

DECEMBER

2015



116th SLBC Meeting TRIPURA

Pragna Bhawan, Agartala

22nd February-2016



CONVENER: UNITED BANK OF INDIA

युनाइटेडबँक ऑफ इंडिया
अग्रणी बँक प्रभाग
प्रधान कार्यालय
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United Bank of India
Lead Bank Division
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संयोजक: त्रिपुरा राज्य स्तरिया बँकर्स समिति

Convener: State Level Bankers' Committee for Tripura

सन्दर्भ: एल. बी डि/एसएलबीसी/ टी/ 682 /2015-16

Ref: LBD/SLBC/T/ 682/2015-16

दिनांक: 15.02.2016

Date: 15.02.2016

एस एल बी सी के सभी सदस्य

All members of SLBC

प्रिय महोदय,

Dear Sir

विषय: त्रिपुरा राज्य स्तरीय बँकर्स समिति की 116वीं
बैठक का कार्यसूची टिप्पण ।

Sub: Agenda Notes for the 116th Meeting of SLBC
Tripura

उपर्युक्त सन्दर्भ मे हम आपको सूचित करते है की
त्रिपुरा राज्य स्तरीय बँकर्स समिति की 1 16वीं बैठक
दिनांक 22.02.2016 को पूर्वान्ह 11:30 बजे "प्रज्ञा भवन
हॉल न. 4" आगारतला मे आयोजित की जाएगी ।
कार्यसूची टिप्पण की एक प्रति भेज रहे है ।

With reference to the above, we forward herewith
a set of Agenda Notes for the 116th meeting of
State Level Bankers' Committee for Tripura
scheduled to be held at 'Pragya Bhavan' Hall No.
4, Agartala on 22.02.2016 at 11:30 AM.

अनुरोध है की आप उक्त बैठक मे अवश्य भाग ले ।

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

भवदीय

Yours Faithfully,

नमन कुमार पात

मुख्य क्षेत्रीय प्रबंधक
त्रिपुरा क्षेत्र

Chief Regional Manager
Tripura Region

TRIPURA



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Districts	<u>Tripura State</u>
	General Information
<p style="text-align: center;">Names of the districts</p> <ol style="list-style-type: none"> 1. North Tripura 2. Unakoti 3. Gomati 4. South Tripura 5. West Tripura 6. Sepahijala 7. Khowai 8. Dhalai <p>No. of sub divisions - 23 No. of Blocks - 58 No. of Autonomous Council - 1</p> <p>Total no of branches 489</p> <p>Average population covered per branch: 7506</p> <p>Lead Bank of 8 Districts UNITED BANK OF INDIA</p>	<ul style="list-style-type: none"> ➤ Capital: Agartala ➤ Area: 10491.69 sq. km. ➤ Population: 36.71 lac. (Male: 18.72 lac ○ Female: 17.99 lac) ➤ Literacy ratio:94.65% (Male: 96.65% ○ Female: 92.35%) ➤ Land utilization- ➤ Net area sown: 280 000 ha ➤ Irrigation Potentials:- ➤ Source: Good average rainfall-2200mm During south west monsoon. ➤ No perennial river. ➤ Multi cropped area: 210000 ha ➤ Fishery water area: 23571 ha ➤ Cropping intensity: 175% ➤ Main crops: Rice, Potato, Pineapple and Vegetable. ➤ Plantation: Rubber <p style="text-align: center;">Convener of SLBC</p> <p style="text-align: center;">United Bank of India</p>

**Network of Bank Branches in Tripura
As on 31.12.2015**

Population Group	March 2011	March 2012	March 2013	March 2014	March 2015	December 2015
Rural	163	187	217	229	248	262
	(55%)	(57%)	(57%)	(54%)	54%	53%
Semi- urban	64	67	84	107	117	126
	(21%)	(20%)	(22%)	(25%)	25%	26%
Urban	72	74	79	89	96	101
	(24%)	(23%)	(21%)	(21%)	21%	21%
TOTAL	299	328	380	425	461	489

(Figures in bracket indicate percentage of total branches.)

**CONFIRMATION OF PROCEEDINGS OF
THE 115th MEETING OF THE SLBC FOR TRIPURA**

The proceedings and action points of the 115th Meeting of SLBC for Tripura, held on 04.12.2015 was circulated under the cover of Convener Bank's letter no. LBD/ SLBC/Tripura/ 1052/2015-16 dt. 12.12.2015; the same may please be confirmed by the House.

Agenda Item No: 2

Follow up action on major decisions of 115th meeting of SLBC for Tripura held on 04.12.2015

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 31 st Dec' 2015 from 40% as on 31 st Dec' 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.	<p>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.</p> <p>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.</p> <p>With regular monitoring of Special Sub-Committee of DCC, CD Ratio of West Tripura district has increased by 2% on YoY basis and reached to 34% as on 31st Dec'2015 as against 32% as on 31st Dec'2014.</p>
3	All Banks are to make concerted effort to achieve 100% disbursement in ACP 2015-16 .	At the end of the third quarter of FY 2015-16, all the banks put together disbursed Rs 2164.37 crore i.e. 74% of the Annual Target for Rs 2940.05 crore under ACP 2015-16.
4	KCC Target to be achieved with increase in average credit per KCC.	<p>The SLBC Sub-committee meeting held on 11.02.2016 has reviewed the progress made under KCC in the State.</p> <p>It has been observed that the quantum of loan per KCC has increased from Rs.31,000 as on 31st Dec'2014 to Rs.37,500 as on 31st Dec.'2015.</p> <p>Against ACP Target of 50,000 KCCs for the year 2015-16, 48853 number KCCS were issued as at 31.12.2015 reflecting 97.7% of achievement.</p>
5	Each FLC and rural branch would conduct one literacy camp once in a month.	<p>The 13 FLCs have conducted 60 literacy camps during the third quarter with participation of 3055 persons.</p> <p>Besides, rural branches have conducted 670 camps during the same period with participation of 10283 persons thus averaging 2.55 Camps per branch during the quarter.</p>

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>At the fag end of 3rd quarter of FY 2015-16, 3802 PMEGP and 5492 Swavalamban proposals have been sponsored to the bank branches. Banks have sanctioned 240 and 556 proposals under PMEGP and Swavalamban respectively upto 31.12.2015.</p> <p>Five RSETIs and SOFED have been entrusted for completion of EDP training.</p> <p>Member banks have been requested to speed up the disposal rate for PMEGP proposals.</p>
7	SHG Sub-committee to fix up a loan limit during first linkage.	SHG Sub-committee meeting was held on 15.01.2016 at New Secretariat, Agartala. It has been decided by the Committee that the first credit linkage should have a minimum credit of Rs. 50,000/- per group. Suitable instruction has been issued to all concerned in this regard.
8	All Banks are to make concerted effort to achieve MUDRA target.	<p>All Banks have sanctioned Rs 252.50 crore i.e. 35.2% of the annual Target for Rs. 717.67 crore as on 12.02.2016.</p> <p>Revision of Mudra Target of TGB is under consideration of Mission Office, Mudra. Considering revised Target of TGB at Rs 140.00 crore, achievement of all banks would be 47% against revised target of Rs 536.66 crore as on 12.02.2016.</p> <p>Disbursements in PMEGP & Swabalamban cases during the last quarter of the year will further help in achieving the target of MUDRA.</p> <p>Member banks are requested to identify suitable entrepreneurs to be financed under PMMY to reach the State Target.</p>
9	Certification of Bank Mitra in the State of Tripura.	<p>As per direction of the DFS and IBA training of the Bank Mitras have conducted by the LDMs / RSETIs and Banks for their certification within 31.12.2015.</p> <p>As per available information with SLBC, 564 Bank Mitras out of 584 have already been trained. 400 Bank Mitras have been certified after completion of training.</p>

PRADHAN MANTRI MUDRA YOJANA (PMMY):

All the Banks operating in the State combinedly have disbursed Rs 252.50.00 crore against target of Rs. 717.67 crore, thereby achieving 35.20 % of annual target as on 12.02.2016. Out of the amount disbursed, NBFC /MFI has contributed Rs 39.30 crore and rest Rs 213.20 crore has been disbursed by the banks operating in the State.

Tripura Gramin Bank (TGB) has already taken up with Mission Office, Mudra for revision of target to Rs.140 crore from Rs.321crore for 2015-16. Mission Office, Mudra is under active consideration for revision of Mudra target for TGB. On revision of the same by Mission Office, Mudra, revised Mudra target for the State would be Rs. 536.66 crore.

Bank wise details of disbursement is Annexed.

Initiative Taken by SLBC to implement PMMY in the State.

1. All directions in respect of MUDRA Loan issued by the Government of India have duly been circulated amongst the member Banks, LDMs and other Financial Institutions.
2. Loan Application Form for SHISHU and other categories have been uploaded in SLBC website in vernacular. Frequently Asked Questions (FAQs) on MUDRA have also been uploaded in SLBC website in vernacular.
3. Publicity material including posters, banners, etc. in English, Hindi and Bengali has also been circulated to all Banks in the State.
4. One Toll-Free No. 1800 345 3344 has been installed in SLBC Division, manned with one dedicated officer for replying queries/ redressal of grievances.
5. Special MUDRA campaign was held during 25.09.2015 to 02.10.2015 in all districts with participations of public representatives, existing and proposed entrepreneurs.
6. All the banks operating in the State sanctioned 9820 entrepreneurs against the State Target of 9750 between 25th September, 2015 and 2nd October,2015, out of which SHISHU-9319, KISHORE-466, TARUN-35.
7. Regular monitoring the progress made in PMMY in each SLBC / DCC/ DLRC/ BLBC meetings as a separate agenda item.
8. Contacted All India Radio and Door Darshan for a live discussion on PMMY in Bengali. SLBC is awaiting the dates.

Mapping of FLCs with ITIs, VTCs & OCs

ITIs (Government aided and Private), Vocational Training Centres (VTCs) and Operational Centres (OCs) are good source for potential entrepreneurs. DFS has directed to map the all such skilling centres with Financial Literacy Centres (FLCs) of the respective States for financial awareness of the students.

Accordingly, SLBC has already mapped 13 ITIs (12 Government aided and 1 Private), 12 Vocational Training Centres (VTCs) and 9 Operational Centres (OCs) in the State of Tripura for conducting financial literacy programmes. District wise mapping of ITIs, VTCs & OCs is furnished below:

District	ITI (Govt.)	ITI (Pvt.)	VTC	OC	Mapped with FLC
West Tripura	3	1	4	6	RUDSETI Agartala
Sepahijala	1	0	1	2	RSETI Sepahijala
Khowai	1	0	1	0	RUDSETI Agartala
Gomati	2	0		1	RSETI Udaipur
South	2	0	4	0	RSETI Udaipur
Dhalai	1	0	1	0	RSETI Ambassa
North	1	0	1	0	RSETI Unakoti
Unakoti	1	0	0	0	RSETI Unakoti

SLBC has already requested RSETIs and their sponsored banks for contacting above said skilling centres so as to allot slots for undertaking financial literacy sessions for the students. Financial literacy materials have also been uploaded in SLBC website. SLBC requests State Government for providing necessary assistance for the same.

Bank Type : All Bank : All State : Tripura
Scheme : MUDRA Financial Year : Data Till Date : 12-02-16

[Amount Rs. in Crore]

Sr No	Bank Type Name	Bank Name	Shishu		Kishore		Tarun		Total	
			(Loans up to Rs. 50,000)		(Loans from Rs. 50,001 to Rs. 5.00)		(Loans from Rs. 5.00 to Rs. 10.00)			
			No Of A/Cs	Disbursement Amt	No Of A/Cs	Disbursement Amt	No Of A/Cs	Disbursement Amt	No Of A/Cs	Disbursement Amt
1	NBFC-Micro Finance Institutions									
1.1		Ujjivan Financial Services	19303	39.02	43	0.28	0	0	19346	39.3
		Total	19303	39.02	43	0.28	0	0	19346	39.3
2	SBI and Associates									
2.1		State Bank of India	1139	2.91	896	21.65	212	16.99	2247	41.55
2.2		State Bank of Patiala	0	0	0	0	0	0	0	0
		Total	1139	2.91	896	21.65	212	16.99	2247	41.55
3	Public Sector Commercial Banks									
3.1		Allahabad Bank	38	0.15	39	0.68	4	0.3	81	1.13
3.2		Andhra Bank	21	0.06	0	0	0	0	21	0.06
3.3		Bank of Baroda	60	0.19	33	0.72	3	0.19	96	1.1
3.4		Bank of India	1476	1.88	261	4.71	16	0.99	1753	7.58
3.5		Bank of Maharashtra	4	0.01	5	0.16	3	0.3	12	0.47
3.6		Canara Bank	900	1.52	189	3.79	41	3.07	1130	8.38
3.7		Central Bank of India	68	0.17	28	0.65	3	0.19	99	1.01
3.8		Corporation Bank	47	0.11	23	0.16	11	0.51	81	0.78
3.9		Dena Bank	54	0.02	0	0	0	0	54	0.02
3.1		Indian Bank	51	0.03	17	0.42	1	0.06	69	0.51
3.11		Indian Overseas Bank	65	0.12	66	1.03	0	0	131	1.15
3.12		Oriental Bank of Commerce	56	0.11	8	0.13	1	0.1	65	0.34
3.13		Punjab National Bank	64	0.04	29	0.46	3	0.04	96	0.54
3.14		Syndicate Bank	452	0.47	107	1.42	6	0.46	565	2.35
3.15		Union Bank of India	182	0.33	59	0.76	1	0.07	242	1.16
3.16		United Bank of India	1839	3.41	1269	23.7	100	7.89	3208	35
3.17		Punjab & Sind Bank	8	0.02	6	0.17	3	0.21	17	0.4
3.18		UCO Bank	353	0.68	78	1.33	25	1.99	456	4
3.19		Vijaya Bank	163	0.23	24	0.57	16	1.01	203	1.81
3.2		IDBI Bank Limited	1205	2.56	62	1.42	10	0.68	1277	4.66
3.21		Bharatiya Mahila Bank	150	0.48	11	0.14	6	0.41	167	1.03
		Total	7256	12.59	2314	42.42	253	18.47	9823	73.48
4	Private Sector Commercial Banks									
4.1		South Indian Bank	0	0	0	0	1	0.08	1	0.08
4.2		ICICI Bank	1	0	0	0	0	0	1	0
4.3		Axis Bank	0	0	0	0	0	0	0	0
4.4		IndusInd Bank	1059	4.38	214	2.69	32	2.02	1305	9.09
4.5		HDFC Bank	4498	8.97	65	1.11	6	0.37	4569	10.45
		Total	5558	13.35	279	3.8	39	2.47	5876	19.62
5	Regional Rural Banks									
5.1		Tripura Gramin Bank	14822	40.94	1820	27.07	144	10.54	16786	78.55
		Total	14822	40.94	1820	27.07	144	10.54	16786	78.55
		Grand Total	48078	108.81	5352	95.22	648	48.47	54078	252.5

FINANCIAL INCLUSIONPradhan Mantri Jan Dhan Yojana (PMJDY).

Performance of PMJDY as on 03.02.2016 for the State of Tripura is furnished below:

Rural Accounts	Urban Accounts	Total Accounts	Deposit (Rs/crore)	Aadhaar Seeded	Zero balance A/cs	RuPay card issued
No.	No.	No.	Amt.	No.	No.	No.
473920	198779	672699	267.68*	497142	115844	459690
In Percentage						
70.45	29.55			73.90	17.22	68.33

* Average deposit per account Rs 3979/

20.63 crore PMJDY accounts have been opened till 03.02.2016 across the country with deposit of Rs 31399.66 crore with an average deposit of Rs. 1522/ per account as against average deposit of Rs 3979/ per account in the State of Tripura.

Aadhaar seeding percentage is 73.90 in Tripura as compared to 43.02 % across the country. All banks are requested to push up Aadhaar seeding for smooth DBT transactions

All the banks in the State of Tripura issued Rupay Cards to 68.33% PMJDY customers against national issuance of 83.66%. This area needs attention by all banks.

Zero balance accounts contribute 17.22% of total PMJDY accounts opened in the State as compared to 30.70% across the country. Bankers are requested to convert all zero balance accounts into operative accounts.

DFS, MoF, GoI is reviewing the progress of PMJDY in respect of Financial Literacy, Rupay Card activation and status of Bank Mitras through Video Conferencing on regular basis. SLBC Desk Tripura along with member banks and State Mission Director (PMJDY) participate VC. SLBC communicates the direction of the DFS regularly to member banks for implementation.

All member banks are requested to initiate the Financial Literacy Programme for school children, with a special focus on female students of class IX and X, in the State.

All skilling centres have already been mapped with FLCs. They have been requested to contact with skilling centres for Financial Literacy sessions.

Bankers have been requested to observe due diligence while opening new account for DBT transaction as it results in duplicity of accounts.

Activation of Rupay card is an area of concern for banks in Tripura. Bank Mitras should use Rupay Card compliant handled devices at the earliest, so that all the beneficiaries get the benefit of Rs. 1 lac inbuilt accident insurance.

On the issue of bulk seeding of Aadhaar numbers from MNREGA database or database of other department, all banks are to observe due diligence and obtain written consent of the customer before seeding the Aadhaar number in the Bank account.

Social Security Schemes:

Performance of 3 Social Security Schemes viz. Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri JeevanJyoti Bima Yojana (PMJJBY) and Atal Pension Yojana(APY) as 30.01.2016 is furnished below:

Bank Type	PMSBY	PMJJBY	APY	Total
PSB	145637	48217	1587	195441
RRB	264619	112163	611	377393
Private	1224	576	41	1841
Co-op	5436	1667	25	7128
Total	416916	162623	2264	581803

PMJJBY & PMSBY schemes are open and individuals having age criteria can enroll themselves under these schemes without health certificates till 31.05.2016. Notice in this regard should be displayed in prominent places in the branch and other location for awareness of the people.

Auto Renewal option under PMJJBY & PMSBY had already been obtained from the individuals. 1st Renewal would fall on 01st June 2016. Member banks are requested to sort out accounts having insufficient balance for auto-renewal. Member banks are requested to contact with those customers through SMS or other mode for maintenance of requisite balance.

Claim Position under PMJJBY & PMSBY

All the banks have submitted 9 claims under PMSBY, out of which claim has been settled for one case, pending for 7 cases and rejected for 1 case.

Similarly, all the banks have submitted 27 claims under PMJJBY, out of which claims have been settled for 11 cases, pending for 15 cases and rejected for 1 case.

Bank wise details are furnished in Annexure.

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 mainly 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.

The Banks have since covered all the 619 villages having population less than 2000 through BC model. It was also directed to open brick & mortar branches in at least 5% of the total villages under FI Plan. Accordingly, SLBC Tripura identified 35 centers for opening of Brick & Mortar Branches and allotted among the different Banks. So far, 34 Brick & Mortar branches have already been opened and 1 (One) branch is yet to be opened in the village namely Thirthamukh by TSCB.

Besides , 82 number of Brick & Mortar branches have been opened in rural areas of Tripura to cater to the needs of people under Financial Inclusion plan.

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

MoF 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. The banks have already opened 27 B & M branches in such areas.

Roadmap for opening Brick & Mortar branches in villages with population more than 5000 without a bank branch of a Scheduled Commercial Bank.

RBI had advised banks vide their circular dated 19.06.2012 to provide banking services in all unbanked villages with population less than 2000 through a combination of business correspondents (BCs) and branches. It was also advised in February 2013 to cover about 5% of unbanked villages identified in a State to be covered through branch mode. Subsequently, RBI advised the banks in January 2015 to complete the process of providing banking services in unbanked villages with population below 2000 by 14th August, 2015.

RBI has reviewed the above roadmap and observed the following:

- (a) Coverage of banking services in unbanked villages is skewed towards the BC model and ratio of branches to BC is very low.

(b) For increasing banking penetration and financial inclusion, brick & mortar branches are an integral component.

(c) To focus on villages with population above 5000 without a bank branch of a Scheduled Commercial Bank.

Accordingly, RBI has advised the SLBC Convener banks vide Circular Nos. FIDD.CO.LBS.BC.No. 82/02.01.001/2015-16 dated 31. 12. 2015 to identify villages with population above 5000 without a bank branch of a Scheduled Commercial Bank in their States. The identified villages would be allotted among Scheduled Commercial Banks (including RRBs) for opening of brick & mortar branches. Opening of bank branches under this roadmap should be completed by 31st March 2017.

The finalized roadmap with details of allocated villages to various banks was to be submitted to the respective Regional Offices of RBI latest by 31st January, 2016 as per prescribed proforma. Quarterly monitoring and review mechanism should also be instituted by respective DCCs and SLBCs to evaluate the progress under this roadmap.

In view of the above, LDMS were advised to undertake following steps for preparation of roadmap for opening branches in unbanked villages having population above 5000 in their respective district:

1. To identify villages with population above 5000 on the basis of census 2011 without a bank branch of a Scheduled Commercial Bank in their district.
2. To allocate identified villages among Scheduled Commercial Banks (including RRBs) for opening of branches.
3. To submit the finalized roadmap with details of allocated villages to various banks to the respective SLBC, Convener latest by 22nd January, 2016.
4. Quarterly monitoring in DCC/DLRC/ BLBC meetings as a separate Agenda Item to evaluate the progress on branch opening.
5. To furnish quarterly statement of the district wise and bank wise progress in opening branches starting from quarter ended March 2016 by the 10th of the following month to the respective SLBC, Convener for onward reporting to RBI.

LDMS of Tripura State undertook surveying of unbanked villages and identified 19 unbanked villages having population above 5000 in the State. LDMS have already submitted the same to Convener, SLBC.

Meeting of the Sub-Committee on branch expansion under SLBC was held on 18.01.2016 at Agartala. After threadbare discussion, members of the Sub-Committee made allocation of 19 unbanked villages having population above 5000 to the Scheduled Commercial Banks & RRB for opening of branches within 31.03.2017. List of 19 villages with bank wise allocation is Annexed. SLBC has already submitted the roadmap to RBI and also communicated to all concerned banks.

All Member Banks of SLBC Tripura are requested to extend all possible support and information in respect of their branch opening to SLBC Desk for regular reporting to RBI.

ALLOCATION OF UNBANKED VILLAGES HAVING POPULATION ABOVE 5000 TO DIFFERENT SCHEDULED COMMERCIAL BANKS

ALLOCATION OF UNBANKED VILLAGES HAVING POPULATION ABOVE 5000 TO DIFFERENT SCHEDULED COMMERCIAL BANKS											
Name of the State				TRIPURA			Availability of Bank		Banking Services	Allotted to Bank	Remarks
Sl.	District	Block	Name of GP	GP having Bank Branch or Not (Yes or No)	Name of Unbanked Village > 5000	Population as per 2011 Census	YES/NO	If YES, Engaged By	(Preferably loans) provided by Banks (Specify Name of Banks as per service area allocation)	(Specify Name) for Branch Opening	
1	West	Dukli	Belabar	No	Belabar	8648	Yes	TGB	UBI Camper Bazar	Indian Bank	
2	West	Dukli	Charipara	No	Charipara	6710	Yes	TGB	TGB Camper Bazar	UCO Bank	
3	West	Dukli	Ishan Chandra Nagar	No	Ishan Chandra Nagar	5944	Yes	UBI	UBI Badharghat	Vijaya Bank	
4	West	Dukli	Maheshkhola	No	Maheshkhola	5107	Yes	SBI	SBI Dukli	Canara Bank	
5	Dhalai	Ambassa	Kamalacherra	No	Kamalacherra	5524	Yes	TGB	UBI Ambassa	Central Bank of India	
6	Dhalai	Ambassa	Lalcherra	No	Lalcherra	6529	Yes	UBI	TGB Kachucherra	TGB	
7	Dhalai	Manu	Mainama	No	Mainama	6168	Yes	TGB	UBI Chailengta	Bank of India	
8	Dhalai	Manu	Jamircharra	No	Jamircharra	6617	Yes	UBI	BOI-Dhumacherra	Union Bank of India	
9	North	Kadamtala	Baghan	No	Baghan	5179	Yes	TGB	Syndicate Bank	Syndicate Bank	
10	North	Jubarajnagar	Kameswar	No	Kameswar	5319	Yes	UBI	UBI Dharmanagar	UBI	
11	North	Jubarajnagar	Radhapur	No	Radhapur	5678	Yes	UBI	UBI Dharmanagar	IDBI	
12	North	Laljuri	Chandipur	No	Chandipur	5133	Yes	TGB	UBI Kanchanpur	Axis Bank	
13	Sepahijala	Jampuijala	Paschim Takarjala	No	Paschim Takarjala	5779	Yes	TSCB	TGB Jampuijala	SBI	
14	Sepahijala	Jampuijala	Ratanpur	No	Ratanpur	5233	Yes	TSCB	P & SB Gabordi	P & SB	
15	Khowai	Teliamura	Dakshin Krishnapur	No	Dakshin Krishnapur	5049	Yes	UBI	TGB Teliamura	Allahabad Bank	
16	Khowai	Teliamura	Madhya Krishnapur	No	Madhya Krishnapur	5224	Yes	UBI	TGB Teliamura	Andhra Bank	
17	Khowai	Teliamura	Sardu Karkari	No	Sardu Karkari	6087	Yes	TGB	UBI Chakmaghat SDM	IOB	
18	Khowai	Mungiakami	Uttar Gokulnagar	No	Uttar Gokulnagar	5233	Yes	TGB	UBI Chakmaghat SDM	HDFC	
19	Unakoti	Pecharthal	Nabincherra	No	Nabincherra	5025	Yes	TGB	IOB Pecharthal	ICICI	

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.

Convergence of insurance facilities with the FI initiatives:

Operational from 1st of June, 2015, the 3 Social Security Schemes launched by the Hon'ble Prime Minister of India, namely Pradhan Mantri Suraksha Bima Yojana(PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana(PMJJBY) and Atal Pension Yojana(APY) are in implementation in the State and have shown satisfactory achievement. The progress made in the three schemes has been annexed in the section Other Important Issues at the end of the Agenda Booklet.

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.

Financial Literacy Centers:

As at the end of the quarter, 13 Financial Literacy Centers are operational in the State. They have conducted 60 literacy camps during the quarter as per RBI guidelines. Also the 262 rural branches in the State have conducted 670 literacy camps during the quarter. The details of the performance have been shown in Annexures.

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 :

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

These RSETIs are functioning in premises temporarily arranged for the purpose. The State Government has allocated land to RSETIs at Dhalai, Udaipur&Kumarghat for constructing permanent premises. The performance of the 5 RSETIs during the current financial year have been shown in Annexure.

STATE-TRIPURA																
Performance of RSETIs in Tripura (upto 31.12.2015)										Agenda Item No. 3						
										Annexure No.						
RSETI - UBI -Udaipur,Gomati																
F.Y	No. of Programme	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainees			
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employed	Total	APL	BPL	TOTAL	
2009-10	12	53	246	299	67	57	63	28	12	246	20	278	67	232	299	
2010-11	16	196	211	407	88	55	84	56	35	247	40	322	235	172	407	
2011-12	25	352	248	600	120	83	138	50	11	484	15	510	333	267	600	
2012-13	22	284	270	554	119	105	140	33	42	348	43	433	309	245	554	
2013-14	26	429	308	737	136	156	178	45	7	499	54	560	405	332	737	
2014-15	29	469	277	746	169	67	480	30	5	466	0	471	394	352	746	
2015-16	11	53	217	270	88	36	66	18	120	128	0	248	116	154	270	
Total	141	1836	1777	3613	787	559	1149	260	232	2418	172	2822	1859	1754	3613	
RSETI - UBI - Ambassa ,Dhalai																
F.Y	No. of Programme	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainees			
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employed	Total	APL	BPL	TOTAL	
2010-11	3	31	21	52	6	13	7	0	4	21	0	25	20	32	52	
2011-12	9	100	143	243	35	120	57	2	30	121	42	193	110	133	243	
2012-13	15	182	162	344	74	108	80	8	57	186	9	252	169	175	344	
2013-14	23	286	271	557	109	241	84	30	31	165	61	257	284	273	557	
2014-15	25	370	341	711	158	317	151	4	97	384	41	522	381	330	711	
2015-16	17	188	200	388	70	193	124	1	58	155	21	234	158	230	388	
Total	92	1157	1138	2295	452	992	503	45	277	1032	174	1483	1122	1173	2295	
RSETI - TGB -SEPAHIJALA, Sepahijala																
F.Y	No. of Programme	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainees			
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employed	Total	APL	BPL	TOTAL	
2008-09	1	11	5	16	4	4	2	1	0	16	0	16	0	16	16	
2009-10	9	73	174	247	32	110	51	8	12	235	0	247	0	247	247	
2010-11	1	0	23	23	4	1	8	0	0	23	0	23	0	23	23	
2011-12	10	33	250	283	70	43	37	13	0	194	0	194	0	283	283	
2012-13	4	5	135	140	52	7	30	16	0	100	0	100	0	140	140	
2013-14	3	12	88	100	8	46	16	14	0	22	0	22	0	100	100	
2014-15	23	122	679	801	143	178	255	98	40	459	0	499	173	628	801	
2015-16	16	171	372	543	69	270	123	46	140	0	0	140	319	224	543	
Total	67	427	1726	2153	382	659	522	196	192	1049	0	1241	492	1661	2153	
RUDSETI, AGARTALA (Promoted by Syndicate & Canara Bank), West Tripura																
F.Y	No. of Progra	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainees			
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employed	Total	APL	BPL	TOTAL	
2011-12	8	65	210	275	77	138	28	15	74	95	0	169	119	156	275	
2012-13	23	241	524	765	262	243	166	25	451	93	0	544	216	549	765	
2013-14	24	228	514	742	139	374	129	24	309	123	0	432	350	392	742	
2014-15	20	195	369	564	68	403	37	20	221	20	0	241	256	308	564	
2015-16	13	188	183	371	40	272	22	10	179	3	0	182	202	169	371	
Total	88	917	1800	2717	586	1430	382	94	1234	334	0	1568	1143	1574	2717	
RSETI - SBI -Kumarghat, Unakoti.																
F.Y	No. of Progra	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainees			
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employed	Total	APL	BPL	TOTAL	
2013-14	18	227	125	352	76	70	89	88	35	116	78	229	44	308	352	
2014-15	29	269	448	717	148	244	148	95	191	123	112	426	23	694	717	
2015-16	18	231	256	487	83	301	62	17	209	65	19	293	43	444	487	
Total	65	727	829	1556	307	615	299	200	435	304	209	948	110	1446	1556	

QUARTERLY REPORT

FINANCIAL LITERACY CENTRES-- REPORT FOR THE QUARTER ENDED DECEMBER 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	12	337	124	201
2	Tripura	Dhalai	Rural	R-Seti, Ambassa	25.01.11	UBI	4	107	95	12
3	Tripura	Sepahijala	Urban	R-Seti, Sepahijala	12.02.13	TGB	5	134	91	23
4	Tripura	West Tripura	Urban	Rudset Institute	14.09.11	Syndicate Bank & Canara Bank	5	146	133	5
5	Tripura	Unakoti	Rural	R-Seti, Kumarghat	07.07.13	SBI	7	178	106	72
6	Tripura	Gomati	Semi-Urban	LDM(South)	19.10.12	UBI	7	231	201	17
7	Tripura	Dhalai	Semi-Urban	LDM(Dhalai)	19.10.12	UBI	3	189	134	21
8	Tripura	Unakoti	Semi-Urban	LDM(North)	19.10.12	UBI	4	342	178	143
9	Tripura	West Tripura	Urban	LDM(West)	19.10.12	UBI	5	286	241	39
10	Tripura	Khowai	Semi-Urban	TGB Khowai Branch	17.09.15	TGB	4	580	90	160
11	Tripura	South	Semi-Urban	TGB Santirbazar Branch	30.12.15	TGB	0	0	0	0
12	Tripura	Gomati	Semi-Urban	TGB Udaipur Branch	22.09.15	TGB	4	525	110	150
13	Tripura	Sepahijala	Rural	TGB Bishramganj Branch	30.12.15	TGB	0	0	0	0
Total							60	3055	1503	843

QUARTERLY REPORT

RURAL BRANCHES-- REPORT OF CONDUCT OF FINANCIAL LITERACY CAMP FOR THE QUARTER ENDED DECEMBER 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	51	46	131	2483	1979	311
2	Tripura	Sepahijala	34	30	85	1367	1083	189
3	Tripura	Khowai	25	22	60	1012	817	141
4	Tripura	Gomati	35	31	87	1314	1021	187
5	Tripura	South	36	33	93	1411	1047	231
6	Tripura	Dhalai	33	31	86	1124	984	97
7	Tripura	North	27	25	73	918	663	203
8	Tripura	Unakoti	21	19	55	654	512	107
TOTAL			262	237	670	10283	8106	1466

Branch wise details have been Annexed.

Implementation of Annual Credit Plan(ACP)

A comparative position of achievement in disbursement under ACP as on 31.12.2015 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-Dec' 14)	% to Target	Plan	Achievement (April 15-Dec' 15)	% to Target	
Agriculture	96448.05	52539.84	54	114116.29	71105.59	62	35
MSME	74782.11	64404.13	86	82267.45	74626.94	91	16
Other Prisec	46450.83	29455.64	63	54972.52	34625.17	63	18
Total Prisec	217680.99	146399.61	67	251356.26	180357.70	72	23
Non-Prisec	38772.01	53664.43	138	42649.19	36079.57	85	-34
Grand Total	256453.00	200064.04	78	294005.45	216437.27	74	8

The overall achievement is 74% against the target of ACP 2015-16 as on 31.12.2015 while achievement under Agriculture sector is 62%. Overall achievement under Priority Sector is 72% of the target.

Bank wise performance on different sectors under ACP pertaining to the year 2015–16 as on 31.12.2015 has been given in the annexure.

Tripura State

Districtwise and sectorwise Achievement under Annual Credit Plan during the period 01.04.15 to 31.12.2015

Rupees in lac.

SL No.	Name of District	Agriculture & Allied Activities sector			MSME			OTHER PRISEC			TOTAL PRISEC			Non-priority sector			Total Sector		
		T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T
1	West Tripura	25848.36	16561.92	64	37126.35	33857.30	91	22921.77	14605.64	64	85896.48	65024.86	76	8816.94	13822.11	157	94713.42	78846.97	83
2	Khowai	15764.40	6018.38	38	3106.55	4642.36	149	5428.93	2959.34	55	24299.88	13620.08	56	2813.47	1474.10	52	27113.35	15094.18	56
3	Sepahijala	20373.36	13184.44	65	8502.99	6887.49	81	9859.90	4101.85	42	38736.25	24173.78	62	3751.24	2036.95	54	42487.49	26210.73	62
4	Gomati	9866.43	8048.23	82	8257.74	7357.74	89	4447.39	2878.61	65	22571.56	18284.58	81	5631.87	3307.60	59	28203.43	21592.18	77
5	South Tripura	11429.99	5572.94	49	8112.31	6020.90	74	5352.41	3456.47	65	24894.71	15050.31	60	5807.79	4511.57	78	30702.50	19561.88	64
6	North Tripura	11226.13	6919.21	62	5711.01	5321.48	93	3158.13	2359.59	75	20095.27	14600.28	73	5445.27	4095.05	75	25540.54	18695.33	73
7	Unakoti	7480.50	3340.33	45	4026.97	4741.28	118	1873.34	1637.08	87	13380.81	9718.69	73	5178.51	3290.63	64	18559.32	13009.32	70
8	Dhalai	12127.12	11460.14	95	7423.53	5798.39	78	1930.65	2626.59	136	21481.30	19885.12	93	5204.10	3541.56	68	26685.40	23426.68	88
	Total	114116.29	71105.59	62	82267.45	74626.94	91	54972.52	34625.17	63	251356.26	180357.70	72	42649.19	36079.57	85	294005.45	216437.27	74

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 (October-December)		Outstanding/Disbursement at the end of the Quarter (April to December)		
		No. of A/cs	Amount disbursed	No. of A/cs	No. of beneficiaries	Balance O/s
1	Priority Sector	45077	74994.47	120254	134498	180357.70
I	Agriculture	32016	25016.24	92415	103860	71105.59
(i)	Crop Loans	19710	8379.60	48853	48853	18281.52
(ii)	Investment Credit					
	Out of (ii) above, loans for agriculture implements & machinery					
(iii)	Allied Activities	12306	16636.64	43562	55007	52824.07
(a)	Fisheries	4111	2043.84	13303	15681	6518.91
(b)	Dairying	987	2603.77	3276	5204	8375.03
(c)	Poultry	1128	1850.64	3793	6581	5859.02
(d)	Animal Husbandry					
(e)	Bee keeping					
(f)	Sericulture					
(g)	Others	6080	10138.39	23190	27541	32071.11
	Out of Agriculture, loans to small and marginal farmers	13487	6109.90	27671	32711	10930.92
	Out of Agriculture, loans to other individual farmers	18529	18906.34	64744	71149	60174.67
	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	10895	38848.26	21032	23581	74626.94
(i)	Micro Enterprises	10872	37925.48	20959	23360	71836.44
(a)	Manufacturing Enterprises	2657	10764.11	5582	6142	22707.55
(b)	Service Enterprises	8215	27161.37	15377	17218	49128.89
(ii)	Small Enterprises	23	922.78	73	221	2790.50
(a)	Manufacturing Enterprises	5	202.14	16	88	643.35
(b)	Service Enterprises	18	720.64	57	142	2147.15
(iii)	Medium Enterprises					
(a)	Manufacturing Enterprises					
(b)	Service Enterprises					
(iv)	Advances to KVI					
(v)	Other Finance to MSMEs					
III	Export Credit					
IV	Education	68	158.47	256	256	363.80
V	Housing					
VI	Renewable Energy					
VII	Social Infrastructure					
VIII	'Others' category under Priority Sector	2166	11129.97	6807	7057	34625.17
2	Loans to Weaker Sections under Priority Sector	43354	40377.45	103011	120502	95787.97
3	Non-Priority Sector Loans	407	781.34	18531	19144	36079.57
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	45484	75775.81	138785	153642	216437.27

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

(Amt. Rs in Crore)

Parameters	Dec '2014	March '2015	Dec'2015	Variation over Dec' 2014	
				Amount	% of increase
Deposit	15996.02	17274.85	17688.66	1692.64	11
Advance	6466.41	7107.78	7827.83	1361.42	21
CD Ratio	40	41	44		4
Investments	2351.66	3316.20	4144.55	1792.89	76
(C+I)D Ratio with Inv.	55	60	68		+13
RIDF*	305.00	305.00	200.00		
CD Ratio with RIDF #	41	43	45		+4
Govt. fund lying with Banks	2631.85	3038.26	2109.05	-522.8	-20
CD ratio without Govt. Fund	48	50	50	-	2
Credit in flow from outside the state	452.00	452.00	588.62	136.62	30
CD Ratio including Govt. Deposit with Credit inflow	43	44	48	-	5
CD ratio excluding Govt. Dep. including credit inflow	51	53	54	-	3
Priority Sector Credit (PSC)	4811.17	5204.18	5618.57	807.4	17
% of PSC to ANBC *	82	73	79		-3
Sectoral deployment of PSC:					
1. Agriculture	1295.26	1658.28	1896.11	600.85	46
% of Agriculture Adv. to ANBC	22	23	27		5
2. MSME	2296.71	2337.82	2664.14	367.43	16
3. Other Prasec	1219.20	1208.08	1058.32	-160.88	-13
PSC to major sub-sectors:					
(i) Weaker section	2162.53	2421.64	3330.51	1167.98	54
% of weaker section credit to ANBC	37	34	47		10
II) SC	520.00	604.50	700.04	180.04	35
III) ST	948.27	1082.32	1135.21	186.94	20
IV) Women Entrepreneur	795.43	887.79	1381.78	586.35	74
% of women credit to ANBC	14	13	19		5
V) Minority Community	231.16	261.05	272.70	41.54	18
% to Total Prasec Advance	4	5	5		1

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

TRIPURA STATE

Agenda item No. 5 :

BANK-WISE & POPULATION GROUP-WISE BRANCH NETWORK AND DEPOSIT AS ON 31.12.2015

(Amt in lakh)									
Sl No	BANKS	NO. OF BRANCHES				DEPOSITS			
		Rural	Semi urban	Urban	Total	Rural	Semi Urban	Urban	TOTAL
1	2	3	4	5	6	7	8	9	10
1	Allahabad Bank	1	1	1	3	353.71	154.37	7951.57	8459.65
2	Andhra Bank	0	0	1	1	0.00	0.00	1193.73	1193.73
3	Bank of Baroda	1	0	3	4	1029.00	0.00	23176.94	24205.94
4	Bank of India	7	3	2	12	1713.59	3349.76	9520.32	14583.67
5	Bank of Maharashtra	0	0	1	1	0.00	0.00	342.86	342.86
6	Bharatiya Mahila Bank	1	0	1	2	15.32	0.00	1573.31	1588.63
7	Canara Bank	3	7	3	13	3686.39	2704.75	20440.04	26831.18
8	Central Bank of India	1	3	3	7	3196.35	1004.44	9688.10	13888.89
9	Corporation Bank	0	1	1	2	0.00	225.17	3874.03	4099.20
10	Dena Bank	0	0	1	1	0.00	0.00	173.77	173.77
11	Indian Bank	1	0	2	3	69.77	0.00	11697.94	11767.71
12	IDBI BANK	3	3	1	7	2502.75	2857.25	41052.00	46412.00
13	Indian Overseas Bank	2	2	1	5	2806.40	1033.87	8488.80	12329.07
14	Oriental Bank of Commerce	0	1	1	2	0.00	0.00	2047.00	2047.00
15	Punjab & Sind Bank	1	0	1	2	90.00	0.00	1984.00	2074.00
16	Punjab National Bank	1	0	1	2	350.29	0.00	5677.33	6027.62
17	State Bank of India	28	17	13	58	51654.54	174384.48	253428.98	479468.00
18	Syndicate Bank	3	2	1	6	605.85	554.49	2851.59	4011.93
19	Union Bank of India	1	3	3	7	495.00	5220.66	37069.35	42785.01
20	United Bank of India	42	8	12	62	94618.90	69803.36	97472.06	261894.32
21	UCO Bank	12	9	5	26	14295.00	20399.00	58306.00	93000.00
22	Vijaya Bank	0	0	3	3	0.00	0.00	21533.28	21533.28
A	Sub Total of Public Sec. Bank	108	60	61	229	177482.86	281691.60	619543.00	1078717.46
23	AXIS BANK	0	4	3	7	0.00	5480.24	19849.12	25329.36
24	Bandhan Bank	11	7	3	21	2312.40	972.22	1067.18	4351.80
25	Federal Bank	0	0	1	1	0.00	0.00	2236.68	2236.68
26	HDFC	0	2	3	5	0.00	1458.29	6372.51	7830.80
27	ICICI	1	6	1	8	580.25	2375.75	4842.92	7798.92
28	Indusind Bank	0	1	1	2	0.00	1033.80	2062.73	3096.53
29	Kotak Mahindra Bank	0	0	1	1	0.00	0.00	2327.31	2327.31
30	South Indian Bank	0	0	1	1	0.00	0.00	3617.09	3617.09
31	YES Bank	0	0	1	1	0.00	0.00	2899.00	2899.00
B	Sub Total of Pvt. Sec. Bank	12	20	15	47	2892.65	11320.30	45274.54	59487.49
32	Tripura Gramin Bank	101	30	11	142	160586.00	128635.00	144779.00	434000.00
C	Sub Total of RRB	101	30	11	142	160586.00	128635.00	144779.00	434000.00
33	ACUB	0	1	2	3	0.00	173.67	3183.33	3357.00
34	TCARDB	1	3	1	5	0.00	0.00	0.00	0.00
35	TSCB	40	12	11	63	49277.66	47236.07	96790.75	193304.48
D	Sub Total of Coop.Banks	41	16	14	71	49277.66	47409.74	99974.08	196661.48
GRAND TOTAL		262	126	101	489	390239.17	469056.64	909570.62	1768866.43

TRIPURA STATE

Agenda item No. 5

BANK-WISE & POPULATION GROUP-WISE ADVANCE AND CD RATIO AS ON 31.12.2015

Amt. in lakh

SI No.	BANKS	ADVANCES				CREDIT DEPOSIT RATIO (%)				Investment	Credit + Investment Deposit Ratio (%)
		Rural	Semi urban	Urban	TOTAL	Rural	Semi urban	Urban	Total		
1	2	3	4	5	6	7	8	9	10	11	12
1	Allahabad Bank	40.07	42.42	2124.00	2206.49	11	0	27	26		26
2	Andhra Bank	0.00	0.00	95.34	95.34	0	0	8	8		8
3	Bank of Baroda	332.00	0.00	7657.62	7989.62	32	0	33	33		33
4	Bank of India	1481.41	3984.90	5440.45	10906.76	86	119	57	75		75
5	Bank of Maharashtra	0.00	0.00	156.89	156.89	0	0	46	46		46
6	Bharatiya Mahila Bank	22.11	0.00	259.08	281.19	0	0	16	18		18
7	Canara Bank	650.89	2037.14	6601.24	9289.27	18	75	32	35		35
8	Central Bank of India	455.57	594.23	3800.65	4850.45	14	59	39	35		35
9	Corporation Bank	0.00	25.38	346.89	372.27	0	11	9	9		9
10	Dena Bank	0.00	0.00	37.04	37.04	0	0	21	21		21
11	Indian Bank	16.94	0.00	1563.80	1580.74	24	0	13	13		13
12	IDBI BANK	466.87	898.78	10701.35	12067.00	19	31	26	26		26
13	Indian Overseas Bank	467.41	274.53	2213.26	2955.20	17	27	26	24		24
14	Oriental Bank of Commerce	0.00	0.00	277.00	277.00	0	0	14	14		14
15	Punjab & Sind Bank	75.00	0.00	447.00	522.00	83	0	23	25		25
16	Punjab National Bank	89.57	0.00	2023.50	2113.07	26	0	36	35		35
17	State Bank of India	64602.80	71911.09	62478.11	198992.00	125	41	25	42		42
18	Syndicate Bank	257.24	410.70	1275.17	1943.11	42	74	45	48		48
19	Union Bank of India	67.00	1424.50	8449.46	9940.96	14	27	23	23		23
20	United Bank of India	39398.50	20882.26	46257.17	106537.93	42	30	47	41		41
21	UCO Bank	3555.00	3883.00	14662.00	22100.00	25	19	25	24		24
22	Vijaya Bank	0.00	0.00	2457.08	2457.08	0	0	11	11		11
A	Sub Total of Public Sec. Bank	111978.38	106368.93	179324.10	397671.41	63	38	29	37	0.00	37
23	AXIS BANK	0.00	217.58	19363.26	19580.84	0	4	98	77		77
24	Bandhan Bank	37163.00	11297.00	8500.00	56960.00	1607	1162	796	1309		
25	Federal Bank	0.00	0.00	485.04	485.04	0	0	22	22		22
26	HDFC	0.00	2967.10	8419.56	11386.66	0	203	132	145		145
27	ICICI	252.26	984.91	755.64	1992.81	43	41	16	26		26
28	Indusind Bank	0.00	3956.54	7843.24	11799.78	0	383	380	381		381
29	Kotak Mahindra Bank	0.00	0.00	63.64	63.64	0	0	3	3		3
30	South Indian Bank	0.00	0.00	846.93	846.93	0	0	23	23		23
31	YES Bank	0.00	0.00	22.00	22.00	0	0	1	1	382.35	14
B	Sub Total of Pvt. Sec. Bank	37415.26	19423.13	46299.31	103137.70	1293	172	102	173	382.35	174
32	Tripura Gramin Bank	98437.00	55003.00	23552.00	176992.00	61	43	16	41	309680.00	112
C	Sub Total of RRB	98437.00	55003.00	23552.00	176992.00	61	43	16	41	309680.00	112
33	ACUB	0.00	49.45	1601.62	1651.07	0	28	50	49	2170.90	114
34	TCARDB	718.53	976.03	656.19	2350.75	0	0	0	0		0
35	TSCB	67697.38	20414.57	12868.15	100980.10	137	43	13	52	102222.07	105
D	Sub Total of Coop.Banks	68415.91	21440.05	15125.96	104981.92	139	45	15	53	104392.97	106
	GRAND TOTAL	316246.55	202235.11	264301.37	782783.03	81	43	29	44	414455.32	68
	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 31.12.2015

(Amt. in lacs)

Sl.No.	BANKS	Agril & Allied Activities		MSME		OTHER PRISEC		Total PRISEC		TFA as % of ANBC	PS Cr. As % to ANBC
		Total Finance		A/c.	Amt.	A/c.	Amt.	A/c.	Amt.		
		A/c.	Amt.								
1	2	3	4	6	7	9	10	12	13	14	15
1	Allahabad Bank	132	196.18	239	1076.83	270	764.36	641	2037.37	9	96
2	Andhra Bank	0	0.00	31	37.87	1	2.82	32	40.69	0	49
3	Bank of Baroda	73	438.77	388	3446.50	135	868.53	596	4753.80	6	63
4	Bank of India	247	3647.76	984	5112.38	333	868.46	1564	9628.60	41	109
5	Bank of Maharashtra	1	3.55	17	75.58	2	15.50	20	94.63	5	125
6	Bharatiya Mahila Bank	22	8.62	140	99.39	17	69.97	179	177.98	16	327
7	Canara Bank	1277	429.00	1069	1704.33	405	1067.93	2751	3201.26	5	38
8	Central Bank of India	797	805.75	539	2140.28	412	1624.85	1748	4570.88	17	95
9	Corporation Bank	21	15.97	141	230.01	69	84.03	231	330.01	6	126
10	Dena Bank	0	0.00	0	0.00	1	7.87	1	7.87	0	34
11	Indian Bank	8	56.59	113	441.19	207	824.21	328	1321.99	4	92
12	IDBI BANK	2733	1007.00	1015	1902.00	62	326.00	3810	3235.00	9	29
13	Indian Overseas Bank	70	46.03	401	1213.74	23	138.09	494	1397.86	1	30
14	Oriental Bank of Commerce	2	0.15	57	137.97	29	84.83	88	222.95	0	115
15	Punjab & Sind Bank	11	9.55	155	283.95	47	148.00	213	441.50	2	104
16	Punjab National Bank	32	52.45	180	1572.71	55	175.66	267	1800.82	4	123
17	State Bank of India	61045	28882.73	34276	79278.00	8358	15391.30	103679	123552.03	15	63
18	Syndicate Bank	120	72.00	512	970.34	115	313.53	747	1355.87	4	78
19	Union Bank of India	367	1147.62	721	4953.82	283	1205.07	1371	7306.51	11	72
20	United Bank of India	51064	22755.00	11654	53788.00	2217	8630.00	64935	85173.00	22	81
21	UCO Bank	6701	3622.74	2172	10891.63	896	2785.63	9769	17300.00	18	87
22	Vijaya Bank	120	130.80	361	1860.22	111	295.30	592	2286.32	5	83
A	Sub Total of Public Sec. Bank	124843	63328.26	55165	171216.74	14048	35691.94	194056	270236.94	16	70
23	AXIS BANK	37	123.00	364	18679.04	67	61.02	468	18863.06	0	60
24	Bandhan Bank	150104	27879.00	145491	29081.00	0	0.00	295595	56960.00	0	0
25	Federal Bank	40	15.07	23	192.65	0	0.00	63	207.72	4	50
26	HDFC	6154	3441.63	5854	3694.20	249	70.31	12257	7206.14	38	80
27	ICICI	4110	1727.79	39	38.52	1	8.57	4150	1774.88	87	89
28	Indusind Bank	607	920.20	2997	6771.83	0	0.00	3604	7692.03	7	61
29	Kotak Mahindra Bank	0	0.00	1	36.03	0	0.00	1	36.03	0	0
30	SOUTH INDIAN BANK	1	27.37	10	409.10	64	244.31	75	680.78	4	98
31	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0
B	Sub Total of Pvt. Sec. Bank	161053	34134.06	154779.00	58902.37	381	384.21	316213	93420.64	60	166
32	Tripura Gramin Bank	194288	39757.00	25436	24542.00	23629	58182.00	243353	122481.00	24	74
C	Sub Total of RRB	194288	39757.00	25436	24542.00	23629	58182.00	243353	122481.00	24	74
33	ACUB	0	0.00	0	0.00	638	1425.72	638	1425.72	0	79
34	TCARDB	1430	512.89	0	0.00	2168	1805.61	3598	2318.50	21	97
35	TSCB	107622	51878.54	27452	11753.02	3337	8342.21	138411	71973.77	53	73
D	Sub Total of Coop.Banks	109052	52391.43	27452	11753.02	6143	11573.54	142647	75717.99	51	74
GRAND TOTAL		589236	189610.75	262832	266414.13	44201	105831.69	896269	561856.57	27	79

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

TRIPURA STATE

Agenda Item No. 5

BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 31.12.2015

(Amt. in Lakhs)

Sl.No.	BANKS	Advances for SC		Advance for ST		Advance for OBC		Advances to Weaker Section		Advances to Weaker Section as % of ANBC	Advance for Women Entrepreneurs		Advance for Minority Community		Advance to Physically handicapped	
		A/c.	Amt.	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.		%	A/c.	Amt.	A/c.	Amt.	A/c.
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1	Allahabad Bank	94	142.75	129	287.20	42	111.25	405	1324.20	62	163	154.85	35	97.10	2	0.42
2	Andhra Bank	6	14.00	0	0.00	0	0.00	7	6.35	8	5	9.50	1	1.00	0	0.00
3	Bank of Baroda	70	334.08	40	159.35	32	90.47	86	608.00	8	35	47.25	10	18.00	0	0.00
4	Bank of India	122	224.60	184	102.70	41	46.54	204	293.68	3	148	296.62	42	18.32	0	0.00
5	Bank of Maharashtra	11	18.50	0	0.00	0	0.00	8	16.40	22	6	11.50	0	0.00	0	0.00
6	Bharatiya Mahila Bank	0	0.00	0	0.00	0	0.00	26	12.50	23	18	19.70	0	0.00	0	0.00
7	Canara Bank	589	461.51	410	250.10	110	97.02	1452	953.78	11	97	43.95	210	95.00	36	6.20
8	Central Bank of India	263	97.54	232	127.53	138	76.58	563	699.53	15	215	246.48	28	19.20	2	0.95
9	Corporation Bank	15	18.00	12	16.00	35	60.00	72	86.00	33	22	31.00	4	6.01	0	0.00
10	Dena Bank	0	0.00	0	0.00	0	0.00	4	1.15	5	0	0.00	0	0.00	0	0.00
11	Indian Bank	23	19.21	10	24.56	28	32.95	89	99.23	7	42	99.35	8	12.71	0	0.00
12	IDBI BANK	5	8.41	4	6.37	23	74.96	125	459.25	4	79	865.00	2	1.50	0	0.00
13	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	5	17.05	0	0	0.00	0	0.00	0	0.00
14	Oriental Bank of Commerce	2	0.86	0	0.00	39	9.20	9	4.95	3	19	33.49	1	1.00	0	0.00
15	Punjab & Sind Bank	20	32.10	9	10.05	4	3.50	45	60.40	14	12	11.00	4	5.00	0	0.00
16	Punjab National Bank	0	0.00	0	0.00	0	0.00	133	155.23	11	0	0.00	0	0.00	0	0.00
17	State Bank of India	24189	22829.00	47169	38100.00	9367	15001.00	65508	46856.00	24	34909	29035.00	10525	10026.00	369	421.00
18	Syndicate Bank	3	0.80	14	3.00	0	0.00	87	233.00	13	19	9.75	8	1.93	0	0.00
19	Union Bank of India	109	219.31	36	42.10	87	64.97	293	512.31	5	121	217.62	22	32.12	0	0.00
20	United Bank of India	19071	6889.55	26637	7803.76	5571	6069.42	58412	38272.88	36	40579	19345.22	9303	4399.25	353	62.65
21	UCO Bank	825	1545.00	367	682.00	1302	1171.00	5467	10010.00	51	724	1022.00	565	779.00	19	6.42
22	Vijaya Bank	65	193.48	35	130.21	34	39.41	142	387.40	14	58	36.87	56	192.00	4	2.71
A	Sub Total of Public Sec. Bank	45482	33048.70	75288	47744.93	16853	22948.27	133142	101069.29	26	77271	51536.15	20824	15705.14	785	500.35
23	AXIS BANK	2	1.83	1	0.28	0	0.00	6	20.27	0	76	88.61	9	31.26	0	0.00
24	Bandhan Bank	58421	11037.59	50185	9317.56	42198	7809.56	295595	56960.00	0	238263	45019.56	1459	268.48	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	233	173.79	247	767.98	0	0.00	11211	3881.21	43	9736	2167.47	1247	412.04	0	0.00
27	ICICI	2178	866.54	164	77.19	0	0.00	2849	1145.29	58	1036	488.61	300	95.43	0	0.00
28	Indusind Bank	280	574.19	255	415.17	0	0.00	1716	1472.81	12	0	0.00	680	1860.05	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	61114	12653.94	50852	10578.18	42198	7809.56	311377	63479.58	112	249111	47764.25	3695	2667.26	0	0.00
32	Tripura Gramin Bank	32315	17116.00	86142	38177.00	16556	5728.00	199986	121706.00	74	95489	29556.00	24926	7689.00	87	25.00
C	Sub Total of RRB	32315	17116.00	86142	38177.00	16556	5728.00	199986	121706.00	74	95489	29556.00	24926	7689.00	87	25.00
33	ACUB	109	198.61	118	348.19	0	0.00	147	13.00	1	128	275.10	3	2.84	3	6.66
34	TCARDB	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0.00
35	TSCB	17915	6986.85	37051	16672.95	30895	15747.00	97973	46782.95	47	19677	9046.82	3349	1205.65	427	128.10
D	Sub Total of Coop.Banks	18024	7185.46	37169	17021.14	30895	15747.00	98120	46795.95	46	19805	9321.92	3352	1208.49	430	134.76
GRAND TOTAL		156935	70004.10	249451	113521.25	106502	52232.83	742625	333050.82	47	441676	138178.32	52797	27269.89	1302	660.11

**Recovery Performance of Banks
As on 31.12.2015**

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

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

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

Sector wise recovery –

Overall recovery percentage in respect of three broad sectors, viz., Agriculture, MSME and Other Prisec. as on 31.12.2015 stands at 60%.

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

Rs/ Lacs

Sector	Dec'2014			Dec'2015		
	Demand	Recovery	%	Demand	Recovery	%
Agriculture & allied	25834.11	14757.06	57	29248.82	17211.72	59
MSME	39294.27	21270.50	54	46373.36	26468.63	57
Other Prisec	25068.73	15528.78	62	27455.80	17882.52	65
TOTAL	90197.11	51556.34	57	103077.98	61562.87	60

Scheme wise recovery as on 31.12.2015

Comparative position of some selected schemes is given below:

Rs/ Lacs

Sector	Dec'2014			Dec'2015		
	Demand	Recovery	%	Demand	Recovery	%
SJSRY	692.30	156.72	23	2141.61	179.98	8
SGSY	1738.67	452.15	26	3046.16	461.92	15
REGP(MMS)	1709.57	645.23	38	2096.44	985.01	50
PMRY	4306.99	250.81	6	4630.24	238.52	5

BANK-WISE & SECTOR-WISE RECOVERY PERFORMANCE AS ON 31.12.2015

AGENDA ITEM NO.6													
SI.No.	Name of Bank	Agri. & Allied activities			MSME			Other Priority Sector			Total Sector		
		Demand	Recovery	Recovery %	Demand	Recovery	Recovery %	Demand	Recovery	Recovery %	Demand	Recovery	Recovery %
1	2	3	4	5	6	7	8	9	10	11	14	15	16
1	Allahabad Bank	4.10	0.10	2	76.50	53.10	69	93.22	51.00	55	173.82	104.20	60
2	Andhra Bank	0	0.00	0	2.73	2.32	85	0.00	0.00	0	2.73	2.32	85
3	Bank of Baroda	1.56	0.70	45	221.32	159.24	72	16.92	14.46	85	239.80	174.40	73
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	15.92	5.85	37	59.65	23.07	39	37.37	12.63	34	112.94	41.55	37
7	Central Bank of India	72.98	52.27	72	253.69	61.01	24	321.52	125.36	39	648.19	238.64	37
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	46.42	0.00	0	49.70	29.77	60	84.18	55.63	66	180.30	85.40	47
10	IDBI BANK	543.00	0.00	0	530.92	238.09	45	0.00	0.00	0	1073.92	238.09	0
11	Indian Overseas Bank	3.46	1.49	43	209.75	94.68	45	198.97	173.12	87	412.18	269.29	65
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	85.00	25.00	29	12.50	4.50	36	99.00	30.00	30
14	Punjab National Bank	28.50	0.00	0	290.00	105.00	36	28.00	7.50	27	346.50	112.50	32
15	State Bank of India	7765.00	4687.00	60	16053.00	9730.00	61	3892.00	3057.00	79	27710.00	17474.00	63
16	Syndicate Bank	0.00	0.00	0	195.92	70.93	36	83.00	52.00	63	278.92	122.93	44
17	Union Bank of India	81.63	24.75	30	593.21	133.67	23	203.66	157.93	78	878.50	316.35	36
18	United Bank of India	6621.55	3873.20	58	8011.25	4152.87	52	4015.60	2493.35	62	18648.40	10519.42	56
19	UCO Bank	1689.00	580.00	34	5472.00	2955.00	54	1293.00	782.00	60	8454.00	4317.00	51
20	Vijaya Bank	0.71	0.00	0	275.80	0.99	0	4.10	0.00	0	280.61	0.99	0
A	Sub Total of Public Sec. Bank	16879.16	9226.39	55	32390.79	17837.62	55	10300.28	6999.13	68	59570.23	34063.14	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	578.7	526.26	91	22.85	19.86	87	1458.64	1179.43	81
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	4.27	1.75	41	28.98	1.21	4	0.00	0.00	0	33.25	2.96	9
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	878.70	652.38	74	2167.57	2032.54	94	31.63	21.57	0	3077.90	2706.49	88
29	Tripura Gramin Bank	8489.00	5549.00	65	5855.00	3702.00	63	14038.00	9286.00	66	28382.00	18537.00	65
C	Sub Total of RRB	8489.00	5549.00	65	5855.00	3702.00	63	14038.00	9286.00	66	28382.00	18537.00	65
30	ACUB	0	0	0	0	0	0	714.85	388.77	54	714.85	388.77	54
31	TCARDB	301.96	90.14	30	0	0	0	1171.04	423.94	36	1473.00	514.08	35
32	TSCB	2700.00	1693.81	63	5960.00	2896.47	49	1200.00	763.11	64	9860.00	5353.39	54
D	Sub Total of Coop.Banks	3001.96	1783.95	59	5960.00	2896.47	49	3085.89	1575.82	51	12047.85	6256.24	52
Grand Total		29248.82	17211.72	59	46373.36	26468.63	57	27455.80	17882.52	65	103077.98	61562.87	60

TRIPURA STATE

Agenda Item No-6

BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 31.12.2015

(Amount in Lacs)

SI No	BANKS	PMRY					SGSY					SJSRY				
		Total Outg.		Demand	Recovery	Total Overdue	Total Outg.		Demand	Recovery	Total Overdue	Total Outg.	Amt.	Demand	Recovery	Total Overdue
		No.	Amt.				No.	Amt.								
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1	A.B.	6	8.74	5.74	0.00	5.74	0	0.00	0.00	0.00	0.00	8	4.55	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	0.70	0.05	0.65
6	CBI	168	74.56	64.82	24.03	40.79	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	0.18	4.17	0	0.00	0.00	0.00	0.00	10	9.74	8.30	1.10	7.20
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	19.75	14.50	1.00	13.50
12	SBI	2420	2429.00	2089.00	99.00	1990.00	1725	1312.00	471.00	74.00	397.00	950	2025.00	1631.00	81.00	1550.00
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	6	1.13	0.65	0.05	0.60	0	0.00	0.00	0.00	0.00	87	41.01	12.75	2.17	10.58
15	UBI	3120	2175.85	2144.22	113.45	2030.77	1403	270.66	252.55	20.58	231.97	954	513.32	421.85	81.44	340.41
16	VB	2	3.40	0.43	0.40	0.03	0	0.00	0.00	0.00	0.00	5	8.75	0.55	0.25	0.28
17	HDFC	0	0.00	0.00	0.00	0.00	1	0.11	0.00	0.00	0.00	23	22.72	0.14	0.14	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	13.22	1.00	0.89	0.11	9	11.75	2.00	0.73	1.27
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	6242	5022.60	4630.24	238.52	4391.72	3786	1899.14	802.42	129.64	672.78	2321	2774.68	2131.61	176.85	1954.76
24	TGB	0	0.00	0.00	0.00	0.00	486	405.59	119.67	77.84	41.83	0	0.00	0.00	0.00	0.00
B	ASCB incl.	6242	5022.60	4630.24	238.52	4391.72	4272	2304.73	922.09	207.48	714.61	2321	2774.68	2131.61	176.85	1954.76
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	1471	2048.86	2124.07	254.44	1869.63	35	39.92	10.00	3.13	6.87
C	Coop. Bank Sub Total	0	0.00	0.00	0.00	0.00	1471	2048.86	2124.07	254.44	1869.63	35	39.92	10.00	3.13	6.87
GRAND TOTAL		6242	5022.60	4630.24	238.52	4391.72	5743	4353.59	3046.16	461.92	2584.24	2356	2814.60	2141.61	179.98	1961.63

TRIPURA STATE

Agenda Item No-6

BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 31.12.2015

(Amount in Lacs)

SI No.	BANKS	TRANSPORT OPERATOR					SUME					KVIC(MMS)				
		Total Outg.		Demand	Recovery	Total Overdue	Total Outg.		Demand	Recovery	Total Overdue	Total Outg.		Demand	Recovery	Total Overdue
		No.	Amt.				No.	Amt.				No.	Amt.			
		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	0	0.00	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	0.00	0	0.00	0.00	0.00	0.00
4	BOI	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
5	Canara	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
6	CBI	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	3	20.18	1.55	0.84	0.71
7	Coprporation					0.00					0.00					0.00
8	IB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
9	IDBI	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
10	IOB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
11	P&SB	3	4.13	7.10	0.00	7.10	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
12	SBI	1225	1890.00	901.00	149.00	752.00	0	0.00	0.00	0.00	0.00	570	1032.00	498.00	112.00	386.00
13	UCO	149	307.00	14.00	4.00	10.00	0	0.00	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	0.00	3	6.98	1.20	0.00	1.20
15	UBI	801	1257.96	361.22	52.36	308.86	0	0.00	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	0.00	1	7.21	0.63	0.40	0.23
17	HDFC	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
18	AXIS BANK	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
19	PNB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	15	33.50	21.50	1.00	20.50
20	ICICI	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
21	Syndicate	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
22	BOM															
23	OBC	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
A	ASCB	2180	3460.74	1284.97	205.36	1079.61	0	0.00	0.00	0.00	0.00	807	1511.10	787.48	169.09	618.39
24	TGB	1015	1236.68	778.82	523.38	255.44	0	0.00	0.00	0.00	0.00	1238	2083.39	1273.77	815.92	457.85
B	ASCB incl.	3195	4697.42	2063.79	728.74	1335.05	0	0.00	0.00	0.00	0.00	2045	3594.49	2061.25	985.01	1076.24
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	537	494.77	450.00	40.58	409.42	0	0.00	0.00	0.00	0.00	56	35.19	35.19	0.00	35.19
C	Coop. Bank Sub Total	537	494.77	450.00	40.58	409.42	0	0.00	0.00	0.00	0.00	56	35.19	35.19	0.00	35.19
GRAND TOTAL		3732	5192.19	2513.79	769.32	1744.47	0	0.00	0.00	0.00	0.00	2101	3629.68	2096.44	985.01	1111.43

TRIPURA STATE

Agenda Item No- 6

BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 31.12.2015

(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	20.35	2.95	0.30	2.65	12	13.95	4.25	0.45	3.80
2	Andhra Bank					0.00	9	16.01	1.17	0.82	0.35	9	8.64	0.83	0.71	0.12
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	123.26	123.26	97.73	25.53	119	150.76	118.42	79.48	38.94
6	CBI	0	0.00	0.00	0.00	0.00	54	134.98	23.43	4.01	19.42	63	116.41	24.69	4.61	20.08
7	Coprporation					0.00	6	12.15	0.45	0.00	0.45	3	2.52	0.07	0.00	0.07
8	IB	0	0.00	0.00	0.00	0.00	29	59.62	28.58	5.71	22.87	14	25.42	9.80	3.39	6.41
9	IDBI	0	0.00	0.00	0.00	0.00	2	14.97	14.97	2.15	12.82	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	1.65	3.60
11	P&SB	3	7.16	7.16	0.00	7.16	19	43.50	2.65	0.55	2.10	7	7.35	2.95	0.65	2.30
12	SBI	0	0.00	0.00	0.00	0.00	1705	4139.00	539.00	101.00	438.00	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	94	417.80	88.90	1.25	87.65	111	301.05	103.50	3.47	100.03
15	UBI	0	0.00	0.00	0.00	0.00	2071	3895.21	2360.25	895.50	1464.75	673	941.63	412.75	129.74	283.01
16	VB	0	0.00	0.00	0.00	0.00	19	45.36	6.85	0.87	5.98	11	21.25	8.56	0.72	7.84
17	HDFC	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
18	AXIS BANK	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
19	PNB	0	0.00	0.00	0.00	0.00	17	44.50	23.00	1.00	22.00	12	17.40	6.90	0.50	6.40
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	23	73.85	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	0.03	10.54
23	OBC	0	0.00	0.00	0.00	0.00	11	10.24	4.55	1.02	3.53	9	8.06	0.80	0.28	0.52
A	ASCB excl.RRB	3	7.16	7.16	0.00	7.16	4422	9488.41	3296.86	1135.50	2161.36	2876	3796.17	1241.06	330.73	910.33
24	TGB	0	0.00	0.00	0.00	0.00	1936	3517.00	1071.83	698.09	373.74	2841	3175.07	1480.29	965.29	515.00
B	ASCB incl. RRB	3	7.16	7.16	0.00	7.16	6358	13005.41	4368.69	1833.59	2535.10	5717	6971.24	2721.35	1296.02	1425.33
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	733	1735.16	400.00	227.56	172.44	1799	1635.46	460.00	256.06	203.94
C	Coop. Bank Sub Total	0	0.00	0.00	0.00	0.00	733	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	7091	13401.59	4406.02	1880.68	2525.34	6342	7489.49	2879.70	1439.25	1440.45

TRIPURA STATE

Agenda Item No-6

BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 31.12.2015

(Amount in Lacs)

Sl No.	BANKS	D.R.I.					SHG					IRDP				
		Total Outg.		Demand	Recovery	Total Overdu	Total Outg.		Demand	Recovery	Total Overdue	Total Outg.		Demand	Recovery	Total Overdue
		No.	Amt.				No.	Amt.				No.	Amt.			
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	
1	A.B.					0.00					0.00					0.00
2	Andhra Bank					0.00					0.00					0.00
3	BOB					0.00	8	16.15	1.62	1.49	0.13	0	0.00	0.00	0.00	0.00
4	BOI					0.00					0.00					0.00
5	Canara	110	25.20	14.20	2.65	11.55					0.00					0.00
6	CBI					0.00					0.00					0.00
7	Coprporation					0.00					0.00					0.00
8	IB					0.00					0.00					0.00
9	IDBI					0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
10	IOB					0.00					0.00					0.00
11	P&SB					0.00					0.00					0.00
12	SBI	611	110.48	10.58	3.41	7.17	3035	3852.00	873.00	137.00	736.00	365	54.22	49.00	0.00	49.00
13	UCO					0.00	351	248.42	55.00	6.35	48.65					0.00
14	UB					0.00					0.00					0.00
15	UBI	620	75.43	54.25	12.44	41.81	2318	1391.41	730.80	193.52	537.28	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	1341	211.11	79.03	18.50	60.53	5712	5507.98	1660.42	338.36	1322.06	365	54.22	49.00	0.00	49.00
24	TGB					0.00	9165	6753.16	1792.00	1165.25	626.75	0	0.00	0.00	0.00	0.00
B	ASCB incl.	1341	211.11	79.03	18.50	60.53	14877	12261.14	3452.42	1503.61	1948.81	365	54.22	49.00	0.00	49.00
25	ACUB					0.00					0.00					0.00
26	TCARDB					0.00					0.00					0.00
27	TSCB					0.00	5681	698.93	125.00	73.48	51.52	120	272.67	272.67	0.00	272.67
C	Coop. Bank Sub Total	0	0	0	0	0.00	5681	698.93	125.00	73.48	51.52	120	272.67	272.67	0.00	272.67
GRAND TOTAL		1341	211.11	79.03	18.50	60.53	20558	12960.07	3577.42	1577.09	2000.33	485	326.89	321.67	0.00	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 31.12.2015)

(Amt. in
Lakhs)

Sl.No.	Name of Bank	No of recovery drives conducted	Recovery made upto 31.12.2015	
		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	2	19	9.05
5	Central Bank of India	14	33	4.16
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	5	42	9.00
10	UCO Bank	3	160	23.44
11	Union Bank of India	0	0	0.00
12	United Bank of India	3	25	5.81
13	Vijaya Bank	0	0	0.00
14	Punjab National Bank	0	0	0.00
15	Tripura Gramin Bank	0	0	0.00
16	Agartala Urban Coop.Bank	0	0	0.00
17	Tripura Coop.Agri.RuralDev.Bank	0	0	0.00
18	Tripura State Coop.Bank.	0	0	0.00
	TOTAL :	27	279	51.46

PDR certificate cases as on 31.12.2015

(Rs / Lacs)

As on	Cases pending		Recovery made during the current year.	
	No.	Amt.	No.	Amt.
31.12.2015	3380	2463.48	122	41.02

Bank wise position of Certificate cases (PDR Act) as on 31.12.2015 is furnished in the annexure.

Tripura State

Agenda Item No. 6

Statement showing the filing and disposal of cases under PDR up to 31.12.2015

(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	2	0.02
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	14	23.84	1	0.25
12	United Bank of India	40	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.Agri & Rural Dev.Bank	0	0.00	0	0.00
18	Tripura State Coop. Bank.	58	168.00	0	0.00
	TOTAL :	3380	2463.48	122	41.02

Position of NPA of Banks in the State of Tripura

As on 31.12.2015

Rs. In Crores.

Year	Gross Advance	Gross NPA	
	Amount	Amount	%
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
Dec' 2015	7828	406.00	5.18

Percentage of gross NPA decreased slightly from 5.87% as on March' 2015 to 5.18% as on Dec' 2015. Amount in absolute terms also decreased to Rs 406.00 crore as on 31st Dec' 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 72.34 crore which if added with the outstanding NPA, the amount of NPA would be Rs 478.34 crore which is 6.11% of the gross advance and seems to be high.

NPA Position and amount outstanding in Shadow Register of Banks in Tripura as on 31.12.2015 is furnished in the Annexure.

TRIPURA STATE

NPA Position of Banks in Tripura as on 31.12.2015

Agenda item No. 7
(Amt. in lacs)

SI No	Name of Bank	Agriculture	MSME	OPS	Total Prised	Non- Prised	Total NPA
1	2	3	4	5	6	7	8
1	Allahabad Bank	4.10	79.65	94.10	177.85	31.30	209.15
2	Andhra Bank	0.00	1.30	0.00	1.30	0.00	1.30
3	Bank of Baroda	3.20	258.50	37.56	299.26	216.80	516.06
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	15.02	59.65	37.37	112.04	47.54	159.58
7	Central Bank of India	0.00	84.96	140.15	225.11	0.00	225.11
8	Corporation Bank	0.00	1.85	0.00	1.85	0.15	2.00
9	Indian Bank	38.79	29.15	40.97	108.91	0.00	108.91
10	IDBI BANK	543.00	530.92	0.00	1073.92	451.00	1524.92
11	Indian Overseas Bank	1.19	491.53	3.25	495.97	66.05	562.02
12	Oriental Bank of Commerce	0.00	10.71	0.00	10.71	0.00	10.71
13	Punjab & Sind Bank	0.95	49.39	7.12	57.46	2.30	59.76
14	Punjab National Bank	15.45	233.55	18.47	267.47	7.00	274.47
15	State Bank of India	1656.00	4801.00	735.00	7192.00	2010.00	9202.00
16	Syndicate Bank	0.00	195.92	0.00	195.92	19.48	215.40
17	Union Bank of India	26.23	148.73	79.31	254.27	32.07	286.34
18	United Bank of India	1711.00	3646.00	3703.00	9060.00	115.00	9175.00
19	UCO Bank	26.00	709.00	685.00	1420.00	225.00	1645.00
20	Vijaya Bank	0.71	75.92	4.10	80.73	1.49	82.22
A	Sub-Total PUBLIC sec Bank	4054.02	11434.45	5667.43	21155.90	3226.74	24382.64
21	AXIS BANK	0.00	0.00	0.00	0.00	0.00	0.00
22	Federal Bank	0.00	0.00	0.00	0.00	0.00	0.00
23	HDFC	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	2.52	27.77	0.00	30.29	9.31	39.60
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	4.89	208.67	0.00	213.56	845.47	1059.03
29	TGB	2334.00	1441.00	3414.00	7189.00	3204.00	10393.00
C	Sub Total RRB	2334.00	1441.00	3414.00	7189.00	3204.00	10393.00
30	ACUB	0.00	0.00	192.11	192.11	128.07	320.18
31	TCARDB	206.65	0	757.23	963.88	0.00	963.88
32	TSCB	1009.30	1283.76	459.92	2752.98	728.53	3481.51
D	Sub-Total Coop. Bank	1215.95	1283.76	1409.26	3908.97	856.60	4765.57
GRAND TOTAL		7608.86	14367.88	10490.69	32467.43	8132.81	40600.24

TRIPURA STATE

Position of Technically Written off A/Cs of Banks in Tripura as on 31.12.2015

Agenda Item No.76

SI.No.	BANKS	A/Cs written off since inception		Amount Outstanding	
		No of A/Cs	Amount	No of A/Cs	Amount
1	2	3	4	5	6
1	Allahabad Bank	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	31	13.40	31	13.40
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	214	123.05	214	123.05
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	93389	24049.28	32731	5001.41
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		207452	30713.26	85984	7234.49

STATUS OF GOVT. SPONSORED SCHEMES & NPA GENERATED THEREOF

		PMRY				PMEGP				SWAVALAMBAN			
		A/Cs Outstanding	Outstd. Balance as on 31.12.15	NPA A/Cs	Amt. Outstd. As on 31.12.15	A/Cs Outstanding	Outstd. Balance as on 31.12.15	NPA A/Cs	Amt. Outstd. As on 31.12.15	A/Cs Outstanding	Outstd. Balance as on 31.12.15	NPA A/Cs	Amt. Outstd. As on 31.12.15
1	Allahabad Bank					16	15.43	4	4.11	5	4.75	2	2.00
2	Andhra Bank					9	16.01	1	1.30	9	8.64	0	0.00
3	Bank of Baroda					49	101.63	6	6.84	40	116.25	6	4.01
4	Bank of Maharashtra					2	3.00	0	0.00	6	14.41	4	9.02
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	168	74.56	101	59.23	54	134.98	17	16.35	63	116.41	21	14.65
8	CORPORATION BANK					6	12.18	3	2.52				
9	Indian Bank	6	4.35	6	4.35	29	56.62	15	18.32	14	25.42	7	4.15
10	IDBI BANK					5	18.78	5	18.78			1	6.06
11	IOB	10	29.03	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	63.90	17	63.90	19	43.50	8	11.50	7	7.35	4	3.50
14	SBI			572	1019.00			325	1401.00			327	645.00
15	SYNDICATE BANK												
16	OBC					11	11.68	3	4.83	9	3.59	2	5.73
17	UBI	3120	2175.85	2998	2075.99	2071	3895.21	455	752.39	673	941.63	199	292.50
18	Union Bank of Inida	0	0.00	0	0.00	51	208.69	29	58.57	85	226.78	30	28.34
19	UCO Bank	485	243.00	485	243.00	191	285.90	19	71.00	185	299.00	23	75.00
20	Vijaya Bank	2	3.59	0	0.00	19	51.48	8	12.44	11	21.65	0	0.00
	ASCB of PSBs Sub-Total	3810	2596.58	4187	3481.50	2629	5030.92	976	2508.41	1281	2002.14	766	1263.12
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					3174	5600.59	337	400.64	2841	3175.07	171	370.94
	TGBs Sub-Total	0	0.00	0	0.00	3174	5600.59	337	400.64	2841	3175.07	171	370.94
30	ACUB												
31	TCARDB												
32	TSCB Ltd					749	1735.16	52	96.45	1835	1635.46	291	179.25
	ASCB ofCoop Sub-Total	0	0.00	0	0.00	749	1735.16	52	96.45	1835	1635.46	291	179.25
	GRAND TOTAL	3810	2596.58	4187	3481.50	6558	12377.42	1369	3009.07	5957	6812.67	1228	1813.31

CD Ratio of Banks in Tripura

CD Ratio:

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

District	CD RATIO			CD RATIO Since Dec' 2014
	Dec'2014	March'2015	Dec'2015	
North Tripura	45	44	47	+2
Unakoti	48	47	59	+11
South Tripura	42	40	44	+2
Gomati	87	79	81	-6
West Tripura	32	33	34	+2
Sepahijala	43	61	65	+22
Khowai	59	55	63	+4
Dhalai	59	56	64	+5
Total State	40	41	44	+4

CD Ratio of 81% is the highest in Gomati District, as against 34%, the lowest in West Tripura District having 59 % 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.

CREDIT DEPOSIT RATIO OF THE STATE AS ON 31st December' 2015

(Amt. In lac)					
SL No.	Bank's Name	No of Brs	Total Deposit	Total Advance	CD Ratio
1	Allahabad Bank	3	8459.65	2206.49	26
2	Bandhan Bank	21	4351.80	56960.00	1309
3	Bank Of Borada	4	24205.94	7989.62	33
4	Bank Of India	12	14583.67	10906.76	75
5	Bharatiya Mahila Bank	2	1588.63	281.19	18
6	Canara bank	13	26831.18	9289.27	35
7	Central Bank Of India	7	13888.89	4850.45	35
8	Dena Bank	1	173.77	37.04	21
9	Indian Bank	3	11767.71	1580.74	13
10	Indian Overseas Bank	5	12329.07	2955.20	24
11	Punjab & Sind Bank	2	2074.00	522.00	25
12	State Bank Of India	58	479468.00	198992.00	42
13	UCO Bank	26	93000.00	22100.00	24
14	Union Bank	7	42785.01	9940.96	23
15	United Bank Of India	62	261894.32	106537.93	41
16	Vijaya Bank	3	21533.28	2457.08	11
17	AXIS BANK	7	25329.36	19580.84	77
18	Punjab National Bank	2	6027.62	2113.07	35
19	Syndicate Bank	6	4011.93	1943.11	48
20	Oriental Bank Of comerce	2	2047.00	277.00	14
21	ICICI	8	7798.92	1992.81	26
22	Tripura Gramin Bank	142	434000.00	176992.00	41
23	ACUB	3	3357.00	1651.07	49
24	TCARDB	5	0.00	2350.75	0
25	IDBI BANK	7	46412.00	12067.00	26
26	Tripura State Co-op Bank	63	193304.48	100980.10	52
27	INDUSIND BANK	2	3096.53	11799.78	381
28	HDFC Bank	5	7830.80	11386.66	145
29	Corporation Bank	2	4099.20	372.27	9
30	South Indian Bank	1	3617.09	846.93	23
31	Yes Bank	1	2899.00	22.00	1
32	Andhra Bank	1	1193.73	95.34	8
33	Bank of Maharashtra	1	342.86	156.89	46
34	Kotak Mahindra Bank Ltd	1	2327.31	63.64	0
35	Federal Bank	1	2236.68	485.04	22
	Total	489	1768866.43	782783.03	44

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

	Total Deposit	Total Advance	CD Ratio
West	1118256.01	385259.27	34
Sepahijala	109080.41	70627.76	65
Khowai	77094.82	48717.95	63
Dhalai	73183.27	47080.69	64
Gomati	124086.45	100652.48	81
South	109546.09	48597.05	44
Unakoti	63091.59	37246.75	59
North	94527.79	44601.08	47
Total	1768866.43	782783.03	44

TRIPURA STATE

Agenda Item No. 8

Credit Deposit Ratio as on 31st December' 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	7951.57	2124.00	27
2	Bandhan Bank	1546.84	20747.00	1341
3	Bank Of Borada	23176.94	7657.62	33
4	Bank Of India	11394.42	9725.13	85
5	Bharatiya Mahila Bank	1573.31	259.08	16
6	Canara bank	22267.85	7148.65	32
7	Central Bank Of India	12884.45	4256.22	33
8	Dena Bank	173.77	37.04	21
9	Indian Bank	11697.94	1563.80	13
10	Indian Overseas Bank	10643.38	2611.61	25
11	Punjab & Sind Bank	1984.00	447.00	23
12	State Bank Of India	334494.00	103173.00	31
13	UCO Bank	66426.00	15959.00	24
14	Union Bank	39158.59	8776.48	22
15	United Bank Of India	124697.54	55923.55	45
16	Vijaya Bank	21533.28	2457.08	11
17	AXIS BANK	19849.12	19363.26	98
18	Punjab National Bank	5677.33	2023.50	36
19	Syndicate Bank	2757.10	1216.28	44
20	Oriental Bank Of comerce	2047.00	277.00	14
21	ICICI	4755.85	698.00	15
22	Tripura Gramin Bank	210032.00	47313.00	23
23	ACUB	3183.33	1601.62	50
24	TCARDB	0.00	656.19	0
25	IDBI BANK	41052.00	10701.35	26
26	Tripura State Co-op Bank	112372.46	40263.28	36
27	INDUSIND BANK	2062.73	7843.24	380
28	HDFC Bank	6372.51	8419.56	132
29	Corporation Bank	3874.03	346.89	9
30	South Indian Bank	3617.09	846.93	23
31	Yes Bank	2899.00	22.00	1
32	Andhra Bank	1193.73	95.34	8
33	Bank of Maharashtra	342.86	156.89	46
34	Kotak Mahindra Bank Ltd	2327.31	63.64	3
35	Federal Bank	2236.68	485.04	22
	Total :	1118256.01	385259.27	34

STATE TRIPURA

Agenda Item No. 8

Credit Deposit Ratio as on 31st December' 2015 for Gomati District.

Amt. in lacs

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	2	3	4	5
1	Allahabad Bank	154.37	42.42	27
2	Bandhan Bank	464.99	6614.00	1422
3	Bank Of Borada	1029.00	332.00	32
4	Bank Of India	879.83	499.02	57
5	Bharatiya Mahila Bank	15.32	22.11	144
6	Canara bank	2000.94	768.94	38
7	Central Bank Of India	380.72	399.07	105
8	Indian Overseas Bank	381.71	144.30	38
9	State Bank Of India	28469.00	52071.00	183
10	UCO Bank	3030.00	481.00	16
11	Union Bank	2273.14	879.93	39
12	United Bank Of India	27607.22	9523.47	34
13	AXIS BANK	2792.12	8.13	0
14	Syndicate Bank	323.62	110.71	34
15	ICICI	942.92	759.67	81
16	Tripura Gramin Bank	29610.00	15374.00	52
17	ACUB	173.67	49.45	28
18	TCARDB	0.00	369.36	0
19	IDBI BANK	3337.00	622.50	19
20	Tripura State Co-op Bank	19475.16	10306.14	53
21	HDFC Bank	745.72	1275.26	171
	Total :	124086.45	100652.48	81

Credit Deposit Ratio as on 31st December` 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	Bandhan Bank	468.99	4822.00	1028
2	Canara bank	465.55	256.46	55
3	State Bank Of India	20480.00	8379.00	41
4	UCO Bank	1596.00	157.00	10
5	Union Bank	495.00	67.00	14
6	United Bank Of India	21711.56	7214.93	33
7	AXIS BANK	202.14	18.91	9
8	Tripura Gramin Bank	42469.00	20827.00	49
9	TCARDB	0.00	349.17	0
10	IDBI BANK	260.00	76.40	29
11	Tripura State Co-op Bank	21397.85	6429.18	30
	Total :	109546.09	48597.05	44

TRIPURA

Agenda Item No. 8

Credit Deposit Ratio as on 31st December' 2015 for Unakoti District.

Amt. in lacs

SI.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	2	3	4	5
1	Bandhan Bank	441.37	7128.15	1615
2	Canara bank	129.37	18.68	14
3	Central Bank Of India	17.97	4.79	27
4	Indian Overseas Bank	651.82	69.06	11
5	State Bank Of India	17771.00	6487.00	37
6	UCO Bank	1169.00	236.00	20
7	United Bank Of India	15206.27	6307.42	41
8	ICICI	511.00	68.00	13
9	Tripura Gramin Bank	20547.00	12727.00	62
10	TCARDB	0.00	304.54	0
11	Tripura State Co-op Bank	6646.79	3896.11	59
Total :		63091.59	37246.75	59

Credit Deposit Ratio as on 31st December` 2015 for North Tripura District.

SI.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	2	3	4	5
1	Bandhan Bank	115.26	1564.85	1358
2	Bank Of India	1284.33	286.42	22
3	Canara bank	520.03	345.44	66
4	State Bank Of India	28884.00	5473.00	19
5	UCO Bank	394.00	150.00	38
6	Union Bank	858.28	217.55	25
7	United Bank Of India	16289.25	7213.62	44
8	AXIS BANK	1390.26	17.68	1
9	Syndicate Bank	696.64	508.50	73
10	ICICI	506.13	252.46	50
11	Tripura Gramin Bank	34262.00	20061.00	59
12	IDBI BANK	1763.00	666.75	38
13	Tripura State Co-op Bank	5818.24	2195.43	38
14	INDUSIND BANK	1033.80	3956.54	383
15	HDFC Bank	712.57	1691.84	237
Total :		94527.79	44601.08	47

Credit Deposit Ratio as on 31st December`2015 for Sepahijala District.

Amt in Lacs

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bandhan Bank	762.04	7210.00	946
2	Bank Of India	332.75	112.78	34
3	Canara bank	1010.48	568.89	56
4	Punjab & Sind Bank	90.00	75.00	83
5	State Bank Of India	22508.00	8630.00	38
6	UCO Bank	11025.00	2648.00	24
7	United Bank Of India	13502.66	5205.85	39
8	AXIS BANK	1095.72	172.86	16
9	Punjab National Bank	350.29	89.57	26
10	Syndicate Bank	234.57	107.62	46
11	Tripura Gramin Bank	47606.00	19349.00	41
12	TCARDB	0.00	671.49	0
13	Tripura State Co-op Bank	10562.90	25786.70	244
	Total :	109080.41	70627.76	65

Credit Deposit Ratio as on 31st December` 2015 for Khowai District.

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Allahabad Bank	353.71	40.07	11
2	Bandhan Bank	321.25	5767.00	1795
3	Canara bank	282.45	66.65	24
4	Indian Overseas Bank	652.16	130.23	20
5	State Bank Of India	14698.00	9839.00	67
6	UCO Bank	6861.00	1632.00	24
7	United Bank Of India	20291.54	6597.44	33
8	ICICI	603.01	161.23	27
9	Tripura Gramin Bank	24753.00	20614.00	83
10	Tripura State Co-op Bank	8053.53	3844.95	48
11	Corporation Bank	225.17	25.38	11
	Total :	77094.82	48717.95	63

Credit Deposit Ratio as on 31st December' 2015 for Dhalai District.

Amt. in lacs

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	2	3	4	5
1	Bandhan Bank	231.06	3107.00	1345
2	Bank Of India	692.34	283.41	41
3	Canara bank	154.51	115.56	75
4	Central Bank Of India	605.75	190.37	31
5	Indian Bank	69.77	16.94	24
6	State Bank Of India	12164.00	4940.00	41
7	UCO Bank	2499.00	837.00	33
8	United Bank Of India	22588.28	8551.65	38
9	ICICI	480.01	53.45	11
10	Tripura Gramin Bank	24721.00	20727.00	84
11	Tripura State Co-op Bank	8977.55	8258.31	92
	Total :	73183.27	47080.69	64

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 9 years is as follows:

(Rs.in crore)

Year	Target	Achievement	% of Target
2008-09	111.05	153.76	138
2009-10	200.00	195.74	98
2010-11	271.00	280.40	103
2011-12	380.01	357.48	94
2012-13	777.82	563.94	73
2013-14	852.39	865.23	102
2014-15	964.48	978.61	101
2014-15(April- Dec' 2014)	964.48	525.40	54
2015-16(April- Dec' 2015)	1141.16	711.05	62

Disbursement during April-December 2015 is Rs 711.05 crore i.e. 62% of Annual Target for Rs 1141.16 crore recording an increase of 35% over the disbursement of corresponding period of last year (2014-15).

Progress report on 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 Dec' 15)
1	Increase in Farm Credit	Rs. 1141.16	Achievement during 2015-16 is Rs 711.05 Crore (62% of the target), i.e. recording an increase of 35% over the disbursement of corresponding period of last year (2014-15).
2	KCC (No.)	50000	48853 nos. (97.7% of the target including renewal of 21182 cases.) KCCs .
3	New Farmers (No.)	50000	27671 nos of New farmers have been financed involving an amount of Rs 109.31 crores.
4	Investment Credit	2-3 cases per branch (R & SU)	45 cases for Rs 1.63 crore.

Bank wise position as on 31.12.2015 for different sectors 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, 48853 nos of KCCs have been issued during the period April'2015 – Dec'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
Dec-2014	2014-15	100000	66003	20428.24	66
Dec-2015	2015-16	50000	48853	18282.00	98

Bank-wise performance under KCC as on 31.12.2015 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.

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**Performance of Banks in Crop Loan & Term Loan to Agriculture during the year 2015-16 as on
31.12.2015**

Agenda Item No- 9

(Amt in Lacs)

SI.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	24	8.16	39	75.58	63	83.74
2	Andhra Bank	0	0.00	0	0.00	0	0.00
3	Bank of Baroda	11	9.70	6	10.00	17	19.70
4	Bank of India	53	46.72	15	144.66	68	191.38
5	Bank of Maharashtra	0	0.00	1	3.90	1	3.90
6	Bharatiya Mahila Bank	1	0.50	21	8.28	22	8.78
7	Canara Bank	69	38.00	1208	394.43	1277	432.43
8	Central Bank of India	133	114.73	45	134.75	178	249.48
9	Corporation Bank	0	0.00	8	6.93	8	6.93
10	Indian Bank	0	0.00	3	18.80	3	18.80
11	IDBI BANK	506	200.00	0	0.00	506	200.00
12	Indian Overseas Bank	55	11.10	6	11.21	61	22.31
13	Oriental Bank of Commerce	0	0.00	0	0.00	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	5250	3501.22	3261	9,357.44	8511	12858.66
17	Syndicate Bank	76	30.77	65	61.80	141	92.57
18	Union Bank of India	68	39.02	63	187.57	131	226.59
19	United Bank of India	7511	3849.90	4737	11,397.57	12248	15247.47
20	UCO Bank	753	202.80	121	1,088.77	874	1291.57
21	Vijaya Bank	0	0.00	89	101.40	89	101.40
A	Sub Total of Public Sec. Bank	14514	8061.62	9688	23,003.09	24202	31064.71
22	AXIS BANK	0	0.00	107	96.25	107	96.25
23	Bandhan Bank	6138	1978.05	0	0.00	6138	1978.05
24	Federal Bank	16	4.80	0	0.00	16	4.80
25	HDFC	4059	1456.58	1776	1,453.13	5835	2909.71
26	ICICI	119	20.75	3070	1153.67	3189	1174.42
27	Indusind Bank	0	0.00	51	174.31	51	174.31
28	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00
29	SOUTH INDIAN BANK	0	0.00	25	60.00	25	60.00
30	YES Bank	0	0.00	0	0.00	0	0.00
B	Sub Total of Pvt. Sec. Bank	10332	3460.18	5029	2,937.36	15361	6397.54
31	Tripura Gramin Bank	15344	5424.97	25566	25,188.03	40910	30613.00
C	Sub Total of RRB	15344	5424.97	25566	25,188.03	40910	30613.00
32	ACUB					0	0.00
33	TCARDB	0	0.00	63	98.34	63	98.34
34	TSCB	8663	1334.75	3216	1,597.25	11879	2932.00
D	Sub Total of Coop.Banks	8663	1334.75	3279	1,695.59	11942	3030.34
GRAND TOTAL		48853	18281.52	43562	52,824.07	92415	71105.59

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 31.12.2015

SI.No.	BANKS	Amount in Lacs								
		Target No.	Proposals sanctioned No. Amt.		Proposal Renewed No. Amt.		Proposal disbursed No. Amt.		Outstanding No. Amt.	
1	2	3	4	5	6	7	8	9	10	11
1	Allahabad Bank	100	24	8.16	9	2.19	24	8.16	60	20.40
2	Bank of Baroda	100	11	9.70	7	5.88	11	9.70	38	13.00
3	Bank of India	400	53	46.72	33	22.60	53	46.72	158	38.52
4	Bank of Maharashtra	0	0	0.00	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	38.00	688	203.98
7	Central Bank of India	400	133	114.73	69	65.55	133	114.73	133	114.73
8	Corporation Bank	0	0	0.00	0	0.00	0	0.00	0	0.00
9	IDBI Bank	300	506	200.00	384	136.84	506	200.00	506	200.00
10	Indian Bank	75	0	0.00	0	0.00	0	0.00	0	0.00
11	Indian Overseas Bank	350	55	11.10	40	6.57	55	11.10	55	11.10
12	Oriental Bank of Commerce		0	0.00	0	0.00	0	0.00	3	0.22
13	Punjab & Sind Bank	75	4	9.00	0	0.00	4	9.00	4	9.00
14	Punjab National Bank	75	0	0.00	0	0.00	0	0.00	11	9.50
15	State Bank of India	7500	5250	3501.22	3039	1546.73	5250	3501.22	59925	17818.55
16	Syndicate Bank	300	76	30.77	35	15.11	76	30.77	76	30.77
17	UCO Bank	1750	753	202.80	519	136.52	753	202.80	5426	1595.00
18	Union Bank of India	300	68	39.02	37	19.65	68	39.02	95	43.18
19	United Bank of India	8500	7511	3849.90	4388	2095.44	7511	3849.90	42066	10741.22
20	Vijaya Bank		0	0.00	0	0.00	0	0.00	0	0.00
21	Axis Bank	200	0	0.00	0	0.00	0	0.00	11	37.92
22	Bandhan Bank	0	6138	1978.05	0	0.00	6138	1978.05	6138	1978.05
23	Federal Bank	0	16	4.80	0	0.00	16	4.80	16	4.80
24	HDFC	200	4059	1456.58	409	302.55	4059	1456.58	6138	3324.19
25	ICICI	500	119	20.75	48	11.11	119	20.75	155	27.18
26	Indusind Bank	100	0	0.00	0	0.00	0	0.00	0	0.00
27	South Indian Bank		0	0.00	0	0.00	0	0.00	0	0.00
28	Tripura Gramin Bank	21000	15344	5424.97	8875	2274.28	15344	5424.97	114594	14157.00
29	TSCB	7225	8663	1334.75	3241	387.58	8663	1039.64	65683	5250.70
	TOTAL	50000	48853	18281.52	21182	7055.49	48853	17986.41	301980	55629.51

TRIPURA STATE

Achievement under Sub-Sectors of Allied Activities against ACP for the Year 2015-16 as on 31.12.2015

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	7.39	19.50	20.82	8.00	7.96	8.00	7.75	2.25	2.75	24.50	28.91	69.25	75.58
2	Andhra Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	Bank of Baroda	2.00	0.00	45.00	0.00	40.00	0.00	35.00	0.00	12.00	0.00	120.00	10.00	254.00	10.00
4	Bank of India	8.86	4.37	67.90	30.98	63.72	11.15	59.04	21.74	18.54	7.66	259.04	68.76	477.10	144.66
5	Bank of Maharashtra	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.90	0.00	3.90
6	Bharatiya Mahila Bank	0.60	1.43	9.00	2.10	8.00	0.00	10.00	0.75	2.00	0.00	80.00	4.00	109.60	8.28
7	Canara Bank	9.82	8.27	118.80	92.90	114.72	59.60	84.94	39.83	27.95	16.63	348.04	177.20	704.27	394.43
8	Central Bank of India	5.05	2.27	50.60	21.97	49.36	15.57	43.22	13.74	13.97	7.90	175.02	73.30	337.22	134.75
9	Corporation Bank	0.55	0.00	7.10	0.00	4.36	0.00	4.22	0.00	1.75	0.00	22.02	6.93	40.00	6.93
10	Dena Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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	18.80	91.22	18.80
12	IDBI BANK	5.86	0.00	75.57	0.00	77.00	0.00	63.30	0.00	22.82	0.00	230.38	0.00	474.93	0.00
13	Indian Overseas Bank	5.83	1.59	50.00	0.00	34.50	1.17	36.00	0.00	19.75	0.00	96.50	8.45	242.58	11.21
14	Oriental Bank of Commerce	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	Punjab & Sind Bank	0.44	0.00	40.00	0.00	20.00	0.00	4.50	0.00	1.90	0.00	36.00	0.00	102.84	0.00
16	Punjab National Bank	0.44	0.00	40.00	0.00	20.00	0.00	4.50	0.00	1.90	0.00	36.00	0.00	102.84	0.00
17	State Bank of India	161.21	183.39	1597.47	1452.15	1119.36	1185.25	946.22	879.11	372.37	282.82	3083.02	5374.72	7279.65	9357.44
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	146.35	1800.65	1160.94	1272.77	945.07	1096.02	1124.34	466.79	408.68	3621.53	7612.19	8450.58	11397.57
21	UCO Bank	38.10	26.96	388.20	234.43	248.00	164.85	239.00	143.89	73.27	48.19	696.38	470.45	1682.95	1088.77
22	Vijaya Bank	1.00	0.59	14.00	17.82	15.00	15.05	12.00	16.08	4.00	6.50	45.00	45.36	91.00	101.40
A	Sub Total of Public Sec. Bank	454.08	385.89	4457.26	3066.83	3221.51	2456.82	2752.62	2291.64	1077.03	795.43	9208.22	14006.48	21170.72	23003.09
23	AXIS BANK	3.90	5.94	81.20	0.00	53.36	0.00	34.72	23.77	11.82	13.57	118.65	52.97	303.65	96.25
24	Federal Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
25	HDFC	5.66	4.06	75.10	90.62	75.00	51.30	71.00	169.83	19.17	142.88	193.63	994.44	439.56	1453.13
26	ICICI	17.31	18.84	132.30	149.26	116.10	118.87	102.92	115.54	28.55	30.37	315.32	720.79	712.50	1153.67
27	Indusind Bank	5.66	3.24	68.00	27.72	65.00	30.11	60.00	25.19	15.00	11.46	175.00	76.59	388.66	174.31
28	Kotak Mahindra Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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	0.00	0.00	0.00	0.00	0.00	0.00
B	Sub Total of Pvt. Sec. Bank	32.53	32.08	356.60	267.60	309.46	200.28	268.64	334.33	74.54	198.28	802.60	1904.79	1844.37	2937.36
31	Tripura Gramin Bank	314.84	530.27	3356.28	4439.47	2267.01	3570.50	1843.17	3086.24	732.08	1054.81	6389.74	12506.74	14903.12	25188.03
C	Sub Total of RRB	314.84	530.27	3356.28	4439.47	2267.01	3570.50	1843.17	3086.24	732.08	1054.81	6389.74	12506.74	14903.12	25188.03
32	ACUB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
33	TCARDB	43.35	4.86	510.05	8.79	310.00	14.73	251.00	9.66	102.63	7.62	812.05	52.68	2029.08	98.34
34	TSCB	104.97	85.32	1183.83	592.34	821.00	276.58	606.68	137.15	255.89	117.37	2810.69	388.49	5783.06	1597.25
D	Sub Total of Coop.Banks	148.32	90.18	1693.88	601.13	1131.00	291.31	857.68	146.81	358.52	124.99	3622.74	441.17	7812.14	1695.59
	GRAND TOTAL	949.77	1038.42	9864.02	8375.03	6928.98	6518.91	5722.11	5859.02	2242.17	2173.51	20023.30	28859.18	45730.35	52824.07

TRIPURA STATE

Agenda Item-9Achievement of New Farmers brought under finance during the year 2015-16 up to
31.12.2015

(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	15	5.97	15	5.97
2	Bank of Baroda	4	3.82	4	3.82
3	Bank of India	20	24.12	20	24.12
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	64	49.18	64	49.18
8	Corporation Bank	0	0.00	0	0.00
9	IDBI Bank	122	63.16	122	63.16
10	Indian Bank	0	0.00	0	0.00
11	Indian Overseas Bank	15	4.53	15	4.53
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	2211	1954.49	2211	1954.49
16	Syndicate Bank	41	15.66	41	15.66
17	UCO Bank	234	66.28	234	66.28
18	Union Bank of India	31	19.37	31	19.37
19	United Bank of India	3123	1754.46	3123	1754.46
20	Vijaya Bank	0	0.00	0	0.00
21	Axis Bank	0	0.00	0	0.00
22	Bandhan Bank	6138	1978.05	6138	1978.05
23	Federal Bank	16	4.80	16	4.80
24	HDFC	3650	1154.03	3650	1154.03
25	ICICI	71	9.64	71	9.64
26	Indusind Bank	0	0.00	0	0.00
27	South Indian Bank	0	0.00	0	0.00
28	Tripura Gramin Bank	6469	3150.69	6469	3150.69
29	TSCB	5422	652.06	5422	652.06
GRAND TOTAL		27671	10930.92	27671	10930.92

TRIPURA STATE

**Achievement of Farm Credit As on December 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 December 2015)	Percentage of Achievement
1	Allahabad Bank	129.25	83.74	65
2	Andhra Bank	0.00	0.00	0
3	Bank of Baroda	374.00	19.70	5
4	Bank of Maharashtra	0.00	3.90	0
5	Bank of India	917.10	191.38	21
6	Canara Bank	1651.27	432.43	26
7	Central Bank of India	887.22	249.48	28
8	Corporation Bank	80.00	6.93	0
9	Dena Bank	0.00	0.00	0
10	Indian Bank	151.22	18.80	12
11	IDBI BANK	734.93	200.00	27
12	Bharatiya Mahila Bank	109.60	8.78	8
13	Indian Overseas Bank	807.58	22.31	3
14	Punjab National Bank	159.84	0.00	0
15	Punjab & Sind Bank	159.84	9.00	6
16	State Bank of India	18089.65	12858.66	71
17	Syndicate Bank	531.76	92.57	17
18	Oriental Bank of Commerce	0.00	0.00	0
19	United Bank of India	21176.92	15247.47	72
20	Union Bank of India	757.93	226.59	30
21	UCO Bank	4177.95	1291.57	31
22	Vijaya Bank	91.00	101.40	111
A	ACP PUBLIC sec Bank	50987.06	31064.71	61
23	AXIS BANK	575.65	96.25	17
24	Bandhan Bank	0.00	1978.05	0
25	HDFC	609.56	2909.71	0
26	ICICI Bank	1181.69	1174.42	99
27	Indusind Bank	448.66	174.31	39
28	South Indian Bank	0.00	60.00	0
29	Yes Bank	0.00	0.00	0
30	Federal Bank	0.00	4.80	0
31	Kotak Mahindra	0.00	0.00	0
B	ACP PRIVATE Sec bank	2815.56	6397.54	227
32	Tripura Gramin Bank	41610.53	30613.00	74
C	ACP RRB	41610.53	30613.00	74
33	ACUB	0.00	0.00	0
34	TCARDB	2029.08	98.34	5
35	TSCB	16674.06	2932.00	18
D	ACP Coop. Bank	18703.14	3030.34	16
	GRAND TOTAL	114116.29	71105.59	62

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

STATE TRIPURA			
SL No.	Bank's Name	KCC TARGET	KCC ACHIEVEMENT as on 31.12.2015
		No.	No.
1	Allahabad Bank	100	24
2	Bank of Baroda	100	11
3	Bank of India	400	53
4	Bank of Maharashtra	0	0
5	Bharatiyamahila Bank	0	1
6	Canara Bank	550	69
7	Central Bank of India	400	133
8	Corporation Bank	0	0
9	IDBI Bank	300	0
10	Indian Bank	75	506
11	Indian Overseas Bank	350	55
12	Oriental Bank of Commerce	0	0
13	Punjab & Sind Bank	75	4
14	Punjab National Bank	75	0
15	State Bank of India	7500	5250
16	Syndicate Bank	300	76
17	UCO Bank	1750	753
18	Union Bank of India	300	68
19	United Bank of India	8500	7511
20	Vijaya Bank	0	0
21	Axis Bank	200	0
22	Bandhan Bank	0	6138
23	Federal Bank	0	16
24	HDFC	200	4059
25	ICICI	500	119
26	Indusind Bank	100	0
27	South Indian Bank	0	0
28	Tripura Gramin Bank	21000	15344
29	TSCB	7225	8663
TOTAL		50000	48853

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 Dec' 15) for investment credit is given in the following table:

(Rs. In Lacs)

Sl.No.	Name of Bank	Proposal Received for Investment Project	Achievement 2015-16 (April' 2015 to Dec' 2015)	
			No	Amt
		No	No	Amt
1.	CBI	0	0	0
2.	SBI	11	11	35.63
3..	UCO	0	0	0.00
4..	UBI	17	17	70.35
5.	TGB	15	15	50.35
6.	TSCB	2	2	6.56
7.	TCARDB	0	0	0.00
	Total:	45	45	162.89

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 Dec' 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	15	5.97
2	Bank of Baroda	4	3.82
3	Bank of India	20	24.12
4	Bank of Maharashtra	0	0.00
5	Bharatiyamahila Bank	1	0.50
6	Canara Bank	20	11.11
7	Central Bank of India	64	49.18
8	Corporation Bank	0	0.00
9	IDBI Bank	122	63.16
10	Indian Bank	0	0.00
11	Indian Overseas Bank	15	4.53
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	2211	1954.49
16	Syndicate Bank	41	15.66
17	UCO Bank	234	66.28
18	Union Bank of India	31	19.37
19	United Bank of India	3123	1754.46
20	Vijaya Bank	0	0.00
21	Axis Bank	0	0.00
22	Bandhan Bank	6138	1978.05
23	Federal Bank	16	4.80
24	HDFC	3650	1154.03
25	ICICI	71	9.64
26	Indusind Bank	0	0.00
27	South Indian Bank	0	0.00
28	Tripura Gramin Bank	6469	3150.69
29	TSCB	5422	652.06
GRAND TOTAL		27671	10930.92

TRIPURA STATE			
Agenda Item-9			
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 31.12.2015		(Amt. in Lakhs)	
Sl No	Name of Bank	Loans Granted To Small & Marginal Farmers	
		No.	Amount
1	2	5	6
1	Allahabad Bank	15	5.97
2	Bank of Baroda	4	3.82
3	Bank of India	20	24.12
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	64	49.18
8	Corporation Bank	0	0.00
9	IDBI Bank	122	63.16
10	Indian Bank	0	0.00
11	Indian Overseas Bank	15	4.53
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	2211	1954.49
16	Syndicate Bank	41	15.66
17	UCO Bank	234	66.28
18	Union Bank of India	31	19.37
19	United Bank of India	3123	1754.46
20	Vijaya Bank	0	0.00
21	Axis Bank	0	0.00
22	Bandhan Bank	6138	1978.05
23	Federal Bank	16	4.80
24	HDFC	3650	1154.03
25	ICICI	71	9.64
26	Indusind Bank	0	0.00
27	South Indian Bank	0	0.00
28	Tripura Gramin Bank	6469	3150.69
29	TSCB	5422	652.06
GRAND TOTAL		27671	10930.92

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

Credit off take in Tripura is generally at a lower side compared to the other States of the country. The CD ratio of the State during last two- three years has moved both ways in the range of 30% to 40% and as on 31.12.2015 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%) and ACP 2015-16 (74% upto 31.12.2015) resulting 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 improve 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 2015-16 (as on 31.12.2015) is given below:

(Rs/ lac)

Scheme	Prog. Year	Target	Spon.	Sanctioned		Disbursed	
		No	No	No	Amt	No	Amt
PMEGP							
December' 2013	2013-14	1500	4210	1678	7663.69	1587	5974.78
December' 2014	2014-15	1500	4092	611	4027.63	97	192.47
December' 2015	2015-16	1500	3802	240	1098.10	5	14.55
SWAVALAMBAN							
December' 2013	2013-14	2000	3917	2022	3918.42	1798	3102.62
December' 2014	2014-15	3000	4891	1276	2917.88	342	518.38
December' 2015	2015-16	3500	5492	556	1281.41	4	3.50

As at the fag end of 3rd quarter of FY 2015-16, 3802 PMEGP and 5492 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 31.12.2015

Agenda No-10

Sl.No.	NAME OF THE BANKS	TARGET	SPONSORED		SANCTIONED		DISBURSED	
		NO	NO	AMT.	NO	AMT.	NO	AMT.
1	Allahabad Bank	6	13	58.00	0	0.00	0	0.00
2	Andhra Bank	4	9	45.00	0	0.00	0	0.00
3	Bank of Baroda	9	31	177.62	4	27.00	0	0.00
4	Bank of India	19	47	287.25	8	40.00	0	0.00
5	Bank of Maharashtra	3	6	27.00	0	0.00	0	0.00
6	Canara Bank	20	72	425.25	3	14.00	0	0.00
7	Central Bank of India	21	55	269.60	1	1.30	0	0.00
8	Corporation Bank	3	6	28.00	0	0.00	0	0.00
9	Indian Bank	7	13	57.99	0	0.00	0	0.00
10	IDBI BANK	5	20	109.27	0	0.00	0	0.00
11	Indian Overseas Bank	10	25	161.70	0	0.00	0	0.00
12	Oriental Bank of Commerce	4	8	28.50	0	0.00	0	0.00
13	Punjab & Sind Bank	5	9	48.50	2	3.50	0	0.00
14	Punjab National Bank	5	13	59.55	0	0.00	0	0.00
15	State Bank of India	323	695	3637.71	20	93.00	0	0.00
16	Syndicate Bank	8	32	163.50	0	0.00	0	0.00
17	Union Bank of India	18	46	209.00	5	21.00	3	9.30
18	United Bank of India	368	909	5088.39	62	314.43	2	5.25
19	UCO Bank	50	138	648.46	1	5.00	0	0.00
20	Vijaya Bank	8	17	79.58	0	0.00	0	0.00
A	Sub Total of Public Sec. Bank	896	2164	11609.87	106	519.23	5	14.55
21	AXIS BANK	0	8	88.50	0	0.00	0	0.00
22	Federal Bank	0	0	0.00	0	0.00	0	0.00
23	HDFC	1	0	0.00	0	0.00	0	0.00
24	ICICI	3	0	0.00	0	0.00	0	0.00
25	Indusind Bank	2	6	40.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0	0.00	0	0.00	0	0.00
27	SOUTH INDIAN BANK	0	0	0.00	0	0.00	0	0.00
28	YES Bank	0	0	0.00	0	0.00	0	0.00
B	Sub Total of Pvt. Sec. Bank	6	14	128.50	0	0.00	0	0.00
29	Tripura Gramin Bank	442	1215	6502.52	117	515.87	0	0.00
C	Sub Total of RRB	442	1215	6502.52	117	515.87	0	0.00
30	ACUB	0	0	0.00	0	0.00	0	0.00
31	TCARDB	0	0	0.00	0	0.00	0	0.00
32	TSCB	156	409	2141.01	17	63.00	0	0.00
D	Sub Total of Coop.Banks	156	409	2141.01	17	63.00	0	0.00
GRAND TOTAL		1500	3802	20381.90	240	1098.10	5	14.55

Tripura State

BANK-WISE POSITION IN IMPLEMENTATION OF SWABALAMBAN FOR THE STATE OF TRIPURA FOR THE PROGRAMME YEAR 2015-16 AS ON 31.12.2015

		(Amt in Lacs.)						
SI No	Name of Bank	Achievement for the Financial Year 2015-2016						
		Target	Sponsored		Sanctioned		Disbursed	
		No	No	Amt	No	Amt	No	Amt
1	Allahabad Bank	11	14	42.50	0	0.00	0	0.00
2	Axis bank	1	2	3.46	0	0.00	0	0.00
3	Bank of Baroda	18	30	80.38	0	0.00	0	0.00
4	Bank of India	33	87	219.15	31	59.73	1	2.00
5	Canara Bank	41	97	274.61	2	2.70	0	0.00
6	Central Bank of India	56	68	185.98	1	1.82	0	0.00
7	ICICI Bank	9	14	51.02	0	0.00	0	0.00
8	IDBI Bank	4	15	53.85	0	0.00	0	0.00
9	Indian Bank	13	15	45.16	0	0.00	0	0.00
10	Indian Overseas Bank	18	45	114.42	4	6.60	0	0.00
11	Indus Ind Bank	2	2	7.00	0	0.00	0	0.00
12	Oriental Bank Of Commerce	5	5	14.00	0	0.00	0	0.00
13	Punjab & Sind Bank	13	13	37.01	0	0.00	0	0.00
14	Punjab Naional Bank	10	22	66.97	0	0.00	0	0.00
15	Syndicate Bank	20	34	89.72	2	4.50	0	0.00
16	State Bank of India	575	837	2326.00	19	38.40	3	1.50
17	Tripura Gramin Bank	1292	2056	5591.92	345	833.01	0	0.00
18	Tripura State Co-Op Bank	512	703	1989.28	10	21.43	0	0.00
19	Union Bank	32	63	194.71	3	6.00	0	0.00
20	United Bank Of India	664	1090	2997.63	136	300.12	0	0.00
21	UCO BANK	135	237	691.17	3	7.10	0	0.00
22	Vijaya Bank	8	9	28.04	0	0.00	0	0.00
23	HDFC	2	5	13.36	0	0.00	0	0.00
24	Andhra Bank	6	6	22.50	0	0.00	0	0.00
25	Corporation Bank	8	11	31.74	0	0.00	0	0.00
26	Bharatiya Mahila Bank	4	4	16.00	0	0.00	0	0.00
27	Yes Bank	2	2	4.02	0	0.00	0	0.00
28	Bank of Maharashtra	6	6	18.00	0	0.00	0	0.00
	TOTAL	3500	5492	15209.60	556	1281.41	4	3.50

TRIPURA STATE

Agenda Item No.12

SELF HELP GROUP
Position as on 31.12.2015

(Amt. in Rs./Lacs)

Sl.No.	Name of the Bank	Deposit Linkage cumulative		Credit linkage 2015-16						Outstanding as on 31-12-2015	
				Under SGSY		Direct SHG		Total		No	Amt.
		No.	Amt.	Nos.	Amt.	Nos.	Amt.	Nos.	Amt.		
1	UBI	6033	1420.15	0	0.00	232	165.25	232	165.25	3721	1662.07
2	SBI	4585	228.12	0	0.00	65	52.54	65	52.54	2946	3215.85
3	TGB	17899	2351.71	0	0.00	484	217.05	484	217.05	14373	7644.32
4	TSCB	10112	515.10	0	0.00	457	457.00	457	457.00	7085	2747.79
5	UCO	81	38.55	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	10	1.50	0	0.00	7	1.47	7	1.47	7	1.47
	TOTAL :	38763	4557.11	0	0.00	1250	895.31	1250	895.31	28198	15304.50

TRIPURA STATE
Agenda Item No.12
SELF HELP GROUP
Position as on 31.12.2015

(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	4168	350.85	5635	2206	441.20	125	
2	Sepahijala	669	12.56	0	0	0.00	0	
3	Khowai	276	10.78	0	0	0.00	0	
4	North	3014	257.23	7056	1583	943.60	0	
5	Unakoti	1111	573.61	0	82	16.40	0	
TOTAL		9238	1205.03	12691	3871	1401.20	125	

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	312	11.80	144	109	2.18	11	
2	South	246	12.14	110	85	2.16	1	
3	Dhalai	341	10.80	157	92	2.49	10	
TOTAL		899	34.74	411	286	6.83	22	

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	4.82	610	80	40.00	3	
2	SBI	86	5.29	383	33	13.20	0	
3	TGB	327	23.99	1127	197	75.05	38	
4	CBI	6	0.28	12	0	0.00	0	
TOTAL		513	34.38	2132	310	128.25	41	

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	11134	1300.95	16539	4656	1627.53	188
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NULM :-

Target of NULM for the Financial Year 2015-16 has been finalized in conformity with the Urban Local Bodies and is shown in the Annexure. All the concerned Banks are requested to dispose of the proposals sponsored by the ULBs within March' 2016.

TARGET OF NULM FOR THE YEAR 2015-16																						
AMC			AMBASSA			KHOWAI			BELONIA			UDAIPUR			DHARMANAGAR			KAILASHAHAR				
Sl.	NAME OF THE	SEP(IND)	SEP(GR)	SHG	SEP(IND)	SEP(GR)	SHG	SEP(IND)	SEP(GR)	SHG	SEP(IND)	SEP(GR)	SHG	SEP(IND)	SEP(GR)	SHG	SEP(IND)	SEP(GR)	SHG	SEP(IND)	SEP(GR)	SHG
1	UBI	60	27	33	18	2	8	25	3	9	17	4	7	15	1	7	15	2	7	15	2	6
2	SBI	55	25	31	10	1	5	10	2	5	17	4	7	15	1	8	15	2	7	15	2	6
3	TSCB	50	22	28	15	1	5	15	2	5	15	4	6	7	1	2	20	3	7	15	2	7
4	TGB	46	20	26	11	1	5	25	3	9	25	5	12	10	1	5	20	3	7	20	2	7
5	UCO	24	10	13	10	1	5	8	1	4	8	1	4	6	1	1	10	2	7	15	1	6
6	UNION	19	8	10	0	0	0							5	1	2	10	2	5			
7	CANARA	14	6	8	8	1	4				10	2	4	6	1	1	10	1	4	10	1	5
8	VIJAYA	14	6	8	0	0	0															
9	CBI	14	6	8	8	1	4							5	1	2				10	1	5
10	AXIS	14	6	8	0	0	0				8	1	4	5	1	2	5	1	2			
11	BOI	9	4	5	0	0	0							5	1	1						
12	BOB	9	4	5	0	0	0															
13	INDIAN	9	4	5	0	0	0															
14	HDFC	9	4	5	0	0	0							5	1	2	5	1	2			
15	ALLAHABAD	4	2	2	0	0	0							5	1	1						
16	BMB	4	2	2	0	0	0															
17	DENA	4	2	2	0	0	0															
18	IOB	4	2	2	0	0	0	7	1	4				5	0	2						
19	P & SB	4	2	2	0	0	0															
20	PNB	4	2	2	0	0	0															
21	SYNDICATE	4	2	2	0	0	0							5	0	2	10	1	5			
22	BOM	4	2	2	0	0	0															
23	CORPORATION	4	2	2	0	0	0	5	1	2												
24	OBC	4	2	2	0	0	0															
25	ICICI	4	2	2	10	0	2							5	1	2						
26	ANDHRA	4	2	2	0	0	0															
27	INDUSIND	4	2	2	0	0	0															
28	YES	4	2	2	0	0	0															
29	FEDERAL	4	2	2	0	0	0															
30	KOTAK	4	2	2	0	0	0															
31	IDBI	0	0	0	0	0	0				10	2	6	6	1	2						
32	BANDHAN				0	0	0							5	1	2						
	TOTAL	410	184	225	90	8	38	95	13	38	110	23	50	115	15	44	120	18	53	100	11	42

*SEP IND—SELF EMPLOYMENT PROGRAM-INDIVIDUAL

**SEP GR—SELF EMPLOYMENT PROGRAM-GROUP

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 31.12.2015

Amount in Lacs

SI.No.	BANKS	Proposals Received	Proposals sanctioned		Proposals disbursed	
		No.	No.	Amt.	No.	Amt.
1	2	3	4	5	6	7
1	Central Bank of India	0	0	0.00	0	0.00
2	State Bank of India	12	12	14.15	12	14.15
3	UCO Bank	14	14	56.59	14	56.59
4	United Bank of India	49	47	118.80	47	118.80
5	Tripura Gramin Bank	69	57	88.74	57	88.74
6	Tripura State Co-operative Bank	26	26	52.80	26	52.80
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		174	160	335.08	160	335.08

TRIPURA STATE

Agenda Item No.10 Annexure-20

Bank wise position in implementation of KCC(Fishery)/SCC for F.Y.2015-16 as on 31.12.2015
(Amt. in Lakhs)

Sl 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
1	AB								0
2	Andhra Bank								0
3	BOB								0
4	BOM								0
5	BOI	1	0.36	1	0.36	1	0.36	0	0
6	Canara Bank	4	2.14	1	0.25	1	0.25	3	0
7	CBI								0
8	IB								0
9	IDBI BANK								0
10	IOB	3	2.50	0	0.00	0	0.00	2	1
11	P&SB								0
12	PNB	0	0.00	0	0.00	0	0.00	0	0
13	SBI	30	60.83	8	4.80	8	4.80	20	2
14	SYNDICATE	2	1.10	1	0.60	1	0.60	1	0
15	UCO	6	7.30	5	6.50	3	3.50	0	1
16	UBI	105	62.40	26	8.41	20	5.45	63	16
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	152	139.63	42	20.92	34	14.96	90	20
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	148	130.72	72	87.18	72	67.18	71	5
C	Sub Total RRB	148	130.72	72	87.18	72	67.18	71	5
28	ACUB								0
29	TCARDB								0
30	TSCB	67	47.82	21	4.77	16	4.16	22	24
D	Sub-Total Coop. Bank	67	47.82	21	4.77	16	4.16	22	24
GRAND TOTAL		367	318.17	135	112.87	122	86.30	183	49

Grant of Educational loans/Housing loans/Specialized Schemes/DRI Outstanding Credit as on 31.12.2015:

Achievement under DRI by Banks up to Dec' 2015:

(Rs.in lac)

Sl no	Name of the Bank	Sanctioned (15-16)		Outstanding as on 31.12.2015	
		No	Amount	No	Amount
1	UBI	30	4.94	620	75.43
2	SBI	8	1.88	611	110.48
3	Canara Bank	110	25.20	163	16.30
4	UCO bank	11	1.61	89	14.50
5	P & SB	2	0.30	2	0.30
6	CBI	0	0	259	104.15
	TOTAL	161	33.93	1744	321.16

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 Dec' 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 Dec' 2015.		Balance outstanding as on 31-12-2015		% of growth over March 2015	
A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount
3490	8569.82	256	363.80	3758	10988.45	8	28

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 Dec' 2015 are annexed.

TRIPURA STATE

Agenda item No. 12

BANK-WISE PERFORMANCE UNDER EDUCATION LOAN FOR THE YEAR 2015-16, AS ON 31.12.2015

(Amt in Lacs.)

SL NO	BANKS	Proposals received	PROPOSAL SANCTIONED		PROPOSAL DISBURSED		No of cases pending	No of cases rejected	Outstanding as on 31.12.2015		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	81.25	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	21	53.21	3	6.00
4	Bank of India	6	6	22.46	6	20.40	0	0	22	48.62	5	5.00
5	Bank of Maharashtra								0	0.00	0	0.00
6	Bharatiya Mahila Bank	6	6	20.89	6	7.80	0	0	8	20.28	0	0.00
7	Canara Bank	26	26	78.00	26	11.70	0	0	215	404.37	39	37.00
8	Central Bank of India								55	138.81	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	18.76	0	0.00
12	IDBI BANK	6	6	47.80	6	47.80	0	0	7	25.00	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	1	4.50	0	0	8	22.49	1	2.00
15	Punjab & Sind Bank	0	0	0.00	0	0.00	0	0	1	3.87	0	0.00
16	Punjab National Bank	2	2	8.00	2	3.52	0	0	36	74.60	4	4.00
17	State Bank of India	92	92	109.19	92	79.00	0	0	2034	6315.88	167	470.00
18	Syndicate Bank	3	1	3.10	1	0.37	2	0	53	136.70	2	2.00
19	Union Bank of India	16	16	16.95	16	6.32	0	0	43	106.72	8	18.00
20	United Bank of India	68	68	299.64	68	123.56	0	0	525	1439.94	108	259.00
21	UCO Bank	4	4	12.06	4	4.59	0	0	139	471.10	29	50.00
22	Vijaya Bank	1	1	4.00	0	0.00	0	0	13	35.10	3	10.00
A	Sub Total of Public Sec. Bank	232	230	639.59	229	312.56	2	0	3229	9414.52	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	4	4	4.25	4	4.25	0	0	9	13.26	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	4	4	4.25	4	4.25	0	0	14	32.44	2	6.00
31	Tripura Gramin Bank	23	23	72.76	23	46.99	0	0	490	1470.90	54	55.00
C	Sub Total of RRB	23	23	72.76	23	46.99	0	0	490	1470.90	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	70.59	0	0.00
D	Sub Total of Coop.Banks	0	0	0.00	0	0.00	0	0	25	70.59	0	0.00
	GRAND TOTAL	259	257	716.60	256	363.80	2	0	3758	10988.45	440	970.00

Tripura State

Agenda Item No-12

BANK-WISE PERFORMANCE IN FINANCING UNDER HOUSING SCHEME AS ON 31.12.2015

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	36	188.61	13	88.64	0	0.00	49	277.25
5	Bank of Maharashtra	2	15.00	0	0.00	0	0.00	2	15.00
6	Canara Bank	29	433.97	0	0.00	101	598.16	130	1032.13
7	Central Bank of India	39	206.02	2	32.03	2	9.60	43	247.65
8	Corporation Bank	5	34.61	0	0.00	0	0.00	5	34.61
9	Indian Bank	26	199.34	0	0.00	0	0.00	26	199.34
10	IDBI BANK	0	0.00	0	0.00	13	71.00	13	71.00
11	Indian Overseas Bank	16	160.22	10	79.10	18	110.11	44	349.43
12	Oriental Bank of Commerce	6	37.12	0	0.00	0	0.00	6	37.12
13	Punjab & Sind Bank	25	104.50	0	0.00	5	27.20	30	131.70
14	Punjab National Bank	15	147.48	0	0.00	1	10.97	16	158.45
15	State Bank of India	3043	24798.00	1370	9002.00	668	2559.26	5081	36359.26
16	Syndicate Bank	24	143.32	0	0.00	0	0.00	24	143.32
17	Union Bank of India	99	1005.19	35	284.81	1	0.12	135	1290.12
18	United Bank of India	904	11661.58	729	1924.55	541	1645.77	2174	15231.90
19	UCO Bank	254	2206.85	69	418.00	46	190.00	369	2814.85
20	Vijaya Bank	57	246.07	0	0.00	0	0.00	57	246.07
A	Sub-Total PUBLIC sec Bank	4941	43114.59	2228	11829.13	1398	5255.19	8567	60198.91
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	8	12.21	1	0.81	0	0.00	9	13.02
24	ICICI	1	8.57	0	0.00	0	0.00	1	8.57
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	3	35.99	0	0.00	0	0.00	3	35.99
28	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00
B	Sub Total Pvt. Sec Bank	208	234.11	1	0.81	0	0.00	209	234.92
29	TGB	4161	19578.00	5319	14865.00	13041	23024.00	22521	57467.00
C	Sub Total RRB	4161	19578.00	5319	14865.00	13041	23024.00	22521	57467.00
30	ACUB	83	536.95	1	13.76	0	0.00	84	550.71
31	TCARDB	0	0.00	0	0.00	0	0.00	0	0.00
32	TSCB	444	2999.95	247	1585.43	273	1592.15	964	6177.53
D	Sub-Total Coop. Bank	527	3536.90	248	1599.19	273	1592.15	1048	6728.24
GRAND TOTAL		9837	66463.6	7796	28294.13	14712	29871.34	32345	124629.07

TRIPURA STATE

Agenda Item No- 12

BANK-WISE DETAILS OF SPECIALISED SCHEME AS ON 31.12.2015									
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					4	20.00	1	6.00
9	SBI	7	41.00	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	8.67	0	0.00	136	314.96	0	0.00
16	TSCB	3	442.54	0	0.00	0	0	0	0.00
17	TCARDB								
18	SYNDICATE								
19	IDBI					6	21.04		
TOTAL :		21	1129.14	0	0.00	562	721.11	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 :-

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.

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.

AGENDA NO-3

Status of Branch opening as per Special SLBC dated 19.05.2011

ANNEXURE-I

Sl.	NAME OF BANK ALLOTTED TO	Name of Centres	Name of Block	Name of District	Status as on 31.12.15
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

**FINANCIAL LITERACY/ AWARENESS CAMP ORGANISED BY THE RURAL BRANCHES OF BANKS 2015-16
FOR THE QUARTER ENDED DECEMBER '2015**

TRIPURA STATE

SI No.	District	Name of Block	Name of Bank	Name of Branch	Month	Held on	to be held on
1	Dhalai	Manu	Bank of India	Dhumachherra	Oct' 15	15.10.2015	
2	Dhalai	Salema	Bandhan Bank	Singinala	Oct' 15	06.10.2015	
3	Dhalai	Durgachoumohani	Indian Bank	Durgachoumohani	Oct' 15	27.10.2015	
4	Dhalai	Manu	SBI	Kanchancherra	Oct' 15	15.10.2015	
5	Dhalai	Ambassa	TGB	Ambassa	Oct' 15	16.10.2015	
6	Dhalai	Ambassa	TGB	Kachuchara	Oct' 15	06.10.2015	
7	Dhalai	Ambassa	TGB	Kulai	Oct' 15	07.10.2015	
8	Dhalai	Salema	TGB	Kamalpur	Oct' 15	27.10.2015	
9	Dhalai	Salema	TGB	Salama	Oct' 15	15.10.2015	
10	Dhalai	Manu	TGB	Manu	Oct' 15	06.10.2015	
11	Dhalai	Manu	TGB	Nalkata (82 Miles)	Oct' 15	27.10.2015	
12	Dhalai	Chaumanu	TGB	Chailengta	Oct' 15	15.10.2015	
13	Dhalai	Damburnagar	TGB	Gandachherra	Oct' 15	27.10.2015	
14	Dhalai	Damburnagar	TGB	Ganganagar	Oct' 15	08.10.2015	
15	Dhalai	Durgachoumohani	TGB	Bamancherra	Oct' 15	29.10.2015	
16	Dhalai	Chaumanu	TGB	Chaumanu	Oct' 15	16.10.2015	
17	Dhalai	Chaumanu	TSCB	Choumanu	Oct' 15	15.10.2015	
18	Dhalai	Chaumanu	TSCB	Chailengta	Oct' 15	06.10.2015	
19	Dhalai	Damburnagar	TSCB	Gandachherra	Oct' 15	07.10.2015	
20	Dhalai	Durgachoumohani	TSCB	Durgachoumohani Block	Oct' 15	27.10.2015	
21	Dhalai	Salema	TSCB	Moracherra	Oct' 15	15.10.2015	
22	Dhalai	Ambassa	TSCB	Jawaharnagar	Oct' 15	06.10.2015	
23	Dhalai	Ambassa	UBI	Sikaribari	Oct' 15	27.10.2015	
24	Dhalai	Salema	UBI	Halhali	Oct' 15	15.10.2015	
25	Dhalai	Salema	UBI	Kamalpur	Oct' 15	27.10.2015	
26	Dhalai	Manu	UBI	Manu	Oct' 15	08.10.2015	
27	Dhalai	Manu	UBI	Choumanu	Oct' 15	29.10.2015	
28	Dhalai	Manu	UBI	Machli	Oct' 15	16.10.2015	
29	Dhalai	Chaumanu	UBI	Chailengta	Oct' 15	15.10.2015	
30	Dhalai	Damburnagar	UCO Bank	Gandachherra	Oct' 15	06.10.2015	
31	Dhalai	Damburnagar	UCO Bank	Raishyabari	Oct' 15	27.10.2015	
32	Dhalai	Salema	Bandhan Bank	Singinala	Nov' 15	04.11.2015	
33	Dhalai	Durgachoumohani	Indian Bank	Durgachoumohani	Nov' 15	23.11.2015	
34	Dhalai	Manu	SBI	Kanchancherra	Nov' 15	26.11.2015	
35	Dhalai	Ambassa	TGB	Ambassa	Nov' 15	17.11.2015	
36	Dhalai	Ambassa	TGB	Kachuchara	Nov' 15	26.11.2015	
37	Dhalai	Ambassa	TGB	Kulai	Nov' 15	13.11.2015	
38	Dhalai	Salema	TGB	Kamalpur	Nov' 15	04.11.2015	
39	Dhalai	Salema	TGB	Salama	Nov' 15	17.11.2015	
40	Dhalai	Manu	TGB	Manu	Nov' 15	13.11.2015	
41	Dhalai	Manu	TGB	Naikata (82 Miles)	Nov' 15	04.11.2015	
42	Dhalai	Chaumanu	TGB	Chailengta	Nov' 15	06.11.2015	
43	Dhalai	Damburnagar	TGB	Gandachherra	Nov' 15	17.11.2015	
44	Dhalai	Damburnagar	TGB	Ganganagar	Nov' 15	20.11.2015	
45	Dhalai	Durgachoumohani	TGB	Bamancherra	Nov' 15	26.11.2015	
46	Dhalai	Chaumanu	TSCB	Choumanu	Nov' 15	13.11.2015	
47	Dhalai	Chaumanu	TSCB	Chailengta	Nov' 15	04.11.2015	
48	Dhalai	Damburnagar	TSCB	Gandachherra	Nov' 15	23.11.2015	
49	Dhalai	Durgachoumohani	TSCB	Durgachoumohani Block	Nov' 15	26.11.2015	
50	Dhalai	Ambassa	TSCB	Jawaharnagar	Nov' 15	17.11.2015	
51	Dhalai	Ambassa	UBI	Sikaribari	Nov' 15	05.11.2015	
52	Dhalai	Salema	UBI	Halhali	Nov' 15	26.11.2015	
53	Dhalai	Salema	UBI	Kamalpur	Nov' 15	13.11.2015	
54	Dhalai	Manu	UBI	Manu	Nov' 15	03.11.2015	
55	Dhalai	Manu	UBI	Choumanu	Nov' 15	27.11.2015	
56	Dhalai	Manu	UBI	Machli	Nov' 15	06.11.2015	
57	Dhalai	Damburnagar	UCO Bank	Gandachherra	Nov' 15	17.11.2015	
58	Dhalai	Damburnagar	UCO Bank	Raishyabari	Nov' 15	20.11.2015	
59	Dhalai	Manu	Bank of India	Dhumachherra	Dec' 15	11.12.2015	
60	Dhalai	Salema	Bandhan Bank	Singinala	Dec' 15	10.12.2015	
61	Dhalai	Durgachoumohani	Indian Bank	Durgachoumohani	Dec' 15	08.12.2015	
62	Dhalai	Manu	SBI	Kanchancherra	Dec' 15	07.12.2015	
63	Dhalai	Ambassa	TGB	Ambassa	Dec' 15	21.12.2015	
64	Dhalai	Ambassa	TGB	Kulai	Dec' 15	19.12.2015	
65	Dhalai	Salema	TGB	Kamalpur	Dec' 15	17.12.2015	
66	Dhalai	Salema	TGB	Salama	Dec' 15	11.12.2015	
67	Dhalai	Manu	TGB	Manu	Dec' 15	09.12.2015	

SI No.	District	Name of Block	Name of Bank	Name of Branch	Month	Held on	to be held on
68	Dhalai	Manu	TGB	Nalkata (82 Miles)	Dec' 15	30.12.2015	
69	Dhalai	Chaumanu	TGB	Chailengta	Dec' 15	28.12.2015	
70	Dhalai	Damburnagar	TGB	Gandachherra	Dec' 15	14.12.2015	
71	Dhalai	Damburnagar	TGB	Ganganagar	Dec' 15	08.12.2015	
72	Dhalai	Chaumanu	TGB	Chaumanu	Dec' 15	07.12.2015	
73	Dhalai	Chaumanu	TSCB	Choumanu	Dec' 15	21.12.2015	
74	Dhalai	Chaumanu	TSCB	Chailengta	Dec' 15	19.12.2015	
75	Dhalai	Damburnagar	TSCB	Gandachherra	Dec' 15	17.12.2015	
76	Dhalai	Durgachoumohani	TSCB	Durgachoumohani Block	Dec' 15	11.12.2015	
77	Dhalai	Salema	TSCB	Moracherra	Dec' 15	15.12.2015	
78	Dhalai	Ambassa	UBI	Sikaribari	Dec' 15	10.12.2015	
79	Dhalai	Salema	UBI	Halhali	Dec' 15	08.12.2015	
80	Dhalai	Salema	UBI	Kamalpur	Dec' 15	07.12.2015	
81	Dhalai	Manu	UBI	Manu	Dec' 15	21.12.2015	
82	Dhalai	Manu	UBI	Choumanu	Dec' 15	19.12.2015	
83	Dhalai	Manu	UBI	Machli	Dec' 15	17.12.2015	
84	Dhalai	Chaumanu	UBI	Chailengta	Dec' 15	11.12.2015	
85	Dhalai	Damburnagar	UCO Bank	Gandachherra	Dec' 15	09.12.2015	
86	Dhalai	Damburnagar	UCO Bank	Raishyabari	Dec' 15	30.12.2015	
87	Gomati	Kakraban	Bank of Baroda	Mirza	Oct' 15	27.10.2015	
88	Gomati	Kakraban	Bank of India	Palatana	Oct' 15	27.10.2015	
89	Gomati	Tepania	Bharatiya Mahila Bank	Gokulpur	Oct' 15	08.10.2015	
90	Gomati	Amarpur	Canara Bank	Dalak	Oct' 15	29.10.2015	
91	Gomati	Ompi	IDBI	Ompinagar	Oct' 15	16.10.2015	
92	Gomati	Silachhari	IDBI	Ailmara	Oct' 15	17.10.2015	
93	Gomati	Matabari	SBI	Garjee	Oct' 15	03.10.2015	
94	Gomati	Kakraban	SBI	Palatana	Oct' 15	30.10.2015	
95	Gomati	Matabari	TGB	Gokulpur	Oct' 15	06.10.2015	
96	Gomati	Matabari	TGB	Maharani	Oct' 15	07.10.2015	
97	Gomati	Matabari	TGB	Chandrapur	Oct' 15	08.10.2015	
98	Gomati	Matabari	TGB	Garjee	Oct' 15	29.10.2015	
99	Gomati	Matabari	TGB	Bagma	Oct' 15	16.10.2015	
100	Gomati	Killa	TGB	Killa	Oct' 15	08.10.2015	
101	Gomati	Kakraban	TGB	Tulamura	Oct' 15	15.10.2015	
102	Gomati	Kakraban	TGB	Jamjuri	Oct' 15	06.10.2015	
103	Gomati	Ompi	TGB	Ompinagar	Oct' 15	27.10.2015	
104	Gomati	Ompi	TGB	Taidu	Oct' 15	15.10.2015	
105	Gomati	Karbook	TGB	Karbook	Oct' 15	06.10.2015	
106	Gomati	Silachhari	TGB	Silachhari	Oct' 15	07.10.2015	
107	Gomati	Karbook	TGB	Chellagang	Oct' 15	27.10.2015	
108	Gomati	Kakraban	TGB	Gangacherra	Oct' 15	15.10.2015	
109	Gomati	Killa	TSCB	Killa	Oct' 15	06.10.2015	
110	Gomati	Kakraban	TSCB	Salgarah	Oct' 15	27.10.2015	
111	Gomati	Amarpur	TSCB	Nutanbazar	Oct' 15	15.10.2015	
112	Gomati	Karbook	TSCB	Karbook	Oct' 15	27.10.2015	
113	Gomati	Kakraban	TSCB	Mirza	Oct' 15	08.10.2015	
114	Gomati	Kakraban	UBI	Karbook(Kakraban)	Oct' 15	29.10.2015	
115	Gomati	Kakraban	UBI	Salgarah	Oct' 15	16.10.2015	
116	Gomati	Amarpur	UBI	Nutanbazar	Oct' 15	27.10.2015	
117	Gomati	Karbook	UBI	Jatanbari	Oct' 15	15.10.2015	
118	Gomati	Kakraban	Bank of Baroda	Mirza	Nov' 15	17.11.2015	
119	Gomati	Kakraban	Bank of India	Palatana	Nov' 15	20.11.2015	
120	Gomati	Tepania	Bharatiya Mahila Bank	Gokulpur	Nov' 15	26.11.2015	
121	Gomati	Amarpur	Canara Bank	Dalak	Nov' 15	13.11.2015	
122	Gomati	Ompi	IDBI	Ompinagar	Nov' 15	04.11.2015	
123	Gomati	Silachhari	IDBI	Ailmara	Nov' 15	23.11.2015	
124	Gomati	Matabari	SBI	Garjee	Nov' 15	26.11.2015	
125	Gomati	Kakraban	SBI	Palatana	Nov' 15	17.11.2015	
126	Gomati	Matabari	TGB	Gokulpur	Nov' 15	19.11.2015	
127	Gomati	Matabari	TGB	Maharani	Nov' 15	17.11.2015	
128	Gomati	Matabari	TGB	Chandrapur	Nov' 15	20.11.2015	
129	Gomati	Killa	TGB	Killa	Nov' 15	26.11.2015	
130	Gomati	Kakraban	TGB	Tulamura	Nov' 15	18.11.2015	
131	Gomati	Kakraban	TGB	Jamjuri	Nov' 15	17.11.2015	
132	Gomati	Ompi	TGB	Ompinagar	Nov' 15	20.11.2015	
133	Gomati	Ompi	TGB	Taidu	Nov' 15	26.11.2015	
134	Gomati	Karbook	TGB	Karbook	Nov' 15	06.11.2015	

SI No.	District	Name of Block	Name of Bank	Name of Branch	Month	Held on	to be held on
135	Gomati	Karbook	TGB	Chellagang	Nov' 15	17.11.2015	
136	Gomati	Kakraban	TGB	Gangacherra	Nov' 15	20.11.2015	
137	Gomati	Killa	TSCB	Killa	Nov' 15	26.11.2015	
138	Gomati	Kakraban	TSCB	Salgarah	Nov' 15	13.11.2015	
139	Gomati	Amarpur	TSCB	Nutanbazar	Nov' 15	04.11.2015	
140	Gomati	Karbook	TSCB	Karbook	Nov' 15	23.11.2015	
141	Gomati	Kakraban	TSCB	Mirza	Nov' 15	26.11.2015	
142	Gomati	Kakraban	UBI	Karbook(Kakraban)	Nov' 15	17.11.2015	
143	Gomati	Kakraban	UBI	Salgarah	Nov' 15	19.11.2015	
144	Gomati	Amarpur	UBI	Nutanbazar	Nov' 15	05.11.2015	
145	Gomati	Karbook	UBI	Jatanbari	Nov' 15	09.11.2015	
146	Gomati	Kakraban	Bank of Baroda	Mirza	Dec' 15	08.12.2015	
147	Gomati	Kakraban	Bank of India	Palatana	Dec' 15	22.12.2015	
148	Gomati	Amarpur	Canara Bank	Dalak	Dec' 15	28.12.2015	
149	Gomati	Ompi	IDBI	Ompinagar	Dec' 15	14.12.2015	
150	Gomati	Silachhari	IDBI	Ailmara	Dec' 15	09.12.2015	
151	Gomati	Matabari	SBI	Garjee	Dec' 15	10.12.2015	
152	Gomati	Kakraban	SBI	Palatana	Dec' 15	08.12.2015	
153	Gomati	Matabari	TGB	Gokulpur	Dec' 15	07.12.2015	
154	Gomati	Matabari	TGB	Chandrapur	Dec' 15	21.12.2015	
155	Gomati	Matabari	TGB	Garjee	Dec' 15	19.12.2015	
156	Gomati	Matabari	TGB	Bagma	Dec' 15	17.12.2015	
157	Gomati	Killa	TGB	Killa	Dec' 15	11.12.2015	
158	Gomati	Kakraban	TGB	Tulamura	Dec' 15	09.12.2015	
159	Gomati	Kakraban	TGB	Jamjuri	Dec' 15	30.12.2015	
160	Gomati	Ompi	TGB	Ompinagar	Dec' 15	28.12.2015	
161	Gomati	Ompi	TGB	Taidu	Dec' 15	14.12.2015	
162	Gomati	Karbook	TGB	Karbook	Dec' 15	08.12.2015	
163	Gomati	Silachhari	TGB	Silachhari	Dec' 15	09.12.2015	
164	Gomati	Karbook	TGB	Chellagang	Dec' 15	28.12.2015	
165	Gomati	Kakraban	TGB	Gangacherra	Dec' 15	10.12.2015	
166	Gomati	Killa	TSCB	Killa	Dec' 15	08.12.2015	
167	Gomati	Amarpur	TSCB	Nutanbazar	Dec' 15	07.12.2015	
168	Gomati	Karbook	TSCB	Karbook	Dec' 15	21.12.2015	
169	Gomati	Kakraban	TSCB	Mirza	Dec' 15	19.12.2015	
170	Gomati	Kakraban	UBI	Karbook(Kakraban)	Dec' 15	17.12.2015	
171	Gomati	Kakraban	UBI	Salgarah	Dec' 15	11.12.2015	
172	Gomati	Amarpur	UBI	Nutanbazar	Dec' 15	09.12.2015	
173	Gomati	Karbook	UBI	Jatanbari	Dec' 15	30.12.2015	
174	Khowai	Teliamura	Bandhan Bank	Tuichindrai	Oct' 15	30.10.2015	
175	Khowai	Padmabil	Bandhan Bank	Ramchandraghat	Oct' 15	06.10.2015	
176	Khowai	Padmabil	Allahabad Bank	Chebri	Oct' 15	07.10.2015	
177	Khowai	Teliamura	ICICI	Teliamura	Oct' 15	27.10.2015	
178	Khowai	Khowai	TGB	Chebri	Oct' 15	15.10.2015	
179	Khowai	Teliamura	TGB	Moharcharra	Oct' 15	06.10.2015	
180	Khowai	Padmabil	TGB	Ampura	Oct' 15	27.10.2015	
181	Khowai	Padmabil	TGB	Padmabil	Oct' 15	15.10.2015	
182	Khowai	Kalyanpur	TGB	Kalyanpur	Oct' 15	27.10.2015	
183	Khowai	Mungiakami	TGB	Mungiakami	Oct' 15	08.10.2015	
184	Khowai	Tulasikhar	TGB	R S Bari	Oct' 15	29.10.2015	
185	Khowai	Khowai	TGB	Duski(South Pulinpur)	Oct' 15	16.10.2015	
186	Khowai	Padmabil	TGB	Hathkata	Oct' 15	17.10.2015	
187	Khowai	Teliamura	TSCB	Teliamura	Oct' 15	03.10.2015	
188	Khowai	Teliamura	TSCB	Tuichindrai	Oct' 15	30.10.2015	
189	Khowai	Padmabil	TSCB	Padmabil	Oct' 15	06.10.2015	
190	Khowai	Tulasikhar	TSCB	Tulasikhar	Oct' 15	07.10.2015	
191	Khowai	Khowai	UBI	Bachaibari	Oct' 15	27.10.2015	
192	Khowai	Teliamura	UBI	Maharanipur	Oct' 15	15.10.2015	
193	Khowai	Teliamura	UBI	Teliamura	Oct' 15	06.10.2015	
194	Khowai	Teliamura	UCO Bank	Baganbazar	Oct' 15	27.10.2015	
195	Khowai	Kalyanpur	UCO Bank	Kalyanpur	Oct' 15	15.10.2015	
196	Khowai	Teliamura	Bandhan Bank	Tuichindrai	Nov' 15	07.11.2015	
197	Khowai	Padmabil	Bandhan Bank	Ramchandraghat	Nov' 15	04.11.2015	
198	Khowai	Padmabil	Allahabad Bank	Chebri	Nov' 15	06.11.2015	
199	Khowai	Khowai	TGB	Chebri	Nov' 15	17.11.2015	
200	Khowai	Teliamura	TGB	Moharcharra	Nov' 15	20.11.2015	
201	Khowai	Padmabil	TGB	Ampura	Nov' 15	26.11.2015	

SI No.	District	Name of Block	Name of Bank	Name of Branch	Month	Held on	to be held on
202	Khowai	Padmabil	TGB	Padmabil	Nov' 15	13.11.2015	
203	Khowai	Kalyanpur	TGB	Kalyanpur	Nov' 15	04.11.2015	
204	Khowai	Mungiakami	TGB	Mungiakami	Nov' 15	23.11.2015	
205	Khowai	Tulasikhar	TGB	R S Bari	Nov' 15	26.11.2015	
206	Khowai	Khowai	TGB	Duski(South Pulinpur)	Nov' 15	17.11.2015	
207	Khowai	Padmabil	TGB	Hathkata	Nov' 15	20.11.2015	
208	Khowai	Teliamura	TSCB	Tuichindrai	Nov' 15	06.11.2015	
209	Khowai	Padmabil	TSCB	Padmabil	Nov' 15	17.11.2015	
210	Khowai	Tulasikhar	TSCB	Tulasikhar	Nov' 15	20.11.2015	
211	Khowai	Teliamura	UBI	Maharanipur	Nov' 15	04.11.2015	
212	Khowai	Teliamura	UBI	Teliamura	Nov' 15	13.11.2015	
213	Khowai	Teliamura	UCO Bank	Baganbazar	Nov' 15	06.11.2015	
214	Khowai	Teliamura	Bandhan Bank	Tuichindrai	Dec' 15	14.12.2015	
215	Khowai	Padmabil	Bandhan Bank	Ramchandraghat	Dec' 15	08.12.2015	
216	Khowai	Padmabil	Allahabad Bank	Chebri	Dec' 15	10.12.2015	
217	Khowai	Teliamura	ICICI	Teliamura	Dec' 15	02.12.2015	
218	Khowai	Khowai	TGB	Chebri	Dec' 15	08.12.2015	
219	Khowai	Teliamura	TGB	Moharcharra	Dec' 15	22.12.2015	
220	Khowai	Padmabil	TGB	Padmabil	Dec' 15	28.12.2015	
221	Khowai	Kalyanpur	TGB	Kalyanpur	Dec' 15	04.12.2015	
222	Khowai	Mungiakami	TGB	Mungiakami	Dec' 15	14.12.2015	
223	Khowai	Tulasikhar	TGB	R S Bari	Dec' 15	08.12.2015	
224	Khowai	Khowai	TGB	Duski(South Pulinpur)	Dec' 15	07.12.2015	
225	Khowai	Padmabil	TGB	Hathkata	Dec' 15	21.12.2015	
226	Khowai	Teliamura	TSCB	Tuichindrai	Dec' 15	19.12.2015	
227	Khowai	Padmabil	TSCB	Padmabil	Dec' 15	17.12.2015	
228	Khowai	Tulasikhar	TSCB	Tulasikhar	Dec' 15	11.12.2015	
229	Khowai	Khowai	UBI	Bachaibari	Dec' 15	09.12.2015	
230	Khowai	Teliamura	UBI	Maharanipur	Dec' 15	30.12.2015	
231	Khowai	Teliamura	UBI	Teliamura	Dec' 15	28.12.2015	
232	Khowai	Teliamura	UCO Bank	Baganbazar	Dec' 15	14.12.2015	
233	Khowai	Kalyanpur	UCO Bank	Kalyanpur	Dec' 15	08.12.2015	
234	North	Kadamtala	SBI	Churaibari	Oct' 15	15.10.2015	
235	North	Dasda	SBI	Anandabazar	Oct' 15	06.10.2015	
236	North	Panisagar	SBI	Uptakhali	Oct' 15	07.10.2015	
237	North	Jubarajnagar	SBI	Ganganagar	Oct' 15	27.10.2015	
238	North	Jubarajnagar	SBI	Baghbasa	Oct' 15	15.10.2015	
239	North	Dasda	Syndicate bank	Laljuri	Oct' 15	06.10.2015	
240	North	Kadamtala	Syndicate bank	Kadamtala	Oct' 15	27.10.2015	
241	North	Kadamtala	TGB	Rajbari	Oct' 15	15.10.2015	
242	North	Kadamtala	TGB	Kadamtala	Oct' 15	27.10.2015	
243	North	Kadamtala	TGB	Bhagyapur	Oct' 15	08.10.2015	
244	North	Kadamtala	TGB	Sanicherra	Oct' 15	29.10.2015	
245	North	Dasda	TGB	Dasda	Oct' 15	16.10.2015	
246	North	Panisagar	TGB	Jalebassa	Oct' 15	15.10.2015	
247	North	Panisagar	TGB	Tilthai	Oct' 15	06.10.2015	
248	North	Damcherra	TGB	Damcherra	Oct' 15	07.10.2015	
249	North	Jubarajnagar	TGB	Huplong	Oct' 15	27.10.2015	
250	North	Damcherra	TGB	Khedaccherra	Oct' 15	15.10.2015	
251	North	Jampui Hill	TGB	Hmunpui	Oct' 15	06.10.2015	
252	North	Kadamtala	TGB	Huraa	Oct' 15	27.10.2015	
253	North	Panisagar	TSCB	Panisagar	Oct' 15	15.10.2015	
254	North	Dasda	UBI	Kanchanpur	Oct' 15	27.10.2015	
255	North	Damcherra	UBI	Damcherra	Oct' 15	08.10.2015	
256	North	Jampui Hill	UBI	Vanghmun	Oct' 15	29.10.2015	
257	North	Panisagar	UBI	Panisagar	Oct' 15	16.10.2015	
258	North	Kadamtala	UCO Bank	Chandrapur	Oct' 15	15.10.2015	
259	North	Kadamtala	SBI	Churaibari	Nov' 15	26.11.2015	
260	North	Dasda	SBI	Anandabazar	Nov' 15	17.11.2015	
261	North	Panisagar	SBI	Uptakhali	Nov' 15	26.11.2015	
262	North	Jubarajnagar	SBI	Ganganagar	Nov' 15	13.11.2015	
263	North	Jubarajnagar	SBI	Baghbasa	Nov' 15	04.11.2015	
264	North	Dasda	Syndicate bank	Laljuri	Nov' 15	09.11.2015	
265	North	Kadamtala	Syndicate bank	Kadamtala	Nov' 15	06.11.2015	
266	North	Kadamtala	TGB	Rajbari	Nov' 15	17.11.2015	
267	North	Kadamtala	TGB	Kadamtala	Nov' 15	20.11.2015	
268	North	Kadamtala	TGB	Bhagyapur	Nov' 15	26.11.2015	

SI No.	District	Name of Block	Name of Bank	Name of Branch	Month	Held on	to be held on
269	North	Kadamtala	TGB	Sanicherra	Nov' 15	13.11.2015	
270	North	Dasda	TGB	Dasda	Nov' 15	04.11.2015	
271	North	Panisagar	TGB	Jalebassa	Nov' 15	23.11.2015	
272	North	Panisagar	TGB	Tilthai	Nov' 15	26.11.2015	
273	North	Damcherra	TGB	Damcherra	Nov' 15	17.11.2015	
274	North	Jubarajnagar	TGB	Huplong	Nov' 15	17.11.2015	
275	North	Damchherra	TGB	Khedaccherra	Nov' 15	06.11.2015	
276	North	Jampui Hill	TGB	Hmunpui	Nov' 15	17.11.2015	
277	North	Kadamtala	TGB	Hurua	Nov' 15	20.11.2015	
278	North	Panisagar	TSCB	Panisagar	Nov' 15	26.11.2015	
279	North	Dasda	UBI	Kanchanpur	Nov' 15	13.11.2015	
280	North	Damcherra	UBI	Damcherra	Nov' 15	04.11.2015	
281	North	Jampui Hill	UBI	Vanghmun	Nov' 15	23.11.2015	
282	North	Panisagar	UBI	Panisagar	Nov' 15	26.11.2015	
283	North	Kadamtala	UCO Bank	Chandrapur	Nov' 15	17.11.2015	
284	North	Kadamtala	SBI	Churaibari	Dec' 15	28.12.2015	
285	North	Dasda	SBI	Anandabazar	Dec' 15	14.12.2015	
286	North	Panisagar	SBI	Uptakhali	Dec' 15	08.12.2015	
287	North	Jubarajnagar	SBI	Ganganagar	Dec' 15	11.12.2015	
288	North	Jubarajnagar	SBI	Baghbasa	Dec' 15	09.12.2015	
289	North	Dasda	Syndicate bank	Laljuri	Dec' 15	30.12.2015	
290	North	Kadamtala	Syndicate bank	Kadamtala	Dec' 15	10.12.2015	
291	North	Kadamtala	TGB	Rajbari	Dec' 15	08.12.2015	
292	North	Kadamtala	TGB	Kadamtala	Dec' 15	07.12.2015	
293	North	Kadamtala	TGB	Bhagyapur	Dec' 15	21.12.2015	
294	North	Kadamtala	TGB	Sanicherra	Dec' 15	19.12.2015	
295	North	Dasda	TGB	Dasda	Dec' 15	17.12.2015	
296	North	Panisagar	TGB	Jalebassa	Dec' 15	11.12.2015	
297	North	Panisagar	TGB	Tilthai	Dec' 15	09.12.2015	
298	North	Damcherra	TGB	Damcherra	Dec' 15	30.12.2015	
299	North	Jubarajnagar	TGB	Huplong	Dec' 15	28.12.2015	
300	North	Damchherra	TGB	Khedaccherra	Dec' 15	14.12.2015	
301	North	Kadamtala	TGB	Hurua	Dec' 15	08.12.2015	
302	North	Panisagar	TSCB	Panisagar	Dec' 15	14.12.2015	
303	North	Dasda	UBI	Kanchanpur	Dec' 15	08.12.2015	
304	North	Damcherra	UBI	Damcherra	Dec' 15	07.12.2015	
305	North	Jampui Hill	UBI	Vanghmun	Dec' 15	21.12.2015	
306	North	Kadamtala	UCO Bank	Chandrapur	Dec' 15	19.12.2015	
307	Sepahijala	Bishalgarh	Bandhan Bank	Gokulnagar	Oct' 15	09.10.2015	
308	Sepahijala	Kathalia	Bandhan Bank	Baspukur	Oct' 15	08.10.2015	
309	Sepahijala	Bishalgarh	Bank of India	Gokulnagar	Oct' 15	07.10.2015	
310	Sepahijala	Jampuijala	Punjab & Sind Bank	Gabordi	Oct' 15	09.10.2015	
311	Sepahijala	Bishalgarh	SBI	Bishramganj	Oct' 15	27.10.2015	
312	Sepahijala	Boxanagar	SBI	Matinagar	Oct' 15	15.10.2015	
313	Sepahijala	Melaghar	SBI	Melaghar	Oct' 15	08.10.2015	
314	Sepahijala	Charilam	Syndicate Bank	Bishramganj	Oct' 15	29.10.2015	
315	Sepahijala	Bishalgarh	TCARDB	Bishalgarh	Oct' 15	16.10.2015	
316	Sepahijala	Bishalgarh	TGB	Bishramganj	Oct' 15	17.10.2015	
317	Sepahijala	Bishalgarh	TGB	Bishalghmura	Oct' 15	16.10.2015	
318	Sepahijala	Boxanagar	TGB	Boxanagar	Oct' 15	08.10.2015	
319	Sepahijala	Boxanagar	TGB	Veluarchar	Oct' 15	29.10.2015	
320	Sepahijala	Melaghar	TGB	Durlavnarayan	Oct' 15	16.10.2015	
321	Sepahijala	Melaghar	TGB	Nalchar	Oct' 15	17.10.2015	
322	Sepahijala	Jampuijala	TGB	Golaghati	Oct' 15	03.10.2015	
323	Sepahijala	Jampuijala	TGB	Jampuijala	Oct' 15	30.10.2015	
324	Sepahijala	Kathalia	TGB	Dhanpur	Oct' 15	06.10.2015	
325	Sepahijala	Kathalia	TGB	Manai Pathar	Oct' 15	07.10.2015	
326	Sepahijala	Kathalia	TGB	Kathalia	Oct' 15	03.10.2015	
327	Sepahijala	Bishalgarh	TSCB	Charilam	Oct' 15	15.10.2015	
328	Sepahijala	Melaghar	TSCB	Melaghar	Oct' 15	06.10.2015	
329	Sepahijala	Jampuijala	TSCB	Takarjala	Oct' 15	27.10.2015	
330	Sepahijala	Kathalia	TSCB	Kathalia	Oct' 15	15.10.2015	
331	Sepahijala	Nalchhar	TSCB	Nalchhar	Oct' 15	27.10.2015	
332	Sepahijala	Bishalgarh	UCO Bank	Bishalgarh	Oct' 15	08.10.2015	
333	Sepahijala	Bishalgarh	UCO Bank	Bishramganj	Oct' 15	29.10.2015	
334	Sepahijala	Bishalgarh	UBI	Chakmaghat	Oct' 15	16.10.2015	
335	Sepahijala	Melaghar	UBI	Melaghar	Oct' 15	17.10.2015	

SI No.	District	Name of Block	Name of Bank	Name of Branch	Month	Held on	to be held on
336	Sepahijala	Melaghar	UBI	Mohanbhog	Oct' 15	03.10.2015	
337	Sepahijala	Bishalgarh	Bandhan Bank	Gokulnagar	Nov' 15	26.11.2015	
338	Sepahijala	Kathalia	Bandhan Bank	Baspukur	Nov' 15	13.11.2015	
339	Sepahijala	Bishalgarh	Bank of India	Gokulnagar	Nov' 15	04.11.2015	
340	Sepahijala	Jampuijala	Punjab & Sind Bank	Gabordi	Nov' 15	23.11.2015	
341	Sepahijala	Bishalgarh	SBI	Bishramganj	Nov' 15	26.11.2015	
342	Sepahijala	Boxanagar	SBI	Matinagar	Nov' 15	17.11.2015	
343	Sepahijala	Melaghar	SBI	Melaghar	Nov' 15	18.11.2015	
344	Sepahijala	Bishalgarh	TCARDB	Bishalgarh	Nov' 15	12.11.2015	
345	Sepahijala	Bishalgarh	TGB	Bishramganj	Nov' 15	10.11.2015	
346	Sepahijala	Bishalgarh	TGB	Lalsinghmura	Nov' 15	10.11.2015	
347	Sepahijala	Boxanagar	TGB	Boxanagar	Nov' 15	09.11.2015	
348	Sepahijala	Boxanagar	TGB	Veluarchar	Nov' 15	04.11.2015	
349	Sepahijala	Melaghar	TGB	Durlavnarayan	Nov' 15	06.11.2015	
350	Sepahijala	Melaghar	TGB	Nalchar	Nov' 15	07.11.2015	
351	Sepahijala	Jampuijala	TGB	Golaghati	Nov' 15	06.11.2015	
352	Sepahijala	Kathalia	TGB	Dhanpur	Nov' 15	17.11.2015	
353	Sepahijala	Kathalia	TGB	Manai Pathar	Nov' 15	20.11.2015	
354	Sepahijala	Kathalia	TGB	Kathalia	Nov' 15	26.11.2015	
355	Sepahijala	Melaghar	TSCB	Melaghar	Nov' 15	13.11.2015	
356	Sepahijala	Jampuijala	TSCB	Takarjala	Nov' 15	04.11.2015	
357	Sepahijala	Kathalia	TSCB	Kathalia	Nov' 15	23.11.2015	
358	Sepahijala	Nalchhar	TSCB	Nalchhar	Nov' 15	26.11.2015	
359	Sepahijala	Bishalgarh	UCO Bank	Bishalgarh	Nov' 15	17.11.2015	
360	Sepahijala	Bishalgarh	UCO Bank	Bishramganj	Nov' 15	04.11.2015	
361	Sepahijala	Bishalgarh	UBI	Chakmaghat	Nov' 15	07.11.2015	
362	Sepahijala	Melaghar	UBI	Melaghar	Nov' 15	20.11.2015	
363	Sepahijala	Melaghar	UBI	Mohanbhog	Nov' 15	17.11.2015	
364	Sepahijala	Bishalgarh	Bandhan Bank	Gokulnagar	Dec' 15	19.12.2015	
365	Sepahijala	Kathalia	Bandhan Bank	Baspukur	Dec' 15	17.12.2015	
366	Sepahijala	Jampuijala	Punjab & Sind Bank	Gabordi	Dec' 15	11.12.2015	
367	Sepahijala	Bishalgarh	SBI	Bishramganj	Dec' 15	09.12.2015	
368	Sepahijala	Boxanagar	SBI	Matinagar	Dec' 15	30.12.2015	
369	Sepahijala	Melaghar	SBI	Melaghar	Dec' 15	28.12.2015	
370	Sepahijala	Charilam	Syndicate Bank	Bishramganj	Dec' 15	14.12.2015	
371	Sepahijala	Bishalgarh	TCARDB	Bishalgarh	Dec' 15	08.12.2015	
372	Sepahijala	Bishalgarh	TGB	Bishramganj	Dec' 15	10.12.2015	
373	Sepahijala	Bishalgarh	TGB	Lalsinghmura	Dec' 15	02.12.2015	
374	Sepahijala	Boxanagar	TGB	Boxanagar	Dec' 15	08.12.2015	
375	Sepahijala	Boxanagar	TGB	Veluarchar	Dec' 15	22.12.2015	
376	Sepahijala	Melaghar	TGB	Durlavnarayan	Dec' 15	28.12.2015	
377	Sepahijala	Jampuijala	TGB	Golaghati	Dec' 15	04.12.2015	
378	Sepahijala	Jampuijala	TGB	Jampuijala	Dec' 15	14.12.2015	
379	Sepahijala	Kathalia	TGB	Dhanpur	Dec' 15	08.12.2015	
380	Sepahijala	Kathalia	TGB	Manai Pathar	Dec' 15	22.12.2015	
381	Sepahijala	Kathalia	TGB	Kathalia	Dec' 15	28.12.2015	
382	Sepahijala	Bishalgarh	TSCB	Charilam	Dec' 15	10.12.2015	
383	Sepahijala	Melaghar	TSCB	Melaghar	Dec' 15	08.12.2015	
384	Sepahijala	Jampuijala	TSCB	Takarjala	Dec' 15	07.12.2015	
385	Sepahijala	Kathalia	TSCB	Kathalia	Dec' 15	21.12.2015	
386	Sepahijala	Nalchhar	TSCB	Nalchhar	Dec' 15	19.12.2015	
387	Sepahijala	Bishalgarh	UCO Bank	Bishalgarh	Dec' 15	17.12.2015	
388	Sepahijala	Bishalgarh	UCO Bank	Bishramganj	Dec' 15	11.12.2015	
389	Sepahijala	Bishalgarh	UBI	Chakmaghat	Dec' 15	09.12.2015	
390	Sepahijala	Melaghar	UBI	Melaghar	Dec' 15	30.12.2015	
391	Sepahijala	Melaghar	UBI	Mohanbhog	Dec' 15	28.12.2015	
392	South	BC Nagar	Bandhan Bank	Bharatchandranagar	Oct' 15	08.10.2015	
393	South	Satchand	Bandhan Bank	Jalefa	Oct' 15	29.10.2015	
394	South	Rajnagar	SBI	Chittamara	Oct' 15	16.10.2015	
395	South	Jolaibari	SBI	Jolaibari	Oct' 15	27.10.2015	
396	South	Satchand.	SBI	Manubazar	Oct' 15	15.10.2015	
397	South	Rupaichhari	SBI	Manu Bankul	Oct' 15	06.10.2015	
398	South	Rajnagar	TGB	Rajnagar	Oct' 15	07.10.2015	
399	South	Rajnagar	TGB	Barpathari	Oct' 15	27.10.2015	
400	South	Hrishyamukh	TGB	Hrishyamukh	Oct' 15	15.10.2015	
401	South	Hrishyamukh	TGB	Matai	Oct' 15	06.10.2015	
402	South	Hrishyamukh	TGB	Sonaichhari	Oct' 15	27.10.2015	

SI No.	District	Name of Block	Name of Bank	Name of Branch	Month	Held on	to be held on
403	South	Bokafa	TGB	B.C.Nagar	Oct' 15	15.10.2015	
404	South	Jolaibari	TGB	Baikhora	Oct' 15	27.10.2015	
405	South	Jolaibari	TGB	Muhuripur	Oct' 15	08.10.2015	
406	South	Jolaibari	TGB	Jolaibari	Oct' 15	29.10.2015	
407	South	Jolaibari	TGB	Debdaru	Oct' 15	16.10.2015	
408	South	Satchand.	TGB	Satchand	Oct' 15	15.10.2015	
409	South	Satchand.	TGB	Manubazar	Oct' 15	06.10.2015	
410	South	Satchand.	TGB	Sreenagar	Oct' 15	27.10.2015	
411	South	Satchand.	TGB	Harina	Oct' 15	15.10.2015	
412	South	Rupaichhari	TGB	Rupaichhari	Oct' 15	16.10.2015	
413	South	Hrishyamukh	TSCB	Nalua	Oct' 15	15.10.2015	
414	South	Jolaibari	TSCB	Baikhora	Oct' 15	06.10.2015	
415	South	Satchand.	TSCB	Manubazar	Oct' 15	07.10.2015	
416	South	Satchand.	TSCB	Kalachherra	Oct' 15	27.10.2015	
417	South	Rajnagar	UBI	Siddhinagar	Oct' 15	15.10.2015	
418	South	Rajnagar	UBI	Radhanagar	Oct' 15	06.10.2015	
419	South	Bokafa	UBI	Santirbazar	Oct' 15	27.10.2015	
420	South	Satchand.	UBI	Sabroom	Oct' 15	15.10.2015	
421	South	Bharatchandra Nagar	UBI	Barpathari	Oct' 15	27.10.2015	
422	South	Hrishyamukh	UBI	Hrishyamukh	Oct' 15	08.10.2015	
423	South	Satchand.	UBI	Manubazar	Oct' 15	29.10.2015	
424	South	Bokafa	Union Bank of India	B.C.Manu	Oct' 15	16.10.2015	
425	South	BC Nagar	Bandhan Bank	Bharatchandranagar	Nov' 15	06.11.2015	
426	South	Satchand	Bandhan Bank	Jalefa	Nov' 15	17.11.2015	
427	South	Rajnagar	SBI	Chittamara	Nov' 15	20.11.2015	
428	South	Satchand.	SBI	Manubazar	Nov' 15	26.11.2015	
429	South	Rupaichhari	SBI	Manu Bankul	Nov' 15	13.11.2015	
430	South	Rajnagar	TGB	Rajnagar	Nov' 15	04.11.2015	
431	South	Rajnagar	TGB	Barpathari	Nov' 15	23.11.2015	
432	South	Hrishyamukh	TGB	Hrishyamukh	Nov' 15	26.11.2015	
433	South	Hrishyamukh	TGB	Matai	Nov' 15	17.11.2015	
434	South	Hrishyamukh	TGB	Sonaichhari	Nov' 15	26.11.2015	
435	South	Bokafa	TGB	B.C.Nagar	Nov' 15	27.11.2015	
436	South	Jolaibari	TGB	Baikhora	Nov' 15	06.11.2015	
437	South	Jolaibari	TGB	Jolaibari	Nov' 15	17.11.2015	
438	South	Jolaibari	TGB	Debdaru	Nov' 15	20.11.2015	
439	South	Satchand.	TGB	Satchand	Nov' 15	26.11.2015	
440	South	Satchand.	TGB	Sreenagar	Nov' 15	13.11.2015	
441	South	Satchand.	TGB	Harina	Nov' 15	04.11.2015	
442	South	Rupaichhari	TGB	Rupaichhari	Nov' 15	23.11.2015	
443	South	Hrishyamukh	TSCB	Nalua	Nov' 15	26.11.2015	
444	South	Jolaibari	TSCB	Baikhora	Nov' 15	17.11.2015	
445	South	Satchand.	TSCB	Manubazar	Nov' 15	20.11.2015	
446	South	Satchand.	TSCB	Kalachherra	Nov' 15	13.11.2015	
447	South	Rajnagar	UBI	Siddhinagar	Nov' 15	04.11.2015	
448	South	Bokafa	UBI	Santirbazar	Nov' 15	23.11.2015	
449	South	Satchand.	UBI	Sabroom	Nov' 15	06.11.2015	
450	South	Bharatchandra Nagar	UBI	Barpathari	Nov' 15	17.11.2015	
451	South	Hrishyamukh	UBI	Hrishyamukh	Nov' 15	20.11.2015	
452	South	Satchand.	UBI	Manubazar	Nov' 15	26.11.2015	
453	South	Bokafa	Union Bank of India	B.C.Manu	Nov' 15	13.11.2015	
454	South	BC Nagar	Bandhan Bank	Bharatchandranagar	Dec' 15	28.12.2015	
455	South	Satchand	Bandhan Bank	Jalefa	Dec' 15	14.12.2015	
456	South	Rajnagar	SBI	Chittamara	Dec' 15	08.12.2015	
457	South	Jolaibari	SBI	Jolaibari	Dec' 15	28.12.2015	
458	South	Satchand.	SBI	Manubazar	Dec' 15	28.12.2015	
459	South	Rupaichhari	SBI	Manu Bankul	Dec' 15	10.12.2015	
460	South	Rajnagar	TGB	Rajnagar	Dec' 15	08.12.2015	
461	South	Rajnagar	TGB	Barpathari	Dec' 15	07.12.2015	
462	South	Hrishyamukh	TGB	Hrishyamukh	Dec' 15	21.12.2015	
463	South	Hrishyamukh	TGB	Matai	Dec' 15	08.12.2015	
464	South	Hrishyamukh	TGB	Sonaichhari	Dec' 15	14.12.2015	
465	South	Bokafa	TGB	B.C.Nagar	Dec' 15	08.12.2015	
466	South	Jolaibari	TGB	Baikhora	Dec' 15	10.12.2015	
467	South	Jolaibari	TGB	Muhuripur	Dec' 15	08.12.2015	
468	South	Jolaibari	TGB	Jolaibari	Dec' 15	07.12.2015	
469	South	Satchand.	TGB	Satchand	Dec' 15	21.12.2015	

SI No.	District	Name of Block	Name of Bank	Name of Branch	Month	Held on	to be held on
470	South	Satchand.	TGB	Manubazar	Dec' 15	19.12.2015	
471	South	Satchand.	TGB	Sreenagar	Dec' 15	17.12.2015	
472	South	Satchand.	TGB	Harina	Dec' 15	11.12.2015	
473	South	Rupaichhari	TGB	Rupaichhari	Dec' 15	09.12.2015	
474	South	Jolaibari	TSCB	Baikhora	Dec' 15	30.12.2015	
475	South	Satchand.	TSCB	Manubazar	Dec' 15	28.12.2015	
476	South	Satchand.	TSCB	Kalachherra	Dec' 15	14.12.2015	
477	South	Rajnagar	UBI	Siddhinagar	Dec' 15	08.12.2015	
478	South	Rajnagar	UBI	Radhanagar	Dec' 15	19.12.2015	
479	South	Bokafa	UBI	Santirbazar	Dec' 15	17.12.2015	
480	South	Satchand.	UBI	Sabroom	Dec' 15	11.12.2015	
481	South	Bharatchandra Nagar	UBI	Barpathari	Dec' 15	09.12.2015	
482	South	Hrishyamukh	UBI	Hrishyamukh	Dec' 15	09.12.2015	
483	South	Satchand.	UBI	Manubazar	Dec' 15	17.12.2015	
484	South	Bokafa	Union Bank of India	B.C.Manu	Dec' 15	11.12.2015	
485	Unakoti	Pecharthal	Indian Overseas Bank	Pecharthal	Oct' 15	15.10.2015	
486	Unakoti	Kumarghat	SBI	Kumarghat	Oct' 15	08.10.2015	
487	Unakoti	Gournagar	TGB	Tillabazar	Oct' 15	29.10.2015	
488	Unakoti	Gournagar	TGB	Gournagar	Oct' 15	16.10.2015	
489	Unakoti	Gournagar	TGB	Dalugaon	Oct' 15	06.10.2015	
490	Unakoti	Kumarghat	TGB	Pabiacherra	Oct' 15	07.10.2015	
491	Unakoti	Kumarghat	TGB	Fatikray	Oct' 15	27.10.2015	
492	Unakoti	Kumarghat	TGB	Betcherra	Oct' 15	15.10.2015	
493	Unakoti	Kumarghat	TGB	Kanchanbari	Oct' 15	06.10.2015	
494	Unakoti	Pecharthal	TGB	Pecharthal	Oct' 15	27.10.2015	
495	Unakoti	Pecharthal	TGB	Machmara	Oct' 15	15.10.2015	
496	Unakoti	Gournagar	TSCB	kailashahar	Oct' 15	27.10.2015	
497	Unakoti	Gournagar	TSCB	Gournagar	Oct' 15	08.10.2015	
498	Unakoti	Kumarghat	TSCB	Kumarghat	Oct' 15	29.10.2015	
499	Unakoti	Pecharthal	TSCB	Machmara	Oct' 15	16.10.2015	
500	Unakoti	Gournagar	UBI	Gournagar	Oct' 15	03.10.2015	
501	Unakoti	Kumarghat	UBI	Machmara	Oct' 15	27.10.2015	
502	Unakoti	Kumarghat	UCO bank	Kumarghat	Oct' 15	08.10.2015	
503	Unakoti	Gournagar	UCO bank	Kailashahar	Oct' 15	29.10.2015	
504	Unakoti	Pecharthal	Indian Overseas Bank	Pecharthal	Nov' 15	26.11.2015	
505	Unakoti	Kumarghat	SBI	Kumarghat	Nov' 15	13.11.2015	
506	Unakoti	Gournagar	TGB	Tillabazar	Nov' 15	04.11.2015	
507	Unakoti	Gournagar	TGB	Gournagar	Nov' 15	23.11.2015	
508	Unakoti	Gournagar	TGB	Dalugaon	Nov' 15	26.11.2015	
509	Unakoti	Kumarghat	TGB	Pabiacherra	Nov' 15	17.11.2015	
510	Unakoti	Kumarghat	TGB	Fatikray	Nov' 15	20.11.2015	
511	Unakoti	Kumarghat	TGB	Betcherra	Nov' 15	26.11.2015	
512	Unakoti	Kumarghat	TGB	Kanchanbari	Nov' 15	13.11.2015	
513	Unakoti	Pecharthal	TGB	Pecharthal	Nov' 15	04.11.2015	
514	Unakoti	Pecharthal	TGB	Machmara	Nov' 15	06.11.2015	
515	Unakoti	Gournagar	TSCB	kailashahar	Nov' 15	19.11.2015	
516	Unakoti	Gournagar	TSCB	Gournagar	Nov' 15	06.11.2015	
517	Unakoti	Kumarghat	TSCB	Kumarghat	Nov' 15	17.11.2015	
518	Unakoti	Pecharthal	TSCB	Machmara	Nov' 15	20.11.2015	
519	Unakoti	Gournagar	UBI	Gournagar	Nov' 15	26.11.2015	
520	Unakoti	Kumarghat	UBI	Machmara	Nov' 15	13.11.2015	
521	Unakoti	Kumarghat	UCO bank	Kumarghat	Nov' 15	04.11.2015	
522	Unakoti	Gournagar	UCO bank	Kailashahar	Nov' 15	23.11.2015	
523	Unakoti	Pecharthal	Indian Overseas Bank	Pecharthal	Dec' 15	28.12.2015	
524	Unakoti	Kumarghat	SBI	Kumarghat	Dec' 15	14.12.2015	
525	Unakoti	Gournagar	TGB	Tillabazar	Dec' 15	08.12.2015	
526	Unakoti	Gournagar	TGB	Gournagar	Dec' 15	30.12.2015	
527	Unakoti	Gournagar	TGB	Dalugaon	Dec' 15	28.12.2015	
528	Unakoti	Kumarghat	TGB	Fatikray	Dec' 15	14.12.2015	
529	Unakoti	Kumarghat	TGB	Betcherra	Dec' 15	09.12.2015	
530	Unakoti	Kumarghat	TGB	Kanchanbari	Dec' 15	08.12.2015	
531	Unakoti	Pecharthal	TGB	Pecharthal	Dec' 15	10.12.2015	
532	Unakoti	Pecharthal	TGB	Machmara	Dec' 15	08.12.2015	
533	Unakoti	Gournagar	TSCB	kailashahar	Dec' 15	07.12.2015	
534	Unakoti	Gournagar	TSCB	Gournagar	Dec' 15	21.12.2015	
535	Unakoti	Pecharthal	TSCB	Machmara	Dec' 15	19.12.2015	
536	Unakoti	Gournagar	UBI	Gournagar	Dec' 15	17.12.2015	

SI No.	District	Name of Block	Name of Bank	Name of Branch	Month	Held on	to be held on
537	Unakoti	Kumarghat	UBI	Machmara	Dec' 15	11.12.2015	
538	Unakoti	Kumarghat	UCO bank	Kumarghat	Dec' 15	09.12.2015	
539	Unakoti	Gournagar	UCO bank	Kailashahar	Dec' 15	30.12.2015	
540	West	Bamutia	Bandhan Bank	Narayanpur	Oct' 15	05.10.2015	
541	West	Bamutia	Bandhan Bank	Bamutia	Oct' 15	13.10.2015	
542	West	Dukli	Bandhan Bank	Kathaltali	Oct' 15	03.10.2015	
543	West	Jirania	Bandhan Bank	Ranirgaon	Oct' 15	08.10.2015	
544	West	Lefunga	Bank of India	Lembuchherra	Oct' 15	15.10.2015	
545	West	Old Agartala	Bank of India	Khayerpur	Oct' 15	06.10.2015	
546	West	Dukli	Bank of India	Anandanagar	Oct' 15	27.10.2015	
547	West	Old Agartala	Bank of India	Khayerpur	Oct' 15	15.10.2015	
548	West	Jirania	Canara Bank	Jirania	Oct' 15	08.10.2015	
549	West	Hezamara	Central Bank of India	Barkathal	Oct' 15	29.10.2015	
550	West	Jirania	Indian Overseas Bank	R.C.Nagar	Oct' 15	16.10.2015	
551	West	Dukli	SBI	Amtali	Oct' 15	17.10.2015	
552	West	Dukli	SBI	Dukli	Oct' 15	03.10.2015	
553	West	Dukli	SBI	University Br.	Oct' 15	30.10.2015	
554	West	Jirania	SBI	NIT	Oct' 15	06.10.2015	
555	West	Jirania	SBI	R.K.Nagar	Oct' 15	07.10.2015	
556	West	Mohanpur	SBI	Gandhigram	Oct' 15	09.10.2015	
557	West	Lefunga	SBI	Lembuchherra	Oct' 15	08.10.2015	
558	West	Mohanpur	SBI	Mohanpur	Oct' 15	06.10.2015	
559	West	Dukli	TGB	Kanchanmala	Oct' 15	06.10.2015	
560	West	Jirania	TGB	Bankimnagar	Oct' 15	07.10.2015	
561	West	Jirania	TGB	Champknagar	Oct' 15	09.10.2015	
562	West	Jirania	TGB	Nit (Agartala)	Oct' 15	08.10.2015	
563	West	Mohanpur	TGB	Kamalghat	Oct' 15	27.10.2015	
564	West	Mohanpur	TGB	Lembuchherra	Oct' 15	15.10.2015	
565	West	Mohanpur	TGB	Natunnagar	Oct' 15	08.10.2015	
566	West	Hezamara	TGB	Hezamara	Oct' 15	29.10.2015	
567	West	Mandwai	TGB	Mandai	Oct' 15	16.10.2015	
568	West	Lefunga	TGB	Lefunga	Oct' 15	17.10.2015	
569	West	Mohanpur	TGB	Durgabari	Oct' 15	07.10.2015	
570	West	Dukli	TSCB	Bikramnagar	Oct' 15	09.10.2015	
571	West	Jirania	TSCB	Khayerpur	Oct' 15	08.10.2015	
572	West	Jirania	TSCB	Khumlung	Oct' 15	06.10.2015	
573	West	Mohanpur	TSCB	Mohanpur	Oct' 15	07.10.2015	
574	West	Dukli	TSCB	Maheshkhola	Oct' 15	09.10.2015	
575	West	Jirania	TSCB	Sachindranagar	Oct' 15	08.10.2015	
576	West	Dukli	UBI	Badarghat	Oct' 15	06.10.2015	
577	West	Dukli	UBI	Anandanagar	Oct' 15	07.10.2015	
578	West	Jirania	UBI	Khumlung	Oct' 15	05.10.2015	
579	West	Jirania	UBI	Ranirbazar	Oct' 15	13.10.2015	
580	West	Mohanpur	UBI	Usha Market	Oct' 15	03.10.2015	
581	West	Mohanpur	UBI	Mohanpur	Oct' 15	05.10.2015	
582	West	Dukli	UBI	Camper Bazar	Oct' 15	13.10.2015	
583	West	Mohanpur	UCO Bank	Mohanpur	Oct' 15	03.10.2015	
584	West	Bamutia	UCO Bank	Narshingarh	Oct' 15	08.10.2015	
585	West	Old Agartala	UCO Bank	Khayerpur	Oct' 15	07.10.2015	
586	West	Bamutia	Bandhan Bank	Narayanpur	Nov' 15	09.11.2015	
587	West	Bamutia	Bandhan Bank	Bamutia	Nov' 15	04.11.2015	
588	West	Dukli	Bandhan Bank	Kathaltali	Nov' 15	06.11.2015	
589	West	Jirania	Bandhan Bank	Ranirgaon	Nov' 15	17.11.2015	
590	West	Lefunga	Bank of India	Lembuchherra	Nov' 15	20.11.2015	
591	West	Old Agartala	Bank of India	Khayerpur	Nov' 15	26.11.2015	
592	West	Dukli	Bank of India	Anandanagar	Nov' 15	13.11.2015	
593	West	Old Agartala	Bank of India	Khayerpur	Nov' 15	04.11.2015	
594	West	Jirania	Canara Bank	Jirania	Nov' 15	23.11.2015	
595	West	Hezamara	Central Bank of India	Barkathal	Nov' 15	26.11.2015	
596	West	Dukli	SBI	Amtali	Nov' 15	17.11.2015	
597	West	Dukli	SBI	Dukli	Nov' 15	12.11.2015	
598	West	Dukli	SBI	University Br.	Nov' 15	27.11.2015	
599	West	Jirania	SBI	NIT	Nov' 15	10.11.2015	
600	West	Jirania	SBI	R.K.Nagar	Nov' 15	10.11.2015	
601	West	Mohanpur	SBI	Gandhigram	Nov' 15	09.11.2015	
602	West	Lefunga	SBI	Lembuchherra	Nov' 15	04.11.2015	
603	West	Mohanpur	SBI	Mohanpur	Nov' 15	02.11.2015	

SI No.	District	Name of Block	Name of Bank	Name of Branch	Month	Held on	to be held on
604	West	Dukli	TGB	Kanchanmala	Nov' 15	13.11.2015	
605	West	Jirania	TGB	Bankimnagar	Nov' 15	10.11.2015	
606	West	Jirania	TGB	Champaknagar	Nov' 15	10.11.2015	
607	West	Mohanpur	TGB	Kamalghat	Nov' 15	09.11.2015	
608	West	Mohanpur	TGB	Lembuchherra	Nov' 15	04.11.2015	
609	West	Mohanpur	TGB	Natunnagar	Nov' 15	17.11.2015	
610	West	Hezamara	TGB	Hezamara	Nov' 15	20.11.2015	
611	West	Mandwai	TGB	Mandai	Nov' 15	26.11.2015	
612	West	Mohanpur	TGB	Durgabari	Nov' 15	13.11.2015	
613	West	Dukli	TSCB	Bikramnagar	Nov' 15	04.11.2015	
614	West	Jirania	TSCB	Khayerpur	Nov' 15	23.11.2015	
615	West	Jirania	TSCB	Khumlung	Nov' 15	10.11.2015	
616	West	Mohanpur	TSCB	Mohanpur	Nov' 15	10.11.2015	
617	West	Dukli	TSCB	Maheshkhola	Nov' 15	09.11.2015	
618	West	Jirania	TSCB	Sachindranagar	Nov' 15	04.11.2015	
619	West	Dukli	UBI	Badarghat	Nov' 15	10.11.2015	
620	West	Dukli	UBI	Anandanagar	Nov' 15	10.11.2015	
621	West	Jirania	UBI	Khumlung	Nov' 15	09.11.2015	
622	West	Jirania	UBI	Ranirbazar	Nov' 15	04.11.2015	
623	West	Mohanpur	UBI	Mohanpur	Nov' 15	10.11.2015	
624	West	Dukli	UBI	Camper Bazar	Nov' 15	10.11.2015	
625	West	Mohanpur	UCO Bank	Mohanpur	Nov' 15	09.11.2015	
626	West	Bamutia	UCO Bank	Narshingarh	Nov' 15	04.11.2015	
627	West	Old Agartala	UCO Bank	Khayerpur	Nov' 15	20.11.2015	
628	West	Bamutia	Bandhan Bank	Narayanpur	Dec' 15	04.12.2015	
629	West	Bamutia	Bandhan Bank	Bamutia	Dec' 15	17.12.2015	
630	West	Dukli	Bandhan Bank	Kathaltali	Dec' 15	10.12.2015	
631	West	Lefunga	Bank of India	Lembuchherra	Dec' 15	08.12.2015	
632	West	Old Agartala	Bank of India	Khayerpur	Dec' 15	07.12.2015	
633	West	Dukli	Bank of India	Anandanagar	Dec' 15	21.12.2015	
634	West	Old Agartala	Bank of India	Khayerpur	Dec' 15	19.12.2015	
635	West	Jirania	Canara Bank	Jirania	Dec' 15	17.12.2015	
636	West	Hezamara	Central Bank of India	Barkathal	Dec' 15	11.12.2015	
637	West	Jirania	Indian Overseas Bank	R.C.Nagar	Dec' 15	09.12.2015	
638	West	Dukli	SBI	Amtali	Dec' 15	30.12.2015	
639	West	Dukli	SBI	Dukli	Dec' 15	28.12.2015	
640	West	Dukli	SBI	University Br.	Dec' 15	14.12.2015	
641	West	Jirania	SBI	NIT	Dec' 15	08.12.2015	
642	West	Jirania	SBI	R.K.Nagar	Dec' 15	07.12.2015	
643	West	Mohanpur	SBI	Gandhigram	Dec' 15	05.12.2015	
644	West	Lefunga	SBI	Lembuchherra	Dec' 15	19.12.2015	
645	West	Mohanpur	SBI	Mohanpur	Dec' 15	10.12.2015	
646	West	Jirania	TGB	Bankimnagar	Dec' 15	02.12.2015	
647	West	Jirania	TGB	Champaknagar	Dec' 15	08.12.2015	
648	West	Jirania	TGB	Nit (Agartala)	Dec' 15	22.12.2015	
649	West	Mohanpur	TGB	Kamalghat	Dec' 15	28.12.2015	
650	West	Mohanpur	TGB	Lembuchherra	Dec' 15	04.12.2015	
651	West	Mohanpur	TGB	Natunnagar	Dec' 15	14.12.2015	
652	West	Hezamara	TGB	Hezamara	Dec' 15	21.12.2015	
653	West	Mandwai	TGB	Mandai	Dec' 15	11.12.2015	
654	West	Lefunga	TGB	Lefunga	Dec' 15	04.12.2015	
655	West	Mohanpur	TGB	Durgabari	Dec' 15	21.12.2015	
656	West	Dukli	TSCB	Bikramnagar	Dec' 15	24.12.2015	
657	West	Jirania	TSCB	Khayerpur	Dec' 15	28.12.2015	
658	West	Jirania	TSCB	Khumlung	Dec' 15	29.12.2015	
659	West	Mohanpur	TSCB	Mohanpur	Dec' 15	05.12.2015	
660	West	Dukli	TSCB	Maheshkhola	Dec' 15	09.12.2015	
661	West	Jirania	TSCB	Sachindranagar	Dec' 15	10.12.2015	
662	West	Dukli	UBI	Anandanagar	Dec' 15	02.12.2015	
663	West	Jirania	UBI	Khumlung	Dec' 15	08.12.2015	
664	West	Jirania	UBI	Ranirbazar	Dec' 15	22.12.2015	
665	West	Mohanpur	UBI	Usha Market	Dec' 15	28.12.2015	
666	West	Mohanpur	UBI	Mohanpur	Dec' 15	04.12.2015	
667	West	Dukli	UBI	Camper Bazar	Dec' 15	14.12.2015	
668	West	Mohanpur	UCO Bank	Mohanpur	Dec' 15	08.12.2015	
669	West	Bamutia	UCO Bank	Narshingarh	Dec' 15	07.12.2015	
670	West	Old Agartala	UCO Bank	Khayerpur	Dec' 15	21.12.2015	

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

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

DISTRICT WISE SUMMARY OF BANK BRANCHES										
SL NO.	NAME OF BANK	WEST	KHOWAI	SEPAHIJALA	GOMATI	SOUTH	DHALAI	NORTH	UNAKOTI	TOTAL
		No of Brs	No of Brs	No of Brs	No of Brs	No of Brs	No of Brs	No of Brs	No of Brs	No of Brs
1	Allahabad Bank									0
2	Bank of Baroda									0
3	Bank of India			1						1
4	Canara Bank									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 comerce	1								1
18	ICICI									0
19	Tripura Gramin Bank	1		2	4	7	1	1	1	17
20	ACUB									0
21	TCARDB									0
22	IDBI BANK				2					2
23	Tripura State Co-Op Bank		1	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								
Sl No	Name of Block	Name of Centre	Cluster Villages	No Of Families	Nearest Bank	Proposed Site	Proposed Bank	USB/CSC Opened by
1	Hezamara	Shankhola Bazar	6	2971		Bazar community Hall	SBI	SBI-CSC
2	Hezamara	Chachu Bazar	4	2017		Community Hall (Chachu PHC)	SBI	SBI-CSC
3	Lefunga	Lefunga Bazar	9	5050	TGB,Mohanpur	Bldg,of R.M.Debbarma	TGB	TGB Br. opened
4	Mandwai	Lalit Bazar	5	2840	TGB,NIT	Market Complex	SBI	SBI-CSC
5	Jirania	Belbari Village	6	2356	TGB,Champaknagar	Near Belbari village	TSCB	TGB USB Opened
6	Jirania	Purba Champamura	5	3839	TGB,Khayerpur	Purba Champamura	OBC	

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

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

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

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

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

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

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

Opening of New Bank Branches (Revised) : District : Gomati								
Sl No	Name of Block	Name of Centre	Cluster Villages	No Of Families	Nearest Bank	Proposed Site	Proposed Bank	USB/CSC Opened by
1	Killa	Raiyabari Market	2				SBI	SBI-CSC
2	Ompi	Gamaichherra Bazar	2				TGB	
3	Ompi	TSR Camp,PalKu	2				SBI	SBI-CSC
4	Ompi	New Shinllong Bazar	1				Union Bank	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, Debbaru	Health Sub Centre, Kowaifung	TGB	USB Opened
11	Bokafa	Laogang					UBI	USB Opened
12	Jolaibari	Dakshin Hichachara Village	4	6364	SBI, TGB, Jolaibari	Dakshin Hichachara Village Off.	TGB	
13	Jolaibari	Ramraibari					TGB	
14	Satchand	Choto Khil	5	2700	TGB,TSCB,SBI & UBI,Sabroom	Choto Khil	TSCB	
15	Satchand	Samarendra Ganj	4	2065	TGB,Srinagar,TSCB,Manu Bazar	Samarendraganj	TGB	USB Opened
16	Satchand	Satchand	3	1500	TGB,Satchand,TSCB,Manubazar	Bank Branch existing		
17	Satchand	Bankul Mahamuni	3	2091	TGB, Rupaichari,SBI, Manubankul	Bank Branch existing		
18	Satchand	Baishnabpur Market	5	1755	TGB,TSCB, Sabroom	Baishnabpur Market Stall	SBI	SBI-CSC
19	Bokafa	Bokafa Bazar	3		TGB,SBI,UBI,TSCB Santirbazar	Bokafa Bazar	SBI	SBI-CSC
20	Hrishyamukh	Krishnanagar	4		TGB, TSCB Hrishyamukh	Krishnanagar Bazar	TGB	

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

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

STATUS OF BRANCH/USB OPENING- 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	

	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	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	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	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	1	0	0	4	3	7	
Bandhan Bank	4	0	3	2	2	0	2	0	0	2	0	2	0	0	1	1	0	2	0	0	0	0	0	11	7	3	21	
Bank of Baroda	0	0	3	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	3	4	
Bank of India	4	0	2	1	1	0	0	0	0	1	1	0	0	0	1	0	0	0	0	0	0	1	0	7	3	2	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	1	1	
Bharatiya Mahila Bank(BMB)	0	0	1	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	2	
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	1	0	0	1	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	1	1	2	
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	1	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	1	1	
HDFC	0	0	3	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	1	0	0	2	3	5	
ICICI	0	2	1	0	0	0	1	0	0	0	1	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	1	0	3	3	1	7	
Indian Bank	0	0	2	0	0	0	0	0	0	0	0	0	0	0	1	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	2	2	1	5	
Indus-ind	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	1	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	1	1	
Oriental Bank of Commerce	0	0	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	2	
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	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	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	1	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	0	1	0	0	0	0	0	0	0	0	0	2	1	0	3	2	1	6	
TCARDB	0	0	1	1	0	0	0	0	0	0	1	0	0	1	0	0	0	0	1	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	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	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	0	1	0	0	12	9	5	26		
Union Bank of India	0	1	3	0	0	0	0	0	0	0	1	0	1	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	3	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	1	1	
Total	51	16	101	34	18	0	25	10	0	35	27	0	36	17	0	33	12	0	21	9	0	27	17	0	262	126	101	489

STATUS OF ATM IN THE STATE OF TRIPURA AS ON 31.12.2015										
Sl No	Name of Bank	Total Br	BRANCHES				ATM			
			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	21	11	7	3	21	1	2	3	6
3	Bank of Baroda	4	1	0	3	4	0	0	4	4
4	Bank of India	12	7	3	2	12	3	0	6	9
5	Bharatiya Mahila Bank	2	1	0	1	2	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 comerce	2	0	1	1	2	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	489	263	125	101	489	127	97	195	419

United Bank of India
Lead Bank Division
Head office
Convener
State Level Bankers' Committee for Tripura

Minutes of the 115th State Level Bankers' Committee Meeting for the State of Tripura held on 04.12.2015

The 115th SLBC meeting of Tripura State was held at the Conference Hall no.4, PragnaBhawan, P.N. Complex, Agartala on 4th December 2015 where performance of Banks for the 1st& 2nd quarters ending on 30.09.2015 for financial year 2015-16 was reviewed. The meeting was Co-Chaired by Shri Yashpal Singh, Chief Secretary, Govt. of Tripura and Shri K. V. Rama Moorthy, Executive Director of United Bank of India. Amongst other dignitaries, Dr. G. S. G. Ayyangar, Principal Secretary, Finance, Rural Development & Agriculture, Govt. of Tripura, Shri M. Nagaraju, Secretary, Industries & Commerce, Govt. of Tripura, Shri Sahadev Das, Director of Institutional Finance, Govt. of Tripura, Sri N. P. Topno, General Manager, RBI, Sri R. K. Debbarmann, General Manager, NABARD and Shri ManasDhar, General Manager, UBI & Convener, SLBC (Tripura) were also present. Other Senior Executives of the State Government, RBI, NABARD and Banks also participated in the meeting. A list of participants of the meeting is enclosed.

At the outset Shri ManasDhar, General Manager, United Bank of India & Convener SLBC of Tripura welcomed all the participants to the 115th meeting of SLBC Tripura. Thereafter, Shri ManasDhar requested Shri K. V. Rama Moorthy, Executive Director of United Bank of India to deliver his welcome address.

Shri K. V. Rama Moorthy, Executive Director of United Bank of India & Chairman, SLBC, Tripura, prior to delivering his keynote address warmly greeted Shri Yashpal Singh, Chief Secretary, Govt. of Tripura. Shri Rama Moorthy also extended hearty welcome to Dr. G. S. G. Ayyangar, Principal Secretary, Finance, Rural Development & Agriculture, Govt. of Tripura and other executives from the Govt. of Tripura, RBI, NABARD & Banks.

Shri K. V. Rama Moorthy, Executive Director, United Bank of India mentioned about significant achievements in different parameters apart from informing about the progress made with regard to major decisions of the last SLBC meeting held on 04.09.2015.

1. At the end of September 2015, the CD Ratio of the State stood at 44% as against 40% as on 30th September 2014 thus registering a Y-O-Y increase of 4%.
2. All the banks put together could disburse Rs 1406.61 crore i.e. 48% of the Annual Target of Rs 2940.05 crore under ACP for FY 2015-16. Disbursement under ACP during April-September 2015 has increased by 7% over the disbursement of Rs 1309.44 crore during corresponding period last year (2014-15).
3. As on 30th September 2015, all banks have issued 29143 KCCs covering Rs 9901.92 lacs, thus achieving 58% of the annual target (50,000) by the second quarter of the year 2015-16. He informed that the ensuing RABI season would give further boost to the sector.
4. Priority Sector Advance for the State covering all Banks as on September 2015 stood at Rs.5871.49 crore, which depicted 83% of the ANBC as compared to Rs.4625.84 crore as on September 2014. The annual growth rate of Priority Sector Advance on Y-O-Y basis observed at 27%, which is commendable.
5. Shri Rama Moorthy lauded the banks and State Government for their active participation in 3 Social Security Schemes (PMJJBY, PMSBY & APY) and coverage of 5.80 lac people (PMJJBY- 1.62 lac & PMSBY-4.16 lac) under insurance in the State up to 31.10.2015.
6. Sri Rama Moorthy referred to the NPA position of the State including written off amount which stood at Rs.406.36 crore i.e. 5.31% of total advance at the end of September 2015 and there is scope for recycling of funds in the State through recovery / renewal of these accounts.
7. He expressed his concerns regarding RuPay card activation issued in PMJDY accounts. He requested all the Bankers to ensure delivery of RuPay cards to all PMJDY accounts and their activation at the earliest.

8. He also expressed that though the Banks in the state are doing well in advances in PMMY(MUDRA), this scheme needs more focus and attention to achieve the allotted targets. Achievement against the revised targets of PMMY for the State for the period of November'2015 to February'2016 would need collective efforts from the Bankers & State Government.
9. He stated that all Bankers should adopt zero tolerance policy in the functioning of the BCAs and monitoring of their activities should be done with utmost care and attention.
10. He also requested NABARD to play a more proactive role in lending in the Agriculture Sector through Farmers' Clubs and other field functionaries.

Shri K. V. Rama Moorthy, Executive Director, United Bank of India opined that the collective effort of all concerned would facilitate speedy implementation of Government's policy on various spheres of economic activities within the shortest possible time.

Then, Shri ManasDhar, General Manager, United Bank of India & Convener SLBC of Tripura requested Shri Y. P. Singh, Chief Secretary, Govt. of Tripura to deliver keynote address and guide the House.

Shri Yashpal Singh, Chief Secretary, Govt. of Tripura, while deliberating, welcomed Shri K. V. Rama Moorthy, Executive Director, United Bank of India and other dignitaries. He stated that the State Government is in close touch with NITI AYOJ which provides proper clarity in the developmental initiatives for the State. He congratulated the bankers for the smooth functionality in respect of MGNREGA payments. He stressed on the importance of organizing camps for creating and raising awareness among the public regarding PMMY(MUDRA) which would help the bankers in utilizing the scope of the scheme in the State. State Government will also extend cooperation for financial literacy campaign relating to Rupay Card activation, Aadhaar Seeding and Mudra Loans, etc. He also announced the arrival of Broad-gauge railway line in the State in near future, which will open up the business prospect and urged the banks to lend to the deserving individual or organization who will be intensively involved in doing business by way of manufacturing and trade through the fresh rail route which would connect Tripura with rest of the country via shortest route. Finally, he requested the Bankers to help the State in boosting industrialization in the State.

Thereafter, Convener SLBC of Tripura requested Dr. G.S.G. Ayyangar, Principal Secretary, Finance, Rural Development & Agriculture Govt. of Tripura to address the House.

Dr. G. S. G. Ayyangar, Principal Secretary, Finance, Rural Development & Agriculture, Govt. of Tripura thanked the banks for registering a Y-O-Y increase of 4% CD Ratio in the State as on 30.09.2015 and expressed his satisfaction at the growth. He also urged upon the banks for further improvement of CD Ratio to 50% at the year end (March 2016) considering higher national CD Ratio. He also expressed his satisfaction at the percentage of achievement of ACP at the half-year stage. He observed that average amount of per ticket KCC has increased to Rs. 34000/- as on 30.09.2015 which needs to increase further and he stressed on the revised Scale of Finance. He requested the bankers for issuance of KCC to all eligible farmers. He thanked the Bankers for disposing of the pending Fund Transfer Orders (FTOs) during the Durga Puja. He requested the Bankers to show the same kind of proactive initiative in this regard during the months of January and February 2016. He again emphasized on the importance of providing MGNREGA beneficiaries with transaction slips after each transaction. He stated that the State Government is putting in efforts to link Aadhaar in 100% of the MGNREGA Accounts. Regarding the pending subsidy of PMEGP for the Financial Year 2014-15, he suggested the Industry Department to have a meeting with the Finance Department of the State, so as to resolve the issue. He requested the Bankers to submit a sub-division wise list of PDR cases through SLBC-Tripura, so that the Government can help the Banks in quick disposal of the cases.

Shri ManasDhar, General Manager (Prisec& FI) and Convener of SLBC(Tripura) deliberated on the following aspects:-

1. Department of Financial Services, MoF, Government of India is reviewing the progress of financial literacy, Rupay Card activation and status of Bank Mitras through Video Conferencing on weekly basis.
2. He requested all bankers to boost the process of collection and seeding of Aadhaar and Mobile Numbers of the customers in their accounts.

3. Financial Literacy Material in Bengali has already been uploaded on the Tripura SLBC website. He requested all bankers to download and distribute the same at the Branch level.
4. He stated that the process of Training the BC/BF/CSP/Bank Mitra has already started and the subsequently, online examination for certification by IIBF / concerned banks would be completed within 31.12.2015.
5. He urged upon the Bankers to target the AnganwadiCentres and the NREGA beneficiaries to boost up the achievement in APY scheme.

Thereafter, Shri ManasDhar, General Manager (Prise& FI) and Convener of SLBC (Tripura) undertook the following Agenda wise discussion through Power Point Presentation and requested the members to interact on the issues.

Agenda 1 : Confirmation of proceedings of 114th SLBC meeting for Tripura held on 04.09.2015:
Confirmed by the House.

Agenda 2 : Compliance of Action Points on major decisions of previous SLBC meeting.

A. Banks to make efforts to achieve CD ratio of 50% for the State:

CD Ratio of the State has increased to 44% as on 30th September 2015 from 40% as on 30th September 2014 thus registering Y-O-Y growth of 4%.

B. The District Administration should review the CD Ratio in all DCCs –

District Administration is reviewing CD Ratio in each DCC meeting as per decision of the SLBC. The CD Ratio of West Tripura District has increased by 3 % on YOY basis.

C. All banks are to make concerted effort to achieve 100% disbursement in ACP 2015-16.

All the banks put together disbursed Rs 1406.61 crore i.e. 48% of the Annual Target (Rs 2940.05 crore) under ACP 2015-16 during April - September of this financial year. Achievement under Priority Sector stood at 42% of the Priority Sector target for FY 2015-16.

D. Issuance of KCC to all farmers, revision in scale of finance for KCC:

All Banks have issued 29143 KCCs achieving 58% of the annual target (50,000) during April - September of this financial year 2015-16. Task Force Committee has already revised the scale of finance in each district. It was suggested for half yearly review of scale of finance for crops.

E. Each FLC and rural branch would conduct one literacy camp once in a month:

Rural branches in the State have conducted 436 financial literacy camps during 2ndquarter of this financial year 2015-16. Besides, 9 FLCs have also conducted 89 literacy camps during the quarter ended 30th September 2015.

F. Sanctioning & Disbursement of PMEGP, Swavalamban loans:

Proposals have been sponsored at the fag-end of the quarter and in the month of October'2015, thus putting a sudden workload on the branches. However, process of disposal of the proposals by the member banks has started.

G. To settle the pending FTOs by the concerned banks:

All the pending FTOs have been reconciled by the concerned banks before Durga Puja festival.

H. SHG Sub-Committee to review the performance of Anchor NGO-----:

Decision of the SHG Sub-Committee for discontinuation with the services of Anjali Microfinance in Dhalai District was approved by the House for their poor performance. It was suggested by the House that SHG Sub-Committee would convene a separate meeting to fix a minimum limit for 1st credit linkage as well as 2nd dose of credit to SHGs.

Shri A. Sarma, CEO, TRLM informed the House regarding benefits of Community Based Recovery Mechanism (CBRM) and requested the bankers for holding of the meeting of CBRM on monthly interval. Shri Sarma requested the banks to make available common application forms at branch level

I. Engagement of BCAs in each village / SSAs:

All the banks put together have deployed 575 BCAs to cater the need of all SSAs in the State.

Shri K. V. Rama Moorthy, Executive Director, United Bank of India commented that BCA is a effective module if it works properly. He stated that performance of BCAs should be monitored regularly.

Shri Yashpal Singh, Chief Secretary, Govt. of Tripura opined that BCAs should be made trustworthy to the people and requested the bankers to take proper action against the irregular/defaulting BCAs, if any.

J. To set up an NULM Committee under SLBC:

NULM Sub-Committee have already been formed at the District level under Chairmanship of the respective District Magistrates for each Urban Local Body(ULB)

Agenda 3 : Financial Inclusion Plan.

Out of 619 villages with population less than 2000, 619 villages have been covered by providing Banking Outlets, out of which 35 are covered by Brick & Mortar Branches and 584 are covered by Business Correspondents. House noted the achievement.

Agenda 4 : Implementation of Annual Credit Plan.

House reviewed the overall achievement under ACP during April - September of the financial year 2015-16. Overall achievement under ACP was 48% with a disbursement of Rs.1406.61 crore against the target plan of Rs.2940.05 crore. Achievement under Agriculture sector stood at 40%. Achievement under Priority sector has been achieved 42% of the target while achievement in non-priority sector was 83%.

Agenda 5 : Performance of Banks in key areas in Tripura as on 30th September 2015.

House reviewed the performance of the Banks as on **30th September** 2015. The overall Advance in the State witnessed y-o-y growth of 24% from Rs.6173.24 crore as on September 2014 to Rs.7649.07 crore as on September 2015. Similarly, y-o-y growth of 12% has been registered in Deposits which stood at Rs.17383.74 crore as on September 2015, from Rs.15514.93 crore as on September 2014.

The House also noted the y-o-y growth of 102% in lending to Weaker Section, 27% growth in lending to SC/ST borrowers, 17% growth was registered in lending to Minority community.

Overall y-o-y growth of 20% was registered in MSME sector and total Priority Sector achieved a y-o-y growth of 27%.

Agenda 6 : Recovery of Loans.

The House reviewed sector-wise and also Government Sponsored Scheme wise recovery of loan position as on 30.09.2015. Overall recovery percentage in respect of three broad sectors, viz Agriculture, MSME and Other Prised as on September 2015 stood at 57%, against the same at 53% as on September 2014. There was no significant improvement in recovery under Schematic lending. Recovery in SJSRY was 8%, SGSY was 11%, PMRY was 5%, PMEGP was 42%, while recovery in REGP (MMS) was 48% as on 30.09.2015.

Shri Yashpal Singh, Chief Secretary, Govt. of Tripura remarked that CBRM has to be strengthened for improving the recovery climate in rural areas. He also stated that State Government would review the recovery percentage of Government sponsored schemes and would be associated with the banks for recovery of loans.

Agenda 7 : NPA position of Banks in Tripura.

Percentage of gross NPA decreased slightly from 5.75% as on June' 2015 to 5.31% as on September 2015. Percentage of gross NPA came down over the years on account of written 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 as on 30.09.2015.

Agenda 8 : CD Ratio of the Districts.

Already noted by the House in Agenda Item No. 2. Out of 8 districts, 7 districts have reported positive growth in CD ratio over Sep 2014. CD ratio of the West Tripura District was at 34%, although improved still was considered as lowest in the State. Hence, special efforts should be taken by all Banks to improve the CD ratio of this district for equitable allocation of credit in terms of deposit mobilised in the district.

Agenda 9: Flow of Credit to Agricultural sector.

Outstanding Advance to Agriculture of all Banks as on 30th September 2015 was Rs.1750.88 crore which was 25% of the ANBC (National target is 18%). Against a target of Rs.1141.16 crore under ACP for 2015-16, disbursement in Agriculture sector during April - September was Rs.460.89 crore which stood at 40% of the target.

For fresh KCC issuance in the year 2015-16 as against target of 50,000, 29143 proposals have been sanctioned and disbursed Rs.99.02 crore. Average per ticket KCC has increased to around Rs. 34,000/- from Rs.30,813/- as at the end of the previous quarter. Banks would exert effort to increase average credit per KCC to Rs 50,000/ by the end of FY 2015-16. KCC outstanding as on 30th September 2015 stood at Rs.635.21 crore with 2,86,024 nos. of accounts from all Banks.

Shri Yashpal Singh, Chief Secretary, Govt. of Tripura would encourage the farmers for cultivation of flowers, vegetables, pineapple, etc. instead of traditional crops.

Agenda 10 : Performance under Employment Generation Schemes.

House noted the performance of the Banks and also noted the progress on SHG, Swavalamban, PMEGP, SJSRY, KCC-Fishery, Mini Dairy, etc. for 1st 2 quarters of the financial year 2015-16 ending on 30th September 2015. House also noted that the sponsoring of proposals mainly took place in the months of September and October and Banks have started to sanction these cases. The progress would reflect in the data for the next quarter.

Agenda 11 : Financing Education Loan & Housing Loans in Tripura.

Disbursement made April - September of FY 2015-16 under Education loans stood at Rs 2.05 crore involving 188 accounts. The outstanding balance in Education Loans as on 30.09.2015 stood at Rs.106.40 crore in 3650 accounts.

Under Housing Loans, outstanding balance stood at Rs.1236.89 crore in 32500 accounts as on 30th September 2015. House noted the progress.

Agenda 12 : MSME financing under ACP.

House reviewed the overall achievement of MSME during April-September of FY 2015-16. All Banks had disbursed Rs 357.79 crore, registering an achievement of 43% against ACP target of Rs.822.67 crore for the year 2015-16. House noted the achievement.

Agenda 13 : Functioning of RSETIs.

Five RSETIs in the State conducted 53 training programs as at the end of 2nd quarter of FY 2015-16 covering 1465 participants. During 2nd quarter of FY 2015-16, 105 trainees got settled with bank loan i.e. settlement ratio of 7.16% and 379 trainees got settled with own fund. Besides, 29 trainees got settled with wage employment.

Shri UpendraSabar, Chairman, Tripura Gramin Bank informed the House that TGB opened one RSETI at West Tripura District in the year 2009 and subsequently Sephajangala District had been allocated instead of West Tripura District in the year 2013 and started operating since 19.11.2013. So, TGB RSETI should fall under the category - I instead of Category - II, Shri Arupendu Banerjee, State Director-RSETI endorsed the views of the Chairman, TGB.

Agenda 14 : Other Important Issues(Jan Dhan& Jan Suraksha and PMMY).

House noted the performance of three social security schemes viz. Pradhan Mantri Suraksha BimaYojana(PMSBY), Pradhan MantriJeevanJyotiBimaYojana(PMJJBY) and Atal Pension Yojana(APY) inaugurated by the Hon'ble Prime Minister. The banks operating in the State had enrolled 4.16 lakh customers under PMSBY and 1.62 lakh customers for PMJJBY thus totaling 5.78 lakh such cases up to 31.10.2015.

The House also noted disbursement of Rs138.89 crore as at the end of September quarter in PMMY, i.e. 19% of the State target for Rs 717.66 crore for FY 2015-16.

Shri ManasDhar, GM & Convener, SLBC, Tripura informed the House about revised Mudra Target for Rs 282.64 crore to 30560 entrepreneurs for the State from 01.11.2015 to 28.02.2016 set by Department of Financial Services, MoF, Government of India and requested all Banks to make concerted effort to achieve the same.

Miscellaneous Issues:

Shri N. P. Topno, General Manager, RBI stressed on financial literacy in rural areas. He informed that 436 financial literacy camps have been conducted by 258 rural bank branches during 2nd quarter of this financial year 2015-16 and requested to ensure that each rural branch would continue to conduct one literacy camp once in a month as per RBI guidelines. He stated that overall ACP achievement is satisfactory but most of the disbursement has been done by a limited number of Banks. He urged upon the Bankers to boost up their lending so that every Bank can contribute towards achievement of the ACP target in a holistic way. He also requested for all banks in issuance of KCCs to all eligible farmers in the State. He urged upon the bankers for further stepping up of Aadhaar seeding in the State.

Sri RajatKantiDebbarman, GM, NABARD opined for sensitization of bank officials and adoption of systematic approach for lending to KCCs, SHGs, JLGs in the State. He also opined for scaling up of functioning of RSETIs and formation of more Farmers' Clubs for improvement of lending in the State. Shri M. Nagaraju, Secretary, Industry & Commerce, Government of Tripura informed the House that big industries are not coming in the State. He emphasized on small and medium enterprises with limited infrastructure in the State with the help of bank finance. He requested the banks for disposal of sponsored Swavalamban& PMEGP cases. He also informed that State Government would take necessary step for release of PMEGP Subsidy for the year 2014-15 at the earliest.

After threadbare discussion the following major Action Points emerged from the meeting.

- All Banks are to make concerted efforts to raise the CD ratio of the State to 50% as on 31.03.2016. **(Action : All Banks & State Government).**
- 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. **(Action : All Banks & LDMs).**
- All Banks are to make concerted effort to achieve 100% disbursement in ACP 2015-16 **(Action : All Banks).**
- To review average credit per KCC by SLBC Sub-Committee on Agriculture **(Action :SLBC Sub-Committee on Agriculture).**
- Each FLC and rural branch would conduct one literacy camp once in a month. **(Action : All FLC & Rural branches)**
- 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. **(Action: State Govt.).**
- SHG Sub-Committee to fix up a minimum loan limit during first linkage **(Action: SHG Sub-Committee).**
- All Banks are to make concerted effort to achieve revised Mudra Target from 01.11.2015 to 28.02.2016 **(Action : All Banks).**

Vote of Thanks.

Thereafter, Sri TapanPatra, Chief Regional Manager, United Bank of India, Tripura Region extended vote of Thanks to all the dignitaries present in the meeting. He heartily thanked Chief Secretary, Govt. of Tripura for his valuable guidance & observations, which would have a deep impact on the functioning of banks in Tripura. He also thanked Principal Secretary, Finance, Rural Development & Agriculture, Govt. of Tripura and all the dignitaries from Govt. of Tripura and bankers present for their valuable inputs which enriched the deliberations.

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DECEMBER 2015

116th SLBC Meeting

TRIPURA



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