

MINUTES OF THE SLBC MIZORAM SUB COMMITTEE ON MEETING HELD ON 14.11.2019 (THURSDAY) AT THE CONFERENCE HALL, NABARD REGIONAL OFFICE, AIZAWL

The meeting of SLBC Sub-Committee of Mizoram was held at the Conference Hall, NABARD Regional Office, Aizawl on 14.11.2019 (Thursday) at 11:00 a.m. under the Chairmanship of Shri V.R. Nag, DGM, NABARD, Aizawl to review credit disbursement by banks up to September, 2019. The Nodal Officer (SLBC) welcomed the members and apprised that the meeting committee is convened to review credit disbursement by banks for the second quarter of FY 2019-20. He then asked for self-introduction of the members. Altogether 27 members were present in the meeting (List of Participants attached as annexure). Thereafter, he requested the chairman to give opening remarks. The chairman in his opening remark welcomed the and deliberated upon the low achievement of ACP which is 19% up to the second quarter. The ACP committed for the FY 2019-20, he told, was Rs.1708.17 crores out of which the achievement is Rs. 324.30 crores only. In the agriculture sector the commitment was Rs.520.00 crores out of which our achievement is Rs.47.42 crores i.e. 9.12% only. Crop loan commitment is Rs.243.00 crores and the achievement is 4.01 i.e. 1.65% only. Achievement in MSME is 15.43% and in Services it is 47.00%. He requested bankers to try to disburse more loans in the second quarter. Thereafter, he requested the Nodal Officer to proceed with the proceeding. The nodal officer thanked the chairman and then initiated the proceeding.

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

The overall achievement of the ACP target under priority sector is 19%. Segment-wise achievement is shown below:

(Amount In crores)

Segment	Target	Achieved upto September 2019	percentage
Agriculture	520.00	47.42	9.12%
Crop Loan*	243.00	4.01	1.65%
MSE	883.51	133.67	15.13%
Services	304.67	143.21	47.00%
Priority Total	1708.18	324.30	18.99%
Non priority	770.00	437.92	56.87%
Total	2478.18	762.22	30.76%

*Included in Agriculture

The Committee was told that ICICI Bank and Yes Bank reported **Zero** achievement on Annual Credit Plan under priority sector for FY 2019-20 up to September 2019. The committee requested the banks to disburse more loans during the third quarter. The representative from Indusind bank told that their branch is not authorized to sanction housing loans. The committee decided to take up the matter to the main SLBC meeting.

2. 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 September 2019 is as under:

(Amt. in crores)

SINo	Particulars (Scheme)	Target Nos.	Achievement/DisbursementNos	Amount
1	DAY-NRLM	3887	458	5.64
2	DAY-NULM SEP- Individual	400	92	1.63
3	DAY-NULM SEP- Group	100	12	0.24
4	DAY-NULM SHG B'k-L'kage	300	8	0.13
6	MUDRA (Sishu)		1175	5.25
7	MUDRA (Kishore)		765	20.81
8	MUDRA (Tarun)		190	14.72
9	Stand-Up India		352	24.79
10	PMEGP	815	219	5.78

Banks that do not report sanction of MUDRA loan during the quarter are: Axis Bank, Bandhan Bank, NESFB, Yes Bank and MUCO Bank. Banks that do not report sanction of loan under PMEGP during the quarter are: BoM, IOB, PSB, UBI, Union Bank, Axis Bank, Bandhan Bank, Federal Bank, HDFC Bank, ICICI Bank, Indusind bank, SIB and Yes Bank. The committee requested the banks to disburse more loans during the third quarter.

During the course of discussion on PMEGP it was mentioned that applications have not yet been sponsored in Aizawl district. The committee decided to take up the matter to the main SLBC as first half of the year already over.

Besides this, the committee discussed monitoring of NPA under PMEGP by the sponsoring agencies as was done in respect of SHGs sponsored by SRLM & NULM so that there will be better recovery under the scheme.

3. Flow of credit to MSMEs

There is achievement of Rs.131.23crores under MSME finance up to September 2019, which is a negative growth in Rs.66.82crores as against September 2018. The total loan outstanding under the portfolio as on September 2019 is Rs.989.87crores and increased by Rs.92.20crores over September, 2018.

(Rs. In crores)

Sl.No.	Year	SME Achievement upto the Quarter	Total O/S at the end of Quarter
1	Sept2019-20	131.23	989.87
2	Sept2018-19	198.05	897.67

Meanwhile BoB, CBI, SBI, Syn, UCO, Axis and Yes bank are having a negative growth. Viz-a-viz September, 2018. The committee requested the banks to disburse more loans during the third quarter.

4. Flow of credit for affordable housing under PMAY

The total advances outstanding on Housing for All (HFA) as on September 2019 is 1282 dwelling units amounting to Rs.78.23crores. There was an increase of 1629 dwelling units over March 2019. A sum of Rs.12.17crores was disbursed during the FY 2019-20 up to September 2019.

(Amount in crores)

Year	Total Housing Loan No.	Total Housing Loan Amt.	Eligible under PMAY No.	Eligible under PMAY Amt.	Disbursed under PMAY No.	Disbursed under PMAY Amt.	PMAY outstanding No.	PMAY outstanding Amt.
Sept-19	18332	1191.04	267	16.10	251	13.88	1365	89.92
Mar-19	16703	1086.97	1000	39.47	1000	38.58	1166	65.28
Sept-18	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

The following banks reported Zero achievement under PMAY: BoM, PSB, UCO, Axis, Bandhan, Federal, HDFC, ICICI, IDBI, Indusind, NESFB and Yes Bank. The committee requested the banks to disburse more loans during the third quarter.

The representative from CBI and SIB told that they could not submit claim for interest subsidy. The house decided to take up the matter to the main SLBC.

5. KCC loan

There is a YoY negative growth of new 485 units in KCC loan sanctioned for the FY 201-20 as on September 2019 vis-à-vis September 2018. The performance is shown below.

(Amount in crores)

Year	Number of Cards issued	Limit Sanctioned	Outstanding Number of KCC Accounts	Outstanding amount
As on Sept. 2019	1247	10.64	23136	156.04
As on Sept. 2018	1705	16.42	17273	156.37
Difference	-485	-5.78	5863	-0.33

The following banks do not sanction loan under KCC up to September, 2019: BoB, Bol, BoM, Indian, IOB, PNB, PSB, Axis, Bandhan, ICICI, IDBI, Indusind, NEDSFB, SIB, Yes and MUCO Bank. The committee requested the banks to disburse more loans during the third quarter.

6. Crop insurance under PMFBY:

The committee was told that crop insurance scheme under PMFBY is not yet implemented in the state.

7. Grant of Education Loans

There is a negative growth in the achievement under education loan during the year up to September 2019 over September 2018. The total loan sanctioned up to September 2019 is 14 amounting to Rs.0.70 crore as against 48 loans amounting to Rs.1.53 crore as on September 2018.

(Amount in crores)

	Sanctioned No	Sanctioned Amount	Disbursed No	Disbursed Amount	O/S No	O/S Amount
As on Sept. 2019	14	0.70	14	0.53	375	11.29
As on Sept. 2018	48	1.53	42	0.98	529	13.87

The committee was told that following banks do not sanction education loan up to September, 2019: Bol, BoM, CBI, Indian, IOB, PSB, UBI, Axis, Bandhan, Federal, ICICI, IDBI, Indusind, NEDSFB, SIB, Yes and MUCO Bank. The committee requested the banks to disburse more loans during the third quarter.

8. Progress under SHG-bank linkage

There is a negative growth of 62 in units and amount of Rs.-1.71crores on financing Direct SHG-bank linkage as on September 2019 vis-à-vis September 2018. The achievement on direct SHG as on September 2019 is 1 only whereas it was 63 units as on September 2018.

(Amount in crores)			
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
1	0	22	0.22
63	1.71	916	14.86

9. CD Ratio

The committee was told that there is a YOY growth of CD ratio by 1.43% as on September 2019 vis-à-vis September, 2018.

(Amount in crores)			
FY & Quarter ended	Deposit	Advance	CD Ratio
FY 2019-20 September 2019*	11385.30	4900.84	43.05%
FY 2019-20 June 2019	10075.92	4580.50	45.46%
FY 2018-19 March 2019	10532.17	4084.26	38.78%
FY 2018-19 September 2018	9205.35	3831.35	41.62%
FY 2016-17 March 2018	9902.13	4580.88	46.26%
FY 2017-18 September 2017	8263.61	3365.36	40.73%
FY 2016-17 March 2017	7902.44	3151.13	39.88%

*Inclusive of MUCO Bank.

In terms of the recent RBI instruction Urban Co-operative Banks (MUCO Bank in Mizoram) are not to be included as part of Lead Bank Scheme. However, since we are in the transition period we will continue to invite MUCO to participate in the scheme during the current financial year. Therefore, the Deposits, Advances and CD ratio without MUCO Bank is as under:

Deposit	:	Rs.11316.39 crores
Advances	:	Rs.48651.13 crores
CD Ratio	:	42.99%

(a) Position of NPAs in respect of schematic lending:

The position of NPA under schematic etc. as on 30.09.2019 uploaded by banks is as under:

(Amount in crores)			
Sl No.	Scheme	NPA No	NPA Outstanding
1	Priority Agri	7532	67.70
2	Non-Priority Agri	0	0
3	Priority MSE	5208	121.13
4	Non-priority MSE	54	0.62
5	Priority Education	52	1.07
6	Non-priority Education	0	0
7	Priority Housing	707	33.88
8	Non-priority Housing	35	0.45
9	Priority Others	311	6.36
10	Non-priority Others	1113	18.02
11	PMEGP	511	8.57
12	NRLM/SGSY	29	0.27

10. Certificate Cases:

The position of recovery under Bakijai cases as on 30.09.2019 is as under:

(Amount in crores)			
Sl. No.	Particulars	Nos.	Amount
1	Number of Pending Cases At the beginning Of the Quarter	579	
2	Amount of Pending Cases At the beginning Of the Quarter		10.77
3	Number of Cases add during The Quarter	0	
4	Amount of Cases Add during the Quarter		0
5	Number of Cases Settled during The Quarter	52	
6	Amount of Cases settled during the quarter		1.14
7	Number of Pending Cases at the close of the Quarter	527	
8	Amount of Pending Cases at the close of the Quarter		10.61

The meeting was wrapped up by the chairman and ended with vote of thanks offered by ShriRalteRalkhuma, Chief Manager (SLBC), Aizawl.

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**LIST OF ATTENDANTS AT THE SLBC SUB COMMITTEE MEETING ON CREDIT DISBURSEMENT BY BANKS
HELD ON 14TH NOVEMBER, 2019 AT NABARD REGIONAL OFFICE, AIZAWL**

Sl. No.	Name	Designation	Office/Organisation	Contact No.
1	V.R. Nag	D.G.M.	NABARD	8697814004
2	M. Devakishore Singh	C.M.	SBI, RBO	9862589332
3	Pranab Pegu	Manager	RBI	9007458222
4	F. Lalngaihawmi	AM	MRB, HO	9862844481
5	Amal Sarkar	G.M.	MRB, HO	9127754680
6	Lalzualhiana	C.E.O.	MCAB, HO	9862561950
7	Lalremtluangi	AM	SIDBI	9436142067
8	Lalrohluna Pakhuangte	B.M.	Centrak Bank	9485140854
9	Pappu Yadav Pratap	DM.	Axis Bank	9279806439
10	K. Zorampari	Br. Head	Bandhan Bank,	8794516971
11	Pauliankhup Vaiphei	Manager	PNB	7896297361
12	Utsav Dey	A/Manager	Indian bank	9706944582
13	Laldinpuii	Dy. Director	Com. & Industries	9436145048
14	James Lalsiamliana	Jy. Director	Agriculture Dept	9436140370
15	Lunzosang Vaiphei	SMM (FI)	MzSRLM	9862895655
16	Kundan Kumar	BM	UBI	8100389585
17	Manoj Kusriar	B.M.	Canara Bank	8987658502
18	Mrityunjay Kr Kanhaya	B.M.	HDFC bank	7303533161
19	Paul Peringattu	BM	Federal Bank	8592010130
20	Justin Jose	Br. Manager	SIB, Aizawl	9946842777
21	Thanghaolien Haokip	BM	BOM	7005397104
22	C Vanlalhlamuana	B.M.	BOI	8974627456
23	Ralte Ralkhuma	CM (SLBC)	SBI, RBO	9436141434
24	Jaykishan Bodra	BM	Syndicate Bank	9534026178
25	Andrew Vanlal dinpuia	AM	NESFB	9612567296
26	Pauliankhup Vaiphei	Manager	PNB	7896297361
27	Utsav Dey	A/Manager	Indian bank	9706944582

Sd/-
V.R. Nag
Chairman &
Dy. General Manager
NABARD, Aizawl.

Copy for information and necessary action to all members.

Ralte Ralkhuma
Chief Manager (SLBC)