

**MINUTES OF THE SPECIAL STATE LEVEL BANKERS' COMMITTEE (SLBC) FOR
MSME & SLBC MEETING OF MIZORAM FOR THE QUARTER ENDED
MARCH, 2020 HELD ON 07.07.2020**

The combined Special SLBC for MSME and SLBC meeting of Mizoram for the quarter ended March, 2020 was held at the Conference Hall, New Secretariat, Aizawl on 07.07.2020 at 11:00 AM. The meeting was chaired by Shri Lalnunmawia Chuaungo, IAS, Chief Secretary, Govt. of Mizoram and The meeting was also attended by senior officials from RBI, NABARD, Government Departments and various Banks in the State.

At the outset the SLBC Convenor, Shri LP Lalchangkima welcomed all the members and introduced new SLBC Coordinator, Smt. Lalnilawmi, Chief Manager to the members. The meeting was attended by 53 members and the list of members who attended the meeting was shown at Annexure 'A'. The undernoted banks were absent without any information which has been viewed seriously by the committee :

- i) Bank of Baroda (Vijaya Bank) ii) Bank of Maharashtra iii) Federal Bank
iv) IDBI v) Indusind Bank vi) South Indian Bank vii) YES Bank**

Thereafter, SLBC Convenor requested the chairman to give opening remarks. Shri Lalnunmawia Chuaungo, IAS welcome the members in the meeting and said that SLBC meeting was not held for sometime and many things developed during this period. He dwelt heavily on how covid-19 had a major impact in world's economy and India in particular, the impact of lockdown and the impact of various restrictions that we have to live with, how all businesses and economic activities got disrupted and in the process all organisations including government faced the impact. The government income also affected because tax collection has gone down significantly. He spoke on the various PM's economic packages launched due to covid-19 pandemic for MSME like PM SVANidhi for Street vendors in urban areas for those street vendors in possession of Certificate of Vending/ID Card issued by Urban Local Bodies and who have been identified in the survey but not have been issued certificate of Vending/Identity Card, Credit Guarantee Scheme for Subordinate Debts for stressed MSMEs and Emergency Credit Line Guarantee Scheme for MSMEs. The chairman categorically said that the government wanted to see that the genuine efforts are made by the banks operating in Mizoram as intended by the Govt. of India and the State government.

The chairman expressed unhappiness on the CD Ratio of the State as it is one single indicator of how the banks are operating in the state. He said that CDR of around 40% is not at all acceptable. He told the bankers to focus mainly on those who really need credit and could not grow due to constraints of resources faced by them. Many entrepreneurs who are struggling and has good idea may not be conversant with how to do business and grow, bank should come up with mechanism to provide hand holding guidance to those entrepreneurs and banks need to do more in devising mechanism to support in the form of education and guidance. He also stressed on the need of further close cooperation between the banking institutions and government promoting agencies, once the government and banks come together the efforts will be more meaningful and successful. He also appreciated the success story video documentary made by SBI and requested other banks to follow the footstep of SBI to document the story during this pandemic as well. He reiterated that the SLBC meeting should be attended by Head of the bank branches in the state.

A Special SLBC on MSME relating to disbursement of Emergency Credit Line Guarantee Scheme by various banks was held simultaneous as instructed by DFS, it was discussed in details the disbursement made by banks under the scheme. The performance of banks as on 30.06.2020 is given below:

SI No	Bank Name	Disbursed No.	Disbursed Amount (in lakh)
1	BOB	9	97.40
2	BOI	23	24.50
3	BOM	43	30.53
4	CAN	30	71.89
5	CBI	58	84.02
6	IND		
7	IOB	8	35.40
8	PNB	1	1.72
9	PSB	11	3.98
10	SBI	1082	1153.00
11	SYN	5	6.20
12	UBI	29	42.78
13	UCO	116	164.36
14	UNI		
Public Total		1415	1715.78
1	AXIS	3 proposals	0.00
2	BB	0	0.00
3	FED	0	0.00
4	HDFC	9	240.00
5	ICICI	0	0.00
6	IDBI	17	13.43
7	INDUS		
8	NESFB	0	0.00
9	SIB	10	73.00
10	YES	0	0.00
Private Total		36	326.43
1	MRB	0	0.00
RRB Total		0	0.00
1	MCAB	0	0.00
Coop Total		0	0.00
Grand Total		1451	2042.21

All Banks are informed to submit daily progress report to the SLBC.

Action : (All Banks)

Thereafter, Shri LP Lalchangkima, AGM (SBI) started the proceeding and welcome the chairman and other members of the committee. The meeting proceeded with a discussion on agenda and related issues.

1: Adoption of minutes of the last meeting: The SLBC Convener informed the house that the Minutes of State Level Bankers' Committee meeting held on 14.02.2020 for the quarter ended December, 2019 were circulated to all members. Since no request for amendment the house adopted the minutes.

2. REVIEW OF ACTION TAKEN REPORT on Minutes of last SLBC Meeting dated 14th February, 2020. ATR seen, explained and approved by the committee.

i) Progress on Roadmap for providing banking services in every village having population below 2000: As per the last December, 2019 quarter the meeting minutes requested all banks to complete coverage of all allotted villages under roadmap either by opening brick and mortar branch or by appointing BC within September, 2020. Banks are also advised to find ways in collaboration with MzSRLM for appointment of BC.

(Action: All allotted Banks)

ii) Re-allocation of allotted villages to other banks: The following banks are requested to complete coverage by September, 2020

- (1) Central Bank of India: Khawlian village under Phullen R.D. Block
- (2) Bank of Baroda: Daido village under Phullen R.D. Block
- (3) IDBI Bank: Lungsei village under Aibawk R.D. Block
- (4) UBI: Lungsum, Sunhluchhip, Sailutar, E.Phaileng, N.Tingmun and Zohmun villages under R.D. R.D. Block

iii) Opening of ATM at Bethlehem Veng and Republic Veng: The concerned banks are requested to submit latest development on installation of ATMs.

(Action: PNB & YES Bank)

3. Review of credit disbursement by banks:

i) Achievement under Annual Credit Plan (ACP) of the State, Priority Sector Lending: The overall achievement of the ACP target under priority sector up to March, 2020 is reported as 34%. Segment-wise achievement is shown below:

(Amount In crores)

Segment	Target	Achieved up to March 2020	percentage
Agriculture	515.67	76069	15%
Crop Loan*	236.09	11.40	5%
MSE	778.13	250.03	32%
Services	239.30	193.98	81%
Priority Total	1533.10	520.70	34%
Non priority	770.00	771.69	100%
Total	2303.10	1292.39	56%

There are 2 banks who reported **Zero** achievement on Annual Credit Plan under priority sector for FY 2019-20 up to March, 2020. These banks are **Indian Bank and Yes Bank**.

ii) Flow of credit to MSMEs:

The committee was told that there is achievement of Rs.320.76 crores under MSME finance up to March, 2020, a negative growth of Rs.13.23 crores as against March,2019. The total loan outstanding under the portfolio as on March, 2020 is Rs.1087.21 crores and decreased by Rs.919.74 crores over March, 2020. Meanwhile 15 banks are having a negative growth against the corresponding quarter last year. Names of negative growth banks are: BOM (-1.10 cr.), Canara (-2.78cr), Indian (-0.09cr.), IOB (-3.38cr), PNB (-3.33 cr.), P&SB (-0.22cr.), Syndicate (-4.51cr.), UCO (-0.92cr), Federal (-1.36cr.) HDFC (-16.64cr.), Indus (-16.00cr), SIB (-0.07cr), Yes (-1.76 cr.), MCAB (-3.40cr.) and MRB (-44.50cr.),

iii) Flow of credit to Housing for All (HFA): The house was told that the total advances outstanding on Housing for All (HFA) as on March, 2020 is 1808 dwelling units amounting to Rs.106.51 crs. There was an increase of 640 dwelling units over March 2019. A sum of Rs.31.96crores was disbursed during the FY 2019-20 up March, 2020.

It was also reported that 15 banks shown Zero achievement. They are 5 Public Sector Banks viz. BoI, PSB, UBI & UNI. There are 10 Private Sector Banks viz. Axis, Bandhan, Federal, HDFC, ICICI, IDBI, Indusind, NESFB, SIB, and Yes Bank. The committee observed that the achievement is not satisfactory and requested bankers to be more open on sanctioning loan under HFA.

Action:(BoI, PSB, UBI, UNI, Axis, Bandhan, Federal, HDFC, ICICI, IDBI, Indusind, NESFB, SIB, and Yes Bank)

The UD&PA Department laid proposal for adoption of 2000 Dwelling Units under Credit Linked Subsidy Scheme under PMAY-HFA(Urban) Mission for the FY 2020-21 has been discussed and approved by the committee.

iii) 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 March, 2020 is reported as under: (Amt. in crores)

SINo	Particulars (Scheme)	Target Nos.	Achievement/ Disbursement Nos	Amount
1	DAY-NRLM	4089	406	6.12
2	DAY-NULM SEP- Individual	392	113	1.86
3	DAY-NULM SEP- Group	97	10	0.34
4	DAY-NULM SHG B'k-Linkage	153	17	1.66
6	MUDRA (Sishu)		4674	16.52
7	MUDRA (Kishore)		1102	24.07
8	MUDRA (Tarun)		348	26.84
9	Stand-Up India		29	5.94
10	PMEGP	814	644	14.43

There are 3 banks that do not report sanction of loan under MUDRA during the quarter. They are: Axis, NESFB, and Yes Bank. Banks that do not report sanction of loan under PMEGP up to the quarter are: BOB, BoM, Indian, IOB, UCO, Axis, Bandhan, Federal, HDFC Bank, ICICI Bank, Indusind bank, NESFB and Yes Bank.

(Action: Axis, Bandhan, BoB, BoM, Indian, IOB, UCO, Federal, HDFC, ICICI, INDUS, NESFB, and Yes Bank)

iv) **(a) KCC loans:** There is a YoY positive growth of 1314 on units in KCC loan sanctioned for the FY 2019-20 as on March, 2020 vis-à-vis March, 2019.

(b) Crop insurance under PMFBY and related issues: The committee was told that crop loan insurance under PMFBY scheme could not be implemented as assured in the last December quarter meeting due to revamped in Gol guidelines to cover at least 25% area of cultivated land.

v) **Grant of Education Loans**

The committee was told that there is a growth in the number of achievements under education loan during the year up to March, 2020 over March, 2019. The total loan sanctioned up to March 2020 is 54 amounting to Rs.8.93 crore as against 22 loans amounting to Rs.1.01 crore in March 2019.

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

The committee was told that there is a negative growth of 521 in units with an amount of Rs.7.09 cr. on financing Direct SHG-bank linkage as on March, 2020 vis-à-vis March, 2019.

04. CD Ratio & related issues: The Details of Deposits Advances and CD Ratio were presented to the committee wherein the CD ratio was shown as 39.38% with a YoY negative growth of 3.25% as on March, 2020 vis-à-vis March, 2019. Bank-wise CD ratio is shown at annexure-II. The committee informed Hnahthial District to improve CD Ratio in the FY 2020-21.

It was also told that 6 Banks viz. Axis, Federal, ICICI, NESFB, SYN and Yes Bank are having less than 20% CD ratio and the Committee has requested these banks to improve their CD ratio in the new Financial Year 2020-21..

(Action - Axis, Federal, ICICI, NESFB, SYN and Yes Bank)

05. Position of NPAs in respect of schematic lending:

i) The position of NPA under schematic etc. as on 31.03.2020:

Sl.No.	Scheme	NPA Amount (Rs. In crore)
1	Priority Agri	85.47
2	Priority MSE	104.90
3	Priority Education	1.64
4	Priority Housing	29.40
5	Non-OPriority Housing	1.01
6	PMEGP	67.04

7	NRLM/SGSY	0.50 (correct fig fr MzSRLM saited)
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- i) **Certificate Cases and Recovery of NPAs:** The position of recovery under Bakijai cases as on 31.03.2020 is as under:

Number of Pending Cases at the close of the Quarter is 599 with an amount of Rs.7.33 **crores** at the end of FY 2019-2020. 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.

(Action: All Banks)

- ii) **Recovery of Priority Advances:** The position of recovery under various priority sector advances/schemes as on 31.03.2020 is reported as under:

In PMEGP is Rs.4.97 crores out of Rs.8.94cr, NRLM is Rs.3.11cr out of 3.21cr, PSA (Agri) is Rs.18.41cr out of Rs.66.5cr, PSA (Crop loan) is Rs.4.97cr out of Rs.51.85 cr, in PSA (Industry) Rs.16.70cr out of Rs.36.03cr and in PSA (Services & Ors) is Rs.62.22cr out of Rs.83.11cr. Out of total demand of Rs.249.64cr amount in priority sector advances, the recovery amounts to Rs.110.38cr.

06. Position of Social Security Schemes as on December 2019: During the year FY 2019-2020 PMJDY, PMJJBY, PMSBY and APY No are 6738, 4930,7352 and 515 respectively.

As on March, 2020, the cumulative nos. are 453338, 70183, 112644 and 7288 respectively. The committee told bankers to enroll more eligible customers under the scheme.

(Action: All banks)

07. Explore the scope of state-specific potential growth areas and the way forward-choosing partnership – Study on Credit requirement and gaps :

Agriculture Department has completed survey and part of the survey form to be given to NABARD, due to covid-19 the progress is held up and it is underway with Agriculture deptt.

(Action: NABARD/Agri Dept.)

08. Efforts towards skill development on mission mode partnering with KVK, Horticulture Mission, NCDC, ASCI etc. including a review of functioning of RSETIs:

- i) **RSETI at Aizawl:** The RSETI at Aizawl reported having imparted training to 943 candidates from April 2019 to March, 2020. As many as 768 candidates have been settled out of which 651 were credit linked.
- ii) **RSETI at Kolasib :** RSETI has been established at Kolasib for catering the training needs of youths in Kolasib and Mamit districts. The RSETI at Kolasib is expected to be inaugurated shortly.

- iii) RSETI at Lunglei : The HFDC Bank has not done any progress for setting up of RSETI
- iv) RSETI for other District : No bank has come forward for sponsoring RSETI till date.
- v)

09. Banking Related Cyber Frauds, phishing, etc.

Due to time constraint Cyber related frauds kept for discussion in the next meeting.

10. Annual Target of credit linkage under NRLM (MzSRLM)

The draft annual target for financing SHGs for the FY 2020-21 presented by representative of Mizoram State Rural Livelihood Mission (MzSRLM) was discussed and approved for implementation. Bank-wise and district-wise target is shown below:

District-wise NRLM/MzSRLM SHG Credit Target FY 2020-21 in Mizoram

(Amount in Lakhs)

Sl No.	District	Fresh Accounts	Renewal Accounts	Total Eligible Accounts	Disbursement Target	Outstanding Target
1	Aizawl	550	78	628	706.00	706.00
2	Champhai	530	407	937	1344.00	1344.00
3	Kolasib	272	406	678	1084.00	1084.00
4	Lawngtlai	501	162	663	825.00	825.00
5	Lunglei	523	58	581	639.00	639.00
6	Mamit	479	220	699	919.00	919.00
7	Serchhip	360	233	593	826.00	826.00
8	Siaha	350	156	506	662.00	662.00
	TOTAL	3565	1720	5285	7005.00	7005.00

Bank-wise target of districts will be shared with LDMS and banks in due course.

Bank-wise NRLM/MzSRLM SHG Credit Target FY 2020-21 in Mizoram state

(Amount in Lakhs)

S.N	BANK Name	Fresh Accounts	Renewal Accounts	Total Eligible Accounts	Disbursement Target	Outstanding Target
1	Mizoram Rural Bank	2949	1498	4447	5945.00	5945.00
2	State Bank of India	343	76	419	495.00	495.00
3	Mizoram Co-op. Apex Bank	145	135	280	415.00	415.00
4	Canara Bank	70	2	72	74.00	74.00
5	United Bank of India	33	2	35	37.00	37.00
6	Central Bank of India	10	2	12	14.00	14.00

7	UCO Bank	15	5	20	25.00	25.00
Grand Total		3565	1720	5285	7005.00	7005.00

Sd/-

(Lalnunmawia Chuaungo, IAS),
Chairman & Chief Secretary,
Govt. of Mizoram, Aizawl.

Copy forwarded to all Member Banks, SLBC Mizoram/Lead District Manager, Aizawl, Lunglei, Kolasib & Champhai for information and necessary action.

(Lalnilawmi)
Chief Manager & Coordinator,
SLBC Mizoram.

Annexure-I

**LIST OF PARTICIPANTS IN THE SLBC (MIZORAM) MEETING
FOR MARCH 2020 QUARTER HELD ON 07.07.2020**

(A) RBI, NABARD, SIDBI, NEDFI etc.

a.

1	Smt. L. Deng	General Manager	RBI	Aizawl
2	Shri S.N. Mallick	General Manager	NABARD	Aizawl
3	Shri O.P. Mounghang	Asstt. Gen. Manager	NABARD	Aizawl
4	Shri Dhruva Jyoti Das	Manager	RBI	Aizawl

(B) State & Central Government officials

1	Shri Lalnunmawia Chuaungo, IAS	Chief Secretary	Govt. of Mizoram	Aizawl
2	Shri Lalthansanga	Secretary (Fin)	Govt. of Mizoram	Aizawl
3	Shri Ramchuana	Addl. Secretary (Fin)	Govt. of Mizoram	Aizawl
4	Shri Lalramsanga Sailo	Addl. Secretary (Planning)	Govt. of Mizoram	Aizawl
5	Shri C.C. Lalchhuangkima	Jt. Secretary (RD)	Govt. of Mizoram	Aizawl
6	Smt. H. Lalchhandami	CEO MzSRLM (RD)	Govt. of Mizoram	Aizawl
7	Shri Lunzosang	SMM(FI) MzSRLM (RD)	Govt. of Mizoram	Aizawl
8	Smt. Lalropuii Ralte	Jt. Director (IF&SL)	Govt. of Mizoram	Aizawl
9	Surg Lt Cdr Lalnuntluanga	Director	Sainik Welfare	Aizawl

10	Shri K.J.Bhosale	Director KVIC	State Office KVIC	Aizawl
11	Shri Nilimesh Sarkar	Executive	State Office KVIC	Aizawl
12	Shri HVL Zarzoenga	Pro Dir. NULM), UD&PA	Govt. of Mizoram	Aizawl
13	Smt. Krosszarmawii	SMM, NULM, UD&PA	Govt. of Mizoram	Aizawl
14	Shri Biakdikluanga	MFS, UD&PA	Govt. of Mizoram	Aizawl
15	Smt.V. Lalmuanpuui	Asst.Comm & EO, DC Off	Govt. of Mizoram	Aizawl
16	Smt. Zaithanmawii Ralte	Dy. Secy. Comm & Industry	Govt. of Mizoram	Aizawl
17	Shri C. Lalthlamuana	Dy. Dir. (Agri)	Govt. of Mizoram	Aizawl
18	Shri Lalthanzuala	Asstt. Dir. (Fisheries)	Govt. of Mizoram	Aizawl
19	Shri F. Lalthlamuana	Addl. SP (CID Crime)	Govt. of Mizoram	Aizawl
20	Dr. K. Lalrohluna	Jt. Dir. (AH&Vety)	Govt. of Mizoram	Aizawl
21	Shri R. Lalthuamlia	EO (MKVIB)	Govt. of Mizoram	Aizawl

(C) Convenor Bank

1	Shri LP Lalchangkima	R.M.(SLBC)	S.B.I., RBO	Aizawl
2	Ms Lalinlawmi	Chief Manager(SLBC)	S.B.I., RBO	Aizawl
3	Ms Lahlupuii	Chief Manager(LB)	S.B.I., LBO	Lunglei
4	Shri Lawmvel Langel	Lead District Manager	S.B.I., LBO	Champhai
5	Smt. V. Rotluangi	Director	SBI-RSETI	Aizawl

(D) Other Banks/Insurance companies

1	Shri Lalzuahliana	C.E.O.	M.C. Apex Bank	Aizawl
2	Shri V. Jaya Chandra	Chairman	Mizoram Rural Bank	Aizawl
3	Shri Rajnis Sarda	Cluster Dead	HDFC Bank	Aizawl
4	Shri David Ramdinmawia	Manager	NESF Bank	Aizawl
5	Shri C. Vanlalthlamuana	Branch Manager	Bank of India	Aizawl
6	Shri Dorendro Athokpam	Branch Manager	Union Bank of India	Aizawl
7	Shri J. Baite	Branch Manager	Punjab National Bank	Aizawl
8	Shri Lalruatkima	C.M.	UCO Bank	Aizawl
9	Shri Kundan Kumar	Branch Manager	United Bank of India	Aizawl
10	Shri Gautam Wangkhem	Branch Manager	Axis Bank	Aizawl
11	Shri P.Singsit	Branch Manager	Punjab & Sind Bank	Aizawl
12	Shri Lalhruaizela	Branch Manager	NEDFI	Aizawl
13	Ms Zorampari	Branch Head	Bandhan Bank	Aizawl
14	Shri Gin Lian Khup	Branch manager	I.O.B	Aizawl
15	Shri Manoj Kesriar	Branch Manager	Canara Bank	Aizawl
16	Shri Lalrohluna Pakhuangte	Branch Manager	Central Bank of India	Aizawl
17	Smt. Sarojini Y	Branch Manager	ICICI	Aizawl
18	Shri Himangshu Gurung	Branch Manager	ICICI	Champhai
19	Shri Along Aier	Branch Manager	Indian Bank	Aizawl
20	Shri Gautam Roy	A O	United India Insu Co.	Aizawl

Annexure-II

Bank-Wise Business and Credit Deposit Ratio of Mizoram in the FY2019-2020 as on date 31-032020

(Rs In Lakhs)

Sl No.	Bank Name	Deposit Amount (D)	Advances Amount (A)	Credit Utilize (CU)	Total Credit (TC)	CDR1	CDR2	Investment Amount (I)	TC + I	CDR3
1	BOB	30180	11011	0	11011	36.48	36.48	0	11011	36.48
2	BOI	3901	2925	0	2925	74.98	74.98	0	2925	74.98
3	BOM	664.66	950.1	0	950.1	142.95	142.95	0	950.1	142.95
4	CAN	3741.24	5752.2	0	5752.2	153.75	153.75	0	5752.2	153.75
5	CBI	7724.46	2344.66	0	2344.66	30.35	30.35	0	2344.66	30.35
6	IND	192.77	338.46	192.77	531.23	175.58	275.58	0	531.23	275.58
7	IOB	1480	1040	0	1040	70.27	70.27	0	1040	70.27
8	PNB	2766	5161	0	5161	186.59	186.59	0	5161	186.59
9	PSB	1611.24	552.18	0	552.18	34.27	34.27	0	552.18	34.27
10	SBI	520265.73	162435.21	0	162435.21	31.22	31.22	0	162435.21	31.22
11	SYN	12986.75	1308.18	0	1308.18	10.07	10.07	0	1308.18	10.07
12	UBI	21556	9006	0	9006	41.78	41.78	0	9006	41.78
13	UCO	24649.14	8595.2	0	8595.2	34.87	34.87	0	8595.2	34.87
14	UNI	1157.28	535.98	0	535.98	46.31	46.31	0	535.98	46.31
Public	Total	632876.27	211955.17	192.77	212147.94	33.49	33.52	0	212147.94	33.52
1	AXIS	37012.09	7015.63	2336.2	9351.83	18.95	25.27	0	9351.83	25.27
2	BB	12807.65	3858.65	0	3858.65	30.13	30.13	0	3858.65	30.13
3	FED	2885.93	340.97	0	340.97	11.81	11.81	0	340.97	11.81
4	HDFC	37180	14552.52	0	14552.52	39.14	39.14	0	14552.52	39.14
5	ICICI	13552.12	1695.21	0	1695.21	12.51	12.51	0	1695.21	12.51
6	IDBI	22494	6086.03	0	6086.03	27.06	27.06	0	6086.03	27.06
7	INDUS	14712.47	13956.18	0	13956.18	94.86	94.86	0	13956.18	94.86
8	NESFB	5184.61	837.34	0	837.34	16.15	16.15	0	837.34	16.15
9	SIB	4474.44	1531.43	0	1531.43	34.23	34.23	0	1531.43	34.23
10	YES	1318.7	77	0	77	5.84	5.84	0	77	5.84
Private	Total	151622.01	49950.96	2336.2	52287.16	32.94	34.49	0	52287.16	34.49
1	MRB	347812.51	153578	0	153578	44.16	44.16	76598.83	230176.83	66.18
RRB	Total	347812.51	153578	0	153578	44.16	44.16	76598.83	230176.83	66.18
1	MCAB	124088.66	79292.84	0	79292.84	63.9	63.9	0	79292.84	63.9
All Banks	Total	1256399.45	494776.97	2528.97	497305.94	39.38	39.58	76598.83	573904.77	45.68
Grand	Total	1256399.45	494776.97	2528.97	497305.94	39.38	39.58	76598.83	573904.77	45.68