**AGENDA ITEMS FOR SLBC MIZORAM**

**MEETING FOR THE QUARTER ENDED SEPTEMBER, 2020**

**Agenda – 1: Adoption of minutes:**

The minutes of State Level Bankers’ Committee meeting held on 08.10.2020 for the quarter ended June, 2020 was circulated to all members. Since no request for amendment has been received, the committee may adopt the minutes.

**Agenda – 2: Review of Action taken report on Minutes of last SLBC meeting dated 08.10.2020**

The Action Taken Report (ATR) has been shown separately at pageNo. 90

**Agenda – 3:**

**a) Deposits, Advances & CD Ratio for Mizoram as on 30.09.2020:**

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***\* The National bench-mark for CDR IS 60%. (Ref. pg. no. 84)***

**b) Highlighting the CD Ratio performance in Mizoram as on 30.09.2020:**

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***(Ref. pg. no. 84)***

***c) Bank-wise CD Ratio as on September (2020-21) Quarter:***

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***(Ref. pg. no.84)***

***d) The District-wise CD ratio for September, 2020 quarter is shown below (Amount in Crores):***

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(***Ref. pg. no. 84***)

Three districts i.e. Aizawl, Serchhip and Hnahthial Districts are having a CD ratio less than 40%. Meanwhile, Saiha district is having the highest CD ratio among the districts with 68.08 %.

***e) 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 of CD ratio in the Spl. Sub-Committee of DCC were discussed at the main DCC meeting.

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

***(i) Achievement under ACP of the State, Priority Sector Lending***

The overall achievement of the ACP target under priority sector up to September, 2020 is 23.48 %. Segment-wise achievement is shown below: (Amount In crores)



(\**Crop Loan is included in Agriculture.****Ref. pg. no.19 to 26***)

There are 8 banks who have reported **Zero** achievement on Annual Credit Plan under priority sector for FY 2020-21 up to September, 2020. These banks are BOB, BOM, IND, PSB, AXIS, ICICI, INDUS and YES Bank.

***(ii) Flow of credit to MSMEs***

There is achievement of Rs.344.35crores under MSME finance up to September 2020, a positive growth of Rs. 158.62 crores as against September, 2019. The total loan outstanding under the portfolio as on September, 2020 is Rs. 1064.98crores and increased by Rs.39.17crores over September, 2019, as shown below (Amt. in crores):

(***Ref. pg. no. 10***)

There are 3 Banks who have reported **Zero** achievement during the quarter, these banks are IND, UCO & YES Bank.

Meanwhile 8 banks are having a negative growth against the corresponding quarter last year. Name of negative growth banks are: BOM -3.27crs., IOB -2.25 cr., PNB -8.42 cr., SBI -9.53 cr., FED -1.03 cr., HDFC -0.33 cr., INDUS -7.19 cr. & MCAB -19.85 cr.

***(iii) 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 September, 2020 is as under (Amt. in crores):



(***Ref. pg. no. 43, 57, 71, 73, 75***).

**NRLM:** Except PNB, SBI, UCO, MRB& MCAB all other banks do not report any sanction of loan under NRLM.

**NULM:** Except BOM, Canara,, SBI, MRB & MCAB all other banks do not report any sanction of loan under NULM.

**MUDRA:** There are 5 Banks that do not report sanction of loan under MUDRA during the quarter. They are - BoB, IND, INDUS, NESFB, and Yes Bank.

**PMEGP:**  There are 13 Banks that do not report sanction of loan under PMEGP up to the quarter, they are - BOI, BOM, INDI, PSB, UNI, AXIS, BANDHAN, FEB, HDFC, ICICI, INDUS, NESFB and Yes Bank.

**SUI :** Except BOM, CAN, SBI & UCO all other banks do not report any sanction of loan under SUI.

***(iv) KCC loan, crop insurance under PMFBY and related issues***

**a. KCC Loan**

There is a YoY positive growth of 5791 on units in KCC loan sanctioned for the FY 2020-21 as on September, 2020 vis-à-vis September, 2019. The performance is shown below (Amount in lakhs):

(***Ref. pg. no. 35***)

**b. 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.

***(v) Grant of Education Loans***

There is a growth in the number of achievements under education loan during the year upto September, 2020 over September, 2019. The total No. of loan sanctioned up to September, 2020 is 3 amounting to Rs. … as against 14 loan amounting to Rs. 0.07crore as on September, 2019 (Amount in crores):



(***Ref. pg. no. 37***)

***(vi) Progress under SHG-bank linkage***

There is a growth of 731 in units with an amount of Rs. 9.47 crores on financing Direct SHG-bank linkage as on September, 2020 vis-à-vis September, 2019 (Amount In crores):

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(***Ref. pg. no. 39***

**Agenda – 5: Position of NPAs in respect of schematic lending, Certificate Cases and Recovery of NPAs**

***(i) Position of NPAs in respect of schematic lending:***

The position of NPAunder schematic lending etc. as on September 2020 uploaded by banks is as under (Amount in crores):



(***Ref. pg. no. 27, 28, 33***)

**Agenda – 6: Progress under SurakshaBimaYojana (Social Security Scheme)**

The position of SBY (Social Security Schemes)of the State in FY 2020-21up to September, 2020 is as under:

(***Ref. pg. no.59.***)

The SLBC Sub-Committee on Financial Inclusion proposed that all PMJDY existing as well as new accounts to be given a form indicating their willingness to opt for insurance scheme like PMJJBY, PMSBY and APY. Also to made available training on skill development and livelihood generation programmes through RSETI, NRLM, NULM& PMKVY to the new entrants at the time of account opening.

**Agenda – 7: 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 – 8: 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**

***(i) RSETI at Aizawl***

The RSETI at Aizawl had imparted training to19 candidates from April 2020 to September, 2020. During the quarter 2 training programs has been conducted but due to Covid-19 pandemic training could not be completed.

***(ii) RSETI at Kolasib***

The MRB has reported that RSETI at Kolasib is ready for opening depending on the situation of covid-19 by December 2020 or latest by January 2021.

***(iii) RSETI for Lunglei***

The meeting had entrusted the HDFC Bank to find ways to sponsor RSETI in Lunglei district and communication was sent in this regard. However, **HDFC Bank has not done any progress for setting up of RSETI.**

***(iv) RSETI for other districts***

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

**Agenda – 9: Discussion on Banking Related Cyber Frauds, phishing, etc.**

The representative of the Police Department may apprise the committee on the matter, if any, and preventive action taken in connection with cyber frauds in the State.

**Agenda – 10: Annual Target of credit linkage under SEP for Newly Opened MRB and MCAB Branches in Saitual District**

The proposed Self Employment Programme under DAY-NULM for the FY 2020-21 for Saitual District has been received from Project Director, NULM, UD&PA Deptt., Govt. of Mizoram for approval of the house. The proposal, if approved, will be forwarded to the Lead District Managers/District Task Force Committees of each district for eventual distribution among the banks. The proposal is as follows:

**Self-Employment Programme (SEP) Target for the FY 2020-2021**

**For Newly MRB & MCAB Branches**



**Agenda – 11: The SLBC Sub-Committee onImproving Rural Infrastructure/Credit Absorption** has proposed for providing online banking facility as a special case to Mizoram Rural Bank and Mizoram Cooperative Apex Bank Ltd., to enable them to popularize digital payment system. The proposal, if approved, will enhance online banking facility in the state.

**Agenda – 12 : SLBC Sub-Committee on Financial Inclusion proposed for coverage of the undernoted 4 (four) unbanked villages by March, 2021.**

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**Agenda – 13 : SLBC Sub Committee on Digital Payment** propose for providing online payment systemto shop establishments as per allotment within Aizawl District(given in separate sheet).

**Agenda – 14 :Any other item with the permission of the Chair**