

**Minutes of the State Level Bankers' Committee (SLBC) Meeting of Mizoram
For the quarter ended March 2018**

The SLBC meeting of Mizoram for the quarter ended March, 2018 was held at the Conference Hall, New Secretariat, Aizawl on 10.08.2018 (Friday) at 10:00 a.m. under the Chairmanship of Pu Sawhlira, MFAS, Secretary (Finance), Govt. of Mizoram. The chairman informed the house that he represents the Chief Secretary as the latter could not attend the meeting today due to urgent works. He extended welcome to all the senior government officials and bankers who attend the meeting. He then propose for self introduction of participants and request Pu Dibyendu Chaudhury the SLBC Convener to start with the proceedings. Pu Dibyendu Chaudhury welcomed the Chairman, other senior government officials, GMs from RBI and NABARD all Banker for the March 2018 quarter SLBC meeting of Mizoram. He apologized for delayed holding of the meeting and said that it is because of a new priority issue came in between i.e. Gram Swaraj Abhiyan (GSA) and after that GSA2 or EGSA for Aspirational District. He expressed sincere thanks and congratulated all banker colleagues for completing the exercise of opening of PMJDY account, enrolment to PMJJBY & PMSBY in their allotted villages during the campaign in spite of difficult terrain and monsoon. He said that as a group we did quite well but the performance was not uniform across the banks. Regarding GSA2 he said the campaign mainly concerned three banks i.e. Mizoram Rural Bank, Mizoram Co-op. Apex Bank and State Bank of India. He told the house that Mizoram stood among tops of all states in the country on the achievement during the campaign. He also told that the MCAB is still in the field to complete saturation of villages allotted to the in respect of GSA2 i.e. Mamit district even though access is a challenging task. Then, he started the process of self introduction. As many as 68 members/invitees attended the meeting (Copy of the attendance sheet attached at Annexure-A).

Thereafter, with the permission of the chairman Shri Dibyendu Chaudhuri, the Convener SLBC proceeded with the agenda items.

Agenda – 1: Adoption of minutes of the last meeting:

The Convener SLBC informed the house that the minutes of State Level Bankers' Committee meeting for the quarter ended December 2017 held on 18.04.2018 was circulated to all members. Since no request for amendment of the minutes was received at the floor, the house adopted the minutes.

Agenda - 2: Review of GOI/RBI/NABARD instructions regarding financial inclusion:

a) Revamp of Lead Bank Scheme:

In terms of the notification No. FIDD.CO.LBS.BC. No. 19/02.01.001/2017-18 dated April 6, 2018 the RBI has instructed the SLBC Convener Banks/Lead Banks that SLBC meetings should primarily focus on policy issues with participation of only the senior functionaries of the banks/ Government Departments. All routine issues should be delegated to sub-committee(s) of the SLBC. They also have instructed to constitute a Steering Sub-committee in the SLBC to deliberate on agenda proposals from different stakeholders and finalize a compact agenda for the SLBC meetings. Typically, the Sub-Committee could consist of SLBC Convenor, RBI & NABARD representatives & senior State Government representative from the concerned department, e.g. Finance/ Institutional Finance and two to three banks having major presence. The house has decided to constitute the Steering Sub-committee in the SLBC of Mizoram with the following members:

- (1) The Secretary, Finance Department, GOM, Aizawl
- (2) The Secretary, Rural Development Department, GOM, Aizawl
- (3) The Commissioner & Secretary, Industries & Commerce Department, GOM, Aizawl
- (4) The General Manager, RBI, Aizawl
- (5) The General Manager, NABARD, Aizawl

- (6) The Commissioner & Secretary, Agriculture Department, GOM, Aizawl
- (7) The Commissioner & Secretary, Horticulture Department, GOM, Aizawl
- (8) The Commissioner & Secretary, A.H. & Vety. Department, GOM, Aizawl
- (9) The Commissioner & Secretary, UD&PA Department, GOM, Aizawl
- (10) The Director, IF & SL, GOM, Aizawl
- (11) The Chairman, Mizoram Rural Bank, Head Office, Aizawl
- (12) The Chief Executive Officer, MCAB, Head Office, Aizawl
- (13) The Chief Regional Manager, United Bank of India, Regional Office, Silchar
- (14) The Cluster Head (NE-II), HDFC Bank, Guwahati
- (15) The SLBC Convener – Member Secretary

The house decided that the first meeting of the Steering Sub-Committee of SLBC should meet within this month.

Action: SLBC Convener

Agenda - 3: Signing of Memorandum of Understanding (MOU) between MRB & NERLP:

The house was told that Memorandum of Understanding (MOU) between MRB & NERLP has since been signed on 26.06.2018.

PENDING LOAN PROPOSALS OF NERLP: The representative of NERLP told the house that some loan proposal were kept pending at Darlawn branch and Tlabung branch of SBI. The House Requested SBI to sanction all loan proposals of SHGs sourced by NERLP which are pending at their branches.

Action: SBI

Agenda - 4: Achievement of Government Sponsored Schemes under NRLM through MzSRLM:

It was reported that the total loan applications sourced by MzSRLM to banks during the year is 447. Out of which 301 loans amounting to Rs.320.60 lakhs were sanctioned by banks and the rest are still kept pending at MRB Bilkhawthlir branch and MRB Lungdai branch at the end of the year for various reasons. The House Requested the MRB to sanction all pending loan proposals sourced to their branches by MzSRLM.

Action: MRB

Rectification of target for the FY 2018-19: The representative of MzSRLM told that the target for the FY 2018-19 as per minute of SLBC Meeting dated 18.04.2018 had mentioned only that of the MRB whereas other banks also had been given the target. He wanted the minute to mention the target in different districts of the state covering all banks as was approved in the said SLBC Meeting. The house agreed to the request and the district-wise details is as under:

SL. NO.	NAME OF DISTRICT	Nos.	Amout
1	Serchhip	181	930.50
2	Kolasib	179	910.00
3	Champhai	204	1042.00
4	Mamit	92	466.00
5	Lawngtlai	105	535.00
6	Siaha	64	330.00
	TOTAL	825	4213.50

Agenda - 5: PMEGP loan

The representative of KVIC State Office told the house that the District Level Task Force (DLTF) of three districts have already completed selection of beneficiaries/candidates for PMEGP for the 1st quarter of 2018-19; they are Aizawl district, Kolasib district and Lawngtlai district. He said loan applications are being submitted by sponsoring agencies to banks shortly. He told that rest of the districts will complete selection within August 2018. The house requested all nodal agencies to complete selection of beneficiaries within August 2018 and also requested banks to look into the loan sourced to them as soon as they received.

Action: Director Industries Department/KVIC/KVIB/DIC Champhai/
DIC Lunglei/DIC Mamit/DIC Siah/DIC Serchhip and All banks

PMEGP Loan not sanctioned by Private Banks: The Commissioner cum Secretary, Industries & Commerce Department Government of Mizoram pointed out that PMEGP loan is not sanctioned by private banks. The General Manager, RBI also told that they have invited the controllers of some selected private banks at the Empowered Committee (EC) on MSME held recently and that the controllers promise to sanction loans under the segment from now on. The house requested all private banks to sanction loan under PMEGP sourced to them in future.

Action: Axis Bank/Bandhan Bank/Federal Bank/HDFC Bank/
ICICI Bank/Indusind Bank/ and South Indian Bank

Credit Guarantee Trust-Fund for Micro and Small Enterprise (CGTMSE) membership. The MRB representative told the house that they wanted to become a member to the CGTMSE. The house decided to write to SIDBI in this regard.

Action: SLBC

Agenda - 6: EDP Training of PMEGP at RSETI

The Director, SBI-RSETI Aizawl told that following the decision of the last SLBC meeting they have since conducted 2 batches of EDP training for PMEGP candidates whose loan proposals have been sanctioned by banks. He also request bankers to submit list of candidates of PMEGP for EDP training as soon as the loan is sanctioned to avoid last minute rush at the end of the year.

Action: All Banks/SBI-RSETI

Agenda-7: Self Employment Programme (SEP) under NULM:

In the last SLBC meeting the representative of MzSULM told that some banks insist on collateral security from the applicants and many loan applications were turned down due to this despite the RBI instructions to banks not to accept collateral security in the case of loans up to Rs.10 lakh extended to units in the MSE sector. The house was told that the SLBC had since sent letter to all banks to follow the RBI instruction in this regard. The representative of MzSULM expressed thanks on this action and hope that there will be no problem in future in this regard.

Agenda-8: Opening of new branch

Sakawrdai (Aizawl District): The representative of MRB told the house that everything is ready for opening a branch at Sakawrdai but cannot function due to non-availability of security personel. He told that having requested for provision of security to the state government but was not successful. The house requested the MRB to approach the government again by clearly mentioning that they will bear 50% of the cost for providing security to the branch and make the branch at Sakawrdai village operational as soon as possible.

Action: MRB

Farkawn (Champhai District): The representative of SBI told the house that they have conducted survey of Farkawn village and as per the report it was found that opening of a branch is not viable as of now. The MRB representative told that they have selected Farkawn village for opening of a branch and will undertake economic survey shortly. The house requested MRB to complete the survey for opening a branch thereat as soon as possible.

Action: MRB

a) Opening of Banking Outlet/Part-time banking Outlet:

The SLBC Convener and regional Manager of SBI told the house that they will give the action taken on opening of banking Outlet/Part-time Banking Outlet in respect of the identified villages in this regard in the next SLBC meeting.

Action: SBI

Agenda - 9: Banking Plan for Piggery Development in Mizoram:

The Department of AH & Veterinary Department, Government of Mizoram is yet to follow up the minutes of last SLBC meeting on publicity of Banking Plan for Piggery Development in Mizoram scheme to the general public. Regarding reduction of the subsidy allocation for Mizoram for the FY 201819 the house requested Finance Department to write to the Government of India.

Action: AH&Vety Dept./Secy. Finance department

Agenda - 10: Loan sanctioned under Stand Up India (SUI) scheme:

The number of loans sanctioned under SUI during the FY 2017-18 was reported as 41 whereas the number of bank branches in the state is 205. The house told all bank branches to sanction at least 1 (one) loan in current FY 2018-19.

Action: All banks

Agenda - 11: Report on Financial Literacy Campaign /Financial Literacy Centers

It was reported that altogether 65 Financial Literacy Camps conducted by rural branches during the quarter ended March 2018. The Financial Literacy Centers (FLCs) i.e. Lead Bank Offices conducted 6 Special and 20 Target Specific camps during the quarter ended March 2018. The house requested banks to ensure that all their rural branches organize FLC once in a month. The SLBC Convener has also requested to report the FLCs conducted by the Financial Literacy Counselors (FLCs) of MCAB as Financial Literacy Camp (FLC) conducted by Financial Literacy Centres (LDMs' offices). Meanwhile, LDM and FLCs of MCAB are advised to do practical demonstration of UPI and *99# (USSD) while conducting Special FLCs on "Going digital".

Action: MCAB / All LDMs

Agenda - 12: Credit-Link Subsidy Scheme under Pradhan Mantri Awas Yojana – Urban

The house was told that as many as 518 loans amounting to Rs.4678.65 lakhs have been sanctioned up to March 2018. The representative of UD&PA Department told that the improved data may be due to better reporting and not better performance. He said that banks are doing quite well but for poor reporting system the level of achievement can be affected. The Representative of MCAB also told the house that necessary instructions have been issued to their branches not to collect processing charges of loans sanctioned under the scheme.

Agenda - 13: Social Security Schemes

The house was told that all bank branches and FLCs in the state conducted FLC during the observation of Financial Literacy Week from 04.06.2018 to 08.06.2018 and the social security schemes are included among the topic discussed during the campaign. It was also mentioned that the PMJDY, PMSBY and PMJJBY schemes are among the main campaign theme during Gram Swaraj Abhiyan and many new customers were enrolled during this campaign.

Agenda - 14: Pending loan proposals sourced by RSETI

The Director of SBI-RSETI, Aizawl told the house having sponsored MUDRA 19 loan applications during the period from 1st April 2018 to 1st August 2018 but only 2 loans have so far been sanctioned. While some loan proposals were rejected there are 12 cases pending at various bank branches i.e. SBI 2, MRB 8 and UCO Bank 2. The UBI representative told that the two loan proposals have been rejected as the applicants do not want to purchase the machines but disbursement by cash only. The RSETI Director told that the proposals rejected should be informed to them. The RSETI Director also told that Central Bank of India had rejected one loan proposal on the ground of not having budget for MUDRA loan.

Action: All Banks

Agenda - 15: CD Ratio:

The house was told that the CD ratio of the state has improved by 4.45% to 46.26% at the end of March 2018 over December 2017.

Rs. In crores

FY & Quarter ended	Deposit	Advance	CD Ratio
FY 2017-18 March 2018	9902.13	4580.88	46.26%
FY 2017-18 December 2017	8275.59	3459.72	41.81%
FY 2017-18 September 2017	8263.61	3365.36	40.73%
FY 2017-18 June 2017	7983.95	3243.12	40.62%
FY 2016-17 March 2017	7902.44	3151.13	39.88%

Some of the members wanted to know the authenticity of the CD ratio of Indusind Bank who reported huge amount of loans i.e. Rs.6480.00 lakhs under agriculture as on March 2018 but no representative attended today from the said bank. The house requested the SLBC to write to the controlling office of the bank on the matter.

Action: SLBC

District- wise CD ratio for March 2018 quarter:

The District-wise CD ratio is given below.

(Rs.in lakh)

Name of District	Deposit on	Advance on	CD Ratio as on			
	31.03.2018	31.03.2018	March 2018	Dec 2017	Sep 2017	Mar 2017
AIZAWL	782496.94	327800.11	41.90%	41.76%	35.03%	32.65%
CHAMPHAI	34423.44	20146.35	58.53%	55.22%	52.75%	55.23%
KOLASIB	28524.24	13153.09	46.11%	48.14%	49.15%	43.04%
LAWNGTLAI	24016.46	25220.40	105.01%	49.47%	48.24%	44.39%
LUNGLEI	62298.82	34644.15	55.61%	107.38%	88.57%	110.08%
MAMIT	15503.18	7010.41	45.22%	115.89%	89.23%	115.25%
SERCHHIP	24505.21	11790.63	48.11%	57.25%	57.44%	62.35%
SIAHA	18444.75	18223.04	98.80%	47.32%	46.18%	50.80%
TOTAL	990213.04	457988.18	46.26%	40.73%	40.14%	41.61%

Priority Sector Advances:

The total lending under Priority Sector (PS) advances at the end of the quarter ended March 2018 was Rs. 2832.56 crores out of the total advances of Rs. 4580.88 crores. The percentage of PS advance is 61.83 as against the benchmark of 40%.

Agenda-16: Agricultural Advances:

Agriculture advances at the end of March 2018 was reported as Rs.571.35 crores which is 12.47% out of a total advance of Rs. 4580.88 crores whereas the benchmark is 18%. As the percentage of agriculture loan was much less than the stipulated benchmark the house decided that all rural and semi-urban branches of banks should sanction minimum 50 nos. of new crop loan during the current financial year i.e. 2018-19.

Action: All Banks

Agl. loans sanctioned up-to the quarter ended March 2018:

Crop Loans	3594.51
Term Loans	12382.99
Total	15977.50
New KCC issued	3749
Cumulative position of KCC	28644

Insurance of bank loans: Members raise difficulties faced on insurance of agriculture loans. However, no representative attended this meeting even though all local branches were given the invitation letter. The house decided to write to the controlling offices of insurance companies in this regard.

Action: SLBC

Agenda - 17: Security related issues on banking:

The representative of police department told that sell of bank accounts by residents of Mizoram is a problem as many people were cheated by miscreants through the bank account of innocent customers. A sensitization campaign is required to be conducted by all banks in schools etc. Besides there are many instances of some fraudsters calling customers on ATM card renewals etc. banks should tell their customers not to give particulars of their card and account numbers.

Action: All Banks

Agenda – 18: Review of Performance under of Annual Credit Plan (ACP)**Total of ACP**

Particulars	As on March of FY 16-17	As on March 2018 of FY 17-18
Target	110373.73	180007.00
Achievement	126875.97	146326.55
Percentage	114.98%	81.29%

Summary Segment Wise:**Rs. In Lakh**

Segment	Target	Achieved	percentage
Agriculture	27300.00	15977.50	58.53%
Crop Loan*	17500.00	3594.51	20.54%
MSE	33735.00	43382.49	128.60%
Services	59117.00	27722.40	46.89%
Priority Total	120152.00	87082.39	72.48%
Non priority	59855.00	59317.99	99.10%
Total	180007.00	146326.55	81.29%

* Included in Agriculture.

The position of district-wise achievement of ACP as on 31.03.2018 is as under:

Br no.	Name of District	Total Priority Sector			Non Priority Sector		
		Target for 2017-18	Achiev 2017-18	%	Target for 2017-18	Achiev 2017-18	%
104	Aizawl	84760	59358.97	70.03	42100	44700.71	106.18
15	Serchhip	4490	3970.98	88.44	1680	1243.90	74.049
22	Champhai	4495	3632.11	80.80	365	1848.01	506.30
16	Kolasib	4512	3644.63	80.78	2800	1641.02	58.61
10	Mamit	2810	1924.90	68.50	900	881.57	97.95
22	Lunglei	11975	8516.90	71.12	6415	5068.13	79.00
12	Lawngtlai	4125	3200.46	77.59	2905	2045.97	70.43
7	Saiha	2985	2833.44	94.92	2690	1888.68	70.21
205	TOTAL	120152	87082.39	72.48	59855	59317.99	99.10

The low level of achievement is due to non-reporting of data by some banks as mentioned below. The house requested all banks to submit the data on time in future.

Action: Axis Bank, Yes Bank, Vijaya Bank, Syndicate Bank, Punjab National Bank, IDBI Bank, Union Bank of India and Indian Overseas Bank

Agenda - 19: Target for financing of PMEGP for the Year 2018-19

The draft district-wise physical target for finance of PMEGP for the financial year 2018-19 was approved as under:

Sl. No	Name of District	Sponsored by KVIC		Sponsored by KVIB		Sponsored by DIC		Total	
		No.	M.M.	No.	M.M.	No.	M.M.	No.	M.M.
1	Aizawl	117	292.50	0	0	180	450.00	297	742.50
2	Lunglei	0	0	62	155.50	40	100.00	102	255.50
3	Champhai	0	0	60	150.00	16	40.00	76	190.00
4	Lawngtlai	0	0	36	90.00	16	40.00	52	130.00
5	Saiha	0	0	0	0	50	125.00	50	125.00
6	Kolasib	81	202.50	0	0	16	40.00	97	242.50
7	Serchhip	0	0	37	92.50	16	40.00	53	132.50
8	Mamit	0	0	50	124.50	41	102.50	91	227.00
	Total	198	495.00	245	612.50	375	937.50	818	2045.00

The Bank-wise target of loan to be sanctioned under PMEGP has also been approved as under:

BANK-WISE PMEGP TARGET OF MIZORAM FOR THE YEAR 2018-19

Sl.	Name of the Bank	KVIC			KVIB			DIC			Total		
		(Rural Area)			(Rural Area)			(Urban&Rural Area)					
		No.	M.M	Emp	No.	M.M	Emp	No.	M.M	Emp	No.	M.M	Emp
1	S.B.I	62	155.00	496	80	200.00	640	79	197.50	632	221	552.50	1768
2	MRB	93	232.50	744	120	300.00	960	70	175.00	560	283	707.50	2264
3	MCAB	25	62.50	200	33	82.50	264	40	100.00	320	98	245.00	784
4	Canara	5	12.50	40	-	-	-	10	25.00	80	15	37.50	120
5	UCO Bank	5	12.50	40	-	-	-	12	30.00	96	17	42.50	136
6	Vijaya Bank	-	-	-	-	-	-	12	30.00	96	12	30.00	96
7	U.B.I	5	12.50	40	2	5.00	16	14	35.00	112	21	52.50	168
8	BOB	-	-	-	-	-	-	10	25.00	80	10	25.00	80
9	CBI	-	-	-	-	-	-	8	20.00	64	8	20.00	64
10	PNB	-	-	-	-	-	-	8	20.00	64	8	20.00	64
11	Syndicate	-	-	-	1	2.50	8	6	15.00	48	7	17.50	56
12	ICICI	-	-	-	-	-	-	3	7.50	24	3	7.50	24
13	Axis Bank	-	-	-	-	-	-	4	10.00	32	4	10.00	32
14	HDFC Bank	-	-	-	2	5.00	16	11	27.50	88	13	32.50	104
15	IDBI	-	-	-	7	15.50	56	24	60.00	192	31	77.50	248
16	Bank of Maharashtra	-	-	-	-	-	-	4	10.00	32	4	10.00	32
17	Federal Bank	-	-	-	-	-	-	10	25.00	80	10	25.00	80
18	Bank of India	-	-	-	-	-	-	8	20.00	64	8	20.00	64
19	Indusind Bank	-	-	-	-	-	-	3	7.50	24	3	7.50	24
20	YES Bank	-	-	-	-	-	-	3	7.50	24	3	7.50	24
21	Union Bank of India	-	-	-	-	-	-	10	25.00	80	10	25.00	80
22	Indian Overseas Bank	-	-	-	-	-	-	10	25.00	80	10	25.00	80
23	Punjab & Sind Bank	-	-	-	-	-	-	6	15.00	48	6	15.00	48
24	South Indian Bank	-	-	-	-	-	-	2	5.00	16	2	5.00	16
25	Bandhan Bank	3	7.50	24	-	-	-	8	20.00	64	11	27.50	88
	TOTAL	198	495.00	1584	245	612.50	1960	375	937.50	3000	818	2045.00	6544

Branch wise Target will be approved by respective DCC meeting. The house requested all concerned banks to please achieve the target for the FY 2018-19.

Action: All Banks

Agenda - 20: Target for Finance of SHGs under NERLP for the FY 2018-19

The draft district-wise physical and financial target for finance of Self Help Groups under MzSRLM for the financial year 2018-19 was approved as under:

SI No	Name of District	SHG-BL
1	Aizawl	767
2	Lunglei	764
	Total	1531

All SHGs under NERLP are maintaining their account either at MRB or SBI only. Bank Wise & Branch wise Physical Target inter-se allocation will be approved by respective DCC meeting. The house requested all concerned banks to please achieve the target for the FY 2018-19.

Action: MRB & SBI

Agenda - 21: Annual Credit Plan (ACP) for FY 2018-19

The Annual Credit Plan (ACP) of banks in Mizoram for the FY 2018-19 has been approved as under:

(Amount in lakhs)

Segment	Achievement of 2017-18	Target for FY 2018-19
Agriculture	17403.49	32600.00
Crop Loan*	3594.51	20900.00
MSE	43382.50	73610.60
Services	27722.41	29506.73
Priority Total	88508.40	135717.33
Non priority	59317.99	87400.00
Total	147826.39	223117.33

The District-wise target of ACP for the FY 2018-19 is approved as under:

Br no	Bank	AGRI (ATL + CROP)	Crop loan (which is included in AGRI)	MSME	Services & Others	Total PSA	Non Priority Sector
101	Aizawl	16200	10890	60912.75	16003.20	93115.95	59500
15	Serchhip	2080	1190	1582.66	1237.19	4899.85	2600
23	Champhai	3480	2020	1973.3	1634.40	7087.70	4500
16	Kolasib	2740	1830	1834.92	1600.45	6175.37	4000
9	Mamit	1200	740	1141.34	1498	3839.34	2300
22	Lunglei	3630	2270	3588	3828.26	11046.26	7000
12	Lawngtlai	2080	1220	1735.85	2248.22	6064.07	4500
7	Saiha	1190	740	841.78	1457.01	3488.79	3000
205	TOTAL	32600	20900	73610.6	29506.73	135717.33	87400

The Bank-wise target of ACP for the FY 2018-19 has also been approved as under:

Bank-Wise ACP Target for the financial year 2018-2019							(Amount in lakhs)	
Br no	Bank	AGRI (ATL + CROP)	Croploan (which is included in AGRI)	MSME	Services & Others	Total PSA	Non Priority Sector	
44	SBI	8620	6850	26329.48	6481.97	41431.45	35500	
3	UCO	580	470	1335	420	2335	1300	
3	VJB	580	470	1827	480	2887	1500	
8	UBI	1530	1270	2442.51	1101.48	5073.99	3500	
2	SYN	380	320	769	334	1483	1800	
2	CBI	380	320	724	260	1364	800	
2	BOB	380	330	1218	320	1918	1000	
1	PNB	190	160	609	160	959	500	
5	IDBI	950	810	1590	769	3309	1900	
5	CAN	950	800	1119	699	2768	1700	
3	BOI	580	470	1827	480	2887	1500	
1	BOM	190	160	609	160	959	500	
1	P&SB	190	160	609	160	959	500	
1	UNI	190	160	609	160	959	500	
1	IOB	190	160	609	160	959	500	
1	IND	190	160	609	160	959	500	
83	PUB TOTAL	16070	13070	42834.99	12305.45	71210.44	53500	
4	AXIS	570	490	1380	494	2444	1300	
3	ICICI	580	470	1827	480	2887	1500	
7	HDFC	1340	1110	2342	1119	4801	2700	
1	YES	190	160	609	160	959	500	
1	FED	190	160	609	160	959	500	
1	INDUS	190	160	609	160	959	500	
1	SIB	190	160	609	160	959	500	
2	BB	380	320	724	260	1364	800	
20	PVT TOTAL	3630	3030	8709	2993	15332	8300	
85	MRB	8700	3000	16078.1	11692.8	36470.9	18500	
85	RRB TOTL	8700	3000	16078.1	11692.8	36470.9	18500	
16	MCAB	4100	1750	5379.51	2355.48	11834.99	6600	
1	MUCO	100	50	609	160	869	500	
17	CO-OP TOTAL	4200	1800	5988.51	2515.48	12703.99	7100	
205	G. TOTAL	32600	20900	73610.6	29506.73	135717.3	87400	

The meeting ended with vote of thanks offered by Shri Ralte Ralkhuma, Chief Manager (Lead Bank), Aizawl and Nodal Officer (SLBC).

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