

**AGENDA ITEMS FOR SLBC MEETING**  
**FOR THE QUARTER ENDED MARCH 2018**

**Agenda – 1: Adoption of minutes:** The minutes of State Level Bankers' Committee meeting held on 18.04.2018 for the quarter ended December 2017 was circulated to all members. Since there is no request for amendment except from MUCO Bank on attendance of their CEO in the said meeting which has since been rectified, the house may adopt the minutes.

**Agenda-2: Review of GOI/RBI instructions regarding financial inclusion:**

<b>Revamp of Lead Bank Scheme</b>	<p>In terms of the RBI instructions vide notification No. FIDD.CO.LBS.BC. No. 19/02.01.001/2017-18 dated April 6, 2018 the SLBC Convener Banks/Lead Banks are instructed to implement the following action points:</p> <p>i. State Level Bankers' Committee (SLBC) meetings should primarily focus on policy issues with participation of only the senior functionaries of the banks/ Government Departments. All routine issues may be delegated to sub-committee(s) of the SLBC. A Steering Sub-committee may be constituted in the SLBC to deliberate on agenda proposals from different stakeholders and finalize a compact agenda for the SLBC meetings. Typically, the Sub-Committee could consist of SLBC Convenor, RBI &amp; NABARD representatives &amp; senior State Government representative from the concerned department, e.g. Finance/ Institutional Finance and two to three banks having major presence. Other issue-specific sub-committees may be constituted as required. A Revised Agenda for SLBC meetings is provided for implementation.</p> <p>ii. In cases where the Managing Director/Chief Executive Officer/Executive Director (DMD v/1 dated June, 26.2018) of the SLBC Convenor Bank is unable to attend SLBC Meetings, the Regional Director of the RBI shall co-chair the meetings along with the Additional Chief Secretary/Development Commissioner of the State concerned.</p> <p>iii. The corporate business targets for branches, blocks, districts and states may be aligned with the Annual Credit Plans (ACP) under the Lead Bank Scheme to ensure better implementation. The Controlling Offices of the banks in each state should synchronize their internal business plans with the ACP under Lead Bank Scheme.</p> <p>The revised procedure is intended to be followed from next SLBC meeting.</p>
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<b>Gram Swaraj Abhiyan</b>	Under instruction from the Department of Financial Services to banks vide letter No. F.No. 6/3/2018-FI dated 6.4.2018, Gram Swaraj Abhiyan campaign - a special initiative for villages with large households for saturation of financial Inclusion schemes i.e. PMJDY, PMSBY and PMJJBY was observed in the state during 14.04.2018 to 05.05.2018 (extended up to 09.05.2018 for NE Region). The achievement is as under:				
	Sl. No.	Schemes	Target	Achieved	%age of saturation
	1	PMJDY Account opening	67789	60395	89.07
	2	PMSBY enrolment	176894	137543	77.75
	3	PMJJBY enrolment	76637	46292	60.40

**Agenda-3: Follow up action on the decision of SLBC meeting dated 18.04.2018:**

No.	Action to be taken	Action taken report
1	<p><b>Financial Inclusion in 115 backward districts:</b></p> <p>The Department of Financial Services, GOI has identified <b>Mamit</b> district in Mizoram as one of the 115 backward districts in the country and has instructed that: all bank accounts in such district should be seeded with Aadhaar by March 31<sup>st</sup>, 2018, the disbursement of 25% more Mudra loan during 2017-18 than the previous year, enrolment of all bank account holders under Pradhan Mantra Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantra Suraksha Bima Yojana (PMSBY). The house requested the convener to incorporate the status as on 31<sup>st</sup> March 2018 in the next meeting. The chairman desired that PMJDY account should be opened for all eligible people so that every poor people will get access to banking service and Planning Department, Government of Mizoram should be invited in the meeting henceforth.</p> <p><b>Action:</b> SLBC Convener</p>	<p>The position in Mamit district as on 31.03.2018 is as under;</p> <p>1) Aadhaar Seeding to accounts Mizoram Rural Bank : 26975 State Bank of India : 5244 Mz Co-op Apex Bank: 764 <b>Total: 32983</b></p> <p>2) No. of Pradhan mantra Jan dhan Yojana (PMJDY) Account : 8766</p> <p>3) Pradhan Mantra Jeevan Jyoti Bima Yojana (PMJJBY) subscribers: 909</p> <p>4) Pradhan Mantra Suraksha Bima Yojana (PMSBY) subscribers: 1215</p> <p>5) Atal Pension Yojana (APY) subscribers; 152 and</p> <p>6) PMMY (MUDRA Loans): 293</p>
2	<p><b>Interest Subvention on crop loans:</b></p> <p>The house requested MCAB &amp; MRB to get the auditor's certificate early and to resubmit the claim to NABARD as soon as possible.</p> <p><b>Action:</b> MCAB &amp; MRB</p>	<p>The MRB since re-submitted the claim up to 31.03.2018 to NABARD on 8<sup>th</sup> May, 2018. The MCAB is yet to resubmit the claim.</p>

3	<p><b>Signing of Memorandum of Understanding (MOU) between MRB &amp; NERLP:</b></p> <p>Memorandum of Understanding (MOU) between MRB &amp; NERLP not yet been signed as a result. The Chairman requested the MRB to take financing of SHGs under NERLP as an opportunity rather than as a challenge. The house requested the MRB to expedite signing of MOU. It was also decided to send letter to the MRB from SLBC in this regard.</p> <p><b>Action:</b> MRB / NERLP / SLBC Convener</p>	<p>Memorandum of Understanding (MOU) between MRB &amp; NERLP has since been signed on 26.06.2018.</p>
4	<p><b>Credit achievement of Government Sponsored Schemes under NRLM through MzSRLM:</b></p> <p>As many as 182 loan sanctioned amounting to Rs.186.00 lakhs was sanctioned to SHGs sponsored by MzSRLM till December, 2017. The target is 1072 loans with an amount of Rs. 1044.00 crores. The chairman requested bankers to have 100% achievement in the scheme.</p> <p><b>Action:</b> All banks/SLBC Convener</p>	<p>The total loan applications sourced by MzSRLM to banks during the year is 447. Out of which 301 loans amounting to Rs.320.60 lakhs were sanctioned by banks and the rest are still kept pending at the end of the year for various reasons.</p>
5	<p><b>a) Credit target and achievement of PMEGP:</b></p> <p>The representative of KVIC told the house that achievement under the scheme is 629 units in March 2018 as against the revised target of 473. It was mentioned that the sponsoring agencies sourced the loan proposal only in the third quarter of the year and banks can not complete the formalities on time. The house requested the agencies to sponsoring the application early henceforth.</p> <p><b>Action:</b> DIC/KVIC/KVIB</p>	<p>The District Level Task Force (DLTF) have since finalized selection of beneficiaries for the 1<sup>st</sup> quarter of 2018-19 and loan applications are being submitted by sponsoring agencies to banks shortly.</p>
6	<p><b>b) EDP training for PMEGP borrowers at RSETI</b></p> <p>The house also decided that PMEGP beneficiaries should henceforth be given EDP training at RSETI also in future as there is only RSETI in the portal for claiming the subsidy.</p> <p><b>Action:</b> KVIC/KVIB/Industry Department/SBI-RSETI</p>	<p>The SBI-RSETI, Aizawl has since started conducting EDP training for borrowers of PMEGP. (The first batch was conducted during 28<sup>th</sup> May, 2018 to 6<sup>th</sup> June, 2018).</p>

7	<p><b>Credit target and achievement under Self Employment Programme (SEP) under NULM:</b></p> <p>The representative of MzSULM told that some banks insist on collateral security from the applicants and many loan applications were turned due to this. The house requested Bankers to sanction all loan applications sourced by the MzSULM.</p> <p><b>Action:</b> All Banks/MzSULM</p>	<p>Letter has been sent to all banks to follow the RBI instruction in this regard.</p>
8	<p><b>Opening of branch at other centers</b></p> <p><b>Sakawrdai:</b></p> <p>The representative of MRB told the house that everything is ready for opening a branch at Sakawrdai but for installation of V-sat. He told that the V-sat engineer will visit the villages shortly and the branch will be operational once V-sat is installed at the premises. The representative of MRB also told that they will require security from the state government to which the chairman, who is also in charge of Home Department told that there is no security problems in the area as the state government had recently entered into MOU on peace agreement with the then underground people who had since surrendered all their arms accordingly. The house requested the MRB to make the branch at Sakawrdai village operational as soon as possible.</p> <p><b>Action:</b> MRB</p>	<p>MRB branch at Sakawrdai has since been made online since March 2018. Officers &amp; staff for the branch have also been identified. Inauguration of the branch is expected to be held soon.</p>
	<p><b>Farkawn (Champhai District):</b></p> <p>The house discuss the request received from the Village Council of Farkawn village for opening SBI branch at their village and request the SBI to find possibility for opening a branch thereat as soon as possible.</p> <p><b>Action:</b> SBI</p>	<p>The matter will be taken up at the time of review of budget for branch expansion to be held during July, 2018.</p>
9	<p><b>a) Opening of Banking Outlet/Part-time banking Outlet:</b></p> <p>The representative of RBI told having issued a Rationalisation of Branch Authorisation Policy-revise guidelines vide letter RBI/2016-17/306 DBR.No.BAPD. BC. 69/22.01.001/ 2016-17 May 18, 2017</p>	<p>The Banks have been instructed to immediately do survey of the allotted villages and to find ways for appointment women SHGs member as BCs.</p>

	<p>to all Domestic Scheduled Commercial Banks (Excluding Regional Rural Banks), to enable them to open a Banking Outlet/Part-time Banking Outlet at unbanked villages.</p> <p>Banks who are allotted villages where population is more than 2000 are: SBI - 7, MRB - 7, VJB - 1, BOB - 1, HDFC - 1 and MCAB - 1.</p> <p><b>Action:</b> BOB/HDFC Bank/MRB/MCAB/SBI/VJB</p>	
	<p><b>b) Opening of Banking Outlet/Part-time Banking Outlet:</b></p> <p>The house recommended opening of Banking Outlet/Part-time banking outlet in the following villages by SBI as soon as possible.</p> <p><b>(1) Serchhip District:</b> (i) Lungpho, (ii) Sialhau, (iii) Thentlang, (iv) Hriangtlang, (v) Hualtu and (vi) Piler</p> <p><b>(2) Champhai District:</b> (i) Melbuk, (ii) Kelkang, (iii) N. Khawbung, (iv) Ngur and (v) Vapar</p> <p><b>Action:</b> SBI</p>	<p>The bank is going to approach the concerned department at the controlling office to find ways to relax the scheme for appointment of BC/CSP from woman SHG members.</p>
11	<p><b>Banking Plan for Piggery Development in Mizoram:</b></p> <p>The representative of NABARD told that a sum of Rs.8.00 crores was disbursed in the state as subsidy to farmers who avail loan from banks under Piggery Development Plan. The chairman wanted to have AH &amp; Veterinary Department of the state government to undertake publicity of the scheme to the general public so that all needy people in the state will be able to avail of the scheme. (Unfortunately no representative from AH &amp; Veterinary Department do not attend the meeting). The chairman also told NABARD to increase the subsidy allocation for Mizoram and to report to him if there is any problem with their corporate office in this regard.</p> <p><b>Action:</b> AH&amp;Vety Dept./NABARD/SLBC</p>	<p>SLBC since sent letter to the Director, AH &amp; Vety. Department in this regard.</p>
12	<p><b>Loan under Stand Up India (SUI) scheme:</b></p> <p>The house was told that as many as 25 loans amounting to Rs.4.72 crores up to December 2017. The house told all banks to sanction minimum 2 loans in a year.</p> <p><b>Action:</b> Banks</p>	<p>The number of loans has increased to 41 amounting to Rs.9.05 crores as on March 2018.</p>

13	<p><b>Report on Financial Literacy Campaign /Financial Literacy Centers</b></p> <p>Altogether 26 rural branches reported having conducted Financial Literacy camp during the period under review. The house reiterated that all FLCs should conduct special camps on "Going digital" through UPI and *99# (USSD)" and also to continue conduct the tailored camps for the different target groups. The house also house wanted all banks, nationalized banks and private banks to organize FLC in rural areas and should be able to report the achievement in the next meeting.</p> <p><b>Action:</b> All Banks / all LDMs</p>	<p>The Financial Literacy Centers (FLCs) i.e. Lead Bank Offices conducted 6 Special and 20 Target Specific camps during the quarter ended March 2018.</p> <p>Altogether 65 Financial Literacy Camps conducted by rural branches during the the quarter ended march 2018.</p> <p>No report on conduct of Financial Literacy Camps received from nationalized banks other than SBI during the quarter.</p>
14	<p><b><u>CSS under Pradhan Mantri Awas Yojana - Urban (PMAY-Urban)</u></b></p> <p>As many as 147 loans amounting to Rs.851.86 lakhs have been sanctioned up to December, 2017. The representative of UD&amp;PA Department told the house that many banks have not reported any achievement. He also told that some banks are charging processing fees from borrowers in respect of housing loans sanctioned under the scheme which is not correct. He said that the loan processing charges are to be reimbursed from HUDCO and banks should submit claim accordingly on quarterly basis. The house requested all banks to follow the instruction in this regard. The house also allowed carryover of all pending applications of FY 2017-18 to be financed during the FY 2018-19.</p> <p><b>Action:</b> All Banks</p>	<p>The position has improved as on March 2018 and as many as 518 loans amounting to Rs.4678.65 lakhs have been sanctioned.</p>
15	<p><b>Social Security Schemes</b></p> <p>Since the achievement is very low the house requested banks to have more campaign on the scheme in collaboration with RD Department &amp; UD&amp;PA Department so that all eligible customers are enrolled in the scheme.</p> <p><b>Action:</b> All Banks/LDMs/RD Department &amp; UD&amp;PA Department</p>	<p>All bank branches and FLCs in the state conducted FLC during the observation of Financial Literacy Week from 04.06.2018 to 08.06.2018 and the social security schemes are included among the topic discussed during the campaign.</p>
16	<p><b>Rural Self Employment Training Institute (RSETI)</b></p> <p>The Director of SBI-RSETI, Aizawl told the house that credit linkage is very low i.e.</p>	

	<p>33.36% only whereas the national percentage is 54%. He told that low level of credit linkage has resulted in less scoring in the annual appraisal. The low level of settlement on credit linkage is due to undue delay in sanction of Mudra loan proposals sourced by RSETI and unreasonable rejection of the proposals for want of collateral. It was clarified to the banks that MUDRA itself is the guarantor and no other collateral or third party guarantee should be insisted upon. The house requested all banks to sanction PMMY loan applications sourced by the RSETI without insisting collateral security or guarantor.</p> <p><b>Action:</b> All Banks</p>	Necessary follow up has been made and letter sent to all banks in this regard.
17	<p><b><u>CD Ratio:</u></b></p> <p>As the overall CD ratio i.e. 41.81% is below the expected level all banks are expected to roll out a roadmap for achieving the expected level of CD ration and to present the same in the next meeting.</p> <p><b>Action:</b> All banks</p>	The CD ratio of the state has improved by 4.45% to 46.26% at the end of March 2018.
18	<p><b><u>Agricultural Advances:</u></b></p> <p>Agriculture advances at the end of December 2017 was reported as Rs.452.49 crores which is 13.08% out of a total advance of Rs. 3459.72 crores whereas the benchmark is 18%. The house requested bankers to extend more loans under agriculture to achieve the stipulated bench mark. The house also requested Agriculture Department/ Horticulture Department and Animal Husbandry &amp; Veterinary Departments to prepare project for bankable schemes and should source loan proposals for bank finance so that credit flow to agriculture will be able to increase. Banks are requested to submit <b>agriculture loan application forms</b> to the chairman.</p> <p><b>Action:</b> All Banks/ Agri. Deptt/Horti. Deptt and AH &amp; Vety. Department</p>	The position of agriculture loan as on 31.03.2018 has increased by Rs.18.86 crores over December 2017 i.e. Rs.452.49 crores to Rs.571.35 crores in March 2018 which however is only 12.47% of the total advance i.e. Rs. 4580.88 crores.
19	<p><b><u>KCC Loans:</u></b></p> <p>As the achievement under KCC loan (i.e. Rs. 2630.54 lakhs) is very low, the house requested all bank branches in Sub-Urban centers to finance KCC.</p> <p><b>Action:</b> All Banks</p>	The position of KCC loan as on 31.12.2017 is Rs.3261.34 lakhs.

#### **Agenda – 4: Development in Banking operation in the State:**

**Deposits:** There is an increase of Rs.1626.55 crores in aggregate deposits at the quarter ended March, 2018 over December, 2017 and an increase of Rs.1999.70 crores over March, 2017.

**Advances:** There is an increase of Rs.1121.16 crores as at the quarter ended March, 2018 over the December, 2017 quarter and an increase of Rs.1429.75 crores over March, 2017.

#### **CD Ratio in the State as on 31.03.2018:**

There is a slight increase of 4.45% to 46.26% as on March, 2018 from 41.81% on December, 2017 and by 6.38% from 39.88% on March, 2017.  
(Bank-wises position at Annexure-III at Page No. 20).

Rs. In lakh			
<b>FY &amp; Quarter ended</b>	<b>Deposit</b>	<b>Advance</b>	<b>CD Ratio</b>
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%

**Banks with less than 20% CD ratio are:** (a) Federal Bank = 11.47%, (b) ICICI Bank = 4.68%, (c) South Indian Bank = 5.85%, (d) Yes Bank = 14.69% and (f) CBI 19.07%.

#### **District- wise CD ratio for March 2018 quarter:**

The District-wise CD ratio is given below.  
(Bank-wise at Annexure – IV at Page No. 21-44)

(Rs.in lakh)							
<b>District</b>	<b>Deposit</b>	<b>Advance</b>	<b>CD Ratio of March 2018</b>	<b>CD Ratio of Dec. 2017</b>	<b>CD Ratio of Sept. 2017</b>	<b>CD Ratio of June 2017</b>	<b>CD Ratio of March 2017</b>
AIZAWL	782496.94	327900.11	41.90%	41.76%	35.03%	33.87%	32.65%
LUNGLEI	62298.82	34644.15	55.61%	55.22%	52.75%	53.60%	55.23%
KOLASIB	28524.24	13153.09	46.11%	48.14%	49.15%	43.79%	43.04%
MAMIT	15503.18	7010.41	45.22%	49.47%	48.24%	39.98%	44.39%
LAWNGTLAI	24016.46	25220.40	105.01%	107.38%	88.57%	105.86%	110.08%
SAIHA	18444.75	18223.04	98.80%	115.89%	89.23%	108.36%	115.25%
CHAMPHAI	34423.44	20146.35	58.53%	57.25%	57.44%	57.20%	62.35%
SERCHHIP	24505.21	11790.63	48.11%	47.32%	46.18%	47.39%	50.80%
<b>Total</b>	<b>990213.04</b>	<b>458088.18</b>	<b>46.26%</b>	<b>41.81%</b>	<b>40.73%</b>	<b>40.62%</b>	<b>40.14%</b>

#### **Priority Sector Advances as on 31.03.2018:**

There is a positive growth of Rs.1767.84 crores as at the quarter ended March, 2018 over March, 2017. (See details at Annexure-VII at Page No. 32)

(Rs. In lakh)			
<b>Total Advances</b>	<b>Priority sector advances</b>	<b>Percentage</b>	<b>Stipulated Benchmark</b>
458088.18	283256.36	61.83%	40%



## Agenda – 5: Agricultural Advances

### a) Total Agricultural Advances

There is a positive growth of Rs.327.73 crores in agriculture for the quarter ended March, 2018 over March, 2017.

(See details at Annexure – VIII at Page No. 34)

(Rs. in lakh)

Total advance	Total AGL Advance	Percentage	Stipulated Benchmark
458088.18	57135.43	12.47%	18%

### b) Agricultural loans sanctioned up-to the quarter ended March 2018:

Crop Loans	3594.51	
Term Loans	12382.99	
Total	15977.50	(Annexure –VI at Page No. 25)
New KCC issued	3749	
Cumulative position of KCC	28644	(Annexure – XIII at Page No. 38)

## Agenda – 6: Review of Performance under of Annual Credit Plan (ACP)

### Total of ACP

Particulars	As on March of FY 16-17	As on March 2018 of FY 17-18
Target	110373.73	180007.00
Achievement	126875.97	146326.55
Percentage	114.98%	81.29%

### Summary Segment Wise:

Rs. In Lakh

Segment	Target	Achieved	percentage
Agriculture	27300.00	15977.50	58.53%
Crop Loan*	17500.00	3594.51	20.54%
MSE	33735.00	43382.49	128.60%
Services	59117.00	27722.40	46.89%
<b>Priority Total</b>	<b>120152.00</b>	<b>87082.39</b>	<b>72.48%</b>
Non priority	59855.00	59317.99	99.10%
<b>Total</b>	<b>180007.00</b>	<b>146326.55</b>	<b>81.29%</b>

\* Included in Agriculture.

The position of district-wise achievement of ACP as on 31.03.2018 is as under:  
(Bank-wise details at Annexure-IV at Page No. 25-30)

Br no.	Name of District	Total Priority Sector			Non Priority Sector		
		Target for 2017-18	Achiev 2017-18	%	Target for 2017-18	Achiev 2017-18	%
101	Aizawl	84760	59358.97	70.03	42100	44700.71	106.18
15	Serchhip	4490	3970.98	88.44	1680	1243.90	74.049
22	Champhai	4495	3632.11	80.80	365	1848.01	506.30
16	Kolasib	4512	3644.63	80.78	2800	1641.02	58.61
10	Mamit	2810	1924.90	68.50	900	881.57	97.95
22	Lunglei	11975	8516.90	71.12	6415	5068.13	79.00
12	Lawngtlai	4125	3200.46	77.59	2905	2045.97	70.43
7	Saiha	2985	2833.44	94.92	2690	1888.68	70.21
<b>205</b>	<b>TOTAL</b>	<b>120152</b>	<b>87082.39</b>	<b>72.48</b>	<b>59855</b>	<b>59317.99</b>	<b>99.10</b>

**Agenda - 7: Review of progress in financing MSME sector:**

There is a positive growth of Rs.622.65 crores as on March 2018 over March, 2017.

The Sub-Segment-wise growth is as under:

(Amount in lakhs)

Sub-Segment	Outstanding as on March, 2017	Outstanding as on March, 2018	Growth% (YoY)
Micro Enterprise	30713.65	45792.02	44.39%
Small Enterprise	14638.10	60597.95	313.97%
Medium Enterprise	859.49	2085.82	142.68%
<b>Total</b>	<b>46211.24</b>	<b>108475.79</b>	<b>134.74%</b>

(Bank-wise details at Annexure-XV at Page No. 40)

**Agenda -8: Review of performance under MUDRA (PMMY) Loan:**

As many as 11623 loans amounting to Rs.119.35 crores were sanctioned under the scheme during the year up-to March, 2018 are shown below:

(Details at Annexure-XVI at Page No. 41)

(Amount in lakhs)

Sl.No.	Sub-Segment	No. of loan sanctioned	Amount of loan sanctioned
1	Sishu	7448	3466.95
2	Kishore	3760	6114.41
3	Tarun	415	3125.74
	<b>TOTAL</b>	<b>11623</b>	<b>12707.10</b>

**Agenda 9: Review of achievement under Stand Up India (SUI) scheme:**

As many as 41 loans amounting to Rs.9.20 crores were sanctioned during the year up to March 2018 under the scheme. (Bank-wise details at Annexure-XVII at Page No. 42)

The Sub-Segment-wise details are shown below:

(Amount in lakhs)

Sl.No.	Sub-Segment	No. of loan sanctioned	Amount of loan sanctioned
1	Women (General)	1	25.00
2	Minority	1	10.00
3	SC	0	0
4	ST	39	884.78
5	OBC	0	0
	<b>TOTAL</b>	<b>41</b>	<b>919.78</b>

**Agenda-10: Review of achievement under Credit Linkage to Housing for all (HFA):****(a) Pradhan Mantri Gramin Awas Yojana (PMAY-G):**

No report has been received on sanctioning of loans under this scheme during the year.

**(b) Credit Linked Subsidy Scheme (CLSS) under (PMAY-Urban)**

As many as 518 home loans amounting to Rs.46.78 crores was sanctioned under the scheme up to March, 2018. (Bank-wise details at Annexure – XXI at Page No. 46).

**Agenda – 11: Review of achievement under PMEGP:**

As many as 624 new loans with amounting to Rs. 1905.41 lakhs have been reported as sanctioned by banks up to the quarter ended March, 2018. However, as per the MIS report received from the KVIC State Office, Aizawl the number of loan sanctioned during the year 2017-18 up to March 2018 is 531. (Bank-wise details of achievement reported by banks is shown at Annexure – XXXI at Page No. 56)

**Agenda – 12: Review of achievement under NRLM:**

The total achievement under NRLM is 1214 loans amounting to Rs.27.19 crores. The target is 2725 units amounting to Rs 17.50 crores. (Details at Annexure – XXXII at Page No. 57)

**Agenda – 13: Review of achievement under NULM:**

The total achievement under NULM is 1072 loans amounting to Rs.25.69 crores. The target is 2725 units amounting to Rs 17.50 crores. The report received from UD&PA Dept. is shown below: (Bank-wise details shown at Annexure – XXXIII at Page No. 59)

Physical achievement Nos.				Amount Rs. in Lakhs			
SEP-I	SEP-G	SHG-BL	Total	SEP-I	SEP-G	SHG-BL	Total
229	11	24	264	457.68	39.40	36.53	533.61

**Agenda – 14: Security related issues on banking:**

The DGP, Mizoram will appraise the house on issues relating to security on banking services.

**Agenda – 15: Roadmap for providing banking services in every villages****a) Village having population below 2000 - Progress report for the Quarter ended March, 2018** (Details in the Annexure – XLIV at Page No. 70)

No. of allotted villages	Out of Roadmap prepared for less than 2000, No. of villages where banking outlet opened upto the end of the reporting Quarter*							
	Branches	BC					Other modes	Grand Total = 5+10+11
		Fixed Location	Visits every Week	Visits once in a fortnight	Visits more than once in a fortnight	BCs Sub-total = 6+7+8+9		
662	18	19	24	49	2	93	0	110

**b) Opening of bank branches at villages having population above 2000:**

In terms of the RBI Roadmap for providing banking facilities to villages having above 2000 population, as per Census of 2011, there are 17 villages where bank branch is yet to be opened. (Details at Annexure – XLV at Page No. 71)

**Agenda – 16: Financial Literacy Campaign/Financial Literacy Centre's Report**

Out of 67 rural branches of banks only 65 branches have conducted Financial Literacy Camps during the quarter. The Financial Literacy Centres conducted 6 Special Camps and 20 Targeted Camps during the quarter.

**Agenda – 17: Social Security Schemes**

The status of Social security Schemes under PMJDY i.e. Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), Atal Pension Yojana (APY) and loans under Pradhan Mantri Jan Dhan Yojana (PMJDY) in respect of the state is as under: (Bank-wise details at Annexure-XXVIII at Page No. 53)

\*Data of MRB not received

State	PMJJBY	PMSBY	APY	PMJDY Account
TOTAL	66952	103850	2202	54998*

**Agenda – 18: Opening of new branch:**

**Thingsai (Lunglei District):** A request has been received from Village Council of Thingsai Village and Mizo Student Union, Sub-Hqrs. Thingsai for opening of SBI branch. The total population of the village is 2241 as per census of 2011.

**Agenda – 19: Target for financing of SHGs sponsored by NERLP under NRLM for the Year 2018-19**

The NERLP Mizoram has submitted a draft district-wise physical target for finance of Self Employment Program (SEP) under DAY-NULM for the financial year 2018-19 as under and requested the house for approval of the same. (Bank-wise target is shown at Annexure-55).

Sl No	Name of District	SHG-BL
1	Aizawl	767
2	Lunglei	764
	<b>Total</b>	<b>1531</b>

**Agenda – 20: Target for financing of PMEGP for the Year 2018-19.**

The Director, KVIC, State Office has given the draft target for finance of loans under PMEGP scheme for the FY 2018-19 as under:

Sl. No	Name of District	Sponsored by KVIC		Sponsored by KVIB		Sponsored by DIC		Total	
		No.	M.M.	No.	M.M.	No.	M.M.	No.	M.M.
1	Aizawl	117	292.50	0	0	180	450.00	297	742.50
2	Lunglei	0	0	62	155.50	40	100.00	102	255.50
3	Champhai	0	0	60	150.00	16	40.00	76	190.00
4	Lawngtlai	0	0	36	90.00	16	40.00	52	130.00
5	Saiha	0	0	0	0	50	125.00	50	125.00
6	Kolasib	81	202.50	0	0	16	40.00	97	242.50
7	Serchhip	0	0	37	92.50	16	40.00	53	132.50
8	Mamit	0	0	50	124.50	41	102.50	91	227.00
	<b>Total</b>	<b>198</b>	<b>495.00</b>	<b>245</b>	<b>612.50</b>	<b>375</b>	<b>937.50</b>	<b>818</b>	<b>2045.00</b>

Bank Wise & Branch wise Target is shown at Annexure-56.

**Agenda - 21: Annual Credit Plan (ACP) Target for the FY 2018-19. (Bank-wise details shown at Annexure – LI)****SUMMARY OF DISTRICT-WISE ACP TARGET FOR THE FINANCIAL YEAR 2018-2019**

District	AGRI (ATL + CROP)			Crop loan (which is included in AGRI)			MSME			Services & Others			Total PSA			Non Priority Sector		
	Achiv 2017-18	Target for 2018-19	%	Achiv 2017-18	Target for 2018-19	%	Achiv 2017-18	Target for 2018-19	%	Achiv 2017-18	Target for 2018-19	%	Achiv 2017-18	Target for 2018-19	%	Achiv 2017-18	Target for 2018-19	%
Aizawl	10519.92	16200.00	154	2643.01	10890.00	412	33870.76	60912.75	180	16394.30	16003.20	98	60784.98	93115.95	153	44700.71	59500.00	133
Serchhip	792.21	2080.00	263	74.40	1190.00	1599	780.23	1582.66	203	2398.54	1237.19	52	3970.98	4899.85	123	1243.90	2600.00	209
Champhai	1300.09	3480.00	268	351.08	2020.00	575	1165.66	1973.30	169	1166.36	1634.40	140	3632.11	7087.70	195	1848.01	4500.00	244
Kolasib	1030.19	2740.00	266	137.90	1830.00	1327	1450.10	1834.92	127	1164.35	1600.45	137	3644.64	6175.37	128	1641.02	4000.00	244
Mamit	681.92	1200.00	176	35.09	740.00	2109	635.11	1141.34	180	607.87	1498.00	246	1924.90	3839.34	199	881.57	2300.00	261
Lunglei	1633.86	3630.00	222	156.66	2270.00	1449	3782.22	3588.00	95	3100.81	3828.26	123	8516.89	11046.26	130	5068.13	7000.00	138
Lawngtlai	812.92	2080.00	256	149.48	1220.00	816	969.57	1735.85	179	1417.97	2248.22	159	3200.46	6064.07	189	2045.97	4500.00	220
Saiha	632.38	1190.00	188	46.89	740.00	1578	728.85	841.78	115	1472.21	1457.01	99	2833.44	3488.79	123	1888.68	3000.00	159
<b>TOTAL</b>	<b>17403.49</b>	<b>32600.00</b>	<b>187</b>	<b>3594.51</b>	<b>20900.00</b>	<b>581</b>	<b>43382.50</b>	<b>73610.60</b>	<b>170</b>	<b>27722.41</b>	<b>29506.73</b>	<b>106</b>	<b>88508.40</b>	<b>135717.33</b>	<b>152</b>	<b>59317.99</b>	<b>87400.00</b>	<b>147</b>

**Agenda - 22: Any other with the permission of the chair**