

**MIZORAM CO-OPERATIVE APEX BANK LTD.
HEAD OFFICE, AIZAWL.**

No. MCAB/FIN/82/2021-22/28

Dated Aizawl the 3rd February 2022

CIRCULAR ON MAINTENANCE OF LIQUIDITY

(For kind attention of the Branch in-Charge and the Officer in-charge cash)

MOST IMPORTANT

Reserve Bank of India revised percentage of Cash Reserve Ratio (CRR) at @ 4% against Net Demand and Time Liabilities (NDTL) vide RBI Notification DOR.No. Ret.BC.35/12.01.001/2020-21 dated 05.02.2021 and in supercession of the Circular No.MCAB/FIN/82/2019-20/14 dated 24.10.2019, **Branch-wise liquidity along with the Cash Retention Limit have been re-fixed** with reference to NDTL of **Rs.1,33,355.28 lakh as on 28.01.2022** to be effective from 07.02.2022. Branches are advised to keep their liquidity (*i.e.* Cash + Current Account Balance with Other Banks+ ATM) correctly within the limit fixed on any day for the smooth functioning of the Bank.

(Amount in lakh of rupees)

| S.No | Branch | Cash Retention Limit (inclusive of cash in ATM*) | Liquidity(Cash+ATM+BOB) to be maintained on any day | |
|------|-------------|---|---|---------------------------|
| | | | Minimum (Cash +BoB+ATM) | Maximum (Cash+BoB+ATM) |
| 1 | 2 | 3 | 4 | 5 |
| 1 | Head Office | 90 | 3170 | 3975 |
| 2 | Main Branch | 80 | 70 | 90 |
| 3 | Lunglei | 110 | 100 | 120 |
| 4 | Champhai | 80 | 70 | 100 |
| 5 | Dawrpui | 70 | 60 | 80 |
| 6 | Saiha | 90 | 80 | 100 |
| 7 | Kolasib | 60 | 50 | 70 |
| 8 | Serchhip | 60 | 50 | 70 |
| 9 | Lawngtlai | 80 | 70 | 90 |
| 10 | New Market | 100 | 90 | 110 |
| 11 | Bawngkawn | 50 | 40 | 60 |
| 12 | Centenary | 40 | 30 | 50 |
| 13 | Mamit | 40 | 30 | 50 |
| 14 | Secretariat | 40 | 30 | 50 |
| 15 | Zarkawt | 15 | 10 | 20 |
| 16 | Khawzawl | 40 | 30 | 50 |
| 17 | Zobawk | 30 | 20 | 50 |
| 18 | Vaivakawn | 40 | 30 | 50 |

| | | | | |
|----|--------------|-------------|-------------|-------------|
| 19 | Hnahthial | 30 | 20 | 40 |
| 20 | Thuampui | 30 | 20 | 40 |
| 21 | Keifang | 30 | 20 | 40 |
| 22 | Dinthar | 30 | 20 | 40 |
| | TOTAL | 1225 | 4110 | 5335 |

Branches are advised to keep daily their liquidity within the amount fixed as above.

Banks are advised **not to default in maintenance of CRR on any day**, default may attract penalty from Reserve Bank of India (Vide DBOD.No.Ret.BC.13/12.01.001.2011-12 dated 01.07.2011).

Keeping of shortage/excess liquidity on any day may attract **Penalty for the Branch as well as for the concerned officials.**

Please treat the matter as **MOST IMPORTANT.**

Sd/-

(LALZUAHLIANA)

Chief Executive Officer.

Memo No. MCAB/FIN/82/2021-22/28 : Dated Aizawl , the 3rd February 2022

Copy to:

- 1 The General Manager , Mizoram Co-Op. Apex Bank Ltd. Head Office, Aizawl for favour of information.
- 2 The Asst. Gen. Manager, _____ Dept. Mizoram Co-Op. Apex Bank Ltd. Head Office, Aizawl for favour of information.
- 3 The Chief / Branch Manager, Mizoram Co-Op. Apex Bank Ltd. _____ Branch for information and necessary action.
- 4 Officer in-charge, Cash, Mizoram Co-Op. Apex Bank Ltd. _____ Branch for information and necessary action.
5. Officer in-charge, _____ Department/ Cell, Mizoram Co-Op. Apex Bank Ltd. Head Office, Aizawl for information.



(P.LALSAWMLIANA)

Asst. Gen. Manager,
Finance Department.