

TRIPURA STATE CO-OPERATIVE BANK LTD(TSCB)

Tripura State Cooperative Bank Ltd. (TSCB) was established in the year 1957 under the Bombay Cooperative Societies Act. TSCB is an Apex Cooperative Bank in the State channelizing funds as per the guide lines of Reserve Bank of India (RBI) to LAMPS and PACS for effecting disbursement of credit to the cooperative members at a nominal rate of interest.

Presently TSCB has 59 Branches and 4 Extension counters in the State. In the recent past, the credit sector faced constraints regarding credit business due to non-realization of substantial over dues from the cooperative members of LAMPS/PACS. As a result, most of these credit societies (except few) could not avail fresh credit support from the TSCB for the last 10 years. However they became debt free due to revival package and started credit business. The 52 nos banking counters are also opened in the LAMPS/PACS towards extending the deposit mobilization.

However, with a view to revamp this sector, stringent action was initiated which has resulted in the improvement of recovery climate. Apart from extending the institutional credit support, TSCB Ltd. also provides different kinds of loans to the individual borrowers. Further, working capital of the Bank has been improving gradually over the years. Bank has been implementing various Govt. sponsored schemes like – Swabalamban, Tripura State Support Project for SHG’s (TSSPS) and other banking services – old age pensions, NREGA payment, disbursement of old age pensions and disbursement of salaries to the employees. Bank also introduced Kissan Credit Card (KCC) for providing timely and adequate flow of credit support to the farmers/cooperative members of LAMPS/PACS in the state. For organizing and looking after to the SHG groups, The State Cooperative Bank Ltd has been taking special initiatives.

Details of performance of the TSC Bank as on 31st March, 2017.:-

01	Membership		No.	Rs. in Lakh
	I	Total	174116	
	Ii	Societies	428	
	Iii	Individuals -	173687	
	iv	Govt.	1	

02	Share Capital			
	I	Total		2654.65
	Ii	Societies		169.92
	Iii	Individuals -		1643.20
	iv	Govt.		841.53
03	Working Capital			272826.73
04	Loan advanced		No. of beneficiaries	
	I	Total	12128	14480.13
	Ii	S.T.	145	728.50
	Iii	M.T.& IRDP/SGSY	3375	10689.06
	Iv		97	97.00
	v	KCC	8565	2965.57
	vi	L.T.		NIL
05	Loan Recovered			
	I	Total	19875	17267.77
	Ii	S.T. & M. T.	169	569.78
	Iii		15521	15072.14
	Iv	IRDP/SGSY	1007	95.61
	v	L.T.	189	9.48
	Vi	KCC	2989	520.76
06	Loan outstanding			
	I	Total	168318	120274.64
	Ii	S.T.	8509	62629.28
	Iii	M.T.	78590	49217.87
	Iv	IRDP/SGSY	6076	2552.04
	v	L.T.	2134	299.02
	Vi	KCC	73009	5576.43
07	Loan overdue			3930.82
08	Profit (+)/Loss(-)			<u>3500.51</u>
	i	Accumulated Profit(+)/ Loss(-)		(+)7770.29
	ii	Net Profit(+)/Loss(-) during the year 2015-16		(+)976.49
09	Financial Assistance received from Govt.			
	i	Share Capital		841.53
	ii	Grant-in-aid		<u>NIL</u>
	iii	Re- Capitalization Assistance Received		<u>95.48</u>
		a. GOI		<u>NIL</u>
		b. GOT		NIL
10	Whether Board Elected/Nominated			Elected
11	Total No. of Employees -			381
	of which trained			288
12	Total No. of Branches -			60+4*

Extension Counter