

AGENDA ITEMS FOR SLBC MEETING FOR THE QUARTER ENDED JUNE 2016 QUARTER

Agenda – 1: Adoption of minutes: The minutes of State Level Bankers' Committee meeting held on 27/06/2016 for the quarter ended March 2016 was circulated to all members. Since there is no request for amendment the house may adopt the minutes.

Agenda-2: Follow up action on the decision of SLBC meeting dated 27.06.2016:

a) Position of CSP appointment

i). The representative of Federal Bank stated having already submitted the proposal for appointment of BC/CSP and are waiting for sanction from their controlling office. Federal Bank will appraise the house on the development in this regard.

iii) The Chairman, MRB told that they have already appointed 23 BCs and are in the process of appointing more BCs to cover the remaining SSAs and have already placed order for bio-metric machines to their service providers and it is on acceptance stage. Once the machine is supplied, they will be able to do appointment. The Chairman, MRB will appraise the house on the development in this regard.

iv) The AGM, SBI told the house that besides having already appointed 12 BCs/CSPs they have shortlisted some BCs & sent recommendation for their appointment to LHO Guwahati on 14.06.2016 to cover the remaining villages allotted to them. The AGM, SBI will appraise the house on the development in this regard.

b) Achievement of Weavers Credit Cards sanctioned:

Out of 533 applications sourced to banks so far 117 nos of WCC have been sanctioned (SBI-45 nos. and MRB-72 nos.) as per data received. Some of the banks like MCAB (29) mentioned that they have not received the applications. There are 5 banks MCAB, UCO, Vijaya Bank, Bank of India, Central Bank of India who told as having not received the applicants. The MRB to whom 387 applications was forwarded told they will check up once again and all applications which are viable will be sanctioned. The SBI to whom 109 applications were forwarded also told that many applications were rejected and returned due to incomplete documents and without registration. There is a mismatch on the data provided by banks and the records with the Industries Department. The CM(LB)/SLBC Coordinator was instructed to visit Industries Department in this regard. The concerned banks as well as SLBC Coordinator will appraise the house on the progress in this regard.

c) DRI loan of Rs.20000.00 (Interest rate 4% P.A.) for IAY beneficiaries:

The RD department vide their letter dated 17.02.2016 informed that 4 applications for DRI Loan have been sent to MRB branches (3 to MRB E. Lungdar and 1 to MRB Tuipang). The Chairman of MRB told that the DRI loans were not sanctioned under their instruction as the position of NPA was very high. He promises to look into the matter and find ways on the possibility of sanctioning loans under this scheme from these branches. The Chairman, MRB will appraise the house on the development in this regard.

d) Urban Self Employment (SEP) under NULM:

Banks have sanctioned 55 loans only out of 493 targets under Self Employment Scheme (SEP) under NULM up to March, 2016. The UD & PA Department told that some banks do not achieve the target and they requested the house to approve for carrying over of the remaining targets to the financial year 2016-17. After threadbare discussion, it has been decided that those targets which are not achieved during the year 2015-16 should be carried over and included in the target for the year 2016-17. The UD & PA department was authorized to prepare the target for the year 2016-17 based on the discussion and send targets to banks directly without bringing them again to the SLBC meeting. The Director, UD&PA will appraise the house on the development in this regard.

e) Credit target and achievement of SHG under NRLM:

The NRLM representative told that the achievement data do not match with their records and told that as per their record MRB had financed 31 only whereas 213 SHGs were reported in the agenda. He also said that NRLM has been rolled out in Kolasib and E Lungdar C&RD Blocks only. The CM(LB), Aizawl clarified that the data has been reported by MRB. The Chairman, MRB told that this could be the total number of SHGs financed by them during the year. It has been decided to collect the SHGs financed under NRLM and general in future. The Chairman, MRB will appraise the house the position in this regard.

f) Housing for all (Urban) under UD & PA Department: Target of 1000 dwelling units for the current financial has been allocated among the Banks. No Bank has reported whether they have sanctioned any loan under this scheme yet. The UD & PA department told that the representatives concerned are not present in the meeting and hence cannot comment in this regard. The Director, UD&PA will appraise the house on the development in this regard.

g) SBI RSETI:

The SBI RSETI has recently forwarded 35 PMMY applications through LBO to various Banks (MRB-17 nos, SBI-14 nos, BOI-2 nos, MCAB-1 no & BOM-1 no). Director RSETI told the house that since no loan has been sanctioned by banks his institute has been awarded less marks by the auditor. The CM(LB), Aizawl also supplemented that sanction of loan proposals sourced by RSETI is one of the criteria for rating the institute. While the Director, SBI-RSETI is requested to keep track and report the achievement to Lead Bank, banks are requested to sanction those loans immediately. The respective banks and Director SBI-RSETI, Aizawl are to report the position in this regard.

h) Agricultural Advances, Flow of Credit to Agriculture and PMFBY:

The house was told that agriculture advance of the state is only 11.70% of the total advance whereas the benchmark requirement is 18%. The Chief Manager (Credit), SBI told the house that there is scope for increasing agricultural finance but due to reluctance of Insurance Companies to insure crops etc. under agricultural activities, banks cannot finance upto the desired level. The SLBC Convener also told the house that the government of India has launched Pradhan Mantri Fasal Bima Yojana (PMFBY) scheme on 18.02.2016 to enhance crops insurance where 100% of loanee farmers are to be covered for Kharif and Rabi crops. The house requested the Agriculture Department to finalise the matter and issue notification for coverage of insurance of all notified crops in notified areas against risks immediately. The matter has been already delayed

by 4 months and the scheme should have been implemented by now. The Agriculture Dept./AH&Vety Dept./Insurance Cos. will appraise the house on this regard.

i) Scale of Finance (SoF):

The SLBC Convener also told the house that revision of comprehensive Scale of Finance (SoF) of agricultural activities for 2016-17 is due. The CEO, MCAB told the house that they are still collecting data from Agriculture and Horticulture. He said having sought an advice from these departments whether to continue with the present SoF or to prepare a new one. He said having received response from horticulture and are waiting from agriculture department. He said that they are planning to convene a meeting on the first week of July, 2016 on the matter. The house requested the Agriculture Department to respond the queries immediately. The Agriculture Dept./ CEO, MCAB will appraise the house on this regard.

J) Opening of Bank Branch/ATM:

- i) The Tuisualral Bank Demand Committee has requested the Deputy Commissioner, Aizawl District for opening a Bank Branch at Sakawrdai. RBI has forwarded a copy of the request letter to us. Lower Sakawrdai is having a population of 2505 and it falls under SSA of Vijaya Bank. The representative of Vijaya Bank told the house that they have not received any instruction from their higher authorities to explore possibility of opening a new branch at Sakawrdai. Vijaya Bank is requested to do survey and explore the possibility of opening a new branch there. Vijaya Bank will appraise the house on this regard.
- ii) The All Farmer's Union (AMFU) requested Chief Secretary, GOM for opening of MRB Branch at Darlawn. Darlawn is a Notified Town having 450 households falls under the service area of SBI which is already having a branch there. Mizoram Rural Bank is requested to explore the possibility of opening a new branch at Darlawn since the request is specifically made for MRB. The Chairman, MRB will appraise the house on this regard.
- iii) **Opening of SBI ATM at Darlawn:** The house decided that SBI should open ATM at Darlawn town as soon as possible.

k) Financial Literacy Camp (FLC) conducted up to March 2016:

Banks are requested to give data on target and actual in FLC to the Chief Manager (Lead Bank) for discussion in the next SLBC meeting.

Agenda-3: Achievement of Government Sponsored Schemes target for financial year 2016-17:

a) Bankwise Credit Target under PMEGP : Margin Money allocated for the State: Rs.1310.74 lakhs, No new loan and Margin Money utilized has been reported during the period under review.

Sl No.	Bank Name	Target for 2016-17		Achievement for 2016-17 up to June 2016	
		NO	MM	No	MM
1	MZRB	195	390.00	0	0
2	SBI	174	348.00	0	0
3	MCAB	98	196.00	0	0
4	UCO	16	32.00	0	0
5	IDBI	23	46.00	0	0
6	VJB	16	20.00	0	0
7	BOI	6	12.00	0	0
8	UBI	23	47.22	0	0
9	CAN	24	48.00	0	0
10	HDFC	13	26.00	0	0
11	IOB	6	12.00	0	0
12	PNB	6	12.00	0	0
13	BOB	6	12.00	0	0
14	UNI	6	12.00	0	0
15	AXIS	7	14.00	0	0
16	ICICI	3	6.00	0	0
17	CBI	12	24.00	0	0
18	BOM	3	6.00	0	0
19	FED	6	12.00	0	0
20	INDUS	2	4.00	0	0
21	PSB	3	6.00	0	0
22	SYN	9	17.22	0	0
23	YES	2	4.00	0	0
24	SIB	2	4.00	0	0
25	BANDHAN	0	0	0	0
26	MUCO	0	0	0	0
	Total	655	1310.74	0	0

b. Credit target and achievement of SHG for 2016-17 NRLM:

(i) Credit target Under NERLP

MIZORAM		
Bank	Target No	Achievement
MRB	300	0
SBI	23	0
CANARA	2	0
MCAB	1	0

AIZAWL DISTRICT		
Bank	Target No	Achievement
MRB	300	0
SBI	23	0
CANARA	2	0
MCAB	1	0

LUNGLEI DISTRICT		
Bank	Target No	Achievement
MRB	N/A	
SBI	N/A	
CANARA	N/A	
MCAB	N/A	

(ii) Credit target Under MZSRLM

	MIZORAM					
Bank	Target No			Achievement		
	New	Renewal	Total	New	Renewal	Total
MRB	90	18	108	0	0	0
SBI	6	0	6	0	0	0
MCAB	4	0	4	0	0	0
TOTAL	100	18	0	0	0	0

	SERCHHIP DISTRICT					
Bank	Target No			Achievement		
	New	Renewal	Total	New	Renewal	Total
MRB	51	16	66	0	0	0
SBI	6	0	6	0	0	0
MCAB	0	0	0	0	0	0
TOTAL	57	16	72	0	0	0

	KOLASIB DISTRICT					
Bank	Target No			Achievement		
	New	Renewal	Total	New	Renewal	Total
MRB	39	2	41	0	0	0
SBI	0	0	0	0	0	0
MCAB	4	0	6	0	0	0
TOTAL	43	2	45	0	0	0

Agenda – 4 : Development in Banking Operation (CD Ratio) in the State:

Rs. In lakh

Financial year 2016-17	Deposit	Advance	CD Ratio
June 2016	649470.92	285407.75	43.94%
March 2016	642318.55	283861.04	44.19%
December 2015	581688.10	276507.30	47.54%
September 2015	597659.11	264125.86	44.19%
June 2015	562564.74	250319.75	44.50%

List of Banks whose CD ratio is less than 20%:

Rs. In lakh

Sl No.	Bank Name	Deposit Amount	Advances Amount	CD Ratio June 2016 quarter	CD Ratio March 2016 quarter	CD Ratio Dec 2015 quarter	CD Ratio Sept 2015 quarter	CD Ratio June 2015 quarter
1	YES	2645.00	3.00	0.11%	0.11%	0.22%	0 %	0%
2	ICICI	3679.00	130.06	1.40%	3.54%	1.69%	1.58%	2.56%
3	FED	1653.29	93.80	12.54%	5.67%	7.20%	7.03%	7.35%
4	SIB	1409.26	173.60	16.45%	12.32%	10.05%	12.43%	11.28%
5	AXIS	28827.89	4843.89	14.84%	16.80%	16.57%	12.65%	11.39%

District- wise CD ratio for June 2016 quarter:

Rs.in lakh

District	Deposit	Advance	CD Ratio of June 2016	CD Ratio of March 2016	CD Ratio of Dec 2015	CD Ratio of Sept. 2015	CD Ratio of June 2015
AIZAWL	496556.48	178272.40	35.90%	39.90%	37.00%	36.27%	36.61%
LUNGLEI	45142.99	28439.24	62.06%	62.83%	63.03%	63.82%	64.84%
KOLASIB	22607.68	10133.64	44.82%	44.55%	45.89%	44.59%	44.97%
MAMIT	13784.76	6891.40	49.99%	52.34%	49.65%	51.80%	51.67%
LAWNGTLAI	16241.34	20519.60	126.30%	145.45%	135.69%	154.57%	155.36%
SAIHA	13469.28	15722.91	116.73%	128.10%	98.53%	114.13%	113.15%
CHAMPAI	25293.62	16505.14	65.25%	71.54%	62.91%	69.35%	69.89%
SERCHHIP	16374.77	8929.42	54.53%	53.30%	50.26%	56.76%	56.76%
Total	677173.33	304427.57	44.96%	47.54%	44.19%	44.50%	44.83%

Priority Sector Advances as on 30.06.2016:

Rs. In lakh

Total Advances	Priority sector advances	percentage
285407.75	179134.46	62.76%

Agenda – 5: Achievement of Annual Credit Plan (ACO) as on 30.06.2016:

Br no	Name of District	Total Priority Sector			Non Priority Sector		
		Target for 2016-17	Achiv 2016-17	%	Target for 2016-17	Achiv 2016-17	%
88	Aizawl	50541.00	10048.07	19.88	30700.00	6550.94	21.34
13	Serchhip	2315.00	525.82	22.71	890.00	147.62	16.59
20	Champhai	4290.00	1305.87	30.44	2105.00	270.66	12.86
16	Kolasib	4168.31	835.86	20.05	764.00	232.49	30.43
10	Mamit	2901.42	516.42	17.80	970.00	94.45	9.74
21	Lunglei	3170.00	2047.98	64.61	1020.00	693.24	67.96
11	Lawngtlai	2518.00	337.71	13.41	600.00	112.72	18.79
7	Saiha	2586.00	101.25	3.92	800.00	226.96	28.37
186	TOTAL	72489.73	15718.98	21.68	37849.00	8329.08	22.01

Agenda – 6: Agricultural Advances and Flow of Credit to Agriculture as on 30.06.2016:

Rs. in lakh		
Total advance	Total AGL Advance	Percentage
285407.75	33747.40	11.82%

Agricultural Advances are below the required bench mark of 18%.

**Agenda – 7: Review of Performance under ACP up to June 2016:
Summary Segment Wise:**

Rs. In Lakh			
Segment	Target	Achieved	percentage
Agriculture	14888.83	1777.33	11.94%
Crop Loan*	6156.00	861.22	14.00%
MSE	13343.64	4758.41	35.66%
Services	44257.26	9183.24	20.75%
Priority Total	72489.73	15718.98	21.68%
Non priority	37849.00	8329.08	22.01%
Total	110338.73	24048.06	21.79%

* Included in Agriculture.

Agenda -8: Opening of Bank Branch at Sakawrdai:

The President, Village Council/Court, Sakawrdai has requested the Chief Secretary, Government of Mizoram, Aizawl for opening a SBI Branch at Sakawrdai. The Chief Secretary has forwarded the request letter to us. As per their letter they appeared to be satisfied with a branch of either SBI or MRB. Sakawrdai is having a population of 2505 and it falls under SSA of Vijaya Bank. The Copy of the letter was forwarded to the concerned banks with a request to explore the possibility of opening a new branch there.

Agenda – 9: Financial Literacy Camp (FLC) conducted up to March 2015:

SL NO	Organized by	no	No of Participants
1	LBO AIZAWL	0	0
2	LBO CHAMPAI	3	146
3	LBO KOLASIB	0	0
4	LBO LUNGLEI	0	0
5	SBI RURAL BRANCH	0	0
6	MRB RURAL BRANCH	31	3237
7	MCAB	51	1793
	Total	85	5176

Agenda – 10: Credit Linkage to Pradhan Mantri Awas Yojana – Gramin:-

- i. The scheme involve providing assistance for construction houses in rural areas with an assistance per unit of Rs 1.20 lakh in plain area and assistance of 1.30 lakh in hilly areas will be provided for construction of homes.
- ii. The beneficiary would be facilitated to avail loan up to 70000.00 rupees for construction of the house which is optional.
- iii. Rural Development Department, GOM, will identify the beneficiaries opting for loan assistance.
- iv. So far no such loan proposals have been sanctioned. The Rural Development Department, GOM will appraise the house on the matter.

Agenda – 11: Any other with the permission of the chair.