

AGENDA ITEMS FOR SLBC MEETING
FOR THE QUARTER ENDED DECEMBER 2018

Agenda – 1: Adoption of minutes:

The minutes of State Level Bankers' Committee meeting held on 16.01.2019 for the quarter ended September 2018 was circulated to all members. Only one request has been made for rectification which has been done and the house may adopt the minutes. (A copy of the minutes is also attached with the booklet)

Agenda-2: Review of Action taken report on Minutes of last SLBC meeting dated 16.01.2019.

(1) 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 in unbanked villages has been reported in the State till date. 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.

Compliance remark: *SBI is in touch with MzSRLM to identify and select suitable SHGs for appointment as BC.*

(2) 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. The house decided to ask these banks to tell 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.

Compliance remark: *SIB reported that they have not started enrolment to these schemes till date. They are expecting to start from next financial year. Though there was no new enrolment to the scheme, MUCO Bank is having a cumulative number of 136 enrolled under PMJJBY. The overall enrolment under PMJJBY & PMSBY has increased by 8478 and 6814 respectively at the end of December 2018.*

(3) Lending towards government sponsored schemes (DAY-NRLM)

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 program so that the SHGs sponsored by their organization can submit application to be sanctioned on the spot.

Compliance remark: *SBI Branches are co-ordinating with MzSRLM and sanctioning loan proposals normally. Camps may be organized during first quarter of the new Financial Year.*

(4) Flow of credit to MSMEs

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.

Compliance remark: *The local Vijaya Bank branch manager told that the data uploaded was wrong.*

(5) Crop insurance under PMFBY

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.

Compliance remark: *No reply has been received from the Agriculture Department*

(6) KCC loan and related issues

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 to examine this as early as possible and the matter will again be discussed in the next meeting.

Compliance remark: *No report has yet been received from Land Revenue and settlement department on the matter.*

(7) 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. 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.

Compliance remark: *The bank linkage credit has improved to 580 nos. as on December 2018.*

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

The SLBC Convenor is requested to cross check any sudden jump on the CDR of March 2018 from December 2017 reported by individual banks.

Compliance remark: *The matter has been referred to Indusind Bank as apparently abnormal growth both in deposits and advances were noticed in their case at the end of March 2018. They have clarified that the actual data of Deposit is Rs.2433.22 lakhs whereas they have uploaded Rs.65889.00 lakhs and similarly the actual Advances was Rs.8236.76 whereas it was uploaded as Rs.104975.00 lakhs.*

(9) Certificate Cases and Recovery of NPAs:

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 case 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.

Compliance remark: *Letters have been issued to all banks operating in the state to utilize the Bakijai scheme, meanwhile meeting with SDOs (Sadar) will also be arranged as soon as possible.*

(10) Large project 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.

Compliance remark: Bankers were involved in judging of the eligible projects in the process of at the Start-up Competition organized by the Planning Department to identify prospective entrepreneurs. The modality of proposed bank linkage, however, has not been designed so far.

(11) Identification of gaps in rural and agriculture infrastructure which need financing

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.

Compliance remark: Awareness have been imparted FLCs and LDMS about linked subsidy scheme during the course of Financial literacy campaigns.

(12) 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 Lungleicentre to meet the immediate demand.

Compliance remark: Under consideration at the Controlling office of the convenor Bank.

(13) Banking Related Cyber Frauds, phishing, etc

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.

Compliance remark: Banks have been counseling new customers who come to open accounts on the need for proper security of ATM card. Publicity being given through posters, etc at the branches/ATMs.

Agenda – 3: 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)

During the quarter, no new opening of CBS enabled Banking Outlet/Part-time Banking Outlet has been reported in the state. RBI has clarified that if the hand-held devices used by BCs have the facility to put transaction through CBS, then they may be considered CBS enabled. But to be classified as Banking Outlet/Part-time Banking Outlet, the stated 'banking service delivery outlet manned by BCs' shall fulfil the criteria as given in para 3.1 of RBI circular DBR.No.BAPD.BC.69/22.01.001/2016-17 dated May 18, 2017. Also, RBI will provide clarification on whether the Unbanked Rural Centres (URCs) with CBS Access Points of IPPB can be considered financially included under the Roadmap for provision of banking services in villages.

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

There are as many as 659 villages in the state having less than 2000 population. Out of this 23 villages are covered by brick and mortar branches and as many as 200 villages have been covered by BCs. There are also as many as 122 IPPB CBS Access Points in the villages having less than 2000 population as on date. The district-wise coverage position is furnished in the following table.

SL.NO.	DISTRICT	NO. Of VILLAGES	BANK BRANCHES	BC/ CSP	IPPB CBS ACCESS POINTS
1	AIZAWL	84	7	12	24
2	CHAMPHAI	75	3	21	33
3	KOLASIB	29	3	10	12
4	LAWNGTLAI	155	2	68	15
5	LUNGLEI	154	2	27	27
6	MAMIT	80	3	28	0
7	SAIHA	52	1	18	0
8	SERCHHIP	30	2	19	11
	TOTAL	659	23	200	122

c. Review of Operations of Business Correspondents – hurdles/issues involved:

There has been improvement on appointment of BCs during the period under review. The number of villages with BC coverage increased to 200 from 17. However, not much improvement has been reported by majority of nationalized banks except SBI, IDBI and Bank of Maharashtra. Among the private banks only Axis Bank reported improvement in covering the allotted villages with BCs. Meanwhile, inadequacy or absence of network connectivity remains a major challenge in remote areas of the state. This issue was discussed in the Sub-Committee on FI as well but fruitfulness was very limited due to absence of Airtel and Rail Tail officials, though invited.

d. Request for opening of Bank branch at Mimbung village:

A request has been received from the Chairman, Village Council Association of Sialkal Area for opening a Mizoram Rural Bank Branch at Mimbung village). The approximate population of the village is about 5000 including the two villages, Teikhang and Hrianghmun) which are located within 10 km from Mimbung village. Mimbung village has been allotted to SBI under PMJDY. The Sub Committee on FI decided that MRB would conduct a feasibility study and report the development in the next meeting.

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

In the last meeting the house was informed that the MBSE have included financial education elements like inputs on PAN card and Mutual Fund in the textbook in Class IX & X since 2009 academic year and that some topics on financial education from the workbook of National Council for Financial education (NCFE) will be included in the textbook of Class XI and XII from 2019. The representative from RBI and Education Department may appraise the house on the matter.

f. Position of Social Security Schemes

The position of Social Security Schemes in the state as on December 2018 is as under:

Sl No.	PMJDY No (During qtr)	PMJDY Cum. No	PMJJBY No (During qtr)	PMJJBY Cum. No	PMSBY No. (During qtr)	PMSBY Cum. No.	APY No (During qtr)	APY Cum. No
1	11895	290474	3839	57506	5816	84906	404	6013

(Bank-wise achievement is shown at Annexure – LV & LV at page No. 78)

Agenda-4: Review of credit disbursement by banks

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

The overall achievement up to December 2018 is 43.91% of the ACP target. Segment-wise achievement is shown below:

(Amount In Lakh)

Segment	Target	Achieved upto Dec 2018	percentage
Agriculture	32600.00	12030.85	36.90%
Crop Loan*	20900.00	2763.22	13.22%
MSE	73610.60	17758.84	24.13%
Services	59117.00	24812.42	84.09%
Priority Total	135717.33	54600.11	40.23%
Non priority	87400.00	43378.17	49.63%
Total	223117.33	97978.28	43.91%

(Bank-wise achievement is shown at Annexure –XXIII at page No. 34)

b. Flow of credit to MSMEs and for affordable housing

Flow of credit to MSMEs

There is a positive growth in achievement of Rs.44.68crores under MSME finance up to December 2018, which is Rs.185.12 crores as against Rs.140.44 crores up to December 2017. However, the total loan outstanding under the portfolio as on December 2018 is Rs.942.97 crores and decreased by Rs.147.78 crores over March, 2018.

(Bank-wise achievement is shown at Annexure-XVIII at page No.36)

Flow of credit to Housing for All (HFA)

The total advances outstanding on **Housing for All (HFA)** as on December 2018 is 1005 dwelling units amounting to Rs.57.41 crores. There was an increase of 270 dwelling units over September 2018. A sum of Rs.35.40 crores was disbursed during the FY 2018-19 up to December 2018. (Bank-wise achievement is shown at Annexure-LXVII at page No. 90)

c. Discussion on 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 (DAY-NRLM, DAY-NULM, PMEGP, etc.) up to the quarter ended December 2018 is as under:

(Amt. in lakhs)

Sl No	Particulars (Scheme)	Target Nos.	Achievement	Increased over Sep'18	Amount	Increased over Sep'18
1	DAY-NRLM	2308	339	174	505.18	163.68
2	DAY-NULM SEP- Individual	400	162	85	183.91	71.37
3	DAY-NULM SEP- Group	100	12	2	42.30	27.85
4	DAY-NULM SHG Bank-L'kage	300	37	18	71.50	46.90
6	MUDRA (Sishu)*		1094	535	518.51	256.33
7	MUDRA (Kishore)*		1594	887	4123.54	2306.66
8	MUDRA (Tarun)*		462	0	3717	1863.03
9	Stand-Up India		81	45	1514.90	785.82
10	PMEGP	818	487	381	1003.58	719.30

*Does not include Bandhan Bank data. Bandhan Bank reportedly could not upload their data as the same was not received from their controlling office.

Bank-wise achievement of DAY-NRLM (Annexure-XLII at page 60), DAY-NULM (Annexure-XXXV at page 43), MUDRA(Annexure-LIV at page 76), Stand-Up India (Annexure-XXXIX at page 65), PMEGP (Annexure- XL at page 58).

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

KCC

There is a YoY growth of new 383 units in KCC loan sanctioned whereas there is a negative growth in the amount as on 31.12.2018 vis-à-vis 31.12.2017. The performance is shown below.

(Amount in lakhs)

Year	Number of Cards issued	Limit Sanctioned	Outstanding Number of KCC Accounts	Outstanding Limit
As on December 2018	3558	3046.21	28522	19286.55
As on December 2017	3172	3261.34	32809	19076.89
Difference	386	-115.13	-4287	209.66

(Bank-wise achievement is shown at Annexure-XXXVII at page No.55)

Crop insurance under PMFBY and related issues

The crop loan insurance under PMFBY has not yet been materialized as the scheme is not implemented in the state till date. Representative of Agriculture Department may appraise the house on the matter.

e. Grant of Education Loans

There is a negative growth in the achievement under education loan during the year up to December, 2018 over December 2017. The total loan sanctioned up to December, 2018 is 24 new loans amounting to Rs.1.07crores against 55 loans amounting to Rs.1.67crores as on December, 2017.

(Amount in lakhs)

	Sanctioned No	Sanctioned Amount	Disbursed No	Disbursed Amount	O/S No	O/S Amount
As on December 2018	24	107.15	17	45.07	518	1446.83
As on December 2017	55	166.81	55	122.75	576	1931.64

(Details of bank-wise loan sanctioned as on December, 2018 is shown at Annexure-XXXIII at page No. 51).

f. Progress under SHG-bank linkage

There is a positive growth of 275 in units and amount of Rs. 3.93 crores on financing Direct SHG-bank linkage as on December, 2018 vis-à-vis December, 2017. As many as 580 units and amount of Rs.4.63 crores was achieved as on December 2018 whereas it was 305 units and amount of Rs.5.78crores as on December 2017.

(Amount In lakh)

Current Year Credit linkage Total Number	Current Year Credit linkage Total Amount	O/S Position Credit linkage Total Number	O/S Position Credit linkage Total Amount
580	970.62	1859	2465.47

(Bank-wise achievement on SHG-Bank-Linkage is shown at Annexure-XX at page No. 38)

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

Deposits:

There is a YoY growth of Rs.1417.58 crores in deposit as on December 2018 as against December 2017. However there is a negative growth of Rs.208.96 crores as against March 2018.

Advances:

There is a YoY growth of Rs.463.62 crores in advances as on December 2018 as against December 2017. However there is a negative growth of Rs.660.89 crores as against March 2018.

CD Ratio

There is aYOY negative growth of CD ratio by 1.37% as on December, 2018 vis-à-vis December, 2017and of 5.82% vis-à-vis March, 2018.

(Amount In lakh)

FY & Quarter ended	Deposit	Advance	CD Ratio
FY 2018-19 December 2018	969316.90	391999.14	40.44%
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%

(Bank-wise position is shown at Annexure-III at Page No. 21).

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

(Amount in lakh)

District	Deposit as on Dec.2018	Advance as on Dec. 2018	CD Ratio of Dec. 2018	CD Ratio of Sept. 2018	CD Ratio of June 2018	CD Ratio of March 2018	CD Ratio of Dec. 2017
AIZAWL	730973.33	251623.55	34.42%	35.34%	33.99%	41.90%	41.76%
LUNGLEI	71301.81	37114.96	52.05%	55.08%	55.42%	55.61%	55.22%
KOLASIB	32603.07	14261.83	43.74%	46.72%	44.50%	46.11%	48.14%
MAMIT	18754.67	8425.99	44.93%	46.92%	44.82%	45.22%	49.47%
LAWNGTLAI	27010.69	27228.46	100.81%	101.23%	95.24%	105.01%	107.38%
SAIHA	20089.98	19605.09	97.59%	105.19%	102.75%	98.80%	115.89%
CHAMPHAI	40927.53	21428.64	52.36%	54.13%	53.12%	58.53%	57.25%
SERCHHIP	27655.82	12310.62	44.51%	46.21%	45.29%	48.11%	47.32%

(Bank-wise details of District-wise CD Ratio is shown at Annexure – IV at Page No. 22)

Among the districts Aizawl District is having a CD ratio less than 40% and Lawngtlai district is having the highest CD ratio of 100.81%.

The following banks have reported to have having more than 100% CD ratio:

- (a) IndusindBank – 582.49%, Canara Bank– 217.69%, (c) Indian Bank – 156.68% and Bank of Maharashtra – 143.24%.

The following banks are having less than 40% but above 20% CD ratio:

- (a) CBI-39.16%, IDBI-37.49%, Vijaya-36.32%, HDFC-35.19%, Bandhan-34.65%, BoB-34.20%, UCO-34, SBI-30.18% and Axis-23.44%.

The following banks are having less than 20% CD ratio:

(a) South Indian Bank – 5.38%,(b) ICICI Bank –6.70%, (c) Yes Bank = 13.42% and (d) Federal Bank –17.96%.

Special Sub-Committees of the DCC (SCC): Special Sub-Committee is yet to be convened in consultation with the Deputy Commissioner of the concerned district where CD ratio is less than 40%.

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

Position of NPAs in respect of schematic lending:The position of NPA under PMEGP and NRLM scheme as on 31.12.2018 uploaded by banks is as under:

Sl No.	Scheme	Total no	Total Outstanding	NPA No	NPA Outstanding
1	PMEGP	2874	5754.41	995	2399.52
2	NRLM	723	652.82	64	63.34

(Bank-wise details is shown at Annexure – LXIX & LXX at Page No. 72 & 74 respectively)

Certificate Cases and Recovery of NPAs: The position of recovery under Bakijai cases as on 31.12.2018 uploaded by banks is as under:

Sl. No.	Particulars	Nos./ Amount(in lakhs)
1	Number of Pending Cases At the beginning Of the Quarter	813
2	Amount of Pending Cases At the beginning Of the Quarter	991.20
3	Number of Cases add during The Quarter	17
4	Amount of Cases Add during the Quarter	17
5	Number of Cases Settled during The Quarter	48
6	Amount of Cases settled during the quarter	30.01
7	Number of Pending Cases at the close of the Quarter	785
8	Amount of Pending Cases at the clase of the Quarter	1096.05

(Bank-wise details is shown at Annexure – LXV at Page No. 88)

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

No report has been received on of restructuring of loans in natural calamity affected districts in the State.

Agenda-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

Serchhip District of Mizoram has been identified for MSME Support and Outreach Campaign for Handloom during November 2018 to February 2019. As many as 5 mega camps were held during the campaign and 83 numbers of loan applications were received from weavers of the district which are under process for sanction.

Agenda-9: Discussion on improving rural infrastructure/ credit absorption capacity.

a. Any large project conceived by the State Government to help improve C-D Ratio.

The Entrepreneurs Development Scheme under New Economic Development Program (NEDP) under MEDMOC, Planning Department has been identifying projects and schemes conceived by the State Government to help improve C-D Ratio. A Start-Up Capital competition was held recently under the chairmanship of the secretary, Planning department, GoM and the winners will be given financial assistance to be linked with bank credits.

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

In our follow up to the minutes SLBC meeting dated 16.01.2019 with the following department seeking their opinion to find ways to make farmers and entrepreneurs eligible for mortgage of agriculture land and forest land for bank finances, necessary letter has been sent to the following departments.

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

We have since received a reply from Environment, Forest & Climate Change Department and Local Administration Department and the extract of the reply is reproduced as under:

Local Administration Department:

“Land holding is not the purview of Local Administration Department. In this regards, comment made by Land Revenue & Settlement Department will be alright”.

Environment, Forest & Climate Change Department:

“Lands and other Reserved Forest and Protected Areas (Sanctuaries and national Parks) are under the purview Revenue Department or Local Administration Department and Environment, Forest & Climate Change Department has no authority over these lands. Further, it may be pointed out that use of forest lands (RFs, Pas) for non-forestry purpose attracts the provision of section 2 of the Forest (Conservation) Act, 1980”.

State Govt. officials may throw some light on this issue to bring in further clarity.

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. The performance of RSETI, Aizawl during the FY 2018-19 up to December 2018 is as under:

Target 2018-19		Achievement		Credit Linkage		
Program	Candidates	Program	Candidates	Nos.	Amount	%age of credit linkage
16	400	22	446	35	186.86	33.65%

The percentage of credit linkage of RSETI, Aizawl is below the national level. Meanwhile the RSETI has received a reimbursement of cost of training amounting to Rs.15.24 lakhs from MoRD and Rs.2.44 lakhs from KVIC up to December 2018.

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

Representative of the Police department may appraise the developments in connection with cyber frauds in the state.

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

Many banks could not upload the SLBC data on time and also many banks uploaded an incorrect data. In spite of best effort and assistance provided by the Nodal Officer, this remains a major hindrance in achieving data accuracy and integrity for SLBC.

Agenda 13: Annual Target under NRLM

The proposed District-wise Annual Target for financing of SHGs under NRLM for the FY 2019-20 has been received from the Chief Executive Officer, MzSRLM, Rural Development Department, GOM for approval of the house. The proposal, if the house approve, will be forwarded to the LDMs/District Task Force Committees of each district for eventual distribution among the banks. The proposal is as follows:

Sl No.	District	Nos of account	Amt(in lakhs)
1	Aizawl	45	51.20
2	Champhai	737	826.20
3	Kolasib	598	897.40
4	Lawngtlai	527	604.20
5	Lunglei	0	0.00
6	Mamit	576	686.40
7	Siaha	398	477.20
8	Serchhip	479	702.20
	Total	3360	4244.80

Agenda 14: Annual Target under NULM

Theproposed District-wise Annual Target for SEP under NULM for the FY 2019-20 has been received from the Project Director, DAY-NULM, UD &PA Department, GOM for approval of the house. The proposal, if the house approve, will be forwarded to the LDMs/District Task Force Committees of each district for eventual distribution among the banks. The proposal is as follows:

Sl. No.	Name of District	Individual(I)	SHG-BLK	GE(Group Enterprise)
1	Aizawl	140	40	30
2	Champhai	50	30	15
3	Kolasib	45	20	13
4	Lawngtlai	30	13	10
5	Lunglei	55	25	13
6	Mamit	35	10	10
7	Siaha	40	10	10
8	Serchhip	40	20	10
	Total	435	160	111

Agenda 15: Annual Target under Credit Linked Subsidy Scheme (CLSS) 2019-20 of PMAY (Urban) Mission

The proposed City/Town-wise allocation of dwelling Units under Credit Linked Subsidy scheme (CLSS) 2019-20 of PMAY – HFA (Urban) Mission has been received from the Director, UD&PA Department, GOMfor approval of the house. The proposal, if the house approve, will be forwarded to the LDMs/District Task Force Committees of each district for eventual distribution among the banks. The proposal is as follows:

City/Town-wise allocation of dwelling Units under Credit Linked Subsidy Scheme (CLSS) 2019-20 of PMAY (Urban) Mission:

Sl. No.	Name of City/Town	District	No. of DU Allocated for 2019-20
1	Aizawl	Aizawl	1000
2	Lunglei	Lunglei	200
3	Champhai	Champhai	150
4	Kolasib	Kolasib	140
5	Mamit	Mamit	40
6	Serchhip	Serchhip	100
7	Lawngtlai	Lawngtlai	60
8	Siaha	Siaha	70
9	Sairang	Aizawl	20
10	Saitual	Aizawl	30
11	Darlawm	Aizawl	10
12	Khawzawl	Lunglei	30
13	Khawhai	Lunglei	10
14	Biate	Lunglei	10
15	Vairengte	Kolasib	20
16	Bairabi	Kolasib	10
17	N. Kawnpui	Kolasib	20
18	Tlabung	Lunglei	10
19	Hnahthial	Lunglei	20
20	Zawlnuam	Mamit	10
21	Lengpui	Aizawl	10
22	Thenzawl	Serchhip	20
23	N. Vanlaiphai	Serchhip	10
	Total		2000

District-wise allocation:

The district-wise allocation of target for financing of dwelling unit is given below:

Sl No.	District	No. of DU Allocated for 2019-20
1	Aizawl	1070
2	Lunglei	230
3	Champhai	200
4	Kolasib	190
5	Mamit	50
6	Serchhip	130
7	Lawngtlai	60
8	Siaha	70
	Total	2000

Agenda-16: Annual Credit Plan (ACP) for the FY 2019-20

The ACP for the FY 2019-20 has been made as per the Potential Linked Credit Plan prepared by NABARD has been drafted for approval of the house. The draft ACP OF Mizoram for the FY 2019-20 is as follows:

(Amount in lakhs)

Sl. No.	Name of District	Particulars of Sector/ Sub Sector							Total ACP Amount
		Credit to Agriculture	Micro Small & Medium Enterprises	Export Credit, Education and Housing	Infrastructure	Others	Total Priority Sector	Non-Priority Sector	
1	Aizawl	16915.07	68573.80	14319.00	932.40	1912.00	102652.27	50000.00	152652.27
2	Champhai	5300.35	2187.88	1719.00	191.88	1621.50	11020.61	5000.00	16020.61
3	Kolasib	4835.56	1954.30	1242.00	27.00	625.80	8684.66	4000.00	12684.66
4	Lawngtlai	2047.28	3641.63	873.00	103.50	232.50	6897.91	3000.00	9897.91
5	Lunglei	3682.27	6055.65	2181.33	183.42	691.75	12794.42	6000.00	18794.42
6	Mamit	3556.57	1340.65	1062.00	27.00	583.00	6569.22	3000.00	9569.22
7	Siaha	1239.65	2144.25	603.00	27.00	76.50	4090.40	3000.00	7090.40
8	Serchhip	3132.32	2452.40	517.98	98.39	616.45	6817.54	3000.00	9817.54
Grand Total		40709.07	88350.56	22517.31	1590.59	6359.50	159527.03	77000.00	236527.03

SECTOR/SUB-SECTOR-WISE ACP OF MIZORAM FOR THE FY 2019-20

Sl.No.	Particulars	Total
I	Credit to Agriculture	
i	Farm Credit	37922.01
ii	Agriculture Infrastructure	1207.39
iii	Ancillary Activities	1579.67
1	Total Agriculture	40709.07
II	Micro Small & Medium Enterprises	
i	MSME - Working Capital Credit	35015.78
ii	MSME - Term Investment Credit	53334.78
2	Total MSME	88350.56
III	Export Credit, Education and Housing	
i	Export Credit	276.98
ii	Education	1115.08
iii	Housing	21125.25
3	Total of Export Credit, Education and Housing	22517.31
IV	Infrastructure	
i	Infrastructure - Public Investments	0
ii	Social Infrastructure involving bank credit	1455.05
iii	Renewable Energy	135.54
4	Total Infrastructure	1590.59
5	Others (Loans to SHGs/JLGs, loans to distressed persons to prepay non-institutional lenders, PMJFY, loans to state sponsored organizations for SC/ST	6359.50
A	Total Priority sector (1:5)	159527.03
B	Non-Priority Sector	77000.00
	Total ACP Amount (A+B)	236527.03

Agenda-17: Any other item with the permission of the Chair.