

Minutes of the State Level Bankers' Committee (SLBC) Meeting of Mizoram
For the quarter ended December 2016

The SLBC meeting of Mizoram for the quarter ended December, 2016 was held at the Conference Hall, New Secretariat, Aizawl on 23.03.2017 at 11 A.M. under the Chairmanship of Shri. Lalmaisawma, IAS, Chief Secretary, Govt. of Mizoram. Shri Dibyendu Chaudhuri, Regional Manager, SBI and Convener SLBC welcomed the Chairman, other senior government officials. He also welcomed the GM, RBI, GM NABARD, Smt. Anjali Lyndem, DGM (Outreach), SBI, LHO, Guwahati other Bankers and all participants in the meeting. He shared with the house that for the SLBC meeting on 10.01.2017 for the quarter ended September, 2016 we met at the midst of activities of demonetization, and yet we meet again for the second time in this quarter. This time, he told that the tasks for demonetization has been settled and regret that we miss calendar of the SLBC meeting for December 2016 quarter by some distance but somehow we meet within the quarter. He thanked the chairman for allowing this meeting in spite of the fact that Assembly Budget Session is on-going, it was very difficult to accommodate us because of his busy schedule but the Chairman was kind enough to give us an opportunity for holding the meeting. He said that he hope that the next SLBC will be held on time as per stipulated schedule. He said that three quarters have been passed as per the background papers that has been placed for the meeting some of the government sponsored areas and priority areas are not up to the mark. Of course, he said the activities have picked up in the fourth quarter and our performances will, hopefully, be better. Thereafter, he proposed to have self-introduction of members who attended the meeting (List of the participants are shown at Annexure 'A'). After that he requested the Chief Secretary for his opening remarks.

The Chief Secretary welcomed the participants and told the house that we have been holding meetings every quarter but there is no visible and substantial improvement in our achievements which indicate that our meetings are far from being meaningful. He requested bankers to make it a point to come up with what they have done as individual institution vis-à-vis the concerns and identified areas shortlisted in the periodic meetings. He added that our performances should reflect on the agenda and roadmaps that are being set out for us and the same should form our basis and purpose of further discussions. Otherwise the meetings seem to be ritualistic or routine affair without real involvement and commitment on the part of the concerned agencies and banks. He asked the members to see how we can progress to achieve the business targets and meet the requirement of the state. He said that while interests of the individual institutions may be served but at the same time the interest of the state which we are serving also is to be given adequate importance. Without naming any particular institution, he remarked that over the years through this forum, the State Level Bankers' Committee, the State Govt. has noted the levels of contributions made by different Banks. He wondered why some banks are not contributing in a way which they are expected to do. He requested bankers to use this forum of SLBC effectively and look at our performances in terms of the target set for us. He concluded by saying that as we have targets which are clearly spelt out, let us try to achieve the target. He was hopeful of all banks can do that.

The General Manager, NABARD, Shri DK Mishra also came forward and proposed to change the way of writing minutes of the meeting **on action point mode** and suggested that the concerned bank should be consulted for compliance of the minute points. The Dy. General Manager (Outreach), State Bank of India, LHO, Guwahati Smt. Anjali Lyndem also suggested that the timeline for uploading of the SLBC data by banks be fixed at 30 days after end of the quarter. If any bank defaults in updating the data within the stipulated timeline the data of the earlier quarter should be repeated with asterisk marks. The suggestion was also approved by the house. Thereafter the Chairman requested the SLBC Convener to go ahead with the formal agenda. Shri Dibyendu Chaudhuri, Regional Manager, SBI and Convener SLBC thanks the chairman for his opening remarks then proceeded with the agenda items.

Agenda – 1: Adoption of minutes of the last meeting:

The Convener SLBC told the house that the minutes of State Level Bankers' Committee meeting for the quarter ended September 2016 held on 10/01/2017 was circulated to all members. Since no request for amendment of the minutes was received, the house adopted the minutes.

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

Promotion of Digital Payments / Organising of Digidhan Mela etc.

The was appraised on the observance of drive on digital payment on campaign mode as per Government of India, Department of Financial Services for popularizing digital payment for which Digidhan Mela was organized at Aizawl at various important cities including Aizawl on 14.02.2017 & 15.02.2017 where almost all banks operating in Mizoram (Aizawl) participated.

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

a) Achievement of Government Sponsored Schemes under NRLM FY 2016-17:

(i) Credit target of SHGs Under NERLP:

The performance was reviewed where out of 326 target of SHGs only 33 loans amounting to Rs.27.30 lakh have been sanctioned up to December, 2016 all by Mizoram Rural Bank. Since the achievement is very low the banks to which targets were given are requested to finance all eligible SHGs under NERLP. The MRB Head Office in particular is requested to issue instruction to its branches to sanction loans under NRLM of NERLP since most of the SHGs are having account with branches of MRB.

Action: MRB, MCAB, Canara Bank & SBI

(ii) Credit target SHGs Under MzSRLM:

The house was told that out of the annual credit target of 118 only 27 loans amounting to Rs.13.54 lakhs have been sanctioned up to December, 2016. The representative of MCAB told the house that they insist on collateral security on loans to SHGs as they are not a member of CGTMSE. However, it was clarified that as per RBI instructions loans up to Rs.3.00 lakh to groups should not be insisted collateral security. Since the achievement is very low the house requested the banks to which targets were given to finance all eligible loan applications sourced by MzSRLM to achieve the target.

Action: MCAB, MRB & SBI

b) Credit target and achievement of Government Sponsored Schemes PMEGP:

The achievement as on date as reported by State KVIC office is 488 loans with margin money of Rs.488.42 lakhs only whereas the annual target is 655 and Rs.1310.74 lakhs respectively. Out of the loan sanctioned claim on margin money has been settled for 179 loans amounting to Rs.187.93. No loan has been sanctioned till date by the following banks:

- | | | | |
|----------------------------|-----------------------|---------------------|-----------------|
| i) Central Bank of India, | ii) Syndicate bank, | iii) ICICI Bank, | iv) Axis Bank, |
| v) HDFC Bank, | vi) Federal bank, | vii) IndusInd bank, | viii) Yes bank, |
| ix) Punjab & Sind bank and | x) South Indian bank. | | |

Representatives of these banks who are present in the meeting told that the loan will be sanctioned within this month. The house requested all banks to sanction loan and achieve the target.

Action: MRB, MCAB, Canara Bank, UCO Bank, BOB, CBI, Syndicate Bank, ICICI Bank, Federal Bank, BOI, IndusInd bank, Yes Bank, Union Bank, P&SB, SIB.

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

i) The achievement under Self Employment Program (SEP) for the FY 2016-17 as on 31.12.2016 is 189 units out of 750 targets. Since the achievement is very low and some banks have not sanctioned any loan the house requested banks to finance all eligible applicants under NULM sourced by MzSULM.

Action: SBI, UCO, Vijaya, UBI, Axis, IDBI, Syn, CBI, PNB, BOB, ICICI, HDFC, BOI, FED, Indus, Canara, BOM, Yes, MRB, MCAB and IOB

ii) District-wise loan disbursed under Employment Program (SEP) and subsidy released is as shown below:

(Amount in lakhs)

Loans Disbursed		Subsidy released	
Individual	190.30	Individual	2.90
Group	61.25	Group	0.53
Self Help groups Bank Linkage	19.21	Self Help groups Bank Linkage	0.28
Total	270.76	Total	3.71

As the amount of subsidy released is still very less, the house decided that banks should claim Interest Subsidy for all branches in the districts from the UD&PA Department quickly.

Action: All Banks

d) Requests for opening of branch at other centers:

The position of pending applications for opening of bank branch at the following villages was discussed. The authorities of the concerned banks told as under:

Mizoram Rural Bank branch:

- (i) Bukpui village, Kolasib District (Population - 996)
- (ii) Tuipuibari village, Mamit District (Population - 1159)
- (iii) Sakawrdai village, Aizawl district (Population - 2505)

The MRB will do necessary survey of the viability of the villages in the next financial year.

Action: MRB

Mizoram Co-op. Apex Bank branch:

- (i) N. Kanghmun village, Mamit district (Population - 858)

The MCAB will consider appointment of BC/CSP instead of brick and mortar branch.

Action: MCAB

State Bank of India branch:

- (i) Kawrtethawveng village, Mamit district (Population - 2008)
- (ii) Rajivnagar village, Mamit district (Population - 3530)
- (iii) West Phaileng village, Mamit district (Population - 4377)
- (iv) Longpuighat village, (Lawngtlai district Population - 945)

SBI will do necessary survey of these villages on receipt of budget for opening a new branch in the next financial year.

Action: SBI

e) Crop Insurance under Pradhan Matri Fasal Bima Yojana (PMFBY)

The Director of Agriculture (C.H.) was not present at the meeting, hence, could not be discussed. Since the State Level Co-ordination Committee has identified 4 districts only for implementation of the scheme the house decided that the SLBC Convener should meet the Director of agriculture (C.H.) on the development of the scheme and whether all entire districts of the state can be covered under the scheme.

Action: Director (Agri. C.H.) & LDM(SLBC)

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

The SLBC Convener told the house that the CD ratio of the state as on 31.03.2016 stood at 41.61% which indicates a slight increase of 1.80% from that of 39.81% in the last quarter. The district- wise CD ratio for Dec 2016 quarter is given below:

(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%
Financial year 2015-16			
March 2016	642318.55	283861.04	44.19%
December 2015	581688.10	276507.30	47.54%

The house was also told that the CD ratio of banks like Yes bank, ICICI Bank, Federal Bank and South Indian Bank is less than 20%. As there is no improvement in the CD ratio the house decided that the Finance Department, GOM should convene a meeting of controllers of these banks to discuss the matter.

Government Deposits: While discussing the agenda the members opined that government departments should not give deposit to banks that do not extend finance to general public and government sponsored loans in particular.

Action: Secretary concerned (Finance, RD, Commerce & Industries, UD & PA, Land revenue & Settlement, Agriculture, AH & Vety., Fisheries, Cooperation Departments and Deputy Commissioner of Districts)

Priority Sector Advances as on 31.12.2016:

The house was told that Priority Sector (PS) advances at the end of the quarter were Rs.178670.30 lakhs out of the total advances of Rs.289567.16 lakhs. The percentage of PS advance is 61.70. as against the benchmark of 40%.

Agenda – 5: Agricultural Advances as on 31.12.2016

The house was told that the total Agriculture advances at the end of December 2016 was Rs.39725.55 lakhs out of a total advance of Rs.299039.46 lakhs which is 13.28% whereas the benchmark is 18%. Out of the amount of Rs.5568.46 lakhs new agriculture loans sanctioned during the year loans sanctioned for crop loans is Rs.2557.68 lakhs. Banks should give more loans under agriculture to fulfill the of GOI policy on doubling of farmers' income by 2022.

Action: All Banks

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

The house was told that the overall achievement of ACP as on 31.12.2016 is 79.23% which is 11.49 less than last year on YOY basis. The Percentage of achievement under Priority Sector is 69.98% whereas under Non-Priority Sector the achievement is 79.23%.

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

Almost all banks have already taken necessary steps for appointment of BCs in the SSAs. The following banks also told that they will complete the process of appointment of BC/CSP within April, 2017:

- i) Axis Bank, ii) Canara Bank, iii) Federal bank, iv) IDBI Bank and v) IndusInd bank

Action: Axis Bank, Canara Bank, Federal Bank,
IDBI Bank & IndusInd Bank

Agenda -8: Security related issues on banking:

The representative of DGP, Mizoram told that there is no issue relating to security on banking services.

Agenda – 9: Progress Roadmap for providing banking services in every village having population below 2000-

The house was told that out of 700 villages with less than 2000 population, banking services have been provided to 293 villages like branches, fixed located and periodically visited. The house also decided to take PMJDY SSA (August 2014) as Roadmap for providing banking services instead of RBI Roadmap of 2012.

Action: LDM(SLBC)

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

The house was told that 11 Financial Literacy Camps was conducted by rural branches of banks during the quarter. Besides the above as many as 20 Special Financial Literacy Camps/Town Hall Meetings were conducted by Financial Literacy Centres (FLCs) by LDMs. It was also decided to give the quarterly as well as progressive figure of FLCs in future meetings.

Action: LDM(SLBC)

Agenda-11: Credit Linkage to Housing for all –

(a) PradhanMantriAwasYojana- Gramin (PMAY-G):

No loan has been sanctioned under the scheme. The representative of RD Department told the house that applications are being called afresh and will be submitted to banks within March 2017.

Action: Secretary, RD Department

(b) PradhanMantriAwasYojana -Urban (PMAY-Urban)

The UD & PA Department told the house 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 (PMAY-Urban) for the FY 2015-16. Banks also told that they had started sanctioning loan under the scheme in the fourth quarter only.

Meanwhile the representative of the Director of UD & PA Department, Government of Mizoram told the house that 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 for sponsoring to banks and request the House to allow carry forward of the said target to the next year. The house approved carry-over of target under PMAY-CLSS of FY 2016-17 to next financial year i.e. 2017-18.

Action: Director of UD & PA Department

Agenda-12: District-wise Physical Target for SEP under DAY-NULM for 2017-18

The Representative of Mission Director, MzSULM told the house that they have prepared the draft district-wise physical target for Self Employment Program (SEP) under DAY-NULM for the FY 2017-18 and requested the house to give approval which will be sent to the Mission Directorate of Ministry of Housing & Urban Poverty Alleviation, Government of India for. The house gave its approval as under:

District-wise Physical Target for SEP under DAY-NULM for 2017-18

Sl. No.	Name of District	SEP-Individual	SEP-Group	Self Help Group-Bank Linkage
1	Aizawl	110	30	80
2	Champhai	45	10	35
3	Kolasib	30	10	30
4	Lawngtlai	30	10	30
5	Lunglei	45	10	35
6	Mamit	30	10	25
7	Saiha	30	10	30
8	Serchhip	30	10	35
TOTAL		350	100	300

The district level bank-wise target will be fixed by the respective District Consultative Committee Meeting (DCC).

Action: Director, UD&PA Dept./Mission Director (MzSULM) & LDMS

Agenda – 13: RSETI

The Director, SBI-RSETI Aizawl told the house that all kinds of approval/permission required from government authorities of Mizoram have been obtained and already reported to SBI,

Local Head Office, Guwahati with a request to start processing. The Premises & Estate Department of LHO, Guwahati will do necessary soil testing, invite tender form contractors. The house requested SBI to start the construction as early as possible.

Action: SBI/Director, RSETI

Agenda – 14: Social Security Schemes/RuPay Cards

The position of subscription to various 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) was also reported as under:

a) Insurance Schemes

i)	PMJJBY	=	81640
ii)	PMSBY	=	49668
iii)	APY	=	1294 and
iv)	PMJDY account	=	281765

Delivery of RuPay card PINs: The CM(LB), Aizawl told the house that there are more than 3000 undelivered RuPay card PINs with various banks. The house requested bankers to deliver all RuPay cards and PINs to the PMJDY account holders within a week.

Action: All Banks

b) MUDRA Loans under PMMY: The following is the position of loans sanctioned under MUDRA as on 31.12.2016.

Particulars	Nos.	Amount (in lakhs)
i) Sishu	2781	1403.41
ii) Kishore	1779	4149.50
iii) Tarun	299	2371.09
Total	4859	7924.00

Agenda – 15: Aadhaar and Mobile number Seeding etc drive on campaign mode:

As per the Government of India instructions, with a view to enable account holders for digital payments, banks reported having launched 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 seeding with the MGNREGA accounts is going on with instruction to complete within 31st March, 2017. Banks are also requested to continue the campaign until all Aadhaar card holders completed seeding into their Savings Bank accounts.

Action: All Banks

Agenda – 16: Recovery under Bakijai cases

The house was told that there are as many as 56 cases amounting to Rs.14.92 Lakhs settled under Bakijai cases during the quarter and there are 1346 pending cases at the end of the quarter.

Agenda – 16: Miscellaneous:

a) POS machine for rural centres.

The General Manager, NABARD told the house was told that the **POS machine** offered by NABARD has been applied by Bandhan Bank and SBI and as many as 60 POS machines has been sanctioned for Mizoram. The MRB representative told that they have applied 30 nos. of POS even though no approval has been received. CBI also reported having applied 10 numbers for Mizoram. The house requested other banks are also to apply for POS machine for which there is time till 30.06.2017.

Action: All banks **except CBI, SBI & MRB**

b) ATM at Darlawn

The house requested the SBI to open ATM at Darlawn within March, 2017.

Action: SBI

c) Compliance of action points of the minutes:

While discussing the agenda of the meeting it was suggested that all banks should submit compliance of all action points in the minutes within 30 days of receipt. The meeting, therefore, decided to henceforth do as per the suggestions.

Action:All Banks

d) Indication of page numbers at the agenda:

It was also decided to give the page numbers of the related annexure in the agenda in future.

Action:SLBC

e) Timeline for uploading of SLBC data:

While discussing the agenda there was a suggestion for fixing of timeline for uploading of the SLBC data by banks at 30 days after end of the quarter. If any bank defaults in updating the data within the stipulated timeline the data of the earlier quarter should be repeated. The suggestion was also approved by the house and all banks were requested to comply with the timeline fixed for uploading of data in future.

Action:All Banks

The meeting ended with a vote of thanks offered by Shri Ralte Ralkhuma, Chief Manager (Lead Bank), Aizawl.

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**LIST OF PARTICIPANTS IN THE STATE LEVEL BANKERS' COMMITTEE (SLBC) MEETING FOR THE QUARTER
ENDED DECEMBER 2016 HELD AT AIZAWL ON 23.03.2017**

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