

**MINUTES OF THE STATE LEVEL BANKERS' COMMITTEE MEETING OF MIZORAM FOR  
THE QUARTER ENDED JUNE, 2020 HELD ON 08.10.2020**

The SLBC Meeting of Mizoram for the quarter ended June, 2020 was held at the Conference Hall, New Secretariat, Aizawl on 08.10.2020 at 11:00am and it was chaired by Shri Lalnunmawia Chuaungo, IAS, Chief Secretary, Govt. of Mizoram and was also attended by senior officials from RBI, NABARD, Government Departments and various Banks in the State.

Shri LP Lalchangkima Regional Manager, SBI, the convener Bank, Mizoram in his opening address, welcomed everyone present in the Hall. He informed the House that the meeting was attended by 44 participants. However, he pointed out that the following banks were absent without any prior information, a matter which is seriously viewed by the committee: Bank of Baroda, Bank of Maharashtra, Canara Bank, ICICI, IDBI, IndusInd Bank, PNB, Union Bank & Yes Bank.

Shri Lalnunmawia Chuaungo, IAS, Chief Secy, GoM and Chairman, SLBC in his opening remarks began by expressing the unprecedented circumstances caused by the widespread current Covid'19 pandemic which has affected overall socio-economic activities and hampered the normal functioning of institutions in the State. The presence of minimal participants from the banking fraternity in this session itself is not an encouraging sign.

He stressed upon the importance of deliberations and its outcome in SLBC Meeting and the subsequent follow-up action taken by the banks in improving the overall banking infrastructure and also in meeting the targets set by Reserve Bank of India and achieving the objectives of Government of India.

The chairman expressed serious concern over the significant decline of CD Ratio in the State in comparison to the corresponding fiscal quarter of last financial year. Taking cognizance of the current pandemic, he requested the banks to put in more efforts to face the challenges and help in sustaining and reviving the economy.

He emphasized the important role played by the financial institutions and requested the member Banks to reach out to all the sections of the society and play a vital role in reviving the economy of the State of Mizoram.

In his Agenda presentation, Shri LP Lalchangkima, AGM (SBI) began by conveying the best wishes from Shri Ramesh R S, Chief General Manager, SBI (NE Circle) & Co-chairman of SLBC, Mizoram to the committee as he could not attend the meeting in person due to Covid'19 restrictions and the written exemption was accorded by Chairman of SLBC.

Thereafter, the meeting proceeded with a discussion on Agenda and related issues:-

**1: Adoption of minutes of the last meeting:** The SLBC Convenor informed the house that the Minutes of State Level Bankers' Committee meeting held on 07.07.2020 for the quarter ended March, 2020 were circulated to all members. Since no request for amendment has been received the house adopted the minutes.

## 2. Review of Action taken report on Minutes of last SLBC Meeting dated 07.07.2020:

ATR seen, explained and approved by the committee.

**i) Progress on Roadmap for providing banking services in every village having population below 2000:** The committee requested all banks to complete coverage of all allotted villages under roadmap either by opening brick and mortar branch or by appointing BC within December, 2020. Banks are also advised to find ways in collaboration with MzSRLM for appointment of BC.

**(Action: All allotted Banks)**

**ii) Opening of ATM at Bethlehem Veng and Republic Veng:** The allotted Banks viz. PNB and YES banks were unable to install ATMs in these two localities, Shri C. Lalsawivunga, Hon'ble MLA has approached the Mizoram Cooperative Apex Bank to set up ATMs and has offered a portion of his building for ATMs to ease the problems faced by the people under his constituency. MCAB agreed to install ATM machine within a short period.

**(Action: MCAB)**

### 3. a) Deposits, Advances & CD Ratio for Mizoram as on 30.06.2020.

The details of Deposit Advances and CD Ratio were presented to the committee wherein CD Ratio was shown as 37.09% with a YoY negative growth of 18.41% as on June 2020 vis-à-vis June 2019.

Aizawl and Hnahthial Districts are having CD Ratio less than 40% and Special DCC Meeting has also been held. Suggestions made towards improvement of CD ratio in the Spl. Sub-Committee of DCC were discussed at the main DCC meeting.

The chairman informed all banks to put more effort in their lending with special focus on ECGLS, PM Kisan and PMSVANidhis desired by the central government during this covid-19 time.

**(Action: All Banks)**

## 4. Review of credit disbursement by banks:

**i) Achievement under Annual Credit Plan (ACP) of the State, Priority Sector Lending:** The overall achievement of the ACP target under priority sector up to June, 2020 is 12.16%. Segment-wise achievement is shown below:

1	Agriculture	559.97	19.51	3%
	Crop Loan*	236.09	9.51	4%
2	MSE	926.91	185.73	20%
3	Other Priority Sector	743.99	66.16	9%
	<b>Priority Total</b>	<b>2230.87</b>	<b>271.4</b>	<b>12%</b>
4	Non priority	724.53	96.79	24%
	<b>Grand Total</b>	<b>2955.4</b>	<b>368.19</b>	<b>12%</b>

There are 2 banks who reported **Zero** achievement on Annual Credit Plan under priority sector for FY 2020-21 up to June, 2020. These banks are **Indian Bank and ICICI**.

The chairman reiterated to all banks to achieve a desirable level during the December, 2020 quarter.

**(Action: Indian Bank & ICICI Bank)**

**ii) Flow of credit to MSMEs:**

The committee was told that there is an achievement of Rs.185.73 crores under MSME finance up to June 2020, a positive growth of Rs.102.28 crores as against June, 2019. The total loan outstanding under the portfolio as on June, 2020 is Rs. 1027.50 crores an increase of Rs.37.29 crores over June, 2019.

There are 12 banks having a negative growth against the corresponding quarter last year. Names of negative growth banks are: BOI -0.68crs, IDBI-4.31crs, Indian Bank 0 achievement, PNB-0.43crs), Syndicate -0.15crs, UBI -4.80crs, Bandhan -5.14 crs, Federal -0.21crs, HDFC -1.50crs, ICICI 0 achievement, Indus -15.73crs, and MCAB -0.66crs. Chairman asked all these banks to improve their credit growth by September Quarter, 2020.

**(Action: Concerned Banks)**

**(iii) Discussion on 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 (DAY-NRLM, DAY-NULM, PMEGP, etc.) up to the quarter ended June, 2020 is as under (Amt. in crores):

SINo	Particulars (Scheme)	Target Nos.	Achievement/ Disbursement Nos	Amount
1	DAY-NRLM		87	2.19
2	DAY-NULM SEP- Individual	595	13	0.21
3	DAY-NULM SEP- Group	111	0	0
4	DAY-NULM SHG Bank-Linkage	160	41	0.18
6	MUDRA (Sishu)		2630	9.90
7	MUDRA (Kishore)		742	6.62
8	MUDRA (Tarun)		176	5.68
9	Stand-Up India		47	6.85
10	PMEGP	234	242	6.03

**NRLM:** Except Canara, SBI, MRB & MCAB all other banks do not report any sanction of loan under NRLM.

**NULM:** Except Canara, SBI, MRB & MCAB all other banks do not report any sanction of loan under NULM.

**MUDRA:** There are 12 Banks that do not report sanction of loan under MUDRA during the quarter. They are - BoB, Bol, BoM, CBI, IND, IOB, UBI, Axis, ICICI, INDUS, NESFB, and Yes Bank.

**PMEGP:** There are 14 Banks that do not report sanction of loan under PMEGP up to the quarter, they are - BOI, BOM, Indian, SYN, UBI, UNI, AXIS, BANDHAN, FEB, HDFC, ICICI, INDUS, NESFB and Yes Bank.

The Chairman directed all banks to improve the sanction of loans under Central Government Schemes to uplift the down trodden in the society. He categorically stated that there should not be a NIL reports from any bank in the next quarter.

**(Action: All Banks)**

***(iv) KCC loan, crop insurance under PMFBY and related issues***

**a. KCC Loan**

The committee was told that there is a YoY positive growth of 1502 on units in KCC loan sanctioned for the FY 2020-21 as on June, 2020 vis-à-vis June, 2019.

**b. Crop insurance under PMFBY and related issues:**

The crop loan insurance under PMFBY scheme has not yet been implemented in the state till date.

***(v) Grant of Education Loans***

The committee was informed that there is a growth in the number of achievements under education loan during the year upto June, 2020 over June 2019. The total Number of loan sanctioned up to June 2020 is 20 Nos. amounting to Rs. 65.97 lakh as against 1 loan amounting to Rs. 0.05 lakh as on June, 2019.

***(vi) Progress under SHG-bank linkage***

The committee was told that there is a negative growth of 521 in units with an amount of Rs. 380.00 crores on financing Direct SHG-bank linkage as on June, 2020 vis-à-vis June, 2019. All the banks were directed by Chairman to improve their performance under SHG linkage.

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

The position of NPA under schematic lending etc. as on June, 2020 uploaded by banks is as under (Amount in crores):

<b>Sl. No.</b>	<b>Scheme</b>	<b>NPA No</b>	<b>NPA Outstanding</b>
1	Priority Agri	9704	71.29
2	Non-Priority Agri	78	0.66
3	Priority MSE	7492	189.37
4	Non-priority MSE	0	0
5	Priority Education	30	0.93
6	Non-priority Education	5	0.14
7	Priority Housing	434	25.06
8	Non-priority Housing	18	0.7
9	Priority Others	7	0.59
10	Non-priority Others	170	2.68
11	PMEGP	266	4.67
12	NRLM/SGSY	10	0.06

## 6. Progress under SurakshaBimaYojana (Social Security Scheme)

The position of SBY (Social Security Schemes) of the State in FY 2020-21 upto June, 2020 is as under:

PMJBY			PMSBY			Enrolment under APY
Enrolment	Eligible cases	Renewals	Enrolment	Eligible cases	Renewals	
114415	416660	91067	178516	575572	134798	6581

The Chairman while expressing his unhappiness over the performances of some banks, requested Banks to enroll maximum eligible citizens especially lower strata of society under these schemes.

**(Action: All Banks)**

## 7. Explore the scope of state-specific potential growth areas and the way forward-choosing partnership – Study on Credit requirement and gaps :

At the initiative of the SLBC, NABARD has commissioned a study on assessment of credit requirement and gaps in respect of agriculture and allied sector, after completion of the survey it will be submitted to the SLBC. SLBC requested the concerned department to submit questionnaires to NABARD before 31.12.2020 and NABARD to submit final report by 31.01.2021.

**(Action: Agri.Deptt./NABARD)**

## 8. 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:

### ***(i) RSETI at Aizawl***

The committee was told that RSETI at Aizawl could not hold any training programme during the quarter due to covid-19 as the rural people hesitated to come to Aizawl to undergo training.

### ***(ii) RSETI at Kolasib***

The MRB has reported that RSETI at Kolasib is ready to open depending on the situation of covid-19 by December 2020 or latest by January 2021. MRB Chairman has informed the house that they are awaiting for approval from Ministry of Rural Development, govt. of India.

### ***(iii) RSETI for Lunglei***

The meeting had entrusted the HDFC Bank to find ways to sponsor RSETI in Lunglei district and communication was sent in this regard. However, **HDFC Bank has not done any progress for setting up of RSETI.**

**(Action: HDFC Bank)**

### ***(iv) RSETI for other districts***

Regarding sponsorship of RSETI for other districts in the state no bank has come forward as yet till date.

(v) **RSETI pending claim** of Rs. 33, 46,494.00 (Rupees Thirty Three Lakhs Forty Six Thousand Four Hundred Ninety Four) only claims submitted by RSETI are still pending with SRLM from Financial Year 2017-18 to 2019-20. SRLM is requested to settle the claim immediately.

**(Action: SRLM)**

### **9: Discussion on Banking Related Cyber Frauds, phishing, etc.**

The representative of Police Department informed the committee that cyber crime is very rampant in today's world, fraudsters are operating through Facebook and social media, their department arranged for awareness campaign through Press Release from time to time. As on date there are 4 banking related cases and cybercrime 10 cases.

### **10. Annual Target of credit linkage under NRLM (MzSRLM)**

The draft annual target for financing SHGs for the FY 2020-21 presented by representative from Project Director, NULM, UD&PA Deptt. Govt. of was discussed and approved for implementation. District-wise target is shown below:

#### **District-wise Self-Employment Programme (SEP) Target for the FY 2020-2021**

<b>Sl. No.</b>	<b>Name of District</b>	<b>Individual (I)</b>	<b>SHG-BLK</b>	<b>GE (Group Enterprise)</b>
1	Aizawl	160	40	30
2	Lunglei	75	25	13
3	Champhai	70	30	15
4	Kolasib	65	20	13
5	Serchhip	60	20	10
6	Lawngtlai	50	13	10
7	Mamit	55	10	10
8	Saha	60	10	10
9	Saitual	8	0	4
10	Hnahthial	12	0	6
11	Khawzawl	12	0	6
<b>TOTAL</b>		<b>627</b>	<b>160</b>	<b>127</b>

#### **11 : Annual Target under PMEGP (Table may be shown separately in booklet)**

The draft annual target under PMEGP for the FY 2020-21 presented by the State Director, KVIC, Mizoram was discussed and approved for implementation. The district wise target allocation under PMEGP of different agency for the FY 2020-21 is as under.

**Tentative District-wise target allocation under PMEGP for the FY 2020-21 (Amount in Rupees Lakh)**

Sl. No.	Name of District	KVIC(RURAL)			KVIB(RURAL)			DIC(RURAL)			TOTAL		
		No. of Projects	Margin Money	Empl.	No. of Projects	Margin Money	Empl.	No. of Projects	Margin Money	Empl.	No. of Projects	Margin Money	Empl.
1	Aizawl	33	82.5	264	40	100	320	44	110	352	117	292.5	936
2	Champhai	34	85	272	43	107.5	344	41	102.5	328	118	295	944
3	Hnahthial	28	70	224	35	87.5	280	40	100	320	103	257.5	824
4	Khawzawl	27	67.5	216	35	87.5	280	40	100	320	102	255	816
5	Kolasib	33	82.5	264	38	95	304	41	102.5	328	112	280	896
6	Lawngtlai	33	82.5	264	32	80	256	42	105	336	107	267.5	856
7	Lunglei	30	75	237	44	110	352	41	102.5	328	115	287.5	920
8	Mamit	33	82.5	264	40	100	320	43	107.5	344	115	292.5	936
9	Saitual	29	72.5	232	35	87.5	280	0	0	0	64	160	512
10	Serchhip	33	82.5	264	0	0	0	43	107.5	344	76	190	608
11	Siaha	30	75	240	0	0	0	43	107.5	344	73	182.5	584
<b>Total</b>		<b>343</b>	<b>857.5</b>	<b>2741</b>	<b>342</b>	<b>855</b>	<b>2736</b>	<b>418</b>	<b>1045</b>	<b>3344</b>	<b>1102</b>	<b>2760</b>	<b>8832</b>

**12:** As requested by the Nodal Officer, SLBC, Mizoram the 18 villages covered by IPPB even though their identified banking touch points are falling beyond the 5 kms radius criteria, as the IPPB Banking Agents/Postal Employees (GDS/BPM) within these banking touch points are servicing these villages and providing banking services to these villages. Accordingly, it was approved by SLBC. The name of the villages covered is as under.

Sl.No.	Name of District	Name of Village
1	Mamit	Saitlaw
2	Kolasib	Khamrang
3	Saitual	Tawizo
4	Khawzawl	Khualen
5	Champhai	N.E. Diltlang
6	Lunglei	Kawnpui W
7	Lunglei	Ukdasuri (Tuilet)
8	Lunglei	Sailen
9	Lunglei	Runtung
10	Lunglei	Buknuam
11	Lunglei	Tualthu
12	Lunglei	Thlengang
13	Lawngtlai	Parva I
14	Lawngtlai	Parva II
15	Lawngtlai	Kawrthindeng
16	Lawngtlai	Zochawchhuah
17	Lawngtlai	Ngengpuitlang
18	Lawngtlai	Hmunnuam

Sd/-  
(LalnunmawiaChuaungo, IAS),  
Chairman & Chief Secretary,  
Govt. of Mizoram, Aizawl.

Copy forwarded to all Member Banks, SLBC Mizoram/Lead District Manager, Aizawl, Lunglei, Lawngtlai, Kolasib&Champhai for information and necessary action.

( Lalnilawmi )

Chief Manager & Coordinator,  
SLBC Mizoram.

**Annexure-A**

**LIST OF PARTICIPANTS IN THE SLBC, MIZORAM MEETING  
FOR THE QUARTER ENDED JUNE, 2020 HELD ON 08.10.2020**

**(A) State & Central Government Officials**

Sl. No.	Name	Designation	Department	Address
1	ShriLalnunmawiaChuaungo, IAS	Chief Secretary	Govt. of Mizoram	Aizawl
2	ShriVanlalchhuanga, IA&AS	Finance Commissioner	-do-	Aizawl
3	Dr. C Vanlalramsanga	Comm& Secretary	Planning	Aizawl
4	Dr. LalzirmawiaChhangte	Spl. Secretary	LESD & E Deptt	Aizawl.
5	Smt. ZaithanmawiiRalte	Sy. Secretary	Comm& Industries	Aizawl
6	ShriLalhmunsiamia	Addl. Director	Comm& Industries	Aizawl
7	Shri C CLalchhuangkima	Joint Secretary	Rural Development	Aizawl
8	Shri C Lalthlamuana	Dy. Director (P&M)	Agriculture Deptt.	Aizawl
9	Smt. LalropuiiRalte	Jt. Director	IF & SL	Aizawl
10	ShriLalbiakthangaKhangte	DIG (NR)	Police Deptt.	Aizawl
11	ShriAmolSarkar	Asstt. Commissioner	D C Office,	Aizawl
12	Shri HVL Zarzoenga	Proj Director(NULM)	UD & PA Deptt.	Aizawl
13	Smt. H. Lalchhandami	CEO, MzSRLM	Rural Dev. Deptt.	Aizawl
14	ShriLunzosang	S M M (FI), MzSRLM	R D Deptt.	Aizawl
15	Smt. Krosszarmawii	SMM	UD & PA Deptt.	Aizawl
16	ShriNilimeshSarkar	Nodal Officer(PMEGP)	KIV State Office	Aizawl
17	Shri K J Bhosale	Director	KVIC State Office	Aizawl
18	Surg Lt CdrLalnuntluanga	Director	Sainik Board	Aizawl
19	Shri F Lalrinenga	CEO	M K V I B	Aizawl
20	Smt. Lalnuntluangii	Dy C E O	M K V I B	Aizawl

**B) RBI, NABARD, SIDBI, NEDFI etc.**

1	Smt. Mary L Deng	General Manager	R B I	Aizawl
2	Shri S N Mallick	General Manager	N A B A R D	Aizawl.
3	Shri T Sudheer	Dy. Gen Manager	N A B A R D	Aizawl
4	ShriDhrubaJyoti Das	Manager	R B I	Aizawl
5	Shri Robert C Lalremruata	Branch head	N E S F B	Aizawl

**C) Convener Bank**

1	Shri LP Lalchangkima	R M (SLBC)	S B I, RBO	Aizawl
2	Smt. Lalnilawmi	Chief Manager(SLBC)	S B I, RBO	Aizawl
3	Smt. P C Lallawmkimi	Chief Manager (LB)	S B I, LBO	Aizawl

**Other Banks/Insurance Companies etc.**

1	Shri Jaya Chandra	Chairman	Mizoram rural bank	Aizawl
2	ShriLalzuaahliana	Chief Executive Officer	Mz Coop Apex Bank	Aizawl
3	Shri J Baite	Senior Manager	Punjab National Bank	Aizawl
4	Shri P Singait	Branch Manager	Punjab & Sind Bank	Aizawl
5	ShriUtsavDey	Asst. Manager	Indian Bank	Aizawl
6	Shri Justin Jose	Chief Manager	South Indian Bank	Aizawl
7	Shri John Lalthanpuia	Manager	Bank of India	Aizawl
8	Smt. K. Zorampari	Branch Head	Bandhaan Bank	Aizawl
9	ShriGulzarHussain	DVP & Cluster Head	Axis Bank	Aizawl
10	ShriGautamWankem	AVP & Branch Head	Axis Bank	Aizawl
11	ShriRajnisSarda	Cluster Head	HDFC Bank	Aizawl
12	ShriLalrohluapakuangte	Branch manager	Central bank of India	Aizawl
13	ShriDebraj Das	Branch Manager	HDFC Bank	Aizawl
14	ShriGinlianKhup	-do-	Indian Overseas Bank	Aizawl
15	ShriSachidanandaBehara	Asstt. manager	Federal bank	Aizawl
16	ShriLalnuntluangaColney	Manager	I P P B	Aizawl