

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:2433  
ANSWERED ON:23.07.2004  
FACILITIES OF CORE BANKING SOLUTION IN MANIPUR  
Charenamei Shri Mani

**Will the Minister of FINANCE be pleased to state:**

- (a) whether Banks unreasonably take long time to afford credit to a clearing instrument in the State of Manipur;
- (b) if so, the details thereof alongwith the information on centralized core banking solution and Real Time Gross, Settlement (RTGS);
- (c) whether retail banking schemes of banks such as education loan, vehicle loan etc. are low in Manipur during the last three years; and
- (d) if so, the details thereof, district-wise?

**Answer**

MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM)

(a) & (b) : No, Sir. The clearing house facility is maintained by the State Bank of India at Imphal Centre. According to the State Bank of India, Imphal Centre in Manipur is having fifteen member banks participating in the clearing house. The members meet twice a day and the cheques presented in the house are cleared on the same day. Branches of Banks in the state of Manipur have not started Core Banking Solutions in Manipur. There is no Bank branch in the state of Manipur participating in RTGS.

(c) & (d) : The data base in Reserve Bank of India does not generate state-wise information. Bank-wise data under Education loan in respect of public sector banks during the last three years is given below :-

(Amount in lacs)

March 2002

No. of Accounts 88614  
Amount 103274

March 2003

No. of Accounts 140925  
Amount 199488

March 2004

No. of Accounts 153275  
Amount 260699