

**STATE LEVEL  
BANKERS' COMMITTEE MEETING  
FOR MIZORAM**



**(AGENDA NOTES FOR THE QUARTER ENDED SEPTEMBER 2017)**

**DATE : 19.12.2017**

**Time : 11:00 A.M.**

**Venue : Secretariat Conference Hall**

**CONVENER**

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

## Annexure - I

**Details of Banking Profile of Mizoram in the FY2017-2018 as on date 30-09-2017**

(Rs In Lakhs)

Profile	Public Bank	Private Bank	RRBs	Co-op Banks	NEDFi & RIDF & MIDC & SIDBI	Total
Branch Network	83	18	84	17	6	208
Aggregate Deposit(D)	470357.57	72999.21	201230.08	81774.09	0	826360.95
Aggregate Advances(A)	162567.94	24284.43	97809.57	49890.83	0	334552.77
C:D Ratio(CDR2)	34.56	33.27	48.61	61.01		40.49
Priority Sector Advances	80432.58	4912.13	76950.53	37383.95	0	199679.19
% to Total Advances	49.48	20.23	78.67	74.93	0	59.69
Adv. to Agriculture	12033.78	512.3	16080.42	15476.43	0	44102.93
% to Total Advances	7.4	0.7	16.44	31.02	0	13.18
Adv. to SSI Sector	10283.34	4380.94	13818.73	2639.95	0	31122.96
% to Total Advances	6.33	18.04	14.13	5.29	0	9.3
Adv. to Services Sector	58115.46	18.89	47051.38	19267.57	0	124453.3
% to Total Advances	35.75	0.08	48.11	38.62	0	37.2
Recovery % of Priority Sector Advances	75	90	77	64	0	73
Overdues % of Priority Sector Advances	25	10	23	36	0	27

**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	87	16	84	17	6	210
Aggregate Deposit(D)	455609.91	68402.84	194120.52	79726.72	0	797859.99
Aggregate Advances(A)	156346.81	22377.07	94373.2	49195.73	2065.71	324358.52
C:D Ratio(CDR2)	34.32	32.71	48.62	61.71		40.65
Priority Sector Advances	80546.93	2454.98	73731.96	37057.17	2065.71	195856.75
% to Total Advances	51.52	10.97	78.13	75.33	100	60.38
Adv. to Agriculture	15352.9	704.97	13361.77	15437.34	0	44856.98
% to Total Advances	9.82	1.03	14.16	31.38	0	13.83
Adv. to SSI Sector	7273.37	1662	22891.53	2744.98	657.71	35229.59
% to Total Advances	4.65	7.43	24.26	5.58	31.84	10.86
Adv. to Services Sector	57920.66	88.01	37478.66	18874.85	1408	115770.18
% to Total Advances	37.05	0.39	39.71	38.37	68.16	35.69
Recovery % of Priority Sector Advances	37	81	82	61	0	62
Overdues % of Priority Sector Advances	63	19	18	39	0	38

## Annexure-III

## Bank Wise Business and Credit Deposit Ratio of Mizoram in the FY2017-2018 as on date 30-09-2017

(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	2458.00	710.00	0	710.00	28.89	28.89	0	710.00	28.89
2	BOI	2922.00	1610.00	0	1610.00	55.10	55.10	0	1610.00	55.1
3	BOM	451.47	482.00	0	482.00	106.76	106.76	0	482.00	106.76
4	CAN	1835.77	4801.29	0	4801.29	261.54	261.54	0	4801.29	261.54
5	CBI	6192.00	1673.00	0	1673.00	27.02	27.02	0	1673.00	27.02
6	IDBI	13670.00	4289.00	0	4289.00	31.38	31.38	0	4289.00	31.38
7	IND	55.50	14.00	0	14.00	25.23	25.23	0	14.00	25.23
8	IOB	733.53	583.30	0	583.30	79.52	79.52	0	583.30	79.52
9	PNB	3435.62	4566.32	0	4566.32	132.91	132.91	0	4566.32	132.91
10	PSB	250.18	177.76	0	177.76	71.05	71.05	0	177.76	71.05
11	SBI	373300.00	121900.00	0	121900.00	32.65	32.65	0	121900.00	32.65
12	SYN	2477.00	1408.00	0	1408.00	56.84	56.84	0	1408.00	56.84
13	UBI	13353.00	6233.12	0	6233.12	46.68	46.68	0	6233.12	46.68
14	UCO	19197.00	5896.00	0	5896.00	30.71	30.71	0	5896.00	30.71
15	UNI	1350.05	252.90	0	252.90	18.73	18.73	0	252.90	18.73
16	VJB	28676.45	7971.25	0	7971.25	27.80	27.80	0	7971.25	27.80
<b>Public</b>	<b>Total</b>	<b>470357.57</b>	<b>162567.94</b>	<b>0</b>	<b>162567.94</b>	<b>34.56</b>	<b>34.56</b>	<b>0</b>	<b>162567.94</b>	<b>34.56</b>
1	HDFC	29530.52	8402.6	0	8402.60	28.45	28.45	0	8402.60	28.45
2	FED	2105.96	186.72	0	186.72	8.87	8.87	0	186.72	8.87
3	ICICI	4216.62	130.31	531.00	661.31	3.09	15.68	0	661.31	15.68
4	INDUS	1785.00	7325.00	0	7325.00	410.36	410.36	0	7325.00	410.36
5	AXIS	24373.18	5694.53	0	5694.53	23.36	23.36	0	5694.53	23.36
6	YES	5142.26	163.41	0	163.41	3.18	3.18	0	163.41	3.18
7	SIB	1887.66	190.33	0	190.33	10.08	10.08	0	190.33	10.08
8	BANDHAN	3958.01	1660.53	0	1660.53	41.95	41.95	0	1660.53	41.95
<b>Private</b>	<b>Total</b>	<b>72999.21</b>	<b>23753.43</b>	<b>531.00</b>	<b>24284.43</b>	<b>32.54</b>	<b>33.27</b>	<b>0</b>	<b>24284.43</b>	<b>33.27</b>
1	MZRB	201230.08	97809.57	0	97809.57	48.61	48.61	107047.64	204857.21	101.80
<b>RRB</b>	<b>Total</b>	<b>201230.08</b>	<b>97809.57</b>	<b>0</b>	<b>97809.57</b>	<b>48.61</b>	<b>48.61</b>	<b>107047.64</b>	<b>204857.21</b>	<b>101.80</b>
1	MCAB	76292.72	46593.02	0	46593.02	61.07	61.07	0	46593.02	61.07
2	MUCO	5481.37	3297.81	0	3297.81	60.16	60.16	2503.18	5800.99	105.83
<b>Coop</b>	<b>Total</b>	<b>81774.09</b>	<b>49890.83</b>	<b>0</b>	<b>49890.83</b>	<b>61.01</b>	<b>61.01</b>	<b>2503.18</b>	<b>52394.01</b>	<b>64.07</b>
<b>All Banks</b>	<b>Total</b>	<b>826360.95</b>	<b>334021.77</b>	<b>531.00</b>	<b>334552.77</b>	<b>40.42</b>	<b>40.49</b>	<b>109550.82</b>	<b>444103.59</b>	<b>53.74</b>
1	NEDFI	0	1963.73	0	1963.73			0	1963.73	
2	SIDBI	0	19.17	0	19.17			0	19.17	
<b>Grand</b>	<b>Total</b>	<b>826360.95</b>	<b>336004.67</b>	<b>531.00</b>	<b>336535.67</b>	<b>40.66</b>	<b>40.73</b>	<b>109550.82</b>	<b>446086.49</b>	<b>53.98</b>
		Last Quarter Data								
	<b>Total</b>	<b>797859.99</b>	<b>323826.54</b>	<b>531.00</b>	<b>324357.54</b>	<b>40.59</b>	<b>40.65</b>	<b>99159.11</b>	<b>423516.65</b>	<b>53.08</b>

## Bank Wise Business and Credit Deposit Ratio of Aizawl District in the FY2017-2018 as on date 30-09-2017

(Rs In Lakhs)

Sl No.	Bank Name	Deposit Amount (D)	Advances Amount (A)	Credit Utilize (CU)	Total Credit (TC)	CDR1	CDR2
1	BOB	2458.00	710.00	0	710.00	28.89	28.89
2	BOI	2922.00	1610.00	0	1610.00	55.10	55.10
3	BOM	451.47	482.00	0	482.00	106.76	106.76
4	CAN	923.82	2369.75	0	2369.75	256.52	256.52
5	CBI	6150.10	1632.00	0	1632.00	26.54	26.54
6	IDBI	10826.30	3975.30	0	3975.30	36.72	36.72
7	IND	55.5	14.00	0	14.00	25.23	25.23
8	IOB	733.53	583.30	0	583.30	79.52	79.52
9	PNB	3435.62	4566.32	0	4566.32	132.91	132.91
10	PSB	250.18	177.76	0	177.76	71.05	71.05
11	SBI	295200.00	84940.00	0	84940.00	28.77	28.77
12	SYN	2235.96	978.16	0	978.16	43.75	43.75
13	UBI	11996.00	5169.22	0	5169.22	43.09	43.09
14	UCO	18788.00	5770.00	0	5770.00	30.71	30.71
15	UNI	1350.05	252.90	0	252.90	18.73	18.73
16	VJB	28676.45	7971.25	0	7971.25	27.80	27.80
<b>Public</b>	<b>Total</b>	<b>386452.98</b>	<b>121201.96</b>	<b>0</b>	<b>121201.96</b>	<b>31.36</b>	<b>31.36</b>
1	HDFC	24350.25	6217.07	0	6217.07	25.53	25.53
2	FED	2105.96	186.72	0	186.72	8.87	8.87
3	ICICI	4216.62	130.31	531.00	661.31	3.09	15.68
4	INDUS	1785.00	7325.00	0	7325.00	410.36	410.36
5	AXIS	23738.18	5562.53	0	5562.53	23.43	23.43
6	YES	5142.26	163.41	0	163.41	3.18	3.18
7	SIB	1887.66	190.33	0	190.33	10.08	10.08
8	BANDHAN	3026.05	746.37	0	746.37	24.66	24.66
<b>Private</b>	<b>Total</b>	<b>66251.98</b>	<b>20521.74</b>	<b>531.00</b>	<b>21052.74</b>	<b>30.98</b>	<b>31.78</b>
1	MZRB	120141.08	41979.57	0	41979.57	34.94	34.94
<b>RRB</b>	<b>Total</b>	<b>120141.08</b>	<b>41979.57</b>	<b>0.00</b>	<b>41979.57</b>	<b>34.94</b>	<b>34.94</b>
1	MCAB	55164.52	32401.02	0	32401.02	58.74	58.74
2	MUCO	5481.37	3297.81	0	3297.81	60.16	60.16
<b>Coop</b>	<b>Total</b>	<b>60645.89</b>	<b>35698.83</b>	<b>0</b>	<b>35698.83</b>	<b>58.86</b>	<b>58.86</b>
<b>All Bank</b>	<b>Total</b>	<b>633491.93</b>	<b>219402.10</b>	<b>531.00</b>	<b>219933.10</b>	<b>34.63</b>	<b>34.72</b>
1	NEDFI	0	1963.73	0	1963.73	#DIV/0!	#DIV/0!
2	SIDBI	0	19.17	0	19.17	#DIV/0!	#DIV/0!
<b>Grand</b>	<b>Total</b>	<b>633491.93</b>	<b>221385.00</b>	<b>531.00</b>	<b>221916.00</b>	<b>34.95</b>	<b>35.03</b>

## Annexure-III'B'

## Bank Wise Business and Credit Deposit Ratio of Serchhip District in the FY2017-2018 as on date 30-09-2017

(Rs In Lakhs)

Sl No.	Bank Name	Deposit Amount (D)	Advances Amount (A)	Credit Utilize (CU)	Total Credit (TC)	CDR1	CDR2
1	SBI	7006.00	2208.00	0	2208.00	31.52	31.52
2	UBI	710.00	503.00	0	503.00	70.85	70.85
<b>Public</b>	<b>Total</b>	<b>7716.00</b>	<b>2711.00</b>	<b>0</b>	<b>2711.00</b>	<b>35.13</b>	<b>35.13</b>
1	MZRB	10498.00	5741.00	0	5741.00	54.69	54.69
<b>RRB</b>	<b>Total</b>	<b>10498.00</b>	<b>5741.00</b>	<b>0</b>	<b>5741.00</b>	<b>54.69</b>	<b>54.69</b>
1	MCAB	2192.65	971.78	0	971.78	44.32	44.32
<b>Coop</b>	<b>Total</b>	<b>2192.65</b>	<b>971.78</b>	<b>0</b>	<b>971.78</b>	<b>44.32</b>	<b>44.32</b>
<b>All Banks</b>	<b>Total</b>	<b>20406.65</b>	<b>9423.78</b>	<b>0.00</b>	<b>9423.78</b>	<b>46.18</b>	<b>46.18</b>

## Annexure-III'C'

## Bank Wise Business and Credit Deposit Ratio of Champhai District in the FY2017-2018 as on date 30-09-2017

(Rs In Lakhs)

Sl No.	Bank Name	Deposit Amount (D)	Advances Amount (A)	Credit Utilize (CU)	Total Credit (TC)	CDR1	CDR2
1	CAN	266.47	384.17	0	384.17	144.17	144.17
2	IDBI	1168.40	83.30	0	83.30	7.13	7.13
3	SBI	10438.00	5617.00	0	5617.00	53.81	53.81
4	UBI	75.00	37.00	0	37.00	49.33	49.33
<b>Public</b>	<b>Total</b>	<b>11947.87</b>	<b>6121.47</b>	<b>0</b>	<b>6121.47</b>	<b>51.23</b>	<b>51.23</b>
1	HDFC	1229.80	512.73	0	512.73	41.69	41.69
<b>Private</b>	<b>Total</b>	<b>1229.80</b>	<b>512.73</b>	<b>0.00</b>	<b>512.73</b>	<b>41.69</b>	<b>41.69</b>
1	MZRB	12421.00	7521.00	0	7521.00	60.55	60.55
<b>RRB</b>	<b>Total</b>	<b>12421.00</b>	<b>7521.00</b>	<b>0</b>	<b>7521.00</b>	<b>60.55</b>	<b>60.55</b>
1	MCAB	3781.15	2719.22	0	2719.22	71.92	71.92
<b>Coop</b>	<b>Total</b>	<b>3781.15</b>	<b>2719.22</b>	<b>0</b>	<b>2719.22</b>	<b>71.92</b>	<b>71.92</b>
<b>Grand</b>	<b>Total</b>	<b>29379.82</b>	<b>16874.42</b>	<b>0.00</b>	<b>16874.42</b>	<b>57.44</b>	<b>57.44</b>

## Annexure-III'D'

## Bank Wise Business and Credit Deposit Ratio of Kolasib District in the FY2017-2018 as on date 30-09-2017

(Rs In Lakhs)

Sl No.	Bank Name	Deposit Amount (D)	Advances Amount (A)	Credit Utilize (CU)	Total Credit (TC)	CDR1	CDR2
1	CAN	175.11	234.76	0	234.76	134.06	134.06
2	CBI	41.90	41.00	0	41.00	97.85	97.85
3	SBI	9520.00	3417.00	0	3417.00	35.89	35.89
4	UBI	282.00	296.50	0	296.50	105.14	105.14
5	UCO	409.00	126.00	0	126.00	30.81	30.81
<b>Public</b>	<b>Total</b>	<b>10428.01</b>	<b>4115.26</b>	<b>0</b>	<b>4115.26</b>	<b>39.46</b>	<b>39.46</b>
1	BANDHAN	931.96	914.16	0	914.16	98.09	98.09
<b>Private</b>	<b>Total</b>	<b>931.96</b>	<b>914.16</b>	<b>0.00</b>	<b>914.16</b>	<b>98.09</b>	<b>98.09</b>
1	MZRB	11656.00	5884.00	0	5884.00	50.48	50.48
<b>RRB</b>	<b>Total</b>	<b>11656.00</b>	<b>5884.00</b>	<b>0</b>	<b>5884.00</b>	<b>50.48</b>	<b>50.48</b>
1	MCAB	2558.38	1655.75	0	1655.75	64.72	64.72
<b>Coop</b>	<b>Total</b>	<b>2558.38</b>	<b>1655.75</b>	<b>0</b>	<b>1655.75</b>	<b>64.72</b>	<b>64.72</b>
<b>All Banks</b>	<b>Total</b>	<b>25574.35</b>	<b>12569.17</b>	<b>0.00</b>	<b>12569.17</b>	<b>49.15</b>	<b>49.15</b>

## Annexure-III'E'

## Bank Wise Business and Credit Deposit Ratio of Mamit District in the FY2017-2018 as on date 30-09-2017

(Rs In Lakhs)

Sl No.	Bank Name	Deposit Amount (D)	Advances Amount (A)	Credit Utilize (CU)	Total Credit (TC)	CDR1	CDR2
1	SBI	5630.00	2361.00	0	2361.00	41.94	41.94
<b>Public</b>	<b>Total</b>	<b>5630.00</b>	<b>2361.00</b>	<b>0</b>	<b>2361.00</b>	<b>41.94</b>	<b>41.94</b>
1	MRB	7765.00	3683.00	0	3683.00	47.43	47.43
<b>RRB</b>	<b>Total</b>	<b>7765.00</b>	<b>3683.00</b>	<b>0</b>	<b>3683.00</b>	<b>47.43</b>	<b>47.43</b>
1	MCAB	888.67	846.51	0	846.51	95.26	95.26
<b>COOP</b>	<b>Total</b>	<b>888.67</b>	<b>846.51</b>	<b>0</b>	<b>846.51</b>	<b>95.26</b>	<b>95.26</b>
<b>All Banks</b>	<b>Total</b>	<b>14283.67</b>	<b>6890.51</b>	<b>0.00</b>	<b>6890.51</b>	<b>48.24</b>	<b>48.24</b>

## Annexure-III'F'

## Bank Wise Business and Credit Deposit Ratio of Lunglei District in the FY2017-2018 as on date 30-09-2017

(Rs In Lakhs)

Sl No.	Bank Name	Deposit Amount (D)	Advances Amount (A)	Credit Utilize (CU)	Total Credit (TC)	CDR1	CDR2
4	CAN	299.34	1667.41	0	1667.41	557.03	557.03
6	IDBI	747.80	89.50	0	89.50	11.97	11.97
11	SBI	30600.00	13002.00	0	13002.00	42.49	42.49
12	SYN	241.04	429.84	0	429.84	178.33	178.33
13	UBI	170.00	100.40	0	100.40	59.06	59.06
<b>Public</b>	<b>Total</b>	<b>32058.18</b>	<b>15289.15</b>	<b>0.00</b>	<b>15289.15</b>	<b>47.69</b>	<b>47.69</b>
1	HDFC	1362.24	357.72	0	357.72	26.26	26.26
5	AXIS	635.00	132.00	0	132.00	20.79	20.79
<b>Private</b>	<b>Total</b>	<b>1997.24</b>	<b>489.72</b>	<b>0.00</b>	<b>489.72</b>	<b>24.52</b>	<b>24.52</b>
1	MZRB	23403.00	14681.00	0	14681.00	62.73	62.73
<b>RRB</b>	<b>Total</b>	<b>23403.00</b>	<b>14681.00</b>	<b>0</b>	<b>14681.00</b>	<b>62.73</b>	<b>62.73</b>
1	MCAB	5871.77	2946.65	0	2946.65	50.18	50.18
<b>Coop</b>	<b>Total</b>	<b>5871.77</b>	<b>2946.65</b>	<b>0</b>	<b>2946.65</b>	<b>50.18</b>	<b>50.18</b>
<b>All Banks</b>	<b>Total</b>	<b>63330.19</b>	<b>33406.52</b>	<b>0.00</b>	<b>33406.52</b>	<b>52.75</b>	<b>52.75</b>

## Annexure-III'G'

## Bank Wise Business and Credit Deposit Ratio of Lawngtlai District in the FY2017-2018 as on date 30-09-2017

(Rs In Lakhs)

Sl No.	Bank Name	Deposit Amount (D)	Advances Amount (A)	Credit Utilize (CU)	Total Credit (TC)	CDR1	CDR2
4	CAN	171.03	145.20	0	145.20	84.90	84.90
11	SBI	7951.00	5010.00	0	5010.00	63.01	63.01
13	UBI	120.00	127.00	0	127.00	105.83	105.83
<b>Public</b>	<b>Total</b>	<b>8242.03</b>	<b>5282.20</b>	<b>0</b>	<b>5282.20</b>	<b>64.09</b>	<b>64.09</b>
1	HDFC	1262.41	756.06	0	756.06	59.89	59.89
<b>Private</b>	<b>Total</b>	<b>1262.41</b>	<b>756.06</b>	<b>0.00</b>	<b>756.06</b>	<b>59.89</b>	<b>59.89</b>
1	MZRB	9865.00	11110.00	0	11110.00	112.62	112.62
<b>RRB</b>	<b>Total</b>	<b>9865.00</b>	<b>11110.00</b>	<b>0</b>	<b>11110.00</b>	<b>112.62</b>	<b>112.62</b>
1	MCAB	2573.41	2289.06	0	2289.06	88.95	88.95
<b>Coop</b>	<b>Total</b>	<b>2573.41</b>	<b>2289.06</b>	<b>0</b>	<b>2289.06</b>	<b>88.95</b>	<b>88.95</b>
<b>All Banks</b>	<b>Total</b>	<b>21942.85</b>	<b>19437.32</b>	<b>0.00</b>	<b>19437.32</b>	<b>88.58</b>	<b>88.58</b>

## Annexure-III'H'

## Bank Wise Business and Credit Deposit Ratio of Siaha District in the FY2017-2018 as on date 30-09-2017

(Rs In Lakhs)

Sl No.	Bank Name	Deposit Amount (D)	Advances Amount (A)	Credit Utilize (CU)	Total Credit (TC)	CDR1	CDR2
1	IDBI	927.50	140.90	0	140.90	15.19	15.19
2	SBI	6955.00	5345.00	0	5345.00	76.85	76.85
<b>Public</b>	<b>Total</b>	<b>7882.50</b>	<b>5485.90</b>	<b>0</b>	<b>5485.90</b>	<b>69.60</b>	<b>69.60</b>
1	HDFC	1325.82	559.02	0	559.02	42.16	42.16
<b>Private</b>	<b>Total</b>	<b>1325.82</b>	<b>559.02</b>	<b>0.00</b>	<b>559.02</b>	<b>42.16</b>	<b>42.16</b>
1	MZRB	5481.00	7210.00	0	7210.00	131.55	131.55
<b>RRB</b>	<b>Total</b>	<b>5481.00</b>	<b>7210.00</b>	<b>0</b>	<b>7210.00</b>	<b>131.55</b>	<b>131.55</b>
1	MCAB	3262.17	2763.03	0	2763.03	84.70	84.70
<b>Coop</b>	<b>Total</b>	<b>3262.17</b>	<b>2763.03</b>	<b>0</b>	<b>2763.03</b>	<b>84.70</b>	<b>84.70</b>
<b>All Banks</b>	<b>Total</b>	<b>17951.49</b>	<b>16017.95</b>	<b>0.00</b>	<b>16017.95</b>	<b>89.23</b>	<b>89.23</b>

## Annexure-III'J'

## DISTRICT SUMMARY

AIZAWL		633491.93	221385.00	531.00	221916.00	34.63	35.03
SERCHHIP		20406.65	9423.78	0.00	9423.78	46.18	46.18
CHAMPHAI		29379.82	16874.42	0.00	16874.42	57.44	57.44
KOLASIB		25574.35	12569.17	0.00	12569.17	49.15	49.15
MAMIT		14283.67	6890.51	0.00	6890.51	48.24	48.24
LUNGLEI		63330.19	33406.52	0.00	33406.52	52.75	52.75
LAWNGTLAI		21942.85	19437.32	0.00	19437.32	88.58	88.58
SIAHA		17951.49	16017.95	0.00	16017.95	89.23	89.23
<b>TOTAL</b>		<b>826360.95</b>	<b>336004.67</b>	<b>531.00</b>	<b>336535.67</b>	<b>40.66</b>	<b>40.73</b>

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

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-	Achiv 2017-18 %	Target for 2017-	Achiv 2017-18 %	Target for 2017-	Achiv 2017-18 %	Target for 2017-	Achiv 2017-18 %	Target for 2017-	Achiv 2017-18 %	Target for 2017-	Achiv 2017-18 %						
44	SBI	6000	1408.08	23.47	5200	1408.08	27.08	12359	3880.97	31.40	12999	2519.02	19.38	31358	7808.07	24.90	32085	17024.82	53.06
3	UCO	500	162.00	32.40	400	50.00	12.5	380	182.00	47.89	2967	495.00	16.68	3847	839.00	21.81	335	94.00	28.06
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	167.00	68.00	1000	132.00	76	2251	816.00	36.25	2820	1036.00	834.89	6471	2019.00	199.76	935	715.00	668.38
2	SYN	400	0	0	300	0	0	420	0	0	770	0	0	1590	0	0	450	0	0
2	CBI	500	0	0	400	0	0	382	0	0	1695	0	0	2577	0	0	230	0	0
2	BOB	400	32.00	8.00	300	21.00	7	500	165.00	33.00	500	218.00	43.60	1400	415.00	29.64	300	295.00	98.33
1	PNB	200	291.00	145.50	100	234.00	234	300	236.00	78.67	300	151.00	50.33	800	678.00	84.75	200	323.00	161.5
5	IDBI	800	0	0	600	0	0	875	0	0	1170	0	0	2845	0	0	295	0	0
3	AXIS	600	0	0	400	0	0	530	0	0	485	0	0	1615	0	0	265	0	0
2	ICICI	400	1.24	0.31	300	0	0	500	0	0	400	0	0	1300	1.24	0.10	200	73.17	36.59
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	5.00	2.50	200	0	0	600	109.40	18.23	300	0	0	1100	114.40	10.40	150	113.52	75.68
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	122.30	61.15	200	0	0	300	0	0	2000	576.00	28.80	2500	698.30	27.93	100	0	0
1	BOM	200	0	0	200	0	0	50	6.40	12.80	100	0	0	350	6.40	1.83	50	0	0
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	7.00	23.33	20	15.00	75.00	250	22.0	8.80	50	19.36	38.72
1	UNI*	200	0	0	200	0	0	300	0	0	500	0	0	1000	0	0	400	0	0
1	IOB	200	0.80	0.40	200	0.30	0.15	300	9.40	3.13	300	5.56	1.85	800	15.76	1.97	100	0.50	0.50
2	BB	500	0	0	500	0	0	391	0	0	315	0	0	1206	0	0	205	0	0
1	INDIAN	200	0	0	100	0	0	30	6.00	20.00	30	6.00	20.00	260	12.0	4.62	50	1.91	3.82
84	MRB	7300	5977.87	631.35	2500	299.70	79.67	3971	1956.07	410.58	16485	4100.51	254.82	27756	12034.45	386.59	14700	4926.01	356.54
16	MCAB	3500	245.30	7.01	1500	38.85	2.59	1496	58.22	3.89	5871	1779.12	30.30	10867	2082.64	19.16	4015	265.85	6.62
1	MUCO	100	8.80	8.80	100	0	0	300	8.00	2.67	700	268.80	38.40	1100	285.60	25.96	700	159.93	22.85
<b>202</b>	<b>TOTAL</b>	<b>27300</b>	<b>9036.12</b>	<b>33.10</b>	<b>17500</b>	<b>2457.09</b>	<b>14.04</b>	<b>33735</b>	<b>12129.03</b>	<b>35.95</b>	<b>59117</b>	<b>18057.49</b>	<b>30.55</b>	<b>120152</b>	<b>39222.64</b>	<b>32.64</b>	<b>59855</b>	<b>27299.07</b>	<b>45.61</b>



**Bank-Wise/District wise Achievement of ACP Target of Mizoram state for the financial year 2017-2018 upto September 2017 .**  
**1. NAME OF THE DISTRICT : AIZAWL**  
**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 %						
21	SBI	3400	858.43	25.25	3000	858.43	28.61	8500	2975.2	35	9800	1464.05	14.94	21700	5297.68	24.41	24300	12199.84	50.21
2	UCO	400	153	38.25	300	42	14	300	165	55	2900	485	16.72	3600	803	22.31	300	94	31.33
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	328.7
3	UBI	600	93	15.5	500	70	14	2000	678	33.9	2600	783	30.12	5200	1554	29.88	800	547	68.38
1	SYN	200		0	200		0	300		0	500		0	1000		0	300		0
1	CBI	400		0	300		0	300		0	1600		0	2300		0	200		0
2	BOB	400	32	8	300	21	7	500	165	33	500	218	43.6	1400	415	29.64	300	295	98.33
1	PNB	200	291	145.5	100	234	234	300	236	78.67	300	151	50.33	800	678	84.75	200	323	161.5
2	IDBI	400		0	300		0	400		0	700		0	1500		0	150		0
2	AXIS	400		0	300		0	500		0	400		0	1300		0	200		0
2	ICICI	400	1.24	0.31	300	0	0	500	0	0	400	0	0	1300	1.24	0.1	200	73.17	36.59
3	HDFC	600		0	500		0	600		0	600		0	1800		0	2000		0
1	CAN	300		0	200		0	400		0	500		0	1200		0	150		0
3	BOI	200	5	2.5	200	0	0	600	109.4	18.23	300		0	1100	114.4	10.4	150	113.52	75.68
1	YES	200		0	100		0	300		0	100		0	600		0	50		0
1	FED	200		0	200		0	300		0	100		0	600		0	50		0
1	INDUS	200	122.3	61.15	200	0	0	300	0	0	2000	576	28.8	2500	698.3	27.93	100	19.36	38.72
1	BOM	200	0	0	200	0	0	50	6.4	12.8	100	0	0	350	6.4	1.83	50	0	0
1	SIB	200		0	200		0	300		0	100		0	600		0	200		0
1	P&SB	200	0	0	200	0	0	30	7	23.33	20	15	75	250	22	8.8	50	19.36	38.72
1	UNI	200		0	200		0	300		0	500		0	1000		0	400		0
1	IOB	200	0.8	0.4	200	0.3	0.15	300	9.4	3.13	300	5.56	1.85	800	15.76	1.97	100	0.5	0.5
1	BB	200		0	200		0	300		0	300		0	800		0	100		0
1	INDIAN	200		0	100		0	30	6	20	30	6	20	260	12	4.62	50	1.91	3.82
33	MRB	3400	2903.65	85.4	700	140.6	20.09	1800	891.57	49.53	8500	1250.47	14.71	13700	5045.69	36.83	7500	2425.6	32.34
7	MCAB	1900	100.4	5.28	600	15.45	2.58	900	20.5	2.28	3500	981.32	28.04	6300	1102.22	17.5	2500	152.85	6.11
1	MUCO	100	8.8	8.8	100	0	0	300	8	2.67	700	268.8	38.4	1100	285.6	25.96	700	159.93	22.85
98	TOTAL	15900	5184.35	32.61	10200	1654.94	16.22	25010	9966.04	39.85	43850	13091.68	29.86	84760	28242.07	33.32	42100	19692.68	46.78

**Bank-Wise/District wise Achievement of ACP Target of Mizoram state for the financial year 2017-2018 upto September 2017 .**  
**Serchhip District**  
**Amount 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 %				
3	SBI	300	61.44	20.48	300	61.44	20.48	33.07	350	52.00	14.86	800	163.04	20.38	1000	556.56	55.66
1	MICAB	200	2.50	1.25	100	0.50	0.50	3.00	190	80.00	42.11	490	85.50	17.45	230	1.50	0.65
10	MIRB	500	437.36	87.47	200	33.90	16.95	250	164.50	65.80	39.63	2870	1442.10	50.25	420	150.20	35.76
1	UBI	200	5.00	2.50	100	4.00	4.00	100	33.00	33.00	33.00	330	238.00	72.12	30	110.00	366.7
15	TOTAL	1200	506.30	42.19	700	99.84	14.26	600	250.10	41.68	43.58	4490	1928.64	42.95	1680	818.26	48.71

**Bank-Wise/District wise Achievement of ACP Target of Mizoram state for the financial year 2017-2018 upto September 2017 .**  
**3. NAME OF THE DISTRICT : CHAMPHAI**

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 %				
5	SBI	500	93.04	18.61	500	93.04	18.61	668.9	1040	152.8	14.69	1560	379.62	24.33	135	797.03	590.4
2	MICAB	300	31	10.33	200	5	2.5	8.42	170	90	52.94	535	129.42	24.19	25	23.5	94
11	MIRB	600	510.3	85.05	300	62.6	20.87	280	110.2	39.36	41.3	1680	950.9	56.6	145	124.8	86.07
1	HDFC	100		0	200		0	0	35		0	145	0	0	15		0
1	CAN	100		0	100		0	0	85		0	215	0	0	15		0
1	IDBI	100		0	100		0	0	120		0	235	0	0	15		0
1	UBI	100	4	4	100	8	8	5	15	7	46.67	125	16	12.8	15	12	80
22	TOTAL	1800	638.34	35.46	1500	168.64	11.24	430	257.4	59.86	25.62	4495	1475.94	32.84	365	957.33	262.3

**Bank-Wise/District wise Achievement of ACP Target of Mizoram state for the financial year 2017-2018 upto September 2017 .**

**4. NAME OF THE DISTRICT : KOLASIB**

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 %						
4	SBI	500	140.13	28.03	400	140.13	35.03	232	39.1	16.85	333	37.02	11.12	1065	216.25	20.31	1235	520.78	42.17
1	MCAB	300	10	3.33	200	7	3.5	72	15.8	21.94	209	126	60.29	581	151.8	26.13	270	18.5	6.85
6	MIRB	500	320.6	64.12	200	4.2	2.1	459	240.8	52.46	531	148.3	27.93	1490	709.7	47.63	1065	320.1	30.06
1	UCO	100	9	9	100	8	8	80	17	21.25	67	10	14.93	247	36	14.57	35		0
1	CAN	100		0	100		0	70		0	70		0	240	0	0	30		0
1	CBI	100		0	100		0	82		0	95		0	277	0	0	30		0
1	UBI	100	27	27	100	22	22	66	54	81.82	40	17	42.5	206	98	47.57	30	17	56.67
1	BB	300		0	300		0	91		0	15		0	406	0	0	105		0
16	TOTAL	2000	506.73	25.34	1500	181.33	12.09	1152	366.7	31.83	1360	338.32	24.88	4512	1211.75	26.86	2800	876.38	31.3

**Bank-Wise/District wise Achievement of ACP Target of Mizoram state for the financial year 2017-2018 upto September 2017 .**

**5. NAME OF THE DISTRICT : MAMIT**

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 %						
3	SBI	300	49.52	16.51	200	49.52	24.76	227	43.8	19.3	346	34.52	9.98	873	127.84	14.64	545	289.75	53.17
1	MCAB	200	11	5.5	100	5	5	84	4.5	5.36	122	26.5	21.72	406	42	10.34	95	8	8.42
6	MIRB	500	574.16	114.8	300	20.4	6.8	427	137	32.08	604	220.1	36.44	1531	931.26	60.83	260	204.6	78.69
10	TOTAL	1000	634.68	63.47	600	74.92	12.49	738	185.3	25.11	1072	281.12	26.22	2810	1101.1	39.19	900	502.35	55.82

## Bank-Wise/District wise Achievement of ACP Target of Mizoram state for the financial year 2017-2018 upto September 2017 .

## 6. NAME OF THE DISTRICT : LUNGLEI

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 %	Target for 2017-18	Achiv 2017-18 %	Target for 2017-18	Achiv 2017-18 %		
5	SBI	400	90.5	22.63	300	90.5	30.17	2890	568.4	19.67	650	67.5	10.38	3940	726.4	18.44	3100	1589.63	51.28
2	MICAB	200	13	6.5	100	0	0	140	1	0.71	540	134.8	24.96	880	148.8	16.91	290	13.5	4.66
9	MRB	800	700.6	87.58	300	6.8	2.27	300	140.7	46.9	2550	910.1	35.69	3650	1751.4	47.98	2520	950.04	37.7
1	HDFC	200		0	100		0	30		0	85		0	315		0	200		0
1	AXIS	200		0	100		0	30		0	85		0	315		0	65		0
1	CAN	200		0	100		0	730		0	85		0	1015		0	30		0
1	IDBI	200		0	100		0	420		0	320		0	940		0	30		0
1	SYN	200		0	100		0	120		0	270		0	590		0	150		0
1	UBI	200	26	13	100	19	19	45	18	40	85	11	12.94	330	55	16.67	30	15	50
22	TOTAL	2600	830.1	31.93	1300	116.3	8.95	4705	728.1	15.48	4670	1123.4	24.06	11975	2681.6	22.39	6415	2568.17	40.03

## Bank-Wise/District wise Achievement of ACP Target of Mizoram state for the financial year 2017-2018 upto September 2017 .

## 7. NAME OF THE DISTRICT : LAWNGTLAI

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 %	Target for 2017-18	Achiv 2017-18 %	Target for 2017-18	Achiv 2017-18 %		
2	SBI	400	65.02	16.26	300	65.02	21.67	200	31.8	15.9	100	696.13	696.1	700	792.95	113.3	830	717.31	86.42
1	MICAB	200	2	1	100	0	0	105	0	0	580	136	23.45	885	138	15.59	375	12.5	3.33
6	MRB	600	310.8	51.8	300	30	10	270	130.5	48.33	820	220.3	26.87	1690	661.6	39.15	1610	340.27	21.13
1	HDFC	200		0	100		0	30		0	50		0	280		0	30		0
1	CAN	200		0	100		0	40		0	50		0	290		0	30		0
1	UBI	200	12	6	100	9	9	30	28	93.33	50	18	36	280	58	20.71	30	14	46.67
12	TOTAL	1800	389.82	21.66	1000	104.02	10.4	675	190.3	28.19	1650	1070.43	64.87	4125	1650.55	40.01	2905	1084.08	37.32

**Bank-Wise/District wise Achievement of ACP Target of Mizoram state for the financial year 2017-2018 upto September 2017 .**

8. NAME OF THE DISTRICT : SAIHA

Annexure - IV'H'

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 %				
1	SBI	200	50	25	200	50	25	28.06	380	15	3.95	720	104.29	14.48	940	353.92	37.65
1	HDFC	100		0	100		0	0	30		0	160	0	0	240		0
1	IDBI	100		0	100		0	0	30		0	170	0	0	100		0
3	MRB	400	220.4	55.1	200	1.2	0.6	140.8	560	180.6	32.25	1145	541.8	47.32	1180	410.4	34.78
1	MCAB	200	75.4	37.7	100	5.9	5.9	5	560	204.5	36.52	790	284.9	36.06	230	35.5	15.43
7	TOTAL	1000	345.8	34.58	700	57.1	8.16	185.09	425	400.1	25.65	2985	930.99	31.19	2690	799.82	29.73

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

Annexure - IV'J'

Br no	Name of District	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 %						
98	Aizawl	15900	5184.35	32.61	10200	1654.94	16.22	25010	9966.04	39.85	43850	13091.68	29.86	84760	28242.07	33.32	42100	19692.68	46.78
15	Serchhip	1200	506.30	42.19	700	99.84	14.26	600	250.10	41.68	2690	1172.24	43.58	4490	1928.64	42.95	1680	818.26	48.71
22	Champhai	1800	638.34	35.46	1500	168.64	11.24	430	257.40	59.86	2265	580.20	25.62	4495	1475.94	32.84	365	957.33	262.3
16	Kolasib	2000	506.73	25.34	1500	181.33	12.09	1152	366.70	31.83	1360	338.32	24.88	4512	1211.75	26.86	2800	876.38	31.3
10	Mamit	1000	634.68	63.47	600	74.92	12.49	738	185.30	25.11	1072	281.12	26.22	2810	1101.10	39.19	900	502.35	55.82
22	Lunglei	2600	830.10	31.93	1300	116.30	8.95	4705	728.10	15.48	4670	1123.40	24.06	11975	2681.60	22.39	6415	2568.17	40.03
12	Lawngtlai	1800	389.82	21.66	1000	104.02	10.4	675	190.30	28.19	1650	1070.43	64.87	4125	1650.55	40.01	2905	1084.08	37.32
7	Saiha	1000	345.80	34.58	700	57.10	8.16	425	185.09	43.55	1560	400.10	25.65	2985	930.99	31.19	2690	799.82	29.73
<b>202</b>	<b>TOTAL</b>	<b>27300</b>	<b>9036.12</b>	<b>33.10</b>	<b>17500</b>	<b>2457.09</b>	<b>14.04</b>	<b>33735</b>	<b>12129.03</b>	<b>35.95</b>	<b>59117</b>	<b>18057.49</b>	<b>30.55</b>	<b>120152</b>	<b>39222.64</b>	<b>32.64</b>	<b>59855</b>	<b>27299.07</b>	<b>45.61</b>

## Annexure - VI

## Analysis of Total Priority Sector Advances of Mizoram in the FY2017-2018 as on date 30-09-2017

(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	435	72.56	49.06	68	23.5	32	43.08	10
2	BOI	587	1150.94	0	0		0		174.02	15
3	BOM	24	70.2	0	0		0		0	0
4	CAN	1192	2770.77	32	17.08	53	14.92	47	0	0
5	IDBI	1314	1771.3	0	0		0		402.8	23
6	IND	4	15.5	0	0		0		0	0
7	IOB	121	311.2	6.31	0	0	6.31	100	46.76	15
8	PNB	5478	4741.38	0	0		0		23.01	0
9	PSB	50	140.48	0	0		0		60.52	43
10	SBI	17592	50345	12419	9662	78	2757	22	3727	7
11	SYN	491	1354.41	0	0		0		106.54	8
12	UBI	942	5517.47	257	144	56	113	44	248.2	4
13	UCO	2133	5340	935	485.17	52	449.83	48	673	13
14	UNI	39	88	0	0		0		0	0
15	VJB	577	6380.93	88.08	37.52	43	50.56	57	511.23	8
<b>Public</b>	<b>Total</b>	<b>30544</b>	<b>80432.58</b>	<b>13809.95</b>	<b>10394.83</b>	<b>75</b>	<b>3415.12</b>	<b>25</b>	<b>6016.16</b>	<b>7</b>
1	HDFC	216	3600.74	82.87	80.71	97	2.16	3	29.47	1
2	FED	1	0.83	0	0		0		0	0
3	ICICI	12	17.08	0	0		0		0	0
4	AXIS	93	1223.48	189.63	164.78	87	24.85	13	1.34	0
5	YES	1	70	0	0		0		0	0
<b>Private</b>	<b>Total</b>	<b>323</b>	<b>4912.13</b>	<b>272.5</b>	<b>245.49</b>	<b>90</b>	<b>27.01</b>	<b>10</b>	<b>30.81</b>	<b>1</b>
1	MZRB	47388	76950.53	19636.04	15146.84	77	4489.2	23	4998.94	6
<b>RRB</b>	<b>Total</b>	<b>47388</b>	<b>76950.53</b>	<b>19636.04</b>	<b>15146.84</b>	<b>77</b>	<b>4489.2</b>	<b>23</b>	<b>4998.94</b>	<b>6</b>
1	MCAB	8547	35406.05	12349.81	8140.89	66	4208.92	34	1959.71	6
2	MUCO	494	1977.9	479.91	17.56	4	462.35	96	524.26	27
<b>All Banks</b>	<b>Total</b>	<b>87296</b>	<b>199679.2</b>	<b>46548.21</b>	<b>33945.61</b>	<b>73</b>	<b>12602.6</b>	<b>27</b>	<b>13529.88</b>	<b>7</b>
1	NEDFI	154	1963.73	280	220	79	60	21	330	17
<b>Grand</b>	<b>Total</b>	<b>87450</b>	<b>201642.9</b>	<b>46828.21</b>	<b>34165.61</b>	<b>73</b>	<b>12662.6</b>	<b>27</b>	<b>13859.88</b>	<b>7</b>
		Last Quarter Data								
	<b>Total</b>	<b>83938</b>	<b>195856.8</b>	<b>42572.3</b>	<b>26579.86</b>	<b>62</b>	<b>15992.44</b>	<b>38</b>	<b>17871.17</b>	<b>9</b>

## Analysis of Priority Sector Advances Under AGRICULTURE of Mizoram in the FY2017-2018 as on date 30-09-

(Rs In Lakhs)

Sl No.	Bank Name	No. of A/C	Total O/S	Demand Raised	Recovery Amount	%	Overdues Amount	Overdues %	Gross NPA Amount	Gross NPA %
1	BOB	0	52.00	6.66	4.45	67	2.21	33	3.69	7
2	BOI	40	36.09	0	0		0		4.90	14
3	BOM	2	5.40	0	0		0		0	0
4	CAN	830	552.25	10.0	6.99	70	3.01	30	0	0
5	IDBI	1136	590.30	0	0		0		402.8	68
6	IND	0	0	0	0		0		0	
7	PNB	5173	3954.09	0	0		0		2.55	0
8	PSB	0	0	0	0		0		0	
9	SBI	7866	5086.00	910.00	475.00	52	435.00	48	1093	21
10	SYN	34	45.52	0	0		0		22.21	49
11	UBI	212	443.47	67.00	23.00	34	44	66	18.20	4
12	UCO	1171	1065.00	157.00	2.17	1	154.83	99	87.00	8
13	UNI	28	15.00	0	0		0		0	0
14	VJB	44	188.66	32.54	14.57	45	17.97	55	97.56	52
<b>Public</b>	<b>Total</b>	<b>16536</b>	<b>12033.78</b>	<b>1183.20</b>	<b>526.18</b>	<b>44</b>	<b>657.02</b>	<b>56</b>	<b>1731.91</b>	<b>14</b>
1	HDFC	21	198.27	7.79	7.22	93	0.57	7	0	0
2	FED	1	0.83	0	0		0		0	0
3	ICICI	1	0.82	0	0		0		0	0
4	AXIS	64	312.38	96.59	96.59	100	0	0	0	0
5	YES	0	0	0	0		0		0	
<b>Private</b>	<b>Total</b>	<b>87</b>	<b>512.30</b>	<b>104.38</b>	<b>103.81</b>	<b>99</b>	<b>0.57</b>	<b>1</b>	<b>0</b>	<b>0</b>
1	MZRB	21397	16080.42	2012.17	1368.27	68	643.90	32	1966.38	12
<b>RRB</b>	<b>Total</b>	<b>21397</b>	<b>16080.42</b>	<b>2012.17</b>	<b>1368.27</b>	<b>68</b>	<b>643.90</b>	<b>32</b>	<b>1966.38</b>	<b>12</b>
1	MCAB	3176	15400.73	1486.21	1031.93	69	454.28	31	868.11	6
2	MUCO	70	75.70	32.99	0.18	1	32.81	99	47.83	63
<b>All Banks</b>	<b>Total</b>	<b>41266</b>	<b>44102.93</b>	<b>4818.95</b>	<b>3030.37</b>	<b>63</b>	<b>1788.58</b>	<b>37</b>	<b>4614.23</b>	<b>10</b>
<b>Grand</b>	<b>Total</b>	<b>41266</b>	<b>44102.93</b>	<b>4818.95</b>	<b>3030.37</b>	<b>63</b>	<b>1788.58</b>	<b>37</b>	<b>4614.23</b>	<b>10</b>
		Last Quarter Data								
	<b>Total</b>	<b>37197</b>	<b>44856.98</b>	<b>5278.02</b>	<b>2915.73</b>	<b>55</b>	<b>2362.29</b>	<b>45</b>	<b>4247.02</b>	<b>9</b>

Annexure -

**Analysis of Priority Sector Advances Under CROPLOAN of Mizoram in the FY2017-2018 as o**  
**30-09-2017**  
(Rs In Lakhs)

Sl No.	Bank Name	No. of A/C	Total O/S	Demand Raised	Recovery Amount	%	Overdues Amount	Overdues %	Gross NPA Amount
1	BOB	0	21.00	2.58	1.77	69	0.81	31	1.93
2	CAN	213	114.53	10.00	0	0	10.00	100	0
3	IDBI	881	463.30	0	0		0		402.60
4	IND	0	0	0	0		0		0
5	PNB	4853	3076.10	0	0		0		2.00
6	PSB	0	0	0	0		0		0
7	SBI	6603	4663.00	389.00	41.33	11	347.67	89	825.00
8	UBI	159	267.00	45.00	12.00	27	33.00	73	27.98
9	UCO	222	85.00	10.00	7.00	70	3.00	30	8.00
10	UNI	9	2.00	0	0		0		0
11	VJB	0	0	0	0		0		0
<b>Public</b>	<b>Total</b>	<b>12940</b>	<b>8691.93</b>	<b>456.58</b>	<b>62.10</b>	<b>14</b>	<b>394.48</b>	<b>86</b>	<b>1267.51</b>
1	ICICI	0	0	0	0		0		0
2	AXIS	64	312.38	0	0		0		0
3	YES	0	0	0	0		0		0
<b>Private</b>	<b>Total</b>	<b>64</b>	<b>312.38</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
1	MZRB	2743	1356.46	612.18	440.77	72	171.41	28	101.81
<b>RRB</b>	<b>Total</b>	<b>2743</b>	<b>1356.46</b>	<b>612.18</b>	<b>440.77</b>	<b>72</b>	<b>171.41</b>	<b>28</b>	<b>101.81</b>
1	MCAB	952	9482.50	562.96	342.25	61	220.71	39	321.53
<b>Grand</b>	<b>Total</b>	<b>16699</b>	<b>19843.27</b>	<b>1631.72</b>	<b>845.12</b>	<b>52</b>	<b>786.60</b>	<b>48</b>	<b>1690.85</b>
		Last Quarter Data							
	<b>Total</b>	<b>12805</b>	<b>19576.32</b>	<b>1764.09</b>	<b>862.94</b>	<b>49</b>	<b>901.15</b>	<b>51</b>	<b>1610.69</b>



VIII  
in date

GrossN PA %
9
0
87
0
18
10
9
0
<b>15</b>
0
<b>0</b>
8
<b>8</b>
3
9
<b>8</b>

**Analysis of Priority Sector Advances Under INDUSTRY of Mizoram in the FY2017-2018 as on date 30-09-2017  
(Rs In Lakhs)**

Sl No.	Bank Name	No. of A/C	Total O/S	Demand Raised	Recovery Amount	%	Overdues Amount	Overdues %	Gross NPA Amount	Gross NPA %
1	BOB	0	165.00	30.24	18.51	61	11.73	39	20.61	12
2	BOI	538	1112.37	0	0		0		169.12	15
3	BOM	11	32.40	0	0		0		0	0
4	CAN	214	1232.97	10.00	7.48	75	2.52	25	0	0
5	IDBI	56	161.00	0	0		0		0	0
6	IND	1	10.00	0	0		0		0	0
7	IOB	121	311.20	6.31	0	0	6.31	100	46.76	15
8	PNB	247	538.51	0	0		0		15.32	3
9	PSB	40	61.19	0	0		0		26.33	43
10	SBI	592	2219.00	464.00	240.00	52	224.00	48	646.00	29
11	SYN	188	494.43	0	0		0		81.78	17
12	UBI	519	2339.00	67.00	34.00	51	33.00	49	88.00	4
13	UCO	126	1014.00	214.00	76.00	36	138.00	64	148.00	15
14	UNI	0	0	0	0		0		0	
15	VJB	12	592.27	23.54	11.95	51	11.59	49	3.67	1
<b>Public</b>	<b>Total</b>	<b>2665</b>	<b>10283.34</b>	<b>815.09</b>	<b>387.94</b>	<b>48</b>	<b>427.15</b>	<b>52</b>	<b>1245.59</b>	<b>12</b>
1	HDFC	188	3399.06	74.97	73.38	98	1.59	2	29.47	1
2	ICICI	6	6.44	0	0		0		0	0
3	AXIS	18	905.44	93.04	68.19	73	24.85	27	1.34	0
4	YES	1	70.00	0	0		0		0	0
<b>Private</b>	<b>Total</b>	<b>213</b>	<b>4380.94</b>	<b>168.01</b>	<b>141.57</b>	<b>84</b>	<b>26.44</b>	<b>16</b>	<b>30.81</b>	<b>1</b>
1	MZRB	16602	13818.73	7213.65	5554.50	77	1659.15	23	1704.47	12
<b>RRB</b>	<b>Total</b>	<b>16602</b>	<b>13818.73</b>	<b>7213.65</b>	<b>5554.50</b>	<b>77</b>	<b>1659.15</b>	<b>23</b>	<b>1704.47</b>	<b>12</b>
1	MCAB	1349	2551.68	932.35	582.23	62	350.12	38	309.25	12
2	MUCO	26	88.27	25.21	0.81	3	24.4	97	31.61	36
<b>All Banks</b>	<b>Total</b>	<b>20855</b>	<b>31122.96</b>	<b>9154.31</b>	<b>6667.05</b>	<b>73</b>	<b>2487.26</b>	<b>27</b>	<b>3321.73</b>	<b>11</b>
1	NEDFI	35	647.71	100.00	80.00	80	20	20	120.00	19
<b>Grand</b>	<b>Total</b>	<b>20890</b>	<b>31770.67</b>	<b>9254.31</b>	<b>6747.05</b>	<b>73</b>	<b>2507.26</b>	<b>27</b>	<b>3441.73</b>	<b>11</b>
		Last Quarter Data								
	<b>Total</b>	<b>25249</b>	<b>35229.59</b>	<b>11031.18</b>	<b>8450.73</b>	<b>77</b>	<b>2580.45</b>	<b>23</b>	<b>4708.57</b>	<b>13</b>

## Details of Agriculture Loan of Mizoram in the FY2017-2018 as on date 30-09-2017

(Rs In Lakhs)

SI No.	Bank Name	Agriculture Term Loan No	Agriculture Term Loan Amount	Croploan No	Croploan Amount	Total AGL Loan No	Total AGL Loan Amount
1	BOB	15	11.00	37	21.00	52	32.00
2	BOI	0	0.00	0	0	0	0
3	BOM	2	5.80	0	0	2	5.80
4	CAN	678	4.65	213	1.14	891	5.79
5	CBI	1	2.00	0	0	1	2.00
6	IDBI	255	127.00	881	559.90	1136	686.90
7	IND	0	0	0	0	0	0
8	IOB	1	0.50	1	0.30	2	0.80
9	PNB	0	0	508	234.00	508	234.00
10	PSB	0	0	0	0	0	0
11	SBI	363	423.00	7503	4663.00	7866	5086.00
12	UBI	53	176.47	159	267.00	212	443.47
13	UCO	949	980.00	222	85.00	1171	1065.00
14	UNI	17	27.00	9	2.00	26	29.00
15	VJB	0	0	0	0	0	0
<b>Public</b>	<b>Total</b>	<b>2334</b>	<b>1757.42</b>	<b>9533</b>	<b>5833.34</b>	<b>11867</b>	<b>7590.76</b>
1	HDFC	15	13.35	3	92.46	18	105.81
2	FED	0	0	0	0	0	0
3	ICICI	1	0.82	0	0	1	0.82
4	AXIS	0	0	64	312.38	64	312.38
5	YES	0	0	0	0	0	0
<b>Private</b>	<b>Total</b>	<b>16</b>	<b>14.17</b>	<b>67</b>	<b>404.84</b>	<b>83</b>	<b>419.01</b>
1	MZRB	6500	7358.96	2743	1356.46	9243	8715.42
<b>RRB</b>	<b>Total</b>	<b>6500</b>	<b>7358.96</b>	<b>2743</b>	<b>1356.46</b>	<b>9243</b>	<b>8715.42</b>
1	MCAB	2224	5918.23	952	9482.50	3176	15400.73
2	MUCO	71	75.70	0	0	71	75.70
<b>Grand</b>	<b>Total</b>	<b>11145</b>	<b>15124.48</b>	<b>13295</b>	<b>17077.14</b>	<b>24440</b>	<b>32201.62</b>
		Last Quarter Data					
	<b>Total</b>	<b>5927</b>	<b>10388.49</b>	<b>13139</b>	<b>16788.21</b>	<b>19066</b>	<b>27176.7</b>

**Financing Under Kisan Credit Card(KCC) of Mizoram in the Year 2017-2018 and Quarter 2  
(Rs. In Lakhs)**

Sl 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	1.12
2	IDBI	0	0	0	881	682.00
3	IND	0	0	0	0	0
4	IOB	0	0	1	1	1.50
5	PNB	0	508	234.00	4853	3076.00
6	PSB	0	0	0	0	0
7	SBI	500	162	108.55	7461	4935.12
8	SYN	0	3	1.50	5	3.50
9	UBI	0	66	132.00	159	267.00
10	UCO	0	54	15.00	112	49.00
11	UNI	0	9	2.00	12	2.00
<b>Public</b>	<b>Total</b>	<b>500</b>	<b>802</b>	<b>494.05</b>	<b>13694</b>	<b>9017.24</b>
1	HDFC	0	1	42.75	18	105.81
2	FED	0	0	0	1	0.90
3	AXIS	0	2	188.30	5	329.30
4	YES	0	0	0	0	0
<b>Private</b>	<b>Total</b>	<b>0</b>	<b>3</b>	<b>231.05</b>	<b>24</b>	<b>436.01</b>
1	MZRB	3000	2083	1799.44	14934	7616.49
<b>RRB</b>	<b>Total</b>	<b>3000</b>	<b>2083</b>	<b>1799.44</b>	<b>14934</b>	<b>7616.49</b>
1	MCAB	0	91	106.00	3567	1908.31
2	MUCO	0	0	0	0	0
<b>Grand</b>	<b>Total</b>	<b>3500</b>	<b>2979</b>	<b>2630.54</b>	<b>32219</b>	<b>18978.05</b>
		Last Quarter Data				
	<b>Total</b>	<b>3000</b>	<b>1957</b>	<b>1583.88</b>	<b>26138</b>	<b>14556.62</b>

**MIS Report on Agriculture & Allied(Direct and Indirect) of Mizoram in the FY2017-2018**  
**as on date 30-09-2017**  
**(Rs. In Lakhs)**

Sl No.	Bank Name	Agl & Allied Target amt	Agl & Allied Achv amt	Agl & Allied OS No	Agl & Allied OS amt
1	BOB	394.00	32.00	0	0
2	BOI	197.00	0	40	36.09
3	BOM	197.00	5.800	2	5.80
4	CAN	886.00	5.52	830	5.52
5	CBI	689.00	2.00	394	279.23
6	IDBI	788.00	0	0	0
7	IND	197.00	0	0	0
8	IOB	197.00	1.80	4	1.31
9	PNB	197.00	291.00	5173	3954.09
10	PSB	197.00	0	0	0
11	SBI	6000.00	1408.08	7903	5342.00
12	SYN	394.00	0	46	58.50
13	UBI	1379.00	167.00	212	443.00
14	UCO	492.00	162.00	1171	1065.00
15	UNI	197.00	0	0	0
16	VJB	591.00	0	0	0
<b>Public</b>	<b>Total</b>	<b>12992.00</b>	<b>2075.2</b>	<b>15775</b>	<b>11190.54</b>
1	HDFC	1273.00	91.09	18	105.81
2	FED	212.00	0	1	0.83
3	ICICI	424.00	0	1	0.82
4	AXIS	637.00	0	64	312.38
5	YES	212.00	0	0	0
6	SIB	212.00	0	0	0
7	BANDHAN	318.00	262.57	1950	507.42
<b>Private</b>	<b>Total</b>	<b>3288.00</b>	<b>353.66</b>	<b>2034</b>	<b>927.26</b>
1	MZRB	7300.00	5977.87	21397	16080.42
<b>RRB</b>	<b>Total</b>	<b>7300.00</b>	<b>5977.87</b>	<b>21397</b>	<b>16080.42</b>
1	MCAB	3500.00	608.69	3176	15400.73
2	MUCO	100.00	0.80	70	75.70
<b>Grand</b>	<b>Total</b>	<b>27180.00</b>	<b>9016.22</b>	<b>42452</b>	<b>43674.65</b>
		Last Quarter Data			
	<b>Total</b>	<b>20060.00</b>	<b>3267.34</b>	<b>36383</b>	<b>37384.03</b>

## Financing Under MSME Sector of Mizoram in the FY2017-2018 as on date 30-09-2017

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 the Qtr
1	BOI	0	0	0	537	1088.48	0	0	1	23.89	0	0	0	0	0	1112.37
2	BOM	50	9	34.90	9	32.54	2	19.60	2	17.85	0	0	0	0	54.50	50.39
3	CAN	0	19	37.86	3	3.62	8	99.05	0	0	0	0	0	0	136.91	3.62
4	IDBI	0	15	729.00	15	729.00	2	4.00	2	4	0	0	0	0	733.00	733.00
5	IND	30	2	5.50	3	11.00	1	10.00	1	10.00	0	0	0	0	15.50	21.00
6	IOB	0	2	4.00	25	80.01	7	9.80	44	133.78	4	40	7	87.73	53.80	301.52
7	PSB	0	5	7.00	37	52.31	0	0	2	0.63	0	0	0	0	7.00	52.94
8	SBI	12359.00	126	980.97	3330	14500.00	0	2900.00	288	8714.00	0	0	0	0	3880.97	23214.00
9	SYN	0	0	0	88	309.20	0	0	5	9.45	0	0	0	0	0	318.65
10	UBI	0	56	167.00	329	1256.00	34	148.00	123	402.00	0	0	0	873	315.00	2531.00
11	UCO	0	161	440.00	445	2675.00	68	237.00	90	941.00	0	0	0	0	677.00	3616.00
12	UNI	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	VJB	0	15	110.0	256	1350.0	0	0	0	0	0	0	1	450	110.00	1800.00
<b>Public</b>	<b>Total</b>	<b>12439.00</b>	<b>410</b>	<b>2516.23</b>	<b>5077</b>	<b>22087.16</b>	<b>122</b>	<b>3427.45</b>	<b>558</b>	<b>10256.6</b>	<b>4</b>	<b>40</b>	<b>8</b>	<b>1410.73</b>	<b>5983.68</b>	<b>33754.49</b>
1	HDFC	0	12	138.64	126	2837.3	6	32.37	62	561.76	0	0	0	0	171.01	3399.06
2	FED	0	3	8.55	12	14.83	0	0	0	0	0	0	0	0	8.55	14.83
3	AXIS	0	0	0	18	905.44	0	0	0	0	0	0	0	0	0	905.44
4	YES	0	0	0	0	0	1	27.00	1	70.00	0	0	0	0	27.00	70.00
<b>Private</b>	<b>Total</b>	<b>0</b>	<b>15</b>	<b>147.19</b>	<b>156</b>	<b>3757.57</b>	<b>7</b>	<b>59.37</b>	<b>63</b>	<b>631.76</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>206.56</b>	<b>4389.33</b>
1	MZRB	3971	219	526.42	1426	2630.82	406	905.9	931	1054.53	69	523.75	266	363.93	1956.07	4049.28
<b>RRB</b>	<b>Total</b>	<b>3971</b>	<b>219</b>	<b>526.42</b>	<b>1426</b>	<b>2630.82</b>	<b>406</b>	<b>905.9</b>	<b>931</b>	<b>1054.53</b>	<b>69</b>	<b>523.75</b>	<b>266</b>	<b>363.93</b>	<b>1956.07</b>	<b>4049.28</b>
1	MCAB	1496	40	107.02	1349	2551.68	0	0	0	0	0	0	0	0	107.02	2551.68
2	MUCO	300	1	8.00	26	88.27	0	0	0	0	0	0	0	0	8.00	88.27
<b>Grand</b>	<b>Total</b>	<b>18206</b>	<b>685</b>	<b>3304.86</b>	<b>8034</b>	<b>31115.5</b>	<b>535</b>	<b>4392.72</b>	<b>1552</b>	<b>11942.89</b>	<b>73</b>	<b>563.75</b>	<b>274</b>	<b>1774.66</b>	<b>8261.33</b>	<b>44833.05</b>
Last Quarter Data																
<b>Total</b>	<b>Total</b>	<b>19176</b>	<b>698</b>	<b>3589.81</b>	<b>22306</b>	<b>39693.71</b>	<b>272</b>	<b>3915.37</b>	<b>4220</b>	<b>16932.43</b>	<b>36</b>	<b>196.24</b>	<b>265</b>	<b>20220.8</b>	<b>7701.42</b>	<b>76846.91</b>

## STAND UP INDIA LOAN SANCTIONED BY BANK BRANCHES IN MIZORAM FY 2017-18 AS ON 30/09/2017

SL. NO.	BANK	NO. OF BRS	GENERAL		MINORITY		OBC		SC		ST		TOTAL		FEMALE	
			NOS.	AMT	NOS.	AMT	NOS.	AMT	NOS.	AMT	NOS.	AMT	NOS.	AMT	NOS.	AMT
1	AXIS BANK LTD	3	0	0.00	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	0	0.00
3	BANK OF BARODA	2	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	BANK OF INDIA	3	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
5	BANK OF MAHARASHTRA	1	0	0.00	1	10.00	0	0.00	0	0.00	0	0.00	1	10.00	1	10.00
6	CANARA BANK	5	0	0.00	0	0.00	0	0.00	0	0.00	1	20.00	1	20.00	1	20.00
7	CENTRAL BANK OF INDIA	2	0	0.00	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	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	0	0.00
10	ICICI BANK LTD.	2	0	0.00	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	25.00	1	25.00	1	25.00
12	INDIAN BANK	1	0	0.00	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	0	0.00	0	0.00	0	0.00
14	INDUSIND BANK LTD	1	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
15	MC APEX BANK LTD	14	0	0.00	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	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	0	0.00
18	PUNJAB NATIONAL BANK	1	1	25.00	0	0.00	0	0.00	0	0.00	1	15.00	2	40.00	2	40.00
19	PUNJAB & SIND BANK	1	0	0.00	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	0	0.00	4	78.05	4	78.05	1	35.00
21	SOUTH INDIA BANK LTD.	1	0	0.00	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	28.00	2	28.00	1	15.00
23	UCO BANK	3	0	0.00	0	0.00	0	0.00	0	0.00	1	12.00	1	12.00	1	12.00
24	UNITED BANK OF INDIA	8	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
25	UNION BANK OF INDIA	1	0	0.00	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	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	0	0.00
	<b>TOTAL</b>	<b>200</b>	<b>1</b>	<b>25.00</b>	<b>1</b>	<b>10.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>10</b>	<b>178.05</b>	<b>12</b>	<b>213.05</b>	<b>8</b>	<b>157.00</b>

**MIS Report on MSE of Mizoram in the FY-2017-2018 as on date 30-09-2017**  
(Rs. In Lakhs)

SI No.	Bank Name	MSE Target Amt	MSE Achv Amt	MSE OS No	MSE OS Amt (6A)
1	BOB	500	165.00	0	0
2	BOI	600	0	538	1112.37
3	BOM	100	48.40	13	47.24
4	CAN	1270	0	590	21.93
5	CBI	400	19.00	215	678.28
6	IDBI	875	0	0	0
7	IND	30	10.00	1	10.00
8	IOB	250	458.00	123	311.20
9	PNB	300	236.00	247	538.51
10	PSB	60	12.42	40	61.19
11	SBI	12359	3880.97	3841	22360
12	SYN	420	0	206	543.70
13	UBI	2242	816.00	519	2339.00
14	UCO	400	182.00	126	1014.00
15	UNI	250	0	0	0
16	VJB	4600	4688.57	0	0
<b>Public</b>	<b>Total</b>	<b>24656</b>	<b>10516.36</b>	<b>6459</b>	<b>29037.42</b>
1	HDFC	750	171.01	188	3399.06
2	FED	300	8.55	15	19.22
3	ICICI	500	0	6	6.44
4	AXIS	510	0	18	905.44
5	YES	300	70.00	1	70
6	SIB	300	0	0	0
7	BANDHAN	361	549.92	2785	954.05
<b>Private</b>	<b>Total</b>	<b>3021</b>	<b>799.48</b>	<b>3013</b>	<b>5354.21</b>
1	MZRB	3971	1956.07	16603	13892.7
<b>RRB</b>	<b>Total</b>	<b>3971</b>	<b>1956.07</b>	<b>16603</b>	<b>13892.7</b>
1	MCAB	1496	107.02	2380	2551.68
2	MUCO	300	8.00	26	88.27
3	MUCO	300	8.00	26	88.27
<b>Grand</b>	<b>Total</b>	<b>33744</b>	<b>13394.93</b>	<b>28507</b>	<b>51012.55</b>
		Last Quarter Data			
	<b>Total</b>	<b>23025</b>	<b>11300.94</b>	<b>30699</b>	<b>60342.98</b>



## Financing Under Housing Scheme of Mizoram in the FY2017-2018 as on date 30-09-2017

(Rs In Lakhs)

Sl No.	Bank Name	Target Amt	Urban Number	Urban Amount	Semi Urban Number	Semi Urban Amount	Rural Number	Rural Amount	Total Number	Total Amount
1	BOI	0	13	134.17	0	0	0	0	13	134.17
2	BOM	0	2	38.50	0	0	0	0	2	38.50
3	CAN	0	0	0	243	985.55	0	0	243	985.55
4	IDBI	0	1	5.00	4	13.60	0	0	5	18.60
5	IND	0	0	0	0	0	0	0	0	0
6	IOB	0	4	80.00	0	0	0	0	4	80.00
7	PSB	0	6	65.77	0	0	0	0	6	65.77
8	SBI	3570	3989	25496.65	3455	14275.6	783	2509.73	8227	42281.94
9	SYN	0	19	182.40	12	87.19	0	0	31	269.59
10	UBI	0	32	910.00	12	102.00	4	24.00	48	1036.00
11	UCO	0	7	186.00	4	40.00	0	0	11	226.00
12	UNI	0	10	72.00	0	0	0	0	10	72.00
13	VJB	0	150	750.00	0	0	0	0	150	750.00
14	VJB	0	143	1165.10	2	9.97	0	0	145	1175.07
<b>Public</b>	<b>Total</b>	<b>3570</b>	<b>4376</b>	<b>29085.59</b>	<b>3732</b>	<b>15513.9</b>	<b>787</b>	<b>2533.73</b>	<b>8895</b>	<b>47133.19</b>
1	HDFC	0	0	0	0	0	0	0	0	0
2	AXIS	0	0	0	0	0	0	0	0	0
3	YES	0	0	0	0	0	0	0	0	0
4	SIB	0	2	16.30	0	0	0	0	2	16.30
<b>Private</b>	<b>Total</b>	<b>0</b>	<b>2</b>	<b>16.30</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>16.30</b>
1	MZRB	0	2370	12681.48	3492	18692.2	1113	6538.06	6975	37911.7
<b>RRB</b>	<b>Total</b>	<b>0</b>	<b>2370</b>	<b>12681.48</b>	<b>3492</b>	<b>18692.2</b>	<b>1113</b>	<b>6538.06</b>	<b>6975</b>	<b>37911.7</b>
1	MCAB	0	916	5135.17	1211	5982.79	0	0	2127	11117.96
2	MUCO	0	74	390.01	0	0	0	0	74	390.01
<b>Grand</b>	<b>Total</b>	<b>3570</b>	<b>7738</b>	<b>47308.55</b>	<b>8435</b>	<b>40188.8</b>	<b>1900</b>	<b>9071.79</b>	<b>18073</b>	<b>96569.16</b>
		Last Quarter Data								
	<b>Total</b>	<b>0</b>	<b>7309</b>	<b>43388.00</b>	<b>8165</b>	<b>37831.1</b>	<b>1908</b>	<b>9066.99</b>	<b>17382</b>	<b>90286.13</b>

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

2

(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	BOM	0	0	0	0
2	CAN	0	0	0	0
3	IND	0	0	0	0
4	IOB	0	0	0	0
5	PSB	0	0	0	0
6	SBI	783	2509.73	783	3849.43
7	UBI	4	24.00	2	12.00
8	UCO	2	6.40	0	0
<b>Public</b>	<b>Total</b>	<b>789</b>	<b>2540.13</b>	<b>785</b>	<b>3861.43</b>
1	HDFC	0	0	0	0
2	AXIS	0	0	0	0
<b>Private</b>	<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
1	MZRB	6975	37911.70	905	4908.69
<b>RRB</b>	<b>Total</b>	<b>6975</b>	<b>37911.70</b>	<b>905</b>	<b>4908.69</b>
1	MCAB	0	0	0	0
2	MUCO	0	0	0	0
<b>Grand</b>	<b>Total</b>	<b>7764</b>	<b>40451.83</b>	<b>1690</b>	<b>8770.12</b>
		Last Quarter Data			
	<b>Total</b>	<b>7873</b>	<b>40670.91</b>	<b>1274</b>	<b>407206</b>

## Details of Advances to Sensitive Sector of Mizoram in the FY2017-2018 as on date 30-09-2017

(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	0	0						
2	BOM	12	67.40	12	68.50	8	46.75	0	0
3	CAN	1114	35.55	1102	3493.43	0	0	0	0
4	CBI	788	1706.07			350	533.08		
5	IDBI	69	714.00	68	711.00	25	180.00	0	0
6	IND	6	16.70	6	16.70	3	15.50	0	0
7	IOB	175	483.30	119	353.23	55	165.72	0	0
8	PNB	5282	4566.32						
9	PSB	74	164.26	75	149.28	29	48.95	0	0
10	PSB	74	164.26	75	149.28	29	48.95	0	0
11	SBI	44610	120397.43	44231	117810.16	15843	37437.46	0	0
12	UBI	940	6233.00						
13	UCO	2416	5896.00	2574	5896	1311	3016.0	3	4
14	UNI	85	89.12	0	0	75	119.68	0	0
15	VJB	778	6800.89	1106	7615.98	456	2647.56	0	0
16	VJB	778	6800.89	0	0	0	0	0	0
17	VJB	0	0	1106	7615.98	456	2647.56	0	0
18	VJB	0	0	0	0	0	0	0	0
<b>Public</b>	<b>Total</b>	<b>57201</b>	<b>154135.19</b>	<b>50474</b>	<b>143879.54</b>	<b>18640</b>	<b>46907.21</b>	<b>3</b>	<b>4</b>
1	HDFC	3	3.22	110	359.66	692	1357.71	0	0
2	FED	31	39.07	30	38.00	35	30.11		
3	AXIS	0	0	22	98.39	15	59.68	0	0
4	YES	1	70.00	1	70.00	0	0	0	0
<b>Private</b>	<b>Total</b>	<b>35</b>	<b>112.29</b>	<b>163</b>	<b>566.05</b>	<b>742</b>	<b>1447.50</b>	<b>0</b>	<b>0</b>
1	MZRB	58639	97809.57	58639	97809.57	26387	44014.30	6	5.49
<b>RRB</b>	<b>Total</b>	<b>58639</b>	<b>97809.57</b>	<b>58639</b>	<b>97809.57</b>	<b>26387</b>	<b>44014.30</b>	<b>6</b>	<b>5.49</b>
1	MCAB	11595	46553.83	11595	46553.83	5723	25613.78	0	0
2	MUCO	1606	3297.81			571	1543.55		
<b>Grand</b>	<b>Total</b>	<b>129076</b>	<b>301908.69</b>	<b>120871</b>	<b>288808.99</b>	<b>52063</b>	<b>119526.34</b>	<b>9</b>	<b>9.49</b>
		Last Quarter Data							
	<b>Total</b>	<b>122738</b>	<b>282525.05</b>	<b>121613</b>	<b>277772.64</b>	<b>64818</b>	<b>123381.75</b>	<b>9</b>	<b>10.47</b>

## Details of Advances to OTHER SENSITIVE SECTORS of 2 in the FY2017-2018 as on date 30-09-2017

(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	3	11.70	55	165.72	0	0	9	5	7	25.40	110	348.23	0	0	0	0	10	37.100	174	518.95
2	PSB	5	3.25	29	48.95	0	0	0	0	6	8.25	75	149.28	0	0	0	0	11	11.500	104	198.23
3	IND	3	15.50	3	15.50	0	0	0	0	6	16.70	6	16.70	0	0	0	0	9	32.200	9	32.2
4	BOM	8	48.55	8	46.75	0	0	0	0	12	70.90	12	68.50	0	0	0	0	20	119.45	20	115.25
5	CAN	0	0	0	0	0	0	0	0	1102	3493.43	1102	3493.43	0	0	0	0	1102	3493.43	1102	3493.43
6	IDBI	25	395.00	25	180.00	0	0	0	0	68	1311.00	68	711.00	0	0	0	0	93	1706.00	93	891
7	UCO	1457	3254.00	1311	3016.00	0	0	0	0	2688	6218.00	2574	5896	3	5	3	4	4148	9477.00	3888	8916
8	VJB	27	290.83	456	2647.56	0	0	6	16.31	65	715.28	1100	7599.67	0	0	0	0	92	1006.11	1562	10263.54
9	BOB		350.00								690.00		690.00								
10	VJB	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	CBI	5	33.25	350	533.08					12	69.87	763	1683.22								
12	SBI	15843	51655.77	15843	37437.46	0	0	0	0	44231	117810.16	44231	117810.16	0	0	0	0	60074	169465.93	60074	155247.62
13	UNI	75	119.68	75	119.68	0	0	0	0	0	0	0	0	0	0	0	0	75	119.68	75	119.68
<b>Public</b>	<b>Total</b>	<b>17451</b>	<b>56177.53</b>	<b>18155</b>	<b>44210.70</b>	<b>0</b>	<b>0</b>	<b>15</b>	<b>21.31</b>	<b>48197</b>	<b>130428.99</b>	<b>50041</b>	<b>138466.19</b>	<b>3</b>	<b>5.00</b>	<b>3</b>	<b>4</b>	<b>65634</b>	<b>185468.40</b>	<b>67101</b>	<b>179795.9</b>
1	AXIS	6	49.13	15	59.68	0	0	0	0	10	64.30	22	98.39	0	0	0	0	16	113.43	37	158.07
2	FED	7	10.61	35	30.11	1	1.25	2	1.57	9	15.41	28	36.43								
3	HDFC	200	555.28	692	1357.71	0	0	1	0.26	10	90.04	109	359.40	0	0	0	0	210	645.32	802	1717.37
4	YES	0	0	0	0	0	0	0	0	1	70.00	1	70.00	0	0	0	0	1	70.00	1	70
<b>Private</b>	<b>Total</b>	<b>213</b>	<b>615.02</b>	<b>742</b>	<b>1447.50</b>	<b>1</b>	<b>1.25</b>	<b>3</b>	<b>1.83</b>	<b>30</b>	<b>239.75</b>	<b>160</b>	<b>564.22</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>227</b>	<b>828.75</b>	<b>840</b>	<b>1945.44</b>
1	MZRB	3970	7632.20	26387	44014.30	0	0	0	0	8823	16960.46	58639	97809.57	0	0	6	5.49	12793	24592.66	85032	141829.36
<b>RRB</b>	<b>Total</b>	<b>3970</b>	<b>7632.20</b>	<b>26387</b>	<b>44014.30</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>8823</b>	<b>16960.46</b>	<b>58639</b>	<b>97809.57</b>	<b>0</b>	<b>0</b>	<b>6</b>	<b>5.49</b>	<b>12793</b>	<b>24592.66</b>	<b>85032</b>	<b>141829.36</b>
1	MUCCO	571	1543.55	571	1543.55					1606	3297.81	1606	3297.81								
2	MCAB	482	2532.57	5723	25613.78	0	0	0	0	859	4920.24	11595	46553.83	0	0	0	0	1341	7452.81	17318	72167.61
<b>Grand Total</b>	<b>Total</b>	<b>22687</b>	<b>68500.87</b>	<b>51578</b>	<b>116829.83</b>	<b>1</b>	<b>1.25</b>	<b>18</b>	<b>23.14</b>	<b>59515</b>	<b>155847.25</b>	<b>122041</b>	<b>286691.62</b>	<b>3</b>	<b>5.00</b>	<b>9</b>	<b>9.49</b>	<b>79995</b>	<b>218342.62</b>	<b>170291</b>	<b>395738.31</b>
		Last Quarter Data																			
<b>Total</b>	<b>Total</b>	<b>23585</b>	<b>50725.89</b>	<b>64818</b>	<b>123381.75</b>	<b>3</b>	<b>72.74</b>	<b>60</b>	<b>185.48</b>	<b>53633</b>	<b>183325.87</b>	<b>122307</b>	<b>279207.21</b>	<b>3</b>	<b>4.00</b>	<b>9</b>	<b>10.47</b>	<b>77188</b>	<b>234042.87</b>	<b>186038</b>	<b>400497.16</b>

## Advances Details of Minority Community of Mizoram in the FY2017-2018 as on date 30-09-2017

(Rs In Lakhs)

Sl No.	Bank Name	Lending Number of Muslim	Lending Amount of Muslim	Outstanding Number of Muslim	Outstanding Amount of Muslim	Outstanding Number of Christian	Outstanding Amount of Christian	Lending Number of Sikh	Outstanding Amount of Sikh	Outstanding Number of Buddhist	Lending Amount of Buddhist	Outstanding Number of Buddhist	Outstanding Amount of Buddhist	Lending Number of Zoroastrian	Outstanding Amount of Zoroastrian	Lending Number of Jain	Outstanding Amount of Jain	Total Lending Amt	Total Outstanding No	Total Outstanding Amt
1	BOB	2	5	0	0	211	690.00	0	0	0	0	0	0	0	0	0	0	695.00	213	695.00
2	BOM	0	0	0	0	12	70.90	0	0	0	0	0	0	0	0	0	0	70.90	12	67.40
3	CAN	0	0	0	0	1114	35.55	0	0	0	0	0	0	0	0	0	0	35.55	1114	35.55
4	CBI	0	0	0	0	29	92.72	0	0	0	0	0	0	0	0	0	0	92.72	29	92.72
5	IDBI	0	0	0	0	69	714.00	0	0	0	0	0	0	0	0	0	0	714.00	69	714.00
6	IND	0	0	0	0	184	16.70	0	0	0	0	0	0	0	0	0	0	16.70	184	16.70
7	IOB	0	0	0	0	184	483.30	0	0	0	0	0	0	0	0	0	0	483.30	184	483.30
8	PNB	1	0.5	0	0	611	498.19	0	0	0	0	0	0	0	0	0	0	498.69	612	498.69
9	PSB	1	3.25	2	11.52	6	6.88	0	0	0	0	0	0	0	0	0	0	10.13	7	10.13
10	SBI	21	25	21	23.12	44209	157680.60	0	0	380	3900.00	380	3315.21	0	0	0	0	161605.60	44610	120397.43
11	UBI	3	55	11	98.00	207	2138.00	0	0	0	0	0	0	0	0	0	0	2138.00	210	2138.00
12	UCO	21	34	4	9.00	2289	624.00	0	0	0	0	0	0	0	0	0	0	624.00	2310	624.00
13	UNI	0	0	0	0	85	89.12	0	0	0	0	0	0	0	0	0	0	89.12	85	89.12
14	VIB	4	59.63	4	59.63	65	700.13	0	0	0	0	0	0	0	0	0	0	759.76	69	759.76
Public	Total	53	182.38	42	204.27	49097	169657.39	55926	143652.07	380	3900.00	381	3316.70	0	0	0	0	173793.77	56349	147170.04
1	AXIS	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	FED	0	1	1	1.07	10	16.66	30	38.00	0	0	0	0	0	0	0	0	16.66	10	16.66
3	HDFC	0	0	2	2.63	0	0	0	0	0	0	0	0.57	0	0	0	0	0	0	0
4	YES	0	0	0	0	1	70.00	1	70.00	0	0	0	0	0	0	0	0	70.00	1	70.00
Private	Total	0	0	3	3.72	11	86.66	31	108.00	0	0	1	0.57	0	0	0	0	86.66	11	86.66
1	MZRB	0	0	0	0	8823	16960.46	58639	97809.57	0	0	0	0	0	0	0	0	16960.46	8823	16960.46
RRB	Total	0	0	0	0	8823	16960.46	58639	97809.57	0	0	0	0	0	0	0	0	16960.46	8823	16960.46
1	MCAB	0	0	0	0	859	4920.24	11959	46553.83	0	0	0	0	0	0	0	0	4920.24	859	4920.24
2	MUCO	0	0	0	0	1606	3297.81	1606	3297.81	0	0	0	0	0	0	0	0	3297.81	1606	3297.81
Grnd	Total	53	182.38	45	204.99	60396	194922.56	127797	291421.28	380	3900.00	382	3317.27	0	0	0	0	195004.94	60929	294943.54
Last Quarter Data																				
Total	63	136.80	149.95	54032	186796.59	122348	279123.37	0	0	1	1.03	340	3840.00	343	3250.70	0	0	190773.39	54835	282525.05

## Social Security Schemes Status of Mizoram as on 30.09.2017

Annexure - XXV

### BANK-WISE DATA OF MIZORAM

SL NO	BANK	PMIJB		PMSBY		APY		
		31.03.2016	31.03.2017	31.03.2016	31.03.2017	31.03.2016	31.03.2017	
1	BANK OF BARODA	61	61	120	168	188	3	35
2	BANK OF INDIA	525	525	530	1226	471	1	55
3	BANK OF MAHARASHTRA	94	112	170	145	126	2	12
4	CANARA BANK	800	268	38	684	23	3	31
5	CENTRAL BANK OF INDIA	236	251	252	293	326	10	18
6	IDBI BANK	308	308	0	388	0	4	4
7	INDIAN BANK	0	0	5	0	5	0	5
8	INDIAN OVERSEAS BANK	372	412	618	681	742	11	11
9	PUNJAB NATIONAL BANK	32	54	55	45	245	16	19
10	PUNJAB & SIND BANK	201	208	216	411	433	38	42
11	STATE BANK OF INDIA	12376	24123	11190	18586	18027	152	216
12	SYNDICATE BANK	197	197	197	575	575	1	6
13	UCO BANK	411	216	216	473	285	2	5
14	UNITED BANK OF INDIA	398	465	478	552	660	101	140
15	UNION BANK OF INDIA	84	96	112	111	121	1	15
16	VIJAYA BANK	489	489	38	1619	550	7	7
	<b>PUBLIC SECTOR BANKS TOTAL</b>	<b>16584</b>	<b>27785</b>	<b>14235</b>	<b>25957</b>	<b>22847</b>	<b>352</b>	<b>612</b>
18	AXIS BANK LTD	173	173	173	68	68	245	293
19	BANDHAN BANK LTD	0	0	0	0	0	0	0
20	FEDERAL BANK LTD.	32	39	30	50	56	21	3
21	HDFC BANK LTD	180	1282	1307	201	457	0	160
22	ICICI BANK LTD.	0	0	0	0	0	0	0
23	INDUSIND BANK LTD	9	19	19	65	93	0	3
24	SOUTH INDIA BANK LTD.	22	0	0	34	0	0	0
25	YES BANK LTD	15	25	0	5	30	5	1
	<b>PRIVATE SECTOR BANKS TOTAL</b>	<b>431</b>	<b>1538</b>	<b>1529</b>	<b>423</b>	<b>674</b>	<b>271</b>	<b>460</b>
27	MIZORAM RURAL BANK	17332	20153	22683	32891	36768	427	578
	<b>REGIONAL RURAL BANKS TOTAL</b>	<b>17332</b>	<b>20153</b>	<b>22683</b>	<b>32891</b>	<b>36768</b>	<b>427</b>	<b>578</b>
29	MC APEX BANK LTD	1313	128	291	1910	291	0	0
30	MU CO-OP BANK LTD	23	108	108	0	0	0	0
	<b>GRAND TOTAL</b>	<b>35683</b>	<b>49712</b>	<b>38846</b>	<b>61181</b>	<b>60580</b>	<b>1050</b>	<b>1652</b>

## Financing Under SELF HELP GROUP of Mizoram in the FY2017-2018 as on date 30-09-2017

(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 Under NRLM Amount	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2	IDBI	0	0	0	0	0	8	8	2	8	0	0	0	0	0	0	0	0	
3	IND	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4	IOB	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
5	PSB	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
6	SBI	0	0	0	0	0	0	0	0	0	0	72.31	17	72.31	11	29.5	28	101.81	
7	UBI	0	0	0	0	0	0	0	0	0	0	0	0	0	23	76.00	23	76.00	
8	UCO	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
9	VJB	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Public</b>	<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>8.00</b>	<b>8.00</b>	<b>2</b>	<b>8.00</b>	<b>0</b>	<b>0</b>	<b>17</b>	<b>72.31</b>	<b>34</b>	<b>105.50</b>	<b>51</b>	<b>177.81</b>	
1	HDFC	0	0	0	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	0	0	0	
3	AXIS	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4	YES	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Private</b>	<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
1	MZRB	330	130	16.50	76	181.90	54	148.25	130	330.15	1494	434.50	356	545.16	837	1263.73	1193	1808.89	
<b>RRB</b>	<b>Total</b>	<b>330</b>	<b>130</b>	<b>16.50</b>	<b>76</b>	<b>181.90</b>	<b>54</b>	<b>148.25</b>	<b>130</b>	<b>330.15</b>	<b>1494</b>	<b>434.50</b>	<b>356</b>	<b>545.16</b>	<b>837</b>	<b>1263.73</b>	<b>1193</b>	<b>1808.89</b>	
1	MCAB	0	31	0.65	0	0	7	15.21	7	15.21	757	24.63	4	3.80	45	116.51	49	120.31	
2	MUCO	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Grand</b>	<b>Total</b>	<b>330</b>	<b>161</b>	<b>17.15</b>	<b>76</b>	<b>181.90</b>	<b>63</b>	<b>171.46</b>	<b>139</b>	<b>353.36</b>	<b>2251</b>	<b>459.13</b>	<b>377</b>	<b>621.27</b>	<b>916</b>	<b>1485.74</b>	<b>1293</b>	<b>2107.01</b>	
		Last Quarter Data																	
<b>Total</b>		<b>330</b>	<b>62</b>	<b>18.60</b>	<b>40</b>	<b>65.42</b>	<b>24</b>	<b>73.30</b>	<b>64</b>	<b>138.72</b>	<b>1364</b>	<b>418.00</b>	<b>293</b>	<b>387.61</b>	<b>819</b>	<b>1219.65</b>	<b>1112</b>	<b>1607.26</b>	

## Performance Under PMEGP of Mizoram in the FY2017-2018 as on date 30-09-2017

(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	2	26	2	22	8	0	0
2	BOI	0	18	0	0	0	0	0	0	0
3	BOM	7	8	0	0	0	0	8	0	0
4	CAN	15	24	1	5	1	5	23	0	0
5	CBI	0	4	0	0	0	0	4	0	0
6	IDBI	0	0	0	0	0	0	0	0	0
7	IND	0	0	0	0	0	0	0	0	0
8	IOB	5	7	0	0	0	0	7	40	0
9	PNB	6	14	0	0	0	0	6	6	8
10	PSB	0	0	0	0	0	0	0	0	0
11	SBI	170	173	0	0	0	0	170	0	3
12	SYN	0	3	2	6	2	6	0	0	1
13	UBI	16	18	0	0	0	0	18	0	0
14	UCO	0	24	8	0	8	0	16	0	0
15	VJB	0	0	0	0	0	0	0	0	0
<b>Public</b>	<b>Total</b>	<b>223</b>	<b>303</b>	<b>13</b>	<b>37</b>	<b>13</b>	<b>33</b>	<b>260</b>	<b>46</b>	<b>12</b>
1	HDFC	10	16	0	0	0	0	16	0	0
2	FED	5	3	0	0	0	0	3	0	0
3	ICICI	4	4	0	0	0	0	4	0	0
4	AXIS	0	0	0	0	0	0	0	0	0
5	YES	3	0	0	0	0	0	0	0	0
<b>Private</b>	<b>Total</b>	<b>22</b>	<b>23</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>23</b>	<b>0</b>	<b>0</b>
1	MZRB	187	51	51	63.19	51	33.8	0	0	0
<b>RRB</b>	<b>Total</b>	<b>187</b>	<b>51</b>	<b>51</b>	<b>63.19</b>	<b>51</b>	<b>33.8</b>	<b>0</b>	<b>0</b>	<b>0</b>
1	MCAB	103	94	2	7.2	2	5	92	0	0
2	MUCO	0	0	0	0	0	0	0	0	0
<b>Grand</b>	<b>Total</b>	<b>535</b>	<b>471</b>	<b>66</b>	<b>107.39</b>	<b>66</b>	<b>71.8</b>	<b>375</b>	<b>46</b>	<b>12</b>
		Last Quarter Data								
	<b>Total</b>	<b>337</b>	<b>37</b>	<b>32</b>	<b>32.21</b>	<b>32</b>	<b>18.08</b>	<b>1</b>	<b>0</b>	<b>4</b>



**Recovery Position Under PMEGP of Mizoram in the FY2017-2018 as on date 30-09-2017**

(Rs In Lakhs)

Sl No.	Bank Name	Number Of Account	Total Outstanding	Demand Raised	Recovery Amount	Recovery %	Overdues
1	CAN	0	0	0	0		0
2	IND	0	0	0	0		0
3	IOB	0	0	0	0		0
4	PSB	1	0.45	0	0		0
5	SBI	103	223.99	84.91	21.64	25	63.27
6	UBI	137	203.89	27.00	8.20	30	18.80
7	UCO	135	169.52	107.51	4.40	4	103.11
<b>Public</b>	<b>Total</b>	<b>376</b>	<b>597.85</b>	<b>219.42</b>	<b>34.24</b>	<b>16</b>	<b>185.18</b>
1	HDFC	0	0	0	0		0
2	FED	13	13.04	7.45	1.72	23	5.73
3	AXIS	2	1.40	0.12	0	0	0.12
4	YES	0	0	0	0		0
<b>Private</b>	<b>Total</b>	<b>15</b>	<b>14.44</b>	<b>7.57</b>	<b>1.72</b>	<b>23</b>	<b>5.85</b>
1	MZRB	282	385.79	32.70	25.83	79	6.87
<b>RRB</b>	<b>Total</b>	<b>282</b>	<b>385.79</b>	<b>32.70</b>	<b>25.83</b>	<b>79</b>	<b>6.87</b>
1	MCAB	372	421.62	151.35	126.49	84	24.86
2	MUCO	0	0	0	0		0
<b>Grand</b>	<b>Total</b>	<b>1045</b>	<b>1419.70</b>	<b>411.04</b>	<b>188.28</b>	<b>46</b>	<b>222.76</b>
		Last Quarter Data					
	<b>Total</b>	<b>1094</b>	<b>1548.17</b>	<b>384.14</b>	<b>165.05</b>	<b>43</b>	<b>219.09</b>

## Performance Under NRLM of Mizoram in the FY2017-2018 as on date 30-09-2017

(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	IDBI	0	0	0	0	0	0	0	0	0
2	IND	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	144	5	0	0	0	0	5	0	0
6	UBI	0	4	0	0	0	0	4	4	0
7	VJB	0	0	0	0	0	0	0	0	0
	<b>Public Total</b>	<b>144</b>	<b>9</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>9</b>	<b>4</b>	<b>0</b>
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
4	YES	0	0	0	0	0	0	0	0	0
	<b>Private Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
1	MZRB	1685	542	44	49.20	44	49.20	498	0	0
	<b>RRB Total</b>	<b>1685</b>	<b>542</b>	<b>44</b>	<b>49.20</b>	<b>44</b>	<b>49.20</b>	<b>498</b>	<b>0</b>	<b>0</b>
1	MCAB	7	0	0	0	0	0	0	0	0
2	MUCO	0	0	0	0	0	0	0	0	0
	<b>Grand Total</b>	<b>1836</b>	<b>551</b>	<b>44</b>	<b>49.20</b>	<b>44</b>	<b>49.20</b>	<b>507</b>	<b>4</b>	<b>0</b>
Last Quarter Data										
	<b>Total</b>	<b>69</b>	<b>19</b>	<b>5</b>	<b>2.00</b>	<b>2</b>	<b>2.00</b>	<b>14</b>	<b>3</b>	<b>0</b>

## Recovery Position Under SGSY/NRLM in the FY2017-2018 as on date 30-09-2017

(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	IND	0	0	0	0		0
3	IOB	0	0	0	0		0
4	PSB	0	0	0	0		0
5	SBI	20	24.36	6.75	4.85	72	1.90
6	UBI	18	23.00	9.00	3.00	33	6.00
7	UCO	37	82.14	40.00	3.00	8	37.00
<b>Public</b>	<b>Total</b>	<b>75</b>	<b>129.500</b>	<b>55.75</b>	<b>10.85</b>	<b>19</b>	<b>44.90</b>
1	HDFC	0	0	0	0		0
2	YES	0	0	0	0		0
<b>Private</b>	<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
1	MZRB	2	3.86	0.12	0.12	100	0
<b>RRB</b>	<b>Total</b>	<b>2</b>	<b>3.86</b>	<b>0.12</b>	<b>0.12</b>	<b>100</b>	<b>0</b>
1	MCAB	4	2.89	0.44	0.44	100	0
2	MUCO	0	0	0	0		0
<b>Grand</b>	<b>Total</b>	<b>81</b>	<b>136.25</b>	<b>56.31</b>	<b>11.41</b>	<b>20</b>	<b>44.90</b>
		Last Quarter Data					
	<b>Total</b>	<b>88</b>	<b>142.75</b>	<b>57.35</b>	<b>7.48</b>	<b>13</b>	<b>49.87</b>

## Performance Under NULM of Mizoram in the FY 2017-2018 as on date 30-09-2017

(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	IDBI	0	0	0	0	0	0	0	0	0
2	IND	0	0	0	0	0	0	0	0	0
3	IOB	0	4	4	1	4	1	0	0	0
4	PSB	0	0	0	0	0	0	0	0	0
5	SBI	742	65	13	302	13	22.32	52	0	0
6	UBI	0	0	0	0	0	0	0	0	0
7	VJB	0	0	0	0	0	0	0	0	0
<b>Public</b>	<b>Total</b>	<b>742</b>	<b>69</b>	<b>17</b>	<b>303</b>	<b>17</b>	<b>23.32</b>	<b>52</b>	<b>0</b>	<b>0</b>
1	HDFC	0	0	0	0	0	0	0	0	0
2	ICICI	21	4	0	0	0	0	4	0	0
3	AXIS	0	0	0	0	0	0	0	0	0
4	YES	1	1	0	0	0	0	1	0	0
<b>Private</b>	<b>Total</b>	<b>22</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>5</b>	<b>0</b>	<b>0</b>
1	MZRB	0	74	74	120.85	74	77.35	0	0	0
<b>RRB</b>	<b>Total</b>	<b>0</b>	<b>74</b>	<b>74</b>	<b>120.85</b>	<b>74</b>	<b>77.35</b>	<b>0</b>	<b>0</b>	<b>0</b>
1	MCAB	0	15	15	28.25	15	28.25	0	0	0
2	MUCO	0	0	0	0	0	0	0	0	0
<b>Grand</b>	<b>Total</b>	<b>764</b>	<b>163</b>	<b>106</b>	<b>452.10</b>	<b>106</b>	<b>128.92</b>	<b>57</b>	<b>0</b>	<b>0</b>
		Last Quarter Data								
	<b>Total</b>	<b>155</b>	<b>41</b>	<b>39</b>	<b>64.42</b>	<b>39</b>	<b>39.22</b>	<b>0</b>	<b>0</b>	<b>0</b>

## Performance Position Under TRANSPORT OPERATOR Scheme in the Year 2017-2018 and Quarter 2

(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	5	5	15.4	5	15.400	0	0	0
3	IND	0	0	0	0	0	0	0	0	0
4	IOB	0	2	2	30.00	2	30	0	0	0
5	PNB	0	0	0	0	0	0	0	0	0
6	PSB	0	0	0	0	0	0	0	0	0
7	SBI	0	6	6	58.15	6	58.15	0	0	0
8	UBI	0	2	2	30.00	2	30.00	0	0	0
<b>Public</b>	<b>Total</b>	<b>0</b>	<b>15</b>	<b>15</b>	<b>133.55</b>	<b>890</b>	<b>133.55</b>	<b>0</b>	<b>0</b>	<b>0</b>
1	HDFC	0	0	0	0	0	0	0	0	0
2	AXIS	0	0	0	0	0	0	0	0	0
3	YES	0	0	0	0	0	0	0	0	0
<b>Private</b>	<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
1	MZRB	0	7	7	52.55	7	52.55	0	0	0
<b>RRB</b>	<b>Total</b>	<b>0</b>	<b>7</b>	<b>7</b>	<b>52.55</b>	<b>751</b>	<b>52.55</b>	<b>0</b>	<b>0</b>	<b>0</b>
1	MCAB	0	1	1	8.50	1	8.50	0	0	0
2	MUCO	0	0	0	0	0	0	0	0	0
<b>Grand</b>	<b>Total</b>	<b>0</b>	<b>23</b>	<b>23</b>	<b>194.6</b>	<b>846</b>	<b>194.6</b>	<b>0</b>	<b>0</b>	<b>0</b>
		Last Quarter Data								
	<b>Total</b>	<b>0</b>	<b>7</b>	<b>7</b>	<b>65.58</b>	<b>937</b>	<b>65.58</b>	<b>0</b>	<b>0</b>	<b>0</b>

**Recovery Position Under TRANSPORT OPERATOR Scheme in the FY2017-2018 as on date 30-09-2017**

(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	IND	0	0	0	0		0
3	IOB	0	0	0	0		0
4	PSB	0	0	0	0		0
5	SBI	111	339.84	85.00	64.12	75	20.88
6	UBI	15	104.00	8.00	6.00	75	2.0
7	UCO	4	110.00	25.42	5.75	23	19.67
<b>Public</b>	<b>Total</b>	<b>130</b>	<b>553.84</b>	<b>118.42</b>	<b>75.87</b>	<b>64</b>	<b>42.55</b>
1	HDFC	0	0	0	0		0
2	YES	0	0	0	0		0
<b>Private</b>	<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
1	MZRB	51	184.15	24.28	18.94	78	5.34
<b>RRB</b>	<b>Total</b>	<b>51</b>	<b>184.15</b>	<b>24.28</b>	<b>18.94</b>	<b>78</b>	<b>5.34</b>
1	MCAB	0	0	0	0		0
2	MUCO	0	0	0	0		0
<b>Grand</b>	<b>Total</b>	<b>181</b>	<b>737.99</b>	<b>142.70</b>	<b>94.81</b>	<b>66</b>	<b>47.89</b>
		Last Quarter Data					
	<b>Total</b>	<b>260</b>	<b>1487.50</b>	<b>357.49</b>	<b>235.17</b>	<b>66</b>	<b>122.32</b>

## Performance Position Under DIR Scheme in the FY2017-2018 as on date 30-09-2017

(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	IND	0	0	0	0	0	0	0	0	0
4	IOB	0	5	5	4.70	5	4.70	0	0	0
5	PNB	0	0	0	0	0	0	0	0	0
6	PSB	0	0	0	0	0	0	0	0	0
7	SBI	0	0	0	0	0	0	0	0	0
8	UBI	0	0	0	0	0	0	0	0	0
<b>Public</b>	<b>Total</b>	<b>0</b>	<b>5</b>	<b>5</b>	<b>4.70</b>	<b>94</b>	<b>4.70</b>	<b>0</b>	<b>0</b>	<b>0</b>
1	HDFC	0	0	0	0	0	0	0	0	0
2	FED	0	0	0	0	0	0	0	0	0
3	AXIS	0	0	0	0	0	0	0	0	0
4	YES	0	0	0	0	0	0	0	0	0
<b>Private</b>	<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
1	MZRB	0	0	0	0	0	0	0	0	0
<b>RRB</b>	<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
1	MCAB	0	0	0	0	0	0	0	0	0
2	MUCO	0	0	0	0	0	0	0	0	0
<b>Grand</b>	<b>Total</b>	<b>0</b>	<b>5</b>	<b>5</b>	<b>4.70</b>	<b>94</b>	<b>4.70</b>	<b>0</b>	<b>0</b>	<b>0</b>
		Last Quarter Data								
	<b>Total</b>	<b>0</b>	<b>2</b>	<b>2</b>	<b>0.30</b>	<b>15</b>	<b>0.30</b>	<b>0</b>	<b>0</b>	<b>0</b>

**Position of Advances and Recovery Under DIR Scheme of Mizoram in the FY2017-2018 as  
on date 30-09-2017**

(Rs In Lakhs)

Sl No.	Bank Name	Number Of Account	Total Outstanding	Demand Raised	Recovery Amount	Recovery %	Overdues
1	CAN	0	0	0	0		0
2	IND	0	0	0	0		0
3	IOB	0	0	0	0		0
4	PSB	0	0	0	0		0
5	SBI	4	1.27	0.40	0	0	0.40
6	UBI	24	4.20	2.00	0.25	12	1.75
7	UCO	9	0.89	0.76	0.13	17	0.63
<b>Public</b>	<b>Total</b>	<b>37</b>	<b>6.36</b>	<b>3.16</b>	<b>0.38</b>	<b>12</b>	<b>2.78</b>
1	HDFC	0	0	0	0		0
2	AXIS	0	0	0	0		0
3	YES	0	0	0	0		0
<b>Private</b>	<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
1	MCAB	0	0	0	0		0
2	MUCO	0	0	0	0		0
<b>Grand</b>	<b>Total</b>	<b>37</b>	<b>6.36</b>	<b>3.16</b>	<b>0.38</b>	<b>12</b>	<b>2.78</b>
		Last Quarter Data					
	<b>Total</b>	<b>172</b>	<b>26.66</b>	<b>8.85</b>	<b>1.88</b>	<b>21</b>	<b>6.97</b>



**Financial Position Under TEA SECTOR of Mizoram in the Year 2017-2018 and Quarter 2**

(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	BOM	2	5.80	2	5.80
2	CAN	0	0	0	0
3	IDBI	0	0	0	0
4	IND	0	0	0	0
5	IOB	0	0	0	0
6	PSB	0	0	0	0
7	SBI	29	41.34	29	45.00
8	UBI	0	0	0	0
9	UCO	0	0	0	0
10	VJB	0	0	0	0
<b>Public</b>	<b>Total</b>	<b>31</b>	<b>47.14</b>	<b>31</b>	<b>50.80</b>
1	HDFC	0	0	0	0
2	AXIS	0	0	0	0
<b>Private</b>	<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
1	MZRB	0	0	0	0
<b>RRB</b>	<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
1	MCAB	0	0	0	0
2	MUCO	0	0	0	0
<b>Grand</b>	<b>Total</b>	<b>31</b>	<b>47.14</b>	<b>31</b>	<b>50.80</b>
		Last Quarter Data			
	<b>Total</b>	<b>29</b>	<b>41.34</b>	<b>29</b>	<b>45.00</b>

## Details Of Special Scheme of Mizoram in the FY2017-2018 as on date 30-09-2017

(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 Entrepreneur Development Scheme No	Dairy Entrepreneur 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	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	IDBI	1	4	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	2	6.65	0	0	0	0	0	0	0	0	0	0	0	0
5	PSB	2	5.41	0	0	0	0	0	0	0	0	0	0	0	0
6	SBI	387	496.75	1	0.28	183	741	0	0	0	0	67	81	0	0
7	UBI	3	13	0	0	0	0	0	0	0	0	0	0	0	0
8	UCO	17	957	0	0	181	739	0	0	0	0	7	5	0	0
9	VJB	15	29.62	0	0	0	0	0	0	0	0	0	0	0	0
<b>Public Total</b>		<b>427</b>	<b>1512.43</b>	<b>1</b>	<b>0.28</b>	<b>364</b>	<b>1480</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>74</b>	<b>86</b>	<b>0</b>	<b>0</b>
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	AXIS	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	YES	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Private Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
1	MZRB	32	92.91	0	0	101	228.75	0	0	0	0	1309	1780.14	0	0
<b>RRB Total</b>		<b>32</b>	<b>92.91</b>	<b>0</b>	<b>0</b>	<b>101</b>	<b>228.75</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1309</b>	<b>1780.14</b>	<b>0</b>	<b>0</b>
1	MCAB	10	11.94	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
<b>Grand Total</b>		<b>469</b>	<b>1617.28</b>	<b>1</b>	<b>0.28</b>	<b>486</b>	<b>1735.51</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1383</b>	<b>1866.14</b>	<b>0</b>	<b>0</b>
		Last Quarter Data													
<b>Total</b>		<b>333</b>	<b>1554.48</b>	<b>1</b>	<b>0.28</b>	<b>183</b>	<b>741</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1433</b>	<b>1764.48</b>	<b>0</b>	<b>0</b>

## Financing Under BAKIJAI cases of Mizoram in the FY2017-2018 as on date 30-09-2017

(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	BOM	21	140.57	0	0	0	0	0	0
2	CAN	0	0	0	0	0	0	0	0
3	IDBI	0	0	0	0	0	0	0	0
4	IND	0	0	0	0	0	0	0	0
5	IOB	0	0	0	0	0	0	0	0
6	PSB	0	0	0	0	0	0	0	0
7	SBI	1169	1176.34	22	15.46	31	25.13	1100	1166.67
8	UBI	18	18.86	0	0	0	0	18	18.86
9	UCO	70	30.50	0	0	0	0	70	30.50
10	VJB	6	6.50	0	0	0	0	6	6.50
<b>Public</b>	<b>Total</b>	<b>1284</b>	<b>1372.77</b>	<b>22</b>	<b>15.46</b>	<b>31</b>	<b>25.13</b>	<b>1194</b>	<b>1222.53</b>
1	HDFC	0	0	0	0	0	0	0	0
2	AXIS	0	0	0	0	0	0	0	0
3	YES	0	0	0	0	0	0	0	0
<b>Private</b>	<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
1	MZRB	102	66.90	115	35.78	105	20.72	112	81.93
<b>RRB</b>	<b>Total</b>	<b>102</b>	<b>66.90</b>	<b>115</b>	<b>35.78</b>	<b>105</b>	<b>20.72</b>	<b>112</b>	<b>81.93</b>
1	MCAB	82	205.41	0	0	0	0	82	205.41
2	MUCO	77	134.53	0	0	0	0	77	134.53
<b>Grand</b>	<b>Total</b>	<b>1545</b>	<b>1779.61</b>	<b>137</b>	<b>51.24</b>	<b>136</b>	<b>45.85</b>	<b>1465</b>	<b>1644.4</b>
		Last Quarter Data							
	<b>Total</b>	<b>1514</b>	<b>1602.61</b>	<b>117</b>	<b>79.26</b>	<b>108</b>	<b>44.85</b>	<b>1523</b>	<b>1637.02</b>

**Progress under Financial Inclusion:: Opening of No Frills A/C of Mizoram in the FY 2017-2018 as on date 30-09-2017**

(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	BOB	0	71	167	0	0
2	BOI	0	0	1594	0	0
3	BOM	0	0	288	0	0
4	CAN	0	146	264	0	0
5	CBI	0	0	30	0	0
6	IDBI	0	0	621	0	0
7	IND	0	57	57	0	0
8	IOB	3	38	1552	0	0
9	PNB	0	22	781	0	0
10	PSB	0	2	1062	0	0
11	SBI	0	175	58552	0	0
12	SYN	0	225	1294	3	0.10
13	UBI	0	239	5047	0	0
14	UCO	0	82	2366	0	0
15	UNI	0	14	1076	0	0
16	VJB	0	250	985	0	0
<b>ASCB</b>	<b>Total</b>	<b>3</b>	<b>1321</b>	<b>75736</b>	<b>3</b>	<b>0.10</b>
1	MZRB	0	714	351601	0	0
<b>RRB</b>	<b>Total</b>	<b>0</b>	<b>714</b>	<b>351601</b>	<b>0</b>	<b>0</b>
1	MCAB	0	340	22048	0	0
2	MUCO	0	0	0	0	0
<b>Grand</b>	<b>Total</b>	<b>3</b>	<b>2451</b>	<b>452468</b>	<b>3</b>	<b>0.10</b>
		Last Quarter Data				
	<b>Total</b>	<b>0</b>	<b>944</b>	<b>58285</b>	<b>1</b>	<b>1</b>

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

**Name of State/UT: MIZORAM**

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
		<b>TOTAL</b>	<b>662</b>	<b>17</b>	<b>18</b>	<b>24</b>	<b>49</b>	<b>2</b>	<b>93</b>	<b>0</b>	<b>110</b>

Roadmap for providing banking services in every village having population above 2000 -Progress for the  
Quarter up to September 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	LOWER SAKAWRDAI	2505		VJB
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
	LAWNGTLAI	0	0	0	0
<b>BANK BRANCH TO BE OPENED BY</b>					
SBI	7	VJB	1	HDFC	1
MRB	7	BOB	1	MCAB	1
<b>TOTAL = 18</b>					

**QUARTERLY REPORT ON CONDUCT OF SPECIAL CAMPS BY FLCs (FOR PEOPLE NEWLY INDUCTED INTO THE FINANCIAL SYSTEM)**

State	<b>MIZORAM</b>
Quarter ended	<b>September</b>
Year	<b>2017</b>

FLC Code	S.No of camp	Date of camp	District	Block	Village	No of participants	Stakeholders present (Indicate Y/N)					
							LDM	DDM	LDO	Local Govt	NGO	BC
03001	1	30.08.2017	<b>AIZAWL</b>	DARLAWN	SAKAWRDAI	301	Y	N	N	Y	N	Y
03001	2	18.08.2017	<b>AIZAWL</b>	TLANGNUA M	C-In-C, PWD, AIZAWL	150	Y	N	N	Y	N	Y
03101	N/A	N/A	<b>CHAMPHAI</b>	N/A	N/A							
03101	N/A		<b>CHAMPHAI</b>	N/A	N/A							
03301	N/A	N/A	<b>MAMIT</b>	N/A	N/A							
03301	N/A		<b>MAMIT</b>	N/A	N/A							
89701	N/A	N/A	<b>SERCHHIP</b>	N/A	N/A							
89701	N/A		<b>SERCHHIP</b>	N/A	N/A							
89601	N/A	N/A	<b>KOLASIB</b>	N/A	N/A							
89801	N/A	N/A	<b>LAWNGTLAI</b>	N/A	N/A							
03201	N/A	N/A	<b>LUNGLEI</b>	N/A	N/A							
03401	N/A	N/A	<b>SIAHA</b>	N/A	N/A							





Annexure - XXXXV  
**QUARTERLY REPORT ON CONDUCT OF CAMPS BY RURAL BRANCHES OF BANKS**

<b>State</b>	<b>MIZORAM</b>
<b>Quarter ended</b>	<b>September</b>
<b>Year</b>	<b>2017</b>

<b>District</b>	<b>No of rural branches in district</b>	<b>No of special camps conducted during the quarter</b>	<b>No of target specific camps conducted during the quarter</b>
AIZAWL	17	25	0
CHAMPHAI	12	14	0
KOLASIB	5	6	0
LAWNGTLAI	5	2	0
LUNGLEI	9	6	0
MAMIT	10	15	0
SERCHHIP	9	7	0
SIAHA	1	1	0
	68	76	

## 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 College, Aizawl-1.	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

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

The SLBC meeting of Mizoram for the quarter ended June, 2017 was held at the Conference Hall, New Secretariat, Aizawl on 03.11.2017 at 11:00 a.m. under the Chairmanship of Shri. Lalmalsawma, IAS, Chief Secretary, Govt. of Mizoram. Shri Dibyendu Chaudhuri, Regional Manager, SBI and Convener SLBC welcomed the Chairman, other senior government officials, GM, NABARD, GM from RBI and all Banker participants in the meeting. He thanked the chairman for allowing holding of the meeting in spite of his busy schedule. He regretted that fact that the meeting should have been held during the quarter following June, 2017. He also mentioned about non-receipt of SLBC data in time from some of the member banks. He said that the meeting will try to focus on the pertinent points and be brief to avoid the stress of avoidable lingering discussions. He requested the participants to give self introduction and the participants introduced to the house one by one. Altogether 62 members present at the meeting (Copy of the attendance sheet is attached at Annexure-A). After that he requested the Chief Secretary for his opening remarks.

The Chief Secretary thanked the SLBC Convener and told the house that the meeting is for the quarter ending June 2017. He welcomed the participants on behalf of the Government of Mizoram as well as on his own behalf. He told that we have been discussing several issues in this forum one of which is the CD ratio but no improvement could be seen. He requested bankers to improve performance particularly in CD ratio.

Thereafter, with the permission of the chairman Shri Dibyendu Chaudhuri, Regional Manager, SBI and Convener SLBC 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 March 2017 held on 29.06.2017 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 instructions regarding financial inclusion:**

**a) Linking of bank accounts with Aadhaar**

The Instructions of Government of India, Department of Financial Services, New Delhi to the Indian Bank Association and Conveners of State Level Bankers Committee vide letter F.No. 20/2/2010-FI (Vol.II) (C-58530) dated 2<sup>nd</sup> August, 2017 regarding linking of bank accounts with Aadhaar was read out and it was decided to wait for the Supreme Court judgment on the matter which is to be delivered on that date and thereafter banks are to follow the Government of India instructions which says that a client eligible to be enrolled for Aadhaar and already having an account prior to 1<sup>st</sup> June, 2017 shall submit the Aadhaar number by 31.12.2017.

**b) Opening of Aadhaar enrolment counter at bank branches:**

The house was told that Aadhaar enrolment counter has been opened at five bank branches viz. SBI, Aizawl Branch, SBI, Champhai branch, SBI, Kolasib branch and SBI, Lunglei branch and Syndicate Bank, Aizawl branch in terms of the government instruction vide letter mentioned above.

**c) Aadhaar Authentication of all Current & Savings Accounts (CASA):**

The letter of Government of India referred to above has instructed banks to complete authentication the data with UIDAI by way of (a) Biometric authentication, (b) OTP-based authentication and (c) demographic authentication. The house requested bankers to reach out to all customers to secure authentication ahead of December dateline to avoid large number of customers with unauthenticated accounts and disruption in banking operation due to inoperative accounts.

**d) Linking of bank accounts with Aadhaar on camp mode:**

The house was told that a Special Camp was organized on 07.09.2017 and 08.09.2017 for seeding of Aadhaar and Mobile number in the active accounts of customers in Aizawl city.

**e) Review of Instructions from NABARD:** The Representative of NABARD has requested inclusion of review of NABARD instructions similar to GOI/RBI in the SLBC agenda and has been accepted.

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

**a) Credit achievement of Government Sponsored Schemes under NRLM through NERLP:**

The house was told that only 23 Self Help Groups out of the target of 1000 have been sanctioned loan sponsored by NERLP up-to 30.09.2017. The NERLP representative told that many loan applications are pending mostly with MRB branches as most of the SHGs under NRLM maintained their bank account mainly with the MRB. The representative of Mizoram Rural Bank told that more loans will be sanctioned after signing of Memorandum of Understanding (MOU) between MRB & NERLP which is expected in the second week of November, 2017.

**Action:** MRB, NERLP & SBI

**b) District level workshop for Bank Managers on NRLM schemes:**

The house was told that District level workshop for Bank Managers on NRLM schemes has been conducted in 3 districts following the decision in the last meeting.

**c) Credit achievement of Government Sponsored Schemes under NRLM through MzSRLM:**

The house was told that as many as 40 SHGs out of the target of 1137 have been sanctioned loan up-to 30.09.2017. The house requested bankers to finance SHGs on a mission mode to achieve the targets. While discussing the performance of financing SHGs it was felt necessary to invite Successful SHGs in the DCC meetings to tell their success stories so that bank managers will be able to know the importance of financing SHGs. The house requested respective LDMs to invite SHGs in their DCC meeting in future.

**Action:** MCAB/MRB/SBI/MzSRLM/ LDMs

**d) Credit target and achievement of PMEGP:**

The ICICI Bank, HDFC Bank, Federal Bank, Indusind Bank, Yes Bank and South Indian Bank did not sanction any loan during the year 2016-17. Representatives of Yes Bank told that 2 loans had since been sanctioned during September, 2017 relating to PMEGP FY 2016-17. The house decided that SLBC should take up the matter with the controlling offices of these banks.

**Action:** SLBC

**e) Credit target and achievement under Self Employment Programme (SEP) under NULM:**

The house was told that only 5 units out of the target of 2000 units for FY 2017-18 have been sanctioned during April 2017 to June, 2017. The house requested bankers to finance SHGs on a mission mode to achieve the targets during the year.

**Action:** All Banks

**f) Credit under Agriculture:**

The house was told that a meeting of Sub-Committee of SLBC for improvement of agriculture advance has been held in the morning of the day just before the SLBC meeting started under the chairmanship of NABARD.

**g) Shallow water Tube Well (SWT) Scheme of NABARD:**

The NABARD representative told that as part of their Area Development Scheme they have come out with 'Shallow Tube Well (STW)' scheme 2017-18 & 2018-19 which will be launched within two weeks. The salient feature of the scheme was explained to the participants. The house requested bankers to utilize the scheme to enhance their agriculture finance.

**Action:** All Banks

**Agenda – 4: CD Ratio:**

**Deposits:** The house was told that there is an increase of in aggregate deposits of Rs. 81.80 crores during the quarter ended June, 2017 over the March, 2017 quarter and an increase of Rs.1489.24 crores over June, 2016.

**Advances:** The house was told that there is an increase of Rs.92.00 crores during the quarter ended June, 2017 over the March, 2017 quarter and an increase of Rs. 389.04 crores over June, 2016.

**CD Ratio in the State as on 30.06.2017:**

The house was told that there has been a slight increase to 40.62% as of June, 2017 from 39.88% on March, 2017.

Rs. In crores

<b>FY &amp; Quarter ended</b>	<b>Deposit</b>	<b>Advance</b>	<b>CD Ratio</b>
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%
FY 2016-17 June 2016	6494.71	2854.08	43.94%
FY 2015-16 March 2016	6423.19	2838.61	44.19%

Among the Banks with less than 20% CD ratio the representatives of **Yes Bank, Federal Bank and South Indian Bank** told the house that they will be able to achieve not less than 20% CD ratio by the end of FY 2017-18.

**Action:** ICICI Bank, Yes Bank, Federal Bank and South Indian Bank

**Priority Sector Advances:**

The total lending under Priority Sector (PS) advances at the end of the quarter was Rs. 1968.62 crores out of the total advances of Rs. 3243.12 crores. The percentage of PS advance is 60.70 as against the benchmark of 40%.

#### **Agenda – 5: Agricultural Advances:**

Agriculture advances at the end of June 2017 was Rs. 451.44 crores out of a total advance of Rs. 3243.12 crores which is 14.21% 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.

**Action:** All Banks

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

The overall achievement of ACP as on 30.06.2017 is 12.90% which is 8.89 less than last year on YOY basis. The Percentage of achievement under Priority Sector is 12.23% whereas under Non-Priority Sector the achievement is 14.24%.

#### **Agenda - 7: Progress in financing MSME sector:**

The house was told that there was an overall growth of Rs.306.42 crores as on June 2017 over March, 2017 and Rs.416.31 crores over March, 2016.

#### **Agenda -8: Performance under MUDRA (PMMY) Loan:**

The house was told that 519 loans amounting to Rs.7.12 crores were sanctioned during the year under the scheme.

#### **Agenda 9: Review of loan sanctioned under Stand Up India (SUI) scheme:**

The house was told that 5 loans amounting to Rs.99.70 lakhs were sanctioned during the year up to June 2017 under the scheme. The house requested banks to sanction at least 2 (two) loans each by all branches.

**Action:** All Banks

#### **Agenda -10: Progress Roadmap for providing banking services in every village having population below 2000-**

No bank has reported any progress on the scheme. Out of 662 villages with less than 2000 population as per PMJDY SSA allotment (August 2014), banking services have been provided to 110 villages like branches, fixed located and periodically visited. The house request banks to give more incentives to BCs to them a boost. The house requested banks to take necessary steps for providing banking services to their allotted villages.

**Action:** All Banks

The house also requested the following banks to expedite opening of branches at their allotted villages with more than 2000 population.

**Action:** SBI, MRB, VJB, BOB, HDFC & MCAB.

#### **Agenda – 12: Financial Literacy Campaign/Financial Literacy Centres Report**

The house was told that out of 78 rural branches of banks only 78 branches have conducted 21 Financial Literacy Camps during the quarter. Besides the above as many as 12 Special Financial Literacy Camps were conducted by Financial Literacy Centres (LDMs). All banks are requested to ensure that their rural branches and LDMs conduct FLC at least once in a month.

**Action:** Banks, LDMs

### **Agenda-13: Credit Linkage to Housing for all –**

#### **(a) Pradhan Mantri Awas Yojana- Gramin (PMAY-G):**

The Rural development Department, Government of Mizoram told many as 1720 applicants were shortlisted by and has been sent to respective banks on 18/02/2017. No report has been received on sanctioning of loans under this scheme till June 2017. The house requested banks to sanction housing loan under the scheme quickly so to achieve the target of the year.

**Action:** All Banks

#### **(b) Pradhan Mantri Awas Yojana (PMAY-Urban)**

The Credit Link Subsidy scheme (CLSS) under Pradhan Mantri Awas Yojana (Urban) is to be implemented from this year. The house was told that no bank has been reported sanction of new loan under the scheme up to June 2017. The house was also told that the processing fee under PMAY-U is to be borne by the Ministry of Housing & Urban development, Government of India.

**Action:** UD&PA Department / Banks

### **Agenda-14: Social Security Schemes**

The house was told that the total subscriber of Social security Schemes at the end of the quarter under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) is 39129, Pradhan Mantri Suraksha Bima Yojana (PMSBY) is 69360 and Atal Pension Yojana (APY) 1722 whereas number of accounts under Pradhan Mantri Jan Dhan Yojana (PMJDY) is 58285 (No report was received from MRB regarding PMJDY account)).

The Chief Manager (Lead Bank), Aizawl told the house that a special drive has been conducted for APY and a meeting was organized for the muster roll labours of PWD on 18.08.2017.

### **Agenda – 15: RSETI**

The Director, SBI-RSETI Aizawl told the house that the SBI LHO had already advised the project architect to submit the detailed estimate for the project. He told that proposal had been sent to SBI Corporate Centre for sanction of Rs.1.00 crore from CSR for meeting the project cost over and above Rs.1.00 crore which was sanctioned by GOI. The house requested the Director of RSETI to closely follow up the matter.

**Action:** RSETI

Meanwhile the Director of RSETI told the house that credit linkage is very low i.e. 28% only whereas the national percentage is 54. He also told that banks are always insisting guarantor for PMMY (Mudra Loans) which should not be insisted as per the scheme. The house requested banks to sanction PMMY loan applications sourced by the RSETI without insisting collateral security or guarantor.

**Action:** All Banks

### **Reimbursement of training cost:**

Regarding claim for reimbursement of training cost of Rs.16.56 lakhs to the RSETI the representative of MzSRLM told the house having submitted the demand to the Government of Mizoram for sanction. The house requested the MzSRLM to follow up the matter closely for early reimbursement.

**Action:** MzSRLM

**Agenda – 17: Recovery under Bakijai cases**

The house was told that there are as many as 108 cases amounting to Rs.44.85 Lakhs were settled under Bakijai cases during the quarter and there are 1523 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.

**Action:** All Banks

**Agenda – 18: New Application for Opening of a Branch:**

The Director of R.D. Department, Government of Mizoram has submitted a proposal for opening of a bank branch at 40 unbanked villages indicating some of the banks to be opened thereat. The house requested the concerned banks to find ways to open bank branch at these villages.

**Action:** MRB, MCAB & SBI

After brief concluding remarks of the chairman, the meeting ended with vote of thanks offered by Shri Ralte Ralkhuma, Chief Manager, Lead Bank, Aizawl and SLBC Coordinator.

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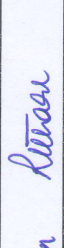












ATTENDANCE SHEET OF PARTICIPANTS IN SIBC MEETING DATED 03.11.2017 FOR THE QUARTER ENDING JUNE 2017  
VENUE-SECRETARIAT CONFERENCE HALL, AIZAWL TIME - 11:00 A.M.

SL NO	Name (in capital letter)	Designation	Department/Address	Mobile Number	E-mail address (office or official)	Signature
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13	Vikash Agahwala	Manager	SIDDI	9765792490	vikash@siddi.in	Vikash Agahwala
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15	M. Nghachanawia	AO. UD & PA	UD & PA	9862300804	mlnghachanawia@gmail.com	M. Nghachanawia
16	JUSTIN TOSE	MANAGER	SIB	9946642777	justin@sib.co.in	Justin Tose

ATTENDANCE SHEET OF PARTICIPANTS IN SLBC MEETING DATED 03.11.2017 FOR THE QUARTER ENDING JUNE 2017

VENUE-SECRETARIAT CONFERENCE HALL, AIZAWL TIME - 11:00 A.M.

SL NO	Name (in capital letter)	Designation	Department/Address	Mobile Number	E-mail address (office or official)	Signature
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27	LAKSHISA PARTU	State Controller	NEAHP	9612322913	partusoga19@gmail	
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29	PRANAB PEGU	MANAGER	RB1 - AIZAWL	9007458222	pranabpegu@rbi.org.in	
30	DIBYENDU CHAUDHURI	RM	SBI	8730003900	d.chandhuri@sbicw.in	
31	R. Ralhmua	CM (L B)	Lenk Bank Office	9436141434	gnrala.ralte@sbi.co.in	
32						
33						

## ATTENDANCE SHEET OF PARTICIPANTS IN SLBC MEETING DATED 03.11.2017 FOR THE QUARTER ENDING JUNE 2017

VENUE-SECRETARIAT CONFERENCE HALL, AIZAWL TIME - 11:00 A.M.

SL NO	Name (in capital letter)	Designation	Department/Address	Mobile Number	E-mail address (office or official)	Signature
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34	Rakesh Agarwal	Asst. Mgr	VCO Bank	9130010574	raas030@ajgmail.com	at
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48	H. LALNUNMATHON	Superintendent	Sainik	9436147768		at

**ATTENDANCE SHEET OF PARTICIPANTS IN SLBC MEETING DATED 03.11.2017 FOR THE QUARTER ENDING JUNE 2017**  
**VENUE-SECRETARIAT CONFERENCE HALL, AIZAWL TIME - 11:00 A.M.**

SL NO	Name (in capital letter)	Designation	Department/Address	Mobile Number	E-mail address (office or official)	Signature
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62	C. LALBI AKITHANGA	Asst. Director	Com & Ind. Dept.	9436155473		

ATTENDANCE SHEET OF PARTICIPANTS IN SLBC MEETING FOR THE QUARTER ENDING SEPTEMBER 2017  
 VENUE: SECRETARIAT CONFERENCE HALL, AIZAWL, DT 19/12/2017

SL NO	Name (In Capital Letters)	Designation	Department/Address	Mobile Number	E-mail (Office or official)	Signature
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12	SANDEEP KUMAR DAS	S.E (P&M)	ICMRD	9436360454	-	Basu
13	Laalanda Saik.	Head of office (process) KVIC	KVIC	9862371893	-	Basu
14	P. Zopant	Asst. Director	IF & SL	8118908064	-	Basu
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ATTENDANCE SHEET OF PARTICIPANTS IN SLBC MEETING FOR THE QUARTER ENDING SEPTEMBER 2017  
 VENUE: SECRETARIAT CONFERENCE HALL, AIZAWL; DT 19/12/2017

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ATTENDANCE SHEET OF PARTICIPANTS IN SLBC MEETING FOR THE QUARTER ENDING SEPTEMBER 2017  
 VENUE: SECRETARIAT CONFERENCE HALL, AIZAWL; DT 19/12/2017

SL NO	Name (In Capital Letters)	Designation	Department/Address	Mobile Number	E-mail (Office or official)	Signature
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45	Pradip K. Subrahana	Asst DM	HBO, Kofasel	9401035304	pradipk@hbo.com	

ATTENDANCE SHEET OF PARTICIPANTS IN SLBC MEETING FOR THE QUARTER ENDING SEPTEMBER 2017  
 VENUE: SECRETARIAT CONFERENCE HALL, AIZAWL; DT 19/12/2017

SL NO	Name (In Capital Letters)	Designation	Department/Address	Mobile Number	E-mail (Office or official)	Signature
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49	Dr - A. NUTHANNA DAS	DC, Aizawl	GAAD	9436743277	nuthannadaskoni@gmail.com	[Signature]
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53	H. UCHHANGDAWI	CEO NISLU	R.D. DEPT	8415921254	ceodeary3@gmail.com	[Signature]
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**Minutes of the State Level Bankers' Committee (SLBC) Meeting of Mizoram**  
**For the quarter ended September 2017**

The SLBC meeting of Mizoram for the quarter ended September, 2017 was held at the Conference Hall, New Secretariat, Aizawl on 19.12.2017(Tuesday) at 11:00 a.m. under the Chairmanship of Shri. Lalmalsawma, IAS, Chief Secretary, Govt. of Mizoram. Shri Dibyendu Chaudhuri, Regional Manager, SBI and Convener SLBC welcomed the Chairman, other senior government officials, AGM from RBI and all banker participants in the meeting. He thanked the chairman for allowing holding of the meeting in spite of his busy schedule. He told the house that the SLBC meeting is held twice during this quarter i.e. meeting for June 2017 quarter and this meeting for September 2017 quarter. Even then, he regretted for not being able to hold the meeting as per the calendar schedule. He thanked the chairman for allowing holding of the meeting in spite of his busy schedule. He told that this meeting is very important for introspection for all member banks as we have another one quarter at hand for achieving our respective targets for the FY 2017-18. After that he requested the Chief Secretary for his opening remarks.

The Chief Secretary thanked the SLBC Convener Mr. Chaudhuri and welcomes all the members. He told the house that the meeting probably will be the last meeting for this year 2017. He told the house that we have to achieve the target set for us for all of us. He told that the meeting will review the performance of all individual banks and also as a team for the period up to the quarter ended September 2017. In order to save the time, he proposed for a quick round of self- introduction of all members. As many as 60 members/invitees attended the meeting (Copy of the attendance sheet attached at Annexure 'A').

Thereafter, with the permission of the chairman Shri Dibyendu Chaudhuri, Regional Manager, SBI and Convener SLBC 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 June 2017 held on 3.11.2017 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 Camp /Mudra Promotion Campaign:**

Under instruction from the Government of India, Department of Financial Services, New Delhi vide letter to the Indian Bank Association and Conveners of State Level Bankers Committee vide letter F.No. 21(23)/2014-FI (MISSION) dated 16<sup>th</sup> September, 2017 and in liaison with the state government the Mudra Promotion Campaign was successfully held at Kulikawn YMA Hall, Aizawl on 11.10.2017 wherein the Honorable Minister of State, Government of India, Shri Gajendra Singh Sekhawat as Chief Guest and the state Finance Minister Pu Lalsawta as Guest of Honour. 32 Banks and FIs put up their respective stalls. As many as 56 Mudra loan was sanctioned on camp-date.

**b) Banking Facility for Senior Citizens and Differently-abled Persons**

The Reserve Bank of India vide letter to all scheduled commercial banks including regional rural banks has instructed that RBI/2017-18/89 DBR.No.Leg.BC.96/09.07.005/2017-18 dated November 9, 2017 has advised banks to provide a clearly identifiable dedicated counter or a counter which provides priority to senior citizens and people who are differently-abled including visually impaired persons.

**c) Door Step Banking**

In view of the difficulties faced by senior citizens of more than 70 years of age and differently-abled or infirm persons (having medically certified chronic illness or disability) including those who are visually impaired, the Reserve Bank of India vide letter to all scheduled commercial banks including regional rural banks has instructed that RBI/2017-18/89 DBR.No.Leg.BC.96/09.07.005/2017-18 dated November 9, 2017 has also advised banks to make concerted effort to provide basic banking facilities, such as pick up of cash and instruments against receipt, delivery of cash against withdrawal from account, delivery of demand drafts, submission of Know Your Customer (KYC) documents and Life certificate at the premises/ residence of such customers.

**d) Rationalization of Merchant Discount Rate (MDR) for Debit Card Transactions**

The Reserve Bank of India vide letter to all scheduled commercial banks/ regional rural banks / Urban Co-operative Banks /State Co-operative Banks / District Central Co-operative Banks /Payment Banks and Small Finance Banks /All Card Network Providers that RBI/2017-18/105DPSS.CO.PD No.1633/02.14.003/2017-18 dated December 6, 2017 has specified the maximum MDR applicable to debit card transactions which shall be effective from **January 1, 2018** as follows:

Sr. No	Merchant Category	Merchant Discount Rate (MDR) for debit card transactions (as a % of transaction value)	
		Physical POS infrastructure including online card transactions	QR code-based card acceptance infrastructure
1.	Small merchants (with turnover up to ₹ 20 lakh during the previous financial year)	Not exceeding 0.40% (MDR cap of ₹ 200 per transaction)	Not exceeding 0.30% (MDR cap of ₹ 200 per transaction)
2.	Other merchants (with turnover above ₹ 20 lakh during the previous financial year)	Not exceeding 0.90% (MDR cap of ₹ 1000 per transaction)	Not exceeding 0.80% (MDR cap of ₹ 1000 per transaction)

**e) Interest Subvention on crop loans:**

The representative of NABARD told the house that no claim on 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.

Action: MCAB & MRB

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

**a) Credit achievement of Government Sponsored Schemes under NRLM through NERLP:**

So far 22 loans amounting to Rs.38.03 lakhs have been reported as sanctioned up to September, 2017 in Aizawl district. After September 2017, another 14 more loans amounting to Rs.22.00 lakhs. No loan has been sanctioned yet in Lunglei district upto September 2017. A sum of Rs.1.50 lakh has been sanctioned in December, 2017 in Lunglei district. The representative of Mizoram Rural Bank told that signing of Memorandum of Understanding (MOU) between MRB & NERLP could not yet been completed as they are waiting for the draft MOU getting vetted from the corporate office of SBI. He told the house that MOU will be signed within 2 to 3 days.

Action: MRB&NERLP

**b) Credit 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 under the scheme up to September, 2017. It was also reported that loan amounting to Rs.81.50 lakhs was sanctioned by MRB and Rs.6.00 lakhs by MCAB till November 2017. Since the target for the FY 2017-18 is very high i.e. 1137 loans amounting to Rs.1174.50 lakhs, banks are requested to sanction loans to all eligible SHGs sponsored by MzSRLM to achieve the target.

**Action:** MRB/MCAB/SBI/MzSRLM

**c) Credit target and achievement of PMEGP:**

The Nodal Officer of SLBC reported having sent letter to the controlling office of ICICI Bank, HDFC Bank, Federal Bank, Indusind Bank, Yes Bank and South Indian Bank on non-sanctioning of loans under PMEGP during the year 2016-17.

The South Indian Bank Ltd. told that 3 loan proposals under PMEGP is under process and will be sanctioned shortly. The representative of Federal Bank told having received 3 applications and 2 proposals are under process whereas 1 application was rejected/returned. Yes Bank reported having started sanctioning the loan under the scheme. Meanwhile, Federal bank reported that one applicant did not turn up for interview and could not be contacted. 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.

**Action:** DIC/KVIB/KVIC/all banks

**d) Credit target and achievement under Self Employment Programme (SEP) under NULM:**

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 under NULM told the house that Mizoram state is the best performing state at the national level. He also requested bankers to continue sanction of loan to the SEP beneficiaries sponsored by MzNULM and to claim interest subsidy from the department.

**Action:** All Banks

**e) Opening of branch at other centers**

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. He told that Tuipuibari village will be taken up subsequently. Appointment of BC for Bukpui village will be done after appointment of National BC for the bank for which proposal is in progress.

The representatives of SBI, MRB & MCAB also told that they will take care of the proposal received from the Director of R.D. Department, Government of Mizoram (the details of which was shown at the agenda background papers of last meeting) for opening of a bank branch at 40 unbanked villages while formulating plans for opening new branches for the FY 2019-20. The house requested the concerned banks to find ways to open bank branch at these villages.

**Action:** MRB/MCAB/SBI

### Opening of Banking Outlet/Part-time banking Outlet:

In this connection the representative of RBI told the house that they have 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 the Chairman and Managing Director/Chief Executive Officer of all Domestic Scheduled Commercial Banks(Excluding Regional Rural Banks), Small Finance Banks, Payment Banks and Local Area Banks to enable them to open a Banking Outlet/Part-time Banking Outlet. As per the guidelines a '**Banking Outlet**' for a Domestic Scheduled Commercial Bank (DSCB), a Small Finance Bank (SFB) and a Payment Bank (PB) is a fixed point service delivery unit, manned by either bank's staff or its Business Correspondent where services of acceptance of deposits, encashment of cheques/ cash withdrawal or lending of money are provided for a minimum of 4 hours per day for at least five days a week. A banking outlet which does not provide delivery of service for a minimum of 4 hours per day and for at least 5 days a week will be considered a '**Part-time Banking Outlet**'. The Banking outlet or Part-time banking Outlet is to be opened at all Unbanked Rural (Tier 5 & 6) Centre that does not have a CBS-enabled 'Banking Outlet of Scheduled commercial banks, a Small Finance Bank, a Payment Bank or a Regional Rural Bank nor a Local Area Bank or licensed Co-operative bank for carrying out customer based banking transactions. It was also pointed out that the RBI had sent letter to all SLBC Convener Banks on 10/10/2017 to report the status of action taken to them within 30<sup>th</sup> November, 2017. At least 25 percent of the total number of 'Banking Outlets' opened during a financial year should be opened in unbanked rural centres.

After a thorough discussion 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. The outcome of the survey will be discussed in the next SLBC meeting. Name of the villages and banks to which allotted are shown below:

#### VILLAGES WITH POPULATION FROM 2000 TO 5000 WHERE BRANCH IS TO BE OPENED.

SL NO	DIST	NAME OF VILLAGE	POPULATION	ALLOTTED TO	BANK/BRANCH
1	MAMIT	KAWRTETHAWVENG	2008	SBI	0
2		RAJIBNAGAR	3530	SBI	0
3		DAMPARENGPUI	2156	MRB	0
4		SILSURI	3349	MRB	0
5		MARPARANORTH	2129	MRB	0
6	KOLASIB	N.THINGDAWL	3111	MRB	0
7		HORTOKI	2544	MRB	0
8		SAIPHAI	2052	SBI	0
9		SAIPUM	2359	SBI	0
10	AIZAWL	LOWER SAKAWRDAI	2505	VJB	0
11		PHUAIBUANG	2134	BOB	0
12	CHAMPAI	VAPHAI	2252	HDFC	0
13		FARKAWN	2700	MRB	0
14	SERCHHIP	KEITUM	2022	MRB	0
15	LUNGLEI	MAR'S'	2511	SBI	0
16		TUICHAWNG	2464	MCAB	0
17		CHERHLUN	2235	SBI	0
18		THINGSAI	2241	SBI	0
	LAWNGTLAI	0	0	0	0
<b>BANK BRANCH TO BE OPENED BY</b>					
SBI	7	VJB	1	HDFC	1
MRB	7	BOB	1	MCAB	1

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

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.

**Action:** SLBC Convener

**f) Shallow Tube Well (STW) scheme 2017-18 & 2018-19**

The representative of NABARD told that the scheme is still under feeding and people are not yet ready.

**Banking Plan for Piggery Development in Mizoram:** The representative of NABARD told that people are interested in Piggery Development Plan where banks have already financed. He said that they have a target of Rs.19.00 crores to be financed under the scheme and NABARD will distribute the scheme in January 2018 for discussion in the next meeting.

**Action:** NABARD/SLBC

**g) Loan sanctioned under Stand Up India (SUI) scheme:**

A total of 12 loans amounting to Rs.2.13 crores were sanctioned during the year up to September 2017 under the scheme from 2 districts i.e. Aizawl and Lunglei districts. The house requested banks to sanction at least 2 (two) loans each **by all branches.**

**Action:** All Banks

**h) Report on Financial Literacy Campaign /Financial Literacy Centers**

As many as 76 by rural branches and 3 by LDMs conducted Financial Literacy Campaign during the quarter. The representative of NABARD told the house that reimbursement of 249 FLC have been sanctioned till date. The representative of RBI told that the FLC policy has been reviewed and new guidelines have been issued. He said as per RBI letter to the Chairman/MD & CEO all Scheduled Commercial Banks (Including RRBs) vide letter RBI/2016-17/236 FIDD.FLC.BC.No.22/12.01.018/2016-17 dated March 02, 2017 which says:

**Financial Literacy Centres (FLCs):** FLCs were advised to conduct special camps for a period of one year beginning April 1, 2017 on "Going digital" through UPI and \*99# (USSD)". Two posters, one on **UPI** and one on **\*99#** have been prepared for the benefit of the trainers and the audience. The English, Hindi and local language versions of the two posters are available at the [financial education webpage](#) of the Bank for download and printing purposes. While the A2 and A3 sizes can be used by trainers, A4 and A5 sizes can be distributed to the general public during the camps.

Besides the special camps on going digital, FLCs will continue to conduct the tailored camps for the different target groups as prescribed in their [circular dated January 14, 2016](#). The tailored content for each target group is currently being prepared and is expected to be shared with banks/FLCs in due course of time.

**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). This camp will cover all the messages that are part of the [Financial Awareness Messages \(FAME\) booklet](#) and the two digital platforms UPI and \*99# (USSD). In case there are two or more rural branches in a village, the LDM may ensure that the rural branches conduct the camps on rotation basis every month.

**Action:** MRB/SBI and all LDMs

**i) Pradhan Mantri Awas Yojana – Gramin (PMAY-G)**

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.

**Action:** All Banks/SLBC Convener

**j) CSS under Pradhan Mantri Awas Yojana – Urban (PMAY-Urban)**

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.

**Action:** All Banks/SLBC Convener

**k) Social Security Schemes**

The Chief Manager (Lead Bank) Aizawl has conducted campaign on APY for the muster roll staff of PWD at E-in-C Office, Aizawl and has also requested other departments to arrange for meeting for the campaign. Meanwhile all other social security schemes like PMJJBY, PMSBY and APY are always included in every financial literacy campaign. 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.

**Action:** Chief Manager (Lead Bank), Aizawl / DC Aizawl

**l) Rural Self Employment Training Institute (RSETI)**

The Director of SBI-RSETI, Aizawl told the house that proposal for sanction of Rs.1.00 crore from the Corporate Social Responsibility (CSR) fund also has been submitted to the Corporate Centre of SBI on 16.08.2017. Meanwhile he told the house that credit linkage is very low i.e. 33.36% only whereas the national percentage is 54%. The low level of settlement on credit linkage at present is due to undue delay in sanction of Mudra loan proposals sourced by RSETI for the year 2016-17 and rejection of the proposals for want of collateral. The position of Mudra loan proposals pending at various banks branches as told by the Director is shown below:

(Amount in lakhs)

Sl. No.	Bank (Branches)	No. of loan application sourced	No. of loan sanctioned	Amount sanctioned	Nos. Pending / reject
1	SBI (Branches)	40	8	4.00	32
2	MRB (Branches)	56	15	7.50	41
3	BOI (Aizawl Branch)	1	1	0.50	0
4	HDFC Bank Aizawl (Dawrpui)	1	1	0.50	0
5	MCAB (Branches)	6	2	1.00	4
6	MUCO Bank	2	2	1.00	0
7	Syndicate Bank (Aizawl)	1	0	0	1
8	Vijaya Bank	1	1	0.50	0
9	UCO Bank (Thuampui)	2	0	0	2
10	Bank of Maharashtra	1	0	0	1
11	Punjab & Sind bank	1	0	0	1
	<b>TOTAL</b>	<b>112</b>	<b>30</b>	<b>16.50</b>	<b>82</b>

It was clarified to the banks that for sanctioning of MUDRA no 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. Regarding claim for reimbursement of training cost of Rs.16.56 lakhs to the RSETI the representative of MzSRLM told the house having submitted the demand to the Government of Mizoram who again submitted the same with recommendation to Ministry of Rural Development (MoRD), Government of India on 7<sup>th</sup> November, 2017. The RD Department, Government of Mizoram is requested to pursue the matter with the MoRD with a reminder.

**Action:** SBI/MRB/MCAB/Syndicate bank/BOM/P&SB and RD Dept.

#### **Agenda – 4: CD Ratio:**

**Deposits:** The house was told that there is an increase of in aggregate deposits of Rs.279.66crores during the quarter ended September, 2017 over the June, 2017 quarter and an YOY increase of Rs.990.73crores over September, 2016.

**Advances:** The house was told that there is an increase of Rs.122.24crores during the quarter ended September, 2017 over the June, 2017 quarter and an increase of Rs. 469.69crores over September, 2016.

#### **CD Ratio in the State as on 30.06.2017:**

The house was told that there has been a slight increase of 0.11% to 40.73% as of September, 2017 from 40.62% on June, 2017.

	Rs. In crores		
<b>FY &amp; Quarter ended</b>	<b>Deposit</b>	<b>Advance</b>	<b>CD Ratio</b>
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%
FY 2016-17 June 2016	6494.71	2854.08	43.94%
FY 2015-16 March 2016	6423.19	2838.61	44.19%

Among the Banks with less than 20% CD ratio the representatives of Yes Bank, Federal Bank and South Indian Bank told the house that they will be able to achieve not less than 20% CD ratio by the end of FY 2017-18.

**Action:** Union Bank, ICICI Bank, Yes Bank, Federal Bank and South Indian Bank

#### **Priority Sector Advances:**

The total lending under Priority Sector (PS) advances at the end of the quarter was Rs.2016.42 crores out of the total advances of Rs.3365.35crores. The percentage of PS advance is 59.92 as against the benchmark of 40%.

#### **Agenda – 5: Agricultural Advances:**

Agriculture advances at the end of September 2017 was Rs.436.74crores 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.

**Action:** All Banks

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

The overall achievement of ACP as on 30.06.2017 is 12.90% which is 8.89 less than last year on YOY basis. The Percentage of achievement under Priority Sector is 12.23% whereas under Non-Priority Sector the achievement is 14.24%.

**KCC Loans:** As the achievement under KCC loans is very low, the house requested all bank branches in Sub-Urban centers to finance KCC.

**Action:** All Banks

**Agenda - 7: Progress in financing MSME sector:**

The house was told that there was an overall growth of Rs.13.25crores as on September 2017 over June, 2017 and Rs.124.51crores over September, 2016.

**Agenda -8: Performance under MUDRA (PMMY) Loan:**

The house was told that 2609 loans amounting to Rs.102.84crores were sanctioned upto the quarter of the FY 2017-18 under the scheme.

**Agenda 9: Review of loan sanctioned under Stand Up India (SUI) scheme:**

The house was told that 5 loans amounting to Rs.99.70lakhs were sanctioned during the year up to September 2017 under the scheme. The house requested banks to sanction at least 2 (two) loans each per branch.

**Action:**All Banks

**Agenda 10: Security related issues on banking:**

The representative of Police department told the house that there is no specific issue on security of bank in Mizoram. He however told the house that there were 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 police department is contemplating filing of regular case against those people. The house requested bankers to give awareness to their customers on the matter.

**Action:**All Banks

**Agenda – 17: Recovery under Bakijai cases**

The house was told that there are 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.

**Action:** All Banks

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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ATTENDANCE SHEET OF PARTICIPANTS IN SLBC MEETING FOR THE QUARTER ENDING SEPTEMBER 2017  
 VENUE: SECRETARIAT CONFERENCE HALL, AIZAWL, DT 19/12/2017

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