

युनाइटेडबँक ऑफ इंडिया
अग्रणी बँक प्रभाग
प्रधान कार्यालय
11, हेमंत बसु सरणी
कोलकाता 700 001

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

संयोजक: त्रिपुरा राज्य स्तरिया बँकर्स समिति

Convener: State Level Bankers' Committee for
Tripura

सन्दर्भ: एल. बी डि/एसएलबीसी/ टी/ 2013-14

Ref: LBD/SLBC/T/ 2013-14

दिनांक: 13.01.2014

Date: 13.01.2014

एस एल बी सी के सभी सदस्य

All members of SLBC

प्रिय महोदय,

Dear Sir

विषय: त्रिपुरा राज्य स्तरीय बँकर्स समिति की
108वी बैठक का कार्यसूची टिप्पण ।

Sub: Agenda Notes for the 108th Meeting of
SLBC Tripura

उपर्युक्त सन्दर्भ मे हम आपको सूचित करते है की
त्रिपुरा राज्य स्तरीय बँकर्स समिति की 108वी बैठक
दिनांक 16.01.2014 को 10:00 पूर्वाह्न "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 108th
meeting of State Level Bankers' Committee
for Tripura scheduled to be held at 'Pragya
Bhavan' Hall No. 4, Agartala on 16.01.2014 at
10:00 A.M.

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,

उप महाप्रबंधक एवं मुख्य क्षेत्रीय प्रबंधक
त्रिपुरा क्षेत्र

Dy. General Manager & CRM
Tripura Region

STATE OF TRIPURA



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

CONVENER
STATE LEVEL BANKERS' COMMITTEE FOR TRIPURA

AGENDA NOTES

For the 108th Meeting of the SLBC for Tripura

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Districts	<u>Tripura State</u>
<p>Names of the districts</p> <ol style="list-style-type: none"> 1. North Tripura 2. Unakoti 3. Gomati 4. South Tripura 5. West Tripura 6. Sepahijala 7. Khowai 8. Dhalai <p>No. of sub divisions - 23 No. of Blocks - 58 No. of autonomous councils -1</p> <p>Total no of branches 401</p> <p>Average population covered per branch: 9155</p> <p>Lead Bank of 8 Districts UNITED BANK OF INDIA</p>	<p style="text-align: center;">General Information</p> <ul style="list-style-type: none"> ➤ Capital: Agartala ➤ Area: 10491.69 sq. km. ➤ Population: 36.71 lac. (Male: 18.72 lac ○ Female: 17.99 lac) ➤ Literacy ratio:94.65% (Male: 96.65% ○ Female: 92.35%) ➤ Land utilization- ➤ Net area sown: 280 000 ha ➤ Irrigation Potentials:- ➤ Source: Good average rainfall-2200mm During south west monsoon. ➤ No perennial river. ➤ Multi cropped area: 210000 ha ➤ Fishery water area: 23571 ha ➤ Cropping intensity: 175% ➤ Main crops: Rice, Potato, and Vegetable.
	<p 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 31.12.2013

Population Group	March 2010	March 2011	March 2012	March 2013	December 2013
Rural	154	163	187	217	217
	(54%)	(55%)	(57%)	(57%)	54%
Semi- urban	64	64	67	84	101
	(23%)	(21%)	(20%)	(22%)	25%
Urban	66	72	74	79	83
	(23%)	(24%)	(23%)	(21%)	21%
TOTAL	284	299	328	380	401

(Figures in bracket indicate percentage of total branches.)

**CONFIRMATION OF PROCEEDINGS OF THE
107th MEETING OF THE SLBC FOR TRIPURA**

The proceedings and action points of the 107th Meeting of SLBC for Tripura held on 25.11.2013 was circulated under the cover of Convener Bank's letter no. LBD/ SLBC /T/ /2013-14 dt. 06.01.2014; the same may please be confirmed by the House.

Follow up action on major decisions of 107th meeting of SLBC for Tripura held on 25.11.2013

SI No	Major Action Points	Present Status of Implementation up to December' 2013
1	Banks to make concerted efforts to raise the CD ratio of the State at the level of 40% at the end of March 2014. Special thrust should be given to Agriculture, KCC, SHG and MSME proposals in all the districts to achieve the targeted level of CD ratio by March 2014. DCC should review the position of all Banks in the West Tripura District more frequently, take corrective measures and ensure improvement in CD ratio in the district to avoid any decrease in the state CD ratio. (Action All Banks/SSC/DCC).	Thrust has been given on improved credit delivery in Agriculture and Allied Activities in the form of KCC, SHG & MSME, including Crop Loan, Fishery, Animal Husbandry, and Horticulture etc to the Patta Holders since it is felt that potential for credit expansion exists in these areas. Special Sub Committee of DCC in West Tripura has drawn up monitorable action plan to increase the CD ratio of the district which has resulted in half yearly growth of the CD ratio of the district from 26% as on June 2013 to 32% as on 31.12.2013. The resultant effect culminated in the CD ratio of the State that has been increased to 39% as on Dec, 2013, against 35% as on June 2013. YoY growth in CD ratio of the State has been registered at 6%, as the CD ratio increased from 33% as on December,2012 to 39% as on Dec,2013.
2	Banks are to expedite opening of brick & mortar branch/USB in 82 identified locations according to the allotment made by the SLBC and the process should be completed within the financial year.(Action all Banks).	Out of 82 identified centers banks have so far opened 9 nos of brick & mortar branches and 32 nos of USB/CSC up to 31.12.2013. UBI is opening 10 branches in Tripura very shortly.
3	TGB & TSCB to open the branches in remaining 6 identified centers allocated in 2009-10 and 2010-11 by March 2014 positively. The selected locations are TGB- Chellagang & Paschim Hmunpui, TSCB- Tuichindrai,Baganbazar, Bhatar Bazar & Tirthamukh(Action:TGB & TSCB).0	TGB has opened Chellagang Branch.Hmunpui Br.is to be opened shortly. TSCB assured to open the remaining 4 branches by March, 2014.
4	As regards opening of 170 ATMs at the selected locations, Banks are to expedite opening of the ATMs in the sites selected by the State. (Action:All Banks).	So far SBI has opened 15 ATMS and UBI has opened 22 ATMs in the State. Total number of UBI ATM stands at 65 against its 62 branches in the state.SBI ATM stands at 135 against its 53 branches. Six more UBI ATMs are in the pipe line. Banks are taking care of the technical issues, cash loading etc.
5	Seeding of Aadhaar number should continue side by side. Banks should take care to seed all the Aadhaar numbers meticulously received from	All measures of publicity for Aadhaar seeding has been adopted by the Banks. As on 31.12.2013, out of 43952 nos. of beneficiaries, in 4 Districts Aadhaar Number received and seeded in 32670 accounts.

	Drop Box/District Authorities or from the beneficiaries. In consultation with the District Administrations, LDMs should organize camps for generation of Aadhaar Numbers.	
6	All eligible farmers should be covered under KCC. Per KCC credit should be increased as per new KCC scheme. All Banks should hold KCC camps in each block regularly and the progress of KCC disbursement should be monitored in each DCC meetings in all the Districts (Action:Agri. Deptt. GOT & all Banks.	It has been decided by the State Govt. & the Banks to cover 1 Lakh fresh farmers under the fold of KCC including Fishery during the current financial year. The Scale of Finance has been revised recently to increase the quantum of loan under KCC. Up to December, 2013 against the target of 1 lakh, fresh KCC have been issued to 67637 nos of farmers amounting Rs.18021.95 crore (68%),. KCC renewed for 2640 nos. for Rs.530.77 crore.. Banks are waiting to receive the list of uncovered farmers under KCC scheme from Agriculture Deptt. Govt. of Tripura.Sub-Division wise KCC Credit cum Recovery camps are being organized in the state to cover all the eligible farmers.
7	Recovery Camps should be organised by the Banks, inviting Govt. officials, more frequently and administrative assistance should be taken for physical possession of charged asset of NPA borrowers. List of defaulting borrowers should be furnished to Panchayets, Agriculture Office and SDO Office with a request to help for recovery. (Action.All Banks & Govt. of Tripura).	Necessary instruction have been given to all concerned for organising recovery camps by Banks, Govt. Officials and public representatives to make it effective. Necessary FIR, PDR & SARFAESI initiatives are being taken for recovery of loans. List of Defaulter borrowers under KCC are being given to Agriculture Deptt. For organizing effective recovery camp. Recovery as on Dec,2013 : Agri & Agri allied : 40% MSME : 44% Other Prised : 62%. Overall Recovery : 46%. Y-oY showing a negative growth by 2% only from 48% as on Dec,2012 to Rs.46% as on Dec, 2013.
8.	All Banks should take proactive steps for diversification of Agricultural activities and explore the possibilities to extend advance against exotic vegetable cultivation, Horticulture Advance and agro based food processing units to boost the CD ratio. SLBC should write to all Banks, particularly to TGB to increase lending activities and to achieve the ACP target and positive result should be shown in the next quarter. (Action SLBC/All Banks/TGB)	All the major Banks have taken initiatives to extend advance against exotic vegetable cultivation, Advance on Horticultural activities like encouraging plantation on medicinal & aromatic plants and establishment of agro based food processing units, cooling centers, agri godowns etc. SLBC has taken up the matter with TGB for increasing credit under all sectors and achieve the target under ACP 2013-14.

Agenda Item No - 3

Financial Inclusion

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

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

The banks have already set up banking outlets in all the 419 villages having 2000 or more population largely through BC model and Brick and Mortar branches in some villages. BCAs were engaged in 414 villages B & M branches were opened in 5 (five) villages. 487935 accounts have been rolled out up to December, 2013.(List enclosed)

At the directives of IBA, 619 villages having population less than 2000 were identified in Tripura for providing banking services. The Banks have since covered all the 619 villages through BC model. But as per Govt of India guidelines under FI Plan at least 5% of the total villages (619) should have Brick & Mortar branches. Accordingly SLBC Tripura identified 35 centers for opening of Brick & Mortar Branches and allotted amongst the different Banks. So far 33 Brick & Mortar branches have already been opened and 2 (Two) branches are yet to be opened in the villages namely Hmunpui and Thirthamukh (list enclosed).

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

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

The DFS in its circular dated 20.3.2012 has clarified that in the under banked districts all villages with 5000+ population should have a bank branch by September 2012. It was also clarified that banks can set up **Ultra Small Branches** in those villages where regular Brick & Mortar branches are not considered viable. Up to December 2013, the banks have opened 25 B & M branches. Out of the remaining two, UBI has already opened a branch at Chakmaghat which is about 1km away from Uttar Gokulnagar. The village Central Catchment is no longer in existence in the said name. (List of 27 villages with status is enclosed)

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

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

In the 103rd SLBC meeting, Govt. of Tripura, placed a list of 107 nos of Ultra Small Branch(USB) / Brick & mortar and 170 nos of ATMs for opening in Tripura in connection with implementation of Direct Benefit Transfer. Accordingly a meeting was convened by the Hon'ble Finance Minister GOT at the State Secretariat Building, Agartala on 19.02.2013.

In the meeting center wise detail discussion was made by the minister and the members of the committee and 80 (eighty) centers were selected out of 107 and allotted to different banks for opening of Ultra Small Branch as per Annexure. Since there was no representative from FIS in the meetings, the 103rd SLBC advised the convener bank to allocate 170 centers amongst the member banks for opening rural ATMs as per list supplied by the State Government. The allocation of ATM centers was supplied to the member banks on 19.04.2013 in the RBI monthly review meeting for taking up the matter with their controlling authority for opening of ATM counters.

The DFS in their circular dated 07.08.2012 observed that the weekly visit of the designated officer to a USB established in villages having population of 5000 or more in underbanked districts and 10,000 or more in other districts is insufficient and cannot provide required services to the customers. In order to provide adequate services in such villages, they recommended the following measures for adoption:

- i) The USB shall be managed full time by at least one bank officer with laptop having VPN connectivity supported by BCA.
- ii) Manpower may be increased with the increase in business volume.
- iii) The branch shall have normal business hours as the base branch.
- vi) Such Ultra Small Branches should have a pass book printer and a safe for cash retention.

Up to March 2013, out of 414 villages having 2000+ population provided with BCs, CSPs of 49 villages could be converted into USBs. The member banks have been requested to speed up the process of conversion so that all 2000+ population villages already covered with BCAs are converted to USBs shortly.

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

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

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

Four districts of Tripura viz. West Tripura, Khowai, North Tripura and Dhalai have been identified for implementation of **Direct Benefit Transfer** Scheme wef 1st June, 2013.. Hence , opening of accounts for each beneficiary has to be ensured by the banks in the above four districts within the shortest possible time.

v) Progress in urban financial inclusion by way of opening accounts of migrant labourers and facilitating remittance:

The essential features of Financial Inclusion in Urban areas have been mentioned in the previous Agenda. In Municipal areas wherever LDMs have allocated wards amongst the banks and coordinating the campaign with the active involvement of all the banks.

Coverage of Households under Swabhiman

While 100% Financial Inclusion has been achieved in Tripura (W) district, in the other three districts it is nearing completion. The extent of financial inclusion that has been achieved in Tripura (N) and Tripura (S) district is 99% and it is 98% in Dhalai. District.

vi) Convergence of insurance facilities with the FI initiatives:

As recommended by DFS, MoF, GoI a committee on micro insurance comprising SLBC convener, representative of NABARD and representatives of LIC and National Insurance Company has been formed. All the Lead District Managers have been advised to form the said committee at the district level comprising LDM, DDM, NABARD and representatives of LIC and NIC. List of nominated persons of LIC and NIC for each district has also been provided to them. The LDMs are advised to activate the committee and provide information in respect of BCs of different banks functioning in each district.

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

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

In Tripura 31 centers have been identified where 3 or more branches are operating but clearing facility is not available in the said centers. There are 17 centers where six or more branches are operating without any banking facility. As per RBI directives these centers need to have Clearing Facilities. A list of 15 such centers have been submitted to RBI along with Feasibility Report for permission and providing guidance for 4 DBT Districts in the first stage as per instruction of DFS. **RBI Guwahati. Vide letter No.GUWA.NCC/636/10.02.37/2012-13 dated 23.05.2013 accorded approval for opening 5(Five) nos of Clearing Houses within 2 (two) months by the Banks as per list given below:**

Sl No	Name of Centre	Name of District	Name of Bank	Alloted Branch
1	Teliamura	Khowai	SBI	Teliamura
2	Khowai	Khowai	UBI	Khowai- opened
3	Manu	Dhalai	UBI	Manu- opened
4	Gandachherra	Dhalai	TGB	Gandachherra
5	Ambassa	Dhalai	UBI	Ambassa-opened

viii) Progress in GIS data entry:

GIS data entry has been completed for all the 8 lead districts of the State. The concerned LDMs have been advised to keep updating the entries as and when occasions arise. :

ix) FLCs:

The salient features of the revised directives of RBI in respect of FLCs are as under:

- All the existing FLCCs will continue to function as usual.
- FLCs have been opened in the four LDM offices by UBI within October, 2012 in addition to the existing FLCCs. .

- SLBC would review the financial literacy efforts undertaken by banks under their jurisdiction as an agenda item in the SLBC meetings and would submit a quarterly report on the functioning of FLCs to the respective Regional Offices of RBI within 20 days after the end of each quarter. The FLCs have been opened in the LDM offices of 4 districts of Tripura.
- It is to be ensured that outdoor literacy camps are organized by each FLC and each rural branch at least once in a month. The member banks may consider engaging FLC counselors from amongst the retired Bank Officers for the FLCs set up at LDM offices also.

Banking outlets in Unbanked / Under banked Centers:

The position of opening of Brick & Mortar branches in different under banked centers of Tripura as per decisions taken from time to time is given below:

Sl no	Recommending Authority / Scheme	Branches were to be opened	Branches already opened	Branches yet to be opened	Target date
1.	Agreed list of bankers	9	9	Nil	Nil
2	Govt. of Tripura	12	9	3	Do
3	RBI Subvention scheme	5	5	Nil	Nil
4	State Govt / RBI	26	24	2	To be opened shortly
	Total	52	47	5	

The progress made in opening of branches in the 9 centers (Item 1) under agreed list:

Sl. No.	District	Block	Center	Name of the Bank	Status
1	Dhalai	Chawmanu	Chawmanu	TGB	Opened
2	Do	Dumburnagar	Raisyabari	UCO Bank	Opened
3	South Tripura	Killa	Killa	TGB/TSCB	Opened
4	Do	Rupaichari	Manu Bankul	SBI	Opened
5	Do	Rajnagar	Radhanagar	UBI	Opened
6	Do	Hrishyamukh	Nalua	TSCB	Opened
7	Do	Satchand	Kalacherra	TSCB	Opened
8	Do	Karbook	Karbook	TGB/TSCB	Opened
9	Do	Karbook	Chellagang	TGB	Opened

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

Sl No.	District	Block	Centre	Name of the Bank	Date of opening / Proposed date
1	West Tripura	Dukli	Srinagar/Kanchanmala	TGB	Opened on 24.04.12
2		Bisalgarh	Lalsingmura	TGB	Opened on 30.03.12
3		Teliamura	Chakmaghat	UBI	Already opened

4		Teliamura	Tuichindrai	TSCB	To be opened shortly
5		Kalyanpur	Baganbazar	TSCB	To be opened shortly
6	South Tripura	Rupaichari	Rupaichari Block	TGB	Opened in March 2010
7		Hrishyamukh	South Sonaichari	TGB	Already opened
8		Matabari	Garjee	TGB	Opened on 02.08.12
9		Killa	Atharobhola	TGB	Opened on 31.03.12
10	Dhalai	Salema	Morachera	TSCB	Opened on 19.12.12
11	North Tripura	Gournagar	Bhater Bazar	TSCB	To be opened shortly
12		Kumarghat	Betchera Bazar	TGB	Opened on 21.03.12

In the remaining three centers branches will be opened shortly. Details of progress made in 26 centers have been annexed.

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

Annex "A"												
Financial Inclusion – Progress on Implementation of banking services in villages having population >2000 Allotment of villages												
Position as at the end of Dec,2013												
Name of State/UT: Tripura						Name of RBI Regional Office: Guwahati						
SR	Name of the District	Name of Bank selected for allotment of villages	No. of villagers allotted	Time frame for providing banking outlet in allotted village				Covered up to March 2012 (No.)				Remarks, if any
				Allotment (No.)								
				Branch	BC	Others (Specify)	Total	Branch	BC	Others (Specify)	Total	
1	West	UBI	14	3	11	0	14	3	11	0	14	
2	Tripura	SBI	5	0	5	0	5	0	5	0	5	
3		TGB	113	0	113	0	113	0	113	0	113	
4		TSCB	38	0	38	0	38	0	38	0	38	
5		UCO	0	0	0	0	0	0	0	0	0	
6		TOTAL	170	3	167	0	0	3	167	0	0	
7	South	UBI	16	0	16	0	16	0	16	0	16	
8	Tripura	SBI	10	1	9	0	10	1	9	0	10	
9		TGB	57	0	57	0	57	0	57	0	57	
10		TSCB	37	0	37	0	37	0	37	0	37	
11		TOTAL	120	1	119	0	0	1	119	0	0	
12	North	UBI	6	0	6	0	6	0	6	0	6	
13	TRipura	SBI	12	0	12	0	12	0	12	0	12	
14		TGB	43	0	43	0	43	0	43	0	43	
15		TSCB	21	0	21	0	21	0	21	0	21	
16		Union	0	0	0	0	0	0	0	0	0	
17		TOTAL	82	0	82	0	0	0	82	0	0	
18	Dhalai	UBI	8	0	8	0	8	0	8	0	8	
19		SBI	8	1	7	0	8	1	7	0	8	
20		TGB	18	0	18	0	18	0	18	0	18	
21		TSCB	13	0	13	0	13	0	13	0	13	
		TOTAL	47	1	46	0	0	1	46	0	0	
		GRAND TOTAL	419	5	414	0	419	5	414	0	419	

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

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

Position as at the end of Dec'2013

Name of State/UT: Tripura
Guwahati

Name of RBI Regional Office:

SR	Name of the District	Name of Bank selected for allotment of villages	No. of villagers allotted	Time frame for providing banking outlet in allotted village								Page-Remarks, if any
				Allotment (No.)				Covered up to Sept.' 2013 (No.)				
				Branch	BC	Others (Specify)	Total	Branch	BC	Others (Specify)	Total	
1	West	UBI	4	1	3	0	4	1	3	0	4	
2	Tripura	SBI	6	1	5	0	6	1	5	0	6	
3		TGB	66	0	66	0	66	0	66	0	66	
4		TSCB Ltd.	17	0	17	0	17	0	17	0	17	
5		CBI	1	1	0	0	1	1	0	0	1	
		Sub-Total	94	3	91	0	94	3	91	0	94	
1	Khowai	UBI	2	0	2	0	2	0	2	0	2	
2		SBI	1	0	1	0	1	0	1	0	1	
3		TGB	31	1	30	0	31	1	30	0	31	
4		TSCB	22	0	22	0	22	0	22	0	22	
5		Allahabad	1	1	0	0	1	1	0	0	1	
		Sub-Total	57	2	55	0	57	2	55	0	57	
1	Sepahijala	UBi	4	0	4	0	4	0	4	0	4	
		SBI	1	1	0	0	1	1	0	0	1	
		PNB	1	1	0	0	1	1	0	0	1	
		P & SB	1	1	0	0	1	1	0	0	1	
		TGB	56	2	54	0	56	2	54	0	56	
		TSCB	23	0	23	0	23	0	23	0	23	
		Sub-Total	86	5	81	0	86	5	81	0	86	
	Gomati	UBI	2	0	2	0	2	0	2	0	2	
		SBI	3	0	3	0	3	0	3	0	3	
		BOB	1	1	0	0	1	1	0	0	1	
		Canara Bank	1	1	0	0	1	1	0	0	1	
		TGB	49	2	47	0	49	2	47	0	49	
		TSCB	42	2	40	0	42	2	40	0	42	
		Sub-Total	98	6	92	0	98	6	92	0	98	
	South	UBI	2	0	2	0	2	0	2	0	2	
	Tripura	SBI	4	1	3	0	4	1	3	0	4	
		Union Bank	1	1	0	0	1	1	0	0	1	
		TGB	70	3	67	0	70	3	67	0	70	
		TSCB	24	1	23	0	24	0	23	0	23	
		Sub-Total	101	6	95	0	101	5	95	0	100	
	Unakoti	IOB	1	1	0	0	1	1	0	0	1	
		TGB	19	0	19	0	19	0	19	0	19	
		TSCB	11	0	11	0	11	0	11	0	11	
		Sub-Total	31	1	30	0	31	1	30	0	31	
	North	UBI	3	1	2	0	3	1	2	0	3	
	Tripura	SBI	2	2	0	0	2	2	0	0	2	
		UCO	1	1	0	0	1	1	0	0	1	
		Syndicate	1	1	0	0	1	1	0	0	1	
		TGB	51	1	50	0	51	0	50	0	50	
		TSCB	11	0	11	0	11	0	11	0	11	
		Sub-Total	69	6	63	0	69	5	63	0	68	
	Page Total		536	29	507	0	536	27	507	0	534	

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

RSETI :

It was decided in the 88th SLBC meeting dated 29.8.2008 that RSETIs would be opened in each of the erstwhile four districts of the State. Accordingly the status of opening of RSETIs in the State was as under:

SI No	Name of the district	Name of the Allottee Bank	Present Status
1	Tripura (west)	Tripura Gramin Bank	Opened in Feb 2009
2	Tripura (south)	United Bank of India	Opened in Mar 2009
3	Tripura (north)	State Bank of India	Opened in Sept. 2011
4	Dhalai	United Bank of India	Opened in Jan, 2011
5 *	West Tripura	Syndicate Bank	Opened in Sept.2011

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

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

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

STATE-TRIPURA																
Performance of RSETIs in Tripura (upto 31.12.2013)											Agenda Item No. 3					
											Annexure No.					
RSETI - UBI -Udaipur, South Tripura																
F.Y	No. of Programme	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainees			
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employed	Total	APL	BPL	TOTAL	
2009-10	12	53	246	299	67	57	63	28	12	246	20	278	67	232	299	
2010-11	16	196	211	407	88	55	84	56	35	247	40	322	235	172	407	
2011-12	25	352	248	600	120	83	138	50	11	484	15	510	333	267	600	
2012-13	22	284	270	554	119	105	140	33	42	348	43	433	309	245	554	
2013-14	14	157	254	411	74	118	111	19	7	198	47	252	196	215	411	
Total	89	1042	1229	2271	468	418	536	186	107	1523	165	1795	1140	1131	2271	
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	13	187	146	333	56	184	43	16	19	31	41	91	91	242	333	
Total	40	500	472	972	171	425	187	26	110	359	92	561	390	582	972	
RSETI - TGB -Agartala, West Tripura																
F.Y	No. of Programme	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainees			
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employed	Total	APL	BPL	TOTAL	
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	
Total	25	122	587	709	162	165	128	38	12	568	0	580	0	709	709	
RUDSETI, AGARTALA (Promoted by Syndicate & Canara Bank)																
F.Y	No. of Programme	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainee			
		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	17	178	327	505	106	235	95	11	191	72	0	263	261	244	505	
Total	48	484	1061	1545	445	616	289	51	716	260	0	976	596	949	1545	
RSETI - SBI -Kumarghat, Unakoti,																
F.Y	No. of Programme	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainee			
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employed	Total	APL	BPL	TOTAL	
2013-14	9	103	51	154	26	0	49	27	16	50	28	94	28	126	154	
Total	9	103	51	154	26	0	49	27	16	50	28	94	28	126	154	

AGENDA NO-3

Status of Branch opening as per Special SLBC dated 19.05.2011

ANNEXURE-I

SL NO	NAME OF BANK ALLOTTED TO	Name of Centres	Name of Block	Name of District	Status as on 30.09.12.
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	Birchandanagar	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	Alloted in February 2013
25	United Bank of India	Damchara	Damchara	North Tripura	Opened on 18.12.2012
26	United Bank of India	Challengta (instead of Chaumanu)	Choumanu	Dhalai	Opened on 18.12.2012

TRIPURA STATE						
CLEARING HOUSE DETAILS						
Name of the centers where 3 or more Bank Branches are there having no Clearing House						
Sl.No	Name of Center/Administrative Unit	Name of GP/NP	Name of the District	Remarks/ No. of Brs.	Proposed Bank	Proposed Branch
1	Dukli	Dukli	West Tripura	12	SBI	ONGC
2	Mohanpur	Mohanpur	West Tripura	8	UCO	Mohanpur
3	Jirania	Debinagar	West Tripura	8	UBI	Jirania
4	Khumulwng(ADC Hd.Qtr.)	Radhapur	West Tripura	3	TGB	Khumlung
5	Bishalgarh	Bishalgarh NP	Sepahijala	8	SBI	Bishalgarh
6	Boxanagar	Boxanagar	Sepahijala	4	TGB	Boxanagar
7	Melaghar	West Melaghar	Sepahijala	8	UBI	Melaghar
8	Teliamura	Teliamura NP	Khowai	6	SBI	Teliamura
9	Khowai	Khowai NP	Khowai	6	UBI	Khowai
10	Kalyanpur	Kalyanpur	Khowai	4	UCO	Kalyanpur
11	Kakraban	Kakraban	Gomati	6	UBI	Karbook
12	Amarpur	Amarpur NP	Gomati	6	UBI	Amarpur
13	Matabari	Matabari	Gomati	6	SBI	Garjee
14	Karbook	East Karbook	Gomati	4	TGB	Karbook
15	Jolaibari (Bokafa)	West Charakbai	South Tripura	4	TGB	Baikhora
16	Rajnagar	Rajnagar	South Tripura	5	TGB	Rajnagar
17	Satchand	Manubazar	South Tripura	4	SBI	Manubazar
18	Sabroom	Sabroom NP	South Tripura	6	UBI	Sabroom
19	Santirbazar	Santirbazar NP	South Tripura	5	SBI	Santirbazar
20	Belonia	Belonia NP	South Tripura	6	UBI	Belonia
21	Pecharthal	Pecharthal	Unakoti	6	TGB	Pecharthal
22	Gournagar	Gournagar	Unakoti	3	UBI	Gournagar
23	Kumarghat	Kumarghat NP	Unakoti	6	SBI	Kumarghat
24	Salema	Salema	Unakoti	4	TGB	Salema
25	Chaumanu	Purba Chaumanu	Unakoti	4	TGB	Chaumanu
26	Gandacherra	Gandacherra	Unakoti	5	TGB	Gandacherra
27	Ambassa	Ambassa NP	Unakoti	6	UBI	Ambassa
28	Manu	Manu	Unakoti	6	UBI	Manu
29	Kanchanpur	Kanchanpur	North Tripura	4	UBI	Kanchanpur
30	Kadamtala	Kadamtala	North Tripura	6	TGB	Kadamtala
31	Panisagar	Uptakhali	North Tripura	5	TGB	Panisagar

Activities of Financial Literacy Centres- Report for the quarter ended - December' 2013										
Sr	State	District	Location (Metro, Urban, Semi- Urban, Rural)	Address	Date of Start of functioning	Name of the Bank	No. of persons availing indoor services during the quarter	No. of outdoor activities undertak en during the quarter	Types of outdoor activities undertaken during the quarter	No. of persons participated in outdoor activities during the quarter
1	Tripura	Gomati	Semi-Urban	R-Seti,Udaipur	27.03.09	UBI	207	5	Literacy on KYC, Products of Bank Deposits & Advance, Awareness on RBI,its role, Other Credit Institutions,NBFC, Remittance,ATM, Other facilities, Micro Finance etc.	360
2	Tripura	Dhalai	Rural	R-Seti,Ambassa	25.01.11	UBI	93	1	Literacy on KYC, Products of Bank Deposits & Advance, Awareness on RBI,its role, Other Credit Institutions,NBFC, Remittance,ATM, Other facilities, Micro Finance etc.	38
3	Tripura	West Tripura	Urban	R-Seti,West	12.02.09	TGB	0	0		0
4	Tripura	West Tripura	Urban	Rudset Institute	30.10.11	Syndicate	180	23	Literacy on KYC, Products of Bank Deposits & Advance, Awareness on RBI,its role, Other Credit Institutions,NBFC, Remittance,ATM, Other facilities, Micro Finance etc.	528
5	Tripura	Gomati	Semi-Urban	LDM(South)	19.10.12	UBI	24	1	Literacy on KYC, Products of Bank Deposits & Advance, Awareness on RBI,its role, Other Credit Institutions,NBFC, Remittance,ATM, Other facilities, Micro Finance etc.	350
6	Tripura	Dhalai	Semi-Urban	LDM(Dhalai)	19.10.12	UBI	0	0		0
7	Tripura	Unakoti	Semi-Urban	LDM(North)	19.10.12	UBI	12	4	Literacy on KYC, Products of Bank Deposits & Advance, Awareness on RBI,its role, Other Credit Institutions,NBFC, Remittance,ATM, Other facilities, Micro Finance etc.	95
8	Tripura	West Tripura	Urban	LDM(West)	19.10.12	UBI	0	3	Literacy on KYC, Products of Bank Deposits & Advance, Awareness on RBI,its role, Other Credit Institutions,NBFC, Remittance,ATM, Other facilities, Micro Finance etc.	98
Total							516	37		1469

TRIPURA STATE

Agenda Item No- 3

Annexure : Table-

ROAD MAP FOR AWARENESS CAMP UNDER FLC TO BE HELD DURING THE YEAR-2013-14

position as on December'2013

SI No.	Name of Block	Name of Bank	Name of Branch	Tentative Month	Held on	to be held on
1	Kakraban	BOB		Sept;13		
2	Jirania	Canarabank		Nov'13		
3	Hejamara	CBI		Dec'13	14.12.2013	
4	Durgachoumuhani	Indian Bank		Jan'14		
5	Pcharthal	IOB		Jan'14		
6	Jampuijala	P & SB		Feb'14		
7	Ambassa	SBI	Ambassa	Aug'13	31.08.13	
8	Panisagar	SBI	Uptakhali	Sept;13	25.06.13	
9	Boxnagar	SBI	Matinagar	Oct'13	23.10.13	
10	Dukli	SBI	Amtali	Nov'13	23.07.13	
11	Matabari	SBI	Garjee	Dec'13	01.06.13	
12	Rupaichari	SBI		Jan'14		
13	Kadamtala	SBI	Ganganagar	Feb'14	16.09.13	
14	Dasda	SBI		Feb'14		
15	Bishalgarh	SBI		March'14		
16	Jolaibari	SBI		March'14		
17	Salema	TGB	Salema	Aug'13	27.08.13	
18	Rajnagar	TGB	Rajnagar	Aug'13	19.08.13	
19	Karbook	TGB	Karbook	Sept;13	24.09.13	
20	Amarpur	TGB	Amarpur	Oct'13	23.10.13	
21	Padmabill	TGB		Nov'13		
22	Killa	TGB		Dec'13		
23	Lefunga	TGB	Lefunga	Jan'14	23.09.13	
24	Mungiakami	TGB		Jan'14		
25	Ampi	TGB		Feb'14		
26	Kathalia	TGB		Feb'14		
27	Silachari	TGB		March'14		
28	Jubarajnagar	TGB		March'14		
29	Satchand	TSCB		Aug'13		
30	Kumarghat	TSCB		Oct'13		
31	Tulashikhar	TSCB		Dec'13		
32	Choumanu	TSCB		Jan'14		
33	Khowai	TSCB		March'14		
34	Mohanpur	UBI	Mohanpur	Aug'13	31.08.13	
35	Manu	UBI	Manu	Sept;13	09.09.13	
36	Jampui Hills	UBI	Vangmun	Oct'13	08.08.13	
37	Teliamura	UBI		Nov'13		
38	Melaghar	UBI		Dec'13		
39	Bokafa	UBI	Santirbazar	Jan'14	28.08.13	
40	Gournagar	UBI	Gournagar	Feb'14	07.08.13	
41	Mandai	UBI		Feb'14		
42	Damchhera	UBI		March'14		
43	Hrishyamukh	UBI	Belonia	March'14	19.06.2013	
44	Kalyanpur	UCO Bank	Kalyanpur	Sept;13	12.07.2013	
45	Damburnagar	UCO Bank		Dec'13		

ROAD MAP FOR AWARENESS CAMP UNDER RURAL FLCC HELD DURING THE YEAR-2013-14

Up to December '2013

TRIPURA STATE

SI No.	Name of Block	Name of Bank	Name of Branch	Month	Held on	to be held on
1	Dukli	UBI	Badarghat	April'13	23.04.13	
2	Bishalgarh	UBI	Chakmaghat	May'13	15.05.13	
3	Melaghar	UBI	Mohanbhog	May'13	07.05.13	
4	Mohanpur	UBI	Usha Market	May'13	15.05.13	
5	Gournagar	UBI	Gournagar	May'13	06.05.13	
6	Kumarghat	TGB	Kanchanbari	May'13	22.05.13	
7	Kadamtala	TGB	Kadamtala	May'13	24.05.13	
8	Damburnagar	UCO Bank	Gandacherra	May'13	14.05.13	
9	Bokafa	SBI	Santirbazar	June'13	18.06.13	
10	Gournagar	SBI	Kailashahar	June'13	11.06.13	
11	Melaghar	SBI	Sonamura	June'13	14.06.13	
12	Panisagar	SBI	Uptakhali	June'13	25.06.13	
13	Matabari	SBI	Garjee	June'13	01.06.13	
14	Dukli	SBI	Trip.University Cam	June'13	27.06.13	
15	Kadamtala	SBI	Dharmanagar	June'13	19.06.13	
16	Mohanpur	SBI	Coll.of Agriculture	June'13	27.06.13	
17	Teliamura	SBI	Teliamura	June'13	24.06.13	
18	Kadamtala	SBI	Ganganagar	June'13	29.06.13	
19	Panisagar	SBI	Ganganagar	June'13	29.06.13	
20	Melaghar	UBI	Melaghar	June'13	15.06.13	
21	Kakraban	UBI	Karbook	June'13	05.06.13	
22	Matabari	UBI	Salgarah	June'13	11.06.13	
23	Manu	UBI	Manu	June'13	15.06.13	
24	Jirania	UBI	Jirania	June'13	14.06.13	
25	Bokafa	UBI	Santirbazar	June'13	03.06.13	
26	Satchand	UBI	Sabroom	June'13	19.06.13	
27	Rupaichari	TGB	Rupaichari	June'13	21.06.13	
28	Bishalgarh	TGB	Golaghati	June'13	17.06.13	
29	Tulasikhar	TGB	Champahaur	June'13	26.06.13	
30	Kalyanpur	UCO Bank	Bagan Bazar	June'13	10.06.13	
31	Bishalgarh	UCO Bank	Bishalgarh	June'13	19.06.13	
32	Kalyanpur	UCO Bank	Kalyanpur	June'13	11.06.13	
33	Mohanpur	UCO Bank	Mohanpur	June'13	18.06.13	
34	Killa	TSCB	Killa	July'13	22.07.13	
35	Hrishyamukh	TSCB	Hrishyamukh	July'13	20.07.13	
36	Mohanpur	UCO Bank	Mohanpur	July'13	25.07.13	
37	Gandachherra	UCO Bank	Gandacherra	July'13	08.07.13	
38	Bishalgarh	UCO Bank	Bishalgarh	July'13	14.07.13	
39	Mandai	SBI	NIT	July'13	25.07.13	
40	Dukli	SBI	Amtali	July'13	25.07.13	
41	Ambassa	CBI	Jeolchherra	July'13	07.07.13	
42	Gournagar	UBI	Gournagar	July'13	17.07.13	
43	Manu	UBI	Manu	July'13	10.07.13	
44	Mohanpur	UBI	Ushasmarket	July'13	15..07.13	
45	Salama	UBI	Halhali	July'13	26.0713	

ROAD MAP FOR AWARENESS CAMP UNDER RURAL FLCC HELD DURING THE YEAR-2013-14

Up to December '2013

SI No.	Name of Block	Name of Bank	Name of Branch	Month	Held on	to be held on
46	Rajnagar	UBi	Siddhinagar	July'13	06.07.13	
47	Bokafa	UBI	Santirbazar	July'13	17.07.13	
48	Melaghar	UBi	Mohanbhog	July'13	18.07.13	
49	Matabari	UBi	salgarah	July'13	11.07.13	
50	Karbook	UBI	Jatanbari	August'13	05.08.13	
51	Satchand	UBI	Sabroom	August'13	09.08.13	
52	Bokafa	UBI	Santirbazar	August'13	22.08.13	
53	Rajnagar	UBI	Siddhinagar	August'13	13.08.13	
54	Hrishyamukh	UBI	Belonia	August'13	26.08.13	
55	Melaghar	UBI	Melaghar	August'13	16.08.13	
56	Melaghar	UBI	Sonamura	August'13	13.08.13	
57	Bishalgarh	UBI	Chakmaghat	August'13	03.08.13	
58	Dukli	UBI	Badarghat	August'13	26.08.13	
59	Kalyanpur	UCO Bank	Kalyanpur	August'13	22.08.13	
60	Teliamura	UCO Bank	Baganbazar	August'13	12.08.13	
61	Mohanpur	UCO Bank	Mohanpur	August'13	02.08.13	
62	Bishalgarh	UCO Bank	Bishalgarh	August'13	11.08.13	
63	Salema	SBI	Manikbhandar	August'13	25.08.13	
64	Dukli	SBI	Dukli	August'13	26.08.13	
65	Matabari	SBI	Garjee	August'13	10.08.13	
66	Mohanpur	SBI	Salbagan	August'13	30.08.13	
67	Melaghar	SBI	Melaghar	August'13	23.08.13	
68	Tulasikhar	SBI	Khowai	August'13	29.08.13	
69	Kumarghat	SBI	Kumarghat	August'13	21.08.13	
70	Bishalgarh	TSCB	Bishalgarh	August'13	14.08.13	
71	Kathalia	TSCB	Kathalia	August'13	02.08.13	
72	Jirania	TGB	Champaknagar	Sep'13	11.09.13	
73	Mandai	TGB	Mandai	Sep'13	06.09.13	
74	Kathalia	TGB	Kathalia	Sep'13	19.09.13	
75	Manu	TGB	Manu	Sep'13	05.09.13	
76	Chawmanu	TGB	Chawmanu	Sep'13	25.09.13	
77	Jubarajnagar	TGB	Jubarajnagar	Sep'13	06.09.13	
78	Mohanpur	SBI	Gandhigram	Sep'13	12.09.13	
79	Dukli	SBI	Amtali	Sep'13	12.09.13	
80	Bishalgarh	SBI	Bishalgarh	Sep'13	25.09.13	
81	Jampuijala	SBI	Bishramganja	Sep'13	17.09.13	
82	Kumarghat	SBI	Kumarghat	Sep'13	18.09.13	
83	Panishagar	SBI	Ganganagar	Sep'13	26.09.13	
84	Matabari	SBI	Garjee	Sep'13	16.09.13	
85	Hezamara	UCO	Mohanpur	Sep'13	23.09.13	
86	Dumburnagar	UCO	Gandachhera	Sep'13	13.09.13	
87	Ompinagar	TSCB	Ompi	Sep'13	27.09.13	
88	Karbook	TSCB	Karbook	Sep'13	11.09.13	
89	Tulashikhar	TSCB	Tulashikhar(Extn)	Sep'13	24.09.13	
90	Pecharthal	TSCB	Pecharthal(Extn)	Sep'13	20.09.13	

FINANCIAL LITERACY/ AWARENESS CAMP ORGANISED BY THE RURAL BRANCHES OF BANKS DURING						
Up to December '2013						
SI No.	Name of Block	Name of Bank	Name of Branch	Month	Held on	to be held on
91	Killa	TSCB	Killa	Sep'13	11.09.13	
92	Mandai	UBI	Ranirbazar	Oct' 13	05.10.13	
93	Rajnagar	UBI	Sidhhinagar	Oct' 13	23.10.13	
94	Gournagar	UBI	Gournagar	Oct' 13	29.10.13	
95	Mohanpur	TGB	Mohanpur	Oct' 13	10.10.13	
96	Kadamtala	TGB	Chandrapur	Oct' 13	15.10.13	
97	Gandachhera	TGB	Gandachhera	Oct' 13	13.10.13	
98	Gandachhera	TGB	Raishyabari	Oct' 13	22.10.13	
99	Bishalgarh	TGB	Bishalgarh	Oct' 13	24.10.13	
100	Hrishyamukh	TGB	Hrishyamukh	June'13	04.06.13	
101	Matabari	TGB	Bagma	July'13	23.07.13	
102	Rajnagar	TGB	Rajnagar	August'13	19.08.13	
103	Kakraban	TGB	Jamjuri	August'13	21.08.13	
104	Khowai	TGB	Chebri	August'13	19.08.13	
105	Hrishyamukh	TGB	Hrishyamukh	August'13	25.08.13	
106	Salema	TGB	Salema	August'13	27.08.13	
107	Killa	TGB	Pitra	Sep' 13	04.09.13	
108	Kakraban	TGB	Jamjuri	Sep' 13	18.09.13	
109	Bishalgarh	TGB	Charilam	Sep' 13	18.09.13	
110	Mohanpur	TGB	Kamalghat	Sep' 13	23.09.13	
111	Dukli	TGB	Badharghat	Sep' 13	23.09.13	
112	Jirania	TGB	NIT, Agartala	Sep' 13	23.09.13	
113	Mandai	TGB	Mandai	Sep' 13	23.09.13	
114	Jirania	TGB	Mohanpur(Jirania)	Sep' 13	23.09.13	
115	Jirania	TGB	Debinagar	Sep' 13	23.09.13	
116	Jirania	TGB	Khumulwng	Sep' 13	23.09.13	
117	Mohanpur	TGB	Mohanpur(Sidhai)	Sep' 13	23.09.13	
118	Mohanpur	TGB	Narsingarh	Sep' 13	23.09.13	
119	Hezamara	TGB	Hezamara	Sep' 13	23.09.13	
120	AMC	TGB	w Kunjaban Towns	Sep' 13	23.09.13	
121	Dukli	TGB	Camperbazar	Sep' 13	23.09.13	
122	Dukli	TGB	Kanchanmala	Sep' 13	23.09.13	
123	Lefunga	TGB	Lefunga	Sep' 13	23.09.13	
124	Mohanpur	TGB	Lembucchera	Sep' 13	23.09.13	
125	Mohanpur	TGB	Nutannagar	Sep' 13	23.09.13	
126	Mohanpur	TGB	Bamutia	Sep' 13	24.09.13	
127	Satchand	TGB	Srinagar	Sep' 13	24.09.13	
128	Karbook	TGB	Karbook	Sep' 13	24.09.13	
129	Jubarajnagar	TGB	Huplong	Oct'13	23.10.13	
130	Amarpur	TGB	Amarpur	Oct'13	23.10.13	
131	Kadamtala	TGB	Dharmanagar	Oct'13	23.10.13	
132	Kadamtala	TGB	Kadamtala	Oct'13	24.10.13	
133	Mohanpur	SBI	Lembuchhera	Sep' 13	14.09.13	
134	Matabari	SBI	Garjee	Sep' 13	20.09.13	
135	Panishagar	SBI	Uptakhali	Sep' 13	16.09.13	

FINANCIAL LITERACY/ AWARENESS CAMP ORGANISED BY THE RURAL BRANCHES OF BANKS DURING						
Up to December '2013						
SI No.	Name of Block	Name of Bank	Name of Branch	Month	Held on	to be held on
136	Chamanu	SBI	Kanchanchhara	Sep' 13	18.09.13	
137	Gournagar	SBI	Kailashahar	Sep' 13	17.09.13	
138	Kadamtala	SBI	Ganganagar	Sep' 13	16.09.13	
139	Kumarghat	SBI	Kumarghat	Sep' 13	17.09.13	
140	Padmabil	SBI	Padmabil	Sep' 13	19.09.13	
141	Salema	SBI	Salema	Sep' 13	13.09.13	
142	Chakmaghat	SBI	Chakmaghat	Sep' 13	21.09.13	
143	Bagafa	SBI	Bagafa	Sep' 13	03.09.13	
144	Kathalia	SBI	Kathalia	Sep' 13	02.09.13	
145	Mohanpur	UCO	Mohanpur	Nov13	08.11.13	
146	Matabari	UCO	Chandrapur	Nov13	19.11.13	
147	Satchand	UCO	Sabroom	Nov13	25.11.13	
148	Bishalgarh	UCO	Bishalgarh	Nov13	27.11.13	
149	Mohanpur	UBI	Mohanpur	Nov13	06.11.13	
150	Matabari	UBI	Salgarah	Nov13	19.11.13	
151	Bokafa	UBI	Santirbazar	Nov13	13.11.13	
152	Kumarghat	UBI	Machmara	Nov13	21.11.13	
153	Rajnagar	UBI	Siddhinagar	Nov13	26.11.13	
154	Mandai	TGB	Mandai	Nov13	07.11.13	
155	Kadamtala	TGB	Kadamtala	Nov13	12.11.13	
156	Manu	TGB	Manu	Nov13	15.11.13	
157	Hrishyamukh	TGB	Hrishyamukh	Nov13	19.11.13	
158	Kakraban	TGB	Jamjuri	Nov13	22.11.13	
159	Satchand	SBI	Sabroom	Nov13	23.11.13	
160	Dukli	SBI	Amtali	Nov13	30.11.13	
161	Bishalgarh	SBI	Bishalgarh	Nov13	23.11.13	
162	Amarpur	SBI	Amarpur	Nov13	23.11.13	
163	Panishagar	SBI	Uptakhali	Nov13	23.11.13	
164	Kumarghat	SBI	Kumarghat	Nov13	23.11.13	
165	Gournagar	SBI	Kailashahar	Nov13	24.11.13	
166	Salema	SBI	Kamalpur	Nov13	23.11.13	
167	Salema	SBI	Manikbhandar	Nov13	23.11.13	
168	Teliamura	TSCB	Teliamura	Nov13	23.11.13	
169	Bishalgarh	TSCB	Charilam	Nov13	24.11.13	
170	Jampuijala	TSCB	Takarjala	Nov13	22.11.13	
171	Kathalia	TSCB	Kathalia	Nov13	15.11.13	
172	Killa	TSCB	Killa	Nov13	19.11.13	
173	Amarpur	TSCB	Nutanbazar	Nov13	13.11.13	
174	Hrishyamukh	TSCB	Belonia	Nov13	25.11.13	
175	Jolaibari	TSCB	Baikhora	Nov13	30.11.13	
176	Choumanu	TSCB	Choumanu	Nov13	23.11.13	
177	Durgachoumohani	TSCB	Durgachoumohani	Nov13	12.11.13	
178	Pecharthal	TSCB	Machmara	Nov13	18.11.13	
179	Dasda	TSCB	Kanchanpur	Nov13	08.11.13	

Implementation of Annual Credit Plan

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

(Rs in lacs)

2012-13				2013-14			% of growth in absolute terms
Sector	Plan	Achievement December.'2012	% to target	Plan	Achievement December.'2013	% to target	
Agriculture	77782.45	42803.74	55	85238.62	54835.87	64	28
MSME	60289.09	35442.68	59	68859.39	62541.74	91	76
Other Prisec	39353.69	19777.98	50	42710.33	39431.93	92	99
Total Prisec	177425.23	98024.40	55	196808.34	156809.54	80	60
Non-Prisec	34664.03	43000.42	124	35166.66	45805.56	130	7
Grand Total	212089.26	141024.82	66	231975.00	202615.10	87	44

The overall achievement is 87% of the target & achievement under Agriculture sector is 64%. 80% of the target under Priority Sector has been achieved.

Bank wise performance on different sectors pertaining to the year 2013–14 has been given in the annexure.

TRIPURA STATE

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

(Amt. in Lacs)

Sl.No.	BANKS	Agril & Allied Activities			MSME			Other Priority Sector			Priority Sector			Non Priority Sector			Total Sector		
		T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
1	Allahabad Bank	74.00	5.45	7	480.00	131.00	27	149.00	125.35	84	703.00	261.80	37	89.00	72.00	81	792.00	333.80	42
2	Andhra Bank	0.00	0.00	0	100.00	13.43	13	70.00	0.00	0	170.00	13.43	8	30.00	29.56	99	200.00	42.99	21
3	Bank of Baroda	244.00	51.97	21	790.00	57.69	7	403.00	168.34	42	1437.00	278.00	19	230.00	370.95	161	1667.00	648.95	39
4	Bank of India	210.00	5.60	3	886.00	530.00	60	474.00	441.00	93	1570.00	976.60	62	209.00	104.21	50	1779.00	1080.81	61
5	Bank of Maharashtra	0.00	0.00	0	100.00	1.99	2	70.00	6.00	9	170.00	7.99	5	30.00	20.70	69	200.00	28.69	14
6	Canara Bank	752.00	483.86	64	1047.00	3117.06	298	519.00	1339.28	258	2318.00	4940.20	213	472.00	887.08	188	2790.00	5827.28	209
7	Central Bank of India	432.00	93.84	22	1296.00	93.89	7	703.00	416.45	59	2431.00	604.18	25	299.00	143.72	48	2730.00	747.90	27
8	Corporation Bank	0.00	0.00	0	100.00	93.62	94	70.00	10.00	14	170.00	103.62	61	30.00	21.53	72	200.00	125.15	63
9	Indian Bank	70.00	9.47	14	766.00	127.90	17	394.00	701.63	178	1230.00	839.00	68	149.00	98.70	66	1379.00	937.70	68
10	IDBI BANK	246.00	4.50	2	250.00	78.24	31	149.00	5.00	3	645.00	87.74	14	89.00	16.25	18	734.00	103.99	14
11	Indian Overseas Bank	448.00	13.12	3	732.00	535.56	73	446.00	30.98	7	1626.00	579.66	36	260.00	1697.81	653	1886.00	2277.47	121
12	Oriental Bank of Commerce	0.00	0.00	0	412.00	415.12	101	123.00	7.00	6	535.00	422.12	79	59.00	10.20	17	594.00	432.32	73
13	Punjab & Sind Bank	70.00	1.00	1	472.00	28.90	6	163.00	61.05	37	705.00	90.95	13	89.00	9538.70	10718	794.00	9629.65	1213
14	Punjab National Bank	70.00	117.94	168	472.00	444.00	94	163.00	683.84	420	705.00	1245.78	177	89.00	29.70	33	794.00	1275.48	161
15	State Bank of India	13645.00	6507.00	48	10886.00	32821.00	301	6382.00	4823.00	76	30913.00	44151.00	143	6644.56	2752.00	41	37557.56	46903.00	125
16	Syndicate Bank	140.00	5.54	4	532.00	219.22	41	203.00	76.74	38	875.00	301.50	34	119.00	33.73	28	994.00	335.23	34
17	Union Bank of India	585.00	198.40	34	1546.00	381.41	25	657.00	252.10	38	2788.00	831.91	30	445.00	311.35	70	3233.00	1143.26	35
18	United Bank of India	16980.40	11205.46	66	11829.00	10257.31	87	6638.00	4655.44	70	35447.40	26118.21	74	7201.00	5784.86	80	42648.40	31903.07	75
19	UCO Bank	2246.00	1211.07	54	2476.00	1922.65	78	1739.00	1931.65	111	6461.00	5065.37	78	829.00	560.01	68	7290.00	5625.38	77
20	Vijaya Bank	53.00	15.20	29	663.00	209.10	32	327.00	75.20	23	1043.00	299.50	29	119.00	26.00	22	1162.00	325.50	28
A	ACP PUBLIC sec Bank	36265.40	19929.42	55	35835.00	51479.09	144	19842.00	15810.05	80	91942.40	87218.56	95	17481.56	22509.06	129	109423.96	109727.62	100
21	AXIS BANK	274.00	0.00	0	1020.00	800.00	78	475.00	47.88	10	1769.00	847.88	48	331.00	67.63	20	2100.00	915.51	44
22	Federal Bank	0.00	0.00	0	100.00	66.75	67	70.00	3.59	5	170.00	70.34	41	30.00	46.66	156	200.00	117.00	59
23	HDFC	366.00	1588.04	434	445.00	1133.64	255	207.00	19.00	9	1018.00	2740.68	269	241.00	1641.72	681	1259.00	4382.40	348
24	ICICI Bank	516.00	461.00	89	572.00	241.00	42	311.00	0.00	0	1399.00	702.00	50	260.00	131.00	50	1659.00	833.00	50
25	Indusind Bank	236.00	135.00	57	243.00	514.00	212	125.00	0.00	0	604.00	649.00	107	130.00	1154.00	888	734.00	1803.00	246
26	Kotak Mahindra Bank Ltd	0.00	0.00	0	100.00	0.00	0	70.00	0.00	0	170.00	0.00	0	30.00	0.00	0	200.00	0.00	0
27	South Indian Bank	0.00	62.44	0	412.00	263.90	64	123.00	7113.60	5783	535.00	7439.94	1391	59.00	65.22	111	594.00	7505.16	1263
28	Yes Bank	0.00	0.00	0	412.00	0.00	0	123.00	0.00	0	535.00	0.00	0	59.00	13.50	23	594.00	13.50	2
B	ACP PRIVATE Sec bank	1392.00	2246.48	161	3304.00	3019.29	91	1504.00	7184.07	478	6200.00	12449.84	201	1140.00	3119.73	274	7340.00	15569.57	212
29	Tripura Gramin Bank	33932.22	14602.43	43	20708.97	3926.92	19	13878.71	14502.34	104	68519.90	33031.69	48	11418.10	11805.57	103	79938.00	44837.26	56
C	ACP RRB	33932.22	14602.43	43	20708.97	3926.92	19	13878.71	14502.34	104	68519.90	33031.69	48	11418.10	11805.57	103	79938.00	44837.26	56
30	ACUB	0.00	0.00	0	202.00	0	0	640.00	306.97	48	842.00	306.97	36	111.00	0.00	0	953.00	306.97	32
31	TCARDB	1697.00	21.28	1	0.00	81.90	0	191.00	0.00	0	1888.00	103.18	5	0	0.00	0	1888.00	103.18	5
32	TSCB	11952.00	18036.26	151	8809.42	4034.54	46	6654.62	1628.50	24	27416.04	23699.30	86	5016.00	8371.20	167	32432.04	32070.50	99
D	ACP Coop. Bank	13649.00	18057.54	132	9011.42	4116.44	46	7485.62	1935.47	26	30146.04	24109.45	80	5127.00	8371.20	163	35273.04	32480.65	92
GRAND TOTAL		85238.62	54835.87	64	68859.39	62541.74	91	42710.33	39431.93	92	196808.34	156809.54	80	35166.66	45805.56	130	231975.00	202615.10	87

TRIPURA STATE

Agenda Item No. 4

BANK-WISE & SECTOR-WISE DISBURSEMENT OF CREDIT VIS-À-VIS TARGETS UNDER ANNUAL CREDIT PLAN 2012-13 DURING 01.04.12 to

(Amt. in Lacs)

Sl.No.	BANKS	Agril & Allied Activities			MSME			Other Priority Sector			Priority Sector			Non Priority Sector			Total Sector		
		T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
1	AB	5.00	1.80	36	357.00	115.87	32	100.00	43.54	44	462.00	161.21	35	50.00	180.01	360	512.00	341.22	67
2	Andhra Bank	0.00	0.00	0	350.00	0.00	0	112.00	0.00	0	462.00	0.00	0	50.00	5.55	11	512.00	5.55	1
3	BOB	255.82	11.89	5	671.66	190.03	28	390.03	252.10	65	1317.51	454.02	34	194.36	430.17	221	1511.87	884.19	58
4	BOM	0.00	0.00	0	350.00	0.00	0	112.00	0.00	0	462.00	0.00	0	50.00	18.00	36	512.00	18.00	4
5	BOI	0.00	15.61	0	600.00	426.33	71	324.00	259.30	80	924.00	701.24	76	100.00	198.88	199	1024.00	900.12	88
6	CB	528.64	166.73	32	797.04	941.09	118	456.98	132.91	29	1782.66	1240.73	70	388.72	457.40	118	2171.38	1698.13	78
7	CBI	277.00	81.61	29	1000.00	233.90	23	571.00	268.66	47	1848.00	584.17	32	202.00	122.85	61	2050.00	707.02	34
8	IB	0.00	0.00	0	600.00	88.94	15	324.00	371.06	115	924.00	460.00	50	100.00	82.04	82	1024.00	542.04	53
9	IOB	352.82	6.00	2	571.66	1090.93	191	393.03	55.86	14	1317.51	1152.79	87	194.36	1796.85	924	1511.87	2949.64	195
10	P&SB	0.00	1.00	0	350.00	4.85	1	112.00	57.35	51	462.00	63.20	14	50.00	19.75	40	512.00	82.95	16
11	PNB	0.00	0.00	0	350.00	11.98	3	112.00	13.99	12	462.00	25.97	6	50.00	28.39	57	512.00	54.36	11
12	SBI	12195.51	5227.40	43	9595.81	6613.90	69	5782.95	2894.04	50	27574.27	14735.34	53	6796.71	8904.11	131	34370.98	23639.45	69
13	SYNDICATE	0.00	3.50	0	350.00	257.00	73	112.00	112.00	100	462.00	372.50	81	50.00	50.00	100	512.00	422.50	83
14	UCO	1906.82	256.69	13	1850.66	147.82	8	1459.03	419.74	29	5216.51	824.25	16	621.36	977.39	157	5837.87	1801.64	31
15	UBI	15767.22	8255.67	52	10872.35	7325.31	67	6475.89	4182.06	65	33115.46	19763.04	60	7602.58	5634.41	74	40718.04	25397.45	62
16	UB	554.52	268.34	48	1352.18	452.37	33	638.78	122.65	19	2545.48	843.36	33	457.36	299.82	66	3002.84	1143.18	38
17	VB	60.00	47.00	78	564.00	391.00	69	300.00	178.00	59	924.00	616.00	67	100.00	32.00	32	1024.00	648.00	63
18	OBC Corporation	0.00	0.00	0	350.00	147.33	42	112.00	11.24	10	462.00	158.57	34	50.00	0.00	0	512.00	158.57	31
19	ACP PUBLIC sec Bank	31903.35	14343.24	45	31282.36	18467.45	59	17999.69	9377.30	52	81185.40	42187.99	52	17157.45	19250.22	112	98342.85	61438.21	62
20	AXIS BANK	140.82	0.00	0	825.38	0.00	0	423.03	31.96	8	1389.23	31.96	2	294.36	27.33	9	1683.59	59.29	4
21	ICICI	325.82	6.00	2	333.66	0.00	0	196.03	0.00	0	855.51	6.00	1	144.36	347.00	240	999.87	353.00	35
22	IDBI BANK	200.00	52.00	26	162.00	151.00	93	100.00	55.00	55	462.00	258.00	56	50.00	84.00	168	512.00	342.00	67
23	HDFC	325.82	1196.00	367	387.38	224.00	58	214.03	25.00	12	927.23	1445.00	156	244.36	902.00	369	1171.59	2347.00	200
24	SOUTH INDIAN BANK	0.00	60.00	0	350.00	13.53	4	112.00	39.30	35	462.00	112.83	24	50.00	525.41	1051	512.00	638.24	125
25	INDUSIND	200.00	805.00	403	215.72	3487.00	1616	118.00	0.00	0	533.72	4292.00	804	150.00	3263.00	2175	683.72	7555.00	1105
26	YES Bank	0.00	0.00	0	350.00	0.00	0	112.00	0.00	0	462.00	0.00	0	50.00	8.20	16	512.00	8.20	2
27	Federal Bank	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	51.00	0	0.00	51.00	0
27	ACP PRIVATE Sec bank	1192.46	2119.00	178	2624.14	3875.53	148	1275.09	151.26	12	5091.69	6145.79	121	983.08	5207.94	530	6074.77	11353.73	187
27	TGB	31184.44	19879.00	64	18483.78	10112.00	55	12957.55	8493.00	66	62625.77	38484.00	61	11451.49	10537.00	92	74077.26	49021.00	66
27	ACP RRB	31184.44	19879.00	64	18483.78	10112.00	55	12957.55	8493.00	66	62625.77	38484.00	61	11451.49	10537.00	92	74077.26	49021.00	66
28	ACUB	0.00	0.00	0	171.66	0	0	608.03	435.00	72	779.69	435.00	56	94.36	0.00	0	874.05	435.00	50
29	TCARDB	2437.75	521.12	21	0.00	0.00	0	207.29	0.00	0	2645.04	521.12	20	0	0.00	0	2645.04	521.12	20
30	TSCB	11064.45	5941.38	54	7727.15	2987.70	39	6306.04	1321.42	21	25097.64	10250.50	41	4977.65	8005.26	161	30075.29	18255.76	61
30	ACP Coop. Bank	13502.20	6462.50	48	7898.81	2987.70	38	7121.36	1756.42	25	28522.37	11206.62	39	5072.01	8005.26	158	33594.38	19211.88	57
	GRAND TOTAL	77782.45	42803.74	55	60289.09	35442.68	59	39353.69	19777.98	50	177425.23	98024.40	55	34664.03	43000.42	124	212089.26	141024.82	66

Tripura State

Districtwise and sectorwise Achievement under Annual Credit Plan during the period 01.04.13 to 31.12.2013

Rupees in lac.

SL No.	Name of District	Agricultue & Allied Activities sector			MSME			OTHER PRISEC			Non-priority sector			Total Sector		
		T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T
1	West Tripura	16166.68	28717.55	178	28533.74	21569.82	76	16018.85	21903.12	137	7286.73	25340.06	348	68006.00	97530.55	143
2	Khowai	12294.40	3454.66	28	2881.42	1572.10	55	5104.62	2747.83	54	2244.56	2431.14	108	22525.00	10205.73	45
3	Sepahijala	16569.31	3778.19	23	7095.76	2285.91	32	8272.73	2611.37	32	3100.20	2796.12	90	35038.00	11471.59	33
4	Gomati	7647.05	4896.84	64	7726.49	29049.47	376	3846.02	3238.20	84	4654.44	3704.32	80	23874.00	40888.83	171
5	South Tripura	8377.21	4803.62	57	6722.41	2443.01	36	4613.55	2418.33	52	4799.83	3374.69	70	24513.00	13039.65	53
6	North Tripura	8783.63	3361.44	38	5849.97	2376.35	41	1951.16	2459.05	126	4500.24	2548.54	57	21085.00	10745.38	51
7	Unakoti	5897.41	2599.22	44	3868.16	1424.24	37	1301.67	1822.37	140	4279.76	2079.76	49	15347.00	7925.59	52
8	Dhalai	9502.93	3224.35	34	6181.44	1820.84	29	1601.73	2231.66	139	4300.90	3530.93	82	21587.00	10807.78	50
	Total	85238.62	54835.87	64	68859.39	62541.74	91	42710.33	39431.93	92	35166.66	45805.56	130	231975.00	202615.10	87

Agenda Item NO: 5
Performance of Banks in key areas as on December' 2013 compared to March' 2013 & December' 2012

(Rs in Crore)

Parameters	December'2012	March'2013	December '2013	Variation over Dec.' 2012	
				Amount	% of increase
Deposit	12882.64	13697.34	14202.48	1319.84	10.25
Advance	4271.65	4589.16	5471.95	1200.30	28.10
CD Ratio	33	34	39	6	
Investments	2202.01	2048.52	2145.72	-56.29	-2.56
(C+I)D Ratio with Inv.	50	48	54	4	
RIDF*	305.00	305.00	305.00	0	0
CD Ratio with RIDF #	36	36	41	5	
Govt. fund lying with Banks	2054.91	2132.55	2132.55	77.64	3.78
CD ratio without Govt. Fund	39	40	45	6	
Credit in flow from outside the state	97.70	97.76	97.75	0.05	0.05
CD Ratio including Govt. Deposit with Credit inflow	34	34	39	5	
CD ratio excluding Govt. Dep.including credit inflow	40	41	46	6	
Priority Sector Credit (PSC)	3173.86	3438.06	4165.70	991.86	31.25
% of PSC to ANBC *	82	86	91	9	
Sect oral deployment of PSC: 1. Agriculture	913.36	1003.57	1305.68	392.32	42.95
% of Agriculture Adv. to ANBC	24	25	28	4	
2.MSME	1136.08	1262.12	1751.54	615.46	54.17
3.Other Prisec	1124.42	1172.37	1108.47	-15.95	-1.42
PSC to major sub-sectors: (i)Weaker section	1867.78	1975.29	2128.68	260.90	13.97
% of weaker section credit to ANBC	48	51	46	-2	
II) SC	574.67	591.97	635.21	60.54	10.53
III) ST	671.17	686.50	776.78	105.61	15.73
IV) Women Entrepreneur	696.32	717.73	790.02	93.70	13.45
% of women credit to ANBC	18	16	17	-1	
V) Minority Community	165.88	172.94	188.53	22.65	13.65
% to Total Prisec Advance	5	5	5	0	

ANBC= Adjusted Net Bank Credit,(ANBC as on March 2012– Rs.3857.13 crores.)ANBC March 2013 – 4589.16 crores.

TRIPURA STATE

Agenda item No. 5 :

BANK-WISE & POPULATION GROUP-WISE BRANCH NETWORK AND DEPOSIT AS ON 31.12.2013

(Amt in lakh)									
SI No	BANKS	NO. OF BRANCHES				DEPOSITS			
		Rural	Semi urban	Urban	Total	Rural	Semi Urban	Urban	TOTAL
1	2	3	4	5	6	7.00	8.00	9.00	10.00
1	Allahabad Bank	1	0	1	2	107.97	0.00	5667.87	5775.84
2	Andhra Bank	0	0	1	1	0.00	0.00	1466.18	1466.18
3	Bank of Baroda	1	0	2	3	324.02	0.00	16915.76	17239.78
4	Bank of India	3	2	2	7	947.60	405.62	7075.88	8429.10
5	Bank of Maharashtra	0	0	1	1	0.00	0.00	170.00	170.00
6	Canara Bank	3	4	1	8	2351.77	1195.95	19210.28	22758.00
7	Central Bank of India	1	2	3	6	106.56	322.03	9444.63	9873.22
8	Corporation Bank	0	0	1	1	0.00	0.00	1343.00	1343.00
9	Indian Bank	1	0	2	3	0.35	0.00	6776.68	6777.03
10	IDBI BANK	0	2	1	3	0.00	513.38	8053.62	8567.00
11	Indian Overseas Bank	2	1	1	4	2482.98	245.84	11043.83	13772.65
12	Oriental Bank of Commerce	0	0	1	1	0.00	0.00	1695.51	1695.51
13	Punjab & Sind Bank	1	0	1	2	59.93	0.00	17279.66	17339.59
14	Punjab National Bank	1	0	1	2	185.29	0.00	2106.75	2292.04
15	State Bank of India	25	17	11	53	95059.85	103800.19	214179.96	413040.00
16	Syndicate Bank	1	1	1	3	108.34	81.42	2223.46	2413.22
17	Union Bank of India	1	3	3	7	270.06	3116.12	30781.35	34167.53
18	United Bank of India	36	8	8	52	81890.95	59539.95	85296.24	226727.14
19	UCO Bank	9	5	5	19	7546.53	7450.00	62109.81	77106.34
20	Vijaya Bank	0	0	2	2	0.00	0.00	16335.53	16335.53
A	Sub Total of Public Sec. Bank	86	45	49	180	191442.20	176670.51	519175.99	887288.70
21	AXIS BANK	0	3	3	6	0.00	6885.23	31864.42	38749.65
22	Federal Bank	0	0	1	1	0.00	0.00	1178.00	1178.00
23	HDFC	0	2	2	4	0.00	793.78	3813.22	4607.00
24	ICICI	1	6	1	8	140.00	839.00	3162.00	4141.00
25	Indusind Bank	0	1	1	2	0.00	817.00	2352.00	3169.00
26	Kotak Mahindra Bank	0	0	1	1	0.00	0.00	846.00	846.00
27	South Indian Bank	0	0	1	1	0.00	0.00	11476.46	11476.46
28	YES Bank	0	0	1	1	0.00	0.00	1221.68	1221.68
B	Sub Total of Pvt. Sec. Bank	1	12	11	24	140.00	9335.01	55913.78	65388.79
29	Tripura Gramin Bank	96	31	10	137	119211.76	89673.64	105850.60	314736.00
C	Sub Total of RRB	96	31	10	137	119211.76	89673.64	105850.60	314736.00
30	ACUB	0	1	1	2	0.00	103.48	2353.80	2457.28
31	TCARDB	3	1	1	5	0.00	0.00	0.00	0.00
32	TSCB	31	11	11	53	35780.09	47813.92	66783.15	150377.16
D	Sub Total of Coop.Banks	34	13	13	60	35780.09	47917.40	69136.95	152834.44
GRAND TOTAL		217	101	83	401	346574.06	323596.55	750077.32	1420247.93

TRIPURA STATE

Agenda item No. 5

BANK-WISE & POPULATION GROUP-WISE ADVANCE AND CD RATIO AS ON 31.12.2013

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	7.04	0.00	1978.31	1985.35	7	0	35	34		34
2	Andhra Bank	0.00	0.00	45.43	45.43	0	0	3	3		3
3	Bank of Baroda	129.13	0.00	7648.68	7777.81	40	0	45	45		45
4	Bank of India	303.21	120.35	2503.86	2927.42	32	30	35	35		35
5	Bank of Maharashtra	0.00	0.00	58.40	58.40	0	0	34	34		34
6	Canara Bank	903.81	408.28	4515.92	5828.00	38	34	24	26		26
7	Central Bank of India	33.88	75.49	2468.13	2577.50	32	23	26	26		26
8	Corporation Bank	0.00	0.00	161.29	161.29	0	0	12	12		12
9	Indian Bank	0.00	0.00	984.74	984.74	0	0	15	15		15
10	IDBI BANK	0.00	4.68	1898.32	1903.00	0	1	24	22		22
11	Indian Overseas Bank	467.96	62.78	4568.97	5099.71	19	26	41	37		37
12	Oriental Bank of Commerce	0.00	0.00	324.47	324.47	0	0	19	19		19
13	Punjab & Sind Bank	1.57	0.00	457.02	458.59	3	0	3	3		3
14	Punjab National Bank	6.45	0.00	1274.14	1280.59	3	0	60	56		56
15	State Bank of India	61228.82	36005.78	53177.40	150412.00	64	35	25	36	0.00	36
16	Syndicate Bank	36.79	23.08	841.88	901.75	34	28	38	37		37
17	Union Bank of India	31.63	771.45	5995.33	6798.41	12	25	19	20		20
18	United Bank of India	32825.94	17368.14	37929.49	88123.57	40	29	44	39	1107.67	39
19	UCO Bank	2699.55	1909.20	11058.45	15667.21	36	26	18	20		20
20	Vijaya Bank	0.00	0.00	1890.47	1890.47	0	0	12	12		12
A	Sub Total of Public Sec. Bank	95629.64	54964.29	144611.78	295205.71	50	31	28	33	1107.67	33
21	AXIS BANK	0.00	40.64	9808.37	9849.01	0	1	31	25		25
22	Federal Bank	0.00	0.00	117.00	117.00	0	0	10	10		10
23	HDFC	0.00	925.29	5041.33	5966.62	0	117	132	130		130
24	ICICI	37.00	399.77	632.23	1069.00	26	48	20	26		26
25	Indusind Bank	0.00	2820.00	6764.00	9584.00	0	345	288	302		302
26	Kotak Mahindra Bank	0.00	0.00	0.00	0.00	0	0	0	0		0
27	South Indian Bank	0.00	0.00	7344.15	7344.15	0	0	64	64		64
28	YES Bank	0.00	0.00	8.50	8.50	0	0	1	1		1
B	Sub Total of Pvt. Sec. Bank	35.52	4035.81	29866.95	33938.28	25	43	53	52	0.00	52
29	Tripura Gramin Bank	81287.31	43444.38	19391.31	144123.00	68	48	18	46	198731.00	109
C	Sub Total of RRB	81287.31	43444.38	19391.31	144123.00	68	48	18	46	198731.00	109
30	ACUB	0.00	27.04	1648.51	1675.55	0	26	70	68	988.46	108
31	TCARDB	1802.34	554.40	783.08	3139.82	0	0	0	0	0.00	0
32	TSCB	20028.45	21752.37	27332.13	69112.95	56	45	41	46	13744.62	55
D	Sub Total of Coop.Banks	21849.66	22271.33	29807.33	73928.32	61	46	43	48	14733.08	58
GRAND TOTAL		198641.65	123861.72	224691.93	547195.31	57	38	30	39	214571.75	54

TOTAL RESOURCES SUPPORT PROVIDED TO STATE UNDER RIDF:30500.00

TRIPURA STATE

Agenda Item No. 5 Annexure - Table -12.

BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 31.12.2013

(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.								
		3	4	6	7	9	10	12	13	14	15
1	Allahabad Bank	12	21.66	180	619.96	318	987.98	510	1629.60	1	73
2	Andhra Bank	0	0.00	6	14.47	0	0.00	6	14.47	0	51
3	Bank of Baroda	24	217.13	290	3143.10	207	1404.95	521	4765.18	3	70
4	Bank of India	103	50.76	217	1352.55	175	498.65	495	1901.96	2	84
5	Bank of Maharashtra	0	0.00	1	1.99	4	7.51	5	9.50	0	45
6	Canara Bank	1174	373.82	736	3570.54	321	884.99	2231	4829.35	7	94
7	Central Bank of India	498	318.60	483	557.48	492	1329.83	1473	2205.91	14	97
8	Corporation Bank	0	0.00	76	110.00	34	20.01	110	130.01	0	183
9	Indian Bank	6	49.90	59	153.21	136	580.23	201	783.34	6	100
10	IDBI BANK	30	744.00	38	118.00	4	109.00	72	971.00	41	54
11	Indian Overseas Bank	24	15.04	311	1994.25	26	179.63	361	2188.92	0	41
12	Oriental Bank of Commerce	3	0.32	66	233.54	12	50.51	81	284.37	0	104
13	Punjab & Sind Bank	6	3.20	22	57.95	151	308.08	179	369.23	1	84
14	Punjab National Bank	14	117.94	93	444.00	45	684.84	152	1246.78	9	96
15	State Bank of India	49868	19542.00	30205	69877.00	6287	17055.00	86360	106474.00	17	95
16	Syndicate Bank	26	18.30	124	329.61	257	419.55	407	767.46	3	107
17	Union Bank of India	125	469.74	392	3549.95	143	871.34	660	4891.03	7	74
18	United Bank of India	56023	35402.14	15067	31824.94	3167	13159.24	74257	80386.32	46	104
19	UCO Bank	3609	2425.37	640	7675.07	4489	3483.45	8738	13583.89	15	81
20	Vijaya Bank	64	64.47	246	1439.27	69	244.70	379	1748.44	4	101
A	Sub Total of Public Sec. Bank	111609	59834.39	49252	127066.88	16337	42279.49	177198	229180.76	25	94
21	AXIS BANK	1	10046.00	17	916.08	1	9.92	19	10972.00	68	74
22	Federal Bank	0	0.00	3	66.75	5	7.43	8	74.18	0	135
23	HDFC	907	3172.68	722	1974.94	40	19.00	1669	5166.62	58	95
24	ICICI	842	532.00	62	229.00	0	0.00	904	761.00	133	191
25	Indusind Bank	618	963.00	2266	4248.00	0	0.00	2884	5211.00	12	68
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0
27	SOUTH INDIAN BANK	6	34.71	4	223.30	27	7129.61	37	7387.62	6	1293
28	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0
B	Sub Total of Pvt. Sec. Bank	2374	14748.39	3074.00	7658.07	73	7165.96	5521	29572.42	51	102
29	Tripura Gramin Bank	117714	26396.00	53807	21726.00	24223	55202.00	195744	103324.00	20	77
C	Sub Total of RRB	117714	26396.00	53807	21726.00	24223	55202.00	195744	103324.00	20	77
30	ACUB	0	0.00	0	0.00	927	1494.34	927	1494.34	0	101
31	TCARDB	1887	503.69	2571	2427.43	0	0.00	4458	2931.12	17	97
32	TSCB	70087	29085.75	56012	16275.96	1089	4705.55	127188	50067.26	61	106
D	Sub Total of Coop.Banks	71974	29589.44	58583	18703.39	2016	6199.89	132573	54492.72	57	105
	GRAND TOTAL	303671	130568.22	164716	175154.34	42649	110847.34	511036	416569.90	28	91

TRIPURA STATE

Agenda Item No. 1

BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 31.12.2012

(Amt. in Lakhs)

Sl.No.	BANKS	Advances for SC		Advance for ST		Advance for OBC		Advances to Weaker Section		Advances to Weaker %	Advance for Women Entrepreneurs		Advance for Minority Community		Advance to Physically Handicapped	
		A/c.	Amt.	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.		A/c.	Amt.	A/c.	Amt.	A/c.	Amt.
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1	Allahabad Bank	49	26.38	78	167.45	40	120.24	124	189.74	9	58	101.17	5	13.31	2	0.42
2	Andhra Bank	0	0.00	0	0.00	1	1.00	0	0.00	0	1	3.17	0	0.00	0	0.00
3	Bank of Baroda	82	320.18	44	308.46	116	548.23	77	296.24	4	87	368.19	11	10.25	0	0.00
4	Bank of India	61	95.10	91	90.10	9	12.90	152	185.20	8	95	220.10	12	5.20	0	0.00
5	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	4	5.88	28	0	0.00	0	0.00	0	0.00
6	Canara Bank	205	268.52	385	98.01	24	21.15	1131	542.59	11	149	57.15	443	128.35	0	0.00
7	Central Bank of India	199	70.01	428	110.22	120	64.28	326	264.02	12	215	201.73	19	11.69	1	0.56
8	Corporation Bank	4	3.82	8	7.50	16	15.04	34	25.10	35	9	16.04	2	3.63	0	0.00
9	Indian Bank	10	4.72	4	3.58	15	15.60	52	73.01	9	25	63.75	3	6.21	0	0.00
10	IDBI BANK	5	10.00	1	5.00	0	0.00	7	25.22	1	2	5.00	1	5.00	0	0.00
11	Indian Overseas Bank	25	15.54	18	29.02	31	26.02	15	17.90	0	27	10.50	8	9.90	0	0.00
12	Oriental Bank of Commerce	2	0.41	1	0.25	28	26.91	12	18.62	7	18	52.48	2	0.51	0	0.00
13	Punjab & Sind Bank	13	25.45	5	7.55	2	1.69	33	43.72	10	9	6.25	4	2.78	0	0.00
14	Punjab National Bank	14	12.31	11	12.54	10	20.90	63	74.14	6	46	168.75	12	12.61	0	0.00
15	State Bank of India	15988	15591.00	33255	24151.00	4159	9132.00	60243	65832.00	58	32267	18864.00	8155	5265.00	322	181.00
16	Syndicate Bank	16	16.01	4	11.20	8	4.70	87	233.00	33	11	12.00	1	0.71	0	0.00
17	Union Bank of India	72	91.24	25	35.10	45	37.10	207	287.25	4	85	153.25	14	22.45	0	0.00
18	United Bank of India	18603	6489.06	24247	7065.33	5107	5840.94	60019	38490.78	50	33780	16288.94	8858	4178.07	293	31.28
19	UCO Bank	615	1230.00	230	85.32	709	498.31	3842	5391.52	32	582	895.24	129	258.16	20	5.25
20	Vijaya Bank	47	159.20	28	106.25	16	23.28	110	301.75	17	39	21.24	35	110.75	2	3.36
A	Sub Total of Public Sec. Bank	36010	24428.95	58863	32293.88	10456	16410.29	126538	112297.68	46	67505	37508.95	17714	10044.58	640	221.87
21	AXIS BANK	0	0.00	0	0.00	0	0.00	1	2.00	0	0	0.00	0	0.00	0	0.00
22	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0.00
23	HDFC	71	72.82	19	63.51	0	0.00	540	728.73	13	132	368.88	40	78.38	0	0.00
24	ICICI	2	1.00	3	2.00	0	0.00	171	40.00	10	96	86.00	67	56.00	0	0.00
25	Indusind Bank	148	263.00	154	237.00	0	0.00	1581	1255.00	16	0	0.00	476	987.00	0	0.00
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0.00
27	SOUTH INDIAN BANK	2	1.40	0	0.00	3	4.10	0	0.00	0	1	2.00	0	0.00	0	0.00
28	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0.00
B	Sub Total of Pvt. Sec. Bank	223	338.22	176	302.51	3	4.10	2293	2025.73	7	229	456.88	583	1121.38	0	0.00
29	Tripura Gramin Bank	32907	33752.00	65815	33741.00	39214	15217.00	137611	77509.00	58	57228	32872.00	28291	6712.00	72	94.00
C	Sub Total of RRB	32907	33752.00	65815	33741.00	39214	15217.00	137611	77509.00	58	57228	32872.00	28291	6712.00	72	94.00
30	ACUB	127	253.73	120	283.80	97	126.00	221	596.17	40	127	264.17	14	12.61	3	4.27
31	TCARDB	446	168.59	394	128.35	1212	561.16	2118	882.66	29	303	114.80	64	26.45	0	0
31	TSCB	13304	4579.38	31876	10928.63	29903	10223.66	78226	19556.50	41	17275	7785.62	2648	936.48	545	253.92
D	Sub Total of Coop.Banks	13877	5001.70	32390	11340.78	31212	10910.82	80565	21035.33	41	17705	8164.59	2726	975.54	548	258.19
GRAND TOTAL		83017	63520.87	157244	77678.17	80885	42542.21	347007	212867.74	46	142667	79002.42	49314	18853.50	1260	574.06

**Recovery Performance of Banks
As on 31-12-2013**

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 31-12-2013 stands at 46%.

A comparative table relating to **Dec.'2013** with that of **Dec.'2012** is produced below:

Sector	December'2012			December'2013		
	Demand	Recovery	%	Demand	Recovery	%
Agriculture & allied	18461.78	7968.26	43	22601.80	8937.24	40
MSME	12517.92	4114.28	33	34239.97	14905.39	44
Other Prisec	22326.89	13581.89	61	15868.00	9894.30	62
TOTAL	53306.59	25664.43	48	72709.77	33736.93	46

Scheme wise recovery as on 31-12-2013

Comparative position of some selected schemes is given below:

Sector	December'2012			December'2013		
	Demand	Recovery	%	Demand	Recovery	%
SJSRY	611.99	102.10	17	617.62	135.58	22
SGSY	874.40	163.75	19	993.29	130.34	14
REGP(MMS)	990.66	258.74	26	1460.20	462.07	32
PMRY	4500.14	629.64	14	4953.29	278.30	6
PMEGP	1114.34	542.74	49	1772.78	840.69	47

BANK-WISE & SECTOR-WISE RECOVERY PERFORMANCE AS ON 31.12.2013

AGENDA ITEM NO.6													
Sl.No.	Name of Bank	Agri. & Allied activities sector			MSME			Other Priority Sector			Total Sector		
		Demand	Recovery	Recovery %	Demand	Recovery	Recovery %	Demand	Recovery	Recovery %	Demand	Recovery	Recovery %
1	2	3	4	5	6	7	8	9	10	11	14	15	16
1	Allahabad Bank	16.48	0.27	2	169.89	29.81	18	603.29	18.02	3	789.66	48.10	6
2	Andhra Bank	0	0.00	0	1.11	1.37	0	0.00	0.00	0	1.11	1.37	123
3	Bank of Baroda	16.50	6.80	41	227.45	125.10	55	96.40	53.02	55	340.35	184.92	54
4	Bank of India	4.85	2.85	59	120.55	73.50	61	30.25	20.23	67	155.65	96.58	62
5	Bank of Maharashtra	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
6	Canara Bank	35.47	5.75	16	409.87	195.89	48	153.76	51.35	33	599.10	252.99	42
7	Central Bank of India	69.23	19.11	28	77.92	12.31	16	454.58	69.46	15	601.73	100.88	17
8	Corporation Bank	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
9	Indian Bank	39.53	0.00	0	9.32	2.32	25	15.62	3.95	25	64.47	6.27	10
10	IDBI BANK	505.00	0.00	0	0.00	0.00	0	0.00	0.00	0	505.00	0.00	0
11	Indian Overseas Bank	4.65	0.90	19	631.26	119.18	19	14.72	8.31	56	650.63	128.39	20
12	Oriental Bank of Commerce	0.10	0.10	100	57.00	45.00	79	24.00	15.00	63	81.10	60.10	74
13	Punjab & Sind Bank	0.73	0.22	30	1.72	0.89	52	68.25	25.95	38	70.70	27.06	38
14	Punjab National Bank	2.72	0.30	0	215.00	28.00	13	3.33	0.45	14	221.05	28.75	13
15	State Bank of India	6022.00	1898.00	32	10158.00	4163.00	41	1527.00	994.00	65	17707.00	7055.00	40
16	Syndicate Bank	7.00	5.00	71	125.00	45.00	36	70.00	35.00	50	202.00	85.00	42
17	Union Bank of India	48.55	21.25	44	303.25	71.35	24	121.34	31.00	26	473.14	123.60	26
18	United Bank of India	6243.89	2327.28	37	7083.22	2492.72	35	3244.87	1688.88	52	16571.98	6508.88	39
19	UCO Bank	885.60	359.00	41	4972.00	2364.00	48	1097.00	499.20	46	6954.60	3222.20	46
20	Vijaya Bank	0.71	0.00	0	21.75	0.45	2	8.41	0.00	0	30.87	0.45	1
A	Sub Total of Public Sec.	13903.01	4646.83	33	24584.31	9769.89	40	7532.82	3513.82	47	46020.14	17930.54	39
21	AXIS BANK	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
22	Federal Bank	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
23	HDFC	25.49	22.88	90	172.15	145.19	84	0	0	0	197.64	168.07	85
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	2.62	0.08	3	7.07	0.54	8	0.00	0.00	0	9.69	0.62	6
26	Kotak Mahindra Bank	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
27	SOUTH INDIAN BANK	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
27	YES Bank	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
B	Sub Total of Pvt. Sec. Bank	28.11	22.96	82	179.22	145.73	81	0.00	0.00	0	207.33	168.69	81
29	Tripura Gramin Bank	4558.59	2561.17	56	3694.42	1432.17	39	7292.18	5917.14	81	15545.19	9910.48	64
C	Sub Total of RRB	4558.59	2561.17	56	3694.42	1432.17	39	7292.18	5917.14	81	15545.19	9910.48	64
30	ACUB	0	0	0	0	0	0	350.00	253.15	72	350.00	253.15	72
31	TCARDB	694.09	117.55	17	644.75	143.57	22	0.00	0.00	0	1338.84	261.12	20
32	TSCB	3418.00	1588.73	46	5137.27	3414.03	66	693.00	210.19	30	9248.27	5212.95	56
D	Sub Total of Coop.Banks	4112.09	1706.28	41	5782.02	3557.60	62	1043.00	463.34	44	10937.11	5727.22	52
	Grand Total	22601.80	8937.24	40	34239.97	14905.39	44	15868.00	9894.30	62	72709.77	33736.93	46

TRIPURA STATE

Agenda Item No-6

BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 31.12.2013

(Amount in Lacs)

SI No.	BANKS	PMRY					SGSY					SJSRY				
		Total Outg.		Demand	Recovery	Total Overdue	Total Outg.		Demand	Recovery	Total Overdue	Total Outg.	Demand	Recovery	Total Overdue	
		No.	Amt.				No.	Amt.								
		3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1	A.B.	6	5.74	5.74	0.00	5.74	0	0.00	0.00	0.00	0.00	50	19.39	16.86	0.37	16.49
2	BOB	33	25.30	25.30	0.00	25.30	1	2.95	2.95	0.38	2.57	60	44.85	9.05	7.63	1.42
3	BOI	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	42	10.05	2.00	1.05	0.95
4	Canara	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	35	35.13	18.19	5.16	13.03
5	CBI	240	128.23	91.01	3.26	87.75	221	2.51	2.51	0.00	2.51	8	3.52	1.81	0.37	1.44
6	IB	6	3.86	3.86	0.00	3.86	0	0.00	0.00	0.00	0.00	10	7.21	1.95	0.25	1.70
7	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
8	IOB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	31	10.32	5.04	0.00	5.04
9	P&SB	22	0.25	0.25	0.00	0.25	0	0.00	0.00	0.00	0.00	33	18.35	2.12	0.59	1.53
10	SBI	2425	1985.00	1568.00	65.00	1503.00	1285	975.00	340.00	45.00	295.00	910	1651.00	267.00	39.00	228.00
11	UCO	485	246.00	246.00	0.00	246.00	481	248.00	165.00	5.20	159.80	101	45.00	35.00	1.70	33.30
12	UB	4	1.32	1.32	0.00	1.32	0	0.00	0.00	0.00	0.00	76	34.35	10.65	5.10	5.55
13	UBI	4185	2904.14	3011.59	209.82	2801.77	1904	417.44	345.52	18.49	327.03	1332	658.40	215.17	69.76	145.41
14	VB	2	3.40	0.22	0.22	0.00	0	0.00	0.00	0.00	0.00	31	20.27	16.75	1.65	15.10
15	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
16	PNB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	17	13.65	7.52	0.56	6.96
17	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
18	Syndicate	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	7	26.00	3.00	0.50	2.50
19	OBC	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	7	1.40	0.36	0.17	0.19
A	ASCB	7408	5303.24	4953.29	278.30	4674.99	3892	1645.90	855.98	69.07	786.91	2750	2598.89	612.47	133.86	478.61
20	TGB	0	0.00	0.00	0.00	0.00	635	597.16	137.31	61.27	76.04	0	0.00	0.00	0.00	0.00
B	ASCB incl.	7408	5303.24	4953.29	278.30	4674.99	4527	2243.06	993.29	130.34	862.95	2750	2598.89	612.47	133.86	478.61
21	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
22	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
23	TSCB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	44	17.85	5.15	1.72	3.43
C	Coop. Bank Sub Total	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	44	17.85	5.15	1.72	3.43
GRAND TOTAL		7408	5303.24	4953.29	278.30	4674.99	4527	2243.06	993.29	130.34	862.95	2794	2616.74	617.62	135.58	482.04

TRIPURA STATE

Agenda Item No-6

BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 31.12.2013

(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	10	11	12	18	19	20	21	22		
1	A.B.	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	4	21.80	21.80	0.00	21.80
2	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
3	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
4	Canara	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	3	19.55	46.77	27.22	19.55
5	CBI	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	5	19.94	3.27	1.13	2.14
6	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
7	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
8	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
9	P&SB	8	9.30	1.95	0.72	1.23	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
10	SBI	1075	1755.00	533.00	98.00	435.00	0	0.00	0.00	0.00	0.00	425	933.00	365.00	78.00	287.00
11	UCO	132	252.00	156.00	8.90	147.10	0	0.00	0.00	0.00	0.00	18	79.00	62.00	1.60	60.40
12	UB	1	2.75	2.75	0.10	2.65	0	0.00	0.00	0.00	0.00	2	7.35	3.95	0.78	3.17
13	UBI	869	1366.22	346.43	102.46	243.97	0	0.00	0.00	0.00	0.00	144	221.68	102.80	16.54	86.26
14	VB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	1	6.47	0.28	0.26	0.02
15	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
16	PNB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
17	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
18	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
19	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	2087	3386.92	1041.78	210.18	831.60	0	0.00	0.00	0.00	0.00	602	1308.79	605.87	125.53	480.34
20	TGB	1122	1271.08	686.34	432.18	254.16	0	0.00	0.00	0.00	0.00	772	1264.82	796.87	334.74	462.13
B	ASCB incl.	3209	4658.00	1728.12	642.36	1085.76	0	0.00	0.00	0.00	0.00	1374	2573.61	1402.74	460.27	942.47
21	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
22	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
23	TSCB	291	542.13	520.62	50.32	470.30	0	0.00	0.00	0.00	0.00	102	55.66	57.46	1.80	55.66
C	Coop. Bank Sub Total	291	542.13	520.62	50.32	470.30	0	0.00	0.00	0.00	0.00	102	55.66	57.46	1.80	55.66
GRAND TOTAL		3500	5200.13	2248.74	692.68	1556.06	0	0.00	0.00	0.00	0.00	1476	2629.27	1460.20	462.07	998.13

TRIPURA STATE

Agenda Item No- 6

BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 31.12.2013

(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	13	9.61	0.75	0.48	0.27	11	9.54	0.52	0.12	0.40
2	BOB	0	0.00	0.00	0.00	0.00	51	129.35	26.09	21.98	4.11	25	33.20	6.76	6.01	0.75
3	BOI	0	0.00	0.00	0.00	0.00	16	29.50	6.90	4.90	2.00	18	20.05	4.80	2.90	1.90
4	Canara	0	0.00	0.00	0.00	0.00	20	94.19	16.56	5.95	10.61	33	32.76	12.95	6.17	6.78
5	CBI	0	0.00	0.00	0.00	0.00	30	57.03	6.12	1.51	4.61	49	84.02	12.29	2.32	9.97
6	IB	0	0.00	0.00	0.00	0.00	14	28.11	6.82	2.31	4.51	30	39.18	12.63	2.56	10.07
7	IDBI	0	0.00	0.00	0.00	0.00	1	6.19	1.19	0.10	1.09	0	0.00	0.00	0.00	0.00
8	IOB	0	0.00	0.00	0.00	0.00	11	12.92	1.22	1.00	0.22	6	4.34	0.31	0.30	0.01
9	P&SB	0	0.00	0.00	0.00	0.00	9	16.95	3.10	1.75	1.35	12	13.20	2.01	0.75	1.26
10	SBI	0	0.00	0.00	0.00	0.00	1175	2985.00	325.00	65.00	260.00	1541	1697.00	481.00	81.00	400.00
11	UCO	0	0.00	0.00	0.00	0.00	130	67.00	38.00	1.80	36.20	69	61.12	42.70	4.25	38.45
12	UB	0	0.00	0.00	0.00	0.00	58	160.10	35.12	12.85	22.27	39	83.13	13.17	4.15	9.02
13	UBI	0	0.00	0.00	0.00	0.00	1544	3103.20	609.57	478.65	130.92	706	415.89	49.27	18.21	31.06
14	VB	0	0.00	0.00	0.00	0.00	13	27.20	3.97	0.92	3.05	11	17.28	2.76	0.42	2.34
15	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
16	PNB	0	0.00	0.00	0.00	0.00	5	4.62	1.63	0.00	1.63	0	0.00	0.00	0.00	0.00
17	ICICI	0	0.00	0.00	0.00	0.00	1	1.00	0.06	0.06	0.00	0	0.00	0.00	0.00	0.00
18	Syndicate Bank	0	0.00	0.00	0.00	0.00	11	51.00	2.00	1.00	1.00	10	21.00	3.00	0.60	2.40
19	OBC	0	0.00	0.00	0.00	0.00	10	7.02	0.59	0.47	0.12	5	3.91	0.41	0.22	0.19
A	ASCB excl.RRB	0	0.00	0.00	0.00	0.00	3112	6789.99	1084.69	600.73	483.96	2565	2535.62	644.58	129.98	514.60
20	TGB	0	0.00	0.00	0.00	0.00	1567	2957.92	650.76	192.87	457.89	1887	2065.13	669.47	381.33	288.14
B	ASCB incl. RRB	0	0.00	0.00	0.00	0.00	4679	9747.91	1735.45	793.60	941.85	4452	4600.75	1314.05	511.31	802.74
21	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
22	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
23	TSCB	0	0.00	0.00	0.00	0.00	403	888.96	329.19	105.36	223.83	1025	912.30	330.44	112.76	217.68
C	Coop. Bank Sub Total	0	0.00	0.00	0.00	0.00	403	396.18	37.33	47.09	-9.76	625	518.25	158.35	143.23	15.12
Grand Total		0	0.00	0.00	0.00	0.00	5082	10144.09	1772.78	840.69	932.09	5077	5119.00	1472.40	654.54	817.86

TRIPURA STATE

Agenda Item No-6

BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 31.12.2013

(Amount in Lacs)

SI No.	BANKS	D.R.I.					SHG					IRDP				
		Total Outg.		Demand	Recovery	Total Overdu	Total Outg.		Demand	Recovery	Total Overdue	Total Outg.		Demand	Recovery	Total Overdue
		No.	Amt.				No.	Amt.				No.	Amt.			
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	
1	A.B.					0.00					0.00					0.00
2	BOB					0.00	8	16.35	3.30	2.79	0.51	0	0.00	0.00	0.00	0.00
3	BOI					0.00					0.00					0.00
4	Canara	63	8.40	0.00	0.00	0.00					0.00					0.00
5	CBI					0.00					0.00					0.00
6	IB					0.00					0.00					0.00
7	IDBI					0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
8	IOB					0.00					0.00					0.00
9	P&SB					0.00					0.00					0.00
10	SBI	595	104.97	4.42	2.65	1.77	2190	2680.00	590.00	93.00	497.00	368	56.00	56.00	0.00	56.00
11	UCO					0.00	37	38.00	26.00	2.10	23.90					0.00
12	UB					0.00					0.00					0.00
13	UBI	849	105.96	6.54	6.52	0.02	3305	2243.72	293.63	161.41	132.22	0	0.00	0.00	0.00	0.00
14	VB					0.00					0.00					0.00
15	AXIS BANK					0.00					0.00					0.00
16	PNB					0.00					0.00					0.00
17	ICICI					0.00					0.00					0.00
18	Syndicate Bank					0.00					0.00					0.00
19	OBC															
A	ASCB	1507	219.33	10.96	9.17	1.79	5540	4978.07	912.93	259.30	653.63	368	56.00	56.00	0.00	56.00
20	TGB					0.00	10595	9442.18	1791.67	750.78	1040.89	167	55.12	55.12	0.43	54.69
B	ASCB incl.	1507	219.33	10.96	9.17	1.79	16135	14420.25	2704.60	1010.08	1694.52	535	111.12	111.12	0.43	110.69
21	ACUB					0.00					0.00					0.00
22	TCARDB					0.00					0.00					0.00
23	TSCB					0.00	4024	2565.28	1141.37	450.78	690.59	311	31.19	31.19	0.00	31.19
C	Coop. Bank Sub Total	0	0	0	0	0.00	4024	2565.28	1141.37	450.78	690.59	311	31.19	31.19	0.00	31.19
GRAND TOTAL		1507	219.33	10.96	9.17	1.79	20159	16985.53	3845.97	1460.86	2385.11	846	142.31	142.31	0.43	141.88

Tripura State

Agenda Item No. 6

Joint recovery drive conducted with the involvement of Govt. Authorities during the year 2013-14 (As on 31.12.2013)

(Amt. in Lakhs)

Sl.No	Name of Bank	No of recovery drives conducted		Recovery made upto 31.12.2013	
		No.	No.	Amt.	
1	2	3	4	5	
1	Allahabad Bank	0	0	0.00	
2	Bank of Boroda	0	0	0.00	
3	Bank of India	0	0	0.00	
4	Canara Bank	0	0	0.00	
5	Central Bank of India	0	0	0.00	
6	Indian Bank	0	0	0.00	
7	Indian Overseas Bank	0	0	0.00	
8	Punjab & Sind Bank	3	4	0.39	
9	State Bank of India	0	0	0.00	
10	Uco Bank	0	0	0.00	
11	Union Bank of India	0	0	0.00	
12	United Bank of India	16	82.91	0.31	
13	Vijaya Bank	0	0	0.00	
14	Punjab National Bank	0	0	0.00	
15	Tripura Gramin Bank	0	0	0.00	
16	Agartala Urban Coop.Bank	0	0	0.00	
17	Tripura Coop.Agri.Rural Dev.Bank	0	0	0.00	
18	Tripura State Coop.Bank.	0	0	0.00	
	TOTAL :	19	86.91	0.70	

PDR certificate cases as on 31-12-2013

(Rs / Lacs)

As on	Cases pending		Recovery made during the current year.	
	No.	Amt.	No.	Amt.
31.12.2013	3007	2114.06	25	3.22

Bank wise, sector wise, scheme wise recovery position of Certificate cases (PDR Act) as on 31-12-2013 is furnished in the annexure.

Tripura State

Agenda Item No. 6

Statement showing the filing and disposal of cases under PDR up to 31.12.2013

(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	1	7.49	0	0.00
2	Bank of Boroda	0	0.00	0	0.00
3	Bank of India	10	5.83	0	0.00
4	Canara Bank	32	43.07	0	0.00
5	Central Bank of India	79	67.00	0	0.00
6	Indian Bank	13	17.11	2	0.07
7	Indian Overseas Bank	7	4.60	0	0.00
8	Punjab & Sind Bank	15	22.25	0	0.00
9	State Bank of India	1519	1253.00	11	2.85
10	Uco Bank	311	244.19	0	0.00
11	Union Bank of India	0	0.00	0	0.00
12	United Bank of India	118	70.07	11	0.25
13	Vijaya Bank	13	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.	59	171.89	1	0.05
	TOTAL :	3007	2114.06	25	3.22

Position of NPA of Banks in the State of Tripura

As on 31.12.2013

Rs. In Crores.

Year	Gross Advance	Gross NPA	
	Amount	Amount	% to Gross NPA
March 2010	2491	154.01	6.18
March 2011	3137	176.04	5.61
March 2012	3857	177.78	4.60
Sept' 2012	4067	199.74	4.91
Dec'2012	4172	218.85	5.24
March'2013	4590	251.92	5.48
December';2013	5479	331.12	6.04

Percentage of gross NPA increased from 4.60% as on March 2012 to 6.04% as on December' 2013. Amount in absolute terms increased from Rs. 177.78 crore as on March 2012 to Rs. 331.12 crore at the end of December' 2013. Percentage of gross NPA came down over the years on account of write off of loan accounts where no recovery could be made. The outstanding amount under Shadow Register is around Rs 242.56 crore which if added with the outstanding NPA, the amount of NPA would be Rs 492.09 crore which is 10% of the gross advance and very alarming.

NPA Position and amount outstanding in Shadow Register of Banks in Tripura as on 31.12.2013 is furnished in the Annexure.

TRIPURA STATE

NPA Position of Banks in Tripura as on 31.12.2013

Agenda item No. 7
(Amt. in lacs)

SI No	Name of Bank	Agriculture	SSI	Service	Total Prised	Non- Prised	Total NPA
1	2	3	4	5	6	7	8
1	Allahabad Bank	16.52	136.61	136.08	289.21	120.75	409.96
2	Andhra Bank	0.00	0.00	0.00	0.00	0.00	0.00
3	Bank of Baroda	6.83	247.37	33.09	287.29	44.21	331.50
4	Bank of India	2.96	0.77	82.03	85.76	1.35	87.11
5	Bank of Maharashtra	0.00	0.00	0.00	0.00	0.00	0.00
6	Canara Bank	13.54	151.34	104.61	269.49	103.56	373.05
7	Central Bank of India	20.37	20.02	350.79	391.18	0.00	391.18
8	Corporation Bank	0.00	0.00	0.00	0.00	0.00	0.00
9	Indian Bank	39.53	12.35	7.10	58.98	0.30	59.28
10	IDBI BANK	471.68	0.00	0.00	471.68	421.32	893.00
11	Indian Overseas Bank	1.62	121.26	5.94	128.82	1248.34	1377.16
12	Oriental Bank of Commerce	0.00	2.06	0.00	2.06	0.00	2.06
13	Punjab & Sind Bank	1.09	0.00	57.81	58.90	1.03	59.93
14	Punjab National Bank	2.42	193.14	4.44	200.00	0.00	200.00
15	State Bank of India	956.00	5069.00	409.00	6434.00	1123.00	7557.00
16	Syndicate Bank	0.00	77.26	14.73	91.99	7.54	99.53
17	Union Bank of India	6.67	72.48	45.49	124.64	90.76	215.40
18	United Bank of India	2653.72	7319.26	3475.94	13448.92	8.08	13457.00
19	UCO Bank	7.41	27.61	78.36	113.38	701.25	814.63
20	Vijaya Bank	0.71	91.79	1.75	94.25	5.44	99.69
A	Sub-Total PUBLIC sec Bank	4201.07	13542.32	4807.16	22550.55	3876.93	26427.48
21	AXIS BANK	0.00	25.00	0.00	25.00	0.00	25.00
22	Federal Bank	0.00	0.00	0.00	0.00	0.00	0.00
23	HDFC	0.95	0.00	0.00	0.95	0.00	0.95
24	ICICI	0.00	0.00	0.00	0.00	0.00	0.00
25	Indusind Bank	2.53	6.52	0.00	9.05	3.47	12.52
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	3.48	31.52	0.00	35.00	3.47	38.47
29	TGB	860.19	559.64	750.17	2170.00	850.00	3020.00
C	Sub Total RRB	860.19	559.64	750.17	2170.00	850.00	3020.00
30	ACUB	0.00	0	120.00	120.00	45.00	165.00
31	TCARDB	580.74	0	436.26	1017.00	0.00	1017.00
32	TSCB	348.24	1561.89	6.38	1916.51	527.88	2444.39
D	Sub-Total Coop. Bank	928.98	1561.89	562.64	3053.51	572.88	3626.39
	GRAND TOTAL	5993.72	15695.37	6119.97	27809.06	5303.28	33112.34

TRIPURA STATE

Position of Technically Written off A/Cs of Banks in Tripura as on 31.12.2013

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	1327	63.28	1326	63.15
2	Andhra Bank	0	0.00	0	0.00
3	Bank of Baroda	126	95.85	126	95.85
4	Bank of Maharashtra	0	0.00	0	0.00
5	Bank of India	67	17.63	52	13.68
6	Canara Bank	0	0.00	0	0.00
7	Central Bank of India	287	216.00	287	216.00
8	Indian Bank	224	243.93	106	46.97
9	IDBI BANK	0	0.00	0	0.00
10	Indian Overseas Bank	0	0.00	0	0.00
11	Punjab & Sind Bank	56	66.42	55	66.26
12	Punjab National bank	0	0.00	0	0.00
13	State Bank of India	78593	19127.42	70665	17346.12
14	Syndicate Bank	0	0.00	0	0.00
15	UCO Bank	234	197.25	187	141.91
16	United Bank of India	48896	4012.14	32518	2351.75
17	Union Bank of India	208	119.82	208	119.82
18	Vijaya Bank	0	0.00	0	0.00
19	Oriental Bank of Commerce	0	0.00	0	0.00
20	corporation Bank	0	0.00	0	0.00
A	Sub-Total PUBLIC sec Bank	130018	24159.74	105530	20461.51
21	AXIS BANK	2	57.39	0	0.00
22	ICICI	0	0.00	0	0.00
23	HDFC	0	0.00	0	0.00
24	South Indian Bank	0	0.00	0	0.00
25	INDUSIND	0	0.00	0	0.00
26	YES Bank	0	0.00	0	0.00
B	Sub Total PRIVATE Sec bank	2	57.39	0	0.00
27	Tripura Gramin Bank	106796	4322.60	98364	3794.50
C	Sub Total RRB	106796	4322.60	98364	3794.50
28	ACUB	0	0.00	0	0.00
29	TCARDB	0	0.00	0	0.00
30	TSCB	0	0.00	0	0.00
D	Sub-Total Coop. Bank	0	0.00	0	0.00
GRAND TOTAL		236816	28539.73	203894	24256.01

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 2013 the CD ratio of the State improved to 39% compared to 33% as at the end of December' 2012. The district wise details are as under:

District	CD RATIO			Variation of CDR % point
	Dec. -'2012	March'2013	Dec.'-2013	Since Dec.,2012
North Tripura	43	43	44	+1
Unakoti	48	49	49	+1
South Tripura	42	42	43	+1
Gomati	41	42	70	+29
West Tripura	26	27	30	+4
Sepahijala	44	46	46	+2
Khowai	57	57	57	0
Dhalai	47	49	51	+4
Total State	33	34	39	+6

CD Ratio - 70% is the highest in Gomati District, as against 30%, the lowest in West Tripura District having 61 % of the total business of the State.

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

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

TRIPURA STATE

Agenda item no-8

CREDIT DEPOSIT RATIO OF THE STATE AS ON 31st December' 2013

(Amt. In lac)					
SI No	Name of the Bank	No. of Branches	Total Deposit	Total Advance	CD Ratio
1	Allahabad Bank	2	5775.84	1985.35	34
2	Bank Of Borada	3	17239.78	7777.81	45
3	Bank Of india	7	8429.10	2927.42	35
4	Canara bank	8	22758.00	5828.00	26
5	Central Bank Of India	6	9873.22	2577.50	26
6	Indian Bank	3	6777.03	984.74	15
7	Indian Overseas Bank	4	13772.65	5099.71	37
8	Punjab & Sind Bank	2	17339.59	458.59	3
9	State Bank Of India	53	413040.00	150412.00	36
10	UCO Bank	19	77106.34	15667.21	20
11	Union Bank	7	34167.53	6798.41	20
12	United Bank Of India	52	226727.14	88123.57	39
13	Vijaya Bank	2	16335.53	1890.47	12
14	AXIS BANK	6	38749.65	9849.01	25
15	Punjab National Bank	2	2292.04	1280.59	56
16	Syndicate Bank	3	2413.22	901.75	37
17	Oriental Bank Of commerce	1	1695.51	324.47	19
18	ICICI	8	4141.00	1069.00	26
19	Tripura Gramin Bank	137	314736.00	144123.00	46
20	ACUB	2	2457.28	1675.55	68
21	TCARDB	5	0.00	3139.82	0
22	IDBI BANK	3	8567.00	1903.00	22
23	Tripura State Co-op Bank	52	150377.16	69112.95	46
24	INDUSIND BANK	2	3169.00	9584.00	302
25	HDFC Bank	4	4607.00	5966.62	130
26	Corporation Bank	1	1343.00	161.29	12
27	South Indian Bank	1	11476.46	7344.15	64
28	Yes Bank	1	1221.68	8.50	1
29	Andhra Bank	1	1466.18	45.43	3
30	Bank of Maharashtra	1	170.00	58.40	34
31	Kotak Mahindra Bank Ltd	1	846.00	0.00	0
32	Federal Bank	1	1178.00	117.00	10
	Total :	400	1420247.93	547195.31	39

CREDIT DEPOSIT RATIO OF THE STATE as on 31st December' 2013

	Total Deposit	Total Advance	CD Ratio
West	923848.10	280301.66	30
Sepahijala	73896.83	35724.19	48
Khowai	59712.10	35153.55	59
Dhalai	62110.43	33140.21	53
Gomati	97528.50	68624.98	70
South	77749.01	35313.76	45
Unakoti	51655.27	25787.95	50
North	73747.69	33149.01	45
Total	1420247.93	547195.31	39

TRIPURA STATE

Agenda Item No. 8

Credit Deposit Ratio as on 31st December ' 2013 for West Tripura District.(Amt.in Lacs)

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Allahabad Bank	5666.53	1978.07	35
2	Bank Of Borada	16915.78	7648.90	45
3	Bank Of india	7200.32	2587.79	36
4	Canara bank	21098.14	5014.19	24
5	Central Bank Of India	9552.69	2502.04	26
6	Indian Bank	6776.45	984.74	15
7	Indian Overseas Bank	13236.45	5004.56	38
8	Punjab & Sind Bank	17279.65	424.02	2
9	State Bank Of India	294851.00	74877.00	25
10	UCO Bank	64418.37	11905.95	18
11	Union Bank	31594.12	6074.10	19
12	United Bank Of India	108226.64	46412.36	43
13	Vijaya Bank	16335.53	1890.47	12
14	AXIS BANK	33458.16	9798.19	29
15	Punjab National Bank	2106.75	1272.47	60
16	Syndicate Bank	2224.52	841.92	38
17	Oriental Bank Of comerce	1695.51	324.47	19
18	ICICI	3288.00	714.00	22
19	Tripura Gramin Bank	150223.00	38780.00	26
20	ACUB	2347.86	1641.40	70
21	TCARDB	0.00	819.93	0
22	IDBI BANK	7959.68	1898.32	24
23	Tripura State Co-op Bank	83683.77	37380.00	45
24	INDUSIND BANK	2352.00	6764.00	288
25	HDFC Bank	3655.86	5028.00	138
26	Corporation Bank	1343.00	161.29	12
27	South Indian Bank	11476.46	7344.15	64
28	Yes Bank	1221.68	8.50	1
29	Andhra Bank	1466.18	45.43	3
30	Bank of Maharashtra	170.00	58.40	34
31	Kotak Mahindra Bank Ltd	846.00	0.00	0
32	Federal Bank	1178.00	117.00	10
	Total :	923848.10	280301.66	30

STATE TRIPURA

Agenda Item No. 8

Credit Deposit Ratio as on 31st December' 2013 for Gomati District.

Amt. in lacs

SI.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	2	3	4	5
1	State Bank of India	24873.00	36611.00	147
2	United Bank of India	23860.41	7929.26	33
3	Tripura Gramin Bank	22008.00	12647.00	57
4	Tripura State Co-Op Bank	18093.96	8845.60	49
5	TCARDB	0.00	517.55	0
6	Bank of India	413.55	120.35	29
7	Canara bank	1091.90	444.71	41
8	Union Bank	1645.50	449.30	27
9	ACUB	109.42	34.15	31
10	UCO Bank	1358.77	221.75	16
11	HDFC	557.13	331.24	59
12	Indian Overseas Bank	245.84	62.78	26
13	Axis Bank	1944.19	15.14	1
14	ICICI	432.00	204.00	47
15	Bank of Baroda	324.00	128.91	40
16	Central Bank of India	78.54	34.49	44
17	IDBI	411.32	4.68	1
18	Syndicate Bank	80.97	23.07	28
TOTAL :		97528.50	68624.98	70

Credit Deposit Ratio as on 31st December `2013 for South Tripura District.				
SI.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	2	3	4	5
1	State Bank of India	16929.00	7132.00	42
2	United Bank of India	18634.11	5811.08	31
3	Union Bank	270.03	34.63	13
4	Tripura Gramin Bank	25371.00	16446.00	65
5	Tripura State Co-Op Bank	16365.75	5385.06	33
6	TCARDB	0.00	440.68	0
7	UCO Bank	143.55	44.81	31
7	Canara bank	35.57	19.50	55
TOTAL :		77749.01	35313.76	45

TRIPURA

Agenda Item No. 8

Credit Deposit Ratio as on 31st December ' 2013 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	State Bank of India	15172.00	6336.00	42
2	United Bank of India	13108.66	5229.80	40
3	Indian Overseas Bank	290.36	32.37	11
4	ICICI	19.00	0.00	0
5	Tripura Gramin Bank	18024.00	10583.00	59
6	Tripura State Co-Op Bank	5041.25	3193.06	63
7	TCARDB	0.00	413.72	0
TOTAL :		51655.27	25787.95	50

Credit Deposit Ratio as on 31st December`2013 for North Tripura District.

Amt. in lacs

SI.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	2	3	4	5
1	State Bank of India	22968.00	5581.00	24
2	United Bank of India	13658.78	5954.93	44
3	Union Bank	657.88	240.38	37
4	Tripura Gramin Bank	26756.00	16020.00	60
5	Tripura State Co-Op Bank	4425.52	1456.57	33
6	Axis Bank	2626.91	16.59	1
7	HDFC	394.01	607.38	154
8	Canara Bank	320.24	247.02	77
9	Indusind Bank	817.00	2820.00	345
10	Syndicate Bank	107.73	36.76	34
11	ICICI	255.00	114.00	45
12	Bank of India	446.03	38.39	9
13	UCO Bank	118.59	15.99	13
14	IDBI	196.00	0.00	0
TOTAL :		73747.69	33149.01	45

TRIPURA

Agenda Item No.8

Credit Deposit Ratio as on 31st December `2013 for Sepahijala District.

Amt in Lacs

SI.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	State Bank Of India	16246.00	7603.00	47
2	United Bank Of India	11601.33	4287.76	37
3	Tripura Gramin Bank	30489.00	16749.00	55
4	UCO Bank	6085.28	1684.67	28
5	Tripura State Co-Op Bank	8297.45	4287.46	52
6	TCARDB	0.00	947.94	0
7	AXIS BANK	720.39	19.09	3
8	Punjab & Sind Bank	59.94	34.57	58
9	Punjab National Bank	185.29	8.12	4
10	Canara Bank	212.15	102.58	48
TOTAL :		73896.83	35724.19	48

Credit Deposit Ratio as on 31st December `2013 for Khowai District.

SI.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	2	3	4	5
1	State Bank of India	12128.00	8678.00	72
2	United Bank of India	17889.13	5423.79	30
3	Tripura Gramin Bank	19211.00	16337.00	85
4	Tripura State Co-Op Bank	5655.88	3084.25	55
5	ICICI	140.00	37.00	26
6	UCO Bank	4578.78	1586.23	35
7	Allahabad Bank	109.31	7.28	0
TOTAL :		59712.10	35153.55	59

Credit Deposit Ratio as on 31st December' 2013 for Dhalai District.

Amt. in lacs

SI.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	2	3	4	5
1	State Bank of India	9873.00	3594.00	36
2	United Bank of India	19748.08	7074.59	36
3	Tripura Gramin Bank	22654.00	16561.00	73
4	Tripura State Co-Op Bank	8813.58	5480.95	62
5	UCO Bank	403.00	207.81	52
6	Bank of India	369.20	180.89	49
7	Central Bank of India	241.99	40.97	17
8	Indian Bank	0.58	0.00	0
9	ICICI	7.00	0.00	0
TOTAL :		62110.43	33140.21	53

Flow of Agricultural Credit

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

(Rs.in crore)

Year	Target	Achievement	% of Target
2007-08	101.52	103.32	102
2008-09	111.05	153.76	138
2009-10	200.00	195.74	98
2010-11	271.00	280.40	103
2011-12	380.01	357.48	94
2012-13	777.82	563.94	73
2013-14 (Up to Dec.'2013)	852.39	548.36	64

It may be noted that as on 31st Dec.'2012, the achievement was 55% of the target and at the end of the year was 76%. It can be noted that the Target under Agriculture has been increased by 10% during the year 2013-14

Progress report on the implementation of the directives of the Government of India for flow of farm credit by all Banks in Tripura for the year 2013-14 is given below:

Sl No	Directive	Target (2013-14)	Achievement during 2013-14 (April to December' 13)
1	Increase in Farm Credit	852.39	Achievement up to December'13 is Rs 18021.95 lacs (68% of the Current year target). Achievement for the year- 2012-13 up to December'2012 was 428.04 crore, 55% of the target.
2	KCC	100000	67637 nos. (68% of the target including renewal of 2640 cases.) KCCs .
3	New Farmers	100000	44463 nos of New farmers have been financed involving an amount of Rs 155.51 crores.
4	Investment Project		44 Nos Rs 14.59 Crores
5	Agri-clinics	40 nos.	Nil
6	Small & Marginal farmers	More emphasis	45273 nos of Small & Marginal Farmers have been sanctioned Rs 154.19 crores
7	Lending to tenant farmers	More emphasis	Initiatives have been taken by Banks and Department of Agriculture to cover all eligible Tenant Farmers
8	Lending to oral lessees	More emphasis	Initiatives have been taken by Bank and Department of Agriculture to cover all eligible oral lessees.

Bank wise position as on 31.12.2013 for different directives is furnished in the Annexure.

i) Progress in issuance of KCC under the new scheme and GCC to all eligible persons:

The new KCC scheme has been introduced in the State during the current year and bank wise progress made in issuing new KCCs and GCCs are annexed. As against annual target of 1.00 lac, 67637 nos of KCCs have been issued during the period April'2013 – December'2013.

Creation / release of Online charge by banks on land holdings:

At present the land possession certificates are being issued by the Agriculture Dept / other Depts. to the eligible farmers for issuing KCCs. In view of spurt in the fraudulent use of land records, it has become imperative to introduce **on-line land verification system**; the State Govt. to explore the possibility of extending support to introduce the following procedures:

- Land records may be made available on-line where bankers may be given access to verify the ownership of the land offered as security or for cultivation of crop.
- In the States like Karnataka, charge on land is also registered on line which may be replicated in Tripura.
- If these facilities are made available it is expected that the bankers will get comfort for ensuring increased credit flow to the sector.

The issue may be pursued with the appropriate Dept. of State Govt / Secretary Land Records for initiation of necessary steps.

Performance of KCC by various Banks for 2013-14 (as on December -2013) is given below:

(Amt.in lacs)

Quarter	Year	Target	Issued		
			No.	Amt.	% of Achievement.
March-2013	2012-13	100000	102112	22174.88	102
December -2012	2012-13	100000	65173	13574.66	65
December-2013	2013-14	100000	67637	18021.95	68

Bank-wise performance under KCC as on 31.12.2013 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 2013-14 has been fixed at 1 Lakh and allotted amongst different banks.

TRIPURA STATE

Performance of Banks in Crop Loan & Term Loan to Agriculture during the year 2013-14 as on 31.12.2013

Agenda Item No- 9

(Amt in Lacs)							
Sl.No.	BANKS	Crop		Term Loan		Total	
		A/c.	Amt.	A/c.	Amt.	A/c.	Amt.
1	2	3	4.00	5	6	7	8
1	Allahabad Bank	1	0.40	9	5.05	10	5.45
2	Andhra Bank	0	0.00	0	0.00	0	0.00
3	Bank of Baroda	6	1.80	18	50.17	24	51.97
4	Bank of India	21	5.16	1	0.44	22	5.60
5	Bank of Maharashtra	0	0.00	0	0.00	0	0.00
6	Canara Bank	129	41.19	603	442.67	732	483.86
7	Central Bank of India	77	26.36	106	67.48	183	93.84
8	Corporation Bank	0	0.00	0	0.00	0	0.00
9	Indian Bank	0	0.00	8	9.47	8	9.47
10	IDBI BANK	18	4.50	0	0.00	18	4.50
11	Indian Overseas Bank	0	0.00	36	13.12	36	13.12
12	Oriental Bank of Commerce	0	0.00	0	0.00	0	0.00
13	Punjab & Sind Bank	2	1.00	0	0.00	2	1.00
14	Punjab National Bank	2	1.50	96	116.44	98	117.94
15	State Bank of India	14212	5978.00	372	529.00	14584	6507.00
16	Syndicate Bank	14	4.29	3	1.25	17	5.54
17	Union Bank of India	8	5.22	56	193.18	64	198.40
18	United Bank of India	11903	3750.16	2071	7,455.30	13974	11205.46
19	UCO Bank	1183	431.41	1092	779.66	2275	1211.07
20	Vijaya Bank	0	0.00	9	15.20	9	15.20
A	Sub Total of Public Sec.	27576	10250.99	4480	9,678.43	32056	19929.42
21	AXIS BANK	0	0.00	0	0.00	0	0.00
22	Federal Bank	0	0.00	0	0.00	0	0.00
23	HDFC	759	1584.64	3	3.40	762	1588.04
24	ICICI	20	9.00	768	452.00	788	461.00
25	Indusind Bank	0	0.00	73	135.00	73	135.00
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00
27	SOUTH INDIAN BANK	0	0.00	3	62.44	3	62.44
28	YES Bank	0	0.00	0	0.00	0	0.00
B	Sub Total of Pvt. Sec. Bank	779	1593.64	847	652.84	1626	2246.48
29	Tripura Gramin Bank	29738	4966.00	18723	9,636.43	48461	14602.43
C	Sub Total of RRB	29738	4966.00	18723	9,636.43	48461	14602.43
30	ACUB	0	0.00	0	0.00	0	0.00
31	TCARDB	0	0.00	33	21.28	33	21.28
32	TSCB	9544	1211.32	1955	16,824.94	11499	18036.26
D	Sub Total of Coop.Banks	9544	1211.32	1988	16,846.22	11532	18057.54
GRAND TOTAL		67637	18021.95	26038	36,813.92	93675	54835.87

TRIPURA STATE

Agenda Item No-9

BANK-WISE POSITION IN IMPLEMENTATION OF ISSUING KCCs FOR THE STATE OF TRIPURA DURING THE YEAR 2013-14 AS ON 31.12.2013

SI.No.	BANKS	Amount in Lacs								
		Target	Proposals sanctioned			Proposal Renewed		Proposal disbursed		Outstanding
		No.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	2	3	4	5	8	9	6	7	10	11.00
1	Allahabad Bank	100	1	0.40	0	0	1	0.4	1	0.40
2	Bank of Baroda	100	6	1.80	0	0.00	6	1.80	6	1.80
3	Bank of India	350	21	5.16	0	0.00	21	5.16	27	7.12
4	Canara Bank	950	129	41.19	0	0.00	129	35.92	525	144.76
5	Central Bank of India	800	77	26.36	0	0.00	77	26.36	236	27.06
6	Corporation Bank	0	0	0.00	0	0.00	0	0.00	0	0.00
7	IDBI Bank	100	18	4.50	0	0.00	18	4.50	18	4.50
8	Indian Bank	100	0	0.00	0	0.00	0	0.00	0	0.00
9	Indian Overseas Bank	400	0	0.00	0	0.00	0	0.00	18	3.87
10	Oriental Bank of Commerce	0	0	0.00	0	0.00	0	0.00	0	0.00
11	Punjab & Sind Bank	100	2	1.00	0	0.00	2	1.00	4	2.05
12	Punjab National Bank	100	2	1.50	0	0.00	2	1.50	2	1.50
13	State Bank of India	15100	14212	5978.00	569	121.03	14212	4116.00	46541	13568.00
14	Syndicate Bank	100	14	4.29	0	0.00	14	4.29	16	5.16
15	UCO Bank	1800	1183	431.41	23	7.32	1183	431.41	3277	827.96
16	Union Bank of India	650	8	5.22	0	0.00	8	5.22	50	11.03
17	United Bank of India	17500	11903	3750.16	496	180.36	11903	3005.03	45402	10914.26
18	Vijaya Bank	0	0	0.00	0	0.00	0	0.00	0	0.00
19	Axis Bank	350	0	0.00	0	0.00	0	0.00	0	0.00
20	HDFC	250	759	1584.64	0	0.00	759	1584.64	1227	1362.49
21	ICICI	450	20	9.00	0	0.00	20	9.00	20	9.00
22	Indusind Bank	200	0	0.00	0	0.00	0	0.00	0	0.00
23	South Indian Bank	0	0	0.00	0	0.00	0	0.00	0	0.00
24	Tripura Gramin Bank	44300	29738	4966.00	1266	178.75	29738	4966.00	209167	33601.16
25	TSCB	16200	9544	1211.32	286	43.31	9544	1211.32	54599	6164.30
	TOTAL	100000	67637	18021.95	2640	530.77	67637	15409.55	361136	66656.42

TRIPURA STATE															
Achievement under Sub-Sectors of Allied Activities against ACP for the Year 2013-14 as on 31.12.2013															
Sl No	Name	W R		Dairy Dev		Fishery		Poultry		FMS		Other Term Loan		Total of Allied	
		Tar	Ach	Tar	Ach	Tar	Ach	Tar	Ach	Tar	Ach	Tar	Ach	Tar	Ach
1	Allahabad Bank	5.06	0.00	20.81	0.30	5.49	0.00	5.49	0.00	0.21	0.00	6.95	4.75	44.01	5.05
2	Andhra Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	Bank of Baroda	1.87	0.00	32.10	1.50	18.38	0.00	19.44	1.00	10.12	30.40	74.10	17.27	156.01	50.17
4	Bank of India	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.44	0.00	0.44
5	Bank of Maharashtra	2.44	0.00	22.43	0.00	13.92	0.00	14.75	0.00	8.87	0.00	57.59	0.00	120.00	0.00
6	Canara Bank	5.34	1.30	71.17	2.50	39.68	0.00	38.91	2.00	19.43	7.20	137.47	429.67	312.00	442.67
7	Central Bank of India	3.21	0.00	32.11	8.73	19.75	0.00	20.61	6.85	11.37	2.40	80.94	49.50	167.99	67.48
8	Corporation Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	Indian Bank	1.76	0.00	5.70	0.00	4.74	0.00	4.60	0.00	2.81	0.00	20.38	9.47	39.99	9.47
10	IDBI BANK	2.88	0.00	44.17	0.00	25.69	0.00	26.74	0.00	13.16	0.00	103.37	0.00	216.01	0.00
11	Indian Overseas Bank	2.52	0.00	31.28	0.85	16.98	0.00	16.22	0.00	8.27	2.00	50.73	10.27	126.00	13.12
12	Oriental Bank of Commerce	0.55	0.00	7.10	0.00	4.36	0.00	4.21	0.00	1.75	0.00	22.02	0.00	39.99	0.00
13	Punjab & Sind Bank	0.55	0.00	7.10	0.00	4.36	0.00	4.21	0.00	1.75	0.00	22.02	0.00	39.99	0.00
14	Punjab National Bank	148.67	0.00	1312.66	1.92	761.86	0.00	713.84	0.00	354.30	0.00	2541.68	114.52	5833.01	116.44
15	State Bank of India	1.79	25.81	22.05	3.00	11.45	17.63	10.62	71.14	5.73	0.00	28.36	411.42	80.00	529.00
16	Syndicate Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.25	0.00	0.00	0.00	0.00	0.00	1.25
17	Union Bank of India	170.69	0.00	1565.41	2.46	916.53	0.00	885.11	1.32	456.90	1.02	3186.03	188.38	7180.67	193.18
18	United Bank of India	6.94	76.13	61.18	551.11	34.87	18.50	33.58	130.72	18.77	126.40	117.66	6552.44	273.00	7455.30
19	UCO Bank	18.89	7.63	185.49	58.71	104.75	0.00	106.27	32.70	44.76	42.60	410.84	638.02	871.00	779.66
20	Vijaya Bank	0.86	0.00	10.69	0.00	6.43	0.00	6.47	0.00	2.77	0.00	25.78	15.20	53.00	15.20
A	Sub Total of Public Sec. Bank	374.02	110.87	3431.45	631.08	1989.24	36.13	1911.07	246.98	960.97	212.02	6885.92	8441.35	15552.67	9678.43
21	AXIS BANK	3.46	0.00	39.08	0.00	21.30	0.00	19.47	0.00	9.31	0.00	63.37	0.00	155.99	0.00
22	Federal Bank	5.54	0.00	64.65	0.00	36.61	0.00	35.02	0.00	16.01	0.00	120.17	0.00	278.00	0.00
23	HDFC	10.29	0.00	86.05	0.00	42.89	0.00	42.23	0.00	17.20	0.00	139.33	3.40	337.99	3.40
24	ICICI	5.51	0.00	55.55	0.00	32.07	0.00	29.49	0.00	11.85	132.00	101.53	320.00	236.00	452.00
25	Indusind Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79.00	0.00	56.00	0.00	135.00
26	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
27	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	62.44	0.00	62.44
28	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	24.80	0.00	245.33	0.00	132.87	0.00	126.21	0.00	54.37	211.00	424.40	441.84	1007.98	652.84
29	Tripura Gramin Bank	317.94	12.82	2774.31	54.97	1648.53	1.50	1588.25	34.62	765.67	56.64	6192.87	9475.88	13287.57	9636.43
C	Sub Total of RRB	317.94	12.82	2774.31	54.97	1648.53	1.50	1588.25	34.62	765.67	56.64	6192.87	9475.88	13287.57	9636.43
30	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
31	TCARDB	46.19	0.00	421.74	0.00	235.42	21.28	211.36	0.00	99.73	0.00	682.56	0.00	1697.00	21.28
32	TSCB	94.56	11.22	872.46	230.96	531.74	47.43	524.92	57.23	259.14	78.24	2154.17	16399.86	4436.99	16824.94
D	Sub Total of Coop.Banks	140.75	11.22	1294.20	230.96	767.16	68.71	736.28	57.23	358.87	78.24	2836.73	16399.86	6133.99	16846.22
GRAND TOTAL		857.51	134.91	7745.29	917.01	4537.80	106.34	4361.81	338.83	2139.88	557.90	16339.92	34758.93	35982.21	36813.92

TRIPURA STATE

Agenda Item-9

Target and Achievement of New Farmers brought under finance during the year 2013-14 up to
31.12.2013

(Amt. in Lakhs)

SI No	Name of Bank	New farmers		Loans to SF/MF	
		Achievement		No.	Amount
		No.	Amount		
1	2	3	4	5	6
1	Allahabad Bank	6	2.90	6	2.90
2	Andhra Bank	0	0.00	0	0.00
3	Bank of Baroda	6	37.35	4	1.50
4	Bank of India	19	5.83	19	5.83
5	Bank of Maharashtra	0	0.00	0	0.00
6	Canara Bank	361	96.25	361	96.25
7	Central Bank of India	129	59.77	129	59.77
8	Corporation Bank	0	0.00	0	0.00
9	Indian Bank	2	5.47	2	5.47
10	IDBI BANK	0	0.00	0	0.00
11	Indian Overseas Bank	36	15.04	36	15.04
12	Oriental Bank of Commerce	0	0.00	0	0.00
13	Punjab & Sind Bank	2	1.00	2	1.00
14	Punjab National Bank	5	2.65	5	2.65
15	State Bank of India	10924	4013.37	10924	4013.37
16	Syndicate Bank	14	4.10	14	4.10
17	Union Bank of India	6	4.77	6	4.77
18	United Bank of India	7967	4402.65	8203	4,263.00
19	UCO Bank	1549	999.87	1595	1,030.19
20	Vijaya Bank	7	13.00	7	13.00
A	Sub Total of Public Sec. Bank	21033	9664.02	21313	9,518.84
21	AXIS BANK	0	0.00	0	0.00
22	Federal Bank	0	0.00	0	0.00
23	HDFC	0	0.00	61	71.85
24	ICICI	788	461.00	788	461.00
25	Indusind Bank	73	135.00	0	0
26	Kotak Mahindra Bank	0	0	0	0
27	SOUTH INDIAN BANK	0	0	0	0
28	YES Bank	0	0	0	0
B	Sub Total of Pvt. Sec. Bank	861	596.00	849	532.85
29	Tripura Gramin Bank	13990	2814.37	14532	2891.00
C	Sub Total of RRB	13990	2814.37	14532	2891.00
30	ACUB	0	0	0	0
31	TCARDB	33	21.28	33	21.28
31	TSCB	8546	2455.43	8546	2455.43
D	Sub Total of Coop.Banks	8579	2476.71	8579	2476.71
Grand Total		44463	15551.1	45273	15419.40

Achievement of **Farm Credit as on December '2013 for the year 2013 - 14** by different lending institutions is given below:

(Rs in lacs)

Sl.No.	Name of Banks	Plan for farm credit 2013-14	Achievement 2013-14(April to December '2013)	% of Achievement
1	AB	74.00	5.45	7.36
2	Andhra Bank	0	0	0
3	BOB	244.00	51.97	21.30
4	Bank of Maharashtra	0	0	0
5	BOI	210.00	5.60	2.67
6	CB	752.00	483.86	64.34
7	CBI	432.00	93.84	21.72
8	Corporation Bank	0	0	0
9	IB	70.00	9.47	13.53
10	IDBI	246.00	4.50	1.83
11	IOB	448.00	13.12	2.93
12	PNB	70.00	117.94	168.48
13	P & SB	70.00	1.00	1.42
14	SBI	13645.00	6507	47.69
15	Syndicate Bank	140.00	5.54	3.95
16	OBC	0	0	0
17	UBI	16980.40	11205.46	66
18	UB	585.00	198.40	33.91
19	UCO Bank	2246.00	1211.07	53.92
20	VB	53.00	15.20	28.67
21	AXIS BANK	274.00	0	0
22	HDFC	366.00	1588.04	433.89
23	ICICI	516.00	461.00	89.34
24	INDUSIND	236.00	135.00	57.20
25	South Indian Bank	0	62.44	0
26	Yes Bank	0	0	0
27	Federal Bank	0	0	0
28	Kotak Mahindra Bank		0	
A	Commercial Bank Total	37657.40	22175.90	58.89
29	TGB	33932.22	14602.43	43.03
B	ASCB incl. RRB Sub Total	71589.62	36778.33	51.37
30	ACUB	0	0	0
31	TCARDB	1697.00	21.28	1.25
32	TSCB	11952.00	18036.26	150.90
C	Co-Op Bank Total	13649.00	18057.54	132.29
A+B+C	Grand Total	85238.62	54835.87	64.33

Target and achievement of KCC during 2013-14 (As on December'2013)

Sl.No.	Name of Banks	Target for 2013-14	Achievement up to December'2013
		(No)	(No)
1	AB	100	1
2	Andhra Bank	0	0
3	BOB	100	6
4	Bank of Maharashtra	0	0
5	BOI	350	21
6	CB	950	129
7	CBI	800	77
8	Corporation Bank	0	0
9	IB	100	0
10	IDBI	100	18
11	IOB	400	0
12	PNB	100	2
13	P & SB	100	2
14	SBI	15100	14212
15	Syndicate Bank	100	14
16	OBC	0	0
17	UBI	17500	11903
18	UB	650	8
19	UCO Bank	1800	1183
20	VB	0	0
21	AXIS BANK	350	0
22	HDFC	250	759
23	ICICI	450	20
24	INDUSIND	200	0
25	South Indian Bank	0	0
26	Yes Bank	0	0
27	Federal Bank	0	0
28	Kotak Mahindra Bank	0	0
A	Commercial Bank Total	0	28355
29	TGB	44300	29738
B	ASCB incl. RRB Sub Total	0	57733
30	ACUB	0	0
31	TCARDB	0	0
32	TSCB	16200	9544
C	Co-Op Bank Total	0	9544
A+B+C	Grand Total	100000	67637

All Banks issued (67637-2640) 64997 nos. of new KCCs against the target of 100000 during April'2013 to December'2013 thereby achieving .65% of the target.

Each rural and semi urban branch of commercial banks, on an average, will take up at least 2 to 3 New Investment Projects.

Target and achievement for 2013-14 (April'13 to December'13) for investment credit is given in the following table:

(Rs. In Lacs)

Sl.No.	Name of Bank	Proposal Received for Investment Project	Achievement 2013-14 (April '2012to December' 2013)	
			No	Amt
		No	No	Amt
1.	CBI	0	0	0
2.	SBI	11	11	40.16
3..	UCO	0	0	0
4..	UBI	14	14	52.50
5.	TGB	08	08	26.05
6.	TSCB	07	07	14.77
7.	TCARDB	04	04	12.44
	Total:	44	44	145.92

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' 2013 to December'2013 for 2013-14 by the banks is given in the following table:

(Rs in lacs)

Sl.No.	Name of Bank	Target for New farmers 2013-14	Achievement 2013-14 (April '2013 to December'2013)	
		No.	No.	Amt.
1	AB	100	10	5.45
2	Andhra Bank	0	0	0
3	BOB	100	24	51.97
4	Bank of Maharashtra	0	0	0
5	BOI	350	22	5.60
6	CB	950	732	483.86
7	CBI	800	183	93.84
8	Corporation Bank	0	0	0
9	IB	100	8	9.47
10	IDBI	100	18	4.50
11	IOB	400	36	13.12
12	PNB	100	98	117.94
13	P & SB	100	2	1.00
14	SBI	15100	14584	6507.00
15	Syndicate Bank	100	17	5.54
16	OBC	0	0	0
17	UBI	17500	13974	11205.46
18	UB	650	64	198.40
19	UCO Bank	1800	2275	1211.07
20	VB	0	9	15.20
21	AXIS BANK	350	0	0
22	HDFC	250	762	1588.04
23	ICICI	450	788	461.00
24	INDUSIND	200	73	135.00
25	South Indian Bank	0	3	62.44
26	Yes Bank	0	0	0
27	Federal Bank	0	0	0
28	Kotak Mahindra Bank	0	0	0
A	Commercial Bank Total	39500	33682	22175.90
29	TGB	44300	48461	14602.43
B	ASCB incl. RRB Sub Total	83800	82143	36778.33
30	ACUB	0	0	0
31	TCARDB	0	33	21.28
32	TSCB	16200	11499	18036.26
C	Co-Op Bank Total	16200	11532	18057.54
A+B+C	Grand Total	100000	93675	54835.87

Agenda Item No –9

Finance to Small & Marginal farmers during the year 2013-14 by the scheduled commercial banks, RRBs and Coop Banks is shown in the following table:

(As on 31-12-2013)

(Rs in lacs)

Sl.No.	Name of Bank	Loan granted to Small & Marginal Farmers	
		No	Amount
1	AB	10	5.45
2	Andhra Bank	0	0
3	BOB	24	51.97
4	Bank of Maharashtra	0	0
5	BOI	22	5.60
6	CB	732	483.86
7	CBI	183	93.84
8	Corporation Bank	0	0
9	IB	8	9.47
10	IDBI	18	4.50
11	IOB	36	13.12
12	PNB	98	117.94
13	P & SB	2	1.00
14	SBI	14584	6507.00
15	Syndicate Bank	17	5.54
16	OBC	0	0
17	UBI	13974	11205.46
18	UB	64	198.40
19	UCO Bank	2275	1211.07
20	VB	9	15.20
21	AXIS BANK	0	0
22	HDFC	762	1588.04
23	ICICI	788	461.00
24	INDUSIND	73	135.00
25	South Indian Bank	3	62.44
26	Yes Bank	0	0
27	Federal Bank	0	0
28	Kotak Mahindra Bank	0	0
A	Commercial Bank Total	33682	22175.90
29	TGB	48461	14602.43
B	ASCB incl. RRB Sub Total	82143	36778.33
30	ACUB	0	0
31	TCARDB	33	21.28
32	TSCB	11499	18036.26
C	Co-Op Bank Total	11532	18057.54
A+B+C	Grand Total	93675	54835.87

Member banks are requested to give more emphasis on financing to Small and Marginal Farmers during the current year.

Agenda Item No -9

District wise /bank wise targets for Agri-Clinics during 2013-14(April'2013 – September'2013) is given in the following table:

Sl.No	District	Target for Agri-Clinics	Target for Banks
1	North Tripura	5	SBI-1, UBI-1, TGB-1, Union Bank-1, TSCB-1
2	Unakoti	5	SBI-1, UBI-1, TGB-1, LDB-1, TSCB-1
3	Dhalai	5	SBI-1, UBI-1, TGB-1, UCO-1, TSCB-1
4	South Tripura	5	SBI-1, UBI-1, TGB-1, LDB-1, TSCB-1
5	Gomati	5	SBI-1, UBI-1, TGB-1, LDB-1, TSCB-1
6	West Tripura	5	BOB-1, SBI-1, UBI-1, CBI-1, UCO-1,
7	Khowai	5	SBI-1, UBI-1, TGB-1, UCO-1, TSCB-1
8	Sepahijala	5	SBI-1, UBI-1, TGB-1, LDB-1, TSCB-1
	Total	40	

The targets are indicative; any bank may finance in Agri-Clinics in addition to the set target. Banks may waive margin / security requirements for Agri-clinic loans up to Rs.5.00 lac.

Achievement of Agri-clinics in the State during 2013-14 Up to December'2013 stands 'NIL'

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

Credit off take in Tripura is generally at a lower side compared to the other States of the country. The CD ratio of the State during last two- three years has moved both ways in the range of 30% to 39% and as on 31.12..2013 it stands on 39%. 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%) resulting insignificant impact on CD ratio. The reasons could be as under:

- i. Relatively faster growth in deposits.
- ii. Scope of big Industrial Advance is limited.
- iii. Being a landlocked State, cannot go all out to market its products in the other parts of the country.
- iv. Contribution of Traditional sector towards total advance of the State is much lower in comparison to other States.
- v. Priority sector being the principal sector where credit can flow has limited absorption capacity.
- vi. Non-availability of adequate irrigation facility is one of the limiting factors of low credit off take in the State.

In Tripura (W) district where CD ratio is the lowest in the State, a Subcommittee has been formed to work out the ways to raise the credit off take for various viable projects in different sector / segment of the economy.

Agenda Item No - 10

Scheme-wise performance under Employment Generation Scheme by various Banks for 2013- 14 (as on December'13) is given below:

(Rs/

lac)

Scheme	Prog. Year	Target	Spon.	Sanctioned		Disbursed	
		No	No	No	Amt	No	Amt
SGSY (GR)							
December' 2011	2011-12	1320	1529	1423	4835.24	1324	2258.37
December' 2012	2012-13	1320	1577	1492	5291.87	1492	5016.49
December' 2013	2012-13	1354	1588	1528	5408.92	1518	4966.38
December'2013	2013-14	0	0	0	0	0	0
PMEGP							
December' 2011	2011-12	1500	2886	1010	4182.67	261	441.13
December' 2012	2012-13	1500	3084	1648	7112.83	1548	5582.79
December' 2013	2012-13	1500	4190	1678	7663.69	1587	6165.71
December'2013	2013-14	1500	3974	1034	5245.40	190	373.55
SJSRY							
December' 2011	2011-12	508	285	112	107.62	34	33.08
December' 2012	2012-13	508	407	246	298.52	221	241.24
December' 2013	2012-13	508	485	272	403.76	247	298.44
December'2013	2013-14	508	121	21	33.00	12	14.50
SWAVALAMBAN							
December' 2011	2011-12	2000	3397	1384	2529.20	161	199.92
December' 2012	2012-13	2000	3428	2075	3757.56	1859	2910.04
December' 2013	2012-13	2000	3917	2022	3918.42	1849	3194.37
December'2013	2013-14	2500	4391	1135	2182.32	311	400.86

Bank-wise performance under various schemes as on 31.12.2013 is given in the Annexure.

TRIPURA STATE									
PERFORMANCE UNDER PMEGP FOR THE FINANCIAL YEAR 2012-13 AS ON 31.12.2013									
							Agenda No-10		
							Table - 14		(Amt in Lacs)
SI No	NAME OF THE BANK	TARGET	SPONSORED		SANCTIONED		DISBURSED		PENDING
		NO	NO	AMT.	NO	AMT.	NO	AMT.	
1	ALLAHABAD BANK	5	9	48.00	3	8.90	3	1.14	
2	BANK OF BORADA	9	24	164.00	14	102.75	14	96.53	
3	BANK OF INDIA	8	16	66.75	8	21.50	8	19.36	
4	CANARA BANK	12	22	123.51	13	55.51	13	46.25	
5	CENTRAL BANK	14	48	223.95	16	55.50	16	50.96	
6	PUNJAB & SIND BANK	4	6	21.00	4	14.00	4	14.00	
7	INDIAN BANK	5	8	29.00	4	12.00	4	12.00	
8	INDIAN OVERSEAS BANK	6	13	51.00	8	22.00	7	19.80	
9	UNION BANK	17	34	191.63	19	108.50	17	94.00	
10	UNITED BANK OF INDIA	415	1015	5114.23	484	2482.33	456	2085.68	
11	UCO BANK	36	125	559.69	48	175.18	47	158.43	
12	VIJAYA BANK	5	15	79.00	6	26.00	6	22.00	
13	STATE BANK OF INDIA	364	901	4225.62	380	1553.22	356	1043.97	
14	PUNJAB NATIONAL BANK	4	6	44.00	4	12.00	4	8.00	
15	SYNDICATE BANK	5	9	70.06	5	52.06	5	52.06	
16	ORIENTAL BANK OF COMERCE	4	8	35.00	1	3.00	1	3.00	
17	AXIS BANK	5	13	58.62	1	3.00	1	3.00	
18	ICICI BANK	2	10	48.00	0	0.00	0	0.00	
19	IDBI BANK	4	14	74.00	1	5.00	0	0.00	
20	TRIPURA GRAMIN BANK	429	1410	6480.98	457	2016.76	437	1680.62	
21	TRIPURA SATAE CO-OP BANK	130	446	2080.97	193	899.98	180	722.63	
22	ANDHRA BANK	4	7	43.19	2	10.00	2	10.00	
23	BANK OF MAHARASHTRA	3	6	43.00	3	5.50	2	3.28	
24	CORPORATION BANK	3	10	77.00	1	5.00	1	5.00	
25	HDFC	3	6	35.50	3	14.00	3	14.00	
26	YES BANK	2	5	18.00	0	0.00	0	0.00	
27	INDUSIND BANK	2	4	8.00	0	0.00	0	0.00	
	TOTAL :	1500	4190	20013.70	1678	7663.69	1587	6165.71	

TRIPURA STATE

PERFORMANCE UNDER PMEGP FOR THE FINANCIAL YEAR 2013-14 AS ON 31.12.2013

Agenda No-10

Sl.No.	NAME OF THE BANKS	TARGET	SPONSORED		SANCTIONED		DISBURSED		PENDING
		NO	NO	AMT.	NO	AMT.	NO	AMT.	
1	Allahabad Bank	5	9	37.00	0	0	0	0	9
2	Andhra Bank	4	9	49.84	0	0	0	0	9
3	Bank of Baroda	9	26	124.85	10	57.35	1	5	16
4	Bank of India	10	28	152.01	1	2.00	1	0.60	27
5	Bank of Maharashtra	3	5	23.00	0	0.00	0	0	5
6	Canara Bank	12	37	230.11	3	13.00	0	0	34
7	Central Bank of India	19	44	191.56	5	19.00	3	1.34	39
8	Corporation Bank	3	6	26.00	0	0.00	0	0	6
9	Indian Bank	5	9	39.00	0	0.00	0	0	9
10	IDBI BANK	4	11	57.00	0	0.00	0	0	11
11	Indian Overseas Bank	5	11	55.50	1	10.00	0	0	10
12	Oriental Bank of Commerce	4	7	50.00	0	0.00	0	0	7
13	Punjab & Sind Bank	5	9	39.00	2	8.00	0	0	7
14	Punjab National Bank	5	11	59.01	0	0.00	0	0	11
15	State Bank of India	362	884	4597.97	164	823.17	42	20.48	720
16	Syndicate Bank	6	16	97.99	0	0.00	0	0	16
17	Union Bank of India	17	41	226.87	9	51.81	1	2.85	32
18	United Bank of India	407	1001	5339.26	362	1847.09	40	103.5	639
19	UCO Bank	38	130	605.73	6	23.00	5	16.35	124
20	Vijaya Bank	6	5	45.00	1	5.00	1	5	4
A	Sub Total of Public Sec. Bank	929	2299	12046.70	564	2859.42	94	155.12	1735
21	AXIS BANK	5	17	88.30	0	0.00	0	0	17
22	Federal Bank	0	0	0	0	0.00	0	0	0
23	HDFC	3	6	38.42	0	0.00	0	0	6
24	ICICI	3	6	25.50	0	0.00	0	0	6
25	Indusind Bank	2	3	20.00	0	0.00	0	0	3
26	Kotak Mahindra Bank	0	0	0	0	0.00	0	0	0
27	SOUTH INDIAN BANK	0	0	0	0	0.00	0	0	0
28	YES Bank	2	4	18.50	0	0.00	0	0	4
B	Sub Total of Pvt. Sec. Bank	15	36	190.72	0	0.00	0	0	36
29	Tripura Gramin Bank	426	1272	6245.17	390	2005.98	76	188.43	882
C	Sub Total of RRB	426	1272	6245.17	390	2005.98	76	188.43	882
30	ACUB	0	0	0	0	0.00	0	0	0
31	TCARDB	0	0	0	0	0.00	0	0	0
32	TSCB	130	367	1632.70	80	380.00	20	30	882
D	Sub Total of Coop.Banks	130	367	1632.70	80	380.00	20	30	882
GRAND TOTAL		1500	3974	20115.29	1034	5245.4	190	373.55	3535

STATE TRIPURA

BANKWISE PROGRESS OF SWARNAJAYANTI SAHARI ROJGAR YOJANA SCHEME DURING THE FIN YEAR 2012-13 UP TO 31.12.2013

Agenda No-10

SI No	Name of Bank	Target	Sponsored No	Sanctioned		Disbursed		(Amt in Lacs)	
				No	Amt.	No	Amt.	Returned No	Pending No
1	Allahabad Bank	6	3	2	3.00	0	0.00	0	1
2	Axis Bank	6	2	0	0.00	0	0.00	0	2
3	Bank of Boada	8	7	4	8.00	4	7.50	0	3
4	Bank of India	5	5	0	0.00	0	0.00	0	5
5	Canara Bank	7	7	7	13.00	4	8.00	0	0
6	Central Bank Of India	8	5	1	2.00	0	0.00	0	4
7	ICICI Bank	6	3	0	0.00	0	0.00	0	3
8	IDBI Bank	5	1	0	0.00	0	0.00	0	1
9	Indian Bank	8	5	1	2.00	1	2.00	0	4
10	Indian Overseas Bank	8	12	3	4.50	2	2.10	0	9
11	Oriental Bank Of Commerce	5	5	1	0.50	0	0.00	0	4
12	Punjab & Sind Bank	6	5	0	0.00	0	0.00	0	5
13	Punjab Naional Bank	7	1	1	2.00	0	0.00	0	0
14	Syndicate Bank	5	6	1	2.00	1	2.00	0	5
15	State Bank of India	164	141	92	147.67	92	120.26	2	49
16	Tripura Sttate Co-Op Bank	8	61	35	61.00	29	40.00	0	26
17	Union Bank	8	26	2	4.00	2	2.41	0	24
18	United Bank Of India	188	160	117	145.09	110	111.17	0	43
19	UCO	18	12	4	7.00	1	1.00	0	8
20	Vijaya Bank	6	3	1	2.00	1	2.00	0	2
21	HDFC	6	7	0	0.00	0	0.00	0	7
22	South Indian Bank	5	3	0	0.00	0	0.00	0	3
23	Indus Ind	5	2	0	0.00	0	0.00	0	2
24	Corporation Bank	5	1	0	0.00	0	0.00	0	1
25	Yes Bank	5	2	0	0.00	0	0.00	0	2
	Total :	508	485	272	403.76	247	298.44	2	211

STATE TRIPURA

BANKWISE PROGRESS OF SWARNAJAYANTISAHARI ROJGAR YOJANA SCHEMEDURING THE FIN YEAR 2013-14 UP TO 31.12.2013

Agenda No-10

SI No	Name of Bank	Target	Sponsored	Sanctioned		Disbursed		(Amt in Lacs)	
				No	Amt.	No	Amt.	Returned	Pending
			No					No	No
1	Allahabad Bank	6						0	6
2	Axis Bank	5						0	5
3	Bank of Baroda	8						0	8
4	Bank of India	7						0	7
5	Canara Bank	12	2					0	10
6	Central Bank Of India	16						0	16
7	ICICI Bank	8						0	8
8	IDBI Bank	4						0	4
9	Indian Bank	8						0	8
10	Indian Overseas Bank	7	1					0	6
11	Oriental Bank Of Commerce	3						0	3
12	Punjab & Sind Bank	6						0	6
13	Punjab Naional Bank	7						0	7
14	Syndicate Bank	4						0	4
15	State Bank of India	157	35	0	0.00	0	0.00	0	122
16	Tripura Sttate Co-Op Bank	20						0	20
17	Union Bank	12	1					0	11
18	United Bank Of India	171	80	21	33.00	12	14.50	0	91
19	UCO	20	2					0	18
20	Vijaya Bank	6						0	6
21	HDFC	3						0	3
22	South Indian Bank	3						0	3
23	Indus Ind	3						0	3
24	Corporation Bank	3						0	3
25	Yes Bank	3						0	3
26	Federal Bank	3							3
27	Kotak Mahindra Bank	3							3
	Total :	508	121	21	33.00	12	14.50	0	100

Tripura State

Agenda Item No-10

BANK-WISE POSITION IN IMPLEMENTATION OF SWABALAMBAN FOR THE STATE OF TRIPURA FOR THE PROGRAMME YEAR 2012-13 & 2013-14 AS ON 31.12.2013

(Amt in Lacs.)

SI No		Achievement for the Financial Year 2012-2013							Achievement for the Financial Year 2013-2014						
		Target	Sponsored		Sanctioned		Disbursed		Target	Sponsored		Sanctioned		Disbursed	
		No	No	Amt	No	Amt	No	Amt	No	No	Amt	No	Amt	No	Amt
1	Allahabad Bank	5	3	3.50	3	3.50	0	0.00	6	2	8.00		0.00		
2	Axis bank	4	15	36.66	0	0.00	0	0.00	5	9	24.65				
3	Bank of Baroda	11	26	70.37	15	31.19	15	29.11	15	20	54.41	6	12.75		
4	Bank of India	5	12	38.45	8	23.55	8	21.55	14	37	74.94	7	11.24		
5	Canara Bank	10	27	64.59	23	47.32	21	39.65	15	45	99.33	19	31.41		
6	Central Bank Of India	18	26	59.70	17	33.40	17	32.96	31	37	84.11	6	10.78		
7	ICICI Bank	2	8	15.94	0	0.00	0	0.00	3	4	8.90	0	0.00		
8	IDBI Bank	2	6	19.22	1	2.00	1	2.00	3	9	23.82	0	0.00		
9	Indian Bank	5	8	21.51	2	5.00	2	5.00	6	7	20.00	1	5.00	1	2.50
10	Indian Overseas Bank	4	11	28.25	7	12.99	7	10.54	6	14	30.07	7	10.99		
11	Indus Ind Bank	0	0	0.00	0	0.00	0	0.00	0	0	0.00				
12	Oriental Bank Of Commerce	4	5	11.60	1	1.00	0	0.00	5	3	5.00				
13	Punjab & Sind Bank	5	7	24.00	5	15.00	4	7.38	9	7	15.85				
14	Punjab Naional Bank	4	6	13.00	4	7.00	3	6.00	8	6	15.55				
15	Syndicate Bank	4	5	12.50	4	9.50	4	9.40	6	10	23.86	5	7.73		
16	State Bank of India	389	705	1569.47	391	842.77	322	582.00	480	786	1843.22	78	148.92		
17	Tripura Gramin Bank	764	1591	3214.75	718	1302.41	696	1171.60	943	1768	3995.74	576	1101.93	203	242.81
18	Tripura State Co-Op Bank	299	529	1110.01	299	525.09	281	431.09	356	583	1240.33	150	225.17	95	135.95
19	Union Bank	17	37	94.77	18	35.10	15	31.52	24	55	133.79	5	8.46		
20	United Bank Of India	390	787	1671.35	459	930.06	416	743.19	491	875	2064.38	264	590.04	12	19.60
21	UCO BANK	41	75	167.54	32	59.54	27	51.54	52	91	197.28	11	17.90		
22	Vijaya Bank	5	7	18.00	5	14.00	1	5.00	6	6	20.00				
23	HDFC	0	5	6.40	0	0.00	0	0.00	1	6	13.13				
24	Andhra Bank	4	6	15.00	3	3.00	3	3.00	5	4	8.00				
25	Corporation Bank	4	5	11.09	3	4.50	3	4.50	5	1	3.00				
26	Bank of Maharashtra	4	5	14.00	4	10.50	3	7.34	5	6	18.00				
	TOTAL	2000	3917	8311.67	2022	3918.42	1849	3194.37	2500	4391	10025.36	1135	2182.32	311	400.86

TRIPURA STATE

Agenda Item No.12

SELF HELP GROUP
Position as on 31.12.2013

(Amt. in Rs./Lacs)

Sl.No.	Name of the Bank	Deposit Linkage cumulative		Credit linkage 2013-14						Outstanding as on 31-12-2013	
				Under SGSY		Direct SHG		Total		No	Amt.
		No.	Amt.	Nos.	Amt.	Nos.	Amt.	Nos.	Amt.		
1	UBI	8091	2372.68	199	697.76	30	14.78	229	712.54	3276	2310.38
2	SBI	5358	265.84	186	615.40	2	0.99	188	616.39	2190	2680.00
3	TGB	19901	2757.21	748	2727.59	159	39.75	907	2767.34	10607	9490.49
4	TSCB	7088	840.62	381	1322.52	325	162.50	706	1485.02	4024	2565.28
5	UCO	532	50.43	14	45.67	0	0.00	14	45.67	37	38.00
6	CBI	41	1.90	0	0.00	0	0.00	0	0	0	0.00
7	BOB	9	0.25	0	0.00	1	1.25	1	1.25	8	16.35
	TOTAL :	41020	6288.93	1528	5408.94	517	219.27	2045	5628.21	20142	17100.50

TRIPURA STATE

Agenda Item No. 10

BANK-WISE POSITION IN IMPLEMENTATION OF SGSY/SHG DURING THE YEAR 2011-12 AS ON 31.12.2013

(Amt. in Lakhs)										
SI.No.	BANKS	TARGET	PROPOSALS SPONSORED	PROPOSALS SANCTIONED		PROPOSALS DISBURSED		PROPOSALS PENDING		Proposal Rejected
		No.	NO	NO	Amt	NO	Amt	NO	Amt	NO
1	SBI	368	675	382	1547.17	363	1128.03	0	0.00	0
2	UCO	19	11	11	39.60	11	40.42	0	0.00	0
3	UBI	196	230	212	783.40	212	756.48	0	0.00	0
4	TGB	656	769	731	2659.36	731	2448.46	0	0.00	0
5	TSCB	275	360	339	1152.46	339	1151.95	0	0.00	0
TOTAL :		1514	2045	1675	6181.99	1656	5525.34	0	0.00	0

BANK-WISE POSITION IN IMPLEMENTATION OF SGSY/SHG DURING THE YEAR 2012-13 AS ON 31.12.2013

(Amt. in Lakhs)										
SI.No.	BANKS	TARGET	PROPOSALS SPONSORED	PROPOSALS SANCTIONED		PROPOSALS DISBURSED		PROPOSALS PENDING		Proposal Rejected
		No.	NO	NO	Amt	NO	Amt	NO	Amt	NO
1	SBI	147	201	186	615.40	186	569.80	0	0	0
2	UCO	11	14	14	45.67	14	35.78	0	0	0
3	UBI	189	205	199	697.76	199	647.54	0	0	0
4	TGB	659	774	748	2727.59	743	2530.73	0	0	0
5	TSCB	348	394	381	1322.52	376	1182.53	0	0	0
TOTAL :		1354	1588	1528	5408.94	1518	4966.38	0	0.00	0

Agenda Item No - 11
Progress under Dairy Scheme of NABARD (under DED Scheme)
As on December' 2013 for the year 2013-14

(Rs in lac)

Sl.No.	Bank	Sanction				Disbursement			
		December -2012		December -2013		December -2012		December-2013	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1.	UBI	81	47.05	17	18.52	81	40.71	17	18.52
2.	SBI	38	36.30	2	3.00	37	34.30	2	3.00
3.	TGB	1	0.65	0	0	1	0.65	0	0
4.	TSCB	15	16.70	0	0	11	3.19	0	0
5.	UCO	0	0	0	0	0	0	0	0
6.	OBC	0	0	0	0	0	0	0	0
7	Union	0	0	2	5.50	0	0	2	5.50
8	Allahabad Bank	0	0	0	0	0	0	0	0
9.	Vijaya Bank	0	0	0	0	0	0	0	0
Total	TOTAL	135	100.07	21	27.02	130	78.85	21	27.02

Achievement in Fishery (KCC) Scheme by Banks up to December, 2013
TRIPURA STATE

Annexure Table-19

Rs in lac

Bank wise position in implementation of SCC scheme for FY 13-14 as on 31.12.2013

Sl No	NAME OF THE BANK	Achievement of SCC (2013-14)			Sponsored cases from Fishery Dept.(2012-13 &2013-14)						
		Sanctioned		Disbursed	Sponsored	Sanctioned		Disbursed		Returned	Pending
		No	NO	Amt		No	Amt	No	Amt		
1	United Bank Of India	63	63	18.50	112	63	31.97	63	31.22	44	5
2	State Bank Of India	31	22	10.75	79	37	28.43	5	10.00	10	32
3	UCO Bank	0	0	0	28	5	1.60	5	1.60	0	23
4	Tripura Gramin Bank	7	7	1.50	379	56	26.75	52	24.75	0	323
5	Tripura State Co-op Bank	95	72	40.06	205	95	47.43	72	40.06	0	110
6	TCARDB	33	33	21.28	0	0	0	0	0	0	0
7	ACUB	0	0	0	1	0	0	0	0	0	1
8	PNB	0	0	0	3	0	0	0	0	0	3
9	Allahabad Bank	0	0	0	1	0	0	0	0	0	1
10	Canara Bank	0	0	0	10	0	0	0	0	0	10
11	CBI	0	0	0	1	0	0	0	0	0	1
	TOTAL :	229	197	92.09	819	256	136.18	197	107.63	54	509

TRIPURA STATE

Agenda Item No-11

**BANK-WISE POSITION IN IMPLEMENTATION OF MINI DAIRY FOR THE STATE OF TRIPURA DURING
THE YEAR 2013-14 AS ON 31.12.2013**

SI.No.	BANKS	Proposals Received	Proposals sanctioned		Proposal disbursed	
			No.	Amt.	No.	Amt.
1	2	3	4	5	6	7
1	CBI	0	0	0.00	0	0.00
2	SBI	2	2	3.00	2	3.00
3	UCO	0	0	0.00	0	0.00
4	UBI	17	17	18.52	17	18.52
5	TGB	0	0	0.00	0	0.00
6	TSCB	0	0	0.00	0	0.00
7	UB	2	2	5.50	2	5.50
8	OBC	0	0	0.00	0	0.00
9	ACUB	0	0	0.00	0	0.00
TOTAL		21	21	27.02	21	27.02

TRIPURA STATE

Agenda Item No.10

Annexure-20

Bank wise position in implementation of SCC for F.Y.2013-14 as on 31.12.2013

Amt. in Lakhs)

SI No	NAME OF THE BANK	Achievement of SCC (2013-14)					Sponsored cases from Fishery Dept. (Programme Year-2012-13 & 2.13-14 Cumulative)								
		Target		Sanctioned		Disbursed		Sponsored		Sanctioned		Disbursed		Returned	Pending
		No	No	Amt	NO	Amt	No	Amt	No	Amt	No	Amt	No	No	
1	AB	5	0	0.00	0	0.00	1	1.42	0	0.00	0	0.00	0	1	
2	Andhra Bank	5	0	0.00	0	0.00									
3	BOB	15	0	0.00	0	0.00									
4	BOM	5	0	0.00	0	0.00									
5	BOI	20	0	0.00	0	0.00									
6	Canara Bank	25	0	0.00	0	0.00	10	8.31	0	0.00	0	0.00	0	10	
7	CBI	10	0	0.00	0	0.00	1	0.60	0	0.00	0	0.00	0	1	
8	IB	5	0	0.00	0	0.00									
9	IDBI BANK	0	0	0.00	0	0.00									
10	IOB	15	0	0.00	0	0.00									
11	P&SB	5	0	0.00	0	0.00									
12	PNB	5	0	0.00	0	0.00	3	4.04	0	0.00	0	0.00	0	3	
13	SBI	210	31	17.63	22	10.75	79	45.75	37	28.43	5	10.00	10	32	
14	SYNDICATE	5	0	0.00	0	0.00									
15	UCO	45	0	0.00	0	0.00	28	22.08	5	1.60	5	1.60	0	23	
16	UBI	200	63	18.50	63	18.50	112	68.39	63	31.97	63	31.22	44	5	
17	Union Bank	30	0	0.00	0	0.00									
18	VB	5	0	0.00	0	0.00									
19	OBC	5	0	0.00	0	0.00									
20	corporation	5	0	0.00	0	0.00									
A	Sub-Total PUBLIC sec Bank	620	94	36.13	85	29.25	234	150.59	105	62.00	73	42.82	54	75	
21	AXIS BANK	0	0	0.00	0	0.00									
22	ICICI	0	0	0.00	0	0.00									
23	HDFC	0	0	0.00	0	0.00									
24	SOUTH INDIAN BANK	0	0	0.00	0	0.00									
25	INDUSIND	0	0	0.00	0	0.00									
26	YES Bank	0	0	0.00	0	0.00									
B	Sub Total PRIVATE Sec bank	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0	
27	TGB	195	7	1.50	7	1.50	379	193.98	56	26.75	52	24.75	0	323	
C	Sub Total RRB	195	7	1.50	7	1.50	379	193.98	56	26.75	52	24.75	0	323	
28	ACUB	0	0	0.00	0	0.00	1	0.25	0	0.00	0	0.00	0	1	
29	TCARDB	0	33	21.28	33	21.28									
30	TSCB	185	95	47.43	72	40.06	205	128.07	95	47.43	72	40.06	0	110	
D	Sub-Total Coop. Bank	185	128	68.71	105	61.34	206	128.32	95	47.43	72	40.06	0	111	
GRAND TOTAL		1000	229	106.34	197	92.09	819	472.89	256	136.18	197	107.63	54	509	

**Grant of Educational loans/Housing loans/Specialized Schemes/DRI
Outstanding Credit as on 31.12.2013:**

Achievement under DRI by Banks up to December' 2013:

(Rs.in lac)

Sl no	Name of the Bank	Sanctioned		Disbursed	
		No	Amount	No	Amount
1	UBI	70	10.21	800	100.30
2	SBI	15	3.37	595	104.97
3	Canara Bank	56	8.01	63	8.40
	TOTAL	141	21.59	1458	213.67

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 2013-14 up to December' 2013 is annexed; the summary position is as under:

Amt. Rs. In lac							
Balance outstanding as on 31.03.2013		Disbursement made during the year 2013-14 up to Dec.' 2013.		Balance outstanding as on 31-12-2013		% of growth over March 2013	
A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount
2621	6116.36	322	414.98	2688	7056.10	2	15

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 2013-14 as fixed by the Government of India has been annexed.

Reports on progress made under **Housing Loan** and other **Specialized Schemes** during the year 2013-14 up to December' 2013 are annexed.

TRIPURA STATE

Agenda item No. 12

BANK-WISE PERFORMANCE UNDER EDUCATION LOAN FOR THE YEAR 2013-14, AS ON 31.12.2013												(Amt in Lacs.)	
SL NO	BANKS	Proposals received	PROPOSAL SANCTIONED		PROPOSAL DISBURSED		No of cases pending	No of cases rejected	Out standing as on 31.12.2013		Target for Outstanding as on March'2014		
		No.	NO	Amt.	No.	Amt.	No.	No.	No.	Amt.	No.	Amt.	
1	Allahabad Bank	1	1	4.00	1	3.29	0	0	37	82.63	40	106.49	
2	Andhra Bank	0	0	0.00	0	0.00	0	0	0	0.00	0	0.00	
3	Bank of Baroda	4	4	9.40	4	2.60	0	0	24	45.04	44	109.15	
4	Bank of India	2	2	12.00	2	6.00	0	0	14	15.20	9	8.60	
5	Bank of Maharashtra	0	0	0.00	0	0.00	0	0	0	0.00	0	0.00	
6	Canara Bank	11	11	43.33	11	13.99	0	0	42	81.54	28	57.01	
7	Central Bank of India	3	2	4.50	2	4.50	1	0	51	99.24	61	85.95	
8	Corporation Bank	0	0	0.00	0	0.00	0	0	0	0.00	0	0.00	
9	Indian Bank	0	0	0.00	0	0.00	0	0	5	22.16	7	30.14	
10	IDBI BANK	0	0	0.00	0	0.00	0	0	1	3.00	1	4.14	
11	Indian Overseas Bank	0	0	0.00	0	0.00	0	0	0	0.00	0	0.00	
12	Oriental Bank of Commerce	0	0	0.00	0	0.00	0	0	8	21.29	9	20.44	
13	Punjab & Sind Bank	0	0	0.00	0	0.00	0	0	1	2.18	0	0.00	
14	Punjab National Bank	2	2	8.00	2	8.00	0	0	33	59.85	44	64.59	
15	State Bank of India	85	76	169.00	65	87.00	9	0	1318	3355.00	1318	3354.96	
16	Syndicate Bank	6	6	19.22	6	5.15	0	0	47	130.24	54	164.92	
17	Union Bank of India	0	0	0.00	0	0.00	0	0	31	75.95	40	99.57	
18	United Bank of India	69	69	274.02	190	215.15	0	0	418	964.97	478	1052.65	
19	UCO Bank	10	10	42.00	10	10.25	0	0	118	492.35	140	222.47	
20	Vijaya Bank	1	1	1.45	1	0.25	0	0	8	18.17	9	10.07	
A	Sub Total of Public Sec. Bank	194	184	586.92	294	356.18	10	0	2156	5468.81	2282	5391.15	
21	AXIS BANK	0	0	0.00	0	0.00	0	0	0	0.00	0	0.00	
22	Federal Bank	0	0	0.00	0	0.00	0	0	0	0.00	0	0.00	
23	HDFC	0	0	0.00	0	0.00	0	0	0	0.00	1	0.98	
24	ICICI	0	0	0.00	0	0.00	0	0	0	0.00	0	0.00	
25	Indusind Bank	0	0	0.00	0	0.00	0	0	0	0.00	0	0.00	
26	Kotak Mahindra Bank	0	0	0.00	0	0.00	0	0	0	0.00	0	0.00	
27	SOUTH INDIAN BANK	0	0	0.00	0	0.00	0	0	0	0.00	0	0.00	
28	YES Bank	0	0	0.00	0	0.00	0	0	0	0.00	0	0.00	
B	Sub Total of Pvt. Sec. Bank	0	0	0.00	0	0.00	0	0	0	0.00	1	0.98	
29	Tripura Gramin Bank	27	27	236.26	27	57.14	0	0	503	1527.14	604	1509.25	
C	Sub Total of RRB	27	27	236.26	27	57.14	0	0	503	1527.14	604	1509.25	
30	ACUB	0	0	0.00	0	0.00	0	0	0	0.00	0	0.00	
31	TCARDB	0	0	0.00	0	0.00	0	0	0	0.00	0	0.00	
32	TSCB	1	1	1.66	1	1.66	0	0	29	60.15	36	83.63	
D	Sub Total of Coop.Banks	1	1	1.66	1	1.66	0	0	29	60.15	36	83.63	
GRAND TOTAL		222	212	824.84	322	414.98	10	0	2688	7056.1	2923	6985.01	

Tripura State

Agenda Item No-12

BANK-WISE PERFORMANCE IN FINANCING UNDER HOUSING SCHEME AS ON 31.12.2013

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	281	830.35	0	0.00	0	0.00	281	830.35
2	Andhra Bank	0	0.00	0	0.00	0	0.00	0	0.00
3	Bank of Baroda	110	627.24	0	0.00	0	0.00	110	627.24
4	Bank of India	79	487.00	0	0.00	0	0.00	79	487.00
5	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	0	0.00
6	Canara Bank	68	494.10	2	25.70	2	17.12	72	536.92
7	Central Bank of India	18	74.75	1	9.69	0	0.00	19	84.44
8	Corporation Bank	0	0.00	0	0.00	0	0.00	0	0.00
9	Indian Bank	8	73.36	0	0.00	0	0.00	8	73.36
10	IDBI BANK	14	145.00	0	0.00	0	0.00	14	145.00
11	Indian Overseas Bank	20	101.00	1	1.86	6	41.39	27	144.25
12	Oriental Bank of Commerce	0	0.00	0	0.00	0	0.00	0	0.00
13	Punjab & Sind Bank	18	56.95	0	0.00	2	11.05	20	68.00
14	Punjab National Bank	2	5.60	0	0.00	0	0.00	2	5.60
15	State Bank of India	1931	11797.00	963	3322.00	718	1768.00	3612	16887.00
16	Syndicate Bank	12	84.06	1	1.00	0	0.00	13	85.06
17	Union Bank of India	89	712.35	8	36.82	1	2.40	98	751.57
18	United Bank of India	925	13102.54	722	2124.96	511	1736.42	2158	16963.92
19	UCO Bank	140	927.00	68	904.48	5	24.00	213	1855.48
20	Vijaya Bank	38	183.41	0	0.00	0	0.00	38	183.41
A	Sub-Total PUBLIC sec Bank	3753	29701.71	1766	6426.51	1245	3600.38	6764	39728.60
21	AXIS BANK	1	9.92	0	0.00	0	0.00	1	9.92
22	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00
23	HDFC	7	7.10	0	0.00	0	0.00	7	7.10
24	ICICI	0	0.00	0	0.00	0	0.00	0	0.00
25	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
27	South Indian Bank	1	10.75	0	0.00	0	0.00	1	10.75
28	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00
B	Sub Total Pvt. Sec Bank	9	27.77	0	0.00	0	0.00	9	27.77
29	TGB	3893	17986.00	5086	13657.00	12626	21149.00	21605	52792.00
C	Sub Total RRB	3893	17986.00	5086	13657.00	12626	21149.00	21605	52792.00
30	ACUB	77	462.27	0	0.00	0	0.00	77	462.27
31	TCARDB	0	0.00	0	0.00	0	0.00	0	0.00
32	TSCB	365	2153.50	208	1238.75	237	1386.45	810	4778.70
D	Sub-Total Coop. Bank	442	2615.77	208	1238.75	237	1386.45	887	5240.97
GRAND TOTAL		8097	50331.25	7060	21322.26	14108	26135.83	29265	97789.34

TRIPURA STATE

Agenda Item No- 12

BANK-WISE DETAILS OF SPECIALISED SCHEME AS ON 31.12.2013

Amount in lakh

Sl. No.	BANKS	Finance to Tea Sector				Rural Housing Scheme			
		Total outstanding		New Loans granted Current year		Total outstanding		New loans granted Current Year	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	AB								
2	BOI								
3	CBI								
4	CB								
5	BOB								
6	IB								
7	IOB								
8	P&SB								
9	SBI	7	43.00	0	0.00	258	139.98	0	0.00
10	UCO								
11	UB								
12	UBI	5	352.36	0	0.00	418	383.25	8	1.55
13	VB								
14	PNB								
15	TGB	4	75.47	0	0.00	1217	1883.17	294	1176.32
16	TSCB	3	412.25	0	0.00	0	0	0	0.00
17	TCARDB								
18	SYNDICATE								
19	IDBI								
TOTAL :		19	883.08	0	0.00	1893	2406.40	302	1177.87

SME financing & bottlenecks thereof, if any

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

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

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

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

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

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

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

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

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

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

Agenda Item No. 14

Timely submission of data by banks:

Timely submission of correct data by all banks/financial institutions is of prime importance for effective functioning of Lead Bank Scheme. Delayed submission of data comes in the way of timely holding of various meetings relating to Lead Bank Scheme. It also debars the convener bank/ lead bank to submit compiled data to RBI, Nabard and Central and State Governments on various items as and when asked for. All banks need to make lot of improvement in this area. The issue has become more important in the context of RBI directives that SLBC meetings are to be held within 45 days of the end of the quarter.

Agenda Item No. 15

Other Important Issues:

I. Direct Cash Transfer:

Payment of Govt. grants through electronic mode

Four districts of Tripura viz. Tripura (West), Tripura (N), Khowai and Dhalai have been identified for Direct Benefit Transfer wef 1st July, 2013. Although accounts have been opened in about 97% of the households, the banks have to ensure that A/cs are opened for each beneficiaries under DBT including Students, women etc. Once, the accounts have been opened, there should not be much difficulty to implement DBT as soon as the State Govt. provide the banks with name of the beneficiaries with A/c no , IFSC code etc. . As desired by the Union Finance Secretary, the State Government is requested to expedite the process so that the venture of making these payments electronically is initiated and carried on.

II. Automation of State Govt. Treasuries:

As per directives of DFS,MOF, Gol the matter of automation of State Government Treasuries and automated interface with the concerned State Governments will be taken up by the designated nodal officer for this purpose, with the Principal Secretary (Finance) of the State Government. In the interim, the State Governments will be requested to avail the on-line banking facilities or similar packages offered by the bank so that such processes are automated at the earliest, and subsequently may be migrated to the integrated financial management system of the State Government, as and when the concerned State Governments are prepared with such systems. The DFS has also requested us to discuss this issue in each forthcoming meetings of the SLBC as a standing agenda. of the SLBC. The State Govt. representatives may please take note of the above and intimate appropriate authorities for initiating action.

III. Implementation of Rajib Rin Yojana(RRY)

The scheme has been implemented in the country for the period wef. 01.10.2013-31.03.2017.The annual income of the group belonging to Economically Weaker Section(EWS) is Rs. 1.00 Lac PA and Lower Income Group(LIG) is Rs.2.00 Lac PA. Admissible loan amount is maximum Rs. 8.00 lac but interest subsidy is available @ 5% up to the loan amount of Rs. 5.00 lac and there is no interest subsidy for loan above Rs,5.00 lac to 8.00 lac.Purpose of the loan should be for construction of new house or repairing of old house provided the beneficiary has a land of his own. The Primary Lending Institutions (PLI) are to claim interest subsidy from the Central Nodal Agency (CNA) like National Housing Bank (NHB) / HUDCO. The Scheme has been circulated to all Banks for implementation.

**MINUTES OF THE 3rd MEETING OF THE SUBCOMMITTEE ON
OPENING OF ULTRA SMALL BRANCH AND INSTALLATION OF ATMS
IN TRIPURA HELD ON 15.03.2013 AT RBI AGARTALA.**

As per decision of the 104th SLBC meeting held on 06.03.2013 80 (eighty) centers /villages selected earlier by the special sub- committee in presence of the hon'ble finance minister of Tripura have been allocated to different banks for opening of brick & mortar branch /ULTRA SMALL BRANCH in the 3rd meeting of the committee held on 15.03.2013 at RBI, Agartala .The members unanimously selected and allocated the centers as per Annexure.

Since there was no representative of FIS present in a series of meeting on installation of ATMs in Tripura, then 104th SLBC advised the convener bank to sit with the sub-committee and allocate 170 centers among different banks operating in Tripura for opening of ATMs as per list selected by State govt. Accordingly the committee allocated 170 centers/ villages among different banks for opening of ATM counters as per Annexure.

As per decision of the 105th SLBC IDBI bank shall have to be allotted 2 (two) FI villages for opening of ultra small branch. Accordingly IDBI has been allotted 2(two) FI villages namely Ailmara under Silachari block and Ompinagar under Ompi Block by the SLBC sub-committee in meeting held at RBI ,Agartala on 23.07.2013,increasing the number of USB branches to 82.

ANNRXURE-I

DISTRICT WISE BRANCH OPENING SUMMARY- SHEET OF TRIPURA

ANNRXURE-I

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

DISTRICT WISE SUMMARY OF BANK BRANCHES										
SL NO	NAME OF BANK	WEST	KHOWAI	SEPAHIJALA	GOMATI	SOUTH	DHALAI	NORTH	UNAKOTI	TOTAL
		No of Brs	No of Brs	No of Brs	No of Brs	No of Brs	No of Brs	No of Brs	No of Brs	No of Brs
1	Allahabad Bank									0
2	Bank of Baroda									0
3	Bank of India			1						1
4	Canara Bank				1					1
5	Central Bank of India						1			1
6	Indian Bank									0
7	Indian Overseas Bank									0
8	Punjab & Sindh Bank									0
9	State bank Of India	3	6	4	6	4	2	1	4	30
10	UCO BANK									0
11	Union Bank				1	1				2
12	United Bank Of India			2	1	3		1	1	8
13	Vijaya Bank									0
14	AXIS BANK									0
15	Punjab National Bank			2						2
16	Syndicate Bank									0
17	Oriental Bank Of comerce	1								1
18	ICICI									0
19	Tripura Gramin Bank	1		2	4	7	1	1	1	17
20	ACUB									0
21	TCARDB									0
22	IDBI BANK				2					2
23	Tripura State Co-Op Bank	1	1	3	1	3	2		1	12
24	INDUSIND BANK									0
25	HDFC Bank									0
26	South Indian Bank									0
27	Corporation Bank									0
28	Yes Bank									0
29	Andhra Bank									0
30	Bank of Maharashtra									0
31	Kotak Mahindra Bank Ltd									0
32	Federal Bank									0
	TOTAL	6	7	14	16	18	6	3	7	77
	Brs. already opened			1	1	2	1			5
	Grand Total	6	7	15	17	20	7	3	7	82

Opening of New Bank Branches (Revised) : District : West Tripura								
Sl No	Name of Block	Name of Centre	Cluster Villages	No Of Families	Nearest Bank	Proposed Site	Proposed Bank	USB/CSC Opened by
1	Hezamara	Shankhola Bazar	6	2971		Bazar community Hall	SBI	SBI-CSC
2	Hezamara	Chachu Bazar	4	2017		community Hall (Chachu PHC)	SBI	SBI-CSC
3	Lefunga	Lefunga Bazar	9	5050	TGB,Mohanpur	Bldg,of R.M.Debbarma	TGB	
4	Mandwai	Lalit Bazar	5	2840	TGB,NIT	Market Complex	SBI	SBI-CSC
5	Jirania	Belbari Village	6	2356	TGB,Champaknagar	Near Belbari village	TSCB	
6	Jirania	Purba Champamura	5	3839	TGB,Khayerpur	Purba Champamura	OBC	
Opening of New Bank Branches (Revised) : District : Khowai								
Sl No	Name of Block	Name of Centre	Cluster Villages	No Of Families	Nearest Bank	Proposed Site	Proposed Bank	USB/CSC Opened by
1	Padmabil	Hatkata Bazar	5	5000	TGB, Padmabil		SBI	SBI(N.P.bil)-CSC
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	
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	Clust er Villa ges	No Of Families	Nearest Bank	Proposed Site	Propose d 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	TBB,TSCB,I.B.	Already opened by Indian Bank		
5	Ambassa	Jeolcherra	4	2000		BDO, Ambassa	CBI	OPENED
6	Salema	Santirbazar	4	4000		BDO, Durgachowmu	TGB	SBI(Avanga)-CSC
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	Clust er Villa ges	No Of Families	Nearest Bank	Proposed Site	Propose d 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, Damch	Khedachara	TGB	BR. Opened

Opening of New Bank Branches (Revised) : District : Unakoti								
SI No	Name of Block	Name of Centre	Clust er Villa ges	No Of Families	Nearest Bank	Proposed Site	Propose d Bank	USB/CSC Opened by
1	Kumarghat	Gokulnagar Panchayet	5	2817	TGB,Fatikray	Gokulnagar Panchayet	TGB	
2	Kumarghat	Sonaimuri Panchayet	3	2672	TGB,Pabicherra	Sonaimuri Panchayet	SBI	SBI-CSC
3	Gournagar	Babur Bazar	6	5496	TGB,Tillabazar	Babur Bazar PO.	SBI	SBI-CSC
4	Gournagar	Samrurpar	4	3987	UBI,TSCb,KSR.	Bhaterbazar	TSCB	
5	Gournagar	Halaicherra	4	3159	UBI,TSCb,KSR.	Sarojini PHC	UBI	USB Opened
6	Gournagar	Singirbil	5	3374	TGB,Dalugaon	Singirbil Market	SBI	
7	Pecharthal	Nabincherra	3	2394	IOB,TGB,TSCB	Nabincherra Bazar	SBI	SBI-CSC

Opening of New Bank Branches (Revised) : District : Gomati								
SI No	Name of Block	Name of Centre	Cluster Villages	No Of Families	Nearest Bank	Proposed Site	Proposed Bank	USB/CSC Opened by
1	Killa	Raiyabari Market	2				SBI	SBI-CSC
2	Ompi	Gamaichherra Bazar	2				TGB	
3	Ompi	TSR Camp, PalKu	2				SBI	SBI-CSC
4	Ompi	New Shinllong Bazar	1				Union Bank	
5	Ompi	Ekjanhherra (ADC)	1				UBI	UBI-USB
6	Kakraban	Palatana	2				SBI	SBI Branch Opened
7	Kakraban	Garjanmura	3				SBI	SBI-CSC
8	Kakraban	Dudhpuskarini/ Gangachherra	3				SBI	SBI-CSC
9	Matabari	Pitra Bazar	3				Already opened by TGB	
10	Matabari	Tainani Bazar	2				TGB	
11	Karbook	New Gomati	2				TSCB	
12	Karbook	Chellagang Tehashil	3				TGB	BR.OPENED
13	Silachhari	Ghorakappa Bazar	3		TGB, Silachhari		TGB	
14	Amarpur	Kasko Bazar	4				SBI	
15	Amarpur	Purba Malbasa Bazar	3				Canara Bank	
16	Ompi	Ompinagar	4				IDBI Bank	
17	Silachhari	Ailmara	4				IDBI Bank	

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	
2	Rajnagar	Gourangabazar	4	2504	UBI,Siddhinagar	Rajiv Seva Kendra	UBI	opened
3	Rajnagar	UttarBharat Ch.Nagar	3	1993	SBI,TSCB,Belonia	New Construction	SBI	
4	Hrishyamukh	Ratanpur	4	1795	TGB,Muhuripur	Ratanpur Community Hall	SBI	SBI-CSC
5	Hrishyamukh	Sarasima	4	2099	UBI.TGB,Belonia	Panchayet Office	UBI	opened
6	Bokafa	Rajapur Bazar	2	1613	TGB,B.C Manu	Rajapur Bazar Lamps	Union Bank	
7	Bokafa	Devipur Bazar	2	1203	TGB,TSCB,STB	Devipur Growth Centre	TSCB	
8	Hrishyamukh	Gajaria	5				TSCB	
9	Bokafa	Kalasi ADC Village	3	2168	TGB,TSCB, Baikhora	Kalasi LAMPS Office	TGB	
10	Bokafa	Tairuma Kowaifung Market	3	1644	TGB, Debbaru	Health Sub Centre, Kowaifung	TGB	
11	Bokafa	Laogang					UBI	UBI-USB
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 Baza	Samarendraganj	TGB	
16	Satchand	Satchand	3	1500	TGB,Satchand,TSCB,Manubaza	Bank Branch existing		
17	Satchand	Bankul Mahamuni	3	2091	TGB, Rupaichari,SBI, Manubar	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	
20	Hrishyamukh	Krishnanagar	4		TGB, TSCB Hrishyamukh	Krishnanagar Bazar	TGB	

Opening of New Bank Branches (Revised) : District : Sepahijala								
Sl No	Name of Block	Name of Centre	Cluster Villages	No Of Families	Nearest Bank	Proposed Site	Proposed Bank	USB /CSC Opened by
1	Bishalgarh	Gokulnagar	4	5000	TGB, Bikramnagar, Madhupur	Gokulnagar Panchayat Office	BOI	
2	Bishalgarh	Kaiyadepa	4	2000	TGB, Bishalgarh, Madhupur	Kaiyadepa Panchayat Office	UBI	UBI-USB
3	Boxanagar	Kamalnagar Market	5	3600	SBI, Motinagar, TGB, Boxanagar, UBI, Boxanagar	Kamalasagar Panchayat Office	SBI	SBI-CSC
4	Jampuijala	Amarendranagar Growth Centre	5	3000	TGB, Jampuijala, TSCB, Jampuijala, TGB, Bishramganj	Amarendranagar Growth Centre	SBI	
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	
14	Bishalgarh	Herma Market	5	2500	TGB, TSGB Charilam	Herma LAMPS	TGB	
15	Melaghar	Taxapara	6	3000	TGB, Durlavnarayan	Taxapara Community Hall	TSCB	

DISTRICT WISE / BANK WISE ALLOTMENT OF ATMS(SUMMARY)-ANNEXURE-II

SL NO	NAME OF BANK	WEST	WEST	KHOWAI	KHOWAI	DHALAI	DHALAI	NORTH	NORTH	TOTAL	TOTAL
		No of Brs	No of ATM	No of Brs	No of ATM	No of Brs	No of ATMs	No of Brs	No of ATMs	No of Brs	No of ATMs
1	Allahabad Bank	1	1	1	0					2	1
2	Bank of Baroda	1	1							1	1
3	Bank of India	3	2			1	3	1	4	5	9
4	Canara Bank	2	1					1	3	3	4
5	Central Bank of India	4	1			1	3			5	4
6	Indian Bank	2	0			1	4			3	4
7	Indian Overseas Bank	2	2					1	4	3	6
8	Punjab & Sindh Bank	1	2							1	2
9	State bank Of India	16	0	2	13	5	14	6	11	29	38
10	UCO BANK	5	1	2	5	2	6		4	9	16
11	Union Bank	3	2					1	4	4	6
12	United Bank Of India	15	0	5	13	8	14	4	11	32	38
13	Vijaya Bank	2	2							2	2
14	AXIS BANK	2						1		3	0
15	Punjab National Bank	1	2							1	2
16	Syndicate Bank	1	2					1	4	2	6
17	Oriental Bank Of comerc	1	2							1	2
18	ICICI	1						1		2	0
19	Tripura Gramin Bank	30	7	10	9	11	6	12	5	63	27
20	ACUB	1								1	0
21	TCARDB	1								1	0
22	IDBI BANK	1	1							1	1
23	Tripura State Co-Op Banl	16		4		8		3		31	0
24	INDUSIND BANK	1						1		2	0
25	HDFC Bank	1						1		2	0
26	South Indian Bank	1								1	0
27	Corporation Bank	1	0							1	0
28	Yes Bank	1								1	0
29	Andhra Bank	1	0							1	0
30	Bank of Maharashtra	1	1							1	1
31	Kotak Mahindra Bank Ltd	1								1	0
32	Federal Bank	1								1	0
	TOTAL	121	30	24	40	37	50	34	50	216	170

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

SI No	Name of Block		Name of Centre	Cluster Villages	No. of families	Nearest Bank	Proposed Site	Proposed Bank
1	Hezamara	1	Hezamara Bazar			CBI		TGB
		2	Shankhola Bazar					BOB
		3	Chandpur Bazar					BOI
		4	Barkathal Bazar			CBI		CBI
2	Lefunga	5	Block H.Q.			UCO		TGB
		6	Abhichanran Bazar					UB
		7	Gamchakobra					UCO
3	Mandai	8	Mandai Bazar					TGB
		9	Lalit Bazar					IOB
		10	Brighudasbari					P &SB
		11	Borakha Bazar					VB
		12	Ashighar Bazar					CB
4	Jirania	13	Champaknagar Bazar					TGB
		14	Sachindranagar Bazar					PNB
		15	Amtali Bazar			SBI		AB
		16	Radhapur Bazar					SYN
		17	Teprampara					OBC
5	Dukli	18	Srinagar			UBI		IOB
		19	Camper Baar			TGB		TGB
		20	Maheshkhola Bazar					PNB
		21	Chowmuhani Bazar					VB
		22	Kanchanmala Bazar					OBC
		23	Dukli Bazar					UB
		24	Aswini Market					BOI
6	Mohanpur	25	Panchabati Bazar					IDBI
		26	Mohanpur Bazar			UBI		SYN
		27	Bamutia Bazar					TGB
		28	Gandhigram Bazar			SBI		P &SB
		29	Kamalghat Bazar					TGB
		30	Tulabagan Chowmuhani					BOM

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

SI No	Name of Block	Sl.No	Name of Centre	Cluster Villages	No. of families	Nearest Bank	Proposed Site	Proposed Bank
1	Khowai	1	Santinagar Bazar					UBI
	Khowai	2	Jambura Bazar					SBI
	Khowai	3	Chebri Bazaar					TGB
	Khowai	4	Ramchandraghat Bazar					UBI
	Khowai	5	Singicherra Bazar					SBI
2	Teliamura	6	Khasiamangal G.D. College					UCO
	Teliamura	7	Maharanipur Bazar					SBI
	Teliamura	8	Duski Bazar					TGB
	Teliamura	9	Khamarbari Bazar					UBI
	Teliamura	10	Hrankhal Bazar					SBI
	Teliamura	11	Paschim Hawaibari G.P.Off.					UBI
	Teliamura	12	Tuichindrai Bazar					TGB
	Teliamura	13	Railway Station					UBI
	Teliamura	14	Hadrai Village					SBI
	Teliamura	15	Office Tilla Bazar					UBI
3	Tulashikhar	16	Bachaibari Bazar					TGB
	Tulashikhar	17	Temoni Bazar					UBI
	Tulashikhar	18	Behalabari Bazar					TGB
	Tulashikhar	19	Tulashikhar Bazar					UBI
	Tulashikhar	20	Asharambari Bazar					SBI
	Tulashikhar	21	Takchaya Bazar					SBI
4	Kalyanpur	22	Ghilatali Market					UCO Bank
	Kalyanpur	23	Totabari Bazar					UCO Bank
	Kalyanpur	24	Yakrai Bazar					UCO Bank
	Kalyanpur	25	Sarbang Bazar					UCO Bank
	Kalyanpur	26	Khaskalyanpur					TGB

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

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

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

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

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

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

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

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

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

Sl No	Name of Block	Sl.	Name of Centre	Cluster Villages	No. of families	Nearest Bank	Proposed Site	Proposed Bank
		30	Kalachara Bazar					IOB
		31	Pratyekroy Bazar					UCO
		32	Pearachara Bazar					UB
		33	Ranibari Bazar					UCO
		34	Brajendranagar Bazar					UCO
		35	Maheshpur Bazar					UB
	Dasda	36	Ananda Bazar				OPENED	SBI
		37	Gachirampara Bazar					Syn
		38	Dasda Bazar					TGB
		39	Dasda Block H.Q.					Syn
		40	Satnala Bazar					SBI
		41	Suknachara Bazar					SBI
		42	Joyshree Bazar					SBI
		43	Laljuri Bazar					Syn
		44	Kanchanchara, Rabinagar					SBI
		45	Kanchanpur S.D.M. Office					SBI
		46	Kambal Tilla, Dakshin Dasda					SBI
		47	Santipur					UBI
		48	Jaymani Para					Syn
		49	Dakshin Tuisama					SBI
		50	Ujan Machmara					TGB

STATUS OF ATMs IN THE STATE OF TRIPURA (DISTRICT WISE) AS ON 31-12-2013																												
SI No	Name of Bank	West Tripura			Khowai			Sepahijala			Gomati			South			Dhalai			Unakoti			North			Total		
		On site	Offsite	Total	On site	Offsite	Total	On site	Offsite	Total	On site	Offsite	Total	On site	Offsite	Total	On site	Offsite	Total	On site	Offsite	Total	On site	Offsite	Total	On site	Offsite	Total
1	Allahabad Bank	0	0	0	0	0	0			0			0			0			0			0			0	0	0	0
2	Bank of Baroda	0	2	2			0			0			0			0			0			0			0	0	2	2
3	Bank of India	2	1	3			0			0			0			0			0			0			0	2	1	3
4	Canara Bank	2	2	4			0	1	1			0			0			0			0			0	3	2	5	
5	Central Bank of India	2	0	2			0			0			0			0			0			0			0	2	0	2
6	Indian Bank	1	0	1			0			0			0			0			0			0			0	1	0	1
7	Indian Overseas Bank	0	3	3			0			0	1	0	1			0			0			0			0	1	3	4
8	Punjab & Sindh Bank	0	0	0			0			0			0			0			0			0			0	0	0	0
9	State bank Of India	19	67	86	2	2	4	7	1	8	3	8	11	4	1	5	4	0	4	1	2	3	7	6	13	47	87	134
10	UCO BANK	4	4	8	2	0	2			0	1	0	1			0			0			0	1	0	1	8	4	12
11	Union Bank	3	2	5			0			0	1		1	1	0	1			0			0	1	0	1	6	2	8
12	United Bank Of India	14	8	22	6	0	6	5	1	6	7	1	8	8	0	8	6	0	6	3	0	3	5	1	6	54	11	65
13	Vijaya Bank	1	1	2			0			0			0			0			0			0			0	1	1	2
14	AXIS BANK	3	5	8			0	1	0	1	1	0	1			0			0	0	1	1	1	2	3	6	8	14
15	Punjab National Bank	1	3	4			0			0			0			0			0			0			0	1	3	4
16	Syndicate Bank	0	1	1			0			0			0			0			0			0			0	0	1	1
17	Oriental Bank Of comerce	1	0	1			0			0			0			0			0			0			0	1	0	1
18	ICICI	1	8	9	1	0	1			0	1	0	1			0			0			0	1	0	1	4	8	12
19	Tripura Gramin Bank	0	0	0	0	0	0			0			0			0			0			0			0	0	0	0
20	ACUB	0	0	0			0			0			0			0			0			0			0	0	0	0
21	TCARDB	0	0	0			0			0			0			0			0			0			0	0	0	0
22	IDBI BANK	1	1	2			0			0	1	0	1			0			0			0	1		1	3	1	4
23	Tripura State Co-Op Bank	0	0	0	0	0	0			0			0			0			0			0			0	0	0	0
24	INDUSIND BANK	1	0	1			0			0			0			0			0			0	1	0	1	2	0	2
25	HDFC Bank	2	3	5			0			0	1	0	1			0			0			0	1	0	1	4	3	7
26	South Indian Bank	1	0	1			0			0			0			0			0			0			0	1	0	1
27	Corporation Bank	1	0	1			0			0			0			0			0			0			0	1	0	1
28	Yes Bank	1	0	1			0			0			0			0			0			0			0	1	0	1
29	Bank of Maharashtra	0	0	0			0			0			0			0			0			0			0	0	0	0
30	Andhra Bank	1	0	1			0			0			0			0			0			0			0	1	0	1
31	Kotak Mahindra Bank	1	0	1			0			0			0			0			0			0			0	1	0	1
32	Federal Bank	1	0	1			0			0			0			0			0			0			0	1	0	1
	TOTAL	64	111	175	11	2	13	14	2	16	17	9	26	13	1	14	10	0	10	4	3	7	19	9	28	152	137	289