

# MIZORAM COOPERATIVE APEX BANK LTD

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



e-mail : [mcabho@mizoapex.com](mailto:mcabho@mizoapex.com)

Fax : 0389 -2327764

Phone : 0389 -2322744

(Loans & Advances Department

e-mail : [loan@mizoapex.com](mailto:loan@mizoapex.com)

Phone No : 0389-2317190)

No. MCAB/L&A/82/2022-23/04

Dated Aizawl, the 25<sup>th</sup> April, 2022

## C I R C U L A R

Ni 25.03.2022 khan Risk Committee meeting neih a ni a. Chuta thurel thenkhat, Branch tinten kan zawm nghal tur kan rawn tar lang a. Theihtawp chhuahin tihhlawhtlin ngei kan tum theuh dawn nia.

1. Loan kan released thar reng rengte hi uluk taka vil zui nghal zel a tul hle a. Installment overdue pawh awm hauh lo tura vil ngun em em turin kan inchah thar leh a ni. Tin, Special Mention Account (SMA) kan nei mek a nih pawhin, chungte chu uluk taka en bik a, NPA-a an luh loh nan vil ngun hle tur a ni a, account dangte an luh belh zel loh nan ven tlat tur a ni. Loan inspection register hi uluk leh dik taka vawn reng tur a ni a. Loanee kan tlawh apiangte nena kan indawrna zawng zawng ziah luh vek a, up date reng tur a ni. Tin, kan customer-te nena kan indawr tawnaah reng reng, an hriatthiam awlsam tur leh tawngkam hawihhawm zawk hman hram hram turin kan inchah thar leh a ni.

2. Kan hriat angin Branch eng emaw zatah KYC comply lo customers thahnem tak an la awm tlat mai a, hei hian lu a tihai hle a ni. RBI guidelines anga KYC hi comply vek tur a nih avangin Branch tinin KYC la comply lo customers zawng zawngten an comply vek theih ngei nan kawng dap a, theihtawp chhuaha hma lo la thar leh turin kan inchah nawn leh a ni. Tumna tak tak nen chuan eng emaw ti talin kawng a awm ngei ang.

3. Branch-a security equipment kan neih hrang hrang, CCTV., Fire extinguisher, smoke detector, alarm etc hi englai pawhin condition tha pangngai, hman mai theihin an awm ngei a ni tih hi chian fo ni se. Hetiang tur hian uluk taka vil leh enkawl reng tur a ni e.

Sd/- LALZUAHLIANA  
Chief Executive Officer


Memo No. MCAB/L&A/82/2022-23/04

Dated Aizawl, the 25<sup>th</sup> April, 2022

Copy to :

1. DGM/All AGM., Head Office for kind information,
2. All Chief/Branch Managers for information and necessary action,
3. Concerned File.

*Pu Rsa, Manager, IT*

  
Chief Manager,  
Loans & Advances Department,  
Head Office : Aizawl