



112th SLBC FOR TRIPURA

December-2014



20th March, 2015

Pragna Bhavan, Agartala

(Convenor: United Bank of India)



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 446</p> <p>Average population covered per branch: 8230</p> <p>Lead Bank of 8 Districts UNITED BANK OF INDIA</p>	<ul style="list-style-type: none"> ➤ Capital: Agartala ➤ Area: 10491.69 sq. km. ➤ Population: 36.71 lac. (Male: 18.72 lac ○ Female: 17.99 lac) ➤ Literacy ratio:94.65% (Male: 96.65% ○ Female: 92.35%) ➤ Land utilization- ➤ Net area sown: 280 000 ha ➤ Irrigation Potentials:- ➤ Source: Good average rainfall-2200mm During south west monsoon. ➤ No perennial river. ➤ Multi cropped area: 210000 ha ➤ Fishery water area: 23571 ha ➤ Cropping intensity: 175% ➤ Main crops: Rice, Potato, and Vegetable.
	<p>Convener of SLBC</p> <p>United Bank of India</p>

**Network of Bank Branches in Tripura
As on 31.12.2014**

Population Group	March 2011	March 2012	March 2013	March 2014	December 2014
Rural	163	187	217	229	238
	(55%)	(57%)	(57%)	(54%)	53%
Semi- urban	64	67	84	107	113
	(21%)	(20%)	(22%)	(25%)	25%
Urban	72	74	79	89	95
	(24%)	(23%)	(21%)	(21%)	22%
TOTAL	299	328	380	425	446

(Figures in bracket indicate percentage of total branches.)

**CONFIRMATION OF PROCEEDINGS OF THE
111th MEETING OF THE SLBC FOR TRIPURA**

The proceedings and action points of the 111th Meeting of SLBC for Tripura, held on 06.12.2014 was circulated under the cover of Convener Bank's letter no. LBD/ SLBC_TRIPURA/823 /2014 dt. 02.01.2015; the same may please be confirmed by the House.

Agenda Item No: 2

Follow up action on major decisions of 111th meeting of SLBC for Tripura held on 06.12.2014

Sl.	Major Action Points	Present Status of Implementation up to December' 2014
1	<p>Stabilisation of Bank Mitra outlets of Tripura Gramin Bank (TGB) to offer online transaction and seamless banking facility to its customers enrolled by the Bank Mitras should be ensured.</p> <p>(Action : TGB/Sponsor Bank)</p>	<p>TGB has extended online transactions and seamless banking facility to all customers enrolled by the Bank Mitras. Stabilization of Bank Mitra outlets are yet to be streamlined.</p>
2	<p>Technical integration needs to be explored by all Banks to enable customers enrolled by Bank Mitras to transact at the Bank Branch as well.</p> <p>(Action : All Banks)</p>	<p>Necessary steps have been taken by all banks to ensure payment to the customers both by Bank Mitra and by the branch. Technical integration is yet to be done.</p>
3	<p>Prudent Cash Management at Bank Mitra outlets especially on the day of payment of Govt. subsidies. Phase wise payment to the beneficiaries of the Govt. subsidies at Bank Mitra points to avoid rush and number of beneficiaries to receive such subsidy benefit on a single day to be limited according to capability of the Bank Mitra to make cash payment.</p> <p>(Action : All Banks)</p>	<p>To avoid rush in making payment of Govt. subsidies, to the beneficiaries, Bank branches and Bank Mitras have been instructed to make phase-wise payment of benefits to the customers on different dates according to the capability of the Branch/ Bank Mitra with prior intimation to the Gaon Panchayets and thus resolve the problems locally.</p>
4	<p>All Banks are to make concerted efforts to raise the CD ratio of the State beyond the level of 40%. 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 Deptt./DIC should scout big ticket viable loan proposal and forward them to the Banks. Extra efforts should be initiated for West Tripura District to improve its CD ratio with high ticket loan accounts.</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 17% as on Dec'2014 over the CD ratio of Dec'2013, YoY growth in CD ratio of the State has been registered at 1%, as the CD ratio increased from 39% as on Dec', 2013 to 40% as on Dec'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> <p>Special sub-committee (SSC) of West Tripura District is regularly monitoring and reviewing the performance of CD ratio in all DCC Meetings of West Tripura.</p>

5	<p>As decided in the meeting of the Sub-Committee on Agriculture held on 19.09.2014, all existing KCC holders should be given the effect of new scale of finance revised for the year 2014-15 to give a definite push to the average size of KCC loans in the State. All pending KCC proposals and new proposals under Ravi seasons should be disposed off with highest priority. No deviation from scale of finance and strict adherence of new KCC Scheme should be ensured by all member Banks.</p> <p>(Action : All Banks/SLBC).</p>	<p>Initiatives have been taken by all the major banks to give effect of new scale of finance revised by the government during 2014-15. Old KCC borrowers have been accorded fresh loan as per new scale of finance.</p> <p>All the pending KCC proposals have been disposed off by all banks with priority.</p>
6	<p>The Small Committee of bankers with Govt. of Tripura may take up a complete review of the 170 locations for installation of ATMs. Considering the branch network, engagement of Fixed Point Bank Mitras in these locations, the list may be modified and all Banks should conduct fresh feasibility study of these modified locations and place a roadmap to the SLBC for installation of ATMs in these locations. Since FIS Financial Services Ltd. has already completed MoF project roll out, member Banks should take the initiative for providing ATM services in the State. The proceedings of the Small Committee meeting may be placed in the next SLBC meeting for ratification.</p> <p>(Action: Govt. of Tripura & Banks)</p>	<p>A meeting with the Secretary Finance, Govt. of Tripura was held on 12.12.2014 with FIS financial Services Ltd., Banks, RBI and Govt. of Tripura officials wherein threadbare discussion was held on the issue of 170 rural ATMs. Though the contract with GOI, MoF Project has been completed, FIS has agreed to explore the feasibility of the sites requested by Govt. of Tripura. Accordingly, a detailed list of the sites, existence of nearby branches & ATMs and BC points has been sent to FIS. A comprehensive report in this regard shall be submitted by FIS by March 2015 for placing the same before SLBC.</p>
7	<p>NRLM Sub-Committee of SLBC should hold meeting to discuss the ground level issues of SHGs and to operationalize the NRLM programme, the action points should be finalised.</p> <p>(Action: All Banks/Govt. of Tripura.)</p>	<p>In accordance with the action points in last SLBC, NRLM sub-committee has taken up a project for coverage of all poor households under SHG by TRLM within next 3 years. Accordingly, to operationalize NRLM program, an exposure visit of 18 persons comprising bank and government officials was completed from 26.01.2015 to 31.01.2015 in Andhra Pradesh.</p> <p>So far, 130 groups are completed and fully operationalized in Dhalai, Gomati and South Tripura districts. It has been decided to organize one Bankers' workshop in the month of February/ March 2015. 22 active women members from different groups have been sent to Andhra Pradesh for one month training to work as community resource person.</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 December, 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 December 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+ population 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 detailed 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 among 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 under-banked 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

w.e.f. 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, 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 were identified where 3 or more branches were operating but clearing facility was not available in the said centers.

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.	Name of Centre	Name of District	Name of Bank	Alloted Branch
1	Teliamura	Khowai	SBI	Teliamura-Opened
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 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	To be opened by TSCB
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	Rajnagar	Radhanagar	UBI	Opened
6	Do	Hrishyamukh	Nalua	TSCB	Opened
7	Do	Satchand	Kalacherra	TSCB	Opened
8	Do	Karbook	Karbook	TGB/TSCB	Opened
9	Do	Karbook	Chellagang	TGB	Opened

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

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

In the remaining three centers branches will be opened shortly.

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

Note: RBI directives- SLBC to furnish District- wise and bank- wise position to respective ROs of RBI, which will consolidate and submit state – wise and bank- wise position to RBI, Central Office. Banking outlets opened in villages having population < 2000 are not 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 December'2014												
Name of State/UT: Tripura				Name of RBI Regional Office: Guwahati								
				Time frame for providing banking outlet in allotted village								Page-01
SR	Name of the District	Name of Bank selected for allotment of villages	No. of villagers allotted	Allotment (No.)				Covered up to December'2014 (No.)				Remarks, if any
				Branch	BC	Others (Specify)	Total	Branch	BC	Others (Specify)	Total	
1	West	UBI	4	1	3	0	4	1	3	0	4	
2	Tripura	SBI	6	1	5	0	6	1	5	0	6	
3		TGB	66	0	66	0	66	0	66	0	66	
4		TSCB Ltd.	17	0	17	0	17	0	17	0	17	
5		CBI	1	1	0	0	1	1	0	0	1	
		Sub-Total	94	3	91	0	94	3	91	0	94	
1	Khowai	UBI	2	0	2	0	2	0	2	0	2	
2		SBI	1	0	1	0	1	0	1	0	1	
3		TGB	31	1	30	0	31	1	30	0	31	
4		TSCB	22	0	22	0	22	0	22	0	22	
5		Allahabad	1	1	0	0	1	1	0	0	1	
		Sub-Total	57	2	55	0	57	2	55	0	57	
1	Sepahijala	UBI	4	0	4	0	4	0	4	0	4	
		SBI	1	1	0	0	1	1	0	0	1	
		PNB	1	1	0	0	1	1	0	0	1	
		P & SB	1	1	0	0	1	1	0	0	1	
		TGB	56	2	54	0	56	2	54	0	56	
		TSCB	23	0	23	0	23	0	23	0	23	
		Sub-Total	86	5	81	0	86	5	81	0	86	
	Gomati	UBI	2	0	2	0	2	0	2	0	2	
		SBI	3	0	3	0	3	0	3	0	3	
		BOB	1	1	0	0	1	1	0	0	1	
		Canara Bank	1	1	0	0	1	1	0	0	1	
		TGB	49	2	47	0	49	2	47	0	49	
		TSCB	42	2	40	0	42	2	40	0	42	
		Sub-Total	98	6	92	0	98	6	92	0	98	
	South	UBI	2	0	2	0	2	0	2	0	2	
	Tripura	SBI	4	1	3	0	4	1	3	0	4	
		Union Bank	1	1	0	0	1	1	0	0	1	
		TGB	70	3	67	0	70	3	67	0	70	
		TSCB	24	1	23	0	24	1	23	1	24	
		Sub-Total	101	6	95	0	101	6	95	0	101	
	Unakoti	IOB	1	1	0	0	1	1	0	0	1	
		TGB	19	0	19	0	19	0	19	0	19	
		TSCB	11	0	11	0	11	0	11	0	11	
		Sub-Total	31	1	30	0	31	1	30	0	31	
	North	UBI	3	1	2	0	3	1	2	0	3	
	Tripura	SBI	2	2	0	0	2	2	0	0	2	
		UCO	1	1	0	0	1	1	0	0	1	
		Syndicate	1	1	0	0	1	1	0	0	1	
		TGB	51	1	50	0	51	1	50	0	51	
		TSCB	11	0	11	0	11	0	11	0	11	
		Sub-Total	69	6	63	0	69	6	63	0	69	
	Page Total		536	29	507	0	536	29	507	0	536	

CREDIT 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 29.08.2008 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 is as under:

Sl.	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 31.12.2014)											Agenda Item No. 3					
											Annexure No.					
RSETI - UBI -Udaipur, South Tripura																
F.Y	No. of Progra mme	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 Employ ed	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	11	86	201	287	73	27	161	26	7	49	1	57	131	156	287	
Total	112	1400	1484	2884	603	483	764	238	114	1873	173	2160	1480	1404	2884	
RSETI - UBI - Ambassa ,Dhalai																
F.Y	No. of Progra mme	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 Employ ed	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	15	122	294	416	90	211	82	2	28	84	19	131	208	208	416	
Total	65	721	891	1612	314	693	310	42	150	577	131	858	791	821	1612	
RSETI - TGB -SEPAHIJALA, SEPAHIJALA DISTRICT																
F.Y	No. of Progra mme	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 Employ ed	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	14	103	321	424	96	121	92	52	27	281	0	308	46	378	424	
Total	42	237	996	1233	266	332	236	104	39	871	0	910	46	1187	1233	
RUDSETI, AGARTALA (Promoted by Syndicate & Canara Bank)																
F.Y	No. of Progra mme	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 Employ ed	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	17	172	365	537	65	357	44	22	171	14	0	185	269	268	537	
Total	72	706	1613	2319	543	1112	367	86	1005	325	0	1330	954	1365	2319	
RSETI - SBI -Kumarghat, Unakoti.																
F.Y	No. of Progra mme	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 Employ ed	Total	APL	BPL	TOTAL	
2013-14	18	227	125	352	76	70	89	88	35	116	78	229	44	308	352	
2014-15	17	147	210	357	83	60	113	37	73	78	48	199	8	349	357	
Total	35	374	335	709	159	130	202	125	108	194	126	428	52	657	709	

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 31.12.14
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

QUARTERLY REPORT

FINANCIAL LITERACY CENTRES-- REPORT FOR THE QUARTER ENDED DECEMBER 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	4	109	61	32
2	Tripura	Dhalai	Rural	R-Seti, Ambassa	25.01.11	UBI	5	155	130	20
3	Tripura	Sepahijala	Urban	R-Seti, Sepahijala	12.02.13	TGB	4	114	66	14
4	Tripura	West Tripura	Urban	Rudset Institute	30.10.11	Syndicate Bank	15	317	95	175
5	Tripura	Unakoti	Rural	R-Seti, Kumarghat	07.07.13	SBI	10	515	253	190
6	Tripura	Gomati	Semi-Urban	LDM(South)	19.10.12	UBI	7	184	137	32
7	Tripura	Dhalai	Semi-Urban	LDM(Dhalai)	19.10.12	UBI	3	90	37	40
8	Tripura	Unakoti	Semi-Urban	LDM(North)	19.10.12	UBI	4	328	189	109
9	Tripura	West Tripura	Urban	LDM(West)	19.10.12	UBI	4	226	176	40
Total							56	2038	1144	652

QUARTERLY REPORT

RURAL BRANCHES-- REPORT OF CONDUCT OF FINANCIAL LITERACY CAMP FOR THE QUARTER ENDED DECEMBER 2014

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	26	39	507	339	103
2	Tripura	Sepahijala	31	27	34	478	307	98
3	Tripura	Khowai	22	16	19	254	168	58
4	Tripura	Gomati	32	20	25	341	236	71
5	Tripura	South	33	27	34	493	331	107
6	Tripura	Dhalai	31	18	21	291	199	63
7	Tripura	North	27	21	24	342	233	73
8	Tripura	Unakoti	20	10	11	139	82	33
TOTAL			237	165	207	2845	1895	606

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 December'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	26.11.2014	
3	Bamutia	West	Bank of India	August' 14	17.08.2014	
4	Manu	Dhalai	Bank of India	December' 14	15.12.2014	
5	Jirania	West	Canara Bank	November' 14	20.11.2014	
6	Amarpur	Gomati	Canara Bank	January' 15		
7	Hezamara	West	CBI	November' 14	26.11.2014	
8	Ompi	Gomati	IDBI Bank	October' 14	21.11.2014	
9	Shilachari	Gomati	IDBI Bank	December' 14	23.12.2014	
10	Durga Chowmuhani	Dhalai	Indian Bank	January' 15		
11	Pecharthal	Unakoti	IOB	December' 14		
12	Jampuijala	Sepahijala	P & SB	November' 14	28.11.2014	
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	14.11.2014	
19	Dasda	North	SBI	December' 14	23.12.2014	
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	17.10.2014	
30	Damcherra	North	TGB	November' 14	18.11.2014	
31	Kalacherra	North	TGB	December' 14	19.12.2014	
32	Mungjiakami	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	17.10.2014	
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	18.11.2014	
42	Karbook	Gomati	TSCB	December' 14	23.12.2014	
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	19.11.2014	
50	Jampui Hill	North	UBI	December' 14	27.11.2014	
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	28.10.2014	
56	Damburnagar	Dhalai	UCO	December' 14	19.12.2014	
57	Raishyabari	Dhalai	UCO	February' 15		
58	Bokafa	South	Union Bank	November' 14	22.11.2014	

FINANCIAL LITERACY/ AWARENESS CAMP ORGANISED BY THE RURAL BRANCHES OF BANKS DURING THE QUARTER ENDED							
DECEMBER 2014							
TRIPURA STATE							
SI No.	District	Name of Block	Name of Bank	Name of Branch	Month	Held on	to be held on
1	West	Mohanpur	UCO Bank	Mohanpur	Oct'14	08.10.14	
2	Dhalai	Gandachhera	UCO Bank	Gandachhera	Oct'14	20.10.14	
3	Khowai	Kalyanpur	UCO Bank	Kalyanpur	Oct'14	28.10.14	
4	Khowai	Teliamura	UCO Bank	Baganbazar	Oct'14	10.10.14	
5	Gomati	Amarpur	TSCB	Amarpur	Oct'14	11.10.14	
6	West	Dukli	TSCB	Bikramnagar	Oct'14	13.10.14	
7	North	Panisagar	TSCB	Panisagar	Oct'14	25.10.14	
8	Unakoti	Kumarghat	TSCB	Machmara	Oct'14	31.10.14	
9	West	Old Agartala	TSCB	Khayerpur	Oct'14	17.10.14	
10	Khowai	Padmabil	TSCB	Padmabil	Oct'14	20.10.14	
11	Khowai	Tulashikhar	TSCB	Tulashikhar	Oct'14	20.10.14	
12	Gomati	Killa	TSCB	Killa	Oct'14	11.10.14	
13	Gomati	Karbook	TSCB	Karbook	Oct'14	17.10.14	
14	Gomati	Kakraban	TSCB	Mirza	Oct'14	14.10.14	
15	Gomati	Tepania	TSCB	Salgarah	Oct'14	14.10.14	
16	South	Hrishyamukh	TSCB	Nalua	Oct'14	14.10.14	
17	South	Satchand	TSCB	Manubazar	Oct'14	13.10.14	
18	South	Satchand	TSCB	Kalacharra	Oct'14	13.10.14	
19	West	Dukli	TSCB	Bikramnagar	Oct'14	27.10.14	
20	West	Mohanpur	TSCB	Mohanpur	Oct'14	16.10.14	
21	Sepahijala	Jampuijala	TSCB	Takarjala	Oct'14	21.10.14	
22	Sepahijala	Jampuijala	TSCB	Jampuijala	Oct'14	21.10.14	
23	Gomati	Amarpur	TSCB	Amarpur	Oct'14	12.10.14	
24	South	Jolaibari	TSCB	Baikhora	Oct'14	13.10.14	
25	South	Hrishyamukh	TSCB	Hrishyamukh	Oct'14	14.10.14	
26	South	Rupaichari	TSCB	Sabroom	Oct'14	13.10.14	
27	Sepahijala	Charilam	TSCB	Charilam	Oct'14	22.10.14	
28	West	Belbari	TSCB	M.G.Bazar	Oct'14	27.10.14	
29	West	Dukli	TSCB	M.B.Tilla	Oct'14	18.10.14	
30	Sepahijala	Bishalgarh	TSCB	Bishalgarh	Oct'14	27.10.14	
31	Gomati	Amarpur	TSCB	Natunbazar	Oct'14	12.10.14	
32	West	Jogendranagar	BMB	Agartala	Oct'14	04.10.14	
33	West	Amtali	BMB	Agartala	Oct'14	11.10.14	
34	West	Badharghat	BMB	Agartala	Oct'14	28.10.14	
35	West	Aralia	BMB	Agartala	Oct'14	18.10.14	
36	North	Kadamtala	IDBI Bank	Dharmanagar	Oct'14	21.10.14	
37	North	Gournagar	UBI	Gournagar	Oct'14	13.10.14	
38	North	Damcherra	UBI	Damcherra	Oct'14	21.10.14	
39	North	Panisagar	UBI	Panisagar	Oct'14	17.10.14	
40	South	Hrishyamukh	UBI	Hrishyamukh	Oct'14	20.10.14	
41	Sepahijala	Bishalgarh	UBI	Chakmaghat	Oct'14	13.10.14	
42	Dhalai	Salema	UBI	Halhali	Oct'14	28.10.14	
43	South	Satchand	UBI	Sabroom	Oct'14	18.10.14	
44	Gomati	Matabari	UBI	Salgarah	Oct'14	21.10.14	
45	Gomati	Karbook	UBI	Jatanbari	Oct'14	27.10.14	
46	North	Sanichera	SBI	Dharmanagar	Oct'14	18.10.14	
47	Khowai	Moharcherra	SBI	Teliamura	Oct'14	18.10.14	
48	Dhalai	Salema/ Panchashi	SBI	Kamalpur	Oct'14	25.10.14	
49	Unakoti	Fulbarikandi	SBI	Kailashahar	Oct'14	04.10.14	
50	South	Joykatpur	SBI	Belonia	Oct'14	11.10.14	
51	West	Dukli/ Gajaria	SBI	Amtali	Oct'14	18.10.14	
52	Sepahijala	Taksiapara	SBI	Bishramganj	Oct'14	11.10.14	
53	Sepahijala	Bishalgarh/ Gokulnagar	SBI	Bishalgarh	Oct'14	18.10.14	
54	South	Rupaichari	SBI	Manubankul	Oct'14	11.10.14	
55	Gomati	Matabari	TGB	Tulamura	Oct'14	17.10.14	
56	Gomati	Ompinagar	TGB	Ompi	Oct'14	18.10.14	
57	Gomati	Matabari	TGB	Chandrapur	Oct'14	15.10.14	
58	Gomati	Kakraban	TGB	Kakraban	Oct'14	17.10.14	
59	Gomati	Matabari	TGB	Maharani	Oct'14	15.10.14	
60	Gomati	Shilachari	TGB	Shilachari	Oct'14	24.10.14	
61	Gomati	Ompinagar	TGB	Taidu	Oct'14	18.10.14	
62	Gomati	Matabari	TGB	Garjee	Oct'14	16.10.14	
63	West	Mohanpur	TGB	Kalacherra	Oct'14	11.10.14	
64	West	Mohanpur	TGB	Panchabati	Oct'14	11.10.14	
65	West	Belbari	TGB	Khumlung	Oct'14	14.10.14	
66	West	Jirania	TGB	Champaknagar	Oct'14	14.10.14	
67	West	Bamutia	TGB	Bamutia	Oct'14	15.10.14	
68	West	Mohanpur	TGB	Durgabari	Oct'14	15.10.14	
69	West	Jirania	TGB	Mohanpur	Oct'14	16.10.14	

FINANCIAL LITERACY/ AWARENESS CAMP ORGANISED BY THE RURAL BRANCHES OF BANKS DURING THE QUARTER ENDED							
DECEMBER 2014							
TRIPURA STATE							
Sl No.	District	Name of Block	Name of Bank	Name of Branch	Month	Held on	to be held on
70	West	Old Agartala	TGB	Debinagar	Oct'14	16.10.14	
71	Khowai	Khowai	TGB	Ampura	Oct'14	13.10.14	
72	Khowai	Khowai	TGB	Hatkata	Oct'14	13.10.14	
73	Sepahijala	Bishalgarh	TGB	Golaghati	Oct'14	17.10.14	
74	Sepahijala	Bishalgarh	TGB	Bikramnagar	Oct'14	09.10.14	
75	Sepahijala	Charilam	TGB	Charilam	Oct'14	09.10.14	
76	Sepahijala	Boxanagar	TGB	Boxanagar	Oct'14	10.10.14	
77	Sepahijala	Kathalia	TGB	Kathalia	Oct'14	10.10.14	
78	Sepahijala	Jampuijala	TGB	Jampuijala	Oct'14	17.10.14	
79	South	Hrishyamukh	TGB	Matai	Oct'14	22.10.14	
80	South	Hrishyamukh	TGB	Srinagar	Oct'14	21.10.14	
81	South	Bokafa	TGB	BC Nagar Branch	Oct'14	16.10.14	
82	South	Rajnagar	TGB	Barpathari	Oct'14	20.10.14	
83	South	Hrishyamukh	TGB	Hrishyamukh	Oct'14	21.10.14	
84	South	Satchand	TGB	Manubazar	Oct'14	25.10.14	
85	South	Rajnagar	TGB	Rajnagar	Oct'14	20.10.14	
86	South	Hrishyamukh	TGB	Sonaichari	Oct'14	22.10.14	
87	South	Satchand	UBI	Sabroom	Nov'14	11.11.14	
88	South	Rajnagar	UBI	Siddhinagar	Nov'14	17.11.14	
89	North	Gournagar	UBI	Gournagar	Nov'14	19.11.14	
90	South	Bokafa	UBI	Santirbazar	Nov'14	12.11.14	
91	West	Mohanpur	UBI	Usha Market	Nov'14	18.11.14	
92	Khowai	Teliamura	UBI	Chakmaghat SDM	Nov'14	24.11.14	
93	Unakoti	Kumarghat	UBI	Machmara	Nov'14	26.11.14	
94	West	Dukli	UBI	Anandanagar	Nov'14	19.11.14	
95	Dhalai	Salema	UBI	Halhali	Nov'14	26.11.14	
96	South	Bharatchandra Nagar	UBI	Barpathari	Nov'14	08.11.14	
97	West	Mohanpur	UBI	Mohanpur	Nov'14	07.11.14	
98	West	Dukli	BMB	Agartala	Nov'14	01.11.14	
99	West	Old Agartala	BMB	Agartala	Nov'14	08.11.14	
100	West	Dukli	BMB	Agartala	Nov'14	15.11.14	
101	Sepahijala	Bishalgarh MC	UCO Bank	Bishalgarh	Nov'14	07.11.14	
102	Dhalai	Gandacherra	UCO Bank	Raishyabari	Nov'14	15.11.14	
103	Dhalai	Gandacherra	UCO Bank	Gandacherra	Nov'14	20.11.14	
104	Khowai	Kalyanpur	UCO Bank	Kalyanpur	Nov'14	19.11.14	
105	Khowai	Teliamura	UCO Bank	Baganbazar	Nov'14	29.11.14	
106	Sepahijala	Charilam	Syndicate Bank	Bishramganj	Nov'14	11.11.14	
107	West	Mohanpur	TGB	Narsingarh	Nov'14	27.11.14	
108	West	Jirania	TGB	Bankimnagar	Nov'14	28.11.14	
109	Sepahijala	Jampuijala	TGB	Golaghati	Nov'14	19.11.14	
110	Sepahijala	Mohanbhog	TGB	Sonamura	Nov'14	27.11.14	
111	Khowai	Khowai	TGB	Khowai Ot	Nov'14	26.11.14	
112	Khowai	Kalyanpur	TGB	Moharcherra	Nov'14	26.11.14	
113	Khowai	Mungiakami	TGB	Mungiakami	Nov'14	28.11.14	
114	Gomati	Amarpur	TGB	Amarpur	Nov'14	20.11.14	
115	South	Satchand	TGB	Sabroom	Nov'14	25.11.14	
116	South	Satchand	TGB	Harina	Nov'14	27.11.14	
117	South	Bokafa	TGB	Santirbazar	Nov'14	28.11.14	
118	North	Kadamtala	TGB	Hurua	Nov'14	26.11.14	
119	North	Panisagar	TGB	Tilthai	Nov'14	27.11.14	
120	North	Kadamtala	TGB	Bhagyapur	Nov'14	28.11.14	
121	Unakoti	Chandipur	TGB	Dalugaon	Nov'14	25.11.14	
122	Unakoti	Kumarghat	TGB	Pabiacherra	Nov'14	28.11.14	
123	Dhalai	Ambassa	TGB	Ambassa	Nov'14	27.11.14	
124	Dhalai	Ambassa	TGB	Kulai	Nov'14	25.11.14	
125	North	Gournagar	SBI	Kailashahar	Nov'14	17.11.14	
126	Khowai	Padmabil	SBI	Padmabil	Nov'14	19.11.14	
127	Sepahijala	Chakmaghat	SBI	Chakmaghat	Nov'14	21.11.14	
128	Sepahijala	Kathalia	SBI	Kathalia	Nov'14	08.11.14	
129	West	Dukli	SBI	Amtali	Nov'14	27.11.14	
130	North	Panisagar	SBI	Uptakhali	Nov'14	24.11.14	
131	Sepahijala	Melaghar	SBI	Melaghar	Nov'14	18.11.14	
132	Dhalai	Salema	SBI	Manikbhandar	Nov'14	21.11.14	
133	North	Dasda	SBI	Anandabazar	Nov'14	25.11.14	
134	Sepahijala	Kathalia	TSCB	Kathalia	Nov'14	10.11.14	
135	Dhalai	Ambassa	TSCB	Ambassa	Nov'14	13.11.14	
136	Sepahijala	Nalchar	TSCB	Nalchar	Nov'14	10.11.14	
137	Dhalai	Salema	TSCB	Kamalpur	Nov'14	27.11.14	
138	Unakoti	Pecharthal	TSCB	Pecharthal	Nov'14	28.11.14	

FINANCIAL LITERACY/ AWARENESS CAMP ORGANISED BY THE RURAL BRANCHES OF BANKS DURING THE QUARTER ENDED DECEMBER 2014							
TRIPURA STATE							
Sl No.	District	Name of Block	Name of Bank	Name of Branch	Month	Held on	to be held on
139	North	Dasda	TSCB	Kanchanpur	Nov'14	28.11.14	
140	Dhalai	Durgachowmuhani	TSCB	Durgachowmuhani	Nov'14	22.11.14	
141	Dhalai	Durgachowmuhani	TSCB	Marracherra	Nov'14	13.11.14	
142	Dhalai	Dumboornagar	TSCB	Gandacherra	Nov'14	13.11.14	
143	North	Gournagar	TSCB	Gournagar	Nov'14	29.11.14	
144	Dhalai	Manu	TSCB	Chailengta	Nov'14	17.11.14	
145	Dhalai	Chawmanu	TSCB	Chawmanu	Nov'14	17.11.14	
146	Unakoti	Pecherthal	TSCB	Machmara	Nov'14	18.11.14	
147	North	Panisagar	TSCB	Panisagar	Nov'14	18.11.14	
148	North	Dharmanagar	TSCB	Dharmanagar	Nov'14	29.11.14	
149	Unakoti	Kumarghat	TSCB	Kumarghat	Nov'14	27.11.14	
150	Khowai	Teliamura	TSCB	Teliamura	Nov'14	14.11.14	
151	Sepahijala	Melaghar	UBI	Mohanbhog	Dec'14	09.12.14	
152	Gomati	Kakraban	UBI	Karbook	Dec'14	10.12.14	
153	West	Jirania	UBI	Jirania	Dec'14	08.12.14	
154	North	Gournagar	UBI	Gournagar	Dec'14	22.12.14	
155	West	Mohanpur	UBI	Ushasmarket	Dec'14	23.12.14	
156	South	Rajnagar	UBI	Siddhinagar	Dec'14	24.12.14	
157	Gomati	Matabari	UBI	salgarah	Dec'14	26.12.14	
158	South	Satchand	UBI	Sabroom	Dec'14	22.12.14	
159	South	Hrishyamukh	UBI	Belonia	Dec'14	24.12.14	
160	Sepahijala	Bishalgarh	UBI	Chakmaghat	Dec'14	10.12.14	
161	North	Kadamtala	SBI	Churaibari	Dec'14	17.12.14	
162	Dhalai	Manu	SBI	Kanchancherra	Dec'14	09.12.14	
163	Dhalai	Salema	SBI	Manikbhandar	Dec'14	22.12.14	
164	South	Jolaibari	SBI	Jolaibari	Dec'14	08.12.14	
165	Gomati	Matabari	SBI	Garjee	Dec'14	27.12.14	
166	West	Dukli	SBI	Dukli	Dec'14	05.12.14	
167	Sepahijala	Kathalia	SBI	Matinagar	Dec'14	10.12.14	
168	Sepahijala	Mohanbhog	SBI	Melaghar	Dec'14	24.12.14	
169	West	Mohanpur	TGB	Panchabati	Dec'14	23.12.14	
170	West	Mohanpur	TGB	Kalacherra	Dec'14	23.12.14	
171	West	Mandai	TGB	Manadai	Dec'14	23.12.14	
172	West	Jirania	TGB	Champaknagar	Dec'14	23.12.14	
173	West	Belbari	TGB	Khumulwng	Dec'14	23.12.14	
174	West	Lefunga	TGB	Lefunga	Dec'14	23.12.14	
175	West	Mohanpur	TGB	Kamalghat	Dec'14	23.12.14	
176	Khowai	Tulashikhar	TGB	Ramsankarbari	Dec'14	23.12.14	
177	Khowai	Padmabil	TGB	Padmabil	Dec'14	23.12.14	
178	Khowai	Khowai	TGB	Hatkata	Dec'14	23.12.14	
179	Khowai	Kalyanpur	TGB	Kalyanpur	Dec'14	23.12.14	
180	Sepahijala	Jampuijala	TGB	Kanchanmala	Dec'14	23.12.14	
181	Sepahijala	Nalchar	TGB	Durlavnarayan	Dec'14	23.12.14	
182	Sepahijala	Kathalia	TGB	Dhanpur	Dec'14	23.12.14	
183	Sepahijala	Kathalia	TGB	Kathalia	Dec'14	23.12.14	
184	Sepahijala	Jampuijala	TGB	Golaghati	Dec'14	23.12.14	
185	Sepahijala	Bishalgarh	TGB	Madhupur	Dec'14	23.12.14	
186	Sepahijala	Jampuijala	TGB	Jampuijala	Dec'14	23.12.14	
187	Gomati	Silachari	TGB	Silachari	Dec'14	23.12.14	
188	Gomati	Ompinagar	TGB	Ompinagar	Dec'14	23.12.14	
189	Gomati	Ompinagar	TGB	Taidu	Dec'14	23.12.14	
190	Gomati	Kakraban	TGB	Jamjuri	Dec'14	23.12.14	
191	South	Hrishyamukh	TGB	Bankar	Dec'14	23.12.14	
192	South	Hrishyamukh	TGB	Matai	Dec'14	23.12.14	
193	South	Rajnagar	TGB	Rajnagar	Dec'14	23.12.14	
194	South	Satchand	TGB	Harina	Dec'14	23.12.14	
195	South	Hrishyamukh	TGB	Hrishyamukh	Dec'14	23.12.14	
196	Dhalai	Ambassa	TGB	Kachucherra	Dec'14	23.12.14	
197	Dhalai	Durgachoumuhni	TGB	Bamancherra	Dec'14	23.12.14	
198	Dhalai	Durgachoumuhni	TGB	Avanga	Dec'14	23.12.14	
199	Unakoti	Kumarghat	TGB	Betcherra	Dec'14	23.12.14	
200	Unakoti	Kumarghat	TGB	Machmara	Dec'14	23.12.14	
201	Unakoti	Pecharthal	TGB	Kanchanbari	Dec'14	23.12.14	
202	North	Kadamtala	TGB	Kadamtala	Dec'14	23.12.14	
203	North	Kalacherra	TGB	Sanicherra	Dec'14	23.12.14	
204	North	Panisagar	TGB	Panisagar	Dec'14	23.12.14	
205	North	Jubarajnagar	TGB	Huplong	Dec'14	23.12.14	
206	North	Dasda	TGB	Kanchanpur	Dec'14	23.12.14	

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 Dec.'2013	% to target	Plan	Achievement Dec.'2014	% to target	
Agriculture	85238.62	54835.87	64	96448.05	52539.84	54	-10
MSME	68859.39	62541.74	91	74782.11	64404.13	86	-5
Other Prisec	42710.33	39431.93	92	46450.83	29455.64	63	-29
Total Prisec	196808.34	156809.54	80	217680.99	146399.61	67	-13
Non-Prisec	35166.66	45805.56	130	38772.01	53664.43	138	+8
Grand Total	231975.00	202615.10	87	256453.00	200064.04	78	-9

The overall achievement is 78% of the target & achievement under Agriculture sector is 54%. 67% 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 31.12.2014

(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	113.46	100	513.73	478.24	93	164.24	103.36	63	791.00	695.06	88	121.00	192.42	159	912.00	887.48	97
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	14.47	29	300.00	29.80	10
3	Bank of Baroda	268.30	13.64	5	811.70	688.33	85	414.00	361.20	87	1494.00	1063.17	71	243.00	429.87	177	1737.00	1493.04	86
4	Bank of Maharashtra	0.00	3.99	0	150.00	49.63	33	100.00	16.15	16	250.00	69.77	28	50.00	42.65	85	300.00	112.42	37
5	Bank of India	536.72	55.60	10	1130.90	1037.10	92	642.00	912.00	142	2309.62	2004.70	87	319.38	457.26	143	2629.00	2461.96	94
6	Canara Bank	1070.20	370.79	35	1220.80	1442.91	118	643.00	904.12	141	2934.00	2717.82	93	585.00	1347.36	230	3519.00	4065.18	116
7	Central Bank of India	593.26	334.35	56	1498.36	589.82	39	781.00	738.70	95	2872.62	1662.87	58	410.38	221.07	54	3283.00	1883.94	57
8	Corporation Bank	0.00	10.96	0	150.00	88.75	59	100.00	68.00	68	250.00	167.71	67	50.00	20.00	40	300.00	187.71	63
9	Dena Bank	0.00	0.00	0	0.00	0.00	0	0.00	9.77	0	0.00	9.77	0	0.00	12.48	0	0.00	22.25	0
10	Indian Bank	121.62	50.94	42	809.00	245.23	30	421.00	672.27	160	1351.62	968.44	72	166.38	307.35	185	1518.00	1275.79	84
11	IDBI BANK	404.56	63.00	16	461.44	672.00	146	235.00	160.71	68	1101.00	895.71	81	211.00	96.00	45	1312.00	991.71	76
12	Bharatiya Mahila Bank	70.00	0.00	0	55.00	0.00	0	45.00	0.00	0	170.00	0.00	0	30.00	17.43	58	200.00	17.43	9
13	Indian Overseas Bank	604.81	18.08	3	825.19	780.42	95	522.00	11.10	2	1952.00	809.60	41	323.00	2399.35	743	2275.00	3208.95	141
14	Oriental Bank of Commerce	0.00	0.22	0	425.00	113.90	27	127.00	59.24	47	552.00	173.36	31	61.00	39.64	65	613.00	213.00	35
15	Punjab & Sind Bank	115.00	0.00	0	505.00	27.00	5	182.00	36.00	20	802.00	63.00	8	111.00	10022.00	9029	913.00	10085.00	1105
16	Punjab National Bank	115.00	4.00	3	505.00	44.00	9	182.00	28.35	16	802.00	76.35	10	111.00	38.00	34	913.00	114.35	13
17	State Bank of India	15432.38	5598.00	36	12247.13	9126.00	75	7236.37	9523.52	132	34915.88	24247.52	69	7357.00	12800.00	174	42272.88	37047.52	88
18	Syndicate Bank	320.00	55.48	17	765.00	746.12	98	314.00	370.15	118	1399.00	1171.75	84	268.00	343.45	128	1667.00	1515.20	91
19	Union Bank of India	584.89	213.31	36	1590.17	1461.15	92	679.00	521.35	77	2854.06	2195.81	77	472.75	216.74	46	3326.81	2412.55	73
20	United Bank of India	19326.29	14817.90	77	13111.47	9902.66	76	7393.87	3601.30	49	39831.63	28321.86	71	8016.71	6752.42	84	47848.34	35074.28	73
21	UCO Bank	3121.47	922.82	30	3061.57	1921.02	63	2138.00	1450.30	68	8321.04	4294.14	52	1147.00	234.63	20	9468.04	4528.77	48
22	Vijaya Bank	56.39	73.71	131	684.61	1384.35	202	338.00	288.73	85	1079.00	1746.79	162	123.00	87.41	71	1202.00	1834.20	153
A	ACP PUBLIC sec Bank	42853.92	22720.25	53	40671.07	30806.96	76	22757.48	19843.32	87	106282.47	73370.53	69	20226.60	36092.00	178	126509.07	109462.53	87
23	AXIS BANK	401.55	11.39	3	1243.11	15125.39	1217	618.00	15.00	2	2262.66	15151.78	670	409.34	282.28	69	2672.00	15434.06	578
24	Federal Bank	0.00	5.80	0	150.00	40.63	27	100.00	0.00	0	250.00	46.43	19	50.00	107.60	215	300.00	154.03	51
25	HDFC	456.78	2062.98	452	667.88	845.02	127	331.00	27.43	8	1455.66	2935.43	202	304.34	2185.57	718	1760.00	5121.00	291
26	ICICI Bank	837.88	1245.00	149	849.64	77.00	9	464.25	0.00	0	2151.77	1322.00	61	445.23	329.00	74	2597.00	1651.00	64
27	Indusind Bank	311.94	116.85	37	266.72	1289.43	483	143.00	0.00	0	721.66	1406.28	195	136.34	471.48	346	858.00	1877.76	219
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	78.00	156	300.00	78.00	26
29	South Indian Bank	0.00	61.96	0	425.00	352.55	83	127.00	197.20	155	552.00	611.71	111	61.00	112.05	184	613.00	723.76	118
30	Yes Bank	0.00	382.35	0	425.00	0.00	0	127.00	0.00	0	552.00	382.35	69	61.00	34.26	56	613.00	416.61	68
B	ACP PRIVATE Sec bank	2008.15	3886.33	194	4177.35	17730.02	424	2010.25	239.63	12	8195.75	21855.98	267	1517.25	3600.24	237	9713.00	25456.22	262
31	Tripura Gramin Bank	37102.10	23387.00	63	21053.99	12857.00	61	14126.74	8347.00	59	72282.83	44591.00	62	11855.00	7903.00	67	84137.83	52494.00	62
C	ACP RRB	37102.10	23387.00	63	21053.99	12857.00	61	14126.74	8347.00	59	72282.83	44591.00	62	11855.00	7903.00	67	84137.83	52494.00	62
32	ACUB	0.00	0.00	0	205.00	0.00	0	659.00	203.29	31	864.00	203.29	24	120.00	93.15	78	984.00	296.44	30
33	TCARDB	1767.32	17.65	1	0.00	0.00	0	196.00	125.37	64	1963.32	143.02	7	0	0.00	0	1963.32	143.02	7
34	TSCB	12716.56	2528.61	20	8674.70	3010.15	35	6701.36	697.03	10	28092.62	6235.79	22	5053.16	5976.04	118	33145.78	12211.83	37
D	ACP Coop. Bank	14483.88	2546.26	18	8879.70	3010.15	34	7556.36	1025.69	14	30919.94	6582.10	21	5173.16	6069.19	117	36093.10	12651.29	35
	GRAND TOTAL	96448.05	52539.84	54	74782.11	64404.13	86	46450.83	29455.64	63	217680.99	146399.61	67	38772.01	53664.43	138	256453.00	200064.04	78

TRIPURA STATE

BANK-WISE & SECTOR-WISE DISBURSEMENT OF CREDIT VIS-À-VIS TARGETS UNDER ANNUAL CREDIT PLAN 2013-14 DURING 01.04.13 to 31.12.2013

(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	5.45	7	480.00	131.00	27	149.00	125.35	84	703.00	261.80	37	89.00	72.00	81	792.00	333.80	42
2	Andhra Bank	0.00	0.00	0	100.00	13.43	13	70.00	0.00	0	170.00	13.43	8	30.00	29.56	99	200.00	42.99	21
3	Bank of Baroda	244.00	51.97	21	790.00	57.69	7	403.00	168.34	42	1437.00	278.00	19	230.00	370.95	161	1667.00	648.95	39
4	Bank of India	210.00	5.60	3	886.00	530.00	60	474.00	441.00	93	1570.00	976.60	62	209.00	104.21	50	1779.00	1080.81	61
5	Bank of Maharashtra	0.00	0.00	0	100.00	1.99	2	70.00	6.00	9	170.00	7.99	5	30.00	20.70	69	200.00	28.69	14
6	Canara Bank	752.00	483.86	64	1047.00	3117.06	298	519.00	1339.28	258	2318.00	4940.20	213	472.00	887.08	188	2790.00	5827.28	209
7	Central Bank of India	432.00	93.84	22	1296.00	93.89	7	703.00	416.45	59	2431.00	604.18	25	299.00	143.72	48	2730.00	747.90	27
8	Corporation Bank	0.00	0.00	0	100.00	93.62	94	70.00	10.00	14	170.00	103.62	61	30.00	21.53	72	200.00	125.15	63
9	Indian Bank	70.00	9.47	14	766.00	127.90	17	394.00	701.63	178	1230.00	839.00	68	149.00	98.70	66	1379.00	937.70	68
10	IDBI BANK	246.00	4.50	2	250.00	78.24	31	149.00	5.00	3	645.00	87.74	14	89.00	16.25	18	734.00	103.99	14
11	Indian Overseas Bank	448.00	13.12	3	732.00	535.56	73	446.00	30.98	7	1626.00	579.66	36	260.00	1697.81	653	1886.00	2277.47	121
12	Oriental Bank of Commerce	0.00	0.00	0	412.00	415.12	101	123.00	7.00	6	535.00	422.12	79	59.00	10.20	17	594.00	432.32	73
13	Punjab & Sind Bank	70.00	1.00	1	472.00	28.90	6	163.00	61.05	37	705.00	90.95	13	89.00	9538.70	10718	794.00	9629.65	1213
14	Punjab National Bank	70.00	117.94	168	472.00	444.00	94	163.00	683.84	420	705.00	1245.78	177	89.00	29.70	33	794.00	1275.48	161
15	State Bank of India	13645.00	6507.00	48	10886.00	32821.00	301	6382.00	4823.00	76	30913.00	44151.00	143	6644.56	2752.00	41	37557.56	46903.00	125
16	Syndicate Bank	140.00	5.54	4	532.00	219.22	41	203.00	76.74	38	875.00	301.50	34	119.00	33.73	28	994.00	335.23	34
17	Union Bank of India	585.00	198.40	34	1546.00	381.41	25	657.00	252.10	38	2788.00	831.91	30	445.00	311.35	70	3233.00	1143.26	35
18	United Bank of India	16980.40	11205.46	66	11829.00	10257.31	87	6638.00	4655.44	70	35447.40	26118.21	74	7201.00	5784.86	80	42648.40	31903.07	75
19	UCO Bank	2246.00	1211.07	54	2476.00	1922.65	78	1739.00	1931.65	111	6461.00	5065.37	78	829.00	560.01	68	7290.00	5625.38	77
20	Vijaya Bank	53.00	15.20	29	663.00	209.10	32	327.00	75.20	23	1043.00	299.50	29	119.00	26.00	22	1162.00	325.50	28
A	ACP PUBLIC sec Bank	36265.40	19929.42	55	35835.00	51479.09	144	19842.00	15810.05	80	91942.40	87218.56	95	17481.56	22509.06	129	109423.96	109727.62	100
21	AXIS BANK	274.00	0.00	0	1020.00	800.00	78	475.00	47.88	10	1769.00	847.88	48	331.00	67.63	20	2100.00	915.51	44
22	Federal Bank	0.00	0.00	0	100.00	66.75	67	70.00	3.59	5	170.00	70.34	41	30.00	46.66	156	200.00	117.00	59
23	HDFC	366.00	1588.04	434	445.00	1133.64	255	207.00	19.00	9	1018.00	2740.68	269	241.00	1641.72	681	1259.00	4382.40	348
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	62.44	0	412.00	263.90	64	123.00	7113.60	5783	535.00	7439.94	1391	59.00	65.22	111	594.00	7505.16	1263
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	2246.48	161	3304.00	3019.29	91	1504.00	7184.07	478	6200.00	12449.84	201	1140.00	3119.73	274	7340.00	15569.57	212
29	Tripura Gramin Bank	33932.22	14602.43	43	20708.97	3926.92	19	13878.71	14502.34	104	68519.90	33031.69	48	11418.10	11805.57	103	79938.00	44837.26	56
C	ACP RRB	33932.22	14602.43	43	20708.97	3926.92	19	13878.71	14502.34	104	68519.90	33031.69	48	11418.10	11805.57	103	79938.00	44837.26	56
30	ACUB	0.00	0.00	0	202.00	0	0	640.00	306.97	48	842.00	306.97	36	111.00	0.00	0	953.00	306.97	32
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	18036.26	151	8809.42	4034.54	46	6654.62	1628.50	24	27416.04	23699.30	86	5016.00	8371.20	167	32432.04	32070.50	99
D	ACP Coop. Bank	13649.00	18057.54	132	9011.42	4116.44	46	7485.62	1935.47	26	30146.04	24109.45	80	5127.00	8371.20	163	35273.04	32480.65	92
GRAND TOTAL		85238.62	54835.87	64	68859.39	62541.74	91	42710.33	39431.93	92	196808.34	156809.54	80	35166.66	45805.56	130	231975.00	202615.10	87

Tripura State

Districtwise and sectorwise Achievement under Annual Credit Plan during the period 01.04.14 to 31.12.2014

SL No.	Name of District	<i>Rupees in lac.</i>																	
		Agriclutue & Allied Activities sector			MSME			OTHER PRISEC			TOTAL 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	T	A	A as % of T
1	West Tripura	18060.00	11917.27	66	30875.27	35215.31	114	17559.90	12990.56	74	66495.17	60123.14	90	8015.40	25477.98	318	74510.57	85601.12	115
2	Khowai	14406.32	4246.96	29	3101.56	3792.70	122	5263.42	2457.07	47	22771.30	10496.73	46	2557.70	3848.26	150	25329.00	14344.99	57
3	Sepahijala	18495.31	7965.26	43	8224.70	4115.27	50	9143.74	3009.37	33	35863.75	15089.90	42	3410.22	6063.49	178	39273.97	21153.39	54
4	Gomati	8584.26	6678.39	78	7955.77	4706.69	59	3938.95	2263.91	57	20478.98	13648.99	67	5119.88	3880.91	76	25598.86	17529.90	68
5	South Tripura	9430.50	5947.29	63	7275.30	4539.36	62	5122.45	2571.82	50	21828.25	13058.47	60	5279.81	3364.63	64	27108.06	16423.10	61
6	North Tripura	9922.72	4897.63	49	6363.21	4433.14	70	2115.19	1909.56	90	18401.12	11240.33	61	4950.26	4168.13	84	23351.38	15408.46	66
7	Unakoti	6664.30	3287.75	49	4184.00	2825.11	68	1427.83	1554.31	109	12276.13	7667.17	62	4707.74	3452.01	73	16983.87	11119.18	65
8	Dhalai	10884.64	7599.29	70	6802.30	4776.55	70	1879.35	2699.04	144	19566.29	15074.88	77	4731.00	3409.02	72	24297.29	18483.90	76
	Total	96448.05	52539.84	54	74782.11	64404.13	86	46450.83	29455.64	63	217680.99	146399.61	67	38772.01	53664.43	138	256453.00	200064.04	78

ANNUAL CREDIT PLAN--- 2015-16

The Annual-Credit-Plan 2015-16 has been framed on the basis of Potential-Linked-Plan (PLP) launched by NABARD which was approved in the State-Focus-Plan. The sector-wise plan of ACP is given as follows:-

ACP 2015-16 (Amt. In Lakhs)		
SECTOR	NABARD PLP	ACP
Agriculture	114116.29	114116.29
MSME	82267.45	82267.45
OPS	54972.52	54972.52
Total Prisec	251356.26	251356.26
Non-Prisec		42649.19
GRAND TOTAL	251356.26	294005.45

The district-wise plan is annexed herewith.

A C P 2015 – 2016 with sub-sectors Agriculture, Allied Activities & Other Sectors

DISTRICT: WEST TRIPURA

Sl No	Name	No of Bank Brs	NEW BRANCH	Crop Loan	Water Resource	Dairy Dev	Fishery	Poultry	FMS	Other	Total Agri	MSME	OPS	Total Prisec	NON Prisec	TOTAL
1	A.B.	1		0.00	1.00	1.00	1.00	1.00	0.50	3.50	8.00	540.00	175.00	723.00	77.00	800.00
2	Andhra Bank	1		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	190.00	150.00	340.00	60.00	400.00
3	BOB	2		0.00	2.00	30.00	30.00	25.00	7.00	95.00	189.00	760.00	450.00	1399.00	135.00	1534.00
4	Bank of Maharastra	1		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	190.00	150.00	340.00	60.00	400.00
5	BOI	2	2	100.00	3.00	18.00	20.00	16.00	5.00	65.00	227.00	1100.00	600.00	1927.00	200.00	2127.00
6	CB	3	2	400.00	2.50	34.00	35.00	27.00	7.00	105.00	610.50	680.00	420.00	1710.50	170.00	1880.50
7	CBI	4		325.00	1.50	24.00	25.00	19.00	5.00	73.00	472.50	1520.00	870.00	2862.50	270.00	3132.50
8	CORPORATION BANK	1		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	190.00	150.00	340.00	60.00	400.00
9	Dena Bank		1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	100.00	200.00	100.00	300.00
10	IB	2		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	900.00	475.00	1375.00	135.00	1510.00
11	IDBI BANK	1		0.00	3.00	47.00	47.00	38.00	12.00	145.00	292.00	240.00	150.00	682.00	70.00	752.00
12	BHARATIYA MAHILA BANK		1	0.00	0.60	9.00	8.00	10.00	2.00	80.00	109.60	70.00	60.00	239.60	35.00	274.60
13	IOB	2		325.00	0.80	12.00	11.00	10.00	3.00	36.00	397.80	600.00	450.00	1447.80	135.00	1582.80
14	PNB	1		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	530.00	175.00	705.00	70.00	775.00
15	P&SB	1		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	530.00	175.00	705.00	70.00	775.00
16	SBI	18	5	2300.00	25.00	330.00	290.00	265.00	75.00	1000.00	4285.00	5580.00	3600.00	13465.00	1500.00	14965.00
17	SYNDICATE BANK	1		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	530.00	175.00	705.00	70.00	775.00
18	OBC	1		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	530.00	175.00	705.00	70.00	775.00
19	UBI	15	5	2000.00	23.00	285.00	250.00	230.00	65.00	850.00	3703.00	4700.00	2400.00	10803.00	1144.94	11947.94
20	UB	4		0.00	1.50	24.00	43.00	19.00	6.00	73.00	166.50	1350.00	600.00	2116.50	200.00	2316.50
21	UCO	6		325.00	2.50	35.00	35.00	29.00	8.00	110.00	544.50	2050.00	1120.00	3714.50	375.00	4089.50
22	VB	2	1	0.00	1.00	14.00	15.00	12.00	4.00	45.00	91.00	850.00	475.00	1416.00	135.00	1551.00
	ASCB of PSBs Sub-Total	69	17	5775.00	67.40	863.00	810.00	701.00	199.50	2680.50	11096.40	23730.00	13095.00	47921.40	5141.94	53063.34
23	AXIS BANK	2	1	0.00	0.25	4.00	4.00	5.00	1.00	12.00	26.25	1100.00	600.00	1726.25	180.00	1906.25
24	HDFC BANK	1	1	0.00	3.00	45.00	50.00	50.00	12.00	145.00	305.00	490.00	300.00	1095.00	120.00	1215.00
25	ICICI	2	1	90.00	6.00	65.00	70.00	65.00	16.00	210.00	522.00	460.00	280.00	1262.00	145.00	1407.00
26	INDUSIND BANK	1		0.00	3.00	47.00	50.00	45.00	12.00	145.00	302.00	240.00	175.00	717.00	70.00	787.00
27	SOUTH INDIA BANK	1		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	530.00	175.00	705.00	70.00	775.00
28	Yes Bank	1		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	530.00	175.00	705.00	70.00	775.00
29	Federal Bank	1		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	190.00	150.00	340.00	60.00	400.00
30	Kotak Mahindra	1		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	190.00	150.00	340.00	60.00	400.00
	ASCB of Pvt s Sub-Total	10	3	90.00	12.25	161.00	174.00	165.00	41.00	512.00	1155.25	3730.00	2005.00	6890.25	775.00	7665.25
31	TGB	34	1	5387.13	55.16	780.04	545.53	586.88	169.91	2201.06	9725.71	5166.35	4121.77	19013.83	1900.00	20913.83
	ASCB of PSBs Sub-Total	34	1	5387.13	55.16	780.04	545.53	586.88	169.91	2201.06	9725.71	5166.35	4121.77	19013.83	1900.00	20913.83
32	ACUB	1	1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	700.00	700.00	0.00	700.00
33	TCARDB	1		0.00	8.00	120.00	105.00	95.00	27.00	360.00	715.00	0.00	0.00	715.00	0.00	715.00
34	TSCB	16	2	1800.00	16.00	205.00	190.00	160.00	45.00	740.00	3156.00	4500.00	3000.00	10656.00	1000.00	11656.00
	ASCB of Coop Sub-Total	18	3	1800.00	24.00	325.00	295.00	255.00	72.00	1100.00	3871.00	4500.00	3700.00	12071.00	1000.00	13071.00
	GRAND TOTAL	131	24	13052.13	158.81	2129.04	1824.53	1707.88	482.41	6493.56	25848.36	37126.35	22921.77	85896.48	8816.94	94713.42

A C P 2015 – 2016 with sub-sectors Agriculture, Allied Activities & Other Sectors

DISTRICT:SEPAHIJALA

Sl No	Name	No of Bank Brs	Crop Loan	Water Resource	Dairy Dev	Fishery	Poultry	FMS	Other	Total Agri	MSME	OPS	Total Prisec	NON Prisec	TOTAL
1	BOI	2	80.00	1.10	14.20	8.72	8.44	3.50	44.04	160.00	100.00	100.00	360.00	90.00	450.00
2	Canara Bank	1	57.00	0.44	13.60	20.00	4.50	1.90	36.00	133.44	80.00	60.00	273.44	50.00	323.44
3	PNB	1	57.00	0.44	40.00	20.00	4.50	1.90	36.00	159.84	80.00	60.00	299.84	50.00	349.84
4	P&SB	1	57.00	0.44	40.00	20.00	4.50	1.90	36.00	159.84	80.00	60.00	299.84	50.00	349.84
5	SBI	5	1900.00	9.25	300.00	135.00	80.00	25.00	410.00	2859.25	1155.00	1380.00	5394.25	500.00	5894.25
6	SYNDICATE BANK	1	34.00	0.40	12.00	10	4.22	1.75	20.00	82.37	55.00	50.00	187.37	30.00	217.37
7	UBI	5	1900.00	9.00	300.00	135.00	80.00	25.00	410.00	2859.00	1155.00	1380.00	5394.00	501.24	5895.24
8	UCO	4	500.00	4.20	150.00	45.00	30.00	10.00	145.00	884.20	400.00	420.00	1704.20	270.00	1974.20
	ASCB of PSBs Sub-Total	20	4585.00	25.27	869.80	393.72	216.16	70.95	1137.04	7297.94	3105.00	3510.00	13912.94	1541.24	15454.18
9	AXIS Bank	1	57.00	0.44	40.00	20.00	4.50	1.90	36.00	159.84	80.00	60.00	299.84	50.00	349.84
	ASCB of Pvt s Sub-Total	1	57.00	0.44	40.00	20.00	4.50	1.90	36.00	159.84	80.00	60.00	299.84	50.00	349.84
10	TGB	17	6079.97	28.56	783.72	400.00	200.19	74.84	1254.50	8821.78	3700.00	4354.90	16876.68	1500.00	18376.68
	ASCB of PSBs Sub-Total	17	6079.97	28.56	783.72	400.00	200.19	74.84	1254.50	8821.78	3700.00	4354.90	16876.68	1500.00	18376.68
11	TCARDB	1		1.85	60.00	21.00	14.00	5.00	82.00	183.85	0.00	0.00	183.85		183.85
12	TSCB	8	2651.00	13.32	400.00	165.63	80.00	40.00	560.00	3909.95	1617.99	1935.00	7462.94	660.00	8122.94
	ASCB of Coop Sub-Total	9	2651.00	15.17	460.00	186.63	94.00	45.00	642.00	4093.80	1617.99	1935.00	7646.79	660.00	8306.79
	GRAND TOTAL	47	13372.97	69.44	2153.52	1000.35	514.85	192.69	3069.54	20373.36	8502.99	9859.90	38736.25	3751.24	42487.49

A C P 2015 – 2016 with sub-sectors Agriculture, Allied Activities & Other Sectors

DISTRICT:KHOWAI

Sl No	Name	No of Bank Brs	Crop Loan	Water Resource	Dairy Dev	Fishery	Poultry	FMS	Other	Total Agri	MSME	OPS	Total Prisec	NON Prisec	TOTAL
1	AB	1	60.00	6.00	18.50	7.00	7.00	1.75	21.00	121.25	80.00	52.50	253.75	66.00	319.75
2	CB	1	40.00	1.00	6.00	6.00	6.00	1.75	23.00	83.75	55.00	50.00	188.75	33.00	221.75
3	CORPORATION BANK	1	40.00	0.55	7.10	4.36	4.22	1.75	22.02	80.00	50.00	50.00	180.00	70.00	250.00
4	IOB	1	40.00	1.00	6.00	6.00	6.00	1.75	23.00	83.75	55.00	50.00	188.75	33.00	221.75
5	SBI	2	930.00	5.00	70.00	70.00	65.00	22.00	191.00	1353.00	225.00	435.00	2013.00	218.00	2231.00
6	UBI	5	2306.34	12.00	170.00	150.00	155.00	56.21	475.00	3324.55	562.13	1085.00	4971.68	545.00	5516.68
7	UCO	3	950.00	11.00	92.00	75.00	75.00	23.30	220.00	1446.30	340.00	517.00	2303.30	286.00	2589.30
	ASCB of PSBs Sub-Total	14	4366.34	36.55	369.60	318.36	318.22	108.51	975.02	6492.60	1367.13	2239.50	10099.23	1251.00	11350.23
8	ICICI	1	60.00	6.00	18.50	7.00	7.00	1.75	21.00	121.25	80.00	52.50	253.75	66.00	319.75
	ASCB of Pvt s Sub-Total	1	60.00	6.00	18.50	7.00	7.00	1.75	21.00	121.25	80.00	52.50	253.75	66.00	319.75
9	TGB	13	4250.00	34.45	381.78	326.58	331.59	103.52	830.00	6257.92	1250.00	2261.93	9769.85	1106.47	10876.32
	ASCB of PSBs Sub-Total	13	4250.00	34.45	381.78	326.58	331.59	103.52	830.00	6257.92	1250.00	2261.93	9769.85	1106.47	10876.32
10	TSCB Ltd	5	1950.00	9.00	135.00	120.00	125.00	42.25	511.38	2892.63	409.42	875.00	4177.05	390.00	4567.05
	ASCB of Coop Sub-Total	5	1950.00	9.00	135.00	120.00	125.00	42.25	511.38	2892.63	409.42	875.00	4177.05	390.00	4567.05
	GRAND TOTAL	33	10626.34	86.00	904.88	771.94	781.81	256.03	2337.40	15764.40	3106.55	5428.93	24299.88	2813.47	27113.35

A C P 2015 – 2016 with sub-sectors Agriculture, Allied Activities & Other Sectors

DISTRICT: GOMATI

SI No	Name	No of Bank Brs	Crop Loan	Water Resource	Dairy Dev	Fishery	Poultry	FMS	Other	Total Agri	MSME	OPS	Total Prisec	NON Prisec	TOTAL
3	BOB	1	120.00	0.00	15.00	10.00	10.00	5.00	25.00	185.00	210.00	100.00	495.00	150.00	645.00
5	BOI	2	150.00	0.00	20.00	15.00	20.00	4.00	70.00	279.00	150.00	150.00	579.00	100.00	679.00
6	CANARA	2	230.00	0.00	20.00	15.00	20.00	9.00	80.00	374.00	420.00	200.00	994.00	300.00	1294.00
7	CBI	1	120.00	0.00	10.00	10.00	10.00	4.00	25.00	179.00	210.00	100.00	489.00	150.00	639.00
11	IDBI	3	210.00	1.10	22.87	20.00	20.00	8.00	65.00	346.97	300.00	200.00	846.97	250.00	1096.97
13	IOB	1	120.00	0.03	12.00	10.00	10.00	5.00	20.00	177.03	210.00	100.00	487.03	150.00	637.03
16	SBI	5	500.00	0.00	163.83	100.00	150.00	70.00	350.00	1333.83	1100.00	700.00	3133.83	600.00	3733.83
17	SYNDICATE	1	120.00	0.00	8.67	10.00	10.00	3.97	19.75	172.39	210.00	100.00	482.39	150.00	632.39
19	UBI	7	750.00	0.00	280.65	150.00	210.00	120.00	575.00	2085.65	1700.00	900.00	4685.65	900.00	5585.65
20	UNION	1	120.00	0.00	9.10	10.00	10.00	5.00	25.00	179.10	210.00	100.00	489.10	150.00	639.10
21	UCO	2	130.00	0.84	16.20	15.00	20.00	8.00	30.00	220.04	250.00	150.00	620.04	180.00	800.04
ASCB of PSBs Sub-Total		26	2570.00	1.97	578.32	365.00	490.00	241.97	1284.75	5532.01	4970.00	2800.00	13302.01	3080.00	16382.01
23	AXIS	1	110.00	0.00	9.10	10.00	6.00	4.17	18.63	157.90	210.00	100.00	467.90	120.00	587.90
24	HDFC	1	110.00	0.00	9.10	10.00	6.00	4.17	18.63	157.90	210.00	100.00	467.90	120.00	587.90
25	ICICI	1	110.00	0.00	9.10	10.00	6.00	4.17	18.63	157.90	210.00	100.00	467.90	120.00	587.90
ASCB of Pvt s Sub-Total		3	330.00	0.00	27.30	30.00	18.00	12.51	55.89	473.70	630.00	300.00	1403.70	360.00	1763.70
31	TGB	18	1470.45	0.55	125.00	140.00	97.56	63.81	251.43	2148.80	1917.74	747.39	4813.93	1471.87	6285.80
ASCB of RRBs Sub-Total		18	1470.45	0.55	125.00	140.00	97.56	63.81	251.43	2148.80	1917.74	747.39	4813.93	1471.87	6285.80
32	ACUB	1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	210.00	100.00	310.00	120.00	430.00
33	TCARDB	1	0.00	0.00	45.05	30.00	30.00	20.63	100.00	225.68	0.00	100.00	325.68	0.00	325.68
34	TSCB Ltd	8	950.00	0.00	99.13	115.47	70.00	31.64	220.00	1486.24	530.00	400.00	2416.24	600.00	3016.24
ASCB of Coop Sub-Total		10	950.00	0.00	144.18	145.47	100.00	52.27	320.00	1711.92	740.00	600.00	3051.92	720.00	3771.92
GRAND TOTAL		57	5320.45	2.52	874.80	680.47	705.56	370.56	1912.07	9866.43	8257.74	4447.39	22571.56	5631.87	28203.43

A C P 2015 – 2016 with sub-sectors Agriculture, Allied Activities & Other Sectors

DISTRICT: SOUTH TRIPURA

Sl No	Name	No of Bank Brs	Crop Loan	Water Resource	Dairy Dev	Fishery	Poultry	FMS	Other	Total Agri	MSME	OPS	Total Prisec	NON Prisec	TOTAL
1	CANARA	1	50.00	1.78	10.00	10.00	10.00	1.80	25.00	108.58	70.00	70.00	248.58	50.00	298.58
2	SBI	7	1140.00	18.41	100.00	100.00	80.00	54.35	330.00	1822.76	1160.00	890.00	3872.76	1350.00	5222.76
3	UBI	9	1220.00	21.82	135.00	150.00	100.00	55.58	370.00	2052.40	1272.31	991.41	4316.12	1467.79	5783.91
4	UNION	1	125.00	2.50	20.00	15.00	20.00	7.33	50.00	239.83	220.00	100.00	559.83	80.00	639.83
5	UCO	2	180.00	3.56	20.00	20.00	20.00	3.60	50.00	297.16	150.00	100.00	547.16	100.00	647.16
ASCB of PSBs Sub-Total		20	2715.00	48.07	285.00	295.00	230.00	122.66	825.00	4520.73	2872.31	2151.41	9544.45	3047.79	12592.24
6	AXIS	1	45.00	0.55	7.10	4.36	4.22	1.75	22.02	85.00	40.00	40.00	165.00	60.00	225.00
ASCB of Pvt s Sub-Total		1	45.00	0.55	7.10	4.36	4.22	1.75	22.02	85.00	40.00	40.00	165.00	60.00	225.00
7	TGB	19	3036.32	50.00	360.00	228.02	215.15	138.25	870.87	4898.61	4000.00	2150.00	11048.61	1550.00	12598.61
ASCB of RRBs Sub-Total		19	3036.32	50.00	360.00	228.02	215.15	138.25	870.87	4898.61	4000.00	2150.00	11048.61	1550.00	12598.61
8	TCARDB	1	0.00	2.50	35.00	30.00	20.00	18.00	98.00	203.50	0.00	111.00	314.50	0.00	314.50
9	TSCB Ltd	8	1250.00	19.45	106.70	50.00	40.00	36.00	220.00	1722.15	1200.00	900.00	3822.15	1150.00	4972.15
ASCB of Coop Sub-Total		9	1250.00	21.95	141.70	80.00	60.00	54.00	318.00	1925.65	1200.00	1011.00	4136.65	1150.00	5286.65
GRAND TOTAL		49	7046.32	120.57	793.80	607.38	509.37	316.66	2035.89	11429.99	8112.31	5352.41	24894.71	5807.79	30702.50

A C P 2015 – 2016 with sub-sectors Agriculture, Allied Activities & Other Sectors

DISTRICT: NORTH TRIPURA

Sl No	Name	No of Bank Brs	Crop Loan	Water Resource	Dairy Dev	Fishery	Poultry	FMS	Other	Total Agri	MSME	OPS	Total Prisec	NON Prisec	TOTAL
5	BOI	1	50.00	1.76	5.70	10.00	4.60	2.82	25.00	99.88	60.00	70.00	229.88	50.00	279.88
6	CANARA	1	80.00	3.00	21.00	20.00	9.00	3.00	35.00	171.00	70.00	80.00	321.00	100.00	421.00
11	IDBI BANK	1	50.00	1.76	5.70	10.00	5.30	2.82	20.38	95.96	60.00	70.00	225.96	50.00	275.96
16	SBI	8	1890.00	45.55	383.64	204.36	146.22	50.93	302.02	3022.72	1450.00	760.00	5232.72	1400.00	6632.72
17	SYNDICATE BANK	3	130.00	4.10	28.20	16.72	18.44	5.50	74.04	277.00	150.00	160.00	587.00	210.00	797.00
19	UBI	5	1500.00	45.00	300.00	150.00	110.00	40.00	200.00	2345.00	1300.00	658.13	4303.13	1100.00	5403.13
20	UNION	1	100.00	3.00	21.50	12.00	15.00	3.00	18.00	172.50	111.00	80.00	363.50	150.00	513.50
21	UCO	1	70.00	3.00	14.00	8.00	10.00	2.00	30.00	137.00	80.00	80.00	297.00	70.00	367.00
ASCB of PSBs Sub-Total		21	3870.00	107.17	779.74	431.08	318.56	110.07	704.44	6321.06	3281.00	1958.13	11560.19	3130.00	14690.19
23	AXIS	1	60.00	2.66	21.00	15.00	15.00	3.00	30.00	146.66	70.00	40.00	256.66	75.34	332.00
24	HDFC Bank	1	60.00	2.66	21.00	15.00	15.00	3.00	30.00	146.66	70.00	40.00	256.66	150.00	406.66
25	ICICI	1	60.00	1.77	14.00	15.00	15.00	2.00	30.00	137.77	75.00	50.00	262.77	74.19	336.96
26	INDUSIND	1	60.00	2.66	21.00	15.00	15.00	3.00	30.00	146.66	70.00	40.00	256.66	75.34	332.00
ASCB of Pvt s Sub-Total		4	240.00	9.75	77.00	60.00	60.00	11.00	120.00	577.75	285.00	170.00	1032.75	374.87	1407.62
31	TGB	16	2334.05	58.55	457.10	304.57	186.22	61.75	321.88	3724.12	1745.01	850.00	6319.13	1700.40	8019.53
ASCB of RRBs Sub-Total		16	2334.05	58.55	457.10	304.57	186.22	61.75	321.88	3724.12	1745.01	850.00	6319.13	1700.40	8019.53
34	TSCB Ltd	3	360.00	14.20	88.00	60.00	36.00	15.00	30.00	603.20	400.00	180.00	1183.20	240.00	1423.20
ASCB of Coop Sub-Total		3	360.00	14.20	88.00	60.00	36.00	15.00	30.00	603.20	400.00	180.00	1183.20	240.00	1423.20
GRAND TOTAL		44	6804.05	189.67	1401.84	855.65	600.78	197.82	1176.32	11226.13	5711.01	3158.13	20095.27	5445.27	25540.54

A C P 2015 – 2016 with sub-sectors Agriculture, Allied Activities & Other Sectors

DISTRICT: UNAKOTI

Sl No	Name	No of Bank Brs	Crop Loan	Water Resource	Dairy Dev	Fishery	Poultry	FMS	Other	Total Agri	MSME	OPS	Total Prisec	NON Prisec	TOTAL
1	CANARA	1	45.00	0.55	7.10	4.36	4.22	1.75	22.02	85.00	40.00	40.00	165.00	60.00	225.00
2	CBI	1	45.00	0.55	7.10	4.36	4.22	1.75	22.02	85.00	40.00	40.00	165.00	60.00	225.00
3	IOB	1	80.00	4.00	20.00	7.50	10.00	10.00	17.50	149.00	80.00	80.00	309.00	60.00	369.00
4	SBI	3	900.00	28.00	150.00	100.00	80.00	30.00	140.00	1428.00	1000.00	450.00	2878.00	1350.00	4228.00
5	UBI	3	900.00	28.00	150.00	100.00	80.00	30.00	140.00	1428.00	1000.00	450.00	2878.00	1350.00	4228.00
6	UCO	2	140.00	5.00	35.00	20.00	30.00	7.57	21.38	258.95	120.00	100.00	478.95	80.00	558.95
ASCB of PSBs Sub-Total		11	2110.00	66.10	369.20	236.22	208.44	81.07	362.92	3433.95	2280.00	1160.00	6873.95	2960.00	9833.95
7	ICICI	1	99.19	1.78	20.00	7.10	5.32	1.81	10.69	145.89	60.00	50.00	255.89	50.00	305.89
ASCB of Pvt s Sub-Total		1	99.19	1.78	20.00	7.10	5.32	1.81	10.69	145.89	60.00	50.00	255.89	50.00	305.89
8	TGB	10	1850.00	28.87	253.64	122.31	69.58	30.00	110.00	2464.40	1400.00	563.34	4427.74	1808.51	6236.25
ASCB of RRBs Sub-Total		10	1850.00	28.87	253.64	122.31	69.58	30.00	110.00	2464.40	1400.00	563.34	4427.74	1808.51	6236.25
9	TCARDB	1	0.00	31.00	250.00	124.00	92.00	32.00	172.05	701.05	0.00	0.00	701.05	0.00	701.05
10	TSCB Ltd	5	550.00	5.00	50.00	19.90	25.00	6.00	79.31	735.21	286.97	100.00	1122.18	360.00	1482.18
ASCB of Coop Sub-Total		6	550.00	36.00	300.00	143.90	117.00	38.00	251.36	1436.26	286.97	100.00	1823.23	360.00	2183.23
GRAND TOTAL		28	4609.19	132.75	942.84	509.53	400.34	150.88	734.97	7480.50	4026.97	1873.34	13380.81	5178.51	18559.32

A C P 2015 – 2016 with sub-sectors Agriculture, Allied Activities & Other Sectors

DISTRICT: DHALAI

Sl No	Name	No of Bank Brs	Crop Loan	Water Resource	Dairy Dev	Fishery	Poultry	FMS	Other	Total Agri	MSME	OPS	Total Prisec	NON Prisec	TOTAL
1	BOI	1	60.00	3.00	10.00	10.00	10.00	3.22	55.00	151.22	100.00	55.00	306.22	50.00	356.22
2	CANARA	1	45.00	0.55	7.10	4.36	4.22	1.75	22.02	85.00	40.00	40.00	165.00	60.00	225.00
3	CBI	1	60.00	3.00	9.50	10.00	10.00	3.22	55.00	150.72	100.00	55.00	305.72	50.00	355.72
4	IB	1	60.00	3.00	10.00	10.00	10.00	3.22	55.00	151.22	100.00	55.00	306.22	50.00	356.22
5	SBI	4	1250.00	30.00	100.00	120.00	80.00	45.09	360.00	1985.09	1800.00	355.00	4140.09	1100.00	5240.09
6	UBI	8	2150.00	54.00	180.00	187.77	131.02	75.00	601.53	3379.32	2048.53	398.35	5826.20	1400.00	7226.20
7	UCO	4	200.00	8.00	26.00	30.00	25.00	10.80	90.00	389.80	300.00	179.30	869.10	140.00	1009.10
ASCB of PSBs Sub-Total		20	3825.00	101.55	342.60	372.13	270.24	142.30	1238.55	6292.37	4488.53	1137.65	11918.55	2850.00	14768.55
8	ICICI	1	50.00	1.76	5.70	7.00	4.60	2.82	25.00	96.88	70.00	40.00	206.88	64.10	270.98
ASCB of Pvt s Sub-Total		1	50.00	1.76	5.70	7.00	4.60	2.82	25.00	96.88	70.00	40.00	206.88	64.10	270.98
9	TGB	14	2299.49	58.70	215.00	200.00	156.00	90.00	550.00	3569.19	2425.00	570.00	6564.19	1220.00	7784.19
ASCB of RRBs Sub-Total		14	2299.49	58.70	215.00	200.00	156.00	90.00	550.00	3569.19	2425.00	570.00	6564.19	1220.00	7784.19
10	TSCB Ltd	8	1380.00	28.00	100.00	100.00	70.68	40.00	450.00	2168.68	440.00	183.00	2791.68	1070.00	3861.68
ASCB of Coop Sub-Total		8	1380.00	28.00	100.00	100.00	70.68	40.00	450.00	2168.68	440.00	183.00	2791.68	1070.00	3861.68
GRAND TOTAL		43	7554.49	190.01	663.30	679.13	501.52	275.12	2263.55	12127.12	7423.53	1930.65	21481.30	5204.10	26685.40

SLBC, TRIPURA

A C P 2015 – 2016 with sub-sectors Agriculture, Allied Activities & Other Sectors

STATE : TRIPURA

Sl No	Name	No of Bank Brs	NEW BRANCH	Crop Loan	Water Resource	Dairy Dev	Fishery	Poultry	FMS	Other	Total Agri	MSME	OPS	Total Prisec	NON Prisec	TOTAL
1	AB	2	0	60.00	7.00	19.50	8.00	8.00	2.25	24.50	129.25	620.00	227.50	976.75	143.00	1119.75
2	Andhra Bank	1	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	190.00	150.00	340.00	60.00	400.00
3	BOB	3	0	120.00	2.00	45.00	40.00	35.00	12.00	120.00	374.00	970.00	550.00	1894.00	285.00	2179.00
4	Bank of Maharashtra	1	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	190.00	150.00	340.00	60.00	400.00
5	BOI	4	6	440.00	8.86	67.90	63.72	59.04	18.54	259.04	917.10	1510.00	975.00	3402.10	490.00	3892.10
6	CANARA	7	6	947.00	9.82	118.80	114.72	84.94	27.95	348.04	1651.27	1455.00	960.00	4066.27	823.00	4889.27
7	CBI	6	1	550.00	5.05	50.60	49.36	43.22	13.97	175.02	887.22	1870.00	1065.00	3822.22	530.00	4352.22
8	CORPORATION BANK	1	1	40.00	0.55	7.10	4.36	4.22	1.75	22.02	80.00	240.00	200.00	520.00	130.00	650.00
9	Dena Bank	0	1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	100.00	200.00	100.00	300.00
10	IB	3	0	60.00	3.00	10.00	10.00	10.00	3.22	55.00	151.22	1000.00	530.00	1681.22	185.00	1866.22
11	IDBI	2	3	260.00	5.86	75.57	77.00	63.30	22.82	230.38	734.93	600.00	420.00	1754.93	370.00	2124.93
12	BHARATIYA MAHILA BANK	0	1	0.00	0.60	9.00	8.00	10.00	2.00	80.00	109.60	70.00	60.00	239.60	35.00	274.60
13	IOB	4	1	565.00	5.83	50.00	34.50	36.00	19.75	96.50	807.58	945.00	680.00	2432.58	378.00	2810.58
14	PNB	2	0	57.00	0.44	40.00	20.00	4.50	1.90	36.00	159.84	610.00	235.00	1004.84	120.00	1124.84
15	P&SB	2	0	57.00	0.44	40.00	20.00	4.50	1.90	36.00	159.84	610.00	235.00	1004.84	120.00	1124.84
16	SBI	51	6	10810.00	161.21	1597.47	1119.36	946.22	372.37	3083.02	18089.65	13470.00	8570.00	40129.65	8018.00	48147.65
17	SYNDICATE	3	3	284.00	4.50	48.87	36.72	32.66	11.22	113.79	531.76	945.00	485.00	1961.76	460.00	2421.76
18	OBC	1	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	530.00	175.00	705.00	70.00	775.00
19	UBI	52	10	12726.34	192.82	1800.65	1272.77	1096.02	466.79	3621.53	21176.92	13737.97	8262.89	43177.78	8408.97	51586.75
20	UNION	7	0	345.00	7.00	74.60	80.00	64.00	21.33	166.00	757.93	1891.00	880.00	3528.93	580.00	4108.93
21	UCO	13	11	2495.00	38.10	388.20	248.00	239.00	73.27	696.38	4177.95	3690.00	2666.30	10534.25	1501.00	12035.25
22	VB	2	1	0.00	1.00	14.00	15.00	12.00	4.00	45.00	91.00	850.00	475.00	1416.00	135.00	1551.00
	ASCB of PSBs Sub-Total	167	51	29816.34	454.08	4457.26	3221.51	2752.62	1077.03	9208.22	50987.06	46093.97	28051.69	125132.72	23001.97	148134.69
23	AXIS	5	2	272.00	3.90	81.20	53.36	34.72	11.82	118.65	575.65	1500.00	840.00	2915.65	485.34	3400.99
24	HDFC	3	1	170.00	5.66	75.10	75.00	71.00	19.17	193.63	609.56	770.00	440.00	1819.56	390.00	2209.56
25	ICICI	5	3	469.19	17.31	132.30	116.10	102.92	28.55	315.32	1181.69	955.00	572.50	2709.19	519.29	3228.48
26	INDUSIND	2	0	60.00	5.66	68.00	65.00	60.00	15.00	175.00	448.66	310.00	215.00	973.66	145.34	1119.00
27	SOUTH INDIA BANK	1	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	530.00	175.00	705.00	70.00	775.00
28	Yes Bank	1	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	530.00	175.00	705.00	70.00	775.00
29	Federal Bank	1	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	190.00	150.00	340.00	60.00	400.00
30	Kotak Mahindra	1	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	190.00	150.00	340.00	60.00	400.00
	ASCB of Pvt s Sub-Total	19	6	971.19	32.53	356.60	309.46	268.64	74.54	802.60	2815.56	4975.00	2717.50	10508.06	1799.97	12308.03
31	TGB	132	10	26707.41	314.84	3356.28	2267.01	1843.17	732.08	6389.74	41610.53	21604.10	15619.33	78833.96	12257.25	91091.21
	ASCB of RRBs Sub-Total	132	10	26707.41	314.84	3356.28	2267.01	1843.17	732.08	6389.74	41610.53	21604.10	15619.33	78833.96	12257.25	91091.21
32	ACUB	2	1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	210.00	800.00	1010.00	120.00	1130.00
33	TCARDB	5	0	0.00	43.35	510.05	310.00	251.00	102.63	812.05	2029.08	0.00	211.00	2240.08	0.00	2240.08
34	TSCB Ltd	54	9	10891.00	104.97	1183.83	821.00	606.68	255.89	2810.69	16674.06	9384.38	7573.00	33631.44	5470.00	39101.44
	ASCB of Coop Sub-Total	61	10	10891.00	148.32	1693.88	1131.00	857.68	358.52	3622.74	18703.14	9594.38	8584.00	36881.52	5590.00	42471.52
	GRAND TOTAL	379	77	68385.94	949.77	9864.02	6928.98	5722.11	2242.17	20023.30	114116.29	82267.45	54972.52	251356.26	42649.19	294005.45

Agenda Item No: 5
Performance of Banks in key areas as on Dec' 2014 compared to
March' 2014 & Dec' 2013

(Rs in Crore)

Parameters	Dec'2013	March'2014	Dec '2014	Variation over Dec.' 2013	
				Amount	% of increase
Deposit	14202.48	15215.63	15996.02	1793.54	13
Advance	5471.95	5771.42	6466.41	994.46	18
CD Ratio	38.52	38	40.42		
Investments	2145.72	2155.93	2351.66	205.94	10
(C+I)D Ratio with Inv.	54	52	55		
RIDF*	305.00	305.00	305.00		
CD Ratio with RIDF #	41	40	41		
Govt. fund lying with Banks	2132.55	2132.55	2631.85	499.30	23
CD ratio without Govt. Fund	45	44	48	-	3
Credit in flow from outside the state	97.75	97.76	452	354.25	362
CD Ratio including Govt. Deposit with Credit inflow	39	39	43	-	4
CD ratio excluding Govt. Dep. including credit inflow	46	45	51	-	5
Priority Sector Credit (PSC)	4165.70	3993.05	4811.17	645.47	15
% of PSC to ANBC *	91	87	82		
Sectoral deployment of PSC: 1. Agriculture	1305.68	1276.19	1295.26	-10.42	-1
% of Agriculture Adv. to ANBC	28	28	22		
2.MSME	1751.54	1594.48	2296.71	545.17	31
3.Other Prisec	1108.47	1122.38	1219.20	110.73	10
PSC to major sub-sectors: (i)Weaker section	2128.68	2277.89	2162.53	33.85	2
% of weaker section credit to ANBC	46	40	37		
II) SC	635.21	481.07	520.00	-115.21	-18
III) ST	776.78	866.01	948.27	171.49	22
IV) Women Entrepreneur	790.02	738.42	795.43	5.41	1
% of women credit to ANBC	17	13	14		
V) Minority Community	188.53	201.37	231.16	42.63	23
% to Total Prisec Advance	5	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 31.12.2014

Sl No	BANKS	NO. OF BRANCHES				DEPOSITS				(Amt in lakh)
		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	194.10	0.00	6910.65	7104.75	
2	Andhra Bank	0	0	1	1	0.00	0.00	893.39	893.39	
3	Bank of Baroda	1	0	2	3	417.19	0.00	17528.69	17945.88	
4	Bank of India	5	3	2	10	1141.69	3302.51	11430.20	15874.40	
5	Bank of Maharashtra	0	0	1	1	0.00	0.00	266.82	266.82	
6	Bharatiya Mahila Bank	0	0	1	1	0.00	0.00	304.36	304.36	
7	Canara Bank	3	7	3	13	2791.79	2988.36	16067.99	21848.14	
8	Central Bank of India	2	2	3	7	2568.30	650.69	7550.20	10769.19	
9	Corporation Bank	0	1	1	2	0.00	146.42	3576.18	3722.60	
10	Dena Bank	0	0	1	1	0.00	0.00	228.15	228.15	
11	Indian Bank	1	0	2	3	37.52	0.00	10972.84	11010.36	
12	IDBI BANK	2	2	1	5	326.00	1236.04	8353.96	9916.00	
13	Indian Overseas Bank	2	2	1	5	2655.56	483.31	10177.01	13315.88	
14	Oriental Bank of Commerce	0	0	1	1	0.00	0.00	1727.00	1727.00	
15	Punjab & Sind Bank	1	0	1	2	63.00	0.00	21674.00	21737.00	
16	Punjab National Bank	1	0	1	2	288.27	0.00	2503.94	2792.21	
17	State Bank of India	27	17	13	57	48278.35	161438.31	257814.34	467531.00	
18	Syndicate Bank	3	2	1	6	360.32	380.00	2248.07	2988.39	
19	Union Bank of India	1	3	3	7	357.20	4246.64	32511.88	37115.72	
20	United Bank of India	42	8	12	62	89257.25	65387.56	91370.81	246015.62	
21	UCO Bank	10	7	5	22	8323.00	7111.00	64676.00	80110.00	
22	Vijaya Bank	0	0	3	3	0.00	0.00	23991.10	23991.10	
A	Sub Total of Public Sec. Bank	102	54	60	216	157059.54	247370.84	592777.58	997207.96	
23	AXIS BANK	0	4	3	7	0.00	4993.68	35366.31	40359.99	
24	Federal Bank	0	0	1	1	0.00	0.00	1806.36	1806.36	
25	HDFC	0	2	2	4	0.00	1206.68	4897.70	6104.38	
26	ICICI	1	6	1	8	285.88	1356.96	4546.16	6189.00	
27	Indusind Bank	0	1	1	2	0.00	965.44	2147.88	3113.32	
28	Kotak Mahindra Bank	0	0	1	1	0.00	0.00	1518.00	1518.00	
29	South Indian Bank	0	0	1	1	0.00	0.00	2962.74	2962.74	
30	YES Bank	0	0	1	1	0.00	0.00	12527.86	12527.86	
B	Sub Total of Pvt. Sec. Bank	1	13	11	25	285.88	8522.76	65773.01	74581.65	
31	Tripura Gramin Bank	101	31	10	142	134788.00	110322.00	121063.00	366173.00	
C	Sub Total of RRB	101	31	10	142	134788.00	110322.00	121063.00	366173.00	
32	ACUB	0	1	2	3	0.00	143.64	2730.32	2873.96	
33	TCARDB	3	1	1	5	0.00	0.00	0.00	0.00	
34	TSCB	34	11	10	55	40381.37	38234.13	80149.90	158765.40	
D	Sub Total of Coop.Banks	37	13	13	63	40381.37	38377.77	82880.22	161639.36	
GRAND TOTAL		241	111	94	446	332514.79	404593.37	862493.81	1599601.97	

TRIPURA STATE

Agenda item No. 5

BANK-WISE & POPULATION GROUP-WISE ADVANCE AND CD RATIO AS ON 31.12.2014

Amt. in lakh

Sl No.	BANKS	ADVANCES				CREDIT DEPOSIT RATIO (%)				Investment	Credit + Investment Deposit Ratio (%)	
		Rural	Semi urban	Urban	TOTAL	Rural	Semi urban	Urban	Total			
1	2	3	4	5	6	7	8	9	10	11	12	
1	Allahabad Bank	23.12	0.00	2097.23	2120.35	12	0	30	30		30	
2	Andhra Bank	0.00	0.00	75.16	75.16	0	0	8	8		8	
3	Bank of Baroda	229.94	0.00	6392.44	6622.38	55	0	36	37		37	
4	Bank of India	979.56	3153.06	4402.28	8534.90	86	95	39	54		54	
5	Bank of Maharashtra	0.00	0.00	69.77	69.77	0	0	26	26		26	
6	Bharatiya Mahila Bank	0.00	0.00	17.43	17.43	0	0	6	6		6	
7	Canara Bank	858.28	1258.95	5185.75	7302.98	31	42	32	33		33	
8	Central Bank of India	395.31	434.72	3593.63	4423.66	15	67	48	41		41	
9	Corporation Bank	0.00	0.74	223.10	223.84	0	1	6	6		6	
10	Dena Bank	0.00	0.00	22.25	22.25	0	0	10	10		10	
11	Indian Bank	5.54	0.00	1270.25	1275.79	15	0	12	12		12	
12	IDBI BANK	94.94	306.87	2079.19	2481.00	29	25	25	25		25	
13	Indian Overseas Bank	438.02	189.48	3781.33	4408.83	16	39	37	33		33	
14	Oriental Bank of Commerce	0.00	0.00	213.00	213.00	0	0	12	12		12	
15	Punjab & Sind Bank	48.00	0.00	373.00	421.00	76	0	2	2		2	
16	Punjab National Bank	79.07	0.00	1071.18	1150.25	27	0	43	41		41	
17	State Bank of India	73020.49	44910.34	76364.17	194295.00	151	28	30	42		42	
18	Syndicate Bank	127.47	173.08	1217.43	1517.98	35	46	54	51		51	
19	Union Bank of India	35.00	1207.70	7447.48	8690.18	10	28	23	23		23	
20	United Bank of India	37057.21	19607.99	42817.27	99482.47	42	30	47	40	1259.36	41	
21	UCO Bank	2970.00	2133.00	13426.00	18529.00	36	30	21	23		23	
22	Vijaya Bank	0.00	0.00	2490.49	2490.49	0	0	10	10		10	
A	Sub Total of Public Sec. Bank	95629.64	54964.29	144611.78	364367.71	61	22	24	37	1259.36	37	
23	AXIS BANK	0.00	91.82	22860.03	22951.85	0	2	65	57		57	
24	Federal Bank	0.00	0.00	411.67	411.67	0	0	23	23		23	
25	HDFC	0.00	1660.08	6992.81	8652.89	0	138	143	142		142	
26	ICICI	26.79	882.94	1101.27	2011.00	9	65	24	32		32	
27	Indusind Bank	0.00	3516.33	8902.39	12418.72	0	364	414	399		399	
28	Kotak Mahindra Bank	0.00	0.00	78.00	78.00	0	0	5	5		5	
29	South Indian Bank	0.00	0.00	630.09	630.09	0	0	21	21		21	
30	YES Bank	0.00	0.00	34.26	34.26	0	0	0	0	382.35	3	
B	Sub Total of Pvt. Sec. Bank	35.52	4035.81	29866.95	47188.48	12	47	45	63	382.35	64	
31	Tripura Gramin Bank	86762.00	46561.00	20488.00	153811.00	64	42	17	42	217277.00	101	
C	Sub Total of RRB	81287.31	43444.38	19391.31	153811.00	60	39	16	42	217277.00	101	
32	ACUB	0.00	52.12	1734.05	1786.17	0	36	64	62	1353.41	109	
33	TCARDB	1802.34	554.40	785.91	3142.65	0	0	0	0		0	
34	TSCB	44567.41	19604.56	12172.67	76344.64	110	51	15	48	14894.12	57	
D	Sub Total of Coop.Banks	21849.66	22271.33	29807.33	81273.46	54	58	36	50	16247.53	60	
GRAND TOTAL		198641.65	123861.72	224691.93	646640.65	60	31	26	40	235166.24	55	
TOTAL RESOURCES SUPPORT PROVIDED TO STATE UNDER RIDF:30500.00										C.D. Ratio With RIDF		41

TRIPURA STATE

Agenda Item No. 5

Annexure - Table -12.

BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 31.12.2014

(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.		
1	2	3	4	6	7	9	10	12	13	14	15
1	Allahabad Bank	97	274.27	163	887.72	275	784.46	535	1946.45	13	92
2	Andhra Bank	0	0.00	18	40.51	2	6.83	20	47.34	0	63
3	Bank of Baroda	41	301.52	348	4140.53	102	588.79	491	5030.84	5	76
4	Bank of India	128	2193.50	418	4101.20	286	1037.42	832	7332.12	26	86
5	Bank of Maharashtra	1	3.99	10	49.63	14	16.15	25	69.77	6	100
6	Bharatiya Mahila Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0
7	Canara Bank	1217	370.79	785	1442.91	321	904.12	2323	2717.82	5	37
8	Central Bank of India	665	589.62	473	1173.37	456	2384.12	1594	4147.11	13	94
9	Corporation Bank	16	10.10	99	101.75	60	64.12	175	175.97	5	79
10	Dena Bank	0	0.00	0	0.00	1	9.77	1	9.77	0	44
11	Indian Bank	5	50.94	88	344.33	139	673.17	232	1068.44	4	84
12	IDBI BANK	30	853.00	38	718.00	4	109.00	72	1680.00	34	68
13	Indian Overseas Bank	30	12.66	101	1419.55	18	166.48	149	1598.69	0	36
14	Oriental Bank of Commerce	3	0.22	63	113.90	14	59.24	80	173.36	0	81
15	Punjab & Sind Bank	6	3.00	130	256.00	34	86.00	170	345.00	1	82
16	Punjab National Bank	33	108.50	101	756.85	70	161.00	204	1026.35	9	89
17	State Bank of India	54498	22513.00	34587	97825.00	8998	29521.00	98083	149859.00	12	77
18	Syndicate Bank	80	55.48	210	746.12	60	370.15	350	1171.75	4	77
19	Union Bank of India	253	894.20	543	4410.20	233	1320.10	1029	6624.50	10	76
20	United Bank of India	57418	27867.08	15882	33421.96	4108	16927.14	77408	78216.18	28	79
21	UCO Bank	4601	3166.00	2111	11965.00	1289	2790.00	8001	17921.00	17	97
22	Vijaya Bank	78	79.09	335	1805.56	80	413.01	493	2297.66	3	92
A	Sub Total of Public Sec. Bank	119200	59346.96	56503	165720.09	16564	58392.07	192267	283459.12	16	78
23	AXIS BANK	35	154.00	300	22495.00	47	14.16	382	22663.16	1	99
24	Federal Bank	0	0.00	14	257.00	11	39.00	25	296.00	0	72
25	HDFC	977	2118.01	1717	2833.65	25	24.41	2719	4976.07	24	58
26	ICICI	3256	1538.00	109	181.00	1	9.00	3366	1728.00	76	86
27	Indusind Bank	601	824.04	3034	7194.21	0	0.00	3635	8018.25	7	65
28	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0
29	SOUTH INDIAN BANK	1	39.37	11	352.55	54	126.13	66	518.05	6	82
30	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0
B	Sub Total of Pvt. Sec. Bank	4870	4673.42	5185.00	33313.41	138	212.70	10193	38199.53	10	81
31	Tripura Gramin Bank	183048	34566.00	21990	13678.00	23569	56196.00	228607	104440.00	22	68
C	Sub Total of RRB	183048	34566.00	21990	13678.00	23569	56196.00	228607	104440.00	22	68
32	ACUB	0	0.00	0	0.00	944	1786.17	944	1786.17	0	100
33	TCARDB	1522	481.81	0	0.00	2563	1972.58	4085	2454.39	15	78
34	TSCB	87977	30457.8	49881	16959.60	1129	3360.92	138987	50778.32	40	67
D	Sub Total of Coop.Banks	89499	30939.61	49881	16959.60	4636	7119.67	144016	55018.88	38	68
GRAND TOTAL		396617	129525.99	133559	229671.10	44907	121920.44	575083	481117.53	20	74

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 31.12.2014

(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	67	50.65	105	207.45	42	125.30	369	1185.50	56	149	131.85	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	73	354.30	43	169.40	31	101.50	139	603.70	9	34	50.10	5	7.21	0	0.00
4	Bank of India	72	103.70	102	96.92	20	22.40	152	185.20	2	110	335.70	15	8.39	0	0.00
5	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	10	19.34	28	0	0.00	0	0.00	0	0.00
6	Bharatiya Mahila Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0.00
7	Canara Bank	256	138.91	349	209.00	0	0.00	937	531.43	7	0	0.00	580	250.01	0	0.00
8	Central Bank of India	258	98.51	446	133.27	140	77.56	489	635.30	14	250	248.39	26	16.63	2	0.71
9	Corporation Bank	12	12.11	9	11.15	28	52.50	54	64.50	29	20	30.30	4	6.01	0	0.00
10	Dena Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0.00
11	Indian Bank	19	9.87	8	6.98	23	24.61	74	87.65	7	33	73.31	7	9.51	0	0.00
12	IDBI BANK	8	21.64	5	8.43	10	39.87	125	459.25	19	3	39.86	3	11.69	0	0.00
13	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	5	17.04	0	0	0.00	0	0.00	0	0.00
14	Oriental Bank of Commerce	1	0.91	1	0.04	29	26.67	10	2.02	1	17	29.98	1	1.00	0	0.00
15	Punjab & Sind Bank	15	26.42	5	8.31	2	2.00	32	46.00	11	9	8.15	3	2.41	0	0.00
16	Punjab National Bank	0	0.00	0	0.00	0	0.00	92	85.70	7	0	0.00	0	0.00	0	0.00
17	State Bank of India	18836	17097.00	35205	28034.00	7233	11232.00	62312	43151.00	22	33522	23073.00	8986	7081.00	356	209.00
18	Syndicate Bank	16	16.01	4	11.20	8	4.70	87	233.00	15	11	12.00	1	0.71	0	0.00
19	Union Bank of India	95	210.17	28	38.25	67	57.21	256	463.20	5	103	192.30	19	25.70	0	0.00
20	United Bank of India	19058	6822.35	26180	7673.16	5457	6201.22	62616	40291.59	41	37219	18268.52	9091	4304.58	319	38.54
21	UCO Bank	761	1508.00	321	239.00	1206	820.00	4611	7451.00	40	690	929.00	680	873.00	26	6.90
22	Vijaya Bank	62	192.25	28	118.26	27	35.20	139	382.44	15	48	32.26	46	121.24	4	3.69
A	Sub Total of Public Sec. Bank	39610	26664.80	62839	36964.82	14323	18822.74	132509	95894.86	26	72219	43456.22	19482	12737.74	709	259.26
23	AXIS BANK	0	0.00	0	0.00	0	0.00	1	2.00	0	0	0.00	0	0.00	0	0.00
24	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0.00
25	HDFC	140	117.85	41	67.53	0	0.00	1695	1619.23	19	439	672.95	113	129.03	0	0.00
26	ICICI	689	341.00	92	44.00	0	0.00	1117	461.00	23	724	377.00	253	90.00	0	0.00
27	Indusind Bank	213	577.13	184	343.19	0	0.00	1423	1419.60	11	0	0.00	673	2031.65	0	0.00
28	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
29	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
30	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	1042	1035.98	317	454.72	0	0.00	4236	3501.83	7	1163	1049.95	1039	2250.68	0	0.00
31	Tripura Gramin Bank	36887	17374.00	99471	41233.00	15759	5039.00	135864	83135.00	54	91910	26127.00	23834	6992.00	77	99.29
C	Sub Total of RRB	36887	17374.00	99471	41233.00	15759	5039.00	135864	83135.00	54	91910	26127.00	23834	6992.00	77	99.29
32	ACUB	138	348.10	136	368.90	0	0.00	256	715.48	40	140	270.20	11	9.10	2	3.66
33	TCARDB	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0.00
34	TSCB	17309	6577.42	35123	15805.35	30097	15048.50	92715	33005.91	43	19199	8639.55	3219	1126.65	614	1193.20
D	Sub Total of Coop.Banks	17447	6925.52	35259	16174.25	30097	15048.50	92971	33721.39	41	19339	8909.75	3230	1135.75	616	1196.86
	GRAND TOTAL	94986	52000.30	197886	94826.79	60179	38910.24	365580	216253.08	33	184631	79542.92	47585	23116.17	1402	1555.41

**Recovery Performance of Banks
As on 31.12.2014**

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 31.12.2014 stands at 57%.

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

Rs/ Lacs

Sector	Dec'2013			Dec'2014		
	Demand	Recovery	%	Demand	Recovery	%
Agriculture & allied	22601.80	8937.24	40	25834.11	14757.06	57
MSME	34239.97	14905.39	44	39294.27	21270.50	54
Other Prisec	15868.00	9894.30	62	25068.73	15528.78	62
TOTAL	72709.77	33736.93	46	90197.1	51556.34	57

Scheme wise recovery as on 31.12.2014

Comparative position of some selected schemes is given below:

Rs/ Lacs

Sector	Dec'2013			Dec'2014		
	Demand	Recovery	%	Demand	Recovery	%
SJSRY	617.62	135.58	22	692.30	156.72	23
SGSY	993.29	130.34	14	1738.67	452.15	26
REGP(MMS)	1460.20	462.07	32	1709.57	645.23	38
PMRY	4953.29	278.30	6	4306.99	250.81	6
PMEGP	1772.78	840.69	47	2666.64	867.80	33

TRIPURA STATE

Agenda Item No-6

BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 31.12.2014

(Amount in Lacs)

SI No	BANKS	PMRY					SGSY					SJSRY				
		Total Outg.		Demand	Recovery	Total Overdue	Total Outg.		Demand	Recovery	Total Overdue	Total Outg.		Demand	Recovery	Total Overdue
		No.	Amt.				No.	Amt.				No.	Amt.			
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1	A.B.	6	8.74	5.74	0.00	5.74	0	0.00	0.00	0.00	0.00	8	4.58	0.80	0.32	0.48
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	17.93	15.50	1.70	13.80
6	CBI	178	75.15	73.28	7.96	65.32	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	3.75	3.14	0.18	2.96	0	0.00	0.00	0.00	0.00	10	8.17	6.36	0.43	5.93
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	6.70	0.00	6.70
11	P&SB	16	61.80	61.50	0.03	61.47	0	0.00	0.00	0.00	0.00	28	18.60	13.50	0.60	12.90
12	SBI	2431	1992.00	1572.00	69.00	1503.00	1303	995.65	381.00	68.00	313.00	957	1598.00	321.00	45.00	276.00
13	UCO	485	246.00	246.00	0.00	246.00	485	283.00	175.00	6.28	168.72	112	57.00	46.00	4.87	41.13
14	UB	4	1.00	1.00	0.35	0.76	0	0.00	0.00	0.00	0.00	83	42.30	21.20	9.20	12.00
15	UBI	3751	2587.15	2335.12	172.55	2162.57	1682	307.41	275.88	54.82	221.06	1102	608.56	233.89	83.98	149.91
16	VB	2	3.50	0.38	0.33	0.05	0	0.00	0.00	0.00	0.00	5	8.88	0.42	0.15	0.27
17	HDFC	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	2	2.20	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	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	0	0.00			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	6	8.21	8.21	0.00	8.21	0	0.00	0.00	0.00	0.00	8	2.00	0.70	0.02	0.68
A	ASCB	6889	4993.46	4306.99	250.81	4056.18	3674	1620.82	849.76	134.57	715.19	2499	2454.49	684.40	151.83	532.57
23	TGB	0	0.00	0.00	0.00	0.00	569	479.54	138.91	85.72	68.61	0	0.00	0.00	0.00	0.00
B	ASCB incl.	6889	4993.46	4306.99	250.81	4056.18	4243	2100.36	988.67	220.29	768.38	2499	2454.49	684.40	151.83	532.57
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	1466	2126.80	750.00	231.86	518.14	39	44.32	7.90	4.89	3.01
C	Coop. Bank Sub Total	0	0.00	0.00	0.00	0.00	1466	2126.80	750.00	231.86	518.14	39	44.32	7.90	4.89	3.01
GRAND TOTAL		6889	4993.46	4306.99	250.81	4056.18	5709	4227.16	1738.67	452.15	1286.52	2538	2498.81	692.30	156.72	535.58

TRIPURA STATE

Agenda Item No-6

BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 31.12.2014

(Amount in Lacs)

SI No	BANKS	TRANSPORT OPERATOR					SUME					KVIC(MMS)				
		Total Outg.		Demand	Recovery	Total Overdue	Total Outg.		Demand	Recovery	Total Overdue	Total Outg.		Demand	Recovery	Total Overdue
		No.	Amt.				No.	Amt.				No.	Amt.			
1	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	24.50	22.70	0.00	22.70
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	26.01	1.08	0.13	0.95
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	4.03	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	1184	1859.00	631.00	103.00	528.00	0	0.00	0.00	0.00	0.00	427	935.55	368.00	79.58	288.42
13	UCO	138	282.00	156.00	10.88	145.12	0	0.00	0.00	0.00	0.00	18	82.00	56.00	4.87	51.13
14	UB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	2	6.85	4.25	0.37	3.88
15	UBI	837	1337.00	356.00	48.55	307.45	0	0.00	0.00	0.00	0.00	145	201.00	122.62	38.00	84.62
16	VB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	1	7.26	0.52	0.39	0.13
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	2164	3483.68	1146.10	163.78	982.32	0	0.00	0.00	0.00	0.00	603	1303.40	616.92	139.49	477.43
23	TGB	991	1152.01	714.24	465.31	248.93	0	0.00	0.00	0.00	0.00	998	1722.20	1050.76	505.74	545.02
B	ASCB incl.	3155	4635.69	1860.34	629.09	1231.25	0	0.00	0.00	0.00	0.00	1601	3025.60	1667.68	645.23	1022.45
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	498	542.14	450.00	40.94	409.06	0	0.00	0.00	0.00	0.00	56	41.89	41.89	0.00	41.89
C	Coop. Bank Sub Total	498	542.14	450.00	40.94	409.06	0	0.00	0.00	0.00	0.00	56	41.89	41.89	0.00	41.89
GRAND TOTAL		3653	5177.83	2310.34	670.03	1640.31	0	0.00	0.00	0.00	0.00	1657	3067.49	1709.57	645.23	1064.34

TRIPURA STATE

Agenda Item No- 6

BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 31.12.2014

(Amount in Lacs)

SI 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	17.85	2.50	0.55	1.95	11	12.65	0.55	0.25	0.30
2	Andhra Bank					0.00	6	13.94	0.98	0.86	0.12	8	9.81	0.81	0.70	0.11
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	156.70	26.20	3.10	23.10	13	93.60	14.97	1.07	13.90
6	CBI	0	0.00	0.00	0.00	0.00	54	131.32	16.79	1.80	14.99	60	107.73	20.11	2.56	17.55
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	27.98	19.66	2.43	17.23	12	16.73	5.27	1.94	3.33
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	1.13	3.32
11	P&SB	3	7.16	7.10	0.00	7.10	12	23.97	1.75	0.50	1.25	5	6.69	2.25	0.45	1.80
12	SBI	0	0.00	0.00	0.00	0.00	1271	3092.65	388.00	85.58	302.42	1558	1699.58	492.00	86.38	405.62
13	UCO	0	0.00	0.00	0.00	0.00	141	81.00	34.00	3.87	30.13	147	211.00	103.00	7.28	95.72
14	UB	0	0.00	0.00	0.00	0.00	73	257.35	107.25	25.95	81.30	64	121.95	117.70	33.27	84.43
15	UBI	0	0.00	0.00	0.00	0.00	1845	3512.00	1025.00	307.55	717.45	1182	1745.28	287.56	91.47	196.09
16	VB	0	0.00	0.00	0.00	0.00	16	41.26	6.40	0.79	5.61	11	21.60	7.82	0.57	7.25
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	10	5.10	1.28	0.05	1.23	5	3.69	1.90	0.23	1.67
A	ASCB excl.RRB	3	7.16	7.10	0.00	7.10	3602	7625.00	1676.84	447.82	1229.02	3174	4235.39	1077.81	238.32	839.49
23	TGB	0	0.00	0.00	0.00	0.00	1700	3242.91	952.47	372.89	579.58	2323	2563.96	1086.37	480.99	605.38
B	ASCB incl. RRB	3	7.16	7.10	0.00	7.10	5302	10867.91	2629.31	820.71	1808.60	5497	6799.35	2164.18	719.31	1444.87
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	574	1303.87	300.00	108.95	191.05	1649	1403.56	300.00	160.10	139.90
C	Coop. Bank Sub Total	0	0.00	0.00	0.00	0.00	574	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	5876	11264.09	2666.64	867.80	1798.84	6122	7317.60	2322.53	862.54	1459.99

TRIPURA STATE

Agenda Item No-6

BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 31.12.2014

(Amount in Lacs)

SI No	BANKS	D.R.I.					SHG					IRDP				
		Total Outg.		Demand	Recovery	Total Overdu	Total Outg.		Demand	Recovery	Total Overdue	Total Outg.		Demand	Recovery	Total Overdue
		No.	Amt.				No.	Amt.				No.	Amt.			
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	
1	A.B.					0.00					0.00				0.00	
2	Andhra Bank					0.00					0.00				0.00	
3	BOB					0.00	8	16.15	1.62	1.49	0.13	0	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	
10	IOB					0.00					0.00				0.00	
11	P&SB					0.00					0.00				0.00	
12	SBI	611	110.48	10.58	3.41	7.17	2271	2871.00	651.00	101.22	549.78	365	54.22	49.00	0.00	49.00
13	UCO					0.00	37	43.00	33.00	3.91	29.09				0.00	
14	UB					0.00					0.00				0.00	
15	UBI	701	89.56	25.65	5.65	20.00	3495	2319.22	507.96	235.69	272.27	0	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	1449	214.68	50.43	11.71	38.72	5811	5249.37	1193.58	342.31	851.27	365	54.22	49.00	0.00	49.00
23	TGB					0.00	9425	7089.46	1909.23	984.29	924.94	148	54.20	54.20	0.08	54.12
B	ASCB incl.	1449	214.68	50.43	11.71	38.72	15236	12338.83	3102.81	1326.60	1776.21	513	108.42	103.20	0.08	103.12
24	ACUB					0.00					0.00				0.00	
25	TCARDB					0.00					0.00				0.00	
26	TSCB					0.00	5151	523.70	105.00	39.18	65.82	120	271.29	271.29	0.00	271.29
C	Coop. Bank Sub Total	0	0	0	0	0.00	5151	523.70	105.00	39.18	65.82	120	271.29	271.29	0.00	271.29
GRAND TOTAL		1449	214.68	50.43	11.71	38.72	20387	12862.53	3207.81	1365.78	1842.03	633	379.71	374.49	0.08	374.41

Tripura State

Agenda Item No. 6

Joint recovery drive conducted with the involvement of Govt. Authorities during the year 2014-15 (As on 31.12.2014)

(Amt. in Lakhs)

Sl.No.	Name of Bank	No of recovery drives conducted	Recovery made upto 31.12.2014	
		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	15	34	2.13
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	2	122	25.00
11	Union Bank of India	0	0	0.00
12	United Bank of India	17	2455	219.58
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 :	36	2767	259.07

PDR certificate cases as on 31.12.2014

(Rs / Lacs)

As on	Cases pending		Recovery made during the current year.	
	No.	Amt.	No.	Amt.
31.12.2014	2782	1960.55	11	2.85

Bank wise, sector wise, scheme wise recovery position of Certificate cases (PDR Act) as on 31.12.2014 is furnished in the annexure.

Tripura State

Agenda Item No. 6

Statement showing the filing and disposal of cases under PDR up to 31.12.2014

(Rs.in Lakhs)

SI.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	5	0.99
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	11	2.85

Position of NPA of Banks in the State of Tripura**As on 31.12.2014**

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
Dec,' 2014	6466	409.40	6.33

Percentage of gross NPA increased from 5.48% as on March 2013 to 6.33% as on Dec' 2014. Amount in absolute terms increased from Rs. 251.92 crore as on March 2013 to Rs. 409.40 crore at the end of Dec' 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 87.61 crore which if added with the outstanding NPA, the amount of NPA would be Rs 497.01 crore which is 7.68% of the gross advance and very alarming.

NPA Position and amount outstanding in Shadow Register of Banks in Tripura as on 31.12.2014 is furnished in the Annexure.

TRIPURA STATE

NPA Position of Banks in Tripura as on 31.12.2014

Agenda item No. 7

(Amt. in lacs)

SI No	Name of Bank	Agriculture	MSME	OPS	Total Prasec	Non- Prasec	Total NPA
1	2	3	4	5	6	7	8
1	Allahabad Bank	2.94	130.20	142.35	275.49	275.49	550.98
2	Andhra Bank	0.00	0.00	0.00	0.00	0.00	0.00
3	Bank of Baroda	2.28	243.34	74.22	319.84	79.20	399.04
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	8.45	8.45
6	Canara Bank	32.54	203.55	114.32	350.41	117.23	467.64
7	Central Bank of India	0.00	73.60	196.11	269.71	0.00	269.71
8	Corporation Bank	0.00	0.00	0.00	0.00	0.05	0.05
9	Indian Bank	38.78	0.00	3.11	41.89	0.00	41.89
10	IDBI BANK	0.00	505.00	0.00	505.00	451.00	956.00
11	Indian Overseas Bank	1.69	294.96	8.39	305.04	1397.50	1702.54
12	Oriental Bank of Commerce	0.00	4.40	0.00	4.40	0.00	4.40
13	Punjab & Sind Bank	0.80	54.90	6.10	61.80	1.00	62.80
14	Punjab National Bank	17.76	322.70	21.68	362.14	4.76	366.90
15	State Bank of India	1584.00	4632.00	727.00	6943.00	2598.00	9541.00
16	Syndicate Bank	0.00	183.58	175.00	358.58	95.68	454.26
17	Union Bank of India	81.95	560.05	203.20	845.20	45.70	890.90
18	United Bank of India	1270.25	5981.35	4496.88	11748.48	75.29	11823.77
19	UCO Bank	22.00	665.00	664.00	1351.00	213.00	1564.00
20	Vijaya Bank	0.00	166.73	4.10	170.83	1.62	172.45
A	Sub-Total PUBLIC sec Bank	3057.63	14022.13	6918.49	23998.25	5365.32	29363.57
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	8.86	168.14	0.00	177.00	758.21	935.21
24	ICICI	0.00	0.00	0.00	0.00	0.00	0.00
25	Indusind Bank	4.15	2.75	0.00	6.90	5.89	12.79
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	13.01	170.89	0.00	183.90	764.10	948.00
29	TGB	1358.00	459.00	2209.00	4026.00	2504.00	6530.00
C	Sub Total RRB	1358.00	459.00	2209.00	4026.00	2504.00	6530.00
30	ACUB	0.00	0.00	81.00	81.00	5.43	86.43
31	TCARDB	0.00	0	1206.50	1206.50	0.00	1206.50
32	TSCB	619.99	1578.93	13.32	2212.24	593.62	2805.86
D	Sub-Total Coop. Bank	619.99	1578.93	1300.82	3499.74	599.05	4098.79
GRAND TOTAL		5048.63	16230.95	10428.31	31707.89	9232.47	40940.36

TRIPURA STATE

Position of Technically Written off A/Cs of Banks in Tripura as on 31.12.2014

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	21	71.91
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	132	143.45	132	143.45
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	93398	24017.94	32705	4966.57
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		200196	28397.93	131069	8761.07

STATUS OF GOVT. SPONSORED SCHEMES & NPA GENERATED THEREOF

		PMRY				PMEGP				SWAVALAMBAN			
		A/Cs Outstanding	Outstd. Balance as on 31.12.14	NPA A/Cs	Amnt. Outstd. As on 31.12.14	A/Cs Outstanding	Outstd. Balance as on 31.12.14	NPA A/Cs	Amnt. Outstd. As on 31.12.14	A/Cs Outstanding	Outstd. Balance as on 31.12.14	NPA A/Cs	Amnt. Outstd. As on 31.12.14
1	AB					16	15.43	4	4.11	5	4.75	2	2.00
2	Andhra Bank					6	13.94			8	9.81		
3	BOB	4	6.16	0	0.00	49	101.63	2	6.60	40	116.25	6	4.01
4	Bank of Maharastra					1	0.58			3	7.87		
5	BOI					1	4.75			10	19.20		
6	CB					22	98.01			47	69.18		
7	CBI	178	75.15	106	81.57	54	131.32	17	20.15	60	107.73	19	25.03
8	CORPORATION BANK												
9	IB	6	3.75	6	3.82	24	27.98	14	16.76	12	16.73	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	39.40	9	26.40	8	13.40	5	7.80
13	P&SB	16	61.50	16	61.50	12	63.45	2	4.65	5	9.45	2	1.61
14	SBI			362	892.00			351	1278.00			298	622.00
15	SYNDICATE BANK												
16	OBC					13	7.79	5	1.23	5	3.69	4	1.66
17	UBI	3609	2495.91	3418	2350.21	1777	3410.98	479	839.64	1159	1691.96	435	659.15
18	UB	4	1.00			77	267.20			64	122.10		
19	UCO	485	246.00	485	246.00	135	79.00	11	16.91	76	151.00	10	18.00
20	VB	2	3.50			16	41.26	9	14.36	11	21.60		
	ASCB of PSBs Sub-Total	4316	2921.93	4400	3650.63	2239	4354.44	920	2263.55	1540	2387.53	803	1363.86
21	AXIS BANK												
22	HDFC BANK												
23	ICICI	2	1.00										
24	INDUSIND BANK												
25	SOUTH INDIAN BANK												
26	Yes Bank												
27	Federal Bank												
28	Kotak Mahindra												
	ASCB of Pvt s Sub-Total	2	1.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
29	TGB					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					583	1303.87	15	46.20	1649	1403.56	46	105.25
	ASCB of Coop Sub-Total	0	0.00	0	0.00	583	1303.87	15	46.20	1649	1403.56	46	105.25
	GRAND TOTAL	4318	2922.93	4400	3650.63	4503	8911.23	1071	2522.07	5537	6410.81	1012	1973.82

CD Ratio of Banks in Tripura

CD Ratio:

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

District	CD RATIO			Variation of CDR % point
	Dec'2013	March'2014	Dec'2014	Since Dec.,2013
North Tripura	44	44	45	+1
Unakoti	49	48	48	-1
South Tripura	43	42	42	-1
Gomati	70	83	87	+17
West Tripura	30	29	32	+2
Sepahijala	46	43	43	-3
Khowai	57	57	59	+2
Dhalai	51	54	59	+8
Total State	37	38	40	+3

CD Ratio - 87% is the highest in Gomati District, as against 32%, 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 31st December' 2014

(Amt. In lac)					
SL No.	Bank's Name	No of Brs	Total Deposit	Total Advance	CD Ratio
1	UBI	62	246015.62	99482.47	40
2	UCO Bank	22	80110.00	18529.00	23
3	SBI	57	467531.00	194295.00	42
4	Allahabad Bank	2	7104.75	2120.35	30
5	Canara Bank	13	21848.14	7302.98	33
6	Bank of India	10	15874.40	8534.90	54
7	OBC	1	1727.00	213.00	12
8	P & SB	2	21737.00	421.00	2
9	CBI	7	10769.19	4423.66	41
10	Corporation Bank	2	3722.60	223.84	6
11	Dena Bank	1	228.15	22.25	10
12	Vijaya Bank	3	23991.10	2490.49	10
13	Syndicate Bank	6	2988.39	1517.98	51
14	Bank of Borada	3	17945.88	6622.38	37
15	Indian Bank	3	11010.36	1275.79	12
16	Indian Overseas Bank	5	13315.88	4408.83	33
17	Bharatiya Mahila Bank	1	304.36	17.43	6
18	PNB	2	2792.21	1150.25	41
19	Union Bank	7	37115.72	8690.18	23
20	Andhra Bank	1	893.39	75.16	8
21	Bank of Maharashtra	1	266.82	69.77	26
22	Axis Bank	7	40359.99	22951.85	57
23	ICICI	8	6189.00	2011.00	32
24	IDBI Bank	5	9916.00	2481.00	25
25	HDFC	4	6104.38	8652.89	142
26	South Indian Bank	1	2962.74	630.09	21
27	Indusind	2	3113.32	12418.72	399
28	Yes Bank	1	12527.86	34.26	0
29	Kotak Mahindra Bank	1	1518.00	78.00	5
30	Federal Bank	1	1806.36	411.67	23
31	TGB	142	366173.00	153811.00	42
32	ACUB	3	2873.96	1786.17	62
33	TCARDB	5	0.00	3142.65	0
34	TSCB	55	158765.40	76344.64	48
	Total	446	1599601.97	646640.65	40

CREDIT DEPOSIT RATIO OF THE STATE as on 31st December' 2014

	Total Deposit	Total Advance	CD Ratio
West	1039620.52	334786.32	32
Sepahijala	89579.14	38826.11	43
Khowai	65951.49	38597.58	59
Dhalai	65269.40	38613.86	59
Gomati	104359.90	91299.66	87
South	92775.50	39162.42	42
Unakoti	57568.34	27652.66	48
North	84477.68	37702.04	45
Total	1599601.97	646640.65	40

TRIPURA STATE

Agenda Item No. 8

Credit Deposit Ratio as on 31st Dec' 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	6910.65	2097.23	30
2	Bank Of Borada	17528.69	6392.44	36
3	Bank Of India	13601.30	7645.10	56
4	Bharatiya Mahila Bank	304.36	17.43	6
5	Canara bank	18523.00	5876.88	32
6	Central Bank Of India	10118.50	3988.94	39
7	Dena Bank	228.15	22.25	10
8	Indian Bank	10972.84	1270.25	12
9	Indian Overseas Bank	12339.03	4188.30	34
10	Punjab & Sind Bank	21674.00	373.00	2
11	State Bank Of India	330792.00	97950.00	30
12	UCO Bank	64696.00	13880.00	21
13	Union Bank	34064.34	7683.55	23
14	United Bank Of India	117624.33	52191.16	44
15	Vijaya Bank	23991.10	2490.49	10
16	AXIS BANK	35366.32	22860.05	65
17	Punjab National Bank	2503.94	1071.18	43
18	Syndicate Bank	2248.07	1218.21	54
19	Oriental Bank Of comerce	1727.00	213.00	12
20	ICICI	4320.00	869.00	20
21	Tripura Gramin Bank	175630.00	41156.00	23
22	ACUB	2730.32	1734.05	64
23	TCARDB	0.00	822.76	0
24	IDBI BANK	9412.34	2331.75	25
25	Tripura State Co-op Bank	91717.31	39026.05	43
26	INDUSIND BANK	2147.88	8902.39	414
27	HDFC Bank	4897.70	6992.81	143
28	Corporation Bank	3576.18	223.10	6
29	South Indian Bank	2962.74	630.09	21
30	Yes Bank	12527.86	34.26	0
31	Andhra Bank	893.39	75.16	8
32	Bank of Maharashtra	266.82	69.77	26
33	Kotak Mahindra Bank Ltd	1518.00	78.00	5
34	Federal Bank	1806.36	411.67	23
	Total :	1039620.52	334786.32	32

STATE TRIPURA

Agenda Item No. 8

Credit Deposit Ratio as on 31st December' 2014 for Gomati District.

Amt. in lacs

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	2	3	4	5
1	State Bank of India	27105.00	54355.00	201
2	United Bank of India	25880.85	8953.42	35
3	Tripura Gramin Bank	23806.00	13357.00	56
4	Tripura State Co-Op Bank	16437.96	9963.12	61
5	TCARDB	0.00	517.55	0
6	Bank of India	725.67	309.92	43
7	Canara bank	1785.47	537.13	30
8	Union Bank	1882.82	747.79	40
9	ACUB	143.64	52.12	36
10	UCO Bank	2471.00	347.00	14
11	HDFC	625.58	628.03	100
12	Indian Overseas Bank	338.82	121.37	36
13	Axis Bank	1275.00	12.05	1
14	ICICI	723.00	726.00	100
15	Bank of Baroda	417.19	229.94	55
16	Central Bank of India	248.43	278.70	112
17	IDBI	318.20	92.90	29
18	Syndicate Bank	175.27	70.62	40
TOTAL :		104359.90	91299.66	87

Credit Deposit Ratio as on 31st December `2014 for South Tripura District.

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	2	3	4	5
1	State Bank of India	19224.00	8107.00	42
2	United Bank of India	20350.71	6762.14	33
3	Union Bank	357.20	35.00	10
4	Tripura Gramin Bank	34766.00	17634.00	51
5	Tripura State Co-Op Bank	17083.42	5966.43	35
6	TCARDB	0.00	440.68	0
7	UCO Bank	431.00	38.00	9
8	Axis Bank	336.99	1.16	0
9	Canara bank	226.18	178.01	79
TOTAL :		92775.50	39162.42	42

TRIPURA

Agenda Item No. 8

Credit Deposit Ratio as on 31st December' 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	16800.00	6212.00	37
2	United Bank of India	14219.70	5899.31	41
3	Indian Overseas Bank	493.54	31.05	6
4	UCO Bank	302.00	94.00	31
5	Canara Bank	46.09	7.17	16
6	Central Bank of India	0.32	5.41	1691
7	ICICI	116.00	73.00	63
8	Tripura Gramin Bank	19969.00	11278.00	56
9	Tripura State Co-Op Bank	5621.69	3639.00	181
10	TCARDB	0.00	413.72	0
TOTAL :		57568.34	27652.66	48

Credit Deposit Ratio as on 31st December' 2014 for North Tripura District.				
Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	2	3	4	5
1	State Bank of India	27569.00	5184.00	19
2	United Bank of India	15226.54	6725.01	44
3	Union Bank	811.36	223.84	28
4	Tripura Gramin Bank	29206.00	17857.00	61
5	Tripura State Co-Op Bank	4991.60	1928.08	39
6	Axis Bank	2325.97	18.17	1
7	HDFC	581.10	1032.05	178
8	Canara Bank	401.85	291.64	73
9	Indusind Bank	965.44	3516.33	364
10	Syndicate Bank	409.46	184.15	45
11	ICICI	609.00	266.00	44
12	Bank of India	888.90	235.42	26
13	UCO Bank	306.00	184.00	60
14	IDBI	185.46	56.35	30
TOTAL :		84477.68	37702.04	45

TRIPURA

Agenda Item No.8

Credit Deposit Ratio as on 31st December `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	21295.00	8321.00	39
2	United Bank Of India	12595.98	4844.79	38
3	Tripura Gramin Bank	38546.00	16875.00	44
4	UCO Bank	6378.00	2001.00	31
5	Tripura State Co-Op Bank	8470.11	5166.71	61
6	TCARDB	0.00	947.94	0
7	Syndicate Bank	155.59	45.00	29
8	AXIS BANK	1055.71	60.42	6
9	Punjab & Sind Bank	63.00	48.00	76
10	Punjab National Bank	288.27	79.07	27
11	Bank of India	30.10	70.00	233
12	Canara Bank	701.38	367.18	52
TOTAL :		89579.14	38826.11	43

Credit Deposit Ratio as on 31st December` 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	13613.00	9495.00	70
2	United Bank of India	18994.24	6118.18	32
3	Tripura Gramin Bank	21739.00	17618.00	81
4	Tripura State Co-Op Bank	6014.06	3519.35	59
5	ICICI	140.00	37.00	26
6	Canara Bank	119.18	29.08	24
7	Corporation Bank	146.42	0.74	1
8	Indian Overseas Bank	144.49	68.11	47
9	UCO Bank	4847.00	1689.00	35
10	Allahabad Bank	194.10	23.12	12
TOTAL :		65951.49	38597.58	59

Credit Deposit Ratio as on 31st December' 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	11133.00	4671.00	42
2	United Bank of India	21123.27	7988.46	38
3	Tripura Gramin Bank	22511.00	18036.00	80
4	Tripura State Co-Op Bank	8429.25	7135.90	85
5	UCO Bank	679.00	296.00	44
6	Bank of India	628.43	274.46	44
7	Canara Bank	44.99	15.89	35
8	Central Bank of India	401.94	150.61	37
9	Indian Bank	37.52	5.54	15
10	ICICI	281.00	40.00	14
TOTAL :		65269.40	38613.86	59

Flow of Agricultural Credit

Agenda Item---9.

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	195.74	98
2010-11	271	280.4	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 Dec' 2014)	964.48	525.4	54

It may be noted that as on 31st Dec.'2013, the achievement was 64% 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 .	Directive	Target (2014-15)	Achievement during 2014-15(April'14 to Dec' 14)
1	Increase in Farm Credit	964.48	Achievement up to Dec'14 is Rs 525.40 Crore (54% of the Current year target). Achievement for the year- 2013-14 up to Dec'2013 was 548.36 crore, 64% of the target.
2	KCC	100000	66003 nos. (66% of the target including renewal of 9856 cases.) KCCs .
3	New Farmers	100000	56147 nos of New farmers have been financed involving an amount of Rs 175.29 crores.
4	Investment Project		34 Nos Rs 67.02 Lakh
5	Agri-clinics	40 nos.	Nil
6	Small & Marginal farmers	More emphasis	56147nos of Small & Marginal Farmers have been sanctioned Rs 175.29 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 3.12.2014 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, 66003 nos of KCCs have been issued during the period April'2014 – Dec'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 Dec-2014) is given below:

(Amt.in lacs)

Quarter	Year	Target	Issued		
			No.	Amt.	% of Achievement.
March-2014	2013-14	100000	97398	32696.46	97
Dec-2013	2013-14	100000	38977	9681.80	39
Dec-2014	2014-15	100000	66003	20428.24	66

Bank-wise performance under KCC as on 31.12.2014 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 31.12.2014

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(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	83	113.46	3	7.00	86	120.46
2	Andhra Bank	0	0.00	0	0.00	0	0.00
3	Bank of Baroda	27	13.64	1	2.50	28	16.14
4	Bank of India	88	21.41	0	0.00	88	21.41
5	Bank of Maharashtra	0	0.00	1	2.57	1	2.57
6	Canara Bank	522	144.32	695	226.47	1217	370.79
7	Central Bank of India	163	151.21	43	183.14	206	334.35
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	125	26.64	73	36.36	198	63.00
11	Indian Overseas Bank	15	3.25	31	15.00	46	18.25
12	Oriental Bank of Commerce	3	0.22	0	0.00	3	0.22
13	Punjab & Sind Bank	3	1.31	0	0.00	3	1.31
14	Punjab National Bank	11	4.00	2	1.00	13	5.00
15	State Bank of India	9732	5286.45	312	312.00	10044	5598.45
16	Syndicate Bank	45	18.35	0	0.00	45	18.35
17	Union Bank of India	96	57.35	89	155.96	185	213.31
18	United Bank of India	11750	4873.87	3625	4,593.50	15375	9467.37
19	UCO Bank	928	342.55	214	580.27	1142	922.82
20	Vijaya Bank	0	0.00	32	41.60	32	41.60
A	Sub Total of Public Sec. Bank	23591	11058.03	5121	6,157.37	28712	17215.40
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	974	1931.45	190	131.53	1164	2062.98
24	ICICI	113	20.00	2692	1225.00	2805	1245.00
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	21	39.37	21	39.37
28	YES Bank	0	0.00	4	382.35	4	382.35
B	Sub Total of Pvt. Sec. Bank	1091	1955.35	2955	1,932.25	4046	3887.60
29	Tripura Gramin Bank	31872	6222.00	29133	17,165.00	61005	23387.00
C	Sub Total of RRB	31872	6222.00	29133	17,165.00	61005	23387.00
30	ACUB	0	0.00	0	0.00	0	0.00
31	TCARDB	0	0.00	13	17.65	13	17.65
32	TSCB	9449	1192.86	2683	1,341.75	12132	2534.61
D	Sub Total of Coop.Banks	9449	1192.86	2696	1,359.40	12145	2552.26
GRAND TOTAL		66003	20428.24	39905	26,614.02	105908	47042.26

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 31.12.2014

Amount in Lacs

SI.No.	BANKS	Target	Proposals sanctioned		Proposal Renewed		Proposal disbursed		Outstanding	
		No.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	2	3	4	5	6	7	8	9	10	11
1	Allahabad Bank	100	83	113.46	13	14.54	76	96.51	76	96.51
2	Bank of Baroda	100	27	13.64	4	1.97	24	11.25	24	11.25
3	Bank of India	650	88	21.41	8	1.94	78	18.11	78	18.11
4	Canara Bank	1100	522	144.32	79	21.84	469	122.47	469	122.47
5	Central Bank of India	700	163	151.21	17	15.41	140	128.54	167	49.57
6	Corporation Bank	0	0	0.00	0	0.00	0	0.00	0	0.00
7	IDBI Bank	450	125	26.64	0	0.00	108	21.82	111	22.85
8	Indian Bank	100	0	0.00	0	0.00	0	0.00	0	0.00
9	Indian Overseas Bank	500	15	3.25	0	0.00	11	2.77	28	4.01
10	Oriental Bank of Commerce	0	3	0.22	0	0.00	3	0.22	3	0.22
11	Punjab & Sind Bank	100	3	1.31	0	0.00	3	1.31	3	1.31
12	Punjab National Bank	100	11	4.00	0	0.00	9	3.41	11	9.54
13	State Bank of India	15000	9732	5286.45	1454	748.56	8865	4531.14	52318	15575.00
14	Syndicate Bank	400	45	18.35	5	2.31	40	15.69	45	17.84
15	UCO Bank	3100	928	342.55	137	48.52	851	292.87	4394	1241.00
16	Union Bank of India	550	96	57.35	0	0.00	87	48.82	118	78.10
17	United Bank of India	17200	11750	4873.87	1752	712.47	10707	4178.86	43064	11022.84
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	3.34	4	3.90
20	HDFC	250	974	1931.45	97	228.00	883	1654.89	883	1654.89
21	ICICI	750	113	20.00	9	1.80	101	17.11	102	21.00
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	31872	6222.00	4825	921.48	29065	5335.78	113526	12263.00
25	TSCB	15800	9449	1192.86	1456	180.25	8628	1022.48	47312	4494.65
TOTAL		100000	66003	20428.24	9856	2899.09	60152	17507.39	262736	46708.06

TRIPURA STATE

Achievement under Sub-Sectors of Allied Activities against ACP for the Year 2014-15 as on 31.12.2014

SI 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	6.54	89.05	49.85	50.85	22.44	50.47	31.11	23.65	5.54	218.13	110.99	440.20	226.47
8	Central Bank of India	3.35	3.50	34.25	32.00	21.22	18.54	21.53	19.11	11.91	10.54	115.00	99.45	207.26	183.14
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	36.36	269.56	36.36
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	15.00	178.81	15.00
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	172.25	6267.38	312.00
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	84.99	282.89	155.96
19	United Bank of India	185.60	171.65	1696.07	567.47	990.18	407.14	946.57	447.85	492.83	254.58	3430.20	2744.81	7741.45	4593.50
20	UCO Bank	33.07	21.54	264.31	105.25	154.29	45.87	152.44	65.45	64.57	32.11	596.79	310.05	1265.47	580.27
21	Vijaya Bank	0.86	0.50	11.49	6.84	7.16	2.41	6.78	4.02	2.85	2.11	27.25	25.72	56.39	41.60
A	Sub Total of Public Sec. Bank	421.58	219.77	3824.03	836.74	2238.04	532.65	2113.56	625.95	1060.80	333.40	7997.07	3608.86	17655.08	6157.37
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	2.21	66.10	21.63	40.35	4.15	37.03	4.11	16.62	2.54	139.14	96.89	304.78	131.53
25	ICICI	16.54	10.26	115.63	102.54	63.68	21.86	75.28	107.45	26.96	111.28	230.16	871.61	528.25	1225.00
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	39.37	0.00	39.37
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	382.35	0.00	382.35
B	Sub Total of Pvt. Sec. Bank	31.11	12.47	282.02	124.17	163.27	26.01	164.63	111.56	65.85	197.57	590.64	1460.47	1297.52	1932.25
30	Tripura Gramin Bank	317.11	301.54	2956.06	2341.66	1758.42	1524.15	1643.76	1412.65	791.17	696.91	6303.18	10888.09	13769.70	17165.00
C	Sub Total of RRB	317.11	301.54	2956.06	2341.66	1758.42	1524.15	1643.76	1412.65	791.17	696.91	6303.18	10888.09	13769.70	17165.00
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	17.65	1767.32	17.65
33	TSCB	107.16	41.56	918.24	103.52	561.28	56.85	541.39	86.35	267.46	51.28	2087.93	1002.19	4483.46	1341.75
D	Sub Total of Coop.Banks	150.57	41.56	1361.88	103.52	810.62	56.85	758.32	86.35	370.24	51.28	2799.15	1019.84	6250.78	1359.40
GRAND TOTAL		920.37	575.34	8423.99	3406.09	4970.35	2139.66	4680.27	2236.51	2288.06	1279.16	17690.04	16977.26	38973.08	26614.02

TRIPURA STATE

Agenda Item-9

Achievement of New Farmers brought under finance during the year 2014-15 up to 31.12.2014

(Amt. in Lakhs)

Sl No	Name of Bank	New farmers Achievement		Loans to SF/MF	
		No.	Amount	No.	Amount
		3	4	5	6
1	Allahabad Bank	70	98.92	70	98.92
2	Andhra Bank	0	0.00	0	0.00
3	Bank of Baroda	23	11.67	23	11.67
4	Bank of India	80	19.47	80	19.47
5	Bank of Maharashtra	0	0.00	0	0.00
6	Canara Bank	443	122.48	443	122.48
7	Central Bank of India	146	135.80	146	135.80
8	Corporation Bank	0	0.00	0	0.00
9	Indian Bank	0	0.00	0	0.00
10	IDBI BANK	125	26.64	125	26.64
11	Indian Overseas Bank	15	3.25	15	3.25
12	Oriental Bank of Commerce	3	0.22	3	0.22
13	Punjab & Sind Bank	3	1.31	3	1.31
14	Punjab National Bank	11	4.00	11	4.00
15	State Bank of India	8278	4537.89	8278	4537.89
16	Syndicate Bank	40	16.04	40	16.04
17	Union Bank of India	96	57.35	96	57.35
18	United Bank of India	9998	4161.40	9998	4161.40
19	UCO Bank	791	294.03	791	294.03
20	Vijaya Bank	0	0.00	0	0.00
A	Sub Total of Public Sec. Bank	20122	9490.47	20122	9490.47
21	AXIS BANK	4	3.90	4	3.90
22	Federal Bank	0	0.00	0	0.00
23	HDFC	877	1703.45	877	1703.45
24	ICICI	104	18.20	104	18.20
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	985	1725.55	985	1725.55
29	Tripura Gramin Bank	27047	5300.52	27047	5300.52
C	Sub Total of RRB	27047	5300.52	27047	5300.52
30	ACUB	0	0	0	0
31	TCARDB	0	0	0	0
31	TSCB	7993	1012.61	7993	1012.61
D	Sub Total of Coop.Banks	7993	1012.61	7993	1012.61
Grand Total		56147	17529.15	56147	17529.15

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

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(Amt in Lacs)

Sl. No.	Name of Bank	Plan for Farm Credit 2014-15	Achievement 2014-15(April 2014 to December 2014)	Percentage of Achievement
1	Allahabad Bank	113.03	113.46	100
2	Andhra Bank	0.00	0.00	0
3	Bank of Baroda	268.30	13.64	5
4	Bank of India	536.72	55.60	10
5	Bank of Maharashtra	0.00	3.99	0
6	Canara Bank	1070.20	370.79	35
7	Central Bank of India	593.26	334.35	56
8	Corporation Bank	0.00	10.96	0
9	Dena Bank	0.00	0.00	0
9	Indian Bank	121.62	50.94	0
10	IDBI BANK	404.56	63.00	16
11	Bharatiya Mahila Bank	70.00	0.00	0
12	Indian Overseas Bank	604.81	18.08	3
13	Oriental Bank of Commerce	0.00	0.22	0
14	Punjab & Sind Bank	115.00	0.00	0
15	Punjab National Bank	115.00	4.00	3
16	State Bank of India	15432.38	5598.00	36
17	Syndicate Bank	320.00	55.48	17
18	Union Bank of India	584.89	213.31	36
19	United Bank of India	19326.29	14817.90	77
20	UCO Bank	3121.47	922.82	30
21	Vijaya Bank	56.39	73.71	131
A	ACP PUBLIC sec Bank	42853.92	22720.25	53
22	AXIS BANK	401.55	11.39	3
23	Federal Bank	0.00	5.80	0
24	HDFC	456.78	2062.98	452
25	ICICI Bank	837.88	1245.00	149
26	Indusind Bank	311.94	116.85	37
27	Kotak Mahindra Bank Ltd	0.00	0.00	0
28	South Indian Bank	0.00	61.96	0
29	Yes Bank	0.00	382.35	0
B	ACP PRIVATE Sec bank	2008.15	3886.33	194
30	Tripura Gramin Bank	37102.10	23387.00	63
C	ACP RRB	37102.10	23387.00	63
31	ACUB	0.00	0.00	0
32	TCARDB	1767.32	17.65	1
33	TSCB	12716.56	2528.61	20
D	ACP Coop. Bank	14483.88	2546.26	18
	GRAND TOTAL	96448.05	52539.84	54

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

Sl.No.	Name of Banks	Target for 2014-15	Achievement up to Dec'2014
		(No)	(No)
1	AB	100	83
2	Andhra Bank	0	0
3	BOB	100	27
4	Bank of Maharashtra	0	0
5	BOI	650	88
6	CB	1100	522
7	CBI	700	163
8	Corporation Bank	0	0
9	IB	100	0
10	IDBI	450	125
11	IOB	500	15
12	PNB	100	11
13	P & SB	100	3
14	SBI	15000	9732
15	Syndicate Bank	400	45
16	OBC	0	3
17	UBI	17200	11750
18	UB	550	96
19	UCO Bank	3100	928
20	VB	0	0
21	AXIS BANK	350	4
22	HDFC	250	974
23	ICICI	750	113
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	24682
30	TGB	42550	31872
B	ASCB incl. RRB Sub Total	84200	31872
31	ACUB	0	0
32	TCARDB	0	0
33	TSCB	15800	9449
C	Co-Op Bank Total	15800	9449
A+B+C	Grand Total	100000	66003

All Banks issued (66003-9856) 56147 nos. of new KCCs against the target of 100000 during April'2014 to Dec'2014 thereby achieving 56% 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 Dec '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 Dec 2014)	
			No	Amt
1.	CBI	0	0	0
2.	SBI	7	7	14.42
3..	UCO	0	0	0.00
4..	UBI	12	12	21.50
5.	TGB	9	9	18.45
6.	TSCB	5	5	9.65
7.	TCARDB	1	01	3.00
	Total:	34	34	67.02

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 Dec' 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	70	98.92
2	Andhra Bank	0	0.00
3	Bank of Baroda	23	11.67
4	Bank of India	80	19.47
5	Bank of Maharashtra	0	0.00
6	Canara Bank	443	122.48
7	Central Bank of India	146	135.80
8	Corporation Bank	0	0.00
9	Indian Bank	0	0.00
10	IDBI BANK	125	26.64
11	Indian Overseas Bank	15	3.25
12	Oriental Bank of Commerce	3	0.22
13	Punjab & Sind Bank	3	1.31
14	Punjab National Bank	11	4.00
15	State Bank of India	8278	4537.89
16	Syndicate Bank	40	16.04
17	Union Bank of India	96	57.35
18	United Bank of India	9998	4161.40
19	UCO Bank	791	294.03
20	Vijaya Bank	0	0.00
A	Sub Total of Public Sec. Bank	20122	9490.47
21	AXIS BANK	4	3.90
22	Federal Bank	0	0.00
23	HDFC	877	1703.45
24	ICICI	104	18.20
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	985	1725.55
29	Tripura Gramin Bank	27047	5300.52
C	Sub Total of RRB	27047	5300.52
30	ACUB	0	0
31	TCARDB	0	0
31	TSCB	7993	1012.61
D	Sub Total of Coop.Banks	7993	1012.61
Grand Total		56147	17529.15

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 31.12.2014		(Amt. in Lakhs)	
Sl No	Name of Bank	Loans Granted To Small & Marginal Farmers	
		No.	Amount
1	2	5	6
1	Allahabad Bank	70	98.92
2	Andhra Bank	0	0.00
3	Bank of Baroda	23	11.67
4	Bank of India	80	19.47
5	Bank of Maharashtra	0	0.00
6	Canara Bank	443	122.48
7	Central Bank of India	146	135.80
8	Corporation Bank	0	0.00
9	Indian Bank	0	0.00
10	IDBI BANK	125	26.64
11	Indian Overseas Bank	15	3.25
12	Oriental Bank of Commerce	3	0.22
13	Punjab & Sind Bank	3	1.31
14	Punjab National Bank	11	4.00
15	State Bank of India	8278	4537.89
16	Syndicate Bank	40	16.04
17	Union Bank of India	96	57.35
18	United Bank of India	9998	4161.40
19	UCO Bank	791	294.03
20	Vijaya Bank	0	0.00
A	Sub Total of Public Sec. Bank	20122	9490.47
21	AXIS BANK	4	3.90
22	Federal Bank	0	0.00
23	HDFC	877	1703.45
24	ICICI	104	18.20
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	985	1725.55
29	Tripura Gramin Bank	27047	5300.52
C	Sub Total of RRB	27047	5300.52
30	ACUB	0	0
31	TCARDB	0	0
31	TSCB	7993	1012.61
D	Sub Total of Coop.Banks	7993	1012.61
Grand Total		56147	17529.15

District wise /bank wise targets for Agri-Clinics during 2014-15(April'2014 – Dec'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 Dec'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 31.12.2014 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 Dec'14) is given below:

Scheme	Prog. Year	Target	Spon.	(Rs/ lac)		Disbursed	
				No	No		
SGSY (GR)							
December, 2012	2012-13	1320	1577	1492	5291.87	1492	4953.01
December' 2013	2013-14	1354	1588	1528	5408.92	1518	4966.38
December' 2014	2014-15	0	0	0	0	0	0
PMEGP							
December' 2012	2012-13	1500	3084	1648	7112.83	1548	5396.68
December' 2013	2013-14	1500	4210	1678	7663.69	1587	5974.78
December' 2014	2014-15	1500	4092	611	4027.63	97	192.47
SJSRY							
December' 2012	2012-13	508	407	246	298.52	221	241.24
December' 2013	2013-14	508	485	272	403.76	247	298.44
December' 2014	2014-15	0	0	0	0	0	0
SWAVALAMBAN							
December' 2012	2012-13	2000	3428	2074	3741.01	1825	2800.66
December' 2013	2013-14	2000	3917	2022	3918.42	1798	3102.62
December' 2014	2014-15	3000	4891	1276	2917.88	342	518.38

Bank-wise performance under various schemes as on 31.12.2014 is given in the Annexure.

TRIPURA STATE

PERFORMANCE UNDER PMEGP FOR THE FINANCIAL YEAR 2014-15 AS ON 31.12.2014

Agenda No-10

Sl.No.	NAME OF THE BANKS	TARGET	SPONSORED		SANCTIONED		DISBURSED	
		NO	NO	AMT.	NO	AMT.	NO	AMT.
1	Allahabad Bank	5	4	17.00	4	12	4	12.00
2	Andhra Bank	4	3	30.00	0	0	0	0.00
3	Bank of Baroda	9	22	141.09	8	55	4	11.51
4	Bank of India	10	36	209.07	1	6.00	0	0.00
5	Bank of Maharashtra	3	2	10.00	0	0.00	0	0.00
6	Canara Bank	12	71	407.27	3	5.77	3	3.28
7	Central Bank of India	19	33	156.18	4	12.00	1	8.75
8	Corporation Bank	3	0	0.00				
9	Indian Bank	5	4	16.00	1	3.00	0	0.00
10	IDBI BANK	4	8	50.81	0	0.00	0	0.00
11	Indian Overseas Bank	5	18	117.58	0	0.00	0	0.00
12	Oriental Bank of Commerce	4	1	5.50	0	0.00	0	0.00
13	Punjab & Sind Bank	5	5	24.00	0	0.00	0	0.00
14	Punjab National Bank	5	8	43.00	1	4.00	0	0.00
15	State Bank of India	362	844	4776.05	47	272.92	6	17.01
16	Syndicate Bank	6	12	57.50	0	0.00	0	0.00
17	Union Bank of India	17	30	194.82	2	11.50	0	0.00
18	United Bank of India	407	1033	5940.90	290	1515.69	4	8.92
19	UCO Bank	38	141	709.83	7	44.00	3	25.00
20	Vijaya Bank	6	4	24.35	0	0.00	0	0.00
A	Sub Total of Public Sec. Bank	929	2279	12930.95	368	1941.88	25	86.47
21	AXIS BANK	5	9	60.00	0	0.00	0	0.00
22	Federal Bank	0						
23	HDFC	3	4	35.00	0	0.00	0	0.00
24	ICICI	3	24	140.96	0	0.00	0	0.00
25	Indusind Bank	2	1	3.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	0						
27	SOUTH INDIAN BANK	0						
28	YES Bank	2	2	8.00	0	0.00	0	0.00
B	Sub Total of Pvt. Sec. Bank	15	40	246.96	0	0.00	0	0.00
29	Tripura Gramin Bank	426	1342	7400.14	201	1843.00	39	40.00
C	Sub Total of RRB	426	1342	7400.14	201	1843.00	39	40.00
30	ACUB	0						
31	TCARDB	0						
32	TSCB	130	431	2443.92	42	242.75	33	66.00
D	Sub Total of Coop.Banks	130	431	2443.92	42	242.75	33	66.00
	GRAND TOTAL	1500	4092	23021.97	611	4027.63	97	192.47

BANK-WISE POSITION IN IMPLEMENTATION OF SWABALAMBAN FOR THE STATE OF TRIPURA FOR THE PROGRAMME YEAR 2013-14 & 2014-15 AS ON 31.12.2014

		(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	3	9.00	7	16.43	7	16.43
2	Axis bank	3	8	25.46	1	1.00	0	0.00
3	Bank of Baroda	16	23	57.06	5	8.12	0	0.00
4	Bank of India	15	34	91.26	4	6.60	0	0.00
5	Canara Bank	25	92	246.40	10	19.32	0	0.00
6	Central Bank of India	36	45	112.45	5	7.89	0	0.00
7	ICICI Bank	7	15	33.90	0	0.00	0	0.00
8	IDBI Bank	3	15	49.30	0	0.00	0	0.00
9	Indian Bank	10	11	25.00	0	0.00	0	0.00
10	Indian Overseas Bank	11	45	122.13	4	7.20	0	0.00
11	Indus Ind Bank	0	0	0.00				
12	Oriental Bank Of Commerce	5	2	6.25	0	0.00	0	0.00
13	Punjab & Sind Bank	11	9	25.00	0	0.00	0	0.00
14	Punjab Naional Bank	10	9	26.78	0	0.00	0	0.00
15	Syndicate Bank	11	26	62.91	0	0.00	0	0.00
16	State Bank of India	562	899	2446.12	30	64.19	0	0.00
17	Tripura Gramin Bank	1130	1818	4654.64	418	916.00	4	5.45
18	Tripura State Co-Op Bank	424	604	2065.95	397	794.00	331	496.50
19	Union Bank	29	62	167.16	11	17.94	0	0.00
20	United Bank Of India	577	1022	2675.98	382	1056.30	0	0.00
21	UCO BANK	81	131	352.38	1	1.89	0	0.00
22	Vijaya Bank	7	6	18.00	0	0.00	0	0.00
23	HDFC	3	2	4.82	0	0.00	0	0.00
24	Andhra Bank	6	4	8.50	1	1.00	0	0.00
25	Corporation Bank	5	2	8.00	0	0.00	0	0.00
26	Bank of Maharashtra	6	4	13.92	0	0.00	0	0.00
	TOTAL	3000	4891	13308.37	1276	2917.88	342	518.38

TRIPURA STATE

Agenda Item No.12

SELF HELP GROUP

Position as on 31.12.2014

(Amt. in Rs./Lacs)

SI.No.	Name of the Bank	Deposit Linkage cumulative		Credit linkage 2014-15						Outstanding as on 31-12-2014	
				Under SGSY		Direct SHG		Total		No	Amt.
		No.	Amt.	Nos.	Amt.	Nos.	Amt.	Nos.	Amt.		
1	UBI	8107	2377.12	0	0.00	124	57.87	124	57.87	2996	1769.58
2	SBI	5408	274.48	0	0.00	9	3.99	9	3.99	2186	2785.00
3	TGB	20661	2845.09	0	0.00	260	141.82	260	141.82	15972	8592.46
4	TSCB	9978	502.50	0	0.00	517	258.50	517	258.50	6617	2650.50
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 :	44833	6088.50	0	0.00	923	480.33	923	480.33	27845	15845.10

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 31.12.2014**

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	12	12	10.00	12	10.00
3	UCO	8	8	35.00	8	35.00
4	UBI	10	10	27.10	10	21.45
5	TGB	12	12	10.80	12	5.40
6	TSCB	34	34	29.02	34	15.79
7	BOB	0	0	0.00	0	0.00
8	UB	1	1	1.00	1	1.00
9	OBC	0	0	0.00	0	0.00
10	ACUB	0	0	0.00	0	0.00
11	SYNDICATE BANK	1	1	4.50	1	2.00
TOTAL		78	78	117.42	78	90.64

TRIPURA STATE

Agenda Item No.10 Annexure-20

Bank wise position in implementation of KCC(Fishery) for F.Y.2014-15 as on 31.12.2014

(Amt. in Lakhs)

		Sponsored cases from Fishery Dept. (Programme Year-2014-15)							
SI No	NAME OF THE BANK	Sponsored		Sanctioned		Disbursed		Rejected/ Returned	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	4	2.04	0	0.00	0	0.00	0	4
10	IOB	1	1.00	0	0.00	0	0.00	0	1
11	P&SB								0
12	PNB	0	0.00						0
13	SBI	98	85.68	26	8.45	26	8.45		72
14	SYNDICATE	1	0.50	1	0.50	1	0.50	0	0
15	UCO	62	21.35	25	8.64	25	5.28	8	29
16	UBI	155	86.71	32	19.10	32	11.49	88	35
17	Union Bank	4	4.37	1	0.83	1	0.83	3	0
18	VB								0
19	OBC								0
20	Corporation								0
A	Sub-Total PUBLIC sec Bank	325	201.65	85	37.52	85	26.55	99	141
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	327	171.38	159	57.05	159	44.15	107	61
C	Sub Total RRB	327	171.38	159	57.05	159	44.15	107	61
28	ACUB					0	0.00		0
29	TCARDB								0
30	TSCB	177	96.64	70	30.73	70	30.73	20	87
D	Sub-Total Coop. Bank	177	96.64	70	30.73	70	30.73	20	87
GRAND TOTAL		829	469.67	314	125.30	314	101.43	226	289

**Grant of Educational loans/Housing loans/Specialized Schemes/DRI
Outstanding Credit as on 31.12.2014:**

Achievement under DRI by Banks up to Dec' 2014:

(Rs.in lac)

Sl no	Name of the Bank	Sanctioned (14-15)		Disbursed (Since Inception)	
		No	Amount	No	Amount
1	UBI	6	0.80	806	101.10
2	SBI	7	1.40	598	106.37
3	Canara Bank	11	1.47	138	14.84
4	UCO bank	7	1.40	67	13.40
	TOTAL	31	5.07	1609	235.71

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 Dec' 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 Dec' 2014.		Balance outstanding as on 31-12-2014		% of growth over March 2014	
A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount
3070	7759.45	316	639.30	3685	8730.31	20	13

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 Dec' 2014 are annexed.

TRIPURA STATE

Agenda item No. 12

BANK-WISE PERFORMANCE UNDER EDUCATION LOAN FOR THE YEAR 2014-15, AS ON 31.12.2014

(Amt in Lacs.)

SL NO	BANKS	Proposals received	PROPOSAL SANCTIONED		PROPOSAL DISBURSED		No of cases pending	No of cases rejected	Outstanding as on 31.12.2014		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	0.00	0	0.00	0	0	0	0.00	0	0.00
3	Bank of Baroda	1	1	2.00	1	0.21	0	0	20	39.62	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	Bharatiya Mahila Bank											
7	Canara Bank	37	34	99.89	34	30.68	3	0	173	298.53	45	94.00
8	Central Bank of India	6	6	28.86	6	17.23	0	0	60	126.51	59	122.00
9	Corporation Bank	0	0	0.00	0	0.00	0	0	0	0.00	0	0.00
10	Dena Bank											
11	Indian Bank	0	0	0.00	0	0.00	0	0	5	19.75	6	25.00
12	IDBI BANK	0	0	0.00	0	0.00	0	0	1	3.00	3	3.00
13	Indian Overseas Bank	2	2	2.66	2	2.60	0	0	8	17.82	7	17.00
14	Oriental Bank of Commerce	1	1	4.00	1	1.24	0	0	7	19.41	9	24.00
15	Punjab & Sind Bank	0	0	0.00	0	0.00	0	0	1	3.67	1	2.00
16	Punjab National Bank	3	3	9.00	3	2.80	0	0	42	66.72	36	69.00
17	State Bank of India	147	131	428.00	126	226.00	8	8	1874	4596.00	1773	4511.00
18	Syndicate Bank	2	2	3.15	2	1.30	0	0	48	132.58	52	158.00
19	Union Bank of India	7	7	21.95	7	10.25	0	0	35	99.85	34	87.00
20	United Bank of India	97	86	396.27	82	201.00	4	7	681	1193.00	480	1189.00
21	UCO Bank	22	22	102.11	22	76.64	0	0	133	411.02	130	566.00
22	Vijaya Bank	2	2	20.00	2	7.85	0	0	11	26.08	9	21.00
A	Sub Total of Public Sec. Bank	331	301	1134.89	292	594.80	15	15	3153	7154.82	2723	7049.00
23	AXIS BANK	0	0	0.00	0	0.00	0	0	0	0.00	0	0.00
24	Federal Bank	0	0	0.00	0	0.00	0	0	0	0.00	0	0.00
25	HDFC	0	0	0.00	0	0.00	0	0	0	0.00	0	0.00
26	ICICI	0	0	0.00	0	0.00	0	0	0	0.00	0	0.00
27	Indusind Bank	0	0	0.00	0	0.00	0	0	0	0.00	0	0.00
28	Kotak Mahindra Bank	0	0	0.00	0	0.00	0	0	0	0.00	0	0.00
29	SOUTH INDIAN BANK	0	0	0.00	0	0.00	0	0	0	0.00	0	0.00
30	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
31	Tripura Gramin Bank	28	24	85.75	24	44.50	1	3	503	1521.95	560	1778.00
C	Sub Total of RRB	28	24	85.75	24	44.50	1	3	503	1521.95	560	1778.00
32	ACUB	0	0	0.00	0	0.00	0	0	0	0.00	0	0.00
33	TCARDB	0	0	0.00	0	0.00	0	0	0	0.00	0	0.00
34	TSCB	2	2	10	0	0.00	0	0	29	53.54	32	73.00
D	Sub Total of Coop.Banks	2	2	10.00	0	0.00	0	0	29	53.54	32	73.00
GRAND TOTAL		361	327	1230.64	316	639.30	16	18	3685	8730.31	3315	8900.00

Tripura State

Agenda Item No-12

BANK-WISE PERFORMANCE IN FINANCING UNDER HOUSING SCHEME AS ON 31.12.2014

Amount in Lacs

Sl. No.	Name of the Banks	Urban		Semi-Urban		Rural		Total	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
	2	3	4	5	6	7	8	9	10
1	Allahabad Bank	277	851.76	0	0.00	0	0.00	277	851.76
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	31	380.10	9	55.36	1	2.50	41	437.96
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	38	210.48	2	10.00	2	10.23	42	230.71
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	5	33.10	17	100.11	33	188.42
12	Oriental Bank of Commerce	6	39.09	0	0.00	0	0.00	6	39.09
13	Punjab & Sind Bank	15	75.93	0	0.00	4	21.10	19	97.03
14	Punjab National Bank	4	13.58	0	0.00	1	10.92	5	24.50
15	State Bank of India	2253	14811.00	1016	4563.00	486	1836.00	3755	21210.00
16	Syndicate Bank	17	193.72	0	0.00	0	0.00	17	193.72
17	Union Bank of India	137	1321.20	28	97.20	1	2.10	166	1420.50
18	United Bank of India	878	11527.48	700	1905.24	514	1601.93	2092	15034.65
19	UCO Bank	170	1111.63	38	196.38	21	131.00	229	1439.01
20	Vijaya Bank	57	246.07	0	0.00	0	0.00	57	246.07
A	Sub-Total PUBLIC sec Bank	4067	32267.14	1813	7026.67	1059	3821.92	6939	43115.73
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	14	19.80	2	1.87	0	0.00	16	21.67
24	ICICI	1	9.00	0	0.00	0	0.00	1	9.00
25	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
27	South Indian Bank	1	10.75	0	0.00	0	0.00	1	10.75
28	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00
B	Sub Total Pvt. Sec Bank	17	49.37	2	1.87	0	0.00	19	51.24
29	TGB	4084	19537.00	5349	14835.00	13215	22975.00	22648	57347.00
C	Sub Total RRB	4084	19537.00	5349	14835.00	13215	22975.00	22648	57347.00
30	ACUB	87	560.04	1	14.09	0	0.00	88	574.13
31	TCARDB	0	0.00	0	0.00	0	0.00	0	0.00
32	TSCB	409	2683.25	227	1450.75	256	1505.75	892	5639.75
D	Sub-Total Coop. Bank	496	3243.29	228	1464.84	256	1505.75	980	6213.88
GRAND TOTAL		8664	55096.8	7392	23328.38	14530	28302.67	30586	106727.85

TRIPURA STATE

Agenda Item No- 12

BANK-WISE DETAILS OF SPECIALISED SCHEME AS ON 31.12.2014									
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					3	12.98		
9	SBI	7	35.00	0	0.00	0	0.00	0	0.00
10	UCO								
11	UB	1	50.00			1	2.10		
12	UBI	8	467.86	0	0.00	419	378.88	0	0.00
13	VB								
14	PNB								
15	TGB	4	82.29	0	0.00	152	367.33	19	57.00
16	TSCB	3	307.95	0	0.00	0	0	0	0.00
17	TCARDB								
18	SYNDICATE								
19	IDBI					6	21.04		
TOTAL :		23	943.10	0	0.00	578	769.35	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

Five districts of Tripura viz. Tripura (West), Tripura (N), Khowai, Dhalai and South Tripura have been identified for Direct Benefit Transfer wef 1st July, 2013. Although accounts have been opened in 100% of the households, the banks have to ensure that A/cs are opened for each beneficiary 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. provides the banks with names 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 meeting 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 5 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 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

Sl No	Name of Block	Name of Centre	Cluster Villages	No Of Families	Nearest Bank	Proposed Site	Proposed Bank	USB/CSC Opened by
1	Killa	Raiyabari Market	2				SBI	SBI-CSC
2	Ompi	Gamaichherra Bazar	2				TGB	
3	Ompi	TSR Camp,PalKu	2				SBI	SBI-CSC
4	Ompi	New Shinllong Bazar	1				Union Bank	Centre to be changed
5	Ompi	Ekjanqherra (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	Rajnaragar	Jashmura	4	2387	TGB,Barpathari	New Construction	TGB	USB Opened
2	Rajnaragar	Gourangabazar	4	2504	UBI,Siddhinagar	Rajiv Seva Kendra	UBI	USB Opened
3	Rajnaragar	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	Kowaifung Market	3	1644	TGB, Debdaru	Health Sub Centre, Kowaifung	TGB	USB Opened
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	Branch Opened
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	Gamaichera	Gomati	Ompi	Yet to be opened	
2	TGB	Kalashi	South	Bokafa	Yet to be opened	
3	TGB	Dakshin Hichachera	South	Jolaibari	Yet to be opened	
4	TGB	Ramraibari	South	Jolaibari	Yet to be opened	
5	TGB	Krishnanagar	South	Hrishyamukh	Yet to be opened	
6	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	

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

SI No	Name of Block	Sl.No	Name of Centre	Cluster Villages	No. of families	Nearest Bank	Proposed Site	Proposed Bank	Status
1	Khowai	1	Santinagar Bazar					UBI	
	Khowai	2	Jambura Bazar					SBI	
	Khowai	3	Chebri Bazaar					TGB	
	Khowai	4	Ramchandraghat Bazar					UBI	
	Khowai	5	Singicherra Bazar					SBI	
2	Teliamura	6	Khasiamangal G.D. College					UCO	
	Teliamura	7	Maharanipur Bazar					SBI	
	Teliamura	8	Duski Bazar					TGB	
	Teliamura	9	Khamarbari Bazar					UBI	
	Teliamura	10	Hrankhal Bazar					SBI	
	Teliamura	11	Paschim Hawaibari G.P.Off.					UBI	
	Teliamura	12	Tuichindrai Bazar					TGB	
	Teliamura	13	Railway Station					UBI	
	Teliamura	14	Hadrai Village					SBI	
	Teliamura	15	Office Tilla Bazar					UBI	SBI ATM Opened
3	Tulashikhar	16	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

SI 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

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

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

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

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

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 31.12.2014										
SI 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	10	5	3	2	10	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	89	181
12	UCO BANK	22	10	7	5	22	4	1	8	13
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	3	0	0	3	3	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	2	1	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	30	11	142	1	2	0	3
22	ACUB	3	0	1	2	3	0	0	0	0
23	TCARDB	5	1	3	1	5	0	0	0	0
24	IDBI BANK	5	2	2	1	5	0	2	2	4
25	Tripura State Co-Op Bank	55	34	11	10	55	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	2	0	1	1	2	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	446	238	113	95	446	112	65	175	352

112th SLBC FOR TRIPURA

December-2014



20th March, 2015

Pragna Bhavan, Agartala

(Convenor: United Bank of India)