

114th SLBC Meeting

Tripura

June- 2015



Pragna Bhawan, Agartala

4TH SEPTEMBER-2015

Convener: **United Bank of India**

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

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

संयोजक: त्रिपुरा राज्य स्तरिया बैंकर्स समिति

सन्दर्भ: एल. बी डि/एसएलबीसी/ टी/ 567 /2015-16

दिनांक: 31.08.2015

एस एल बी सी के सभी सदस्य

प्रिय महोदय,

विषय: त्रिपुरा राज्य स्तरीय बैंकर्स समिति की 114वीं
बैठक का कार्यसूची टिप्पण ।

उपर्युक्त सन्दर्भ मे हम आपको सूचित करते है की
त्रिपुरा राज्य स्तरीय बैंकर्स समिति की 114वीं बैठक
दिनांक 04.09.2015 को पूर्वान्ह 11:30 बजे "प्रज्ञा भवन
हॉल न. 4" आगारतला मे आयोजित की जाएगी ।
कार्यसूची टिप्पण की एक प्रति भेज रहे है ।

अनुरोध है की आप उक्त बैठक मे अवश्य भाग ले ।

भवदीय

तपन कुमार पात

मुख्य क्षेत्रीय प्रबंधक
त्रिपुरा क्षेत्र

Convener: State Level Bankers' Committee for Tripura

Ref: LBD/SLBC/T/ 567 /2015-16

Date: 31.08.2015

All members of SLBC

Dear Sir

Sub: Agenda Notes for the 114th Meeting of SLBC
Tripura

With reference to the above, we forward herewith
a set of Agenda Notes for the 114th meeting of
State Level Bankers' Committee for Tripura
scheduled to be held at 'Pragya Bhavan' Hall No.
4, Agartala on 04.09.2015 at 11:30 AM.

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

Yours Faithfully,

KRZ

Chief Regional Manager
Tripura Region

TRIPURA



United Bank of India

Lead Bank Division

Head Office: 11, Hemanta Basu Sarani, Kolkata – 700 001

CONVENER

STATE LEVEL BANKERS' COMMITTEE FOR TRIPURA

AGENDA NOTES

For the 114th Meeting of the SLBC for Tripura

CONTENTS

Sl. no.	Agenda Item No.	Contents	Page
1	-	General information of Tripura & Network of Bank Branches.	1-2
2	01	Confirmation of the proceedings of the 113th meeting of SLBC for Tripura held on 05.06.2015	3
3	02	Review on Follow up action points on the major decisions taken at 113th SLBC meeting.	4-5
4	03	Financial Inclusion Plan (FIP)	6-25
		Extension of Banking Facilities as per FIP/ Coverage of Households	6-8
		Banking Outlets in Unbanked Centers	9
		District-wise Achievement under FIP	10-12
		Performance of Rural Self-Employment Training Institutes(RSETI)	13-14
		Performance of Financial Literacy Centers (FLC) & Financial Literacy Camps by Rural Branches	16-21
		'Jan-Dhan Se Jan-Suraksha'	22-25
5	04	Implementation of Annual Credit Plan (ACP) 2015-16.	26-30
		Achievement of Sector-wise ACP-2015-16 as on 30.06.2015 & 30.06.2014	26-29
		Quarterly Statement of Priority Sector Advance as on 30.06.2015	30
6	05	Performance of Banks in key areas in Tripura	31-35
		Branch Network & Population-Group Wise Deposit-Advance	32-33
		Performance in Lending to Priority Sector & Key Categories	34-35
7	06	Land record and recovery mechanism / recovery performance.	36-43
8	07	NPA Position	44-47
9	08	Bank wise & District wise Credit Deposit Ratio.	48-53
10	09	Flow of Agricultural Credit & Regional imbalance	54-65
		Performance in lending of Crop Loan & Term Loan	56
		Performance in issuance of KCC	57
11	10	Bank wise- Scheme wise performance under different Govt. Sponsored Schemes as on 30.06.2015.	66-71
		Performance of Banks in PMEGP & SWAVALAMBAN	67-69
		Performance in Lending to SHG/ Women SHG/ TRLM	70-71
12	11	Progress under Mini Dairy & KCC(Fishery)/SCC Scheme	72-74
13	12	Educational Loans/Housing Loans & Specialized Schemes	75-78
14	13	SME financing & bottlenecks thereof.	79
15	14	Timely submission of data by banks	80
16	15	Other important issues	81-86
17	16	Govt. Proposal for Expansion of Branches	87-94
18	-	Branch & ATM Network as on 30.06.2015	95

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

**Network of Bank Branches in Tripura
As on 30.06.2015**

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

(Figures in bracket indicate percentage of total branches.)

**CONFIRMATION OF PROCEEDINGS OF
THE 113th MEETING OF THE SLBC FOR TRIPURA**

The proceedings and action points of the 113th Meeting of SLBC for Tripura, held on 05.06.2015 was circulated under the cover of Convener Bank's letter no. LBD/ SLBC/T/113/2015-16 dt. 15.06.2015; the same may please be confirmed by the House.

Follow up action on major decisions of 113th meeting of SLBC for Tripura held on 05.06.2015

Sl .	Major Action Points	Present Status of Implementation up to June' 2015
1	All Banks are to make concerted efforts to raise the CD ratio of the State to 50% as on 31.03.2016.	CD Ratio of the State has increased to 41% as on 30 th June' 2015 from 38% as on 30 th June'2014, thus registering a Y-O-Y growth of 3%.
2	The District Administration should review the CD ratio in all DCC meetings and Action Points should be decided for all districts to push up the CD ratio. Extra efforts should be initiated for West Tripura District to improve its CD ratio with high ticket loan accounts.	<p>District administration is reviewing the progress of CD ratio in every DCC meeting and action points are taken to push up the CD ratio of all Banks.</p> <p>Special Sub-committee (SSC) of West Tripura District is regularly monitoring and reviewing the performance of CD Ratio in each DCC Meeting of West Tripura.</p> <p>With regular monitoring of Special Sub-Committee of DCC, CD Ratio of West Tripura district has increased by 4% on YoY basis and reached to 33% as on 30st June'2015 as against 29% as on 30th June'2014.</p>
3	All Banks are to make concerted effort to achieve 100% disbursement in ACP 2015-16	<p>In the 1st quarter of FY 2015-16, all the banks put together disbursed Rs 610.41 crore i.e. 21% of the Annual Target for Rs 2940.05 crore under ACP 2015-16.</p> <p>Disbursement under ACP during the 1st quarter has increased by 51% over the disbursement of Rs 405.24 crore during corresponding period last year(2014-15).</p>

4	All Banks are to make serious effort to achieve 100% issuance of target under KCCs as on 31.03.2016.	As on June 2015, banks have issued 14059 KCCs amounting to Rs. 4331.79 Lakhs, thus achieving 28% of the target (50,000) by the first quarter as compared to 12526 KCCs issued during corresponding period last year. It is presumed that by the end of the year, the target would be achieved by all the banks.
5	Each FLC and rural branch would conduct one literacy camp once in a month.	<p>The 9 FLCs have conducted 63 literacy camps during the first quarter with participation of 3855 persons thus averaging more than two camps each month.</p> <p>Besides, rural branches have conducted 340 camps during the same period with participation of 4720 persons.</p>
6	Bankers to dispose of sponsored proposals of PMEGP, Swavalamban and other schemes in phases over the year so that training to borrowers & disbursement of loans could be completed within the financial year.	<p>All the stakeholders have decided to complete the selection of beneficiaries sponsoring of proposals quarterly in phases so that the sanctioned cases can be disbursed within the financial year. In the 1st quarter of FY 2015-16, no such proposal received by the bank branches.</p> <p>For completion of EDP training five RSETIs and SOFED have been entrusted with the training process.</p>

Agenda Item No – 3

Financial Inclusion

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

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

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

At the directives of IBA, 619 villages having population less than 2000 were identified in Tripura for providing banking services. The Banks have since covered all the 619 villages through BC model. But as per Govt of India guidelines under FI Plan at least 5% of the total villages (619) should have Brick & Mortar branches. Accordingly SLBC Tripura identified 35 centers for opening of Brick & Mortar Branches and allotted among the different Banks. So far 34 Brick & Mortar branches have already been opened and 1 (One) branch is yet to be opened in the village namely Thirthamukh by TSCB.

Besides these, 57 number of Brick & Mortar branches have been opened in Tripura to cater to the needs of Financial Inclusion plan.

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

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

The DFS in its circular dated 20.03.2012 has clarified that in the under banked districts all villages with 5000+ population should have a bank branch by September 2012. It was also clarified that banks can set up **Ultra Small Branches** in those villages where regular Brick & Mortar branches are not considered viable. Up to 31st March, 2015, the banks have opened all 27 B & M branches.

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

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

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

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

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

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

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

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

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

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

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

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

The essential features of Financial Inclusion in Urban areas have been mentioned in the previous Agenda. In Municipal areas, LDMs have allocated wards among the banks. As per latest report the process has been completed.

Coverage of Households under Financial Inclusion/ PMJDY

100% Financial Inclusion has been achieved in Tripura, so far as one-family-one-account concept is concerned.

vi) Convergence of insurance facilities with the FI initiatives:

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

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

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

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

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

Sl.	Name of Centre	Name of District	Name of Bank	Alloted Branch
1	Teliamura	Khowai	SBI	Teliamura-Opened
2	Khowai	Khowai	UBI	Khowai- opened
3	Manu	Dhalai	UBI	Manu- opened
4	Gandachherra	Dhalai	TGB	Gandachherra
5	Ambassa	Dhalai	UBI	Ambassa-opened

viii) Progress in GIS data entry:

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

ix) Financial Literacy Centers:

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

- All the existing FLCCs will continue to function as usual.
- FLCs have been opened in the four LDM offices by UBI within October, 2012 in addition to the existing FLCCs.
- SLBC would review the financial literacy efforts undertaken by banks under their jurisdiction as an agenda item in the SLBC meetings and would submit a quarterly report on the functioning of FLCs to the respective Regional Offices of RBI within 20 days after the end of each quarter. The FLCs have been opened in the LDM offices of Tripura.

- It is to be ensured that outdoor literacy camps are organized by each FLC and each rural branch at least once in a month. The member banks may consider engaging FLC counselors from amongst the retired Bank Officers for the FLCs set up at LDM offices also.

Banking outlets in Unbanked / Under banked Centers:

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

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

* Baganbazar & Bhatar Bazar ** Thirthamukh

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

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

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

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

In the remaining three centers branches will be opened shortly.

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

Annex "A"												
Financial Inclusion – Progress on Implementation of banking services in villages having population >2000 Allotment of villages												
Position as at the end of June, 2015												
Name of State/UT: Tripura				Name of RBI Regional Office: Guwahati								
SR	Name of the District	Name of Bank selected for allotment of villages	No. of villagers allotted	Time frame for providing banking outlet in allotted village				Covered up to June' 2015 (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 Ltd.	38	0	38	0	38	0	38	0	38	
5		UCO	0	0	0	0	0	0	0	0	0	
6		TOTAL	170	3	167	0	0	3	167	0	0	
7	South	UBI	16	0	16	0	16	0	16	0	16	
8	Tripura	SBI	10	1	9	0	10	1	9	0	10	
9		TGB	57	0	57	0	57	0	57	0	57	
10		TSCB	37	0	37	0	37	0	37	0	37	
11		TOTAL	120	1	119	0	0	1	119	0	0	
12	North	UBI	6	0	6	0	6	0	6	0	6	
13	TRipura	SBI	12	0	12	0	12	0	12	0	12	
14		TGB	43	0	43	0	43	0	43	0	43	
15		TSCB	21	0	21	0	21	0	21	0	21	
16		Union Bank	0	0	0	0	0	0	0	0	0	
17		TOTAL	82	0	82	0	0	0	82	0	0	
18	Dhalai	UBI	8	0	8	0	8	0	8	0	8	
19		SBI	8	1	7	0	8	1	7	0	8	
20		TGB	18	0	18	0	18	0	18	0	18	
21		TSCB	13	0	13	0	13	0	13	0	13	
		TOTAL	47	1	46	0	0	1	46	0	0	
		GRAND TOTAL	419	5	414	0	419	5	414	0	419	

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

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

Annex "A"

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

Position as at the end of June'2015

Name of State/UT: Tripura

Name of RBI Regional Office: Guwahati

				Time frame for providing banking outlet in allotted village								Page-01
SR	Name of the District	Name of Bank selected for allotment of villages	No. of villagers allotted	Allotment (No.)				Covered up to June'2015 (No.)				Remarks, if any
				Branch	BC	Others (Specify)	Total	Branch	BC	Others (Specify)	Total	
1	West	UBI	4	1	3	0	4	1	3	0	4	
2	Tripura	SBI	6	1	5	0	6	1	5	0	6	
3		TGB	66	0	66	0	66	0	66	0	66	
4		TSCB Ltd.	17	0	17	0	17	0	17	0	17	
5		CBI	1	1	0	0	1	1	0	0	1	
		Sub-Total	94	3	91	0	94	3	91	0	94	
1	Khowai	UBI	2	0	2	0	2	0	2	0	2	
2		SBI	1	0	1	0	1	0	1	0	1	
3		TGB	31	1	30	0	31	1	30	0	31	
4		TSCB	22	0	22	0	22	0	22	0	22	
5		Allahabad	1	1	0	0	1	1	0	0	1	
		Sub-Total	57	2	55	0	57	2	55	0	57	
1	Sepahijala	UBi	4	0	4	0	4	0	4	0	4	
2		SBI	1	1	0	0	1	1	0	0	1	
3		PNB	1	1	0	0	1	1	0	0	1	
4		P & SB	1	1	0	0	1	1	0	0	1	
5		TGB	56	2	54	0	56	2	54	0	56	
6		TSCB	23	0	23	0	23	0	23	0	23	
		Sub-Total	86	5	81	0	86	5	81	0	86	
1	Gomati	UBI	2	0	2	0	2	0	2	0	2	
2		SBI	3	0	3	0	3	0	3	0	3	
3		BOB	1	1	0	0	1	1	0	0	1	
4		Canara Bank	1	1	0	0	1	1	0	0	1	
5		TGB	49	2	47	0	49	2	47	0	49	
6		TSCB	42	2	40	0	42	2	40	0	42	
		Sub-Total	98	6	92	0	98	6	92	0	98	
1	South	UBI	2	0	2	0	2	0	2	0	2	
2	Tripura	SBI	4	1	3	0	4	1	3	0	4	
3		Union Bank	1	1	0	0	1	1	0	0	1	
4		TGB	70	3	67	0	70	3	67	0	70	
5		TSCB	24	1	23	0	24	1	23	1	24	
		Sub-Total	101	6	95	0	101	6	95	0	101	
1	Unakoti	IOB	1	1	0	0	1	1	0	0	1	
2		TGB	19	0	19	0	19	0	19	0	19	
3		TSCB	11	0	11	0	11	0	11	0	11	
		Sub-Total	31	1	30	0	31	1	30	0	31	
1	North	UBI	3	1	2	0	3	1	2	0	3	
2	Tripura	SBI	2	2	0	0	2	2	0	0	2	
3		UCO	1	1	0	0	1	1	0	0	1	
4		Syndicate	1	1	0	0	1	1	0	0	1	
5		TGB	51	1	50	0	51	1	50	0	51	
6		TSCB	11	0	11	0	11	0	11	0	11	
		Sub-Total	69	6	63	0	69	6	63	0	69	
	Page Total		536	29	507	0	536	29	507	0	536	

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

RSETI :

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

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

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

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

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

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

STATE-TRIPURA															
Performance of RSETIs in Tripura (upto 30.06.2015)											Agenda Item No. 3				
											Annexure No.				
RSETI - UBI -Udaipur,Gomati															
F.Y	No. of Progra mme	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainees		
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employ ed	Total	APL	BPL	TOTAL
2009-10	12	53	246	299	67	57	63	28	12	246	20	278	67	232	299
2010-11	16	196	211	407	88	55	84	56	35	247	40	322	235	172	407
2011-12	25	352	248	600	120	83	138	50	11	484	15	510	333	267	600
2012-13	22	284	270	554	119	105	140	33	42	348	43	433	309	245	554
2013-14	26	429	308	737	136	156	178	45	7	499	54	560	405	332	737
2014-15	29	469	277	746	169	67	480	30	5	466	0	471	394	352	746
2015-16	3	8	62	70	24	11	18	6	3	59	8	70	24	46	70
Total	133	1791	1622	3413	723	534	1101	248	115	2349	180	2644	1767	1646	3413
RSETI - UBI - Ambassa ,Dhalai															
F.Y	No. of Progra mme	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainees		
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employ ed	Total	APL	BPL	TOTAL
2010-11	3	31	21	52	6	13	7	0	4	21	0	25	20	32	52
2011-12	9	100	143	243	35	120	57	2	30	121	42	193	110	133	243
2012-13	15	182	162	344	74	108	80	8	57	186	9	252	169	175	344
2013-14	23	286	271	557	109	241	84	30	31	165	61	257	284	273	557
2014-15	25	370	341	711	158	317	151	4	97	384	41	522	381	330	711
2015-16	11	81	176	257	44	127	54	1	11	42	4	57	118	139	257
Total	86	1050	1114	2164	426	926	433	45	230	919	157	1306	1082	1082	2164
RSETI - TGB -SEPAHIJALA, Sepahijala															
F.Y	No. of Progra mme	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainees		
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employ ed	Total	APL	BPL	TOTAL
2008-09	1	11	5	16	4	4	2	1	0	16	0	16	0	16	16
2009-10	9	73	174	247	32	110	51	8	12	235	0	247	0	247	247
2010-11	1	0	23	23	4	1	8	0	0	23	0	23	0	23	23
2011-12	10	33	250	283	70	43	37	13	0	194	0	194	0	283	283
2012-13	4	5	135	140	52	7	30	16	0	100	0	100	0	140	140
2013-14	3	12	88	100	8	46	16	14	0	22	0	22	0	100	100
2014-15	23	122	679	801	143	178	255	98	40	459	0	499	173	628	801
2015-16	1	0	45	45	2	12	7	23	128	0	0	128	21	24	45
Total	52	256	1399	1655	315	401	406	173	180	1049	0	1229	194	1461	1655
RUDSETI, AGARTALA (Promoted by Syndicate & Canara Bank), West Tripura															
F.Y	No. of Progra mme	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainees		
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employ ed	Total	APL	BPL	TOTAL
2011-12	8	65	210	275	77	138	28	15	74	95	0	169	119	156	275
2012-13	23	241	524	765	262	243	166	25	451	93	0	544	216	549	765
2013-14	24	228	514	742	139	374	129	24	309	123	0	432	350	392	742
2014-15	20	195	369	564	68	403	37	20	221	20	0	241	256	308	564
2015-16	6	103	68	171	17	117	15	4	56	3	0	59	97	74	171
Total	81	832	1685	2517	563	1275	375	88	1111	334	0	1445	1038	1479	2517
RSETI - SBI -Kumarghat, Unakoti.															
F.Y	No. of Progra mme	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainees		
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employ ed	Total	APL	BPL	TOTAL
2013-14	18	227	125	352	76	70	89	88	35	116	78	229	44	308	352
2014-15	29	269	448	717	148	244	148	95	191	123	112	426	23	694	717
2015-16	6	52	85	137	20	79	19	9	41	28	9	78	20	117	137
Total	53	548	658	1206	244	393	256	192	267	267	199	733	87	1119	1206

AGENDA NO-3					
Status of Branch opening as per Special SLBC dated 19.05.2011					
ANNEXURE-I					
Sl.	NAME OF BANK ALLOTTED TO	Name of Centres	Name of Block	Name of District	Status as on 30.06.15
1	United Bank of India	Kalamchura/ Boxanagar	Boxanagar	West Tripura	Opened on 14.12.2011
2	Central Bank of India	Barkathal	Hezamara	West Tripura	Openrd on 26.03.2012
3	Allahabad Bank	Ampura/Chebri	Padmabill	West Tripura	Opened on 24.12.2012
4	Punjab National Bank	Jumerdhepa/Laxmandhepa	Melaghar	West Tripura	Opened on 14.12.2012
5	Union Bank	Birchandranagar	Bokafa	South Tripura	Opened on 16.12.2011
6	Bank of Borada	Mirza	Kakraban	South Tripura	Opened on 16.03.2012
7	Canara Bank	Daluma/Dalak	Amarpur	South Tripura	Openrd on 28.03.2012
8	Indian Bank	Durgachoumuhani(Salema)	Salema	Dhalai	Opened on 21.12.2012
9	Bank of India	Dhumachhera	Manu	Dhalai	Opened on 27.02.2012
10	UCO Bank	Ragna (Kadamtala)	Kadamtala	North Tripura	Opened 04.10.2012
11	State Bank of India	Bagbassa (Panisagar)	Panisagar	North Tripura	Opened on 14.12.2011
12	Indian Overseas Bank	Nabinchhera/Pecharthal	Pecharthal	North Tripura	Opened on 29.03.2012
13	UCO Bank	Jagabandhupara (Gandachhera	Dumburnagar	Dhalai	Opened on 30.03.2012
14	UCO Bank	PashimGhilatali (Extn.Counter)	Kalyanpur	West Tripura	Opened on 04.01.2013
15	United Bank of India	Machli	Manu	Dhalai	Opened on 21.03.2012
16	United Bank of India	Khumlung	Jirania	West Tripura	Opened 19.06.2012
17	Syndicate Bank	Laljuri	Dasda	North Tripura	Opened on 05.05.2012
18	P & SB	Gabordi	Jampuijala	West Tripura	opened on 30.08.2012
19	State Bank Of India	Amarendranagar/ Bishramjang	Jampuijala	West Tripura	Opened on 15.03.2012
20	State Bank of India	Anandabazar	Dasda	North Tripura	Opened on 28.12.2012
21	TSCB	Tirthamukh	Karbook	Gomati	Alloted in February 2013
22	State Bank of India	Chittamara (instead of Ekinpur)	Rajnagar	South Tripura	Opened on 03.11.2012
23	TGB	Behalabari	Tulasikhar	Khowai	Opened on 29.03.2013
24	TGB	Pashim Hmunpui	Jampui Hill	North Tripura	Opened on 07.02.2014
25	United Bank of India	Damchara	Damchara	North Tripura	Opened on 18.12.2012
26	United Bank of India	Chailengta (instead of Chaumanu)	Choumanu	Dhalai	Opened on 18.12.2012

QUARTERLY REPORT

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

Sl.	State	District	Location(Metro, Urban, SU, Rural)	Address	Date of start of functioning	Name of Sponsoring Bank	No. of Literacy Camps undertaken during the quarter as per RBI guidelines using standardized financial literacy material of RBI	No. of Persons participated in Literacy Camps during the quarter	Out of Persons participated, number of persons already having bank a/c at the time of attending the camp	Out of persons participated, no. of persons opened bank a/c after attending the camp
1	Tripura	Gomati	Semi-Urban	R-Seti,Udaipur	27.03.09	UBI	7	296	131	142
2	Tripura	Dhalai	Rural	R-Seti, Ambassa	25.01.11	UBI	11	277	240	24
3	Tripura	Sepahijala	Urban	R-Seti, Sepahijala	12.02.13	TGB	1	39	38	0
4	Tripura	West Tripura	Urban	Rudset Institute	14.09.11	Syndicate Bank & Canara Bank	13	188	65	115
5	Tripura	Unakoti	Rural	R-Seti, Kumarghat	07.07.13	SBI	7	188	109	61
6	Tripura	Gomati	Semi-Urban	LDM(South)	19.10.12	UBI	7	231	191	29
7	Tripura	Dhalai	Semi-Urban	LDM(Dhalai)	19.10.12	UBI	5	782	707	42
8	Tripura	Unakoti	Semi-Urban	LDM(North)	19.10.12	UBI	3	184	109	62
9	Tripura	West Tripura	Urban	LDM(West)	19.10.12	UBI	9	1670	1551	95
Total							63	3855	3141	570

QUARTERLY REPORT

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

Sr.No	State	District	No. of Rural Branches in the District	No. of Rural Branches which have conducted literacy camps as per RBI guidelines using standardized Financial Literacy Materials of RBI in the quarter	No. of Literacy Camps conducted as per RBI guidelines using standardized Financial Literacy Material of RBI	No. of persons participated	Out of persons participated, no. of persons already having bank a/c at the time of attending the camp	Out of persons participated, no. of persons opened bank a/c after attending the camp
1	Tripura	West Tripura	45	35	55	823	687	103
2	Tripura	Sepahijala	32	29	43	607	475	111
3	Tripura	Khowai	23	18	29	408	303	82
4	Tripura	Gomati	34	28	46	621	493	93
5	Tripura	South	35	33	55	772	608	117
6	Tripura	Dhalai	32	30	43	521	403	89
7	Tripura	North	27	24	39	557	423	108
8	Tripura	Unakoti	21	15	30	411	327	59
TOTAL			249	212	340	4720	3719	762

FINANCIAL LITERACY/ AWARENESS CAMP ORGANISED BY THE RURAL BRANCHES OF BANKS DURING THE YEAR-2015-16							
Up to June'2015							
TRIPURA STATE							
Sl No.	District	Name of Block	Name of Bank	Name of Branch	Month	Held on	to be held on
1	Gomati	Amarpur	SBI	Amarpur	April'15	14.04.2015	
2	South	Hrishyamukh	SBI	Belonia	April'15	22.04.2015	
3	South	Bokafa	SBI	Santirbazar	April'15	16.04.2015	
4	Unakoti	Kumarghat	SBI	Ratiabari	April'15	06.04.2015	
5	South	Hrishyamukh	SBI	Hrishyamukh	April'15	08.04.2015	
6	South	Satchand	SBI	Sabroom	April'15	28.04.2015	
7	Khowai	Teliamura	SBI	Teliamura	April'15	07.04.2015	
8	West	Dukli	SBI	Dukli	April'15	27.04.2015	
9	Gomati	Matabari	SBI	Udaipur	April'15	03.04.2015	
10	Unakoti	Kumarghat	SBI	Kumarghat	April'15	17.04.2015	
11	Sepahijala	Bishalgarh	UCO Bank	Bishalgarh	April'15	15.04.2015	
12	Dhalai	Gandacherra	UCO Bank	Gandacherra	April'15	20.04.2015	
13	Dhalai	Kamalpur	UCO Bank	Kamalpur	April'15	28.04.2015	
14	Gomati	Karbook	TSCB	Karbook	April'15	04.04.2015	
15	South	Hrishyamukh	TSCB	Nulua	April'15	11.04.2015	
16	North	Dasda	TSCB	Kanchanpur	April'15	18.04.2015	
17	Dhalai	Manu	TSCB	Chailengta	April'15	04.04.2015	
18	Sepahijala	Nalchar	TSCB	Nalchar	April'15	11.04.2015	
19	Sepahijala	Kathalia	TSCB	Kathalia	April'15	25.04.2015	
20	Khowai	Padmabil	TSCB	Padmabil	April'15	04.04.2015	
21	Unakoti	Kumarghat	TSCB	Machmara	April'15	18.04.2015	
22	Sepahijala	Jampuijala	TSCB	Takarjala	April'15	11.04.2015	
23	West	Jirania	TSCB	Champaknagar	April'15	14.04.2015	
24	West	Dukli	UBI	Anandanagar	April'15	03.04.2015	
25	South	Jolaibari	UBI	Baikhora	April'15	04.04.2015	
26	South	Bharatchandra Nagar	UBI	Barpathari	April'15	04.04.2015	
27	Sepahijala	Boxanagar	UBI	Boxanagar	April'15	04.04.2015	
28	Dhalai	Chaumanu	UBI	Chailengta	April'15	06.04.2015	
29	North	Damcherra	UBI	Damcherra	April'15	07.04.2015	
30	Unakoti	Gournagar	UBI	Gournagar	April'15	08.04.2015	
31	South	Hrishyamukh	UBI	Hrishyamukh	April'15	11.04.2015	
32	West	Jirania	UBI	Jirania	April'15	11.04.2015	
33	North	Dasda	UBI	Kanchanpur	April'15	14.04.2015	
34	West	Jirania	UBI	Khumlung	April'15	14.04.2015	
35	Dhalai	Manu	UBI	Machli	April'15	15.04.2015	
36	Unakoti	Kumarghat	UBI	Machmara	April'15	15.04.2015	
37	Khowai	Teliamura	UBI	Maharanipur	April'15	16.04.2015	
38	South	Satchand.	UBI	Manubazar	April'15	17.04.2015	
39	South	Rajnagar	UBI	Radhanagar	April'15	18.04.2015	
40	West	Jirania	UBI	Ranirbazar	April'15	18.04.2015	
41	South	Satchand.	UBI	Sabroom	April'15	20.04.2015	
42	Gomati	Kakraban	UBI	Salgarah	April'15	22.04.2015	
43	South	Rajnagar	UBI	Siddhinagar	April'15	25.04.2015	
44	Khowai	Teliamura	UBI	Teliamura	April'15	27.04.2015	
45	West	Mohanpur	UBI	Usha Market	April'15	28.04.2015	
46	North	Jampui Hill	UBI	Vangmun	April'15	28.04.2015	
47	Dhalai	Ambassa	TGB	Kachucherra	April'15	15.04.2015	
48	Dhalai	Durga Chowmuhani	TGB	Bamancherra	April'15	20.04.2015	
49	Dhalai	Gandachhera	TGB	Gandachhera	April'15	28.04.2015	
50	Dhalai	Gandachhera	TGB	Raishyabari	April'15	14.04.2015	
51	Dhalai	Ganganagar	TGB	Ganganagar	April'15	22.04.2015	
52	Dhalai	Manu	TGB	Manu	April'15	16.04.2015	
53	Dhalai	Salema	TGB	Salema	April'15	06.04.2015	
54	Gomati	Amarpur	TGB	Amarpur	April'15	08.04.2015	
55	Gomati	Kakraban	TGB	Kakraban	April'15	28.04.2015	
56	Gomati	Killa	TGB	Pitra	April'15	07.04.2015	
57	Gomati	Matabari	TGB	Bagma	April'15	27.04.2015	
58	Gomati	Matabari	TGB	Gakulpur	April'15	03.04.2015	
59	Gomati	Matabari	TGB	Maharani	April'15	17.04.2015	
60	Khowai	Khowai	TGB	Chebri	April'15	15.04.2015	
61	North	Damcherra	TGB	Damcherra	April'15	20.04.2015	
62	North	Damcherra	TGB	Khedacherra	April'15	28.04.2015	
63	North	Dasda	TGB	Dasda	April'15	04.04.2015	
64	North	Kadamtala	TGB	Sanicherra	April'15	11.04.2015	
65	North	Kalacherra	TGB	Sanicherra	April'15	18.04.2015	
66	North	Panisagar	TGB	Jalebassa	April'15	04.04.2015	
67	North	Panisagar	TGB	Tilthai	April'15	11.04.2015	
68	Sepahijala	Bishalgarh	TGB	Bishalgarh	April'15	25.04.2015	

FINANCIAL LITERACY/ AWARENESS CAMP ORGANISED BY THE RURAL BRANCHES OF BANKS DURING THE YEAR-2015-16

Up to June'2015

TRIPURA STATE

SI No.	District	Name of Block	Name of Bank	Name of Branch	Month	Held on	to be held on
69	Sepahijala	Bishalgarh	TGB	Charilam	April'15	29.04.2015	
70	Sepahijala	Kanthalia	TGB	Dhanpur	April'15	18.04.2015	
71	South	Hrishyamukh	TGB	Hrishyamukh	April'15	20.04.2015	
72	South	Hrishyamukh	TGB	Srinagar	April'15	07.04.2015	
73	South	Rajnagar	TGB	Barpathari	April'15	25.04.2015	
74	South	Satchand	TGB	Sabroom	April'15	27.04.2015	
75	South	Satchand	TGB	Satchand	April'15	03.04.2015	
76	South	Satchand	TGB	Srinagar	April'15	28.04.2015	
77	Unakoti	Gournagar	TGB	Tillabazar	April'15	06.04.2015	
78	Unakoti	Kumarghat	TGB	Betcherra	April'15	07.04.2015	
79	Unakoti	Kumarghat	TGB	Fatikroy	April'15	08.04.2015	
80	Unakoti	Kumarghat	TGB	Machmara	April'15	11.04.2015	
81	Unakoti	Pecharthal	TGB	Pecharthal	April'15	11.04.2015	
82	West	Dukli	TGB	Badharghat	April'15	16.04.2015	
83	West	Hezamara	TGB	Hezamara	April'15	14.04.2015	
84	West	Jirania	TGB	Champaknagar	April'15	15.04.2015	
85	West	Mandai	TGB	Mandai	April'15	24.04.2015	
86	West	Mohanpur	TGB	Kamalghat	April'15	16.04.2015	
87	West	Mohanpur	TGB	Mohanpur	April'15	17.04.2015	
88	Gomati	Amarpur	TSCB	Nutanbazar	May'15	09.05.2015	
89	South	Hrishyamukh	TSCB	Hrishyamukh	May'15	09.05.2015	
90	Sepahijala	Jampuijala	TSCB	Jampuijala	May'15	16.05.2015	
91	West	Jirania	TSCB	Khwmlung	May'15	16.05.2015	
92	Khowai	Tulashikhar	TSCB	Tulashikhar	May'15	23.05.2015	
93	Dhalai	Chaumanu	TSCB	Chaumanu	May'15	23.05.2015	
94	Unakoti	Pecharthal	TSCB	Pecharthal	May'15	30.05.2015	
95	Dhalai	Ambassa	CBI	Jagannathpur	May'15	15.05.2015	
96	West	Mohanpur	CBI	Lichubagan	May'15	06.05.2015	
97	Dhalai	Ambassa	ICICI Bank	Ambassa	May'15	28.05.2015	
98	Dhalai	Manu	SBI	Kanchancherra	May'15	06.05.2015	
99	Dhalai	Ambassa	SBI	Ambassa	May'15	09.05.2015	
100	Dhalai	Salema	SBI	Manikbhandar	May'15	09.05.2015	
101	Dhalai	Salema	SBI	Kamalpur	May'15	07.05.2015	
102	Gomati	Amarpur	SBI	Amarpur	May'15	15.05.2015	
103	Gomati	Matabari	SBI	Garjee	May'15	16.05.2015	
104	Gomati	Amarpur	SBI	Amarpur	May'15	23.05.2015	
105	Gomati	Matabari	SBI	Udaipur	May'15	30.05.2015	
106	Gomati	Matabari	SBI	Garjee	May'15	12.05.2015	
107	Khowai	Teliamura	SBI	Teliamura	May'15	28.05.2015	
108	Khowai	Teliamura	SBI	Teliamura	May'15	09.05.2015	
109	North	Panisagar	SBI	Uptakhali	May'15	13.05.2015	
110	North	Panisagar	SBI	Bagbassa	May'15	15.05.2015	
111	North	Dasda	SBI	Anandabazar	May'15	28.05.2015	
112	North	Panisagar	SBI	Uptakhali	May'15	09.05.2015	
113	North	Panisagar	SBI	Bagbassa	May'15	09.05.2015	
114	North	Kadamtala	SBI	Churaibari	May'15	16.05.2015	
115	Sepahijala	Bishalgarh	SBI	Bishalgarh	May'15	05.05.2015	
116	Sepahijala	Melaghar MC	SBI	Melaghar	May'15	08.05.2015	
117	Sepahijala	Bishalgarh MC	SBI	Bishalgarh	May'15	15.05.2015	
118	Sepahijala	Melaghar MC	SBI	Melaghar	May'15	28.05.2015	
119	Sepahijala	Charilam	SBI	Bishramganj	May'15	06.05.2015	
120	Sepahijala	Bishalgarh	SBI	Bishalgarh	May'15	16.05.2015	
121	South	Rupaichari	SBI	Manubankul	May'15	05.05.2015	
122	South	Jolaibari	SBI	Jolaibari	May'15	08.05.2015	
123	Unakoti	Kumarghat	SBI	Ratiabari	May'15	23.05.2015	
124	Unakoti	Kumarghat	SBI	Kumarghat	May'15	30.05.2015	
125	Unakoti	Kumarghat	SBI	Ratiabari	May'15	08.05.2015	
126	Unakoti	Kumarghat	SBI	Kumarghat	May'15	07.05.2015	
127	West	Mohanpur	SBI	Gandhigram	May'15	15.05.2015	
128	West	Mandai	SBI	NIT Agartala	May'15	28.05.2015	
129	Sepahijala	Charilam	Syndicate Bank	Bishramganj	May'15	13.05.2015	
130	Dhalai	Manu	TGB	Manu	May'15	23.05.2015	
131	Dhalai	Gandachhera	TGB	Raishyabari	May'15	23.05.2015	
132	Gomati	Kakraban	TGB	Kakraban	May'15	28.05.2015	
133	Gomati	Matabari	TGB	Gakulpur	May'15	06.05.2015	
134	Gomati	Matabari	TGB	Maharani	May'15	09.05.2015	
135	Khowai	Tulashikhar	TGB	Champahour	May'15	16.05.2015	
136	Khowai	Kalyanpur	TGB	Chebri	May'15	23.05.2015	

FINANCIAL LITERACY/ AWARENESS CAMP ORGANISED BY THE RURAL BRANCHES OF BANKS DURING THE YEAR-2015-16

Up to June'2015

TRIPURA STATE

SI No.	District	Name of Block	Name of Bank	Name of Branch	Month	Held on	to be held on
137	Khowai	Padmabil	TGB	Padmabil	May'15	23.05.2015	
138	Khowai	Mungiakami	TGB	Ramsankarbari	May'15	30.05.2015	
139	Khowai	Kalyanpur	TGB	Kalyanpur	May'15	12.05.2015	
140	North	Jubaraj nagar	TGB	Huplong	May'15	07.05.2015	
141	North	Kadamtala	TGB	Chandrapur	May'15	14.05.2015	
142	North	Dasda	TGB	Dasda	May'15	23.05.2015	
143	Sepahijala	Nalchhar	TGB	Durlavnarayan	May'15	07.05.2015	
144	Sepahijala	Kathalia	TGB	Dhanpur	May'15	14.05.2015	
145	South	Satchand	TGB	Srinagar	May'15	28.05.2015	
146	South	Satchand	TGB	Sabroom	May'15	06.05.2015	
147	South	Hrishyamukh	TGB	Hrishyamukh	May'15	09.05.2015	
148	Unakoti	Kumarghat	TGB	Betcherra	May'15	12.05.2015	
149	Unakoti	Kumarghat	TGB	Machmara	May'15	05.05.2015	
150	Unakoti	Kumarghat	TGB	Fatikroy	May'15	14.05.2015	
151	Unakoti	Gournagar	TGB	Tillabazar	May'15	13.05.2015	
152	Unakoti	Pecharthal	TGB	Pecharthal	May'15	15.05.2015	
153	Unakoti	Kumarghat	TGB	Betcherra	May'15	28.05.2015	
154	West	Mohanpur	TGB	Panchabati	May'15	09.05.2015	
155	West	Belbari	TGB	Khumlung	May'15	09.05.2015	
156	West	Bamutia	TGB	Bamutia	May'15	16.05.2015	
157	West	Jirania	TGB	Mohanpur	May'15	16.05.2015	
158	West	Mandai	TGB	Mandai	May'15	14.05.2015	
159	West	Jirania	TGB	Mohanpur	May'15	13.05.2015	
160	Dhalai	Chawmanu	TSCB	Chawmanu	May'15	30.05.2015	
161	Dhalai	Salema	TSCB	Moracherra	May'15	12.05.2015	
162	Dhalai	Chawmanu	TSCB	Chailengta	May'15	05.05.2015	
163	Gomati	Amarpur	TSCB	Nutanbazar	May'15	09.05.2015	
164	Gomati	Salgarah	TSCB	Salgarah	May'15	05.05.2015	
165	Gomati	Amarpur	TSCB	Amarpur	May'15	14.05.2015	
166	Gomati	Killa	TSCB	Killa	May'15	13.05.2015	
167	North	Dasda	TSCB	Kanchanpur	May'15	06.05.2015	
168	South	Hrishyamukh	TSCB	Hrishyamukh	May'15	12.05.2015	
169	West	Dukli	TSCB	Bikramnagar	May'15	23.05.2015	
170	West	Mohanpur	TSCB	Mohanpur	May'15	23.05.2015	
171	West	Belbari	TSCB	M.G.Bazar	May'15	30.05.2015	
172	West	Maheshkhola	TSCB	Maheshkhola	May'15	09.05.2015	
173	West	Old Agartala	TSCB	Khayerpur	May'15	09.05.2015	
174	West	Mohanpur	TSCB	Mohanpur	May'15	16.05.2015	
175	Dhalai	Salema	UBI	Halhali	May'15	16.05.2015	
176	Dhalai	Manu	UBI	Machli	May'15	16.05.2015	
177	Gomati	Kakraban	UBI	Karbook	May'15	14.05.2015	
178	Gomati	Matabari	UBI	salgarah	May'15	13.05.2015	
179	Gomati	Matabari	UBI	Salgarah	May'15	16.05.2015	
180	Gomati	Karbook	UBI	Jatanbari	May'15	23.05.2015	
181	Gomati	Kakraban	UBI	Salgarah	May'15	08.05.2015	
182	Gomati	Matabari	UBI	salgarah	May'15	07.05.2015	
183	Khowai	Khowai	UBI	Bachaibari	May'15	06.05.2015	
184	Khowai	Teliamura	UBI	Maharanipur	May'15	16.05.2015	
185	North	Gournagar	UBI	Gournagar	May'15	05.05.2015	
186	North	Panisagar	UBI	Panisagar	May'15	08.05.2015	
187	North	Dasda	UBI	Kanchanpur	May'15	16.05.2015	
188	Sepahijala	Melaghar	UBI	Melaghar	May'15	23.05.2015	
189	Sepahijala	Bishalgarh	UBI	Chakmaghat	May'15	30.05.2015	
190	Sepahijala	Bishalghar	UBI	Chakmaghat	May'15	12.05.2015	
191	Sepahijala	Melaghar	UBI	Melaghar	May'15	09.05.2015	
192	Sepahijala	Bishalgarh	UBI	Chakmaghat	May'15	09.05.2015	
193	Sepahijala	Boxanagar	UBI	Boxanagar	May'15	16.05.2015	
194	South	Bokafa	UBI	Santirbazar	May'15	23.05.2015	
195	South	Rajnagar	UBI	Siddhinagar	May'15	23.05.2015	
196	South	Rajnagar	UBI	Siddhinagar	May'15	30.05.2015	
197	South	Hrishyamukh	UBI	Belonia	May'15	07.05.2015	
198	South	Bokafa	UBI	Santirbazar	May'15	14.05.2015	
199	South	Rajnagar	UBI	Siddhinagar	May'15	13.05.2015	
200	South	Bharatchandra Nagar	UBI	Barpathari	May'15	15.05.2015	
201	South	Rajnagar	UBI	Siddhinagar	May'15	09.05.2015	
202	South	Bokafa	UBI	Santirbazar	May'15	16.05.2015	
203	South	Hrishyamukh	UBI	Belonia	May'15	16.05.2015	
204	Unakoti	Kumarghat	UBI	Machmara	May'15	23.05.2015	

FINANCIAL LITERACY/ AWARENESS CAMP ORGANISED BY THE RURAL BRANCHES OF BANKS DURING THE YEAR-2015-16

Up to June'2015

TRIPURA STATE

SI No.	District	Name of Block	Name of Bank	Name of Branch	Month	Held on	to be held on
205	West	Mohanpur	UBI	Ushamarket	May'15	06.05.2015	
206	West	Jirania	UBI	Jirania	May'15	12.05.2015	
207	West	Mohanpur	UBI	Mohanpur	May'15	05.05.2015	
208	West	Mohanpur	UBI	Ushasmarket	May'15	08.05.2015	
209	West	Dukli	UBI	Anandanagar	May'15	07.05.2015	
210	Dhalai	Raishyabari	UCO Bank	Gandacherra	May'15	13.05.2015	
211	Dhalai	Gandacherra	UCO Bank	Gandacherra	May'15	08.05.2015	
212	Khowai	Teliamura	UCO Bank	Baganbazar	May'15	15.05.2015	
213	Khowai	Kalyanpur	UCO Bank	Kalyanpur	May'15	09.05.2015	
214	West	Mohanpur	TGB	Panchabati	June'15	26.06.2015	
215	West	Mohanpur	TGB	Kalacherra	June'15	26.06.2015	
216	West	Hezamara	TGB	Hezamara	June'15	26.06.2015	
217	West	Bamutia	TGB	Bamutia	June'15	26.06.2015	
218	West	Lefunga	TGB	Lefunga	June'15	26.06.2015	
219	West	Mohanpur	TGB	Kamalghat	June'15	26.06.2015	
220	West	Mandai	TGB	Mandai	June'15	26.06.2015	
221	West	Jirania	TGB	Khumlung	June'15	26.06.2015	
222	West	Old Agartala	TGB	Debinagar	June'15	26.06.2015	
223	West	Jirania	TGB	Champaknagar	June'15	26.06.2015	
224	West	Dukli	TGB	Bikramnagar	June'15	26.06.2015	
225	West	Dukli	TGB	Kanchanmala	June'15	26.06.2015	
226	West	Dukli	TGB	Badharghat	June'15	26.06.2015	
227	West	Mohanpur	TGB	Mohanpur	June'15	26.06.2015	
228	West	Bamutia	TGB	Nutannagar	June'15	26.06.2015	
229	West	Bamutia	TGB	Durgabari	June'15	26.06.2015	
230	West	Dukli	TGB	Camperbazar	June'15	26.06.2015	
231	West	Mohanpur	TGB	Lembucherra	June'15	26.06.2015	
232	Sepahijala	Bishalgarh	TGB	Bishalgarh Office Tilla	June'15	26.06.2015	
233	Sepahijala	Boxanagar	TGB	Veluarchar	June'15	26.06.2015	
234	Sepahijala	Boxanagar	TGB	Boxanagar	June'15	26.06.2015	
235	Sepahijala	Bishalgarh	TGB	Madhupur	June'15	26.06.2015	
236	Sepahijala	Melaghar	TGB	Melaghar	June'15	26.06.2015	
237	Sepahijala	Kathalia	TGB	Kathalia	June'15	26.06.2015	
238	Sepahijala	Kathalia	TGB	Dhanpur	June'15	26.06.2015	
239	Sepahijala	Nalchhar	TGB	Durlavnarayan	June'15	26.06.2015	
240	Sepahijala	Bishalgarh	TGB	Golaghati	June'15	26.06.2015	
241	Sepahijala	Bishalgarh	TGB	Charilam	June'15	26.06.2015	
242	Sepahijala	Jampuijala	TGB	Jampuijala	June'15	26.06.2015	
243	Sepahijala	Nalchhar	TGB	Nalchar	June'15	26.06.2015	
244	Sepahijala	Kathalia	TGB	Manaipathar	June'15	26.06.2015	
245	Sepahijala	Charilam	TGB	Lalsingmura	June'15	26.06.2015	
246	Khowai	Mungiakami	TGB	Mungiakami	June'15	26.06.2015	
247	Khowai	Khowai	TGB	South Pulinpur	June'15	26.06.2015	
248	Khowai	Kalyanpur	TGB	Kalyanpur	June'15	26.06.2015	
249	Khowai	Khowai	TGB	Chebri	June'15	26.06.2015	
250	Khowai	Tulashikhar	TGB	Champahour	June'15	26.06.2015	
251	Khowai	Padmabil	TGB	Hatkata	June'15	26.06.2015	
252	Khowai	Padmabil	TGB	Padmabil	June'15	26.06.2015	
253	Khowai	Padmabil	TGB	Ramsankarbari	June'15	26.06.2015	
254	Khowai	Khowai	TGB	Khowai Office Tilla	June'15	26.06.2015	
255	Gomati	Amarpur	TGB	Amarpur	June'15	26.06.2015	
256	Gomati	Killa	TGB	Atharobola	June'15	26.06.2015	
257	Gomati	Killa	TGB	Killa	June'15	26.06.2015	
258	Gomati	Kakraban	TGB	Kakraban	June'15	26.06.2015	
259	Gomati	Matabari	TGB	Maharani	June'15	26.06.2015	
260	Gomati	Ompi	TGB	Ompinagar	June'15	26.06.2015	
261	Gomati	Matabari	TGB	Chandrapur	June'15	26.06.2015	
262	Gomati	Kakraban	TGB	Jamjuri	June'15	26.06.2015	
263	Gomati	Silachari	TGB	Silachari	June'15	26.06.2015	
264	Gomati	Ompi	TGB	Taidu	June'15	26.06.2015	
265	Gomati	Karbook	TGB	Karbook	June'15	26.06.2015	
266	Gomati	Matabari	TGB	Garjee	June'15	26.06.2015	
267	Gomati	Kakraban	TGB	Gangachera	June'15	26.06.2015	
268	Gomati	Amarpur	TGB	Chelagang	June'15	26.06.2015	
269	South	Jolaibari	TGB	Baikhora	June'15	26.06.2015	
270	South	Rajnagar	TGB	Barpathari	June'15	26.06.2015	
271	South	Satchand	TGB	Harina	June'15	26.06.2015	
272	South	Hrishyamukh	TGB	Hrishyamukh	June'15	26.06.2015	

FINANCIAL LITERACY/ AWARENESS CAMP ORGANISED BY THE RURAL BRANCHES OF BANKS DURING THE YEAR-2015-16

Up to June'2015

TRIPURA STATE

Sl No.	District	Name of Block	Name of Bank	Name of Branch	Month	Held on	to be held on
273	South	Satchand	TGB	Manubazar	June'15	26.06.2015	
274	South	Hrishyamukh	TGB	Matai	June'15	26.06.2015	
275	South	Hrishyamukh	TGB	Muhuripur	June'15	26.06.2015	
276	South	Bharatchandra Nagar	TGB	BC Nagar	June'15	26.06.2015	
277	South	Rajnagar	TGB	Rajnagar	June'15	26.06.2015	
278	South	Poangbari	TGB	Srinagar	June'15	26.06.2015	
279	South	Rupaichari	TGB	Rupaichari	June'15	26.06.2015	
280	South	Jolaibari	TGB	Debdaru	June'15	26.06.2015	
281	South	Hrishyamukh	TGB	South Sonaichari	June'15	26.06.2015	
282	Dhalai	Ambassa	TGB	Kulai	June'15	26.06.2015	
283	Dhalai	Salema	TGB	Salema	June'15	26.06.2015	
284	Dhalai	Manu	TGB	Nalkata	June'15	26.06.2015	
285	Dhalai	Salema	TGB	Avanga	June'15	26.06.2015	
286	Dhalai	Salema	TGB	Kachucherra	June'15	26.06.2015	
287	Dhalai	Salema	TGB	Bamancherra	June'15	26.06.2015	
288	Dhalai	Ganganagar	TGB	Ganganagar	June'15	26.06.2015	
289	Dhalai	Gandacherra	TGB	Gandacherra	June'15	26.06.2015	
290	Dhalai	Manu	TGB	Chailengta	June'15	26.06.2015	
291	Dhalai	Chaumanu	TGB	Chaumanu	June'15	26.06.2015	
292	Unakoti	Kumarghat	TGB	Pabiacherra	June'15	26.06.2015	
293	Unakoti	Kumarghat	TGB	Betcherra	June'15	26.06.2015	
294	Unakoti	Kumarghat	TGB	Kanchanbari	June'15	26.06.2015	
295	Unakoti	Kumarghat	TGB	Fatikroy	June'15	26.06.2015	
296	Unakoti	Gournagar	TGB	Dalugaon	June'15	26.06.2015	
297	Unakoti	Pecharthal	TGB	Machmara	June'15	26.06.2015	
298	Unakoti	Pecharthal	TGB	Pecharthal	June'15	26.06.2015	
299	North	Kadamtala	TGB	Churaibari	June'15	26.06.2015	
300	North	Kadamtala	TGB	Rajbari	June'15	26.06.2015	
301	North	Jampui Hill	TGB	Hmunpui	June'15	26.06.2015	
302	North	Kadamtala	TGB	Huraa	June'15	26.06.2015	
303	North	Dasda	TGB	Dasda	June'15	26.06.2015	
304	North	Dasda	TGB	Kanchanpur	June'15	26.06.2015	
305	North	Damcherra	TGB	Khedacherra	June'15	26.06.2015	
306	North	Damcherra	TGB	Damcherra	June'15	26.06.2015	
307	North	Panisagar	TGB	Jalebassa	June'15	26.06.2015	
308	North	Panisagar	TGB	Tilthai	June'15	26.06.2015	
309	North	Jubaraj nagar	TGB	Huplong	June'15	26.06.2015	
310	North	Kadamtala	TGB	Sanicherra	June'15	26.06.2015	
311	North	Kadamtala	TGB	Kadamtala	June'15	26.06.2015	
312	Dhalai	Salema	UBI	Halhali	June'15	04.06.2015	
313	Dhalai	Manu	UBI	Machli	June'15	09.06.2015	
314	Dhalai	Dasda	UBI	Kanchanpur	June'15	09.06.2015	
315	Gomati	Kakraban	UBI	Salgarah	June'15	04.06.2015	
316	Gomati	Karbook	UBI	Jatanbari	June'15	10.06.2015	
317	Khowai	Teliamura	UBI	Maharanipur	June'15	10.06.2015	
318	Khowai	Teliamura	UBI	Chakmaghat SDM	June'15	10.06.2015	
319	Khowai	Khowai	UBI	Bachaibari	June'15	11.06.2015	
320	North	Dasda	UBI	Kanchanpur	June'15	11.06.2015	
321	North	Gournagar	UBI	Gournagar	June'15	12.06.2015	
322	Sepahijala	Boxanagar	UBI	Boxanagar	June'15	12.06.2015	
323	Sepahijala	Melaghar	UBI	Sonamura	June'15	16.06.2015	
324	Sepahijala	Bishalgarh	UBI	Chakmaghat	June'15	16.06.2015	
325	South	Bokafa	UBI	Santirbazar	June'15	16.06.2015	
326	South	Rajnagar	UBI	Siddhinagar	June'15	17.06.2015	
327	South	Hrishyamukh	UBI	Belonia	June'15	17.06.2015	
328	South	Bharatchandra Nagar	UBI	Barpathari	June'15	17.06.2015	
329	South	Hrishyamukh	UBI	Belonia	June'15	18.06.2015	
330	South	Satchand	UBI	Sabroom	June'15	18.06.2015	
331	Unakoti	Kumarghat	UBI	Machmara	June'15	23.06.2015	
332	West	Mohanpur	UBI	Mohanpur	June'15	23.06.2015	
333	West	Mohanpur	UBI	Ushasmarket	June'15	14.06.2015	
334	South	Kalacherra	TSCB	Sanicherra	June'15	06.06.2015	
335	Gomati	Killa	TSCB	Killa	June'15	06.06.2015	
336	Sepahijala	Kathalia	TSCB	Kathalia	June'15	13.06.2015	
337	Sepahijala	Charilam	TSCB	Charilam	June'15	13.06.2015	
338	West	Jirania	TSCB	Khumlung	June'15	13.06.2015	
339	Dhalai	Durga Chowmuhani	TSCB	Bamancherra	June'15	20.06.2015	
340	Dhalai	Gandacherra	TSCB	Gandacherra	June'15	27.06.2015	

JAN DHAN SE JAN SURAKSHA

With a view to ensuring a comprehensive financial inclusion across the country, Govt. of India had launched a massive programme in the name of Pradhan Mantri Jan Dhan Yojana (PMJDY) on 28.08.2014. The Mission document on PMJDY envisages among other, introduction of Insurance and Pension products for the residents at an affordable cost. Under PMJDY, Banks have opened more than 17.74 crore accounts in the country as on 19.08.2015 and have registered an all time record.

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

Pradhan Mantri Jan - Dhan Yojana (Accounts Opened As on 19.08.2015)

Population Census-11	Adhaar Issued	Aadhaar Issued-%	Accounts Rural	Accounts Urban	Total Accounts	Aadhaar Seeded	Aadhaar Seeded-%
3,671,032	3,273,964	89.18%	406,523	171,438	577,961	472,860	81.82%

District wise position is furnished below:

District	Accounts opened as on 19.08.2015
West Tripura	242750
Sepahijala	47948
Khowai	43417
Gomati	56004
South	52207
North	50306
Unakoti	39125
Dhalai	46204
STATE TOTAL	577961

To service these PMJDY accounts and also in order to reach out the social benefits of banking and insurance and pension to the vast section of the society, Govt. of India envisaged 3 products viz. **Pradhan Mantri Suraksha Bima Yojana (PMSBY)**, **Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)** and **Atal Pension Yojana (APY)**. The above schemes made operational from 1st of June'2015.

All the 3 Social Security Schemes were inaugurated by the Hon'ble Prime Minister on 9th May'2015 across the country from Kolkata.

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

Salient Features of the Schemes:

1) Pradhan Mantri Suraksha Bima Yojana(PMSBY)

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

2) Pradhan Mantri Jeevan Jyoti Bima Yojana(PMJJB)

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

3) Atal Pension Yojana (APY):

- To encourage workers in the unorganised sector to voluntarily save for their retirement, from **1st June, 2015**.
- Workers in the unorganized sector having bank account, aged between **18 years and 40 years**, who are not members of any other statutory social security scheme, would be eligible to subscribe to this scheme.
- A subscriber aged **18 years** will have to contribute a **minimum of Rs. 42 per month** in order to get Rs. 1,000 pension per month starting 60 years of age. For a **40 years old subscriber**, his/her minimum contribution would be **Rs. 291 per month**.
- A subscriber aged **18 years** will have to contribute a **minimum of Rs. 210 per month** in order to get Rs. 5,000 pension per month starting 60 years of age. For a **40 years old subscriber**, his/her minimum contribution would be **Rs. 1454 per month**.
- Fixed monthly pension from Rs 1000 to Rs 5000 depending on the contribution.
- **This scheme will replace the existing Swavalamban Yojana – NPS Lite and will be administered by the Pension Fund Regulatory and Development Authority (PFRDA).**

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

District wise position is furnished below (As on 14.08.2015):

District	PMSBY	PMJJBY	APY
West Tripura	91060	38536	1056
Sepahijala	48706	19532	125
Khowai	39001	13643	101
Gomati	54695	22213	214
South	49138	19214	174
North	45615	14639	132
Unakoti	36690	12058	81
Dhalai	47168	20967	147
STATE TOTAL	412073	160802	2031

SURAKSHA BANDHAN YOJANA

Govt. of India has launched 3 Suraksha Deposit Schemes for enrolment of name under PMSBY & PMJJBY as follows:-

- a) **Suraksha Deposit Scheme**:- The deposit of Rs. 201/- to be used to serve Rs. 24/- for paying two annual premium of Rs. 12/- each for PMSBY in time. The remaining Rs. 177/- would be kept in F.D. for 5-10 years for payment of future subscriptions from the interest accrued every year.
- b) **Jeevan Suraksha Deposit Scheme**:- The deposit of Rs. 5001/- to be used to serve for paying two annual premium of PMSBY & PMJJBY[$\{(Rs. 330/- + Rs. 12/-) = Rs. 342\} \times 2$]= Rs. 684/- in time. The remaining Rs. 4317/- would be kept in F.D. for 5-10 years for payment of future subscriptions from the interest accrued every year.
- c) **Jeevan Suraksha Gift Cheque**:- Persons willing to gift others can purchase these cheques with Rs. 351/-. The recipient of the Gift-Cheque would deposit the instrument in his/her Bank Account to cover one year subscription to PMJJBY & PMSBY($Rs. 330/- + Rs. 12/- = Rs. 342/-$). The remaining Rs. 9/- is to be retained by the Bank as service charge.

The letter of the DFS, Ministry of Finance, Govt. of India is stated herein below for all concerned:-

**Government of India
Ministry of Finance
Department of Financial Services**

Dated: 26th August, 2015

To:

Nodal Officers of LIC in all States

Nodal Officers of Public Sector General Insurance Companies in all States

Subject: “Suraksha Bandhan” – facilitation drive with Suraksha Deposit Scheme (Rs. 201), Jeevan Suraksha Deposit Scheme (Rs. 5001) and Jeevan Suraksha Gift Cheques (Rs. 351) for enrolment under Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)

Sir,

As you are aware the Hon'ble Prime Minister had launched the three Social Security Schemes pertaining to the Insurance and Pension sectors, namely the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), the Pradhan Mantri Suraksha Bima Yojana (PMSBY) and the Atal Pension Yojana (APY) nationally on 9th May 2015 to move towards creating a universal social security system, targeted especially at the poor and the under-privileged. In this regard, special instructions were issued by IBA and thereafter reiterated vide DFS letter dated August 1st, 2015 to all banks and insurance companies to intensify efforts for large scale enrolments **under PMSBY and PMJJBY** against the backdrop of Raksha Bandhan (falling later this month on 29th August) especially through the newly introduced banking products, namely; **Suraksha Deposit Scheme (Rs.201), Jeevan Suraksha Deposit Scheme (Rs.5001)**, and **Jeevan Suraksha Gift Cheque (Rs. 351)**.

2. It is regrettably informed that even now, as per reports received from the field many branch managers are unaware of this initiative and the three schemes / products.

3. In this context, you are requested to chart out a schedule in consultation with the SLBC coordinators to ensure that **each** bank branch in your State under SLBC jurisdiction is visited by an insurance company official within the next two days and the branch staff apprised about the three schemes and sensitized to immediately make them available in the branch. Further, all bank branches, supported by their partner Insurance companies may ensure local outreach and publicity backed by enrolment facilitation through prominent help desks in branches and special enrolment camps, including on holidays.

4. Thus, as above, insurance Companies are hereby instructed to depute one official to visit each of the branches of their partner banks on 27th and 28th of this month. The report of such visits including the progress made in its implementation shall be submitted to Mission Office by EOD on 29th August, 2015. A copy of the scheduled visits by the insurance companies in your SLBC jurisdiction should also be mailed to the Mission Office immediately.

Yours faithfully,

Copy To:

Mission Office

SLBC Coordinators in all States

Implementation of Annual Credit Plan

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

Amt. Rs. In Lakhs

2014-15				2015-16			% of growth (Y-O-Y)
Sector	Plan	Achievement (April 14-June 14)	% to Target	Plan	Achievement (April 15-June 15)	% to Target	
Agriculture	96448.05	9686.72	10	114116.29	19640.13	17	103
MSME	74782.11	11701.74	16	82267.45	16073.85	20	37
Other Prisec	46450.83	8483.60	18	54972.52	9396.65	17	11
Total Prisec	217680.99	29872.06	14	251356.26	45110.63	18	51
Non-Prisec	38772.01	10652.39	27	42649.19	15931.01	37	50
Grand Total	256453.00	40524.45	16	294005.45	61041.64	21	51

The overall achievement is 21% of the target & achievement under Agriculture sector is 17%. Achievement under Priority Sector is 18% of the target.

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

TRIPURA STATE

BANK-WISE & SECTOR-WISE DISBURSEMENT OF CREDIT VIS-À-VIS TARGETS UNDER ANNUAL CREDIT PLAN 2015-16 DURING 01.04.15 to 30.06.2015

(Amt. in Lacs)

Sl.No.	BANKS	Agril & Allied Activities			MSME			Other Priority Sector			Priority Sector			Non Priority Sector			Total Sector		
		T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
1	Allahabad Bank	129.25	16.62	13	620.00	260.65	42	227.50	7.00	3	976.75	284.27	29	143.00	20.76	15	1119.75	305.03	27
2	Andhra Bank	0.00	0.00	0	190.00	3.65	2	150.00	0.00	0	340.00	3.65	1	60.00	4.50	8	400.00	8.15	2
3	Bank of Baroda	374.00	4.55	1	970.00	130.00	13	550.00	110.00	20	1894.00	244.55	13	285.00	43.61	15	2179.00	288.16	13
4	Bank of Maharashtra	0.00	3.90	0	190.00	51.30	27	150.00	0.00	0	340.00	55.20	16	60.00	18.48	31	400.00	73.68	18
5	Bank of India	917.10	7.66	1	1510.00	128.90	9	975.00	251.31	26	3402.10	387.87	11	490.00	9.27	2	3892.10	397.14	10
6	Canara Bank	1651.27	136.03	8	1455.00	545.46	37	960.00	1.85	0	4066.27	683.34	17	823.00	484.11	59	4889.27	1167.45	24
7	Central Bank of India	887.22	178.48	20	1870.00	71.82	4	1065.00	190.30	18	3822.22	440.60	12	530.00	2.35	0	4352.22	442.95	10
8	Corporation Bank	80.00	0.00	0	240.00	40.00	17	200.00	8.00	4	520.00	48.00	9	130.00	5.00	4	650.00	53.00	8
9	Dena Bank	0.00	0.00	0	100.00	0.00	0	100.00	0.00	0	200.00	0.00	0	100.00	3.72	4	300.00	3.72	1
10	Indian Bank	151.22	0.77	1	1000.00	26.66	3	530.00	48.50	9	1681.22	75.93	5	185.00	16.37	9	1866.22	92.30	5
11	IDBI BANK	734.93	104.50	14	600.00	89.80	15	420.00	15.00	4	1754.93	209.30	12	370.00	27.40	7	2124.93	236.70	11
12	Bharatiya Mahila Bank	109.60	0.50	0	70.00	29.93	43	60.00	3.81	6	239.60	34.24	14	35.00	20.10	57	274.60	54.34	20
13	Indian Overseas Bank	807.58	13.65	2	945.00	210.12	22	680.00	32.62	5	2432.58	256.39	11	378.00	141.75	38	2810.58	398.14	14
14	Oriental Bank of Commerce	0.00	0.00	0	530.00	12.95	2	175.00	10.00	6	705.00	22.95	3	70.00	11.00	16	775.00	33.95	4
15	Punjab & Sind Bank	159.84	0.00	0	610.00	0.00	0	235.00	26.00	11	1004.84	26.00	3	120.00	13.00	11	1124.84	39.00	3
16	Punjab National Bank	159.84	0.00	0	610.00	722.39	118	235.00	31.81	14	1004.84	754.20	75	120.00	8.00	7	1124.84	762.20	68
17	State Bank of India	18089.65	4464.52	25	13470.00	3831.42	28	8570.00	1760.28	21	40129.65	10056.22	25	8018.00	3367.56	42	48147.65	13423.78	28
18	Syndicate Bank	531.76	18.54	3	945.00	225.82	24	485.00	89.59	18	1961.76	333.95	17	460.00	112.70	25	2421.76	446.65	18
19	Union Bank of India	757.93	165.80	22	1891.00	122.20	6	880.00	87.80	10	3528.93	375.80	11	580.00	212.18	37	4108.93	587.98	14
20	United Bank of India	21176.92	3958.46	19	13737.97	3214.34	23	8262.89	1458.25	18	43177.78	8631.05	20	8408.97	3334.26	40	51586.75	11965.31	23
21	UCO Bank	4177.95	297.87	7	3690.00	1016.91	28	2666.30	531.01	20	10534.25	1845.79	18	1501.00	140.68	9	12035.25	1986.47	17
22	Vijaya Bank	91.00	6.75	7	850.00	172.65	20	475.00	100.20	21	1416.00	279.60	20	135.00	42.65	32	1551.00	322.25	21
A	ACP PUBLIC sec Bank	50987.06	9378.60	18	46093.97	10906.97	24	28051.69	4763.33	17	125132.72	25048.90	20	23001.97	8039.45	35	148134.69	33088.35	22
23	AXIS BANK	575.65	0.00	0	1500.00	6.75	0	840.00	82.74	10	2915.65	89.49	3	485.34	7.18	1	3400.99	96.67	3
24	Federal Bank	0.00	4.80	0	190.00	0.00	0	150.00	0.00	0	340.00	4.80	1	60.00	70.00	117	400.00	74.80	19
25	HDFC	609.56	634.06	104	770.00	384.53	50	440.00	43.63	10	1819.56	1062.22	58	390.00	920.63	236	2209.56	1982.85	90
26	ICICI Bank	1181.69	425.07	36	955.00	76.50	8	572.50	0.00	0	2709.19	501.57	19	519.29	245.10	47	3228.48	746.67	23
27	Indusind Bank	448.66	123.37	27	310.00	529.26	171	215.00	0.00	0	973.66	652.63	67	145.34	572.83	394	1119.00	1225.46	110
28	Kotak Mahindra Bank	0.00	0.00	0	190.00	0.00	0	150.00	0.00	0	340.00	0.00	0	60.00	0.00	0	400.00	0.00	0
29	South Indian Bank	0.00	0.00	0	530.00	0.00	0	175.00	20.91	12	705.00	20.91	3	70.00	24.37	35	775.00	45.28	6
30	Yes Bank	0.00	0.00	0	530.00	0.00	0	175.00	0.00	0	705.00	0.00	0	70.00	0.00	0	775.00	0.00	0
B	ACP PRIVATE Sec bank	2815.56	1187.30	42	4975.00	997.04	20	2717.50	147.28	5	10508.06	2331.62	22	1799.97	1840.11	102	12308.03	4171.73	34
31	Tripura Gramin Bank	41610.53	8394.00	20	21604.10	3726.00	17	15619.33	3574.00	23	78833.96	15694.00	20	12257.25	4325.00	35	91091.21	20019.00	22
C	ACP RRB	41610.53	8394.00	20	21604.10	3726.00	17	15619.33	3574.00	23	78833.96	15694.00	20	12257.25	4325.00	35	91091.21	20019.00	22
32	ACUB	0.00	0.00	0	210.00	0.00	0	800.00	62.62	8	1010.00	62.62	6	120.00	0.00	0	1130.00	62.62	6
33	TCARDB	2029.08	47.13	2	0.00	0.00	0	211.00	59.98	28	2240.08	107.11	5	0	0.00	0	2240.08	107.11	5
34	TSCB	16674.06	633.10	4	9384.38	443.84	5	7573.00	789.44	10	33631.44	1866.38	6	5470.00	1726.45	32	39101.44	3592.83	9
D	ACP Coop. Bank	18703.14	680.23	4	9594.38	443.84	5	8584.00	912.04	11	36881.52	2036.11	6	5590.00	1726.45	31	42471.52	3762.56	9
	GRAND TOTAL	114116.29	19640.13	17	82267.45	16073.85	20	54972.52	9396.65	17	251356.26	45110.63	18	42649.19	15931.01	37	294005.45	61041.64	21

2014-15

TRIPURA STATE

BANK-WISE & SECTOR-WISE DISBURSEMENT OF CREDIT VIS-À-VIS TARGETS UNDER ANNUAL CREDIT PLAN 2014-15 DURING 01.04.14 to 30.06.2014

(Amt. in Lacs)

Sl.No.	BANKS	Agril & Allied Activities			MSME			Other Priority Sector			Priority Sector			Non Priority Sector			Total Sector		
		T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
1	Allahabad Bank	113.03	6.30	6	513.73	131.85	26	164.24	96.16	59	791.00	234.31	30	121.00	78.10	65	912.00	312.41	34
2	Andhra Bank	0.00	0.00	0	150.00	3.33	2	100.00	0.00	0	250.00	3.33	1	50.00	4.50	9	300.00	7.83	3
3	Bank of Baroda	268.30	3.61	1	811.70	310.00	38	414.00	70.00	17	1494.00	383.61	26	243.00	174.40	72	1737.00	558.01	32
4	Bank of India	536.72	24.36	5	1130.90	423.22	37	642.00	185.54	29	2309.62	633.12	27	319.38	234.08	73	2629.00	867.20	33
5	Bank of Maharashtra	0.00	2.57	0	150.00	8.96	6	100.00	10.38	10	250.00	21.91	9	50.00	57.15	114	300.00	79.06	26
6	Canara Bank	1070.20	7.29	1	1220.80	45.24	4	643.00	268.09	42	2934.00	320.62	11	585.00	332.89	57	3519.00	653.51	19
7	Central Bank of India	593.26	42.73	7	1498.36	139.19	9	781.00	202.97	26	2872.62	384.89	13	410.38	165.73	40	3283.00	550.62	17
8	Corporation Bank	0.00	5.00	0	150.00	21.20	14	100.00	3.10	3	250.00	29.30	12	50.00	6.70	13	300.00	36.00	12
9	Indian Bank	121.62	0.00	0	809.00	4.43	1	421.00	143.86	34	1351.62	148.29	11	166.38	12.50	8	1518.00	160.79	11
10	IDBI BANK	404.56	0.19	0	461.44	11.00	2	235.00	0.00	0	1101.00	11.19	1	211.00	0.00	0	1312.00	11.19	1
11	Bharatiya Mahila Bank	70.00	0.00	0	55.00	1.50	3	45.00	2.50	6	170.00	4.00	2	30.00	1.65	6	200.00	5.65	3
12	Indian Overseas Bank	604.81	0.04	0	825.19	283.30	34	522.00	0.00	0	1952.00	283.34	15	323.00	45.26	14	2275.00	328.60	14
13	Oriental Bank of Commerce	0.00	0.00	0	425.00	129.68	31	127.00	48.49	38	552.00	178.17	32	61.00	16.25	27	613.00	194.42	32
14	Punjab & Sind Bank	115.00	0.00	0	505.00	0.00	0	182.00	2.00	1	802.00	2.00	0	111.00	1.00	1	913.00	3.00	0
15	Punjab National Bank	115.00	7.67	7	505.00	430.00	85	182.00	13.00	7	802.00	450.67	56	111.00	9.00	8	913.00	459.67	50
16	State Bank of India	15432.38	803.00	5	12247.13	3089.00	25	7236.37	3156.00	44	34915.88	7048.00	20	7357.00	2012.00	27	42272.88	9060.00	21
17	Syndicate Bank	320.00	5.85	2	765.00	26.85	4	314.00	6.00	2	1399.00	38.70	3	268.00	6.75	3	1667.00	45.45	3
18	Union Bank of India	584.89	28.65	5	1590.17	81.50	5	679.00	83.35	12	2854.06	193.50	7	472.75	53.20	11	3326.81	246.70	7
19	United Bank of India	19326.29	2947.26	15	13111.47	3224.21	25	7393.87	1118.87	15	39831.63	7290.34	18	8016.71	545.63	7	47848.34	7835.97	16
20	UCO Bank	3121.47	184.61	6	3061.57	720.62	24	2138.00	418.44	20	8321.04	1323.67	16	1147.00	72.04	6	9468.04	1395.71	15
21	Vijaya Bank	56.39	5.92	10	684.61	13.86	2	338.00	2.76	1	1079.00	22.54	2	123.00	8.74	7	1202.00	31.28	3
A	ACP PUBLIC sec Bank	42853.92	4075.05	10	40671.07	9098.94	22	22757.48	5831.51	26	106282.47	19005.50	18	20226.60	3837.57	19	126509.07	22843.07	18
22	AXIS BANK	401.55	1.75	0	1243.11	30.00	2	618.00	0.00	0	2262.66	31.75	1	409.34	73.16	18	2672.00	104.91	4
23	Federal Bank	0.00	1.00	0	150.00	25.61	17	100.00	0.00	0	250.00	26.61	11	50.00	0.00	0	300.00	26.61	9
24	HDFC	456.78	273.05	60	667.88	93.23	14	331.00	56.35	17	1455.66	422.63	29	304.34	358.10	118	1760.00	780.73	44
25	ICICI Bank	837.88	491.00	59	849.64	61.00	7	464.25	0.00	0	2151.77	552.00	26	445.23	258.00	58	2597.00	810.00	31
26	Indusind Bank	311.94	132.65	43	266.72	710.14	266	143.00	0.00	0	721.66	842.79	117	136.34	1161.95	852	858.00	2004.74	234
27	Kotak Mahindra Bank Ltd	0.00	0.00	0	150.00	0.00	0	100.00	0.00	0	250.00	0.00	0	50.00	72.00	144	300.00	72.00	24
28	South Indian Bank	0.00	2.97	0	425.00	10.48	2	127.00	23.73	19	552.00	37.18	7	61.00	4.42	7	613.00	41.60	7
29	Yes Bank	0.00	0.00	0	425.00	0.00	0	127.00	15.00	12	552.00	15.00	3	61.00	0.00	0	613.00	15.00	2
B	ACP PRIVATE Sec bank	2008.15	902.42	45	4177.35	930.46	22	2010.25	95.08	5	8195.75	1927.96	24	1517.25	1927.63	127	9713.00	3855.59	40
30	Tripura Gramin Bank	37102.10	3823.17	10	21053.99	422.91	2	14126.74	2294.89	16	72282.83	6540.97	9	11855.00	2942.86	25	84137.83	9483.83	11
C	ACP RRB	37102.10	3823.17	10	21053.99	422.91	2	14126.74	2294.89	16	72282.83	6540.97	9	11855.00	2942.86	25	84137.83	9483.83	11
31	ACUB	0.00	0.00	0	205.00	0	0	659.00	45.65	7	864.00	45.65	5	120.00	93.15	78	984.00	138.80	14
32	TCARDB	1767.32	1.91	0	0.00	0.00	0	196.00	23.30	12	1963.32	25.21	1	0	0.00	0	1963.32	25.21	1
33	TSCB	12716.56	884.17	7	8674.70	1249.43	14	6701.36	193.17	3	28092.62	2326.77	8	5053.16	1851.18	37	33145.78	4177.95	13
D	ACP Coop. Bank	14483.88	886.08	6	8879.70	1249.43	14	7556.36	262.12	3	30919.94	2397.63	8	5173.16	1944.33	38	36093.10	4341.96	12
GRAND TOTAL		96448.05	9686.72	10	74782.11	11701.74	16	46450.83	8483.60	18	217680.99	29872.06	14	38772.01	10652.39	27	256453.00	40524.45	16

Tripura State

Districtwise and sectorwise Achievement under Annual Credit Plan during the period 01.04.15 to 30.06.2015

Rupees in lac.

SL No.	Name of District	Agriculture & Allied Activities sector			MSME			OTHER PRISEC			TOTAL PRISEC			Non-priority sector			Total Sector		
		T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T
1	West Tripura	25848.36	4929.47	19	37126.35	7063.60	19	22921.77	3818.67	17	85896.48	15811.74	18	8816.94	5423.75	62	94713.42	21235.49	22
2	Khowai	15764.40	1658.44	11	3106.55	631.91	20	5428.93	802.00	15	24299.88	3092.35	13	2813.47	889.71	32	27113.35	3982.06	15
3	Sepahijala	20373.36	3171.03	16	8502.99	1449.39	17	9859.90	1094.33	11	38736.25	5714.75	15	3751.24	692.32	18	42487.49	6407.07	15
4	Gomati	9866.43	2339.45	24	8257.74	1592.97	19	4447.39	822.38	18	22571.56	4754.80	21	5631.87	1356.37	24	28203.43	6111.17	22
5	South Tripura	11429.99	1568.13	14	8112.31	1377.35	17	5352.41	953.86	18	24894.71	3899.34	16	5807.79	2444.13	42	30702.50	6343.47	21
6	North Tripura	11226.13	2052.11	18	5711.01	1488.71	26	3158.13	694.43	22	20095.27	4235.25	21	5445.27	2067.15	38	25540.54	6302.40	25
7	Unakoti	7480.50	935.17	13	4026.97	696.67	17	1873.34	461.19	25	13380.81	2093.03	16	5178.51	1504.18	29	18559.32	3597.21	19
8	Dhalai	12127.12	2986.33	25	7423.53	1773.25	24	1930.65	749.79	39	21481.30	5509.37	26	5204.10	1553.40	30	26685.40	7062.77	26
	Total	114116.29	19640.13	17	82267.45	16073.85	20	54972.52	9396.65	17	251356.26	45110.63	18	42649.19	15931.01	37	294005.45	61041.64	21

Quarterly Statement on Priority Sector Advances and Sectoral Deployment of Credit						
	Adjusted Net Bank Credit (ANBC) as on the corresponding date of the preceding year	710777.52 Lakhs				
	Credit Equivalent of Off Balance sheet Exposures (CEOBE) as on the corresponding date of the preceding year					
Number of Accounts in absolute terms and Amount in Lakhs						
Sl. No	Categories	Disbursements during the Quarter (April-June)		Outstanding/Disbursement at the end of the Quarter(April to June)		
		No. of A/cs	Amount disbursed	No. of A/cs	No. of beneficiaries	Balance O/s
1	Priority Sector	34303	45110.63	34303	38834	45110.63
I	Agriculture	27699	19640.13	27699	31549	19640.13
(i)	Crop Loans	14059	4331.79	14059	14059	4331.79
(ii)	Investment Credit					
	Out of (ii) above, loans for agriculture implements & machinery					
(iii)	Allied Activities	13640	15308.34	13640	17490	15308.34
(a)	Fisheries	4261	2045.57	4261	5063	2045.57
(b)	Dairying	1164	2701.61	1164	1843	2701.61
(c)	Poultry	1132	1676.37	1132	2155	1676.37
(d)	Animal Husbandry					
(e)	Bee keeping					
(f)	Sericulture					
(g)	Others	7083	8884.79	7083	8429	8884.79
	Out of Agriculture, loans to small and marginal farmers	5079	1486.44	5079	5079	1486.44
	Out of Agriculture, loans to other individual farmers	22620	18153.69	22620	22620	18153.69
	Out of Agriculture, loans to corporate farmers, farmers' producer organizations/companies of individual farmers, partnership firms and co-operatives of farmers directly engaged in Agriculture and Allied Activities					
	Out of Agriculture, above loans to Food & Agro-processing					
II	MSMEs	4675	16073.85	4675	5249	16073.85
(i)	Micro Enterprises	4675	16073.85	4675	5249	16073.85
(a)	Manufacturing Enterprises	1062	5477.92	1062	1343	5477.92
(b)	Service Enterprises	3613	10595.93	3613	3906	10595.93
(ii)	Small Enterprises					
(a)	Manufacturing Enterprises					
(b)	Service Enterprises					
(iii)	Medium Enterprises					
(a)	Manufacturing Enterprises					
(b)	Service Enterprises					
(iv)	Advances to KVI					
(v)	Other Finance to MSMEs					
III	Export Credit					
IV	Education	69	82.23	69	69	82.23
V	Housing					
VI	Renewable Energy					
VII	Social Infrastructure					
VIII	'Others' category under Priority Sector	1929	9396.65	1929	2036	9396.65
2	Loans to Weaker Sections under Priority Sector	24524	22659.07	24524	28749	22659.07
3	Non-Priority Sector Loans	8429	15931.01	8429	8710	15931.01
I	Agriculture					
II	MSME (Service)					
(i)	Micro Enterprises (Service)					
(ii)	Small Enterprises (Service)					
(iii)	Medium Enterprises (Service)					
III	Education Loans					
IV	Housing Loans					
V	Personal Loans under Non-Priority Sector					
VI	Other Non-Priority Sector Loans					
4	Total Loans	42732	61041.64	42732	47544	61041.64

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

(Rs in Crore)

Parameters	June '2014	March '2015	June'2015	Variation over June' 2014	
				Amount	% of increase
Deposit	15222.31	17274.85	16885.07	1662.76	11
Advance	5848.82	7107.78	6988.83	1140.01	19
CD Ratio	38	41	41		
Investments	2289.86	3316.20	2479.44	189.58	8
(C+I)D Ratio with Inv.	53	60	56		+3
RIDF*	305.00	305.00	200.00		
CD Ratio with RIDF #	40	43	43		+3
Govt. fund lying with Banks	2343.85	3038.26	2255.03	-88.82	-4
CD ratio without Govt.Fund	45	50	48	-	3
Credit in flow from outside the state	452.00	452	452.95	0.95	0.21
CD Ratio including Govt. Deposit with Credit inflow	36	44	44	-	8
CD ratio excluding Govt. Dep. including credit inflow	41	53	51	-	10
Priority Sector Credit (PSC)	4347.62	5204.18	5060.91	713.29	16
% of PSC to ANBC *	74	73	71		
Sectoral deployment of PSC:					
1. Agriculture	1260.11	1658.28	1485.60	225.49	18
% of Agriculture Adv. to ANBC	22	23	21		
2. MSME	2042.64	2337.82	2398.44	355.80	17
3. Other Prisec	1044.87	1208.08	1176.88	132.01	13
PSC to major sub-sectors:					
(i) Weaker section	2332.42	2421.64	2443.33	110.91	5
% of weaker section credit to ANBC	40	34	34		
II) SC	489.13	604.50	573.60	84.47	17
III) ST	902.62	1082.32	998.86	96.24	11
IV) Women Entrepreneur	762.01	887.79	889.24	127.23	17
% of women credit to ANBC	13	13	13		
V) Minority Community	219.53	261.05	261.72	42.19	19
% to Total Prisec Advance	5	5	5		

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

TRIPURA STATE

Agenda item No. 5 :

BANK-WISE & POPULATION GROUP-WISE BRANCH NETWORK AND DEPOSIT AS ON 30.06.2015

(Amt in lakh)									
Sl No	BANKS	NO. OF BRANCHES				DEPOSITS			
		Rural	Semi urban	Urban	Total	Rural	Semi Urban	Urban	TOTAL
1	2	3	4	5	6	7	8	9	10
1	Allahabad Bank	1	0	1	2	295.39	0.00	7498.79	7794.18
2	Andhra Bank	0	0	1	1	0.00	0.00	1097.86	1097.86
3	Bank of Baroda	1	0	2	3	476.00	0.00	21429.14	21905.14
4	Bank of India	6	3	2	11	666.23	2608.98	8849.33	12124.54
5	Bank of Maharashtra	0	0	1	1	0.00	0.00	284.40	284.40
6	Bharatiya Mahila Bank	0	0	1	1	0.00	0.00	1337.27	1337.27
7	Canara Bank	3	7	3	13	5369.95	5747.35	26609.63	37726.93
8	Central Bank of India	1	3	3	7	3135.38	837.85	9456.02	13429.25
9	Corporation Bank	0	1	1	2	0.00	155.46	3810.28	3965.74
10	Dena Bank	0	0	1	1	0.00	0.00	275.22	275.22
11	Indian Bank	1	0	2	3	61.87	0.00	11923.03	11984.90
12	IDBI BANK	3	3	1	7	792.00	2108.00	8052.00	10952.00
13	Indian Overseas Bank	2	2	1	5	2929.19	674.79	8646.35	12250.33
14	Oriental Bank of Commerce	0	0	1	1	0.00	0.00	2066.21	2066.21
15	Punjab & Sind Bank	1	0	1	2	72.00	0.00	1863.00	1935.00
16	Punjab National Bank	1	0	1	2	337.60	0.00	5226.40	5564.00
17	State Bank of India	28	17	13	58	45565.72	171506.03	254344.25	471416.00
18	Syndicate Bank	3	2	1	6	523.94	435.12	2570.64	3529.70
19	Union Bank of India	1	3	3	7	447.77	4774.93	36436.25	41658.95
20	United Bank of India	42	8	12	62	95059.51	69638.15	97310.48	262008.14
21	UCO Bank	11	9	5	25	12899.00	17458.00	57207.00	87564.00
22	Vijaya Bank	0	0	3	3	0.00	0.00	24801.56	24801.56
A	Sub Total of Public Sec. Bank	105	58	60	223	168631.55	275944.66	591095.11	1035671.32
23	AXIS BANK	0	4	3	7	0.00	6401.34	15806.34	22207.68
24	Federal Bank	0	0	1	1	0.00	0.00	2380.66	2380.66
25	HDFC	0	2	2	4	0.00	1421.13	6226.01	7647.14
26	ICICI	1	6	1	8	570.88	1852.44	4813.56	7236.88
27	Indusind Bank	0	1	1	2	0.00	1017.00	2319.82	3336.82
28	Kotak Mahindra Bank	0	0	1	1	0.00	0.00	1968.25	1968.25
29	South Indian Bank	0	0	1	1	0.00	0.00	3475.50	3475.50
30	YES Bank	0	0	1	1	0.00	0.00	2134.20	2134.20
B	Sub Total of Pvt. Sec. Bank	1	13	11	25	570.88	10691.91	39124.34	50387.13
31	Tripura Gramin Bank	101	30	11	142	151369.00	119800.00	148253.00	419422.00
C	Sub Total of RRB	101	30	11	142	151369.00	119800.00	148253.00	419422.00
32	ACUB	0	1	2	3	0.00	155.12	3050.87	3205.99
33	TCARDB	1	3	1	5	0.00	0.00	0.00	0.00
34	TSCB	40	12	11	63	45916.53	44412.33	89491.89	179820.75
D	Sub Total of Coop.Banks	41	16	14	71	45916.53	44567.45	92542.76	183026.74
GRAND TOTAL		248	117	96	461	366487.96	451004.02	871015.21	1688507.19

TRIPURA STATE

Agenda item No. 5

BANK-WISE & POPULATION GROUP-WISE ADVANCE AND CD RATIO AS ON 30.06.2015

Amt. in lakh

Sl No.	BANKS	ADVANCES				CREDIT DEPOSIT RATIO (%)				Investment	Credit + Investment Deposit Ratio (%)
		Rural	Semi urban	Urban	TOTAL	Rural	Semi urban	Urban	Total		
1	2	3	4	5	6	7	8	9	10	11	12
1	Allahabad Bank	23.38	0.00	2090.51	2113.89	8	0	28	27		27
2	Andhra Bank	0.00	0.00	80.42	80.42	0	0	7	7		7
3	Bank of Baroda	230.00	0.00	7555.21	7785.21	48	0	35	36		36
4	Bank of India	939.59	3107.73	4995.93	9043.25	141	119	56	75		75
5	Bank of Maharashtra	0.00	0.00	76.92	76.92	0	0	27	27		27
6	Bharatiya Mahila Bank	0.00	0.00	120.06	120.06	0	0	9	9		9
7	Canara Bank	570.27	1858.17	5682.16	8110.60	11	32	21	21		21
8	Central Bank of India	470.33	500.49	3706.54	4677.36	15		39	35		35
9	Corporation Bank	0.00	5.27	305.03	310.30	0	3	8	8		8
10	Dena Bank	0.00	0.00	27.95	27.95	0	0	10	10		10
11	Indian Bank	18.45	0.00	1473.28	1491.73	30	0	12	12		12
12	IDBI BANK	211.00	706.51	2127.49	3045.00	27	34	26	28		28
13	Indian Overseas Bank	444.28	255.37	3983.80	4683.45	15	38	46	38		38
14	Oriental Bank of Commerce	0.00	0.00	243.31	243.31	0	0	12	12		12
15	Punjab & Sind Bank	63.00	0.00	374.00	437.00	88	0	20	23		23
16	Punjab National Bank	89.65	0.00	1784.35	1874.00	27	0	34	34		34
17	State Bank of India	63831.18	71085.72	61656.10	196573.00	140	41	24	42		42
18	Syndicate Bank	217.91	352.19	1216.46	1786.56	42	81	47	51		51
19	Union Bank of India	49.76	1298.28	8617.71	9965.75	11	27	24	24		24
20	United Bank of India	39269.86	20778.76	45373.86	105422.48	41	30	47	40	1259.36	41
21	UCO Bank	3288.00	3549.00	13441.00	20278.00	25	20	23	23		23
22	Vijaya Bank	0.00	0.00	2335.37	2335.37	0	0	9	9		9
A	Sub Total of Public Sec. Bank	95629.64	54964.29	144611.78	380481.61	57	20	24	37	1259.36	37
23	AXIS BANK	0.00	86.39	27080.90	27167.29	0	1	171	122		122
24	Federal Bank	0.00	0.00	465.02	465.02	0	0	20	20		20
25	HDFC	0.00	2118.41	7316.39	9434.80	0	149	118	123		123
26	ICICI	211.00	1040.46	956.22	2207.68	37	56	20	31		31
27	Indusind Bank	0.00	3935.08	8365.74	12300.82	0	387	361	369		369
28	Kotak Mahindra Bank	0.00	0.00	25.52	25.52	0	0	1	1		1
29	South Indian Bank	0.00	0.00	743.22	743.22	0	0	21	21		21
30	YES Bank	0.00	0.00	17.57	17.57	0	0	1	1	382.35	19
B	Sub Total of Pvt. Sec. Bank	35.52	4035.81	29866.95	52361.92	6	38	76	104	382.35	105
31	Tripura Gramin Bank	92351.00	48722.00	22597.00	163670.00	61	41	15	39	229902.33	94
C	Sub Total of RRB	81287.31	43444.38	19391.31	163670.00	54	36	13	39	229902.33	94
32	ACUB	0.00	54.47	1746.73	1801.20	0	35	57	56	1505.88	103
33	TCARDB	680.33	1056.56	655.70	2392.59	0	0	0	0		0
34	TSCB	66097.56	19670.16	12407.64	98175.36	144	44	14	55	14894.12	63
D	Sub Total of Coop.Banks	21849.66	22271.33	29807.33	102369.15	48	50	32	56	16400.00	65
GRAND TOTAL		198641.65	123861.72	224691.93	698882.68	54	27	26	41	247944.04	56
TOTAL RESOURCES SUPPORT PROVIDED TO STATE UNDER RIDF:20000.00										C.D. Ratio With RIDF	43

TRIPURA STATE

Agenda Item No. 5

Annexure - Table -12.

BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 30.06.2015

(Amt. in lacs)

Sl.No.	BANKS	Agril & Allied Activities		MSME		OTHER PRISEC		Total PRISEC		TFA as % of ANBC	PS Cr. As % to ANBC
		Total Finance		A/c.	Amt.	A/c.	Amt.	A/c.	Amt.		
		A/c.	Amt.								
1	2	3	4	6	7	9	10	12	13	14	15
1	Allahabad Bank	117	155.29	187	1079.26	250	714.89	554	1949.44	7	92
2	Andhra Bank	0	0.00	20	32.39	1	1.13	21	33.52	0	40
3	Bank of Baroda	44	301.15	368	4213.43	135	1170.74	547	5685.32	4	76
4	Bank of India	147	2725.38	507	4588.90	321	806.66	975	8120.94	31	92
5	Bank of Maharashtra	1	3.90	11	51.30	0	0.00	12	55.20	5	73
6	Bharatiya Mahila Bank	1	0.50	76	66.32	6	25.72	83	92.54	1	170
7	Canara Bank	1247	632.10	866	1569.63	367	689.01	2480	2890.74	8	35
8	Central Bank of India	736	746.48	522	2021.73	381	1630.58	1639	4398.79	16	92
9	Corporation Bank	12	9.00	118	209.61	65	55.00	195	273.61	3	104
10	Dena Bank	0	0.00	0	0.00	1	9.46	1	9.46	0	41
11	Indian Bank	6	51.44	104	480.71	178	748.93	288	1281.08	4	90
12	IDBI BANK	87	1023.00	123	1544.00	29	358.00	239	2925.00	9	26
13	Indian Overseas Bank	63	40.76	403	1246.14	21	137.99	487	1424.89	1	31
14	Oriental Bank of Commerce	3	0.20	64	137.63	14	57.89	81	195.72	0	101
15	Punjab & Sind Bank	7	5.50	145	249.00	42	97.50	194	352.00	1	83
16	Punjab National Bank	32	49.32	168	1466.20	51	109.98	251	1625.50	3	111
17	State Bank of India	59169	24461.82	33160	106141.25	9223	32552.32	101552	163155.39	12	83
18	Syndicate Bank	116	74.15	339	903.29	176	358.30	631	1335.74	4	76
19	Union Bank of India	341	924.60	667	5285.20	240	1445.70	1248	7655.50	9	76
20	United Bank of India	52052	21730.82	11383	54324.01	2202	10292.15	65637	86346.98	21	82
21	UCO Bank	5521	3316.00	2361	9062.00	1071	2628.00	8953	15006.00	17	76
22	Vijaya Bank	87	116.72	338	1749.05	91	275.20	516	2140.97	4	78
A	Sub Total of Public Sec. Bank	119789	56368.13	51930	196421.05	14865	54165.15	186584	306954.33	15	79
23	AXIS BANK	11	37.92	323	1909.52	196	177.34	530	2124.78	0	7
24	Federal Bank	25	9.51	20	281.28	0	0.00	45	290.79	2	71
25	HDFC	1077	2403.11	2166	3189.56	88	109.55	3331	5702.22	27	63
26	ICICI	3911	1761.54	76	108.73	1	8.81	3988	1879.08	89	95
27	Indusind Bank	616	883.44	2965	7766.29	0	0.00	3581	8649.73	7	69
28	Kotak Mahindra Bank	0	0.00	1	10.11	0	0.00	1	10.11	0	0
29	SOUTH INDIAN BANK	1	33.57	8	381.29	71	199.09	80	613.95	5	89
30	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0
B	Sub Total of Pvt. Sec. Bank	5641	5129.09	5559.00	13646.78	356	494.79	11556	19270.66	9	34
31	Tripura Gramin Bank	182548	35502.00	22381	13067.00	23552	56291.00	228481	104860.00	22	64
C	Sub Total of RRB	182548	35502.00	22381	13067.00	23552	56291.00	228481	104860.00	22	64
32	ACUB	0	0.00	0	0.00	541	1435.22	541	1435.22	0	80
33	TCARDB	1446	452.95	0	0.00	2448	1939.64	3894	2392.59	19	100
34	TSCB	100713	51107.87	49175	16708.98	2221	3361.79	152109	71178.64	52	72
D	Sub Total of Coop.Banks	102159	51560.82	49175	16708.98	5210	6736.65	156544	75006.45	50	73
	GRAND TOTAL	410137	148560.04	129045	239843.81	43983	117687.59	583165	506091.44	21	71

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

TRIPURA STATE

Agenda Item No. 5

BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 30.06.2015

(Amt. in Lakhs)

Sl.No.	BANKS	Advances for SC		Advance for ST		Advance for OBC		Advances to Weaker Section		Advances to Weaker Section as % of ANBC	Advance for Women Entrepreneurs		Advance for Minority Community		Advance to Physically Handicapped		
		A/c.	Amt.	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.		%	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.
		3	4	5	6	7	8	9	10		11	12	13	14	15	16	17
1	Allahabad Bank	80	130.27	120	275.24	42	115.20	382	1280.55	60	157	148.40	35	97.10	2	0.42	
2	Andhra Bank	6	14.00	0	0.00	0	0.00	7	8.01	10	5	9.50	1	1.00	0	0.00	
3	Bank of Baroda	68	341.20	39	150.32	30	95.62	138	618.40	8	31	44.32	4	6.56	0	0.00	
4	Bank of India	78	115.32	102	95.41	22	28.47	154	215.40	2	123	256.74	22	12.37	0	0.00	
5	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	20	73.22	97	0	0.00	0	0.00	0	0.00	
6	Bharatiya Mahila Bank	0	0.00	0	0.00	0	0.00	14	6.42	0	18	19.70	0	0.00	0	0.00	
7	Canara Bank	410	250.00	385	249.00	587	453.00	937	531.43	6	219	162.00	321	425.00	36	6.00	
8	Central Bank of India	262	98.58	438	133.23	138	76.93	498	675.36	14	241	275.11	28	19.16	2	0.75	
9	Corporation Bank	15	18.00	12	16.00	35	60.00	65	75.50	29	22	31.00	4	6.01	0	0.00	
10	Dena Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0.00	
11	Indian Bank	23	18.47	10	23.16	27	31.46	82	96.86	7	41	95.41	8	12.15	0	0.00	
12	IDBI BANK	8	21.64	5	8.43	23	74.96	125	459.25	4	3	39.86	3	11.69	0	0.00	
13	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	5	17.04	0	0	0.00	0	0.00	0	0.00	
14	Oriental Bank of Commerce	2	0.86	0	0.00	29	26.67	8	1.25	1	19	33.49	1	1.00	0	0.00	
15	Punjab & Sind Bank	19	27.69	7	9.20	2	2.15	37	51.10	12	11	9.60	3	2.45	0	0.00	
16	Punjab National Bank	0	0.00	0	0.00	0	0.00	117	123.45	8	0	0.00	0	0.00	0	0.00	
17	State Bank of India	24099	22810.00	46940	37378.00	9659	14975.00	64350	44149.00	23	34289	28801.00	10125	9222.90	365	309.00	
18	Syndicate Bank	16	16.01	4	11.20	8	4.70	87	233.00	13	11	12.00	1	0.71	0	0.00	
19	Union Bank of India	97	214.25	30	39.80	74	64.20	262	417.30	4	108	205.10	19	25.35	0	0.00	
20	United Bank of India	19159	6857.57	26779	7851.88	5493	6021.29	62789	40353.23	38	40547	19322.91	9241	4375.42	336	51.28	
21	UCO Bank	794	1516.00	329	273.00	1273	995.00	5061	9051.00	46	716	982.00	561	711.00	24	6.91	
22	Vijaya Bank	67	195.70	32	129.65	28	36.70	144	392.46	14	54	33.65	52	133.68	4	3.96	
A	Sub Total of Public Sec. Bank	45203	32645.56	75232	46643.52	17470	23061.35	135282	98829.23	26	76615	50481.79	20429	15063.55	769	378.32	
23	AXIS BANK	2	1.83	1	0.28	0	0.00	6	20.27	0	76	88.61	9	31.26	0	0.00	
24	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0.00	
25	HDFC	189	156.30	191	637.17	0	0.00	3798	2937.85	33	2071	948.14	303	189.57	0	0.00	
26	ICICI	1782	767.69	205	92.51	0	0.00	2310	940.78	47	882	446.17	263	83.05	0	0.00	
27	Indusind Bank	257	663.78	231	420.94	0	0.00	1653	1581.47	13	0	0.00	736	2161.41	0	0.00	
28	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0.00	
29	SOUTH INDIAN BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0.00	
30	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0.00	
B	Sub Total of Pvt. Sec. Bank	2230	1589.60	628	1150.90	0	0.00	7767	5480.37	10	3029	1482.92	1311	2465.29	0	0.00	
31	Tripura Gramin Bank	30126	15902.00	80293	35396.00	15769	5362.00	191503	116582.00	71	91633	27702.00	23845	7440.00	74	22.00	
C	Sub Total of RRB	30126	15902.00	80293	35396.00	15769	5362.00	191503	116582.00	71	91633	27702.00	23845	7440.00	74	22.00	
32	ACUB	133	345.06	136	370.51	0	0.00	250	530.79	29	140	280.18	5	7.40	3	6.60	
33	TCARDB	0	0.00	0	0	0	0	0	0	0	0	0.00	0	0	0	0	
34	TSCB	17635	6877.85	36278	16325.15	30570	15285.10	95277	22910.75	23	19321	8977.15	3323	1195.95	417	109.95	
D	Sub Total of Coop.Banks	17768	7222.91	36414	16695.66	30570	15285.10	95527	23441.54	23	19461	9257.33	3328	1203.35	420	116.55	
	GRAND TOTAL	95327	57360.07	192567	99886.08	63809	43708.45	430079	244333.14	34	190738	88924.04	48913	26172.19	1263	516.87	

**Recovery Performance of Banks
As on 30.06.2015**

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

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

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

Sector wise recovery –

Overall recovery percentage in respect of three broad sectors, viz., agriculture, MSME and Other Prisec. as on 30.06.2015 stands at 55%.

A comparative table relating to **March'2015** with that of **March'2013** is produced below:

Sector	June'2014			June'2015		
	Demand	Recovery	%	Demand	Recovery	%
Agriculture & allied	23351.58	12323.27	53	27312.97	15137.37	55
MSME	35188.65	15440.19	44	43256.93	22041.97	51
Other Prisec	22378.29	14584.95	65	25450.49	15867.98	62
TOTAL	80918.52	42348.41	52	96020.39	53047.32	55

Rs/ Lacs

Scheme wise recovery as on 30.06.2015

Comparative position of some selected schemes is given below:

Sector	June'2014			June'2015		
	Demand	Recovery	%	Demand	Recovery	%
SJSRY	679.63	135.81	20	2098.35	154.19	7
SGSY	1708.70	267.06	16	2983.92	313.86	11
REGP(MMS)	1587.38	524.02	33	1924.89	929.17	48
PMRY	4444.77	222.37	5	4720.07	250.23	5
PMEGP	2416.41	700.18	30	3830.00	1288.46	34

Rs/ Lacs

BANK-WISE & SECTOR-WISE RECOVERY PERFORMANCE AS ON 30.06.2015

AGENDA ITEM NO.6

Sl.No.	Name of Bank	Agri. & Allied activities sector			MSME			Other Priority Sector			Total Sector		
		Demand	Recovery	Recovery %	Demand	Recovery	Recovery %	Demand	Recovery	Recovery %	Demand	Recovery	Recovery %
1	2	3	4	5	6	7	8	9	10	11	14	15	16
1	Allahabad Bank	3.25	0.05	2	87.25	43.60	50	91.85	45.25	49	182.35	88.90	49
2	Andhra Bank	0	0.00	0	2.67	2.19	82	0.00	0.00	0	2.67	2.19	82
3	Bank of Baroda	0.87	0.20	23	184.15	112.20	61	19.42	11.62	60	204.44	124.02	61
4	Bank of India	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
5	Bank of Maharashtra	4.20	0.05	1	7.17	0.05	0	0.00	0.00	0	11.37	0.10	0
6	Canara Bank	15.19	1.51	10	301.27	30.59	10	110.90	32.15	29	427.36	64.25	15
7	Central Bank of India	65.32	45.61	70	232.39	47.09	20	325.68	115.21	35	623.39	207.91	33
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	45.33	0.12	0	44.80	19.96	45	41.34	31.05	75	131.47	51.13	39
10	IDBI BANK	543.00	0.00	0	530.91	32.91	6	0.00	0.00	0	1073.91	32.91	0
11	Indian Overseas Bank	3.23	1.29	40	198.25	88.18	44	85.00	51.03	60	286.48	140.50	49
12	Oriental Bank of Commerce	0.10	0.08	80	1.50	1.40	93	16.24	12.65	78	17.84	14.13	79
13	Punjab & Sind Bank	1.00	0.00	0	64.50	6.10	9	10.00	0.90	9	75.50	7.00	9
14	Punjab National Bank	25.36	0.00	0	376.50	50.00	13	26.35	4.35	17	428.21	54.35	13
15	State Bank of India	7572.00	4899.00	65	15952.00	9711.00	61	3611.00	2538.00	70	27135.00	17148.00	63
16	Syndicate Bank	0.00	0.00	0	272.20	91.68	34	83.00	52.00	63	355.20	143.68	40
17	Union Bank of India	65.27	1.20	2	440.75	2.70	1	135.20	3.20	2	641.22	7.10	1
18	United Bank of India	6591.22	3796.52	58	7991.56	4140.75	52	3981.37	2476.21	62	18564.15	10413.48	56
19	UCO Bank	1489.00	690.00	46	5171.00	2855.00	55	1197.00	702.00	59	7857.00	4247.00	54
20	Vijaya Bank	0.00	0.00	0	261.36	0.98	0	4.10	0.00	0	265.46	0.98	0
A	Sub Total of Public Sec. Bank	16424.34	9435.63	57	32120.23	17236.38	54	9738.45	6075.62	62	58283.02	32747.63	56
21	AXIS BANK	17.34	17.32	100	1559.89	1505.07	96	8.78	1.71	19	1586.01	1524.10	96
22	Federal Bank	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
23	HDFC	336.14	244.80	73	483.31	426.22	88	16.28	12.15	75	835.73	683.17	82
24	ICICI	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
25	Indusind Bank	4.15	0.00	0	15.50	0.79	5	0.00	0.00	0	19.65	0.79	4
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	357.63	262.12	73	2058.70	1932.08	94	25.06	13.86	0	2441.39	2208.06	90
29	Tripura Gramin Bank	7581.00	4869.00	64	3118.00	1922.00	62	13426.00	8901.00	66	24125.00	15692.00	65
C	Sub Total of RRB	7581.00	4869.00	64	3118.00	1922.00	62	13426.00	8901.00	66	24125.00	15692.00	65
30	ACUB	0	0	0	0	0	0	284.98	120.40	42	284.98	120.40	42
31	TCARDB	250.00	141.56	57	0	0	0	776.00	557.35	72	1026.00	698.91	68
32	TSCB	2700.00	429.06	16	5960.00	951.51	16	1200.00	199.75	17	9860.00	1580.32	16
D	Sub Total of Coop.Banks	2950.00	570.62	19	5960.00	951.51	16	2260.98	877.50	39	11170.98	2399.63	21
Grand Total		27312.97	15137.37	55	43256.93	22041.97	51	25450.49	15867.98	62	96020.39	53047.32	55

TRIPURA STATE

Agenda Item No-6

BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 30.06.2015

(Amount in Lacs)

SI No.	BANKS	PMRY					SGSY					SJSRY				
		Total Outg.		Demand	Recovery	Total Overdue	Total Outg.		Demand	Recovery	Total Overdue	Total Outg.	Amt.	Demand	Recovery	Total Overdue
		No.	Amt.				No.	Amt.								
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1	A.B.	6	8.74	5.74	0.00	5.74	0	0.00	0.00	0.00	0.00	8	4.58	0.80	0.15	0.65
2	Andhra Bank					0.00					0.00					0.00
3	BOB	4	6.16	0.62	0.41	0.21	3	3.68	0.40	0.33	0.07	56	30.23	3.02	2.60	0.42
4	BOI	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	45	12.01	3.67	1.64	2.03
5	Canara	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	1	0.95	0.95	0.15	0.80
6	CBI	173	74.66	70.25	23.51	46.74	162	16.47	16.47	4.84	11.63	10	3.84	2.27	0.00	2.27
7	Corporation					0.00					0.00					0.00
8	IB	6	4.01	3.85	0.98	2.87	0	0.00	0.00	0.00	0.00	10	8.81	6.92	0.33	6.59
9	IDBI	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
10	IOB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	11	7.78	5.92	0.00	5.92
11	P&SB	17	63.70	62.50	0.03	62.47	0	0.00	0.00	0.00	0.00	28	19.50	14.00	0.90	13.10
12	SBI	2420	2427.00	2083.00	97.00	1986.00	1725	1312.00	471.00	74.00	397.00	950	2021.00	1625.00	81.00	1544.00
13	UCO	485	245.00	246.00	1.00	245.00	483	279.00	59.00	27.00	32.00	123	59.50	21.00	3.40	17.60
14	UB	4	0.90	0.65	0.05	0.60	0	0.00	0.00	0.00	0.00	83	42.10	12.75	2.17	10.58
15	UBI	3344	2327.80	2236.55	126.89	2109.66	1530	290.52	254.69	15.69	239.00	1021	548.54	388.59	59.58	329.01
16	VB	2	3.65	0.40	0.36	0.04	0	0.00	0.00	0.00	0.00	5	8.99	0.46	0.18	0.28
17	HDFC	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	1	0.89	0.00	0.00	0.00
18	AXIS BANK	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
19	PNB	2	2.30	2.30	0.00	2.30	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
20	ICICI	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00			0.00
21	Syndicate	0	0.00	0.00	0.00	0.00	9	14.60	1.00	0.60	0.40	11	18.80	2.00	0.75	1.25
22	BOM					0.00					0.00					0.00
23	OBC	6	8.21	8.21	0.00	8.21	0	0.00	0.00	0.00	0.00	4	0.68	1.00	0.40	0.60
A	ASCB	6469	5172.13	4720.07	250.23	4469.84	3912	1916.27	802.56	122.46	680.10	2367	2788.20	2088.35	153.25	1935.10
24	TGB	0	0.00	0.00	0.00	0.00	519	439.27	129.30	82.57	46.73	0	0.00	0.00	0.00	0.00
B	ASCB incl.	6469	5172.13	4720.07	250.23	4469.84	4431	2355.54	931.86	205.03	726.83	2367	2788.20	2088.35	153.25	1935.10
25	ACUB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
26	TCARDB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
27	TSCB	0	0.00	0.00	0.00	0.00	1466	2052.06	2052.06	108.83	1943.23	35	39.91	10.00	0.94	9.06
C	Coop. Bank Sub Total	0	0.00	0.00	0.00	0.00	1466	2052.06	2052.06	108.83	1943.23	35	39.91	10.00	0.94	9.06
GRAND TOTAL		6469	5172.13	4720.07	250.23	4469.84	5897	4407.60	2983.92	313.86	2670.06	2402	2828.11	2098.35	154.19	1944.16

TRIPURA STATE

Agenda Item No-6

BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 30.06.2015

(Amount in Lacs)

SI No	BANKS	TRANSPORT OPERATOR					SUME					KVIC(MMS)				
		Total Outg.		Demand	Recovery	Total Overdue	Total Outg.		Demand	Recovery	Total Overdue	Total Outg.		Demand	Recovery	Total Overdue
		No.	Amt.				No.	Amt.				No.	Amt.			
1	2	3	4	5	6	7			10	11	12	18	19	20	21	22
1	A.B.	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	6	26.90	23.75	0.00	23.75
2	Andhra Bank					0.00					0.00					0.00
3	BOB	2	1.65	1.65	0.00	1.65	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
4	BOI	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
5	Canara	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
6	CBI	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	3	26.51	1.19	0.14	1.05
7	Coprporation					0.00					0.00					0.00
8	IB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
9	IDBI	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
10	IQB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
11	P&SB	3	4.03	1.55	1.40	0.15	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
12	SBI	1225	1881.00	894.00	141.00	753.00	0	0.00	0.00	0.00	0.00	570	1029.00	491.00	107.00	384.00
13	UCO	149	307.00	14.00	4.00	10.00	0	0.00	0.00	0.00	0.00	22	128.00	29.00	5.00	24.00
14	UB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	2	6.75	1.20	0.00	1.20
15	UBI	801	1257.96	361.22	52.36	308.86	0	0.00	0.00	0.00	0.00	142	196.53	117.89	31.22	86.67
16	VB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	1	7.36	0.58	0.44	0.14
17	HDFC	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
18	AXIS BANK	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
19	PNB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	15	33.50	19.50	0.00	19.50
20	ICICI	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
21	Syndicate	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
22	BOM															
23	OBC	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
A	ASCB	2180	3451.64	1272.42	198.76	1073.66	0	0.00	0.00	0.00	0.00	761	1454.55	684.11	143.80	540.31
24	TGB	1004	1214.22	752.76	496.93	255.83	0	0.00	0.00	0.00	0.00	1249	2033.37	1240.78	785.37	455.41
B	ASCB incl.	3184	4665.86	2025.18	695.69	1329.49	0	0.00	0.00	0.00	0.00	2010	3487.92	1924.89	929.17	995.72
25	ACUB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
26	TCARDB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
27	TSCB	527	540.29	450.00	9.43	440.57	0	0.00	0.00	0.00	0.00	56	15.69	0.00	0.00	0.00
C	Coop. Bank Sub Total	527	540.29	450.00	9.43	440.57	0	0.00	0.00	0.00	0.00	56	15.69	0.00	0.00	0.00
GRAND TOTAL		3711	5206.15	2475.18	705.12	1770.06	0	0.00	0.00	0.00	0.00	2066	3503.61	1924.89	929.17	995.72

TRIPURA STATE

Agenda Item No- 6

BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 30.06.2015

(Amount in Lacs)

SI No	BANKS	SEEUY					PMEGP					SWAVALAMBAN				
		Total Outg.		Demand	Recovery	Total Overdue	Total Outg.		Demand	Recovery	Total Overdue	Total Outg.		Demand	Recovery	Total Overdue
		No.	Amt.				No.	Amt.				No.	Amt.			
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1	A.B.	0	0.00	0.00	0.00	0.00	20	19.80	2.95	0.25	2.70	12	13.65	4.25	0.40	3.85
2	Andhra Bank					0.00	9	16.89	1.21	0.83	0.38	9	9.71	0.85	0.72	0.13
3	BOB	0	0.00	0.00	0.00	0.00	49	101.63	10.16	8.60	1.56	40	116.25	11.62	7.52	4.10
4	BOI	0	0.00	0.00	0.00	0.00	19	29.15	6.89	4.23	2.66	18	20.05	4.80	2.90	1.90
5	Canara	0	0.00	0.00	0.00	0.00	61	93.87	32.84	22.58	10.26	117	99.64	33.73	21.50	12.23
6	CBI	0	0.00	0.00	0.00	0.00	55	134.93	20.19	2.87	17.32	63	116.18	20.82	3.92	16.90
7	Coprporation					0.00	3	7.28			0.00	4	6.02			0.00
8	IB	0	0.00	0.00	0.00	0.00	29	53.70	23.63	3.66	19.97	14	22.59	7.75	2.68	5.07
9	IDBI	0	0.00	0.00	0.00	0.00	2	14.97	14.97	0.00	14.97	1	1.30	1.30	0.00	1.30
10	IOB	0	0.00	0.00	0.00	0.00	18	32.75	7.51	1.65	5.86	26	20.98	5.07	1.56	3.51
11	P&SB	3	7.16	7.10	0.00	7.10	19	41.20	2.55	0.40	2.15	7	7.25	2.75	0.65	2.10
12	SBI	0	0.00	0.00	0.00	0.00	1691	4129.00	520.00	95.00	425.00	1558	1699.58	492.00	86.38	405.62
13	UCO	0	0.00	0.00	0.00	0.00	185	265.93	27.00	6.00	21.00	170	283.00	17.00	6.65	10.35
14	UB	0	0.00	0.00	0.00	0.00	88	312.70	88.90	1.25	87.65	102	219.76	103.50	3.47	100.03
15	UBI	0	0.00	0.00	0.00	0.00	2110	3935.86	1865.23	356.96	1508.27	1073	1689.56	402.65	96.55	306.10
16	VB	0	0.00	0.00	0.00	0.00	19	49.72	6.75	0.86	5.89	11	22.36	7.92	0.61	7.31
17	HDFC	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
18	AXIS BANK	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
19	PNB	0	0.00	0.00	0.00	0.00	17	44.50	21.75	0.00	21.75	12	17.40	5.40	0.00	5.40
20	ICICI	0	0.00	0.00	0.00	0.00	2	1.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
21	Syndicate Bank	0	0.00	0.00	0.00	0.00	11	67.51	3.00	1.00	2.00	10	21.00	3.00	0.60	2.40
22	BOM						1	0.15	0.15	0.01	0.14	3	7.32	7.32	0.05	7.27
23	OBC	0	0.00	0.00	0.00	0.00	11	11.68	5.80	3.49	2.31	9	3.59	2.10	1.80	0.30
A	ASCB excl.RRB	3	7.16	7.10	0.00	7.10	4419	9364.22	2661.48	509.64	2151.84	3259	4397.19	1133.83	237.96	895.87
24	TGB	0	0.00	0.00	0.00	0.00	1995	3786.01	1131.19	731.73	399.46	2988	3473.36	1491.12	951.08	540.04
B	ASCB incl. RRB	3	7.16	7.10	0.00	7.10	6414	13150.23	3792.67	1241.37	2551.30	6247	7870.55	2624.95	1189.04	1435.91
25	ACUB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
26	TCARDB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
27	TSCB	0	0.00	0.00	0.00	0.00	601	1645.44	400.00	88.32	311.68	1668	1502.01	460.00	80.87	379.13
C	Coop. Bank Sub Total	0	0.00	0.00	0.00	0.00	601	396.18	37.33	47.09	-9.76	625	518.25	158.35	143.23	15.12
Grand Total		3	7.16	7.10	0.00	7.10	7015	13546.41	3830.00	1288.46	2541.54	6872	8388.80	2783.30	1332.27	1451.03

TRIPURA STATE

Agenda Item No-6

BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 30.06.2015

(Amount in Lacs)

SI No	BANKS	D.R.I.					SHG					IRDP				
		Total Outg.		Demand	Recovery	Total Overdu	Total Outg.		Demand	Recovery	Total Overdue	Total Outg.		Demand	Recovery	Total Overdue
		No.	Amt.				No.	Amt.				No.	Amt.			
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	
1	A.B.					0.00					0.00					0.00
2	Andhra Bank					0.00					0.00					0.00
3	BOB					0.00	8	16.15	1.62	1.49	0.13	0	0.00	0.00	0.00	0.00
4	BOI					0.00					0.00					0.00
5	Canara	137	14.64	14.20	2.65	11.55					0.00					0.00
6	CBI					0.00					0.00					0.00
7	Coprporation					0.00					0.00					0.00
8	IB					0.00					0.00					0.00
9	IDBI					0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
10	IOB					0.00					0.00					0.00
11	P&SB					0.00					0.00					0.00
12	SBI	611	110.48	10.58	3.41	7.17	3035	3852.00	873.00	137.00	736.00	365	54.22	49.00	0.00	49.00
13	UCO					0.00	318	209.03	22.00	5.35	16.65					0.00
14	UB					0.00					0.00					0.00
15	UBI	683	84.14	29.65	4.25	25.40	2428	1455.86	611.25	156.89	454.36	0	0.00	0.00	0.00	0.00
16	VB					0.00					0.00					0.00
17	HDFC															
18	AXIS BANK					0.00					0.00					0.00
19	PNB					0.00					0.00					0.00
20	ICICI					0.00					0.00					0.00
21	Syndicate Bank					0.00					0.00					0.00
22	BOM															
23	OBC															
A	ASCB excl.RRB	1431	209.26	54.43	10.31	44.12	5789	5533.04	1507.87	300.73	1207.14	365	54.22	49.00	0.00	49.00
24	TGB					0.00	9556	7202.54	1939.65	1268.90	670.75	144	54.09	54.09	0.00	54.09
B	ASCB incl.	1431	209.26	54.43	10.31	44.12	15345	12735.58	3447.52	1569.63	1877.89	509	108.31	103.09	0.00	103.09
25	ACUB					0.00					0.00					0.00
26	TCARDB					0.00					0.00					0.00
27	TSCB					0.00	0	0.00	0.00	0.00	0.00	120	272.67	272.67	0.00	272.67
C	Coop. Bank Sub Total	0	0	0	0	0.00	0	0.00	0.00	0.00	0.00	120	272.67	272.67	0.00	272.67
GRAND TOTAL		1431	209.26	54.43	10.31	44.12	15345	12735.58	3447.52	1569.63	1877.89	629	380.98	375.76	0.00	375.76

Tripura State

Agenda Item No. 6

Joint recovery drive conducted with the involvement of Govt. Authorities during the year 2015-16 (As on 30.06.2015)

(Amt. in Lakhs)

Sl.No.	Name of Bank	No of recovery drives conducted	Recovery made upto 30.06.2015	
		No.	No.	Amt.
1	2	3	4	5
1	Allahabad Bank	0	0	0.00
2	Bank of Baroda	0	0	0.00
3	Bank of India	0	0	0.00
4	Canara Bank	0	0	0.00
5	Central Bank of India	4	22	1.55
6	Indian Bank	0	0	0.00
7	Indian Overseas Bank	0	0	0.00
8	Punjab & Sind Bank	0	0	0.00
9	State Bank of India	2	22	7.00
10	UCO Bank	1	80	7.98
11	Union Bank of India	0	0	0.00
12	United Bank of India	2	23	5.23
13	Vijaya Bank	0	0	0.00
14	Punjab National Bank	0	0	0.00
15	Tripura Gramin Bank	0	0	0.00
16	Agartala Urban Coop.Bank	0	0	0.00
17	Tripura Coop.Agri.Rural Dev.Bank	0	0	0.00
18	Tripura State Coop.Bank.	0	0	0.00
	TOTAL :	9	147	21.76

PDR certificate cases as on 30.06.2015

(Rs / Lacs)

As on	Cases pending		Recovery made during the current year.	
	No.	Amt.	No.	Amt.
30.06.2015	3352	2396.43	47	30.50

Bank wise, sector wise, scheme wise recovery position of Certificate cases (PDR Act) as on 30.06.2015 is furnished in the annexure.

Tripura State

Agenda Item No. 6

Statement showing the filing and disposal of cases under PDR up to 30.06.2015

(Rs.in Lakhs)

SI.No.	Name of the Bank	Cases pending		Recovery made during Current Year	
		No.	Amt.	No.	Amt.
1	2	3	4	5	6
1	Allahabad Bank	4	11.84	0	0.00
2	Bank of Baroda	10	14.65	2	0.50
3	Bank of India	0	0.00	0	0.00
4	Canara Bank	0	0.00	0	0.00
5	Central Bank of India	12	9.70	6	1.02
6	Indian Bank	0	0.00	0	0.00
7	Indian Overseas Bank	7	4.60	0	0.00
8	Punjab & Sind Bank	15	55.91	0	0.00
9	State Bank of India	2065	1592.00	34	28.00
10	Uco Bank	311	244.19	0	0.00
11	Union Bank of India	0	0.00	0	0.00
12	United Bank of India	28	87.98	5	0.98
13	Vijaya Bank	12	5.94	0	0.00
14	Punjab National Bank	0	0.00	0	0.00
15	Tripura Gramin Bank	798	194.62	0	0.00
16	Agartala Urban Coop. Bank	32	7.00	0	0.00
17	Tripura Coop.Agri & Rural Dev.Bank	0	0.00	0	0.00
18	Tripura State Coop. Bank.	58	168.00	0	0.00
	TOTAL :	3352	2396.43	47	30.50

Position of NPA of Banks in the State of Tripura

As on 30.06.2015

Rs. In Crores.

Year	Gross Advance	Gross NPA	
	Amount	Amount	% to Gross NPA
March 2010	2491	154.01	6.18
March 2011	3137	176.04	5.61
March 2012	3857	177.78	4.60
March'2013	4590	251.92	5.48
March'2014	5771	368.13	6.37
March'2015	7108	417.41	5.87
June' 2015	6989	402.01	5.75

Percentage of gross NPA decreased slightly from 5.87% as on March' 2015 to 5.75% as on June' 2015. Amount in absolute terms decreased to Rs 402.01 crore as on 30th June' 2015 from Rs. 417.41 crore as on March 2015. Percentage of gross NPA came down over the years on account of write off of loan accounts where no recovery could be made. The outstanding amount under Written Off A/Cs (Shadow Register) is around Rs 71.56 crore which if added with the outstanding NPA, the amount of NPA would be Rs 473.57 crore which is 6.77% of the gross advance and very alarming.

NPA Position and amount outstanding in Shadow Register of Banks in Tripura as on 30.06.2015 is furnished in the Annexure.

TRIPURA STATE

NPA Position of Banks in Tripura as on 30.06.2015

Agenda item No. 7
(Amt. in lacs)

SI No	Name of Bank	Agriculture	MSME	OPS	Total Prised	Non- Prised	Total NPA
1	2	3	4	5	6	7	8
1	Allahabad Bank	3.25	87.25	91.85	182.35	61.20	243.55
2	Andhra Bank	0.00	2.67	0.00	2.67	0.00	2.67
3	Bank of Baroda	2.85	196.20	51.10	250.15	79.20	329.35
4	Bank of India	8.65	19.88	82.03	110.56	1.56	112.12
5	Bank of Maharashtra	3.90	4.92	0.00	8.82	0.00	8.82
6	Canara Bank	41.19	211.56	128.76	381.51	117.23	498.74
7	Central Bank of India	0.00	86.44	144.01	230.45	0.00	230.45
8	Corporation Bank	0.00	2.25	1.29	3.54	0.31	3.85
9	Indian Bank	38.79	0.00	3.73	42.52	0.00	42.52
10	IDBI BANK	543.00	530.91	0.00	1073.91	451.00	1524.91
11	Indian Overseas Bank	1.15	458.33	6.32	465.80	97.26	563.06
12	Oriental Bank of Commerce	0.00	16.51	0.00	16.51	0.00	16.51
13	Punjab & Sind Bank	1.00	163.20	28.00	192.20	2.70	194.90
14	Punjab National Bank	15.45	267.47	18.47	301.39	7.50	308.89
15	State Bank of India	1601.00	4698.00	741.00	7040.00	2849.00	9889.00
16	Syndicate Bank	0.00	272.20	0.00	272.20	180.91	453.11
17	Union Bank of India	19.17	146.14	80.10	245.41	62.18	307.59
18	United Bank of India	1756.00	3620.00	3804.00	9180.00	0.00	9180.00
19	UCO Bank	33.00	647.00	764.00	1444.00	278.00	1722.00
20	Vijaya Bank	0.00	26.54	4.10	30.64	1.55	32.19
A	Sub-Total PUBLIC sec Bank	4068.40	11457.47	5948.76	21474.63	4189.60	25664.23
21	AXIS BANK	0.00	35.62	0.00	35.62	0.21	35.83
22	Federal Bank	0.00	0.00	0.00	0.00	0.00	0.00
23	HDFC	423.57	84.78	0.66	509.01	99.97	608.98
24	ICICI	0.00	0.00	0.00	0.00	0.00	0.00
25	Indusind Bank	18.87	8.23	0.00	27.10	8.23	35.33
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	442.44	128.63	0.66	571.73	108.41	680.14
29	TGB	1902.00	697.00	3132.00	5731.00	3153.00	8884.00
C	Sub Total RRB	1902.00	697.00	3132.00	5731.00	3153.00	8884.00
30	ACUB	0.00	0.00	196.72	196.72	88.26	284.98
31	TCARDB	0.00	0	1206.50	1206.50	0.00	1206.50
32	TSCB	1009.30	459.92	1283.76	2752.98	728.53	3481.51
D	Sub-Total Coop. Bank	1009.30	459.92	2686.98	4156.20	816.79	4972.99
GRAND TOTAL		7422.14	12743.02	11768.40	31933.56	8267.80	40201.36

TRIPURA STATE

Position of Technically Written off A/Cs of Banks in Tripura as on 30.06.2015

Agenda Item No.76

Sl.No.	BANKS	A/Cs written off since inception		Amount Outstanding	
		No of A/Cs	Amount	No of A/Cs	Amount
1	2	3	4	5	6
1	Allahabad Bank	1337	66.95	1337	66.95
2	Andhra Bank	0	0.00	0	0.00
3	Bank of Baroda	126	95.85	126	95.85
4	Bank of Maharashtra	0	0.00	0	0.00
5	Bank of India	67	17.63	32	14.13
6	Canara Bank	0	0.00	0	0.00
7	Central Bank of India	287	216.00	287	216.00
8	Indian Bank	129	66.59	129	66.59
9	IDBI BANK	0	0.00	0	0.00
10	Indian Overseas Bank	21	71.91	21	71.91
11	Punjab & Sind Bank	52	94.22	52	94.22
12	Punjab National bank	0	0.00	0	0.00
13	State Bank of India	42143	19127.42	2107	1913.54
14	Syndicate Bank	0	0.00	0	0.00
15	UCO Bank	132	143.45	132	143.45
16	United Bank of India	48896	4012.14	28274	2178.15
17	Union Bank of India	208	119.82	208	119.82
18	Vijaya Bank	0	0.00	0	0.00
19	Oriental Bank of Commerce	0	0.00	0	0.00
20	Corporation Bank	0	0.00	0	0.00
A	Sub-Total PUBLIC sec Bank	93398	24031.98	32705	4980.61
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	114061	6606.59	53251	2175.69
C	Sub Total RRB	114061	6606.59	53251	2175.69
28	ACUB	0	0.00	0	0.00
29	TCARDB	0	0.00	0	0.00
30	TSCB	0	0.00	0	0.00
D	Sub-Total Coop. Bank	0	0.00	0	0.00
GRAND TOTAL		207461	30695.96	85956	7156.30

STATUS OF GOVT. SPONSORED SCHEMES & NPA GENERATED THEREOF													
		PMRY				PMEGP				SWAVALAMBAN			
		A/Cs Outstanding	Outstd. Balance as on 30.06.15	NPA A/Cs	Amt. Outstd. As on 30.06.15	A/Cs Outstanding	Outstd. Balance as on 30.06.15	NPA A/Cs	Amt. Outstd. As on 30.06.15	A/Cs Outstanding	Outstd. Balance as on 30.06.15	NPA A/Cs	Amt. Outstd. As on 30.06.15
1	Allahabad Bank					16	15.43	4	4.11	5	4.75	2	2.00
2	Andhra Bank					9	16.89	1	1.68	9	9.71	0	0.00
3	Bank of Baroda					49	101.63	2	6.60	40	116.25	6	4.01
4	Bank of Maharashtra					4	10.55	1	0.15	6	20.33	3	7.35
5	Bank of India					1	4.75	0	0.00	10	19.20	0	0.00
6	Canara Bank					61	93.87	55	89.89	117	99.64	108	89.07
7	Central Bank of India	173	74.66	101	59.02	55	134.93	17	15.67	63	116.18	19	12.76
8	CORPORATION BANK					6	11.87	0	0.00				
9	Indian Bank	6	4.01	6	3.03	30	55.14	14	17.29	18	26.39	7	3.88
10	IDBI BANK					5	18.78	5	18.78			1	6.06
11	IOB	10	26.66	5	13.23	17	31.76	12	15.96	31	27.20	15	13.56
12	PNB	2	2.30	2	2.30	17	44.50	9	26.40	12	17.40	5	7.80
13	P&SB	17	63.20	16	63.20	20	77.80	7	9.50	7	11.22	4	2.35
14	SBI			372	915.00			381	1386.00			311	645.00
15	SYNDICATE BANK												
16	OBC					11	11.68	5	4.65	9	3.59	3	0.87
17	UBI	3344	2327.80	3191	2202.28	2110	3935.86	428	687.09	353	502.66	123	199.79
18	Union Bank of Inida	4	1.00	0	0.00	76	266.10			65	123.40		
19	UCO Bank	485	243.00	485	243.00	185	269.80	17	55.00	176	285.00	19	61.00
20	Vijaya Bank	2	3.54	0	0.00	18	48.01	9	13.27	11	21.65	0	0.00
	ASCB of PSBs Sub-Total	4043	2746.17	4178	3501.06	2690	5149.35	967	2352.04	932	1404.57	626	1055.50
21	AXIS BANK					5	10.40	4	3.57				
22	HDFC BANK												
23	ICICI					1	0.35	0	0.00				
24	INDUSIND BANK												
25	SOUTH INDIAN BANK												
26	Yes Bank												
27	Federal Bank												
28	Kotak Mahindra												
	ASCB of Pvt s Sub-Total	0	0.00	0	0.00	6	10.75	4	3.57	0	0.00	0	0.00
29	TGB					3254	5805.07	192	529.10	2988	3467.52	106	246.38
	TGBs Sub-Total	0	0.00	0	0.00	3254	5805.07	192	529.10	2988	3467.52	106	246.38
30	ACUB												
31	TCARDB												
32	TSCB Ltd					738	1645.44	50	91.39	1668	1502.01	197	165.95
	ASCB of Coop Sub-Total	0	0.00	0	0.00	738	1645.44	50	91.39	1668	1502.01	197	165.95
	GRAND TOTAL	4043	2746.17	4178	3501.06	6688	12610.61	1213	2976.10	5588	6374.10	929	1467.83

CD Ratio of Banks in Tripura

CD Ratio:

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

District	CD RATIO			Variation of CD Ratio
	June'2014	March'2015	June'2015	Since March' 2015
North Tripura	45	44	44	0
Unakoti	48	47	48	+1
South Tripura	43	40	41	+1
Gomati	86	79	80	+1
West Tripura	29	33	33	0
Sepahijala	46	61	60	-1
Khowai	59	55	56	+1
Dhalai	57	56	58	+2
Total State	38	41	41	0

CD Ratio of 80% is the highest in Gomati District, as against 33%, the lowest in West Tripura District having 60 % of the total business of the State.

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

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

TRIPURA STATE

Agenda item no-8

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

(Amt. In lac)					
SL No.	Bank's Name	No of Brs	Total Deposit	Total Advance	CD Ratio
1	UBI	62	262008.14	105422.48	40
2	UCO Bank	25	87564.00	20278.00	23
3	SBI	58	471416.00	196573.00	42
4	Allahabad Bank	2	7794.18	2113.89	27
5	Canara Bank	13	37726.93	8110.60	21
6	Bank of India	11	12124.54	9043.25	75
7	OBC	1	2066.21	243.31	12
8	P & SB	2	1935.00	437.00	23
9	CBI	7	13429.25	4677.36	35
10	Corporation Bank	2	3965.74	310.30	8
11	Dena Bank	1	275.22	27.95	10
12	Vijaya Bank	3	24801.56	2335.37	9
13	Syndicate Bank	6	3529.70	1786.56	51
14	Bank of Borada	3	21905.14	7785.21	36
15	Indian Bank	3	11984.90	1491.73	12
16	Indian Overseas Bank	5	12250.33	4683.45	38
17	Bharatiya Mahila Bank	1	1337.27	120.06	9
18	PNB	2	5564.00	1874.00	34
19	Union Bank	7	41658.95	9965.75	24
20	Andhra Bank	1	1097.86	80.42	7
21	Bank of Maharashtra	1	284.40	76.92	27
22	Axis Bank	7	22207.68	27167.29	122
23	ICICI	8	7236.88	2207.68	31
24	IDBI Bank	7	10952.00	3045.00	28
25	HDFC	4	7647.14	9434.80	123
26	South Indian Bank	1	3475.50	743.22	21
27	Indusind	2	3336.82	12300.82	369
28	Yes Bank	1	2134.20	17.57	1
29	Kotak Mahindra Bank	1	1968.25	25.52	1
30	Federal Bank	1	2380.66	465.02	20
31	TGB	142	419422.00	163670.00	39
32	ACUB	3	3205.99	1801.20	56
33	TCARDB	5	0.00	2392.59	0
34	TSCB	63	179820.75	98175.36	55
Total		461	1688507.19	698882.68	41

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

	Total Deposit	Total Advance	CD Ratio
West	1077763.94	354562.33	33
Sepahijala	101171.70	60874.14	60
Khowai	71781.16	40408.69	56
Dhalai	70587.13	41229.76	58
Gomati	114459.92	91306.78	80
South	102052.67	41513.28	41
Unakoti	59839.13	28849.49	48
North	90851.54	40138.21	44
Total	1688507.19	698882.68	41

TRIPURA STATE

Agenda Item No. 8

Credit Deposit Ratio as on 30th June' 2015 for West Tripura District.(Amt.in Lacs)

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Allahabad Bank	7498.79	2090.51	28
2	Bank Of Borada	21429.14	7555.21	35
3	Bank Of India	9569.54	8201.11	86
4	Bharatiya Mahila Bank	1337.27	120.06	9
5	Canara bank	31536.61	6086.15	19
6	Central Bank Of India	12591.40	4176.87	33
7	Dena Bank	275.22	27.95	10
8	Indian Bank	11923.03	1473.28	12
9	Indian Overseas Bank	10952.35	4391.65	40
10	Punjab & Sind Bank	1863.00	374.00	20
11	State Bank Of India	332366.08	102232.68	31
12	UCO Bank	64719.00	14834.00	23
13	Union Bank	37992.55	8852.40	23
14	United Bank Of India	125193.52	55296.57	44
15	Vijaya Bank	24801.56	2335.37	9
16	AXIS BANK	15806.34	27080.90	171
17	Punjab National Bank	5226.40	1784.35	34
18	Syndicate Bank	2570.64	1216.46	47
19	Oriental Bank Of comerce	2066.21	243.31	12
20	ICICI	4813.56	956.22	20
21	Tripura Gramin Bank	215074.00	43785.00	20
22	ACUB	3050.87	1746.73	57
23	TCARDB	0.00	655.70	0
24	IDBI BANK	8052.00	2127.49	26
25	Tripura State Co-op Bank	103357.88	39522.53	38
26	INDUSIND BANK	2319.82	8365.74	361
27	HDFC Bank	6226.01	7316.39	118
28	Corporation Bank	3810.28	305.03	8
29	South Indian Bank	3475.50	743.22	21
30	Yes Bank	2134.20	17.57	1
31	Andhra Bank	1097.86	80.42	7
32	Bank of Maharashtra	284.40	76.92	27
33	Kotak Mahindra Bank Ltd	1968.25	25.52	1
34	Federal Bank	2380.66	465.02	20
	Total :	1077763.94	354562.33	33

STATE TRIPURA

Agenda Item No. 8

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

Amt. in lacs

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	2	3	4	5
1	State Bank of India	27563.08	51869.38	188
2	United Bank of India	27582.47	9488.71	34
3	Tripura Gramin Bank	25869.00	14266.00	55
4	Tripura State Co-Op Bank	18677.70	9971.66	53
5	TCARDB	0.00	388.48	0
6	Bank of India	785.05	340.16	43
7	Canara bank	1771.89	665.11	38
8	Union Bank	2011.65	842.33	42
9	ACUB	155.12	54.47	35
10	UCO Bank	2428.00	418.00	17
11	HDFC	740.80	830.96	112
12	Indian Overseas Bank	372.31	159.37	43
13	Axis Bank	2669.89	11.90	0
14	ICICI	758.58	799.49	105
15	Bank of Baroda	476.00	230.00	48
16	Central Bank of India	303.68	331.02	109
17	IDBI	2015.00	541.11	27
18	Syndicate Bank	279.70	98.63	35
TOTAL :		114459.92	91306.78	80

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

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	2	3	4	5
1	State Bank of India	19548.81	8200.19	41.95
2	United Bank of India	21669.35	7162.39	33.05
3	Union Bank	602.39	75.36	12.51
4	Tripura Gramin Bank	37487.00	19080.00	50.90
5	Tripura State Co-Op Bank	19946.98	6135.50	30.76
6	TCARDB	0.00	354.90	0.00
7	UCO Bank	1297.00	95.00	7.32
8	Axis Bank	420.89	30.97	7.36
9	IDBI	260.00	76.40	29.38
10	Canara bank	820.25	302.57	36.89
TOTAL :		102052.67	41513.28	41

TRIPURA

Agenda Item No. 8

Credit Deposit Ratio as on 30th June' 2015 for Unakoti District.

Amt. in lacs

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	2	3	4	5
1	State Bank of India	17083.82	6283.01	37
2	United Bank of India	15141.88	6257.44	41
3	Indian Overseas Bank	623.19	36.43	6
4	UCO Bank	801.00	187.00	23
5	Canara Bank	302.52	88.74	29
6	Central Bank of India	5.69	5.12	90
7	ICICI	121.00	79.00	65
8	Tripura Gramin Bank	19467.00	11890.00	61
9	Tripura State Co-Op Bank	6293.03	3709.57	181
10	TCARDB	0.00	313.18	0
TOTAL :		59839.13	28849.49	48

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

Amt. in lacs

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	2	3	4	5
1	State Bank of India	28035.34	5243.19	19
2	United Bank of India	16221.68	7139.15	44
3	Union Bank	1052.36	195.66	19
4	Tripura Gramin Bank	31972.00	18672.00	58
5	Tripura State Co-Op Bank	5718.33	2056.93	36
6	Axis Bank	2128.17	18.82	1
7	HDFC	680.33	1287.45	189
8	Canara Bank	571.31	322.00	56
9	Indusind Bank	1017.00	3935.08	387
10	Syndicate Bank	471.53	384.89	82
11	ICICI	976.34	292.43	30
12	Bank of India	1039.15	192.61	19
13	UCO Bank	343.00	98.00	29
14	IDBI	625.00	300.00	48
TOTAL :		90851.54	40138.21	44

TRIPURA

Agenda Item No.8

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

Amt in Lacs

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	State Bank Of India	21655.34	8415.78	39
2	United Bank Of India	13441.27	5127.32	38
3	Tripura Gramin Bank	43200.00	18047.00	42
4	UCO Bank	9521.00	2370.00	25
5	Tripura State Co-Op Bank	9614.35	25514.33	265
6	TCARDB	0.00	680.33	0
7	Syndicate Bank	207.83	86.58	42
8	AXIS BANK	1182.39	24.70	2
9	Punjab & Sind Bank	72.00	63.00	88
10	Punjab National Bank	337.60	89.65	27
11	Bank of India	216.36	50.37	23
12	Canara Bank	1723.56	405.08	24
TOTAL :		101171.70	60874.14	60

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

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	2	3	4	5
1	State Bank of India	13842.46	9603.99	69
2	United Bank of India	20254.85	6493.22	32
3	Tripura Gramin Bank	22675.00	18827.00	83
4	Tripura State Co-Op Bank	7141.27	3654.57	51
5	ICICI	143.00	41.00	29
6	Canara Bank	711.25	146.26	21
7	Corporation Bank	155.46	5.27	3
8	Indian Overseas Bank	302.48	96.00	32
9	UCO Bank	6260.00	1518.00	24
10	Allahabad Bank	295.39	23.38	8
TOTAL :		71781.16	40408.69	56

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

Amt. in lacs

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	2	3	4	5
1	State Bank of India	11321.07	4724.78	42
2	United Bank of India	22503.12	8457.68	38
3	Tripura Gramin Bank	23678.00	19103.00	81
4	Tripura State Co-Op Bank	9071.21	7610.27	84
5	UCO Bank	2195.00	758.00	35
6	Bank of India	514.44	259.00	50
7	Canara Bank	289.54	94.69	33
8	Central Bank of India	528.48	164.35	31
9	Indian Bank	61.87	18.45	30
10	ICICI	424.40	39.54	9
TOTAL :		70587.13	41229.76	58

Flow of Agricultural Credit

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

(Rs.in crore)

Year	Target	Achievement	% of Target
2008-09	111.05	153.76	138
2009-10	200.00	195.74	98
2010-11	271.00	280.40	103
2011-12	380.01	357.48	94
2012-13	777.82	563.94	73
2013-14	852.39	865.23	102
2014-15	964.48	978.61	101
2015-16(Up to June' 2015)	1141.16	196.40	17

It may be noted that as on 30th June'2014, the achievement was 10% of the target and at the end of the year it is 101%. It can be noted that the Target under Agriculture has been increased by 18% during the year 2015-16.

Progress report on the implementation of the directives of the Government of India for flow of farm credit by all Banks in Tripura for the year 2015-16 is given below:

Sl No.	Directive	Target (2015-16)	Achievement during 2015-16 (April'15 to June' 15)
1	Increase in Farm Credit	1141.16	Achievement during 2015-16 is Rs 196.40 Crore (17% of the target). Achievement for the year-2014-15 was Rs. 978.61 crore, 101% of the target.
2	KCC	50000	14059 nos. (28% of the target including renewal of 8980 cases.) KCCs .
3	New Farmers	50000	5079 nos of New farmers have been financed involving an amount of Rs 14.86 crores.
4	Investment Project		40 Nos Rs 142.48 Lakh
5	Agri-clinics	40 nos.	Nil
6	Small & Marginal farmers	More emphasis	5079 nos of Small & Marginal Farmers have been sanctioned Rs 14.86 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 30.06.2015 for different directives is furnished in the Annexure.

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

The new KCC scheme has been envisaged in the State and bank wise progress made in issuing new KCCs and GCCs are annexed. As against annual target of 50,000, 14059 nos of KCCs have been issued during the period April'2015 – June'2015.

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

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

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

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

(Amt.in lacs)

Quarter	Year	Target	Issued		
			No.	Amt.	% of Achievement.
March-2015	2014-15	100000	91294	33021.33	91
June-2014	2014-15	100000	13589	3448.87	14
June-2015	2015-16	50000	14059	4331.79	28

Bank-wise performance under KCC as on 30.06.2015 has been given in the Annexure.

As all the eligible farmers/ Patta holders are to be covered with Agricultural credit, the target under KCC for the year 2015-16 was fixed at 50,000 and allotted among the different banks.

TRIPURA STATE

Performance of Banks in Crop Loan & Term Loan to Agriculture during the year 2015-16 as on 30.06.2015

Agenda Item No- 9

(Amt in Lacs)

Sl.No.	BANKS	Crop		Term Loan		Total	
		A/c.	Amt.	A/c.	Amt.	A/c.	Amt.
1	2	3	4	5	6	7	8
1	Allahabad Bank	8	2.00	9	14.62	17	16.62
2	Andhra Bank					0	0.00
3	Bank of Baroda	5	4.55	0	0.00	5	4.55
4	Bank of India	18	5.16	1	2.50	19	7.66
5	Bank of Maharashtra	1	3.90	0	0.00	1	3.90
6	Bharatiya Mahila Bank	1	0.50	0	0.00	1	0.50
7	Canara Bank	50	27.00	264	109.03	314	136.03
8	Central Bank of India	35	70.10	36	108.38	71	178.48
9	Corporation Bank					0	0.00
10	Indian Bank	0	0.00	1	0.77	1	0.77
11	IDBI BANK	300	104.50	0	0.00	300	104.50
12	Indian Overseas Bank	44	6.84	3	6.81	47	13.65
13	Oriental Bank of Commerce					0	0.00
14	Punjab & Sind Bank					0	0.00
15	Punjab National Bank					0	0.00
16	State Bank of India	1475	755.39	1902	3,709.13	3377	4464.52
17	Syndicate Bank	14	5.29	15	13.25	29	18.54
18	Union Bank of India	35	18.00	47	147.80	82	165.80
19	United Bank of India	2637	1270.56	1205	2,687.90	3842	3958.46
20	UCO Bank	92	35.97	97	261.90	189	297.87
21	Vijaya Bank	0	0.00	8	6.75	8	6.75
A	Sub Total of Public Sec. Bank	4715	2309.76	3588	7,068.84	8303	9378.60
22	AXIS BANK					0	0.00
23	Federal Bank	16	4.80	0	0.00	16	4.80
24	HDFC	249	375.00	122	259.06	371	634.06
25	ICICI	48	8.93	1039	416.14	1087	425.07
26	Indusind Bank	0	0.00	50	123.37	50	123.37
27	Kotak Mahindra Bank					0	0.00
28	SOUTH INDIAN BANK					0	0.00
29	YES Bank					0	0.00
B	Sub Total of Pvt. Sec. Bank	313	388.73	1211	798.57	1524	1187.30
30	Tripura Gramin Bank	7137	1406.00	8286	6,988.00	15423	8394.00
C	Sub Total of RRB	7137	1406.00	8286	6,988.00	15423	8394.00
31	ACUB					0	0.00
32	TCARDB	0	0.00	27	47.13	27	47.13
33	TSCB	1894	227.30	528	405.80	2422	633.10
D	Sub Total of Coop.Banks	1894	227.30	555	452.93	2449	680.23
GRAND TOTAL		14059	4331.79	13640	15,308.34	27699	19640.13

TRIPURA STATE

Agenda Item No-9

BANK-WISE POSITION IN IMPLEMENTATION OF ISSUING KCCs FOR THE STATE OF TRIPURA DURING THE YEAR 2015-16 AS ON 30.06.2015

Amount in Lacs

SI.No.	BANKS	Target	Proposals sanctioned		Proposal Renewed		Proposal disbursed		Outstanding	
		No.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	2	3	4	5	6	7	8	9	10	11
1	Allahabad Bank	100	8	2.00	5	1.15	8	2.00	76	96.51
2	Bank of Baroda	100	5	4.55	3	2.68	5	4.55	24	11.25
3	Bank of India	400	18	5.16	13	3.68	18	5.16	78	18.11
4	Bank of Maharashtra	0	1	3.90	0	0.00	1	3.90		
5	Bharatiya mahila Bank	0	1	0.50	0	0.00	1	0.50		
6	Canara Bank	550	50	27.00	35	18.52	50	27.00	469	122.47
7	Central Bank of India	400	35	70.10	25	19.14	35	70.10	59	49.92
8	Corporation Bank	0			0	0.00			0	0.00
9	IDBI Bank	300	300	104.50	189	65.62	300	104.50	300	104.50
10	Indian Bank	75			0	0.00			0	0.00
11	Indian Overseas Bank	350	44	6.84	31	4.72	44	6.84	44	6.84
12	Oriental Bank of Commerce				0	0.00			3	0.22
13	Punjab & Sind Bank	75			0	0.00			7	1.31
14	Punjab National Bank	75			0	0.00			11	9.50
15	State Bank of India	7500	1475	755.39	1007	510.87	1475	755.39	56772	16927.33
16	Syndicate Bank	300	14	5.29	8	3.11	14	5.29	42	18.26
17	UCO Bank	1750	92	35.97	61	23.80	92	35.97	4800	1390.00
18	Union Bank of India	300	35	18.00	24	12.42	35	18.00	95	39.08
19	United Bank of India	8500	2637	1270.56	1852	881.25	2637	1270.56	42008	10729.57
20	Vijaya Bank				0	0.00			0	0.00
21	Axis Bank	200			0	0.00			11	37.92
22	Federal Bank	0	16	4.80	0	0.00	16	4.80	16	4.80
23	HDFC	200	249	375.00	179	259.58	249	375.00	1890	14579.40
24	ICICI	500	48	8.93	32	5.28	48	8.93	143	27.09
25	Indusind Bank	100			0	0.00			0	0.00
26	South Indian Bank				0	0.00			0	0.00
27	Tripura Gramin Bank	21000	7137	1406.00	4952	965.85	7137	1406.00	112783	13086.00
28	TSCB	7225	1894	227.30	564	67.68	1894	227.30	59373	4783.87
	TOTAL	50000	14059	4331.79	8980	2845.35	14059	4331.79	279004	62043.95

TRIPURA STATE

Achievement under Sub-Sectors of Allied Activities against ACP for the Year 2015-16 as on 30.06.2015

Sl No	Name	W R		Dairy Dev		Fishery		Poultry		FMS		Other Term Loan		Total of Allied	
		Tar	Ach	Tar	Ach	Tar	Ach	Tar	Ach	Tar	Ach	Tar	Ach	Tar	Ach
1	Allahabad Bank	7.00	0.90	19.50	3.20	8.00	2.10	8.00	2.15	2.25	2.27	24.50	4.00	69.25	14.62
2	Andhra Bank	0.00		0.00		0.00		0.00		0.00		0.00		0.00	0.00
3	Bank of Baroda	2.00		45.00		40.00		35.00		12.00		120.00		254.00	0.00
4	Bank of India	8.86	0.00	67.90	0.00	63.72	0.00	59.04	1.20	18.54	0.00	259.04	1.30	477.10	2.50
5	Bank of Maharashtra	0.00		0.00		0.00		0.00		0.00		0.00		0.00	0.00
6	Bharatiya Mahila Bank	0.60		9.00		8.00		10.00		2.00		80.00		109.60	0.00
7	Canara Bank	9.82	5.20	118.80	17.55	114.72	19.63	84.94	16.27	27.95	8.14	348.04	42.24	704.27	109.03
8	Central Bank of India	5.05	2.25	50.60	12.36	49.36	10.66	43.22	8.59	13.97	5.54	175.02	68.98	337.22	108.38
9	Corporation Bank	0.55		7.10		4.36		4.22		1.75		22.02		40.00	0.00
10	Dena Bank	0.00		0.00		0.00		0.00		0.00		0.00		0.00	0.00
11	Indian Bank	3.00	0.00	10.00	0.00	10.00	0.00	10.00	0.00	3.22	0.00	55.00	0.77	91.22	0.77
12	IDBI BANK	5.86		75.57		77.00		63.30		22.82		230.38		474.93	0.00
13	Indian Overseas Bank	5.83	0.72	50.00	0.00	34.50	1.12	36.00	0.00	19.75	0.00	96.50	4.97	242.58	6.81
14	Oriental Bank of Commerce	0.00		0.00		0.00		0.00		0.00		0.00		0.00	0.00
15	Punjab & Sind Bank	0.44		40.00		20.00		4.50		1.90		36.00		102.84	0.00
16	Punjab National Bank	0.44		40.00		20.00		4.50		1.90		36.00		102.84	0.00
17	State Bank of India	161.21	102.37	1597.47	521.68	1119.36	464.29	946.22	311.56	372.37	102.65	3083.02	2206.58	7279.65	3709.13
18	Syndicate Bank	4.50	1.12	48.87	2.56	36.72	1.38	32.66	3.52	11.22	1.15	113.79	3.52	247.76	13.25
19	Union Bank of India	7.00	2.16	74.60	16.59	80.00	19.42	64.00	19.29	21.33	6.78	166.00	83.56	412.93	147.80
20	United Bank of India	192.82	51.64	1800.65	402.58	1272.77	309.85	1096.02	241.49	466.79	125.65	3621.53	1556.69	8450.58	2687.90
21	UCO Bank	38.10	7.52	388.20	65.85	248.00	52.63	239.00	42.87	73.27	21.52	696.38	71.51	1682.95	261.90
22	Vijaya Bank	1.00	0.50	14.00	1.25	15.00	1.48	12.00	2.15	4.00	0.00	45.00	1.37	91.00	6.75
A	Sub Total of Public Sec. Bank	454.08	174.38	4457.26	1043.62	3221.51	882.56	2752.62	649.09	1077.03	273.70	9208.22	4045.49	21170.72	7068.84
23	AXIS BANK	3.90		81.20		53.36		34.72		11.82		118.65		303.65	0.00
24	Federal Bank	0.00		0.00		0.00		0.00		0.00		0.00		0.00	0.00
25	HDFC	5.66	2.52	75.10	33.52	75.00	31.86	71.00	38.93	19.17	9.26	193.63	142.97	439.56	259.06
26	ICICI	17.31	13.11	132.30	71.25	116.10	47.93	102.92	43.29	28.55	10.52	315.32	230.04	712.50	416.14
27	Indusind Bank	5.66	2.29	68.00	19.62	65.00	21.31	60.00	17.83	15.00	8.11	175.00	54.21	388.66	123.37
28	Kotak Mahindra Bank	0.00		0.00		0.00		0.00		0.00		0.00		0.00	0.00
29	SOUTH INDIAN BANK	0.00		0.00		0.00		0.00		0.00		0.00		0.00	0.00
30	YES Bank	0.00		0.00		0.00		0.00		0.00		0.00		0.00	0.00
B	Sub Total of Pvt. Sec. Bank	32.53	17.92	356.60	124.39	309.46	101.10	268.64	100.05	74.54	27.89	802.60	427.22	1844.37	798.57
31	Tripura Gramin Bank	314.84	165.32	3356.28	1423.52	2267.01	1033.66	1843.17	893.44	732.08	351.26	6389.74	3120.80	14903.12	6988.00
C	Sub Total of RRB	314.84	165.32	3356.28	1423.52	2267.01	1033.66	1843.17	893.44	732.08	351.26	6389.74	3120.80	14903.12	6988.00
32	ACUB	0.00		0.00		0.00		0.00		0.00		0.00		0.00	0.00
33	TCARDB	43.35	3.63	510.05	6.56	310.00	11.00	251.00	7.21	102.63	5.69	812.05	13.04	2029.08	47.13
34	TSCB	104.97	15.26	1183.83	103.52	821.00	17.25	606.68	26.58	255.89	15.66	2810.69	227.53	5783.06	405.80
D	Sub Total of Coop.Banks	148.32	18.89	1693.88	110.08	1131.00	28.25	857.68	33.79	358.52	21.35	3622.74	240.57	7812.14	452.93
	GRAND TOTAL	949.77	376.51	9864.02	2701.61	6928.98	2045.57	5722.11	1676.37	2242.17	674.20	20023.30	7834.08	45730.35	15308.34

TRIPURA STATE

Agenda Item-9

Achievement of New Farmers brought under finance during the year 2015-16 up to 30.06.2015

(Amt. in Lakhs)

Sl No	Name of Bank	New farmers		Loans to SF/MF	
		Achievement			
		No.	Amount	No.	Amount
1	2	3	4	5	6
1	Allahabad Bank	3	0.85	3	0.85
2	Andhra Bank	0	0.00	0	0.00
3	Bank of Baroda	2	1.87	2	1.87
4	Bank of India	5	1.48	5	1.48
5	Bank of Maharashtra	1	3.90	1	3.90
	Bharatiya Mahila Bank	1	0.50	1	0.50
6	Canara Bank	15	8.48	15	8.48
7	Central Bank of India	10	50.96	10	50.96
8	Corporation Bank	0	0.00	0	0.00
9	Indian Bank	0	0.00	0	0.00
10	IDBI BANK	111	38.88	111	38.88
11	Indian Overseas Bank	13	2.12	13	2.12
12	Oriental Bank of Commerce	0	0.00	0	0.00
13	Punjab & Sind Bank	0	0.00	0	0.00
14	Punjab National Bank	0	0.00	0	0.00
15	State Bank of India	468	244.52	468	244.52
16	Syndicate Bank	6	2.18	6	2.18
17	Union Bank of India	11	5.58	11	5.58
18	United Bank of India	785	389.31	785	389.31
19	UCO Bank	31	12.17	31	12.17
20	Vijaya Bank	0	0.00	0	0.00
A	Sub Total of Public Sec. Bank	1462	762.8	1462	762.8
21	AXIS BANK	0	0.00	0	0.00
22	Federal Bank	16	4.80	16	4.80
23	HDFC	70	115.42	70	115.42
24	ICICI	16	3.65	16	3.65
25	Indusind Bank	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0.00	0	0.00
27	SOUTH INDIAN BANK	0	0.00	0	0.00
28	YES Bank	0	0.00	0	0.00
B	Sub Total of Pvt. Sec. Bank	102	123.87	102	123.87
29	Tripura Gramin Bank	2185	440.15	2185	440.15
C	Sub Total of RRB	2185	440.15	2185	440.15
30	ACUB	0	0.00	0	0.00
31	TCARDB	0	0.00	0	0.00
31	TSCB	1330	159.62	1330	159.62
D	Sub Total of Coop.Banks	1330	159.62	1330	159.62
Grand Total		5079	1486.44	5079	1486.44

TRIPURA STATE

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

Agenda Item No- 9

(Amt in Lacs)

Sl. No.	Name of Bank	Plan for Farm Credit 2015-16	Achievement 2015-16(April 2015 to June 2015)	Percentage of Achievement
1	Allahabad Bank	129.25	16.62	13
2	Andhra Bank	0.00	0.00	0
3	Bank of Baroda	374.00	4.55	1
4	Bank of Maharashtra	0.00	3.90	0
5	Bank of India	917.10	7.66	0
6	Canara Bank	1651.27	136.03	8
7	Central Bank of India	887.22	178.48	20
8	Corporation Bank	80.00	0.00	0
9	Dena Bank	0.00	0.00	0
10	Indian Bank	151.22	0.77	0
11	IDBI BANK	734.93	104.50	14
12	Bharatiya Mahila Bank	109.60	0.50	0
13	Indian Overseas Bank	807.58	13.65	2
14	Oriental Bank of Commerce	0.00	0.00	0
15	Punjab & Sind Bank	159.84	0.00	0
16	Punjab National Bank	159.84	0.00	0
17	State Bank of India	18089.65	4464.52	25
18	Syndicate Bank	531.76	18.54	3
19	Union Bank of India	757.93	165.80	22
20	United Bank of India	21176.92	3958.46	19
21	UCO Bank	4177.95	297.87	7
22	Vijaya Bank	91.00	6.75	7
A	ACP PUBLIC sec Bank	50987.06	9378.60	18
23	AXIS BANK	575.65	0.00	0
24	Federal Bank	0.00	4.80	0
25	HDFC	609.56	634.06	104
26	ICICI Bank	1181.69	425.07	36
27	Indusind Bank	448.66	123.37	27
28	Kotak Mahindra Bank	0.00	0.00	0
29	South Indian Bank	0.00	0.00	0
30	Yes Bank	0.00	0.00	0
B	ACP PRIVATE Sec bank	2815.56	1187.30	42
31	Tripura Gramin Bank	41610.53	8394.00	20
C	ACP RRB	41610.53	8394.00	20
32	ACUB	0.00	0.00	0
33	TCARDB	2029.08	47.13	2
34	TSCB	16674.06	633.10	4
D	ACP Coop. Bank	18703.14	680.23	4
GRAND TOTAL		114116.29	19640.13	17

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

STATE TRIPURA			
SL No.	Bank's Name	KCC TARGET	KCC ACHIEVEMENT as on 31.03.2015
		No.	No.
1	Allahabad Bank	100	8
2	Bank of Baroda	100	5
3	Bank of India	400	18
4	Bank of Maharashtra	0	1
5	Bharatiya mahila Bank	0	1
6	Canara Bank	550	50
7	Central Bank of India	400	35
8	Corporation Bank	0	0
9	IDBI Bank	300	300
10	Indian Bank	75	0
11	Indian Overseas Bank	350	44
12	Oriental Bank of Commerce	0	0
13	Punjab & Sind Bank	75	0
14	Punjab National Bank	75	0
15	State Bank of India	7500	1475
16	Syndicate Bank	300	14
17	UCO Bank	1750	92
18	Union Bank of India	300	35
19	United Bank of India	8500	2637
20	Vijaya Bank	0	0
21	Axis Bank	200	0
22	Federal Bank	0	16
23	HDFC	200	249
24	ICICI	500	48
25	Indusind Bank	100	0
26	South Indian Bank	0	0
27	Tripura Gramin Bank	21000	7137
28	TSCB	7225	1894
	TOTAL	50000	14059

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

Target and achievement for 2015-16 (April' 15 to June' 15) for investment credit is given in the following table:

(Rs. In Lacs)

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

Investment Project could be in the areas of plantation and horticulture, animal husbandry, fisheries, minor irrigation, waste land development, agro processing, food processing etc. with a typical project cost of Rs. 3 lac to 5 lac.

Target and achievement for New Farmers brought under finance during April' 2015 to June' 2015 for 2015-16 by the banks is given in the following table:

(Rs in lacs)

Sl No	Name of Bank	New farmers	
		Achievement	
		No.	Amount
1	2	3	4
1	Allahabad Bank	3	0.85
2	Andhra Bank	0	0.00
3	Bank of Baroda	2	1.87
4	Bank of India	5	1.48
5	Bank of Maharashtra	1	3.90
	Bharatiya Mahila Bank	1	0.50
6	Canara Bank	15	8.48
7	Central Bank of India	10	50.96
8	Corporation Bank	0	0.00
9	Indian Bank	0	0.00
10	IDBI BANK	111	38.88
11	Indian Overseas Bank	13	2.12
12	Oriental Bank of Commerce	0	0.00
13	Punjab & Sind Bank	0	0.00
14	Punjab National Bank	0	0.00
15	State Bank of India	468	244.52
16	Syndicate Bank	6	2.18
17	Union Bank of India	11	5.58
18	United Bank of India	785	389.31
19	UCO Bank	31	12.17
20	Vijaya Bank	0	0.00
A	Sub Total of Public Sec. Bank	1462	762.8
21	AXIS BANK	0	0.00
22	Federal Bank	16	4.80
23	HDFC	70	115.42
24	ICICI	16	3.65
25	Indusind Bank	0	0.00
26	Kotak Mahindra Bank	0	0.00
27	SOUTH INDIAN BANK	0	0.00
28	YES Bank	0	0.00
B	Sub Total of Pvt. Sec. Bank	102	123.87
29	Tripura Gramin Bank	2185	440.15
C	Sub Total of RRB	2185	440.15
30	ACUB	0	0.00
31	TCARDB	0	0.00
31	TSCB	1330	159.62
D	Sub Total of Coop.Banks	1330	159.62
Grand Total		5079	1486.44

TRIPURA STATE

Agenda Item-9

FINANCE TO SMALL & MARGINAL FARMERS During The Year 2015-16 By The Scheduled Commercial Banks, RRBs and Co-Op Banks is Shown in The Following Table

As on 30.06.2015**(Amt. in Lakhs)**

Sl No	Name of Bank	Loans Granted To Small & Marginal Farmers	
		No.	Amount
1	2	5	6
1	Allahabad Bank	3	0.85
2	Andhra Bank	0	0.00
3	Bank of Baroda	2	1.87
4	Bank of India	5	1.48
5	Bank of Maharashtra	1	3.90
	Bharatiya Mahila Bank	1	0.50
6	Canara Bank	15	8.48
7	Central Bank of India	10	50.96
8	Corporation Bank	0	0.00
9	Indian Bank	0	0.00
10	IDBI BANK	111	38.88
11	Indian Overseas Bank	13	2.12
12	Oriental Bank of Commerce	0	0.00
13	Punjab & Sind Bank	0	0.00
14	Punjab National Bank	0	0.00
15	State Bank of India	468	244.52
16	Syndicate Bank	6	2.18
17	Union Bank of India	11	5.58
18	United Bank of India	785	389.31
19	UCO Bank	31	12.17
20	Vijaya Bank	0	0.00
A	Sub Total of Public Sec. Bank	1462	762.8
21	AXIS BANK	0	0.00
22	Federal Bank	16	4.80
23	HDFC	70	115.42
24	ICICI	16	3.65
25	Indusind Bank	0	0.00
26	Kotak Mahindra Bank	0	0.00
27	SOUTH INDIAN BANK	0	0.00
28	YES Bank	0	0.00
B	Sub Total of Pvt. Sec. Bank	102	123.87
29	Tripura Gramin Bank	2185	440.15
C	Sub Total of RRB	2185	440.15
30	ACUB	0	0.00
31	TCARDB	0	0.00
31	TSCB	1330	159.62
D	Sub Total of Coop.Banks	1330	159.62
Grand Total		5079	1486.44

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

Credit off take in Tripura is generally at a lower side compared to the other States of the country. The CD ratio of the State during last two- three years has moved both ways in the range of 30% to 40% and as on 30.06.2015 it stands at 41%. The State had achieved the target under ACP 2007-08(102%), ACP 2008-09 (113%), ACP 2009-10(114%) , ACP 2010-11 (99%) ACP 2011-12 (98%), ACP 2012-13 (94%), ACP2013-14(123%), ACP 2014-15 (116%) resulting in growth of advances. Yet the CD ratio is not up to the mark. The reasons could be as under:

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

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

Scheme-wise performance under Employment Generation Scheme by all Banks for 2014-15 (as on 30.06.2015) is given below:

Scheme	Prog. Year	Target	Spon.	(Rs/ lac)		Disbursed	
				No	Amt	No	Amt
PMEGP							
June' 2013	2012-13	1500	4210	1676	7651.84	1584	5181.88
June' 2014	2013-14	1500	4276	1572	7720.33	1476	4344.51
June'2015	2014-15	1500	4474	1447	7110.19	1357	3938.58
June'2015	2015-16	1500	0	0	0.00	0	0.00
SWAVALAMBAN							
June' 2013	2012-13	2500	3917	2010	3890.72	1679	2742.81
June' 2014	2013-14	2500	4681	2326	4854.62	1714	3020.60
June'2015	2014-15	3000	5232	2479	5610.24	1850	3702.00
June'2015	2015-16	3500	0	0	0	0	0

As on June'2015 no proposal was sponsored during the quarter.

TRIPURA STATE

PERFORMANCE UNDER PMEGP FOR THE FINANCIAL YEAR 2014-15 AS ON 30.06.2015

Agenda No-10

Sl.No.	NAME OF THE BANKS	TARGET	SPONSORED		SANCTIONED		DISBURSED	
		NO	NO	AMT.	NO	AMT.	NO	AMT.
1	Allahabad Bank	5	12	63.00	3	6.00	3	0.70
2	Andhra Bank	4	8	47.00	3	7.00	3	3.30
3	Bank of Baroda	9	31	183.09	10	47.52	9	41.56
4	Bank of India	10	39	246.07	10	54.50	9	31.85
5	Bank of Maharashtra	3	5	30.00	0	0.00	0	0.00
6	Canara Bank	12	78	437.27	28	136.18	26	69.87
7	Central Bank of India	19	47	224.18	19	65.50	20	49.97
8	Corporation Bank	3	5	30.00	3	10.00	3	1.60
9	Indian Bank	5	12	45.00	6	15.90	6	15.12
10	IDBI BANK	4	11	60.81	2	6.30	1	1.30
11	Indian Overseas Bank	5	23	144.58	5	28.00	5	13.54
12	Oriental Bank of Commerce	4	8	41.50	2	8.50	2	6.60
13	Punjab & Sind Bank	5	15	66.77	8	18.50	7	11.25
14	Punjab National Bank	5	14	73.00	3	13.00	3	12.15
15	State Bank of India	362	931	5192.53	324	1220.11	300	575.04
16	Syndicate Bank	6	15	86.50	4	12.70	4	5.41
17	Union Bank of India	17	38	244.82	17	92.30	17	65.75
18	United Bank of India	407	1080	6205.00	385	2123.48	360	1006.25
19	UCO Bank	38	173	851.01	48	239.27	44	132.11
20	Vijaya Bank	6	9	51.85	2	8.00	2	7.00
A	Sub Total of Public Sec. Bank	929	2554	14323.98	882	4112.76	824	2050.37
21	AXIS BANK	5	6	61.00	1	25.00	1	1.00
22	Federal Bank	0						
23	HDFC	3	4	35.00	1	8.00	0	0.00
24	ICICI	3	22	130.96	0	0.00	0	0.00
25	Indusind Bank	2	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	0						
27	SOUTH INDIAN BANK	0						
28	YES Bank	2	0	0.00	0	0.00	0	0.00
B	Sub Total of Pvt. Sec. Bank	15	32	226.96	2	33.00	1	1.00
29	Tripura Gramin Bank	426	1431	7838.47	416	2128.85	396	1451.42
C	Sub Total of RRB	426	1431	7838.47	416	2128.85	396	1451.42
30	ACUB	0						
31	TCARDB	0						
32	TSCB	130	457	2569.74	147	835.58	136	435.79
D	Sub Total of Coop.Banks	130	457	2569.74	147	835.58	136	435.79
GRAND TOTAL		1500	4474	24959.15	1447	7110.19	1357	3938.58

TRIPURA STATE
PERFORMANCE UNDER PMEGP FOR THE FINANCIAL YEAR 2015-16 AS ON 30.06.2015

Agenda No-10

SI.No.	NAME OF THE BANKS	TARGET	SPONSORED		SANCTIONED		DISBURSED	
		NO	NO	AMT.	NO	AMT.	NO	AMT.
1	Allahabad Bank	6	0	0.00	0	0.00	0	0.00
2	Andhra Bank	4	0	0.00	0	0.00	0	0.00
3	Bank of Baroda	9	0	0.00	0	0.00	0	0.00
4	Bank of India	19	0	0.00	0	0.00	0	0.00
5	Bank of Maharashtra	3	0	0.00	0	0.00	0	0.00
6	Canara Bank	20	0	0.00	0	0.00	0	0.00
7	Central Bank of India	21	0	0.00	0	0.00	0	0.00
8	Corporation Bank	4	0	0.00	0	0.00	0	0.00
9	Indian Bank	7	0	0.00	0	0.00	0	0.00
10	IDBI BANK	5	0	0.00	0	0.00	0	0.00
11	Indian Overseas Bank	10	0	0.00	0	0.00	0	0.00
12	Oriental Bank of Commerce	4	0	0.00	0	0.00	0	0.00
13	Punjab & Sind Bank	5	0	0.00	0	0.00	0	0.00
14	Punjab National Bank	5	0	0.00	0	0.00	0	0.00
15	State Bank of India	323	0	0.00	0	0.00	0	0.00
16	Syndicate Bank	11	0	0.00	0	0.00	0	0.00
17	Union Bank of India	18	0	0.00	0	0.00	0	0.00
18	United Bank of India	368	0	0.00	0	0.00	0	0.00
19	UCO Bank	50	0	0.00	0	0.00	0	0.00
20	Vijaya Bank	8	0	0.00	0	0.00	0	0.00
A	Sub Total of Public Sec. Bank	900	0	0.00	0	0.00	0	0.00
21	AXIS BANK	0	0	0.00	0	0.00	0	0.00
22	Federal Bank	0	0	0.00	0	0.00	0	0.00
23	HDFC	0	0	0.00	0	0.00	0	0.00
24	ICICI	0	0	0.00	0	0.00	0	0.00
25	Indusind Bank	2	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0	0.00	0	0.00	0	0.00
27	SOUTH INDIAN BANK	0	0	0.00	0	0.00	0	0.00
28	YES Bank	0	0	0.00	0	0.00	0	0.00
B	Sub Total of Pvt. Sec. Bank	2	0	0.00	0	0.00	0	0.00
29	Tripura Gramin Bank	442	0	0.00	0	0.00	0	0.00
C	Sub Total of RRB	442	0	0.00	0	0.00	0	0.00
30	ACUB	0	0	0.00	0	0.00	0	0.00
31	TCARDB	0	0	0.00	0	0.00	0	0.00
32	TSCB	156	0	0.00	0	0.00	0	0.00
D	Sub Total of Coop.Banks	156	0	0.00	0	0.00	0	0.00
GRAND TOTAL		1500	0	0.00	0	0.00	0	0.00

Tripura State

BANK-WISE POSITION IN IMPLEMENTATION OF SWABALAMBAN FOR THE STATE OF TRIPURA FOR THE PROGRAMME YEAR 2014-15 & 2015-16 AS ON 30.06.2015

SI No	Name of Bank	Achievement for the Financial Year 2014-2015								Achievement for the Financial Year 2015-2016							
		Target		Sponsored		Sanctioned		Disbursed		Target		Sponsored		Sanctioned		Disbursed	
		No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt
1	Allahabad Bank	7	9.00	3	9.00	1	1.00	1	0.64	11							
2	Axis bank	3	25.46	8	25.46	0	0.00	0	0.00	3							
3	Bank of Baroda	16	86.61	35	86.61	12	18.93	10	13.83	18							
4	Bank of India	15	87.26	34	87.26	19	38.14	11	17.58	33							
5	Canara Bank	25	252.98	95	252.98	32	70.82	25	57.21	45							
6	Central Bank of India	36	130.45	53	130.45	28	56.12	22	41.94	52							
7	ICICI Bank	7	33.90	14	33.90	0	0.00	0	0.00	10							
8	IDBI Bank	3	49.30	15	49.30	11	31.03	9	19.99	4							
9	Indian Bank	10	29.00	12	29.00	10	22.80	7	14.80	13							
10	Indian Overseas Bank	11	124.13	46	124.13	15	23.84	15	22.14	18							
11	Indus Ind Bank	0	0.00	0	0.00	0	0.00	0	0.00	2							
12	Oriental Bank Of Commerce	5	9.25	3	9.25	1	1.00	0	0.00	5							
13	Punjab & Sind Bank	11	35.01	10	35.01	4	5.50	3	3.50	13							
14	Punjab Naional Bank	10	28.78	10	28.78	6	16.00	5	14.00	8							
15	Syndicate Bank	11	82.68	33	82.68	7	13.71	3	4.86	19							
16	State Bank of India	562	2630.56	981	2630.56	376	789.74	124	159.34	575							
17	Tripura Gramin Bank	1130	4834.95	1884	4834.95	983	2304.47	903	1965.10	1292							
18	Tripura State Co-Op Bank	424	2203.40	665	2203.40	351	767.10	225	467.00	512							
19	Union Bank	29	174.39	66	174.39	45	99.93	37	71.63	32							
20	United Bank Of India	577	2862.27	1096	2862.27	522	1229.56	411	765.09	664							
21	UCO BANK	81	405.33	148	405.33	51	113.05	37	62.89	134							
22	Vijaya Bank	7	21.00	6	21.00	0	0.00	0	0.00	8							
23	HDFC	3	4.82	2	4.82	0	0.00	0	0.00	3							
24	Andhra Bank	6	8.50	4	8.50	3	3.50	1	0.45	6							
25	Corporation Bank	5	8.00	2	8.00	1	2.00	0	0.00	8							
26	Bharatiya Mahila Bank	0	0.00	0	0.00	0	0.00	0	0.00	4							
27	Yes Bank	0	0.00	0	0.00	0	0.00	0	0.00	2							
28	Bank of Maharashtra	6	19.92	7	19.92	1	2.00	1	0.01	6							
	TOTAL	3000	14156.95	5232	14156.95	2479	5610.24	1850	3702.00	3500	0	0.00	0	0.00	0	0.00	0.00

TRIPURA STATE

Agenda Item No.12

SELF HELP GROUP
Position as on 30.06.2015

(Amt. in Rs./Lacs)

Sl.No.	Name of the Bank	Deposit Linkage cumulative		Credit linkage 2015-16						Outstanding as on 30-06-2015	
				Under SGSY		Direct SHG		Total		No	Amt.
		No.	Amt.	Nos.	Amt.	Nos.	Amt.	Nos.	Amt.		
1	UBI	5902	1419.85	0	0.00	156	74.15	156	74.15	3958	1746.38
2	SBI	4489	227.84	0	0.00	22	10.50	22	10.50	2921	3109.65
3	TGB	17352	2351.22	0	0.00	220	82.95	220	82.95	15256	8153.14
4	TSCB	10109	505.45	0	0.00	264	264.00	264	264.00	6892	2677.05
5	UCO	81	38.55	0	0.00	5	2.00	5	2.00	66	33.00
6	CBI	41	1.90	0	0.00	0	0.00	0	0.00	0	0.00
7	BOB	25	1.44	0	0.00	0	0.00	0	0.00	8	16.15
	TOTAL :	37999	4546.25	0	0.00	667	433.60	667	433.60	29101	15735.37

TRIPURA STATE
Agenda Item No.12
SELF HELP GROUP
Position as on 30.06.2015

(Amt. in Rs./Lacs)

NERLP							
(Rs. in Lakhs)							
Sl.	District	Deposit Linkage		Capacity Building No.	RF/ Credit Linked		No. of Federations
		No. of Groups	Amt.		No.	Amt.	
1	West	2788	221.49	5048	1916	884.40	63
2	Sepahijala	165	0.00	0	0	0.00	0
3	Khowai	30	0.00	0	0	0.00	0
4	North	2361	422.62	6493	1333	627.00	0
5	Unakoti	0	0.00	0	0	0.00	0
TOTAL		5344	644.11	11541	3249	1511.40	63

NRLM							
(Rs. in Lakhs)							
Sl.	District	Deposit Linkage		Capacity Building No.	RF/ Credit Linked		No. of Federations
		No. of Groups	Amt.		No.	Amt.	
1	Gomati	72	3.02	43	29	3.40	0
2	South	82	3.70	53	29	3.00	0
3	Dhalai	105	3.32	41	41	4.35	0
TOTAL		259	10.04	137	99	10.75	0

W-SHG(Women-SHG)							
(Rs. in Lakhs)							
West Tripura							
Sl.	Name of Bank	Deposit Linkage		Capacity Building (No. of persons)	RF/ Credit Linked		No. of Federations
		No. of Groups	Amt.		No.	Amt.	
1	UBI	94	5.11	235	50	24.40	0
2	SBI	86	4.76	213	9	4.50	0
3	TGB	320	17.29	806	150	47.45	0
4	CBI	3	0.19	8	0	0.00	0
TOTAL		503	27.35	1262	209	76.35	0

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

GRAND TOTAL		6590	708.30	14245	3746	1689.75	63
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TRIPURA STATE

Agenda Item No-11

**BANK-WISE POSITION IN IMPLEMENTATION OF MINI DAIRY FOR THE STATE OF TRIPURA DURING THE YEAR
2015-16 AS ON 30.06.2015**

Amount in Lacs

Sl.No.	BANKS	Proposals Received	Proposals sanctioned		Proposal disbursed	
		No.	No.	Amt.	No.	Amt.
1	2	3	4	5	6	7
1	CBI	0	0	0.00	0	0.00
2	SBI	10	10	12.15	10	12.15
3	UCO	3	3	12.00	3	12.00
4	UBI	6	6	14.40	6	14.40
5	TGB	48	48	62.40	48	62.40
6	TSCB	7	7	9.60	7	9.60
7	BOB	0	0	0.00	0	0.00
8	UB	3	3	3.60	3	3.60
9	OBC	0	0	0.00	0	0.00
10	ACUB	0	0	0.00	0	0.00
11	SYNDICATE BANK	0	0	0.00	0	0.00
TOTAL		77	77	114.15	77	114.15

TRIPURA STATE

Agenda Item No.10 Annexure-20

**Bank wise position in implementation of KCC(Fishery)/SCC for F.Y.2014-15 as on 30.06.2015
(Amt. in Lakhs)**

		Sponsored cases from Fishery Dept. (Programme Year-2014-15)							
SI No	NAME OF THE BANK	Sponsored		Sanctioned		Disbursed		Rejected/ Returned	Pending
		No	Amt	No	Amt	No	Amt	No	No
1	AB								0
2	Andhra Bank								0
3	BOB								0
4	BOM								0
5	BOI								0
6	Canara Bank								0
7	CBI								0
8	IB								0
9	IDBI BANK	4	2.04	0	0.00	0	0.00	0	4
10	IOB	1	1.00	0	0.00	0	0.00	0	1
11	P&SB								0
12	PNB	0	0.00						0
13	SBI	98	85.68	26	8.45	26	8.45		72
14	SYNDICATE	1	0.50	21	17.00	21	17.00	0	-20
15	UCO	62	21.35	39	14.79	36	17.29	8	15
16	UBI	155	86.71	32	19.10	32	11.49	88	35
17	Union Bank	4	4.37	1	0.83	1	0.83	3	0
18	VB								0
19	OBC								0
20	Corporation								0
A	Sub-Total PUBLIC sec Bank	325	201.65	119	60.17	116	55.06	99	107
21	AXIS BANK								0
22	ICICI								0
23	HDFC								0
24	SOUTH INDIAN BANK								0
25	INDUSIND								0
26	YES Bank								0
B	Sub Total PRIVATE Sec bank	0	0.00	0	0.00	0	0.00	0	0
27	TGB	327	171.38	170	62.10	166	48.45	0	157
C	Sub Total RRB	327	171.38	170	62.10	166	48.45	0	157
28	ACUB					0	0.00		0
29	TCARDB								0
30	TSCB	177	96.64	75	34.21	74	33.55	20	82
D	Sub-Total Coop. Bank	177	96.64	75	34.21	74	33.55	20	82
GRAND TOTAL		829	469.67	364	156.48	356	137.06	119	346

TRIPURA STATE

Agenda Item No.10 Annexure-20

Bank wise position in implementation of KCC(Fishery)/SCC for F.Y.2015-16 as on 30.06.2015
(Amt. in Lakhs)

SI No	NAME OF THE BANK	Sponsored cases from Fishery Dept. (Programme Year-2015-16)							
		Sponsored		Sanctioned		Disbursed		Rejected/ Returned	Pending
		No	Amt	No	Amt	No	Amt	No	No
1	AB								0
2	Andhra Bank								0
3	BOB								0
4	BOM								0
5	BOI								0
6	Canara Bank								0
7	CBI								0
8	IB								0
9	IDBI BANK								0
10	IOB								0
11	P&SB								0
12	PNB	0	0.00	0	0.00	0	0.00	0	0
13	SBI	2	3.50	0	0.00	0	0.00	0	2
14	SYNDICATE								0
15	UCO	1	1.50	0	0.00	0	0.00	0	1
16	UBI	19	12.70	0	0.00	0	0.00	0	19
17	Union Bank								0
18	VB								0
19	OBC								0
20	Corporation								0
A	Sub-Total PUBLIC sec Bank	22	17.70	0	0.00	0	0.00	0	22
21	AXIS BANK								0
22	ICICI								0
23	HDFC								0
24	SOUTH INDIAN BANK								0
25	INDUSIND								0
26	YES Bank								0
B	Sub Total PRIVATE Sec bank	0	0.00	0	0.00	0	0.00	0	0
27	TGB	30	28.01	14	4.03	3	0.95	11	5
C	Sub Total RRB	30	28.01	14	4.03	3	0.95	11	5
28	ACUB								0
29	TCARDB								0
30	TSCB	0	0.00	0	0.00	0	0.00	0	0
D	Sub-Total Coop. Bank	0	0.00	0	0.00	0	0.00	0	0
GRAND TOTAL		52	45.71	14	4.03	3	0.95	11	27

**Grant of Educational loans/Housing loans/Specialized Schemes/DRI
Outstanding Credit as on 30.06.2015:**

Achievement under DRI by Banks up to June' 2015:

(Rs.in lac)

Sl no	Name of the Bank	Sanctioned (14-15)		Outstanding as on 30.06.2015	
		No	Amount	No	Amount
1	UBI	14	2.21	683	84.14
2	SBI	8	1.88	611	110.48
3	Canara Bank	9	1.35	137	14.64
4	UCO bank	5	0.75	88	12.45
5	P & SB	2	0.30	2	0.27
	TOTAL	38	6.49	1521	221.98

Education Loan: The banks have been financing under Educational Loan Scheme since last 10-12 years as per directives of the Govt. of India and recommendations of High Level Committee on Lead Bank Scheme. The progress under the scheme covering disbursement and total credit exposure are now being reviewed regularly.

A report on progress made under Education Loan during the year 2015-16 up to June' 2015 is annexed; the summary position is as under:

Amt. Rs. In lac

Balance outstanding as on 31.03.2015		Disbursement made during the year 2015-16 up to June' 2015.		Balance outstanding as on 31-03-2015		% of growth over March 2014	
A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount
3490	8569.82	69	82.23	3525	9250.41	1	8

A new Central Sector Scheme of Interest Subsidy on Educational Loan taken by Students belonging to economically weaker sections to pursue technical/professional education in India is operative in the entire country. The State Govt. is requested to please see that the deserving students get income certificate without any hazard.

The Bank wise Target of Education Loan for the financial year 2015-16 as fixed by the Government of India has been annexed.

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

TRIPURA STATE

Agenda item No. 12

BANK-WISE PERFORMANCE UNDER EDUCATION LOAN FOR THE YEAR 2015-16, AS ON 30.06.2015

(Amt in Lacs.)

SL NO	BANKS	Proposals received	PROPOSAL SANCTIONED		PROPOSAL DISBURSED		No of cases pending	No of cases rejected	Outstanding as on 30.06.2015		Target for March'2016	
		No.	NO	Amt.	No.	Amt.	No.	No.	No.	Amt.	No.	Amt.
1	Allahabad Bank	0	0	0.00	0	0.00	0	0	37	81.75	0	0.00
2	Andhra Bank								0	0.00	0	0.00
3	Bank of Baroda	0	0	0.00	0	0.00	0	0	18	38.12	3	6.00
4	Bank of India	1	1	4.00	1	0.66	0	0	22	48.62	5	5.00
5	Bank of Maharashtra								0	0.00	0	0.00
6	Bharatiya Mahila Bank	1	1	3.15	1	1.26	0	0	1	1.26	0	0.00
7	Canara Bank	7	7	35.00	7	9.00	0	0	200	351.20	39	37.00
8	Central Bank of India								56	134.44	7	35.00
9	Corporation Bank								0	0.00	0	0.00
10	Dena Bank								0	0.00	0	0.00
11	Indian Bank								5	18.30	0	0.00
12	IDBI BANK	2	2	10.50	1	3.00	0	0	5	14.48	5	8.00
13	Indian Overseas Bank	0	0	0.00	0	0.00	0	0	8	17.82	3	3.00
14	Oriental Bank of Commerce	1	1	10.00	0	0.00	0	0	9	19.84	1	2.00
15	Punjab & Sind Bank	0	0	0.00	0	0.00	0	0	1	3.81	0	0.00
16	Punjab National Bank	2	1	4.00	1	1.96	1	0	36	42.08	4	4.00
17	State Bank of India	35	35	80.56	35	21.36	0	0	1868	4905.90	167	470.00
18	Syndicate Bank								48	132.92	2	2.00
19	Union Bank of India	3	3	8.20	3	6.92	0	0	37	104.42	8	18.00
20	United Bank of India	17	17	89.76	13	23.56	0	0	497	1294.53	108	259.00
21	UCO Bank	2	2	9.00	2	3.22	0	0	134	426.98	29	50.00
22	Vijaya Bank								12	31.41	3	10.00
A	Sub Total of Public Sec. Bank	71	70	254.17	64	70.94	1	0	2994	7667.88	384	909.00
23	AXIS BANK	0	0	0.00	0	0.00	0	0	0	0.00	0	0.00
24	Federal Bank								0	0.00	0	0.00
25	HDFC	1	1	1.91	1	1.91	0	0	5	8.44	2	6.00
26	ICICI	0	0	0.00	0	0.00	0	0	0	0.00	0	0.00
27	Indusind Bank								5	19.18	0	0.00
28	Kotak Mahindra Bank								0	0.00	0	0.00
29	SOUTH INDIAN BANK								0	0.00	0	0.00
30	YES Bank								0	0.00	0	0.00
B	Sub Total of Pvt. Sec. Bank	1	1	1.91	1	1.91	0	0	10	27.62	2	6.00
31	Tripura Gramin Bank	5	4	18.35	4	9.38	1	0	497	1480.55	54	55.00
C	Sub Total of RRB	5	4	18.35	4	9.38	1	0	497	1480.55	54	55.00
32	ACUB								0	0.00	0	0.00
33	TCARDB								0	0.00	0	0.00
34	TSCB	1	1	7.00	0	0.00	0	0	24	74.36	0	0.00
D	Sub Total of Coop.Banks	1	1	7.00	0	0.00	0	0	24	74.36	0	0.00
GRAND TOTAL		78	76	281.43	69	82.23	2	0	3525	9250.41	440	970.00

Tripura State

Agenda Item No-12

BANK-WISE PERFORMANCE IN FINANCING UNDER HOUSING SCHEME AS ON 30.06.2015

Amount in Lacs

Sl. No.	Name of the Banks	Urban		Semi-Urban		Rural		Total	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	2	3	4	5	6	7	8	9	10
1	Allahabad Bank	279	845.60	0	0.00	0	0.00	279	845.60
2	Andhra Bank	0	0.00	0	0.00	0	0.00	0	0.00
3	Bank of Baroda	93	763.07	0	0.00	2	33.00	95	796.07
4	Bank of India	88	615.42	12	55.12	2	4.85	102	675.39
5	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	0	0.00
6	Canara Bank	86	678.31	19	215.38	13	94.94	118	988.63
7	Central Bank of India	40	237.57	2	33.93	2	10.19	44	281.69
8	Corporation Bank	4	22.59	0	0.00	0	0.00	4	22.59
9	Indian Bank	21	178.81	0	0.00	0	0.00	21	178.81
10	IDBI BANK	0	0.00	1	4.00	13	71.00	14	75.00
11	Indian Overseas Bank	14	135.21	7	65.10	17	100.11	38	300.42
12	Oriental Bank of Commerce	6	37.87	0	0.00	0	0.00	6	37.87
13	Punjab & Sind Bank	19	90.10	0	0.00	4	21.50	23	111.60
14	Punjab National Bank	14	57.02	0	0.00	1	10.88	15	67.90
15	State Bank of India	3035	22525.00	1365	8125.00	663	2507.56	5063	33157.56
16	Syndicate Bank	19	207.39	0	0.00	0	0.00	19	207.39
17	Union Bank of India	151	1422.00	29	98.20	1	2.00	181	1522.20
18	United Bank of India	855	11225.51	688	1872.57	491	1530.25	2034	14628.33
19	UCO Bank	207	1757.86	55	361.42	31	161.00	293	2280.28
20	Vijaya Bank	57	246.07	0	0.00	0	0.00	57	246.07
A	Sub-Total PUBLIC sec Bank	4988	41045.40	2178	10830.72	1240	4547.28	8406	56423.40
21	AXIS BANK	196	177.34	0	0.00	0	0.00	196	177.34
22	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00
23	HDFC	15	25.85	1	0.81	0	0.00	16	26.66
24	ICICI	1	8.81	0	0.00	0	0.00	1	8.81
25	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
27	South Indian Bank	2	30.56	0	0.00	0	0.00	2	30.56
28	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00
B	Sub Total Pvt. Sec Bank	214	242.56	1	0.81	0	0.00	215	243.37
29	TGB	4061	18777.00	5318	14257.00	13138	22082.00	22517	55116.00
C	Sub Total RRB	4061	18777.00	5318	14257.00	13138	22082.00	22517	55116.00
30	ACUB	87	568.80	1	14.01	0	0.00	88	582.81
31	TCARDB	0	0.00	0	0.00	0	0.00	0	0.00
32	TSCB	429	2889.90	236	1534.75	263	1552.95	928	5977.60
D	Sub-Total Coop. Bank	516	3458.70	237	1548.76	263	1552.95	1016	6560.41
GRAND TOTAL		9779	63523.66	7734	26637.29	14641	28182.23	32154	118343.18

TRIPURA STATE

Agenda Item No- 12

BANK-WISE DETAILS OF SPECIALISED SCHEME AS ON 30.06.2015									
Amount in lakh									
Sl. No.	BANKS	Finance to Tea Sector				Rural Housing Scheme			
		Total outstanding		New Loans granted Current year		Total outstanding		New loans granted Current Year	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	AB								
2	BOI								
3	CBI								
4	CB								
5	BOB								
6	IB								
7	IOB								
8	P&SB					3	13.50	0	0.00
9	SBI	7	39.00	0	0.00	0	0.00	0	0.00
10	UCO								
11	UB	2	165.00	0	0	1	2.00	0	0
12	UBI	8	471.93	0	0.00	419	383.11	0	0.00
13	VB								
14	PNB								
15	TGB	1	8.30	0	0.00	143	344.11	0	0.00
16	TSCB	3	457.75	0	0.00	0	0	0	0.00
17	TCARDB								
18	SYNDICATE								
19	IDBI					6	21.04		
TOTAL :		21	1141.98	0	0.00	569	750.26	0	0.00

SME financing & bottlenecks thereof, if any

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

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

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

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

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

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

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

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

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

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

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 a lot of improvement in this area. The issue has become more important in the context of RBI directives that SLBC meetings are to be held within 45 days of the end of the quarter.

Other Important Issues:**I. ROLL OUT OF PRADHAN MANTRI MUDRA YOJANA (PMMY):**

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

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

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

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

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

In view of the above, we would request you to go through the directions of the MoF, GoI in respect of the Mudra Loans.

MUDRA TARGET-ACHIEVEMENT_2015-16 (Amt. in Rs./ Crore)								
BANKS	STATE: TRIPURA						As on 30.06.2015	
	SHISHU TARGET	ACHIEVEMENT	KISHORE TARGET	ACHIEVEMENT	TARUN TARGET	ACHIEVEMENT	TOTAL MUDRA TARGET	TOTAL ACHIEVEMENT
PUBLIC sec Banks	92.11	23.03	155.77	38.96	73.02	34.18	320.91	96.18
PRIVATE Sec banks	20.25	2.94	19.85	2.76	13.44	2.93	53.54	8.63
RRB	128.43	4.89	160.54	5.87	32.11	1.27	321.08	12.03
Coop. Bank	8.87	1.88	11.02	2.07	2.25	0.48	22.14	4.44
GRAND TOTAL	249.66	32.75	347.18	49.67	120.82	38.87	717.67	121.28

Detailed Sector-wise target, sanctioned and disbursement has been shown in the Annexure

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

STATE: TRIPURA													
As on 30.06.2015													
Sl.	BANKS	SHISHU TARGET	ACHIEVEMENT		KISHORE TARGET	ACHIEVEMENT		TARUN TARGET	ACHIEVEMENT		TOTAL MUDRA TARGET	TOTAL ACHIEVEMENT	
			Sanctioned	Disbursed		Sanctioned	Disbursed		Sanctioned	Disbursed		Sanctioned	Disbursed
1	Allahabad Bank	219.00	122.54	115.63	131.40	109.45	98.22	87.60	28.66	23.96	438.00	260.65	237.81
2	Andhra Bank	10.00	0.85	0.85	6.00	2.80	2.80	6.00	0.00	0.00	22.00	3.65	3.65
3	Bank of Baroda	30.00	0.00	0.00	520.00	0.00	0.00	625.00	0.00	0.00	1175.00	0.00	0.00
4	Bank of Maharashtra	20.00	7.22	7.22	14.00	12.58	10.11	6.00	19.32	16.22	40.00	39.12	33.55
5	Bank of India	300.00	70.26	68.54	250.00	50.56	46.85	150.00	8.08	6.52	700.00	128.90	121.91
6	Canara Bank	630.00	201.28	195.32	378.00	138.89	119.63	252.00	163.71	131.55	1260.00	503.88	446.50
7	Central Bank of India	150.00	15.28	15.28	160.00	32.57	29.52	110.00	23.97	18.85	420.00	71.82	63.65
8	Corporation Bank	35.00	14.88	14.88	21.00	10.55	9.02	14.00	14.57	11.28	70.00	40.00	35.18
9	Dena Bank	10.00	0.00	0.00	6.00	0.00	0.00	5.50	0.00	0.00	21.50	0.00	0.00
10	Indian Bank	100.00	5.63	5.63	62.00	8.84	7.58	38.00	12.19	9.19	200.00	26.66	22.40
11	IDBI BANK	200.00	0.50	0.50	162.00	4.14	4.14	108.00	11.80	8.28	470.00	16.44	12.92
12	Bharatiya Mahila Bank	10.00	5.23	5.23	6.00	4.11	4.11	6.00	7.93	6.12	22.00	17.27	15.46
13	Indian Overseas Bank	20.00	45.23	42.65	30.00	71.58	64.28	10.00	70.41	51.37	60.00	187.22	158.30
14	Oriental Bank of Commerce	2.00	7.84	7.84	17.00	5.11	5.11	17.00	0.00	0.00	36.00	12.95	12.95
15	Punjab & Sind Bank	15.00	0.00	0.00	9.00	0.00	0.00	6.00	0.00	0.00	30.00	0.00	0.00
16	Punjab National Bank	100.00	102.22	96.85	60.00	182.58	168.26	40.00	72.96	56.28	200.00	357.76	321.39
17	State Bank of India	5175.00	1122.56	1068.55	3105.00	805.45	707.29	2070.00	1831.41	1502.36	10350.00	3759.42	3278.20
18	Syndicate Bank	350.00	80.25	80.25	210.00	66.87	53.96	140.00	78.70	61.22	700.00	225.82	195.43
19	Union Bank of India	100.00	21.55	21.55	710.00	72.68	61.52	289.00	27.97	24.96	1099.00	122.20	108.03
20	United Bank of India	435.00	162.69	156.74	6540.00	1679.56	1512.39	2702.00	812.09	706.29	9677.00	2654.34	2375.42
21	UCO Bank	1000.00	232.65	223.52	3000.00	589.52	507.63	500.00	194.74	162.33	4500.00	1016.91	893.48
22	Vijaya Bank	300.00	84.25	84.25	180.00	48.55	42.35	120.00	39.85	32.65	600.00	172.65	159.25
A	ACP PUBLIC sec Bank	9211.00	2302.91	2211.28	15577.40	3896.39	3454.77	7302.10	3418.36	2829.43	32090.50	9617.66	8495.48
23	AXIS BANK	1000.00	0.00	0.00	1200.00	0.00	0.00	800.00	0.00	0.00	3000.00	0.00	0.00
24	Federal Bank	20.00	0.00	0.00	12.00	0.00	0.00	8.00	0.00	0.00	40.00	0.00	0.00
25	HDFC	300.00	88.56	88.56	350.00	105.25	91.26	250.00	165.70	122.59	900.00	359.51	302.41
26	ICICI Bank	65.00	20.52	20.52	39.00	18.25	16.32	26.00	37.73	32.52	130.00	76.50	69.36
27	Indusind Bank	500.00	185.28	176.22	300.00	152.45	139.52	200.00	89.58	77.55	1000.00	427.31	393.29
28	Kotak Mahindra Bank	10.00	0.00	0.00	6.00	0.00	0.00	6.00	0.00	0.00	22.00	0.00	0.00
29	South Indian Bank	120.00	0.00	0.00	72.00	0.00	0.00	48.00	0.00	0.00	240.00	0.00	0.00
30	Yes Bank	10.00	0.00	0.00	6.00	0.00	0.00	6.00	0.00	0.00	22.00	0.00	0.00
B	ACP PRIVATE Sec bank	2025.00	294.36	285.30	1985.00	275.95	247.10	1344.00	293.01	232.66	5354.00	863.32	765.06
31	Tripura Gramin Bank	12843.00	489.00	451.85	16054.00	587.00	509.65	3211.00	127.00	102.41	32108.00	1203.00	1063.91
C	ACP RRB	12843.00	489.00	451.85	16054.00	587.00	509.65	3211.00	127.00	102.41	32108.00	1203.00	1063.91
32	ACUB	10.00	0.00	0.00	6.00	0.00	0.00	6.00	0.00	0.00	22.00	0.00	0.00
33	TSCB	877.00	188.28	169.74	1096.00	207.41	184.23	219.00	48.15	41.27	2192.00	443.84	395.24
D	ACP Coop. Bank	887.00	188.28	169.74	1102.00	207.41	184.23	225.00	48.15	41.27	2214.00	443.84	395.24
GRAND TOTAL		24966.00	3274.55	3118.17	34718.40	4966.75	4395.75	12082.10	3886.52	3205.77	71766.50	12127.82	10719.69

All banks have already started initiatives for organizing a fruitful and effective credit delivery campaign on Prime Minister Mudra Yojana(PMMY) between 25th September 2015 and 02nd October 2015.

The letter of the DFS, Ministry of Finance, Govt. of India is stated herein below for all concerned:-

Urgent/Priority

F.No. 27/01/2015-CP/RRB (Part-I)
Government of India
Ministry of Finance
Department of Financial Services
(RRB Section)

Jeevan Deep Building, Parliament Street,
New Delhi, dated 20th August, 2015

To,

ALL SLBC Convenors except SLBC, Jharkhand

Subject Organizing Camps for Pradhan Mantri MUDRA Yojana (PMMY) between 25th September to 2nd October 2015 - Reg.

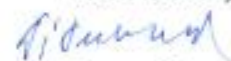
Sir(s)/Madam(s),

As you are aware that the Government of India has launched Micro Units Development and Regulation Agency (MUDRA) and Pradhan Mantri MUDRA Yojana (PMMY) on 08.04.2015. In this regard, letters dated 14.05.2015 and 19.06.2015 were also sent to all SLBC Convenors for roll out of MUDRA and monitoring of progress under PMMY in SLBC Meetings.

2. It has been decided that Banks will organise Mega credit camp for PMMY between period of 25th September, 2015 to 02nd October, 2015. In the interim period of 1 month all banks shall make preparation like finding the potential borrowers, collecting application forms and processing/sanctioning of loan application, deciding on the venues, etc. the camp shall be organised in all 676 districts of the country. As far as possible, the camps should either be organised on 25th September or 2nd October. It is likely that prominent dignitaries may inaugurate some of these mega camps for disbursement of loans.

3. All the SLBC Convenors are therefore, requested to make suitable strategy/plan/arrangement to organise mega credit camp as per geographical dimension of their area. You may also get in touch with lead banks of your States for implementation of the same.

Yours faithfully,



(Jitendar Kumar Mehan)

Under Secretary to Government of India

Tel: 23748764

Email: cmsec-bkg@nic.in

Copy to:

1. The Chairman, NABARD, Mumbai with a request to follow up with RRBs for organizing Mega Credit Camps for PPMY Loans
2. The CMD, SIDBI for information please.
3. The Chairman/CMDs/ MDs of all Public Sector Banks for organising Mega Credit Camp between 25th September, 2015 to 02nd October, 2015 in all States/UTs where they have bank branches.
4. CEO, MUDRA for information and follow up with SLBCs, PSBs and NABARD.

F.No. 21/01/2015-CP/RRB
Government of India
Ministry of Finance
Department of Financial Services
(RRB Section)

Jeevan Deep Building,
Parliament Street, New Delhi,
Dated 27 August, 2015

To,

ALL SLBC Convenors

Subject : Organizing Camps for Pradhan Mantri MUDRA Yojana (PMMY) between
25th September to 2nd October 2015 - Reg.

Sir(s)/Madam(s),

Please refer to this Department's letter dated 20.08.2015 on captioned subject for organizing camps for Prime Minister Mudra Yojana (PMMY)) between 25th September to 2nd October 2015. Bank wise target for distribution of MUDRA loan under Shishu category has also been allocated.

2. It is advised to coordinate with the LDMs to fix the date and time of the camps to be organized in each district of their State and communicate the same to DFS latest by 2nd September 2015.
3. It is also advised that all SLBCs should have a Toll Free Number specifically for MUDRA for grievance redressal and any corruption related information being given by the public. All calls being received on this Toll Free Number should be recorded. Training of personnel regarding PMMY and MUDRA should also be arranged by SLBC. These Toll Free Numbers should be operational latest by 4th September, 2015.
4. The one-page Shishu loan application form along with the check-list has already been circulated to all the banks. The loan application form and check-list should be translated into regional languages by the concerned SLBCs and got circulated to all the banks of the state for onward distribution to all bank branches.
5. All the SLBC Convenors are requested to ensure the compliance.

Yours faithfully,



(Jitendar Kumar Mehan)
Under Secretary to Government of India
Tel: 23748764
Email: cmsec-bkg@nic.in

Copy to:

1. The CMD, SIDBI for information please.
2. CEO, MUDRA, for information and follow up with PSBs, NABARD, IBA and SLBCs

II. Direct Cash Transfer:

Payment of Govt. grants through electronic mode

All the Districts of Tripura have been identified for Direct Benefit Transfer. Although accounts have been opened in 100% of the households, the banks have to ensure that A/cs are opened for each beneficiary under DBT including Students, women etc. Once, the accounts have been opened, there should not be much difficulty to implement DBT as soon as the State Govt. provides the banks with names of the beneficiaries with A/c no, IFSC code etc. As desired by the Union Finance Secretary, the State Government is requested to expedite the process so that the venture of making these payments electronically is initiated and carried on.

III. Automation of State Govt. Treasuries:

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

IV. 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.

V. Implementation of Joint Liability Group

Department of Financial Services (DFS), Ministry of Finance, Govt. of India, has recently reviewed the position of Joint Liability Groups in the Country. Considering the potential available and to enable the banks to rapidly expand the programme across large number of Bank Branches, so as to cover the large number of small, marginal, tenant and oral lessee farmers, it is necessary to fix target during the year for the banks in the state of Tripura. At all India level target of 5 Lacs JLG has been fixed by the Finance Minister in the budget session.

JLGs can be formed with four to ten members per group. A Joint Liability Group (JLG) is an informal group comprising 4-10 individuals coming together for the purpose of availing bank loan on individual basis or through group mechanism against mutual guarantee. Generally, the members of a JLG would engage in a similar type of economic activity in the Agriculture and Allied Sector. The members would offer a joint undertaking to the bank that enables them to avail loans. JLG members are expected to provide support to each other in carrying out occupational and social activities. There should be peer pressure on the group members and loans should be repaid by the group. NABARD Incentive of Rs. 2000/- per group is payable in 3 phases.

VI. Implementation of National Urban Livelihood Mission (NULM)

Director, Urban Development Dept.(UDD), Govt. of Tripura, Vide Letter No. F. 2(5)-UDD/DUD/2014/2834-42 Dated 22.06.2015 has communicated the target of NULM for 2015-16 for seven Urban Local Bodies (ULB) for allocation of the same among different banks and approval by SLBC. The target received from UDD is placed before the house for approval.

SL. No.	Name of Municipality	Target of SEP(Individual)	Target of SEP-Group(Each having 5 members)	Target of SHG
1	Agartala	410	184	225
2	Dharmanagar	120	18	53
3	Kailashahar	100	11	42
4	Ambassa	90	8	38
5	Khowai	95	13	38
6	Udaipur	115	15	44
7	Belonia	110	23	50
Total		1040	272	490

VII. Implementation of Swarojgar Credit Card(SCC) and Target for 2015-16

General Manager, NABARD, vide letter No. NB(TRIP)/378/Plan-5/2015-16 dated 28.07.2015 has communicated the target of Swarojgar Credit Card(SCC) for the year 2015-16 for allocation of the same among different banks district-wise and approval by SLBC. The target received from NABARD is placed before the house for approval.

Sl.	Type of Bank	Target
1	Commercial Banks	400
2	Tripura Gramin Bank(RRB)	400
3	Co-Operative Banks	200
TOTAL		1000

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

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

DISTRICT WISE SUMMARY OF BANK BRANCHES										
SL NO.	NAME OF BANK	WEST	KHOWAI	SEPAHIJALA	GOMATI	SOUTH	DHALAI	NORTH	UNAKOTI	TOTAL
		No of Brs	No of Brs	No of Brs	No of Brs	No of Brs	No of Brs	No of Brs	No of Brs	No of Brs
1	Allahabad Bank									0
2	Bank of Baroda									0
3	Bank of India			1						1
4	Canara Bank									0
5	Central Bank of India						1			1
6	Indian Bank									0
7	Indian Overseas Bank									0
8	Punjab & Sindh Bank									0
9	State bank Of India	3	6	4	6	4	2	1	4	30
10	UCO BANK									0
11	Union Bank					1				1
12	United Bank Of India			2	1	3		1	1	8
13	Vijaya Bank									0
14	AXIS BANK									0
15	Punjab National Bank			2						2
16	Syndicate Bank									0
17	Oriental Bank Of comerce	1								1
18	ICICI									0
19	Tripura Gramin Bank	1		2	4	7	1	1	1	17
20	ACUB									0
21	TCARDB									0
22	IDBI BANK				2					2
23	Tripura State Co-Op Bank		1	3	1	3	2		1	11
24	INDUSIND BANK									0
25	HDFC Bank									0
26	South Indian Bank									0
27	Corporation Bank									0
28	Yes Bank									0
29	Andhra Bank									0
30	Bank of Maharashtra									0
31	Kotak Mahindra Bank Ltd									0
32	Federal Bank									0
	TOTAL	5	7	14	14	18	6	3	7	74
	Brs. already opened	1		1	3	2	1			8
	Grand Total	6	7	15	17	20	7	3	7	82

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

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

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

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

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

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

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

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

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

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

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

Sl No	Name of Block	Name of Centre	Cluster Villages	No Of Families	Nearest Bank	Proposed Site	Proposed Bank	USB/CSC Opened by
1	Killa	Raiyabari Market	2				SBI	SBI-CSC
2	Ompi	Gamaichherra Bazar	2				TGB	
3	Ompi	TSR Camp, PalKu	2				SBI	SBI-CSC
4	Ompi	New Shinllong Bazar	1				Union Bank	IDBI Branch Opened In 5 Kms.
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/ TGB USB
9	Matabari	Pitra Bazar	3					USB opened by TGB
10	Matabari	Tainani Bazar	2				TGB	TGB USB Opened
11	Karbook	New Gomati	2				TSCB	
12	Karbook	Chellagang Tehashil	3				TGB	BR.OPENED
13	Silachhari	Ghorakappa Bazar	3		TGB, Silachhari		TGB	USB Opened
14	Amarpur	Kasko Bazar	4				SBI	
15	Amarpur	Purba Malbasa Bazar	3				Canara Bank	Canara Dalak Covers
16	Ompi	Ompinagar	4				IDBI Bank	BR.OPENED
17	Silachhari	Ailmara	4				IDBI Bank	BR.OPENED

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

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

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

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

STATUS OF BRANCH/USB OPENING- Yet To Be Opened

TGB

Sl.No.	Name of Bank	Name of Center	Dist	Block	Status	Remarks
1	TGB	Gamaichera	Gomati	Ompi	Yet to be opened	
2	TGB	Kalashi	South	Bokafa	Yet to be opened	
3	TGB	Dakshin Hichachera	South	Jolaibari	Yet to be opened	
4	TGB	Ramraibari	South	Jolaibari	Yet to be opened	
5	TGB	Krishnanagar	South	Hrishyamukh	Yet to be opened	
6	TGB	Gakulnagar	Unakoti	Kumarghat	Yet to be opened	

TGB has sought for exemption in opening 3 USB due to non potentiality of the centers like:Gamaichera(Gomati),Kalashi(South) & Krishnanagar(South) Tripura.

TSCB

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

OBC

1	OBC	Purba Champamura	West	Old Agartala	Yet to be opened	
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PNB

1	PNB	Laxmandhepa	Sepahijala	Nalchar	Yet to be opened	
2	PNB	Chowmuhani	Sepahijala	Nalchar	Yet to be opened	

Union Bank

1	UB	Rajapur	South	Bokafa	Yet to be opened	
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SBI

1	SBI	Indurail	North	Panisagar	Yet to be opened	
2	SBI	Singirbil	Unakoti	Gournagar	Yet to be opened	
3	SBI	Kasko Bazar	Gomati	Amarpur	Yet to be opened	

STATUS OF ATM IN THE STATE OF TRIPURA AS ON 30.06.2015										
Sl No	Name of Bank	Total Br	BRANCHES				ATM			
			Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban	Total
1	Allahabad Bank	2	1	0	1	2	0	0	0	0
2	Bank of Baroda	3	1	0	2	3	0	0	2	2
3	Bank of India	11	6	3	2	11	1	0	4	5
4	Bharatiya Mahila Bank	1	0	0	1	1	0	0	1	1
5	Canara Bank	13	3	7	3	13	2	0	3	5
6	Central Bank of India	7	1	3	3	7	1	2	2	5
7	Dena Bank	1	0	0	1	1	0	0	1	1
8	Indian Bank	3	1	0	2	3	0	0	1	1
9	Indian Overseas Bank	5	2	2	1	5	2	2	2	6
10	Punjab & Sindh Bank	2	1	0	1	2	0	0	0	0
11	State bank Of India	58	28	17	13	58	54	39	89	182
12	UCO BANK	25	11	9	5	25	4	1	8	13
13	Union Bank	7	1	3	3	7	1	2	6	9
14	United Bank Of India	62	42	8	12	62	47	9	16	72
15	Vijaya Bank	3	0	0	3	3	0	0	2	2
16	AXIS BANK	7	0	4	3	7	1	7	10	18
17	Punjab National Bank	2	1	0	1	2	0	0	4	4
18	Syndicate Bank	6	3	2	1	6	0	0	1	1
19	Oriental Bank Of comerce	1	0	0	1	1	0	0	1	1
20	ICICI	8	1	6	1	8	0	2	12	14
21	Tripura Gramin Bank	142	101	30	11	142	2	2	0	4
22	ACUB	3	0	1	2	3	0	0	0	0
23	TCARDB	5	1	3	1	5	0	0	0	0
24	IDBI BANK	7	4	2	1	7	3	4	3	10
25	Tripura State Co-Op Bank	63	40	12	11	63	0	0	0	0
26	INDUSIND BANK	2	0	1	1	2	0	1	1	2
27	HDFC Bank	4	0	2	2	4	0	3	5	8
28	South Indian Bank	1	0	0	1	1	0	0	2	2
29	Corporation Bank	2	0	1	1	2	0	1	1	2
30	Yes Bank	1	0	0	1	1	0	0	1	1
31	Bank of Maharashtra	1	0	0	1	1	0	0	0	0
32	Andhra Bank	1	0	0	1	1	0	0	1	1
33	Kotak Mahindra Bank	1	0	0	1	1	0	0	1	1
34	Federal Bank	1	0	0	1	1	0	0	1	1
	TOTAL	461	249	116	96	461	118	75	181	374

114th SLBC Meeting

Tripura



June- 2015

Convener: United Bank of India