



**No. M-13011/19/2025-ESTAB-FD  
GOVERNMENT OF MIZORAM  
FINANCE DEPARTMENT**

**Dated Aizawl, the 3<sup>rd</sup> November, 2025.**

To

The Chief Manager & SLBC Coordinator,  
SLBC Mizoram.

**Subj: Approval of SLBC Minutes for the Quarter ended June 2025 - reg.**

*Ref: SLBC(MZ)/2025-26/17 : Dt. 15.10.2025.*

Sir,

With reference to the letter no. and subject cited above, I am directed to convey approval of the Government of Mizoram for the Minutes of the SLBC Meeting for the quarter ended June 2025 held on 25.09.2025.

Yours faithfully,

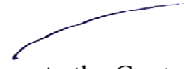
  
( **LALBINFELI** )

Under Secretary to the Govt. of Mizoram,  
Finance Department (E).

**Memo No. M-13011/19/2025-ESTAB-FD : Dated Aizawl, the 3<sup>rd</sup> November, 2025.**

**Copy to :**

1. Sr. P.P.S. to Chief Secretary for kind information.

  
Under Secretary to the Govt. of Mizoram,  
Finance Department (E).

**MINUTES OF THE SLBC MEETING, MIZORAM**  
**FOR THE QUARTER ENDED JUNE 2025 HELD ON 25-09-2025**  
**AT SECRETARIAT CONFERENCE HALL-1, AIZAWL**

SLBC Meeting for the quarter ended June 2025 was convened on 25-09-2025 in the Secretariat Conference Hall-1 at New Secretariat, MINECO, Aizawl. The meeting was chaired by Shri Khilli Ram Meena, IAS, Chief Secretary and Chairman of SLBC Mizoram. The following key members were present in the meeting along with member banks and officials from various departments of the Central as well as State Government. (Attendance sheet attached)

01. Shri Lalmalsawma Pachuau, Secretary Planning & PI Department and UD & PA
02. Shri Ramchuana, Secretary Finance, GoM
03. Shri T Lungdim, General Manager & OIC, RBI
04. Smt Pankaja Borah, General Manager & OIC, NABARD
05. Smt Aisha Khan, Dy. Secretary, DFS (On-line)

**Shri Hubert SZ Khobung**, Regional Manager, SBI RBO, Aizawl & Convenor SLBC Mizoram- welcomed the Chairman SLBC and all the participants to the meeting. He exhorted all the members to make the most out of the meeting by actively participating in the deliberations on the various agenda items to be taken up in the meeting.

**Shri Joy Ram Pait** – Assistant General Manager (SLBC), State Bank of India, Local Head Office, Guwahati- briefly stressed upon the vital role of the banks in the economic development of the people and the state by enhancing the credit flow to the priority sectors. He also reminded that the State was below the bench mark CD ratio of 60 %. The immediate focus should be on achieving this benchmark by the next two quarters.

**Shri T Lungdim**, General Manager & OIC, Reserve Bank of India- briefed the house on the importance of Re-KYC on PMJDY account which have been open for almost 10 years as well as non-PMJDY accounts as per the regulatory requirements. A saturation campaign has been launched to this effect, but the progress in the state is far from satisfactory. He urged the member banks to take the task with urgency as it not only helps secure the bank accounts but provides an opportunity for the banks to reconnect to their customers. He also stated that the progress under this ongoing 3-months FI Saturation Campaign is not up to the expectation of RBI. He also reminded the members that non Re-KYC of accounts could ultimately compromise security of the customer's account which could affect the reputation of the banking system. This initiative of Re-KYC is also aimed at protection of the public from the cyber frauds and requested the banks to complete the re-KYC without further delay.

Shri Lungdim reiterated the importance of timely conduct of DCC/DLRC meetings, as this forum plays a pivotal role in effectively monitoring and implementation of Annual Credit Plan. He informed the house about the achievement of 100% digitization under EDDP for the state of Mizoram and requested the bankers to ensure provision of digital products to the new customers as digital banking is one of the core pillars of the digital public infrastructure of the country.

Comparing the CD Ratio of the previous year, he also stressed on the need to improve CD Ratio. He also emphasized that the banks with less than 40% should come up with concrete actionable plans to improve their CD ratio to above 40% by the next quarter. He also urged member banks to improve credit disbursement under Priority Sector Lending.

### ***Agenda for Special SLBC Meeting | Mizoram | Sept. 2025***

**Smt Pankaja Borah**, General Manager & OiC, NABARD- informed the house that the region-wise target for Agriculture has been assigned by Department of Financial Services, Govt. of India. Based on the region-wise target, NABARD has given the state-wise target of Rs. 2160.00 crs to Mizoram.

She also highlighted her concerns from NABARD's perspective on achievement in Agriculture sector with overall agriculture achievement at 8.41% and Crop Loan at 3.20% after one quarter. This actually calls for urgent course correction as adequate credit needs to reach the farmers in a timely and effective manner.

She also stressed on the need to understand the bottlenecks for not being able to do KCC financing. She suggested ways to find out the mechanism where land allotted and certified by the Village Council are acceptable by the bank which will ultimately increase the number of KCC loan. She also expressed her concern about the KCC data inconsistency and requested SLBC to initiate steps to rectify the data which required to be presented in proper formats with harmonized definitions.

She also stressed on the importance of conducting meaningful financial literacy & credit counseling camps and concluded her address by informing the house that for 2025-26, NABARD has sanctioned 2,120 Financial Literacy Camps to MCAB, MRB, SBI and some 62 India Postal Services amounting to around Rs. 1.21 crs.

**Smt Aisha Khan**, Deputy Secretary, Department of Financial Services (joining through on-line)- shared some of the concerns such as the declining CD Ratio and low credit disbursement in Agriculture sector. She noted that in some banks such as the Slice Small Finance Banks, there was a sharp decline in CD ratio from 49.53% to 25.10%. She also informed the house that, in agriculture, the targets have been increased in alignment with the priorities set by the central government. She also emphasize on need to improve on lending to Agriculture Infrastructure where the disbursement was very low. She urged all the stakeholders to focus on PMEGP, PM Vishwakarma and other GSS where the performance is far from satisfactory. She also observed that the high numbers of rejection in PM Vishwakarma and urged the stake holders to take urgent corrective measures. She also noted that poor performance in SVAMITA, where only Aizawl district has shown some progress.

**Shri Khilli Ram Meena**, IAS, Chief Secretary and Chairman of SLBC- expressed his concern on the declining CD Ratio. He recalled the meeting which was chaired by the Hon'ble Chief Minister where all banks were advised to adopt actionable strategies to improve their CD ratio. He expressed displeasure that even after the lapse of two subsequent meetings, no improvement is visible. He urged banks with ratio below 40 % to improve their ratio by the next meeting. He urged that the matter may be taken up in the appropriate sub-committee and concrete action plan should be put in place to show improvement in this parameter

In ACP achievement, while lauding the performance in MSME, he noted that Agriculture in general and Crop loan in particular is the most adversely credit starved sector in Primary Sector Lending. Talking about non-availability of Record of Right (Property Card), he advised the concerned department to accelerate the process of issuing the same in all the districts of the State.

He further noted that no target has been given for Medium Enterprises under MSME and advised SLBC to allot targets under Medium Enterprises in consultation with the concerned departments. He expressed hope that with Rail connectivity in the state, there is a good scope for setting up of Medium enterprises in the state.

### ***Agenda for Special SLBC Meeting | Mizoram | Sept. 2025***

Relating to the concerns shared by the DFS, he informed the members that the various Central government flagship programme aims at providing employment opportunity and livelihood to the people and should be closely monitored by the stake holders involved. He expressed dismay at the poor performance in PMEGP and noted with concern the high rate of rejection in PM Vishwakarma PM Surya Ghar is yet to take-off in the State. He stressed on the need to provide training and capacity building so that the prospective beneficiaries can submit their loan applications in proper format with proper documents. He urged the implementing agencies to handhold the prospective beneficiaries to ensure nil or minimum rejection in such schemes.

The Chairman also raised his concern about the low rate of credit linkage for Rural Self Employment Training Institutes (RSETIs). He said that though settlement rate is okay, but credit linkage, which is basically the basic concept of this RSETI is being neglected. He advised SBI, MRB and HDFC to ensure benchmark credit linkage is achieved on a continuous basis.

Pointing out the absence of Senior Bank Officials in SLBC Meeting, the Chairman asked Smt Aisha Khan, Dy. Secretary, DFS, to instruct the banks to ensure Senior and responsible officers are present in the SLBC Meeting which is the highest platform as the junior officials are unable to take decisions on several key issues emerging during the meeting. He concluded his address urging all members to actively participate in the discussion during the meeting.

Shri Lalphanglo Tusing, Co-ordinator, SLBC Mizoram, thereafter presented Agenda items for deliberation in the house.

#### **AGENDA NO 1: ADOPTION OF MINUTES OF THE LAST MEETING**

The approved minutes of last SLBC meeting for quarter ended March 2025 were circulated to all members. As there was no request for any amendment, the minutes were adopted by the House.

#### **AGENDA NO 2: REVIEW OF ACTION TAKEN REPORT (ATR) ON MINUTES OF MARCH 2025 QUARTER SLBC MEETING DATED 12-06-2025**

The point wise ATR under various agenda items of the last meetings were deliberated upon by the house.

#### **AGENDA NO 3: DEPOSITS, ADVANCES & CD RATIO 30-06-2025**

The 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 and Central Bank of India were still below 40%. These Banks were advised to improve their CD Ratio and bring to above 40% before the next SLBC Meeting.

SLBC and RBI are informed to conduct Sub-Committee 2-3 times for banks with CD Ratio of less than 40% before the next SLBC Meeting

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

**AGENDA NO 4: REVIEW OF CY CREDIT DISBURSEMENT OF BANKS UNDER ACP (PRIORITY SECTOR) : 30-06-2025**

**(A)-AGRICULTURE :**

The achievement under Agriculture is 8.41% during the first quarter 2025-2026. DFS has increased the target from Rs. 1015.00 crs to Rs. 2160.00 crs in this Financial Year which is 112.81%.

Seven Banks – Indian, PSB, ICICI, INDUS IND, SIB, YES and SSFB have shown NIL disbursement during the first quarter of the Financial Year 2025-2026. Issues concerning low achievement percentage and also issues encountered by the bank in sanctioning of loan were discussed.

Smt Pankaja Borah, GM & OIC, NABARD informed the house about the increased in Agriculture target compared to the last year. Last year the achievement in amount was Rs. 141.79 crs and this year it is Rs. 181.65crs. Although there is slight improvement in terms of amount, she advised all the banks to give more loans in this sector as the state target has been increased to Rs. 2160.00 crs. Mizoram is basically an agrarian society and increase in crop loan is very crucial and important.

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

**(B)-MSME :**

The achievement under MSME is 52.05% during the first quarter 2025-2026

Only one bank, South Indian Bank is having NIL disbursement.

Shri Khilli Ram Meena, IAS, Chief Secretary pointed out the achievement of the state last year was good and expected good performance this year too. He noted that no targets have been earmarked for Medium Enterprises under MSME and advised SLBC to allot targets under Medium Enterprises in consultation with the concerned departments. He also informed the members that very soon a meeting will be held with Indian Railways to start the goods train to Mizoram.

**(Action : All banks especially South Indian Bank)**

**(C)-OTHER PRIORITY SECTOR:**

The achievement under Other Priority Sector is 14.48% during the first quarter 2025-2026. Except in Education Loan, there has been increased in the target. Shri Lalphanglo Tusing informed the house that targets under priority sector are allocated based on the PLP published by NABARD.

Five banks BOI, PSB, INDUS, SIB, YES and SSFB have shown NIL disbursement.

The performance of the banks with regards to achievement of the target was discussed. All banks were advised to improve in OPS by exploring ways to lend under the different segments in this sector.

**(Action : All banks especially BOI, PSB, INDUS, SIB, YES and SSFB)**

**AGENDA NO 5: GOVERNMENT SPONSORED SCHEME (GSS) : 30-06-2025**

**(A). DISBURSEMENT :**

The performance of banks in all the Government Sponsored Scheme (GSS) – was reviewed. There is a 117.65% growth in disbursement compare with the corresponding quarter ended June 2024. However, there is also negative growth in PMEGP disbursement during the first quarter 2025-2026.

Four banks SSFB, YES, SIB and Indus Ind have shown NIL disbursement in all the GSS.

The Chairman advised all the member banks to give priority on the government flagship programmes. He expressed concern that PMEGP is lagging behind with a negative growth during the first quarter. He also emphasized on other flagship programmes like PM-Vishwakarma where there is high rejection rate and advised the implementing agencies and banks to provide necessary assistance to the applicants. He also raised concern on the pathetic performance in PM Surya Ghar which is a very good subsidy scheme both the Central as well as the State Government is providing subsidy.

**Shri Lalmalsawma Pachuau**, Secretary Planning & PI Deptt and UD & PA informed the house on under (Bana-Kaih) hand holding scheme 3 Banks viz, SBI, MRB and MCAB have been selected to finance beneficiaries selected under the Scheme. He informed the house that a dedicated portal has been developed to improve the process flow in implementing the scheme. He also pointed out that they have selected progress partner who would be availing PMEGP of 269 of loan from the partner banks SBI, MRB and MCAB in addition to the target of PMEGP for this year 2025-2026 which is 246 numbers. The requirement of PMEGP loans would increase and would be beyond the target of 246 allocated to the State. He requested if there could be a revision to accommodate all the progress partners under the scheme.

He also informed the house that MCAB is not enabled to finance under PMMY Scheme and enquired if the bank can be onboarded to finance under this scheme.

The representative from KVIC informed the house that KVIC Head Office, Mumbai allocates the number and amount (Margin Money) to each State following which targets are allocated to each districts and finally SLBC/LDMs prepare the bank/branch wise targets which are approved by SLBC.

The Chairman advised the Secretary Planning & PI Department to directly take up with the ministry/ KVIC HO for any additional requirements over and above the allocated target of 246 for the State.

**(Action : All banks, Planning Department)**

**(B). PM VISHWAKARMA :**

There has been 80 numbers of loan sanctioned amounting to Rs. 7.77 crs as on 25-09-2025 with 65 pendings and 374 rejection.

Smt Sheryl L Vanchhong, Chairman, MRB : informed the house the reason of high rejection of PM-Vishwakarma loan. She stated that 60% of the applications they received in the portal have been withdrawn by the applicant themselves. Even though they have not applied, it has appeared as if they have applied and when contacted they said they have not applied at all and therefore they withdraw their applications. Since there is no other menu to be selected in the portal, we have given the reason as “ artisans denied taking loan”

**(Action : All banks, MSME-DFO)**

**(C) PM-SURYA GHAR :**

There has been 04 numbers of loan sanctioned amounting to Rs. 8.81 lacs as on 25-09-2025 with 02 pendings and 10 rejection.

The Chairman informed the members that this is a very good scheme where Central & State is providing subsidy to the beneficiary. However, he pointed out about the poor performance of the banks and enquired the reasons of rejection. He also advised the department of Power & Electricity

### ***Agenda for Special SLBC Meeting | Mizoram | Sept. 2025***

Department to solve MRB problem where the name of MRB is not mentioned in the portal. Further, the department was advised to coordinate with member banks to improve penetration under this scheme.

**(All banks & Power Department)**

#### **(D). SVAMITA (Property Card):**

Official from Land & Revenue Settlement informed the members that 3089 Property Cards have been issued in the district of Aizawl covering 27 villages and also it is almost completed in Saitual district. Banks have sanctioned 19 loan amounting to Rs. 3.05crs on the strength of Property Card.

The Chairman informed the members that the basic purpose of this Swamitva scheme is to provide a Record of Right to the household so that they can obtain credit against that document. He also advised the concerned department to update to SLBC the progress of issuance of property cards from time to time.

**(Action : All banks, LR & S Deptt)**

#### **(E). APPROVAL OF PMEGP TARGET FOR THE FY 2025-2026**

The State Level Monitoring Committee on PMEGP has allocated 246 PMEGP target to district-wise and Agency-wise for the FY 2025-2026 where the respective LDMs have done the bank-wise allocation within their respective jurisdiction. The allocation of target was put up for SLBC approval. The meeting accorded approval of PMEGP allocation of target for the FY 2025-2026.

Smt J Zodinpuui, Asstt. Director, KVIC explained to the house the mechanism of how PMEGP target are arrived. KVIC Head Office fixed the target based on the last three years performance.

Shri Khilli Ram Meena, IAS, Chief Secretary advised the Planning department to write to the ministry for increasing the state target as per the additional requirement under the Bana-kaih (Hand holding) scheme.

**(Action : Planning Department & KVIC)**

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

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

**THINGSAI** : Shri M.T. Haokip, Sr. Manager PNB – informed the house that they have been allotted Thingsai Village in Hnahthial district. They have conducted Joint survey on 21-06-2025 with the District Administration, Bank official and LDM and submitted the report to SLBC. He informed about the unavailability of Leased line connectivity. They are awaiting status of feasibility or dual network connection from BSNL as only Mobile tower of Airtel and Jio is available. PNB has been advised to initiate step without further delay.

**SAIPUM** – Shri P Lalsawmliana, GM, MCAB : informed the house that they have conducted survey and also submitted feasibility report to SLBC. He also stated that opening of new branch with small population, low level income and limited economic activity may not be feasible as they are having Saipum Broom Growers MPACS which is performing well and serving as a reliable financial intermediary for the village and its surrounding areas. MCAB was advised to initiate steps to open the branch as allocated to them.

SILSURI – Shri R Lalremruata, Sr. Manger, CANARA – informed the house that they have conducted survey and submitted feasibility report. However, DFS has instructed us to conduct Joint Survey again along with District Administration and LDM. He assured the members that they will conduct at the earliest and submit their ATR immediately.

Smt Aisha Khan, Deputy Secretary, Department of Financial Services (joining through on-line) – advised the banks to write if there is any issues so that they can look into it and respond by giving further directions accordingly. She also reminded the banks that opening of banks is more of a social agenda and they are not looking at commercial viability.

N THINGDAWL - Smt Sheryl L Vanchhong, Chairman, MRB : informed the house that they have already opened and its functioning there since 2022. She also stated that North Thingdawl as we understand is the same as Thingdawl village. MRB has been advised to confirm the same and submit the report to SLBC for onward communication to the DFS.

**(Action : PNB, MCAB & CANARA & MRB)**

**SOCIAL SECURITY SCHEME :**

There is a YoY positive growth in all the parameters – PMJJBY, PMSBY, APY and PMJDY. However there is scope for improvement and all member banks were advised to improve further and cover maximum eligible customers under these schemes.

**(Action : All banks)**

**FINANCIAL LITERACY CAMPS**

The performance of banks in conducting Financial Literacy Programme during the April-June 2025 quarter has improved from the previous quarter (From 454 in March to 602 in June). Smt Pankaja Borah, GM & OIC NABARD, informed about the financial support available to the member banks and urged all member banks especially SBI, MRB and MCAB to step up efforts and continue spreading awareness of various PSL products especially in Agriculture through these camps.

**(Action : All banks)**

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

**PERFORMANCE:**

The house observed that SBI-RSETI at Aizawl and MRB-RSETI at Kolasib's performance in respect of Settlement rate is acceptable which is above the national benchmark. However, the performance in Credit linkage needs improvement and the respective Directors were advised collaborate with the LDMS to improve the Credit linkage.

Shri Ashish Banerjee, Director HDFC-RSETI, Lunglei informed the members that they have started training only in June and settlement started after one month from the training. So it is not reflected this time and by November, he assured, there will be improvement in Settlement rate.

Shri Hubert SZ Khobung, Regional Manager, SBI RBO & Convenor SLBC Mizoram advised the LDMS of Aizawl, Kolasib and Lunglei to include RSETI's performance as one of the regular agenda in the DCC/DLRC meeting. Further Directors of all RSETIs were advised to share the information of trained candidates with the LDMS to enable them to take up necessary steps towards improving Credit Linkage of the trained candidates.

**OPENING OF NEW RSETI :**



### ***Agenda for Special SLBC Meeting | Mizoram | Sept. 2025***

SAITUAL - Shri Hubert SZ Khobung, Regional Manager, State Bank of India, RBO Aizawl, informed the house that SBI will initiate the process of opening RSETI. He also explained to the members that they have received letter from the State Director, RSETI, in charge of Mizoram for opening of three more RSETIs in Saitual, Champhai and Siaha districts. Accordingly, SLBC has allotted Saitual to SBI, Siaha to MCAB, and Champhai to Canara Bank.

SIAHA - Shri P Lalsawmliana, GM, MCAB: informed the house that, they need to obtain approval by the board, thereafter they can initiate step for opening of new RSETI. They have already downloaded SOP manual and we have gone through the procedures. MCAB was advised to initiate steps to start the RSETI.

CHAMPHAI – Shri R Lalremruata, Sr. Manger, CANARA: informed the house that once we received communication from the SLBC, they will initiate the process. The Convenor informed that as the allocation has been adopted in the last meeting, no separate communication is required from SLBC. The bank was advised to initiate steps to start the RSETI at an early date.

### **ALLOTMENT OF LAND FOR RSETIs at AIZAWL and KOLASIB**

SBI-RSETI - Shri Thawnbiakthang Tunglut, Director RSETI Aizawl, briefed the house about the issues and problems faced by their Contractor and workers in the construction process from the person (encroacher) claiming ownership of the land where the RSETI construction is to take place. He requested for resolution of the issue and assurance of security to the contractor as well as the workers at the construction site.

Shri Er. Lalhriatpuia, Deputy Commissioner, Aizawl, informed the house that they were trying to resolve this issue for quite a long time. He also stated that these encroachers have formed a kind of association with more than 30 plus encroachers within this area and threatening the construction workers. He also said that the only alternative is to let the encroacher sign a bond and provide security to the workers.

The Chairman advised the Deputy Commissioner, Aizawl, Director, Land Rev. & Settlement, Secretariat- Revenue Settlement Office, EO from Commerce & Industries, representative from SBI and Local Council, Luangmual to jointly take appropriate steps to resolve the issue so that the construction of RSETI could begin at an early date.

MRB-RSETI – Shri C Laldampaia, Director : briefed and explained to the house their present status in conducting training classes, the Standard Operating Procedure of RSETI which is framed by the Ministry of Rural Development, where it is mandatory for all RSETI to set up own campus. He also briefed the members steps taken by RSETI, writing letters to government officials, conducting joint inspection, meeting government departments like Rural Development, MzSRLM and District Land Authority Committee in Kolasib, writing letters to the Hon'ble Minister, Secretary (Agriculture) and Secretary (Land Revenue & Settlement) for allotment of land in Kolasib. However, there can be no allotment of land for this purpose till today.

The Chairman advised the Director MRB-RSETI to meet the Secretary, Land Revenue & Settlement and provide all the correspondence have been made to Deputy Commissioner, Kolasib and the Revenue Department

**(Action : all RSETIs)**

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

The performance of banks and branches under Aspirational District and Aspirational Blocks was reviewed and were advised to improve their figures. Banks operating in the identified Blocks/ Districts were advised to improve on the various identified banking parameters in the respective blocks/ District. The LDM was advised to review the progress from time to time and include the same as an agenda for threadbare discussion at the respective DCC meetings.

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

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

The matter has been discussed in the SLBC meeting several times but so far no progress has been forthcoming. SBI was advised to follow up once again with the General Administration Department (GAD), GoM for allocation of land for construction of Large Currency Chest at Aizawl.

**(Action : SLBC & GAD)**

**AGENDA NO 10: AGRI-UDAAN.**

Smt Pankaja Borah, General Manager & OiC, NABARD, briefed the house about the program which is a food and Agribusiness startups program supported by NABARD. She also informed the house the various steps taken by NABARD to popularize the scheme.

Secretary, Fisheries Department, GoM, shared some observations on the fisheries sector. The target set by the Government of India for the state of Mizoram (5000), loans that has been sanctioned (445), rejections (368) and pending (120). He also informed the house that the sanctioned rate is just 8.90 %. He also suggested how applications are to be standardized where some application goes to the department and some to the banks directly; information sharing for proper reporting; verification process where verification is to done by the department or by bank or jointly; the need to have joint campaign to make the public aware of this facilities. He also suggested the need to have separate meeting for the department and the banks to sort out various issues. The Chairman advised the Fisheries Department to work out the action plan in consultation with the SLBC and arrange for separate meetings with the identified banks to improve the credit flow to this sector.

**(Action : Fisheries Dept, SLBC)**

**AOB : MISCELLANEOUS**

**A. APPROVAL OF REVISED ANNUAL CREDIT PLAN FOR THE FY 2025-2026**

The house accorded approval of the Revised Annual Credit Plan for the Financial Year 2025-2026 fixed by DFS and NABARD.

**PMAY-2**

Shri Jacob Lalawmpuia, Director, UD & PA, GoM : introduced to the house PMAY-2.0 that they are in the process of selecting beneficiaries, and have 466 number of approved beneficiaries by the Central Committee. He also informed the member that since the sanctioning of the project amount has not been received from the ministry the actual implementation is still pending.

The SLBC meeting concluded with Smt Sheryl L Vanchhong, Chairman, MRB extending her heartfelt thanks to the Chief Secretary & Chairman of SLBC, whose insights and direction have played a pivotal role in the economic development of the state, the GMs of RBI and NABARD whose

***Agenda for Special SLBC Meeting | Mizoram | Sept. 2025***

expertise, wisdom and contributions are vital in maintaining stability and growth in the banking sector and also to all the government officials and bankers who are presence here today.

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

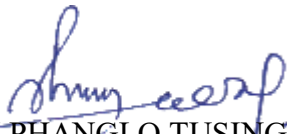
Copy forwarded for information and necessary action to :

01.

All member banks of SLBC Mizoram

02. All LDMs of Mizoram

03. All Invitees/attendees

  
(LALPHANGLO TUSING)  
Co-ordinator, SLBC MIZORAM  
& Chief Manager, SBI