

**Minutes of the State Level Bankers' Committee (SLBC) Meeting of Mizoram  
For the quarter ended December 2018**

The SLBC meeting of Mizoram for the quarter ended September, 2018 was held at the Conference Hall, New Secretariat, Aizawl on 03.04.2019 (Wednesday) at 10:30 a.m. under the Chairmanship of Shri Lalnunmawia Chuaungo, IAS, Chief Secretary, Govt. of Mizoram and co-chairmanship of Shri Sunil Kumar Tandon, Chief General Manager, State Bank of India, N.E. Circle, Guwahati. The program started with Shri Dibyendu Chaudhuri, Regional Manager, SBI and SLBC Convenor of Mizoram, welcoming the chairman and co-chairman of the committee as well as representatives from various government departments, RBI, NABARD and banks. Shri Chaudhuri then requested the CGM of SBI to formally welcome the meeting Chairman Shri Lalnunmawia Chuaungo by presenting a Mizo shawl. Thereafter, Regional Manager, SBI and SLBC Convenor proposed a brief self introduction of the members. As many as 54 members were present at the meeting. (List of members who attended the meeting is attached in the Annexure-II). Thereafter, Shri Chaudhuri requested the Chief Secretary to give his opening remarks.

Shri Lalnunmawia Chuaungo, while wishing the members, welcomed Shri Sunil Kumar Tandon, CGM of SBI, NE Circle and other senior officials representing banks and government departments who attended the meeting. He reiterated his remarks made at the Mizoram SLBC last year, regarding the unsatisfactory CD ratio of the state. The CD ratio of public sector banks were much better than private banks which were extremely low, some less than 10%. The Chairman expressed his gratitude and welcomed the initiative of the banks in Mizoram of opening new branches and seeking business opportunities in the state. He acknowledged the banks' efforts in deposit mobilization while reminding them of their obligation to lend to the people of the state under priority sector lending namely socio economic development programs. The CD ratio of banks in the state stood at approximately 41% which according to the Chairman, is abysmally low when compared to other states of India. He stated that there could be many factors for the low CD ratio like fewer available bankable proposals and high NPA levels of the banks. However, upon examining the data, priority sector advances were very less in number and exposure and NPA level of such accounts was very low overall and should not be cause for banks to curb lending in this sector. He then requested the banks to work with due diligence and sanction more loans under priority sector thereby working towards the socio economic development of the people of the state. Regarding private banks, the Chairman felt that their exposure in priority sector lending was very low as well as their CD ratio and that they were not lending in proportion to their scale of operations within the state. He assured that the state government was ready to facilitate security measures towards the expansion of branches of the banks within the state. The Chairman then requested the Co-Chairman, Shri Sunil Kumar Tandon to give his opening remarks.

Shri Tandon in his address, welcomed Shri Lalnunmawia Chuaungo, Chief Secretary and the co-chairman, the Commissioner (Finance), the Secretary (Planning), the Secretary (Commerce & Industries), Ms Mary Deng, GM(RBI), Shri R K Srivastava, GM(NABARD) and other senior officers from banks and government departments for joining the meeting of the SLBC for December 2018. He said that Chief Secretary had already touched upon various aspects including the CD ratio. He stated that the CD ratio of the state had not increased in over a year and is presently in the range of 41% to 42%. He wanted to know the reason for the low CD ratio of the state and requested bankers to come out with the issues and challenges faced by them which could be brought to the notice of the government. One of the issues pointed out pertained to financing of agriculture where the land holding issue in Mizoram did not allow mortgage of agricultural lands. Second issue related to non-saleability of properties of loan defaulters. When such properties are put up for sale, there are hardly any bidder on the property and banks are unable to recover their dues from the sale of mortgaged properties. The third issue was regarding opening of Current Accounts. Such accounts require a valid shop/trade licence for opening of account and these licences are not being issued by the concerned departments of the state. He also requested other banks to voice their concerns and problems and bring it to the notice of the SLBC Convenor for further discussions and attempt to resolve them in the next quarterly

meeting. Another issue in Mizoram stated by Shri Tandon was the below-par internet services in the state. Although lending under priority sector stands at 62%, agricultural lending is only 14% against the stipulated benchmark of 18%. SBI and MRB (sponsored by SBI) have been able to cover 311 touch points out of a total of 483 touch points which is around 64%. He elucidated the importance of increasing the presence of different banks within the state and providing banking facilities to the villages allotted to each bank. According to the Co-chairman, PMAY scheme is a "wonderful" scheme introduced by the government which provides subsidy up to the tune of Rs. 2.00 lakhs. There have been 694 loans sanctioned and disbursed up to December 2018 amounting to Rs. 35.40 crores. Another worthwhile scheme identified for bank finance is SHG finance under NRLM and NULM and the Co-chairman requested the banks to come forward and finance such groups as the NPA level is low. The state government was requested to aid the banks in recovering PMEGP loans as almost 45% are currently NPA. He also requested the Chief Secretary to fix the date for the next SLBC at least one month in advance considering the communication problems between Aizawl and Guwahati to allow him to arrive on time more comfortably.

The Chairman acknowledged the important issues raised by Shri Tandon, CGM SBI to the gathering and expressed to his colleagues in the government that the issues have to be looked into by them. Regarding the land holding and title pattern from the bank finance point of view, it is presently a challenge that has to be taken up by the government and will not be rectifiable in the near future, however, banks can concentrate on extending advances to allied agricultural activities such as dairy, animal husbandry, fisheries etc. in order to increase priority sector lending in agriculture. As far as infrastructure, road connectivity and internet connectivity were concerned the Chairman agreed that internet connectivity issues are a problem even for the government because any major initiative of the government nowadays is dependent on IT and a stable and reliable internet connectivity is the need of the hour. It was his hope that the National Optic Fibre Network project will soon be extended to the state and that the government will monitor the progress closely with the IT companies and the Ministry of Information Technology through the IT Secretary of the Govt of Mizoram. He stated that the state government has to get involved in recovery of loans/NPA of banks even though recovery of loans is considered primarily a bank's responsibility because poor recovery and high NPA will invariably discourage banks to lend to the public and it will negatively impact the state government in one way or another. Therefore, he requested his colleagues to extend all possible assistance in the recovery efforts of the banks due to the above reasons and to keep in mind the consequences of not helping banks in recovery.

Thereafter, the meeting proceeded with the agenda.

### **1. Adoption of minutes of the last meeting:**

The Convener SLBC informed the house that the minutes of State Level Bankers' Committee meeting held on 16.01.2019 for the quarter ended September 2018 were circulated to all members. Since no request for amendment of the minutes was received except one which has been rectified, the house adopted the minutes.

### **2. Opening of banking outlet in unbanked villages, CBS enabled /part-time banking outlet at the unbanked rural centres (URCs)**

RBI General Manager, Ms. Mary L Deng clarified that if the transactions through the device handled by Business Correspondents (BC) appointed by banks hit CBS on real time basis then it can be considered as banking outlet or part-time banking outlet if it fulfills other criteria like doing work in a fixed location, opening a minimum of four hours a day and five days a week, displaying the name of the bank under whose brand they are working etc. She said that the Indian Post Payment Bank (IPPB) can also be treated as a banking outlet. The house was told that the devices handles by BCs met the criteria. The representative from the IPPB said that they have already opened 227 CBS Access Points in the state till date. The house was also informed that there are as many as 200 BCs (Fixed location - 54, Visit every week - 80, visit once in a fortnight - 37 and visits more than once in a fortnight - 27) as on December 2018. While discussing

the agenda the meeting it was impressed upon the banks allotted villages under PMJDY & Roadmap, to open brick and mortar branches or appoint a BC at the those villages as early as possible. Meanwhile the committee urged upon SBI to open a banking outlet or part-time banking outlet at 40 villages which had been selected earlier for this purpose.

**3. Progress on Roadmap for providing banking services in every village having population below 2000**

The house was told that there are as many as 659 villages in the state having less than 2000 population. Out of this brick and mortar branches have been opened in 18 villages and BCs have been appointed at 200 villages out of which the SBI and the sponsored MRB have 184 BCs. Besides this, the Indian Post Payment Bank (IPPB) has already covered as many as 137 villages (which includes 9 villages where brick and mortar bank branch existed) out of the 659 villages. The meeting decided that a brick and mortar branch should be opened or a BC should be appointed in the allotted villages and the timeline for implementation should be sought from the controlling office of all banks in this regard.

**4. Review of Operations of Business Correspondents – hurdles/issues involved:**

There has been improvement on appointment of BCs during the period under review. The number of villages with BC coverage increased to 200 at the end of the quarter. However, not much improvement has been reported by majority of the nationalized banks and private banks.

**5. Request for opening of Bank branch at Mimbang village:**

A request had been received from the Chairman, Village Council Association of Sialkal Area for opening a Mizoram Rural Bank Branch at Mimbang village of Champhai district. The Committee requested MRB to complete a feasibility survey within June, 2019.

**6. Review of inclusion of Financial Education in the School Curriculum, financial literacy initiatives by banks (particularly digital financial literacy)**

In the last meeting the house was informed that the MBSE will include some topics on financial education from the workbook of National Council for Financial education (NCFE) in the textbook of Class XI and XII from 2019. The representative from RBI told the committee that as the quantity of existing textbook is high the MBSE cannot come out with new textbook for this academic year 2019-20 and said that they are going to publish a new textbook next year and which will include financial education in Class IX and Class X.

**7. Position of Social Security Schemes**

The position of Social Security Schemes in the state as on December 2018 is as under:

SI No.	PMJDY No (During qtr)	PMJDY Cumm. No	PMJJBY No (During qtr)	PMJJBY Cumm. No	PMSBY No. (During qtr)	PMSBY Cumm. No.	APY No (During qtr)	APY Cumm. No
1	11895	290474	3839	57506	5816	84906	404	6013

The Chairman and Chief Secretary said that the eligibility and insurance coverage of social security schemes may not be known to many of the government officials. The committee, therefore, decided to organize a workshop on the subject for the officials of the Secretariat and requested the SLBC convenor to conduct it on the first Monday of May, 2019.

## 8. Review of credit disbursement by banks

### a. Achievement under ACP of the State, Priority Sector Lending

The overall achievement up to December 2018 is 43.91% of the ACP target. Segment-wise achievement is shown below:

(Amount In Lakh)

Segment	Target	Achieved upto Dec 2018	percentage
Agriculture	32600.00	12030.85	36.90%
Crop Loan*	20900.00	2763.22	13.22%
MSE	73610.60	17758.84	24.13%
Services	59117.00	24812.42	84.09%
<b>Priority Total</b>	<b>135717.33</b>	<b>54600.11</b>	<b>40.23%</b>
Non priority	87400.00	43378.17	49.63%
<b>Total</b>	<b>223117.33</b>	<b>97978.28</b>	<b>43.91%</b>

The committee observed that the achievement i.e. 43.91% (40.23% on PSA) was not satisfactory at all. The low level of achievement directly reflected low CD ratio. Since we cannot do anything for the FY 2018-19 now, the committee urged upon the bankers to lend more in FY 2019-20 which will also increase the CD ratio as well.

### b. Flow of credit to MSMEs and for affordable housing

#### i) Flow of credit to MSMEs

The house was informed that there is a positive growth in achievement of Rs.44.68 crores under MSME finance up to December 2018, which is Rs.185.12 crores as against Rs.140.44 crores up to December 2017. However, it was also mentioned that the total loan outstanding under the portfolio as on December 2018 is Rs.942.97 crores and decreased by Rs.147.78 crores over March, 2018.

#### ii) Flow of credit to Housing for All (HFA)

The house was informed that the total advances outstanding on PMAY (Housing for All) as on December 2018 is 1005 dwelling units amounting to Rs.57.41 crores. There was an increase of 270 dwelling units over September 2018. A sum of Rs.35.40 crores was disbursed during the FY 2018-19 up to December 2018. However, it was pointed out that Canara Bank has shown their PMAY outstanding amount as Rs.1.63 crores whereas the total Housing Loan amount was shown to be Rs.0.25 crores only. The committee, therefore, requested the SLBC to ascertain the matter with the controlling office of Canara Bank.

While discussing the achievement of PMAY the representative from Rural development Department told that no loan has been sanctioned under PMAY-G even though the list of selected beneficiaries who preferred construction of dwelling house by availing bank loan was sent to the Lead Bank Office. The CM (Lead Bank) intervened and told the house that the list was sent to all bank branches where the selected beneficiaries maintained the account with a copy to the respective controlling offices. However, the house was told that all selected beneficiaries have already constructed house on their own.

### c. Lending towards government sponsored schemes (DAY-NRLM, DAY-NULM, MUDRA, Stand-Up India, PMEGP, etc.) and impact of these schemes

The achievement under government sponsored schemes up to December 2018 is as under:

Sl No	Particulars (Scheme)	Target Nos.	Achievement	Amount in lakhs
1	DAY-NRLM	2308	339	505.18
2	DAY-NULM SEP- Individual	400	162	183.91
3	DAY-NULM SEP- Group	100	12	42.30
4	DAY-NULM SHG Bank-L'kage	300	37	71.50
6	MUDRA (Sishu)*		1094	518.51
7	MUDRA (Kishore)*		1594	4123.54
8	MUDRA (Tarun)*		462	3717
9	Stand-Up India		81	1514.90
10	PMEGP	818	487	1003.58

The achievement on MUDRA loans does not include the data of Bandhan Bank. It was reported that the said Bank did not upload the data and the same was not received from their controlling office. The committee requested the SLBC Convenor to enquire the matter with the controlling office of Bandhan Bank.

The committee observed that overall achievement under government sponsored schemes is very low when compared to the target. It was reiterated that these are one of the best schemes the government has brought out for the people and banks should sanction such loans while considering it as the banks' obligation to society.

#### **d. KCC loan, crop insurance under PMFBY and related issues**

##### **i) KCC loan**

The committee was told that the number of new KCC sanctioned up to December 2018 was 3558 amounting to Rs.30.46 crores. There was however a negative growth in the number of KCC loans by 4287 over December 2017. The KCC loan outstanding number was reported as 28522 amounting to Rs.190.77 crores. The committee observed that the achievement was not satisfactory considering the number of farmers in the state. Meanwhile, the committee was told that the Department of Agriculture, Cooperation & Farmers Welfare (DAC&FW), Government of India has decided to launch a special drive in campaign mode with an objective to saturate the farmers under KCC scheme. The house therefore requested banks to extend all support to the state/district administration in this campaign.

During the course of discussion on loans under KCC it was mentioned that KCC loan can also be given for allied activities e.g. dairy, piggery, poultry etc. and that subsidy from the Government of India is also available. The Co-chairman and CGM of SBI said that they are ready to finance a cluster of diary units who supply milk to the town/processing units and requested the AH & Veterinary Department to identify one such district where a tie-up can be done for financing the farmers on an experimental basis. Kolasib district was mentioned for the purpose of the experiment.

##### **ii) Crop insurance under PMFBY and related issues**

The committee was told that crop loan insurance under PMFBY has not yet been implemented in the state till date. Representative of Agriculture Department told the house that fresh bid on the matter will be invited very soon from the insurance companies.

#### **e. Grant of Education Loans**

The committee was told that total education loan sanctioned up to December, 2018 is 24 nos, amounting to Rs.1.07crores only. As the level of education loans given by banks in Mizoram is

low, the chairman advised Banks to take measures to increase the loan portfolio under it and to arrange popularization of Vidyalakshmi Portal (<https://www.vidyalakshmi.co.in>), to ease access to education loan by students as there is also a provision of subsidy in the scheme.

**f. Progress under SHG-bank linkage**

The committee was told that the achievement is 580 new SHGs loans amounting to Rs.4.63 up to December 2018. The co-chairman told banks to sanction loans to the SHGs sponsored by NTLM and NULM as handholding is given by the nodal department and NPA is very less.

**9: CD Ratio, Review of Districts with CD Ratio below 40% and working of Special Sub-Committees of the DCC (SCC).**

The committee was told that the total business and CD ratio as on December, 2018 is as under:

Deposits: Rs. 9693.17 crores  
 Advances: Rs. 3920.00 crores  
 CD Ratio: 40.44%

Bank-wise details of total business and CD ratio as on December, 2018 is given in Annexure-I.

The committee was told that there is a YoY growth of Rs.1417.58 crores in deposit as on December 2018 as against December 2017. It was also mentioned that there is a YoY growth of Rs.463.62 crores in advances as on December 2018 as against December 2017.

The committee observed that the position of CD ratio is unsatisfactory and decided that banks with less than 20% CD ratio viz. (a)South Indian Bank = 5.38%, (b) ICICI Bank = 6.70%, (c) Yes Bank = 13.42% and (d) Federal Bank = 17.96% have to improve. SLBC was requested to send letters to the controlling offices of these banks requesting them to take measures to increase their CD ratios.

The District- wise CD ratio for September 2018 quarter is also reported: (Amount in lakh)

District	Deposit as on Dec.2018	Advance as on Dec. 2018	CD Ratio of Dec. 2018	CD Ratio of March 2018	CD Ratio of Dec. 2017
AIZAWL	730973.33	251623.55	34.42%	41.90%	41.76%
LUNGLEI	71301.81	37114.96	52.05%	55.61%	55.22%
KOLASIB	32603.07	14261.83	43.74%	46.11%	48.14%
MAMIT	18754.67	8425.99	44.93%	45.22%	49.47%
LAWNGTLAI	27010.69	27228.46	100.81%	105.01%	107.38%
SAIHA	20089.98	19605.09	97.59%	98.80%	115.89%
CHAMPHAI	40927.53	21428.64	52.36%	58.53%	57.25%
SERCHHIP	27655.82	12310.62	44.51%	48.11%	47.32%

**Special Sub-Committees of the DCC (SCC):**

The Special Sub-Committee in respect of district where CD ratio less than 40% is reported; yet to be convened in consultation with the concerned Deputy Commissioner.

**10: Position of NPAs in respect of schematic lending, Certificate Cases and Recovery of NPAs**

**a. Position of NPAs in respect of schematic lending:**

The position of NPA under PMEGP and NRLM scheme as on 31.12.2018 is reported as under:

SI No.	Scheme	Total no	Total Outstanding	NPA No	NPA Outstanding
1	PMEGP	2170	4133.13	669	1531.45
2	NRLM	723	652.82	64	63.34

The committee observed that the NPA on PMEGP is on the high side.

**b. Certificate Cases and Recovery of NPAs:**

The position of recovery under Bakijai cases as on 31.12.2018 uploaded by banks is reported as under:

Sl. No.	Particulars	Nos./Amount
1	Number of Pending Cases At the beginning Of the Quarter	813
2	Amount of Pending Cases At the beginning Of the Quarter	991.20 lakhs
3	Number of Cases add during The Quarter	17
4	Amount of Cases Add during the Quarter	17:00 lakhs
5	Number of Cases Settled during The Quarter	48
6	Amount of Cases settled during the quarter	30.01 lakhs
7	Number of Pending Cases at the close of the Quarter	785
8	Amount of Pending Cases at the clase of the Quarter	1096.05 lakhs

The representative of the Deputy Commissioner, Aizawl the SDO (Sadar) told the house that hearing under Bakijai cases has been suspended for the time being due to the upcoming general election for members to the Lok Sabha. He also told the house that representatives of banks never attend the hearings. The house requested bankers to be regularly in touch with the certificate officer(s) regarding the date for hearing on Bakijai cases so that they may attend the same.

**11: Review of restructuring of loans in natural calamity affected districts in the State, if any**

No report has been received on of restructuring of loans in natural calamity affected districts in the State.

**12: Policy initiatives of the Central/State Government/RBI (Industrial Policy, MSME Policy, Agriculture Policy, Start-Up Policy, etc.), and expected involvement of banks**

The committee was informed that Serchhip has been identified by the Department of Financial Services, Government of India as one of the districts for MSME Support and Outreach Campaign for handloom sector during November 2018 to February 2019. As many as 5 mega camps were conducted during the campaign and 83 numbers of loan applications were received from weavers of the district which were submitted to various banks operating in the district and are currently under process for sanction.

**13: Improving rural infrastructure/ credit absorption capacity.**

**a. Any large project conceived by the State Government to help improve C-D Ratio.**

The house was told that there is no large project in the state at present. However, it was informed that a Start-Up competition was held recently under the chairmanship of the secretary, Planning department, GoM where banks were also involved in judging the contest and the winners would be given financial assistance to be linked with bank credits. The projects were reported as micro units and the house requested bankers to come forward to finance these projects.

**b. Implementation of Model Land Leasing Act 2016 (exploring possibility)**

The Model Land Leasing Act 2016 was discussed and since it is not applicable in Mizoram the co-chairman, the CGM of SBI told the committee that he will depute a Law Officer to meet the Secretary, Land Revenue and Settlement, Mizoram to find out possibility of mortgage of agriculture land in rural areas as well as sale-ability of landed properties of loan defaulters.

The committee also discussed the problem on non-saleability of mortgaged landed property of loan defaulters in the state. It was decided that a list of landed property of loan defaulters which could not be sold be prepared by each bank and the same should be submitted to the SLBC to be put up to the committee in the next meeting.

**14: Efforts towards skill development on mission mode partnering with KVK, Horticulture Mission, National Skill Development Corporation, ASCI, etc. including a review of functioning of RSETIs**

The existence of only one RSETI in the state was discussed and the performance of RSETI, Aizawl during the FY 2018-19 up to December 2018 was also placed before the committee. The performance was reported as under:

Target 2018-19		Achievement			Credit Linkage	
Program	Candidates	Program	Candidates	Nos.	Amount	%age of credit linkage
16	400	22	446	35	186.86	33.65%

The percentage of credit linkage of RSETI, Aizawl is below the national level. The chairman requested bankers to extend loan to the entrepreneurs who had been trained in RSETIs as they are potential targets for lending and are less risky since they already have the know-how of accounting and business. Moreover, Aizawl district has the lowest CD ratio and in order to improve it different viable avenues of financing such as this should be considered.

The minutes of the Sub-committee on improving rural infrastructure/credit absorption capacity was also touched upon wherein it was mentioned that only one RSETI in the state is not sufficient to provide skilling requirement of youth in the State and it was decided to request SBI to open another RSETI at Lunglei as its center. It was also mentioned that nomination may be requested from all the banks to open RSETI to cover all the districts. The meeting was also informed that Mizoram Rural Bank expressed their willingness to consider opening of RSETI at Kolasib district. The committee requested SLBC to write to major banks requesting them to nominate themselves as sponsors for establishing RSETIs in the remaining districts.

**15: Banking Related Cyber Frauds, phishing, etc.**

The representative of the Police department told the committee that there is no new development in connection with cyber frauds in the state except that some people sell their accounts and ATMs to third parties which are in turn used by fraudster gangs for cheating people. In this connection the co-chairman of the committee requested bankers to educate their customers not to part with their ATM cards and OTP numbers to avoid the risk of landing in fraudster-net.

**16: Calendar for SLBC/DCC Meetings, timely submission of data by bank, adhering the schedule of SLBC meeting**

The committee was told that many banks could not upload the SLBC data on time and that many banks uploaded incorrect data. The co-chairman and CGM, SBI said that all banks are required to upload correct data within the stipulated time and to cross check any incorrect data being uploaded in future and that they should not complain later on.

**17: Annual Target under NRLM**



The proposed District-wise Annual Target for financing of SHGs under NRLM for the FY 2019-20 from the Chief Executive Officer, MzSRLM, was placed before the committee for approval. The proposal is as follows:

Sl No.	District	Nos of account	Amt(in lakhs)
1	Aizawl	45	51.20
2	Champhai	737	826.20
3	Kolasib	598	897.40
4	Lawngtlai	527	604.20
5	Lunglei	0	0.00
6	Mamit	576	686.40
7	Siaha	398	477.20
8	Serchhip	479	702.20
	<b>Total</b>	<b>3360</b>	<b>4244.80</b>

Some of the members observed that the proposal was over ambitious considering the achievement up to December, 2018. However, the representative from MzSRLM clarified that the proposed targets are those SHGs who have already completed more than 6 months of existence and have passed through all criteria to be eligible and matured enough for availing loans under the scheme. Representatives from other banks also said that they have sanctioned all loan proposals under NRLM during March 2018 quarter. After discussion the committee approved the proposed targets for implementation during the FY 2019-20 with a rider that MzSRLM will provide a list of matured SHGs to the banks to satisfy themselves before sanctioning loans. Bank-wise/district-wise targets prepared by the nodal agency in this regard had also been approved. All banks were requested to sanction the loan proposals under the scheme to achieve the target.

#### 18: Annual Target under NULM

The proposed district-wise Annual Target for SEP under NULM for the FY 2019-20 from the Project Director, DAY-NULM, UD &PA Department, GOM was placed before the committee for approval. The proposal is as follows:

Sl. No.	Name of District	Individual(I)	SHG-BLK	GE(Group Enterprise)
1	Aizawl	140	40	30
2	Champhai	50	30	15
3	Kolasib	45	20	13
4	Lawngtlai	30	13	10
5	Lunglei	55	25	13
6	Mamit	35	10	10
7	Siaha	40	10	10
8	Serchhip	40	20	10
	<b>Total</b>	<b>435</b>	<b>160</b>	<b>111</b>

The committee gave its approval for the proposed targets for implementation during the FY 2019-20. Bank-wise targets have to be prepared by the nodal agencies in consultation with the concerned Lead District Managers for approval of Task Force Committee and the DCC meetings.

#### **19: Annual Target under Credit Linked Subsidy Scheme (CLSS) 2019-20 of PMAY (Urban) Mission**

The proposed District-wise/ City/Town-wise allocation of dwelling Units under Credit Linked Subsidy scheme (CLSS) 2019-20 of PMAY – HFA (Urban) Mission from the Director, UD&PA Department, Government of Mizoram was placed before the committee for approval. The proposal is as follows:

**a. District-wise allocation under CLSS (PMAY-U) 2019-20 of PMAY (Urban) Mission:**

The district-wise allocation of target for financing of dwelling unit is given below:

Sl No.	District	No. of DU Allocated for 2019-20
1	Aizawl	1070
2	Lunglei	230
3	Champhai	200
4	Kolasib	190
5	Mamit	50
6	Serchhip	130
7	Lawngtlai	60
8	Siaha	70
	<b>Total</b>	<b>2000</b>

**b. City/Town-wise allocation under CLSS (PMAY-Urban) Mission for the FY 2019-20**

Sl. No.	Name of City/Town	District	No. of DU Allocated for 2019-20
1	Aizawl	Aizawl	1000
2	Lunglei	Lunglei	200
3	Champhai	Champhai	150
4	Kolasib	Kolasib	140
5	Mamit	Mamit	40
6	Serchhip	Serchhip	100
7	Lawngtlai	Lawngtlai	60
8	Siaha	Siaha	70
9	Sairang	Aizawl	20
10	Saitual	Aizawl	30
11	Darlawn	Aizawl	10
12	Khawzawl	Lunglei	30
13	Khawhai	Lunglei	10
14	Biate	Lunglei	10
15	Vairengte	Kolasib	20
16	Bairabi	Kolasib	10
17	N. Kawnpui	Kolasib	20
18	Tabung	Lunglei	10
19	Hnahthial	Lunglei	20
20	Zawlnuam	Mamit	10
21	Lengpui	Aizawl	10
22	Thenzawl	Serchhip	20
23	N. Vanlaiphai	Serchhip	10
	<b>Total</b>		<b>2000</b>

The committee gave its approval for the proposed targets for implementation during the FY 2019-20. Bank-wise target have to be prepared by the nodal agencies in consultation with the concerned Lead District Managers for approval of Task Force Committee and at the DCC meetings. While discussing the annual target for financing of dwelling houses under PMAY-HFA(Urban) the house also requested the RD Department to prepare a district-wise target for the selected beneficiaries under **PMAY-G** for the year 2019-20 in consultation with the Lead District Managers so that bank-wise allocation could be prepared and for obtaining approval at the DCC meeting in each districts.

## 20: Annual Credit Plan (ACP) for the FY 2019-20

The draft district-wise and sector-wise ACP for the FY 2019-20 on the lines of the Potential Linked Credit Plan of NABARD has been placed before the committee for approval. The General Manager, NABARD told the house that the estimated potentials have been increased by 18% only from last year which were expected to be achievable by the banks. The draft ACP OF Mizoram for the FY 2019-20 is as follows:

### District-wise ACP of Mizoram for the FY 2019-20 (Amount in lakhs)

Sl. No	Name of District	Particulars of Sector							Total ACP Amount
		Credit to Agriculture	Micro Small & Medium Enterprises	Export Credit, Education and Housing	Infrastructure	Others	Total Priority Sector	Non-Priority Sector	
1	Aizawl	16915.07	68573.80	14319.00	932.40	1912.00	102652.27	50000.00	152652.27
2	Champhai	5300.35	2187.88	1719.00	191.88	1621.50	11020.61	5000.00	16020.61
3	Kolasib	4835.56	1954.30	1242.00	27.00	625.80	8684.66	4000.00	12684.66
4	Lawngtlai	2047.28	3641.63	873.00	103.50	232.50	6897.91	3000.00	9897.91
5	Lunglei	3682.27	6055.65	2181.33	183.42	691.75	12794.42	6000.00	18794.42
6	Mamit	3556.57	1340.65	1062.00	27.00	583.00	6569.22	3000.00	9569.22
7	Siaha	1239.65	2144.25	603.00	27.00	76.50	4090.40	3000.00	7090.40
8	Serchhip	3132.32	2452.40	517.98	98.39	616.45	6817.54	3000.00	9817.54
<b>Grand Total</b>		<b>40709.07</b>	<b>88350.56</b>	<b>22517.31</b>	<b>1590.59</b>	<b>6359.50</b>	<b>159527.03</b>	<b>77000.00</b>	<b>236527.03</b>

(Amount in lakhs)

### SECTOR/SUB-SECTOR-WISE ACP OF MIZORAM FOR THE FY 2019-20

Sl.No.	Particulars	Total
<b>I</b>	<b>Credit to Agriculture</b>	
i	Farm Credit	37922.01
ii	Agriculture Infrastructure	1207.39
iii	Ancillary Activities	1579.67
<b>1</b>	<b>Total Agriculture</b>	<b>40709.07</b>
<b>II</b>	<b>Micro Small &amp; Medium Enterprises</b>	
i	MSME - Working Capital Credit	35015.78
ii	MSME - Term Investment Credit	53334.78
<b>2</b>	<b>Total MSME</b>	<b>88350.56</b>
<b>III</b>	<b>Export Credit, Education and Housing</b>	
i	Export Credit	276.98
ii	Education	1115.08
iii	Housing	21125.25
<b>3</b>	<b>Total of Export Credit, Education and Housing</b>	<b>22517.31</b>
<b>IV</b>	<b>Infrastructure</b>	
i	Infrastructure - Public Investments	0
ii	Social Infrastructure involving bank credit	1455.05
iii	Renewable Energy	135.54
<b>4</b>	<b>Total Infrastructure</b>	<b>1590.59</b>
5	<b>Others</b> (Loans to SHGs/JLGs, loans to distressed persons to prepay non-institutional lenders, PMJFY, loans to state sponsored organizations for SC/ST)	6359.50
<b>A</b>	<b>Total Priority sector (1:5)</b>	<b>159527.03</b>
B	Non-Priority Sector	77000.00
	<b>Total ACP Amount (A+B)</b>	<b>236527.03</b>

The committee approved the proposed targets for implementation during the FY 2019-20. Bank-wise/branch-wise target have to be prepared by each Lead District Managers from the overall district target for approval of and at the respective DCC meetings.

**21: Lead Bank scheme**

The Secretary, Commerce & Industries shared his experience in the district level DCC meetings stating that none of the departmental heads in the district offices knew about the Lead Bank Scheme. He suggested that a copy of the Lead Bank scheme should be provided to them to educate and inform them about their responsibility. The committee found it a good suggestion and requested the Lead District Managers to provide the instructions to district offices of the line departments in this regard.

The meeting ended with vote of thanks offered by Shri Ralte Ralkhuma, Chief Manager (Lead Bank), Aizawl.

## Bank Wise Business and Credit Deposit Ratio of Mizoram in the FY2018-2019 as on date 31-12-2018

(Rs In Lakhs)

Sl No	Bank Name	Deposit Amount (D)	Advances Amount (A)	Credit Utiliz e (CU)	Total Credit (TC)	CDR1	CDR2	Investment Amount (I)	TC + I	CDR3
1	BOB	4412.00	1509.00	0	1509.00	34.20	34.20	0	1509.00	34.20
2	BOI	3437.00	2074.00	0	2074.00	60.34	60.34	0	2074.00	60.34
3	BOM	555.00	795.00	0	795.00	143.24	143.24	0	795.00	143.24
4	CAN	2595.00	5649.00	0	5649.00	217.69	217.69	0	5649.00	217.69
5	CBI	6947.54	2720.42	0	2720.42	39.16	39.16	0	2720.42	39.16
6	IDBI	12651.00	4742.91	0	4742.91	37.49	37.49	0	4742.91	37.49
7	IND	168.89	264.62	0	264.62	156.68	156.68	0	264.62	156.68
8	IOB	1210.56	1162.69	0	1162.69	96.05	96.05	0	1162.69	96.05
9	PNB	2637.32	5143.85	0	5143.85	195.04	195.04	0	5143.85	195.04
10	PSB	537.90	322.80	0	322.80	60.01	60.01	0	322.80	60.01
11	SBI	451772.89	136357.68	0	136357.68	30.18	30.18	26900.00	163257.68	36.14
12	SYN	1775.55	1328.84	0	1328.84	74.84	74.84	0	1328.84	74.84
13	UBI	15289.00	7033.00	0	7033.00	46.00	46.00	0	7033.00	46.00
14	UCO	18454.00	6274.00	0	6274.00	34.00	34.00	0	6274.00	34.00
15	UNI	945.00	533.00	0	533.00	56.40	56.40	0	533.00	56.40
16	VJB	20570.00	7472.00	0	7472.00	36.32	36.32	0	7472.00	36.32
<b>Public Total</b>		<b>543958.65</b>	<b>183382.81</b>	<b>0</b>	<b>183382.81</b>	<b>33.71</b>	<b>33.71</b>	<b>26900.00</b>	<b>210282.81</b>	<b>38.66</b>
1	HDFC	30231.4	10638.84	0	10638.84	35.19	35.19	0	10638.84	35.19
2	FED	2957.48	531.07	0	531.07	17.96	17.96	0	531.07	17.96
3	ICICI	6467.70	433.61	0	433.61	6.70	6.70	0	433.61	6.70
4	INDUS	1788.00	10415.00	0	10415.00	582.49	582.49	0	10415.00	582.49
5	AXIS	27433.83	6429.48	0	6429.48	23.44	23.44	0	6429.48	23.44
6	YES	6366.00	854.00	0	854.00	13.42	13.42	0	854.00	13.42
7	SIB	9407.00	506.00	0	506.00	5.38	5.38	0	506.00	5.38
8	BANDHAN	7848.91	2719.69	0	2719.69	34.65	34.65	0	2719.69	34.65
<b>Private Total</b>		<b>92500.32</b>	<b>32527.69</b>	<b>0</b>	<b>32527.69</b>	<b>35.16</b>	<b>35.16</b>	<b>0</b>	<b>32527.69</b>	<b>35.16</b>
1	MZRB	236522.97	117375.36	0	117375.36	49.63	49.63	71257.17	188632.53	79.75
<b>RRB Total</b>		<b>236522.97</b>	<b>117375.36</b>	<b>0</b>	<b>117375.36</b>	<b>49.63</b>	<b>49.63</b>	<b>71257.17</b>	<b>188632.53</b>	<b>79.75</b>
1	MCAB	90284.11	55384.67	0	55384.67	61.34	61.34	0	55384.67	61.34
2	MUCO	6050.85	3328.61	0	3328.61	55.01	55.01	2794.55	6123.16	101.20
<b>All Banks Total</b>		<b>969316.90</b>	<b>391999.14</b>	<b>0</b>	<b>391999.14</b>	<b>40.44</b>	<b>40.44</b>	<b>100951.72</b>	<b>492950.86</b>	<b>50.86</b>
<b>Grand Total</b>		<b>969316.90</b>	<b>391999.14</b>	<b>0</b>	<b>391999.14</b>	<b>40.44</b>	<b>40.44</b>	<b>100951.72</b>	<b>492950.86</b>	<b>50.86</b>

**LIST OF PARTICIPANTS IN THE SLBC (MIZORAM) MEETING  
FOR DECEMBER 2018 QUARTER ON 03.04.2019**

**(A) RBI, NABARD, SIDBI, NEDFI etc.**

1	Ms Mary L. Deng	General Manager	RBI	Aizawl
2	Shri C. Sangpu Vaiphei	Asst. General Manager	RBI	Aizawl
3	Shri R. K. Srivastava	General Manager	NABARD	Aizawl
4	Shri V.R. Nag	Dy. General Manager	NABARD	Aizawl
5	Shri Vikash Agarwal	Manager	SIDBI	Aizawl
6	Shri Lalhruaizela Fanai	Manager	NEDFI	Aizawl

**(B) State & Central Government officials**

1	Shri Lalnunmawia Chuaungo	Chief Secretary	Govt. of Mizoram	Aizawl
2	Shri Vanlalchhuanga	Commnr. (Finance)	Govt. of Mizoram	Aizawl
3	Shri C. Vanlalramsanga	Secretary (Planning)	Govt. of Mizoram	Aizawl
4	Shri R. Lalramnghaka	Spl. Secy. (Com.& Indstr's)	Govt. of Mizoram	Aizawl
5	Shri C. Lalbiakthanga	Addl. Dir. (Com.& Indstr's)	Govt. of Mizoram	Aizawl
6	Shri F. Vanlallawma	Jt. Director (Fisheries)	Govt. of Mizoram	Aizawl
7	Dr. Lalnunluanga Colney	Jt. Director (AH&Vety.)	Govt. of Mizoram	Aizawl
8	Dr. Vanlalenga	Dy. Director (AH&Vety.)	Govt. of Mizoram	Aizawl
9	Shri Paul L. Khuma	U/Secy. (RD Dept.)	Govt. of Mizoram	Aizawl
10	Shri Lalhuliana Fanai	S.P. (C.I.D.)	Govt. of Mizoram	Aizawl
11	Shri K. Lalhlawmlova	SDO (Sadar), DC Office	Govt. of Mizoram	Aizawl
12	Shri Lalmalsawma	Dy. Director (Agri.)	Govt. of Mizoram	Aizawl
13	Ms Lalhanghliri Pautu	Dy. Director (U.D. & P.A.)	Govt. of Mizoram	Aizawl
14	Dr. Rosangzuala	V.O., R.D. Dept.	Govt. of Mizoram	Aizawl
15	Ms R. Lalrinawmi	A.O., SLMC&IAC, R.D. Dept	Govt. of Mizoram	Aizawl
16	Shri Lalhantluanga	DSW&RO, Rajya Sainik Bd.	Govt. of Mizoram	Aizawl
17	Shri S.K. Das	S.E. (I.W.R.D.)	Govt. of Mizoram	Aizawl
18	Shri Kevin Lalmalsawma	P.M. (F.I.), Mz.S.R.L.M.	Govt. of Mizoram	Aizawl
19	Shri R. Thasiama	Dy. Director (Horti. Dept.)	Govt. of Mizoram	Aizawl
20	Ms Lallianpuui	Dy. Director (S.W.Dept.)	Govt. of Mizoram	Aizawl
21	Dr. Lalmuanawma	Dy. Director (I.F. & S.L.)	Govt. of Mizoram	Aizawl
22	Shri J.H. Biakdikluanga	MFS (U.D. & P.A.)	Govt. of Mizoram	Aizawl
23	Ms Kroszarmawii	S.M. Manager, (N.U.L.M.)	Govt. of Mizoram	Aizawl
24	Shri Ratnakar	D.G.M. (B.S.N.L.)	Govt. of India	Aizawl
25	Ms Lalnunluangi	Executive Officer (K.V.I.B.)	Govt. of Mizoram	Aizawl

**(C) Convenor Bank**

1	Shri Sunil Kumar Tandon	Chief General Manager	S.B.I.	Guwahati
2	Shri Digmanu Gupta	General Manager	S.B.I.	Guwahati
3	Shri Dibyendu Chaudhuri	Regional Manager	S.B.I.	Aizawl
4	Shri Ralte Ralkhuma	Chief Manager	S.B.I.	Aizawl
5	Ms P.C. Lallawmkimi	Chief Manager	S.B.I.	Aizawl
6	Shri L. Sapramthanga	Lead District Manager	S.B.I., L.B.O.	Lunglei
7	Shri Lawmvel Langel	Lead District Manager	S.B.I., L.B.O.	Champhai
8	Capt. Shakti Tahlan	Security officer	S.B.I.	Silchar

(D) Other banks

1	Shri Lalzuahliana	Chief Executive Officer	M.C. Apex Bank	Aizawl
2	Shri V. Jaya Chandra	Chairman	Mizoram Rural Bank	Aizawl
3	Shri Amal Sarkar	General Manager	Mizoram Rural Bank	Aizawl
4	Shri Abhijit Das	Chief Manager	UCO Bank	Aizawl
5	Shri Mrityunjay Kanhaya	Branch Manager	HDFC Bank	Aizawl
6	Shri Rokamlova	Branch Manager	Axis Bank	Aizawl
7	Ms Lalhmingsangi	Branch Manager	Indian Bank	Aizawl
8	Shri N. Amarkanta Singh	Branch Manager	Indian Overseas Bank	Aizawl
9	Ms Zorampari	Branch Manager	Bandhan Bank	Aizawl
10	Shri Lalnuntluanga	Branch Manager	IPP Bank	Aizawl
11	Shri Manoj Kumar	Branch Manager	Canara Bank	Aizawl
12	Shri Lalrokunga	B.D. Manager	Indusind Bank	Aizawl
13	Shri T. Lalsokhalal	Officer	Bank of Baroda	Aizawl
14	Shri Singleman Margar	A/Manager	IDBI Bank	Aizawl
15	Ms Nangngaihving	ADM Officer	United India Insurance Co.	Aizawl