



# 113<sup>th</sup> SLBC MEETING FOR TRIPURA

March- 2015



5<sup>th</sup> June, 2015

Pragna Bhavan, Agartala



Convener

United Bank of India

युनाइटेडबैंक ऑफ इंडिया  
अग्रणी बैंक प्रभाग  
प्रधान कार्यालय  
11, हेमंत बसु सरणी  
कोलकाता 700 001

United Bank of India  
Lead Bank Division  
Head Office  
11, Hemanta Basu Sarani  
Kolkata-700 001

संयोजक: त्रिपुरा राज्य स्तरिया बैंकर्स समिति

Convener: State Level Bankers' Committee for  
Tripura

सन्दर्भ: एल. बी डि/एसएलबीसी/ टी/ 521 /2014-15

Ref: LBD/SLBC/T/ 521 /2014-15

दिनांक: 26.05.2015

Date: 26.05.2015

एस एल बी सी के सभी सदस्य

All members of SLBC

प्रिय महोदय,

Dear Sir

विषय: त्रिपुरा राज्य स्तरीय बैंकर्स समिति की 113वीं  
बैठक का कार्यसूची टिप्पण ।

Sub: Agenda Notes for the 113<sup>th</sup> Meeting of SLBC  
Tripura

उपर्युक्त सन्दर्भ में हम आपको सूचित करते हैं की  
त्रिपुरा राज्य स्तरीय बैंकर्स समिति की 113वीं बैठक  
दिनांक 05.06.2015 को पूर्वान्ह 11:00 बजे "प्रज्ञा भवन  
हॉल न. 4" आगारतला में आयोजित की जाएगी ।  
कार्यसूची टिप्पण की एक प्रति भेज रहे हैं ।

With reference to the above, we forward herewith  
a set of Agenda Notes for the 113<sup>th</sup> meeting of  
State Level Bankers' Committee for Tripura  
scheduled to be held at 'Pragya Bhavan' Hall No.  
4, Agartala on 05.06.2015 at 11:00 AM.

अनुरोध है की आप उक्त बैठक में अवश्य भाग ले ।

You are requested to kindly make it convenient to  
attend the meeting.

भवदीय

Yours Faithfully,

तपन कुमार पात

KRZ

मुख्य क्षेत्रीय प्रबंधक  
त्रिपुरा क्षेत्र

Chief Regional Manager  
Tripura Region

# TRIPURA



United Bank of India  
Lead Bank Division  
Head Office: 11, Hemanta Basu Sarani, Kolkata – 700 001

**CONVENER**  
**STATE LEVEL BANKERS' COMMITTEE FOR TRIPURA**

**AGENDA NOTES**

For the 113<sup>th</sup> Meeting of the SLBC for Tripura

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Districts	<u>Tripura State</u>
<b>General Information</b>	
<p><b>Names of the districts</b></p> <ol style="list-style-type: none"> <li>1. North Tripura</li> <li>2. Unakoti</li> <li>3. Gomati</li> <li>4. South Tripura</li> <li>5. West Tripura</li> <li>6. Sepahijala</li> <li>7. Khowai</li> <li>8. Dhalai</li> </ol> <p>No. of sub divisions       <b>- 23</b>  No. of Blocks                 <b>- 58</b>  No. of autonomous councils <b>-1</b></p> <p>Total no of branches        461</p> <p>Average population covered  per branch:                     7962</p> <p><b>Lead Bank of 8 Districts</b>  <b>UNITED BANK OF INDIA</b></p>	<ul style="list-style-type: none"> <li>➤ Capital: Agartala</li> <li>➤ Area: 10491.69 sq. km.</li> <li>➤ Population: 36.71 lac. (Male: 18.72 lac  ○ Female: 17.99 lac)</li> <li>➤ Literacy ratio:94.65% (Male: 96.65%  ○ Female: 92.35%)</li> <li>➤ Land utilization-</li> <li>➤ Net area sown: 280 000 ha</li> <li>➤ Irrigation Potentials:-</li> <li>➤ Source: Good average rainfall-2200mm  During south west monsoon.</li> <li>➤ No perennial river.</li> <li>➤ Multi cropped area: 210000 ha</li> <li>➤ Fishery water area: 23571 ha</li> <li>➤ Cropping intensity: 175%</li> <li>➤ Main crops: Rice, Potato, and Vegetable.</li> </ul>
<p><b>Convener of SLBC</b></p> <p><b>United Bank of India</b></p>	

**Network of Bank Branches in Tripura  
As on 31.03.2015**

Population Group	March 2011	March 2012	March 2013	March 2014	March 2015
Rural	163	187	217	229	248
	(55%)	(57%)	(57%)	(54%)	54%
Semi- urban	64	67	84	107	117
	(21%)	(20%)	(22%)	(25%)	25%
Urban	72	74	79	89	96
	(24%)	(23% )	(21%)	(21%)	21%
<b>TOTAL</b>	<b>299</b>	<b>328</b>	<b>380</b>	<b>425</b>	<b>461</b>

(Figures in bracket indicate percentage of total branches.)

**CONFIRMATION OF PROCEEDINGS OF THE  
112<sup>th</sup> MEETING OF THE SLBC FOR TRIPURA**

The proceedings and action points of the 112<sup>th</sup> Meeting of SLBC for Tripura, held on 20.03.2015 was circulated under the cover of Convener Bank's letter no. LBD/ SLBC/TRIPURA/180/2014-15 dt. 28.03.2015; the same may please be confirmed by the House.

Follow up action on major decisions of 112<sup>th</sup> meeting of SLBC for Tripura held on 20.03.2015

SI No.	Major Action Points	Present Status of Implementation up to March' 2015
1	<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. Extra efforts should be initiated for West Tripura District to improve its CD ratio with high ticket loan accounts.</p> <p><b>(Action : All Banks &amp; LDMs).</b></p>	<p>CD Ratio of the State has increased to 41% as on 31<sup>st</sup> March'2015 from 38% as on 31<sup>st</sup> March'2014. All banks jointly improved credit delivery in Agriculture and Allied Activities in the form of KCCs &amp; SHGs and MSME loans. Special Sub-Committee (SSC) of West Tripura District is regularly monitoring and reviewing the performance of CD Ratio in each DCC Meeting. With the concerted efforts made by all banks, CD Ratio of West Tripura has increased by 4% on Y-o-Y basis and reached to 33% as on 31<sup>st</sup> March'2015 from 29% as on 31<sup>st</sup> March'2014.</p>
2	<p>All Banks are to make concerted effort to achieve 100% disbursement in ACP 2014-15.</p> <p><b>(Action : All Banks).</b></p>	<p>All the banks put together disbursed Rs 2963.13 crore i.e. 116% of the Annual Target (Rs 2564.53 crore) under ACP 2014-15. While, achievement in Priority Sector is 104% under ACP 2014-15.</p>
3	<p>All Banks are to make serious effort to achieve 100% issuance of target under KCCs as on 31.03.2015.</p> <p><b>(Action : All Banks).</b></p>	<p>Increased credit delivery to the Agri &amp; Allied sector during Rabi Season has resulted issuance of KCCs close to the target at the end of the last financial year. As on 31<sup>st</sup> March' 2015, all banks have issued KCCs to 91,294 farmers against a target of 1 Lakh KCC during the year 2014-15.</p>
4	<p>Each FLC and rural branch would conduct one literacy camp once in a month.</p> <p><b>(Action : All FLC &amp; Rural branches)</b></p>	<p>68 Financial Literacy Camps (FLCs) were held during the March quarter with 2663 participants as compared to 56 FLCs with 2038 participants in December quarter. All banks have already initiated steps to increase the number of financial literacy camps in rural branches. It is expected that substantial improvement in holding financial literacy camps by the rural branches would result in the next quarters.</p>
5	<p>NRLM Sub-Committee of SLBC should hold meeting to discuss the ground level issues of SHGs and to operationalise the NRLM programme. A meeting of SLBC, NRLM Sub-Committee may be held in the month of April 2015 regarding interest subvention.</p> <p><b>(Action : SLBC and Banks)</b></p>	<p>NRLM Sub-committee meeting was held on 15.05.2015. All the stakeholders made a threadbare discussion for implementation of interest subvention benefit to NRLM beneficiaries.</p>



6	<p>WSHG is operational in Dhalai &amp; West Tripura. Sub-committee meeting regarding credit linkage of these SHGs to be held with the participation of all stakeholders. SLBC to conduct this meeting. Secretary Finance, GoT and Addl. Secretary(RD), GoT are to be invited in this meeting.</p> <p><b>(Action : SLBC and Banks)</b></p>	<p>WSHG Meeting was conducted by SLBC in the conference hall of NABARD-Agartala on 23.04.2015. All the stakeholders were present and detailed discussion was made regarding progress of the Scheme in West Tripura and Dhalai Districts.</p>
7	<p>PMEGP sanctioned cases of the current year whose disbursement could not be made by the year end should be spilled over to the next financial year and to be treated as fresh proposals</p> <p><b>(Action: Banks &amp; State Govt.).</b></p>	<p>All the banks put together have sanctioned 1407 cases under PMEGP for 2014-15 against the annual target of 1500. All the banks have already disbursed 1192 cases amounting Rs 19.38 crore as on 31<sup>st</sup> March 2015.</p>
8	<p>In case of PDR cases in Tripura, banks need to pay upfront fees of 5%, which is not even recoverable in most of the cases. Bankers urged upon the State Government to relax the fees by linking it to the actual recovery made from the case. SLBC to write about this, on behalf of all banks to the Revenue Department of the State Government</p> <p><b>(Action: SLBC &amp; State Government).</b></p>	<p>SLBC Tripura has already taken up the issue with the Secretary, Finance, Government of Tripura regarding relaxation in the upfront fees in registering of PDR cases vide letter No. TRO/SLBC/PDR/ 112 /2015 dated 6th April. Decision is awaited.</p>
9	<p>The list of Note Sorting machines, CCTV in Branches and ATMs, Coin Vending machines etc. to be provided to State Government</p> <p><b>(Action: Banks ).</b></p>	<p>The list of Note Sorting machines, CCTV in Branches and ATMs, Coin Vending machines etc. has already been submitted to DIF, Government of Tripura, vide letter No. TRO/SLBC/ FI / 889 /2015 dated 08<sup>th</sup> May, 2015.</p>
10	<p>All MGNREGA Accounts are to be seeded with Aadhaar. List of beneficiaries along with Bank, Branch, Account number and Aadhaar number to be provided by State Govt. to all the LDMs, who in turn will distribute it to all the banks, so that seeding can be completed at the earliest. Report to be submitted in next SLBC.</p> <p><b>(Action: Banks).</b></p>	<p>SLBC, Tripura has received a list of MGNREGA beneficiaries from the Govt. of Tripura. Concerned banks have already been requested by SLBC, Tripura for Aadhaar seeding at the earliest.</p>
11	<p>EDP training institutes need to increase their capacity so that the sanctioned-disbursement gap in PMEGP cases can be minimized.</p> <p><b>(Action: Banks &amp; State Govt.).</b></p>	<p>Till 31<sup>st</sup> March-2015, EDP training was conducted by 3(three) training institutes. The Govt. of India, Ministry of MSME has registered all the RSETIs for conducting EDP training from the current year i.e. 2015-16. As such total number of training institutes would be 6(six) which would help in minimizing the sanctioned-disbursement gap in PMEGP.</p>

## Agenda Item No – 3

### **Financial Inclusion**

Pursuant to the directives of DFS, Ministry of Finance, Gol as communicated through their circular F No.6/18/2012 – FI (C – 54009) dated 6<sup>th</sup> 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 31<sup>st</sup> March, 2015.

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 by TSCB.

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

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

The DFS in its circular dated 20.3.2012 has clarified that in the under banked districts all villages with 5000+ population should have a bank branch by September 2012. It was also clarified that banks can set up **Ultra Small Branches** in those villages where regular Brick & Mortar branches are not considered viable. Up to 31<sup>st</sup> March, 2015, the banks have opened all 27 B & M branches.

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

The DFS, MOF, Gol in its circular dated **28.12.2011 and 09.2.2012** directed that at all villages having 2000+ 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 103<sup>rd</sup> 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 105<sup>th</sup> 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 3<sup>rd</sup> 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.

All the Districts of Tripura have been identified for implementation of **Direct Benefit Transfer**. Hence, opening of accounts for each beneficiary has to be ensured by the banks in all the districts within the shortest possible time. As per latest report, Govt. of Tripura has declared that 100% of the families in Tripura are financially included as on November.2014, so far as one family one account concept is concerned.

**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. LDMs are coordinating the campaign with the active involvement of all the banks. As per latest report the process has been completed.

**Coverage of Households under Swabhiman**

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 107<sup>th</sup> 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:**

<b>Sl.</b>	<b>Name of Centre</b>	<b>Name of District</b>	<b>Name of Bank</b>	<b>Alloted Branch</b>
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 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:

SI 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 by TSCB.
	<b>Total</b>	<b>52</b>	<b>49</b>	<b>3</b>	

\* Baganbazar & Bhatar Bazar \*\* Thirthamukh

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 94<sup>th</sup> 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		Bisalgargh	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												
Position as at the end of March, 2015												
Name of State/UT: Tripura				Name of RBI Regional Office: Guwahati								
SR	Name of the District	Name of Bank selected for allotment of villages	No. of villagers allotted	Time frame for providing banking outlet in allotted village								Remarks, if any
				Allotment (No.)				Covered up to March' 2015 (No.)				
				Branch	BC	Others (Specify)	Total	Branch	BC	Others (Specify)	Total	
1	West	UBI	14	3	11	0	14	3	11	0	14	
2	Tripura	SBI	5	0	5	0	5	0	5	0	5	
3		TGB	113	0	113	0	113	0	113	0	113	
4		TSCB Ltd.	38	0	38	0	38	0	38	0	38	
5		UCO	0	0	0	0	0	0	0	0	0	
6		TOTAL	170	3	167	0	0	3	167	0	0	
7	South	UBI	16	0	16	0	16	0	16	0	16	
8	Tripura	SBI	10	1	9	0	10	1	9	0	10	
9		TGB	57	0	57	0	57	0	57	0	57	
10		TSCB	37	0	37	0	37	0	37	0	37	
11		TOTAL	120	1	119	0	0	1	119	0	0	
12	North	UBI	6	0	6	0	6	0	6	0	6	
13	TRipura	SBI	12	0	12	0	12	0	12	0	12	
14		TGB	43	0	43	0	43	0	43	0	43	
15		TSCB	21	0	21	0	21	0	21	0	21	
16		Union Bank	0	0	0	0	0	0	0	0	0	
17		TOTAL	82	0	82	0	0	0	82	0	0	
18	Dhalai	UBI	8	0	8	0	8	0	8	0	8	
19		SBI	8	1	7	0	8	1	7	0	8	
20		TGB	18	0	18	0	18	0	18	0	18	
21		TSCB	13	0	13	0	13	0	13	0	13	
		TOTAL	47	1	46	0	0	1	46	0	0	
		GRAND TOTAL	419	5	414	0	419	5	414	0	419	

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

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

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

Position as at the end of March'2015

Name of State/UT: Tripura  
Guwahati

Name of RBI Regional Office:

SR	Name of the District	Name of Bank selected for allotment of villages	No. of villagers allotted	Time frame for providing banking outlet in allotted village								Page-01	Remarks, if any
				Allotment (No.)				Covered up to March'2015 (No.)					
				Branch	BC	Others (Specify)	Total	Branch	BC	Others (Specify)	Total		
1	West	UBI	4	1	3	0	4	1	3	0	4		
2	Tripura	SBI	6	1	5	0	6	1	5	0	6		
3		TGB	66	0	66	0	66	0	66	0	66		
4		TSCB Ltd.	17	0	17	0	17	0	17	0	17		
5		CBI	1	1	0	0	1	1	0	0	1		
		<b>Sub-Total</b>	<b>94</b>	<b>3</b>	<b>91</b>	<b>0</b>	<b>94</b>	<b>3</b>	<b>91</b>	<b>0</b>	<b>94</b>		
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		
		<b>Sub-Total</b>	<b>57</b>	<b>2</b>	<b>55</b>	<b>0</b>	<b>57</b>	<b>2</b>	<b>55</b>	<b>0</b>	<b>57</b>		
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		
		<b>Sub-Total</b>	<b>86</b>	<b>5</b>	<b>81</b>	<b>0</b>	<b>86</b>	<b>5</b>	<b>81</b>	<b>0</b>	<b>86</b>		
	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		
		<b>Sub-Total</b>	<b>98</b>	<b>6</b>	<b>92</b>	<b>0</b>	<b>98</b>	<b>6</b>	<b>92</b>	<b>0</b>	<b>98</b>		
	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		
		<b>Sub-Total</b>	<b>101</b>	<b>6</b>	<b>95</b>	<b>0</b>	<b>101</b>	<b>6</b>	<b>95</b>	<b>0</b>	<b>101</b>		
	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		
		<b>Sub-Total</b>	<b>31</b>	<b>1</b>	<b>30</b>	<b>0</b>	<b>31</b>	<b>1</b>	<b>30</b>	<b>0</b>	<b>31</b>		
	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		
		<b>Sub-Total</b>	<b>69</b>	<b>6</b>	<b>63</b>	<b>0</b>	<b>69</b>	<b>6</b>	<b>63</b>	<b>0</b>	<b>69</b>		
	<b>Page Total</b>		<b>536</b>	<b>29</b>	<b>507</b>	<b>0</b>	<b>536</b>	<b>29</b>	<b>507</b>	<b>0</b>	<b>536</b>		



**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 March' 2015

Name of State/UT: Tripura  
Guwahati

Name of RBI Regional Office:

				Time frame for providing banking outlet in allotted village								Pa- ge- 02
SR	Name of the District	Name of Bank selected for allotment of villages	No. of villagers allotted	Allotment (No.)				Covered up to March'2015 (No.)				Re- marks , if an y
				Branch	BC	Others (Specify)	Total	Branc h	BC	Others (Specify)	Total	
		Bfd from Page -01	<b>536</b>	<b>29</b>	<b>507</b>	<b>0</b>	<b>536</b>	<b>29</b>	<b>507</b>	<b>0</b>	<b>536</b>	
	i Dhala	UBI	13	2	11	0	13	2	11	0	13	
		SBI	6	0	6	0	6	0	6	0	6	
		UCO	1	1	0	0	1	1	0	0	1	
		<b>Indian Bank</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>1</b>	
		Bank of India	1	1	0	0	1	1	0	0	1	
		TGB	26	0	26	0	26	0	26	0	26	
		TSCB	35	1	34	0	35	1	34	0	35	
		Sub-Total	83	6	77	0	83	6	77	0	83	
		Grand Total	619	35	584	0	619	35	584	0	619	

**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 88<sup>th</sup> 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:**

<b>Sl.</b>	<b>Name of the district</b>	<b>Name of the Allottee Bank</b>	<b>Present Status</b>
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 103<sup>rd</sup> 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:-**

<b>Sl No</b>	<b>Name of the district</b>	<b>Name of the Allottee Bank</b>	<b>Additional Districts to be covered</b>
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 31.03.2015)											Agenda Item No. 3				
											Annexure No.				
<b>RSETI - UBI -Udaipur,Gomati</b>															
F.Y	No. of Programme	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainees		
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employed	Total	APL	BPL	TOTAL
2009-10	12	53	246	299	67	57	63	28	12	246	20	278	67	232	299
2010-11	16	196	211	407	88	55	84	56	35	247	40	322	235	172	407
2011-12	25	352	248	600	120	83	138	50	11	484	15	510	333	267	600
2012-13	22	284	270	554	119	105	140	33	42	348	43	433	309	245	554
2013-14	26	429	308	737	136	156	178	45	7	499	54	560	405	332	737
2014-15	29	469	277	746	169	67	480	30	5	466	0	471	394	352	746
<b>Total</b>	<b>130</b>	<b>1783</b>	<b>1560</b>	<b>3343</b>	<b>699</b>	<b>523</b>	<b>1083</b>	<b>242</b>	<b>112</b>	<b>2290</b>	<b>172</b>	<b>2574</b>	<b>1743</b>	<b>1600</b>	<b>3343</b>
<b>RSETI - UBI - Ambassa ,Dhalai</b>															
F.Y	No. of Programme	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainees		
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employed	Total	APL	BPL	TOTAL
2010-11	3	31	21	52	6	13	7	0	4	21	0	25	20	32	52
2011-12	9	100	143	243	35	120	57	2	30	121	42	193	110	133	243
2012-13	15	182	162	344	74	108	80	8	57	186	9	252	169	175	344
2013-14	23	286	271	557	109	241	84	30	31	165	61	257	284	273	557
2014-15	25	370	341	711	158	317	151	4	97	384	41	522	381	330	711
<b>Total</b>	<b>75</b>	<b>969</b>	<b>938</b>	<b>1907</b>	<b>382</b>	<b>799</b>	<b>379</b>	<b>44</b>	<b>219</b>	<b>877</b>	<b>153</b>	<b>1249</b>	<b>964</b>	<b>943</b>	<b>1907</b>
<b>RSETI - TGB -SEPAHIJALA, Sepahijala</b>															
F.Y	No. of Programme	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainees		
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employed	Total	APL	BPL	TOTAL
2008-09	1	11	5	16	4	4	2	1	0	16	0	16	0	16	16
2009-10	9	73	174	247	32	110	51	8	12	235	0	247	0	247	247
2010-11	1	0	23	23	4	1	8	0	0	23	0	23	0	23	23
2011-12	10	33	250	283	70	43	37	13	0	194	0	194	0	283	283
2012-13	4	5	135	140	52	7	30	16	0	100	0	100	0	140	140
2013-14	3	12	88	100	8	46	16	14	0	22	0	22	0	100	100
2014-15	23	122	679	801	143	178	255	98	40	459	0	499	173	628	801
<b>Total</b>	<b>51</b>	<b>256</b>	<b>1354</b>	<b>1610</b>	<b>313</b>	<b>389</b>	<b>399</b>	<b>150</b>	<b>52</b>	<b>1049</b>	<b>0</b>	<b>1101</b>	<b>173</b>	<b>1437</b>	<b>1610</b>
<b>RUDSETI, AGARTALA (Promoted by Syndicate &amp; Canara Bank), West Tripura</b>															
F.Y	No. of Programme	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainees		
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employed	Total	APL	BPL	TOTAL
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	20	195	369	564	68	403	37	20	221	20	0	241	256	308	564
<b>Total</b>	<b>75</b>	<b>729</b>	<b>1617</b>	<b>2346</b>	<b>546</b>	<b>1158</b>	<b>360</b>	<b>84</b>	<b>1055</b>	<b>331</b>	<b>0</b>	<b>1386</b>	<b>941</b>	<b>1405</b>	<b>2346</b>
<b>RSETI - SBI -Kumarghat, Unakoti.</b>															
F.Y	No. of Programme	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainees		
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employed	Total	APL	BPL	TOTAL
2013-14	18	227	125	352	76	70	89	88	35	116	78	229	44	308	352
2014-15	29	269	448	717	148	244	148	95	191	123	112	426	23	694	717
<b>Total</b>	<b>47</b>	<b>496</b>	<b>573</b>	<b>1069</b>	<b>224</b>	<b>314</b>	<b>237</b>	<b>183</b>	<b>226</b>	<b>239</b>	<b>190</b>	<b>655</b>	<b>67</b>	<b>1002</b>	<b>1069</b>

**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 31.03.15
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

<b>QUARTERLY REPORT</b>										
<b>FINANCIAL LITERACY CENTRES-- REPORT FOR THE QUARTER ENDED MARCH 2015</b>										
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	11	309	265	24
2	Tripura	Dhalai	Rural	R-Seti, Ambassa	25.01.11	UBI	3	103	91	7
3	Tripura	Sepahijala	Urban	R-Seti, Sepahijala	12.02.13	TGB	9	374	210	47
4	Tripura	West Tripura	Urban	Rudset Institute	14.09.11	Syndicate Bank	8	143	43	54
5	Tripura	Unakoti	Rural	R-Seti, Kumarghat	07.07.13	SBI	14	672	268	356
6	Tripura	Gomati	Semi-Urban	LDM(South)	19.10.12	UBI	6	211	192	10
7	Tripura	Dhalai	Semi-Urban	LDM(Dhalai)	19.10.12	UBI	8	356	302	32
8	Tripura	Unakoti	Semi-Urban	LDM(North )	19.10.12	UBI	4	227	129	74
9	Tripura	West Tripura	Urban	LDM(West)	19.10.12	UBI	5	268	213	42
<b>Total</b>							<b>68</b>	<b>2663</b>	<b>1713</b>	<b>646</b>

<b>QUARTERLY REPORT</b>								
<b>RURAL BRANCHES-- REPORT OF CONDUCT OF FINANCIAL LITERACY CAMP FOR THE QUARTER ENDED MARCH 2015</b>								
Sr.No.	State	District	No. of Rural Branches in the District	No. of Rural Branches which have conducted literacy camps as per RBI guidelines using standardized Financial Literacy Materials of RBI in the quarter	No. of Literacy Camps conducted as per RBI guidelines using standardized Financial Literacy Material of RBI	No. of persons participated	Out of persons participated, no. of persons already having bank a/c at the time of attending the camp	Out of persons participated, no. of persons opened bank a/c after attending the camp
1	Tripura	West Tripura	41	18	20	334	203	112
2	Tripura	Sepahijala	31	17	25	368	221	104
3	Tripura	Khowai	22	10	14	207	132	63
4	Tripura	Gomati	32	18	19	264	171	78
5	Tripura	South	33	22	33	482	346	118
6	Tripura	Dhalai	31	18	28	367	211	79
7	Tripura	North	27	18	26	381	249	92
8	Tripura	Unakoti	20	9	12	162	97	41
<b>TOTAL</b>			<b>237</b>	<b>130</b>	<b>177</b>	<b>2565</b>	<b>1630</b>	<b>687</b>

TRIPURA STATE						
Agenda Item No. 3						
Agenda ROAD MAP FOR AWARENESS CAMP UNDER FLC TO BE HELD DURING THE YEAR 2014-15						
Position as on March' 2015						
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	13.02.2015	
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	17.02.2015	
11	Pecharthal	Unakoti	IOB	December' 14	10.02.2015	
12	Jampurijala	Sepahijala	P & SB	November' 14	28.11.2014	
13	Nalchar	Sepahijala	PNB	January' 15	16.02.2015	
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	12.02.2015	
21	Kadamtala	North	SBI	February' 15	03.03.2015	
22	Charilam	Sepahijala	Syndicate Bank	August' 14	16.09.2014	
23	Laljuri	North	Syndicate Bank	February' 15	12.03.2015	
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	Mungiakami	Khowai	TGB	January' 15	06.02.2015	
33	Matabari	Gomati	TGB	February' 15	18.03.2015	
34	Ganganagar	Dhalai	TGB	February' 15	23.03.2015	
35	Salema	Dhalai	TGB	March' 15	24.03.2015	
36	Chawmanu	Dhalai	TGB	March' 15	26.03.2015	
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	06.02.2015	
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	23.12.2014	
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	28.01.2015	
52	Teliamura	Khowai	UBI	February' 15	19.02.2015	
53	Tepania	Gomati	UBI	March' 15	11.03.2015	
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	20.03.2015	
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 MARCH 2015							
TRIPURA STATE							
SI No.	District	Name of Block	Name of Bank	Name of Branch	Month	Held on	to be held on
1	Sepahijala	Bishalgarh	UCO Bank	Bishalgarh	Jan' 15	14.01.15	
2	Dhalai	Dumburnagar	UCO Bank	Raishyabari	Jan' 15	24.01.15	
3	Dhalai	Dumburnagar	UCO Bank	Gandacherra	Jan' 15	20.01.15	
4	Khowai	Kalyanpur	UCO Bank	Kalyanpur	Jan' 15	13.01.15	
5	Khowai	Kalyanpur	UCO Bank	Baganbazar	Jan' 15	28.01.15	
6	North	Panisagar	SBI	Uptakhali	Jan' 15	14.01.15	
7	Gomati	Amarpur	SBI	Amarpur	Jan' 15	10.01.15	
8	North	Dasda	SBI	Kanchanpur	Jan' 15	19.01.15	
9	Dhalai	Salema	SBI	Kamalpur	Jan' 15	22.01.15	
10	Gomati	Ambassa	SBI	Ambassa	Jan' 15	17.01.15	
11	Dhalai	Salema	SBI	Manikbhandar	Jan' 15	12.01.15	
12	West	Mohanpur	UBI	Ushamarket	Jan' 15	22.01.15	
13	North	Jampui Hills	UBI	Vangmun	Jan' 15	07.01.15	
14	South	Satchand	UBI	Sabroom	Jan' 15	06.01.15	
15	South	Hrishyamukh	UBI	Belonia	Jan' 15	28.01.15	
16	Dhalai	Manu	UBI	Machli	Jan' 15	16.01.15	
17	North	Panisagar	UBI	Panisagar	Jan' 15	13.01.15	
18	North	Gournagar	UBI	Gournagar	Jan' 15	09.01.15	
19	Gomati	Karbook	UBI	Jatanbari	Jan' 15	16.01.15	
20	Dhalai	Salema	UBI	Halahali	Jan' 15	30.01.15	
21	South	Rajnagar	UBI	Siddhinagar	Jan' 15	14.01.15	
22	West	Mohanpur	TGB	Panchabati	Jan' 15	08.01.15	
23	Khowai	Padmabil	TGB	Padmabil	Jan' 15	19.01.15	
24	Sepahijala	Nalchhar	TGB	Durlavnarayan	Jan' 15	15.01.15	
25	Gomati	Matabari	TGB	Gakulpur	Jan' 15	20.01.15	
26	South	Rajnagar	TGB	Barpathari	Jan' 15	10.01.15	
27	North	Kalacherra	TGB	Sanicherra	Jan' 15	16.01.15	
28	Unakoti	Kumarghat	TGB	Fatikroy	Jan' 15	14.01.15	
29	Unakoti	Pecharthal	TGB	Pecharthal	Jan' 15	20.01.15	
30	North	Damcherra	TGB	Khedacherra	Jan' 15	28.01.15	
31	North	Dasda	TGB	Dasda	Jan' 15	30.01.15	
32	Dhalai	Durgachoumuhn	TGB	Bamancherra	Jan' 15	06.01.15	
33	Unakoti	Kumarghat	TSCB	Machmara	Jan' 15	28.01.15	
34	Dhalai	Chaumanu	TSCB	Chaumanu	Jan' 15	14.01.15	
35	South	Hrishyamukh	TSCB	Hrishyamukh	Jan' 15	10.01.15	
36	Khowai	Tulashikhar	TSCB	Tulashikhar	Jan' 15	29.01.15	
37	Gomati	Ompinagar	TSCB	Ompi	Jan' 15	30.01.15	
38	Unakoti	Pecharthal	TSCB	Pecharthal(Extn)	Jan' 15	16.01.15	
39	North	Dasda	TSCB	Kanchanpur	Jan' 15	06.01.15	
40	Dhalai	Salema	TSCB	Moracherra	Jan' 15	20.01.15	
41	Sepahijala	Jampuijala	P & SB	Gabordi	Jan' 15	29.01.15	
42	Sepahijala	Bishalgarh	UCO Bank	Bishalgarh	Feb'15	14.02.15	
43	Dhalai	Dumburnagar	UCO Bank	Raishyabari	Feb'15	24.02.15	
44	Dhalai	Dumburnagar	UCO Bank	Gandacherra	Feb'15	20.02.15	
45	Khowai	Teliamura	UCO Bank	Baganbazar	Feb'15	28.02.15	
46	Gomati	Ompinagar	TGB	Ompi	Feb'15	11.02.15	
47	Gomati	Kakraban	TGB	Kakraban	Feb'15	04.02.15	
48	Gomati	Shilachari	TGB	Shilachari	Feb'15	12.02.15	
49	Gomati	Matabari	TGB	Garjee	Feb'15	03.02.15	
50	West	Belbari	TGB	Khumlung	Feb'15	17.02.15	
51	West	Bamutia	TGB	Bamutia	Feb'15	06.02.15	
52	West	Jirania	TGB	Mohanpur	Feb'15	18.02.15	
53	Khowai	Khowai	TGB	Ampura	Feb'15	25.02.15	
54	Sepahijala	Bishalgarh	TGB	Bikramnagar	Feb'15	19.02.15	
55	Sepahijala	Boxanagar	TGB	Boxanagar	Feb'15	06.02.15	
56	Sepahijala	Jampuijala	TGB	Jampuijala	Feb'15	26.02.15	
57	South	Bokafa	TGB	BC Nagar Branch	Feb'15	23.02.15	
58	South	Hrishyamukh	TGB	Hrishyamukh	Feb'15	17.02.15	
59	South	Satchand	TGB	Manubazar	Feb'15	19.02.15	

FINANCIAL LITERACY/ AWARENESS CAMP ORGANISED BY THE RURAL BRANCHES OF BANKS DURING THE QUARTER ENDED MARCH 2015							
TRIPURA STATE							
Sl No.	District	Name of Block	Name of Bank	Name of Branch	Month	Held on	to be held on
60	South	Hrishyamukh	TGB	Sonaichari	Feb'15	24.02.15	
61	West	Dukli	TSCB	Bikramnagar	Feb'15	06.02.15	
62	Unakoti	Kumarghat	TSCB	Machmara	Feb'15	19.02.15	
63	Khowai	Padmabil	TSCB	Padmabil	Feb'15	17.02.15	
64	Gomati	Killa	TSCB	Killa	Feb'15	23.02.15	
65	Gomati	Kakraban	TSCB	Mirza	Feb'15	12.02.15	
66	South	Hrishyamukh	TSCB	Nalua	Feb'15	11.02.15	
67	South	Satchand	TSCB	Kalacharra	Feb'15	17.02.15	
68	West	Mohanpur	TSCB	Mohanpur	Feb'15	06.02.15	
69	Sepahijala	Jampuijala	TSCB	Jampuijala	Feb'15	26.02.15	
70	South	Jolaibari	TSCB	Baikhora	Feb'15	25.02.15	
71	South	Rupaichari	TSCB	Sabroom	Feb'15	18.02.15	
72	West	Belbari	TSCB	M.G.Bazar	Feb'15	03.02.15	
73	Sepahijala	Bishalgarh	TSCB	Bishalgarh	Feb'15	04.02.15	
74	Gomati	Amarpur	TSCB	Natunbazar	Feb'15	11.02.15	
75	Sepahijala	Melaghar	UBI	Melaghar	Feb'15	03.02.15	
76	West	Jirania	UBI	Jirania	Feb'15	25.02.15	
77	South	Rajnagar	UBI	Siddhinagar	Feb'15	18.02.15	
78	Sepahijala	Bishalgarh	UBI	Chakmaghat	Feb'15	26.02.15	
79	Sepahijala	Boxanagar	UBI	Boxanagar	Feb'15	17.02.15	
80	North	Gournagar	UBI	Gournagar	Feb'15	14.02.15	
81	South	Paratchandra Nag	UBI	Barpathari	Feb'15	11.02.15	
82	South	Satchand	UBI	Sabroom	Feb'15	12.02.15	
83	Unakoti	Kumarghat	UBI	Machmara	Feb'15	23.02.15	
84	Khowai	Teliamura	UBI	Maharanipur	Feb'15	06.02.15	
85	West	Mohanpur	UBI	Mohanpur	Feb'15	19.02.15	
86	Dhalai	Salema	UBI	Halhali	Feb'15	18.02.15	
87	Gomati	Matabari	UBI	Salgarah	Feb'15	04.02.15	
88	North	Sanichera	SBI	Dharmanagar	Feb'15	12.02.15	
89	Dhalai	Salema/ Panchast	SBI	Kamalpur	Feb'15	11.02.15	
90	South	Joykatpur	SBI	Belonia	Feb'15	06.02.15	
91	Sepahijala	Taksiapara	SBI	Bishramganj	Feb'15	17.02.15	
92	South	Rupaichari	SBI	Manubankul	Feb'15	25.02.15	
93	Dhalai	Manu	SBI	Kanchancherra	Feb'15	28.02.15	
94	South	Jolaibari	SBI	Jolaibari	Feb'15	23.02.15	
95	Gomati	Matabari	SBI	Garjee	Feb'15	18.02.15	
96	Sepahijala	Mohanbhog	SBI	Melaghar	Feb'15	26.02.15	
97	South	Rajnagar	UBI	Siddhinagar	Mar'15	20.03.15	
98	Sepahijala	Boxanagar	UBI	Boxanagar	Mar'15	18.03.15	
99	Dhalai	Manu	UBI	Machli	Mar'15	06.03.15	
100	West	Mohanpur	UBI	Ushasmarket	Mar'15	25.03.15	
101	North	Gournagar	UBI	Gournagar	Mar'15	04.03.15	
102	Sepahijala	Melaghar	UBI	Melaghar	Mar'15	17.03.15	
103	Dhalai	Dasda	UBI	Kanchanpur	Mar'15	27.03.15	
104	Sepahijala	Bishalghar	UBI	Chakmaghat	Mar'15	03.03.15	
105	North	Jampui Hills	UBI	Vangmun	Mar'15	11.03.15	
106	South	Hrishyamukh	UBI	Belonia	Mar'15	25.03.15	
107	South	Satchand	UBI	Sabroom	Mar'15	04.03.15	
108	South	Bokafa	UBI	Santirbazar	Mar'15	06.03.15	
109	Khowai	Teliamura	UBI	Chakmaghat SDM	Mar'15	18.03.15	
110	West	Dukli	UBI	Anandanagar	Mar'15	12.03.15	
111	North	Jubarajnagar	TGB	Huplong	Mar'15	18.03.15	
112	Dhalai	Gandachhera	TGB	Gandachhera	Mar'15	04.03.15	
113	Sepahijala	Bishalgarh	TGB	Bishalgarh	Mar'15	11.03.15	
114	Khowai	Khowai	TGB	Chebri	Mar'15	19.03.15	
115	Gomati	Killa	TGB	Pitra	Mar'15	20.03.15	
116	Dhalai	Manu	TGB	Manu	Mar'15	27.03.15	
117	Dhalai	Gandachhera	TGB	Raishyabari	Mar'15	03.03.15	
118	West	Mandai	TGB	Mandai	Mar'15	17.03.15	



FINANCIAL LITERACY/ AWARENESS CAMP ORGANISED BY THE RURAL BRANCHES OF BANKS DURING THE QUARTER ENDED MARCH 2015							
TRIPURA STATE							
Sl No.	District	Name of Block	Name of Bank	Name of Branch	Month	Held on	to be held on
119	South	Satchand	TGB	Srinagar	Mar'15	19.03.15	
120	South	Hrishyamukh	TGB	Hrishyamukh	Mar'15	11.03.15	
121	Sepahijala	Kanthalia	TGB	Dhanpur	Mar'15	26.03.15	
122	North	Kalacherra	TGB	Sanicherra	Mar'15	04.03.15	
123	North	Dasda	TGB	Kanchanpur	Mar'15	25.03.15	
124	North	Damcherra	TGB	Khedacherra	Mar'15	20.03.15	
125	Unakoti	Kumarghat	TGB	Machmara	Mar'15	18.03.15	
126	Dhalai	Ganganagar	TGB	Ganganagar	Mar'15	12.03.15	
127	North	Panisagar	TGB	Jalebassa	Mar'15	17.03.15	
128	Unakoti	Gournagar	TGB	Tillabazar	Mar'15	19.03.15	
129	Unakoti	Kumarghat	TGB	Betcherra	Mar'15	27.03.15	
130	North	Damcherra	TGB	Damcherra	Mar'15	26.03.15	
131	West	Jirania	TGB	Mohanpur	Mar'15	19.03.15	
132	Khowai	Khowai	TGB	Ampura	Mar'15	16.03.15	
133	Sepahijala	Jampuijala	TGB	Jampuijala	Mar'15	06.03.15	
134	South	Bokafa	TGB	BC Nagar Branch	Mar'15	05.03.15	
135	North	Panisagar	SBI	Uptakhali	Mar'15	03.03.15	
136	North	Panisagar	SBI	Bagbassa	Mar'15	04.03.15	
137	South	Satchand	SBI	Sabroom	Mar'15	04.03.15	
138	West	Mohanpur	SBI	Gandhigram	Mar'15	11.03.15	
139	South	Bokafa	SBI	Santirbazar	Mar'15	12.03.15	
140	Unakoti	Kumarghat	SBI	Ratiabari	Mar'15	17.03.15	
141	Dhalai	Ambassa	SBI	Ambassa	Mar'15	17.03.15	
142	Dhalai	Salema	SBI	Manikbhandar	Mar'15	18.03.15	
143	Dhalai	Salema	SBI	Kamalpur	Mar'15	19.03.15	
144	West	Mandai	SBI	NIT Agartala	Mar'15	19.03.15	
145	North	Kadamtala	SBI	Churaibari	Mar'15	25.03.15	
146	Sepahijala	Jampuijala	SBI	Bishramganj	Mar'15	25.03.15	
147	South	Jolaibari	SBI	Jolaibari	Mar'15	26.03.15	
148	North	Gournagar	SBI	Kailashahar	Mar'15	26.03.15	
149	Sepahijala	Chakmaghat	SBI	Chakmaghat	Mar'15	26.03.15	
150	Sepahijala	Melaghar	SBI	Melaghar	Mar'15	27.03.15	
151	North	Dasda	SBI	Anandabazar	Mar'15	27.03.15	
152	Sepahijala	Bishalgarh	UCO Bank	Bishalgarh	Mar'15	14.03.15	
153	Dhalai	Gandacherra	UCO Bank	Gandacherra	Mar'15	20.03.15	
154	Dhalai	Gandacherra	UCO Bank	Raishyabari	Mar'15	24.03.15	
155	Khowai	Teliamura	UCO Bank	Baganbazar	Mar'15	28.03.15	
156	West	Mohanpur	CBI	Lichubagan	Mar'15	11.03.15	
157	Dhalai	Ambassa	CBI	Ambassa	Mar'15	18.03.15	
158	Unakoti	Kumarghat	TSCB	Machmara	Mar'15	20.03.15	
159	South	Hrishyamukh	TSCB	Hrishyamukh	Mar'15	03.03.15	
160	Khowai	Tulashikhar	TSCB	Tulashikhar	Mar'15	04.03.15	
161	Gomati	Ompinagar	TSCB	Ompi	Mar'15	04.03.15	
162	Unakoti	Pecharthal	TSCB	Pecharthal(Extn)	Mar'15	04.03.15	
163	North	Dasda	TSCB	Kanchanpur	Mar'15	06.03.15	
164	Dhalai	Salema	TSCB	Moracherra	Mar'15	06.03.15	
165	West	Maheshkhola	TSCB	Maheshkhola	Mar'15	11.03.15	
166	Gomati	Salgarah	TSCB	Salgarah	Mar'15	11.03.15	
167	Dhalai	Durgachoumuhn	TSCB	Durgachoumuhni	Mar'15	12.03.15	
168	North	Panisagar	TSCB	Panisagar	Mar'15	12.03.15	
169	West	Old Agartala	TSCB	Khayerpur	Mar'15	17.03.15	
170	Khowai	Tulashikhar	TSCB	Tulashikhar	Mar'15	18.03.15	
171	Gomati	Karbook	TSCB	Karbook	Mar'15	18.03.15	
172	South	Satchand	TSCB	Manubazar	Mar'15	18.03.15	
173	West	Mohanpur	TSCB	Mohanpur	Mar'15	19.03.15	
174	South	Jolaibari	TSCB	Baikhora	Mar'15	20.03.15	
175	South	Rupaichari	TSCB	Sabroom	Mar'15	25.03.15	
176	Sepahijala	Bishalgarh	TSCB	Bishalgarh	Mar'15	25.03.15	
177	Gomati	Amarpur	TSCB	Natunbazar	Mar'15	27.03.15	

### 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 (Y-O-Y)
Sector	Plan	Achievement (April 13- March 14)	% to Target	Plan	Achievement (April 14- March 15)	% to Target	
Agriculture	85238.62	86523.96	102	96448.05	97861.46	101	13
MSME	68859.39	92335.51	134	74782.11	84631.91	113	-8
Other Prisec	42710.33	47225.73	111	46450.83	43361.94	93	-8
<b>Total Prisec</b>	<b>196808.34</b>	<b>226085.20</b>	<b>115</b>	<b>217680.99</b>	<b>225855.31</b>	<b>104</b>	<b>-0.1</b>
Non-Prisec	35166.66	58761.58	167	38772.01	70457.74	182	20
<b>Grand Total</b>	<b>231975.00</b>	<b>284846.78</b>	<b>123</b>	<b>256453.00</b>	<b>296313.05</b>	<b>116</b>	<b>4</b>

The overall achievement is 116% of the target & achievement under Agriculture sector is 101%. Achievement under Priority Sector is 104% of the target.

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





## Tripura State

**Districtwise and sectorwise Achievement under Annual Credit Plan during the period 01.04.14 to 31.03.2015**

*Rupees in lac.*

SL No.	Name of District	Agriculture & 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	17421.82	96	30875.27	44947.87	146	17559.90	18545.40	106	66495.17	80915.09	122	8015.40	36515.58	456	74510.57	117430.67	158
2	Khowai	14406.32	6501.05	45	3101.56	4534.53	146	5263.42	3593.37	68	22771.30	14628.95	64	2557.70	4249.31	166	25329.00	18878.26	75
3	Sepahijala	18495.31	31703.21	171	8224.70	4994.15	61	9143.74	5202.53	57	35863.75	41899.89	117	3410.22	6299.61	185	39273.97	48199.50	123
4	Gomati	8584.26	9622.69	112	7955.77	6712.13	84	3938.95	3572.19	91	20478.98	19907.01	97	5119.88	4088.55	80	25598.86	23995.56	94
5	South Tripura	9430.50	8042.81	85	7275.30	5827.55	80	5122.45	4229.99	83	21828.25	18100.35	83	5279.81	4800.80	91	27108.06	22901.15	84
6	North Tripura	9922.72	8074.06	81	6363.21	6871.60	108	2115.19	2592.91	123	18401.12	17538.57	95	4950.26	5801.91	117	23351.38	23340.48	100
7	Unakoti	6664.30	4466.16	67	4184.00	3525.20	84	1427.83	2074.25	145	12276.13	10065.61	82	4707.74	4579.26	97	16983.87	14644.87	86
8	Dhalai	10884.64	12029.66	111	6802.30	7218.88	106	1879.35	3551.30	189	19566.29	22799.84	117	4731.00	4122.72	87	24297.29	26922.56	111
	<b>Total</b>	<b>96448.05</b>	<b>97861.46</b>	<b>101</b>	<b>74782.11</b>	<b>84631.91</b>	<b>113</b>	<b>46450.83</b>	<b>43361.94</b>	<b>93</b>	<b>217680.99</b>	<b>225855.31</b>	<b>104</b>	<b>38772.01</b>	<b>70457.74</b>	<b>182</b>	<b>256453.00</b>	<b>296313.05</b>	<b>116</b>

**Agenda Item NO: 5**  
**Performance of Banks in key areas as on March' 2015 compared to**  
**March' 2014 & March' 2013**

(Rs in Crore)

Parameters	March'2013	March'2014	March '2015	Variation over March' 2014	
				Amount	% of increase
Deposit	13697.34	15215.63	17274.85	2059.22	14
Advance	4589.16	5842.72	7107.78	1265.06	22
CD Ratio	34	38	41		
Investments	2048.52	2155.93	3316.20	1160.27	54
(C+I)D Ratio with Inv.	48	53	60		
RIDF*	305.00	305.00	305.00		
CD Ratio with RIDF #	36	40	43		
Govt. fund lying with Banks	2132.55	2132.55	3038.26	905.71	42
CD ratio without Govt. Fund	40	45	50	-	10
Credit in flow from outside the state	97.76	97.76	452	354.24	362
CD Ratio including Govt. Deposit with Credit inflow	34	39	44	-	6
CD ratio excluding Govt. Dep. including credit inflow	41	45	53	-	15
<b>Priority Sector Credit (PSC)</b>	<b>3438.06</b>	<b>3993.05</b>	<b>5204.18</b>	<b>1211.13</b>	<b>30</b>
% of PSC to ANBC *	75	87	89		
Sectoral deployment of PSC: 1. Agriculture	1003.57	1276.19	1658.28	382.09	30
% of Agriculture Adv. to ANBC	25	28	28		
2.MSME	1262.12	1594.48	2337.82	743.34	47
3.Other Prisec	1172.37	1122.38	1208.08	85.70	8
PSC to major sub-sectors: (i)Weaker section	1975.29	2277.89	2421.64	143.75	6
% of weaker section credit to ANBC	43	50	41		
II) SC	591.97	481.07	604.50	123.43	26
III) ST	686.50	866.01	1082.32	216.31	25
IV) Women Entrepreneur	717.73	738.42	887.79	149.37	20
% of women credit to ANBC	16	16	15		
V) Minority Community	172.94	201.37	261.05	59.68	30
% to Total Prisec Advance	5	4	5		

ANBC= Adjusted Net Bank Credit (Rs.5842.72 crores.)

## TRIPURA STATE

Agenda item No. 5 :

## BANK-WISE &amp; POPULATION GROUP-WISE BRANCH NETWORK AND DEPOSIT AS ON 31.03.2015

		(Amt in lakh)							
SI No	BANKS	NO. OF BRANCHES				DEPOSITS			
		Rural	Semi urban	Urban	Total	Rural	Semi Urban	Urban	TOTAL
1	2	3	4	5	6	7	8	9	10
1	Allahabad Bank	1	0	1	2	241.55	0.00	7161.27	7402.82
2	Andhra Bank	0	0	1	1	0.00	0.00	1036.10	1036.10
3	Bank of Baroda	1	0	2	3	520.00	0.00	19351.52	19871.52
4	Bank of India	6	3	2	11	876.53	3432.50	11642.55	15951.58
5	Bank of Maharashtra	0	0	1	1	0.00	0.00	273.30	273.30
6	Bharatiya Mahila Bank	0	0	1	1	0.00	0.00	727.47	727.47
7	Canara Bank	3	7	3	13	4666.66	5125.20	23440.11	33231.97
8	Central Bank of India	1	3	3	7	2801.30	741.44	8665.30	12208.04
9	Corporation Bank	0	1	1	2	0.00	190.00	3797.56	3987.56
10	Dena Bank	0	0	1	1	0.00	0.00	248.25	248.25
11	Indian Bank	1	0	2	3	52.78	0.00	11142.95	11195.73
12	IDBI BANK	3	3	1	7	689.00	2032.00	40491.00	43212.00
13	Indian Overseas Bank	2	2	1	5	3393.61	588.57	9911.99	13894.17
14	Oriental Bank of Commerce	0	0	1	1	0.00	0.00	1914.00	1914.00
15	Punjab & Sind Bank	1	0	1	2	71.00	0.00	1898.00	1969.00
16	Punjab National Bank	1	0	1	2	321.53	0.00	2935.85	3257.38
17	State Bank of India	28	17	13	58	47136.00	168013.00	253016.00	468165.00
18	Syndicate Bank	3	2	1	6	487.42	398.62	2449.07	3335.11
19	Union Bank of India	1	3	3	7	418.60	4463.79	34061.97	38944.36
20	United Bank of India	42	8	12	62	94988.95	69586.46	97238.24	261813.65
21	UCO Bank	11	9	5	25	11807.00	16726.00	55566.00	84099.00
22	Vijaya Bank	0	0	3	3	0.00	0.00	26046.36	26046.36
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>105</b>	<b>58</b>	<b>60</b>	<b>223</b>	<b>168471.93</b>	<b>271297.58</b>	<b>613014.86</b>	<b>1052784.37</b>
23	AXIS BANK	0	4	3	7	0.00	5759.64	42152.35	47911.99
24	Federal Bank	0	0	1	1	0.00	0.00	1806.36	1806.36
25	HDFC	0	2	2	4	0.00	1299.77	6359.97	7659.74
26	ICICI	1	6	1	8	512.56	1670.00	5078.23	7260.79
27	Indusind Bank	0	1	1	2	0.00	984.53	2543.63	3528.16
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	3303.63	3303.63
30	YES Bank	0	0	1	1	0.00	0.00	2134.20	2134.20
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>1</b>	<b>13</b>	<b>11</b>	<b>25</b>	<b>512.56</b>	<b>9713.94</b>	<b>64896.37</b>	<b>75122.87</b>
31	Tripura Gramin Bank	101	30	11	142	152336.00	124279.00	139017.00	415632.00
<b>C</b>	<b>Sub Total of RRB</b>	<b>101</b>	<b>30</b>	<b>11</b>	<b>142</b>	<b>152336.00</b>	<b>124279.00</b>	<b>139017.00</b>	<b>415632.00</b>
32	ACUB	0	1	2	3	0.00	151.15	2915.92	3067.07
33	TCARDB	1	3	1	5	0.00	0.00	0.00	0.00
34	TSCB	40	12	11	63	47458.82	45570.69	87849.12	180878.63
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>41</b>	<b>16</b>	<b>14</b>	<b>71</b>	<b>47458.82</b>	<b>45721.84</b>	<b>90765.04</b>	<b>183945.70</b>
<b>GRAND TOTAL</b>		<b>248</b>	<b>117</b>	<b>96</b>	<b>461</b>	<b>368779.31</b>	<b>451012.36</b>	<b>907693.27</b>	<b>1727484.94</b>

TRIPURA STATE

Agenda item No. 5

BANK-WISE & POPULATION GROUP-WISE ADVANCE AND CD RATIO AS ON 31.03.2015

Amt. in lakh

SI No.	BANKS	ADVANCES				CREDIT DEPOSIT RATIO (%)				Investment	Credit + Investment Deposit Ratio (%)
		Rural	Semi urban	Urban	TOTAL	Rural	Semi urban	Urban	Total		
1	2	3	4	5	6	7	8	9	10	11	12
1	Allahabad Bank	23.90	0.00	2094.87	2118.77	10	0	29	29		29
2	Andhra Bank	0.00	0.00	83.72	83.72	0	0	8	8		8
3	Bank of Baroda	250.00	0.00	7245.73	7495.73	48	0	37	38		38
4	Bank of India	918.93	3038.99	4886.44	8844.36	105	89	42	55		55
5	Bank of Maharashtra	0.00	0.00	75.80	75.80	0	0	28	28		28
6	Bharatiya Mahila Bank	0.00	0.00	54.35	54.35	0	0	7	7		7
7	Canara Bank	1122.03	1400.44	5833.35	8355.82	24	27	25	25		25
8	Central Bank of India	462.17	505.78	3827.67	4795.62	16	68	44	39		39
9	Corporation Bank	0.00	3.00	259.07	262.07	0	2	7	7		7
10	Dena Bank	0.00	0.00	23.02	23.02	0	0	9	9		9
11	Indian Bank	14.01	0.00	1417.35	1431.36	27	0	13	13		13
12	IDBI BANK	152.00	619.40	10525.00	11296.40	22	30	26	26		26
13	Indian Overseas Bank	466.39	227.14	3915.19	4608.72	14	39	39	33		33
14	Oriental Bank of Commerce	0.00	0.00	194.25	194.25	0	0	10	10		10
15	Punjab & Sind Bank	60.00	0.00	366.00	426.00	85	0	19	22		22
16	Punjab National Bank	92.90	0.00	1375.93	1468.83	29	0	47	45		45
17	State Bank of India	62939.00	71728.00	61374.00	196041.00	134	43	24	42		42
18	Syndicate Bank	174.93	300.41	1270.80	1746.14	36	75	52	52		52
19	Union Bank of India	50.60	1320.44	8764.76	10135.80	12	30	26	26		26
20	United Bank of India	39156.73	20718.91	45243.14	105118.78	41	30	47	40	1259.36	41
21	UCO Bank	3327.00	3321.00	13147.00	19795.00	28	20	24	24		24
22	Vijaya Bank	0.00	0.00	2745.70	2745.70	0	0	11	11		11
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>95629.64</b>	<b>54964.29</b>	<b>144611.78</b>	<b>387117.24</b>	<b>57</b>	<b>20</b>	<b>24</b>	<b>37</b>	<b>1259.36</b>	<b>37</b>
23	AXIS BANK	0.00	38.27	31564.54	31602.81	0	1	75	66		66
24	Federal Bank	0.00	0.00	411.67	411.67	0	0	23	23		23
25	HDFC	0.00	1783.88	7240.86	9024.74	0	137	114	118		118
26	ICICI	133.00	987.00	866.33	1986.33	26	59	17	27		27
27	Indusind Bank	0.00	4003.93	8616.55	12620.48	0	407	339	358		358
28	Kotak Mahindra Bank	0.00	0.00	79.00	79.00	0	0	5	5		5
29	South Indian Bank	0.00	0.00	692.71	692.71	0	0	21	21		21
30	YES Bank	0.00	0.00	17.57	17.57	0	0	1	1	382.35	19
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>35.52</b>	<b>4035.81</b>	<b>29866.95</b>	<b>56435.31</b>	<b>7</b>	<b>42</b>	<b>46</b>	<b>75</b>	<b>382.35</b>	<b>76</b>
31	Tripura Gramin Bank	92940.00	49840.00	21693.00	164473.00	61	40	16	40	217277.00	92
<b>C</b>	<b>Sub Total of RRB</b>	<b>81287.31</b>	<b>43444.38</b>	<b>19391.31</b>	<b>164473.00</b>	<b>53</b>	<b>35</b>	<b>14</b>	<b>40</b>	<b>217277.00</b>	<b>92</b>
32	ACUB	0.00	56.19	1745.46	1801.65	0	37	60	59	1353.41	103
33	TCARDB	680.33	1056.56	655.70	2392.59	0	0	0	0		0
34	TSCB	65841.89	20103.26	12612.58	98557.73	139	44	14	54	14894.12	63
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>21849.66</b>	<b>22271.33</b>	<b>29807.33</b>	<b>102751.97</b>	<b>46</b>	<b>49</b>	<b>33</b>	<b>56</b>	<b>16247.53</b>	<b>65</b>
<b>GRAND TOTAL</b>		<b>198641.65</b>	<b>123861.72</b>	<b>224691.93</b>	<b>710777.52</b>	<b>54</b>	<b>27</b>	<b>25</b>	<b>41</b>	<b>235166.24</b>	<b>55</b>
<b>TOTAL RESOURCES SUPPORT PROVIDED TO STATE UNDER RIDF:30500.00</b>									<b>C.D. Ratio With RIDF</b>		<b>41</b>



**TRIPURA STATE**

Agenda Item No. 5

Annexure - Table -12.

**BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 31.03.2015**

(Amt. in lacs)

Sl.No.	BANKS	Agril & Allied		MSME		OTHER PRISEC		Total PRISEC		TFA as % of ANBC	PS Cr. As % to ANBC
		Total Finance		A/c.	Amt.	A/c.	Amt.	A/c.	Amt.		
		A/c.	Amt.								
1	2	3	4	6	7	9	10	12	13	14	15
1	Allahabad Bank	105	177.83	176	991.92	265	749.60	546	1919.35	9	96
2	Andhra Bank	0	0.00	20	30.06	1	4.99	21	35.05	0	61
3	Bank of Baroda	39	293.97	358	4311.33	126	865.19	523	5470.49	4	71
4	Bank of India	128	2115.18	481	4810.80	302	1104.86	911	8030.84	30	115
5	Bank of Maharashtra	1	3.95	4	7.88	6	13.28	11	25.11	5	32
6	Bharatiya Mahila Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0
7	Canara Bank	1247	632.10	866	1569.63	367	689.01	2480	2890.74	9	40
8	Central Bank of India	723	768.45	492	1191.95	487	2561.93	1702	4522.33	22	130
9	Corporation Bank	12	9.04	109	169.38	60	50.00	181	228.42	4	113
10	Dena Bank	0	0.00	0	0.00	1	9.62	1	9.62	0	0
11	Indian Bank	5	51.56	92	277.68	151	912.29	248	1241.53	4	94
12	IDBI BANK	39	919.80	103	1405.07	21	293.74	163	2618.61	51	147
13	Indian Overseas Bank	32	14.08	111	1466.40	24	197.44	167	1677.92	0	35
14	Oriental Bank of Commerce	4	0.69	63	107.80	14	58.71	81	167.20	0	86
15	Punjab & Sind Bank	7	5.00	140	245.00	39	92.00	186	342.00	1	79
16	Punjab National Bank	33	110.55	115	1029.50	63	136.50	211	1276.55	9	99
17	State Bank of India	57859	35163.00	34601	97864.85	9011	29564.28	101471	162592.13	21	97
18	Syndicate Bank	81	89.59	220	860.18	65	287.38	366	1237.15	8	109
19	Union Bank of India	262	927.25	655	5325.37	256	1453.08	1173	7705.70	13	107
20	United Bank of India	54877	26033.83	13861	35466.57	3489	14876.52	72227	76376.92	28	82
21	UCO Bank	5422	3311.00	2322	9048.00	1058	2625.00	8802	14984.00	19	86
22	Vijaya Bank	84	114.12	342	2041.30	79	394.57	505	2549.99	6	136
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>120960</b>	<b>70740.99</b>	<b>55131</b>	<b>168220.67</b>	<b>15885</b>	<b>56939.99</b>	<b>191976</b>	<b>295901.65</b>	<b>22</b>	<b>91</b>
23	AXIS BANK	35	102.00	300	20769.65	47	14.16	382	20885.81	1	191
24	Federal Bank	0	0.00	14	257.00	11	39.00	25	296.00	0	538
25	HDFC	1043	2361.76	2100	3004.88	30	38.87	3173	5405.51	33	75
26	ICICI	3695	1697.32	94	155.53	1	8.93	3790	1861.78	88	97
27	Indusind Bank	613	875.61	2443	7147.98	0	0.00	3056	8023.59	7	66
28	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0
29	SOUTH INDIAN BANK	1	36.50	8	381.29	97	212.48	106	630.27	13	226
30	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>5387</b>	<b>5073.19</b>	<b>4959.00</b>	<b>31716.33</b>	<b>186</b>	<b>313.44</b>	<b>10532</b>	<b>37102.96</b>	<b>16</b>	<b>114</b>
31	Tripura Gramin Bank	182368	38561.00	22943	17136.00	23679	56838.00	228990	112535.00	26	76
<b>C</b>	<b>Sub Total of RRB</b>	<b>182368</b>	<b>38561.00</b>	<b>22943</b>	<b>17136.00</b>	<b>23679</b>	<b>56838.00</b>	<b>228990</b>	<b>112535.00</b>	<b>26</b>	<b>76</b>
32	ACUB	0	0.00	0	0.00	524	1415.48	524	1415.48	0	81
33	TCARDB	1446	452.95	0	0.00	2448	1939.64	3894	2392.59	15	79
34	TSCB	88175	51000.03	49175	16708.98	2221	3361.79	139571	71070.80	69	96
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>89621</b>	<b>51452.98</b>	<b>49175</b>	<b>16708.98</b>	<b>5193</b>	<b>6716.91</b>	<b>143989</b>	<b>74878.87</b>	<b>66</b>	<b>95</b>
	<b>GRAND TOTAL</b>	<b>398336</b>	<b>165828.16</b>	<b>132208</b>	<b>233781.98</b>	<b>44943</b>	<b>120808.34</b>	<b>575487</b>	<b>520418.48</b>	<b>28</b>	<b>89</b>

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 31.03.2015**

(Amt. in Lakhs)

Sl.No.	BANKS	Advances for SC		Advance for ST		Advance for OBC		Advances to Weaker Section		Advances to Weaker Section as % of ANBC	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.
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1	Allahabad Bank	75	125.65	115	265.45	42	120.30	376	1172.25	59	155	142.85	35	98.65	2	0.42
2	Andhra Bank	3	14.00	0	0.00	2	5.50	10	25.00	43	4	4.50	1	1.00	0	0.00
3	Bank of Baroda	73	354.30	43	169.40	31	101.50	141	611.70	8	34	50.10	5	7.21	0	0.00
4	Bank of India	78	115.32	102	95.41	22	28.47	152	185.20	3	123	256.74	22	12.37	0	0.00
5	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	20	73.22	93	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	406	231.00	380	238.00	584	449.00	937	531.43	7	219	162.00	302	426.00	36	6.59
8	Central Bank of India	260	98.56	449	133.36	138	76.92	495	637.11	18	264	276.43	28	19.15	2	0.72
9	Corporation Bank	15	18.00	12	16.00	35	60.00	60	70.50	35	22	31.00	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	20	11.77	9	9.83	23	24.76	81	98.68	8	37	85.91	8	12.36	0	0.00
12	IDBI BANK	8	21.64	5	8.43	23	74.96	125	459.25	26	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	0.86	0	0.00	29	26.67	9	1.53	1	19	33.49	1	1.00	0	0.00
15	Punjab & Sind Bank	17	27.24	7	9.13	2	2.00	34	49.00	11	11	9.54	3	2.41	0	0.00
16	Punjab National Bank	0	0.00	0	0.00	0	0.00	96	192.45	15	0	0.00	0	0.00	0	0.00
17	State Bank of India	24011	22790.00	46940	37378.00	9644	14975.00	63959	44129.00	26	34201	28764.00	10102	9221.00	361	303.00
18	Syndicate Bank	16	16.01	4	11.20	8	4.70	87	233.00	21	11	12.00	1	0.71	0	0.00
19	Union Bank of India	97	216.26	29	39.70	71	63.40	260	467.30	6	107	198.70	19	25.70	0	0.00
20	United Bank of India	19147	6854.21	26758	7842.56	5482	6014.32	62702	40341.85	43	39332	19605.66	9209	4361.56	331	42.58
21	UCO Bank	791	1501.00	329	271.00	1271	991.00	4811	8081.00	46	716	981.00	681	879.00	24	6.90
22	Vijaya Bank	65	194.20	29	118.32	28	35.26	142	389.26	21	52	32.49	49	123.65	4	3.75
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>45083</b>	<b>32590.02</b>	<b>75211</b>	<b>46605.79</b>	<b>17435</b>	<b>23053.76</b>	<b>134502</b>	<b>97765.77</b>	<b>30</b>	<b>75310</b>	<b>50686.27</b>	<b>20473</b>	<b>15209.47</b>	<b>760</b>	<b>363.96</b>
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	165	129.83	175	570.12	0	0.00	2205	2648.22	37	486	645.75	138	149.41	0	0.00
26	ICICI	1139	520.13	197	84.08	0	0.00	1706	690.20	36	800	415.90	256	80.62	0	0.00
27	Indusind Bank	210	557.06	181	338.18	0	0.00	1398	1353.24	11	0	0.00	654	2053.87	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>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>1514</b>	<b>1207.02</b>	<b>553</b>	<b>992.38</b>	<b>0</b>	<b>0.00</b>	<b>5310</b>	<b>4693.66</b>	<b>14</b>	<b>1286</b>	<b>1061.65</b>	<b>1048</b>	<b>2283.90</b>	<b>0</b>	<b>0.00</b>
31	Tripura Gramin Bank	37089	19578.00	100017	44091.00	15845	5388.00	190915	118821.00	80	92414	27938.00	23964	7477.00	77	23.00
<b>C</b>	<b>Sub Total of RRB</b>	<b>37089</b>	<b>19578.00</b>	<b>100017</b>	<b>44091.00</b>	<b>15845</b>	<b>5388.00</b>	<b>190915</b>	<b>118821.00</b>	<b>80</b>	<b>92414</b>	<b>27938.00</b>	<b>23964</b>	<b>7477.00</b>	<b>77</b>	<b>23.00</b>
32	ACUB	135	345.15	138	370.60	0	0.00	256	715.48	41	142	280.25	5	7.75	3	6.91
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	17495	6729.75	36079	16172.02	30502	15197.05	93128	20168.63	27	19277	8812.85	3245	1127.30	614	1193.20
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>17630</b>	<b>7074.90</b>	<b>36217</b>	<b>16542.62</b>	<b>30502</b>	<b>15197.05</b>	<b>93384</b>	<b>20884.11</b>	<b>27</b>	<b>19419</b>	<b>9093.10</b>	<b>3250</b>	<b>1135.05</b>	<b>617</b>	<b>1200.11</b>
	<b>GRAND TOTAL</b>	<b>101316</b>	<b>60449.94</b>	<b>211998</b>	<b>108231.79</b>	<b>63782</b>	<b>43638.81</b>	<b>424111</b>	<b>242164.54</b>	<b>41</b>	<b>188429</b>	<b>88779.02</b>	<b>48735</b>	<b>26105.42</b>	<b>1454</b>	<b>1587.07</b>

**Recovery Performance of Banks  
As on 31.03.2015**

**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 31.03.2015 stands at 60%.

A comparative table relating to **March'2015** with that of **March'2014** is produced below:  
Rs/ Lacs

Sector	March'2014			March'2015		
	Demand	Recovery	%	Demand	Recovery	%
Agriculture & allied	23810.38	14386.81	60	27439.96	17000.44	62
MSME	35580.32	18898.32	53	41812.23	23858.08	57
Other Prisec	22719.81	15162.88	67	25609.51	16159.10	63
<b>TOTAL</b>	<b>82110.51</b>	<b>48448.01</b>	<b>59</b>	<b>94861.70</b>	<b>57017.62</b>	<b>60</b>

**Scheme wise recovery as on 31.03.2015**

Comparative position of some selected schemes is given below:

Sector	March'2014			March'2015		
	Demand	Recovery	%	Demand	Recovery	%
SJSRY	706.54	162.27	23	2104.48	167.49	8
SGSY	1850.25	733.21	40	1792.60	534.81	30
REGP(MMS)	1541.62	511.48	33	2129.55	1016.49	48
PMRY	4939.07	297.17	6	4718.24	222.70	5
PMEGP	2338.50	892.21	38	3149.24	1259.06	40

**BANK-WISE & SECTOR-WISE RECOVERY PERFORMANCE AS ON 31.03.2015**

AGENDA ITEM NO.6													
Sl.No.	Name of Bank	Agri. & Allied activities sector			MSME			Other Priority Sector			Total Sector		
		Demand	Recovery	Recovery %	Demand	Recovery	Recovery %	Demand	Recovery	Recovery %	Demand	Recovery	Recovery %
1	2	3	4	5	6	7	8	9	10	11	14	15	16
1	Allahabad Bank	3.25	0.12	4	125.15	60.45	48	118.25	59.85	51	246.65	120.42	49
2	Andhra Bank	0	0.00	0	1.71	1.58	92	0.00	0.00	0	1.71	1.58	92
3	Bank of Baroda	0.56	0.16	29	173.12	87.52	51	15.32	8.62	56	189.00	96.30	51
4	Bank of India	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
5	Bank of Maharashtra	3.95	0.00	0	0.53	0.00	0	7.46	0.00	0	0.00	0.00	0
6	Canara Bank	15.19	1.51	10	301.27	30.59	10	110.90	32.15	29	427.36	64.25	15
7	Central Bank of India	63.21	40.11	63	231.93	39.04	17	568.48	113.94	20	863.62	193.09	22
8	Corporation Bank	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
9	Indian Bank	44.27	0.00	0	24.66	9.06	37	47.12	43.88	93	116.05	52.94	46
10	IDBI BANK	543.00	0.00	0	530.91	32.91	6	0.00	0.00	0	1073.91	32.91	0
11	Indian Overseas Bank	4.16	2.03	49	283.04	151.09	53	55.35	41.05	74	342.55	194.17	57
12	Oriental Bank of Commerce	0.10	0.08	80	1.50	1.40	93	16.24	12.65	78	17.84	14.13	79
13	Punjab & Sind Bank	0.80	0.00	0	62.00	4.50	7	7.10	1.10	15	69.90	5.60	8
14	Punjab National Bank	27.65	4.25	15	376.50	55.70	15	36.90	7.55	20	441.05	67.50	15
15	State Bank of India	7572.00	4890.00	65	15952.00	9701.00	61	3609.00	2532.00	70	27133.00	17123.00	63
16	Syndicate Bank	0.00	0.00	0	196.81	84.68	43	83.00	52.00	63	279.81	136.68	49
17	Union Bank of India	81.95	32.30	39	560.05	157.20	28	203.20	97.85	48	845.20	287.35	34
18	United Bank of India	6573.58	3712.32	56	7988.22	4131.32	52	3992.26	2468.92	62	18554.06	10312.56	56
19	UCO Bank	1891.00	892.00	47	5164.00	2751.00	53	1196.00	701.00	59	8251.00	4344.00	53
20	Vijaya Bank	0.00	0.00	0	258.47	0.96	0	4.10	0.00	0	262.57	0.96	0
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>16824.67</b>	<b>9574.88</b>	<b>57</b>	<b>32231.87</b>	<b>17300.00</b>	<b>54</b>	<b>10070.68</b>	<b>6172.56</b>	<b>61</b>	<b>59127.22</b>	<b>33047.44</b>	<b>56</b>
21	AXIS BANK	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
22	Federal Bank	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
23	HDFC	336.14	244.8	73	483.31	426.22	88	16.28	12.15	75	835.73	683.17	82
24	ICICI	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
25	Indusind Bank	4.15	0.00	0	3.05	0.42	14	0.00	0.00	0	7.20	0.42	6
26	Kotak Mahindra Bank	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
27	SOUTH INDIAN BANK	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
27	YES Bank	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>340.29</b>	<b>244.80</b>	<b>72</b>	<b>486.36</b>	<b>426.64</b>	<b>88</b>	<b>16.28</b>	<b>12.15</b>	<b>0</b>	<b>842.93</b>	<b>683.59</b>	<b>81</b>
29	Tripura Gramin Bank	8125.00	5218.00	64	3944.00	2438.00	62	13555.00	8802.00	65	25624.00	16458.00	64
<b>C</b>	<b>Sub Total of RRB</b>	<b>8125.00</b>	<b>5218.00</b>	<b>64</b>	<b>3944.00</b>	<b>2438.00</b>	<b>62</b>	<b>13555.00</b>	<b>8802.00</b>	<b>65</b>	<b>25624.00</b>	<b>16458.00</b>	<b>64</b>
30	ACUB	0	0	0	0	0	0	491.55	201.56	41	491.55	201.56	41
31	TCARDB	250.00	141.56	57	0	0	0	776.00	557.35	72	1026.00	698.91	68
32	TSCB	1900.00	1821.20	96	5150.00	3693.44	72	700.00	413.48	59	7750.00	5928.12	76
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>2150.00</b>	<b>1962.76</b>	<b>91</b>	<b>5150.00</b>	<b>3693.44</b>	<b>72</b>	<b>1967.55</b>	<b>1172.39</b>	<b>60</b>	<b>9267.55</b>	<b>6828.59</b>	<b>74</b>
<b>Grand Total</b>		<b>27439.96</b>	<b>17000.44</b>	<b>62</b>	<b>41812.23</b>	<b>23858.08</b>	<b>57</b>	<b>25609.51</b>	<b>16159.10</b>	<b>63</b>	<b>94861.70</b>	<b>57017.62</b>	<b>60</b>

TRIPURA STATE

Agenda Item No-6

BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 31.03.2015

( 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.			
		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	18.69	16.98	2.15	14.83
6	CBI	175	73.38	71.11	23.36	47.75	162	16.48	16.48	4.84	11.64	10	3.82	2.23	0.01	2.22
7	Corporation					0.00					0.00					0.00
8	IB	6	3.87	3.32	0.96	2.36	0	0.00	0.00	0.00	0.00	10	8.43	7.27	0.71	6.56
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	17	62.10	62.00	0.03	61.97	0	0.00	0.00	0.00	0.00	28	18.60	13.50	0.80	12.70
12	SBI	2425	2421.00	2081.00	82.00	1999.00	1725	1312.00	471.00	74.00	397.00	950	2021.00	1616.00	79.00	1537.00
13	UCO	485	246.00	246.00	1.00	245.00	485	281.00	156.00	70.00	86.00	123	62.50	49.00	15.00	34.00
14	UB	4	1.00	1.00	0.35	0.65	0	0.00	0.00	0.00	0.00	83	42.30	21.20	11.25	9.95
15	UBI	3439	2381.66	2236.55	114.25	2122.30	1588	299.98	261.62	12.32	249.30	1044	561.80	345.25	30.44	314.81
16	VB	2	3.54	0.39	0.34	0.05	0	0.00	0.00	0.00	0.00	5	8.91	0.44	0.17	0.27
17	HDFC	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	1	0.89	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	2	2.30	2.30	0.00	2.30	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	BOM					0.00					0.00					0.00
23	OBC	6	8.21	8.21	0.00	8.21	0	0.00	0.00	0.00	0.00	4	0.68	1.00	0.40	0.60
<b>A</b>	<b>ASCB</b>	<b>6571</b>	<b>5217.96</b>	<b>4718.24</b>	<b>222.70</b>	<b>4495.54</b>	<b>3972</b>	<b>1927.74</b>	<b>906.50</b>	<b>162.09</b>	<b>744.41</b>	<b>2440</b>	<b>2834.67</b>	<b>2096.58</b>	<b>145.80</b>	<b>1950.78</b>
24	TGB	0	0.00	0.00	0.00	0.00	549	469.27	136.10	87.04	49.06	0	0.00	0.00	0.00	0.00
<b>B</b>	<b>ASCB incl.</b>	<b>6571</b>	<b>5217.96</b>	<b>4718.24</b>	<b>222.70</b>	<b>4495.54</b>	<b>4521</b>	<b>2397.01</b>	<b>1042.60</b>	<b>249.13</b>	<b>793.47</b>	<b>2440</b>	<b>2834.67</b>	<b>2096.58</b>	<b>145.80</b>	<b>1950.78</b>
25	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
26	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
27	TSCB	0	0.00	0.00	0.00	0.00	1466	2124.03	750.00	285.68	464.32	35	39.39	7.90	21.69	-13.79
<b>C</b>	<b>Coop. Bank Sub Total</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1466</b>	<b>2124.03</b>	<b>750.00</b>	<b>285.68</b>	<b>464.32</b>	<b>35</b>	<b>39.39</b>	<b>7.90</b>	<b>21.69</b>	<b>-13.79</b>
<b>GRAND TOTAL</b>		<b>6571</b>	<b>5217.96</b>	<b>4718.24</b>	<b>222.70</b>	<b>4495.54</b>	<b>5987</b>	<b>4521.04</b>	<b>1792.60</b>	<b>534.81</b>	<b>1257.79</b>	<b>2475</b>	<b>2874.06</b>	<b>2104.48</b>	<b>167.49</b>	<b>1936.99</b>

## TRIPURA STATE

## Agenda Item No-6

## BANK-WISE &amp; GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 31.03.2015

( 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	6	26.50	23.55	0.00	23.55
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	0	0.00	0.00	0.00	0.00
6	CBI	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	3	26.52	1.16	0.14	1.02
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	1.37	0.08	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
12	SBI	1200	1878.00	833.00	131.00	702.00	0	0.00	0.00	0.00	0.00	566	1024.00	486.00	104.00	382.00
13	UCO	149	302.00	151.00	71.00	80.00	0	0.00	0.00	0.00	0.00	22	138.00	59.00	20.00	39.00
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	7.32	0.54	0.42	0.12
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	15	34.50	18.50	7.45	11.05
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	BOM															
23	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
<b>A</b>	<b>ASCB</b>	<b>2191</b>	<b>3522.68</b>	<b>1343.10</b>	<b>251.92</b>	<b>1091.18</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>760</b>	<b>1464.69</b>	<b>715.62</b>	<b>170.38</b>	<b>545.24</b>
24	TGB	990	1179.41	730.73	462.53	268.20	0	0.00	0.00	0.00	0.00	1206	2248.13	1372.04	846.11	525.93
<b>B</b>	<b>ASCB incl.</b>	<b>3181</b>	<b>4702.09</b>	<b>2073.83</b>	<b>714.45</b>	<b>1359.38</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1966</b>	<b>3712.82</b>	<b>2087.66</b>	<b>1016.49</b>	<b>1071.17</b>
25	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
26	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
27	TSCB	498	499.31	450.00	67.60	382.40	0	0.00	0.00	0.00	0.00	56	41.89	41.89	0.00	41.89
<b>C</b>	<b>Coop. Bank Sub Total</b>	<b>498</b>	<b>499.31</b>	<b>450.00</b>	<b>67.60</b>	<b>382.40</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>56</b>	<b>41.89</b>	<b>41.89</b>	<b>0.00</b>	<b>41.89</b>
<b>GRAND TOTAL</b>		<b>3679</b>	<b>5201.40</b>	<b>2523.83</b>	<b>782.05</b>	<b>1741.78</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>2022</b>	<b>3754.71</b>	<b>2129.55</b>	<b>1016.49</b>	<b>1113.06</b>

## TRIPURA STATE

## Agenda Item No- 6

## BANK-WISE &amp; GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 31.03.2015

( 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	17	18.85	2.60	0.65	1.95	11	12.65	0.65	0.35	0.30
2	Andhra Bank					0.00	9	13.63	0.95	0.83	0.12	9	9.98	0.76	0.75	0.01
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	160.08	28.65	4.05	24.60	13	95.74	16.81	1.60	15.21
6	CBI	0	0.00	0.00	0.00	0.00	55	134.86	17.34	2.16	15.18	63	116.10	20.76	2.89	17.87
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	29	40.05	21.12	3.10	18.02	14	21.06	5.81	2.18	3.63
9	IDBI	0	0.00	0.00	0.00	0.00	2	14.97	14.97	0.00	14.97	1	1.30	1.30	0.00	1.30
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	14	27.50	2.05	0.55	1.50	6	7.10	2.60	0.60	2.00
12	SBI	0	0.00	0.00	0.00	0.00	1685	4109.00	508.00	86.00	422.00	1558	1699.58	492.00	86.38	405.62
13	UCO	0	0.00	0.00	0.00	0.00	184	264.50	55.00	20.00	35.00	170	280.00	97.00	18.00	79.00
14	UB	0	0.00	0.00	0.00	0.00	88	298.20	110.25	31.26	78.99	102	206.85	127.30	36.35	90.95
15	UBI	0	0.00	0.00	0.00	0.00	2088	3642.75	1145.32	302.41	842.91	1182	1745.28	287.56	91.47	196.09
16	VB	0	0.00	0.00	0.00	0.00	18	48.01	6.60	0.84	5.76	11	21.65	7.86	0.59	7.27
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	17	43.90	18.90	5.35	13.55	11	15.40	5.00	2.00	3.00
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	BOM						1	0.53	0.53	0.00	0.53	3	7.46	7.46	0.00	7.46
23	OBC	0	0.00	0.00	0.00	0.00	11	11.68	5.80	3.49	2.31	9	3.59	2.10	1.80	0.30
<b>A</b>	<b>ASCB excl.RRB</b>	<b>3</b>	<b>7.16</b>	<b>7.10</b>	<b>0.00</b>	<b>7.10</b>	<b>4342</b>	<b>9068.99</b>	<b>1964.70</b>	<b>475.48</b>	<b>1489.22</b>	<b>3261</b>	<b>4428.82</b>	<b>1098.84</b>	<b>257.11</b>	<b>841.73</b>
24	TGB	0	0.00	0.00	0.00	0.00	2028	3908.21	1147.21	736.49	410.72	2402	3526.60	1493.89	955.86	538.03
<b>B</b>	<b>ASCB incl. RRB</b>	<b>3</b>	<b>7.16</b>	<b>7.10</b>	<b>0.00</b>	<b>7.10</b>	<b>6370</b>	<b>12977.20</b>	<b>3111.91</b>	<b>1211.97</b>	<b>1899.94</b>	<b>5663</b>	<b>7955.42</b>	<b>2592.73</b>	<b>1212.97</b>	<b>1379.76</b>
25	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
26	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
27	TSCB	0	0.00	0.00	0.00	0.00	574	1544.79	300.00	153.83	146.17	1649	1403.56	300.00	237.69	62.31
<b>C</b>	<b>Coop. Bank Sub Total</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>574</b>	<b>396.18</b>	<b>37.33</b>	<b>47.09</b>	<b>-9.76</b>	<b>625</b>	<b>518.25</b>	<b>158.35</b>	<b>143.23</b>	<b>15.12</b>
<b>Grand Total</b>		<b>3</b>	<b>7.16</b>	<b>7.10</b>	<b>0.00</b>	<b>7.10</b>	<b>6944</b>	<b>13373.38</b>	<b>3149.24</b>	<b>1259.06</b>	<b>1890.18</b>	<b>6288</b>	<b>8473.67</b>	<b>2751.08</b>	<b>1356.20</b>	<b>1394.88</b>

## TRIPURA STATE

## Agenda Item No-6

## BANK-WISE &amp; GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 31.03.2015

( 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	0.00
4	BOI					0.00					0.00					0.00
5	Canara	137	14.64	14.20	2.65	11.55					0.00					0.00
6	CBI					0.00					0.00					0.00
7	Coprporation					0.00					0.00					0.00
8	IB					0.00					0.00					0.00
9	IDBI					0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
10	IOB					0.00					0.00					0.00
11	P&SB					0.00					0.00					0.00
12	SBI	611	110.48	10.58	3.41	7.17	3035	3852.00	873.00	137.00	736.00	365	54.22	49.00	0.00	49.00
13	UCO					0.00	33	34.48	33.00	10.00	23.00					0.00
14	UB					0.00					0.00					0.00
15	UBI	701	89.56	25.65	5.65	20.00	2502	1493.24	507.96	101.15	406.81	0	0.00	0.00	0.00	0.00
16	VB					0.00					0.00					0.00
17	HDFC															
18	AXIS BANK					0.00					0.00					0.00
19	PNB					0.00					0.00					0.00
20	ICICI					0.00					0.00					0.00
21	Syndicate Bank					0.00					0.00					0.00
22	BOM															
23	OBC															
<b>A</b>	<b>ASCB excl.RRB</b>	<b>1449</b>	<b>214.68</b>	<b>50.43</b>	<b>11.71</b>	<b>38.72</b>	<b>5578</b>	<b>5395.87</b>	<b>1415.58</b>	<b>249.64</b>	<b>1165.94</b>	<b>365</b>	<b>54.22</b>	<b>49.00</b>	<b>0.00</b>	<b>49.00</b>
24	TGB					0.00	9248	7169.53	1931.45	1262.23	669.22	145	54.12	54.12	0.03	54.09
<b>B</b>	<b>ASCB incl.</b>	<b>1449</b>	<b>214.68</b>	<b>50.43</b>	<b>11.71</b>	<b>38.72</b>	<b>14826</b>	<b>12565.40</b>	<b>3347.03</b>	<b>1511.87</b>	<b>1835.16</b>	<b>510</b>	<b>108.34</b>	<b>103.12</b>	<b>0.03</b>	<b>103.09</b>
25	ACUB					0.00					0.00					0.00
26	TCARDB					0.00					0.00					0.00
27	TSCB					0.00	5151	523.70	105.00	39.18	65.82	120	271.29	271.29	0.00	271.29
<b>C</b>	<b>Coop. Bank Sub Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>5151</b>	<b>523.70</b>	<b>105.00</b>	<b>39.18</b>	<b>65.82</b>	<b>120</b>	<b>271.29</b>	<b>271.29</b>	<b>0.00</b>	<b>271.29</b>
<b>GRAND TOTAL</b>		<b>1449</b>	<b>214.68</b>	<b>50.43</b>	<b>11.71</b>	<b>38.72</b>	<b>19977</b>	<b>13089.10</b>	<b>3452.03</b>	<b>1551.05</b>	<b>1900.98</b>	<b>630</b>	<b>379.63</b>	<b>374.41</b>	<b>0.03</b>	<b>374.38</b>



## Tripura State

### Agenda Item No. 6

#### Joint recovery drive conducted with the involvement of Govt. Authorities during the year 2014-15 ( As on 31.03.2015)

(Amt. in Lakhs)

Sl.No.	Name of Bank	No of recovery drives conducted	Recovery made upto 31.03.2015	
		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	43	52	13.83
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	4	198	15.48
10	Uco Bank	2	122	25.00
11	Union Bank of India	0	0	0.00
12	United Bank of India	18	2461	224.29
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.	4	0	0.00
	<b>TOTAL :</b>	<b>71</b>	<b>2833</b>	<b>278.60</b>

PDR certificate cases as on 31.03.2015

(Rs / Lacs)

As on	Cases pending		Recovery made during the current year.	
	No.	Amt.	No.	Amt.
31.03.2015	3291	2301.16	27	27.93

Bank wise, sector wise, scheme wise recovery position of Certificate cases (PDR Act) as on 31.03.2015 is furnished in the annexure.

## Tripura State

Agenda Item No. 6

### **Statement showing the filing and disposal of cases under PDR up to 31.03.2015**

*(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	11.80	0	0.00
2	Bank of Baroda	7	11.65	3	2.05
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	6	1.02
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	2021	1582.00	12	23.00
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
	<b>TOTAL :</b>	<b>3291</b>	<b>2301.16</b>	<b>27</b>	<b>27.93</b>

**Position of NPA of Banks in the State of Tripura**

**As on 31.03.2015**

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
March'2015	7108	417.41	5.87

Percentage of gross NPA decreased from 6.37% as on March' 2014 to 5.87% as on March' 2015. Amount in absolute terms increased to Rs 417.41 crore as on 31<sup>st</sup> March 2015 from Rs. 368.13 crore as on March 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 Written Off A/Cs (Shadow Register) is around Rs 71.56 crore which if added with the outstanding NPA, the amount of NPA would be Rs 488.97 crore which is 6.87% of the gross advance and very alarming.

NPA Position and amount outstanding in Shadow Register of Banks in Tripura as on 31.03.2015 is furnished in the Annexure.

**TRIPURA STATE**

**NPA Position of Banks in Tripura as on 31.03.2015**

Agenda item No. 7  
(Amt. in lacs)

SI No	Name of Bank	Agriculture	MSME	OPS	Total Prisec	Non- Prisec	Total NPA
1	2	3	4	5	6	7	8
1	Allahabad Bank	3.25	125.15	137.65	266.05	258.95	525.00
2	Andhra Bank	0.00	1.71	0.00	1.71	0.00	1.71
3	Bank of Baroda	2.12	208.50	49.53	260.15	79.20	339.35
4	Bank of India	8.65	19.88	82.03	110.56	1.56	112.12
5	Bank of Maharashtra	3.94	0.53	7.46	11.93	11.94	23.87
6	Canara Bank	32.54	203.55	114.32	350.41	117.23	467.64
7	Central Bank of India	0.00	83.96	155.86	239.82	0.00	239.82
8	Corporation Bank	0.00	1.34	1.36	2.70	0.02	2.72
9	Indian Bank	38.78	0.00	3.09	41.87	0.00	41.87
10	IDBI BANK	543.00	530.91	0.00	1073.91	451.00	1524.91
11	Indian Overseas Bank	1.38	290.38	7.75	299.51	1236.15	1535.66
12	Oriental Bank of Commerce	0.00	3.47	0.00	3.47	0.00	3.47
13	Punjab & Sind Bank	0.80	157.80	24.40	183.00	2.00	185.00
14	Punjab National Bank	18.25	305.92	20.55	344.72	9.25	353.97
15	State Bank of India	1595.00	4680.00	739.00	7014.00	2857.00	9871.00
16	Syndicate Bank	0.00	196.81	0.00	196.81	209.02	405.83
17	Union Bank of India	18.90	147.20	80.75	246.85	45.70	292.55
18	United Bank of India	1784.00	3644.00	3798.00	9226.00	0.00	9226.00
19	UCO Bank	31.00	1122.00	1286.00	2439.00	256.00	2695.00
20	Vijaya Bank	0.00	166.93	4.10	171.03	1.62	172.65
<b>A</b>	<b>Sub-Total PUBLIC sec Bank</b>	<b>4081.61</b>	<b>11890.04</b>	<b>6511.85</b>	<b>22483.50</b>	<b>5536.64</b>	<b>28020.14</b>
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	4.27	140.60	0.00	144.87	758.10	902.97
24	ICICI	0.00	0.00	0.00	0.00	0.00	0.00
25	Indusind Bank	4.15	2.64	0.00	6.79	10.06	16.85
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>B</b>	<b>Sub Total Pvt. Sec Bank</b>	<b>8.42</b>	<b>143.24</b>	<b>0.00</b>	<b>151.66</b>	<b>768.16</b>	<b>919.82</b>
29	TGB	1797.00	798.00	2649.00	5244.00	2419.00	7663.00
<b>C</b>	<b>Sub Total RRB</b>	<b>1797.00</b>	<b>798.00</b>	<b>2649.00</b>	<b>5244.00</b>	<b>2419.00</b>	<b>7663.00</b>
30	ACUB	0.00	0.00	354.84	354.84	96.55	451.39
31	TCARDB	0.00	0	1206.50	1206.50	0.00	1206.50
32	TSCB	1008.73	1315.10	428.45	2752.28	728.33	3480.61
<b>D</b>	<b>Sub-Total Coop. Bank</b>	<b>1008.73</b>	<b>1315.1</b>	<b>1989.79</b>	<b>4313.62</b>	<b>824.88</b>	<b>5138.50</b>
<b>GRAND TOTAL</b>		<b>6895.76</b>	<b>14146.38</b>	<b>11150.64</b>	<b>32192.78</b>	<b>9548.68</b>	<b>41741.46</b>

## TRIPURA STATE

### Position of Technically Written off A/Cs of Banks in Tripura as on 31.03.2015

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	94.18	52	94.18
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
<b>A</b>	<b>Sub-Total PUBLIC sec Bank</b>	<b>93398</b>	<b>24031.94</b>	<b>32705</b>	<b>4980.57</b>
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>B</b>	<b>Sub Total PRIVATE Sec bank</b>	<b>2</b>	<b>57.39</b>	<b>0</b>	<b>0.00</b>
27	Tripura Gramin Bank	114061	6606.59	53251	2175.69
<b>C</b>	<b>Sub Total RRB</b>	<b>114061</b>	<b>6606.59</b>	<b>53251</b>	<b>2175.69</b>
28	ACUB	0	0.00	0	0.00
29	TCARDB	0	0.00	0	0.00
30	TSCB	0	0.00	0	0.00
<b>D</b>	<b>Sub-Total Coop. Bank</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
<b>GRAND TOTAL</b>		<b>207461</b>	<b>30695.92</b>	<b>85956</b>	<b>7156.26</b>

**STATUS OF GOVT. SPONSORED SCHEMES & NPA GENERATED THEREOF**

	PMRY				PMEGP				SWAVALAMBAN			
	A/Cs Outstanding	Outstd. Balance as on 31.03.15	NPA A/Cs	Amt. Outstd. As on 31.03.15	A/Cs Outstanding	Outstd. Balance as on 31.03.15	NPA A/Cs	Amt. Outstd. As on 31.03.15	A/Cs Outstanding	Outstd. Balance as on 31.03.15	NPA A/Cs	Amt. Outstd. As on 31.03.15
1	Allahabad Bank				16	15.43	4	4.11	5	4.75	2	2.00
2	Andhra Bank				9	13.63			9	9.88		
3	Bank of Baroda				49	101.63	2	6.60	40	116.25	6	4.01
4	Bank of Maharashtra				1	0.53	1	0.53	3	7.46	1	7.46
5	Bank of India				1	4.75			10	19.20		
6	Canara Bank				22	98.01			47	69.18		
7	Central Bank of India	175	73.38	103	55	134.86	15	16.21	63	116.10	13	12.86
8	CORPORATION BANK				6	6.89						
9	Indian Bank	6	3.87	6	30	43.04	14	17.29	18	20.53	6	3.08
10	IDBI BANK				5	18.78	5	18.78			1	6.06
11	IOB	10	26.66	5	17	32.94	12	15.96	31	27.50	15	13.56
12	PNB	2	2.30	2	17	43.90	9	26.40	11	15.40	5	7.80
13	P&SB	17	61.50	16	14	64.10	4	7.65	6	9.80	3	2.10
14	SBI			372		915.00					311	645.00
15	SYNDICATE BANK											
16	OBC				11	11.68	2	1.91	9	3.59	2	1.03
17	UBI	3439	2381.66	3267	2088	3642.75	370	611.84	328	469.96	115	181.72
18	Union Bank of India	4	1.00		76	266.10			65	123.40		
19	UCO Bank	485	245.00	485	184	264.50	11	44.00	170	280.00	17	51.00
20	Vijaya Bank	2	3.54		18	48.01	11	21.65	11	21.65		
	<b>ASCB of PSBs Sub-Total</b>	<b>4140</b>	<b>2798.91</b>	<b>4256</b>	<b>2619</b>	<b>4811.53</b>	<b>841</b>	<b>2178.93</b>	<b>826</b>	<b>1314.65</b>	<b>497</b>	<b>937.68</b>
21	AXIS BANK											
22	HDFC BANK											
23	ICICI				1	0.41						
24	INDUSIND BANK											
25	SOUTH INDIAN BANK											
26	Yes Bank											
27	Federal Bank											
28	Kotak Mahindra											
	<b>ASCB of Pvt s Sub-Total</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>1</b>	<b>0.41</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
29	TGB				3242	6156.34	226	359.96	2966	3526.60	107	166.82
	<b>TGBs Sub-Total</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>3242</b>	<b>6156.34</b>	<b>226</b>	<b>359.96</b>	<b>2966</b>	<b>3526.60</b>	<b>107</b>	<b>166.82</b>
30	ACUB											
31	TCARDB											
32	TSCB Ltd				718	1547.79	31	91.39	1569	1303.58	67	165.91
	<b>ASCB ofCoop Sub-Total</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>718</b>	<b>1547.79</b>	<b>31</b>	<b>91.39</b>	<b>1569</b>	<b>1303.58</b>	<b>67</b>	<b>165.91</b>
	<b>GRAND TOTAL</b>	<b>4140</b>	<b>2798.91</b>	<b>4256</b>	<b>6580</b>	<b>12516.07</b>	<b>1098</b>	<b>2630.28</b>	<b>5361</b>	<b>6144.83</b>	<b>671</b>	<b>1270.41</b>

**CD Ratio of Banks in Tripura**

**CD Ratio:**

The details of Bank wise and district wise CD ratio are annexed. At the end of March' 2015 the CD ratio of the State improved to 41% compared to 38% as at the end of March' 2014. The district wise details are as under:

District	CD RATIO			Variation of CDR % point
	March'2013	March'2014	March'2015	Since March'2014
North Tripura	43	44	44	0
Unakoti	49	48	47	-1
South Tripura	42	42	40	-2
Gomati	42	83	79	-4
West Tripura	27	29	33	+4
Sepahijala	46	43	61	+18
Khowai	57	57	55	-2
Dhalai	49	54	56	+2
Total State	34	38	41	+3

CD Ratio - 79% is the highest in Gomati District, as against 33%, 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 March' 2015**

(Amt. In lac)					
SL No.	Bank's Name	No of Brs	Total Deposit	Total Advance	CD Ratio
1	UBI	62	261813.65	105118.78	40
2	UCO Bank	25	84099.00	19795.00	24
3	SBI	58	468165.00	196041.00	42
4	Allahabad Bank	2	7402.82	2118.77	29
5	Canara Bank	13	33231.97	8355.82	25
6	Bank of India	11	15951.58	8844.36	55
7	OBC	1	1914.00	194.25	10
8	P & SB	2	1969.00	426.00	22
9	CBI	7	12208.04	4795.62	39
10	Corporation Bank	2	3987.56	262.07	7
11	Dena Bank	1	248.25	23.02	9
12	Vijaya Bank	3	26046.36	2745.70	11
13	Syndicate Bank	6	3335.11	1746.14	52
14	Bank of Borada	3	19871.52	7495.73	38
15	Indian Bank	3	11195.73	1431.36	13
16	Indian Overseas Bank	5	13894.17	4608.72	33
17	Bharatiya Mahila Bank	1	727.47	54.35	7
18	PNB	2	3257.38	1468.83	45
19	Union Bank	7	38944.36	10135.80	26
20	Andhra Bank	1	1036.10	83.72	8
21	Bank of Maharashtra	1	273.30	75.80	28
22	Axis Bank	7	47911.99	31602.81	66
23	ICICI	8	7260.79	1986.33	27
24	IDBI Bank	7	43212.00	11296.40	26
25	HDFC	4	7659.74	9024.74	118
26	South Indian Bank	1	3303.63	692.71	21
27	Indusind	2	3528.16	12620.48	358
28	Yes Bank	1	2134.20	17.57	1
29	Kotak Mahindra Bank	1	1518.00	79.00	5
30	Federal Bank	1	1806.36	411.67	23
31	TGB	142	415632.00	164473.00	40
32	ACUB	3	3067.07	1801.65	59
33	TCARDB	5	0.00	2392.59	0
34	TSCB	63	180878.63	98557.73	54
	<b>Total</b>	<b>461</b>	<b>1727484.94</b>	<b>710777.52</b>	<b>41</b>

**CREDIT DEPOSIT RATIO OF THE STATE as on 31st March' 2015**

	Total Deposit	Total Advance	CD Ratio
<b>West</b>	<b>1110538.99</b>	<b>366798.97</b>	<b>33</b>
<b>Sepahijala</b>	<b>99699.09</b>	<b>60764.72</b>	<b>61</b>
<b>Khowai</b>	<b>73297.10</b>	<b>40450.26</b>	<b>55</b>
<b>Dhalai</b>	<b>73088.16</b>	<b>41130.36</b>	<b>56</b>
<b>Gomati</b>	<b>116151.33</b>	<b>91627.21</b>	<b>79</b>
<b>South</b>	<b>103042.40</b>	<b>41640.38</b>	<b>40</b>
<b>Unakoti</b>	<b>61052.14</b>	<b>28655.28</b>	<b>47</b>
<b>North</b>	<b>90615.73</b>	<b>39710.34</b>	<b>44</b>
<b>Total</b>	<b>1727484.94</b>	<b>710777.52</b>	<b>41</b>

**TRIPURA STATE**

**Agenda Item No. 8**

**Credit Deposit Ratio as on 31st March' 2015 for West Tripura District.(Amt.in Lacs)**

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Allahabad Bank	7161.27	2094.87	29
2	Bank Of Borada	19351.52	7245.73	37
3	Bank Of India	13718.35	8164.94	60
4	Bharatiya Mahila Bank	727.47	54.35	7
5	Canara bank	29224.97	6616.74	23
6	Central Bank Of India	11466.60	4289.84	37
7	Dena Bank	248.25	23.02	9
8	Indian Bank	11142.95	1417.35	13
9	Indian Overseas Bank	12689.69	4345.84	34
10	Punjab & Sind Bank	1898.00	366.00	19
11	State Bank Of India	330074.00	101956.00	31
12	UCO Bank	62435.00	14414.00	23
13	Union Bank	35770.36	9062.93	25
14	United Bank Of India	125177.64	55148.12	44
15	Vijaya Bank	26046.36	2745.70	11
16	AXIS BANK	42152.35	31564.54	75
17	Punjab National Bank	2935.85	1375.93	47
18	Syndicate Bank	2449.07	1270.80	52
19	Oriental Bank Of comerce	1914.00	194.25	10
20	ICICI	5061.17	778.01	15
21	Tripura Gramin Bank	201675.00	43575.00	22
22	ACUB	2915.92	1745.46	60
23	TCARDB	0.00	655.70	0
24	IDBI BANK	40491.00	10525.00	26
25	Tripura State Co-op Bank	101039.45	39691.90	39
26	INDUSIND BANK	2543.63	8616.55	339
27	HDFC Bank	6359.97	7240.86	114
28	Corporation Bank	3797.56	259.07	7
29	South Indian Bank	3303.63	692.71	21
30	Yes Bank	2134.20	17.57	1
31	Andhra Bank	1036.10	83.72	8
32	Bank of Maharashtra	273.30	75.80	28
33	Kotak Mahindra Bank Ltd	1518.00	79.00	5
34	Federal Bank	1806.36	411.67	23
	<b>Total :</b>	<b>1110538.99</b>	<b>366798.97</b>	<b>33</b>

## STATE TRIPURA

Agenda Item No. 8

### Credit Deposit Ratio as on 31st March' 2015 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	27373.00	51729.00	189
2	United Bank of India	27542.80	9460.69	34
3	Tripura Gramin Bank	27328.00	14617.00	53
4	Tripura State Co-Op Bank	19443.21	10337.84	53
5	TCARDB	0.00	388.48	0
6	Bank of India	638.06	291.85	46
7	Canara bank	1770.67	664.00	37
8	Union Bank	1934.37	831.11	43
9	ACUB	151.15	56.19	37
10	UCO Bank	2649.00	404.00	15
11	HDFC	642.80	751.83	117
12	Indian Overseas Bank	366.56	137.65	38
13	Axis Bank	2347.89	4.93	0
14	ICICI	835.78	784.16	94
15	Bank of Baroda	520.00	250.00	48
16	Central Bank of India	262.77	316.88	121
17	IDBI	2111.00	513.40	24
18	Syndicate Bank	234.27	88.20	38
<b>TOTAL :</b>		<b>116151.33</b>	<b>91627.21</b>	<b>79</b>

### Credit Deposit Ratio as on 31st March` 2015 for South Tripura District.

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	2	3	4	5
1.00	State Bank of India	19414.00	8178.00	42.12
2.00	United Bank of India	21657.54	7145.26	32.99
3.00	Union Bank	418.60	50.60	12.09
4.00	Tripura Gramin Bank	38849.00	19335.00	49.77
5.00	Tripura State Co-Op Bank	21030.48	6258.36	29.76
6.00	TCARDB	0.00	354.90	0.00
7.00	UCO Bank	1033.00	83.00	8.03
8.00	Axis Bank	220.30	1.18	0.54
9.00	Canara bank	419.48	234.08	55.80
<b>TOTAL :</b>		<b>103042.40</b>	<b>41640.38</b>	<b>40</b>

## TRIPURA

Agenda Item No. 8

### Credit Deposit Ratio as on 31st March' 2015 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	16966.00	6266.00	<b>37</b>
2	United Bank of India	15132.82	6233.54	<b>41</b>
3	Indian Overseas Bank	615.91	35.74	<b>6</b>
4	UCO Bank	710.00	182.00	<b>26</b>
5	Canara Bank	73.69	8.74	<b>12</b>
6	Central Bank of India	0.77	5.30	<b>688</b>
7	ICICI	116.00	73.00	<b>63</b>
8	Tripura Gramin Bank	20787.00	11851.00	<b>57</b>
9	Tripura State Co-Op Bank	6649.95	3686.78	<b>181</b>
10	TCARDB	0.00	313.18	<b>0</b>
<b>TOTAL :</b>		<b>61052.14</b>	<b>28655.28</b>	<b>47</b>

### Credit Deposit Ratio as on 31st March`2015 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	27842.00	5229.00	<b>19</b>
2	United Bank of India	16204.32	7106.02	<b>44</b>
3	Union Bank	821.03	191.16	<b>23</b>
4	Tripura Gramin Bank	32383.00	18706.00	<b>58</b>
5	Tripura State Co-Op Bank	5851.09	2015.63	<b>34</b>
6	Axis Bank	2292.99	19.36	<b>1</b>
7	HDFC	656.97	1032.05	<b>157</b>
8	Canara Bank	465.15	337.00	<b>72</b>
9	Indusind Bank	984.53	4003.93	<b>407</b>
10	Syndicate Bank	469.51	325.53	<b>69</b>
11	ICICI	609.00	266.00	<b>44</b>
12	Bank of India	1107.14	132.66	<b>12</b>
13	UCO Bank	319.00	88.00	<b>28</b>
14	IDBI	610.00	258.00	<b>42</b>
<b>TOTAL :</b>		<b>90615.73</b>	<b>39710.34</b>	<b>44</b>

## TRIPURA

Agenda Item No.8

### Credit Deposit Ratio as on 31st March `2015 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	21506.00	8393.00	39
2	United Bank Of India	13404.84	5119.28	38
3	Tripura Gramin Bank	43443.00	18211.00	42
4	UCO Bank	9109.00	2288.00	25
5	Tripura State Co-Op Bank	9716.13	25441.49	262
6	TCARDB	0.00	680.33	0
7	Syndicate Bank	182.26	61.61	34
8	AXIS BANK	898.46	12.80	1
9	Punjab & Sind Bank	71.00	60.00	85
10	Punjab National Bank	321.53	92.90	29
11	Bank of India	25.14	0.00	0
12	Canara Bank	1021.73	404.31	40
<b>TOTAL :</b>		<b>99699.09</b>	<b>60764.72</b>	<b>61</b>

### Credit Deposit Ratio as on 31st March`2015 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	13747.00	9578.00	<b>70</b>
2	United Bank of India	20213.96	6464.81	<b>32</b>
3	Tripura Gramin Bank	25487.00	18991.00	<b>75</b>
4	Tripura State Co-Op Bank	7091.95	3648.80	<b>51</b>
5	ICICI	140.00	37.00	<b>26</b>
6	Canara Bank	177.63	46.26	<b>26</b>
7	Corporation Bank	190.00	3.00	<b>2</b>
8	Indian Overseas Bank	222.01	89.49	<b>40</b>
9	UCO Bank	5786.00	1568.00	<b>27</b>
10	Allahabad Bank	241.55	23.90	<b>10</b>
<b>TOTAL :</b>		<b>73297.10</b>	<b>40450.26</b>	<b>55</b>

### Credit Deposit Ratio as on 31st March' 2015 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	11243.00	4712.00	<b>42</b>
2	United Bank of India	22479.73	8441.06	<b>38</b>
3	Tripura Gramin Bank	25680.00	19187.00	<b>75</b>
4	Tripura State Co-Op Bank	10056.37	7476.93	<b>74</b>
5	UCO Bank	2058.00	768.00	<b>37</b>
6	Bank of India	462.89	254.91	<b>55</b>
7	Canara Bank	78.65	44.69	<b>57</b>
8	Central Bank of India	477.90	183.60	<b>38</b>
9	Indian Bank	52.78	14.01	<b>27</b>
10	ICICI	498.84	48.16	<b>10</b>
<b>TOTAL :</b>		<b>73088.16</b>	<b>41130.36</b>	<b>56</b>

**Agenda Item---9.****Flow of Agricultural Credit**

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

(Rs.in crore)

Year	Target	Achievement	% of Target
2008-09	111.05	153.76	138
2009-10	200.00	195.74	98
2010-11	271.00	280.40	103
2011-12	380.01	357.48	94
2012-13	777.82	563.94	73
2013-14	852.39	865.23	102
2014-15	964.48	978.61	101

It may be noted that as on 31<sup>st</sup> Dec.'2014, the achievement was 54% of the target 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:**

SI No	Directive	Target (2014-15)	Achievement during 2014-15 (April'14 to March' 15)
1	Increase in Farm Credit	964.48	Achievement during 2014-15 is Rs 978.61 Crore (101% of the target). Achievement for the year- 2013-14 was Rs. 865.23 crore, 102% of the target.
2	KCC	100000	91294 nos. (91% of the target including renewal of 33248 cases.) KCCs .
3	New Farmers	100000	58046 nos of New farmers have been financed involving an amount of Rs 183.41 crores.
4	Investment Project		36 Nos Rs 71.24 Lakh
5	Agri-clinics	40 nos.	Nil
6	Small & Marginal farmers	More emphasis	58046 nos of Small & Marginal Farmers have been sanctioned Rs 183.41 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 31.03.2015 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, 91294 nos of KCCs have been issued during the period April'2014 – March'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 in the last three years is given below:**

(Amt.in lacs)

Quarter	Year	Target	Issued		
			No.	Amt.	% of Achievement.
March-2013	2012-13	100000	102112	22174.88	102
March-2014	2013-14	100000	97398	32696.46	97
March-2015	2014-15	100000	91294	33021.33	91

Bank-wise performance under KCC as on 31.03.2015 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 31.03.2015**

**Agenda Item No- 9**

(Amt in Lacs)

Sl.No.	BANKS	Crop		Term Loan		Total	
		A/c.	Amt.	A/c.	Amt.	A/c.	Amt.
1	2	3	4.00	5	6	7	8
1	Allahabad Bank	86	118.25	3	7.00	89	125.25
2	Andhra Bank	0	0.00	0	0.00	0	0.00
3	Bank of Baroda	31	23.22	1	2.50	32	25.72
4	Bank of India	125	52.78	19	28.01	144	80.79
5	Bank of Maharashtra	0	0.00	4	3.95	4	3.95
6	Canara Bank	580	155.32	713	476.78	1293	632.10
7	Central Bank of India	204	188.22	82	275.38	286	463.60
8	Corporation Bank	0	0.00	3	4.00	3	4.00
9	Indian Bank	0	0.00	0	0.00	0	0.00
10	IDBI BANK	393	58.45	151	339.42	544	397.87
11	Indian Overseas Bank	30	10.05	31	15.00	61	25.05
12	Oriental Bank of Commerce	4	0.69	0	0.00	4	0.69
13	Punjab & Sind Bank	7	3.31	2	1.19	9	4.50
14	Punjab National Bank	11	4.00	2	1.00	13	5.00
15	State Bank of India	13311	6394.58	2511	4,497.96	15822	10892.54
16	Syndicate Bank	62	23.53	91	122.55	153	146.08
17	Union Bank of India	105	58.42	97	316.75	202	375.17
18	United Bank of India	17011	7425.06	3822	12,170.05	20833	19595.11
19	UCO Bank	1237	401.00	214	580.27	1451	981.27
20	Vijaya Bank	0	0.00	36	49.28	36	49.28
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>33197</b>	<b>14916.88</b>	<b>7782</b>	<b>18,891.09</b>	<b>40979</b>	<b>33807.97</b>
21	AXIS BANK	4	3.90	3	7.49	7	11.39
22	Federal Bank	0	0.00	0	0.00	0	0.00
23	HDFC	1503	2732.47	190	131.53	1693	2864.00
24	ICICI	153	27.58	3652	1626.95	3805	1654.53
25	Indusind Bank	0	0.00	69	194.36	69	194.36
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>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>1660</b>	<b>2763.95</b>	<b>3939</b>	<b>2,382.05</b>	<b>5599</b>	<b>5146.00</b>
29	Tripura Gramin Bank	42637	11886.00	40886	21,585.00	83523	33471.00
<b>C</b>	<b>Sub Total of RRB</b>	<b>42637</b>	<b>11886.00</b>	<b>40886</b>	<b>21,585.00</b>	<b>83523</b>	<b>33471.00</b>
30	ACUB	0	0.00	0	0.00	0	0.00
31	TCARDB	0	0.00	32	37.27	32	37.27
32	TSCB	13800	3454.50	2683	21,811.90	16483	25266.40
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>13800</b>	<b>3454.50</b>	<b>2715</b>	<b>21,849.17</b>	<b>16515</b>	<b>25303.67</b>
<b>GRAND TOTAL</b>		<b>91294</b>	<b>33021.33</b>	<b>55322</b>	<b>64,707.31</b>	<b>146616</b>	<b>97728.64</b>



**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 31.03.2015**

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	86	118.25	16	19.33	86	118.25	76	96.51
2	Bank of Baroda	100	31	23.22	8	11.55	31	23.22	24	11.25
3	Bank of India	650	125	52.78	45	33.31	125	52.78	78	18.11
4	Canara Bank	1100	580	155.32	137	32.84	580	155.32	469	122.47
5	Central Bank of India	700	204	188.22	58	52.42	204	188.22	59	49.08
6	Corporation Bank	0	0	0.00	0	0.00	0	0.00	0	0.00
7	IDBI Bank	450	393	58.45	268	31.81	393	58.45	111	22.85
8	Indian Bank	100	0	0.00	0	0.00	0	0.00	0	0.00
9	Indian Overseas Bank	500	30	10.05	15	6.80	30	10.05	28	4.01
10	Oriental Bank of Commerce	0	4	0.69	1	0.47	4	0.69	3	0.22
11	Punjab & Sind Bank	100	7	3.31	4	2.00	7	3.31	7	1.31
12	Punjab National Bank	100	11	4.00	0	0.00	11	4.00	11	9.50
13	State Bank of India	15000	13311	6394.58	4833	1782.91	13311	6394.58	56763	16898.37
14	Syndicate Bank	400	62	23.53	22	7.49	62	23.53	46	19.25
15	UCO Bank	3100	1237	401.00	446	106.97	1237	401.00	4732	1371.00
16	Union Bank of India	550	105	58.42	9	1.07	105	58.42	118	79.17
17	United Bank of India	17200	17011	7425.06	6513	3030.97	17011	7425.06	43107	11012.11
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	3.90	52	52.00
20	HDFC	250	1503	2732.47	626	1029.02	1503	2732.47	883	1654.89
21	ICICI	750	153	27.58	49	9.38	153	27.58	122	25.15
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	42637	11886.00	14991	6332.45	42637	11886.00	112905	13627.00
25	TSCB	15800	13800	3454.50	5207	2189.58	13776	3375.58	48370	4737.05
<b>TOTAL</b>		<b>100000</b>	<b>91294</b>	<b>33021.33</b>	<b>33248</b>	<b>14680.4</b>	<b>91270</b>	<b>32942.41</b>	<b>267964</b>	<b>49811.30</b>

TRIPURA STATE

Achievement under Sub-Sectors of Allied Activities against ACP for the Year 2014-15 as on 31.03.2015

Sl No	Name	W R		Dairy Dev		Fishery		Poultry		FMS		Other Term Loan		Total of Allied	
		Tar	Ach	Tar	Ach	Tar	Ach	Tar	Ach	Tar	Ach	Tar	Ach	Tar	Ach
1	Allahabad Bank	5.46	0.00	21.87	0.41	5.91	0.00	5.76	2.10	1.97	0.00	22.06	4.49	63.03	7.00
2	Andhra Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	Bank of Baroda	1.87	0.00	33.81	0.00	19.96	0.00	20.11	0.00	10.29	1.32	77.26	1.18	163.30	2.50
4	Bank of India	6.63	0.00	40.57	0.00	28.89	0.00	30.31	0.00	14.99	0.00	181.33	28.01	302.72	28.01
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	3.95	0.00	3.95
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	13.77	89.05	104.95	50.85	47.24	50.47	65.49	23.65	11.67	218.13	233.66	440.20	476.78
8	Central Bank of India	3.35	5.26	34.25	48.12	21.22	27.88	21.53	28.73	11.91	15.85	115.00	149.54	207.26	275.38
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	4.00	0.00	4.00
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	339.42	269.56	339.42
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	1.19	65.00	1.19
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	151.66	1417.30	570.32	831.15	522.60	756.07	515.82	375.31	254.31	2732.96	2483.25	6267.38	4497.96
17	Syndicate Bank	3.57	10.00	29.77	5.77	16.68	9.22	15.49	8.57	7.72	11.54	71.77	77.45	145.00	122.55
18	Union Bank of India	6.96	11.21	63.68	71.82	37.17	0.00	34.78	41.70	19.42	19.41	120.88	172.61	282.89	316.75
19	United Bank of India	185.60	454.77	1696.07	1503.46	990.18	1078.68	946.57	1186.54	492.83	674.48	3430.20	7272.12	7741.45	12170.05
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	0.59	11.49	8.10	7.16	2.85	6.78	4.75	2.85	2.50	27.25	30.49	56.39	49.28
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>421.58</b>	<b>668.80</b>	<b>3824.03</b>	<b>2418.20</b>	<b>2238.04</b>	<b>1734.34</b>	<b>2113.56</b>	<b>1919.15</b>	<b>1060.80</b>	<b>1023.19</b>	<b>7997.07</b>	<b>11127.41</b>	<b>17655.08</b>	<b>18891.09</b>
22	AXIS BANK	3.52	1.50	41.13	0.00	23.43	0.00	20.82	0.00	9.82	0.00	100.83	5.99	199.55	7.49
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	13.63	115.63	136.19	63.68	29.03	75.28	142.71	26.96	147.79	230.16	1157.60	528.25	1626.95
26	Indusind Bank	5.51	0.00	59.16	0.00	35.81	0.00	31.50	0.00	12.45	105.70	120.51	88.66	264.94	194.36
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>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>31.11</b>	<b>17.34</b>	<b>282.02</b>	<b>157.82</b>	<b>163.27</b>	<b>33.18</b>	<b>164.63</b>	<b>146.82</b>	<b>65.85</b>	<b>256.03</b>	<b>590.64</b>	<b>1770.86</b>	<b>1297.52</b>	<b>2382.05</b>
30	Tripura Gramin Bank	317.11	379.19	2956.06	2944.64	1758.42	1916.62	1643.76	1776.41	791.17	876.36	6303.18	13691.78	13769.70	21585.00
<b>C</b>	<b>Sub Total of RRB</b>	<b>317.11</b>	<b>379.19</b>	<b>2956.06</b>	<b>2944.64</b>	<b>1758.42</b>	<b>1916.62</b>	<b>1643.76</b>	<b>1776.41</b>	<b>791.17</b>	<b>876.36</b>	<b>6303.18</b>	<b>13691.78</b>	<b>13769.70</b>	<b>21585.00</b>
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	37.27	1767.32	37.27
33	TSCB	107.16	675.61	918.24	1682.85	561.28	924.17	541.39	1403.73	267.46	833.62	2087.93	16291.92	4483.46	21811.90
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>150.57</b>	<b>675.61</b>	<b>1361.88</b>	<b>1682.85</b>	<b>810.62</b>	<b>924.17</b>	<b>758.32</b>	<b>1403.73</b>	<b>370.24</b>	<b>833.62</b>	<b>2799.15</b>	<b>16329.19</b>	<b>6250.78</b>	<b>21849.17</b>
<b>GRAND TOTAL</b>		<b>920.37</b>	<b>1740.94</b>	<b>8423.99</b>	<b>7203.51</b>	<b>4970.35</b>	<b>4608.31</b>	<b>4680.27</b>	<b>5246.11</b>	<b>2288.06</b>	<b>2989.20</b>	<b>17690.04</b>	<b>42919.24</b>	<b>38973.08</b>	<b>64707.31</b>

## TRIPURA STATE

Agenda Item-9

Achievement of New Farmers brought under finance during the year 2014-15 up to 31.03.2015

(Amt. in Lakhs)

Sl No	Name of Bank	New farmers		Loans to SF/MF	
		Achievement		No.	Amount
		No.	Amount		
1	2	3	4	5	6
1	Allahabad Bank	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	8478	4611.67	8478	4611.67
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	10498	4394.09	10498	4394.09
19	UCO Bank	791	294.03	791	294.03
20	Vijaya Bank	0	0.00	0	0.00
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>20822</b>	<b>9796.94</b>	<b>20822</b>	<b>9796.94</b>
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>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>985</b>	<b>1725.55</b>	<b>985</b>	<b>1725.55</b>
29	Tripura Gramin Bank	27646	5553.55	27646	5553.55
<b>C</b>	<b>Sub Total of RRB</b>	<b>27646</b>	<b>5553.55</b>	<b>27646</b>	<b>5553.55</b>
30	ACUB	0	0	0	0
31	TCARDB	0	0	0	0
31	TSCB	8593	1264.92	8593	1264.92
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>8593</b>	<b>1264.92</b>	<b>8593</b>	<b>1264.92</b>
<b>Grand Total</b>		<b>58046</b>	<b>18340.96</b>	<b>58046</b>	<b>18340.96</b>

**TRIPURA STATE**

**Achievement of Farm Credit As on March 2015 for the year 2014-15 by  
the different lending institutions is given below**

**Agenda Item No- 9**

(Amt in Lacs)

Sl. No.	Name of Bank	Plan for Farm Credit 2014-15	Achievement 2014-15(April 2014 to March 2015)	Percentage of Achievement
1	Allahabad Bank	113.03	118.25	105
2	Andhra Bank	0.00	0.00	0
3	Bank of Baroda	268.30	19.64	7
4	Bank of India	536.72	60.41	11
5	Bank of Maharashtra	0.00	3.99	0
6	Canara Bank	1070.20	632.10	59
7	Central Bank of India	593.26	463.60	78
8	Corporation Bank	0.00	10.96	0
9	Dena Bank	0.00	0.00	0
9	Indian Bank	121.62	51.56	0
10	IDBI BANK	404.56	397.87	98
11	Bharatiya Mahila Bank	70.00	0.00	0
12	Indian Overseas Bank	604.81	25.85	4
13	Oriental Bank of Commerce	0.00	0.69	0
14	Punjab & Sind Bank	115.00	1.19	1
15	Punjab National Bank	115.00	4.00	3
16	State Bank of India	15432.38	10892.54	71
17	Syndicate Bank	320.00	146.08	46
18	Union Bank of India	584.89	375.17	64
19	United Bank of India	19326.29	19659.11	102
20	UCO Bank	3121.47	1332.84	43
21	Vijaya Bank	56.39	80.22	142
<b>A</b>	<b>ACP PUBLIC sec Bank</b>	<b>42853.92</b>	<b>34276.07</b>	<b>80</b>
22	AXIS BANK	401.55	11.39	3
23	Federal Bank	0.00	5.80	0
24	HDFC	456.78	2864.00	627
25	ICICI Bank	837.88	1673.20	200
26	Indusind Bank	311.94	194.36	62
27	Kotak Mahindra Bank Ltd	0.00	0.00	0
28	South Indian Bank	0.00	61.96	0
29	Yes Bank	0.00	0.00	0
<b>B</b>	<b>ACP PRIVATE Sec bank</b>	<b>2008.15</b>	<b>4810.71</b>	<b>240</b>
30	Tripura Gramin Bank	37102.10	33471.00	90
<b>C</b>	<b>ACP RRB</b>	<b>37102.10</b>	<b>33471.00</b>	<b>90</b>
31	ACUB	0.00	0.00	0
32	TCARDB	1767.32	37.28	2
33	TSCB	12716.56	25266.40	199
<b>D</b>	<b>ACP Coop. Bank</b>	<b>14483.88</b>	<b>25303.68</b>	<b>175</b>
<b>GRAND TOTAL</b>		<b>96448.05</b>	<b>97861.46</b>	<b>101</b>

**Target and achievement of KCC during 2014-15 (As on March'2015)**

<b>STATE TRIPURA</b>			
<b>SL No.</b>	<b>Bank's Name</b>	<b>KCC TARGET</b>	<b>KCC ACHIEVEMENT as on 31.03.2015</b>
		<b>No.</b>	<b>No.</b>
1	Allahabad Bank	100	86
2	Axis Bank	350	4
3	Bank of Borada	100	31
4	Bank of India	650	125
5	Canara Bank	1100	580
6	CBI	700	204
7	Corporation Bank	0	
8	HDFC	250	1503
9	ICICI	750	153
10	IDBI Bank	450	393
11	Indian bank	100	0
12	Indian Overseas Bank	500	30
13	Indusind	150	
14	OBC	0	4
15	P & SB	100	7
16	PNB	100	11
17	SBI	15000	13311
18	South Indian Bank	0	
19	Syndicate Bank	400	62
20	UBI	17200	17011
21	UCO Bank	3100	1237
22	Union Bank	550	105
23	Vijaya Bank	0	
24	Yes Bank	0	
25	TGB	42550	42637
26	ACUB	0	
27	TCARDB	0	
28	TSCB	15800	13800
	<b>TOTAL</b>	<b>100000</b>	<b>91294</b>

All banks issued (91294-33248) 58046 nos. of new KCCs against the target of 100000 during April'2014 to March' 2015 thereby achieving 91% 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 March' 15) for investment credit is given in the following table:

Sl.No.	Name of Bank	Proposal Received for Investment Project	(Rs. In Lacs)	
			<b>Achievement 2014-15 (April' 2014 to March' 2015)</b>	
		No	No	Amt
1.	CBI	0	0	0
2.	SBI	7	7	14.42
3..	UCO	0	0	0.00
4..	UBI	14	14	25.72
5.	TGB	9	9	18.45
6.	TSCB	5	5	9.65
7.	TCARDB	1	01	3.00
	<b>Total:</b>	<b>36</b>	<b>36</b>	<b>71.24</b>

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 March' 2015 for 2014-15 by the banks is given in the following table:**  
(Rs in lacs)

SI No	Name of Bank	New farmers	
		Achievement	
		No.	Amount
1	2	3	4
1	Allahabad Bank	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	8478	4611.67
16	Syndicate Bank	40	16.04
17	Union Bank of India	96	57.35
18	United Bank of India	10498	4394.09
19	UCO Bank	791	294.03
20	Vijaya Bank	0	0.00
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>20822</b>	<b>9796.94</b>
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>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>985</b>	<b>1725.55</b>
29	Tripura Gramin Bank	27646	5553.55
<b>C</b>	<b>Sub Total of RRB</b>	<b>27646</b>	<b>5553.55</b>
30	ACUB	0	0
31	TCARDB	0	0
31	TSCB	8593	1264.92
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>8593</b>	<b>1264.92</b>
<b>Grand Total</b>		<b>58046</b>	<b>18340.96</b>

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 31.03.2015		(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	8478	4611.67
16	Syndicate Bank	40	16.04
17	Union Bank of India	96	57.35
18	United Bank of India	10498	4394.09
19	UCO Bank	791	294.03
20	Vijaya Bank	0	0.00
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>20822</b>	<b>9796.94</b>
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>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>985</b>	<b>1725.55</b>
29	Tripura Gramin Bank	27646	5553.55
<b>C</b>	<b>Sub Total of RRB</b>	<b>27646</b>	<b>5553.55</b>
30	ACUB	0	0
31	TCARDB	0	0
31	TSCB	8593	1264.92
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>8593</b>	<b>1264.92</b>
<b>Grand Total</b>		<b>58046</b>	<b>18340.96</b>



## Agenda Item No -9

**District wise /bank wise targets for Agri-Clinics during 2014-15(April'2014 – March' 2015) 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 March'2015 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 31.03.2015 it stands at 41%. 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 growth of advances. Yet the CD ratio is 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 all Banks for 2014- 15 (as on March'15) is given below:**

<b>Scheme</b>	<b>Prog. Year</b>	<b>Target</b>	<b>Spon.</b>	<b>Sanctioned</b>		<b>Disbursed</b>	
				<b>No</b>	<b>Amt</b>	<b>No</b>	<b>Amt</b>
(Rs/ lac)							
<b>SGSY (GR)</b>							
March, 2013	2012-13	1354	1588	1528	5408.92	1518	4934.69
March' 2014	2013-14	0	0	0	0	0	0
March' 2015	2014-15	0	0	0	0	0	0
<b>PMEGP</b>							
March, 2013	2012-13	1500	4190	1678	7663.69	1587	6165.71
March' 2014	2013-14	1500	4205	1651	7524.50	1510	3548.75
March' 2015	2014-15	1500	4474	1407	6878.69	1192	1938.00
<b>SJSRY</b>							
March, 2013	2012-13	508	485	272	403.76	247	298.44
March' 2014	2013-14	508	517	177	326.69	80	114.49
March' 2015	2014-15	0	0	0	0	0	0
<b>SWAVALAMBAN</b>							
March, 2013	2012-13	2000	3924	1982	3441.31	1272	1909.31
March' 2014	2013-14	2500	4631	2242	4623.29	1215	2017.73
March' 2015	2014-15	3000	5231	1987	4497.18	644	1158.30

Bank-wise performance under various schemes as on 31.03.2015 is given in the Annexure.

**TRIPURA STATE**

**PERFORMANCE UNDER PMEGP FOR THE FINANCIAL YEAR 2014-15 AS ON 31.03.2015**

**Agenda No-10**

Sl.No.	NAME OF THE BANKS	TARGET	SPONSORED		SANCTIONED		DISBURSED	
		NO	NO	AMT.	NO	AMT.	NO	AMT.
1	Allahabad Bank	5	12	63.00	3	6.00	3	0.70
2	Andhra Bank	4	8	47.00	3	7.00	3	0.03
3	Bank of Baroda	9	31	183.09	12	63.52	10	17.46
4	Bank of India	10	39	246.07	11	62.50	8	20.10
5	Bank of Maharashtra	3	5	30.00	0	0.00	0	0.00
6	Canara Bank	12	78	437.27	27	128.24	19	19.90
7	Central Bank of India	19	47	224.18	19	65.50	16	32.47
8	Corporation Bank	3	5	30.00	3	10.00	3	1.60
9	Indian Bank	5	12	45.00	6	15.60	6	12.12
10	IDBI BANK	4	11	60.81	1	1.30	1	0.19
11	Indian Overseas Bank	5	23	144.58	4	15.82	4	6.00
12	Oriental Bank of Commerce	4	8	41.50	2	8.50	2	2.23
13	Punjab & Sind Bank	5	15	66.77	8	18.50	6	2.50
14	Punjab National Bank	5	14	73.00	3	13.00	3	4.40
15	State Bank of India	362	931	5192.53	308	1195.96	249	189.86
16	Syndicate Bank	6	15	86.50	4	12.70	4	2.03
17	Union Bank of India	17	38	244.82	16	87.40	16	31.33
18	United Bank of India	407	1080	6205.00	380	2054.36	335	502.01
19	UCO Bank	38	173	851.01	46	223.70	34	55.18
20	Vijaya Bank	6	9	51.85	2	8.00	2	7.00
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>929</b>	<b>2554</b>	<b>14323.98</b>	<b>858</b>	<b>3997.60</b>	<b>724</b>	<b>907.11</b>
21	AXIS BANK	5	5	36.00	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	22	130.96	0	0.00	0	0.00
25	Indusind Bank	2	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	0						
27	SOUTH INDIAN BANK	0						
28	YES Bank	2	0	0.00	0	0.00	0	0.00
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>15</b>	<b>31</b>	<b>201.96</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
29	Tripura Gramin Bank	426	1432	7863.47	405	2067.58	346	806.87
<b>C</b>	<b>Sub Total of RRB</b>	<b>426</b>	<b>1432</b>	<b>7863.47</b>	<b>405</b>	<b>2067.58</b>	<b>346</b>	<b>806.87</b>
30	ACUB	0						
31	TCARDB	0						
32	TSCB	130	457	2569.74	144	813.51	122	224.02
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>130</b>	<b>457</b>	<b>2569.74</b>	<b>144</b>	<b>813.51</b>	<b>122</b>	<b>224.02</b>
<b>GRAND TOTAL</b>		<b>1500</b>	<b>4474</b>	<b>24959.15</b>	<b>1407</b>	<b>6878.69</b>	<b>1192</b>	<b>1938.00</b>

**BANK-WISE POSITION IN IMPLEMENTATION OF SWABALAMBAN FOR THE STATE OF TRIPURA FOR THE PROGRAMME YEAR 2014-15 AS ON 31.03.2015**

		( 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	0	0.00	0	0.00
2	Axis bank	3	8	25.46	0	0.00	0	0.00
3	Bank of Baroda	16	35	86.61	10	15.94	4	3.40
4	Bank of India	15	34	87.26	15	28.56	4	6.60
5	Canara Bank	25	95	252.98	29	63.82	12	29.34
6	Central Bank of India	36	53	130.45	27	52.62	12	21.64
7	ICICI Bank	7	14	33.90	0	0.00	0	0.00
8	IDBI Bank	3	15	49.30	4	10.82	0	0.00
9	Indian Bank	10	12	29.00	10	22.80	0	0.00
10	Indian Overseas Bank	11	46	124.13	8	16.78	4	5.50
11	Indus Ind Bank	0	0	0.00				
12	Oriental Bank Of Commerce	5	3	9.25	0	0.00	0	0.00
13	Punjab & Sind Bank	11	10	35.01	1	1.50	0	0.00
14	Punjab Naional Bank	10	10	28.78	2	6.00	1	1.00
15	Syndicate Bank	11	33	82.68	4	8.21	3	4.86
16	State Bank of India	562	981	2630.56	241	566.15	17	22.87
17	Tripura Gramin Bank	1130	1883	4832.95	860	2024.85	375	725.48
18	Tripura State Co-Op Bank	424	665	2203.40	210	410.92	60	83.14
19	Union Bank	29	66	174.39	42	87.93	26	47.87
20	United Bank Of India	577	1096	2862.27	478	1080.50	119	195.87
21	UCO BANK	81	148	405.33	42	94.28	7	10.73
22	Vijaya Bank	7	6	21.00	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	3	3.50	0	0.00
25	Corporation Bank	5	2	8.00	1	2.00	0	0.00
26	Bank of Maharashtra	6	7	19.92	0	0.00	0	0.00
	<b>TOTAL</b>	<b>3000</b>	<b>5231</b>	<b>14154.95</b>	<b>1987</b>	<b>4497.18</b>	<b>644</b>	<b>1158.30</b>

**TRIPURA STATE**

Agenda Item No.12

**SELF HELP GROUP**  
**Position as on 31.03.2015**

(Amt. in Rs./Lacs)

Sl.No.	Name of the Bank	Deposit Linkage cumulative		Credit linkage 2014-15						Outstanding as on 31-03-2015	
				Under SGSY		Direct SHG		Total		No	Amt.
		No.	Amt.	Nos.	Amt.	Nos.	Amt.	Nos.	Amt.		
1	UBI	8167	2417.44	0	0.00	154	72.52	154	72.52	5134	2554.23
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	1139	594.84	1139	594.84	15666	8652.07
4	TSCB	9989	505.25	0	0.00	528	287.50	528	287.50	6628	2674.35
5	UCO	81	38.55	0	0.00	5	2.00	5	2.00	66	33.00
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
	<b>TOTAL :</b>	<b>44372</b>	<b>6084.15</b>	<b>0</b>	<b>0.00</b>	<b>1843</b>	<b>977.00</b>	<b>1843</b>	<b>977.00</b>	<b>29688</b>	<b>16714.80</b>

**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 31.03.2015**

Amount in Lacs

Sl.No.	BANKS	Proposals Received	Proposals sanctioned		Proposal disbursed	
		No.	No.	Amt.	No.	Amt.
1	2	3	4	5	6	7
1	CBI	1	1	6.00	1	5.40
2	SBI	12	12	17.03	12	15.11
3	UCO	8	8	39.64	8	35.00
4	UBI	40	40	69.40	40	62.66
5	TGB	182	135	170.29	133	100.56
6	TSCB	37	37	54.52	37	49.26
7	BOB	0	0	0.00	0	0.00
8	UB	7	7	18.85	7	16.85
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
<b>TOTAL</b>		<b>288</b>	<b>241</b>	<b>380.23</b>	<b>239</b>	<b>286.84</b>

**TRIPURA STATE**

**Agenda Item No.10    Annexure-20**

**Bank wise position in implementation of KCC(Fishery) for F.Y.2014-15 as on 31.03.2015  
(Amt. in Lakhs)**

		<b>Sponsored cases from Fishery Dept. (Programme Year-2014-15)</b>							
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	21	17.00	21	17.00	0	-20
15	UCO	62	21.35	39	14.79	36	17.29	8	15
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
<b>A</b>	<b>Sub-Total PUBLIC sec Bank</b>	<b>325</b>	<b>201.65</b>	<b>119</b>	<b>60.17</b>	<b>116</b>	<b>55.06</b>	<b>99</b>	<b>107</b>
21	AXIS BANK								0
22	ICICI								0
23	HDFC								0
24	SOUTH INDIAN BANK								0
25	INDUSIND								0
26	YES Bank								0
<b>B</b>	<b>Sub Total PRIVATE Sec bank</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0</b>
27	TGB	327	171.38	170	62.10	166	48.45	0	157
<b>C</b>	<b>Sub Total RRB</b>	<b>327</b>	<b>171.38</b>	<b>170</b>	<b>62.10</b>	<b>166</b>	<b>48.45</b>	<b>0</b>	<b>157</b>
28	ACUB					0	0.00		0
29	TCARDB								0
30	TSCB	177	96.64	75	34.21	74	33.55	20	82
<b>D</b>	<b>Sub-Total Coop. Bank</b>	<b>177</b>	<b>96.64</b>	<b>75</b>	<b>34.21</b>	<b>74</b>	<b>33.55</b>	<b>20</b>	<b>82</b>
<b>GRAND TOTAL</b>		<b>829</b>	<b>469.67</b>	<b>364</b>	<b>156.48</b>	<b>356</b>	<b>137.06</b>	<b>119</b>	<b>346</b>



**Grant of Educational loans/Housing loans/Specialized Schemes/DRI  
Outstanding Credit as on 31.03.2015:**

**Achievement under DRI by Banks up to March' 2015:**

(Rs.in lac)

Sl no	Name of the Bank	Sanctioned (14-15)		Disbursed (Since Inception)	
		No	Amount	No	Amount
1	UBI	31	4.78	831	105.08
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
	<b>TOTAL</b>	<b>56</b>	<b>9.05</b>	<b>1634</b>	<b>239.69</b>

**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 March' 2015 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 March' 2015.		Balance outstanding as on 31-03-2015		% of growth over March 2014	
A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount
3070	7759.45	380	801.77	3490	8569.82	13	10

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 March' 2015 are annexed.

**TRIPURA STATE**

**Agenda item No. 12**

**BANK-WISE PERFORMANCE UNDER EDUCATION LOAN FOR THE YEAR 2014-15, AS ON 31.03.2015**

**( Amt in Lacs.)**

SL NO	BANKS	Proposals received	PROPOSAL SANCTIONED		PROPOSAL DISBURSED		No of cases pending	No of cases rejected	Outstanding as on 31.03.2015		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	2	2	5.88	2	4.59	0	0	20	45.63	23	49.00
4	Bank of India	4	4	16.00	4	4.00	0	0	22	48.62	15	17.00
5	Bank of Maharashtra										0	0.00
6	Bharatiya Mahila Bank											
7	Canara Bank	37	34	99.89	34	30.68	0	0	185	333.26	45	94.00
8	Central Bank of India	6	6	28.86	6	28.67	0	0	60	137.95	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	19.18	6	25.00
12	IDBI BANK	4	4	13.81	4	6.69	0	0	3	7.79	3	3.00
13	Indian Overseas Bank	2	2	2.66	2	2.66	0	0	8	17.82	7	17.00
14	Oriental Bank of Commerce	1	1	4.00	1	1.50	0	0	8	20.35	9	24.00
15	Punjab & Sind Bank	0	0	0.00	0	0.00	0	0	1	3.77	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	161	145	476.45	145	390.00	0	16	1833	4266.00	1773	4511.00
18	Syndicate Bank	2	2	3.15	2	1.45	0	0	48	130.52	52	158.00
19	Union Bank of India	8	8	25.95	8	14.92	0	0	36	104.52	34	87.00
20	United Bank of India	109	98	440.96	94	214.56	0	7	485	1224.94	480	1189.00
21	UCO Bank	25	25	97.39	25	40.81	0	0	139	421.00	130	566.00
22	Vijaya Bank	2	2	20.00	2	7.85	0	0	11	26.49	9	21.00
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>366</b>	<b>336</b>	<b>1244.00</b>	<b>332</b>	<b>751.18</b>	<b>0</b>	<b>23</b>	<b>2943</b>	<b>6957.81</b>	<b>2723</b>	<b>7049.00</b>
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	1	1	5.03	1	5.03	0	0	4	5.69	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	5	19.18	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>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>1</b>	<b>1</b>	<b>5.03</b>	<b>1</b>	<b>5.03</b>	<b>0</b>	<b>0</b>	<b>9</b>	<b>24.87</b>	<b>0</b>	<b>0.00</b>
31	Tripura Gramin Bank	52	47	161.95	47	45.56	0	5	509	1533.60	560	1778.00
<b>C</b>	<b>Sub Total of RRB</b>	<b>52</b>	<b>47</b>	<b>161.95</b>	<b>47</b>	<b>45.56</b>	<b>0</b>	<b>5</b>	<b>509</b>	<b>1533.60</b>	<b>560</b>	<b>1778.00</b>
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	0	0	0	0	0.00	0	0	29	53.54	32	73.00
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>29</b>	<b>53.54</b>	<b>32</b>	<b>73.00</b>
<b>GRAND TOTAL</b>		<b>419</b>	<b>384</b>	<b>1410.98</b>	<b>380</b>	<b>801.77</b>	<b>0</b>	<b>28</b>	<b>3490</b>	<b>8569.82</b>	<b>3315</b>	<b>8900.00</b>

## Tripura State

Agenda Item No-12

### BANK-WISE PERFORMANCE IN FINANCING UNDER HOUSING SCHEME AS ON 31.03.2015

Amount in Lacs

Sl. No.	Name of the Banks	Urban		Semi-Urban		Rural		Total	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	2	3	4	5	6	7	8	9	10
1	Allahabad Bank	279	857.25	0	0.00	0	0.00	279	857.25
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	88	615.42	12	55.12	2	4.85	102	675.39
5	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	0	0.00
6	Canara Bank	69	575.13	14	162.39	10	73.03	93	810.55
7	Central Bank of India	41	239.96	1	28.91	2	10.14	44	279.01
8	Corporation Bank	4	18.61	0	0.00	0	0.00	4	18.61
9	Indian Bank	17	152.65	0	0.00	0	0.00	17	152.65
10	IDBI BANK	0	0.00	1	4.00	13	71.00	14	75.00
11	Indian Overseas Bank	12	85.21	6	53.10	17	100.11	35	238.42
12	Oriental Bank of Commerce	6	38.36	0	0.00	0	0.00	6	38.36
13	Punjab & Sind Bank	17	88.93	0	0.00	4	21.10	21	110.03
14	Punjab National Bank	7	32.55	0	0.00	1	10.88	8	43.43
15	State Bank of India	3004	19725.00	1355	6084.00	648	2448.00	5007	28257.00
16	Syndicate Bank	19	207.39	0	0.00	0	0.00	19	207.39
17	Union Bank of India	140	1377.10	28	97.20	1	2.00	169	1476.30
18	United Bank of India	878	11527.48	700	1905.24	514	1601.93	2092	15034.65
19	UCO Bank	201	2011.59	51	341.41	29	159.00	281	2512.00
20	Vijaya Bank	57	246.07	0	0.00	0	0.00	57	246.07
<b>A</b>	<b>Sub-Total PUBLIC sec Bank</b>	<b>4932</b>	<b>38561.77</b>	<b>2168</b>	<b>8731.37</b>	<b>1243</b>	<b>4535.04</b>	<b>8343</b>	<b>51828.18</b>
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	15	28.68	2	1.95	0	0.00	17	30.63
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	2	22.80	0	0.00	0	0.00	2	22.80
28	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00
<b>B</b>	<b>Sub Total Pvt. Sec Bank</b>	<b>19</b>	<b>70.30</b>	<b>2</b>	<b>1.95</b>	<b>0</b>	<b>0.00</b>	<b>21</b>	<b>72.25</b>
29	TGB	4001	18841.00	5241	14306.00	12947	22157.00	22189	55304.00
<b>C</b>	<b>Sub Total RRB</b>	<b>4001</b>	<b>18841.00</b>	<b>5241</b>	<b>14306.00</b>	<b>12947</b>	<b>22157.00</b>	<b>22189</b>	<b>55304.00</b>
30	ACUB	86	564.07	1	14.05	0	0.00	87	578.12
31	TCARDB	0	0.00	0	0.00	0	0.00	0	0.00
32	TSCB	415	2778.60	229	1461.25	258	1525.65	902	5765.50
<b>D</b>	<b>Sub-Total Coop. Bank</b>	<b>501</b>	<b>3342.67</b>	<b>230</b>	<b>1475.30</b>	<b>258</b>	<b>1525.65</b>	<b>989</b>	<b>6343.62</b>
<b>GRAND TOTAL</b>		<b>9453</b>	<b>60815.74</b>	<b>7641</b>	<b>24514.62</b>	<b>14448</b>	<b>28217.69</b>	<b>31542</b>	<b>113548.05</b>

## TRIPURA STATE

Agenda Item No- 12

BANK-WISE DETAILS OF SPECIALISED SCHEME AS ON 31.03.2015									
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	36.00	0	0.00	0	0.00	0	0.00
10	UCO								
11	UB	1	100.00			1	2.00		
12	UBI	8	471.93	0	0.00	419	383.11	0	0.00
13	VB								
14	PNB								
15	TGB	4	84.34	0	0.00	147	358.74	19	57.00
16	TSCB	3	450.51	0	0.00	0	0	0	0.00
17	TCARDB								
18	SYNDICATE								
19	IDBI					6	21.04		
<b>TOTAL :</b>		<b>23</b>	<b>1142.78</b>	<b>0</b>	<b>0.00</b>	<b>573</b>	<b>764.89</b>	<b>19</b>	<b>57.00</b>

## Agenda Item No. 13

### 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. JAN DHAN SE JAN SURAKSHA

With a view to ensuring a comprehensive financial inclusion across the country, Govt. of India had launched a massive programme in the name of Pradhan Mantri Jan Dhan Yojana (PMJDY) on 28.08.2014. The Mission document on PMJDY envisages among other, introduction of Insurance and Pension products for the residents at an affordable cost. Under PMJDY, Banks have opened more than 14 crore accounts within a span of 5 months and have registered an all time record. Now, to service these accounts and also in order to reach out the social benefits of banking and insurance and pension to the vast section of the society, Govt. of India has envisaged 3 products viz. **Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana (APY). The above schemes would be operational from 1<sup>st</sup> of June'2015.**

In view of the above backdrop, Govt. of India has already launched 2 Insurance products viz. PMSBY & PMJJBY and one Pension scheme viz. APY on 9<sup>th</sup> May'2015 across the country from Kolkata.

All Bank branches have participated in the abovementioned three (3) schemes and carrying out requisite publicity for the marketing and creating awareness of the customers. Besides, the Bank Mitras are also enrolling the customers through their Hand Held Devices.

Salient Features of the Schemes:

#### **1) Pradhan Mantri Suraksha Bima Yojana (PMSBY)**

- Accident Insurance worth Rs. 2 lacs at just Rs. 12 per annum.
- For all bank account holders whose age is between 18 to 70 years.
- Insurance also covers permanent disablement due to accident.
- Period of Insurance, Annual : 1<sup>st</sup> June to 31<sup>st</sup> May.

#### **2) Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)**

- Life Insurance worth Rs. 2 lacs at just Rs. 330 per annum.
- For all bank account holders whose age is between 18 to 50 years.
- Life Insurance amount for your family, after you.
- Period of Insurance, Annual : 1<sup>st</sup> June to 31<sup>st</sup> May.

#### **3) Atal Pension Yojana (APY):**

- To encourage workers in the unorganised sector to voluntarily save for their retirement, from **1st June, 2015.**
- Workers in the unorganised sector having bank account, aged between **18 years and 40 years**, who are not members of any other statutory social security scheme, would be eligible to subscribe to this scheme.

- A subscriber aged **18 years** will have to contribute a **minimum of Rs. 42 per month** in order to get Rs. 1,000 pension per month starting 60 years of age. For a **40 years old subscriber**, his/her minimum contribution would be **Rs. 291 per month**.
- A subscriber aged **18 years** will have to contribute a **minimum of Rs. 210 per month** in order to get Rs. 5,000 pension per month starting 60 years of age. For a **40 years old subscriber**, his/her minimum contribution would be **Rs. 1454 per month**.
- Fixed monthly pension from Rs 1000 to Rs 5000 depending on the contribution.
- **This scheme will replace the existing Swavalamban Yojana – NPS Lite and will be administered by the Pension Fund Regulatory and Development Authority (PFRDA).**

Total enrollment of PMJJBY, PMSBY and APY for the State of Tripura are furnished below:

State		Cumulative up to 19.05.2015				
Tripura State		All Banks				
Sl.	Scheme Name	Rural_Male	Rural_Female	Urban_Male	Urban_Female	TOTAL
1	APY	0	0	0	0	0
2	JJY	14593	12763	18373	16661	62390
3	SBY	69360	53482	81050	65020	268912
<b>Grand Total</b>						<b>331302</b>

## II. ROLL OUT OF PRADHAN MANTRI MUDRA YOJANA (PMMY):

The Deputy Secretary to the Govt. of India vide letter dated 14.05.2015( F. No. 27/01/2015-CP/RRB ) intimated to CMDs / MD & CEO of all Public Sector Banks regarding Roll out of Pradhan Mantri MUDRA Yojana ( PMMY) .

Pradhan Mantri MUDRA Yojana was launched to “fund the unfunded” by bringing such enterprises to the formal financial system and extending affordable credit to them. The banking sector consisting of commercial banks, RRBs and Co-operative banks can play an important role in extending credit to this sector.

PMMY will cover Non- Farm Enterprises in manufacturing; trading and services whose credit needs are below Rs. 10.00 lac. The overdraft amount of Rs. 5000/- sanctioned under PMJDY may also be classified as Mudra Loans under PMMY.

All Loans / Advances granted on or after 08.04.2015 falling under above category be classified as Mudra Loans under PMMY.

It has been directed that SLBC will monitor the progress of Mudra Loans and to submit the monthly report to MoF, Gol.

It is further advised to send a report to MoF, Gol by 31.05.2015 on the number and amount of Loan upto Rs. 10.00 lac provided by the Banks to Non- Farm sector for income generating activities, during last three financial years as per format given in the above said letter.



In view of the above, we would request you to go through the directions of the MoF, Govt. of India in respect of the Mudra Loans and to submit monthly report to SLBC. Govt. of India letter F. No. 27/01/2015-CP/RRB dated 14.05.2015 is annexed.

### **III. Direct Cash Transfer:**

#### **Payment of Govt. grants through electronic mode**

All the Districts of Tripura have been identified for Direct Benefit Transfer. 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.

### **IV. Automation of State Govt. Treasuries:**

As per directives of DFS, MoF, Govt. of India 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 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.

### **V. 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.

## **VI. 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.

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.

## **VII. Implementation of NRLM**

Ministry of Rural Development(MoRD), GoI, in consultation with the Indian Banks' Association(IBA) has approved a common application form for opening of Savings Bank Account and Loan Documentation Set to simplify the issues relating to Bank Linkage of Self Help Groups(SHG) under NRLM. The CEO, Tripura Rural Livelihood Mission(TRLM) has forwarded a set of documents to the Convener SLBC Tripura, to place it before the SLBC for approval and implementation in the State. As such it is placed before the House for all concerned.

**MINUTES OF THE 3<sup>rd</sup> 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 104<sup>th</sup> 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 3<sup>rd</sup> 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 105<sup>th</sup> 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 104<sup>th</sup> 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		<b>82</b>

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
	<b>Grand Total</b>	<b>6</b>	<b>7</b>	<b>15</b>	<b>17</b>	<b>20</b>	<b>7</b>	<b>3</b>	<b>7</b>	<b>82</b>

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	<b>SBI-CSC</b>
2	Hezamara	Chachu Bazar	4	2017		Community Hall (Chachu PHC)	SBI	<b>SBI-CSC</b>
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	<b>SBI-CSC</b>
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**

SI 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**

SI 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**

SI 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	<b>Centre to be changed</b>
5	Ompi	Ekjanchherra ( ADC)	1				UBI	UBI-USB
6	Kakraban	Palatana	2				SBI	SBI Branch Opened
7	Kakraban	Garjanmura	3				SBI	SBI-CSC
8	Kakraban	Dudhpuskarini/ Gangachherra	3				SBI	SBI-CSC/ TGB USB
9	Matabari	Pitra Bazar	3				USB opened by TGB	
10	Matabari	Tainani Bazar	2				TGB	TGB USB Opened
11	Karbook	New Gomati	2				TSCB	
12	Karbook	Chellagang Tehashil	3				TGB	<b>BR.OPENED</b>
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	<b>BR.OPENED</b>
17	Silachhari	Ailmara	4				IDBI Bank	<b>BR.OPENED</b>



**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	<b>USB Opened</b>
2	Rajnaragar	Gourangabazar	4	2504	UBI,Siddhinagar	Rajiv Seva Kendra	UBI	<b>USB Opened</b>
3	Rajnaragar	UttarBharat Ch.Nagar	3	1993	SBI,TSCB,Belonia	New Construction	SBI	<b>SBI-CSC</b>
4	Hrishyamukh	Ratanpur	4	1795	TGB,Muhuripur	Ratanpur Community Hall	SBI	<b>SBI-CSC</b>
5	Hrishyamukh	Sarasima	4	2099	UBI.TGB,Belonia	Panchayet Office	UBI	<b>USB Opened</b>
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, Debbaru	Health Sub Centre, Kowaifung	TGB	<b>USB Opened</b>
11	Bokafa	Laogang					UBI	<b>USB Opened</b>
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	<b>USB Opened</b>
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	<b>SBI-CSC</b>
19	Bokafa	Bokafa Bazar	3		TGB,SBI,UBI,TSCB Santirbazar	Bokafa Bazar	SBI	<b>SBI-CSC</b>
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
	<b>TOTAL</b>	<b>121</b>	<b>30</b>	<b>24</b>	<b>40</b>	<b>37</b>	<b>50</b>	<b>34</b>	<b>50</b>	<b>216</b>	<b>170</b>

**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**

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

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

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



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

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

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

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

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

SI No	Name of Block	Sl.	Name of Centre	Cluster Villages	No. of families	Nearest Bank	Proposed Site	Proposed Bank	Status
		30	Kalachara Bazar					IOB	
		31	Pratyekroy Bazar					UCO	
		32	Pearachara Bazar					UB	
		33	Ranibari Bazar					UCO	
		34	Brajendranagar Bazar					UCO	
		35	Maheshpur Bazar					UB	
	Dasda	36	Ananda Bazar				<b>OPENED</b>	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 31.03.2015									
Name of Bank	Total Br	BRANCHES				ATM			
		Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban	Total
Allahabad Bank	2	1	0	1	2	0	0	0	0
Bank of Baroda	3	1	0	2	3	0	0	2	2
Bank of India	10	5	3	2	10	1	0	4	5
Bharatiya Mahila Bank	1	0	0	1	1	0	0	1	1
Canara Bank	13	3	7	3	13	2	0	3	5
Central Bank of India	7	1	3	3	7	1	2	2	5
Dena Bank	1	0	0	1	1	0	0	1	1
Indian Bank	3	1	0	2	3	0	0	1	1
Indian Overseas Bank	5	2	2	1	5	2	2	2	6
Punjab & Sindh Bank	2	1	0	1	2	0	0	0	0
State bank Of India	57	27	17	13	57	54	38	89	181
UCO BANK	24	10	9	5	24	4	1	8	13
Union Bank	7	1	3	3	7	1	2	6	9
United Bank Of India	62	42	8	12	62	47	9	16	72
Vijaya Bank	3	0	0	3	3	0	0	2	2
AXIS BANK	7	0	4	3	7	1	7	10	18
Punjab National Bank	2	1	0	1	2	0	0	4	4
Syndicate Bank	6	3	2	1	6	0	0	1	1
Oriental Bank Of comerce	1	0	0	1	1	0	0	1	1
ICICI	8	1	6	1	8	0	2	12	14
Tripura Gramin Bank	142	101	30	11	142	2	2	0	4
ACUB	3	0	1	2	3	0	0	0	0
TCARDB	5	1	3	1	5	0	0	0	0
IDBI BANK	5	2	2	1	5	3	4	3	10
Tripura State Co-Op Bank	63	40	12	11	63	0	0	0	0
INDUSIND BANK	2	0	1	1	2	0	1	1	2
HDFC Bank	4	0	2	2	4	0	3	5	8
South Indian Bank	1	0	0	1	1	0	0	2	2
Corporation Bank	2	0	1	1	2	0	1	1	2
Yes Bank	1	0	0	1	1	0	0	1	1
Bank of Maharashtra	1	0	0	1	1	0	0	0	0
Andhra Bank	1	0	0	1	1	0	0	1	1
Kotak Mahindra Bank	1	0	0	1	1	0	0	1	1
Federal Bank	1	0	0	1	1	0	0	1	1
<b>TOTAL</b>	<b>456</b>	<b>244</b>	<b>116</b>	<b>96</b>	<b>456</b>	<b>118</b>	<b>74</b>	<b>181</b>	<b>373</b>

# 113<sup>th</sup> SLBC MEETING FOR TRIPURA


March- 2015



5<sup>th</sup> June, 2015

Pragna Bhavan, Agartala

Pradhan Mantri  
Suraksha Bima Yojana

 Pradhan Mantri  
Jeevan Jyoti Bima Yojana

Atal  
Pension  
Yojana



Convener

United Bank of India