

**SLBC(MZ)/2026-27/04**  
**Date :04-05-2026**

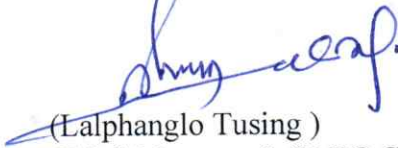
The Chief Secretary,  
Govt. of Mizoram,  
MINECO,  
Aizawl.

**Dear Sir,**  
**SLBC MINUTES FOR THE QUARTER ENDED DECEMBER 2025**

With reference to the above, we enclosed herewith the minutes of the SLBC Meeting for the quarter ended December 2025 for your kind approval.

On approval, the same will be circulated to all the members of SLBC Mizoram.

Yours faithfully,



(Lalphanglo Tusing )  
Chief Manager & SLBC Cordinator  
SLBC Mizoram.  
MOB-8638688947  
**Chief Manager**  
**Coordinator, SLBC**  
**State Bank of India**  
**Regional Office**  
**Aizawl**

**MINUTES OF THE SLBC MEETING, MIZORAM**  
**FOR THE QUARTER ENDED DECEMBER 2025 HELD ON 18-03-2026**  
**AT SECRETARIAT CONFERENCE HALL-1, AIZAWL**

SLBC Meeting for the quarter ended December 2025 was held on 18-03-2026 at Secretariat Conference Hall-I, Aizawl. The meeting was chaired by Shri Sudhir Kumar, Principal Secretary, Government of Mizoram. The meeting was attended by Reserve Bank of India, NABARD, member banks and officials from various departments of the State Government. (Attendance sheet attached)

**Shri Hubert SZ Khobung**, Regional Manager, State Bank of India & Convenor SLBC Mizoram – At the outset, Shri Hubert SZ Khobung welcomed the Chairman and all members of the committee. He urged all members to actively participate in the deliberations to make the meeting more meaningful.

**Shri Sudhir Kumar**, Principal Secretary, Govt. of Mizoram - The Principal Secretary while welcoming all the participants informed the house that the Credit-Deposit ratio has increased, but still below the required benchmark of 60%. And the priority sector lending in the state stands at 6,562.66 crs, as of December 2025, which constitute about 54.22% of the total advance. Even though, it is above the minimum benchmark of 40%, for an equitable development of all the segments of the society, it needs to be improved. He also advised the members banks to sanction, sanctionable applications received and take immediate steps for sanctioning advances under Government Sponsored Scheme (GSS) such as the PM-Vishwakarma, PM-Surya Ghor, PM- Swanidhi, PMMY, PMEGP, etc. for the economic development of the state. He also requested all the banks and Insurance companies as well as the line departments of the government to ensure coverage of all the eligible customers under Social Security Scheme like PMSBY, PMJJBY and APY.

The Principal Secretary also informed the members that there are three RSETIs in the state at present and also there is a proposal for three more RSETI's to be set up in the state of Mizoram at Champhai, Saitual and Siaha. He also expressed his expectation that all the existing RSETIs perform better than the previous year and the other three proposed RSETIs to materialize soon so that the local populace will reap the benefits of having RSETI in their locality. He also mentioned about the four villages in the state identified by the Department of Financial Services (DFS) for opening of brick-and-mortar branches where MRB has already opened branches at N Thingdawl village and MCAB will be opening new branches at Saipum in Kolasib district within this financial year and requested the other two banks, PNB and Canara Bank to open their allotted branches at the earliest.

**Shri T Lhungdim**, General Manager & OiC, Reserve Bank of India- The General Manager highlighted that the CD ratio has improved slightly but compared to last year, there's a decline in CD Ratio. He also informed the house some of the important steps taken by RBI during the last few months - the Financial Literacy Week, 2006 which was observed during February 9-13, 2026 on the Theme "KYC - Your First Step to Safe Banking" where the basics of things like KYC, Central KYC Registry, and financial disciplines have been spread across the state. He also informed the members that they have broadcasted in Mizo language in All India Radio, boardings have been put up at Sairang railway station and other prominent locations in Aizawl, collaborating with Aizawl City Bus Owners Association (20 city buses) in spreading financial literacy messages, placing banners in the buses, distributing flyers on the Themes and sub-Themes of the financial literacy week to the passengers.

Sud

Further, RBI also made awareness program on the prudent use of digital banking and digital transactions and precautions about various fraudsters, conduct of workshops for LDMs and DDMs, one-day capacity building with all the DDMs, LDOs and LDMs of all the districts of Mizoram and also a review meeting with the SLBC Mizoram on NSFI 2025 -2030. Concluding his address, the General Manager congratulated the Mizoram Co-operative Apex Bank for their inclusion in the Second Schedule of the RBI Act.

**Smt Pankaja Borah**, General Manager & OIC, NABARD - The General Manager informed the members that, the ACP achievement after the third quarter was 45%, no doubt the target has doubled than that of the previous year in Agriculture from Rs. 1015.00 crs to Rs. 2160.00 crs in 2025-2026. She was apprehensive of achieving the target which will barely be reaching 50 percent. She also raised her concern in agriculture lending though in absolute terms, it has increased by Rs. 176 crores, but percentage achievement is only 28 percent. NABARD had already two rounds of meeting with the hand holding team to improve Agriculture lending where MPACS will be engaged as the facilitator. The General Manager also talked on the need of the bankers, state government, NABARD, RBI and all other stakeholders to come together and address this area. She also informed the house that NABARD had conducted workshop on Agriculture Infrastructure Fund in physical mode to sensitize the bankers.

On Financial Literacy Programme, the General Manager informed the house that they have sanctioned around 2000 financial literacy camps out of which 250 to the Mizoram Co-operative Apex Bank Limited, 1260 to the Mizoram Rural Bank, 550 to State Bank of India and 60 to Indian Postal Payment Bank. She also raised her concern that though money has been pumped in for conducting FLCs, the Financial Literacy rate is still at one of the bottoms in the entire country in spite of the state high literacy rate.

**Shri Amit Ranjan**, Deputy General Manager & Convenor (SLBC) - The Deputy General Manager encouraged the bankers that they can still improve their performance during the last quarter of this financial year. He also laid emphasis on three points - the CD ratio of Private Sector Banks is way below the public sector banks which is affecting the overall CD ratio of the state. Secondly, Banks with less than 40% CD Ratio is also dragging the overall CD ratio. And lastly, CD ratio has reduced drastically in the Aspirational Block of Reiek in Mamit district. He reiterated that bankers and all other stakeholders need to ponder upon and find ways to improve upon the overall CD ratio.

He also requested the bankers to improve sanction and disbursement and dispose of as many applications as possible especially the private sector banks with NIL outstanding in GSS. He also informed the members that the state of Mizoram is doing well in PMJJBY and PMSBY but not very encouraging in APY. Under RSETIs in Mizoram only SBI-RSETI at Aizawl, is doing good both in settlement rate and credit linkage and the other two RSETIs run by MRB and HDFC needs improvement. The Deputy General Manager also requested the state government to look into the land allotment problem faced by SBI-RSETI and MRB-RSETI and also help in constructing the RSETI building as soon as possible.

**Shri Hubert SZ Khobung**, Regional Manager, State Bank of India & Convenor SLBC Mizoram - presented agenda items for deliberation in the house and requested line departments as well as member banks to be interactive and participate so that the meeting can be fruitful

### **AGENDA NO 1: ADOPTION OF MINUTES OF THE LAST MEETING (SEPTEMBER 2025 QUARTER)**

The minutes of the last SLBC meeting for the quarter ended September was circulated to all the stakeholders. As there was no request for any amendment, the minutes were adopted by the House.

### **AGENDA NO 2: REVIEW OF ACTION TAKEN REPORT OF LAST MEETING, ADOPTION OF MINUTES OF THE LAST MEETING**

All the Action Taken Reports were discussed, explained and approved by the Committee.

### **AGENDA NO 3: DEPOSITS, ADVANCES & CD RATIO: 31-12-2025**

The CD Ratio of the banks in the state was reviewed in detail. Five banks – YES Bank, Bandhan Bank, AXIS Bank, HDFC Bank and ICICI Bank were still below 40%. These banks were advised to improve their CD Ratio and bring to 40% before the next SLBC meeting.

**Shri Hubert SZ Khobung**, Regional Manager, State Bank of India & Convenor SLBC Mizoram – briefed the members the status of Banking group-wise CD Ratio of Mizoram. He also stated that there was a quarter-to-quarter growth but de-growth in YoY. He also informed the members that a Sub-Committee on banks with less than 40% CD Ratio was convened on 17-02-2026 st RBI, Aizawl.

**Shri Udit Prakash Rai**, Commissioner Secretary, Co-operation, GoM: Informed the private banks to improve their CD Ratio. They are getting the deposit and not giving the advances in the priorities sector. He also stated that in every SLBC meeting, banks were asked regularly to give more loans to the cooperative societies, the MSME etc. He also urged the RBI, to start the PCF framework for the private banks and stated that in other places, RBI has started giving penalty and also urged RBI to start taking action against the private banks in Mizoram.

**Shri Harish Vedi**, Assistant General Manager, RBI - Informed the house that the PCF frameworks are applicable to the bank as a whole and not to a particular state. The Private Sector Banks like AXIS bank who are focusing on commercial vehicle lending or mortgage lending do not find the Priority Sector Lending (PSL) attractive. He also suggested that the govt. deposit to the private sector bank may be benchmarked to their respective CD ratio.

**Shri Amit Ranjan**, Deputy General Manager & Convenor (SLBC) – Informed the house that banks can always increase their CD Ratio by doing large value advances. And at the same time, in order to contribute to the society, they have to do small ticket loans also like Government Sponsored Scheme, KCC etc. He also stated that there are bigger banks with less than 40% CD Ratio and if bigger banks are not performing the state CD ratio will not improve.

**Shri Sudhir Kumar**, Principal Secretary, Govt. of Mizoram – informed all the Private Sector Banks with less than 40% CD Ratio to give explanation and their action plan to RBI in writing on how to meet the benchmarks, the timeline within which they will be achieving this 40%. He also stated that if some banks can perform within the same set of circumstances, same ecosystem, why other banks especially Private Sector Banks are not performing. He also advised RBI to issue show cause notice to banks with less than 40% CD Ratio.

**(Action: YES, BAND, AXIS, HDFC, ICICI & RBI)**



**AGENDA NO 4: REVIEW OF CY CREDIT DISBURSEMENT OF BANKS UNDER ACP (PRIORITY SECTOR) : 31-12-2025**

**Shri Hubert SZ Khobung**, Regional Manager, State Bank of India & Convenor SLBC Mizoram – Informed the house the sector-wise Annual Credit Plan achievement – Agriculture, MSME and Other Priority Sector by the banks- Agriculture – 28.36%, MSME – 70.12% and OPS – 44.08%. He also stated that a Sub-committee on credit disbursement by bank was held at NABARD office on 16-02-2026.

**Shri Udit Prakash Rai**, Commissioner Secretary, Co-operation, GoM: Informed the house that the state target has been doubled when the state has not achieved even 50% in the previous FY 2024-2025 and requested that the target fixing should be more ground realistic. He also stated that on proper analysis, the achievement vis-a-vis the total advances, the figure does not look so bad. Rather, it is actually increased. He also expressed the need to request DFS that if they want actual thing to happen on the ground, there should be some mechanism to take action against the banks which are not performing.

**Smt Pankaja Borah**, General Manager & OiC, NABARD – Informed the house that DFS and NABARD have a corporate planning department. The department idea is that agriculture credit in the eastern region should pick up which is why the target was increased.

**Shri Amit Ranjan**, Deputy General Manager & Convenor (SLBC) – The DFS has increased because government of India wants more and more money should be pumped to agriculture and requested all the banks to increase their overall exposure.

**Shri Hubert SZ Khobung**, Regional Manager, State Bank of India & Convenor SLBC Mizoram – Informed the house that we have achieved 70% of the ACP target in MSME and also improving in the Other Priority Sector. But Agri Infrastructure Fund has to pick up in Mizoram to improve our overall Agriculture advances. He also assured the house that we will issue show cause notice to banks with NIL contributors.

**Shri T Lhungdim**, General Manager & OiC, Reserve Bank of India- Shared to the members that under Social Infrastructure, the achievement percentage is more than 200% due to MCAB and requested all other banks to improve their performance under Other Priority Sector.

**Shri Sudhir Kumar**, Principal Secretary, Govt. of Mizoram – informed all other banks who have performed NIL in Priority Sector Lending should give explanation.

**(Action: All banks)**

**AGENDA NO 5: GOVERNMENT SPONSORED SCHEME (GSS): 31-12-2025**

**Shri Hubert SZ Khobung**, Regional Manager, State Bank of India & Convenor SLBC Mizoram – Informed the house that banks need to give more focus on Government Sponsor Scheme as the performance is not desirable other than PMEGP and NRLM

**Shri Udit Prakash Rai**, Commissioner Secretary, Co-operation, GoM informed the members that other than Mizoram Rural Bank, no other bank is performing well. Requested the SLBC to call a meeting of all the banks with government and Co-operation department not only in Aizawl district but also in all the major district headquarters.



**Smt Zosangzuali Pachuau**, CEO MZSRLM – Explained why they have given SHGs mainly to Mizoram Rural Bank is mainly because of their locational advantages and discussions are also being held with SBI for giving more SHGs to them.

**Shri Shonit Nayan**, Sr. Consultant, PM Vishwakarma, C & I - Suggested organizing loan mela for PM Vishwakarma. He also told the members that they have enquired the reasons for rejection of applications under 'Artisan denied taking loan' and 'Artisan not reachable' and suggested that proper Financial Literacy programs are organized on the scheme and better co-ordination between the SLBC and DCIO officials in data sharing to enable them reached the artisans.

**Shri Harish Vedi**, Assistant General Manager, RBI – Informed the house that in some states the private sector lenders were showing top up loan given to commercial vehicles where the collateral security is the commercial vehicle as PMMY, which does not fall in the definition of PMMY. If such kind of things are practiced in this state, all these accounts will be declassified from the PSL and they will be penalized. He also requested all the private sector banks to share their PMMY data with the SLBC coordinator to do the study.

**Shri Sudhir Kumar**, Principal Secretary, Govt. of Mizoram - Advised SLBC to take the role of coordinating the meeting in touch with the Commissioner Secretary (Cooperation) to fixed the dates and other details and organize the loan mela in the month of April. He also advised all the banks to be prepared in advance, to examine all the applications which have been received and prepare to handle with the applications receivable on this spot and also to conduct financial literacy programme as well.

(Action: Cooperation, PM-Vishwakarama Deptt and all banks)

#### **AGENDA NO 6: FINANCIAL INCLUSION**

##### **(A). ROADMAP FOR PROVIDING BANKING SERVICES – OPENING OF BRICK-AND -MORTAR BRANCHES**

##### **OPENING OF BRICK-AND-MORTAR BRANCH:**

**PNB THINGSAI** - Punjab National Bank representative informed the house that the issue is with the double connectivity which they are yet to receive from the BSNL. (He was advised to get in touch with Jio and Airtel)

**CANARA BANK - SILSURY** – Canara Bank representative informed the members that there is no road connectivity and no internet.

**LDM Mamit** – Informed the house that Joint survey was carried out in 27.11.25 and the matter was discussed in the DCC meeting with the conclusion that establishment of banking infrastructure or opening of new bank/branch is not feasible at this moment.

**Shri Amit Ranjan**, Deputy General Manager & Convenor (SLBC) – Informed the house that DFS used to select villages for opening of brick-and-mortar branch on the basis of the population and availability of banking services. DFS always ask for alternatives if request is raised for deletion of a particular village where opening of brick-and-mortar branch is not possible because of unavailability of pucca premises and internet connectivity issues, they can

recommend SLBC for approving waiver of Brick-and-Mortar Branch opening in that area but they have to ensure that only fixed BC/CSP with mobile ATM shall be present in the area for ensuring Financial Inclusion. Further this matter has to be discussed in the DCC/DLCC and minutised.

**Shri Sudhir Kumar**, Principal Secretary, Govt. of Mizoram – Advised SLBC to be in touch with DC Mamit and nearby location.

**MCAB SAIPUM** - MCAB representative informed the house that the process of construction is going well and more than 80% is completed. The only left out portion is furnishing of the building and internal setup and the bank will be in able to open by 15<sup>th</sup> of April 2026.

**Shri Hubert SZ Khobung**, Regional Manager, State Bank of India & Convenor SLBC Mizoram - informed the house that during this Financial Year 2025-2026, thirteen new branches have been opened in Mizoram.

SI No	Bank	District	Location
1	Union Bank of India	Aizawl	Luangmual
		Aizawl	Kulikawn
		Mamit	Mamit
		Saitual	Saitual
2	Mizoram Co-op Apex Bank	Aizawl	Saikhamakawn
		Aizawl	Falkawn
		Kolasib	Vairengte
3	State Bank of India	Aizawl	Sakawrdai
		Serchhip	N Vanlaiphai
4	Mizoram Rural Bank	Siaha	Phura
5	Bank of Maharashtra	Aizawl	Khatla
6	Bank of Baroda	Lunglei	Lunglei
7	Slice Small Finance Bank	Aizawl	Bawngkawn

(Action: PNB, Canara, MCAB & SLBC)

**(B). SOCIAL SECURITY SCHEME:**

**Shri Hubert SZ Khobung**, Regional Manager, State Bank of India & Convenor SLBC Mizoram – Informed the members that the state is doing well in enrolment under PMJJBY and PMSBY but lagging behind in APY and requested all the banks to keenly focus on improving their figures.

(Action: All banks)

**(C). FINANCIAL LITERACY CAMPS:**

**Shri Hubert SZ Khobung**, Regional Manager, State Bank of India & Convenor SLBC Mizoram – Informed the house that during the financial year 2025-2026 till December 2025, 1,684 numbers of financial literacy camps have been conducted with total participation of and 60,120 and banks with NIL FLC are advised to give explanation for not conducting FLC during the last three quarters.

(Action: All banks)

## AGENDA NO 7: RURAL SELF EMPLOYMENT TRAINING INSTITUTE (RSETI)

### (A). PERFORMANCE:

**Shri Hubert SZ Khobung**, Regional Manager, State Bank of India & Convenor SLBC Mizoram – Informed the members that there are three RSETIs, sponsored by SBI (at Aizawl), MRB (at Kolasib) and HDFC (at Lunglei). He also stated that SBI-RSETI is having settlement rate of 82.48% and Credit linkage of 53.20%, both of which are above the national benchmark. The national benchmark for settlement rate is 70% and credit linkage is 50%. MRB has achieved a very good settlement percentage of 93.33%, but credit linkage is only 29.41. HDFC need to improve both the settlement percentage of 53.87% as well as the credit linkage of 25.00%.

**MRB-RSETI DIRECTOR** – Informed the members that they have submitted loan application of all their trained candidates to different branches. But when called by the banks they decline to avail the loan due to their poor economic conditions in repaying the loan and preferred to do their business from their own Savings. He also stated that pre-sanction could not be conducted on time and also any training due to problems in transportation. However, he was hopeful things will improve by this quarter ending

HDFC DIRECTOR – Next year onward, it will improve.

**(Action: All RSETIs)**

### (B). OPENING OF NEW RSETI:

**Shri Hubert SZ Khobung**, Regional Manager, State Bank of India & Convenor SLBC Mizoram – Informed the house that there are three proposals for opening of RSETI in the state – Saitual by SBI, Siaha by MCAB and Champhai by Canara. As far as SBI is concerned, a letter for in-principal approval has been sent to Joint Secretary, Ministry of Rural Development, Government of India through the CEO, MzSRLM and the concerned LDM is also in touch with the district authorities and once the approval is received steps to operationalize the RSETI will be initiated. He also informed the members that MCAB and Canara Bank have sent a letter to SLBC stating their inability to open new RSETI at Siaha and Champhai respectively. The matter has been informed to the State Director and will be discuss for re-allotment to new banks.

MCAB – Informed the members the reasons for their inability to open new RSETI at Siaha – formidable task, lack of man power and less potential in achieving the annual target.

**Smt Zosangzuali Pachuau**, CEO MZSRLM – Informed the house that mobilization of candidates will not be a problem. She also stated that having a good and dedicated Director will suffice and not much stuff is also required for setting up for RSETI and requested the banks to come forward. She also stated that SBI has been doing a very commendable job, MRB and HDFC are also hesitant in the beginning but now they are doing very good job.

**(Action: SBI, MCAB & CANARA)**

### (C). ALLOTMENT OF LAND:

SBI-RSETI:

**Shri Amit Ranjan**, Deputy General Manager & Convenor (SLBC) – Informed the house that the Government of Mizoram has given a land to SBI and construction of building have started. However, some issues have come up and the workers were frightened and left. So, SBI-RSETI have also written to the contractor to send all those workers for resuming their work.

**SBI-RSETI Director**- Briefed the members about the functioning of RSETI. He informed them that the land was originally allotted by the government in 2013, and the bank has since obtained all necessary permissions from the relevant departments including the AMC and the Department of Commerce & Industries. He further informed that after completion of all prerequisites the land was handed over to the contractor to begin foundation work. However, due to encroachment of the land construction works has been disrupted. The matter has been escalated to the Deputy Commissioner, Aizawl for resolution.

**Smt Lalnissai, Assistant Commissioner**, DC Office, Aizawl – Informed the members that this matter has been brought up in the previous DLCC and the SLBC meeting as well and the Deputy Commissioner has also written to the Superintendent of Police for deployment of security team during the construction. But due to certain problems, the contractor is not willing to continue the work.

**MRB-RSETI Director** – Informed the members that on the advice of the Hon'ble Governor, they have written a letter to the Chief Secretary and on 25-02-2026 convened a meeting of the State Level Land Authority Committee where the Deputy Commissioner, Kolasib was also invited and joined the meeting through V.C. He, however, stated that no concrete positive decision was taken in the meeting

**Shri Lalhruiatluanga**, Under Secretary, Land Revenue & Settlement Department – informed the members that, the land applied by the MRB belongs to the Land Resources and Water Resources Department. He also stated that he had written to the Under Secretary (Soil) on 12-11-2025 seeking their comment and approval on whether the Departments is allowing the establishment RSETI on that land.

**Shri Sudhir Kumar**, Principal Secretary, Govt. of Mizoram – advised the Land Revenue & Settlement Department to talk to the concerned officer and get the response. He also informed the house that it has to come to the District Level Land Allotment Committee who will do the field visit and the Deputy Commissioner of the district will get that verified. He also advised them to meet the concerned Deputy Commissioner or the concerned officer.

**(Action: DC Offices of Aizawl & Kolasib, SP Office, Aizawl, LRS DEPTT & GAD, SBI-RSETI, MRB-RSETI)**

### **AGENDA NO 8: ASPIRATIONAL DISTRICT & BLOCKS**

**Shri Hubert SZ Khobung**, Regional Manager, State Bank of India & Convenor SLBC Mizoram – Informed the members the performance of banks and branches under Aspirational District of Mamit and Aspirational Blocks of Reiek (Mamit), Lungsen (Lunglei) and Ngopa (Saitual). He also advised Banks operating in the identified Blocks/ Districts to improve on the various identified banking parameters in the respective blocks/ District.

**Action: LDMs of Mamit, Lunglei & Saitual)**



**AGENDA NO 9: ESTABLISHING LARGE CURRENCY AT AIZAWL**

**Shri Hubert SZ Khobung**, Regional Manager, State Bank of India & Convenor SLBC Mizoram – Informed the members that SLBC also has written numerous letters in this regard the last letter of which was sent on 14-11-2025. He also stated that land has not been identified and if direction goes to the Deputy Commissioner, Aizawl and a copy endorse to SBI, they can follow up.

**Shri Harish Vedi**, Assistant General Manager, RBI – Informed the members that Large Currency will require a strong room of around 600 sq ft including the surrounding periphery.

**(Action: GAD & SBI)**

**AOB: MISCELLANEOUS**

**01. Enhancement of target under PMEGP:**

**Shri Hubert SZ Khobung**, Regional Manager, State Bank of India & Convenor SLBC Mizoram – briefed the house about the letter received from Banakaih (Hand-holding) stating that more target should be obtain for PMEGP and in that connection SLBC had written letter to KVIC which is the nodal department asking them to ensure that enhancement of PMEGP target for the FY 2026-2027

**02. Scale of Finance**

**Shri Hubert SZ Khobung**, Regional Manager, State Bank of India & Convenor SLBC Mizoram -Also informed the members that SLBC have received from the State Level Technical Committee 67 numbers of crops which has been approved for the Scale of Finance for the FY 2026-2027

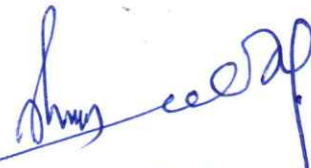
The meeting ended with a vote of thanks from Shri Saibal Kanti Roy, General Manager, Mizoram Rural Bank, Mizoram.



(SUDHIR KUMAR, IAS)  
Principal Secretary,(GAD),GoM &  
i/c Chairman, SLBC, Mizoram

Copy forwarded for information and necessary action to :

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



(LALPHANGLO TUSING)  
Co-Ordinator SLBC, Mizoram  
& Chief Manager, SBI

**STATE LEVEL BANKERS COMMITTEE MEETING, MIZORAM  
FOR THE QUARTER ENDED DECEMBER 2025  
HELD AT SECRETARIAT CONFERENCE HALL-1 ON 18-03-2025**

S No	Name	Designation	Department
<b>01. STATE GOVERNMENT</b>			
1	Shri Sudhir Kumar	Principal Secretary	General Administration Department
2	Shri Udit Prakash Rai	Commissioner & Secretary	Co-operation
3	Shri Zonunsanga	Superintendent of Police	Crime
4	Smt Lalnissai	Asstt Commissioner	DC Office
5	Shri Laldawngliana	Joint Secretary	Power & Electricity
6	Smt Rebecca Chawngthanpuii	Deputy Secretary	Finance
7	Shri Lalnunvula	Deputy Secretary	Commerce & Industries
8	Smt Lalrinpuii Hnamte	Deputy Secretary	Horticulture
9	Smt Zoramthangi	Deputy Secretary	AH & Vety
10	Shri Lalhruiatluanga	Under Secretary	Land Revenue & Settlement
11	Smt Ngursangzuali Sailo	Under Secretary	LESDE
12	Smt Lalmachhuani	Under Secretary	RD & AD
13	Shri C Malsawmkim	Joint Director	Agriculture
14	Shri Sangliana	Joint Director	IF & SL
15	Dr Lalramngheta	Deputy Director	AH & Vety
16	Smt Lalrinawmi Renthlei	Deputy Director	Horticulture
17	Shri Ngurthanmawia Sailo	Deputy Director	Social Welfare
18	Smt Esther Lalhlimpuii	Asstt Director	Rural Development
19	Smt R Lalhmangaihi	Superintendent	NULM / UD & PA
20	Smt Zosangzuali Pachuau	CEO	MzSRLM
21	Shri Ronnie Lalrinmawia	Asstt Fishery Officer	Fisheries
22	Shri Nengthanlala	Dy CEO	Hand-holding
23	Shri Harshad S Kurware	Assistant Director	Br. MSME – DFO
24	Shri Albert L Gangte	OiC	SIDBI
25	Shri HK Lalbiaknunga	Assistant	Sainik Department
26	Shri Simon Malsawmtluanga	CSA	SIDBI
<b>02. RESERVE BANK OF INDIA AND NABARD</b>			
27	Shri T. Lungdhim	General Manager & OIC	Reserve Bank of India
28	Smt Pankaja Borah	General Manager & OIC	NABARD
29	Shri Harish Vedi	AGM	Reserve Bank of India
30	Shri Sumit Mandal	Manager	Reserve Bank of India
31	Shri Soiumiyadarsh Muduti	Asstt Manager	NABARD
<b>03. SLBC CONVENER BANK</b>			
32	Shri Amit Ranjan	DGM (SLBC)	SBI, LHO, Guwahati
33	Shri Hubert S.Z Khobung	RM & Local Convenor	SBI, RBO Aizawl
34	Shri Lalphanglo Tusing	Co-Ordinator SLBC	SBI, RBO Aizawl
35	Shri R Lalmalsawma	LDM	SBI, Lunglei & Hnahthial
36	Shri J M Soren	LDM	SBI, Lawngtlai & Siaha
37	Shri Lalnghawrliana	LDM	SBI, Serchhip & Saitual
38	Smt Lalramchhani Ralte	LDM	SBI, Aizawl
39	Shri T Tunglut	LDM	SBI, Kolasib & Mamit

<b>04. BANK</b>			
40	Shri Saibal Kanti Roy	GM	Mizoram Rural Bank
41	Shri P Lalsawmliana	GM	Mizoram Co-op Apex Bank
42	Shri H Lalramdina	AGM	Mizoram Co-op Apex Bank
43	Shri Anjan Talukdar	Regional Head	YES Bank
44	Shri Subba Reddy Kuraun	Divisional Manager	Canara Bank
45	Shri LR Thara Tlau	Chief Manager	Bank of Baroda
46	Shri Vivek Kumar Burnwal	Dy. Cluster Head	PNB
47	Shri Titus PA	Regional Head	Federal
48	Shri Prerana Nandita B	Public Policy Manager	SSFB
49	Shri Goutam Das	Chief Manager	UCO
50	Shri Debashish Bhowmick	Cluster Head	Bandhan
51	Shri James L Mawia	Senior Manager	PNB
52	Shri Gautam Sarma	Asstt VP & Branch Head	AXIS Bank
53	Shri Lalmuankima Varte	Senior Manager	AXIS Bank
54	Shri Richie	Regional Manager	YES Bank
55	Shri Vanlalmalsawma	Branch Head	Bandhan Bank
56	Shri Amal Christy George	Branch Manager	Federal Bank
57	Shri Santo Joseph Sunny	Branch Manager	South Indian Bank
58	Smt Sarojini Y	Branch Manager	ICICI
59	Shri Raymond Lalremruata	Branch Manager	Canara Bank
60	Shri C Vanlalruala	Branch Manager	Union Bank of India
61	Shri John Varte	Cluster Head	HDFC Bank
62	Shri Freddie Fanai	Manager	Mizoram Rural Bank
63	Shri C. Vanlalhlamuana	Branch Manager	Bank of India
64	Smt Lalduhawmi	Asstt Manager	Central Bank of India
65	Shri Ngamjathang Mate	Asstt Manager	Punjab & Sind Bank
66	Shri Lalhruaizela	Dy. Branch Manager	ICICI Bank
<b>05. RSETI</b>			
67	Shri T. Thawnbiakthang	Director	SBI-RSETI, Aizawl
68	Shri C. Laldampaia	Director	MIRB RSETI, Kolasib
69	Shri Ashis Banerjee	Director	HDFC RSETI, Lunglei
<b>06. TELECOMMUNICATION &amp; INSURANCE</b>			
70	Shri Vijay Kr Sharma	SDO	BSNL
71	Shri Z Lalnunmawia	Sr. Business Manager	NICL
72	Shri T Ngamminthang	Asstt Manager	NICL
73	Shri B Vanlalnghaka	BK Head	IFFCO TOKYO General Ins
74	SSmt Lalchhuanawmi	ADM	IFFCO TOKYO General Ins
<b>07. OTHERS</b>			
75	Shri Shonit Nayan	Consultant, PMV	Commerce & Industries
76	Smt Ramdinpuui	Centre Manager	CRISIL, Lawngtlai
77	Smt Mary Hlychho	Centre Manager	CRISIL, Siaha

  
**Chief Manager**  
**Coordinator, SLBC**  
**State Bank of India**  
**Regional Office**  
**Aizawl**