

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

The SLBC meeting of Mizoram for the quarter ended September, 2018 was held at the Conference Hall, New Secretariat, Aizawl on 16.01.2019 (Wednesday) at 10:00 a.m. under the co-Chairmanship of Shri Sawihlira, MFAS, Secretary, Finance Department, Govt. of Mizoram and Shri Sunil Kumar Tandon, Chief General Manager, State Bank of India, N.E. Circle, Guwahati. Other prominent members who attended are Shri Digmanu Gupta, General Manager (NW-II), SBI, NE Circle, Guwahati, Dr. C. Vanlalramsanga, IES, Secretary, Planning Department, Government of Mizoram, Smt. Mary L. Deng, General Manager, RBI, Aizawl and Shri RK Srivastava, General Manager, NABARD, Aizawl. Shri Sawihlira informed the house that the meeting was supposed to be chaired by the Chief Secretary Shri Arvind Ray. But due to an unfortunate death in his family he could not do so. Meanwhile the Principal Secretary (Finance) was also on tour. As a result Secretary, Finance had to shoulder the responsibility of chairing the meeting. He extended welcome to Shri Sunil Kumar Tandon, CGM of SBI, Shri Digmanu Gupta, GM (NW-II), SBI and all senior officials who attended the meeting representing banks and government departments. He then proposed for self-introduction of participants. As many as 48 members/in invitees attended the meeting (Copy of the attendance sheet attached at Annexure-A). After the self-introduction was over, he requested Shri Sunil Kumar Tandon, CGM of SBI to have his opening remarks.

Shri Tandon welcomed Shri Sawihlira, Secretary (Finance Department), Government of Mizoram, Mrs. Mary L. Deng, GM, RBI, Aizawl, Shri RK Srivastava, GM, NABARD, Aizawl, fellow bankers and senior officials from the government. He expressed happiness to be able to be in Mizoram on his maiden visit. He said that the meeting started with a sad note due to bereavement in the family of the Chief Secretary. He also noted that there was a delay in holding the SLBC meeting for various reasons. He told that Mizoram is basically a landlocked state and the second least populous among north east states. There are 212 bank branches out of which SBI has got 44 branches. More than 50 per cent of ATM serving the state are owned by SBI. SBI also have 50 CSPs which spread across the state. The Mizoram Rural Bank which is having 85 branches is also sponsored by SBI. Referring to the State level all bank data of deposit of Rs.9205.00 crores and advances of Rs.3831.00 crores as on 30<sup>th</sup> September 2018, he brought the attention of the house to the fact that more than 62 per cent of advances is under priority sector which is well above the national level and congratulated all bankers for this achievement. Though there was a fresh infusion of Rs.463.00 crores of advances in the state during the financial year with a YoY increase of Rs.465.00 crores, net advances have come down by Rs.750.00 crores during this year. Seasonal factors like non-utilization of limits, etc certainly played a role. The CD ratio in the State is around 40 per cent. Shri Tandon also observed that achievement under agriculture sector is 14.5 per cent which is very low and request all banks to work proactively with the help of government department to push this ratio up to the minimum 18 percent in a phased manner. He told that another good thing in our performance in Mizoram has been SHG linkages where we have been able to disburse Rs.52.50 crores. Financial inclusion is another national priority. Out of 389 villages identified for coverage by Department of Financial Services, the banks have been able to cover 229 so far. RBI has also come out with a roadmap for coverage of unbanked rural centers having a population below 2000, under which coverage has been 291 till now. Shri Tandon identified the thin population and poor communication as the major bottlenecks and stressed on the need for finding a workable solution of the same. As the connectivity is also not good stable enough to facilitate Financial inclusion initiatives, he requested all concerned including Service providers and Govt. departments to work together to bring in improvement in this area. Another good thing that happened recently, he noted, is that the Post Office has been converted into Post Office Payment Banks. Across the country the post offices have huge number of branches and Mizoram is no exception. He hoped that this new bank would grow as one of the major partners in achieving financial inclusion targets. He also thanked RBI and NABARD for the guidance they provided in introducing the new modalities of holding SLBC meetings, under which different sub committees and Steering committees became functional. These committees are now deliberating on various subjects and intense discussions are happening to draw the strategies to achieve credit flow to desired sectors as well

as financial inclusion initiatives. Another important Government programme which was launched by the Prime Minister in the month of December 2018 is MSME Outreach programme. Certain targets were allotted for Serchhip, which has been the sole identified district in Mizoram. He requested all banks and government departments to give their best to achieve whatever targets have been given. Shri Tandon briefly deliberated on CLP(Contact Less Platform) which is another platform for Bankers through which MSME loans can be sanctioned in a timeframe as quick as 59 minutes. He also stressed on the three basic requirements of CLP, which are GST, Income Tax returns and banking transactions and also opined that as most of the entrepreneurs in Mizoram are non-income tax payers, the utility of the scheme may be somewhat restricted here.

Thereafter, with the permission of the Chair, agenda wise discussions were taken up.

#### **Agenda – 1: Adoption of minutes of the last meeting:**

The Convener SLBC informed the house that the minutes of State Level Bankers' Committee meeting held on 10.08.2018 for the quarter ended March 2018 were circulated to all members. Since no request for amendment of the minutes was received earlier or at the floor, the house adopted the minutes.

#### **Agenda-2: Review of financial inclusion initiatives, expansion of banking network and Financial Literacy**

##### **a) Status of opening of banking outlets in unbanked villages, CBS-enabled banking outlets at the unbanked rural centres (URCs)**

No new opening of CBS enabled Banking Outlet/Part-time Banking Outlet has been reported till date in the State. The RBI General Manager informed the house that their Aizawl Regional Office have done some study on the problem of opening of CBS enabled Banking Outlet/Part-time Banking Outlet and submitted their findings and recommendations to their Central Office. If Central Office concurred with their view that that the devices held by the BCs which are hitting CBS on real time basis may be construed as authentic CBS enabled device then they will rather advise the banks to go ahead with their BCs to cover the unbanked centres. She also told that Post Office have rolled out payment banks in about 50 villages as on date and may be around 20 of them are located at the below 2000 population centres. The Post Office, she said, is expected to roll out CBS enabled payment bank in about 20 villages per month and the position of coverage may be improved in the next quarter. She also said that out of 659 villages with less than 2000 population in the state, it might be a good option to filter out the villages having more than 1000 population, so that we can concentrate on those villages for opening of BC. CGM of SBI also pointed out that opening of BCs in small villages below 500 populations will not be viable and possibility of covering a cluster of villages by BCs should be explored. Of course considering the hilly nature of the state, distance of villages could be quite far and reaching those is likely to be time consuming. He also said that unless incentives are given to the BCs there can be problems of continuity as expenditures are involved. Connectivity issue also has to be given due consideration. General Manager, NABARD told that they have sponsored around 30 BCs to MRB out of which 5 or 6 BCs are doing well and the remaining are not able to generate and continue doing business. The representative from MzSRLM told that they can facilitate engaging their SHGs as BC for banks as they have already done for MRB in 14 villages. She requested SBI especially to come forward and engage their SHGs as BC in villages where bank branches are not yet established. The co-chairman and CGM of SBI told that is good proposal and told the SLBC convener to follow up the matter.

##### **b) Roadmap for providing banking services in every village having population below 2000 -Progress**

The house was told that there are as many as 659 villages in the state having less than 2000 population. Out of this brick and mortar branches have been opened in 16 villages and BCs are located at 17 villages. Post Office Payment Bank is expected to cover as many as 258 villages. The house decided to wait till the study report of RBI on BCs is approved or otherwise.

**c) Financial Inclusion Initiative: Connectivity issues:**

Internet connectivity remains a major challenge. The BSNL representative has already informed the SLBC Sub-Committee that they do not have an expansion plan in Mizoram as of now. It was revealed that Airtel has been given some allocation and mandate for the same in the state of Mizoram. The house requested the state government to take up this matter with Airtel. The house also decided that Airtel and Railtel are to be invited at the SLBC Sub-Committee so that they can elaborate upon their plan.

**Action: State Government and SLBC**

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

The house was informed that financial education elements like inputs on PAN card and Mutual Fund have been included in the textbook in Class IX & X since 2009 academic year. It was also told that some topics from the workbook of National Council for Financial education (NCFE) will be included in the textbook of Class XI and XII from 2019.

**e) Position of Social Security Schemes**

The house reviewed the position of Social security Schemes in the state as on September 2018 and observed that the achievements on insurance under PMJJBY & PMSBY are at the lower side compared to the number of bank accounts. In this connection it was reported that Bandhan Bank, South Indian Bank and MUCO Bank submitted NIL achievement. The house decided to ask these banks to reasons the reason in the next SLBC Sub-Committee. It was also decided that banks should try to cover all customers with the insurance scheme while opening a new Savings bank account.

**Action: SLBC**

**f) Review of GOI/RBI instructions regarding financial inclusion:**

The house was appraised the achievement during the Extended Gram Swaraj Abhiyan campaign (1st June to 15th August 2018) on saturation of villages with population above 1,000 in respect of financial inclusion schemes in Mamit district which was one of the 115 Aspirational district identified by DFS. The achievement was more than 143% of the target in all insurance schemes. The house put on record appreciation to the bankers as well as government officials in this regard.

**Agenda-3: Review of credit disbursement by banks**

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

The overall achievement of ACP for the year 2018-19 up to September 2018 was reported as 21% only. On priority sector lending the achievement was 23%. Segment-wise achievement was as under:

(Amount In Lakh)

| <b>Segment</b>        | <b>Target</b>    | <b>Achieved upto Sept 2018</b> | <b>percentage</b> |
|-----------------------|------------------|--------------------------------|-------------------|
| Agriculture           | 32600.00         | 8171.49                        | 25%               |
| Crop Loan*            | 20900.00         | 1976.76                        | 9%                |
| MSE                   | 73610.60         | 16482.25                       | 24%               |
| Services              | 59117.00         | 6325.10                        | 21%               |
| <b>Priority Total</b> | <b>135717.33</b> | <b>30978.84</b>                | <b>23%</b>        |
| Non priority          | 87400.00         | 15309.61                       | 18%               |
| <b>Total</b>          | <b>223117.33</b> | <b>46288.45</b>                | <b>21%</b>        |

The house observed that the achievement up to the second quarter is very low and decided that comparative statement of achievement with that of the previous years should be made available in the next meeting.

**Action: SLBC**

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

The achievement under government sponsored schemes up to the quarter ended September 2018 is reported as under:

| SNo | Particulars (Scheme)      | Target | Achievement | Amount  |
|-----|---------------------------|--------|-------------|---------|
| 1   | DAY-NRLM                  | 2308   | 165         | 341.50  |
| 2   | DAY-NULM SEP- Individual  | 400    | 77          | 112.54  |
| 3   | DAY-NULM SEP- Group       | 100    | 10          | 14.45   |
| 4   | DAY-NULM SHG Bank-Linkage | 300    | 19          | 24.60   |
| 6   | MUDRA (Sishu)             |        | 559         | 262.18  |
| 7   | MUDRA (Kishore)           |        | 707         | 1816.88 |
| 8   | MUDRA (Tarun)             |        | 462         | 1853.98 |
| 9   | Stand-Up India            |        | 36          | 729.08  |
| 10  | PMEGP                     | 1039   | 106         | 284.28  |

The representative from MzSRLM told that they have made arrangement with MRB for organizing credit camp for Self Help Groups in the month of February 2019 and requested SBI also to organizing similar programme so that the SHGs sponsored by their organization can submit application to be sanctioned on the spot.

The representative of UD&PA Department told that the Ministry of Housing and Urban Development, Government of India has selected Allahabad Bank to handle the funds for interest subvention under Day –NULM. However the Allahabad Bank is not having a branch in Mizoram. Therefore, they department have been instructed to open a bank account at Shillong branch of Allahabad Bank and requested bankers to bear with the problem. He also told that the representative of Allahabad Bank had visited Aizawl recently in this regard. Some of the members opined that the Government of India may be approached to select a bank having presence in the state. The house requested the SLBC to write to the GOI in this regard.

**Action: SLBC**

**c. Flow of credit to MSMEs and for affordable housing**

i) **Credit to MSMEs:** The house was told that there is a positive growth in achievement to the extent of Rs.2805.61 lakh under MSME finance up to September 2018. The YoY growth as on 30.09.2018 vis-à-vis 30.09.2017 is Rs.8959.13 lakhs. Some members raised query about Vijaya Bank reporting sanction of 16 Medium Loan whereas the amount is Rs.129.00 lakh only. The SLBC convenor was requested to enquire the matter with Vijaya bank.

**Action: SLBC**

ii) **Credit to Housing for All (HFA):** The house was informed that the total number of advances towards Housing for All (HFA) as on September 2018 was 735 amounting to Rs.41.82 crores.

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

The house was told that there has been a YoY negative growth in KCC loan sanctioned as on 30.09.2018 vis-à-vis 30.09.2017 by Rs.1059.97lakhs. The performance is shown below.

| Year                 | Number of Cards issued | Limit Sanctioned |
|----------------------|------------------------|------------------|
| As on September 2017 | <b>2979</b>            | <b>2630.54</b>   |
| As on September 2018 | <b>1635</b>            | <b>1570.57</b>   |

The house was told by SLBC Convenor that two major bottlenecks have been identified by the Sub Committee while deliberating on the issue of meager growth in Crop loan.

- (1) State Government has not yet come up with crop insurance coverage under PMFBY. It has been reported that the premium offered by insurance companies have been on the higher side and State Government find it difficult to provide for the financial liabilities. The house requested the Agriculture department to look into the issue and negotiate with the insurance company again.

**Action: Agri. Department**

- (2) Non availability of proper land holding certificates with the farmers is another stumbling block in this area. This issue has been discussed in successive SLBC meeting without much progress. The house requested Land Revenue department is requested to examine this as early as possible and the matter will again be discussed in the next meeting.

**Action: Land Revenue and Settlement Department**

**Initiatives:** NABARD representative informed the house that they have undertaken number of initiatives to boost credit absorption in Agriculture and allied sector i.e. Bee keeping, Bamboo value chain, Agri. Marketing infrastructure. He said that bee keeping is a permanent activity here in Mizoram and KVIC last year launched honey mission which has financed/give support to 300 units. Based on the discussion with KVIC, NABARD sanctioned a pilot project on bee keeping at KVK, Mamit. He opined that as per the Area Development Scheme said that banks may finance 800 units. The project cost Rs.44000/- only and they have circulated the scheme to all banks, horticulture department.

**e. Grant of Education Loans**

The house was informed that there was a negative growth in the achievement under education loan during the year. Loan sanctioned up to September, 2018 is 14 amounting to Rs.51.46 lakh as against 57 loans amounting to Rs.185.20 lakhs as on September, 2017.

The issue with education loan was mainly on repayment.

As the level of education loans given by banks in Mizoram is relatively low vis a vis the level of literacy as well as per capita income of the state, the RBI representative advised Banks to take measures towards popularizing Vidyalakshmi Portal to ease access to education loan by students. Vidya Lakshmi portal (<https://www.vidyalakshmi.co.in>), which is a web based portal developed for the benefit of students seeking educational loans.

**Action: Banks**

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

The house was told that SHG model has turned out to be a viable one and has helped the rural poor to come out of abject poverty and from the clutches of money lenders. The focus for banks should, therefore, continue to be on lending towards income generating productivities. There is YoY growth of Rs.249.87 lakh in achievement on financing SHG-bank linkage as on September, 2018 vis-à-vis September, 2017. A total sum of Rs.603.23 lakh was achieved as on September, 2018. It was observed that there are still more scopes for financing more SHGs as 437 new SHG deposit accounts were opened during the year.

**Action: Banks**

**Agenda-5:CD Ratio, Review of Districts with CD Ratio below 40% and working of Special Sub-Committees of the DCC (SCC).**

The house was informed that there is a YOY increase of CD ratio by 0.89% as on September, 2018 via-a-vis September, 2017 but a decrease of 4.64% from March, 2018.

Rs. In lakh

| <b>FY &amp; Quarter ended</b> | <b>Deposit</b> | <b>Advance</b> | <b>CD Ratio</b> |
|-------------------------------|----------------|----------------|-----------------|
| FY 2018-19 September 2018     | 920534.50      | 383134.59      | 41.62%          |
| FY 2018-19 June 2018          | 916834.21      | 369097.51      | 40.26%          |
| FY 2016-17 March 2018         | 990213.04      | 458088.18      | 46.26%          |
| FY 2017-18 December 2017      | 827558.79      | 345972.33      | 41.81%          |
| FY 2017-18 September 2017     | 826360.95      | 336535.67      | 40.73%          |
| FY 2017-18 June 2017          | 798394.77      | 324312.42      | 40.62%          |
| FY 2016-17 March 2017         | 790243.93      | 315112.61      | 39.88%          |

**District- wise CD ratio for September 2018 quarter is shown below:**

(Rs.in lakh)

| <b>District</b> | <b>Deposit as on Sept. 2018</b> | <b>Advance as on Sept. 2018</b> | <b>CD Ratio of Sept. 2018</b> | <b>CD Ratio of June 2018</b> | <b>CD Ratio of March 2018</b> | <b>CD Ratio of Dec. 2017</b> | <b>CD Ratio of Sept. 2017</b> |
|-----------------|---------------------------------|---------------------------------|-------------------------------|------------------------------|-------------------------------|------------------------------|-------------------------------|
| Aizawl          | 702363.07                       | 248197.71                       | 35.34%                        | 33.99%                       | 41.90%                        | 41.76%                       | 35.03%                        |
| Lunglei         | 65456.10                        | 36054.84                        | 55.08%                        | 55.42%                       | 55.61%                        | 55.22%                       | 52.75%                        |
| Kolasib         | 29763.75                        | 13907.05                        | 46.72%                        | 44.50%                       | 46.11%                        | 48.14%                       | 49.15%                        |
| MAMIT           | 15561.19                        | 7301.83                         | 46.92%                        | 44.82%                       | 45.22%                        | 49.47%                       | 48.24%                        |
| Lawngtlai       | 26424.91                        | 26751.07                        | 101.23%                       | 95.24%                       | 105.01%                       | 107.38%                      | 88.57%                        |
| Saiha           | 17948.47                        | 18880.56                        | 105.19%                       | 102.75%                      | 98.80%                        | 115.89%                      | 89.23%                        |
| Champhai        | 36896.21                        | 19970.44                        | 54.13%                        | 53.12%                       | 58.53%                        | 57.25%                       | 57.44%                        |
| Serchhip        | 26120.80                        | 12071.09                        | 46.21%                        | 45.29%                       | 48.11%                        | 47.32%                       | 46.18%                        |
| <b>Total</b>    | <b>920534.50</b>                | <b>383134.59</b>                | <b>41.62%</b>                 | <b>40.26%</b>                | <b>46.26%</b>                 | <b>41.81%</b>                | <b>40.73%</b>                 |

(Bank-wise details of District-wise CD Ratio is shown at Annexure )

The SLBC Convenor is requested to cross check any sudden jump on the CDR of March 2019 from December 2018 reported by individual banks.

**Action: SLBC Convenor**

**Agenda-6: Position of NPAs in respect of schematic lending, Certificate Cases and Recovery of NPAs**

i) **NPAs in respect of schematic lending:** The house was told that the position of NPA under PMEGP and NRLM scheme as on 30.09.2018 uploaded by banks is as under:

| <b>Sl No.</b> | <b>Scheme</b> | <b>Total no</b> | <b>Total Outstanding</b> | <b>NPA No</b> | <b>NPA Outstanding</b> |
|---------------|---------------|-----------------|--------------------------|---------------|------------------------|
| 1             | PMEGP         | 2459            | 3852.30                  | 506           | 959.68                 |
| 2             | NRLM          | 564             | 464.76                   | 59            | 53.28                  |

The representative from MzSRLM explained to the house that the NPA shown under NRLM are actually the pre-NRLM (i.e. SGSY) and in fact, there is no NPA under NRLM.

ii) **Certificate Cases and Recovery of NPAs:** The house was also told that Banks are requested in every meeting to utilize the service of Certificate Officer in the DC offices for recovery of loans under Bakijai Cases. Many banks have not yet utilized the facility so far. Only MRB has reported having recovered Rs.28.74 lakhs through Bakijai cases during this quarter. The house again requested all Banks to utilize the service of Certificate Officer in the DC offices for recovery of loans under Bakijai Cases and to obtain registration number of each cases for follow up for effective utilization of the scheme. It was also decided that a meeting of SDO(Sadar) and bankers should be convened in each district for better awareness of recovery through Bakijai case.

**Action: Banks/LDMs**

**Agenda-7: Review of restructuring of loans in natural calamity affected districts in the State, if any**

No restructuring of loans in natural calamity affected districts in the State has been reported up to September 2018.

**Agenda-8: Policy initiatives of the Central/State Government/RBI (Industrial Policy, MSME Policy, Agriculture Policy, Start-Up Policy, etc.), and expected involvement of banks**

The house was told that the following policy initiatives of government are identified by the Sub-Committee as having potential to be catalytic to improve bank finance;

- (i) Entrepreneurs Development Scheme under New Economic Development Program (NEDP) under MEDMOC, Planning Department;
- (ii) Mission Organic Mizoram under Agriculture and Horticulture Departments;
- (iii) Successful NLUP beneficiaries under NLUP Implementing Board;
- (iv) Farmers Producers Organization (FPO) under Agriculture and Horticulture Departments;
- (v) Self Help Groups under NULM of UD&PA Department, and NRLM under Rural Development Department.
- (vi) Socio-Economic Development Policy (SEDP) of the new government

**Agenda-9: Improving rural infrastructure/ credit absorption capacity.**

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

The house was told that the Entrepreneurs Development Scheme under New Economic Development Program (NEDP) under MEDMOC, Planning Department has been identified by the Sub-Committee as projects and schemes conceived by the State Government to help improve C-D Ratio. The Secretary, Planning Department, GOM told that the state government really wanted banks' involvement in financing the selected entrepreneurs under MEDMOC. He suggested proper awareness for better coordination between banks and Planning Department. He said that credit ratio will increase once these selected entrepreneurs are given finance from banks. He also said that half of the fund requirement has already been given by the government and the other half is to be borne by the entrepreneurs.

**Action: Banks**

**b. Exploring the scope of state-specific potential growth areas and the way forward – choosing partner banks.**

The following schemes were shortlisted for submission at SLBC by the SLBC Sub-Committee of Mizoram as having growth potential in the State for which Banks partnership may strengthen outcome of the project/schemes.

- (i) Home Stay facility and eco-Tourism (Champhai, Sihphir, Reiek, Ailawng, Sialsuk etc.) under NEDP being implemented by Tourism Department;
- (ii) Mizoram Organic Mission under Agriculture and Horticulture Departments;
- (iii) Solar Energy (Renewable energy) under ZEDA and
- (iv) Information and Communication Technology (ICT) such as erecting towers, BPO, software development, animation, advertising etc

SLBC opined that the concerned department in the state government and other executing agencies should do more in order to attract visitors from outside the state on the occasion of big festivals organized in the state.

**c. Identification of gaps in rural and agriculture infrastructure which need financing**

As listed by the SLBC Sub-Committee for presentation at SLBC, there are certain gaps in rural and agriculture infrastructure which can be financed through banks as:

- (i) Transportation of goods for market;
- (ii) Agro processing/value change/packaging and branding (including barcode etc.);
- (iii) Allied agriculture activities particularly fruits, flowers, seeds etc;
- (iv) Agri-marketing

In this context, the representative from NABARD told the house that linked subsidy scheme has been introduced for agri-marketing credit. The scheme is applicable to government departments as well as to private/individuals. The house requested banks to give awareness to the customers so that finance can be extended under the scheme.

**Action: Banks/LDMs**

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

As the Model Land Leasing Act 2016 is not applicable in Mizoram state the meeting was informed having sent letter to seek opinion of the departments to find ways to make land holding and ownership system to make farmers and entrepreneurs eligible for mortgage for bank finances and necessary letter has been sent to them also. The departments are:

- (1) Agriculture Department
- (2) Horticulture Department
- (3) Environment & Forest Department
- (4) Land Revenue & Settlement Department
- (5) Local Administration Department

**Agenda-10: 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**

There is only one RSETI in the state. As skill development of the youth in the State would improve credit absorption capacity in the State, the house requested the SLBC convenor bank to explore another RSETI at Lunglei centre to meet the immediate demand.

**Action: SBI/SLBC**

**Agenda-11: Banking Related Cyber Frauds, phishing, etc.**

No representative from Police Department attended the meeting. However, the house was told by SLBC Convenor that there are incidences of phishing due to selling of passbook and ATM cards by innocent customers in the state. Therefore, bankers are requested to educate their customers on the matter so that they refrain from giving details of their ATM cards to any caller or third party.

**Action: Banks**

**Agenda-12: Calendar for SLBC/DCC Meetings, timely submission of data by bank, adhering of the schedule of SLBC meeting**

The house was told that preparation of calendar at the beginning of the year, circulation to the members/ stakeholders & blocking of dates by officials as per calendar-as instructed by Lead bank Scheme Circular-will greatly help in solving the problem of fixing dates for meeting due to unavailability of senior officials. The house decided that SLBC Calendar, which is already drawn for the year, should be circulated accordingly. Some members also pointed out that the selected economic indicator of Mizoram shown in the agenda back ground paper is quite old i.e. 2009-10 whereas we already have the data as on 2016-17 and requested to incorporate the updated one. Also many banks could not upload the SLBC data on time and the timeline has been extended four times to enable uploading of data which is unacceptable. The SLBC Meeting could not be held hostage for some banks not uploading the data, the house opined.

**Action: SLBC**

**Agenda 13: Sensitization of state government officials about Small Finance Banks (SFB) and Payment Banks:**

The representative from RBI told it appears that there is lack of awareness about SFBs among government officials, especially in the state, where they are mistaken for regular “Finance Company” which leads to delay in registration for trade license/shops and establishment etc. with various local bodies of the government. Attention of the members, especially the state government officials was drawn to the fact that Small Finance Banks and Payments Banks such as India Post Payment Bank and Airtel Payments Bank etc. are legitimate banks authorized and licensed by RBI.

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

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## Bank Wise Business and Credit Deposit Ratio of Mizoram in the FY2018-2019 as on date 30-09-2018

(Rs In Lakhs)

| SI No.                 | Bank Name | Deposit Amount (D) | Advances Amount (A) | Credit Utilize (CU) | Total Credit (TC) | CDR1         | CDR2         | Investment Amount (I) | TC + I           | CDR3         |
|------------------------|-----------|--------------------|---------------------|---------------------|-------------------|--------------|--------------|-----------------------|------------------|--------------|
| 1                      | BOB       | 4215.79            | 1375.94             | 0                   | 1375.94           | 32.64        | 32.64        | 0                     | 1375.94          | 32.64        |
| 2                      | BOI       | 3228.00            | 2060.00             | 0                   | 2060.00           | 63.82        | 63.82        | 0                     | 2060.00          | 63.82        |
| 3                      | BOM       | 531.84             | 775.51              | 0                   | 775.51            | 145.82       | 145.82       | 0                     | 775.51           | 145.82       |
| 4                      | CAN       | 2352.00            | 5425.00             | 0                   | 5425.00           | 230.65       | 230.65       | 0                     | 5425.00          | 230.65       |
| 5                      | CBI       | 12220.68           | 2726.71             | 0                   | 2726.71           | 22.31        | 22.31        | 0                     | 2726.71          | 22.31        |
| 6                      | IDBI      | 13952.35           | 4646.17             | 0                   | 4646.17           | 33.30        | 33.30        | 0                     | 4646.17          | 33.30        |
| 7                      | IND       | 188.17             | 239.22              | 198.52              | 437.74            | 127.13       | 232.63       | 0                     | 437.74           | 232.63       |
| 8                      | IOB       | 1141.40            | 1123.72             | 0                   | 1123.72           | 98.45        | 98.45        | 0                     | 1123.72          | 98.45        |
| 9                      | PNB       | 3345.13            | 5065.06             | 0                   | 5065.06           | 151.42       | 151.42       | 0                     | 5065.06          | 151.42       |
| 10                     | PSB       | 435.09             | 278.22              | 0                   | 278.22            | 63.95        | 63.95        | 0                     | 278.22           | 63.95        |
| 11                     | SBI       | 396500.00          | 132600.00           | 0                   | 132600.00         | 33.44        | 33.44        | 269.00                | 132869.00        | 33.51        |
| 12                     | SYN       | 2022.72            | 1335.45             | 0                   | 1335.45           | 66.02        | 66.02        | 0                     | 1335.45          | 66.02        |
| 13                     | UBI       | 13251.00           | 6999.00             | 0                   | 6999.00           | 52.82        | 52.82        | 0                     | 6999.00          | 52.82        |
| 14                     | UCO       | 17213.00           | 6051.00             | 0                   | 6051.00           | 35.15        | 35.15        | 0                     | 6051.00          | 35.15        |
| 15                     | UNI       | 839.00             | 547.00              | 0                   | 547.00            | 65.20        | 65.20        | 0                     | 547.00           | 65.20        |
| 16                     | VJB       | 24618.00           | 9443.00             | 0                   | 9443.00           | 38.36        | 38.36        | 0                     | 9443.00          | 38.36        |
| <b>Public Total</b>    |           | <b>496054.17</b>   | <b>180691.00</b>    | <b>198.52</b>       | <b>180889.52</b>  | <b>36.43</b> | <b>36.47</b> | <b>269.00</b>         | <b>181158.52</b> | <b>36.52</b> |
| 1                      | HDFC      | 26731.00           | 10017.00            | 0                   | 10017.00          | 37.47        | 37.47        | 0                     | 10017.00         | 37.47        |
| 2                      | FED       | 2645.50            | 406.96              | 0                   | 406.96            | 15.38        | 15.38        | 0                     | 406.96           | 15.38        |
| 3                      | ICICI     | 7001.79            | 354.62              | 0                   | 354.62            | 5.06         | 5.06         | 0                     | 354.62           | 5.06         |
| 4                      | INDUS     | 1918.00            | 9559.00             | 0                   | 9559.00           | 498.38       | 498.38       | 0                     | 9559.00          | 498.38       |
| 5                      | AXIS      | 30094.53           | 6339.13             | 0                   | 6339.13           | 21.06        | 21.06        | 0                     | 6339.13          | 21.06        |
| 6                      | YES       | 6722.00            | 829.00              | 0                   | 829.00            | 12.33        | 12.33        | 0                     | 829.00           | 12.33        |
| 7                      | SIB       | 9195.00            | 449.00              | 0                   | 449.00            | 4.88         | 4.88         | 0                     | 449.00           | 4.88         |
| 8                      | BANDHAN   | 6920.84            | 2611.39             | 0                   | 2611.39           | 37.73        | 37.73        | 0                     | 2611.39          | 37.73        |
| <b>Private Total</b>   |           | <b>91228.66</b>    | <b>30566.10</b>     | <b>0</b>            | <b>30566.10</b>   | <b>33.50</b> | <b>33.50</b> | <b>0</b>              | <b>30566.10</b>  | <b>33.50</b> |
| 1                      | MZRB      | 237964.00          | 114002.44           | 0                   | 114002.44         | 47.91        | 47.91        | 63400.89              | 177403.33        | 74.55        |
| <b>RRB Total</b>       |           | <b>237964.00</b>   | <b>114002.44</b>    | <b>0</b>            | <b>114002.44</b>  | <b>47.91</b> | <b>47.91</b> | <b>63400.89</b>       | <b>177403.33</b> | <b>74.55</b> |
| 1                      | MCAB      | 89351.40           | 54557.09            | 0                   | 54557.09          | 61.06        | 61.06        | 0                     | 54557.09         | 61.06        |
| 2                      | MUCO      | 5936.27            | 3317.95             | 0                   | 3317.95           | 55.89        | 55.89        | 2660.70               | 5978.65          | 100.71       |
| <b>All Banks Total</b> |           | <b>920534.50</b>   | <b>383134.58</b>    | <b>198.52</b>       | <b>383333.10</b>  | <b>41.62</b> | <b>41.64</b> | <b>66330.59</b>       | <b>449663.69</b> | <b>48.85</b> |
| <b>Grand Total</b>     |           | <b>920534.50</b>   | <b>383134.58</b>    | <b>198.52</b>       | <b>383333.10</b>  | <b>41.62</b> | <b>41.64</b> | <b>66330.59</b>       | <b>449663.69</b> | <b>48.85</b> |
|                        |           | Last Quarter Data  |                     |                     |                   |              |              |                       |                  |              |
| <b>Total</b>           |           | <b>916834.21</b>   | <b>369097.51</b>    | <b>0</b>            | <b>369097.51</b>  | <b>40.26</b> | <b>40.26</b> | <b>156799.20</b>      | <b>525896.71</b> | <b>57.36</b> |