

MINUTES OF THE STATE LEVEL BANKERS' COMMITTEE (SLBC)
MEETING OF MIZORAM
FOR THE QUARTER ENDED JUNE, 2019 HELD ON 09.10.2019

The Mizoram SLBC meeting for the quarter ended June, 2019 was held at the Conference Hall, New Secretariat, Aizawl on 09.10.2019 at 11:00 a.m. The meeting was co-chaired by Shri Lalnunmawia Chuaungo, IAS, Chief Secretary, Govt. of Mizoram and Shri Sunil Kumar Tandon, Chief General Manager, State Bank of India, N.E. Circle, Guwahati. The meeting was also attended by senior officials from RBI, NABARD, Government Departments and various Banks in the State.

Shri L.P. Lalchangkima, Regional Manager, SBI started the SLBC Meeting by welcoming everyone in the meeting. He at the outset took stock of the attendance of the invited Members of the SLBC. It was found that UCO Bank, Syndicate Bank, IDBI Bank, Canara Bank, Bank of India, Yes Bank, IndusInd Bank were represented by officials below the rank of Branch Head. It was also found that banks like Bank of Baroda, ICICI Bank, Indian Overseas Bank and SIDBI were absent themselves from the meeting without any information.

Shri Tandon, CGM, SBI welcomed the Chief Secretary, Govt. of Mizoram, senior officials from RBI, NABARD, various government departments and banker colleagues. He stated that it is very unfortunate that some of the Banks are not present in the SLBC Meeting. He said that SLBC is a forum where we have to work together as a team to look at the challenges and problems faced by the government officials and bankers, and find the better way to resolve issues. He suggested for fixing the date for holding the next SLBC Meeting so that we can block the date and concentrate on the SLBC meeting. Accordingly, it was decided that next SLBC would be held on 20.11.2019.

The Chief Secretary, Govt. of Mizoram, reiterated that the SLBC Meeting is a very important quarterly event for the State and should be represented by the Heads of Operation in the State or the Branch Manager. If any Branch Head is unable to represent, prior information has to be intimated to the Nodal Officer (SLBC) well in advance. He emphasized on the necessity of the presence of a suitable representative of their respective Banks and also on the need to present in the Meeting with full preparation.

Thereafter, the meeting proceeded with a discussion on agenda and related issues.

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 28.06.2019 for the quarter ended March, 2019 were circulated to all members. Since no request for amendment, except one, from the RBI was received and incorporated, thereafter the house adopted the minutes.

2: Review of ACTION TAKEN REPORT on Minutes of last SLBC meeting dated 26th June, 2019.

ATR seen, explained and approved by the committee)

3: Opening of banking outlet in unbanked villages, CBS enabled/part-time banking outlet at the Unbanked Rural Centres (URCs):

Out of the 40 villages selected from 8 districts of the state, 24 villages have already been covered by either BC of IDBI Bank, MRB and IPPB. (Aizawl -4, Champhai - 5, Kolasib -2, Lawgtlai -3, Lunglei -4, Mamit -3, and Serchhip 3). Out of the remaining 16 villages, the office of India Post located at three villages, which will also come under IPPB shortly and therefore can be considered as covered. Since the matter had been superseded by Roadmap for providing banking service in every village, the subject can now be dropped from the agenda.

Progress on Roadmap for providing banking services in every village having population below 2000:

Out of the 660 villages with population below 2000 as many as 83 villages have been covered by either a branch or BC and another 141 villages have been covered by IPPB. The remaining 436 villages are to be covered with banking services by the respective banks to which these villages are allotted. It was decided to review the matter in the next meeting on 20.11.2019 and all banks should submit to the roadmap for providing banking service the SLBC on or before 31.10.2019.

(Action point: Banks who are allotted the villages and SLBC)

Opening of MRB Branch at East Phaileng and Kawlberm villages:

The request for opening of MRB branch at East Phaileng and Kawlberm village was discussed and the committee requested the MRB to have feasibility survey on these villages and to submit for discussion in the next meeting.

(Action point: MRB)

4: Review of credit disbursement by banks:

a) Achievement under ACP of the State, Priority Sector Lending:

The overall achievement of the ACP target under priority sector up to June 2019 is 9.07%. The house was informed that 5 banks reported **Zero** achievement on Annual Credit Plan under priority sector for FY 2019-20 up to June 2019. They are CBI, IOB, Axis Bank, ICICI Bank and Yes Bank. The house observed that the achievement was not satisfactory. As some bankers could not give proper reply to the queries, the Chief Secretary told all banks to come with full preparation in the next meeting.

(Action point: All Banks)

b) Flow of credit to MSMEs and for affordable housing:

Flow of credit to MSMEs:

The house was informed that there is a growth in achievement of Rs.21.62crores under MSME finance up to June 2019, which is Rs.83.45crores as against Rs.105.07 crores up to June 2018. The total outstanding under the portfolio as on June 2019 is Rs.988.77crores and increased by Rs.122.55crores over June, 2018. The house also told that there are five banks that do not have achievement under MSME, they are: CBI, Indian Bank, Axis Bank, ICICI Bank, Yes Bank. After thorough discussion on the matter it was decided that bankers should sit together to sort out the problem in financing of MSME and to chalk out the solution so that the state government also can chip in to address the issues. The meeting shall be held on 10.10.2019 at 4:00 p.m. at RBI Conference Hall, Aizawl.

(Action point: All Banks)

Flow of credit to Housing for All (HFA):

The house was told that the total advances outstanding on **Housing for All (HFA)** as on June 2019 is 1282 dwelling units amounting to Rs.78.23crores. There was an increase of 114 dwelling units over March 2019. A sum of Rs.12.17crores was disbursed during the FY 2019-20 up to June 2019. It was also told there are banks that reported Zero achievement viz BoM, Indian Bank, PSB, UCO Bank, Axis Bank, Bandhan Bank, Federal Bank, HDFC Bank, ICICI Bank, IDBI Bank, IndusInd Bank, SIB, Yes Bank and MUCO bank. The Secretary, UD&PA told that they had sponsored 14325 applications under PMAY up to 2019 since inception of the scheme in 2016 only 1165 loans have been sanctioned by banks i.e. 8.13% and no reason for rejection has been received from banks. In order to enable follow up from the controlling offices level in respect of the applications sponsored to the bank under the scheme, the committee requested the nodal department to give copies of the list where applications were sponsored to the bank. Meanwhile banks are also requested to take a view in all eligible applications promptly and to report details of loan applications received from UD&PA Department.

(Action point: Urban Development & Poverty Alleviation Dept. and all Banks)

Discussion on lending towards government sponsored schemes (DAY-NRLM, DAY-NULM, MUDRA, Stand-Up India, PMEGP, etc.) and impact of these schemes:

The representative from SRLD Deptt. told that they are facing problem with the Canara Bank, Lawngtlai branch as the Branch Manager refused to receive the loan applications of SHGs sponsored by them. The Committee requested the RBI to take up the matter with the controlling office of the concerned bank.

(Action point: RBI)

KCC loan, PMFBY related issues:

The house was appraised about a YoY growth of 146 units in KCC loan sanctioned as on June 2019 vis-à-vis June 2018. The crop loan insurance under PMFBY scheme has not yet been implemented in the state till date.

Grant of Education Loans:

There is a negative growth in the achievement under education loan during the year up to June 2019 over June 2018. The total loan sanctioned up to June 2019 is 1 new loans amounting to Rs.0.50 crore as against 21 loans amounting to Rs.0.34crore as on June 2018.

SHG-bank linkage:

There is also a negative growth of 33 in units and amount of Rs.-1.31crores on financing Direct SHG-bank linkage as on June 2019 vis-à-vis June 2018. There is no achievement as on June 2019 whereas it was 33 units and amount of Rs.1.12crores as on June 2018.

5. CD Ratio & related issues:

The Details of Deposits Advances and CD Ratio including that of IPPB, NEDFI and RIDF was presented to the house wherein the CD ratio was shown as 45.46%. However, it was clarified during the discussion that the figures pertaining to IPPB & NEDFI should not be included for calculation of CD ratio as per the extant RBI Circulars. Further it has been clarified by RBI that Urban Co-operative Banks are not

members of the Lead Bank Scheme as per extant instructions and they should consequently be excluded from the monitoring of CD ratio and ACP exercise henceforth. The revised CD ratio excluding IPPB, NEDFI & MUCO is therefore 45.24%.

Among the districts, Aizawl District is having a CD ratio less than 40% and Siaha district is having the highest CD ratio of 89.55%.

The banks which have reported to having more than 100% CD ratio are ESFB, IndusInd Bank, PNB, Indian Bank, Canara Bank, Bank of Maharashtra & IOB .

The banks with CD Ratio between 20% to 40% are UCO, Axis, Bandhan, IDBI, SBI, CBI and HDFC. And, the Banks having less than 20% CD ratio are Yes Bank, SIB, ICICI & Federal Bank.

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

The position of NPA under PMEGP and NRLM scheme as on 30.06.2019 uploaded by banks is reported as under: PMEGP total account nos. 2559 with outstanding amount of Rs. 50.57 Cr. out of which total NPA accounts is 507 nos. amounting to Rs. 8.83 Cr. (17%) and under NRLM/SGSY, total account nos. 800 with outstanding amount of Rs. 6.54 Cr. out of which total NPA accounts is 46 nos. amounting to Rs. 0.46 Cr. (7%).

The house decided that loans under SGSY should not be mixed with NRLM to make the correct picture available in future.

(Action point: All banks)

Certificate Cases and Recovery of NPAs:

The house was told that there is no new addition or settled cases during the period under review under Bakijai cases as on 30.06.2019.

7: Position of Social Security Schemes:

The house observed that the achievement on social security schemes is not satisfactory. It is therefore, requested all the banks should try to enroll more eligible existing and new customers under the schemes.

(Action point: All banks)

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

Deepening of Digital Payments – constitution of a Sub-Committee on Digital Payments:

The house was informed that under the RBI instruction vide letter FIDD.CO.LBS.No. 475/02.01.001/2019-20 dated August 27, 2019 a 'Sub-Committee on Digital Payments' is to be set up in each state for expanding and deepening digital payments ecosystem in line with the recommendations of the Report of the Committee on Deepening of Digital Payments and Reserve Bank's Payment System Vision Document 2021. It may be mentioned that Aizawl district has been identified to make it 100% digital enabled within a time frame of one year. The committee, therefore, constituted a Sub-Committee on Digital Payments under the Chairmanship of Commissioner (Finance), GoM along with

the Members of Deputy Commissioner, Aizawl, Secretary (ICT) GoM, GM (RBI), GM (NABARD), Chairman of MRB, CEO, MCAB,CEO, MzSRLM, Mission Director (DAY-NULM), UD&PA Dept. General Manager, BSNL Manager, IPPB, Aizawl Regional Manager & SLBC Convenor, Member Secretary.

9: Discussion on improving rural infrastructure/ credit absorption capacity:

To explore the scope of state-specific potential growth areas and the way forward, choosing partner banks, study on credit requirement and gaps, at the initiative of the SLBC Sub-Committee, NABARD has been requested to commission a study on assessment of credit requirement and gaps in respect of agriculture and allied sector. During the last meeting, R&D Department was instructed to carry out the survey on behalf of NABARD. The house requested both the agencies to complete the survey as early as possible.

(Action point: NABARD & R&D Department)

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:

The house was informed that MRB has established RSETI at Kolasib and posted a Director recently. The last meeting had decided to request HDFC Bank to find ways to sponsor RSETI in Lunglei district and communication was sent in this regard. However, no report has been received on (Action point: taken from HDFC Bank. The representative of HDFC told that he will take up the matter with their controlling office. The house was informed that no bank has come forward to sponsor RSETI for other districts in the state till date. The house requested banks again, to come forward to sponsor RSETI for other districts in the state.

(Action point: HDFC Bank and Other Banks)

11: Exemption of Stamp Duty for financing of SHGs/Agriculture and MSME:

The house was told that representation has been received from the Chief Executive Officer, MzSRLM, R.D. Dept., Mizoram requesting exemption of Stamp Duty in respect of loans availed by Self Help Groups in Mizoram. It was told that similar exemption has been given by states like Assam, West Bengal, Rajasthan, Chhattisgarh, Odisha & Madhya Pradesh and submitted copies of gazette Notification of these states.

Similarly, in the SLBC Sub Committee meeting on improving rural infrastructure and credit absorption capacity held on 24.09.2019 also recommended waiver of stamp duty on loans to Agriculture and MSME segment up to Rs.5.00 lakhs as it creates practical inconvenience to the customers.

The committee requested the government to consider the matter and to exempt stamp duty on loans sanctioned to SHG and loans up to Rs.5.00 lakhs under Agriculture & MSME. The Chief Secretary told the committee that he will pursue the matter.

(Action point: C.S / Commissioner (Finance), GoM)

12: ENHANCED ACCESS & SERVICE EXCELLENCE (EASE) 2:0 Uniform Banking Hours

Under government of India's EASE 2.0 reforms agenda for Public Sector Banks on 'Uniform Banking hours' norms for the banking industry we have instructed the LDMs to adopt Customer Banking hours in each district and basing on feed back received, the customer banking timing for the state and the timing from 9:00 to 3:00 has been approved and has been implemented since 01.10.2019 in the state.

(Action point: SLBC)

13: Allotment of villages to banks for financing of agriculture loans and KCC loans:

In the last meeting the committee observed that the achievement under KCC loan was not satisfactory, only three banks viz., SBI, UCO and HDFC Banks sanctioned new KCC loans during the FY 2018-19 out of 24 scheduled commercial banks. The Chief Secretary the co-chairman instructed the other banks to be allotted a village for adoption to sanction KCC loans to the people of that village and requested the SLBC Convener to allot a minimum one village to each Bank branch and sanction KCC loan to the people of that village during the FY 2019-20.

14: Inclusion of Financial Education in the School Curriculum, financial literacy initiatives by banks (particularly digital financial literacy):

The Sub-Committee meeting on Financial Inclusion reported that the topics from NCFE workbooks from class VI to X are required to be included in the syllabus of various subjects from class VI to X. The government is therefore, requested to take (Action point: so that same is included in the school syllabus within the stipulated timeline of March 2020.

(Action point: Govt. of Mizoram/MBSE)

15: Review of SLBC Meeting Calendar for the FY 2019-20:

The committee was told that in the minutes of SLBC Meeting held on 16.01.2019 the SLBC Meeting Calendar for the year 2019 was approved wherein the SLBC Meeting for the quarter ended September 2019 was to be held on 04.12.2019. However, in terms of Master Circular – Lead Bank Scheme dated July 2, 2019 the SLBC Meetings are to be held within 45 days from the end of the quarter. It is, therefore, decided to hold the meeting for the quarter ended September, 2019 on 20th November, 2019. The Chief Secretary requested all banks to ensure that the head of operation or Branch Head should attend the office.

(Action point: SLBC)

16: Meeting of SBI Law Officer with the authorities of Revenue Department:

The committee was told that the decision on earlier meeting wherein Law officer from SBI will meet the authorities in Revenue Department has not yet been materialized. The committee decided to request the Secretary, Revenue department, Government of Mizoram to fix the date for meeting.

The meeting was finally concluded with a vote of thanks by Shri Susanta Kumar Sahoo, Deputy General Manager (SLBC), SBI, LHO, Guwahati.

Sd/-
Co-Chairman, SLBC (Mizoram),
Shri Lalnunmawia Chuaungo, IAS, Chief Secretary, Govt. of Mizoram
and Shri Sunil Kumar Tandon, Chief General Manager,
SBI, N.E. Circle

**LIST OF PARTICIPANTS IN THE SLBC (MIZORAM) MEETING
FOR JUNE 2019 QUARTER HELD ON 09.10.2019**

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

1	Ms Mary L. Deng	General Manager	RBI	Aizawl
2	Shri K. Samuel Liangosiam	Manager	RBI	Aizawl
3	Shri S.N. Mallick	General Manager	NABARD	Aizawl
4	Shri V.R. Nag	Dy. General Manager	NABARD	Aizawl

(B) State & Central Government officials

1	Shri Lalnunmawia Chuaungo	Chief Secretary	Govt. of Mizoram	Aizawl
2	Shri Vanlalchhuanga	Com. (Finance)	Govt. of Mizoram	Aizawl
3	Shri C. Vanlalramsanga	Secretary (Planning & P.I.)	Govt. of Mizoram	Aizawl
4	Shri John LT Sanga	Addl. DC, Aizawl	Govt. of Mizoram	Aizawl
5	Shri H. Lalchhandami	CEO, Mz.S.R.L.M.	Govt. of Mizoram	Aizawl
6	Shri C.C. Lalchhuangkima	Dy. Secy. (RD Dept.)	Govt. of Mizoram	Aizawl
7	Shri V.L. Nghakmawia	R.O., UD&PA	Govt. of Mizoram	Aizawl
8	Shri Lalmalsawma	Dy. Director (Agri.)	Govt. of Mizoram	Aizawl
9	Ms Rita Lalawmpuii	CMM (U.D. & P.A.)	Govt. of Mizoram	Aizawl
10	Ms Kroszarmawii	S.M. Manager, (N.U.L.M.)	Govt. of Mizoram	Aizawl
11	Shri JH Biakdikluanga	MFS (U.D. & P.A.)	Govt. of Mizoram	Aizawl
12	Ms Lalnuntluangi	Executive Officer (K.V.I.B.)	Govt. of Mizoram	Aizawl
13	Shri F. Lalrinenga	Jt. C.E.O., KVIB	Govt. of Mizoram	Aizawl
14	Ms Cariline Hmingthanzuali	OSD/Nodal Officer (D/A)	Govt. of Mizoram	Aizawl
15	Ms Laltleipuii	Dy. Director (Fisheries Dept)	Govt. of Mizoram	Aizawl
16	Ms H. Malsawmi	Under secy. (LESDE)	Govt. of Mizoram	Aizawl
17	Shri Lalthantluanga	DSW&RO, Rajya Sainik Bd.	Govt. of Mizoram	Aizawl
18	Shri V. Lalrinmawia	Dy. Dir.(Com.& Indstr's Dept.)	Govt. of Mizoram	Aizawl
19	Shri F. LaLthlamuana	Addl. S.P. (C.I.D.-Crime)	Govt. of Mizoram	Aizawl
20	Shri Biakthianghlima Chenkual	AGM	BSNL	Aizawl

(C) Convenor Bank

1	Shri Sunil Kumar Tandon	Chief General Manager	S.B.I.	Guwahati
2	Shri Digmanu Gupta	General Manager	S.B.I.	Guwahati
3	Shri L.P. Lalchangkima	Regional Manager	S.B.I.	Aizawl
4	Shri Susanta Kr Sahoo	Dy. General Manager	S.B.I.	Guwahati
5	Ms Lalhlupuii	Lead District Manager	S.B.I., L.B.O.	Lunglei
6	Shri Ralte Ralkhuma	Chief Manager (SLBC)	S.B.I.	Aizawl
7	Shri M. Devakishore Singh	Chief Manager	S.B.I.	Aizawl
8	Ms Lalnilawmi	Lead District Manager	S.B.I. L.B.O.	Aizawl
9	Shri Asim Jyoti Das	Lead District Manager	S.B.I., L.B.O.	Kolasib
10	Shri Lawmvel Langel	Lead District Manager	S.B.I., L.B.O.	Champhai
11	Shri Henry L. Hrahset	Director (RSETI)	S.B.I.	Aizawl

(D) Other banks

1	Shri Lalzuahliana	C.E.O.	M.C. Apex Bank	Aizawl
2	Shri Samuel Warbah	G.M.	Mizoram Rural Bank	Aizawl
3	Ms Lalchhanhimi	Chief Manager	Mizoram Rural Bank	Aizawl
4	Shri Genius Ahanthem	Sr. Manager	UCO Bank	Aizawl
5	Shri Subhna Kamal Kar	Branch Manager	Axis Bank	Aizawl
6	Shri James Hruailiana	C.E.O.	MUCO Bank	Aizawl
7	Shri Along Aier	B.M.	Indian Bank	Aizawl
8	Ms Lucy Lalrintluangi	Asst. Manager	Canara Bank	Aizawl
9	Ms Zorampari	Branch Head	Bandhan Bank	Aizawl
10	Shri Gautam Wangkhem	Branch Manager	Axis Bank	Aizawl
11	Shri Mriunjay Kr Kanhaya	B.M.	HDFC Bank	Aizawl
12	Shri Jeremy Lalnunmawia	Service Manager	Indusind Bank	Aizawl
13	Shri J. Baite	Branch Manager	PNB	Aizawl
14	Shri Mayang Lambam	A/Manager	IDBI Bank	Aizawl
15	Shri Thangkhohlen Haokip	Branch Manager	BOM	Aizawl
16	Shri John Zothanpuia	Asst. Manager	Bank of India	Aizawl
17	Shri Kungminlian Shoute	Dy. Branch Manager	Syndicate bank	Aizawl
18	Ms R. Zothansangi	Dy. B.M.	Yes Bank	Aizawl
19	Shri Andrews VL Dinpuia	By. Branch Manager	NESFB	Aizawl
20	Shri Lalrohluna Pakhuangte	Branch Manager	CBI	Aizawl
21	Shri Thonghaolien Haokip	Branch Manager	BOM	Aizawl
22	Shri Paul Peringattu	Branch Manager	Federal Bank	Aizawl
23	Shri Dhorendro Athokpam	Branch Manager	Union Bank of India	Aizawl
24	Shri Kundan Kumar	Branch Manager	UBI	Aizawl
25	Ms Zorampari	Branch Manager	Bandhan Bank	Aizawl
26	Shri Justin Jose	Branch Manager	SIB	Aizawl
27	Shri Pratik Verma	Asst. Manager	IPPB	Aizawl
28	Ms Lalthansangi	Asst. Manager	NEDFI	Aizawl