

**AGENDA ITEMS FOR SLBC MEETING**  
**FOR THE QUARTER ENDED DECEMBER 2019**

**Agenda – 1: Adoption of minutes:**

The minutes of State Level Bankers' Committee meeting held on 21<sup>st</sup> November, 2019 for the quarter ended September 2019 was circulated to all members. Since no request has been received for the committee 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 21<sup>st</sup> November, 2019.**

The Action Taken Report (ATR) has been shown separately at page No. 84

**Agenda – 3: Progress on Roadmap for providing banking services in every village having population below 2000:**

The following banks have requested reallocation of villages allotted to them to other banks citing reasons of unserviceable distance from nearest branch Aizawl, Difficult terrain, Corporate BC conveyed inability to appoint Agent, nearness to MRB Branch from the village and being under RBI PCA and cannot open ant new branch/BC.

- (1) Central Bank of India: Khawlian village under Phullen R.D. Block
- (2) Bank of Baroda: Daido village under Phullen R.D. Block
- (3) IDBI Bank: Lungsei village under Aibawk R.D. Block
- (4) UBI: Upper Sakawrdai, Sunhluchhip, Palsang, Zohmun, N.Tingmun & Kani villages under Darlawn R.D. Block & Ulusury village under Chawngte R.D. Block
- (5) UCO: Zokhawthiang village under Darlawn R.D. Block

However, the Sub-Committee on Financial Inclusion meeting held on 06.02.2020 opined that since the HDFC Bank can appoint BC Agent at interior rural centres, there should be no problem with other banks also and no reallocation of villages to other banks should be done.

**Agenda-4: Review of credit disbursement by banks**

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

The overall achievement of the ACP target under priority sector up to December 2019 is 28%. Segment-wise achievement is shown below:

(Amount In crores)

Segment	Target	Achieved up to September 2019	percentage
Agriculture	520.00	62.10	12%
Crop Loan*	243.00	5.85	2%
MSE	883.51	219.62	25%
Services	304.67	189.69	62%
<b>Priority Total</b>	<b>1708.18</b>	<b>471.41</b>	<b>28%</b>
Non priority	770.00	683.73	89%
<b>Total</b>	<b>2478.18</b>	<b>1155.14</b>	<b>46.61%</b>

(Bank-wise achievement is shown at page No. 15 - 17)

There are 3 banks who reported **Zero** achievement on Annual Credit Plan under priority sector for FY 2019-20 up to December 2019. These banks are IOB, Federal and Yes Bank.

**b. Flow of credit to MSMEs and for affordable housing****(i) Flow of credit to MSMEs**

There is achievement of Rs.222.36 crores under MSME finance up to December 2019, a positive growth of Rs.37.23 crores as against December 2018. The total loan outstanding under the portfolio as on December 2019 is Rs.1367.47 crores and increased by Rs.446.77 crores over December, 2018.

(Rs. In crores)

Sl.No.	Year	SME Achievement upto the Quarter	Total O/S at the end of Quarter
1	Dec 2019-20	222.36	1367.47
2	Dec 2018-19	185.13	920.75

(Bank-wise achievement & outstanding balance of MIS Report is shown at page No.24)

Meanwhile 11 banks are having a negative growth against the corresponding quarter last year. Names of negative growth banks are: BOM (-1.10 crs.), Indian (-0.09crs.), IOB (-6.54 crs.), PNB (-0.67 crs.), P&SB (-0.01 cr.), Syndicate (-4.64 crs.) Axis (-0.05 crs.) Federal (-0.53 crs.) HDFC (-17.98 crs.) Yes (-1.74 crs.) and MUCO (-0.11 crs.).

**(ii) Flow of credit to Housing for All (HFA)**

The total advances outstanding on **Housing for All (HFA)** as on December 2019 is 1634 dwelling units amounting to Rs.94.90 crores. There was an increase of 468 dwelling units over March 2019. A sum of Rs.12.17crores was disbursed during the FY 2019-20 up to December 2019.

(Amt. 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.
Dec-19	18618	1392.19	586	3332.41	568	30.05	1634	94.90
Mar-19	16703	1086.97	1000	39.47	1000	38.58	1166	65.28
Dec-18	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

(Bank-wise achievement in details under PMAY is shown at page No. 20)

There are 15 banks that reported Zero achievement. They are IOB, PSB, UCO, Union, Axis, Bandhan, Federal, HDFC, ICICI, IDBI, Indusind, NESFB, SIB, MUCO and Yes Bank.

**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 2019 is as under:

(Amt. in crores)

SINo	Particulars (Scheme)	Target Nos.	Achievement/Disbursement Nos	Amount
1	DAY-NRLM	3887	458	5.64
2	DAY-NULM SEP- Individual	400	152	2.69
3	DAY-NULM SEP- Group	100	11	0.37
4	DAY-NULM SHG B'k-Linkage	300	10	0.37
6	MUDRA (Sishu)		1856	6.01
7	MUDRA (Kishore)		940	22.20
8	MUDRA (Tarun)		237	18.54
9	Stand-Up India		476	31.39
10	PMEGP	815	264	5.88

(Bank-wise achievements are shown at page 18 - 23).

There are 6 banks that do not report sanction of loan under MUDRA during the quarter. They are: Axis, Bandhan, Federal, NESFB, Yes Bank and MUCO Bank.

Banks that do not report sanction of loan under PMEGP up to the quarter are: BOB, BOI, BoM, CBI, Indian, PSB, Union, Axis, Bandhan, Federal, HDFC Bank, ICICI Bank, Indusind Bank, SIB and Yes Bank.

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

**(i) KCC Loan**

There is a YoY negative growth of 881 on units in KCC loan sanctioned for the FY 2019-20 as on December 2019 vis-à-vis December 2018. The performance is shown below.

(Amount in lakhs)

Year	Number of Cards issued	Limit Sanctioned	Outstanding Number of KCC Accounts	Outstanding amount
As on December 2019	2677	12.44	23838	155.94
As December 2018	3558	30.46	28522	190.77
Difference	-881	-18.02	-5863	-44.83

(Bank-wise achievement is shown at page 28)

**(ii) Crop insurance under PMFBY and related issues**

The crop loan insurance under PMFBY scheme has not yet been implemented in the state till date. Representative of Agriculture Department will discuss on the matter.

**e. Grant of Education Loans**

There is a growth in the number of achievements under education loan during the year up to December 2019 over December 2018. The total loan sanctioned up to December 2019 is 49 amounting to Rs.0.98 crore as against 24 loans amounting to Rs.1073 crore as on December 2018.

(Amount in crores)

YEAR	Sanctioned No	Sanctioned Amount	Disbursed No	Disbursed Amount	O/S No	O/S Amount
As on December 2019	49	0.98	49	0.89	346	10.95
As on December 2018	24	1.07	17	0.45	518	14.47

(Details of bank-wise education loan sanctioned are shown at page 27)

**f. Progress under SHG-bank linkage**

There is a growth of 681 in units and amount of Rs.9.98 crores on financing Direct SHG-bank linkage as on December 2019 vis-à-vis December 2018.

(Amount In crores)

YEAR	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
As on December 2019	920	14.61	2521	30.38
As on December 2018	239	4.63	1266	19.39

(Bank-wise achievement on SHG-Bank-Linkage is shown at page 42)

**Agenda-5: (a) CD Ratio**

**(i) Deposits:**

There is a YoY growth of Rs.2464.73 crores in deposit as on December 2019 as against December 2018.

**(ii) Advances:**

There is a YoY growth of Rs.775.44 crores in advances as on December 2019 as against December 2018.

**(iii) CD Ratio**

There is a YOY negative growth of CD ratio by 2.75% as on December 2019 vis-à-vis December, 2018.

(Amount in crores)

<b>FY &amp; Quarter ended</b>	<b>Deposit</b>	<b>Advance</b>	<b>CD Ratio</b>
FY 2019-20 December 2019*	12457.90	4695.43	37.69%
FY 2019-20 September 2019*	11316.39	4865.13	42.99%
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 December 2018	9693.17	3919.99	40.44%
FY 2016-17 March 2018	9902.13	4580.88	46.26%
FY 2017-18 December 2017	8266.96	3448.70	41.76%
FY 2016-17 March 2017	7902.44	3151.13	39.88%

(Bank-wise detailed position of CD ratio is shown at page 13)

\*Excluding MUCO Bank. In terms of the recent RBI instruction Urban Co-operative Development 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 continue to invite MUCO to participate in the scheme during the current financial year.

The total Deposits, Advances and CD ratio as on 31.12.2019 including MUCO Bank is as under:

Deposit	:	Rs.12526.58 crores
Advances	:	Rs.4731.42crores
CD Ratio	:	37.77%

Six banks i.e. Indusind Bank, PNB, IOB, Indian Bank, Canara Bank and BoM are having more than 100% CD ratio. Seven banks i.e. BoB, CBI, SBI, UCO, Bandhan, IDBI and SIB are having less than 40% but above 20% CD ratio. Axis, Federal, ICICI, NESFB and Yes Bank are having less than 20% CD ratio.

**(iv) The District- wise CD ratio for September 2019 quarter is shown below:**

(Amount in crores)

<b>District</b>	<b>Deposit as on Dec. 2019</b>	<b>Advance as on Dec. 2019</b>	<b>CD Ratio of Dec. 2019</b>	<b>CD Ratio of Sept. 2019</b>	<b>CD Ratio of June 2019</b>	<b>CD Ratio of March 2019</b>	<b>CD Ratio of Dec. 2018</b>
AIZAWL	9142.61	2996.88	32.78%	35.00%	36.60%	32.78%	34.42%
LUNGLEI	887.69	408.46	46.01%	49.00%	51.47%	54.04%	52.05%
KOLASIB	403.74	193.66	47.97%	44.00%	42.82%	45.19%	43.74%
MAMIT	226.15	100.14	44.28%	46.00%	42.44%	45.12%	44.93%
LAWNGTLAI	375.14	303.89	81.01%	88.00%	87.81%	86.81%	100.81%
SAIHA	285.96	227.33	79.50%	73.00%	89.55%	83.17%	97.59%
CHAMPHAI	419.16	181.32	43.26%	45.00%	45.97%	52.66%	52.36%
SERCHHIP	428.31	158.58	37.02%	35.00%	44.19%	46.27%	44.51%
KHAWZAWL	103.06	60.91	59.10%	56.00%	N/A	N/A	N/A
SAITUAL	112.02	68.08	60.78%	59.00%	N/A	N/A	N/A
HNAHTHIAL	142.75	32.17	22.53%	26.00%	N/A	N/A	N/A

(Bank-wise details of District-wise CD Ratio is shown at page 14)

Three districts i.e. Aizawl, Hnahthial and Serchhip District are having a CD ratio less than 40%. Meanwhile, Lawngtlai district is having the highest CD ratio among the districts with 81.01%.

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

Aizawl district is having a CD ratio less than 40% and Special DCC Meeting has also been held. Suggestions made towards improvement CD ratio in the Spl. Sub-Committee of DCC were discussed at the main DCC meeting.

Spl. DCC Sub-Committee is not conducted in Hnahthial and Serchhip Districts as the fall in CD ratio is caused by sudden growth in deposits consequent upon the release of compensation for damage of houses and landed properties in connection with widening of national highway.

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

**(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	5086	64.46
2	Non-Priority Agri	0	0
3	Priority MSE	5164	122.33
4	Non-priority MSE	101	1.12
5	Priority Education	48	1.11
6	Non-priority Education	0	0
7	Priority Housing	719	34.48
8	Non-priority Housing	34	0.60
9	Priority Others	1040	29.43
10	Non-priority Others	261	5.22
11	PMEGP	605	65.42
12	NRLM/SGSY	64	0.52

(Bank-wise NPA details are shown at page 57-59)

**(b) Certificate Cases:** The position of recovery under Bakijai cases as on 31.12.2019 is as under:

Sl. No.	Particulars	Nos.	Amount (in crores)
1	<b>Number of Pending Cases At the beginning Of the Quarter</b>	527	
2	Amount of Pending Cases At the beginning Of the Quarter		9.62
3	Number of Cases add during The Quarter	203	
4	Amount of Cases Add during the Quarter		2.86
5	Number of Cases Settled during The Quarter	59	
6	Amount of Cases settled during the quarter		1.31
7	Number of Pending Cases at the close of the Quarter	669	
8	Amount of Pending Cases at the close of the Quarter		11.17

(Bank-wise details of recovery through Bakijai case is shown at page 60)

**(c) Recovery of Priority Advances:**

The position of recovery under various schemes as on 31.12.2019 is as under:

(Amount in crores)

Sl. No.	Scheme items	Number of Account	Total Outstanding	Demand Raised	Recovery Amount	Recovery %	Overdues
1	PMEGP	2497	5302.50	923.77	460.45	50%	463.32
2	NRLM	1595	15.85	3.21	3.11	97%	0.09
3	PSA (Agri)	33990	556.09	49.07	18.39	37%	30.68
4	PSA (Croploan)	14410	119.88	31.44	6.50	21%	27.80
5	PSA (Industry)	39896	106182.68	3956.96	1974.63	50%	1982.33
6	PSA (Services &Ors)	24181	99814.90	7308.52	5754.91	79	1553.61
7	Total PSA	98067	2616.07	161.73	95.69	59%	66.04

(Bank-wise details of recovery are shown at page 45, 46, 34 - 38)

**Agenda- 7: Position of Social Security Schemes**

The position of Social Security Schemes in the state as on December 2019 is as under:

Decem ber	PMJDY No (Up to the qtr)	PMJDY Cumm. No	PMJBY No (Up to the qtr)	PMJBY Cumm. No	PMSBY No. (Up to the qtr)	PMSBY Cumm. No.	APY No (Up to the qtr)	APY Cumm. No
2018	11895	290474	3839	57506	5816	84906	404	6013
2019	7694	451121	7559	67676	15950	108433	526	6835
YoY Growth	- 4201	160647	3720	10170	10135	23527	122	822

(Bank-wise achievement is shown at page No. 46)

**Agenda-8: Explore the scope of state-specific potential growth areas and the way forward – choosing partner banks -Study on Credit requirement and gaps**

At the initiative of the SLBC, NABARD has commissioned a study on assessment of credit requirement and gaps in respect of agriculture and allied sector. The NABARD and RD Department representatives will discuss the present position.

**Agenda-9: 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**

(a) **RSETI at Aizawl:** The RSETI at Aizawl had imparted training to 740 candidates from April 2019 to December 2019. As many as 600 candidates have been settled out of which 488 were credit linked.

(b) **RSETI at Kolasib:** The MRB has also reported having established RSETI at Kolasib for catering the training needs of youths in Kolasib and Mamit districts. The RSETI at Kolasib is expected to be inaugurated shortly.

(c) **RSETI for Lunglei:** The earlier meeting held on 28.06.2019 had entrusted the HDFC Bank to find ways to sponsor RSETI in Lunglei district and communication was sent in this regard. However, HDFC Bank does not have any setup of RESTI. In the light of this the Committee has to find another bank to sponsor RSETI for Lunglei.

(d) **RSETI for other districts:** Regarding sponsorship of RSETI for other districts in the state no bank has come forward as yet till date.

**Agenda-10: Discussion on Banking Related Cyber Frauds, phishing, etc.**

No specific report has been received on Banking Related Cyber Frauds, phishing, etc. during the quarter under review. The representative of the Police Department may appraise the on the matter, if any, and preventive action taken in connection with cyber frauds in the state.

**Agenda-11: Annual Target of credit linkage under NRLM (MzSRLM)**

The Mizoram State Rural Livelihood Mission (MzSRLM) will lay the district-wise and Bank-wise target for credit to SHs under NRLM for the FY 2020-21.

**Agenda-12: Any other item with the permission of the Chair.**