted to Canara Bank): The Canara Bank representative informed the members that they have been in contact with the district administration, the JE, who has also taken part in the joint survey. The road condition, connectivity issue have not improved. Besides this, there's a security issue where the nearest Police Station is around 40 kilometers from Silsuri. They are unable to proceed in this kind of condition.

LDM Mamit informed the house that in the DCC meeting for the quarter ended December 2025 discussions regarding Silsuri was deliberated in the meeting. The matter will be discussed in subsequent BLBC/DCC meetings as well.

Shri Hubert SZ Khobung, AGM (SLBC), Guwahati advised Canara Bank to place the agenda in the forthcoming **DCC/DLRC** meeting of Mamit District. **LDM Mamit** was also advised to invite representatives from PWD, Telecom Department (GOI), private telecom operators and BSNL to facilitate a comprehensive discussion. Further, Canara Bank is advised to maintain close coordination with the District Administration and other stakeholders and initiate steps for opening the branch once conditions are favorable.

He also informed the members about meeting recently held with the DFS, in which the DFS has advised all such banks who have reported non-feasibility issues to set up the branch, should first discuss comprehensively in the respective DCC meeting. Accordingly, he advised the LDM Mamit to complete the joint inspection in an objective manner and place the findings in the upcoming DCC meetings. The same should be recorded and minutised in the meeting. The same should be advised to the state SLBC for subsequent deliberations in the SLBC meeting.

(3) Saipum (allotted to MCAB) informed the house that they have received the allotment of MICR Code from RBI and they are doing their best to operationalize the branch within 15th July 2026.

(B) Allotment of 175 Unbanked Revenue Centers to banks: Shri T Lhungdim, General Manager and OIC, Reserve Bank of India informed the house that in Mizoram 175 villages have been identified as unbanked revenue centers and the same has been placed under AOB for adoption by the house. SLBC convener has been advised to allot the villages to member banks so that last mile banking connectivity is achieved in the state.

(Action: SLBC Convenor Bank, PNB, CANARA, MCAB, LDM Mamit & DC Mamit)

(B). STATUS OF FINANCIAL LITERACY CAMP (FLC):

The number of FL Camps conducted by banks during the quarter ended January-March 2026 has improved from the previous quarter (From 472 in December 2025 to 771 in March 2026).

Shri Bhaskar Manta, General Manager and OIC, NABARD informed the houses that under Financial Inclusion Fund (FIF), they have received several proposals for supporting the conduct of FL Camps by member banks. Regular applicants are SBI, MCAB and MR. He also advised the IPPB, who are important stakeholder and also with a good number of CSPs, BCs to apply to NABARD.

Shri Hubert SZ Khobung, AGM (SLBC), Guwahati advised the respective District Managers of **CRISIL** to oversee the status of Financial Literacy Camps being conducted in their respective districts. He informed the members that Financial Literacy Counsellors (FLC) under CRISIL are conducting Camps not only on credit disbursement, but also digital awareness, digital literacy and other topics. He

also complimented on the good works done by CFLs. Representatives from the CFLs should invariably attend all the BLBC/DCC meetings in their area of operation.

The house advised rural bank branches Camps to mandatorily conduct a minimum of 1 (one) FLC every month as mandated by the RBI.

(Action: All banks)

(C). ENROLMENT UNDER SOCIAL SECURITY SCHEMES

The performance of banks under enrolment in Social Security Scheme was reviewed. The chairman complimented the steady progress in these schemes. All Banks, Insurance Companies and government line departments were advised to ensure coverage of all the eligible customers under Social Security Schemes - **Pradhan Mantri Suraksha Bima Yojana (PMSBY)**, **Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)** and **Atal Pension Yojana (APY)**. These products should invariably be a part of the FL Camps.

(Action: All banks)

AGENDA NO 7: RURAL SELF EMPLOYMENT INSTITUTE (RSETI)

(a) PERFORMANCE OF RSETIs:

There are three **RSETIs** functioning in the state. The house observed that the performance of **SBI-RSETI** at Aizawl and **MRB-RSETI** at Kolasib in respect of Settlement rate is good. **HDFC RSETI** was advised to achieve the national benchmark of 70% by the end of next quarter. In credit linkage, only **SBI-RSETI** is above the national benchmark of 50%. Other **RSETIs** need to review their performance and target the benchmark in the ensuing quarters. The respective Directors were advised to collaborate with the LDMS, MzSRLM and other line departments of their district to improve the Credit linkage.

MRB-RSETI informed that the present infrastructure that they have - **NCBS IRB** extension training center is very old and worn out. They could not conduct training program throughout the season. However, under the direction of the **Deputy Commissioner, Kolasib**, they are on the verge of having their own land at **Kawnpui** which has been approved in the DLRSC meeting. On Credit linkage, the Director informed the members that, many people wanted to start their business from their own capital. Also, some of the proposals could not be sanctioned due to adverse CIBIL report. All the applications trained by **RSETI** were forwarded to the bank with a copy to the LDM and also reported to the DCC.

Shri Hubert SZ Khobung, AGM (SLBC), Guwahati advised the **RSETI** Directors to ensure placing the list of proposals pending at various bank branches and ensure regular attendance at every DCC/DLRC meetings of the respective Districts. He also reiterated that the goal of **RSETI** is to achieve settlement of its trained candidates. Improvement of credit linkage ratio is of utmost importance to achieve this goal.

(Action: **SBI-RSETI, MRB-RSETI & HDFC-RSETI, LDMs and MzSRLM**)

(b) ALLOTMENT OF LAND FOR RSETIs at AIZAWL and KOLASIB

SBI-RSETI – The Director, RSETI informed the house that the encroacher is occupying the land allotted at Luangmual, and even started constructing new buildings there. Several rounds of meeting were held with the district officials in this regard. He also stated that in a meeting with Hon'ble Minister, Rural Development, the Commissioner Secretary Rural Development was advised to write a letter to the Director, Commerce & industries for allotment of alternative unencumbered land at IGC to SBI RSETI. He also informed the house that the reply from the department was still awaited.

Shri Udit Prakash Rai, Commissioner Secretary, Cooperation assured that he will extend all help and support in this matter. **(Action: SBI-RSETI)**

(c) OPENING OF NEW RSETIs:

Shri. K Muanzova Duhlian, Regional Manager, SBI & convener SLBC Mizoram informed the house there are **3 (three)** proposals for opening of RSETI in the state – **Saitual allotted to SBI, Siaha to MCAB and Champhai.**

(i) SAITUAL: Shri Hubert SZ Khobung, AGM (SLBC), Guwahati - Informed the members that opening of RSETI at Saitual allotted to State Bank of India is in progress. Land acquisition process has been initiated and Survey Report for establishment of RSETI has been completed. MORDs approval also has been obtained. LDM Saitual has also written to the Deputy Commissioner enquiring the availability of building for temporary operationalizing the RSETI. He also stated that they are looking towards the positive reply from the district administration.

(ii) SIAHA: Shri P Lalsawmliana, General Manager, MCAB - informed the members that their bank has agreed to open RSETI at Siaha. They have received joint survey report from LDM and SDR and submitted to Ministry of Rural Development for approval. They have already moved the proposal to the Board and the Board has given the approval. He also stated that they have sent the Board's approval to MORD. Once they receive the approval, they will start the process for setting up the project.

(iii) The house resolved and allotted **PNB** the responsibility of establishing RSETI at Champhai. The Commissioner and Secretary (Cooperation) advised the PNB official to write a letter to the Deputy Commissioner, Champhai for allotment of land and assured all the possible support from the government for setting up the RSETI. He also advised the PNB official to discuss the matter with his Controlling Office.

(Action: SBI, MCAB & PNB)

AGENDA NO 8: ASPIRATIONAL DISTRICT & BLOCKS

The SLBC Chairman in his opening address appreciated the efforts that has been taken by the banks operating in the Aspirational Districts as well as the Aspirational Blocks and requested all the member

banks to further improve not only in the Aspirational Districts and Blocks but also in all the other districts across the state.

(Action: SBI, Ngopa, MRB Ngopa, Reiek & Rawpuichhip and Lungsen)

AGENDA NO 9: ESTABLISHING LARGE CURRENCY AT AIZAWL

Smt Irene Zohlimpuii Chawngthu, Addl. Secretary, GAD - informed the house that State Bank of India had approached MINECO Management Committee for allotment of land in Mizoram in 2024. In the MINECO Management Committee meeting held on 29th August 2024 under the then Chief Secretary, in principle approval was accorded, subject to the availability of land. The Chief Architect, PWD, was assigned to explore the availability of land in coordination with GAD.

However, on the 24th meeting of MINECO Management Committee held on June 2025, a decision was made for freezing of allotment of land within MINECO. Again, a new office memorandum dated 18th July 2025 was issued wherein all further allotments of land within MINECO area are hereby put on hold with immediate effect and until further orders. No further action was taken. And the Chief Architect had not submitted proposal for the land, not explored the availability of land and nothing was received from them.

Shri Hubert SZ Khobung, AGM (SLBC), Guwahati informed the house that there are nine Currency Chest in Mizoram – Aizawl, Lunglei, Siaha, Lawngtlai, Serchhip, Champhai, Mamit, Kolasib and Chawngte, all managed by State Bank of India. The quality of the note is good and there are no shortages. Currency Chest, anyway is for the good of the state only. He also stated that the idea is to have Currency Chest here and there in different parts of the states. But one mega currency cash is required. Land should be acquired by state government and should be provided to different banks for opening their administrative office and other offices. He suggested the same may be taken up at the state level Currency Chest Management Committee (CCMC) meeting.

(Action : SBI)

AOB: MISCELLANEOUS

The house accorded approval of the following miscellaneous agendas and advised the SLBC to circulate to all the members.

01. Annual Credit Plan for the FY 2026-2027.
02. Allotment of 175 Unbanked Revenue Centers to banks.
03. Scale of Finance for Betelvine

PMFBY: Deputy Director and Nodal Officer for PMFBY briefed the house about the PMFBY Crop Insurance to the members

The House informed all member banks familiarize themselves about the notified crops and the notified districts and ensure all the loanee farmers are covered under the scheme. All the LDMs were also

advised to coordinate with the concerned department in their respective districts for maximum coverage of eligible farmers under the scheme.

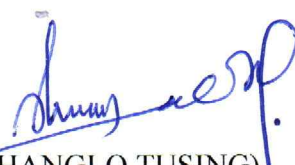
INCENTIVISING TRADE IN LANDLOCKED STATES: Shri Harish Vedi, AGM, RBI – briefed the house on scheme of incentivizing trade in Landlocked States. The scheme is targeted at promoting exports and aims to address the constraints faced by the Banks, Exporters in such land locked states. This will be one of the regular agenda in SLBC meetings. More inputs will be coming from their central office for deliberations at the state level.

The SLBC meeting concluded with a vote of thanks from **Shri P Lalsawmliana, General Manager, MCAB.**


(KHILLI RAM MEENA, IAS)
Chief Secretary, GoM &
Chairman, SLBC Mizoram

Copy forwarded for information and necessary action to :

01. All member banks of SLBC Mizoram
02. All attended


(LALPHANGLO TUSING)
Co-ordinator, SLBC Mizoram

STATE LEVEL BANKERS COMMITTEE MEETING, MIZORAM
FOR THE QUARTER ENDED MARCH 2026
HELD AT SECRETARIAT CONFERENCE HALL-1 ON 23-06-2026

S No	Name	Designation	Department
01. STATE GOVERNMENT			
1	Shri Khilli Ram Meena	Chief Secretary	Government of Mizoram
2	Shri Udit Prakash Rai	Comm. & Secretary	Co-operation
3	Shri Gaurav Tyagi	Superintendent of Police	CID
4	Shri Zoramsiama Hmar	Addl DC	DC Office
5	Smt Irene Zohlimpuii Chawngthu	Addl Secretary	GAD
6	Smt Lallungawii	Joint Secretary	AFWD
7	Shri V Lalduhzuala	Joint Secretary	Land Revenue & Settlement
8	Smt D Lalrinawmi	Deputy Secretary	Fisheries
9	Smt Rebecca Chawngthanpuii	Deputy Secretary	Finance
10	Smt Zoramthangi	Deputy Secretary	AH & Vety
11	Shri John L Khiangte	Under Secretary	Power & Electricity
12	Smt Lalengzami Ralte	Under Secretary	CIG & M
13	Shri David Lalchhuanawma	Under Secretary	RD & AD
14	Shri B Ramnunsanga	Addl. Director	Agriculture & FW Deptt
15	Shri PC Lalvuana	Joint Director	C& I
16	Shri Sangliana	Joint Director	IF & SL
17	Smt Lucy Lalrinpuii	Deputy Director	Fisheries
18	Smt Lalsangliani	Deputy Director	UD & PA
19	Dr Lalramngheta	Deputy Director	AH & Vety
20	Shri V Chozah	Deputy Director	Agriculture & FW Deptt
21	Smt Esther Lalhlimpuii	Assistant Director	Rural Development
22	Shri Samrat M Jha	Assistant Director	Br. MSME – DFO
23	Shri Lalfakzuala	CEO	Hand-holding
24	Shri Lalrinzuala	Addl CEO	MzSRLM
25	Shri Vanlalropuibera	Deputy CEO	MKVIB
26	Shri Safiyan Hayath	Executive	KVIC
27	Smt Chingthianmawi Guite		Planning & PID
28	Smt Lalawmpuii Chawngthu	Superintendent	Social Welfare
29	Shri Ankur Singh	JTO	DoT, Gol
30	Shri K Malsawmdawngliana	ARCD	Co-operation
31	Shri Zothansanga	SMM-FI	MzSRLM
32	Smt Lalremtluangi	Asstt Manager	SIDBI
33	Shri Simon Malsawmtluanga	CSA	SIDBI
02. RESERVE BANK OF INDIA AND NABARD			
34	Shri T. Lungdhim	GM & OIC	Reserve Bank of India
35	Shri Bhaskar Manta	GM & OIC	NABARD
36	Shri Charudatta B Patil	DGM	RBI
37	Shri Lalrokunga Chhakchhuak	DGM	NABARD
38	Shri Harish Vedi	AGM	Reserve Bank of India
39	Shri Sumit Mandal	Manager	Reserve Bank of India
03. SLBC CONVENER BANK			
40	Shri Hubert S.Z Khobung	AGM (SLBC)	SBI, LHO, Guwahati
41	Shri K Muanzova Duhlian	RM & Local Convenor	SBI, RBO Aizawl

42	Shri K Khamkhochinthang	AGM	SBI, Aizawl Branch
43	Shri Lalphanglo Tusing	Co-Ordinator SLBC	SBI, RBO Aizawl
44	Shri J M Soren	LDM	SBI, Lawngtlai & Siaha
45	Shri Lalnghawrlana	LDM	SBI, Serchhip & Saitual
46	Smt Lalramchhani Ralte	LDM	SBI, Aizawl
47	Shri Thuamzamung Tunlut	LDM	SBI, Kolasib & Mamit
48	Lawmkima	LDM	SBI, Champhai & Khawzawl
04. BANK			
49	Smt Sheryl L Vanchhawng	Chairman	Mizoram Rural Bank
50	Shri P Lalsawmlana	GM	Mizoram Co-op Apex Bank
51	Shri Prabhat Kumar Jha	AGM	BOB
52	Shri Upendra Kumar	AGM	PNB
53	Shri M Paominlien Haokip	AGM	IDBI
54	Shri Rozamliana	Chief Manager	MCAB
55	Smt Ruthy Niangneihoi	Senior Manager	PNB
56	Shri Joseph Songate	Manager	Bank of Baroda
57	Shri Midhun Saji	Manager	Federal
58	Shri Freddie Fanai	Manager	Mizoram Rural Bank
59	Shri Albert Benny	Manager	South Indian Bank
60	Shri Thangbiaksiam	Manager	Punjab & Sind Bank
61	Shri T Jeremya	Manager	Indian Bank
62	Smt C Lalhriatpuii	Manager	YES
63	Smt TC Laldinpuii	Branch Manager	ICICI
64	Shri Raymond Lalremruata	Branch Manager	Canara Bank
65	Shri NK Sang	Branch Manager	Union Bank of India
66	Smt Cecilia lalmuanpuii	Branch Manager	Bank of India
67	Shri K Kapani	Branch Manager	IOB
68	Shri Thongkhollen Lhungdim	Branch Manager	BOM
69	Shri John Lalawmpuia	Zonal Head	SSFB
70	Shri Santanu Chowdhury	Regional Head	Bandhan
71	Shri Panjal Bezbor	Cluster Head	Bandhan
72	Shri John Varte	Cluster Head	HDFC Bank
73	Shri Navneet Sharma	Cluster Head	YES Bank
74	Shri Gautam Sarma	Asstt VP & Br. Head	AXIS Bank
75	Shri Champak Gogoi	Asstt Vice President	AXIS Bank
76	Shri Vanlalmalsawma	Branch Head	Bandhan Bank
77	Smt Lalduhawmi	Asstt Manager	Central Bank of India
78	Shri Soumik Panthalu	Senior Manager	HDFC
79	Shri Vohbik Lalrinchhana	Sub-Staff	PSB
05. RSETI			
80	Shri T. Thawnbiakthang	Director	SBI-RSETI, Aizawl
81	Shri C. Laldampaia	Director	MIRB RSETI, Kolasib
82	Shri Ashis Banerjee	Director	HDFC RSETI, Lunglei
07. OTHERS			
83	Shri Stephen L Chinzah	State Manager	CRISIL
84	Shri T Lalhriatsanga	CBO	CRISIL
85	Shri James Lalrinzuala	Executive	IPPB

