

Minutes of the State Level Bankers' Committee (SLBC) Meeting of Mizoram
For the quarter ended June 2016

The SLBC meeting of Mizoram for the quarter ended June, 2016 was conducted at the Conference Hall of New Secretariat, Aizawl on 29.08.2016 at 11 A.M. under the Chairmanship of Shri. Lalmalsawma, IAS, Chief Secretary, Govt. of Mizoram. Shri Amitav Datta, Regional Manager, SBI and Convener SLBC welcomed Hon'ble Chairman, Madam L.N. Tochwang ICAS, Finance Commissioner and Pu Lalmingthanga, IAS, Secretary R D Dept., Govt. of Mizoram, Pu Kannan Gopinathan IAS, Dy. Commissioner, Aizawl District and all Government officials. He also welcomed Madam Mary L. Deng, GM, RBI, Shri D.K.Mishra, GM NABARD, Shri KP Sahu, DGM & Circle Head, UCO Bank, Shri H.N. Goshal, Chief Regional Manager, UBI, Shri Lalzuahliana, CEO, MCAB, Shri Gautam Sengupta, Chairman, MRB, Bankers and all participants in the meeting of SLBC for the quarter ended June 2016. He said he is happy to share with the members that for the first time the SLBC meeting for June, 2016 quarter is being held little bit ahead. Earlier what we use to do is to hold it at the end of the quarter. Now that calendar has been prepared at the instance of Reserve Bank of India and was hopeful of holding the meetings a regular interval as per the calendar in future. He said that problem we face is that still some of the banks are not providing the data in time that's why the Chief Manager (Lead Bank) was unable to prepare fully error free background paper. He requested all bankers and Government departments also to provide the full set of data to the Chief Manager (Lead Bank) on time in future. He then requested the Chief Secretary for his special remarks. The Chief Secretary on behalf of the Government of Mizoram and also on his own behalf welcomed the participants at the SLBC Meeting for the quarter ended June 2016. He told the house that such meeting has been conducted earlier and progress has been made he said there is always room for improvement. He requested all the banks to take the targets seriously and try our best to achieve the targets because these targets ultimately affect the targeted people and the economy of the state. As usual and as being practiced he proposed to have self-introduction of members who attended the meeting. List of the participants are shown at Annexure 'A'. After the self-introduction of members was over the chairman asked the Convener to proceed with the formal agenda. Shri Amitav Datta thanks the chairman and told that one good thing that was observed was that participation particularly from banks is more and representatives like Chief General Manager, Dy. General Manager of some banks are participating and that is a good sign which we had been trying all these years. He then proceeded on Agenda wise discussion with the permission of the chair.

Agenda – 1: Adoption of minutes:

Shri Amitav Datta, Regional Manager, SBI and Convener SLBC told the house that the minutes of State Level Bankers' Committee meeting for the quarter ended December 2015 and March 2016 held on 27/06/2016 was circulated to all members. Since no request for amendment of the minutes was received, the house adopted the minutes.

Agenda-2: Follow up action on the decision of SLBC meeting dated 27.06.2016:

a) Position of CSP appointment

i). The Branch Manager of Federal Bank told the house having received sanction for appointment of CSP appointment has since been made by the bank.

ii) The Chairman, MRB told that they have already appointed 6 more BCs after March 2016 and are yet to be engaged as bio-metric machines are still in the acceptance stage by their service providers. He said it is hopeful that the new BCs will be engaged within September, 2016.

iii) The Regional Manager, SBI told the house that they had appointed 3 BCs locally from Aizawl i.e. Mizoram only and for vetting they had sent the MOU to the Local Head office, Guwahati. He said the new BCs will soon (may be next week) be in the field.

The Gen. Manager, NABARD, asked how the BCs are functioning and requested bankers to tell how useful the BCs are to the bank as there are many issues like internet connectivity in this regard? The Chief Manager, Vijaya Bank told the house that the BCs are doing account opening, deposits and withdrawals. The house then asked the Chief Manager, Vijaya Bank to prepare a note, based on their experience, strength and weakness, on the usefulness of BCs and submit the same to the Lead bank for discussion in the next meeting.

Action: Vijaya Bank

The Gen. Manager, NABARD also suggested that banks should try to appoint Self Help Groups as BCs as is being done in other parts of the country. To this the deputy Commissioner of Aizawl District, Shri Kannan Gopinathan told the house that the NERLP had entered into a tie-up with SBI for providing with SBI Point of Sale (POS) machines to the Bank Facilitators under NERLP who look after SHGs in five villages each. The NERLP's Bank Facilitators (18 persons) are visiting these villages once in every alternate week and so it will be easy for them to carry the SBI POS machine with them which can be utilized by people for withdrawing money at their respective villages. The journey expenses are borne by the NERLP. These Bank Facilitators will open a current account with SBI and SBI will provide them with POS machine through which withdrawal of money can be done by all kind of ATM cards not only of SBI but also cards of all banks. This way all our villages will be able get access to ATM. The Regional Manager, SBI also told that they wanted to extend the facility all district in the state. The result will be reported in the next meeting.

Action: SBI

b) Achievement of Weavers Credit Cards sanctioned:

In the last meeting the Chief Manager(LB) was instructed to visit Industries Department in this regard as there was a mismatch in the number of loan application sourced and number of loan sanctioned. The Director, Industries Dept., GOM told that their Department has forwarded altogether 549 application for WCC to the controlling offices of banks (156 applications to SBI, 387 applications to MRB) and one each to branches of 5 banks i.e. MCAB, UCO, Vijaya Bank, Bank of India, Central Bank of India. He also said altogether 199 loans have been sanctioned. As some of the banks mentioned above reported not having received the loan applications the houses decided that henceforth the Industry Department will submit loan applications to the concerned branch of banks where the applicant is having an account and forward a copy of the forwarding letter to the controlling office that bank. It was also decided that the acknowledgement of receipt be obtained from the branches to which loan applications are submitted.

Action: Director (Commerce & Industries)

(The CM(LB) also had collected data on the actual position from branches of bank on WCC loans sanctioned is 198 as shown below):

- | | |
|--------------------------|-----------|
| (1) SBI, Thenzawl Branch | 85 nos. |
| (2) MRB, Thenzawl Branch | 70 nos. |
| (3) MRB, Haulawng Branch | 32 nos. |
| (4) MRB, Khawzawl Branch | 9 nos. |
| (5) MRB, Champhai Branch | 1 no. and |
| (6) MRB, Bungzung Branch | 1 no. |

c) DRI loan of Rs.20000.00 (Interest rate 4% P.A.) for IAY beneficiaries:

The RD department vide their letter dated 17.02.2016 informed that 4 applications for DRI Loan have been sent to MRB branches (3 to MRB E. Lungdar and 1 to MRB Tuipang). The Chairman, MRB told the house that RRBs are exempted from sanctioning of DRI loans as per RBI circulars. He said as per RBI guidelines DRI loans are to be sanctioned by commercial banks only. The Chairman MRB and Chief Manager (Lead Bank) are advised to visit the RBI office to ascertain the exact position in this regard. The Chief Manager (Lead Bank) have since visited the RBI office and confirmed that RRBs are excluded from sanctioning of DRI loans.

d) Urban Self Employment (SEP) under NULM:

The Director, UD&PA reported having finalized the bank-wise target for the FY 2016-17. After thorough discussion, it has been decided that banks should follow the RBI guidelines regarding financial pattern and procedure for interest subsidy. The Chief Manager (Lead Bank), Aizawl has been instructed to enquire about the RBI instructions in this regard. (The Chief Manager (Lead Bank) has since enquired the guidelines which are as follows):

Extract of RBI Master Circular RBI/2016-17/10 FIDD.GSSD.CO.BC.No.04/09.16.03/2016-17 dated July 01, 2016:

Para 4. Pattern of Financial Assistance:

The financial assistance available to urban poor in setting up individual and group enterprises will be in the form of Interest subsidy on the bank loans. Interest subsidy, over and above 7% rate of interest will be available on a bank loan for setting up of individual or group enterprises. The difference between 7% p.a. and the prevailing rate of interest will be provided to banks under DAY-NULM. Interest subsidy will be given only in case of timely repayment of loan. Suitable certification from banks will be obtained in this regard.

Para 5. Procedure for interest subsidy:

Para 5.1 All scheduled commercial banks (SCBs), Regional Rural Banks (RRBs) and Cooperative banks, which are on the Core Banking Solution (CBS) platform would be eligible for getting interest subvention under the scheme.

Para 5.2 After disbursement of loan to the beneficiaries, the concerned branch of the bank will send details of disbursed loan cases to ULB along with details of interest subsidy amount.

Para 5.3 The settlement of claims made by banks would be done on quarterly basis by the ULBs, however the submission of claims should be monthly. The ULB will check the data at their end and will release the interest subsidy amount (difference between 7% p.a. and prevailing rate of interest) to the banks.

e) Credit target and achievement of SHG under NRLM:

The chairman of MRB confirmed that that the total number of SHGs financed under NRLM was 31.

f) Housing for all (Urban) under UD & PA Department: The Director, UD&PA told the house that the bank-wise target for the FY 2015-16 which was to be carried over to 2016-17 for financing of construction of 1000 house has been finalized as per the decision of last SLBC meeting. He also placed the target for the FY 2016-17 for financing of construction of 2000 houses for the state had been approved by the Government. The Director of also told the house that when loan proposals were sourced, some Bank Managers refused to receive the same with an excuse that they do are not aware of the scheme. The Regional Manager, SBI, Shri Amitav Dutta told the house that no loan proposal should be refused/returned due to mere excuse of not knowing the scheme. He said banks should receive the applications and if they were not familiar to the particular scheme they should refer the matter to their controlling office for guidance. Thereafter, the house decided that distribution of bank-wise target for the Financial Year 2016-17 should be fixed in consultation between the department concerned and bankers. (The Joint meeting of UD&PA Department and Bankers on 1st September 2016 and have since decided that the bank-wise target should be fixed as per the formula as applied in the allocation of target for the FY 2015-16 which was being carried over to the FY 2016-17 and the UD&PA Department is entrusted to do the allocation accordingly. Banks will in turn distribute their share of allotment to their branches).

g) RSETI:

The Director SBI-RSETI, Aizawl told the house that he had so far forwarded 110 loan applications of those who had attended the training at their institute, under MUDRA scheme amounting to Rs.50,000/- only each to different bank branches through the Lead Bank Office, Aizawl. He said on a follow up visit to these bank branches only few branches sanctioned loans. He requested all bankers to sanction loan to these applicants. The house again requested all banks to sanction loan proposals sourced by the RSETI.

Action: Banks

The Director SBI-RSETI, Aizawl also told the house that construction of SBI-RSETI at IGC, Luangmual, Aizawl could not yet be started due to AMC Regulations as the project estimate and blue print require counter signature of a registered Engineer. SBI has requested for registration of Engineer from its LHO at Guwahati with the AMC but the regulations demanded that the Engineer from outside Mizoram must have an ILP of 2 years validity. He said the ILP has since been obtained with the help of the Deputy Commissioner, Aizawl and submitted to the AMC. The Deputy Commissioner, Aizawl told that the project had been delayed even though there was a sanction of more than Rs.1.20 crores for construction of RSETI building. He told that since ILP has been obtained and he is in touch with the Commissioner of AMC and was hopeful of getting the project sanctioned within this week.

h) Agricultural Advances, Flow of Credit to Agriculture and PMFBY:

In the last SLBC meeting the Convener told the house that the Government of India has launched Pradhan Mantri Fasal Bima Yojana (PMFBY) scheme on 18.02.2016 to enhance crops insurance where 100% of loanee farmers are to be covered for Kharif and Rabi crops. The Director of Agriculture, Dr C. Lazzariliana told the house that they are in touch with the Agriculture Insurance Company of India Ltd., Guwahati Regional Office and since more technical information are required to be collected and identification of crops for insurance

under could not yet be finalized and also talk about crop cutting experiments. The General Manager, NABARD told that crop cutting is for compensation. He said that for insurance the Agriculture Department should notify crops which are grown in majority in the state for covering under scheme. The Chairman, of the meeting opined that the agriculture department is not identifying the real issue and requested them to study the issue in some greater detail otherwise we are not making any headway.

The Chief Manager (Credit), SBI told the house that all crop loan borrowers are to be covered under the scheme which was launched on 18.02.2016 but since the notification of crops for covering under insurance was issued bankers are liable for compensation if any situation arises. If farmers cannot be covered under insurance bankers will be liable and when bankers are liable whole thing will come up why it is not covered under insurance. The DGM, NABARD, Shri J Suresh also told crop insurance should have been started with kharif crop with the dateline of 10th August 2016 and that if anything happened the concerned bank manager will be accountable for non-insurance. The Secretary, RD Dept., Shri Lalhmingshanga told that in their experience farmers in Mizoram are not willing to pay the insurance premium. However it was clarified that crop loan borrowers will not have any objection to pay the premium.

Action: Director of Agriculture

i) Scale of Finance (SoF):

The CEO, MCAB told the house that the State Level Technical Group Committee meeting was held on 5th July, 2016 wherein Chief Manager (Lead bank), Aizawl also attended and finalized the Scale of Finance (SoF) for crop loan for the FY 2016-17 which was forwarded to the Chief Manager (Lead Bank), Aizawl. The house requested the Chief Manager (Lead Bank) to send the SoF to all banks immediately.

(The SoF for FY 2016-17 has since been sent to all banks and District Agriculture Offices in the state).

The DGM, NABARD also told that the SoF for the Financial Year 2017-18 is also to be fixed well in advance and to be completed by November 2016. The house requested the CEO, MCAB to follow up the matter.

Action: Director of Agriculture

j) Opening of Bank Branch/ATM:

i) In the last meeting, the house was told that Tuisualral Bank Demand Committee has requested the Deputy Commissioner, Aizawl District for opening a Bank Branch at Sakawrdai. RBI has forwarded a copy of the request letter to us. Lower Sakawrdai is having a population of 2505 and it falls under SSA of Vijaya Bank. In that meeting the representative of Vijaya Bank had told the house that they have not received any instruction from their higher authorities for exploring possibility of opening a new branch at Sakawrdai. The General Manager of RBI today clarified that they (Vijaya bank) are not supposed to wait for instruction from the higher authority as this was the decision of the SLBC. She said that they are supposed to submit a proposal for opening of a branch to their controlling authority after doing necessary survey on the viability etc. She requested the Vijaya Bank to go to Sakawrdai and see the possibility of opening a branch over there. The Chief Manager, Vijaya Bank told that he will look into the matter and send proposal to their controlling office.

ii) The All Farmer's Union (AMFU) requested Chief Secretary, GOM for opening of MRB Branch at Darlawn. As Darlawn is a Notified Town having 450 households falls under the service area of SBI which is already having a branch there, the Chairman, MRB told that they are going to open a branch at Phullen village instead of Darlawn within October 2016.

iii) Opening of SBI ATM at Darlawn: In the last meeting the house requested the SBI to open an ATM at Darlawn town as soon as possible. Today the AGM, SBI told the house that proposal had been sent to the Corporate Centre for opening of ATM at Darlawn as approval is required to be obtained.

k) Financial Literacy Camp (FLC) conducted up to March 2016:

Banks are requested to give data (on target and actual conducted) in FLC to the Chief Manager (Lead Bank) for discussion in the next SLBC meeting. The GM, NABARD told that they have received FLC calendar from MRB and MCAB and request other banks to submit the calendar to them for sanction. The GM, RBI also told that they have also conducted FLC and asked why other banks cannot do the same.

Agenda-3: Achievement of Government Sponsored Schemes target for financial year 2016-17:

a) The Margin Money allocated for the State for the FY 2016-17 is Rs.1310.74 lakhs. In the last meeting it was decided that target for each bank should be made with an increase of 30% over last year’s achievement for those who achieved their target and 30% increase over last year’s target for those who did not achieve their target. The sponsoring agencies were authorized and instructed to fix the target accordingly and to send the target to banks without bringing back to the SLBC meeting. Banks are also requested to achieve 100% of the target for this financial year (2016-17). The target has since been made and sent to all banks. No new loan and Margin Money utilized has been reported during the period under review as no application has been forwarded to banks so far. The Chief Manager (Credit), SBI suggested that the nodal agencies should try not to select too many candidates for same trade like tailoring for a particular branch / village which the nodal agencies told they will take care.

Action: KVIC/KVIB and & Industries dept.

b. Credit target and achievement of SHG for 2016-17 under NRLM:

The annual target for financing of SHGs under NRLM in respect of different nodal agencies for the year 2016-17 has been approved as under:

(i) Credit target Under NERLP:

MIZORAM			AIZAWL DISTRICT		
Bank	Target No	Achievement	Bank	Target No	Achievement
MRB	300	0	MRB	300	0
SBI	23	0	SBI	23	0
CANARA	2	0	CANARA	2	0
MCAB	1	0	MCAB	1	0
TOTAL	326	0	TOTAL	326	0

No new loan has yet been sanctioned under the scheme.

Action: CanBank/MCAB/MRB/SBI

(ii) Credit target Under MZSRLM

Bank	MIZORAM					
	Target No			Achievement		
	New	Renewal	Total	New	Renewal	Total
MRB	90	18	108	0	0	0
SBI	6	0	6	0	0	0
MCAB	4	0	4	0	0	0
TOTAL	100	18	0	0	0	0

Bank	SERCHHIP DISTRICT					
	Target No			Achievement		
	New	Renewal	Total	New	Renewal	Total
MRB	51	16	66	0	0	0
SBI	6	0	6	0	0	0
MCAB	0	0	0	0	0	0
TOTAL	57	16	72	0	0	0

Bank	KOLASIB DISTRICT					
	Target No			Achievement		
	New	Renewal	Total	New	Renewal	Total
MRB	39	2	41	0	0	0
SBI	0	0	0	0	0	0
MCAB	4	0	6	0	0	0
TOTAL	43	2	45	0	0	0

The MzSRLM representative told that they have sourced 25 loan applications to MRB during the quarter under review which is yet to be sanctioned. The Chairman MRB told that they will be able to sanction the loans within September, 2016. The Regional Manager, SBI Shri Amitav Datta also told that loan proposals forwarded to SBI, Khumtung Branch will be sanctioned within September, 2016.

Action: MCAB/MRB/SBI

Agenda – 4: Development in Banking Operation (CD Ratio) in the State:

Rs. In lakh

Financial year 2016-17	Deposit	Advance	CD Ratio
June 2016	649470.92	285407.75	43.94%
March 2016	642318.55	283861.04	44.19%
December 2015	581688.10	276507.30	47.54%
September 2015	597659.11	264125.86	44.19%
June 2015	562564.74	250319.75	44.50%

The SLBC Convener told the house that the CD Ratio is of the same position and hovering around 44.00% as on 30.06.2016 also.

List of Banks whose CD ratio is less than 20%:

Rs. In lakh

Sl No.	Bank Name	Deposit Amount	Advances Amount	CD Ratio June 2016 quarter	CD Ratio March 2016 quarter	CD Ratio Dec 2015 quarter	CD Ratio Sept 2015 quarter	CD Ratio June 2015 quarter
1	YES	2645.00	3.00	0.11%	0.11%	0.22%	0 %	0%
2	ICICI	3679.00	130.06	1.40%	3.54%	1.69%	1.58%	2.56%
3	FED	1653.29	93.80	12.54%	5.67%	7.20%	7.03%	7.35%
4	SIB	1409.26	173.60	16.45%	12.32%	10.05%	12.43%	11.28%
5	AXIS	28827.89	4843.89	14.84%	16.80%	16.57%	12.65%	11.39%

The Chairman of the meeting told the house that Yes Banks Pvt. Ltd. is not improving their CD ratio. The General Manager, RBI and the Branch Manager of Yes bank Ltd. told the house the bank which was initially opened for collecting deposits only has since been authorized by their controlling authority to sanction loans and will start giving loans. The Chief Manager (Credit), SBI told that no banks should give an excuse like not having sanctioning power of loan because whatever loan proposal received by SBI's small branches are also forwarded to controlling office for sanction and similar process could be introduced for private banks also. The General Manager, NABARD also told that loan proposal received by private bank branches should also be forwarded to their controlling office for sanction.

Action: Axis Bank/ICICI Bank/Federal Bank/SIB & Yes Bank**District- wise CD ratio for June 2016 quarter:**

Rs.in lakh

District	Deposit	Advance	CD Ratio of June 2016	CD Ratio of March 2016	CD Ratio of Dec 2015	CD Ratio of Sept. 2015	CD Ratio of June 2015
AIZAWL	496556.48	178272.40	35.90%	39.90%	37.00%	36.27%	36.61%
LUNGLEI	45142.99	28439.24	62.06%	62.83%	63.03%	63.82%	64.84%
KOLASIB	22607.68	10133.64	44.82%	44.55%	45.89%	44.59%	44.97%
MAMIT	13784.76	6891.40	49.99%	52.34%	49.65%	51.80%	51.67%
LAWNGTLAI	16241.34	20519.60	126.30%	145.45%	135.69%	154.57%	155.36%
SAIHA	13469.28	15722.91	116.73%	128.10%	98.53%	114.13%	113.15%
CHAMPAI	25293.62	16505.14	65.25%	71.54%	62.91%	69.35%	69.89%
SERCHHIP	16374.77	8929.42	54.53%	53.30%	50.26%	56.76%	56.76%
Total	677173.33	304427.57	44.96%	47.54%	44.19%	44.50%	44.83%

Priority Sector Advances as on 30.06.2016:

Rs. In lakh

Total Advances	Priority sector advances	percentage
285407.75	179134.46	62.76%

Agenda – 5: Achievement of Annual Credit Plan (ACP)

The position of achievement of ACP as on 30.06.2016 is as under:

Br no	Name of District	Total Priority Sector			Non Priority Sector		
		Target for 2016-17	Achiv 2016-17	%	Target for 2016-17	Achiv 2016-17	%
88	Aizawl	50541.00	10048.07	19.88	30700.00	6550.94	21.34
13	Serchhip	2315.00	525.82	22.71	890.00	147.62	16.59
20	Champhai	4290.00	1305.87	30.44	2105.00	270.66	12.86
16	Kolasib	4168.31	835.86	20.05	764.00	232.49	30.43
10	Mamit	2901.42	516.42	17.80	970.00	94.45	9.74
21	Lunglei	3170.00	2047.98	64.61	1020.00	693.24	67.96
11	Lawngtlai	2518.00	337.71	13.41	600.00	112.72	18.79
7	Saiha	2586.00	101.25	3.92	800.00	226.96	28.37
186	TOTAL	72489.73	15718.98	21.68	37849.00	8329.08	22.01

After discussion, the house was told that the achievement for the first quarter i.e. 21.68% is not very bad. It was however told that while some banks are doing so well, others are not doing well. This should not happen. The LDMs of districts where achievement is less should be very proactive and to actively follow up with the branches in their district.

Agenda – 6: Agricultural Advances and Flow of Credit to Agriculture as on 30.06.2016:

Rs. in lakh

Total advance	Total AGL Advance	Percentage
285407.75	33747.40	11.82%

Agricultural Advances are below the required bench mark of 18%.

Agenda – 7: Review of Performance under ACP up to June 2016:

Summary Segment Wise:

Rs. In Lakh

Segment	Target	Achieved	percentage
Agriculture	14888.83	1777.33	11.94%
Crop Loan*	6156.00	861.22	14.00%
MSE	13343.64	4758.41	35.66%
Services	44257.26	9183.24	20.75%
Priority Total	72489.73	15718.98	21.68%
Non priority	37849.00	8329.08	22.01%
Total	110338.73	24048.06	21.79%

* Included in Agriculture.

The house was told that the achievement in agriculture is very low and banks should give more thrust in the area.

Action: Banks

Agenda -8: Opening of Bank Branch at Sakawrdai:

The matter has already been discussed at follow up action on the decision of SLBC meeting dated 27.06.2016 at Agenda No. 2(j).

Agenda – 9: Financial Literacy Camp (FLC) conducted up to June 2015:

The matter has already been discussed at follow up action on the decision of SLBC meeting dated 27.06.2016 at Agenda No. 2(k).

Agenda – 10: Credit Linkage to Pradhan Mantri Awas Yojana (PMAY) – Gramin:-

- i. The scheme involve providing assistance for construction houses in rural areas with an assistance per unit of Rs 1.20 lakh in plain area and assistance of 1.30 lakh in hilly areas will be provided for construction of homes.
- ii. The beneficiary would be facilitated to avail loan up to 70000.00 rupees for construction of the house which is optional.
- iii. Rural Development Department, GOM, will identify the beneficiaries opting for loan assistance.
- iv. So far no such loan proposals have been sanctioned. The Rural Development Department, GOM will appraise the house on the matter.

The Secretary, RD Department told that the PMAY (Gramin) was the earlier Indira Awas Yojana. The quantum has been raised from Rs.75,000/- to Rs.130,000/- in hilly areas like Mizoram. He said that there are some backlogs in IAY and unless this backlog is saturated they could not go for this new the new scheme of PMAY and they are working to clear the backlog shortly. He said that since the assistance is quite substantial i.e. Rs.130,000/- per beneficiary, there may not be many applicant for loan under the scheme as bank loan is optional. He said having done survey on families eligible for the assistance and there are 21,830 families eligible in the state.

Agenda – 11: Any other with the permission of the chair

a) Solar Powered Irrigation scheme

The GM, NABARD told that the Government of India has launched Solar Water Pumping System for Irrigation and Other Purposes and NABARD is ready to give Subsidy amount upfront and requested banks to popularize the scheme and to finance them for which pamphlets on the scheme were distributed among the participant and also sent to banks.

b) Aadhaar Seeding etc.:

(i) The Deputy Commissioner, Aizawl District told the house that banks in Aizawl are not accepting the Aadhaar consent form for seeding of Aadhaar number with the account. The Project Director, DRDA Aizawl District also supplemented the DC similar problem with banks. He said that BDOs could not submit the consent forms to the banks as Branch Managers refused to accept them with an excuse of not having received instruction from their higher authorities. He requested the banks to instruct their branches to accept the Aadhaar consent letter.

(ii) He also told the house that all individual accounts under MGNREGA have to be converted into PMJDY account as the PMJDY account is having an accidental insurance of Rs.1.00 lakh. The performance under conversion of account into PMJDY account in Darlawn C&RD Block is 52% only which is very low. He requested bankers to instruct their branches to convert the accounts into PMJDY account.

(iii) He also told the house that the Ministry of Finance, Government of India has already approved conversion of joint account to single individual account for MGNREGP purposes as per video conference of DFS and RD two weeks earlier. He requested bankers to convert those joint accounts to individual account as and when the account holders request for it.

Action: Banks

The chairman asked bankers to furnish accurate data in future. He also asked to give the full form of all abbreviations in the agenda booklet in future.

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

LISI OF PARTICIPANTS IN SLBC MEETING FOR THE QUARTER ENDED JUNE 2016 HELD AT AIZAWL ON 29.08.2016

SNO	NAME	DESIGNATION	DEPARTMENT/ ADDRESS	MOBILE NO.	EMAIL ADDRESS
1	Shri Lalmalsawma, IAS	Chief Secretary	Govt. of Mizoram, Aizawl		
2	Shri Amitav Dutta	Regional Manager	SBI, RBO, Aizawl	7896000817	agmr3.romizoram@sbi.co.in
3	Shri Ralte Ralkhuma	Chief Manager(LB)	LBO, Aizawl	9436141434	purala.ralte@sbi.co.in
4	Shri Lalhmingthanga IAS	Secretary, RD Dept.	Govt. of Mizoram, Aizawl	9436366867	hmingtea.ias@gmail.com
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