

Minutes of the State Level Bankers' Committee Meeting of Mizoram
For the quarter ended December 2015 & March 2016

The SLBC meeting of Mizoram for the quarter ended December 2015 & March, 2016 was conducted at the Conference Hall of New Secretariat, Aizawl on 27.06.2016 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 and Shri Lalropara, Secretary Finance Department, Govt. of Mizoram. He also welcomed Madam Mary L. Deng, General Manager Reserve Bank of India, Shri D.K.Mishra, GM NABARD, Shri J Suresh, DGM NABARD, Shri Lalzuahliana, CEO, MCAB, Shri Gautam Sengupta, Chairman, MRB, Government Officials, Bankers and all participants in the meeting. At the outset Shri Amitav Datta regretted that due to some unavoidable circumstances the SLBC meeting for the quarter ended December 2015 could not be held earlier. He then requested the Chief Secretary for his opening remarks. The Chief Secretary in his opening remarks told the house that the performances of some banks are very good and in the case of others there is still room for improvement. He said he understand that in this meeting there is an issue on pension, and also on the appointment of BCs which will be discussed in the course of the meeting 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 Shri Amitav Datta 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 September 2015 held on 04/12/2015 was circulated to all members. One request for amendment of the minutes was received from UD&PA Department and that was considered. Then the house adopted the minutes.

Agenda-2: Review of GOI instructions regarding financial inclusion:

Total number of villages in Mizoram is 705. All the villages have been divided into 91 SSAs and allotted to among 16 banks. Population wise, 660 villages are having less than 2000 population, 43 villages are having population 2000 to less than 5000 and 2 villages are having population 5000 and above. These villages are to be financially included.

i) Out of 660 villages where population is less than 2000, 16 Bank Branches (MRB) are available there. In the rest of the villages where Brick & Mortar Branches are not available, Banking services are to be provided through BC/CSP/Bank Mitra outlets. Up to March 2016, 64 CSPs have been appointed by various banks which are not sufficient as the villages are scattered and banks are required to appoint sufficient CSPs to cover all the villages. Banks are requested to provide the list of villages covered by CSPs appointed by them to Lead Bank Office at the earliest possible. The General Manager, RBI Madam Mary Deng told the house that since the agenda pertains to banking outlets opened by banks, the SLBC meeting should have an agenda on the district-wise bank-wise data on progress of opening of banking outlets opened by banks who are allotted villages having population less than 2000 as per formats of the Reserve Bank of India. She also pointed out that those villages where population is less than 2000 at least 5% of them are to be covered with brick and mortar bank branch. Banks are therefore requested to explore the possibility of opening new branches or cover by CSPs to meet the guidelines at these villages which are allotted to them.

ii) There are 43 villages with population more than 2000 and up to 5000. MRB/SBI branches are there at 20 villages. The remaining 23 villages are to be covered by opening new branches/appointing CSPs. Banks who were allotted this villages are requested to explore the possibility of opening new branches / appointing CSPs at these villages. Shri Amitav Dutta, AGM, SBI told that SBI has recently submitted recommendations for appointment of some BCs to cover the villages allotted to it.

iii) The house was informed that two villages - Sihphir and Bilkhawthlir with population more than 5000 are having branches of MRB and SBI respectively.

iv) The house was informed that State level Financial Inclusion (SLFI) Committee for monitoring of PMJDY, PMJJBY, APY and PMMY has been formed with the following members: Shri Lalmalsawma, Chief Secretary &

Chairman SLBC, GoM–Chairman; Shri S.R. Mehar, Deputy Secretary, DFS-Member; Madam L.N. Tochwang, Finance Commissioner, GoM-Member and Shri Amitav Dutta, RM & Convener SLBC, SBI-Member. Meeting of the SLFI Committee is proposed to be held today after the SLBC Meeting is over. It has also been decided to include Smt. Mary L. Deng, General Manager of RBI and Shri D.K. Mishra, General Manager of NABARD to the Sub-Committee as members.

Agenda-3: Follow up action on the decision of SLBC meeting dated 04.12.2015:

- a) Present position of CSP appointed by various Banks is appended below.
- i). The house was told that list of SHGs provided by NERLP have been forwarded to all banks for consideration of appointment as CSP.
- ii) All together, 65 Nos. of BC/CSPs have been appointed by all banks. All banks except Federal Bank have reported having appointed BC/CSP. The Chairman wanted to know the reason why Federal Bank has not appointed any BC/CSP. In response, Federal Bank stated having already submitted the proposal for appointment of BC/CSP and are waiting for sanction from their controlling office.
- iii) The Chairman asked what action is taken for appointment of more BCs/CSPs in the in the remaining 14 CSPs out of 37 SSAs allotted to them, Shri Gautam Sengupta, Chairman, MRB told that they have already appointed 23 BCs and are in the process of appointing more BCs to cover the remaining SSAs and have already placed order for bio-metric machines to their service providers and it is on acceptance stage. Once the machine is supplied, they will be able to do appointment.
- iv) The Chairman then asked the action taken by SBI for appointment of the remaining 15 CSP out of 27 SSAs to which Shri Amitav Dutta, AGM, SBI told that besides having already appointed 12 BCs/CSPs they have shortlisted some BCs & sent recommendation for their appointment to LHO Guwahati on 14.06.2016 to cover the remaining villages allotted to them. He also told the house that banks can look for the list of SHGs provided by Shri D.K.Mishra, GM NABARD for appointment of CSPs. Shri Mishra clarified that it is not the list of SHG, it is a list of SHG facilitators.
- v) No application for installation of VSAT routed through Lead Bank Office till date. The house was told that MCAB given wrong information that they have installed V-SAT at 5 villages. The CEO, MCAB told that the information given is not authentic.

Action: Banks

b. RSETI/RUDSETI- Setting up of RUDSETI for Kolasib and Mamit district entrusted to Canara Bank:

The house was informed that the Chief Secretary has written a letter to the Ministry of Finance for setting up of RUSETI for Kolasib & Mamit districts by Canara Bank. The representative of Canara Bank told that the proposal has been declined by the Board of Governors of RUSETI and that the DFS has been advised to communicate the matter to the Chief Secretary. The Chief Secretary also confirmed having written a letter to the Department of Financial Services (DFS).

c. Achievement of Weavers Credit Cards sanctioned:

Out of 533 applications sourced to banks so far 117 nos of WCC have been sanctioned (SBI-45 nos. and MRB-72 nos.) as per data received. Some of the banks like MCAB (29) mentioned that they have not received the applications. There are 5 banks MCAB, UCO, Vijaya Bank, Bank of India, Central Bank of India who told was having not received the applicants. The MRB to whom 387 applications was forwarded told they will check up once again and all applications which are viable will be sanctioned. The SBI to whom 109 applications were forwarded also told that many applications were rejected and returned due to incomplete documents and without registration. The Secretary Industries Department told that they have not received any application returned by banks. He also told having got a report that the SBI Thenzawl alone has sanctioned 156 WCC loans. This means that the data given by banks are not accurate. The GM NABARD also told that he had seen the same figure of achievement being repeated again and again during last three SLBC meeting. Banks were, therefore, told to give correct figure in future. The CM(LB), Aizawl was instructed to visit Industries Department in this regard.

Action: BOI/CBI/MCAB/MRB/ SBI/UCO Bank/LDM(Azi)

d. Achievement of PMEGP target for financial year 2015-16:

Margin Money allocated for the State for the Financial Year 2015-16 was Rs. 1026.36 lakh and Margin Money utilized was Rs. 1026.35 lakh i.e. 100% utilized. The house was told that the credit goes to the Director, State KVIC office who in turn told the credit should go to the Chairman. There was a compliment from the chairman in this regard.

e. Progress of PMSBY/PMJJBY/APY/PMJDY/PMMY:

The Convener of the SLBC Meeting Shri Amitav Dutta told the house that no much progress has been made under these schemes as per the data which is given below:

State	PMJJBY	PMSBY	APY	PMJDY No	PMMY (SISHU)		PMMY (KISHORE)		PMMY (TARUN)		PMMY TOTAL	
					Nos.	Amt.	Nos.	Amt.	Nos.	Amt.	Nos.	Amt.
TOTAL	61090	34503	369	113883	3690	1778.77	1149	2886.13	114	958.81	4953	5023.71

The house was told that Mizoram is lowest in the achievement particularly with reference to the APY all over the country, may be due to lack of knowledge. Not much progress could be achieved in the scheme even though various publicity has been done through our Lead bank Officers, roping in the YMA also to popularize these schemes. He also told having conducted events like radio discussion and television talks shows as well as discussion held in public meetings and FLCs, displaying the schemes in branches and also put up banners on the main roadside in these regard. The chairman enquired whether it is due to non-inclusion of the subject in FLCs. The GM, NABARD told that apart from normal banking works, the subject should have been included in the FLCs where public should be given awareness and printed literacy materials should be distributed to the people. He also told that if necessary their office can extend financial support for printing of the materials. He told that NABARD had sanctioned huge amount towards expenses to MRB, MCAB and SBI for conducting FLCs. The AGM, SBI Shri Amitav Dutta told that they had tried and made it compulsory that all branch Managers one day in a month should get 10 new APY subscribers. He also said having followed up strictly but despite all these nothing is coming out, hardly one/two applications were received in a month. The Chairman said that on literacy we are on the top, but when it comes to financial literacy we are at the bottom and only one state is below us.

The Dy. Commissioner, Aizawl, Shri Kannan Gopinathan told that **RuPay** card, which is a part of PMJDY, is to be activated once every 90 days to get benefit of accidental insurance. The card holders (benefits under PMJDY a/cs) feel that they are being covered by the accidental insurance scheme but they are not due to non activation of the card. What we have seen is that activation of RuPay card is very slow particularly in MCAB, MRB and SBI. The Manager (FI) SBI Shri R. Lalitluanga told that branches cannot get the account numbers of those card holders where activation is required. To this Shri P. Datta CM(LB) told that the list has been provided by the DFS through our LHO and is available. He said having given the position of Aizawl district separately. The Dy. Commissioner, Aizawl however told that the activated RuPay card position was not there. Shri N.C. Das, CM(Credit), SBI said that they have issued RuPay card to KCC borrowers, but the borrowers said they don't know how to use and are not interested to use the card as there are no ATM in their villages. He also suggested that for the success of APY scheme if the Labour Department, Government of Mizoram collects statistics of the unorganized sector, the work force and they can help in sourcing application under the scheme so that banks can go and collect the same for covering them under the scheme.

The Dy. Commissioner, Aizawl, Shri Kannan Gopinathan suggested that POS machines of SBI be provided to villages so that the RuPay cards can be activated easily without going to ATM booths which are located far away. The AGM, SBI Shri Amitav Dutta told that POS machines can be given to customers who have Current Account only. He said that altogether they have given 382 POS machines to the BCs/CSPs in the state. NABARD can reimburse cost and installation charges of VSAT for use of CSPs.

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

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 of MRB told that the DRI loans were not sanctioned under their instruction as the position of NPA was very high. He promises to look into the matter and find ways on the possibility of sanctioning loans under this scheme from these branches.

g. Urban Self Employment (SEP) under NULM:

Banks have sanctioned 55 loans only out of 493 targets under Self Employment Scheme (SEP) under NULM up to March, 2016. The UD &PA Department told that some banks do not achieve the target and they requested the house to approve for carrying over of the remaining targets to the financial year 2016-17. After threadbare discussion, it has been decided that those targets which are not achieved during the year 2015-16 should be carried over and included in the target for the year 2016-17. The UD &PA department was authorized to prepare the target for the year 2016-17 based on the discussion and send targets to banks directly without bringing them again to the SLBC meeting.

Action: UD&PA Deptt.

h. Credit target and achievement of SHG under NRLM:

The achievements and target as reported by banks is 215 out of 300:

Bank	Target No	Achievement No
MRB	260	213
SBI	20	0
MCAB	20	2

The NRLM representative told that the achievement data do not match with their records and told that as per their record MRB had financed 31 only. He also said that NRLM has been rolled out in Kolasib and E Lungdar C&RD Blocks only. The CM(LB), Aizawl clarified that the data has been reported by MRB. The Chairman, MRB told that this could be the total number of SHGs financed by them during the year. It has been decided to collect the SHGs financed under NRLM and general in future.

Action: Banks/CM(LB)s

i. Housing for all (Urban) under UD & PA Department: Target of 1000 dwelling units for the current financial has been allocated among the Banks. No Bank has reported whether they have sanctioned any loan under this scheme yet. The UD & PA department told that the representatives concerned are not present in the meeting and hence cannot comment in this regard.

Action: UD&PA Deptt.

j. SBI RSETI:

The SLBC Convener Shri Amitav Dutta, AGM, SBI told the house that SBI RSETI has recently forwarded 35 PMMY applications through LBO to various Banks (MRB-17 nos, SBI-14 nos, BOI-2 nos, MCAB-1 no & BOM-1 no). Director RSETI told the house that since no loan has been sanctioned by banks his institute has been awarded less marks by the auditor. The CM(LB), Aizawl also supplemented that sanction of loan proposals sourced by RSETI is one of the criteria for rating the institute. While the Director, SBI-RSETI is requested to keep track and report the achievement to Lead Bank, banks are requested to sanction those loans immediately. The loan amount for these applications is upto Rs.50,000/- only and can be financed under MUDRA.

Action: Banks/Director(SBI-RSETI)/CM(LB)s

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

The house was told that the position of CD ratio of the state is hovering around 44% all through the year and it is 44.19% as on March 2016 which is little less than March 2015(44.83%). Details of CD ratio is given below:

Rs. In lakh

Financial year 2015-16	Deposit	Advance	CD Ratio
March 2016	642318.55	283861.04	44.19%
December	581688.10	276507.30	47.54%
September	597659.11	264125.86	44.19%
June quarter	562564.74	250319.75	44.50%
March quarter-2015	567898.76	254588.28	44.83%

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

Rs. In lakh

Sl No.	Bank Name	Deposit Amount	Advances Amount	CD Ratio March quarter	CD Ratio Dec quarter	CD Ratio Sept quarter	CD Ratio June quarter
1	YES	2645.00	3.00	0.11%	0.22%	0 %	0%
2	ICICI	3679.00	130.06	3.54%	1.69%	1.58%	2.56%
3	FED	1653.29	93.80	5.67%	7.20%	7.03%	7.35%
4	SIB	1409.26	173.60	12.32%	10.05%	12.43%	11.28%
5	AXIS	28827.89	4843.89	16.80%	16.57%	12.65%	11.39%
6	BOB	2324.00	398.00	17.13%	34.49%	-	-

The GM, NABARD told that the position of the CD ratio of the state is 44.19% less than the national level which is 77%. However, it was told that some of the districts like Lawngtlai and Saiha are having good CD ratio of more than 100%. The Aizawl and Kolasib districts are having comparatively less CD ratio because of high Government deposits. It was reported that some banks are having high Government deposits but they do not give loans to the public. The Dy. Commissioner, Aizawl told the house that the position of low CD ratio has been discussed in the DCC meeting of the district where bankers explained that they are unable to give more loans due to high NPA. He suggested that Government departments should be instructed to park their funds only to those banks whose CD ratio is good and in that way the position of CD ratio of banks whose CD ratio are less will increase. The Chairman said in that case we have to transfer NLUP fund from Yes Bank to some other banks. Members agreed to the chairman's suggestion and even said that that is what they keep telling in every SLBC meeting in the past. The Yes Bank representative, who are having a CD ratio of 0.11%, told that they have started sanctioning loan. All Banks who are having a CD ratio of less than 10% have promised to increase their CD ratio to 10% by September 2016.

District- wise CD ratio for March 2016 quarter is given below:

Rs.in lakh

District	Deposit	Advance	CD Ratio of March 2016	CD Ratio of Dec 2015	CD Ratio of Sept. 2015	CD Ratio of June 2015	CD Ratio of March 2015
AIZAWL	507935.13	181803.11	35.79%	39.90%	37.00%	36.27%	36.61%
LUNGLEI	39789.34	25342.64	63.69%	62.83%	63.03%	63.82%	64.84%
KOLASIB	20322.14	9210.18	45.32%	44.55%	45.89%	44.59%	44.97%
MAMIT	12388.98	6812.97	54.99%	52.34%	49.65%	51.80%	51.67%
LAWNGTLAI	14320.37	20921.26	146.09%	145.45%	135.69%	154.57%	155.36%
SAIHA	12136.72	15400.30	126.89%	128.10%	98.53%	114.13%	113.15%
CHAMPAI	20423.05	15553.33	76.15%	71.54%	62.91%	69.35%	69.89%
SERCHHIP	15002.82	8817.25	58.77%	53.30%	50.26%	56.76%	56.76%
Total	642318.55	283861.04	44.19%	47.54%	44.19%	44.50%	44.83%

Priority Sector Advances:

Rs. In lakh

Total Advances	Priority sector advances	percentage
642318.55	151885.45	53.51%

Agenda – 5: Agricultural Advances and Flow of Credit to Agriculture as on 31.03.2016:

The house was told that agriculture advance of the state is only 11.70% of the total advance whereas the benchmark requirement is 18%.

Rs. in lakh

Total advance	Total AGL Advance	Percentage
642318.55	33199.28	11.70%

The Chief Manager (Credit), SBI told the house that there is scope for increasing agricultural finance but due to reluctance of Insurance Companies to insure crops etc. under agricultural activities, banks cannot finance upto the desired level. He also suggested that in every big project more than Rs. 1.00 crore, the concerned department should arrange for subsidy to cover the premium of insurance which is too high and borrowers are not willing to take risk. He told that this is the main reason for low growth of agriculture advance.

Action: AH&Vety Dept./Insurance Cos

Implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) for Crop Insurance:

The SLBC Convener Shri Amitav Dutta, AGM, SBI also 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. He said that the agriculture department has to issue a notification one month ahead of crop season. He requested the department of agriculture to appraise the house whether any notification or any action has been taken in this regard. Shri RL Thanzuala, Joint Director of Agriculture (Crop Husbandry) Department told the house that the notification has not yet been issued in this regard because there some formalities to be followed. He said that they are still in the process of consultation with the Agriculture Insurance Corporation Ltd., He said the department has already provided necessary data to the Agriculture Insurance Corporation Ltd. and are waiting for their reply to enable them to go ahead. The house requested the Agriculture Department to finalise the matter and issue notification for coverage of insurance of all notified crops in notified areas against risks immediately. The matter has been already delayed by 4 months and the scheme should have been implemented by now.

Action: Agriculture Dept.

Scale of Finance (SoF):

The SLBC Convener also told the house that revision of comprehensive Scale of Finance (SoF) of agricultural activities for 2016-17 is due. The CEO, MCAB told the house that they are still collecting data from Agriculture and Horticulture. He said having sought an advise from these departments whether to continue with the present SoF or to prepare a new one. He said having received response from horticulture and are waiting from agriculture department. He said that they are planning to convene a meeting on the first week of July, 2016 on the matter. The house requested the Agriculture Department to respond the queries immediately.

Action: Agriculture Dept.

Agenda – 6: Review of Performance under ACP up to March 2016: Summary Segment Wise:

Rs. In Lakh

Segment	Target	Achieved	percentage
Agriculture	20950	9974.61	47.61%
Crop Loan*	13496	3800.51	28.16%
MSE	9545	11996.35	125.68%
Services	36595	41020.65	112.09%
Priority Total	67090	62991.61	93.89%
Non priority	24581	40189.15	163.49%
Total	91671	103180.76	112.55%

* Included in Agriculture.

Crop Loan disbursement is far below the set target. The matter has been discussed in Agenda no-5.

The house was informed that last year's target was less and this year's target will be more.

Agenda – 7: Review of progress of Financing under MSME sector:

Rs. In Lakh

Quarter	Micro no	Micro Amt	Small no	Small Amt	Medium no	Medium Amt
Mar 2016	5925	27863.69	635	5894.98	375	1715.95
Dec 2015	5199	26513.00	445	5545.70	321	1433.40
Sept 2015	4760	23697.00	1163	8084.70	31	967.77

Agenda -8: Opening of Bank Branch/ATM:

- i) The 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. The representative of Vijaya Bank told the house that they have not received any instruction from their higher authorities to explore possibility of opening a new branch at Sakawrdai. Vijaya Bank is requested to do survey and explore the possibility of opening a new branch there.

Action: Vijaya Bank

- ii) The All Farmer's Union (AMFU) requested Chief Secretary, GOM for opening of MRB Branch at Darlawn. Darlawn is a Notified Town having 450 households falls under the service area of SBI which is already having a branch there. Mizoram Rural Bank is requested to explore the possibility of opening a new branch at Darlawn since the request is specifically made for MRB.

Action: MRB

- iii) **Opening of SBI ATM at Darlawn:** The house decided that SBI should open ATM at Darlawn town as soon as possible.

Action: SBI

Agenda - 9: Relief Measures by Banks in the Areas affected by Natural Calamities:

Government of India, vide their notification dated April 8, 2015, reduced the criteria of crop loss from 50 percent to 33 percent for providing input subsidy (compensation) to the farmers. Banks are requested to reschedule the loans if the crop loss is 33% or more. Banks may allow a maximum period of repayment up to 2 years (including moratorium period of 1 year) if the loss is between 33% to 50%. If the crop loss is 50% or more, the restructured period for repayment may be extended to a maximum period of 5 years (including the moratorium period of one year). In this connection the Agriculture Department told the house that no report of drought has been received from the districts.

Action: Agriculture Dept.

Agenda - 10: Financial Literacy Camp (FLC) conducted up to March 2016:

SL NO	Organized by	no	No of Participants
1	LBO AIZAWL	5	660
2	LBO CHAMPAI	2	141
3	LBO KOLASIB	4	110
4	LBO LUNGLEI	5	1141
5	SBI RURAL BRANCH	14	920
6	MRB RURAL BRANCH	278	20226
7	MCAB	47	2731
	Total	355	25929

Shri Amitav Dutta told the house that as many as 355 FLC were conducted by various banks during the year. The GM, NABARD told that the data may be wrong as they had sanctioned reimbursement for a much more number of FLCs conducted by SBI and MCAB. The CM(LB) is requested to bring correct data in the next meeting. The house was told the revised guidelines issued by RBI, wherein FLCs and rural branches should identify different target groups at the ground level and conduct camps for a homogenous audience so that there could be more focus and in depth transmission of financial education. The target is minimum one outdoor camp per month by each FLC and rural branch of banks. The special camps need to be conducted for a period of one year. In each camp, efforts may be taken to cover maximum number of participants. One camp per month for each targeted group to be conducted by each FLC and rural branch of banks. Adequate publicity may be given before the conduct of the camps.

Banks are requested to give data on target and actual in FLC to the Chief Manager (Lead Bank) for discussion in the next SLBC meeting.

Action: Banks/CM(LB)

Agenda – 11: SLBC meeting yearly Calendar for the financial year 2016-17:

Quarter	Date of reminding the Banks for data	Last date of receipt of the data by SLBC convener Bank	Distribution of agenda cum background papers	Date of SLBC Meeting	Date of forwarding the minutes
March,2016	10.04.16	30.04.16	20.06.16	27.06.16	15.07.16
June,2016	08.07.16	31.07.16	07.08.16	12.08.16	30.08.16
September,2016	07.10.16	30.10.16	31.10.16	15.11.16	15.12.16
December,2016	07.01.17	31.01.17	10.02.17	14.02.17	10.03.17

The house was told that SLBC meeting is to be held within 45 days from the end of the quarter. Timeline for feeding the data were fixed for maximum 1 month. But many banks always cannot feed the data on time and also made mistakes in the data. Banks are therefore requested to feed the accurate data within the stipulated time. The CM(LB) is instructed to escalate the matter to the RBI on defaulting banks who do not feed the SLBC data on time.

Action: Banks/CM(LB)/RBI

Agenda – 12: Seeding of pension accounts with Aadhaar numbers to facilitate submission of Digital Life Certificate:

Shri Amitav Dutta told the house that all pension disbursing banks are required to seed Aadhaar number in the respective pensioner's accounts. The matter will be reviewed in the next SLBC meeting. Besides seeding in pension accounts all accounts including PMJDY accounts have to be seeded with Aadhaar. However, progress is very slow. The Chairman told the house that Aadhaar enrolment is very slow these days. He said that the government is trying to expedite the registration, the main contractor ECIL is based in Guwahati and they find it difficult to cover rural areas and they have a long way to go. The Dy. Commissioner, Aizawl also told that registration of Aadhaar has been stopped at present and not a single registration has been done during the last three months. However, there are many people who have got their Aadhaar card ready for seeding in bank accounts. Hence, pension disbursing banks will submit the details particulars (Number of pension accounts with Aadhaar seeding/ Total number of pension accounts) to Lead Bank Office within 31 July 2016.

Action: Banks/CM(LB)/RBI

Agenda – 13: Credit Linkage to Pradhan Mantri Awas Yojana – Gramin:-

The SLBC Convener told the house that the scheme involve providing assistance for construction of one crore houses in rural areas over the period of 3 years from 2016-17 to 2018-19.

- i. Per unit assistance 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. The unit size will be enhanced from the existing 20 sq.mt to up to 25 sq.m. including a dedicated area for hygienic cooking.
- iv. Rural Development Department, GOM, will identify the beneficiaries opting for loan assistance.

To make the scheme a grand success all banks are required to provide necessary credit facility to the PMAY-G beneficiaries who ever come forward. The GM, NABARD told that since assistance of 1.30 lakh in hilly areas will be provided for construction of houses there may not be many beneficiaries who would request for bank loan under the scheme.

Progress in this regard will be reported to Lead Bank Office for keeping track in the SLBC meeting.

Action: Banks

Agenda – 14: PMEGP Target for the financial year 2016-17:

The original target of PMEGP for the financial year 2016-17 printed in the agenda paper has been changed by the sponsoring agencies due to request for change from MRB. The Director, KVIC State Office, Aizawl placed a new target for banks under PMEGP for the financial year 2016-17 for discussion and approval. She said that there will be no interview for selection of beneficiaries this year and everything will be online only. She also told the house that Aadhaar card number is required to be mentioned in the application. The SBI representative told that the target set the nodal agencies for SBI is too high and need to be reduced. After discussion it was decided that target for each banks 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 viz. KVIC, KVIB and Industries Department are authorized and instructed to make the target accordingly and to send them 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 Director, KVIC State Office also told the house that they had cleared Rs.126.00 lakh pending subsidy claim and told bankers to submit claim if any to their head office within 30th June, 2016 otherwise they wouldn't be able to subsidy after that date.

Action: KVIC/KVIB/Industries Dept./Banks

Agenda – 15: ACP target for the financial year 2016-17 set by respective LDM of the districts:

The proposed District-wise ACP Target for the year 2016-17 was given below. The ACP for the year has been approved as follows subject to review after September, 2016 quarter if there is substantial achievement in disbursement as the increase is not enough and communicates through the LDMs on the SLBC.

Action: Banks

1. NAME OF THE DISTRICT: AIZAWL

Br no	Bank	AGRI (ATL + CROP)	Crop loan (which is included in AGRI)	MSME	Services & Others	Total PSA	Non Priority Sector
		Target for 2016-17	Target for 2016-17	Target for 2016-17	Target for 2016-17	Target for 2016-17	Target for 2016-17
20	SBI	320.00	270.00	2590.00	6755.00	9665.00	16300.00
2	UCO	250.00	115.00	240.00	745.00	1235.00	100.00
2	VJB	250.00	25.00	1850.00	2670.00	4770.00	1600.00
3	UBI	275.00	280.00	1095.00	1365.00	2735.00	340.00
1	SYN	25.00	25.00	170.00	330.00	525.00	50.00
1	CBI	300.00	230.00	160.00	1130.00	1590.00	110.00
1	BOB	35.00	35.00	100.00	145.00	280.00	190.00
1	PNB	321.00	96.00	30.00	60.00	411.00	35.00
1	IDBI	575.00	550.00	220.00	855.00	1650.00	25.00
2	AXIS	110.00	25.00	760.00	25.00	895.00	930.00
2	ICICI	50.00	25.00	25.00	25.00	100.00	210.00
3	HDFC	70.00	25.00	160.00	25.00	255.00	1730.00
1	CAN	675.00	150.00	310.00	2130.00	3115.00	130.00
3	BOI	75.00	25.00	120.00	715.00	910.00	140.00
1	YES	25.00	25.00	25.00	25.00	75.00	25.00
1	FED	25.00	25.00	25.00	35.00	85.00	25.00
1	INDUS	140.00	25.00	450.00	25.00	615.00	170.00
1	BOM	25.00	25.00	25.00	85.00	135.00	25.00
1	SIB	25.00	25.00	85.00	50.00	160.00	90.00
1	P&SB	25.00	25.00	25.00	30.00	80.00	25.00
1	UNI	25.00	25.00	90.00	120.00	235.00	300.00
1	IOB	25.00	25.00	220.00	100.00	345.00	50.00
14	MRB	2400.00	400.00	510.00	12000.00	14910.00	7200.00
6	MCAB	435.00	70.00	300.00	4700.00	5435.00	700.00
1	MUCO	25.00	0.00	25.00	280.00	330.00	200.00
72	TOTAL	6506.00	2546.00	9610.00	34425.00	50541.00	30700.00

2. NAME OF THE DISTRICT: SERCHHIP

Br no	Name of Banks	AGRI (ATL + CROP)	Crop loan (which is included in AGRI)	MSME	Services & Others	Total PSA	Non Priority Sector
		Target for 2016-17	Target for 2016-17	Target for 2016-17	Target for 2016-17	Target for 2016-17	Target for 2016-17
3	SBI	150.00	120.00	180.00	200.00	530.00	620.00
1	MCAB	120.00	60.00	55.00	275.00	450.00	25.00
7	MRB	350.00	175.00	370.00	475.00	1195.00	220.00
1	UBI	40.00	30.00	50.00	50.00	140.00	25.00
12	TOTAL	660.00	385.00	655.00	1000.00	2315.00	890.00

3. NAME OF THE DISTRICT: CHAMPHAI

Br no	Name of Banks	AGRI (ATL + CROP)	Crop loan (which is included in AGRI)	MSME	Services Sector	Total PSA	Non Priority Sector
		Target for 2016-17	Target for 2016-17	Target for 2016-17	Target for 2016-17	Target for 2016-17	Target for 2016-17
5	SBI	380.00	90.00	95.00	575.00	1050.00	1555.00
1	MCAB	200.00	125.00	125.00	200.00	525.00	60.00
11	MRB	695.00	400.00	320.00	1205.00	2220.00	370.00
1	HDFC	70.00	30.00	30.00	80.00	180.00	40.00
1	CAN	70.00	30.00	30.00	60.00	160.00	40.00
1	IDBI	70.00	30.00	30.00	55.00	155.00	40.00
20	TOTAL	1485.00	705.00	630.00	2175.00	4290.00	2105.00

4. NAME OF THE DISTRICT: KOLASIB

Br no	Name of Banks	AGRI (ATL + CROP)	Crop loan (which is included in AGRI)	MSME	Services Sector	Total PSA	Non Priority Sector
		Target for 2016-17	Target for 2016-17	Target for 2016-17	Target for 2016-17	Target for 2016-17	Target for 2016-17
3	SBI	815.23	530.00	218.43	263.60	1297.26	290.00
1	MCAB	225.30	100.00	70.73	81.45	377.48	101.00
6	MRB	892.47	380.00	329.11	436.75	1658.33	273.00
1	UCO	101.86	50.00	66.67	65.40	233.93	25.00
1	CAN	102.10	40.00	67.57	65.20	234.87	25.00
1	UBI	105.05	40.00	67.57	61.40	234.02	25.00
1	BB	10.35	10.00	66.67	55.40	132.42	25.00
14	TOTAL	2252.36	1150.00	886.75	1029.20	4168.31	764.00

5. NAME OF THE DISTRICT: MAMIT

Br no	Name of Banks	AGRI (ATL + CROP)	Crop loan (which is included in AGRI)	MSME	Services Sector	Total PSA	Non Priority Sector
		Target for 2016-17	Target for 2016-17	Target for 2016-17	Target for 2016-17	Target for 2016-17	Target for 2016-17
4	SBI	522.49	165.00	216.19	234.13	972.81	700.00
1	MCAB	210.57	85.00	71.97	79.30	361.84	60.00
6	MRB	749.41	150.00	373.73	443.63	1566.77	210.00
10	TOTAL	1482.47	400.00	661.89	757.06	2901.42	970.00

6. NAME OF THE DISTRICT: LUNGLEI

Br no	Name of Banks	AGRI (ATL + CROP)	Crop loan (which is included in AGRI)	MSME	Services Sector	Total PSA	Non Priority Sector
		Target for 2016-17	Target for 2016-17	Target for 2016-17	Target for 2016-17	Target for 2016-17	Target for 2016-17
5	SBI	368.00	168.00	70.00	580.00	1018.00	400.00
1	MCAB	115.00	30.00	100.00	180.00	395.00	120.00
9	MRB	242.00	42.00	150.00	485.00	877.00	340.00
1	HDFC	70.00	10.00	20.00	85.00	175.00	30.00
1	AXIS	23.00	8.00	20.00	85.00	128.00	30.00
1	CAN	68.00	8.00	20.00	85.00	173.00	30.00
1	IDBI	67.00	7.00	20.00	85.00	172.00	30.00
1	SYN	22.00	7.00	20.00	85.00	127.00	30.00
1	UBI	15.00	5.00	20.00	70.00	105.00	10.00
21	TOTAL	990.00	285.00	440.00	1740.00	3170.00	1020.00

7. NAME OF THE DISTRICT: LAWNGTLAI

Br no	Name of Banks	AGRI (ATL + CROP)	Crop loan (which is included in AGRI)	MSME	Services Sector	Total PSA	Non Priority Sector
		Target for 2016-17	Target for 2016-17	Target for 2016-17	Target for 2016-17	Target for 2016-17	Target for 2016-17
2	SBI	453.00	245.00	30.00	435.00	918.00	200.00
1	MCAB	165.00	75.00	50.00	350.00	565.00	100.00
5	MRB	160.00	50.00	150.00	296.00	606.00	100.00
1	HDFC	50.00	35.00	20.00	152.00	222.00	100.00
1	CAN	35.00	20.00	20.00	152.00	207.00	100.00
10	TOTAL	863.00	425.00	270.00	1385.00	2518.00	600.00

8. NAME OF THE DISTRICT: SAIHA

Br no	Name of Banks	AGRI (ATL + CROP)	Crop loan (which is included in AGRI)	MSME	Services Sector	Total PSA	Non Priority Sector
		Target for 2016-17	Target for 2016-17	Target for 2016-17	Target for 2016-17	Target for 2016-17	Target for 2016-17
1	SBI	210.00	120.00	60.00	380.00	650.00	250.00
1	HDFC	55.00	30.00	25.00	182.00	262.00	100.00
1	IDBI	55.00	30.00	25.00	182.00	262.00	100.00
3	MRB	215.00	50.00	50.00	645.00	910.00	200.00
1	MCAB	115.00	30.00	30.00	357.00	502.00	150.00
7	TOTAL	650.00	260.00	190.00	1746.00	2586.00	800.00

Summary of District-wise ACP Target for the financial year 2016-17

Br no	Name of District	AGRI (ATL + CROP)	Crop loan (which is included in AGRI)	MSME	Services Sector	Total PSA	Non Priority Sector
		Target for 2016-17	Target for 2016-17	Target for 2016-17	Target for 2016-17	Target for 2016-17	Target for 2016-17
71	Aizawl	6506.00	2546.00	9610.00	34425.00	50541.00	30700.00
11	Serchhip	660.00	385.00	655.00	1000.00	2315.00	890.00
15	Champhai	1485.00	705.00	630.00	2175.00	4290.00	2105.00
9	Kolasib	2252.36	1150.00	886.75	1029.20	4168.31	764.00
10	Mamit	1482.47	400.00	661.89	757.06	2901.42	970.00
16	Lunglei	990.00	285.00	440.00	1740.00	3170.00	1020.00
8	Lawngtlai	863.00	425.00	270.00	1385.00	2518.00	600.00
6	Saiha	650.00	260.00	190.00	1746.00	2586.00	800.00
146	TOTAL	14888.83	6156.00	13343.64	44257.26	72489.73	37849.00

Action: Banks

Agenda 16: Others

i) The GM, RBI told the house that they have circulated a format on roadmap for providing banking outlets in villages where population is less than 2000. Banks are requested to fill up district-wise and submit to the Lead Bank Office for discussion in the next meeting.

Action: Banks

ii) Representative of UD&PA Department requested for their inclusion of Project Director (NULM) as one of the members in the Sub-Committee of SHG-BANK Credit Linkage that monitors progress of NRLM which was formed at the SLBC held on 4th October, 2013. Instruction was also received from the RBI vide letter No. RPCD.CO.LBS.BC.No.2939/02.13.001/2015-16 dated November 23, 2015 for inclusion NULM as an agenda in the Sub-Committee of SLBC that monitors NRLM. The house agreed to include Project Director (NULM), Mizoram as one of the members of the SLBC Sub-Committee of SHG-BANK Credit Linkage of MzSRLM under NRLM.

Action: CEO(MzSRLM)

The meeting ended with a vote of thanks from Shri Pabitra Datta, the out-going Chief Manager (Lead Bank), Aizawl.

LIST OF PARTICIPANTS IN SLBC MEETING FOR THE QUARTER ENDED MARCH 2016 HELD AT AIZAWL ON 27.06.2016

SNO	NAME	DESIGNATION	DEPARTMENT/ ADDRESS	MOBILE NO.	EMAIL ADDRESS
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