



SEPTEMBER-2015

115TH SLBC MEETING

Tripura

Pragna Bhawan, Agartala

4TH DECEMBER-2015



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 स्तरीय बैंकर्स समिति

सन्दर्भ: एल. बी डि/एसएलबीसी/ टी/ 611 /2015-16

दिनांक: 30.11.2015

एस एल बी सी के सभी सदस्य

प्रिय महोदय,

विषय: त्रिपुरा राज्य स्तरीय बैंकर्स समिति की 115वीं
बैठक का कार्यसूची टिप्पणि।

उपर्युक्त सन्दर्भ मे हम आपको सूचित करते हैं की
त्रिपुरा राज्य स्तरीय बैंकर्स समिति की 1 15वीं बैठक
दिनांक 04.12.2015 को पूर्वान्ह 11:30 बजे "प्रज्ञा भवन
हॉल न. 4" आगरतला मे आयोजित की जाएगी।
कार्यसूची टिप्पणि की एक प्रति भेज रहे हैं।

अनुरोध है की आप उक्त बैठक मे अवश्य भाग ले।

भवदीय

तपन कुमार पात्र

मुख्य क्षेत्रीय प्रबंधक

त्रिपुरा क्षेत्र

Convener: State Level Bankers' Committee for Tripura

Ref: LBD/SLBC/T/ 611 /2015-16

Date: 30.11.2015

All members of SLBC

Dear Sir

Sub: Agenda Notes for the 115th Meeting of SLBC
Tripura

With reference to the above, we forward herewith
a set of Agenda Notes for the 115th meeting of
State Level Bankers' Committee for Tripura
scheduled to be held at 'Pragya Bhavan' Hall No.
4, Agartala on 04.12.2015 at 11:30 AM.

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

Yours Faithfully,

KR

Chief Regional Manager
Tripura Region

TRIPURA



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Districts	<u>Tripura State</u>
General Information	
Names of the districts 1. North Tripura 2 Unakoti 3 Gomati 4 South Tripura 5. West Tripura 6 Sepahijala 7 Khowai 8. Dhalai No. of sub divisions - 23 No. of Blocks - 58 No. of autonomous councils - 1 Total no of branches 485 Average population covered per branch: 7568	<ul style="list-style-type: none"> ➤ Capital: Agartala ➤ Area: 10491.69 sq. km. ➤ Population: 36.71 lac. (Male: 18.72 lac <ul style="list-style-type: none"> ○ Female: 17.99 lac) ➤ Literacy ratio:94.65% (Male: 96.65% <ul style="list-style-type: none"> ○ Female: 92.35%) ➤ Land utilization- ➤ Net area sown: 280 000 ha ➤ Irrigation Potentials:- ➤ Source: Good average rainfall-2200mm During south west monsoon. ➤ No perennial river. ➤ Multi cropped area: 210000 ha ➤ Fishery water area: 23571 ha ➤ Cropping intensity: 175% ➤ Main crops: Rice, Potato, Pineapple and Vegetable. ➤ Plantation: Rubber
Lead Bank of 8 Districts UNITED BANK OF INDIA	Convener of SLBC United Bank of India

Network of Bank Branches in Tripura
As on 30.09.2015

Population Group	March 2011	March 2012	March 2013	March 2014	March 2015	September 2015
Rural	163	187	217	229	248	260
	(55%)	(57%)	(57%)	(54%)	54%	53%
Semi- urban	64	67	84	107	117	125
	(21%)	(20%)	(22%)	(25%)	25%	26%
Urban	72	74	79	89	96	100
	(24%)	(23%)	(21%)	(21%)	21%	21%
TOTAL	299	328	380	425	461	485

(Figures in bracket indicate percentage of total branches.)

**CONFIRMATION OF PROCEEDINGS OF
THE 114th MEETING OF THE SLBC FOR TRIPURA**

The proceedings and action points of the 114th Meeting of SLBC for Tripura, held on 04.09.2015 was circulated under the cover of Convener Bank's letter no. LBD/ SLBC/T/ 667 to 760/2015-16 dt. 14.09.2015; the same may please be confirmed by the House.

**Follow up action on major decisions of 114th meeting of SLBC for Tripura held on
04.09.2015**

Sl No	Major Action Points	Present Status of Implementation
1	All Banks are to make concerted efforts to raise the CD ratio of the State to 50% as on 31.03.2016.	CD Ratio of the State has increased to 44% as on 30 th Sept' 2015 from 40% as on 30 th Sept' 2014, thus registering a Y-O-Y growth of 4%.
2	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.	District administration is reviewing the progress of CD Ratio in every DCC meeting and action points are taken to push up the CD ratio of all Banks. Special Sub-committee (SSC) of West Tripura District is regularly monitoring and reviewing the performance of CD Ratio in each DCC Meeting of West Tripura. With regular monitoring of Special Sub-Committee of DCC, CD Ratio of West Tripura district has increased by 3% on YoY basis and reached to 34% as on 30 th Sept'2015 as against 31% as on 30 th Sept'2014.
3	All Banks are to make concerted effort to achieve 100% disbursement in ACP 2015-16	At the end of the second quarter of FY 2015-16, all the banks put together disbursed Rs 1406.61 crore i.e. 48% of the Annual Target for Rs 2940.05 crore under ACP 2015-16.
4	To review credit per KCC by SLBC sub-committee on Agriculture.	The quantum of loan per KCC has increased from Rs.31,700 as on 30 th Sept'2014 to Rs.34,000 as on 30 th Sept.'2015. The Task Force Committee has already revised the scale of finance under Agriculture in October 2015 to make a further increase per KCC quantum of loan amount.
5	Each FLC and rural branch would conduct one literacy camp once in a month.	The 9 FLCs have conducted 89 literacy camps during the second quarter with participation of 2897 persons thus averaging more than three camps each month. Besides, rural branches have conducted 436 camps during the same period with participation of 7556 persons.

6	Sponsoring of proposals of PMEGP, Swavalamban and other schemes in phases over the year so as to avoid bunching of proposals at the year end.	<p>As at the fag end of 2nd quarter of FY 2015-16, 3294 PMEGP and 2732 Swabalamban proposals have been sponsored to the bank branches. Banks have initiated steps for disposal of the sponsored proposals.</p> <p>For completion of EDP training five RSETIs and SOFED have been entrusted with the training process.</p>
7	To settle the pending fund transfer order (FTOs) by the concerned Banks.	All the pending FTOs have been reconciled by the concerned banks before the Durga Puja Festival.
8	SHG Sub-committee to review the performance of anchor NGO for WSHGs and also to fix up a minimum loan limit per SHG during first credit linkage	<p>SHG Sub-committee meeting was held on 08.09.2015 at RBI Agartala and the performance of two NGOs at Dhalai and West Tripura has been reviewed. The sub-committee unanimously decided to discontinue with the services of Anjali Microfinance in Dhalai District in view of their poor performance in the District and select a new NGO to cater to the needs of Dhalai District.</p> <p>However the performance of VHAT in West Tripura District was found to be satisfactory.</p>
9	Engagement of BCAs in each village/SSA by the Banks, particularly by TGB and TSCB.	There are 623 SSAs in Tripura and all the Banks put together have deployed 575 BCAs as on September-2015 to cater to the needs of all the SSAs. This is in addition to 485 Bank Branches existing in the State at present. TGB & TSCB are to respond.
10	To set up an NULM committee under SLBC for selection of beneficiaries and monitoring of the scheme.	For selection of beneficiaries and monitoring of the scheme, NULM sub-committees have been formed at the District level under the Chairmanship of the respective District Magistrates for each Urban Local Body (ULB).
11	Holding of Mega MUDRA Camp on 28.09.2015 and 29.09.2015 in all eight districts in the state.	The Mega MUDRA Camps were held on 28.09.2015 and 29.09.2015 in all the 8 districts of Tripura where in 3321 persons were provided with MUDRA loan amounting to Rs. 1287.25 Lakhs.

Agenda Item No – 3

Financial Inclusion

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

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

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

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 Thirhamukh by TSCB.

Besides these, 78 number of Brick & Mortar branches have been opened in Tripura to cater to the needs of Financial Inclusion plan.

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

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

The DFS in its circular dated 20.03.2012 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 31st 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, GoI in its circular dated **28.12.2011 and 09.2.2012** directed that at all villages having 2000+ population where opening of conventional brick & mortar branch is presently not viable, the bank may set up **Ultra Small Branches**. USBs can later be upgraded into a regular bank branch on reaching the desired level of business.

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

In the meeting center-wise detailed discussion was made by the minister and the members of the committee and 80 (eighty) centers were selected out of 107 and allotted to different banks for opening of Ultra Small Branch as per Annexure. As per decision of 105th SLBC Meeting, 2 more FI Villages were identified and allotted to IDBI Bank for opening of Branch/ USB, increasing the total number of Branch/ USB to 82.

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 March 2015, out of 414 villages having 2000+ population provided with BCs, CSPs/CSCs of 217 villages could be converted into USBs. The member banks have been requested to speed up the process of conversion so that all 2000+ population villages already covered with BCAs are converted to USBs shortly.

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

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

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

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, LDMs have allocated wards among the banks. As per latest report the process has been completed in November,2014.

Coverage of Households under Financial Inclusion/ PMJDY

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 LICI 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 LICI and NIC. List of nominated persons of LICI and NIC for each district has also been provided to them. The LDMs are advised to activate the committee and provide information in respect of BCs of different banks functioning in each district.

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

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

In Tripura 31 centers were identified where 3 or more branches were operating but clearing facility was not available in the said centers.

RBI Guwahati. Vide letter No.GUWA.NCC/636/10.02.37/2012-13 dated 23.05.2013 accorded approval for opening 5(Five) nos of Clearing Houses within 2(two) months by the Banks as per list given below:

Sl.	Name of Centre	Name of District	Name of Bank	Alloted Branch
1	Teliamura	Khowai	SBI	Teliamura-Opened
2	Khowai	Khowai	UBI	Khowai- opened
3	Manu	Dhalai	UBI	Manu- opened
4	Gandachherra	Dhalai	TGB	Gandachherra to be opened
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) Financial Literacy Centers:

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:

Sl no	Recommending Authority/ Scheme	Branches were to be opened	Branches already opened	Branches yet to be opened	Target date
1.	Agreed list of bankers	9	9	Nil	Nil
2	Govt. of Tripura	12	10	2*	To be opened by TSCB
3	RBI Subvention scheme	5	5	Nil	Nil
4	State Govt / RBI	26	25	1**	To be opened by TSCB.
	Total	52	49	3	

* Baganbazar & Bhater 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 94th SLBC meeting held on 02.04.2010 is as under:

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

In the remaining three centers branches will be opened shortly.

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

Annex "A"

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

Position as at the end of Sept.' 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
				Branch	BC	Others (Specify)	Total	Branch	BC	Others (Specify)	Total	
1	West	UBI	14	3	11	0	14	3	11	0	14	
2	Tripura	SBI	5	0	5	0	5	0	5	0	5	
3		TGB	113	0	113	0	113	0	113	0	113	
4		TSCB Ltd.	38	0	38	0	38	0	38	0	38	
5		UCO	0	0	0	0	0	0	0	0	0	
6		TOTAL	170	3	167	0	0	3	167	0	0	
7	South	UBI	16	0	16	0	16	0	16	0	16	
8	Tripura	SBI	10	1	9	0	10	1	9	0	10	
9		TGB	57	0	57	0	57	0	57	0	57	
10		TSCB	37	0	37	0	37	0	37	0	37	
11		TOTAL	120	1	119	0	0	1	119	0	0	
12	North	UBI	6	0	6	0	6	0	6	0	6	
13	TRipura	SBI	12	0	12	0	12	0	12	0	12	
14		TGB	43	0	43	0	43	0	43	0	43	
15		TSCB	21	0	21	0	21	0	21	0	21	
16		Union Bank	0	0	0	0	0	0	0	0	0	
17		TOTAL	82	0	82	0	0	0	82	0	0	
18	Dhalai	UBI	8	0	8	0	8	0	8	0	8	
19		SBI	8	1	7	0	8	1	7	0	8	
20		TGB	18	0	18	0	18	0	18	0	18	
21		TSCB	13	0	13	0	13	0	13	0	13	
		TOTAL	47	1	46	0	0	1	46	0	0	
		GRAND TOTAL	419	5	414	0	419	5	414	0	419	

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

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

Annex "A"

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

Position as at the end of Sept.'2015

Name of State/UT: Tripura

Name of RBI Regional Office: Guwahati

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SR	Name of the District	Name of Bank selected for allotment of villages	No. of villagers allotted	Allotment (No.)				Covered up to Sept.'2015 (No.)				Remarks, if any
				Branch	BC	Others (Specify)	Total	Branch	BC	Others (Specify)	Total	
1	West	UBI	4	1	3	0	4	1	3	0	4	
2	Tripura	SBI	6	1	5	0	6	1	5	0	6	
3		TGB	66	0	66	0	66	0	66	0	66	
4		TSCB Ltd.	17	0	17	0	17	0	17	0	17	
5		CBI	1	1	0	0	1	1	0	0	1	
		Sub-Total	94	3	91	0	94	3	91	0	94	
1	Khowai	UBI	2	0	2	0	2	0	2	0	2	
2		SBI	1	0	1	0	1	0	1	0	1	
3		TGB	31	1	30	0	31	1	30	0	31	
4		TSCB	22	0	22	0	22	0	22	0	22	
5		Allahabad	1	1	0	0	1	1	0	0	1	
		Sub-Total	57	2	55	0	57	2	55	0	57	
1	Sepahijala	UBi	4	0	4	0	4	0	4	0	4	
2		SBI	1	1	0	0	1	1	0	0	1	
3		PNB	1	1	0	0	1	1	0	0	1	
4		P & SB	1	1	0	0	1	1	0	0	1	
5		TGB	56	2	54	0	56	2	54	0	56	
6		TSCB	23	0	23	0	23	0	23	0	23	
		Sub-Total	86	5	81	0	86	5	81	0	86	
1	Gomati	UBI	2	0	2	0	2	0	2	0	2	
2		SBI	3	0	3	0	3	0	3	0	3	
3		BOB	1	1	0	0	1	1	0	0	1	
4		Canara Bank	1	1	0	0	1	1	0	0	1	
5		TGB	49	2	47	0	49	2	47	0	49	
6		TSCB	42	2	40	0	42	2	40	0	42	
		Sub-Total	98	6	92	0	98	6	92	0	98	
1	South	UBI	2	0	2	0	2	0	2	0	2	
2	Tripura	SBI	4	1	3	0	4	1	3	0	4	
3		Union Bank	1	1	0	0	1	1	0	0	1	
4		TGB	70	3	67	0	70	3	67	0	70	
5		TSCB	24	1	23	0	24	1	23	1	24	
		Sub-Total	101	6	95	0	101	6	95	0	101	
1	Unakoti	IOB	1	1	0	0	1	1	0	0	1	
2		TGB	19	0	19	0	19	0	19	0	19	
3		TSCB	11	0	11	0	11	0	11	0	11	
		Sub-Total	31	1	30	0	31	1	30	0	31	
1	North	UBI	3	1	2	0	3	1	2	0	3	
2	Tripura	SBI	2	2	0	0	2	2	0	0	2	
3		UCO	1	1	0	0	1	1	0	0	1	
4		Syndicate	1	1	0	0	1	1	0	0	1	
5		TGB	51	1	50	0	51	1	50	0	51	
6		TSCB	11	0	11	0	11	0	11	0	11	
		Sub-Total	69	6	63	0	69	6	63	0	69	
		Page Total	536	29	507	0	536	29	507	0	536	

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 Sept.' 2015

Name of State/UT: Tripura

Name of RBI Regional Office: Guwahati

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

RSETI :

It was decided in the 88th SLBC meeting dated 29.08.2008 that RSETIs would be opened in each of the erstwhile four districts of the State. Accordingly the status of opening of RSETIs in the State is as under:

Sl.	Name of the district	Name of the Allottee Bank	Present Status
1	Tripura (west)	Tripura Gramin Bank	Opened in Feb 2009
2	Tripura (south)	United Bank of India	Opened in Mar 2009
3	Tripura (north)	State Bank of India	Opened in Sept. 2011
4	Dhalai	United Bank of India	Opened in Jan, 2011
5	West Tripura	Syndicate Bank	Opened in Sept.2011

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

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

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

RUDSETI(Syndicate Bank & Canara Bank) vide their letter No. RUDSETI/AGT/Land/SLBC/2015-16/89 Dated 22.07.2015 have requested for SLBC resolution for getting grant assistance from MORD, Govt. of India in regard to building construction of the institute on land allotted to RUDSETI-Agartala by the State Govt.

STATE-TRIPURA															
Performance of RSETIs in Tripura (upto 30.09.2015)								Agenda Item No. 3 Annexure No.							
RSETI - UBI -Udaipur,Gomati															
F.Y	No. of Progra mme	No. of Participants			Out of total Participants				No. of Trainees Employed			Financial Status of Trainees			
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employ ed	Total	APL		
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
2015-16	8	8	194	202	66	25	52	10	94	0	0	94	82	120	202
Total	138	1791	1754	3545	765	548	1135	252	206	2290	172	2668	1825	1720	3545
RSETI - UBI - Ambassa ,Dhalai															
F.Y	No. of Progra mme	No. of Participants			Out of total Participants				No. of Trainees Employed			Financial Status of Trainees			
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employ ed	Total	APL		
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
2015-16	13	99	194	293	56	137	65	1	47	67	18	132	137	156	293
Total	88	1068	1132	2200	438	936	444	45	266	944	171	1381	1101	1099	2200
RSETI - TGB -SEPAHIJALA, Sepahijala															
F.Y	No. of Progra mme	No. of Participants			Out of total Participants				No. of Trainees Employed			Financial Status of Trainees			
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank	Wage Employ ed	Total	APL		
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
2015-16	10	65	311	376	33	204	89	31	0	0	0	0	244	132	376
Total	61	321	1665	1986	346	593	488	181	52	1049	0	1101	417	1569	1986
RUDSETI, AGARTALA (Promoted by Syndicate & Canara Bank), West Tripura															
F.Y	No. of Progra mme	No. of Participants			Out of total Participants				No. of Trainees Employed			Financial Status of Trainees			
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank	Wage Employ ed	Total	APL		
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
2015-16	9	151	103	254	20	191	17	7	104	3		107	150	104	254
Total	84	880	1720	2600	566	1349	377	91	1159	334	0	1493	1091	1509	2600
RSETI - SBI -Kumarghat, Unakoti.															
F.Y	No. of Progra mme	No. of Participants			Out of total Participants				No. of Trainees Employed			Financial Status of Trainees			
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank	Wage Employ ed	Total	APL		
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
2015-16	13	159	181	340	58	209	41	12	134	35	11	180	32	308	340
Total	60	655	754	1409	282	523	278	195	360	274	201	835	99	1310	1409

AGENDA NO-3					
Status of Branch opening as per Special SLBC dated 19.05.2011					
ANNEXURE-I					
SI.	NAME OF BANK ALLOTED TO	Name of Centres	Name of Block	Name of District	Status as on 30.09.15
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

QUARTERLY REPORT

FINANCIAL LITERACY CENTRES-- REPORT FOR THE QUARTER ENDED SEPTEMBER 2015

Sl.	State	District	Location(Metro, Urban, SU, Rural)	Address	Date of start of functioning	Name of Sponsoring Bank	No. of Literacy Camps undertaken during the quarter as per RBI guidelines using standardized financial literacy material of RBI	No. of Persons participated in Literacy Camps during the quarter	Out of Persons participated, number of persons already having bank a/c at the time of attending the camp	Out of persons participated, no. of persons opened bank a/c after attending the camp
1	Tripura	Gomati	Semi-Urban	R-Seti,Udaipur	27.03.09	UBI	5	132	61	68
2	Tripura	Dhalai	Rural	R-Seti, Ambassa	25.01.11	UBI	5	265	223	31
3	Tripura	Sepahijala	Urban	R-Seti, Sepahijala	12.02.13	TGB	11	386	342	10
4	Tripura	West Tripura	Urban	Rudset Institute	14.09.11	Syndicate Bank & Canara Bank	25	365	72	115
5	Tripura	Unakoti	Rural	R-Seti, Kumarghat	07.07.13	SBI	24	606	481	125
6	Tripura	Gomati	Semi-Urban	LDM(South)	19.10.12	UBI	6	221	193	13
7	Tripura	Dhalai	Semi-Urban	LDM(Dhalai)	19.10.12	UBI	4	289	258	17
8	Tripura	Unakoti	Semi-Urban	LDM(North)	19.10.12	UBI	4	297	171	126
9	Tripura	West Tripura	Urban	LDM(West)	19.10.12	UBI	5	336	291	40
Total							89	2897	2092	545

QUARTERLY REPORT

RURAL BRANCHES-- REPORT OF CONDUCT OF FINANCIAL LITERACY CAMP FOR THE QUARTER ENDED SEPTEMBER 2015

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	48	48	77	1734	1582	113
2	Tripura	Sepahijala	34	34	65	1105	912	107
3	Tripura	Khowai	25	21	40	784	607	103
4	Tripura	Gomati	34	30	49	837	658	123
5	Tripura	South	36	31	73	1221	1006	149
6	Tripura	Dhalai	33	31	61	863	711	83
7	Tripura	North	27	24	41	597	466	88
8	Tripura	Unakoti	21	17	30	415	321	51
TOTAL			258	236	436	7556	6263	817

FINANCIAL LITERACY/ AWARENESS CAMP ORGANISED BY THE RURAL BRANCHES OF BANKS 2015-16							
FOR THE QUARTER ENDED SEPTEMBER '2015							
TRIPURA STATE							
Sl No.	District	Name of Block	Name of Bank	Name of Branch	Month	Held on	to be held on
1	Dhalai	Manu	TSCB	Chailengta	Aug'15	04.08.15	
2	Dhalai	Chawmanu	TSCB	Chawmanu	Aug'15	19.08.15	
3	Dhalai	Manu	SBI	Kanchancherra	Aug'15	25.08.15	
4	Dhalai	Salema	SBI	Manikbhander	Aug'15	05.08.15	
5	Dhalai	Ambassa	TGB	Kachucherra	Aug'15	06.08.15	
6	Dhalai	Durgachoumuhni	TGB	Bamancherra	Aug'15	26.08.15	
7	Dhalai	Durgachoumuhni	TGB	Avanga	Aug'15	20.08.15	
8	Dhalai	Manu	BOI	Dhumacherra	Aug'15	12.08.15	
9	Dhalai	Ambassa	ICICI	Dhalai	Aug'15	11.08.15	
10	Dhalai	Dumburnagar	UCO Bank	Raishyabari	Aug'15	10.08.15	
11	Dhalai	Dumburnagar	UCO Bank	Gandacherra	Aug'15	04.08.15	
12	Dhalai	Dumburnagar	UCO Bank	Raishyabari	Aug'15	11.08.15	
13	Dhalai	Dumburnagar	UCO Bank	Gandacherra	Aug'15	17.08.15	
14	Dhalai	Salema	SBI	Kamalpur	Aug'15	18.08.15	
15	Dhalai	Salema	SBI	Manikbhander	Aug'15	18.08.15	
16	Dhalai	Manu	UBI	Machli	Aug'15	19.08.15	
17	Dhalai	Salema	UBI	Halhali	Aug'15	25.08.15	
18	Dhalai	Durgachoumuhni	TGB	Bamancherra	Aug'15	27.08.15	
19	Dhalai	Chaumanu	TSCB	Chaumanu	Aug'15	29.08.15	
20	Dhalai	Salema	TSCB	Moracherra	Aug'15	20.08.15	
21	Dhalai	Dumburnagar	UCO Bank	Raishyabari	Aug'15	17.08.15	
22	Dhalai	Dumburnagar	UCO Bank	Gandacherra	Aug'15	25.08.15	
23	Dhalai	Salema	UBI	Halhali	Aug'15	04.08.15	
24	Dhalai	Salema/ Panchashi	SBI	Kamalpur	Aug'15	03.08.15	
25	Dhalai	Fulchari	Bandhan Bank	Kamalpur NP	Aug'15	07.08.15	
26	Dhalai	Singinala	Bandhan Bank	Salema	Aug'15	14.08.15	
27	Dhalai	Ambassa	TGB	Kulai	July'15	13.07.15	
28	Dhalai	Ganganagar	TGB	Nalkata	July'15	15.07.15	
29	Dhalai	Salema	TGB	Kachucherra	July'15	21.07.15	
30	Dhalai	Durgachoumuhni	TGB	Avanga	July'15	09.07.15	
31	Dhalai	Gandachhera	UCO Bank	Gandachhera	July'15	22.07.15	
32	Dhalai	Salema	UBI	Halhali	July'15	28.07.15	
33	Dhalai	Salema/ Panchashi	SBI	Kamalpur	July'15	04.07.15	
34	Dhalai	Salema	UBI	Halhali	July'15	16.07.15	
35	Dhalai	Gandacherra	UCO Bank	Raishyabari	July'15	20.07.15	
36	Dhalai	Gandacherra	UCO Bank	Gandacherra	July'15	09.07.15	
37	Dhalai	Ambassa	TGB	Ambassa	July'15	13.07.15	
38	Dhalai	Ambassa	TGB	Kulai	July'15	17.07.15	
39	Dhalai	Salema	SBI	Manikbhander	July'15	14.07.15	
40	Dhalai	Ambassa	TSCB	Ambassa	July'15	02.07.15	
41	Dhalai	Salema	TSCB	Kamalpur	July'15	21.07.15	
42	Dhalai	Durgachowmuhan	TSCB	Durgachowmuhan	July'15	23.07.15	
43	Dhalai	Durgachowmuhan	TSCB	Marracherra	July'15	29.07.15	
44	Dhalai	Dumboornagar	TSCB	Gandacherra	July'15	28.07.15	
45	Dhalai	Gandacherra	UCO Bank	Gandacherra	July'15	03.07.15	
46	Dhalai	Manu	SBI	Kanchancherra	Sept'15	08.09.15	
47	Dhalai	Manu	UBI	Machli	Sept'15	02.09.15	
48	Dhalai	Gandachhera	TGB	Gandachhera	Sept'15	15.09.15	
49	Dhalai	Manu	TGB	Manu	Sept'15	28.09.15	
50	Dhalai	Gandachhera	TGB	Raishyabari	Sept'15	21.09.15	
51	Dhalai	Ganganagar	TGB	Ganganagar	Sept'15	15.09.15	
52	Dhalai	Ambassa	SBI	Ambassa	Sept'15	14.09.15	
53	Dhalai	Salema	SBI	Manikbhander	Sept'15	17.09.15	
54	Dhalai	Salema	SBI	Kamalpur	Sept'15	18.09.15	
55	Dhalai	Gandacherra	UCO Bank	Gandacherra	Sept'15	17.09.15	
56	Dhalai	Gandacherra	UCO Bank	Raishyabari	Sept'15	09.09.15	
57	Dhalai	Ambassa	CBI	Ambassa	Sept'15	09.09.15	
58	Dhalai	Salema	TSCB	Moracherra	Sept'15	07.09.15	
59	Dhalai	Durgachoumuhni	TSCB	Durgachoumuhni	Sept'15	08.09.15	
60	Dhalai	Fulchari	Bandhan Bank	Kamalpur NP	Sept'15	02.09.15	
61	Dhalai	Singinala	Bandhan Bank	Salema	Sept'15	08.09.15	
62	Gomati	Kakraban	UBI	Karbook	Aug'15	28.08.15	
63	Gomati	Matabari	UBI	salgarah	Aug'15	05.08.15	
64	Gomati	Matabari	SBI	Garjee	Aug'15	06.08.15	
65	Gomati	Silachari	TGB	Silachari	Aug'15	26.08.15	
66	Gomati	Ompinagar	TGB	Ompinagar	Aug'15	20.08.15	
67	Gomati	Ompinagar	TGB	Taidu	Aug'15	12.08.15	
68	Gomati	Kakraban	TGB	Jamjuri	Aug'15	11.08.15	
69	Gomati	Kakraban	BOI	Jamjuri	Aug'15	10.08.15	
70	Gomati	Amarpur	SBI	Amarpur	Aug'15	04.08.15	
71	Gomati	Ambassa	SBI	Ambassa	Aug'15	18.08.15	
72	Gomati	Karbook	UBI	Jatanbari	Aug'15	18.08.15	

SI No.	District	Name of Block	Name of Bank	Name of Branch	Month	Held on	to be held on
73	Gomati	Matabari	TGB	Gakulpur	Aug'15	19.08.15	
74	Gomati	Ompinagar	TSCB	Ompi	Aug'15	25.08.15	
75	Gomati	Ompinagar	TGB	Ompi	Aug'15	11.08.15	
76	Gomati	Kakraban	TGB	Kakraban	Aug'15	10.08.15	
77	Gomati	Shilachari	TGB	Shilachari	Aug'15	04.08.15	
78	Gomati	Matabari	TGB	Garjee	Aug'15	11.08.15	
79	Gomati	Killa	TSCB	Killa	Aug'15	17.08.15	
80	Gomati	Kakraban	TSCB	Mirza	Aug'15	18.08.15	
81	Gomati	Amarpur	TSCB	Natunbazar	Aug'15	18.08.15	
82	Gomati	Matabari	UBI	Salgarah	Aug'15	19.08.15	
83	Gomati	Amarpur	Bandhan Bank	Amarpur NP	Aug'15	25.08.15	
84	Gomati	Udaipur	Bandhan Bank	Udaipur MC	Aug'15	27.08.15	
85	Gomati	Amarpur	TSCB	Amarpur	July'15	29.08.15	
86	Gomati	Killa	TSCB	Killa	July'15	09.07.15	
87	Gomati	Karbook	TSCB	Karbook	July'15	13.07.15	
88	Gomati	Kakraban	TSCB	Mirza	July'15	17.07.15	
89	Gomati	Tepania	TSCB	Salgarah	July'15	14.07.15	
90	Gomati	Amarpur	TSCB	Amarpur	July'15	02.07.15	
91	Gomati	Amarpur	TSCB	Natunbazar	July'15	13.07.15	
92	Gomati	Matabari	UBI	Salgarah	July'15	15.07.15	
93	Gomati	Karbook	UBI	Jatanbari	July'15	21.07.15	
94	Gomati	Matabari	TGB	Tulamura	July'15	09.07.15	
95	Gomati	Ompinagar	TGB	Ompi	July'15	22.07.15	
96	Gomati	Matabari	TGB	Chandrapur	July'15	21.07.15	
97	Gomati	Kakraban	TGB	Kakraban	July'15	23.07.15	
98	Gomati	Matabari	TGB	Maharani	July'15	29.07.15	
99	Gomati	Shilachari	TGB	Shilachari	July'15	28.07.15	
100	Gomati	Ompinagar	TGB	Taidu	July'15	09.07.15	
101	Gomati	Matabari	TGB	Garjee	July'15	13.07.15	
102	Gomati	Amarpur	TGB	Amarpur	July'15	17.07.15	
103	Gomati	Matabari	SBI	Garjee	Sept'15	23.09.15	
104	Gomati	Killa	TGB	Pitra	Sept'15	16.09.15	
105	Gomati	Ompinagar	TSCB	Ompi	Sept'15	17.09.15	
106	Gomati	Salgarah	TSCB	Salgarah	Sept'15	09.09.15	
107	Gomati	Karbook	TSCB	Karbook	Sept'15	09.09.15	
108	Gomati	Amarpur	TSCB	Natunbazar	Sept'15	07.09.15	
109	Gomati	Amarpur	Bandhan Bank	Amarpur NP	Sept'15	08.09.15	
110	Gomati	Udaipur	Bandhan Bank	Udaipur MC	Sept'15	02.09.15	
111	Khowai	Teliamura	TSCB	Teliamura	Aug'15	28.09.15	
112	Khowai	Tulashikhar	TGB	Ramsankarbari	Aug'15	21.09.15	
113	Khowai	Padmabil	TGB	Padmabil	Aug'15	15.09.15	
114	Khowai	Khowai	TGB	Hatkata	Aug'15	14.09.15	
115	Khowai	Kalyanpur	TGB	Kalyanpur	Aug'15	17.09.15	
116	Khowai	Kalyanpur	UCO Bank	Kalyanpur	Aug'15	18.09.15	
117	Khowai	Kalyanpur	UCO Bank	Baganbazar	Aug'15	14.08.15	
118	Khowai	Kalyanpur	UCO Bank	Kalyanpur	Aug'15	17.08.15	
119	Khowai	Kalyanpur	UCO Bank	Baganbazar	Aug'15	25.08.15	
120	Khowai	Padmabil	TGB	Padmabil	Aug'15	04.08.15	
121	Khowai	Tulashikhar	TSCB	Tulashikhar	Aug'15	03.08.15	
122	Khowai	Teliamura	UCO Bank	Baganbazar	Aug'15	07.08.15	
123	Khowai	Khowai	TGB	Ampura	Aug'15	06.08.15	
124	Khowai	Padmabil	TSCB	Padmabil	Aug'15	05.08.15	
125	Khowai	Teliamura	UBI	Maharanipur	Aug'15	17.08.15	
126	Khowai	Tuichindrai	Bandhan Bank	Teliamura	Aug'15	25.08.15	
127	Khowai	Ramchandraghat	Bandhan Bank	Padmabil	Aug'15	04.08.15	
128	Khowai	Kalyanpur	UCO Bank	Kalyanpur	July'15	03.08.15	
129	Khowai	Kalyanpur	UCO Bank	Kalyanpur	July'15	07.08.15	
130	Khowai	Teliamura	UCO Bank	Baganbazar	July'15	29.07.15	
131	Khowai	Padmabil	TSCB	Padmabil	July'15	28.07.15	
132	Khowai	Tulashikhar	TSCB	Tulashikhar	July'15	09.07.15	
133	Khowai	Moharcherra	SBI	Teliamura	July'15	22.07.15	
134	Khowai	Khowai	TGB	Ampura	July'15	28.07.15	
135	Khowai	Khowai	TGB	Hatkata	July'15	04.07.15	
136	Khowai	Teliamura	UBI	Chakmaghat SDM	July'15	16.07.15	
137	Khowai	Kalyanpur	UCO Bank	Kalyanpur	July'15	20.07.15	
138	Khowai	Teliamura	UCO Bank	Baganbazar	July'15	09.07.15	
139	Khowai	Khowai	TGB	Khowai Ot	July'15	13.07.15	
140	Khowai	Kalyanpur	TGB	Moharcherra	July'15	17.07.15	
141	Khowai	Mungiakami	TGB	Mungiakami	July'15	14.07.15	
142	Khowai	Padmabil	SBI	Padmabil	July'15	16.07.15	
143	Khowai	Teliamura	UBI	Chakmaghat SDM	Sept'15	03.09.15	
144	Khowai	Khowai	TGB	Chebri	Sept'15	15.09.15	
145	Khowai	Khowai	TGB	Ampura	Sept'15	28.09.15	

SI No.	District	Name of Block	Name of Bank	Name of Branch	Month	Held on	to be held on
146	Khowai	Teliamura	UCO Bank	Baganbazar	Sept'15	21.09.15	
147	Khowai	Tulashikhar	TSCB	Tulashikhar	Sept'15	15.09.15	
148	Khowai	Tulashikhar	TSCB	Tulashikhar	Sept'15	14.09.15	
149	Khowai	Tuichindrai	Bandhan Bank	Teliamura	Sept'15	17.09.15	
150	Khowai	Ramchandraghat	Bandhan Bank	Padmabil	Sept'15	18.09.15	
151	North	Panisagar	TSCB	Panisagar	Aug'15	04.08.15	
152	North	Kadamtala	SBI	Churaibari	Aug'15	05.08.15	
153	North	Kadamtala	TGB	Kadamtala	Aug'15	06.08.15	
154	North	Kalacherra	TGB	Sanicherra	Aug'15	26.08.15	
155	North	Jubarajnagar	TGB	Huplong	Aug'15	17.08.15	
156	North	Panisagar	SBI	Uptakhali	Aug'15	18.08.15	
157	North	Dasda	SBI	Kanchanpur	Aug'15	18.08.15	
158	North	Jampui Hills	UBI	Vangmun	Aug'15	19.08.15	
159	North	Panisagar	UBI	Panisagar	Aug'15	25.08.15	
160	North	Gournagar	UBI	Gournagar	Aug'15	27.08.15	
161	North	Damcherra	TGB	Khedacherra	Aug'15	12.08.15	
162	North	Dasda	TGB	Dasda	Aug'15	19.08.15	
163	North	Dasda	TSCB	Kanchanpur	Aug'15	06.08.15	
164	North	Panisagar	SBI	Uptakhali	July'15	11.08.15	
165	North	Kadamtala	TGB	Rajbari	July'15	25.08.15	
166	North	Panisagar	TSCB	Panisagar	July'15	11.08.15	
167	North	Gournagar	UBI	Gournagar	July'15	04.08.15	
168	North	Damcherra	UBI	Damcherra	July'15	11.08.15	
169	North	Panisagar	UBI	Panisagar	July'15	17.07.15	
170	North	Gournagar	UBI	Gournagar	July'15	09.07.15	
171	North	Kadamtala	TGB	Hurua	July'15	02.07.15	
172	North	Panisagar	TGB	Tilthai	July'15	09.07.15	
173	North	Kadamtala	TGB	Bhagyapur	July'15	20.07.15	
174	North	Gournagar	SBI	Kailashahar	July'15	09.07.15	
175	North	Dasda	SBI	Anandabazar	July'15	14.07.15	
176	North	Dasda	TSCB	Kanchanpur	July'15	17.07.15	
177	North	Gournagar	TSCB	Gournagar	July'15	15.07.15	
178	North	Gournagar	UBI	Gournagar	Sept'15	10.09.15	
179	North	Jampui Hills	UBI	Vangmun	Sept'15	17.09.15	
180	North	Jubarajnagar	TGB	Huplong	Sept'15	09.09.15	
181	North	Kalacherra	TGB	Sanicherra	Sept'15	09.09.15	
182	North	Damcherra	TGB	Khedacherra	Sept'15	08.09.15	
183	North	Panisagar	TGB	Jalebassa	Sept'15	02.09.15	
184	North	Damcherra	TGB	Damcherra	Sept'15	18.09.15	
185	North	Panisagar	SBI	Uptakhali	Sept'15	15.09.15	
186	North	Panisagar	SBI	Bagbassa	Sept'15	28.09.15	
187	North	Kadamtala	SBI	Churaibari	Sept'15	21.09.15	
188	North	Gournagar	SBI	Kailashahar	Sept'15	15.09.15	
189	North	Dasda	SBI	Anandabazar	Sept'15	14.09.15	
190	North	Dasda	TSCB	Kanchanpur	Sept'15	17.09.15	
191	North	Panisagar	TSCB	Panisagar	Sept'15	18.09.15	
192	Sepahijala	Melaghar	UBI	Mohanbhog	Aug'15	17.08.15	
193	Sepahijala	Bishalgarh	UBI	Chakmaghat	Aug'15	18.08.15	
194	Sepahijala	Kathalia	SBI	Matinagar	Aug'15	18.08.15	
195	Sepahijala	Mohanbhog	SBI	Melaghar	Aug'15	19.08.15	
196	Sepahijala	Jampuijala	TGB	Kanchanmala	Aug'15	25.08.15	
197	Sepahijala	Nalchar	TGB	Durlavnarayan	Aug'15	27.08.15	
198	Sepahijala	Kathalia	TGB	Dhanpur	Aug'15	06.08.15	
199	Sepahijala	Kathalia	TGB	Kathalia	Aug'15	07.08.15	
200	Sepahijala	Jampuijala	TGB	Golaghati	Aug'15	20.08.15	
201	Sepahijala	Bishalgarh	TGB	Madhpur	Aug'15	18.08.15	
202	Sepahijala	Jampuijala	TGB	Jampuijala	Aug'15	21.08.15	
203	Sepahijala	Bishalgarh	UCO Bank	Bishalgarh	Aug'15	03.08.15	
204	Sepahijala	Nalchhar	TGB	Durlavnarayan	Aug'15	12.08.15	
205	Sepahijala	Jampuijala	P & SB	Gabordi	Aug'15	11.08.15	
206	Sepahijala	Bishalgarh	TGB	Bikramnagar	Aug'15	04.08.15	
207	Sepahijala	Boxanagar	TGB	Boxanagar	Aug'15	18.08.15	
208	Sepahijala	Jampuijala	TGB	Jampuijala	Aug'15	18.08.15	
209	Sepahijala	Jampuijala	TSCB	Jampuijala	Aug'15	19.08.15	
210	Sepahijala	Bishalgarh	TSCB	Bishalgarh	Aug'15	14.08.15	
211	Sepahijala	Melaghar	UBI	Melaghar	Aug'15	04.08.15	
212	Sepahijala	Bishalgarh	UBI	Chakmaghat	Aug'15	17.08.15	
213	Sepahijala	Boxanagar	UBI	Boxanagar	Aug'15	18.08.15	
214	Sepahijala	Gokulnagar	Bandhan Bank	Gokulnagar	Aug'15	18.08.15	
215	Sepahijala	Bishalgarh	Bandhan Bank	Bishalgarh	Aug'15	19.08.15	
216	Sepahijala	Melaghar	Bandhan Bank	Melaghar	Aug'15	25.08.15	
217	Sepahijala	Baspukur	Bandhan Bank	Baspukur	Aug'15	27.08.15	
218	Sepahijala	Bishalgarh MC	UCO Bank	Bishalgarh	July'15	20.07.15	

SI No.	District	Name of Block	Name of Bank	Name of Branch	Month	Held on	to be held on
219	Sepahijala	Melaghar MC	SBI	Melaghar	July'15	09.07.15	
220	Sepahijala	Jampuijala	TSCB	Takarjala	July'15	04.07.15	
221	Sepahijala	Jampuijala	TSCB	Jampuijala	July'15	07.07.15	
222	Sepahijala	Charilam	TSCB	Charilam	July'15	17.07.15	
223	Sepahijala	Bishalgarh	TSCB	Bishalgarh	July'15	20.07.15	
224	Sepahijala	Bishalgarh	UBI	Chakmaghat	July'15	09.07.15	
225	Sepahijala	Taksiapara	SBI	Bishramganj	July'15	20.07.15	
226	Sepahijala	Bishalgarh/ Gokulnagar	SBI	Bishalgarh	July'15	14.07.15	
227	Sepahijala	Bishalgarh	TGB	Golaghati	July'15	17.07.15	
228	Sepahijala	Bishalgarh	TGB	Bikramnagar	July'15	15.07.15	
229	Sepahijala	Charilam	TGB	Charilam	July'15	03.07.15	
230	Sepahijala	Boxanagar	TGB	Boxanagar	July'15	02.07.15	
231	Sepahijala	Kathalia	TGB	Kathalia	July'15	22.07.15	
232	Sepahijala	Jampuijala	TGB	Jampuijala	July'15	28.07.15	
233	Sepahijala	Charilam	Syndicate Bank	Bishramganj	July'15	09.07.15	
234	Sepahijala	Jampuijala	TGB	Golaghati	July'15	21.07.15	
235	Sepahijala	Mohanbhog	TGB	Sonamura	July'15	04.07.15	
236	Sepahijala	Chakmaghat	SBI	Chakmaghat	July'15	07.07.15	
237	Sepahijala	Kathalia	SBI	Kathalia	July'15	17.07.15	
238	Sepahijala	Melaghar	SBI	Melaghar	July'15	20.07.15	
239	Sepahijala	Kathalia	TSCB	Kathalia	July'15	09.07.15	
240	Sepahijala	Nalchar	TSCB	Nalchar	July'15	06.07.15	
241	Sepahijala	Taksiapara	SBI	Bishramganj	Sept'15	14.09.15	
242	Sepahijala	Mohanbhog	SBI	Melaghar	Sept'15	16.09.15	
243	Sepahijala	Boxanagar	UBI	Boxanagar	Sept'15	17.09.15	
244	Sepahijala	Melaghar	UBI	Melaghar	Sept'15	09.09.15	
245	Sepahijala	Bishalgarh	UBI	Chakmaghat	Sept'15	09.09.15	
246	Sepahijala	Kanthalia	TGB	Dhanpur	Sept'15	08.09.15	
247	Sepahijala	Jampuijala	TGB	Jampuijala	Sept'15	02.09.15	
248	Sepahijala	Jampuijala	SBI	Bishramganj	Sept'15	23.09.15	
249	Sepahijala	Chakmaghat	SBI	Chakmaghat	Sept'15	22.09.15	
250	Sepahijala	Melaghar	SBI	Melaghar	Sept'15	15.09.15	
251	Sepahijala	Bishalgarh	UCO Bank	Bishalgarh	Sept'15	28.09.15	
252	Sepahijala	Bishalgarh	TSCB	Bishalgarh	Sept'15	21.09.15	
253	Sepahijala	Gokulnagar	Bandhan Bank	Gokulnagar	Sept'15	15.09.15	
254	Sepahijala	Bishalgarh	Bandhan Bank	Bishalgarh	Sept'15	14.09.15	
255	Sepahijala	Melaghar	Bandhan Bank	Melaghar	Sept'15	17.09.15	
256	Sepahijala	Baspukur	Bandhan Bank	Baspukur	Sept'15	18.09.15	
257	South	Rajnagar	UBI	Siddhinagar	Aug'15	10.08.15	
258	South	Satchand	UBI	Sabroom	Aug'15	17.08.15	
259	South	Hrishyamukh	UBI	Belonia	Aug'15	20.08.15	
260	South	Jolaibari	SBI	Jolaibari	Aug'15	21.08.15	
261	South	Hrishyamukh	TGB	Bankar	Aug'15	14.08.15	
262	South	Hrishyamukh	TGB	Matai	Aug'15	20.08.15	
263	South	Rajnagar	TGB	Rajnagar	Aug'15	12.08.15	
264	South	Satchand	TGB	Harina	Aug'15	11.08.15	
265	South	Hrishyamukh	TGB	Hrishyamukh	Aug'15	10.08.15	
266	South	Satchand	UBI	Sabroom	Aug'15	04.08.15	
267	South	Hrishyamukh	UBI	Belonia	Aug'15	18.08.15	
268	South	Rajnagar	UBI	Siddhinagar	Aug'15	18.08.15	
269	South	Rajnagar	TGB	Barpathari	Aug'15	19.08.15	
270	South	Hrishyamukh	TSCB	Hrishyamukh	Aug'15	03.08.15	
271	South	Bokafa	TGB	BC Nagar Branch	Aug'15	20.08.15	
272	South	Hrishyamukh	TGB	Hrishyamukh	Aug'15	12.08.15	
273	South	Satchand	TGB	Manubazar	Aug'15	11.08.15	
274	South	Hrishyamukh	TGB	Sonaichari	Aug'15	10.08.15	
275	South	Hrishyamukh	TSCB	Nalua	Aug'15	04.08.15	
276	South	Satchand	TSCB	Kalacharra	Aug'15	18.08.15	
277	South	Jolaibari	TSCB	Baikhora	Aug'15	18.08.15	
278	South	Rupaichari	TSCB	Sabroom	Aug'15	19.08.15	
279	South	Rajnagar	UBI	Siddhinagar	Aug'15	04.08.15	
280	South	Bharatchandra Nagar	UBI	Barpathari	Aug'15	20.08.15	
281	South	Satchand	UBI	Sabroom	Aug'15	12.08.15	
282	South	Bharatchandranagar	Bandhan Bank	BC Nagar	Aug'15	11.08.15	
283	South	Jalefa	Bandhan Bank	Satchand	Aug'15	10.08.15	
284	South	Jolaibari	SBI	Jolaibari	July'15	04.08.15	
285	South	Satchand	UBI	Sabroom	July'15	18.08.15	
286	South	Hrishyamukh	TSCB	Nalua	July'15	18.08.15	
287	South	Satchand	TSCB	Manubazar	July'15	19.08.15	
288	South	Satchand	TSCB	Kalacharra	July'15	09.07.15	
289	South	Jolaibari	TSCB	Baikhora	July'15	29.07.15	
290	South	Hrishyamukh	TSCB	Hrishyamukh	July'15	02.07.15	

SI No.	District	Name of Block	Name of Bank	Name of Branch	Month	Held on	to be held on
291	South	Rupaichari	TSCB	Sabroom	July'15	30.07.15	
292	South	Hrishyamukh	UBI	Hrishyamukh	July'15	27.07.15	
293	South	Satchand	UBI	Sabroom	July'15	17.07.15	
294	South	Joykatpur	SBI	Belonia	July'15	20.07.15	
295	South	Rupaichari	SBI	Manubankul	July'15	09.07.15	
296	South	Hrishyamukh	TGB	Matai	July'15	06.07.15	
297	South	Hrishyamukh	TGB	Srinagar	July'15	08.07.15	
298	South	Bokafa	TGB	BC Nagar Branch	July'15	10.07.15	
299	South	Rajnagar	TGB	Barpathari	July'15	17.07.15	
300	South	Hrishyamukh	TGB	Hrishyamukh	July'15	08.07.15	
301	South	Satchand	TGB	Manubazar	July'15	09.07.15	
302	South	Rajnagar	TGB	Rajnagar	July'15	29.07.15	
303	South	Hrishyamukh	TGB	Sonaichari	July'15	02.07.15	
304	South	Satchand	UBI	Sabroom	July'15	21.07.15	
305	South	Rajnagar	UBI	Siddhinagar	July'15	04.07.15	
306	South	Bokafa	UBI	Santibazar	July'15	07.07.15	
307	South	Bharatchandra Nagar	UBI	Barpathari	July'15	17.07.15	
308	South	Satchand	TGB	Sabroom	July'15	20.07.15	
309	South	Satchand	TGB	Harina	July'15	09.07.15	
310	South	Bokafa	TGB	Santibazar	July'15	20.07.15	
311	South	Joykatpur	SBI	Belonia	Sept'15	23.09.15	
312	South	Rupaichari	SBI	Manubankul	Sept'15	11.09.15	
313	South	Jolaibari	SBI	Jolaibari	Sept'15	08.09.15	
314	South	Rajnagar	UBI	Siddhinagar	Sept'15	17.09.15	
315	South	Hrishyamukh	UBI	Belonia	Sept'15	09.09.15	
316	South	Satchand	UBI	Sabroom	Sept'15	09.09.15	
317	South	Bokafa	UBI	Santibazar	Sept'15	07.09.15	
318	South	Satchand	TGB	Srinagar	Sept'15	08.09.15	
319	South	Hrishyamukh	TGB	Hrishyamukh	Sept'15	02.09.15	
320	South	Bokafa	TGB	BC Nagar Branch	Sept'15	22.09.15	
321	South	Satchand	SBI	Sabroom	Sept'15	07.09.15	
322	South	Bokafa	SBI	Santibazar	Sept'15	07.09.15	
323	South	Jolaibari	SBI	Jolaibari	Sept'15	23.09.15	
324	South	Hrishyamukh	TSCB	Hrishyamukh	Sept'15	15.09.15	
325	South	Satchand	TSCB	Manubazar	Sept'15	28.09.15	
326	South	Jolaibari	TSCB	Baikhora	Sept'15	21.09.15	
327	South	Rupaichari	TSCB	Sabroom	Sept'15	15.09.15	
328	South	Bharatchandranagar	Bandhan Bank	BC Nagar	Sept'15	14.09.15	
329	South	Jalefa	Bandhan Bank	Satchand	Sept'15	17.09.15	
330	Unakoti	Pecharthal	TSCB	Machmara	Aug'15	18.09.15	
331	Unakoti	Kumarghat	TSCB	Kumarghat	Aug'15	14.08.15	
332	Unakoti	Kumarghat	TGB	Betcherra	Aug'15	12.08.15	
333	Unakoti	Kumarghat	TGB	Machmara	Aug'15	19.08.15	
334	Unakoti	Pecharthal	TGB	Kanchanbari	Aug'15	17.08.15	
335	Unakoti	Kumarghat	TGB	Fatikroy	Aug'15	19.08.15	
336	Unakoti	Pecharthal	TGB	Pecharthal	Aug'15	04.08.15	
337	Unakoti	Kumarghat	TSCB	Machmara	Aug'15	20.08.15	
338	Unakoti	Pecharthal	TSCB	Pecharthal(Extn)	Aug'15	12.08.15	
339	Unakoti	Kumarghat	TSCB	Machmara	Aug'15	11.08.15	
340	Unakoti	Kumarghat	UBI	Machmara	Aug'15	10.08.15	
341	Unakoti	Kailashahar	Bandhan Bank	Kailashahar MC	Aug'15	11.08.15	
342	Unakoti	Kumarghat	Bandhan Bank	Kumarghat MC	Aug'15	14.08.15	
343	Unakoti	Pecharthal	TGB	Kanchanbari	July'15	11.08.15	
344	Unakoti	Chandipur	TGB	Dalugaon	July'15	10.08.15	
345	Unakoti	Kumarghat	TGB	Machmara	July'15	04.08.15	
346	Unakoti	Kumarghat	TSCB	Machmara	July'15	18.08.15	
347	Unakoti	Fulbarikandi	SBI	Kailashahar	July'15	18.08.15	
348	Unakoti	Kumarghat	UBI	Machmara	July'15	19.08.15	
349	Unakoti	Chandipur	TGB	Dalugaon	July'15	23.07.15	
350	Unakoti	Kumarghat	TGB	Pabiacherra	July'15	14.07.15	
351	Unakoti	Pecharthal	TSCB	Pecharthal	July'15	07.07.15	
352	Unakoti	Kumarghat	TGB	Machmara	Sept'15	28.09.15	
353	Unakoti	Gournagar	TGB	Tillabazar	Sept'15	28.09.15	
354	Unakoti	Kumarghat	TGB	Betcherra	Sept'15	17.09.15	
355	Unakoti	Kumarghat	SBI	Ratiabari	Sept'15	09.09.15	
356	Unakoti	Kumarghat	TSCB	Machmara	Sept'15	09.09.15	
357	Unakoti	Pecharthal	TSCB	Pecharthal(Extn)	Sept'15	07.09.15	
358	Unakoti	Kailashahar	Bandhan Bank	Kailashahar MC	Sept'15	08.09.15	
359	Unakoti	Kumarghat	Bandhan Bank	Kumarghat MC	Sept'15	02.09.15	
360	West	Jirania	UBI	Jirania	Aug'15	10.08.15	
361	West	Mohanpur	UBI	Usha Market	Aug'15	17.08.15	
362	West	Dukli	SBI	Dukli	Aug'15	18.08.15	
363	West	Mohanpur	TGB	Panchabati	Aug'15	25.08.15	

SI No.	District	Name of Block	Name of Bank	Name of Branch	Month	Held on	to be held on
364	West	Mohanpur	TGB	Kalacherra	Aug'15	21.08.15	
365	West	Mandai	TGB	Manadai	Aug'15	26.08.15	
366	West	Jirania	TGB	Champaknagar	Aug'15	28.08.15	
367	West	Belbari	TGB	Khumulwng	Aug'15	24.08.15	
368	West	Lefunga	TGB	Lefunga	Aug'15	12.08.15	
369	West	Mohanpur	TGB	Kamalghat	Aug'15	12.08.15	
370	West	Mohanpur	BOI	Lembucherra	Aug'15	25.08.15	
371	West	Dukli	BMB	Agartala	Aug'15	20.08.15	
372	West	Mohanpur	UBI	Usha Market	Aug'15	12.08.15	
373	West	Mohanpur	TGB	Panchabati	Aug'15	11.08.15	
374	West	Belbari	TGB	Khumlung	Aug'15	10.08.15	
375	West	Bamutia	TGB	Bamutia	Aug'15	04.08.15	
376	West	Jirania	TGB	Mohanpur	Aug'15	18.08.15	
377	West	Dukli	TSCB	Bikramnagar	Aug'15	18.08.15	
378	West	Mohanpur	TSCB	Mohanpur	Aug'15	19.08.15	
379	West	Belbari	TSCB	M.G.Bazar	Aug'15	05.08.15	
380	West	Jirania	UBI	Jirania	Aug'15	20.08.15	
381	West	Mohanpur	UBI	Mohanpur	Aug'15	12.08.15	
382	West	Narayanpur	Bandhan Bank	Bamutia	Aug'15	11.08.15	
383	West	Bamutia	Bandhan Bank	Bamutia	Aug'15	10.08.15	
384	West	Kathaltali	Bandhan Bank	Dukli	Aug'15	04.08.15	
385	West	Mohanpur	SBI	Lembucherra	July'15	18.08.15	
386	West	Mohanpur	UCO Bank	Mohanpur	July'15	18.08.15	
387	West	Dukli	TSCB	Bikramnagar	July'15	19.08.15	
388	West	Old Agartala	TSCB	Khayerpur	July'15	10.07.15	
389	West	Dukli	TSCB	Bikramnagar	July'15	22.07.15	
390	West	Mohanpur	TSCB	Mohanpur	July'15	14.07.15	
391	West	Belbari	TSCB	M.G.Bazar	July'15	28.07.15	
392	West	Dukli	TSCB	M.B.Tilla	July'15	30.07.15	
393	West	Jogendranagar	BMB	Agartala	July'15	21.07.15	
394	West	Dukli/ Gajaria	SBI	Amtali	July'15	23.07.15	
395	West	Mohanpur	TGB	Kalacherra	July'15	14.07.15	
396	West	Mohanpur	TGB	Panchabati	July'15	07.07.15	
397	West	Belbari	TGB	Khumlung	July'15	03.07.15	
398	West	Jirania	TGB	Champaknagar	July'15	08.07.15	
399	West	Bamutia	TGB	Bamutia	July'15	22.07.15	
400	West	Mohanpur	TGB	Durgabari	July'15	10.07.15	
401	West	Jirania	TGB	Mohanpur	July'15	22.07.15	
402	West	Old Agartala	TGB	Debinagar	July'15	14.07.15	
403	West	Mohanpur	UBI	Usha Market	July'15	08.07.15	
404	West	Dukli	UBI	Anandanagar	July'15	06.07.15	
405	West	Mohanpur	UBI	Mohanpur	July'15	23.07.15	
406	West	Mohanpur	TGB	Narsingharh	July'15	20.07.15	
407	West	Jirania	TGB	Bankimnagar	July'15	10.07.15	
408	West	Dukli	SBI	Amtali	July'15	22.07.15	
409	West	Mohanpur	UBI	Usha Market	Sept'15	08.09.15	
410	West	Dukli	UBI	Anandanagar	Sept'15	04.09.15	
411	West	Mandai	TGB	Mandai	Sept'15	03.09.15	
412	West	Jirania	TGB	Mohanpur	Sept'15	04.09.15	
413	West	Mohanpur	SBI	Gandhigram	Sept'15	15.09.15	
414	West	Mandai	SBI	NIT Agartala	Sept'15	28.09.15	
415	West	Mohanpur	CBI	Lichubagan	Sept'15	21.09.15	
416	West	Maheshkhola	TSCB	Maheshkhola	Sept'15	15.09.15	
417	West	Old Agartala	TSCB	Khayerpur	Sept'15	14.09.15	
418	West	Mohanpur	TSCB	Mohanpur	Sept'15	17.09.15	
419	West	Narayanpur	Bandhan Bank	Bamutia	Sept'15	18.09.15	
420	West	Bamutia	Bandhan Bank	Bamutia	Sept'15	23.09.15	
421	West	Kathaltali	Bandhan Bank	Dukli	Sept'15	21.09.15	
422	West	Jirania	SBI	R.K.Nagar	July'15	18.08.15	
423	West	Mohanpur	SBI	Gandhigram	July'15	18.08.15	
424	West	Lefunga	SBI	Lembuchherra	July'15	19.08.15	
425	West	Mohanpur	TGB	Kalacherra	July'15	10.07.15	
426	West	Mohanpur	TGB	Kamalghat	July'15	22.07.15	
427	West	Mohanpur	TGB	Mohanpur (Sidhai)	July'15	14.07.15	
428	West	Mohanpur	TGB	Narsinggarh	July'15	28.07.15	
429	West	Mohanpur	TGB	Panchabati	July'15	21.07.15	
430	West	Mohanpur	TGB	Lembuchherra	July'15	23.07.15	
431	West	Mohanpur	TGB	Natunnagar	July'15	14.07.15	
432	West	Hezamara	TGB	Hezamara	July'15	07.07.15	
433	West	Lefunga	BOI	Lembuchherra	July'15	03.07.15	
434	West	Old Agartala	BOI	Khayerpur	Aug'15	12.08.15	
435	West	Dukli	BOI	Anandanagar	Aug'15	25.08.15	
436	West	Hezamara	CBI	Barkathal	Sept'15	17.09.15	

Implementation of Annual Credit Plan

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

Amt. Rs. In Lakhs

2014-15				2015-16			% of growth (Y-O-Y)
Sector	Plan	Achievement (April 14-Sept' 14)	% to Target	Plan	Achievement (April 15-Sept' 15)	% to Target	
Agriculture	96448.05	28206.33	29	114116.29	46089.35	40	63
MSME	74782.11	41092.17	55	82267.45	35778.68	43	-13
Other Prisec	46450.83	19645.47	42	54972.52	23495.20	43	20
Total Prisec	217680.99	88943.97	41	251356.26	105363.23	42	18
Non-Prisec	38772.01	42000.21	108	42649.19	35298.23	83	-16
Grand Total	256453.00	130944.18	51	294005.45	140661.46	48	7

The overall achievement is 48% against the target of ACP 2015-16 as on 30.09.2015 while achievement under Agriculture sector is 40%. Overall achievement under Priority Sector is 42% of the target.

Bank wise performance on different sectors under ACP pertaining to the year 2015-16 as on 30.09.2015 has been given in the annexure.

TRIPURA STATE

BANK-WISE & SECTOR-WISE DISBURSEMENT OF CREDIT VIS-À-VIS TARGETS UNDER ANNUAL CREDIT PLAN 2015-16 DURING 01.04.15 to 30.09.2015

(Amt. in Lacs)

Sl.No.	BANKS	Agril & Allied Activities			MSME			Other Priority Sector			Priority Sector			Non Priority Sector			Total Sector		
		T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
1	Allahabad Bank	129.25	66.11	51	620.00	392.67	63	227.50	127.75	56	976.75	586.53	60	143.00	80.64	56	1119.75	667.17	60
2	Andhra Bank	0.00	0.00	0	190.00	3.65	2	150.00	0.00	0	340.00	3.65	1	60.00	4.50	8	400.00	8.15	2
3	Bank of Baroda	374.00	13.70	4	970.00	320.70	33	550.00	215.32	39	1894.00	549.72	29	285.00	96.42	34	2179.00	646.14	30
4	Bank of Maharashtra	0.00	3.90	0	190.00	71.47	38	150.00	17.63	12	340.00	93.00	27	60.00	21.00	35	400.00	114.00	29
5	Bank of India	917.10	184.70	20	1510.00	723.37	48	975.00	630.04	65	3402.10	1538.11	45	490.00	109.04	22	3892.10	1647.15	42
6	Canara Bank	1651.27	413.94	25	1455.00	1630.90	112	960.00	996.54	104	4066.27	3041.38	75	823.00	1478.23	180	4889.27	4519.61	92
7	Central Bank of India	887.22	228.57	26	1870.00	81.61	4	1065.00	308.92	29	3822.22	619.10	16	530.00	59.17	11	4352.22	678.27	16
8	Corporation Bank	80.00	0.00	0	240.00	61.00	25	200.00	8.00	4	520.00	69.00	13	130.00	5.00	4	650.00	74.00	11
9	Dena Bank	0.00	0.00	0	100.00	0.00	0	100.00	0.00	0	200.00	0.00	0	100.00	8.49	8	300.00	8.49	3
10	Indian Bank	151.22	0.77	1	1000.00	44.66	4	530.00	96.50	18	1681.22	141.93	8	185.00	58.93	32	1866.22	200.86	11
11	IDBI BANK	734.93	444.60	60	600.00	644.54	107	420.00	97.55	23	1754.93	1186.69	68	370.00	8678.35	2346	2124.93	9865.04	464
12	Bharatiya Mahila Bank	109.60	0.50	0	70.00	52.21	75	60.00	41.41	69	239.60	94.12	39	35.00	58.91	168	274.60	153.03	56
13	Indian Overseas Bank	807.58	20.80	3	945.00	221.71	23	680.00	37.30	5	2432.58	279.81	12	378.00	144.96	38	2810.58	424.77	15
14	Oriental Bank of Commerce	0.00	0.00	0	530.00	55.36	10	175.00	39.85	23	705.00	95.21	14	70.00	21.19	30	775.00	116.40	15
15	Punjab & Sind Bank	159.84	9.00	6	610.00	25.00	4	235.00	59.00	25	1004.84	93.00	9	120.00	30.00	25	1124.84	123.00	11
16	Punjab National Bank	159.84	0.00	0	610.00	955.79	157	235.00	56.80	24	1004.84	1012.59	101	120.00	28.00	23	1124.84	1040.59	93
17	State Bank of India	18089.65	8471.80	47	13470.00	6563.00	49	8570.00	4235.00	49	40129.65	19269.80	48	8018.00	3950.25	49	48147.65	23220.05	48
18	Syndicate Bank	531.76	82.69	16	945.00	898.30	95	485.00	292.77	60	1961.76	1273.76	65	460.00	572.61	124	2421.76	1846.37	76
19	Union Bank of India	757.93	210.57	28	1891.00	159.66	8	880.00	278.54	32	3528.93	648.77	18	580.00	223.82	39	4108.93	872.59	21
20	United Bank of India	21176.92	10181.00	48	13737.97	6974.08	51	8262.89	3458.25	42	43177.78	20613.33	48	8408.97	5358.26	64	51586.75	25971.59	50
21	UCO Bank	4177.95	1013.30	24	3690.00	4102.32	111	2666.30	2095.26	79	10534.25	7210.88	68	1501.00	279.10	19	12035.25	7489.98	62
22	Vijaya Bank	91.00	86.60	95	850.00	206.89	24	475.00	115.70	24	1416.00	409.19	29	135.00	89.91	67	1551.00	499.10	32
A	ACP PUBLIC sec Bank	50987.06	21432.55	42	46093.97	24188.89	52	28051.69	13208.13	47	125132.72	58829.57	47	23001.97	21356.78	93	148134.69	80186.35	54
23	AXIS BANK	575.65	30.00	5	1500.00	6.75	0	840.00	143.53	17	2915.65	180.28	6	485.34	22.26	5	3400.99	202.54	6
24	Federal Bank	0.00	4.80	0	190.00	0.00	0	150.00	0.00	0	340.00	4.80	1	60.00	70.00	117	400.00	74.80	19
25	HDFC	609.56	1936.79	318	770.00	779.47	101	440.00	52.19	12	1819.56	2768.45	152	390.00	1687.55	433	2209.56	4456.00	202
26	ICICI Bank	1181.69	821.00	69	955.00	84.00	9	572.50	0.00	0	2709.19	905.00	33	519.29	298.00	57	3228.48	1203.00	37
27	Indusind Bank	448.66	123.37	27	310.00	529.26	171	215.00	0.00	0	973.66	652.63	67	145.34	572.83	394	1119.00	1225.46	110
28	Kotak Mahindra Bank	0.00	0.00	0	190.00	0.00	0	150.00	0.00	0	340.00	0.00	0	60.00	0.00	0	400.00	0.00	0
29	South Indian Bank	0.00	60.00	0	530.00	413.30	78	175.00	221.21	126	705.00	694.51	99	70.00	119.82	171	775.00	814.33	105
30	Yes Bank	0.00	0.00	0	530.00	0.00	0	175.00	0.00	0	705.00	0.00	0	70.00	0.00	0	775.00	0.00	0
B	ACP PRIVATE Sec bank	2815.56	2975.96	106	4975.00	1812.78	36	2717.50	416.93	15	10508.06	5205.67	50	1799.97	2770.46	154	12308.03	7976.13	65
31	Tripura Gramin Bank	41610.53	19667.00	47	21604.10	8856.00	41	15619.33	7335.00	47	78833.96	35858.00	45	12257.25	8449.00	69	91091.21	44307.00	49
C	ACP RRB	41610.53	19667.00	47	21604.10	8856.00	41	15619.33	7335.00	47	78833.96	35858.00	45	12257.25	8449.00	69	91091.21	44307.00	49
32	ACUB	0.00	0.00	0	210.00	0.00	0	800.00	62.62	8	1010.00	62.62	6	120.00	11.29	9	1130.00	73.91	7
33	TCARDB	2029.08	73.42	4	0.00	0.00	0	211.00	92.14	44	2240.08	165.56	7	0	0.00	0	2240.08	165.56	7
34	TSCB	16674.06	1940.42	12	9384.38	921.01	10	7573.00	2380.38	31	33631.44	5241.81	16	5470.00	2710.70	50	39101.44	7952.51	20
D	ACP Coop. Bank	18703.14	2013.84	11	9594.38	921.01	10	8584.00	2535.14	30	36881.52	5469.99	15	5590.00	2721.99	49	42471.52	8191.98	19
GRAND TOTAL		114116.29	46089.35	40	82267.45	35778.68	43	54972.52	23495.20	43	251356.26	105363.23	42	42649.19	35298.23	83	294005.45	140661.46	48

2014-15
TRIPURA STATE

BANK-WISE & SECTOR-WISE DISBURSEMENT OF CREDIT VIS-À-VIS TARGETS UNDER ANNUAL CREDIT PLAN 2014-15 DURING 01.04.14 to 30.09.2014

(Amt. in Lacs)

Sl.No.	BANKS	Agril & Allied Activities			MSME			Other Priority Sector			Priority Sector			Non Priority Sector			Total Sector		
		T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
1	Allahabad Bank	113.03	102.92	91	513.73	269.37	52	164.24	97.61	59	791.00	469.90	59	121.00	142.98	118	912.00	612.88	67
2	Andhra Bank	0.00	0.00	0	150.00	8.33	6	100.00	7.00	7	250.00	15.33	6	50.00	7.67	15	300.00	23.00	8
3	Bank of Baroda	268.30	2.00	1	811.70	303.00	37	414.00	203.72	49	1494.00	508.72	34	243.00	416.38	171	1737.00	925.10	53
4	Bank of Maharashtra	0.00	2.42	0	150.00	8.49	6	100.00	14.27	14	250.00	25.18	10	50.00	42.65	85	300.00	67.83	23
5	Bank of India	536.72	28.52	5	1130.90	1037.10	92	642.00	535.44	83	2309.62	1601.06	69	319.38	457.26	143	2629.00	2058.32	78
6	Canara Bank	1070.20	436.36	41	1220.80	1936.50	159	643.00	263.49	41	2934.00	2636.35	90	585.00	1718.98	294	3519.00	4355.33	124
7	Central Bank of India	593.26	192.23	32	1498.36	320.82	21	781.00	465.50	60	2872.62	978.55	34	410.38	202.35	49	3283.00	1180.90	36
8	Corporation Bank	0.00	6.50	0	150.00	34.20	23	100.00	30.00	30	250.00	70.70	28	50.00	20.00	40	300.00	90.70	30
9	Dena Bank	0.00	0.00	0	0.00	0.00	0	0.00	6.00	0	0.00	6.00	0	0.00	0.00	0	0.00	6.00	0
10	Indian Bank	121.62	0.00	0	809.00	144.09	18	421.00	236.50	56	1351.62	380.59	28	166.38	41.34	25	1518.00	421.93	28
11	IDBI BANK	404.56	46.76	12	461.44	279.59	61	235.00	160.71	68	1101.00	487.06	44	211.00	88.94	42	1312.00	576.00	44
12	Bharatiya Mahila Bank	70.00	0.00	0	55.00	1.50	3	45.00	2.50	6	170.00	4.00	2	30.00	12.89	43	200.00	16.89	8
13	Indian Overseas Bank	604.81	15.04	2	825.19	431.37	52	522.00	6.00	1	1952.00	452.41	23	323.00	1160.63	359	2275.00	1613.04	71
14	Oriental Bank of Commerce	0.00	0.00	0	425.00	129.68	31	127.00	48.49	38	552.00	178.17	32	61.00	16.25	27	613.00	194.42	32
15	Punjab & Sind Bank	115.00	0.00	0	505.00	15.00	3	182.00	4.00	2	802.00	19.00	2	111.00	10016.00	9023	913.00	10035.00	1099
16	Punjab National Bank	115.00	2.30	2	505.00	7.60	2	182.00	4.35	2	802.00	14.25	2	111.00	15.00	14	913.00	29.25	3
17	State Bank of India	15432.38	1420.00	9	12247.13	4293.00	35	7236.37	5255.00	73	34915.88	10968.00	31	7357.00	8298.00	113	42272.88	19266.00	46
18	Syndicate Bank	320.00	27.24	9	765.00	705.65	92	314.00	235.40	75	1399.00	968.29	69	268.00	323.56	121	1667.00	1291.85	77
19	Union Bank of India	584.89	177.29	30	1590.17	1234.34	78	679.00	388.73	57	2854.06	1800.36	63	472.75	113.30	24	3326.81	1913.66	58
20	United Bank of India	19326.29	8145.63	42	13111.47	7662.19	58	7393.87	1945.23	26	39831.63	17753.05	45	8016.71	4892.36	61	47848.34	22645.41	47
21	UCO Bank	3121.47	421.76	14	3061.57	1240.79	41	2138.00	1118.86	52	8321.04	2781.41	33	1147.00	204.54	18	9468.04	2985.95	32
22	Vijaya Bank	56.39	33.59	60	684.61	438.40	64	338.00	258.16	76	1079.00	730.15	68	123.00	82.01	67	1202.00	812.16	68
A	ACP PUBLIC sec Bank	42853.92	11060.56	26	40671.07	20501.01	50	22757.48	11286.96	50	106282.47	42848.53	40	20226.60	28273.09	140	126509.07	71121.62	56
	AXIS BANK	401.55	11.39	3	1243.11	15080.00	1213	618.00	15.00	2	2262.66	15106.39	668	409.34	200.37	49	2672.00	15306.76	573
24	Federal Bank	0.00	4.42	0	150.00	217.57	145	100.00	0.00	0	250.00	221.99	89	50.00	52.34	105	300.00	274.33	91
25	HDFC	456.78	1274.63	279	667.88	500.91	75	331.00	21.99	7	1455.66	1797.53	123	304.34	1356.60	446	1760.00	3154.13	179
26	ICICI Bank	837.88	935.37	112	849.64	60.50	7	464.25	0.00	0	2151.77	995.87	46	445.23	309.51	70	2597.00	1305.38	50
27	Indusind Bank	311.94	132.65	43	266.72	710.14	266	143.00	0.00	0	721.66	842.79	117	136.34	1161.95	852	858.00	2004.74	234
28	Kotak Mahindra Bank Ltd	0.00	0.00	0	150.00	0.00	0	100.00	0.00	0	250.00	0.00	0	50.00	75.00	150	300.00	75.00	25
29	South Indian Bank	0.00	61.96	0	425.00	277.09	65	127.00	197.20	155	552.00	536.25	97	61.00	111.46	183	613.00	647.71	106
30	Yes Bank	0.00	0.00	0	425.00	0.00	0	127.00	15.00	12	552.00	15.00	3	61.00	0.00	0	613.00	15.00	2
B	ACP PRIVATE Sec bank	2008.15	2420.42	121	4177.35	16846.21	403	2010.25	249.19	12	8195.75	19515.82	238	1517.25	3267.23	215	9713.00	22783.05	235
	Tripura Gramin Bank	37102.10	12840.31	35	21053.99	1572.17	7	14126.74	7222.67	51	72282.83	21635.15	30	11855.00	6035.58	51	84137.83	27670.73	33
C	ACR RRB	37102.10	12840.31	35	21053.99	1572.17	7	14126.74	7222.67	51	72282.83	21635.15	30	11855.00	6035.58	51	84137.83	27670.73	33
32	ACUB	0.00	0.00	0	205.00	0.00	0	659.00	221.76	34	864.00	221.76	26	120.00	93.15	78	984.00	314.91	32
33	TCARDB	1767.32	9.10	1	0.00	0.00	0	196.00	83.29	42	1963.32	92.39	5	0	0.00	0	1963.32	92.39	5
34	TSCB	12716.56	1875.94	15	8674.70	2172.78	25	6701.36	581.60	9	28092.62	4630.32	16	5053.16	4331.16	86	33145.78	8961.48	27
D	ACP Coop. Bank	14483.88	1885.04	13	8879.70	2172.78	24	7556.36	886.65	12	30919.94	4944.47	16	5173.16	4424.31	86	36093.10	9368.78	26
GRAND TOTAL		96448.05	28206.33	29	74782.11	41092.17	55	46450.83	19645.47	42	217680.99	88943.97	41	38772.01	42000.21	108	256453.00	130944.18	51

Tripura State

Districtwise and sectorwise Achievement under Annual Credit Plan during the period 01.04.15 to 30.09.2015

SL No.	Name of District	Agricultue & Allied Activities sector			MSME			OTHER PRISEC			TOTAL PRISEC			Non-priority sector			Total Sector		
				A as % of T	T	A	A as % of T			A as % of	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	A	A as % of T	T	A	A as % of T	T	A	A as % of T
1	West Tripura	25848.36	11043.62	43	37126.35	16924.43	46	22921.77	10332.23	45	85896.48	38300.28	45	8816.94	17888.47	203	94713.42	56188.75	59
2	Khowai	15764.40	3878.01	25	3106.55	1592.99	51	5428.93	1908.17	35	24299.88	7379.17	30	2813.47	1463.24	52	27113.35	8842.41	33
3	Sepahijala	20373.36	8447.03	41	8502.99	3132.00	37	9859.90	2669.17	27	38736.25	14248.20	37	3751.24	1209.58	32	42487.49	15457.78	36
4	Gomati	9866.43	5149.42	52	8257.74	3276.96	40	4447.39	1970.27	44	22571.56	10396.65	46	5631.87	2430.23	43	28203.43	12826.88	45
5	South Tripura	11429.99	3498.41	31	8112.31	2737.12	34	5352.41	2242.31	42	24894.71	8477.84	34	5807.79	4011.12	69	30702.50	12488.96	41
6	North Tripura	11226.13	4904.57	44	5711.01	3342.19	59	3158.13	1513.26	48	20095.27	9760.02	49	5445.27	3419.99	63	25540.54	13180.01	52
7	Unakoti	7480.50	2060.82	28	4026.97	1406.73	35	1873.34	1066.71	57	13380.81	4534.26	34	5178.51	2462.61	48	18559.32	6996.87	38
8	Dhalai	12127.12	7107.47	59	7423.53	3366.26	45	1930.65	1793.08	93	21481.30	12266.81	57	5204.10	2412.99	46	26685.40	14679.80	55
	Total	114116.29	46089.35	40	82267.45	35778.68	43	54972.52	23495.20	43	251356.26	105363.23	42	42649.19	35298.23	83	294005.45	140661.46	48

Quarterly Statement on Priority Sector Advances and Sectoral Deployment of Credit						
	Adjusted Net Bank Credit (ANBC) as on the corresponding date of the preceding year	710777.52 Lakhs				
	Credit Equivalent of Off Balance sheet Exposures (CEOBE) as on the corresponding date of the preceding year					
Number of Accounts in absolute terms and Amount in Lakhs						
Sl. No	Categories	Disbursements during the Quarter (July-September)		Outstanding/Disbursement at the end of the Quarter(April to September)		
		No. of A/cs	Amount disbursed	No. of A/cs	No.of beneficiaries	Balance O/s
1	Priority Sector	40874	59505.32	75177	84932	105363.23
I	Agriculture	32700	26449.22	60399	68739	46089.35
(i)	Crop Loans	15084	5570.13	29143	29143	9901.92
(ii)	Investment Credit					
	Out of (ii) above, loans for agriculture implements & machinery					
(iii)	Allied Activities	17616	20879.09	31256	39596	36187.43
(a)	Fisheries	4931	2429.50	9192	10887	4475.07
(b)	Dairying	1125	3069.65	2289	3671	5771.26
(c)	Poultry	1533	2332.01	2665	4691	4008.38
(d)	Animal Husbandry					
(e)	Bee keeping					
(f)	Sericulture					
(g)	Others	10027	13047.93	17110	20347	21932.72
	Out of Agriculture, loans to small and marginal farmers	9105	3334.58	14184	16787	4821.02
	Out of Agriculture, loans to other individual farmers	23595	23114.64	46215	51952	41268.33
	Out of Agriculture, loans to corporate farmers, farmers' producer organizations/companies of individual farmers, partnership firms and co-operatives of farmers directly engaged in Agriculture and Allied Activities					
	Out of Agriculture, above loans to Food & Agro-processing					
II	MSMEs	5462	19704.83	10137	11392	35778.68
(i)	Micro Enterprises	5412	17837.11	10087	11233	33910.96
(a)	Manufacturing Enterprises	1863	6465.52	2925	3186	11943.44
(b)	Service Enterprises	3549	11371.59	7162	8047	21967.52
(ii)	Small Enterprises	50	1867.72	50	159	1867.72
(a)	Manufacturing Enterprises	11	441.21	11	63	441.21
(b)	Service Enterprises	39	1426.51	39	96	1426.51
(iii)	Medium Enterprises					
(a)	Manufacturing Enterprises					
(b)	Service Enterprises					
(iv)	Advances to KVI					
(v)	Other Finance to MSMEs					
III	Export Credit					
IV	Education	119	123.10	188	188	205.33
V	Housing					
VI	Renewable Energy					
VII	Social Infrastructure					
VIII	'Others' category under Priority Sector	2712	14098.55	4641	4801	23495.20
2	Loans to Weaker Sections under Priority Sector	35133	32751.45	59657	69817	55410.52
3	Non-Priority Sector Loans	9695	19367.22	18124	18717	35298.23
I	Agriculture					
II	MSME (Service)					
(i)	Micro Enterprises (Service)					
(ii)	Small Enterprises (Service)					
(iii)	Medium Enterprises (Service)					
III	Education Loans					
IV	Housing Loans					
V	Personal Loans under Non-Priority Sector					
VI	Other Non-Priority Sector Loans					
4	Total Loans	50569	78872.54	93301	103649	140661.46

**Performance of Banks in key areas as on Sept' 2015 compared to
Sept' 2014 & March' 2015**

(Rs in Crore)

Parameters	Sept '2014	March '2015	Sept'2015	Variation over Sept' 2014	
				Amount	% of increase
Deposit	15514.93	17274.85	17383.74	1868.81	12
Advance	6173.25	7107.78	7649.07	1475.82	24
CD Ratio	40	41	44		3
Investments	2239.68	3316.20	2977.53	737.85	33
(C+I)D Ratio with Inv.	54	60	61		+7
RIDF*	305.00	305.00	200.00		
CD Ratio with RIDF #	42	43	45		+3
Govt. fund lying with Banks	2529.30	3038.26	2247.57	-281.73	-11
CD ratio without Govt. Fund	48	50	51	-	3
Credit in flow from outside the state	552.00	452.00	556.26	4.26	0.77
CD Ratio including Govt. Deposit with Credit inflow	43	44	47	-	4
CD ratio excluding Govt. Dep. including credit inflow	52	53	54	-	2
Priority Sector Credit (PSC)	4625.84	5204.18	5871.49	1245.65	27
% of PSC to ANBC *	79	73	83		4
Sectoral deployment of PSC: 1. Agriculture	1290.58	1658.28	1750.88	460.30	36
% of Agriculture Adv. to ANBC	22	23	25		3
2.MSME	2202.19	2337.82	2640.96	438.77	20
3.Other Prisec	1132.56	1208.08	1479.65	347.09	31
PSC to major sub-sectors: (i)Weaker section	2145.56	2421.64	4341.38	2195.82	102
% of weaker section credit to ANBC	37	34	61		24
II) SC	518.14	604.50	692.68	174.54	34
III) ST	918.74	1082.32	1112.56	193.82	21
IV) Women Entrepreneur	767.04	887.79	1361.73	594.69	78
% of women credit to ANBC	13	13	19		6
V) Minority Community	224.63	261.05	263.67	39.04	17
% to Total Prisec Advance	4	5	4		

ANBC= Adjusted Net Bank Credit,(ANBC as on March 2015– Rs.7107.78 crores.)

TRIPURA STATE									
Agenda item No. 5 : BANK-WISE & POPULATION GROUP-WISE BRANCH NETWORK AND DEPOSIT AS ON 30.09.2015									
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	1	1	3	320.09	10.57	7875.62	8206.28
2	Andhra Bank	0	0	1	1	0.00	0.00	1122.05	1122.05
3	Bank of Baroda	1	0	2	3	1045.50	0.00	19838.04	20883.54
4	Bank of India	7	3	2	12	1694.22	3192.47	9488.32	14375.01
5	Bank of Maharashtra	0	0	1	1	0.00	0.00	211.00	211.00
6	Bharatiya Mahila Bank	0	0	1	1	0.00	0.00	1436.33	1436.33
7	Canara Bank	3	7	3	13	5387.59	3952.93	29872.69	39213.21
8	Central Bank of India	1	3	3	7	3065.46	927.44	9566.05	13558.95
9	Corporation Bank	0	1	1	2	0.00	185.97	2969.64	3155.61
10	Dena Bank	0	0	1	1	0.00	0.00	292.13	292.13
11	Indian Bank	1	0	2	3	65.54	0.00	12665.53	12731.07
12	IDBI BANK	3	3	1	7	802.54	3487.00	38782.46	43072.00
13	Indian Overseas Bank	2	2	1	5	3980.13	375.81	8605.51	12961.45
14	Oriental Bank of Commerce	0	0	1	1	0.00	0.00	1979.31	1979.31
15	Punjab & Sind Bank	1	0	1	2	83.00	0.00	1888.00	1971.00
16	Punjab National Bank	1	0	1	2	351.64	0.00	5447.33	5798.97
17	State Bank of India	28	17	13	58	50830.90	171603.88	249388.00	471822.78
18	Syndicate Bank	3	2	1	6	571.87	523.39	2691.66	3786.92
19	Union Bank of India	1	3	3	7	453.69	3467.69	37472.57	41393.95
20	United Bank of India	42	8	12	62	94542.80	69747.22	97393.66	261683.68
21	UCO Bank	12	9	5	26	13501.00	19533.00	59784.00	92818.00
22	Vijaya Bank	0	0	3	3	0.00	0.00	21783.95	21783.95
A	Sub Total of Public Sec. Bank	107	59	60	226	176695.97	277007.37	620553.85	1074257.19
23	AXIS BANK	0	4	3	7	0.00	5482.68	15530.78	21013.46
24	Bandhan Bank	10	7	3	20	412.22	497.54	390.36	1300.12
25	Federal Bank	0	0	1	1	0.00	0.00	2277.00	2277.00
26	HDFC	0	2	3	5	0.00	1407.49	6721.20	8128.69
27	ICICI	1	6	1	8	580.25	2375.75	4797.00	7753.00
28	Indusind Bank	0	1	1	2	0.00	1013.97	2101.20	3115.17
29	Kotak Mahindra Bank	0	0	1	1	0.00	0.00	2342.00	2342.00
30	South Indian Bank	0	0	1	1	0.00	0.00	3611.29	3611.29
31	YES Bank	0	0	1	1	0.00	0.00	2200.00	2200.00
B	Sub Total of Pvt. Sec. Bank	11	20	15	46	992.47	10777.43	39970.83	51740.73
32	Tripura Gramin Bank	101	30	11	142	167005.00	106913.00	146852.00	420770.00
C	Sub Total of RRB	101	30	11	142	167005.00	106913.00	146852.00	420770.00
33	ACUB	0	1	2	3	0.00	168.79	3087.84	3256.63
34	TCARDB	1	3	1	5	0.00	0.00	0.00	0.00
35	TSCB	40	12	11	63	48613.85	46989.74	92746.09	188349.68
D	Sub Total of Coop.Banks	41	16	14	71	48613.85	47158.53	95833.93	191606.31
GRAND TOTAL		260	125	100	485	393307.29	441856.33	903210.61	1738374.23

TRIPURA STATE

Agenda item No. 5

BANK-WISE & POPULATION GROUP-WISE ADVANCE AND CD RATIO AS ON 30.09.2015

Sl	BANKS	ADVANCES				CREDIT DEPOSIT RATIO (%)				Investment	Credit + Investment Deposit Ratio (%)	Amt. in lakh
		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	33.67	6.50	2132.82	2172.99	11	0	27	26			26
2	Andhra Bank	0.00	0.00	90.62	90.62	0	0	8	8			8
3	Bank of Baroda	419.96	0.00	6578.36	6998.32	40	0	33	34			34
4	Bank of India	1459.89	3846.67	5377.34	10683.90	86	120	57	74			74
5	Bank of Maharashtra	0.00	0.00	113.00	113.00	0	0	54	54			54
6	Bharatiya Mahila Bank	0.00	0.00	207.49	207.49	0	0	14	14			14
7	Canara Bank	612.58	1917.21	6212.62	8742.41	11	49	21	22			22
8	Central Bank of India	473.88	566.02	3708.83	4748.73	15	61	39	35			35
9	Corporation Bank	0.00	10.91	320.72	331.63	0	6	11	11			11
10	Dena Bank	0.00	0.00	24.68	24.68	0	0	8	8			8
11	Indian Bank	17.56	0.00	1550.16	1567.72	27	0	12	12			12
12	IDBI BANK	218.77	735.23	10613.00	11567.00	27	21	27	27			27
13	Indian Overseas Bank	467.00	255.83	4017.67	4740.50	12	68	47	37			37
14	Oriental Bank of Commerce	0.00	0.00	269.42	269.42	0	0	14	14			14
15	Punjab & Sind Bank	69.00	0.00	431.00	500.00	83	0	23	25			25
16	Punjab National Bank	90.42	0.00	2011.51	2101.93	26	0	37	36			36
17	State Bank of India	63876.23	71102.33	61775.44	196754.00	126	41	25	42			42
18	Syndicate Bank	244.35	390.13	1211.29	1845.77	43	75	45	49			49
19	Union Bank of India	53.26	1212.35	7524.04	8789.65	12	35	20	21			21
20	United Bank of India	39302.77	20831.52	46144.78	106279.07	42	30	47	41	1259.36		41
21	UCO Bank	3512.00	3896.00	14465.00	21873.00	26	20	24	24			24
22	Vijaya Bank	0.00	0.00	2284.99	2284.99	0	0	10	10			10
A	Sub Total of Public Sec. Bank	110851.34	104770.70	177064.78	392686.82	63	38	29	37	1259.36	37	
23	AXIS BANK	0.00	193.33	19291.28	19484.61	0	4	124	93			93
24	Bandhan Bank	15772.04	20802.51	16601.59	53176.14	3826	4181	4253	4090			
25	Federal Bank	0.00	0.00	497.00	497.00	0	0	22	22			22
26	HDFC	0.00	1882.85	8095.35	9978.20	0	134	120	123			123
27	ICICI	279.75	1092.25	838.00	2210.00	48	46	17	29			29
28	Indusind Bank	0.00	6903.30	5077.25	11980.55	0	681	242	385			385
29	Kotak Mahindra Bank	0.00	0.00	26.21	26.21	0	0	1	1			1
30	South Indian Bank	0.00	0.00	604.90	604.90	0	0	17	17			17
31	YES Bank	0.00	0.00	14.00	14.00	0	0	1	1	382.35		18
B	Sub Total of Pvt. Sec. Bank	16051.79	30874.24	51045.58	97971.61	1617	286	128	189	382.35	190	
32	Tripura Gramin Bank	95647.00	51921.00	22796.00	170364.00	57	49	16	40	279415.00		107
C	Sub Total of RRB	95647.00	51921.00	22796.00	170364.00	57	49	16	40	279415.00	107	
33	ACUB	0.00	52.22	1697.88	1750.10	0	31	55	54	1802.59		109
34	TCARDB	718.53	976.03	656.19	2350.75	0	0	0	0			0
35	TSCB	67104.15	20031.78	12647.79	99783.72	138	43	14	53	14894.12		61
D	Sub Total of Coop. Banks	67822.68	21060.03	15001.86	103884.57	140	45	16	54	16696.71	63	
	GRAND TOTAL	290372.81	208625.97	265908.22	764907.00	74	47	29	44	297753.42	61	
	TOTAL RESOURCES SUPPORT PROVIDED TO STATE UNDER RIDF:					20000.00				C.D. Ratio With RIDF		45

TRIPURA STATE

Agenda Item No. 5

Annexure - Table -12.

BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 30.09.2015

Sl.No.	BANKS	Agril & Allied Activities		MSME		OTHER PRISEC		Total PRISEC		TFA as % of ANBC	PS Cr. As % to ANBC
		Total Finance		A/c.	Amt.	A/c.	Amt.	A/c.	Amt.		
		3	4	6	7	9	10	12	13		
1	2									14	15
1	Allahabad Bank	129	160.21	228	1079.40	273	767.86	630	2007.47	8	95
2	Andhra Bank	0	0.00	27	42.22	2	2.96	29	45.18	0	54
3	Bandhan Bank	119456	22562.63	0	0.00	162179	30613.51	281635	53176.14	0	0
4	Bank of Baroda	71	386.25	384	3015.32	133	760.75	588	4162.32	5	56
5	Bank of India	235	2910.12	926	5312.27	373	882.24	1534	9104.63	33	103
6	Bank of Maharashtra	1	3.73	19	71.64	4	17.63	24	93.00	5	123
7	Bharatiya Mahila Bank	1	0.39	132	90.93	11	51.83	144	143.15	1	263
8	Canara Bank	1275	413.94	982	1630.90	381	996.50	2638	3041.34	5	36
9	Central Bank of India	783	737.35	531	2122.34	403	1617.79	1717	4477.48	15	93
10	Corporation Bank	16	12.10	129	210.00	60	73.00	205	295.10	5	113
11	Dena Bank	0	0.00	0	0.00	1	9.29	1	9.29	0	40
12	Indian Bank	6	50.92	106	491.72	167	760.64	279	1303.28	4	91
13	IDBI BANK	85	927.47	123	1513.75	31	293.74	239	2734.96	8	24
14	Indian Overseas Bank	68	45.00	407	1235.48	24	141.42	499	1421.90	1	31
15	Oriental Bank of Commerce	2	0.17	47	141.98	15	78.77	64	220.92	0	114
16	Punjab & Sind Bank	11	9.50	153	273.00	45	141.00	209	423.50	2	99
17	Punjab National Bank	32	49.32	172	1624.64	51	188.98	255	1862.94	3	127
18	State Bank of India	60745	24495.87	33976	106148.78	8238	32661.17	102959	163305.82	12	83
19	Syndicate Bank	121	82.69	466	897.70	100	292.77	687	1273.16	5	73
20	Union Bank of India	355	1039.23	714	4539.28	262	1355.67	1331	6934.18	10	68
21	United Bank of India	51666	21384.00	11933	54215.36	2178	8968.18	65777	84567.54	20	80
22	UCO Bank	6633	3522.74	2079	10491.63	855	3284.64	9567	17299.01	18	87
23	Vijaya Bank	111	116.00	342	1792.67	96	286.70	549	2195.37	4	80
A	Sub Total of Public Sec. Bank	241802	78909.63	53876	196941.01	175882	84247.04	471560	360097.68	20	93
24	AXIS BANK	35	122.00	370	18943.91	52	47.20	457	19113.11	0	60
25	Federal Bank	30	11.90	23	202.30	0	0.00	53	214.20	3	52
26	HDFC	4002	3023.27	4397	3628.59	249	83.18	8648	6735.04	33	75
27	ICICI	4149	1811.01	63	95.68	1	8.69	4213	1915.38	91	96
28	Indusind Bank	608	890.60	2959	7325.29	0	0.00	3567	8215.89	7	65
29	Kotak Mahindra Bank	0	0.00	1	10.11	0	0.00	1	10.11	0	0
30	SOUTH INDIAN BANK	1	33.57	10	372.24	74	199.09	85	604.90	5	87
31	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0
B	Sub Total of Pvt. Sec. Bank	8825	5892.35	7823.00	30578.12	376	338.16	17024	36808.63	10	65
32	Tripura Gramin Bank	188002	37929.00	23912	23523.00	23574	54626.00	235488	116078.00	23	71
C	Sub Total of RRB	188002	37929.00	23912	23523.00	23574	54626.00	235488	116078.00	23	71
33	ACUB	0	0.00	0	0.00	503	958.38	503	958.38	0	53
34	TCARDB	1441	503.38	0	0.00	2188	1847.37	3629	2350.75	21	98
35	TSCB	102586	51853.91	32581	13053.58	2393	5948.43	137560	70855.92	53	72
D	Sub Total of Coop.Banks	104027	52357.29	32581	13053.58	5084	8754.18	141692	74165.05	51	72
	GRAND TOTAL	542656	175088.27	118192	264095.71	204916	147965.38	865764	587149.36	25	83

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

TRIPURA STATE

Agenda Item No. 5

BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 30.09.2015

(Amt. in Lakhs)

Sl.No.	BANKS	Advances for SC		Advance for ST		Advance for OBC		Advances to Weaker Section		Advance 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.	Amt.
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1	Allahabad Bank	89	137.80	126	281.15	42	112.85	391	1310.08	62	159	151.10	35	97.10	2	0.42
2	Andhra Bank	6	14.00	0	0.00	0	0.00	7	8.01	10	5	9.50	1	1.00	0	0.00
3	Bandhan Bank	58421	11037.59	50185	9317.56	42198	7809.56	281535	53176.14	0	238263	45019.56	1459	268.48	0	0.00
4	Bank of Baroda	65	310.22	34	135.45	27	76.34	149	592.56	8	30	40.50	4	7.20	0	0.00
5	Bank of India	115	210.12	186	105.25	37	43.42	191	275.40	3	142	280.12	35	15.31	0	0.00
6	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	12	43.00	57	0	0.00	0	0.00	0	0.00
7	Bharatiya Mahila Bank	0	0.00	0	0.00	0	0.00	14	4.05	7	18	19.70	0	0.00	0	0.00
8	Canara Bank	490	332.06	416	264.98	598	220.69	1945	1034.91	12	200	92.00	723	119.20	36	5.98
9	Central Bank of India	264	98.93	232	126.16	139	77.29	560	698.86	15	213	246.11	28	19.18	2	0.77
10	Corporation Bank	15	18.00	12	16.00	35	60.00	70	80.00	31	22	31.00	4	6.01	0	0.00
11	Dena Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0.00
12	Indian Bank	23	19.11	10	24.08	28	32.71	85	98.17	7	42	99.22	8	12.52	0	0.00
13	IDBI BANK	5	8.41	4	6.37	23	74.96	125	459.25	4	79	865.00	2	1.50	0	0.00
14	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
15	Oriental Bank of Commerce	2	0.86	0	0.00	29	26.67	9	4.95	3	19	33.49	1	1.00	0	0.00
16	Punjab & Sind Bank	20	32.00	9	10.00	4	3.50	45	60.00	14	12	10.00	4	4.50	0	0.00
17	Punjab National Bank	0	0.00	0	0.00	0	0.00	128	143.56	10	0	0.00	0	0.00	0	0.00
18	State Bank of India	24189	22829.00	47060	37459.00	9679	14993.00	84009	153001.00	78	34501	29000.00	10215	9253.00	369	421.00
19	Syndicate Bank	2	0.60	10	2.00	0	0.00	87	233.00	13	16	6.80	5	1.10	0	0.00
20	Union Bank of India	97	214.23	32	41.80	75	65.32	282	498.35	5	109	215.09	21	27.35	0	0.00
21	United Bank of India	19028	6881.62	26621	7792.33	5513	6048.69	58358	38245.95	36	40568	19334.84	9284	4388.39	341	56.84
22	UCO Bank	824	1546.00	361	581.00	1295	1065.00	5367	10015.00	51	721	1021.00	566	781.00	25	7.91
23	Vijaya Bank	63	192.46	33	128.25	32	37.80	139	382.20	14	56	34.97	54	134.78	4	2.60
Sub Total of Public Sec. Bank		103718	43883.01	125331	56291.38	59754	30747.80	433513	260381.48	67	315175	96510.00	22449	15138.62	779	495.52
24	AXIS BANK	2	1.83	1	0.28	0	0.00	6	20.27	0	76	88.61	9	31.26	0	0.00
25	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0.00
26	HDFC	216	153.12	221	701.23	0	0.00	7650	3426.14	38	5110	875.73	728	324.34	0	0.00
27	ICICI	2272	936.00	182	80.00	0	0.00	2849	1145.29	58	966	454.00	312	98.00	0	0.00
28	Indusind Bank	260	598.36	242	434.31	0	0.00	1661	1518.67	12	0	0.00	697	2020.51	0	0.00
29	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
30	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
31	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0.00
B Sub Total of Pvt. Sec. Bank		2750	1689.31	646	1215.82	0	0.00	12166	6110.37	11	6152	1418.34	1746	2474.11	0	0.00
32	Tripura Gramin Bank	31323	16552.00	83483	36844.00	16395	5581.00	199402	121354.00	74	93295	28834.00	24392	7546.00	81	23.00
C Sub Total of RRB		31323	16552.00	83483	36844.00	16395	5581.00	199402	121354.00	74	93295	28834.00	24392	7546.00	81	23.00
33	ACUB	114	223.85	122	364.17	0	0.00	88	236.25	13	136	300.02	8	9.06	3	6.96
34	TCARDB	0	0.00	0	0	0	0	0	0	0	0	0.00	0	0	0	0
35	TSCB	17743	6919.60	36757	16540.65	30741	15370.95	97150	46056.35	47	19525	9110.45	3329	1199.10	418	114.15
D Sub Total of Coop.Banks		17857	7143.45	36879	16904.82	30741	15370.95	97238	46292.60	45	19661	9410.47	3337	1208.16	421	121.11
GRAND TOTAL		155648	69267.77	246339	111256.02	106890	51699.75	742319	434138.45	61	434283	136172.81	51924	26366.89	1281	639.63

Recovery Performance of Banks
As on 30.09.2015

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 30.09.2015 stands at 57%.

A comparative table relating to Sept'2015 with that of Sept'2014 is produced below:

Sector	Sept'2014			Sept'2015			Rs/ Lacs
	Demand	Recovery	%	Demand	Recovery	%	
Agriculture & allied	24990.45	14212.55	57	28700.93	16156.79	56	
MSME	37522.77	16652.88	44	45630.12	24511.37	54	
Other Prisec	24416.45	15517.58	64	25892.42	16267.64	63	
TOTAL	86929.67	46383.01	53	100223.47	56935.80	57	

Scheme wise recovery as on 30.09.2015

Comparative position of some selected schemes is given below:

Rs/ Lacs

Sector	Sept'2014			Sept'2015		
	Demand	Recovery	%	Demand	Recovery	%
SJSRY	683.55	142.32	21	2142.01	162.57	8
SGSY	1718.09	328.78	19	3053.76	350.62	11
REGP(MMS)	1684.81	573.16	34	2057.71	981.38	48
PMRY	4336.87	242.53	6	4645.77	236.15	5
PMEGP	2571.42	780.26	30	4390.71	1851.94	42

BANK-WISE & SECTOR-WISE RECOVERY PERFORMANCE AS ON 30.09.2015

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	3.58	0.10	3	60.85	50.25	83	82.50	48.21	58	146.93	98.56	67
2	Andhra Bank	0	0.00	0	1.71	0.55	32	0.00	0.00	0	1.71	0.55	32
3	Bank of Baroda	1.56	0.70	45	220.32	158.24	72	15.92	13.46	85	237.80	172.40	72
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	3.73	0.45	12	6.84	0.00	0	0.00	0.00	0	10.57	0.45	0
6	Canara Bank	2.07	1.24	60	8.15	4.89	60	4.98	2.99	60	15.20	9.12	60
7	Central Bank of India	71.45	49.32	69	252.51	59.69	24	317.73	123.56	39	641.69	232.57	36
8	Corporation Bank	0.00	0.00	0	2.01	1.48	74	0.00	0.00	0	2.01	1.48	0
9	Indian Bank	45.55	0.00	0	47.48	35.12	74	66.13	38.01	57	159.16	73.13	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	3.52	1.35	38	209.75	94.68	45	89.01	53.09	60	302.28	149.12	49
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	1.50	0.50	33	75.00	15.00	20	12.50	4.50	36	89.00	20.00	22
14	Punjab National Bank	26.50	0.00	0	270.00	95.00	35	27.50	5.00	18	324.00	100.00	31
15	State Bank of India	7745.00	4647.00	60	16043.00	9726.00	61	3873.00	3053.00	79	27661.00	17426.00	63
16	Syndicate Bank	0.00	0.00	0	191.14	61.58	32	83.00	52.00	63	274.14	113.58	41
17	Union Bank of India	77.96	22.71	29	554.48	121.18	22	176.60	58.32	33	809.04	202.21	25
18	United Bank of India	6606.14	3819.63	58	7998.11	4152.87	52	3995.62	2481.39	62	18599.87	10453.89	56
19	UCO Bank	1589.00	690.00	43	5373.00	2855.00	53	1197.00	702.00	59	8159.00	4247.00	52
20	Vijaya Bank	0.71	0.00	0	269.46	0.99	0	4.10	0.00	0	274.27	0.99	0
A	Sub Total of Public Sec. Bank	16721.37	9233.08	55	32116.22	17466.83	54	9961.83	6648.18	67	58799.42	33348.09	57
21	AXIS BANK	17.34	17.32	100	1559.89	1505.07	96	8.78	1.71	19	1586.01	1524.10	96
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	857.09	633.31	74	354.28	339.00	96	21.99	18.05	82	1233.36	990.36	80
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	4.17	0.00	0	27.73	0.17	1	0.00	0.00	0	31.90	0.17	1
26	Kotak Mahindra Bank	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
27	SOUTH INDIAN BANK	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
27	YES Bank	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
B	Sub Total of Pvt. Sec. Bank	878.60	650.63	74	1941.90	1844.24	95	30.77	19.76	0	2851.27	2514.63	88
29	Tripura Gramin Bank	8099.00	5207.00	64	5612.00	3459.00	62	13142.00	8693.00	66	26853.00	17359.00	65
C	Sub Total of RRB	8099.00	5207.00	64	5612.00	3459.00	62	13142.00	8693.00	66	26853.00	17359.00	65
30	ACUB	0	0	0	0	0	0	386.78	169.58	44	386.78	169.58	44
31	TCARDB	301.96	67.41	22	0	0	0	1171.04	261.42	22	1473.00	328.83	22
32	TSCB	2700.00	998.67	37	5960.00	1741.3	29	1200.00	475.70	40	9860.00	3215.67	33
D	Sub Total of Coop.Banks	3001.96	1066.08	36	5960.00	1741.30	29	2757.82	906.70	33	11719.78	3714.08	32
	Grand Total	28700.93	16156.79	56	45630.12	24511.37	54	25892.42	16267.64	63	100223.47	56935.80	57

TRIPURA STATE

Agenda Item No-6

BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 30.09.2015

(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.	5	6	7	No.	Amt.	10	11	12	No.	Amt.	15	16	17
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1	A.B.	6	8.74	5.74	0.00	5.74	0	0.00	0.00	0.00	0.00	8	4.58	0.80	0.15	0.65
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	1	0.95	0.80	0.10	0.70
6	CBI	170	75.30	68.95	23.89	45.06	162	16.47	16.47	4.84	11.63	10	3.89	3.01	0.00	3.01
7	Corporation					0.00					0.00					0.00
8	IB	6	4.35	4.35	0.98	3.37	0	0.00	0.00	0.00	0.00	10	9.74	8.30	0.38	7.92
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	5.98	0.00	5.98
11	P&SB	17	63.90	63.90	0.00	63.90	0	0.00	0.00	0.00	0.00	28	19.65	14.00	0.90	13.10
12	SBI	2420	2432.00	2085.00	98.00	1987.00	1725	1312.00	471.00	74.00	397.00	950	2025.00	1627.00	81.00	1546.00
13	UCO	485	245.00	246.00	1.00	245.00	483	283.00	61.00	29.00	32.00	123	63.00	23.00	4.40	18.60
14	UB	4	0.90	0.65	0.05	0.60	0	0.00	0.00	0.00	0.00	83	42.10	12.75	2.17	10.58
15	UBI	3252	2271.19	2159.63	111.45	2048.18	1467	281.73	257.88	18.91	238.97	1001	535.40	426.85	65.85	361.00
16	VB	2	3.45	0.42	0.37	0.05	0	0.00	0.00	0.00	0.00	5	8.90	0.49	0.21	0.28
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	0	0.00	0.00	0.00	0.00
20	ICICI	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00			0.00
21	Syndicate	0	0.00	0.00	0.00	0.00	9	14.60	1.00	0.60	0.40	11	18.00	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	1	0.23	0.34	0.18	0.16
A	ASCB	6374	5121.50	4645.77	236.15	4409.62	3849	1911.48	807.75	127.68	680.07	2344	2782.35	2132.01	160.33	1971.68
24	TGB	0	0.00	0.00	0.00	0.00	498	415.34	121.94	79.14	42.80	0	0.00	0.00	0.00	0.00
B	ASCB incl.	6374	5121.50	4645.77	236.15	4409.62	4347	2326.82	929.69	206.82	722.87	2344	2782.35	2132.01	160.33	1971.68
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	1487	2082.15	2124.07	143.80	1980.27	35	39.91	10.00	2.24	7.76
C	Coop. Bank Sub Total	0	0.00	0.00	0.00	0.00	1487	2082.15	2124.07	143.80	1980.27	35	39.91	10.00	2.24	7.76
GRAND TOTAL		6374	5121.50	4645.77	236.15	4409.62	5834	4408.97	3053.76	350.62	2703.14	2379	2822.26	2142.01	162.57	1979.44

TRIPURA STATE

Agenda Item No-6

BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 30.09.2015

(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.	No.	Amt.	No.	Amt.	No.	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	6	26.90	23.75	0.00	23.75	
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	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	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	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	3	26.58	1.39	0.32	1.07	
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	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	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	0.00	0.00	0.00	0.00	
11	P&SB	3	4.13	7.10	1.40	0.15	0	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	
12	SBI	1225	1890.00	902.00	144.00	758.00	0	0.00	0.00	0.00	570	1039.00	493.00	108.00	385.00	
13	UCO	149	307.00	14.00	4.00	10.00	0	0.00	0.00	0.00	22	128.00	29.00	5.00	24.00	
14	UB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	2	6.75	1.20	0.00	1.20	
15	UBI	801	1257.96	361.22	52.36	308.86	0	0.00	0.00	0.00	187	256.33	211.85	49.85	162.00	
16	VB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	1	7.20	0.62	0.45	0.17	
17	HDFC	0	0.00	0.00	0.00	0.00	0	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	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	15	33.50	20.50	1.00	19.50	
20	ICICI	0	0.00	0.00	0.00	0.00	0	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	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	0.00	0.00	0.00	0.00	
A	ASCB	2180	3460.74	1285.97	201.76	1084.21	0	0.00	0.00	0.00	806	1524.26	781.31	164.62	616.69	
24	TGB	1006	1237.88	767.89	514.71	253.18	0	0.00	0.00	0.00	1226	2090.60	1276.40	816.76	459.64	
B	ASCB incl.	3186	4698.62	2053.86	716.47	1337.39	0	0.00	0.00	0.00	2032	3614.86	2057.71	981.38	1076.33	
25	ACUB	0	0.00	0.00	0.00	0.00	0	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	0.00	0.00	0.00	0.00	
27	TSCB	537	509.00	450.00	17.65	432.35	0	0.00	0.00	0.00	56	15.69	0.00	0.00	0.00	
C	Coop. Bank Sub Total	537	509.00	450.00	17.65	432.35	0	0.00	0.00	0.00	56	15.69	0.00	0.00	0.00	
GRAND TOTAL		3723	5207.62	2503.86	734.12	1769.74	0	0.00	0.00	0.00	2088	3630.55	2057.71	981.38	1076.33	

TRIPURA STATE

Agenda Item No- 6

BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 30.09.2015

(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	20	19.80	2.95	0.30	2.65	12	13.65	4.25	0.45	3.80
2	Andhra Bank					0.00	9	17.22	1.71	0.00	1.71	9	9.09	0.00	0.00	0.00
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	62	94.00	107.61	80.41	27.20	119	150.76	107.97	69.90	38.07
6	CBI	0	0.00	0.00	0.00	0.00	55	135.23	22.36	3.98	18.38	63	116.20	23.49	4.61	18.88
7	Corporation					0.00	3	7.28			0.00	4	6.02			0.00
8	IB	0	0.00	0.00	0.00	0.00	29	56.78	25.99	4.20	21.79	14	24.21	8.91	3.08	5.83
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	19	33.75	7.65	1.75	5.90	27	22.98	5.25	1.57	3.68
11	P&SB	3	7.16	7.16	0.00	7.16	19	41.30	2.65	0.50	2.15	7	7.35	2.95	0.65	2.30
12	SBI	0	0.00	0.00	0.00	0.00	1700	4138.00	537.00	97.00	440.00	1558	1699.58	492.00	86.38	405.62
13	UCO	0	0.00	0.00	0.00	0.00	191	271.93	49.00	8.00	41.00	175	290.00	19.00	7.65	11.35
14	UB	0	0.00	0.00	0.00	0.00	88	312.70	88.90	1.25	87.65	102	219.76	103.50	3.47	100.03
15	UBI	0	0.00	0.00	0.00	0.00	2115	3990.76	2381.23	890.11	1491.12	376	524.28	407.56	122.54	285.02
16	VB	0	0.00	0.00	0.00	0.00	19	51.47	7.78	0.82	6.96	11	20.25	8.46	0.69	7.77
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	45	22.50	1.00	0.00	1.00	12	17.40	6.40	0.50	5.90
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	0.15	0.15	0.01	0.14	4	10.57	10.57	0.40	10.17
23	OBC	0	0.00	0.00	0.00	0.00	11	7.94	4.55	1.02	3.53	9	3.19	0.80	0.28	0.52
A	ASCB excl.RRB	3	7.16	7.16	0.00	7.16	4469	9415.07	3275.55	1103.18	2172.37	2571	3293.89	1221.83	313.19	908.64
24	TGB	0	0.00	0.00	0.00	0.00	1950	3607.76	1077.83	701.67	376.16	2911	3256.97	1498.27	974.14	524.13
B	ASCB incl. RRB	3	7.16	7.16	0.00	7.16	6419	13022.83	4353.38	1804.85	2548.53	5482	6550.86	2720.10	1287.33	1432.77
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	718	1718.60	400.00	166.37	233.63	1781	1641.57	460.00	183.13	276.87
C	Coop. Bank Sub Total	0	0.00	0.00	0.00	0.00	718	396.18	37.33	47.09	-9.76	625	518.25	158.35	143.23	15.12
Grand Total		3	7.16	7.16	0.00	7.16	7137	13419.01	4390.71	1851.94	2538.77	6107	7069.11	2878.45	1430.56	1447.89

TRIPURA STATE

Agenda Item No-6

BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 30.09.2015

(Amount in Lacs)

SI No.	BANKS	D.R.I.					SHG					IRDP				
		Total Outg.		Deman d	Recovery	Total Overdu	Total Outg.		Demand	Recovery	Total Overdue	Total Outg.		Demand	Recovery	Total Overdue
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	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	Corporation					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	351	248.42	55.00	6.35	48.65					0.00
14	UB					0.00					0.00					0.00
15	UBI	641	77.64	51.56	8.96	42.60	2376	1429.23	715.85	189.23	526.62	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															
A	ASCB excl.RRB	1389	202.76	76.34	15.02	61.32	5770	5545.80	1645.47	334.07	1311.40	365	54.22	49.00	0.00	49.00
24	TGB					0.00	9330	6925.27	1865.42	1223.84	641.58	144	54.09	54.09	54.09	0.00
B	ASCB incl.	1389	202.76	76.34	15.02	61.32	15100	12471.07	3510.89	1557.91	1952.98	509	108.31	103.09	54.09	49.00
25	ACUB					0.00					0.00					0.00
26	TCARDB					0.00					0.00					0.00
27	TSCB					0.00	5635	683.80	125.00	51.63	73.37	120	272.67	272.67	0.00	272.67
C	Coop. Bank Sub Total	0	0	0	0	0.00	5635	683.80	125.00	51.63	73.37	120	272.67	272.67	0.00	272.67
GRAND TOTAL		1389	202.76	76.34	15.02	61.32	20735	13154.87	3635.89	1609.54	2026.35	629	380.98	375.76	54.09	321.67

Tripura State

Agenda Item No. 6

Joint recovery drive conducted with the involvement of Govt. Authorities during the year 2015-16 (As on 30.09.2015)

(Amt. in Lakhs)

Sl.No.	Name of Bank	No of recovery drives conducted		Recovery made upto 30.06.2015
		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	1	15	8.82
5	Central Bank of India	9	29	2.25
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	42	9.00
10	UCO Bank	3	160	23.44
11	Union Bank of India	0	0	0.00
12	United Bank of India	2	23	5.23
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.Agro.Rural Dev.Bank	0	0	0.00
18	Tripura State Coop.Bank.	0	0	0.00
TOTAL :		19	269	48.74

PDR certificate cases as on 30.09.2015

(Rs / Lacs)

As on	Cases pending		Recovery made during the current year.	
	No.	Amt.	No.	Amt.
30.09.2015	3362	2440.62	119	40.75

Bank wise, sector wise, scheme wise recovery position of Certificate cases (PDR Act) as on 30.09.2015 is furnished in the annexure.

Tripura State

Agenda Item No. 6

Statement showing the filing and disposal of cases under PDR up to 30.09.2015

(Rs.in Lakhs)

Sl.No.	Name of the Bank	Cases pending		Recovery made during Current Year	
		No.	Amt.	No.	Amt.
1	2	3	4	5	6
1	Allahabad Bank	4	11.69	1	0.15
2	Bank of Baroda	8	10.25	4	0.80
3	Bank of India	0	0.00	0	0.00
4	Canara Bank	4	3.75	67	10.31
5	Central Bank of India	12	8.94	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	2065	1592.00	34	28.00
10	Uco Bank	311	244.19	0	0.00
11	Union Bank of India	1	0.98	0	0.00
12	United Bank of India	35	132.75	7	0.47
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.Agro & Rural Dev.Bank	0	0.00	0	0.00
18	Tripura State Coop. Bank.	58	168.00	0	0.00
	TOTAL :	3362	2440.62	119	40.75

Position of NPA of Banks in the State of Tripura

As on 30.09.2015

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
Sept' 2015	7649	406.36	5.31

Percentage of gross NPA decreased slightly from 5.87% as on March' 2015 to 5.31% as on Sept' 2015. Amount in absolute terms also decreased to Rs 406.36 crore as on 30th Sept' 2015 from Rs. 417.41 crore as on March 2015. 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 72.32 crore which if added with the outstanding NPA, the amount of NPA would be Rs 478.68 crore which is 6.25% of the gross advance and seems to be alarming.

NPA Position and amount outstanding in Shadow Register of Banks in Tripura as on 30.09.2015 is furnished in the Annexure.

TRIPURA STATE

NPA Position of Banks in Tripura as on 30.09.2015

**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	3.58	77.62	95.25	176.45	57.85	234.30
2	Andhra Bank	0.00	1.71	0.00	1.71	0.00	1.71
3	Bank of Baroda	3.20	256.50	36.56	296.26	192.32	488.58
4	Bank of India	8.65	19.88	82.03	110.56	1.56	112.12
5	Bank of Maharashtra	3.73	6.84	0.00	10.57	0.00	10.57
6	Canara Bank	20.70	81.55	49.83	152.08	73.91	225.99
7	Central Bank of India	0.00	83.81	142.66	226.47	0.00	226.47
8	Corporation Bank	0.00	2.01	0.00	2.01	0.25	2.26
9	Indian Bank	38.79	3.74	35.24	77.77	0.00	77.77
10	IDBI BANK	543.00	530.91	0.00	1073.91	451.00	1524.91
11	Indian Overseas Bank	1.19	601.12	7.85	610.16	178.66	788.82
12	Oriental Bank of Commerce	0.00	5.14	0.00	5.14	0.00	5.14
13	Punjab & Sind Bank	0.95	56.95	7.10	65.00	2.39	67.39
14	Punjab National Bank	15.45	180.13	18.47	214.05	12.50	226.55
15	State Bank of India	1616.00	4760.00	727.00	7103.00	2849.00	9952.00
16	Syndicate Bank	0.00	191.14	0.00	191.14	19.48	210.62
17	Union Bank of India	27.32	149.68	81.54	258.54	64.12	322.66
18	United Bank of India	1803.00	3738.00	3859.85	9400.85	115.00	9515.85
19	UCO Bank	26.00	647.00	764.00	1437.00	278.00	1715.00
20	Vijaya Bank	0.71	65.20	4.10	70.01	1.55	71.56
A	Sub-Total PUBLIC sec Bank	4112.27	11458.93	5911.48	21482.68	4297.59	25780.27
21	AXIS BANK	0.00	35.62	0.00	35.62	0.21	35.83
22	Federal Bank	0.00	0.00	0.00	0.00	0.00	0.00
23	HDFC	2.37	180.90	0.00	183.27	836.16	1019.43
24	ICICI	0.00	0.00	0.00	0.00	0.00	0.00
25	Indusind Bank	18.87	8.23	0.00	27.10	7.87	34.97
26	Kotak Mahindra Bank Ltd	0.00	0.00	0.00	0.00	0.00	0.00
27	South Indian Bank	0.00	0.00	0.00	0.00	0.00	0.00
28	YES Bank	0.00	0.00	0.00	0.00	0.00	0.00
B	Sub Total Pvt. Sec Bank	21.24	224.75	0.00	245.99	844.24	1090.23
29	TGB	1979.00	928.00	3152.00	6059.00	2810.00	8869.00
C	Sub Total RRB	1979.00	928.00	3152.00	6059.00	2810.00	8869.00
30	ACUB	0.00	0.00	217.20	217.20	144.81	362.01
31	TCARDB	215.89	0	837.23	1053.12	0.00	1053.12
32	TSCB	1009.30	1283.76	459.92	2752.98	728.53	3481.51
D	Sub-Total Coop. Bank	1225.19	1283.76	1514.35	4023.30	873.34	4896.64
GRAND TOTAL		7337.70	13895.44	10577.83	31810.97	8825.17	40636.14

TRIPURA STATE

Position of Technically Written off A/Cs of Banks in Tripura as on 30.09.2015

Agenda Item No.76

Sl.No.	BANKS	A'Cs written off since inception		Amount Outstanding	
		No of A/Cs	Amount	No of A/Cs	Amount
1	2	3	4	5	6
1	Allahabad Bank	1357	81.95	1357	81.95
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	24	10.60
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	22	75.21	22	75.21
11	Punjab & Sind Bank	52	94.22	52	94.22
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	212	122.98	212	122.98
18	Vijaya Bank	0	0.00	0	0.00
19	Oriental Bank of Commerce	0	0.00	0	0.00
20	Corporation Bank	0	0.00	0	0.00
A	Sub-Total PUBLIC sec Bank	93423	24053.44	32722	4998.54
21	AXIS BANK	2	57.39	2	57.39
22	ICICI	0	0.00	0	0.00
23	HDFC	0	0.00	0	0.00
24	South Indian Bank	0	0.00	0	0.00
25	INDUSIND	0	0.00	0	0.00
26	YES Bank	0	0.00	0	0.00
B	Sub Total PRIVATE Sec bank	2	57.39	2	57.39
27	Tripura Gramin Bank	114061	6606.59	53251	2175.69
C	Sub Total RRB	114061	6606.59	53251	2175.69
28	ACUB	0	0.00	0	0.00
29	TCARDB	0	0.00	0	0.00
30	TSCB	0	0.00	0	0.00
D	Sub-Total Coop. Bank	0	0.00	0	0.00
GRAND TOTAL		207486	30717.42	85975	7231.62

STATUS OF GOVT. SPONSORED SCHEMES & NPA GENERATED THEREOF														
		PMRY				PMEGP				SWAVALAMBAN				
		A/Cs Outstanding	Outstd. Balance as on 30.09.15	NPA A/Cs	Amt. Outstd. As on 30.09.15	A/Cs Outstanding	Outstd. Balance as on 30.09.15	NPA A/Cs	Amt. Outstd. As on 30.09.15	A/Cs Outstanding	Outstd. Balance as on 30.09.15	NPA A/Cs	Amt. Outstd. As on 30.09.15	
1	Allahabad Bank					16	15.43	4	4.11	5	4.75	2	2.00	
2	Andhra Bank					9	17.22	1	1.71	9	9.09	0	0.00	
3	Bank of Baroda					49	101.63	2	6.60	40	116.25	6	4.01	
4	Bank of Maharashtra					3	9.00	0	0.00	9	23.00	3	6.84	
5	Bank of India					1	4.75	0	0.00	10	19.20	0	0.00	
6	Canara Bank					62	94.00	57	86.10	120	151.71	120	151.71	
7	Central Bank of India	170	75.30	101	58.53	55	135.23	17	15.67	63	116.20	19	12.59	
8	CORPORATION BANK					6	12.69	0	0.00					
9	Indian Bank	6	4.35	6	4.35	29	56.78	14	17.29	14	24.21	7	3.88	
10	IDBI BANK					5	18.78	5	18.78			1	6.06	
11	IOB	10	27.03	6	13.73	17	31.78	12	15.96	32	27.75	15	13.65	
12	PNB	2	2.30	2	2.30	17	45.30	9	26.40	12	17.60	5	7.80	
13	P&SB	17	65.70	17	65.70	20	83.20	8	11.50	7	14.00	4	3.50	
14	SBI				372	915.00			381	1386.00			311	645.00
15	SYNDICATE BANK													
16	OBC					11	11.68	3	4.83	9	3.59	1	0.16	
17	UBI	3252	2271.19	3127	2161.49	2115	3990.76	455	752.39	376	524.28	125	205.00	
18	Union Bank of India	4	1.00	0	0.00	76	266.10			65	123.40			
19	UCO Bank	485	243.00	485	243.00	187	283.80	19	61.00	178	291.00	21	72.00	
20	Vijaya Bank	2	3.50	0	0.00	19	51.47	8	12.26	11	20.25	0	0.00	
	ASCB of PSBs Sub-Total	3948	2693.37	4116	3464.10	2697	5229.60	995	2420.60	960	1486.28	640	1134.20	
21	AXIS BANK					5	10.40	4	3.57					
22	HDFC BANK													
23	ICICI					1	0.35	0	0.00					
24	INDUSIND BANK													
25	SOUTH INDIAN BANK													
26	Yes Bank													
27	Federal Bank													
28	Kotak Mahindra													
	ASCB of Pvt s Sub-Total	0	0.00	0	0.00	6	10.75	4	3.57	0	0.00	0	0.00	
29	TGB					3205	5633.57	341	402.69	2988	3467.52	106	246.38	
	TGBs Sub-Total	0	0.00	0	0.00	3205	5633.57	341	402.69	2988	3467.52	106	246.38	
30	ACUB													
31	TCARDB													
32	TSCB Ltd					738	1718.60	50	91.39	1781	1641.57	197	165.95	
	ASCB of Coop Sub-Total	0	0.00	0	0.00	738	1718.60	50	91.39	1781	1641.57	197	165.95	
	GRAND TOTAL	3948	2693.37	4116	3464.10	6646	12592.52	1390	2918.25	5729	6595.37	943	1546.53	

CD Ratio of Banks in Tripura

CD Ratio:

The details of Bank wise and district wise CD ratio are annexed. At the end of September 2015 the CD ratio of the State stood at 44% compared to 40% as at the end of September 2014. The district wise details are as under:

District	CD RATIO			CD RATIO Since Sept' 2014
	Sept'2014	March'2015	Sept'2015	
North Tripura	44	44	47	+3
Unakoti	48	47	57	+9
South Tripura	42	40	46	+4
Gomati	87	79	83	-4
West Tripura	31	33	34	+3
Sepahijala	46	61	69	+23
Khowai	59	55	64	+5
Dhalai	59	56	68	+9
Total State	40	41	44	+4

CD Ratio of 83% is the highest in Gomati District, as against 34%, the lowest in West Tripura District having 60 % of the total business of the State.

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

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

TRIPURA STATE

Agenda item no-8

CREDIT DEPOSIT RATIO OF THE STATE AS ON 30th September' 2015

SL No.	Bank's Name	No of Brs	Total Deposit	Total Advance	CD Ratio
1	UBI	62	261683.68	106279.07	41
2	UCO Bank	26	92818.00	21873.00	24
3	SBI	58	471822.78	196754.00	42
4	Allahabad Bank	3	8206.28	2172.99	26
5	Bandhan Bank	20	1300.12	53176.14	4090
6	Canara Bank	13	39213.21	8742.41	22
7	Bank of India	12	14375.01	10683.90	74
8	OBC	1	1979.31	269.42	14
9	P & SB	2	1971.00	500.00	25
10	CBI	7	13558.95	4748.73	35
11	Corporation Bank	2	3155.61	331.63	11
12	Dena Bank	1	292.13	24.68	8
13	Vijaya Bank	3	21783.95	2284.99	10
14	Syndicate Bank	6	3786.92	1845.77	49
15	Bank of Borada	3	20883.54	6998.32	34
16	Indian Bank	3	12731.07	1567.72	12
17	Indian Overseas Bank	5	12961.45	4740.50	37
18	Bharatiya Mahila Bank	1	1436.33	207.49	14
19	PNB	2	5798.97	2101.93	36
20	Union Bank	7	41393.95	8789.65	21
21	Andhra Bank	1	1122.05	90.62	8
22	Bank of Maharashtra	1	211.00	113.00	54
23	Axis Bank	7	21013.46	19484.61	93
24	ICICI	8	7753.00	2210.00	29
25	IDBI Bank	7	43072.00	11567.00	27
26	HDFC	5	8128.69	9978.20	123
27	South Indian Bank	1	3611.29	604.90	17
28	Indusind	2	3115.17	11980.55	385
29	Yes Bank	1	2200.00	14.00	1
30	Kotak Mahindra Bank	1	2342.00	26.21	1
31	Federal Bank	1	2277.00	497.00	22
32	TGB	142	420770.00	170364.00	40
33	ACUB	3	3256.63	1750.10	54
34	TCARDB	5	0.00	2350.75	0
35	TSCB	63	188349.68	99783.72	53
Total		485	1738374.23	764907.00	44

CREDIT DEPOSIT RATIO OF THE STATE as on 30th September' 2015

		Total Deposit	Total Advance	CD Ratio
West		1116482.38	375424.94	34
Sepahijala		105726.94	73096.69	69
Khowai		73213.77	46970.16	64
Dhalai		70581.21	47684.45	68
Gomati		118269.12	97951.70	83
South		104137.20	47661.81	46
Unakoti		60646.75	34547.25	57
North		89316.86	41570.00	47
Total		1738374.23	764907.00	44

TRIPURA STATE

Agenda Item No. 8

Credit Deposit Ratio as on 30th September' 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	7875.62	2132.82	27
2	Bandhan Bank	335.12	16521.14	4930
3	Bank Of Borada	19838.04	6578.36	33
4	Bank Of India	11350.17	9556.28	84
5	Bharatiya Mahila Bank	1436.33	207.49	14
6	Canara bank	34760.25	5863.49	17
7	Central Bank Of India	12631.51	4182.71	33
8	Dena Bank	292.13	24.68	8
9	Indian Bank	12665.53	1550.16	12
10	Indian Overseas Bank	10924.54	4426.58	41
11	Punjab & Sind Bank	1888.00	431.00	23
12	State Bank Of India	332517.44	102281.90	31
13	UCO Bank	67875.00	15833.00	23
14	Union Bank	37472.57	7427.89	20
15	United Bank Of India	124653.66	55879.23	45
16	Vijaya Bank	21783.95	2284.99	10
17	AXIS BANK	15530.78	19291.28	124
18	Punjab National Bank	5447.33	2011.51	37
19	Syndicate Bank	2691.66	1211.29	45
20	Oriental Bank Of commerce	1979.31	269.42	14
21	ICICI	4797.00	838.00	17
22	Tripura Gramin Bank	213040.00	45792.00	21
23	ACUB	3087.84	1697.88	55
24	TCARDB	0.00	656.19	0
25	IDBI BANK	39950.00	10536.60	26
26	Tripura State Co-op Bank	108103.22	40074.73	37
27	INDUSIND BANK	2101.20	8102.52	386
28	HDFC Bank	6721.20	8095.35	120
29	Corporation Bank	2969.64	320.72	11
30	South Indian Bank	3611.29	604.90	17
31	Yes Bank	2200.00	14.00	1
32	Andhra Bank	1122.05	90.62	8
33	Bank of Maharashtra	211.00	113.00	54
34	Kotak Mahindra Bank Ltd	2342.00	26.21	1
35	Federal Bank	2277.00	497.00	22
	Total :	1116482.38	375424.94	34

STATE TRIPURA

Agenda Item No. 8

Credit Deposit Ratio as on 30th September' 2015 for Gomati District.

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio	Amt. in lacs
1	2	3	4	5	
1	State Bank of India	27610.00	51869.40	188	
2	United Bank of India	27596.35	9507.88	34	
3	Tripura Gramin Bank	25793.00	14810.00	57	
4	Tripura State Co-Op Bank	19693.04	10196.74	52	
5	TCARDB	0.00	369.36	0	
6	Allahabad Bank	10.57	6.50	61	
7	Bandhan Bank	150.00	5200.00	0	
8	Bank of India	871.46	495.79	57	
9	Canara bank	2006.82	1173.98	58	
10	Union Bank	2509.97	1115.22	44	
11	ACUB	168.79	52.22	31	
12	UCO Bank	3143.00	456.00	15	
13	HDFC	696.96	383.25	55	
14	Indian Overseas Bank	375.81	156.35	42	
15	Axis Bank	2791.98	7.13	0	
16	ICICI	890.00	808.00	91	
17	Bank of Baroda	1045.50	419.96	40	
18	Central Bank of India	349.76	356.71	102	
19	IDBI	2237.00	457.00	20	
20	Syndicate Bank	329.11	110.21	33	
TOTAL :		118269.12	97951.70	83	

Credit Deposit Ratio as on 30th September` 2015 for South Tripura District.

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio	Amt. in lacs
1	2	3	4	5	
1	State Bank of India	19589.32	8222.14	42	
2	United Bank of India	21687.77	7197.44	33	
3	Union Bank	461.83	45.06	10	
4	Tripura Gramin Bank	38920.00	19921.00	51	
5	Tripura State Co-Op Bank	21027.51	6259.76	30	
6	TCARDB	0.00	349.17	0	
7	UCO Bank	1405.00	117.00	8	
8	Axis Bank	200.12	14.85	7	
9	Bandhan Bank	160.00	5150.00	3219	
10	IDBI	260.00	76.40	29	
11	Canara bank	425.65	308.99	73	
TOTAL :		104137.20	47661.81	46	

TRIPURA

Agenda Item No. 8

Credit Deposit Ratio as on 30th September' 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	17124.75	6305.45	37
2	United Bank of India	15187.29	6291.35	41
3	Indian Overseas Bank	682.90	58.09	9
4	UCO Bank	933.00	190.00	20
5	Bandhan Bank	115.00	5220.00	4539
6	Canara Bank	119.25	26.82	22
7	Central Bank of India	15.30	5.24	34
8	ICICI	511.00	68.00	13
9	Tripura Gramin Bank	19295.00	12289.00	64
10	Tripura State Co-Op Bank	6663.26	3788.76	181
11	TCARDB	0.00	304.54	0
TOTAL :		60646.75	34547.25	57

Credit Deposit Ratio as on 30th September` 2015 for North Tripura District.

				Amt. in lacs
Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	2	3	4	5
1	State Bank of India	28077.33	5265.25	19
2	United Bank of India	16248.64	7192.55	44
3	Union Bank	949.58	201.48	21
4	Tripura Gramin Bank	31642.00	19218.00	61
5	Tripura State Co-Op Bank	5574.54	2149.51	39
6	Axis Bank	1397.89	17.08	1
7	HDFC	710.53	1499.60	211
8	Canara Bank	500.03	603.00	121
9	Indusind Bank	1013.97	3878.03	382
10	Syndicate Bank	545.04	424.27	78
11	ICICI	483.00	257.00	53
12	Bank of India	1159.31	242.23	21
13	UCO Bank	390.00	125.00	32
14	IDBI	625.00	497.00	80
TOTAL :		89316.86	41570.00	47

TRIPURA

Agenda Item No.8

Credit Deposit Ratio as on 30th September`2015 for Sepahijala District.

SI.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio	Amt in Lacs
1	State Bank Of India	21696.41	8437.11	39	
2	United Bank Of India	13469.28	5181.69	38	
3	Tripura Gramin Bank	46252.00	18687.00	40	
4	UCO Bank	10400.00	2695.00	26	
5	Tripura State Co-Op Bank	10560.07	25648.57	243	
6	TCARDB	0.00	671.49	0	
7	Syndicate Bank	221.11	100.00	45	
8	AXIS BANK	1092.69	154.27	14	
9	Punjab & Sind Bank	83.00	69.00	83	
10	Bandhan Bank	275.00	10635.00	3867	
11	Punjab National Bank	351.64	90.42	26	
12	Bank of India	315.22	109.49	35	
13	Canara Bank	1010.52	617.65	61	
TOTAL :		105726.94	73096.69	69	

Credit Deposit Ratio as on 30th September` 2015 for Khowai District.

SI.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	2	3	4	5
1	State Bank of India	13864.28	9626.53	69
2	United Bank of India	20279.22	6526.12	32
3	Tripura Gramin Bank	22670.00	19795.00	87
4	Tripura State Co-Op Bank	7685.13	3742.33	49
5	ICICI	571.00	163.00	29
6	Canara Bank	264.88	50.12	19
7	Corporation Bank	185.97	10.91	6
8	Indian Overseas Bank	978.20	99.48	10
9	UCO Bank	6265.00	1623.00	26
10	Bandhan Bank	130.00	5300.00	4077
11	Allahabad Bank	320.09	33.67	11
TOTAL :		73213.77	46970.16	64

Credit Deposit Ratio as on 30th September' 2015 for Dhalai District.

SI.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio	Amt. in lacs
1	2	3	4	5	
1	State Bank of India	11343.25	4746.22	42	
2	United Bank of India	22561.47	8502.81	38	
3	Tripura Gramin Bank	23158.00	19852.00	86	
4	Tripura State Co-Op Bank	9042.91	7923.32	88	
5	UCO Bank	2407.00	834.00	35	
6	Bank of India	678.85	280.11	41	
7	Bandhan Bank	135.00	5150.00	3815	
8	Canara Bank	125.81	98.36	78	
9	Central Bank of India	562.38	204.07	36	
10	Indian Bank	65.54	17.56	27	
11	ICICI	501.00	76.00	15	
TOTAL :		70581.21	47684.45	68	

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 8 years is as follows:

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
2014-15(April- Sept' 2014)	964.48	282.06	29
2015-16(April- Sept' 2015)	1141.16	460.89	40

Disbursement during April-September 2015 is Rs 460.89 crore i.e. 40% of Annual Target for Rs 1141.16 crore recording an increase of 63% over the disbursement of corresponding period of last 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 2015-16 is given below:

Sl No	Directive	Target (2015-16)	Achievement during 2015-16 (April'15 to Sept' 15)
1	Increase in Farm Credit	Rs. 1141.16	Achievement during 2015-16 is Rs 460.89 Crore (40% of the target), i.e. recording an increase of 63% over the disbursement of corresponding period of last year (2014-15).
2	KCC (No.)	50000	29143 nos. (58% of the target including renewal of 14959 cases.) KCCs .
3	New Farmers (No.)	50000	14184 nos of New farmers have been financed involving an amount of Rs 48.21 crores.
4	Investment Credit	2-3 cases per branch (R & SU)	40 cases for Rs 1.42 crore
5	Small & Marginal farmers	More emphasis	14184 nos of Small & Marginal Farmers have been sanctioned Rs 48.21 crores

Bank wise position as on 30.09.2015 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 envisaged in the State and bank wise progress made in issuing new KCCs and GCCs are annexed. As against annual target of 50,000, 29143 nos of KCCs have been issued during the period April'2015 – Sept'2015.

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. has explored extending support for the following procedures except in the new Tehsils:

- Land records are made available on-line where bankers have access to verify the ownership of the land offered as security or for cultivation of crop.
- Charge on land is also being registered on line in Tripura.

Performance of KCC in the last three years is given below:

(Amt. Rs in lacs)

Quarter	Year	Target	Issued		
			No.	Amt.	% of Achievement
March-2015	2014-15	100000	91294	33021.33	91
Sept-2014	2014-15	100000	33808	107.28	34
Sept-2015	2015-16	50000	29143	99.01	58

Bank-wise performance under KCC as on 30.09.2015 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 2015-16 was fixed at 50,000 and allotted among the different banks.

TRIPURA STATE

Performance of Banks in Crop Loan & Term Loan to Agriculture during the year 2015-16 as on 30.09.2015

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	5	6	7	8
1	Allahabad Bank	13	3.61	28	62.50	41	66.11
2	Andhra Bank					0	0.00
3	Bank of Baroda	11	9.70	2	4.00	13	13.70
4	Bank of India	45	34.60	15	150.10	60	184.70
5	Bank of Maharashtra	0	0.00	1	3.90	1	3.90
6	Bharatiya Mahila Bank	1	0.50	0	0.00	1	0.50
7	Canara Bank	69	38.00	1206	375.94	1275	413.94
8	Central Bank of India	90	94.72	44	133.85	134	228.57
9	Corporation Bank					0	0.00
10	Indian Bank	0	0.00	1	0.77	1	0.77
11	IDBI BANK	1126	444.60	0	0.00	1126	444.60
12	Indian Overseas Bank	53	10.09	5	10.71	58	20.80
13	Oriental Bank of Commerce					0	0.00
14	Punjab & Sind Bank	4	9.00	0	0.00	4	9.00
15	Punjab National Bank	0	0.00	0	0.00	0	0.00
16	State Bank of India	3400	2269.19	2157	6,202.61	5557	8471.80
17	Syndicate Bank	56	20.89	65	61.80	121	82.69
18	Union Bank of India	38	23.00	63	187.57	101	210.57
19	United Bank of India	4357	2106.58	3623	8,074.42	7980	10181.00
20	UCO Bank	501	145.00	97	868.30	598	1013.30
21	Vijaya Bank	0	0.00	80	86.60	80	86.60
A	Sub Total of Public Sec. Bank	9764	5209.48	7387	16,223.07	17151	21432.55
22	AXIS BANK	0	0.00	35	30.00	35	30.00
23	Federal Bank	16	4.80	0	0.00	16	4.80
24	HDFC	2950	1034.33	424	902.46	3374	1936.79
25	ICICI	93	18.00	2185	803.00	2278	821.00
26	Indusind Bank	0	0.00	50	123.37	50	123.37
27	Kotak Mahindra Bank					0	0.00
28	SOUTH INDIAN BANK	0	0.00	25	60.00	25	60.00
29	YES Bank					0	0.00
B	Sub Total of Pvt. Sec. Bank	3059	1057.13	2719	1,918.83	5778	2975.96
30	Tripura Gramin Bank	10326	2916.00	18263	16,751.00	28589	19667.00
C	Sub Total of RRB	10326	2916.00	18263	16,751.00	28589	19667.00
31	ACUB					0	0.00
32	TCARDB	0	0.00	44	73.42	44	73.42
33	TSCB	5994	719.31	2843	1,221.11	8837	1940.42
D	Sub Total of Coop.Banks	5994	719.31	2887	1,294.53	8881	2013.84
GRAND TOTAL		29143	9901.92	31256	36,187.43	60399	46089.35

TRIPURA STATE

Agenda Item No-9

BANK-WISE POSITION IN IMPLEMENTATION OF ISSUING KCCs FOR THE STATE OF TRIPURA DURING THE YEAR 2015-16 AS ON 30.09.2015

SI.No.	BANKS	Amount in Lacs								
		Target No.	Proposals sanctioned No.	Proposal Renewed Amt.	Proposal Renewed No.	Proposal disbursed Amt.	Outstanding No.	Outstanding Amt.		
1	2	3	4	5	6	7	8	9	10	11
1	Allahabad Bank	100	13	3.61	9	2.19	13	3.61	76	96.51
2	Bank of Baroda	100	11	9.70	7	5.88	11	9.70	24	11.25
3	Bank of India	400	45	34.60	29	20.15	45	29.60	153	35.52
4	Bank of Maharashtra	0	0	0.00	0	0.00	0	0.00		
5	Bharatiya mahila Bank	0	1	0.50	0	0.00	1	0.50	1	0.50
6	Canara Bank	550	69	38.00	49	26.89	69	31.00	469	122.47
7	Central Bank of India	400	90	94.72	53	55.86	90	75.42	90	75.42
8	Corporation Bank	0			0	0.00			0	0.00
9	IDBI Bank	300	1126	444.60	384	136.84	1126	311.25	1126	311.25
10	Indian Bank	75			0	0.00			0	0.00
11	Indian Overseas Bank	350	53	10.09	40	6.57	53	7.54	53	7.54
12	Oriental Bank of Commerce				0	0.00			3	0.22
13	Punjab & Sind Bank	75	4	9.00	0	0.00	4	9.00	7	1.31
14	Punjab National Bank	75			0	0.00			11	9.50
15	State Bank of India	7500	3400	2269.19	2254	1143.49	3400	1906.12	57707	17149.10
16	Syndicate Bank	300	56	20.89	26	10.56	56	20.89	56	20.89
17	UCO Bank	1750	501	145.00	302	86.12	501	129.41	5168	1555.00
18	Union Bank of India	300	38	23.00	24	12.42	38	18.55	97	42.08
19	United Bank of India	8500	4357	2106.58	2847	1357.41	4357	1716.23	42087	10752.54
20	Vijaya Bank				0	0.00			0	0.00
21	Axis Bank	200			0	0.00			11	37.92
22	Federal Bank	0	16	4.80	0	0.00	16	4.80	16	4.80
23	HDFC	200	2950	1034.33	211	273.41	2950	871.42	3122	14588.40
24	ICICI	500	93	18.00	37	8.78	93	18.00	163	31.88
25	Indusind Bank	100			0	0.00			0	0.00
26	South Indian Bank				0	0.00			0	0.00
27	Tripura Gramin Bank	21000	10326	2916.00	6542	1678.54	10326	2380.91	114457	13490.00
28	TSCB	7225	5994	719.31	2145	255.79	5994	598.61	61127	5176.91
	TOTAL	50000	29143	9901.92	14959	5080.90	29143	8142.56	286024	63521.01

TRIPURA STATE

Achievement under Sub-Sectors of Allied Activities against ACP for the Year 2015-16 as on 30.09.2015

SI No	Name	W R		Dairy Dev		Fishery		Poultry		FMS		Other Term Loan		Total of Allied	
		Tar	Ach	Tar	Ach	Tar	Ach	Tar	Ach	Tar	Ach	Tar	Ach	Tar	Ach
1	Allahabad Bank	7.00	6.11	19.50	17.22	8.00	6.58	8.00	6.41	2.25	2.27	24.50	23.91	69.25	62.50
2	Andhra Bank	0.00		0.00		0.00		0.00		0.00		0.00		0.00	0.00
3	Bank of Baroda	2.00		45.00		40.00		35.00		12.00		120.00	4.00	254.00	4.00
4	Bank of India	8.86	4.52	67.90	32.15	63.72	11.57	59.04	22.56	18.54	7.95	259.04	71.35	477.10	150.10
5	Bank of Maharashtra	0.00		0.00		0.00		0.00		0.00		0.00	3.90	0.00	3.90
6	Bharatiya Mahila Bank	0.60		9.00		8.00		10.00		2.00		80.00		109.60	0.00
7	Canara Bank	9.82	7.88	118.80	88.55	114.72	56.81	84.94	37.96	27.95	15.85	348.04	168.89	704.27	375.94
8	Central Bank of India	5.05	2.25	50.60	21.82	49.36	15.47	43.22	13.65	13.97	7.85	175.02	72.81	337.22	133.85
9	Corporation Bank	0.55		7.10		4.36		4.22		1.75		22.02		40.00	0.00
10	Dena Bank	0.00		0.00		0.00		0.00		0.00		0.00		0.00	0.00
11	Indian Bank	3.00	0.00	10.00	0.00	10.00	0.00	10.00	0.00	3.22	0.00	55.00	0.77	91.22	0.77
12	IDBI BANK	5.86		75.57		77.00		63.30		22.82		230.38		474.93	0.00
13	Indian Overseas Bank	5.83	1.52	50.00	0.00	34.50	1.12	36.00	0.00	19.75	0.00	96.50	8.07	242.58	10.71
14	Oriental Bank of Commerce	0.00		0.00		0.00		0.00		0.00		0.00		0.00	0.00
15	Punjab & Sind Bank	0.44		40.00		20.00		4.50		1.90		36.00		102.84	0.00
16	Punjab National Bank	0.44		40.00		20.00		4.50		1.90		36.00		102.84	0.00
17	State Bank of India	161.21	121.56	1597.47	962.56	1119.36	785.65	946.22	582.72	372.37	187.47	3083.02	3562.65	7279.65	6202.61
18	Syndicate Bank	4.50	1.12	48.87	11.25	36.72	14.63	32.66	15.85	11.22	7.52	113.79	11.43	247.76	61.80
19	Union Bank of India	7.00	2.16	74.60	21.47	80.00	36.52	64.00	28.56	21.33	6.78	166.00	92.08	412.93	187.57
20	United Bank of India	192.82	103.68	1800.65	822.45	1272.77	669.52	1096.02	796.52	466.79	289.52	3621.53	5392.73	8450.58	8074.42
21	UCO Bank	38.10	21.50	388.20	186.96	248.00	131.47	239.00	114.75	73.27	38.43	696.38	375.19	1682.95	868.30
22	Vijaya Bank	1.00	0.50	14.00	15.22	15.00	12.85	12.00	13.74	4.00	5.55	45.00	38.74	91.00	86.60
A	Sub Total of Public Sec. Bank	454.08	272.80	4457.26	2179.65	3221.51	1742.19	2752.62	1632.72	1077.03	569.19	9208.22	9826.52	21170.72	16223.07
23	AXIS BANK	3.90	1.85	81.20	0.00	53.36	0.00	34.72	7.41	11.82	4.23	118.65	16.51	303.65	30.00
24	Federal Bank	0.00		0.00		0.00		0.00		0.00		0.00		0.00	0.00
25	HDFC	5.66	2.52	75.10	56.28	75.00	31.86	71.00	105.47	19.17	88.74	193.63	617.59	439.56	902.46
26	ICICI	17.31	13.11	132.30	103.89	116.10	82.74	102.92	80.42	28.55	21.14	315.32	501.70	712.50	803.00
27	Indusind Bank	5.66	2.29	68.00	19.62	65.00	21.31	60.00	17.83	15.00	8.11	175.00	54.21	388.66	123.37
28	Kotak Mahindra Bank	0.00		0.00		0.00		0.00		0.00		0.00		0.00	0.00
29	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	60.00	0.00	60.00
30	YES Bank	0.00		0.00		0.00		0.00		0.00		0.00		0.00	0.00
B	Sub Total of Pvt. Sec. Bank	32.53	19.77	356.60	179.79	309.46	135.91	268.64	211.13	74.54	122.22	802.60	1250.01	1844.37	1918.83
31	Tripura Gramin Bank	314.84	352.65	3356.28	2952.41	2267.01	2374.52	1843.17	2052.47	732.08	701.49	6389.74	8317.46	14903.12	16751.00
C	Sub Total of RRB	314.84	352.65	3356.28	2952.41	2267.01	2374.52	1843.17	2052.47	732.08	701.49	6389.74	8317.46	14903.12	16751.00
32	ACUB	0.00		0.00		0.00		0.00		0.00		0.00		0.00	0.00
33	TCARDB	43.35	3.63	510.05	6.56	310.00	11.00	251.00	7.21	102.63	5.69	812.05	39.33	2029.08	73.42
34	TSCB	104.97	65.23	1183.83	452.85	821.00	211.45	606.68	104.85	255.89	89.73	2810.69	297.00	5783.06	1221.11
D	Sub Total of Coop.Banks	148.32	68.86	1693.88	459.41	1131.00	222.45	857.68	112.06	358.52	95.42	3622.74	336.33	7812.14	1294.53
GRAND TOTAL		949.77	714.08	9864.02	5771.26	6928.98	4475.07	5722.11	4008.38	2242.17	1488.32	20023.30	19730.32	45730.35	36187.43

TRIPURA STATE

Agenda Item-9

Achievement of New Farmers brought under finance during the year 2015-16 up to
30.09.2015

(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	4	1.42	4	1.42
2	Bank of Baroda	4	3.82	4	3.82
3	Bank of India	16	14.45	16	14.45
4	Bank of Maharashtra	0	0.00	0	0.00
5	Bharatiya mahila Bank	1	0.50	1	0.50
6	Canara Bank	20	11.11	20	11.11
7	Central Bank of India	37	38.86	37	38.86
8	Corporation Bank	0	0.00	0	0.00
9	IDBI Bank	742	307.76	742	307.76
10	Indian Bank	0	0.00	0	0.00
11	Indian Overseas Bank	13	3.52	13	3.52
12	Oriental Bank of Commerce	0	0.00	0	0.00
13	Punjab & Sind Bank	4	9.00	4	9.00
14	Punjab National Bank	0	0.00	0	0.00
15	State Bank of India	1146	1125.70	1146	1125.70
16	Syndicate Bank	30	10.33	30	10.33
17	UCO Bank	199	58.88	199	58.88
18	Union Bank of India	14	10.58	14	10.58
19	United Bank of India	1510	749.17	1510	749.17
20	Vijaya Bank	0	0.00	0	0.00
21	Axis Bank	0	0.00	0	0.00
22	Federal Bank	16	4.80	16	4.80
23	HDFC	2739	760.92	2739	760.92
24	ICICI	56	9.22	56	9.22
25	Indusind Bank	0	0.00	0	0.00
26	South Indian Bank	0	0.00	0	0.00
27	Tripura Gramin Bank	3784	1237.46	3784	1237.46
28	TSCB	3849	463.52	3849	463.52
GRAND TOTAL		14184	4821.02	14184	4821.02

TRIPURA STATE

**Achievement of Farm Credit As on September 2015 for the year 2015-16
by the different lending institutions is given below**

Agenda Item No- 9

(Amt in Lacs)

Sl. No.	Name of Bank	Plan for Farm Credit 2015-16	Achievement 2015-16 (April 2015 to September 2015)	Percentage of Achievement
1	Allahabad Bank	129.25	66.11	51
2	Andhra Bank	0.00	0.00	0
3	Bank of Baroda	374.00	13.70	4
4	Bank of Maharashtra	0.00	3.90	0
5	Bank of India	917.10	184.70	20
6	Canara Bank	1651.27	413.94	25
7	Central Bank of India	887.22	228.57	26
8	Corporation Bank	80.00	0.00	0
9	Dena Bank	0.00	0.00	0
10	Indian Bank	151.22	0.77	1
11	IDBI BANK	734.93	444.60	60
12	Bharatiya Mahila Bank	109.60	0.50	0
13	Indian Overseas Bank	807.58	20.80	3
14	Oriental Bank of Commerce	0.00	0.00	0
15	Punjab & Sind Bank	159.84	9.00	6
16	Punjab National Bank	159.84	0.00	0
17	State Bank of India	18089.65	8471.80	47
18	Syndicate Bank	531.76	82.69	16
19	Union Bank of India	757.93	210.57	28
20	United Bank of India	21176.92	10181.00	48
21	UCO Bank	4177.95	1013.30	24
22	Vijaya Bank	91.00	86.60	95
A	ACP PUBLIC sec Bank	50987.06	21432.55	42
23	AXIS BANK	575.65	30.00	5
24	Federal Bank	0.00	4.80	0
25	HDFC	609.56	1936.79	318
26	ICICI Bank	1181.69	821.00	69
27	Indusind Bank	448.66	123.37	27
28	Kotak Mahindra Bank	0.00	0.00	0
29	South Indian Bank	0.00	60.00	0
30	Yes Bank	0.00	0.00	0
B	ACP PRIVATE Sec bank	2815.56	2975.96	106
31	Tripura Gramin Bank	41610.53	19667.00	47
C	ACP RRB	41610.53	19667.00	47
32	ACUB	0.00	0.00	0
33	TCARDB	2029.08	73.42	4
34	TSCB	16674.06	1940.42	12
D	ACP Coop. Bank	18703.14	2013.84	11
GRAND TOTAL		114116.29	46089.35	40

Target and achievement of KCC during 2015-16 (As on Sept'2015)

STATE TRIPURA			
SL No.	Bank's Name	KCC TARGET	KCC ACHIEVEMENT as on 30.09.2015
		No.	No.
1	Allahabad Bank	100	13
2	Bank of Baroda	100	11
3	Bank of India	400	45
4	Bank of Maharashtra	0	0
5	Bharatiya mahila Bank	0	1
6	Canara Bank	550	69
7	Central Bank of India	400	90
8	Corporation Bank	0	
9	IDBI Bank	300	1126
10	Indian Bank	75	
11	Indian Overseas Bank	350	53
12	Oriental Bank of Commerce		
13	Punjab & Sind Bank	75	4
14	Punjab National Bank	75	
15	State Bank of India	7500	3400
16	Syndicate Bank	300	56
17	UCO Bank	1750	501
18	Union Bank of India	300	38
19	United Bank of India	8500	4357
20	Vijaya Bank		
21	Axis Bank	200	
22	Federal Bank	0	16
23	HDFC	200	2950
24	ICICI	500	93
25	Indusind Bank	100	
26	South Indian Bank		
27	Tripura Gramin Bank	21000	10326
28	TSCB	7225	5994
TOTAL		50000	29143

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 2015-16 (April' 15 to Sept' 15) for investment credit is given in the following table:

Sl.No.	Name of Bank	Proposal Received for Investment Project	(Rs. In Lacs)	
			Achievement 2015-16 (April' 2015 to Sept' 2015)	
		No	No	Amt
1.	CBI	0	0	0
2.	SBI	11	11	35.63
3..	UCO	0	0	0.00
4..	UBI	15	15	60.07
5.	TGB	12	12	40.22
6.	TSCB	2	2	6.56
7.	TCARDB	0	0	0.00
	Total:	40	40	142.48

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' 2015 to Sept' 2015 for 2015-16 by the banks is given in the following table:

(Rs in lacs)

Sl No	Name of Bank	New farmers	
		Achievement	
		No.	Amount
1	2	3	4
1	Allahabad Bank	4	1.42
2	Bank of Baroda	4	3.82
3	Bank of India	16	14.45
4	Bank of Maharashtra	0	0.00
5	Bharatiya mahila Bank	1	0.50
6	Canara Bank	20	11.11
7	Central Bank of India	37	38.86
8	Corporation Bank	0	0.00
9	IDBI Bank	742	307.76
10	Indian Bank	0	0.00
11	Indian Overseas Bank	13	3.52
12	Oriental Bank of Commerce	0	0.00
13	Punjab & Sind Bank	4	9.00
14	Punjab National Bank	0	0.00
15	State Bank of India	1146	1125.70
16	Syndicate Bank	30	10.33
17	UCO Bank	199	58.88
18	Union Bank of India	14	10.58
19	United Bank of India	1510	749.17
20	Vijaya Bank	0	0.00
21	Axis Bank	0	0.00
22	Federal Bank	16	4.80
23	HDFC	2739	760.92
24	ICICI	56	9.22
25	Indusind Bank	0	0.00
26	South Indian Bank	0	0.00
27	Tripura Gramin Bank	3784	1237.46
28	TSCB	3849	463.52
GRAND TOTAL		14184	4821.02

TRIPURA STATE			
<u>Agenda Item-9</u>			
FINANCE TO SMALL & MARGINAL FARMERS During The Year 2015-16 By The Scheduled Commercial Banks, RRBs and Co-Op Banks is Shown in The Following Table			
As on 30.09.2015			(Amt. in Lakhs)
Sl No	Name of Bank	Loans Granted To Small & Marginal Farmers	
		No.	Amount
1	2	5	6
1	Allahabad Bank	4	1.42
2	Bank of Baroda	4	3.82
3	Bank of India	16	14.45
4	Bank of Maharashtra	0	0.00
5	Bharatiya mahila Bank	1	0.50
6	Canara Bank	20	11.11
7	Central Bank of India	37	38.86
8	Corporation Bank	0	0.00
9	IDBI Bank	742	307.76
10	Indian Bank	0	0.00
11	Indian Overseas Bank	13	3.52
12	Oriental Bank of Commerce	0	0.00
13	Punjab & Sind Bank	4	9.00
14	Punjab National Bank	0	0.00
15	State Bank of India	1146	1125.70
16	Syndicate Bank	30	10.33
17	UCO Bank	199	58.88
18	Union Bank of India	14	10.58
19	United Bank of India	1510	749.17
20	Vijaya Bank	0	0.00
21	Axis Bank	0	0.00
22	Federal Bank	16	4.80
23	HDFC	2739	760.92
24	ICICI	56	9.22
25	Indusind Bank	0	0.00
26	South Indian Bank	0	0.00
27	Tripura Gramin Bank	3784	1237.46
28	TSCB	3849	463.52
GRAND TOTAL		14184	4821.02

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

Credit off take in Tripura is generally at a lower side compared to the other States of the country. The CD ratio of the State during last two- three years has moved both ways in the range of 30% to 40% and as on 30.09.2015 it stands at 44%. 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%), ACP 2014-15 (116%) 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 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.

Scheme-wise performance under Employment Generation Scheme by all Banks for 2014-15 & 2015-16 (as on 30.09.2015) is given below:

Scheme	Prog. Year	Target	Spon.	Sanctioned		Disbursed	
		No	No	No	Amt	No	Amt
PMEGP							
Sept' 2014	2013-14	1500	4276	1572	7720.33	1476	4344.51
Sept'2015	2014-15	1500	4474	1447	7110.19	1357	3938.58
Sept'2015	2015-16	1500	3294	0	0.00	0	0.00
SWAVALAMBAN							
Sept' 2014	2013-14	2500	4681	2326	4854.62	1714	3020.60
Sept'2015	2014-15	3000	5232	2479	5610.24	1850	3702.00
Sept'2015	2015-16	3500	2732	0	0	0	0

As at the fag end of 2nd quarter of FY 2015-16, 3294 PMEGP and 2732 Swabalamban proposals have been sponsored to the bank branches. Banks have initiated steps for disposal of the sponsored proposals.

TRIPURA STATE
PERFORMANCE UNDER PMEGP FOR THE FINANCIAL YEAR 2015-16 AS ON 30.09.2015

Agenda No-10

SI.No.	NAME OF THE BANKS	TARGET		SPONSORED		SANCTIONED		DISBURSED	
		NO	NO	AMT.	NO	AMT.	NO	AMT.	AMT.
1	Allahabad Bank	6	12	48.50	0	0.00	0	0.00	0.00
2	Andhra Bank	4	9	45.00	0	0.00	0	0.00	0.00
3	Bank of Baroda	9	23	131.62	0	0.00	0	0.00	0.00
4	Bank of India	19	34	177.92	0	0.00	0	0.00	0.00
5	Bank of Maharashtra	3	0	0.00	0	0.00	0	0.00	0.00
6	Canara Bank	20	50	327.25	0	0.00	0	0.00	0.00
7	Central Bank of India	21	49	246.60	0	0.00	0	0.00	0.00
8	Corporation Bank	4	6	28.00	0	0.00	0	0.00	0.00
9	Indian Bank	7	9	39.99	0	0.00	0	0.00	0.00
10	IDBI BANK	5	19	107.27	0	0.00	0	0.00	0.00
11	Indian Overseas Bank	10	24	159.10	0	0.00	0	0.00	0.00
12	Oriental Bank of Commerce	4	0	0.00	0	0.00	0	0.00	0.00
13	Punjab & Sind Bank	5	9	48.50	0	0.00	0	0.00	0.00
14	Punjab National Bank	5	15	67.55	0	0.00	0	0.00	0.00
15	State Bank of India	323	615	3285.60	0	0.00	0	0.00	0.00
16	Syndicate Bank	11	21	102.50	0	0.00	0	0.00	0.00
17	Union Bank of India	18	28	135.00	0	0.00	0	0.00	0.00
18	United Bank of India	368	768	4301.69	0	0.00	0	0.00	0.00
19	UCO Bank	50	116	617.70	0	0.00	0	0.00	0.00
20	Vijaya Bank	8	8	36.80	0	0.00	0	0.00	0.00
A	Sub Total of Public Sec. Bank	900	1815	9906.59	0	0.00	0	0.00	
21	AXIS BANK	0	10	98.50	0	0.00	0	0.00	0.00
22	Federal Bank	0	0	0.00	0	0.00	0	0.00	0.00
23	HDFC	0	0	0.00	0	0.00	0	0.00	0.00
24	ICICI	0	2	10.00	0	0.00	0	0.00	0.00
25	Indusind Bank	2	5	32.50	0	0.00	0	0.00	0.00
26	Kotak Mahindra Bank	0	0	0.00	0	0.00	0	0.00	0.00
27	SOUTH INDIAN BANK	0	0	0.00	0	0.00	0	0.00	0.00
28	YES Bank	0	0	0.00	0	0.00	0	0.00	0.00
B	Sub Total of Pvt. Sec. Bank	2	17	141.00	0	0.00	0	0.00	
29	Tripura Gramin Bank	442	1114	5958.22	0	0.00	0	0.00	0.00
C	Sub Total of RRB	442	1114	5958.22	0	0.00	0	0.00	
30	ACUB	0	0	0.00	0	0.00	0	0.00	0.00
31	TCARDB	0	0	0.00	0	0.00	0	0.00	0.00
32	TSCB	156	348	1851.84	0	0.00	0	0.00	0.00
D	Sub Total of Coop.Banks	156	348	1851.84	0	0.00	0	0.00	
GRAND TOTAL		1500	3294	17857.65	0	0.00	0	0.00	

Tripura State

BANK-WISE POSITION IN IMPLEMENTATION OF SWABALAMBAN FOR THE STATE OF TRIPURA FOR THE PROGRAMME YEAR 2015-16 AS ON 30.09.2015

SI No	Name of Bank	Achievement for the Financial Year 2015-2016						(Amt in Lacs.)
		Target		Sponsored		Sanctioned		
		No	No	Amt	No	Amt	No	Amt
1	Allahabad Bank	11	7	21.50	0	0.00	0	0.00
2	Axis bank	3	0	0.00	0	0.00	0	0.00
3	Bank of Baroda	18	0	0.00	0	0.00	0	0.00
4	Bank of India	33	4	10.50	0	0.00	0	0.00
5	Canara Bank	45	27	73.14	0	0.00	0	0.00
6	Central Bank of India	52	33	82.79	0	0.00	0	0.00
7	ICICI Bank	10	10	38.70	0	0.00	0	0.00
8	IDBI Bank	4	0	0.00	0	0.00	0	0.00
9	Indian Bank	13	0	0.00	0	0.00	0	0.00
10	Indian Overseas Bank	18	10	28.00	0	0.00	0	0.00
11	Indus Ind Bank	2	0	0.00	0	0.00	0	0.00
12	Oriental Bank Of Comerce	5	0	0.00	0	0.00	0	0.00
13	Punjab & Sind Bank	13	0	0.00	0	0.00	0	0.00
14	Punjab Naional Bank	8	0	0.00	0	0.00	0	0.00
15	Syndicate Bank	19	18	42.60	0	0.00	0	0.00
16	State Bank of India	575	485	1350.67	0	0.00	0	0.00
17	Tripura Gramin Bank	1292	1132	2939.36	0	0.00	0	0.00
18	Tripura State Co-Op Bank	512	283	784.16	0	0.00	0	0.00
19	Union Bank	32	11	25.73	0	0.00	0	0.00
20	United Bank Of India	664	586	1544.62	0	0.00	0	0.00
21	UCO BANK	134	119	355.47	0	0.00	0	0.00
22	Vijaya Bank	8	0	0.00	0	0.00	0	0.00
23	HDFC	3	0	0.00	0	0.00	0	0.00
24	Andhra Bank	6	0	0.00	0	0.00	0	0.00
25	Corporation Bank	8	7	20.00	0	0.00	0	0.00
26	Bharatiya Mahila Bank	4			0	0.00	0	0.00
27	Yes Bank	2	0	0.00	0	0.00	0	0.00
28	Bank of Maharashtra	6	0	0.00	0	0.00	0	0.00
	TOTAL	3500	2732	7317.24	0	0.00	0	0.00

TRIPURA STATE

Agenda Item No.12

SELF HELP GROUP
Position as on 30.09.2015

(Amt. in Rs./Lacs)

Sl.No.	Name of the Bank	Deposit Linkage cumulative	Credit linkage 2015-16						Outstanding as on 30-09-2015		
			Under SGSY		Direct SHG		Total		No	Amt.	
			No.	Amt.	Nos.	Amt.	Nos.	Amt.			
1	UBI	6033	1420.15	0	0.00	221	156.85	221	156.85	3843	1710.96
2	SBI	4585	228.12	0	0.00	65	52.54	65	52.54	2975	3215.85
3	TGB	17899	2351.71	0	0.00	481	215.61	481	215.61	14690	7628.57
4	TSCB	10158	505.61	0	0.00	368	386.60	368	386.60	7039	2765.94
5	UCO	87	38.68	0	0.00	5	2.00	5	2.00	66	33.00
6	CBI	43	1.98	0	0.00	0	0.00	0	0.00	0	0.00
7	BOB	25	1.44	0	0.00	0	0.00	0	0.00	8	16.15
	TOTAL :	38830	4547.69	0	0.00	1140	813.60	1140	813.60	28621	15370.47

TRIPURA STATE
 Agenda Item No.12
SELF HELP GROUP
Position as on 30.09.2015

(Amt. in Rs./Lacs)

NERLP						(Rs. in Lakhs)	
Sl.	District	Deposit Linkage		Capacity Building No.	RF/ Credit Linked		No. of Federations
		No. of Groups	Amt.		No.	Amt.	
1	West	3171	285.48	5048	1916	884.40	118
2	Sepahijala	381	4.81	0	0	0.00	0
3	Khowai	154	3.86	0	0	0.00	0
4	North	2678	522.24	7056	1583	943.60	0
5	Unakoti	874	34.88	0	82	16.40	0
TOTAL		7258	851.27	12104	3581	1844.40	118

NRLM						(Rs. in Lakhs)	
Sl.	District	Deposit Linkage		Capacity Building No.	RF/ Credit Linked		No. of Federations
		No. of Groups	Amt.		No.	Amt.	
1	Gomati	117	4.91	115	40	5.95	2
2	South	96	4.35	87	43	6.41	2
3	Dhalai	151	4.81	143	60	8.41	3
TOTAL		364	14.07	345	143	20.77	7

W-SHG(Women-SHG)						(Rs. in Lakhs)	
West Tripura							
Sl.	Name of Bank	Deposit Linkage		Capacity Building (No. of persons)	RF/ Credit Linked		No. of Federations
		No. of Groups	Amt.		No.	Amt.	
1	UBI	94	5.11	331	79	39.50	0
2	SBI	86	4.76	302	32	9.00	0
3	TGB	327	22.36	1022	195	66.35	0
4	CBI	6	0.28	12	0	0.00	0
TOTAL		513	32.51	1667	306	114.85	0

W-SHG(Women-SHG)						(Rs. in Lakhs)	
Dhalai							
Sl.	Name of Bank	Deposit Linkage		Capacity Building No.	RF/ Credit Linked		No. of Federations
		No. of Groups	Amt.		No.	Amt.	
1	UBI	213	11.34	575	106	49.75	0
2	SBI	22	1.65	61	13	6.00	0
3	TGB	249	13.81	669	70	35.50	0
TOTAL		484	26.80	1305	189	91.25	0

GRAND TOTAL	8619	924.65	15421	4219	2071.27	125
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TRIPURA STATE

Agenda Item No-11

**BANK-WISE POSITION IN IMPLEMENTATION OF MINI DAIRY FOR THE STATE OF TRIPURA DURING
THE YEAR 2015-16 AS ON 30.09.2015**

Sl.No.	BANKS	Proposals Received	Amount in Lacs			
			No.	No.	Amt.	No.
1	2	3	4	5	6	7
1	Central Bank of India	0	0	0.00	0	0.00
2	State Bank of India	10	10	12.15	10	12.15
3	UCO Bank	10	10	40.51	10	40.51
4	United Bank of India	32	25	60.00	25	60.00
5	Tripura Gramin Bank	60	48	62.40	48	62.40
6	Tripura State Co-operative Bank	15	15	22.80	15	22.80
7	Bank of Baroda	0	0	0.00	0	0.00
8	Union Bank	4	4	4.00	4	4.00
9	Oriental Bank of Commerce	0	0	0.00	0	0.00
10	ACUB	0	0	0.00	0	0.00
11	Syndicate Bank	0	0	0.00	0	0.00
TOTAL		131	112	201.86	112	201.86

TRIPURA STATE

Agenda Item No.10	Annexure-20
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**Bank wise position in implementation of KCC(Fishery)/SCC for F.Y.2015-16 as on 30.09.2015
(Amt. in Lakhs)**

SI No	NAME OF THE BANK	Sponsored cases from Fishery Dept. (Programme Year-2015-16)							
		Sponsored		Sanctioned		Disbursed		Rejected/ Returned	Pending
No	Amt	No	Amt	No	Amt	No	No	No	No
1	AB								0
2	Andhra Bank								0
3	BOB								0
4	BOM								0
5	BOI								0
6	Canara Bank								0
7	CBI								0
8	IB								0
9	IDBI BANK								0
10	IOB	2	1.50	0	0.00	0	0.00	2	0
11	P&SB								0
12	PNB	0	0.00	0	0.00	0	0.00	0	0
13	SBI	15	13.00	4	3.84	4	3.84	6	5
14	SYNDICATE	1	0.60	1	0.60	1	0.60	0	0
15	UCO	3	3.10	1	0.50	1	0.50	0	2
16	UBI	76	47.05	14	3.51	11	2.75	43	19
17	Union Bank	1	3.00	0	0.00	0	0.00	1	0
18	VB								0
19	OBC								0
20	Corporation								0
A	Sub-Total PUBLIC sec Bank	98	68.25	20	8.45	17	7.69	52	26
21	AXIS BANK								0
22	ICICI								0
23	HDFC								0
24	SOUTH INDIAN BANK								0
25	INDUSIND								0
26	YES Bank								0
B	Sub Total PRIVATE Sec bank	0	0.00	0	0.00	0	0.00	0	0
27	TGB	98	53.44	34	15.90	33	14.71	26	38
C	Sub Total RRB	98	53.44	34	15.90	33	14.71	26	38
28	ACUB								0
29	TCARDB								0
30	TSCB	40	24.23	17	4.38	16	4.16	20	3
D	Sub-Total Coop. Bank	40	24.23	17	4.38	16	4.16	20	3
GRAND TOTAL		236	145.92	71	28.73	66	26.56	98	67

**Grant of Educational loans/Housing loans/Specialized Schemes/DRI
Outstanding Credit as on 30.09.2015:**

Achievement under DRI by Banks up to Sept' 2015:

(Rs.in lac)

Sl no	Name of the Bank	Sanctioned (14-15)		Outstanding as on 30.09.2015	
		No	Amount	No	Amount
1	UBI	21	3.66	641	77.64
2	SBI	8	1.88	611	110.48
3	Canara Bank	104	22.46	222	23.97
4	UCO bank	8	1.20	87	13.45
5	P & SB	2	0.30	2	0.25
6	CBI	0	0	259	104.15
	TOTAL	143	29.5	1822	329.94

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 2015-16 up to Sept' 2015 is annexed; the summary position is as under:

Amt. Rs. In lac							
Balance outstanding as on 31.03.2015		Disbursement made during the year 2015-16 up to Sept' 2015.		Balance outstanding as on 30-09-2015		% of growth over March 2015	
A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount
3490	8569.82	188	205.33	3650	10640.20	5	24

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 2015-16 as fixed by the Government of India has been annexed.

Reports on progress made under Housing Loan and other Specialized Schemes during the year 2015-16 up to Sept' 2015 are annexed.

TRIPURA STATE

Agenda item No. 12

BANK-WISE PERFORMANCE UNDER EDUCATION LOAN FOR THE YEAR 2015-16, AS ON 30.09.2015										(Amt in Lacs.)		
SL NO	BANKS	Proposals received	PROPOSAL SANCTIONED		PROPOSAL DISBURSED		No of cases pending	No of cases rejected	Outstanding as on 30.09.2015		Target for March'2016	
		No.	No	Amt.	No.	Amt.	No.	No.	No.	Amt.	No.	Amt.
1	Allahabad Bank	1	1	7.50	1	3.00	0	0	36	82.25	0	0.00
2	Andhra Bank								0	0.00	0	0.00
3	Bank of Baroda	0	0	0.00	0	0.00	0	0	18	46.25	3	6.00
4	Bank of India	5	5	20.15	5	19.00	0	0	22	48.62	5	5.00
5	Bank of Maharashtra								0	0.00	0	0.00
6	Bharatiya Mahila Bank	5	5	21.42	5	5.86	0	0	7	16.22	0	0.00
7	Canara Bank	15	15	53.00	15	10.60	0	0	215	404.37	39	37.00
8	Central Bank of India								55	135.52	7	35.00
9	Corporation Bank								0	0.00	0	0.00
10	Dena Bank								0	0.00	0	0.00
11	Indian Bank								5	19.10	0	0.00
12	IDBI BANK	4	4	13.81	4	6.69	0	0	5	14.48	5	8.00
13	Indian Overseas Bank	0	0	0.00	0	0.00	0	0	8	17.82	3	3.00
14	Oriental Bank of Commerce	1	1	10.00	0	0.00	0	0	8	19.39	1	2.00
15	Punjab & Sind Bank	0	0	0.00	0	0.00	0		1	3.87	0	0.00
16	Punjab National Bank	2	2	8.00	2	2.96	0	0	36	75.20	4	4.00
17	State Bank of India	85	85	99.99	85	68.00	0	0	1948	6061.00	167	470.00
18	Syndicate Bank	3					3	0	53	136.70	2	2.00
19	Union Bank of India	9	9	9.39	9	9.39	0	0	46	104.42	8	18.00
20	United Bank of India	41	41	207.64	41	45.82	0	0	508	1380.85	108	259.00
21	UCO Bank	4	4	12.06	4	4.59	0	0	135	461.15	29	50.00
22	Vijaya Bank								12	34.94	3	10.00
A	Sub Total of Public Sec. Bank	175	172	462.96	171	175.91	3	0	3118	9062.15	384	909.00
23	AXIS BANK	0	0	0.00	0	0.00	0	0	0	0.00	0	0.00
24	Federal Bank								0	0.00	0	0.00
25	HDFC	1	1	1.91	1	1.91	0	0	8	10.76	2	6.00
26	ICICI	0	0	0.00	0	0.00	0	0	0	0.00	0	0.00
27	Indusind Bank								5	19.18	0	0.00
28	Kotak Mahindra Bank								0	0.00	0	0.00
29	SOUTH INDIAN BANK								0	0.00	0	0.00
30	YES Bank								0	0.00	0	0.00
B	Sub Total of Pvt. Sec. Bank	1	1	1.91	1	1.91	0	0	13	29.94	2	6.00
31	Tripura Gramin Bank	16	16	59.80	16	27.51	0	0	494	1477.98	54	55.00
C	Sub Total of RRB	16	16	59.80	16	27.51	0	0	494	1477.98	54	55.00
32	ACUB								0	0.00	0	0.00
33	TCARDB								0	0.00	0	0.00
34	TSCB	0	0	0.00	0	0.00	0	0	25	70.13	0	0.00
D	Sub Total of Coop.Banks	0	0	0.00	0	0.00	0	0	25	70.13	0	0.00
GRAND TOTAL		192	189	524.67	188	205.33	3	0	3650	10640.20	440	970.00

Tripura State

Agenda Item No-12

BANK-WISE PERFORMANCE IN FINANCING UNDER HOUSING SCHEME AS ON 30.09.2015

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	266	760.85	0	0.00	0	0.00	266	760.85
2	Andhra Bank	2	2.79	0	0.00	0	0.00	2	2.79
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	1	10.00	0	0.00	0	0.00	1	10.00
6	Canara Bank	121	973.28	19	215.38	13	94.94	153	1283.60
7	Central Bank of India	39	234.05	2	31.52	2	9.91	43	275.48
8	Corporation Bank	5	31.17	0	0.00	0	0.00	5	31.17
9	Indian Bank	24	185.43	0	0.00	0	0.00	24	185.43
10	IDBI BANK	0	0.00	0	0.00	13	71.00	13	71.00
11	Indian Overseas Bank	15	155.22	9	75.10	18	110.11	42	340.43
12	Oriental Bank of Commerce	6	38.42	0	0.00	0	0.00	6	38.42
13	Punjab & Sind Bank	25	103.90	0	0.00	4	24.00	29	127.90
14	Punjab National Bank	14	107.73	0	0.00	1	11.05	15	118.78
15	State Bank of India	3025	23825.00	1371	8995.00	663	2507.56	5059	35327.56
16	Syndicate Bank	19	207.39	0	0.00	0	0.00	19	207.39
17	Union Bank of India	152	1522.00	31	101.10	1	2.20	184	1625.30
18	United Bank of India	893	11524.42	723	1907.83	532	1618.28	2148	15050.53
19	UCO Bank	392	1820.00	63	316.00	41	164.00	496	2300.00
20	Vijaya Bank	57	246.07	0	0.00	0	0.00	57	246.07
A	Sub-Total PUBLIC sec Bank	5237	43126.21	2230	11697.05	1292	4650.90	8759	59474.16
21	AXIS BANK	196	177.34	0	0.00	0	0.00	196	177.34
22	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00
23	HDFC	15	25.85	1	0.81	0	0.00	16	26.66
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	30.56	0	0.00	0	0.00	2	30.56
28	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00
B	Sub Total Pvt. Sec Bank	214	242.75	1	0.81	0	0.00	215	243.56
29	TGB	4056	19513.00	5312	14816.00	13124	22947.00	22492	57276.00
C	Sub Total RRB	4056	19513.00	5312	14816.00	13124	22947.00	22492	57276.00
30	ACUB	86	565.83	1	13.96	0	0.00	87	579.79
31	TCARDB	0	0.00	0	0.00	0	0.00	0	0.00
32	TSCB	439	2969.90	241	1574.75	267	1570.70	947	6115.35
D	Sub-Total Coop. Bank	525	3535.73	242	1588.71	267	1570.70	1034	6695.14
GRAND TOTAL		10032	66417.69	7785	28102.57	14683	29168.60	32500	123688.86

TRIPURA STATE

Agenda Item No- 12

BANK-WISE DETAILS OF SPECIALISED SCHEME AS ON 30.09.2015									
	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	13.50	0	0.00
9	SBI	7	39.00	0	0.00	0	0.00	0	0.00
10	UCO								
11	UB	2	165.00	0	0	1	2.00	0	0
12	UBI	8	471.93	0	0.00	419	383.11	0	0.00
13	VB								
14	PNB								
15	TGB	1	8.51	0	0.00	141	330.38	0	0.00
16	TSCB	3	457.75	0	0.00	0	0	0	0.00
17	TCARDB								
18	SYNDICATE								
19	IDBI					6	21.04		
TOTAL :		21	1142.19	0	0.00	567	736.53	0	0.00

SME financing & bottlenecks thereof, if any

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

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

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

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

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

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

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

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

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

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

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 a 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.

Other Important Issues:**I. FINANCIAL INCLUSION - JAN DHAN SE JAN SURAKSHA****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 19.21 crore accounts in the country as on 02.09.2015 and have registered an all time record.

The status of PMJDY accounts in Tripura is as follows:-

Pradhan Mantri Jan - Dhan Yojana (Accounts Opened As on 15.11.2015) –					
Population Census-11	Accounts Rural	Accounts Urban	Total Accounts	RuPay Card Issued	Aadhaar Seeded
36.71 lac	441622	188616	6,30,238	567903 (90.10%)	496187 (78.73%)

Bank wise Position of Tripura is furnished in the Annexure:

DISTRICTWISE BREAKUP OF PMJDY ACCOUNT OPENING 15.11.2015

Sl.	Name Of Bank	WEST		SEPAHJALA		KHOWAI		GOMATI		SOUTH		DHALAI		UNAKOTI		NORTH		STATE		
		Rur	Urb	Rur	Urb	Rur	Urb	Rur	Urb	Rur	Urb	Rur	Urb	Rur	Urb	Rur	Urb	Rur	Urb	
1	ACUB			278														0	278	
2	Allahabad Bank			651			914											914	651	
3	Andhra Bank			346														0	346	
4	AXIS BANK			581														0	581	
5	Bank of Baroda			2517				1307										1307	2517	
6	Bank of India	795	7804	312				523			367					411	2408	7804		
7	Bank of Maharashtra			358													0	358		
8	Bharatiya Mahila bank			1985													0	1985		
9	Canara Bank	3542	1341	1602		1581		2489		2021		1581		1688		1588		16092	1341	
10	Central Bank of India	2054	423					1347				1629		1603				6633	423	
11	Corporation Bank			951			2007											2007	951	
12	Dena Bank			356													0	356		
13	Federal Bank			93													0	93		
14	HDFC			5273													0	5273		
15	ICICI			349			11		12			8		9		7		47	349	
16	IDBI BANK			911				2604								1558		4162	911	
17	Indian Bank			817							1653							1653	817	
18	Indian Overseas Bank	569	2637			577		607						409				2162	2637	
19	Indusind Bank			251													0	251		
20	Kotak Mahindra Bank			65													0	65		
21	Oriental Bank of Commerce			511													0	511		
22	Punjab & Sind Bank			276		329												329	276	
23	Punjab National Bank			121		1027												1027	121	
24	SOUTH INDIAN BANK			174													0	174		
25	State Bank of India	8573	60163	4463		3381		5173		6303		4769		4813		5853		43328	60163	
26	Syndicate Bank			561		3262			2347								2839		8448	561
27	UCO Bank	3771	27474	2129		3897		2791		3012		3947		3357		2993		25897	27474	
28	Union Bank of India			2007				1593		1486							1677		4756	2007
29	United Bank of India	12947	42934	6973		6163		7708		8911		7893		6203		6889		63687	42934	
30	Tripura Gramin Bank	41341	21747	30628		27731		31923		34002		26812		23587		30531		246555	21747	
31	Vijaya Bank			124													0	124		
32	TSCB	1437	4511	1589		1037		1149		1476		1411		1051		1060		10210	4511	
33	YES Bank			26													0	26		
TOTAL		75029	188616	52314	0	47299	0	61573	0	57211	0	50070	0	42720	0	55406	0	441622	188616	
GRAND TOTAL		263645	52314	47299	61573	57211	50070	42720	55406	630238										

To service these PMJDY 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 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 made operational from 1st of June'2015.

All the 3 Social Security Schemes were inaugurated by the Hon'ble Prime Minister on 9th 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.

Total enrollment of PMJJBY, PMSBY and APY for the State of Tripura are 1,62,328, 4,15,900 and 2,144 respectively totaling 5,80,372 cases under three Social Security Schemes. Bank wise position as on 31.10.2015 is furnished below:

Bank Type	PMJJBY	PMSBY	APY	Total
PSB	47988	144988	1482	194458
RRB	112097	264381	596	377074
Private	576	1178	41	1795
Co-Operative	1667	5353	25	7045
Total	1,62,238	4,15,900	2,144	5,80,372

PRADHAN MANTRI MUDRA YOJANA (PMMY):

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) . MUDRA loans are divided in three broad sectors like:-

- Shishu:- Loans up to Rs. 50,000/-
- Kishore:-Loans above Rs. 50,000/- up to Rs. 5.00 Lakhs
- Tarun:- Loans above Rs. 5.00 Lakhs up to Rs. 10.00 Lakhs

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.

Total target for all Banks operating in the State is Rs. 717.66 crore and achievement of the Banks as on 30.09.2015 is Rs.162.99 crore. Target and achievement has been shown in the Annexure.

MUDRA TARGET-ACHIEVEMENT_2015-16 (Amt. in Rs./ Lakh)

SI.	BANKS	STATE: TRIPURA								As on 30.09.2015			
		SHISHU TARGET	ACHIEVEMENT		KISHORE TARGET	ACHIEVEMENT		TARUN TARGET	ACHIEVEMENT		TOTAL MUDRA TARGET	TOTAL ACHIEVEMENT	
			Sanctioned	Disbursed		Sanctioned	Disburse d		Sanctione d	Disburse d		Sanctioned	Disbursed
1	Allahabad Bank	219.00	133.21	124.40	131.40	121.71	106.54	87.60	41.78	25.52	438.00	296.70	256.46
2	Andhra Bank	10.00	3.52	2.82	6.00	4.08	3.63	6.00	0.00	0.00	22.00	7.60	6.45
3	Bank of Baroda	30.00	27.20	17.32	520.00	21.22	19.66	625.00	17.44	5.25	1175.00	65.86	42.23
4	Bank of Maharashtra	20.00	9.20	8.30	14.00	25.85	17.67	6.00	25.00	25.00	40.00	60.05	50.97
5	Bank of India	300.00	129.13	108.98	250.00	113.73	99.79	150.00	54.94	46.44	700.00	297.80	255.21
6	Canara Bank	630.00	228.46	215.54	378.00	173.97	137.21	252.00	192.55	144.02	1260.00	594.98	496.77
7	Central Bank of India	150.00	20.64	19.53	160.00	34.45	30.43	110.00	23.97	18.85	420.00	79.06	68.81
8	Corporation Bank	35.00	14.88	14.88	21.00	18.30	16.30	14.00	43.44	43.44	70.00	76.62	74.62
9	Dena Bank	10.00	0.00	0.00	6.00	0.00	0.00	5.50	0.00	0.00	21.50	0.00	0.00
10	Indian Bank	100.00	5.63	5.63	62.00	8.84	7.58	38.00	12.19	9.19	200.00	26.66	22.40
11	IDBI BANK	200.00	7.14	3.61	162.00	29.59	15.98	108.00	11.80	8.28	470.00	48.53	27.87
12	Bharatiya Mahila Bank	10.00	34.87	27.00	6.00	15.34	9.39	6.00	17.41	17.41	22.00	67.62	53.80
13	Indian Overseas Bank	20.00	50.07	45.31	30.00	71.58	64.28	10.00	70.41	51.37	60.00	192.06	160.96
14	Oriental Bank of Commerce	2.00	11.95	10.66	17.00	5.11	5.11	17.00	0.00	0.00	36.00	17.06	15.77
15	Punjab & Sind Bank	15.00	1.55	1.15	9.00	5.00	5.00	6.00	0.00	0.00	30.00	6.55	6.15
16	Punjab National Bank	100.00	103.07	97.70	60.00	182.58	168.26	40.00	72.96	56.28	200.00	358.61	322.24
17	State Bank of India	5175.00	1445.40	1270.13	3105.00	947.41	786.61	2070.00	1831.41	1502.36	10350.00	4224.22	3559.10
18	Syndicate Bank	350.00	99.00	93.53	210.00	66.87	53.96	140.00	78.70	61.22	700.00	244.57	208.71
19	Union Bank of India	100.00	49.66	36.63	710.00	77.24	64.39	289.00	27.97	24.96	1099.00	154.87	125.98
20	United Bank of India	435.00	560.22	360.32	6540.00	1763.35	1552.62	2702.00	812.09	706.29	9677.00	3135.66	2619.23
21	UCO Bank	1000.00	299.82	252.35	3000.00	660.78	554.04	500.00	262.04	213.51	4500.00	1222.64	1019.90
22	Vijaya Bank	300.00	85.65	85.65	180.00	48.55	42.35	120.00	39.85	32.65	600.00	174.05	160.65
A	ACP PUBLIC sec Bank	9211.00	3320.27	2801.44	15577.40	4395.55	3760.80	7302.10	3635.95	2992.04	32090.50	11351.77	9554.28
23	AXIS BANK	1000.00	0.00	0.00	1200.00	0.00	0.00	800.00	0.00	0.00	3000.00	0.00	0.00
24	Federal Bank	20.00	0.00	0.00	12.00	0.00	0.00	8.00	0.00	0.00	40.00	0.00	0.00
25	HDFC	300.00	100.00	95.81	350.00	105.25	91.26	250.00	165.70	122.59	900.00	370.95	309.66
26	ICICI Bank	65.00	20.52	20.52	39.00	18.25	16.32	26.00	37.73	32.52	130.00	76.50	69.36
27	Indusind Bank	500.00	185.28	176.22	300.00	152.45	139.52	200.00	89.58	77.55	1000.00	427.31	393.29
28	Kotak Mahindra Bank	10.00	0.00	0.00	6.00	0.00	0.00	6.00	0.00	0.00	22.00	0.00	0.00
29	South Indian Bank	120.00	0.00	0.00	72.00	0.00	0.00	48.00	0.00	0.00	240.00	0.00	0.00
30	Yes Bank	10.00	0.00	0.00	6.00	0.00	0.00	6.00	0.00	0.00	22.00	0.00	0.00
B	ACP PRIVATE Sec bank	2025.00	305.80	292.55	1985.00	275.95	247.10	1344.00	293.01	232.66	5354.00	874.76	772.31
31	Tripura Gramin Bank	12843.00	1966.00	1714.00	16054.00	1208.00	1099.00	3211.00	316.00	265.00	32108.00	3490.00	3078.00
C	ACP RRB	12843.00	1966.00	1714.00	16054.00	1208.00	1099.00	3211.00	316.00	265.00	32108.00	3490.00	3078.00
32	ACUB	10.00	0.00	0.00	6.00	0.00	0.00	6.00	0.00	0.00	22.00	0.00	0.00
33	TSCB	877.00	243.20	209.32	1096.00	273.29	224.49	219.00	65.71	50.52	2192.00	582.20	484.33
D	ACP Coop. Bank	887.00	243.20	209.32	1102.00	273.29	224.49	225.00	65.71	50.52	2214.00	582.20	484.33
GRAND TOTAL		24966.00	5835.27	5017.31	34718.40	6152.79	5331.39	12082.10	4310.67	3540.22	71766.50	16298.73	13888.92

II. PRADHAN MANTRI MUDRA YOJANA

MEGA MUDRA CREDIT CAMP

All banks had participated in the credit delivery campaign on Prime Minister Mudra Yojana (PMMY) between 25th September 2015 and 02nd October 2015.

All the banks have sanctioned and disbursed 9815 entrepreneurs against State Target of 9750 between 25th September 2015 and 02nd October 2015. Bank wise Target and achievement has been shown in the Annexure.

CUMULATIVE REPORT from 25-09-2015 to 02.10.2015																
BANK NAME	SISHU				KISHORE				TARUN				TOTAL			
	SANCTION NO		DISBURSED		SANCTION NO		DISBURSED		SANCTION NO		DISBURSED		SANCTIONED		DISBURSED	
	NO	AMOUNT(Rs. IN LAKH)	NO	AMOUNT(Rs. IN LAKH)	NO	AMOUNT(Rs. IN LAKH)	NO	AMOUNT(Rs. IN LAKH)	NO	AMOUNT(Rs. IN LAKH)	NO	AMOUNT(Rs. IN LAKH)	No.	Amt.	No.	Amt.
Allahabad Bank	24	10.67	24	8.77	6	12.26	6	8.32	2	13.12	2	1.56	32	36.05	32	18.65
Andhra Bank	4	0.82	4	0.82	2	1.28	2	0.83	0	0.00	0	0.00	6	2.10	6	1.65
Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Bank of Baroda	47	7.20	42	5.32	9	11.22	9	7.88	2	11.44	2	5.25	58	29.86	53	18.45
Bank of Maharashtra	5	1.98	5	1.08	9	13.27	9	7.56	0	0.00	0	0.00	14	15.25	14	8.64
Bank of India	107	41.63	107	23.88	13	20.28	13	9.58	2	11.44	2	6.32	122	73.35	122	39.78
Canara Bank	72	27.18	72	20.22	20	35.08	20	17.58	5	28.84	5	12.47	97	91.10	97	50.27
Central Bank of India	59	5.36	59	4.25	2	1.88	2	0.91	0	0.00	0	0.00	61	7.24	61	5.16
Corporation Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Dena Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Indian Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
IDBI BANK	18	6.64	18	3.11	15	25.45	15	11.84	0	0.00	0	0.00	33	32.09	33	14.95
Bharatiya Mahila Bank	33	14.39	33	6.52	2	11.23	2	5.28	0	0.00	0	0.00	35	25.62	35	11.80
Indian Overseas Bank	20	4.84	20	2.66	0	0.00	0	0.00	0	0.00	0	0.00	20	4.84	20	2.66
Oriental Bank of Commerce	24	4.11	24	2.82	0	0.00	0	0.00	0	0.00	0	0.00	24	4.11	24	2.82
Punjab & Sind Bank	3	1.00	3	0.60	0	0.00	0	0.00	0	0.00	0	0.00	3	1.00	3	0.60
Punjab National Bank	5	0.85	5	0.85	0	0.00	0	0.00	0	0.00	0	0.00	5	0.85	5	0.85
State Bank of India	911	322.84	911	201.58	91	141.96	91	79.32	0	0.00	0	0.00	1002	464.80	1002	280.90
Syndicate Bank	133	18.75	133	13.28	0	0.00	0	0.00	0	0.00	0	0.00	133	18.75	133	13.28
Union Bank of India	87	23.08	87	15.08	6	4.56	6	2.87	0	0.00	0	0.00	93	27.64	93	17.95
United Bank of India	2045	397.53	2045	203.58	57	83.79	57	40.23	0	0.00	0	0.00	2102	481.32	2102	243.81
UCO Bank	131	47.22	131	22.59	16	33.84	16	15.28	0	0.00	0	0.00	147	81.06	147	37.87
Vijaya Bank	4	1.40	4	1.40	0	0.00	0	0.00	0	0.00	0	0.00	4	1.40	4	1.40
PSB TOTAL	3732	937.49	3727	538.41	248	396.10	248	207.48	11	64.84	11	25.60	3991	1398.43	3986	771.49
AXIS BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
HDFC	62	11.44	62	7.25	0	0.00	0	0.00	0	0.00	0	0.00	62	11.44	62	7.25
ICICI Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
South Indian Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Yes Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
PVT. TOTAL	62	11.44	62	7.25	0	0.00	0	0.00	0	0.00	0	0.00	62	11.44	62	7.25
Tripura Gramin Bank	5404	1557.36	5404	825.95	187	398.55	187	256.45	21	198.94	21	102.58	5612	2154.85	5612	1184.98
RRB TOTAL	5404	1557.36	5404	825.95	187	398.55	187	256.45	21	198.94	21	102.58	5612	2154.85	5612	1184.98
ACUB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
TCARDB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
TSCB	121	54.92	121	39.58	31	65.88	31	40.26	3	17.56	3	9.25	155	138.36	155	89.09
Co-Op Total	121	54.92	121	39.58	31	65.88	31	40.26	3	17.56	3	9.25	155	138.36	155	89.09
TOTAL	9319	2561.21	9314	1411.19	466	860.53	466	504.19	35	281.34	35	137.43	9820	3703.08	9815	2052.81

REVISED MUDRA TARGET

The targets advised to PSBs & RRBs under PMMY for current year (from 1st November, 2015 to 28th February, 2016) have been modified vide letter No. 27/02/2015-IF-II dated 27.10.2015 of DFS taking into account the branch numbers and operational network & strength of respective banks. This has been carried out to address the anomalies that arose in the first communication from DFS, allotting targets in financial figures. This method of targets based on physical achievement vis-à-vis branch strength, translated into financial numbers, would truly represent the bank's achievement. Modified mudra target for the state is 30560 entrepreneurs amounting to Rs. 282.64 Crore, which is shown in the Annexure.

MUDRA TARGET FOR TRIPURA_NOVEMBER'15 to FEBRUARY'16								Amt. in Lakhs		
Sl.	BANKS	No. of Branches	SHISHU		KISHOR		Tarun		TOTAL MUDRA	
			No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	Allahabad Bank	3	180	36.00	48	96.00	12	72.00	240	204.00
2	Andhra Bank	1	60	12.00	16	32.00	4	24.00	80	68.00
3	Bank of Baroda	3	180	36.00	48	96.00	12	72.00	240	204.00
4	Bank of Maharashtra	1	60	12.00	16	32.00	4	24.00	80	68.00
5	Bank of India	12	720	144.00	192	384.00	48	288.00	960	816.00
6	Canara Bank	13	780	156.00	208	416.00	52	312.00	1040	884.00
	Central Bank of India									
7		7	420	84.00	112	224.00	28	168.00	560	476.00
8	Corporation Bank	2	120	24.00	32	64.00	8	48.00	160	136.00
9	Dena Bank	1	60	12.00	16	32.00	4	24.00	80	68.00
10	Indian Bank	3	180	36.00	48	96.00	12	72.00	240	204.00
11	IDBI BANK	7	420	84.00	112	224.00	28	168.00	560	476.00
12	Bharatiya Mahila Bank	1	60	12.00	16	32.00	4	24.00	80	68.00
13	Indian Overseas Bank	5	300	60.00	80	160.00	20	120.00	400	340.00
14	Oriental Bank of Commerce	1	60	12.00	16	32.00	4	24.00	80	68.00
15	Punjab & Sind Bank	2	120	24.00	32	64.00	8	48.00	160	136.00
16	Punjab National Bank	2	120	24.00	32	64.00	8	48.00	160	136.00
17	State Bank of India	58	3480	696.00	928	1856.00	232	1392.00	4640	3944.00
18	Syndicate Bank	6	360	72.00	96	192.00	24	144.00	480	408.00
19	Union Bank of India	7	420	84.00	112	224.00	28	168.00	560	476.00
20	United Bank of India	62	3720	744.00	992	1984.00	248	1488.00	4960	4216.00
21	UCO Bank	26	1560	312.00	416	832.00	104	624.00	2080	1768.00
22	Vijaya Bank	3	180	36.00	48	96.00	12	72.00	240	204.00
A	MUDRA PUBLIC sec Bank	226	13560	2712.00	3616	7232.00	904	5424.00	18080	15368.00
23	Tripura Gramin Bank	142	5680	852.00	2272	4544.00	568	3408.00	8520	8804.00
B	MUDRA RRB	142	5680	852.00	2272	4544.00	568	3408.00	8520	8804.00
24	ACUB	3	120	18.00	48	96.00	12	72.00	180	186.00
25	TSCB	63	2520	378.00	1008	2016.00	252	1512.00	3780	3906.00
C	ACP Coop. Bank	66	2640	396.00	1056	2112.00	264	1584.00	3960	4092.00
GRAND TOTAL		434	21880	3960.00	6944	13888.00	1736	10416.00	30560	28264.00

The targets for MUDRA from 1st November, 2015 to 28th February, 2016 are based on the following:

Category	Average No. of loan per branch	Average parcel size of loan	Average No. of loan per branch	Average parcel size of loan
Commercial Banks			RRBs	
Shishu	15	Rs 20 thousand	10	Rs 15 thousand
Kishore	4	Rs 2.0 lac	4	Rs 2.0 lac
Tarun	1	Rs 6.0 lac	1	Rs 6.0 lac

Above indicated targets are applicable until 28th February, 2016, after which matter will be reviewed.

Bank wise modified target (from 1st November, 2015 to 28th February, 2016) is enclosed for all concerned with a request for active participation and achievement of target.

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, GoI the matter of automation of State Government Treasuries and automated interface with the concerned State Governments will be taken up by the designated nodal officer for this purpose, with the Principal Secretary (Finance) of the State Government. In the interim, the State Governments will be requested to avail the on-line banking facilities or similar packages offered by the bank so that such processes are automated at the earliest, and subsequently may be migrated to the integrated financial management system of the State Government, as and when the concerned State Governments are prepared with such systems. The DFS has also requested us to discuss this issue in each 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 of Rs. 2000/- per group is payable in 3 phases.

ANNEXURE-I
DISTRICT WISE BRANCH OPENING SUMMARY- SHEET OF TRIPURA

ANNEXURE-I

SL.No.	District	No. of Centers
1	West	6
2	Dhalai	7
3	Gomati	17
4	Unakoti	7
5	South	20
6	Sepahijala	15
7	North	3
8	Khowai	7
Total		82

DISTRICT WISE SUMMARY OF BANK BRANCHES										
SL NO.	NAME OF BANK	WEST	KHOWAI	SEPAHIJALA	GOMATI	SOUTH	DHALAI	NORTH	UNAKOTI	TOTAL
		No of Brs	No of Brs	No of Brs	No of Brs	No of Brs	No of Brs	No of Brs	No of Brs	No of Brs
1	Allahabad Bank									0
2	Bank of Baroda									0
3	Bank of India			1						1
4	Canara Bank									0
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
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 commerce	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	3	1	3	2		1	11
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	5	7	14	14	18	6	3	7	74
	Brs. already opened	1		1	3	2	1			8
	Grand Total	6	7	15	17	20	7	3	7	82

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

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

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

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

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

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

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

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

Opening of New Bank Branches (Revised) : District : Gomati								
SI No	Name of Block	Name of Centre	Cluster Villages	No Of Families	Nearest Bank	Proposed Site	Proposed Bank	USB/CSC Opened by
1	Killa	Raiyabari Market	2				SBI	SBI-CSC
2	Ompi	Gamaichherra Bazar	2				TGB	
3	Ompi	TSR Camp,PalKu	2				SBI	SBI-CSC
4	Ompi	New Shinllong Bazar	1				Union Bank	IDBI Branch Opened In 5 Kms.
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	BR.OPENED
13	Silachhari	Ghorakappa Bazar	3		TGB, Silachhari		TGB	USB Opened
14	Amarpur	Kasko Bazar	4				SBI	
15	Amarpur	Purba Malbasa Bazar	3				Canara Bank	Canara Dalak Covers
16	Ompi	Ompinagar	4				IDBI Bank	BR.OPENED
17	Silachhari	Ailmara	4				IDBI Bank	BR.OPENED

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

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

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

Sl No	Name of Block	Name of Centre	Cluster Villages	No Of Families	Nearest Bank	Proposed Site	Proposed Bank	USB /CSC Opened by
1	Bishalgarh	Gokulnagar	4	5000	TGB, Bikramnagar, Madhupur	Gokulnagar Panchayat Office	BOI	Branch Opened
2	Bishalgarh	Kaiyadepa	4	2000	TGB, Bishalgarh, Madhupur	Kaiyadepa Panchayat Office	UBI	UBI-USB
3	Boxanagar	Kamalnagar Market	5	3600	SBI, Motinagar, TGB, Boxanagar, UBI, Boxanagar	Kamalasagar Panchayat Office	SBI	SBI-CSC
4	Jampuijala	Amarendranagar Growth Centre	5	3000	TGB, Jampuijala, TSCB, Jampuijala, TGB, Bishramganj	Amarendranagar Growth Centre	SBI	SBI-CSC
5	Kathalaia	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- Yet To Be Opened

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

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	
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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	

BRANCH NETWORK IN THE STATE AS ON 30.09.2015

	West			Sepahijala			Khowai			Gomati			South			Dhalai			Unakoti			North			Total			GRAND TOTAL	
	R	SU	U	R	SU	U	R	SU	U	R	SU	U	R	SU	U	R	SU	U	R	SU	U	R	SU	U	R	SU	U		
ACUB	0	0	2	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	2	3
Allahabad Bank	0	0	1	0	0	0	1	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	3
Andhra Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
Axis Bank	0	0	3	0	1	0	0	0	0	0	1	0	0	1	0	0	0	0	0	0	0	0	0	0	1	0	0	4	3
Bandhan Bank	3	0	3	2	2	0	2	0	0	0	2	0	2	0	0	1	1	0	0	2	0	0	0	0	0	10	7	3	20
Bank of Baroda	0	0	2	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	2	3
Bank of India	4	0	2	1	1	0	0	0	0	1	1	0	0	0	0	1	0	0	0	0	0	0	0	0	1	0	7	3	12
Bank of Maharashtra	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Bharatiya Mahila Bank(BMB)	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Canara Bank	2	0	3	0	1	0	0	1	0	1	1	0	0	1	0	0	1	0	0	1	0	0	1	0	3	7	3	13	
Central Bank of India	1	0	3	0	0	0	0	0	0	0	1	0	0	0	0	0	1	0	0	1	0	0	0	0	0	1	3	3	7
Corporation Bank	0	0	1	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
Dena Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Federal Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
HDFC	0	0	3	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	2	3
ICICI	0	2	1	0	0	0	1	0	0	0	1	0	0	0	0	0	1	0	0	1	0	0	1	0	1	6	1	8	
IDBI	0	0	1	0	0	0	0	0	0	3	1	0	0	1	0	0	0	0	0	0	0	0	0	0	1	0	3	3	7
Indian Bank	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	1	0	2	3
Indian Overseas Bank	1	0	1	0	0	0	0	1	0	0	1	0	0	0	0	0	0	1	0	0	0	0	0	0	0	2	2	1	
Indus-ind	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	1	2
Kotak Mahindra Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Oriental Bank of Commerce	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Punjab & Sind Bank	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	2
Punjab National Bank	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	2
South Indian Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
SBI	8	2	13	3	2	0	1	1	0	2	3	0	5	3	0	1	3	0	2	1	0	6	2	0	28	17	13	58	
Syndicate Bank	0	0	1	1	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	1	0	3	2
TCARDB	0	0	1	1	0	0	0	0	0	1	0	0	1	0	0	0	0	1	0	0	0	0	0	0	0	1	3	1	5
TGB	13	11	11	12	5	0	10	3	0	16	2	0	15	4	0	14	0	0	9	1	0	12	4	0	101	30	11	142	
TSCB	7	0	11	6	2	0	4	1	0	5	3	0	5	3	0	6	2	0	5	0	0	2	1	0	40	12	11	63	
UCO Bank	3	0	5	2	2	0	2	1	0	0	2	0	0	2	0	2	2	0	2	0	0	1	0	0	12	9	5	26	
Union Bank of India	0	1	3	0	0	0	0	0	0	1	0	1	0	0	0	0	0	0	0	0	0	1	0	1	3	3	7		
UBI	8	0	12	4	1	0	4	1	0	5	2	0	8	1	0	7	1	0	2	1	0	4	1	0	42	8	12	62	
Vijaya Bank	0	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	
Yes Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	
Total	50	16	100	34	17	0	25	10	0	34	27	0	36	17	0	33	12	0	21	9	0	27	17	0	260	125	100	485	

Sl No	Name of Bank	STATUS OF ATM IN THE STATE OF TRIPURA AS ON 30.09.2015								
		BRANCHES					ATM			
		Total Br	Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban	Total
1	Allahabad Bank	3	1	1	1	3	0	0	1	1
2	Bandhan Bank	20	10	7	3	20	1	2	3	6
3	Bank of Baroda	3	1	0	2	3	0	0	4	4
4	Bank of India	12	7	3	2	12	3	0	6	9
5	Bharatiya Mahila Bank	1	0	0	1	1	0	0	1	1
6	Canara Bank	13	3	7	3	13	3	8	3	14
7	Central Bank of India	7	1	3	3	7	1	2	2	5
8	Dena Bank	1	0	0	1	1	0	0	1	1
9	Indian Bank	3	1	0	2	3	0	0	2	2
10	Indian Overseas Bank	5	2	2	1	5	2	2	2	6
11	Punjab & Sindh Bank	2	1	0	1	2	1	0	1	2
12	State bank Of India	58	28	17	13	58	54	39	90	183
13	UCO BANK	26	12	9	5	26	6	13	8	27
14	Union Bank	7	1	3	3	7	2	2	6	10
15	United Bank Of India	62	42	8	12	62	47	9	16	72
16	Vijaya Bank	3	0	0	3	3	0	0	3	3
17	AXIS BANK	7	0	4	3	7	1	7	10	18
18	Punjab National Bank	2	1	0	1	2	0	0	4	4
19	Syndicate Bank	6	3	2	1	6	1	0	3	4
20	Oriental Bank Of commerce	1	0	0	1	1	0	0	1	1
21	ICICI	8	1	6	1	8	0	2	12	14
22	Tripura Gramin Bank	142	101	30	11	142	2	2	0	4
23	ACUB	3	0	1	2	3	0	0	0	0
24	TCARDB	5	1	3	1	5	0	0	0	0
25	IDBI BANK	7	4	2	1	7	3	4	3	10
26	Tripura State Co-Op Bank	63	40	12	11	63	0	0	0	0
27	INDUSIND BANK	2	0	1	1	2	0	1	1	2
28	HDFC Bank	5	0	2	3	5	0	3	5	8
29	South Indian Bank	1	0	0	1	1	0	0	2	2
30	Corporation Bank	2	0	1	1	2	0	1	1	2
31	Yes Bank	1	0	0	1	1	0	0	1	1
32	Bank of Maharashtra	1	0	0	1	1	0	0	0	0
33	Andhra Bank	1	0	0	1	1	0	0	1	1
34	Kotak Mahindra Bank	1	0	0	1	1	0	0	1	1
35	Federal Bank	1	0	0	1	1	0	0	1	1
	TOTAL	485	261	124	100	485	127	97	195	419

SEPTEMBER-2015

115TH SLBC MEETING

Tripura



Convener: United Bank of India