

**ACTION POINTS ON MINUTES OF THE STATE LEVEL BANKERS' COMMITTEE (SLBC) MEETING
OF MIZORAM HELD ON 14.02.2020**

S. No.	Action Points	To be followed up by	Action
1	<p>Progress on Roadmap for providing banking services in every village having population below 2000:</p> <p>The Committee opined that the action taken report (ATR) of most of the banks on the subject is not acceptable. The meeting requested all banks to complete coverage of all allotted villages under roadmap either by opening brick and mortar branch or by appointing BC within March, 2020. Banks are also advised to find ways in collaboration with MzSRLM for appointment of BC.</p>	SBI, BOB, BOM, Canara, CBI, Syndicate, UCO, UBI, MCAB, MRB, AXIS, Federal, HDFC, IDBI, Indusind,	<p>SBI : Out of 176 allotted villages 35 villages has been covered by BC and 39 villages by IPPB.</p> <p>BoB : Out of 5 allotted villages, 2 villages are covered by brick and mortar branch, BC & IPPB.</p> <p>BoM : 4 villages are covered by IPPB and in remaining 5 villages there is no progress. Canara Bank: 4 villages were covered by BC and IPPB out of allotted 9 villages. Tuirial & Tuirial Jail are covered by visiting after every 15 days, 2 villages will be covered by September, 2020.</p> <p>CBI: All allotted villages has since been covered by MRB branch and IPPB.</p> <p>SYN : BC to be appointed in 4 uncovered villages in collaboration with MzSRLM.</p> <p>UCO : Appointment of BC in 1 uncovered village is in the process.</p> <p>UBI : Request for opening of either Brick and mortar branch or BC has been sent to controlling office via email dated 17.02.2020 is awaited.</p> <p>Mcab</p> <p>MRB : In the uncovered villages CSPs will be appointed.</p> <p>AXIS : remaining 2 villages to be covered by September, 2020.</p> <p>HDFC : No progress in the uncovered villages.</p> <p>IDBI : BC to be appointed in 1 remaining village shortly.</p> <p>INDUSIN: all allotted villages since covered by BC.</p>
2	<p>Re-allocation of allotted villages to other banks:</p> <p>The following banks have requested reallocation of villages allotted to them to other banks citing reasons of distance from Aizawl, Difficult terrain, Corporate BC conveyed inability to appoint Agent, nearest to MRB Branch from the village and being under RBI PCA and cannot open a new branch/BC.</p>	BoB, CBI, IDBI, UBI	<p>CBI : Khawlian : Survey to be conducted as soon as lockdown is over.</p> <p>BoB : Daido : Allotted to their RIPANS branch.</p> <p>IDBI : Lungsei : Appointment of BC is in progress.</p>

	<p>(1) CBI: Khawlian village (2) BoB: Daido village (3) IDBI Bank: Lungsei village (4) UBI: Lungsum, Sunhluchhip, Sailutar, E.Phaileng, N.Tingmun and Zohmun villages</p> <p>However, the Committee also 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. Respective banks to appoint BC(s) as early as possible</p>		<p>UBI : Lungsum, Sunhluchhip, Sailutar, E.Phaileng, N.Tingmun & Zohmun : Request for opening of either Brick and mortar branch or BC has been sent to controlling office via email dated 17.02.2020 is awaited.</p>
3	<p>Opening of ATM at Bethlehem Veng and Republic Veng: Bethlehem Veng falls under the sub-service area of PNB. The representative of PNB told that they intended to open a branch at Aizawl in the next financial year and ATM also will be opened Bethlehem Vengthlang locality simultaneously. Likewise, Republic Vengthlang falls under the sub-service area of YES Bank. The representative of Yes bank told that they will be able to give the report on survey within March 2020.</p>	PNB & YES Bank	<p>PNB has conducted survey and report sent to their Circle Office at Guwahati, PNB is planning to open ATM and Digital Bank at Aizawl simultaneous, after merger with UBI reorganization happened and no headway.</p> <p>YES Bank has not conducted survey or feasibility in the area till date. Since their Head Office at Mumbai is in red zone all works stalled.</p>
4	<p>Review of credit disbursement by banks: The overall achievement of the ACP target under priority sector up to December 2019 is reported as 28%. 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. The committee requested banks to work harder during the remaining one and half months to achieve maximum.</p>	All Banks	
5	<p>Flow of credit to Housing for All (HFA): The house was told that the total advances outstanding on Housing for All (HFA) as on December 2019 is 1634 dwelling units amounting to Rs.94.90 crs. 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. It was also reported that 15 banks shown Zero achievement. The committee observed that the achievement is not satisfactory and requested bankers to be more open on sanctioning loan under HFA.</p>	IOB, PSB, UCO, Union, Axis, Bandhan, Federal, HDFC, ICICI, IDBI, Indusind, NESFB, SIB, MUCO and Yes Bank	.
6	<p>Lending towards government sponsored schemes (DAY-NRLM,</p>	<p>MUDRA: Axis, Bandhan, Federal,</p>	

	<p>DAY-NULM, MUDRA, Stand-Up India, PMEGP, etc.) and impact of these schemes: There are 6 banks that do not report sanction of loan under MUDRA during the quarter. There are also 15 Banks that do not report sanction of loan under PMEGP up to the quarter. The committee advised all banks to dispose of all pending GSS applications at the earliest for increasing the credit portfolio.</p>	<p>NESFB, Yes Bank</p> <p>PMEGP: BOB, BOI, BoM, CBI, Indian, PSB, Union, Axis, Bandhan, Federal, HDFC, ICICI, Indusind, SIB and Yes Bank.</p>	
7	<p>KCC loans:</p> <p>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 Committee has requested to all banks to improve their credit portfolio in Agriculture by achieving the ACP target.</p>	<p>All Banks</p>	
8	<p>CD Ratio & related issues:</p> <p>The Details of Deposits Advances and CD Ratio were presented to the committee wherein the CD ratio was shown as 37.77% with a YoY negative growth of 2.75% as on December, 2019. Bank-wise CD ratio table is shown at annexure-II. There are as many as 5 banks having less than 20% CD ratio and the Committee has requested these banks to improve their CD ratio in the next Quarter.</p>	<p>Axis, Federal, ICICI, NESFB and Yes Bank</p>	
9	<p>Certificate Cases and Recovery of NPAs:</p> <p>The position of recovery under Bakijai cases as on 31.12.2019 is as under: Number of Pending Cases at the close of the Quarter is 669 with an amount of Rs.11.17 crores at the close of the Quarter. The committee told bankers to discuss Bakijai cases at DCC meetings where the SDO (Sadar) the Certificate Officer under Bakijai scheme is also a member for settlement of cases.</p>	<p>All Banks</p>	
10	<p>Position of Social Security Schemes as on December 2019:</p> <p>During the year up to the quarter, PMJDY, PMJJBY, PMSBY and APY No are 7694, 7559, 15951 and 526 respectively. The committee told bankers to enrol more eligible customers under the scheme.</p>	<p>All Banks</p>	
11	<p>Discussion on policy initiatives of the Central/State Government/RBI (Industrial Policy, MSME Policy, Agriculture Policy, Start-Up Policy, etc.), and expected involvement of banks:</p> <p>At the initiative of the SLBC NABARD has commissioned a study on</p>	<p>NABARD</p>	

	assessment of credit requirement and gaps in respect of agriculture and allied sector. The representative from NABARD told the committee that the collection of information from villages was done by Rural Development Department and expected to receive the questionnaire documents shortly. The representative of RD department also told having completed collection of information and will submit the documents to NABARD soon.		
12	<p>RSETI Reports::</p> <p>a) RSETI Aizawl: The RSETI at Aizawl reported having imparted training to 740 candidates from April 2019 to December 2019. As many as 600 candidates have been settled out of which 448 were credit linked. As many as 10 Sensitisation programs and 89 Awareness Program have been conducted. Details of reimbursement claim, received and pending are as under: At the request of the Director, RSETI Aizawl the committee told bankers to sponsor candidates of PMEGP as soon as loans were sanctioned.</p> <p>b) RSETI at Kolasib: The Sub-Committee meeting on Improving Rural Infrastructure and credit absorption capacity dated 01.04.2019 had requested banks to volunteer to sponsor RSETI at all districts in the state. It was also reported that the MRB was open to sponsor RSETI at Kolasib. The committee, therefore, decided MRB to sponsor and establish RSETI at Kolasib as early as possible.</p> <p>c) RSETI at Lunglei: The earlier meetings held on 28.06.2019 and 09.10.2019 had entrusted the HDFC Bank to find ways to sponsor RSETI in Lunglei district and communication was sent in this regard. The representative from HDFC Bank promise the committee to take up the matter to their controlling office within 15 days and will report to the SLBC within March 2020. The committee once again requested the HDFC Bank to consider sponsoring RSETI at Lunglei favorably.</p>	<p>All Banks</p> <p>MRB</p> <p>HDFC Bank</p>	