

Minutes of the State Level Bankers' Committee (SLBC) Meeting of Mizoram
For the quarter ended September 2016

The SLBC meeting of Mizoram for the quarter ended September, 2016 was held at the Conference Hall of New Secretariat, Aizawl on 10.01.2017 at 11 A.M. under the Chairmanship of Shri. Lalmalsawma, IAS, Chief Secretary, Govt. of Mizoram. Shri Dibyendu Chaudhuri, Regional Manager, SBI and Convener SLBC welcomed the Chairman, other dignitaries i.e. Madam L.N. Toichhawng, Finance Commissioner, Pu Lalropara, Secretary Finance Department, Pu C. Lalhmachhuana, Secretary, ICT Department and all Government officials. He also welcomed Madam Mary L. Deng, GM, RBI, Shri D.K. Mishra, GM NABARD, Shri Sheo Sankar Singh, DGM & Circle Head, United Bank of India, Shri Lalzuahliana, CEO, MCAB, other Bankers and all participants in the meeting. He shared with the house with regret that the SLBC meeting for September 2016 quarter could not be held on time due to recent demonetization of the existing currency notes of Rs.500/- & Rs.1000/- denominations and the activities following the notification and hope that the next SLBC will be held on time as per schedule. He also said that still some of the banks are not providing the data in time that's why the Chief Manager (Lead Bank) was unable to prepare fully error free background paper and request all bankers to upload an error free data within the stipulated time in future. He also told the house that on the backdrop of the demonetization a daily report has to be submitted by all banks which are collated and reported to Department of Financial Services, Government of India and request all banks to submit the daily report correctly and in time. He then proposed to have self-introduction of members who attended the meeting (List of the participants are shown at Annexure 'A'). After that he requested the Chief Secretary for his opening remarks.

The Chief Secretary told the house that there were hectic activities going on due to demonetization. He hoped that the situation has been stabilized by now. He said that the queues at bank branches have become shorter. He also expressed his gratefulness to the bankers for going out of their way to solve the problems faced by the customers. He opined that the problems faced by rural people were of greater magnitude as banking facilities are almost not there at their places. He said that it is going to come up during the course of discussion that there is a specific request from the Deputy Commissioner, Aizawl for the opening of MRB Branch at Sakawrdai which has also been discussed on various State Level meetings but has not been achieved in reality. The justifications given by the DC Aizawl are that:

- (i) Sakawrdai is centrally located and is the biggest sub-town of the area and is a civil sub-divisional headquarter.
- (ii) SBI Darlawn and Mizoram Rural bank, Ratu are too far from Sakawrdai at a distance of 46 kms and 26 kms respectively and irregular conveyance is a problem every time.
- (iii) All Govt. schemes require beneficiaries to open accounts in bank, e.g. NLUP, MGNREGS etc.
- (iv) There are more than 100 government servants and several pensioners drawing salaries/pension at Sakawrdai who will directly benefit from the bank.
- (v) 35 SHGs require Banks for their functioning.
- (vi) It is the Headquarter of Sinlung Hills Development Council with 11 department and 13 educational institutions in the locality.
- (vii) All villages around are connected to Sakawrdai with fairly decent road connectivity.

He also told the house that regular timely flow of data is very critical purpose of this meeting. He reiterated the request of SLBC Convener that all the participating banks should send the data in a timely manner. Thereafter he requested the SLBC Convener to go ahead with the formal agenda. Shri Dibyendu Chaudhuri, Regional Manager, SBI and Convener SLBC thanks the chairman for his opening remarks then proceeded with the agenda items.

Agenda – 1: Adoption of minutes:

The Convener SLBC told the house that the minutes of State Level Bankers' Committee meeting for the quarter ended June 2016 held on 29/08/2016 was circulated to all members. Since no request for amendment of the minutes was received, the house adopted the minutes.

Agenda-2: Review of GOI instructions regarding financial inclusion:

a) Implementation of Atal Pension Yojana (APY):

The Pension Fund Regulator & Development Authority, Government of India vide letter D.O. No. PFRDA/3/APY/109 dated 27th May, 2016 has requested the state government for active engagement in the implementation of APY scheme. They have requested the state government of similar action as was done by some of the states in the country like Andhra Pradesh & Himachal Pradesh who have issued notification that the state government will bear 50% the co-contribution of the construction workers, MGNREGA workers, Agricultural & Horticultural labourers, shop workers, Anganwadi workers, mid-day meal workers, any other unorganized sector workers, economically weaker sections of the society.

- Since no one was present from the Labour Department, the chairman told to the convener to include the Labour Department in the next meeting. The Finance Department GOM told the house that they will have to work out the financial implication on the matter.

Action: Finance Department and Labour Department

b) Special Drive for Financial Inclusion initiatives from 15th September 2016 to 31st October 2016

The Government of India, Ministry of Finance, Department of Financial Services, New Delhi vide letter F. No. 21(23)/2014-FI (MISSION) dated 8th September, 2016 has instructed all banks to observe a Special drive in respect of Government's initiatives towards financial inclusion from 15th September 2016 to 31st October 2016 including Pradhan Mantri Mudra Yojana (PMMY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), Atal Pension Yojana (APY) and Stand Up India (SUI) to intensify efforts to accelerate the momentum already achieved so that benefits as envisaged are realized. As instructed by the Government of India a Special State Level Bankers Committee meeting was held on 30.09.2016 wherein necessary actions to be taken were formulated. A two track strategy was proposed to be adopted. Accordingly 3 events were organized by LDMs in each district of the state focusing on the Aadhaar and mobile seeding of bank accounts, RuPay card/PIN distribution and activation, Increasing awareness about consumer induced transaction under the RuPay Insurance Program 2016-17, Grievance redressal, Counseling and sensitization of BCs/Bank Mitras and increasing awareness on the 6 schemes of the Department viz. PMJDY, PMJJBY, PMSBY, PMMY, SUI and APY.

- The house was told that out of less than 11.00 lakh population of the state there are more than 9.00 lakh Savings Bank account opened in the state which is almost 100%.

c) Withdrawal of Legal Tender Character of existing Rs.500/- and Rs.1000/- Bank Notes and Implementation

In terms of the Government of India, Ministry of Finance (Department of Economic Affairs), New Delhi Gazette Notification No. 2652 dated 8th November, 2016, Rs.500 and Rs.1000 denominations of Bank Notes of the existing series issued by Reserve Bank of India (hereinafter referred to as Specified Bank Notes) ceased to be legal tender with effect from November 09, 2016, to the extent specified in the Notification. A new series of Bank Notes called Mahatma Gandhi (New) Series having different size and design, highlighting the cultural heritage and scientific achievements of the country, has been issued. Bank branches are designated as the primary agencies through which the members of public and other entities will be exchanging the Specified Bank Notes for Bank Notes in other valid denominations or depositing the Specified Bank Notes for crediting to their accounts, upto and including the December 30, 2016. Accordingly, banks have accorded highest priority to this work. RBI is monitoring and supervising the availability and supply of currency notes to various banks in the state consequent upon the demonetization of Specified Bank Notes.

- That period is over and the challenge is successfully passed through. The focus now is supply enough currency to the banks. The chairman enquired whether we are comfortable with the availability now? The Representative of SBI Aizawl Branch (Chest branch) told that the position is comfortable at present but out of Rs.375.00 crores received recently more than 86% were of Rs.2000/- denomination note. The replenishment of notes is good enough in terms of volume but piling up of Rs.2000/- note is a major problem. Shops cannot accept Rs.2000/- note because there is no change. Therefore, more Rs.500/- note is required. The house has been told that all ATMs have been recalibrated.

d) Financial Inclusion – Opening of accounts on Mission mode:

Consequent upon the demonetization of Rs.500 and Rs.1000 denominations of Bank Notes the Department of Financial Services vide Video Conference dated 22.11.2016 had instructed all SLBCs of the country to increase efforts for more Aadhaar & mobile seeding to accounts and opening of PMJDY accounts banks in the state and also had started daily report to the SLBC on the total number of operative individual SB accounts, of which seeded with Aadhaar & mobile; total number of PMJDY accounts, of which Aadhaar and mobile seeded; total number of MGNREGA consent form received, of which Aadhaar seeded; total number of RuPay cards and number of BC deployed and active. The consolidated data of the state was uploaded to the PMJDY Mission site of Government of India.

In addition to the above, so as to facilitate financial inclusion of workers and to ensure timely payment of their wages, the Department of Financial Services vide letter D.O. No. 21(23).2014-FI (Mission) dated 25.11.2016 has instructed the SLBCs to conduct a special campaign on a mission mode to open bank accounts for workers of the organized and unorganized sectors who do not have any bank account as of now emphasizing capture of Aadhaar and mobile numbers at the time of opening the account wherever possible. The special account opening camps were conducted at Aizawl in consultation with the Labour Department, Government of Mizoram and the deputy Commissioner, Aizawl district on 30.11.2016. The special account opening camps were conducted also at all district headquarters as well. The Department of Financial Services vide letter D.O. No. 12(17)2016-FI dated 08.12.2016 has also instructed the SLBCs to conduct a special campaign to open bank accounts in various textile clusters. The Account opening camp in textile cluster was conducted at Thenzawl, Mizoram on 13th December 2016. In addition to the above collaboration with some public sector undertaking, account opening camps were also held at various centers.

- The GM, NABARD told that they will provide a subsidy for 2 lakh Nos. of POS all over the country at the rate of Rs.6000/- per machine and 25000 POS machines per bank for installation at villages with population less than 10000. Banks should place indent for the same and claim reimbursement.
- GM, NABARD informed the house that NABARD will also reimburse commission to merchants on Aadhaar card based transactions through POS a merchant Discount rate (MDR) up to 1.50% or Rs.10/- per transaction which will be available up to 31.03.2017 on pilot basis. Thereafter, they will take a call.
- The GM, NABARD also told that Financial Literacy Awareness Programmes (FLAPs) have been renamed as Digital Financial Literacy Awareness Programmes (dFLAPs). Therefore, all the remaining FLAPs of banks have to be conducted as dFLAPs,

Agenda-3: Follow up action on the decision of SLBC meeting:

Achievement of Government Sponsored Schemes target for FY 2016-17:

a) Credit target and achievement of PMEGP:

The house was told that the Revised Margin Money allocated for the State for the FY 2016-17 is Rs.1253.49 lakhs. The target has since been fixed and sent to all banks. No new loan and Margin Money utilized has been reported during the period under review as no application has been forwarded to banks so far. The loan applications have since been forwarded to all banks. The State Director of KVIC Smt. Rualkhumi told that since there is only three months remaining for implementation and as the speed of loan sanction is very slow it may not be possible to achieve the target. She told that in terms of the Directorate of PMEGP, KVIC, New Delhi's Circular No. PMEP/Policy/2 016- 17 dated 01.12.2016 wherein it was mentioned that in order to expedite the disbursement of margin money subsidy it has been decided to relax the condition of conducting EDP training before release of loan in respect of North Eastern Region states as they are lagging in their performance against the targets and there is large pendency of margin money claims for disbursement because of non-completion of EDP training. It was also mentioned in the letter that online EDP training has been allowed where EDP is delayed due to unavailability of full batch of 10-20 EDP persons for EDP training. The online EDP training will be conducted through KVIC website for which separate guidelines are being issued. After threadbare discussion it was decided that all banks **including Yes Bank** should sanction loan quickly to achieve the targeted Margin Money during the year.

Action: All Banks

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

The annual target for financing of SHGs under NRLM and achievement under different nodal agencies are as under:

(i) Credit target Under NERLP:

Out of 326 target of SHGs to be financed during the year, 33 loans amounting to Rs.27.30 lakh have been sanctioned up to September, 2016.

MIZORAM		
Bank	Target	Achievement
MRB	300	33
SBI	23	0
CANARA	2	0
MCAB	1	0
TOTAL	326	33

(ii) **Credit target Under MZSRLM:**

The house was told that 18 loans sourced by MzSRLM amounting to Rs.13.54 lakhs have been sanctioned up to September, 2016.

MIZORAM						
Bank	Target No			Achievement		
	New	Renewal	Total	New	Renewal	Total
MRB	90	18	108	18	0	18
SBI	6	0	6	0	0	0
MCAB	4	0	4	0	0	0
TOTAL	100	18	118	18	0	18

Since the achievement level is very low it was decided that the **concerned banks** should sanction loans to achieve the target. The representatives of SBI told that the concerned SHGs, whose loan applications were forwarded to SBI Khumtung branch, have not yet visited the branch. Bankers are instructed to call on the SHGs in this regard.

Action: MCAB/MRB/SBI

c. Credit target and achievement under NULM for 2016-17:

i) Bank Wise target and achievement under Self Employment Program (SEP)

Sl No	Name of Bank	Target			Achievement			
		I	G	SHG-BL*	I	G	SHG-BL	Total
1	SBI	82	23	0	36	1	2	39
2	UCO	0	0	0	0	0	0	0
3	Vijaya	2	2	0	7	0	0	7
4	UBI	8	0	0	0	0	0	0
5	AXIS	3	1	0	0	0	0	0
6	IDBI	12	2	0	0	0	0	0
7	SYN	5	0	0	3	0	0	3
8	CBI	2	0	0	7	0	0	7
9	PNB	2	0	0	6	0	0	6
10	BOB	0	0	0	0	0	0	0
11	ICICI	0	0	0	0	0	0	0
12	HDFC	3	1	0	0	0	0	0
13	BOI	0	0	0	0	0	0	0
14	FED	0	0	0	0	0	0	0
15	INDUS	3	1	0	0	0	0	0
16	CANARA	15	3	0	2	0	1	3
17	BOM	2	0	0	0	0	0	0
18	YES	0	0	0	0	0	0	0
19	MRB	150	46	0	87	25	17	129
20	MCAB	61	21	0	50	4	5	59
	TOTAL	350	100	*300	198	30	25	253

*No target was given initially to individual banks but loan applications of SHGs were forwarded to banks where they maintain Account. Target has since been given under SHG BL also.

As some of the public sector and private sector banks viz. UBI, IDBI, Axis bank, HDFC Bank & Canara bank have not yet sanction loan under the scheme. The house decided that all **concerned banks** should sanction loans to achieve the target.

Action: All Banks

ii) District-wise loan disbursed and subsidy released

Sl No	Name of District	Loans sanctioned & Disbursed				Subsidy released Amount in lakhs			
		I	G	SHG-BL	Total	I	G	SHG-BL	Total
1	Aizawl	28.20	26.00	3.00	57.20	1.61	5.62	0	7.23
2	Champhai	17.77	1.80	9.70	29.27	0.23	0.06	0.44	0.73
3	Kolasib	9.20	0	0	9.20	0.08	0	0	0.08
4	Lawngtlai	13.95	18.75	5.50	38.20	0	0	0	0
5	Lunglei	19.00	0	0	19.00	0	0	0	0
6	Mamit	16.80	0	0	16.80	0	0	0	0
7	Saiha	17.50	0	0	17.50	0.07	0	0	0.07
8	Serchhip	23.00	1.00	3.57	27.57	3.57	0	0	3.57
Grand Total		145.42	47.55	21.77	214.74	1.99	5.68	0.11	11.68

The representatives of NULM (UD&PA) reiterated that Banks should claim Interest Subsidy under SEP from the UD&PA Department. The house requested Banks to submit claim to the UD&PA Department immediately.

Action: All Banks

Agenda – 4: Development in Banking Operation (CD Ratio) as on 30.09.2016:

The CD Ratio of banks in the state as on 30.09.2016 is 39.81%. Details of QOQ CD ratio is as under.

Rs. In lakh

Financial year 2016-17	Deposit	Advance	CD Ratio
September 2016	727288.17	289567.16	39.81%
June 2016	649470.92	285407.75	43.94%
Financial year 2015-16	Deposit	Advance	CD Ratio
March 2016	642318.55	283861.04	44.19%
December 2015	581688.10	276507.30	47.54%
September 2015	597659.11	264125.86	44.19%

The house was told that there has been a decrease of 5% in CD Ratio to 39.81% for the quarter under review from that of 43.94% in the last quarter.

District- wise CD ratio for September 2016 quarter:

Rs.in lakh

District	Deposit	Advance	CD Ratio of Sept. 2016	CD Ratio of June 2016	CD Ratio of March 2016	CD Ratio of Dec 2015	CD Ratio of Sept. 2015
AIZAWL	567326.98	180639.14	31.84%	35.90%	39.90%	37.00%	36.27%
LUNGLEI	53084.00	29880.00	56.29%	62.06%	62.83%	63.03%	63.82%
KOLASIB	23284.00	10975.00	47.14%	44.82%	44.55%	45.89%	44.59%
MAMIT	13630.00	6988.00	51.27%	49.99%	52.34%	49.65%	51.80%
LAWNGTLAI	16122.00	21241.00	131.75%	126.30%	145.45%	135.69%	154.57%
SAIHA	12622.00	13606.00	107.79%	116.73%	128.10%	98.53%	114.13%
CHAMPAI	25000.00	16929.00	67.72%	65.25%	71.54%	62.91%	69.35%
SERCHHIP	16219.19	9309.02	57.25%	54.53%	53.30%	50.26%	56.76%
Total	727288.17	289567.16	39.81%	44.96%	47.54%	44.19%	44.50%

The year on year CD Ratio is having a negative growth of 9.69%

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

Rs. In lakh

Sl No.	Bank Name	Deposit Amount	Advances Amount	CD Ratio Sept 2016 quarter	CD Ratio June 2016 quarter	CD Ratio March 2016 quarter	CD Ratio Dec 2015 quarter	CD Ratio Sept 2015 quarter
1	YES	2645.00	3.00	0.05%	0.11%	0.11%	0.22%	0 %
2	ICICI	3679.00	130.06	3.36%	1.40%	3.54%	1.69%	1.58%
3	FED	1653.29	93.80	12.98%	12.54%	5.67%	7.20%	7.03%
4	SIB*	1409.26	173.60	16.45%	16.45%	12.32%	10.05%	12.43%
5	AXIS	28827.89	4843.89	4.15%	14.84%	16.80%	16.57%	12.65%

The low CD Ratio banks assured the house that their CD Ratio will improve by March, 2017.

Action: Axis Bank, ICICI Bank, Federal Bank, South Indian bank & Yes Bank

The Chief Manager (Lead Bank) Aizawl told the house that some banks do not upload their data as on 30.09.2016 as such their data as on 30.06.2019 were repeated in these data. The house took this seriously and requests all banks to ensure that their data is uploaded in the SLBC portal well on time.

Action: All Banks

Priority Sector Advances as on 30.09.2016:

Rs. In lakh

Total Advances	Priority sector advances	percentage
289567.16	178670.30	61.70%

The Priority Sector Advances are well above the required bench mark of 40%. However there is a negative growth of Rs.464.16 lakh during September, 2015 over June 2016.

Agenda – 5: Agricultural Advances as on 30.09.2016

a) Total Agricultural Advances

The agricultural advance of the state as on 30.09.2016 is **11.33%** which is below the required bench mark of **18%**. There is a negative growth of Rs.928.90 lakh during September, 2015 over June 2016.

Rs. in lakh

Total advance	Total AGL Advance	Percentage	Bench Mark
289567.16	32818.50	11.33%	18%

b) Flow of Credit to Agriculture, New Agl. loans sanctioned upto the quarter:

Crop Loans	1965.44
Term Loans	16.00
Total	1981.44
New KCC issued	1455
Cumulative position of KCC	60617

It was pointed out that the crop loan figures of Axis bank and HDFC Bank are very high whereas there are only 2 and 3 loan accounts respectively. The concerned banks are requested to verify the data and report in the next meeting.

Action:Axis Bank & HDFC Bank

c) Pradhan Matri Fasal Bima Yojaja (PMFBY)

The house was told that all crop loans are to be covered under the insurance scheme of PMFBY which was launched on 18.02.2016. Since no notification of crops for covering under insurance has been issued in this regard, bankers are liable for compensation if any situation arises. The Government of Mizoram has constituted a State Level Coordination Committee under the scheme.

The Director of Agriculture (Crop Husbandry) told the house that State Level Coordination Committee meeting will be held on 23.01.2017 to identify crops for insurance etc. which will be followed up by inviting insurance company to bid insurance. The chairman told the Agriculture department to identify crops carefully.

Action:Director of Agriculture (CH)

Agenda – 6: Review of Performance under of Annual Credit Plan (ACP)

The position of achievement of ACP as on 30.09.2016 is 45.33% of the target:

Total of ACP

Particulars	As on September of FY 15-16	As on September of FY 16-17
Target	91671.00	110338.73
Achievement	48464.27	50019.38
Percentage	52.86%	45.33%

The YoY achievement of target was less than last year.

The district-wise achievements are shown below:

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	18278.86	36.17	30700.00	12710.48	41.40
13	Serchhip	2315.00	1521.58	65.73	890.00	454.48	51.07
20	Champhai	4290.00	2199.54	51.27	2105.00	684.81	32.53
16	Kolasib	4168.31	1565.99	37.57	764.00	584.94	76.56
10	Mamit	2901.42	967.58	33.35	970.00	303.84	31.32
21	Lunglei	3170.00	4154.10	131.04	1020.00	2770.72	271.64
11	Lawngtlai	2518.00	666.66	26.48	600.00	1164.64	194.11
7	Saiha	2586.00	743.32	28.74	800.00	1247.84	155.98
186	TOTAL	72489.73	30097.63	41.52	37849.00	19921.75	52.63

Summary Segment Wise:

Rs. In Lakh

Segment	Target	Achieved	percentage
Agriculture	14888.83	4148.55	27.86%
Crop Loan*	6156.00	2715.65	44.11%
MSE	13343.64	8431.76	63.19%
Services	44257.26	17517.32	39.58%
Priority Total	72489.73	30097.63	41.52%
Non priority	37849.00	19921.75	52.63%
Total	110338.73	50019.38	45.33%

* (Included in Agriculture)

Agenda - 7: Appointment of Business Correspondents (BCs):

The house was told that besides the existing BCs engaged by banks, efforts has been made to appoint one more BC by each bank from among the villages allotted to them under SSA of PMJDY. Among the banks Axis Bank, Canara Bank, IDBI Bank, IndusInd bank have not yet identified candidate for BC. They are instructed to identify a village and candidate for BC within **January 2017**. The house was also told that se banks can appoint any of SHG leaders as BC. The representative of MzRLM also told that banks can appoint Bank Mitras of their mission who are currently deployed at various bank branches to help bank customers. The Secretary, ICT Department also offered to banks for appointing BCs from members of Rural Information Kiosk (RIK) VLEs who are available all over the state if monthly rent for V-sat was borne by the banks.

Action:Axis Bank, Canara Bank, IDBI Bank &IndusInd Bank

Agenda -8: Opening of New Bank Branches.

The house was told that the following new branches of banks have been opened during the current year so far:

- 1) State Bank of India: (i) Chaltlang Branch, Aizawl
(ii) SBI In Touch Branch, Chanmari, Aizawl
- 2) Mizoram Rural Bank: (i) Phullen Branch, Aizawl District
(ii) Mission Vengthlang Branch, Aizawl
(iii) Khawlailung Branch, Serchhip District
- 3) United Bank of India: (i) Lawngtlai Branch, Lawngtlai District
- 4) Bandhan Bank Ltd.: (i) Aizawl Branch, Aizawl

Pending Requests for opening of branch at other centers:

(i) **Bukpui village:** The Young Mizo Association (YMA), TuirialHydel Group and Young Mizo Association (YMA), Bukpui Branch request for opening of Mizoram Rural Bank Branch at Bukpui village and the request has been forwarded by the Finance Department, Govt. of Mizoram.

(ii) The Deputy Commissioner, Mamit District has requested for opening of bank branches at the following villages in Mamit District and the request has been forwarded by the Finance Department, Govt. of Mizoram.:

(a) State Bank of India at **Tuipuibari** village (SSA of MRB) & **Phuldungsei** village

(b) Mizoram Co-op. Apex Bank at **N. Kanghmun** village

(c) Mizoram Rural Bank at **Kawrtethawveng** village & **Rajivnagar** village (SSA of SBI)

(iii) **West Phaileng village:** The Young Mizo Association (YMA), Dampa Group has requested opening a branch of State Bank of India at West Phaileng, Mamit District and the request has been forwarded by the Finance Department, Govt. of Mizoram.

(iv) **Longpuighat village:** The Deputy Commissioner, Saiha District has submitted a request for opening of a branch of State Bank of India at Longpuighat village, Lawngtlai district.

(v) **Sakawrdai village:** The President, Village Council/Court, Sakawrdai has requested for opening a Branch of either MRB or SBI at Sakawrdai and the request has been forwarded by the Finance Department, Govt. of Mizoram. Sakawrdai is having a population of 2505 and it falls under SSA of Vijaya Bank. The Dy. Commissioner, Alzaw also recently wrote a letter to the Chief Secretary for opening of MRB at Sakawrdai.

After discussion at length the authorities of the concerned banks told that there is no more budget for opening of bank branches for the year and they will look into the matter for the budget of next Financial Year 2017-18.

Action:MRB, MCAB & SBI

The house was also told that the following banks branches will be opened shortly:

- 1) Mizoram Rural Bank: (i) Baktawng Branch, Serchhip District (already online)
(ii) Bethlehem Vengthlang Branch, Aizawl, Aizawl District (already online)
(iii) Sesawng Branch, Aizawl District (already online)

- 2) Mizoram Cooperative Apex Bank Ltd.: (i) Zobawk Branch, Lunglei District
(ii) Khawzawl Branch, Champhai District
- 3) United Bank of India: (i) Champhai Branch, Champhai District

Security related issues on banking:

The representative of DGP, Mizoram told that there is no problem with security banks throughout the state. He also told that security Sakawrdai village is also conducive for opening of a new branch and no threat perception in and around Sakawrdai and are optimistic about the peaceful settlement of the ongoing negotiation with HPC(D).

Agenda – 9: Roadmap for providing banking services in every village having population below 2000

The Progress of Roadmap for providing banking services in every village having population below 2000 as on 30.09.2016 is as under:

No. of allotted villages	Out of Roadmap prepared for less than 2000, No. of villages where banking outlet opened upto the end of the reporting Quarter*							
	Branches	BC					Other modes	Grand Total = 5+10+11
		Fixed Location	Visits every Week	Visits once in a fortnight	Visits more than once in a fortnight	BCs- Sub total = 6+7+8+9		
700	20	200	43	84	2	329	10	359

Agenda – 10: Support from NABARD's FIF to banks for setting up of solar powered V-SAT Connectivity to kiosk/Fixed CSP in SSAs allotted to banks:

The house was informed that NABARD has sanctioned grant assistance to 9 SSAs as shown below:

Sr. No.	Name of Bank	Total No. of SSAs Sanctioned	Amount sanctioned (Rs. In lakhs)	Remarks
1	UCO Bank	4	16.00	CAPEX Model
2	Syndicate Bank	3	12.00	CAPEX Model
3	State Bank of India	2	3.60	OPEX Model
	TOTAL	9	31.60	

The beneficiary banks told the house that implementation of the sanctioned amount is in progress.

Agenda – 11: Financial Literacy Campaign/Financial Literacy Centres Report up to September, 2016

The house was informed that out of 73 rural branches of banks as many as 17 branches have conducted 39 Financial Literacy Camps during the quarter. Besides the above as many as 24 Special Financial Literacy Camps/Town Hall Meetings were conducted by Financial Literacy Centres (LDMs).

Agenda-12: Credit Linkage to Pradhan Mantri Gramin Awas Yojana (PMAY-G) and Pradhan Mantri Awas Yojana (Housing for all – Urban)

No loan sanctioned has been reported up to the quarter. The representative of UD&PA department told that selection of beneficiaries had been done but loan applications were returned by banks may be because of stipulation in the scheme that preference should be given to woman head of the family. He said the state government has since obtained clarification for the Government of India, Ministry of Housing & Urban Development that loan can be availed by all heads family under the scheme irrespective of gender. When asked whether any circular has been issued in this regard. He told that an additional clarification has been issued by the Ministry of Housing and Urban Poverty Alleviation which says - "As per point 2.5 the house constructed by availing loan under this scheme should be in the name of female head of the household or in the joint name of the male head of the household. But in point 5.8, it is mentioned that preference under the scheme is for women, persons belonging to SC/ST/OBC, Minorities, persons with disabilities and transgender. Please let us know if we can lend loan under this scheme irrespective of the gender, caste, community. The reply given by the Ministry was – Yes".

(A copy of the clarification has since been sent to all banks operating in Mizoram)

The representative of Rural Development Department also told that they are yet to complete identification of beneficiary under Pradhan Mantri Gramin Awas Yojana (PMAY-G) and loan applications will be submitted to banks soon.

After detailed discussion the committee decided that banks should sanction loan to the beneficiaries as soon as possible so that the target for the financial year could be achieved.

Action:All Banks

Agenda – 13: RSETI

The Director, SBI-RSETI, Aizawl told the house that permission for construction of RSETI building was almost ready at AMC and will be obtained in a day or two. He said that on getting the approval he will follow up the matter with SBI, LHO, Guwahati for appointment of contractor. He told that the RSETI will be constructed at IGC, Luangmual for which land has been allotted.

Action: Director, SBI-RSETI

Agenda – 14: Social Security Schemes

The convener gave the status of Social security Schemes under PMJDY i.e. Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), Atal Pension Yojana (APY) and loans under Pradhan Mantri Mudra Yojana (PMMY) in respect of the state is as under:

a) Insurance Schemes

State	PMJJBY	PMSBY	APY	PMJDY Account Nos
TOTAL	81543	49564	1294	387575

b) MUDRA Loans (Bank-wise details shown in the Annexure)

PMMY (SISHU)		PMMY (KISHORE)		PMMY (TARUN)		PMMY TOTAL	
Nos.	Amt.*	Nos.	Amt.	Nos.	Amt.	Nos.	Amt.
2717	1348.33	1628	2610.11	267	603.68	4612	3899.81

*(The figure relating to SBI which was placed to the huse has since been corrected.)

Agenda – 15: Aadhaar enrolment & Aadhaar Seeding etc.

As per the Government of India instructions, all payments of direct benefits are to be routed through an Aadhaar seeded Bank accounts only. In Mizoram, Aadhaar enrolment is in progress and seeding of Aadhaar number into the account is very slow. Meanwhile, there are complaints that Aadhaar consent form for seeding of Aadhaar number with the account has not been accepted by some bank branches. The reason being put forward for not being accepted by bank branches was non receipt of instruction from controlling offices. The committee requested controlling authorities of banks to instruct their branches to accept the Aadhaar consent letter.

Action: Controllers of all Banks

Agenda – 16: Recovery under Bakijai cases

The house was told that as many as 56 cases amounting to Rs.14.92 Lakhs were settled under Bakijai cases during the quarter and there are 1346 pending cases at the end of the quarter. The house opined that settlement cases are a bit less.

Agenda – 17: Allocation of bank-wise target of PMAY(Urban):

In terms of the Minute No. 2(f) of the minutes of the SLBC meeting dated 29.08.2016 the UD&PA Department is entrusted to do the allocation bank-wise target under PMAY(Urban). The department has since prepared allocation of bank-wise target of PMAY and laid for the house for approval. The bank-wise target prepared by the department was read out by the chairman and the house gave approval to the same. It will be distributed to banks for immediate follow up.(Since distributed to banks)

Misc: (a) The meeting resolved that the Agenda papers of the meeting to be distributed one week ahead of the meeting next time.

(b) The meeting was also told that the Secretary Labour Department to be invited in the next meeting.

(c) The meeting decided to ask Federal Bank and IndusInd Bank the reason for not attending SLBC.

Action: Federal Bank / IndusInd Bank

The meeting ended with a vote of thanks from Shri Ralte Ralkhuma, Chief Manager (Lead Bank), Aizawl.

LIST OF PARTICIPANTS IN SLBC MEETING FOR THE QUARTER ENDED SEPTEMBER 2016 HELD AT AIZAWL ON 10.01.2017

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