
SLBC MIZORAM
MEETING FOR THE QUARTER ENDED DECEMBER, 2021
MEETING HELD ON 17.03.2022

MINUTES OF THE MEETING

The SLBC meeting of Mizoram for the quarter ended December, 2021 was held on 17.03.2022 at 11:00AM via Video Conferencing. Dr. Renu Sharma, IAS, Chief Secretary, Govt. of Mizoram chaired the meeting. Shri Lunkim Thangboi, General Manager (NW-II), State Bank of India, Local Head Office, Guwahati, senior officials from RBI, NABARD, State DFS Nodal Officer, Government Departments and representatives of various Banks operating in the State also attended the meeting. *(List of participants is shown in Annexure-I).*

Shri LP Lalchangkima, Regional Manager, SBI, Regional Business Office, Aizawl welcomed all the participants and requested all bankers to move and translate the discussions into action.

Shri Lunkim Thangboi, General Manager (NW-II), SBI, Local Head Office, Guwahati, in his keynote address, welcomed all participants who attended the meeting. At the outset Shri Thangboi highlighted performance of the Banks under various parameters during the quarter. He urged the banks with less than 40% CD Ratio to gear up to achieve above 40% in CD Ratio. He said that ACP performance during the quarter of 46.90% is not enough and urged all banks to improve their performance by end of March, 2022. He also said that sanction under MUDRA has increased during the quarter and requested all bankers to improve their lending under various government sponsored schemes.

Shri P. Shimrah, General Manager, RBI highlighted in his address the role and responsibilities of Lead Bank to promote banks' role in the overall development of rural sector to implement the schemes. He also said that there are some recommendations that have not seen any progress as on date especially in respect of access to digital land records to banks and introducing reforms in the legal frameworks to improve over 1959 land models. He requested respected Chief Secretary to bestow personal attention in the matter. He also said that strengthening the structure of BLBC, DCC and SLBC Sub-committees. He raised his concern for not holding DCC meetings in 5(five) Districts and requested the SLBC Convenor to look into the matter. He also stressed on timely holding of SLBC meeting and holding of DCC and DLRC meeting separately.

Smt. L. Leivang, General Manager and OiC, NABARD, Aizawl in her keynote address highlighted 3 (three) areas of concern.

- (i) She highlighted on finance of Animal Husbandry for boosting agriculture advance.
- (ii) Irregularity in holding of DCC meetings. DCC meetings are supposed to give the feedback to the SLBC on issues which need a wider platform at the State level. Aizawl, Mamit, Kolasib, Serchhip, Saitual, Lawngtlai and Siaha did not have any DCC meetings. She requested to prepare DCC Calendar for each District for next Financial Year as per RBI instructions.

(iii) The scope for big ticket in agriculture sector in Mizoram is very less, the way forward could be funding of farmers through JLG model for better performance in ACP.

Dr. Renu Sharma, IAS, Chairman and Chief Secretary, Govt. of Mizoram, in her opening remarks said that there has been improvement in covid situation and opening up of economy, and it is hoped that this opening up and return to normal will show us better performances in all the activities undertaken by the Banks. She said that she has noted what the General Manager, RBI has raised certain points like access to digitized land record and will look into the cases.

Dr. Renu Sharma expressed satisfaction over the improvement in CD Ratio to 53% from 49% during the September, 2021 quarter. However, she asked the Banks like Axis, Federal, SIB and YES Bank to improve their CD Ratio. She said that ACP is still at 46.90% and two banks viz. Axis Bank and South Indian Bank have to gear up for improvement in ACP. She exhorted banks to sanction loan on Animal Husbandry and Fisheries under KCC so as to improve the performance in Agriculture Sectors. She lauded the performance of banks in MSME Sector.

She also dwelt on Social Security Scheme and requested all banks especially Private Banks to improve in enrolment and do much more on this and awareness campaign regarding Social Security Scheme. She also offered the help of line departments from their end. She expressed her displeasure over the poor performance of private banks in respect of Government Sponsored Schemes.

She also cautioned the Private Banks that she would take up the matter with their CEOs and DFS, Govt. of India unless things improved in March, 2022 quarter.

Shri LP Lalchangkima, then, initiated the proceedings of the meeting.

ACTION POINTS EMERGED ON DISCUSSION OF AGENDA:

Adoption of minutes of the last meeting:

Shri Lalchangkima, Local SLBC Convener requested the house for adoption of the Minutes of State Level Bankers' committee meeting held on 30.11.2022 for the quarter ended September, 2021, which was circulated to all members. Since no request for amendment has been received, the house adopted the minute.

No. 1: REVIEW OF ACTION TAKEN REPORT ON MINUTES OF LAST SLBC MEETING DT. 30.11.2021:

ATR seen, explained and approved by the committee.

No. 2: DEPOSITS, ADVANCES & CD RATIO FOR MIZORAM AS ON 31.12.2021:

Low CD Ratio: All Banks, most particularly YES, FED, SIB, AXIS, NESFB, ICICI were advised by the Chairman to improve their CD Ratio.

(Action: All Banks particularly YES, SIB, FED, NESFB, ICICI & AXIS)

No. 3: REVIEW OF CURRENT YEAR CREDIT DISBURSEMENT OF BANKS UNDER ACP (PRIORITY SECTOR) AS ON 31.12.2021:

a) Sector-wise Summary under ACP (Priority Sector): There was an achievement of 46.960% under ACP Priority Sector during the 3rd quarter compared to 30.94% in September, 2021 quarter. The Chairman requested all banks to step up priority sector advances through various scheme and achieve the ACP target for FY 2021-22. The chairman requested all banks with zero sanction to improve sanction specially under Agriculture, and all the banks with zero achievement under Priority Sector. She also requested all banks to improve sanction of Animal Husbandry and Fisheries under KCC which has been announced by the Govt. of India.

(Action: All Banks)

b) MSME Sector as on 31.12.2021: The Chairman asked all banks with negative growth in MSME viz. IND, CBI, UNI, AXIS, IOB, MCAB, UCO, IDBI, INDUS and BANDHAN to wipe out negative growth and achieve positive growth in next Financial Year. The chairman requested all negative growth and banks with zero sanction to perform in the next FY.

(Action: All Banks with negative growth)

c) Priority Sector Advances as on 31.12.2021: There was a positive YoY growth of 15.46 % in Sectoral growth under Priority Sector Advances. However, there are few banks which need to improve their lending viz.: Indian, IOB, UNION, FEDERAL, ICICI and YES Banks. The chairman urged all banks specially zero sanction banks to improve lending in this sector.

(Action: All Banks, particularly FEDERAL BANK, YES)

d) Pradhan Mantri Mudra Yojana (PMMY) as on 31.12.2021: There was a YoY negative growth of (-) Rs.10.86 crores in MUDRA as on 31.12.2021 vis-à-vis December, 2020. There are few banks with persistently zero sanction viz. Axis, Indus, NESFB, SIB & YES Banks. The chairman requested to improve sanction under MUDRA specially to wipe out zero sanction during the March, 2022 quarter.

(Action: All NIL sanction banks)

e) Govt. Sponsored Scheme (GSS): There was disbursement of Rs. 25.38 crores under Govt. Sponsored Scheme during the third quarter with an outstanding amount of Rs. 80.76 crores. The chairman urged all NIL sanction Banks to improve their lending under Govt. Sponsored Schemes during the last quarter.

(Action: All Banks esp. NIL sanction Banks)

No.4: FINANCIAL INCLUSION:

a) Roadmap for providing banking services – villages with population below 2000: There are 102 pending unbanked villages, all allotted banks to complete coverage of unbanked villages under roadmap by 31st March, 2022.

(Action: All Allotted Banks)

b) DFS inadequately Uncovered villages: Under DFS uncovered villages there are remaining 7 villages allotted to MRB viz. Zokhawthiang, Daido, Darngawn, Lungmawi, S. Phaileng, Thiltlang & Dumzau-I.

(Action: MRB)

c) National Strategy for Financial Inclusion (NSFI): Progress of Universal Access to Financial Services which focuses on providing services to villages within 5(five) kms radius/hamlets of 500 households in hilly areas. The remaining one village viz. Daido originally allotted to BoB was re-allotted to MRB. MRB to cover the village within March, 2022.

(Action: MRB)

d) Status of Financial Literacy Camps (FLCs): All Banks are requested to comply with the RBI instructions of ensuring conduct of one FLC meeting by each rural branches and for Financial Literacy Centre i.e., LDMs, six FLCs in a month.

(Action: Rural Branches & LDMs)

e) Details of enrolment under Social Security Schemes (Cumulative Nos. as on 31.12.2021): The progress under Social Security Scheme was reviewed and discussed, banks especially private banks were requested to improve and enroll maximum account holders making them aware of these schemes as desired by the Hon'ble governor of Mizoram. As per Govt. of India the scheme is to achieve saturation by September, 2022.

(Action: All Banks esp. Private Banks)

No. 5: RSETI:

a) RESTI at Aizawl: The performance of Credit linkage of RSETI Aizawl is Only 17.43 %, all banks are requested that whenever proposal comes from RSETI that needs to be look into seriously so that the rejection level will be reduced.

(Action: All Banks)

b) Allotment of new RSETI

(i) RSETI at Lunglei District: The meeting had allotted HDFC Bank to find ways to sponsor RSETI in Lunglei District. In this regard HDFC Bank reported that their Bank have no plans of participation in RSETI project. However, the chairman advised HDFC representative to take up the matter with their management for setting up of RSETI at Lunglei.

(Action: HDFC)

(ii) Opening of a New RSETI at Kolasib District sponsored by Mizoram Rural Bank: MRB informed the house that RSETI at Kolasib is ready for opening and it will be opened on 28.03.2022.

c) Pending claims for re-imbursement of training expenses of RSETI: MzSRLM reported that all claims have been sent to MoRD, New Delhi on 25th October, 2021 and subsequent reminder sent on 9th December, 2021 respectively.

(Action: SRLM)

No. 6: ASPIRATIONAL DISTRICT (AD) PROGRAMME, MIZORAM:: STATUS AS ON 31.12.2021:

The chairman requested all banks in Mamit District which is an Aspirational District to cover maximum people under Social Security Scheme.

(Action: SBI/MRB)

No. 7: ANY OTHER BUSINESS WITH PERMISSION FROM THE CHAIR:

The house acceded to the request by Agriculture Skill Council of India (ASCI) for presentation of Skill initiatives taken by them in the next SLBC meeting for 10 minutes.

(Action: SLBC)

The meeting ended with a vote of thanks by Shri V. Jaya Chandra Badre, Chairman, Mizoram Rural Bank.



**(DR. RENU SHARMA, IAS)
Chief Secretary & Chairman,
SLBC Mizoram.**

Copy to:

1. All Members, SLBC Mizoram, for information and necessary action.
2. Lead District Managers, Aizawl/ Lunglei/ Kolasib/ Lawngtlai & Champhai for information and necessary action.
3. All invitees, for information.

**(LALNILAWMI)
Chief Manager & Coordinator
SLBC Mizoram.**

List of Participants in the SLBC Mizoram for the quarter ended December, 2021
Held on 17.03.2022

(A): RBI, NABARD, SIDBI, NEDFI

Sl.No.	Name	Designation	Organisation/Dept.
1	Dr. Renu Sharma, IAS	Chief Secretary	Govt. of Mizoram
2	Shri P Shimrah	General Manager	Reserve Bank of India
3	Shri Dipesh Saha	Manager	Reserve Bank of India
4	Smt. L. Leivang	General Manager	NABARD, Aizawl
5	Smt. Lalremtluangi	A P O	SIDBI, Aizawl

(B) : State & Central Government Officials

Sl.No.	Name	Designation	Organisation/Dept.
1	Dr. Renu Sharma, IAS	Chief Secretary	Govt. of Mizoram
2	Shri Vanlalchhuanga, IA&AS	Principal Secy, Finance Dept.	Govt. of Mizoram
3	Shri Amol Srivastava	Addl. Secretary, C&I	Govt. of Mizoram
4	Shri Arun Kumar	General Manager	B S N L
5	Shri Krishna Karuturi	Dy. Dir. General	Dept. of Telecom
6	Dr. Lalhriatzuali Ralte, IAS	Dy. Commissioner	Govt. of Mizoram,
7	Smt. Jennifer HL Duhawmi	Director IF&SL/DFS Nodal Officer	Govt. of Mizoram
8	Dr. Lalthanmawia	Director, AH&Vety.	Govt. of Mizoram
9	Shri Malsawmzuala	Project Director, NULM	Govt. of Mizoram
10	Shri C. Lalrotluanga	Asst. Director, RD	Govt. of Mizoram
11	Shri James Vanlalluaia	Addl. Director, Agri.	Govt. of Mizoram
12	Smt. Lalnunluangi	Dy. CEO, MKVIB	Govt. of Mizoram
13	Shri Zothansanga	SMM, MzSRLM	Govt. of Mizoram
14	Smt. Helen Laldampuii	SMM, NULM	Govt. of Mizoram
15	Shri Lalropianga	A P O, DRDA	Govt. of Mizoram

(C): Convener Bank:

Sl.No.	Name	Designation	Organisation/Dept.
1	Shri Lunkim Thangboi	General Manager	SBI, LHO, Guwahati
2	Shri Sushanta Kr Sahoo	Dy. General Manager	SBI, LHO, Guwahati
3	Shri LP Lalchangkima	Asst. General Manager	SBI, RBO, Aizawl
4	Smt. Lalnilawmi	Chief Manager (SLBC)	SBI, RBO, Aizawl
5	Smt. Lalremsang	Chief Manager (LB)	SBI, LBO, Lunglei
6	Smt. PC Lallawmkimi	Chief Manager (LB)	SBI, LBO, Aizawl
7	Shri J M Soren	Manager (LB)	SBI, LBO, Champhai
8	Smt. Lalengmawii	Director, RSETI	SBI, RSETI, Aizawl

(D): Other Banks/ Insurance Company

Sl.No.	Name	Designation	Organisation/Dept.
1	Shri V Jaya Chandra	Chairman	Mizoram Rural Bank
2	Shri Lalzuahliana	Chief Executive Officer	M C A B
3	Shri Paotinthang Khongsai	Chief Manager	Bank of Baroda
4	Shri F. Vanlalhriata	Branch Manager	Bank of India
5	Shri B. Kamzathang	Branch Manager	Bank of Maharashtra
6	Smt. Lalthannguri	Officer	Canara Bank
7	Shri Ngurnuntluanga	Branch Manager	Indian Bank
8	Shri Saroj Kumar Roy	Chief Manager	Punjab National Bank
9	Shri Vanlalzarzokima	Asst. Manager	Punjab & Sind Bank
10	Smt. Lalrinpuui	Senior Manager	UCO Bank
11	Shri Rajnis Sarda	Cluster Head	HDFC Bank
12	Shri Vanlalalsawma	Branch Manager	Federal Bank
13	Shri Thangkholien Haokip	Branch head	IDBI
14	Shri Benjamin Chhakchuak	Branch Manager	Axis Bank
15	Shri Ashim Kumar Das	Cluster Head	YES Bank
16	Shri JerinJohny	Branch Manager	South Indian Bank
17	Smt. Zorampari	Branch Manager	Bandhan bank
18	Shri David Ramdinmawia	Manager	N E S F B
19	Shri Tophan Malik	Dy. Manager	National Housing Bank