

**MINUTES OF THE SLBC MIZORAM SUB COMMITTEE ON DIGITAL PAYMENT MEETING  
HELD ON NOVEMBER 15, 2019 AT THE OFFICE CHAMBER OF COMMISSIONER  
(FINANCE), GOVERNMENT OF MIZORAM, AIZAWL**

The first meeting of SLBC Mizoram's Sub-Committee on digital payment was held at the office chamber of the Commissioner (Finance), Govt. of Mizoram, Aizawl at 12:00 noon on November 15, 2019. The meeting was chaired by Shri Vanlalchhuanga, Commissioner (Finance), Govt. of Mizoram, Aizawl. Altogether 16 members, representatives from SLBC Convenor bank, SBI; NABARD; RBI; representative of various state government departments and banks attended as per list at Annexure –A.

2. The chairman extended a warm welcome to all the participants. In his opening remarks, he stated that this is the first meeting of the sub-committee and looking at the agenda we are yet to understand how the committee will go ahead. Thereafter, he requested the Coordinator (SLBC) Shri Ralte Ralkhuma to start the proceeding as per the agenda. Shri Ralte Ralkhuma told the committee that the idea of digital payment has come from NITI Ayug through the RBI. He informed the committee that as per the RBI instruction all State/ UT Level Bankers Committees (SLBCs/ UTLBC) shall identify one district in their respective States/ UTs on a pilot basis in consultation with banks and stakeholders. The Aizawl district has been identified for the purpose. Since the instruction has come from RBI, he requested Shri Pranab Pegu, Manager, RBI to explain the purpose and scope of the initiative. Shri Pranab elaborated the scheme in details and informed that its main purpose is to popularize digital payment and to make less cash payment as it is not safe to carry hard cash. The status and action points emanating from the deliberations are as follows:

**1. Mapping of financial institutions and streamlining of bank accounts for facilitating direct benefit transfer:**

The committee opined that streamlining of bank accounts for facilitating direct benefit transfer is already in place and no further action is necessary.

**2. Dedicated Financial Literacy initiative to promote digital payments**

The committee felt that efforts should be made to conduct financial literacy campaign to promote digital payments among the general public as well as to merchants. For this the concerned departments like Finance department, ICT department, Commerce and Industries department, MzSRLM under RD department and MzNULM under UD&PA department should be requested to organize Financial Literacy campaign to the concerned people in their respective areas in Aizawl district for promotion of digital payment. The departments can also invite banks while conducting the campaign.

**(Action: Finance/ICT/Commerce & Industries/  
MzSRLM/MzNULM&Banks)**

### **3. Allotment of district to a bank under Digi District Programme**

As already mentioned in the opening remarks Aizawl district has been identified for the purpose of Digi District Programme. In terms of the RBI instruction on deepening of digital payments ecosystem addressed to the SLBC Convenor Banks the identified district shall be allotted to a bank having significant footprint which will endeavor to make the district 100% digitally enabled within one year, in order to enable every individual in the district to make/ receive payments digitally in a safe, secure, quick, affordable and convenient manner. This would, inter alia, include providing the necessary infrastructure and literacy to handle such transactions. The instruction also said that the allotment of the identified district to a bank should be done, as far as possible, through mutual consultation and voluntary acceptance by the bank. The committee, therefore, decided to offer to and invite all banks operating in Aizawl district to voluntarily accept the allotment. The acceptance should be submitted latest by 31.12.2019.

**(Action: Banks/SLBC)**

### **4. Collection of data on POS machines**

The committee decided to collect data on number of POS machined from banks, operative and non-operative to assess effectiveness of digital financial architecture.

**(Action: Banks/SLBC)**

### **5. Status of digital payments**

In order to assess the availability of facility for digital payments to the government like collection of fees, taxes etc., the committee decided to request Government Departments like: Land Revenue & Settlement Department, Transport Department, School Education Department, Higher & Technical Education Department, Food Civil Supplies and Consumer Affairs Department, Home Department (ILP) and Aizawl Municipal Corporation (AMC) to provide the status to the committee within 31.12.2019.

**(Action: LR&S/Transport/School Education/  
H&TE/FCSCA/Home/AMC/SLBC)**

The meeting ended with Vote of Thanks by Shri Ralte Ralkhuma, SLBC Coordinator.

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**Annexure-I**

**LIST OF PARTICIPANTS AT THE SLBC SUB COMMITTEE MEETING ON DIGITAL PAYMENTS HELD ON 15<sup>TH</sup> SEPTEMBER 2019 AT THE OFFICE CHAMBER OF COMMISSIONER (FINANCE), GOVERNMENT OF MIZORAM, AIZAWL.**

Sl. No.	Name	Designation	Office/ Org'tion	Contact No.
1	Pu Vanlalchhuanga	Commissioner (Finance)	GoM	8575018086
2	Beena Damodaran Nair	AGM	NABARD	9869474713
3	Lalzuahliana	CEO	MCAB	9862963950
4	LP Lalchangkima	AGM	SBI	9436352151
5	Jayachandra Badre	Chairman	MRB	9866125839
6	Pranab Pegu	Manager	RBI	9007448222
7	Lalnuntluanga	BM	IPPB	8822306998
8	H. Lalhlipua	Manager	SBI	8797757985
9	Lalnunsangi	Manager (FI)	MRB	8014552658
10	Lunzosang Vaiphei	SMM (FI)	MzSRLM	9862895655
11	V. Lalmuanpuui	Asst. Commissioner	DC, Aizawl	9612694931
12	Zothanzaauva	Information officer	ICT	9612167187
13	Lalduhkima	SPM	ICT	8974694085
14	David Lalrammawia	SMM	UD&PA	9612950078
15	Kroszarmawii	SMM	UD&PA	9862356333
16	Amresh Yadav	JTO	BSNL	9436799189
17	Ram babu yadav	JTO	BSNL	9436790183
18	Ralte Ralkhuma	CM (SLBC)	SBI	9436141434

Sd/-  
Vanlalchhuanga  
Commissioner (Finance)  
Government of Mizoram, Aizawl.

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Copy to all members concerned for information and necessary action.

RalteRalkhuma  
Chief Manager &  
Coordinator (SLBC),  
State Bank of India,  
Regional Business Office, Aizawl