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INTRODUCTION

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NEED/IMPORTANCE OF THE STUDY

STATEMENT OF THE PROBLEM

OBJECTIVES

HYPOTHESIS (ES)

RESEARCH METHODOLOGY

RESULTS & DISCUSSION

FINDINGS

RECOMMENDATIONS/SUGGESTIONS

CONCLUSIONS

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- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.

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AGRICULTURAL FINANCING SCENARIO IN THE INDIAN STATE OF TRIPURA, A COMPARATIVE STUDY FOR THE PERIOD 2008-09 TO 2012-13

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ABSTRACT

The present study tries to do a comparative study of performance of various bank groups financing agricultural credit in Tripura through agricultural schemes and kisan Credit Card (KCC) scheme. To judge the performance of the bank in financing agricultural credit the parameters like volume of advance, target and achievement of the advance, volume of the Non-Performing Asset(NPA), Credit to Deposit(C/D) ratio are used. Secondary data is used in the analysis. Secondary data is collected from State Level Bankers Committee (SLBC) of Tripura and Reserve bank of India statistical hand book. Tabular analysis and simple descriptive statistics like average, mean, compound annual growth rate, percentage are used in data analysis and interpretation. District level analysis is done on financial parameters to reach the conclusion, The study revealed that, there is increase in volume of agricultural credit and the NPA generated out of it. Private bank groups are coming forward in financing agricultural credit in a state like Tripura. The various agencies functioning as financial intermediaries in Tripura is appreciable for their function in Tripura.

KEYWORDS
performance, non performing asset, credit to deposit ratio, state level bankers committee, kisan credit card, financial intermediary.

INTRODUCTION

The present study is devoted to the assessment of agricultural financing in the state of Tripura. It begins with a brief discussion of the profile of the state in terms of its historical, geographical and socio-economic characteristics. The study is intended to elevate the knowledge about the status of agricultural financing in the state. It presents the overall picture about the different institutions in the formal sector involved in financing agriculture along the volume, direction and pattern the study also gauges the financial intermediation scenario in the state.

REVIEW OF LITERATURE

Antony, M.P. (2003) did a study on institutional financing of agriculture in Kerala. the objective of this study was to examine the trends and pattern of agricultural financing in Kerala. It has to estimate demand and supply of agricultural credit in inter and intra region. It has to examine the impact of agricultural credit on production, employment and income and it has also to identify the problems of the free flow of agricultural credit. Sample size was 35(borrowers). Both primary and secondary data was used, secondary data was collected from various institutions, magazines, reports etc and the primary data was collected through schedule. Multistage sampling technique and random sampling technique was used. 2 district was selected on the basis of high agricultural production. Collected data was analyzed statistically using multivariate tabular analysis, mean deviation; Bartlett's T test was used. The significance of credit gap was used using mean deviation. In this study both lenders and borrowers are taken into consideration to understand the performance of the financial Institute financing agricultural credit in Kerala. Now performance in this respect means the following parameters. The parameters are coverage of more borrowers, more cultivating land, more number of village, more volume of easy disbursement of agricultural credit in which borrowers are comfortable to receive the credit and repay the same in due time. What is the repayment collection status and the status of volume of NPA generated is also the measure of performance of lending. The study revealed that, there is a good impact of the agricultural credit provided by the banks on income, status of the borrowers, agricultural production and development of the area but there is problem of loan adequacy, timely payment etc.

Bista et al. (2012) have endeavored a study on Progress and Performance of Kisan Credit Card Scheme in Bihar. The progress in terms of number of card issued and amount of loan disbursed per KCC and number of holdings covered is compared with regional data and the data of other state. It is also tested about the margin and returns for the beneficiaries and non-beneficiaries. The study was conducted with the help of both primary and secondary data. Primary data were collected through pre structured schedule from 60 Beneficiaries and 60 non beneficiaries for comparison. SIMILARLY, samples were collected from other 2 districts. So in 3 districts total sample size was 360 out of which 180 were beneficiaries and 180 were non beneficiaries. The Cobb Douglas production function was fitted to assess the resource-use efficiency among the KCC. The secondary data on the number of KCC issued, amount of loan sanctioned by institutions and by regions were collected from various publications of NABARD, RBI, GoB(2008-09), and GoI(2010-11). affecting adoption of KCC scheme were identified by using logit model and constraints faced by the farmers were ranked using Garrett's ranking technique. The main objective of this study was to compare the level of progress of KCC scheme in Bihar in terms of number of issuance of KCC, volume of loan amount per KCC and coverage of holdings. The study results show that the return and net margin is more for KCC beneficiaries then the non-beneficiaries. The study has identified the factors influencing the adoption of the KCC scheme and the constraints perceived by the farmers.

Chakraborty, P. (2015) in a study on," Determinants of agricultural credit default: A study on the borrowers of United Bank of India in the West District of Tripura"(A master's dissertation submitted in the Assam university, Silchar) conducted in the West Tripura district of Tripura to find the factors influencing the agricultural credit default. A multistage sampling technique was applied to select 3 blocks out of 9 blocks in the West Tripura District of Tripura. From each block 1 bank is selected conveniently. As the Mohanpur block is covering bigger area 2 bank branches are selected purposively from this block to make total bank sample 4. From each bank branch 13 agricultural borrowers are randomly selected from list of defaulters and non-defaulter agricultural borrowers. to make a total borrowers sample 52 of which 26 are defaulters and 26 non defaulters. Secondary data were collected from the SLBC of Tripura and the concerned bank branches. The primary data were collected by interviewing the borrowers and the bank officials. Bartlet's formulae were used to find the sample size and binary logistic regression was used to find the determinants of the agricultural credit defaults. The study reviled that, the factor like proper training prior to disbursement of credit is the determinants of agricultural credit default and if 0training is provided to the borrowers prior to the disbursement of credit; it will bring a positive impact on agricultural credit default. During the survey of this study and as per the statement given by the bank officials it was observed that, bank officials were facing some problems in extending agricultural credit. As per the statement of the bank officials there is problem of credit worthiness of the agricultural borrowers, there is question mark on the economic viability of the intending agriculture work, there is problem of scale of finance, problem of the security of the loan and there is problem with past loan repayment record, financial behavior, lifestyle and expenditure of fund etc It is evident from the collected tabular data from the bank that bank are not in a position to achieve their target of annual agricultural credit plan due to above mentioned problems. It is also evident from the collected secondary data that, there is problem with collection of repayments and increased volume of NPA which is a problem to the bank in financing agricultural credit. During the interview

Dhanabhakyam & Malarvhizi (2012) have conducted a study on the awareness, utilization and problems of Using Kisan Credit Card of Canara Bank with Special Reference to Coimbatore District of Tamilnadu. The main objective of this study was to check the awareness and attitude of the KCC borrowers and to review the

utilization of the KCC scheme in the Coimbatore District of Tamilnadu. In this study both primary and secondary data were used. Primary data were collected through interview schedule. the secondary data were collected through pamphlet, broacher, various reports of Canara bank and newspapers. The 66 KCC borrowers were randomly selected for the sampling. The study reveals that, amongst the agricultural credit borrowers in Coimbatore District KCC scheme is well familiar to them and it is one of the popular instruments of agricultural credit borrowing in Coimbatore District.

Goankar, R.R(1993) did a study on financing agriculture by Commercial banks in Goa. The main objectives of this study is to know the need and role of commercial banks in extending agricultural credit in the study area. To assess the performance of the commercial banks in the study area especially extending the agricultural credit in semi-urban and rural area. The study has to examine the problems of commercial banks in extending the agricultural credit and the problems of the borrowers to get the agricultural credit from the commercial banks the study has to assess the impact of the agricultural credit on the cropping pattern and capital formation and for the problem identified a suggestion for remedial measure. A multi stage sampling technique is applied to select 4 villages and 45 farmers were randomly selected to get a borrower's sample of 180 and one bank from each village was selected. Secondary data was collected from journals, magazines and government agricultural reports. The collected primary and secondary data was analyzed using tabulation of multi variables and simple statistical tools and techniques. The study revealed many problems in financing agricultural credit both lenders and borrowers perspective. The commercial banks are facing problems of mis utilization of fund by the borrowers, defaulters both willful and non-willful. Willful defaulters are influenced by the local politicians, social workers and earlier wave of loan by government and the non-willful defaulters are the victims of natural calamities, low production, in appropriate price of production, accident, diseases and medical emergencies at home etc. The study also revealed that there problems for the borrowers to get the records from the block office, ill behavior from bank officials, delay in payments etc. The study also revealed that there is a good impact of the agricultural credit improving the income of the borrowers, changing of the cropping pattern to lucrative crops, change of life style, capital formation and asset generation etc.

Godara et al. (2014) have conducted another analytical study on Agricultural Credit in India. The main objectives of this study are to find the difference between the availability and requirement of the agricultural credit and it's utilization among the small marginal and large farmers. The study was conducted using both primary and secondary data. Primary data were collected through structured questionnaire and direct interview and filling of form. The study area is chosen as Haryana. A convenient sampling with a sample size of 90 was used. Out of 90 beneficiaries, 30 are from each district and 15 are taken from different banks. Secondary data were collected from internet various reports of NABARD, RBI, Magazines, Journals. The collected data were analyzed using various statistical tools and Technique and through trend analysis. The result of this study reveals that the present banking system with institutional structure could not address the rural agricultural credit need and the declining rural public capital formation is establishing the fact.

If bank is having some problems, it will be reflected into its performance. Hence it is also very much essential to check the performance of the Nationalized Public sector commercial, banks of West Tripura district of Tripura in terms of agricultural credit disbursement and coverage of number of farmers, cultivating lands, number of villages, the repayment collection status, status of volume of (NPA) Non-Performing Assets out of agricultural loan disbursed, C/D Ratios, borrower's awareness about financial literacy, various agricultural schemes and it's benefits It is necessary to understand the problems in agricultural credit disbursement. It is also essential to understand the problems of the agricultural borrowers in getting the agricultural credit.

Kalaichelvi, G., (2009) did a study on agricultural finance with special reference to lending and recovery by commercial banks in Tiruchirappalli district, Tamil Nadu, south India. The main objective of the study is to analyze the performance of the commercial banks on agricultural credit. It is also to analyze the credit disbursement by commercial banks and farm credit over dues. It has to analyze the opinion of the agricultural credit borrowers. Multistage sampling technique is used for selection of both banks and borrowers. 14 blocks are selected and 1 bank from each block is selected. From each bank 20 borrowers are randomly selected to constitute a borrowers sample of 280 and banks sample 14. Interview schedule are used to collect the primary data. Secondary data were collected from banks, reports, magazines and reports. Collected primary and secondary data were analyzed by percentage growth and percentage variation and chi squire test to test the level of significance. Here in this study performance of commercial banks from the study area is judged by using the primary and secondary data related to agricultural credit lending and borrowing. The study revealed that there is a good impact of the agricultural credit on agricultural production and the development of the area. But the rules of regulation of the bank do not suit all the borrowers. Some of them feel that, there is cumbersome paper works and lengthy processing and the payment is not timely. Bank also cannot fulfill their annual credit target.

Mehmood et al. (2012) did a study to know the factors affecting delay in repayments of agricultural credit. His paper attempts to analyze different factors affecting the repayments of agricultural credit in Kasur district of Punjab province. Purposive sampling was adopted and 60 respondents were selected after booting a list of defaulters from respective branches of United Bank Limited (UBL) through well-structured questionnaires. All the necessary information was collected from the respondents as well as from the bank employees regarding actual delay in repayments of these selected clients. Finally, data were summarized using descriptive statistics and found that sloppy supervision by the bank, employee's miss-utilization of loans, high interest rate and change in business/residential place of the borrowers etc. caused delay in repayments of agricultural credit.

Mishra, (2012) made a case study on overdue in agricultural credit in the Bargarh district of Orissa. This study strives to reveal the requirement utilization aftermath the institutional agricultural credit is disbursed to the farmers to understand the factors influencing the credit overdue. In this study purposively Bargarh district in the western Orissa is selected as it is the most rice producing zone. So far field study and data collection is concerned, 3 villages were randomly selected for data collection. On collected field data two way ANOVA analysis was done to find any significant difference with the overdue loan with the farmers in the villages. The variables used in this study are credit parameters like loan amount expenditure caused interest rate etc. The result showed that the credit overdue is due to unwarranted crop failure and improper utilization of the credit. This study has rightly identified one of the borrowers perspective factor influencing the credit default. But this problem of crop failure could be averted if the crop was insured properly and hence the repayment default. **Akram, et al (2012)** from Punjab did a study on borrowing behavior towards institutional credit in Punjab. It was a case study of Faisalabad district. An econometric model is followed using Hecman's approach. In the 2nd stage inverse Mill's ratio is calculated and added as the explanatory variable in the regression of MAXINT on the explanatory variables. The variable used are credit parameters like borrowed amount, purpose of credit, age, education level, farming experience, area of land holding, area of operation, last year income, family size, satisfaction from repayment, etc. The results revealed that, the land was with expected sign and statistically significant. This evidenced that, the land is main collateral for lending institutes. Inverse Mill's ratio was introduced to control the selection biasness. The coefficient had a negative sign and significant of the agricultural farmers from the West Tripura District, it was observed that, all the farmers are not having easy access to agricultural credit. Many land less agricultural labours are kept outside of the purview of the agricultural credit since they are not able to produce any land document in the bank and their land owner are also not ready to give any written statement to the bank stating that such farmer is cultivating in their land. So some of the agricultural borrowers from the West Tripura district are facing some problems in getting the agricultural credit from nationalized public sector commercial banks. Some of the problem narrated by the farmers are complex paper works, number of days visit in bank before disbursement, non conducive and non cooperative behavior of bank official, high interest rate and untimely payment etc. To identify the problems of financing agricultural credit both agricultural lenders and borrowers perspective is essential.

Rajeswari, G.(2013) did a study on the performance of priority sector lending for the commercial banks of Srikakulam district of Andhra Pradesh. The objective of this study was to assess the operational performance of the commercial banks, to evaluate and assess the priority sector lending in the study area, to review the priority sector lending in the context of financial inclusion in the study area and to assess the impact of priority sector lending for the development of the study area. It was also to assess the priority sector lending in context to financial inclusion and to identify the gap and to suggest the remedial measure. On collected secondary data simple growth rate and compound growth rate was calculated and Wilcoxon signed rank test Mann Whitney U test was conducted. Apart from these a set of hypothesis was tested for the significance level. Agriculture sector is also coming under priority sector lending. From the secondary data of bank some of the parameter of performance can be derived. some of them are volume of credit disbursed and deposit generated, volume of NPA, C/D ratio etc. But bank performance in assessing priority sector lending is also influenced by the problems it faces during its operation.

Ramprasad, R. (1993) did a study on financing of agriculture by institutional financing agencies with special reference to Cuddapah district of Andhra Pradesh. The main objectives of this study is to identify the loop whole of the farm credit system in the study area. Two approaches the top down approach and bottom up approach was used to achieve the analysis. The primary data were collected through field survey and the secondary data were collected from various institutions

and government offices. The study revealed some problems faced by the Agriculture borrowers due to the government policy on agriculture are not so favorable to the farmers. The agricultural financing has boosted the development of the area and paved the way to the agro based industries in the study area.

Roy, S. (2015) did a study on the performance of the Kisan Creddit Card (KCC) Scheme in Tripura. This study did a comparison of KCC scheme related financial data with other north eastern states. A tabular analysis with descriptive statistics is done. This study revealed that the KCC scheme is almost successful in Tripura and it is the only means of obtaining hassle free agricultural credit in Tripura.

Siddiqui, R.H. (1987) did a study on financing small and medium sized farms in Uttar Pradesh by nationalized banks since 1970. In his study he has collected primary data from the farmers from 6 districts to record the problems of the farmer. The objective of this study was to examine the pattern of finance provided by nationalized banks in the sampled 6 districts, to identify the problems of the small and medium farmers and to suggest a remedial measure to overcome the problems. In this study tabular analysis for small medium and large farmers is done. As far as sampling is concerned a total sample size of the farmers as 600 comprising small: medium: Large as 3:2:1 was taken. The Number of small farmers was 300. Secondary data about the banks and yields he has collected from journals, magazines and Reports. An analysis on pattern of agricultural finance from nationalized bank was done. Strata of 6 different nationalized banks for 6 different districts. An analysis on the impact of financing on the yield was done This study also analyze the distribution of benefit effect on the farm income. Some of the factors like pattern of finance, quantum of credit to the borrowers and hence loan adequacy to the borrowers and selection and no selection of loan applicant are well governed by the bank with their rules and regulation. If any agricultural borrowers are facing problem in getting loan from bank due to existing rules and regulation and policy of credit.

Thakur & Barman, (2013) have conducted a study on reasons for poor performance of disbursement of Kisan Credit Card and recovery of loan under the scheme in Assam, in the North East region of India. The prime objective of this study is to identify the reasons of the poor performance of kisan Credit card Scheme of financing agricultural credit specially in disbursement and in recovery in Assam. In this study 3 districts of Assam namely Sibsagar, Golaghat and Jorhat were purposively selected. In this study opinions of farmers and bank Officials on low disbursement of KCC and its loan recovery were evaluated through a semi struc-tured open ended interview schedule. Since it is a qualitative study, no statistical tools were used. For the sampling 25 KCC beneficiaries and 25 non beneficiaries from each District were randomly selected. So for the respondent the sample size was 150. So far Bank official is concerned 15 bank officials are selected randomly for interview. The result of this study shows that, there are 11 major reasons for poor disbursement and 12 major reasons for poor recovery of loan. Some of the reasons for poor disbursements are lengthy paper works, problem of land holdings, poor repayment status, role of money lender, lack of awareness, difficulties in opening bank accounts, problem of location, adequate loan not available on requirement, worst experience from peer group, fear of being a defaulter, lack of motivation from bank officials, insufficient credit limit etc. Some of the reasons for poor loan recovery are double financing, no judicious use of ATM card, low repayment capacity etc. makes the agricultural credit borrowing not so easy for the farmers.

IMPORTANCE OF THE STUDY

Based on real life data the study gives a clear picture of the scenario of agricultural financing in the state of Tripura by financial institution. It will help the policy maker, state planner, budget maker to take necessary steps in their objectives. It will help in resource planning and resource utilization. It paves the path for further research in this field.

STATEMENT OF THE PROBLEM

India is a country where multi agency credit system is working to supplement the agricultural credit. Still there is identified problem of financing agricultural credit by the lenders and there are also problems of getting the credit easily by the agricultural borrowers. There is problem of achieving the annual target by the banks through various schemes like KCC scheme in Tripura.

OBJECTIVE

The main objective of the study to do a comparative analysis of the agricultural credit financed by various financial institutions in the study period through various agricultural schemes and KCC schemes in Tripura state of India. The study has to assess the performance financing agriculture by various financial institutions in Tripura.

RESEARCH METHODOLOGY

To conduct the study only secondary data for 5 years (2008-09 to 2012-13) is used. Data is collected from the State Level Bankers Committee (SLBC) of Tripura State and the Reserve Bank of India (RBI) statistical hand book economic data. Data also collected from the corresponding banks in the study area. Tabular method is used for data analysis and interpretation. Simple descriptive statistics like average, mean, Compound Annual Growth Rate CAGR) is used for analysis.

1.1 BRIEF PROFILE OF TRIPURA

1.1.1 Historical

Historically, Tripura was an independent state which was ruled by the royal kings of Tripura for a period of about 300 years. So far, there are traces of about 166 royal kings. On 15th of October 1949 it joined the Union of India. After the Indian constitution was all set, in the Year 1956 Tripura got the status of C class state. It remained as an Union Territory of India till 21st January 1972 after which it got the status of a full state where a 60 member assembly was formed to rule the state by a democratically elected government.

1.1.2 Geographical

It is located in 22 degree 56 minutes to 22 degree 32 minute of the north horizontal line and 91 degree 10 minutes to 92 degree 21 minutes of east vertical line. It has 53 Km border with the state of Assam, 109 Km border with state of Mizoram and 839 Km international border with Bangladesh covering 3 sides of the state. The Area of this state is 10491 Sq km. East and West wide it is 113 Km and North and South wide it is 184 Km. It has 5 ranges of mountain varying 48 km to 106 km with heights from 269 meter to 939 meter. There are 10 rivers flowing in the state amongst which Gomati and Manu are major. Sixty percent of the land is covered by forest with 4 national reserved forests consisting of various birds and animal. The climate of Tripura is hot with more humidity. Agartala is the State capital of Tripura and is connected by rail and road to Assam.

1.1.3 Political and Administrative

At present there are eight districts namely North, South, West, Dhalai, Sipahijala, Unakoti, Gomati, Khowai and it has 23 subdivisions and 58 blocks and one Autonomous District Council for tribal people which are administered by the tribal people only. After its inclusion to Indian Union it was ruled by a designated higher post called chief commissioner which was followed by Lieutenant Governor. Mr. Sachindralal Singha who was the first democratically elected chief minister from congress party. At present the state is ruled by the left front under the leadership of Mr. Manik Sarkar.

1.1.4 Socio- Economical

The major resources in Tripura are the forest and underground oil and gas reserve. The main livelihood of the people is agriculture and animal husbandry, fishery and minor forestry and cottage industry like bamboo and wood crafting, handloom and sericulture. Non availability of raw materials, skilled labour and weak transportation system are the major obstacles to industrial development in the State. At present cultivation of rubber and medicinal herbs and animal husbandry is increasingly playing an important role in the economy of Tripura. According to 2011 census, the total population of Tripura is 36, 73,917 out of which 18, 74,376 persons are male and 17,99,541 persons are female. The rural population of Tripura is 27, 12,464 and that of urban population is 9,61,453. The gender ratio of the state is 961 females to 1000 male. The population density of the State is 350 per sq Km. The decadal growth of the population(2001-2011) of the State is 14.75 percent and the corresponding figures of male and female population are 13.98 percent and 15.55 percent respectively. The decadal population growth of the west district of Tripura is 12.50 percent. The economy of Tripura is basically agrarian. More than 60 percent of the net state domestic product originates from

agriculture and allied sectors. There has been negligible expansion in secondary and tertiary sector. With this economic structure, the development of rural areas can only ensure better way of living for the people. The planned developmental activities taken up since 1951 could not produce any marked improvement in the general backwardness of the State. The per capita income in Tripura was Rs. 861/- as against the all India figure of Rs. 1249/- at current prices during 1970 to 1979. About one-third of the State population is tribal who mostly inhabit in the isolated inaccessible hilly areas. The benefits of development programme do not percolate to these areas to the extent required. Most of the people in these areas are below the poverty line. The scheduled castes constitute about 12.4 percent [Reports (2013-14) of Directorate of economics and statistics, Government of Tripura, www.deshtripura.nic.in] of the population which is more than the national average. Tripura Tribal Area Autonomous District Council (TTAADC) has been set up for the tribal compact areas. This Council covers 68 percent of the total area of the State. Under this Council growth centers are established at key places which are providing various services and in order to make development in the far flung areas.

1.1.5 Forest and Jhumias

Total forest area of the State is about 5920 Sq. K.M. which represents 55.5 percent of the total land area. Out of this area reserve forest account for over 3571.30 Sq. K.M. 291.40 Sq K.M. is P.R.F(Proposed Reserve Forest) and 2057.52 Sq. K.M. is P.F(Planned Forest). The percentage of distribution of Reserved Forest, P.R.F. and P.F are 64.09 percent, 2.70 percent and 19.64 percent respectively. 60 percent of the area of the state is hilly. The hills are inhabited mainly by different group of tribes who live in the forests by practicing shifting cultivation. It is reminded that Tripura was once very rich in forest wealth and the major portion of the land area of the state was covered by dense valuable forest of Sal, Garjan, Kanak,Jarul, Gamar, Karai and other important miscellaneous species. But the entire forest area is now subject to shifting cultivation and almost all the forest areas have been repeatedly and extensively jhumed in the past.

1.1.5.1 Shifting Cultivation

Shifting cultivation is locally known as Jhuming and is a primitive form of agriculture, in the process of which the forest growth in the hills irrespective of the degree of slope is cut and burnt to raise agricultural crops. In Tripura, the Jhum crop is raised only for one year and the new forest area is selected in the next year abandoning the previous site. The process is repeated year after year. The cultivation is shifted from one place to other for Jhuming. The cultivators do not own or have claim of their ownership on such lands as these are Government Forests. Generally areas having good forest growth or densed bamboo forests are selected for Jhuming as this gives good burn, consequently giving better yield of crop.

1.1.5.2 Rubber Plantation

There are eight divisions of Rubber plantation in Tripura. In every division larger areas are covered by rubber plantation. These plantations are popular in Tripura Tribal Welfare Department, TRPC (Tripura Rubber Plantation Corporation) and TFDPC (Tripura Forest Development and Plantation Corporation)**.** Some of the plantations are fully maintained by the TFDPC itself.

1.1.5.3 Tea Estate

There are 56 Tea Estates in Tripura. Most of them are under the ownership of private companies and few of them are under the ownership of the Tea Board.

1.3. BANKING SYSTEM IN TRIPURA

So far as financial institutions in Tripura are concerned almost all nationalized banks, public sector banks, RRBs, SBI and private sector banks and cooperative banks along with microfinance institutions are operating.

1.4 FINANCIAL INTERMEDIATION SCENARIO IN TRIPURA

With time many new financial institutions have penetrated the State. There exist a growing number of financial institutions both in public and private sector rendering wide array of financial services in the State. They play a greater role in rural financing, mainly to the agriculture and allied sector. The cultivation in Tripura is done through financial assistance from both organized and unorganized financial institutions. The unorganized financial institutions are not traceable as they undertake operations in an informal manner. The organized sector comprises of various financial institutions and banks that operate through a wide network of branches and units of operation. Besides, there is cooperative societies which play an active role in providing financial assistance to the entrepreneurs. There are LAMPS (Large Agricultural Multipurpose Cooperative Society), PACS (Primary agricultural Cooperative society) throughout the State. These societies assist farmers by offering financial assistance against a nominal charge. Amongst the bank groups, the RRBs have the biggest network of branches which is followed by State Bank of India (SBI) and United Bank of India (UBI).

DATA ANALYSIS INTERPRETATION, RESULT AND DISCUSSION

1.4.1 Bank Branch Expansion

Table 1.4.1.1 presents the status of overall commercial bank branch expansion covering the rural, semi urban and urban areas of the state classified under nationalized banks, SBI, private banks and RRBs. There is a consistent growth of the nationalized bank branches in State comprising of Rural, Semi Urban and Urban branches of the bank. It is observed that the RRBs account for highest number of bank branches in the State followed by the nationalized banks. State Bank of India Group exhibits a constant trend in its growth of bank branches. There exists scanty of branches of private banks in the State which was almost negligible till the year 2012 after which a steady rise is witnessed. It is also worthy to note that all the banks have mostly opened up branches in rural areas and the least expansion has taken place in urban areas excepting the private banks where maximum branch expansion has taken place in the urban and semi-urban areas. As per the latest statistics of 2014, the Regional Rural Bank in Tripura exhibits strong presence in State with total of 138 branches out of which 97 are rural branches.

TABLE 1.4.1.1: COMMERCIAL BANK BRANCH EXPANSION (2010-2014)

Year	Number of Nationalized Banks				State Bank Of India				Private Bank				Regional Rural Bank (TGB)			
Year	Rural	Semi urban	Urban	Total	Rural	Semi urban	Urban	Total	Rural	Semi urban	Urban	Total	Rural	Semi urban	Urban	Total
2010	32	15	35	82	14	14	9	37	0	2	4	6	82	20	9	111
2011	36	16	39	91	16	14	9	39	0	3	4	7	84	20	9	113
2012	45	19	43	107	19	14	9	42	0	5	7	12	93	21	9	123
2013	57	32	47	136	29	14	9	52	0	10	10	20	101	22	10	133
2014	70	33	42	145	26	17	13	56	1	13	11	25	97	31	10	138
CAGR	22.44	84.73	5.11	16.67	20.11	3.95	7.63	11.81	0	64.01	34.17	47.75	5.34	10.20	3.21	6.16

Source: SLBC of Tripura (2010-2014) Note: TGB-Tripura Gramin Bank(Regional Rural Bank in Tripura)

CAGR-Compound Annual Growth Rate.

Table 1.4.1.2 presents the status of branch expansion of Co-operative Bank in the State. There are three types of cooperative banks in Tripura. They are Tripura State Co-operative Bank (TSCB), Tripura Cooperative Agricultural Rural Development Bank (TCARDB), and Agartala Urban Cooperative Bank (ACUB). So far TSCB is concerned; there is no growth in bank branch expansion in the semi urban and urban area of Tripura. However a small growth in the branches in the rural area is noticed with a CAGR value of 5.34. A small growth in the bank branch expansion in the case of ACUB is also noticed but in case of TCARDB no growth of bank branch expansion is noticed.

TABLE 1.4.1.2: COOPERATIVE BANK BRANCH EXPANSION IN TRIPURA

Year	Tripura State Cooperative Bank (TSCB)				Agartala Cooperative Urban Bank (ACUB)				Tripura Cooperative Rural Development Bank (TCARDB)				Grand Total
	Rural	Semi Urban	Urban	Total	Rural	Semi Urban	Urban	Total	Rural	Semi Urban	Urban	Total	
2010	26	11	11	48	0	0	1	1	3	0	2	5	54
2011	27	11	11	49	0	0	2	2	3	0	2	5	56
2012	27	11	11	49	0	0	2	2	3	0	2	5	58
2013	30	11	11	52	0	0	2	2	3	0	2	5	61
2014	32	11	11	54	0	0	3	3	0	0	5	5	62
CAGR	5.34	0	0	2.99	0	0	24.57	24.57	0	0	20.11	0	3.68

Source: SLBC of Tripura(2010-2014) Note: CAGR-Compound Annual Growth Rate

The Table 1.4.1.3 further indicates the rural, semi-urban and urban branches as a percentage of Total branches. This proportion is highest for rural branches to total branches for all the banks excepting the Private Banks where this proportion is highest for urban to total branches.

TABLE 1.4.1.3: RURAL, SEMI URBAN AND URBAN BANK BRANCHES AS A PERCENTAGE OF TOTAL BRANCHES (2010-2014)

Year	Nationalized Banks			SBI			Private Banks			RRB (TGB)			Cooperative Banks		
Year	Percentage-Rural	Percentage-Semi Urban	Percentage-Urban	Percentage-Rural	Percentage-Semi Urban	Percentage-Urban	Percentage-Rural	Percentage-Semi Urban	Percentage-Urban	Percentage-Rural	Percentage-Semi Urban	Percentage-Urban	Percentage-Rural	Percentage-Semi Urban	Percentage-Urban
2010	33	18.29	42.68	37.83	37.83	24.32	0	33.33	66.66	73.87	18.01	8.10	48.14	27.77	24.07
2011	39.56	17.58	42.85	41	35.89	23.07	0	40	60	74.33	17.69	7.96	48.21	25	26.78
2012	34.69	19.38	45.91	45.23	33.33	21.42	0	40	60	75.60	17.07	7.31	53.57	23.21	23.21
2013	20.43	23.35	34.30	55	27.45	17.64	0	52.63	47.36	75.93	16.54	7.51	50.84	27.11	22.03
2014	48.27	22.75	28.96	46.42	30.35	23.21	4	52	44	70.28	22.46	7.24	57.35	21.31	21.31
Mean	35.19	20.27	38.94	45.096	32.97	21.932	0.8	43.592	55.604	74.002	18.354	7.624	51.622	24.88	23.48
CAGR	1.00	7.46	-9.49	7.28	-6.84	-3.55	0	12.34	-10.12	-0.78	3.81	-2.78	4.11	-4.38	-4.29

Source: SLBC of Tripura(2010-2014) Note: TGB-Tripura Gramin Bank(Regional Rural Bank in Tripura).

CAGR-Compound Annual Growth Rat

1.4.2 Deposits and Advances

Table1.4.2.1 depicts the Deposits and Advances for 5 years from 2010-2014. It is observed that there is no clear trend in both the volume of advances and the volume of deposits. For the 5 years duration the trend is found to be irregular. The mean deposit of RRB is the highest followed by SBI and the nationalized banks. However the Nationalized Banks exhibit a negative growth rate and private sector banks account for maximum growth rate. Based on the mean volume of deposit mobilization, nationalized banks account for the maximum and Co-operative Banks account for minimum. Likewise, the volume of Advances also exhibit a mixed trend where, the private sector banks exhibit maximum growth and RRBs account for the least growth. In terms of the Mean Advances, the nationalized bank account for the maximum advances and private banks account for the least volume of Advances. Thus, the nationalized banks are recognized to be the leading banks in the State in terms of its Business (Deposits + Advances). In terms of CD ratio, Private Sector Banks exhibit the maximum (41 per cent) and RRBs account for the minimum (29 per cent).

TABLE 1.4.2.1: DEPOSIT AND ADVANCES (2010-2014)

Bank	Year wise DEPOSITS (Rs in Lacks)					Mean	CAGR	Year wise ADVANCES (Rs in Lacks)					Mean	CAGR	Mean C/D Ratio
	2010	2011	2012	2013	2014			2010	2011	2012	2013	2014			
Nationalized Banks	679817.85	269181.66	410186.65	391142.13	504363.45	450938.3	-2.20	68832.43	74934.74	232111.87	86400.39	157890.63	124034	19.7556	0.30
SBI	236203	217538	330571	274140.00	427592.00	85518.4	15.23	69707	59300	97959	67747.00	162485.00	91439.6	20.0303	0.30
Private Sector Banks	21026.59	19825.22	39982.03	52316.08	63451.96	39320.38	37.42	8900.07	6287.04	14646.68	25733.44	29883.70	17090.19	46.6943	0.41
RRBs	204864.66	136957	277473	146749.00	365881.66	226385.1	13.07	79708.36	51491	1176.33	36726.00	149053.94	63631.13	9.57012	0.29
Cooperative Banks	59307.55	50443.56	112802.22	26938.84	160274.18	32054.84	14.57	21954.66	15427.25	39818.77	21823.86	77829.64	35370.84	33.3484	0.46

Source: SLBC of Tripura (2010-2014) Note: TGB-Tripura Gramin Bank(Regional Rural Bank in Tripura)

CAGR-Compound Annual Growth Rate,C/D- Credit to Deposit Ratio.

Table 1.4.2.2 presents the year wise and bank group wise C/D ratios. It is observed that, in case of nationalized banks there is an increasing trend in the C/D ratio with a CAGR value of 22.46. There is no clear trend for SBI group over the years with a CAGR value of 4.16. There is a negative trend in the growth of the C/D ratio of the RRBs. There is a positive trend of the C/D ratio of the cooperative banks with a CAGR value of 16.38. The nationalized banks account for the highest CAGR value.

TABLE 1.4.2.2: YEAR WISE AND BANK GROUP WISE C/D RATIOS (2010-2014)

Year	Nationalized Bank	SBI	Private Banks	RRB	Cooperative banks
2010	0.10	0.30	0.42	0.39	0.37
2011	0.28	0.27	0.32	0.38	0.31
2012	0.57	0.30	0.37	0.00	0.35
2013	0.22	0.25	0.49	0.25	0.81
2014	0.31	0.38	0.47	0.41	0.49
Mean	0.30	0.30	0.41	0.29	0.47
CAGR	22.46	4.16	6.74	-3.10	16.38

Source: SLBC of Tripura(2010-2014) Note: TGB-Tripura Gramin Bank(Regional Rural Bank in Tripura)

CAGR-Compound Annual Growth Rate,C/D- Credit to Deposit Ratio.

Fig- 1.4.2.reveals that the mean C/D ratio of Cooperative banks is highest followed by Private Banks. RRBs account for the lowest C/D ratio.

FIG. 1.4.2.1: MEAN C/D RATIOS OF ALL THE BANK GROUPS IN TRIPURA
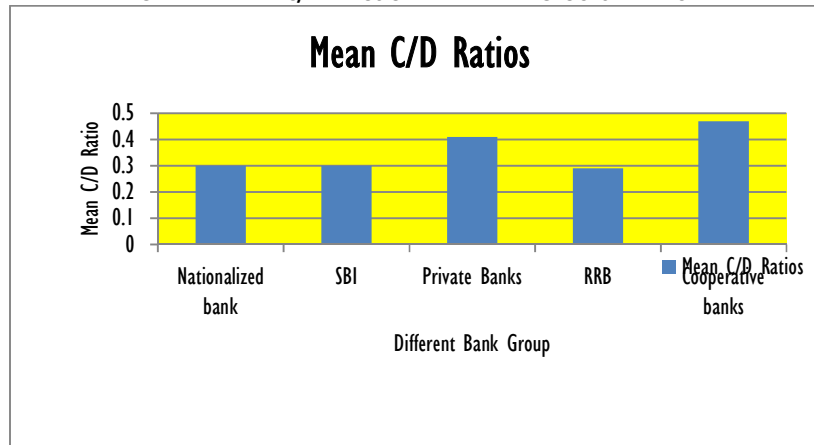
Fig-1.4.2.2 depicts the District wise C/D ratios of all banks. It is observed that 4 New districts namely Gomati, Sipahijala, Khowai, Unakoti came into existence in Tripura since 2013. Gomati district in the year 2014 has the highest C/D ratios. Khowai, Dhalai, Unakoti district in the year 2013 and 2014 has the second highest C/D ratios. North and South district maintains almost constant ratios for all the years. Whereas, West district maintains the lowest level of C/D ratio.

FIG-1.4.2.2: DISTRICT WISE AND YEAR WISE VARIATION OF C/D RATIOS OF ALL BANKS
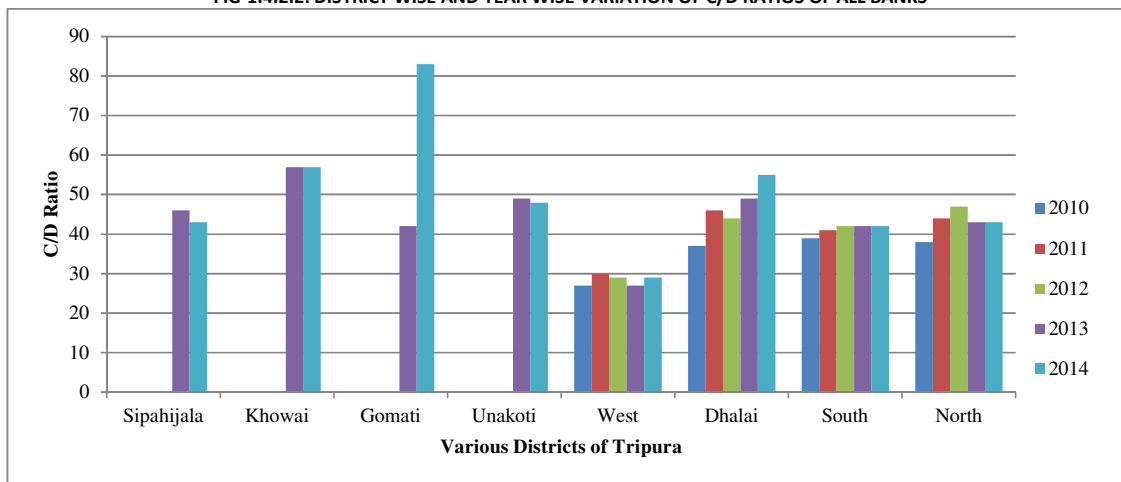
1.5 Flow of Agricultural Credit in Tripura

1.5.1 Targets and Achievements of Agriculture Credit:

From the Table 3.5.1.1 relating to the flow of agricultural credit in Tripura, it is evident that there is an increasing trend in both target and achievement of agricultural credit in the State. The highest achievement of agricultural credit disbursement in Tripura took place in the year 2014 of Rs.865.23Crores. However, the annual growth rate of achievement is less than the annual growth rate of target hence there is a negative annual growth rate in the percentage of achievement to target. The highest percentage of Achievement to Target was noticed in the year 2011 computed to be 103 percent.

TABLE: 1.5.1.1: FLOW OF AGRICULTURAL CREDIT IN TRIPURA (2010-2014)

Year	Target (Rs in Crore)	Achievement (Rs in Crore)	Achievement as a Percentage of Target
2010	200.00	195.74	98
2011	271.00	280.40	103
2012	380.01	357.48	94
2013	777.82	563.94	73
2014	852.39	865.23	102
Mean	496.244	452.558	94
CAGR	48.49528	44.35635	-2.60798

Source: SLBC of Tripura(2010-2014) Note: TGB-Tripura Gramin Bank (Regional Rural Bank in Tripura)

CAGR-Compound Annual Growth Rate, C/D- Credit to Deposit Ratio.

1.5.2 Bank-Group wise Target and Achievement of Agricultural Credit

Table 3.5.2.1 depicts the target and achievement of credit disbursement of various bank groups operating in Tripura. It is observed that, Cooperative bank has the highest growth in both Target and Achievements. This is followed by the RRBs. So far as the disbursement of credit is concerned; private banks reflect highest CAGR value of 76.39 percent followed by 66.86 percent of cooperative banks which is followed by 41.94 percent (CAGR of RRB. Nationalized bank group have a CAGR value of 23.20for achievement of credit disbursement which is followed by SBI with least 17.40 as CAGR value. So far as the mean value is concerned RRB has the highest target and achievement of agricultural credit disbursement for the period 2010 to 2014. The mean value of credit disbursement of nationalized bank is in the 2nd position. Whereas the target and achievement of agricultural credit disbursement for the private bank group is the lowest.

TABLE 1.5.2.1: BANK GROUP WISE TARGET AND ACHIEVEMENT OF CREDIT DISBURSEMENT TO AGRICULTURE AND ALLIED SECTOR OF TRIPURA (2010-2014)

Amount in Lakh

Year	Nationalized Bank Banks		SBI		Private Banks		Regional Rural Bank (TGB)		Cooperative Banks	
Year	Target	Achievement	Target	Achievement	Target	Achievement	Target	Achievement	Target	Achievement
2010	7054.85	5871.36	5117.05	5513	40.00	282.03	6361.33	6703.01	1426.77	1204.30
2011	7506.3	8269.17	5317.62	5929.78	118	972.11	10831.31	10292.09	3326.16	2576.63
2012	8773.36	8305.88	6600.19	7293.12	0.00	2016.07	17742.79	13176	4884.18	4956.92
2013	19707.88	13193.50	12195.51	9641	1192.46	2855.06	31184.44	24853	11502.20	8551.61
2014	19707.84	13193.5	12195.51	9641.00	1192.46	2855.06	31184.44	24853.00	13502.20	8551.61
Mean Value	12550.05	9766.682	8285.176	7603.58	508.584	1796.066	19460.86	15975.42	6928.302	5168.214
CAGR	35.25	23.20	29.27	17.40	*	76.95	52.76	41.94	77.46	66.86

Source: SLBC of Tripura State (2010-2014)

*Cannot Be Computed Due To Negative Values Present In the Series.

1.5.3 Agricultural Credit as a Percentage of Total Credit in Tripura

Table 315.3.1 reveals that nationalized bank group account for maximum volume of agricultural credit followed by SBI which is further followed by RRBs. The trend in agricultural credit disbursed is increasing for all the categories of banks. On an average, the percentage of agricultural credit to Total Credit is highest in case of RRBs and lowest in case of private banks. For all categories of banks, this proportion is found to be declining till 2013. The year 2014 witnessed a remarkable increase in the percentage of agricultural credit to total credit for all categories of banks. Further, the CAGR of the percentage of agricultural credit to Total Credit is found to be maximum in case of Private Banks.

TABLE-1.5.3.1: BANK GROUP-WISE VOLUME OF AGRICULTURAL CREDIT DISBURSEMENT AND PERCENTAGE OF TOTAL CREDIT THEREOF (2010-2014)

	Nationalized bank			SBI			Private Banks			RRBs(TGB)			Cooperative Banks		
Year	Total Agricultural Credit	Total Credit	Percentage of Agricultural credit	Total Agricultural Credit	Total Credit	Percentage of Agricultural credit	Total Agricultural Credit	Total Credit	Percentage of Agricultural credit	Total Agricultural Credit	Total Credit	Percentage of Agricultural credit	Total Agricultural Credit	Total Credit	Percentage of Agricultural credit
2010	5871.36	23409.76	0.25	5513	22114	0.25	282.03	7991.49	0.04	6703.01	27141.60	0.25	1204.39	11239.20	0.11
2011	8269.17	34390.33	0.24	5929.78	29214.54	0.20	972.11	5410.51	0.17	10292.09	35740.22	0.28	2576.63	16204.20	0.15
2012	8300.88	59326.36	0.13	7293.12	38952.04	0.18	2016.07	14590.42	0.13	13176	52377	0.25	4956.92	20308.08	0.24
2013	13173.5	75663.24	0.17	9641	14465	0.66	2855.06	21927.91	0.13	24851	62816	0.39	8551.61	27275.95	0.31
2014	13193.5	55863.24	23.61	9641.00	34465.00	27.97	2855.06	21927.93	13.02	24853.00	62816.00	39.56	8551.61	27126.55	31.52
Mean	9761.682	49730.59	4.88	7603.58	27842.12	1.86	1796.066	14369.65	2.698	15975.02	48178.16	8.146	5168.232	20430.8	6.466
CAGR	23.18	28.76	139.91	17.40	1.86	189.47	76.95	40.75	209.64	41.94	25.13	184.61	66.86	25.65	184.61

Source: SLBC of Tripura (2010-2014) Note: TGB-Tripura Gramin Bank (Regional Rural Bank in Tripura)

CAGR-Compound Annual Growth Rate, C/D- Credit to Deposit Ratio.

1.5.4 Percentage of Crop Loan to Agricultural Loan Disbursed in Tripura

Table 1.5.4.1 depicts that, in case of Nationalized Bank the volume of crop loan has increased until the year 2011 after which a declining trend is realized. On an average in case of Nationalized Banks, crop loan account for 59 percentage of the total agricultural loan. On an average in the year 2012 crop loan represented 100 per cent of agricultural loan. Like the Nationalized banks, SBI also reflected a similar trend in the volume of crop loan. The crop loan represents 60 per cent of agricultural loan. On an average the trend in crop loan of private sector banks reflects a mixed trend throughout the study period and the growth in crop loan (CAGR) is highest for this category of bank. Crop loan represents 59 per cent of the agricultural loans for private banks. The RRBs exhibit drastic decline in the volume of crop loan during 2010-2012 followed by an increase thereafter. For RRBs, the CAGR of crop loan is negative and the same represents 52 per cent of the agricultural loans. The co-operative banks exhibited an increasing trend in the volume of crop loan till the year 2012 after which decline is observed. Crop loan represents only 47 percent of total agricultural loans. In the year 2012 crop loan represented 100 percent of total agricultural loans.

TABLE 1.5.4.1: CROP LOAN AS A PERCENTAGE OF TOTAL AGRICULTURAL LOANS (2010-2014) Amount in lakh

	Nationalized Bank			SBI			Private Bank			Regional Rural Bank (TGB)			Cooperative Bank		
Year	Total Crop Loan	Total Agricultural Loan	Percentage Crop Loan	Total Crop Loan	Total Agricultural Loan	Percentage Crop Loan	Total Crop Loan	Total Agricultural Loan	Percentage Crop Loan	Total Crop Loan	Total Agricultural Loan	Percentage Crop Loan	Total Crop Loan	Total Agricultural Loan	Percentage Crop Loan
2010	5871	13810.21	42.51	5513.05	12137	45.42	282.03	650.31	43.37	6703.01	12848.27	52.17	1204.39	3829.59	31.45
2011	8836.17	19297	45.79	5929.78	15963	37.15	205.11	269.73	76.04	10292	17708.27	58.12	2576.63	4134.35	62.32
2012	8305.88.00	8305.88	100.00	7293.12	7293.12	100.00	1504.07	2016.07	74.60	13176	13176	100.00	4956.92	4956.92	100.00
2013	5846.29	13193.50	44.31	5477.59	9641	56.82	1044.23	2855.06	36.57	6923	24853	27.86	2883.77	8551.61	33.72
2014	14143.49	23448.36	60.32	6678	10459	63.85	2672.36	4045.21	66.06	7215.57	30193.60	23.90	1688.95	19096.26	8.84
Mean	8674.238	15610.99	58.586	6178.308	11098.62	60.648	1141.56	1967.276	59.328	8861.916	19755.83	52.41	2662.132	8113.746	47.266
CAGR	14.40	7.02	6.90	3.09	-7.71	11.69	84.50	82.49	1.10	-2.46	22.73	-20.52	8.21	48.29	-27.03

Source: SLBC of Tripura(2010-2014) Note: TGB-Tripura Gramin Bank (Regional Rural Bank in Tripura) CAGR-Compound Annual Growth Rate, C/D- Credit to Deposit Ratio.

1.6 PROGRESS OF KCC SCHEME IN THE STATE

This sub-section describes performance of KCC scheme in the State in terms of the trend in the volume of KCC loans disbursed and defaulted against each bank type.

Table 1.5.5.1 depicts the bank group wise KCC loans sanctioned and disbursed by various bank groups in Tripura. It is observed that, SBI group accounts for the highest volume of KCC loans the mean value of such KCC loans sanctioned is Rs 33945.08 Lakh. Private Banks accounted for the least amount of KCC loans, the mean value of which is Rs 83.28 Lakh.But so far the growth rate of KCC loan sanctioned is concerned, the private banks are ranked first with a CAGR value of 492.81.With regards to disbursement of the KCC loans, the SBI group is ranked first with the mean value of Rs37556.6Lakh followed by RRB with 15543.37 Lakh

and nationalized bank with 12985.64 Lakh. So far the growth rate of KCC loan disbursement is concerned, the private banks are ranked first with a CAGR value of 492.81.

TABLE-1.5.5.1: BANK GROUP WISE VOLUME OF KCC LOAN SANCTIONED AND DISBURSED IN TRIPURA (2010-2014) Amount in Lakh

Banks	KCC Loan Sanctioned							KCC Loan Disbursed						
	2010	2011	2012	2013	2014	Mean	CAGR	2010	2011	2012	2013	2014	Mean	CAGR
Nationalized Bank	3196.45	3090.7	3084.48	2315.01	3746.21	12435.882	0.28464526	3090.7	3084.48	2315.01	3746.21	3746.21	12985.642	5.961493114
SBI	3098.58	3098.58	3146.23	23259.67	6710.1	33945.08	42.77669983	3098.58	3146.23	23259.67	6710.1	6710.1	37556.6	25.89460173
Private Bank	0	0	10	3	351.43	83.286	492.8153169	0	0	10	3	351.43	83.286	492.8153169
RRB	3151.57	3151.57	991	792.8	8840	9854.94	7.065297925	3151.57	991	792.8	8840	8840	15543.37	52.97586673
Cooperative Bank	74.1	74.1	756.55	605.24	1706.06	1851.202	131.018181	74.1	756.55	605.24	1706.06	1706.06	3483.162	103.1191568
Total	30456	9520.7	7988.26	6080.22	20815.61	58208.302	-11.39294608	9520.7	7988.26	6080.22	20815.61	20815.61	48567.912	28.68790994

Source: SLBC of Tripura (2010-2014) Note: TGB-Tripura Gramin Bank (Regional Rural Bank in Tripura)

CAGR-Compound Annual Growth Rate, C/D- Credit to Deposit Ratio.

Fig-1.5.5.1exhibits the variations in the KCC loans sanctioned by the various banks in Tripura. It is observed that, for SBI group there is no variation in the loan sanctioned from the year 2010 to 2012, but from the year 2012 there is a sudden boost till2013 with a huge volume of loans being sanctioned during this period. However, there is a sudden fall of loan sanctioned thereafter up to 2014. For other groups of Bank there is a decline in sanctioned amount from the year 2010 to 2013 thereafter there is small rise in KCC loan being sanctioned, but the rise in RRB is noticeable.

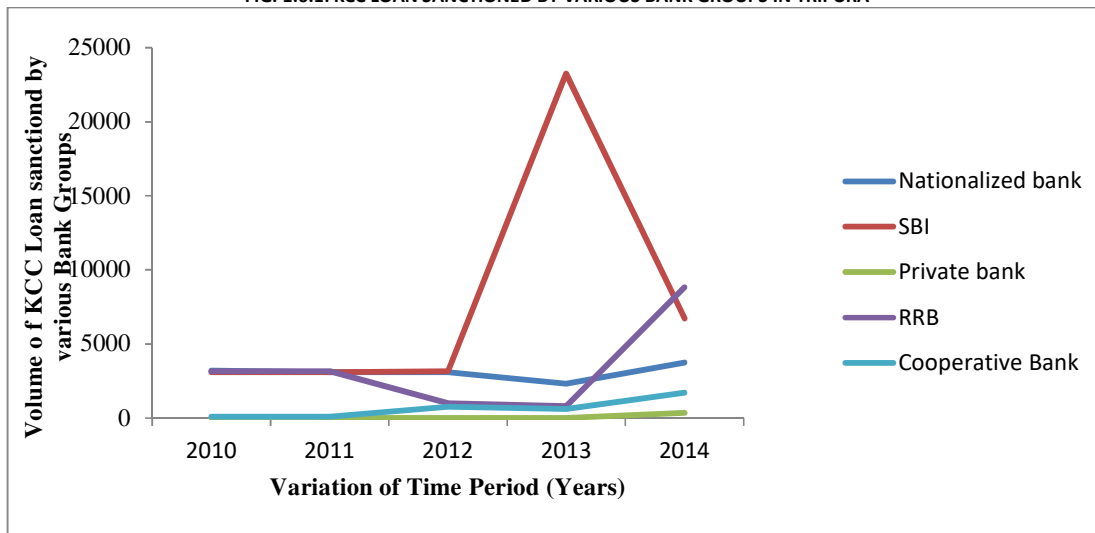**FIG. 1.6.1: KCC LOAN SANCTIONED BY VARIOUS BANK GROUPS IN TRIPURA**

Fig-1.5.5.2 depicts the variations in the KCC loans being disbursed by the various bank groups in Tripura. It is observed that the SBI group was in the leading position in KCC loan disbursement in Tripura. From the year 2010 to 2011 it maintained a constant trend but from the year 2011 to 2012 there was a sharp increase, again from the year 2012 to 2013 there is a sharp decline of KCC loan disbursement. From the year 2013 to 2014 it maintained a constant level up to 2014.For the RRB group from 2010 to 2012 there is no variation but from the year 2012 to 2013 there is a sharp increase of KCC loan being disbursed. From the year 2013 to 2014 all the banks maintains a constant level of KCC loan disbursement. No KCC loan was disbursed by the private group of banks till 2013; however from 2013 to 2014 a very small amount of KCC loan was disbursed by the private banks.

FIG. 1.6.2: GRAPHICAL REPRESENTATION OF THE KCC LOAN DISBURSED BY VARIOUS BANK GROUPS IN TRIPURA
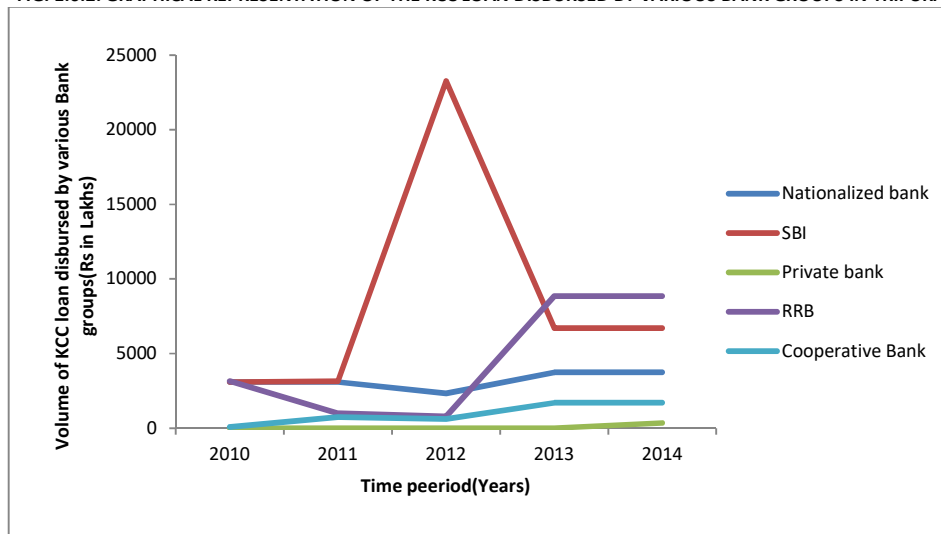
1.7 NON-PERFORMING ASSETS

This sub sections discusses the year-wise variations of the agricultural NPAs, Gross NPAs and the percentage of the agricultural NPAs to gross NPAs for the various banks in Tripura.

1.7.1.1 NPA from Agricultural Advances

It is observed from the table 1.5.6.1 that, the overall volume of NPA of all the banks have consistently increased from the year 2010 to the year 2013 and thereafter a small decline in the volume of NPA is noticed. It is also observed that the overall percentage of agricultural NPA to total NPA has consistently increased from the year 2010 to 2013 and thereafter a small decline up to 2014 is noticed and from that point it has increased again. Similarly, for all bank type, the agricultural NPA as well as the percentage of agricultural NPA to total NPA has increased consistently over years. So far as the agricultural NPA on an average is concerned, the highest volume of NPA is observed in the case of nationalized bank. The lowest volume of NPA is observed in the case of SBI. Excepting the RRB and SBI all the other banks showed these NPA as indicated by the CAGR value.

TABLE-1.7.1.1: BANK GROUP WISE NPA FROM AGRICULTURAL CREDIT AND –PERCENTAGE OF AGRICULTURAL NPA TO GROSS NPA

Year	Nationalized Bank			SBI			Private Banks			RRB (TGB)			Cooperative bank			Grand Total		
	NPA from Agriculture	Total NPA	Agri NPA as percentage of Total NPA	NPA from Agriculture	Total NPA	Agri NPA as percentage of Total NPA	NPA from Agriculture	Total NPA	Agri NPA as percentage of Total NPA	NPA from Agriculture	Total NPA	Agri NPA as percentage of Total NPA	NPA from Agriculture	Total NPA	Agri NPA as percentage of Total NPA	Grand Total agricultural NPA	Grand Total all Sector NPA	Percentage Agricultural NPA to ALL Sector total NPA
2010	218.80	3228	0.06	1148	5742	0.19	0	0	0	1366.80	2521.05	0.54	722.60	3909.09	0.18	2534.85	15400.99	0.16
2011	445.83	3424.82	0.13	2897	8205	0.35	0	0	0	424.99	3044.04	0.13	546.28	2929.18	0.18	4314.10	17603.04	0.24
*2012	710.72	5765.21	0.12	2232	8807	0.25	1.05	11.21	0.09	3386.72	3882.62	0.87	281.47	2886.39	0.09	6612	21352	0.30
2013	902.91	6803.53	0.13	4630	12081	0.38	1.38	19.64	0.07	514.36	2723.14	0.18	1254.19	3564.93	0.35	7302.84	25192.02	0.28
2014	3383.64	23654.16	143	783	7906	10	3.48	38.47	9.04	1102.51	5296	20.81	942.99	3657.63	25.78	6215.62	36812.90	16.88
Mean	4502.316667	7146.003333	28.688	2338	8548.2	2.234	1.182	13.864	1.84	1359.076	3493.37	4.506	749.506	3389.456	5.316	5395.882	23752.24	4.39
CAGR	85.57	59.52	373.63	-2.92	10.81	122.75	82.05	85.25	902.22	-2.36	14.72	114.46	14.61	0.64	188.46	26.11	23.38	157.84

Source: SLBC of Tripura (2010-2014) Note: TGB-Tripura Gramin Bank(Regional Rural Bank in Tripura)

CAGR-Compound Annual Growth Rate, C/D- Credit to Deposit Ratio.

Table 1.5.6.2 depicts the year wise and bank-wise demand and recovery of agricultural credit as well as the percentage of the recovery for various bank groups in Tripura. Bank wise CAGR values of the demand and recovery is also calculated. It is observed that, the demand of the agricultural credit in case of private banks is highest for which the CAGR value is 71.22. The CAGR value of the demand of the agricultural credit of the SBI group is 2.65 which is the least amongst the bank groups. The CAGR value of the recovery of the private bank group is 75.68 which is the highest among the bank groups. The lowest CAGR value of the recovery was found in the in the cooperative bank group which is 15.44. So far as the percentage of recovery is concerned; the SBI group has the highest recovery percentage of 34.94 and the lowest CAGR value of 8.45 was found in case of Cooperative bank groups. It is observed from Table 3.5.6.2 that, there is a consistent increase of recovery of loan in case of nationalized bank. For SBI there was a consistent increase of recovery of loan from the year 2010 to 2013 but in the year 2014 there was a decline in loan recovery. In case of private bank a declining trend of loan recovery is observed over the years. For RRB there was an increasing trend of recovery of loan from the year 2010 to 2012 and thereafter a decline up to 2013 and from that point an increasing trend of loan recovery is noticed. For the cooperative banks a fluctuating trend is observed. The highest of the mean recovery of loan is observed in the case of SBI whereas the lowest of the loan recovery was found in the private bank. As far as the percentage of the recovery to the total demand is concerned, cooperative banks ranked first whereas the nationalized banks accounted least. So far as the mean value of the demand is concerned The RRB group of banks accounted highest demand for agricultural credit for the period (2010-2014). Whereas the private bank group accounted least demand for agricultural credit. So far as the recovery of the disbursed agricultural credit is concerned the highest recovery of credit took place in co-operative bank group followed by SBI group and the nationalized bank group recovered the least.

TABLE 1.7.1.2: BANK GROUP WISE YEAR WISE DEMAND, RECOVERY AND PERCENTAGE OF RECOVERY OF THE AGRICULTURAL CREDIT IN TRIPURA (2010-2014)

(Amount in Lakh)

Year	Nationalized Banks			SBI			Private Banks			RRB			Cooperative banks		
	Demand	Recovery	Recovery Percentage to the Demand	Demand	Recovery	Recovery Percentage to the Demand	Demand	Recovery	Recovery Percentage to the Demand	Demand	Recovery	Recovery Percentage to the Demand	Demand	Recovery	Recovery Percentage to the Demand
2010	4752.87	1452.84	30.56	5321	1653	31.06	0	0	0	2755.68	1232.64	44.73	4280.09	1886.67	44.08
2011	6781.86	2912.36	42.94	5984	2612	43.64	0	0	0	3279.52	1543.69	47.07	1119.44	1029.65	91.97
2012	8477.43	3797.82	44.78	6122.00	2739	44.71	339.43	388.2	143.36	20056.43	9374.82	46.74	1692.33	1049.24	62
2013	7272.1	3236.59	44.5	5498	7872	143.17	100.03	94.10	94.07	4598.63	2436.02	52.97	3533.59	3228.61	91.36
2014	8274.36	4044.45	48.87	6235	4785	76.74	28.11	22.96	81.67	5981.55	3349.92	56	3291.36	2184.48	66.37
Mean	7111.724	3088.812	42.33	5832	3932.2	67.864	93.514	101.052	63.82	7334.362	3587.418	49.502	2783.362	1875.73	71.156
CAGR	12.5	24.02	10.23	2.65	38.11	34.94	71.22	75.68	24.52	20.78	27.83	5.83	6.44	15.44	8.45

Source: SLBC of Tripura(2010-2014) Note: TGB-Tripura Gramin Bank (Regional Rural Bank in Tripura)

CAGR-Compound Annual Growth Rate, C/D- Credit to Deposit Ratio.

Table 1.5.6.3 depicts the year- wise and bank group wise variations in the volume of gross advances, gross NPA and the percentage of gross NPA to gross Advances. It also exhibits the CAGR values of the above mentioned variables. So far as the gross advances are concerned the highest growth is observed in case of cooperative banks with a CAGR value of 32.94 percentage and RRB account for the lowest with CAGR value of 16.79 percent. However, in terms of mean advances, RRBs account for the highest and private banks account for the lowest. SBI account for maximum gross average NPA whereas private banks account for the least volume of gross NPA. Further, if NPAs are computed as a percentage of total advances, maximum is accounted by Co-operative banks and the least percentage is reported in case of private banks. Thus it can be concluded that private banks appear to be the better managed banks in terms of Loan Management.

TABLE 1.7.1.3: POSITION OF NPA (NON PERFORMING ASSET) OF VARIOUS BANK GROUPS IN TRIPURA (2010-2014) (Amount in Lakh)

Year	Nationalized Bank			SBI			Private Bank			Regional Rural Bank			Cooperative Bank		
Year	Gross Advance	Gross NPA	Percentage Gross NPA	Gross Advanced	Gross NPA	Percentage Gross NPA	Gross Advanced	Gross NPA	Percentage Gross NPA	Gross Advanced	Gross NPA	Percentage Gross NPA	Gross Advanced	Gross NPA	Percentage Gross NPA
2010	68831.44	3228.85	4.69	69707	5742	8.24	8883.07	0	0.00	79708.36	2521.05	3.16	25173.27	3909.09	15.53
2011	95188.99	3401.8	3.57	83193	8205	9.86	7447.22	23.02	0.31	99095	3044.04	3.07	28758.05	2929.18	10.19
2012	106155.22	10111.38	9.53	97959	10017	10.23	9646.68	81.03	0.84	117633	5053.38	4.30	30188.77	3023	10.01
2013	146419.03	6803.53	4.65	112557	12081	10.73	14233.41	19.64	0.14	133821	2723.14	2.03	51886.33	3564.99	6.87
2014	150897.95	19914.8	13.20	162485	7906	4.87	16216.19	38.47	0.24	149053.9	5296	3.55	77828.99	3657.63	4.70
Mean	113498.5	8692.072	7.128	105180.2	8790.2	8.786	11285.31	32.432	0.306	115862.3	3727.522	3.222	42767.08	3416.778	9.46
CAGR	22.15	54.22	26.25	22.08	10.81	-9.23	20.34	1.24	-22.90	16.79	14.72	-1.78	32.94	0.64	-24.30

Source: SLBC of Tripura (2010-2014) Note: TGB-Tripura Gramin Bank (Regional Rural Bank in Tripura)

CAGR-Compound Annual Growth Rate, C/D- Credit to Deposit Ratio.

1.8 KEY OBSERVATIONS

From the above analysis the following observations are made.

- In Tripura agricultural financing is done by both organized and unorganized financial institutions in which the organized sector consists of various bank groups and the unorganized sector consists of businessman money lenders, chit fund companies, micro finance companies etc
- There was a consistent increase in the bank branch expansion in rural, semi urban and urban areas of Tripura.
- (TGB)Tripura Gramin Bank is having strong bank branch network with 138 branches out of them there are 97 rural branches in Tripura.
- It is observed that there is no clear trend in both the advances and deposit mobilization by all agencies (banking) in the State. For the 5 years duration the trend is found to be an irregular one.
- Based on the mean volume of Deposit mobilization, nationalized banks account for the maximum and Co-operative Banks account for minimum.
- The volume of Advances also exhibits a mixed trend where, the private sector banks exhibit maximum growth and RRBs account for the least growth. In terms of the Mean Advances, the nationalized bank account for the maximum advances and private banks account for the least volume of Advances.
- In terms of CD ratio, Private Sector Banks exhibit the maximum (41 per cent) and RRBs account for the minimum (29 per cent).
- The Nationalized banks are recognized to be the leading banks in the State in terms of its Business (Deposits + Advances).
- Except RRBs, all other bank group show the positive growth of C/D ratios and nationalized group of bank shows the highest growth rate of C/D ratio and RRB group shows the lowest over years.
- The mean C/D ratio of the co-operative bank is the highest and the private bank ranks second.
- Amongst all the 8 districts Gomati district in the year 2014 has the highest C/D ratios followed by Khowai, Dhalai, and Unakoti district in the year 2013 and 2014. North and South districts maintained an average level of C/D ratio in the year 2011, 2012 and 2013. Where as in Dhalai district an increase in C/D ratio is noticed in the period 2010 to 2014. The West district maintained a least level of C/D ratios with a fluctuation in every year.
- It is observed that, Cooperative bank has the highest growth in both Target and Achievements of agricultural loans. This is followed by the RRBs. So far as the disbursement of credit is concerned; private banks reflected highest CAGR value of 76.39 percent followed by 66.86 percent of cooperative banks which is followed by 41.94 percent CAGR of RRB.
- The nationalized bank accounts for maximum volume of agricultural credit disbursement which is followed by SBI and which is further followed by RRBs. The trend in agricultural credit disbursed is increasing for all the categories of banks. On an average, the percentage of agricultural credit to Total Credit is highest in case of RRBs and lowest in case of private banks. The year 2014 witnessed a remarkable increase in the percentage of agricultural credit to total credit for all categories of banks.
- In the case of nationalized bank, the volume of Crop loan has increased throughout till the year 2012 after which a declining trend is realized. On an
- Average in case of Nationalized Banks, crop loan account for 59 percentage of the total agricultural loan. SBI also reflected a similar trend in the volume of Crop loan. The crop loan represents 60 per cent of agricultural loan.
- It is observed that, SBI accounts for the highest volume of KCC loans disbursement whereas the mean value of KCC loans so sanctioned is Rs 33945.08 Lakh. Private Banks accounted for the least amount of KCC loans where the mean value is Rs 83.28 Lakh But so far as the growth rate of KCC loan sanctioned is concerned the private banks are in the first position with a CAGR value of 492.81.with regards to disbursement of the KCC loans, the SBI group is ranked first with the mean value of Rs 37556.6 Lakh followed by RRB with 15543.37 Lakh, Nationalized bank with Rs 12985.64 Lakh. So far the growth rate of KCC loan disbursement is concerned the Private banks are ranked first with a CAGR value of 492.81.
- The overall volume of NPA of all the banks have consistently increased from the year 2010 to the year 2013 and thereafter a small decline of volume of NPA is noticed. It is also observed that the overall percentage of agricultural NPA to total NPA has consistently increased from the year 2010 to 2013. In a similar way, for all the banks separately the agricultural NPA as well as the percentage of agricultural NPA to total NPA has increased consistently over the years.
- It is observed that, the demand of the agricultural credit for which the CAGR value of the private bank is 71.22 which is the highest amongst the bank groups. The CAGR value of the demand of the agricultural credit of the SBI group is 2.65 which is the least amongst the bank groups.
- The highest advances were made by the Cooperative group of banks with a CAGR value of 32.94 and RRB group is the lowest with the CAGR value of 16.79. As far as the Gross NPA is concern the nationalized bank group is the highest with a CAGR value of annual gross NPA of 54.22 and private bank group is the lowest with a CAGR value of 1.24.

1.9 FINDINGS

There is significant improvement of investment in the agriculture sector in Tripura with increasing trend of agricultural advance. Investment by Private Banks is also found increasing. The NPA generated out of Agricultural financing is also increased in the state of Tripura.

1.10 RECOMMENDATION

It is Recommended that Bankers should correct their assessment process before sanctioning the agricultural credit to identify the worthy real borrowers. Lenders should improve their monitoring activities to supervise the after disbursement activities of the borrowers to check the proper fund utilization of **the intended works. At the same time the rules and regulation and paper work should be borrowers friendly.**

1.11 CONCLUSION

The study highlights the banking intermediation scenario in the state of Tripura. The trend analysis reflects growing volume of both agricultural as well as KCC Advances. It also reflects the active role of different agencies in disbursing agricultural credit in the State. The private bank reflects growing potentialities in terms of the growth in agricultural credit as well as managing the non-performing assets. For economic development to transpire, it is required that all the financial agencies come forward and meet the much needed agricultural need especially in a State like Tripura which is endowed with enormous agricultural potentialities.

1.12 LIMITATION

Due to limitation of time and resources the study is done on only for 5 years period using secondary data only. But for better result at least 10 years data and use of primary data is also necessary. These primary data are supposed to be collected from the borrowers using an interview schedule. The data is taken in good faith from the printed material but the real picture may be something else. To suppress many disagreeable fact and figure related to financial matter of a financial institution is suppressed. Hence there is limitation of this study.

1.13 FURTHER SCOPE OF THIS STUDY

There are many aspects of this study which is not addressed due to shortage of time. There are many threads of this study each thread will separately make one study. There are many schemes. Study should be conducted on each scheme. There are 8 district and this type of study should be done in district level separately using both primary and secondary data. Since there are various type of agricultural borrowers depending on types of farming and types of crops and verities they are producing, types of land (Hilly or plane) they are using. The problem of everybody is not same and a common study cannot cover everybody and infarct separate study is required to address these various issues.

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