
**MINUTES OF THE STATE LEVEL BANKERS' COMMITTEE MEETING OF MIZORAM
FOR THE QUARTER ENDED DECEMBER, 2020 HELD ON 22.03.2021**

The SLBC Meeting of Mizoram for the quarter ended December, 2021 was held on 22.03.2021 at 11:00 A.M at the Secretariat Conference Hall, Govt. of Mizoram, MINECO, Aizawl. The Meeting was chaired by Shri Lalnunmawia Chuaungo, IAS, Chief Secretary, Govt. of Mizoram. The Meeting was attended by senior officials from RBI, NABARD, Government Departments and various Banks operating in the State.

Shri LP Lalchangkima Regional Manager, SBI, Aizawl, Mizoram initiated the meeting by greeting all the members participated in the meeting. He conveyed the Best Wishes message from Shri Ramesh R S, Chief General Manager, SBI (NE Circle) and Co-Chairman of SLBC, Mizoram to the committee as he could not attend the meeting in person and the written exemption was accorded by Chairman of SLBC.

Shri Lalnunmawia Chuaungo, IAS, Chief Secretary, Govt. of Mizoram and Chairman, SLBC in his opening remarks welcomed all the members who were present in the meeting.

In his opening remarks, he said that due to the Mizoram Legislative Assembly Session the meeting of SLBC was delayed and could not be held in time. He requested all bankers to have a meaningful action taken reports on the decisions and discussions of the earlier meetings. In respect of improvement of CD Ratio of the State, he suggested that Banks should try to find the mechanism for easy processing of proposals so that people who want to avail loan can approach them, explain to them what they wanted to do so that those businesses can be properly reflected in a manner i.e. acceptable to the Bank for sanction of loans. Many business proposals which need funding and which have a very good potential but they are not able to grow because of lack of finance. He advised the banks to provide fund to those types of proposals/projects, so as to improve CD Ratio. He also highlighted the government sponsored schemes where Banks have to play a leading role in implementation of the schemes. He asked the Banks to sanction maximum loans introduced by our Prime Minister to uplift the urban poor under the PM-SVANidhi (financing of Street Vendors) without any hesitation.

The following member Banks were absent from the meeting viz. **BOB, BOI, ICICI, IDBI, Indus, Indian, NESFB, SIDBI & YES Bank** without any prior intimation, they are informed to submit the reason for not attending the meeting. The chairman also informed all members that the Head of the organization/Department of the State should make it a point to attend the meeting in future.

Discussion on Agenda:

Adoption of minutes of the last meeting:

The SLBC Convener informed the house that the Minutes of State Level Bankers' Committee meeting held on 16.12.2020 for the quarter ended September, 2020 was circulated to all members. Necessary rectifications have been made and the minute was adopted.

No. 1: Review of Action Taken Report on Minutes of last SLBC meeting dated 16.12.2020:

ATR seen, explained and approved by the committee.

No. 2: 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.

(Action- All Banks particularly ICICI, NESFB, IOB & Yes Bank)

No. 3: 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.

(Action- All Banks esp. BOM, Indian Bank, Axis, ICICI, Indus and Yes Bank)

(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.

(Action- All Banks)

(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.

(Action - All Banks)

iv) a) **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 Deptt., Govt. of Mizoram in financing Dragon Fruits growers. Horticulture Deptt. may be requested to prepare Scale of Finance for Dragon Fruits cultivation financing.

(Action- All Banks)

b) **Crop Insurance under PMFBY and related issue:** The Crop Insurance under PMFBY scheme has not yet been implemented in the State. The representative

form Agriculture Deptt., Govt. of Mizoram informed the house that it is expected to implement shortly.

- 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.

(Action- All Banks)

- 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.

(Action - All Banks / MzSRLM)

No. 4: 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.

(Action - All Banks)

No. 5: 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 enroll maximum account holders making them aware of these schemes.

(Action - All Banks)

No. 6: Explore the scope of state-specific potential growth areas and the way forward-choosing partner banks-Study on Credit requirement and gaps:

The General Manager, NABARD informed the house that out of 4000 questionnaires distributed only 1700 has been received so far, once all the questionnaires are received, they will analyze and submit to SLBC. Mizoram Rural Bank is also conducting a study on credit requirement of the state and how much a financial institution has extended credit to the public.

No. 7: Efforts towards skill development on mission mode partnering with KVKs, Horticulture Mission, National Skill Development Corporation, ASCI etc. including a review of functioning of RSETIs:

RSETI at Aizawl has conducted 18 training programmes and imparted training to 394 candidates from April 2020 to December, 2020. During the quarter 9 training programs has been conducted.

No. 8: 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.

(Action - All Banks)

No. 9: Review of progress on implementation of Rural housing Interest Subsidy Scheme (RHSS):

The representative from Rural Development, Govt. of Mizoram has informed the house that the RHSS is yet to be implemented in the State.

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.

(Action - MRB, SBI, MCAB& HDFC)

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 Distt.	IDBI
2	Zokhawthiang, Aizawl Disst.	UCO
3	S. Phaileng, Hnahthial Distt.	MRB
4	Bondukbangsora, Laengtla Distt.	MRB
5	Kamtuli, Lawngtlai Distt.	MRB
6	Khojoisuri, Lunglei Distt.	MRB
7	Nalzawl, Mamit Distt.	MRB
8	Daido, Saitual Distt.	Bank of Baroda

(Action: IDBI, UCO, MRB & BOB)

No.12: Annual Credit Plan (ACP) for the FY 2021-22:

The committee has approved draft District-wise and Sector-wise ACP for the FY 2021-22 on the lines of the Potential Linked Credit Plan of NABARD. The draft ACP of Mizoram for the FY 2021-22 is as follows:

(Amt. in Lakhs)

Sl. No	District Name	Particulars of Sector/ Sub Sector							Total ACP Amount
		Credit to Agri.	Micro, Small & Medium Enterprises	Export Credit, Education & Housing	Infrastructure	Other PS Total Amt	Total Priority Sector	Non-Priority Sector	
1	AIZAWL	34601.86	59960.00	13207.50	408.30	13615.80	121793.46	48345.00	170138.46
2	LUNGLEI	5030.52	4610.15	2607.57	190.69	2798.26	15237.19	10865.58	26102.77
3	SAIHA	3815.16	2149.60	729.00	37.44	76.50	6807.70	3791.00	10598.70
4	CHAMPHAI	4366.80	6400.00	1260.00	138.90	1398.90	13564.60	1364.00	14928.60
5	KOLASIB	5992.00	3682.00	3262.00	754.00	4016.00	17706.00	2853.00	20559.00
6	SERCHHIP	4443.79	2999.50	1067.98	108.37	1176.35	9795.99	2310.00	12105.99
7	MAMIT	4940.09	1950.00	1155.00	109.00	1264.00	9418.09	2724.00	12142.09
8	LAWNGTLAI	5350.91	2502.45	1170.00	58.86	138.50	9220.72	8225.00	17445.72
9	HNAHTHIAL	5251.39	1599.30	1098.09	45.74	1143.83	9138.35	1553.80	10692.15
10	SAITUAL	3110.37	4000.00	602.60	338.40	941.00	8992.37	1600.00	10592.37
11	KHAWZAWL	2100.64	2500.00	630.00	80.70	710.70	6022.04	815.00	6837.04
State Grand Total		79003.53	92353.00	26789.74	2270.40	27279.84	227696.51	84446.38	312142.89

No. 13: Credit Linked Subsidy Schemes:

The annual target under CLSS proposed by Department of UD & PA, Govt. of Mizoram has been approved by the committee which will be forwarded to LDMs of each district for eventual distributions among the banks as under:

TOWN WISE ALLOCATION OF DWELLING UNITS
Under Credit Linked Subsidy Scheme (CLSS) 2021 – 2022 of PMAY – HFA (Urban) Mission

Sl. No.	Name of town	Total Population Census 2011	Total No. Of Households	% wise allocation of Dwelling Units under CLSS for 2021 - 2022	No of DUs as per percentage	No of DU Allocated for 2021 - 2022
1	Aizawl	314754	62,951	46.87	937.46	960
2	Lunglei	68752	13,750	10.24	204.77	200
3	Champhai	48529	9,706	7.23	144.54	150
4	Lawngtlai	20830	4,166	3.10	62.04	60
5	Saiha	25110	5,022	3.74	74.79	70
6	Kolasib	46878	9,376	6.98	139.62	140
7	Serchhip	32019	6,404	4.77	95.36	100
8	Mamit	14899	2,980	2.22	44.37	40
9	Bairabi	4320	864	0.64	12.87	10
10	Biate	2277	455	0.34	6.78	10
11	Darlawn	3769	754	0.56	11.23	10
12	Hnahthial	7187	1,437	1.07	21.41	20
13	Khawhai	2496	499	0.37	7.43	10
14	Khawzawl	13518	2,704	2.01	40.26	40
15	Lengpui	3282	656	0.49	9.78	10
16	N. Kawnpui	7732	1,546	1.15	23.03	20
17	North Vanlaiphai	3602	720	0.54	10.73	10
18	Sairang	5950	1,190	0.89	17.72	20
19	Saitual	11619	2,324	1.73	34.61	30
20	Thenzawl	7259	1,452	1.08	21.62	20
21	Tlabung	4554	911	0.68	13.56	10

22	Vairengte	10554	2,111	1.57	31.43	30
23	Zawlnuam	11617	2,323	1.73	34.60	30
Total		6,71,507	1,34,301	100.00	2,000.00	2,000

The meeting ended with a vote thanks by Smt. Lalnilawmi, Coordinator, SLBC Mizoram.



(LALNUNMAWIA CHUAUNGO, IAS)
Chief Secretary & Chairman
SLBC, Mizoram.

Copy forwarded to all Members for information and necessary action.

(Lalnilawmi)
Chief Manager & Coordinator,
SLBC Mizoram.

Dated: Aizawl the 24th March, 2021

List of Participants in the SLBC Mizoram meeting for December, 2020 quarter held on 22.03.2021
(A) : RBI, NABARD, SIDBI, NEDFI etc.

Sl.No.	Name	Designation	Department/Organisation
1	Smt. Mary L Deng	General Manager	Reserve Bank of India
2	Shri S N Mallick	General Manager	N A B A R D
3	Shri LalhruaizelaFanai	Branch Manager	NEDFI

(B) : State & Central Government Officials

Sl.No.	Name	Designation	Department/Organisation
1	ShriLalnunmawiaChuaungo, IAS	Chief Secretary	Govt. of Mizoram
2	ShriVanlalchhuanga	Finance Commissioner	Govt. of Mizoram
3	Shri K Lalthawmmawia	Secretary	UD & PA Deptt., GoM
4	Shri ZoremtharaRalte	Under Secretary	RD Deptt., GoM
5	Shri Lalthanzuala	Asstt. Director	Deptt. of Fisheries, GoM
6	Shri HVL Zarzoenga	Jt. Director	UD & PA Deptt. GoM
7	Shri Zothansanga	SMM-FI	MzSRLM, GoM
8	Shri Rohmingthanga Colney	Addl. Director	Agri Deptt., GoM
9	Shri F Lalthlamuana	Dy. Director	Horticulture Deptt., GoM
10	Shri Soko Das	Supdt. Engineer	IWRD, Gom
11	Smt. Rita LalnunpuiiPachuau	Project Dir DAY-NULM	UD&PA Deptt., GoM
12	Shri Joseph Laldina	DIG (Hars/Trg)	Mizoram Police
13	Shri Joel Murray	SMM, DAY-NULM	UD&PA Deptt. GoM
14	Smt. Helen Laldampuii	SMM, DAY-NULM	UD&PA Deptt., GoM
15	Shri R Lalfakzuala	Research Officer HFA	UD&PA Deptt. GoM
16	Smt. Krawszarmawii	UES	UD&PA Deptt., GoM
17	Shri C Vanlalmawia	Asstt. Director	Social Welfare & Tribal Aff.
18	Smt. Lalnuntluangi	Dy. CO	KVIB (State)
19	Smt. K Vanlalruati	Addl. DC	DC Office, aizawl
20	Shri Amresh Yadav	JTO(Tx_)	BSNL
21	Smt. Zothantluangi	Dy. Secy	Agri Deptt. GoM
22	Shri J Lalthafamkima	PHQ	Mizoram Police
23	Shri Lalnuntluanga	Manager	IPPB
24	Shri K J Bhasale	Director	KVIC

(C) : Convener Bank

Sl.No.	Name	Designation	Department/Organisation
1	Shri LP Lalchangkima	Regional Manager (SLBC)	SBI, Regional Office, Aizawl
2	Smt. Lalnilawmi	Chief Manager (SLBC)	-do-
3	Smt. Lalhlupuii	Chief Manager (LB)	SBI, LBO, Lunglei
4	Smt. Lorna L Gangte	Manager (LB)	SBI, LBO, Kolasib
5	Smt. PC Lallawmkimi	Chief Manager (LB)	SBI, RO< Aizawl
6	Shri L Lawmvel	Manager (LB)	SBI, LBO champhai
7	Shri Lawmkima	Manager (LB)	SBI< LBO Lawngtlai

(D): Other Banks/Insurance Companies

Sl.No.	Name	Designation	Department/Organisation
1	Shri V Jayachandra	Chairman	Mizoram Rural Bank
2	Shri Lalzuahliana	CEO	MCAB
3	Shri R Sarda	Cluster Head	HDFC
4	Shri Kundan Kumar	Sr. Manager	PNB
5	Shri Manoj Kesriar	Manager	Canara Bank

6	Shri Lalrohluna Pakhuangte	Br Manager	Central Bank of India
7	Shri Sachinanda Behara	Asstt. Manager	Federal bank
8	Shri Gautam Wangkhem	Asstt. VP BH	Axis Bank
9	Shri Lallawmsanga	AVP	Bandhan Bank
10	Shri Gin Lian Khup	Manager	IOB
11	Shri Dorendro Athokpam	Branch Manager	Union Bank of India
12	Shri Justin Jose	Chief Manager	South Indian Bank
13	Smt. Lalrinpuii	Sr. Manager	UCO Bank
14	Shri B Kamzathang	Branch Manager	BoM