

## **MINUTES OF THE STATE LEVEL BANKERS' COMMITTEE (SLBC) MEETING OF MIZORAM FOR THE QUARTER ENDED DECEMBER, 2019 HELD ON 14.02.2020**

The Mizoram SLBC meeting for the quarter ended December, 2019 was held at the Conference Hall, New Secretariat, Aizawl on 14.02.2020 at 11:00 a.m. The meeting was co-chaired by Shri Vanlalchhuanga, Finance Commissioner, Govt. of Mizoram and Shri Digmanu Gupta, General Manager (NW-2), State Bank of India, N.E. Circle, Guwahati. The meeting was also attended by senior officials from DFS, RBI, NABARD, Government Departments and various Banks in the State.

At the outset the SLBC Convenor, Shri L.P Lalchangkima proposed for self-introduction of members. As many as 64 members were present in the meeting. List of members who attended the meeting was shown at Annexure 'A'. At the request of SLBC Convenor, the chairman Shri Vanlalchhuanga welcomed Shri Ashok Kumar Das, Dy. Secretary, DFS, GOI with traditional cap and bag for attending the SLBC Meeting of Mizoram for the first time. Shri A.K. Das in his introductory speech told the committee that he is one of the members of SLBC Meeting from Government of India side and is very happy to be in the meeting this time. After that the chairman handed over a farewell gift to Pu Ralte Ralkhuma who will be retiring from service in March 2020 for his works as SLBC Co-ordinator, as this will be his last meeting.

Thereafter, SLBC Convenor requested the chairman to give opening remarks. Shri Vanlalchhuanga welcome the everyone in the meeting hall and Shri A.K. Das, Dy. Secretary DFS in particular and he expect a more regular attendance from the Ministry of Finance in future meetings as well. He said he is happy to see that many senior functionaries of various banks from outside the state attended the meeting this time and told that the Chief Secretary had instructed during the course of last meeting, that Zonal Manager ranked senior officers should represent their bank in the meeting as junior officers could not make decision on behalf of their bank. He said that the Chief Secretary could not chair today's meeting as there is an urgent Council of Ministers' meeting at the same time as there is Budget Session starting from next Monday. He requested bankers to give information on account balance(s) of government departments/offices, if asked by the office of the Accountant General or from Finance Department as the department is monitoring the fund position of state government. He also asked bankers to be very careful and sincere in reporting of daily transactions in government accounts as wrong reporting could adversely affect the financial position of the state.

Shri Digmanu Gupta, General Manager (NW-2), SBI and co-chairman in his opening remarks welcomed the chairman and all members present in the meeting. He said that this time we could hold the meeting within the stipulated time i.e. within 45 days after the end of the quarter and appreciated the government and SBI as the convener bank. He said that the SBI, with the sponsored bank, has 129 branches (44+85) out of the total of 217 in the entire state. He also said that as many as 28 banks are operating in the state and there are 320 nos. of Business correspondents and 174 ATMs. He also said that CD ratio has come down to 37.77% which is due to increase in deposit from compensation of land for construction of road. He said that priority sector lending is comfortable at 55.29% of the total advances. He however said that agriculture advance is low which is a concern for us. He requested bankers to sanction KCC loan to all beneficiaries of PM Kisan in the state for which nation-wide campaign is going on. He also said that as many as 586 new housing loan under Credit Link Subsidy Scheme. He

added that CLSS is a good social welfare scheme extended by banks. He also said that overall achievement of the ACP target under priority sector up to December 2019 is 28% which is very low. The achievement under agriculture is still lower i.e. 12% only at the end of December 2019. The achievement under crop loan is 2% only. The achievement under PMEGP is 264 as against the target of 815. The achievement under NRLM is 458 as against the target of 3887. He told that we have only one and half month left in current year and request bankers to work harder to achieve the annual targets.

Thereafter, Shri LP Lalchangkima, AGM (SBI) started the proceeding and welcomed 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 21.11.2019 for the quarter ended September, 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 21<sup>st</sup> November, 2019.** ATR seen, explained and approved by the committee.

**3. Progress on Roadmap for providing banking services in every village having population below 2000:** The committee reviewed the achievement and said many banks have done nothing for providing banking services in the allotted village. The Committee opined that the action taken report of most of the banks on the subject is not acceptable. The meeting requested all banks to complete coverage of all allotted villages under roadmap either by opening brick and mortar branch or by appointing BC within March, 2020. Banks are also advised to find ways in collaboration with MzSRLM for appointment of BC.

**(Action: All allotted Banks)**

**4. Re-allocation of allotted villages to other banks:** The following banks have requested reallocation of villages allotted to them to other banks citing reasons of distance from Aizawl, Difficult terrain, Corporate BC conveyed inability to appoint Agent, nearest to MRB Branch from the village and being under RBI PCA and cannot open a new branch/BC.

- (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.Tinghmun and Zohmun villages under R.D. R.D. Block

However, the Committee also opined that since the HDFC Bank can appoint BC Agent at interior rural centres, there should be no problem with other banks also and no reallocation of villages to other banks should be done.

**5. Opening of ATM at Bethlehem Veng and Republic Veng:** Bethlehem Veng falls under the sub-service area of PNB. The representative of PNB told that they intended to open a branch at Aizawl in the next financial year and ATM also will be opened Bethlehem Vengthlang locality simultaneously. Likewise, Republic Vengthlang falls under the sub-service area of YES Bank. The representative of Yes bank told that they will be able to give the report on survey within March 2020.

**(Action: PNB & YES Bank)**

## **6. Review of credit disbursement by banks:**

**Achievement under Annual Credit Plan (ACP) of the State, Priority Sector Lending:** The overall achievement of the ACP target under priority sector up to December 2019 is reported as 28%. Segment-wise achievement is shown below:

(Amount In crores)

<b>Segment</b>	<b>Target</b>	<b>Achieved up to December 2019</b>	<b>percentage</b>
Agriculture	520.00	62.10	12%
Crop Loan*	243.00	5.85	2%
MSE	883.51	219.62	25%
Services	304.67	189.69	62%
<b>Priority Total</b>	<b>1708.18</b>	<b>471.41</b>	<b>28%</b>
Non priority	770.00	683.73	89%
<b>Total</b>	<b>2478.18</b>	<b>1155.14</b>	<b>46.61%</b>

There are 3 banks who reported **Zero** achievement on Annual Credit Plan under priority sector for FY 2019-20 up to December 2019. These banks are IOB, Federal and Yes Bank.

The committee requested banks to work harder during the remaining one and half months to achieve maximum.

**(Action: Banks)**

## **7. Flow of credit to MSMEs:**

The committee was told that there is achievement of Rs.222.36 crs. under MSME finance up to December 2019, a positive growth of Rs.37.23 crs. as against December 2018. The total loan outstanding under the portfolio as on December 2019 is Rs.1367.47 crs. and increased by Rs.446.77 crs. over December, 2018. Meanwhile 11 banks are having a negative growth against the corresponding quarter last year. Names of negative growth banks are: BOM (-1.10 crs.), Indian (-0.09crs.), IOB (-6.54 crs.), PNB (-0.67 crs.), P&SB (-0.01 cr.), Syndicate (-4.64 crs.) Axis (-0.05 crs.) Federal (-0.53 crs.) HDFC (-17.98 crs.) Yes (-1.74 crs.) and MUCO (-0.11 crs.).

**8. Flow of credit to Housing for All (HFA):** The house was told that the total advances outstanding on Housing for All (HFA) as on December 2019 is 1634 dwelling units amounting to Rs.94.90 crs. There was an increase of 468 dwelling units over March 2019. A sum of Rs.12.17crores was disbursed during the FY 2019-20 up to December 2019. It was also reported that 15 banks shown Zero achievement. They are IOB, PSB, UCO, Union, Axis, Bandhan, Federal, HDFC, ICICI, IDBI, Indusind, NESFB, SIB, MUCO 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:** IOB, PSB, UCO, Union, Axis, Bandhan, Federal, HDFC, ICICI, IDBI, Indusind, NESFB, SIB, MUCO and Yes Bank

**9. 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 to the quarter ended December 2019 is reported as under:

(Amt. in crores)

SINo	Particulars (Scheme)	Target Nos.	Achievement/ Disbursement Nos	Amount
1	DAY-NRLM	3887	458	5.64
2	DAY-NULM SEP- Individual	400	152	2.69
3	DAY-NULM SEP- Group	100	11	0.37
4	DAY-NULM SHG B'k-Linkage	300	10	0.37
6	MUDRA (Sishu)		1856	6.01
7	MUDRA (Kishore)		940	22.20
8	MUDRA (Tarun)		237	18.54
9	Stand-Up India		476	31.39
10	PMEGP	815	264	5.88

There are 6 banks that do not report sanction of loan under MUDRA during the quarter. They are: Axis, Bandhan, Federal, NESFB, Yes Bank and MUCO Bank. Banks that do not report sanction of loan under PMEGP up to the quarter are: BOB, BOI, BoM, CBI, Indian, PSB, Union, Axis, Bandhan, Federal, HDFC Bank, ICICI Bank, Indusind bank, SIB and Yes Bank. The committee advised all banks to dispose of all pending GSS applications at the earliest for increasing the credit portfolio.

**(Action: Axis, Bandhan, Federal, NESFB, Yes Bank and MUCO Bank)**

**10. KCC loans:** There is a YoY negative growth of 881 on units in KCC loan sanctioned for the FY 2019-20 as on December 2019 vis-à-vis December 2018. The Committee has requested to all banks to improve their credit portfolio in Agriculture by achieving the ACP target.

**(Action: All Banks)**

**11. Crop insurance under PMFBY and related issues:** The committee was told that crop loan insurance under PMFBY scheme will be implemented in the state from Rabi season of current year.

## **12. 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 December 2019 over December 2018. The total loan sanctioned up to December 2019 is 49 amounting to Rs.0.98 crore as against 24 loans amounting to Rs.1.07 crore in December 2018.

## **13. Progress under SHG-bank linkage**

The committee was told that there is a growth of 681 in units and amount of Rs.9.98 crs. on financing Direct SHG-bank linkage as on December 2019 vis-à-vis December 2018.

**14. CD Ratio & related issues:** The Details of Deposits Advances and CD Ratio were presented to the committee wherein the CD ratio was shown as 37.77% with a YoY negative growth of 2.75% as on December, 2019. Bank-wise CD ratio table is shown at annexure-II

It was also told that Axis, Federal, ICICI, NESFB and Yes Bank are having less than 20% CD ratio and the Committee has requested these banks to improve their CD ratio in the next Quarter.

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

**15. Position of NPAs in respect of schematic lending:** The position of NPA under schematic etc. as on 31.12.2019. In Priority Agri. Rs.64.46 crores, in Priority MSE is Rs. 122.33 crores, Priority Education is Rs.1.11 crores, Priority Housing is Rs.34.48 crores, in PMEGP is Rs.65.45 Crs. and NRLM/SGSY is Rs.0.52 crores.

**16. Recovery of Priority Advances:** The position of recovery under various priority sector advances/schemes as on 31.12.2019 is reported as under: In PMEGP is Rs.4.60 crores out of Rs.9.23 crores, NRLM is Rs.0.0311 crore out of Rs.0.0321 crore, PSA (Agri) is Rs.0.18 crores out of Rs.0.49 crores, PSA (Crop loan) is Rs.0.06 crore out of Rs.0.31 crore, in PSA (Industry) Rs.19.75 crores out of Rs.39.57 crores and in PSA (Services & Ors) is Rs.57.55 crores out of Rs.73.09. Out of total demand of Rs.161.73 crores amount in priority sector advances, the recovery amounts to Rs.95.68 Crores

**17. Certificate Cases and Recovery of NPAs:** The position of recovery under Bakijai cases as on 31.12.2019 is as under: Number of Pending Cases at the close of the Quarter is 669 with an amount of Rs.11.17 **crores** at the close of the Quarter. 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)**

**18. Position of Social Security Schemes as on December 2019:** During the year up to the quarter, PMJDY, PMJJBY, PMSBY and APY No are 7694, 7559, 15951 and 526 respectively.

As on December '19 quarter, the cumulative nos. are 451121, 67676, 108433 and 6835 respectively. The committee told bankers to enrol more eligible customers under the scheme.

**(Action: All banks)**

**19. Discussion on policy initiatives of the Central/State Government/RBI (Industrial Policy, MSME Policy, Agriculture Policy, Start-Up Policy, etc.), and expected involvement of banks:** At the initiative of the SLBC Sub-Committee NABARD has commissioned a study on assessment of credit requirement and gaps in respect of agriculture and allied sector. The representative from NABARD told the committee that the collection of information from villages was done by Rural Development Department and expected to receive the questionnaire documents shortly. The representative of RD department also told having completed collection of information and will submit the documents to NABARD soon.

**(Action: NABARD/RD Dept.)**

**20. Review of functioning of RSETIs:**

**20.1 RSETI at Aizawl:** The RSETI at Aizawl reported having imparted training to 740 candidates from April 2019 to December 2019. As many as 600 candidates have been settled out of which 448 were credit linked. As many as 10 Sensitisation programs and 89 Awareness Program have been conducted. Details of reimbursement claim, received and pending are as under:

**Claim on Reimbursement of Training Expenses from the Ministry of Rural Development, Government of India (through MzSRLM):**

<u>Year</u>	<u>Claim</u>	<u>Received</u>	<u>Pending</u>
2011-17	Rs.15,23,820.00	Rs. 15,23,820.00	Nil
2017-18	Rs.11,56,024.00	Nil	Rs.11,56,024.00
2018-19	Rs.14,55,368.00	Nil	Rs.14,55,368.00
<b>TOTAL</b>	<b>Rs.41,35,212.00</b>	<b>Rs.15,23,820.00</b>	<b>Rs.26,11,392.00</b>

**Claim on Reimbursement of Training Expenses from KVIC:**

<u>Year</u>	<u>Claim</u>	<u>Received</u>	<u>Pending</u>
2018-19	Rs.10,12,460.00	Rs.10,12,460.00	Nil
2019-20	Rs.37,56,115.00	Rs.35,06,285.00	Rs.2,49,830.00
<b>TOTAL</b>	<b>Rs.47,68,575.00</b>	<b>Rs.45,18,745.00</b>	<b>Rs.2,49,830.00</b>

At the request of the Director, RSETI Aizawl the committee told bankers to sponsor candidates of PMEGP as soon as loans were sanctioned.

**(Action: All banks)**

**20.2 RSETI at Kolasib:** The Sub-Committee meeting on Improving Rural Infrastructure and credit absorption capacity dated 01.04.2019 had requested banks to volunteer to sponsor RSETI at all districts in the state. It was also reported that the MRB was open to sponsor RSETI at Kolasib. The committee, therefore, decided MRB to sponsor and establish RSETI at Kolasib as early as possible.

**(Action: MRB)**

**20.3 RSETI in Lunglei:** The earlier meetings held on 28.06.2019 and 09.10.2019 had entrusted the HDFC Bank to find ways to sponsor RSETI in Lunglei district and communication was sent in this regard. The representative from HDFC Bank promise the committee to take up the matter to their controlling office within 15 days and will report to the SLBC within March 2020. The committee once again requested the HDFC Bank to consider sponsoring RSETI at Lunglei favorably.

**(Action: HDFC)**

## 21. Banking Related Cyber Frauds, phishing, etc.

The representative of the Police Department told the committee that there are as many as 25 complaints on cyber-crime relating to financial transactions. The number of complaints is declining year by year. In the year 2017 complaints received on cyber-crime were 17, in 2018 the number was 3, in 2019 and 2020 the number was 2 each. Preventive measures taken are conducting awareness program at colleges and public meeting, display of information to guard against cyber-crimes in print media as well as through television.

## 22. 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
	<b>TOTAL</b>	<b>3565</b>	<b>1720</b>	<b>5285</b>	<b>7005.00</b>	<b>7005.00</b>

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
<b>Grand Total</b>		<b>3565</b>	<b>1720</b>	<b>5285</b>	<b>7005.00</b>	<b>7005.00</b>

23. **Concerns of DFS:** Shri Ashok Kumar Das, Dy. Secretary, DFS, GOI highlighted the concerns of DFS as follows:

- i) Differences in data relating to Social Securities and PMJDY account between SLBC data and DFS data should be reconciled.
- ii) Trend of disbursement under agriculture credit is very low.
- iii) All beneficiaries of PM Kisan should be linked with KCC loan and saturated during the special campaign from 10.02.2020 to 24.02.2020.
- iv) Data feeding should be error free as there is huge difference with DFS.

The meeting was finally concluded with a vote of thanks by Shri Susanta Kr Sahoo, Deputy General Manager (SLBC), SBI, LHO, Guwahati.

Sd/-  
Co-Chairman, SLBC (Mizoram),  
Shri Vanlalchhuanga, Finance Commissioner, Govt. of Mizoram  
and Shri Digmanu Gupta, General Manager (NW-2),  
SBI, N.E. Circle



Annexure-I

**LIST OF PARTICIPANTS IN THE SLBC (MIZORAM) MEETING  
FOR DECEMBER 2019 QUARTER HELD ON 14.02.2020**

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

1	Shri S.N. Mallick	General Manager	NABARD	Aizawl
2	Shri C. Sangpu Vaiphei	Asst. General Manager	RBI	Aizawl
3	Shri K. Samuel Lianggosiam	Manager	RBI	Aizawl
4	Shri Vikash Agarwal	Manager	SIDBI	Aizawl

**(B) State & Central Government officials**

1	Shri Vanlalchhuanga	Commissioner (Finance)	Govt. of Mizoram	Aizawl
2	Shri A.K. Das	Deputy Secretary (DFS)	Govt. of India	New Delhi
3	Shri Lalramsanga Sailo	Addl. Secy. (Planning)	Govt. of Mizoram	Aizawl
4	Shri James Lalsiamliana	Jt. Director (Agri. Dept.)	Govt. of Mizoram	Aizawl
5	Shri C. Vanlalmawia	Jt. Dir. (S.W. & T.A. Dept.)	Govt. of Mizoram	Aizawl
6	Dr. Thangkungi	Jt. Director (A.H. & Vety.)	Govt. of Mizoram	Aizawl
7	Ms Zosiamliani	Dy. Director (Horti.)	Govt. of Mizoram	Aizawl
8	Shri L.R. Dingliana	Supt. of Police (Crime)	Govt. of Mizoram	Aizawl
9	Shri Kishore Jn. Bhosale	State Director, KVIC	Govt. of India	Aizawl
10	Shri Zoremthara	Under Secy. (R.D. Dept)	Govt. of Mizoram	Aizawl
11	Shri VL Nghakmawia	Research Officer (UD&PA)	Govt. of Mizoram	Aizawl
12	Shri JH Biakdikluanga	MFS, UD&PA	Govt. of Mizoram	Aizawl
13	Ms Kroszarmawii	SMM, UD&PA	Govt. of Mizoram	Aizawl
14	Shri Lunzosang	SMM(FI), MzSRLM	Govt. of Mizoram	Aizawl
15	Ms Laldinpuii	D.D. (Com & Industries)	Govt. of Mizoram	Aizawl
16	Ms V. Lalmuanpuii	A.C., (DC Office) Aizawl	Govt. of Mizoram	Aizawl

**(C) Convenor Bank**

1	Shri Digmanu Gupta	General Manager(NW-2)	S.B.I. , L.H.O.	Guwahati
2	Shri Sushanta Sahoo	D.G.M. (SLBC)	S.B.I. , L.H.O.	Guwahati
3	Shri LP Lalchangkima	R.M.(SLBC)	S.B.I., R.B.O.	Aizawl
4	Shri Ralte Ralkhuma	C.M.(SLBC)	S.B.I., R.B.O.	Aizawl
5	Ms Lalnilawmi	Chief Manager(LB)	S.B.I., L.B.O.	Aizawl
6	Ms Lalhlupuii	Chief Manager(LB)	S.B.I., L.B.O.	Lunglei
7	Shri Lawmvel Langel	Lead District Manager	S.B.I., L.B.O.	Champhai
8	Shri Henry L. Hrahssel	Director	SBI-RSETI	Aizawl
9	Shri Asim Jyoti Das	Chief Manager(LB)	S.B.I., L.B.O.	Kolasib

**(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 Amal Sarkar	General Manager	Mizoram Rural Bank	Aizawl
4	Shri Subashish Roy	Gen. Manager	IDBI Bank	Kolkata
5	Shri B. Ashik	F. Gen. Manager	Central Bank of India	Kolkata
6	Shri S.R. Singh	Dy. Gen. Manager	Canara Bank	Silchar
7	Shri Subrata Sarkar	DGM & CRM	I.O.B	Guwahati
8	Shri N.C. Das	Zonal Manager	Punjab & Sind Bank	Guwahati
9	Shri Naveen Deshmukh	A.G.M.	IPP Bank	Shillong
10	Shri Dibyendu Majumdar	Cluster Head	Yes Bank	Silchar
11	Shri Rajnis Sarda	Cluster Dead	HDFC Bank	Aizawl
12	Shri Krishendu Mondal	Cluster Head	Bandhan Bank	Silchar
13	Shri Anup Kr. Singha	Zonal Head	NESF Bank	Guwahati
14	Shri John Lalawmpuia	Cluster Head	NESF Bank	Aizawl
15	Shri C. Vanlalhlamuana	Branch Manager	Bank of India	Aizawl
16	Shri Dorendro Athokpam	Branch Manager	Union Bank of India	Aizawl
17	Shri Paul Peringuttu	Branch Manager	Federal Bank	Aizawl
18	Shri J. Baite	Branch Manager	Punjab National Bank	Aizawl
19	Ms Thanluna Gangmei	Dy. Manager	Bank of Maharashtra	Aizawl
20	Shri Lalruatkima	C.M.	UCO Bank	Aizawl
21	Shri Kundan Kumar	Branch Manager	United Bank of India	Aizawl
22	Shri Gautam Wangkhem	Branch Manager	Axis Bank	Aizawl
23	Shri Utsaf Dey	Branch Manager	Indian Bank	Aizawl
24	Shri Justin Jose	Branch Manager	South Indian Bank	Aizawl
25	Shri P.Singsit	Branch Manager	Punjab & Sind Bank	Aizawl
26	Shri himangshu Gurung	Branch Manager	ICICI Bank	Khatla
27	Ms Ramlianthari	Sr Manager	Bank of Baroda	Aizawl
28	Ms R. Zothansangi	Dy. Manager	Yes Bank	Aizawl
29	Shri Lalhruaizela	Branch Manager	NEDFI	Aizawl
30	Ms Zorampari	Branch Head	Bandhan Bank	Aizawl
31	Shri Lalnuntluanga	Branch Manager	IPP Bank	Aizawl
32	Shri Priyam Nag	Branch Head	IDBI Bank	Aizawl
33	Shri Gin Lian Khup	Branch manager	I.O.B	Aizawl
34	Shri Manoj Kesriar	Branch Manager	Canara Bank	Aizawl
35	Shri Lalrohluna Pakhuangte	Branch Manager	Central Bank of India	Aizawl

## Bank Wise Business and Credit Deposit Ratio of Mizoram in the FY2019-2020 as on date 31-12-2019

(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	CDR2 of Dec 2018
1	BOB	31910.00	11497.00	0	11497.00	36.03	36.03	0	11497.00	36.03	35.95
2	BOI	3614.00	2655.00	0	2655.00	73.46	73.46	0	2655.00	73.46	60.34
3	BOM	630.64	957.13	0	957.13	151.77	151.77	0	957.13	151.77	143.24
4	CAN	3608.11	5675.93	0	5675.93	157.31	157.31	0	5675.93	157.31	217.69
5	CBI	6407.94	2368.46	0	2368.46	36.96	36.96	0	2368.46	36.96	39.16
6	IND	160.73	303.24	0	303.24	188.66	188.66	0	303.24	188.66	156.68
7	IOB	928.00	1111.00	0	1111.00	119.72	119.72	0	1111.00	119.72	96.05
8	PNB	2990.00	5939.00	0	5939.00	198.63	198.63	0	5939.00	198.63	195.04
9	PSB	914.43	513.56	0	513.56	56.16	56.16	0	513.56	56.16	60.01
10	SBI	468097	160319	0	160319	34.25	34.25	39701.00	200020	42.73	30.18
11	SYN	1467.03	1256.71	0	1256.71	85.66	85.66	0	1256.71	85.66	74.84
12	UBI	20139.00	8964.00	0	8964.00	44.51	44.51	0	8964.00	44.51	46.00
13	UCO	27739.00	7748.00	0	7748.00	27.93	27.93	0	7748.00	27.93	34.00
14	UNI	1157.27	538.18	0	538.18	46.50	46.50	0	538.18	46.50	56.40
<b>Public</b>	<b>Total</b>	<b>569763.15</b>	<b>209846.21</b>	<b>0</b>	<b>209846.21</b>	<b>36.83</b>	<b>36.83</b>	<b>39701.00</b>	<b>249547.21</b>	<b>43.8</b>	<b>33.62</b>
1	AXIS	37389.95	6865.06	0	6865.06	18.36	18.36	0	6865.06	18.36	23.44
2	BANDHAN	12671.13	3579.84	0	3579.84	28.25	28.25	0	3579.84	28.25	34.65
3	FED	2529.39	362.76	0	362.76	14.34	14.34	0	362.76	14.34	17.96
4	HDFC	34918.86	14066.11	0	14066.11	40.28	40.28	0	14066.11	40.28	35.19
5	ICICI	13065.71	1601.21	0	1601.21	12.26	12.26	0	1601.21	12.26	6.70
6	IDBI	16500.00	5761.12	0	5761.12	34.92	34.92	0	5761.12	34.92	37.49
7	INDUS	13039.98	13927.17	0	13927.17	106.8	106.8	0	13927.17	106.8	
8	NESFB	9024.29	842.92	0	842.92	9.34	9.34	0	842.92	9.34	582.49
9	SIB	3717.17	1457.36	0	1457.36	39.21	39.21	0	1457.36	39.21	5.38
10	YES	78341.00	680.00	0	680.00	0.87	0.87	0	680.00	0.87	13.42
<b>Private</b>	<b>Total</b>	<b>221197.48</b>	<b>49143.55</b>	<b>0</b>	<b>49143.55</b>	<b>22.22</b>	<b>22.22</b>	<b>0</b>	<b>49143.55</b>	<b>22.22</b>	<b>35.44</b>
1	MZRB	335491.90	143558.36	0	143558.36	42.79	42.79	63316.00	206874.36	61.66	49.63
<b>RRB</b>	<b>Total</b>	<b>335491.90</b>	<b>143558.36</b>	<b>0</b>	<b>143558.36</b>	<b>42.79</b>	<b>42.79</b>	<b>63316.00</b>	<b>206874.36</b>	<b>61.66</b>	<b>49.63</b>
1	MCAB	119337.91	66995.34	0	66995.34	56.14	56.14	0	66995.34	56.14	61.34
2	MUCO	6868.00	3598.98	0	3598.98	52.40	52.40	3208.52	6807.50	99.12	55.01
<b>All Banks Total</b>		<b>1252658.44</b>	<b>473142.44</b>	<b>0</b>	<b>473142.44</b>	<b>37.77</b>	<b>37.77</b>	<b>106225.52</b>	<b>579367.96</b>	<b>46.25</b>	<b>40.44</b>
<b>Grand</b>	<b>Total</b>	<b>1252658.44</b>	<b>473142.44</b>	<b>0</b>	<b>473142.44</b>	<b>37.77</b>	<b>37.77</b>	<b>106225.52</b>	<b>579367.96</b>	<b>46.25</b>	<b>40.44</b>