

राज्य स्तर बैंकरों समिति, मिजोरम STATE LEVEL BANKERS' COMMITTEE, MIZORAM

LBO Copy
Aizawl



कार्यसूची सह पृष्ठभूमि पत्र
तिमाही बैठक (दिसम्बर, 2017 का)
दिनांक : **18/04/2018** समय: **10:00 A.M.**
स्थान: सचिवालय सम्मेलन हॉल
नया सचिवालय परिसर, आइजोल



संयोजक :
भारतीय स्टेट बैंक
क्षेत्रीय व्यापार कार्यालय
आइजोल - 796 001

AGENDA-CUM-BACKGROUND PAPER
QUARTERLY MEETING FOR DECEMBER, 2017
DATE : **18/04/2018** TIME: **10:00 A.M.**
VENUE: SECRETARIAT CONFERENCE HALL
NEW SECRETARIAT COMPLEX, AIZAWL

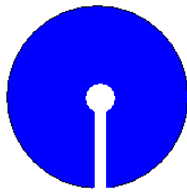
CONVENER :
STATE BANK OF INDIA
REGIONAL BUSINESS OFFICE
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**STATE LEVEL
BANKERS' COMMITTEE MEETING
FOR MIZORAM**



(AGENDA NOTES FOR THE QUARTER ENDED DECEMBER 2017)

DATE : 18.04.2018

Time : 10:00 A.M.

Venue : Secretariat Conference Hall

CONVENER

**STATE BANK OF INDIA
LEAD BANK OFFICE
AIZAWL-796001
MIZORAM**

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GENERAL INFORMATION ON THE STATE OF MIZORAM

CONVERNOR OF SLBC: STATE BANK OF INDIA

A. Administrative Set-up:

Sl. No.	District	Population				
		Person	Males	Females	Rural	Urban
1	Aizawl	400,309	199,270	201,039	85,555	314,754
2	Champhai	125,745	63,388	62,357	77,216	48,529
3	Kolasib	83,955	42,918	41,037	37,077	46,878
4	Lawngtlai	117,894	60,599	57,295	97,064	20,830
5	Lunglei	161,428	82,891	78,537	92,676	68,752
6	Mamit	86,364	44,828	41,536	71,465	14,899
7	Saiha	56,574	28,594	27,980	31,464	25,110
8	Serchhip	64,937	32,851	32,086	32,918	32,019
	TOTAL	1,097,206	555,339	541,867	525,435	571,771

- B. Autonomous District Councils : 3 (Lai, Chakma and Mara)
- C. Sub-Divisions : 23
- D. R D Block : 26
- E. Villages : 830 (2011 census)
Inhabited : 704
Uninhabited : 126
- F. State Capital : Aizawl
- G. Percentage of Urban population : 52.11%
- H. Literacy : 91.58 %
- I. Sex Ratio (Female per 1000 males) : 976
- J. Average population per bank branch : 5486
- K. Total Cropped Area : 132,634 Hectares
- L. Net area sown : 130,049 Hectares
- M. Gross Irrigated Area : 16,170 Hectares
- N. Main Crops : Paddy, Maize, Pulses,
Oilseeds, Banana, Sugarcane

Abbreviations used in the booklet (Specimen)

Sl.No.	Abbreviations	Expansion
1	SBI	State Bank of India
2	UCO	UCO Bank
3	VJB	Vijaya Bank
4	PNB	Punjab National Bank
5	UBI	United Bank of India
6	BOB	Bank of Baroda
7	SYN	Syndicate Bank
8	CBI	Central Bank of India
9	IDBI	Industrial Development Bank of India Bank
10	AXIS	Axis Bank Ltd.
11	ICICI	ICICI Bank Ltd.
12	HDFC	Housing Development Finance Corporation Bank Ltd.
13	MCAB	Mizoram Co-Op Apex Bank Ltd.
14	MZRB	Mizoram Rural Bank.
15	MUCO	Mizoram Urban Cooperative Development Bank Ltd.
16	CAN	Canara Bank
17	BOI	Bank of India
18	YES	Yes Bank Ltd.
19	IND	Indusind Bank Ltd.
20	FED	Federal Bank Ltd.
21	BOM	Bank of Maharashtra
22	SIB	South Indian Bank Ltd
23	IOB	Indian Overseas Bank
24	PSB	Punjab & Sind Bank
25	UNI	Union Bank of India
26	BANDHAN	Bandhan Bank Ltd.
27	INDIAN	Indian Bank
28	NEDFI	North Eastern Development Financial Corporation Ltd.
29	SIDBI	Small Industrial Development Bank Of India

List of Invitees

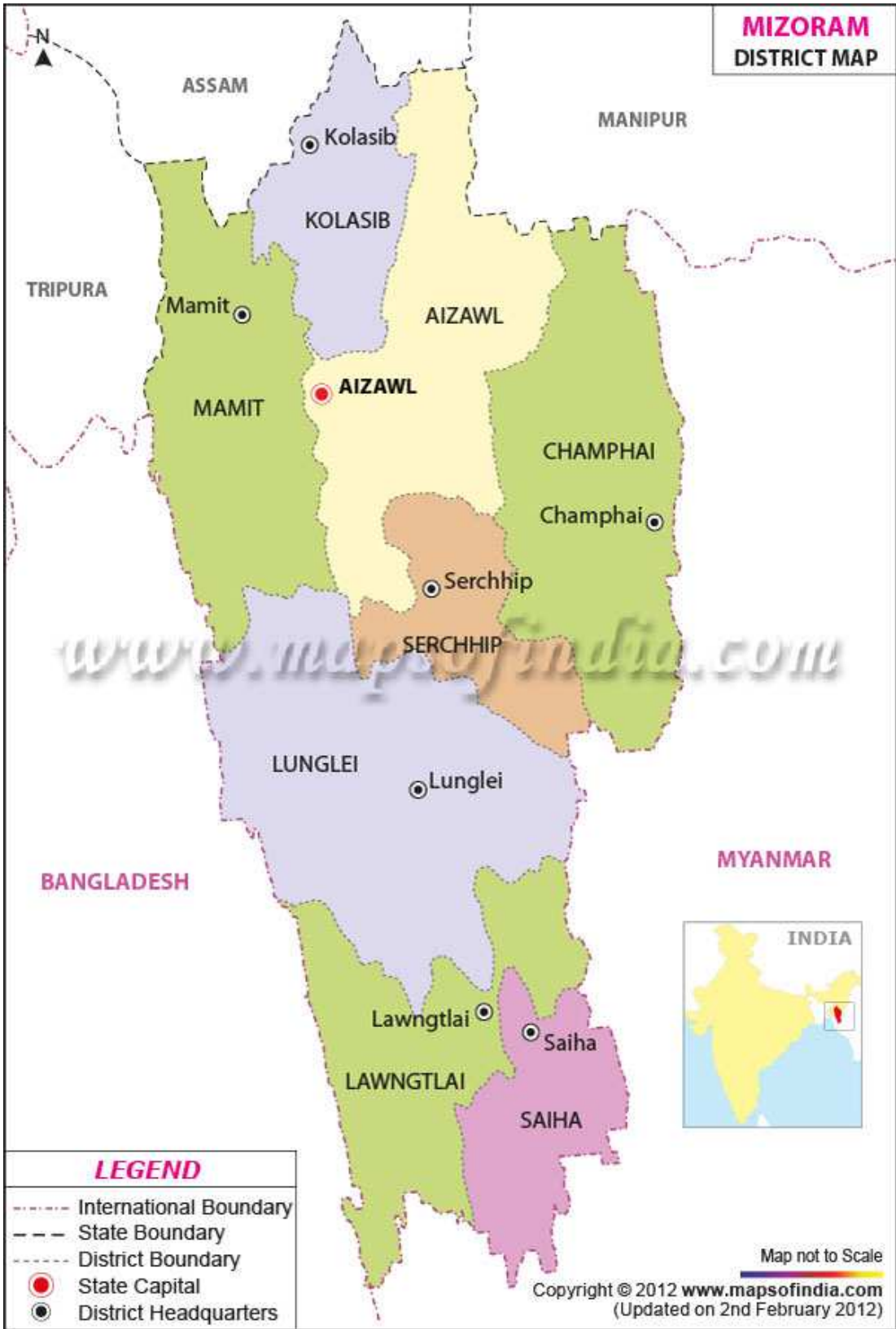
Note: The Chief Secretary of the State should co-chair the SLBC with the CMD of the convenor Bank. The Chief Minister / Finance Minister should be invited to attend the meeting and where he/she does so, may be requested to Chair the same. Other members participation should be of the appropriate level. For Banks it should be preferably by the Controllers of bank branches.

Sl. no	Members	Sl. no	Members
1	Chief Secretary, GOM	38	Regional Manager, SBI RBO, Aizawl
2	Finance Commissioner, GOM	39	Dy. Gen. Manager, UBI Regional Office, Silchar
3	Secretary Finance, GOM	40	Zonal Manager UCO, Guwahati
4	Secretary RD Deptt. GOM	41	Regional Manager CBI, Guwahati
5	Director Agriculture Deptt. GOM	42	Circle Head PNB, Guwahati
6	Director Horticulture Deptt. GOM	43	Regional Manager Syndicate Bank, Guwahati
7	Director Fisheries Deptt. GOM	44	Asstt. Gen. Manager, BOB, Guwahati
8	Director AH & Vety. Deptt. GOM	45	General Manager, Canara Bank, Guwahati
9	Director Industries Deptt. GOM	46	Zonal Manager, BOM, Kolkata
10	Director Trade & Commerce, GOM	47	Dy. Zonal Manager, Bank of India, Guwahati Zone
11	Director UD & PA Deptt. GOM	48	Regional Head, Federal Bank, Guwahati
12	Director RD Deptt. GOM	49	Sr. Vice President, AXIS Bank Guwahati
13	Director IF & SL Deptt. GOM	50	Zonal Head, ICICI (NE & North Bengal)
14	Director Social Welfare, GOM	51	Cluster Head (N.E.- II) HDFC Bank Ltd. Guwahati
15	Dy. Commissioner Aizawl District, Aizawl	52	Regional Head (NE), Indusind Bank, Guwahati
16	Director KVIC Aizawl	53	Cluster Business Leader, Yes Bank, Shillong
17	Project Director DRDA, Aizawl District	54	Chairman MRB, Aizawl
18	Project Director SLMC, RD Deptt. Aizawl	55	Managing Director MCAB, Aizawl
19	CEO, Mizoram State Rural Livelihood Mission	56	General Manager, MUCO, Aizawl
20	Project Director SJSRY, UD & PA Deptt. GOM	57	Dy. Gen. Manager, IDBI, Guwahati
21	Chief Executive Officer MKVIB, Aizawl	58	Dy. Gen. Manager, Vijaya Bank, Guwahati
22	Registrar Coop. Societies, Aizawl	59	Zonal Manager, P&SB, Guwahati
23	Chief Engr. Minor Irrigation, Aizawl	60	Regional Manager, IOB, Guwahati
24	Secretary, NLUP Board, Aizawl	61	Dy. Gen. Manager, Union Bank, Guwahati
25	Director Sainik Welfare, Aizawl	62	Dy. Gen. Manager, South Indian Bank, Kolkata
26	Joint Director (Handloom & Handicrafts), Directorate of Industries, GOM	63	General Manager, BSNL, Aizawl
27	Asstt. Director (Handicrafts) O/O The Dev. Commissioner, Handicrafts. Govt. of India	64	Br. Manager, National Insurance Co. , Aizawl
28	Director, DFS, Ministry of Finance, GOI, New Delhi	65	Br. Manager, Oriental Insurance Co., Aizawl
29	Development Commissioner (Handlooms), Ministry of Textiles, GOI	66	Br. Manager, United India Insurance Co. , Aizawl
30	General Manager (RPCD), RBI, Guwahati	67	Br. Manager, New India Assurance Co. , Aizawl
31	General Manager, NABARD, Aizawl	68	Sr. Manager, LIC, Aizawl
32	Gen. Manager SIDBI, Guwahati	69	Chief Manager, LBO, Aizawl
33	Br Manager, North Eastern Development Finance Corpn. (NEDFI), Aizawl	70	Chief Manager, LBO, Kolasib
34	Postmaster General, Mizoram	71	Chief Manager, LBO, Lunglei
35	Assistant Director, MSME-DI, Aizawl	72	Chief Manager, LBO, Champhai
36	Commissioner/Secretary, LE & IT, GOM	73	
37	Secretary, ICT, GOM	74	

Note: 1. Leave or absence must be recorded. If appropriate level of official is not in a position to attend he/she must nominate the next person on the hierarchy.

Note: 2. In view of the large membership of the SLBC, it would be desirable for the SLBC to constitute sub committees for specific task.

**MIZORAM
DISTRICT MAP**



Selected economic indicators, Mizoram

Sl. No.	Items	Ref. Year	Unit	Particulars
1.	Geographical Area	2011 Census	'000sq km.	21081Sq.km
2.	Population	2011 Census	In lakh	10.97
3.	Density	-do-	Persons per Sq. Km.	52 per sq km
4.	Sex Ratio	-do-	Females per '000 Males	976
5.	Percentage of Urban Population to the total population	-do-	%	52.11 %
6.	Decadal Growth Rate	1991-2011	Percentage	23.48 %
7.	Population Below Poverty Line (As per Planning Commission estimates)	1999-2000	-do-	109,129
8.	Literacy rate : Persons	2011 Census	-do-	91.33
9.	Gross State Domestic Product (GSDP) at factor cost : (i) At current prices (2004-05 series)	2009-2010	Rs in lakhs	688,975
10.	Per Capita Income at current prices during 2009-10 (2004-05 series)	2009-2010	-do-	53,624

District wise Population (as per 2011 census)

Sl. No.	DISTRICT	Population	MALE	FEMALE	Sex Ratio (Females per 1000 males)	Geographical Area (Sq. Km.)	Density of population (per Sq. Km.)
1.	Aizawl	400309	199270	201039	1009	3576	112
2.	Mamit	86364	44828	41536	927	3025	29
3.	Kolasib	83955	42918	410378	956	1382	61
4.	Champhai	125745	63388	62357	984	3185	39
5.	Serchhip	64937	32851	32086	977	1421	46
6.	Lunglei	161428	82891	78537	947	4536	36
7.	Lawngtlai	117894	60599	57295	945	2557	46
8.	Saiha	56574	28594	27980	979	1399	40
	MIZORAM	1097206	555339	541867	976	21081	52

**** Information to be collected from respective state Govt. website..**

**AGENDA ITEMS FOR SLBC MEETING
FOR THE QUARTER ENDED DECEMBER 2017**

Agenda – 1: Adoption of minutes: The minutes of State Level Bankers' Committee meeting held on 19.12.2017 for the quarter ended September 2017 was circulated to all members. Since there is no request for amendment the house may adopt the minutes.

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

Financial Inclusion in 115 backward districts	<p>The Government of India, Department of Financial Services, New Delhi vide letter to the cghairman/MD & CEO of all Public Sector Banks and Convener of State Level Bankers Committee vide letter F.No. 9/22/2012-FI (C-54005) dated 15th February, 2018 has identified 115 backward districts in the country which included Mamit district in Mizoram. The DFS has requested that:</p> <p>a) All bank accounts in such district should be seeded with Aadhaar by March 31st.</p> <p>b) The disbursement of Mudra loan during 2017-18 should be at least 25% more than the previous year.</p> <p>c) All bank account holders should be entolled under Pradhan Mantra Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantra Suraksha Bima Yojana (PMSY).</p> <p>d) It also requested to organize meeting of DLCC in each of these districts in February, 2018 and</p> <p>e) Efforts have to be continued additionally to ensure access to banking services in 115 backward districts through activation of adequate banking outlets including business correspondents by February 28, 2018.</p> <p>➤ The DCC/DLRC Meeting was held at Mamit on 28.02.2018 and discussed how to follow up the above instructions.</p>
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Agenda-3: Follow up action on the decision of SLBC meeting dated 19.12.2017:

No.	Action to be taken	Action taken report
1	<p>Interest Subvention on crop loans:</p> <p>The representative of NABARD told the house that no claim of interest subvention on crop loans has been received from MCAB & MRB till date whereas the last date is 25.12.2017. The representatives of MCAB & MRB told that they will submit the claim within the stipulated time.</p> <p style="text-align: center;">Action: MCAB & MRB</p>	<p>The MCAB & MRB reported having already submitted claim of interest subvention on crop loans to NABARD on 29.12.2017 & 17.10.2017 respectively. However, the claims were returned by NABARD due to non-availability of Auditor's Certificate.</p>
2	<p>Signing of Memorandum of Understanding (MOU) between MRB & NERLP:</p> <p>The representative of MRB told that signing of Memorandum of Understanding (MOU) between MRB & NERLP will be done within 2 to 3 days.</p> <p style="text-align: center;">Action: MRB & NERLP</p>	<p>Memorandum of Understanding (MOU) between MRB & NERLP not yet been signed.</p>

3	<p>Credit achievement of Government Sponsored Schemes under NRLM through MzSRLM:</p> <p>As many as 22 loans amounting to Rs.26.90 lakhs has been reported as sanctioned to SHGs sponsored by MzSRLM under the scheme up to September, 2017. Since the target for the FY 2017-18 is very high banks are requested to sanction loans to all eligible SHGs sponsored by MzSRLM to achieve the target.</p> <p>Action: MRB/ MCAB/SBI/MzSRLM</p>	<p>The achievement is significantly higher at the end of quarter ended December 2018 i.e. 182 loan sanctioned amounting to Rs.186.00 lakhs.</p>
4	<p>Credit target and achievement of PMEGP:</p> <p>The house requested the sponsoring agencies to help banks to trace out such applicants and banks as well should inform the sponsoring agencies also about untraceable applicants. The house also requested all banks to complete sanctioning of loans under the PMEGP quickly as final quarter of the year is approaching and dispose of all applications well on time otherwise at the end of the year we will do in a hurry and not do justice to the beneficiaries.</p> <p>Action: DIC/KVIB/KVIC/all banks</p>	<p>The total achievement under the scheme is reported as 295 units in December 2017 as against 106 units September, 2017.</p>
5	<p>Credit target and achievement under Self Employment Programme (SEP) under NULM:</p> <p>The total achievement under the scheme is reported as 106 units amounting to Rs.4.52 crores during April 2017 to September, 2017. The representative of UD&PA department of Mizoram requested bankers to continue sanction of loan to the SEP beneficiaries sponsored by MzNULM and to claim interest subsidy from the department.</p> <p>Action: All Banks</p>	
6	<p>Opening of branch at other centers</p> <p>The representative of MRB told the house having obtained license for opening a branch at Sakawrdai and identified the building and the branch is expected to be opened within December 2017. Appointment of BC for Bukpui village will be done after appointment of National BC for the bank for which proposal is in progress.</p> <p>Action: MRB</p>	<p>MRB is opening a branch at Sakawrdai within March 2018.</p>

8	<p>Opening of Banking Outlet/Part-time banking Outlet:</p> <p>It was decided that all banks having an allotted villages under RBI roadmap where population is more than 2000 should immediately carry out viability survey of all individual villages for opening of brick and mortar branch or a Banking Outlet.</p> <p>Action: BOB/HDFC Bank/MRB/MCAB/SBI/VJB</p>	
9	<p>Sub-Service Area of Banks</p> <p>The LDM, Kolasib reported that bank managers in Kolasib & Mamit district do not know the SSA/villages allotted to them. The house requested the SLBC Convener to provide the list of SSA/villages to these banks.</p> <p>Action: SLBC Convener</p>	List of SSA/villages since provided to these banks & LDM, Kolasib.
10	<p>Opening of Banking Outlet/Part-time banking Outlet:</p> <p>The representative of RBI told having issued a Rationalisation of Branch Authorisation Policy-revise guidelines vide letter RBI/2016-17/306 DBR.No.BAPD. BC. 69/22.01.001/ 2016-17 May 18, 2017 to all Domestic Scheduled Commercial Banks (Excluding Regional Rural Banks), to enable them to open a Banking Outlet/Part-time Banking Outlet at unbanked villages.</p> <p>Banks who are allotted villages where population is more than 2000 are: SBI - 7, MRB - 7, VJB - 1, BOB - 1, HDFC - 1 and MCAB - 1.</p>	
11	<p>Banking Plan for Piggery Development in Mizoram:</p> <p>The representative of NABARD told that people are interested in Piggery Development Plan where banks have already financed. NABARD will distribute the scheme in January 2018 for discussion in the next meeting.</p> <p>Action: NABARD/SLBC</p>	
12	<p>Loan sanctioned under Stand Up India (SUI) scheme:</p> <p>A total of 12 loans amounting to Rs.2.13 crores were sanctioned under the scheme during the year up to September 2017. The house requested banks to sanction at least 2 (two) loans each by all branches.</p> <p>Action: All Banks</p>	The number of loans has increased to 25 amounting to Rs.4.72 crores up to December 2017.

13	<p>Report on Financial Literacy Campaign /Financial Literacy Centers</p> <p>FLCs: In terms of the RBI guidelines the FLCs are advised to conduct special camps for a period of one year beginning April 1, 2017 on "Going digital" through UPI and *99# (USSD)".</p> <p>Rural branches of banks: Rural branches of banks are henceforth required to conduct only one camp per month (on the Third Friday of each month after branch hours).</p> <p>Action: MRB/SBI and all LDMs</p>	<p>No report has been received on conduct of Special or Target Specific camps from FLC during the quarter ended 31.12.2017.</p> <p>Altogether 26 rural branches reported having conducted the camp during the period under review.</p>
14	<p>CSS under Pradhan Mantri Awas Yojana - Urban (PMAY-Urban)</p> <p>Since no data has been made available by banks under the scheme, the house decided that banks should submit the data in a separate letter to the Chief Manager (Lead Bank) from the quarter ended December, 2017 before 15/01/2018. The house also requested the SLBC Convener to take up the matter with the concerned authority to incorporate the menu in the dynamic site of onlineslbcne.nic.in.</p> <p>Action: All Banks/SLBC Convener</p>	<p>As many as 147 loans amounting to Rs.851.86 lakhs have been sanctioned up to December, 2017.</p>
15	<p>Social Security Schemes</p> <p>Since the achievement is very low i.e. PMJJBY-38846, PMSBY-60580 and APY-1652 in the entire state the house requested banks to try to cover all eligible savings bank account holder of their bank. The CM(Lead Bank), Aizawl is requested to conduct campaign at DC office, Aizawl.</p> <p>Action: Chief Manager (Lead Bank), Aizawl / DC Aizawl</p>	<p>The Chief Manager (Lead Bank), Aizawl had conducted the campaign at DC office, Aizawl on 5th February, 2018.</p>
16	<p>Rural Self Employment Training Institute (RSETI)</p> <p>The Director of SBI-RSETI, Aizawl told the house having submitted claim for reimbursement of training cost of Rs.16.56 lakhs to the MzSRLM who in turn told having submitted the demand to the Government of Mizoram. The RD Department, Government of Mizoram is requested to pursue the matter with the MoRD with a reminder.</p> <p>Action: SBI/MRB/MCAB/Syndicate bank/BOM/P&SB and RD Dept.</p>	<p>The RD Department since submitted reminder to the RD Ministry for release of the amount.</p>

17	<p>CD Ratio:</p> <p>The representatives of banks with less than 20% CD ratio told the house that they will be able to achieve not less than 20% CD ratio by the end of FY 2017-18.</p> <p>Action: Union Bank, ICICI Bank, Yes Bank, Federal Bank and South Indian Bank</p>	<p>The CD ratio of these banks as on 31.12.2017 is as under:</p> <table border="0"> <tr> <td>UNI</td> <td>41.57</td> </tr> <tr> <td>FED</td> <td>10.76</td> </tr> <tr> <td>ICICI</td> <td>4.74</td> </tr> <tr> <td>YES</td> <td>16.97</td> </tr> <tr> <td>SIB</td> <td>6.71</td> </tr> </table>	UNI	41.57	FED	10.76	ICICI	4.74	YES	16.97	SIB	6.71
UNI	41.57											
FED	10.76											
ICICI	4.74											
YES	16.97											
SIB	6.71											
18	<p>Agricultural Advances:</p> <p>Agriculture advances at the end of September 2017 was Rs.436.74 crores out of a total advance of Rs. 3365.35 crores which is 12.98% whereas the benchmark is 18%. The house requested bankers to extend more loans under agriculture during the FY 2017-18 to achieve the stipulated bench mark.</p> <p>Action: All Banks</p>	<p>The position of agriculture loan as on 31.12.2017 is Rs.452.49 crores which is 13.91% of the total advance i.e. Rs.3456.37 crores.</p>										
19	<p>KCC Loans:</p> <p>As the achievement under KCC loan (i.e. Rs. 2630.54 lakhs) is very low, the house requested all bank branches in Sub-Urban centers to finance KCC.</p> <p>Action: All Banks</p>	<p>The position of KCC loan as on 31.12.2017 is Rs.3261.34 lakhs.</p>										
20	<p>Security related issues on banking:</p> <p>The representative of Police department told the house that there have been many instances of complaints regarding sell of bank accounts by residents of Mizoram which was used by miscreants for cheating different persons. He said that a time will come when they will file regular case against those people. The house requested bankers to give awareness to their customers on the matter.</p> <p>Action: All Banks</p>	<p>Banks have since taken necessary steps to educate new customers to resist themselves from selling of bank account.</p>										
21	<p>Recovery under Bakijai cases</p> <p>The house was told that as many as 136 cases amounting to Rs.54.85 Lakhs were settled under Bakijai cases during the quarter and there are 1465 pending cases at the end of the quarter. The house requested banks to utilize Bakijai scheme for recovery of loan in a more beneficial way.</p> <p>Action: All Banks</p>	<p>The recover under Bakijai cases for the quarter ended December, 2017 was Rs.0.94 lakhs.</p>										

Agenda – 4: Development in Banking operation in the State:

Deposits: There is an increase of Rs.373.15 crores in aggregate deposits at the quarter ended December, 2017 over the March, 2017 quarter and an increase of Rs.996.44 crores over December, 2016.

Advances: There is an increase of Rs.308.60 crores as at the quarter ended December, 2017 over the March, 2017 quarter and an increase of Rs.430.82 crores over December, 2016.

CD Ratio in the State as on 31.12.2017:

There is a slight increase of 1.08% to 41.81% as on December, 2017 from 40.73 on September, 2017 and by 1.93% from 39.88% on March, 2017.
(Bank-wises position at Annexure-III at Page No. 20).

FY & Quarter ended	Deposit	Advance	CD Ratio
FY 2017-18 December 2017	827558.79	345972.33	41.81%
FY 2017-18 September 2017	826360.95	336535.67	40.73%
FY 2017-18 June 2017	798394.77	324312.42	40.62%
FY 2016-17 March 2017	790243.93	315112.61	39.88%
FY 2016-17 December 2016	727915.18	302890.26	41.61%
FY 2016-17 September 2016	727288.17	289567.16	39.81%

343668.8 Rs. In lakh

Banks with less than 20% CD ratio are: (a) Federal Bank = 10.76%, (b) ICICI Bank = 4.74%, (c) South Indian Bank = 6.71%, and (d) Yes Bank = 16.97%

District- wise CD ratio for December 2017 quarter:

The District-wise CD ratio is given below.
(Bank-wise at Annexure – IV at Page No. 21-44)

(Rs.in lakh)

District	Deposit	Advance	CD Ratio of Dec. 2017	CD Ratio of Sept. 2017	CD Ratio of June 2017	CD Ratio of March 2017	CD Ratio of Dec 2016
AIZAWL	633207.90	221175.90	41.76%	35.03%	33.87%	32.65%	34.57%
LUNGLEI	59528.20	32869.56	55.22%	52.75%	53.60%	55.23%	51.58%
KOLASIB	26291.20	12655.83	48.14%	49.15%	43.79%	43.04%	47.43%
MAMIT	13541.26	6699.23	49.47%	48.24%	39.98%	44.39%	42.55%
LAWNGTLAI	22876.46	24564.18	107.38%	88.57%	105.86%	110.08%	118.53%
SAIHA	15415.54	17865.52	115.89%	89.23%	108.36%	115.25%	110.88%
CHAMPAI	33348.41	19092.04	57.25%	57.44%	57.20%	62.35%	60.82%
SERCHHIP	23349.80	11050.07	47.32%	46.18%	47.39%	50.80%	48.61%
Total	827558.80	345972.30	41.81%	40.73%	40.62%	40.14%	41.61%

Priority Sector Advances as on 31.12.2017:

There is a positive growth of Rs.951.70 crores as at the quarter ended December, 2017 over March, 2017. (See details at Annexure-VII at Page No. 32)

(Rs. In lakh)

Total Advances	Priority sector advances	Percentage	Stipulated Benchmark
345972.30	210963.73	60.98%	40%

Agenda – 5: Agricultural Advances

a) Total Agricultural Advances

There is a positive growth of Rs.208.86 crores in agriculture for the quarter ended December, 2017 over March, 2017.

(See details at Annexure – VIII at Page No. 34)

(Rs. in lakh)

Total advance	Total AGL Advance	Percentage	Stipulated Benchmark
345972.30	45249.04	13.08%	18%

b) Agl. loans sanctioned up-to the quarter ended December 2017:

Crop Loans	1548.89	
Term Loans	9094.56	
Total	10643.45	(Annexure –VI at Page No. 25)
New KCC issued	3172	
Cumulative position of KCC	32809	(Annexure – XIII at Page No. 38)

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

Total of ACP

Particulars	As on March of FY 16-17	As on December 2017 of FY 17-18
Target	110373.73	180007.00
Achievement	126875.97	87254.68
Percentage	114.98%	48.47%

Summary Segment Wise:

Rs. In Lakh

Segment	Target	Achieved	percentage
Agriculture	27300.00	10643.45	38.99%
Crop Loan*	17500.00	1548.89	8.85%
MSE	33735.00	18937.89	56.14%
Services	59117.00	21234.9	35.92%
Priority Total	120152.00	50821.59	42.30%
Non priority	59855.00	36433.09	60.87%
Total	180007.00	87254.68	48.47%

* Included in Agriculture.

The position of district-wise achievement of ACP as on 31.12.2017 is as under:

(Bank-wise details at Annexure-IV at Page No. 25-30)

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	%
99	Aizawl	84760	36601.88	43.18	42100	24708.55	58.69
15	Serchhip	4490	2194.62	48.88	1680	993.84	59.16
22	Champhai	4495	2058.97	45.81	365	1475.77	404.32
16	Kolasib	4512	1834.51	40.66	2800	1175.21	41.97
10	Mamit	2810	1294.48	46.07	900	815.2	90.58
22	Lunglei	11975	4440.3	37.08	6415	4042.95	63.02
12	Lawngtlai	4125	1370.08	33.21	2905	1662.68	57.24
7	Saiha	2985	1026.75	34.4	2690	1558.89	57.95
203	TOTAL	120152	50821.59	42.3	59855	36433.09	60.87

Agenda - 7: Review of progress in financing MSME sector:

There is a positive growth of Rs.59.42 crores as on December 2017 over March, 2017 whereas and Rs.192.60 crores over December, 2016.

The Sub-Segment-wise growth is as under: (Amount in lakhs)

Sub-Segment	Outstanding as on Dec. 2016	Outstanding as on March, 2017	Outstanding as on Dec. 2017	Growth% (YoY)
Micro Enterprise	21817.29	30713.65	30896.95	41.62%
Small Enterprise	9884.29	14638.10	19870.56	101.03%
Medium Enterprise	743.00	859.49	1385.96	86.53%
Total	32893.52	46211.24	52153.47	60.79%

(Bank-wise details at Annexure-XV at Page No. 40)

Agenda -8: Review of performance under MUDRA (PMMY) Loan:

As many as 6894 loans amounting to Rs.85.56 crores were sanctioned under the scheme during the year up-to December, 2017 are shown below:

(Details at Annexure-XVI at Page No. 41) (Amount in lakhs)

Sl.No.	Sub-Segment	No. of loan sanctioned	Amount of loan sanctioned
1	Sishu	3889	1742.23
2	Kishore	2774	5083.66
3	Tarun	231	1730.30
	TOTAL	6894	8556.19

Agenda 9: Review of achievement under Stand Up India (SUI) scheme:

As many as 25 loans amounting to Rs.4.72 crores were sanctioned during the year up to December 2017 under the scheme. (Bank-wise details at Annexure-XVII at Page No. 42)

The Sub-Segment-wise details are shown below: (Amount in lakhs)

Sl.No.	Sub-Segment	No. of loan sanctioned	Amount of loan sanctioned
1	Women (General)	2	35.00
2	Minority	0	0
3	SC	3	57.00
4	ST	20	380.00
5	OBC	0	0
	TOTAL	25	472.00

Meanwhile Aizawl district has been sorted out as a best-performing district under the Stand Up India Scheme as reported by the Mission Office, Stand Up India, New Delhi.

Agenda-10: Review of achievement under Credit Linkage to Housing for all (HFA):**(a) Pradhan Mantri Gramin Awas Yojana (PMAY-G):**

No report has been received on sanctioning of loans under this scheme till Dec. 2017.

(b) Credit Linked Subsidy Scheme (CLSS) under (PMAY-Urban)

As many as 147 home loan amounting to Rs.851.86 lakhs was sanction under the scheme up to December 2017. (Bank-wise details at Annexure – XXI at Page No. 46).

Agenda – 11: Review of achievement under PMEGP:

The revised target for FY 2017-18 received from KVIC is 473 projects with Margin Money of Rs.945.66 lakhs for employment of 3784 people. As many as 304 new loans with MM amounting to Rs. 320.74 lakhs have been reported sanctioned up to the quarter ended December, 2017. (Bank-wise details of achievement at Annexure – XXXI at Page No. 56)

Agenda – 12: Review of achievement under NRLM:

The total achievement under NRLM is 1072 loans amounting to Rs.25.69 crores. The target is 2725 units amounting to Rs 17.50 crores. The MRB reported higher achievement and will appraise the house. (Details at Annexure – XXXII at Page No. 57)

Agenda – 13: Review of achievement under NULM:

The total achievement under NRLM is 1072 loans amounting to Rs.25.69 crores. The target is 2725 units amounting to Rs 17.50 crores. The MRB reported higher achievement and will appraise the house. The report received from UD&PA Dept. is shown below: (Bank-wise details shown at Annexure – XXXIII at Page No. 59)

Physical achievement Nos.				Amount Rs. in Lakhs			
SEP-I	SEP-G	SHG-BL	Total	SEP-I	SEP-G	SHG-BL	Total
229	11	24	264	457.68	39.40	36.53	533.61

Agenda – 14: Security related issues on banking:

The DGP, Mizoram will appraise the house on issues relating to security on banking services.

Agenda – 15: Roadmap for providing banking services in every villages**Village having population below 2000 - Progress report for the Quarter ended December, 2017** (Details in the Annexure – XLIV at Page No. 70)

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		
662	17	18	24	49	2	93	0	110

a) Opening of bank branches at villages having population above 2000:

In terms of the RBI Roadmap for providing banking facilities to villages having above 2000 population, as per Census of 2011, there are 18 villages where bank branch is yet to be opened. (Details at Annexure – XLV at Page No. 71)

Agenda – 16: Financial Literacy Campaign/Financial Literacy Centre’s Report

Out of 67 rural branches of banks only 26 branches have conducted Financial Literacy Camps during the quarter. No Camps were conducted by Financial Literacy Centres during the quarter.

Agenda – 17: Social Security Schemes

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 Jan Dhan Yojana (PMJDY) in respect of the state is as under: (Bank-wise details at Annexure-XXVIII at Page No. 53)

State	PMJJBY	PMSBY	APY	PMJDY Account
TOTAL	40495	64300	2161	450916

Agenda – 18: Opening of new branch/Banking Outlet/Part-time Banking Outlet:

The following recommendations are to be discussed and approve by the house.

- (1) Farkawn (Champhai District):** A joint request has been received from Village councils of 6 villages of Farkawn and its surrounding villages for opening of a SBI or any other nationalized bank. The total population of the villages is **5397** as per census of 2011. The nearest bank from Farkawn village is MRB, Khawbung branch which is about 45 kms. However, Farkawn village falls under the SSA of MRB. The DCC meeting of Champhai District had recommended opening of a branch of MRB.
- (2) Lungpho (Serchhip District):** Application has been received from the village council of Lungpho and Ngentiang villages, who are neighboring each other, for opening of either a bank branch or Banking Outlet. There are 5 villages which are nearby each other and the population of these villages is **3167** as per 2011 census. The nearest bank from Lungpho village is MRB, Chhingchhip branch which is about 65 kms. The DCC meeting of Serchhip district had recommended opening of a branch at Lungpho village as it is centrally located among these villages. Lungpho village falls under the SSA of SBI.
- (3) Banking Outlets/Part-time Banking Outlets:** In terms of the resolution of meeting convened by RBI, Aizawl on 17.01.2018 the SLBC Convener has selected 5 villages each from all districts for opening of Banking Outlet/Part-time Banking Outlet. The DCC meeting of Champhai and Serchhip districts had recommended the selected villages for opening of Banking Outlet/Part-time Banking Outlet by SBI as shown below:

District	Date of DCC Meeting	Village-1	Village-2	Village-3	Village-4	Village-5
Champhai	13.02.2018	Melbuk	Kelkawng	N. Khawbung	Ngur	Vapar
Serchhip	07.03.2018	Sialhau	Thentlang	Hriangtlang	Hualtu	Piler

Agenda – 19: Target for financing of SEP under DAY-NULM for the Year 2018-19

The UD&PA Department has submitted a draft district-wise physical target for finance of Self Employment Program (SEP) under DAY-NULM for the financial year 2018-19 as under and requested the house for approval of the same.

Sl No	Name of District	SEP-I	SEP-G	SHG-BL
1	Aizawl	135	30	80
2	Champhai	50	10	35
3	Kolasib	35	10	30
4	Lawngtlai	30	10	30
5	Lunglei	50	10	35
6	Mamit	35	10	25
7	Saiha	30	10	30
8	Serchhip	35	10	35
9	Total	400	100	300
	Loan limit	@ Rs.2.00 lakh Per head	@ Rs.5.00 lakh Per Group	@ Rs.1.00 lakh Per SHG

Bank Wise & Branch wise Physical Target for SEP under DAY-NULM for the Year 2018-19 may be allocated by Task Force Committee in each District.

Agenda – 20: Adoption of 2000 dwelling Units under Credit Link Subsidy Scheme (CLSS) for the financial Year 2018-19.

The UD&PA Department, Government of Mizoram has submitted a town-wise draft physical target for adoption of financing 2000 dwelling Units under Credit Link Subsidy Scheme (CLSS) for the financial Year 2018-19 which was approved by the State Level Sanctioning & Monitoring Committee under the chairmanship of Chief Secretary, Government of Mizoram on 28.02.2018 for the following city/towns:

Sl. No	Name of city/ town	Total population Census 2011	Total Nos. of Households	%-wise allocation of Dwelling Units under CLSS for 2018-19	No. of DUs as per percentage	No. of DU allocated for 2018-19
1	Aizawl	314754	62951	46.87	937.46	1000
2	Lunglei	68752	13750	10.24	204.77	200
3	Champhai	48529	9706	7.23	144.54	150
4	Lawngtlai	20830	4166	3.10	62.04	60
5	Saiha	25110	5022	3.74	74.79	70
6	Kolasib	46878	9376	6.98	139.62	140
7	Serchhip	32019	6404	4.77	95.36	100
8	Mamit	14899	2980	2.22	44.37	40
9	Bairabi	4320	864	0.64	12.87	10
10	Biate	2277	455	0.34	6.78	10
11	Darlawn	3769	754	0.56	11.23	10
12	Hnahthial	7187	1437	1.07	21.41	20
13	Khawhai	2496	499	0.37	7.43	10
14	Khawzawl	13518	2704	2.01	40.26	30
15	Lengpui	3282	656	0.49	9.78	10
16	N. Kawnpui	7732	1546	1.15	23.03	20
17	North Vanlaihphai	3602	720	0.54	10.73	10
18	Sairang	5950	1190	0.89	17.72	20
19	Saitual	11619	2324	1.73	34.61	20
20	Thenzawl	7259	1452	1.08	21.62	20
21	Tlabung	4554	911	0.68	13.56	10
22	Vairengte	10554	2111	1.57	31.43	20
23	Zawlunam	11617	2323	1.73	34.60	20
	Total	671507	134301	100	2000	2000

Bank Wise & Branch wise Physical Target inter-se allocation of Dwelling Units may be done by Task Force Committee in each District.

Agenda - 21: Sustainable Development Goals (SDGs) 2030.

The Planning & Programme Implementation Department (Research & Development Branch), Government of Mizoram, under instruction from NITI Ayug, Government of India, New Delhi has requested the SLBC to arrive at a specific goals to be achieved by the year 2030 in respect of the following parameters:

Sl No.	Development Schemes	Indicator	Baseline data (2015-16)	2020	2025	2030
1	Atal Pension Yojana (APY)	No. of Subscribers	369	1000	4000	7000
2	Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)	No. of Subscribers	34503	60000	100000	150000
3	Crop loan	No. of farmers covered	12929	15000	18000	22000
4	No. of bank Account holders	No. of Account holders	857015	958000	975000	1000000
5	ATM	No. of ATM per 1.00 lakh population	14	18	22	25
6	CD Ratio	%age of credit over deposits	44.19	46.00	48.00	50.00

Agenda - 22: Any other with the permission of the chair

**Minutes of the State Level Bankers' Committee (SLBC) Meeting of Mizoram
For the quarter ended December 2017**

The SLBC meeting of Mizoram for the quarter ended December, 2017 was held at the Conference Hall, New Secretariat, Aizawl on 18.04.2018 (Wednesday) at 10:00 a.m. under the Chairmanship of Shri Lalnunmawia Chuaungo, IAS, Principal Secretary (Finance), Govt. of Mizoram. Ms Lalremsangi, Chief Manager, SBI who represented the SLBC Convener welcomed the Chairman, other senior government officials, GM from RBI and all Banker participants in the meeting. She thanked the chairman for giving an opportunity for holding of the meeting in spite of his busy schedule. She told the house that the SLBC meeting which is to be held every quarter could not be held on time within March 2018. She regretted for not being able to hold the meeting as per the calendar schedule. After that she requested the chairman for his opening remarks.

The Chairman thanked the SLBC Convener and welcomes all the members. He told the house that he is in the Finance Department, Government of Mizoram will be associated with the SLBC meetings in future as well. He proposed for self introduction of the members. As many as 51 members/invitees attended the meeting (Copy of the attendance sheet attached at Annexure-A). As many Head of departments deputed their representative, the chairman told the house that the head of the office/organisation, henceforth, attend the meeting in future so that the action points that emerges from the discussion are followed up properly.

Thereafter, with the permission of the chairman Smt. Lalremsangi, the representative of Convener SLBC from SBI Regional Business Office, Aizawl then 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 September 2017 held on 19.12.2017 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/RBI/NABARD instructions regarding financial inclusion:

a) Financial Inclusion in 115 backward districts:

The Government of India, Department of Financial Services, New Delhi has identified **Mamit** district in Mizoram as of 115 backward districts in the country and has requested that: all bank accounts in such district should be seeded with Aadhaar by March 31st, 2018, the disbursement of 25% more Mudra loan during 2017-18 than the previous year, enrolment of all bank account holders under Pradhan Mantra Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantra Suraksha Bima Yojana (PMSY) and efforts have to be continued additionally to ensure access to banking services in 115 backward districts through activation of adequate banking outlets including business correspondents by February 28, 2018. The DCC/DLRC Meeting was held at Mamit on 28.02.2018 and discussed how to follow up the above instructions. The house requested the convener to incorporate the status as on 31st March 2018 in the next meeting. The chairman desired that PMJDY account should be opened for all eligible people so that every poor people will get access to banking service and Planning Department, Government of Mizoram should be invited in the meeting henceforth.

Action: SLBC Convener

Agenda-3: Interest Subvention on crop loans:

The house requested MCAB & MRB to get the auditor's certificate early and to resubmit the claim to NABARD as soon as possible.

Action: MCAB & MRB

Agenda-4: Signing of Memorandum of Understanding (MOU) between MRB & NERLP:

Memorandum of Understanding (MOU) between MRB & NERLP not yet been signed as a result . The MRB representative told the delay was due to rumours of another agency taking over the NERLP. It was clarified that the NERLP has been established to look after states of Mizoram, Nagaland, Sikkim and Tripura whereas another agency i.e. NERCOM has been established to look after states like Assam, Manipur, Meghalaya and Arunachal Pradesh and such rumours bear no truth. The Chairman requested the MRB to take financing of SHGs under NERLP as an opportunity rather than as a challenge. The house requested the MRB to expedite signing of MOU. It was also decided to send letter to the MRB from SLBC in this regard.

Action: MRB / NERLP / SLBC Convener

Agenda-5: Achievement of Government Sponsored Schemes under NRLM through MzSRLM:

As many as 22 loans amounting to Rs.26.90 lakhs has been reported as sanctioned to SHGs sponsored by MzSRLM in the last meeting. The achievement is significantly higher at the end of quarter ended December 2018 i.e. 182 loan sanctioned amounting to Rs.186.00 lakhs. The target is 1072 loans with an amount of Rs. 1044.00 crores. The chairman requested bankers to have 100% achievement in the scheme so that the rural people will be able to develop to the desired goal.

Action: All banks/SLBC Convener

Agenda-6: Achievement under PMEGP:

The representative of KVIC told the house that achievement under the scheme is 629 units in March 2018 as against the revised target of 473. It was mentioned that the sponsoring agencies sourced the loan proposal only in the third quarter of the year and banks can not complete the formalities on time. The house requested the agencies to sponsoring the application early henceforth.

Action: DIC/KVIC/KVIB

The house also decided that PMEGP beneficiaries should henceforth be given EDP training at RSETI also in future as there is only RSETI in the portal for claiming the subsidy.

Action: KVIC/KVIB/Industry Department/SBI-RSETI

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

The representative of MzSULM in UD&PA Department told the house that banks sanctioned 292 loans to individuals out of the target of 350, 11 loans sanctioned to groups out of the target of 100 and only 24 loans were sanctioned to SHGs out of the target of 300 groups up to March 2018. The representative of MzSULM also told that some banks insist on collateral security from the applicants and many loan applications were turned due to this. It was clarified that as per instruction of the RBI vide para. 4.2 Collateral under Chapter-IV of RBI/FIDD/2016-17/37 Master Direction FIDD.MSME & NFS.3/06.02.31/2016-17 dated July 21, 2016 banks are mandated not to accept collateral security in the case of loans up to Rs.10 lakh extended to units in the MSE sector. The house requested banks to follow the instruction in this regard. The MzSULM also told that they are ready for joint recovery with banks in case of NPA loans if required. The house requested Bankers to sanction all loan applications sourced by the MzSULM.

Action: All Banks/MzSULM

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 for installation of V-sat. He told that the V-sat engineer will visit the villages shortly and the branch will be operational once V-sat is installed at the premises. The representative of MRB also told that they will require security from the state government to which the chairman, who is also in charge of Home Department told that there is no security problems in the area as the state government had recently entered into MOU on peace agreement with the then underground people who had since surrendered all their arms accordingly. The house requested the MRB to make the branch at Sakawrdai village operational as soon as possible.

Action: MRB

Farkawn (Champhai District): The house discuss the request received from the Village Council of Farkawn village for opening SBI branch at their village and request the SBI to find possibility for opening a branch thereat as soon as possible.

Action: SBI

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

No progress report has been received from banks for opening of brick and mortar branch or a Banking Outlet / part-time banking Outlet under RBI roadmap in villages where population is more than 2000. There are 18 villages in the state at present having more than 2000 population as shown below:

VILLAGES WITH POPULATION ABOVE 2000 TO 5000 WHERE BRANCH IS TO BE OPENED					
SL NO	DIST	NAME OF VILLAGE	POPULATION	ALLOTTED TO	Remarks
1	MAMIT	KAWRTETHAWVENG	2008	SBI	
2		RAJIBNAGAR	3530	SBI	
3		DAMPARENGPUI	2156	MRB	
4		SILSURI	3349	MRB	
5		MARPARANORTH	2129	MRB	
6	KOLASIB	N.THINGDAWL	3111	MRB	
7		HORTOKI	2544	MRB	
8		SAIPHAI	2052	SBI	
9		SAIPUM	2359	SBI	
10	AIZAWL	LOWER SAKAWRDAI	2505	VJB	MRB opening a branch
11		PHUAIBUANG	2134	BOB	
12	CHAMPAI	VAPHAI	2252	HDFC	
13		FARKAWN	2700	MRB	
14	SERCHHIP	KEITUM	2022	MRB	
15	LUNGLEI	MAR'S'	2511	SBI	
16		TUICHAWNG	2464	MCAB	
17		CHERHLUN	2235	SBI	
18		THINGSAI	2241	SBI	
BANK BRANCH TO BE OPENED BY					
SBI	7	VJB	1	HDFC	1
MRB	7	BOB	1	MCAB	1

The house requested the concerned 7 banks to visit the villages and arrange to appoint BC/CSP and open a banking outlet/Part-time Banking Outlet there as early as possible and to be liberal in remunerations. The chairman also request the SLBC to put up a note regarding problems on appointment of BC/CSP in the state to him.

Action: BOB/HDFC Bank/MRB/MCAB/SBI/Vijaya Bank/SLBC

b) Opening of Banking Outlet/Part-time Banking Outlet:

The house recommended opening of Banking Outlet/Part-time banking outlet in the following villages by SBI as soon as possible.

(1) Serchhip District: (i) Lungpho, (ii) Sialhau, (iii) Thentlang, (iv) Hriangtlang, (v) Hualtu and (vi) Piler

(2) Champhai District: (i) Melbuk, (ii) Kelkang, (iii) N. Khawbung, (iv) Ngur and (v) Vapar

Action: SBI

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

The representative of NABARD told that a sum of Rs.8.00 crores was disbursed in the state as subsidy to farmers who avail loan from banks under Piggery Development Plan. The chairman wanted to have AH & Veterinary Department of the state government to undertake publicity of the scheme to the general public so that all needy people in the state will be able to avail of the scheme. (Unfortunately no representative from AH & Veterinary Department do not attend the meeting). The chairman also told NABARD to increase the subsidy allocation for Mizoram and to report to him if there is any problem with their corporate office.

Action: AH&Vety Dept./NABARD/SLBC

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

The house was told that as many as 25 loans amounting to Rs.4.72 crores up to December 2017. The house told all banks to sanction minimum 2 loans in a year.

Action: NABARD/SLBC

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

Altogether 26 rural branches reported having conducted Financial Literacy camp during the period under review. The house reiterated that all FLCs should conduct special camps on "Going digital" through UPI and *99# (USSD)" and also to continue conduct the tailored camps for the different target groups. The house also house wanted all banks, nationalized banks and private banks to organize FLC in rural areas and should be able to report the achievement in the next meeting.

Action: All Banks / all LDMS

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

As many as 147 loans amounting to Rs.851.86 lakhs have been sanctioned up to December, 2017. The representative of UD&PA Department told the house that many banks have not reported any achievement. He also told that some banks are charging processing fees from borrowers in respect of housing loans sanctioned under the scheme which is not correct. He said that the loan processing charges are to be reimbursed from HUDCO and banks should submit claim accordingly on quarterly basis. The house requested all banks to follow the instruction in this regard. The house also allowed carryover of all pending applications of FY 2017-18 to be financed during the FY 2018-19.

Action: All Banks

Agenda-13: Social Security Schemes

Since the achievement is very low the house requested banks to have more campaign on the scheme in collaboration with RD Department & UD&PA Department so that all eligible customers are enrolled in the scheme.

Action: All Banks/LDMS/RD Department & UD&PA Department

Agenda-14: Rural Self Employment Training Institute (RSETI)

The Director of SBI-RSETI, Aizawl told the house that credit linkage is very low i.e. 33.36% only whereas the national percentage is 54%. He told that low level of credit linkage has resulted in less scoring in the annual appraisal. The low level of settlement on credit linkage is due to undue delay in sanction of Mudra loan proposals sourced by RSETI and unreasonable rejection of the proposals for want of collateral. It was clarified to the banks that MUDRA itself is the guarantor and no other collateral or third party guarantee should be insisted upon. The house requested all banks to sanction PMMY loan applications sourced by the RSETI without insisting collateral security or guarantor.

Action: All Banks

Agenda-15: CD Ratio:

The CD ratio as on December, 2017 is reported as 41.81%. Detail is as under;

Rs. In crores

FY & Quarter ended	Deposit	Advance	CD Ratio
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%
FY 2016-17 December 2016	7279.15	3028.90	41.61%
FY 2016-17 September 2016	7272.88	2895.67	39.81%

As the overall CD ratio is below the expected level all banks are expected to roll out a roadmap for achieving the expected level of CD ratio and to present the same in the next meeting.

Action: All banks

District- wise CD ratio for December 2017 quarter:

The District-wise CD ratio is given below.

(Rs.in lakh)

District	Deposit	Advance	CD Ratio of Dec 2017	CD Ratio of Sep 2017	CD Ratio of Mar 2017	CD Ratio of Dec 2016
AIZAWL	633207.90	221175.90	41.76%	35.03%	32.65%	34.57%
LUNGLEI	59528.20	32869.56	55.22%	52.75%	55.23%	51.58%
KOLASIB	26291.20	12655.83	48.14%	49.15%	43.04%	47.43%
MAMIT	13541.26	6699.23	49.47%	48.24%	44.39%	42.55%
LAWNGTLAI	22876.46	24564.18	107.38%	88.57%	110.08%	118.53%
SAIHA	15415.54	17865.52	115.89%	89.23%	115.25%	110.88%
CHAMPAI	33348.41	19092.04	57.25%	57.44%	62.35%	60.82%
SERCHHIP	23349.80	11050.07	47.32%	46.18%	50.80%	48.61%
Total	827558.80	345972.30	41.81%	40.73%	40.14%	41.61%

Priority Sector Advances:

The total lending under Priority Sector (PS) advances at the end of the quarter ended December 2017 was Rs. 2109.64 crores out of the total advances of Rs. 3365.35 crores. The percentage of PS advance is 60.92 as against the benchmark of 40%.

Agenda-16: Agricultural Advances:

Agriculture advances at the end of December 2017 was reported as Rs.452.49 crores which is 13.08% out of a total advance of Rs. 3459.72 crores whereas the benchmark is 18%. The house requested bankers to extend more loans under agriculture to achieve the stipulated bench mark. The house also requested Agriculture Department/ Horticulture Department and Animal Husbandry & Veterinary Departments to prepare project for bankable schemes and should source loan proposals for bank finance so that credit flow to agriculture will be able to increase. Banks are requested to submit **agriculture loan application forms** to the chairman.

Action: All Banks/ Agri. Deptt/Horti. Deptt and AH & Vety. Department

Agl. loans sanctioned up-to the quarter ended December 2017:

Crop Loans	1548.89
Term Loans	9094.56
Total	10643.45
New KCC issued	3172
Cumulative position of KCC	32809

Agenda-17:: Security related issues on banking:

There problems regarding reported sell of bank accounts by residents of Mizoram which were used by miscreants for cheating different persons was again discussed. The house was told that if police case is filed against those people who sold their bank account can land in serious trouble. The house again requested bankers to give awareness to their customers on the implication of selling of bank account while opening of the accounts.

Action: All Banks

Agenda-18: Target for financing of SEP under DAY-NULM for the Year 2018-19

The draft district-wise physical target for finance of Self Employment Program (SEP) under DAY-NULM for the financial year 2018-19 was approved as under:

Sl No	Name of District	SEP-I	SEP-G	SHG-BL
1	Aizawl	135	30	80
2	Champhai	50	10	35
3	Kolasib	35	10	30
4	Lawngtlai	30	10	30
5	Lunglei	50	10	35
6	Mamit	35	10	25
7	Saiha	30	10	30
8	Serchhip	35	10	35
9	Total	400	100	300
	Loan limit	@ Rs.2.00 lakh/head	@ Rs.5.00 lakh/Group	@ Rs.1.00 lakh/SHG

Bank Wise & Branch wise Physical Target for SEP under DAY-NULM for the Year 2018-19 may be allocated by Task Force Committee in each District.

Action: MzSULM(UD&PA)

Agenda-19: Adoption of 2000 dwelling Units under Credit-Link Subsidy Scheme (CLSS) for the financial Year 2018-19.

The draft town-wise physical target for adoption of financing 2000 Dwelling Units (DU) under Credit Link Subsidy Scheme (CLSS) for the financial Year 2018-19 for the following city/towns has been approved as under:

Sl. No	Name of city/ town	Total population Census 2011	Total Nos. of Households	%-wise allocation of DUs under CLSS for 2018-19	No. of DUs as per percentage	No. of DU allocated for 2018-19
1	Aizawl	314754	62951	46.87	937.46	1000
2	Lunglei	68752	13750	10.24	204.77	200
3	Champhai	48529	9706	7.23	144.54	150
4	Lawngtlai	20830	4166	3.10	62.04	60
5	Saiha	25110	5022	3.74	74.79	70
6	Kolasib	46878	9376	6.98	139.62	140
7	Serchhip	32019	6404	4.77	95.36	100
8	Mamit	14899	2980	2.22	44.37	40
9	Bairabi	4320	864	0.64	12.87	10
10	Biate	2277	455	0.34	6.78	10
11	Darlawn	3769	754	0.56	11.23	10
12	Hnahthial	7187	1437	1.07	21.41	20
13	Khawhai	2496	499	0.37	7.43	10
14	Khawzawl	13518	2704	2.01	40.26	30
15	Lengpui	3282	656	0.49	9.78	10
16	N. Kawnpui	7732	1546	1.15	23.03	20
17	North Vanlaiphai	3602	720	0.54	10.73	10
18	Sairang	5950	1190	0.89	17.72	20
19	Saitual	11619	2324	1.73	34.61	20
20	Thenzawl	7259	1452	1.08	21.62	20
21	Tlabung	4554	911	0.68	13.56	10
22	Vairengte	10554	2111	1.57	31.43	20
23	Zawlnuam	11617	2323	1.73	34.60	20
	Total	671507	134301	100	2000	2000

Bank Wise & Branch wise Physical Target inter-se allocation of Dwelling Units may be done by Task Force Committee in each District.

Action: UD&PA

Agenda-20: Target for Finance of SHGs under MzSRLM 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:

Sl No	Name of District	Physical target	Loan amount target (Amount in lakhs)	Loan Type
1	Serchhip	125	625.00	CCL
2	Kolasib	120	600.00	
3	Champhai	135	675.00	
4	Mamit	70	350.00	
5	Lawngtlai	70	350.00	
6	Saiha	20	100.00	
	Total	540	2700.00	

Bank Wise & Branch wise Physical Target inter-se allocation is also approved. The house requested all concerned banks to please achieve the target for the FY 2018-19.

Action: All Banks

The chairman told that only heads government departments should henceforth attend the meeting. The chairman also told the house that only senior-most manager/branch-head of banks who can take decision should henceforth attend the meeting.

The representative of the following Government Departments / Banks / Insurance Companies does not attend the meeting which was viewed serious:

Government Departments:

- 1) Director, Horticulture Department
- 2) Director, Fisheries Department
- 3) Director, AH & Vety. Department
- 4) Director, Industries, Trade & Commerce Department
- 5) Project Director, SLMC, RD Department
- 6) Registrar Co-op. Societies Department
- 7) Chief Engineer, Minor Irrigation Department
- 8) Secretary, NLUP Board
- 9) Joint Director (Handloom & Handicraft), Industries Department
- 10) Postmaster General, Aizawl
- 11) Commissioner/Secretary, LE & IT Department
- 12) Secretary, ICT Department
- 13) Jt. Director, Trade & Commerce, ITC Department
- 14) The Assistant Director (Handicrafts), GOI, Chaitlang
- 15) General Manager, BSNL

Banks:

- 1) Central Bank of India
- 2) Punjab National Bank
- 3) Syndicate Bank
- 4) Bank of Baroda
- 5) Bank of Maharashtra
- 6) ICICI Bank Ltd.
- 7) Mizoram Urban Co-op Development Bank Ltd.
- 8) South Indian Bank
- 9) North Eastern Development Finance Corporation Ltd. (NEDFI)

Insurance Companies (Public Sector):

- 1) Life Insurance Company of India (LIC)
- 2) National Insurance Company (NIC)
- 3) New India Assurance Company (UIAC)
- 4) Oriental Insurance Company (OIC)

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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Details of Banking Profile of Mizoram in the FY2017-2018 as on date 31-12-2017

(Rs In Lakhs)

Profile	Public Bank	Private Bank	RRBs	Co-op Banks	NEDFi & RIDF & MIDC & SIDBI	Total
Branch Network	83	20	84	17	6	210
Aggregate Deposit(D)	470161.93	73165.68	198953.90	85948.59	0	828230.10
Aggregate Advances(A)	166806.72	25588.69	101670.06	49867.16	0	343932.63
C:D Ratio(CDR2)	35.48	34.97	51.10	58.02		41.53
Priority Sector Advances	83492.51	9891.40	80557.25	37022.57	0	210963.73
% to Total Advances	50.05	38.66	79.23	74.24	0	61.34
Adv. to Agriculture	11292.67	1085.43	17215.98	15654.96	0	45249.04
% to Total Advances	6.77	1.48	16.93	31.39	0	13.16
Adv. to SSI Sector	11486.3	8795.59	7642.03	2539.66	0	30463.58
% to Total Advances	6.89	34.37	7.52	5.09	0	8.86
Adv. to Services Sector	60713.54	10.38	55699.24	18827.95	0	135251.11
% to Total Advances	36.4	0.04	54.78	37.76	0	39.32
Recovery % of Priority Sector Advances	66	98	75	67	0	70
Overdues % of Priority Sector Advances	34	2	25	33	0	30

Details of Banking Profile of Mizoram in the Last Quarter

(Rs In Lakhs)

Profile	Public Bank	Private Bank	RRBs	Co-op Banks	NEDFi & RIDF	Total
Branch Network	83	19	84	17	6	208
Aggregate Deposit(D)	469624.04	72999.21	201230.08	81774.09	0	825627.4
Aggregate Advances(A)	161984.64	24284.43	97809.57	49890.83	1982.9	335952.4
C:D Ratio(CDR2)	34.49	33.27	48.61	61.01		40.69
Priority Sector Advances	80121.38	4912.13	76950.53	37383.95	1982.9	201350.9
% to Total Advances	49.46	20.23	78.67	74.93	100	59.93
Adv. to Agriculture	12033.78	512.3	16080.42	15476.43	0	44102.93
% to Total Advances	7.43	0.7	16.44	31.02	0	13.13
Adv. to SSI Sector	9972.14	4380.94	13818.73	2639.95	647.71	31459.47
% to Total Advances	6.16	18.04	14.13	5.29	32.66	9.36
Adv. to Services Sector	58115.46	18.89	47051.38	19267.57	1335.19	125788.5
% to Total Advances	35.88	0.08	48.11	38.62	67.34	37.44
Recovery % of Priority Sector Advances	75	90	77	64	74	73
Overdues % of Priority Sector Advances	25	10	23	36	26	27

Details of Branch Network of Mizoram in the FY2017-2018 as on date 31-12-2017

Sl No.	Bank Name	Rural	Semi Urban	Urban	Total(R+SU+U)	BC	Other Modes	ATM No Rural	ATM No Semi-Urban	ATM No Urban	Total ATM No
1	BOB	0	0	2	2	1	0	0	0	2	2
2	BOI	0	0	3	3	0	0	0	0	3	3
3	BOM	0	0	1	1	0	0	0	0	0	0
4	CAN	0	4	1	5	0	0	0	4	1	5
5	CBI	0	1	1	2	1	0	0	0	1	1
6	IDBI	0	3	2	5	1	0	0	3	2	5
7	IND	0	1	0	1	0	0	0	0	1	1
8	IOB	0	0	1	1	0	0	0	0	1	1
9	PNB	0	0	1	1	0	0	0	0	1	1
10	PSB	0	0	1	1	0	0	0	0	1	1
11	SBI	16	11	17	44	15	0	14	20	68	102
12	SYN	0	1	1	2	3	0	0	0	1	1
13	UBI	0	5	3	8	1	0	0	1	7	8
14	UCO	0	1	2	3	1	0	0	1	2	3
15	UNI	0	0	1	1	0	0	0	0	2	2
16	VJB	0	0	3	3	1	0	0	1	4	5
Public Total		16	27	40	83	24	0	14	30	97	141
1	HDFC	0	4	3	7	0	0	0	5	5	10
2	FED	0	0	1	1	0	0	0	0	2	2
3	ICICI	0	0	3	3	0	0	0	0	3	3
4	INDUS	0	0	1	1	0	0	0	0	1	1
5	AXIS	0	1	2	3	1	0	0	1	4	5
6	YES	0	0	1	1	0	0	0	0	1	1
7	SIB	0	0	1	1	0	0	0	0	2	2
8	BANDHAN	0	1	1	2	0	0	0	1	1	2
Private Total		0	6	13	19	1	0	0	7	19	26
1	MZRB	50	15	19	84	19	0	0	0	0	0
RRB Total		50	15	19	84	19	0	0	0	0	0
1	MCAB	0	9	7	16	2	0	0	3	5	8
2	MUCO	0	0	1	1	0	0	0	0	0	0
Grand Total		66	57	80	203	46	0	14	40	121	175
Last Quarter Data											
Total		67	56	81	204	43	0	15	42	119	176

Bank Wise Business and Credit Deposit Ratio of Mizoram in the FY2017-2018 as on date 31-12-2017

(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	2703.00	828.00	0	828.00	30.63	30.63	0	828	30.63
2	BOI	3068.00	1767.00	0	1767.00	57.59	57.59	0	1767	57.59
3	BOM	474.00	540.00	0	540.00	113.92	113.92	0	540	113.92
4	CAN	2102.90	5088.49	0	5088.49	241.97	241.97	0	5088.49	241.97
5	CBI	6233.03	1861.70	0	1861.70	29.87	29.87	0	1861.7	29.87
6	IDBI	12385.00	4385.50	0	4385.50	35.41	35.41	0	4385.5	35.41
7	IND	68.65	64.75	0	64.75	94.32	94.32	0	64.75	94.32
8	IOB	862.43	767.46	0	767.46	88.99	88.99	0	767.46	88.99
9	PNB	3347.67	4405.08	0	4405.08	131.59	131.59	0	4405.08	131.59
10	PSB	337.73	223.63	0	223.63	66.22	66.22	0	223.63	66.22
11	SBI	370985.00	122972.00	335.00	123307.00	33.15	33.24	29473.00	152780	41.18
12	SYN	2991.86	994.47	0	994.47	33.24	33.24	0	994.47	33.24
13	UBI	13469.00	6771.99	0	6771.99	50.28	50.28	0	6771.99	50.28
14	UCO	21668.63	7290.00	0	7290.00	33.64	33.64	0	7290	33.64
15	UNI	1284.90	534.11	0	534.11	41.57	41.57	0	534.11	41.57
16	VJB	27507.76	8108.77	0	8108.77	29.48	29.48	0	8108.77	29.48
	Public Total	469489.56	166602.95	335.00	166937.95	35.49	35.56	29473.00	196410.95	41.83
1	HDFC	29490.74	8961.28	0	8961.28	30.39	30.39	0	8961.28	30.39
2	FED	2115.12	227.69	0	227.69	10.76	10.76	0	227.69	10.76
3	ICICI	4159.90	197.08	0	197.08	4.74	4.74	0	197.08	4.74
4	INDUS	2417.00	7328.00	0	7328.00	303.19	303.19	0	7328	303.19
5	AXIS	21792.07	5838.49	0	5838.49	26.79	26.79	0	5838.49	26.79
6	YES	4554.39	773.06	0	773.06	16.97	16.97	0	773.06	16.97
7	SIB	3563.45	239.06	0	239.06	6.71	6.71	0	239.06	6.71
8	BANDHAN	5073.97	1964.03	0	1964.03	38.71	38.71	0	1964.03	38.71
	Private Total	73166.64	25528.69	0	25528.69	34.89	34.89	0	25528.69	34.89
1	MZRB	198954.00	101670.00	0	101670.00	51.10	51.1	102277.84	203947.84	102.51
	RRB Total	198954.00	101670.00	0	101670.00	51.10	51.1	102277.84	203947.84	102.51
1	MCAB	80467.77	46630.94	0	46630.94	57.95	57.95	0	46630.94	57.95
2	MUCO	5480.82	3236.22	0	3236.22	59.05	59.05	2343.19	5579.41	101.8
	All Banks Total	827558.79	343668.80	335.00	344003.80	41.53	41.57	134094.03	478097.83	57.77
1	NEDFI	0.00	1949.00	0	1949.00			0	1949	
2	SIDBI	0.00	19.53	0	19.53			0	19.53	
	Grand Total	827558.79	345637.33	335.00	345972.33	41.77	41.81	134094.03	480066.36	58.01
		Last Quarter Data								
	Total	825627.42	335421.37	531.00	335952.37	40.63	40.69	109550.82	445503.19	53.96

District-wise bank-wise Business and Credit Deposit Ratio of Mizoram in the FY2017-2018

Bank Wise Credit Deposit Ratio of Aizawl District as on date 31-12-2017

(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	2703.00	828.00	0	828.00	30.63	30.63		828.00	30.63
2	BOI	3068.00	1767.00	0	1767.00	57.59	57.59		1767.00	57.59
3	BOM	474.00	540.00	0	540.00	113.92	113.92		540.00	113.92
4	CAN	1087.92	2476.57	0	2476.57	227.64	227.64		2476.57	227.64
5	CBI	6194.00	1804.00	0	1804.00	29.12	29.12		1804.00	29.12
6	IDBI	10318.00	2675.60	0	2675.60	25.93	25.93		2675.60	25.93
7	IND	68.65	64.75	0	64.75	94.32	94.32		64.75	94.32
8	IOB	862.43	767.46	0	767.46	88.99	88.99		767.46	88.99
9	PNB	3347.67	4405.08	0	4405.08	131.59	131.59		4405.08	131.59
10	PSB	337.73	223.63	0	223.63	66.22	66.22		223.63	66.22
11	SBI	291409.00	82720.00	335.00	83055.00	28.39	28.50	29473.00	112528.00	38.62
12	SYN	2738.85	556.12	0	556.12	20.30	20.30		556.12	20.30
13	UBI	11772.00	5429.90	0	5429.90	46.13	46.13		5429.90	46.13
14	UCO	21287.00	7158.00	0	7158.00	33.63	33.63		7158.00	33.63
15	UNI	1284.90	534.11	0	534.11	41.57	41.57		534.11	41.57
16	VJB	27507.76	8108.77	0	8108.77	29.48	29.48		8108.77	29.48
Public	Total	384460.91	120058.99	335.00	120393.99	31.23	31.32		120393.99	31.32
1	HDFC	24437.04	6629.11	0	6629.11	100.00	27.13		6629.11	27.13
2	FED	2115.12	227.69	0	227.69	10.76	10.76		227.69	10.76
3	ICICI	4159.90	197.08	0	197.08	4.74	4.74		197.08	4.74
4	INDUS	2417.00	7328.00	0	7328.00	303.19	303.19		7328.00	303.19
5	AXIS	20738.94	5612.12	0	5612.12	27.06	27.06		5612.12	27.06
6	YES	4554.39	773.06	0	773.06	16.97	16.97		773.06	16.97
7	SIB	3563.45	239.06	0	239.06	6.71	6.71		239.06	6.71
8	BANDHAN	4135.81	935.46	0	935.46	22.62	22.62		935.46	22.62
Private	Total	66121.65	21941.58	0.00	21941.58	33.18	33.18		21941.58	33.18
1	MZRB	118699.00	41624.00	0	41624.00	35.07	35.07		41624.00	35.07
RRB	Total	118699.00	41624.00	0.00	41624.00	35.07	35.07		41624.00	35.07
1	MCAB	58,445.54	32,011.58	0	32,011.58	54.77	54.77		32,011.58	54.77
2	MUCO	5480.82	3236.22	0	3236.22	59.05	59.05		3236.22	59.05
Coop	Total	63926.36	35247.80	0	35247.80	55.14	55.14		35247.80	55.14
All Bank	Total	633207.92	218872.37	335.00	219207.37	34.57	34.62		219207.37	34.62
1	NEDFI	0	1949.00	0	1949.00			0	1949.00	
2	SIDBI	0	19.53	0	19.53			0	19.53	
Grand	Total	633207.92	220840.90	335.00	221175.90	41.72	41.76	134094.03	479995.2	57.95

Bank Wise Credit Deposit Ratio of Serchhip District in the FY2017-2018 as on date 31-12-2017

(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	SBI	8193.00	3023.00	0	3023.00	36.90	36.90		3023.00	36.90
2	UBI	761.00	600.14	0	600.14	78.86	78.86		600.14	78.86
Public	Total	8954.00	3623.14	0	3623.14	40.46	40.46		3623.14	40.46
1	MZRB	12214.00	6469.00	0	6469.00	52.96	52.96		6469.00	52.96
RRB	Total	12214.00	6469.00	0	6469.00	52.96	52.96		6469.00	52.96
1	MCAB	2,181.80	957.93	0	957.93	43.91	43.91		957.93	43.91
Coop	Total	2181.8	957.93	0	957.93	43.91	43.91		957.93	43.91
All Banks	Total	23349.80	11050.07	0.00	11050.07	47.32	47.32		11050.07	47.32

Bank Wise Credit Deposit Ratio of Champhai District in the FY2017-2018 as on date 31-12-2017

(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	CAN	246.07	394.95	0	394.95	160.50	160.50		394.95	160.50
2	IDBI	964.00	441.30	0	441.30	45.78	45.78		441.30	45.78
3	SBI	13612.00	6921.00	0	6921.00	50.84	50.84		6921.00	50.84
4	UBI	336.00	77.45	0	77.45	23.05	23.05		77.45	23.05
Public	Total	15158.07	7834.70	0	7834.70	51.69	51.69		7834.70	51.69
1	HDFC	1231.33	530.54	0	530.54	43.09	43.09		530.54	43.09
Private	Total	1231.33	530.54	0.00	530.54	43.09	43.09		530.54	43.09
1	MZRB	12646.00	7984.00	0	7984.00	63.13	63.13		7984.00	63.13
RRB	Total	12646.00	7984.00	0	7984.00	63.13	63.13		7984.00	63.13
1	MCAB	4,313.01	2,742.80	0	2742.80	63.59	63.59		2742.80	63.59
Coop	Total	4313.01	2742.80	0	2742.80	63.59	63.59		2742.80	63.59
Grand	Total	33348.41	19092.04	0.00	19092.04	57.25	57.25		19092.04	57.25

Bank Wise Credit Deposit Ratio of Kolasib District in the FY2017-2018 as on date 31-12-2017

(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	CAN	202.79	301.59	0	301.59	148.72	148.72		301.59	148.72
2	CBI	39.03	57.70	0	57.70	147.83	147.83		57.70	147.83
3	SBI	10793.00	3779.00	0	3779.00	35.01	35.01		3779.00	35.01
4	UBI	305.00	358.80	0	358.80	117.64	117.64		358.80	117.64
5	UCO	381.63	132.00	0	132.00	34.59	34.59		132.00	34.59
Public	Total	11721.45	4629.09	0	4629.09	39.49	39.49		4629.09	39.49
1	BANDHAN	938.16	1028.57	0	1028.57	109.64	109.64		1028.57	109.64
Private	Total	938.16	1028.57	0.00	1028.57	109.64	109.64		1028.57	109.64
1	MZRB	11086.00	5283.00	0	5283.00	47.65	47.65		5283.00	47.65
RRB	Total	11086.00	5283.00	0	5283.00	47.65	47.65		5283.00	47.65
1	MCAB	2,545.59	1,715.17	0	1715.17	67.38	67.38		1715.17	67.38
Coop	Total	2545.59	1715.17	0	1715.17	67.38	67.38		1715.17	67.38
All Banks	Total	26291.20	12655.83	0.00	12655.83	48.14	48.14		12655.83	48.14

Bank Wise Credit Deposit Ratio of Mamit District in the FY2017-2018 as on date 31-12-2017

(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	SBI	5376.00	2130.00	0	2130.00	39.62	39.62		2130.00	39.62
Public	Total	5376.00	2130.00	0	2130.00	39.62	39.62		2130.00	39.62
1	MRB	7182.00	3715.00	0	3715.00	51.73	51.73		3715.00	51.73
RRB	Total	7182.00	3715.00	0	3715.00	51.73	51.73		3715.00	51.73
1	MCAB	983.26	854.23	0	854.23	86.88	86.88		854.23	86.88
COOP	Total	983.26	854.23	0	854.23	86.88	86.88		854.23	86.88
All Banks	Total	13541.26	6699.23	0.00	6699.23	49.47	49.47		6699.23	49.47

Bank Wise Credit Deposit Ratio of Lunglei District in the FY2017-2018 as on date 31-12-2017

(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	CAN	330.36	1753.73	0	1753.73	530.85	530.85		1753.73	530.85
2	IDBI	989.00	837.80	0	837.80	84.71	84.71		837.80	84.71
3	SBI	25725.00	11392.00	0	11392.00	44.28	44.28		11392.00	44.28
4	SYN	253.01	438.35	0	438.35	173.25	173.25		438.35	173.25
5	UBI	175.00	178.70	0	178.70	102.11	102.11		178.70	102.11
Public	Total	27472.37	14600.58	0.00	14600.58	53.15	53.15		14600.58	53.15
1	HDFC	1222.00	397.63	0	397.63	32.54	32.54		397.63	32.54
2	AXIS	1053.13	226.37	0	226.37	21.49	21.49		226.37	21.49
Private	Total	2275.13436	624.00	0.00	624.00	27.43	27.43		624.00	27.43
1	MZRB	23966.00	14637.00	0	14637.00	61.07	61.07		14637.00	61.07
RRB	Total	23966.00	14637.00	0	14637.00	61.07	61.07		14637.00	61.07
1	MCAB	5,814.70	3,007.98	0	3007.98	51.73	51.73		3007.98	51.73
Coop	Total	5814.7	3007.98	0	3007.98	51.73	51.73		3007.98	51.73
All Banks	Total	59528.20	32869.56	0.00	32869.56	55.22	55.22		32869.56	55.22

Bank Wise Credit Deposit Ratio of Lawngtlai District in the FY2017-2018 as on date 31-12-2017

(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	CAN	235.76	161.65	0	161.65	68.57	68.57		161.65	68.57
2	SBI	8969.00	7175.00	0	7175.00	80.00	80.00		7175.00	80.00
3	UBI	120.00	127.00	0	127.00	105.83	105.83		127.00	105.83
Public	Total	9324.76	7463.65	0	7463.65	80.04	80.04		7463.65	80.04
1	HDFC	1294.13	779.93	0	779.93	60.27	60.27		779.93	60.27
Private	Total	1294.13	779.93	0.00	779.93	60.27	60.27		779.93	60.27
1	MZRB	9369.00	13910.00	0	13910.00	148.47	148.47		13910.00	148.47
RRB	Total	9369.00	13910.00	0	13910.00	148.47	148.47		13910.00	148.47
1	MCAB	2,888.57	2,410.60	0	2410.60	83.45	83.45		2410.60	83.45
Coop	Total	2888.57	2410.60	0	2410.6	83.45	83.45		2410.60	83.45
All Banks	Total	22876.46	24564.18	0.00	24564.18	107.38	107.38		24564.18	107.38

Bank Wise Credit Deposit Ratio of Siaha District in the FY2017-2018 as on date 31-12-2017

(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	IDBI	114.00	430.80	0	430.80	377.89	377.89		430.80	377.89
2	SBI	6908.00	5832.00	0	5832.00	84.42	84.42		5832.00	84.42
Public	Total	7022.00	6262.80	0	6262.80	89.19	89.19		6262.80	89.19
1	HDFC	1306.24	624.07	0	624.07	47.78	47.78		624.07	47.78
Private	Total	1306.2359	624.07	0.00	624.07	47.78	47.78		624.07	47.78
1	MZRB	3792.00	8048.00	0	8048.00	212.24	212.24		8048.00	212.24
RRB	Total	3792.00	8048.00	0	8048.00	212.24	212.24		8048.00	212.24
1	MCAB	3,295.30	2,930.65	0	2930.65	88.93	88.93		2930.65	88.93
Coop	Total	3295.30	2930.65	0	2930.65	88.93	88.93		2930.65	88.93
All Banks	Total	15415.54	17865.52	0.00	17865.52	115.89	115.89		17865.52	115.89

DISTRICT SUMMARY

(Rs In Lakhs)

SI No.	Bank Name	Deposit Amount (D)	Advances Amount (A)	Credit Utilize (CU)	Total Credit (TC)	CDR1	CDR2	Investment Amount (I)	TC + I	CDR3
AIZAWL		633207.92	220840.90	335.00	221175.90	34.57	41.76	134094.03	355269.93	56.11
SERCHHIP		23349.80	11050.07	0.00	11050.07	47.32	47.32		11050.07	47.32
CHAMPHAI		33348.41	19092.04	0.00	19092.04	57.25	57.25		19092.04	57.25
KOLASIB		26291.20	12655.83	0.00	12655.83	48.14	48.14		12655.83	48.14
MAMIT		13541.26	6699.23	0.00	6699.23	49.47	49.47		6699.23	49.47
LUNGLEI		59528.20	32869.56	0.00	32869.56	55.22	55.22		32869.56	55.22
LAWNGTLAI		22876.46	24564.18	0.00	24564.18	107.38	107.38		24564.18	107.38
SIAHA		15415.54	17865.52	0.00	17865.52	115.89	115.89	0	17865.52	115.89
TOTAL		827558.79	345637.33	335.00	345972.33	41.77	41.81	134094.03	480066.36	58.01

Segregation of Advances of Mizoram in the FY2017-2018 as on date 31-12-2017

(Rs In Lakhs)

Sl No.	Bank Name	Non Priority Sector Total O/S	Non Priority Sector Total NPA	Priority Sector (PSA)	Weaker Sector (WSA)	PSA To T. Adv (%)	WSA To PSA (%)	WSA To T. Adv (%)
1	BOB	301.00	0	55.00	0	15.45	0	0
2	BOI	411.44	9.97	1355.56	0	76.72	0	0
3	CAN	0	0	4215.06	3775.84	100.00	89.58	89.58
4	IND	5.30	0	81.50	86.80	93.89	106.50	100.0
5	IOB	183.01	26.00	584.45	128.32	76.15	21.96	16.72
6	PSB	52.22	1.12	164.36	135.97	75.89	82.73	62.78
7	SBI	64433.29	351.30	58538.44	1659.27	47.60	2.83	1.35
8	SYN	410.00	136.00	584.30	0	58.76	0	0
9	UBI	769.62	0	6002.94	6002.94	88.64	100.00	88.64
10	UCO	585.00	73.00	5936.00	4342.00	91.03	73.15	66.58
11	VJB	960.52	23.72	7148.25	6914.25	88.15	96.73	85.27
Public	Total	68111.40	621.11	84665.86	23045.39	55.42	27.22	15.08
1	HDFC	5389.78	128.70	3571.50	334.79	39.85	9.37	3.74
2	FED	132.60	0	95.09	0	41.76	0	0
3	ICICI	180.62	0	16.45	16.45	8.35	100.00	8.35
4	INDUS	2457.00	0	4871.00	4720.00	66.47	96.90	64.41
5	AXIS	4552.12	0	1286.37	374.89	22.03	29.14	6.42
6	YES	703.81	0	69.26	0	8.96	0	0
7	SIB	164.00	0	76.00	0	31.67	0	0
8	BANDHAN	233.19	0	1730.84	1729.38	88.13	99.92	88.05
Private	Total	13813.12	128.70	11716.51	7175.51	45.89	61.24	28.11
1	MZRB	21431.60	710.11	80238.45	4128.56	78.92	5.15	4.06
RRB	Total	21431.60	710.11	80238.45	4128.56	78.92	5.15	4.06
1	MCAB	11149.96	1511.34	35480.98	35480.98	76.09	100.00	76.09
2	MUCO	1306.81	215.60	1768.80	1768.8	57.51	100.00	57.51
All Banks	Total	115812.89	3186.86	213870.60	71599.24	33	293.61	67.00
Grand	Total	115812.89	3186.86	213870.60	71599.24	64.87	33.48	21.72
		Last Quarter Data						
	Total	117337.57	3836.84	165648.21	77748.72	58.54	46.94	27.47

Bank-Wise Achievement of ACP Target of Mizoram state for the financial year 2017-2018 upto December 2017 . (AMT IN LAKHS)

Br No	Name of Banks	AGRI (ATL + CROP)			Croploan (which is included in AGRI)			MSME			Services Sector			Total Priority Sector			Non Priority Sector		
		Target for 2017-18	Achiv 2017-18	%	Target for 2017-18	Achiv 2017-18	%	Target for 2017-18	Achiv 2017-18	%	Target for 2017-18	Achiv 2017-18	%	Target for 2017-18	Achiv 2017-18	%	Target for 2017-18	Achiv 2017-18	%
44	SBI	6000	341.74	5.70	5200	332.98	6.40	12359	6169.56	49.92	12999	2698.03	20.76	31358	9209.33	29.37	32085	23088.52	71.96
3	UCO	500	289	57.80	400	78.00	19.50	380	280.00	73.68	2967	905.00	30.50	3847	1474.00	38.32	335	120.00	35.82
3	VJB	600	614.73	102.46	500	273.16	54.63	4600	4688.57	101.93	6500	6887.48	105.96	11700	12190.78	104.19	1000	3287.00	328.70
8	UBI	1400	268.65	100.11	1000	105.58	44.60	2251	1515.00	67.30	2820	1918.00	395.67	6471	3701.65	233.09	935	380.38	217.10
2	SVN	400	0	0	300	0	0	420	0	0	770	0	0	1590	0	0	450	0	0
2	CBI	500	16.78	3.36	400	1.00	0.25	382	51.85	13.57	1695	229.85	13.56	2577	303.88	11.79	230	130.91	56.92
2	BOB	400	37.00	9.25	300	21.00	7.00	500	0	0	500	221.00	44.20	1400	258.00	18.43	300	301.00	100.33
1	PNB	200	291.00	145.50	100	234.00	234.00	300	236.00	78.67	300	151.00	50.33	800	678.00	84.75	200	323.00	161.50
5	IDBI	800	59.60	7.45	600	18.80	3.13	875	26.80	3.06	1170	409.80	35.03	2845	496.20	17.44	295	340.68	115.48
3	AXIS	600	0	0	400	0	0	530	0	0	485	0	0	1615	0	0	265	0	0
3	ICICI	400	1.24	0.31	300	0	0	500	0	0	400	0	0	1300	1.24	0.10	200	163.76	81.88
7	HDFC	1200	0	0	1000	0	0	700	0	0	800	0	0	2700	0	0	2485	0	0
5	CAN	900	0	0	600	0	0	1270	0	0	790	0	0	2960	0	0	255	0	0
3	BOI	200	7.80	3.90	200	0	0	600	385.10	64.18	300	0	0	1100	392.90	35.72	150	125.35	83.57
1	YES	200	0	0	100	0	0	300	0	0	100	0	0	600	0	0	50	0	0
1	FED	200	0	0	200	0	0	300	0	0	100	0	0	600	0	0	50	0	0
1	INDUS	200	0	0	200	0	0	300	0	0	2000	0	0	2500	0	0	100	0	0
1	BOM	200	5.80	2.90	200	0	0	50	47.65	95.30	100	53.00	53.00	350	106.45	30.41	50	0.60	1.20
1	SIB	200	0	0	200	0	0	300	0	0	100	0	0	600	0	0	200	0	0
1	P&SB	200	0	0	200	0	0	30	25.25	84.17	20	7.12	35.60	250	32.37	12.95	50	62.49	124.98
1	UNI*	200	0	0	200	0	0	300	0	0	500	0	0	1000	0	0	400	0	0
1	IOB	200	1.33	0.67	200	0.38	0.19	300	60.90	20.30	300	152.88	50.96	800	215.11	26.89	100	199.85	199.85
2	BB	500	0	0	500	0	0	391	671.23	171.67	315	0	0	1206	671.23	55.66	205	0	0
1	INDIAN	200	0	0	100	0	0	30	54.00	180.00	30	17.00	56.67	260	71.00	27.31	50	5.30	10.60
84	MRB	7300	8699.98	119.18	2500	483.99	19.36	3971	4713.98	118.71	16485	7224.89	43.83	27756	20638.85	74.36	14700	7608.47	51.76
16	MCAB	3500	0	0	1500	0	0	1496	0	0	5871	0	0	10867	0	0	4015	0	0
1	MUCO	100	8.8	8.8	100	0	0	300	12.00	4.00	700	359.80	51.40	1100	380.60	34.60	700	295.78	42.25
203	TOTAL	27300	10643.45	38.99	17500	1548.99	8.85	33735	18937.89	56.14	59117	21234.85	35.92	120152	50821.59	42.30	59855	36433.09	60.87

Bank-Wise Achievement of ACP Target of Mizoram state for the financial year 2017-2018 upto December 2017 .

1. NAME OF THE DISTRICT : AIZAWL AMT IN LAKHS

Sl. No.	Bank	AGRI (ATL + CROP)		Croploan (which is included in AGRI)		MSME		Services & Others		Total PSA		Non Priority Sector				
		Target for 2017-18	Achiv 2017-18	%	Target for 2017-18	Achiv 2017-18	%	Target for 2017-18	Achiv 2017-18	%	Target for 2017-18	Achiv 2017-18	%			
21	SBI	3400	87.13	2.56	3000	87.13	2.90	9800	2030.07	20.72	21700	7266.03	33.48	24300	16264.64	66.93
2	UCO	400	271.00	67.75	300	65.00	21.67	2900	885.00	30.52	3600	1407.00	39.08	300	120.00	40.00
3	VJB	1200	506.30	42.19	700	99.84	14.26	2690	1172.24	43.58	4490	1928.64	42.95	1680	818.26	48.71
3	UBI	600	183.65	30.61	500	76.23	15.25	2000	1792.67	68.95	5200	3292.55	63.32	800	340.00	42.50
1	SYN	200		0.00	200		0.00	500		0.00	1000		0.00	300		0.00
1	CBI	400	8.78	2.20	300	0.00	0.00	1600	229.85	14.37	2300	261.03	11.35	200	117.91	58.96
2	BOB	400	37.00	9.25	300	21.00	7.00	500	221.00	44.20	1400	258.00	18.43	300	301.00	100.33
1	PNB	500	140.13	28.03	400	140.13	35.03	333	37.02	11.12	1065	216.25	20.31	1235	520.78	42.17
2	IDBI	400	40.50	10.13	300	2.70	0.90	700	85.50	12.21	1500	144.70	9.65	150	224.58	149.72
2	AXIS	400		0.00	300		0.00	400		0.00	1300		0.00	200		0.00
3	ICICI	400	1.24	0.31	300	0.00	0.00	400	0.00	0.00	1300	1.24	0.10	200	163.76	81.88
3	HDFC	600		0.00	500		0.00	600		0.00	1800		0.00	2000		0.00
1	CAN	300		0.00	200		0.00	500		0.00	1200		0.00	150		0.00
3	BOI	200	7.80	3.90	200		0.00	300		0.00	1100	392.90	35.72	150	125.35	83.57
1	FED	200		0.00	100		0.00	300		0.00	600		0.00	50		0.00
1	FED	200		0	200		0	100		0	600		0	50		0
1	INDUS	200		0.00	200		0.00	2000		0.00	2500		0.00	100		0.00
1	BOM	200	5.80	2.90	200		0	100	53.00	53.00	350	106.45	30.41	50	0.60	1.20
1	SIB	200		0.00	200		0.00	100		0.00	600		0.00	200		0.00
1	P&SB	200		0.00	200		0.00	20	7.12	35.60	250	32.37	12.95	50	62.49	124.98
1	UNI	200		0.00	200		0.00	500		0.00	1000		0.00	400		0.00
1	IOB	200	1.33	0.67	200	0.38	0.19	300	152.88	50.96	800	215.11	26.89	100	199.85	199.85
1	BB	200		0.00	200		0.00	300		0.00	800	671.23	83.90	100		0.00
1	INDIAN	200		0.00	100		0.00	30	17.00	56.67	260	71.00	27.31	50	5.30	10.60
33	MRB	3400	4021.20	118.27	700	231.99	33.14	8500	2671.39	31.43	13700	9232.89	67.39	7500	2877.29	38.36
7	MCAB	1900		0.00	600		0.00	3500		0.00	6300		0.00	2500		0.00
1	MUCO	100	8.80	8.80	100		0.00	700	359.80	51.40	1100	380.60	34.60	700	295.78	42.25
99	TOTAL	16800	5320.66	31.67	10700	724.40	6.77	20942	9714.54	24.24	77815	25877.99	33.26	43815	22437.59	51.21

Bank-Wise Achievement of ACP Target of Mizoram state for the financial year 2017-2018 upto December 2017 .

2. NAME OF THE DISTRICT : SERCHHIP

Sl. No.	Name of Banks	AGRI (ATL + CROP)		Croploan (which is included in		MSME		Services & Others		Total PSA		Non Priority Sector						
		Target for 2017-18	Achiv 2017-18 %	Target for 2017-18	Achiv 2017-18 %	Target for 2017-18	Achiv 2017-18 %	Target for 2017-18	Achiv 2017-18 %	Target for 2017-18	Achiv 2017-18 %	Target for 2017-18	Achiv 2017-18 %					
3	SBI	300	14.45	4.82	14.75	300	4.92	150	29.77	350	81.00	23.14	800	125.22	15.65	1000	575.36	57.54
1	MCAB	200		0.00		100	0.00	100	0.00	190		0.00	490	0.00	0.00	230		0.00
10	MRB	500	480.20	96.04	36.60	200	18.30	250	280.80	2120	1210.10	57.08	2870	1971.10	68.68	420	412.10	98.12
1	UBI	200	12.00	6.00	2.35	100	2.35	100	61.80	30	24.50	81.67	330	98.30	29.79	30	6.38	21.27
15	TOTAL	1200	506.65	42.22	53.70	700	7.67	600	372.37	2690	1315.60	48.91	4490	2194.62	48.88	1680	993.84	59.16

Bank-Wise Achievement of ACP Target of Mizoram state for the financial year 2017-2018 upto December 2017 .

3. NAME OF THE DISTRICT : CHAMPHAI

Sl. No.	Name of Banks	AGRI (ATL + CROP)		Croploan (which is included in		MSME		Services Sector		Total Priority Sector		Non Priority Sector						
		Target for 2017-18	Achiv 2017-18 %	Target for 2017-18	Achiv 2017-18 %	Target for 2017-18	Achiv 2017-18 %	Target for 2017-18	Achiv 2017-18 %	Target for 2017-18	Achiv 2017-18 %	Target for 2017-18	Achiv 2017-18 %					
5	SBI	500	92.99	18.60	92.99	500	18.60	20	221.18	1040	188.66	18.14	1560	502.83	32.23	135	1103.17	817.16
2	MCAB	300		0.00		200	0.00	65		170		0.00	535	0.00	0.00	25		0.00
11	MRB	600	740.60	123.43	62.40	300	20.80	280	230.18	800	450.16	56.27	1680	1420.94	84.58	145	328.40	226.48
1	HDFC	100		0.00		200	0.00	10		35		0.00	145	0.00	0.00	15		0.00
1	CAN	100		0.00		100	0.00	30		85		0.00	215	0.00	0.00	15		0.00
1	IDBI	100	7.60	7.60	7.60	100	7.60	15	8.10	120	103.50	86.25	235	119.20	50.72	15	32.20	214.67
1	UBI	100	4.00	4.00	8.00	100	8.00	10	5.00	15	7.00	46.67	125	16.00	12.80	15	12.00	80.00
22	TOTAL	1800	845.19	46.96	170.99	1500	11.40	430	464.46	2265	749.32	33.08	4495	2058.97	45.81	365	1475.77	404.32

Bank-Wise Achievement of ACP Target of Mizoram state for the financial year 2017-2018 upto December 2017 .

4. NAME OF THE DISTRICT : KOLASIB

Sl. No.	Name of Banks	AGRI (ATL + CROP)		Croploan (which is included in		MSME		Services Sector		Total Priority Sector			Non Priority Sector						
		Target for 2017-18	Achiv 2017-18	Target for 2017-18	Achiv 2017-18	Target for 2017-18	Achiv 2017-18	Target for 2017-18	Achiv 2017-18	Target for 2017-18	Achiv 2017-18	Target for 2017-18	Achiv 2017-18	Target for 2017-18	Achiv 2017-18				
4	SBI	500	14.49	2.90	13.76	400	3.44	232	49.10	21.16	333	58.02	17.42	1065	121.61	11.42	1235	602.05	48.75
1	M CAB	300		0.00		200	0.00	72		0.00	209		0.00	581	0.00	0.00	270		0.00
6	MRB	500	550.40	110.08	28.80	200	14.40	459	550.16	119.86	531	312.20	58.79	1490	1412.76	94.82	1065	560.16	52.60
1	UCO	100	18.00	18.00	13.00	100	13.00	80	29.00	36.25	67	20.00	29.85	247	67.00	27.13	35		0.00
1	CAN	100		0.00		100	0.00	70		0.00	70		0.00	240	0.00	0.00	30		0.00
1	CBI	100	8.00	8.00	1.00	100	1.00	82	29.45	35.91	95	5.40	5.68	277	42.85	15.47	30	13.00	43.33
1	UBI	100	50.00	50.00	8.00	100	8.00	66	85.00	128.79	40	55.29	138.23	206	190.29	92.37	30		0.00
1	BB	300		0.00		300	0.00	91		0.00	15		0.00	406	0.00	0.00	105		0.00
16	TOTAL	2000	640.89	32.04	64.56	1500	4.30	1152	742.71	64.47	1360	450.91	33.16	4512	1834.51	40.66	2800	1175.21	41.97

Bank-Wise Achievement of ACP Target of Mizoram state for the financial year 2017-2018 upto December 2017 .

5. NAME OF THE DISTRICT : MAMIT

Sl. No.	Name of Banks	AGRI (ATL + CROP)		Croploan (which is included in		MSME		Services Sector		Total Priority Sector			Non Priority Sector						
		Target for 2017-18	Achiv 2017-18	Target for 2017-18	Achiv 2017-18	Target for 2017-18	Achiv 2017-18	Target for 2017-18	Achiv 2017-18	Target for 2017-18	Achiv 2017-18	Target for 2017-18	Achiv 2017-18	Target for 2017-18	Achiv 2017-18				
3	SBI	300	13.55	4.52	4.49	200	2.25	227	57.22	25.21	346	77.03	22.26	873	147.80	16.93	545	395.50	72.57
1	M CAB	200		0.00		100	0.00	84		0.00	122		0.00	406	0.00	0.00	95		0.00
6	MRB	500	618.10	123.62	30.10	300	10.03	427	218.42	51.15	604	310.16	51.35	1531	1146.68	74.90	260	419.70	161.42
10	TOTAL	1000	631.65	63.17	34.59	600	5.77	738	275.64	37.35	1072	387.19	36.12	2810	1294.48	46.07	900	815.20	90.58

Bank-Wise Achievement of ACP Target of Mizoram state for the financial year 2017-2018 upto December 2017 .

6. NAME OF THE DISTRICT : LUNGLAI

Sl. No.	Name of Banks	AGRI (ATL + CROP)		Croploan (which is included in		MSME		Services Sector		Total Priority Sector		Non Priority Sector							
		Target for 2017-18	Achiv 2017-18	%	Target for 2017-18	Achiv 2017-18	%	Target for 2017-18	Achiv 2017-18	%	Target for 2017-18	Achiv 2017-18	%						
5	SBI	400	59.16	14.79	300	59.16	19.72	2890	583.26	20.18	650	142.95	21.99	3940	785.37	19.93	3100	2212.19	71.36
2	MCAB	200		0.00	100		0.00	140		0.00	540		0.00	880	0.00	0.00	290		0.00
9	MRB	800	1428.20	178.53	300	40.20	13.40	300	468.22	156.07	2550	1518.20	59.54	3650	3414.62	93.55	2520	1818.16	72.15
1	HDFC	200		0.00	100		0.00	30		0.00	85		0.00	315	0.00	0.00	200		0.00
1	AXIS	200		0.00	100		0.00	30		0.00	85		0.00	315	0.00	0.00	65		0.00
1	CAN	200		0.00	100		0.00	730		0.00	85		0.00	1015	0.00	0.00	30		0.00
1	IDBI	200	3.00	1.50	100		0.00	420		0.00	320	190.80	59.63	940	193.80	20.62	30	4.60	15.33
1	SYN	200		0.00	100		0.00	120		0.00	270		0.00	590	0.00	0.00	150		0.00
1	UBI	200	7.00	3.50	100	2.00	2.00	45	18.97	42.16	85	20.54	24.16	330	46.51	14.09	30	8.00	26.67
22	TOTAL	2600	1497.36	57.59	1300	101.36	7.80	4705	1070.45	22.75	4670	1872.49	40.10	11975	4440.30	37.08	6415	4042.95	63.02

Bank-Wise Achievement of ACP Target of Mizoram state for the financial year 2017-2018 upto December 2017 .

7. NAME OF THE DISTRICT : LAWNGTLAI

Sl. No.	Name of Banks	AGRI (ATL + CROP)		Croploan (which is included in		MSME		Services Sector		Total Priority Sector		Non Priority Sector							
		Target for 2017-18	Achiv 2017-18	%	Target for 2017-18	Achiv 2017-18	%	Target for 2017-18	Achiv 2017-18	%	Target for 2017-18	Achiv 2017-18	%						
2	SBI	400	50.90	12.73	300	51.63	17.21	200	16.20	8.10	100	19.00	19.00	700	86.10	12.30	830	1138.44	137.16
1	MCAB	200		0.00	100		0.00	105		0.00	580		0.00	885	0.00	0.00	375		0.00
6	MRB	600	550.80	91.80	300	41.80	13.93	270	234.68	86.92	820	440.50	53.72	1690	1225.98	72.54	1610	510.24	31.69
1	HDFC	200		0.00	100		0.00	30		0.00	50		0.00	280	0.00	0.00	30		0.00
1	CAN	200		0.00	100		0.00	40		0.00	50		0.00	290	0.00	0.00	30		0.00
1	UBI	200	12.00	6.00	100	9.00	9.00	30	28.00	93.33	50	18.00	36.00	280	58.00	20.71	30	14.00	46.67
12	TOTAL	1800	613.70	34.09	1000	102.43	10.24	675	278.88	41.32	1650	477.50	28.94	4125	1370.08	33.21	2905	1662.68	57.24

Bank-Wise Achievement of ACP Target of Mizoram state for the financial year 2017-2018 upto December 2017 .

8. NAME OF THE DISTRICT : SAIHA

Sl. No.	Name of Banks	AGRI (ATL + CROP)		Croploan (which is included in)		MSME		Services Sector		Total Priority Sector		Non Priority Sector						
		Target for 2017-18	Achiv 2017-18	%	Target for 2017-18	Achiv 2017-18	%	Target for 2017-18	Achiv 2017-18	%	Target for 2017-18	Achiv 2017-18	%					
1	SBI	200	9.07	4.54	200	9.07	140	64.00	45.71	380	101.30	26.66	720	174.37	24.22	940	797.17	84.81
1	HDFC	100		0.00	100		30		0.00	30		0.00	160	0.00	0.00	240		0.00
1	IDBI	100	8.50	8.50	100	8.50	40		0.00	30	30.00	100.00	170	38.50	22.65	100	79.30	79.30
3	MRB	400	310.48	77.62	200	12.10	185	191.22	103.36	560	312.18	55.75	1145	813.88	71.08	1180	682.42	57.83
1	MCAB	200		0.00	100		30		0.00	560		0.00	790	0.00	0.00	230		0.00
7	TOTAL	1000	328.05	32.81	700	29.67	425	255.22	60.05	1560	443.48	28.43	2985	1026.75	34.40	2690	1558.89	57.95

Summary of district wise achievement of ACP Target of Mizoram for the financial 2017-2018 upto December 2017

Sl. No.	Name of Banks	AGRI (ATL + CROP)		Croploan (which is included in)		MSME		Services & Others		Total PSA		Non Priority Sector						
		Target for 2017-18	Achiv 2017-18	%	Target for 2017-18	Achiv 2017-18	%	Target for 2017-18	Achiv 2017-18	%	Target for 2017-18	Achiv 2017-18	%					
99	Aizawl	16800	5320.66	31.67	10700	724.40	25010	10842.79	51.78	43850	9714.54	24.24	85660	25877.99	33.26	42100	22437.59	51.21
15	Serchhip	1200	506.65	42.22	700	53.70	600	372.37	62.06	2690	1315.60	48.91	4490	2194.62	48.88	1680	993.84	59.16
22	Champhai	1800	845.19	46.96	1500	170.99	430	464.46	108.01	2265	749.32	33.08	4495	2058.97	45.81	365	1475.77	404.32
16	Kolasib	2000	640.89	32.04	1500	64.56	1152	742.71	64.47	1360	450.91	33.16	4512	1834.51	40.66	2800	1175.21	41.97
10	Mamit	1000	631.65	63.17	600	34.59	738	275.64	37.35	1072	387.19	36.12	2810	1294.48	46.07	900	815.20	90.58
22	Lunglei	2600	1497.36	57.59	1300	101.36	4705	1070.45	22.75	4670	1872.49	40.10	11975	4440.30	37.08	6415	4042.95	63.02
12	Lawngtlai	1800	613.70	34.09	1000	102.43	675	278.88	41.32	1650	477.50	28.94	4125	1370.08	33.21	2905	1662.68	57.24
7	Saiha	1000	328.05	32.81	700	29.67	425	255.22	60.05	1560	443.48	28.43	2985	1026.75	34.40	2690	1558.89	57.95
203	TOTAL	28200	10384.15	36.82	18000	1281.70	33735	14302.52	42.40	59117	15411.03	26.07	121052	40097.70	33.12	59855	34162.13	57.07

Analysis of Total Priority Sector Advances of Mizoram in the FY2017-2018 on 31-12-2017 (Rs In Lakhs)

SI No.	Bank Name	No. of A/C	Total O/S	Demand Raised	Recovery Amount	%	Over-dues Amount	Over-dues %	Gross NPA Amount	Gross NPA %
1	BOB	0	527.00	78.10	47.11	60	30.99	40	47.89	9
2	BOI	609	1168.94	0	0		0		161.62	14
3	BOM	15	52.25	0	0		0		0	0
4	CAN	1627	4281.98	21.0	8.27	39	12.73	61	0	0
5	IDBI	1221	1709.40	0	0		0		402.80	24
6	IND	10	27.00	0	0		0		0	0
7	IOB	200	767.47	10.29	0	0	10.29	100	72.13	9
8	PNB	4869	3189.57	0	0		0		2.55	0
9	PSB	95	216.58	12.49	12.49	100	0	0	69.14	32
10	SBI	20220	58147.77	8240.01	5595.00	68	2645.01	32	4626.10	8
11	SYN	187	583.53	0	0		0		132.55	23
12	UBI	1080	6761.02	132.92	110.73	83	22.19	17	193.26	3
13	UCO	2285	6060.00	973.00	508.00	52	465.00	48	661.00	11
Public	Total	32418	83492.51	9467.81	6281.60	66	3186.21	34	6369.04	8
1	HDFC	201	3571.50	107.71	104.65	97	3.06	3	29.95	1
2	FED	1	0.83	0	0		0		0	0
3	ICICI	12	16.45	0	0		0		0	0
4	INDUS	982	4871.00	0	0		0		0	0
5	AXIS	95	1286.37	326.29	319.35	98	6.94	2	0	0
6	YES	2	69.25	0	0		0		0	0
7	SIB	18	76.00	0	0		0		0	0
Private	Total	1311	9891.40	434	424.00	98	10.00	2	29.95	0
1	MZRB	48543	80557.25	14610.84	11008.19	75	3602.65	25	5501.79	7
RRB	Total	48543	80557.25	14610.84	11008.19	75	3602.65	25	5501.79	7
1	MCAB	9402	35480.98	12333.29	8560.78	69	3772.51	31	1959.71	6
2	MUCO	408	1541.59	565.94	56.84	10	509.10	90	743.81	48
All Banks	Total	92082	210963.73	37411.88	26331.41	70	11080.47	30	14604.30	7
Grand	Total	92082	210963.73	37411.88	26331.41	70	11080.47	30	14604.30	7
		Last Quarter Data								
	Total	87339	201350.89	46841.07	34165.61	73	12675.46	27	13832.29	7

Analysis of Priority Sector Advances Under AGRICULTURE of Mizoram in the FY2017-2018 as on date 31-12-

(Rs In Lakhs)

Sl No.	Bank Name	No. of A/C	Total O/S	Demand Raised	Recovery Amount	%	Overdues Amount	Over-dues %	GrossNPA Amount	GrossNPA %
1	BOB	0	37	12.2	2.5	20.00	9.70	80	8.50	23.00
2	BOI	43	37.72	0	0		0		4.59	12.00
3	CAN	818	550.93	1	1	100.00	0	0	0	0
4	IDBI	1039	512.9	0	0		0		402.80	79.00
5	IOB	4	1.31	0.06	0	0	0.06	100	0.38	29.00
6	PNB	4869	3189.57	0	0		0		2.55	0
7	PSB	0	0	0	0		0		0	
8	SBI	8821	5296.32	2504	1214	48.00	1290.0	52	1277.79	24.00
9	SYN	24	32.9	0	0		0		15.00	46.00
10	UBI	216	442.02	0.92	0.73	79.00	0.19	21	2.26	1.00
11	UCO	1221	1192	163	4	2.00	159	98	86.00	7.00
Public	Total	17055	11292.67	2681.18	1222.23	46.00	1458.95	54	1799.87	16.00
1	HDFC	15	106.58	9.18	8.73	95.00	0.45	5	0.14	0
2	FED	1	0.83	0	0		0		0	0
3	ICICI	1	0.76	0	0		0		0	0
4	INDUS	224	643	0	0		0		0	0
5	AXIS	65	334.26	253.7	247.7	98.00	6	2	0	0
6	YES	0	0	0	0		0		0	
Private	Total	306	1085.43	262.88	256.43	98.00	6.45	2	0.14	0
1	MZRB	22257	17215.98	1910.28	1476.22	77.00	434.06	23	2199.83	13.00
RRB	Total	22257	17215.98	1910.28	1476.22	77.00	434.06	23	2199.83	13.00
1	MCAB	3172	15581.06	1501.28	1209.86	81.00	291.42	19	868.11	6.00
2	MUCO	65	73.90	35.72	1.19	3.00	34.53	97	70.89	96.00
All Banks	Total	42855	45249.04	6391.34	4165.93	65.00	2225.41	35	4938.84	11.00
Grand	Total	42855	45249.04	6391.34	4165.93	65.00	2225.41	35	4938.84	11.00
		Last Quarter Data								
	Total	41266	44102.93	4818.95	3030.37	63.00	1788.58	37	4614.23	10.00

Analysis of Priority Sector Advances Under CROPLOAN of Mizoram in the FY2017-2018 as on date 31-12-2017

(Rs In Lakhs)

Sl No.	Bank Name	No. of A/C	Total O/S	Demand Raised	Recovery Amount	%	Overdues Amount	Overdues %	GrossNPA Amount	GrossNPA %
1	BOB	0	21.00	9.10	0.26	3.00	8.84	97.00	7.40	35.00
2	CAN	210	113.36	10	0	0	10.00	100.00	0	0
3	IDBI	880	45.50	0	0		0		45.5	100.00
4	IOB	5	0.92	0	0		0		0.92	100.00
5	PNB	4853	3076.55	0	0		0		2	0
6	PSB	0	0	0	0		0		0	
7	SBI	7436	4594.78	1946.00	1004.35	52.00	941.65	48.00	1074.83	23.00
8	UBI	161	286.00	7.22	2.52	35.00	4.70	65.00	0	0
9	UCO	289	113.00	11.00	9.00	82.00	2.00	18.00	8	7.00
Public Total		13834	8251.11	1983.32	1016.13	51.00	967.19	49.00	1138.65	14.00
1	ICICI	0	0	0	0		0		0	
2	INDUS	0	0	0	0		0		0	
3	AXIS	65	334.26	0	0		0		0	0
4	YES	0	0	0	0		0		0	
Private Total		65	334.26	0	0	0	0	0	0	0
1	MZRB	2891	1446.86	676.81	488.93	72.00	187.88	28	109.45	8.00
RRB Total		2891	1446.86	676.81	488.93	72.00	187.88	28	109.45	8.00
1	MCAB	950	9501.28	572.37	382.98	67.00	189.39	33	321.53	3.00
2	MUCO	0	0	0	0		0		0	
Grand Total		17740	19533.51	3232.50	1888.04	58.00	1344.46	42	1569.63	8.00
		Last Quarter Data								
	Total	16699	19843.27	1631.72	845.12	52.00	786.6	48	1690.85	9

Analysis of Priority Sector Advances Under INDUSTRY of Mizoram in the FY2017-2018 as on date 31-12-2017
(Rs In Lakhs)

Sl No.	Bank Name	No. of A/C	Total O/S	Demand Raised	Recovery Amount	%	Overdues Amount	Overdues %	GrossNPA Amount	GrossNPA %	
1	BOB	0	269.00	30.24	18.51	61.00	11.73	39.00	20.61	8.00	
2	BOI	556	1128.40	0	0		0		157.03	14.00	
3	CAN	616	2773.67	10.00	1.46	15.00	8.54	85.00	0	0	
4	IDBI	54	165.50	0	0		0		0	0	
5	IND	8	9.00	0	0		0		0	0	
6	IOB	134	351.65	6.95	0	0.00	6.95	100.00	50.75	14.00	
7	PSB	42	69.03	3.21	3.21	100.00	0	0.00	24.25	35.00	
8	SBI	683	2738.42	954.01	701.00	73.00	253.01	27.00	798.88	29.00	
9	SYN	134	333.63	0	0		0		115.00	34.00	
10	UBI	556	2536.00	78.00	65.00	83.00	13.00	17.00	124.00	5.00	
11	UCO	156	1112.00	226.00	72.00	32.00	154.00	68.00	145.00	13.00	
Public	Total	2939	11486.30	1308.41	861.18	66.00	447.23	34.00	1435.52	12.00	
1	HDFC	173	3460.93	98.38	95.77	97.00	2.61	3.00	29.81	1.00	
2	ICICI	11	15.69	0	0		0		0	0	
3	INDUS	758	4228.00	0	0		0		0	0	
4	AXIS	20	945.72	72.59	71.65	99.00	0.94	1.00	0	0	
5	YES	2	69.25	0	0		0		0	0	
6	SIB	18	76.00	0	0		0		0	0	
Private	Total	982	8795.59	170.97	167.42	98.00	3.55	2.00	29.81	0	
1	MZRB	6551	7642.03	2674.70	1711.80	64.00	962.90	36.00	597.57	8.00	
RRB	Total	6551	7642.03	2674.70	1711.80	64.00	962.90	36.00	597.57	8.00	
1	MCAB	2171	2452.26	984.67	621.11	63.00	363.56	37.00	309.25	13.00	
2	MUCO	28	87.40	28.98	2.13	7.00	26.85	93.00	52.04	60.00	
All Banks	Total	12671	30463.58	5167.73	3363.64	65.00	1804.09	35.00	2424.19	8.00	
Grand	Total	12671	30463.58	5167.73	3363.64	65.00	1804.09	35.00	2424.19	8.00	
		Last Quarter Data									
Total		20769	31459.47	9248	6747.05	73.00	2500.95	27.00	3394.97	11.00	

Analysis of Priority Sector Advances Under SERVICES of Mizoram in the FY2017-2018 as on date 31-12-2017
(Rs In Lakhs)

Sl No.	Bank Name	No. of A/C	Total O/S	Demand Raised	Recovery Amount	%	Overdues Amount	Overdues %	GrossNPA Amount	GrossNPA %
1	BOB	0	221.00	35.66	26.10	73.00	9.56	27.00	18.78	8.00
2	BOI	10	2.82	0	0		0		0	0
3	BOM	15	52.25	0	0		0		0	0
4	CAN	193	957.38	10.00	5.81	58.00	4.19	42.00	0	0
5	IDBI	128	1031.00	0	0		0		0	0
6	IND	2	18.00	0	0		0		0	0
7	IOB	62	414.51	3.28	0	0.00	3.28	100.00	21.00	5.00
8	PSB	53	147.55	9.28	9.28	100.00	0	0.00	44.89	30.00
9	SBI	10716	50113.03	4782.00	3680.00	77.00	1102.00	23.00	2549.43	5.00
10	SYN	29	217.00	0	0		0		2.55	1.00
11	UBI	308	3783.00	54.00	45.00	83.00	9	17.00	67.00	2.00
12	UCO	908	3756.00	584.00	432.00	74.00	152.00	26.00	430.00	11.00
Public	Total	12424	60713.54	5478.22	4198.19	77.00	1280.03	23.00	3133.65	5.00
1	HDFC	13	3.99	0.15	0.15	100.00	0	0.00	0	0
2	ICICI	0	0	0	0		0		0	
3	INDUS	0	0	0	0		0		0	
4	AXIS	10	6.39	0	0		0		0	0
5	YES	0	0	0	0		0		0	
Private	Total	23	10.38	0.15	0.15	100.00	0	0.00	0	0
1	MZRB	19735	55699.24	10025.86	7820.17	78.00	2205.69	22.00	2704.39	5.00
RRB	Total	19735	55699.24	10025.86	7820.17	78.00	2205.69	22.00	2704.39	5.00
1	MCAB	4059	17447.66	9847.34	6729.81	68.00	3117.53	32.00	782.35	4.00
2	MUCO	315	1380.29	501.24	53.52	11.00	447.72	89.00	620.88	45.00
Grand	Total	36556	135251.11	25852.81	18801.84	73.00	7050.97	27.00	7241.27	5.00
			Last Quarter Data							
	Total	25304	125788.49	32774.12	24388.19	74.00	8385.93	26.00	5823.09	5.00

Education Loan Scheme(Priority Sector) of Mizoram in the FY2017-2018 as on date 31-12-2017
(Rs. in Lakhs)

Sl No.	Bank Name	Target No	Target Amount	Sanctioned No	Sanctioned Amount	Disbursed No	Disbursed Amount	Cumulative No	Cumulative Amount	NPA No	NPA Amount
1	BOI	0	0	0	0	0	0	7	34.61	0	0
2	CAN	0	133.00	32	64.01	32	64.01	87	180.22	0	0
3	IDBI	0	0	1	20.50	1	20.50	0	0	0	0
4	PNB	0	0	0	0	0	0	47	185.85	2	4.52
5	PSB	0	0	0	0	0	0	2	5.39	0	0
6	SBI	0	0	11	44.49	11	24.26	340	1266.67	37	77.68
7	SYN	0	0	0	0	0	0	3	4.60	1	2.55
8	UBI	0	0	1	2.50	1	2.50	3	11.00	0	0
9	UCO	0	0	0	0	0	0	17	95.00	11	12
Public	Total	0	133	45	131.5	45	111.27	506	1783.34	51	96.75
1	HDFC	0	138.33	0	0	0	0	1	3.27	0	0
2	FED	0	0	0	0	0	0	0	0	0	0
3	ICICI	0	0	0	0	0	0	0	0	0	0
4	INDUS	0	0	0	0	0	0	0	0	0	0
5	AXIS	0	0	0	0	0	0	0	0	0	0
Private	Total	0	138.33	0	0	0	0	1	3.27	0	0
1	MZRB	0	35.00	10	35.31	10	11.48	39	112.33	4	12.04
RRB	Total	0	35.00	10	35.31	10	11.48	39	112.33	4	12.04
1	MCAB	0	0	0	0	0	0	30	32.7	0	0
2	MUCO	0	0	0	0	0	0	0	0	0	0
Grand	Total	0	306.33	55	166.81	55	122.75	576	1931.64	55	108.79
		Last Quarter Data									
Total		165	553.33	57	185.20	51	106.88	567	1496.33	44	90.03

Details of Agriculture Loan of Mizoram in the FY2017-2018 as on date 31-12-2017

(Rs In Lakhs)

Sl No.	Bank Name	Agriculture Term Loan No	Agriculture Term Loan Amount	Crop loan No	Crop loan Amount	Total AGL Loan No	Total AGL Loan Amount
1	BOB	55	37.00	0	0	55	37.00
2	BOI	38	23.87	5	13.85	43	37.72
3	CAN	608	437.57	210	114.27	818	551.84
4	CBI	3	5.00	0	0	3	5.00
5	IDBI	159	57.90	880	455.00	1039	512.90
6	IOB	1	0.50	1	0.30	2	0.80
7	PNB	2	5.31	409	262.35	411	267.66
8	PSB	0	0	0	0	0	0
9	SBI	168	211.15	8053	5085.17	8221	5296.32
10	UBI	55	156.00	161	286.00	216	442.00
11	UCO	1023	1107.00	265	113.00	1288	1220.00
12	VJB	44	239.79	0	0	44	239.79
Public	Total	2156	2281.09	9984	6329.94	12140	8611.03
1	HDFC	12	16.13	3	90.44	15	106.57
2	FED	0	0	0	0	0	0
3	ICICI	1	76.41	0	0	1	76.41
4	AXIS	0	0	65	334.26	65	334.26
Private	Total	13	92.54	68	424.70	81	517.24
1	MZRB	19366	15769.12	2891	1446.86	22257	17215.98
RRB	Total	19366	15769.12	2891	1446.86	22257	17215.98
1	MCAB	2222	6079.78	950	9501.28	3172	15581.06
2	MUCO	65	73.90	0	0	65	73.90
Grand	Total	23822	24296.43	13893	17702.78	37715	41999.21
		Last Quarter Data					
	Total	11181	15144.98	13257	17055.84	24438	32200.82

**Financing Under Kisan Credit Card(KCC) of Mizoram in the Year 2017-2018 and Quarter 3
(Rs. In Lakhs)**

SI No.	Bank Name	Target	Current Year Number of Cards issued	Current Year Limit Sanctioned	Cumilative Position Number of Cards issued	Cumilative Position Limit Sanctioned
1	CAN	0	0	0	210	113.36
2	IDBI	0	10	16.00	880	685.00
3	IOB	0	0	1.00	1	1.50
4	PNB	0	0	262.35	4853	3076.55
5	PSB	0	0	0	0	0
6	SBI	0	191	146.25	7344	4478.68
7	SYN	0	3	2.00	8	5.50
8	UBI	0	69	136.00	161	286.00
9	UCO	0	30	10.00	142	59.00
10	VJB	0	0	0	0	0
Public	Total	0	303	573.60	13599	8705.59
1	HDFC	0	2	43.28	15	106.58
2	FED	0	0	0	1	0.90
3	ICICI	0	0	0	0	0
4	INDUS	0	0	0	0	0
5	AXIS	0	0	0	0	0
Private	Total	0	2	43.28	16	107.48
1	MZRB	3000	2728	2486.66	15579	8303.71
RRB	Total	3000	2728	2486.66	15579	8303.71
1	MCAB	0	139	157.80	3615	1960.11
2	MUCO	0	0	0	0	0
Grand	Total	3000	3172	3261.34	32809	19076.89
		Last Quarter Data				
	Total	3500	2979	2629.54	32218	18976.55

**MIS Report on Agriculture & Allied(Direct and Indirect) of Mizoram in the FY2017-2018
(Rs. In Lakhs)**

SI No.	Bank Name	Agl & Allied Target amt	Agl & Allied Achv amt	Agl & Allied OS No	Agl & Allied OS amt
1	BOB	400	37.00	0	0
2	BOI	0	0	43	37.72
3	BOM	0	5.80	1	5.23
4	CAN	408	550.95	818	550.95
5	CBI	0	5.00	397	284.23
6	IND	25	0	0	0
7	IOB	197	1.80	4	1.31
8	PSB	0	0	0	0
9	SBI	0	277.29	8221	5296.32
10	SYN	0	32.91	24	32.91
11	UBI	1379	286.00	161	442.00
12	UCO	0	289.00	1220	1354.00
Public	Total	2409	1485.75	10889	8004.67
1	HDFC	157.56	91.61	15	106.58
2	FED	0	0	1	0.83
3	ICICI	400	1.24	1	0.76
4	INDUS	0	1556.00	224	643.00
5	AXIS	0	0	64	334.26
6	YES	200	0	0	0
7	SIB	0	0	0	0
8	BANDHAN	500	502.34	1816	502.34
Private	Total	1257.56	2151.19	2121	1587.77
1	MZRB	7300	5977.87	22257	17215.98
RRB	Total	7300	5977.87	22257	17215.98
1	MCAB	3500	1042.19	3172	15581.06
2	MUCO	100	0	65	73.90
Grand	Total	14566.56	10657.00	38504	42463.38
		Last Quarter Data			
	Total	27089	9015.22	42518	43749.04

Financing Under MSME Sector of Mizoram in the FY2017-2018 as on date 31-12-2017

(Rs In Lakhs)

Sl No.	Bank Name	Target	Achievement no. of Micro	Achievement amt of Micro	O/S No. of Micro	O/S Amt of Micro	Achievement No. of Small	Achievement Amt of Small	O/S No. of Small	O/S Amt of Small	Achievement No. of Medium	Achievement Amt of Medium	O/S No. of Medium	O/S Amt of Medium	SME Achievement during the Qtr	Total O/S at the end of Qtr
1	BOI				555	1105.70			1	22.70						1128.40
2	BOM	125	15	54.75	15	54.75									54.75	54.75
3	CAN	3989	31	51.81			10	31.53							83.34	
4	IDBI		16	37.20	16	37.20	3	45.05	3	45.05					82.25	82.25
5	IND	30	9	64.00	14	70.00	1	10.00	2	20.00					74.00	90.00
6	IOB		2	4.00	25	80.01	7	9.80	44	133.78	4	40.00	7	87.73	53.80	301.52
7	PSB		6	8.22	40	68.40			2	0.63					8.22	69.03
8	SBI	12359	285	1420.50	3440	13720.31	135	4747.00	310	7167.00					6167.50	20887.31
9	UBI	0	71	79.00	344	1456.00	37	82.00	212	2603.00	1	600.00	1	563.00	761.00	4622.00
10	UCO	0	260	770.00	562	3005.00	105	415.00	119	1118.00					1185.00	4123.00
11	VJB	0	46	269.73	388	1572.40	9	426.50	141	3331.47			1	300.95	696.23	5204.82
Public Total		16503	741	2759.21	5399	21169.77	307	5766.88	834	14441.63	5	640.00	9	951.68	9166.09	36563.08
1	HDFC		23	1239.64	114	2840.31	6	32.37	59	620.62					1272.01	3460.93
2	FED		6	9.54	18	23.36									9.54	23.36
3	ICICI	500														
4	INDUS		38	234.00	310	665.00	60	886.00	448	3564.00					1120.00	4229.00
5	AXIS				20	945.72										945.72
6	SIB		1	10.00												
Private Total		500	68	1493.18	462	4474.39	66	918.37	507	4184.62	0	0	0	0	2411.55	8659.01
1	MZRB	3971	389	931.57	1449	2796.53	481	640.73	1084	1244.31	85	702.70	322	434.28	2275	4475.12
RRB Total		3971	389	931.57	1449	2796.53	481	640.73	1084	1244.31	85	702.70	322	434.28	2275.00	4475.12
1	MCAB	1496	57	187.68	2489	2452.26									187.68	2452.26
2	MUCO	300	4	4.00	4	4.00									4.00	4.00
Grand Total		22770	1259	5375.64	9803	30896.95	854	7325.98	2425	19870.56	90	1342.70	331	1386	14044.3	52153.5
			Last Quarter													
Total		18206	683	3300.86	8164	31078.71	528	4382.92	1517	11819.26	69	523.75	267	1686.9	8207.53	44584.9

MUDRA SCHEME PROGRESS OF MIZORAM IN THE FY 2017-18 AS ON DATE 31-12-2017

SI No.	BANK NAME	SISHU NO	SISHU		SISHU AMT (DISBURS ED)	KISHORE NO	KISHORE		TARUN NO	TARUN		TOTAL AC	TOTAL AMT (Rupees in Lakhs)	
			AMT (SANCTIO NED)	AMT (SANCTIO NED)			AMT (DISBURS ED)	AMT (DISBURS ED)		AMT (SANCTIO NED)	AMT (DISBURS ED)		AMT (SANCTIO NED)	AMT (Disburse d)
1	BOB	13	5.85	89.15	5.85	34	87.18	6	52.50	48.67	53	147.50	141.70	
2	BOI	39	19.80	149.85	19.80	53	149.85	8	64.50	64.50	100	234.15	234.15	
3	BOM	1	0.50	25.45	0.50	11	23.50	2	16.30	16.30	14	42.25	40.30	
4	CAN	158	67.00	263.00	64.00	178	234.00	80	146.00	135.00	416	476.00	433.00	
5	CBI	5	1.95	28.55	1.95	11	27.00	1	6.00	4.00	17	36.50	32.95	
6	IND	0	0.00	9.00	0	3	9.00	8	64.00	64.00	11	73.00	73.00	
7	IOB	15	6.00	31.00	6.00	11	31.00	5	42.00	42.00	31	79.00	79.00	
8	PNB	2	1.00	10.00	1.00	3	10.00	2	20.00	15.00	7	31.00	26.00	
9	PSB	19	9.40	13.30	7.18	3	6.26	0	0	0	22	22.70	13.44	
10	SBI	233	115.00	417.00	115.00	127	406.00	101	814.00	783.00	461	1346.00	1304.00	
11	SYN	9	12.80	44.00	12.80	16	44.00	8	60.00	60.00	33	116.80	116.80	
12	UBI	12	4.00	82.65	4.00	37	80.00	9	88.00	85.00	58	174.65	169.00	
13	UCO	24	2.70	36.00	1.00	32	10.00	0	0	0	56	38.70	11.00	
Public	Total	530	246.00	1198.95	239.08	519	1117.79	230	1373.30	1317.47	1279	2818.25	2674.34	
1	AXIS	0	0	0	0	0	0	0	0	0	0	0	0	
2	BANDHAN	2348	1021.95	59.71	1021.95	91	59.71	0	0	0	2439	1081.66	1081.66	
3	HDFC	0	0	0	0	0	0	0	0	0	0	0	0	
4	INDUS	51	21.38	0	0	0	0	0	350.00	257.76	51	56.38	257.76	
Private	Total	2399	1043.33	59.71	1021.95	91	59.71	0	350.00	257.76	2490	1138.04	1339.42	
1	MZRB	857	403.00	3821.00	388.00	2160	3371.00	1	7.00	7.00	3018	4231.00	3766.00	
RRB	Total	857	403.00	3821.00	388.00	2160	3371.00	1	7.00	7.00	3018	4231.00	3766.00	
1	MCAB	101	48.90	0	48.90	0	0	0	0	0	101	48.90	48.90	
2	MUCO	2	1.00	4.00	1.00	4	4.00	0	0	0	6	5.00	5.00	
Grand	Total	3889	1742.23	5083.66	1698.93	2774	4552.5	231	1730.30	1582.23	6894	8556.19	7833.66	

STAND UP INDIA LOAN SANCTIONED BY BANK BRANCHES IN MIZORAM FY 2017-18 AS ON 31/12/2017

Sl. No.	BANK	NO. OF BRS	WMN-GENERAL		MINORITY		OBC		SC		ST		TOTAL	
			NOS.	AMT	NOS.	AMT	NOS.	AMT	NOS.	AMT	NOS.	AMT	NOS.	AMT
			Amount in crores											
1	AXIS BANK LTD	3	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
2	BANDHAN BANK LTD	2	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
3	BANK OF BARODA	2	0	0.00	0	0.00	0	0.00	0	0.00	1	0.17	1	0.17
4	BANK OF INDIA	3	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
5	BANK OF MAHARASHTRA	1	1	0.10	0	0.00	0	0.00	0	0.00	1	0.10	2	0.20
6	CANARA BANK	5	0	0.00	0	0.00	0	0.00	1	0.30	2	0.30	3	0.60
7	CENTRAL BANK OF INDIA	2	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8	FEDERAL BANK LTD.	1	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
9	HDFC BANK LTD	7	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
10	ICICI BANK LTD.	3	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
11	IDBI BANK	5	0	0.00	0	0.00	0	0.00	0	0.00	1	0.25	1	0.25
12	INDIAN BANK	1	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
13	INDIAN OVERSEAS BANK	1	0	0.00	0	0.00	0	0.00	0	0.00	3	0.40	3	0.40
14	INDUSIND BANK LTD	1	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
15	MC APEX BANK LTD	16	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
16	MIZORAM RURAL BANK	84	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
17	MUCO BANK LTD	1	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18	PUNJAB NATIONAL BANK	1	1	0.25	0	0.00	0	0.00	0	0.00	1	0.15	2	0.40
19	PUNJAB & SIND BANK	1	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
20	STATE BANK OF INDIA	44	0	0.00	0	0.00	0	0.00	2	0.27	4	1.09	6	1.36
21	SOUTH INDIA BANK LTD.	1	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
22	SYNDICATE BANK	2	0	0.00	0	0.00	0	0.00	0	0.00	2	0.28	2	0.28
23	UCO BANK	3	0	0.00	0	0.00	0	0.00	0	0.00	1	0.12	1	0.12
24	UNITED BANK OF INDIA	8	0	0.00	0	0.00	0	0.00	0	0.00	4	0.94	4	0.94
25	UNION BANK OF INDIA	1	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
26	VIJAYA BANK	3	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
27	YES BANK LTD	1	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	TOTAL	203	2	0.35	0	0.00	0	0.00	3	0.57	20	3.80	25	4.72

MIS Report on MSE of Mizoram in the FY-2017-2018 as on date 31-12-2017
(Rs. In Lakhs)

SI No.	Bank Name	MSE Target Amt	MSE Achv Amt	MSE OS No	MSE OS Amt(6A)
1	BOB	500.00	269.00	0	0
2	BOI	600.00	0	556	1128.40
3	BOM	50.00	129.75	61	115.62
4	CAN	1270.00	2627.88	545	2627.88
5	CBI	382.00	12.10	217	690.38
6	IND	30.00	63.00	11	68.00
7	IOB	300.00	512.00	141	351.64
8	PSB	30.00	8.22	42	69.03
9	SBI	12359.00	2343.28	3750	20887.31
10	SYN	420.00	333.89	135	333.89
11	UBI	2251.00	1013.00	556	2536.00
12	UCO	380.00	280.00	154	1294.00
Public	Total	18572.00	7592.12	6168	30102.15
1	HDFC	700.00	1272.01	173	3460.93
2	FED	300.00	9.74	23	30.45
3	ICICI	500.00	0	11	15.68
4	INDUS	300.00	1120.00	758	4228
5	AXIS	530.00	0	20	945.72
6	YES	300.00	70.00	1	69.26
7	SIB	300.00	10.00	1	10.00
8	BANDHAN	391.00	1227.04	3505	1227.04
Private	Total	3321.00	3708.79	4492	9987.08
1	MZRB	3971.00	1956.07	18873	23555.87
RRB	Total	3971.00	1956.07	18873	23555.87
1	MCAB	1496.00	187.68	2489	2452.26
2	MUCO	300.00	4.00	28	87.4
Grand	Total	27660.00	13448.66	32050	66184.76
		Last Quarter Data			
	Total	33494.00	12936.93	28384	50701.35

Financing Under Housing Scheme of Mizoram in the FY2017-2018 as on date 31-12-2017

(Rs In Lakhs)

Sl No.	Bank Name	Urban Number	Urban Amount	Semi Urban Number	Semi Urban Amount	Rural Number	Rural Amount	Total Number	Total Amount
1	BOI	15	152.00					15	152.00
2	CAN	125	1533.33					125	1533.33
3	CBI	6	77.50					6	77.50
4	IDBI	3	17.40	4	35.50			7	52.90
5	IND			1	8.50			1	8.50
6	IOB	7	140.00					7	140.00
7	PSB	8	74.82					8	74.82
8	SBI	3957	36676.53	3287	20498.03	758	3073.09	8002	60247.65
9	UBI	35	1040.00	104	947.00	4	24.00	143	2011.00
10	UCO	2	45.00					2	45.00
11	VJB	161	1190.17	3	22.40			164	1212.57
Public	Total	4319	40946.75	3399	21511.43	762	3097.09	8480	65555.27
1	HDFC								
2	ICICI								
3	INDUS								
4	AXIS								
Private	Total	0	0	0	0	0	0	0	0
1	MZRB	2396	12726.15	3515	1913.47	1133	7162.38	7044	21802.00
RRB	Total	2396	12726.15	3515	1913.47	1133	7162.38	7044	21802.00
1	MCAB	885	5256.41	1283	6240.96			2168	11497.37
2	MUCO	75	387.81					75	387.81
Grand	Total	7675	59317.12	8197	29665.86	1895	10259.47	17767	99242.45
		Last Quarter Data							
	Total	7734	47228.55	8435	40188.82	1900	9071.79	18069	96489.16

Financial Position Under RURAL HOUSING of Mizoram in the Year 2017-2018 and Quarter 3

(Rs In Lakhs)

Sl No.	Bank Name	Number Of Account	Total Outstanding	Number of Loan Granted During the Year	Amount of Loan Granted During the Year
1	CAN	0	0	0	0
2	IOB	0	0	0	0
3	PSB	0	0	0	0
4	SBI	758	2518.78	785	3873.09
5	UBI	7	28	7	28
6	UCO	0	0	0	0
Public	Total	765	2546.78	792	3901.09
1	HDFC	0	0	0	0
2	ICICI	0	0	0	0
3	INDUS	0	0	0	0
4	AXIS	0	0	0	0
Private	Total	0	0	0	0
1	MZRB	7025	38511.28	1505	6741.15
RRB	Total	7025	38511.28	1505	6741.15
1	MCAB	0	0	0	0
2	MUCO	0	0	0	0
Grand	Total	7790	41058.06	2297	10642.24
		Last Quarter Data			
	Total	7764	40451.83	1690	8770.12

MIS Report (Education & Housing & Others) of Mizoram in the FY-2017-2018 as on date 31-12-2017
(Rs. In Lakhs)

Sl No.	Bank Name	Education Target No	Education Target Amt	Education on Achv No	Education on Achv Amt	Education OS No	Education OS Amt	Housing OS Amt	Other Target No	Other Target Amt	Other Achv No	Other Achv Amt	Other OS No	Other OS Amt	Total Target No	Total Target Amt	Total Achv No	Total Achv Amt	Total OS No	Total OS Amt
1	BOB	0	25	1	2.00	0	0	0	0	300	0	301.00	0	0	0	825.00	1	303.00	0	0
2	BOI	0	0	0	0	7	34.61	152.00	0	0	0	0	10	2.82	0	0	0	0	32	189.43
3	BOM	0	25	0	0	0	0	249.98	0	0	0	0	0	0	0	250.00	0	0	20	249.98
4	CAN	0	60	32	64.01	32	64.04	1533.33	0	0	0	286.22	152	286.22	0	1395.00	32	350.23	309	1883.59
5	CBI	0	0	0	0	0	0	557.61	0	0	0	0	0	0	0	30.00	0	0	57	557.61
6	IND	0	0	0	0	0	0	8.50	0	0	0	0	0	0	30.00	0	0	0	1	8.50
7	IOB	0	45	1	3.88	3	4.02	115.70	0	35	29	410.00	43	298.81	0	330.00	30	413.88	55	418.53
8	PSB	0	0	0	0	2	5.39	74.82	0	0	0	15.11	2	15.11	0	0	0	15.11	12	95.32
9	SBI	0	0	15	152.49	377	1257.98	41707.24	0	0	0	0	0	0	0	0	15	152.49	8378	42965.22
10	SYN	0	0	3	4.60	3	4.60	212.79	0	0	0	393.48	87	393.48	0	0	3	398.08	115	610.87
11	UBI	0	0	1	2.50	3	11.00	2011.00	0	150	0	1003.00	165	1772.00	0	2392.00	1	1005.50	311	3794.00
12	UCO	0	0	0	0	17	95.00	987.00	0	0	0	1025.00	915	3248.00	0	0	0	1025.00	1010	4330.00
Public Total		0	155	53	229.48	444	1476.64	47609.97	0	485.00	29	3433.81	1374	6016.44	0	5222.00	82	3663.29	10300	55103.05
1	HDFC	0	114.5	0	0	1	3.27	0	0	934.12	0	0	12	0.72	0	1541.99	0	0	13	3.99
2	FED	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	ICICI	0	100	0	0	0	0	0	0	0	0	0	0	0	0	600.00	0	0	0	0
4	INDUS	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	AXIS	0	0	0	0	0	0	0	0	50	0	6.39	10	6.39	0	0	0	0	10	6.39
6	YES	0	100	0	0	0	0	0	0	0	0	0	0	0	0	450.00	0	0	0	0
7	SIB	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8	BANDHAN	0	0	0	0	0	0	0	0	0	0	1.46	11	1.46	0	391.00	0	1.46	11	1.46
Private Total		0	314.5	0	0	1	3.27	0	0	984.12	0	1.46	33	8.57	0	2982.99	0	1.46	34	11.84
1	MZRB	0	35	10	11.48	32	90.57	38511.28	0	16450.00	0	6186.77	216	864.75	0	20456.00	10	6198.25	7273	39466.6
RRB Total		0	35	10	11.48	32	90.57	38511.28	0	16450.00	0	6186.77	216	864.75	0	20456.00	10	6198.25	7273	39466.6
1	MCAB	0	0	0	0	10	4.36	10160.92	0	0	0	5370.34	2214	7282.38	0	1496.00	0	5370.34	4059	17447.66
2	MUCO	0	20	0	0	0	0	387.81	0	700.00	0	57	315	1380.29	0	1020.00	0	57	390	1768.10
Grand Total		0	524.5	63	240.96	487	1574.84	96669.98	0	18619.12	29	15049.38	4152	15552.43	0	31176.99	92	15290.34	22056	113797.25
Last Quarter Data																				
Total		0	2766	50	110.58	505	1446.80	83142.14	0	2839.00	0	5058.72	6358	24654.46	0	54023.12	50	5169.30	23335	109243.40

Details of Advances to Sensitive Sector of Mizoram in the FY2017-2018 as on date 31-12-2017

(Rs In Lakhs)

Sl No.	Bank Name	Minority community No	Minority Community Amount	SC/ST No	SC/ST Amount	Women Beneficiaries No	Women Beneficiaries Amount	Physically Handicapped No	Physically Handicapped Amount
1	BOB								
2	BOM	13	64.45	3	5.40	3	5.40	0	0
3	CAN	1155	3837.73						
4	CBI	860	1983.74			383	654.73		
5	IDBI	116	2204.00	112	1262.00	43	403.00		
6	IND	16	89.70			8	47.75		
7	IOB	188	767.46	128	459.22	57	169.08	0	0
8	PSB	79	189.42	77	181.07	35	72.03	0	0
9	SBI	44903	118228.06	44625	113451.00	15945	37625.00	0	0
10	SYN	525	614.30	461	852.16	338	889.00		
11	UBI	1026	6659.57			397	2728.00		
12	UCO	3020	7573.00	2653	6253.00	1409	3675.00	3	4.00
13	VJB	780	6893.53	467	2642.18	491	2711.08	0	0
Public	Total	52681	149104.96	48526	125106.03	19109	48980.07	3	4.00
1	HDFC	3	2.61	99	324.98	766	1567.59	0	0
2	FED	32	36.93	31	35.97	37	34.08	0	0
3	ICICI	2	4.08	27	111.82	34	36.12	0	0
4	INDUS	933	4784.00	828	4697.00	714	1583.00		
5	AXIS	0	0.00	21	79.52	15	25.66	0	0
Private	Total	970	4827.62	1006	5249.29	1566	3246.45	0	0
1	MZRB	59799	101670.06	59799	101670.06	28707	48532.58	6	5.49
RRB	Total	59799	101670.06	59799	101670.06	28707	48532.58	6	5.49
1	MCAB	11523	46630.94	11523	46630.94	5846	25941.35	0	0
2	MUCO	1538	3236.22	1538	3236.22	324	1519.31		
Grand	Total	126511	305469.80	122392	281892.54	55552	128219.76	9	9.49
		Last Quarter Data							
	Total	128901	301425.39	120752	288455.76	52008	119360.62	9	9.49

Details of Advances to OTHER SENSITIVE SECTORS of 3 in the FY2017-2018 as on date 31-12-2017

(Rs In Lakhs)

Sl No.	Bank Name	Women Lending Number	Women Lending Amount	Women Outstanding Number	Women Outstanding Amount	SC Lending Number	SC Lending Amount	SC Outstanding Number	SC Outstanding Amount	ST Lending Number	ST Lending Amount	ST Outstanding Number	ST Outstanding Amount	Phy. Handi capped Lending Number	Phy. Handi capped Lending Amount	Phy. Handi capped Outstanding Number	Phy. Handi capped Outstanding Amount	Total Lending Number	Total Lending Amount	Total Outstanding Number	Total Outstanding Amount	
1	IOB	5	19.30	57	169.08			11	6	11	69.30	117	453.22					16	88.60	185	628.30	
2	UBI	74	648.00	397	2728.00					259	2564.36	1011	6660.00									
3	PSB	10	17.76	35	72.03					13	19.60	77	181.07					23	37.36	112	253.10	
4	CAN									1141	3774.29	1141	3774.29									
5	CBI	33	121.65	383	654.73					72	277.67	835	1960.89									
6	BOM	3	5.40	3	5.40			1	3.00	2	2.40	2	2.40					6	10.80	6	10.80	
7	IDBI	43	974.00	43	403.00			1	1.00	111	2243.00	111	1261.00									
8	BOB		361.00								802.00											
9	SYN	338	889.00	338	889.00			1	0.16	460	852.00	460	852.00									
10	UCO	1659	4103.00	1409	3675.00					2806	6510.00	2653	6253.00	3	5.00	3	4.00	4468	10618.00	4065	9932.00	
11	IND	5	32.25	8	47.75					10	73.00	16	89.70									
12	VJB	30	182.68	491	2711.08					57	398.57	467	2642.18					87	581.25	958	5353.26	
13	SBI	15945	51971.00	15945	37625					44625	118115.00	44625	113451.00					60570	170086.00	60570	151076.00	
	Public Total	18145	59325.04	19109	48980.07			14	10.16	49567	135701.19	51515	137580.75	3	5.00	3	4.00	65170	181422.01	65896	167253.46	
1	FED	5	6.10	37	34.08			2	1.52	11	15.42	29	34.45					16	21.52	68	70.05	
2	AXIS	2	10.58	15	25.66					5	67.26	21	79.52					7	77.84	36	105.18	
3	HDFC	319	927.51	766	1567.59					10	90.04	99	324.98					329	1017.55	865	1892.57	
4	ICICI	29	30.03	34	36.12			1	6.83	7	32.69	26	104.99					37	70.22	61	147.94	
5	INDUS			714	1583.00			9	42.00	123	1233.00	819	4655.00									
	Private Total	355	974.22	1566	3246.45			12	50.35	156	1438.41	994	5196.94					389	1187.13	1030	2215.74	
1	MZRB	6820	12150.60	28707	48532.58					15164	28247.32	59799	101670.06	6	5.49	6	5.49	21984	40397.92	88512	150208.13	
	RRB Total	6820	12150.60	28707	48532.58					15164	28247.32	59799	101670.06	6	5.49	6	5.49	21984	40397.92	88512	150208.13	
1	MUCO	324	1519.31	324	1519.31					1538	3236.22	1538	3236.22									
2	MCAB	618	2935.41	5846	25941.35					1526	7483.33	11523	46630.94					2144	10418.74	17369	72572.29	
	Grand Total	26262	76904.58	55552	128219.76			26	60.51	67951	176106.47	125369	294316.91	3	5.00	9	9.49	89687	233425.80	172807	392249.62	
		Last Quarter Data																				
	Total	22684	68489.17	51523	116664.11	1	1.25	9	18.14	59508	155821.85	121931	286343.39	3	5.00	9	9.49	79985	218305.52	170117	395219.36	

Advances Details of Minority Community of Mizoram in the FY2017-2018 as on date 31-12-2017

Annexure - XXVII

(Rs In Lakhs)

Sl No.	Bank Name	Lending Number of Muslim	Lending Amount of Muslim	Outstanding Number of Muslim	Outstanding Amount of Muslim	Lending Number of Christian	Lending Amount of Christian	Outstanding Number of Christian	Outstanding Amount of Christian	Lending Number of Sikh	Lending Amount of Sikh	Outstanding Number of Sikh	Outstanding Amount of Sikh	Lending Number of Buddhist	Lending Amount of Buddhist	Outstanding Number of Buddhist	Outstanding Amount of Buddhist	Lending Number of Zoroastrian	Lending Amount of Zoroastrian	Outstanding Number of Zoroastrian	Outstanding Amount of Zoroastrian	Lending Number of Jain	Lending Amount of Jain	Outstanding Number of Jain	Outstanding Amount of Jain	Total Lending No	Total Lending Amt	Total Outstanding No	Total Outstanding Amt		
1	BOM	1	8.00	1	8.00	12	56.45	12	56.45																	13	64.45	13	64.45		
2	CAN					1155	3837.73	1155	3837.73																	1155	3837.73	1155	3837.73		
3	CBI					72	277.67	860	1983.74																	72	277.67	860	1983.74		
4	IDBI					115	2203.00	115	2203.00					1												116	2204.00	116	2204.00		
5	IND					10	73.00	16	89.70																	10	73.00	16	89.70		
6	IOB					197	1012.75	188	767.46																	197	1012.75	188	767.46		
7	PSB					13	19.60	77	180.47																	13	19.60	79	189.42		
8	SBI	21	25.00	21	11.04	44500	158075.14	44500	115002.02					382	4020.00	382	3215.00								44903	162120.14	44903	118228.06			
9	SYN	1	1.00	4	3.30			521	611.00																1	1.00	525	614.3			
10	UBI	4	28.00	15	129.36	259	2564.00	1011	6530.21																263	2592.00	1026	6659.57			
11	UCO	21	34.00	4	9.00	2716	7236.00	3016	7564.00																2737	7270.00	3020	7573			
12	VJB					66	454.87	776	6832.51																66	454.87	780	6893.53			
Public	Total	48	96.00	50	229.61	49115	175810.21	52247	145658.29	0	0	0	0	383	4021.00	384	3217.06	0	0	0	0	0	0	0	49546	179927.21	52681	149104.96			
1	AXIS																														
2	FED					12	16.67	31	35.97																	12	16.67	32	36.93		
3	HDFC																														
4	ICICI																														
5	INDUS					129	1244.00	898	4657.00																	131	1254.00	933	4784.00		
Private	Total	3	11.08	17	55.42	141	1260.67	929	4692.97	0	0	0	0	1	3.00	23	79.00	0	0	0	0	0	0	0	145	1274.75	970	4827.62			
1	MZRB					11882	20638.85	59799	101670.06																	11882	20638.85	59799	101670.06		
RRB	Total					11882	20638.85	59799	101670.06	0	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0	11882	20638.85	59799	101670.06			
1	MCAB					1526	7483.33	11523	46630.94																	1526	7483.33	11523	46630.94		
2	MUCO					1538	3236.22	1538	3236.22																	1538	3236.22	1538	3236.22		
Grand Total	Total	51	107.08	67	285.03	64202	208429.28	126036	301888.48	0	0	0	0	384	4024.00	408	3296.29	0	0	0	0	0	0	0	64637	212560.36	126511	305469.80			
Last Quarter Data																															
Total	Total	53	182.38	45	204.99	60212	194211.96	127622	290937.98	0	0	0	0	380	3900.00	382	3317.27	0	0	0	0	0	0	0	60645	198294.34	128049	294460.24			

Social Security Schemes Status of Mizoram as on 31.12.2017**BANK-WISE DATA OF MIZORAM**

Annexure - XXV

SL No	BANK	PMJBY	PMSBY	APY
		31.12.2017	31.12.2017	31.12.2017
1	BOB	124	265	87
2	BOI	269	404	71
3	BOM	170	126	17
4	CAN	95	516	51
5	CBI	269	328	63
6	IDBI	0	0	44
7	IND	5	5	31
8	IOB	618	742	11
9	PNB	225	426	209
10	PSB	225	426	47
11	SBI	11267	18146	285
12	SYN	246	676	58
13	UBI	478	717	177
14	UCO	1535	176	10
15	UNI	112	134	21
16	VJB	38	550	68
PUBLIC Total				
18	HDFC	60	892	160
19	FED	101	172	25
20	ICICI	30	56	11
21	INDUS	19	93	0
22	AXIS	0	0	94
23	YES	19	93	0
24	SIB	61	100	0
25	BANDHAN	0	0	0
PRIVATE Total				
27	MZRB	22683	36768	621
RRBS Total				
29	MCAB	1738	2489	0
30	MUCO	108	0	0
Total		40495	64300	2161

Financing Under SELF HELP GROUP of Mizoram in the FY2017-2018 as on date 31-12-2017

(Rs In Lakhs)

Sl No.	Bank Name	Target	Current Year Deposit Number	Current Year Deposit Amount	Current Year Credit Linkage Under NRLM Number	Current Year Credit Linkage Direct SHG Number	Current Year Credit Linkage Direct SHG Amount	Current Year Credit linkage Total Number	Current Year Credit linkage Total Amount	Cumulative Position Deposit Number	Cumulative Position Deposit linkage Amount	Cumulative Position Credit Linkage Under NRLM Number	Cumulative Position Credit Linkage Under NRLM Amount	Cumulative Position Credit Linkage Direct SHG Number	Cumulative Position Credit Linkage Direct SHG Amount	Cumulative Position Credit linkage Total Number	Cumulative Position Credit linkage Total Amount
1	CAN																
2	IDBI													2	8.00	2	8
3	IND																
4	IOB																
5	PSB																
6	SBI		1	2.00	1	0	2.00	1	2.00	6	18.90	14	36.50	14	36.50	20	55.40
7	UBI													23	76.00	23	76.00
8	UCO																
9	VJB																
Public	Total	0	0	0	1	0	2.00	1	2.00	6	18.90	39	120.50	39	120.50	45	139.40
1	HDFC																
2	FED																
3	AXIS																
Private	Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1	MZRB	330	130	16.50	222	60	381.09	282	541.34	1458	434.50	578	926.25	896	1337.28	1474	2263.53
RRB	Total	330	130	16.50	222	60	381.09	282	541.34	1458	434.50	578	926.25	896	1337.28	1474	2263.53
1	MCAB		94	1.85	6	16	6.00	22	34.70	107	17.93	10	9.80	61	145.21	71	155.01
2	MUCO																
Grand	Total	330	224	18.35	229	76	389.09	305	578.04	1565	452.43	594	954.95	996	1602.99	1590	2557.94
		Last Quarter															
Total	Total	330	161	17.15	76	63	171.46	139	353.36	2251	459.13	377	621.27	916	1485.74	1293	2107.01

Financing Under Joint Liabilities Group Scheme of Mizoram in the FY2017-2018 as on date 31-12-2017

(Rs in Lakhs)

Sl No.	Bank Name	Target	Current Year Deposit linkages Number	Current Year Deposit linkage Amount	Current Year Credit Linkage Number	Current Year Credit Linkage Amount	Cumulative Position Deposit linkages Number	Cumulative Position Deposit linkage Amount	Cumulative Position Credit Linkage Number	Cumulative Position Credit Linkage Amount	
1	CAN	0	0	0	0	0	0	0	0	0	
2	IOB	0	0	0	0	0	0	0	0	0	
3	PSB	0	0	0	0	0	0	0	0	0	
4	SBI	0	0	0	0	0	0	0	0	0	
5	UBI	0	0	0	0	0	0	0	0	0	
6	UCO	0	0	0	0	0	0	0	0	0	
7	VJB	0	0	0	0	0	0	0	0	0	
Public	Total	0	0	0	0	0	0	0	0	0	
1	HDFC	0	0	0	0	0	0	0	0	0	
2	ICICI	0	0	0	0	0	0	0	0	0	
3	INDUS	0	0	0	0	0	0	0	0	0	
4	AXIS	0	0	0	0	0	0	0	0	0	
Private	Total	0	0	0	0	0	0	0	0	0	
1	MZRB	50	87	31.3	87	221.29	1087	142.32	1110	1372.15	
RRB	Total	50	87	31.3	87	221.29	1087	142.32	1110	1372.15	
1	MCAB	0	7	0.09	0	0	107	17.93	98	515.61	
2	MUCO	0	0	0	0	0	0	0	0	0	
Grand	Total	50	94	31.39	87	221.29	1194	160.25	1208	1887.76	
		Last Quarter Data									
	Total	50	41	18.19	57	135.09	1141	147.03	1155	1795.57	

Performance Under PMEGP of Mizoram in the FY2017-2018 as on date 31-12-2017

(Rs in Lakhs)

Sl No.	Bank Name	Target	Application Received	Sanctioned Number	Sanctioned Amount	Disbursed Number	Disbursed Amount	Pending Sanction	Pending Disbursed	Returned/Reject	
1	BOB	4	10	3	29.00	3	29.00	7	0	0	
2	BOI	0	28	0	0	0	0	8	0	0	
3	BOM	3	1	1	2.80	1	1.70	0	0	0	
4	CAN	0	3	3	16.05	3	16.05	0	0	0	
5	CBI	0	7	2	12.35	2	12.35	0	0	0	
6	IOB	5	7	6	43.00	6	10.75	0	0	1	
7	PNB	6	16	7	39.00	4	15.00	1	3	8	
8	PSB	0	2	2	3.35	2	2.51	0	0	0	
9	SBI	170	95	0	0	0	0	95	0	0	
10	SYN	0	5	2	6.00	2	6.00	1	0	2	
11	UBI	10	16	8	47.50	8	32.00	3	0	5	
12	UCO	0	61	56	39.00	50	15.00	0	6	5	
Public	Total	198	251	90	238.05	81	140.36	115	9	21	
1	HDFC	0	24	4	1.82	1	0.50	10	0	9	
2	FED	0	2	2	0.71	2	0.71	0	0	0	
3	ICICI	2	0	0	0	0	0	0	0	0	
4	AXIS	0	0	0	0	0	0	0	0	0	
Private	Total	2	26	6	2.53	3	1.21	10	0	9	
1	MZRB	187	179	179	702.70	179	399.64	0	0	0	
RRB	Total	187	179	179	702.70	179	399.64	0	0	0	
1	MCAB	0	17	17	88.75	17	88.75	0	0	0	
2	MUCO	0	0	0	0	0	0	0	0	0	
Grand	Total	387	488	295	1047.43	283	645.36	137	9	30	
		Last Quarter Data									
	Total	530	464	66	107.39	66	71.80	368	6	12	

Performance Under NRLM of Mizoram in the FY2017-2018 as on date 31-12-2017

Annexure - XXXII

(Rs In Lakhs)

SI No.	Bank Name	Target	Application Received	Sanctioned Number	Sanctioned Amount	Disbursed Number	Disbursed Amount	Pending Sanction	Pending Disbursed	Returned/Reject	
1	BOI	0	8	7	7.30	7	7.30	0	0	1	
2	CAN	0	0	0	0	0	0	0	0	0	
3	IDBI	0	0	0	0	0	0	0	0	0	
4	IOB	0	0	0	0	0	0	0	0	0	
5	PSB	0	0	0	0	0	0	0	0	0	
6	SBI	64	10	10	6.50	10	6.45	0	0	0	
7	UBI	0	0	0	0	0	0	0	0	0	
Public	Total	64	18	17	13.8	17	13.75	0	0	1	
1	HDFC	0	0	0	0	0	0	0	0	0	
2	ICICI	0	0	0	0	0	0	0	0	0	
3	AXIS	0	0	0	0	0	0	0	0	0	
Private	Total	0	0	0	0	0	0	0	0	0	
1	MZRB	1685	1049	1049	2549.14	1049	2004.37	0	0	0	
RRB	Total	1685	1049	1049	2549.14	1049	2004.37	0	0	0	
1	MCAB	8	6	6	6.00	6	6.00	0	0	0	
2	MUCO	0	0	0	0	0	0	0	0	0	
Grand	Total	1757	1073	1072	2568.94	1072	2024.12	0	0	1	
		Last Quarter Data									
	Total	1836	551	44	49.20	44	49.20	507	4	0	

Performance Under NRLM of NERLP in Mizoram in the FY2017-2018 as on date 31-12-2017

(Rs In Lakhs)

SI No.	Bank Name	Target	Application Received	Sanctioned Number	Sanctioned Amount	Disbursed Number	Disbursed Amount	Pending Sanction	Pending Disbursed	Returned/Reject
	BOI	0	8	7	7.30	7	7.30	0	0	1
1	SBI	0	0	0	0	0	0	0	0	0
1	MZRB AIZ	500	36	36	60.30	36	60.30	0	0	0
2	MZRB LLH	500	1	1	1.50	1	1.50	0	0	0
	MRB Sub-Total	1000	45	37	61.80	37	61.80	0	0	0
1	MCAB	0	0	0	0	0	0	0	0	0
Grand	Total	1000	45	37	61.8	37	61.8	0	0	0

Performance Under NRLM of MzSRLM in Mizoram in the FY2017-2018 as on date 31-12-2017

(Rs In Lakhs)

SI No.	Bank Name	Target	Application Received	Sanctioned Number	Sanctioned Amount	Disbursed Number	Disbursed Amount	Pending Sanction	Pending Disbursed	Returned/Reject
1	SBI	0	17	10	6.50	10	6.50	7	0	0
1	MZRB	176	377	176	178.00	176	178.00	201	0	0
1	MCAB CHP	0	6	6	8.00	6	8.00	0	0	0
Grand	Total	176	400	192	192.50	192	192.50	208	0	0

Achievement under DAY-NULM in Mizoram FY 2017-18 as on 14.03.2018

SI No	Name of Bank	Physical achievement				Amount Rs. in Lakhs		
		SEP-I	SEP-G	SHG-BL	Total	SEP-I	SEP-G	SHG-BL
1	MRB	137	7	23	167	309.26	9.00	35.53
2	MCAB	33		1	34	48.30		1.00
3	SBI	32	4	0	36	58.53	30.40	
4	CBI	1		0	1	4.0		
5	Vijaya Bank				0			
6	PNB				0			
7	Syndicate Bank	3		0	3	5.70		
8	Canara Bank	10		0	10	8.50		
9	IDBI Bank	6		0	6	11.50		
10	UBI	6		0	6	10.50		
11	BOI	1		0	1	1.40	0	0
12	Axis			0	0			
13	G Total	229	11	24	264	457.69	39.40	36.53

As per MIS online Report(14.03.18)

Performance Position Under TRANSPORT OPERATOR Scheme in the Year 2017-2018 and Quarter 3

Sl No.	Bank Name	Target	Application Received	Sanctioned Number	(Rs In Lakhs)		Disbursed Number	Disbursed Amount	Pending Sanction	Pending Disbursed	Returned/Reject
					Sanctioned Amount	Disbursed Amount					
1	IDBI	0	9	9	24.5	9	24.5	0	0	0	
2	IOB	0	2	2	40	2	40	0	0	0	
3	PSB	0	0	0	0	0	0	0	0	0	
4	SBI	0	19	19	179.89	19	179.89	0	0	0	
5	UBI	0	3	3	31	3	31	0	0	0	
6	UCO	0	0	0	0	0	0	0	0	0	
Public	Total	0	33	33	275.39	835	275.39	0	0	0	
1	HDFC	0	0	0	0	0	0	0	0	0	
2	ICICI	0	0	0	0	0	0	0	0	0	
3	AXIS	0	0	0	0	0	0	0	0	0	
Private	Total	0	0	0	0	0	0	0	0	0	
1	MZRB	0	9	9	27.11	9	27.11	0	0	0	
RRB	Total	0	9	9	27.11	301	27.11	0	0	0	
1	MCAB	0	3	3	19.5	3	19.5	0	0	0	
2	MUCO	0	0	0	0	0	0	0	0	0	
Grand	Total	0	45	45	322	716	322	0	0	0	
Last Quarter Data											
Total	0	21	21	21	164.6	784	164.6	0	0	0	

Performance Position Under DIR Scheme in the FY2017-2018 as on date 31-12-2017

(Rs In Lakhs)

Sl No.	Bank Name	Target	Application Received	Sanctioned Number	Sanctioned Amount	Disbursed Number	Disbursed Amount	Pending Sanction	Pending Disbursed	Returned/Reject
1	CAN	0	0	0	0	0	0	0	0	0
2	IDBI	0	0	0	0	0	0	0	0	0
3	IOB	0	0	0	0	0	0	0	0	0
4	PSB	0	0	0	0	0	0	0	0	0
5	SBI	0	0	0	0	0	0	0	0	0
6	UBI	0	0	0	0	0	0	0	0	0
7	UCO	0	0	0	0	0	0	0	0	0
	Public Total	0	0	0	0	0	0	0	0	0
1	HDFC	0	0	0	0	0	0	0	0	0
2	FED	0	0	0	0	0	0	0	0	0
3	ICICI	0	0	0	0	0	0	0	0	0
4	AXIS	0	0	0	0	0	0	0	0	0
	Private Total	0	0	0	0	0	0	0	0	0
1	MZRB	0	0	0	0	0	0	0	0	0
	RRB Total	0	0	0	0	0	0	0	0	0
1	MCAB	0	0	0	0	0	0	0	0	0
2	MUCO	0	0	0	0	0	0	0	0	0
	Grand Total	0	0	0	0	0	0	0	0	0
Last Quarter Data										
	Total	0	5	5	4.7	94	4.7	0	0	0

Recovery Position Under PMEGP of Mizoram in the FY2017-2018 as on date 31-12-2017

(Rs In Lakhs)

SI No.	Bank Name	Number Of Account	Total Outstanding	Demand Raised	Recovery Amount	Recovery %	Overdues
1	CAN	1	0.75	0.75	0.75	100	0
2	IOB	0	0	0	0		0
3	PSB	0	0	0	0		0
4	SBI	52	126.79	26.84	8.59	32	18.25
5	UBI	139	266.25	90	70	78	20
6	UCO	140	179	126	7	6	119
Public	Total	332	572.79	243.59	86.34	35	157.25
1	FED	13	12.54	8.8	2.45	28	6.35
2	ICICI	0	0	0	0		0
3	AXIS	2	1.34	0	0		0
Private	Total	15	13.88	8.8	2.45	28	6.35
1	MZRB	354	465.03	74.4	55.05	74	19.35
RRB	Total	354	465.03	74.4	55.05	74	19.35
1	MCAB	354	397.12	162.57	119.38	73	43.19
2	MUCO	0	0	0	0		0
Grand	Total	1055	1448.82	489.36	263.22	54	226.14
		Last Quarter Data					
	Total	1045	1419.7	411.04	188.28	46	222.76

Recovery Position Under SGSY/NRLM in the FY2017-2018 as on date 31-12-2017

(Rs In Lakhs)

SI No.	Bank Name	Number Of Account	Total Outstanding	Demand Raised	Recovery Amount	Recovery %	Overdues
1	CAN	0	0	0	0		0
2	IDBI	0	0	0	0		0
3	IOB	0	0	0	0		0
4	PSB	0	0	0	0		0
5	SBI	26	49.47	2.65	1.45	55	1.200
6	UCO	43	84.00	47.00	5.00	11	42.000
Public	Total	69	133.47	49.65	6.45	13	43.200
1	HDFC	0	0	0	0		0
2	ICICI	0	0	0	0		0
Private	Total	0	0	0	0	0	0
1	MZRB	134	143.42	22.94	18.59	81	4.35
RRB	Total	134	143.42	22.94	18.59	81	4.35
1	MCAB	9	7.94	0.62	0.51	82	0.11
2	MUCO	0	0	0	0		0
Grand	Total	212	284.83	73.21	25.55	35	47.66
		Last Quarter Data					
	Total	81	136.25	56.31	11.41	20	44.90

Recovery Position Under TRANSPORT OPERATOR Scheme in the FY2017-2018 as on date 31-12-2017

(Rs In Lakhs)

SI No.	Bank Name	Number Of Account	Total Outstanding	Demand Raised	Recovery Amount	Recovery %	Overdues
1	CAN	0	0	0	0		0
2	IDBI	0	0	0	0		0
3	IOB	0	0	0	0		0
4	PSB	0	0	0	0		0
5	SBI	243	990.59	214.00	160.12	75	53.88
6	UBI	16	112.99	12.00	12.00	100	0
7	UCO	6	121.00	36.00	8.20	23	27.80
Public	Total	265	1224.58	262.00	180.32	69	81.68
1	HDFC	0	0	0	0		0
2	ICICI	0	0	0	0		0
Private	Total	0	0	0	0	0	0
1	MZRB	110	328.78	78.91	53.66	68	25.25
RRB	Total	110	328.78	78.91	53.66	68	25.25
1	MCAB	0	0	0	0		0
2	MUCO	0	0	0	0		0
Grand	Total	375	1553.36	340.91	233.98	69	106.93
		Last Quarter Data					
	Total	181	737.99	142.7	94.81	66	47.89

**Position of Advances and Recovery Under DIR Scheme of Mizoram in the FY2017-2018 as on
date 31-12-2017**

(Rs In Lakhs)

Sl No.	Bank Name	Number Of Account	Total Outstanding	Demand Raised	Recovery Amount	Recovery %	Overdues
1	CAN	20	0.36	0.36	0.36	100	0
2	IDBI	0	0	0	0		0
3	IOB	0	0	0	0		0
4	PSB	0	0	0	0		0
5	SBI	1	1.18	0.41	0.25	61	0.16
6	UBI	18	3.5	2	0.52	26	1.48
7	UCO	11	1.1	0.89	0.11	12	0.78
Public	Total	50	6.14	3.66	1.24	34	2.42
1	HDFC	0	0	0	0		0
2	ICICI	0	0	0	0		0
3	AXIS	0	0	0	0		0
Private	Total	0	0	0	0	0	0
1	MCAB	0	0	0	0		0
2	MUCO	0	0	0	0		0
Grand	Total	50	6.14	3.66	1.24	34	2.42
		Last Quarter Data					
	Total	37	6.36	3.16	0.38	12	2.78

Financial Position Under TEA SECTOR of Mizoram in the Year 2017-2018 and Quarter 3

(Rs In Lakhs)

SI No.	Bank Name	Number Of Account	Total Outstanding	Number of Loan Granted During the Year	Amount of Loan Granted During the Year
1	CAN	0	0	0	0
2	IOB	0	0	0	0
3	PSB	0	0	0	0
4	SBI	29	38.35	29	45
5	UCO	0	0	0	0
Public	Total	29	38.35	29	45
1	HDFC	0	0	0	0
2	ICICI	0	0	0	0
3	INDUS	0	0	0	0
4	AXIS	0	0	0	0
Private	Total	0	0	0	0
1	MZRB	0	0	0	0
RRB	Total	0	0	0	0
1	MCAB	0	0	0	0
2	MUCO	0	0	0	0
Grand	Total	29	38.35	29	45
		Last Quarter Data			
	Total	31	47.14	31	50.8

Details Of Special Scheme of Mizoram in the FY2017-2018 as on date 31-12-2017
(Rs in Lakhs)

Sl No.	Bank Name	Education Loan No	Education Loan Amount	Agri-Clinic Agri Business Centre No	Agri-Clinic Agri Business Centre Amount	Dairy Entrepreneurs Development Scheme No	Dairy Entrepreneurs Development Scheme Amount	Rural Go Down No	Rural Go Down Amount	Cold Storage No	Cold Storage Amount	Dairy/Poultry Venture No	Dairy/ Poultry Venture Amount	Venture Capital for Agri No	Venture Capital for Agri Amount
1	CAN	32	64.01	0	0	0	0	0	0	0	0	0	0	0	0
2	IDBI	1	20.50	0	0	0	0	0	0	0	0	0	0	0	0
3	IND	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	IOB	3	10.45	0	0	0	0	0	0	0	0	0	0	0	0
5	PSB	2	5.39	0	0	0	0	0	0	0	0	0	0	0	0
6	SBI	377	1903.52	1	0.28	104	197.66	0	0	0	0	119	1992.49	0	0
7	UBI	1	2.50	0	0	1	5.00	0	0	0	0	0	0	0	0
8	UCO	17	957.00	0	0	182	742.00	0	0	0	0	8	6	0	0
9	VJB	15	26.47	0	0	0	0	0	0	0	0	0	0	0	0
Public	Total	448	2989.84	1	0.28	287	944.66	0	0	0	0	127	1998.49	0	0
1	HDFC	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	FED	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	ICICI	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	AXIS	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Private	Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1	MZRB	32	90.57	0	0	154	262.25	0	0	0	0	1375	1959.71	0	0
RRB	Total	32	90.57	0	0	154	262.25	0	0	0	0	1375	1959.71	0	0
1	MCAB	10	4.36	0	0	21	26.76	0	0	0	0	0	0	0	0
2	MUCO	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Grand	Total	490	3084.77	1	0.28	462	1233.67	0	0	0	0	1502	3958.20	0	0

Recovery Under BAKIJAI cases of Mizoram in the FY2017-2018 as on date 31-12-2017

(Rs In Lakhs)

Sl No.	Bank Name	Number of Pending Cases At the Begining Of the Quarter	Amount of Pending Cases At the Begining Of the Quarter	Number of Cases add during The Quarter	Amount of Casses Add during the Quarter	Number of Cases Settled during The Quarter	Amount of Cases settled during the quarter	Number of Pending Cases at the close of the Quarter	Amount of Pending Cases at the close of the Quarter
1	CAN	0	0	0	0	0	0	0	0
2	IDBI	0	0	0	0	0	0	0	0
3	IOB	0	0	0	0	0	0	0	0
4	PSB	0	0	0	0	0	0	0	0
5	SBI	1100	1166.67	0	0	3	0.94	1097	1165.73
6	UBI	18	18.86	0	0	0	0	18	18.86
7	UCO	70	30.50	0	0	0	0	70	30.50
8	VJB	5	4.93	0	0	0	0	5	4.93
	Public Total	1193	1220.96	0	0	3	0.94	1190	1220.02
1	HDFC	0	0	0	0	0	0	0	0
2	ICICI	0	0	0	0	0	0	0	0
3	INDUS	0	0	0	0	0	0	0	0
4	AXIS	0	0	0	0	0	0	0	0
	Private Total	0	0	0	0	0	0	0	0
1	MZRB	112	81.93	0	0	0	0	112	81.93
	RRB Total	112	81.93	0	0	0	0	112	81.93
1	MCAB	82	205.41	0	0	0	0	0	0
2	MUCO	77	134.53	0	0	0	0	77	134.53
	Grand Total	1464	1642.83	0	0	3	0.94	1379	1436.48
		Last Quarter Data							
	Total	1545	1779.61	137	51.24	136	45.85	1465	1644.40

Progress under Financial Inclusion:: Opening of No Frills A/C of Mizoram in the FY2017-2018 as on date 31-12-2017

(Rs In Lakhs)

SI No.	Bank Name	Target	Current Quarter Number of A/C	Cumulative Position No of A/C	OD Number	OD Amount
1	BOI	0	0	1592	0	0
2	CAN	0	154	418	0	0
3	IDBI	0	0	982	0	0
4	IND	0	35	85	0	0
5	IOB	3	5	1557	0	0
6	PNB	0	5	784	0	0
7	PSB	0	6	1066	0	0
8	SBI	0	85	9996	0	0
9	SYN	0	86	1380	2	3.00
10	UBI	0	23	5070	0	0
11	UCO	0	97	2463	0	0
12	VJB	0	21	271	0	0
ASCB	Total	3	517	25664	2	3.00
1	MZRB	0	0	0	0	0
RRB	Total	0	0	0	0	0
1	MCAB	0	477	770	0	0
2	MUCO	0	0	0	0	0
Grand	Total	3	1067	34101	2	3.00
		Last Quarter Data				
	Total	0	2413	450916	3	0.10

**Roadmap for providing banking services in every village having population below 2000
of Mizoram-Progress for the Quarter ended-December 2017**

SI No	Name of District	Name of Sch. Comm. Bank selected for allotment of villages with < 2000 population	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		
1	2	3	4	5	6	7	8	9	10	11	12
1	Mamit	SBI	25	0	0				0	0	0
		MRB	42	3	0				0	0	3
		MCAB	12	0	0				0	0	0
2	Kolasib	SBI	7	0	0				0	0	0
		MRB	16	1	0				0	0	1
		MCAB	7	0	0				0	0	0
3	Aizawl	SBI	2	0	8				8	0	8
		MRB	5	5	0				0	0	5
		VIJ	5	0	0				0	0	0
		IDBI	8	0	0				0	0	0
		UBI	9	0	0				0	0	0
		AXIS	10	0	4				0	0	0
		SYN	9	0	3	2	0	0	5	0	5
		CBI	5	0	0				0	0	0
		BOB	5	0	0				0	0	0
		PNB	0	0	0				0	0	0
		HDFC	0	0	0				0	0	0
		UCO	2	0	0	1			1	0	1
		ICICI	0	0	0				0	0	0
		CAN	9	0	0				0	0	0
		BOI	0	0	0				0	0	0
		YES	0	0	0				0	0	0
		FED	6	0	0				0	0	0
		INDUSIND	4	0	1		3		4	0	4
		BOM	8	0	0				0	0	0
4	Champhai	SBI	26	0	0				0	0	0
		MRB	31	2	1	8	9		18	0	20
		HDFC	7	0	0				0	0	0
		MCAB	11	0	0				0	0	0
5	Serchhip	SBI	5	1	0				0	0	1
		MRB	25	1	0				0	0	1
		MCAB	0	0	0				0	0	0
6	Lunglei	SBI	43	0	1				1	0	1
		MRB	62	2	0	6	12		18	0	20
		HDFC	11	0	0				0	0	0
		MCAB	38	0	0				0	0	0
7	Lawngtlai	SBI	60	0	0				0	0	0
		MRB	63	1	0	4	17	2	23	0	24
		MCAB	32	0	0				0	0	0
8	Saiha	SBI	11	0	0				0	0	0
		MRB	21	1	0	3	8		11	0	12
		HDFC	10	0	0				0	0	0
		MCAB	10	0	0				0	0	0
		TOTAL	662	17	18	24	49	2	93	0	110

Roadmap for providing banking services in every village having population above 2000 -Progress for the Quarter up to December 2017

VILLAGES WITH POPULATION FROM 2000 TO 5000.

SL NO	DIST	NAME OF VILLAGE	POPULATION	BANK/BRANCH	ALLOTTED TO
1	MAMIT	KAWRTETHAWVENG	2008		SBI
2		RAJIBNAGAR	3530		SBI
3		DAMPARENGPUI	2156		MRB
4		SILSURI	3349		MRB
5		MARPARANORTH	2129		MRB
6	KOLASIB	N.THINGDAWL	3111		MRB
7		HORTOKI	2544		MRB
8		SAIPHAI	2052		SBI
9		SAIPUM	2359		SBI
10	AIZAWL	PHUAIBUANG	2134		BOB
11	CHAMPAI	VAPHAI	2252		HDFC
12		FARKAWN	2700		MRB
13	SERCHHIP	KEITUM	2022		MRB
14	LUNGLEI	MAR'S'	2511		SBI
15		TUICHAWNG	2464		MCAB
16		CHERHLUN	2235		SBI
17		THINGSAI	2241		SBI
18	LAWNGTLAI	0	0	0	0

BANK BRANCH TO BE OPENED BY					
SBI	7	HDFC	1	MCAB	1
MRB	7	BOB	1	TOTAL	17

Annexure - XLVIII

QUARTERLY REPORT ON CONDUCT OF CAMPS BY RURAL BRANCHES OF BANKS

State	Mizoram
Quarter ended	December
Year	2017

District	No of rural branches in district	No of camps conducted during
AIZAWL	17	5
CHAMPHAI	12	7
LUNGLEI	8	1
MAMIT	10	7
SAIHA	1	0
KOLASIB	5	2
SERCHHIP	9	3
LAWNGTLAI	5	1
TOTAL	67	26

Details

District	SBI	MRB	TOTAL
AIZAWL	2	3	5
CHAMPHAI	3	4	7
LUNGLEI	0	1	1
MAMIT	3	4	7
SAIHA	0	0	0
KOLASIB	2	0	2
SERCHHIP	1	2	3
LAWNGTLAI	1	0	1
TOTAL	12	14	26

Joint Recovery Drives with Govt. Authorities in the FY2017-2018 as on date 31-12-2017
(Rs In Lakhs)

SI No.	Bank Name	Number of Drives	Number of Account Recovery	Amount of Recovery
1	CAN	0	0	0
2	IDBI	0	0	0
3	IOB	0	0	0
4	PSB	0	0	0
5	SBI	0	0	0
6	UBI	0	0	0
7	UCO	0	0	0
Private	Total	0	0	0
1	HDFC	0	0	0
2	ICICI	0	0	0
3	INDUS	0	0	0
4	AXIS	0	0	0
Private	Total	0	0	0
1	MZRB	16	364	5.78
RRB	Total	16	364	5.78
1	MCAB	0	0	0
2	MUCO	0	0	0
Grand	Total	16	364	5.78
		Last Quarter Data		
	Total	13	210	4.12

Database on FINANCIAL LITERACY CENTRES

FLC Code	District	Date of opening	Location (Metro, Urban, Semi-urban or rural)	Premises (Bank branch, LDM office, RSETI, Independent)	Address of FLC	Sponsor Bank	Whether Run by Trust or run directly by sponsor bank	Name(s) of FL Counsellor(s)	Contact No(s)	Email	FLC Helpline
03001	AIZAWL	NA	URBAN	LDM OFFICE	State Bank of India, Lead Bank Office, Sikulpuikawn, Near Govt. Aizawl College, Aizawl-1.	SBI	SBI	Shri Ralte Raikhuma	0389-2323441 09436141434	purala.ralte@sbi.co.in	NA
03101	CHAMPHAI	NA	SEMI URBAN	LDM OFFICE	State Bank of India, Lead Bank Office, Champhai-796321.	SBI	SBI	Shri S. P. Sarmah	08811097191	siva.sarmah@sbi.co.in	NA
89601	KOLASIB	NA	SEMI URBAN	LDM OFFICE	State Bank of India, Lead Bank Office, Kolasib-796 081.	SBI	SBI	Shri P.K Sutradhar	9435101598	psutradhar517@gmail.com	NA
89801	LAWNGTLAI	NA	SEMI URBAN	LDM OFFICE	State Bank of India, Lead Bank Office, T.Biakzama Building, Bazar Veng, Lunglei-1.	SBI	SBI	Shri L. Sapramthanga	9402113048	l.sapramthanga@sbi.co.in	NA
03201	LUNGLEI	NA	SEMI URBAN	LDM OFFICE	State Bank of India, Lead Bank Office, T.Biakzama Building, Bazar Veng, Lunglei-1.	SBI	SBI	Shri L. Sapramthanga	9402113048	l.sapramthanga@sbi.co.in	NA
03301	MAMIT	NA	SEMI URBAN	LDM OFFICE	State Bank of India, Lead Bank Office, Kolasib-796 081.	SBI	SBI	Shri P.K Sutradhar	09435101598	psutradhar517@gmail.com	NA
89701	SERCHHIP	NA	SEMI URBAN	LDM OFFICE	State Bank of India, Lead Bank Office, Sikulpuikawn, Near Govt. Aizawl	SBI	SBI	Shri Ralte Raikhuma	0389-2323441 09436141434	purala.ralte@sbi.co.in	NA
03401	SIAHA	NA	SEMI URBAN	LDM OFFICE	State Bank of India, Lead Bank Office, T.Biakzama Building, Bazar Veng, Lunglei-1.	SBI	SBI	Shri L. Sapramthanga	9402113048	l.sapramthanga@sbi.co.in	NA

Details of Lead Bank of Mizoram in the Year 2017-2018 and Quarter 3

Sl No.	District Name	District Code (BSR)	Name of Lead Bank	Name of LDM	Designation	Contact Details			Remarks
						Tel./Mobile	Email	Address	
1	Aizawl	54	State Bank Of India	Ralte Ralkhuma	Chief Manager	9436141434	purala.ralte@sbi.co.in	Lead Bank Office, Near Govt. Aizawl College, Aizawl - 796001.	
2	Serchip	55	State Bank Of India	Ralte Ralkhuma	Chief Manager	9436141434	purala.ralte@sbi.co.in	Lead bank office, Near Govt. Aizawl College, Aizawl - 796001.	
3	Mamit	56	State Bank Of India	Pradip Kumar Sutradhar	Manager	9401035304, 8974365931, 7629813800	psutradhar517@gmail.com	Lead Bank Office, Near SBI Kolasib Branch, Kolasib.	
4	Kolasib	57	State Bank Of India	Pradip Kumar Sutradhar	Manager	9401035304, 8974365931, 7629813800	psutradhar517@gmail.com	Lead Bank Office, Near SBI Kolasib Branch, Kolasib.	
5	Lunglei	58	State Bank Of India	L. Sapramthanga	Manager	9402113048, 8730003968	l.sapramthanga@sbi.co.in	Lead Bank Office, C/o SBI, Lunglei Br., Lunglei	
6	Lawngtlai	59	State Bank Of India	L. Sapramthanga	Manager	9402113048, 8730003968	l.sapramthanga@sbi.co.in	Lead Bank Office, C/o SBI, Lunglei Br., Lunglei	
7	Saiha	60	State Bank Of India	L. Sapramthanga	Manager	9402113048, 8730003968	l.sapramthanga@sbi.co.in	Lead Bank Office, C/o SBI, Lunglei Br., Lunglei	
8	Champhai	61	State Bank Of India	Siva Prasad Sarmah	Chief Manager	8811097191, 8730003921	siva.sarmah@sbi.co.in	Lead Bank Office, C/o SBI, Champhai Branch, Champhai.	

STATE LEVEL BANKERS' COMMITTEE (SLBC) MEETING

Date : 18th April, 2018 (Wednesday)

Venue : Secretariat Conference Hall, Aizawl



Organizer : State Bank of India



ATTENDANCE SHEET OF PARTICIPANTS IN SLBC MEETING FOR THE QUARTER ENDING DECEMBER 2017
 VENUE: SECRETARIAT CONFERENCE HALL, AIZAWL; DATE: 18/04/2017; TIME: 10:00 A.M.

SL NO	Name (In Capital Letters)	Designation	Department/Address	Mobile Number	E-mail (Office or official)	Signature
1	LALNUNMAWIA CHUAUNGO, IAS	PRINCIPAL SECRETARY	GOVT. OF MIZORAM			
2	Mary Dy.	GH (o-u-c)	RBI	9830267771	marydy@rbi.org.in	Mary
3	R.K. Srivastava	SM (o-i-c)	NABARD	9453227215	rksrivastava33@nabard.org.in	
4	J. SURESH	DM	NABARD	9819380904	jsuresh@nabard.org.in	J
5	Chompui Saib	PD Srnc,	R.D. Dept	9436350268	chompui@gmail.com	CS
6	L. Saporam Thapa	LDM, Lunglei	LBO, Lunglei	9408112008	l.saporamthapa@gmail.com	L
7	R. LALHATUNMAWIA	cc/s	RD	9436196561	mekuimantkai@gmail.com	R
8	J.H. Lalhramawia	Addl. DC	DC Office	9436145017	hijalbar@gmail.com	J
9	Dr. Lalhngeli. Sakhung	Vetg Officer	RD	7005467485	malgellee@rediffmail.com	T.H.P.
10	James Hruahngis	CEO	Muco Bank Ltd	9436141472	mucobank@gmail.com	J
11	Vikesh Agrawal	Manager	SIDBI	9765792490	vikesh@sidi.in	V
12	Lezale Saili.	Asst. Supt. (P)	LUR.	9862371893		L
13	lungosang thiphei	SM (FI)	Mizoram SKLM	986289565	salm.mizoram@gmail.com	L
14	Kerin Lalhalsawmia	PM (FI)	Mizoram SKLM	8974161852	salm.mizoram@gmail.com	K
15	Sawtoijoti Das	Officer (CP)	United Bank of India	7595833832	bmac1@unitedbank.co.in	S

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 VENUE: SECRETARIAT CONFERENCE HALL, AIZAWL; DATE: 18/04/2017; TIME: 10:00 A.M.

Sl NO	Name (In Capital Letters)	Designation	Department/Address	Mobile Number	E-mail (Office or official)	Signature
16	RAMLIANTHARI	Senior Manager	Vijaya bank	9436146464	ajgael6016@vijayabank.co.in	<i>R. Lita</i>
17	CLEMENT LALCHHUNAWMA	Asst. Manager	Vijaya bank	9686466934	aleaagae@vijayabank.com	<i>C. Clement</i>
18	RAKESH AGARWAL	Asst. Manager	UCO bank	9430210573	raks0304@gmail.com	<i>R. Rakesh</i>
19	CHRISTOPHER F. LALTHANLIANA	Key A/c Manager	Indusind Bank	87944585167	christopherf.lalthanliana@indusind.com	<i>C. Christopher</i>
20	G. NEIGUAMJUNHQ	Asst. Manager	ICICI bank	9436759200	g.neiguanjmhq@icici.co.in	<i>G. Neiguanjmhq</i>
21	N. SINHRAY	Manager	PDBI Bank	9748757373	netay@seidai.com	<i>N. Sinhray</i>
22	CECILIA LALMUANPUII	Officer	Bank of India	8730926116	ajgael.guocalati@bankofindia.co.in	<i>C. Cecilia</i>
23	NIANGNGA/HVUNG	Adm. Officer	UIC	8131982200	Vung@uic.co.in	<i>N. Niangnga</i>
24	N. ANNAKAN TA SINGH	Branch Manager	IOB. Aizawl	8729985594	ainant@indiatel.co.in	<i>N. Annakan</i>
25	N. FUELIK SINGH	Manager	Union Bank	8638685534	ainant@unionbank.co.in	<i>N. Fuelik</i>
26	MIFSON THOMAS	Manager	Federal Bank	9446165246	mfson@federalbank.co.in	<i>M. Mifson</i>
27	KYIN PACHAU	Branch Manager	HDFC Bank Ltd	9862356636	kyinpachau@hdfcbank.com	<i>K. Pachau</i>
28	SHWEL PACHOM	Cluster Head	HDFC Bank W/1	9332329540	shwel.pachom@hdfcbank.com	<i>S. Pachom</i>
29	K. ZORAMHREI	Branch Manager	Bandhan Bank	9862331530	kh.zoramhrei@bandhanbank.com	<i>K. Zoramhrei</i>
30	C. KALHMINGANQ	Branch Manager	INDIAN BANK	9774445985	ajgael@indianbank.co.in	<i>C. Kalhminganq</i>

ATTENDANCE SHEET OF PARTICIPANTS IN SLBC MEETING FOR THE QUARTER ENDING DECEMBER 2017
 VENUE: SECRETARIAT CONFERENCE HALL, AIZAWL; DATE: 18/04/2017; TIME: 10:00 A.M.

SL NO	Name (In Capital Letters)	Designation	Department/Address	Mobile Number	E-mail (Office or official)	Signature
31	HMINGTANZUVA	IPRO	IRPR	9774694454	kleas@gmail.com	
32	H. SOI ZANGA	AE	DDDA (Biswas)	9436790720	Hsoizang@ndbc.m	
33	ROKAMLOVA HMAK	Br. Head.	AXIS BANK	9774003901	airawf.bombay@aia	
34	P. Lalokina	Senior Manager	Canara Bank	8525648244	cb8489@canarabank.m	
35	LALTHANPUA	Co. (MF)	NERLP	9779611292	co.mf.dphvaigawl@gmail	
36	TIMOTHY R. LALTHMANGAITH	DeSP. CID crime	Nizaman Police	9974205531	timothy_ralte@yahoocoin	
37	Sung Uat Lalunthanga	Director	Saint Stephens Res	9862789780	rsb_mzr@yahoo.in	
38	P. Zopawa	Asst Director	FE SL	8118908064		
39	VANLALPILANPUII	Jt Director	Social Welfare	9436147041	nijsocialwelfare@gmail.com	
40	Zokhume varte	Asst Plant Inspector	Agriculture (CH)	9436157219	Zokhume.vh@gmail.com	
41	R. L. Tidunga	Jr. Director	UD & Ra	9615141574	rtidunga@gmail.com	
42	GAUTAM PENORNA	Asst. Manager	HRB	9856006133	mr.gautam@yaho.com	
43	LALZUHLIAMA	CEO	MEANS	9862913950	zualzoh@gmail.com	
44	R. RAL KHUMA	CM (LB)	LBQ, Dignid	9436141434	andula.ral@delicem	
45	LALREMSANGI	CM/CM (CS)	SBI RSD Aizawl	9436197875	l.lalremsang@gmail.com	

ATTENDANCE SHEET OF PARTICIPANTS IN SLBC MEETING FOR THE QUARTER ENDING DECEMBER 2017
 VENUE: SECRETARIAT CONFERENCE HALL, AIZAWL; DATE: 18/04/2017; TIME: 10:00 A.M.

SL NO	Name (In Capital Letters)	Designation	Department/Address	Mobile Number	E-mail (Office or official)	Signature
46	Henry L. Hrahsel	Director	SBI - RSEI, Aizawl	9426771577	henry.hrahsel@sbicoin	
47	M Daveluiskore Singh	Chief Manager Credit	RBO, SBI Aizawl	9862588332	daveluiskore.in@sbicoin	
48	S. P. Sarmak	ADM, Champai	SML, LPO, CP	8811097191	SPS6414@gmail.com	
49	Lalramuizhang	Executive Officer	MKBUB	9436142156		
50	Ranjarnir Chhakchhmarik	BM	YES BANK	9862810027	branjarnir.chhakchhmarik@yesbank.in	
51	F. SIKSIT	OM	Foreign & Sind Bank,	9974953435	011250956.co.in	
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STATE BANK OF INDIA
Lead Bank Office, Aizawl