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**MINUTES OF THE STATE LEVEL BANKERS' COMMITTEE MEETING OF MIZORAM  
FOR THE QUARTER ENDED SEPTEMBER, 2020 HELD ON 16.12.2020**

The SLBC Meeting of Mizoram for the quarter ended September, 2020 was held through Video Conferencing on 16.12.2020 at 12:00 Noon. The Meeting was co-chaired by Shri Lalnunmawia Chuaungo, IAS, Chief Secretary, Govt. of Mizoram and Shri Sanjeev Nautiyal, Dy. Managing Director, State Bank of India, Corporate Centre, Mumbai. The Meeting was attended by Shri Jayateertha V Jainapur, General Manager (NW-II), State Bank of India, Local Head Office, Guwahati as well as senior officials from RBI, NABARD, Government Departments and various Banks operating in the State.

Shri LP Lalchangkima Regional Manager, SBI, Aizawl, Mizoram initiated the meeting by greeting all the members participating in the meeting.

Shri Jayateertha V Jainapur, General Manager (NW-II) SBI, LHO, Guwahati and SLBC Convenor welcomed the dignitaries and all the members participating in the meeting. He highlighted the performance of banks on various parameters and expressed his concern over decline in CD Ratio of the State from 39.58 % in March, 2020 to 38.83 % in quarter ending Sept,2020. Decline of CD ratio, he said, can be attributed to nationwide total lockdown and closure of many business establishments during the Covid-19 pandemic. He also requested all member banks to improve their Priority Sector and Agriculture lending through financing of piggery, poultry, fisheries and other cash crops so as to achieve the 18 % benchmark in Agriculture. He also requested all banks to improve their lending in govt. sponsored schemes and MUDRA. He also stressed the need for covering the people at the bottom of pyramid through various Social Security Schemes like PMSBY, PMJJBY and APY.

Shri Sanjeev Nautiyal, DMD, State Bank of India, Corporate Centre, Mumbai welcomed all the participants at the meeting. He highlighted potential available in different sectors where Mizoram can improve its CD Ratio. He also mentioned that Mizoram is ideal for growing natural Bamboo, varieties of crops including horticulture and plantation crops, dragon fruits and papayas. He also stressed on setting up of micro food processing units, bamboo industry which will improve MSME sector in Mizoram. Further, he focused on the importance of financing under piggery, poultry and bee keeping activities for all round development of Mizoram.

Apart from extending credit under various schemes, Shri Sanjeev Nautiyal advised the banks to take the benefits of new RBI circulars wherein the ambit of priority sector advances has been extended to include solar energy, loans upto Rs.30 Crores for solar based power generators, wind mill, micro-hydel plants, loan to FPO upto Rs.5 Crores, loan to Agri infrastructure upto Rs.100 Crores, loan to Start-Up upto Rs.50 Crores and loan upto Rs.10 Crores for building health-care facility in Tier-1 to Tier-6 Centres.

Shri Lalnunmawia Chuaungo, IAS, Chief Secretary, Govt. of Mizoram and Chairman, SLBC in his opening remarks welcomed Shri Sanjeev Nautiyal, DMD of SBI, Mumbai and expressed happiness over his participation in SLBC Meeting of Mizoram through virtual mode.

He said that Mizoram is having a high literacy rate but when it comes to financial literacy Mizoram may be amongst the lowest State in the country. He requested all the banks to work together with the government for improving the financial literacy of the state. He also raised his concern over the low utilization of digital mode of payment at the shops and other establishments by the customers. He also raised the challenges faced by shops and many shop keepers in proper utilization of POS machine and asked the banks to address those technical glitches faced by merchant establishments. He requested the member banks to promote digital payment system through conduct of financial literacy programmes.

He also highlighted the scope for financing under sericulture and organic farming. He urged the banks to provide need-based finance to these farmers so as to give a boost to the agrarian economy of the State. This in turn, he said, will help in improving the CD Ratio of the State.

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## **Discussion on Agenda:**

**No. 1: Adoption of minutes of the last meeting:** The SLBC Convener informed the house that the Minutes of State Level Bankers' Committee meeting held on 08.10.2020 for the quarter ended June, 2020 were circulated to all members. Since no request for amendment has been received the house adopted the minutes.

**No. 2: Review of Action Taken Report on Minutes of last SLBC meeting dated 08.10.2020:**

ATR seen, explained and approved by the committee.

**No. 3: Deposits, Advances & CD Ratio for Mizoram as on 30.09.2020:**

Low CD Ratio: All banks most particularly FED, ICICI, NESFB, and Yes Banks were asked by Chief Secretary to increase their CD Ratio.

*(Action- All Banks particularly FED, ICICI, NESFB & Yes Bank)*

**No. 4: Review of Credit Disbursement by Banks:**

(i) **Achievement of ACP and Priority Sector:** Chief Secretary asked the banks to step up priority sector advances through various schemes and achieve the ACP target of 2020-21. He also asked Indian Bank, UCO Bank and Yes Bank to improve their performance by the end of FY (2020-21).

*(Action- All Banks esp. Indian Bank, UCO Bank and Yes Bank)*

(ii) **Flow of Credit to MSMEs:** The Chairman asked the banks with negative growth in MSME to report any challenge and problems faced by the banks in sanctioning loans to MSME sector, which can be resolved by the government before the next SLBC meeting.

*(Action- All Banks)*

(iii) **Discussion of lending towards Government Sponsored Schemes (DAY-NULM, PMEGP, NRLM, etc.):**The Chairman also requested all banks to let him know any problem faced by the banks in sanctioning loans under the government sponsored scheme and he also asked the banks to complete sanction and disbursement of all the pending PMEGP and others by 31st January, 2021. The Convener, SLBC requested sponsoring Agencies like KVIC, KVIB and DIC to upload all PMEGP applications immediately so that banks can pick up quickly.

(iv) **a) KCC loan:** It was noted with concern for decline in KCC loan in the State. Shri S.N. Mallick, General Manager, NABARD, expressed concern over low flow of credit to priority sectors and requested all banks to achieve more in credit plan targets. He asked the banks to extend more KCC loans in Animal Husbandry and Fisheries.

*(Action- All Banks)*

**b) Crop Insurance under PMFBY and related issue:** The Crop Insurance under PMFBY scheme has not yet been implemented in the State.

(v) **Grant of Education Loan:** The Chairman requested all banks to improve sanction under Education Loan.

*(Action- All Banks)*

(vi) **Progress under SHG-bank Linkage:** The convener of SLBC informed the house that there is no pending SHGs linkages in the banks and all SHGs have been financed by the banks. He requested the MzSRLM to speed up formation of SHGs so as to increase the credit-linkages. The CEO, MzSRLM informed that due to COVID'19 pandemic, the formation of SHG had slowed down. The Chairman urged MzSRLM to work vigorously leaving no room for complacency at the same time following Covid-19 protocol.

*(Action - All Banks / MzSRLM)*

**No. 5: Position of NPAs in respect of schematic lending, Certificate cases and Recovery of NPAs:**

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Position of NPAs: The Chairman expressed that NPA particularly in MSME is an area of concern following the difficulties faced during COVID-19 pandemic. The situation has now started improving and he, therefore, requested all the banks to improve their NPA position.

*(Action - All Banks)*

**No. 6: Progress under Suraksha Bima Yojana (Social Security Scheme):**

The progress made under Social Security Scheme was reviewed and discussed, banks were requested to improve and enroll maximum account holders making them aware of these schemes.

*(Action - All Banks)*

**No. 7: Efforts towards skill development on mission mode partnering with KVKS, Horticulture Mission, National Skill Development Corporation, ASCI etc. including a review of functioning of RSETIs:**

**RSETI:** The Chief Secretary asked Director of MzSRLM to settle the pending claims of RSETI, Aizawl by 31st Dec, 2020.

RSETI at Aizawl could not perform skill training due to covid-19 pandemic and at the sub-committee it was discussed that financial training be given to all new entrant and SLBC will prepare a format and supply to all the banks where new account holder can select the skill development training as per their choice at the account opening level.

**No. 8: Discussion on Banking related Cyber Frauds, phishing etc.:** The matter was discussed in details, the representative from Cyber Crime Police Department apprised the house and requested the banks on the under noted points:

(i) to create awareness through SMS/Phone calls in Mizo language as people always ignored in English;

(ii) each bank to assign a dedicated technical point of contact person to liaison with Cyber Crime Police Station.

*(Action - All Banks)*

**No. 9: Annual Target of credit linkage under SEP for Newly Opened MRB and MCAB Branches in Saitual District:**

The draft annual target under SHG linkage for FY 2020-21 for newly opened MRB and MCAB Branches in Saitual District presented by Project Director, NULM, UD&PA Department, Govt. of Mizoram was discussed and approved for implementation in the District.

*(Action - MRB/MCAB)*

**No. 10:** The SLBC Sub-Committee on Improving Rural Infrastructure/Credit Absorption proposal for providing online banking facility as a special case to Mizoram Rural Bank and Mizoram Cooperative Apex Bank Ltd., for improving digital payment system has been approved by the committee. SLBC will take up the matter with concern Reserve Bank of India.

Banks were asked by Chief Secretary to organize Financial Literacy Camps and impress upon the participants to improve digital payment method.

*(Action - MRB, MCAB)*

**No. 11: Financial Inclusion:** As per RBI unbanked villages, there are 4 villages with population between 2000-5000 which are yet to be covered. The following 4 undernoted villages are to be covered by allotted banks, latest by 31st March, 2021: -

| Sl. No. | Unbanked Village to be covered | Allottee Banks |
|---------|--------------------------------|----------------|
| 1       | Rajibnagar,                    | SBI            |
| 2       | Cherhlun                       |                |
| 3       | Silsuri                        | MRB            |

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|---|-----------|------|
| 4 | Tuichawng | MCAB |
|---|-----------|------|

General Manager, RBI, in her address, asked the allotted banks to cover the unbanked villages by 31st March, 2021. She also advised SLBC to submit the list of unbanked villages where population is below 2000 along with the coverage summary status.

*(Action - SLBC, SBI, MRB, MCAB)*

The meeting ended with a vote thanks by Shri S.K. Sahoo, Dy. General Manager, SLBC, SBI, LHO Guwahati.

**Sd/-**  
**(LALNUNMAWIA CHUAUNGO, IAS)**  
Chief Secretary & Chairman  
SLBC, Mizoram.

Copy forwarded to all Members for information and necessary action.

**( Lalnilawmi )**  
Chief Manager & Coordinator,  
SLBC Mizoram.

**Dated: Aizawl the 22<sup>nd</sup> December, 2020**

**List of Participants in the SLBC Mizoram meeting for September, 2020 quarter held on 16.12.2020**

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

| Sl.No. | Name              | Designation     | Department/Organisation |
|--------|-------------------|-----------------|-------------------------|
| 1      | Smt. Mary L Deng  | General Manager | Reserve Bank of India   |
| 2      | Shri S N Mallick  | General Manager | N A B A R D             |
| 3      | ShriVikashAgarwal | Manager         | S I D B I               |
| 4      | ShriLalhruaizela  | Manager         | N e d f i               |

**(B) : State & Central Government Officials**

| Sl.No. | Name                         | Designation                 | Department/Organisation   |
|--------|------------------------------|-----------------------------|---------------------------|
| 1      | ShriLalnunmawiaChuaungo, IAS | Chief Secretary             | Govt. of Mizoram          |
| 2      | ShriVanlalchhuanga           | Finance Commissioner        | Govt. of Mizoram          |
| 3      | Dr. C. Vanlalramsanga        | Commissioner & Secretary    | Planning Deptt. etc., GoM |
| 4      | Shri L R Dingliana           | Sr. Supdt of Police (Crime) | Police Deptt., GoM        |
| 5      | Smt. H Lalchhandami          | CEO                         | Mz SRLM                   |
| 6      | Smt. Lalremruati             | Dy. Director                | NULM, UD & PA             |
| 7      | Smt. Krosszarmawii           | U E S                       | NULM, UD & PA             |
| 8      | Smt. Helen Laldampuii        | S M M                       | NULM, UD & PA             |
| 9      | Shri K J Bhosale             | Director                    | KVIC State                |

**(C) : Convener Bank**

| Sl.No. | Name                       | Designation             | Department/Organisation      |
|--------|----------------------------|-------------------------|------------------------------|
| 1      | Shri SanjeevNautiyal       | Dy. Managing Director   | State Bank of India, Mumbai  |
| 2      | ShriJayateertha V Jainapur | General Manager (NW-II) | -do- LHO                     |
| 3      | Shri S K Sahoo             | Dy. General Manager     | -do- SLBC, LHO               |
| 4      | Shri LP Lalchangkima       | Regional Manager (SLBC) | SBI, Regional Office, Aizawl |
| 5      | Smt. Lalnilawmi            | Chief Manager (SLBC)    | -do-                         |
| 6      | Smt. Lalhlupuii            | Chief Manager (LB)      | SBI, LBO, Lunglei            |
| 7      | Smt. Lorna L Gangte        | Manager (LB)            | SBI, LBO, Kolasib            |

**(D): Other Banks/Insurance Companies**

| Sl.No. | Name                  | Designation            | Department/Organisation    |
|--------|-----------------------|------------------------|----------------------------|
| 1      | Shri V Jayachandra    | Chairman               | Mizoram Rural Bank         |
| 2      | Shri A. Lallungmuana  | Dy. General Manager    | MC Apex Bank               |
| 3      | ShriRajnisSarda       | Cluster Head           | HDFC Aizawl                |
| 4      | ShriRajibBiswas       | Divisional Manager     | Canara Bank, RO, Silchar   |
| 5      | ShriBarun Kumar       | Regional Head          | UNI, Guwahati Region       |
| 6      | ShriSubrataSarkar     | Chief Regional Manager | IOB Regnl Office, Guwahati |
| 7      | ShriGulzarHussain     | Cluster Head           | Axis Bank                  |
| 8      | ShriKrishnanduMondal  | Cluster Head           | Bandhaan Bank              |
| 9      | Smt. K Zorampari      | Branch Head            | Bandhaan Bank, Aizawl      |
| 10     | ShriTapaswar Prasad   | Chief Manager          | BoB, Aizawl                |
| 11     | ShriVanlalhriata      | Manager                | Bol, Aizawl                |
| 12     | Shri MrinalKantiGhosh | Asstt. General Manager | Bol                        |
| 13     | Shri B Khamzaphang    | Branch Manager         | BoM                        |
| 14     | Smt. Lucy Ralte       | Asstt. Manager         | Canara Bank                |
| 15     | ShriManojKesari       | Manager                | Canara Bank, Aizawl        |
| 16     | ShriRajnisBiswas      | Divisional Manager     | Canara Bank, RO Silchar    |

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| 17 | ShriLalrohlunaPakhuangter | Manager | CBI |
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| 18 | ShriVanlalmalsawma        | Branch manager     | Federal Bank, Aizawl |
| 19 | ShriRajnisSarda           | Cluster Head       | HDFC                 |
| 20 | ShriPrathanathSarabhinath | Branch Manager     | ICICI                |
| 21 | ShriNayanJyoti            | Asstt. Manager     | IDBI                 |
| 22 | Shri Gin LianKhupThmte    | Branch Manager     | IOB                  |
| 23 | Shri V Jaya Chandra       | Chairman           | MRB                  |
| 24 | Shri A. Lallungmuana      | Dy. Gen. Manager   | MCApex Bank          |
| 25 | Shri J Baite              | Branch Manager     | PNB                  |
| 26 | Shri Simeon Gangte        | Asstt Manager,     | PNB                  |
| 27 | Shri Justin Jose          | Chief Manager      | SIB                  |
| 28 | ShriLalruatkima           | Chief Manager      | UCO                  |
| 29 | ShriSubodh Kumar Jha      | Zonal Manager      | UCO, ZO Agartala     |
| 30 | ShriDhorendroAthokpam     | Branch Manager     | Union Bank           |
| 31 | Shri Benjamin Chhakchhuak | Branch Manager     | YES Bank             |
| 32 | ShriNitai Chandra Das     | Astt. Gen. Manager | PSB                  |