

110th SLBC for Tripura

June-2014

(Convenor: United Bank of India)

10th September 2014, Pragna Bhavan, Agartala



<p style="text-align: center;">Districts</p>	<p><u>Tripura State</u></p>
	<p>General Information</p>
<p>Names of the districts</p> <ol style="list-style-type: none"> 1. North Tripura 2. Unakoti 3. Gomati 4. South Tripura 5. West Tripura 6. Sepahijala 7. Khowai 8. Dhalai <p>No. of sub divisions - 23 No. of Blocks - 58 No. of autonomous councils -1</p> <p>Total no of branches 428</p> <p>Average population covered per branch: 8577</p> <p>Lead Bank of 8 Districts UNITED BANK OF INDIA</p>	<ul style="list-style-type: none"> ➤ Capital: Agartala ➤ Area: 10491.69 sq. km. ➤ Population: 36.71 lac. (Male: 18.72 lac ○ Female: 17.99 lac) ➤ Literacy ratio:94.65% (Male: 96.65% ○ Female: 92.35%) ➤ Land utilization- ➤ Net area sown: 280 000 ha ➤ Irrigation Potentials:- ➤ Source: Good average rainfall-2200mm During south west monsoon. ➤ No perennial river. ➤ Multi cropped area: 210000 ha ➤ Fishery water area: 23571 ha ➤ Cropping intensity: 175% ➤ Main crops: Rice, Potato, and Vegetable.
	<p>Convener of SLBC</p> <p>United Bank of India</p>

**Network of Bank Branches in Tripura
As on 30.06.2014**

Population Group	March 2011	March 2012	March 2013	March 2014	June 2014
Rural	163	187	217	229	229
	(55%)	(57%)	(57%)	(54%)	54%
Semi-urban	64	67	84	107	108
	(21%)	(20%)	(22%)	25%	25%
Urban	72	74	79	89	91
	(24%)	(23%)	(21%)	21%	21%
TOTAL	299	328	380	425	428

(Figures in bracket indicate percentage of total branches.)

**CONFIRMATION OF PROCEEDINGS OF THE
109th MEETING OF THE SLBC FOR TRIPURA**

The proceedings and action points of the 109th Meeting of SLBC for Tripura held on 27.05.2014 was circulated under the cover of Convener Bank's letter no. LBD/ SLBC /T/362 /2014-15 dt. 06.06.2014; the same may please be confirmed by the House.

Follow up action on major decisions of 109th meeting of SLBC for Tripura held on 27.05.2014

SI No	Major Action Points	Present Status of Implementation up to June' 2014
01	<p>All Banks are to make concerted efforts to raise the CD ratio of the State at the level of 40% initially. Special thrust should be given to Agriculture, KCC, SHG and MSME proposals in all districts. Attention & importance may be given to Rajiv Rin Yojana (RRY) also to address the housing need of the economically weaker section of urban areas. (Action All Banks/SSC/DCC). (Action : All Banks)</p>	<p>Thrust was given on improved credit delivery in Agriculture and Allied Activities in the form of KCC, SHG & MSME, including Crop Loan, Fishery, Animal Husbandry, and Horticulture etc to the Patta Holders since it was felt that potential for credit expansion exists in these areas. Special Sub Committee of DCC in West Tripura drew up monitorable action plan to increase the CD ratio of the district which has resulted in yearly growth of the CD ratio of the district from 26% as on June 2013 to 29% as on 30.06.2014. The resultant effect had increase in CD ratio of the State from 35% to 38% as on June 2014 vis-à-vis June 2013. Thus, 3% Y-o-Y growth in CD ratio has been registered for the State.</p>
02	<p>District Industry Centres should find out big ticket advance proposals under industrial sector, study its techno economic viability and sponsor the proposals to the Banks to give a push in the CD ratio. (Action : DIC & Banks)</p>	<p>Industrial incentive schemes are available in Tripura to augment the industrial growth of the state. Small and big tickets industrial entrepreneurs are approaching the DIC and the Directorate of Industries to avail the benefit of incentives schemes in Tripura. The DIC & the Directorate(I&C)has started sponsoring the viable proposals to the Banks to give a push in the CD ratio. Banks are to act in pro-active manner in disposal of relevant proposals.</p>
03	<p>Out of 82 identified locations, all Banks as per allotment made by the SLBC are to establish either brick & mortar branch or USB in the remaining 31 locations.PSU Banks having low presence in the state require to increase their Branch Network in the State. (Action : Banks allotted 31 centres)</p>	<p>Out of 82 identified centers banks have so far opened 11 nos of brick & mortar branches and 40 nos of USB/CSC up to 30.06.2014, thus covering 51 locations. The SLBC Sub-Committee conducted meeting on 23.06.2014 and observed that existing 82 locations identified for opening either Brick & Mortar Branches or USB should be completed by all the Banks as per allocation, without any further delay. Letter has been issued by the SLBC to the Banks for opening the brick & mortar branch or USC at the remaining 31 locations.</p>
04	<p>In the 4 leftover centres, out of 52 centres, allotted for establishing Brick & mortar branches, Tripura State Co-operative Bank (TSCB) needs to open two branches in July 2014 and another two branches within Sept 2014. Director of Institutional Finance has assured help in finding suitable premises, if required. The selected locations are (i) Tuichindrai, (ii) Bagan Bazar (iii) Bhatar Bazar, & (iv) Tirtha Mukh. (Action:TSCB)</p>	<p>TSCB is yet to open the remaining 4 branches. TSCB has to inform whether all the branches would be opened. If the Bank is not in a position to open the branches, the House may decide to reallocate the locations to other Banks.</p>
05	<p>Small Committee headed by the Secretary, Finance Deptt. Govt. of Tripura should meet again at the earliest and based on the study for mapping of bank branches, should prepare a roadmap for distribution of bank branches to obviate the regional gap in</p>	<p>The committee held a meeting on 23.06.2014 and it was suggested to prepare a road map of the location of the existing bank branches in Tripura: village wise, block wise, district wise, so that regional gap can be established for distribution of bank branches. Accordingly, village wise, block wise, district wise location of existing bank branches has been prepared</p>

	<p>establishing brick & mortar branches in the state. While preparing the roadmap the Committee should ensure that selected locations should have all weather road, electricity & telephone connections and other logistical support. (Action: Small Committee)</p>	and submitted to the Govt. for review.															
06	<p>Small Committee should also re-examine the locations selected for installing 170 ATMs and suggest viable centres for ATMs to be installed nearer to the base branch in view of viability of the ATMs' cash management & security aspects of the ATMs. (Action: Small Committee)</p>	<p>Regarding installation of 170 ATMs, Secretary Finance, GOT suggested to write a letter to FIS Financial Services Ltd to express their views in installation of the ATM within 7 days. FIS replied that, they have established a number of rural ATMs in Tripura and business is such that they can not realize the cost of electricity, rent of the premises and other monthly recurring expenditure. As such, FIS sought letter of guarantee from the concerned banks, ensuring business, through out the life cycle of the ATMs. No Bank has agreed to extend any such guarantee, considering the lack of economic viability for installing ATMs, due to expected very poor hits at the selected areas.</p>															
07.	<p>All Banks should take proactive steps for holding regular Recovery Camps and Lok-Adalat, covering all the districts with wide publicity & serving of due notices to the defaulting NPA borrowers including shadow register also. (Action: All Banks/Govt. of Tripura.)</p>	<p>All major banks are organizing regular recovery camps with Govt. Officials and public representatives. Necessary FIR, PDR & SARFAESI initiatives are being taken for recovery of loans. All the major Banks have organized Lok-Adalat in the State during the quarter and good response was observed. It was also marked that 25% of the borrowers responded against the notices served to the NPA & Shadow borrowers in the Lok-Adalat. Details of Lok-Adalat organized by major Banks are as under:</p> <table border="1"> <thead> <tr> <th>Date</th> <th>A/c</th> <th>Amt. Recovered (Rs. in lac)</th> </tr> </thead> <tbody> <tr> <td>09.06.14</td> <td>33</td> <td>5.33</td> </tr> <tr> <td>10.06.2014</td> <td>43</td> <td>6.06</td> </tr> <tr> <td>28.06.2014</td> <td>2</td> <td>0.15</td> </tr> <tr> <td>TOTAL</td> <td>78</td> <td>11.54</td> </tr> </tbody> </table>	Date	A/c	Amt. Recovered (Rs. in lac)	09.06.14	33	5.33	10.06.2014	43	6.06	28.06.2014	2	0.15	TOTAL	78	11.54
Date	A/c	Amt. Recovered (Rs. in lac)															
09.06.14	33	5.33															
10.06.2014	43	6.06															
28.06.2014	2	0.15															
TOTAL	78	11.54															
8	<p>To ensure KCC for every land owner, water body owner, patta holder, a list of uncovered farmers would be prepared by Agricultural Deptt. Govt. of Tripura and the same should be shared with NABARD and Banks for taking immediate steps for allowing KCC to those farmers. (Action: State Govt. Banks & NABARD)</p>	<p>It was decided by the State Govt. & the Banks to cover 1 Lakh fresh farmers under the fold of KCC including Fishery during the current financial year. The Scale of Finance has been revised to increase the quantum of loan under KCC. Up to June, 2014 against the target of 1 lakh, fresh KCC have been issued to 13808 nos of farmers amounting Rs.47.05 crore (14%),. Banks have received the CD Cassette of uncovered farmers/Patta Holders under KCC scheme from Agriculture Deptt. Govt. of Tripura. Sub-Division wise KCC Credit cum Recovery camps are being organized in the state to cover all the eligible farmers.KCC borrowers' list have been given to Agriculture Department for recovery of loans.</p>															

09.	<p>LDMs should collect segment wise list of Defaulter from each Bank in the district and forward one copy to District Agriculture Office, Panchayats, ADC Council, SDO office and one copy to NABARD Secretary, Finance Deptt. Govt. of Tripura with a request for help in recovery.</p> <p>(Action: LDMs/Banks)</p>	<p>Segment wise Defaulter lists are being collected and forwarded to all concerned with a request to help in recovery. List of defaulters related United Bank of India, Tripura Gramin Bank, State Bank of India, Vijaya Bank & Canara Bank has already been furnished to administrative Authority.</p> <p>Other Banks are requested to furnish the defaulters list at the earliest.</p>
10.	<p>The micro-issues are to be discussed in all Sub-Committees of SLBC in details. The bottlenecks are to be identified and specific action points are to be drawn for placing those at SLBC meetings for ratification.</p> <p>(Action: SLBC/Banks/Govt. Deptts.)</p>	<p>All the SLBC Sub-Committee meetings have been conducted on different dates as under and discussed the micro issues to remove the bottlenecks and identified the action points.</p> <p>Sub-Committee on Agriculture-13.06.14 Sub-Committee on RSETI - 07.05.14 Sub-Committee on FI --23.06.14 Sub-Committee on Export Promotion : 27.06.14 Sub-Committee on Recovery –23.06.14. Sub-Committee on SHG –20.06.14</p>
11	<p>State Government has collected data for updating Register of Residents (ROR) in all Panchayats/ ADC Council incorporating Bank account number, Aadhaar Number and other details of the residents. LDMs should co-ordinate with the Panchayats/ADC Councils, get the details of ROR and distribute the same to Banks for ensuring seeding of Aadhaar Number in the respective Bank accounts.</p> <p>(Action: LDMs/Banks)</p>	<p>All measures of publicity for Aadhaar seeding has been adopted by the Banks. As on 31.03.2014, out of 45003 nos. of beneficiaries, in 4 Districts Aadhaar Number received and seeded in 33678 accounts.</p>

Agenda Item No - 3

Financial Inclusion

Pursuant to the directives of DFS, Ministry of Finance, Gol as communicated through their circular F No.6/18/2012 – FI (C – 54009) dated 6th June, 2012, the undernoted issues need to be discussed in the SLBC meetings:

i) Progress in extension of banking facilities as per Financial Inclusion Plan:

The banks have already set up banking outlets in all the 419 villages having 2000 or more population largely through BC model and Brick and Mortar branches in some villages. BCAs were engaged in 414 villages B & M branches were opened in 5 (five) villages. 607779 accounts have been rolled out up to June, 2014.

At the directives of IBA, 619 villages having population less than 2000 were identified in Tripura for providing banking services. The Banks have since covered all the 619 villages through BC model. But as per Govt of India guidelines under FI Plan at least 5% of the total villages (619) should have Brick & Mortar branches. Accordingly SLBC Tripura identified 35 centers for opening of Brick & Mortar Branches and allotted amongst the different Banks. So far 34 Brick & Mortar branches have already been opened and 1 (One) branch is yet to be opened in the village namely Thirthamukh (list enclosed).

ii) Progress in opening of branches in under-banked and other districts as per strategy and guidelines on Financial Inclusion issued by the Department:

In accordance with the directives of The Dept. of Financial Services, Ministry of Finance, Govt. of India in its circular F No. 21/13/2009-FI (Pt) of DFS, MOF, Gol dated 21.10.2011 on Strategy and Guidelines on Financial Inclusion, 27 villages of under banked districts were identified and allocated among the banks for branch opening within Sept 2012.

The DFS in its circular dated 20.3.2012 has clarified that in the under banked districts all villages with 5000+ population should have a bank branch by September 2012. It was also clarified that banks can set up **Ultra Small Branches** in those villages where regular Brick & Mortar branches are not considered viable. Up to March 2014, the banks have opened 25 B & M branches. Out of the remaining two, UBI has already opened a branch at Chakmaghat which is about 1km away from Uttar Gokulnagar. The village Central Catchment is no longer in existence in the said name. (List of 27 villages with status is enclosed)

iii) Progress in establishment of Ultra Small Branches in all FI villages:

The DFS, MOF, Gol in its circular dated **28.12.2011 and 09.2.2012** directed that at all villages having 2000+ populations where opening of conventional brick & mortar branch is presently not viable, the bank may set up **Ultra Small Branches**. USBs can later be upgraded in to a regular bank branch on reaching the desired level of business.

In the 103rd SLBC meeting, Govt. of Tripura, placed a list of 107 nos of Ultra Small Branch(USB) / Brick & mortar and 170 nos of ATMs for opening in Tripura in connection with implementation of Direct Benefit Transfer. Accordingly a meeting was convened by the Hon'ble Finance Minister GOT at the State Secretariat Building, Agartala on 19.02.2013.

In the meeting center wise detail discussion was made by the minister and the members of the committee and 80 (eighty) centers were selected out of 107 and allotted to different banks for opening of Ultra Small Branch as per Annexure. Since there was no representative from FIS in the meetings, the 103rd SLBC advised the convener bank to allocate 170 centers amongst the

member banks for opening rural ATMs as per list supplied by the State Government. The allocation of ATM centers was supplied to the member banks on 19.04.2013 in the RBI monthly review meeting for taking up the matter with their controlling authority for opening of ATM counters.

The DFS in their circular dated 07.08.2012 observed that the weekly visit of the designated officer to a USB established in villages having population of 5000 or more in underbanked districts and 10,000 or more in other districts is insufficient and cannot provide required services to the customers. In order to provide adequate services in such villages, they recommended the following measures for adoption:

- i) The USB shall be managed full time by at least one bank officer with laptop having VPN connectivity supported by BCA.
- ii) Manpower may be increased with the increase in business volume.
- iii) The branch shall have normal business hours as the base branch.
- vi) Such Ultra Small Branches should have a pass book printer and a safe for cash retention.

Up to June 2014, out of 414 villages having 2000+ population provided with BCs, CSPs/CSCs of 217 villages could be converted into USBs. The member banks have been requested to speed up the process of conversion so that all 2000+ population villages already covered with BCAs are converted to USBs shortly.

iv) Campaign to ensure that each family has at least one account in Rural Areas:

Dept. of Financial Services, MoF, GoI in their e-mail dated 3rd August 2012 (F No. 6/ 23 /2012 – FI circulated amongst all banks) highlighted the issue of opening of one bank account per family. Some of the salient points that are to be noted for discussion in the meeting and implementation of the task are as under:

The member banks have been advised to open SB A/Cs in their service areas in villages and allotted wards in urban areas for payment through EBT mode. Branches have been advised to send report on SB A/Cs opened to the LDMs.

Five districts of Tripura viz. West Tripura, Khowai, North Tripura, Dhalai and South Tripura have been identified for implementation of **Direct Benefit Transfer** Scheme wef 1st June, 2013.. Hence , opening of accounts for each beneficiary has to be ensured by the banks in the above five districts within the shortest possible time.

v) Progress in urban financial inclusion by way of opening accounts of migrant labourers and facilitating remittance:

The essential features of Financial Inclusion in Urban areas have been mentioned in the previous Agenda. In Municipal areas wherever LDMs have allocated wards amongst the banks and coordinating the campaign with the active involvement of all the banks.

Coverage of Households under Swabhiman

While 100% Financial Inclusion has been achieved in Tripura (W) district, in all other districts, it is nearing completion, so far as one-family-one-account concept is concerned.

vi) Convergence of insurance facilities with the FI initiatives:

As recommended by DFS, MoF, GoI a committee on micro insurance comprising SLBC convener, representative of NABARD and representatives of LIC and National Insurance Company has been formed. All the Lead District Managers have been advised to form the said committee at the district level comprising LDM, DDM, NABARD and representatives of LIC and NIC. List of nominated persons of LIC and NIC for each district has also been provided to them. The LDMs are advised to activate the committee and provide information in respect of BCs of different banks functioning in each district.

vii) Progress in establishment of Currency Chest and Clearing Houses:

All the districts of Tripura are already having one or more Currency Chests. As many as 19 Currency Chests are operating in the State of Tripura of which 12 are run by United Bank of India, 4 by SBI and one each by TGB, CBI and UCO Bank. **In 107th SLBC meeting the State Govt. has agreed to provide free security to UBI Kamalpur & Kanchanpur currency chests.**

In Tripura 31 centers have been identified where 3 or more branches are operating but clearing facility is not available in the said centers. There are 17 centers where six or more branches are operating without any banking facility. As per RBI directives these centers need to have Clearing Facilities. A list of 15 such centers have been submitted to RBI along with Feasibility Report for permission and providing guidance for 4 DBT Districts in the first stage as per instruction of DFS. **RBI Guwahati. Vide letter No.GUWA.NCC/636/10.02.37/2012-13 dated 23.05.2013 accorded approval for opening 5(Five) nos of Clearing Houses within 2 (two) months by the Banks as per list given below:**

Sl No	Name of Centre	Name of District	Name of Bank	Alloted Branch
1	Teliamura	Khowai	SBI	Teliamura
2	Khowai	Khowai	UBI	Khowai- opened
3	Manu	Dhalai	UBI	Manu- opened
4	Gandachherra	Dhalai	TGB	Gandachherra
5	Ambassa	Dhalai	UBI	Ambassa-opened

viii) Progress in GIS data entry:

GIS data entry has been completed for all the 8 lead districts of the State. The concerned LDMs have been advised to keep updating the entries as and when occasions arise. :

ix) FLCs:

The salient features of the revised directives of RBI in respect of FLCs are as under:

- All the existing FLCCs will continue to function as usual.
- FLCs have been opened in the four LDM offices by UBI within October, 2012 in addition to the existing FLCCs. .
- SLBC would review the financial literacy efforts undertaken by banks under their jurisdiction as an agenda item in the SLBC meetings and would submit a quarterly report on the functioning of FLCs to the respective Regional Offices of RBI within 20 days after the end of each quarter. The FLCs have been opened in the LDM offices of 4 districts of Tripura.
- It is to be ensured that outdoor literacy camps are organized by each FLC and each rural branch at least once in a month. The member banks may consider engaging FLC counselors from amongst the retired Bank Officers for the FLCs set up at LDM offices also.

Banking outlets in Unbanked / Under banked Centers:

The position of opening of Brick & Mortar branches in different under banked centers of Tripura as per decisions taken from time to time is given below:

Sl no	Recommending Authority / Scheme	Branches were to be opened	Branches already opened	Branches yet to be opened	Target date
1.	Agreed list of bankers	9	9	Nil	Nil
2	Govt. of Tripura	12	9	3	Do
3	RBI Subvention scheme	5	5	Nil	Nil
4	State Govt / RBI	26	25	1	To be opened shortly
	Total	52	48	4	

The progress made in opening of branches in the 9 centers (Item 1) under agreed list:

Sl. No.	District	Block	Center	Name of the Bank	Status
1	Dhalai	Chawmanu	Chawmanu	TGB	Opened
2	Do	Dumburnagar	Raisyabari	UCO Bank	Opened
3	South Tripura	Killa	Killa	TGB/TSCB	Opened
4	Do	Rupaichari	Manu Bankul	SBI	Opened
5	Do	Rajnagar	Radhanagar	UBI	Opened
6	Do	Hrishyamukh	Nalua	TSCB	Opened
7	Do	Satchand	Kalacherra	TSCB	Opened
8	Do	Karbook	Karbook	TGB/TSCB	Opened
9	Do	Karbook	Chellagang	TGB	Opened

The progress made in opening of branches in the 12 centers (item 2) identified in the 94th SLBC meeting held on 02.04.2010 is as under:

Sl No.	District	Block	Centre	Name of the Bank	Date of opening / Proposed date
1	West Tripura	Dukli	Srinagar/Kanchanmala	TGB	Opened on 24.04.12
2		Bisalgarh	Lalsingmura	TGB	Opened on 30.03.12
3		Teliamura	Chakmaghat	UBI	Already opened
4		Teliamura	Tuichindrai	TSCB	To be opened shortly
5		Kalyanpur	Baganbazar	TSCB	To be opened shortly
6	South Tripura	Rupaichari	Rupaichari Block	TGB	Opened in March 2010
7		Hrishyamukh	South Sonaichari	TGB	Already opened
8		Matabari	Garjee	TGB	Opened on 02.08.12
9		Killa	Atharobhola	TGB	Opened on 31.03.12
10	Dhalai	Salema	Morachera	TSCB	Opened on 19.12.12
11	North Tripura	Gournagar	Bhater Bazar	TSCB	To be opened shortly
12		Kumarghat	Betchera Bazar	TGB	Opened on 21.03.12

In the remaining three centers branches will be opened shortly. Details of progress made in 26 centers have been annexed.

District wise achievement under FIP in Tripura :(2000+Population)

Annex "A"

Financial Inclusion – Progress on Implementation of banking services in villages having population >2000
Allotment of villages

Position as at the end of June, 2014

Name of State/UT: Tripura

Name of RBI Regional Office: Guwahati

SR	Name of the District	Name of Bank selected for allotment of villages	No. of villagers allotted	Allotment (No.)				Covered up to March 2014 (No.)				Remarks, if any
				Branch	BC	Others (Specify)	Total	Branch	BC	Others (Specify)	Total	
1	West	UBI	14	3	11	0	14	3	11	0	14	
2	Tripura	SBI	5	0	5	0	5	0	5	0	5	
3		TGB	113	0	113	0	113	0	113	0	113	
4		TSCB Ltd.	38	0	38	0	38	0	38	0	38	
5		UCO	0	0	0	0	0	0	0	0	0	
6		TOTAL	170	3	167	0	0	3	167	0	0	
7	South	UBI	16	0	16	0	16	0	16	0	16	
8	Tripura	SBI	10	1	9	0	10	1	9	0	10	
9		TGB	57	0	57	0	57	0	57	0	57	
10		TSCB	37	0	37	0	37	0	37	0	37	
11		TOTAL	120	1	119	0	0	1	119	0	0	
12	North	UBI	6	0	6	0	6	0	6	0	6	
13	TRipura	SBI	12	0	12	0	12	0	12	0	12	
14		TGB	43	0	43	0	43	0	43	0	43	
15		TSCB	21	0	21	0	21	0	21	0	21	
16		Union Bank	0	0	0	0	0	0	0	0	0	
17		TOTAL	82	0	82	0	0	0	82	0	0	
18	Dhalai	UBI	8	0	8	0	8	0	8	0	8	
19		SBI	8	1	7	0	8	1	7	0	8	
20		TGB	18	0	18	0	18	0	18	0	18	
21		TSCB	13	0	13	0	13	0	13	0	13	
		TOTAL	47	1	46	0	0	1	46	0	0	
		GRAND TOTAL	419	5	414	0	419	5	414	0	419	

Note: RBI directives- SLBC to furnish District- wise and bank- wise position to respective ROs of RBI, which will consolidate and submit state – wise and bank-wise position to RBI, Central Office. Banking outlets opened in villages having population < 2000 are not be included in this statement.

District wise Roadmap for FIP in Tripura :(Population less than 2000 District wise)

Annex "A"

Financial Inclusion – Roadmap for Providing banking services in every village having population less than 2000
Allotment of villages

Position as at the end of June '2014

Name of State/UT: Tripura				Name of RBI Regional Office: Guwahati								
SR	Name of the District	Name of Bank selected for allotment of villages	No. of villagers allotted	Time frame for providing banking outlet in allotted village								Page-01
				Allotment (No.)				Covered up to March '2014 (No.)				
				Branch	BC	Others (Specify)	Total	Branch	BC	Others (Specify)	Total	
1	West	UBI	4	1	3	0	4	1	3	0	4	
2	Tripura	SBI	6	1	5	0	6	1	5	0	6	
3		TGB	66	0	66	0	66	0	66	0	66	
4		TSCB Ltd.	17	0	17	0	17	0	17	0	17	
5		CBI	1	1	0	0	1	1	0	0	1	
		Sub-Total	94	3	91	0	94	3	91	0	94	
1	Khowai	UBI	2	0	2	0	2	0	2	0	2	
2		SBI	1	0	1	0	1	0	1	0	1	
3		TGB	31	1	30	0	31	1	30	0	31	
4		TSCB	22	0	22	0	22	0	22	0	22	
5		Allahabad	1	1	0	0	1	1	0	0	1	
		Sub-Total	57	2	55	0	57	2	55	0	57	
1	Sepahijala	UBi	4	0	4	0	4	0	4	0	4	
		SBI	1	1	0	0	1	1	0	0	1	
		PNB	1	1	0	0	1	1	0	0	1	
		P & SB	1	1	0	0	1	1	0	0	1	
		TGB	56	2	54	0	56	2	54	0	56	
		TSCB	23	0	23	0	23	0	23	0	23	
		Sub-Total	86	5	81	0	86	5	81	0	86	
	Gomati	UBI	2	0	2	0	2	0	2	0	2	
		SBI	3	0	3	0	3	0	3	0	3	
		BOB	1	1	0	0	1	1	0	0	1	
		Canara Bank	1	1	0	0	1	1	0	0	1	
		TGB	49	2	47	0	49	2	47	0	49	
		TSCB	42	2	40	0	42	2	40	0	42	
		Sub-Total	98	6	92	0	98	6	92	0	98	
	South	UBI	2	0	2	0	2	0	2	0	2	
	Tripura	SBI	4	1	3	0	4	1	3	0	4	
		Union Bank	1	1	0	0	1	1	0	0	1	
		TGB	70	3	67	0	70	3	67	0	70	
		TSCB	24	1	23	0	24	1	23	1	24	
		Sub-Total	101	6	95	0	101	6	95	0	101	
	Unakoti	IOB	1	1	0	0	1	1	0	0	1	
		TGB	19	0	19	0	19	0	19	0	19	
		TSCB	11	0	11	0	11	0	11	0	11	
		Sub-Total	31	1	30	0	31	1	30	0	31	
	North	UBI	3	1	2	0	3	1	2	0	3	
	Tripura	SBI	2	2	0	0	2	2	0	0	2	
		UCO	1	1	0	0	1	1	0	0	1	
		Syndicate	1	1	0	0	1	1	0	0	1	
		TGB	51	1	50	0	51	1	50	0	51	
		TSCB	11	0	11	0	11	0	11	0	11	
		Sub-Total	69	6	63	0	69	6	63	0	69	
Page Total			536	29	507	0	536	29	507	0	536	

CRDIT PLUS ACTIVITIES: - Monitoring initiatives for providing ‘Credit Plus’ activities by banks and State Government such as setting up of Credit Counseling Centres and RSETIs for providing skills and capacity building to manage businesses.

RSETI :

It was decided in the 88th SLBC meeting dated 29.8.2008 that RSETIs would be opened in each of the erstwhile four districts of the State. Accordingly the status of opening of RSETIs in the State was as under:

SI No	Name of the district	Name of the Allottee Bank	Present Status
1	Tripura (west)	Tripura Gramin Bank	Opened in Feb 2009
2	Tripura (south)	United Bank of India	Opened in Mar 2009
3	Tripura (north)	State Bank of India	Opened in Sept. 2011
4	Dhalai	United Bank of India	Opened in Jan, 2011
5 *	West Tripura	Syndicate Bank	Opened in Sept.2011

These RSETIs are functioning in premises temporarily arranged for the purpose. The State Government has allocated land to RSETI Dhalai , RSETI Udaipur & RSETI Kumarghat for constructing permanent premises.

Pursuant to the decision of the 103rd SLBC meeting of Tripura held on 05.01.2013,it was decided that all the 8 (Eight) Districts of Tripura would be covered by 5 RSETIs.SLBC Tripura is confirming the Bank wise allocation of the Districts as under:-

SI No	Name of the district	Name of the Allottee Bank	Additional Districts to be covered
1	West Tripura	Syndicate Bank & Canara Bank	Khowai
2	Sepahijala	Tripura Gramin Bank	-
3	Gomati	United Bank of India	South Tripura
4	Dhalai	United Bank of India	-
5	Unakoti	State Bank of India	North Tripura

STATE-TRIPURA															
Performance of RSETIs in Tripura (upto 30.06.2014)										Agenda Item No. 3					
										Annexure No.					
RSETI - UBI -Udaipur, South Tripura															
F.Y	No. of Programme	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainees		
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employed	Total	APL	BPL	TOTAL
2009-10	12	53	246	299	67	57	63	28	12	246	20	278	67	232	299
2010-11	16	196	211	407	88	55	84	56	35	247	40	322	235	172	407
2011-12	25	352	248	600	120	83	138	50	11	484	15	510	333	267	600
2012-13	22	284	270	554	119	105	140	33	42	348	43	433	309	245	554
2013-14	26	429	308	737	136	156	178	45	7	499	54	560	405	332	737
2014-15	5	61	72	133	27	14	37	16	0	46	0	46	54	79	133
Total	106	1375	1355	2730	557	470	640	228	107	1870	172	2149	1403	1327	2730
RSETI - UBI - Ambassa ,Dhalai															
F.Y	No. of Programme	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainees		
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employed	Total	APL	BPL	TOTAL
2010-11	3	31	21	52	6	13	7	0	4	21	0	25	20	32	52
2011-12	9	100	143	243	35	120	57	2	30	121	42	193	110	133	243
2012-13	15	182	162	344	74	108	80	8	57	186	9	252	169	175	344
2013-14	23	286	271	557	109	241	84	30	31	165	61	257	284	273	557
2014-15	3	35	38	73	21	28	12	0	0	23	0	23	44	29	73
Total	53	634	635	1269	245	510	240	40	122	516	112	750	627	642	1269
RSETI - TGB -SEPAHIJALA, SEPAHIJALA DISTRICT															
F.Y	No. of Programme	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainees		
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employed	Total	APL	BPL	TOTAL
2008-09	1	11	5	16	4	4	2	1	0	16	0	16	0	16	16
2009-10	9	73	174	247	32	110	51	8	12	235	0	247	0	247	247
2010-11	1	0	23	23	4	1	8	0	0	23	0	23	0	23	23
2011-12	10	33	250	283	70	43	37	13	0	194	0	194	0	283	283
2012-13	4	5	135	140	52	7	30	16	0	100	0	100	0	140	140
2013-14	3	12	88	100	8	46	16	14	0	22	0	22	0	100	100
2014-15	2	0	74	74	18	15	0	11	14	38	0	52	0	74	74
Total	30	134	749	883	188	226	144	63	26	628	0	654	0	883	883
RUDSETI, AGARTALA (Promoted by Syndicate & Canara Bank)															
F.Y	No. of Progra	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainee		
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employed	Total	APL	BPL	TOTAL
2011-12	8	65	210	275	77	138	28	15	74	95	0	169	119	156	275
2012-13	23	241	524	765	262	243	166	25	451	93	0	544	216	549	765
2013-14	24	228	514	742	139	374	129	24	309	123	0	432	350	392	742
2014-15	6	26	142	168	17	98	20	14	76	7	0	83	72	96	168
Total	61	560	1390	1950	495	853	343	78	910	318	0	1228	757	1193	1950
RSETI - SBI -Kumarghat, Unakoti,															
F.Y	No. of Programme	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainee		
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employed	Total	APL	BPL	TOTAL
2013-14	18	227	125	352	76	70	89	88	35	116	78	229	44	308	352
2014-15	7	65	65	130	17	32	31	22	4	6	5	15	0	130	130
Total	25	292	190	482	93	102	120	110	39	122	83	244	44	438	482

AGENDA NO-3**Status of Branch opening as per Special SLBC dated 19.05.2011****ANNEXURE-I**

SL NO	NAME OF BANK ALLOTTED TO	Name of Centres	Name of Block	Name of District	Status as on 30.06.14
1	United Bank of India	Kalamchura/ Boxanagar	Boxanagar	West Tripura	Opened on 14.12.2011
2	Central Bank of India	Barkathal	Hezamara	West Tripura	Openrd on 26.03.2012
3	Allahabad Bank	Ampura/Chebri	Padmabill	West Tripura	Opened on 24.12.2012
4	Punjab National Bank	Jumerdhepa/Laxmandhepa	Melaghar	West Tripura	Opened on 14.12.2012
5	Union Bank	Birchandranagar	Bokafa	South Tripura	opened on 16.12.2011
6	Bank of Boroda	Mirza	Kakraban	South Tripura	Opened on 16.03.2012
7	Canara Bank	Daluma/Dalak	Amarpur	South Tripura	Openrd on 28.03.2012
8	Indian Bank	Durgachoumuhani(Salema)	Salema	Dhalai	Opened on 21.12.2012
9	Bank of India	Dhumachhera	Manu	Dhalai	Opened on 27.02.2012
10	UCO Bank	Ragna (Kadamtala)	Kadamtala	North Tripura	Opened 04.10.2012
11	State Bank of India	Bagbassa (Panisagar)	Panisagar	North Tripura	opened on 14.12.2011
12	Indian Overseas Bank	Nabinchhera/Pecharthal	Pecharthal	North Tripura	Opened on 29.03.2012
13	UCO Bank	Jagabandhupara (Gandachhera	Dumburnagar	Dhalai	Opened on 30.03.2012
14	UCO Bank	PashimGhilatali (Extn.Counter)	Kalyanpur	West Tripura	Opened on 04.01.2013
15	United Bank of India	Machli	Manu	Dhalai	Opened on 21.03.2012
16	United Bank of India	Khumlung	Jirania	West Tripura	Opened 19.06.2012
17	Syndicate Bank	Laljuri	Dasda	North Tripura	Opened on 05.05.2012
18	P & SB	Gabordi	Jampuijala	West Tripura	opened on 30.08.2012
19	State Bank Of India	Amarendranagar/ Bishramjang	Jampuijala	West Tripura	Opened on 15.03.2012
20	State Bank of India	Anandabazar	Dasda	North Tripura	Opened on 28.12.2012
21	TSCB	Tirthamukh	Karbook	Gomati	Alloted in February 2013
22	State Bank of India	Chittamara (instead of Ekinpur)	Rajnagar	South Tripura	Opened on 03.11.2012
23	TGB	Behalabari	Tulasikhar	Khowai	Opened on 29.03.2013
24	TGB	Pashim Hmunpui	Jampui Hill	North Tripura	Opened on 07.02.2014
25	United Bank of India	Damchara	Damchara	North Tripura	Opened on 18.12.2012
26	United Bank of India	Chailengta (instead of Chaumanu)	Choumanu	Dhalai	Opened on 18.12.2012

TRIPURA STATE						
CLEARING HOUSE DETAILS						
Name of the centers where 3 or more Bank Branches are there having no Clearing House						
Sl.No	Name of Center/Administrative Unit	Name of GP/NP	Name of the District	Remarks/ No. of Brs.	Proposed Bank	Proposed Branch
1	Dukli	Dukli	West Tripura	12	SBI	ONGC
2	Mohanpur	Mohanpur	West Tripura	8	UCO	Mohanpur
3	Jirania	Debinagar	West Tripura	8	UBI	Jirania
4	Khumulwng(ADC Hd.Qtr.)	Radhapur	West Tripura	3	TGB	Khumlung
5	Bishalgarh	Bishalgarh NP	Sepahijala	8	SBI	Bishalgarh
6	Boxanagar	Boxanagar	Sepahijala	4	TGB	Boxanagar
7	Melaghar	West Melaghar	Sepahijala	8	UBI	Melaghar
8	Teliamura	Teliamura NP	Khowai	6	SBI	Teliamura
9	Khowai	Khowai NP	Khowai	6	UBI	Khowai
10	Kalyanpur	Kalyanpur	Khowai	4	UCO	Kalyanpur
11	Kakraban	Kakraban	Gomati	6	UBI	Karbook
12	Amarpur	Amarpur NP	Gomati	6	UBI	Amarpur
13	Matabari	Matabari	Gomati	6	SBI	Garjee
14	Karbook	East Karbook	Gomati	4	TGB	Karbook
15	Jolaibari (Bokafa)	West Charakbai	South Tripura	4	TGB	Baikhora
16	Rajnagar	Rajnagar	South Tripura	5	TGB	Rajnagar
17	Satchand	Manubazar	South Tripura	4	SBI	Manubazar
18	Sabroom	Sabroom NP	South Tripura	6	UBI	Sabroom
19	Santirbazar	Santirbazar NP	South Tripura	5	SBI	Santirbazar
20	Belonia	Belonia NP	South Tripura	6	UBI	Belonia
21	Pecharthal	Pecharthal	Unakoti	6	TGB	Pecharthal
22	Gournagar	Gournagar	Unakoti	3	UBI	Gournagar
23	Kumarghat	Kumarghat NP	Unakoti	6	SBI	Kumarghat
24	Salema	Salema	Unakoti	4	TGB	Salema
25	Chaumanu	Purba Chaumanu	Unakoti	4	TGB	Chaumanu
26	Gandacherra	Gandacherra	Unakoti	5	TGB	Gandacherra
27	Ambassa	Ambassa NP	Unakoti	6	UBI	Ambassa
28	Manu	Manu	Unakoti	6	UBI	Manu
29	Kanchanpur	Kanchanpur	North Tripura	4	UBI	Kanchanpur
30	Kadamtala	Kadamtala	North Tripura	6	TGB	Kadamtala
31	Panisagar	Uptakhali	North Tripura	5	TGB	Panisagar

TRIPURA STATE

Agenda Item No- 3

Annexure : Table-

QUARTERLY REPORT

Activities of Financial Literacy Centres- Report for the quarter ended - June' 2014

Sr.No.	State	District	Location(Metro, Urban,SU,Rural)	Address	Date of start of functioning	Name of the Bank	No. of indoor activities undertaken during the quarter	No. of persons availing indoor services during the quarter	No. of outdoor activities undertaken during the quarter	No. of persons participated in outdoor activities during the quarter	Types of outdoor activities undertaken during the quarter	Total No. of Camps organised during the quarter	No. of people educated	Out of which how many converted in to customers
1	Tripura	Gomati	Semi-Urban	R-Seti,Udaipur	27.03.09	UBI	4	111	1	27	Literacy on KYC, Products of Bank Deposits & Advance, Awareness on RBI,its role, Other Credit Institutions,NBFC, Remittance,ATM, Other facilities,Micro Finance etc.	5	138	121
2	Tripura	Dhalai	Rural	R-Seti,Ambassa	25.01.11	UBI	3	74	2	57	Literacy on KYC, Products of Bank Deposits & Advance, Awareness on RBI,its role, Other Credit Institutions,NBFC, Remittance,ATM, Other facilities,Micro Finance etc.	5	131	89
3	Tripura	Sepahijala	Urban	R-Seti,Sepahijala	12.02.2099	TGB	2	74	3	47	Literacy on KYC, Products of Bank Deposits & Advance, Awareness on RBI,its role, Other Credit Institutions,NBFC, Remittance,ATM, Other facilities,Micro Finance etc.	5	121	41
4	Tripura	West Tripura	Urban	Rudset Institute	30.10.11	Syndicate Bank	6	168	28	396	Literacy on KYC, Products of Bank Deposits & Advance, Awareness on RBI,its role, Other Credit Institutions,NBFC, Remittance,ATM, Other facilities,Micro Finance etc.	34	564	125
5	Tripura	Unakoti	Rural	R-Seti,Kumarghat	07.07.13	SBI	3	64	4	246	Literacy on KYC, Products of Bank Deposits & Advance, Awareness on RBI,its role, Other Credit Institutions,NBFC, Remittance,ATM, Other facilities,Micro Finance etc.	7	300	265
6	Tripura	Gomati	Semi-Urban	LDM(South)	19.10.12	UBI	1	18	1	13	Literacy on KYC, Products of Bank Deposits & Advance, Awareness on RBI,its role, Other Credit Institutions,NBFC, Remittance,ATM, Other facilities,Micro Finance etc.	2	31	23
7	Tripura	Dhalai	Semi-Urban	LDM(Dhalai)	19.10.12	UBI	3	82	1	45	Literacy on KYC, Products of Bank Deposits & Advance, Awareness on RBI,its role, Other Credit Institutions,NBFC, Remittance,ATM, Other facilities,Micro Finance etc.	4	127	69
8	Tripura	Unakoti	Semi-Urban	LDM(North)	19.10.12	UBI	4	103	3	91	Literacy on KYC, Products of Bank Deposits & Advance, Awareness on RBI,its role, Other Credit Institutions,NBFC, Remittance,ATM, Other facilities,Micro Finance etc.	7	194	62
9	Tripura	West Tripura	Urban	LDM(West)	19.10.12	UBI	0	0	5	382	Literacy on KYC, Products of Bank Deposits & Advance, Awareness on RBI,its role, Other Credit Institutions,NBFC, Remittance,ATM, Other facilities,Micro Finance etc.	5	382	255
Total							26	694	48	1304		74	1988	1050

TRIPURA STATE

Agenda Item No- 3

Annexure : Table-

ROAD MAP FOR AWARENESS CAMP UNDER FLC TO BE HELD DURING THE YEAR-2014-15

position as on June'2014

Sl. No.	BLOCK	DISTRICT	BANK	TENTATIVE MONTH	HELD ON	REMARKS
1	Khowai	Khowai	Allahabad Bank	September' 14		
2	Kakraban	Gomati	Bank of Baroda	October' 14		
3	Bamutia	West	Bank of India	August' 14		
4	Manu	Dhalai	Bank of India	December' 14		
5	Jirania	West	Canara Bank	November' 14		
6	Amarpur	Gomati	Canara Bank	January' 15		
7	Hezamara	West	CBI	November' 14		
8	Ompi	Gomati	IDBI Bank	October' 14		
9	Shilachari	Gomati	IDBI Bank	December' 14		
10	Durga Chowmuhani	Dhalai	Indian Bank	January' 15		
11	Pecharthal	Unakoti	IOB	December' 14		
12	Jampuijala	Sepahijala	P & SB	November' 14		
13	Naichar	Sepahijala	PNB	January' 15		
14	Dukli	West	SBI	July' 14		
15	Kumarghat	Unakoti	SBI	August' 14		
16	Rupaichari	South	SBI	September' 14		
17	Jolaibari	South	SBI	October' 14		
18	Bharat Ch.Nagar	South	SBI	November' 14		
19	Dasda	North	SBI	December' 14		
20	Jubaraj Nagar	North	SBI	January' 15		
21	Kadamtala	North	SBI	February' 15		
22	Charilam	Sepahijala	Syndicate Bank	August' 14		
23	Laljuri	North	Syndicate Bank	February' 15		
24	Mandai	West	TGB	May' 14		
25	Lefunga	West	TGB	June' 14		
26	Chandipur	Unakoti	TGB	August' 14		
27	Satchand	South	TGB	September' 14		
28	Poangbari	South	TGB	July' 14		
29	Bishalgarh	Sepahijala	TGB	October' 14		
30	Damcherra	North	TGB	November' 14		
31	Kalacherra	North	TGB	December' 14		
32	Mungiakami	Khowai	TGB	January' 15		
33	Matabari	Gomati	TGB	February' 15		
34	Ganganagar	Dhalai	TGB	February' 15		
35	Salema	Dhalai	TGB	March' 15		
36	Chawmanu	Dhalai	TGB	March' 15		
37	Old Agartala	West	TSCB	October' 14		
38	Kathalia	Sepahijala	TSCB	July' 14		
39	Padmabil	Khowai	TSCB	June' 14		
40	Tulashikhar	Khowai	TSCB	September' 14		
41	Killa	Gomati	TSCB	November' 14		
42	Karbook	Gomati	TSCB	December' 14		
43	Ambassa	Dhalai	TSCB	January' 15		
44	Belbari	West	UBI	September' 14		
45	Gaur Nagar	Unakoti	UBI	July' 14		
46	Hrishyamukh	South	UBI	August' 14		
47	Rajnagar	South	UBI	September' 14		
48	Boxanagar	Sepahijala	UBI	October' 14		
49	Mohanbhog	Sepahijala	UBI	November' 14		
50	Jampui Hill	North	UBI	December' 14		
51	Panisagar	North	UBI	January' 15		
52	Teliamura	Khowai	UBI	February' 15		
53	Tepania	Gomati	UBI	March' 15		
54	Mohanpur	West	UCO	August' 14		
55	Kalyanpur	Dhalai	UCO	October' 14		
56	Damburnagar	Dhalai	UCO	December' 14		
57	Raishyabari	Dhalai	UCO	February' 15		
58	Bokafa	South	Union Bank	November' 14		

FINANCIAL LITERACY/ AWARENESS CAMP ORGANISED BY THE RURAL BRANCHES OF BANKS DURING THE						
Up to June '2014						
TRIPURA STATE						
Sl No.	Name of Block	Name of Bank	Name of Branch	Month	Held on	to be held on
1	Kadamtala	IDBI Bank	Dharmanagar	April'14	22.04.14	
2	Kalyanpur	UCO Bank	Kalyanpur	April'14	15.04.14	
3	Bishalgarh MC	UCO Bank	Bishalgarh	April'14	20.04.14	
4	Gandacherra	UCO Bank	Gandacherra	April'14	16.04.14	
5	Jolaibari	SBI	Jolaibari	April'14	22.04.14	
6	Melaghar MC	SBI	Melaghar	April'14	24.04.14	
7	Mohanpur	SBI	Lembucherra	April'14	18.04.14	
8	Panisagar	SBI	Uptakhali	April'14	22.04.14	
9	Gournagar	UBI	Gournagar	April'14	06.04.14	
10	Satchand	UBI	Sabroom	April'14	20.04.14	
11	Bokafa	UBI	Santirbazar	April'14	17.04.14	
12	Melaghar	UBI	Mohanbhog	April'14	18.04.14	
13	Matabari	UBI	Salgarah	April'14	11.04.14	
14	Kumarghat	UBI	Machmara	April'14	21.04.14	
15	Rajnagar	UBI	Siddhinagar	April'14	24.04.14	
16	Teliamura	UBI	Maharanipur	April'14	08.04.14	
17	Khowai	UBI	Bachaihari	April'14	28.04.14	
18	Satchand	UBI	Manubazar	April'14	07.04.14	
19	Panisagar	UBI	Panisagar	April'14	11.04.14	
20	Bishalgarh	TGB	Charilam	April'14	22.04.14	
21	Mohanpur	TGB	Kamalghat	April'14	10.04.14	
22	Jubarajnagar	TGB	Huplong	April'14	06.04.14	
23	Amarpur	TGB	Amarpur	April'14	22.04.14	
24	Gandacherra	TGB	Gandacherra	April'14	13.04.14	
25	Gandacherra	TGB	Raishyabari	April'14	22.04.14	
26	Bishalgarh	TGB	Bishalgarh	April'14	24.04.14	
27	Mohanpur	TGB	Mohanpur	April'14	10.04.14	
28	Kadamtala	TGB	Chandrapur	April'14	15.04.14	
29	Khowai	TGB	Chebri	April'14	11.04.14	
30	Salema	TGB	Salema	April'14	17.04.14	
31	Killa	TGB	Pitra	April'14	22.04.14	
32	Durga Chowmuhani	TGB	Bamancherra	April'14	17.04.14	
33	Kumarghat	TSCB	Machmara	April'14	08.04.14	
34	Chaumanu	TSCB	Chaumanu	April'14	09.04.14	
35	Durgachoumuhni	TSCB	Marachhara	April'14	14.04.14	
36	Hrishyamukh	TSCB	Hrishyamukh	April'14	09.04.14	
37	Bishalgarh	TSCB	Charilam	April'14	07.04.14	
38	Tulashikhar	TSCB	Tulashikhar	April'14	14.04.14	
39	Padmabil	TSCB	Padmabil	April'14	15.04.14	
40	Ompinagar	TSCB	Ompi	April'14	08.04.14	
41	Pecharthal	TSCB	Machmara	April'14	22.04.14	
42	Pecharthal	TSCB	Pecharthal(Extn)	April'14	16.04.14	
43	Kalyanpur	UCO Bank	Kalyanpur	May'14	17.05.14	
44	Bishalgarh	UCO Bank	Bishalgarh	May'14	24.05.14	
45	Raishyabari	UCO Bank	Gandacherra	May'14	21.05.14	
46	Mohanpur	UCO Bank	Mohanpur	May'14	17.05.14	
47	Ambassa	CBI	Jagannathpur	May'14	24.05.14	
48	Ambassa	ICICI Bank	Ambassa	May'14	20.05.14	
49	Panisagar	SBI	Uptakhali	May'14	27.05.14	
50	Panisagar	SBI	Bagbassa	May'14	26.05.14	
51	Dasda	SBI	Anandabazar	May'14	29.05.14	
52	Satchand	SBI	Sabroom	May'14	27.05.14	
53	Bishalgarh	SBI	Bishalgarh	May'14	30.05.14	
54	Mohanpur	SBI	Gandhigram	May'14	28.05.14	
55	Jolaibari	SBI	Jolaibari	May'14	27.05.14	
56	Bokafa	SBI	Santirbazar	May'14	27.05.14	
57	Manu	SBI	Kanchancherra	May'14	23.05.14	
58	Kumarghat	SBI	Ratiabari	May'14	28.05.14	
59	Melaghar	SBI	Melaghar	May'14	28.05.14	
60	Ambassa	SBI	Ambassa	May'14	28.05.14	
61	Mohanpur	SBI	Lembucherra	May'14	30.05.14	
62	Salema	SBI	Manikbhandar	May'14	30.05.14	
63	Rupaichari	SBI	Manubankul	May'14	30.05.14	
64	Melaghar	TSCB	Nalchar	May'14	10.05.14	
65	Dasda	TSCB	Kanchanpur	May'14	16.05.14	
66	Jampujjala	TSCB	Takarjala	May'14	17.05.14	

FINANCIAL LITERACY/ AWARENESS CAMP ORGANISED BY THE RURAL BRANCHES OF BANKS DURING THE						
Up to June'2014						
TRIPURA STATE						
67	Nalua	TSCB	Nalua	May'14	24.05.14	
68	Karbook	TSCB	Karbook	May'14	24.05.14	
69	Bokafa	UBI	Santirbazar	May'14	12.05.14	
70	Rajnagar	UBI	Siddhinagar	May'14	15.05.14	
71	Mohanpur	UBI	Mohanpur	May'14	05.05.14	
72	Boxanagar	UBI	Boxanagar	May'14	09.05.14	
73	Teliamura	UBI	Maharanipur	May'14	22.05.14	
74	Kakraban	UBI	Salgarah	May'14	27.05.14	
75	Rajnagar	UBI	Siddhinagar	May'14	21.05.14	
76	Salema	UBI	Halhali	May'14	14.05.14	
77	Manu	UBI	Machli	May'14	20.05.14	
78	Jirania	TGB	Champaknagar	May'14	03.05.14	
79	Manu	TGB	Manu	May'14	06.05.14	
80	Mohanpur	TGB	Mohanpur	May'14	09.05.14	
81	Gandachhera	TGB	Raishyabari	May'14	14.05.14	
82	Matabari	TGB	Bagma	May'14	11.05.14	
83	Khowai	TGB	Chebri	May'14	22.05.14	
84	Killa	TGB	Pitra	May'14	25.05.14	
85	Mohanpur	TGB	Kamalghat	May'14	16.05.14	
86	Mandai	TGB	Mandai	May'14	18.05.14	
87	Jampuijala	Syndicate Bank	Bishramganj	June'14	14.06.14	
88	Kakraban	Bank of India	Jamjuri	May'14	15.05.14	
89	Charilam	Syndicate Bank	Bishramganj	June'14	14.06.14	
90	Jampuijala	TSCB	Golaghati	June'14	09.06.14	
91	Hrishyamukh	TSCB	Hrishyamukh	June'14	16.06.14	
92	Chawmanu	TSCB	Chawmanu	June'14	09.06.14	
93	Salema	TSCB	Moracherra	June'14	16.06.14	
94	Chawmanu	TSCB	Chailengta	June'14	16.06.14	
95	Kalyanpur	UCO Bank	Kalyanpur	June'14	17.06.14	
96	Bishalgarh	UCO Bank	Bishalgarh	June'14	24.06.14	
97	Gandacherra	UCO Bank	Gandacherra	June'14	20.06.14	
98	Mohanpur	UCO Bank	Mohanpur	June'14	17.06.14	
99	Kakraban	Bank of India	Jamjuri	May'14	15.05.14	
100	Rupaichari	SBI	Manubankul	June'14	18.06.14	
101	Salema	SBI	Kamalpur	June'14	22.06.14	
102	Boxanagar	SBI	Matinagar	June'14	30.06.14	
103	Mandai	SBI	NIT Agartala	June'14	26.06.14	
104	Mohanpur	SBI	Lembucherra	June'14	06.06.14	
105	Panisagar	SBI	Uptakhali	June'14	27.06.14	
106	Panisagar	SBI	Bagbassa	June'14	30.06.14	
107	Manu	SBI	Kanchancherra	June'14	28.06.14	
108	Kadamtala	SBI	Churaibari	June'14	21.06.14	
109	Salema	SBI	Manikbhandar	June'14	30.06.14	
110	Jampuijala	SBI	Bishramganj	June'14	21.06.14	
111	Ambassa	SBI	Ambassa	June'14	02.06.14	
112	Jolaibari	SBI	Jolaibari	June'14	26.06.14	
113	Mohanpur	UBI	Ushasmarket	June'14	03.06.14	
114	Matabari	UBI	salgarah	June'14	12.06.14	
115	Hrishyamukh	UBI	Belonia	June'14	18.06.14	
116	Melaghar	UBI	Sonamura	June'14	25.06.14	
117	Bokafa	UBI	Santirbazar	June'14	17.06.14	
118	Bishalgarh	UBI	Chakmaghat	June'14	24.06.14	
119	Rajnagar	UBI	Siddhinagar	June'14	19.06.14	
120	Dasda	UBI	Kanchanpur	June'14	06.06.14	
121	Manu	UBI	Machli	June'14	21.06.14	
122	Bharatchandra Nagar	UBI	Barpathari	June'14	07.06.14	
123	Khowai	TGB	Chebri	June'14	19.06.14	
124	Dukli	TGB	Badharghat	June'14	23.06.14	
125	Hezamara	TGB	Hezamara	June'14	23.06.14	
126	Satchand	TGB	Srinagar	June'14	24.06.14	
127	Dasda	TGB	Dasda	June'14	06.06.14	
128	Killa	TGB	Pitra	June'14	22.06.14	
129	Satchand	TGB	Sabroom	June'14	22.06.14	
130	Hrishyamukh	TGB	Hrishyamukh	June'14	20.06.14	
131	Matabari	TGB	Chandrapur	June'14	21.06.14	
132	Kanthalia	TGB	Dhanpur	June'14	25.06.14	

Implementation of Annual Credit Plan

A comparative position of achievement in disbursement with the corresponding period of the previous year is as under:

2013-14				2014-15			% of growth in absolute terms
Sector	Plan	Achievement June.'2013	% to target	Plan	Achievement June.'2014	% to target	
Agriculture	85238.62	6918.66	8	96448.05	9686.72	10	40
MSME	68859.39	8365.39	12	74782.11	11701.74	16	40
Other Prisec	42710.33	6726.80	16	46450.83	8483.60	18	26
Total Prisec	196808.34	22010.85	11	217680.99	29872.06	14	36
Non-Prisec	35166.66	13987.49	40	38772.01	10652.39	27	-24
Grand Total	231975.00	35998.34	16	256453.00	40524.45	16	13

The overall achievement is 16% of the target & achievement under Agriculture sector is 10%. 14% of the target under Priority Sector has been achieved.

Bank wise performance on different sectors pertaining to the year 2014–15 has been given in the annexure.

TRIPURA STATE
BANK-WISE & SECTOR-WISE DISBURSEMENT OF CREDIT VIS-À-VIS TARGETS UNDER ANNUAL CREDIT PLAN 2014-15 DURING 01.04.14 to 30.06.2014

(Amt. in Lacs)

Sl.No.	BANKS	Agril & Allied Activities			MSME			Other Priority Sector			Priority Sector			Non Priority Sector			Total Sector		
		T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
1	Allahabad Bank	113.03	6.30	6	513.73	131.85	26	164.24	96.16	59	791.00	234.31	30	121.00	78.10	65	912.00	312.41	34
2	Andhra Bank	0.00	0.00	0	150.00	3.33	2	100.00	0.00	0	250.00	3.33	1	50.00	4.50	9	300.00	7.83	3
3	Bank of Baroda	268.30	3.61	1	811.70	310.00	38	414.00	70.00	17	1494.00	383.61	26	243.00	174.40	72	1737.00	558.01	32
4	Bank of India	536.72	24.36	5	1130.90	423.22	37	642.00	185.54	29	2309.62	633.12	27	319.38	234.08	73	2629.00	867.20	33
5	Bank of Maharashtra	0.00	2.57	0	150.00	8.96	6	100.00	10.38	10	250.00	21.91	9	50.00	57.15	114	300.00	79.06	26
6	Canara Bank	1070.20	7.29	1	1220.80	45.24	4	643.00	268.09	42	2934.00	320.62	11	585.00	332.89	57	3519.00	653.51	19
7	Central Bank of India	593.26	42.73	7	1498.36	139.19	9	781.00	202.97	26	2872.62	384.89	13	410.38	165.73	40	3283.00	550.62	17
8	Corporation Bank	0.00	5.00	0	150.00	21.20	14	100.00	3.10	3	250.00	29.30	12	50.00	6.70	13	300.00	36.00	12
9	Indian Bank	121.62	0.00	0	809.00	4.43	1	421.00	143.86	34	1351.62	148.29	11	166.38	12.50	8	1518.00	160.79	11
10	IDBI BANK	404.56	0.19	0	461.44	11.00	2	235.00	0.00	0	1101.00	11.19	1	211.00	0.00	0	1312.00	11.19	1
11	Bharatiya Mahila Bank	70.00	0.00	0	55.00	1.50	3	45.00	2.50	6	170.00	4.00	2	30.00	1.65	6	200.00	5.65	3
12	Indian Overseas Bank	604.81	0.04	0	825.19	283.30	34	522.00	0.00	0	1952.00	283.34	15	323.00	45.26	14	2275.00	328.60	14
13	Oriental Bank of Commerce	0.00	0.00	0	425.00	129.68	31	127.00	48.49	38	552.00	178.17	32	61.00	16.25	27	613.00	194.42	32
14	Punjab & Sind Bank	115.00	0.00	0	505.00	0.00	0	182.00	2.00	1	802.00	2.00	0	111.00	1.00	1	913.00	3.00	0
15	Punjab National Bank	115.00	7.67	7	505.00	430.00	85	182.00	13.00	7	802.00	450.67	56	111.00	9.00	8	913.00	459.67	50
16	State Bank of India	15432.38	803.00	5	12247.13	3089.00	25	7236.37	3156.00	44	34915.88	7048.00	20	7357.00	2012.00	27	42272.88	9060.00	21
17	Syndicate Bank	320.00	5.85	2	765.00	26.85	4	314.00	6.00	2	1399.00	38.70	3	268.00	6.75	3	1667.00	45.45	3
18	Union Bank of India	584.89	28.65	5	1590.17	81.50	5	679.00	83.35	12	2854.06	193.50	7	472.75	53.20	11	3326.81	246.70	7
19	United Bank of India	19326.29	2947.26	15	13111.47	3224.21	25	7393.87	1118.87	15	39831.63	7290.34	18	8016.71	545.63	7	47848.34	7835.97	16
20	UCO Bank	3121.47	184.61	6	3061.57	720.62	24	2138.00	418.44	20	8321.04	1323.67	16	1147.00	72.04	6	9468.04	1395.71	15
21	Vijaya Bank	56.39	5.92	10	684.61	13.86	2	338.00	2.76	1	1079.00	22.54	2	123.00	8.74	7	1202.00	31.28	3
A	ACP PUBLIC sec Bank	42853.92	4075.05	10	40671.07	9098.94	22	22757.48	5831.51	26	106282.47	19005.50	18	20226.60	3837.57	19	126509.07	22843.07	18
22	AXIS BANK	401.55	1.75	0	1243.11	30.00	2	618.00	0.00	0	2262.66	31.75	1	409.34	73.16	18	2672.00	104.91	4
23	Federal Bank	0.00	1.00	0	150.00	25.61	17	100.00	0.00	0	250.00	26.61	11	50.00	0.00	0	300.00	26.61	9
24	HDFC	456.78	273.05	60	667.88	93.23	14	331.00	56.35	17	1455.66	422.63	29	304.34	358.10	118	1760.00	780.73	44
25	ICICI Bank	837.88	491.00	59	849.64	61.00	7	464.25	0.00	0	2151.77	552.00	26	445.23	258.00	58	2597.00	810.00	31
26	Indusind Bank	311.94	132.65	43	266.72	710.14	266	143.00	0.00	0	721.66	842.79	117	136.34	1161.95	852	858.00	2004.74	234
27	Kotak Mahindra Bank Ltd	0.00	0.00	0	150.00	0.00	0	100.00	0.00	0	250.00	0.00	0	50.00	72.00	144	300.00	72.00	24
28	South Indian Bank	0.00	2.97	0	425.00	10.48	2	127.00	23.73	19	552.00	37.18	7	61.00	4.42	7	613.00	41.60	7
29	Yes Bank	0.00	0.00	0	425.00	0.00	0	127.00	15.00	12	552.00	15.00	3	61.00	0.00	0	613.00	15.00	2
B	ACP PRIVATE Sec bank	2008.15	902.42	45	4177.35	930.46	22	2010.25	95.08	5	8195.75	1927.96	24	1517.25	1927.63	127	9713.00	3855.59	40
30	Tripura Gramin Bank	37102.10	3823.17	10	21053.99	422.91	2	14126.74	2294.89	16	72282.83	6540.97	9	11855.00	2942.86	25	84137.83	9483.83	11
C	ACP RRB	37102.10	3823.17	10	21053.99	422.91	2	14126.74	2294.89	16	72282.83	6540.97	9	11855.00	2942.86	25	84137.83	9483.83	11
31	ACUB	0.00	0.00	0	205.00	0	0	659.00	45.65	7	864.00	45.65	5	120.00	93.15	78	984.00	138.80	14
32	TCARDB	1767.32	1.91	0	0.00	0.00	0	196.00	23.30	12	1963.32	25.21	1	0	0.00	0	1963.32	25.21	1
33	TSCB	12716.56	884.17	7	8674.70	1249.43	14	6701.36	193.17	3	28092.62	2326.77	8	5053.16	1851.18	37	33145.78	4177.95	13
D	ACP Coop. Bank	14483.88	886.08	6	8879.70	1249.43	14	7556.36	262.12	3	30919.94	2397.63	8	5173.16	1944.33	38	36093.10	4341.96	12
GRAND TOTAL		96448.05	9686.72	10	74782.11	11701.74	16	46450.83	8483.60	18	217680.99	29872.06	14	38772.01	10652.39	27	256453.00	40524.45	16

ACP- 2013-14 (AS ON JUNE 2013)

BANK-WISE & SECTOR-WISE DISBURSEMENT OF CREDIT VIS-À-VIS TARGETS UNDER ANNUAL CREDIT PLAN 2013-14 DURING 01.04.13 to 30.06.2013

(Amt. in Lacs)																			
Sl.No.	BANKS	Agril & Allied Activities			MSME			Other Priority Sector			Priority Sector			Non Priority Sector			Total Sector		
		T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
1	Allahabad Bank	74.00	0.30	0	480.00	48.00	10	149.00	52.30	35	703.00	100.60	14	89.00	23.98	27	792.00	124.58	16
2	Andhra Bank	0.00	0.00	0	100.00	0.00	0	70.00	0.00	0	170.00	0.00	0	30.00	5.67	19	200.00	5.67	3
3	Bank of Baroda	244.00	7.00	3	790.00	163.36	21	403.00	244.48	61	1437.00	414.84	29	230.00	84.35	37	1667.00	499.19	30
4	Bank of India	210.00	2.75	1	886.00	26.00	3	474.00	121.66	26	1570.00	150.41	10	209.00	35.13	17	1779.00	185.54	10
5	Bank of Maharashtra	0.00	0.00	0	100.00	5.54	6	70.00	0.00	0	170.00	5.54	3	30.00	0.00	0	200.00	5.54	3
6	Canara Bank	752.00	68.32	9	1047.00	136.57	13	519.00	76.04	15	2318.00	280.93	12	472.00	96.96	21	2790.00	377.89	14
7	Central Bank of India	432.00	45.24	10	1296.00	45.00	3	703.00	225.66	32	2431.00	315.90	13	299.00	53.09	18	2730.00	368.99	14
8	Corporation Bank	0.00	0.00	0	100.00	34.67	35	70.00	4.30	6	170.00	38.97	23	30.00	12.11	40	200.00	51.08	26
9	Indian Bank	70.00	5.47	8	766.00	93.41	12	394.00	103.52	26	1230.00	202.40	16	149.00	18.45	12	1379.00	220.85	16
10	IDBI BANK	246.00	0.00	0	250.00	0.77	0	149.00	0.00	0	645.00	0.77	0	89.00	37.00	42	734.00	37.77	5
11	Indian Overseas Bank	448.00	0.85	0	732.00	245.93	34	446.00	1.03	0	1626.00	247.81	15	260.00	1340.77	516	1886.00	1588.58	84
12	Oriental Bank of Commerce	0.00	0.00	0	412.00	72.44	18	123.00	7.20	6	535.00	79.64	15	59.00	0.00	0	594.00	79.64	13
13	Punjab & Sind Bank	70.00	1.00	1	472.00	5.08	1	163.00	1.80	1	705.00	7.88	1	89.00	15.15	17	794.00	23.03	3
14	Punjab National Bank	70.00	1.92	3	472.00	4.60	1	163.00	8.70	5	705.00	15.22	2	89.00	10.00	11	794.00	25.22	3
15	State Bank of India	13645.00	2047.00	15	10886.00	1633.00	15	6382.00	1275.00	20	30913.00	4955.00	16	6644.56	1035.00	16	37557.56	5990.00	16
16	Syndicate Bank	140.00	2.00	1	532.00	63.00	12	203.00	22.00	11	875.00	87.00	10	119.00	9.00	8	994.00	96.00	10
17	Union Bank of India	585.00	7.26	1	1546.00	60.50	4	657.00	11.16	2	2788.00	78.92	3	445.00	144.72	33	3233.00	223.64	7
18	United Bank of India	16980.40	2187.50	13	11829.00	2586.61	22	6638.00	668.47	10	35447.40	5442.58	15	7201.00	752.11	10	42648.40	6194.69	15
19	UCO Bank	2246.00	228.42	10	2476.00	100.62	4	1739.00	635.16	37	6461.00	964.20	15	829.00	102.43	12	7290.00	1066.63	15
20	Vijaya Bank	53.00	13.00	25	663.00	160.25	24	327.00	73.00	22	1043.00	246.25	24	119.00	22.00	18	1162.00	268.25	23
A	ACP PUBLIC sec Bank	36265.40	4618.03	13	35835.00	5485.35	15	19842.00	3531.48	18	91942.40	13634.86	15	17481.56	3797.92	22	109423.96	17432.78	16
21	AXIS BANK	274.00	0.00	0	1020.00	0.00	0	475.00	47.88	10	1769.00	47.88	3	331.00	6.58	2	2100.00	54.46	3
22	Federal Bank	0.00	7.51	0	100.00	0.00	0	70.00	0.00	0	170.00	7.51	4	30.00	22.49	75	200.00	30.00	15
23	HDFC	366.00	433.50	118	445.00	431.56	97	207.00	9.24	4	1018.00	874.30	86	241.00	396.70	165	1259.00	1271.00	101
24	ICICI Bank	516.00	176.00	34	572.00	127.00	22	311.00	0.00	0	1399.00	303.00	22	260.00	2.00	1	1659.00	305.00	18
25	Indusind Bank	236.00	135.00	57	243.00	514.00	212	125.00	0.00	0	604.00	649.00	107	130.00	1154.00	888	734.00	1803.00	246
26	Kotak Mahindra Bank Ltd	0.00	0.00	0	100.00	0.00	0	70.00	0.00	0	170.00	0.00	0	30.00	0.00	0	200.00	0.00	0
27	South Indian Bank	0.00	60.00	0	412.00	40.00	10	123.00	31.49	26	535.00	131.49	25	59.00	60.96	103	594.00	192.45	32
28	Yes Bank	0.00	0.00	0	412.00	0.00	0	123.00	0.00	0	535.00	0.00	0	59.00	13.50	23	594.00	13.50	2
B	ACP PRIVATE Sec bank	1392.00	812.01	58	3304.00	1112.56	34	1504.00	88.61	6	6200.00	2013.18	32	1140.00	1656.23	145	7340.00	3669.41	50
29	Tripura Gramin Bank	33932.22	679.00	2	20708.97	283.00	1	13878.71	2443.00	18	68519.90	3405.00	5	11418.10	5945.00	52	79938.00	9350.00	12
C	ACP RRB	33932.22	679.00	2	20708.97	283.00	1	13878.71	2443.00	18	68519.90	3405.00	5	11418.10	5945.00	52	79938.00	9350.00	12
30	ACUB	0.00	0.00	0	202.00	0	0	640.00	108.00	17	842.00	108.00	13	111.00	0.00	0	953.00	108.00	11
31	TCARDB	1697.00	21.04	1	0.00	80.70	0	191.00	0.00	0	1888.00	101.74	5	0	0.00	0	1888.00	101.74	5
32	TSCB	11952.00	788.58	7	8809.42	1403.78	16	6654.62	555.71	8	27416.04	2748.07	10	5016.00	2588.34	52	32432.04	5336.41	16
D	ACP Coop. Bank	13649.00	809.62	6	9011.42	1484.48	16	7485.62	663.71	9	30146.04	2957.81	10	5127.00	2588.34	50	35273.04	5546.15	16
GRAND TOTAL		85238.62	6918.66	8	68859.39	8365.39	12	42710.33	6726.80	16	196808.34	22010.85	11	35166.66	13987.49	40	231975.00	35998.34	16

Tripura State

Districtwise and sectorwise Achievement under Annual Credit Plan during the period 01.04.14 to 30.06.2014

<i>Rupees in lac.</i>																
SL No.	Name of District	Agricultue & Allied Activities sector			MSME			OTHER PRISEC			Non-priority sector			Total Sector		
		T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T
1	West Tripura	18060.00	2266.93	13	30875.27	5640.98	18	17559.90	3463.39	20	8015.40	5284.24	66	74510.57	16655.54	22
2	Khowai	14406.32	672.79	5	3101.56	619.17	20	5263.42	723.64	14	2557.70	713.03	28	25329.00	2728.63	11
3	Sepahijala	18495.31	1276.30	7	8224.70	795.80	10	9143.74	763.62	8	3410.22	401.94	12	39273.97	3237.66	8
4	Gomati	8584.26	1515.62	18	7955.77	1110.52	14	3938.95	826.82	21	5119.88	757.26	15	25598.86	4210.22	16
5	South Tripura	9430.50	1208.33	13	7275.30	913.52	13	5122.45	839.94	16	5279.81	842.28	16	27108.06	3804.07	14
6	North Tripura	9922.72	789.45	8	6363.21	882.18	14	2115.19	662.50	31	4950.26	1172.53	24	23351.38	3506.66	15
7	Unakoti	6664.30	616.95	9	4184.00	811.22	19	1427.83	504.53	35	4707.74	627.19	13	16983.87	2559.89	15
8	Dhalai	10884.64	1340.35	12	6802.30	928.35	14	1879.35	699.16	37	4731.00	853.92	18	24297.29	3821.78	16
	Total	96448.05	9686.72	10	74782.11	11701.74	16	46450.83	8483.60	18	38772.01	10652.39	27	256453.00	40524.45	16

Agenda Item NO: 5
Performance of Banks in key areas as on June' 2014 compared to
March' 2014 & June' 2013 (Rs in Crore)

Parameters	June'2013	March'2014	June '2014	Variation over June.' 2013	
				Amount	% of increase
Deposit	13754.65	15215.63	15222.31	1467.66	11
Advance	4786.61	5771.42	5848.82	1062.61	22
CD Ratio	35	38	38		
Investments	1994.45	2155.93	2289.86	295.41	15
(C+I)D Ratio with Inv.	49	52	53		
RIDF*	305	305.00	305.00		
CD Ratio with RIDF #	37	40	40		
Govt. fund lying with Banks	1381.32	2132.55	2343.85		
CD ratio without Govt. Fund	39	40	45		
Credit in flow from outside the state	15.89	97.76	452.00		
CD Ratio including Govt. Deposit with Credit inflow	35	38	36		
CD ratio excluding Govt. Dep. including credit inflow	39	38	41		
Priority Sector Credit (PSC)	3446.20	3993.05	4347.62	901.42	26
% of PSC to ANBC *	75	87	74		
Sectoral deployment of PSC: 1. Agriculture	1015.57	1276.19	1260.11	244.54	24
% of Agriculture Adv. to ANBC	22	28	22		
2. MSME	1371.07	1594.48	2042.64	671.57	49
3. Other Prisec	1059.56	1122.38	1044.87	- 14.69	- 1
PSC to major sub-sectors: (i) Weaker section	2002.06	2277.89	2332.42	330.36	17
% of weaker section credit to ANBC	44	40	40		
II) SC	598.86	481.07	489.13	- 109.73	- 18
III) ST	715.50	866.01	902.62	187.12	26
IV) Women Entrepreneur	737.39	738.42	762.01	24.62	3
% of women credit to ANBC	16	13	13		
V) Minority Community	179.62	201.37	219.53	39.91	22
% to Total Prisec Advance	5.21	4	5		

ANBC= Adjusted Net Bank Credit, (ANBC as on March 2013– Rs.4589.16 crores.) ANBC March 2014 – 5842.72 crores.

TRIPURA STATE										
Agenda item No. 5 :										
BANK-WISE & POPULATION GROUP-WISE BRANCH NETWORK AND DEPOSIT AS ON 30.06.2014										
SI	BANKS	NO. OF BRANCHES				DEPOSITS				(Amt in lakh)
No		Rural	Semi urban	Urban	Total	Rural	Semi Urban	Urban	TOTAL	
1	2	3	4	5	6	7	8	9	10	
1	Allahabad Bank	1	0	1	2	156.98	0.00	6417.02	6574.00	
2	Andhra Bank	0	0	1	1	0.00	0.00	718.69	718.69	
3	Bank of Baroda	1	0	2	3	410.10	0.00	17945.58	18355.68	
4	Bank of India	3	2	2	7	790.39	981.66	11258.75	13030.80	
5	Bank of Maharashtra	0	0	1	1	0.00	0.00	228.32	228.32	
6	Bharatiya Mahila Bank	0	0	1	1	0.00	0.00	60.00	60.00	
7	Canara Bank	3	7	1	11	2418.55	2442.67	14140.77	19001.99	
8	Central Bank of India	1	2	3	6	2420.66	483.03	6992.60	9896.29	
9	Corporation Bank	0	0	1	1	0.00	0.00	4766.00	4766.00	
10	Dena Bank	0	0	1	1	0.00	0.00	196.44	196.44	
11	Indian Bank	1	0	2	3	4.87	0.00	7303.13	7308.00	
12	IDBI BANK	2	2	1	5	0.00	1278.80	9896.00	11174.80	
13	Indian Overseas Bank	2	2	1	5	2614.08	296.39	11423.85	14334.32	
14	Oriental Bank of Commerce	0	0	1	1	0.00	0.00	1880.73	1880.73	
15	Punjab & Sind Bank	1	0	1	2	77.00	0.00	23701.00	23778.00	
16	Punjab National Bank	1	0	1	2	191.29	0.00	2038.75	2230.04	
17	State Bank of India	26	17	13	56	44751.00	157392.00	241568.00	443711.00	
18	Syndicate Bank	2	1	1	4	413.37	115.20	2241.00	2769.57	
19	Union Bank of India	1	3	3	7	295.70	3627.86	32847.87	36771.43	
20	United Bank of India	42	8	12	62	87495.85	63611.32	91129.41	242236.58	
21	UCO Bank	9	7	5	21	9155.00	9566.00	59661.00	78382.00	
22	Vijaya Bank	0	0	2	2	0.00	0.00	21766.56	21766.56	
A	Sub Total of Public Sec. Bank	96	51	57	204	151194.84	239794.93	568181.47	959171.24	
23	AXIS BANK	0	4	3	7	0.00	4967.48	26864.49	31831.97	
24	Federal Bank	0	0	1	1	0.00	0.00	1666.00	1666.00	
25	HDFC	0	2	2	4	0.00	1181.00	4310.00	5491.00	
26	ICICI	1	6	1	8	133.00	592.00	4681.00	5406.00	
27	Indusind Bank	0	1	1	2	0.00	882.70	2300.98	3183.68	
28	Kotak Mahindra Bank	0	0	1	1	0.00	0.00	1134.00	1134.00	
29	South Indian Bank	0	0	1	1	0.00	0.00	2649.13	2649.13	
30	YES Bank	0	0	1	1	0.00	0.00	11400.00	11400.00	
B	Sub Total of Pvt. Sec. Bank	1	13	11	25	133.00	7623.18	55005.60	62761.78	
31	Tripura Gramin Bank	97	31	10	138	129061.00	97699.00	116911.34	343671.34	
C	Sub Total of RRB	97	31	10	138	129061.00	97699.00	116911.34	343671.34	
32	ACUB	0	1	1	2	0.00	175.00	2463.18	2638.18	
33	TCARDB	3	1	1	5	0.00	0.00	0.00	0.00	
34	TSCB	32	11	11	54	39270.83	38456.22	76261.65	153988.70	
D	Sub Total of Coop.Banks	35	13	13	61	39270.83	38631.22	78724.83	156626.88	
GRAND TOTAL		229	108	91	428	319659.67	383748.33	818823.24	1522231.24	

TRIPURA STATE

Agenda item No. 5

BANK-WISE & POPULATION GROUP-WISE ADVANCE AND CD RATIO AS ON 30.06.2014

Amt. in lakh

Sl No.	BANKS	ADVANCES				CREDIT DEPOSIT RATIO (%)				Investment	Credit + Investment Deposit Ratio (%)
		Rural	Semi urban	Urban	TOTAL	Rural	Semi urban	Urban	Total		
1	2	3	4	5	6	7	8	9	10	11	12
1	Allahabad Bank	13.59	0.00	1982.85	1996.44	9	0	31	30		30
2	Andhra Bank	0.00	0.00	57.54	57.54	0	0	8	8		8
3	Bank of Baroda	208.00	0.00	7508.13	7716.13	51	0	42	42		42
4	Bank of India	798.41	288.48	5873.26	6960.15	101	29	52	53		53
5	Bank of Maharashtra	0.00	0.00	79.06	79.06	0	0	35	35		35
6	Bharatiya Mahila Bank	0.00	0.00	5.65	5.65	0	0	9	9		9
7	Canara Bank	847.62	1230.76	5239.59	7317.97	35	50	37	39		39
8	Central Bank of India	379.35	244.12	2846.13	3469.60	16	51	41	35	1010.91	45
9	Corporation Bank	0.00	0.00	203.00	203.00	0	0	4	4		4
10	Dena Bank	0.00	0.00	0.00	0.00	0	0	0	0		0
11	Indian Bank	3.11	0.00	1310.88	1313.99	64	0	18	18		18
12	IDBI BANK	0.00	194.96	1786.89	1981.85	0	15	18	18		18
13	Indian Overseas Bank	469.86	120.94	4141.51	4732.31	18	41	36	33		33
14	Oriental Bank of Commerce	0.00	0.00	194.72	194.72	0	0	10	10		10
15	Punjab & Sind Bank	46.00	0.00	387.00	433.00	60	0	2	2		2
16	Punjab National Bank	73.22	0.00	1217.37	1290.59	38	0	60	58		58
17	State Bank of India	63886.00	46827.00	56056.00	166769.00	143	30	23	38	0.00	38
18	Syndicate Bank	66.20	40.52	1027.00	1133.72	16	35	46	41		41
19	Union Bank of India	35.97	930.03	6234.58	7200.58	12	26	19	20		20
20	United Bank of India	34802.25	18414.83	40211.78	93428.86	40	29	44	39	1259.36	39
21	UCO Bank	2847.00	2158.00	12455.00	17460.00	31	23	21	22		22
22	Vijaya Bank	0.00	0.00	1874.10	1874.10	0	0	9	9		9
A	Sub Total of Public Sec. Bank	95629.64	54964.29	144611.78	325618.26	63	23	25	34	2270.27	34
23	AXIS BANK	0.00	22.66	10914.45	10937.11	0	0	41	34		34
24	Federal Bank	0.00	0.00	357.00	357.00	0	0	21	21		21
25	HDFC	0.00	1338.64	5914.55	7253.19	0	113	137	132		132
26	ICICI	0.00	789.00	1137.00	1926.00	0	133	24	36		36
27	Indusind Bank	0.00	3522.35	8622.56	12144.91	0	399	375	381		381
28	Kotak Mahindra Bank	0.00	0.00	72.00	72.00	0	0	6	6		6
29	South Indian Bank	0.00	0.00	278.43	278.43	0	0	11	11		11
30	YES Bank	0.00	0.00	18.00	18.00	0	0	0	0		0
B	Sub Total of Pvt. Sec. Bank	35.52	4035.81	29866.95	32986.64	27	53	54	53	0.00	53
31	Tripura Gramin Bank	83459.00	44855.93	19349.00	147663.93	65	46	17	43	210607.00	104
C	Sub Total of RRB	81287.31	43444.38	19391.31	147663.93	63	44	17	43	210607.00	104
32	ACUB	0.00	47.77	1695.54	1743.31	0	27	69	66	1214.98	112
33	TCARDB	1802.34	554.40	785.91	3142.65	0	0	0	0	0.00	0
34	TSCB	43238.58	18742.69	11746.79	73728.06	110	49	15	48	14894.12	58
D	Sub Total of Coop.Banks	21849.66	22271.33	29807.33	78614.02	56	58	38	50	16109.10	60
GRAND TOTAL		198641.65	123861.72	224691.93	584882.85	62	32	27	38	228986.37	53
TOTAL RESOURCES SUPPORT PROVIDED TO STATE UNDER RIDF:30500.00									C.D. Ratio With RIDF		40

TRIPURA STATE

Agenda Item No. 5 Annexure - Table -12.

BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 30.06.2014

(Amt. in lacs)

Sl.No.	BANKS	Agril & Allied Activities		MSME		OTHER PRISEC		Total PRISEC		TFA as % of ANBC	PS Cr. As % to ANBC
		Total Finance		A/c.	Amt.	A/c.	Amt.	A/c.	Amt.		
		A/c.	Amt.								
1	2	3	4	6	7	9	10	12	13	14	15
1	Allahabad Bank	81	101.69	132	727.43	272	841.56	485	1670.68	5	84
2	Andhra Bank	0	0.00	15	28.64	0	0.00	15	28.64	0	50
3	Bank of Baroda	28	212.93	342	4267.35	126	736.56	496	5216.84	3	68
4	Bank of India	115	1978.57	305	1630.05	180	422.25	600	4030.87	28	58
5	Bank of Maharashtra	1	2.57	4	8.96	10	10.38	15	21.91	3	28
6	Canara Bank	1220	515.68	900	4095.67	572	747.00	2692	5358.35	7	73
7	Central Bank of India	523	387.52	421	1127.06	427	1671.62	1371	3186.20	11	92
8	Corporation Bank	4	12.80	103	141.69	60	25.71	167	180.20	6	89
9	Indian Bank	5	49.20	74	163.05	134	787.37	213	999.62	4	76
10	IDBI BANK	24	581.20	403	869.19	137	196.49	564	1646.88	33	92
11	Indian Overseas Bank	31	12.61	120	1678.40	21	184.90	172	1875.91	0	40
12	Oriental Bank of Commerce	3	0.20	66	129.68	11	48.27	80	178.15	0	91
13	Punjab & Sind Bank	6	3.00	130	247.00	24	76.00	160	326.00	1	75
14	Punjab National Bank	15	121.93	93	415.50	50	701.33	158	1238.76	9	96
15	State Bank of India	54315	22411.00	34214	92296.00	6769	17038.00	95298	131745.00	13	79
16	Syndicate Bank	66	25.14	193	630.55	92	423.00	351	1078.69	2	95
17	Union Bank of India	173	612.10	457	3712.30	177	1003.70	807	5328.10	9	74
18	United Bank of India	57131	27667.62	15621	32985.18	3362	13769.84	76114	74422.64	30	80
19	UCO Bank	4190	3046.00	1451	10528.00	1205	2334.00	6846	15908.00	17	91
20	Vijaya Bank	73	70.09	251	1449.28	71	259.28	395	1778.65	4	95
A	Sub Total of Public Sec. Bank	118004	57811.85	55295	157130.98	13700	41277.26	186999	256220.09	18	79
21	AXIS BANK	217	899.69	289	9580.31	7	14.45	513	10494.45	8	96
22	Federal Bank	0	0.00	14	257.00	11	39.00	25	296.00	0	538
23	HDFC	776	1834.00	1265	1748.51	11	1.97	2052	3584.48	25	49
24	ICICI	2350	1270.00	120	269.00	1	9.00	2471	1548.00	66	80
25	Indusind Bank	728	836.79	3035	6832.57	1	0.01	3764	7669.37	7	63
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0
27	SOUTH INDIAN BANK	5	61.96	6	325.30	47	145.93	58	533.19	22	191
28	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0
B	Sub Total of Pvt. Sec. Bank	4076	4902.44	4729.00	19012.69	78	210.36	8883	24125.49	15	74
29	Tripura Gramin Bank	180273	33250.00	20458	11330.00	23260	55634.00	223991	100214.00	23	68
C	Sub Total of RRB	180273	33250.00	20458	11330.00	23260	55634.00	223991	100214.00	23	68
30	ACUB	0	0.00	0	0.00	948	1743.31	948	1743.31	0	100
31	TCARDB	1539	497.62	0	0.00	2560	2009.07	4099	2506.69	16	83
32	TSCB	82877	29548.99	50881	16790.73	1153	3612.95	134911	49952.67	40	68
D	Sub Total of Coop.Banks	84416	30046.61	50881	16790.73	4661	7365.33	139958	54202.67	38	69
	GRAND TOTAL	386769	126010.9	131363	204264.4	41699	104486.95	559831	434762.25	22	74

TRIPURA STATE

Agenda Item No. 5

BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 30.06.2014

(Amt. in Lakhs)

Sl.No.	BANKS	Advances for SC		Advance for ST		Advance for OBC		Advances to Weaker Section		Advances to Weaker Section %	Advance for Women Entrepreneurs		Advance for Minority Community		Advance to Physically handicapped	
		A/c.	Amt.	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.		A/c.	Amt.	A/c.	Amt.	A/c.	Amt.
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1	Allahabad Bank	53	27.25	79	168.32	41	121.28	124	190.01	10	59	102.53	5	13.28	2	0.42
2	Andhra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0.00
3	Bank of Baroda	62	290.16	40	160.09	20	51.13	187	754.51	10	0	0.00	5	7.26	0	0.00
4	Bank of India	63	98.57	91	86.03	11	16.01	152	185.20	3	96	225.16	12	6.25	0	0.00
5	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	10	19.34	24	0	0.00	0	0.00	0	0.00
6	Canara Bank	255	138.01	348	205.00	0	0.00	937	531.43	7	118	151.86	580	245.95	0	0.00
7	Central Bank of India	249	91.11	442	131.32	138	76.29	455	386.21	11	248	248.02	25	16.05	1	0.56
8	Corporation Bank	10	9.00	8	11.00	27	52.00	49	62.10	31	21	30.02	5	4.75	0	0.00
9	Indian Bank	18	9.68	7	6.39	24	25.08	71	82.46	6	33	77.56	6	8.68	0	0.00
10	IDBI BANK	2	5.41	2	3.37	3	11.96	17	62.00	3	27	563.04	5	16.31	0	0.00
11	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0.00
12	Oriental Bank of Commerce	1	0.58	2	0.04	29	26.67	12	1.79	1	17	30.72	2	0.04	0	0.00
13	Punjab & Sind Bank	14	26.20	5	8.10	2	1.94	32	45.00	10	9	7.90	3	2.45	0	0.00
14	Punjab National Bank	0	0.00	0	0.00	0	0.00	70	76.15	6	0	0.00	0	0.00	0	0.00
15	State Bank of India	17198	16011.00	34672	25198.00	6307	9813.00	61871	67493.00	40	33061	19982.00	8301	6198.00	333	198.00
16	Syndicate Bank	16	16.01	4	11.20	8	4.70	87	233.00	21	11	12.00	1	0.71	0	0.00
17	Union Bank of India	91	117.30	27	37.10	57	49.30	233	378.20	5	97	173.25	17	23.70	0	0.00
18	United Bank of India	18717	6596.43	25813	7502.31	5293	5982.36	61935	39849.58	43	37222	18579.45	9020	4269.28	308	35.22
19	UCO Bank	626	1233.00	261	181.00	891	551.00	4505	7228.00	43	633	861.00	623	830.00	21	5.75
20	Vijaya Bank	54	164.49	28	111.46	22	26.75	121	316.75	17	42	24.25	41	115.66	3	3.49
A	Sub Total of Public Sec. Bank	37429	24834.20	61829	33820.73	12873	16809.47	130868	117894.73	36	71694	41068.76	18651	11758.37	668	243.44
21	AXIS BANK	0	0.00	0	0.00	0	0.00	1	2.00	0	0	0.00	0	0.00	0	0.00
22	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0.00
23	HDFC	120	88.86	24	58.74	0	0.00	1130	1182.93	16	337	580.45	116	96.62	0	0.00
24	ICICI	298	162.00	61	33.00	0	0.00	564	245.00	13	534	360.00	162	66.00	0	0.00
25	Indusind Bank	205	508.40	174	330.44	0	0.00	2026	1409.00	12	0	0.00	867	2112.84	0	0.00
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0.00
27	SOUTH INDIAN BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0.00
28	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0.00
B	Sub Total of Pvt. Sec. Bank	623	759.26	259	422.18	0	0.00	3721	2838.93	9	871	940.45	1145	2275.46	0	0.00
29	Tripura Gramin Bank	36389	16955.00	98065	40247.00	15539	4917.00	132559	79349.00	54	90611	25502.00	28435	6815.00	78	97.00
C	Sub Total of RRB	36389	16955.00	98065	40247.00	15539	4917.00	132559	79349.00	54	90611	25502.00	28435	6815.00	78	97.00
30	ACUB	127	239.22	130	339.48	0	0.00	235	690.26	40	134	273.78	11	12.32	2	3.66
31	TCARDB	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0.00
31	TSCB	16549	6125.79	34295	15432.75	29547	14773.50	87692	32469.23	44	18687	8415.60	3105	1092.25	606	2310.75
D	Sub Total of Coop.Banks	16676	6365.01	34425	15772.23	29547	14773.50	87927	33159.49	42	18821	8689.38	3116	1104.57	608	2314.41
	GRAND TOTAL	91117	48913.47	194578	90262.14	57959	36499.97	355075	233242.15	40	181997	76200.59	51347	21953.40	1354	2654.85

**Recovery Performance of Banks
As on 30.06.2014**

The recovery mechanism is also not functioning properly and the NPAs are rising more or less in all banks. Some of the reasons could be as under:

- Diversion of fund.
- Joint Recovery camps with active involvement of State Govt. Representatives are not being held frequently.
- Inadequate follow- up and personal contact with the borrowers.
- Un- remunerative price of Agricultural produce.
- Marketing facility is inadequate for industrial products.
- A good number of borrowers do not repay their loans willfully.
- Two Debt Waiver schemes have left negative image in the minds of borrowers who used to be paymasters earlier.
- Recovery process through legal recourse is time consuming.
- Recovery percentage under Public Demand Recovery Act is very poor.
- In enforcing recovery through SARFAESI act, more proactive support of State Govt. is necessary.

The house may discuss these issues and suggest corrective measures for implementation.

Sector wise recovery –

Overall recovery percentage in respect of three broad sectors, viz., agriculture, MSME and Other Prisec. as on 30.06.2014 stands at 52%.

A comparative table relating to **JUNE'2014** with that of **JUNE'2013** is produced below:

Sector	June'2013			June'2014		
	Demand	Recovery	%	Demand	Recovery	%
Agriculture & allied	18426.73	5910.37	32	23351.58	12323.27	53
MSME	24926.25	7666.14	31	35188.65	15440.19	44
Other Prisec	13723.89	8478.81	62	22378.29	14584.95	65
TOTAL	57076.87	22055.32	39	80918.52	42348.41	52

Scheme wise recovery as on 30.06.2014

Comparative position of some selected schemes is given below:

Sector	June'2013			June'2014		
	Demand	Recovery	%	Demand	Recovery	%
SJSRY	595.15	68.13	11	679.63	135.81	20
SGSY	827.07	105.61	13	1708.70	267.06	16
REGP(MMS)	1232.68	360.31	29	1587.38	524.02	33
PMRY	3889.73	145.17	4	4444.77	222.37	5
PMEGP	1209.34	480.49	40	2416.41	700.18	30

BANK-WISE & SECTOR-WISE RECOVERY PERFORMANCE AS ON 30.06.2014

AGENDA ITEM NO.6													
Sl.No.	Name of Bank	Agri. & Allied activities			MSME			Other Priority Sector			Total Sector		
		Demand	Recovery	Recovery %	Demand	Recovery	Recovery %	Demand	Recovery	Recovery %	Demand	Recovery	Recovery %
1	2	3	4	5	6	7	8	9	10	11	14	15	16
1	Allahabad Bank	105.27	0.85	1	132.73	38.32	29	144.45	43.01	30	382.45	82.18	21
2	Andhra Bank	0	0.00	0	0.45	0.12	27	0.00	0.00	0	0.45	0.12	27
3	Bank of Baroda	1.29	1.16	90	28.60	24.31	85	4.42	4.20	95	34.31	29.67	86
4	Bank of India	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
5	Bank of Maharashtra	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
6	Canara Bank	15.08	1.01	7	295.72	28.59	10	105.90	31.15	29	416.70	60.75	15
7	Central Bank of India	57.32	41.11	72	221.56	20.19	9	479.05	93.56	20	757.93	154.86	20
8	Corporation Bank	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
9	Indian Bank	39.16	0.00	0	10.15	2.54	25	44.24	35.39	80	93.55	37.93	41
10	IDBI BANK	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
11	Indian Overseas Bank	5.00	1.21	24	485.23	105.05	22	58.13	26.75	46	548.36	133.01	24
12	Oriental Bank of Commerce	0.10	0.10	100	55.00	41.00	75	22.00	12.00	55	77.10	53.10	69
13	Punjab & Sind Bank	0.84	0.04	5	40.00	5.00	13	6.20	1.00	16	47.04	6.04	13
14	Punjab National Bank	4.00	0.37	9	217.00	32.00	15	3.17	0.57	18	224.17	32.94	15
15	State Bank of India	6341.00	4793.00	76	12613.00	6451.00	51	2272.00	1628.00	72	21226.00	12872.00	61
16	Syndicate Bank	0.00	0.00	0	125.00	65.00	52	83.00	52.00	63	208.00	117.00	56
17	Union Bank of India	69.75	29.35	42	523.20	102.30	20	204.25	80.45	39	797.20	212.10	27
18	United Bank of India	6412.55	3376.58	53	7727.12	3901.22	50	3825.36	2302.45	60	17965.03	9580.25	53
19	UCO Bank	1685.00	511.05	30	4480.21	2620.00	58	1050.00	575.23	55	7215.21	3706.28	51
20	Vijaya Bank	0.71	0.00	0	27.36	0.54	2	2.15	0.00	0	30.22	0.54	2
A	Sub Total of Public Sec.	14737.07	8755.83	59	26982.33	13437.18	50	8304.32	4885.76	59	50023.72	27078.77	54
21	AXIS BANK	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
22	Federal Bank	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
23	HDFC	0	0	0	0	0	0	0	0	0	0.00	0.00	0
24	ICICI	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
25	Indusind Bank	3.17	1.13	36	4.32	0.37	9	0.00	0.00	0	7.49	1.50	20
26	Kotak Mahindra Bank	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
27	SOUTH INDIAN BANK	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
27	YES Bank	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
B	Sub Total of Pvt. Sec. Bank	3.17	1.13	36	4.32	0.37	9	0.00	0.00	0	7.49	1.50	20
29	Tripura Gramin Bank	5876.00	3201.00	54	2427.00	968.00	40	12985.00	9346.00	72	21288.00	13515.00	63
C	Sub Total of RRB	5876.00	3201.00	54	2427.00	968.00	40	12985.00	9346.00	72	21288.00	13515.00	63
30	ACUB	0	0	0	0	0	0	193.56	131.64	68	193.56	131.64	68
31	TCARDB	210.34	46.46	22	0	0	0	195.41	107.86	0	405.75	154.32	38
32	TSCB	2525.00	318.85	13	5775.00	1034.64	18	700.00	113.69	16	9000.00	1467.18	16
D	Sub Total of Coop.Banks	2735.34	365.31	13	5775.00	1034.64	18	1088.97	353.19	32	9599.31	1753.14	18
	Grand Total	23351.58	12323.27	53	35188.65	15440.19	44	22378.29	14584.95	65	80918.52	42348.41	52

TRIPURA STATE

Agenda Item No-6

BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 30.06.2014

(Amount in Lacs)

Sl No.	BANKS	PMRY					SGSY					SJSRY				
		Total Outg.		Demand	Recovery	Total Overdue	Total Outg.		Demand	Recovery	Total Overdue	Total Outg.		Demand	Recovery	Total Overdue
		No.	Amt.				No.	Amt.				No.	Amt.			
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1	A.B.	6	5.74	5.74	0.00	5.74	0	0.00	0.00	0.00	0.00	8	3.78	0.80	0.30	0.50
2	Andhra Bank					0.00					0.00					0.00
3	BOB	0	0.00	0.00	0.00	0.00	1	1.90	0.11	0.08	0.03	56	32.60	1.90	1.38	0.52
4	BOI	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	45	12.01	3.67	1.64	2.03
5	Canara	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	33	16.59	14.89	1.01	13.88
6	CBI	201	93.49	70.11	0.35	69.76	192	16.03	16.03	3.82	12.21	10	3.78	1.99	0.02	1.97
7	Coprporation					0.00					0.00					0.00
8	IB	6	3.82	3.82	0.00	3.82	0	0.00	0.00	0.00	0.00	10	8.15	5.78	0.05	5.73
9	IDBI	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
10	IOB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	11	7.79	6.69	0.00	6.69
11	P&SB	16	61.50	61.50	0.03	61.47	0	0.00	0.00	0.00	0.00	28	18.51	13.50	0.60	12.90
12	SBI	2425	1985.00	1568.00	65.00	1503.00	1296	988.00	355.00	56.00	299.00	950	1595.00	312.00	39.00	273.00
13	UCO	485	246.00	246.00	0.00	246.00	481	248.00	176.00	6.90	169.10	101	45.00	45.00	2.10	42.90
14	UB	4	1.05	1.05	0.27	0.78	0	0.00	0.00	0.00	0.00	81	43.12	19.20	7.95	11.25
15	UBI	3774	2619.59	2488.26	156.43	2331.83	1719	325.79	279.97	50.82	229.15	1189	617.88	235.09	78.06	157.03
16	VB	2	3.28	0.29	0.29	0.00	0	0.00	0.00	0.00	0.00	5	8.48	0.34	0.05	0.29
17	AXIS BANK	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
18	PNB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	17	13.65	7.52	0.56	6.96
19	ICICI	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
20	Syndicate	0	0.00	0.00	0.00	0.00	9	14.60	1.00	0.60	0.40	11	18.80	3.00	0.75	2.25
21	OBC	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	7	1.34	0.36	0.17	0.19
A	ASCB	6919	5019.47	4444.77	222.37	4222.40	3698	1594.32	828.11	118.22	709.89	2562	2446.48	671.73	133.64	538.09
22	TGB	0	0.00	0.00	0.00	0.00	608	523.27	130.59	64.09	66.50	0	0.00	0.00	0.00	0.00
B	ASCB incl.	6919	5019.47	4444.77	222.37	4222.40	4306	2117.59	958.70	182.31	776.39	2562	2446.48	671.73	133.64	538.09
23	ACUB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
24	TCARDB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
25	TSCB	0	0.00	0.00	0.00	0.00	1894	2232.20	750.00	84.75	665.25	48	28.94	7.90	2.17	5.73
C	Coop. Bank Sub Total	0	0.00	0.00	0.00	0.00	1894	2232.20	750.00	84.75	665.25	48	28.94	7.90	2.17	5.73
GRAND TOTAL		6919	5019.47	4444.77	222.37	4222.40	6200	4349.79	1708.70	267.06	1441.64	2610	2475.42	679.63	135.81	543.82

TRIPURA STATE

Agenda Item No-6

BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 30.06.2014

(Amount in Lacs)

SI No.	BANKS	TRANSPORT OPERATOR					SUME					KVIC(MMS)				
		Total Outg.		Demand	Recovery	Total Overdue	Total Outg.		Demand	Recovery	Total Overdue	Total Outg.		Demand	Recovery	Total Overdue
		No.	Amt.				No.	Amt.				No.	Amt.			
1	A.B.	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	4	22.50	22.50	0.00	22.50
2	Andhra Bank					0.00					0.00					0.00
3	BOB	2	1.65	1.65	0.00	1.65	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
4	BOI	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
5	Canara	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	3	20.23	41.75	16.15	25.60
6	CBI	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	3	11.31	2.35	1.12	1.23
7	Coprporation					0.00					0.00					0.00
8	IB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
9	IDBI	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
10	IOB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
11	P&SB	3	3.97	1.45	1.35	0.10	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
12	SBI	1180	1856.00	625.00	98.00	527.00	0	0.00	0.00	0.00	0.00	425	933.00	365.00	78.00	287.00
13	UCO	132	252.00	156.00	9.85	146.15	0	0.00	0.00	0.00	0.00	18	79.00	62.00	2.85	59.15
14	UB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	2	6.95	4.55	0.30	4.25
15	UBI	858	1348.93	342.05	34.56	307.49	0	0.00	0.00	0.00	0.00	158	218.72	121.62	28.62	93.00
16	VB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	1	6.99	0.35	0.25	0.10
17	AXIS BANK	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
18	PNB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
19	ICICI	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
20	Syndicate	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
21	OBC	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
A	ASCB	2175	3462.55	1126.15	143.76	982.39	0	0.00	0.00	0.00	0.00	614	1298.70	620.12	127.29	492.83
22	TGB	1053	1157.47	661.46	422.84	238.62	0	0.00	0.00	0.00	0.00	975	1593.39	925.37	396.73	528.64
B	ASCB incl.	3228	4620.02	1787.61	566.60	1221.01	0	0.00	0.00	0.00	0.00	1589	2892.09	1545.49	524.02	1021.47
23	ACUB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
24	TCARDB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
25	TSCB	472	507.53	450.00	16.87	433.13	0	0.00	0.00	0.00	0.00	56	41.89	41.89	0.00	41.89
C	Coop. Bank Sub Total	472	507.53	450.00	16.87	433.13	0	0.00	0.00	0.00	0.00	56	41.89	41.89	0.00	41.89
GRAND TOTAL		3700	5127.55	2237.61	583.47	1654.14	0	0.00	0.00	0.00	0.00	1645	2933.98	1587.38	524.02	1063.36

TRIPURA STATE

Agenda Item No- 6

BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 30.06.2014

(Amount in Lacs)

Sl No.	BANKS	SEEUY					PMEGP					SWAVALAMBAN				
		Total Outg.		Demand	Recovery	Total Overdue	Total Outg.		Demand	Recovery	Total Overdue	Total Outg.		Demand	Recovery	Total Overdue
		No.	Amt.				No.	Amt.				No.	Amt.			
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1	A.B.	0	0.00	0.00	0.00	0.00	16	13.56	2.00	0.45	1.55	11	9.63	0.25	0.15	0.10
2	Andhra Bank					0.00	6	15.62	0.39	0.09	0.30	8	8.82	0.03	0.03	0.00
3	BOB	0	0.00	0.00	0.00	0.00	49	103.50	6.21	5.11	1.10	24	25.60	1.53	1.21	0.32
4	BOI	0	0.00	0.00	0.00	0.00	19	29.15	6.89	4.23	2.66	18	20.05	4.80	2.90	1.90
5	Canara	0	0.00	0.00	0.00	0.00	35	137.91	25.63	2.81	22.82	53	92.99	14.06	0.89	13.17
6	CBI	0	0.00	0.00	0.00	0.00	52	119.41	11.02	0.58	10.44	58	102.56	17.36	2.03	15.33
7	Coprporation					0.00	3	5.70			0.00	4	4.85			0.00
8	IB	0	0.00	0.00	0.00	0.00	24	27.61	17.86	0.48	17.38	12	16.48	4.12	0.49	3.63
9	IDBI	0	0.00	0.00	0.00	0.00	1	6.19	1.19	0.10	1.09	0	0.00	0.00	0.00	0.00
10	IOB	0	0.00	0.00	0.00	0.00	18	33.96	6.57	0.96	5.61	27	21.76	4.45	1.16	3.29
11	P&SB	3	7.10	7.10	0.00	7.10	12	23.75	1.75	0.50	1.25	5	6.56	2.25	0.45	1.80
12	SBI	0	0.00	0.00	0.00	0.00	1265	3082.00	381.00	65.00	316.00	1541	1697.00	481.00	81.00	400.00
13	UCO	0	0.00	0.00	0.00	0.00	130	67.00	50.00	3.15	46.85	69	61.12	42.70	4.25	38.45
14	UB	0	0.00	0.00	0.00	0.00	71	251.25	98.10	21.80	76.30	61	121.30	127.25	29.75	97.50
15	UBI	0	0.00	0.00	0.00	0.00	1812	3460.60	959.20	288.25	670.95	1159	1691.96	256.25	79.60	176.65
16	VB	0	0.00	0.00	0.00	0.00	16	35.27	4.46	0.25	4.21	11	18.26	3.26	0.48	2.78
17	AXIS BANK	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
18	PNB	0	0.00	0.00	0.00	0.00	5	4.62	1.63	0.00	1.63	0	0.00	0.00	0.00	0.00
19	ICICI	0	0.00	0.00	0.00	0.00	2	1.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
20	Syndicate Bank	0	0.00	0.00	0.00	0.00	11	67.51	2.00	1.00	1.00	10	21.00	3.00	0.60	2.40
21	OBC	0	0.00	0.00	0.00	0.00	13	7.79	0.59	0.41	0.18	5	3.69	0.41	0.22	0.19
A	ASCB excl.RRB	3	7.10	7.10	0.00	7.10	3560	7493.40	1576.49	395.17	1181.32	3076	3923.63	962.72	205.21	757.51
22	TGB	0	0.00	0.00	0.00	0.00	1691	3340.18	802.59	257.92	544.67	2396	2853.15	1074.73	459.34	615.39
B	ASCB incl. RRB	3	7.10	7.10	0.00	7.10	5251	10833.58	2379.08	653.09	1725.99	5472	6776.78	2037.45	664.55	1372.90
23	ACUB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
24	TCARDB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
25	TSCB	0	0.00	0.00	0.00	0.00	537	1254.60	353.50	246.50	107.00	1318	1188.80	300.00	57.66	242.34
C	Coop. Bank Sub Total	0	0.00	0.00	0.00	0.00	537	396.18	37.33	47.09	-9.76	625	518.25	158.35	143.23	15.12
	Grand Total	3	7.10	7.10	0.00	7.10	5788	11229.76	2416.41	700.18	1716.23	6097	7295.03	2195.80	807.78	1388.02

TRIPURA STATE

Agenda Item No-6

BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 30.06.2014

(Amount in Lacs)

SI No.	BANKS	D.R.I.					SHG					IRDP				
		Total Outg.		Demand	Recovery	Total Overdu	Total Outg.		Demand	Recovery	Total Overdue	Total Outg.		Demand	Recovery	Total Overdue
		No.	Amt.				No.	Amt.				No.	Amt.			
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	
1	A.B.					0.00					0.00					0.00
2	Andhra Bank					0.00					0.00					0.00
3	BOB					0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
4	BOI					0.00					0.00					0.00
5	Canara	137	14.64	14.20	2.65	11.55					0.00					0.00
6	CBI					0.00					0.00					0.00
7	Coprporation					0.00					0.00					0.00
8	IB					0.00					0.00					0.00
9	IDBI					0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
10	IOB					0.00					0.00					0.00
11	P&SB					0.00					0.00					0.00
12	SBI	605	106.95	4.42	2.65	1.77	2278	2890.00	656.00	103.00	553.00	368	56.00	56.00	0.00	56.00
13	UCO					0.00	37	38.00	31.00	2.80	28.20					0.00
14	UB					0.00					0.00					0.00
15	UBI	768	95.51	15.89	3.62	12.27	3481	2312.84	498.59	219.04	279.55	0	0.00	0.00	0.00	0.00
16	VB					0.00					0.00					0.00
17	AXIS BANK					0.00					0.00					0.00
18	PNB					0.00					0.00					0.00
19	ICICI					0.00					0.00					0.00
20	Syndicate Bank					0.00					0.00					0.00
21	OBC															
A	ASCB	1510	217.10	34.51	8.92	25.59	5796	5240.84	1185.59	324.84	860.75	368	56.00	56.00	0.00	56.00
22	TGB					0.00	8023	7677.65	1655.11	727.13	927.98	157	54.46	54.46	0.08	54.38
B	ASCB incl.	1510	217.10	34.51	8.92	25.59	13819	12918.49	2840.70	1051.97	1788.73	525	110.46	110.46	0.08	110.38
23	ACUB					0.00					0.00					0.00
24	TCARDB					0.00					0.00					0.00
25	TSCB					0.00	5271	2697.91	855.00	98.50	756.50	120	271.29	271.29	0.00	271.29
C	Coop. Bank Sub Total	0	0	0	0	0.00	5271	2697.91	855.00	98.50	756.50	120	271.29	271.29	0.00	271.29
GRAND TOTAL		1510	217.10	34.51	8.92	25.59	19090	15616.40	3695.70	1150.47	2545.23	645	381.75	381.75	0.08	381.67

Tripura State

Agenda Item No. 6

Joint recovery drive conducted with the involvement of Govt. Authorities during the year 2014-15 (As on 30.06.2014)

(Amt. in Lakhs)

Sl.No	Name of Bank	No of recovery drives conducted	Recovery made upto 30.06.2014	
		No.	No.	Amt.
1	2	3	4	5
1	Allahabad Bank	0	0	0.00
2	Bank of Baroda	0	0	0.00
3	Bank of India	0	0	0.00
4	Canara Bank	0	0	0.00
5	Central Bank of India	2	20	0.62
6	Indian Bank	0	0	0.00
7	Indian Overseas Bank	0	0	0.00
8	Punjab & Sind Bank	0	0	0.00
9	State Bank of India	2	156	12.36
10	Uco Bank	0	0	0.00
11	Union Bank of India	0	0	0.00
12	United Bank of India	8	1862	174.00
13	Vijaya Bank	0	0	0.00
14	Punjab National Bank	0	0	0.00
15	Tripura Gramin Bank	0	0	0.00
16	Agartala Urban Coop.Bank	0	0	0.00
17	Tripura Coop.Agri.Rural Dev.Bank	0	0	0.00
18	Tripura State Coop.Bank.	0	0	0.00
	TOTAL :	12	2038	186.98

PDR certificate cases as on 30.06.2014

(Rs / Lacs)

As on	Cases pending		Recovery made during the current year.	
	No.	Amt.	No.	Amt.
30.06.2014	2782	1960.35	2	0.26

Bank wise, sector wise, scheme wise recovery position of Certificate cases (PDR Act) as on 30.06.2014 is furnished in the annexure.

Tripura State

Agenda Item No.

Statement showing the filing and disposal of cases under PDR up to 30.06.2014

(Rs.in Lakhs)

Sl.No.	Name of the Bank	Cases pending		Recovery made during Current Year	
		No.	Amt.	No.	Amt.
1	2	3	4	5	6
1	Allahabad Bank	4	11.84	0	0.00
2	Bank of Baroda	0	0.00	0	0.00
3	Bank of India	0	0.00	0	0.00
4	Canara Bank	0	0.00	0	0.00
5	Central Bank of India	12	9.50	2	0.26
6	Indian Bank	0	0.00	0	0.00
7	Indian Overseas Bank	7	4.60	0	0.00
8	Punjab & Sind Bank	15	55.91	0	0.00
9	State Bank of India	1519	1253.00	0	0.00
10	Uco Bank	311	244.19	0	0.00
11	Union Bank of India	0	0.00	0	0.00
12	United Bank of India	14	5.75	0	0.00
13	Vijaya Bank	12	5.94	0	0.00
14	Punjab National Bank	0	0.00	0	0.00
15	Tripura Gramin Bank	798	194.62	0	0.00
16	Agartala Urban Coop. Bank	32	7.00	0	0.00
17	Tripura Coop.Agri & Rural Dev.Bank	0	0.00	0	0.00
18	Tripura State Coop. Bank.	58	168.00	0	0.00
	TOTAL :	2782	1960.35	2	0.26

Position of NPA of Banks in the State of Tripura

As on 30.06.2014

Rs. In Crores.

Year	Gross Advance	Gross NPA	
	Amount	Amount	% to Gross NPA
March 2010	2491	154.01	6.18
March 2011	3137	176.04	5.61
March 2012	3857	177.78	4.60
March'2013	4590	251.92	5.48
March'2014	5771	368.13	6.37
June' 2014	5843	366.18	6.26

Percentage of gross NPA increased from 5.48% as on March 2013 to 6.26% as on June' 2014. Amount in absolute terms increased from Rs. 251.92 crore as on March 2013 to Rs. 366.18 crore at the end of June' 2014. Percentage of gross NPA came down over the years on account of write off of loan accounts where no recovery could be made. The outstanding amount under Shadow Register is around Rs 86.88 crore which if added with the outstanding NPA, the amount of NPA would be Rs 453.06 crore which is 7.75% of the gross advance and very alarming.

NPA Position and amount outstanding in Shadow Register of Banks in Tripura as on 30.06.2014 is furnished in the Annexure.

TRIPURA STATE

NPA Position of Banks in Tripura as on 30.06.2014

Agenda item No. 7
(Amt. in lacs)

SI No	Name of Bank	Agriculture	MSME	OPS	Total Prisec	Non- Prisec	Total NPA
1	2	3	4	5	6	7	8
1	Allahabad Bank	2.95	133.05	231.36	367.36	237.80	605.16
2	Andhra Bank	0.00	0.00	0.00	0.00	0.00	0.00
3	Bank of Baroda	2.37	223.99	29.70	256.06	71.13	327.19
4	Bank of India	2.64	0.77	82.03	85.44	1.35	86.79
5	Bank of Maharashtra	0.00	0.00	0.00	0.00	0.00	0.00
6	Canara Bank	8.10	181.45	95.41	284.96	85.83	370.79
7	Central Bank of India	0.00	138.62	183.22	321.84	0.00	321.84
8	Corporation Bank	0.00	0.00	0.00	0.00	0.43	0.43
9	Indian Bank	38.78	0.00	0.00	38.78	0.00	38.78
10	IDBI BANK	458.00	435.52	0.00	893.52	0.00	893.52
11	Indian Overseas Bank	1.35	296.90	9.37	307.62	1401.49	1709.11
12	Oriental Bank of Commerce	0.00	2.35	0.00	2.35	0.00	2.35
13	Punjab & Sind Bank	0.80	36.00	4.20	41.00	1.00	42.00
14	Punjab National Bank	4.42	201.14	5.57	211.13	0.00	211.13
15	State Bank of India	791.00	5521.00	451.00	6763.00	1284.00	8047.00
16	Syndicate Bank	0.00	124.35	0.00	124.35	73.00	197.35
17	Union Bank of India	18.42	121.46	61.87	201.75	45.70	247.45
18	United Bank of India	1012.00	5678.00	4282.00	10972.00	137.00	11109.00
19	UCO Bank	101.00	892.00	431.00	1424.00	141.00	1565.00
20	Vijaya Bank	0.71	82.93	2.15	85.79	0.00	85.79
A	Sub-Total PUBLIC sec Bank	2442.54	14069.53	5868.88	22380.95	3479.73	25860.68
21	AXIS BANK	0.00	0.00	0.00	0.00	0.00	0.00
22	Federal Bank	0.00	0.00	0.00	0.00	0.00	0.00
23	HDFC	0.00	0.00	0.00	0.00	0.00	0.00
24	ICICI	0.00	0.00	0.00	0.00	0.00	0.00
25	Indusind Bank	2.04	3.95	0.00	5.99	4.57	10.56
26	Kotak Mahindra Bank Ltd	0.00	0.00	0.00	0.00	0.00	0.00
27	South Indian Bank	0.00	0.00	0.00	0.00	0.00	0.00
28	YES Bank	0.00	0.00	0.00	0.00	0.00	0.00
B	Sub Total Pvt. Sec Bank	2.04	3.95	0.00	5.99	4.57	10.56
29	TGB	1480.00	504.00	2476.00	4460.00	2113.00	6573.00
C	Sub Total RRB	1480.00	504.00	2476.00	4460.00	2113.00	6573.00
30	ACUB	0.00	0	57.00	57.00	24.00	81.00
31	TCARDB	734.77	0	551.97	1286.74	0.00	1286.74
32	TSCB	619.99	1578.93	13.32	2212.24	593.62	2805.86
D	Sub-Total Coop. Bank	1354.76	1578.93	622.29	3555.98	617.62	4173.60
	GRAND TOTAL	5279.34	16156.41	8967.17	30402.92	6214.92	36617.84

TRIPURA STATE

Position of Technically Written off A/Cs of Banks in Tripura as on 30.06.2014

Agenda Item No.76

Sl.No.	BANKS	A/Cs written off since inception		Amount Outstanding	
		No of A/Cs	Amount	No of A/Cs	Amount
1	2	3	4	5	6
1	Allahabad Bank	1337	66.95	1337	66.95
2	Andhra Bank	0	0.00	0	0.00
3	Bank of Baroda	126	95.85	126	95.85
4	Bank of Maharashtra	0	0.00	0	0.00
5	Bank of India	67	17.63	52	13.68
6	Canara Bank	0	0.00	0	0.00
7	Central Bank of India	287	216.00	287	216.00
8	Indian Bank	129	66.59	129	66.59
9	IDBI BANK	0	0.00	0	0.00
10	Indian Overseas Bank	0	0.00	0	0.00
11	Punjab & Sind Bank	53	79.42	51	76.42
12	Punjab National bank	0	0.00	0	0.00
13	State Bank of India	42143	19127.42	2107	1913.54
14	Syndicate Bank	0	0.00	0	0.00
15	UCO Bank	234	197.25	187	141.91
16	United Bank of India	48896	4012.14	32346	2183.00
17	Union Bank of India	208	119.82	208	119.82
18	Vijaya Bank	0	0.00	0	0.00
19	Oriental Bank of Commerce	0	0.00	0	0.00
20	Corporation Bank	0	0.00	0	0.00
A	Sub-Total PUBLIC sec Bank	93480	23999.07	36830	4893.76
21	AXIS BANK	2	57.39	0	0.00
22	ICICI	0	0.00	0	0.00
23	HDFC	0	0.00	0	0.00
24	South Indian Bank	0	0.00	0	0.00
25	INDUSIND	0	0.00	0	0.00
26	YES Bank	0	0.00	0	0.00
B	Sub Total PRIVATE Sec bank	2	57.39	0	0.00
27	Tripura Gramin Bank	106796	4322.60	98364	3794.50
C	Sub Total RRB	106796	4322.60	98364	3794.50
28	ACUB	0	0.00	0	0.00
29	TCARDB	0	0.00	0	0.00
30	TSCB	0	0.00	0	0.00
D	Sub-Total Coop. Bank	0	0.00	0	0.00
GRAND TOTAL		200278	28379.06	135194	8688.26

STATUS OF GOVT. SPONSORED SCHEMES & NPA GENERATED THEREOF

	PMRY				PMEGP				SWAVALAMBAN			
	A/Cs Outstanding	Outstd. Balance as on 30.06.14	NPA A/Cs	Amnt. Outstd. As on 30.06.14	A/Cs Outstanding	Outstd. Balance as on 30.06.14	NPA A/Cs	Amnt. Outstd. As on 30.06.14	A/Cs Outstanding	Outstd. Balance as on 30.06.14	NPA A/Cs	Amnt. Outstd. As on 30.06.14
1 AB	0	0.00	0	0.00	16	15.43	4	4.11	5	4.75	2	2.00
2 Andhra Bank	0	0.00	0	0.00	6	15.62	0	0.00	8	8.82	0	0.00
3 BOB	0	0.00	0	0.00	49	127.45	12	10.16	24	31.95	6	7.80
4 Bank of Maharashtra												
5 BOI	0	0.00	0	0.00	12	25.01	0	0.00	10	19.20	0	0.00
6 CB	0	0.00	0	0.00	36	128.61	12	61.42	49	86.38	17	44.72
7 CBI	201	93.49	126	91.32	52	119.41	17	20.13	58	102.56	19	22.02
8 CORPORATION BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
9 IB	6	3.82	6	3.82	24	27.61	12	13.65	12	16.48	6	2.95
10 IDBI BANK											1	6.06
11 IOB	0	0.00	0	0.00	17	32.94	2	5.96	27	22.81	5	3.56
12 PNB												
13 P&SB	16	61.50	16	61.50	12	23.75	2	4.60	5	6.56	2	1.54
14 SBI			351	881.00			312	1055.00			265	587.00
15 SYNDICATE BANK												
16 OBC					13	7.79	1	1.77	5	3.69	3	0.54
17 UBI	3774	2619.59	3546	2410.65	1812	3460.60	450	814.92	1159	1691.96	435	659.15
18 UB	4	1.05	0	0.00	71	251.25	6	20.70	61	121.30	7	14.10
19 UCO												
20 VB	2	3.48	0	0.00	16	36.75	9	11.65	11	18.24	0	0.00
ASCB of PSBs Sub-Total	4003	2782.93	4045	3448.29	2136	4272.22	839	2024.07	1434	2134.70	768	1351.44
21 AXIS BANK												
22 HDFC BANK												
23 ICICI	2	1.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
24 INDUSIND BANK												
25 SOUTH INDIAN BANK												
26 Yes Bank												
27 Federal Bank												
28 Kotak Mahindra												
ASCB of Pvt s Sub-Total	2	1.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
29 TGB	0	0.00	0	0.00	1091	3340.18	140	217.63	2396	2853.15	166	513.66
TGBs Sub-Total	0	0.00	0	0.00	1091	3340.18	140	217.63	2396	2853.15	166	513.66
30 ACUB												
31 TCARDB												
32 TSCB Ltd					537	1201.10	15	46.32	1318	1116.18	46	106.50
ASCB of Coop Sub-Total	0	0.00	0	0.00	537	1201.10	15	46.32	1318	1116.18	46	106.50
GRAND TOTAL	4005	2783.93	4045	3448.29	3764	8813.50	994	2288.02	5148	6104.03	980	1971.60

CD Ratio of Banks in Tripura

CD Ratio:

The details of Bank wise and district wise CD ratio are annexed. At the end of June'2014 the CD ratio of the State improved to 38% compared to 34% as at the end of June' 2013. The district wise details are as under:

District	CD RATIO			Variation of CDR % point
	June'2013	March'2014	June'2014	Since June.,2013
North Tripura	45	44	45	0
Unakoti	49	48	48	-1
South Tripura	61	42	43	-18
Gomati	48	83	86	+38
West Tripura	26	29	29	+3
Sepahijala	47	43	46	-1
Khowai	59	57	59	0
Dhalai	50	54	57	+7
Total State	35	38	38	+3

CD Ratio - 86% is the highest in Gomati District, as against 29%, the lowest in West Tripura District having 61 % of the total business of the State.

As per recommendation of the Expert Group on CD Ratio, Special Sub-Committee (SSC) of DCC in the West Tripura District has already been formed to monitor the CD.Ratio and to draw up Monitorable Action Plan (MAP) to increase the CD.Ratio. The meeting of the subcommittee is being held regularly.

District-wise / Bank-wise CD Ratio of Banks is furnished in the Annexure.

TRIPURA STATE

Agenda item no-8

CREDIT DEPOSIT RATIO OF THE STATE AS ON 30th June' 2014

(Amt. In lac)					
SI No	Name of the Bank	No. of Branches	Total Deposit	Total Advance	CD Ratio
1	Allahabad Bank	2	6574.00	1996.44	30
2	Bank Of Borada	3	18355.68	7716.13	42
3	Bank Of india	7	13030.80	6960.15	53
4	Bharatiya Mahila Bank	1	60.00	5.65	9
5	Canara bank	11	19001.99	7317.97	39
6	Central Bank Of India	6	9896.29	3469.60	35
7	Dena Bank	1	196.44	0.00	0
8	Indian Bank	3	7308.00	1313.99	18
9	Indian Overseas Bank	5	14334.32	4732.31	33
10	Punjab & Sind Bank	2	23778.00	433.00	2
11	State Bank Of India	56	443711.00	166769.00	38
12	UCO Bank	21	78382.00	17460.00	22
13	Union Bank	7	36771.43	7200.58	20
14	United Bank Of India	62	242236.58	93428.86	39
15	Vijaya Bank	2	21766.56	1874.10	9
16	AXIS BANK	7	31831.97	10937.11	34
17	Punjab National Bank	2	2230.04	1290.59	58
18	Syndicate Bank	4	2769.57	1133.72	41
19	Oriental Bank Of commerce	1	1880.73	194.72	10
20	ICICI	8	5406.00	1926.00	36
21	Tripura Gramin Bank	138	343671.34	147663.93	43
22	ACUB	2	2638.18	1743.31	66
23	TCARDB	5	0.00	3142.65	0
24	IDBI BANK	5	11174.80	1981.85	18
25	Tripura State Co-op Bank	54	153988.70	73728.06	48
26	INDUSIND BANK	2	3183.68	12144.91	381
27	HDFC Bank	4	5491.00	7253.19	132
28	Corporation Bank	1	4766.00	203.00	4
29	South Indian Bank	1	2649.13	278.43	11
30	Yes Bank	1	11400.00	18.00	0
31	Andhra Bank	1	718.69	57.54	8
32	Bank of Maharashtra	1	228.32	79.06	35
33	Kotak Mahindra Bank Ltd	1	1134.00	72.00	6
34	Federal Bank	1	1666.00	357.00	21
Total :		428	1522231.24	584882.85	38

CREDIT DEPOSIT RATIO OF THE STATE as on 30th June' 2014

	Total Deposit	Total Advance	CD Ratio
West	992819.98	287059.75	29
Sepahijala	80852.82	37119.08	46
Khowai	62431.48	36690.44	59
Dhalai	62268.17	35754.49	57
Gomati	103691.15	89084.19	86
South	85600.92	37111.58	43
Unakoti	55122.88	26577.28	48
North	79443.84	35486.04	45
Total	1522231.24	584882.85	38

TRIPURA STATE

Agenda Item No. 8

Credit Deposit Ratio as on 30th June ' 2014 for West Tripura District.(Amt.in Lacs)

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Allahabad Bank	6417.02	1982.85	31
2	Bank Of Borada	17945.58	7508.13	42
3	Bank Of india	11581.13	6446.96	56
4	Bharatiya Mahila Bank	60.00	5.65	9
5	Canara bank	16213.78	5910.15	36
6	Central Bank Of India	9413.26	3225.48	34
7	Dena Bank	196.44	0.00	0
8	Indian Bank	7303.13	1310.88	18
9	Indian Overseas Bank	13509.62	4552.11	34
10	Punjab & Sind Bank	23701.00	387.00	2
11	State Bank Of India	316468.00	72857.00	23
12	UCO Bank	62601.00	13249.00	21
13	Union Bank	34142.57	6379.95	19
14	United Bank Of India	115817.50	49015.28	42
15	Vijaya Bank	21766.56	1874.10	9
16	AXIS BANK	26864.49	10914.45	41
17	Punjab National Bank	2040.75	1272.15	62
18	Syndicate Bank	2342.08	1023.07	44
19	Oriental Bank Of comerce	1880.73	194.72	10
20	ICICI	4075.00	1357.00	33
21	Tripura Gramin Bank	169608.00	39169.00	23
22	ACUB	2506.65	1695.54	68
23	TCARDB	0.00	822.76	0
24	IDBI BANK	9896.00	1786.89	18
25	Tripura State Co-op Bank	87295.63	38517.50	44
26	INDUSIND BANK	2300.98	8622.55	375
27	HDFC Bank	4310.94	5914.55	137
28	Corporation Bank	4766.00	203.00	4
29	South Indian Bank	2649.13	278.43	11
30	Yes Bank	11400.00	18.00	0
31	Andhra Bank	718.69	57.54	8
32	Bank of Maharashtra	228.32	79.06	35
33	Kotak Mahindra Bank Ltd	1134.00	72.00	6
34	Federal Bank	1666.00	357.00	21
	Total :	992819.98	287059.75	29

STATE TRIPURA

Agenda Item No. 8

Credit Deposit Ratio as on 30th June' 2014 for Gomati District.

Amt. in lacs

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	2	3	4	5
1	State Bank of India	27934.00	54521.00	195
2	United Bank of India	25483.29	8408.60	33
3	Tripura Gramin Bank	22110.00	12869.00	58
4	Tripura State Co-Op Bank	17149.23	9687.59	56
5	TCARDB	0.00	517.55	0
6	Bank of India	473.37	207.19	44
7	Canara bank	1457.13	578.48	40
8	Union Bank	1598.42	536.65	34
9	ACUB	131.53	47.77	36
10	UCO Bank	2328.00	289.00	12
11	HDFC	640.62	527.72	82
12	Indian Overseas Bank	296.39	120.94	41
13	Axis Bank	1950.22	0.00	0
14	ICICI	361.00	243.00	67
15	Bank of Baroda	410.10	208.00	51
16	Central Bank of India	158.59	120.18	76
17	IDBI	1164.00	161.00	14
18	Syndicate Bank	45.26	40.52	90
TOTAL :		103691.15	89084.19	86

Credit Deposit Ratio as on 30th June `2014 for South Tripura District.

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	2	3	4	5
1	State Bank of India	16959.00	7393.00	44
2	United Bank of India	20038.10	6350.66	32
3	Union Bank	295.70	35.97	12
4	Tripura Gramin Bank	30868.00	16836.00	55
5	Tripura State Co-Op Bank	16818.60	5854.86	35
6	TCARDB	0.00	440.68	0
7	UCO Bank	431.00	34.00	8
8	Canara bank	190.52	166.41	87
TOTAL :		85600.92	37111.58	43

TRIPURA

Agenda Item No. 8

Credit Deposit Ratio as on 30th June ' 2014 for Unakoti District.

Amt. in lacs

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	2	3	4	5
1	State Bank of India	16033.00	6000.00	37
2	United Bank of India	14001.27	5540.33	40
3	Indian Overseas Bank	481.00	36.49	8
4	UCO Bank	251.00	35.00	14
5	Canara Bank	28.27	5.97	21
6	Central Bank of India	1.39	5.07	365
7	ICICI	116.00	73.00	63
8	Tripura Gramin Bank	18489.34	10978.93	59
9	Tripura State Co-Op Bank	5721.61	3488.77	181
10	TCARDB	0.00	413.72	0
TOTAL :		55122.88	26577.28	48

Credit Deposit Ratio as on 30th June`2014 for North Tripura District.

Amt. in lacs				
Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	2	3	4	5
1	State Bank of India	25131.00	4916.00	20
2	United Bank of India	14992.64	6315.79	42
3	Union Bank	734.74	248.01	34
4	Tripura Gramin Bank	28106.00	17054.00	61
5	Tripura State Co-Op Bank	4479.47	1736.49	39
6	Axis Bank	2246.90	15.76	1
7	HDFC	539.44	810.92	150
8	Canara Bank	342.82	287.99	84
9	Indusind Bank	882.70	3522.36	399
10	Syndicate Bank	321.33	58.76	18
11	ICICI	554.00	205.00	37
12	Bank of India	617.00	96.00	16
13	UCO Bank	381.00	185.00	49
14	IDBI	114.80	33.96	30
TOTAL :		79443.84	35486.04	45

TRIPURA

Agenda Item No.8

Credit Deposit Ratio as on 30th June `2014 for Sepahijala District.

Amt in Lacs

SI.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	State Bank Of India	19426.00	7832.00	40
2	United Bank Of India	12402.50	4549.98	37
3	Tripura Gramin Bank	33023.00	16748.00	51
4	UCO Bank	6556.00	1800.00	27
5	Tripura State Co-Op Bank	7714.73	4832.90	63
6	TCARDB	0.00	947.94	0
7	Syndicate Bank	60.90	11.37	19
8	AXIS BANK	770.36	6.90	1
9	Punjab & Sind Bank	77.00	46.00	60
10	Punjab National Bank	189.29	18.44	10
11	Canara Bank	633.04	325.55	51
TOTAL :		80852.82	37119.08	46

Credit Deposit Ratio as on 30th June `2014 for Khowai District.

SI.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	2	3	4	5
1	State Bank of India	12719.00	9082.00	71
2	United Bank of India	18702.47	5745.88	31
3	Tripura Gramin Bank	19569.00	16794.00	86
4	Tripura State Co-Op Bank	5945.23	3381.74	57
5	ICICI	140.00	37.00	26
6	Canara Bank	104.49	26.46	25
7	Indian Overseas Bank	47.31	22.77	48
8	UCO Bank	5047.00	1587.00	31
9	Allahabad Bank	156.98	13.59	9
TOTAL :		62431.48	36690.44	59

Credit Deposit Ratio as on 30th June' 2014 for Dhalai District.

Amt. in lacs

SI.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	2	3	4	5
1	State Bank of India	9041.00	4168.00	46
2	United Bank of India	20798.81	7502.34	36
3	Tripura Gramin Bank	21898.00	17215.00	79
4	Tripura State Co-Op Bank	8864.20	6228.21	70
5	UCO Bank	787.00	281.00	36
6	Bank of India	359.30	210.00	58
7	Canara Bank	31.94	16.96	53
8	Central Bank of India	323.05	118.87	37
9	Indian Bank	4.87	3.11	64
10	ICICI	160.00	11.00	7
TOTAL :		62268.17	35754.49	57

Flow of Agricultural Credit

The position of credit disbursement to agriculture against the Annual Credit Plan as compiled by SLBC for the State of Tripura for last 7 years is as follows:

(Rs.in crore)

Year	Target	Achievement	% of Target
2007-08	101.52	103.32	102
2008-09	111.05	153.76	138
2009-10	200.00	195.74	98
2010-11	271.00	280.40	103
2011-12	380.01	357.48	94
2012-13	777.82	563.94	73
2013-14	852.39	865.23	102
2014-15(Up to June' 2014)	964.48	96.87	10

It may be noted that as on 30th June.'2013, the achievement was 8% of the target and at the end of the year was 102%. It can be noted that the Target under Agriculture has been increased by 13% during the year 2014-15

Progress report on the implementation of the directives of the Government of India for flow of farm credit by all Banks in Tripura for the year 2014-15 is given below:

Sl No	Directive	Target (2014-15)	Achievement during 2014-15 (April'14 to June' 14)
1	Increase in Farm Credit	964.48	Achievement up to June'14 is Rs 96.87 Crore (10% of the Current year target). Achievement for the year- 2013-14 up to June'2013 was 69.19 crore, 8% of the target.
2	KCC	100000	13589 nos. (13.59% of the target including renewal of 1713 cases.) KCCs .
3	New Farmers	100000	9644 nos of New farmers have been financed involving an amount of Rs 28.53 crores.
4	Investment Project		22 Nos Rs 40.80 Lakh
5	Agri-clinics	40 nos.	Nil
6	Small & Marginal farmers	More emphasis	9208 nos of Small & Marginal Farmers have been sanctioned Rs 27.30 crores
7	Lending to tenant farmers	More emphasis	Initiatives have been taken by Banks and Department of Agriculture to cover all eligible Tenant Farmers
8	Lending to oral lessees	More emphasis	Initiatives have been taken by Bank and Department of Agriculture to cover all eligible oral lessees.

Bank wise position as on 30.06.2014 for different directives is furnished in the Annexure.

i) Progress in issuance of KCC under the new scheme and GCC to all eligible persons:

The new KCC scheme has been introduced in the State during the current year and bank wise progress made in issuing new KCCs and GCCs are annexed. As against annual target of 1.00 lac, 13589 nos of KCCs have been issued during the period April'2014 – June'2014.

Creation / release of Online charge by banks on land holdings:

At present the land possession certificates are being issued by the Agriculture Dept / other Depts. to the eligible farmers for issuing KCCs. In view of spurt in the fraudulent use of land records, it has become imperative to introduce **on-line land verification system**; the State Govt. to explore the possibility of extending support to introduce the following procedures:

- Land records may be made available on-line where bankers may be given access to verify the ownership of the land offered as security or for cultivation of crop.
- In the States like Karnataka, charge on land is also registered on line which may be replicated in Tripura.
- If these facilities are made available it is expected that the bankers will get comfort for ensuring increased credit flow to the sector.

The issue may be pursued with the appropriate Dept. of State Govt / Secretary Land Records for initiation of necessary steps.

Performance of KCC by various Banks for 2014-15 (as on June-2014) is given below:

(Amt.in lacs)

Quarter	Year	Target	Issued		
			No.	Amt.	% of Achievement.
March-2014	2013-14	100000	97398	32696.46	97
June-2013	2013-14	100000	12341	3352.72	12
June-2014	2014-15	100000	13589	3448.87	14

Bank-wise performance under KCC as on 30.06.2014 has been given in the Annexure.

As all the eligible farmers/ Patta holders are to be covered with Agricultural credit, the target under KCC for the year 2014-15 was fixed at 1 Lakh and allotted amongst different banks.

TRIPURA STATE

Performance of Banks in Crop Loan & Term Loan to Agriculture during the year 2014-15 as on 30.06.2014

Agenda Item No- 9

(Amt in Lacs)

Sl.No.	BANKS	Crop		Term Loan		Total	
		A/c.	Amt.	A/c.	Amt.	A/c.	Amt.
1	2	3	4.00	5	6	7	8
1	Allahabad Bank	18	5.59	3	7.00	21	12.59
2	Andhra Bank	0	0.00	0	0.00	0	0.00
3	Bank of Baroda	4	1.11	1	2.50	5	3.61
4	Bank of India	0	0.00	0	0.00	0	0.00
5	Bank of Maharashtra	0	0.00	1	2.57	1	2.57
6	Canara Bank	13	6.91	1	0.38	14	7.29
7	Central Bank of India	32	19.65	21	23.08	53	42.73
8	Corporation Bank	0	0.00	0	0.00	0	0.00
9	Indian Bank	0	0.00	0	0.00	0	0.00
10	IDBI BANK	1	0.19	0	0.00	1	0.19
11	Indian Overseas Bank	1	0.40	0	0.00	1	0.40
12	Oriental Bank of Commerce	3	0.20	0	0.00	3	0.20
13	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00
14	Punjab National Bank	5	4.02	4	3.65	9	7.67
15	State Bank of India	3257	723.00	156	120.00	3413	843.00
16	Syndicate Bank	34	12.33	0	0.00	34	12.33
17	Union Bank of India	2	0.95	11	27.70	13	28.65
18	United Bank of India	2542	985.38	1080	1,140.50	3622	2125.88
19	UCO Bank	138	45.66	194	138.95	332	184.61
20	Vijaya Bank	0	0.00	3	5.92	3	5.92
A	Sub Total of Public Sec.	6050	1805.39	1475	1,472.25	7525	3277.64
21	AXIS BANK	4	1.75	0	0.00	4	1.75
22	Federal Bank	0	0.00	0	0.00	0	0.00
23	HDFC	317	451.46	2	8.66	319	460.12
24	ICICI	36	7.00	961	484.00	997	491.00
25	Indusind Bank	0	0.00	48	132.65	48	132.65
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00
27	SOUTH INDIAN BANK	0	0.00	5	2.97	5	2.97
28	YES Bank	0	0.00	0	0.00	0	0.00
B	Sub Total of Pvt. Sec. Bank	357	460.21	1016	628.28	1373	1088.49
29	Tripura Gramin Bank	4045	704.66	5195	3,118.51	9240	3823.17
C	Sub Total of RRB	4045	704.66	5195	3,118.51	9240	3823.17
30	ACUB	0	0.00	0	0.00	0	0.00
31	TCARDB	0	0.00	1	1.91	1	1.91
32	TSCB	3137	378.61	1011	505.56	4148	884.17
D	Sub Total of Coop.Banks	3137	378.61	1012	507.47	4149	886.08
GRAND TOTAL		13589	3348.87	8698	5,726.51	22287	9075.38

TRIPURA STATE

Agenda Item No-9

BANK-WISE POSITION IN IMPLEMENTATION OF ISSUING KCCs FOR THE STATE OF TRIPURA DURING THE YEAR 2014-15 AS ON 30.06.2014

Amount in Lacs

SI.No.	BANKS	Target	Proposals sanctioned		Proposal Renewed		Proposal disbursed		Outstanding	
		No.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	2	3	4	5	6	7	8	9	10	11
1	Allahabad Bank	100	18	5.59	4	1.23	15	4.11	0	0.00
2	Bank of Baroda	100	4	1.11	0	0.00	4	0.75	11	3.31
3	Bank of India	650	0	0.00	0	0.00	0	0.00	0	0.00
4	Canara Bank	1100	13	6.91	0	0.00	10	4.22	0	0.00
5	Central Bank of India	700	32	19.65	7	2.35	27	12.55	40	5.50
6	Corporation Bank	0	0	0.00	0	0.00	0	0.00	0	0.00
7	IDBI Bank	450	1	0.19	0	0.00	1	0.19	0	0.00
8	Indian Bank	100	0	0.00	0	0.00	0	0.00	0	0.00
9	Indian Overseas Bank	500	1	0.40	0	0.00	1	0.40	28	5.01
10	Oriental Bank of Commerce	0	3	0.20	0	0.00	3	0.20	1	0.10
11	Punjab & Sind Bank	100	0	0.00	0	0.00	0	0.00	0	0.00
12	Punjab National Bank	100	5	4.02	0	0.00	5	2.89	3	3.70
13	State Bank of India	15000	3257	723.00	423	93.89	3015	598.23	49621	14758.00
14	Syndicate Bank	400	34	12.33	4	1.56	29	8.56	34	12.04
15	UCO Bank	3100	138	45.66	17	5.12	117	33.65	3650	1004.00
16	Union Bank of India	550	2	0.95	0	0.00	2	0.55	87	20.08
17	United Bank of India	17200	2542	985.38	305	118.23	2313	802.33	34059	8321.09
18	Vijaya Bank	0	0	0.00	0	0.00	0	0.00	0	0.00
19	Axis Bank	350	4	1.75	0	0.00	4	0.98	0	0.00
20	HDFC	250	317	451.46	19	23.00	302	401.65	82	373.97
21	ICICI	750	36	7.00	5	1.05	31	4.23	57	16.00
22	Indusind Bank	150	0	0.00	0	0.00	0	0.00	0	0.00
23	South Indian Bank	0	0	0.00	0	0.00	0	0.00	0	0.00
24	Tripura Gramin Bank	42550	4045	704.66	554	98.25	3761	595.23	103796	11147.00
25	TSCB	15800	3137	378.61	375	120.41	2886	324.23	41797	4085.33
TOTAL		100000	13589	3348.87	1713	465.09	12526	2794.95	233266	39755.13

TRIPURA STATE															
Achievement under Sub-Sectors of Allied Activities against ACP for the Year 2014-15 as on 30.06.2014															
Sl No	Name	WR		Dairy Dev		Fishery		Poultry		FMS		Other Term Loan		Total of Allied	
		Tar	Ach	Tar	Ach	Tar	Ach	Tar	Ach	Tar	Ach	Tar	Ach	Tar	Ach
1	Allahabad Bank	5.46	0.00	21.87	0.41	5.91	0.00	5.76	2.10	1.97	0.00	22.06	4.49	63.03	7.00
2	Andhra Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	Bank of Baroda	1.87	0.00	33.81	0.00	19.96	0.00	20.11	0.00	10.29	1.32	77.26	1.18	163.30	2.50
4	Bank of India	6.63	0.00	40.57	0.00	28.89	0.00	30.31	0.00	14.99	0.00	181.33	0.00	302.72	0.00
5	Bank of Maharashtra	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.57	0.00	2.57
6	Bharatiya Mahila Bank	0.55	0.00	7.10	0.00	4.36	0.00	4.22	0.00	1.75	0.00	52.02	0.00	70.00	0.00
7	Canara Bank	8.05	0.00	89.05	0.00	50.85	0.00	50.47	0.00	23.65	0.00	218.13	0.38	440.20	0.38
8	Central Bank of India	3.35	0.52	34.25	3.00	21.22	2.75	21.53	3.10	11.91	1.45	115.00	12.26	207.26	23.08
9	Corporation Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	Indian Bank	1.90	0.00	6.50	0.00	5.00	0.00	5.00	0.00	3.22	0.00	50.00	0.00	71.62	0.00
11	IDBI BANK	4.63	0.00	52.53	0.00	32.87	0.00	32.65	0.00	16.24	0.00	130.64	0.00	269.56	0.00
12	Indian Overseas Bank	3.29	0.00	39.73	0.00	22.35	0.00	22.38	0.00	10.28	0.00	80.78	0.00	178.81	0.00
13	Oriental Bank of Commerce	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	Punjab & Sind Bank	0.60	0.00	8.00	0.00	5.00	0.00	4.50	0.00	1.90	0.00	45.00	0.00	65.00	0.00
15	Punjab National Bank	0.60	0.00	8.00	0.00	5.00	0.00	4.50	0.00	1.90	0.00	45.00	3.65	65.00	3.65
16	State Bank of India	154.59	4.76	1417.30	29.36	831.15	20.48	756.07	11.56	375.31	10.44	2732.96	43.40	6267.38	120.00
17	Syndicate Bank	3.57	0.00	29.77	0.00	16.68	0.00	15.49	0.00	7.72	0.00	71.77	0.00	145.00	0.00
18	Union Bank of India	6.96	4.56	63.68	6.35	37.17	0.00	34.78	2.25	19.42	2.65	120.88	11.89	282.89	27.70
19	United Bank of India	185.60	11.65	1696.07	84.31	990.18	2.82	946.57	20.00	492.83	19.34	3430.20	1002.38	7741.45	1140.50
20	UCO Bank	33.07	1.36	264.31	10.46	154.29	0.00	152.44	5.83	64.57	7.59	596.79	113.71	1265.47	138.95
21	Vijaya Bank	0.86	0.00	11.49	0.00	7.16	0.00	6.78	0.00	2.85	0.00	27.25	5.92	56.39	5.92
A	Sub Total of Public Sec. Bank	421.58	22.85	3824.03	133.89	2238.04	26.05	2113.56	44.84	1060.80	42.79	7997.07	1201.83	17655.08	1472.25
22	AXIS BANK	3.52	0.00	41.13	0.00	23.43	0.00	20.82	0.00	9.82	0.00	100.83	0.00	199.55	0.00
23	Federal Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
24	HDFC	5.54	0.00	66.10	2.65	40.35	0.00	37.03	0.00	16.62	0.00	139.14	6.01	304.78	8.66
25	ICICI	16.54	0.00	115.63	45.56	63.68	0.00	58.91	65.38	26.96	45.35	230.16	327.71	511.88	484.00
26	Indusind Bank	5.51	0.00	59.16	0.00	35.81	0.00	31.50	0.00	12.45	77.65	120.51	55.00	264.94	132.65
27	Kotak Mahindra Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
28	SOUTH INDIAN BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.97	0.00	2.97
29	YES Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B	Sub Total of Pvt. Sec. Bank	31.11	0.00	282.02	48.21	163.27	0.00	148.26	65.38	65.85	123.00	590.64	391.69	1281.15	628.28
30	Tripura Gramin Bank	317.11	14.28	2956.06	140.14	1758.42	152.48	1643.76	164.71	791.17	93.04	6303.18	2553.86	13769.70	3118.51
C	Sub Total of RRB	317.11	14.28	2956.06	140.14	1758.42	152.48	1643.76	164.71	791.17	93.04	6303.18	2553.86	13769.70	3118.51
31	ACUB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
32	TCARDB	43.41	0.00	443.64	0.00	249.34	0.00	216.93	0.00	102.78	0.00	711.22	1.91	1767.32	1.91
33	TSCB	107.16		918.24	15.46	561.28	2.25	541.39	1.66	267.46	2.28	2087.93	483.91	4483.46	505.56
D	Sub Total of Coop.Banks	150.57	0.00	1361.88	15.46	810.62	2.25	758.32	1.66	370.24	2.28	2799.15	485.82	6250.78	507.47
GRAND TOTAL		920.37	37.13	8423.99	337.70	4970.35	180.78	4663.90	276.59	2288.06	261.11	17690.04	4633.20	38956.71	5726.51

TRIPURA STATE

Agenda Item-9

Achievement of New Farmers brought under finance during the year 2014-15 up to 30.06.2014

(Amt. in Lakhs)

Sl No	Name of Bank	New farmers Achievement		Loans to SF/MF	
		No.	Amount	No.	Amount
		3	4	5	6
1	Allahabad Bank	15	7.65	15	7.65
2	Andhra Bank	0	0.00	0	0.00
3	Bank of Baroda	4	1.11	4	1.11
4	Bank of India	63	18.80	63	18.80
5	Bank of Maharashtra	0	0.00	0	0.00
6	Canara Bank	13	6.91	13	6.91
7	Central Bank of India	32	19.65	32	19.65
8	Corporation Bank	0	0.00	0	0.00
9	Indian Bank	2	5.47	2	5.47
10	IDBI BANK	1	0.19	1	0.19
11	Indian Overseas Bank	1	0.40	1	0.40
12	Oriental Bank of Commerce	3	0.20	3	0.20
13	Punjab & Sind Bank	0	0.00	0	0.00
14	Punjab National Bank	5	4.02	5	4.02
15	State Bank of India	2486	551.85	2486	551.85
16	Syndicate Bank	34	12.33	34	12.33
17	Union Bank of India	2	0.95	2	0.95
18	United Bank of India	1628	643.22	1417	553.65
19	UCO Bank	202	112.32	215	119.55
20	Vijaya Bank	3	5.92	3	5.92
A	Sub Total of Public Sec. Bank	4494	1390.99	4296	1,308.65
21	AXIS BANK	4	1.75	4	1.75
22	Federal Bank	0	0.00	0	0.00
23	HDFC	297	419.56	297	419.56
24	ICICI	573	282.20	573	282.20
25	Indusind Bank	48	132.65	48	132.65
26	Kotak Mahindra Bank	0	0	0	0
27	SOUTH INDIAN BANK	5	2.97	5	2.97
28	YES Bank	0	0	0	0
B	Sub Total of Pvt. Sec. Bank	927	839.13	927	839.13
29	Tripura Gramin Bank	2089	363.91	1851	322.44
C	Sub Total of RRB	2089	363.91	1851	322.44
30	ACUB	0	0	0	0
31	TCARDB	1	1.91	1	1.91
31	TSCB	2133	257.43	2133	257.43
D	Sub Total of Coop.Banks	2134	259.34	2134	259.34
Grand Total		9644	2853.37	9208	2729.56

TRIPURA STATE

Achievement of Farm Credit As on June 2014 for the year 2014-15 by the different lending institutions is given below

Agenda Item No- 9

(Amt in Lacs)

Sl. No.	Name of Bank	Plan for Farm Credit 2014-15	Achievement 2014-15(April 2014 to June 2014)	Percentage of Achievement
1	Allahabad Bank	113.03	6.30	6
2	Andhra Bank	0.00	0.00	0
3	Bank of Baroda	268.30	3.61	1
4	Bank of India	536.72	24.36	5
5	Bank of Maharashtra	0.00	2.57	0
6	Canara Bank	70.00	7.29	10
7	Central Bank of India	1070.20	42.73	4
8	Corporation Bank	593.26	5.00	1
9	Indian Bank	0.00	0.00	0
10	IDBI BANK	121.62	0.19	0
11	Bharatiya Mahila Bank	404.56	0.00	0
12	Indian Overseas Bank	604.81	0.04	0
13	Oriental Bank of Commerce	0.00	0.00	0
14	Punjab & Sind Bank	115.00	0.00	0
15	Punjab National Bank	115.00	7.67	7
16	State Bank of India	15432.38	803.00	5
17	Syndicate Bank	320.00	5.85	2
18	Union Bank of India	584.89	28.65	5
19	United Bank of India	19326.29	2947.26	15
20	UCO Bank	3121.47	184.61	6
21	Vijaya Bank	56.39	5.92	10
A	ACP PUBLIC sec Bank	42853.92	4075.05	10
22	AXIS BANK	401.55	1.75	0
23	Federal Bank	0.00	1.00	0
24	HDFC	456.78	273.05	60
25	ICICI Bank	837.88	491.00	59
26	Indusind Bank	311.94	132.65	43
27	Kotak Mahindra Bank Ltd	0.00	0.00	0
28	South Indian Bank	0.00	2.97	0
29	Yes Bank	0.00	0.00	0
B	ACP PRIVATE Sec bank	2008.15	902.42	45
30	Tripura Gramin Bank	37102.10	3823.17	10
C	ACP RRB	37102.10	3823.17	10
31	ACUB	0.00	0.00	0
32	TCARDB	1767.32	1.91	0
33	TSCB	12716.56	884.17	7
D	ACP Coop. Bank	14483.88	886.08	6
GRAND TOTAL		96448.05	9686.72	10

Target and achievement of KCC during 2014-15 (As on June'2014)

Sl.No.	Name of Banks	Target for 2014-15	Achievement up to June'2014
		(No)	(No)
1	AB	100	18
2	Andhra Bank	0	0
3	BOB	100	4
4	Bank of Maharashtra	0	0
5	BOI	650	0
6	CB	1100	13
7	CBI	700	32
8	Corporation Bank	0	0
9	IB	100	0
10	IDBI	450	1
11	IOB	500	1
12	PNB	100	5
13	P & SB	100	0
14	SBI	15000	3257
15	Syndicate Bank	400	34
16	OBC	0	3
17	UBI	17200	2542
18	UB	550	2
19	UCO Bank	3100	138
20	VB	0	0
21	AXIS BANK	350	4
22	HDFC	250	317
23	ICICI	750	36
24	INDUSIND	150	0
25	South Indian Bank	0	0
26	Yes Bank	0	0
27	Federal Bank	0	0
28	Kotak Mahindra Bank	0	0
29	Bharatiya Mahila Bank	0	0
A	Commercial Bank Total	41650	6407
30	TGB	42550	4045
B	ASCB incl. RRB Sub Total	84200	10452
31	ACUB	0	0
32	TCARDB	0	0
33	TSCB	15800	3137
C	Co-Op Bank Total	15800	
A+B+C	Grand Total	100000	13589

All Banks issued (13589-1713) 11876 nos. of new KCCs against the target of 100000 during April'2014 to June'2014 thereby achieving 12% of the target.

Each rural and semi urban branch of commercial banks, on an average, will take up at least 2 to 3 New Investment Projects.

Target and achievement for 2014-15 (April'14 to June '14) for investment credit is given in the following table:

(Rs. In Lacs)

Sl.No.	Name of Bank	Proposal Received for Investment Project	Achievement 2014-15 (April '2014 to June 2014)	
			No	Amt
1.	CBI	0	0	0
2.	SBI	5	5	10.30
3..	UCO	0	0	0.00
4..	UBI	8	8	13.20
5.	TGB	5	5	9.50
6.	TSCB	3	3	4.80
7.	TCARDB	1	01	3.00
	Total:	22	22	40.80

Investment Project could be in the areas of plantation and horticulture, animal husbandry, fisheries, minor irrigation, waste land development, agro processing, food processing etc.with a typical project cost of Rs. 3 lac to 5 lac.

Target and achievement for New Farmers brought under finance during April' 2014 to June 2014 for 2014-15 by the banks is given in the following table:

(Rs in lacs)

SI No	Name of Bank	New farmers	
		Achievement	
		No.	Amount
1	2	3	4
1	Allahabad Bank	9	5.05
2	Andhra Bank	0	0.00
3	Bank of Baroda	9	2.45
4	Bank of India	63	18.80
5	Bank of Maharashtra	0	0.00
6	Canara Bank	150	50.81
7	Central Bank of India	144	45.36
8	Corporation Bank	0	0.00
9	Indian Bank	2	5.47
10	IDBI BANK	0	0.00
11	Indian Overseas Bank	34	11.09
12	Oriental Bank of Commerce	3	0.20
13	Punjab & Sind Bank	3	2.00
14	Punjab National Bank	8	3.00
15	State Bank of India	12961	4761.74
16	Syndicate Bank	35	11.93
17	Union Bank of India	15	9.78
18	United Bank of India	10338	5712.89
19	UCO Bank	1549	999.87
20	Vijaya Bank	7	13.00
A	Sub Total of Public Sec. Bank	25330	11653.44
21	AXIS BANK	0	0.00
22	Federal Bank	0	0.00
23	HDFC	0	0.00
24	ICICI	788	461.00
25	Indusind Bank	73	135.00
26	Kotak Mahindra Bank	0	0
27	SOUTH INDIAN BANK	0	0
28	YES Bank	0	0
B	Sub Total of Pvt. Sec. Bank	861	596.00
29	Tripura Gramin Bank	19350	3892.64
C	Sub Total of RRB	19350	3892.64
30	ACUB	0	0
31	TCARDB	33	21.28
31	TSCB	11050	3174.87
D	Sub Total of Coop.Banks	11083	3196.15
Grand Total		56624	19338.23

TRIPURA STATE

Agenda Item-9

FINANCE TO SMALL & MARGINAL FARMERS During The Year 2014-15 By The Scheduled Commercial Banks, RRBs and Co-Op Banks is Shown in The Following Table

As on 30.06.2014**(Amt. in Lakhs)**

Sl No	Name of Bank	Loans Granted To Small & Marginal Farmers	
		No.	Amount
1	2	5	6
1	Allahabad Bank	15	7.65
2	Andhra Bank	0	0.00
3	Bank of Baroda	4	1.11
4	Bank of India	63	18.80
5	Bank of Maharashtra	0	0.00
6	Canara Bank	13	6.91
7	Central Bank of India	32	19.65
8	Corporation Bank	0	0.00
9	Indian Bank	2	5.47
10	IDBI BANK	1	0.19
11	Indian Overseas Bank	1	0.40
12	Oriental Bank of Commerce	3	0.20
13	Punjab & Sind Bank	0	0.00
14	Punjab National Bank	5	4.02
15	State Bank of India	2486	551.85
16	Syndicate Bank	34	12.33
17	Union Bank of India	2	0.95
18	United Bank of India	1417	553.65
19	UCO Bank	215	119.55
20	Vijaya Bank	3	5.92
A	Sub Total of Public Sec. Bank	4296	1,308.65
21	AXIS BANK	4	1.75
22	Federal Bank	0	0.00
23	HDFC	297	419.56
24	ICICI	573	282.20
25	Indusind Bank	48	132.65
26	Kotak Mahindra Bank	0	0
27	SOUTH INDIAN BANK	5	2.97
28	YES Bank	0	0
B	Sub Total of Pvt. Sec. Bank	927	839.13
29	Tripura Gramin Bank	1851	322.44
C	Sub Total of RRB	1851	322.44
30	ACUB	0	0
31	TCARDB	1	1.91
32	TSCB	2133	257.43
D	Sub Total of Coop.Banks	2134	259.34
Grand Total		9208	2729.56

Agenda Item No -9

District wise /bank wise targets for Agri-Clinics during 2014-15(April'2014 – June'2014) is given in the following table:

Sl.No	District	Target for Agri-Clinics	Target for Banks
1	North Tripura	5	SBI-1, UBI-1, TGB-1, Union Bank-1, TSCB-1
2	Unakoti	5	SBI-1, UBI-1, TGB-1, LDB-1, TSCB-1
3	Dhalai	5	SBI-1, UBI-1, TGB-1, UCO-1, TSCB-1
4	South Tripura	5	SBI-1, UBI-1, TGB-1, LDB-1, TSCB-1
5	Gomati	5	SBI-1, UBI-1, TGB-1, LDB-1, TSCB-1
6	West Tripura	5	BOB-1, SBI-1, UBI-1, CBI-1, UCO-1,
7	Khowai	5	SBI-1, UBI-1, TGB-1, UCO-1, TSCB-1
8	Sepahijala	5	SBI-1, UBI-1, TGB-1, LDB-1, TSCB-1
	Total	40	

The targets are indicative; any bank may finance in Agri-Clinics in addition to the set target. Banks may waive margin / security requirements for Agri-clinic loans up to Rs.5.00 lac.

Achievement of Agri-clinics in the State during 2014-15 Up to June'2014 stands 'NIL'

Regional imbalances in deployment of credit to various sectors of the economy:

Credit off take in Tripura is generally at a lower side compared to the other States of the country. The CD ratio of the State during last two- three years has moved both ways in the range of 30% to 39% and as on 30.06.2014 it stands on 38%. The State had achieved the target under ACP 2007-08(102%), ACP 2008-09 (113%), ACP 2009-10(114%) , ACP 2010-11 (99%) ACP 2011-12 (98%), ACP 2012-13 (94%), ACP2013-14(123%) resulting in impact on CD ratio not upto the mark. The reasons could be as under:

- i. Relatively faster growth in deposits.
- ii. Scope of big Industrial Advance is limited.
- iii. Being a landlocked State, cannot go all out to market its products in the other parts of the country.
- iv. Contribution of Traditional sector towards total advance of the State is much lower in comparison to other States.
- v. Priority sector being the principal sector where credit can flow has limited absorption capacity.
- vi. Non-availability of adequate irrigation facility is one of the limiting factors of low credit off take in the State.

In Tripura (W) district where CD ratio is the lowest in the State, a Subcommittee has been formed to work out the ways to raise the credit off take for various viable projects in different sector / segment of the economy.

Agenda Item No - 10

Scheme-wise performance under Employment Generation Scheme by various Banks for 2014-15 (as on June'14) is given below:

(Rs/ lac)

Scheme	Prog. Year	Target	Spon.	Sanctioned		Disbursed	
		No	No	No	Amt	No	Amt
SGSY (GR)							
June' 2012	2012-13	1354	179	0	0	0	0
June' 2013	2013-14	0	0	0	0	0	0
June' 2014	2013-14	0	0	0	0	0	0
PMEGP							
June' 2012	2012-13	1500	2283	6	32.00	0	0
June' 2013	2013-14	1500	656	0	0	0	0
June' 2014	2013-14	1500	4276	1572	7720.33	1476	4344.51
June'2014	2014-15	1500	0	0	0	0	0
SJSRY							
June' 2012	2012-13	508	100	32	29.40	9	5.11
June' 2013	2013-14	508	32	31	62.00	0	0
June' 2014	2013-14	508	513	179	325.28	124	172.47
SWAVALAMBAN							
June' 2012	2012-13	2000	3114	3	15.00	0	0
June' 2013	2013-14	2500	307	0	0	0	0
June' 2014	2013-14	2500	4681	2326	4854.62	1714	3020.60
June'2014	2014-15	2500	0	0	0	0	0

Bank-wise performance under various schemes as on 30.06.2014 is given in the Annexure.

TRIPURA STATE

PERFORMANCE UNDER PMEGP FOR THE FINANCIAL YEAR 2013-14 AS ON 30.06.2014

Agenda No-10

Sl.No.	NAME OF THE BANKS	TARGET	SPONSORED		SANCTIONED		DISBURSED	
		NO	NO	AMT.	NO	AMT.	NO	AMT.
1	Allahabad Bank	5	11	45.00	4	12	4	5.20
2	Andhra Bank	4	10	58.84	4	11.5	4	9.12
3	Bank of Baroda	9	27	129.85	12	67.35	11	51.70
4	Bank of India	10	36	200.56	9	47.00	9	27.50
5	Bank of Maharashtra	3	5	23.00	2	8.00	2	5.81
6	Canara Bank	12	35	208.56	18	87.97	18	44.24
7	Central Bank of India	19	59	283.56	23	79.98	23	62.20
8	Corporation Bank	3	9	46.00	2	4.60	2	4.35
9	Indian Bank	5	15	70.00	4	10.00	4	9.10
10	IDBI BANK	4	13	65.00	2	15.00	2	9.86
11	Indian Overseas Bank	5	13	65.50	4	25.00	4	13.65
12	Oriental Bank of Commerce	4	16	92.00	3	12.00	3	4.85
13	Punjab & Sind Bank	5	11	55.40	4	10.40	4	3.63
14	Punjab National Bank	5	12	59.01	2	10.00	2	5.01
15	State Bank of India	362	965	4950.07	348	1529.27	312	586.70
16	Syndicate Bank	6	17	102.99	6	37.09	6	20.36
17	Union Bank of India	17	46	264.87	21	95.04	21	83.09
18	United Bank of India	407	1044	5649.54	427	2329.40	396	1208.69
19	UCO Bank	38	140	651.43	43	181.50	38	102.26
20	Vijaya Bank	6	10	41.58	3	9.80	3	9.80
A	Sub Total of Public Sec. Bank	929	2494	13062.76	941	4582.90	868	2267.12
21	AXIS BANK	5	18	98.30	1	3.00	0	0.00
22	Federal Bank	0	0	0	0	0.00	0	0.00
23	HDFC	3	8	49.42	0	0.00	0	0.00
24	ICICI	3	7	28.50	0	0.00	0	0.00
25	Indusind Bank	2	3	20.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0	0	0	0.00	0	0.00
27	SOUTH INDIAN BANK	0	0	0	0	0.00	0	0.00
28	YES Bank	2	7	33.50	0	0.00	0	0.00
B	Sub Total of Pvt. Sec. Bank	15	43	229.72	1	3.00	0	0.00
29	Tripura Gramin Bank	426	1343	6617.27	455	2259.97	445	1576.60
C	Sub Total of RRB	426	1343	6617.27	455	2259.97	445	1576.60
30	ACUB	0	0	0	0	0.00	0	0.00
31	TCARDB	0	0	0	0	0.00	0	0.00
32	TSCB	130	396	2014.26	175	874.46	163	500.79
D	Sub Total of Coop.Banks	130	396	2014.26	175	874.46	163	500.79
	GRAND TOTAL	1500	4276	21924.01	1572	7720.33	1476	4344.51

TRIPURA STATE

PERFORMANCE UNDER PMEGP FOR THE FINANCIAL YEAR 2014-15 AS ON 30.06.2014

Agenda No-10

Sl.No.	NAME OF THE BANKS	TARGET	SPONSORED		SANCTIONED		DISBURSED	
		NO	NO	AMT.	NO	AMT.	NO	AMT.
1	Allahabad Bank	5						
2	Andhra Bank	4						
3	Bank of Baroda	9						
4	Bank of India	10						
5	Bank of Maharashtra	3						
6	Canara Bank	12						
7	Central Bank of India	19						
8	Corporation Bank	3						
9	Indian Bank	5						
10	IDBI BANK	4						
11	Indian Overseas Bank	5						
12	Oriental Bank of Commerce	4						
13	Punjab & Sind Bank	5						
14	Punjab National Bank	5						
15	State Bank of India	362						
16	Syndicate Bank	6						
17	Union Bank of India	17						
18	United Bank of India	407						
19	UCO Bank	38						
20	Vijaya Bank	6						
A	Sub Total of Public Sec. Bank	929	0	0.00	0	0.00	0	0.00
21	AXIS BANK	5						
22	Federal Bank	0						
23	HDFC	3						
24	ICICI	3						
25	Indusind Bank	2						
26	Kotak Mahindra Bank	0						
27	SOUTH INDIAN BANK	0						
28	YES Bank	2						
B	Sub Total of Pvt. Sec. Bank	15	0	0.00	0	0.00	0	0
29	Tripura Gramin Bank	426						
C	Sub Total of RRB	426	0	0.00	0	0.00	0	0
30	ACUB	0						
31	TCARDB	0						
32	TSCB	130						
D	Sub Total of Coop.Banks	130	0	0.00	0	0.00	0	0
	GRAND TOTAL	1500	0	0	0	0	0	0

STATE TRIPURA

BANKWISE PROGRESS OF SWARNAJAYANTI SAHARI ROJGAR YOJANA SCHEME DURING THE FIN YEAR 2013-14 UP TO 30.06.2014

Agenda No-10

Sl No	Name of Bank	Target	Sponsored No	Sanctioned		Disbursed		(Amt in Lacs)	
				No	Amt.	No	Amt.	Returned No	Pending No
1	Allahabad Bank	6						0	0
2	Axis Bank	5	1	0	0.00	0	0.00	0	1
3	Bank of Baroda	8	7	0	0.00	0	0.00	0	7
4	Bank of India	7	6	0	0.00	0		0	6
5	Canara Bank	12	6	2	4.00	2	2.15	0	4
6	Central Bank Of India	16	8	4	8.00	2	3.40	0	4
7	ICICI Bank	8						0	0
8	IDBI Bank	4	1	0	0.00	0	0.00	0	1
9	Indian Bank	8						0	0
10	Indian Overseas Bank	7	5	5	7.53	5	7.53	0	0
11	Oriental Bank Of Commerce	3	2	0	0.00	0	0.00	2	0
12	Punjab & Sind Bank	6	2	3	6.00	2	3.00	0	-1
13	Punjab Naional Bank	7	3	1	2.00	1	2.00	0	2
14	Syndicate Bank	4	3	3	6.00	3	6.00	0	0
15	State Bank of India	157	191	43	76.00	27	39.96	0	148
16	Tripura Sttate Co-Op Bank	20	36	15	30.00	12	24.00	0	21
17	Union Bank	12	22	6	12.00	6	9.61	0	16
18	United Bank Of India	171	203	95	171.00	63	73.82	0	108
19	UCO	20	10	1	2.00	1	1.00	0	9
20	Vijaya Bank	6	4	0	0.00	0	0.00	0	4
21	HDFC	3	1	1	0.75	0	0.00	0	0
22	South Indian Bank	3	1	0	0.00	0	0.00	0	1
23	Indus Ind	3						0	0
24	Corporation Bank	3						0	0
25	Yes Bank	3	1	0	0.00	0	0.00	0	1
26	Federal Bank	3						0	0
27	Kotak Mahindra Bank	3						0	0
	Total :	508	513	179	325.28	124	172.47	2	332

Tripura State

Agenda Item No-10

BANK-WISE POSITION IN IMPLEMENTATION OF SWABALAMBAN FOR THE STATE OF TRIPURA FOR THE PROGRAMME YEAR 2013-14 & 2014-15 AS ON 30.06.2014

SI No		Achievement for the Financial Year 2013-2014								Achievement for the Financial Year 2014-2015					
		Target	Sponsored		Sanctioned		Disbursed		Target	Sponsored		Sanctioned		Disbursed	
		No	No	Amt	No	Amt	No	Amt	No	No	Amt	No	Amt	No	Amt
1	Allahabad Bank	6	8	28.00	7	16.50	2	1.91	7						
2	Axis bank	5	10	29.65	0	0.00	0	0.00	3						
3	Bank of Baroda	15	27	79.42	13	34.10	11	16.13	16						
4	Bank of India	14	41	78.66	17	33.17	7	18.00	17						
5	Canara Bank	15	48	106.35	36	67.50	31	53.02	18						
6	Central Bank of India	31	46	119.36	32	72.53	27	57.73	38						
7	ICICI Bank	3	6	12.40	0	0.00	0	0.00	3						
8	IDBI Bank	3	9	23.82	3	7.26	3	5.40	3						
9	Indian Bank	6	8	26.00	4	12.00	4	12.00	7						
10	Indian Overseas Bank	6	23	51.45	13	22.14	9	13.85	7						
11	Indus Ind Bank	0	0	0.00					0						
12	Oriental Bank Of Commerce	5	6	18.00	3	2.95	2	1.62	5						
13	Punjab & Sind Bank	9	9	19.85	5	6.00	2	1.20	11						
14	Punjab Naional Bank	8	11	27.10	7	15.25	4	5.09	10						
15	Syndicate Bank	6	13	36.86	9	20.73	9	18.02	8						
16	State Bank of India	480	847	1965.40	478	994.47	265	338.46	578						
17	Tripura Gramin Bank	943	1849	4161.40	886	1818.73	732	1397.81	1130						
18	Tripura State Co-Op Bank	356	635	1337.23	264	487.93	182	300.84	430						
19	Union Bank	24	57	141.55	27	66.46	24	51.52	28						
20	United Bank Of India	491	905	2131.24	463	1041.00	351	628.67	590						
21	UCO BANK	52	88	211.28	48	111.40	38	84.02	64						
22	Vijaya Bank	6	8	30.00	2	6.00	2	4.00	7						
23	HDFC	1	6	13.13	0	0.00	0	0.00	3						
24	Andhra Bank	5	9	25.00	5	9.50	5	6.06	6						
25	Corporation Bank	5	4	10.00	1	2.00	1	1.75	5						
26	Bank of Maharashtra	5	8	25.00	3	7.00	3	3.50	6						
	TOTAL	2500	4681	10708.15	2326	4854.62	1714	3020.60	3000	0	0.00	0	0.00	0	0.00

TRIPURA STATE

Agenda Item No.12

SELF HELP GROUP
Position as on 30.06.2014

(Amt. in Rs./Lacs)

Sl.No.	Name of the Bank	Deposit Linkage cumulative		Credit linkage 2014-15						Outstanding as on 30-06-2014	
				Under SGSY		Direct SHG		Total		No	Amt.
		No.	Amt.	Nos.	Amt.	Nos.	Amt.	Nos.	Amt.		
1	UBI	8091	2372.68	0	0.00	84	38.73	84	38.73	2988	1760.59
2	SBI	5358	265.84	0	0.00	9	3.99	9	3.99	2186	2781.00
3	TGB	20484	2835.88	0	0.00	48	24.50	48	24.50	17468	9948.12
4	TSCB	9537	476.85	0	0.00	343	171.50	343	171.50	8085	2697.91
5	UCO	613	85.97	0	0.00	5	2.00	5	2.00	66	30.40
6	CBI	41	1.90	0	0.00	0	0.00	0	0.00	0	0.00
7	BOB	25	1.44	0	0.00	8	16.15	8	16.15	8	16.35
	TOTAL :	44149	6040.56	0	0.00	497	256.87	497	256.87	30801	17234.37

TRIPURA STATE

Agenda Item No-11

**BANK-WISE POSITION IN IMPLEMENTATION OF MINI DAIRY FOR THE STATE OF TRIPURA DURING
THE YEAR 2014-15 AS ON 30.06.2014**

SI.No.	BANKS	Proposals Received	Proposals sanctioned		Proposal disbursed	
			No.	Amt.	No.	Amt.
1	2	3	4	5	6	7
1	CBI	0	0	0.00	0	0.00
2	SBI	2	2	3.00	0	0.00
3	UCO	0	0	0.00	0	0.00
4	UBI	1	1	1.00	1	1.00
5	TGB	0	0	0.00	0	0.00
6	TSCB	2	2	2.00	2	2.00
7	BOB	0	0	0.00	0	0.00
8	UB	0	0	0.00	0	0.00
9	OBC	0	0	0.00	0	0.00
10	ACUB	0	0	0.00	0	0.00
11	SYNDICATE BANK	0	0	0.00	0	0.00
TOTAL		5	5	6.00	3	3.00

TRIPURA STATE

Agenda Item No.10 Annexure-20

Bank wise position in implementation of SCC for F.Y.2013-14 as on 30.06.2014

(Amt. in Lakhs)

SI No	NAME OF THE BANK	Sponsored cases from Fishery Dept. (Programme Year-2013-14)							
		Sponsored		Sanctioned		Disbursed		Rejected	Pending
		No	Amt	No	Amt	No	Amt	No	No
1	AB	1	1.42	0	0.00	0	0.00	0	1
2	Andhra Bank								0
3	BOB								0
4	BOM								0
5	BOI	13	7.25	0	0.00	0	0.00	0	13
6	Canara Bank	21	19.35	3	3.70	3	2.30	0	18
7	CBI	4	3.72	0	0.00	0	0.00	0	4
8	IB								0
9	IDBI BANK								0
10	IOB								0
11	P&SB								0
12	PNB	1	1.00	1	3.00	1	2.85	0	0
13	SBI	215	161.47	78	47.10	68	20.50	5	132
14	SYNDICATE	58	19.25	0	0.00	0	0.00	0	58
15	UCO	66	32.02	42	21.87	42	20.17	11	13
16	UBI	164	121.35	53	32.61	41	26.12	40	71
17	Union Bank								0
18	VB								0
19	OBC								0
20	Corporation								0
A	Sub-Total PUBLIC sec Bank	543	366.83	177	108.28	155	71.94	56	310
21	AXIS BANK								
22	ICICI								
23	HDFC								
24	SOUTH INDIAN BANK								
25	INDUSIND								
26	YES Bank								
B	Sub Total PRIVATE Sec bank	0	0.00	0	0.00	0	0.00	0	0
27	TGB	719	394.11	450	172.75	450	145.15	135	134
C	Sub Total RRB	719	394.11	450	172.75	450	145.15	135	134
28	ACUB	1	0.25	0	0.00	0	0.00	0	1
29	TCARDB								0
30	TSCB	276	363.50	116	46.45	36	16.05	34	126
D	Sub-Total Coop. Bank	277	363.75	116	46.45	36	16.05	34	127
GRAND TOTAL		1539	1124.69	743	327.48	641	233.14	225	571

TRIPURA STATE

Agenda Item No.10 Annexure-20

Bank wise position in implementation of SCC for F.Y.2014-15 as on 30.06.2014

(Amt. in Lakhs)

SI No	NAME OF THE BANK	Sponsored cases from Fishery Dept. (Programme Year-2014-15)							
		Sponsored		Sanctioned		Disbursed		Rejected	Pending
		No	Amt	No	Amt	No	Amt	No	No
1	AB								0
2	Andhra Bank								0
3	BOB								0
4	BOM								0
5	BOI								0
6	Canara Bank								0
7	CBI								0
8	IB								0
9	IDBI BANK								0
10	IOB								0
11	P&SB								0
12	PNB								0
13	SBI	1	2.00						1
14	SYNDICATE								0
15	UCO								0
16	UBI	97	49.79						97
17	Union Bank								0
18	VB								0
19	OBC								0
20	Corporation								0
A	Sub-Total PUBLIC sec Bank	98	51.79	0	0.00	0	0.00	0	98
21	AXIS BANK								0
22	ICICI								0
23	HDFC								0
24	SOUTH INDIAN BANK								0
25	INDUSIND								0
26	YES Bank								0
B	Sub Total PRIVATE Sec bank	0	0.00	0	0.00	0	0.00	0	0
27	TGB	99	63.06						99
C	Sub Total RRB	99	63.06	0	0.00	0	0.00	0	99
28	ACUB					0	0.00		0
29	TCARDB								0
30	TSCB	6	4.55						6
D	Sub-Total Coop. Bank	6	4.55	0	0.00	0	0.00	0	6
GRAND TOTAL		203	119.40	0	0.00	0	0.00	0	203

Agenda item No. 12

Grant of Educational loans/Housing loans/Specialized Schemes/DRI

Outstanding Credit as on 30.06.2014:

Achievement under DRI by Banks up to June' 2014:

(Rs.in lac)

Sl no	Name of the Bank	Sanctioned (14-15)		Disbursed (Since Inception)	
		No	Amount	No	Amount
1	UBI	4	0.60	804	100.90
2	SBI	5	1.00	596	105.97
3	Canara Bank	10	1.27	137	14.64
4	UCO bank	5	1.00	65	13.00
	TOTAL	24	3.87	1602	234.51

Education Loan: The banks have been financing under Educational Loan Scheme since last 10-12 years as per directives of the Govt. of India and recommendations of High Level Committee on Lead Bank Scheme. The progress under the scheme covering disbursement and total credit exposure are now being reviewed regularly.

A report on progress made under Education Loan during the year 2014-15 up to June' 2014 is annexed; the summary position is as under:

Amt. Rs. In lac							
Balance outstanding as on 31.03.2014		Disbursement made during the year 2014-15 up to June' 2014.		Balance outstanding as on 30-06-2014		% of growth over March 2014	
A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount
3070	7759.45	81	151.93	3104	14126.51	3	2

A new Central Sector Scheme of Interest Subsidy on Educational Loan taken by Students belonging to economically weaker sections to pursue technical/professional education in India is operative in the entire country. The State Govt. is requested to please see that the deserving students get income certificate without any hazard.

The Bank wise Target of Education Loan for the financial year 2014-15 as fixed by the Government of India has been annexed.

Reports on progress made under **Housing Loan** and other **Specialized Schemes** during the year 2014-15 up to June' 2014 are annexed.

TRIPURA STATE

Agenda item No. 12

BANK-WISE PERFORMANCE UNDER EDUCATION LOAN FOR THE YEAR 2014-15. AS ON 30.06.2014**(Amt in Lacs.)**

SL NO	BANKS	Proposals received	PROPOSAL SANCTIONED		PROPOSAL DISBURSED		No of cases pending	No of cases rejected	Out standing as on 30.06.2014		Outstanding as on March'2015	
		No.	NO	Amt.	No.	Amt.	No.	No.	No.	Amt.	No.	Amt.
1	Allahabad Bank	0	0	0.00	0	0.00	0	0	37	83.25	41	95.00
2	Andhra Bank	0	0	0.00	0	0.00	0	0	0	0.00	0	0.00
3	Bank of Baroda	0	0	0.00	0	0.00	0	0	23	44.03	23	49.00
4	Bank of India	4	4	17.00	4	17.00	0	0	17	18.01	15	17.00
5	Bank of Maharashtra	0	0	0.00	0	0.00	0	0	0	0.00	0	0.00
6	Canara Bank	34	33	97.89	33	30.68	1	0	120	179.17	45	94.00
7	Central Bank of India	5	5	23.86	5	14.03	0	0	58	113.41	59	122.00
8	Corporation Bank	0	0	0.00	0	0.00	0	0	0	0.00	0	0.00
9	Indian Bank	0	0	0.00	0	0.00	0	0	6	22.69	6	25.00
10	IDBI BANK	2	2	4.44	2	4.44	0	0	2	4.44	3	3.00
11	Indian Overseas Bank	0	0	0.00	0	0.00	0	0	6	15.15	7	17.00
12	Oriental Bank of Commerce	0	0	0.00	0	0.00	0	0	7	19.41	9	24.00
13	Punjab & Sind Bank	0	0	0.00	0	0.00	0	0	1	3.46	1	2.00
14	Punjab National Bank	2	2	5.00	2	5.00	0	0	39	61.32	36	69.00
15	State Bank of India	12	10	49.00	6	36.00	0	0	1612	10302.00	1773	4511.00
16	Syndicate Bank	2	0	0.00	4	3.64	2	0	46	137.84	52	158.00
17	Union Bank of India	0	0	0.00	0	0.00	0	0	32	79.10	34	87.00
18	United Bank of India	17	17	88.89	17	26.64	0	0	440	1056.07	480	1189.00
19	UCO Bank	4	4	19.00	4	7.00	0	0	124	360.00	130	566.00
20	Vijaya Bank	0	0	0.00	0	0.00	0	0	8	21.96	9	21.00
A	Sub Total of Public Sec. Bank	82	77	305.08	77	144.43	3	0	2578	12521.31	2723	7049.00
21	AXIS BANK	0	0	0.00	0	0.00	0	0	0	0.00	0	0.00
22	Federal Bank	0	0	0.00	0	0.00	0	0	0	0.00	0	0.00
23	HDFC	0	0	0.00	0	0.00	0	0	0	0.00	0	0.00
24	ICICI	0	0	0.00	0	0.00	0	0	0	0.00	0	0.00
25	Indusind Bank	0	0	0.00	0	0.00	0	0	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0	0.00	0	0.00	0	0	0	0.00	0	0.00
27	SOUTH INDIAN BANK	0	0	0.00	0	0.00	0	0	0	0.00	0	0.00
28	YES Bank	0	0	0.00	0	0.00	0	0	0	0.00	0	0.00
B	Sub Total of Pvt. Sec. Bank	0	0	0.00	0	0.00	0	0	0	0.00	0	0.00
29	Tripura Gramin Bank	10	4	18.90	4	7.50	3	3	497	1551.66	560	1778.00
C	Sub Total of RRB	10	4	18.90	4	7.50	3	3	497	1551.66	560	1778.00
30	ACUB	0	0	0.00	0	0.00	0	0	0	0.00	0	0.00
31	TCARDB	0	0	0.00	0	0.00	0	0	0	0.00	0	0.00
32	TSCB	0	0	0	0	0.00	0	0	29	53.54	32	73.00
D	Sub Total of Coop.Banks	0	0	0.00	0	0.00	0	0	29	53.54	32	73.00
	GRAND TOTAL	92	81	323.98	81	151.93	6	3	3104	14126.51	3315	8900.00

Tripura State

Agenda Item No-12

BANK-WISE PERFORMANCE IN FINANCING UNDER HOUSING SCHEME AS ON 30.06.2014

Amount in Lacs

Sl. No.	Name of the Banks	Urban		Semi-Urban		Rural		Total	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	2	3	4	5	6	7	8	9	10
1	Allahabad Bank	274	822.76	0	0.00	0	0.00	274	822.76
2	Andhra Bank	0	0.00	0	0.00	0	0.00	0	0.00
3	Bank of Baroda	100	577.10	0	0.00	2	34.04	102	611.14
4	Bank of India	75	434.19	0	0.00	0	0.00	75	434.19
5	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	0	0.00
6	Canara Bank	79	641.47	13	81.69	4	31.36	96	754.52
7	Central Bank of India	27	131.29	0	0.00	2	9.41	29	140.70
8	Corporation Bank	0	0.00	0	0.00	0	0.00	0	0.00
9	Indian Bank	16	128.01	0	0.00	0	0.00	16	128.01
10	IDBI BANK	0	0.00	16	164.53	0	0.00	16	164.53
11	Indian Overseas Bank	11	57.28	1	2.12	17	101.20	29	160.60
12	Oriental Bank of Commerce	0	0.00	0	0.00	0	0.00	0	0.00
13	Punjab & Sind Bank	15	75.17	0	0.00	4	21.00	19	96.17
14	Punjab National Bank	1	9.35	0	0.00	0	0.00	1	9.35
15	State Bank of India	2473	13701.00	992	4451.00	447	1735.00	3912	19887.00
16	Syndicate Bank	9	129.30	1	1.00	0	0.00	10	130.30
17	Union Bank of India	112	927.30	16	71.75	1	2.10	129	1001.15
18	United Bank of India	866	11452.42	685	1883.92	495	1570.27	2046	14906.61
19	UCO Bank	178	1169.00	28	159.00	23	129.00	229	1457.00
20	Vijaya Bank	38	188.51	0	0.00	0	0.00	38	188.51
A	Sub-Total PUBLIC sec Bank	4274	30444.15	1752	6815.01	995	3633.38	7021	40892.54
21	AXIS BANK	1	9.81	0	0.00	0	0.00	1	9.81
22	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00
23	HDFC	7	7.10	2	1.72	10	17.43	19	26.25
24	ICICI	1	9.00	0	0.00	0	0.00	1	9.00
25	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
27	South Indian Bank	1	10.75	0	0.00	0	0.00	1	10.75
28	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00
B	Sub Total Pvt. Sec Bank	10	36.66	2	1.72	10	17.43	22	55.81
29	TGB	4061	18428.00	5296	13993.00	13161	21668.00	22518	54089.00
C	Sub Total RRB	4061	18428.00	5296	13993.00	13161	21668.00	22518	54089.00
30	ACUB	83	520.96	1	14.60	0	0.00	84	535.56
31	TCARDB	0	0.00	0	0.00	0	0.00	0	0.00
32	TSCB	392	2610.62	217	1401.85	245	1424.88	854	5437.35
D	Sub-Total Coop. Bank	475	3131.58	218	1416.45	245	1424.88	938	5972.91
GRAND TOTAL		8820	52040.39	7268	22226.18	14411	26743.69	30499	101010.26

TRIPURA STATE

Agenda Item No- 12

BANK-WISE DETAILS OF SPECIALISED SCHEME AS ON 30.06.2014									
Amount in lakh									
SI.No.	BANKS	Finance to Tea Sector				Rural Housing Scheme			
		Total outstanding		New Loans granted Current		Total outstanding		New loans granted Current Year	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	AB								
2	BOI								
3	CBI								
4	CB								
5	BOB								
6	IB								
7	IOB								
8	P&SB								
9	SBI	9	56.00	0	0.00	258	139.98	0	0.00
10	UCO								
11	UB	1	35.00			0	0.00		
12	UBI	6	366.56	0	0.00	410	371.25	0	0.00
13	VB								
14	PNB								
15	TGB	4	79.27	0	0.00	156	387.95	427	1708.47
16	TSCB	3	312.75	0	0.00	0	0	0	0.00
17	TCARDB								
18	SYNDICATE								
19	IDBI								
TOTAL :		23	849.58	0	0.00	824	899.18	427	1708.47

SME financing & bottlenecks thereof, if any

Some of the problems that are being faced by the entrepreneurs of the State can be summarized as under:

- Reluctance of big industrial houses to set up their units in the northeast.
- Inadequate Research & Development facilities
- Inadequate level of computer based technology
- Limited spread of brand image
- Low productivity
- Inadequate infrastructure facilities
- Being a landlocked State transportation of products of the State to other part of the country is dependent on road connectivity only. Because of the distance, transportation cost is much higher in comparison to other States.

The summary of SWOT analysis of Industries in the State could be as under:

Strength : Abundance of natural resources and cheap labours. Political stability etc.

Weakness : Inadequate Research & Development facilities, lack of proper system of identification of viable projects and activities and marketing bottlenecks.

Opportunities : Cross border trading with Bangladesh and increasing domestic demand.

Threat : Relatively higher production cost and fast changes that are taking place in the economy.

The following measures suggested below may be considered for discussion with a view to combat the problems and to ameliorate the industrial situation in the State:

- To examine the issue of supply of power at a reasonable cost to entrepreneurs.
- To study the financial implication for compliance of pollution control norms.
- To promote the brand image of industries of the State.
- To create proper marketing and infrastructure facilities.
- To promote Research & Development activities for continuous development of product quality and cost efficiency to face competitions.

Particulars of Flow of credit to MSE sector has been shown in Agenda Item IV.

Agenda Item No. 14

Timely submission of data by banks:

Timely submission of correct data by all banks/financial institutions is of prime importance for effective functioning of Lead Bank Scheme. Delayed submission of data comes in the way of timely holding of various meetings relating to Lead Bank Scheme. It also debars the convener bank/ lead bank to submit compiled data to RBI, Nabard and Central and State Governments on various items as and when asked for. All banks need to make lot of improvement in this area. The issue has become more important in the context of RBI directives that SLBC meetings are to be held within 45 days of the end of the quarter.

Agenda Item No. 15

Other Important Issues:

I. Direct Cash Transfer:

Payment of Govt. grants through electronic mode

Four districts of Tripura viz. Tripura (West), Tripura (N), Khowai and Dhalai have been identified for Direct Benefit Transfer wef 1st July, 2013. Although accounts have been opened in about 97% of the households, the banks have to ensure that A/cs are opened for each beneficiaries under DBT including Students, women etc. Once, the accounts have been opened, there should not be much difficulty to implement DBT as soon as the State Govt. provide the banks with name of the beneficiaries with A/c no , IFSC code etc. . As desired by the Union Finance Secretary, the State Government is requested to expedite the process so that the venture of making these payments electronically is initiated and carried on.

II. Automation of State Govt. Treasuries:

As per directives of DFS,MOF, Gol the matter of automation of State Government Treasuries and automated interface with the concerned State Governments will be taken up by the designated nodal officer for this purpose, with the Principal Secretary (Finance) of the State Government. In the interim, the State Governments will be requested to avail the on-line banking facilities or similar packages offered by the bank so that such processes are automated at the earliest, and subsequently may be migrated to the integrated financial management system of the State Government, as and when the concerned State Governments are prepared with such systems. The DFS has also requested us to discuss this issue in each forthcoming meetings of the SLBC as a standing agenda. of the SLBC. The State Govt. representatives may please take note of the above and intimate appropriate authorities for initiating action.

III.Implementation of Rajib Rin Yojana(RRY)

The scheme has been implemented in the country for the period wef. 01.10.2013-31.03.2017.The annual income of the group belonging to Economically Weaker Section(EWS) is Rs. 1.00 Lac PA and Lower Income Group(LIG) is Rs.2.00 Lac PA. Admissible loan amount is maximum Rs. 8.00 lac but interest subsidy is available @ 5% up to the loan amount of Rs. 5.00 lac and there is no interest subsidy for loan above Rs,5.00 lac to 8.00 lac.Purpose of the loan should be for construction of new house or repairing of old house provided the beneficiary has a land of his own. The Primary Lending Institutions (PLI) are to claim interest subsidy from the Central NodalAgency (CNA) like National Housing Bank (NHB) / HUDCO. The Scheme has been circulated to all Banks for implementation.

The target of RRY for Tripura for the year 2014-15, as fixed by Govt. of India, Ministry of Housing and Urban Poverty Alleviation, New Delhi is 500 which is to be allocated among the Urban Local Bodies(Municipality & Nagar Panchayet) by the Urban Development Department, Govt. of Tripura and Banks.

**MINUTES OF THE 3rd MEETING OF THE SUBCOMMITTEE ON
OPENING OF ULTRA SMALL BRANCH AND INSTALLATION OF
ATMS IN TRIPURA HELD ON 15.03.2013 AT RBI AGARTALA.**

As per decision of the 104th SLBC meeting held on 06.03.2013 80 (eighty) centers /villages selected earlier by the special sub- committee in presence of the hon'ble finance minister of Tripura have been allocated to different banks for opening of brick & mortar branch /ULTRA SMALL BRANCH in the 3rd meeting of the committee held on 15.03.2013 at RBI, Agartala .The members unanimously selected and allocated the centers as per Annexure.

Since there was no representative of FIS present in a series of meeting on installation of ATMs in Tripura, then 104th SLBC advised the convener bank to sit with the sub-committee and allocate 170 centers among different banks operating in Tripura for opening of ATMs as per list selected by State govt. Accordingly the committee allocated 170 centers/ villages among different banks for opening of ATM counters as per Annexure.

As per decision of the 105th SLBC IDBI bank shall have to be allotted 2 (two) FI villages for opening of ultra small branch. Accordingly IDBI has been allotted 2(two) FI villages namely Ailmara under Silachari block and Ompinagar under Ompi Block by the SLBC sub-committee in meeting held at RBI ,Agartala on 23.07.2013,increasing the number of USB/Branches to 82.

ANNRXURE-I**DISTRICT WISE BRANCH OPENING SUMMARY- SHEET OF TRIPURA**

ANNRXURE-I		
DISTRICT WISE BRANCH OPENING SUMMARY- SHEET OF TRIPURA		
		ANNRXURE-I
SL.No.	District	No. of Centers
1	West	6
2	Dhalai	7
3	Gomati	17
4	Unakoti	7
5	South	20
6	Sepahijala	15
7	North	3
8	Khowai	7
Total		82

DISTRICT WISE SUMMARY OF BANK BRANCHES										
SL NO	NAME OF BANK	WEST	KHOWAI	SEPAHIJALA	GOMATI	SOUTH	DHALAI	NORTH	UNAKOTI	TOTAL
		No of Brs	No of Brs	No of Brs	No of Brs	No of Brs	No of Brs	No of Brs	No of Brs	No of Brs
1	Allahabad Bank									0
2	Bank of Baroda									0
3	Bank of India			1						1
4	Canara Bank				1					1
5	Central Bank of India						1			1
6	Indian Bank									0
7	Indian Overseas Bank									0
8	Punjab & Sindh Bank									0
9	State bank Of India	3	6	4	6	4	2	1	4	30
10	UCO BANK									0
11	Union Bank				1	1				2
12	United Bank Of India			2	1	3		1	1	8
13	Vijaya Bank									0
14	AXIS BANK									0
15	Punjab National Bank			2						2
16	Syndicate Bank									0
17	Oriental Bank Of comerce	1								1
18	ICICI									0
19	Tripura Gramin Bank	1		2	4	7	1	1	1	17
20	ACUB									0
21	TCARDB									0
22	IDBI BANK				2					2
23	Tripura State Co-Op Bank	1	1	3	1	3	2		1	12
24	INDUSIND BANK									0
25	HDFC Bank									0
26	South Indian Bank									0
27	Corporation Bank									0
28	Yes Bank									0
29	Andhra Bank									0
30	Bank of Maharashtra									0
31	Kotak Mahindra Bank Ltd									0
32	Federal Bank									0
	TOTAL	6	7	14	16	18	6	3	7	77
	Brs. already opened			1	1	2	1			5
	Grand Total	6	7	15	17	20	7	3	7	82

Opening of New Bank Branches (Revised) : District : West Tripura								
Sl No	Name of Block	Name of Centre	Cluster Villages	No Of Families	Nearest Bank	Proposed Site	Proposed Bank	USB/CSC Opened by
1	Hezamara	Shankhola Bazar	6	2971		Bazar community Hall	SBI	SBI-CSC
2	Hezamara	Chachu Bazar	4	2017		Community Hall (Chachu PHC)	SBI	SBI-CSC
3	Lefunga	Lefunga Bazar	9	5050	TGB, Mohanpur	Bldg, of R.M. Debbarma	TGB	
4	Mandwai	Lalit Bazar	5	2840	TGB, NIT	Market Complex	SBI	SBI-CSC
5	Jirania	Belbari Village	6	2356	TGB, Champaknagar	Near Belbari village	TSCB	
6	Jirania	Purba Champamura	5	3839	TGB, Khayerpur	Purba Champamura	OBC	

Opening of New Bank Branches (Revised) : District : Khowai								
Sl No	Name of Block	Name of Centre	Cluster Villages	No Of Families	Nearest Bank	Proposed Site	Proposed Bank	USB/CSC Opened by
1	Padmabil	Hatkata Bazar	5	5000	TGB, Padmabil		SBI	SBI(N.P.bil)-CSC/ USB TGB
2	Padmabil	Ampura Bazar	5	6000	TGB, Padmabil & Chebri		SBI	SBI(S.R.C.Ghat)-CSC
3	Tulasikhar	Behalabari	6	7000	UBI, Bachaibari		SBI	SBI-CSC
4	Kalyanpur	Bagan Bazar	5	7000	Uco & TGB, Kalyanpur		SBI	SBI(Dwarikapur)-CSC
5	Teliamura	Tuichindrai	4	5000	UBI, TGB, & TSCB		TSCB	
6	Teliamura	Maharanipur Bazar	2	4000	SBI, Teliamura		SBI	SBI(Ghilatali)-CSC
7	Teliamura	Manikbazar	4	4000			SBI	SBI(N.Gokulnagar)-CSC

Oening of New Bank Branches (Revised) : District : Dhalai

Sl No	Name of Block	Name of Centre	Clust er Villa ges	No Of Families	Nearest Bank	Proposed Site	Propose d Bank	USB/CSC Opened by
1	Chaumanu	Manikpur Growth Centre	4	3000		Manikpur Growth Centre	SBI	SBI-CSC
2	Damburnagar	Jagabandhupara	5	3000		New Construction	SBI	SBI-CSC
3	Damburnagar	Hatimata	4	3500		BDO,Chaumanu	TSCB	
4	Durgachowmuhani	Durgachowmuhani	5	4689	TGB,TSCB,I.B.	Already opened by Indian Bank		Br. Opened
5	Ambassa	Jeolcherra	4	2000		BDO, Ambassa	CBI	USB OPENED
6	Salema	Santirbazar	4	4000		BDO, Durgachowmu	TGB	SBI(Avanga)-CSC/ TGB Branch
7	Chaumanu	23-Killo	4	2000		BDO, ambassa	TSCB	

Opening of New Bank Branches (Revised) : District : North

Sl No	Name of Block	Name of Centre	Clust er Villa ges	No Of Families	Nearest Bank	Proposed Site	Propose d Bank	USB/CSC Opened by
1	Jampui Hill	Sabual	3	1069	UBI,Vangmun	To be finalised	UBI	USB Opened
2	Panisagar	Indurail	3	12000	TGB,Jalebasa	Indurail G.P.Off.	SBI	
3	Damchara	Khedachara	5	2100	TGB,UBI, Damchara	Khedachara	TGB	BR. Opened

Opening of New Bank Branches (Revised) : District : Unakoti

Sl No	Name of Block	Name of Centre	Clust er Villa ges	No Of Families	Nearest Bank	Proposed Site	Propose d Bank	USB/CSC Opened by
1	Kumarghat	Gokulnagar Panchayet	5	2817	TGB,Fatikray	Gokulnagar Panchayet	TGB	
2	Kumarghat	Sonaimuri Panchayet	3	2672	TGB,Pabicherra	Sonaimuri Panchayet	SBI	SBI-CSC
3	Gournagar	Babur Bazar	6	5496	TGB,Tillabazar	Babur Bazar PO.	SBI	SBI-CSC
4	Gournagar	Samrurpar	4	3987	UBI,TSCb,KSR.	Bhaterbazar	TSCB	
5	Gournagar	Halaicherra	4	3159	UBI,TSCb,KSR.	Sarajini PHC	UBI	USB Opened
6	Gournagar	Singirbil	5	3374	TGB,Dalugaon	Singirbil Market	SBI	
7	Pecharthal	Nabincherra	3	2394	IOB,TGB,TSCB	Nabincherra Bazar	SBI	SBI-CSC

Opening of New Bank Branches (Revised) : District : Gomati								
Sl No	Name of Block	Name of Centre	Cluster Villages	No Of Families	Nearest Bank	Proposed Site	Proposed Bank	USB/CSC Opened by
1	Killa	Raiyabari Market	2				SBI	SBI-CSC
2	Ompi	Gamaichherra Bazar	2				TGB	
3	Ompi	TSR Camp, PalKu	2				SBI	SBI-CSC
4	Ompi	New Shinllong Bazar	1				Union Bank	
5	Ompi	Ekjanchherra (ADC)	1				UBI	UBI-USB
6	Kakraban	Palatana	2				SBI	SBI Branch Opened
7	Kakraban	Garjanmura	3				SBI	SBI-CSC
8	Kakraban	Dudhpuskarini/ Gangachherra	3				SBI	SBI-CSC/ TGB USB
9	Matabari	Pitra Bazar	3				USB opened by TGB	
10	Matabari	Tainani Bazar	2				TGB	
11	Karbook	New Gomati	2				TSCB	
12	Karbook	Chellagang Tehashil	3				TGB	BR.OPENED
13	Silachhari	Ghorakappa Bazar	3		TGB, Silachhari		TGB	USB Opened
14	Amarpur	Kasko Bazar	4				SBI	
15	Amarpur	Purba Malbasa Bazar	3				Canara Bank	
16	Ompi	Ompinagar	4				IDBI Bank	BR.OPENED
17	Silachhari	Ailmara	4				IDBI Bank	BR.OPENED

Opening of New Bank Branches (Revised) : District : South Tripura

Sl No	Name of Block	Name of Centre	Cluster Villages	No Of Families	Nearest Bank	Proposed Site	Proposed Bank	USB/CSC Opened by
1	Rajnagar	Jashmura	4	2387	TGB,Barpathari	New Construction	TGB	
2	Rajnagar	Gourangabazar	4	2504	UBI,Siddhinagar	Rajiv Seva Kendra	UBI	USB Opened
3	Rajnagar	UttarBharat Ch.Nagar	3	1993	SBI,TSCB,Belonia	New Construction	SBI	
4	Hrishyamukh	Ratanpur	4	1795	TGB,Muhuripur	Ratanpur Community Hall	SBI	SBI-CSC
5	Hrishyamukh	Sarasima	4	2099	UBI.TGB,Belonia	Panchayet Office	UBI	USB Opened
6	Bokafa	Rajapur Bazar	2	1613	TGB,B.C Manu	Rajapur Bazar Lamps	Union Bank	
7	Bokafa	Devipur Bazar	2	1203	TGB,TSCB,STB	Devipur Growth Centre	TSCB	
8	Hrishyamukh	Gajaria	5				TSCB	
9	Bokafa	Kalasi ADC Village	3	2168	TGB,TSCB, Baikhora	Kalasi LAMPS Office	TGB	
10	Bokafa	Tairuma Kowaifung Market	3	1644	TGB, Debbaru	Health Sub Centre, Kowaifung	TGB	
11	Bokafa	Laogang					UBI	USB Opened
12	Jolaibari	Dakshin Hichachara Village	4	6364	SBI, TGB, Jolaibari	Dakshin Hichachara Village Off.	TGB	
13	Jolaibari	Ramraibari					TGB	
14	Satchand	Choto Khil	5	2700	TGB,TSCB,SBI & UBI,Sabroom	Choto Khil	TSCB	
15	Satchand	Samarendra Ganj	4	2065	TGB,Srinagar,TSCB,Manu Bazar	Samarendraganj	TGB	
16	Satchand	Satchand	3	1500	TGB,Satchand,TSCB,Manubazar	Bank Branch existing		
17	Satchand	Bankul Mahamuni	3	2091	TGB, Rupaichari,SBI, Manubankul	Bank Branch existing		
18	Satchand	Baishnabpur Market	5	1755	TGB,TSCB, Sabroom	Baishnabpur Market Stall	SBI	SBI-CSC
19	Bokafa	Bokafa Bazar	3		TGB,SBI,UBI,TSCB Santirbazar	Bokafa Bazar	SBI	
20	Hrishyamukh	Krishnanagar	4		TGB, TSCB Hrishyamukh	Krishnanagar Bazar	TGB	

Opening of New Bank Branches (Revised) : District : Sepahijala

Sl No	Name of Block	Name of Centre	Cluster Villages	No Of Families	Nearest Bank	Proposed Site	Proposed Bank	USB /CSC Opened by
1	Bishalgarh	Gokulnagar	4	5000	TGB, Bikramnagar, Madhupur	Gokulnagar Panchayat Office	BOI	
2	Bishalgarh	Kaiyadepa	4	2000	TGB, Bishalgarh, Madhupur	Kaiyadepa Panchayat Office	UBI	UBI-USB
3	Boxanagar	Kamalnagar Market	5	3600	SBI, Motinagar, TGB, Boxanagar, UBI, Boxanagar	Kamalasagar Panchayat Office	SBI	SBI-CSC
4	Jampuijala	Amarendranagar Growth Centre	5	3000	TGB, Jampuijala, TSCB, Jampuijala, TGB, Bishramganj	Amarendranagar Growth Centre	SBI	
5	Kathalia	Nidaya	3	2300	TGB, TSCB, Kathalia	Nidaya G.P. Office	SBI	SBI-CSC
6	Kathalia	Thalibari	3	1600	TGB, TSCB, Kathalia	Thalibari Market Stall	TSCB	
7	Melaghar	Uttar Taibandal	3	2000	UBI, Mohanbhog	V.C. Office, Taibandal	UBI	UBI-USB
8	Melaghar	Urmai	4	3700	TGB, UBI, TSCB, SBI	Urmai Community Hall	SBI	SBI-CSC
9	Kathalia	Dhanpur				Already opened by TGB		
10	Melaghar	Laxmandepa	4	2200	TGB, Nalchar, PNB, Jumerdepa	Laxman G.P. Office	PNB	
11	Melaghar	Chowmuhani Centre	4	3000	TGB, Durlavnarayan	Chowmuhani Panchayat Office	PNB	
12	Jampuijala	Thelakung					TSCB	
13	Bishalgarh	Durganagar Market	4	3200	TGB, Bishalgarh	To be hired	TGB	
14	Bishalgarh	Herma Market	5	2500	TGB, TSGB Charilam	Herma LAMPS	TGB	
15	Melaghar	Taxapara	6	3000	TGB, Durlavnarayan	Taxapara Community Hall	TSCB	

DISTRICT WISE / BANK WISE ALLOTMENT OF ATMS(SUMMARY)-ANNEXURE-II

SL NO	NAME OF BANK	WEST	WEST	KHOWAI	KHOWAI	DHALAI	DHALAI	NORTH	NORTH	TOTAL	TOTAL
		No of Brs	No of ATM	No of Brs	No of ATM	No of Brs	No of ATMs	No of Brs	No of ATMs	No of Brs	No of ATMs
1	Allahabad Bank	1	1	1	0					2	1
2	Bank of Baroda	1	1							1	1
3	Bank of India	3	2			1	3	1	4	5	9
4	Canara Bank	2	1					1	3	3	4
5	Central Bank of India	4	1			1	3			5	4
6	Indian Bank	2	0			1	4			3	4
7	Indian Overseas Bank	2	2					1	4	3	6
8	Punjab & Sindh Bank	1	2							1	2
9	State bank Of India	16	0	2	13	5	14	6	11	29	38
10	UCO BANK	5	1	2	5	2	6		4	9	16
11	Union Bank	3	2					1	4	4	6
12	United Bank Of India	15	0	5	13	8	14	4	11	32	38
13	Vijaya Bank	2	2							2	2
14	AXIS BANK	2						1		3	0
15	Punjab National Bank	1	2							1	2
16	Syndicate Bank	1	2					1	4	2	6
17	Oriental Bank Of comerd	1	2							1	2
18	ICICI	1						1		2	0
19	Tripura Gramin Bank	30	7	10	9	11	6	12	5	63	27
20	ACUB	1								1	0
21	TCARDB	1								1	0
22	IDBI BANK	1	1							1	1
23	Tripura State Co-Op Ban	16		4		8		3		31	0
24	INDUSIND BANK	1						1		2	0
25	HDFC Bank	1						1		2	0
26	South Indian Bank	1								1	0
27	Corporation Bank	1	0							1	0
28	Yes Bank	1								1	0
29	Andhra Bank	1	0							1	0
30	Bank of Maharashtra	1	1							1	1
31	Kotak Mahindra Bank Ltd	1								1	0
32	Federal Bank	1								1	0
	TOTAL	121	30	24	40	37	50	34	50	216	170

Oening of 170 nos. of new ATMS : District : West									
SI No	Name of Block		Name of Centre	Cluster Villages	No. of families	Nearest Bank	Proposed Site	Proposed Bank	Status
1	Hezamara	1	Hezamara Bazar			CBI		TGB	
		2	Shankhola Bazar					BOB	
		3	Chandpur Bazar					BOI	
		4	Barkathal Bazar			CBI		CBI	
2	Lefunga	5	Block H.Q.			UCO		TGB	
		6	Abhichanran Bazar					UB	
		7	Gamchakobra					UCO	
3	Mandai	8	Mandai Bazar					TGB	SBI ATM Opened
		9	Lalit Bazar					IOB	SBI ATM Opened
		10	Brighudasbari					P &SB	
		11	Borakha Bazar					VB	
4	Jirania	12	Ashighar Bazar					CB	
		13	Champaknagar Bazar					TGB	
		14	Sachindranagar Bazar					PNB	
		15	Amtali Bazar			SBI		AB	SBI ATM Opened
		16	Radhapur Bazar					SYN	
5	Dukli	17	Teprampara					OBC	
		18	Srinagar			UBI		IOB	
		19	Camper Baar			TGB		TGB	UBI/SBI ATM Opened
		20	Maheshkhola Bazar					PNB	
		21	Chowmuhani Bazar					VB	
		22	Kanchanmala Bazar					OBC	
6	Mohanpur	23	Dukli Bazar					UB	SBI ATM Opened
		24	Aswini Market					BOI	
		25	Panchabati Bazar					IDBI	
		26	Mohanpur Bazar			UBI		SYN	
		27	Bamutia Bazar					TGB	
		28	Gandhigram Bazar			SBI		P &SB	SBI ATM Opened
		29	Kamalghat Bazar					TGB	
		30	Tulabagan Chowmuhani					BOM	

Oening of 170 nos. of new ATMS : District : Khowai

SI No	Name of Block	Sl.No	Name of Centre	Cluster Villages	No. of families	Nearest Bank	Proposed Site	Proposed Bank	Status
1	Khowai	1	Santinagar Bazar					UBI	
	Khowai	2	Jambura Bazar					SBI	
	Khowai	3	Chebri Bazaar					TGB	
	Khowai	4	Ramchandraghat Bazar					UBI	
	Khowai	5	Singicherra Bazar					SBI	
2	Teliamura	6	Khasiamangal G.D. College					UCO	
	Teliamura	7	Maharanipur Bazar					SBI	
	Teliamura	8	Duski Bazar					TGB	
	Teliamura	9	Khamarbari Bazar					UBI	
	Teliamura	10	Hrankhal Bazar					SBI	
	Teliamura	11	Paschim Hawaibari G.P.Off.					UBI	
	Teliamura	12	Tuichindrai Bazar					TGB	
	Teliamura	13	Railway Station					UBI	
	Teliamura	14	Hadrai Village					SBI	
	Teliamura	15	Office Tilla Bazar					UBI	SBI ATM Opened
3	Tulashikhar	16	Bachai Bari Bazar					TGB	
	Tulashikhar	17	Temoni Bazar					UBI	
	Tulashikhar	18	Behalabari Bazar					TGB	
	Tulashikhar	19	Tulashikhar Bazar					UBI	
	Tulashikhar	20	Asharambari Bazar					SBI	
	Tulashikhar	21	Takchaya Bazar					SBI	
4	Kalyanpur	22	Ghilatali Market					UCO Bank	
	Kalyanpur	23	Totabari Bazar					UCO Bank	
	Kalyanpur	24	Yakrai Bazar					UCO Bank	
	Kalyanpur	25	Sarbang Bazar					UCO Bank	
	Kalyanpur	26	Khaskalyanpur					TGB	

Oening of 170 nos. of new ATMS : District : Khowai

Sl No	Name of Block	Sl.No	Name of Centre	Cluster Villages	No. of families	Nearest Bank	Proposed Site	Proposed Bank	Status
5	Padmabil	27	Baijalbari					TGB	
	Padmabil	28	Hatkata Bazar					UBI	
	Padmabil	29	Ratanpur Bazar					SBI	
	Padmabil	30	Ampura Bazar					TGB	
	Padmabil	31	Deocherra Bazar					UBI	
	Padmabil	32	Khirodnagar					SBI	
	Padmabil	33	Belchara Bazar					UBI	
	Padmabil	34	Pagla Bazar					SBI	
6	Mungiakami	35	Maharani Bazar					SBI	
	Mungiakami	36	Mungiakami Bazar					TGB	
	Mungiakami	37	Manik Bazar					UBI	
	Mungiakami	38	Kakrachara Panchayat Off.					SBI	
	Mungiakami	39	Atharamura V.C. Office					UBI	
	Mungiakami	40	Uttar Gokulnagar					SBI	

Oening of 170 nos. of new ATMS : District : Dhalai

Sl No	Name of Block	No.	Name of Centre	Cluster Villages	No. of families	Nearest Bank	Proposed Site	Proposed Bank	Status
1	Ambassa	1	Ganganagar Growth Centre					TGB	
		2	Jeolchara Panchayat Office					CBI	
		3	Sikaribari Panchayat Office					CBI	
		4	Bagmara Panchayat Office					CBI	
		5	Basudevpara Panchayat Office					SBI	
		6	Uttar Nalichara Panchayat Office					SBI	
		7	Kachimchara Panchayat Office					SBI	
		8	Kulai R.F. Panchayat Office					SBI	
		9	Kulai Panchayat Office					TGB	
		10	Balaram Panchayat Office					UBI	
2	Manu	11	Manu V.C. Office					UBI	
		12	Manu Market Stall					UBI	UBI ATM Opened
		13	Chailengta Old V.C. Office					UBI	UBI ATM Opened
		14	Lalchara Market Stall					UBI	
		15	Kanchanchara V.C. Office					SBI	SBI ATM Opened
		16	Nalkata V.C. Office					SBI	SBI ATM Opened
		17	Dhumachara Market Stall					BOI	
		18	East Kathalchara V.C. Office					BOI	
		19	West Machli V.C. Office					UBI	UBI ATM Opened
		20	Karamchara Old Market					BOI	
3	Salema	21	West Daluchara Panchayat Office					TGB	
		22	Salema Bazaar Market Stall					UBI	
		23	MPLAD Stall, Golakbazar(Mendi)					SBI	
		24	Kachuchara Bazar Growth Centre					UBI	
		25	Jamthumbari CFC Building					SBI	
		26	Abhanga CFC Building,Santirbazar					UBI	
		27	Nakful PHC Building					SBI	

Oening of 170 nos. of new ATMS : District : Dhalai									
SI No	Name of Block	No.	Name of Centre	Cluster Villages	No. of families	Nearest Bank	Proposed Site	Proposed Bank	Status
4	Dumburnagar	28	J.B.Para Market, Bharat Nirman Rajib Gandhi Seva Kendra					UCO	
		29	Ramnagar Market, Rajib Gandhi Seva Kendra					UCO	
		30	Gandachara Market, PWD Complex					UCO	
		31	Gandachara Hospital					TGB	
		32	Raisyabari Police Station Complex					UCO	
		33	Sharma Rajib Seva Kendra					UCO	
		34	Tuichakma TSR Camp					UCO	
5	Chaumanu	35	Thalchara Bazar					UBI	
		36	Purba Gobindabari TK at 23 K.M.					SBI	
		37	Manikpur BNRGSK					UBI	
		38	Malidhar Mukh BNRGSK					SBI	
		39	Rajdhar Panchayat Office					UBI	
		40	Makarchara Tribal Rest House					SBI	
		41	Durgachara BNRGSK					UBI	
		42	North Longatharai BNRGSK					UBI	
6	Durgachowmuhani	43	Bilashchara Panchayat Office					IB	
		44	Shibbari AWC Building					IB	
		45	Dhanchara MPLAD Market Stall					IB	
		46	Kuchainala Panchayat Office					IB	
		47	Manikbhandar ICAT Office					TGB	SBI ATM Opened
		48	East Lambo G.P. Fishery Office					SBI	
		49	Setrai VC, Saikar AWC Building					SBI	
		50	Mayachari Panchayat Office					UBI	

Oening of 170 nos. of new ATMS : District : North									
SI No	Name of Block	Sl.	Name of Centre	Cluster Villages	No. of families	Nearest Bank	Status	Proposed Bank	Status
1	Jubarajnagar	1	Radhapur Panchayat Office					BOI	
		2	Kameswar Panchayat Office					BOI	
		3	Tongbari Panchayat Office					IOB	
		4	Uptakhali Panchayat Office					IOB	SBI ATM Opened
		5	Madhuban, Anandabazar					IOB	
		6	Dhupirband, Krishnapur H.S.School					CB	
		7	Lalchara Panchayat Office					CB	
		8	Dewanpasa Panchayat Office					TGB	
		9	Purba Tilthai Panchayat Office					CB	
	Damchara	10	Khedachara Bazar					UBI	
		11	Kacharichara V.C. Office					UBI	
		12	Damchara Bazar					UBI	UBI ATM Opened
		13	Thumsarai V.C. Office					UBI	
		14	Ballukchera Bazar					UBI	
	Panisagar	15	C.H.Para Holy Cross School					UB	
		16	Indurai Doganga Market					SBI	
		17	Uttar Padmabil panchayat Office					UB	
		18	Noagang Bazar					SBI	
		19	Deochara G.P. ,Ramnagar Market					BOI	
		20	Panisagar Market					TGB	UBI/SBI ATM Opened
		21	Jalebasa Bazar					SBI	
	Jampui Hill	22	Paschim Hmupui					UBI	
		23	Vanmun					UBI	UBI ATM Opened
		24	Sabual					UBI	
		25	Khantlang BSF Camp					UBI	
	Kadamtala	26	Kurti Bazar					UBI	
		27	Premtala Bazar					TGB	
		28	Fulbari Panchayat Office					BOI	
		29	Rajnagar Bazar					UCO	

Oening of 170 nos. of new ATMS : District : North									
SI No	Name of Block	Sl.	Name of Centre	Cluster Villages	No. of families	Nearest Bank	Proposed Site	Proposed Bank	Status
		30	Kalachara Bazar					IOB	
		31	Pratyekroy Bazar					UCO	
		32	Pearachara Bazar					UB	
		33	Ranibari Bazar					UCO	
		34	Brajendranagar Bazar					UCO	
		35	Maheshpur Bazar					UB	
	Dasda	36	Ananda Bazar				OPENED	SBI	SBI ATM Opened
		37	Gachirampara Bazar					Syn	
		38	Dasda Bazar					TGB	
		39	Dasda Block H.Q.					Syn	
		40	Satnala Bazar					SBI	
		41	Suknachara Bazar					SBI	
		42	Joyshree Bazar					SBI	
		43	Laljuri Bazar					Syn	
		44	Kanchanchara, Rabinagar					SBI	
		45	Kanchanpur S.D.M. Office					SBI	
		46	Kambal Tilla, Dakshin Dasda					SBI	
		47	Santipur					UBI	
		48	Jaymani Para					Syn	
		49	Dakshin Tuisama					SBI	
		50	Ujan Machmara					TGB	

STATUS OF ATMs IN THE STATE OF TRIPURA (DISTRICT WISE) AS ON 31-08-2014																												
SI No	Name of Bank	West Tripura			Khowai			Sepahijala			Gomati			South			Dhalai			Unakoti			North			Total		
		On site	Offsite	Total	On site	Offsite	Total	On site	Offsite	Total	On site	Offsite	Total	On site	Offsite	Total	On site	Offsite	Total	On site	Offsite	Total	On site	Offsite	Total	On site	Offsite	Total
1	Allahabad Bank	0	0	0	0	0	0			0			0			0			0			0	0	0	0	0	0	
2	Bank of Baroda	0	2	2			0			0			0			0			0			0	0	0	2	2	2	
3	Bank of India	2	2	4			0			0			0			0			0			0	2	2	4	2	4	
4	Bharatiya Mahila bank	1	0	1			0			0			0			0			0			0	1	0	1	1	1	
5	Canara Bank	2	2	4			0	1	1			0			0			0			0	3	2	5	3	5		
6	Central Bank of India	2	0	2			0			0			0			0			0			0	2	0	2	2	2	
7	Dena Bank	1	0	1			0			0			0			0			0				1	0				
8	Indian Bank	1	0	1			0			0			0			0			0			0	1	0	1	1	1	
9	Indian Overseas Bank	0	3	3			0			0	1	0	1			0			0			0	1	3	4	4	4	
10	Punjab & Sindh Bank	0	0	0			0			0			0			0			0			0	0	0	0	0	0	
11	State bank Of India	20	89	109	2	3	5	7	7	14	4	11	15	6	1	7	4	1	5	3	3	6	7	12	19	53	127	180
12	UCO BANK	4	4	8	2	0	2			0	1	0	1			0			0	1	0	1	0	1	8	4	12	
13	Union Bank	3	2	5			0			0	1		1	1	0	1			0			0	1	0	1	6	2	8
14	United Bank Of India	14	13	27	6	0	6	5	1	6	7	1	8	8	0	8	6	0	6	3	0	3	5	3	8	54	18	72
15	Vijaya Bank	1	1	2			0			0			0			0			0			0	1	1	2	1	2	
16	AXIS BANK	3	5	8			0	1	0	1	1	0	1			0			0	0	1	1	1	2	3	6	8	14
17	Punjab National Bank	1	3	4			0			0			0			0			0			0	1	3	4	1	4	4
18	Syndicate Bank	0	1	1			0			0			0			0			0			0	0	1	1	0	1	1
19	Oriental Bank Of comerce	1	0	1			0			0			0			0			0			0	1	0	1	1	1	1
20	ICICI	1	8	9	1	0	1			0	1	0	1			0			0			0	1	0	1	4	8	12
21	Tripura Gramin Bank	0	0	0	0	0	0			0			0			0			0			0	0	0	0	0	0	0
22	ACUB	0	0	0			0			0			0			0			0			0	0	0	0	0	0	0
23	TCARDB	0	0	0			0			0			0			0			0			0	0	0	0	0	0	0
24	IDBI BANK	1	1	2			0			0	1	0	1			0			0			0	1	1	3	1	4	4
25	Tripura State Co-Op Bank	0	0	0	0	0	0			0			0			0			0			0	0	0	0	0	0	0
26	INDUSIND BANK	1	0	1			0			0			0			0			0			0	1	0	1	2	0	2
27	HDFC Bank	2	3	5			0			0	1	0	1			0			0			0	1	0	1	4	3	7
28	South Indian Bank	1	0	1			0			0			0			0			0			0	1	0	1	1	1	1
29	Corporation Bank	1	0	1			0			0			0			0			0			0	1	0	1	1	1	1
30	Yes Bank	1	0	1			0			0			0			0			0			0	1	0	1	1	1	1
31	Bank of Maharashtra	0	0	0			0			0			0			0			0			0	0	0	0	0	0	0
32	Andhra Bank	1	0	1			0			0			0			0			0			0	1	0	1	1	1	1
33	Kotak Mahindra Bank	1	0	1			0			0			0			0			0			0	1	0	1	1	1	1
34	Federal Bank	1	0	1			0			0			0			0			0			0	1	0	1	1	1	1
	TOTAL	67	139	206	11	3	14	14	8	22	18	12	30	15	1	16	10	1	11	6	4	10	19	17	36	160	185	345



110th SLBC for Tripura

10th September 2014, Pragna Bhavan, Agartala

Convenor



युनाइटेड बैंक ऑफ़ इंडिया
United Bank of India

The Bank that begins with "U"