MIZORAM RURAL BANK

Scheduled Bank Owned by Government

43rd ANNUAL REPORT

2025 - 2026

Largest Branch Network in Mizoram

Content

Letter of Transmittal

Mizoram Rural Bank
Head Office : Aizawl

Date: 30/06/2026

The Secretary,
Ministry of Finance, Dept. of Financial Services
Banking Division, Government of India
Jeevan Deep Buildings, Parliament Street,
New Delhi - 110001

Dear Sir,

In accordance with the provisions of Section 20 of the Regional Rural Banks Act 1976, I forward herewith the following documents.

A Report of the Board of Directors on the Bank's working and its activities during the period 1st April, 2025 to 31st March, 2026.

A copy of the audited Balance Sheet and Profit & Loss Account for the year ended 31st March, 2026.

A copy of the Auditor's report in relation to the Bank's accounts for the period 1st April, 2025 to 31st March, 2026.

Yours faithfully,

(Sheryl L Vanchhong)
Chairman

Geographical Area & Offices

HEAD OFFICE

Plot No: B-21,
Mizoram New Capital Complex (MINECO)
Khatla, Aizawl – 796 001
Tel : 0389-2333006/047/045/049/024
E-mail : mrb@mrb.bank.in
Website : www.mrb.bank.in

REGIONAL OFFICES

AIZAWL

Regional Office
Plot No: B-21,
Mizoram New Capital Complex (MINECO)
Khatla, Aizawl – 796 001
Tel : 0389-2323334, Fax 0389-2323334
E-mail : ro.aizawl@mrb.bank.in

LUNGLEI

Regional Office
Bazar Veng, Near Saikuti Hall,
Lunglei – 796 701
Tel : 0389-2323772
E-mail : ro.lunglei@mrb.bank.in

MAP OF MIZORAM
INDICATING BRANCHES OF MIZORAM RURAL BANK

MIZORAM RURAL BANK
LIST OF BRANCHES (DISTRICT/SCALE-WISE) AS ON MARCH 2026

	BRANCH NAME			MICR	BSR
	AIZAWL DISTRICT				
1	HEAD OFFICE	1		796805003	1720001
2	REGIONAL OFFICE	86		796805003	1720069
3	AIZAWL	2	IV	796805002	1720002
4	DURTLANG	26	IV	796805004	1720026
5	KHATLA	47	IV	796805008	1720047
6	CHALTLANG	49	IV	796805009	1720049
7	NEW MARKET	50	IV	796805010	1720050
8	VAIVAKAWN	52	IV	796805005	1720052
9	CHANMARI	53	IV	796805006	1720053
10	DINTHAR	55	IV	796805011	1720055
11	KULIKAWN	56	IV	796805012	1720056
12	RAMHLUN	58	IV	796805013	1720058
13	TREASURY SQUARE	60	IV	796805014	1720060
14	ZEMABAWK	61	IV	796805007	1720067
15	COLLEGE VENG	66	IV	796805015	1720072
16	BAWNGKAWN	73	IV	796805558	1720074
17	SAIRANG	3	III	796805501	1720003
18	THINGSULTHLIAH	7	III	796805505	1720007
19	AIBAWK	11	III	796805508	1720011
20	SIHPHIR	29	III	796805523	1720029
21	KHAWRUHLIAN	35	III	796805529	1720035
22	RAMRIKAWN	42	III	796805559	1720075
23	SELING	71	III	796805555	1720062
24	FALKAWN	72	III	796805557	1720084
25	BUNGKAWN	76	III	796805562	1720078
26	THUAMPUI	77	III	796805563	1720079
27	MISSION VENGTHLANG	82	III	796805016	1720083
28	BETHLEHEM VENGTHLANG	85	III	796805017	1720088
29	MINECO	101	III	796805018	172000L
30	MZU	102	III	796805020	172000P
31	SIALSUK	12	II	796805509	1720012
32	TLUNGVEL	20	II	796805515	1720020
33	RATU	62	II	796805536	1720068
34	SESAWNG	84	II	796805566	1720086
35	SAKAWRDAI	87	II	796805570	172000A
36	ELECTRIC VENG	97	II	796805021	172000Q
37	DARLAWN	103	II	796808580	172000O
38	SALEM VENG	106	II	796805022	172000S
39	ARMED VENG	107	II	796805024	172000T
40	RAMTHAR	108	II	796805023	172000U
41	LUANGMUAL	109	I	796805025	172000V
	CHAMPHAI DISTRICT				
1	CHAMPHAI	57	IV	796805546	1720057
2	KHAWBUNG	44	III	796805533	1720044
3	BUNGZUNG	17	II	796805513	1720017
4	HNAHLAN	67	II	796805552	1720064
5	RUANTLANG	75	II	796805561	1720077
6	FARKAWN	90	II	796805572	172000D
7	BETHEL	100	II	796805019	172000M
	SIAHA DISTRICT				
1	SIAHA	31	IV	796805542	1720031
2	TIPA	63	III	796805549	1720070
3	VAIHPI	70	III	796805556	1720073
4	PHURA	110	I	796805026	172000W
	KHAWZAWL DISTRICT				
1	KHAWZAWL	16	III	796805512	1720016
2	KAWLKULH	34	III	796805526	1720034
3	KHAWHAI	15	II	796805511	1720015
4	SIALHAWK	30	II	796805527	1720030

	BRANCH NAME			MICR	BSR
	KOLASIB DISTRICT				
1	KOLASIB	22	IV	796805517	1720022
2	KAWNPUI	4	IV	796805502	1720004
3	BILKHAWTHLIR	5	III	796805503	1720005
4	VAIRENGTE	6	III	796805538	1720006
5	LUNGDAI	27	III	796805521	1720027
6	HMAR VENG	43	III	796805543	1720043
7	THINGDAWL	92	II	796805574	172000F
	MAMIT DISTRICT				
1	MAMIT	41	III	796805548	1720041
2	KAWRTHAH	40	III	796805532	1720040
3	WEST PHAILENG	10	III	796805507	1720010
4	RAWPUICHHIP	9	II	796805504	1720009
5	REIEK	21	II	796805516	1720021
6	KANHMUN	45	II	796805534	1720045
7	MARPARA	89	I	796805571	172000C
8	KAWRTETHAWVENG	93	I	796805577	172000I
9	RAJIV NAGAR	96	I	796805576	172000H
	SERCHHIP DISTRICT				
1	SERCHHIP	23	IV	796805518	1720023
2	CHHINGCHHIP	8	III	796805506	1720008
3	EAST LUNGDAR	14	III	796805510	1720014
4	THENZAWL	28	III	796805522	1720028
5	NORTH VANLAIPHAI	36	III	796805530	1720036
6	CHHIAHTLANG	64	III	796805550	1720071
7	NEW SERCHHIP	39	II	796805544	1720039
8	EAST BUNGTLANG	79	II	796805565	1720081
9	KHAWLAILUNG	81	II	796805569	1720085
10	BAKTAWNG	83	II	796805567	1720087
	LUNGLEI DISTRICT				
1	REGIONAL OFFICE	88			172000B
2	LUNGLEI	24	IV	796805519	1720024
3	SERKAWN	19	IV	796805537	1720019
4	LUNGLAWN	54	IV	796805545	1720054
5	HAULAWNG	37	III	796805531	1720037
6	LUNGSEN	18	II	796805514	1720018
7	BUARPUI	59	II	796805547	1720059
8	TLABUNG	98	II	796805578	172000J
9	LUNGLEI ELECTRIC	99	II	796805102	172000N
10	BUNGHMUN	69	I	796805554	1720066
11	TAWIPUI SOUTH	104	I	796805581	172000R
	LAWNGTLAI DISTRICT				
1	LAWNGTLAI	48	IV	796805541	1720048
2	LAWNGTLAI CHANMARI	74	IV	796805560	1720076
3	SANGAU	32	III	796805524	1720032
4	BUALPUI NG	51	III	796805535	1720051
5	CHAWNGTE	78	III	796805564	1720080
6	SOUTH BUNGTLANG	65	II	796805551	1720063
	SAITUAL DISTRICT				
1	NGOPA	33	III	796805525	1720033
2	KEIFANG	46	III	796805539	1720046
3	HLIAPPUI	68	III	796805553	1720065
4	SUANGPUILAWN	25	II	796805520	1720025
5	PHULLEN	80	II	796805568	1720082
6	SAITUAL	91	II	796805573	172000E
7	MIMBUNG	94	II	796805575	172000G
	HNAHTHIAL DISTRICT				
1	HNAHTHIAL	38	IV	796805540	1720038
2	PANGZAWL	13	III	796805528	1720013
3	SOUTH VANLAIPHAI	95	II	796805579	172000K

Scale-IV - 25	Scale-III - 39	Scale-II - 35	Scale-I - 7
Rural - 60	Semi Urban - 20	Urban - 26	

Our Mentors

Shri Challa Sreenivasulu Setty
Chairman
State Bank of India
Corporate Centre, Mumbai

Shri Ashwini Kumar Tewari
Managing Director
(Corporate Banking & Subsidiaries)
Corporate Centre, Mumbai

Shri Atul Srivastava
Chief General Manager
(Associates and Subsidiaries)
Corporate Centre, Mumbai

Our Regulator & Our Supervisor

Shri T. Lhungdim
General Manager & Officer-in-Charge
RBI, Regional Office
Aizawl

Smt Pankaja Borah
General Manager & Officer-in-Charge
NABARD Regional Office
Aizawl

Board of Directors

Smt Sheryl L Vanchhong
Chairman
(Deputation from SBI)

Nominees of Central Government under Section 9 (1) of the Regional Rural Bank's Act, 1976

Shri Tapan Kumar Mondal
Dy. Secy, Ministry of Finance, DFS
Govt. of India

Nominees of Central Government under Section 9 (1) (a) of the Regional Rural Bank's Act, 1976

Shri Harish Vedi
AGM, RBI
Regional Office, Aizawl

Nominees of Reserve Bank of India under Section 9 (1) (b) of the Regional Rural Bank's Act, 1976

Shri Lalrokunga Chhakchhuak
DGM, NABARD
Regional Office, Aizawl

Nominees of NABARD under Section 9 (1) (c) of the Regional Rural Bank's Act, 1976

Shri Praveen Awasthi
DGM (A&S), SBI
Corporate Centre, Mumbai

Smt Sangeetha Bhaskar M
DGM(ABU), SBI
LHO, Guwahati

Nominees of State Bank of India under Section 9 (1) (d) of the Regional Rural Bank's Act, 1976

Smt Jennifer H.L Duhawmi
Addl. Secretary
Finance Department
Govt. of Mizoram

Shri R Lalnunzira
Director
Department of Agriculture
Govt. of Mizoram

Nominees of State Government under Section 9 (1) (e) of the Regional Rural Bank's Act, 1976

Executive Team

Smt. Sheryl L. Vanchhong
Chairman

Shri Saibal Kanti Roy
General Manager
Network - I

Shri Lallawmzuala Colney
General Manager
Network - II

Shri Revise L. Pachuau
General Manager
(Vigilance)

Heads of Departments

Head Office


Pu Isaac Lalfamkima Sailo
Chief Manager
(Personnel & Office Adm.)


Pu Lalremruata
Chief Manager
(Accounts)


Pu Joseph Lalremruata
Chief Manager
(Advances & NPA)


Pu Lalfakzuala
Chief Manager
(MIS & Planning)


Pi Mamta Rai
Chief Manager
(Vigilance)


Pu ST Lalbiaksanga
Chief Manager
(Compliance & Risk)


Pu V Lalrinmawia
Senior Manager
(Financial Inclusion)


Pi H Zorinpuii
Senior Manager
(Cross Selling)


Pu Lalrinchhana
Manager
(Fixed Assets)

Regional Office & Asset Management Hub


Pu Naveen Thapa
Regional Manager
(Aizawl Region)


Pu T Hmingthantluanga Tonson
Regional Manager
(Lunglei Region)


Pi Lalzoliani
Chief Manager
(AMH Aizawl)


Pi Melory Lalremkim
Chief Manager
(AMH Lunglei)

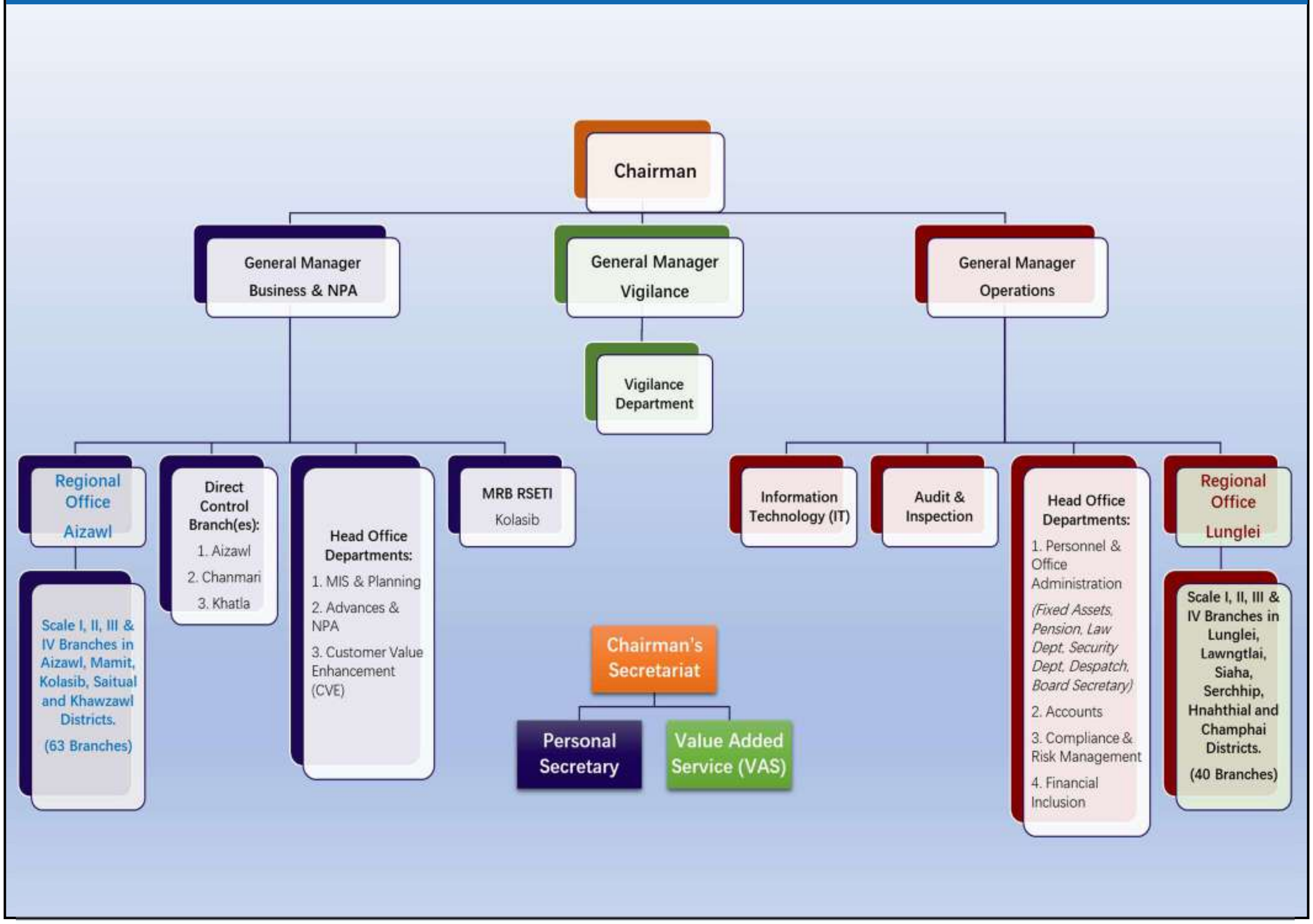
Other Offices


Pi Zothansangi Pachuau
Chief Manager
(Audit & Inspection)


Pu Ebenezer Lalhruaitluanga
Chief Manager
(IT Cell)


Pu C Laldampuia
Director
(MiRB RSETI)

ORGANISATIONAL SET UP OF MIZORAM RURAL BANK



HIGHLIGHTS: 2025-26

- Total Business of the Bank has reached a level of ₹ 10656.08 crore with a growth of ₹ 1078.20 crore @ 11.26% (₹ 9577.88 crore @ 11.82%).
- Deposits at ₹ 6526.10 crore increased by ₹ 682.11 crore at 11.67% from ₹ 5843.99 crore.
- CASA at ₹ 3652.92 crore. CASA % stood at 55.97%.
- Advances at ₹ 4129.98 crore increased by ₹ 396.09 crore at 10.61% from ₹ 3733.89 crore.
- Net profit increased to ₹ 152.27 crore as on 31.03.2026 from ₹ 121.99 crore. Net Profit increased by ₹ 30.28 crore @ 24.82%.
- Gross NPA amount has decreased to ₹ 144.01 crore from ₹ 164.52 crore.
- Gross NPA % decreased to 3.49% from 4.41%
- Net NPA amount is ₹0.00 crore, and the Net NPA ratio is 0.00%.
- Provision Coverage Ratio (PCR) stands at 100.00% as on 31.03.2026.
- Business per Branch is ₹ 100.53 crore; Business per Employee is ₹ 21.70 crore.
- Net Profit per Branch increased to ₹ 143.64 lakh as on 31.03.2026 from ₹ 116.18 lakh.
- Net Profit per Employee increased to ₹ 31.01 lakh as on 31.03.2026 from ₹ 23.28 lakh.
- Net worth increased to ₹ 722.86 crore as on 31.03.2026 from ₹ 570.59 crore as on 31.03.2025 @ 26.68%. (27.19%)
- Reserves increased to ₹ 649.81 crore as on 31.03.2026 from ₹ 497.54 crore as on 31.03.2025 @ 30.60% (32.48%)
- Return on Assets increased to 1.90% as on 31.03.2026 from 1.76%.
- Return on Equity decreased to 21.06% as on 31.03.2026 from 21.38%.
- Yield on Advances decreased from 9.91% as on 31.03.2025 to 9.79% as on 31.03.2026.
- NII was up by 5.83% (6.57%). It increased to ₹ 321.77 crore in 2025-26 from ₹ 304.03 crore.
- Capital Adequacy Ratio at 18.58% as on 31.03.2026 vis-à-vis 16.80% as on 31.03.2025. CRAR is up by 178 bps YOY.
- Credit to Agriculture and Allied Agriculture at ₹ 947.97 crore (₹ 733.75 crore) at a growth rate of 29.19%.
- Disbursed ₹ 550.67 crore to agriculture sector during the FY.
- No. of Agriculture borrowers increased to 45601 from previous FY's level of 38805.
- SHG Loan o/s stand at ₹ 83.43 crore for the FY 2025-26 (₹ 74.34 crore).
- Total transactions amount through Bank Mitra increased from ₹ 413.37 crore to ₹ 888.95 crore with a growth rate of 115.04%.
- The total number of transactions done through Bank Mitra summed to 1502226 numbers during the financial year.
- Total Amount of Cash deposit through Bank Mitra during the year is ₹ 377.98 crore (₹ 244.49 crore).
- Total Amount of Cash withdrawal through Bank Mitra during the year is ₹ 406.40 crore (₹ 321.13 crore).
- During the year 48995 new ATM cards were issued.
- Achieved 22558 (25043) new Mobile Banking / Internet Banking registrations during the year.
- 1 new rural Branch was opened during the financial year.

(Note: Figures in brackets pertain to previous FY)

Chairman's Message

It gives me immense pleasure to present the Annual Report and Audited Financial Statements of Mizoram Rural Bank for the Financial Year 2025-26. The year under review marks another significant chapter in the Bank's journey of growth, resilience, and transformation. Our achievements during the year reflect the collective commitment of our employees, the trust reposed by our customers, and the unwavering support of our stakeholders, all of whom continue to contribute to the Bank's success and sustainability.

Despite a challenging operating environment characterized by evolving customer expectations, heightened competition, and changing economic dynamics, Mizoram Rural Bank delivered a commendable performance across all major business and financial parameters. During the year, the Bank crossed the landmark milestone of **₹ 10,000 crore in Total Business** and achieved a business volume of ₹10,656.08 crore, registering a growth of ₹ 1,078.20 crore (11.26%) over the previous year. Total Deposits increased by ₹ 682.11 crore (11.67%) to reach ₹ 6,526.10 crore, while Gross Advances grew by ₹ 396.10 crore (10.61%) to ₹ 4,129.98 crore. These achievements further reinforce the Bank's position as the largest lender in the State and a leading institution in promoting inclusive economic growth.

The Bank recorded another year of strong financial performance. Net Profit increased to ₹ 152.27 crore from ₹ 121.99 crore in the previous year, reflecting a growth of 24.82%. Gross Profit improved to ₹ 205.77 crore from ₹ 165.56 crore, while Other Income rose significantly by 38.04% to ₹ 39.59 crore. Consequently, the Bank's Net Worth strengthened to ₹ 722.86 crore from ₹ 570.59 crore in the previous year.

Asset quality remained one of our key focus areas during the year. Through continuous monitoring, strengthened recovery mechanisms, and disciplined credit administration, the Bank further improved the quality of its loan portfolio. The Gross NPA ratio declined from 4.41% to 3.49%, while Net NPA remained at nil. The Provision Coverage Ratio was maintained at 100%, reflecting the Bank's conservative provisioning approach and strong risk management framework. Standard Assets accounted for 96.51% of the total loan portfolio as on 31 March 2026, indicating the overall health and stability of our advances book.

The Bank's capital position continued to remain strong and resilient. The Capital Adequacy Ratio improved from 16.80% to 18.58%, comfortably above the regulatory requirement and providing adequate cushion for future growth. Reserves increased to ₹ 649.81 crore, further enhancing the Bank's financial strength and long-term sustainability.

In line with our commitment to expanding banking services across Mizoram, the Bank opened one new rural branch - Phura Branch during the year, taking the total branch network to 106 branches spread across all eleven districts of the State. Of these, 60 branches are located in rural areas, reaffirming our dedication to rural development and financial inclusion. The Bank also achieved a significant productivity milestone, with Business per Branch crossing ₹100 crore and reaching ₹100.53 crore. Business per Employee increased to ₹21.70 crore, reflecting enhanced operational efficiency and improved workforce productivity.

As a Regional Rural Bank, supporting priority sectors of the economy remains central to our mission. During the year, Priority Sector Advances increased to ₹ 2,770.20 crore, while lending to Small and Marginal Farmers grew to ₹ 947.97 crore. Through our credit interventions, the Bank continued to support agriculture, allied activities, micro and small enterprises, self-employment initiatives, and rural livelihoods across the State.

Digital transformation remained a key strategic priority during FY 2025-26. The Bank further strengthened its digital ecosystem by expanding technology-enabled services and promoting digital payment channels, with over 97% of customer transactions conducted through digital platforms. During FY 2025-26, the Bank continued its digital transformation journey by implementing several technology-driven initiatives. Key initiatives included the development of in-house digital platforms for credit proposal tracking and controller visit management, introduction of biometric login in mobile banking, implementation of AePS, e-KYC and V-KYC services, migration to the secure “. bank.in” domain, rollout of same-day online voucher verification, migration to Active Directory Services (ADS), and implementation of Network Access Control (NAC) across the Bank’s network. We remain committed to leveraging technology to enhance customer convenience, improve operational efficiency, and strengthen cybersecurity resilience.

Mizoram Rural Bank continued to strengthen financial inclusion through technology-enabled banking services in remote and underserved areas. Through two Corporate Banking Correspondents and a network of 356 Bank Mitras equipped with Micro ATMs covering 273 villages, the Bank facilitated 15.02 lakh transactions during FY 2025–26, ensuring last-mile access to banking services. The Bank continued to strengthen financial inclusion through flagship Government schemes. During the year, the Bank opened 19,354 new PMJDY accounts, taking the cumulative total to 3.28 lakh accounts. Under social security initiatives, the Bank enrolled 33,022 customers under PMJJBY, 42,483 under PMSBY, and 9,360 under APY expanding social security and pension coverage across the State. To enhance financial awareness and digital adoption, the Bank conducted 821 Financial and Digital Literacy Camps covering 44,763 participants and engaged 16 Financial Literacy Community Resource Persons (FLCRPs) to support account opening, social security enrolment, and financial literacy initiatives at the grassroots level.

As part of our Corporate Social Responsibility, the Bank invested ₹ 119.73 lakh during the year towards initiatives aimed at rural development and the upliftment of communities in our operational areas. We are also proud of the continued work of the Rural Self Employment Training Institute (RSETI) at Kolasib, sponsored by the Bank, which conducted 11 training programmes benefiting 320 individuals in various vocational trades. This institution continues to be a beacon of skill development and youth empowerment.

To support the Bank's growth, 17 new personnel were recruited across various cadres, and 69 staff members were promoted to higher positions. During the year, 12 employees retired and 30 either resigned or were separated from service, 1 staff was dismissed and 4 staff members were terminated and 3 staff members have deceased. The Bank continued to emphasize staff development through training programmes conducted at our own Learning and Training Centre and through reputed institutions such as BIRD (Lucknow), BIRD (Kolkata), NABARD, RBI, IIBM, IIBF, State Bank Learning Centres and in-house faculty on important subjects like AML, ALM, KYC, RTI Act, Business Development etc. In total, more than 40 (forty) training programmes were conducted and 417 staff members have participated in various capacity-building initiatives during the year.

As we reflect on the achievements of the year, I would like to place on record my sincere gratitude to the Government of India, the Government of Mizoram, the State Bank of India, the Reserve Bank of India, NABARD, and all our valued stakeholders for their continued support and guidance. Their confidence and partnership have been instrumental in enabling the Bank to achieve sustained growth and financial stability.

Yours sincerely,

(Sheryl L Vanchhong)
Chairman

KEY PERFORMANCE OF THE BANK AT A GLANCE

(₹ ***in Thousands)***

	INDICATORS	2023-24	2024-25	2025-26
A.	**KEY PERFORMANCE INDICATORS**			
1.	No. of District covered	11	11	11
2.	No. of Branches	104	105	106
	a) Rural	59	59	60
	b) Semi-Urban	20	20	20
	c) Urban	25	26	26
	d) Metropolitan	-	-	-
3.	Total Staff (excluding sponsor bank staff)	513	524	491
	Of which, Officers	274	277	276
4.	Deposits	52997326	58439903	65261005
	Growth %	6.64%	10.27%	11.67%
5.	Borrowings Outstanding	5172632	6251630	8275627
	Growth %	13.47%	20.86%	32.38%
6.	Gross Loans & Advances Outstanding	32657676	37338877	41299840
	Growth %	12.94%	14.33%	10.61%
	Of 6 above loans to Priority Sector	20220070	22845865	27701953
	Of 6 above Non-Target Groups	13913484	14493002	13597887
	Of 6 above loans to SC/ST	32657676	37338877	41299840
	Of 6 above loans to SF/MF/AL	5521265	7337490	9479718
	Of 6 above loans to Minorities	110413	125512	152317
7.	CD Ratio	61.62	63.89	63.28
8.	Investments Outstanding	13725469	13132963	14579912
	SLR Investments Outstanding	12801590	12540741	12983742
	Non-SLR Investments Outstanding	923879	592222	1596170

	INDICATORS	2023-24	2024-25	2025-26
B.	**AVERAGES**			
9.	Average Deposits	49847823	54013252	60548509
	Growth %	12.31%	8.36%	12.10%
10.	Average Borrowings	4400620	5480425	7580193
	Growth %	12.50%	24.54%	38.31%
11.	Average Gross Loans and Advances	30347889	34956363	39190047
	Growth %	11.48%	15.18%	12.11%
12.	Average Investments	13461360	13447165	13682901
	Growth %	7.99%	-0.11%	1.75%
	Average SLR Investments	12904750	12903699	12792493
	as % to Average Deposits	25.88%	24.89%	21.12%
	Average Non-SLR Investments	556610	534145	890407
	as % to Avg. Deposits	1.11%	0.98%	1.47%
13.	Average Working Funds	62332703	69212117	79983666
C.	**LOANS ISSUED DURING THE YEAR**			
14.	**Loans Issued during the year**	17515763	17665331	15080349
	Amount growth	3489812	149568	-2584982
	Growth %	24.88%	0.85%	-14.63%
	Of 14 above loans to Priority Sector	9632978	11492947	11492947
	Of 14 above loans to SC/ST	17515763	17665331	15080349
	Of 14 above loans to SF/MF/AL	2841041	4312283	5506719
	Of 14 above loans to Minorities	60660	63202	84272

	INDICATORS	2023-24	2024-25	2025-26
D.	**PRODUCTIVITY (based on Total Business)**			
15.	Per Branch	823606	912179	1005291
	Per Staff	166969	182784	217028
E.	**RECOVERY PERFORMANCE**			
16.	**Total**			
	Demand	5762148	6327600	7063028
	Recovery	4954891	5478875	6570198
	Overdue	807257	848725	492827
	Recovery % (June Position)	85.99%	86.59%	93.02%
17.	**Farm Sector**			
	Demand	1180813	843600	1700830
	Recovery	998170	752384	1519343
	Overdue	182643	91216	181487
	Recovery % (June Position)	58.69%	89.19%	89.33%
18.	**Non-Farm Sector**			
	Demand	4581335	5484000	5990063
	Recovery	3956721	4726491	5643211
	Overdue	624614	757509	346852
	Recovery % (June Position)	87.37%	86.19%	94.21%
F.	**ASSET CLASSIFICATION**			
19.	a) Standard	31054486	35693711	39859733
	b) Sub-Standard	874706	608946	326533
	c) Doubtful	659218	804467	799085
	d) Loss	69266	231753	314489
	Total	32657676	37338877	41299840
	Standard Assets as % to Gross Loans & Advances outstanding	95.09%	95.59%	96.51%

	INDICATORS	2023-24	2024-25	2025-26
G.	**PROFITABILITY ANALYSIS**			
20.	**Interest paid on**			
	a) Deposits	1964578	2264343	2624977
	b) Borrowings	144384	227961	379456
21.	**Salary (including leave encashment)**	553819	844059	849635
22.	**Other Operating Expenses**	583938	647552	691584
23.	**Provisions made during the year**			
	a) Against NPAs	210857	111581	-
	b) Other Provisions	946704	504051	14666
	c) Amortization	-	-	-
24.	**Interest received on**			
	a) Loans & Advances	3076482	3465074	3835416
	b) Investments	1015161	1013269	1020260
	c) Others (TDR)	881445	1054290	1366396
25.	**Other Income**	287376	286841	395932
26.	**a) Gross Profit**	1127467	1655554	2057686
	b) Net Profit	844834	1219928	1522686
H.	**OTHER INFORMATION**			
27.	Share Capital Deposit Received	Nil	Nil	Nil
28.	DI & CGC			
	(a) Claims settled cumulative	Nil	Nil	Nil
	(b) Claims received but pending adjustment	Nil	Nil	Nil
	(c) Claims pending with Corporation	Nil	Nil	Nil
29.	**Cumulative Provision**			
	(a) Against NPAs	1564617	1645166	1440107
	(b) Against Standard Assets	107413	119913	132440
	(c) Against Investment Fluctuation Reserve	40100	-	-
	(d) Against Intangible Assets Frauds, Wage, Pension, NPS, Covid-19 Moratorium.	316122	242699	243029

	INDICATORS	2023-24	2024-25	2025-26
30.	**Interest Derecognized**			
	a) During the year	Nil	Nil	Nil
	b) Cumulative	Nil	Nil	Nil
31.	**Loans Written off during the year**			
	a) No. of Accounts	706	115	292
	b) Amount	99301	31031	152933
32.	**Accumulated Loss**	Nil	Nil	Nil
33.	**Reserves**	3755509	4975437	6498123
34.	**Net Worth**	4485995	5705922	7228609
35.	**Net NPAs**	38573	0	0
	% Provisions to gross NPAs (PCR)	97.59%	100.00%	100.00%
	% Gross NPAs to advances	4.91%	4.41%	3.49%
	% Net NPAs advances	0.12%	0.00%	0.00%
36.	**CRAR**	13.68%	16.80%	18.58%
37.	**Market Share**			
	a) Deposits	30.19%	29.59%	28.67%
	b) Advances	34.06%	35.71%	35.76%

Mizoram Rural Bank

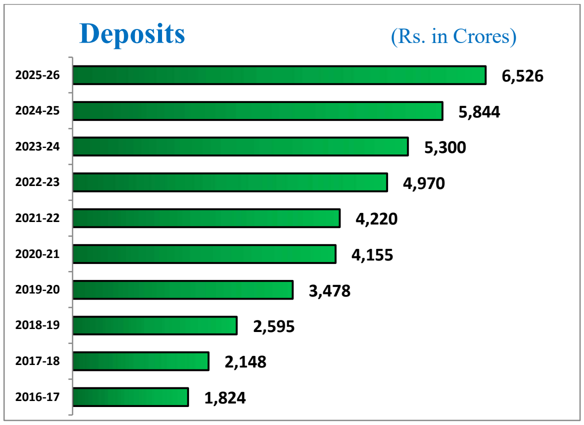
Mizoram Rural Bank was established on 27 September 1983 under the provisions of the Regional Rural Banks Act, 1976, with an authorised capital of ₹ 1 crore and a paid-up capital of ₹ 25 lakh. The Bank's share capital is held in the following proportion:

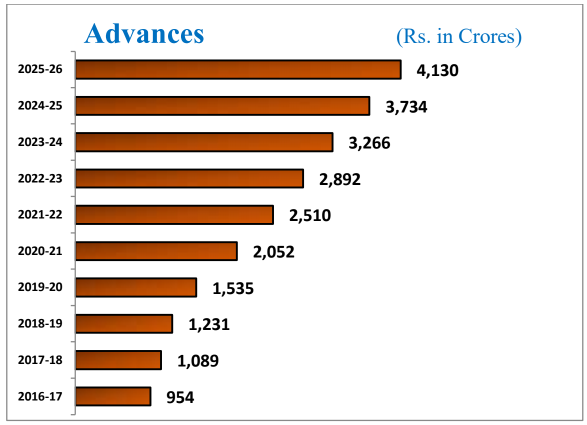
- Central Government - 50 per cent,
- Government of Mizoram -15 per cent,
- State Bank of India - 35 per cent.

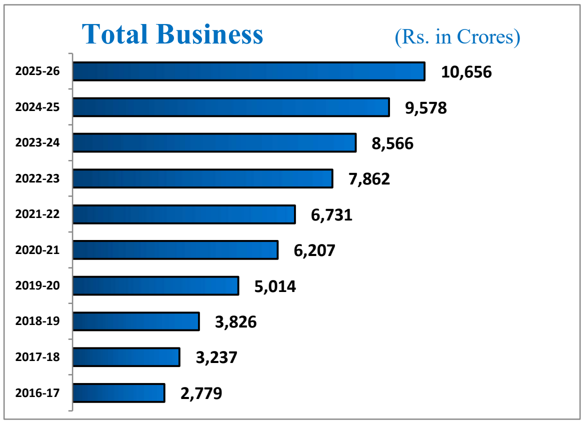
Mizoram Rural Bank, headquartered in Aizawl and sponsored by State Bank of India, has the widest branch network among banking institutions in the State.

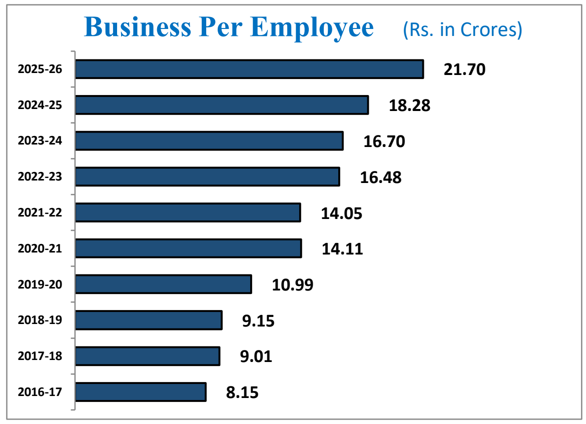
The Bank operates across all 11 districts and 26 RD Blocks of Mizoram through a network of 106 branches, comprising 26 urban, 20 semi-urban, and 60 rural branches. Notably, 56.60% of the Bank's branches are located in rural areas, reflecting its strong commitment to promoting financial inclusion and supporting the socio-economic development of rural communities across the State.

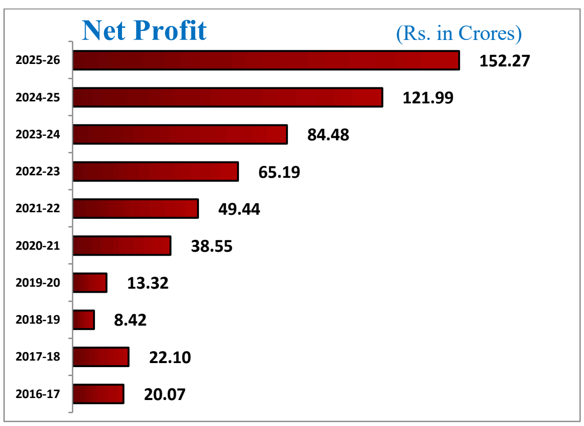
With 106 branches, it has the **largest branch network** in Mizoram. The Bank is the **Largest Lender of the State** and is also the **second-largest bank in terms of Deposits** in the State next to its sponsor bank, the State Bank of India.

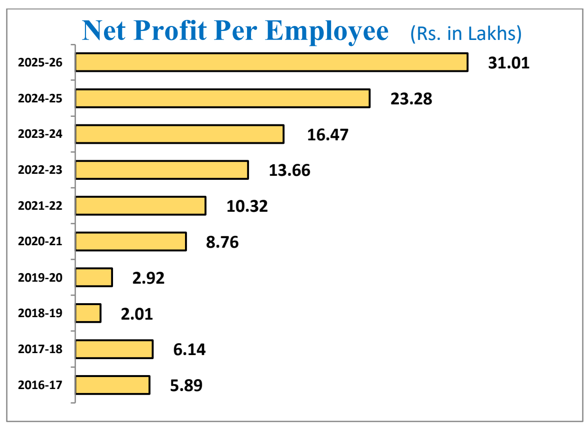

Deposits
(Rs. in Crores)
2025-26 6,526
2024-25 5,844
2023-24 5,300
2022-23 4,970
2021-22 4,220
2020-21 4,155
2019-20 3,478
2018-19 2,595
2017-18 2,148
2016-17 1,824

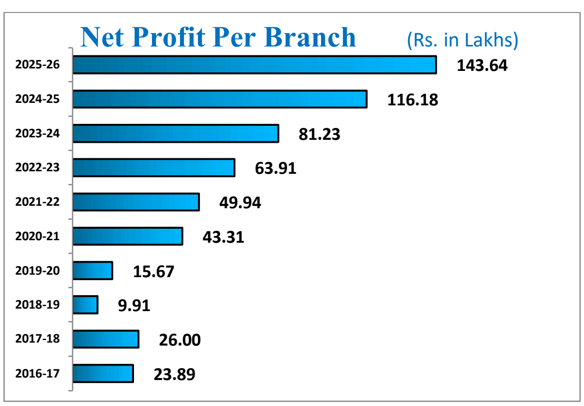

Advances
(Rs. in Crores)
2025-26 4,130
2024-25 3,734
2023-24 3,266
2022-23 2,892
2021-22 2,510
2020-21 2,052
2019-20 1,535
2018-19 1,231
2017-18 1,089
2016-17 954

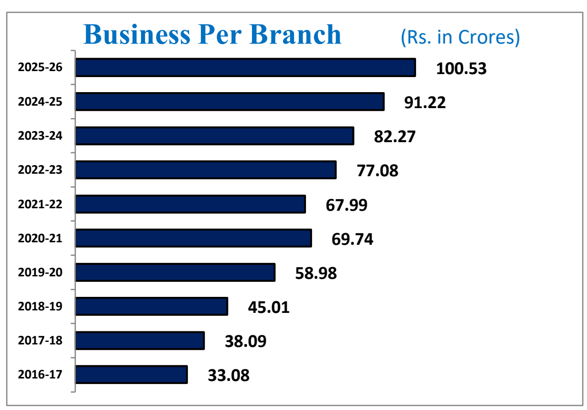

Total Business
(Rs. in Crores)
2025-26 10,656
2024-25 9,578
2023-24 8,566
2022-23 7,862
2021-22 6,731
2020-21 6,207
2019-20 5,014
2018-19 3,826
2017-18 3,237
2016-17 2,779


Business Per Employee
(Rs. in Crores)
2025-26 21.70
2024-25 18.28
2023-24 16.70
2022-23 16.48
2021-22 14.05
2020-21 14.11
2019-20 10.99
2018-19 9.15
2017-18 9.01
2016-17 8.15


Net Profit
(Rs. in Crores)
2025-26 152.27
2024-25 121.99
2023-24 84.48
2022-23 65.19
2021-22 49.44
2020-21 38.55
2019-20 13.32
2018-19 8.42
2017-18 22.10
2016-17 20.07


Net Profit Per Employee
(Rs. in Lakhs)
2025-26 31.01
2024-25 23.28
2023-24 16.47
2022-23 13.66
2021-22 10.32
2020-21 8.76
2019-20 2.92
2018-19 2.01
2017-18 6.14
2016-17 5.89


Net Profit Per Branch
(Rs. in Lakhs)
2025-26 143.64
2024-25 116.18
2023-24 81.23
2022-23 63.91
2021-22 49.94
2020-21 43.31
2019-20 15.67
2018-19 9.91
2017-18 26.00
2016-17 23.89


Business Per Branch
(Rs. in Crores)
2025-26 100.53
2024-25 91.22
2023-24 82.27
2022-23 77.08
2021-22 67.99
2020-21 69.74
2019-20 58.98
2018-19 45.01
2017-18 38.09
2016-17 33.08

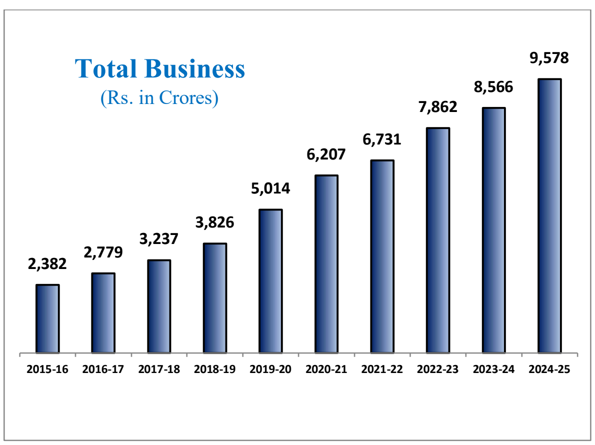
BOARD OF DIRECTOR'S REPORT 2025-26

We have pleasure in presenting the 43rd Annual Report of Mizoram Rural Bank (MRB) together with the Audited Statement of Accounts, Auditors' Report and the report on business and operations of the Bank for the financial year ended on 31st March 2026.

BUSINESS REVIEW

The Bank's business has registered a growth of ₹ 1078.20 crore at 11.26% to reach ₹ 10656.08 crore as on 31st March 2026 as against ₹ 9577.88 crore as on 31st March 2025.

From the business growth of ₹ 1078.20 crore in FY 2025-26, 63.26% was contributed by Deposits and the remaining 36.74% by Loans and Advances with an absolute growth of ₹ 682.11 crore and ₹ 396.09 crore respectively. The distribution of growth between deposits and advances in the previous year of FY 2024-25 was in the ratio of 53.76% and 46.24% respectively.

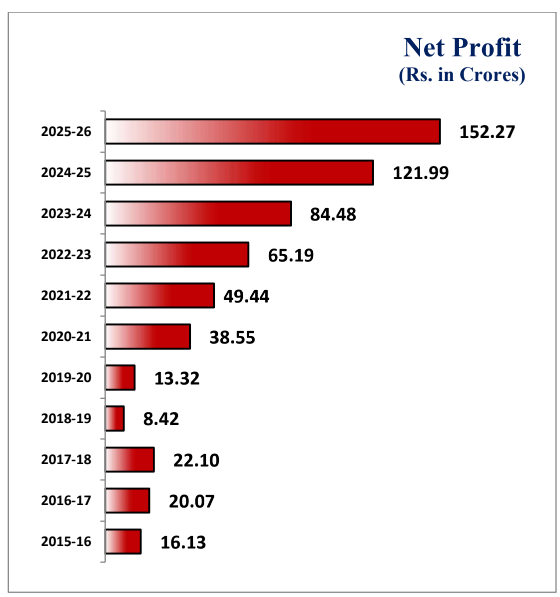


PROFIT ANALYSIS

The Bank registered a Net Profit of ₹ 152.27 crore for the year 2025-26 as against ₹ 121.99 crore for the previous FY 2024-25. Increase in Net Profit is quite significant compared to the previous years as most of the huge provisions required had been paid off in the previous years.

Interest income increased by ₹ 68.94 Cr. The Bank's total income during the year as on 31.03.2026 stood at ₹ 661.80 crore of which ₹ 383.54 crore was income earned from advances, which is 57.95% of total income.

The Operating Profit (before provisions and contingencies) of the Bank stood at ₹ 207.24 crore as on 31.03.2026 vis-à-vis previous FY's figure of ₹ 183.56 crore. There is an increase of ₹ 23.68 crore (12.90%) in operating profit during this year.

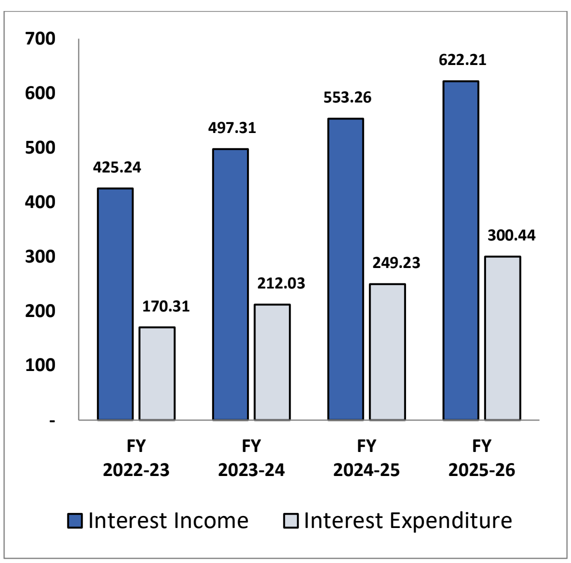


INCOME AND EXPENDITURE

Particulars (Rs. Crore)	2024-25	2025-26	Growth %
Interest Income	553.26	622.21	12.46%
Interest Expenditure	249.23	300.44	20.55%
Non-Interest Income	28.68	39.59	38.03%
Gross Profit	165.56	205.77	24.29%
Tax Expenses	43.56	53.50	22.81%
Deferred Tax Assets & Earlier Year adjustments (excess)	0.00	0.00	0.00%
Provision & Contingencies	18.00	1.47	-91.85%
Prior period depreciation & rent	0.00	0.00	0.00%
Net Profit	121.99	152.27	24.82%

Net Interest Income

Total interest income earned during the year is ₹ 622.21 crore whereas total interest expenditure is at ₹ 300.44 crore. The net interest income has increased by ₹ 17.74 crore to ₹ 321.77 crore during the year vis-à-vis ₹ 304.03 crore in 2024-25 with a growth rate of 5.83%.



Interest Expenditure

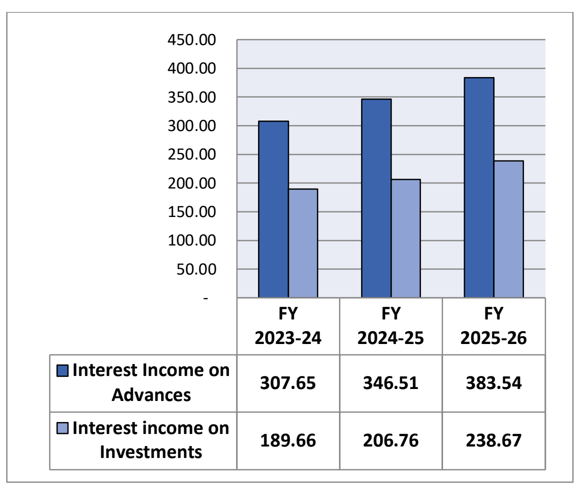
- Interest paid on deposits has increased to ₹ 262.50 crore from the last FY's figure of ₹ 226.43 crore by ₹ 36.06 crore (20.55 %)
- The Bank has paid ₹ 37.95 crore towards interest on borrowings (refinance from NABARD, NHB and MUDRA) during the year as against ₹ 22.80 crore of FY 2024-25 with an increase of ₹ 15.15 crore (66.46 %).

Operating expenditure

Operating expenditure has increased by ₹ 4.96 crore (3.33 %) to ₹ 154.12 crore in 2025-26 from ₹ 149.16 crore in previous FY 2024-25.

Interest Income

- Interest income increased from ₹ 553.26 crore to ₹ 622.21 crore during the FY with an absolute growth of ₹ 68.94 crore (@ 12.46 %)
- The Bank has earned an interest income of ₹ 383.54 crore from loans and advances in current fiscal as against ₹ 346.51 crore in 2024-25 with an increase of ₹ 68.94 crore (@12.46 %).
- The interest income received from investments increased from ₹ 206.76 crore to ₹ 238.67 crore during the FY with a positive growth of ₹ 31.91 crore (@ 15.43%) The interest income received includes Interest received from TDR with SBI.



Provision for NPAs

The Bank has made no additional provisions on NPAs during the year, making the total Provisions available on Advances to ₹ 157.25 crore (including cumulative provision of ₹ 13.24 crore on Standard Assets).

(₹ in crore)

Assets	2024-25		2025-26	
	O/s	Provision	O/s	Provision
Standard	3569.37	11.99	3958.97	13.24
Sub Standard	60.89	60.89	32.65	32.65
Bad & Doubtful	80.45	80.45	79.91	79.91
Loss	23.18	23.18	31.45	31.45
Total	**3733.89**	**176.51**	**4129.98**	**157.25**

RATIO ANALYSIS

Ratio Analysis				
S.No	Ratios	2024-25	2025-26	
		Amt / Ratio	Amt / Ratio	Change
1	Cost of Deposits	4.19	4.34	0.15
2	Cost of Funds	3.60	3.76	0.16
3	Yield on Advances	9.91	9.79	-0.12
4	Yield on Investments	7.54	7.46	-0.08
5	CASA	56.99	55.97	-1.02
6	ID Ratio	49.33	55.38	6.05
7	CD Ratio	63.89	63.28	-0.61
8	Business per Employee (₹ In crore)	18.28	21.70	3.42
9	Business per Branch (₹ In crore)	91.22	100.53	9.31
10	Return on Assets	1.76	1.90	0.14
11	Return on Equity	21.38	21.06	-0.32
12	Provision Coverage Ratio	100.00	100.00	-
13	% Gross NPAs to Advances	4.41	3.49	-0.92
14	% Net NPAs to Advances	-	-	-
15	Interest Income as a percentage to Working Funds	7.99	7.78	-0.21
16	Non-Interest Income as a percentage to Working Funds	0.41	0.50	0.09
17	Operating Margin	2.65	2.59	-0.06
18	Non-Earning Assets to Total Assets	11.47	8.34	-3.13
19	Financial Return	7.99	7.78	-0.21
20	Financial Costs	3.60	3.76	0.16
21	Financial Margin	4.39	4.02	-0.37
22	Costs of Management	2.16	1.93	-0.23
23	Risk Cost	0.26	0.02	-0.24
24	Credit Cost	0.34	-	-0.34
25	Expenses Ratio (Cost to Income ratio)	44.83	42.65	-2.18
26	Net Interest Margin	4.39	4.53	0.14
27	Leverage Ratio	7.83	8.58	0.75
28	CRAR	16.80	18.58	1.78

BALANCE SHEET SIZE

The Balance Sheet size amounted to ₹ 8304.42 crore with an increase of ₹ 994.89 crore over March 2025 level of ₹ 7309.53 crore.

Capital & Reserves

Authorized Capital:

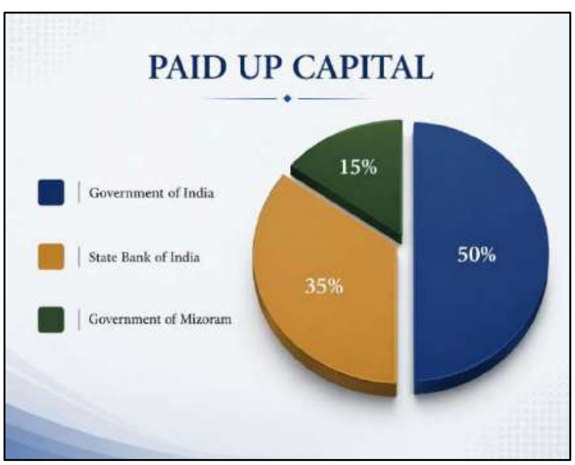
Pursuant to The Regional Rural Banks (Amendment Act) 2015, the Authorized Capital of the Bank has been raised from 5,00,000 Equity Shares of ₹ 100/- each aggregating to ₹ 5 Crores to 200,00,00,000 Equity Shares of ₹10/- each aggregating to ₹ 2000 Crores.

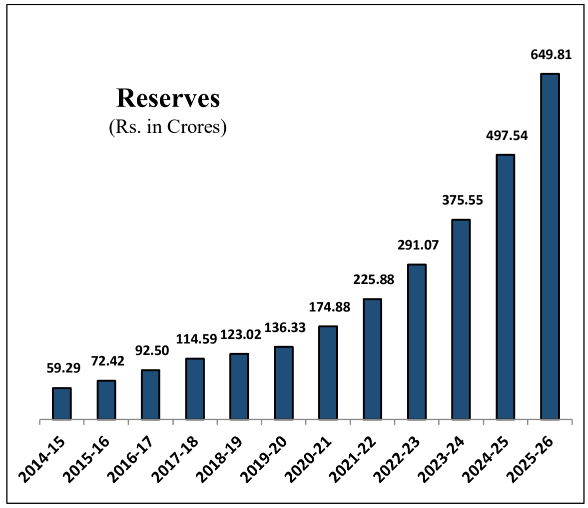
Paid up Capital:

The Bank's paid-up capital stood at ₹ 7,30,485,100 (73,048,510 shares of ₹ 10 each), subscribed by Government of India, State Government and State Bank of India in the ratio of 50:15:35.

Thus, the paid-up capital of the bank comprises of each Government of India - ₹ 36,52,42,550.00 (₹ 36.52 crore), Sponsor Bank – SBI - ₹ 25,56,69,780.00 (₹ 25.57 crore) and Government of Mizoram - ₹ 10,95,72,770.00 (₹ 10.96 crore).

The Reserves increased by ₹ 152.27 crore at 30.60% from ₹ 497.54 Cr as on 31.03.2025 to ₹ 649.81 Cr as on 31.03.2026.





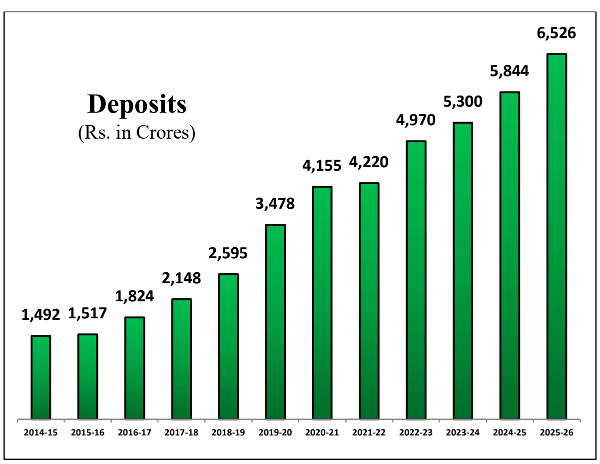
Net worth

Net worth of the Bank stood at ₹ 722.86 crore with a growth of ₹ 152.27 crore (26.69%) over previous FY's figure of ₹ 570.59 crore.

The Capital Adequacy Ratio (CRAR) stood at 18.58%, above the level of minimum 9% stipulated by Dr. K.C Chakravarthy Committee.

The following table gives the position of Tier-I, Tier-II Capital, Reserves and computation of CRAR.

	Capital	2024-25	2025-26
1	Tier-I		
	a. Paid up Capital	73.05	73.05
	b. Share Capital Deposit	-	-
	c. Statutory Reserves & Surplus	99.51	129.96
	d. Capital Reserves	-	-
	e. Other Reserves	232.85	232.85
	f. Spl. Reserve u/s 36 (1) (viii) of Income Tax Act 1961	-	-
	g. Surplus in P&L	165.18	275.49
	Total reserves (b+c+d+e+f+g)	497.54	638.31
	h. Tier II Perpetual Bonds	1.73	1.73
	Total Tier-I Capital	**572.32**	**713.09**
2	Tier-II		
	a. Revaluation Reserves	-	-
	b. General Provisions & Reserves	11.99	13.24
	c. Investment fluctuations Reserves / Funds	-	11.50
	d. Tier II Perpetual Bonds	-	-
	Total Tier-II Capital	**11.99**	**24.74**
	Grand Total (Tier I + Tier II)	**584.31**	**737.83**
3	a. Adjusted value of funded risk assets i.e., on - balance sheet items	3473.47	3965.87
	b. Adjusted value of non-funded risk assets i.e., off-balance sheet items	4.48	4.35
	c. a+b	**3477.96**	**3970.22**
	d. Percentage of Capital (Tier I + Tier II) to Risk Weighted Assets	**16.80%**	**18.58%**



DEPOSITS

Deposits registered a growth of ₹ 682.11 crore over March 2025 level. Total deposits as on 31.03.2026 stood at ₹ 6526.10 crore as against ₹ 5843.99 crore as on 31.03.2025.

Deposit Mix

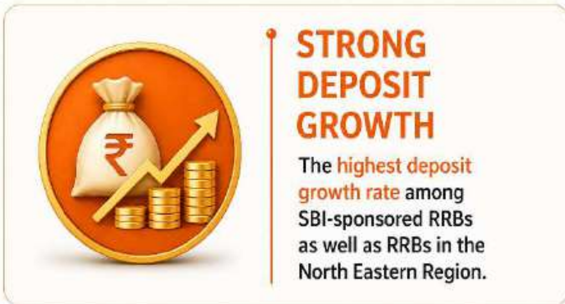
CASA deposits grew by ₹ 322.21 crore at 9.67% to reach ₹ 3652.92 crore as against ₹ 3330.71 Cr as on 31.03.2025.

Term Deposits grew by ₹ 359.90 crore to reach a level of ₹ 2873.18 crore at 14.32% as against ₹ 2513.28 crore as on 31.03.2025.

The share of CASA has slightly decreased from 56.99% (31.03.2025) to 55.97% as on 31.03.2026.

(₹ in crore)

Deposit mix	2023-24	2024-25	2025-26
Current A/c	**131.19**	**127.25**	**169.75**
Growth	20.36	-3.94	43.53
Growth %age	18.37	-3.00	34.49
Savings Bank A/c	**3033.89**	**3203.46**	**3483.17**
Growth	158.45	169.57	278.68
Growth %age	5.51	5.59	8.70
Total CASA	**3165.08**	**3330.71**	**3652.92**
Growth	178.82	165.63	322.21
Growth %age	5.99	5.23	9.67
Term Deposits	**2134.67**	**2513.28**	**2873.18**
Growth	154.05	378.61	359.90
Growth %age	7.77	17.74	14.32
Total deposits	**5299.75**	**5843.99**	**6526.10**
Growth	329.87	544.24	682.11
Growth %age	6.64	10.27	11.67



BORROWINGS

(₹ in crore)

The aggregate borrowings of the Bank as on 31st March 2026 stood at ₹ 827.56 crore whereas it was ₹ 625.16 crore as on 31st March 2025.

(₹ in crore)

Institution	2023-24	2024-25	2025-26
NABARD	349.89	380.07	502.82
NSTFDC	140.62	152.61	152.09
MUDRA	24.53	90.33	80.00
SBI	1.73	1.73	1.73
NHB	0.00	0.00	90.55
NHFDC	0.49	0.42	0.37
TOTAL	**517.26**	**625.16**	**827.56**

ASSETS

Investments

(₹ in crore)

INVESTMENT	2023-24	2024-25	2025-26
SLR	1308.63	1254.07	1298.37
Growth	3.02	54.56	44.30
Growth %	0.23	-4.17	3.53
Non - SLR (including TDR with other Banks)	1187.24	1759.05	2391.10
Growth	-43.30	571.81	632.05
Growth %	-3.52	48.16	35.93
TOTAL INVESTMENT	**2495.87**	**3013.13**	**3689.47**
Growth	-40.28	517.26	676.35
Growth %	**-1.59**	**20.72**	**22.45**

The Bank continued to manage its investment portfolio prudently during the year in accordance with the Board-approved Investment Policy and the guidelines issued by the Reserve Bank of India. The investment portfolio is managed with due emphasis on safety, liquidity, regulatory compliance, and optimum deployment of surplus funds.

As on 31 March 2026, the Bank's total investment portfolio stood at ₹ 3689.47 crore as against ₹ 3013.13 crore in the previous year, registering a growth of 22.45 per cent. The increase in the investment portfolio reflects the Bank's strong liquidity position and prudent treasury management practices.

Total investments portfolio – both SLR and Non-SLR of the Bank stands at ₹ 3689.47 crore.

INVESTMENT	2023-24	2024-25	2025-26
SLR	1308.63	1254.07	1298.37
Non - SLR	1187.24	1759.05	2391.10
TOTAL INVESTMENT	**2495.87**	**3013.13**	**3689.47**

Investment Policy

The Bank's Investment Policy, originally adopted in 2018, is reviewed periodically and approved by the Board in conformity with the regulatory guidelines issued by the Reserve Bank of India. The Policy provides the framework for investment decisions, portfolio monitoring, risk management, and compliance with statutory requirements.

SLR Investments

In compliance with the provisions of Section 24 of the Banking Regulation Act, 1949, the Bank maintained the prescribed Statutory Liquidity Ratio (SLR) through investments in Government of India and State Government Securities. The SLR portfolio increased from ₹ 1254.07 crore in 2024-25 to ₹ 1298.37 crore in 2025-26. These investments continued to provide safety, liquidity, and stability to the Bank's investment portfolio while ensuring compliance with statutory norms.

Non SLR Investments

The Bank's Non-SLR investment portfolio increased significantly from ₹ 1759.05 crore in 2024-25 to ₹ 2391.10 crore in 2025-26. The portfolio comprises term deposits and mutual fund investments, enabling efficient deployment of surplus resources while maintaining an appropriate balance between return and liquidity.

The Bank continued to closely monitor its non-SLR investments to ensure safety of funds and optimum returns.

The overall investment portfolio remained healthy and contributed positively to the Bank's earnings and liquidity position during the year.

CRR and SLR:

The Bank has complied with the regulatory requirement of maintenance of adequate balances towards CRR and SLR.

There is a well laid down system of assessing the CRR and SLR requirements taking into account the NDTL.

There was no default in maintenance of adequate balances during the year. The Bank has kept ₹ 192.34 crore in CRR and ₹ 1533.36 crore in SLR as on 31.03.2025.

CREDIT PORTFOLIO

The Bank's credit portfolio grew by 10.61%, increasing from ₹ 3,733.89 crore as on 31st March, 2025 to ₹ 4,129.98 crore as on 31st March, 2026, thereby recording an absolute growth of ₹ 396.09 crore.

Credit to Agriculture

Total credit to agriculture and allied activities including agriculture-portion of SHG lending, stood at ₹ 947.97 crore as on 31.03.2026 as against ₹ 733.75 crore as on 31.03.2025 with a growth of ₹ 214.22 crore @ 29.20%. Total number of Bank's borrowers in Agriculture sector has increased to 45601 vis-a-vis 39924 in FY 2023-24. The Bank has disbursed ₹ 550.67 crore to Agriculture sector during the year.

Total credit to Agriculture and allied activities constitutes 22.95 % of the total credit portfolio as on 31.03.2026 vis-à-vis 19.65 % as at the end of previous FY.

Joint Liability Groups (JLGs)

Joint Liability Groups (JLGs) are expected to address the issue of tenant farmers being deprived of institutional credit. As on 31st March, 2026, the Bank had financed 205 JLGs with a cumulative amount of ₹ 1.93 crore. During the financial year 2025–26, 6 new JLGs were financed with loans amounting to ₹ 0.27 crore.

Kisan Credit Card System

As on 31st March, 2026, the Bank had issued 28,197 Kisan Credit Cards (KCCs) with an outstanding credit of ₹ 294.89 crore, as against 25,765 KCCs with an outstanding credit of ₹ 282.02 crore as on 31st March, 2025, registering a year-on-year (YoY) growth of 4.56%.

During the financial year 2025–26, the Bank disbursed ₹188.27 crore to 11,969 KCC holders.

Interest Subvention for Short Term Crop Loans & Animal Husbandry & Fisheries

In accordance with the Government of India guidelines, the Bank extends crop loans up to ₹3.00 lakh at an interest rate of 7% and loans up to ₹2.00 lakh to Animal Husbandry (AH) and Fisheries beneficiaries under the Interest Subvention Scheme. Accordingly, during the financial year, the Bank claimed and received interest subvention of ₹1.08 crore from the Government of India for the Scheme Year (SY) 2024–25.

PM-Svanidhi

In accordance with the guidelines issued by the Government of India, the Bank has been implementing the scheme since its inception. The Bank is the largest contributor under the scheme in the State, having sanctioned loans to 3,839 street vendors since its inception. This accounts for more than 70% of the total loans sanctioned under the scheme in the State.

Pradhan Mantri Mudra Yojana (PMMY)

The Bank is implementing several Government of India-sponsored schemes, one of which is the Pradhan Mantri Mudra Yojana (PMMY). During the financial year 2025–26, the Bank sanctioned 897 PMMY loans amounting to ₹39.39 crore.

National Livestock Mission

In accordance with the Government of India guidelines, the Bank is implementing this scheme to promote the development of the livestock sector in the State. During the financial year, loans amounting to ₹20.64 crore were sanctioned to 69 beneficiaries, and the applicable subsidy was claimed.

PM Vishwakarma

The Government of India launched the PM Vishwakarma Scheme on 17th September, 2023 to provide end-to-end support to artisans and craftspeople. The Bank is implementing the scheme across the State. As on 31st March, 2026, loans had been sanctioned to 704 beneficiaries.

Pradhan Mantri Formalization of Micro food processing Enterprises (PMFME)

The Bank is implementing this Government of India scheme to provide financial assistance to micro enterprises and entrepreneurs engaged in food processing activities. Under the scheme, individuals, proprietorships, partnerships, Farmer Producer Organizations (FPOs), Non-Governmental Organizations (NGOs), cooperatives, Self-Help Groups (SHGs), and private limited companies are eligible for a credit-linked capital subsidy of 35% of the eligible project cost, subject to a maximum of ₹10 lakh per unit for the upgradation of existing units or the establishment of new units.

As on 31st March, 2026, the Bank had sanctioned loans amounting to ₹4.47 crore to 43 beneficiaries under the scheme.

National Rural Livelihood Mission (NRLM) - Aajeevika – Interest Subvention Scheme

The Bank has been implementing the National Rural Livelihoods Mission (NRLM) Interest Subvention Scheme in accordance with the guidelines issued by NABARD vide Letter No. 249/MCID-LS/2013-14 dated 26th November, 2013, and the revised guidelines issued vide Letter No. 195/MCID-02/2022 dated 26th August, 2022.

Under the Scheme, all women Self-Help Groups (SHGs) promoted under NRLM and linked with the Bank are eligible to avail of its benefits. During FY 2024–25, the Government of India revised the Scheme, and the Bank has adopted the revised guidelines. Under the revised Scheme, the 3% prompt repayment incentive to borrowers has been discontinued, and only interest subvention to banks is provided. Accordingly, the Bank extends loans to eligible women SHGs at an interest rate of

7% per annum for loan amounts up to ₹5.00 lakh. The Government of India provides interest subvention to the Bank at 4.5% for loans up to ₹3.00 lakh and 5.5% for loans above ₹3.00 lakh and up to ₹5.00 lakh. Further, the earlier Category I and Category II district classification has been abolished, and the revised benefits are now uniformly applicable across all districts.

During the financial year 2025–26, the Bank extended loans to eligible women SHGs at an interest rate of 7% per annum for loan amounts up to ₹5.00 lakh across all districts. Accordingly, the Bank claimed and received interest subvention amounting to ₹1.57 crore from the Government of India under the revised Scheme.

Prime Minister Employment Guarantee Programme (PMEGP)

The Bank has been implementing the Prime Minister's Employment Generation Programme (PMEGP) to facilitate eligible beneficiaries in availing financial assistance under the Government of India scheme. Since 2016, the Bank has claimed and received margin money subsidy amounting to ₹49.42 crore for its beneficiaries under the PMEGP Margin Money Scheme.

PM Surya Ghar

The Bank commenced implementation of the PM Surya Ghar: Muft Bijli Yojana during the financial year 2025–26 to promote residential rooftop solar installations. Under the scheme, the Bank provides loans at an attractive interest rate of 6.50% per annum for rooftop solar systems with a capacity of up to 3 kW.

The Government of India provides Central Financial Assistance (CFA) under the scheme at the rate of ₹33,000 per kW for the first 2 kW of rooftop solar (RTS) capacity and an additional ₹19,800 per kW for the third kW, subject to the prescribed eligibility criteria.

Central Registry of Securitization Asset Reconstruction and Security Interest of India (CERSAI)

The Bank has registered with the Central Registry of Securitization Asset Reconstruction and Security Interest of India (CERSAI) in compliance with the Reserve Bank of India guidelines. Registration of eligible mortgages and hypothecation charges is carried out regularly in accordance with the provisions of the SARFAESI Act, 2002.

Credit Guarantee Schemes (CGTMSE & CGFMU)

The Bank is a member of the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE), NABSANRAKSHAN, and the Credit Guarantee Fund for Micro Units (CGFMU). The Bank avails credit guarantee cover under these schemes for eligible loan accounts in accordance with the applicable guidelines.

Under the CGTMSE Scheme, the Bank obtains credit guarantee cover for eligible loans up to ₹200 lakh. Credit guarantee cover is also availed under the applicable schemes for individual borrowers and Joint Liability Groups (JLGs) with loan limits up to ₹10 lakh, and for Self-Help Groups (SHGs) with loan limits ranging from ₹10 lakh to ₹20 lakh. The Bank regularly obtains the applicable credit guarantee cover by paying the prescribed guarantee fees

Credit Information Companies

The Bank is a member of all four Credit Information Companies (CICs)—CIBIL, CRIF High Mark, Equifax, and Experian—in compliance with the Reserve Bank of India guidelines. Credit data is uploaded regularly, and Credit Information Reports (CIRs) are obtained from the CICs for appraisal of loan proposals.

New Loan Schemes & Agreements etc.

During the FY 2025-26 our Bank had:

i) Introduced 2 new loan products/schemes viz – Loan Product to finance FPO/FPC and PM Surya Ghar, during the FY to cater more public requirements from different backgrounds to enhance livelihood of the state and to further penetrate Central Government schemes in the state.

ii) Signed an agreement with SIDBI for taking refinance from them to offer reduced loan interest rate to our customers.

iii) Organized Festival Campaign on Personal advances portfolio from 06.10.2025 to 31.12.2025 to increase Priority Segment advances. During the Campaign all branches of the bank have participated effectively.

iv) Organized several loan campaigns during the Financial Year specifically under Priority sector lending like SHG, KCC and Agriculture loans.

Priority Sector Lending

In terms of RBI Circular No: FIDD.CO.Plan.BC. No.14/04.09.01/2015-16 dated December 3, 2015, w.e.f. 01.01.2016, 75 per cent of outstanding advances should be towards Priority Sector, which constitutes loans extended to (a) Agriculture (Farm credit, Agriculture infrastructure, Ancillary activities) (b) Micro, Small and Medium Enterprises (Manufacturing and Service Sector, KVI and OD to PMJDY) (c) Education (d) Housing (e) Social Infrastructure (f) Renewable Energy (g) Weaker Sections and (h) Others (SHG/JLG, distressed persons, Loans to State Sponsored Organizations for Scheduled Castes/ Scheduled Tribes).

RRBs will have a target of 75 per cent of their outstanding advances for priority sector lending and sub-sector targets as indicated in table below.

Categories	Targets
Total Priority	75% of total outstanding
Agriculture	18% of total outstanding
Non-Corporate Farmers	14% of total outstanding
Small and Marginal Farmers	10% of total outstanding
Micro Enterprise	7.5% of total outstanding
Weaker Sections	15% of total outstanding

The Bank's Priority Sector lending constitutes a quarterly average of 75.34% of total advances as on 31.03.2026. In absolute terms, total priority sector lending stood at ₹ 2770.20 crore as on 31.03.2026 as against ₹ 2284.58 crore as on 31.03.2025. There is a growth of ₹ 485.62 crore @ 21.26 %.

Government Sponsored Schemes

The Bank has participated in Government Sponsored Schemes actively during the year. The Scheme-wise position of loans and advances issued and outstanding under Govt. Schemes/Special Schemes as on 31.03.2026 is as under:

(₹ in Lakhs)

Scheme	Outstanding as on 31.03.2026		Disbursement during FY 2025-26	
	No. of A/cs	Amount	No. of A/cs	Amount
PMEGP	682	2604.26	185	1722.36
NRLM	3340	8093.56	1531	5385.36
NULM	496	727.24	11	58.00
PMAY	685	2620.26	0	0.00
NHFDC	19	27.72	3	16.00
SGSY	3	1.70	0	0.00
PM SVANIDHI	704	127.16	508	133.20

Participation in State Credit Plans

The Bank's participation in State Credit Plans is as under:

(₹ In Crores)

ANNUAL CREDIT PLAN 2025-26 (Disbursal)				
Particulars	Achievement as on 31.03.2025	Target for FY 2025-26	Achievement upto 31.03.2026	% of target achievement
Priority Sector				
Agriculture	431.23	670.13	550.67	82.17%
MSME	608.08	601.43	302.63	50.32%
Other Priority Sector	115.76	247.87	133.81	53.98%
Total Priority Sector	**1155.07**	**1519.43**	**987.11**	**64.97%**
Non-Priority Sector				
Non-Priority Sector	**611.47**	**270.71**	**520.92**	**192.43%**
Total Advances	**1766.54**	**1790.14**	**1508.03**	**84.24%**

Sector Wise Advances:

(₹ In Crores)

Sr No	Sector	Current year 31.03.2026			Previous year 31.03.2025		
		Outstanding	Gross NPA	% of Gross NPA to Total Adv.	Outstanding	Gross NPA	% of Gross NPA to Total Adv.
A	Priority Sector						
1	Agri & Allied	947.97	45.22	4.77%	733.75	46.61	6.35%
2	Industries	81.20	10.38	12.78%	94.94	13.94	14.68%
3	Services	892.19	65.86	7.38%	834.12	73.47	8.81%
4	Personal	848.83	6.84	0.80%	621.78	12.25	1.97%
	Sub Total(A)	2770.19	128.30	4.63%	2284.59	146.27	6.40%
B	Non Priority Sector						
1	Agri & Allied	0.00	0.00	0.00%	0.00	0.00	0.00%
2	Industries	0.00	0.00	0.00%	0.00	0.00	0.00%
3	Services	0.00	0.00	0.00%	0.00	0.00	0.00%
4	Personal	1359.79	15.71	1.15%	1449.3	18.24	1.26%
	Sub Total(B)	1359.79	15.71	1.15%	1449.3	18.24	1.26%
C	Total (A+B)	4129.98	144.01	3.49%	3733.89	164.52	4.41%

ASSET QUALITY – MANAGEMENT OF NON-PERFORMING ASSETS

Non-Performing Assets have decreased by ₹ 20.51 Crore from ₹ 164.52 Crore as on 31st March 2025 to ₹ 144.01 Crore as on 31st March 2026. Gross NPAs as a percentage to total advances has decreased from 4.41% as on 31.03.2025 to 3.49% as on 31.03.2026. Net NPAs (as a percentage to Net Advances) in absolute terms and percentage terms remained at ₹ 0.00 Crore and 0.00% respectively, maintaining the position since the previous financial year (2024-25) closing.

SARFAESI Act and Suit filing

Notices under SARFAESI Act were issued after all possible actions - legal and non-legal failed to recover the due amount after the account became an NPA. This was monitored by Head Office at regular intervals and as and when necessary. The Resolution agents of the Bank are bound to submit Quarterly Report on progress of action taken under SARFAESI Act to NPA Cell, Head Office. Our actions in this regard have yielded good results. We have taken demonstrative actions particularly under SARFAESI.

Performance under SARFAESI is as under:

(₹ in lakh)

Action	A/c's	Amt
Demand Notice 13(2) issued	157	4511.06
Demand Notice 13(4) issued	54	1892.09
Possession taken	2	59.68
Auctioned	0	0.00
Regularized	55	1491.05

Performance under Suit-filed cases during the year is as under:

(₹ in lakh)

Action	Cases	Amt
Suit filed	172	1501.19
Decreed	40	252.54
EP filed	12	25.60
Recovery after filing suits	36	173.89

Lok Adalat

Lok Adalat is conducted in the presence of members from the Legal services authority and all parties of the dispute without the intervention of court. It is a negotiated settlement and this strategy is successful in the settlement of NPA accounts in the Bank.

Every award of Lok Adalat shall be final and deemed to be a decree of a Civil Court binding on all the parties to the dispute. Such civil court having jurisdiction shall execute the order as if it were a decree made by that court.

No appeal shall lie to any court against the award of the Lok Adalat, not even under Article 226 of the Constitution because it is a judgement by consent.

During the financial year 2025-26, Lok Adalat was conducted a number of times at both the State and District level. Our branches actively participated and successfully settled several cases through these Adalat. In total, 80 cases were settled during the year, amounting to ₹1.36 Crores.

Compromise settlement

Our Bank has recovered a significant amount from NPA accounts during the year 2025-26 under compromise settlement.

Summary of settlement through Compromise settlement:

(₹ In lakh)

Compromise	2023-24	2024-25	2025-26
No of A/Cs	99	170	240
Amount in lakh	525.65	466.41	1234.59

The following strategies were adopted to reduce/ contain NPAs:

1. The NPA Cell at Head Office is actively and continuously monitoring the detailed NPA status of the Bank, list of branches which reduced their NPA amount and those for which NPA amount increased are prepared and shared with all branches and controlling office on daily basis.
2. A list of the Top 50 NPA accounts as on the last working day of every month was prepared monthly by NPA Cell and discussion on the status of top 50 NPA accounts to formulate strategies was held in every Board meeting during the year and actions were taken as per the advice of the Board.
3. Performance Review meetings were held regularly during the year wherein inter-alia performance of Branches in the recovery of NPA and top NPA accounts of each of these Branches were discussed with and advice was given to branches for further action to be taken and to formulate strategies for speedier recoveries.
4. AUCA (Advance Under Collection Account) Login Days/Weeks were observed 8 times during the year and in total our AUCA recovery amounted to ₹ 5.62 Crore.
5. An NPA Recovery Week Campaign dedicated for effective management of NPA and to prioritize maximum recoveries were held.
6. During the financial year, a total of 6 (six) cases were filed at Debt Recovery Tribunal (DRT) Guwahati to expedite legal actions against defaulting borrowers to ensure swift resolution and recovery of dues.
7. Recovery Agents and Resolution Agents were engaged for collection of debts from defaulting borrowers and to pursue chronic NPA of the bank and for taking action under SARFAESI Act for all eligible cases respectively.
8. A One-Time Settlement (OTS) Scheme was implemented for loan defaulters resulting in settlement of 168 NPA/AUCA accounts during the financial year.
9. NPA Information System (NaiS), an effective and efficient internal portal for monitoring of NPA accounts was updated automatically on a daily basis. A new functionality "SMA-2 with expected NPA date" was introduced during the FY 2025-26, enabling the bank in taking proactive actions to prevent SMA accounts from turning into NPA.

Asset Classification:

(₹ in crore)

Assets	2024-25		2025-26	
	O/s	Provision	O/s	Provision
Standard	3569.37	12.49	3985.97	13.24
Sub Standard	60.89	60.89	32.65	32.65
Bad & Doubtful	80.45	80.45	79.91	79.91
Loss	23.17	23.17	31.45	31.45
Total	3733.89	177.01	4129.98	144.01

INTERNAL CONTROL SYSTEM – INSPECTION & AUDIT

All activities of the Bank are subjected to internal audit function, which comprises of different types of audits namely (a) Risk Focused Internal Audit (RFIA), (b) Concurrent Audit, (c) IS Audit, (d) Compliance Audit (e) Credit Audit and (f) Legal Audit.

Risk Focused Internal Audit (RFIA)

The Risk Focused Internal Audit of all State Bank of India sponsored RRBs had undergone revamp for further strengthening of the audit system and this revamp was implemented from FY 2025-26.

Under this revamped RFIA, a standardized audit parameter and structure has been adopted and incorporated into the Internal Audit Policy of the Bank. Moreover, an online auditing system 'RFIA' had also been implemented and used for audit of branches from FY 2025-26.

Also, in all SBI sponsored RRBs, 10% critical branches are to be audited by Auditors of SBI along with the auditors of RRBs on co-sourcing model for the next three years and to be reviewed at annual intervals.

As per the revamped RFIA, Rating of branches is decided by giving weightage to the various parameters prescribed and awarding the marks against each parameter out of aggregate marks of 2000. The score allotted under each parameter is as under:

Core Parameters	Maximum Score
Credit Risk Management	1000
Operational Risk Management	1000
TOTAL	**2000**

The efficiency rating is awarded on the basis of total marks earned by the Branch as per assessment sheet enclosed with Audit report format. The scale of ratings is as under:

SCORE RANGE	CRM RATING	ORM RATING
85% or more	A	A
Between 72.50% to 84.99%	B	B
Between 65% to 72.49%	C	C
Less than 65%	D	D

The score is to be awarded separately for the two areas viz., CRM and ORM, which is displayed together as a group. First letter symbolizes score under CRM followed by ORM.

To strengthen audit quality and promote a culture of compliance, the Bank has introduced a system of penalty- and incentive-based marking covering areas such as fraud, false compliance, income leakage, regulatory compliance, stressed exposures, and timely submission of compliance reports.

The Bank has prescribed benchmark inspection ratings, and the periodicity of branch inspections is based on the ratings assigned under the following system:

Branch Rating	Branch / Office to be treated as:	Periodicity (Max)
AA	Low Risk	Within 21 Months
AB & BA	Medium Risk	Within 18 Months
BB	High Risk	Within 15 Months
AC, BC, CA, CB & CC	Very High Risk	Within 12 Months
AD, BD, CD, DA, DB, DC & DD	Extremely High Risk	Within 9 Months
Branches having reported Frauds		within 3 months from the date of reporting of fraud
New Branches		Within 12 months from date of opening

As per the annual audit plan for FY 2025-26, 64 branches had been identified for audit by the Bank's Internal Auditors and 11 branches have been identified for Co-sourcing Audit. Thus, 75 branches were audited during the FY 2025-26. The ratings acquired by 75 branches audited during the year are as under:

Branch Rating	Branch / Office to be treated as:	Number of Branches
AA	Low Risk	67
AB & BA	Medium Risk	6
BB	High Risk	1
AC, BC, CA, CB & CC	Very High Risk	1

The reports submitted by the Auditors have been dealt with by taking corrective measures, wherever necessary. The Department has carried out its operations fairly and without prejudice which helped in strengthening the systems and procedures.

There are 47 audit reports which have fallen due for closure during the year. Out of these, 11 audit reports are related to previous FY 2024-2025 and 36 audit reports are related to current FY 2025-26. Audit reports are closed for 35 branches, the remaining audit report are due to be closed during the first quarter of the next FY.

Concurrent Audit

As a part of internal control system in our Bank, Concurrent Audit has been introduced as per the policy guidelines issued by NABARD and Corporate Centre. Keeping in view the availability of Concurrent Auditors, the Concurrent Audit is being conducted at 38 branches along with our Head Office, AMH and our two (2) Regional Offices with the help of Concurrent Auditors. The Bank empaneled nine (9) retired Bank Officials and engaged a Chartered Accountant Firm and these Concurrent Auditors cover the Credit and other exposures of the Bank under Concurrent Audit System in compliance with the guidelines issued by NABARD. Total coverage of the Bank under Concurrent Audit as on 31.03.2026 is as follows:

Parameter	Coverage %
Deposit	72.03%
Advances	69.28%
Total business	70.96%

The Scope of Concurrent Audit is designed to cover (a) handling of cash (b) safe custody of securities (c) exercise of discretionary powers (d) sundry and suspense accounts (e) clearing differences (f) off balance sheet items, (g) security aspects, (f) verification of Assets Quality etc. Moreover, WEBCAS (Web Based Concurrent Auditing System) has been implemented in the Bank which helps in assisting the Concurrent Auditors in their daily monitoring of their respective branches.

Snap Audit

Due to revamping of RFIA, Snap Audit had not been conducted during the year. However, in place of Snap Audit, quarterly Inter-branch Cash Verification had been conducted in all the branches.

Compliance Audit

Compliance Audit was conducted at 39 branches out of the total 75 branches audited during the FY, which is 52% of audited branches during this year.

Credit Audit

Credit Audit of loan accounts with limit of above 5 Crore was conducted during the year and 6 loan accounts had been audited.

Legal Audit

Legal Audit of title documents of loan accounts with limit of above 1 Crore was conducted during the year and 152 loan accounts had been audited.

Tax Audit

The Tax Audit of the Bank for Assessment Year 2025–26 (Previous Year 2024–25) was completed on 03.10.2025, and the Tax Audit Report did not contain any adverse remarks or qualifications.

AUDIT BY REGULATORS AND EXTERNAL AGENCIES

Besides the internal audit functions of the Bank, the following audits were also conducted in the bank during the FY 2025-26:

NABARD Inspection under Section 35(6) of the Banking Regulation Act 1949

NABARD Inspection for FY 2025-26 was conducted in two phases during 15.09.2025 to 25.09.2025 and 07.10.2025 to 15.10.2025, the rating and the score have not yet been received.

In the previous NABARD Inspection (FY 2024-25) conducted during 26.08.2024 to 18.09.2024, the Bank had been awarded 'B+' rating and acquired 67.16% out of total marks.

Management Audit

The Management Audit of our Bank was conducted by our Sponsor Bank, SBI during 03.10.2025 to 07.10.2025. The Bank has been awarded 'A-' rating and acquired 70.95% out of total marks.

IS Audit

IS Audit was conducted during 25th -27th Feb.2026 with the help of CISA qualified personnel and Head Office along with 6 Branches had been audited.

AUA/KUA Audit

AUA/KUA Audit had been conducted at Head Office during 25th -27th Feb.2026 with the help of CISA qualified personnel.

Cyber Security/Gap Analysis

Cyber Security/Gap Analysis had been conducted at Head Office during 25th -28th Feb.2026 with the help of CISA qualified personnel.

POLICY FRAMEWORK OF THE BANK

The Bank strives to identify all areas of Banking and put in place a policy framework for consistency in our approach. While framing the Policies, all extant instructions of Reserve Bank of India, NABARD, Sponsor Bank and general principles of banking as envisaged in various Acts governing the banking practices, have been taken into account. The Bank have the following policies now on record, duly deliberated in the Board Meetings and approved by the Board.

1. Ambience Policy
2. AMH Framework Policy
3. Asset- Liability Management Policy
4. Audit Committee of the Board Policy
5. Bank Deposits Policy
6. Banking Ombudsman Policy
7. BC Policy
8. Branch Visit Policy
9. Business Continuity & Disaster Recovery Policy (BCP-DRP)
10. Capital Management Policy
11. Cash Management Policy
12. CIBIL Policy
13. Collateral Credit Risk Management Policy
14. Compensation Policy
15. Complaint Handling Policy
16. Compliance Audit Policy
17. Compliance Dept. Cell Policy
18. Compliance Policy
19. Compliance with Inspection Findings Policy
20. Compliance with Prudential Norms Policy
21. Concurrent Audit Policy
22. Credit Audit Policy
23. CSR Policy
24. Customer Value Enhancement and Third-Party Products (Cross Sell Policy)
25. Cyber Crisis Management Policy
26. Cyber Security Policy
27. DEAF Policy
28. Depreciation Policy
29. Empanelment of Lawyers Policy
30. E-waste Policy
31. Fraud Management Policy
32. Frequent Dishonour of Cheque and Electronic Payment System Policy
33. Grievance & Redressal Policy
34. HR Policy as per Mitra Committee Recommendations
35. IBPC & PSLC Policy
36. ICAAP Policy
37. Information Security (IS) Policy
38. Internal Audit Policy
39. Internet Banking Policy

40. Investment Policy
41. IS Audit Policy
42. IT Policy
43. KYC AML Policy
44. Legal Audit Policy
45. Loan Policy
46. Loan Take Over Policy
47. Medical Insurance Policy
48. Membership of CICs Policy
49. Mobile Banking Policy
50. NPA Management Policy
51. Outsourcing Policy
52. Payment & Settlement Policy
53. Policy on Delegation on Financial Power
54. Policy on Empanelment of Investigative Agencies
55. Policy on Loan against Gold Ornaments
56. Policy on Retention of Records
57. Prevention of Sexual Harassment of Women (POSH) Policy
58. Procurement Policy
59. Rent Policy
60. Resolution of Stressed Asset Policy
61. Restructuring of Loan Policy
62. Risk Management Policy
63. System Generation of NPA Policy
64. Training Policy
65. Transfer Policy
66. Vacation Policy
67. Vigilance Policy
68. Whistle Blower Policy

These policies are meant to help ensure that the Bank has an effective and proven systems and procedures on every key area of the Bank's functioning. They also guide the operating staff to comply with the regulatory requirements.

RISK MANAGEMENT

To enhance the monitoring mechanism and initiate corrective measures, Risk Indicators on some of the key areas of Banking are identified and a tool is developed and put in place as part of Risk Management.

Depending on the periodicity and tolerance levels, each Key Area is assigned the undernoted colours which indicate the level of risk and alert for taking corrective action.

Green Colour - Acceptable: No immediate concern;

Amber Colour - Increased concern: A potential problem that requires further review and analysis, needs close monitoring and appropriate action to manage and bring back to Green

Red Colour - Unacceptable: Needs immediate escalation for resolution and requires appropriate initiatives to bring it back to Green.

Key Risk Areas, Threshold limits - level of risk wise and mitigation measures initiated are as under:

	Key Risk Indicator	Threshold
1	BCGA Debit entries	Pending: 1. Up to 3 days - Green 2. 4 to 7 days - Amber 3. Above 7 days - Red
2	e-VVR checking	Pending: 1. Up to one day - Green 2. One to 3 days - Amber 3. Above 3 days - Red
3	Loan mix: a) SHG to total Advances	1. Up to 30% - Green 2. Above 30% & up to 40% - Amber 3. Above 40% - Red
4	Loan mix: b) Personal loans to salaried class to total Advances	1. Up to 5% - Green 2. Above 5% & up to 10% - Amber 3. Above 10% - Red
5	Time barred debts: % to total Advances	1. Up to 0.50% - Green 2. Above 0.50% to 1.0% - Amber 3. Above 1.0% - Red
6	Missing documents: % to total Advances	1. Ideal: Zero - Green 2. Up to 0.50% - Amber 3. Above 0.50% - Red
7	Gross NPAs	1. Up to 1.75% - Green 2. Above 1.75% to 3.00% - Amber 3. Above 3.00% - Red
8	Inspection Rating	1. Rated Efficiently Run/Upgraded - Green 2. Downgraded by one step - Amber 3. Downgraded by two steps - Red
9	KYC Compliance	1. 100% - Green 2. 90% to below 100% - Amber 3. Less than 90% - Red

The Bank has put in place the above monitoring mechanism available to all levels of management and operating staff to initiate appropriate risk mitigating measures.

RIGHT TO INFORMATION ACT

The Bank implemented the Right to Information Act, 2005 in letter & spirit setting out the practical regime of right to information for citizens to secure access to information under the control of the bank in order to promote transparency and accountability in the working of bank's various functionaries.

The General Manager of the Bank has been designated as the Central/State Public Information Officer while the Chairman of the Bank is designated as the Appellate Authority.

During the year 2025-26, the Bank has received a total of Forty One (41) applications under the RTI Act.

FINANCIAL INCLUSION

Financial inclusion has been a key priority of the Indian economy and the banking sector since Independence. Mizoram Rural Bank remains committed to ensuring that banking services are accessible to every section of society, particularly the unbanked and underprivileged, by leveraging technology to provide last-mile banking access to remote and unbanked villages.

Established jointly by the Government of India, the State Bank of India, and the Government of Mizoram, the Bank has consistently worked towards bridging the financial accessibility gap and improving the lives of people in remote and underserved areas. The adoption of technology has significantly accelerated these efforts, enabling the Bank to provide secure, efficient, and real-time banking services across rural regions.
As part of its Financial Inclusion initiatives, the Bank has engaged two Corporate Banking Correspondents (CBCs)—Caisias Research and Consulting and CSC e-Governance Services India Ltd. Through these partners, a network of 356 Bank Mitras (Business Correspondent Agents/Customer Service Points) has been established, each equipped with Micro ATM devices to extend banking services to unbanked and remote villages. Of the 273 villages allotted to the Bank under the Financial Inclusion programme, 269 villages have a population below 2,000, while the remaining 4 villages have a population exceeding 2,000. This extensive outreach ensures that even the most remote communities have access to essential banking facilities.

Bank Mitras use handheld Micro ATM devices to perform banking transactions in real time by connecting directly to the Bank's Core Banking System (CBS).

The services available at Bank Mitra Points include:

- Opening of savings bank accounts
- Cash deposits and withdrawals through Kiosk Banking
- Receipt of loan instalments
- RuPay Debit Card transactions
- Fund transfers and remittances
- Balance enquiry and mini statement services

The entire Financial Inclusion ecosystem operates on biometric authentication, ensuring secure and reliable customer verification. Transactions initiated through Micro ATMs are processed online through seamless third-party integration, allowing them to be reflected instantly in the Bank's CBS via the Technology Service Providers' (TSPs) servers. This real-time architecture enhances transparency, efficiency, and customer convenience while strengthening the Bank's digital financial infrastructure.

During the financial year 2025–26, the Bank recorded a total of 15,02,226 transactions through its Business Correspondent/Bank Mitra network, demonstrating the growing acceptance and effectiveness of its technology-driven initiative to bring banking services to unbanked villages and expand formal financial access across Mizoram.

Financial Inclusion Accounts – Aadhaar Seeding

Aadhaar seeding is an ongoing process, and the Bank's branches have undertaken continuous measures to make the process more streamlined, efficient, and convenient for customers.

Pradhan Mantri Jan Dhan Yojana (PMJDY)

Pradhan Mantri Jan Dhan Yojana (PMJDY) is a flagship Financial Inclusion initiative launched by the Government of India in 2014 with the objective of bringing the unbanked population into the formal financial system and ensuring access to essential financial services. The scheme seeks to empower economically weaker sections of society by providing affordable access to basic banking facilities, remittance services, credit, insurance, and pension products.

During FY 2025–26, the Bank opened 19,354 new PMJDY accounts. With this achievement, the cumulative number of PMJDY accounts opened by the Bank since the inception of the scheme reached 3,27,765, reaffirming its continued commitment to advancing financial inclusion and expanding access to formal banking services across the State.

Financial Inclusion – Social Security Schemes (PMJJBY, PMSBY & APY)

Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)

Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) is a Government of India-backed renewable one-year life insurance scheme that provides financial protection against death due to any cause. The scheme is available to individuals in the age group of 18 to 50 years who hold a bank account and provide their consent for auto-debit of the annual premium. Aadhaar serves as the primary Know Your Customer (KYC) document for enrolment.

The scheme offers a life insurance cover of ₹ 2 lakh for a period of one year, from 1st June to 31st May, and is renewable annually. The annual premium of ₹ 436 is automatically debited from the subscriber's bank account, subject to the customer's consent and in accordance with the scheme guidelines.

During FY 2025–26, the Bank freshly enrolled 33022 customers under PMJJBY, achieving 117.94% of its assigned target. In addition, 1,77,247 policies were successfully renewed in May 2026, reflecting the Bank's sustained efforts to extend affordable life insurance coverage and strengthen financial security among the people of Mizoram.

Pradhan Mantri Suraksha Bima Yojana (PMSBY)

Pradhan Mantri Suraksha Bima Yojana (PMSBY) is a Government of India-backed accident insurance scheme that provides affordable financial protection against accidental death and disability. The scheme offers a one-year cover, renewable annually, and is available to individuals in the age group of 18 to 70 years who hold a bank account and provide their consent for auto-debit of the annual premium. Aadhaar serves as the primary Know Your Customer (KYC) document for enrolment.

Under the scheme, subscribers are entitled to an insurance cover of ₹ 2 lakh in the event of accidental death or total and permanent disability, and ₹ 1 lakh in the case of partial permanent disability for a period of one year, from 1st June to 31st May, and is renewable annually. The annual premium of ₹ 20 is automatically debited from the subscriber's bank account in a single instalment, subject to the customer's consent.

During FY 2025–26, the Bank freshly enrolled 42483 customers under PMSBY, achieving 106.21% of its assigned target. In addition, 339679 policies were successfully renewed, underscoring the Bank's continued commitment to expanding affordable social security coverage and promoting financial resilience among the people of Mizoram.

Atal Pension Yojana (APY)

Atal Pension Yojana (APY) is a flagship pension scheme of the Government of India, launched on 9th May 2015, with the objective of providing social security and income security to workers in the unorganised sector. The scheme encourages individuals to save regularly during their working years and ensures a guaranteed pension after retirement, thereby promoting financial independence and security in old age.

Under APY, subscribers are entitled to a guaranteed minimum monthly pension ranging from ₹ 1,000 to ₹ 5,000, depending on their age at the time of enrolment and the amount of monthly contribution. The scheme is open to bank account holders aged between 18 and 40 years, with Aadhaar serving as the primary Know Your Customer (KYC) document for enrolment.
During FY 2025–26, the Bank recorded 9360 fresh enrolments under APY. As a result, the cumulative

number of APY subscribers enrolled by the Bank since the inception of the scheme has reached 26151, reflecting its sustained commitment to promoting financial security and expanding pension coverage among the people of Mizoram.

Financial & Digital Literacy Campaigns

In line with the evolving needs of the digital economy and in accordance with the policies and initiatives of the Reserve Bank of India (RBI), the Bank has been actively conducting Financial and Digital Literacy Campaigns to promote financial awareness and encourage the adoption of digital banking services among the rural population.
These campaigns are designed to educate customers on the safe and effective use of digital payment channels and banking technologies, including debit cards, ATMs, Micro ATMs, Point-of-Sale (PoS) terminals, mobile banking, digital wallets, and other electronic payment systems. To maximize outreach and public participation, awareness programmes, street shows, and literacy camps are regularly organised in villages, educational institutions, and other community centres.

As part of these initiatives, informational pamphlets, brochures, and banners are distributed to disseminate key messages on financial planning, digital banking, cyber security, and responsible financial practices, thereby enhancing the financial and digital capabilities of the public.

During FY 2025–26, the Bank conducted 821 Financial and Digital Literacy Camps (FDLCs), reaching a total of 44,763 participants across the State. NABARD extended grant assistance for all these programmes, reinforcing the Bank's efforts to promote financial inclusion and digital empowerment at the grassroots level.

MRB FLCRPs (Financial Literacy Community Resource Persons)

To strengthen its financial inclusion initiatives and enhance outreach in remote and unbanked villages, the Bank has engaged 16 Financial Literacy Community Resource Persons (FLCRPs) through an empaneled agency. These FLCRPs play a vital role in conducting Financial and Digital Literacy Campaigns (FDLCs), creating awareness about formal banking services, and promoting enrolment under various Government-sponsored social security schemes.

The FLCRPs actively assist villagers in opening bank accounts and facilitate enrolment under flagship schemes such as Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), and Atal Pension Yojana (APY). They also provide hands-on assistance in filling out account opening and insurance enrolment forms within the villages and coordinate with the respective bank branches for their submission and processing.

By extending these services at the village level, the FLCRP initiative significantly reduces the time, travel, and expenses incurred by rural customers while improving access to formal banking and social security benefits. The programme has emerged as an effective mechanism for strengthening financial inclusion and promoting greater awareness and participation among underserved communities.

Corporate Social Responsibility Initiatives / Activities

Corporate Social Responsibility (CSR) in the Indian banking sector extends beyond financial services and encompasses initiatives that promote inclusive growth and sustainable socio-economic development. Key focus areas include financial inclusion, expanding banking access to underserved and unbanked regions, poverty alleviation, promotion of gender equality, healthcare and medical assistance, education and skill development, support for rural sports, and rural development initiatives.

Guided by its commitment to social responsibility and community welfare, Mizoram Rural Bank has continued to undertake meaningful CSR initiatives aimed at improving the quality of life of the people it serves. Through these programmes, the Bank has contributed to the socio-economic development of communities across the State while reinforcing its commitment to inclusive and sustainable growth.

During FY 2025–26, the Bank expended ₹ 119.73 lakh on various CSR initiatives, benefiting a large number of individuals and communities through activities undertaken in diverse sectors of social and economic importance.

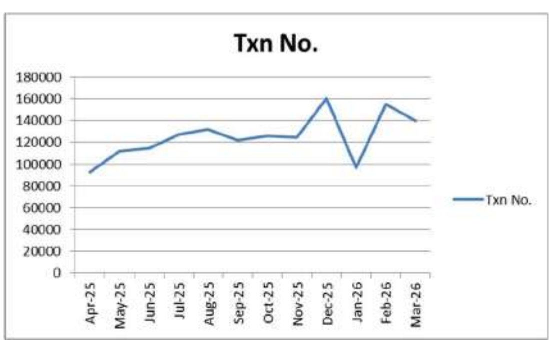
Bank Mitra transaction FY 2025-26

The Bank's Business Correspondent (BC) network, operating through Customer Service Points (CSPs)/Bank Mitras, continued to serve as a vital channel for extending banking services to remote and unbanked villages, thereby strengthening financial inclusion and improving access to formal banking services across the State.

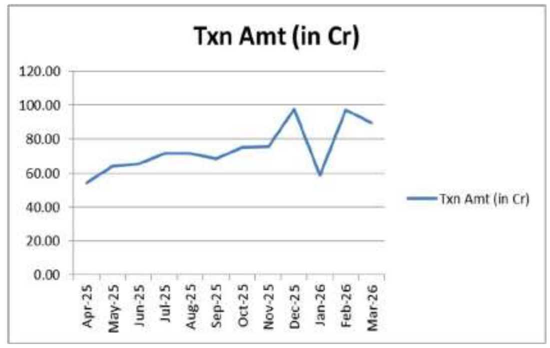
During FY 2025–26, the CSPs/Bank Mitras handled a total of 15,02,226 transactions with an aggregate transaction value of ₹ 888.95 crore, demonstrating the growing acceptance and effectiveness of the Bank's technology-enabled financial inclusion initiatives.

The Business Correspondent network also played a significant role in expanding banking outreach by sourcing 4,396 new accounts during the financial year, further deepening financial inclusion in underserved communities.

To support and sustain this extensive delivery network, the Bank paid a total commission of ₹ 3.09 crore to its Corporate Business Correspondents (CBCs) during FY 2025–26, recognising their valuable contribution to the Bank's financial inclusion efforts and last-mile service delivery.



Bank Mitras transaction FY 2025-26



Bank Mitras transaction Amount FY 2025-26

CROSS SELLING

Life Insurance

The Bank is a corporate agent of SBI Life Insurance Company Limited to meet the life insurance needs of the Bank’s customers, as part of Financial Inclusion apart from earning non-interest income. The Bank mobilized a Total Business Premium of ₹ 2328.32 lakh and earned a commission of ₹ 180.70 lakh during the FY 2025-26.

General Insurance

In order to serve customer better in terms of general insurance, the bank is a corporate agent of SBI General Insurance Company Ltd and Reliance General Insurance Company Ltd.

SBI General Insurance Company Ltd

The Bank mobilized a business premium of ₹ 700 lakh and earned a commission of ₹ 53.55 lakh during the FY 2025-26.

Reliance General Insurance Company Ltd

The Bank mobilized a business premium of ₹ 26.04 lakh and earned a commission of ₹ 4.06 lakh during the FY 2025-26.

SBI Mutual Funds

During FY 2025–26, the Bank mobilized ₹19.71 crore through lump sum investments and registered 1,872 new Systematic Investment Plans (SIPs) through a focused bank-wide campaign conducted during the final quarter of the year.

INFORMATION TECHNOLOGY

Implemented during FY 2025-26

Credit Proposal Tracking System (CPTS):

A Credit Proposal Tracking System (CPTS) is a centralized platform designed to keep a proper record of loan applications received and disposed at branches. This application is developed in-house.

Implementing a robust CPTS transitions banks away from manual, paper-based tracking, significantly reducing turnaround time (TAT) and ensuring readily available report at all times for reporting purposes.

Features:

1. Application Intake & Recording

When a loan application is received, details of the loan application are entered in the system which generates a unique Application Number. This number is used to track the status at a later stage.

2. Status Update

A loan application rarely sits still; it moves through various specialized desks. The "Update Status" feature provides real-time visibility into this journey.

3. Dashboards & Report generation

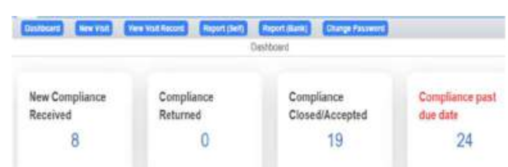
By continuously updating the status of each and every loan application received and the disposal, management dashboards can instantly highlight where applications are sitting and summary reports and detailed reports are readily available for the controlling office for reporting purposes.

Controller Visit System:

The Controller Visit Management System is also in-house developed and is designed to streamline the process of recording controller visits, tracking branch compliance actions, monitoring closure status, and providing management with consolidated reporting. The system ensures accountability, transparency, and timely resolution of observations raised during controller visits.

Key objectives of designing this system are:

i. Digitize the controller visit process.
ii. Track observations and compliance actions systematically.
iii. Facilitate communication between visiting controllers and branch offices.
iv. Monitor pending and completed compliance cases.
v. Provide management with real-time visibility through summary reports.



Key Features:

1. Controller's Visit Record Entry

When a controller conducts a visit to a branch or office, the controller can create a visit record in the system which results in standardized documentation of visit observations.

2. Branch Compliance Submission

After reviewing the controller's observations, the concerned branch is responsible for taking corrective actions and submitting compliance remarks, which results in a structured compliance workflow and reduced delays in response management.

3. Compliance Review and Closure

The visiting controller reviews the branch's submitted compliance and determines whether the response adequately addresses the observations and accepts the compliance if satisfactory and then marks the visit record as Closed.

4. Summary Reporting for Controlling Office

Authorized users at the controlling office can access consolidated reports and dashboards to monitor visit activities across branches including total number of controller visits conducted, the number of visits pending branch compliance, the number of visits pending controller approval and the number of closed visit records.

Biometric Login in Mobile Banking:

The Bank has implemented fingerprint-based biometric login functionality in its mobile banking application to enhance both customer convenience and security. Customers can securely access their mobile banking accounts using fingerprint authentication on supported devices, eliminating the need to enter login credentials for every session. The fingerprint authentication process utilizes the secure biometric framework available on the customer's registered mobile device. This feature provides a seamless and secure login experience while strengthening access controls and reducing the risk of unauthorized account access.

AePS, e-KYC and V-KYC:

The Bank has successfully onboarded and implemented Aadhaar Enabled Payment System (AePS), Electronic Know Your Customer (e-KYC), and Video Know Your Customer (V-KYC) services as part of its digital transformation and financial inclusion initiatives. The integration of AePS enables customers to perform basic banking transactions using Aadhaar-based authentication, thereby enhancing accessibility to banking services, particularly in remote and underserved areas. The implementation of e-KYC has streamlined customer onboarding by facilitating secure and paperless identity verification, while V-KYC enables remote customer due diligence through a secure video-based process, reducing the need for physical branch visits. These initiatives have improved customer convenience, accelerated account opening and onboarding processes, strengthened regulatory compliance, and enhanced the Bank's overall digital service delivery framework.

Migration to bank.in domain:

In accordance with the guidance contained in paragraph 4 of the Statement on Developmental and Regulatory Policies dated February 7, 2025, regarding "Enhancing Trust in the Financial Sector through 'bank.in' and 'fin.in' domains", the Bank has successfully migrated to the exclusive '.bank.in' domain across all its digital channels. This migration covers the Bank's official websites, internet banking platforms, and email communication systems, thereby strengthening the authenticity, security, and trustworthiness of its digital presence. The adoption of the '.bank.in' domain enhances customer confidence, reduces the risk of phishing and spoofing attacks, and aligns the Bank with the Reserve Bank of India's initiative to combat digital payment fraud and improve cybersecurity resilience in the financial sector.

Implementaion of same day ONLINE VVR:

The Bank has introduced a Same-Day Online Voucher Verification Report (VVR) system on 09.12.2025 to strengthen operational controls and improve the timeliness of transaction verification. Under this initiative, VVRs are generated on the same day as the underlying transactions and made available online to the concerned branches for verification. This enables branches to promptly review and validate transactions, identify discrepancies at an early stage, and initiate corrective action, if required. The implementation of same-day online VVRs enhances operational efficiency, reduces verification delays, improves monitoring capabilities, and reinforces the Bank's internal control framework.

Migration to Active Directory Services (ADS):

The Bank has successfully migrated all branch systems and user endpoints to the Active Directory Services (ADS) platform within FY 2024-25, establishing a centralized framework for identity and access management across the organization. The migration enables uniform authentication, streamlined user administration, and enhanced security controls through centralized policy enforcement and access governance. By bringing all branches onto the ADS environment, the Bank has improved operational efficiency, strengthened cybersecurity measures, facilitated secure access to applications and resources, and enhanced its overall IT governance and compliance framework.

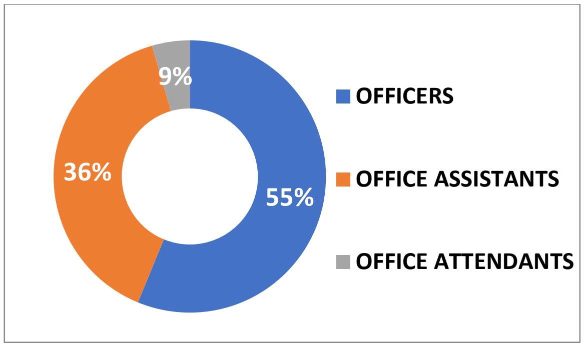
Implementation of Network Access Control (NAC):

The Bank has implemented a Network Access Control (NAC) solution as on 10.03.2026 across its Head Office, Regional offices, and branch network to strengthen endpoint security and enhance control over network access. The NAC system ensures that only authorized and compliant devices are permitted to connect to the Bank's network by enforcing predefined security policies and authentication requirements. The implementation provides centralized visibility and control over all connected devices, enables automated identification and isolation of unauthorized or non-compliant endpoints, and reduces the risk of security breaches arising from unmanaged devices. By extending NAC across all branches, the Bank has significantly enhanced its cybersecurity posture, improved network governance, and reinforced the security of its IT infrastructure.

HUMAN RESOURCE MANAGEMENT

As at the end of FY 2025-26, the staff strength (excluding those who exited the Bank service in the month of March 2026 on account of retirements / resignations) and its composition is as under:

Officers Scale-IV (Chief Managers)	6
Officers Scale-III (Senior Managers)	33
Officers Scale-II (Managers)	83
Officers Scale-I (Assistant Managers)	154
Office Assistants	193
Office Attendants	22
Total	**491**



During this Financial Year, 12 staff members have retired from the Bank's service, 30 staff members have resigned, 1 staff member was dismissed, 4 staff members were terminated and 3 staff members have deceased.

Recruitments

Since 2009-10, the Bank has been recruiting staff through IBPS, as per manpower assessment and requirement undertaken as on 31st March of every year in terms of Thorat Committee recommendations, presently as per SK Mitra Committee recommendations approved by Govt. of India.

Accordingly, based on the business volumes as on 31.03.2025, the Bank has taken up a recruitment exercise for augmentation of staff in various grades, including lateral recruitment of Officer Scale I and Office Assistant (Multipurpose).

Recruitment process is done through the Common Recruitment Process (online exam and interview) conducted by Institute of Banking Personnel Selection (IBPS).

During the year, 9 Office Assistants (Multipurpose), 2 Scale-I Officers and 3 Scale-II Officers have joined the Bank through IBPS RRB CRP XIII (FY 2024-25). Moreover, 2 Office Assistants and 1 Office Attendant were appointed in the bank through the Compassionate Appointment Scheme.

	Grade	No. of Candidates recruited during the year
1	Officer Scale-III	0
2	Officer Scale-II	3
3	Officer Scale-I	2
4	Office Assistants	11
5	Office Attendants	1
	Total	**17**

Promotions

Keeping in view the Bank's policy of giving promotions promptly to staff, we have taken up promotion exercise in terms of manpower assessment as on 31.03.2025 and promoted 69 staff in various cadres as under. Written Test for promotion was arranged through IBPS online examination.

Sl. No	Promoted to	No. of Posts
1	Officers Scale-I	21
2	Officers Scale-II	27
3	Officers Scale-III	9
4	Officers Scale-IV	2
5	Office Assistants	10
	TOTAL	**69**

Industrial Relations

The Management and Officers Association and Employees Association have worked in tandem for the welfare of the staff members and business development, sorting out amicable solutions for routine issues that cropped up during the financial year 2025-26. Cordial and amiable working atmosphere has prevailed during the year.

Training – Internal and External

The Bank had laid down a Training Policy which envisages training to all staff members, at least once in three years. On location training as well as online training was conducted during the year through our partnered training institutions like BIRD (Lucknow), BIRD (Kolkata), NABARD, RBI, IIBM, IIBF, State Bank Learning Centres and in house faculty on important subjects like AML, ALM, KYC, RTI Act, Business Development etc.

More than 40 (forty) training programmed were conducted and 417 staff members have participated in those training programme. The participants include all cadres of staff (Officers – 205, Office Assistants – 191 and Office Attendants - 21).

Staff welfare Measures

Medical insurance scheme

In terms of Government of India letter No: F.8/1/2015-R RB dated 20.10.2016, our Bank has implemented Medical Insurance Scheme as per Xth Bipartite Settlement and the subsequent Bipartite Settlements, to employees and officers along with their dependent family members as detailed in Schedule IV.

The Scheme covers Employee + Spouse + Dependent Children + 2 dependent Parents / parents-in-law with a Sum Insured of ₹ 5,00,000 for all Officers and employees. We have also taken a Corporate Buffer to cover additional expenditure up to ₹ 20 Lakh, to be allocated to officers / employees and their dependents whose hospitalization expenditure exceeds the sum insured. The Scheme, apart from facilitating hassle free admission into the hospital immediately and payment of cash, makes the settlement of hospitalization expenses much easier, saving administrative time considerably. The scheme also covers domiciliary treatment.

Medical insurance scheme for pensioners

This Medical Insurance Scheme is now extended to pensioners w.e.f 22nd February, 2021 and renewed yearly. The scheme covers pensioners (retirees) along with their spouses with a sum insured for ₹ 4.00 Lakhs and ₹ 3.00 Lakhs for retired officers and retired employees respectively.

Group Life Insurance Policy:

The Board of the Bank on its 204th Meeting, held on 14th October, 2019 approved a one-year renewable Group Life Insurance to all regular employees. The staff group Life insurance provided for all regular employees of Mizoram Rural Bank is SBI Life – Sampoorn Suraksha (UIN:111N040V04) with a sum assured of ₹ 20,00,000.00 (Rupees twenty lakhs only) per employee which commenced on 18th December, 2019 and renewed yearly.

Gratuity and Leave Encashment Fund

The Bank has taken care of provisional requirements in respect of Gratuity. The total corpus as on 31.3.2026 was ₹ 22,18,67,931/- (Rupees twenty-two crore eighteen lakh sixty-seven thousand nine hundred thirty-one only) towards Gratuity and ₹ 15,30,06,901/- (Rupees fifteen crore thirty lakh six thousand nine hundred and one only) towards Leave Encashment.

Settlement of Terminal Benefits

The Bank has made a policy that all terminal benefits are settled on the date of retirement of staff members. The process begins two months in advance of retirement to ensure that all formalities are completed to make payment on the date of retirement.

Payment of Ex-gratia

The Bank has implemented the GOI instructions, contained in their notification No: F.20/5/2003-RRB dated 9.6.2006, on payment of ex-gratia in lieu of appointment on compassionate grounds for the legal heirs of the bereaved staff members and also to the staff who are chronically sick and immobile on sick grounds.

Pension Scheme:

With the implementation of Mizoram Rural Bank (Employees) Pension Regulation 2018, the Bank provides pension to all its eligible employees. The Bank has constituted Mizoram Rural Bank (Employees) Pension Fund under irrevocable Trust which for its sole purpose have the provision of payment of pension to all its eligible employees or his/her family. And it constituted Mizoram Rural Bank (Employees) Provident Fund under irrevocable Trust to provide for all eligible employees or his/her family on retirement under any classes of pension.

The Pension Fund consist of the contribution made by the bank based on the pension liability worked out on actuarial valuation by the Actuary and employers' contribution share towards Employees' Pension Scheme, 1995 refunded by the employees on retirement. The total pension liability worked out by the Actuary for the financial year 2025-2026 is valued at ₹ 1,46,05,09,956/- of which the Bank has provided 100% of its liability to the Pension Fund.

The Mizoram Rural Bank (Employees) Provident Fund consist of 10% of the basic pay of all eligible employee contributed on monthly basis and the balance of the contribution of the employee Toward Provident Fund under Employee Pension Scheme, 1995. The corpus accrued in the Provident Fund of the individual eligible employee is maintained by the Trust for provision on refund by all eligible employee or his/her family on retirement. 79 employees are contributing towards provident fund as on 31st March, 2026.

At present, there are 79 retired staff and 52 family pensioners benefitting from the pension scheme as per Mizoram Rural Bank (Employees) Pension Regulation 2018.

National Pension Scheme:

All employees joining the Bank on or after 1st April, 2010 are covered under National Pension Scheme. Under the scheme 10 % of the Basic Pay plus Dearness Allowance of the covered employee along with a co-contribution of 14% of the Basic Pay plus Dearness Allowance of employee made by the Bank (14% since 11 BPS) is remitted every month to the Pension Fund Trust. The total contribution is further credited to the employees' NPS account maintained by NSDL (the central record keeping agency) for their retirement benefits. 412 employees have been covered under NPS scheme as on 31st March, 2026.

SC/ST/OBC Employees:

During this FY, 1 SC employee, 1 EWS employee and 2 OBC employees joined the bank through direct recruitment.

No complaints were received through the Liaison Officer for SC/ST/ OBC/EWS/PWD/ESM during the FY.

VIGILANCE ADMINISTRATION:

The Bank is growing in size with new business, customers, products and processes and man powers. Apart from the external threats, the Bank is carrying risk from internal threats due to various reasons like lack of knowledge, compliance and integrity etc. Therefore, vigilance is considered to be an integral part of the managerial function additionally, sensitization to be vigilant / watchful has been a thrust area for the Bank to protect against and prevent the occurrence of any untoward incidents with adverse financial implications for the Bank and its customers.

Vigilance Administration has been introduced in the Bank since September 2017 after obtaining the Board's approval.

Vigilance Activity:

All the Branches conducted Preventive Vigilance Committee Meeting once in every quarter (Total 420 during the year) and submitted their minutes for scrutiny at Vigilance Cell. Regular Preventive Visits of Branches were done by GM (Vigilance)/ Vigilance Cell official(s). 27 Suo-moto investigation with Preventive Visits were conducted during the year. Scrutinized 52 RFIA reports. Ensured job rotation, Scrutinized Annual Asset and Liability statements of all Officials.

Bank has observed the "Vigilance Awareness Week" from 27th October 2025 to 2nd November 2025 as per guidelines issued by CVC with the theme "Vigilance: Our shared responsibility" at Head Office, Regional Offices and by all Branches. All the staffs along with the Customers have taken the Integrity Pledge at 11:00 am on 27th October 2025 and also promoted e-pledge. As a part of observation, branches conducted 7 Gram Sabha, 19 awareness campaign with total participation of 1811 publics/citizens throughout the geography of the state of Mizoram. Activities like essay writing, quiz competition, elocution, awareness, seminar/workshop and Gram Sabha were conducted in various places by the Branches. Display of banner on Bank's official website and posting of flyers in WhatsApp groups of Bank, Bank website and Facebook were done to create awareness in the society.

Training: The Bank conducted 7 training sessions under Back to Basics for serving Office Assistants & Office Attendants on Vigilance Awareness, Whistle Blower Policy, Radar, OTMS, CFT and KYC/AML and Induction Training to new recruits on Preventive Vigilance in Bank on Dt. 11.12.2025 - 12.12.2025.

Vigilance Cases: There were no vigilance case pending at the beginning of the year. During the financial year 2025-2026, 8 fresh vigilance cases were added, out of which 2 cases were closed and disposed of up to the end of the year.

MirB RSETI

Rural Self Employment Training Institute, an initiative of the Ministry of Rural Development (MoRD) aimed to have a dedicated campus with well-equipped infrastructure in each district of the country to impart training and skill upgradation of rural youth geared towards entrepreneurship development. RSETIs are managed by banks with active co-operation from the Government of India and State Governments.

Mizoram Rural Bank has sponsored one RSETI for Kolasib and Mamit district respectively to fulfil the objective of the Ministry in imparting training and skill upgradation to the rural youths. The institute carried out the training programme in line with the Annual Action Plan approved by the Ministry of Rural Development. It also handles the pre and post training programmes as per the Standard Operating Procedure.

List of the existing staff is as follows:

a) Director - Pu C Laldampuia
b) Faculty – 1 - Pi Ramchhanmawii
c) Faculty – 2 - Pi Lalmuankimi
d) Office Assistant – 1 - Pi Remlalnghaki
e) Office Assistant – 2 - Pu C Lallianmawia
f) Attender - Pu V Lalrintluanga
g) Gardener cum Watchman - Pu Ramhnehthanga

The training courses are aligned with the National Skills Qualification Framework and other courses notified by MoRD. MRB RSETI listed out the viable courses required by the local people and prepare the Annual Action Plan. The training is then conducted accordingly. The progress of the institution within the FY 2025-26 is listed as below:

Sl. No.	Particulars	No. / %age
1	**No. of Trainings conducted**	11
2	**MoRD Target (to be trained)**	650
3	**Total Trainees**	**320**
4	Men	55
5	Women	265
6	BPL	196
7	APL	124
8	**Total Settled**	**319**
9	**Credit Linkage**	**97**
10	Without Bank Finance	222
11	Settlement %	99.69%
12	**Credit Linkage %**	**30.41%**

AWARDS AND RECOGNITIONS

SBI General Insurance – GI Legend 2.0 (Diamond Club)

This prestigious recognition was awarded by SBI General Insurance to Mizoram Rural Bank for outstanding performance under the GI Legend 2.0 campaign conducted from 23rd June to 10th July 2025. Qualifying for the Diamond Club, the highest achievement category, reflects the Bank's exceptional contribution to insurance business growth, customer outreach, and commitment to strengthening financial protection across its service area.

SBI Award – Excellence in NPA Reduction and Deposit Mobilisation

This trophy was awarded in recognition of Mizoram Rural Bank's remarkable achievements in financial performance and business growth. The Bank was honoured for recording the highest reduction in Gross NPA percentage terms (8.8 basis points below the March level) and for achieving the highest per-branch deposit mobilisation. The award highlights the Bank's strong focus on asset quality improvement, prudent risk management, and effective deposit growth strategies.

SBI Award – Outstanding MUDRA Disbursement Achievement and Deposit Budget Achievement

This award celebrates Mizoram Rural Bank's exceptional performance under the Pradhan Mantri MUDRA Yojana (PMMY). The Bank secured 1st Rank in MUDRA disbursement, achieving 154% of its annual budget target, while simultaneously attaining 117% of its deposits budget target. The recognition underscores the Bank's commitment to promoting financial inclusion, supporting micro and small entrepreneurs, and contributing to economic development across Mizoram.

SBI Life – Certificate of Excellence (League of Champions)

This Certificate of Excellence was awarded by SBI Life Insurance in recognition of the Bank's outstanding performance under the "League of Champions" campaign conducted from 1st to 19th November 2025. The award reflects the Bank's strong commitment to promoting life insurance awareness, expanding financial protection coverage, and achieving excellence in bancassurance business through dedicated customer service and teamwork.

MRB Monthly Branch Ranking System

The Bank has adopted the 'Mizoram Rural Bank – Monthly Branch Ranking' system vide circular number *CHM/Cir-43/05 dated 24th April, 2025* which has sparked a healthy competition among the branches in striving towards the achievement of their respective MoU Branch Targets for the Financial Year.

The metrics of monthly evaluation of branches during the FY 2025-26 are as under:

Sl. No.	Parameters	Max. Score
1	YTD Budget Achievement (%) of CASA	10
2	YTD Budget Achievement (%) of Deposits	5
3	YTD Budget Achievement (%) of Advances	5
4	YTD Budget Achievement (%) of Housing Loans	5
5	YTD Budget Achievement (%) of Agri Sector Loans	5
6	Achievement (%) of Overall PSL calculated from ANBC	10
7	YTD Budget Achievement (%) of Reduction in GNPA	10
8	YTD Budget Achievement (%) of Recovery in AUCA	5
9	YTD Budget Achievement under Operating Expenses	5
10	YTD Budget Achievement under Other Income	8
11	YTD Budget Achievement under PMJJBY	4
12	YTD Budget Achievement under PMSBY	4
13	YTD Budget Achievement under APY	4
14	CKYC Pendency (%)	5
15	KYC Compliance Pendency (%)	5
16	Cash Retention Limit maintenance (Number of days exceeded)	5
17	VVR Checking Completion (Number of days pending)	5
TOTAL MAXIMUM MARKS		**100**

The top performing branches under this Monthly Branch Ranking System were felicitated in the 3rd '***BM Conclave - 2026'*** award ceremony programme which was held on 2nd May, 2026 wherein branches were ranked scale-wise as per their performance in the Monthly Branch Ranking System.

The winners of the Monthly Branch Ranking during the FY 2025-26 are as under:

Rank	SCALE – I BRANCHES	SCORE
1	KAWRTETHAWVENG	904
2	LUANGMUAL	873
3	BUNGHMUN	830
Rank	**SCALE – II BRANCHES**	**SCORE**
1	ARMED VENG	950
2	PHULLEN	939
3	DARLAWN	936
Rank	**SCALE – III BRANCHES**	**SCORE**
1	EAST LUNGDAR	970
2	FALKAWN	917
3	MISSION VENGTHLANG	898
Rank	**SCALE – IV BRANCHES**	**SCORE**
1	BAWNGKAWN	900
2	TREASURY SQUARE	878
3	KULIKAWN	857

BOARD OF DIRECTORS

The Board of Directors of the Bank is constituted of:

a) Chairman of the Bank.
b) Two non-official directors appointed by the Government of India.
c) One nominee director each from the Reserve Bank of India and NABARD.
d) Two nominee directors from the Sponsor Bank.
e) Two nominee directors from the State Government of Mizoram.

Board Meeting Rules stipulate that the Board meets a minimum of six times a year, at least once in a quarter. The minimum quorum for the Board Meeting to transact business is four directors and no meeting was adjourned for want of quorum.

Attendance of Directors at Board Meetings during the year 2025-26

Sl. No	Name of the Director	W.E.F	No. of Meetings held	No. of Meetings attended
1	Smt. Sheryl L Vanchhong Chairman Mizoram Rural Bank	25.07.2023	7	7
2	Shri S.Balamurugan AGM, RBI Aizawl	29.01.2025	1	1
3	Shri Lalhmingmawia Sailo Addl. Secretary (Fin) Govt. of Mizoram	25.05.2018	3	1
4	Shri G Thangchinkhup, Dy. General Manager, NABARD, Aizawl	27.05.2022	1	0
5	Shri S Suresh DGM (A&S), SBI Corporate Centre Mumbai	17.08.2023	1	0
6	Shri S Subramanian DGM (ABU), SBI Local Head Office Guwahati	05.02.2024	3	0
7	Shri R Lalnunzira Director of Agriculture, Govt. of Mizoram	29.04.2024	5	4
8	Shri Harish Vedi AGM, RBI Aizawl	24.04.2025	7	7
9	Shri Lalrokunga Chhakchhuak Dy. General Manager, NABARD, Aizawl	10.06.2025	6	6
10	Shri Praveen Awasthi DGM (A&S), SBI Corporate Centre Mumbai	18.06.2025	6	6
11	Smt Jennifer H.L.Duhawmi Addl.Secy , Fin. Dept Govt. of Mizoram	26.08.2025	4	4
12	Smt Sangeetha Bhaskar M DGM (ABU), SBI Local Head Office Guwahati	26.09.2025	4	4
13	Shri Tapan Kumar Mondal Dy. Secy, Ministry of Finance, DFS Govt. of India	01.10.2025	4	2

The Board has undergone changes in the composition on account of the transfer of officials during the year as below:

1. Shri S.Balamurugan AGM, RBI, Aizawl was replaced by Shri Harish Vedi AGM, RBI Aizawl w.e.f. 24.04.2025.

2. Shri Lalhmingmawia Sailo Addl. Secretary (Fin), Govt of Mizoram was replaced by Smt Jennifer H.L.Duhawmi Addl.Secy, Fin. Dept Govt of Mizoram w.e.f. 26.08.2025.

3. Shri G Thangchinkhup, Dy. General Manager, NABARD, Aizawl was replaced by Shri Lalrokunga Chhakchhuak Dy. General Manager, NABARD, Aizawl w.e.f. 10.06.2025.

4. Shri S Suresh DGM (A&S), SBI, Corporate Centre Mumbai was replaced by Shri Praveen Awasthi DGM (A&S), SBI, Corporate Centre, Mumbai w.e.f. 18.06.2025.

5. Shri S Subramanian DGM (ABU), SBI, Local Head Office, Guwahati was replaced by Smt Sangeetha Bhaskar M, DGM (ABU), SBI, Local Head Office, Guwahati w.e.f. 26.09.2025

6. Shri Tapan Kumar Mondal, Dy. Secy, Ministry of Finance, DFS, Govt. of India was newly appointed to the Bank's Board of Director w.e.f. 01.10.2025.

7. Shri R Lalnunzira Director of Agriculture, Govt. of Mizoram, retired from service on 31.12.2025

ACKNOWLEDGEMENTS

The Board of Directors of Mizoram Rural Bank expresses its sincere gratitude to all our customers for their continued trust, confidence, and support. Their valuable feedback, suggestions, and interactions have helped the Bank improve its services and strengthen customer satisfaction.

The Board places on record its appreciation for the guidance and support received from the Government of India, Government of Mizoram, Reserve Bank of India, NABARD, our Sponsor Bank – State Bank of India, and other financial institutions. The Board also acknowledges the cooperation extended by various Government Departments and institutions in Mizoram, which has contributed significantly to the Bank's growth and development.

The Board extends its sincere thanks to our Technology Service Provider, M/s C-Edge Technologies Ltd., Mumbai, for its continued support in providing technology-enabled banking services.

The Board also expresses its appreciation to the Statutory Central Auditors, M/s B.L. Purohit & Co., Chartered Accountants, Guwahati, for their professional services and assistance in the audit and finalization of the Bank's accounts.

The Board acknowledges the constructive role played by the MRB Officers' Association, MRB Staff Association and MRB Pensioners' Association in the overall development of the Bank.

The Board records its deep appreciation to all officers and staff members of Mizoram Rural Bank for their dedication, hard work, and commitment. Their sincere efforts have enabled the Bank to achieve its objectives and maintain satisfactory performance during the year. The Board looks forward to their continued support in taking the Bank to greater heights in the years ahead.

For and on behalf of the Board of Directors of
Mizoram Rural Bank

(Sheryl L Vanchhong)
Chairman

INDEPENDENT AUDITOR'S REPORT

To,

The Members
The Mizoram Rural Bank,
MINECO, Aizawl

1. **Report on the Audit of Financial Statements:**

We have audited the accompanying standalone financial statements of Mizoram Rural Bank ('the Bank'), which comprise the Balance Sheet as at 31st March 2026 & the Statement of Profit and Loss for the year then ended, and notes to the financial statements including a summary of significant accounting policies and other explanatory information, in which are included the returns for the year ended on that date of the Head Office and includes,

i. 23 branches audited by us, and
ii. 57 branches audited by statutory branch auditors

The branches audited by us and those audited by other auditors have been selected by the Bank in accordance with the guidelines issued to the Bank by the National Bank for Agriculture and Rural Development (NABARD). Also incorporated in the Balance Sheet & the Profit and Loss Account are the returns from 26 branches which have not been subjected to audit. These unaudited branches account for 23.59 percent of advances, 19.99 per cent of deposits, 10.59 per cent of interest income and 15.65 per cent of interest expenses.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid standalone financial statements give the information required by the Regional Rural Banks Act, 1976, circulars, directions and guidelines issued by Reserve Bank of India (RBI & ABARD from time to time and in the manner so required for bank and are in conformity with accounting principles generally accepted in India and:

a. The Balance Sheet, read with the notes thereon is a full and fair Balance Sheet containing all the necessary particulars, is properly drawn up so as to exhibit a true and fair view of the state of affairs of the Bank as at 31st March, 2026.
b. The Profit and Loss Account, read with the notes thereon shows a true balance of profit.

2. **Basis for Opinion:**

We conducted our audit in accordance with the Standards on Auditing (SAs) issued by Institute of Chartered Accountants of India (ICAI). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the bank in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with ethical requirements that are relevant to om audit of the financial statements in India, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the code of ethics.

3. **Management's Responsibility for Financial Statements:**

The Bank's Board of Directors is responsible with respect to the preparation of these financial statements that give a true and fair view of the financial position & financial performance of the Bank in accordance with the accounting principles generally accepted in India, including the applicable Accounting Standards and provisions of Regional Rural bank Act, 1976 and circulars and guidelines issued by the Reserve Bank of India (RBI) and National Bank for Agriculture and Rural Development (NABARD) from time to time. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Bank and for preventing and detecting frauds

B.L. PUROHIT & CO. JUBARI GUWAHATI CHARTERED ACCOUNTANTS and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the standalone financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the standalone financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations or has no realistic alternative but to do so.

4. **Auditor's Responsibility for Financial Statements:**

4.1 Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

4.2 As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional Skepticism throughout the audit. We also:

a) Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control

b) Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

c) Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern.

d) Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

4.3 We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

4.4 We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

B.L. PUROHIT & CO. ULUBARI GUWAHATI CHARTERED ACCOUNTANTS

5. **Other Matters:**

We did not audit the financial statements of 83 branches included in the standalone financial statements of the Bank whose financial statements reflect Total Advances of Rs. 2880.72 Crores as at 31st March 2026. These branches cover 69.70% of advances and 68.96% of deposits as at 31st March 2026. Out of the 83 branches financial statements of 57 branches had been audited by the branch auditors whose reports have been furnished to us, and our opinion in so far as it relates to the amounts and disclosures included in respect of branches, is based solely on the report of these branch auditors and the financial statements of remaining 26 branches had been compiled which has not been audited by any auditors.

6. **Report on Other Legal and Regulatory Requirements**:

6.1 The Balance Sheet and the Profit and Loss Account have been drawn up in accordance with Section 29 of the Banking Regulation Act, 1949;

6.2 Subject to the limitations of the audit as indicated in Paragraphs 1 to 6 above and as required by the Regional Rural Bank Act, 1976 and subject also to the limitations of disclosure required therein, we report that:

a) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of the audit and have found them to be satisfactory.

b) The transactions of the Bank which have come to our notice have been within the power of the Bank.

c) The returns received from the branches of the Bank have been found adequate for the purpose of our audit.

d) The profit and loss account shows a true balance of profit for the year then ended.

Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

7. **We further support that:**

7.1 Subject to the limitation of the Audit indicated in paragraph 1 to 6 above and subject also the limitations of disclosure required therein, we have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit;

7.2 in our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from branches not visited by us;

7.3 the reports on the accounts of the branch offices of the bank audited by branch auditors of the Bank have been sent to us and have been properly dealt with by us in preparing this report;

7.4 the Balance Sheet & the Profit and Loss account dealt with in this report are in agreement with the books of account and with the returns received from the branches not visited by us;

B.L. PUROHIT & CO. ULUBARI GUWAHATI CHARTERED ACCOUNTANTS

7.5 The Balance Sheet and the Profit and Loss Account dealt with by this report are in agreement with the books of account;

7.6 In our opinion, the Balance Sheet, and the Profit and Loss Account comply with the applicable accounting standards, to the extent they are not inconsistent with the Circulars, guidelines and directions prescribed by NABARD and RBI.

PLACE: AIZAWL
DATE: 20.04.2026
UDIN: 26056897JWZSSN1203

B.L. PUROHIT & CO. ULUBARI GUWAHATI CHARTERED ACCOUNTANTS

For, B.L. PUROHIT & CO.
Chartered Accountants

CA B.L. PANDIA
PARTNER
MRN: 056897

The Third Schedule to the Banking Regulation Act, 1949
(See Section 29)
FORM - 'A'
Balance Sheet of Mizoram Rural Bank
Balance Sheet as on 31st March 2026

Capital and Liabilities :	Schedule	As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
Capital	1	73,04,85,100.00	73,04,85,100.00
Share Capital Deposit		-	-
Reserve and Surplus	2	6,49,81,23,511.68	4,97,54,37,193.20
Deposits	3	65,26,10,04,772.98	58,43,99,03,293.29
Borrowings	4	8,27,56,27,547.00	6,25,16,29,830.00
Other Liabilities and Provisions	5	2,27,89,43,102.25	2,69,78,32,679.47
TOTAL	:	**83,04,41,84,033.91**	**73,09,52,88,095.96**
Assets :			
Cash and Balance with Reserve Bank of India	6	2,86,27,53,837.02	3,35,66,77,397.02
Balances with Banks and Money at Call & Short Notice	7	22,31,48,23,615.68	16,99,83,37,620.45
Investments	8	14,57,99,12,154.55	13,13,29,62,847.75
Advances	9	39,85,97,32,803.94	35,69,37,10,511.47
Fixed Assets	10	39,64,41,223.19	38,80,01,590.04
Other Assets	11	3,03,05,20,399.53	3,52,55,98,129.23
TOTAL	:	**83,04,41,84,033.91**	**73,09,52,88,095.96**
Contingent Liabilities	12	4,34,92,967.22	4,48,46,114.03
Notes Forming Parts of Accounts	19		

For and on behalf of Mizoram Rural Bank

Chairman

MIZORAM RURAL BANK HEAD OFFICE AIZAWL

(SHERYL L VANCHHONG)
Place : Aizawl
Dated :20th April 2026

For BL Purohit & Co.
Chartered Accountants
Firm Registration No: 311056E

B.L. PUROHIT & CO. ULUBARI GUWAHATI CHARTERED ACCOUNTANTS

(BL PANDIA)
Partner
Membership No: 056897
UDIN: 26056897JWZSSN1203

Sd/-
(PRAVEEN AWASTHI)
Director

Sd/-
(LALROKUNGA CHHAKCHHUAK)
Director

Sd/-
(HARISH VEDI)
Director

Sd/-
(JENNIFER HL DUHAWMI)
Director

Sd/-
(TAPAN KUMAR MONDAL)
Director

Sd/-
(SANGEETHA BHASKAR M)
Director

Form - 'B' Profit & Loss Account of Mizoram Rural Bank
For the Year ended 31st March 2026

		Schedule	As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
Income				
Interest Earned		13	6,22,20,71,816.59	5,53,26,33,823.69
Other Income		14	39,59,32,145.45	28,68,40,944.33
	TOTAL	:	**6,61,80,03,962.04**	**5,81,94,74,768.02**
Expenditure				
Interest Expended		15	3,00,44,32,915.52	2,49,23,03,542.63
Operating Expenses		16	1,54,12,18,362.28	1,49,16,11,237.02
Provisions & Contingencies		17	1,46,66,365.76	18,00,05,694.65
	TOTAL	:	**4,56,03,17,643.56**	**4,16,39,20,474.30**
Profit/Loss				
Profit/loss for the year			2,05,76,86,318.48	1,65,55,54,293.72
Provision for Tax		17A	53,50,00,000.00	43,56,26,500.00
Profit after Tax			**1,52,26,86,318.48**	**1,21,99,27,793.72**
Profit/loss brought forward			1,65,18,09,088.19	67,58,66,853.21
	TOTAL	:	**3,17,44,95,406.67**	**1,89,57,94,646.93**
Appropriations				
Transferred to statutory reserves			30,45,37,263.70	24,39,85,558.74
Transferred to other reserves			1,76,68,09,088.19	67,58,66,853.21
Transfer to Govt./Proposed dividend			-	-
Balance carried over to balance sheet			1,10,31,49,054.78	97,59,42,234.98
	TOTAL	:	**3,17,44,95,406.67**	**1,89,57,94,646.93**
Significant Accounting Policies		18		

For and on behalf of Mizoram Rural Bank

Chairman

MIZORAM RURAL BANK HEAD OFFICE AIZAWL

(SHERYL L VANCHHONG)
Place : Aizawl
Dated :20th April 2026

For BL Purohit & Co.
Chartered Accountants
Firm Registration No: 311056E

B.L. PUROHIT & CO. ULUBARI GUWAHATI CHARTERED ACCOUNTANTS

(BL PANDIA)
Partner
Membership No: 056897
UDIN: 26056897JWZSSN1203

Sd/-
(PRAVEEN AWASTHI)
Director

Sd/-
(LALROKUNGA CHHAKCHHUAK)
Director

Sd/-
(HARISH VEDI)
Director

Sd/-
(JENNIFER HL DUHAWMI)
Director

Sd/-
(TAPAN KUMAR MONDAL)
Director

Sd/-
(SANGEETHA BHASKAR M)
Director

Schedule - 1
Capital

		As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
I.	**For Nationalised Banks**		
	Capital (fully owned by Central Government)	-	-
II.	**For Banks Incorporated outside India**		
	Capital		
	i) (The amount brought in banks by way of start-up Capital as prescribed by RBI should be shown under this head)	-	-
	ii) Amount of deposit kept with the RBI under section II (2) of the Banking Regulation Act, 1949	-	-
	TOTAL	-	-
III.	**For Other Banks**		
	Authorised Capital		
	(20,00,00,00,000 shares of Rs. 10/- each)	20,00,00,00,000.00	20,00,00,00,000.00
	Issued Capital		
	(7,30,48,510 shares of Rs. 10/- each)	73,04,85,100.00	64,81,21,000.00
	Subscribed Capital		
	(7,30,48,510 shares of Rs. 10/- each)	73,04,85,100.00	64,81,21,000.00
	Called-up Capital		
	(7,30,48,510 shares of Rs. 10/- each)	73,04,85,100.00	64,81,21,000.00
	Less: Calls unpaid	-	-
	Add : Forfeited Shares	-	-
	Paid up Capital	73,04,85,100.00	73,04,85,100.00
	Share Capital Deposit		
	Amount Received from GOI	-	-
	Amount Received from SBI	-	-
	Amount Received from GOM	-	-
	TOTAL	**73,04,85,100.00**	**73,04,85,100.00**

Schedule - 2
Reserve & Surplus

Reserve and Surplus

		As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
I.	**Statutory Reserves**		
	Opening Balance	**99,50,87,438.64**	**73,55,48,405.88**
	Additions during the year	30,45,37,263.70	24,39,85,558.74
	Deductions during the year	-	1,55,53,474.02
	TOTAL	**1,29,96,24,702.34**	**99,50,87,438.64**
II.	**Capital Reserves**		
	Opening Balance	-	-
	Additions during the year	-	-
	Deductions during the year	-	-
	TOTAL	-	-
III.	**Share Premium**		
	Opening Balance	-	-
	Additions during the year	-	-
	Deductions during the year	-	-
	TOTAL	-	-
IV.	**Revenue and other Reserves**		
	Opening Balance	2,32,85,40,666.37	2,34,40,94,140.40
	Additions during the year	11,50,00,000.00	-
	Deductions during the year	-	(1,55,53,474.02)
	TOTAL	**2,44,35,40,666.37**	**2,32,85,40,666.37**
V.	**Balance in Profit & Loss Account**		
	Opening Balance	1,65,18,09,088.19	67,58,66,853.21
	Additions during the year	1,10,31,49,054.78	97,59,42,234.98
	Deductions during the year	-	-
	TOTAL	**2,75,49,58,142.97**	**1,65,18,09,088.19**
	GRAND TOTAL (I, II, III, IV & V)	**6,49,81,23,511.68**	**4,97,54,37,193.20**

Schedule - 3
Deposits

			As on 31.03.2026 (Current Year)	As on 31.03.2025 (Current Year)
A.	**I.**	**Demand Deposits**		
	i)	From Banks	-	-
	ii)	From Others	1,70,97,92,008.95	1,27,25,15,221.47
	II.	**Savings Bank Deposits**		
	i)	From Banks	-	-
	ii)	From Others	34,81,94,03,522.08	32,03,45,65,760.62
	III.	**Term Deposits**		
	i)	From Banks	-	-
	ii)	From Others	28,73,18,09,241.95	25,13,28,22,311.20
		T O T A L	**65,26,10,04,772.98**	**58,43,99,03,293.29**
B	i)	Deposits of Branches in India	65,26,10,04,772.98	52,99,73,26,332.26
	ii)	Deposit of Branches outside India	0.00	0.00
		T O T A L	**65,26,10,04,772.98**	**58,43,99,03,293.29**

Schedule - 4
Borrowings

		As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
I.	**Borrowings in India**		
i)	Reserve Bank of India	-	-
ii)	Other Banks	1,73,04,000.00	1,73,04,000.00
iii)	Other Institutions and Agencies* **(Annexure - I)**	8,25,83,23,547.00	6,23,43,25,830.00
II.	**Borrowings Outside India**	-	-
	T O T A L	**8,27,56,27,547.00**	**6,25,16,29,830.00**
	Secured borrowings included in I & II above	NIL	NIL

Annexure - I

		As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
	*** Other Institutions and Agencies**		
1	**NABARD**		
i)	Non-Farm Sector (ARF)	86,84,72,728.00	37,92,50,000.00
ii)	LTAR	27,04,54,544.00	-
iii)	LTRCF	3,80,92,80,000.00	3,28,25,09,200.00
iv)	Solar (ARF)	-	-
v)	SAO	8,00,00,000.00	7,00,00,000.00
vi)	NFS -RH	-	-
vii)	NAR	-	-
	Sub-Total	**5,02,82,07,272.00**	**3,80,07,45,564.00**
2	**NSTFDC**	1,52,09,24,481.00	1,52,61,27,842.00
	Sub-Total	**1,52,09,24,481.00**	**1,52,61,27,842.00**
3	**MUDRA**	80,00,00,000.00	90,33,00,000.00
	Sub-Total	**80,00,00,000.00**	**90,33,00,000.00**
4	**NHFDC**	36,91,794.00	41,52,424.00
	Sub-Total	**36,91,794.00**	**41,52,424.00**
5	**NHB**	90,55,00,000.00	-
	Sub-Total	**90,55,00,000.00**	**-**
	T O T A L	**8,25,83,23,547.00**	**6,23,43,25,830.00**

Schedule - 5

Other Liabilities and Provisions

		As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
I.	Bills Payable	1,94,46,167.00	-
II.	Inter-Office Adjustment (Net)	-	-
III.	Interest Accrued	93,00,53,769.47	86,55,83,378.60
IV.	Others (including provisions) # **(Annexure - II)**	1,32,94,43,165.78	1,83,22,49,300.87
	T O T A L	**2,27,89,43,102.25**	**2,69,78,32,679.47**

Annexure - II

		As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
# Others includes :			
i)	Outstanding in Banker's Cheque A/c	1,50,16,351.90	1,03,40,357.60
ii)	Credit Balance in AUCA	-	46,02,35,795.16
iii)	UPI QR Settlement	26,147.74	-
iv)	NACH	1,57,388.40	-
v)	PMJJBY SBI Life	3,78,172.00	3,70,421.00
vi)	PMSBY-NIC	42,312.00	26,152.00
vii)	System Suspense	(3,38,77,666.82)	3,00,39,488.68
viii)	Provision for Income Tax	53,77,71,500.00	43,83,98,000.00
ix)	CGST/SGST/IGST/GST-TDS/IT-TDS Liabilities	39,27,482.48	98,31,189.28
x)	Interest Payable Account	39,95,114.30	-
xi)	Provision for Standard Assets	13,24,40,391.11	11,99,12,625.35
xii)	DEAFS RBI	-	45,45,541.03
xiii)	Provision for Fraud	24,08,90,554.86	24,26,99,229.86
xiv)	Subsidy Reserve Fund	-	45,95,527.00
xv)	UPI Outward	42,65,34,943.81	51,12,54,973.91
xvi)	BBPS Online	1,874.00	-
xvii)	Provision Others	21,38,600.00	-
	T O T A L	**1,32,94,43,165.78**	**1,83,22,49,300.87**

Schedule - 6
Cash and Balances with Reserve Bank of India

		As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
I.	Cash on Hand (including foreign currency notes)	93,93,40,650.00	1,01,53,89,210.00
II.	Balance with Reserve Bank of India	-	-
i)	in Current Account	1,92,34,13,187.02	2,34,12,88,187.02
ii)	in Other Accounts	-	-
	T O T A L	**2,86,27,53,837.02**	**3,46,75,02,076.02**

Schedule - 7
Balances with Banks and Money at Call & Short Notice

			As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
I	**In India**			
i)	Balance with Banks			
	a)	in Current Account	75,26,06,809.68	1,30,27,37,620.45
	b)	in other deposit account	21,56,22,16,806.00	15,69,56,00,000.00
ii)	Money at Call & short notice			
	a)	With banks	-	-
	b)	With other institutions	-	-
		T O T A L	**22,31,48,23,615.68**	**16,99,83,37,620.45**
II.	**Outside India**			
	i)	In Current Accounts	-	-
	ii)	In other deposit Accounts	-	-
	iii)	Money at call & short notice	-	-
		T O T A L	**-**	**-**
		G R A N D T O T A L (I + II)	**22,31,48,23,615.68**	**16,99,83,37,620.45**

Schedule - 8
Investments

Investments

		As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
I	**Investments in India in**		
i)	Government Securities	12,98,37,42,131.47	12,54,07,40,753.17
ii)	Other approved Securities	-	-
iii)	Shares	-	-
iv)	Debenture and Bonds	-	-
v)	Subsidiaries and/or joint ventures	-	-
vi)	Others (to be specified) @ **(Annexure - III)**	1,59,61,70,023.08	59,22,22,094.58
	TOTAL	**14,57,99,12,154.55**	**13,13,29,62,847.75**
II.	**Investments outside India in**		
i)	Government securities (including local authorities)	-	-
ii)	Subsidiaries and/or joint ventures	-	-
iii)	Other Investments (to be specified)	-	-
	TOTAL	**-**	**-**
	GRAND TOTAL (I+II)	**14,57,99,12,154.55**	**13,13,29,62,847.75**

Annexure - III

@ Others Includes:		As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
i.	SBI Mutual Fund	59,62,20,020.58	59,22,22,094.58
ii.	Liquid Fund	99,99,50,002.50	-
iii.	Treasury Bill	-	-
iv.	NABARD TMB	-	-
	TOTAL	**1,59,61,70,023.08**	**59,22,22,094.58**

Schedule - 9
Advances

				As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
A.	i)	Bills purchased and discounted			
	ii)	Cash Credits, Overdrafts and loans repayable on demand		6,52,94,11,011.78	6,22,97,28,645.46
	iii)	Term Loans		33,33,03,21,792.16	29,46,39,81,866.01
			T O T A L	**39,85,97,32,803.94**	**35,69,37,10,511.47**
	Less	Inter Bank Participant Certificate (IBPC)		-	-
	Add	Inter Bank Participant Certificate (IBPC)		-	-
		NET ADVANCES		**39,85,97,32,803.94**	**35,69,37,10,511.47**
B.	i)	Secured by tangible Assets		28,16,81,22,500.55	23,27,82,89,276.65
	ii)	Covered by Bank/ Government Guarantee		-	-
	iii)	Unsecured		11,69,16,10,303.39	12,41,54,21,234.82
			T O T A L	**39,85,97,32,803.94**	**35,69,37,10,511.47**
	Less	Inter Bank Participant Certificate (IBPC)		-	-
	Add	Inter Bank Participant Certificate (IBPC)		-	-
		NET ADVANCES		**39,85,97,32,803.94**	**35,69,37,10,511.47**
C.	**I.**	**Advances in India**			
	i)	Priority Sector		26,41,89,15,108.39	21,38,31,45,509.39
	ii)	Public Sector		-	-
	iii)	Banks		-	-
	iv)	Others		13,44,08,17,695.55	14,31,05,65,002.08
			T O T A L	**39,85,97,32,803.94**	**35,69,37,10,511.47**
	II.	**Advances outside India**			
	i)	Due from Banks		-	-
	ii)	Due from others		-	-
	iii)	a) Bills purchased & discounted		-	-
		b) Syndicate loans		-	-
		c) Others		-	-
			T O T A L	-	-
		Grand Total (C I + C II)		**39,85,97,32,803.94**	**35,69,37,10,511.47**
	Less	Inter Bank Participant Certificate (IBPC)		-	-
	Add	Inter Bank Participant Certificate (IBPC)		-	-
		NET ADVANCES		**39,85,97,32,803.94**	**35,69,37,10,511.47**

Schedule - 10
Fixed Assets

		As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
I.	**Premises**		
	At cost as on 31[st] March of the preceding year	20,66,85,145.00	20,66,85,145.00
	Addition during the year	1,02,10,000.00	-
	Total Value of Cost (A)	**21,68,95,145.00**	**20,66,85,145.00**
	Deductions during the year	-	-
	Depreciation during the year	35,30,068.81	34,44,752.37
	Depreciation to date (X)	1,55,91,420.95	1,20,61,352.14
	Written Down Value (V1)	**20,13,03,724.05**	**19,46,23,792.86**
II	**Assets Under Construction (B)**	**-**	**76,50,000.00**
	Written Down Value (V2)	-	76,50,000.00
III.	**Other Fixed Assets $ (Annexure - IV)**		
	(including furniture and fixtures)		
	At cost as on 31st. March of the preceding year	44,56,11,564.92	38,91,66,474.18
	WDV as on 31st. March of the preceding year	18,57,27,797.18	18,30,04,878.63
	Less: Adjustment made during the Year	2,68,81,550.13	-
	Add: Additions during the year	7,14,95,074.71	5,64,45,090.74
	Total Value of Cost (C)	**49,02,25,089.50**	**44,56,11,564.92**
	Deductions during the year	2,65,42,725.13	-
	Depreciation upto the preceding year	25,98,83,767.74	20,61,61,595.55
	Add: Depreciation for the year	6,17,46,547.75	5,37,22,172.19
	Depreciation for the year to date (Y)	**29,50,87,590.36**	**25,98,83,767.74**
	Less : Adjustment made during the Year		-
	Written Down Value (V3)	**19,51,37,499.14**	**18,57,27,797.18**
IV.	**Total Accumulated Depreciation (X+Y)**	**31,06,79,011.31**	**27,19,45,119.88**
	Total WDV of all asset (V1+V2+V3)	**39,64,41,223.19**	**38,80,01,590.04**
	Total Value at cost of all Assets (A+B+C)	**70,71,20,234.50**	**65,22,96,709.92**

Schedule - 11
Other Assets

		As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
I	Inter-Office adjustments (Net)	-	-
II	Interest accrued	71,53,70,951.23	1,03,75,50,456.98
III	Advance Income Tax	50,00,00,000.00	35,00,00,000.00
IV	Stationery and Stamps	-	-
V	DEFERRED TAX ACCOUNT	-	-
VI	Others @ $ (Annexure - V)	1,81,51,49,448.30	2,13,80,47,672.25
	T O T A L	**3,03,05,20,399.53**	**3,52,55,98,129.23**

@ In case there is any unadjusted balance of loss the same may be shown under this item.

Annexure - V

$ Other Assets		As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
i)	Outstanding in suspense a/c	-	-73,637.25
ii)	Balance in Fraud PB A/c	24,08,90,554.86	24,26,99,229.86
iii)	Bills receivables a/c	1,73,04,000.00	1,73,04,000.00
iv)	ATM Settlement	15,44,74,110.05	9,24,22,528.00
v)	NEFT Settlement / TDS Ins Comm	12,58,626.03	11,43,733.03
vi)	Balance in AUCA	-	46,02,35,795.16
vii)	Pre-Paid Expenses	3,58,75,830.82	2,05,80,100.00
viii)	DBTL Settlement A/c	28,45,47,009.65	10,50,42,730.62
ix)	RTGS Settlement A/c	5,00,934.27	2,76,325.12
x)	BBPS Settlement	6,10,027.88	10,79,629.88
xi)	DEAFs to RBI	-	45,45,541.03
xii)	ACH/NPCI/LPG/UID/UPI	48,36,41,652.53	52,08,86,623.93
xiii)	IMPS Settlement A/C	7,08,31,058.82	7,42,82,370.79
xiv)	Step Rapid Remittance RR	15,96,22,034.89	1,05,93,619.59
xv)	ATM Cash	(9,52,27,679.91)	-3,62,64,132.89
xvi)	CGST/SGST/IGST ITC	1,04,63,282.11	1,47,62,239.62
xvii)	IMPS- Inward/Outward	20,32,47,129.90	20,85,45,722.59
xviii)	Gramin Pay Order	34,35,016.44	25,87,970.44
xix)	INSURANCE COMM RECEIVABLE	27,37,195.00	23,10,849.92
xx)	MAB/AEPS/UPI Settlement A/c	21,97,57,735.96	36,78,54,136.31
xxi)	Festival Advance Staff / Soft Loans	1,71,80,929.00	1,92,32,296.50
xxii)	Gratuity Fund Receivable	40,00,000.00	80,00,000.00
	T O T A L	**1,81,51,49,448.30**	**2,13,80,47,672.25**

Schedule - 12
Contingent Liabilities

	As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
I. Claims against the bank not acknowledged as debts (DEAF)	-	-
II. Liability for partly paid investments	-	-
III. Liability on account of outstanding forward exchange contracts	-	-
IV. Guarantees given on behalf of constituents		
a) In India	3,77,37,434.19	4,03,00,573.00
b) Outside India	-	-
V. Acceptances, endorsements and other obligations	-	-
VI. Other items for which the bank is contingently liable. Income Tax liability if any, arising for non-compliance with income Tax Laws, DEAF	57,55,533.03	45,45,541.03
T O T A L	**4,34,92,967.22**	**4,48,46,114.03**

Schedule - 13
Interest Earned

	As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
I. Interest/discount on advances/ bills	3,83,54,15,850.11	3,46,50,73,952.19
II. Income on Investments	1,02,02,60,173.51	1,01,51,60,742.03
III. Interest on balances with Reserve Bank of India & other Inter-Bank funds.	1,36,63,95,792.97	1,05,42,90,482.56
IV. Others	-	-
T O T A L	**6,22,20,71,816.59**	**5,53,26,33,823.69**

Schedule - 14
Other Income

		As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
I.	Commission, exchange and brokerage	18,67,02,774.10	21,62,54,658.78
II.	Profit on sale of investments less- loss on sale investments	7,81,30,200.67	-
III.	Profit on revaluation of investments less- loss on revaluation of investments	-	-
IV	Profit on sale of land, buildings and other assets (Vehicles)	2,95,826.30	-
V	Profit on exchange transaction less- Loss on exchange transaction.	-	-
VI	Income earned by way of dividends etc, from subsidiaries/companies/and/or joint ventures abroad in India.	-	-
VII	Prior Period Income	-	-
VIII	Miscellaneous Income		
	a) Other Income	13,08,03,344.38	7,05,86,285.55
	T O T A L	**39,59,32,145.45**	**28,68,40,944.33**

Schedule - 15
Interest Expended

		As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
I.	Interest on Deposits	2,62,49,76,735.22	2,26,43,42,689.94
II.	Interest on Reserve Bank of India/ Inter-Bank borrowings	28,80,91,814.00	15,72,81,961.69
III.	Others	9,13,64,366.30	7,06,78,891.00
	T O T A L	**3,00,44,32,915.52**	**2,49,23,03,542.63**

Schedule - 16
Operating Expenses

		As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
i)	Payments to and provisions for employees	84,96,34,567.23	84,40,58,784.45
ii)	Rent, Taxes and Lighting	4,40,21,932.89	6,69,94,794.14
iii)	Printing and Stationery	2,12,96,418.51	2,58,51,306.56
iv)	Advertisement and Publicity	16,82,000.00	15,01,950.00
v)	Depreciation on bank's property.	6,52,76,616.56	5,71,66,924.56
vi)	Directors' fees and expenses	69,163.00	85,495.00
vii)	Auditors' fees and expenses (including branch Auditors)	12,75,150.00	11,89,400.00
viii)	Legal and Professional Charges	2,87,67,510.10	2,47,87,121.87
ix)	Postage, Telegrams, Telephones	38,15,167.02	43,39,186.73
x)	Repairs and Maintenances	12,02,52,235.86	8,89,86,070.71
xi)	Insurance	8,66,32,007.81	7,32,37,292.63
xii)	RSETI	37,68,283.00	48,06,114.50
xiii)	Other Expenditures	31,47,27,310.30	29,86,06,795.87
	T O T A L	**1,54,12,18,362.28**	**1,49,16,11,237.02**

Schedule - 17
Provisions & Contingencies

		As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
i)	Provision for Bad & Doubtful Debts (including Risk fund)	-	11,15,81,075.72
ii)	Provision for Standard Assets	1,25,27,765.76	1,25,00,000.00
iii)	Provision for Investment Fluctuation	-	-4,01,00,000.00
iv)	Provision for Frauds	-	2,65,77,138.93
v)	Provision for Wage Arrears	-	6,94,47,480.00
vi)	Provision - Others	21,38,600.00	-
	T O T A L	**1,46,66,365.76**	**18,00,05,694.65**

Schedule - 17A
Provisions & Contingencies

		As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
i)	Provision for Income Tax	53,50,00,000.00	43,56,26,500.00
	T O T A L	**53,50,00,000.00**	**43,56,26,500.00**

MIZORAM RURAL BANK HEAD OFFICE: AIZAWL
SIGNIFICANT ACCOUNTING POLICIES

A. Basis of preparation:

The Bank's financial statements are prepared under the historical cost convention, with fundamental accounting assumptions of going concern, consistency, and accrual, unless otherwise stated and conform in all material aspects to Generally Accepted Accounting Principles (GAAP) in India, which comprise applicable statutory provisions, regulatory norms/guidelines prescribed by the National Bank for Agriculture and Rural Development (NABARD), Reserve Bank of India (RBI), Banking Regulation Act 1949, Regional Rural Bank Act, 1976 and amendments thereto and Accounting Standards issued by the Institute of Chartered Accountants of India (ICAI), and the accounting practices prevalent in the banking industry in India.

B. Use of Estimates:

The preparation of financial statements requires the management to make estimates and assumptions considered in the reported amount of assets and liabilities (including contingent liabilities) as on the date of financial statements and the reported income and expenses during the reporting period. Management believes that the estimates used in preparation of the financial statements are prudent and reasonable. Future results could differ from to these estimates. Any revision to the accounting estimates is recognised prospectively from the period of change unless otherwise stated.

C. Significant Accounting Policies:

1. Revenue Recognition:

1.1 Income and Expenditure are accounted on accrual basis, except otherwise stated.

1.2 Income from Non-Performing Assets (NPAs) including Non-Performing investments is recognised in the Profit and Loss Account on realisation basis.

1.3 Interest income is recognised in the Profit and Loss Account as it accrues except, (i) income from Non-Performing Assets (NPAs), comprising of advances and investments which is recognised upon realisation, as per the prudential norms prescribed by the RBI or other regulatory authorities. (ii) overdue interest on investments and bills discounted, (iii) Income on Rupee Derivatives designated as "Trading", which are accounted on realisation

1.4 Profit/ loss on sale of investments is recognised in the Profit and Loss Account.

1.5 Income (other than interest) on investments in "Held to Maturity (HTM)" category acquired at a discount to the face value is recognised only at the time of sale/ redemption.

1.6 Commission & Exchange and Locker rent have been recognized on realization basis. Interest on overdue term deposits is accounted for on renewal basis.

1.7 In case of suit filed accounts, legal and other expenses incurred are charged to Profit and Loss Account and at the time of recovery of such expenses is accounted as income.

1.8 All commission and fee income are recognized on realization basis, including commission income from Bank Guarantees (BG), incentive on UPI transactions, and upfront fees on restructured accounts.

1.9 All commission and fee income are recognized on realization basis, including commission income from Bank Guarantees (BG), incentive on UPI transactions, and upfront fees on restructured accounts.

2. Investments:

Investments are accounted for in accordance with the extant RBI guidelines on investment classification and valuation. The transactions in Government Securities are recorded on "Settlement Date". Investments other than Government Securities are recorded on "Trade Date".

2.1. Classification: Investments are classified into three categories viz., Held to Maturity (HTM), Available for Sale (AFS) and Held for Trading (HFT) as per RBI guidelines.

2.2. Basis of classification:

i. Investments that the Bank intends to hold till maturity are classified as Held to Maturity (HTM).

ii. Investments that are held principally for resale within 90 days from the date of purchase are classified as Held for Trading (HFT).

iii. Investments, which are not classified in the above two categories, are classified as Available for Sale (AFS).

iv. An investment is classified as HTM / HFT / AFS at the time of its purchase and subsequent shifting amongst categories is done in conformity with regulatory guidelines. However, for disclosure in Balance Sheet these are classified as under - Government Securities, Other Approved Securities and Others

2.3. Valuation:

i) In determining the acquisition cost of an investment:

a) Brokerage or Commission received on subscriptions is reduced from the cost.

b) Brokerage, Commission, Securities Transaction Tax (STT) etc., paid in connection with acquisition of investments are expensed upfront and excluded from cost.

c) Broking period interest paid / received on debt instruments is treated as interest expense / income and is excluded from cost or sale consideration.

d) Cost is determined on the weighted average cost method for investments under AFS and HFT category and FIFO basis (First in First out) for investments under HTM category.

ii) Transfer of securities from HFT / AFS category to HTM category is carried out at the lower of acquisition cost / book value / market value on the date of transfer. The depreciation, if any, on such transfer is fully provided for. However, transfer of securities from HTM category to AFS category is carried out on acquisition price / book value. After transfer, these securities are immediately re-valued and resultant depreciation, if any, is provided

iii) Treasury Bills and Commercial Papers are valued at carrying cost.

iv) Held to Maturity category:

a) Investments under Held to maturity category are carried at acquisition cost unless it is more than the face value, in which case the premium is amortised over the period of remaining maturity on constant yield basis. Such amortisation of premium is adjusted against income under the head "Interest on Investments".

b) Investments in equity shares of other companies are valued at historical cost. A provision is made for diminution, other than temporary, for each investment individually.

v) Investments under AFS and HFT category: Investments under AFS and HFT category are individually re-valued at market price or fair value determined as per regulatory guidelines, and only the net depreciation of each group for each category (viz., (i) Government securities (ii) Other Approved Securities, (iii) Shares, (iv) Bonds and debentures, and (v) others) is provided for and net appreciation, is ignored. On provision for depreciation1 the book value of individual security remains unchanged after marking to market.

vi) Investments are classified as Performing and Non-Performing investments, based on the guidelines issued by the RBI. Investments of domestic offices become non performing where:

a) Interest or instalment (including maturity proceeds) is due and remains unpaid for more than 90 days.

b) In the case of equity shares, in the event the investment in the shares of any company is valued at Rs. 1/- per company on account of the non-availability of the latest balance sheet, those equity shares would be reckoned as NPI.

3. Loans or Advances and Provisions thereon:

3.1 Loans and advances are classified as performing and non-performing, based on the guidelines/ directives issued by the RBI. Loan assets become Non-Performing Asset (NPA) where:

i) In respect of Agriculture advances:

a) For short duration crops, where the instalment of principal or interest remains overdue for two crop seasons, and

b) For long duration crops, where the principal or interest remains overdue for one crop season.

ii) In respect of non-Agriculture advances:

a) In respect of term loans, interest and / or instalment of principal remains overdue for a period of more than 90 days.

b) In respect of Overdraft or Cash Credit Advances, the account remains "out of order", i.e., if the outstanding balance exceeds the sanctioned limit or drawing power continuously for a period 90 days, or if there are no credits continuously for 90 days as on the date of balance sheet, or if the credits are not adequate to cover the interest debited during the same period.

3.2 All advances have been classified under four categories i.e., Standard Assets, Sub-standard Assets, Doubtful Assets and Loss Assets. Provisions are made as per the extant guidelines / directives prescribed by the RBI.

Provisions on Advances are made as under:

I. Standard Assets:

General Provision for Standard Assets at the following rates:

(i) Direct Advances to Agriculture and SME sectors at 0.25%

(ii) Commercial Real Estate sector at 1%

(iii) All other advances not included in (i) & (ii) above at 0.40%

II. Sub-Standard Assets:

A loan asset that has remained non performing for a period less than or equal to 12 months is a Sub-Standard Asset.

General Provision of 10% on the total outstanding

While arriving at the provisioning requirement, value of security in any form including term deposits, NSCs, surrender value of life policies, etc. are not deducted.

III. Doubtful Assets:

A loan asset that has remained in the sub-standard category for a period of 12 months is Doubtful Asset

Secured Portion	-	Up to One year 20%
		One to three years 30%
		More than three years 100%
Unsecured Portion	-	100%

IV. Loss Assets:

A loan asset where Loss has been identified but the amount has not been fully written of is a Loss Asset. 100% Provision on outstanding Advances.

3.3 Advances are net of specific loan loss provisions, unrealised interest, ECGC claims received and Inter Bank Participation Certificates.

3.4 For Restructured / Rescheduled assets, provisions are made in accordance with the extant guidelines issued by the RBI.

3.5 In the case of loan accounts classified as NPAs, an account may be reclassified as a performing asset if it confirms to the guidelines prescribed by the regulators.

3.6 Amounts recovered against debts written off in earlier years are recognised as revenue in the year of recovery.

3.7 In addition to the specific provision on NPAs, general provisions are also made for Standard Assets as per extant RBI guidelines. These provisions are reflected in Schedule 5 of the Balance Sheet under the head "Other Liabilities and Provisions - Other Provisions" and are not considered for arriving at the net NPAs.

3.8 Appropriation of recoveries in NPAs (not out of fresh/additional credit facilities sanctioned to the borrower concerned) towards principal or interest due as per the Bank's extant instructions is done in accordance with the following priority:

a. Charges

b. Unrealized Interest/Interest

c. Principal

However, in Compromise and Resolution/ Settlement through Lok Adalat cases, the recoveries are appropriated as per the terms of respective compromise/ resolution/ settlement. And in case of suit filed accounts at the District Court and Debt Recovery Tribunal (DRT), recovery is appropriated as per directives of respective courts and tribunal.

4. *Fixed Assets- Depreciation:*

4.1. Fixed Assets are accounted for on a historical cost basis.

4.2. Fixed Assets are carried at cost less accumulated depreciation/ amortization.

4.3. Cost includes the cost of purchase and all expenditures such as site preparation, installation costs, and professional fees incurred on the asset before it is put to use.

4.4. Assets costing less than `1,000 each are charged off in the year of purchase.

4.5. In case of an individual asset costing less than `5,000 - The individual asset is firstly capitalized and then 100% depreciation is charged in the year of purchase.

4.6. In case of an individual asset costing `5,000 or more, depreciation is applied based on useful life of the respective assets.

4.7. The rates of depreciation and method of charging depreciation in respect of domestic operations are as under:

Description of Fixed Asset	Depreciation rates
Computer and Accessories	33.33% (3Yrs)
Electrical Appliances	20% (5Yrs)
Furniture and Fixture	10% (10Yrs)
Motor Vehicles	20% (5Yrs)
Office Equipment	10% (10Yrs)
Plant & Machinery	20% (5Yrs)
Premises	1.67% (60Yrs)
Air Conditioner	12.5% (8Yrs)
Battery	33.33% (3Yrs)
Safe Deposit Locker	5% (20Yrs)

5. *Employee Benefits:*

5.1. Short Term Employee Benefits:

The undiscounted amount of short - term employee benefits, such as medical benefits etc., which are expected to be paid in exchange for the services rendered by employees, are recognized during the period when the employee renders the service.

5.2. Long Term Employee Benefits

i) Defined Benefit Plans:

a. Gratuity:

The Bank provides for Gratuity liability based on actuarial valuation for all the eligible employees. The benefit is in the form of lump sum payments to vested employees on retirement, or on death while in employment, or on termination of employment, for an amount equivalent to 15 days basic salary payable for each completed year of service, subject to the gap prescribed by the Statutory Authorities. Vesting occurs upon completion of five years of service. The Bank makes periodic contributions to a fund administered by Trustees based on an independent external actuarial valuation carried out annually.

b. Leave Encashment:

Provision for Leave Encashment is calculated on actuarial basis. Payment has been made on 'Pay-as-You-Go' method

c. Pension:

As per the order of Hon'ble Supreme Court of India, the Bank provides for pension to all eligible employees. The benefit is in the form of monthly payments as per the rules to vested employees on retirement or on death while in employment, or on termination of employment. Vesting occurs at different stages as per rules. The pension liability is reckoned based on an independent actuarial valuation carried out and Bank makes such initial contributions periodically to the Fund as may be required to secure payment of the benefits under the pension regulations.

d. The cost of providing defined benefits is determined using the projected unit credit method, with actuarial valuations being carried out at each balance sheet date.

ii) Defined Contribution Plans such as Provident Fund are recognized as an expense and charged to the Profit & Loss Account on accrual basis.

iii) The Bank operates New Pension System (NPS) for all staff joined on or after 1st April 2018 and staff joined between 1st April 2010 and 31st March 2018 and opted for NPS, which is a defined Contribution Plan. As per the scheme, these employees contribute 10% of their basic pay plus dearness allowance to the scheme together with Bank's contribution at 14% of basic pay plus dearness allowance.

iv) Other Long Term Employee benefits:
All eligible employees of the Bank are eligible for leave fare concession, home travel concession. The costs of such long-term employee benefits are debited to Profit & Loss account of the Bank, in the year of expense incurred.

6. Taxes on Income:

Income Tax expense is the aggregate amount of current tax and deferred tax expense incurred by the Bank. Current tax expense and deferred tax expense are determined in accordance with the provisions of the Income Tax Act, 1961 and as per the Accounting Standard 22 - "Accounting for Taxes on Income" respectively and which are based on the tax laws prevailing in India.

Deferred tax adjustments comprise of changes in the deferred tax assets or liabilities during the year. Deferred tax assets and liabilities are recognised by considering the impact of the timing differences between taxable income and accounting income for the current year, and carry forward losses. Deferred tax assets and liabilities are measured using tax rates and tax laws that have been enacted or substantively enacted at the Balance Sheet date. The impact of changes in deferred tax assets and liabilities is recognised in the Profit and Loss Account. Deferred tax assets are recognised and reassessed at each reporting date, based on management's judgement as to whether their realisation is considered as reasonably certain. Deferred Tax Assets are recognised on carry forward of unabsorbed depreciation and tax losses only if there is virtual certainty supported by convincing evidence that such deferred tax assets can be realised against future profits.

7. Contingent Liabilities & provisions:

7.1. In conformity with AS - 29, "Provisions, Contingent Liabilities and Contingent Assets", issued by the ICAI, the bank recognises provisions only when it has a present obligation as a result of a past event, and would result in a probable outflow of resources embodying economic benefits will be required to settle the obligation, and when a reliable estimate of the amount of the obligation can be made.in conformity with AS - 29, "Provisions, Contingent Liabilities and Contingent Assets", issued by the ICAI, the bank recognises provisions only when it has a present obligation as a result of a past event, and would result in a probable outflow of resources embodying economic benefits will be required to settle the obligation, and when a reliable estimate of the amount of the obligation can be made.

No provision is recognised for:

i) Any possible obligation that arises from past events and existence of which will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the bank; or

ii) Any present obligation that arises from past events but is not recognised because:

a) It is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or

b) A reliable estimate of the amount of obligation cannot be made.
Such obligations are recorded as Contingent Liabilities. These are assessed at regular intervals and only that part of the obligation for which an outflow of resources embodying economic

benefits is probable, is provided for, except in the extremely rare circumstances where no reliable estimate can be made.

iii) Contingent Assets are not recognised in the financial statements.

8. *Special Reserves:*

Revenue and other Reserve include Special Reserve created under Section 36(i) (viii) of the Income Tax Act, 1961.

9. *Investment Fluctuation Reserve (IFR):*

The Bank maintains an Investment Fluctuation Reserve (IFR) and ensures that the balance is at least 2 per cent of the Held for Trading (HFT) and Available for Sale (AFS) portfolio on a continuous basis. The Bank transfers to the IFR an amount not less than the lower of the following:

(i) Net profit on sale of investments

(ii) Net profit after mandatory appropriations

The appropriation is made from the Profit and Loss account by transferring the amount to the IFR account and is disclosed as a "below the line" item after determination of profit for the year.

The IFR is presented as a separate item under Schedule 2 – "Reserves and Surplus," under the head "Revenue and Other Reserves."

10. *Cash and cash equivalents:*

Cash and cash equivalents include Cash and Balances with RBI, Balances with Banks and money at call and short notice.

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MIZORAM RURAL BANK HEAD OFFICE AIZAWL

MIZORAM RURAL BANK – HEAD OFFICE : MINECO, KHATLA – AIZAWL
PRUDENTIAL NORMS – CRAR PROJECTED STATEMENT OF CAPITAL FUNDS, RISK ASSETS/EXPOSURES AND RISK ASSET RATIO FOR THE PERIOD ENDED 31st MARCH 2026

(₹ In lakhs)

Sl	Assets	Amount	% weight	RWA
	Cash and Bank Balances			
1	Cash in hand	9,393.41	0	-
2	Balance with RBI	19,234.13	0	-
3	Balances in C.A. with Other Banks	7,526.07	20	1,505.21
4	Claims on banks (TD with other Banks)	2,15,622.17	20	43,124.43
	TOTAL	**2,51,775.77**		**44,629.65**
	Investments			
5	Investment in Govt. Securities (SLR)	1,29,837.42	2.50	3,245.94
6	Investment in other approved securities guaranteed by central/state Govt.	-	2.50	-
7	Direct investment in equity shares, convertible bonds, debentures, capital instruments of banks and units of equity oriented mutual funds including those exempted from Capital Market Exposure	15,961.70	127.50	20,351.17
8	Invt. in securities which guaranteed by banks	-	22.50	-
9	Invt. In bonds issued by PFIs	-	102.50	-
	TOTAL	**1,45,799.12**		**23,597.10**
	Loans & Advances			
10	Loans and advances guaranteed by Government of India Note: (i) The risk weight applicable to claims on central government exposures will also apply to the claims on the Reserve Bank of India, DICGC, Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) and Credit Risk Guarantee Fund Trust for Low Income Housing (CRGFTLIH) and individual schemes under National Credit Guarantee Trustee Company Ltd. (NCGTC) which are backed by explicit Central Government Guarantee. (ii) The risk weight of zero percent as mentioned above shall be applicable in respect of exposures guaranteed under any existing or future schemes launched by CGTMSE, CRGFTLIH and NCGTC satisfying the conditions mentioned in"	26,235.89	0	-
11	Loans & Advances guaranteed by State Govt.	-	20	-
12	Loans granted to PSU of GoI & State Govt.	-	100	-
13	Others including PFIs	1,60,159.31	100	1,60,159.31
14	For the purpose of credit exposure, bills purchased / discounted / negotiated under LC	-	20	-
15	Housing Loan to Individuals upto 20 lakh	41,801.54	50	20,900.77
16	Housing Loan to Individuals above 20 lakh to 75 lakh	79,411.93	50	39,705.96
17	Housing Loan to Individuals above 75 lakh	11,691.53	75	8,768.64
18	Consumer Credit including Personal Loans, Public FA etc	56,870.39	125	71,087.99
19	Vehicle Loans	1,430.86	100	1,430.86
20	Against Gold Loans	-	50	-
21	Education Loan	604.12	100	604.12
22	Loans covered by DICGC/ECGC	-	50	-
23	Advances for Term Deposits, Life policies etc.	7,763.67	0	-
24	Staff Loan	12,628.08	20	2,525.62
	TOTAL	**3,98,597.33**		**3,05,183.28**

Other Assets				
25	Premises, furniture and fixtures	3,964.41	100	3,964.41
26	Interest due on Government Securities	2,030.11	0	-
27	Income Tax deducted at source (Net of Provision)	-	0	-
28	Advance Tax paid (Net of Provision)	5,000.00	0	-
29	Interest receivable on Staff loans	1,984.76	20	396.95
30	Interest receivable from banks	3,093.44	20	618.69
31	Interest subvention receivable from GoI	-	0	-
32	All other assets	18,196.90	100	18,196.90
	TOTAL	**34,269.62**		**23,176.95**
33	**Sub Total**	**8,30,441.84**		**3,96,586.98**
Off-Balance Sheet Items				
34	Claims against the bank not acknowledged as debt	57.56	100	57.56
35	Guarantees others – Financials	377.37	100	377.37
Grand Total		**8,30,876.77**		**3,97,021.91**
A. TIER I CAPITAL				
(a) Paid-up Capital		7,304.85		
(b) Reserves & Surplus		63,831.24		
(c) Perpetual Debt Instruments		173.04	(Max. of 7% of Tier 1)	
Total Tier I Capital		**71,309.13**		
B. TIER II CAPITAL				
(a) General provisions and loss reserves # includes General Provision on standard assets		1,324.40	(Max. of 1.25% of Total RWA)	
(b) Interest Fluctuation Reserves		1,150.00		
(c) Revaluation Reserves		-		
Total Tier II Capital		**2,474.40**	(Max. of 100% of Tier-I Capital)	
Total Capital (Tier I + Tier II)		**73,783.53**		
Total Risk -Weighted Assets (On Balance Sheet + Off Balance Sheet items)		**3,97,021.91**		
CRAR (Capital Funds to Risk Weighted Assets Ratio)		**18.58%**	Total Capital * 100/Risk Weighted Assets	
CET-1 RATIO (Paid up share capital and reserves)		**17.92%**	CET-1 * 100/Risk Weighted Assets	
Tier-I RATIO		**17.96%**	Tier-I Capital * 100/Risk Weighted Assets	
Tier-II RATIO		**0.62%**	Tier-II Capital * 100/Risk Weighted Assets	

MIZORAM RURAL BANK HEAD OFFICE AIZAWL

(SHERYL L VANCHHONG)
CHAIRMAN

MIZORAM RURAL BANK
HEAD OFFICE : AIZAWL
DISCLOSURE IN FINANCIAL STATEMENTS – NOTES TO ACCOUNTS

1. Regulatory Capital

i) *Composition of Regulatory Capital*

(Amount in Crore)

Sr. No.	Particulars	Current Year	Previous Year
i)	Tier 1 capital	713.09	572.32
ii)	Tier 2 capital	24.74	11.99
iii)	Total capital (Tier 1 + Tier 2) (i + ii)	737.84	584.31
iv)	Total Risk Weighted Assets (RWAs)	3970.22	3477.96
v)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	17.96%	16.46%
vi)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	0.62%	0.34%
vii)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	18.58%	16.80%
viii)	Percentage of the shareholding of:		
	a) Government of India	50.00	50.00
	b) Government of Mizoram	15.00	15.00
	c) State Bank of India	35.00	35.00
ix)	Amount of paid-up equity capital raised during the year	Nil	Nil
x)	Amount of perpetual debt instruments raised during the year	Nil	Nil

ii) *Draw down from Reserves*
NIL

2. Asset Liability Management

i) *Maturity pattern of certain items of assets and liabilities*

(Amount in Crore)

	Day 1 to 14 days	15 To 28 Days	29 Days to 3 months	Over 3 months and upto 6 Months	Over 6 Months and upto 1 year	Over 1 year and upto 3 years	Over 3 years and upto 5 years	Over 5 years	Total
Deposits	544.95	190.19	484.03	632.59	1,055.94	3,547.07	44.11	27.22	6,526.10
Advances	19.86	11.85	49.16	54.50	143.23	360.62	740.84	2,749.92	4,129.98
Investments	100.00	0.00	0.00	22.00	12.00	420.98	558.95	344.07	1,457.99
Borrowings	0.00	0.00	0.00	9.80	16.30	345.89	363.29	92.28	827.56
Foreign Currency Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Foreign Currency Liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

3. Investments

i) *As at 31.03.2026 (current year balance sheet date)*

(Amount in Crore)

	Investments in India							Investments outside India				Total Investments
	Govt. Sec	Other Approved Sec.	Shares	Debentures and Bonds	Subsidiaries and/or Joint ventures	Others	Total investment in India	Govt. Sec (including local Authorities)	Subsidiaries and/or Joint ventures	Others	Total investment outside India	
Held to Maturity												
Gross	785.21	0.00	0.00	0.00	0.00	0.00	785.21	0.00	0.00	0.00	0.00	785.21
Less: Provision for Non-Performing investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	785.21	0.00	0.00	0.00	0.00	0.00	785.21	0.00	0.00	0.00	0.00	785.21
Available for Sale												
Gross	513.16	0.00	0.00	0.00	0.00	0.00	513.16	0.00	0.00	0.00	0.00	513.16
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	513.16	0.00	0.00	0.00	0.00	0.00	513.16	0.00	0.00	0.00	0.00	513.16
Held for Trading												
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Investments	1298.37	0.00	0.00	0.00	0.00	0.00	1298.37	0.00	0.00	0.00	0.00	1298.37
Less: Provision for non-Performing investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	1298.37	0.00	0.00	0.00	0.00	0.00	1298.37	0.00	0.00	0.00	0.00	1298.37

As at 31.03.2025 (previous year balance sheet date)

(Amount in Crore)

	Investments in India							Investments outside India				Total Investments
	Govt. Sec	Other Approved Sec.	Shares	Debentures and Bonds	Subsidiaries and/or Joint ventures	Others	Total investment in India	Govt. Sec (including local Authorities)	Subsidiaries and/or Joint ventures	Others	Total investment outside India	
Held to Maturity												
Gross	711.55	0.00	0.00	0.00	0.00	0.00	711.55	0.00	0.00	0.00	0.00	711.55
Less: Provision for Non-Performing investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	711.55	0.00	0.00	0.00	0.00	0.00	711.55	0.00	0.00	0.00	0.00	711.55
Available for Sale												
Gross	542.52	0.00	0.00	0.00	0.00	0.00	542.52	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	542.52	0.00	0.00	0.00	0.00	0.00	542.52	0.00	0.00	0.00	0.00	0.00
Held for Trading												
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Investments	1254.07	0.00	0.00	0.00	0.00	0.00	1254.07	0.00	0.00	0.00	0.00	1254.07
Less: Provision for non-Performing investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	1254.07	0.00	0.00	0.00	0.00	0.00	1254.07	0.00	0.00	0.00	0.00	1254.07

ii) ***Movement of provisions for depreciation on investments, non- performing investments (NPIs) and investment fluctuation reserve (IFR)***

(Amount in Crore)

Particulars	Current Year	Previous Year
i) Movement of provisions held towards depreciation on investments	0.00	0.00
a. Opening balance	0.00	0.00
b. Add: Provisions made during the year	0.00	0.00
c. Less: Write off / write back of excess provisions during the year	0.00	0.00
d. Closing balance		
ii) Movement of Investment Fluctuation Reserve		
a. Opening balance	0.00	4.01
b. Add: Amount transferred during the year	11.50	0.00
c. Less: Drawdown	0.00	4.01
d. Closing balance	11.50	0.00
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	2.01%	0.00%

iii) ***Sale and transfers to/from HTM category***

The Bank has not made any sale or transfers of category during the financial year 2025-2026.

(In case of transfers of securities to / from HTM category, an RRB shall make disclosure in the 'Notes to Accounts' to the Financial Statements.)

iv) ***Non-SLR investment portfolio***

a) ***Non-performing non-SLR investments***

Sr.No.	Particulars	Current Year	Previous Year
a)	Opening balance	0.00	0.00
b)	Additions during the year since 1st April	0.00	0.00
c)	Reductions during the above period	0.00	0.00
d)	Closing balance	0.00	0.00
e)	Total Provisions held	0.00	0.00

b) ***Issuer composition of non-SLR investments***

(Amount in Crores)

Sr. No	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
(1)	(2)	(3)		(4)		(5)		(6)		(7)	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
a)	PSUs	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
b)	FIs	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
c)	Banks	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
d)	Private Corporates	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
e)	Subsidiaries / Joint Ventures	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
f)	Others	159.62	59.22	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
g)	Provision held towards depreciation	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Total*	**159.62**	**59.22**	**NIL**	**NIL**	**NIL**	**NIL**	**NIL**	**NIL**	**NIL**	**NIL**

v) ***Repo transactions (in face value terms)***

(Amount in Crore)

	Minimum outstanding during the year		Maximum outstanding during the year		Daily average outstanding during the year		Outstanding as on March 31	
	FV	MV	FV	MV	FV	MV	FV	MV
i) Securities sold under repo a) Government securities b) Corporate debt securities c) Any other securities	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Minimum outstanding during the year		**Maximum outstanding during the year**		**Daily average outstanding during the year**		**Outstanding as on March 31**	
	FV	MV	FV	MV	FV	MV	FV	MV
ii) Securities purchased under reverse repo a) Government securities b) Corporate debt securities c) Any other securities	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL

Note: (i) 'FV' means Face Value and 'MV' means Market Value.

vi) ***Government Security Lending (GSL) transactions (in market value terms)***

As at 31.03.2026 (current year balance sheet date)

(Amount in ₹ crore)

	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Total volume of transactions during the year	Outstanding as on March 31
Securities lent through GSL transactions	NIL	NIL	NIL	NIL	NIL
Securities borrowed through GSL transactions	NIL	NIL	NIL	NIL	NIL
Securities placed as collateral under GSL transactions	NIL	NIL	NIL	NIL	NIL
Securities received as collateral under GSL Transactions	NIL	NIL	NIL	NIL	NIL

As at 31.03.2025 (previous year balance sheet date)

(Amount in ₹ crore)

	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Total volume of transactions during the year	Outstanding as on March 31
Securities lent through GSL transactions	NIL	NIL	NIL	NIL	NIL
Securities borrowed through GSL transactions	NIL	NIL	NIL	NIL	NIL
Securities placed as collateral under GSL transactions	NIL	NIL	NIL	NIL	NIL
Securities received as collateral under GSL Transactions	NIL	NIL	NIL	NIL	NIL

4. Asset Quality

i) Classification of advances and provisions held

(Amount in ₹ crore)

	Standard	Non-Performing				Gross Advances
	Total Standard Advances	Sub- standard	Doubtful	Loss	Total Non-Performing Advances	Total
Gross Standard Advances and NPAs						
Opening Balance	3569.37	60.89	80.45	23.18	164.52	3733.89
Add: Additions during the year					119.28	
Less: Reductions during the year*					139.79	
Closing balance	3985.97	32.65	79.91	31.45	144.01	4129.98
*Reductions in Gross NPAs due to:					139.79	
i) Upgradation					102.39	
ii) Recoveries (excluding recoveries from upgraded accounts)					22.11	
iii) Technical/ Prudential Write-offs					15.29	
iv) Write-offs other than those under (iii) above					0.00	
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	11.99	60.89	80.45	23.18	164.52	176.51
Add: Fresh provisions made during the year					0.00	
Less: Excess provision reversed/ Write-off loans					20.51	
Closing balance of provisions held	13.24	32.65	79.91	31.45	144.01	157.25
Net NPAs						
Opening Balance		0.00	0.00	0.00	0.00	
Add: Fresh additions during the year					0.00	
Less: Reductions during the year					0.00	
Closing Balance		0.00	0.00	0.00	0.00	

	Standard	Non-Performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Floating Provisions						
Opening Balance						0.00
Add: Additional provisions made during the year						0.00
Less: Amount drawn down during the year (Rationale for drawdown may be explained by way of a note below the table)						0.00
Closing balance of floating provisions						0.00
Technical write-offs and the recoveries made thereon	0	0	0	0	0	
Opening balance of Technical/Prudential written-off accounts						46.03
Add: Technical/Prudential write-offs during the year						15.29
Less: Recoveries made from previously technical /prudential written-off accounts during the year						5.62
Closing balance						46.94

Note –

1) While making disclosures in audited annual financial statements, a bank should invariably provide the figures for both the current and previous year to facilitate comparison.

2) Technical or prudential write-off is the amount of non-performing loans which are outstanding in the books of the branches but have been written-off (fully or partially) at Head Office level. Amount of Technical write-off should be certified by statutory auditors.

3) To the extent that General Provisions and Loss Reserves have not been reckoned for Tier 2 capital, they may be netted off from Gross NPAs to arrive at Net NPAs.

Ratios (in per cent)	Current Year	Previous Year
Gross NPA to Gross Advances	3.49%	4.41%
Net NPA to Net Advances	0.00%	0.00%
Provision coverage ratio	100%	100%

ii) ***Sector-wise Advances and Gross NPAs***

(Amount in Crores)

Sr. No.	Sector*	Current Year			Previous Year		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
i)	**Priority Sector**						
a)	Agriculture and allied activities	947.97	45.22	4.77%	733.75	46.61	6.35%
b)	Advances to industries sector eligible as priority sector lending	81.20	10.38	12.78%	94.94	13.94	14.68%
c)	Services	892.19	65.86	7.38%	834.12	73.47	8.81%
d)	Personal loans	848.83	6.84	0.81%	621.78	12.25	1.97%
	Subtotal (i)	**2,770.19**	**128.30**	**4.63%**	**2,284.59**	**146.27**	**6.40%**
ii)	**Non-priority Sector**						
a)	Agriculture and allied activities	-	-	0.00%	-	-	0.00%
b)	Industry	-	-	0.00%	-	-	0.00%
c)	Services	-	-	0.00%	-	-	0.00%
d)	Personal loans	1,359.79	15.71	1.16%	1,449.30	18.24	1.26%
	Sub-total (ii)	**1,359.79**	**15.71**	**1.16%**	**1,449.30**	**18.24**	**1.26%**
	Total (I + ii)	**4,129.98**	**144.01**	**3.49%**	**3,733.89**	**164.52**	**4.41%**

iii) ***Details of accounts subjected to restructuring (as defined as per applicable regulations)***

(Amount in Crores)

		Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Standard	Number of borrowers	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Gross Amount (₹ crore)	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Provision held (₹ crore)	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Sub-standard	Number of borrowers	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Gross Amount (₹ crore)	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Provision held (₹ crore)	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Doubtful	Number of borrowers	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Gross Amount (₹ crore)	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Provision held (₹ crore)	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
TOTAL	Number of borrowers	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Gross Amount (₹ crore)	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Provision held (₹ crore)	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

RBI: A bank shall disclose in its published Annual Balance Sheets the amount and number of accounts in respect of which applications for restructuring are under process, but the restructuring packages have not yet been approved.

iv) ***Disclosure of transfer of loan exposures***

The total amount of loans not in default / stressed loans transferred and acquired to / from other entities:

(a) In respect of loans not in default that are transferred or acquired: Nil

(b) In the case of stressed loans transferred or acquired, the following disclosures should be made:

Details of stressed loans transferred during the year (to be made separately for loans classified as NPA and SMA)			
(all amounts in crores)	To ARCs	To permitted transferees	To other transferees (please specify)
No. of accounts	NA	Nil	Nil
Aggregate principal outstanding of loans transferred	NA	Nil	Nil
Weighted average residual tenor of the loans transferred	Nil	Nil	Nil
Net book value of loans transferred (at the time of transfer)	Nil	Nil	Nil
Aggregate consideration	Nil	Nil	Nil
Additional consideration realized in respect of accounts transferred in earlier years	Nil	Nil	Nil

Details of loans acquired during the year		
(all amounts in crores)	From SCBs, RRBs, UCBs, StCBs, DCCBs, AIFIs, SFBs and NBFCs including Housing Finance Companies (HFCs)	From ARCs
Aggregate principal outstanding of loans acquired	Nil	Nil
Aggregate consideration paid	Nil	Nil
Weighted average residual tenor of loans acquired	Nil	Nil

v) ***Non-Fund Based (NFB) Credit Facilities:*** *The details of NFB credit facilities:*

		As at 31st March 2026	As at 31st March 2026	Previous Year	Previous Year
		Secured* Portion	Unsecured Portion	Secured* Portion	Unsecured Portion
I	Outstanding Guarantees (₹ crore)				
	i) In India	3.77	0.00	4.03	0.00
	ii)Outside India	0.00	0.00	0.00	0.00
II	Acceptances, Endorsements and other Obligations (₹ crore)	0.00	0.00	0.00	0.00
III	Other NFB Credit facilities (₹ crore)	0.00	0.00	0.00	0.00

* Secured portion is as defined under Reserve Bank of India (Regional Rural Banks – Credit Facilities) Directions, 2025.

vi) ***Fraud accounts :*** *Details of the number and the amount involved in frauds as well as the provisioning thereon are given below:*

	Current Year	Previous Year
Number of frauds reported	NIL	1
Amount involved in fraud (₹ crore)	NIL	4.11
Amount of provision made for such frauds (₹ crore)	NIL	4.11
Amount of Unamortized provision debited from 'other reserves' as at the end of the year (₹ crore)	NIL	NIL

vii) **Disclosure under Resolution Framework for COVID -19 – related Stress**

Format for disclosures to be made half yearly starting September 30, 2021

(Amount in crore)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan- Position as at the end of the previous half-year (A)	Of (A), aggregate debt that slipped into NPA during the half- year	Of (A), amount written off during the half-year	Of (A), amount paid by the borrowers during the half- year	Exposure to accounts classified as Standard consequent to implementation of resolution plan- Position as at the end of this half- year
Personal Loans	0	0	0	0	0
Corporate persons*	0	0	0	0	0
Of which MSMEs	0	0	0	0	0
Others	0	0	0	0	0
Total	0	0	0	0	0

*As defined in section 3 (7) of the Insolvency and Bankruptcy Code, 2016.

5. Exposures

i) ***Exposure to real estate sector***

(Amount in Crore)

Category	Current Year	Previous Year
i. Direct exposure		
a) Residential Mortgages -	495.46	634.87
Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits. Up to Rs 25 Lakh	842.39	617.72
b) Commercial Real Estate- Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multi-family residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits;	NIL	NIL
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures - Residential	NIL	NIL

ii. Commercial Real Estate *Indirect Exposure* Fund based and non-fund based exposures on National Housing Bank and Housing Finance Companies.	NIL	NIL
Total Exposure to Real Estate Sector	**1337.85**	**1252.59**

ii) ***Exposure to Capital Market***

(Amount in Crore)

Particulars	Current Year	Previous Year
i) Direct investment in equity shares, convertible bonds, convertible debentures and units of equity oriented mutual funds the corpus of which is not exclusively invested in corporate debt;	NIL	NIL
ii) Advances against shares/bonds/debentures or other securities or on clean basisto individuals for investment in shares (including IPOs/ESOPs), convertible bonds, convertible debentures, and units of equity oriented mutual funds;	NIL	NIL
iii) Advances for any other purposes where shares or convertible bonds or convertible debentures or units of equity oriented mutual funds are taken as primary security;	NIL	NIL
iv) Advances for any other purposes to the extent secured by the collateral security of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds i.e. where the primary security other than shares/convertible bonds /convertible debentures/ units of equity oriented mutual fundsdoes not fully cover the advances;	NIL	NIL
v) Secured and unsecured advances to stock brokers and guarantees issued onbehalf of stock brokers and market makers;	NIL	NIL
vi) Loans sanctioned to corporates against the security of shares/bonds / debentures or other securities or on clean basis for meeting promoter's contribution to the equity of new companies in anticipation of raising resources;	NIL	NIL
vii) Bridge loans to companies against expected equity flows/issues;	NIL	NIL
viii) Underwriting commitments taken up by the banks in respect of primary issue of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds;	NIL	NIL
ix) Financing to stockbrokers for margin trading;	NIL	NIL
x) All exposures to Venture Capital Funds (both registered and unregistered)	NIL	NIL
Total exposure to capital market	**NIL**	**NIL**

iii) ***Risk category-wise country exposure***

(Amount in Crore)

Risk Category	Exposure (net) as at March 2026 (Current Year)	Provision held as at March 2026 (Current Year)	Exposure (net) as at March 2025 (Previous Year)	Provision held as at March 2025 (Previous Year)
Insignificant	NA	NA	NA	NA
Low	NA	NA	NA	NA
Moderately Low	NA	NA	NA	NA
Moderate	NA	NA	NA	NA
Moderately High	NA	NA	NA	NA
High	NA	NA	NA	NA
Very High	NA	NA	NA	NA
Total	NA	NA	NA	NA

Note: The bank has no exposure to country risk in both the current and previous years.

iv) **Unsecured Advances**

The total amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken as also the estimated value of such intangible collateral:

(Amount in crore)

Particulars	Current year	Previous Year
Total unsecured advances of the bank	1169.16	1241.54
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	**NIL**	**NIL**
Estimated value of such intangible securities	**NIL**	**NIL**

v) ***Factoring exposures :*** *NIL*

vi) ***Intra-group exposures***

The following is the summary of significant related party transactions:

(Amount in 000's)

Particulars	For the year ended 31st March 2026	For the year ended 31st March 2025
Refinance received from State Bank of India	**NIL**	**NIL**
Interest paid to SBI	**1407.11**	**1233.68**
Investments made with:		
SBI - in the form of STDRs	**2788811**	**464500**
SBI Fund Management Private Limited	**596220**	**592222**
Interest received from SBI	**131146**	**6153**
Profit on sale of Investments on SBI	**140429.21**	**NIL**
Contributions to Gratuity Fund with SBI Life Insurance Company Limited	**NIL**	**NIL**
Contributions to Group Leave Encashment Policy with SBI Life Insurance Company Limited	**24506.45**	**22587.98**
Contributions to Pension Trust Policy with Insurance Company Limited on behalf of Trust SBI Life	**84463.80**	**130764.47**
Current Account Balance with SBI	**419194.63**	**995096.05**
Breach of limits on intra-group exposures and regulatory action thereon, if any	**NIL**	**NIL**

vii) **Unhedged foreign currency exposure:** The Bank does not undertake foreign currency transactions and there is no unhedged foreign currency exposure.

viii) **Loans against gold and silver collateral**

a) **Details of loans extended against eligible gold and silver collateral**

Particulars	Loan outstanding		Average ticket size (₹ crore)	Average LTV ratio	Gross NPA (%)
	₹ crore	As % of Total Loans			
1. Opening balance of the FY [(a) + (b)]	NA	NA	NA	NA	NA
(a) Consumption loans	NA	NA	NA	NA	NA
NA	NA	NA	NA	NA	
(b) Income generating loans	NA	NA	NA	NA	NA
2. New loans sanctioned and disbursed during the FY [(c) + (d)]	NA	NA	NA	NA	
(c) Consumption loans	NA	NA	NA	NA	
NA	NA	NA	NA		
(d) Income generating loans	NA	NA	NA	NA	
3. Renewals sanctioned and disbursed during the FY	NA	NA	NA	NA	
4.Top-up loans sanctioned and disbursed during the FY	NA	NA	NA	NA	
5. Loans repaid during the FY [(e) + (f)]	NA	NA	NA		
(e) Consumption loans	NA	NA	NA		
of which bullet repayment loans	NA	NA	NA		
(f) Income generating loans	NA	NA	NA		
6. Non-Performing Loans recovered during the FY [(g) + (h)]	NA	NA	NA		
(g) Consumption loans	NA	NA	NA		
of which bullet repayment loans	NA	NA	NA		
(h) Income generating loans	NA	NA	NA		
7. Loans written off during the FY [(i) + (j)]	NA	NA	NA		
(i) Consumption loans	NA	NA	NA		
of which bullet repayment loans	NA	NA	NA		
(j) Income generating loans	NA	NA	NA		
8. Closing balance at the end of FY [(k) + (l)]	NA	NA	NA	NA	NA
(k) Consumption loans	NA	NA	NA	NA	NA
of which bullet repayment loans	NA	NA	NA	NA	NA
(l) Income generating loans	NA	NA	NA	NA	NA

b) **Details of gold and silver collateral and auctions:** Nil

6. Concentration of deposits, advances, exposures and NPAs

a) Concentration of deposits

(Amount in Crore)

Particulars	Current Year	Previous Year
Total deposits of the twenty largest depositors	742.29	647.08
Percentage of deposits of twenty largest depositors of the bank of twenty largest depositors to total depositors	11.37%	11.07%

*b) Concentration of advances**

(Amount in Crore)

Particulars	Current Year	Previous Year
Total advances to the twenty largest borrowers	126.32	117.84
Percentage of advances to twenty largest borrowers to total advances of the bank	3.06%	3.16%

*Advances have been computed based on credit exposure i.e., funded and non-funded limits including derivative exposures where applicable. The sanctioned limits or outstanding, whichever are higher, are reckoned. However, in the case of fully drawn term loans, where there is no scope for redrawal of any portion of the sanctioned limit, the bank reckoned the outstanding as the credit exposure.

*c) Concentration of exposures***

(Amount in Crore)

Particulars	Current Year	Previous Year
Total exposure to the twenty largest borrowers /customers	654.54	589.99
Percentage of exposures to the twenty largest borrowers / customers to the total exposure of the bank on borrowers / customers	6.85%	6.99%

**Exposures computed as per applicable RBI regulation.

d) Concentration of NPAs

(Amount in Crore)

Particulars	Current Year	Previous Year
Total Exposure to the top twenty NPA accounts	35.28	36.19
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	24.70%	22.00%

7. Derivatives

Note: The bank has not entered into any transactions in derivatives in the current and previous years.

8. Transfers to Depositor Education and Awareness Fund (DEA Fund)

(Amount in Crore)

Sr. No.	Particulars	Current Year	Previous Year
i)	Opening balance of amounts transferred to DEA Fund	0.45	0.19
ii)	Add: Amounts transferred to DEA Fund during the year	0.12	0.26
iii)	Less: Amounts reimbursed by DEA Fund towards claims	0.00	0.00
iv)	Closing balance of amounts transferred to DEA Fund	0.57	0.45
The closing balance of the amount transferred to DEA Fund, as disclosed above, are also included under 'Schedule 12 - Contingent Liabilities - Others'.			

9. Disclosure of complaints

i) **Summary information on complaints received by a bank from customers and from the Offices of Ombudsman (previously office of banking ombudsman)**

Sr. No		Particulars	Current Year	Previous Year
	Complaints received by the bank from its customers			
1.		Number of complaints pending at beginning of the year	0	0
2.		Number of complaints received during the year	9412	2520
3.		Number of complaints disposed during the year	9412	2520
	3.1	Of which, number of complaints rejected by the bank	0	0
4.		Number of complaints pending at the end of the year	0	0
	Maintainable complaints received by the bank from Office of Ombudsman			
5.		Number of maintainable complaints received by the bank from Office of Ombudsman	24	4
	5.1.	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	24	4
	5.2	Of 5, number of complaints resolved through conciliation / mediation / advisories issued by Office of Ombudsman	0	0
	5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	0	0
6.		Number of Awards unimplemented within the stipulated time (other than those appealed)	0	0
Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in Integrated Ombudsman Scheme, 2021 (Previously Banking Ombudsman Scheme, 2006) and covered within the ambit of the Scheme.				

ii) **Top five grounds of complaints received by the bank from customers**

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase / decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
	Current Year				
Ground - 1	0	5445	17464.52%	0	0
Ground - 2	0	1713	24.67%	0	0
Ground - 3	0	1801	179.66%	0	0
Ground - 4	0	240	-5.51%	0	0
Ground - 5	0	112	-35.26%	0	0
Others	0	101	129.55%	0	0
Total	0	9412	273.49%	0	0
	Previous Year				
Ground - 1	0	31	-13.89%	0	0
Ground - 2	0	1374	-46.76 %	0	0
Ground - 3	0	644	-27.72%	0	0
Ground - 4	0	254	-88.08%	0	0
Ground - 5	0	173	170.31%	0	0
Others	0	44	-78.33%	0	0
Total	0	2520	-57.33%	0	0

Grounds for TOP 5 complaints:

Ground – 1 – Sought for Information (Forgot MPIN/Reset of TPIN/ATM PIN Reset/etc.)
Ground – 2 – ATM/DEBIT Cards Related
Ground – 3 – UPI related
Ground – 4 – IMPS
Ground – 5 – NEFT/RTGS
Others – (CPGRAM/ Banking Ombudsman/Website/etc.)

10. Disclosure of penalties imposed by the RBI of India

SI.No	Penalties imposed by the Reserve Bank of India under the provisions of	Nature of the breach	Penalties
(i)	Banking Regulation Act 1949	Nil	Nil
(ii)	Payment and Settlement Systems Act 2007	Nil	Nil
(iii)	Government Securities Act 2006 (for bouncing of SGL)	Nil	Nil
(iv)	Default in participant in a reverse repo transaction	Nil	Nil

11. Other Disclosures

i) **Business Ratios**

Particular	Current Year	Previous Year
i) Interest Income as a percentage to Working Funds[1]	7.78%	7.99%
ii) Non-interest income as a percentage to Working Funds[1]	0.50%	0.41%
iii) Cost of Deposits	4.34%	4.19%
iv) Net Interest Margin[2]	4.53%	4.39%
v) Operating Profit as a percentage to Working Funds[1]	2.59%	2.65%
vi) Return on Assets[3]	1.90%	1.76%
vii) Business (deposits plus advances) per employee[4] (in ₹ crore)	21.70	18.28
viii) Profit per employee (in ₹ crore)	0.31	0.23

[1]Working funds to be reckoned as average of total assets (excluding accumulated losses, if any) as reported to RBI in Form X for Regional Rural Banks during the 12 months of the financial year.

[2]Net Interest Margin = Net Interest Income / Average Interest Earning Assets Where Net Interest Income = Interest Income – Interest Expense.

[3]Return on Assets would be with reference to average working funds (i.e., total of assets excluding accumulated losses, if any).

[4]For the purpose of computation of business per employee (deposits plus advances), inter-bank deposits shall be excluded.

ii) **Bancassurance business:** The details of fees / brokerage earned in respect of insurance broking, agency and bancassurance business undertaken by a bank shall be disclosed for both the current year and previous year.

2025-26	2024-25
₹ 1.67 Crores	₹ 1.62 Crores

iii) **Marketing and distribution:** A bank shall disclose the details of fees / remuneration received in respect of the marketing and distribution function (excluding bancassurance business) undertaken by it.

2025-26	2024-25
Nil	Nil

iv) **Disclosures regarding Priority Sector Lending Certificates (PSLCs):**

During the Financial Year 2025-26, the Bank purchased Priority Sector Lending Certificates (PSLCs) – General amounting to ₹ 450 crore through RBI's e-Kuber platform on various dates. These PSLC is valid up to 31.03.2026.

v) **Provisions and Contingencies**

(Amount in Crore)

S.No	Provision debited to Profit and Loss Account	Current Year	Previous Year
i.	Provisions for NPI	0.00	0.00
ii.	Provision towards NPA	0.00	11.16
iii.	Provision made towards Income tax	53.50	43.56
iv.	Other Provisions and Contingencies(with details):		
	Provision on Standard Assets	1.25	1.25
	Provision on Frauds	0.00	2.66
	Depreciation on SLR Securities under AFS category	0.00	0.00
	Provision on Computer arrear	0.00	6.94
	Provision on Annual Bonus for other employees	0.21	0.00
	Audit Fee provision	0.00	0.00
	Provision on Pension	0.00	0.00

vi) **Payment of DICGC Insurance Premium**

S.No.	Particulars	Current Year	Previous Year
i)	Payment of DICGC Insurance Premium	7.41	6.79
ii)	Arrears in payment of DICGC premium	NIL	NIL

vii) **Disclosure on amortisation of additional pension liability on account of implementation of Pension Scheme in RRBs with effect from November 1, 1993.**

Pursuant to the Department of Financial Services (DFS) letter F.No.8/4/2024-RRB dated 3rd October 2024 regarding implementation of the Pension Scheme in RRBs retrospectively from 01.11.1993, the Bank had already fully provided for the required amounts as per actuarial valuation amounting to ₹ 8,69,82,070/- for FY 2024-25 and ₹8,44,63,806 for FY 2025-26.

Though the RBI had permitted amortization of the resulting additional liability on account of implementation of the Pension Scheme in RRBs retrospectively from 01.11.1993, the Bank had already provided for the full amounts as required by the actuarial valuations from the Profit & Loss account and no amortization of the resulting additional liability is required.

viii) **Impact of Labour code:**

The Government of India has recently consolidated 29 existing labour legislations into a unified framework comprising four Labour Codes, viz., Code on Wages, 2019, Code on Social Security, 2020, Industrial Relations Code, 2020 and Occupational Safety, Health and Working Conditions Code 2020 (collectively referred to as the 'New Labour Codes'.) Whilst the New Labour Codes are effective from 21st November 2025. To clarify key accounting questions arising from the application of New Labour Codes, ICAI has issued FAQs on 26th December 2025. In this connection, we provide the following information:

S. No.	Particulars	Incremental Impact charged to P&L during FY 2025-26	Out of which 'Past Service Cost'	Remarks
1	Gratuity	0.00	0.00	Since the percentage of Basic + DA of our employees is already more than the new prescribed limit set by the new Labour Code, i.e. Basic + DA should constitute at least 50% of the total remuneration, our base for calculating the Gratuity remains the same. Hence, there is no incremental impact on our liability.
2	Leave Encashment	0.00	0.00	Since the percentage of Basic + DA of our employees is already more than the new prescribed limit set by the new Labour Code, i.e. Basic + DA should constitute at least 50% of the total remuneration, our base for calculating the Leave Encashment remains the same. Hence, there is no incremental impact on our liability.
3	Other Employees Expense (Annual Bonus for Outsourced Housekeeping/ Cleaning Personnel)	2138.60	2138.60	As per the new labour codes, an outsourced worker (security, sweeper, messenger, etc.) is entitled to a bonus if they have worked for at least 30 working days in the accounting year and that their monthly "wages" do not exceed the threshold (currently ₹21,000 per month). Accordingly, the bonus for 148 outsourced workers at the rate of 8.33% was charged to the P&L of the current FY.
4	Change in Salary Composition	0.00	0.00	Since the percentage of Basic + DA of our employees is already more than the new prescribed limit set by the new Labour Code, i.e. Basic + DA should constitute at least 50% of the total remuneration, there is no incremental impact on our liability.

For B.L Purohit & Co.
Chartered Accountants
Firm Registration No.: 311056E

(CA B.L .PANDIA)
Partner
Membership No.: 056897

B.L. PUROHIT & CO. ULUBARI GUWAHATI CHARTERED ACCOUNTANTS

For Mizoram Rural Bank

MIZORAM RURAL BANK HEAD OFFICE AIZAWL

(SHERYL L VANCHHONG)
Chairman

Sd/-	Sd/-	Sd/-
(PRAVEEN AWASTHI)	(LALROKUNGA CHHAKCHHUAK)	(HARISH VEDI)
Director	Director	Director
Sd/-	Sd/-	Sd/-
(JENNIFER HL DUHAWMI)	(TAPAN KUMAR MONDAL)	(SANGEETHA BHASKAR M)
Director	Director	Director

Place: Aizawl
Date: 20th April 2026

PHOTO SECTION

MRB 42nd BANK ANNIVERSARY

Phura Branch Inaugurated on 2nd December, 2025

MIZORAM RURAL BANK

MIZORAM RURAL BANK
HEAD OFFICE

VIGILANCE AWARENESS WEEK
27th October to 2nd November, 2025

INTEGRITY PLEDGE FOR CITIZENS

I believe that corruption has been one of the major obstacles to economic, political and social progress of our country.

I believe that all stakeholders such as Government, citizens and private sector need to work together to eradicate corruption.

realize that every citizen should be vigilant and commit to highest standards of honesty and integrity at all times and support the fight against corruption.

I, therefore, pledge:

- To follow probity and rule of law in all walks of life;
- To neither take nor offer bribe;
- To perform all tasks in an honest and transparent manner;
- To act in public interest;
- To lead by example exhibiting integrity in personal behaviour;
- To report any incident of corruption to the appropriate agency.

VIGILANCE AWARENESS WEEK

27th October - 2nd November, 2025

"Vigilance : Our Shared Responsibility"

MIZORAM RURAL BANK : HEAD OFFICE

CSR ACTIVITIES DURING 2025-2026

Donation of 20 computer sets to Study Centre, Central YMA, Khatla, Aizawl

Donation of Water Coolers (80 Litre) to 27 Schools (Rs. 45,000.00 per cooler), Smart TV (43 inch) to 3 Schools, Computer Sets + UPS (21 Nos) to 11 Schools & Laptop to 1 School, Printers to 8 Schools, Portable Speakers & Musical Instruments to 2 Schools, 5 Pedestal Fans to 1 School

Donation of Bus to Mizoram Christian College (MCC)

CSR ACTIVITIES DURING 2025-2026

Donation of Computer Sets & Printers (10 Sets) to SP, Kolasib

Donation of Computer Sets with Tables & Chairs (20 Sets) to MYC

106 Food Basket to TB Patients @ 700/patient, State TB Cell

Smart Interactive Board - 65 Inch to HATIM

Computer Sets - 5 Nos to MJA

Donation of Ambulance (Eeco Van) To PHC, Chhhingchhip

Donation of 85 beds to Helen Lowry Hr Sec. School

CSR support for procurement of High-Specification Computers for Govt ITI, Aizawl - 24 PC Set and One A3 Printer (1st Instalment)

Computer Sets & Printers - 3 Nos to SP Office, Champhai

Four wheel drive vehicle (Thar Roxx MX5 4WD Diesel) to DM & R

FINANCIAL & DIGITAL LITERACY CAMPAIGN 2025-2026

FINANCIAL & DIGITAL LITERACY CAMPAIGN 2025-2026

UNIT FINANCE DURING 2025-2026

UNIT FINANCE DURING FY 2025-2026

Zosefa Enterprise


Everclear

Jade Fabrics

Valenpa Business

Zothan Indane


Emanuel Hospital

Remzovi

Shanghai Bazar

UNIT FINANCE DURING FY 2025-2026

Benaiah

Hauzel Enterprise

Joyce

LP Electricals

Mark Advertising

Remzovi

Rines

Valenpa Business

Valenpa Business

Valenpa Business

UNIT FINANCE DURING FY 2025-2026

BM CONCLAVE 2026

BM CONCLAVE 2026

Best Scale-I Branch Winner
Kawrtethawveng

Best Scale-I Branch 2nd Place
Luangmual

Best Scale-I Branch 3rd Place
Bunghmun

Best Scale-II Branch Winner
Armed Veng

Best Scale-II Branch 2nd Place
Phullen

Best Scale-II Branch 3rd Place
Darlawn

Best Scale-III Branch Winner
East Lungdar

Best Scale-III Branch 2nd Place
Falkawn

Best Scale-III Branch 3rd Place
Mission Vengthlang

Best Scale-IV Branch Winner
Bawngkawn

Best Scale-IV Branch 2nd Place
Treasury Square

Best Scale-IV Branch 3rd Place
Kulikawn

CELEBRATION OF ₹10,000 CR. TOTAL BUSINESS MILSTONE



















STAFF DURING FY 2025-26

BATCH OF 1984


K. Vanlalhmangaihi
JMGS-I User ID - 51


HD Lalthanpuii
JMGS-I User ID - 63

BATCH OF 1985


Lalnunthari
MMGS-II User ID - 70


Lucy Laltanpuii Sailo
MMGS-II User ID - 71


Lalnunhrili
MMGS-II User ID - 72


C. Lalchhuanmawia
MMGS-III User ID - 76


Vanlalliani Sailo
JMGS-I User ID - 95

BATCH OF 1988


R. lalzarzova
MMGS-III User ID - 118


Saizama Sailo
MMGS-II User ID - 124


Lalremkima
JMGS-I User ID - 128


Vanlalhumi
SMGS-IV User ID - 131


Sangzeli
SMGS-IV User ID - 132

BATCH OF 1989


Sawilaia
OAS User ID - 106


H. Laldawngliana
JMGS-I User ID - 135

BATCH OF 1990


F Lalnunziri
MMGS-III User ID - 157


H Lalchhanhima
JMGS-I User ID - 160


Zolura Sailo
MMGS-II User ID - 161


Zothankhumi
MMGS-II User ID - 162


Lalzoliani
MMGS-III User ID - 86


Chalhmingthanga
MMGS-II User ID - 163

BATCH OF 1991


Liankunga
SMGS-IV User ID - 170

BATCH OF 1992


Lalduhawma
SMGS-IV User ID - 172


C. Lalthlamuani
JMGS-I User ID - 173


Lalhunruati
MMGS-II User ID - 175


R. Zohmangaiha
MMGS-II User ID - 176


Lianmawii
OAT User ID - 183

BATCH OF 1993


Lalthlamuana
JMGS-I User ID - 190


Lalbiakzauva
OAT User ID - 191


Rohmingliana
JMGS-I User ID - 199


C. Lalrimawia
OAT User ID - 202


Remmawia
OAT User ID - 216

BATCH OF 1994


Lalneihkimi
JMGS-I User ID - 218


Hmarsangmawii
MMGS-III User ID - 220


C. Vanlalthlana
MMGS-III User ID - 222

BATCH OF 1995


Lallianpuii
OAS User ID - 223


Vanropuia
JMGS-I User ID - 228

BATCH OF 1996


Lalhlupuii
OAT User ID - 230

BATCH OF 1997

Lalduhsanga
OAT User ID - 238

Ramngaihzuali
OAS User ID - 239

BATCH OF 2005

C. Laldinliani
OAT User ID - 242

Vanlalhnehzova
JMGS-I User ID - 243

F. Neihkhuma
OAT User ID - 244

BATCH OF 2007

F. Vanlalhmangaihzuala
OAS User ID - 245

K. Vanlalpianga
OAS User ID - 246

R. Ngurkunga
OAS User ID - 248

PC Laltanpuia
OAS User ID - 249

K. Lalthanpari
OAS User ID - 250

Lalrinchhana
OAT User ID - 251

Lalsawta
OAT User ID - 252

David Zothanliana
OAS User ID - 253

Lalremruathundika
OAS User ID - 254

K. Vanlalsawma
OAS User ID - 255

Lalrohluna
OAS User ID - 257

B. Lalpianmawia
OAS User ID - 258

Lalneihkimi
OAS User ID - 259

Lalremveli
OAS User ID - 262

Johny Zaihmingthanga
OAS User ID - 264

Lalremruata
JMGS-I User ID - 265

Lalrinngheta
OAS User ID - 266

C. Lalrinmawii
OAS User ID - 268

Lalrindika Fanai
MMGS-III User ID - 269

Benjamin Lianzama
MMGS-III User ID - 270

Zothansangi Pachuau
MMGS-III User ID - 271

Lalniliani Pialtu
MMGS-III User ID - 273

T. Hmingthantluanga Tonson
SMGS-IV User ID - 274

H. Vanlalliana
MMGS-III User ID - 275

Judy Lallawmzuali
MMGS-III User ID - 276

Joseph Lalremruata
MMGS-III User ID - 277

Naveen Thapa
SMGS-IV User ID - 278

Arjun Jaishi
SMGS-IV User ID - 279

Rex Lalchungnunga
MMGS-III User ID - 280

F. Lalhmingmawia
JMGS-I User ID - 282

V. Lalrinmawia
MMGS-II User ID - 284

Bobby Zothansangi
MMGS-II User ID - 286

F. Laltlankimi
JMGS-I User ID - 288

Vanlalhruaia
JMGS-I User ID - 291

C. Lalsanglura
MMGS-II User ID - 292

R. Lalrinawma
MMGS-II User ID - 294

John Lalchhanhima Ralte
JMGS-I User ID - 295

Vanlalhlimpuii
MMGS-II User ID - 297

F. Zothanmawia
JMGS-I User ID - 298

M. Lalmuankimi
MMGS-II User ID - 299

Lalrinsangi Zadeng
MMGS-II User ID - 301

Esther Lalnunpuii
MMGS-II User ID - 304

C. Laldampuia
MMGS-II User ID - 306

Phyllis Lalnghilhlovi
JMGS-I User ID - 307

H. Zorinpuii
MMGS-II User ID - 308

VL Hmangaihzuali
JMGS-II User ID - 309

HD Lalthakimi
JMGS-I User ID - 310

V. Zodinthari
MMGS-II User ID - 312

BATCH OF 2010 - 2011

Thelma M. Zokimi
MMGS-II User ID - 281

Jimmy Lalawmpuia Fanai
MMGS-III User ID - 289

Dennis Lalsiamtluanga
MMGS-II User ID - 313

F Brenda Sangdingliani
MMGS-II User ID - 314

F. Lalngaihawmi
MMGS-III User ID - 315

H. Lalengmawii
MMGS-III User ID - 316

John Lalnunthara Tlau
MMGS-II User ID - 318

KC Zonunmawii
MMGS-II User ID - 319

Mamta Rai
MMGS-III User ID - 320

Melory Lalremkim
MMGS-III User ID - 321

V. Ramhmangaiha
MMGS-II User ID - 322

C. Lalchhankima
MMGS-II User ID - 324

B. Hmingthanzuali
JMGS-I User ID - 325

C. Lalrammawia
JMGS-I User ID - 326

C. Lalremruati
JMGS-I User ID - 327

Florence Lalparliani
JMGS-I User ID - 328

HD Lalthuamluaia
JMGS-I User ID - 330

JC Biaknghinglova
JMGS-I User ID - 331

K. Lalroenga
JMGS-I User ID - 333

Lalchhanhimi
JMGS-I User ID - 334

Lalhriatpuii Hmar
JMGS-I User ID - 337

Lalramhluni
MMGS-II User ID - 338

Lalruatkimi
JMGS-I User ID - 339

Lalthlamuani
JMGS-I User ID - 340

Mangliana Hauzel
JMGS-I User ID - 341

Noel Remlalthlenpuia
JMGS-I User ID - 342

R. Lalhmingthanga
OAS User ID - 343

Thangbawiha
JMGS-I User ID - 344

Zorammuana
JMGS-I User ID - 345

C. Lalrimawia
JMGS-I User ID - 346

Bruno Lalrinzuala
OAS User ID - 347

C. Lalzarzova
OAS User ID - 348

Elizabeth Zothanmawii
OAS User ID - 349

Esther Lalremsiami
OAS User ID - 350

F. Lalthanliana
OAS User ID - 351

K. Lalngaihawma
OAS User ID - 353

Khihai Hlychho
OAS User ID - 354

Lalnuntluanga
OAS User ID - 355

R. Vanlalzuia
OAS User ID - 356

V. Vanneihsanga
OAS User ID - 357

Lalhmangaihzuali
JMGS-I User ID - 358

H. Zothanpari
JMGS-I User ID - 359

Zarzopuii Hauzel
JMGS-II User ID - 360

C. Lalrammawii
MMGS-II User ID - 361

RD Liana Khithie
MMGS-II User ID - 362

K. Lalnunfeli
MMGS-III User ID - 363

PC Liansangzuala
MMGS-III User ID - 364

Denis K. Lalherliana
JMGS-I User ID - 366

Judith Lalhmingliani
JMGS-II User ID - 367

Lalnunmawii
JMGS-I User ID - 369

BATCH OF 2013

C. Lalmalsawma, OAS User ID - 371
F. Lalhmingsanga, OAS User ID - 372
LH Vanlalhruaia (RIP), OAS User ID - 373
B. Martina, OAS User ID - 374
Vanlalruata, OAS User ID - 375
K. Lallawmkimi, OAS User ID - 376
H. Lalruatdika, OAS User ID - 378

HD Lalramsiama, OAT User ID - 379
PC Vanlalsiama, OAS User ID - 380
C. Lalrinmawia, OAS User ID - 381
Marina Lalnunpuii, JMGS-I User ID - 382
Andrew Lalsangliana Hnamte, JMGS-I User ID - 384
PC Malsawmkima, JMGS-I User ID - 386
Moses Rosangzela, JMGS-I User ID - 387

Vanlalchhuangi, JMGS-I User ID - 388
Laldinmawia, JMGS-I User ID - 390
T. Lalrinchhana, JMGS-II User ID - 391
Joe Lalrammuana, JMGS-I User ID - 393
VL Thlamuankima, JMGS-I User ID - 394
Lalthanmawia, JMGS-I User ID - 396
Lalnunsangi, MMGS-II User ID - 397

Lalawmpuia, MMGS-II User ID - 398
Lalfakzuala, MMGS-III User ID - 399
Leonard R Lalhmingliana, MMGS-III User ID - 401
F. Kaprumvunga, MMGS-II User ID - 402
Lalrohlua, JMGS-I User ID - 403

BATCH OF 2014

Lalngaihawma Sailo, MMGS-II User ID - 368
Abeline Zothanzuali, MMGS-III User ID - 405
C. Vanlaldika, MMGS-III User ID - 406
Ebenezer Lalhruaitluanga, MMGS-III User ID - 407
Jonathan Lalhmangaihzuala, MMGS-II User ID - 408
Lalbiakzuali Pachuau, MMGS-III User ID - 409
Lalremruata, MMGS-III User ID - 411

Meino Serry Chozah, MMGS-III User ID - 412
V. Lalrinchhana, MMGS-II User ID - 413
ST Lalbiaksanga, MMGS-III User ID - 414
C. Lalhriatpuia, JMGS-I User ID - 415
Chawngbuangi, JMGS-I User ID - 416
H. Lalrochana, JMGS-I User ID - 417
Hmingthankhumi, JMGS-I User ID - 419

Lalnunpuia, JMGS-I User ID - 423
Lalremruati, JMGS-I User ID - 424
Lalremtluangi, JMGS-I User ID - 425
Lalrinchhana, JMGS-I User ID - 426
Lalthlamuana Fanchun, JMGS-I User ID - 430
Malsawmdawngkima, JMGS-I User ID - 431
Rebecca Lalmuanpuii, JMGS-I User ID - 434

Lalpekhlui, JMGS-I User ID - 436
Andy Vanlalchhanhima, JMGS-I User ID - 437
Eliazer Lalhmangaihzuala, JMGS-I User ID - 438
V. Lalremkima, JMGS-I User ID - 439
Rosie Lalruatkimi, JMGS-I User ID - 440
Reuben Malsawmkima, JMGS-I User ID - 441
Malsawmtluanga Ralte, JMGS-I User ID - 442

BATCH OF 2014 Contd.

Hnehzauzeli
JMGS-I User ID - 443

Zoramchhuana
OAT User ID - 446

V. Lalropuia
OAT User ID - 447

RC Zoremsiama
OAT User ID - 448

Izack Lalthafamkima
OAS User ID - 449

Laltlankima
OAS User ID - 450

KC Lalnunmawia
OAS User ID - 451

Michael Zasanga
OAT User ID - 453

Lallawmpuii
OAS User ID - 454

Lalawmpuia
OAS User ID - 455

H. Lalfakawma
OAS User ID - 456

Lisa Laldinpuii
OAS User ID - 457

Vanthangpuii
OAS User ID - 458

BATCH OF 2015

Zaithantluanga Khiangte
MMGS-II User ID - 392

C. Zosangliana
MMGS-II User ID - 395

Henry Zirtluanga
MMGS-II User ID - 418

Irene Zodinmawii
MMGS-II User ID - 420

Jeremy Lalmuanzuala
OAS User ID - 459

L. Lalroduata (RIP)
OAT User ID - 462

Rony Lalnunfima
OAS User ID - 463

Lalngaihawma
OAS User ID - 464

Zohruaitluangi Mimi
OAT User ID - 465

Christopher VL Famkima
MMGS-II User ID - 467

Churchil Vanlalbela
MMGS-II User ID - 468

Johnson Minlian
MMGS-II User ID - 469

Lalremsangi
MMGS-II User ID - 470

Vanlalbiakropuia
MMGS-II User ID - 471

Vanlalhriatrenga Jahau
MMGS-II User ID - 472

Vanlalhruaii Chhangte
MMGS-II User ID - 473

Lalrammawii
JMGS-I User ID - 475

Lalrinsiama Sailo
JMGS-I User ID - 477

Lalthamawii Chhangte
JMGS-I User ID - 478

Malsawmdawngkima
JMGS-I User ID - 479

R. Lalmalsawma
JMGS-I User ID - 480

Ramengmawii
JMGS-I User ID - 481

Ricky Lalhlimpuia
JMGS-I User ID - 482

C. Zorempuii
JMGS-I User ID - 483

Lalbiaktluanga
JMGS-I User ID - 484

Thangzuali
OAS User ID - 485

Lalhmangaiha
JMGS-I User ID - 486

C. Lalhruaizeli
JMGS-I User ID - 487

BATCH OF 2016

Carolyn Zodinpuii
JMGS-I User ID - 488

H. Lalrinsanga
JMGS-I User ID - 489

K. Lalhmingliani
JMGS-I User ID - 491

Saron Zomuana Khiangte (RIP)
JMGS-I User ID - 492

Zirthanmawii Tlau
JMGS-I User ID - 493

BATCH OF 2017

John Lalthanngura Zote MMGS-II User ID - 494	Freddie VL Muanpuia Fanai MMGS-II User ID - 495	Lalruatfeli Ralte MMGS-II User ID - 496	Lalruatfela Zadeng MMGS-II User ID - 497	Lalrinsiami MMGS-II User ID - 498	Vanlalhruaia JMGS-I User ID - 500	Vanlalsiama Saiawi MMGS-II User ID - 501

H. Vanlalhriati JMGS-I User ID - 503	H. Lalbuatsaiha MMGS-II User ID - 504	Zothanpuia MMGS-II User ID - 505	Lalliankimi Pachuau MMGS-II User ID - 506	Raphael Lalenkawli JMGS-I User ID - 511	Mary Lalruatmawii JMGS-I User ID - 512	Sabita Rani Das JMGS-I User ID - 513

John Daniel Hmar OAS User ID - 514	Lallianmawia JMGS-I User ID - 515	Lalrinzuala Ralte OAS User ID - 516	Zoremmawia OAS User ID - 517	Ruthi Lalthakimi OAS User ID - 518	Vanlalhriatpuia JMGS-I User ID - 519	Lalbiaknunga JMGS-I User ID - 522

BATCH OF 2018

Lucy Lalmuanchhungi MMGS-II User ID - 507	Nelson VL Hnehpuia MMGS-II User ID - 509	Lalpekhlua MMGS-II User ID - 510	Lalrohlua Chenkual MMGS-II User ID - 520	Punit Kumar Jha JMGS-I User ID - 524	Lalramliana Khiangte JMGS-I User ID - 525	C. Lallianzami OAS User ID - 527

Biakhmingthangi OAS User ID - 530	H. Vanlalliantluanga OAS User ID - 531	H. Lalrosangliana JMGS-I User ID - 532	C. Lalnunsanga OAS User ID - 533	Eunica Lalzarmawii OAS User ID - 534	Vanlalmuanchhana OAS User ID - 535	C. Chawnghmingthanga JMGS-I User ID - 538

Lalminlien Singson OAS User ID - 539	Lalduha OAS User ID - 541	S. Beithlalo OAS User ID - 542	Lalrohlui JMGS-I User ID - 543	Pauliankhup Munsong JMGS-I User ID - 545	Rishabh Raj OAS User ID - 547	LB Khumtira Pautu JMGS-I User ID - 551

BATCH OF 2019

Lalramhluna MMGS-II User ID - 552	Lalramngaihhlima JMGS-I User ID - 553	Rohmingthanga MMGS-II User ID - 554	R. Lalremruata JMGS-I User ID - 557	Lalhlupuii JMGS-I User ID - 558	C. Lalrintluangi MMGS-II User ID - 559	R. Zonunsanga JMGS-I User ID - 560

Lalrinawmi MMGS-II User ID - 561	Albert Ginlun MMGS-II User ID - 562	R. Lalbiakhlua MMGS-II User ID - 563	Lalrammawii MMGS-II User ID - 564	Vanlalmalsawmtluanga MMGS-II User ID - 565	Lalsawmliani Fanchun MMGS-II User ID - 566	K Khammuansang Ngaihte JMGS-I User ID - 572

BATCH OF 2019 Contd.

Lalhnamnunsanga	R. Lalruatfela	Hoicy	Catherine Remsangpuii Pachuau	David Lalzawmdika	Lalrinfela	Ruth Malsawmkim
OAS User ID - 573	JMGS-I User ID - 574	JMGS-I User ID - 575	JMGS-I User ID - 576	JMGS-I User ID - 577	JMGS-I User ID - 578	OAS User ID - 579

Lalrindika	R. Malsawmtluangi	Imanuel Ramropuia	Thawngoumuan	Nancy Hmingthanmawii	Edward Darthanglien	Lalnunpuii
JMGS-I User ID - 580	JMGS-I User ID - 581	OAS User ID - 582	OAS User ID - 583	JMGS-I User ID - 585	OAS User ID - 586	JMGS-I User ID - 587

Jonathan Lalmalsawma	M Lalnunkimi	Henchungnung Gangte	Lalremruati Saiawi	Lalthazuala	Christy Lalrinchhani	Lalhmangaihzuali
OAS User ID - 588	JMGS-I User ID - 589	OAS User ID - 591	JMGS-I User ID - 593	JMGS-I User ID - 594	JMGS-I User ID - 596	OAS User ID - 597

K. Lalfelkima	R. Lalthatpuii	Angela Zohmingthangi	H. Lalchhuansanga	Jonathan Lalnunsanga	Lalbiaknunga	Lalhriatpuii Hnamte
OAS User ID - 598	OAS User ID - 599	OAS User ID - 601	OAS User ID - 602	OAS User ID - 603	OAS User ID - 604	OAS User ID - 605

Lalmuansangi Colney	Mary Lalremkimi	VL Chhuanawmi Pachuau	R. Lalhriatpuia	Chalthansanga	Laldiki	Lalrinawma Varte
OAS User ID - 606	OAS User ID - 607	OAS User ID - 608	OAS User ID - 609	OAS User ID - 610	OAS User ID - 611	OAT User ID - 612

Ngurzami	R. Lalhlimpuia	Rebecca Malsawmtluangi	Timothy VLMS Tluanga	S. Lalruatmawia	Baijayanta Sengupta
OAS User ID - 613	OAT User ID - 614	OAT User ID - 615	OAT User ID - 616	OAT User ID - 617	OAS User ID - 618

BATCH OF 2020

Isaac Lalfamkima Sailo	Samir Chakma	Joseph Lalthlamuong Pulamte	Lalhmangaihzuala	Praveen Chhetri	R. Lalremruata	Lalnuntluanga
SMGS-IV User ID - 317	JMGS-I User ID - 536	JMGS-I User ID - 584	JMGS-I User ID - 619	MMGS-II User ID - 620	MMGS-II User ID - 623	JMGS-I User ID - 626

Vanlalhriatpuii	Lalmuanawma	Jefferson Lalnunzawma	T. Lalhmingsangi	T. Lalrindiki	Lalthazuali	R. Vanlalrawni
OAS User ID - 628	OAS User ID - 629	OAS User ID - 632	OAS User ID - 633	OAS User ID - 634	OAS User ID - 635	OAS User ID - 637

BATCH OF 2020

M. Suankhanlal Guite, OAS User ID - 639
T. Pauthianmuang, OAS User ID - 640
John Lalmuansanga, OAS User ID - 641
Mary Lalthianghlimi, OAS User ID - 644
Martin Lalremruata, JMGS-I User ID - 646
K. Vanlalvena, OAS User ID - 649
Priscilla Lalchhanhimi, OAS User ID - 651
R. Laldinmawii, OAS User ID - 652
Lalhrezuali, OAS User ID - 653
R. Lallawmzuala, OAS User ID - 654

BATCH OF 2021

Ferdinand C. Sungoh, MMGS-II User ID - 655
Andria Lalhriatzuala Pachuau, OAS User ID - 656
Aneeta Lalrinzuali, OAS User ID - 657
C. Lalhmingthangi, OAS User ID - 658
C. Lalramhmuaka, OAS User ID - 659
C. Lalramsiami, OAS User ID - 660
Catherin Lalrinsangi Solo, OAS User ID - 662
David Lalruatdika, OAS User ID - 663
Jammuanthang, OAS User ID - 664
K. Bulminthang, OAS User ID - 665
K. Laltlansanga, OAS User ID - 666
Lalhriatpuia, OAS User ID - 668
Lalthankima, OAS User ID - 669
Malsawmdawngliana, OAS User ID - 671
Mercy Lalhumhimi, OAS User ID - 672
R. Lalbiakmuana, OAS User ID - 674
Sylvie Hmingi Fanai, OAS User ID - 676
Vanlalchhanchhuaha, OAS User ID - 677
Vanlalnunpuii, OAS User ID - 678
Lalliandinga, JMGS-I User ID - 680
Lalramengmawii Pachuau, JMGS-I User ID - 681
Raushan Kumar, JMGS-I User ID - 682
Sumit Kumar, JMGS-I User ID - 683
Vijay Kumar, JMGS-I User ID - 684
C. Malsawmzeli, JMGS-I User ID - 685
Lalhmingthai, OAS User ID - 686

BATCH OF 2022

C. Vanrammawia, JMGS-I User ID - 630
Thangzouzel Gangte, JMGS-I User ID - 636
C. Zoensanga, JMGS-I User ID - 661
R. Lalchawimawia, OAS User ID - 688
Lalhriatpuii, OAS User ID - 689
Suzane Malsawmsangi, OAS User ID - 690
H. Lalnunmawii, OAS User ID - 691
Zairemsangi, OAS User ID - 692
Lalramhluni Pachuau, OAS User ID - 693
Mercy Lalsiamthangi, OAS User ID - 694
Lalnunzawma, OAS User ID - 695
Lalawmpuii, OAS User ID - 696
Vanlalduhthlana, OAS User ID - 697
Lalchhantluanga, OAS User ID - 698

BATCH OF 2022

K. Bijita Devi, OAS User ID - 700
Lalramroluahpuia, OAS User ID - 701
Elina Vanlalruati, OAS User ID - 702
Christina Lalchhanhimi Sailo, JMGS-I User ID - 703
Vanlalhmangaihkima, JMGS-I User ID - 704
VL Zalawma, JMGS-I User ID - 705
Vanlalnghaka, JMGS-I User ID - 706
T. Ginbiakson, JMGS-I User ID - 707
Mathini Raja Sekhar, JMGS-I User ID - 708
Lallianzuala, JMGS-I User ID - 709
BS Lalramzaua, JMGS-I User ID - 710
Rambinay Kumar Choudhari, JMGS-I User ID - 711
Shaekhar Kumar Burnwal, JMGS-I User ID - 712
Gautam Kumar Singh, JMGS-I User ID - 713
Hansraj, JMGS-I User ID - 714
Tushar Bhardwaj, MMGS-II User ID - 715
A Zodintluanga, OAS User ID - 716
B. Lalhmingsangi, OAS User ID - 717
Larry Lalrinsanga, OAS User ID - 719
Zorintluanga, OAS User ID - 720
Francis Lalrinmawia, OAS User ID - 721
Lalmuanpuii, OAT User ID - 722
Elloi Saizampuii, OAT User ID - 723
Zothanchami, OAT User ID - 724

BATCH OF 2023

Joseph B. Vanlalhruaia, OAS User ID - 726
Vanlalduhsaka Tochhawng, OAS User ID - 727
Pulluri Ramulu, JMGS-I User ID - 730
Mulayam SinghYadav, JMGS-I User ID - 731
Vikhash Kumar, JMGS-I User ID - 732
H. Lalrinkimi, OAS User ID - 738
Chaminiboina Murali Krishna, OAS User ID - 740

BATCH OF 2024

Pawan Ramlal Tembhurne, MMGS-II User ID - 740
HV Vanneihtluanga, JMGS-I User ID - 742
Sonu, JMGS-I User ID - 743
Rochunglura, JMGS-I User ID - 744
Sushil Singh, JMGS-I User ID - 745
Abhishek Rajan, JMGS-I User ID - 746
LP Lalnunfeli, JMGS-I User ID - 748
R. Lalhlimpuii, JMGS-I User ID - 749
Akash Kumar Mandal, JMGS-I User ID - 750
Vishal Kumar, JMGS-I User ID - 751
Jaideep Singh Takhar, JMGS-I User ID - 752
Saroj Kumar Jadav, JMGS-I User ID - 753
Manish Kumar, JMGS-I User ID - 754
Satyam Kumar, JMGS-I User ID - 755
Ujjwal Kumar Singh, JMGS-I User ID - 756
Kundan Kumar, JMGS-I User ID - 757
Dabbeta Prashanth, JMGS-I User ID - 758
Neha Kumari, JMGS-I User ID - 759
Komara Suresh, OAS User ID - 765
Merina Lalthachullovi, OAS User ID - 766
Rahul Anand, OAS User ID - 767

BATCH OF 2024 Contd.

Kundan Bharti OAS User ID - 768
Saitluangpuii OAS User ID - 769
Vahngaingeng Khongsai OAS User ID - 770
Innocent Lalnunsiama OAS User ID - 772
H. Lalrinzuali OAS User ID - 773
Lalhriatchhungi OAS User ID - 774
T. Remlalfaki OAS User ID - 775
Lalhruaitluangi OAS User ID - 776
Josephine Lalthanpuii OAS User ID - 777
Priyabandhu Kumar OAS User ID - 778
Gongati Naresh OAS User ID - 779
Akash Anand OAS User ID - 780
Ankit Kumar Barnwal OAS User ID - 781
Vanlalruatpuii OAS User ID - 783
KP Laltlankima OAS User ID - 784
JF Lalchhanhima OAS User ID - 785
Rima Upla OAS User ID - 786
Evuri Balakrishna OAS User ID - 787
Chilakalapali Sunil OAS User ID - 788
Annepu Vasudevarao OAS User ID - 789
Satosh Pandit OAS User ID - 790
Jaykrishna Kumar OAS User ID - 791
Lalit Pareek OAS User ID - 793
C. Lalhmangaihzuali JMGS-I User ID - 794
Branwekk Vanlalhruaia OAS User ID - 795
Loisy Lalruatfeli OAS User ID - 796
Lalhriatpuia OAS User ID - 797
Rothangliana OAS User ID - 798
Sougaijam Thajamanbi Chanu OAS User ID - 799
Lalramlawma OAS User ID - 829
Haumuankim OAS User ID - 830
Lalnunsiama OAS User ID - 831
Laksminath Thakur JMGS-I User ID - 832

BATCH OF 2025

Vikas Kumar Mishra MMGS-III User ID - 833
Sahil Kumar MMGS-II User ID - 834
Akash Parashar JMGS-I User ID - 835
Vanlalnunkima JMGS-I User ID - 836
Ritesh Kumar JMGS-I User ID - 837
Agnes Lalnunhlui JMGS-I User ID - 838
F. Lalrinchhana JMGS-I User ID - 839
Mayank Bhadauriya JMGS-I User ID - 840
Krystal Gurung JMGS-I User ID - 841
Sonu Kumar JMGS-I User ID - 842
Aman Kumar JMGS-I User ID - 843
Ram Dev Gurung JMGS-I User ID - 844
Niranjan Dash JMGS-I User ID - 846
Arekanti Devapaul JMGS-I User ID - 847
Elecharla Ravi Prasad JMGS-I User ID - 848
Zohlupuii OAS User ID - 849
Zosangliani OAS User ID - 850
H. Vanlalrinkimi OAS User ID - 851
Pooja Rani OAS User ID - 852
Saurabh Kumar Thakur OAS User ID - 853
Kamgoumuan Tohsing OAS User ID - 854

BATCH OF 2025

Mercy Vungbiakhoih Guite – OAS User ID - 855
Lalnunhlimi – OAS User ID - 856
Jouvi Neihsial – OAS User ID - 857
Dinesh Singh – OAS User ID - 858
Manish Kumar – OAS User ID - 859
Thangkhansuan – OAS User ID - 860
Douminlian – OAS User ID - 861
Jerusalem Tharmawia – OAS User ID - 862
Dousanglun – OAS User ID - 863
Manglianding Tombing – OAS User ID - 864
J. Niengneikhol Gangte – OAS User ID - 865
Animesh Raj Anand – OAS User ID - 866
Gudipati Ajay Kumar – OAS User ID - 867
Ashok Kumar Sharma – OAS User ID - 868
Sonu Kumar – OAS User ID - 869
Ritik Raj Singh – MMGS-II User ID - 870
Ashish Paul – JMGS-I User ID - 871
Malsawmtluanga – OAS User ID - 872
Udayan Choudhury – OAS User ID - 873
Lalrinawmi – OAS User ID - 874
V. Lalpekkimi – OAS User ID - 875
Ravi Kumar Althi – OAS User ID - 876
Khumbiaksang Dousel – OAS User ID - 877
Saurabh SIngh – MMGS-II User ID - 878
Sangeeta – MMGS-II User ID - 879
Mithilosh Kumar Jha – JMGS I User ID - 880
Akash Jaishy – OAS User ID - 881
V. Lalawmpuia – OAS User ID - 882
Lian Tonsing – OAS User ID - 883
Lalrinhlui – OAS User ID - 884
Lalthangliana – OAS User ID - 885
Lalruatkima – OAT User ID - 886

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OBITUARY

LH Vanlalhruaia
OAS User ID - 373
(1988 - 2025)

L. Lalroduata
OAT User ID - 462
(1987 - 2025)

Saron Zomuana Khiangte
JMGS-I User ID - 492
(1989 - 2025)

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MAP OF MIZORAM
INDICATING BRANCHES OF MIZORAM RURAL BANK

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MINECO, AIZAWL - 796001, MIZORAM

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