

## **Performance Analysis of Select Banks In Aizawl City, Mizoram**

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**Abstract:** The study has attempted to analyse the performance of select banks based on different indicators which are relevant in examining the performance of banks in financing different types of loans in Aizawl City, Mizoram. Banks in Aizawl are playing a dominant role for the economic development of the state through financing of loans. Ten banks were selected for the study and the study focussed on the amount of loans financed by these banks and the numbers of beneficiaries availing such loans. The indicators employed were Credit Deposit Ratio, financing of agricultural loans, financing of women and housing loan finance. The performance comparison is then carried out on a single indicator basis under which the selected banks were compared. The data are based on the quarter-end reports i.e. March end, of the State Level Bankers' Committee (SLBC) of the five consecutive study periods, basically Data Envelope Analysis (DEA) is employed for the study. Out of the select banks, Canara Bank is the most progressive bank in terms of Cash-Deposit Ratio, Mizoram Cooperative Bank performed the best in financing agricultural loans, financing of women and housing loans during the study period. The study is hoped to have policy implications for the development of banks in Mizoram.

**Keywords:** banks, performance, indicators, financing, analysis

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### **I. Introduction**

The study has attempted to examine the trends and progress of banking sector in Mizoram, India during the Financial Years of 2012-17 as per data obtained from the State Level Bankers' Committee, Mizoram. Further, it has also highlighted the problems and prospects of banking sector to make suggestions for further improvement. The study is mainly based on secondary data collected from various agenda notes of State Level Bankers' Committee (SLBC), Mizoram Economic Survey 2012-2017 and other reports as well as official website of the Government of Mizoram for the purpose. Aizawl is the capital of the state of Mizoram. It holds the heart of all administrations in terms of political, social and economy. It becomes the most populated city within the state and occupied by 4, 00,309 population. Since more than 30 percent of the state population is living in the city, it is sufficient to represent the banking performances within the state which is why the area has been chosen for the study area.

There are 25 banks in Aizawl city, Mizoram out of which ten banks were selected for the study. The ten banks selected are Vijaya Bank, Mizoram Co-operative Apex Bank, United Bank of India, Axis Bank Ltd, Bank of Baroda, ICICI Bank Ltd, HDFC Bank Ltd, Bank of India, Canara Bank and Bank of Maharashtra. The performances of these banks were analysed for the period of 2012-13 to 2016-17.

The performance of the selected banks were analysed based on certain indicators, they are:

- 1) Credit Deposit Ratio (CDR),
- 2) Financing Other Sensitive Sector (i.e. Women),
- 3) Housing Loan Finance,
- 4) Agricultural Loan Finance.

The performance comparison is then carried out on a single indicator basis under which the selected banks were compared. The data are based on the quarter-end reports i.e. March end, of the State Level Bankers' Committee (SLBC) of the five consecutive study period. Let us analyse the performance of these select bank as under:

### **II. Data Analysis**

#### **2.1 Credit Deposit Ratio**

Credit Deposit Ratio (CDR) is that ratio showing what proportion of the amount invested in the banks are advances to loans. It indicates whether the banks are making progress or not in terms of advances with regards to whatever they received. Banks often make increase in CDR because their budget is ought to increase each financial year as a general rule. But there are certain cases which lead to a reduction of the CDR for some

particular banks which was mainly due to decline in deposits and competition from other banks. The CDR for the selected ten banks are also varying to a wide range as their activities and scope also varied across the state. The salient feature of this CDR is that the performance is taken as ratio and it statistically valid (Pathy, 2012).

The analysis TABLE 1 shows that Vijaya Bank (VJB) in Mizoram has a steady progress in CDR. It is also observed that the CDR goes on increasing each year except in the Financial Year (FY) of 2016-17 which falls to 30.19 from 31.38 in Financial Year of 2015-16. The CDR is at its maximum in FY 2015-16 reaching as high as 31.38 whereas the lowest is in FY 2012-13 reaching 19. This reveals that during five consecutive financial years, Vijaya Bank is making not much progress in terms of CDR although it does not show a decline. According to the statement given by the workers in this bank, the main reasons for not much progress is due to competition from other banks and yet this bank in particular is not yet expanding in Mizoram as of now.

Considering the performance of Mizoram Co-operative Apex Bank Ltd. (MCAB), our analysis table shows that the CDR of MCAB has reached its highest point during FY 2014-15 marking at 70.84 where the lowest point is in FY 2016-17. The CDR progressed during the first three Financial Years whereas it began to fall since the fourth and the fifth Financial Years. According to the statement given by the banks, the reason behind the downfall of the CDR ever since the Fourth Financial Year was due to lesser deposits from the public and also due to competition from other banking institutions within the state.

The United Bank of India (UBI), as the TABLE 1 reflects, has been making a moderate progress in terms of the CDR. The bank reach its highest point during FY 2016-17 making the ratio to 43.93, whereas the lowest is in FY 2013-14 reaching 33.44. As a general rule the UBI is making progress in CDR each year although the ratio is not much high compare to the previous year. This is due the increase in deposits by the public besides the target made by the banks. As of now, the UBI is the only bank that has been rendering its service to the Mizoram University, Aizawl. This service is greatly improving the various sectors of their liquidity transaction, which is also why the CDR has been improving each year.

As seen in TABLE 1, the CDR of AXIS Bank is lowest in FY 2012-13 which is marked as 3, despite the highest point in FY 2013-14 which has been marked as 21.04. Although there is a low CDR in the first financial year every year there has been progress to an extent and which is indicating the bank is making progress. The reason for the ups and downs of the CDR during the first, second and third financial year is that, during this year the bank in Mizoram is making transition for a stable progress as far as AXIS Bank is concerned. One crucial reason for the low CDR rate in Axis Bank is that the bank does not cover a vast area of the rural areas which in turn leads to fewer amounts of deposits.

Bank of Baroda (BOB) has been making a good progress each year, reaching its own zenith during FY 2014-15 making as high as 30.15, where the lowest point is earmarked as 12 during the FY 2012-13. The uniqueness of BOB during five consecutive financial years is that, there is no decline in the CDR during these five years. Although the progress is not very high, their CDR remains stable in contrast to other select banks. The good reason here is that, this bank set their targets at a moderate level which can be achieved by them within their limits.

The TABLE 1 reveals that the performances of ICICI Bank Ltd.(ICICI) has the worst performance with regards to CDR. The highest point of CDR has marked 8, in FY 2012-13 whereas the lowest is in FY 2016-17 marking as low as 2. This indicates that the bank CDR was very limited during the five consecutive financial years. There is no progress in CDR; instead it keeps on declining each year ever since FY 2012-13 till FY 2016-17.

In our analysis TABLE 1, HDFC Bank Ltd. has been making a progress from the lowest CDR record of FY 2012-13 which is marked as 18 to its highest point 31.34 in FY 2013-14. After the second financial year their CDR started declining till the last financial year under study. The reason for great improvement during the second financial year is because of the increase in bank's acceptance of deposit and reverse is the reason after this particular financial year. Besides, the bank has undergone competition from other banks within the state.

Bank of India (BOI), has made progress in CDR except in FY 2015-16 which decline to 48.41 from 49.71 in FY 2014-15. The bank reached its highest point in FY 2016-17 which is 50.8 compared to its lowest record in FY 2012-13 which is 26. There is no significant cause for slight decline in CDR during FY 2015-16 except the lesser amount of deposit, as the bank's workers stated. As a whole the BOI is making good progress with regards to the CDR as far as the study area is concerned.

Canara Bank (CAN) is making a good progress in terms of CDR. There is no decline in CDR during the study period. While there are often ups and downs in the progress of other banks with regards to CDR, Canara Bank progress is constantly increasing. The highest point during five years is in FY 2016-17 marking 211.1 whereas the lowest is in FY 2012-13 marking 88. The reason for the good progress of CAN bank is due to higher acceptance of deposits from the customers added by the managers' and workers' efficiency. It reveals that the bank is competitive and efficient despite its limited branch within Aizawl City.

Among the selected ten banks Bank of Maharashtra (BOM) is the second next to Canara bank in terms of CDR as revealed by our analysis. BOM has reached its own zenith during FY 2014-15 which pinned at

194.66, whereas the lowest point is in FY 2012-13 marked as 110. It has been observed that BOM is making progress during the first three financial years which is due to the increased deposit by existing and new customers. But then in the last two financial years their CDR slightly declined due to lack of depositors as well as the emerging new competitors.

Based on the above analysis for each particular bank it can be stated that:

- United Bank of India (UBI) and Canara Bank (CAN) are the only banks whose CDR never declines during the study period i.e., 2012-13 to 2016 to 2017.
- Of all the selected ten banks for our study, Canara Bank has the highest CDR during five years where the total CDR is 777.81 and that of the lowest CDR is ICICI Bank Ltd. Where the total CDR is 24.33.
- There are two banks whose CDR is below 100 viz., AXIS Bank and ICICI Bank Ltd.
- There are six banks whose CDR is above 100 but below 500 as in general purview, viz., Vijaya Bank, Mizoram Co-op Apex Bank, United Bank of India, Bank of Baroda, HDFC Bank and Bank of India.
- There are two banks whose CDR crossed above 500, viz., Canara Bank and Bank of Maharashtra.

## 2.2 Financing Other Sensitive Sector: Women

Under sensitive sectors, the banks in Aizawl financed different categories of sensitive section of the society, out of which financed of women were chosen for the study. The SLBC maintained a record of women's finance under the other sensitive sector whereas the select banks kept finances advanced to women under separate heads of Micro Units Development and Refinance Agency Ltd (MUDRA) and Micro Small and Medium Enterprises (MSME).

The analysis TABLE 2 reveals that Vijaya Bank (VJB) has financed sensitive sector for women only during FY 2012-13 and FY 2015-16. The sanctioned amount was Rs. 2,441.6 lakh to 482 beneficiaries in the first year and Rs. 3,051 lakh to 465 beneficiaries in the second year respectively. The analysis also showed that the bank has not sanctioned advances for women during the three financial years that is during FY 2013-14, 2014-15 and 2016-17, the reason behind the non-financing of women during these financial years was due to the absence of applicants.

The total financed by the Mizoram Cooperative Apex Bank (MCAB) under women during the five years was as much as Rs. 18,291.70 with 7,677 beneficiaries. There is only one financial year where absence of financed was observed that is during FY 2013-14. The highest financed was during FY -2012-13 where the sanctioned amount was Rs. 8,794.07. As per the bank, the reason for the absence of financed in the FY 2013-14 was due to the wrong entry of data by the operators of the SLBC. Furthermore, the bank stated that the financed of women is not particularly separated from other sector, instead it is more likely to be included in the MSME financed. The bank added that each year there is no absence in financed for women even if they are not mentioned in the sensitive sector.

TABLE 2 reveals that the total financed by United Bank of India (UBI) during five years amounted to Rs. 1,044.03 lakh with the total beneficiaries of 171 persons. This bank has financed in four fiscal years except in 2012-13. According to the statement of the bank, the absence in financed is due to wrong entry made by the SLBC in their records, since UBI has been submitting the record each financial.

Axis Bank's total financed during five years amounted to Rs. 52.78 lakh with the total beneficiaries of 7 persons. The main reason for the absence of financed during three financial, that is FY 2013-14, 2014-15 and 2015-16, is due to the inclusion of financing of women under MSME sector as stated by the bank. As shown in the analysis TABLE 2, Bank of Baroda (BOB) has a total financed of Rs. 123.25 lakh with 65 beneficiaries during the study period. There are three financial years where absence of financed has been disclosed. One reason behind the absence of financed record is due to no submission of report from the banks during these years as stated by the bank.

Our analysis TABLE 2 further reveals that financed of women by ICICI Bank Ltd. during the study period was Rs. 22.65 lakh with 38 beneficiaries. There has been absence of financed during FY 2014-15 and FY 2015-16. The reason for the absence in finance during these two years is due to wrong data entry by the SLBC as the bank has financed under this sector every year.

The financed of HDFC Bank Ltd. has amounted to Rs. 1,783.95 lakh with 704 beneficiaries. This particular bank has continuously increased in the financed of women during the study period. The total financed of Bank of Baroda (BOI) as our analysis TABLE 2 shows during the five years was Rs 565.25 lakh with 179 beneficiaries. There are three financial years where finance of women was absent, the reason behind the absence of the financed is that women financed are not kept separately under sensitive sector by the bank; instead the bank incorporated this particular finance under MSME.

The total finance by Canara Bank (CAN) for women indicated as a sensitive sector during the five years of study was Rs. 3,420.86 lakh with 2,145 beneficiaries. There was absence of financed in the FY 2013-14 which was due to inclusion of women in the MSME sector. According to our analysis, the total financed

under Bank of Maharashtra (BOM) for women, amounted to Rs. 187.60 lakh with 37 beneficiaries. The study also found that the financed of women are included in the MSME sector, which is why there are often absence in the data of finance under other sensitive sector for women. The table shows that there was also an absence of financed during FY 2016-17, which can be attributed to the technical inefficiency of the bank and the SLBC.

As a whole the performance of MCAB is the highest in the financing women where 7,677 persons are benefitted with the financed of Rs. 5,492.60 lakh and that of the lowest financed is ICICI Bank where Rs. 22.65 lakh is sanctioned to 38 persons during five years.

The three prominent reasons for the absence in financed is that-

- Financing of women under Other Sensitive Sector is not separated from MSME sector.
- There is no submission of report to SLBC by certain banks
- The SLBC themselves often made an error in entering data submitted by the banks, which clearly reflect the technical inefficiency of the SLBC.

### 2.3. Housing Loan Financed

Housing is one of the basic needs of human beings and that the necessities and the demand for it have been growing each day in every corner of this globe. Housing constructions, its finances and expenditures on them has deeply reflects the economic condition of the owners and that of the state. With the growing economy day after day, the finance for housing has now become a crucial issue even in the field of financial institutions and markets where the banking institutions have been playing a crucial role. Housing loan finance is one of the effective functions for commercial banks in India. Different banks have different criteria for housing loans. Some bank set the criteria quite high that a low income group might not be able to access it while some banks did not finance housing loans. According to the the majority opinion of the banking institutions, housing loan is one of the secured loans if they are carried out systematically because there is lesser risk to undergone as the land itself is considered as the security.

The analysis TABLE 3 reveals that the total housing financed under Vijaya Bank (VJB) during five the years were Rs. 2,934.18 lakh where 602 customers were benefitted. There is absence of finance in FY 2016-17 which was due to the lack of applicants during this financial year. Though there were few applicants who applied for the said loan but they did not met the minimum criteria. According to the analysis table performance of the Mizoram Co-operative Apex bank Ltd.(MCAB) is quite high under housing loan financed during the first four years of the our study period was Rs. 36,855 lakh with 9,504 beneficiaries. The TABLE 3 also reveals that there is absence of finance during FY 2016-17. According to the statement of the workers in this bank, every year the MCAB has been financing housing loans to the people and that the absence in record could be the outcome of inefficient data entry either from their side or the SLBC.

The analysis TABLE 3 also reveals that the finance of housing during five years under United Bank of India (UBI) in Mizoram amounts to Rs. 1,808.20 lakh with 169 beneficiaries. There is a great decline in the housing finance by UBI during FY 2016-17 in contrast to the previous financial years. As seen in table 4.5 there is total absence in the finance of housing finance by Axis Bank Ltd. during the study period.

Our analysis shows that Bank of Baroda (BOB) has financed housing loans only for the first two financial years with the total sanction of Rs. 141.18 lakh with 12 beneficiaries. In our analysis table there is total absence in housing loans finance under ICICI Bank Ltd. in Mizoram during the five years of study period. It is not the bank motive to finance housing loans in Aizawl city. There is total absence of loans in housing finance under HDFC Bank Ltd. The main reason here is that it is not the motive of the bank to finance housing loans. Our analysis further reveals that the Bank of India did not finance there housing loan during the same period. According to the statement of the worker in this bank, the reason for absence in finance until 2016 is that there has been technical misunderstanding between Guwahati Zone Office of BOI and that of the Land Revenue Department of Mizoram. But from 2016-17, they started housing loan finance which is yet to be reported to SLBC.

Financing under housing loans by Canara Bank (CAN) was Rs. 1,419.14 lakh with 121 beneficiaries during the study period. The absence of record during 2016-17 is due to wrong data entry by the SLBC as the bank stated. As shown in the analysis TABLE 3, the financed of Bank of Maharashtra (BOM) under hosing loans amounted to Rs. 676.05 lakh with 61 beneficiaries. The absence in the record of financed during FY 2016-17 is due the fact that this bank financed housing loans in the urban areas only. As a whole, the Mizoram Co-operative Apex Bank Ltd. has the best performance under housing loan finance in Mizoram among the selected ten banks during the five years of study.

### 2.4 Financing Agricultural Loan

Agricultural sector in the modern age requires a huge investment to meet the basic need for purchase of crops, chemical fertilizers, machinery and equipment. In Indian agriculture sector, the agricultural workers

often faced different natural calamities which lead to a loss of their production. The farmers therefore require refinancing to recover their loss or to start up a new venture. In this regard, the participation of the banks comes into the picture by way of providing seed capital for these farmers. Therefore, financing this sector is of utmost importance in uplifting the status of the agriculturists.

The need for financial assistance is essential for the successful implementation of any agricultural policy either in the micro level and the macro level as well. In due course, the financial resources could no longer be supported by the government alone; it demands the supply of other financial resources and this insist the involvement of the banking institutions throughout the country (Brinda, 2013). One of the major contributors of agricultural finance in India is that of the National Bank for Agriculture and Rural Development (NABARD). Under the function of NABARD, various agricultural loans are sanctioned with respect short term, medium term and long term respectively. While the financed from NABARD is also contributing much to the development of agricultural sector, the contribution of other banking institutions are inevitable for the fulfilment as well. The condition is also applicable even in the state of Mizoram where various banks are participating in the agricultural financing apart from NABARD financed.

So far, the participation of the banking institution for agricultural finance is not sufficient despite the great requirements from the farmers and cultivators. Speaking of agricultural sector it is a vast subject and that farming alone is not the aim here. The various agricultural sector like fisheries, cultivation in terms of Wet Rice Cultivation, jhuming cultivation, poultry, dairy farming, livestock etc. are included in the agricultural sector. To finance abundantly to entire sector may be far from the reach due to economic instability within the state. But there are certain extents to which the various banks contribute to this agricultural sector from the state of Mizoram. The contribution of the various banks under the agricultural sector can be compared with the data maintained by the SLBC during five consecutive financial years.

In TABLE 4, we observed that Vijaya Bank (VJB) has sanctioned Rs. 504 lakh under the agricultural loans during the first three years, despite the absence of financing in the last two financial years. In the context of Mizoram Co-operative Apex Bank Ltd. our analysis table shows that MCAB has financed as much as Rs 29,409.61 lakh under agricultural loan scheme in all the five years of study. Considering the financed by United Bank of India (UBI), the total amount sanctioned was Rs. 2,971.04 lakh under agricultural loan financed during the study period, there is no absence of finance by the bank.

Axis Bank Ltd. has sanctioned a total amount of Rs. 370.93 lakh during the first four years despite the absence of finance in the FY 2016-17. Also, Bank of Baroda (BOB), has been sanctioning the total amount of Rs. 248.5 lakh during five years for agricultural loans without any absence in finance.

Our analysis TABLE 4 also showed that ICICI Bank Ltd. in Mizoram has been financing the Rs. 5.4 lakh during the second to fourth years, but there was absence of finance in the first and last financial years. The lack of finance during these two years was due to absence of applicant who fulfilled the criteria for the sanctioning of agricultural loans under this bank. From the analysis table we found that HDFC Bank Ltd. in Aizawl city has financed a total amount of Rs. 681.48 lakh during the five years of study.

Bank of India (BOI) has financed as much as Rs. 110.67 lakh during the last four years under agricultural loans. The bank did not finance agricultural loans in the FY of 2012-13. According to the statement of the worker in BOI, The reason here was due to the transformation and set up in bank in this particular year. It can also be stated from the analysis table that Canara Bank (CAN) has sanctioned Rs. 2,004.35 lakh during five consecutive financial years and there is no financial year without sanction of agricultural loans. Bank of Maharashtra (BOM) is the only bank that did not advance financing of agricultural loans among the ten select banks in Aizawl city. The manager of BOM main branch in Aizawl stated that in Aizawl city there were no eligible applicants who could access agricultural loans from their bank during these five years.

Therefore it can be concluded that the best performing bank among the selected ten banks that financed agricultural loans during five consecutive financial years is the MCAB. At the same time Bank of Maharashtra (BOM) is the only bank which completely lacked financing under the agricultural loans. The reasons for the absence and minimal finance of agricultural loans by the selected banks can be stated as:

- Transformation of banking administration for certain banks in a particular financial year;
- There were no eligible applicants in some financial year.

### **III. Results and Discussion**

- Based on the indicator of CDR, ICICI Banks performance was the worst and the best performing bank is Canara Bank during our study period. Banks are financially intermediaries which may contribute significantly in the economic development of the state. The CDR is not only relevance for the banks and their banking business. But, it is more useful in the measurement and minimization of regional disparities and promoting growth. The reasons behind the low CDR in Aizawl city are poor rate of industrialization, poor infrastructure, absence of national level business and educational centre etc. Therefore, banks in Aizawl city, as far as possible should maintain their CDR as per RBI norms.

- The Mizoram Co-operative Apex Bank Ltd. (MCAB)'s performance is the best in financing women among the ten select banks followed by the HDFC Bank and Canara Bank. Other select banks did not advance any type of finance to women in the study area. The most prominent reason for the absence in the financing of women loans under other sensitive sector has been credited to the dual existence of MSME loans along with Other Sensitive Sector loans where most of the selected banks are confined to MSME loans. The banks should render more advances to Other Sensitive Sector, particularly to women, though MSME loans are meant for men and women, women should be given special preference as there are no other loans specifically designed for them.
- Under the financing of housing loans some of the selected banks did not advance in different years because majority of the applicants failed to fulfil the minimum criteria for availing this loan. The average performance of the ten select banks is weak as a whole in the study area. Though their performance is weak, of the select banks, Mizoram Co-operative Apex Bank Ltd. has the best performance during the study period. Vijaya Banks and UBI stood second and third. Axis Bank, ICICI and HDFC did not have provision for financing of housing loans. These banks should open their motive towards housing finance. Moreover, the criteria laid for the accessing of housing loans should be moderate within the reach of those who are in need.
- The best performing bank among the selected ten banks that financed agricultural loans during five years is the MCAB. At the same time Bank of Maharashtra (BOM) is the only bank which completely lacked financing under the agricultural loans. The agricultural loans financed by the select banks are not adequate to meet the needs of the farmers. Some of the applicants could not avail this loan due to the strict criteria prescribed by the banks and there are certain years where the farmers could not avail this loan because they could not meet the minimum criteria of these banks. The owners of agricultural lands are the low income group; therefore, the criteria for availing agricultural loans should be made simple and accessible for the poor farmers.
- As seen from the analysis, some of the banks records were wrongly entered by the office of the SLBC, which shows their technical inefficiency. Necessary measures should be taken for the improvement of data entry by the SLBC.

#### IV. TABLES

Table 1: Business and Credit Deposit Ratio of Mizoram During Five Consecutive Financial Years

| Sl. No. | Bank Name | 2012-13             |     | 2013-14             |        | 2014-15             |        | 2015-16             |        | 2016-17             |         | TOTAL<br>CDR |
|---------|-----------|---------------------|-----|---------------------|--------|---------------------|--------|---------------------|--------|---------------------|---------|--------------|
|         |           | Total<br>Credit(TC) | CDR | Total<br>Credit(TC) | CDR    | Total<br>Credit(TC) | CDR    | Total<br>Credit(TC) | CDR    | Total<br>Credit(TC) | CDR     |              |
| 1       | VJB       | 3438.07             | 19  | 4428.03             | 19.01  | 5965                | 29.29  | 6900                | 31.38  | 7445.96             | 30.19   | 128.87       |
| 2       | MCAB      | 29009.83            | 69  | 34127.03            | 68.8   | 36648.02            | 70.84  | 40038.95            | 67.63  | 42308.16            | 58.43   | 334.7        |
| 3       | UBI       | 2352.67             | 34  | 2679.62             | 33.44  | 2626.17             | 35.72  | 3394.25             | 37.2   | 4944.79             | 43.93   | 184.29       |
| 4       | AXIS      | 808                 | 3   | 4913.33             | 21.04  | 2901.81             | 11.34  | 4843.89             | 16.8   | 4854.84             | 19.28   | 71.46        |
| 5       | BOB       | 220.25              | 12  | 259.77              | 12.68  | 344                 | 30.15  | 398                 | 17.13  | 552                 | 30.05   | 102.01       |
| 6       | ICICI     | 191                 | 8   | 195                 | 7.07   | 73.06               | 3.15   | 130.06              | 3.54   | 91.38               | 2.57    | 24.33        |
| 7       | HDFC      | 2102.17             | 18  | 3415.68             | 31.34  | 4832.81             | 29.82  | 5821.1              | 24.57  | 6887.84             | 22.63   | 126.36       |
| 8       | BOI       | 266.42              | 26  | 450.77              | 35.75  | 955.37              | 49.71  | 1218                | 48.41  | 1461                | 50.8    | 210.67       |
| 9       | CAN       | 365.5               | 88  | 908.46              | 114.92 | 2043.16             | 163.44 | 3187.33             | 200.35 | 4247.29             | 211.1   | 777.81       |
| 10      | BOM       | 146.16              | 110 | 373.83              | 167.09 | 388.75              | 194.66 | 404.2               | 104.83 | 434.63              | 101.59  | 678.17       |
| Total   |           |                     |     |                     |        |                     |        |                     |        |                     | 2638.67 |              |

Source: SLBC Record for Mizoram, 2012-13 to 2016-17.

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**Table 2: Advances to Other Sensitive Sector (i.e., Women) During Five Consecutive Financial Year**

| Sl.No.       | Bank Name | 2012-13                    |                                 | 2013-14                    |                                 | 2014-15                    |                                 | 2015-16                    |                                 | 2016-17                    |                                 | Total No. of women beneficiaries | Total Amt. of sanction in lakh rupees |
|--------------|-----------|----------------------------|---------------------------------|----------------------------|---------------------------------|----------------------------|---------------------------------|----------------------------|---------------------------------|----------------------------|---------------------------------|----------------------------------|---------------------------------------|
|              |           | No. of Women beneficiaries | Amt. of sanction in lakh rupees | No. of Women beneficiaries | Amt. of sanction in lakh rupees | No. of Women beneficiaries | Amt. of sanction in lakh rupees | No. of Women beneficiaries | Amt. of sanction in lakh rupees | No. of Women beneficiaries | Amt. of sanction in lakh rupees |                                  |                                       |
| 1            | VJB       | 482                        | 2441.6                          | 0                          | 0                               | 0                          | 0                               | 465                        | 3051                            | 0                          | 0                               | 947                              | 5492.6                                |
| 2            | MCAB      | 4945                       | 8794.07                         | 0                          | 0                               | 236                        | 1834.51                         | 1561                       | 3841.38                         | 935                        | 3821.73                         | 7677                             | 18291.7                               |
| 3            | UBI       | 0                          | 0                               | 38                         | 432                             | 22                         | 115.23                          | 68                         | 323.3                           | 43                         | 173.5                           | 171                              | 1044.03                               |
| 4            | AXIS      | 1                          | 43                              | 0                          | 0                               | 0                          | 0                               | 0                          | 0                               | 6                          | 9.78                            | 7                                | 52.78                                 |
| 5            | BOB       | 49                         | 69.25                           | 0                          | 0                               | 16                         | 54                              | 0                          | 0                               | 0                          | 0                               | 65                               | 123.25                                |
| 6            | ICICI     | 8                          | 4                               | 7                          | 8                               | 0                          | 0                               | 0                          | 0                               | 23                         | 10.65                           | 38                               | 22.65                                 |
| 7            | HDFC      | 129                        | 259.15                          | 91                         | 257.44                          | 118                        | 327.48                          | 185                        | 420.89                          | 181                        | 518.99                          | 704                              | 1783.95                               |
| 8            | BOI       | 29                         | 7.25                            | 0                          | 0                               | 150                        | 558                             | 0                          | 0                               | 0                          | 0                               | 179                              | 565.25                                |
| 9            | CAN       | 255                        | 257                             | 0                          | 0                               | 410                        | 560                             | 673                        | 1509.42                         | 807                        | 1094.44                         | 2145                             | 3420.86                               |
| 10           | BOM       | 10                         | 57.24                           | 19                         | 116.28                          | 4                          | 10.45                           | 4                          | 3.63                            | 0                          | 0                               | 37                               | 187.6                                 |
| <b>Total</b> |           |                            |                                 |                            |                                 |                            |                                 |                            |                                 |                            |                                 | <b>11970</b>                     | <b>30984.7</b>                        |

Source: SLBC Record for Mizoram, 2012-13 to 2016-17.

**Table 3: Financing Under Housing Scheme of Mizoram During Five Consecutive Financial Year (Rs. In Lakhs)**

| Sl.No.       | Bank Name | 2012-13         |                 | 2013-14         |                 | 2014-15         |                 | 2015-16         |                 | 2016-17         |                 | Total Number of Loans | Total Amount Sanction |
|--------------|-----------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------------|-----------------------|
|              |           | Number of Loans | Amount Sanction | Number of Loans | Amount Sanction | Number of Loans | Amount Sanction | Number of Loans | Amount Sanction | Number of Loans | Amount Sanction |                       |                       |
| 1            | VJB       | 209             | 643.23          | 218             | 600.04          | 0               | 780.91          | 175             | 910             | 0               | 0               | 602                   | 2934.18               |
| 2            | MCAB      | 2421            | 9451.82         | 2899            | 10521.29        | 2173            | 8218.54         | 2010            | 8664.1          | 0               | 0               | 9503                  | 36855.75              |
| 3            | UBI       | 16              | 196             | 28              | 217             | 62              | 852.2           | 60              | 525             | 3               | 18              | 169                   | 1808.2                |
| 4            | AXIS      | 0               | 0               | 0               | 0               | 0               | 0               | 0               | 0               | 0               | 0               | 0                     | 0                     |
| 5            | BOB       | 6               | 71.03           | 6               | 70.15           | 0               | 0               | 0               | 0               | 0               | 0               | 12                    | 141.18                |
| 6            | ICICI     | 0               | 0               | 0               | 0               | 0               | 0               | 0               | 0               | 0               | 0               | 0                     | 0                     |
| 7            | HDFC      | 0               | 0               | 0               | 0               | 0               | 0               | 0               | 0               | 0               | 0               | 0                     | 0                     |
| 8            | BOI       | 0               | 0               | 0               | 0               | 0               | 0               | 0               | 14              | 0               | 0               | 0                     | 14                    |
| 9            | CAN       | 1               | 20              | 2               | 40.47           | 47              | 487.33          | 71              | 871.34          | 0               | 0               | 121                   | 1419.14               |
| 10           | BOM       | 9               | 138.17          | 17              | 182.11          | 18              | 183.09          | 17              | 172.68          | 0               | 0               | 61                    | 676.05                |
| <b>Total</b> |           |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 | <b>10468</b>          | <b>43848.5</b>        |

Source: SLBC Record for Mizoram, 2012-13 to 2016-17.

**Table 3: Agricultural Loans Advances During Five Consecutive Financial Years (Rs In Lakhs)**

| Sl.No.       | Bank Name | 2012-13         | 2013-14         | 2014-15         | 2015-16         | 2016-17         | Total           |
|--------------|-----------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
|              |           | amount Advances | amount Advances | amount Advances | amount Advances | amount Advances | Amount Advances |
| 1            | VJB       | 230.62          | 40              | 233.8           | 0               | 0               | 504.42          |
| 2            | MCAB      | 3781.58         | 692             | 11539.18        | 11938.23        | 1458.62         | 29409.61        |
| 3            | UBI       | 545.93          | 223             | 736.27          | 824.5           | 641.34          | 2971.04         |
| 4            | AXIS      | 35              | 85              | 90.84           | 160.09          | 0               | 370.93          |
| 5            | BOB       | 28.5            | 45              | 82              | 27              | 66              | 248.5           |
| 6            | ICICI     | 0               | 1               | 2.58            | 1.9             | 0               | 5.48            |
| 7            | HDFC      | 111.1           | 74              | 220.06          | 156.16          | 120.16          | 681.48          |
| 8            | BOI       | 0               | 19              | 24.67           | 37              | 30              | 110.67          |
| 9            | CAN       | 129.61          | 208             | 510.64          | 603.17          | 552.93          | 2004.35         |
| 10           | BOM       | 0               | 0               | 0               | 0               | 0               | 0               |
| <b>Total</b> |           |                 |                 |                 |                 |                 | <b>36306.48</b> |

Source: SLBC Record for Mizoram, 2012-13 to 2016-17

#### IV. Conclusion

The banks in Aizawl have come to play a dominant and useful role in promoting economic development by mobilising the financial resources of the community and by making capital flows into the

desired channels through financing various investments. There has been no other study previously done in this study area, the results and discussion therefore, is hoped to have some policy implications for the banks to develop banking business not only in Aizawl City but also in Mizoram.

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