

AGENDA ITEMS FOR SLBC MEETING FOR THE QUARTER ENDED DECEMBER 2016 QUARTER

Agenda – 1: Adoption of minutes: The minutes of State Level Bankers' Committee meeting held on 10/01/2017 for the quarter ended September 2016 was circulated to all members. Since there is no request for amendment the house may adopt the minutes.

Agenda-2: Review of GOI instructions regarding financial inclusion:

a) Promotion of Digital Payments / Organising of Digidhan Mela

The Government of India, Department of Financial Services vide letter dated 29.12.2016, 02.01.2017 and 12.01.2017 has emphasized the need for popularizing digital payment for which they have instructed to organized Digidhan Mela at various important cities including Aizawl before 15.02.2017 wherein Banks are requested participate to make it a success.

The Digidhan mela was held on 14 and 15th February, 2017. All banks operating in Mizoram (Aizawl) except 2 or 3 banks participated at the mela. The morning session on 124th February, 2017 was inaugurated by Pu Lalmalsawma, IAS, Chief Secretary, Mizoram. The afternoon session of the inauguration day was attended by two union ministers and two state ministers.

The performance of Banks are are follows:

- (i) Registration of merchants for POS machines / sale of POS or AEPS devices: 11
- (ii) Opening of new bank accounts: 167
- (iii) Seeding Aadhaar and mobile numbers with bank accounts: 113 & 156 respectively
- (iv) Assistance and training in the installation / usage of AEPS, USSD, UPI apps and bank e-wallets etc.: 229

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

Achievement of Government Sponsored Schemes target for financial year 2016-17:

a) SHG for 2016-17 under NRLM:

(i) Credit target Under NERLP:

Out of 326 target of SHGs to be financed during the year, 33 loans amounting to Rs.27.30 lakh have been sanctioned up to December, 2016. The achievement is very low.

Target		
Bank	Target *	Achievement
MRB	300	21
SBI	23	0
CANARA	2	0
MCAB	1	0
TOTAL	326	21

(ii) **Credit target Under MzSRLM:**

As many as 18 loans sourced by MzSRLM amounting to Rs.13.54 lakhs have been sanctioned up to December, 2016.

MIZORAM						
Bank	Target No			Achievement		
	New	Renewal	Total	New	Renewal	Total
MRB	90	18	108	27	0	27
SBI	6	0	6	0	0	0
MCAB	4	0	4	0	0	0
TOTAL	100	18	118	27	0	19

b) Credit target and achievement of PMEGP:

The achievement upto 23.02.2017 is as follows:

(Amt. in lakhs)

Sl No	Name of Bank	Target		Applns. forwarded		Sanctioned	
		No. unit	MM Invlv	No. unit	MM Invlv	No. unit	MM Invlv
1	SBI	174	348.00	308	365.18	167	163.90
2	UCO	16	32.00	41	42.21	14	7.81
3	VIJAYA	10	20.00	29	25.20	16	11.79
4	UBI	23	47.22	63	99.85	13	9.50
5	AXIS	7	14.00	20	20.75	0	0
6	IDBI	23	46.00	64	61.82	3	3.65
7	SYN	9	17.22	20	19.22	4	3.13
8	CBI	12	24.00	19	18.95	0	0
9	PNB	6	12.00	20	14.00	6	2.25
10	BOB	6	12.00	14	10.00	0	0
11	ICICI	3	6.00	8	5.00	0	0
12	HDFC	13	26.00	45	36.37	0	0
13	BOI	6	12.00	27	25.25	0	0
14	FED	6	12.00	7	12.75	0	0
15	INDUS	2	4.00	2	1.00	0	0
16	CANARA	24	48.00	57	61.52	1	0.75
17	BOM	3	6.00	8	7.41	0	0
18	YES	2	4.00	6	4.50	0	0
19	MRB	195	390.00	592	691.64	19	11.83
20	MCAB	98	196.00	208	247.63	1	0.70
21	UNION	6	12.00	13	12.50	0	0
22	IOB	6	12.00	11	15.25	7	14.38
23	P&SB	3	6.00	8	8.15	0	0
24	SIB	2	4.00	2	1.75	0	0
	TOTAL	655	1310.74	1592	1807.90	251	230.69

Out of the 24 banks who are allotted the annual target 13 banks have not yet sanction the loan so far. Out of the target of 655 units and 1310.74 lakhs margin money only 252 units have been financed with margin money of Rs.228.69 lakhs.

c. Credit target and achievement under NULM for 2016-17:

i) Bank Wise target and achievement under Self Employment Program (SEP) as on 31.12.2016 is as under.

Sl No	Name of Bank	Target				Achievement				Shortfall			
		I	G	SHG-BL*	Total	I	G	SHG-BL	Total	I	G	SHG-BL*	Total
1	SBI	82	23	50	153	24	1	1	26	54	22	49	127
2	UCO	0	0	2	2	0	0	0	0	0	0	2	2
3	Vijaya	2	2	5	9	1	0	0	1	1	2	5	8
4	UBI	8	0	5	13	0	0	0	0	8	0	5	13
5	AXIS	3	1	5	9	0	0	0	0	3	1	5	9
6	IDBI	12	2	5	19	3	0	0	3	9	2	5	16
7	SYN	5	0	2	7	0	0	0	0	5	0	2	7
8	CBI	2	0	2	4	1	0	0	1	1	0	2	3
9	PNB	2	0	2	4	6	0	0	6	-4	0	2	2
10	BOB	0	0	2	2	0	0	0	0	0	0	2	2
11	ICICI	0	0	0	0	0	0	0	0	0	0	0	0
12	HDFC	3	1	10	14	0	0	0	0	3	1	10	14
13	BOI	0	0	5	5	0	0	0	0	0	0	5	5
14	FED	0	0	0	0	0	0	0	0	0	0	0	0
15	INDUS	3	1	0	4	0	0	0	0	3	1	0	4
16	CANARA	15	3	3	21	0	0	0	0	15	3	3	21
17	BOM	2	0	0	2	0	0	0	0	2	0	0	2
18	YES	0	0	0	0	0	0	0	0	0	0	0	0
19	MRB	150	46	100	296	82	10	17	109	68	36	83	187
20	MCAB	61	21	100	182	33	7	3	43				
21	IOB	0	0	2	2	0	0	0	0	0	0	2	2
	TOTAL	350	100	300	750	150	18	21	189	200	82	279	561

ii) District-wise loan disbursed and subsidy released is as shown below:

(Amount in lakhs)

Sl No	Name of District	Loans Disbursed				Subsidy released			
		I	G	SHG-BL	Total	I	G	SHG-BL	Total
1	Aizawl	104.18	21.50	4.00	129.68	1.68	0.20	0	1.88
2	Champhai	14.00	0	5.60	19.60	0.28	0.06	0.28	0.62
3	Kolasib	22.77	22.00	0.00	44.77	0.31	0.27	0	0.58
4	Lawngtlai	11.25	16.75	5.50	33.50	0	0	0	0
5	Lunglei	0.00	0	0	0.00	0	0	0	0
6	Mamit	14.80	0	0	14.80	0.54	0	0	0.54
7	Saiha	9.80	0	0	9.80	0	0	0	0
8	Serchhip	13.50	1.00	4.11	18.61	0.09	0	0	0.09
	Grand Total	190.30	61.25	19.21	270.76	2.90	0.53	0.28	3.71

The amount of subsidy released so far is very less. Banks are to claim Interest Subsidy under SEP i.e. difference between 7% and the prevailing rate of interest, from the UD&PA Department. None of the banks in three (3) districts viz. Lawngtlai Lunglei & Saiha have not yet claim the subsidy so far.

d) Requests for opening of branch at other centers:

There were application pending for opening of bank branch at the following villages. The authorities of the concerned banks will appraise the house on the status of the proposals.

- (i) Bukpui village (Kolasib District - 996) : **Mizoram Rural Bank**
- (ii) Tuipuibari village (Mamit District - 1159) : **Mizoram Rural Bank**
- (iii) Sakawrdai village (Aizawl district - 2505) : **Mizoram Rural Bank**
- (iv) N. Kangmun village (Mamit district - 858) : **Mizoram Co-op. Apex Bank**
- (v) Kawrtethawveng village (Mamit district - 2008) : **State Bank of India**
- (vi) Rajivnagar village (Mamit district - 3530) : **State Bank of India**
- (vii) West Phaileng village (Mamit district - 4377) : **State Bank of India**
- (viii) Longpuighat village (Lawngtlai district - 945) : **State Bank of India**

e) Pradhan Matri Fasal Bima Yojaja (PMFBY)

The Director of Agriculture (C.H.) told the house that the State Level Co-ordination Committee on PMFBY will be meeting on 23.01.2017 for identification of crops etc. The meeting since took placed and the Government of Mizoram has issued notification wherein as many as 22 crops were identified for cover under the scheme. Since the State Level Co-ordination Committee has identified 4 districts only for implementation of the scheme the house will discuss whether we can cover the entire districts of the state under the scheme.

Agenda – 4: CD Ratio in the State as on 31.12.2016:

Rs. In lakh

Financial year 2016-17	Deposit	Advance	CD Ratio
December 2016	727915.18	302890.26	41.61%
September 2016	727288.17	289567.16	39.81%
June 2016	649470.92	285407.75	43.94%
March 2016	642318.55	283861.04	44.19%
December 2015	581688.10	276507.30	47.54%

There has been a slight increase of 1.80% in CD Ratio to 41.61% for the quarter under review from that of 39.81% in the last quarter.

District- wise CD ratio for December 2016 quarter:

(Rs.in lakh)

District	Deposit	Advance	CD Ratio of Dec 2016	CD Ratio of Sept. 2016	CD Ratio of June 2016	CD Ratio of March 2016	CD Ratio of Dec 2015
AIZAWL	548050.82	189462.63	34.57%	31.84%	35.90%	39.90%	37.00%
LUNGLEI	58864.53	30360.63	51.58%	56.29%	62.06%	62.83%	63.03%
KOLASIB	14616.77	6933.24	47.43%	47.14%	44.82%	44.55%	45.89%
MAMIT	25296.80	10764.09	42.55%	51.27%	49.99%	52.34%	49.65%
LAWNGTLAI	17806.05	22173.09	118.53%	131.75%	126.30%	145.45%	135.69%
SAIHA	15198.39	16852.03	110.88%	107.79%	116.73%	128.10%	98.53%
CHAMPAI	27929.13	16986.77	60.82%	67.72%	65.25%	71.54%	62.91%
SERCHHIP	19252.69	9357.78	48.61%	57.25%	54.53%	53.30%	50.26%
Total	727915.18	302890.26	41.61%	39.81%	44.96%	47.54%	44.19%

List of Banks whose CD ratio is less than 20%:

(Rs. In lakhs)

Sl No.	Bank Name	Deposit Amount	Advances Amount	CD Ratio Dec 2016 quarter	CD Ratio Sept 2016 quarter	CD Ratio June 2016 quarter	CD Ratio March 2016 quarter	CD Ratio Dec 2015 quarter
1	YES	2645.00	0	0.00%	0.05%	0.11%	0.11%	0.22%
2	ICICI	3383.15	97.01	2.87%	3.36%	1.40%	3.54%	1.69%
3	FED	3115.98	177.85	8.41%	12.98%	12.54%	5.67%	7.20%
4	SIB	1281.00	133.60	10.38%	16.45%	16.45%	12.32%	10.05%

Priority Sector Advances as on 31.12.2016:

(Rs. In lakh)

Total Advances	Priority sector advances	Percentage	Stipulated Benchmark
299039.46	237766.33	79.51%	40%

There is a negative growth of Rs.464.16 lakh during September, 2015 over June 2016.

Agenda – 5: Agricultural Advances as on 31.12.2016
(Doubling of farmer's income by 2022)

a) Total Agricultural Advances

(Rs. in lakh)

Total advance	Total AGL Advance	Percentage	Stipulated Benchmark
299039.46	39725.55	13.28%	18%

Agricultural Advances are below the required bench mark of 18%. There is a growth of Rs.6907.05 lakh during December, 2016 over September, 2016. In terms of GOI instruction we should aim for doubling of farmers' income by giving more loans in agriculture sector.

b) Flow of Credit to Agriculture, New Agl. loans sanctioned upto the quarter:

Crop Loans	2557.68
Term Loans	3010.78
Total	5568.46
New KCC issued	3099
Cumulative position of KCC	13275

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

The position of achievement of ACP as on 31.12.2016 is as under:

Br no	Name of District	Total Priority Sector			Non Priority Sector		
		Target for 2016-17	Achiev 2016-17	%	Target for 2016-17	Achiev 2016-17	%
95	Aizawl	50541.00	32336.87	63.98	30700.00	18480.48	60.20
15	Serchhip	2315.00	2675.10	115.56	890.00	693.42	77.91
20	Champhai	4290.00	3048.60	71.06	2105.00	2221.04	105.51
16	Kolasib	4168.31	2850.03	68.37	764.00	1636.82	214.24
10	Mamit	2901.42	1340.23	46.19	970.00	382.67	39.45
21	Lunglei	3170.00	5672.38	178.94	1020.00	3485.16	341.68
12	Lawngtlai	2518.00	1430.51	56.81	600.00	1589.56	264.93
7	Saiha	2586.00	1371.54	53.04	800.00	1497.39	187.17

196	TOTAL	72489.73	50725.26	69.98	37849.00	29986.54	79.23
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Summary Segment Wise:

Rs. In Lakh

Segment	Target	Achieved	percentage
Agriculture	14888.83	5568.45	37.40%
Crop Loan*	6156.00	2557.68	41.55%
MSE	13343.64	17854.25	133.80%
Services	44257.26	44257.26	61.69%
Priority Total	72489.73	50725.26	69.98%
Non priority	37849.00	29986.54	79.23%
Total	110338.73	80688.20	73.14%

* Included in Agriculture.

Total of ACP

Particulars	As on December of FY 15-16	As on December of FY 16-17
Target	91671.00	110373.73
Achievement	77579.62	80688.20
Percentage	84.63%	73.14%

Agenda - 7: Appointment of Business Correspondents (BCs):

Besides the existing BCs engaged by banks, efforts has been made to appoint one more BC by each bank from among the villages allotted to them under SSA of PMJDY. While all other banks have already taken necessary steps for appointment of BCs, few banks are yet to give the data on appointment. The following banks will appraise the house on the position on the status of appointment.

SL NO	BANK	NAME OF SSA	VILLAGE IDENTIFIED	NAME OF NEWLY APPOINTED BC	ADDRESS
1	AXIS	AIBAWK - 1	HMUIFANG		
2	CAN	TLANGNUAM - 1	N. LUNGLENG	Lalthianghlina	N. Lungleng
3	FED	THINGSULTHLIAH (PART-2)	??	Amy Lalrinpuui	7Daytlang
4	IDBI	AIBAWK - 2	KELSIH		
5	INDUS	THINGSULTHLIAH (PART-3)			

Agenda -8: Security related issues on banking:

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

Agenda - 9: Roadmap for providing banking services in every village having population below 2000-Progress for the Quarter ended December, 2016

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		
700	18	200	24	49	2	275	0	293

*Details in the Annexure

Agenda – 10: Financial Literacy Campaign/Financial Literacy Centres Report

Out of 73 rural branches of banks only 7 branches have conducted 11 Financial Literacy Camps during the quarter. Besides the above as many as 20 Special Financial Literacy Camps/Town Hall Meetings were conducted by Financial Literacy Centres (LDMs). Details are shown in the Annexure.

Agenda-12: Credit Linkage to Housing for all - Pradhan Mantri Gramin Awas Yojana (PMAY-G) and Pradhan Mantri Awas Yojana (Urban)

(a) Pradhan Mantri Gramin Awas Yojana (PMAY-G): As many as 1720 applicants were shortlisted by the Rural development Department, Government of Mizoram. The list of the applicants has been sent to respective banks on 18/02/2017 for necessary action as follows:

- (i) Mizoram Rural Bank : 587 nos.
- (ii) State Bank of India : 8 nos.
- (iii) United Bank of India : 5 nos.
- (iv) Others ...

No loan sanctioned has been reported up to the quarter. The Department concerned will appraise the house on the status of remaining (others) applications.

(b) Pradhan Mantri Awas Yojana (PMAY-Urban)

The UD & PA Department told that no loan has yet been sanctioned by the Primary Lending Institutions (PLI) in respect of Credit link Subsidy scheme (CLSS) under Pradhan Mantri Awas Yojana (Urban) for the FY 2015-16. The position of sponsoring loan applications to banks is as follows:

Sl.No.	Bank	Aizawl	Lunglei	Champhai	Kolasib	Siaha	Serchhip	Lawngtlai	Mamit
1	BOB	22	0	0	0	0	0	0	0
2	BOI	46	0	0	0	0	0	0	0
3	BOM	22	0	0	0	0	0	0	0
4	CAN	22	0	0	0	0	0	0	0
5	CBI	22	0	0	0	0	0	0	0
6	ICICI	22	0	0	0	0	0	0	0
7	IDBI	22	0	0	0	0	0	0	0
8	IOB	22	0	0	0	0	0	0	0
9	PNB	22	0	0	0	0	0	0	0
10	PSB	22	0	0	0	0	0	0	0
11	SBI	406	0	0	0	0	0	0	0
12	SYN	22	0	0	0	0	0	0	0
13	UBI	45	0	0	0	0	0	0	0
14	UCO	22	0	0	0	0	0	0	0
15	UNI	22	0	0	0	0	0	0	0
16	AXIS	22	0	0	0	0	0	0	0
17	VJB	44	0	0	0	0	0	0	0
18	SIB	22	0	0	0	0	0	0	0
19	MRB	435	0	0	0	0	0	0	0
20	MCAB	144	0	0	0	0	0	0	0
TOTAL		1428	0	0	0	0	0	0	0

Meanwhile applications for construction of 2000 homes targeted for the FY 2016-17 under PMAY-CLSS are yet to be invited and as such they could not get ready the loan applications for sponsoring to banks during the FY 2016-17 and request the House to allow carry forward of the said target to the next year. The Director of UD & PA Department, Government of Mizoram will appraise the house on the subject.

Agenda – 13: RSETI

There is only one RSETI in the state i.e. SBI-RSETI which is functioning at the MKVIB's MDTC, Zemabawk. There is a proposal for construction of buildings for the RSETI at IGC, Luangmual. The Director, SBI-RSETI, Aizawl will appraise the house on the present status.

Agenda – 14: 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 Mudra Yojana (PMMY) in respect of the state is as under:

a) Insurance Schemes

State	PMJJBY	PMSBY	APY	PMJDY Account Nos
TOTAL	81640	49668	1294	281765

b) MUDRA Loans (Bank-wise details shown in the Annexure)

PMMY (SISHU)		PMMY (KISHORE)		PMMY (TARUN)		PMMY TOTAL	
Nos.	Amt.	Nos.	Amt.	Nos.	Amt.	Nos.	Amt.
2781	1403.41	1779	4149.50	299	2371.09	4859	7924.00

Agenda – 15: Aadhaar and Mobile number Seeding etc.

As per the Government of India instructions, with a view to enable account holders for digital payments, banks have been asked to launch a drive in campaign mode in March, 2017 for seeding of mobile number in all operative, individual savings bank accounts and voluntary seeding of Aadhaar number in all such accounts. Meanwhile, Aadhaar consent forms for seeding with the MGNREGA accounts has been shared by the Rural Development department, Government of Mizoram with banks as follows:

Sl. No.	Name of Bank	Aizawl	Cham phai	Kola-sib	Lawng-tlai	Lung-lei	Mamit	Saiha	Ser-chhip	Total
1	MzRB	9669	10134	484	436	6808	4819	2329	1321	36000
2	SBI		566	180	47		520	390		1703
3	MCAB		1187	317	47	903		88		2542
4	HDFC				3	119		9		131
5	CAN				2					2
6	UBI					191				191
7	IDBI							1		1
TOTAL		9669	11887	981	535	8021	5339	2817	1321	40570

Agenda – 16: Recovery under Bakijai cases

As many as 56 cases amounting to Rs.14.92 Lakhs were settled under Bakijai cases during the quarter and there are 1346 pending cases at the end of the quarter.

Agenda – 17: Any other with the permission of the chair