



111th SLBC FOR TRIPURA

September-2014

(Convenor: United Bank of India)

6th December 2014, Pragna Bhavan, Agartala

Districts	<u>Tripura State</u>
	General Information
<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 441</p> <p>Average population covered per branch: 8324</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>Lead Bank of 8 Districts UNITED BANK OF INDIA</p>	<p>Convener of SLBC United Bank of India</p>

Network of Bank Branches in Tripura

As on 30.09.2014

Population Group	March 2011	March 2012	March 2013	March 2014	September 2014
Rural	163	187	217	229	237
	(55%)	(57%)	(57%)	(54%)	54%
Semi- urban	64	67	84	107	109
	(21%)	(20%)	(22%)	(25%)	25%
Urban	72	74	79	89	95
	(24%)	(23%)	(21%)	(21%)	21%
TOTAL	299	328	380	425	441

(Figures in bracket indicate percentage of total branches.)

**CONFIRMATION OF PROCEEDINGS OF THE
110th MEETING OF THE SLBC FOR TRIPURA**

The proceedings and action points of the 110th Meeting of SLBC for Tripura held on 10.09.2014 was circulated under the cover of Convener Bank's letter no. LBD/SLBC_TRIPURA/715 /2014 dt. 18.10.2014; the same may please be confirmed by the House.

Follow up action on major decisions of 110th meeting of SLBC for Tripura held on 10.09.2014

Sl.	Major Action Points	Present Status of Implementation up to June' 2014
1	<p>All Banks are to make concerted efforts to raise the CD ratio of the State at the level of 40%. Special thrust should be given to Agriculture, KCC, SHG and MSME proposals in all districts. The district administration should review the CD ratio in all DCC meetings and action points should be decided for all districts to push up the CD ratio. Industry Department/ DIC should scout big ticket viable loan proposals and forward them to the banks.</p> <p>(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.</p> <p>Due to increase in CD ratio in Gomati District by 28% as on Sept 2014 over the CD ratio of Sept 2013, YoY growth in CD ratio of the State has been registered at 1%, as the CD ratio increased from 39% as on Sept', 2013 to 40% as on Sept', 2014.</p> <p>Out of 8 districts, 4 districts have reported positive growth in CD ratio on yearly basis. One district Khowai remained static on 59% CD ratio.</p> <p>The DIC and the Directorate is sponsoring the viable proposals to the banks to give a push in CD ratio. Banks are to act in proactive manner in disposal of relevant proposals.</p>
2	<p>Meeting of sub-committee of SLBC on Agriculture is to be held shortly and the committee should fix up a minimum limit for KCC to fish farmers to boost up the average ticket size of KCC loans, which would also contribute to boost up CD ratio.</p> <p>(Action : All Banks/ SLBC)</p>	<p>Meeting of SLBC Sub-committee on Agriculture was held on 19.09.2014 under the Chairmanship of Chief Secretary, G.O.T. The meeting was graced by Sri S. Arya, E.D.UBI, Ms. Snehlata Shrivastava, Dy. Secretary, DFS, G.O.I. It was decided that all the existing KCC holders should be given the effect of new scale of finance revised for the year 2014-15 which will increase average size of KCC loan to Rs. 40,000/- to Rs. 50,000 per account.</p> <p>The Action Points emerged in the meeting have been circulated to Banks and renewal of old KCC under new scheme has been started by all Banks. We expect the average per ticket KCC will be increased to a sizeable extent from Rs.31750/- as on Sept 2014.</p>

<p>3</p>	<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 positively within December 2014 without any fail. PSU Banks having low presence in the state require to increase their Branch Network in the State.</p> <p>(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 30.09.2014, thus covering 51 locations. The SLBC Sub-Committee conducted meeting on 19.09.2014 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.</p> <p>As per decision of 110th SLBC, the controlling authority of the concerned banks have been communicated to complete the process of opening all the branch/ USB immediately, latest by December 2014.</p>
<p>4</p>	<p>In the 4 leftover centres, out of 52 centres, allotted for establishing Brick & mortar branches, Tripura State Co-operative Bank (TSCB) should open two branches at Tuichindrai and Bhatar Bazaar by September 2014 and other two branches within Dec' 2014. (Action:TSCB)</p>	<p>TSCB is yet to open the remaining 4 branches. SLBC vide their letter dated 24.10.2014 requested to complete the process latest by December 2014.</p>
<p>5</p>	<p>FIS Financial Services Ltd. may be called by the State Government to review the position for installation of left over locations of 170 ATMs and a decision may be taken for finalising the best locations/ helping in sharing overheads etc. For taking a final view in this matter, local major Banks also should be invited in the meeting to finalise the future plan for installation of ATMs. The plan may be placed in the next SLBC meeting for ratification.</p> <p>(Action: Govt. of Tripura & Banks)</p>	<p>The Secretary Finance, G.O.T., has written a letter to the Jt. Secretary, MOF, DFS, New Delhi regarding opening of 170 ATMs in four DBT Districts of Tripura by FIS Payment Solution and Services India Pvt. Ltd. and sought their intervention so that installation of ATMs is completed under FIP.</p> <p>The Joint Secretary, MOF, DFS vide his letter no. 10/207/2014-(FI) dated 08.10.2014 confirmed that the central government will be calling for a meeting with FIS to sort out the matter.</p>
<p>6</p>	<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. So far as the</p>	<p>Department of Financial Services, MoF, GoI, had fixed up a deadline for completion of household survey to identify the uncovered families by 15.10.2014. In all the SSAs, banks started household survey in war footing with the active help</p>

	<p>uncovered families under PMJDY are concerned, the State Govt. has assured that the Rural Development Department and Urban Development Deptt. of Govt. of Tripura would identify the left over families from the ROR (Register of Residents) and make it available Panchayat wise to the Banks for 100% coverage under PMJDY. With the authentic documentary evidence from Govt. Authority, the survey of uncovered households would be completed in time.</p> <p>(Action: Govt. of Tripura/Banks)</p>	<p>of the State Government. The State Government has also extended all sorts of help by providing data from Register of Residence (RoR) and wherever required the Government agencies had directly conducted house-to-house survey to identify the uncovered families and opening of their accounts immediately.</p> <p>With this efforts from all concerned, the survey has been completed and pursuant to that it has been officially declared that the State has achieved the 100% coverage status, declared by the State Govt. in the meeting of the State Level Implementation Committee of Tripura held on 25th November 2014.</p>
7	<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 with a request for help in recovery.</p> <p>(Action: LDMs/Banks)</p>	<p>Banks have directly sent scheme wise defaulter list to the concerned departments with a request for help in recovery of bank-dues.</p>
8	<p>LDMs should collect segment wise list of NPA accounts from each Bank in the District and forward one copy to the SLBC convener Bank. SLBC should send a copy to the Secretary, Finance Department, and Govt. of Tripura with a request for according administrative support for recovery.</p> <p>(Action: LDMs/Banks)</p>	<p>All the LDMs have been urged upon to collect NPA List from different banks and send a copy to SLBC for onward submission to the Secretary Finance, GoT, for administrative support for recovery of bank loans.</p>
9	<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.</p> <p>(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.</p>

Agenda Item No - 3

Financial Inclusion

Pursuant to the directives of DFS, Ministry of Finance, GoI 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 September, 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 among 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, GoI 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 September 2014, the banks have opened all 27 B & M branches.

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

The DFS, MOF, GoI 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 Rural 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. As per decision of 105th SLBC Meeting 2 more FI Villages were identified and allotted to IDBI Bank for opening of Branch/ USB increasing the total number of Branch/ USB to 82. 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 and FIS 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 September 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 among the banks are 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 clearing 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	10	2	Do
3	RBI Subvention scheme	5	5	Nil	Nil
4	State Govt / RBI	26	25	1	To be opened shortly
	Total	52	49	3	

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	Rajnarar	Radhanagar	UBI	Opened
6	Do	Hrshyamukh	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	Already opened
5		Kalyanpur	Baganbazar	TSCB	To be opened shortly
6	South Tripura	Rupaichari	Rupaichari Block	TGB	Opened in March 2010
7		Hrshyamukh	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.

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												
Name of State/UT: Tripura						Position as at the end of June, 2014 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				Covered up to March 2014 (No.)				Remarks, if any
				Allotment (No.)								
				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 to 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								
				Time frame for providing banking outlet in allotted village								Page-01
S R	Name of the District	Name of Bank selected for allotment of villages	No. of villager s allotted	Allotment (No.)				Covered up to March '2014 (No.)				Remarks, if any
				Branc h	BC	Others (Specify)	Tota l	Bran ch	BC	Others (Specify)	Tota l	
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	Howai	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:

Sl 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:-

Sl 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 30.09.2014)											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	9	62	171	233	60	14	73	26	0	46	0	46	111	122	233	
Total	110	1376	1454	2830	590	470	676	238	107	1870	172	2149	1460	1370	2830	
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	9	59	156	215	40	129	36	0	9	53	9	71	95	120	215	
Total	59	658	753	1411	264	611	264	40	131	546	121	798	678	733	1411	
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	11	103	258	361	77	115	57	38	14	223	0	237	1	360	361	
Total	39	237	933	1170	247	326	201	90	26	813	0	839	1	1169	1170	
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 Trainees			
		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	11	53	251	304	45	184	31	17	111	10	0	121	131	173	304	
Total	66	587	1499	2086	523	939	354	81	945	321	0	1266	816	1270	2086	
RSETI - SBI -Kumarghat, Unakoti.																
F.Y	No. of Progra	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	
2013-14	18	227	125	352	76	70	89	88	35	116	78	229	44	308	352	
2014-15	12	118	130	248	55	48	72	29	54	61	39	154	0	248	248	
Total	30	345	255	600	131	118	161	117	89	177	117	383	44	556	600	

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 30.09.14
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 Borada	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

FINANCIAL LITERACY CENTRES-- REPORT FOR THE QUARTER ENDED SEPTEMBER 2014

Sr.No.	State	District	Location(Metro,Urban,SU,Rural)	Address	Date of start of functioning	Name of Sponsoring Bank	No. of Literacy Camps undertaken during the quarter as per RBI guidelines using standardized financial literacy material of RBI	No. of Persons participated in Literacy Camps during the quarter	Out of Persons participated, number of persons already having bank a/c at the time of attending the camp	Out of persons participated, no. of persons opened bank a/c after attending the camp
1	Tripura	Gomati	Semi-Urban	R-Seti,Udaipur	27.03.09	UBI	5	134	69	37
2	Tripura	Dhalai	Rural	R-Seti,Ambassa	25.01.11	UBI	6	178	150	12
3	Tripura	Sepahijala	Urban	R-Seti,Sepahijala	12.02.13	TGB	9	257	152	29
4	Tripura	West Tripura	Urban	Rudset Institute	30.10.11	Syndicate Bank	17	335	85	115
5	Tripura	Unakoti	Rural	R-Seti,Kumarghat	07.07.13	SBI	9	473	193	280
6	Tripura	Gomati	Semi-Urban	LDM(South)	19.10.12	UBI	5	103	45	21
7	Tripura	Dhalai	Semi-Urban	LDM(Dhalai)	19.10.12	UBI	3	125	32	76
8	Tripura	Unakoti	Semi-Urban	LDM(North)	19.10.12	UBI	3	687	25	632
9	Tripura	West Tripura	Urban	LDM(West)	19.10.12	UBI	3	325	201	82
Total							60	2617	952	1284

RURAL BRANCHES-- REPORT OF CONDUCT OF FINANCIAL LITERACY CAMP FOR THE

Sr.No.	State	District	No. of Rural Branches in the District	No. of Rural Branches which have conducted literacy camps as per RBI guidelines using standardized Financial Literacy Materials of RBI in the quarter	No. of Literacy Camps conducted as per RBI guidelines using standardized Financial Literacy Material of RBI	No. of persons participated	Out of persons participated, no. of persons already having bank a/c at the time of attending the camp	Out of persons participated, no. of persons opened bank a/c after attending the camp
1	Tripura	West Tripura	41	18	26	357	229	77
2	Tripura	Sepahijala	30	14	27	398	251	86
3	Tripura	Khowai	21	11	16	217	137	37
4	Tripura	Gomati	32	11	18	248	155	49
5	Tripura	South	33	11	25	382	242	89
6	Tripura	Dhalai	31	20	35	471	322	88
7	Tripura	North	27	18	31	432	287	82
8	Tripura	Unakoti	20	10	17	227	141	43
TOTAL			235	113	195	2732	1764	551

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 September'2014**

Sl. No.	BLOCK	DISTRICT	BANK	TENTATIVE MONTH	HELD ON	REMARKS
1	Khowai	Khowai	Allahabad Bank	September' 14	12.09.2014	
2	Kakraban	Gomati	Bank of Baroda	October' 14		
3	Bamutia	West	Bank of India	August' 14	17.08.2014	
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	Nalchar	Sepahijala	PNB	January' 15		
14	Dukli	West	SBI	July' 14	10.08.2014	
15	Kumarghat	Unakoti	SBI	August' 14	05.09.2014	
16	Rupaichari	South	SBI	September' 14	20.09.2014	
17	Jolaibari	South	SBI	October' 14	28.08.2014	
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	16.09.2014	
23	Laljuri	North	Syndicate Bank	February' 15		
24	Mandai	West	TGB	May' 14	18.05.2014	
25	Lefunga	West	TGB	June' 14	23.07.2014	
26	Chandipur	Unakoti	TGB	August' 14	08.09.2014	
27	Satchand	South	TGB	September' 14	24.06.2014	
28	Poangbari	South	TGB	July' 14	17.09.2014	
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	26.07.2014	
39	Padmabil	Khowai	TSCB	June' 14	15.04.2014	
40	Tulashikhar	Khowai	TSCB	September' 14	14.04.2014	
41	Killa	Gomati	TSCB	November' 14		
42	Karbook	Gomati	TSCB	December' 14		
43	Ambassa	Dhalai	TSCB	January' 15		
44	Belbari	West	UBI	September' 14	19.09.2014	
45	Gaur Nagar	Unakoti	UBI	July' 14	10.07.2014	
46	Hrishyamukh	South	UBI	August' 14	23.07.2014	
47	Rajnagar	South	UBI	September' 14	19.09.2014	
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	19.08.2014	
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 YEAR-2014-15

Up to September'2014

TRIPURA STATE

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

FINANCIAL LITERACY/ AWARENESS CAMP ORGANISED BY THE RURAL BRANCHES OF BANKS DURING THE YEAR-2014-15

Up to September'2014

TRIPURA STATE

SI No.	District	Name of Block	Name of Bank	Name of Branch	Month	Held on	to be held on
67	South	Nalua	TSCB	Nalua	May'14	24.05.14	
68	Gomati	Karbook	TSCB	Karbook	May'14	24.05.14	
69	South	Bokafa	UBI	Santirbazar	May'14	12.05.14	
70	South	Rajnagar	UBI	Siddhinagar	May'14	15.05.14	
71	West	Mohanpur	UBI	Mohanpur	May'14	05.05.14	
72	Sepahijala	Boxanagar	UBI	Boxanagar	May'14	09.05.14	
73	Khowai	Teliamura	UBI	Maharanipur	May'14	22.05.14	
74	Gomati	Kakraban	UBI	Salgarah	May'14	27.05.14	
75	South	Rajnagar	UBI	Siddhinagar	May'14	21.05.14	
76	Dhalai	Salema	UBI	Halhali	May'14	14.05.14	
77	Dhalai	Manu	UBI	Machli	May'14	20.05.14	
78	West	Jirania	TGB	Champaknagar	May'14	03.05.14	
79	Dhalai	Manu	TGB	Manu	May'14	06.05.14	
80	West	Mohanpur	TGB	Mohanpur	May'14	09.05.14	
81	Dhalai	Gandachhera	TGB	Raishyabari	May'14	14.05.14	
82	Gomati	Matabari	TGB	Bagma	May'14	11.05.14	
83	Khowai	Khowai	TGB	Chebri	May'14	22.05.14	
84	Gomati	Killa	TGB	Pitra	May'14	25.05.14	
85	West	Mohanpur	TGB	Kamalghat	May'14	16.05.14	
86	West	Mandai	TGB	Mandai	May'14	18.05.14	
87	Sepahijala	Jampuijala	Syndicate Bank	Bishramganj	June'14	14.06.14	
88	Gomati	Kakraban	Bank of India	Jamjuri	May'14	15.05.14	
89	Sepahijala	Charilam	Syndicate Bank	Bishramganj	June'14	14.06.14	
90	Sepahijala	Jampuijala	TSCB	Golaghati	June'14	09.06.14	
91	South	Hrishyamukh	TSCB	Hrishyamukh	June'14	16.06.14	
92	Dhalai	Chawmanu	TSCB	Chawmanu	June'14	09.06.14	
93	Dhalai	Salema	TSCB	Moracherra	June'14	16.06.14	
94	Dhalai	Chawmanu	TSCB	Chailengta	June'14	16.06.14	
95	Khowai	Kalyanpur	UCO Bank	Kalyanpur	June'14	17.06.14	
96	Sepahijala	Bishalgarh	UCO Bank	Bishalgarh	June'14	24.06.14	
97	Dhalai	Gandacherra	UCO Bank	Gandacherra	June'14	20.06.14	
98	West	Mohanpur	UCO Bank	Mohanpur	June'14	17.06.14	
99	Gomati	Kakraban	Bank of India	Jamjuri	May'14	15.05.14	
100	South	Rupaichari	SBI	Manubankul	June'14	18.06.14	
101	Dhalai	Salema	SBI	Kamalpur	June'14	22.06.14	
102	Sepahijala	Boxanagar	SBI	Matinagar	June'14	30.06.14	
103	West	Mandai	SBI	NIT Agartala	June'14	26.06.14	
104	West	Mohanpur	SBI	Lembucherra	June'14	06.06.14	
105	North	Panisagar	SBI	Uptakhali	June'14	27.06.14	
106	North	Panisagar	SBI	Bagbassa	June'14	30.06.14	
107	Dhalai	Manu	SBI	Kanchancherra	June'14	28.06.14	
108	North	Kadamtala	SBI	Churaibari	June'14	21.06.14	
109	Dhalai	Salema	SBI	Manikbhandar	June'14	30.06.14	
110	Sepahijala	Jampuijala	SBI	Bishramganj	June'14	21.06.14	
111	Dhalai	Ambassa	SBI	Ambassa	June'14	02.06.14	
112	South	Jolaibari	SBI	Jolaibari	June'14	26.06.14	
113	West	Mohanpur	UBI	Ushasmarket	June'14	03.06.14	
114	Gomati	Matabari	UBI	salgarah	June'14	12.06.14	
115	South	Hrishyamukh	UBI	Belonia	June'14	18.06.14	
116	Sepahijala	Melaghar	UBI	Sonamura	June'14	25.06.14	
117	South	Bokafa	UBI	Santirbazar	June'14	17.06.14	
118	Sepahijala	Bishalgarh	UBI	Chakmaghat	June'14	24.06.14	
119	South	Rajnagar	UBI	Siddhinagar	June'14	19.06.14	
120	North	Dasda	UBI	Kanchanpur	June'14	06.06.14	
121	Dhalai	Manu	UBI	Machli	June'14	21.06.14	
122	South	Bharatchandra Nagar	UBI	Barpathari	June'14	07.06.14	
123	Khowai	Khowai	TGB	Chebri	June'14	19.06.14	
124	West	Dukli	TGB	Badharghat	June'14	23.06.14	
125	West	Hezamara	TGB	Hezamara	June'14	23.06.14	
126	South	Satchand	TGB	Srinagar	June'14	24.06.14	
127	North	Dasda	TGB	Dasda	June'14	06.06.14	
128	Gomati	Killa	TGB	Pitra	June'14	22.06.14	
129	South	Satchand	TGB	Sabroom	June'14	22.06.14	
130	South	Hrishyamukh	TGB	Hrishyamukh	June'14	20.06.14	
131	Gomati	Matabari	TGB	Chandrapur	June'14	21.06.14	
132	Sepahijala	Kanthalia	TGB	Dhanpur	June'14	25.06.14	

FINANCIAL LITERACY/ AWARENESS CAMP ORGANISED BY THE RURAL BRANCHES OF BANKS DURING THE YEAR-2014-15

Up to September'2014

TRIPURA STATE

Sl No.	District	Name of Block	Name of Bank	Name of Branch	Month	Held on	to be held on
133	Gomati	Killa	TSCB	Killa	July'14	12.07.14	
134	West	Maheshkhola	TSCB	Maheshkhola	July'14	26.07.14	
135	Sepahijala	Kathalia	TSCB	Kathalia	July'14	26.07.14	
136	Khowai	Teliamura	UCO Bank	Baganbazar	July'14	15.07.14	
137	Sepahijala	Bishalgarh	UCO Bank	Bishalgarh	July'14	23.07.14	
138	Dhalai	Dumburnagar	UCO Bank	Gandacherra	July'14	20.07.14	
139	Dhalai	Dumburnagar	UCO Bank	Raishyabari	July'14	19.07.14	
140	Gomati	Kakraban	UBI	Karbook	July'14	07.07.14	
141	North	Gournagar	UBI	Gournagar	July'14	10.07.14	
142	South	Rajnagar	UBi	Siddhinagar	July'14	10.07.14	
143	Gomati	Matabari	UBi	salgarah	July'14	16.07.14	
144	South	Bokafa	UBI	Santirbazar	July'14	16.07.14	
145	Sepahijala	Melaghar	UBI	Melaghar	July'14	17.07.14	
146	Sepahijala	Bishalgarh	UBI	Chakmaghat	July'14	17.07.14	
147	Unakoti	Kumarghat	UBI	Machmara	July'14	18.07.14	
148	Khowai	Teliamura	UBI	Chakmaghat SDM	July'14	18.07.14	
149	Dhalai	Salema	UBI	Halhali	July'14	22.07.14	
150	Dhalai	Dasda	UBI	Kanchanpur	July'14	23.07.14	
151	South	Hrishyamukh	UBI	Belonia	July'14	23.07.14	
152	Sepahijala	Bishalgarh	UBI	Chakmaghat	July'14	25.07.14	
153	North	Kadamtala	SBI	Churaibari	July'14	17.07.14	
154	North	Panisagar	SBI	Uptakhali	July'14	24.07.14	
155	North	Panisagar	SBI	Bagbassa	July'14	17.07.14	
156	North	Dasda	SBI	Anandabazar	July'14	24.07.14	
157	Unakoti	Kumarghat	SBI	Ratiabari	July'14	24.07.14	
158	Unakoti	Kumarghat	SBI	Kumarghat	July'14	24.07.14	
159	Dhalai	Manu	SBI	Kanchancherra	July'14	24.07.14	
160	Dhalai	Salema	SBI	Kamalpur	July'14	24.07.14	
161	Dhalai	Salema	SBI	Manikbhandar	July'14	17.07.14	
162	Dhalai	Ambassa	SBI	Ambassa	July'14	24.07.14	
163	Sepahijala	Bishalgarh	SBI	Bishalgarh	July'14	24.07.14	
164	Sepahijala	Melaghar MC	SBI	Melaghar	July'14	24.07.14	
165	Gomati	Amarpur	SBI	Amarpur	July'14	24.07.14	
166	South	Bokafa	SBI	Santirbazar	July'14	24.07.14	
167	West	Mohanpur	TGB	Kamalghat	July'14	22.07.14	
168	West	Lefunga	TGB	Lefunga	July'14	23.07.14	
169	West	Bamutia	TGB	Bamutia	July'14	24.07.14	
170	West	Mohanpur	TGB	Panchabati	July'14	25.07.14	
171	West	Belbari	TGB	Khumulwng	July'14	25.07.14	
172	Khowai	Padmabil	TGB	Padmabil	July'14	21.07.14	
173	Khowai	Tulashikhar	TGB	Ramsanakarbari	July'14	24.07.14	
174	Sepahijala	Nalchhar	TGB	Durlavnarayan	July'14	17.07.14	
175	Sepahijala	Kathalia	TGB	Dhanpur	July'14	21.07.14	
176	Gomati	Kakraban	TGB	Kakraban	July'14	22.07.14	
177	Gomati	Matabari	TGB	Gakulpur	July'14	22.07.14	
178	Gomati	Matabari	TGB	Maharani	July'14	23.07.14	
179	South	Rajnagar	TGB	Barpathari	July'14	23.07.14	
180	South	Hrishyamukh	TGB	Srinagar	July'14	24.07.14	
181	South	Satchand	TGB	Satchand	July'14	25.07.14	
182	North	Kalacherra	TGB	Sanicherra	July'14	23.07.14	
183	North	Kadamtala	TGB	Churaibari	July'14	24.07.14	
184	North	Dasda	TGB	Kanchanpur	July'14	25.07.14	
185	North	Damcherra	TGB	Khedacherra	July'14	25.07.14	
186	Unakoti	Kumarghat	TGB	Betcherra	July'14	22.07.14	
187	Unakoti	Kumarghat	TGB	Machmara	July'14	23.07.14	
188	Dhalai	Ambassa	TGB	Kachucherra	July'14	23.07.14	
189	Dhalai	Salema	TGB	Salema	July'14	24.07.14	
190	Dhalai	Ganganagar	TGB	Ganganagar	July'14	25.07.14	
191	Khowai	Teliamura	UCO Bank	Baganbazar	Aug'14	17.08.14	
192	West	Mohanpur	UCO Bank	Mohanpur	Aug'14	19.08.14	
193	Dhalai	Gandacherra	UCO Bank	Gandacherra	Aug'14	16.08.14	
194	Dhalai	Gandacherra	UCO Bank	Raishyabari	Aug'14	12.08.14	
195	West	Lefunga	CBI	Barkathal	Aug'14	29.08.14	
196	West	Mohanpur	CBI	Lichubagan	Aug'14	30.08.14	
197	Dhalai	Ambassa	CBI	Ambassa	Aug'14	30.08.14	
198	Gomati	Amarpur	TSCB	Nutanbazar	Aug'14	16.08.14	

FINANCIAL LITERACY/ AWARENESS CAMP ORGANISED BY THE RURAL BRANCHES OF BANKS DURING THE YEAR-2014-15

Up to September'2014

TRIPURA STATE

SI No.	District	Name of Block	Name of Bank	Name of Branch	Month	Held on	to be held on
199	Dhalai	Durgachoumuhni	TSCB	Marachhara	Aug'14	23.08.14	
200	South	Jolaibari	TSCB	Baikhora	Aug'14	30.08.14	
201	Sepahijala	Charilam	Syndicate Bank	Bishramganj	Aug'14	09.08.14	
202	South	Satchand	SBI	Sabroom	Aug'14	28.08.14	
203	North	Panisagar	SBI	Uptakhali	Aug'14	28.08.14	
204	North	Panisagar	SBI	Bagbassa	Aug'14	28.08.14	
205	North	Dasda	SBI	Anandabazar	Aug'14	25.08.14	
206	South	Jolaibari	SBI	Jolaibari	Aug'14	28.08.14	
207	Unakoti	Kumarghat	SBI	Ratiabari	Aug'14	25.08.14	
208	Dhalai	Manu	SBI	Kanchancherra	Aug'14	25.08.14	
209	Dhalai	Salema	SBI	Kamalpur	Aug'14	28.08.14	
210	Dhalai	Salema	SBI	Manikbhandar	Aug'14	28.08.14	
211	Dhalai	Ambassa	SBI	Ambassa	Aug'14	27.08.14	
212	Sepahijala	Bishalgarh MC	SBI	Bishalgarh	Aug'14	28.08.14	
213	South	Satchand	SBI	Manubazar	Aug'14	28.08.14	
214	Gomati	Amarpur	SBI	Amarpur	Aug'14	29.08.14	
215	South	Bokafa	SBI	Santirbazar	Aug'14	29.08.14	
216	West	Mohanpur	SBI	Gandhigram	Aug'14	30.08.14	
217	South	Rupaichari	SBI	Manubankul	Aug'14	28.08.14	
218	Unakoti	Kumarghat	SBI	Kumarghat	Aug'14	28.08.14	
219	Khowai	Teliamura	SBI	Teliamura	Aug'14	28.08.14	
220	Sepahijala	Melaghar MC	SBI	Melaghar	Aug'14	29.08.14	
221	South	Hrshyamukh	SBI	Belonia	Aug'14	28.08.14	
222	West	Dukli	SBI	Dukli	Aug'14	28.08.14	
223	Sepahijala	Charilam	SBI	Bishramganj	Aug'14	28.08.14	
224	West	Dukli	SBI	Amtali	Aug'14	28.08.14	
225	Gomati	Matabari	SBI	Garjee	Aug'14	28.08.14	
226	Sepahijala	Melaghar	UBI	Melaghar	Aug'14	11.08.14	
227	West	Jirania	UBI	Jirania	Aug'14	14.08.14	
228	Dhalai	Manu	UBI	Manu	Aug'14	10.08.14	
229	South	Rajnagar	UBI	Siddhinagar	Aug'14	06.08.14	
230	Gomati	Matabari	UBI	Salgarah	Aug'14	11.08.14	
231	South	Satchand	UBI	Sabroom	Aug'14	19.08.14	
232	Sepahijala	Bishalgarh	UBI	Chakmaghat	Aug'14	03.08.14	
233	South	Bokafa	UBI	Santirbazar	Aug'14	14.08.14	
234	Sepahijala	Boxanagar	UBI	Boxanagar	Aug'14	10.08.14	
235	Khowai	Khowai	UBI	Bachaibari	Aug'14	28.08.14	
236	North	Gournagar	UBI	Gournagar	Aug'14	06.08.14	
237	Gomati	Karbook	UBI	Jatanbari	Aug'14	20.08.14	
238	South	Bharatchandra Nagar	UBI	Barpathari	Aug'14	05.08.14	
239	North	Kadamtala	TGB	Kadamtala	Aug'14	24.08.14	
240	North	Kadamtala	TGB	Sanicherra	Aug'14	24.08.14	
241	North	Panisagar	TGB	Tilthai	Aug'14	25.08.14	
242	North	Panisagar	TGB	Jalebassa	Aug'14	25.08.14	
243	Unakoti	Kumarghat	TGB	Fatikroy	Aug'14	26.08.14	
244	Unakoti	Gournagar	TGB	Tillabazar	Aug'14	26.08.14	
245	Unakoti	Pecharthal	TGB	Pecharthal	Aug'14	27.08.14	
246	Unakoti	Kumarghat	TGB	Betcherra	Aug'14	27.08.14	
247	North	Panisagar	TGB	Huplong	Aug'14	28.08.14	
248	North	Damcherra	TGB	Khedacherra	Aug'14	29.08.14	
249	North	Damcherra	TGB	Damcherra	Aug'14	29.08.14	
250	North	Dasda	TGB	Dasda	Aug'14	30.08.14	
251	West	Dukli	BMB	Agartala	Aug'14	24.08.14	
252	Gomati	Amarpur	SBI	Amarpur	Sept'14	13.09.14	
253	Sepahijala	Bishalgarh	SBI	Bishalgarh	Sept'14	13.09.14	
254	Gomati	Matabari	SBI	Udaipur	Sept'14	13.09.14	
255	Unakoti	Kumarghat	SBI	Kanchancherra	Sept'14	13.09.14	
256	Dhalai	Durgachoumuhni	SBI	Kamalpur	Sept'14	20.09.14	
257	North	Gournagar	SBI	Kailashahar	Sept'14	20.09.14	
258	South	Bharatchandra Nagar	SBI	Belonia	Sept'14	20.09.14	
259	North	Kadamtala	SBI	Bagbassa	Sept'14	20.09.14	
260	West	Dukli	SBI	Dukli	Sept'14	20.09.14	
261	West	Mohanpur	SBI	Gandhigram	Sept'14	20.09.14	
262	Unakoti	Kumarghat	SBI	Kumarghat	Sept'14	20.09.14	
263	Dhalai	Durgachoumuhni	SBI	Manikbhandar	Sept'14	20.09.14	
264	South	Satchand	SBI	Manubazar	Sept'14	20.09.14	

FINANCIAL LITERACY/ AWARENESS CAMP ORGANISED BY THE RURAL BRANCHES OF BANKS DURING THE YEAR-2014-15

Up to September'2014

TRIPURA STATE

SI No.	District	Name of Block	Name of Bank	Name of Branch	Month	Held on	to be held on
265	South	Rupaichari	SBI	Manubankul	Sept'14	20.09.14	
266	West	Dukli	SBI	Amtali	Sept'14	27.09.14	
267	North	Dasda	SBI	Anandabazar	Sept'14	27.09.14	
268	Sepahijala	Bishalgarh	SBI	Bishramganj	Sept'14	27.09.14	
269	North	Kadamtala	SBI	Churaibari	Sept'14	27.09.14	
270	Gomati	Matabari	SBI	Garjee	Sept'14	27.09.14	
271	South	Bokafa	SBI	Santirbazar	Sept'14	27.09.14	
272	Khowai	Teliamura	SBI	Teliamura	Sept'14	27.09.14	
273	West	Old Agartala	SBI	Dhaleswar	Sept'14	27.09.14	
274	Gomati	Salgarah	TSCB	Salgarah	Sept'14	13.09.14	
275	Dhalai	Durgachoumuhni	TSCB	Durgachoumuhni	Sept'14	20.09.14	
276	Sepahijala	Charilam	TSCB	Charilam	Sept'14	27.09.14	
277	Sepahijala	Bishalgarh	UCO Bank	Bishalgarh	Sept'14	16.09.14	
278	West	Mohanpur	UCO Bank	Mohanpur	Sept'14	08.09.14	
279	Dhalai	Gandacherra	UCO Bank	Gandacherra	Sept'14	22.09.14	
280	Khowai	Kalyanpur	UCO Bank	Kalyanpur	Sept'14	10.09.14	
281	South	Satchand	UBI	Sabroom	Sept'14	20.09.14	
282	Unakoti	Kumarghat	UBI	Machmara	Sept'14	19.09.14	
283	Khowai	Teliamura	UBI	Maharanipur	Sept'14	08.09.14	
284	North	Panisagar	UBI	Panisagar	Sept'14	11.09.14	
285	West	Mohanpur	UBI	Mohanpur	Sept'14	05.09.14	
286	Gomati	Kakraban	UBI	Salgarah	Sept'14	27.09.14	
287	Dhalai	Salema	UBI	Halhali	Sept'14	11.09.14	
288	Gomati	Matabari	UBi	salgarah	Sept'14	12.09.14	
289	Sepahijala	Melaghar	UBI	Sonamura	Sept'14	25.09.14	
290	South	Rajnagar	UBI	Siddhinagar	Sept'14	19.09.14	
291	South	Bharatchandra Nagar	UBI	Barpathari	Sept'14	05.09.14	
292	Khowai	Tulashikhar	TGB	Champahour	Sept'14	15.09.14	
293	Khowai	Kalyanpur	TGB	Chebri	Sept'14	15.09.14	
294	Khowai	Padmabil	TGB	Padmabil	Sept'14	18.09.14	
295	Khowai	Mungiakami	TGB	Ramsankarbari	Sept'14	18.09.14	
296	Khowai	Kalyanpur	TGB	Kalyanpur	Sept'14	19.09.14	
297	Khowai	Teliamura	TGB	Teliamura	Sept'14	19.09.14	
298	Sepahijala	Bishalgarh	TGB	Madhupur	Sept'14	16.09.14	
299	Sepahijala	Jampuijala	TGB	Kanchanmala	Sept'14	16.09.14	
300	Sepahijala	Bishalgarh	TGB	Bishramganj	Sept'14	25.09.14	
301	Sepahijala	Nalchhar	TGB	Nalchar	Sept'14	25.09.14	
302	Sepahijala	Kathalia	TGB	Dhanpur	Sept'14	26.09.14	
303	Sepahijala	Boxanagar	TGB	Veluarchar	Sept'14	26.09.14	
304	West	Lefunga	TGB	Lefunga	Sept'14	20.09.14	
305	West	Lefunga	TGB	Kamalghat	Sept'14	20.09.14	
306	West	Mandai	TGB	Mandai	Sept'14	22.09.14	
307	West	Belbari	TGB	Khumulwng	Sept'14	22.09.14	
308	West	Mohanpur	TGB	Mohanpur(Sidhai)	Sept'14	24.09.14	
309	West	Hezamara	TGB	Hezamara	Sept'14	24.09.14	
310	Dhalai	Chaumanu	TGB	Chawmanu	Sept'14	06.09.14	
311	Dhalai	Durgachoumuhni	TGB	Bamancherra	Sept'14	10.09.14	
312	Dhalai	Salema	TGB	Salema	Sept'14	10.09.14	
313	Dhalai	Dumburnagar	TGB	Gandacherra	Sept'14	11.09.14	
314	Dhalai	Manu	TGB	Chailengta	Sept'14	12.09.14	
315	Dhalai	Manu	TGB	Manu	Sept'14	12.09.14	
316	Dhalai	Ambassa	TGB	Kulai	Sept'14	12.09.14	
317	Dhalai	Ganganagar	TGB	Nalkata	Sept'14	13.09.14	
318	Dhalai	Salema	TGB	Kachucherra	Sept'14	16.09.14	
319	Dhalai	Durgachoumuhni	TGB	Avanga	Sept'14	16.09.14	
320	Unakoti	Pecharthal	TGB	Kanchanbari	Sept'14	08.09.14	
321	Unakoti	Chandipur	TGB	Dalugaon	Sept'14	08.09.14	
322	Unakoti	Kumarghat	TGB	Machmara	Sept'14	09.09.14	
323	North	Dasda	TGB	Kanchanpur	Sept'14	09.09.14	
324	North	Panisagar	TGB	Panisagar	Sept'14	10.09.14	
325	North	Kadamtala	TGB	Churaibari	Sept'14	10.09.14	
326	North	Kadamtala	TGB	Dharmanagar	Sept'14	11.09.14	
327	North	Kadamtala	TGB	Rajbari	Sept'14	11.09.14	

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 Sept.'2013	% to target	Plan	Achievement Sept.'2014	% to target	
Agriculture	85238.62	29765.50	38	96448.05	28206.33	29	-9
MSME	68859.39	21004.09	35	74782.11	41092.17	55	20
Other Prisec	42710.33	12958.53	33	46450.83	19645.47	42	9
Total Prisec	196808.34	63728.12	36	217680.99	88943.97	41	5
Non-Prisec	35166.66	28195.46	81	38772.01	42000.21	108	27
Grand Total	231975.00	91923.58	43	256453.00	130944.18	51	8

The overall achievement is 51% of the target & achievement under Agriculture sector is 29%. 41% 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 30.09.2014

(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	102.92	91	513.73	269.37	52	164.24	97.61	59	791.00	469.90	59	121.00	142.98	118	912.00	612.88	67
2	Andhra Bank	0.00	0.00	0	150.00	8.33	6	100.00	7.00	7	250.00	15.33	6	50.00	7.67	15	300.00	23.00	8
3	Bank of Baroda	268.30	2.00	1	811.70	303.00	37	414.00	203.72	49	1494.00	508.72	34	243.00	416.38	171	1737.00	925.10	53
4	Bank of Maharashtra	0.00	2.42	0	150.00	8.49	6	100.00	14.27	14	250.00	25.18	10	50.00	42.65	85	300.00	67.83	23
5	Bank of India	536.72	28.52	5	1130.90	1037.10	92	642.00	535.44	83	2309.62	1601.06	69	319.38	457.26	143	2629.00	2058.32	78
6	Canara Bank	1070.20	436.36	41	1220.80	1936.50	159	643.00	263.49	41	2934.00	2636.35	90	585.00	1718.98	294	3519.00	4355.33	124
7	Central Bank of India	593.26	192.23	32	1498.36	320.82	21	781.00	465.50	60	2872.62	978.55	34	410.38	202.35	49	3283.00	1180.90	36
8	Corporation Bank	0.00	6.50	0	150.00	34.20	23	100.00	30.00	30	250.00	70.70	28	50.00	20.00	40	300.00	90.70	30
9	Dena Bank	0.00	0.00	0	0.00	0.00	0	0.00	6.00	0	0.00	6.00	0	0.00	0.00	0	0.00	6.00	0
10	Indian Bank	121.62	0.00	0	809.00	144.09	18	421.00	236.50	56	1351.62	380.59	28	166.38	41.34	25	1518.00	421.93	28
11	IDBI BANK	404.56	46.76	12	461.44	279.59	61	235.00	160.71	68	1101.00	487.06	44	211.00	88.94	42	1312.00	576.00	44
12	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	12.89	43	200.00	16.89	8
13	Indian Overseas Bank	604.81	15.04	2	825.19	431.37	52	522.00	6.00	1	1952.00	452.41	23	323.00	1160.63	359	2275.00	1613.04	71
14	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
15	Punjab & Sind Bank	115.00	0.00	0	505.00	15.00	3	182.00	4.00	2	802.00	19.00	2	111.00	10016.00	9023	913.00	10035.00	1099
16	Punjab National Bank	115.00	2.30	2	505.00	7.60	2	182.00	4.35	2	802.00	14.25	2	111.00	15.00	14	913.00	29.25	3
17	State Bank of India	15432.38	1420.00	9	12247.13	4293.00	35	7236.37	5255.00	73	34915.88	10968.00	31	7357.00	8298.00	113	42272.88	19266.00	46
18	Syndicate Bank	320.00	27.24	9	765.00	705.65	92	314.00	235.40	75	1399.00	968.29	69	268.00	323.56	121	1667.00	1291.85	77
19	Union Bank of India	584.89	177.29	30	1590.17	1234.34	78	679.00	388.73	57	2854.06	1800.36	63	472.75	113.30	24	3326.81	1913.66	58
20	United Bank of India	19326.29	8145.63	42	13111.47	7662.19	58	7393.87	1945.23	26	39831.63	17753.05	45	8016.71	4892.36	61	47848.34	22645.41	47
21	UCO Bank	3121.47	421.76	14	3061.57	1240.79	41	2138.00	1118.86	52	8321.04	2781.41	33	1147.00	204.54	18	9468.04	2985.95	32
22	Vijaya Bank	56.39	33.59	60	684.61	438.40	64	338.00	258.16	76	1079.00	730.15	68	123.00	82.01	67	1202.00	812.16	68
A	ACP PUBLIC sec Bank	42853.92	11060.56	26	40671.07	20501.01	50	22757.48	11286.96	50	106282.47	42848.53	40	20226.60	28273.09	140	126509.07	71121.62	56
23	AXIS BANK	401.55	11.39	3	1243.11	15080.00	1213	618.00	15.00	2	2262.66	15106.39	668	409.34	200.37	49	2672.00	15306.76	573
24	Federal Bank	0.00	4.42	0	150.00	217.57	145	100.00	0.00	0	250.00	221.99	89	50.00	52.34	105	300.00	274.33	91
25	HDFC	456.78	1274.63	279	667.88	500.91	75	331.00	21.99	7	1455.66	1797.53	123	304.34	1356.60	446	1760.00	3154.13	179
26	ICICI Bank	837.88	935.37	112	849.64	60.50	7	464.25	0.00	0	2151.77	995.87	46	445.23	309.51	70	2597.00	1305.38	50
27	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
28	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	75.00	150	300.00	75.00	25
29	South Indian Bank	0.00	61.96	0	425.00	277.09	65	127.00	197.20	155	552.00	536.25	97	61.00	111.46	183	613.00	647.71	106
30	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	2420.42	121	4177.35	16846.21	403	2010.25	249.19	12	8195.75	19515.82	238	1517.25	3267.23	215	9713.00	22783.05	235
31	Tripura Gramin Bank	37102.10	12840.31	35	21053.99	1572.17	7	14126.74	7222.67	51	72282.83	21635.15	30	11855.00	6035.58	51	84137.83	27670.73	33
C	ACP RRB	37102.10	12840.31	35	21053.99	1572.17	7	14126.74	7222.67	51	72282.83	21635.15	30	11855.00	6035.58	51	84137.83	27670.73	33
32	ACUB	0.00	0.00	0	205.00	0.00	0	659.00	221.76	34	864.00	221.76	26	120.00	93.15	78	984.00	314.91	32
33	TCARDB	1767.32	9.10	1	0.00	0.00	0	196.00	83.29	42	1963.32	92.39	5	0	0.00	0	1963.32	92.39	5
34	TSCB	12716.56	1875.94	15	8674.70	2172.78	25	6701.36	581.60	9	28092.62	4630.32	16	5053.16	4331.16	86	33145.78	8961.48	27
D	ACP Coop. Bank	14483.88	1885.04	13	8879.70	2172.78	24	7556.36	886.65	12	30919.94	4944.47	16	5173.16	4424.31	86	36093.10	9368.78	26
	GRAND TOTAL	96448.05	28206.33	29	74782.11	41092.17	55	46450.83	19645.47	42	217680.99	88943.97	41	38772.01	42000.21	108	256453.00	130944.18	51

TRIPURA STATE

BANK-WISE & SECTOR-WISE DISBURSEMENT OF CREDIT VIS-À-VIS TARGETS UNDER ANNUAL CREDIT PLAN 2013-14 DURING 01.04.13 to 30.09.2013

(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	2.90	4	480.00	118.00	25	149.00	120.00	81	703.00	240.90	34	89.00	62.94	71	792.00	303.84	38
2	Andhra Bank	0.00	0.00	0	100.00	13.00	13	70.00	0.00	0	170.00	13.00	8	30.00	28.00	93	200.00	41.00	21
3	Bank of Baroda	244.00	37.35	15	790.00	40.43	5	403.00	126.27	31	1437.00	204.05	14	230.00	253.79	110	1667.00	457.84	27
4	Bank of India	210.00	5.83	3	886.00	479.00	54	474.00	378.96	80	1570.00	863.79	55	209.00	130.94	63	1779.00	994.73	56
5	Bank of Maharashtra	0.00	0.00	0	100.00	1.99	2	70.00	5.90	8	170.00	7.89	5	30.00	19.60	65	200.00	27.49	14
6	Canara Bank	752.00	96.25	13	1047.00	1165.02	111	519.00	238.40	46	2318.00	1499.67	65	472.00	135.29	29	2790.00	1634.96	59
7	Central Bank of India	432.00	59.77	14	1296.00	54.89	4	703.00	301.91	43	2431.00	416.57	17	299.00	92.21	31	2730.00	508.78	19
8	Corporation Bank	0.00	0.00	0	100.00	65.97	66	70.00	8.30	12	170.00	74.27	44	30.00	17.00	57	200.00	91.27	46
9	Indian Bank	70.00	5.47	8	766.00	117.35	15	394.00	405.90	103	1230.00	528.72	43	149.00	65.41	44	1379.00	594.13	43
10	IDBI BANK	246.00	0.00	0	250.00	37.72	15	149.00	0.00	0	645.00	37.72	6	89.00	18.00	20	734.00	55.72	8
11	Indian Overseas Bank	448.00	15.04	3	732.00	368.23	50	446.00	3.38	1	1626.00	386.65	24	260.00	1576.46	606	1886.00	1963.11	104
12	Oriental Bank of	0.00	0.00	0	412.00	160.32	39	123.00	7.00	6	535.00	167.32	31	59.00	0.20	0	594.00	167.52	28
13	Punjab & Sind Bank	70.00	1.00	1	472.00	28.90	6	163.00	32.05	20	705.00	61.95	9	89.00	9534.00	10712	794.00	9595.95	1209
14	Punjab National Bank	70.00	2.65	4	472.00	422.00	89	163.00	13.00	8	705.00	437.65	62	89.00	8.00	9	794.00	445.65	56
15	State Bank of India	13645.00	4116.00	30	10886.00	32333.00	297	6382.00	4512.00	71	30913.00	40961.00	133	6644.56	1479.00	22	37557.56	42440.00	113
16	Syndicate Bank	140.00	4.10	3	532.00	201.63	38	203.00	55.99	28	875.00	261.72	30	119.00	22.03	19	994.00	283.75	29
17	Union Bank of India	585.00	164.11	28	1546.00	225.09	15	657.00	199.53	30	2788.00	588.73	21	445.00	233.81	53	3233.00	822.54	25
18	United Bank of India	16980.40	8263.15	49	11829.00	5318.00	45	6638.00	3384.40	51	35447.40	16965.55	48	7201.00	3069.90	43	42648.40	20035.45	47
19	UCO Bank	2246.00	1030.19	46	2476.00	939.29	38	1739.00	1305.08	75	6461.00	3274.56	51	829.00	352.01	42	7290.00	3626.57	50
20	Vijaya Bank	53.00	13.00	25	663.00	160.25	24	327.00	75.00	23	1043.00	248.25	24	119.00	25.00	21	1162.00	273.25	24
A	ACP PUBLIC sec Bank	36265.40	13816.81	38	35835.00	42250.08	118	19842.00	11173.07	56	91942.40	67239.96	73	17481.56	17123.59	98	109423.96	84363.55	77
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	0.00	0	100.00	0.00	0	70.00	7.43	11	170.00	7.43	4	30.00	106.57	355	200.00	114.00	57
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	461.00	89	572.00	241.00	42	311.00	0.00	0	1399.00	702.00	50	260.00	131.00	50	1659.00	833.00	50
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	240.00	58	123.00	7120.92	5789	535.00	7420.92	1387	59.00	65.22	111	594.00	7486.14	1260
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	1089.50	78	3304.00	1426.56	43	1504.00	7185.47	478	6200.00	9701.53	156	1140.00	1873.57	164	7340.00	11575.10	158
29	Tripura Gramin Bank	33932.22	2891.00	9	20708.97	895.00	4	13878.71	8965.00	65	68519.90	12751.00	19	11418.10	9043.00	79	79938.00	21794.00	27
C	ACP RRB	33932.22	2891.00	9	20708.97	895.00	4	13878.71	8965.00	65	68519.90	12751.00	19	11418.10	9043.00	79	79938.00	21794.00	27
30	ACUB	0.00	0.00	0	202.00	0	0	640.00	274.21	43	842.00	274.21	33	111.00	0.00	0	953.00	274.21	29
31	TCARDB	1697.00	21.28	1	0.00	81.90	0	191.00	0.00	0	1888.00	103.18	5	0	0.00	0	1888.00	103.18	5
32	TSCB	11952.00	17517.84	147	8809.42	2537.45	29	6654.62	1024.18	15	27416.04	21079.47	77	5016.00	5260.58	105	32432.04	26340.05	81
D	ACP Coop. Bank	13649.00	17539.12	129	9011.42	2619.35	29	7485.62	1298.39	17	30146.04	21456.86	71	5127.00	5260.58	103	35273.04	26717.44	76
GRAND TOTAL		85238.62	35336.43	41	68859.39	47190.99	69	42710.33	28621.93	67	196808.34	111149.35	56	35166.66	33300.74	95	231975.00	144450.09	62

Tripura State

Districtwise and sectorwise Achievement under Annual Credit Plan during the period 01.04.14 to 30.09.2014

Rupees in lac.

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	6958.59	39	30875.27	27425.46	89	17559.90	8118.86	46	8015.40	20989.55	262	74510.57	63492.46	85
2	Khowai	14406.32	2112.34	15	3101.56	1401.65	45	5263.42	1748.08	33	2557.70	2637.15	103	25329.00	7899.22	31
3	Sepahijala	18495.31	3919.58	21	8224.70	1895.88	23	9143.74	1796.52	20	3410.22	4922.87	144	39273.97	12534.85	32
4	Gomati	8584.26	3831.95	45	7955.77	2553.20	32	3938.95	1591.98	40	5119.88	2821.73	55	25598.86	10798.86	42
5	South Tripura	9430.50	3148.42	33	7275.30	1829.73	25	5122.45	1906.56	37	5279.81	2460.38	47	27108.06	9345.09	34
6	North Tripura	9922.72	2589.55	26	6363.21	2110.90	33	2115.19	1385.13	65	4950.26	3101.38	63	23351.38	9186.96	39
7	Unakoti	6664.30	1402.88	21	4184.00	1581.20	38	1427.83	1111.16	78	4707.74	2582.76	55	16983.87	6678.00	39
8	Dhalai	10884.64	4243.02	39	6802.30	2294.15	34	1879.35	1987.18	106	4731.00	2484.39	53	24297.29	11008.74	45
	Total	96448.05	28206.33	29	74782.11	41092.17	55	46450.83	19645.47	42	38772.01	42000.21	108	256453.00	130944.18	51

Agenda Item N0: 5

Performance of Banks in key areas as on Sept' 2014 compared to March' 2014 & Sept' 2013

(Rs in Crore)

Parameters	Sept'2013	March'2014	Sept '2014	Variation over Sept.' 2013	
				Amount	% of increase
Deposit	14007.74	15215.63	15514.93	1507.19	11
Advance	5449.86	5771.42	6173.25	723.39	13
CD Ratio	39	38	40		
Investments	2130.54	2155.93	2239.68	109.14	5
(C+I)D Ratio with Inv.	54	52	54		
RIDF*	305	305.00	305.00		
CD Ratio with RIDF #	41	40	42		
Govt. fund lying with Banks	2298.50	2132.55	2529.30	230.80	10
CD ratio without Govt. Fund	47	40	48	-	1
Credit in flow from outside the state	342.93	97.76	552.00	209.08	61
CD Ratio including Govt. Deposit with Credit inflow	36	38	43	-	7
CD ratio excluding Govt. Dep. including credit inflow	41	38	52	-	11
Priority Sector Credit (PSC)	4034.27	3993.05	4625.84	591.57	15
% of PSC to ANBC *	88	87	79		
Sectoral deployment of PSC: 1. Agriculture	1266.92	1276.19	1290.58	23.66	2
% of Agriculture Adv. to ANBC	28	28	22		
2.MSME	1696.72	1594.48	2202.19	505.47	30
3.Other Prisec	1070.64	1122.38	1132.56	61.92	6
PSC to major sub-sectors: (i)Weaker section	2052.91	2277.89	2145.56	92.65	5
% of weaker section credit to ANBC	45	40	37		
II) SC	620.94	481.07	518.14	-102.80	-19.84
III) ST	733.35	866.01	918.74	185.39	25
IV) Women Entrepreneur	765.48	738.42	767.04	1.56	1
% of women credit to ANBC	17	13	13		
V) Minority Community	186.02	201.37	224.63	38.61	21
% to Total Prisec Advance	4	4	4		

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 30.09.2014

(Amt in lakh)									
Sl No	BANKS	NO. OF BRANCHES				DEPOSITS			
		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	169.44	0.00	6601.00	6770.44
2	Andhra Bank	0	0	1	1	0.00	0.00	803.36	803.36
3	Bank of Baroda	1	0	2	3	397.00	0.00	18402.83	18799.83
4	Bank of India	4	3	2	9	803.84	2942.04	10443.15	14189.03
5	Bank of Maharashtra	0	0	1	1	0.00	0.00	241.70	241.70
6	Bharatiya Mahila Bank	0	0	1	1	0.00	0.00	90.68	90.68
7	Canara Bank	3	7	3	13	2610.64	2794.46	15025.40	20430.50
8	Central Bank of India	2	2	3	7	2559.06	584.53	8254.50	11398.09
9	Corporation Bank	0	0	1	1	0.00	0.00	4959.00	4959.00
10	Dena Bank	0	0	1	1	0.00	0.00	222.00	222.00
11	Indian Bank	1	0	2	3	29.01	0.00	11128.83	11157.84
12	IDBI BANK	2	2	1	5	326.00	1279.04	8553.96	10159.00
13	Indian Overseas Bank	2	2	1	5	2780.37	776.19	10428.00	13984.56
14	Oriental Bank of Commerce	0	0	1	1	0.00	0.00	1745.00	1745.00
15	Punjab & Sind Bank	1	0	1	2	61.00	0.00	21142.00	21203.00
16	Punjab National Bank	1	0	1	2	258.01	0.00	2724.91	2982.92
17	State Bank of India	27	17	13	57	45428.00	151907.00	242593.00	439928.00
18	Syndicate Bank	3	1	2	6	309.23	189.88	2321.03	2820.14
19	Union Bank of India	1	3	3	7	329.41	3913.79	33145.09	37388.29
20	United Bank of India	42	8	12	62	89928.89	65380.19	93663.50	248972.58
21	UCO Bank	9	7	5	21	8429.00	7089.00	62246.00	77764.00
22	Vijaya Bank	0	0	2	2	0.00	0.00	24735.42	24735.42
A	Sub Total of Public Sec. Bank	100	52	60	212	154418.90	236856.12	579470.36	970745.38
23	AXIS BANK	0	4	3	7	0.00	5485.00	33757.00	39242.00
24	Federal Bank	0	0	1	1	0.00	0.00	1831.00	1831.00
25	HDFC	0	2	2	4	0.00	1211.43	4548.21	5759.64
26	ICICI	1	6	1	8	270.36	1283.29	4299.35	5853.00
27	Indusind Bank	0	1	1	2	0.00	894.00	2102.00	2996.00
28	Kotak Mahindra Bank	0	0	1	1	0.00	0.00	1381.00	1381.00
29	South Indian Bank	0	0	1	1	0.00	0.00	2782.28	2782.28
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	270.36	8873.72	62100.84	71244.92
31	Tripura Gramin Bank	101	31	10	142	121971.00	109585.00	119992.00	351548.00
C	Sub Total of RRB	101	31	10	142	121971.00	109585.00	119992.00	351548.00
32	ACUB	0	1	2	3	0.00	175.00	2615.17	2790.17
33	TCARDB	3	1	1	5	0.00	0.00	0.00	0.00
34	TSCB	32	11	11	54	38660.08	38399.03	78105.67	155164.78
D	Sub Total of Coop.Banks	35	13	14	62	38660.08	38574.03	80720.84	157954.95
GRAND TOTAL		237	109	95	441	315320.34	393888.87	842284.04	1551493.25

TRIPURA STATE

Agenda item No. 5

BANK-WISE & POPULATION GROUP-WISE ADVANCE AND CD RATIO AS ON 30.09.2014

Amt. in lakh

SI 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	15.44	0.00	1978.00	1993.44	9	0	30	29		29
2	Andhra Bank	0.00	0.00	63.22	63.22	0	0	8	8		8
3	Bank of Baroda	204.00	0.00	7482.71	7686.71	51	0	41	41		41
4	Bank of India	852.01	2831.41	4202.37	7885.79	106	96	40	56		56
5	Bank of Maharashtra	0.00	0.00	67.83	67.83	0	0	28	28		28
6	Bharatiya Mahila Bank	0.00	0.00	10.89	10.89	0	0	12	12		12
7	Canara Bank	904.20	1326.31	5463.23	7693.74	35	47	36	38		38
8	Central Bank of India	391.24	357.42	3242.45	3991.11	15	61	39	35		35
9	Corporation Bank	0.00	0.00	214.00	214.00	0	0	4	4		4
10	Dena Bank	0.00	0.00	6.00	6.00	0	0	3	3		3
11	Indian Bank	3.15	0.00	1329.35	1332.50	11	0	12	12		12
12	IDBI BANK	94.94	326.87	2113.72	2535.53	29	26	25	25		25
13	Indian Overseas Bank	477.72	118.94	4134.03	4730.69	17	15	40	34		34
14	Oriental Bank of Commerce	0.00	0.00	199.00	199.00	0	0	11	11		11
15	Punjab & Sind Bank	47.00	0.00	1379.00	1426.00	77	0	7	7		7
16	Punjab National Bank	72.89	0.00	1137.76	1210.65	28	0	42	41		41
17	State Bank of India	63375.00	38978.00	66277.00	168630.00	140	26	27	38		38
18	Syndicate Bank	98.96	98.35	1094.54	1291.85	32	52	47	46		46
19	Union Bank of India	35.31	1041.97	7291.56	8368.84	11	27	22	22		22
20	United Bank of India	36108.61	19106.06	41721.21	96935.88	40	29	45	39	1259.36	39
21	UCO Bank	2872.00	2033.00	13198.00	18103.00	34	29	21	23		23
22	Vijaya Bank	0.00	0.00	2454.44	2454.44	0	0	10	10		10
A	Sub Total of Public Sec. Bank	95629.64	54964.29	144611.78	336831.11	62	23	25	35	1259.36	35
23	AXIS BANK	0.00	87.00	24491.00	24578.00	0	2	73	63		63
24	Federal Bank	0.00	0.00	376.00	376.00	0	0	21	21		21
25	HDFC	0.00	1489.81	6416.64	7906.45	0	123	141	137		137
26	ICICI	28.26	931.24	1161.50	2121.00	10	73	27	36		36
27	Indusind Bank	0.00	3455.00	8853.00	12308.00	0	386	421	411		411
28	Kotak Mahindra Bank	0.00	0.00	75.00	75.00	0	0	5	5		5
29	South Indian Bank	0.00	0.00	458.70	458.70	0	0	16	16		16
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	47841.15	13	45	48	67	0.00	67
31	Tripura Gramin Bank	85441.00	45806.00	20011.00	151258.00	70	42	17	43	206522.00	102
C	Sub Total of RRB	81287.31	43444.38	19391.31	151258.00	67	40	16	43	206522.00	102
32	ACUB	0.00	48.58	1724.59	1773.17	0	28	66	64	1293.15	110
33	TCARDB	1802.34	554.40	785.91	3142.65	0	0	0	0		0
34	TSCB	44848.64	19491.07	12138.56	76478.27	116	51	16	49	14894.12	59
D	Sub Total of Coop.Banks	21849.66	22271.33	29807.33	81394.09	57	58	37	52	16187.27	62
	GRAND TOTAL	198641.65	123861.72	224691.93	617324.35	63	31	27	40	223968.63	54
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 30.09.2014

(Amt. in lacs)

Sl.No.	BANKS	Agril & Allied		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.	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.		
1	2	3	4	6	7	9	10	12	13	14	15
1	Allahabad Bank	89	108.08	143	749.01	266	810.42	498	1667.51	5	84
2	Andhra Bank	0	0.00	16	24.40	2	0.01	18	24.41	0	42
3	Bank of Baroda	28	227.50	328	4075.93	111	622.71	467	4926.14	3	64
4	Bank of India	119	2040.39	405	3975.10	280	981.02	804	6996.51	29	101
5	Bank of Maharashtra	1	2.42	4	8.49	6	14.27	11	25.18	3	32
6	Canara Bank	1212	386.77	745	1564.04	267	311.97	2224	2262.78	5	31
7	Central Bank of India	563	493.07	433	1123.31	442	2065.32	1438	3681.70	14	106
8	Corporation Bank	16	16.98	89	79.89	56	64.13	161	161.00	8	79
9	Indian Bank	5	50.94	86	250.71	135	711.98	226	1013.63	4	77
10	IDBI BANK	26	628.41	650	1401.77	184	264.47	860	2294.65	35	128
11	Indian Overseas Bank	28	11.61	120	1686.87	19	168.10	167	1866.58	0	39
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	253.00	24	81.00	160	337.00	1	78
14	Punjab National Bank	31	105.40	98	717.82	66	112.04	195	935.26	8	72
15	State Bank of India	54315	22513.00	34357	92879.00	8678	24753.00	97350	140145.00	13	84
16	Syndicate Bank	76	27.24	201	705.65	58	235.40	335	968.29	2	85
17	Union Bank of India	235	831.50	533	4331.32	220	1247.88	988	6410.70	12	89
18	United Bank of India	57211	27766.62	15689	33015.81	3392	13976.84	76292	74759.27	30	80
19	UCO Bank	4500	3066.00	1920	11014.00	1105	2689.00	7525	16769.00	18	96
20	Vijaya Bank	70	56.45	330	1847.76	85	356.40	485	2260.61	3	121
A	Sub Total of Public Sec. Bank	118534	58335.58	56343	159833.56	15407	49514.23	190284	267683.37	18	82
21	AXIS BANK	217	925.81	289	21613.44	52	15.75	558	22555.00	8	206
22	Federal Bank	0	0.00	14	257.00	11	39.00	25	296.00	0	538
23	HDFC	852	1982.55	1514	2110.04	16	15.24	2382	4107.83	27	57
24	ICICI	2929	1489.00	116	226.00	1	9.00	3046	1724.00	77	90
25	Indusind Bank	712	850.00	3022	6789.00	0	0.00	3734	7639.00	7	63
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0
27	SOUTH INDIAN BANK	1	22.69	4	237.91	64	141.12	69	401.72	8	144
28	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0
B	Sub Total of Pvt. Sec. Bank	4711	5270.05	4959.00	31233.39	144	220.11	9814	36723.55	16	112
29	Tripura Gramin Bank	184052	35135.00	22227	11572.00	23486	55879.00	229765	102586.00	24	69
C	Sub Total of RRB	184052	35135.00	22227	11572.00	23486	55879.00	229765	102586.00	24	69
30	ACUB	0	0.00	0	0.00	965	1773.17	965	1773.17	0	102
31	TCARDB	1531	487.56	0	0.00	2575	2004.26	4106	2491.82	16	82
32	TSCB	85228	29829.8	52477	17580.04	1209	3865.09	138914	51274.93	40	70
D	Sub Total of Coop.Banks	86759	30317.36	52477	17580.04	4749	7642.52	143985	55539.92	39	71
	GRAND TOTAL	394056	129058	136006	220219	43786	113255.86	573848	462532.84	22	79

TFA : Total Finance to Agriculture. P.S. Cr. : Priority Sector Credit

TRIPURA STATE

Agenda Item No. 5

BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 30.09.2014

(Amt. in Lakhs)

Sl.No.	BANKS	Advances for SC		Advance for ST		Advance for OBC		Advances to Weaker Section		Advances to Weaker %	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	65	48.65	91	195.36	42	125.30	357	1170.45	59	145	126.85	15	18.65	2	0.42
2	Andhra Bank	1	2.00	0	0.00	0	0.00	0	0.00	0	1	1.50	0	0.00	0	0.00
3	Bank of Baroda	62	288.90	40	160.09	20	50.03	97	360.22	5	30	42.13	5	7.21	0	0.00
4	Bank of India	66	99.87	95	88.13	15	18.20	152	185.20	3	102	229.34	15	8.39	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	0	0.00	580	245.95	0	0.00
7	Central Bank of India	252	91.36	444	131.49	139	76.31	476	486.03	14	250	248.32	25	16.07	2	0.68
8	Corporation Bank	11	9.11	9	11.25	28	52.75	52	65.25	32	20	30.25	4	4.50	0	0.00
9	Indian Bank	18	9.36	7	6.21	23	24.54	71	82.11	6	31	72.49	7	9.54	0	0.00
10	IDBI BANK	8	21.64	5	8.43	10	39.87	125	459.25	26	3	39.86	3	11.69	0	0.00
11	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	5	17.01	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	2.06	1	17	30.72	2	0.04	0	0.00
13	Punjab & Sind Bank	15	26.40	5	8.30	2	1.98	32	46.00	11	9	8.10	3	2.40	0	0.00
14	Punjab National Bank	0	0.00	0	0.00	0	0.00	89	84.60	7	0	0.00	0	0.00	0	0.00
15	State Bank of India	18055	16568.00	34892	25352.00	6421	10114.00	61953	42263.00	25	33273	20176.00	8526	6533.00	339	201.00
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	93	201.10	28	39.20	63	54.20	244	453.30	6	99	180.20	18	24.30	0	0.00
18	United Bank of India	18801	6728.36	25853	7577.32	5350	6082.25	62005	39898.43	43	37272	18601.24	9020	4273.03	308	35.22
19	UCO Bank	748	1479.00	313	217.00	1198	804.00	4610	7360.00	44	670	917.00	680	871.00	24	5.90
20	Vijaya Bank	56	188.75	28	114.76	25	29.46	135	376.77	20	45	28.24	44	118.76	3	3.65
A	Sub Total of Public Sec. Bank	38523	25917.10	62164	34125.78	13373	17504.26	131449	94093.45	29	71978	40744.24	18948	12145.24	678	246.87
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	122	81.88	35	68.06	0	0.00	1430	1350.84	19	395	673.58	91	111.22	0	0.00
24	ICICI	503	281.00	84	41.00	0	0.00	868	391.00	20	635	379.00	220	82.00	0	0.00
25	Indusind Bank	219	525.00	174	317.00	0	0.00	2020	2950.00	24	0	0.00	836	2008.00	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	844	887.88	293	426.06	0	0.00	4319	4693.84	14	1030	1052.58	1147	2201.22	0	0.00
29	Tripura Gramin Bank	36914	17368.00	99479	41226.00	15763	5037.00	136553	81740.00	55	91918	26122.00	28845	6981.00	79	99.36
C	Sub Total of RRB	36914	17368.00	99479	41226.00	15763	5037.00	136553	81740.00	55	91918	26122.00	28845	6981.00	79	99.36
30	ACUB	140	365.15	135	355.88	0	0.00	260	699.91	40	146	275.17	11	10.30	2	3.76
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	16961	6275.50	34956	15730.25	29821	14910.20	90294	33328.70	45	18911	8510.05	3214	1125.10	609	2315.15
D	Sub Total of Coop.Banks	17101	6640.65	35091	16086.13	29821	14910.20	90554	34028.61	43	19057	8785.22	3225	1135.40	611	2318.91
	GRAND TOTAL	93382	50813.63	197027	91863.97	58957	37451.46	362875	214555.90	37	183983	76704.04	52165	22462.86	1368	2665.14

**Recovery Performance of Banks
As on 30.09.2014**

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 30.09.2014 stands at 52%.

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

Rs/ Lacs

Sector	Sept'2013			Sept'2014		
	Demand	Recovery	%	Demand	Recovery	%
Agriculture & allied	21287.49	7528.81	35	24990.45	14212.55	57
MSME	32671.34	12407.72	38	37522.77	16652.88	44
Other Prisec	14866.56	9380.20	63	24416.45	15517.58	64
TOTAL	68825.39	29316.73	43	86929.67	46383.01	53

Scheme wise recovery as on 30.09.2014

Comparative position of some selected schemes is given below:

Rs/ Lacs

Sector	Sept'2013			Sept'2014		
	Demand	Recovery	%	Demand	Recovery	%
SJSRY	617.63	134.11	22	683.55	142.32	21
SGSY	982.90	122.56	12	1718.09	328.78	19
REGP(MMS)	1405.58	438.03	31	1684.81	573.16	34
PMRY	4953.24	277.25	6	4336.87	242.53	6
PMEGP	1693.65	781.95	46	2571.42	780.26	30

BANK-WISE & SECTOR-WISE RECOVERY PERFORMANCE AS ON 30.09.2014

AGENDA ITEM NO.6

Sl.No.	Name of Bank	Agri. & Allied activities sector			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	108.08	1.00	1	124.10	50.61	41	115.65	45.25	39	347.83	96.86	28
2	Andhra Bank	0	0.00	0	1.14	0.97	85	0.00	0.00	0	1.14	0.97	85
3	Bank of Baroda	1.51	1.39	92	28.74	25.73	90	3.95	3.78	96	34.20	30.90	90
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	15.19	1.51	10	301.27	30.59	10	110.90	32.15	29	427.36	64.25	15
7	Central Bank of India	58.49	41.35	71	223.61	20.49	9	482.23	94.11	20	764.33	155.95	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	15.59	3.86	25	40.01	38.42	96	94.76	42.28	45
10	IDBI BANK	0.00	0.00	0	876.00	0.00	0	0.00	0.00	0	876.00	0.00	0
11	Indian Overseas Bank	3.66	1.25	34	376.12	106.12	28	48.35	31.75	66	428.13	139.12	32
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	0.80	0.00	0	40.00	4.00	10	6.25	1.00	16	47.05	5.00	11
14	Punjab National Bank	7.42	2.10	28	194.00	45.00	23	24.55	7.50	31	225.97	54.60	24
15	State Bank of India	6559.00	4982.00	76	13869.00	6548.00	47	3259.00	1955.00	60	23687.00	13485.00	57
16	Syndicate Bank	2.50	0.00	0	172.50	60.00	35	83.00	52.00	63	258.00	112.00	43
17	Union Bank of India	80.75	29.75	37	554.25	103.70	19	195.20	81.75	42	830.20	215.20	26
18	United Bank of India	6533.18	3410.34	52	7958.93	3979.24	50	3978.37	2348.50	59	18470.48	9738.08	53
19	UCO Bank	1785.00	612.00	34	4486.00	2520.00	56	1151.00	585.23	51	7422.00	3717.23	50
20	Vijaya Bank	0.71	0.00	0	87.46	0.87	1	4.03	0.00	0	92.20	0.87	1
A	Sub Total of Public Sec. Bank	15195.55	9082.79	60	29363.71	13540.18	46	9524.49	5288.44	56	54083.75	27911.41	52
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	303.44	242.63	80	340.69	298.71	88	10.4	8.81	85	654.53	550.15	84
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	3.46	0.35	10	4.37	0.29	7	0.00	0.00	0	7.83	0.64	8
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	306.90	242.98	79	345.06	299.00	87	10.40	8.81	0	662.36	550.79	83
29	Tripura Gramin Bank	7403.00	4114.00	56	2664.00	1098.00	41	13478.00	9727.00	72	23545.00	14939.00	63
C	Sub Total of RRB	7403.00	4114.00	56	2664.00	1098.00	41	13478.00	9727.00	72	23545.00	14939.00	63
30	ACUB	0	0	0	0	0	0	207.56	136.64	66	207.56	136.64	66
31	TCARDB	185.00	46.46	25	0	0	0	496.00	137.86	28	681.00	184.32	27
32	TSCB	1900.00	726.32	38	5150.00	1715.7	33	700.00	218.83	31	7750.00	2660.85	34
D	Sub Total of Coop.Banks	2085.00	772.78	37	5150.00	1715.70	33	1403.56	493.33	35	8638.56	2981.81	35
	Grand Total	24990.45	14212.55	57	37522.77	16652.88	44	24416.45	15517.58	64	86929.67	46383.01	53

TRIPURA STATE

Agenda Item No-6

BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 30.09.2014

(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.								
		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	4	6.16	0.62	0.41	0.21	3	3.68	0.40	0.33	0.07	56	30.23	3.02	2.60	0.42
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	34	17.54	15.10	1.25	13.85
6	CBI	180	75.31	73.21	7.94	65.27	192	16.48	16.48	4.54	11.94	10	3.80	2.12	0.01	2.11
7	Corporation					0.00					0.00					0.00
8	IB	6	3.64	4.14	0.12	4.02	0	0.00	0.00	0.00	0.00	10	7.93	5.94	0.15	5.79
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	7.78	6.71	0.00	6.71
11	P&SB	16	61.80	61.50	0.03	61.47	0	0.00	0.00	0.00	0.00	28	18.59	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	485	275.00	176.00	7.18	168.82	112	55.00	45.00	2.15	42.85
14	UB	4	1.00	1.05	0.29	0.76	0	0.00	0.00	0.00	0.00	83	41.20	19.20	8.35	10.85
15	UBI	3769	2600.61	2376.26	168.43	2207.83	1714	324.84	281.78	53.81	227.97	1186	616.32	238.32	81.01	157.31
16	VB	2	3.42	0.35	0.31	0.04	0	0.00	0.00	0.00	0.00	5	8.75	0.39	0.10	0.29
17	HDFC	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	2	4.64			
18	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
19	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
20	ICICI	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	2	0.00			
21	Syndicate	0	0.00	0.00	0.00	0.00	9	14.60	1.00	0.60	0.40	11	18.80	2.00	0.75	1.25
22	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	6897	4988.68	4336.87	242.53	4094.34	3699	1622.60	830.66	122.46	708.20	2577	2456.36	675.65	138.64	537.01
23	TGB	0	0.00	0.00	0.00	0.00	576	506.19	137.43	68.82	68.61	0	0.00	0.00	0.00	0.00
B	ASCB incl.	6897	4988.68	4336.87	242.53	4094.34	4275	2128.79	968.09	191.28	776.81	2577	2456.36	675.65	138.64	537.01
24	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
25	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
26	TSCB	0	0.00	0.00	0.00	0.00	2012	2728.55	750.00	137.50	612.50	48	28.94	7.90	3.68	4.22
C	Coop. Bank															
	Sub Total	0	0.00	0.00	0.00	0.00	2012	2728.55	750.00	137.50	612.50	48	28.94	7.90	3.68	4.22
	GRAND TOTAL	6897	4988.68	4336.87	242.53	4094.34	6287	4857.34	1718.09	328.78	1389.31	2625	2485.30	683.55	142.32	541.23

TRIPURA STATE

Agenda Item No-6

BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 30.09.2014

(Amount in Lacs)

Sl 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	2	3	4	5	6	7			10	11	12	18	19	20	21	22
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	25.95	1.02	0.09	0.93
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	4.01	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	135	277.00	156.00	9.87	146.13	0	0.00	0.00	0.00	0.00	18	82.00	62.00	2.86	59.14
14	UB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	2	6.80	4.55	0.30	4.25
15	UBI	856	1348.92	345.02	37.61	307.41	0	0.00	0.00	0.00	0.00	158	220.72	122.62	30.00	92.62
16	VB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	1	7.15	0.42	0.35	0.07
17	HDFC	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	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
19	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
20	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
21	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
22	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	2176	3487.58	1129.12	146.83	982.29	0	0.00	0.00	0.00	0.00	614	1318.35	619.86	127.75	492.11
23	TGB	1023	1167.29	689.34	442.13	247.21	0	0.00	0.00	0.00	0.00	968	1699.78	1023.06	445.41	577.65
B	ASCB incl.	3199	4654.87	1818.46	588.96	1229.50	0	0.00	0.00	0.00	0.00	1582	3018.13	1642.92	573.16	1069.76
24	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
25	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
26	TSCB	479	523.50	450.00	23.92	426.08	0	0.00	0.00	0.00	0.00	56	41.89	41.89	0.00	41.89
C	Coop. Bank Sub Total	479	523.50	450.00	23.92	426.08	0	0.00	0.00	0.00	0.00	56	41.89	41.89	0.00	41.89
GRAND TOTAL		3678	5178.37	2268.46	612.88	1655.58	0	0.00	0.00	0.00	0.00	1638	3060.02	1684.81	573.16	1111.65

TRIPURA STATE

Agenda Item No- 6

BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 30.09.2014

(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	16.70	2.50	0.50	2.00	11	12.65	0.55	0.25	0.30
2	Andhra Bank					0.00	6	14.10	1.28	1.13	0.15	8	1030.00	0.80	0.73	0.07
3	BOB	0	0.00	0.00	0.00	0.00	49	101.63	10.16	8.60	1.56	40	116.25	11.62	7.52	4.10
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	22	155.60	25.90	2.98	22.92	13	93.01	14.50	0.98	13.52
6	CBI	0	0.00	0.00	0.00	0.00	52	118.11	16.46	1.78	14.68	58	102.68	19.67	2.15	17.52
7	Coprporation					0.00	3	7.28			0.00	4	6.02			0.00
8	IB	0	0.00	0.00	0.00	0.00	24	27.13	18.24	1.19	17.05	12	16.23	4.43	1.31	3.12
9	IDBI	0	0.00	0.00	0.00	0.00	5	18.78	18.78	0.00	18.78	0	0.00	0.00	0.00	0.00
10	IOB	0	0.00	0.00	0.00	0.00	18	33.91	6.57	0.96	5.61	26	21.76	4.45	1.16	3.29
11	P&SB	3	7.16	7.10	0.00	7.10	12	23.95	1.75	0.50	1.25	5	6.66	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	135	79.00	50.00	3.16	46.84	135	205.00	101.00	5.27	95.73
14	UB	0	0.00	0.00	0.00	0.00	71	248.20	98.10	23.70	74.40	63	120.35	127.25	29.95	97.30
15	UBI	0	0.00	0.00	0.00	0.00	1812	3470.60	969.20	288.25	680.95	1159	1700.01	262.02	82.60	179.42
16	VB	0	0.00	0.00	0.00	0.00	16	38.29	5.67	0.75	4.92	11	20.46	7.46	0.52	6.94
17	HDFC	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	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
19	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
20	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
21	Syndicate Bank	0	0.00	0.00	0.00	0.00	11	67.51	3.00	1.00	2.00	10	21.00	3.00	0.60	2.40
22	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	7.16	7.10	0.00	7.10	3556	7545.35	1617.72	404.14	1213.58	3119	5192.82	1045.21	217.61	827.60
23	TGB	0	0.00	0.00	0.00	0.00	1681	3252.92	916.37	329.03	587.34	2348	2619.72	1088.07	467.62	620.45
B	ASCB incl. RRB	3	7.16	7.10	0.00	7.10	5237	10798.27	2534.09	733.17	1800.92	5467	7812.54	2133.28	685.23	1448.05
24	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
25	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
26	TSCB	0	0.00	0.00	0.00	0.00	541	1295.75	300.00	85.78	214.22	1493	1245.56	300.00	102.40	197.60
C	Coop. Bank Sub Total	0	0.00	0.00	0.00	0.00	541	396.18	37.33	47.09	-9.76	625	518.25	158.35	143.23	15.12
	Grand Total	3	7.16	7.10	0.00	7.10	5778	11194.45	2571.42	780.26	1791.16	6092	8330.79	2291.63	828.46	1463.17

TRIPURA STATE

Agenda Item No-6

BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 30.09.2014

(Amount in Lacs)

Sl No.	BANKS	D.R.I.					SHG					IRDP				
		Total Outg.		Deman d	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	
1	A.B.					0.00					0.00					0.00
2	Andhra Bank					0.00					0.00					0.00
3	BOB					0.00	8	16.15	1.62	1.49	0.13	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	41.00	31.00	3.81	27.19					0.00
14	UB					0.00					0.00					0.00
15	UBI	769	110.51	17.89	3.81	14.08	3483	2314.84	503.39	225.04	278.35	0	0.00	0.00	0.00	0.00
16	VB					0.00					0.00					0.00
17	HDFC															
18	AXIS BANK					0.00					0.00					0.00
19	PNB					0.00					0.00					0.00
20	ICICI					0.00					0.00					0.00
21	Syndicate Bank					0.00					0.00					0.00
22	OBC															
A	ASCB excl.RRB	1511	232.10	36.51	9.11	27.40	5806	5261.99	1192.01	333.34	858.67	368	56.00	56.00	0.00	56.00
23	TGB					0.00	9724	7427.58	1969.93	872.65	1097.28	154	54.38	54.38	0.18	54.20
B	ASCB incl.	1511	232.10	36.51	9.11	27.40	15530	12689.57	3161.94	1205.99	1955.95	522	110.38	110.38	0.18	110.20
24	ACUB					0.00					0.00					0.00
25	TCARDB					0.00					0.00					0.00
26	TSCB					0.00	3475	515.00	105.00	24.91	80.09	120	271.29	271.29	0.00	271.29
C	Coop. Bank Sub Total	0	0	0	0	0.00	3475	515.00	105.00	24.91	80.09	120	271.29	271.29	0.00	271.29
GRAND TOTAL		1511	232.10	36.51	9.11	27.40	19005	13204.57	3266.94	1230.90	2036.04	642	381.67	381.67	0.18	381.49

Tripura State

Agenda Item No. 6

Joint recovery drive conducted with the involvement of Govt. Authorities during the year 2014-15 (As on 30.09.2014)

(Amt. in Lakhs)

Sl.No.	Name of Bank	No of recovery drives conducted	Recovery made upto 30.09.2014	
		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	4	26	0.89
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	16	2443	212.42
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 :	22	2625	225.67

PDR certificate cases as on 30.09.2014

(Rs / Lacs)

As on	Cases pending		Recovery made during the current year.	
	No.	Amt.	No.	Amt.
30.09.2014	2782	1960.35	8	2.27

Bank wise, sector wise, scheme wise recovery position of Certificate cases (PDR Act) as on 30.09.2014 is furnished in the annexure.

Statement showing the filing and disposal of cases under PDR up to 30.09.2014

(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	9.70	2	0.41
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	6	1.86
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	1960.55	8	2.27

Position of NPA of Banks in the State of Tripura**As on 30.09.2014**

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
Sept,' 2014	6173	381.82	6.19

Percentage of gross NPA increased from 5.48% as on March 2013 to 6.19% as on Sept' 2014. Amount in absolute terms increased from Rs. 251.92 crore as on March 2013 to Rs. 381.82 crore at the end of Sept' 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 468.69 crore which is 7.59% of the gross advance and very alarming.

NPA Position and amount outstanding in Shadow Register of Banks in Tripura as on 30.09.2014 is furnished in the Annexure.

TRIPURA STATE

NPA Position of Banks in Tripura as on 30.09.2014

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	2.94	135.65	158.68	297.27	230.75	528.02
2	Andhra Bank	0.00	0.00	0.00	0.00	0.00	0.00
3	Bank of Baroda	2.21	233.90	30.14	266.25	79.20	345.45
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	32.54	203.55	114.32	350.41	117.23	467.64
7	Central Bank of India	0.40	130.44	160.92	291.76	0.00	291.76
8	Corporation Bank	0.00	0.00	0.00	0.00	0.30	0.30
9	Indian Bank	38.78	0.00	0.85	39.63	0.00	39.63
10	IDBI BANK	0.00	876.00	0.00	876.00	0.00	876.00
11	Indian Overseas Bank	1.36	291.89	8.36	301.61	1301.21	1602.82
12	Oriental Bank of Commerce	0.00	2.35	0.00	2.35	0.00	2.35
13	Punjab & Sind Bank	0.80	54.90	5.30	61.00	3.00	64.00
14	Punjab National Bank	5.76	375.13	4.00	384.89	4.76	389.65
15	State Bank of India	816.00	4632.00	727.00	6175.00	2611.00	8786.00
16	Syndicate Bank	2.50	172.50	175.00	350.00	93.00	443.00
17	Union Bank of India	18.42	140.88	78.90	238.20	45.70	283.90
18	United Bank of India	1258.96	5958.61	4481.56	11699.13	36.68	11735.81
19	UCO Bank	151.00	465.00	335.00	951.00	225.00	1176.00
20	Vijaya Bank	0.00	77.30	4.03	81.33	0.00	81.33
A	Sub-Total PUBLIC sec Bank	2334.31	13750.87	6366.09	22451.27	4749.18	27200.45
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	8.03	158.50	0.00	166.53	69.10	235.63
24	ICICI	0.00	0.00	0.00	0.00	0.00	0.00
25	Indusind Bank	3.11	4.08	0.00	7.19	22.16	29.35
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	11.14	162.58	0.00	173.72	91.26	264.98
29	TGB	1512.00	499.00	2402.00	4413.00	2107.00	6520.00
C	Sub Total RRB	1512.00	499.00	2402.00	4413.00	2107.00	6520.00
30	ACUB	0.00	0.00	140.88	140.88	24.00	164.88
31	TCARDB	702.08	0	523.56	1225.64	0.00	1225.64
32	TSCB	619.99	1578.93	13.32	2212.24	593.62	2805.86
D	Sub-Total Coop. Bank	1322.07	1578.93	677.76	3578.76	617.62	4196.38
GRAND TOTAL		5179.52	15991.38	9445.85	30616.75	7565.06	38181.81

TRIPURA STATE

Position of Technically Written off A/Cs of Banks in Tripura as on 30.09.2014

Agenda Item No.76

SI.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	32	14.13
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	21	71.91	0	0.00
11	Punjab & Sind Bank	52	80.18	52	80.18
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	28274	2178.15
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	93500	24071.74	32739	4893.12
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		200298	28451.73	131103	8687.62

STATUS OF GOVT. SPONSORED SCHEMES & NPA GENERATED THEREOF

		PMRY				PMEGP				SWAVALAMBAN			
		A/Cs Outstanding	Outstd. Balance as on 30.09.14	NPA A/Cs	Amnt. Outstd. As on 30.09.14	A/Cs Outstanding	Outstd. Balance as on 30.09.14	NPA A/Cs	Amnt. Outstd. As on 30.09.14	A/Cs Outstanding	Outstd. Balance as on 30.09.14	NPA A/Cs	Amnt. Outstd. As on 30.09.14
1	AB					16	15.43	4	4.11	5	4.75	2	2.00
2	Andhra Bank					6	14.10			8	10.30		
3	BOB	4	6.16	0	0.00	49	101.63			40	116.25		
4	Bank of Maharashtra												
5	BOI					1	4.75			10	19.20		
6	CB					22	96.79			47	67.22		
7	CBI	180	75.31	107	82.37	52	118.11	17	20.13	58	102.68	19	22.02
8	CORPORATION BANK												
9	IB	6	3.82	6	3.82	24	28.96	13	14.50	12	16.59	6	2.98
10	IDBI BANK					5	18.78	5	18.78			1	6.06
11	IOB	10	26.66	5	13.23	17	32.94	12	15.96	27	22.81	15	13.56
12	PNB	2	2.30	2	2.30	14	37.72	9	26.40	8	12.90	5	7.80
13	P&SB	16	61.50	16	61.50	12	63.38	2	4.70	5	9.41	2	1.59
14	SBI			362	892.00			351	1278.00			298	622.00
15	SYNDICATE BANK												
16	OBC					13	7.79	1	1.77	5	3.69	3	0.54
17	UBI	3660	2547.38	3459	2378.52	1812	3532.49	494	905.57	1159	1691.96	435	659.15
18	UB	4	1.00			71	248.20			63	120.35		
19	UCO	485	246.00	485	246.00	135	791.00	11	64.45	76	151.00	10	18.00
20	VB	2	3.42			16	38.29	9	14.20	11	20.46		
	ASCB of PSBs Sub-Total	4369	2973.55	4442	3679.74	2265	5150.36	928	2368.57	1534	2369.57	796	1355.70
21	AXIS BANK												
22	HDFC BANK												
23	ICICI	2	0.68										
24	INDUSIND BANK												
25	SOUTH INDIAN BANK												
26	Yes Bank												
27	Federal Bank												
28	Kotak Mahindra												
	ASCB of Pvt s Sub-Total	2	0.68	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
29	TGB					1681	3252.92	136	212.32	2348	2619.72	163	504.71
	TGBs Sub-Total	0	0.00	0	0.00	1681	3252.92	136	212.32	2348	2619.72	163	504.71
30	ACUB												
31	TCARDB												
32	TSCB Ltd					541	1295.75	15	46.20	1493	1245.56	46	105.25
	ASCB of Coop Sub-Total	0	0.00	0	0.00	541	1295.75	15	46.20	1493	1245.56	46	105.25
	GRAND TOTAL	4371	2974.23	4442	3679.74	4487	9699.03	1079	2627.09	5375	6234.85	1005	1965.66

CD Ratio of Banks in Tripura

CD Ratio:

The details of Bank wise and district wise CD ratio are annexed. At the end of Sept'2014 the CD ratio of the State improved to 40% compared to 39% as at the end of Sept' 2013. The district wise details are as under:

District	CD RATIO			Variation of CDR % point
	Sept'2013	March'2014	Sept'2014	Since Sept.,2013
North Tripura	43	44	44	+1
Unakoti	50	48	48	-2
South Tripura	43	42	42	-1
Gomati	67	83	87	+20
West Tripura	32	29	31	-1
Sepahijala	45	43	46	+1
Khowai	59	57	59	0
Dhala i	52	54	59	+7
Total State	39	38	40	+1

CD Ratio - 87% is the highest in Gomati District, as against 31%, 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 September' 2014

(Amt. In lac)					
SL No.	Bank's Name	No of Brs	Total Deposit	Total Advance	CD Ratio
1	UBI	62	248972.58	96935.88	39
2	UCO Bank	21	77764.00	18103.00	23
3	SBI	57	439928.00	168630.00	38
4	Allahabad Bank	2	6770.44	1993.44	29
5	Canara Bank	13	20430.50	7693.74	38
6	Bank of India	9	14189.03	7885.79	56
7	OBC	1	1745.00	199.00	11
8	P & SB	2	21203.00	1426.00	7
9	CBI	7	11398.09	3991.11	35
10	Corporation Bank	1	4959.00	214.00	4
11	Dena Bank	1	222.00	6.00	3
12	Vijaya Bank	2	24735.42	2454.44	10
13	Syndicate Bank	6	2820.14	1291.85	46
14	Bank of Borada	3	18799.83	7686.71	41
15	Indian Bank	3	11157.84	1332.50	12
16	Indian Overseas Bank	5	13984.56	4730.69	34
17	Bharatiya Mahila Bank	1	90.68	10.89	12
18	PNB	2	2982.92	1210.65	41
19	Union Bank	7	37388.29	8368.84	22
20	Andhra Bank	1	803.36	63.22	8
21	Bank of Maharashtra	1	241.70	67.83	28
22	Axis Bank	7	39242.00	24578.00	63
23	ICICI	8	5853.00	2121.00	36
24	IDBI Bank	5	10159.00	2535.53	25
25	HDFC	4	5759.64	7906.45	137
26	South Indian Bank	1	2782.28	458.70	16
27	Indusind	2	2996.00	12308.00	411
28	Yes Bank	1	11400.00	18.00	0
29	Kotak Mahindra Bank	1	1381.00	75.00	5
30	Federal Bank	1	1831.00	376.00	21
31	TGB	142	351548.00	151258.00	43
32	ACUB	3	2790.17	1773.17	64
33	TCARDB	5	0.00	3142.65	0
34	TSCB	54	155164.78	76478.27	49
	Total	441	1551493.25	617324.35	40

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

	Total Deposit	Total Advance	CD Ratio
West	1008547.83	312982.53	31
Sepahijala	82955.88	38144.84	46
Khowai	62139.73	36778.16	59
Dhalai	63081.39	37280.92	59
Gomati	103025.09	90082.60	87
South	91504.55	38298.57	42
Unakoti	56604.04	27329.25	48
North	83634.74	36427.48	44
Total	1551493.25	617324.35	40

TRIPURA STATE

Agenda Item No. 8

Credit Deposit Ratio as on 30th Sept' 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	6601.00	1978.00	30
2	Bank Of Borada	18402.83	7482.71	41
3	Bank Of India	12486.27	7298.00	58
4	Bharatiya Mahila Bank	90.68	10.89	12
5	Canara bank	17321.13	6191.33	36
6	Central Bank Of India	10813.56	3633.69	34
7	Dena Bank	222.00	6.00	3
8	Indian Bank	11128.84	1329.45	12
9	Indian Overseas Bank	13160.06	4544.63	35
10	Punjab & Sind Bank	21142.00	1379.00	7
11	State Bank Of India	306517.00	75208.00	25
12	UCO Bank	62315.00	13560.00	22
13	Union Bank	34576.28	7475.20	22
14	United Bank Of India	119038.10	50855.15	43
15	Vijaya Bank	24735.42	2454.44	10
16	AXIS BANK	33757.00	24491.00	73
17	Punjab National Bank	2724.91	1137.76	42
18	Syndicate Bank	2321.03	1094.53	47
19	Oriental Bank Of comerce	1745.00	199.00	11
20	ICICI	4043.35	1051.50	26
21	Tripura Gramin Bank	174077.00	40509.00	23
22	ACUB	2653.42	1724.59	65
23	TCARDB	0.00	822.76	0
24	IDBI BANK	9643.00	2383.00	25
25	Tripura State Co-op Bank	88984.40	39620.51	45
26	INDUSIND BANK	2102.00	8853.00	421
27	HDFC Bank	4548.21	6416.64	141
28	Corporation Bank	4959.00	214.00	4
29	South Indian Bank	2782.28	458.70	16
30	Yes Bank	11400.00	18.00	0
31	Andhra Bank	803.36	63.22	8
32	Bank of Maharashtra	241.70	67.83	28
33	Kotak Mahindra Bank Ltd	1381.00	75.00	5
34	Federal Bank	1831.00	376.00	21
	Total :	1008547.83	312982.53	31

STATE TRIPURA

Agenda Item No. 8

Credit Deposit Ratio as on 30th September' 2014 for Gomati 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	27178.00	53821.00	198
2	United Bank of India	26191.92	8724.23	33
3	Tripura Gramin Bank	22655.00	13182.00	58
4	Tripura State Co-Op Bank	16438.12	10012.78	61
5	TCARDB	0.00	517.55	0
6	Bank of India	554.82	247.58	45
7	Canara bank	1669.62	565.87	34
8	Union Bank	1749.43	640.53	37
9	ACUB	136.75	48.58	36
10	UCO Bank	2428.00	342.00	14
11	HDFC	634.78	583.89	92
12	Indian Overseas Bank	295.19	118.94	40
13	Axis Bank	1300.00	13.00	1
14	ICICI	701.40	678.52	97
15	Bank of Baroda	397.00	204.00	51
16	Central Bank of India	226.25	218.17	96
17	IDBI	326.00	94.94	29
18	Syndicate Bank	142.81	69.02	48
TOTAL :		103025.09	90082.60	87

Credit Deposit Ratio as on 30th September `2014 for South Tripura 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	20960.00	7780.00	37
2	United Bank of India	20595.31	6589.04	32
3	Union Bank	329.41	34.51	10
4	Tripura Gramin Bank	31949.00	17278.00	54
5	Tripura State Co-Op Bank	16928.33	5950.80	35
6	TCARDB	0.00	440.68	0
7	UCO Bank	431.00	38.00	9
8	Axis Bank	100.00	0.00	0
9	Canara bank	211.50	187.54	89
TOTAL :		91504.55	38298.57	42

TRIPURA

Agenda Item No. 8

Credit Deposit Ratio as on 30th September' 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	16100.00	6200.00	39
2	United Bank of India	14390.61	5748.30	40
3	Indian Overseas Bank	481.00	38.46	8
4	UCO Bank	302.00	94.00	31
5	Canara Bank	43.10	7.55	18
6	Central Bank of India	0.77	5.29	687
7	ICICI	116.00	73.00	63
8	Tripura Gramin Bank	19373.00	11121.00	57
9	Tripura State Co-Op Bank	5797.56	3627.93	181
10	TCARDB	0.00	413.72	0
TOTAL :		56604.04	27329.25	48

Credit Deposit Ratio as on 30th September`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	27379.00	4964.00	18
2	United Bank of India	15409.55	6552.86	43
3	Union Bank	733.17	218.60	30
4	Tripura Gramin Bank	28182.00	17427.00	62
5	Tripura State Co-Op Bank	4881.98	1855.14	38
6	Axis Bank	3162.00	23.00	1
7	HDFC	576.65	905.92	157
8	Canara Bank	375.78	307.25	82
9	Indusind Bank	894.00	3455.00	386
10	Syndicate Bank	244.32	105.68	43
11	ICICI	581.89	252.72	43
12	Bank of India	718.40	118.72	17
13	UCO Bank	306.00	184.00	60
14	IDBI	190.00	57.59	30
TOTAL :		83634.74	36427.48	44

TRIPURA

Agenda Item No.8

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

Amt in Lacs

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	State Bank Of India	20877.00	8059.00	39
2	United Bank Of India	12747.38	4720.77	37
3	Tripura Gramin Bank	33133.00	16869.00	51
4	UCO Bank	6356.00	1901.00	30
5	Tripura State Co-Op Bank	7809.92	5066.79	65
6	TCARDB	0.00	947.94	0
7	Syndicate Bank	111.98	22.62	20
8	AXIS BANK	923.00	51.00	6
9	Punjab & Sind Bank	61.00	47.00	77
10	Punjab National Bank	258.01	72.89	28
11	Bank of India	22.72	0.00	0
12	Canara Bank	655.87	386.83	59
TOTAL :		82955.88	38144.84	46

Credit Deposit Ratio as on 30th September `2014 for Khowai 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	11496.00	8262.00	72
2	United Bank of India	19222.54	5961.56	31
3	Tripura Gramin Bank	20211.00	17299.00	86
4	Tripura State Co-Op Bank	5793.99	3455.86	60
5	ICICI	140.00	37.00	26
6	Canara Bank	111.45	30.64	27
7	Indian Overseas Bank	48.31	28.66	59
8	UCO Bank	4947.00	1688.00	34
9	Allahabad Bank	169.44	15.44	9
TOTAL :		62139.73	36778.16	59

Credit Deposit Ratio as on 30th September' 2014 for Dhalai 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	9421.00	4336.00	46
2	United Bank of India	21377.17	7783.97	36
3	Tripura Gramin Bank	21968.00	17573.00	80
4	Tripura State Co-Op Bank	8530.48	6888.46	81
5	UCO Bank	679.00	296.00	44
6	Bank of India	406.82	221.49	54
7	Canara Bank	42.05	16.73	40
8	Central Bank of India	357.51	133.96	37
9	Indian Bank	29.00	3.05	11
10	ICICI	270.36	28.26	10
TOTAL :		63081.39	37280.92	59

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 Sept' 2014)	964.48	282.06	29

It may be noted that as on 30th Sept.'2013, the achievement was 41% 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 Sept'14 is Rs 282.06 Crore (29% of the Current year target). Achievement for the year-2013-14 up to Sept'2013 was 353.36 crore, 41% of the target.
2	KCC	100000	33808 nos. (34% of the target including renewal of 4179 cases.) KCCs .
3	New Farmers	100000	29629 nos of New farmers have been financed involving an amount of Rs 115.27 crores.
4	Investment Project		31 Nos Rs 57.17 Lakh
5	Agri-clinics	40 nos.	Nil
6	Small & Marginal farmers	More emphasis	29629 nos of Small & Marginal Farmers have been sanctioned Rs 115.27 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 30.09.2014 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, 33808 nos of KCCs have been issued during the period April'2014 – Sept'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 Sept-2014) is given below:
(Amt.in lacs)

Quarter	Year	Target	Issued		
			No.	Amt.	% of Achievement.
March-2014	2013-14	10000 0	9739 8	32696. 46	97
Sept-2013	2013-14	10000 0	3897 7	9681.8 0	39
June-2014	2014-15	10000 0	3380 8	13155.3 1	34

Bank-wise performance under KCC as on 30.09.2014 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 30.09.2014

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	66	102.92	3	7.00	69	109.92
2	Andhra Bank	0	0.00	0	0.00	0	0.00
3	Bank of Baroda	5	2.00	1	2.50	6	4.50
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	507	142.07	1	0.38	508	142.45
7	Central Bank of India	61	65.46	32	32.84	93	98.30
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	68	15.25	0	0.00	68	15.25
11	Indian Overseas Bank	1	0.08	0	0.00	1	0.08
12	Oriental Bank of	0	0.00	0	0.00	0	0.00
13	Punjab & Sind Bank	3	1.31	0	0.00	3	1.31
14	Punjab National Bank	4	1.30	2	1.00	6	2.30
15	State Bank of India	4532	2467.00	213	225.00	4745	2692.00
16	Syndicate Bank	45	18.35	0	0.00	45	18.35
17	Union Bank of India	43	54.19	41	123.10	84	177.29
18	United Bank of India	5389	2235.04	2361	2,431.50	7750	4666.54
19	UCO Bank	513	164.64	214	257.12	727	421.76
20	Vijaya Bank	0	0.00	28	33.59	28	33.59
A	Sub Total of Public Sec.	11237	5269.61	2897	3,116.60	14134	8386.21
21	AXIS BANK	4	3.90	0	0.00	4	3.90
22	Federal Bank	0	0.00	0	0.00	0	0.00
23	HDFC	774	1810.31	100	119.03	874	1929.34
24	ICICI	77	14.20	1952	921.17	2029	935.37
25	Indusind Bank	0	0.00	48	154.00	48	154.00
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00
27	SOUTH INDIAN BANK	0	0.00	5	22.69	5	22.69
28	YES Bank	0	0.00	0	0.00	0	0.00
B	Sub Total of Pvt. Sec.	855	1828.41	2105	1,216.89	2960	3045.30
29	Tripura Gramin Bank	14744	2742.38	17737	10,097.93	32481	12840.31
C	Sub Total of RRB	14744	2742.38	17737	10,097.93	32481	12840.31
30	ACUB	0	0.00	0	0.00	0	0.00
31	TCARDB	0	0.00	1	1.91	1	1.91
32	TSCB	6972	887.91	1971	985.77	8943	1873.68
D	Sub Total of Coop.Banks	6972	887.91	1972	987.68	8944	1875.59
GRAND TOTAL		33808	10728.31	24711	15,419.10	58519	26147.41

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 30.09.2014

SI.No.	BANKS	Amount in Lacs								
		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	66	102.92	8	12.98	60	86.45	89	108.08
2	Bank of Baroda	100	5	2.00	0	0.00	4	1.68	12	7.00
3	Bank of India	650	0	0.00	0	0.00	0	0.00	0	0.00
4	Canara Bank	1100	507	142.07	0	0.00	466	119.34	466	119.34
5	Central Bank of India	700	61	65.46	8	6.25	56	54.99	42	5.82
6	Corporation Bank	0	0	0.00	0	0.00	0	0.00	0	0.00
7	IDBI Bank	450	68	15.25	0	0.00	62	12.81	5	1.28
8	Indian Bank	100	0	0.00	0	0.00	0	0.00	0	0.00
9	Indian Overseas Bank	500	1	0.08	0	0.00	1	0.06	28	4.01
10	Oriental Bank of Commerce	0	0	0.00	0	0.00	0	0.00	1	0.10
11	Punjab & Sind Bank	100	3	1.31	0	0.00	0	0.00	0	0.00
12	Punjab National Bank	100	4	1.30	0	0.00	3	1.10	11	9.54
13	State Bank of India	15000	4532	2467.00	571	308.22	4169	2262.85	51262	15269.00
14	Syndicate Bank	400	45	18.35	5	2.31	41	15.41	44	17.61
15	UCO Bank	3100	513	164.64	64	20.76	471	138.29	4309	1223.00
16	Union Bank of India	550	43	54.19	0	0.00	39	45.52	107	73.10
17	United Bank of India	17200	5389	2235.04	679	281.84	4957	1877.43	36703	9396.19
18	Vijaya Bank	0	0	0.00	0	0.00	0	0.00	0	0.00
19	Axis Bank	350	4	3.90	0	0.00	4	3.28	0	0.00
20	HDFC	250	774	1810.31	97	228.00	712	1520.66	214	1292.44
21	ICICI	750	77	14.20	9	1.80	70	11.93	85	20.00
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	14744	2742.38	1859	345.81	13564	2303.28	112535	11927.00
25	TSCB	15800	6972	887.91	879	111.97	6414	745.84	45055	4421.37
TOTAL		100000	33808	10728.31	4179	1319.94	31093	9200.92	250968	43894.88

TRIPURA STATE

Achievement under Sub-Sectors of Allied Activities against ACP for the Year 2014-15 as on 30.09.2014

Sl No	Name	W R		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	1.30	34.25	7.37	21.22	3.81	21.53	4.56	11.91	2.56	115.00	13.24	207.26	32.84
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	1.00	65.00	1.00
16	State Bank of India	154.59	10.52	1417.30	39.56	831.15	36.25	756.07	35.78	375.31	17.64	2732.96	85.25	6267.38	225.00
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	5.52	63.68	35.36	37.17	0.00	34.78	20.53	19.42	9.56	120.88	52.13	282.89	123.10
19	United Bank of India	185.60	57.86	1696.07	156.32	990.18	39.87	946.57	89.23	492.83	98.81	3430.20	1989.41	7741.45	2431.50
20	UCO Bank	33.07	4.62	264.31	17.58	154.29	0.00	152.44	19.86	64.57	20.54	596.79	194.52	1265.47	257.12
21	Vijaya Bank	0.86	0.00	11.49	4.65	7.16	0.00	6.78	4.54	2.85	0.00	27.25	24.40	56.39	33.59
A	Sub Total of Public Sec. Bank	421.58	79.82	3824.03	261.25	2238.04	79.93	2113.56	176.60	1060.80	150.43	7997.07	2368.57	17655.08	3116.60
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	24.36	40.35	0.00	37.03	0.00	16.62	0.00	139.14	94.67	304.78	119.03
25	ICICI	16.54	0.00	115.63	95.85	63.68	0.00	75.28	98.25	26.96	97.56	230.16	629.51	528.25	921.17
26	Indusind Bank	5.51	0.00	59.16	0.00	35.81	0.00	31.50	0.00	12.45	83.75	120.51	70.25	264.94	154.00
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	22.69	0.00	22.69
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	120.21	163.27	0.00	164.63	98.25	65.85	181.31	590.64	817.12	1297.52	1216.89
30	Tripura Gramin Bank	317.11	77.58	2956.06	689.52	1758.42	522.72	1643.76	521.23	791.17	330.56	6303.18	7956.32	13769.70	10097.93
C	Sub Total of RRB	317.11	77.58	2956.06	689.52	1758.42	522.72	1643.76	521.23	791.17	330.56	6303.18	7956.32	13769.70	10097.93
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	23.54	561.28	12.58	541.39	14.25	267.46	14.62	2087.93	920.78	4483.46	985.77
D	Sub Total of Coop.Banks	150.57	0.00	1361.88	23.54	810.62	12.58	758.32	14.25	370.24	14.62	2799.15	922.69	6250.78	987.68
GRAND TOTAL		920.37	157.40	8423.99	1094.52	4970.35	615.23	4680.27	810.33	2288.06	676.92	17690.04	12064.70	38973.08	15419.10

TRIPURA STATE

Agenda Item-9

Achievement of New Farmers brought under finance during the year 2014-15 up to 30.09.2014

(Amt. in Lakhs)

Sl No	Name of Bank	New farmers		Loans to SF/MF	
		Achievement		No.	Amount
		No.	Amount		
1	2	3	4	5	6
1	Allahabad Bank	58	89.94	58	89.94
2	Andhra Bank	0	0.00	0	0.00
3	Bank of Baroda	5	2.00	5	2.00
4	Bank of India	0	0.00	0	0.00
5	Bank of Maharashtra	0	0.00	0	0.00
6	Canara Bank	507	142.07	507	142.07
7	Central Bank of India	53	59.21	53	59.21
8	Corporation Bank	0	0.00	0	0.00
9	Indian Bank	0	0.00	0	0.00
10	IDBI BANK	68	15.25	68	15.25
11	Indian Overseas Bank	1	0.08	1	0.08
12	Oriental Bank of Commerce	0	0.00	0	0.00
13	Punjab & Sind Bank	3	1.31	3	1.31
14	Punjab National Bank	4	1.30	4	1.30
15	State Bank of India	3961	4277.00	3961	4277.00
16	Syndicate Bank	40	16.04	40	16.04
17	Union Bank of India	43	54.19	43	54.19
18	United Bank of India	4710	1953.20	4710	1953.20
19	UCO Bank	449	143.88	449	143.88
20	Vijaya Bank	0	0.00	0	0.00
A	Sub Total of Public Sec. Bank	9902	6755.47	9902	6,755.47
21	AXIS BANK	4	3.90	4	3.90
22	Federal Bank	0	0.00	0	0.00
23	HDFC	677	1582.31	677	1582.31
24	ICICI	68	12.40	68	12.40
25	Indusind Bank	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0	0	0
27	SOUTH INDIAN BANK	0	0	0	0
28	YES Bank	0	0	0	0
B	Sub Total of Pvt. Sec. Bank	749	1598.61	749	1,598.61
29	Tripura Gramin Bank	12885	2396.57	12885	2396.57
C	Sub Total of RRB	12885	2396.57	12885	2396.57
30	ACUB	0	0	0	0
31	TCARDB	0	0	0	0
31	TSCB	6093	775.94	6093	775.94
D	Sub Total of Coop.Banks	6093	775.94	6093	775.94
Grand Total		29629	11526.59	29629	11526.59

TRIPURA STATE

**Achievement of Farm Credit As on September 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 September 2014)	Percentage of Achievement
1	Allahabad Bank	113.03	102.92	91
2	Andhra Bank	0.00	0.00	0
3	Bank of Baroda	268.30	2.00	1
4	Bank of India	536.72	28.52	5
5	Bank of Maharashtra	0.00	2.42	0
6	Canara Bank	1070.20	436.36	41
7	Central Bank of India	593.26	192.23	32
8	Corporation Bank	0.00	6.50	#DIV/0!
9	Indian Bank	121.62	0.00	0
10	IDBI BANK	404.56	46.76	12
11	Bharatiya Mahila Bank	70.00	0.00	0
12	Indian Overseas Bank	604.81	15.04	2
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	2.30	2
16	State Bank of India	15432.38	1420.00	9
17	Syndicate Bank	320.00	27.24	9
18	Union Bank of India	584.89	177.29	30
19	United Bank of India	19326.29	8145.63	42
20	UCO Bank	3121.47	421.76	14
21	Vijaya Bank	56.39	33.59	60
A	ACP PUBLIC sec Bank	42853.92	11060.56	26
22	AXIS BANK	401.55	11.39	3
23	Federal Bank	0.00	4.42	0
24	HDFC	456.78	1274.63	279
25	ICICI Bank	837.88	935.37	112
26	Indusind Bank	311.94	132.65	43
27	Kotak Mahindra Bank Ltd	0.00	0.00	0
28	South Indian Bank	0.00	61.96	0
29	Yes Bank	0.00	0.00	0
B	ACP PRIVATE Sec bank	2008.15	2420.42	121
30	Tripura Gramin Bank	37102.10	12840.31	35
C	ACP RRB	37102.10	12840.31	35
31	ACUB	0.00	0.00	0
32	TCARDB	1767.32	9.10	1
33	TSCB	12716.56	1875.94	15
D	ACP Coop. Bank	14483.88	1885.04	13
	GRAND TOTAL	96448.05	28206.33	29

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

Sl.No.	Name of Banks	Target for 2014-15	Achievement up to Sept'2014
		(No)	(No)
1	AB	100	66
2	Andhra Bank	0	0
3	BOB	100	5
4	Bank of Maharashtra	0	0
5	BOI	650	0
6	CB	1100	507
7	CBI	700	61
8	Corporation Bank	0	0
9	IB	100	0
10	IDBI	450	68
11	IOB	500	1
12	PNB	100	4
13	P & SB	100	3
14	SBI	15000	4532
15	Syndicate Bank	400	45
16	OBC	0	0
17	UBI	17200	5389
18	UB	550	43
19	UCO Bank	3100	513
20	VB	0	0
21	AXIS BANK	350	4
22	HDFC	250	774
23	ICICI	750	77
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	12092
30	TGB	42550	14744
B	ASCB incl. RRB Sub Total	84200	26836
31	ACUB	0	0
32	TCARDB	0	0
33	TSCB	15800	6972
C	Co-Op Bank Total	15800	6972
A+B+C	Grand Total	100000	33808

All Banks issued (33808-4179) 29629 nos. of new KCCs against the target of 100000 during April'2014 to Sept'2014 thereby achieving 30% 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 Sept '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 Sept 2014)	
			No	Amt
		No	No	Amt
1.	CBI	0	0	0
2.	SBI	7	7	14.42
3.	UCO	0	0	0.00
4.	UBI	11	11	18.15
5.	TGB	8	8	15.20
6.	TSCB	4	4	6.40
7.	TCARDB	1	01	3.00
	Total:	31	31	57.17

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)

Sl No	Name of Bank	New farmers	
		Achievement	
		No.	Amount
1	2	3	4
1	Allahabad Bank	58	89.94
2	Andhra Bank	0	0.00
3	Bank of Baroda	5	2.00
4	Bank of India	0	0
5	Bank of Maharashtra	0	0.00
6	Canara Bank	507	142.07
7	Central Bank of India	53	59.21
8	Corporation Bank	0	0.00
9	Indian Bank	0	0
10	IDBI BANK	68	15.25
11	Indian Overseas Bank	1	0.08
12	Oriental Bank of Commerce	0	0
13	Punjab & Sind Bank	3	1.31
14	Punjab National Bank	4	1.30
15	State Bank of India	3961	4277.00
16	Syndicate Bank	40	16.04
17	Union Bank of India	43	54.19
18	United Bank of India	4710	1953.20
19	UCO Bank	449	143.88
20	Vijaya Bank	0	0
A	Sub Total of Public Sec. Bank	9902	6755.47
21	AXIS BANK	4	3.90
22	Federal Bank	0	0.00
23	HDFC	677	1582.31
24	ICICI	68	12.40
25	Indusind Bank	0	0
26	Kotak Mahindra Bank	0	0
27	SOUTH INDIAN BANK	0	0
28	YES Bank	0	0
B	Sub Total of Pvt. Sec. Bank	10651	8354.08
29	Tripura Gramin Bank	12885	2396.57
C	Sub Total of RRB	23536	10750.65
30	ACUB	0	0
31	TCARDB	0	0
31	TSCB	6093	775.94
D	Sub Total of Coop.Banks	11083	3196.15
Grand Total		29629	11526.59

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 30.09.2014		(Amt. in Lakhs)	
Sl No	Name of Bank	Loans Granted To Small & Marginal Farmers	
		No.	Amount
1	2	5	6
1	Allahabad Bank	58	89.94
2	Andhra Bank	0	0.00
3	Bank of Baroda	5	2.00
4	Bank of India	0	0.00
5	Bank of Maharashtra	0	0.00
6	Canara Bank	507	142.07
7	Central Bank of India	53	59.21
8	Corporation Bank	0	0.00
9	Indian Bank	0	0.00
10	IDBI BANK	68	15.25
11	Indian Overseas Bank	1	0.08
12	Oriental Bank of Commerce	0	0.00
13	Punjab & Sind Bank	3	1.31
14	Punjab National Bank	4	1.30
15	State Bank of India	3961	4277.00
16	Syndicate Bank	40	16.04
17	Union Bank of India	43	54.19
18	United Bank of India	4710	1953.20
19	UCO Bank	449	143.88
20	Vijaya Bank	0	0.00
A	Sub Total of Public Sec. Bank	9902	6,755.47
21	AXIS BANK	4	3.90
22	Federal Bank	0	0.00
23	HDFC	677	1582.31
24	ICICI	68	12.40
25	Indusind Bank	0	0.00
26	Kotak Mahindra Bank	0	0
27	SOUTH INDIAN BANK	0	0
28	YES Bank	0	0
B	Sub Total of Pvt. Sec. Bank	749	1,598.61
29	Tripura Gramin Bank	12885	2396.57
C	Sub Total of RRB	12885	2396.57
30	ACUB	0	0
31	TCARDB	0	0
32	TSCB	6093	775.94
D	Sub Total of Coop.Banks	6093	775.94
Grand Total		29629	11526.59

Agenda Item No -9

District wise /bank wise targets for Agri-Clinics during 2014-15(April'2014 – Sept'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 Sept'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 40% and as on 30.09.2014 it stands on 40%. 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 up to 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 Sept'14) is given below:

(Rs/ lac)

Scheme	Prog. Year	Target	Spon.	Sanctioned		Disbursed	
		No	No	No	Amt	No	Amt
SGSY (GR)							
September, 2012	2012-13	1320	1577	1492	5291.87	1492	4953.01
September' 2013	2013-14	1354	1588	1528	5408.92	1518	4966.38
September' 2014	2014-15	0	0	0	0	0	0
PMEGP							
September' 2012	2012-13	1500	3084	1648	7112.83	1548	5396.68
September' 2013	2013-14	1500	4210	1678	7663.69	1587	5974.78
September' 2014	2014-15	1500	2800	0	0	0	0
SJSRY							
September' 2012	2012-13	508	407	246	298.52	221	241.24
September' 2013	2013-14	508	485	272	403.76	247	298.44
September' 2014	2014-15	0	0	0	0	0	0
SWAVALAMBAN							
September' 2012	2012-13	2000	3428	2074	3741.01	1825	2800.66
September' 2013	2013-14	2000	3917	2022	3918.42	1798	3102.62
September' 2014	2014-15	3000	582	0	0	0	0

Bank-wise performance under various schemes as on 30.09.2014 is given in the Annexure.

TRIPURA STATE

PERFORMANCE UNDER PMEGP FOR THE FINANCIAL YEAR 2014-15 AS ON 30.09.2014

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	7.00				
2	Andhra Bank	4	2	25.00				
3	Bank of Baroda	9	23	146.09				
4	Bank of India	10	28	154.21				
5	Bank of Maharashtra	3	2	10.00				
6	Canara Bank	12	48	244.38				
7	Central Bank of India	19	31	146.18				
8	Corporation Bank	3	0	0.00				
9	Indian Bank	5	4	16.00				
10	IDBI BANK	4	7	44.81				
11	Indian Overseas Bank	5	15	86.18				
12	Oriental Bank of Commerce	4	1	5.50				
13	Punjab & Sind Bank	5	2	8.00				
14	Punjab National Bank	5	4	21				
15	State Bank of India	362	561	3021.81				
16	Syndicate Bank	6	12	57.50				
17	Union Bank of India	17	29	189.82				
18	United Bank of India	407	744	4213.98				
19	UCO Bank	38	82	413.53				
20	Vijaya Bank	6	4	24.35				
A	Sub Total of Public Sec. Bank	929	1601	8835.34	0	0.00	0	0.00
21	AXIS BANK	5	9	60.00				
22	Federal Bank	0						
23	HDFC	3	4	33				
24	ICICI	3	6	34.96				
25	Indusind Bank	2	1	3.00				
26	Kotak Mahindra Bank	0						
27	SOUTH INDIAN BANK	0						
28	YES Bank	2	2	8.00				
B	Sub Total of Pvt. Sec. Bank	15	22	138.96	0	0.00	0	0
29	Tripura Gramin Bank	426	914	4999.56				
C	Sub Total of RRB	426	914	4999.56	0	0.00	0	0
30	ACUB	0						
31	TCARDB	0						
32	TSCB	130	263	1540.07				
D	Sub Total of Coop.Banks	130	263	1540.07	0	0.00	0	0
GRAND TOTAL		1500	2800	15513.93	0	0	0	0

BANK-WISE POSITION IN IMPLEMENTATION OF SWABALAMBAN FOR THE STATE OF TRIPURA FOR THE PROGRAMME YEAR 2013-14 & 2014-15 AS ON 30.09.2014

(Amt in Lacs.)

Sl No		Achievement for the Financial Year 2014-2015						
		Target	Sponsored		Sanctioned		Disbursed	
		No	No	Amt	No	Amt	No	Amt
1	Allahabad Bank	7	0	0.00				
2	Axis bank	3	0	0.00				
3	Bank of Baroda	16	2	5.01				
4	Bank of India	17	7	11.60				
5	Canara Bank	18	4	9.60				
6	Central Bank of India	38	14	30.40				
7	ICICI Bank	3	4	9.20				
8	IDBI Bank	3	0	0.00				
9	Indian Bank	7	9	21.00				
10	Indian Overseas Bank	7	0	0.00				
11	Indus Ind Bank	0	0	0.00				
12	Oriental Bank Of Commerce	5	0	0.00				
13	Punjab & Sind Bank	11	0	0.00				
14	Punjab Naional Bank	10	0	0.00				
15	Syndicate Bank	8	0	0.00				
16	State Bank of India	578	102	260.36				
17	Tripura Gramin Bank	1130	192	462.55				
18	Tripura State Co-Op Bank	430	102	265.55				
19	Union Bank	28	0	0.00				
20	United Bank Of India	590	132	331.54				
21	UCO BANK	64	14	35.50				
22	Vijaya Bank	7	0	0.00				
23	HDFC	3	0	0.00				
24	Andhra Bank	6	0	0.00				
25	Corporation Bank	5	0	0.00				
26	Bank of Maharashtra	6	0	0.00				
	TOTAL	3000	582	1442.31	0	0.00	0	0.00

TRIPURA STATE

Agenda Item No.12

SELF HELP GROUP
Position as on 30.09.2014

(Amt. in Rs./Lacs)

Sl.No.	Name of the Bank	Deposit Linkage cumulative		Credit linkage 2014-15						Outstanding as on 30-09-2014	
				Under SGSY		Direct SHG		Total		No	Amt.
		No.	Amt.	Nos.	Amt.	Nos.	Amt.	Nos.	Amt.		
1	UBI	8091	2372.68	0	0.00	86	39.73	86	39.73	2990	1761.99
2	SBI	5383	273.20	0	0.00	9	3.99	9	3.99	2186	2785.00
3	TGB	20484	2835.88	0	0.00	132	72.48	132	72.48	16519	9012.59
4	TSCB	9537	476.85	0	0.00	441	220.50	441	220.50	8183	3243.55
5	UCO	613	85.97	0	0.00	5	2.00	5	2.00	66	31.41
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	16.15
	TOTAL :	44174	6047.92	0	0.00	681	354.85	681	354.85	29952	16850.69

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 30.09.2014**

Amount in Lacs

SI.No.	BANKS	Proposals Received	Proposals sanctioned		Proposal disbursed	
		No.	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	3	3	14.00	3	14.00
4	UBI	5	5	13.60	5	13.60
5	TGB	12	12	10.80	12	5.40
6	TSCB	12	12	5.35	12	5.35
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	1	1	1.50	1	1.50
TOTAL		35	35	48.25	33	39.85

TRIPURA STATE

Agenda Item No.10 Annexure-20

Bank wise position in implementation of KCC(Fishery) for F.Y.2013-14 as on 30.09.2014

(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	5	4.70	5	4.70	0	16
7	CBI	4	3.72	0	0.00	0	0.00	4	0
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	216	161.47	78	47.10	68	20.50	5	133
14	SYNDICATE	58	19.25	16	8.26	16	8.26	0	42
15	UCO	66	32.02	42	21.87	42	20.17	11	13
16	UBI	164	121.35	55	33.11	55	33.11	42	67
17	Union Bank								0
18	VB								0
19	OBC								0
20	Corporation								0
A	Sub-Total PUBLIC sec Bank	544	366.83	197	118.04	187	89.59	62	285
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		1540	1124.69	763	337.24	673	250.79	231	546

TRIPURA STATE

Agenda Item No.10 Annexure-20

**Bank wise position in implementation of KCC(Fishery) for F.Y.2014-15 as on 30.09.2014
(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	0.00						0
13	SBI	67	48.74	23	7.30	23	7.30		44
14	SYNDICATE	1	0.50	1	0.50	1	0.50		0
15	UCO	0	0.00						0
16	UBI	104	59.09	22	13.13	22	13.13	63	19
17	Union Bank	4	2.06	1	0.83	1	0.83	3	0
18	VB								0
19	OBC								0
20	Corporation								0
A	Sub-Total PUBLIC sec Bank	176	110.39	47	21.76	47	21.76	66	63
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	192	111.14	62	16.85	53	13.60		130
C	Sub Total RRB	192	111.14	62	16.85	53	13.60	0	130
28	ACUB					0	0.00		0
29	TCARDB								0
30	TSCB	64	50.87	36	16.05	36	16.05		28
D	Sub-Total Coop. Bank	64	50.87	36	16.05	36	16.05	0	28
GRAND TOTAL		432	272.40	145	54.66	136	51.41	66	221

**Grant of Educational loans/Housing loans/Specialized Schemes/DRI
Outstanding Credit as on 30.09.2014:**

Achievement under DRI by Banks up to Sept' 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 Sept' 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 Sept' 2014.		Balance outstanding as on 30-09-2014		% of growth over March 2014	
A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount
3070	7759.45	189	432.70	3340	8476.65	8	9

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 Sept' 2014 are annexed.

TRIPURA STATE

Agenda item No. 12

BANK-WISE PERFORMANCE UNDER EDUCATION LOAN FOR THE YEAR 2014-15, AS ON 30.09.2014

(Amt in Lacs.)

SL NO	BANKS	Proposals received	PROPOSAL SANCTIONED		PROPOSAL DISBURSED		No of cases pending	No of cases rejected	Outstanding as on 30.09.2014		Target for Outstanding as on March'2015	
		No.	NO	Amt.	No.	Amt.	No.	No.	No.	Amt.	No.	Amt.
1	Allahabad Bank								37	83.25	41	95.00
2	Andhra Bank										0	0.00
3	Bank of Baroda	1	1	2.00	1	0.21	0	0	24	42.38	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	0.00
6	Canara Bank	37	34	99.89	34	30.68	3	0	137	208.53	45	94.00
7	Central Bank of India	6	6	28.86	6	16.96	0	0	60	126.19	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	22.85	6	25.00
10	IDBI BANK	3	3	9.20	3	9.20	0	0	10	16.96	3	3.00
11	Indian Overseas Bank	0	0	0.00	0	0.00	0	0	6	15.16	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	3.57	1	2.00
14	Punjab National Bank	2	2	6.00	1	4.00	0	0	40	64.34	36	69.00
15	State Bank of India	57	49	151.00	44	128.00	8	0	1792	4498.00	1773	4511.00
16	Syndicate Bank	2	2	11.40	2	11.40	0	0	48	128.11	52	158.00
17	Union Bank of India	5	4	16.46	4	7.47	1	0	33	95.56	34	87.00
18	United Bank of India	56	53	280.47	53	154.18	0	3	469	1176.38	480	1189.00
19	UCO Bank	17	17	90.00	17	26.00	0	0	116	360.00	130	566.00
20	Vijaya Bank	2	2	20.00	2	7.85	0	0	11	25.83	9	21.00
A	Sub Total of Public Sec. Bank	192	177	732.28	171	412.95	12	3	2814	6904.53	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	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	22	18	64.31	18	19.75	1	3	497	1518.58	560	1778.00
C	Sub Total of RRB	22	18	64.31	18	19.75	1	3	497	1518.58	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		214	195	796.59	189	432.7	13	6	3340	8476.65	3315	8900.00

Tripura State

Agenda Item No-12

BANK-WISE PERFORMANCE IN FINANCING UNDER HOUSING SCHEME AS ON 30.09.2014

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	820.76	0	0.00	0	0.00	274	820.76
2	Andhra Bank	0	0.00	0	0.00	0	0.00	0	0.00
3	Bank of Baroda	93	763.07	0	0.00	2	33.00	95	796.07
4	Bank of India	27	309.75	8	47.95	1	2.50	36	360.20
5	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	0	0.00
6	Canara Bank	80	666.82	14	162.39	10	73.03	104	902.24
7	Central Bank of India	33	176.61	2	10.00	2	9.63	37	196.24
8	Corporation Bank	0	0.00	0	0.00	0	0.00	0	0.00
9	Indian Bank	0	0.00	0	0.00	0	0.00	0	0.00
10	IDBI BANK	0	0.00	1	4.00	0	0.00	1	4.00
11	Indian Overseas Bank	11	55.21	1	2.09	17	100.11	29	157.41
12	Oriental Bank of Commerce	0	0.00	0	0.00	0	0.00	0	0.00
13	Punjab & Sind Bank	2	10.40	0	0.00	0	0.00	2	10.40
14	Punjab National Bank	1	9.35	0	0.00	0	0.00	1	9.35
15	State Bank of India	2253	14811.00	1016	4563.00	486	1836.00	3755	21210.00
16	Syndicate Bank	19	218.28	0	0.00	0	0.00	19	218.28
17	Union Bank of India	123	1125.20	20	83.20	1	2.05	144	1210.45
18	United Bank of India	873	11457.42	694	1887.92	505	1573.88	2072	14919.22
19	UCO Bank	198	1336.62	38	196.38	21	131.00	257	1664.00
20	Vijaya Bank	57	246.07	0	0.00	0	0.00	57	246.07
A	Sub-Total PUBLIC sec Bank	4044	32006.56	1794	6956.93	1045	3761.20	6883	42724.69
21	AXIS BANK	1	9.82	0	0.00	0	0.00	1	9.82
22	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00
23	HDFC	9	13.12	1	0.82	0	0.00	10	13.94
24	ICICI	1	9.14	0	0.00	0	0.00	1	9.14
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	12	42.83	1	0.82	0	0.00	13	43.65
29	TGB	4079	19434.00	5321	14757.00	13222	22853.00	22622	57044.00
C	Sub Total RRB	4079	19434.00	5321	14757.00	13222	22853.00	22622	57044.00
30	ACUB	86	557.15	0	0.00	0	0.00	86	557.15
31	TCARDB	0	0.00	0	0.00	0	0.00	0	0.00
32	TSCB	406	2665.25	223	1430.50	252	1479.65	881	5575.40
D	Sub-Total Coop. Bank	492	3222.40	223	1430.50	252	1479.65	967	6132.55
GRAND TOTAL		8627	54705.79	7339	23145.25	14519	28093.85	30485	105944.89

TRIPURA STATE

Agenda Item No- 12

BANK-WISE DETAILS OF SPECIALISED SCHEME AS ON 30.09.2014									
Amount in lakh									
Sl. No.	BANKS	Finance to Tea Sector				Rural Housing Scheme			
		Total outstanding		New Loans granted Current year		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	7	35.00	0	0.00	0	0.00	0	0.00
10	UCO								
11	UB	1	50.00			0	0.00		
12	UBI	8	466.65	0	0.00	410	371.25	0	0.00
13	VB								
14	PNB								
15	TGB	4	81.26	0	0.00	155	37867.00	19	57.00
16	TSCB	3	312.75	0	0.00	0	0	0	0.00
17	TCARDB								
18	SYNDICATE								
19	IDBI					6	21.04		
TOTAL :		23	945.66	0	0.00	571	38259.29	19	57.00

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, GoI 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 Nodal Agency (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.

IV. Implementation of Joint Liability Group

Department of Financial Services (DFS), Ministry of Finance, Govt. of India, has recently reviewed the position of Joint Liability Groups in the Country. Considering the potential available and to enable the banks to rapidly expand the programme across large number of Bank Branches, so as to cover the large number of small, marginal, tenant and oral lessee farmers, it is necessary to fix target during the year for the banks in the state of Tripura. At all India level target of % Lacs JLG has been fixed by the Finance Minister in the budget session for the year 2014-15. It has been decided by the SLBC Sub-Committee on JLG that the target for the year 2014-15 may be fixed at 1000 number of JLG for Tripura, for distribution among Bank Branches depending on the location and scope available throughout the state. However, minimum target per Branch should be at least 1(one). The targets for the various Banks are as follows:-

IDBI Bank- 15; Canara Bank- 25; UBI- 160; SBI-150; UCO Bank-60; TGB- 395; IOB-20; TSCB-140; Union Bank-15; BOI-20.

JLGs can be formed with four to ten members per group. A Joint Liability Group (JLG) is an informal group comprising of 4-10 individuals coming together for the purpose of availing bank loan on individual basis or through group mechanism against mutual guarantee. Generally, the members of a JLG would engage in a similar type of economic activity in the Agriculture and Allied Sector. The members would offer a joint undertaking to the bank that enables them to avail loans. JLG members are expected to provide support to each other in carrying out occupational and social activities. There should be peer pressure on the group members and loans should be repaid by the group. NABARD Incentive Rs. 2000/- per group payable in 3 phases.

**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.

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

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 the State Govt. Accordingly the committee allocated 170 centers/ villages among different banks for opening of ATM counters as per Annexure. This allocation of 170 centres was communicated to FIS for implementation in Tripura. As per Govt. of India decision, these rural ATMs were supposed to be opened under PPP Model. Considering the inordinate delay in opening these ATMs, Secretary Finance - Govt. Of Tripura urged upon SLBC Convener Bank to communicate the concern of the State Govt. to FIS and invite their opinion in writing without any further delay. Accordingly, FIS, vide their letter dated 08.07.2014, informed that out of 48 number of ATMs opened so far in different parts of Tripura, minimum average hit is not responded in most of the ATMs resulting in loss for the company. The company is not in a position to recover rent/electricity charges/ cash replenishment cost apart from other expenses for regular maintenance of the ATMs. FIS sought letter of guarantee from the concerned banks assuring profitability throughout the project life-cycle. The bankers couldn't afford to execute any such letter of guarantee throughout the life-cycle of the project to complete the deployments.

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	TGB Br. opened
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	Branch Opened
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	Cluster Villages	No Of Families	Nearest Bank	Proposed Site	Proposed 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	Cluster Villages	No Of Families	Nearest Bank	Proposed Site	Proposed 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	Cluster Villages	No Of Families	Nearest Bank	Proposed Site	Proposed 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.	Sarojini 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								
SI 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	Centre to be changed
5	Ompi	Ekjanhherra (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	TGB USB Opened
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	USB Opened
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	SBI-CSC
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	USB Opened
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	SBI-CSC
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	SBI-CSC
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	TGB USB Opened
14	Bishalgarh	Herma Market	5	2500	TGB, TSGB Charilam	Herma LAMPS	TGB	TGB USB Opened
15	Melaghar	Taxapara	6	3000	TGB, Durlavnarayan	Taxapara Community Hall	TSCB	

STATUS OF BRANCH/USB OPENING

TGB

Sl.No.	Name of Bank	Name of Center	Dist	Block	Status	Remarks
1	TGB	Herma Market	Sepahijala	Bishalgarh	Yet to be opened	
2	TGB	Gamaichera	Gomati	Ompi	Yet to be opened	
3	TGB	Kalashi	South	Bokafa	Yet to be opened	
4	TGB	Kowaifung	South	Bokafa	Yet to be opened	
5	TGB	Dakshin Hichachera	South	Jolaibari	Yet to be opened	
6	TGB	Ramraibari	South	Jolaibari	Yet to be opened	
7	TGB	Krishnanagar	South	Hrishyamukh	Yet to be opened	
8	TGB	Gakulnagar	Unakoti	Kumarghat	Yet to be opened	

TGB has sought for exemption in opening 3 USB due to non potentiality of the centers like:Gamaichera(Gomati),Kalashi(South) & Krishnanagar(South) Tripura.

TSCB

1	TSCB	Belbari	West	Belbari	Yet to be opened	
2	TSCB	Hatimata	Dhalai	Damburnagar	Yet to be opened	
3	TSCB	23- Kilo	Dhalai	Chaumanu	Yet to be opened	
4	TSCB	Samrurpar/Bhatar Bazar	Unakoti	Gournagar	Yet to be opened	
5	TSCB	Tirthamukh	Gomati	Karbook	Yet to be opened	
6	TSCB	Debipur	South	Bokafa	Yet to be opened	
7	TSCB	Gajaria	South	Hrishyamukh	Yet to be opened	
8	TSCB	Chotokhil	South	Satchand	Yet to be opened	
9	TSCB	Thalibari	Sepahijala	Kathalia	Yet to be opened	
10	TSCB	Thelakung	Sepahijala	Jampuijala	Yet to be opened	
11	TSCB	Taxapara	Sepahijala	Nalchar	Yet to be opened	

Bank Of India

1	BOI	Gakulnagar	Sepahijala	Bishalgarh	Yet to be opened	
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Canara Bank

1	CB	East Malbasa	Gomati	Amarpur	Yet to be opened	
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DGM Canara Bank has informed that the Center falls within 3 KM from their existing Dalak Branch, as such the center may be excluded.

OBC

1	OBC	Purba Champamura	West	Old Agartala	Yet to be opened	
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PNB

1	PNB	Laxmandhepa	Sepahijala	Nalchar	Yet to be opened	
2	PNB	Chowmuhani	Sepahijala	Nalchar	Yet to be opened	

Union Bank

1	UB	Rajapur	South	Bokafa	Yet to be opened	
2	UB	New Shinlong Bazar	Gomati	Ompi	Yet to be opened	

IDBI has opened Ompinagar Branch within 5 KM,RBI ACP meeting agreed to exclude the center on 25.09.2014.

SBI

1	SBI	Indurail	North	Panisagar	Yet to be opened	
2	SBI	Singirbil	Unakoti	Gournagar	Yet to be opened	
3	SBI	Kasko Bazar	Gomati	Amarpur	Yet to be opened	

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 ATMs	No of Brs	No of ATMs	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 comerce	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 Bank	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	
		12	Ashighar Bazar					CB	
4	Jirania	13	Champaknagar Bazar					TGB	
		14	Sachindranagar Bazar					PNB	
		15	Amtali Bazar			SBI		AB	SBI ATM Opened
		16	Radhapur Bazar					SYN	
		17	Teprampara					OBC	
5	Dukli	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	
		23	Dukli Bazar					UB	SBI ATM Opened
		24	Aswini Market					BOI	
6	Mohanpur	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

Sl 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	Hdrai Village					SBI	
	Teliamura	15	Office Tilla Bazar					UBI	SBI ATM Opened
3	Tulashikhar	16	Bachaibari 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

Sl 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

Sl 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 ATM IN THE STATE OF TRIPURA AS ON 30.09.2014										
Sl No	Name of Bank	Total Br	BRANCHES				ATM			
			Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban	Total
1	Allahabad Bank	2	1	0	1	2	0	0	0	0
2	Bank of Baroda	3	1	0	2	3	0	0	2	2
3	Bank of India	9	4	3	2	9	1	0	3	4
4	Bharatiya Mahila Bank	1	0	0	1	1	0	0	1	1
5	Canara Bank	13	3	7	3	13	2	0	3	5
6	Central Bank of India	7	1	3	3	7	0	2	2	4
7	Dena Bank	1	0	0	1	1	0	0	1	1
8	Indian Bank	3	1	0	2	3	0	0	1	1
9	Indian Overseas Bank	5	2	2	1	5	1	1	2	4
10	Punjab & Sindh Bank	2	1	0	1	2	0	0	0	0
11	State bank Of India	57	27	17	13	57	54	38	88	180
12	UCO BANK	21	9	7	5	21	4	1	7	12
13	Union Bank	7	1	3	3	7	1	2	5	8
14	United Bank Of India	62	42	8	12	62	47	9	16	72
15	Vijaya Bank	2	0	0	2	2	0	0	2	2
16	AXIS BANK	7	0	4	3	7	1	5	8	14
17	Punjab National Bank	2	1	0	1	2	0	0	4	4
18	Syndicate Bank	6	3	1	2	6	0	0	1	1
19	Oriental Bank Of comerce	1	0	0	1	1	0	0	1	1
20	ICICI	8	1	6	1	8	0	0	12	12
21	Tripura Gramin Bank	142	101	31	10	142	1	2	0	3
22	ACUB	3	0	1	2	3	0	0	0	0
23	TCARDB	5	3	1	1	5	0	0	0	0
24	IDBI BANK	5	2	2	1	5	0	2	2	4
25	Tripura State Co-Op Bank	54	32	11	11	54	0	0	0	0
26	INDUSIND BANK	2	0	1	1	2	0	1	1	2
27	HDFC Bank	4	0	2	2	4	0	2	5	7
28	South Indian Bank	1	0	0	1	1	0	0	1	1
29	Corporation Bank	1	0	0	1	1	0	0	1	1
30	Yes Bank	1	0	0	1	1	0	0	1	1
31	Bank of Maharashtra	1	0	0	1	1	0	0	0	0
32	Andhra Bank	1	0	0	1	1	0	0	1	1
33	Kotak Mahindra Bank	1	0	0	1	1	0	0	1	1
34	Federal Bank	1	0	0	1	1	0	0	1	1
	TOTAL	441	236	110	95	441	112	65	173	350

111th SLBC for Tripura

6th December 2014, Pragna Bhavan, Agartala

Convenor

