

MINUTES OF THE SPECIAL SLBC MEETING, MIZORAM
FOR THE QUARTER ENDED SEPTEMBER 2025 HELD ON 04-12-2025
AT AIJAL CLUB CONFERENCE HALL, AIZAWL

A Special SLBC Meeting for the quarter ended September 2025 was held on 04-12-2025 at Aijal Club Conference Hall, Aizawl. The meeting was chaired by Shri Lalduhoma, Hon'ble Chief Minister of Mizoram and Co-chaired by Shri Amaresh Kumar Jha, General Manager-II & Convenor SLBC, Guwahati. The following key members were present in the meeting along with member banks and officials from various departments of the State Government. (Attendance sheet attached)

01. Shri Khilli Ram Meena, IAS, Chief Secretary & Chairman SLBC Mizoram
02. Shri Vanlaldina Fanai, Commissioner & Secretary to Chief Minister
03. Smt. Garima Gupta, Commissioner & Secretary Commerce & Industries
04. Shri R Zoengsanga, Commissioner & Secretary, RD & AD
05. Shri T Lhungdim, General Manager & OIC, RBI
05. Smt Pankaja Borah, General Manager & OIC, NABARD
06. Smt Ramdinliani, Special Secretary, Agriculture & Farmers Welfare
07. Shri Lalmalsawma Pachuau, Secretary P & PID, UD & PA
08. Shri Lalhriatpuia, Deputy Commissioner, Aizawl

Shri Amit Ranjan, Deputy General Manager (SLBC)- Extends his extreme pleasure and honor to welcome on behalf of SLBC Mizoram the Hon'ble Chief Minister Pu Lalduhoma, all the Departmental Heads, Regional Heads from banks operating in Mizoram, all officials from various departments of the State Government and all fellow bankers to this quarterly SLBC meeting for the quarter ended September 2025 and urged all stakeholders to engage constructively and contribute to meaningful discussions that will help strengthen the banking ecosystem and support the economic development of Mizoram state

Shri Lalduhoma, Hon'ble Chief Minister of Mizoram – Expressed his pleasure to attend the SLBC Meeting for the quarter ended September 2025 to interact with all the banks operating in the State of Mizoram for the second time.

He highlighted in brief the banking landscape of Mizoram and stated that out of the 278 bank/ branches operating in the state, 183 are based in Aizawl, Lunglei & Kolasib districts accounting for 65.83% and the remaining 95 branches serve the other eight districts. He requested the SLBC and the RBI to review the availability of banking facilities in other remote areas so that basic banking services are not denied to the people living in the far flung regions of the state.

Talking on the Banks CD ratio in Mizoram, he stated that the state is moving closer to the national benchmark of 60%. The CD Ratio for the quarter ended September 2025 being 57.79%. He also voiced his concern with banks having CD Ratio of below 40% and urged these banks to enhance their lending efforts and ensure that their CD Ratio improves by the end of the current financial year.

The Hon'ble Chief Minister also stated that though the PSL is comfortably above the minimum benchmark of 40% which is at 61.74% amounting to Rs. 7425.24 crs, there is still scope for further improvement to ensure the inclusive and balanced development of all segments of the society.

Talking on the ACP Target-Achievement, he advised the banks to give greater effort in the agriculture segment as a large section of the population depends on agriculture and allied activities for their livelihood. While acknowledging and appreciating the efforts of SBI, MRB and MCAB for their leadership in implementing the various schemes under Priority Sector Lending (PSL) accounting for 75%, he expressed his concerns for some banks who have not disbursed any loans in agriculture, MSME or other priority sectors.

Talking on the government flagship programmes, he also stated that they are designed to drive economic advancement for the common people and contribute to nation's overall development and urged every bank to sanction new loans under these schemes without resorting to unnecessary delays or excuses. He was pleased to note that during the current financial year banks have disbursed loans amounting to Rs. 2025.01 crs to 15,334 beneficiaries under various Government Sponsored Schemes (GSS) and also will direct the concerned line departments to work in close coordination with the banks. In the Social Security Schemes (SSS), the Hon'ble Chief Minister urged all the banks operating in Mizoram to ensure that every eligible customer is covered under these schemes so that their families are protected through insurance and pension plan benefits.

On Bana-Kaih (Hand-holding) Scheme, the Hon'ble Chief Minister reminded the house that the Government of Mizoram had signed an agreement with 3 (three) banks – SBI, MRB and MCAB on 18-12-2024 for the effective implementation of the handholding scheme. He also appraised the house that in the last meeting held on 01-12-2025, banks have so far sanctioned and disbursed loans to 287 progress partners out of 680 applicants amounting to Rs. 4.17 crs. with a sanctioning rate of 42% only. He also informed the house the breakup of loan sanction under the scheme: MRB - 202, SBI - 58 and MCAB - 27 beneficiaries. However, given the significant number of pending above and the delays observed his government have now decided and selected some few more banks where Memorandum of Understanding is about to be sign.

Concluding his address to the house, the Chief Minister stated that they have observed many banks/branches across Mizoram are facing significant manpower shortage which adversely affects service delivery, delays in the sanctioning of loans, particularly in the priority sector. He advised all the Controlling Heads of the banks to thoroughly review demand/supply situation in their respective branches and ensure adequate staffing including remote areas of the State. SBI, MRB and MCAB must deploy sufficient personnel to ensure the smooth and effective implementation of the Bana-Kaih (Hand-holding) scheme from the very outset.

Shri T Lhungdim, General Manager & OIC, Reserve Bank of India- informed the house that since the last SLBC meeting dated 25-09-2025, RBI had conducted two Special Sub-Committee meetings in the month of October and November 2025 with 7(seven) banks who were having less than 40% CD Ratio. These banks have submitted their monitorable action plans and have committed that their CD Ratio will improve in the coming quarters.

The General Manager also pleased to inform the house that 30,000 plus bank accounts have been Re-KYC in all the districts in Mizoram and once again urged all the banks to ensure Re-KYC of all accounts due by March 2026. Besides, he also advised all the banks to help all the deserving customers to enable them to claim their forgotten money lying in the banks during this Settlement of DEAF Account / unclaimed deposit campaign period which will be continued till 31-12-2025.

Concluding his address to the house, he informed the members that RBI continues to promote FLCs across the state through different target groups. He also requested all the banks to continue conducting these FLCs to improve the financial awareness among the public and also take necessary steps to improve their performance under different parameters as highlighted by our Hon'ble Chief Minister.

Shri Amaresh Kumar Jha, General Manager- NW-II & SLBC Convenor : The Convenor expressed his sincere gratitude to the Hon'ble Chief Minister for sparing his busy schedule and attending this special SLBC for the quarter ended September 2025.

He has focused more on the employment generation programme of the state government which is also known as Hand-holding Scheme (Bana-Kaih) and reiterated his commitment that pendency's will be cleared with the inclusion of four more banks under this scheme.

He also stated that opening of brick and mortar branches cannot be ruled out as more and more places are coming up where banking coverage needs to be established. He also advised the banks to not only concentrate themselves in Aizawl areas but also go to the remoter places as it is the responsibility of the development bankers to make contribution in development of the state. Social Security Scheme is to be taken care of very seriously by all banks.

The Convenor also briefed the members on the ongoing unclaimed deposits campaign by Department of Financial Services, Reserve Bank of India and all the Banks. He stated that unclaimed deposit does not only pertain to the individuals but many government departments funds are also lying in banks since more than 10 / 15 / 20 years and requested to inform the government department and also to the office of Chief Secretary for proper monitoring. This blocked fund can be otherwise, utilized for the development of the state.

He requested all the bankers to do due diligence properly while on-boarding the customers to check on money mule account and cyber frauds which are happening in many states and also very alarming particularly, in the northeastern states.

Shri Hubert SZ Khobung, Convenor, SLBC Mizoram, thereafter presented agenda items for deliberation in the house.

AGENDA NO 1: ADOPTION OF MINUTES OF THE LAST MEETING (JUNE 2025 QUARTER)

The minutes of the last SLBC meeting for the quarter ended June 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 - 30-09-2025

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

Shri Hubert SZ Khobung, Convenor, SLBC Mizoram: Informed the house that a Sub-Committee was convened at the office of the RBI, Aizawl on 8th of October 2025 and then again on 11th of November 2025 for banks with less than 40% CD ratio where a threadbare discussion took place and the banks were also advised to submit both short and long term monitorable action plan.

Shri Lalduhoma, Chief Minister of Mizoram: advised YES Bank to submit explanation and justification why their CD Ratio is just 5.30 % and expect some improvement from them. He also advised RBI and SLBC, Mizoram to take steps for the improvement of YES Bank performance. He also cautioned all banks with less than 40% CD Ratio to improve.

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

AGENDA NO 4: REVIEW OF CY CREDIT DISBURSEMENT OF BANKS UNDER ACP (PRIORITY SECTOR) : 30-09-2025

Shri Hubert SZ Khobung, Convenor, SLBC Mizoram: appraised the house that a subcommittee was convened by NABARD on 13-11-2025 where few of the banks have shared the strategies and steps which they have taken to achieve their target. They have also shared some of the difficulties faced by the bank. Overall achievement is 30.52% sector wise. In Agriculture, it is 16.84% out of which Crop loan is at 7.50%. In MSME achievement percentage stands at 52.86% and in Other Priority Sector, it is 24.53%.

Smt Ramdinliani, Secretary (Agriculture), GoM : briefed the members on the steps taken by their department in the implementation of Agriculture Infrastructure Fund launched by the Government of India, Ministry of Agriculture and Farmers Welfare in July 2020. She was focusing on the need to sensitize farmers, Agri-entrepreneurs and the banks in all the districts and also stressed on the benefit of taking loan under this scheme where 3% interest subvention is available upto Rs. 2.00 crs.

Smt Pankaja Borah, General Manager & OiC, NABARD : informed their department is in readiness to conduct one hour session class online and offline to sensitize the banks about this scheme. They can also sensitize the banks and farmers at the district level also through their District Development Managers (DDM). She also stated that NABARD is having KCC portal known as e-KCC which is a digital loan origination system where MCAB and MRB have signed MoU with NABARD

Shri Amaresh Kumar Jha, General Manager- NW-II & SLBC Convenor advised the members to discuss the matter in the Sub-committee on agriculture and all the major banks - SBI, MRB and MCAB should be part of that.

(Action : AGRICULTURE, NABARD & All banks)

AGENDA NO 5: GOVERNMENT SPONSORED SCHEME (GSS) : 30-09-2025

PM VISHWAKARMA :

Shri Hubert SZ Khobung, Convenor, SLBC Mizoram & Smt Sheryl L Vanchhong, Chairman, MRB: appraised the house the reason for high rejection of the applications.

Shri Amaresh Kumar Jha, General Manager- NW-II & SLBC Convenor : informed the house that they have raised this issues with the sponsoring agencies. There is a communication gap issue where people think that

it is a subsidy for front-end whereas it is otherwise back-ended and has to be repaid, issues regarding very short repayment period where the beneficiaries has to generate at least Rs. 10,000.00 per month out of the Rs. 1.00 lac deployed for repayment of Rs. 6,000.00 periodically.

PM-SURYA GHAR :

Shri Amaresh Kumar Jha, General Manager- NW-II & SLBC Convenor : informed the members that this is a very good scheme where Central & State Government are providing subsidy to the beneficiaries. Bankers have to convince the customers and improve their lending under this scheme

SVAMITA (Property Card):

Shri Amaresh Kumar Jha, General Manager- NW-II & SLBC Convenor : informed the house that all banks should consider SVAMITVA - property card and accept it as collateral security if the customer is offering.

The Hon'ble Chief Minister informed the members that SVAMITVA property card is issued only in Aizawl as of now and covering all the districts will take time as lots of manpower is required for implementation even though Government have outsourced staffs for coverage of other districts..

PM-SVANIDHI:

Shri Lalmalsawma Pachuau, Secretary P & PID and UD & PA, Government of Mizoram : requested the house to include PM-SVANIDHI one of the flagship scheme of the Honorable Prime Minister as one of the regular agenda in the SLBC meeting.

The house agreed to include PM-SVANIDHI as one of the regular agenda from next SLBC onwards

PMEGP :

CEO MKVIB: informed the house that some banks/branches are charging interest rate on the loan component while opening the corresponding amount of TDR with ZERO % interest.

Shri Amaresh Kumar Jha General Manager-II & Convenor SLBC: informed the members about the mechanism in the banking system where Interest on Term Deposit and the equivalent component on Loan account are not applied. He also advised the CEO to inform SLBC so that SLBC can take up the matter with the member banks.

Shri Lalduhoma, Chief Minister of Mizoram: advised SLBC to take note of it and should be one of the agendas in the next SLBC meeting.

(Action : C & I, P & E, LR & S, UD & PA , MKVIB & All banks)

AGENDA NO 6: FINANCIAL INCLUSION

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

OPENING OF BRANCH AT THINGSAI BY PUNJAB NATIONAL BANK (PNB) :

Punjab National Bank representative informed the house that they have conducted Joint Survey at Thingsai on 21-06-2025 and presently leased line connectivity is not available. When the Link Feasibility confirmation is received from BSNL, they will be able to open the branch.

BSNL assured the members that work is completed and will be installed shortly and will provide the connectivity in one month.

OPENING OF BRANCH AT SILSURI BY CANARA BANK

Canara Bank representative informed the house that they have conducted Joint Survey at Silsuri on 27-11-2025 and observe that there is a concrete building under construction available for the premise. However, electricity power supply is irregular especially during the rainy season, internet connectivity is also not there and the nearest police station is around 20 kms from the proposed branch location. Accordingly, the bank representative requested SLBC for reconsideration.

OPENING OF BRANCH AT SAIPUM BY MIZORAM CO-OPERATIVE APEX BANK LIMITED (MCAB) :

MCAB has assured to open the branch within this Financial Year.

OPENING OF BRANCH AT THINGDAWL BY MRB

MRB informed the house that their branch is already functioning since 2022.

Shri Hubert SZ Khobung, Convenor, SLBC Mizoram informed the house that during this Calendar year 2025 eight new banks have been opened in Mizoram.

SL NO	BRANCH OPENED BY	NAME OF THE BRANCH
1	Bank of Baroda	Lunglei
2	Bank of Maharashtra	Khatla, Aizawl
3	State Bank of India	North Vanlaiphai, Serchhip
4	Union Bank of India	Mamit
5	Union Bank of India	Saitual
6	Mizoram Rural Bank	Phura, Siaha
7	Mizoram Co-op Apex Bank	Vairengte, Kolasib
8	Slice Small Finance Bank	Bawngkawn, Aizawl

(Action : PNB, Canara & MCAB)

(B). SOCIAL SECURITY SCHEME :

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

(Action : All Banks)

(C). FINANCIAL LITERACY CAMPS :

The performance of banks in conducting Financial Literacy Programme during the quarter ended September 2025 has shown YoY improvement (from 517 FLCs to 558). Banks were advised to conduct more number of FLCs and also included Digital Banking, Cyber Crime and Money Mules etc in their FLCs as agenda items.

(Action : All Banks)

AGENDA NO 7: RURAL SELF EMPLOYMENT TRAINING INSTITUTE (RSETI) (A). PERFORMANCE :

SBI-RSETI :

The house observed that SBI-RSETI at Aizawl performance in respect of Settlement rate is acceptable which is above the national benchmark. However, the performance in Credit linkage needs improvement.

MRB-RSETI :

MRB-RSETI has been advised to improve their performance both in Settlement Rate as well as in Credit Link.

HDFC-RSETI :

Similarly HDFC-RSETI has also been advised to improve their performance both in Settlement Rate as well as in Credit Link. The national benchmark for settlement is 70% and the national benchmark for credit linkage is 50% of which none of the RSETIs have achieved in both areas.

(Action : All RSETIs)

(B). OPENING OF NEW RSETI :

Shri Hubert SZ Khobung, Convenor, SLBC Mizoram informed the members that there are three more RSETIs in the pipeline.

Saitual : Saitual has been allotted to SBI and SBI have conducted the joint survey with the LDM as well as the State Director and it has been sent to MzSRLM also SBI have again received communication from MzSRLM and the matter will be taken up with the MoRD very shortly.

Siaha : Siaha has been allotted to MCAB and MCAB had written to RSETI State Director with a copy endorsed to SLBC stating their inability to set-up RSETI. The matter has been kept for review shortly.

Champhai : Canara Bank has been advised to initiate steps to operationalise the RSETI within March 2026.

(Action : SBI, MCAB & CANARA)

(C). ALLOTMENT OF LAND :

SBI-RSETI :

Shri Thawnbiakthang Tunlut Director SBI RSETI briefed the members regarding the latest status of the land allotted at Luangmual. As advised by SLBC in the last meeting, they have taken up the matter with Deputy Commissioner (DC), Aizawl and DC has written to the Superintendent of Police (SP) of Aizawl to resolve the issue of land encroachment. However, till date no resolution has been reached.

Shri Lalhriatpuia Deputy Commissioner, Aizawl, in this regard informed the house that their office have taken appropriate action as advised by the Chief Secretary in the last SLBC meeting dated 25-09-2025.

Director SBI-RSETI has been advised to take up the issue with the Deputy Commissioner, Aizawl and the Superintendent of Police, Aizawl.

MRB-RSETI:

Shri Laldampaia, Director MRB-RSETI informed the members that as advised by the chairman of the SLBC, they have written an application to the Secretary Land Revenue and Settlement as well as the D.C. Kolasib. The file has been moved to Land Resources Soil and Water Conservation Department. They are still waiting for the response and the land is not yet allotted.

MRB-RSETI was advised to take up the matter with General Administration Department (GAD), Government of Mizoram.

(Action :DC OFFICES OF AIZAWL & KOLASIB, SP Office, Aizawl, LRS DEPTT & GAD, SBI-RSETI, MRB-RSETI)

AGENDA NO 8: ASPIRATIONAL DISTRICT & BLOCKS

The performance of banks and branches under Aspirational District of Mamit and Aspirational Blocks of Reiek (Mamit), Lungsen (Lunglei) and Ngopa (Saitual) was reviewed. Banks operating in the identified Blocks/ Districts were advised to improve on the various identified banking parameters in the respective blocks/ District. The LDM were also 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 Convenor SLBC Mizoram informed the house that SBI have sent letter on 14-11-2025 with all the specifications required to General Administration Department (GAD). The Chief Secretary also told the members that he had requested GAD to put up all the cases of the government agencies for consideration holistic way.

(Action : GAD & SBI)

AOB : MISCELLANEOUS

01. SARFAESI ACT– Enforcement of provisions under the ACT - Agenda from MRB

Smt Sheryl L Vanchhong, Chairman, Mizoram Rural Bank informed the house that MRB is having 36 cases pending for action under SARFAESI Act in Aizawl district. She submitted that the bank is facing difficulty in enforcing the provisions under the Act due to non-availability of personnel's from the office of the Deputy Commissioner, Aizawl for possessing of the property. As much as 25 cases are still pending for possession order out of the 36 cases.

MRB has been advised to once again take up the matter with the Deputy Commissioner, Aizawl in this regard.

(Action : DC OFFICE, AIZAWL, MRB)

02. OPENING OF NEW BANK BY MRB AT ZOHMUN – Agenda from DC Office, Aizawl

MRB Chairman informed the house that MRB is having at present 26 branches in Aizawl districts and the proposal for opening of branch at Zohmun is also in Aizawl district. She also stated that Zohmun is catered by their Sakawrdai branch which is just 10 kms away. MRB have already conducted survey and also done feasibility study in this regard. She told the members that when the Police Station, RD Block etc are set-up and also when the highway construction is completed, they will re-consider.

The Chairman also brief the members that with the opening of new branch at Phura, Siaha coupled with reduction in their staff strength due to various reasons, they were not in a position to open new branch as of now.

(Action : MRB)

03. Pradhan Mantri Faisal Bima Yojana (PMFBY) – Agenda from AGRICULTURE DEPTT, GoM


SECRETARY, Deptt. of Agriculture briefed the house on PMFBY–She said that PMFBY is to extend the benefit of crop insurance to farmers where all the KCC loanees are to be covered. She requested all the banks to cover their KCC loanees and other farmers under this scheme and also sought the co-operation of banks in this matter.

All banks have been advised to note and cover maximum farmers under PMFBY.

The Hon'ble Chief Minister Shri Lalduhoma, advised the house that from the next SLBC meeting representative from GAD as well as Chief Executive Officer Hand-holding scheme be invited.

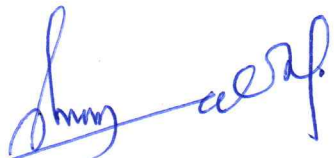
The SLBC meeting concluded with a vote of thanks from Smt. Sheryl L Vanchhong, Chairman, Mizoram Rural Bank.

(Action : AGRICULTURE & SLBC)


(KHILLI RAM MEENA, IAS)
Chief Secretary, Government of Mizoram
& 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
Coordinator, SLBC
State Bank of India
Regional Office
Aizawl

STATE LEVEL BANKERS COMMITTEE MEETING, MIZORAM
FOR THE QUARTER ENDED JUNE 2025
HELD AT SECRETARIAT CONFERENCE HALL-1 ON 25-09-2025

S No	Name	Designation	Department
01. STATE GOVERNMENT			
1	Shri Lalduhoma	Chief Minister	Government of Mizoram
2	Shri Khilli Ram Meena	Chief Secretary	Government of India
3	Shri Vanlaldina Fanai	Commissioner & Secretary	Finance & Adviser to CM
4	Smt Garima Gupta	Commissioner & Secretary	Commerce & Industries
5	Shri R Zoengsanga	Commissioner & Secretary	Rural Development & AD
6	Shri Lalmalsawma Pachuau	Secretary	P & PID, UD & PA
7	Smt Ramdinliani	Secretary	Agriculture & Farmers Welfare
8	Shri Vivek Kr Tripathi	Addl. Secretary	Labour & Employment
9	Shri Laldawngliana	Joint Secretary	Power & Electricity
10	Shri V Lalduhzuala	Joint Secretary	Land Revenue & Settlement
11	Smt D Lalrinawmi	Deputy Secretary	Fisheries
12	Shri Lalhriatpuia	Deputy Commissioner	Aizawl
13	Shri Zonunsanga	Superintendent of Police	Crime
14	Shri Lalnundika	Project Director	DRDO Aizawl
15	Shri Lalhmunsiamia	Addl. Director	Commerce & Industries
16	Smt R Lalramhluni	Joint Director	Agriculture
17	Smt C Lalparmaui	Joint Director	Fisheries
18	Smt C Lalduhzuali	Deputy Director (NULM)	UD & PA
19	Dr Lalramngheta	Deputy Director	AH & Vety
20	Shri Ngurthanmawia Sailo	Deputy Director	Social Welfare
21	Smt Zosangzuali Pachuau	CEO	MzSRLM
22	Shri JH Lalbiakhlina	CEO	MKVIB
23	Smt J Zodinpuui	Assistant Director	KVIC
24	Shri Harshad S Kurware	Assistant Director	Br. MSME – DFO
25	Shri Albert L Gangte	OiC	SIDBI
26	Shri K I Singh	Suptt. of Post	Deptt. of Post
27	Smt Lalremtluangi	Assistant Manager	SIDBI
28	Shri Lalnunsanga Sailo	JEO	NEDFI
29	Shri Ankur Singh	JTO-SC	DoT
30	Smt R Lalrodingi	OSD to CM	CM Office
31	Shri H Malsawmtluangi	Addl. PS to CM	CMO
32	Smt Lalruatpuui	SD Specialist	UD & PA
33	Shri LD Lalrinhlua	Tech Support	DoT
34	Shri Lalthakima	Young Professional	Br. MSME – DFO
02. RESERVE BANK OF INDIA AND NABARD			
35	Shri T. Lungdhim	General Manager & OIC	Reserve Bank of India
36	Smt Pankaja Borah	General Manager & OIC	NABARD
37	Shri Th Haokholal	DGM	Reserve Bank of India
38	Shri L. Chhakchhuak	DGM	NABARD
39	Shri Harish Vedi	AGM	Reserve Bank of India
40	Shri Sumit Mandal	Manager	Reserve Bank of India
03. SLBC CONVENER BANK			
41	Shri Amaresh Kumar Jha	General Manager	SBI, LHO, Guwahati
42	Shri Amit Ranjan	DGM (SLBC)	SBI, LHO, Guwahati

43	Shri Amit Poddar	DGM (AO)	SBI, AO, Silchar
44	Shri Hubert S.Z Khobung	RM & Local Convenor	SBI, RBO Aizawl
45	Shri K Muanzova Duhlian	AGM	SBI, Aizawl
46	Shri Lalphanglo Tusing	Co-Ordinator SLBC	SBI, RBO Aizawl
47	Shri R Lalmalsawma	LDM	SBI, Lunglei & Hnahthial
48	Shri J M Soren	LDM	SBI, Lawngtlai & Siaha
49	Shri Lalnghawrliana	LDM	SBI, Serchhip & Saitual
50	Shri Lawmkima	LDM	SBI, Champhai & Khawzawl
51	Shri T Tunglut	LDM	SBI, Kolasib & Mamit
52	Shri Lalrosanga Ralte	Dy Manager	SBI, RBO Aizawl

04. BANK

53	Smt Sheryl L. Vanchhong	Chairman	Mizoram Rural Bank
54	Shri R Lallungmuana	CEO	Mizoram Co-op Apex Bank
55	Shri Saibal Kanti Roy	GM	Mizoram Rural Bank
56	Shri H Lalramdina	AGM	Mizoram Co-op Apex Bank
57	Shri M. Paominlen Haokip	AGM	IDBI Bank
58	Shri VK Singh	Zonal Manager	BOI CO
59	Shri Alok Kumar	Zonal Manager	Indian Bank, ZO Guwahati
60	Shri Vaibhav Kare	Zonal Manager	BOM, Guwahati
61	Shri Santanu Kundu	AGM	Canara, CO
62	Shri Upendra Kumar	AGM	PNB, Circle Office, Imphal
63	Shri M Paominlun Haokip	AGM	IDBI
64	Shri Krishendu Mondal	Regional Head	Bandhan
65	Shri Titus PA	Regional Head	Federal
66	Shri Gulrej Ali	Vice President	HDFC
67	Shri Sandeep Bajaj	Deputy Vice President	HDFC
68	Shri Nilotpal Kakati	Priority Sector Head	BOB Guwahati
69	Shri KK Rakesh Kumar	Cluster Head	South Indian Bank
70	Shri Aswini Saikia	Zonal Business Manager	SSFB
71	Shri Goutam Das	Chief Manager	UCO
72	Shri LR Thara Tlau	Chief Manager	Bank of Baroda
73	Shri L Neihzial	Chief Manager	UCO, ZO Agartala
74	Shri John Varte	Cluster Head	HDFC Bank
75	Shri Debashish Bhowmick	Cluster Head	Bandhan
76	Shri James Mawia	Sr Manager	Punjab National Bank
77	Shri G Thianbiakmuan	Branch manager	Bank of Maharashtra
78	Shri M Jacob	Branch manager	Indian Bank
79	Shri C. Vanlalhlamuana	Branch Manager	Bank of India
80	Shri N Khupsuanmung	Branch Manager	Union Bank of India
81	Shri C.T Mung	Branch Manager	Indian Overseas Bank
82	Shri Freddie Fanai	Manager	Mizoram Rural Bank
83	Shri Amal Christy George	Branch Manager	Federal Bank
84	Shri Joseph Songkhanjam	Branch Manager	Central Bank of India
85	Shri Raymond Lalremruata	Branch Manager	Canara Bank
86	Smt TC Laldinpuii	Branch Manager	ICICI Bank

04. BANK

87	Shri Santo Joseph Sunny	Manager	South Indian Bank
88	Shri Gautam Sarma	Branch Head	Axis Bank
89	Smt K. Zorampari	Branch Head	Bandhan Bank
90	Smt Reshmi Sharma	Retail Manager	HDFC
91	Shri John Ralte	Deputy Manager	YES Bank

05. RSETI			
92	Shri T. Thawnbiakthang	Director	SBI-RSETI, Aizawl
93	Shri C. Laldampaia	Director	MIRB RSETI, Kolasib
94	Shri Ashis Banerjee	Director	HDFC RSETI, Lunglei
06. TELECOMMUNICATION & INSURANCE			
95	Shri R D Malaye	AGM	BSNL
96	Shri Vijay Kr Sharma	SDO	BSNL
97	Shri K Israel Lalawmpuia	Adm, Officer	NICL
98	Shri K Lalnunmawia	Sr. Business Manager	NICL
99	Shri C Lalrinsanga	Plan Co-ordinator	IFFCO TOKYO General Ins
07. OTHERS			
100	Smt Betsie K Vanlalpeki	Consultant, PMV	Commerce & Industries
101	Smt C Lalnuntluangi	Consultant, PMV	Commerce & Industries
102	Shri Shonit Nayan	Consultant, PMV	Commerce & Industries