

# MIZORAM COOPERATIVE APEX BANK LTD

Head Office : Tuikual South  
Near Aizawl Tennis Court  
Aizawl – 796001. Mizoram



email : [loan@mizoapex.com](mailto:loan@mizoapex.com)  
Fax : 0389 -2327764  
Phone : 0389 -2322744

(Loans & Advances Department : Phone No. 0389- 2317190)

No. MCAB/L&A/33/2020-21/23

Dated Aizawl, the 24<sup>th</sup> July, 2020

## CIRCULAR

1. Loan Screening Committee-ah hian, E.C-in loan a lo sanction tawh, Branch hrang hrangin an bawhzui dan – Disburse or Pending an neih dan report pek ziah thin a ni a, rokhawlhna bik tak a awm a nih loh chuan Screening neih leh hmian Branch tin ten loan sanction tawh sa zawng zawng lo disburse fel hman vek tur a beisei flat a ni. Disburse loh a awm a nih chuan a chhanah 'Branch-in la Process Hman lo' tih hi chhuanlam atan hman loh ni se, Applicant/Customer lamin harsatna an nei a, an la hman remchang lo a nih erawh chuan thu hran a ni.
2. Housing Loan hi a tlangpuiin Sawrkar hnathawkte hnenah pek tam ber a ni. Sawrkar hnathawk bakah in sakna tur chu Sumdawwna i.e, Dawr hmun, dawr atana luahtu tur leh luahtu pawh tha tak hmuh theihna leh loan ruhna tur pawh huphurnawm lo ang a nih loh chuan, mimal hnenah pek a ni meuh lo. Branch ten Housing Loan Forward-naah Commercial Area (Dawr luahtu man tha tak hmuh theihna ang chi) nge mi mal in sakna tur tih chiang taka rawn ziah lan thin ni se
3. Sorkar hnathawk kan Bank atanga hlawh late hian loan an lak dawnin Guarantor atan Sawrkar hnathawk kher lo, Loan diltu nupui/pasal, rokhawmtu tur (nominee) te pawh hman theih a nih thu chhuah a ni tawh a, (Vide No MCAB/L&A/81/2016-17/62 : Dated Aizawl, the 10<sup>th</sup> June, 2016) hei hi kan han inhriattir nawn leh e
4. Kan Bank atanga hlawh la te atanga loan dilna dawn a nih a, a hlawh deduction turin 50% a pha tho a nih chuan 'For Head Office Decision' tih loh tur a ni. Hlawh kan hnen atanga la na na na chu 50% a lo pel hlek a nih pawhin, in luahtu man hmuh belh turte nen tar langin, a tul chuan Recommend-tu Manager nih zawk nachang pawh hriat a tha e.
5. Tun hnaijah hian Branch thenkhat CD Ratio chu below 30% leh 20% te hialah an tla thla a, hetiang a nih chuan an tan Profit ngaihna a awm lo, Income an neih pawh Head Office (Inter Branch) Interest-ah an innghat pumhlum ti tih tihna a ni. Head Office atang hian tunhma lam ang khan Investment tha neihna tur Call Market, TDR with OB, Other Investment, etc ah hmuh tur engmah a awm tawh lo. (Investment, Call Market, TDR ah hian 5% Approx pawh a tling pha tawh meuh lo) Hetih mek lai hian HO Interest/Inter Branch Deposit Interest ah 5.50% kan la in pe hi hman chhonzawm zel theih a ni ang em tih pawh ngaihtuahtu tan luhaitlak tak a ni.  
A chung Investment, Call Market Rate, TDR with OB tarlan te hria leh ngun taka ngaihtuahna seng chungin Manager, a bikin Branch lian ten loan tha pek tur zawng a, mahni Branch CD Ratio 50% tal ni thei tur a tanla turin kan in ngen tak meuh a ni.

Sd/- LALZUAHLIANA

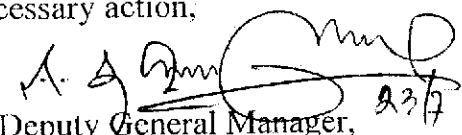
Chief Executive Officer

Dated Aizawl, the 24<sup>th</sup> July, 2020

Memo No.MCAB/L&A/33/2020-21/23

Copy to :

1. All DGM and AGM., HO for kind information,
2. Senior Manager, IT Dept., for information with a request to up load this circular into the e-mail of all Branches,
3. All Chief / Branch Managers, for information and necessary action,
4. Concerned File

  
Deputy General Manager,  
Loans & Advances Department,  
Head Office : Aizawl