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**MINUTES OF THE SPECIAL SLBC MEETING, MIZORAM FOR THE QUARTER**  
**ENDED SEPTEMBER 2024**  
**HELD ON 15.01.2025 AT CONFERENCE HALL, AIJAL CLUB**  
**CHAIRD BY THE HON'BLE CHIEF MINISTER OF MIZORAM, PU LALDUHOMA**

A Special SLBC meeting was convened on 15-01-2025 in the Conference Hall at Aijal Club, Aizawl. The Chief Minister reviewed the performance of banks in Mizoram in the presence of :

1. Pu TBC Lalvenchhunga, Hon'ble MLA and Advisor to CM
2. Pu Khilli Ram Meena, IAS and Chief Secretary,
3. Pu Vanlaldina Fanai, Commisioner & Secretary (Finance), GoM
4. Pu Amaresh Kumar Jha, General Manager and Convenor, SLBC Mizoram
5. Pu T Lhungdim, General Manager and OiC, RBI, Aizawl
6. Pi Pankaja Borah, General Manager and OiC, NABARD

**(List of participants: Annexure 1)**

**Shri Neeraj Kapoor, Deputy General Manager (B & O), SBI, Administrative Office, Silchar** in his welcome address briefly presented the banking profile of the state as well as the performance of banks in Mizoram in broad parameters such as the number of Banks, branches, ATM Network and BC/CSPs, CD Ratio, Priority Sector lending and Annual Credit Plan achievement, coverage under Social Security Schemes- PMJJBY, PMSBY and APY. He urged all the bankers to contribute more for the success of various government flagship programmes and improve Priority Sector Lending (PSL).

**Shri Amaresh Kumar Jha, General Manager and Convenor, SBI, Local Head Office, Guwahati** welcomed all the member and expressed his gratitude to the Hon'ble Chief Minister for sparing his valuable time from his busy schedule to Chair the meeting. While appreciating the improvement in CD Ratio, he urged the member banks to ensure development banking is given due importance. Banks need to improve their CD ratio and also ensure priority sector lending is given due importance in the interest of the larger section of the society and the state. He also urged the Governmen<sup>t</sup> line departments, bankers and other stake holders to collaborate and focus on financial inclusions and digital literacy. This assumes importance in view of the ever increasing cases of cyber frauds/ crimes leading to financial losses as most of the victims fall into the traps of these cyber criminals.

**Shri T Lhungdim, General Manager and O-i-C, Reserve Bank of India, Aizawl**

expressed his sincere gratitude to the Hon'ble Chief Minister Pu Lalduhoma for chairing the SLBC meeting despite of his busy schedule. He noted that while the CD Ratio has marginally crossed the national benchmark of 60%, many banks have low CD ratio which is negating the good work done by other banks. He urged all banks to improve further while emphasising that those with ratio below 40% should come up with a road map to improve to above 40%. He requested the banks to focus on credit support to agriculture, social infrastructure and renewable energy sectors. He also informed the house that apart from their regular Financial Literacy and Consumer Awareness Camps, RBI had initiated 100% digitization of the State of Mizoram in a phased manner. While 100% digitisation of Aizawl and Serchhip districts has been achieved, in the remaining nine districts the process of 100% digitization is targetted to be completed by March 2025. Secondly, to enhance the financial education among the masses, RBI is in the process of distributing financial literacy booklets to all the 513 village libraries in the state of Mizoram.

**Shri Lalduhoma, Hon'ble Chief Minister of Mizoram** greeted all the members a happy new year. He expressed happiness on several broad indicators like the overall CD ratio, Credit flow to MSMEs and other FI related activities. He reiterated the importance of conducting meaningful deliberations during SLBC meetings to gauge the performance of the banking sector vis-à-vis implementation of various schemes both bank specific as well as Government Sponsored Schemes for the overall economic progress and upliftment of the people of Mizoram.

He pointed out that out of the 260 bank branches operating in the State, 170 branches are operating in Aizawl, Lunglei and Kolasib districts which is 65.38% and 90 branches are operating in the remaining 8 districts and requested SLBC and RBI to review the availability of banking facilities in remote areas and ensure that basic banking services are not denied to people in the far-flung areas. He also advised member banks to improve coverage through ATMs as well as CSPs.

He was happy to learn that the CD Ratio for the state of Mizoram has improved since the last quarter and is now above the national benchmark level. At the same time he also voiced his concern that there are still some banks with CD Ratio of less than 40% which needs to be improved during the current financial year. While appreciating the

tremendous efforts of SBI, MRB and Mizoram Co-op Apex Bank, he expressed displeasure that some banks have not initiated any steps to cater to the priority sector. He advised SLBC, RBI and NABARD to initiate corrective measures in this direction.

The Chief Minister also talked on the importance of various Government Sponsored Schemes and stated that the Government flagship programmes are launched mainly for the overall economic improvement of the common people and the development of the country. He requested RBI, NABARD and SLBC to review performance in this sector and will direct the line departments to work in close coordination with the Banks. He also expressed his desire that coverage under Social Security Schemes, viz., PMJJBY, PMSBY and APY should improve further.

The Hon'ble Chief Minister also briefly highlighted the flagship scheme "BANA KAIH (Mizoram Hand holding Policy)" launched by his government. In this respect, the government of Mizoram has signed an agreement with three Banks - State Bank of India, Mizoram Rural Bank and Mizoram Co-operative Apex Bank on 18-12-2024 for proper implementation of the scheme. The core objective of the scheme is directed at economic upliftment of the persons engaged in Agriculture and MSMEs which will in turn improve the economy of the State.

He also stressed on the importance of customer service and efficient credit delivery by all banks operating in the State. He advised the controlling heads of banks to review the manpower position and ensure adequate manpower is provided at all their respective branches even at remote locations so that the customer's do not suffer on account of shortage of manpower. Further he advised SBI, MRB and Mizoram Co-op Apex Bank to deploy adequate manpower to ensure Bana-Kaih (Mizoram Hand holding Policy) scheme is successful from the initial days of implementation.

Therafter he advised the convenor to proceed with the detailed point wise agenda of the meeting.

**Shri. Hubert S Z Khobung, Local Convenor, SLBC Mizoram** thereafter presented the Agenda items for discussion/deliberation in the house.

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**AGENDA: 1. ADOPTION OF MINUTES OF THE LAST MEETING:**

The minutes of last SLBC meeting for June 2024 Qtr were circulated to all members. The same was reviewed and adopted by the house without any ammendment.

**AGENDA: 2. REVIEW OF ACTION TAKEN REPORT ON MINUTES OF JUNE 2024 QTR  
SLBC MEETING DATED 07-10-2024**

The Action taken Report (ATR) of the last meeting was deliberated and action points emerging out of the same have been incorporated in the subsequent agenda heads.

**AGENDA: 3. DEPOSITS, ADVANCES & CD RATIO : 31-12-2024**

The CD ratio of the banks in the state was reviewed in detail. The ratio of YES Bank, Bandhan Bank, Axis Bank, ICICI Bank, CBI, Federal Bank, NESFB and HDFC Bank were still below 40%. These Banks were advised to prepare a roadmap to improve their CD ratio and bring the same to above 40%. Further, these banks were advised to ensure representation by their controlling heads in the Next meeting. SLBC and RBI to write to the controller of these banks for the same.

Bank with ratio between 40-60 % were advised to improve their ratio and achieve the minimum national benchmark of 60%.

(Action: YES, BAND, AXIS, ICICI, HDFC, CBI, FED, NESFB, All Banks , RBI and SLBC)

**AGENDA: 4. REVIEW OF CY CREDIT DISBURSEMENT OF BANKS UNDER ACP**

**A. SECTORAL GROWTH :**

The overall achievement of the target in Sector-wise was discussed and all banks need to improve their performance especially under Agriculture and Other Priority Sector lending. The Hon'ble Chief Minister specially stressed on the need for improvemnet of credit flow to Agri Sector as a significant proportion of the population is engaged in Agriculture and Allied activities. Detailed discussion and performance review of individual banks under different sectors were discussed during the meeting.

**B. AGRICULTURE:**

Six Banks, viz., BOM, Indian Bank, Indus Ind Bank, South Indian bank (SIB), Yes bank and NESFB reported NIL disbursement during the first two quarters of the current FY. Issues encountered by these banks in sanctioning and disbursement of

agriculture loan were discussed. Banks with offices only in Aizawl expressed lack of agriculture proposals which resulted in their poor show in Agriculture segment. These banks were advised to focus on MSME and other Priority sectors to compensate for the lack of Agri proposals.

**Smt Pankaja Borah, General Manager, NABARD** informed the house issues relating to digitization of land records for giving KCC loan and requirement of rectification and updation of agriculture target in the SLBC portal. She urged the member banks to also focus on horticultural crops and Animal Husbandry & Fishery to improve their agricultural lending.

**Shri TBC Lalvenchunga, Adviser to the Chief Minister** informed the house that the Government is keenly focussed of Agriculture segment and currently more than 1000 property cards have been issued in this regard. He further stressed that Banks with a single branch located in the heart of Aizawl may realign their priority sector lending to MSME as they may not receive proposals under Agriculture.

**(Action: All Banks especially BOM, Indian, Indus, SIB, YES, NESFB, SLBC)**

**C. MSME:**

The Hon'ble Chief Minister appreciated the efforts of the banks in MSME sector. MSME lending vis-a-vis the ACP stood at 69.11 % as at the end of September 2024. However, there is scope for further improvement in MSME lending as many educated youths are looking at this sector for employment and economic upliftment. MSME has become a key focus area contributing substantially to the GSDP. It is also the top contributor in employment generation in the State.

Bandhan Bank and South Indian Bank reported NIL disbursement in MSME. The representative from Bandhan bank informed the house that they have disbursed 283.20 lakhs in MSME during the current FY. South Indian informed that they will explore proposal under MSME and show improvement in the next quarter.

**Shri Amaresh Kumar Jha, GM SBI & Convenor SLBC** informed the house that the loan sanction process may vary from bank to banks but that should not be an excuse for poor performance. Every bank should ensure credit delivery within Turn Around Time (TAT).

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**Shri Navin Adarsh, DGM, RBI** also advised the banks to ensure maintaining the Turn Round Time (TAT) which is key to effective and timely delivery of credit. Undue delays should be avoided.

**(Action: All Banks especially BAND & SIB, SLBC)**

**D. OTHER PRIORITY SECTOR :**

The performance of the banks with regard to achievement of the target in Sector-wise was discussed and all banks need to improve their performance especially under Other Priority Sector lending.

**Shri T Lhungdim, GM & OIC, RBI** requested the banks to drive hard credit support Social Infrastructure and Renewable Energy sectors.

**(Action: All banks especially IOB, BAND, FED, ICICI, INDUS, SIB, YES & NESFB)**

**E. GOVERNMENT SPONSORED SCHEMES (GSS):**

**Shri Khili Ram Meena, IAS, Chief Secretary, GoM,** advised member banks to bestow due importance on government sponsored schemes (GSS). He expressed concern that despite enablers like credit guarantee as well as subsidy linkages, the progress is not up to the mark. He advised banks to review their individual performance under these schemes and report better performance in the coming quarters.

**Shri Ashish Modak, Director, KVIC** informed the house that banks like HDFC and AXIS Bank are not taking up PMEGP proposals in the right earnest. All proposals forwarded to these banks are still pending. The banks were advised to dispose the applications without further delay.

**(Action: All Banks)**

**AGENDA 5: FINANCIAL INCLUSION:**

**A. ROADMAP FOR PROVIDING BANKING SERVICES- VILLAGES WITH POPULATION BELOW 2000:**

**Shri Lalnuntluanga, State Head IPPB** stated that they have covered Sunhluchhip and Kani by their CSP and NE Tlangnuam from their Daido CSP.

**Smt Sheryl L Vanchhong, Chairman MRB** – They have covered Pehlawn and Lailak.

The following five villages have been covered as given below:

- 1. NE Tlangnuam : by IPPB from their CSP Daido
- 2. Pehlawn : by MRB from their CSP East Phaileng
- 3. Lailak : by MRB from their CSP Khanpui
- 4. Sunhluchhip : by IPPB
- 5. Kani : by IPPB

**B. STATUS OF FINANCIAL LITERACY CAMPS (FLCs):**

Total FLCs conducted during the quarter improved to 517 from 315 during June 2024 quarter.

**Shri TBC Lalvenchhunga, Adviser to the Chief Minister** stated that the banking services are not just about deposits and credits, but also to educate them in financial matters through FLCs. He informed those banks whose Controlling Office are not present in today’s meeting to convey whatever have been discussed in the meeting especially GSS. He also informed those banks who are facing technical issues relating to giving credits to inform SLBC so that for re-appropriation in time.

In terms of RBI instructions all Rural branches are to conduct at least one FLC in one month.

**(Action: All Banks)**

**C. ENROLMENT UNDER SOCIAL SECURITY SCHEMES:**

The bank wise performance was discussed and all banks were advised to ensure more coverage under PMJJBY, PMSBY and APY. Incidentally, Jan

**(Action: All Banks especially IND, BAND, ICICI, INDUS, SIB, YES & NESBF)**

**AGENDA 6: RURAL SELF EMPLOYMENT TRAINING INSTITUTE**

**A. PERFORMANCE:**

The house observed that the performance of RSETIs was not upto the mark in respect of credit linkage and settlement. Director RSETIs were advised to initiate steps to improve on these parameters.

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

### **AGENDA 7: ASPIRATIONAL DISTRICT AND BLOCKS PROGRAMME**

The performance of all banks and branches operating within the jurisdiction of Mamit district and identified Blocks was reviewed. These banks and branches were advised to improve their performance in CD Ratio, ACP, GSS and SSS in the remaining quarters.

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

### **AGENDA 8: LARGE CURRENCY CHEST AT AIZAWL**

The matter has been discussed in the SLBC meeting several times but so far no progress has been forthcoming. Shri Navin Adarsh, DGM RBI apprised the house that establishment of large currency was in the interest of the state. SBI was advised to follow up with the General Administration Department (GAD), GoM for allocation of land for construction of Large Currency Chest at Aizawl.

**(Action:SBI & GAD)**

### **AGENDA 9: AFRICAN SWINE FLU**

The Government of Mizoram had recently (Notification on guidelines for disaster relief of ASF no 286/2024-2025 dated 14.10.2024) declared African Swine Fever (ASF) as a state specific disaster for the state of Mizoram. Accordingly, all banks were advised to refer to RBI instruction vide RBI/FIDD/2018-19/64 Master Direction FIDD.CO.FSD.BC No 9/05.10.001/2018-19 with reference to Master Direction FIDD.No.FSD.BC 8/05.10.001/2017-18 and other related instructions and take suitable action accordingly.

### **AGENDA 10: AGRI UDAAN**

**Shri Thangchinkhup, DGM, NABARD** - While highlighting the various credit flow in agriculture, introduced to the house the salient features of PMFME and also put up the proposal to be included as regular agenda in SLBC meeting.

**(Action: All Banks & SLBC)**

### **AOB : APPROVAL OF SCALE OF FINANCE**

The house approved the following Scale of Finance/unit cost in respect of the following cost prepared by the SLTC.



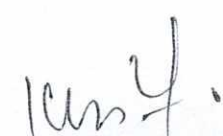
SI No	Crop/Fruit	SI No	Crop/Fruit	SI No	Crop/Fruit
1	Dragonfruit	2	Pineapple	3	Passionfruit
4	Papaya	5	Banana	6	Chilli (Hmarcha)
7	Brinjal	8	Cabbage	9	Broccoli
10	Asparagus	11	Tea	12	Spices & Condiments
13	Aloe Vera	14	Mushroom Cultivation	15	Medicinal & Aromatic Plants

**Shri Vanlaldina Fanai, Commissioner Secretary and Adviser to CM :**

The Commissioner Secretary informed the house that the government has taken a very serious note on NPA. Recently, in the last cabinet meeting, a decision was taken to move debt recovery to GAD who controls the district administration. He advised banks to approach the District authorities in case of need. He expressed his displeasure that majority of the banks with poor performance were not represented by their controllers even as the meeting was chaired by the Hon'ble Chief Minister of the State. This reflects lack of seriousness and defeats the very purpose of the meeting.

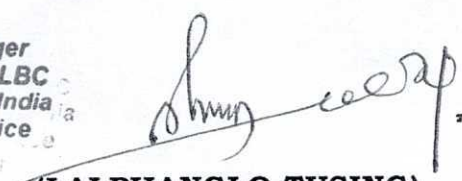
He cautioned banks to align their business in line with government priorities with regards to priority sector lendings and delivery of credit under various Government Sponsored schemes (GSS).

The meeting ended with a vote of thanks by Shri Muanzova Duhlian, Assistant General Manager, SBI Aizawl Branch, Mizoram.

  
**KHILI RAM MEENA, IAS**  
**Chief Secretary, GoM &**  
**Chairman, SLBC Mizoram**

Copy forwarded for information and necessary action to :

1. All member banks, SLBC Mizoram
2. Lead District Manager : All districts
3. All Invitees

  
**(LALPHANGLO TUSING)**  
**Coordinator SLBC, Mizoram**  
**& Chief Manager SBI.**

**STATE LEVEL BANKERS COMMITTEE MEETING, MIZORAM**  
**FOR THE QUARTER ENDED SEPTEMBER 2024**  
**HELD AT CONGERENCE HALL, AIJAL CLUB ON 15-01-2025**


Sl No	Name	Designation	Department
<b>1. STATE AND CENTRAL GOVERNMENT</b>			
1	Lalduhoma	Chief Minister	Mizoram
2	TBC Lalvenchhunga	MLA & Adviser to CM	
3	Khilli Ram Meena, IAS	Chief Secretary, GoM	
4	Vanlaldina Fanai	Comm. & Secretary, Adv. to CM	Finance
5	Lalchhansanga	Secretary	Finance Dept.
6	Ramdinlianai	Spl. Secretary	Agriculture & Horticulture
7	Rahul Alwal	SP/CID (Crime)	Mizoram Police
8	PC Zounutluangi	Addl. Dy. Commissioner	DC Office, Aizawl
9	Lalmunsanga Hnamte	Addl. Secretary	Land Rev. & Settlement
10	Lalnunhlua	Addl. Secretary	Rural Development
11	Pinky Zosangpuii	Joint Secretary	Commerce & Industries
12	Malsawmdawngliana	Joint Secretary	Power & Electricity
13	Isak L. Chuaungo	Dy. Secretary & Dy. Adviser	Planning
14	Vabei Chozah	Under Secretary	UD & PA
15	John Joyrim	Director	LESDE
16	Lalmunsiamama	Addl. Director	CSI
17	Dr. Vanlalhruaia	Joint Director	Animal Husbandry & Vety
18	C. Lalparmawii	Dy. Director	Fisheries
19	K. Zohunsanga	Dy. Director	Rural Development
20	Dr. K. Lalnghinglova	Dy. Director	IF & SL
21	Dr. Lalramngheta	Dy. Director	Animal Husbandry & Vety
22	Dr. Jeny Lalremthangi	Dy. Director	Horticulture
23	Dr Robert Lalruatsanga	Dy. Director	Horticulture
24	Andrew Lalhruaia	Project Director (NULM),	UD & PA
25	Lalnundika	PD DRDO Aizawl	Rural Development
26	LP Lalchangkima	Managing Director	ZIDCO
27	Zorinpuii	Superintendent	Social Wel & Tribal Aff.
28	A.N Barbhuiya	Joint Register	Co-Operation
29	Josephine Zorammuani S	ARDO SLMC	RD Dept.
30	Lalnithanga	EiC	P&E Dept.
31	Dr. Zomuankima	Chief Operating Officer	MzSRLM
32	Zotlansanga	State Mission Manager FI	
33	Ashish Modak	Director	KVIC
34	Benjamin T. Lalpu	Asst. Director	Br. MSME - DFO
35	Vinayak V Navghare	Asstt. General Manager OIC	SIDBI
36	JH Lalbiakhama	CEO	MKVIB
37	Nilimesh Sarkar	Executive	KVIC
38	Lalhruaizela Fanai	Branch Manager	NEDFI
39	Laldingliana Sailo	P.S & Adviser to CM	
40	R. Lalrodingi	OSD to CM	CMO

<b>2. RESERVE BANK OF INDIA &amp; NABARD</b>			
1	T. Lungdhim	General Manager & OIC	Reserve Bank of India
2	Navin Adarsh	Dy. General Manager	Reserve Bank of India
3	Sumit Mondal	Manager	Reserve Bank of India
4	Pankaja Borah	General Manager & OIC	NABARD
5	Thangchinkhup Guite	Dy. General Manager	NABARD
<b>3. SLBC CONVENOR BANK</b>			
1	Amaresh Kumar Jha	Convenor & General Manager, NW - I	State Bank of India, Ghy
2	Neeraj Kapoor	Dy. General Manager (B&O)	SBI, AO Silchar
3	Hubert S.Z Khobung	Regional Manager & Local Convenor	SBI, RBO Aizawl, Aizawl
4	K Muanzova Duhlian	Asstt. General Manager, Aizawl	State Bank of India
5	Joy Chandra	Asstt. General Manager SLBC	State Bank of India, Ghy
6	Lalphanglo Tusing	Co-Ordinator SLBC	State Bank of India
7	Robert Zosangliana	LDM Aizawl, Serchhip & Saitual	State Bank of India
8	PC Lalnunpuia	LDM Kolasib & Marnit	State Bank of India
9	Lawmkima	LDM Champhai & Khawzawl	State Bank of India
10	R Lalmalsawma	LDM Lunglei & Hnahthial	State Bank of India
11	J M Soren	LDM Lawngtlai & Saiha	State Bank of India
<b>4. BANKS</b>			
1	Sheryl L. Vanchhong	Chairman	Mizoram Rural Bank
2	Saibal Kanti Roy	General Manager -I	Mizoram Rural Bank
3	A Lallungmuana	CEO	MCAB
4	H Lalramdina	Asstt. General Manager	MCAB
5	Ranjit Kumar Jha	DGM & RH	Bank of Baroda
6	Pauneithang Seldow	Sr. Manager	Bank of Baroda
7	Partha Ratwari	Dy. Zonal Head	Bank of Maharashtra
8	G. Thangbiakmuan	Manager	Bank of Maharashtra
9	V.K Singh	Zonal Manager	Bank of India
10	C. Vanlalthlamuana	Branch Manager	Bank of India
11	Diptiman Sahani	Dy. Regional Head	Union Bank of India
12	Tikendra Deori	FI Incharge	Union Bank of India, Jorhat
13	Florence L Joute	Manager	Union Bank of India
14	Paladip Preman	Dy. Circle Head	Punjab National Bank
15	M.T Haokip	Manager	Punjab National Bank
16	Santam Sadir	Regional Head / AGM	Canara Bank
17	Gin Lian Thang Bulte	Manager	Canara Bank
18	L. Neihzial	Chief Manager	United Commercial Bank
19	M Jacob Lalbuatsaiha	Sr. Manager	Indian Bank
20	T. Bendengsunep	Manager	Punjab & Sind Bank
21	C.T Mung	Branch Manager	Indian Overseas Bank
22	Sangeeta Dutta	Branch Head	Central Bank of India
23	Martin Zothansanga	Asst. Vice President	Axis Bank
24	Ashis Banerjee	Director	HDFC
25	John Varte	Cluster Head	HDFC Bank

26	Parijart Ray	Cluster Head	YES Bank
27	M. Paominlum Haokip	Asstt. General Manager	IDBI
28	Ramngaihzuala	RM	Bandhan Bank
29	Vanlalmalsawma	Branch Head	Bandhan Bank
30	Simpson Lalruatfela	Asstt. Branch Head	Bandhan Bank
31	Amal Christy George	Manager	Federal Bank
32	James Emmanuel	Manager	South Indian Bank
33	TC Laldinpuii	Branch Manager	ICICI Bank
34	Teresa Khiangte	Relationship Manager	ICICI Bank
35	Lalrintluanga Ralte	Branch Manager	Indus Ind Bank
36	John Jongte	State Head	NESFB

**5. OTHERS**

1	Thawnbiakthang T.	Director	SBI-RSETI, Aizawl
2	C. Laldampaia	Director	MIRB RSETI, Kolasib
3	Ajay Negi	DDG	Dept. of Telecom
4	Samuel Malsawmtluanga	Zonal Sales Manager	Airtel
5	Arumaya Dakua	PGM	BSNL
6	Pramad Padewan	Asstt. General Manager	BSNL
7	Lalnuntluanga	State Head	Indian Post Payments Bank

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