**AGENDA ITEMS FOR SLBC MIZORAM**

**MEETING FOR THE QUARTER ENDED MARCH, 2021**

**ADOPTION OF MINUTES**

The minutes of State Level Bankers’ Committee meeting held on 22.03.2021 for the quarter ended December, 2020 was circulated to all members. Two requests have been received for rectification which has been done and the house may adopt the minutes. (A copy of the minutes is also attached with the booklet).

**Agenda – 1:**

**Action Taken Report of the SLBC meeting held on 22.02.2021 (last meeting):**

|  |  |  |  |
| --- | --- | --- | --- |
| **ACTION TAKEN REPORT (ATR) OVER DECEMBER, 2020 QUARTER SLBC MIZORAM**  **MEETING HELD ON 22.03.2021** | | | |
| **Sl. No.** | **Action Points** | **Action By** | **Action Taken** |
| 1. | **No. 1: Deposits, Advances & CD Ratio for Mizoram as on 31.12.2020:**  Unlike in other States the house was informed that there used to be an under reporting of data by Banks, KCC reported under Term Loan etc. The committee requested all member banks to have a check on correctness of the data by the highest authority before uploading in the Portal. The chairman requested all banks to improve their lending in agriculture and MSE. | ***All Banks particularly ICICI, NESFB, IOB & Yes Bank*** | Banks reported to ensure verification and cross-checking of data before uploading/ submitting by them. Most of the Banks’ data are now centralized and CBS-based and the data are provided by Head Office of respective Banks.   1. All Banks noted to achieved and increased their advances portfolios. 2. Banks who were below 40% in the Dec’2020 quarter viz. ICICI, NESFB, IOB & YES, however made improvement in present quarter. 3. ICICI & YES Banks did not submit ATRs. |
| 2. | **No. 2: Review of Credit Disbursement by Banks:**  **(i) Achievement of ACP and Priority Sector:** The chairman raised concern on low achievement of ACP which is 51.41% only as on 31.12.2020. He asked the banks to step up priority sector advances through various schemes and achieve the ACP target of 2020-21. He also asked BOM, Indian Bank, Axis, ICICI, Indus and Yes Bank to improve their performance.  **(ii) Flow of Credit to MSMEs:** The house was informed that applications received from businessmen were returned due to not having GST Number. All the banks were advised that proposals should not be rejected due to non-availability of GSTIN. Bankers should advise and help them to obtain GSTIN from Tax Department; even if they don’t know how to apply, they may approach the Help Desk for the same and then application to be processed.  **(iii) Discussion of lending towards Government Sponsored Schemes (DAY-NULM, PMEGP, NRLM, etc.):** The house was informed that banks used to insist for collateral security for any amount of loan under government sponsored schemes. The chairman requested all Banks not to insist for any collateral security and follow RBI guidelines.  **(iv) KCC loan:** There was a YOY positive growth in KCC compared to December, 2019. All Banks were requested to sanction Piggery and Fishery loans under KCC and cover nearby villages. Banks are also advised to have a tie-up with Horticulture Dept., Govt. of Mizoram in financing Dragon Fruits growers. Horticulture Dept. may be requested to prepare Scale of Finance for Dragon Fruits cultivation financing.  **(v) Grant of Education Loan:** The Chairman requested all banks to create awareness among the public and suggested Banks should popularize and advertise to those technical and medical institutions in the State.  **(vi) Progress under SHG-bank Linkage:** The representative from MzSRLM, Govt. of Mizoram informed the house that there are 425 pending SHGs linkages with the banks viz. MRB-372, SBI-2, Canara-17, PNB-1 and MCAB-33. Respective Banks are requested to clear the pendency immediately. The committee requested the MzSRLM to speed up formation of SHGs so as to increase the credit-linkages. | ***All Banks esp. BOM, Indian Bank, Axis, ICICI, Indus and Yes Bank***  ***All Banks***  ***All Banks***  ***All Banks/Horticulture Dept.***  ***All Banks***  ***All Banks/MzSRLM*** | Except BOM, INDIAN, AXIS, ICICI, INDUS &YES all Banks have reported improvement in ACP achievements.  Most of the banks expressed that they never denied any applications due to non-availability of GSTIN and noted.  Banks have reported that they do not insist for collateral security below Rs.1.60 lacs, however, MCAB advice that since they are not a member of CGTSME as such they have to insist collateral security against PMEGP etc. and above Rs.1.60 lacs agriculture loan.  Banks have reported and note to sanction Piggery and Fishery loans under KCC.  Banks have reported that they welcome Education loan.  SBI and MCAB reported that there is no pending in SHGs linkages, MRB and Canara Banks advice that it will be cleared soon. No report is received from PNB. |
| 3. | **No. 3: Position of NPAs in respect of schematic lending, Certificate cases and Recovery of NPAs:**  Position of NPAs: The Chairman expressed that NPA particularly in MSME is an area of concern following the difficulties faced during COVID-19 pandemic. The situation has now started improving and he, therefore, requested all the banks to concentrate on reducing NPA through proactive action. | ***All Banks*** | Banks have reported improvement in NPA position by way of organizing recovery camps and One Time Settlement scheme. |
| 4. | **No. 4: Progress under Suraksha Bima Yojana (Social Security Scheme):**  The progress made under Social Security Scheme was reviewed and discussed, banks were requested to improve and enrol maximum account holders making them aware of these schemes. | ***All Banks*** | Banks have reported coverage of willing and eligible account holders. |
| 5. | **No. 5: Discussion on Banking related Cyber Frauds, phishing etc.:**  The matter was discussed in details; the representative from Cyber Crime Police Department apprised the house and requested the banks to create awareness through SMS/Phone calls in Mizo language for better penetration. | ***All Banks*** | Banks have reported that they do create awareness campaign at various level through sending SMS, Television local channel, Facebook, WhatsApp and Instagram. |
| 6. | **No. 10: Roadmap for providing banking services – villages with population below 2000:**  As requested by SLBC Sub-Committee on Financial Inclusion, the committee has approved timeline for completion of coverage of unbanked villages by Banks by 31st March, 2021.All Banks who are allotted to cover villages are requested to complete the exercise and submit the completion certificate by 30.06.2021. | ***MRB, SBI, MCAB& HDFC*** | Status report as under:  **MRB :** The remaining 39 uncovered villages will be covered before 30th June 2021.  **SBI :** Bank is working & monitoring closely to complete remaining 47 villages to be covered within the timeline.  **HDFC :** The remaining 17 villages will be covered by appointment of BCs within the timeframe.  **MCAB :** Reported that 18 uncovered villages has since covered by BCs. |
| 7. | **No. 11: National Strategy for Financial Inclusion:**  SLBC Sub-Committee on financial Inclusion reviewed Progress of Universal Access to Financial Services which focuses on providing banking services to villages within 5kms radius/hamlets of 500 households in hilly areas. The under noted allotted banks are to ensure coverage of remaining 8 villages by 31st March, 2021. It was also decided that MRB to open Branch at Rajivnagar which has a population of more than 3500.   |  |  |  | | --- | --- | --- | | **Sl.No** | **Name of village** | **Allotted bank** | | 1 | Lungsei, Aizawl Dist. | IDBI | | 2 | Zokhawthiang, Aizawl Disst. | UCO | | 3 | S. Phaileng, HnahthialDist. | MRB | | 4 | Bondukbangsora, LawngtlaiDist. | MRB | | 5 | Kamtuli, LawngtlaiDist. | MRB | | 6 | Khojoisuri, LungleiDist. | MRB | | 7 | Nalzawl,  MamitDist. | MRB | | 8 | Daido,  SaitualDist. | Bank of Baroda | | ***IDBI, UCO, MRB & BOB*** | The current status as submitted by Banks:  **MRB :** The allotted villages have been covered with BC points.  Steps will be taken to conduct Feasibility Survey at Rajiv Nagar.  **UCO :** An application received from Zokhawthiang Village for appointment as BC which was forwarded to Zonal Office, Agartala.  **BOB :** Could not comply as on 31 March 2021, however the bank is in the process of selecting BC for providing banking facilities in the same allotted area. |

**Agenda – 2:**

1. **DEPOSITS, ADVANCES & CDR FOR MIZORAM AS ON 31.03.2021:**

(Amount in Rs. Crore)

|  |  |  |  |
| --- | --- | --- | --- |
|  | **March’20** | **March’21** | **YoY growth** |
| Deposits | 12563.99 | 13904.42 | 1340.43 |
| Advances | 4947.77 | 6678.76 | 1730.99 |
| CD Ratio | 39.38 % | 48.03 % |  |

1. **BANK-WISE PERFORMANCE HIGHLIGHTS IN CD RATIO AS ON 31.03.2021: -**

|  |  |  |  |
| --- | --- | --- | --- |
| **Banks with the Highest CD Ratio (in %)** | | **Banks with the Lowest CD Ratio (in %)** | |
| IndusInd Bank | 247.91 | YES Bank | 7.72 |
| Indian bank | 206.21 | ICICI | 13.51 |
| Canara Bank | 134.63 | Federal Bank | 13.82 |
| Bank of Maharashtra | 124.10 | NESFB | 18.51 |

1. **BANK-WISE CD RATIO AS ON 31.03.2021:-**

|  |  |  |
| --- | --- | --- |
| **CD Ratio** | **No. of Banks** | **Name of Banks** |
| Below 20% | 4 | YES Bank, ICICI, Federal bank & NESFB |
| 20% to 30% | 2 | IDBI & Axis Bank |
| 30% to 40% | 4 | SBI, UNI, BANDHAAN, & HDFC |
| Above 40% | 14 | BOB, BOI, BOM, CAN, CBI, INDIAN, IOB, PNB, PSB, UCO, INDUS, SIB, MRB & MCAB |

1. **DISTRICT-WISE CD RATIO AS ON 31.03.2021:-**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **CD Ratio 60% and above: 5 Districts** | | **Between 40% to 60%: 4 Districts** | | **CD Ratio below 40%: 2 Districts** | |
| **District** | **As on Mar’21 Qtr.** | **District** | **As on Mar’21** | **District** | **As on Mar’21 Qtr.** |
| Khawzawl | 69.88 | Champhai | 44.53 | Aizawl | 37.62 |
| Lawngtlai | 80.16 | Kolasib | 56.33 | Hnahthial | 33.55 |
| Lunglei | 61.01 | Saitual | 58.71 |  |  |
| Mamit | 62.85 | Serchhip | 48.11 |  |  |
| Siaha | 74.95 |  |  |  |  |

**Except 2 Districts i.e., Lawngtlai & Saitual**, all other Districts have registered progress in CD Ratio in the March 2021 over December 2020.

**AGENDA-3:**

**REVIEW OF CURRENT YEAR CREDIT DISBURSEMENT OF BANKS UNDER**

**ACP (PRIORITY SECTOR) AS ON 31.03.2021:**

1. **SECTOR-WISE SUMMARY UNDER ACP (PRIORITY SECTOR):**

**(Amount in Rs. Crore)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Sector** | **FY 2019-20 Q-4** | | | **FY 2020-21 Q-4** | | |
| **Target Amount** | **Achieved Amount** | **Achieve-ment %** | **Target Amount** | **Achieved Amount** | **Achieve-ment %** |
| **Agri Total** | 515.67 | 76.69 | 15 | 559.98 | 303.39 | 54 |
| ***Crop Loan\**** | *236.09* | *11.40* | *5* | *136.09* | *39.36* | *29* |
| **MSME** | 778.13 | 250.03 | 32 | 926.91 | 749.52 | 81 |
| **Other Priority** | 239.30 | 193.98 | 81 | 339.13 | 271.40 | 80 |
| **Total\*** | **1533.10** | **520.70** | **34** | **1826.02** | **1324.31** | **73** |

(\* Crop Loan is included in agriculture. Ref. Page No. 23-25)

**(Amount in Rs. Crore)**

|  |  |  |  |
| --- | --- | --- | --- |
| **Sub-Segment** | **O/S Mar’20** | **O/S March’21** | **YoY Growth** |
| **Micro** | 754.10 | 951.37 | 197.27 |
| **Small** | 301.45 | 391.38 | 89.93 |
| **Medium** | 31.67 | 29.96 | -1.71 |
| **Other** | 882.50 | 1105.01 | 222.51 |
| **Total** | **1969.72** | **2477.72** | **508.00** |

(Ref. Page No. 16 - 18)

There is a YoY growth of Rs. 285.91 crore under Finance to MSME at the end of the March, 2021quarter.

However, the negative growth of some banks in MSME in March, 2021 quarter over the March, 2020 quarter have impacted the growth in MSME. These banks are: BOM (-2.62cr.), CBI (-0.37cr.), Indian (-0.14cr.), IOB (-2.85cr.), Fed (-0.94cr.), HDFC (-32.98cr.), ICICI (-0.69), & IDBI (-4.30cr.).

1. **PRIORITY SECTOR ADVANCES AS ON 31.03.2021:**

**SECTORAL GROWTH UNDER PRIORITY SECTOR ADVANCES: -**

**(Amount in Rs. Crore)**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Sector** | **O/S as on Mar’ 20** | **O/S as on March’21** | **YoY Growth** | **YoY Growth %** |
| **Agri Total** | 726.64 | 820.77 | 94.13 | 113 |
| **Crop loan (out of Agri loan)** | 100.26 | 96.29 | -3.97 | 96 |
| **MSME** | 1087.21 | 1373.12 | 285.91 | 126 |
| **Other Priority Sector** | 882.50 | 1105.01 | 222.51 | 125 |
| **Total** | **2796.61** | **3298.90** | **602.55** | **121** |

(Ref. Page No. 17-19)

1. **PRADHAN MANTRI MUDRA YOJANA (PMMY) as on 31.03.2021 (Amount in Rupees Crore):-**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **As on March, 2020** | | | **As on March, 2021** | | |
|  | **No.** | **Amount.** |  | **No.** | **Amount.** |
| **Shishu** | 8940 | 27.38 | **Shishu** | 6730 | 14.54 |
| **Kishore** | 6800 | 136.68 | **Kishore** | 8317 | 137.40 |
| **Tarun** | 1164 | 79.11 | **Tarun** | 1224 | 70.36 |
| **Total** | **16904** | **243.17** | **Total** | **16271** | **222.30** |

(Ref. Page No. 54-55)

There is a YoY –ve growth of Rs. 20.87 Cr in MUDRA as on 31.03.2021 which is mainly due to covid-19 pandemic.

1. **GOVERNMENT SPONSORED SCHEMES (GSS):**
2. **Performance as on 31.03.2021 & Target in 2020-21 is as below (Amount in Rupees Crore):**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **GSS** | **Target (No)** | **Disbursement No.** | **Disbursement Amount** | **Existing O/S No.** | **Existing O/S Amount.** |
| **PMEGP** | 1102 | 1143 | 38.00 | 3346 | 73.38 |
| **NULM** | 914 | 541 | 8.02 | 1282 | 17.70 |
| **NRLM** | 2664 | 1722 | 31.94 | 2486 | 34.28 |
| **SHG** |  | 2074 | 34.93 | 911 | 11.74 |
| **SUI** | - | 55 | 21.43 | 213 | 40.00 |

(Ref. Page No. 44, 49, 52, 58, 60, 62)

1. **Banks with Nil outstanding in the Govt. Sponsored Schemes as on Mar ’21 Qtr. are as follows:**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Sl No.** | **Scheme** | **Public Bank** | **Private Bank** | **RRB/ Co-operative Bank** |
| **1** | **NRLM** | BOI, BOM, CAN, CBI, IND, IOB, ONB, PSB & UNI | AXIS, BANDHAAN, FED, HDFC, ICICI, IDBI, INDUS, NESFB, SIB & YES | - |
| **2** | **NULM** | BOB, CBI, IND, IOB, PNB, UCO | AXIS, BANDHAAN, FED, HDFC, ICICI, INDUS, NESFB, SIB & YES. | - |
| **3** | **PMEGP** | IND | BANDHAAN, INDUS, NESFB & YES | - |
| **4** | **SHG** | BOI, BOM, CBI, IND, IOB, PNB & PSB | AXIS, BANDHAAN, FED, HDFC, ICICI, IDBI, INDUS, NESFB, SIB & YES | - |
| **5** | **SUI** | BOI, CAN, CBI, IND, IOB, PNB, PSB & UNI | AXIS, BANDHAAN, FED, HDFC, ICICI, IDBI, NESFB, SIB & YES | MCAB. MRB |

**AGENDA- 4**

**REVIEW OF FINANCIAL INCLUSION INITIATIVES, EXPANSION OF BANKING NETWORK, FINANCIAL LITERACY, SOCIAL SECURITY SCHEMES & DIGITISATION:-**

1. **Roadmap for providing banking services – villages with population below 2000:**

All allotted banks to complete coverage of unbanked villages under roadmap by 30th June, 2021.

Major portion of the villages pertains to SBI 45, MRB 41 respectively.

(Ref. Page No. 97)

1. **National Strategy for Financial Inclusion (NSFI):**

Progress of Universal Access to Financial Service which focusses on providing services to villages within 5kms radius/hamlets of 500 households in hilly areas. The undernoted banks are to ensure coverage of remaining 2 villages within 30th June, 2021.

|  |  |  |
| --- | --- | --- |
| **Sl.No.** | **Name of village** | **Allotted bank** |
| 1 | Zokhawthiang | UCO Bank |
| 2 | Daido | BoB |

1. **Status of Financial Literacy Camps (FLCs):**

Status of Financial Literacy conducted during the FY 2020-21

|  |  |
| --- | --- |
| **Quarter** | **No. of FLCs** |
| **June** | NIL |
| **Sept** | NIL |
| **Dec** | 19 |
| **March** | 95 |
| **Total No. of FLC Camps** | **114** |

All Banks are requested to comply with the RBI instructions of ensuring conduct of one FLC meeting by each rural Branches on a monthly basis.

1. **Details of enrolment under Social Security Schemes (Cumulative nos. as on Dt. 31.03.2021)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **PMJJBY** | | | **PMSBY** | | | **Enrolment under APY** |
| **Enrolment** | **Eligible Case** | **Renewals** | **Enrolment** | **Eligible Case** | **Renewals** |
| 95885 | 599337 | 58389 | 145793 | 813214 | 100508 | 10297 |

(Ref. Page No. 80)

**PMJDY:** Status of enrolment under PMJDY is as under:

|  |  |  |
| --- | --- | --- |
| **Male** | **Female** | **Total** |
| 165880 | 174424 | 340304 |

(Ref. Page No. 78)

1. **Expanding and Deepening of Digital Payments Ecosystem:**

Details of digital coverage for individuals, businesses and provision of Digital infrastructure for Digital District i.e. Aizawl District is shown in ***Annexure – LXXXVIII*** on page 88-90.

**AGENDA- 5**

1. **RSETI:** There is one (1) RSETI in Mizoram. The performances of the RSETI for the FY (2020-21) as on 31.03.2021, is given under:-

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Spon-soring Bank** | **Location of RSETI** | **Annual Training Target** | **Training Actual up to date** | **Nos. of Settle-ment** | **Settle-ment rate in %** | **Nos. of Credit Linkage** | **Credit Linkage in %** |
| SBI | C/o MTDC KVIB, Zemabawk, Thingkhim Veng, Aizawl, Mizoram. | 18 | 24 | 458 | 74.71 % | 136 | 29.69 % |

1. **ALLOTMENT OF NEW RSETI:**

**RSETI at Lunglei District:**

The meeting had allotted HDFC Bank to find ways to sponsor RSETI in Lunglei District. However, HDFC Bank has not done any progress for setting up of RSETI.

**Opening of a New RSETI at Kolasib District sponsored by Mizoram Rural Bank:**

The MRB has reported that RSETI at Kolasib is ready for opening since last January, 2021, they are awaiting for approval from the Ministry of Rural Development, Govt. of India.

1. **Pending Claims for reimbursement of training expenses of RSETI:**

Details of Claimed Pending with MzSRLM as reported by SBI-RSETI is as follows:

|  |  |  |  |
| --- | --- | --- | --- |
| **Sl. No.** | **FY** | **Claim Submitted** | **Claim Pending** |
| 1 | 2017 - 18 | Rs. 28,10,825.00 | **\***Rs. 11,54,025.00 |
| 2 | 2018 - 19 | Rs. 14,55,368.00 | Rs. 14,55,368.00 |
| 3 | 2019 - 20 | Rs. 7,35,102.00 | Rs. 7,35,102.00 |
| 4 | 2020 - 21 | Rs. 18,21,504.00 | Rs. 18,21,504.00 |

* **Claim settled Rs. 16,56,800/-**

**AGENDA-6**

**ASPIRATIONAL DISTRICT (AD) PROGRAMME, MIZORAM: STATUS AS ON 31.03.2021**

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Mizoram** | | **FY (2020-21)** | | | | **O/S Amount in Rs. Crore** | | | | | |
| **Sl** | **Dist.** | **CD Ratio-1** | | **ACP Achieved %** | | **KCC** | | **PMEGP** | | **MUDRA** | |
| **Dec.**  **'20** | **Mar.**  **'21** | **Q-4**  **(2019-20)** | **Q-4 (2020-21)** | **Mar.**  **'20** | **Mar.**  **'21** | **Mar.**  **'20** | **Mar.**  **'21** | **Mar.**  **'20** | **Mar.**  **'21** |
| 1 | Mamit | 54.38% | 62.85% | 21.92% | 64.91% | 6.33 | 22.40 | 5.13 | 9.16 | 14.76 | 13.72 |

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Mizoram** | | **Social Security Schemes (in Cumulative Nos.)** | | | | | | | |
| **Sl** | **District** | **PMJDY** | | **PMJJBY** | | **PMSBY** | | **APY** | |
| **Mar.**  **’20** | **Mar.**  **'21** | **Mar.**  **'20** | **Mar.**  **'21** | **Mar.**  **’20** | **Mar.**  **'21** | **Mar. '20** | **Mar.**  **'21** |
| 1 | Mamit | 36315 | 28733 | 4403 | 8091 | 6944 | 12658 | 217 | 597 |

**AGENDA- 7:**

**INSURANCE OF LIVESTOCK:**

Bankers have reported that they are facing problems in insuring Pigs which were purchased/ reared out of Piggery Loan. Insurance company may be requested to comment.

**AGENDA – 8:**

Any other item with the permission of the chair.