

त्रिपुरा हेतु राज्य स्तरीय बैंकर्स समिति की बैठक

STATE LEVEL BANKERS' COMMITTEE MEETING FOR TRIPURA



117th

117 वी



Date : 08.06.2016 ★ **Time:** 10:00 AM

Venue: Pragna Bhawan, Hall No.: 4

कार्यसूची टिप्पण ★ **AGENDA NOTES**

युनाइटेड बैंक ऑफ इंडिया
(भारत सरकार का उपक्रम)
आपका बैंक



United Bank of India
(A Govt. of India Undertaking)
The Bank that begins with U

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

Convener: State Level Bankers' Committee for Tripura

सन्दर्भ: एल. बी डि/एसएलबीसी/ टी/ 712 /2015-16

Ref: LBD/SLBC/T/ 712/2015-16

दिनांक: 03.06.2016

Date: 03.06.2016

एस एल बी सी के सभी सदस्य

All members of SLBC

प्रिय महोदय,

Dear Sir

विषय: त्रिपुरा राज्य स्तरीय बैंकर्स समिति की 117वी
बैठक का कार्यसूची टिप्पण ।

Sub: Agenda Notes for the 117th Meeting of SLBC
Tripura

उपर्युक्त सन्दर्भ मे हम आपको सूचित करते है की
त्रिपुरा राज्य स्तरीय बैंकर्स समिति की 117वी बैठक
दिनांक 08.06.2016 को पूर्वान्ह 10:00 बजे "प्रज्ञा भवन
हॉल न. 4" आगारतला मे आयोजित की जाएगी ।
कार्यसूची टिप्पण की एक प्रति भेज रहे है ।

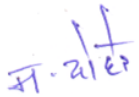
With reference to the above, we forward herewith
a set of Agenda Notes for the 117th meeting of
State Level Bankers' Committee for Tripura
scheduled to be held at 'Pragya Bhavan' Hall No.
4, Agartala on 08.06.2016 at 10:00 AM.

अनुरोध है की आप उक्त बैठक मे अवश्य भाग ले ।

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

भवदीय

Yours Faithfully,



उप महा प्रबंधक एवं
मुख्य क्षेत्रीय प्रबंधक
त्रिपुरा क्षेत्र

Dy. General Manager &
Chief Regional Manager
Tripura Region

TRIPURA



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Districts	<u>Tripura State</u>	
	General Information	
Names of the districts 1. North Tripura 2. Unakoti 3. Gomati 4. South Tripura 5. West Tripura 6. Sepahijala 7. Khowai 8. Dhalai No. of sub divisions - 23 No. of Blocks - 58 No. of Autonomous Council - 1 Total no of branches 496 Average population covered per branch: 7400 <i>(Including RRB & Co-operative Banks)</i> Lead Bank of 8 Districts UNITED BANK OF INDIA	➤ Capital: Agartala ➤ Area: 10491.69 sq. km. ➤ Population: 36.74 lac. (Male: 18.74 lac ○ Female: 17.99 lac) ➤ Literacy ratio: 94.65% (Male: 96.65% ○ Female: 92.35%) ➤ Land utilization- ➤ Net Cropped Area: 2,55,070 ha ➤ Irrigation Potentials:- ➤ Source: Good average rainfall-2200mm During south west monsoon. ➤ No perennial river. ➤ Multi cropped area: 219428 ha ➤ Fishery water area: 23571 ha ➤ Cropping intensity: 186% ➤ Main crops: Rice, Potato, Pineapple and Vegetable. ➤ Plantation: Rubber, Mandarin oranges	
	Convener of SLBC United Bank of India	

Population Details of Tripura

Description	2011	2001
Approximate Population	36.74 Lakhs	32 Lakhs
Actual Population	3,673,917	3,199,203
Male	1,874,376	1,642,225
Female	1,799,541	1,556,978
Population Growth	14.84%	15.74%
Percentage of total Population	0.30%	0.31%
Sex Ratio	960	948
Child Sex Ratio	957	966
Density/km2	350	305
Area(Km2)	10,491.69	10,491.69
Total Child Population (0-6 Age)	458,014	436,446
Male Population (0-6 Age)	234,008	222,002
Female Population (0-6 Age)	224,006	214,444
Literacy	94.65%(As on Sept' 2013)	73.19%
Male Literacy	96.65%(As on Sept' 2013)	81.02%
Female Literacy	92.35%(As on Sept' 2013)	64.91%

Agricultural Scenario of Tripura

Area			2013 - 14
a)	Total area of the State		10,491.69 SqKms
b)	Altitude of Agartala		12.80 Mts
c)	Land Utilisation		
	i)	Total geographical area	10,43,169 ha.
	ii)	Net Cropped Area	2,55,070 ha.
	iii)	Forest area	6.29,426 ha.
	iv)	Area sown more than once	2,19,428 ha.
	v)	Gross Cropped Area	4,74,498 ha.
	vi)	Cropping intensity	186%
Agriculture			
a	Production of crops		
	i	Rice	7,11,831 MT
	ii	Wheat	300 MT
	iii	Maize	5,863 MT
	iv	Pulses	5,154 MT
	Total Foodgrains		7,23,148 MT
	v	Sugar cane	4,95,98 MT
	vi	Cotton (Bale =170 kg)	1,395 Bales
	vii	Jute (Bale =180 kg)	5,369 Bales
	viii	Mesta (Bale =180 kg)	7,003 Bales
	ix	Total oil seeds	4,613 MT
	x	Potato	94,554 MT
b	Fertilizer consumption		35133 MT
c	Per hectare use of fertilizer (NPK)		42 Kg/Ha
d	Bio-fertilizer distribution		17 MT
e	Farmers trained		70,000 Nos.
f	Regulated agricultural markets		21
g	Cropping intensity (%)		186%
h	Jhum productivity		1050 Kg/Ha
i	Cold Storage		10 Nos.
j	Mango		11,924.35 MT
k	Pineapple		1,08,009 MT
l	Orange		20,383 MT
m	Jackfruit		2,52,384 MT
n	Coconut		7,882 MT
o	Summer vegetable		1,43,665.66 MT
p	Others winter vegetable		1,62,602.05 MT

Climate		
a	Normal annual rainfall	2200.00 mm
b	Average actual annual rainfall	1,961.80 mm
c	Normal rainy days	99.2
d	Actual rainy days	82.5
Irrigation		
a	Cultivable area	2,79,050 ha.
b	Irrigable area	1,17,000 ha.
c	Potential created	10,4995 ha.
d	Potential utilized	68,085 ha.

Network of Bank Branches in Tripura As on 31.03.2016

Population Group	March 2011	March 2012	March 2013	March 2014	March 2015	March 2016
Rural	163	187	217	229	248	265
	(55%)	(57%)	(57%)	(54%)	54%	53%
Semi- urban	64	67	84	107	117	127
	(21%)	(20%)	(22%)	(25%)	25%	26%
Urban	72	74	79	89	96	104
	(24%)	(23%)	(21%)	(21%)	21%	21%
TOTAL	299	328	380	425	461	496

(Figures in bracket indicate percentage of total branches.)

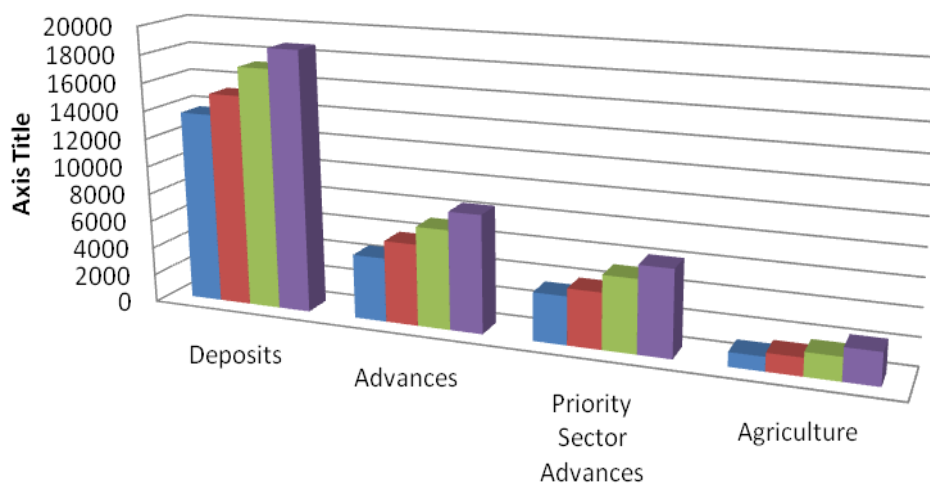
SLBC-TRIPURA**VITAL BANKING STATISTICS****(Amount Rs. in Crore)**

Sl.	Parameter	March'14	March'15	March'16
1	No. of Branches	425	461	496
2	Total Deposits	15215.63	17274.85	18724.08
3	Total Advances	5842.72	7107.78	8415.05
4	CD Ratio	38	41	45
5	C+I: Deposit Ratio	53	60	67
6	Priority Sector Advances (PSA)	3993.05	5204.18	6162.78
7	% of PSA to ANBC	87	73	87
8	Agriculture Advances	1276.19	1658.28	2304.85
9	% of Agri Advances to ANBC	28	23	37
10	MSME Advances	1594.48	2337.82	2694.85
11	Education Loans	77.59	85.7	114.27
12	Housing Loans	1028.32	1135.48	1311.54
13	DRI Advances	2.14	2.40	3.18
14	% of DRI Advances to ANBC	0.05	0.04	0.04
15	Schedules Caste/ Scheduled Tribe Advances	1347.09	1686.82	1914.56
16	Advances to Women Entrepreneurs	738.42	887.79	1414.33
17	% of Advances to Women Entrepreneurs to ANBC	16.09	15.19	19.90
18	Weaker Section Advances	2277.89	2421.65	3390.70
19	% of Weaker Advances to ANBC	50	41	48
20	Minority Community Advances	201.37	261.05	282.73
21	% of Minority Community Advances to Prisec Advances	4.39	4.47	5.00

DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN**(Amount Rs in crore)**

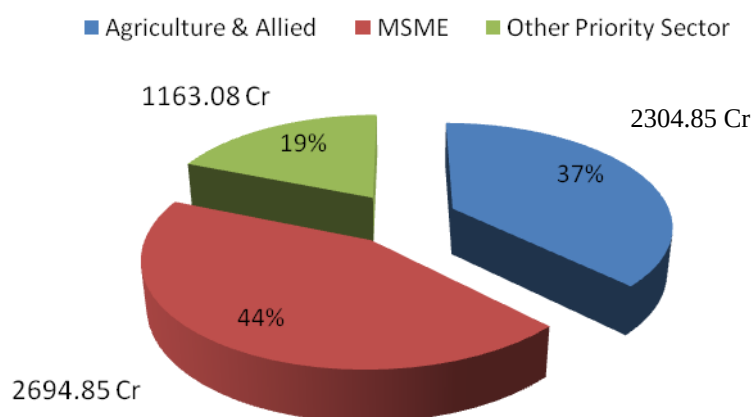
2014-15				2015-16		
Sector	Plan	Achievement (April 14-March' 15)	% to Target	Plan	Achievement (April 15-March' 16)	% to Target
Agriculture	964.48	978.61	101	1141.16	1424.78	125
MSME	747.82	846.32	113	822.67	1219.64	148
Other Prisec	464.51	433.62	93	549.73	468.73	85
Total Prisec	2176.81	2258.55	104	2513.56	3113.15	124
Non-Prisec	387.72	704.58	182	426.49	527.23	124
Grand Total	2564.53	2963.13	116	2940.05	3640.38	124

Banking Key Indicators for the State of TRIPURA



	Deposits	Advances	Priority Sector Advances	Agriculture
31.03.2013	13697.34	4589.17	3438.06	1003.57
31.03.2014	15215.63	5842.72	3993.05	1276.19
31.03.2015	17274.85	7107.78	5204.18	1658.28
31.03.2016	18724.08	8415.05	6162.78	2304.85

Priority Sector Advance As on 31.03.2016



**CONFIRMATION OF PROCEEDINGS OF
THE 116th MEETING OF THE SLBC FOR TRIPURA**

The proceedings and action points of the 116th Meeting of SLBC for Tripura, held on 22.02.2016 was circulated under the cover of Convener Bank's letter no. LBD/SLBC/Tripura/ 1275/2015-16 dt. 07.03.2016; the same may please be confirmed by the House.

STAND-UP INDIA

The “Stand up India Scheme” was launched by the Hon’ble Prime Minister on 05th April, 2016 at Sector 62, NOIDA to promote entrepreneurship among Scheduled Caste / Schedule Tribe and Women. Stand-Up India Scheme facilitates bank loans between Rs.10 lakh and Rs. 1 crore to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and at least one woman borrower per bank branch for setting up a Greenfield enterprise. This enterprise may be in manufacturing, services or the trading sector. In case of non-individual enterprises at least 51% of the shareholding and controlling stake should be held by either an SC/ST or woman entrepreneur.

The broad features of the scheme are as under:-

- Composite loan between Rs. 10 lakh and upto Rs.100 lakh, inclusive of working capital component for setting up any new enterprise.
- Debit Card (RuPay) for drawal of working capital.
- Credit history of borrower to be developed.
- Credit Guarantee – aligned with existing CGTMSE norms.
- Handholding support for borrowers with comprehensive support for pre loan training needs, facilitating loan, factoring, marketing etc.
- Web Portal for online registration and support services.

TARGET: At least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and at least one woman borrower per bank branch of scheduled commercial banks.

Guidelines for Stand-Up India Scheme along with Actionable Points are placed before the House for discussion & noting.

Constitution of State Level Implementation Committee:

Being one of the flagship programme of GoI, the progress of implementation of Stand-Up India Scheme is being closely monitored by a National Level Steering Committee for Stand-Up India Scheme under the Chairmanship of the Hon’ble Union Finance Minister and 5 Ministers from Union cabinet, 3 MPs, besides, Chairman of NABARD, CMD of SIDBI, Chairman of DICCI as members of the Committee.

It has been requested by the DFS, MoF, GoI to the Chief Secretaries of all States / UTs to arrange for the constitution of State Level Implementation Committee for effective monitoring of the implementation of Stand-Up India Scheme in the State / UT.

SLBC Desk has already taken up the matter with the State Government for Constitution of State Level Implementation Committee for Tripura State.

Guidelines for Stand up India Scheme

REF No.:- 28/06/2016-CP-IF-II, GOI, MoF, DFS, Dated 28.03.2016

1. The objective of the Stand Up India scheme is to facilitate bank loans between Rs.10 lakh and Rs.1 Crore to at least one Scheduled caste(SC) or Scheduled Tribe(ST) borrower and at least one woman borrower per bank branch for setting up a Greenfield enterprise. This enterprise may be manufacturing, services or the trading sector. In case of non-individual enterprises at least 51% of the shareholding and controlling stake should be held by either an SC/ST or Woman entrepreneur.

2. The Stand Up India scheme is based on recognition of the challenges faced by SC, ST and women entrepreneurs in setting up enterprises, obtaining loans and other support needed from time to time for succeeding in business. The scheme therefore endeavours to create an eco system which facilitates and continues to provide a supportive environment for doing business. The scheme, which covers all branches of Scheduled Commercial Banks, will be accessed in three potential ways:

- Directly at the branch or
- Through SIDBI's Stand Up India portal or
- Through the Lead District Manager ((LDM)

3. The portal will be the crucial interface layer for parameters/ metrics of the borrower (obtained through a set of about 8-10 questions listed below) and will provide information and feedback to such borrowers. A potential borrower will have the option of registering on the portal right away or simply visiting it and registering later. This portal may be accessed at home, at Common Service Centres (CSCs), through a bank branch (through the nodal officer for MUDRA at the branch) or through the LDM. In branches where internet access is restricted, the branch will guide the potential borrower to an internet access point till such time that the Stand Up portal is integrated with the Core Banking Solution (CBS) at the branch concerned.

4. The approach of the Stand Up India portal, for handholding is based on obtaining answers to a set of relevant questions at the initial stage. These would be typically be:

- I. Location of the borrower
- II. Category - SC/ ST/ Woman
- III. Nature of business planned
- IV. Availability of place to operate the business.
- V. Assistance needed for preparing a project plan
- VI. Requirement of skills/training (technical and financial).
- VII. Details of present bank account.
- VIII. Amount of own investment into the project
- IX. Whether help is needed to raise margin money
- X. Any previous experience in business

Based on the response, the portal provides relevant feedback and helps categorise the visitor to the portal as a **Ready Borrower** or a **Trainee Borrower**. Indicative process chart is given in Annexure.

5. Ready Borrower

In case the borrower requires no handholding support, then registration on the portal as a **Ready Borrower** starts the process of application for the loan at the selected bank. At this stage an application number will be generated and information about the borrower shared with the bank concerned, the LDM (posted in

each district) and the relevant linked office of NABARD/ SIDBI. The offices of SIDBI and NABARD shall be designated Stand Up Connect Centres (SUCC). The loan application will now be generated and tracked through the portal.

Trainee Borrower

5.1 In cases where the borrower indicates a need for handholding, then registration as a Trainee Borrower on the portal will link the borrower to the LDM of the concerned district and the relevant office of SIDBI/ NABARD. This process which would be electronic, could be done at the borrower's home by himself/ herself or at a CSC or through a bank branch by the officer dealing with MUDRA, as explained in paragraph 2.

5.2 SIDBI (84 offices) and NABARD (419 offices) as Stand Up India Connect Centres will then arrange for support for such trainee borrowers as requested in any of the following ways:

- a. For financial training - at the Financial Literacy Centres (FLCs)
- b. For skilling - at skilling Centres (Vocational Training Centres - VTPs /Other Centres-OCs)
- c. For EDPs - at MSME DIs/ District Industries Centres (DICs)/ Rural Self Employment Training Institutes (RSETIs)
- d. For work shed - DICs
- e. For margin money - offices related to margin money support schemes e.g. State SC Finance Corporation, Women's Development Corporation, State Khadi & Village Industries Board (KVIB), MSME-DIs etc.
- f. For mentoring support from established entrepreneurs - DICCI, Women Entrepreneur Associations, Trade bodies. Credible, well established NGOs can also be used for extending hand holding support.
- g. For utility connections - Offices of utility providers
- h. For DPRs - Project profiles available with SIDBI/ NABARD/ DICs

At any time, even after the loan has been sanctioned, any borrower may access the services of the Stand Up Connect Centres.

5.3 The LDM will monitor the process and work with local offices of SIDBI and NABARD for problem solving and easing bottlenecks. Based on the progress being achieved in each case and prima facie viability, the LDM will sensitize the concerned bank branch on potential cases likely to come up. Once this is done, SIDBI/ NABARD will meet concerned bank officials for further follow up. These organizations will also work with other organizations who are stakeholders such as the Dalit Indian Chambers of Commerce and Industry (DICCI), Women's Entrepreneur Associations etc.

5.4 Once hand holding requirements are adequately met to the satisfaction of the LDM and the trainee borrower, then a loan application will be generated through the portal.

6. Stand Up India Portal

The Stand Up India Portal is interactive. It hosts information about various entities providing handholding support to the borrower. This includes:

- _ Training: Technical or/ and Financial
- _ DPR preparation
- _ Margin money support

- _ Shed / workplace identification
- _ Raw material sourcing
- _ Bill discounting
- _ E-com registration
- _ Registration for taxation

The Portal is designed to obtain application forms, gather and provide information, enable registration, provides links for handholding, assists in tracking and monitoring. As more facilities become available it shall be further refined into an end to end solution.

7. Eligibility

- I. SC/ST and/or woman entrepreneurs, above 18 years of age.
- II. Loans under the scheme is available for only green field project. Green field signifies, in this context, the first time venture of the beneficiary in the manufacturing or services or trading sector.
- III. In case of non-individual enterprises, 51% of the shareholding and controlling stake should be held by either SC/ST and/or Women Entrepreneur.
- IV. Borrower should not be in default to any bank/financial institution.

8. Nature of Loan

The loan shall be a Composite Loan (inclusive of term loan and working capital) between Rs 10 lacs and up to Rs 100 lacs i.e. to meet requirements of assets such as plant and machinery and working capital. It is expected to cover 75 % of project cost. (The stipulation of the loan being expected to cover 75% of the project cost would not apply if the borrower's contribution along with convergence support from any other scheme exceeds 25% of the project cost)

9. Purpose of Loan

For setting up a new enterprise in manufacturing, trading or services sector by SC/ST/Woman entrepreneur.

10. Security

Besides primary security, the loan may be secured by collateral security or guarantee of Credit Guarantee Fund Scheme for Stand-Up India Loans (CGFSIL) as decided by the bank. The scheme for Credit Guarantee for loans under Stand Up India has been notified (www.ncgtc.in).

11. Margin Money

The Scheme envisages 25% margin money which can be provided in convergence with eligible Central/ State schemes. While such schemes can be drawn upon for availing admissible subsidies or for meeting margin money requirements, in all cases, the borrower shall be required to bring in minimum of 10% of the project cost as own contribution. To illustrate, if a State scheme supports a borrower with 20% of the project cost as subsidy, then the borrower will be required to contribute at least 10% of the project cost. Any subsidy received by a unit which was not foreseen during loan appraisal will be credited to the loan account. In cases where a subsidy was included during appraisal but received after commissioning, the same may be released to the borrower to repay any loan taken for arranging margin money. A list of Central / State wise subsidy/incentive schemes will be provided on the Portal. New schemes will be added as they become available.

12. District Level Credit Committee

The District Level Credit Committee (DLCC) under the Collector with the LDM as Convenor shall periodically review cases of both types of borrowers, meeting at least once each quarter. SIDBI and NABARD officers will join the review meetings.

13. Assistance after loan disbursement

Events will be organized at District level, as frequently as necessary and at least once in each quarter, involving stakeholders to share best practices, review, problem solving and guide potential entrepreneurs. These events will also provide means for facilitating registration for bill discounting services, e-market places, taxation etc. NABARD will organize these events with the support of SIDBI.

14. Grievance Redressal

Provision has been made in the portal for redressal of grievances of the borrower. The portal provides contact details of the officers/agencies in each bank designated to attend to grievances. A system for online submission of complaints and their subsequent tracking through the portal shall be developed. Feedback on disposal of the complaint is to be made available to the customer by the bank concerned.

15. Banks may determine requirements such as stock statements, insurance of assets created & reasonable processing fees.

Responsibilities of Stakeholders

Stand Up Connect Centres (SIDBI/ NABARD) :

SIDBI :

- To operate and maintain the Stand Up India web portal
- Arrange for handholding support for Trainee Borrowers
- Liaise with banks for follow up in potential cases through LDM/SLBC
- Coordinate with LDM for easing bottlenecks
- Assist the SLBC and DLCC in reviews and monitoring
- Participate in Stand Up events organized by NABARD.

NABARD:

- Training of Trainers, LDMs, Bank officers for Stand up India
- Arrange for handholding support for trainee borrowers
- Liaise with banks for follow up in potential cases through the LDM
- Coordinate with LDM for easing bottlenecks
- Assist the SLBC and DLCC in reviews and monitoring
- Organise events as frequently as necessary and at least once in each quarter, for experience sharing etc. amongst stakeholders.

LDMs:

- Monitor progress of cases
- Serve as contact point for SIDBI/NABARD for easing bottlenecks.
- Sensitize bankers on potential borrowers.

- Follow up with concerned regional/zonal office of the respective bank to ensure timely processing/sanction of loans as per time frame specified in Code of Bank's Commitment to Micro and Small Enterprises.
- Ensure that borrower's requirement of handholding support is satisfied to the extent possible.
- Convene DLCC meetings in the specified periodicity.
- Participate in quarterly events with stakeholders organized by NABARD.

DLCC:

- DLCC under the Collector to review progress periodically
- Grievance redressal at district level
- Assist in resolving issues, if any, relating to public utility services and work space for potential borrowers

Bank Branches:

- Help potential borrowers in accessing the portal
- Process loan applications received online or in person
- Process loans within the time frame as stipulated in Code of Bank's Commitment to SME borrower (Application for loan upto Rs.5 lakh within 2 weeks, between Rs.5- 25 lakh in 3 weeks, above Rs.25 lakh in 6 weeks, from the date of receipt of application provided the application is complete in all respects and is accompanied by documents required)
- In case of rejection, reason to be known to borrower as stipulated in the Code of Bank's Commitment to Customers.
- Grievance redressal at the bank level should be done in 15 days as per Code of Bank's Commitment to Customers.
- Banks to put in place as internal mechanism for monitoring of scheme performance.

Borrowers:

- Access the portal or visit a bank branch and answer a short set of questions
- If categorized as a Trainee Borrower, then go through the sequence of handholding support, as applicable.
- Arrange/provide requisite documentation as required by the bank branch
- Attend quarterly events on experience sharing, best practices, problem solving etc.
- Set up and run the unit with due diligence.
- Make repayments in due time.

Actionable points Stand up India

Stand-Up India Scheme and STANDUPMITRA Portal

- A.** In order to get access to STANDUPMITRA portal, user id and password of STANDUPMITRA portal may be made available to your branch offices within a time frame of 7 working days. SIDBI has already generated and forwarded super user id and password to the head office of all banks.
- B.** As the operation of the Scheme is through an interactive web portal, availability of internet facility at the branch offices is critical requirement. In case, internet connectivity is not available, please arrange to provide access through your intranet.
- C.** As far as possible, please try that all loan applications to be pushed through the STANDUPMITRA portal. If application is submitted by the borrower offline, necessary support may be provided to the applicant to feed application in the portal.
- D.** Conveners of SLBCs (wherever the Convener role has been assigned to your bank) to include deliberations on the Stand Up India scheme/features of [www.standupmitra.in] the portal and also progress under the scheme from time to time as an agenda item during the meetings of SLBC.
- E.** Deliberations on the Stand Up India scheme/portal to be included as agenda for Business Meets with Regional/Zonal/Branch Offices to make use of the portal effectively.
- F.** Disseminate information on the Scheme and its salient features to your training institutes and financial literacy centers.

AGENDA No. 2

PRADHAN MANTRI MUDRA YOJANA (PMMY)

Action Points emerged in the 116th SLBC Meeting held on 22.02.2016

All Banks are to exert effort to achieve Mudra Target for FY 2015-16 as on 31.03.2016(**Action : All Banks**).

Status of implementation

All the Banks operating in the State combinedly sanctioned & disbursed Rs 344.20 crore i.e. 64% of the revised annual Target for Rs. 536.66 crore (Target for Tripura Gramin Bank reduced to Rs.140 crore from Rs.321 crore) as on 31.03.2016. Out of the amount disbursed, NBFC /MFI contributed Rs 52.82 crore and rest Rs 291.38 crore disbursed by the banks operating in the State.

Preformance of the the Banks in the State of Tripura as on 31.03.2016 (from 08.04.2016 to 31.03.2016) is furnished below:

Bank Name	Shishu (Loans up to Rs. 50,000)		Kishore (Loans from Rs. 50,001 to Rs. 5.00 Lakh)		Tarun (Loans from Rs. 5.00 to Rs. 10.00 Lakh)		Total	
	No Of A/Cs	Disbursement Amt	No Of A/Cs	Disbursement Amt	No Of A/Cs	Disbursement Amt	No Of A/Cs	Disbursement Amt
Public Sector Banks	10044	18.36	4854	89.84	638	45.3	15536	153.50
Private Sector Banks	6659	15.97	325	4.49	47	3.05	7031	23.51
RRBs	17839	50.19	2711	46.21	196	11.03	20746	107.43
Co-Op Banks	813	2.8	187	3.09	18	1.05	1018	6.94
Sub-Total	35355	87.32	8077	143.63	899	60.43	44331	291.38
NBFCs	24756	52.31	77	0.51	0	0	24833	52.82
Grand Total	60111	139.63	8154	144.14	899	60.43	69164	344.20

Bank wise details of disbursement is Annexed.

Bank wise disbursement details of Mudra Loan upto 31.03.2016 of Tripura

[Amount Rs. in Crore]

Sr No	Bank Name	Bank Name	Shishu		Kishore		Tarun		Total	
			(Loans up to Rs. 50,000)		50,001 to Rs. 5.00 Lakh)		(Loans from Rs. 5.00 to Rs. 10.00 Lakh)			
			No Of A/Cs	Disbursement Amt	No Of A/Cs	Disbursement Amt	No Of A/Cs	Disbursement Amt	No Of A/Cs	Disbursement Amt
1	NBFC-Micro Finance Institutions									
1.1		Annapurna Microfinance Pvt. Ltd.	30	0.06	0	0	0	0	30	0.06
1.2		Ujjivan Financial Services	24726	52.25	77	0.51	0	0	24803	52.76
		Total	24756	52.31	77	0.51	0	0	24833	52.82
2	SBI and Associates									
2.1		State Bank of India	2656	3.2	1172	29.05	254	20.23	4082	52.48
		Total	2656	3.2	1172	29.05	254	20.2	4082	52.48
3	Public Sector Commercial Banks									
3.1		Allahabad Bank	40	0.17	49	0.88	2	0.13	91	1.18
3.2		Andhra Bank	23	0.07	4	0.05	0	0	27	0.12
3.3		Bank of Baroda	61	0.19	38	0.83	3	0.21	102	1.23
3.4		Bank of India	1456	2.23	322	5.82	23	1.5	1801	9.55
3.5		Bank of Maharashtra	6	0.02	10	0.14	3	0.3	19	0.46
3.6		Canara Bank	554	1.66	246	4.59	50	3.33	850	9.58
3.7		Central Bank of India	71	0.2	48	1.04	3	0.19	122	1.43
3.8		Corporation Bank	64	0.15	31	0.21	11	0.51	106	0.87
3.9		Dena Bank	57	0.03	0	0	0	0	57	0.03
3.1		Indian Bank	57	0.03	29	0.62	1	0.06	87	0.71
3.11		Indian Overseas Bank	67	0.13	75	1.19	0	0	142	1.32
3.12		Oriental Bank of Commerce	57	0.1	10	0.14	1	0.1	68	0.34
3.13		Punjab National Bank	64	0.05	38	0.47	3	0.04	105	0.56
3.14		Syndicate Bank	450	0.51	132	1.74	6	0.49	588	2.74
3.15		Union Bank of India	194	0.53	114	1.72	4	0.27	312	2.52
3.16		United Bank of India	2062	4.43	2184	35.1	198	12.47	4444	52
3.17		Punjab & Sind Bank	12	0.04	10	0.18	3	0.21	25	0.43
3.18		UCO Bank	423	0.86	180	2.5	32	2.59	635	5.95
3.19		Vijaya Bank	166	0.24	30	0.6	20	1.19	216	2.03
3.2		IDBI Bank Limited	1264	2.74	108	2.57	14	0.99	1386	6.3
3.21		Bharatiya Mahila Bank	240	0.78	24	0.4	7	0.49	271	1.67
		Total	7388	15.16	3682	60.79	384	25.1	11454	101.02
4	Private Sector Commercial Banks									
4.1		South Indian Bank	0	0	1	0.03	1	0.08	2	0.11
4.2		ICICI Bank	2	0	0	0	0	0	2	0
4.3		Axis Bank	0	0	0	0	0	0	0	0
4.4		IndusInd Bank	1203	4.98	258	3.34	40	2.6	1501	10.92
4.5		HDFC Bank	5454	10.99	66	1.12	6	0.37	5526	12.48
		Total	6659	15.97	325	4.49	47	3.05	7031	23.51
5	Regional Rural Banks									
5.1		Tripura Gramin Bank	17839	50.19	2711	46.21	196	11.03	20746	107.43
		Total	17839	50.19	2711	46.21	196	11	20746	107.43
	Co-Operative Banks		813	2.8	187	3.09	18	1.05	1018	6.94
		Grand Total	60111	139.63	8154	144.14	899	60.4	69164	344.2

Initiative Taken by SLBC to implement PMMY in the State.

1. All directions in respect of MUDRA Loan issued by the Government of India have duly been circulated amongst the member Banks, LDMs and other Financial Institutions.
2. Loan Application Form for SHISHU and other categories have been uploaded in SLBC website in vernacular. Frequently Asked Questions (FAQs) on MUDRA have also been uploaded in SLBC website in vernacular.
3. Publicity material including posters, banners, etc. in English, Hindi and Bengali has also been circulated to all Banks in the State.
4. One Toll-Free No. 1800 345 3344 has been installed in SLBC Division, manned with one dedicated officer for replying queries/ redressal of grievances.
5. Special MUDRA campaign was held during 25.09.2015 to 02.10.2015 in all districts with participations of public representatives, existing and proposed entrepreneurs.
6. All the banks operating in the State sanctioned 9820 entrepreneurs against the State Target of 9750 between 25th September, 2015 and 2nd October, 2015, out of which SISHU-9319, KISHORE-466, TARUN-35.
7. Regular monitoring the progress made in PMMY in each SLBC / DCC/ DLRC/ BLBC meetings as a separate agenda item.
8. Regular TV & Radio programmes by the banks for ensuring wide publicity of the MUDRA scheme in Bengali.

**Opening of Bank Branches in unbanked villages having population
above 5000 in the State of Tripura**

Roadmap for opening Brick & Mortar branches in villages with population more than 5000 without a bank branch of a Scheduled Commercial Bank.

RBI had advised the SLBC Convener banks vide Circular Nos. FIDD. CO. LBS. BC. No. 82/02.01.001/2015-16 dated 31. 12. 2015 to identify villages with population above 5000 without a bank branch of a Scheduled Commercial Bank in their States. The identified villages would be allotted among Scheduled Commercial Banks (including RRBs) for opening of brick & mortar branches within 31st March 2017.

LDMs of Tripura State identified 19 unbanked villages having population above 5000 in the State and same was submitted to Convener, SLBC.

Sub-Committee on branch expansion under SLBC in its meeting held on 18.01.2016 made allocation of 19 unbanked villages to the Scheduled Commercial Banks & RRB for opening of branches within 31.03.2017. SLBC has also submitted the roadmap to RBI and also communicated to all concerned banks. List of 19 villages with bank wise allocation is annexed.

All Member Banks of SLBC Tripura are requested to extend all possible support and information in respect of their branch opening to SLBC Desk for regular reporting to RBI.

ALLOCATION OF UNBANKED VILLAGES HAVING POPULATION ABOVE 5000 TO DIFFERENT SCHEDULED COMMERCIAL BANKS											
Name of the State				TRIPURA			Availability of Bank		Banking Services (Preferably loans) provided by Banks (Specify Name of Banks as per service area	Allotted to Bank (Specify Name) for Branch Opening	Remarks
Sl.	District	Block	Name of GP	GP having Bank Branch or Not (Yes or No)	Name of Unbanked Village > 5000	Population as per 2011 Census	YES/NO	If YES, Engaged By			
1	West	Dukli	Belabar	No	Belabar	8648	Yes	TGB	UBI Camper Bazar	Indian Bank	Under Process
2	West	Dukli	Charipara	No	Charipara	6710	Yes	TGB	TGB Camper Bazar	UCO Bank	Under Process
3	West	Dukli	Ishan Chandra Nagar	No	Ishan Chandra Nagar	5944	Yes	UBI	UBI Badharghat	Vijaya Bank	Under Process
4	West	Dukli	Maheshkhola	No	Maheshkhola	5107	Yes	SBI	SBI Dukli	Canara Bank	Under Process
5	Dhalai	Ambassa	Kamalacherra	No	Kamalacherra	5524	Yes	TGB	UBI Ambassa	Central Bank of India	Under Process
6	Dhalai	Ambassa	Lalcherra	No	Lalcherra	6529	Yes	UBI	TGB Kachucherra	TGB	Under Process
7	Dhalai	Manu	Mainama	No	Mainama	6168	Yes	TGB	UBI Chailengta	Bank of India	Under Process
8	Dhalai	Manu	Jamircharra	No	Jamircharra	6617	Yes	UBI	BOI-Dhumacherra	Union Bank of India	Under Process
9	North	Kadamtala	Baghan	No	Baghan	5179	Yes	TGB	Syndicate Bank	Syndicate Bank	Under Process
10	North	Jubarajnagar	Kameswar	No	Kameswar	5319	Yes	UBI	UBI Dharmanagar	UBI	Under Process
11	North	Jubarajnagar	Radhapur	No	Radhapur	5678	Yes	UBI	UBI Dharmanagar	IDBI	Under Process
12	North	Laljuri	Chandipur	No	Chandipur	5133	Yes	TGB	UBI Kanchanpur	Axis Bank	Under Process
13	Sepahijala	Jampuijala	Paschim Takarjala	No	Paschim Takarjala	5779	Yes	TSCB	TGB Jampuijala	SBI	Under Process
14	Sepahijala	Jampuijala	Ratanpur	No	Ratanpur	5233	Yes	TSCB	P & SB Gabordi	P & SB	Under Process
15	Khowai	Teliamura	Dakshin Krishnapur	No	Dakshin Krishnapur	5049	Yes	UBI	TGB Teliamura	Allahabad Bank	Under Process
16	Khowai	Teliamura	Madhya Krishnapur	No	Madhya Krishnapur	5224	Yes	UBI	TGB Teliamura	Andhra Bank	Under Process
17	Khowai	Teliamura	Sardu Karkari	No	Sardu Karkari	6087	Yes	TGB	UBI Chakmaghat SDM	IOB	Under Process
18	Khowai	Mungiakami	Uttar Gokulnagar	No	Uttar Gokulnagar	5233	Yes	TGB	UBI Chakmaghat SDM	HDFC	Under Process
19	Unakoti	Pecharthal	Nabincherra	No	Nabincherra	5025	Yes	TGB	IOB Pecharthal	ICICI	Under Process

FINANCIAL INCLUSION

To hasten the outreach of banking services to all areas, local monitoring and feedback is essential. The issue that require ongoing resolution relate to Aadhaar of Jan Dhan accounts on a voluntary basis, deployment and training of locally identified Banking Correspondents, mobile number seeding of bank accounts and convergence of efforts among banks and various agencies of the State Government and Government of India.

To ensure a regular review of the financial inclusion efforts on quarterly basis, a State Level Financial Inclusion Committee has been set up in the State by the DFS with the following minimum composition for Tripura :-

Sl. No.	Name	Designation	Remarks
1.	Shri Y.P. Singh	Chief Secretary, Govt. of Tripura	Chairman
2.	Shri G.S.G. Ayyangar	Principal Secretary, Finance & State Mission Director	Member-Secretary
3.	Shri Alok Pande	Director, DFS & Nodal Officer of SLBC	Member
4.	Shri Manas Dhar	SLBC Nodal Officer (GM & Convener, SLBC)	Member

1st meeting of the State Level Financial Inclusion Committee (SLFIC) for the State of Tripura was held on 08.04.2016. The meeting was chaired by Shri Yashpal Singh, Chief Secretary, Govt. of Tripura. Dr. G. S. G. Ayyangar, Principal Secretary, Finance, Rural Development & Agriculture, Govt. of Tripura, Dr. Alok Pande, Director and Nodal Officer of DFS and Shri Manas Dhar, General Manager, United Bank of India & Convener, SLBC (Tripura) also attended the meeting.

Highlights of the important points discussed and issues where action is required is mentioned below:

1. **Coverage of grey areas:** So far a list of 172 grey areas has been reported from banks (United Bank of India-11, Tripura Gramin Bank-145, SBI-13 and Syndicate Bank-03). It is also reported that there are about 81 SSAs of Tripura State Co-operative Bank Ltd. (TSCB) having connectivity issues. Dr. G. S. G. Ayyangar, Principal Secretary, Finance, Rural Development & Agriculture, Govt. of Tripura proposed to convene a meeting with TSCB to resolve the connectivity issues as well as online transaction of Bank Mitras at the earliest. Banks having grey areas were requested to float tenders for procurement of VSAT with two options, with solar power and without solar

power in the meantime so as to complete setting up of VSATs within 30.06.2016. (**Action: TSCB & other Banks & State Government**).

2. Camps for Aadhaar & Mobile seeding: It was reported that camps are being held Panchayet wise as well as Municipality wise in the State with active support from Govt. of Tripura for Aadhaar seeding, Mobile seeding and activation of RuPay cards. So far Aadhaar seeding in Bank accounts stood at 77% in the State. Rupay Card distribution and activation stood at 89% & 57.4% respectively of the total PMJDY accounts (7.06 lacs). 14 FLCs and all rural branches are holding financial literacy camps in skilling centres and rural areas separately.

Dr. G. S. G. Ayyangar, Principal Secretary, Finance, Rural Development & Agriculture, Govt. of Tripura informed that State Government has already started door to door survey from 1st April 2016 in respect of Aadhaar seeding in NREGA / Bank account, mobile number, etc. and also to identify any left-over family having no bank account. He also informed that State Government has initiated steps for all payments through Aadhaar linked bank accounts with effect from 1st May 2016. Dr. Pande, Director of DFS stressed on special effort for increasing Aadhaar seeding penetration in bank accounts so that all eligible beneficiaries of different government sponsored schemes are benefitted with Aadhaar linked subsidy transmission. He also stressed on activation of RuPay cards issued in PMJDY accounts at the earliest and to increase financial awareness level so that the account holders could get the benefit of Rs. 1.00 lac inbuilt accident insurance. (**Action: Banks & State Government**).

3. Invitation of Postal Authorities: Dr. Pande, Director of DFS insisted on invitation of Postal Authorities in the meetings and camps. Shri Manas Dhar, General Manager, United Bank of India & Convener, SLBC (Tripura) assured that henceforth Director of Postal Service, Tripura would be invited to attend SLBC and other meetings & camps. (**Action: SLBC**).

4. Executive calls to Bank Mitras: All 575 Bank Mitras in the State had been called over telephone by SLBC Tripura and all of them are in place. Issues raised by them were related to telecom connectivity. However, TSCB Bank Mitras (155) are operating in Off-Line mode. (**Action: TSCB**).

5. Pending SARFAESI application: Shri Manas Dhar, Convener, SLBC (Tripura) stated that there is good response from the State Government and no such proposal relating to SARFAESI Act is pending with District Magistrate. He also informed that State Government has already reduced considerably Ad-valorem court fee for filing PDR cases.

6. Availability of RuPay Card & Aadhaar enabled devices: It was reported that 420 out of 575 Bank Mitras having Rupay Card & Aadhaar enabled devices. It was also reported that TSCB is in the process of providing Rupay Card & Aadhaar enabled devices to all Bank Mitras engaged by them within September 2016. Dr. Pande, Director of DFS requested State Government to take up the matter with TSCB and to complete the process of acquiring and commencement of online transaction within 30.09.2016. (**Action: TSCB**).

7. **Alternate Channels:** No other channels like Common Service Centres of Tripura State Government, Gramin Dak Sewaks, Kirana Shops, Anaganwadi workers etc. are used as Bank Mitra in Tripura State.

8. **Financial literacy in skilling centres:** It was reported that so far 14 financial literacy camps were held in Skilling centres with participation of 231 candidates.

Dr. Pande, Director of DFS stressed on regular holding of financial literacy camps in the State and requested State Government to extend necessary help in this regard. Dr. Ayyangar, Principal Secretary, GoT informed that Shri M. Nagaraju, Principal Secretary, Industry, GoT could provide potential entrepreneurs to these skilling centres and also proposed to include Shri M. Nagaraju, Principal Secretary, Industry, GoT in this State Level Financial Inclusion Committee. **(Action: SLBC & DFS).**

9. **Claim in PMJJBY & PMSBY:** It was reported that PMSBY & PMJJBY posters had already been displayed in Bank Branches & Insurance Company offices mentioning claim procedures, availability of claim forms, etc.

Dr. Pande, Director of DFS stated that status of claim submission for PMJJBY & PMSBY found to be poor in the State. He suggested for displaying of posters relating to claim procedure of PMJJBY & PMSBY in prominent places of Police Stations, Hospitals, Panchayat Offices and other prominent places to make the people aware of it.

Dr. Ayyangar, Principal Secretary, GoT suggested to include Secretary, Health & Home, GoT in this State Level Financial Inclusion Committee. **(Action: SLBC, Banks & DFS).**

10. **Mudra Target:** Shri Manas Dhar, Convener, SLBC (Tripura) informed that all banks operating in the State could disburse Rs 344.00 crore i.e. 60% of the target (excluding excess target for TGB) during 08.04.2015 to 31.03.2016.

Dr. Pande, Director of DFS stated that focused attention is required in this area. He also stated about launching of “stand up India” scheme on 05.04.2016 by the Hon’ble Prime Minister for financial assistance for composite loan between Rs. 10 lakh and upto Rs.100 lakh, inclusive of working capital component for setting up any new enterprise to SC/ST /Women entrepreneurs. He also proposed for financial assistance to 1000 SC/ST /Women entrepreneurs under “ stand up India” scheme during 2016-17.

Shri Yashpal Singh, Chief Secretary, Govt. of Tripura informed that basic problem of the State is isolation from rest of the country due to communication (Road / Rail) issue. He stated that Industry Department of State Government would provide all support for implementation of Mudra and “ stand up India” schemes in the State. He stated for preparation of Tripura State specific schemes comprising of small industries on Bamboo, Rubber, Agarbati, etc. and these schemes to be circulated among people in Bengali. He informed that State Government would

organize one “workshop” on Mudra loans during 3rd week of May 2016. (Action: SLBC, Banks & State Government).

11. **Mudra Cards:** Dr. Pande, Director of DFS informed that Mudra Cards were not issued to all Mudra working capital loans and requested Convener, SLBC(Tripura) to take up with member banks for issuance of Mudra cards to all eligible loan accounts. (Action: SLBC & Banks).

12. **Radio & TV Shows:** It was reported that senior executives of United Bank of India, Tripura Gramin Bank & SBI had participated in 5 TV programmes and 6 radio programmes in Bengali for mass publicizing the financial inclusion schemes viz. PMJDY, PMJJBY, PMSBY, APY & PMMY. It was also reported that these programmes were replicated several times.

Dr. Pande, Director of DFS requested for regular TV & Radio programmes for ensuring wide publicity of the financial inclusion schemes in the State. (Action: SLBC & Banks).

Pradhan Mantri Jan DhanYojana (PMJDY).

Performance of PMJDY as on 27.04.2016 for the State of Tripura is furnished below:

Rural Accounts	Urban Accounts	Total Accounts	Deposit (Rs/crore)	Aadhaar Seeded	Zero balance A/cs	RuPay card issued
No.	No.	No.	Amt.	No.	No.	No.
502983	203604	706587	319.55*	510679	108608	475770
In Percentage						
71.18	28.82			72.27	15.37	67.33

* Average deposit per account Rs 4522/

21.68 crore PMJDY accounts have been opened till 27.04.2016 across the country with deposit of Rs 36795.56 crore with an average deposit of Rs. 1697/ per account as against average deposit of Rs 4522/ per account in the State of Tripura.

Aadhaar seeding percentage is 72.27 in Tripura as compared to 44.65 % across the country. On the issue of bulk seeding of Aadhaar numbers from MNREGA database or database of other department, all banks are to observe due diligence and obtain written consent of the customer before seeding the Aadhaar number in the Bank account. All banks are requested to push up Aadhaar seeding for smooth DBT transactions.

All the banks in the State of Tripura issued Rupay Cards to 67.33% PMJDY customers against national issuance of 82.53%. Activation of Rupay card is an area of concern for banks in Tripura. Bank Mitras should use Rupay Card compliant handled devices at the earliest, so that all the

beneficiaries get the benefit of Rs. 1 lac inbuilt accident insurance. This area needs attention by all banks.

Zero balance accounts contribute 15.37% of total PMJDY accounts opened in the State as compared to 26.39% across the country. Bankers are requested to convert all zero balance accounts into operative accounts.

DFS, MoF, GoI is reviewing the progress of PMJDY in respect of Financial Literacy, Rupay Card activation and status of Bank Mitras through Video Conferencing on regular basis. SLBC Desk Tripura along with member banks and State Mission Director (PMJDY) participate VC. SLBC communicates the direction of the DFS regularly to member banks for implementation.

Highlights of the important points discussed and issues where action is required is mentioned below (VC dated 04.05.2016):

1. Banks were advised to make all out efforts to ensure seeding of Aadhaar number in all PMJDY, DBT related and pension accounts by 30th June 2016 as from July '16 onwards all benefit transfer will be routed through APB platform. Banks were requested to send their action plan to achieve the desired level of Aadhaar seeding to DFS. It was again reiterated that Banks should enable multiple channels like Branch, Bank Mitras along with electronic channels such as ATM, Internet banking, & IVRS for Aadhaar seeding (**Action: Banks**)
2. All banks were advised to exercise due caution and ensure compliance of extant instructions on Aadhaar while seeding the Aadhaar number in the beneficiaries accounts. They need to obtain consent of the account holder for Aadhaar seeding. Banks were advised to ensure availability of the forms in sufficient quantity both at branch and Bank Mitra outlet. Banks were also advised to examine incentivisation of bank Mitrs for Aadhaar seeding. (**Action: Banks**)
3. All Banks were advised to make available list of beneficiaries getting account based DBT transfers to bank branches so that they can contact all these DBT customers to get Aadhaar seeding into bank account. (**Action: Banks**)
4. Ministry of Rural Development will organize camps for seeding of Aadhaar number in MNREGA accounts from 15 May 2016 onward jointly with the banks operating there. Banks were advised to coordinate with state administration handling NREGA and participate either deputing branch officials or Bank Mitr for collection of the consent forms and seeding in the accounts. (**Action: Banks**)
5. In order to build momentum and create awareness amongst people, to get their bank accounts seeded with Aadhaar number. Banks were advised to undertake adequate publicity measures. IBA was requested to design the requisite publicity material to be used by all the banks.. (**Action: Banks ,IBA**)

6. With a view to increase the mobile seeding in bank accounts all banks were advised to focus on seeding of mobile nos. in banks accounts and activate multiple channels like branch, bank Mitras, ATM etc. **(Action: Banks)**
7. Deep concern was expressed on the following issues in AEPS OFF US transactions;
 - Many banks are unable to do interoperable AEPs transactions due to no response from issuer bank
 - Inoperative PMJDY accounts even after credit of subsidy due to which beneficiaries are unable to access the account
 - Some Banks are NOT enabled on AEPS platform
 - Issue of reconciliation of transactions and reversals

To address the issue, Banks were requested to set their AEPS systems in place and ensure activation of AEPS issuer switch. **(Action: Banks,NPCI)**

8. On reviewing the status of GIS data submitted by banks, it was observed that many banks are yet to submit the verified data. Accordingly pending Banks were advised to submit the verified records (Branch, Bank Mitra and ATM) at the earliest.**(Action: Banks)**

All member banks are requested to initiate the Financial Literacy Programme for school children, with a special focus on female students of class IX and X, in the State.

Social Security Schemes:

Performance of 3 Social Security Schemes viz. Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri JeevanJyoti Bima Yojana (PMJJBY) and Atal Pension Yojana(APY) as on 31.03.2016 is furnished below:

Bank Type	PMSBY	PMJJBY	APY	Total
PSB	146316	48580	1736	196632
RRB	264757	112240	654	377651
Private	1249	581	41	1871
Co-op	5516	1682	25	7223
Total	417838	163083	2456	583377

PMJJBY & PMSBY schemes are open and individuals having age criteria can enroll themselves under these schemes without health certificates till 31.05.2016. Notice in this regard should be displayed in prominent places in the branch and other location for awareness of the people.

Auto Renewal option under PMJJBY & PMSBY had already been obtained from the individuals. 1st Renewal would fall on 01st June 2016. Member banks are requested to sort out accounts having insufficient balance for auto-renewal. Member banks are requested to contact with those customers through SMS or other mode for maintenance of requisite balance.

Amendment in rules for implementation of PMJJBY:

It has been advised by DFS, MoF, GoI (letter F.No.H-12011/2/2015-Ins.II dated 02.05.2016) to incorporate a lien clause in the rules of PMJJBY with effect from 01.06.2016 whereby claims for deaths which occur during first 45 days from the date of enrollment will not be paid, effectively meaning that the risk cover will commence only after the completion of 45 days from the date of enrollment into the scheme by the member. **However, death due to accident will be exempted from the lien clause.**

Performance of PMSBY, PMJJBY & APY as on 31.03.2016 is also furnished below:

PMSBY--PMJJBY--APY AS ON 31.03.2016				
Sl.	Name Of Bank	STATE TOTAL		
		PMSBY	PMJJBY	APY
1	Allahabad Bank	448	189	7
2	Andhra Bank	357	219	49
3	Bank of Baroda	3723	667	22
4	Bank of India	9402	1723	8
5	Bank of Maharashtra	182	84	10
6	Bharatiya Mahila bank	1641	110	16
7	Canara Bank	4634	2811	114
8	Central Bank of India	2327	1525	3
9	Corporation Bank	374	183	17
10	Dena Bank	540	53	0
11	Indian Bank	426	258	46
12	IDBI BANK	2456	974	81
13	IOB	3019	961	0
14	OBC	976	96	2
15	Punjab & Sind Bank	722	101	2
16	Punjab National Bank	1372	160	0
17	State Bank of India	34359	8739	451
18	Syndicate Bank	3783	769	64
19	Union Bank of India	2186	1364	100
20	United Bank of India	66107	24581	555
21	UCO Bank	6585	2787	174
22	Vijaya Bank	697	226	15
PUBLIC SECTOR BANKS		146316	48580	1736
23	AXIS BANK	268	74	0
24	Federal Bank	75	39	0
25	HDFC	509	268	34
26	ICICI	243	83	0
27	Indusind Bank	1	5	0
28	Kotak Mahindra Bank	55	35	0
29	SOUTH INDIAN BANK	98	77	7
30	YES Bank	0	0	0
PVT. SECTOR BANKS		1249	581	41
31	Tripura Gramin Bank	264757	112240	654
RRB		264757	112240	654
32	ACUB	0	0	0
33	TSCB	5516	1682	25
Co-Op Banks		5516	1682	25
TOTAL		417838	163083	2456
GRAND TOTAL		583377		

Claim Position under PMJJBY & PMSBY

All the banks have submitted 9 claims under PMSBY, out of which claim has been settled for 3 cases, pending for 1 case and rejected for 5 cases.

Similarly, all the banks have submitted 43 claims under PMJJBY, out of which claims have been settled for 18 cases, pending for 23 cases and rejected for 2 cases.

Bank wise details are furnished in Annexure.

PMSBY & PMJJBY--CLAIM STATUS(As on 31.03.2016)

Sl.	Bank	PMSBY				PMJJBY			
		Claims Made	Claims Settled	Under Process	Rejected	Claims Made	Claims Settled	Under Process	Rejected
1	Allahabad Bank	0	0	0	0	0	0	0	0
2	Andhra Bank	0	0	0	0	0	0	0	0
3	Bank of Baroda	1	1	0	0	1	1	0	0
4	Bank of India	0	0	0	0	0	0	0	0
5	Bank of Maharashtra	0	0	0	0	1	1	0	0
6	Bharatiya Mahila Bank								
7	Canara Bank	0	0	0	0	0	0	0	0
8	Central Bank of India	0	0	0	0	0	0	0	0
9	Corporation Bank								
10	Dena Bank								
11	Indian Bank								
12	IDBI BANK	0	0	0	0	1	0	1	0
13	Indian Overseas Bank	0	0	0	0	0	0	0	0
14	Oriental Bank of Commerce	0	0	0	0	0	0	0	0
15	Punjab & Sind Bank	0	0	0	0	0	0	0	0
16	Punjab National Bank								
17	State Bank of India	0	0	0	0	0	0	0	0
18	Syndicate Bank	0	0	0	0	0	0	0	0
19	Union Bank of India	0	0	0	0	0	0	0	0
20	United Bank of India	1	1	0	0	14	6	7	1
21	UCO Bank	0	0	0	0	0	0	0	0
22	Vijaya Bank								
A	Sub Total of Public Sec. Bank	2	2	0	0	17	8	8	1
23	AXIS BANK								
24	Bandhan Bank								
25	Federal Bank								
26	HDFC								
27	ICICI								
28	Indusind Bank								
29	Kotak Mahindra Bank								
30	SOUTH INDIAN BANK								
31	YES Bank								
B	Sub Total of Pvt. Sec. Bank	0	0	0	0	0	0	0	0
32	Tripura Gramin Bank	7	1	1	5	21	6	14	1
C	Sub Total of RRB	7	1	1	5	21	6	14	1
33	ACUB								
34	TCARDB								
35	TSCB	0	0	0	0	5	4	1	0
D	Sub Total of Coop.Banks	0	0	0	0	5	4	1	0
GRAND TOTAL		9	3	1	5	43	18	23	2

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 mainly 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.

The Banks have since covered all the 619 villages having population less than 2000 through BC model. It was also directed to open brick & mortar branches in at least 5% of the total villages under FI Plan. 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, 85 number of Brick & Mortar branches have been opened in rural areas of Tripura to cater to the needs of people under Financial Inclusion plan.

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

MoF 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. The banks have already opened 27 B & M branches in such areas.

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 in November, 2014.

Convergence of insurance facilities with the FI initiatives:

Operational from 1st of June, 2015, the 3 Social Security Schemes launched by the Hon'ble Prime Minister of India, namely Pradhan Mantri Suraksha BimaYojana(PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana(PMJJB) and Atal Pension Yojana(APY) are in implementation in the State and have shown satisfactory achievement. The progress made in the three schemes has been annexed in the section '**Other Important Issues**' at the end of the Agenda Booklet.

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.

Financial Literacy Centers:

Action Points emerged in the 116th SLBC meeting held on 22.02.2016:

Each FLC and rural branch would conduct minimum one outdoor / indoor literacy camp once in a month.

As at the end of the quarter, 14 Financial Literacy Centers are operational in the State. They have conducted 125 literacy camps during the quarter as per RBI guidelines.

Also the 265 rural branches in the State have conducted 659 literacy camps during the quarter. The details of the performance have been shown in Annexure.

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

RSETI :

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

These RSETIs are functioning in premises temporarily arranged for the purpose. The State Government has allocated land to RSETIs at Dhalai, Udaipur & Kumarghat for constructing permanent premises. The performance of the 5 RSETIs during the current financial year have been shown in Annexure.

Performance of RSETIs:

The five RSETIs in Tripura trained 3749 participants during the financial year 2015-16. Out of the total participants 1157 people got employed with their own fund, 1183 have got self-employed through bank loan and 70 have been wage employed thus registering employment percentage of 64.28 %.

STATE-TRIPURA															
Performance of RSETIs in Tripura (upto 31.03.2016)										Agenda Item No. 4					
										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 Emplo yed	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	30	481	304	785	174	84	194	42	120	130	0	250	402	383	785
Total	160	2264	1864	4128	873	607	1277	284	232	2420	172	2824	2145	1983	4128
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 Emplo yed	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	26	339	278	617	145	268	189	4	74	308	32	414	269	348	617
Total	101	1308	1216	2524	527	1067	568	48	293	1185	185	1663	1233	1291	2524
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 Emplo yed	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	29	362	422	784	122	324	182	87	519	222	0	741	498	286	784
Total	80	618	1776	2394	435	713	581	237	571	1271	0	1842	671	1723	2394
RUDSETI, AGARTALA (Promoted by Syndicate & Canara Bank), West Tripura															
F.Y	No. of Progra	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 Emplo yed	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	30	498	288	786	124	322	152	17	190	367	0	557	504	282	786
Total	105	1227	1905	3132	670	1480	512	101	1245	698	0	1943	1445	1687	3132
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 Emplo yed	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	29	435	342	777	131	389	140	40	254	156	38	448	150	627	777
Total	76	931	915	1846	355	703	377	223	480	395	228	1103	217	1629	1846

QUARTERLY REPORT										
FINANCIAL LITERACY CENTRES-- REPORT FOR THE QUARTER ENDED MARCH 2016										
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	20	569	281	288
2	Tripura	Dhalai	Rural	R-Seti, Ambassa	25.01.11	UBI	8	217	191	26
3	Tripura	Sepahijala	Urban	R-Seti, Sepahijala	12.02.13	TGB	14	368	254	114
4	Tripura	West Tripura	Urban	Rudset Institute	14.09.11	Syndicate Bank & Canara Bank	6	177	159	18
5	Tripura	Unakoti	Rural	R-Seti, Kumarghat	07.07.13	SBI	9	231	177	54
6	Tripura	Gomati	Semi-Urban	LDM(South)	19.10.12	UBI	4	127	109	18
7	Tripura	Dhalai	Semi-Urban	LDM(Dhalai)	19.10.12	UBI	4	237	169	68
8	Tripura	Unakoti	Semi-Urban	LDM(North)	19.10.12	UBI	4	331	221	110
9	Tripura	West Tripura	Urban	LDM(West)	19.10.12	UBI	15	821	707	114
10	Tripura	Khowai	Semi-Urban	TGB Khowai Branch	17.09.15	TGB	4	517	289	228
11	Tripura	South	Semi-Urban	TGB Santirbazar Branch	30.12.15	TGB	12	387	257	130
12	Tripura	Gomati	Semi-Urban	TGB Udaipur Branch	22.09.15	TGB	17	1789	1024	765
13	Tripura	Sepahijala	Rural	TGB Bishramganj Branch	30.12.15	TGB	6	723	506	217
14	Tripura	North	Semi-Urban	TGB Dharmanagar Branch	05.03.16	TGB	2	187	97	90
Total							125	6494	4344	2150

QUARTERLY REPORT								
RURAL BRANCHES-- REPORT OF CONDUCT OF FINANCIAL LITERACY CAMP FOR THE QUARTER ENDED MARCH 2016								
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	53	45	128	2447	1902	545
2	Tripura	Sepahijala	34	30	83	1388	1117	271
3	Tripura	Khowai	25	22	59	1074	836	238
4	Tripura	Gomati	35	31	86	1358	1059	299
5	Tripura	South	36	33	92	1441	1089	352
6	Tripura	Dhalai	33	31	85	1149	956	193
7	Tripura	North	28	25	72	927	709	218
8	Tripura	Unakoti	21	19	54	638	523	115
TOTAL			265	236	659	10422	8191	2231

Branch wise details have been Annexed.

Mapping of FLCs with ITIs, VTCs & OCs

ITIs (Government aided and Private), Vocational Training Centres (VTCs) and Operational Centres (OCs) are good source for potential entrepreneurs. DFS has directed to map all such skilling centres with Financial Literacy Centres (FLCs) of the respective States for financial awareness of the students.

Accordingly, SLBC has already mapped 13 ITIs (12 Government aided and 1 Private), 9 Vocational Training Centres (VTCs) and 9 Operational Centres (OCs) in the State of Tripura for conducting financial literacy programmes. District wise mapping of ITIs, VTCs & OCs is furnished below:

District	ITI (Govt.)	ITI (Pvt.)	VTC	OC	Mapped with FLC
West Tripura	3	1	4	6	RUDSETI Agartala
Sepahijala	1	0	1	2	RSETI Sepahijala
Khowai	1	0	1	0	RUDSETI Agartala
Gomati	2	0		1	RSETI Udaipur
South	2	0	4	0	RSETI Udaipur
Dhalai	1	0	1	0	RSETI Ambassa
North	1	0	1	0	RSETI Unakoti
Unakoti	1	0	0	0	RSETI Unakoti

SLBC has already requested RSETIs and their sponsored banks for contacting above said skilling centres so as to allot slots for undertaking financial literacy sessions for the students. Financial literacy materials have also been uploaded in SLBC website. SLBC requests State Government for providing necessary assistance for the same.

SLBC arranged one day workshop on financial literacy on 08.04.2016 for officer-in-charges of FLCs, LDMs & RSETI Directors for smooth implementation of financial literacy programmes in skilling centres of the State as directed by DFS.

FLCs in the Skilling Centers of the State as on 30.04.2016:

Progress Report of Financial Literacy Sessions Conducted in Various Skilling Centers				
STATE: TRIPURA			Dated 30/04/2016	
Type of Skilling Centre	No. of Skilling centres	No. of Skilling centres where session conducted	No. of participants	No. of participants given FL material
ITI (Govt. + Private)	13	13	247	177
VTPs	12	12	156	117
Ocs	9	9	118	91

CD Ratio of Banks in Tripura

1. Action Points emerged in the 116th SLBC Meeting held on 22.02.2016

All Banks are to exert efforts to raise the CD ratio of the State to 50% as on 31.03.2016. (Action : All Banks & State Government).

Status of implementation

CD Ratio of the State has increased to 45% as on 31st March' 2016 from 41% as on 31st March' 2015, thus registering a Y-O-Y growth of 4%.

2. Action Points emerged in the 116th SLBC Meeting held on 22.02.2016

The District Administration would continue to review the CD ratio of the districts 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. (Action : All Banks & LDMs).

Status of implementation

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.

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.

With regular monitoring of Special Sub-Committee of DCC, CD Ratio of West Tripura district has increased by 1% on YoY basis and reached to 34% as on 31st March'2016 as against 33% as on 31st March'2015.

CD Ratio:

The details of Bank wise and district wise CD ratio are annexed. At the end of March 2016 the CD ratio of the State stood at 45% compared to 41% as at the end of March 2015. The district wise details are as under:

District	CD RATIO			CD RATIO
	March'2014	March'2015	March'2016	Since March'2015
North Tripura	44	44	54	+10
Unakoti	48	47	52	+5
South Tripura	42	40	47	+7
Gomati	83	79	85	+6
West Tripura	29	33	34	+1
Sepahijala	43	61	67	+6
Khowai	57	55	61	+6
Dhalai	54	56	69	+13
Total State	38	41	45	+4

CD Ratio of 85% is the highest in Gomati District, as against 34%, the lowest in West Tripura District having 58 % 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.

CREDIT DEPOSIT RATIO OF THE STATE AS ON 31st March' 2016

(Amt. In lac)					
SL No.	Bank's Name	No of Brs	Total Deposit	Total Advance	CD Ratio
1	Allahabad Bank	3	9236.32	2231.37	24
2	Bandhan Bank	22	12825.00	74160.00	578
3	Bank Of Borada	4	32274.58	10652.82	33
4	Bank Of India	13	14785.80	11738.30	79
5	Bharatiya Mahila Bank	2	1557.98	448.74	29
6	Canara bank	13	27311.55	9612.48	35
7	Central Bank Of India	7	13957.66	5031.40	36
8	Dena Bank	1	203.63	40.65	20
9	Indian Bank	3	12042.44	1660.77	14
10	Indian Overseas Bank	5	12870.58	2897.35	23
11	Punjab & Sind Bank	2	2090.00	526.00	25
12	State Bank Of India	60	480701.00	200314.00	42
13	UCO Bank	26	92300.00	22339.82	24
14	Union Bank	7	45948.41	11213.08	24
15	United Bank Of India	62	264279.48	109006.60	41
16	Vijaya Bank	4	22377.32	2587.43	12
17	AXIS BANK	7	36846.52	24428.16	66
18	Punjab National Bank	2	6138.88	2185.80	36
19	Syndicate Bank	6	3925.08	2119.69	54
20	Oriental Bank Of comerce	2	2139.00	321.19	15
21	ICICI	8	9399.00	2029.00	22
22	Tripura Gramin Bank	144	483216.00	185879.00	38
23	ACUB	3	3551.45	1614.13	45
24	TCARDB	5	0.00	2247.45	0
25	IDBI BANK	7	49251.00	11981.74	24
26	Tripura State Co-op Bank	63	204345.06	118031.33	58
27	INDUSIND BANK	2	3096.53	11799.78	381
28	HDFC Bank	5	8043.38	12279.06	153
29	Corporation Bank	2	3913.22	397.57	10
30	South Indian Bank	1	3923.08	919.92	23
31	Yes Bank	1	2899.00	22.00	1
32	Andhra Bank	1	1198.10	126.79	11
33	Bank of Maharashtra	1	349.13	158.87	46
34	Kotak Mahindra Bank Ltd	1	2342.67	54.79	0
35	Federal Bank	1	3069.50	447.80	15
Total :		496	1872408.35	841504.88	45

CREDIT DEPOSIT RATIO OF THE STATE as on 31st March' 2016

Sl.	District	No. of Brs.	Total Deposit	Total Advance	CD Ratio
1	West	173	1179886.75	403647.04	34
2	Sepahijala	52	121087.19	80993.81	67
3	Khowai	35	82469.48	50585.84	61
4	Dhalai	45	76515.90	52570.58	69
5	Gomati	62	132263.08	112371.77	85
6	South	54	116238.34	54126.64	47
7	Unakoti	30	66325.58	34746.05	52
8	North	45	97622.03	52463.15	54
Total		496	1872408.35	841504.88	45

Credit Deposit Ratio as on 31st March' 2016 for West 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	Allahabad Bank	8527.22	2098.40	25
2	Bandhan Bank	4901.79	26710.00	545
3	Bank Of Borada	30902.58	10210.82	33
4	Bank Of India	10921.14	9995.68	92
5	Bharatiya Mahila Bank	1487.04	353.19	24
6	Canara bank	22434.96	7253.73	32
7	Central Bank Of India	12923.39	4419.58	34
8	Dena Bank	203.63	40.65	20
9	Indian Bank	11969.81	1644.33	14
10	Indian Overseas Bank	11170.02	2550.12	23
11	Punjab & Sind Bank	2001.00	449.00	22
12	State Bank Of India	334621.00	103467.00	31
13	UCO Bank	65726.00	15724.17	24
14	Union Bank	42062.51	9854.02	23
15	United Bank Of India	124831.22	56125.55	45
16	Vijaya Bank	22377.32	2587.43	12
17	AXIS BANK	30384.42	24100.08	79
18	Punjab National Bank	5779.67	2087.85	36
19	Syndicate Bank	2708.27	1294.84	48
20	Oriental Bank Of comerce	2065.00	308.19	15
21	ICICI	6059.00	733.00	12
22	Tripura Gramin Bank	238418.00	49480.00	21
23	ACUB	3369.50	1561.58	46
24	TCARDB	0.00	650.00	0
25	IDBI BANK	41052.00	10139.00	25
26	Tripura State Co-op Bank	117146.78	40993.89	35
27	INDUSIND BANK	2062.73	7843.24	380
28	HDFC Bank	6398.80	8871.05	139
29	Corporation Bank	3600.47	370.48	10
30	South Indian Bank	3923.08	919.92	23
31	Yes Bank	2899.00	22.00	1
32	Andhra Bank	1198.10	126.79	11
33	Bank of Maharashtra	349.13	158.87	46
34	Kotak Mahindra Bank Ltd	2342.67	54.79	2
35	Federal Bank	3069.50	447.80	15
	Total :	1179886.75	403647.04	34

Credit Deposit Ratio as on 31st March' 2016 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	Allahabad Bank	154.37	49.55	32
2	Bandhan Bank	1360.61	5303.00	390
3	Bank Of Borada	1372.00	442.00	32
4	Bank Of India	1168.67	915.94	78
5	Bharatiya Mahila Bank	70.94	95.55	135
6	Canara bank	1984.53	817.84	41
7	Central Bank Of India	363.65	399.80	110
8	Indian Overseas Bank	442.26	149.30	34
9	State Bank Of India	28614.00	52202.00	182
10	UCO Bank	3030.00	537.13	18
11	Union Bank	2403.59	1056.96	44
12	United Bank Of India	27908.35	9812.56	35
13	AXIS BANK	2812.40	68.13	2
14	Syndicate Bank	370.43	122.23	33
15	ICICI	950.00	737.00	78
16	Tripura Gramin Bank	32053.00	16048.00	50
17	ACUB	181.95	52.55	29
18	TCARDB	0.00	340.39	0
19	IDBI BANK	5651.00	1134.14	20
20	Tripura State Co-op Bank	20471.30	20581.86	101
21	HDFC Bank	900.03	1505.84	167
Total :		132263.08	112371.77	85

Credit Deposit Ratio as on 31st March` 2016 for South 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	Bandhan Bank	867.99	8897.00	1025
2	Bank Of India	19.87	0.77	4
3	Canara bank	490.97	274.94	56
4	State Bank Of India	20593.00	8504.00	41
5	UCO Bank	1596.00	218.75	14
6	Union Bank	513.39	86.48	17
7	United Bank Of India	21826.92	7447.12	34
8	AXIS BANK	234.14	18.91	8
9	Tripura Gramin Bank	45451.00	21644.00	48
10	TCARDB	0.00	344.41	0
11	IDBI BANK	1293.00	43.00	3
12	Tripura State Co-op Bank	23352.06	6647.26	28
Total :		116238.34	54126.64	47

Credit Deposit Ratio as on 31st March' 2016 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	Bandhan Bank	1722.00	3821.00	222
2	Canara bank	156.32	41.97	27
3	Central Bank Of India	39.75	6.91	17
4	Indian Overseas Bank	765.02	59.85	8
5	State Bank Of India	17941.00	6641.00	37
6	UCO Bank	1169.00	350.05	30
7	United Bank Of India	15421.88	6512.77	42
8	ICICI	554.00	86.00	16
9	Tripura Gramin Bank	21871.00	13119.00	60
10	TCARDB	0.00	295.38	0
11	Tripura State Co-op Bank	6685.61	3812.12	57
	Total :	66325.58	34746.05	52

Credit Deposit Ratio as on 31st March`2016 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	Bandhan Bank	385.88	8233.00	2134
2	Bank Of India	1372.61	337.23	25
3	Canara bank	642.82	370.79	58
4	State Bank Of India	29058.00	5612.00	19
5	UCO Bank	394.00	150.53	38
6	Union Bank	968.92	215.62	22
7	United Bank Of India	16632.18	7543.98	45
8	AXIS BANK	1401.44	17.68	1
9	Syndicate Bank	609.29	594.71	98
10	ICICI	573.00	262.00	46
11	Tripura Gramin Bank	35824.00	20306.00	57
12	IDBI BANK	1255.00	665.60	53
13	Tripura State Co-op Bank	6726.54	2295.30	34
14	INDUSIND BANK	1033.80	3956.54	383
15	HDFC Bank	744.55	1902.17	255
	Total :	97622.03	52463.15	54

Credit Deposit Ratio as on 31st March`2016 for Sepahijala District.

Amt in Lacs

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
(1)	(2)	(3)	(4)	(5)
1	Bandhan Bank	1849.47	10830.00	586
2	Bank Of India	561.38	177.10	32
3	Canara bank	1097.99	609.70	56
4	Punjab & Sind Bank	89.00	77.00	87
5	State Bank Of India	22711.00	8802.00	39
6	UCO Bank	11025.00	2643.69	24
7	United Bank Of India	14122.36	5919.59	42
8	AXIS BANK	2014.12	223.36	11
9	Punjab National Bank	359.21	97.95	27
10	Syndicate Bank	237.09	107.91	46
11	Oriental Bank Of comerce	74.00	13.00	18
12	Tripura Gramin Bank	55526.00	19742.00	36
13	TCARDB	0.00	617.27	0
14	Tripura State Co-op Bank	11420.57	31133.24	273
	Total :	121087.19	80993.81	67

Credit Deposit Ratio as on 31st March`2016 for Khowai District.

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
(1)	(2)	(3)	(4)	(5)
1	Allahabad Bank	554.73	83.42	15
2	Bandhan Bank	1081.84	6229.00	576
3	Canara bank	333.12	105.07	32
4	Indian Overseas Bank	493.28	138.08	28
5	State Bank Of India	14831.00	9993.00	67
6	UCO Bank	6861.00	1755.38	26
7	United Bank Of India	20635.22	6832.35	33
8	ICICI	700.00	158.00	23
9	Tripura Gramin Bank	28400.00	21232.00	75
10	Tripura State Co-op Bank	8266.54	4032.45	49
11	Corporation Bank	312.75	27.09	9
	Total :	82469.48	50585.84	61

Credit Deposit Ratio as on 31st March' 2016 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	Bandhan Bank	655.42	4137.00	631
2	Bank Of India	742.13	311.58	42
3	Canara bank	170.84	138.44	81
4	Central Bank Of India	630.87	205.11	33
5	Indian Bank	72.63	16.44	23
6	State Bank Of India	12332.00	5093.00	41
7	UCO Bank	2499.00	960.12	38
8	United Bank Of India	22901.35	8812.68	38
9	ICICI	563.00	53.00	9
10	Tripura Gramin Bank	25673.00	24308.00	95
11	Tripura State Co-op Bank	10275.66	8535.21	83
	Total :	76515.90	52570.58	69

Implementation of Annual Credit Plan(ACP)

Action Points emerged in the 116th SLBC Meeting held on 22.02.2016

100% disbursement targets set against all sectors under ACP 2015-16 is to be achieved (**Action : All Banks**).

Status of implementation

At the end of the FY 2015-16, all the banks put together disbursed Rs 3640.38 crore i.e. 124% of the Annual Target for Rs 2940.05 crore under ACP 2015-16.

Achievement in Agriculture Sector registered 125% of the target and in MSME the achievement is recorded at 148% of the target. The achievement in Other Priority Sector is 85% of the target.

A comparative position of achievement in disbursement under ACP 2015-16 as on 31.03.2016 with the corresponding period of the previous year is as under:

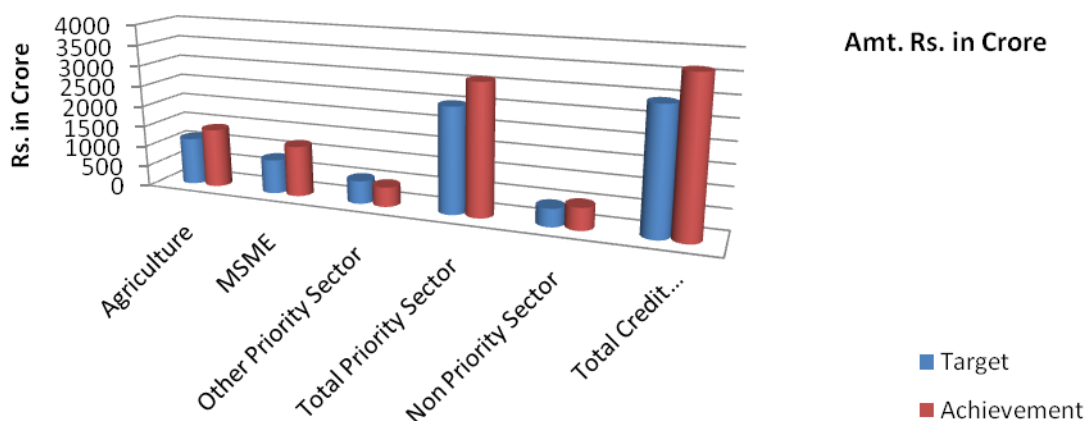
Amt. Rs. In Lakhs

2014-15				2015-16			% of growth (Y-O-Y)
Sector	Plan	Achievement (April 14-March' 15)	% to Target	Plan	Achievement (April 15-March' 16)	% to Target	
Agriculture	96448.05	97861.46	101	114116.29	142478.07	125	46
MSME	74782.11	84631.91	113	82267.45	121963.64	148	44
Other Prisec	46450.83	43361.94	93	54972.52	46873.50	85	8
Total Prisec	217680.99	225855.31	104	251356.26	311315.21	124	38
Non-Prisec	38772.01	70457.74	182	42649.19	52722.58	124	-25
Grand Total	256453.00	296313.05	116	294005.45	364037.79	124	23

The overall achievement is 124% against the target of ACP 2015-16 as on 31.03.2016 while achievement under Agriculture sector is 125%. Overall achievement under Priority Sector is 124% of the target.

Bank wise performance on different sectors under ACP pertaining to the year 2015-16 as on 31.03.2016 has been given in the annexure.

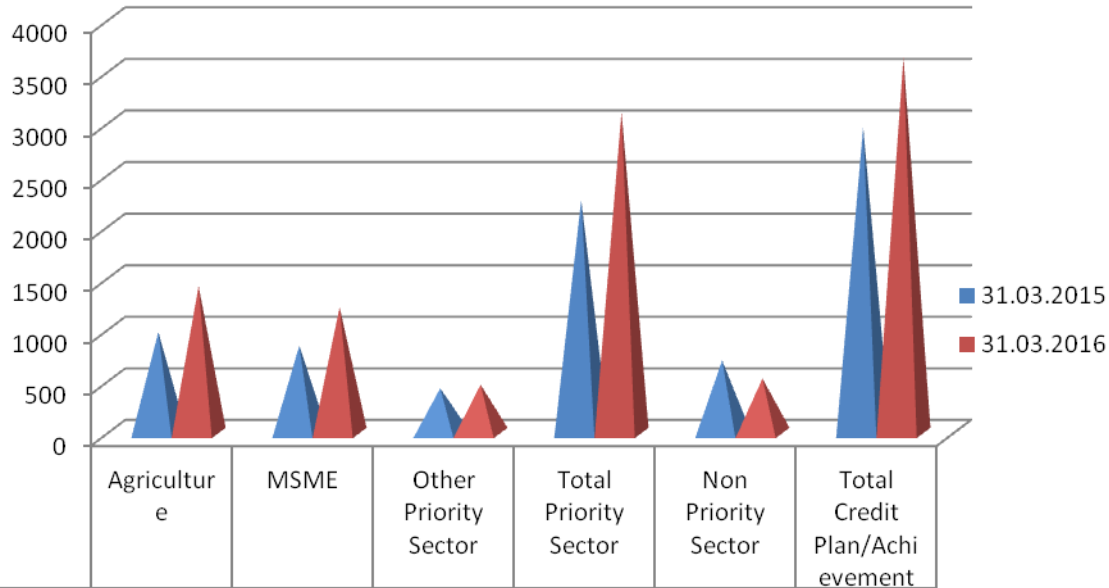
Achievement of Annual Credit Plan 2015-16 up to 31.03.2016



	Sector					
	Agriculture	MSME	Other Priority Sector	Total Priority Sector	Non Priority Sector	Total Credit Plan/Achievement
Target	1141.16	822.67	549.73	2513.56	426.49	2940.05
Achievement	1424.78	1219.64	468.74	3113.15	527.23	3640.38

Credit Disbursement under ACP as on 31.03.2015

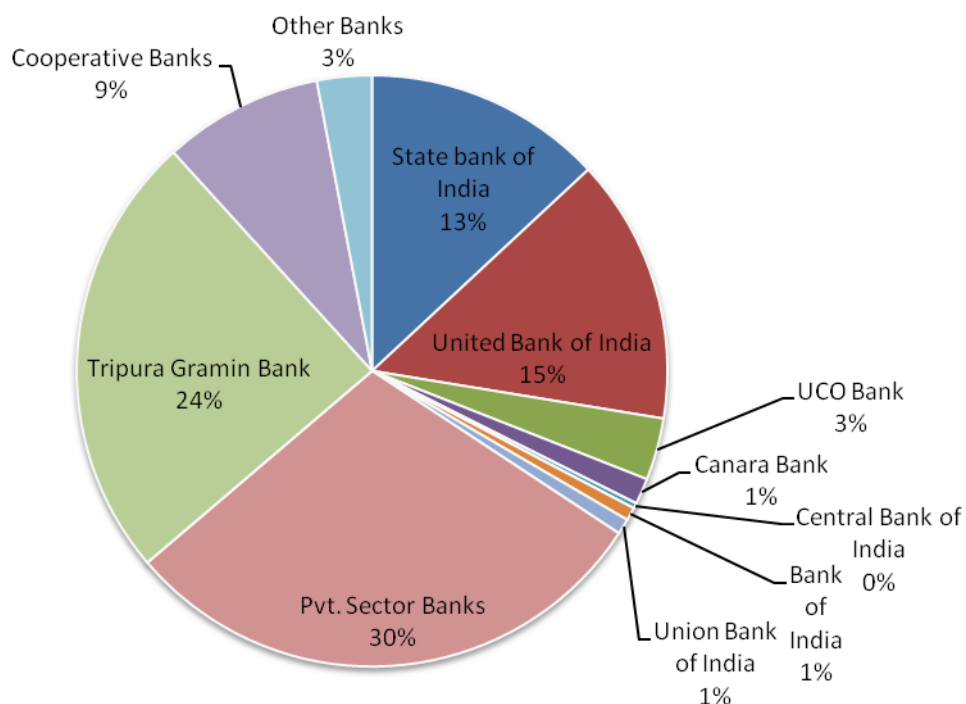
Amt. Rs. in Crore



	Agricultur e	MSME	Other Priority Sector	Total Priority Sector	Non Priority Sector	Total Credit Plan/Achi evement
31.03.2015	978.61	846.32	433.62	2258.55	704.58	2963.13
31.03.2016	1424.78	1219.64	468.74	3113.15	527.23	3640.38

Share of Banks in achievement of ACP 2015-16 up to 31.03.2016		
		Amt. Rs. In Crore
Bank Name	Actual Achievement	% of Share
United Bank of India	528.26	14.51
State bank of India	475.82	13.07
UCO Bank	123.33	3.39
Canara Bank	51.86	1.42
Central Bank of India	10.66	0.29
Bank of India	26.12	0.72
Union Bank of India	31.10	0.85
Pvt. Sector Banks	1074.24	29.51
Tripura Gramin Bank	891.47	24.49
Cooperative Banks	318.16	8.74
Other Banks	109.36	3.00
TOTAL	3640.38	100.00

Share of Banks in achievement of ACP 2015-16 up to 31.03.2016



TRIPURA STATE																			
BANK-WISE & SECTOR-WISE DISBURSEMENT OF CREDIT VIS-À-VIS TARGETS UNDER ANNUAL CREDIT PLAN 2015-16 DURING 01.04.15 to 31.03.2016																			
																	(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	131.17	101	620.00	884.95	143	227.50	228.45	100	976.75	1244.57	127	143.00	152.52	107	1119.75	1397.09	125
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	26.26	7	970.00	476.60	49	550.00	362.80	66	1894.00	865.66	46	285.00	240.56	84	2179.00	1106.22	51
4	Bank of Maharashtra	0.00	3.90	0	190.00	71.47	38	150.00	18.70	12	340.00	94.07	28	60.00	21.00	35	400.00	115.07	29
5	Bank of India	917.10	278.36	30	1510.00	1153.00	76	975.00	1021.29	105	3402.10	2452.65	72	490.00	159.02	32	3892.10	2611.67	67
6	Canara Bank	1651.27	458.43	28	1455.00	1980.94	136	960.00	1097.18	114	4066.27	3536.55	87	823.00	1649.72	200	4889.27	5186.27	106
7	Central Bank of India	887.22	307.14	35	1870.00	322.05	17	1065.00	336.77	32	3822.22	965.96	25	530.00	99.99	19	4352.22	1065.95	24
8	Corporation Bank	80.00	10.33	13	240.00	79.81	33	200.00	49.03	25	520.00	139.17	27	130.00	12.00	9	650.00	151.17	23
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	28.02	28	300.00	28.02	9
10	Indian Bank	151.22	46.20	31	1000.00	925.68	93	530.00	426.43	80	1681.22	1398.31	83	185.00	262.94	142	1866.22	1661.25	89
11	IDBI BANK	734.93	249.00	34	600.00	220.00	37	420.00	65.00	15	1754.93	534.00	30	370.00	48.00	13	2124.93	582.00	27
12	Bharatiya Mahila Bank	109.60	9.58	9	70.00	171.45	245	60.00	153.51	256	239.60	334.54	140	35.00	98.87	282	274.60	433.41	158
13	Indian Overseas Bank	807.58	22.35	3	945.00	254.49	27	680.00	48.13	7	2432.58	324.97	13	378.00	148.75	39	2810.58	473.72	17
14	Punjab National Bank	159.84	4.50	3	610.00	1210.00	198	235.00	105.55	45	1004.84	1320.05	131	120.00	64.76	54	1124.84	1384.81	123
15	Punjab & Sind Bank	159.84	16.00	10	610.00	120.00	20	235.00	149.00	63	1004.84	285.00	28	120.00	139.00	116	1124.84	424.00	38
16	State Bank of India	18089.65	17780.04	98	13470.00	13158.58	98	8570.00	8187.63	96	40129.65	39126.25	97	8018.00	8456.11	105	48147.65	47582.36	99
17	Syndicate Bank	531.76	98.10	18	945.00	1084.72	115	485.00	328.68	68	1961.76	1511.50	77	460.00	671.48	146	2421.76	2182.98	90
18	Oriental Bank of Commerce	0.00	0.00	0	530.00	107.70	20	175.00	41.85	24	705.00	149.55	21	70.00	79.55	114	775.00	229.10	30
19	United Bank of India	21176.92	20270.67	96	13737.97	13766.84	100	8262.89	8414.92	102	43177.78	42452.43	98	8408.97	10373.09	123	51586.75	52825.52	102
20	Union Bank of India	757.93	317.76	42	1891.00	409.48	22	880.00	812.65	92	3528.93	1539.89	44	580.00	1570.31	271	4108.93	3110.20	76
21	UCO Bank	4177.95	1740.47	42	3690.00	6422.38	174	2666.30	3607.21	135	10534.25	11770.06	112	1501.00	562.68	37	12035.25	12332.74	102
22	Vijaya Bank	91.00	120.60	133	850.00	346.98	41	475.00	165.30	35	1416.00	632.88	45	135.00	125.90	93	1551.00	758.78	49
A	ACP PUBLIC sec Bank	50987.06	41890.86	82	46093.97	43170.77	94	28051.69	25620.08	91	125132.72	110681.71	88	23001.97	24968.77	109	148134.69	135650.48	92
23	AXIS BANK	575.65	194.97	34	1500.00	23581.13	1572	840.00	160.17	19	2915.65	23936.27	821	485.34	530.01	109	3400.99	24466.28	719
24	Bandhan Bank	0.00	31289.59	0	0.00	30409.06	0	0.00	1549.00	0	0.00	63247.65	0	0.00	5382.00	0	0.00	68629.65	0
25	HDFC	609.56	4338.51	712	770.00	1663.07	216	440.00	60.43	14	1819.56	6062.01	333	390.00	3624.00	929	2209.56	9686.01	438
26	ICICI Bank	1181.69	1491.00	126	955.00	84.00	9	572.50	0.00	0	2709.19	1575.00	58	519.29	469.21	90	3228.48	2044.21	63
27	Indusind Bank	448.66	174.31	39	310.00	607.21	196	215.00	0.00	0	973.66	781.52	80	145.34	890.33	613	1119.00	1671.85	149
28	South Indian Bank	0.00	60.00	0	530.00	413.30	78	175.00	244.31	140	705.00	717.61	102	70.00	133.52	191	775.00	851.13	110
29	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
30	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
31	Kotak Mahindra Bank Ltd	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
B	ACP PRIVATE Sec bank	2815.56	37553.18	1334	4975.00	56757.77	1141	2717.50	2013.91	74	10508.06	96324.86	917	1799.97	11099.07	617	12308.03	107423.93	873
32	Tripura Gramin Bank	41610.53	41896.00	101	21604.10	19998.00	93	15619.33	14958.00	96	78833.96	76852.00	97	12257.25	12295.00	100	91091.21	89147.00	98
C	ACP RRB	41610.53	41896.00	101	21604.10	19998.00	93	15619.33	14958.00	96	78833.96	76852.00	97	12257.25	12295.00	100	91091.21	89147.00	98
33	ACUB	0.00	0.00	0	210.00	0.00	0	800.00	153.34	19	1010.00	153.34	15	120.00	11.29	9	1130.00	164.63	15
34	TCARDB	2029.08	126.74	6	0.00	0.00	0	211.00	172.45	82	2240.08	299.19	13	0.00	0.00	0	2240.08	299.19	13
35	TSCB	16674.06	21011.29	126	9384.38	2037.10	22	7573.00	3955.72	52	33631.44	27004.11	80	5470.00	4348.45	79	39101.44	31352.56	80
D	ACP Coop. Bank	18703.14	21138.03	113	9594.38	2037.10	21	8584.00	4281.51	50	36881.52	27456.64	74	5590.00	4359.74	78	42471.52	31816.38	75
	GRAND TOTAL	114116.29	142478.07	125	82267.45	121963.64	148	54972.52	46873.50	85	251356.26	311315.21	124	42649.19	52722.58	124	294005.45	364037.79	124

Tripura State

Districtwise and sectorwise Achievement under Annual Credit Plan during the period 01.04.15 to 31.03.2016

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	32696.03	126	37126.35	64065.35	173	22921.77	19771.44	86	85896.48	116532.82	136	8816.94	19497.34	221	94713.42	136030.16	144
2	Khowai	15764.40	11570.19	73	3106.55	5846.73	188	5428.93	4194.01	77	24299.88	21610.93	89	2813.47	2746.36	98	27113.35	24357.29	90
3	Sepahijala	20373.36	27912.91	137	8502.99	9563.21	112	9859.90	5455.97	55	38736.25	42932.09	111	3751.24	3674.76	98	42487.49	46606.85	110
4	Gomati	9866.43	22549.71	229	8257.74	9082.40	110	4447.39	3810.25	86	22571.56	35442.36	157	5631.87	4766.58	85	28203.43	40208.94	143
5	South Tripura	11429.99	11465.11	100	8112.31	9119.67	112	5352.41	4649.32	87	24894.71	25234.10	101	5807.79	6895.03	119	30702.50	32129.13	105
6	North Tripura	11226.13	13663.52	122	5711.01	10354.74	181	3158.13	3311.21	105	20095.27	27329.47	136	5445.27	6288.80	115	25540.54	33618.27	132
7	Unakoti	7480.50	5411.66	72	4026.97	5458.68	136	1873.34	2203.52	118	13380.81	13073.86	98	5178.51	4024.76	78	18559.32	17098.62	92
8	Dhalai	12127.12	17208.94	142	7423.53	8472.86	114	1930.65	3477.78	180	21481.30	29159.58	136	5204.10	4828.95	93	26685.40	33988.53	127
	Total	114116.29	142478.07	125	82267.45	121963.64	148	54972.52	46873.50	85	251356.26	311315.21	124	42649.19	52722.58	124	294005.45	364037.79	124

Flow of Credit to Agriculture & Allied Activities

The position of credit disbursement to agriculture against the Annual Credit Plan as compiled by SLBC for the State of Tripura for last 9 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
2014-15	964.48	978.61	101
2015-16	1141.16	1424.78	125

Disbursement during April 2015-March 2016 is Rs 1424.78 crore i.e. 125% of Annual Target for Rs 1141.16 crore recording an increase of 46% over the disbursement of corresponding period of last year (2014-15).

Agency wise achievement Status of Farm Credit under ACP in Tripura						
Status reports of last 5 Years is as under						
Plan Year	Parameter	Commercial Banks	RRB	Co-Operatives	Amt. Rs. In Crore	
					Others	Total
2011-2012	Target	153.74	177.43	48.84	0	380.00
	Achievement	176.15	131.76	49.57	0	357.48
	% of Achv	115	74	101	0	94
2012-2013	Target	330.96	311.84	135.02	0	777.82
	Achievement	256.90	248.53	85.52	0	590.94
	% of Achv	78	80	63	0	76
2013-2014	Target	376.57	339.32	136.49	0	852.39
	Achievement	372.34	301.94	190.96	0	865.24
	% of Achv	99	89	140	0	102
2014-2015	Target	448.62	371.02	144.84	0	964.48
	Achievement	390.87	334.71	253.04	0	978.61
	% of Achv	87	90	175	0	101
2015-2016	Target	538.03	416.11	187.03	0	1141.16
	Achievement	794.44	418.96	211.38	0	1424.78
	% of Achv	148	101	113	0	125

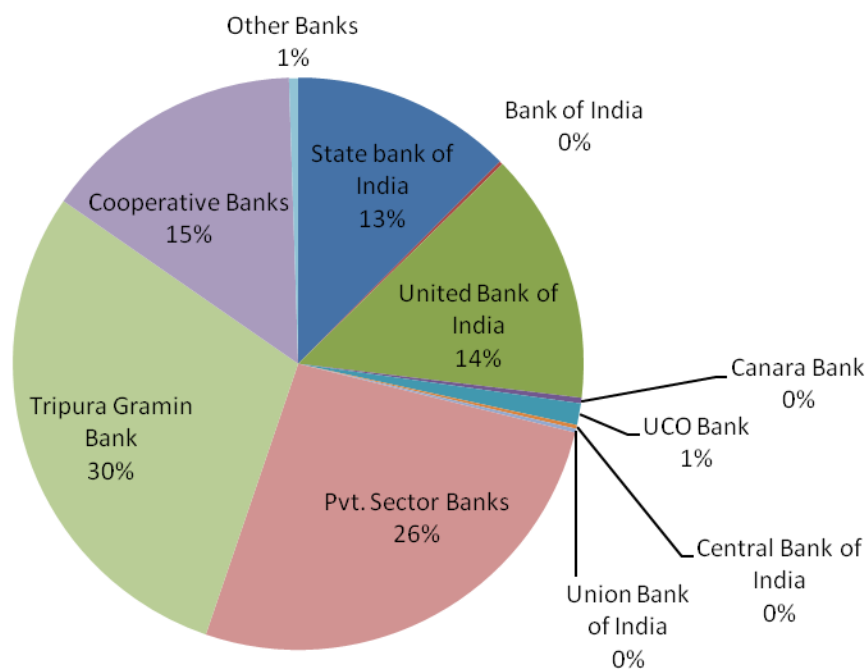
Progress report on flow of farm credit by all Banks in Tripura for the year 2015-16 is given below:

Sl No .	Directive	Target (2015-16)	Achievement during 2015-16 (April'15 to March'16)
1	Increase in Farm Credit	Rs. 1141.16	Achievement during 2015-16 is Rs 1424.78 Crore (125% of the target), i.e. recording an increase of 46% over the disbursement of corresponding period of last year (2014-15).
2	KCC (No.)	50000	61453 nos. (123% of the target including renewal of 23048 cases.) KCCs .
3	New Farmers (No.)	50000	38405 nos of New farmers have been financed involving an amount of Rs 187.41 crores.
4	Investment Credit	2-3 cases per branch (R & SU)	48 cases for Rs 1.74 crore.

Bank wise position as on 31.03.2016 for different sectors is furnished in the Annexure.

Share of Banks in achievement of ACP 2015-16 under Agriculture up to 31.03.2016		
Amt. Rs. In Crore		
Bank Name	Actual Achievement	% of Share
State bank of India	177.80	12.48
Bank of India	2.78	0.20
United Bank of India	202.71	14.23
Canara Bank	4.58	0.32
UCO Bank	17.4	1.22
Central Bank of India	3.07	0.22
Union Bank of India	3.18	0.22
Pvt. Sector Banks	375.53	26.36
Tripura Gramin Bank	418.96	29.41
Cooperative Banks	211.38	14.84
Other Banks	7.39	0.52
TOTAL	1424.78	100.00

Share of Banks in achievement of ACP 2015-16 under Agriculture up to 31.03.2016



**Bank - wise Targets and Achievement in Agriculture for 2015-16 for the State of Tripura under
ACP 2015 - 2016 as on March'2016**

Sl.No.	BANKS	2014-15			2015-16		
		Target	Achievement	% of Achievement	Target	Achievement	% of Achievement
		3	4	5	6	7	8
1	Allahabad Bank	113.03	118.25	105	129.25	131.17	101
2	Andhra Bank	0.00	0.00	0	0.00	0.00	0
3	Bank of Baroda	268.30	19.64	7	374.00	26.26	7
4	Bank of Maharashtra	0.00	3.99	0	0.00	3.90	0
5	Bank of India	536.72	60.41	11	917.10	278.36	30
6	Canara Bank	1070.20	632.10	59	1651.27	458.43	28
7	Central Bank of India	593.26	463.60	78	887.22	307.14	35
8	Corporation Bank	0.00	10.96	0	80.00	10.33	13
9	Dena Bank	0.00	0.00	0	0.00	0.00	0
10	Indian Bank	121.62	51.56	42	151.22	46.20	31
11	IDBI BANK	404.56	397.87	98	734.93	249.00	34
12	Bharatiya Mahila Bank	70.00	0.00	0	109.60	9.58	9
13	Indian Overseas Bank	604.81	25.85	4	807.58	22.35	3
14	Punjab National Bank	115.00	4.00	3	159.84	4.50	3
15	Punjab & Sind Bank	115.00	1.19	1	159.84	16.00	10
16	State Bank of India	15432.38	10892.54	71	18089.65	17780.04	98
17	Syndicate Bank	320.00	146.08	46	531.76	98.10	18
18	Oriental Bank of Commerce	0.00	0.69	0	0.00	0.00	0
19	United Bank of India	19326.29	19659.11	102	21176.92	20270.67	96
20	Union Bank of India	584.89	375.17	64	757.93	317.76	42
21	UCO Bank	3121.47	1332.84	43	4177.95	1740.47	42
22	Vijaya Bank	56.39	80.22	142	91.00	120.60	133
A	ACP PUBLIC sec Bank	42853.92	34276.07	80	50987.06	41890.86	82
23	AXIS BANK	401.55	11.39	3	575.65	194.97	34
24	Bandhan Bank	0.00	0.00	0	0.00	31289.59	0
24	HDFC	456.78	2864.00	627	609.56	4338.51	712
25	ICICI Bank	837.88	1673.20	200	1181.69	1491.00	126
26	Indusind Bank	311.94	194.36	62	448.66	174.31	39
27	South Indian Bank	0.00	61.96	0	0.00	60.00	0
28	Yes Bank	0.00	0.00	0	0.00	0.00	0
29	Federal Bank	0.00	5.80	0	0.00	4.80	0
30	Kotak Mahindra Bank Ltd	0.00	0.00	0	0.00	0.00	0
B	ACP PRIVATE Sec bank	2008.15	4810.71	240	2815.56	37553.18	1334
31	Tripura Gramin Bank	37102.10	33471.00	90	41610.53	41896.00	101
C	ACP RRB	37102.10	33471.00	90	41610.53	41896.00	101
32	ACUB	0.00	0.00	0	0.00	0.00	0
33	TCARDB	1767.32	37.28	2	2029.08	126.74	6
34	TSCB	12716.56	25266.40	199	16674.06	21011.29	126
D	ACP Coop. Bank	14483.88	25303.68	175	18703.14	21138.03	113
GRAND TOTAL		96448.05	97861.46	101	114116.29	142478.07	125

TRIPURA STATE

Achievement under Sub-Sectors of Allied Activities against ACP for the Year 2015-16 as on 31.03.2016

SI 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	11.82	19.50	33.31	8.00	12.73	8.00	12.40	2.25	4.40	24.50	46.25	69.25	120.91
2	Andhra Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	Bank of Baroda	2.00	0.00	45.00	0.00	40.00	0.00	35.00	0.00	12.00	0.00	120.00	13.33	254.00	13.33
4	Bank of India	8.86	5.27	67.90	37.39	63.72	13.46	59.04	26.24	18.54	9.24	259.04	82.99	477.10	174.59
5	Bank of Maharashtra	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.90	0.00	3.90
6	Bharatiya Mahila Bank	0.60	1.57	9.00	2.30	8.00	0.00	10.00	0.82	2.00	0.00	80.00	4.39	109.60	9.08
7	Canara Bank	9.82	8.82	118.80	99.02	114.72	63.53	84.94	42.46	27.95	17.72	348.04	188.88	704.27	420.43
8	Central Bank of India	5.05	3.14	50.60	30.36	49.36	21.52	43.22	18.99	13.97	10.91	175.02	101.29	337.22	186.21
9	Corporation Bank	0.55	0.00	7.10	0.00	4.36	0.00	4.22	0.00	1.75	0.00	22.02	10.33	40.00	10.33
10	Dena Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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	46.20	91.22	46.20
12	IDBI BANK	5.86	3.00	75.57	4.50	77.00	7.88	63.30	13.58	22.82	0.00	230.38	20.04	474.93	49.00
13	Indian Overseas Bank	5.83	0.87	50.00	0.00	34.50	0.64	36.00	0.00	19.75	0.00	96.50	4.61	242.58	6.12
14	Oriental Bank of Commerce	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	Punjab & Sind Bank	0.44	0.00	40.00	0.00	20.00	0.00	4.50	0.00	1.90	0.00	36.00	6.00	102.84	6.00
16	Punjab National Bank	0.44	0.00	40.00	0.00	20.00	0.00	4.50	0.00	1.90	0.00	36.00	4.50	102.84	4.50
17	State Bank of India	161.21	257.63	1597.47	2039.97	1119.36	1665.03	946.22	1234.97	372.37	397.31	3083.02	7550.38	7279.65	13145.29
18	Syndicate Bank	4.50	1.22	48.87	12.26	36.72	15.94	32.66	17.27	11.22	8.19	113.79	12.45	247.76	67.33
19	Union Bank of India	7.00	3.21	74.60	31.91	80.00	54.27	64.00	42.44	21.33	10.07	166.00	136.84	412.93	278.74
20	United Bank of India	192.82	197.21	1800.65	1564.38	1272.77	1273.49	1096.02	1515.06	466.79	550.69	3621.53	10257.49	8450.58	15358.32
21	UCO Bank	38.10	27.66	388.20	240.54	248.00	169.15	239.00	147.64	73.27	49.46	696.38	482.72	1682.95	1117.17
22	Vijaya Bank	1.00	0.70	14.00	21.19	15.00	17.90	12.00	19.12	4.00	7.74	45.00	53.95	91.00	120.60
A	Sub Total of Public Sec. Bank	454.08	522.12	4457.26	4117.13	3221.51	3315.54	2752.62	3090.99	1077.03	1065.73	9208.22	19026.54	21170.72	31138.05
23	AXIS BANK	3.90	12.03	81.20	0.00	53.36	0.00	34.72	48.15	11.82	27.49	118.65	107.30	303.65	194.97
24	Bandhan Bank	0.00	358.63	0.00	245.78	0.00	128.22	0.00	593.88	0.00	452.88	0.00	27532.15	0.00	29311.54
25	Federal Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
26	HDFC	5.66	8.05	75.10	179.72	75.00	101.74	71.00	336.82	19.17	283.37	193.63	1972.23	439.56	2881.93
27	ICICI	17.31	23.86	132.30	189.02	116.10	150.54	102.92	146.32	28.55	38.46	315.32	912.80	712.50	1461.00
28	Indusind Bank	5.66	3.24	68.00	27.72	65.00	30.11	60.00	25.19	15.00	11.46	175.00	76.59	388.66	174.31
29	Kotak Mahindra Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
30	SOUTH INDIAN BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	60.00	0.00	60.00
31	YES Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B	Sub Total of Pvt. Sec. Bank	32.53	405.81	356.60	642.24	309.46	410.61	268.64	1150.36	74.54	813.66	802.60	30661.07	1844.37	34083.75
32	Tripura Gramin Bank	314.84	706.39	3356.28	5914.00	2267.01	4756.41	1843.17	4111.31	732.08	1405.15	6389.74	16660.74	14903.12	33554.00
C	Sub Total of RRB	314.84	706.39	3356.28	5914.00	2267.01	4756.41	1843.17	4111.31	732.08	1405.15	6389.74	16660.74	14903.12	33554.00
33	ACUB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
34	TCARDB	43.35	6.27	510.05	11.33	310.00	18.98	251.00	12.45	102.63	9.82	812.05	67.89	2029.08	126.74
35	TSCB	104.97	896.37	1183.83	6223.14	821.00	2905.75	606.68	1440.91	255.89	1233.09	2810.69	4081.48	5783.06	16780.74
D	Sub Total of Coop.Banks	148.32	902.64	1693.88	6234.47	1131.00	2924.73	857.68	1453.36	358.52	1242.91	3622.74	4149.37	7812.14	16907.48
GRAND TOTAL		949.77	2536.96	9864.02	16907.84	6928.98	11407.29	5722.11	9806.02	2242.17	4527.45	20023.30	70497.72	45730.35	115683.28

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.

Achievement of New Farmers brought under finance during the year 2015-16 up to 31.03.2016					
(Amt. in Lakhs)					
Sl No	Name of Bank	New farmers Achievement		Loans to SF/MF	
		No.	Amount	No.	Amount
1	2	3	4	5	6
1	Allahabad Bank	29	8.07	29	8.07
2	Bank of Baroda	13	7.05	13	7.05
3	Bank of India	33	67.25	33	67.25
4	Bank of Maharashtra	0	0.00	0	0.00
5	Bharatiya mahila Bank	1	0.50	1	0.50
6	Canara Bank	20	11.11	20	11.11
7	Central Bank of India	80	55.38	80	55.38
8	Corporation Bank	0	0.00	0	0.00
9	IDBI Bank	122	63.16	122	63.16
10	Indian Bank	0	0.00	0	0.00
11	Indian Overseas Bank	27	8.12	27	8.12
12	Oriental Bank of Commerce	0	0.00	0	0.00
13	Punjab & Sind Bank	4	10.00	4	10.00
14	Punjab National Bank	0	0.00	0	0.00
15	State Bank of India	3937	2993.53	3937	2993.53
16	Syndicate Bank	41	15.66	41	15.66
17	UCO Bank	477	475.42	477	475.42
18	Union Bank of India	31	19.37	31	19.37
19	United Bank of India	4721	2716.03	4721	2716.03
20	Vijaya Bank	0	0.00	0	0.00
21	Axis Bank	0	0.00	0	0.00
22	Bandhan Bank	6138	1978.05	6138	1978.05
23	Federal Bank	16	4.80	16	4.80
24	HDFC	3650	1154.03	3650	1154.03
25	ICICI	110	18.89	110	18.89
26	Indusind Bank	0	0.00	0	0.00
27	South Indian Bank	0	0.00	0	0.00
28	Tripura Gramin Bank	12885	5960.55	12885	5960.55
29	TSCB	6070	3173.62	6070	3173.62
GRAND TOTAL		38405	18740.59	38405	18740.59

TRIPURA STATE

Achievement of Farm Credit as on March 2016 for the Year 2015-16 by the different Lending Institutions is given below:

Sl.No.	BANKS	Plan for Farm Credit 2015-16	Achievement 2015-16(April 2015 to March 2016)	(Amt in Lacs)
				Percentage of Achievement
1	Allahabad Bank	129.25	131.17	101
2	Andhra Bank	0.00	0.00	0
3	Bank of Baroda	374.00	26.26	7
4	Bank of Maharashtra	0.00	3.90	0
5	Bank of India	917.10	278.36	30
6	Canara Bank	1651.27	458.43	28
7	Central Bank of India	887.22	307.14	35
8	Corporation Bank	80.00	10.33	13
9	Dena Bank	0.00	0.00	0
10	Indian Bank	151.22	46.20	31
11	IDBI BANK	734.93	249.00	34
12	Bharatiya Mahila Bank	109.60	9.58	9
13	Indian Overseas Bank	807.58	22.35	3
14	Punjab National Bank	159.84	4.50	3
15	Punjab & Sind Bank	159.84	16.00	10
16	State Bank of India	18089.65	17780.04	98
17	Syndicate Bank	531.76	98.10	18
18	Oriental Bank of Commerce	0.00	0.00	0
19	United Bank of India	21176.92	20270.67	96
20	Union Bank of India	757.93	317.76	42
21	UCO Bank	4177.95	1740.47	42
22	Vijaya Bank	91.00	120.60	133
A	Total of PUBLIC sec Banks	50987.06	41890.86	82
23	AXIS BANK	575.65	194.97	34
24	Bandhan Bank	0.00	31289.59	0
24	HDFC	609.56	4338.51	712
25	ICICI Bank	1181.69	1491.00	126
26	Indusind Bank	448.66	174.31	39
27	South Indian Bank	0.00	60.00	0
28	Yes Bank	0.00	0.00	0
29	Federal Bank	0.00	4.80	0
30	Kotak Mahindra Bank Ltd	0.00	0.00	0
B	Total of PRIVATE Sec banks	2815.56	37553.18	1334
31	Tripura Gramin Bank	41610.53	41896.00	101
C	Total of RRB	41610.53	41896.00	101
32	ACUB	0.00	0.00	0
33	TCARDB	2029.08	126.74	6
34	TSCB	16674.06	21011.29	126
D	Total of Coop. Banks	18703.14	21138.03	113
GRAND TOTAL		114116.29	142478.07	125

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 March' 16) for investment credit is given in the following table:

Sl.No.	Name of Bank	Proposal Received for Investment Project	(Rs. In Lacs)	
			Achievement 2015-16 (April' 2015 to Dec' 2015)	
		No	No	Amt
1.	CBI	0	0	0
2.	SBI	12	12	39.55
3..	UCO	0	0	0.00
4..	UBI	19	19	77.50
5.	TGB	15	15	50.35
6.	TSCB	2	2	6.56
7.	TCARDB	0	0	0.00
	Total:	48	48	173.96

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 March' 2016 for 2015-16 by the banks is given in the following table:

(Amount Rs in lac)

Sl No	Name of Bank	New farmers	
		Achievement	
		No.	Amount
1	2	3	4
1	Allahabad Bank	29	8.07
2	Bank of Baroda	13	7.05
3	Bank of India	33	67.25
4	Bank of Maharashtra	0	0.00
5	Bharatiya mahila Bank	1	0.50
6	Canara Bank	20	11.11
7	Central Bank of India	80	55.38
8	Corporation Bank	0	0.00
9	IDBI Bank	122	63.16
10	Indian Bank	0	0.00
11	Indian Overseas Bank	27	8.12
12	Oriental Bank of Commerce	0	0.00
13	Punjab & Sind Bank	4	10.00
14	Punjab National Bank	0	0.00
15	State Bank of India	3937	2993.53
16	Syndicate Bank	41	15.66
17	UCO Bank	477	475.42
18	Union Bank of India	31	19.37
19	United Bank of India	4721	2716.03
20	Vijaya Bank	0	0.00
21	Axis Bank	0	0.00
22	Bandhan Bank	6138	1978.05
23	Federal Bank	16	4.80
24	HDFC	3650	1154.03
25	ICICI	110	18.89
26	Indusind Bank	0	0.00
27	South Indian Bank	0	0.00
28	Tripura Gramin Bank	12885	5960.55
29	TSCB	6070	3173.62
GRAND TOTAL		38405	18740.59

TRIPURA STATE			
Agenda Item-6			
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 31.03.2016		(Amt. in Lakhs)	
Sl No	Name of Bank	Loans Granted To Small & Marginal Farmers	
		No.	Amount
1	2	5	6
1	Allahabad Bank	29	8.07
2	Bank of Baroda	13	7.05
3	Bank of India	33	67.25
4	Bank of Maharashtra	0	0.00
5	Bharatiya mahila Bank	1	0.50
6	Canara Bank	20	11.11
7	Central Bank of India	80	55.38
8	Corporation Bank	0	0.00
9	IDBI Bank	122	63.16
10	Indian Bank	0	0.00
11	Indian Overseas Bank	27	8.12
12	Oriental Bank of Commerce	0	0.00
13	Punjab & Sind Bank	4	10.00
14	Punjab National Bank	0	0.00
15	State Bank of India	3937	2993.53
16	Syndicate Bank	41	15.66
17	UCO Bank	477	475.42
18	Union Bank of India	31	19.37
19	United Bank of India	4721	2716.03
20	Vijaya Bank	0	0.00
21	Axis Bank	0	0.00
22	Bandhan Bank	6138	1978.05
23	Federal Bank	16	4.80
24	HDFC	3650	1154.03
25	ICICI	110	18.89
26	Indusind Bank	0	0.00
27	South Indian Bank	0	0.00
28	Tripura Gramin Bank	12885	5960.55
29	TSCB	6070	3173.62
GRAND TOTAL		38405	18740.59

FARMERS' CLUBS

Action Points emerged in the 116th SLBC Meeting held on 22.02.2016

Formation of Farmers' Clubs in all villages in the State. (Action : All Banks & NABARD)

Status of implementation

The SLBC Sub-Committee in its meeting held on 19.04.2016 has decided to form 195 Farmers' Clubs during the year 2016-17 by the member banks as per annexure.

As per decision of the 116th SLBC, Tripura in its meeting held on 22.02.2016, Farmers' Clubs will have to be formed by the participating banks and allocation of target will have to be communicated to the Banks for the compliance. The General Manager-NABARD narrated the following key points/work process regarding formation of Farmers' Club:-

- Proposal for formation of Farmers' Club will be routed through the controlling offices of the respective Banks to NABARD.
- The process of the formation of Farmers' Club (FC) starts with an open meetings in the village in presence of the Village dignitaries and farmers and based on the consensus resolution for formation of Club may be passed. Important points like name of FC, names of the Chief and Asstt. Coordinators, decision for bank account opening should find place in the resolution.
- A bank account with the concerned bank branch may be opened in the name of the Farmers' Club under joint operation by Chief Coordinator and Asstt. Coordinator.
- The proposal of Farmers' Club may be submitted to NABARD as per the prescribed formats along with KYC compliance, details of bank a/c and dully recommended by the controlling office of the concerned bank for NABARD approval and registration of the club.
- Minimum number of members of the core committee per Farmers' club would be seven (7) and there is no upper limit for membership of a Farmers' club.
- The SB A/Cs of the Farmers' Club will be operated jointly by the Chief Coordinator and Asstt. Coordinator.
- NABARD provides grant assistance of Rs. 10,000/- per year for first three successive years to each Farmers' Club.
- Sensitization programs, capacity building for adoption of technology inclusive of exposure visits and workshops are important activities of farmers club at least at the beginning for smooth functioning sustainability of Farmers' Club. NABARD grant assistance is available on reimbursement basis for the eligible expenditure.
- After threadbare discussion, the sub-committee fixed a Bank-wise target of Farmers' Club for the year 2016-17 covering Rural & Semi-Urban branches as follows:-

Sl.	NAME OF BANK	TOTAL Rural+ Semi-Urban Branches	TARGET FOR FORMATION OF FARMERS' CLUB(2016-17)
1	Allahabad Bank	2	1
2	Axis Bank	4	2
3	Bandhan Bank	19	9
4	Bank of Baroda	1	1
5	Bank of India	10	5
6	Bharatiya Mahila Bank(BMB)	1	1
7	Canara Bank	10	5
8	Central Bank of India	4	2
9	Corporation Bank	1	1
10	HDFC	2	1
11	ICICI	7	3
12	IDBI	6	3
13	Indian Bank	1	1
14	Indian Overseas Bank	4	2
15	IndusInd Bank	1	1
16	Oriental Bank of Commerce	1	1
17	Punjab & Sind Bank	1	1
18	Punjab National Bank	1	1
19	SBI	46	23
20	Syndicate Bank	5	2
21	TGB	131	65
22	TSCB	52	26
23	UCO Bank	21	10
24	Union Bank of India	4	2
25	UBI	50	25
26	Vijaya Bank	1	1
27	Yes Bank	0	0
STATE TOTAL		386	195

Flow of Credit to MSME

The position of credit disbursement to MSE sector against the Annual Credit Plan for the State of Tripura for last 5 years is as under:

Amt. Rs. In Crore				
Sl.	Plan Year	Target	Achievement	% of Achievement
1	2011-12	519.00	501.14	97
2	2012-13	602.89	456.31	76
3	2013-14	688.59	923.36	134
4	2014-15	747.82	846.32	113
5	2015-16	822.67	1219.64	148
Growth over last year		10%	44%	-

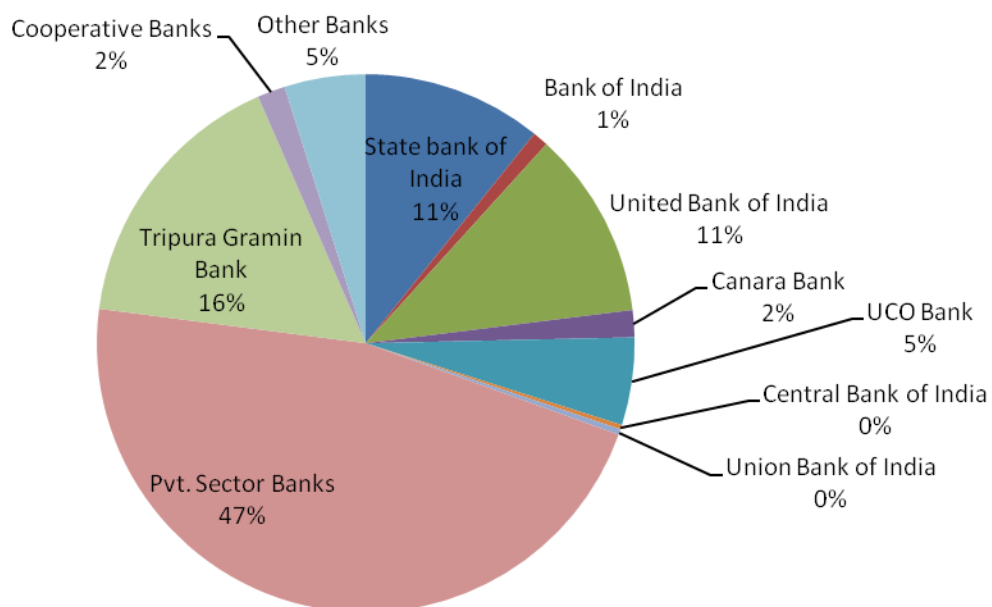
The disbursement made during the period April 2015- March 2016 is Rs.1219.64 crore recording increase of 44% over the disbursement of Rs.846.32 crore made during the corresponding period of last year (2014-15).

Agency wise achievement Status of MSE / MSME under ACP in Tripura						
Status reports of last 5 Years is as under						
					Amt. Rs. In Crore	
Plan Year	Parameter	Commercial Banks	RRB	Co-Operatives	Others	Total
2011-2012	Target	252.21	182.25	54.53	0.00	519.00
	Achievement	355.29	141.28	4.57	0.00	501.14
	% of Achv	126	78	8	0	97
2012-2013	Target	339.06	184.84	78.99	0.00	602.89
	Achievement	285.92	118.48	51.91	0.00	456.31
	% of Achv	84	64	66	0	76
2013-2014	Target	391.39	207.09	90.11	0.00	688.59
	Achievement	737.04	136.36	49.94	0.00	923.36
	% of Achv	188	66	55	0	134
2014-2015	Target	448.48	210.54	88.8	0.00	747.82
	Achievement	625.91	177.53	42.88	0.00	846.32
	% of Achv	140	84	48	0	113
2015-2016	Target	510.69	216.04	95.94	0.00	822.67
	Achievement	999.29	199.98	20.37	0.00	1219.64
	% of Achv	196	93	21	0	148

Details of achievement of MSME under ACP 2015-16 are furnished in the Annexure.

Share of Banks in achievement of ACP 2015-16 under MSME up to 31.03.2016		
Amt. Rs. In Crore		
Bank Name	Actual Achievement	% of Share
State bank of India	131.59	10.79
Bank of India	11.53	0.95
United Bank of India	137.67	11.29
Canara Bank	19.81	1.62
UCO Bank	64.22	5.27
Central Bank of India	3.22	0.26
Union Bank of India	4.09	0.34
Pvt. Sector Banks	567.58	46.54
Tripura Gramin Bank	199.98	16.40
Cooperative Banks	20.37	1.67
Other Banks	59.58	4.89
TOTAL	1219.64	100.00

Share of Banks in achievement of ACP 2015-16 under MSME up to 31.03.2016



Bank - wise Targets and Achievement in MSE/MSME for 2015-16 for the State of Tripura under ACP 2015 - 2016 as on March 2016							
						Amt. Rs. In Crore	
Sl.No.	BANKS	2014-15			2015-16		
		Target(T)	Achievement(A)	A as % of T	Target(T)	Achievement (A)	A as % of T
1	2	3	4	5	6	7	8
1	Allahabad Bank	513.73	548.24	107	620.00	884.95	143
2	Andhra Bank	150.00	16.33	11	190.00	3.65	2
3	Bank of Baroda	811.70	974.73	120	970.00	476.60	49
4	Bank of Maharashtra	150.00	49.63	33	190.00	71.47	38
5	Bank of India	1130.90	1107.83	98	1510.00	1153.00	76
6	Canara Bank	1220.80	1569.63	129	1455.00	1980.94	136
7	Central Bank of India	1498.36	682.82	46	1870.00	322.05	17
8	Corporation Bank	150.00	88.75	59	240.00	79.81	33
9	Dena Bank	0.00	0.00	0	100.00	0.00	0
10	Indian Bank	809.00	292.93	36	1000.00	925.68	93
11	IDBI BANK	461.44	856.34	186	600.00	220.00	37
12	Bharatiya Mahila Bank	55.00	0.00	0	70.00	171.45	245
13	Indian Overseas Bank	825.19	1186.93	144	945.00	254.49	27
14	Punjab National Bank	505.00	256.00	51	610.00	1210.00	198
15	Punjab & Sind Bank	505.00	32.00	6	610.00	120.00	20
16	State Bank of India	12247.13	12924.00	106	13470.00	13158.58	98
17	Syndicate Bank	765.00	860.17	112	945.00	1084.72	115
18	Oriental Bank of Commerce	425.00	113.90	27	530.00	107.70	20
19	United Bank of India	13111.47	13712.52	105	13737.97	13766.84	100
20	Union Bank of India	1590.17	2476.32	156	1891.00	409.48	22
21	UCO Bank	3061.57	4831.89	158	3690.00	6422.38	174
22	Vijaya Bank	684.61	1402.21	205	850.00	346.98	41
A	ACP PUBLIC sec Bank	40671.07	43983.17	108	46093.97	43170.77	94
23	AXIS BANK	1243.11	15125.39	1217	1500.00	23581.13	1572
24	Bandhan Bank	0.00	0.00	0	0.00	30409.06	0
25	HDFC	667.88	1578.00	236	770.00	1663.07	216
26	ICICI Bank	849.64	155.53	18	955.00	84.00	9
27	Indusind Bank	266.72	1326.58	497	310.00	607.21	196
28	South Indian Bank	425.00	381.29	90	530.00	413.30	78
29	Yes Bank	425.00	0.00	0	530.00	0.00	0
30	Federal Bank	150.00	40.63	27	190.00	0.00	0
31	Kotak Mahindra Bank Ltd	150.00	0.00	0	190.00	0.00	0
B	ACP PRIVATE Sec bank	4177.35	18607.42	445	4975.00	56757.77	1141
32	Tripura Gramin Bank	21053.99	17753.00	84	21604.10	19998.00	93
C	ACP RRB	21053.99	17753.00	84	21604.10	19998.00	93
33	ACUB	205.00	0.00	0	210.00	0.00	0
34	TCARDB	0.00	0.00	0	0.00	0.00	0
35	TSCB	8674.70	4288.32	49	9384.38	2037.10	22
D	ACP Coop. Bank	8879.70	4288.32	48	9594.38	2037.10	21
GRAND TOTAL		74782.11	84631.91	113	82267.45	121963.64	148

Flow of credit to Other Priority Sectors

The position of credit disbursement to Other Priority Sectors against the Annual Credit Plan for the State of Tripura for last 5 years is given below-

Amt. Rs. In Crore				
Sl.	Plan Year	Target	Achievement	% of Achievement
1	2011-12	321.00	358.84	112
2	2012-13	393.54	427.59	109
3	2013-14	427.10	472.26	111
4	2014-15	464.51	433.62	93
5	2015-16	549.73	468.74	85
Growth over last year		18%	8%	-

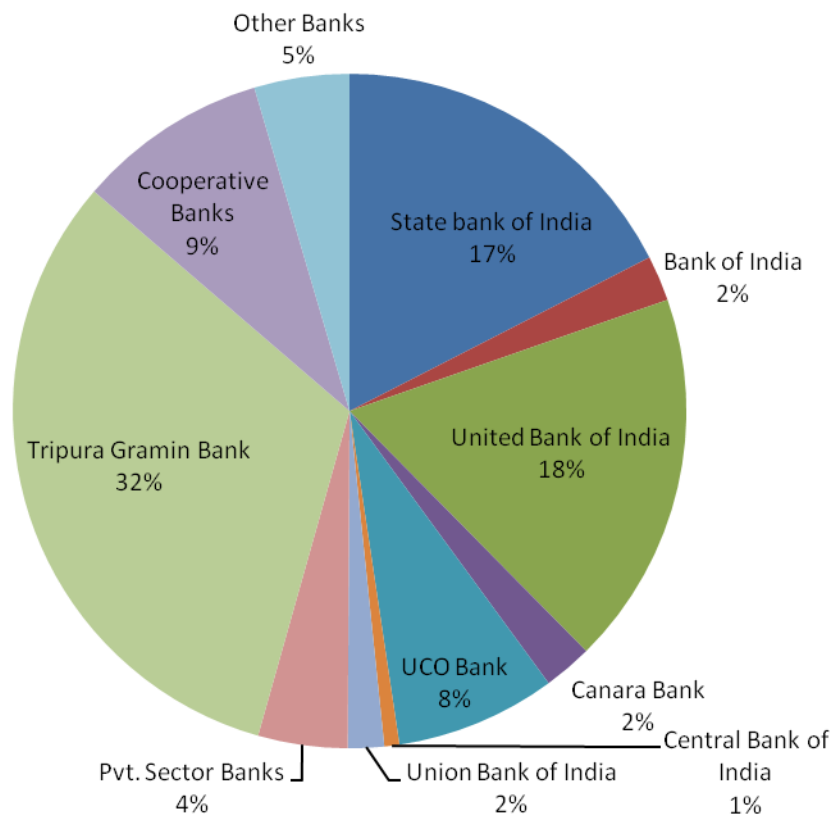
All banks disbursed Rs. 468.74 crore during the period April 2015 - March 2016 recording a growth of 8% over the disbursement of Rs. 433.62 crore made during corresponding period of last year (2014-15). Details of achievement of Other Priority Sectors under ACP 2015 -16 are furnished in the Annexure:

Agency wise achievement Status of OTHER PRIORITY SECTORS(OPS) under ACP in Tripura						
Status reports of last 5 Years is as under						
					Amt. Rs. In Crore	
Plan Year	Parameter	Commercial Banks	RRB	Co-Operatives	Others	Total
2011-2012	Target	166.88	106.59	47.54	0.00	321.00
	Achievement	229.32	81.75	47.77	0.00	358.84
	% of Achv	137	77	100	0	112
2012-2013	Target	192.95	129.58	71.21	0.00	393.54
	Achievement	272.12	129.48	25.99	0.00	427.59
	% of Achv	141	100	36	0	109
2013-2014	Target	213.46	138.79	74.86	0.00	427.1
	Achievement	274.08	173.15	25.03	0.00	472.26
	% of Achv	128	125	33	0	111
2014-2015	Target	247.68	141.27	75.56	0.00	464.51
	Achievement	277.16	126.14	30.32	0.00	433.62
	% of Achv	112	89	40	0	93
2015-2016	Target	307.69	156.19	85.84	0.00	549.73
	Achievement	276.34	149.58	42.82	0.00	468.74
	% of Achv	90	96	50	0	85

Details of achievement of Other Priority Sectors(OPS) under ACP 2015-16 are furnished in the Annexure.

Share of Banks in achievement of ACP 2015-16 under OTHER PRIORITY SECTORS up to 31.03.2016		
		Amt. Rs. In Crore
Bank Name	Actual Achievement	% of Share
State bank of India	81.88	17.47
Bank of India	10.21	2.18
United Bank of India	84.15	17.95
Canara Bank	10.97	2.34
UCO Bank	36.07	7.70
Central Bank of India	3.37	0.72
Union Bank of India	8.13	1.73
Pvt. Sector Banks	20.14	4.30
Tripura Gramin Bank	149.58	31.91
Cooperative Banks	42.82	9.14
Other Banks	21.42	4.57
TOTAL	468.74	100.00

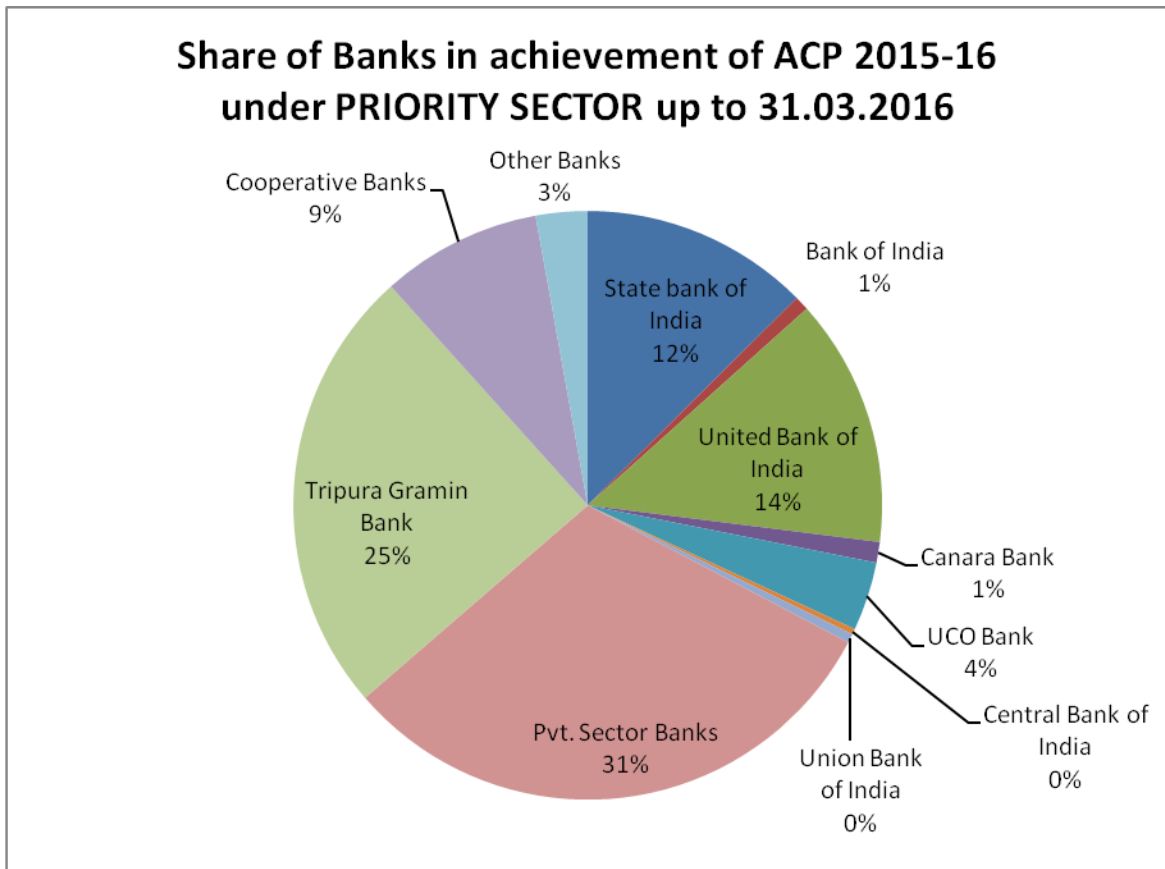
Share of Banks in achievement of ACP 2015-16 under OTHER PRIORITY SECTORS up to 31.03.2016



**Bank - wise Targets and Achievement in OTHER PRIORITY SECTORS for 2015-16
for the State of Tripura under ACP 2015 - 2016 as on March 2016**

						Amt. Rs. In Crore	
Sl.No.	BANKS	2014-15			2015-16		
		Target(T)	Achievement(A)	A as % of T	Target(T)	Achievement(A)	A as % of T
1	2	3	4	5	6	7	8
1	Allahabad Bank	164.24	133.00	81	227.50	228.45	100
2	Andhra Bank	100.00	13.79	14	150.00	0.00	0
3	Bank of Baroda	414.00	633.00	153	550.00	362.80	66
4	Bank of Maharashtra	100.00	61.89	62	150.00	18.70	12
5	Bank of India	642.00	912.00	142	975.00	1021.29	105
6	Canara Bank	643.00	907.17	141	960.00	1097.18	114
7	Central Bank of India	781.00	848.76	109	1065.00	336.77	32
8	Corporation Bank	100.00	70.40	70	200.00	49.03	25
9	Dena Bank	0.00	9.77	0	100.00	0.00	0
10	Indian Bank	421.00	926.04	220	530.00	426.43	80
11	IDBI BANK	235.00	166.12	71	420.00	65.00	15
12	Bharatiya Mahila Bank	45.00	42.35	94	60.00	153.51	256
13	Indian Overseas Bank	522.00	65.05	12	680.00	48.13	7
14	Punjab National Bank	182.00	34.00	19	235.00	105.55	45
15	Punjab & Sind Bank	182.00	57.20	31	235.00	149.00	63
16	State Bank of India	7236.37	11234.00	155	8570.00	8187.63	96
17	Syndicate Bank	314.00	394.36	126	485.00	328.68	68
18	Oriental Bank of Commerce	127.00	59.24	47	175.00	41.85	24
19	United Bank of India	7393.87	7651.23	103	8262.89	8414.92	102
20	Union Bank of India	679.00	871.58	128	880.00	812.65	92
21	UCO Bank	2138.00	2045.75	96	2666.30	3607.21	135
22	Vijaya Bank	338.00	293.26	87	475.00	165.30	35
A	ACP PUBLIC sec Bank	22757.48	27429.96	121	28051.69	25620.08	91
23	AXIS BANK	618.00	15.00	2	840.00	160.17	19
24	Bandhan Bank	0.00	0.00	0	0.00	1549.00	0
25	HDFC	331.00	49.81	15	440.00	60.43	14
26	ICICI Bank	464.25	8.93	2	572.50	0.00	0
27	Indusind Bank	143.00	0.00	0	215.00	0.00	0
28	South Indian Bank	127.00	212.48	167	175.00	244.31	140
29	Yes Bank	127.00	0.00	0	175.00	0.00	0
30	Federal Bank	100.00	0.00	0	150.00	0.00	0
31	Kotak Mahindra Bank Ltd	100.00	0.00	0	150.00	0.00	0
B	ACP PRIVATE Sec bank	2010.25	286.22	14	2717.50	2013.91	74
32	Tripura Gramin Bank	14126.74	12614.00	89	15619.33	14958.00	96
C	ACP RRB	14126.74	12614.00	89	15619.33	14958.00	96
33	ACUB	659.00	236.56	36	800.00	153.34	19
34	TCARDB	196.00	191.78	98	211.00	172.45	82
35	TSCB	6701.36	2603.42	39	7573.00	3955.72	52
D	ACP Coop. Bank	7556.36	3031.76	40	8584.00	4281.51	50
GRAND TOTAL		46450.83	43361.94	93	54972.52	46873.50	85

Share of Banks in achievement of ACP 2015-16 under PRIORITY SECTOR up to 31.03.2016		
Amt. Rs. In Crore		
Bank Name	Actual Achievement	% of Share
State bank of India	391.26	12.57
Bank of India	24.53	0.79
United Bank of India	424.52	13.64
Canara Bank	35.37	1.14
UCO Bank	117.7	3.78
Central Bank of India	9.66	0.31
Union Bank of India	15.40	0.49
Pvt. Sector Banks	963.25	30.94
Tripura Gramin Bank	768.52	24.69
Cooperative Banks	274.57	8.82
Other Banks	88.37	2.84
TOTAL	3113.15	100.00



ANNUAL CREDIT PLAN –2016-17

The Annual-Credit-Plan 2016-17 has been framed on the basis of Potential-Linked-Plan (PLP) launched by NABARD which was approved in the State-Focus-Plan. The sector-wise plan of ACP 2016-17 is given below:-

ACP 2016-17 (Amt. Rs. in Lakhs)		
SECTOR	NABARD PLP	ACP
Agriculture	129682.45	129682.45
MSME	96705.52	96705.52
OPS	60119.22	60119.22
Total Prisec	286507.19	286507.19
Non-Prisec		46916.45
GRAND TOTAL	286507.19	333423.64

The district-wise plan is annexed herewith.

A C P 2016 – 2017 with sub-sectors Agriculture, Allied Activities & Other Sectors

DISTRICT: WEST TRIPURA

SI No	Name	No of Old Bank Brs	NEW BRANCH	Crop Loan	Water Resource	Dairy Dev	Fishery	Poultry	FMS	Other	Total Agri	MSME	OPS	Total Prisec	NON Prisec	TOTAL
1	A.B.	1		0.00	2.00	2.00	1.00	1.00	1.00	50.00	57.00	600.00	200.00	857.00	85.00	942.00
2	Andhra Bank	1		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	250.00	175.00	425.00	65.00	490.00
3	BOB	2	1	0.00	4.00	35.00	30.00	28.00	10.00	200.00	307.00	800.00	500.00	1607.00	145.00	1752.00
4	Bank of Mahara	1		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	200.00	175.00	375.00	65.00	440.00
5	BOI	4	2	150.00	5.00	35.00	20.00	20.00	8.00	200.00	438.00	1500.00	650.00	2588.00	225.00	2813.00
6	CB	5		425.00	5.00	50.00	35.00	27.00	10.00	250.00	802.00	900.00	450.00	2152.00	185.00	2337.00
7	CBI	4		350.00	3.00	35.00	25.00	19.00	8.00	150.00	590.00	1550.00	900.00	3040.00	300.00	3340.00
8	CORPORATION	1		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	250.00	175.00	425.00	65.00	490.00
9	Dena Bank	1		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	150.00	125.00	275.00	110.00	385.00
10	IB	2		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1000.00	500.00	1500.00	145.00	1645.00
11	IDBI BANK	1		0.00	4.00	55.00	47.00	38.00	15.00	150.00	309.00	300.00	175.00	784.00	80.00	864.00
12	BHARATIYA MA	1		0.00	1.00	15.00	8.00	10.00	2.00	100.00	136.00	100.00	75.00	311.00	40.00	351.00
13	IOB	2		325.00	1.00	20.00	11.00	10.00	5.00	70.00	442.00	650.00	500.00	1592.00	145.00	1737.00
14	PNB	1		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	600.00	200.00	800.00	80.00	880.00
15	P&SB	1		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	600.00	200.00	800.00	80.00	880.00
16	SBI	23		2450.00	27.00	350.00	280.00	267.18	80.00	1400.00	4854.18	6000.00	3700.00	14554.18	1650.00	16204.18
17	SYNDICATE BAN	1		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	600.00	200.00	800.00	75.00	875.00
18	OBC	1		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	600.00	200.00	800.00	75.00	875.00
19	UBI	20		2180.25	25.00	300.00	247.74	235.00	70.00	1102.57	4160.56	6217.04	2497.16	12874.76	1260.00	14134.76
20	UB	4		0.00	2.00	27.00	43.00	19.00	6.00	100.00	197.00	1450.00	650.00	2297.00	220.00	2517.00
21	UCO	6	2	400.00	3.00	40.00	35.00	29.00	10.00	200.00	717.00	2200.00	1150.00	4067.00	410.00	4477.00
22	VB	3		0.00	1.00	16.00	15.00	12.00	4.00	50.00	98.00	900.00	500.00	1498.00	145.00	1643.00
SCB of PSBs Sub-Tota		86	5	6280.25	83.00	980.00	797.74	715.18	229.00	4022.57	13107.74	27417.04	13897.16	54421.94	5650.00	60071.94
23	AXIS BANK	3		0.00	0.25	4.00	4.00	5.00	1.00	30.00	44.25	1200.00	600.00	1844.25	200.00	2044.25
24	Bandhan Bank		7	0.00	0.00	0.00	0.00	0.00	0.00	210.00	210.00	350.00	140.00	700.00	70.00	770.00
25	HDFC BANK	2	1	0.00	3.00	45.00	50.00	50.00	12.00	250.00	410.00	550.00	320.00	1280.00	130.00	1410.00
26	ICICI	3		100.00	7.00	65.00	70.00	65.00	16.00	230.00	553.00	550.00	300.00	1403.00	160.00	1563.00
27	INDUSIND BAN	1		0.00	3.00	47.00	50.00	45.00	12.00	150.00	307.00	250.00	175.00	732.00	75.00	807.00
28	SOUTH INDIA B	1		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	550.00	175.00	725.00	75.00	800.00
29	Yes Bank	1		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	550.00	175.00	725.00	75.00	800.00
30	Federal Bank	1		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	200.00	175.00	375.00	65.00	440.00
31	Kotak Mahindra	1		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	200.00	175.00	375.00	65.00	440.00
SCB of Pvt s Sub-Tota		13	8	100.00	13.25	161.00	174.00	165.00	41.00	870.00	1524.25	4400.00	2235.00	8159.25	915.00	9074.25
32	TGB	35		5500.00	58.00	785.00	420.00	586.88	175.00	2500.00	10024.88	6500.00	4100.00	20624.88	2100.00	22724.88
SCB of PSBs Sub-Tota		35	0	5500.00	58.00	785.00	420.00	586.88	175.00	2500.00	10024.88	6500.00	4100.00	20624.88	2100.00	22724.88
33	ACUB	2		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	700.00	700.00	0.00	700.00
34	TCARDB	1		0.00	8.00	120.00	90.00	95.00	27.00	400.00	740.00	0.00	0.00	740.00	0.00	740.00
35	TSCB	18		1900.00	17.85	207.47	150.00	160.00	46.79	1000.00	3482.11	5500.00	3000.00	11982.11	1033.63	13015.74
SCB of Coop Sub-Tota		21	0	1900.00	25.85	327.47	240.00	255.00	73.79	1400.00	4222.11	5500.00	3700.00	13422.11	1033.63	14455.74
GRAND TOTAL		155	13	13780.25	180.10	2253.47	1631.74	1722.06	518.79	8792.57	28878.98	43817.04	23932.16	96628.18	9698.63	106326.81

A C P 2016 – 2017 with sub-sectors Agriculture, Allied Activities & Other Sectors

DISTRICT:SEPAHIJALA

SI No	Name	No of Old Bank Brs	NEW BRANC H	Crop Loan	Water Resource	Dairy Dev	Fishery	Poultry	FMS	Other	Total Agri	MSME	OPS	Total Prisec	NON Prisec	TOTAL
1	BOI	2		100.00	1.10	20.00	20.00	15.00	10.00	100.00	266.10	200.00	200.00	666.10	100.00	766.10
2	Canara Bank	1		75.00	1.00	20.00	20.00	10.00	5.00	50.00	181.00	100.00	100.00	381.00	60.00	441.00
3	PNB	1		75.00	1.00	50.00	25.00	10.00	5.00	50.00	216.00	100.00	100.00	416.00	60.00	476.00
4	P&SB	1		75.00	1.00	50.00	25.00	10.00	5.00	50.00	216.00	100.00	100.00	416.00	60.00	476.00
5	SBI	5		2100.00	10.00	400.00	150.00	100.00	30.00	550.00	3340.00	1300.00	1550.00	6190.00	550.00	6740.00
6	SYNDICATE BANK	1		75.00	1.00	30.00	20.00	10.00	5.00	50.00	191.00	100.00	100.00	391.00	35.00	426.00
7	OBC		1	50.00	2.50	7.50	2.50	5.00	2.50	50.00	120.00	50.00	30.00	200.00	50.00	250.00
8	UBI	5		2100.00	10.00	400.00	150.00	100.00	30.00	550.00	3340.00	1300.00	1550.00	6190.00	501.00	6691.00
9	UCO	4		600.00	5.00	200.00	60.00	50.00	20.00	200.00	1135.00	500.00	700.00	2335.00	270.00	2605.00
ASCB of PSBs Sub-Total		20	1	5250.00	32.60	1177.50	472.50	310.00	112.50	1650.00	9005.10	3750.00	4430.00	17185.10	1686.00	18871.10
10	AXIS Bank	1		75.00	0.42	50.00	20.00	10.00	5.00	50.00	210.42	100.00	100.00	410.42	55.00	465.42
11	Bandhan Bank		4	200.00	10.00	30.00	10.00	20.00	10.00	200.00	480.00	200.00	120.00	800.00	200.00	1000.00
ASCB of Pvt s Sub-Total		1	4	275.00	10.42	80.00	30.00	30.00	15.00	250.00	690.42	300.00	220.00	1210.42	255.00	1465.42
12	TGB	17		6825.61	24.50	745.10	448.87	175.87	78.38	1561.34	9859.67	3656.94	4954.82	18471.43	1510.00	19981.43
ASCB of PSBs Sub-Total		17	0	6825.61	24.50	745.10	448.87	175.87	78.38	1561.34	9859.67	3656.94	4954.82	18471.43	1510.00	19981.43
13	TCARDB	1		0.00	1.85	80.00	40.00	14.00	5.00	100.00	240.85	0.00	0.00	240.85	0.00	240.85
14	TSCB	8		2700.00	13.32	450.00	190.00	80.00	42.00	600.00	4075.32	1700.00	2100.00	7875.32	675.00	8550.32
ASCB of Coop Sub-Total		9	0	2700.00	15.17	530.00	230.00	94.00	47.00	700.00	4316.17	1700.00	2100.00	8116.17	675.00	8791.17
GRAND TOTAL		47	5	15050.61	82.69	2532.60	1181.37	609.87	252.88	4161.34	23871.36	9406.94	11704.82	44983.12	4126.00	49109.12

DISTRICT:KHOWAI

SI No	Name	No of Bank Brs	NEW BRANC H	Crop Loan	Water Resource	Dairy Dev	Fishery	Poultry	FMS	Other	Total Agri	MSME	OPS	Total Prisec	NON Prisec	TOTAL
1	AB	1		100.00	6.00	25.00	7.00	7.00	3.00	50.00	198.00	100.00	52.50	350.50	72.50	423.00
2	CB	1		75.00	1.00	20.00	6.00	6.00	3.00	50.00	161.00	75.00	75.00	311.00	36.00	347.00
3	CORPORATION BANK	1		75.00	0.55	15.00	4.53	4.22	3.00	50.00	152.30	75.00	75.00	302.30	75.00	377.30
4	IOB	1		75.00	1.00	15.00	6.00	10.00	3.00	50.00	160.00	75.00	75.00	310.00	36.00	346.00
5	SBI	2		1100.00	5.00	100.00	80.00	70.00	25.00	250.00	1630.00	300.00	500.00	2430.00	240.00	2670.00
6	UBI	5		2500.00	12.00	225.00	160.00	175.00	60.00	574.16	3706.16	600.00	1150.00	5456.16	600.00	6056.16
7	UCO	3		1298.96	11.00	110.00	80.00	90.00	28.19	250.00	1868.15	400.00	600.00	2868.15	315.00	3183.15
ASCB of PSBs Sub-Total		14	0	5223.96	36.55	510.00	343.53	362.22	125.19	1274.16	7875.61	1625.00	2527.50	12028.11	1374.50	13402.61
8	Bandhan Bank		2	40.00	0.00	0.00	0.00	0.00	0.00	60.00	100.00	80.00	80.00	260.00	100.00	360.00
9	ICICI	1		100.00	6.00	20.00	10.00	10.00	3.00	40.00	189.00	100.00	75.00	364.00	72.00	436.00
ASCB of Pvt s Sub-Total		1	2	140.00	6.00	20.00	10.00	10.00	3.00	100.00	289.00	180.00	155.00	624.00	172.00	796.00
10	TGB	13		4660.00	34.45	486.44	340.00	398.16	125.00	890.00	6934.05	1210.82	2220.00	10364.87	1120.00	11484.87
ASCB of PSBs Sub-Total		13	0	4660.00	34.45	486.44	340.00	398.16	125.00	890.00	6934.05	1210.82	2220.00	10364.87	1120.00	11484.87
11	TSCB Ltd	5		2100.00	9.00	180.00	130.00	150.00	50.00	550.00	3169.00	500.00	937.30	4606.30	428.32	5034.62
ASCB of Coop Sub-Total		5	0	2100.00	9.00	180.00	130.00	150.00	50.00	550.00	3169.00	500.00	937.30	4606.30	428.32	5034.62
GRAND TOTAL		33	2	12123.96	86.00	1196.44	823.53	920.38	303.19	2814.16	18267.66	3515.82	5839.80	27623.28	3094.82	30718.10

A C P 2016 – 2017 with sub-sectors Agriculture, Allied Activities & Other Sectors

DISTRICT: GOMATI

SI No	Name	No of Bank Brs	NEW BRANCH	Crop Loan	Water Resource	Dairy Dev	Fishery	Poultry	FMS	Other	Total Agri	MSME	OPS	Total Prisec	NON Prisec	TOTAL
1	AB		1	50.00	0.00	10.00	5.00	5.00	5.00	30.00	105.00	35.00	30.00	170.00	30.00	200.00
2	BOB	1		150.00	0.00	15.00	15.00	10.00	5.00	25.00	220.00	200.00	100.00	520.00	165.00	685.00
3	BOI	2		250.00	0.00	20.00	18.00	20.00	4.00	80.00	392.00	200.00	150.00	742.00	110.00	852.00
4	CANARA	2		250.00	0.00	20.00	18.00	20.00	9.00	80.00	397.00	420.00	200.00	1017.00	330.00	1347.00
5	CBI	1		150.00	0.00	10.00	15.00	10.00	4.00	25.00	214.00	210.00	100.00	524.00	165.00	689.00
6	IDBI	3	1	300.00	1.10	22.87	25.00	20.00	8.00	100.00	476.97	350.00	200.00	1026.97	275.00	1301.97
7	BHARATIYA MAHILA BANK		1	50.00	0.00	5.00	5.00	5.00	5.00	30.00	100.00	40.00	30.00	170.00	30.00	200.00
8	IOB	1		150.00	0.03	12.00	15.00	10.00	5.00	20.00	212.03	210.00	100.00	522.03	165.00	687.03
9	SBI	5		750.00	0.00	175.00	100.00	150.00	70.00	350.00	1595.00	1200.00	700.00	3495.00	660.00	4155.00
10	SYNDICATE	1		150.00	0.00	8.48	15.00	10.00	5.00	19.75	208.23	210.00	100.00	518.23	165.00	683.23
11	UBI	7		1050.00	0.00	290.00	150.00	210.00	120.00	575.00	2395.00	1808.00	900.00	5103.00	995.00	6098.00
12	UNION	1		150.00	0.00	9.10	15.00	10.00	5.00	25.00	214.10	210.00	100.00	524.10	165.00	689.10
13	UCO	2		150.00	1.09	16.20	25.00	20.00	8.00	30.00	250.29	300.00	150.00	700.29	200.00	900.29
ASCB of PSBs Sub-Total		26	3	3600.00	2.22	613.65	421.00	500.00	253.00	1389.75	6779.62	5393.00	2860.00	15032.62	3455.00	18487.62
14	AXIS	1		150.00	0.00	9.10	10.00	6.00	5.00	18.63	198.73	210.00	100.00	508.73	130.00	638.73
15	Bandhan Bank		2	100.00	0.00	15.00	10.00	5.00	10.00	60.00	200.00	80.00	60.00	340.00	60.00	400.00
16	HDFC	1		200.00	0.00	9.10	10.00	6.00	5.00	18.63	248.73	210.00	100.00	558.73	130.00	688.73
17	ICICI	1		150.00	0.00	9.10	10.00	6.00	5.00	18.63	198.73	210.00	100.00	508.73	130.00	638.73
ASCB of Pvt s Sub-Total		3	2	600.00	0.00	42.30	40.00	23.00	25.00	115.89	846.19	710.00	360.00	1916.19	450.00	2366.19
18	TGB	18		1865.65	0.55	123.40	134.96	94.27	62.75	251.23	2532.81	2100.35	599.93	5233.09	1500.00	6733.09
ASCB of RRBs Sub-Total		18	0	1865.65	0.55	123.40	134.96	94.27	62.75	251.23	2532.81	2100.35	599.93	5233.09	1500.00	6733.09
19	ACUB	1		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	210.00	100.00	310.00	130.00	440.00
20	TCARDB	1		0.00	0.00	45.05	30.00	30.00	20.63	100.00	225.68	0.00	100.00	325.68	0.00	325.68
21	TSCB Ltd	8		1200.00	0.00	99.00	116.00	70.00	36.00	220.00	1741.00	700.00	351.00	2792.00	660.00	3452.00
ASCB of Coop Sub-Total		10	0	1200.00	0.00	144.05	146.00	100.00	56.63	320.00	1966.68	910.00	551.00	3427.68	790.00	4217.68
GRAND TOTAL		57	5	7265.65	2.77	923.40	741.96	717.27	397.38	2076.87	12125.30	9113.35	4370.93	25609.58	6195.00	31804.58

A C P 2016 – 2017 with sub-sectors Agriculture, Allied Activities & Other Sectors

DISTRICT: SOUTH TRIPURA

SI No	Name	No of Bank Brs	NEW BRANCH	Crop Loan	Water Resource	Dairy Dev	Fishery	Poultry	FMS	Other	Total Agri	MSME	OPS	Total Prisec	NON Prisec	TOTAL
1	CANARA	1		75.00	1.78	10.00	15.00	15.00	5.00	50.00	171.78	100.00	150.00	421.78	55.00	476.78
2	IDBI		1	50.00	0.00	20.00	5.00	5.00	5.00	25.00	110.00	40.00	50.00	200.00	50.00	250.00
3	SBI	7	1	1300.00	20.00	115.00	100.00	85.00	60.00	400.00	2080.00	1300.00	1300.00	4680.00	1480.00	6160.00
4	UBI	9		1400.00	24.00	150.00	150.00	110.00	60.00	425.00	2319.00	1397.00	1537.00	5253.00	1600.00	6853.00
5	UNION	1		175.00	2.50	20.00	15.00	20.00	7.33	75.00	314.83	200.00	100.00	614.83	90.00	704.83
6	UCO	2		250.00	3.56	20.00	20.00	20.00	3.60	75.00	392.16	250.00	200.00	842.16	110.00	952.16
ASCB of PSBs Sub-Total		20	2	3250.00	51.84	335.00	305.00	255.00	140.93	1050.00	5387.77	3287.00	3337.00	12011.77	3385.00	15396.77
7	AXIS	1		60.00	0.55	10.00	10.00	10.00	1.75	30.00	122.30	40.00	99.30	261.60	65.00	326.60
8	Bandhan Bank		2	100.00	0.00	40.00	10.00	10.00	5.00	55.00	220.00	80.00	100.00	400.00	100.00	500.00
ASCB of Pvt s Sub-Total		1	2	160.00	0.55	50.00	20.00	20.00	6.75	85.00	342.30	120.00	199.30	661.60	165.00	826.60
9	TGB	19		3250.24	50.29	397.40	225.53	214.27	133.90	871.06	5142.69	4100.54	2600.00	11843.23	1650.00	13493.23
ASCB of RRBs Sub-Total		19	0	3250.24	50.29	397.40	225.53	214.27	133.90	871.06	5142.69	4100.54	2600.00	11843.23	1650.00	13493.23
10	TCARDB	1		0.00	2.50	35.00	30.00	20.00	18.00	100.00	205.50	0.00	150.00	355.50	0.00	355.50
11	TSCB Ltd	8		1325.00	19.11	106.00	55.00	40.00	40.00	230.00	1815.11	1300.00	1000.00	4115.11	1190.00	5305.11
ASCB of Coop Sub-Total		9	0	1325.00	21.61	141.00	85.00	60.00	58.00	330.00	2020.61	1300.00	1150.00	4470.61	1190.00	5660.61
GRAND TOTAL		49	4	7985.24	124.29	923.40	635.53	549.27	339.58	2336.06	12893.37	8807.54	7286.30	28987.21	6390.00	35377.21

DISTRICT: NORTH TRIPURA

SI No	Name	No of Old Bank Brs	NEW BRANCH	Crop Loan	Water Resource	Dairy Dev	Fishery	Poultry	FMS	Other	Total Agri	MSME	OPS	Total Prisec	NON Prisec	TOTAL
1	BOI	1		80.00	3.00	15.00	10.00	10.00	5.00	30.00	153.00	100.00	70.00	323.00	55.00	378.00
2	CANARA	1		100.00	5.00	30.00	20.00	10.00	5.00	40.00	210.00	100.00	80.00	390.00	110.00	500.00
3	IDBI BANK	1		80.00	3.00	10.00	10.00	10.00	5.00	25.00	143.00	100.00	70.00	313.00	55.00	368.00
4	SBI	8		2000.00	50.00	395.00	199.36	150.00	54.00	315.00	3163.36	1780.00	625.00	5568.36	1530.00	7098.36
5	SYNDICATE BANK	3		180.00	6.00	45.00	16.72	25.00	10.00	80.00	362.72	300.00	160.00	822.72	230.00	1052.72
6	UBI	5		1631.79	50.00	318.70	149.87	106.87	39.97	215.51	2512.71	1658.14	467.81	4638.66	1190.00	5828.66
7	UNION	1		100.00	5.00	30.00	12.00	15.00	3.00	25.00	190.00	120.00	80.00	390.00	165.00	555.00
8	UCO	1		100.00	5.00	25.00	8.00	10.00	2.00	35.00	185.00	100.00	80.00	365.00	80.00	445.00
ASCB of PSBs Sub-Total		21		4271.79	127.00	868.70	425.95	336.87	123.97	765.51	6919.79	4258.14	1632.81	12810.74	3415.00	16225.74
9	AXIS	1		80.00	2.66	25.00	15.00	15.00	3.00	30.00	170.66	125.00	40.00	335.66	80.00	415.66
10	Bandhan Bank		1	0.00	5.00	20.00	15.00	15.00	3.00	30.00	88.00	70.00	82.00	240.00	60.00	300.00
11	HDFC Bank	1		80.00	2.66	25.00	15.00	15.00	3.00	30.00	170.66	125.00	40.00	335.66	165.00	500.66
12	ICICI	1		80.00	1.77	20.00	15.00	15.00	2.00	30.00	163.77	125.00	50.00	338.77	80.00	418.77
13	INDUSIND	1		80.00	2.66	25.00	15.00	15.00	3.00	30.00	170.66	125.00	40.00	335.66	80.00	415.66
ASCB of Pvt s Sub-Total		4		320.00	14.75	115.00	75.00	75.00	14.00	150.00	763.75	570.00	252.00	1585.75	465.00	2050.75
14	TGB	16		2800.00	55.00	510.00	299.57	195.00	62.00	340.00	4261.57	2170.00	588.00	7019.57	1830.00	8849.57
ASCB of RRBs Sub-Total		16		2800.00	55.00	510.00	299.57	195.00	62.00	340.00	4261.57	2170.00	588.00	7019.57	1830.00	8849.57
15	TSCB Ltd	3		450.00	16.33	120.00	60.00	40.00	15.00	44.00	745.33	500.00	180.00	1425.33	280.00	1705.33
ASCB of Coop Sub-Total		3		450.00	16.33	120.00	60.00	40.00	15.00	44.00	745.33	500.00	180.00	1425.33	280.00	1705.33
GRAND TOTAL		44	1	7841.79	213.08	1613.70	860.52	646.87	214.97	1299.51	12690.44	7498.14	2652.81	22841.39	5990.00	28831.39

A C P 2016 – 2017 with sub-sectors Agriculture, Allied Activities & Other Sectors

DISTRICT: UNAKOTI

Sl No	Name	No of Old Bank Brs	NEW BRANCH	Crop Loan	Water Resource	Dairy Dev	Fishery	Poultry	FMS	Other	Total Agri	MSME	OPS	Total Prisec	NON Prisec	TOTAL
1	CANARA	1		75.00	1.00	10.00	10.00	10.00	2.00	30.00	138.00	100.00	30.00	268.00	65.00	333.00
2	CBI	1		75.00	1.00	10.00	10.00	10.00	2.00	30.00	138.00	100.00	30.00	268.00	65.00	333.00
3	IOB	1		100.00	5.00	20.00	10.00	10.00	10.00	40.00	195.00	100.00	30.00	325.00	65.00	390.00
4	SBI	3		1000.00	39.00	252.00	137.00	111.00	40.00	207.00	1786.00	1200.00	300.00	3286.00	1500.00	4786.00
5	UBI	3		978.64	34.00	252.00	137.00	111.00	40.00	207.00	1759.64	1200.00	300.00	3259.64	1507.00	4766.64
6	UCO	2		200.00	10.00	50.00	30.00	30.00	8.00	40.00	368.00	200.00	100.00	668.00	90.00	758.00
ASCB of PSBs Sub-Total		11	0	2428.64	90.00	594.00	334.00	282.00	102.00	554.00	4384.64	2900.00	790.00	8074.64	3292.00	11366.64
7	Bandhan Bank		2	100.00	18.00	136.00	66.00	50.00	17.61	91.00	478.61	150.00	60.00	688.61	50.00	738.61
8	ICICI	1		100.00	2.00	20.00	10.00	10.00	2.00	15.00	159.00	75.00	50.00	284.00	55.00	339.00
ASCB of Pvt s Sub-Total		1	2	200.00	20.00	156.00	76.00	60.00	19.61	106.00	637.61	225.00	110.00	972.61	105.00	1077.61
9	TGB	10		1900.00	30.00	275.00	140.00	66.68	30.00	120.00	2561.68	1700.00	331.16	4592.84	1900.00	6492.84
ASCB of RRBs Sub-Total		10	0	1900.00	30.00	275.00	140.00	66.68	30.00	120.00	2561.68	1700.00	331.16	4592.84	1900.00	6492.84
10	TCARDB	1		0.00	0.00	0.00	0.00	0.00	0.00	15.00	15.00	0.00	0.00	15.00	0.00	15.00
11	TSCB Ltd	5		750.00	5.36	62.40	27.96	25.00	6.00	87.44	964.16	461.34	100.00	1525.50	400.00	1925.50
ASCB of Coop Sub-Total		6	0	750.00	5.36	62.40	27.96	25.00	6.00	102.44	979.16	461.34	100.00	1540.50	400.00	1940.50
GRAND TOTAL		28	2	5278.64	145.36	1087.40	577.96	433.68	157.61	882.44	8563.09	5286.34	1331.16	15180.59	5697.00	20877.59

DISTRICT: DHALAI

Sl No	Name	No of Old Bank Brs	NEW BRANCH	Crop Loan	Water Resource	Dairy Dev	Fishery	Poultry	FMS	Other	Total Agri	MSME	OPS	Total Prisec	NON Prisec	TOTAL
1	BOI	1		75.00	3.00	10.00	10.00	10.00	5.00	55.00	168.00	150.00	100.00	418.00	55.00	473.00
2	CANARA	1		75.00	3.00	7.10	4.36	4.22	5.00	22.02	120.70	150.00	100.00	370.70	65.00	435.70
3	CBI	1		75.00	3.00	9.50	10.00	10.00	5.00	55.00	167.50	150.00	100.00	417.50	55.00	472.50
4	IB	1		75.00	3.00	10.00	10.00	10.00	5.00	55.00	168.00	150.00	100.00	418.00	55.00	473.00
5	SBI	4		1300.00	35.00	100.00	120.00	80.00	55.00	360.00	2050.00	1900.00	400.00	4350.00	1200.00	5550.00
6	UBI	8		2200.00	60.97	180.00	188.43	138.36	90.00	613.43	3471.19	2630.35	601.24	6702.78	1500.00	8202.78
7	UCO	4		250.00	20.00	26.00	30.00	25.00	15.00	90.00	456.00	600.00	400.00	1456.00	155.00	1611.00
ASCB of PSBs Sub-Total		20	0	4050.00	127.97	342.60	372.79	277.58	180.00	1250.45	6601.39	5730.35	1801.24	14132.98	3085.00	17217.98
8	Bandhan Bank		2	100.00	0.00	40.00	10.00	10.00	5.00	55.00	220.00	80.00	100.00	400.00	100.00	500.00
9	ICICI	1		50.00	3.00	5.70	7.00	4.60	5.00	25.00	100.30	150.00	100.00	350.30	70.00	420.30
ASCB of Pvt s Sub-Total		1	2	150.00	3.00	45.70	17.00	14.60	10.00	80.00	320.30	230.00	200.00	750.30	170.00	920.30
10	TGB	14		2211.99	60.00	179.14	200.00	156.00	90.00	500.00	3397.13	2700.00	700.00	6797.13	1340.00	8137.13
ASCB of RRBs Sub-Total		14	0	2211.99	60.00	179.14	200.00	156.00	90.00	500.00	3397.13	2700.00	700.00	6797.13	1340.00	8137.13
11	TSCB Ltd	8		1380.00	28.00	100.00	100.00	70.68	44.75	350.00	2073.43	600.00	300.00	2973.43	1130.00	4103.43
ASCB of Coop Sub-Total		8	0	1380.00	28.00	100.00	100.00	70.68	44.75	350.00	2073.43	600.00	300.00	2973.43	1130.00	4103.43
GRAND TOTAL		43	2	7791.99	218.97	667.44	689.79	518.86	324.75	2180.45	12392.25	9260.35	3001.24	24653.84	5725.00	30378.84

Issuance of KCC during the year 2015-16

Action Points emerged in the 116th SLBC Meeting held on 22.02.2016

All banks are to submit list of dormant KCCs to the Director, Agriculture Department, Government of Tripura (**Action : All Banks**).

Status of implementation

SLBC Tripura instructed all member banks to ensure submission of the list of dormant/overdue KCC accounts to the Director, Agriculture, Govt. of Tripura.

Submission of the list of dormant/overdue KCC accounts by the concerned banks is being done.

Progress in issuance of KCC under the new scheme 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, 61453 nos of KCCs have been issued during the period April'2015 – March'2016.

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

(Amt. Rs in lacs)

Quarter	Year	Target	Issued		
			No.	Amt.	% of Achievement.
March-2014	2013-14	100000	97398	32696.46	97
March-2015	2014-15	100000	91294	33021.33	91
March-2016	2015-16	50000	61453	26794.79	123

Bank-wise performance under KCC as on 31.03.2016 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
31.03.2016**

Agenda Item No- 7

(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	38	10.26	62	120.91	100	131.17
2	Andhra Bank	0	0.00	0	0.00	0	0.00
3	Bank of Baroda	20	12.93	8	13.33	28	26.26
4	Bank of India	74	103.77	18	174.59	92	278.36
5	Bank of Maharashtra	0	0.00	1	3.90	1	3.90
6	Bharatiya Mahila Bank	1	0.50	23	9.08	24	9.58
7	Canara Bank	69	38.00	1288	420.43	1357	458.43
8	Central Bank of India	149	120.93	62	186.21	211	307.14
9	Corporation Bank	0	0.00	12	10.33	12	10.33
10	Dena Bank	0	0.00	0	0.00	0	0.00
11	Indian Bank	0	0.00	7	46.20	7	46.20
12	IDBI BANK	506	200.00	8	49.00	514	249.00
13	Indian Overseas Bank	72	16.23	3	6.12	75	22.35
14	Oriental Bank of Commerce	0	0.00	0	0.00	0	0.00
15	Punjab & Sind Bank	4	10.00	3	6.00	7	16.00
16	Punjab National Bank	0	0.00	3	4.50	3	4.50
17	State Bank of India	7389	4634.75	4581	13145.29	11970	17780.04
18	Syndicate Bank	76	30.77	71	67.33	147	98.10
19	Union Bank of India	68	39.02	94	278.74	162	317.76
20	United Bank of India	9442	4912.35	6383	15358.32	15825	20270.67
21	UCO Bank	1018	623.30	124	1117.17	1142	1740.47
22	Vijaya Bank	0	0.00	106	120.60	106	120.60
A	Sub Total of Public Sec. Bank	18926	10752.81	12857	31,138.05	31783	41890.86
23	AXIS BANK	0	0.00	217	194.97	217	194.97
24	Bandhan Bank	6138	1978.05	12912	29311.54	19050	31289.59
25	Federal Bank	16	4.80	0	0.00	16	4.80
26	HDFC	4059	1456.58	3522	2881.93	7581	4338.51
27	ICICI	158	30.00	3888	1461.00	4046	1491.00
28	Indusind Bank	0	0.00	51	174.31	51	174.31
29	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00
30	SOUTH INDIAN BANK	0	0.00	25	60.00	25	60.00
31	YES Bank	0	0.00	0	0.00	0	0.00
B	Sub Total of Pvt. Sec. Bank	10371	3469.43	20615	34083.75	30986	37553.18
32	Tripura Gramin Bank	22341	8342.00	34058	33554.00	56399	41896.00
C	Sub Total of RRB	22341	8342.00	34058	33,554.00	56399	41896.00
33	ACUB			0	0.00	0	0.00
34	TCARDB	0	0.00	81	126.74	81	126.74
35	TSCB	9815	4230.55	33787	16780.74	43602	21011.29
D	Sub Total of Coop.Banks	9815	4230.55	33868	16,907.48	43683	21138.03
GRAND TOTAL		61453	26794.79	101398	115,683.28	162851	142478.07

TRIPURA STATE

Agenda Item No-7

**BANK-WISE POSITION IN IMPLEMENTATION OF ISSUING KCCs FOR THE STATE OF TRIPURA DURING THE YEAR 2015-16 AS ON
31.03.2016**

Sl.No.	BANKS	Amount in Lacs								
		Target	Proposals		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	38	10.26	9	2.19	38	10.26	60	20.40
2	Bank of Baroda	100	20	12.93	7	5.88	20	12.93	51	17.33
3	Bank of India	400	74	103.77	41	36.52	74	103.77	279	61.22
4	Bank of Maharashtra	0	0	0.00	0	0.00	0	0.00	0	0.00
5	Bharatiya mahila Bank	0	1	0.50	0	0.00	1	0.50	1	0.50
6	Canara Bank	550	69	38.00	49	26.89	69	38.00	688	203.98
7	Central Bank of India	400	149	120.93	69	65.55	149	120.93	149	120.93
8	Corporation Bank	0	0	0.00	0	0.00	0	0.00	0	0.00
9	IDBI Bank	300	506	200.00	384	136.84	506	200.00	506	200.00
10	Indian Bank	75	0	0.00	0	0.00	0	0.00	0	0.00
11	Indian Overseas Bank	350	72	16.23	45	8.11	72	16.23	72	16.23
12	Oriental Bank of Commerce	0	0	0.00	0	0.00	0	0.00	1	0.22
13	Punjab & Sind Bank	75	4	10.00	0	0.00	4	10.00	4	10.00
14	Punjab National Bank	75	0	0.00	0	0.00	0	0.00	11	9.50
15	State Bank of India	7500	7389	4634.75	3452	1641.22	7389	4355.86	59971	17831.72
16	Syndicate Bank	300	76	30.77	35	15.11	76	30.77	76	30.77
17	UCO Bank	1750	1018	623.30	541	147.88	1018	273.20	5652	1713.39
18	Union Bank of India	300	68	39.02	37	19.65	68	39.02	97	49.21
19	United Bank of India	8500	9442	4912.35	4721	2196.32	9442	4447.12	42066	10741.22
20	Vijaya Bank	0	0	0.00	0	0.00	0	0.00	0	0.00
21	Axis Bank	200	0	0.00	0	0.00	0	0.00	11	37.92
22	Bandhan Bank	0	6138	1978.05	0	0.00	6138	1978.05	6138	1978.05
23	Federal Bank	0	16	4.80	0	0.00	16	4.80	16	4.80
24	HDFC	200	4059	1456.58	409	302.55	4059	1456.58	6138	3324.19
25	ICICI	500	158	30.00	48	11.11	158	30.00	180	30.00
26	Indusind Bank	100	0	0.00	0	0.00	0	0.00	0	0.00
27	South Indian Bank	0	0	0.00	0	0.00	0	0.00	0	0.00
28	Tripura Gramin Bank	21000	22341	8342.00	9456	2381.45	22341	7721.08	118529	14643.00
29	TSCB	7225	9815	4230.55	3745	1056.93	9815	4225.60	66716	5387.64
TOTAL		50000	61453	26794.79	23048	8054.20	61453	25074.70	307412	56432.22

Target and achievement of KCC during 2015-16 (As on March'2016)

STATE TRIPURA			
SL No.	Bank's Name	KCC TARGET	KCC ACHIEVEMENT as on 31.03.2016
		No.	No.
1	Allahabad Bank	100	38
2	Bank of Baroda	100	20
3	Bank of India	400	74
4	Bank of Maharashtra	0	0
5	Bharatiya mahila Bank	0	1
6	Canara Bank	550	69
7	Central Bank of India	400	149
8	Corporation Bank	0	0
9	IDBI Bank	300	506
10	Indian Bank	75	0
11	Indian Overseas Bank	350	72
12	Oriental Bank of Commerce	0	0
13	Punjab & Sind Bank	75	4
14	Punjab National Bank	75	0
15	State Bank of India	7500	7389
16	Syndicate Bank	300	76
17	UCO Bank	1750	1018
18	Union Bank of India	300	68
19	United Bank of India	8500	9442
20	Vijaya Bank	0	0
21	Axis Bank	200	0
22	Bandhan Bank	0	6138
23	Federal Bank	0	16
24	HDFC	200	4059
25	ICICI	500	158
26	Indusind Bank	100	0
27	South Indian Bank	0	0
28	Tripura Gramin Bank	21000	22341
29	TSCB	7225	9815
TOTAL		50000	61453

KCC TARGET FOR THE FINANCIAL YEAR 2016-17

SI No.	BANKS	North	Unakoti	Dhalai	Khowai	West	Shipaijal	Gomati	South	TOTAL
		KCC Tar	KCC Tar	KCC Tar	KCC Tar	KCC Tar	KCC Tar	KCC Tar	KCC Tar	KCC Tar
1	2	9	11	13	15	17	19	21	23	25
1	A.B.				100	0		50		150
2	Andhra Bank					0				0
3	AXIS BANK	50				0	50	50	50	200
4	Bandhan Bank	50	100	100	100	200	200	100	100	950
5	BOB					0		100		100
6	BOI	50		50		200	50	100		450
7	BOM					0				0
8	CB	50	50	50	50	150	50	100	50	550
9	CBI		50	50		150		75		325
10	Dena Bank					0				0
11	HDFC BANK	100				100		100		300
12	IB			50		0				50
13	ICICI	75	50	50	50	125		50		400
14	IDBI BANK	100				0		200	50	350
15	IOB		50		50	100		100		300
16	INDUSIND	100				0				100
17	P&SB					0	50			50
18	PNB					0	50			50
19	SBI	900	500	700	300	1250	1250	1000	1350	7250
20	SYNDICATE	150				0	75	50		275
21	SOUTH INDIAN					0				0
22	UCO	100	150	300	300	300	300	150	200	1800
23	UBI	700	500	1200	1000	1050	1200	1400	1250	8300
24	UB	100				0		100	100	300
25	OBC					0	50			50
26	VB					0				0
27	CORPORATION				50	0				50
28	Yes Bank					0				0
29	Kotak Mahindra					0				0
30	Federal Bank					0				0
31	Bharatiya Mahila Bank					0		50		50
A	ASCB excl.RRB Sub Total	2525	1450	2550	2000	3625	3325	3775	3150	22400
32	TGB	2350	1800	2200	1800	3500	2850	2400	3700	20600
B	ASCB incl. RRB Sub Total	4875	3250	4750	3800	7125	6175	6175	6850	43000
33	ACUB	0				0		0		0
34	TCARDB	0	0			0	0	0	0	0
35	TSCB	400	575	1075	550	900	1100	1000	1400	7000
C	Coop. Bank Sub Total	400	575	1075	550	900	1100	1000	1400	7000
GRAND TOTAL		5275	3825	5825	4350	8025	7275	7175	8250	50000

Pradhan Mantri Fasal Bima Yojana (PMFBY):

Government of India approved a new crop insurance scheme on 13.01.2016. This PMFBY would replace the existing two schemes National Agricultural Insurance Scheme as well as modified NAIS which have had some hindrance drawbacks.

Private Insurance Companies along with Agricultural Insurance Company of India Ltd. would implement the scheme.

Farmers premium would be 1.5% for rabi food grains and oilseeds crops while 2% for kharif food grains and oilseeds. For horticultural and cotton crops, it has been fixed at upto 5% for both seasons.

Objective of the Scheme:

- a) To provide insurance coverage and financial support to the farmers in the event of failure of any of the notified crop as a result of natural calamities, pests & diseases.
- b) To stabilize the income of farmers to ensure their continuance in farming.
- c) To encourage farmers to adopt innovate and modern agricultural practices.
- d) To ensure flow of credit to the agriculture sector.

Guidelines issued by Government of India in this respect is placed before the House for discussion and noting. Guidelines is enclosed as Annexure (Page no. 158-195)

SELF HELP GROUPS

Action Points emerged in the 116th SLBC Meeting held on 22.02.2016

Banks would issue instruction to their branches for proper coding in SHG loan accounts so that actual disbursement figure is reflected in SHG portal (**Action: Banks**).

Status of implementation

The entire member Banks have instructed their branches regarding proper coding of SHG loan Accounts in the CBS systems so that the actual disbursement figure is reflected in SHG portal. The issue is under implementation by the banks.

SELF HELP GROUP
Position as on 31.03.2016

(Amt. in Rs./Lacs)

Sl.No.	Name of the Bank	Deposit Linkage cumulative		Credit linkage 2015-16						Outstanding as on 31-03-2016	
				Under SGSY		Direct SHG		Total		No	Amt.
		No.	Amt.	Nos.	Amt.	Nos.	Amt.	Nos.	Amt.		
1	UBI	6033	1420.15	0	0.00	232	165.25	232	165.25	3721	1662.07
2	SBI	4585	228.12	0	0.00	65	52.54	65	52.54	2946	3215.85
3	TGB	17899	2351.71	0	0.00	484	217.05	484	217.05	20348	6708.85
4	TSCB	10112	515.10	0	0.00	457	457.00	457	457.00	7145	2715.04
5	UCO	81	37.25	0	0.00	5	2.00	5	2.00	66	33.00
6	CBI	43	1.98	0	0.00	0	0.00	0	0.00	0	0.00
7	BOB	10	1.50	0	0.00	7	1.47	7	1.47	7	1.47
	TOTAL :	38763	4555.81	0	0.00	1250	895.31	1250	895.31	34233	14336.28

TRIPURA STATE
 Agenda Item No.12
SELF HELP GROUP
Position as on 31.03.2016

(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	4426	448.11	5635	3473	694.60	130
2	Sepahijala	1395	63.53	0	505	101.00	0
3	Khowai	493	38.47	0	272	54.40	0
4	North	3492	284.77	5897	5249	1607.00	103
5	Unakoti	1482	82.74	0	912	217.40	0
TOTAL		11288	917.62	11532	10411	2674.40	233

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	360	21.00	321	252	32.67	21
2	South	280	21.59	251	211	24.50	14
3	Dhalai	425	18.38	243	213	37.09	21
TOTAL		1065	60.97	815	676	94.26	56

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	6.23	640	83	41.50	7
2	SBI	86	6.58	413	44	19.20	0
3	TGB	327	28.19	1157	217	97.50	62
4	CBI	6	0.28	12	0	0.00	0
TOTAL		513	41.28	2222	344	158.20	69

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	13350	1046.67	15874	11620	3018.11	358
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NULM FOR THE YEAR 2015-16 AS ON 31.03.2016

Sl.	NAME OF THE BANK	TARGET			SPONSORED		SANCTIONED		DISBURSED	
		SEP(IND)	SEP(GR)	SHG	No.	Amt.	No.	Amt.	No.	Amt.
1	UBI	165	41	77	0	0.00	0	0.00	0	0.00
2	SBI	137	37	69	0	0.00	0	0.00	0	0.00
3	TSCB	137	35	60	0	0.00	0	0.00	0	0.00
4	TGB	157	35	71	0	0.00	0	0.00	0	0.00
5	UCO	81	17	40	0	0.00	0	0.00	0	0.00
6	UNION	34	11	17	0	0.00	0	0.00	0	0.00
7	CANARA	58	12	26	0	0.00	0	0.00	0	0.00
8	VIJAYA	14	6	8	0	0.00	0	0.00	0	0.00
9	CBI	37	9	19	0	0.00	0	0.00	0	0.00
10	AXIS	32	9	16	0	0.00	0	0.00	0	0.00
11	BOI	14	5	6	0	0.00	0	0.00	0	0.00
12	BOB	9	4	5	0	0.00	0	0.00	0	0.00
13	INDIAN	9	4	5	0	0.00	0	0.00	0	0.00
14	HDFC	19	6	9	0	0.00	0	0.00	0	0.00
15	ALLAHABAD	9	3	3	0	0.00	0	0.00	0	0.00
16	BMB	4	2	2	0	0.00	0	0.00	0	0.00
17	DENA	4	2	2	0	0.00	0	0.00	0	0.00
18	IOB	16	3	8	0	0.00	0	0.00	0	0.00
19	P & SB	4	2	2	0	0.00	0	0.00	0	0.00
20	PNB	4	2	2	0	0.00	0	0.00	0	0.00
21	SYNDICATE	19	3	9	0	0.00	0	0.00	0	0.00
22	BOM	4	2	2	0	0.00	0	0.00	0	0.00
23	CORPORATION	9	3	4	0	0.00	0	0.00	0	0.00
24	OBC	4	2	2	0	0.00	0	0.00	0	0.00
25	ICICI	19	3	6	0	0.00	0	0.00	0	0.00
26	ANDHRA	4	2	2	0	0.00	0	0.00	0	0.00
27	INDUSIND	4	2	2	0	0.00	0	0.00	0	0.00
28	YES	4	2	2	0	0.00	0	0.00	0	0.00
29	FEDERAL	4	2	2	0	0.00	0	0.00	0	0.00
30	KOTAK	4	2	2	0	0.00	0	0.00	0	0.00
31	IDBI	16	3	8	0	0.00	0	0.00	0	0.00
32	BANDHAN	5	1	2	0	0.00	0	0.00	0	0.00
	TOTAL	1040	272	490	0	0.00	0	0.00	0	0.00

NULM :-

Target of NULM for the Financial Year 2016-17 has been finalized in conformity with the Urban Local Bodies and is shown in the Annexure. All the concerned Banks are requested to dispose of the proposals sponsored by the ULBs within March' 2017.

TARGET OF NULM FOR THE YEAR 2016-17																						
Sl.	NAME OF THE BANK	AMC			AMBASSA			KHOWAI			BELONIA			UDAIPUR			DHARMANAGAR			KAILASHAHAR		
		SEP(IND)	SEP(GR)	SHG	SEP(IND)	SEP(GR)	SHG	SEP(IND)	SEP(GR)	SHG	SEP(IND)	SEP(GR)	SHG	SEP(IND)	SEP(GR)	SHG	SEP(IND)	SEP(GR)	SHG	SEP(IND)	SEP(GR)	SHG
1	UBI	55	6	12	19	6	6	26	7	7	12	4	6	12	5	7	10	5	3	15	5	5
2	SBI	50	6	12	11	4	4	11	4	4	12	4	6	12	5	9	10	5	3	15	5	5
3	TSCB	42	5	10	33	4	4	16	4	4	12	4	5	7	2	4	10	4	3	13	5	5
4	TGB	47	6	14	12	4	4	27	7	7	20	8	9	8	3	6	20	10	6	15	5	5
5	UCO	22	3	5	5	4	4	8	3	3	8	2	2	5	2	2	10	2	2	12	5	5
6	UNION	20	2	4							5	3	2	5	2	2	10	2	2			
7	CANARA	14	2	3	6	3	3				8	2	2	5	2	2	5	2	2	10	4	4
8	VIJAYA	14	2	3																		
9	CBI	12	2	3	9	3	3							5	2	2				10	4	4
10	AXIS	14	2	3							8	2	3	5	2	2	5	2	2			
11	BOI	9	2	3										4	2	1						
12	BOB	9	2	3																		
13	INDIAN	9	2	3																		
14	HDFC	9	1	3										5	2	2	5	2	2			
15	ALLAHABAD	4	1	1										3	1	1						
16	BMB	4	1	1																		
17	DENA	4	1	1																		
18	IOB	4	1	1				7	3	3				5	2	2						
19	P & SB	4	1	1																		
20	PNB	4	1	1																		
21	SYNDICATE	4	1	1										4	2	2	5	2	2			
22	BOM	4	1	1																		
23	CORPORATION	4	1	1				5	2	2												
24	OBC	4	1	1																		
25	ICICI	4	1	1	5	2	2							5	2	2						
26	ANDHRA	4	1	1																		
27	INDUSIND	2	1	1																		
28	YES	2	1	1																		
29	FEDERAL	2	1	1																		
30	KOTAK	2	1	1																		
31	IDBI										10	3	3	5	2	2	10	4	3			
32	BANDHAN	18	3	3							5	3	2	5	2	3				10	2	2
	TOTAL	400	62	100	100	30	30	100	30	30	100	35	40	100	40	51	100	40	30	100	35	35

*SEP IND—SELF EMPLOYMENT PROGRAM-INDIVIDUAL

**SEP GR—SELF EMPLOYMENT PROGRAM-GROUP

Agenda Item No. 9

Recovery Performance of Banks

As on 31.03.2016

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

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

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

Sector wise recovery –

Overall recovery percentage in respect of three broad sectors, viz., Agriculture, MSME and Other Prisec. as on 31.03.2016 stands at 62%.

A comparative table relating to **March'2016** with that of **March'2015** is produced below:

Rs/ Lacs

Sector	March'2015			March'2016		
	Demand	Recovery	%	Demand	Recovery	%
Agriculture & allied	27439.96	17000.44	62	29638.55	18361.17	62
MSME	41812.23	23858.08	57	49032.43	29651.53	60
Other Prisec	25609.51	16159.10	63	28222.76	18780.45	67
TOTAL	94861.70	57017.62	60	106893.74	66793.15	62

Scheme wise recovery as on 31.03.2016

Comparative position of some selected schemes is given below:

Rs/ Lacs

Sector	March'2015			March'2016		
	Demand	Recovery	%	Demand	Recovery	%
SJSRY	2104.48	167.49	8	2141.30	182.02	8
SGSY	1792.60	534.81	30	3173.91	379.34	12
REGP(MMS)	2129.55	1016.49	48	2098.48	995.75	47
PMRY	4718.24	222.70	5	4511.20	240.67	5

BANK-WISE & SECTOR-WISE RECOVERY PERFORMANCE AS ON 31.03.2016

AGENDA ITEM NO.9

Sl.No.	Name of Bank	Agri. & Allied activities			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	4.10	0.10	2	66.20	33.45	51	55.86	35.10	63	126.16	68.65	54
2	Andhra Bank	0	0.00	0	2.96	2.03	69	0.00	0.00	0	2.96	2.03	69
3	Bank of Baroda	2.08	0.93	45	295.09	212.32	72	22.56	19.28	85	319.73	232.53	73
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	3.73	0.45	12	6.84	0.00	0	0.00	0.00	0	10.57	0.45	0
6	Canara Bank	8.25	4.95	60	41.07	25.88	63	21.71	17.36	80	71.03	48.19	68
7	Central Bank of India	74.23	53.36	72	265.27	67.46	25	324.11	136.21	42	663.61	257.03	39
8	Corporation Bank	0.00	0.00	0	2.01	1.48	74	0.00	0.00	0	2.01	1.48	0
9	Indian Bank	38.79	5.00	13	49.70	29.77	60	18.67	0.00	0	107.16	34.77	32
10	IDBI BANK	543.00	0.00	0	530.92	238.09	45	0.00	0.00	0	1073.92	238.09	0
11	Indian Overseas Bank	3.51	1.75	50	1815.02	1285.13	71	199.91	197.32	99	2018.44	1484.20	74
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	1.50	0.50	33	85.00	25.50	30	12.50	4.50	36	99.00	30.50	31
14	Punjab National Bank	30.00	5.00	17	391.25	157.00	40	29.00	8.00	28	450.25	170.00	38
15	State Bank of India	7783.00	4703.00	60	16092.00	9712.00	60	3814.00	3010.00	79	27689.00	17425.00	63
16	Syndicate Bank	25.78	12.61	49	225.82	134.69	60	111.05	67.03	60	362.65	214.33	59
17	Union Bank of India	87.61	29.67	34	671.28	381.42	57	278.63	199.21	71	1037.52	610.30	59
18	United Bank of India	6688.23	3888.56	58	8038.59	4187.91	52	4049.78	2511.82	62	18776.60	10588.29	56
19	UCO Bank	1595.00	799.00	50	5693.00	3222.00	57	1903.00	1150.00	60	9191.00	5171.00	56
20	Vijaya Bank	0.91	0.00	0	278.60	1.05	0	2.53	0.00	0	282.04	1.05	0
A	Sub Total of Public Sec.	16889.82	9504.96	56	34552.12	19718.58	57	10859.55	7368.48	68	62301.49	36592.02	59
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	412.16	385.20	93	683.44	654.27	96	18.88	18.84	100	1114.48	1058.31	95
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	4.27	1.75	41	28.98	1.21	4	0.00	0.00	0	33.25	2.96	9
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	433.77	404.27	93	2272.31	2160.55	95	27.66	20.55	0	2733.74	2585.37	95
29	Tripura Gramin Bank	8913.00	5693.00	64	6248.00	3819.00	61	14188.00	9384.00	66	29349.00	18896.00	64
C	Sub Total of RRB	8913.00	5693.00	64	6248.00	3819.00	61	14188.00	9384.00	66	29349.00	18896.00	64
30	ACUB	0	0	0	0	0	0	776.51	405.18	52	776.51	405.18	52
31	TCARDB	301.96	127.5	42	0	0	0	1171.04	629.16	54	1473.00	756.66	51
32	TSCB	3100.00	2631.44	85	5960.00	3953.4	66	1200.00	973.08	81	10260.00	7557.92	74
D	Sub Total of Coop.Banks	3401.96	2758.94	81	5960.00	3953.40	66	3147.55	2007.42	64	12509.51	8719.76	70
Grand Total		29638.55	18361.17	62	49032.43	29651.53	60	28222.76	18780.45	67	106893.74	66793.15	62

TRIPURA STATE

Agenda Item No-9

BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 31.03.2016

(Amount in Lacs)

SI No.	BANKS	PMRY					SGSY					SJSRY				
		Total Outg.		Demand	Recovery	Total Overdue	Total Outg.		Demand	Recovery	Total Overdue	Total Outg.		Demand	Recovery	Total Overdue
		No.	Amt.				No.	Amt.				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	4.55	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	0.09	0.04	0.05
6	CBI	166	75.24	66.32	25.13	41.19	162	16.47	16.47	4.84	11.63	10	3.92	3.04	0.00	3.04
7	Corporation					0.00					0.00					0.00
8	IB	6	4.35	4.35	0.18	4.17	0	0.00	0.00	0.00	0.00	2	1.02	1.02	0.00	1.02
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	5.98	0.00	5.98
11	P&SB	17	63.90	63.90	0.00	63.90	0	0.00	0.00	0.00	0.00	28	19.75	14.50	1.00	13.50
12	SBI	2420	2429.00	2089.00	99.00	1990.00	1725	1312.00	471.00	74.00	397.00	950	2025.00	1631.00	81.00	1550.00
13	UCO	485	245.00	245.00	2.00	243.00	483	284.00	63.00	29.00	34.00	123	63.00	24.00	4.41	19.59
14	UB	6	1.13	0.79	0.08	0.71	0	0.00	0.00	0.00	0.00	87	41.01	15.17	2.69	12.48
15	UBI	2884	2024.52	2024.52	113.45	1911.07	1265	245.08	245.08	20.58	224.50	912	494.43	421.85	81.44	340.41
16	VB	2	3.42	0.45	0.42	0.03	0	0.00	0.00	0.00	0.00	5	8.96	0.58	0.27	0.31
17	HDFC	0	0.00	0.00	0.00	0.00	1	0.37	0.14	0.14	0.00	23	22.72	3.30	0.74	2.56
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	7	11.35	2.00	0.90	1.10	9	12.30	3.00	0.59	2.41
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	1	0.42	0.28	0.14	0.14
A	ASCB	6004	4871.97	4511.20	240.67	4270.53	3646	1872.95	798.09	129.79	668.30	2271	2748.05	2131.30	176.71	1954.59
24	TGB	0	0.00	0.00	0.00	0.00	445	353.65	251.75	143.99	107.76	0	0.00	0.00	0.00	0.00
B	ASCB incl.	6004	4871.97	4511.20	240.67	4270.53	4091	2226.60	1049.84	273.78	776.06	2271	2748.05	2131.30	176.71	1954.59
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	1452	2018.51	2124.07	105.56	2018.51	35	38.41	10.00	5.31	4.69
C	Coop. Bank Sub Total	0	0.00	0.00	0.00	0.00	1452	2018.51	2124.07	105.56	2018.51	35	38.41	10.00	5.31	4.69
GRAND TOTAL		6004	4871.97	4511.20	240.67	4270.53	5543	4245.11	3173.91	379.34	2794.57	2306	2786.46	2141.30	182.02	1959.28

TRIPURA STATE

Agenda Item No-9

BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 31.03.2016

(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	20.21	1.62	0.86	0.76
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	IOB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
11	P&SB	3	3.90	3.90	0.00	3.90	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
12	SBI	1225	1890.00	901.00	149.00	752.00	0	0.00	0.00	0.00	0.00	570	1032.00	498.00	112.00	386.00
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	4	16.48	2.65	1.11	1.54
15	UBI	801	1257.96	361.22	52.36	308.86	0	0.00	0.00	0.00	0.00	187	256.33	211.85	49.85	162.00
16	VB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	1	7.30	0.65	0.43	0.22
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	35.00	22.00	5.00	17.00
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	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	3460.51	1281.77	205.36	1076.41	0	0.00	0.00	0.00	0.00	808	1522.22	789.52	174.25	615.27
24	TGB	996	1200.76	343.75	298.67	45.08	0	0.00	0.00	0.00	0.00	1238	2083.39	1273.77	815.92	457.85
B	ASCB incl.	3176	4661.27	1625.52	504.03	1121.49	0	0.00	0.00	0.00	0.00	2046	3605.61	2063.29	990.17	1073.12
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	537	485.28	450.00	59.38	390.62	0	0.00	0.00	0.00	0.00	47	29.61	35.19	5.58	29.61
C	Coop. Bank Sub Total	537	485.28	450.00	59.38	390.62	0	0.00	0.00	0.00	0.00	47	29.61	35.19	5.58	29.61
GRAND TOTAL		3713	5146.55	2075.52	563.41	1512.11	0	0.00	0.00	0.00	0.00	2093	3635.22	2098.48	995.75	1102.73

TRIPURA STATE

Agenda Item No- 9

BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 31.03.2016

(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	24	20.10	2.95	0.40	2.55	12	13.85	4.25	0.55	3.70
2	Andhra Bank					0.00	13	21.02	1.13	0.88	0.25	9	8.54	0.81	0.73	0.08
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	74	151.22	141.82	111.63	30.19	127	161.54	141.88	92.13	49.75
6	CBI	0	0.00	0.00	0.00	0.00	57	136.68	28.61	4.27	24.34	65	117.28	25.51	4.70	20.81
7	Coprporation					0.00	8	13.04	0.32	0.00	0.32	3	2.52	0.07	0.00	0.07
8	IB	0	0.00	0.00	0.00	0.00	12	15.13	15.13	0.00	15.13	2	2.52	2.52	0.00	2.52
9	IDBI	0	0.00	0.00	0.00	0.00	2	14.97	14.97	2.15	12.82	1	1.30	1.30	0.00	1.30
10	IOB	0	0.00	0.00	0.00	0.00	14	32.98	7.53	2.52	5.01	27	23.09	5.39	1.65	3.74
11	P&SB	3	7.16	7.16	0.00	7.16	19	43.90	2.65	0.55	2.10	7	7.55	2.95	0.65	2.30
12	SBI	0	0.00	0.00	0.00	0.00	1705	4139.00	539.00	101.00	438.00	1558	1699.58	492.00	86.38	405.62
13	UCO	0	0.00	0.00	0.00	0.00	195	281.94	59.00	11.00	48.00	175	290.00	19.00	7.65	11.35
14	UB	0	0.00	0.00	0.00	0.00	107	465.69	96.37	3.15	93.22	140	348.68	120.87	6.14	114.73
15	UBI	0	0.00	0.00	0.00	0.00	2071	3895.21	2360.25	895.50	1464.75	673	941.63	412.75	129.74	283.01
16	VB	0	0.00	0.00	0.00	0.00	24	50.56	6.92	0.91	6.01	13	22.29	8.76	0.75	8.01
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	46.00	26.00	7.00	19.00	12	18.00	7.60	2.50	5.10
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	22	78.90	4.00	1.20	2.80	10	21.00	3.00	0.60	2.40
22	BOM						1	0.15	0.15	0.01	0.14	4	10.57	10.57	0.03	10.54
23	OBC	0	0.00	0.00	0.00	0.00	11	10.87	4.78	1.35	3.43	9	8.17	0.87	0.35	0.52
A	ASCB excl.RRB	3	7.16	7.16	0.00	7.16	4446	9549.14	3328.63	1156.35	2172.28	2905	3834.41	1276.52	344.97	931.55
24	TGB	0	0.00	0.00	0.00	0.00	2192	3392.79	1891.21	1239.56	651.65	3330	3967.13	1237.16	688.73	548.43
B	ASCB incl. RRB	3	7.16	7.16	0.00	7.16	6638	12941.93	5219.84	2395.91	2823.93	6235	7801.54	2513.68	1033.70	1479.98
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	898	1987.55	400.00	313.00	87.00	1852	1737.56	460.00	355.23	104.77
C	Coop. Bank Sub Total	0	0.00	0.00	0.00	0.00	898	396.18	37.33	47.09	-9.76	625	518.25	158.35	143.23	15.12
Grand Total		3	7.16	7.16	0.00	7.16	7536	13338.11	5257.17	2443.00	2814.17	6860	8319.79	2672.03	1176.93	1495.10

TRIPURA STATE

Agenda Item No-9

BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 31.03.2016

(Amount in Lacs)

SI No.	BANKS	D.R.I.					SHG					IRD P				
		Total Outg.		Demand	Recovery	Total Overd	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	110	25.20	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	351	248.42	55.00	6.35	48.65					0.00
14	UB					0.00					0.00					0.00
15	UBI	620	75.43	54.25	12.44	41.81	2318	1391.41	730.80	193.52	537.28	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	1341	211.11	79.03	18.50	60.53	5712	5507.98	1660.42	338.36	1322.06	365	54.22	49.00	0.00	49.00
24	TGB					0.00	10523	6708.85	3359.63	1949.01	1410.62	0	0.00	0.00	0.00	0.00
B	ASCB incl.	1341	211.11	79.03	18.50	60.53	16235	12216.83	5020.05	2287.37	2732.68	365	54.22	49.00	0.00	49.00
25	ACUB					0.00					0.00					0.00
26	TCARDB					0.00					0.00					0.00
27	TSCB					0.00	5681	698.93	125.00	73.48	51.52	39	68.39	272.67	204.28	68.39
C	Coop. Bank Sub Total	0	0	0	0	0.00	5681	698.93	125.00	73.48	51.52	39	68.39	272.67	204.28	68.39
GRAND TOTAL		1341	211.11	79.03	18.50	60.53	21916	12915.76	5145.05	2360.85	2784.20	404	122.61	321.67	204.28	117.39

Tripura State

Agenda Item No. 9

Joint recovery drive conducted with the involvement of Govt. Authorities during the year 2015-16 (As on 31.03.2016)

(Amt. in Lakhs)

Sl.No	Name of Bank	No of recovery drives conducted	Recovery made up to 31.03.2016	
		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	3	19	9.05
5	Central Bank of India	15	38	14.98
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	5	42	9.00
10	UCO Bank	3	160	23.44
11	Union Bank of India	0	0	0.00
12	United Bank of India	3	25	5.81
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 :	29	284	62.28

PDR certificate cases as on 31.03.2016

As on	Cases pending		(Rs / Lacs)	
	No.	Amt.	Recovery made during the current year.	
31.03.2016	3390	2470.28	126	56.14

Bank wise position of Certificate cases (PDR Act) as on 31.03.2016 is furnished in the annexure.

Tripura State

Agenda Item No. 9

Statement showing the filing and disposal of cases under PDR up to 31.03.2016

(Rs.in Lakhs)

Sl.No.	Name of the Bank	Cases pending		Recovery made during Current Year	
		No.	Amt.	No.	Amt.
1	2	3	4	5	6
1	Allahabad Bank	4	11.69	1	0.15
2	Bank of Baroda	8	10.25	4	0.80
3	Bank of India	0	0.00	0	0.00
4	Canara Bank	4	3.75	67	10.31
5	Central Bank of India	12	9.11	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	2	0.02
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	27	45.37	2	0.47
12	United Bank of India	40	132.75	7	0.47
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.	55	153.10	3	14.90
	TOTAL :	3390	2470.28	126	56.14

POSITION OF NPA OF BANKS IN THE STATE OF TRIPURA

As on 31.03.2016

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
March'2016	8415	490.16	5.82

Percentage of gross NPA decreased slightly from 5.87% as on March' 2015 to 5.82% as on March' 2016. Amount in absolute terms increased to Rs 490.16 crore as on 31st March' 2016 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 72.27 crore which if added with the outstanding NPA, the amount of NPA would be Rs 562.43 crore which is 6.68% of the gross advance and seems to be high.

NPA Position and amount outstanding in Shadow Register of Banks in Tripura as on 31.03.2016 is furnished in the Annexure.

TRIPURA STATE

NPA Position of Banks in Tripura as on 31.03.2016

Agenda item No. 10

(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	4.95	71.65	55.86	132.46	39.55	172.01
2	Andhra Bank	0.00	1.30	0.00	1.30	0.00	1.30
3	Bank of Baroda	4.26	344.66	50.08	399.00	289.06	688.06
4	Bank of India	8.65	19.88	82.03	110.56	1.56	112.12
5	Bank of Maharashtra	3.55	6.84	0.00	10.39	0.00	10.39
6	Canara Bank	13.74	63.19	31.92	108.85	48.25	157.10
7	Central Bank of India	0.00	110.78	137.43	248.21	0.00	248.21
8	Corporation Bank	0.00	1.77	0.00	1.77	0.14	1.91
9	Indian Bank	33.79	18.67	40.97	93.43	0.00	93.43
10	IDBI BANK	543.00	530.92	0.00	1073.92	451.00	1524.92
11	Indian Overseas Bank	0.00	452.07	2.52	454.59	52.47	507.06
12	Oriental Bank of Commerce	0.00	22.05	0.00	22.05	0.00	22.05
13	Punjab & Sind Bank	0.95	49.64	7.86	58.45	2.45	60.90
14	Punjab National Bank	18.30	173.76	7.00	199.06	6.50	205.56
15	State Bank of India	1656.00	4801.00	735.00	7192.00	2010.00	9202.00
16	Syndicate Bank	20.18	115.82	107.99	243.99	10.17	254.16
17	Union Bank of India	29.11	101.13	55.14	185.38	163.17	348.55
18	United Bank of India	1554.00	3237.00	3554.00	8345.00	103.00	8448.00
19	UCO Bank	31.00	5886.00	1008.60	6925.60	225.00	7150.60
20	Vijaya Bank	0.71	75.18	2.53	78.42	1.49	79.91
A	Sub-Total PUBLIC sec Bank	3922.19	16083.31	5878.93	25884.43	3403.81	29288.24
21	AXIS BANK	0.00	0.00	0.00	0.00	0.00	0.00
22	Federal Bank	0.00	0.00	0.00	0.00	0.00	0.00
23	HDFC	2.37	180.90	0.00	183.27	836.16	1019.43
24	ICICI	0.00	0.00	0.00	0.00	0.00	0.00
25	Indusind Bank	2.52	27.77	0.00	30.29	9.31	39.60
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	4.89	208.67	0.00	213.56	845.47	1059.03
29	TGB	7291.00	3422.00	1937.00	12650.00	1072.00	13722.00
C	Sub Total RRB	7291.00	3422.00	1937.00	12650.00	1072.00	13722.00
30	ACUB	0.00	0.00	274.87	274.87	122.65	397.52
31	TCARDB	266.70	0.00	801.32	1068.02	0.00	1068.02
32	TSCB	1009.30	1283.76	459.92	2752.98	728.53	3481.51
D	Sub-Total Coop. Bank	1276.00	1283.76	1536.11	4095.87	851.18	4947.05
GRAND TOTAL		12494.08	20997.74	9352.04	42843.86	6172.46	49016.32

TRIPURA STATE

Position of Technically Written off A/Cs of Banks in Tripura as on 31.03.2016

Agenda Item No.10

SI.No.	BANKS	ACs 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	1357	85.95	1357	85.95
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	31	13.40	31	13.40
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	29	11.02	29	11.02
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	214	123.05	214	123.05
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	93396	23989.09	32738	4941.22
21	AXIS BANK	2	57.39	2	57.39
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	2	57.39
27	Tripura Gramin Bank	114061	6606.59	54531	2228.00
C	Sub Total RRB	114061	6606.59	54531	2228.00
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		207459	30653.07	87271	7226.61

STATUS OF GOVT. SPONSORED SCHEMES & NPA GENERATED THEREOF													
		PMRY				PMEGP				SWAVALAMBAN			
		A/Cs Outstanding	Outstd. Balance as on 31.03.16	NPA A/Cs	Amt. Outstd. As on 31.03.16	A/Cs Outstand ing	Outstd. Balance as on 31.03.16	NPA A/Cs	Amt. Outstd. As on 31.03.16	A/Cs Outstanding	Outstd. Balance as on 31.03.16	NPA A/Cs	Amt. Outstd. As on 31.03.16
1	Allahabad Bank					16	15.43	4	4.11	5	4.75	2	2.00
2	Andhra Bank					13	21.02	1	1.30	9	8.54	0	0.00
3	Bank of Baroda					49	101.63	6	6.84	40	116.25	6	4.01
4	Bank of Maharastra					2	6.00	0	0.00	5	10.92	4	9.02
5	Bank of India					1	4.75	0	0.00	10	19.20	0	0.00
6	Canara Bank					91	145.09	65	103.65	135	160.80	125	151.71
7	Central Bank of India	166	75.24	99	57.46	57	136.68	17	16.35	65	117.28	22	15.25
8	CORPORATION BANK					8	13.04	3	2.52	1	0.92	0	0.00
9	Indian Bank	6	4.35	6	4.35	42	86.59	12	15.13	32	31.52	2	2.52
10	IDBI BANK					5	18.78	5	18.78			1	6.06
11	IOB	10	29.09	6	13.88	19	32.97	12	16.03	35	28.01	15	13.95
12	PNB	2	2.30	2	2.30	17	45.30	9	26.40	12	17.60	5	7.80
13	P&SB	17	63.90	17	63.90	22	48.50	8	12.10	10	10.85	4	3.65
14	SBI			572	1019.00			325	1401.00			327	645.00
15	SYNDICATE BANK												
16	OBC					11	11.68	3	5.87	9	3.59	3	4.99
17	UBI	2884	2024.52	2770	1925.75	2324	4183.97	454	759.70	673	941.63	199	292.50
18	Union Bank of Inida	0	0.00	0	0.00	67	274.16	29	58.57	115	306.82	36	28.34
19	UCO Bank	485	243.00	485	243.00	242	847.00	23	80.50	226	557.50	31	93.00
20	Vijaya Bank	2	3.42	0	0.00	24	50.56	8	12.44	13	22.29	0	0.00
ASCB of PSBs Sub-Total		3572	2445.82	3957	3329.64	3010	6043.15	984	2541.29	1395	2358.47	782	1279.80
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	0	0.00	0	0.00	2192	3392.79	522	1074.49	3330	3967.13	247	522.64
TGBs Sub-Total		0	0.00	0	0.00	2192	3392.79	522	1074.49	3330	3967.13	247	522.64
30	ACUB												
31	TCARDB												
32	TSCB Ltd					898	1987.55	67	96.45	1835	1737.56	329	179.25
ASCB ofCoop Sub-Total		0	0.00	0	0.00	898	1987.55	67	96.45	1835	1737.56	329	179.25
GRAND TOTAL		3572	2445.82	3957	3329.64	6106	11434.24	1577	3715.80	6560	8063.16	1358	1981.69

Agenda Item NO: 11

Performance of Banks in key areas as on March' 2016 compared to March' 2014 & March' 2015

(Amt. Rs in Crore)

Parameters	March '2014	March '2015	March'2016	Variation over March' 2015	
				Amount	% of increase
Deposit	15215.63	17274.85	18724.08	1449.23	8
Advance	5842.72	7107.78	8415.05	1307.27	18
CD Ratio	38	41	45		4
Investments	2155.93	3316.20	4112.21	796.01	24
(C+I)D Ratio with Inv.	53	60	67		+7
RIDF*	305.00	305.00	200.00		
CD Ratio with RIDF #	40	43	46		+3
Govt. fund lying with Banks	2132.55	3038.26	3204.91	166.65	5
CD ratio without Govt. Fund	45	50	54	-	4
Credit in flow from outside the state	97.76	452.00	588.62	136.62	30
CD Ratio including Govt. Deposit with Credit inflow	39	44	48	-	4
CD ratio excluding Govt. Dep. including credit inflow	45	53	58	-	5
Priority Sector Credit (PSC)	3993.05	5204.18	6162.78	958.60	18
% of PSC to ANBC *	87	73	87		+14
Sectoral deployment of PSC: 1. Agriculture	1276.19	1658.28	2304.85	646.57	39
% of Agriculture Adv. to ANBC	28	23	37		+14
2.MSME	1594.48	2337.82	2694.85	357.03	15
3.Other Prisec	1122.38	1208.08	1163.08	-45	-4
PSC to major sub-sectors: (i)Weaker section	2277.89	2421.64	3390.70	969.06	40
% of weaker section credit to ANBC	50	34	48		14
II) SC	481.07	604.50	757.10	152.60	25
III) ST	866.01	1082.32	1157.46	75.14	7
IV) Women Entrepreneur	738.42	887.79	1414.33	526.54	59
% of women credit to ANBC	16	15	20		7
V) Minority Community	201.37	261.05	282.73	21.68	8
% to Total Prisec Advance	4	5	5		0

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

TRIPURA STATE									
Agenda item No. 11									
BANK-WISE & POPULATION GROUP-WISE BRANCH NETWORK AND DEPOSIT AS ON 31.03.2016									
									(Amt in lakh)
SI	BANKS	NO. OF BRANCHES				DEPOSITS			
No		Rural	Semi urban	Urban	Total	Rural	Semi Urban	Urban	TOTAL
1	2	3	4	5	6	7	8	9	10
1	Allahabad Bank	1	1	1	3	381.66	185.53	8669.13	9236.32
2	Andhra Bank	0	0	1	1	0.00	0.00	1198.10	1198.10
3	Bank of Baroda	1	0	3	4	1372.00	0.00	30902.58	32274.58
4	Bank of India	7	4	2	13	2123.96	3879.72	8782.12	14785.80
5	Bank of Maharashtra	0	0	1	1	0.00	0.00	349.13	349.13
6	Bharatiya Mahila Bank	1	0	1	2	70.94	0.00	1487.04	1557.98
7	Canara Bank	3	7	3	13	3752.39	2753.17	20805.99	27311.55
8	Central Bank of India	1	3	3	7	2937.22	1034.27	9986.17	13957.66
9	Corporation Bank	0	1	1	2	0.00	312.75	3600.47	3913.22
10	Dena Bank	0	0	1	1	0.00	0.00	203.63	203.63
11	Indian Bank	1	0	2	3	72.63	0.00	11969.81	12042.44
12	IDBI BANK	3	3	1	7	5651.00	3382.25	40217.75	49251.00
13	Indian Overseas Bank	2	2	1	5	3067.65	935.54	8867.39	12870.58
14	Oriental Bank of Commerce	0	1	1	2	0.00	74.00	2065.00	2139.00
15	Punjab & Sind Bank	1	0	1	2	89.00	0.00	2001.00	2090.00
16	Punjab National Bank	1	0	1	2	359.21	0.00	5779.67	6138.88
17	State Bank of India	29	17	14	60	51787.37	174832.93	254080.70	480701.00
18	Syndicate Bank	3	2	1	6	272.85	943.96	2708.27	3925.08
19	Union Bank of India	1	3	3	7	513.39	5633.24	39801.78	45948.41
20	United Bank of India	42	8	12	62	95480.63	70439.08	98359.77	264279.48
21	UCO Bank	12	9	5	26	14195.00	19999.00	58106.00	92300.00
22	Vijaya Bank	1	0	3	4	0.00	0.00	22377.32	22377.32
A	Sub Total of Public Sec. Bank	110	61	62	233	182126.90	284405.44	632318.82	1098851.16
23	AXIS BANK	0	4	3	7	0.00	6462.10	30384.42	36846.52
24	Bandhan Bank	12	7	3	22	5306.25	4396.39	3122.36	12825.00
25	Federal Bank	0	0	1	1	0.00	0.00	3069.50	3069.50
26	HDFC	0	2	3	5	0.00	1644.58	6398.80	8043.38
27	ICICI	1	6	1	8	699.30	2863.18	5836.52	9399.00
28	Indusind Bank	0	1	1	2	0.00	1033.80	2062.73	3096.53
29	Kotak Mahindra Bank	0	0	1	1	0.00	0.00	2342.67	2342.67
30	South Indian Bank	0	0	1	1	0.00	0.00	3923.08	3923.08
31	YES Bank	0	0	1	1	0.00	0.00	2899.00	2899.00
B	Sub Total of Pvt. Sec. Bank	13	20	15	48	6005.55	16400.05	60039.08	82444.68
32	Tripura Gramin Bank	101	30	13	144	177291.00	141579.00	164346.00	483216.00
C	Sub Total of RRB	101	30	13	144	177291.00	141579.00	164346.00	483216.00
33	ACUB	0	1	2	3	0.00	181.95	3369.50	3551.45
34	TCARDB	1	3	1	5	0.00	0.00	0.00	0.00
35	TSCB	40	12	11	63	53154.24	49593.68	101597.14	204345.06
D	Sub Total of Coop.Banks	41	16	14	71	53154.24	49775.63	104966.64	207896.51
GRAND TOTAL		265	127	104	496	418577.69	492160.12	961670.54	1872408.35

TRIPURA STATE

Agenda item No. 11

BANK-WISE & POPULATION GROUP-WISE ADVANCE AND CD RATIO AS ON 31.03.2016

Amt. in lakh

SI	BANKS	ADVANCES				CREDIT DEPOSIT RATIO (%)				Investment	Credit + Investment
No.		Rural	Semi urban	Urban	TOTAL	Rural	Semi urban	Urban	Total		Deposit Ratio (%)
1	2	3	4	5	6	7	8	9	10	11	12
1	Allahabad Bank	56.26	71.70	2103.41	2231.37	15	0	24	24		24
2	Andhra Bank	0.00	0.00	126.79	126.79	0	0	11	11		11
3	Bank of Baroda	442.00	0.00	10210.82	10652.82	32	0	33	33		33
4	Bank of India	1686.24	4269.76	5782.30	11738.30	79	110	66	79		79
5	Bank of Maharashtra	0.00	0.00	158.87	158.87	0	0	46	46		46
6	Bharatiya Mahila Bank	95.55	0.00	353.19	448.74	0	0	24	29		29
7	Canara Bank	673.54	2108.02	6830.92	9612.48	18	77	33	35		35
8	Central Bank of India	466.40	611.82	3953.18	5031.40	16	59	40	36		36
9	Corporation Bank	0.00	27.09	370.48	397.57	0	9	10	10		10
10	Dena Bank	0.00	0.00	40.65	40.65	0	0	20	20		20
11	Indian Bank	16.44	0.00	1644.33	1660.77	23	0	14	14		14
12	IDBI BANK	463.57	892.43	10625.74	11981.74	8	26	26	24		24
13	Indian Overseas Bank	462.91	287.38	2147.06	2897.35	15	31	24	23		23
14	Oriental Bank of Commerce	0.00	13.00	308.19	321.19	0	0	15	15		15
15	Punjab & Sind Bank	77.00	0.00	449.00	526.00	87	0	22	25		25
16	Punjab National Bank	97.95	0.00	2087.85	2185.80	27	0	36	36		36
17	State Bank of India	65031.99	72388.83	62893.18	200314.00	126	41	25	42		42
18	Syndicate Bank	187.85	637.00	1294.84	2119.69	69	67	48	54		54
19	Union Bank of India	86.48	1648.29	9478.31	11213.08	17	29	24	24		24
20	United Bank of India	40311.43	21366.14	47329.03	109006.60	42	30	48	41		41
21	UCO Bank	4005.91	4225.21	14108.70	22339.82	28	21	24	24		24
22	Vijaya Bank	0.00	0.00	2587.43	2587.43	0	0	12	12		12
A	Sub Total of Public Sec. Bank	114161.52	108546.67	184884.27	407592.46	63	38	29	37	0.00	37
23	AXIS BANK	0.00	328.08	24100.08	24428.16	0	5	79	66		66
24	Bandhan Bank	44712.00	12338.00	17110.00	74160.00	843	281	548	578		
25	Federal Bank	0.00	0.00	447.80	447.80	0	0	15	15		15
26	HDFC	0.00	3408.01	8871.05	12279.06	0	207	139	153		153
27	ICICI	256.84	1002.80	769.36	2029.00	37	35	13	22		22
28	Indusind Bank	0.00	3956.54	7843.24	11799.78	0	383	380	381		381
29	Kotak Mahindra Bank	0.00	0.00	54.79	54.79	0	0	2	2		2
30	South Indian Bank	0.00	0.00	919.92	919.92	0	0	23	23		23
31	YES Bank	0.00	0.00	22.00	22.00	0	0	1	1	382.35	14
B	Sub Total of Pvt. Sec. Bank	44968.84	21033.43	60138.24	126140.51	749	128	100	153	382.35	153
32	Tripura Gramin Bank	104965.00	56628.00	24286.00	185879.00	59	40	15	38	320112.00	105
C	Sub Total of RRB	104965.00	56628.00	24286.00	185879.00	59	40	15	38	320112.00	105
33	ACUB	0.00	52.55	1561.58	1614.13	0	29	46	45	2064.73	104
34	TCARDB	617.27	980.18	650.00	2247.45	0	0	0	0		0
35	TSCB	83727.92	20543.31	13760.10	118031.33	158	41	14	58	88662.07	101
D	Sub Total of Coop.Banks	84345.19	21576.04	15971.68	121892.91	159	43	15	59	90726.80	102
GRAND TOTAL		348440.55	207784.14	285280.19	841504.88	83	42	30	45	411221.15	67
TOTAL RESOURCES SUPPORT PROVIDED TO STATE UNDER RIDF:						20000.00		C.D. Ratio With RIDF		46	

TRIPURA STATE

Agenda Item No. 11

BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 31.03.2016

(Amt. in lacs)

Sl.No.	BANKS	Agril & Allied		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	140	188.88	208	1057.36	217	723.27	565	1969.51	9	93		
2	Andhra Bank	0	0.00	42	41.62	1	0.46	43	42.08	0	50		
3	Bank of Baroda	97	585.02	517	4595.33	180	1158.04	794	6338.39	8	85		
4	Bank of India	459	3642.40	1114	5445.38	377	923.54	1950	10011.32	41	113		
5	Bank of Maharashtra	1	3.55	24	80.26	2	15.50	27	99.31	5	131		
6	Bharatiya Mahila Bank	3	1.68	327	225.91	40	153.51	370	381.10	3	701		
7	Canara Bank	1258	458.16	1182	1974.75	415	1064.00	2855	3496.91	5	42		
8	Central Bank of India	803	807.82	558	2333.96	483	1618.91	1844	4760.69	17	99		
9	Corporation Bank	26	18.64	159	264.69	64	70.87	249	354.20	7	135		
10	Dena Bank	0	0.00	0	0.00	10	11.34	10	11.34	0	49		
11	Indian Bank	5	45.40	134	1022.85	146	330.02	285	1398.27	3	98		
12	IDBI BANK	3256	1487.32	1082	2029.06	93	480.59	4431	3996.97	13	35		
13	Indian Overseas Bank	70	46.03	381	1153.31	34	197.70	485	1397.04	1	30		
14	Oriental Bank of Commerce	2	0.13	63	181.42	27	59.97	92	241.52	0	124		
15	Punjab & Sind Bank	11	9.55	161	286.59	69	148.36	241	444.50	2	104		
16	Punjab National Bank	35	56.55	175	1640.92	40	172.56	250	1870.03	4	127		
17	State Bank of India	61045	28882.73	34411	79788.00	8358	15391.30	103814	124062.03	15	63		
18	Syndicate Bank	137	97.70	569	1084.32	122	271.94	828	1453.96	6	83		
19	Union Bank of India	418	1252.56	783	5062.15	298	1501.02	1499	7815.73	12	77		
20	United Bank of India	54741	24398.42	14132	65198.42	2603	10154.23	71476	99751.07	23	95		
21	UCO Bank	7073	3422.59	2312	11332.29	953	4101.59	10338	18856.47	17	95		
22	Vijaya Bank	122	148.73	371	1870.16	120	310.20	613	2329.09	5	85		
A	Sub Total of Public Sec. Bank	129702	65553.86	58705	186668.75	14652	38858.92	203059	291081.53	17	75		
23	AXIS BANK	37	123.00	339	6749.00	67	61.20	443	6933.20	0	22		
24	Bandhan Bank	196197	43136.00	64361	24948.00	17323	1291.00	277881	69375.00	0	0		
25	Federal Bank	35	19.10	15	181.90	0	0.00	50	201.00	5	49		
26	HDFC	9099	4094.33	7432	3786.92	247	52.20	16778	7933.45	45	88		
27	ICICI	4108	1730.00	28	36.00	2	11.00	4138	1777.00	87	89		
28	Indusind Bank	607	920.20	2997	6771.83	0	0.00	3604	7692.03	7	61		
29	Kotak Mahindra Bank	0	0.00	1	28.77	0	0.00	1	28.77	0	0		
30	SOUTH INDIAN BANK	1	24.10	14	548.57	56	222.60	71	795.27	3	115		
31	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0		
B	Sub Total of Pvt. Sec. Bank	210084	50046.73	75187.00	43050.99	17695	1638.00	302966	94735.72	89	168		
32	Tripura Gramin Bank	215221	47110.00	29887	28829.00	26257	64745.00	271365	140684.00	29	86		
C	Sub Total of RRB	215221	47110.00	29887	28829.00	26257	64745.00	271365	140684.00	29	86		
33	ACUB	0	0.00	0	0.00	671	1471.56	671	1471.56	0	82		
34	TCARDB	1230	534.33	0	0.00	2025	1713.12	3255	2247.45	22	94		
35	TSCB	108906	67239.98	19379	10936.35	3977	7881.12	132262	86057.45	68	87		
D	Sub Total of Coop.Banks	110136	67774.31	19379	10936.35	6673	11065.80	136188	89776.46	66	87		
GRAND TOTAL		665143	230484.90	183158	269485.09	65277	116307.72	913578	616277.71	32	87		

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

TRIPURA STATE

Agenda Item No. 11

BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 31.03.2016

(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.
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1	Allahabad Bank	98	145.20	134	290.45	42	108.40	390	1310.25	62	164	156.85	35	95.25	2	0.42
2	Andhra Bank	6	14.00	0	0.00	0	0.00	7	6.35	8	5	9.50	1	1.00	0	0.00
3	Bank of Baroda	70	334.08	40	159.35	32	90.47	114	810.66	11	35	47.25	10	18.00	0	0.00
4	Bank of India	132	230.60	190	103.80	44	48.46	236	376.93	4	164	302.18	44	21.24	0	0.00
5	Bank of Maharashtra	11	18.50	0	0.00	0	0.00	9	17.10	23	7	12.03	0	0.00	0	0.00
6	Bharatiya Mahila Bank	0	0.00	0	0.00	0	0.00	26	12.50	23	18	19.70	0	0.00	0	0.00
7	Canara Bank	616	552.65	445	236.85	376	533.22	1546	1064.65	13	93	50.32	1041	474.71	36	6.40
8	Central Bank of India	265	97.58	236	127.61	138	76.60	589	705.37	15	216	246.50	28	19.22	2	0.99
9	Corporation Bank	15	18.00	12	16.00	35	60.00	75	95.55	36	22	31.00	4	6.01	0	0.00
10	Dena Bank	0	0.00	0	0.00	0	0.00	9	3.30	14	0	0.00	0	0.00	0	0.00
11	Indian Bank	21	31.71	35	49.64	25	34.67	89	128.23	9	8	12.21	8	12.71	0	0.00
12	IDBI BANK	5	8.41	4	6.37	23	74.96	125	459.25	4	79	865.00	2	1.50	0	0.00
13	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	5	17.08	0	0	0.00	0	0.00	0	0.00
14	Oriental Bank of Commerce	2	0.86	0	0.00	39	9.20	16	7.91	4	19	33.49	1	1.00	0	0.00
15	Punjab & Sind Bank	25	32.50	9	10.15	4	3.50	47	60.90	14	14	12.00	4	5.00	0	0.00
16	Punjab National Bank	0	0.00	0	0.00	0	0.00	145	160.40	11	0	0.00	0	0.00	0	0.00
17	State Bank of India	24189	22829.00	47169	38100.00	9367	15001.00	66309	47196.00	24	35012	29059.00	10525	10026.00	369	421.00
18	Syndicate Bank	5	1.89	17	3.53	0	0.00	87	233.00	13	21	11.32	8	1.63	0	0.00
19	Union Bank of India	127	265.13	47	57.11	96	78.79	330	569.81	6	157	271.26	26	46.21	0	0.00
20	United Bank of India	19447	7029.55	27053	7981.63	5947	6488.06	59087	38741.22	37	40883	19497.63	9407	4445.32	359	70.56
21	UCO Bank	3081	5806.14	1562	511.81	1302	1172.00	5785	10911.00	55	725	1023.00	565	781.00	19	6.25
22	Vijaya Bank	67	194.58	38	142.16	35	41.40	145	389.60	14	60	37.66	58	143.00	4	2.81
A	Sub Total of Public Sec. Bank	48182	37610.38	76991	47796.46	17505	23820.73	135171	103277.06	27	77702	51697.90	21767	16098.80	791	508.43
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	Bandhan Bank	58421	11037.59	50185	9317.56	42198	7809.56	213520	44427.00	0	238263	45019.56	1459	268.48	0	0.00
25	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0.00
26	HDFC	216	168.85	240	850.18	0	0.00	15725	4505.39	50	14251	2852.81	1942	467.99	0	0.00
27	ICICI	2178	866.54	164	77.19	0	0.00	2849	1145.29	58	1036	488.61	300	95.43	0	0.00
28	Indusind Bank	280	574.19	255	415.17	0	0.00	1716	1472.81	12	0	0.00	680	1860.05	0	0.00
29	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
30	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
31	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	61097	12649.00	50845	10660.38	42198	7809.56	233816	51570.76	91	253626	48449.59	4390	2723.21	0	0.00
32	Tripura Gramin Bank	32661	18043.00	87069	40238.00	16719	6035.00	202113	128272.00	78	96489	31149.00	25201	8104.00	93	27.00
C	Sub Total of RRB	32661	18043.00	87069	40238.00	16719	6035.00	202113	128272.00	78	96489	31149.00	25201	8104.00	93	27.00
33	ACUB	115	201.12	130	356.56	0	0.00	152	12.68	1	132	279.50	4	3.71	3	7.05
34	TCARDB	0	0.00	0	0	0	0	0	0	0	0	0.00	0	0	0	0
35	TSCB	18017	7206.80	37099	16694.55	30927	15463.50	85854	55937.28	57	19715	9857.50	3357	1342.85	429	171.60
D	Sub Total of Coop.Banks	18132	7407.92	37229	17051.11	30927	15463.50	86006	55949.96	54	19847	10137.00	3361	1346.56	432	178.65
	GRAND TOTAL	160072	75710.30	252134	115745.95	107349	53128.79	657106	339069.78	48	447664	141433.49	54719	28272.57	1316	714.08

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 (January-March)		Outstanding/Disbursement at the end of the Quarter(April to March)		
		No. of A/cs	Amount disbursed	No. of A/cs	No.of beneficiaries	Balance O/s
1	Priority Sector	86158	130957.51	206412	236466	311315.21
I	Agriculture	70436	71372.48	162851	188363	142478.07
(i)	Crop Loans	12600	8513.27	61453	61453	26794.79
(ii)	Investment Credit					
	Out of (ii) above, loans for agriculture implements & machinery					
(iii)	Allied Activities	57836	62859.21	101398	126910	115683.28
(a)	Fisheries	11218	4888.38	24521	28954	11407.29
(b)	Dairying	3505	8532.81	6781	10815	16907.84
(c)	Poultry	2729	3947.00	6522	11372	9806.02
(d)	Animal Husbandry					
(e)	Bee keeping					
(f)	Sericulture					
(g)	Others	40384	45491.02	63574	75769	77562.13
	Out of Agriculture, loans to small and marginal farmers	10734	7809.67	38405	45921	18740.59
	Out of Agriculture, loans to other individual farmers	59702	63562.81	124446	142442	123737.48
	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	13286	47336.70	34318	38510	121963.64
(i)	Micro Enterprises	13234	45357.98	34193	38129	117194.42
(a)	Manufacturing Enterprises	3477	14145.11	9059	9975	36852.66
(b)	Service Enterprises	9757	31212.87	25134	28154	80341.76
(ii)	Small Enterprises	52	1978.72	125	381	4769.22
(a)	Manufacturing Enterprises	10	369.32	26	141	1012.67
(b)	Service Enterprises	42	1609.40	99	240	3756.55
(iii)	Medium Enterprises					
(a)	Manufacturing Enterprises					
(b)	Service Enterprises					
(iv)	Advances to KVI					
(v)	Other Finance to MSMEs					
III	Export Credit					
IV	Education	128	208.89	384	384	572.69
V	Housing					
VI	Renewable Energy					
VII	Social Infrastructure					
VIII	'Others' category under Priority Sector	2436	12248.33	9243	9593	46873.50
2	Loans to Weaker Sections under Priority Sector	74882	69551.53	177893	207983	165339.50
3	Non-Priority Sector Loans	8588	16643.01	27119	28083	52722.58
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	94746	147600.52	233531	264549	364037.79

Annual Statement on Priority Sector Advances and Sectoral Deployment of Credit (State-wise)											
	Adjusted Net Bank Credit (ANBC) as on the corresponding date of the preceding year	710777.52									
	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		Out of		Outstanding at the end of the			Out of outstanding loans,		
		No. of A/cs	Amount disbursed	No. of A/cs	Amount	No. of A/cs	No.of benefici aries	Balance O/s	No. of A/cs	No.of beneficia ries	Balance O/s
1	Priority Sector	206412	311315.21	98321	147441.32	913578		616277.7	412206		191456.25
I	Agriculture	162851	142478.07	77898	68525.37	665143		230484.90	318751		86545.55
(i)	Crop Loans	61453	26794.79	28863	12593.85	307412		56432.22	125103		17015.30
(ii)	Investment Credit										
	Out of (ii) above loans for Agriculture Implements & Machinery										
(iii)	Allied Activities	101398	115683.28	49035	55931.52	357731		174052.7	193648		69530.25
(a)	Fisheries	24521	11407.29	11493	5359.66	85178		39588.15	49493		17075.58
(b)	Dairy	6781	16907.84	3105	7732.45	23817		31438.44	12755		12485.88
(c)	Poultry	11372	9806.02	5481	4713.93	24343		18570.06	11664		6595.62
(d)	Animal Husbandry										
(e)	Bee keeping										
(f)	Sericulture										
(g)	Others	63574	77562.13	28956	38125.48	224393		84456.03	119736		33373.17
	Out of Agriculture, loans to small and marginal farmers	38405	18740.59	18447	9005.23	156123		64663.02	79593		24379.10
	Out of Agriculture, loans to marginal farmers- Crop Loans										
	Out of Agriculture, loans to marginal farmers- Investment Credit										
	Out of Agriculture, loans to small farmers- Crop Loans										
	Out of Agriculture, loans to small farmers-Investment Credit										
	Out of Agriculture, loans to marginal farmers for Allied activities										
	Out of Agriculture, loans to Small farmers for allied activities										
	Out of Agriculture, loans to other Individual farmers	124446	123737.48	59451	59520.14	509020		165821.9	239158		62166.45
	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, loans to Food & Agro-processing										
II	MSMEs	34318	121963.64	16205	57564.07	183158		269485.1	69714		73075.01
(i)	Micro Enterprises	34193	117194.42	16146	55321.44	182338		222729.05	69451		65470.52
(a)	Manufacturing Enterprises	9059	36852.66	4278	17412.55	42089		110891.9	17854		34949.04
(b)	Service Enterprises (advances up to ₹5 crore)	25134	80341.76	11868	37908.89	140249		111837.2	51597		30521.48
(ii)	Small Enterprises	125	4769.22	59	2242.63	817		32245.94	263		7604.49
(a)	Manufacturing Enterprises	26	1012.67	12	479.28	177		5425.41	62		1341.21
(b)	Service Enterprises (advances up to ₹5 crore)	99	3756.55	47	1763.35	640		26820.53	201		6263.28
(iii)	Medium Enterprise					3		14510.10			
(a)	Manufacturing Enterprise					3		14510.10			
(b)	Service Enterprises (advances up to ₹10 crore)					0		0.00			
(iv)	Advances to KVI										
(v)	Other Finance to MSMEs										
III	Export Credit										
IV	Education	384	572.69	173	259.41	3812		11427.26	1866		5507.85
V	Housing										
VI	Renewable Energy										
VII	Social Infrastructure										
VIII	'Others' category under Priority Sector	9253	46873.50	4218	21351.88	65277		116307.7	23741		31835.68
2	Loans to Weaker Sections under Priority Sector	177893	165339.50	84567	78591.27	657106		339069.8	333415		172112.5
3	Non-Priority Sector Loans	27119	52722.58	13859	26952.34	131583		225227.2	65697		112505.7
I	Agriculture										
II	MSME (Service)										
(i)	Micro Enterprises (Service) (advances above ₹5 crore)										
(ii)	Small Enterprises (Service) (advances above ₹5 crore)										
(iii)	Medium Enterprises (Service) (advances above ₹10 crore)										
III	Education Loans										
IV	Housing Loans										
V	Personal Loans under Non-Priority Sector										
VI	Other Non-Priority Sector Loans										
4	Total Loans	233531	364037.79	112180	174393.66	1045161		841504.9	477903		303961.9

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 45% and as on 31.03.2016 it stands at 45%. 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%) and ACP 2015-16 (124%) resulting 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 improve the credit off take for various viable projects in different sector / segment of the economy.

EMPLOYMENT GENERATION SCHEMES

Action Points emerged in the 116th SLBC Meeting held on 22.02.2016

Sanctioning & disbursement of eligible proposals sponsored under PMEGP within 31.03.2016 to avail benefit of subsidy (**Action: Banks & State Govt.**).

Status of implementation

In PMEGP, against the physical target of 1500, all the banks have sanctioned 1337 cases amounting to Rs. 64.77 Crores.

Disbursements have been made in 1097 cases with an amount of Rs. 14.89 Crores.

Scheme-wise performance under Employment Generation Scheme by all Banks for 2015-16 (as on 31.03.2016) is given below:

(Rs/ lac)

Scheme	Prog. Year	Target	Spon.	Sanctioned		Disbursed	
		No	No	No	Amt	No	Amt
PMEGP							
March' 2014	2013-14	1500	4205	1651	7524.50	1510	3548.75
March' 2015	2014-15	1500	4474	1407	6878.69	1192	1938.00
March' 2016	2015-16	1500	3945	1337	6477.44	1097	1489.23
SWAVALAMBAN							
March' 2014	2013-14	2500	4631	2242	4623.29	1215	2017.73
March' 2015	2014-15	3000	5231	1987	4497.18	644	1158.30
March' 2016	2015-16	3500	5714	2655	6281.36	717	1328.14

As at the end of the financial year 2015-16, 3945 PMEGP cases have been sponsored to the bank branches, out of which 1337 cases have been sanctioned amounting to Rs. 64.77 Crores. Disbursement has been made in 1097 of the cases with Rs. 14.89 Crores.

Subsequently, 5714 Swabalamban proposals have been sponsored to the bank branches. Banks have sanctioned 2655 proposals with an amount of Rs. 62.81 Crores and have disbursed 717 cases amounting to Rs. 13.28 Crores.

TRIPURA STATE
PERFORMANCE UNDER PMEGP FOR THE FINANCIAL YEAR 2015-16 AS ON 31.03.2016

Agenda No-12

		TARGET	SPONSORED		SANCTIONED		DISBURSED	
Sl.No.	NAME OF THE BANKS	NO	NO	AMT.	NO	AMT.	NO	AMT.
1	Allahabad Bank	6	16	70.50	5	25.00	4	6.10
2	Andhra Bank	4	9	45.00	4	14.00	4	5.03
3	Bank of Baroda	9	32	176.62	9	45.00	9	28.70
4	Bank of India	18	53	372.67	32	203.78	25	59.80
5	Bank of Maharashtra	3	6	27.00	3	13.00	3	3.06
6	Canara Bank	19	77	457.75	25	118.30	21	33.08
7	Central Bank of India	21	58	283.60	14	45.00	15	14.41
8	Corporation Bank	5	5	23.00	2	4.50	2	2.50
9	Indian Bank	6	13	57.99	5	10.50	5	1.85
10	IDBI BANK	5	23	125.27	10	48.03	5	6.00
11	Indian Overseas Bank	9	26	168.10	3	7.00	3	2.94
12	Oriental Bank of Commerce	4	8	28.50	2	6.00	2	1.72
13	Punjab & Sind Bank	5	10	53.50	3	5.00	3	0.24
14	Punjab National Bank	5	10	49.55	4	6.30	3	0.35
15	State Bank of India	323	721	3785.69	254	837.25	218	165.06
16	Syndicate Bank	11	32	163.50	5	19.00	3	0.03
17	Union Bank of India	18	49	240.00	17	71.00	16	23.24
18	United Bank of India	368	945	5192.65	330	1891.96	250	263.21
19	UCO Bank	48	154	801.17	41	185.09	30	27.60
20	Vijaya Bank	8	16	74.58	6	13.00	5	3.86
A	Sub Total of Public Sec. Bank	895	2263	12196.64	774	3568.71	626	648.78
21	AXIS BANK	1	8	88.50	1	9.00	1	5.00
22	Federal Bank	0	0	0.00	0	0.00	0	0.00
23	HDFC	1	0	0.00	0	0.00	0	0.00
24	ICICI	3	0	0.00	0	0.00	0	0.00
25	Indusind Bank	2	6	40.50	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	7	14	129.00	1	9.00	1	5.00
29	Tripura Gramin Bank	442	1246	6660.45	396	2020.07	327	586.41
C	Sub Total of RRB	442	1246	6660.45	396	2020.07	327	586.41
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	422	2223.86	166	879.66	143	249.04
D	Sub Total of Coop.Banks	156	422	2223.86	166	879.66	143	249.04
GRAND TOTAL		1500	3945	21209.95	1337	6477.44	1097	1489.23

Tripura State

BANK-WISE POSITION IN IMPLEMENTATION OF SWABALAMBAN FOR THE STATE OF TRIPURA FOR THE PROGRAMME YEAR 2015-16 AS ON 31.03.2016

(Amt in Lacs.)

SI No	Name of Bank	Achievement for the Financial Year 2015-2016						
		Target	Sponsored		Sanctioned		Disbursed	
		No	No	Amt	No	Amt	No	Amt
1	Allahabad Bank	11	14	41.50	2	4.00	0	0.00
2	Axis bank	3	2	3.46	4	1.00	0	0.00
3	Bank of Baroda	18	25	61.37	12	20.67	0	0.00
4	Bank of India	33	88	218.15	52	109.07	13	27.60
5	Canara Bank	44	109	306.61	60	126.76	11	12.81
6	Central Bank of India	52	74	214.64	25	47.29	0	0.00
7	ICICI Bank	10	12	42.32	0	0.00	0	0.00
8	IDBI Bank	4	16	55.95	14	27.26	0	0.00
9	Indian Bank	13	16	50.16	7	10.10	0	0.00
10	Indian Overseas Bank	18	45	114.42	17	34.26	0	0.00
11	Indus Ind Bank	2	6	25.00	0	0.00	0	0.00
12	Oriental Bank Of Commerce	5	6	16.00	2	8.00	0	0.00
13	Punjab & Sind Bank	13	14	41.01	3	4.50	0	0.00
14	Punjab Naional Bank	8	20	55.27	7	13.02	0	0.00
15	Syndicate Bank	19	40	108.22	14	29.14	4	9.00
16	State Bank of India	575	911	2607.07	336	762.65	30	35.72
17	Tripura Gramin Bank	1292	2096	5696.35	1088	2668.17	491	991.82
18	Tripura State Co-Op Bank	512	749	2111.75	274	643.03	62	108.08
19	Union Bank	32	83	235.20	49	88.60	11	20.06
20	United Bank Of India	664	1104	3008.07	568	1411.94	78	105.62
21	UCO BANK	134	230	665.67	99	225.04	17	17.43
22	Vijaya Bank	8	13	37.04	3	5.00	0	0.00
23	HDFC	4	5	13.36	0	0.00	0	0.00
24	Andhra Bank	6	6	22.50	4	8.00	0	0.00
25	Corporation Bank	8	11	31.74	5	12.00	0	0.00
26	Bharatiya Mahila Bank	4	8	18.10	8	14.86	0	0.00
27	Yes Bank	2	2	4.02	0	0.00	0	0.00
28	Bank of Maharashtra	6	9	32.92	2	7.00	0	0.00
	TOTAL	3500	5714	15837.87	2655	6281.36	717	1328.14

TRIPURA STATE						
Agenda Item No-12						
BANK-WISE POSITION IN IMPLEMENTATION OF MINI DAIRY FOR THE STATE OF TRIPURA DURING THE YEAR 2015-16 AS ON 31.03.2016						
Sl.No.	BANKS	Proposals Received	Proposals sanctioned		Proposals disbursed	
		No.	No.	Amt.	No.	Amt.
1	2	3	4	5	6	7
1	Central Bank of India	0	0	0.00	0	0.00
2	State Bank of India	12	12	14.15	12	14.15
3	UCO Bank	15	15	65.09	15	65.09
4	United Bank of India	85	83	239.90	83	239.90
5	Tripura Gramin Bank	102	90	151.61	90	151.61
6	Tripura State Co-operative Bank	50	50	100.80	50	100.80
7	Bank of Baroda	0	0	0.00	0	0.00
8	Union Bank	4	4	4.00	4	4.00
9	Oriental Bank of Commerce	0	0	0.00	0	0.00
10	ACUB	0	0	0.00	0	0.00
11	PNB	1	1	2.40	1	2.40
11	Syndicate Bank	0	0	0.00	0	0.00
TOTAL		269	255	577.95	255	577.95

TRIPURA STATE

Agenda Item No.12

Bank wise position in implementation of KCC(Fishery)/SCC for F.Y.2015-16 as on 31.03.2016

(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	1	0.36	1	0.36	1	0.36	0	0
6	Canara Bank	4	2.14	1	0.25	1	0.25	3	0
7	CBI								0
8	IB								0
9	IDBI BANK								0
10	IOB	3	2.50	0	0.00	0	0.00	2	1
11	P&SB								0
12	PNB	0	0.00	0	0.00	0	0.00	0	0
13	SBI	30	60.83	8	4.80	8	4.80	20	2
14	SYNDICATE	2	1.10	1	0.60	1	0.60	1	0
15	UCO	6	7.30	5	6.50	3	3.50	0	1
16	UBI	105	62.40	26	8.41	20	5.45	63	16
17	Union Bank	1	3.00	0	0.00	0	0.00	1	0
18	VB								0
19	OBC								0
20	Corporation								0
A	Sub-Total PUBLIC sec Bank	152	139.63	42	20.92	34	14.96	90	20
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	148	130.72	72	87.18	72	67.18	71	5
C	Sub Total RRB	148	130.72	72	87.18	72	67.18	71	5
28	ACUB								0
29	TCARDB								0
30	TSCB	67	47.82	21	4.77	16	4.16	22	24
D	Sub-Total Coop. Bank	67	47.82	21	4.77	16	4.16	22	24
GRAND TOTAL		367	318.17	135	112.87	122	86.30	183	49

Agenda item No. 13

Grant of Educational loans/Housing loans/Specialized Schemes/DRI Outstanding Credit as on 31.03.2016

Achievement under DRI by Banks up to March' 2016:

(Rs.in lac)

Sl no	Name of the Bank	Sanctioned (15-16)		Outstanding as on 31.03.2016	
		No	Amount	No	Amount
1	UBI	33	5.43	593	72.46
2	SBI	8	1.88	611	110.48
3	Canara Bank	110	25.20	163	16.30
4	UCO bank	11	1.61	89	14.50
5	P & SB	2	0.30	2	0.30
6	CBI	0	0	259	104.15
	TOTAL	164	34.42	1717	318.19

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 March' 2016 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 March' 2016.		Balance outstanding as on 31-03-2016		% of growth over March 2015	
A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount
3490	8569.82	384	572.69	3812	11427.26	9	33

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 and achievement of Education Loan for the financial year 2015-16 has been annexed.

Reports on progress made under **Housing Loan** and other **Specialized Schemes** during the year 2015-16 up to March' 2016 are annexed.

TRIPURA STATE												
BANK-WISE PERFORMANCE UNDER EDUCATION LOAN FOR THE YEAR 2015-16, AS ON 31.03.2016										Agenda item No. 13 (Amt in Lacs.)		
SL NO	BANKS	Proposals received	PROPOSAL SANCTIONED		PROPOSAL DISBURSED		No of cases pending	No of cases rejected	Outstanding as on 31.03.2016		Target for March'2016	
		No.	NO	Amt.	No.	Amt.	No.	No.	No.	Amt.	No.	Amt.
1	Allahabad Bank	1	1	7.50	1	3.00	0	0	35	76.50	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	21	53.21	3	6.00
4	Bank of India	9	9	31.79	9	31.79	0	0	22	48.62	5	5.00
5	Bank of Maharashtra								0	0.00	0	0.00
6	Bharatiya Mahila Bank	6	6	20.89	6	9.28	0	0	6	9.28	0	0.00
7	Canara Bank	50	50	100.00	50	20.00	0	0	239	469.09	39	37.00
8	Central Bank of India								52	130.87	7	35.00
9	Corporation Bank								0	0.00	0	0.00
10	Dena Bank								0	0.00	0	0.00
11	Indian Bank								7	23.30	0	0.00
12	IDBI BANK	8	8	60.36	8	53.50	0	0	8	60.36	5	8.00
13	Indian Overseas Bank	0	0	0.00	0	0.00	0	0	8	17.87	3	3.00
14	Oriental Bank of Commerce	1	1	10.00	1	5.50	0	0	9	23.44	1	2.00
15	Punjab & Sind Bank	1	1	2.52	1	0.40	0	0	2	3.85	0	0.00
16	Punjab National Bank	2	2	8.00	2	4.00	0	0	36	74.60	4	4.00
17	State Bank of India	122	122	143.96	122	86.00	0	0	2034	6315.88	167	470.00
18	Syndicate Bank	4	4	1.52	4	0.55	0	0	57	136.85	2	2.00
19	Union Bank of India	16	16	16.95	16	6.32	0	0	43	106.72	8	18.00
20	United Bank of India	93	93	407.58	93	174.55	0	0	548	1478.67	108	259.00
21	UCO Bank	4	4	20.00	4	7.55	0	0	139	471.10	29	50.00
22	Vijaya Bank	1	1	4.00	0	0.00	0	0	13	25.27	3	10.00
A	Sub Total of Public Sec. Bank	318	318	835.07	317	402.44	0	0	3279	9525.48	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	4	4	4.25	4	4.25	0	0	9	14.47	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	4	4	4.25	4	4.25	0	0	14	33.65	2	6.00
31	Tripura Gramin Bank	63	63	209.00	63	166.00	0	0	494	1799.00	54	55.00
C	Sub Total of RRB	63	63	209.00	63	166.00	0	0	494	1799.00	54	55.00
32	ACUB								0	0.00	0	0.00
33	TCARDB								0	0.00	0	0.00
34	TSCB	0	0	0.00	0	0.00	0	0	25	69.13	0	0.00
D	Sub Total of Coop.Banks	0	0	0.00	0	0.00	0	0	25	69.13	0	0.00
GRAND TOTAL		385	385	1048.32	384	572.69	0	0	3812	11427.26	440	970.00

Tripura State

Agenda Item No-13

BANK-WISE PERFORMANCE IN FINANCING UNDER HOUSING SCHEME AS ON 31.03.2016

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	217	706.52	0	0.00	0	0.00	217	706.52
2	Andhra Bank	2	2.79	0	0.00	0	0.00	2	2.79
3	Bank of Baroda	10	100.90	0	0.00	3	38.00	13	138.90
4	Bank of India	56	310.06	20	136.36	8	28.31	84	474.73
5	Bank of Maharashtra	2	15.00	0	0.00	0	0.00	2	15.00
6	Canara Bank	26	463.66	0	0.00	103	594.77	129	1058.43
7	Central Bank of India	38	222.19	2	32.32	2	9.34	42	263.85
8	Corporation Bank	5	34.11	0	0.00	0	0.00	5	34.11
9	Indian Bank	35	233.66	0	0.00	0	0.00	35	233.66
10	IDBI BANK	0	0.00	18	79.00	13	71.00	31	150.00
11	Indian Overseas Bank	16	185.02	10	80.75	18	115.14	44	380.91
12	Oriental Bank of Commerce	6	36.13	0	0.00	0	0.00	6	36.13
13	Punjab & Sind Bank	25	110.50	0	0.00	5	40.50	30	151.00
14	Punjab National Bank	16	157.48	0	0.00	1	10.50	17	167.98
15	State Bank of India	3051	24835.00	1375	9033.00	671	2569.26	5097	36437.26
16	Syndicate Bank	20	243.01	9	39.56	0	0.00	29	282.57
17	Union Bank of India	106	1152.73	35	284.81	1	0.12	142	1437.66
18	United Bank of India	907	11693.66	733	1947.93	549	1688.74	2189	15330.33
19	UCO Bank	261	2408.75	71	520.00	49	220.00	381	3148.75
20	Vijaya Bank	57	246.07	0	0.00	0	0.00	57	246.07
A	Sub-Total PUBLIC sec Bank	4856	43157.24	2273	12153.73	1423	5385.68	8552	60696.65
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	6	7.33	1	0.78	0	0.00	7	8.11
24	ICICI	1	8.57	0	0.00	0	0.00	1	8.57
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	205	223.80	1	0.78	0	0.00	206	224.58
29	TGB	4154	21451.00	5298	16276.00	12943	25219.00	22395	62946.00
C	Sub Total RRB	4154	21451.00	5298	16276.00	12943	25219.00	22395	62946.00
30	ACUB	84	520.23	1	13.53	0	0.00	85	533.76
31	TCARDB	0	0.00	0	0.00	0	0.00	0	0.00
32	TSCB	485	3297.50	273	1747.20	281	1708.80	1039	6753.50
D	Sub-Total Coop. Bank	569	3817.73	274	1760.73	281	1708.80	1124	7287.26
GRAND TOTAL		9784	68649.77	7846	30191.24	14647	32313.48	32277	131154.49

TRIPURA STATE

Agenda Item No- 13

BANK-WISE DETAILS OF SPECIALISED SCHEME AS ON 31.03.2016									
Sl. No.	BANKS	Amount in lakh							
		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					4	20.00	1	6.00
9	SBI	7	44.00	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	8.86	0	0.00	133	300.53	0	0.00
16	TSCB	4	466.62	0	0.00	0	0	0	0.00
17	TCARDB								
18	SYNDICATE								
19	IDBI					17	73	6	45
TOTAL :		22	1156.41	0	0.00	570	758.64	6	45.00

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.

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.

IMPORTANT ISSUES

Pradhan Mantri Awas Yojana – Housing for All (Urban) (PMAY):

Pradhan Mantri Awas Yojana was launched on 17.06.2015. This scheme is operational in all notified Statutory Towns and Planning areas.

The scheme consist of four different verticals namely (a) In- Situ Slum Redevelopment, (b) Affordable Housing through Credit Linked Subsidy Scheme – CLSS, (c) Affordable Housing in Partnership, and (d) Subsidy for beneficiary-led Individual house construction.

Details circular is uploaded in SLBC Tripura website and copy is enclosed as Annexure (Page no. 148-157).

Guidelines issued by Ministry of Housing and Urban Poverty Alleviation Department, Government of India is placed before the House for discussion and noting.

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 31.03.16
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

FINANCIAL LITERACY/ AWARENESS CAMP ORGANISED BY THE RURAL BRANCHES OF BANKS 2015-16							
FOR THE QUARTER ENDED MARCH '2016							
TRIPURA STATE							
Sl No.	District	Name of Block	Name of Bank	Name of Branch	Month	Held on	to be held on
1	Dhalai	Ambassa	TGB	Ambassa	Jan' 16	16.01.2015	
2	Dhalai	Ambassa	TGB	Kachuchara	Jan' 16	06.01.2015	
3	Dhalai	Ambassa	TGB	Kulai	Jan' 16	07.01.2015	
4	Dhalai	Ambassa	TGB	Ambassa	Feb' 16	17.02.2015	
5	Dhalai	Ambassa	TGB	Kachuchara	Feb' 16	26.02.2015	
6	Dhalai	Ambassa	TGB	Kulai	Feb' 16	13.02.2015	
7	Dhalai	Ambassa	TGB	Ambassa	Mar' 16	21.03.2015	
8	Dhalai	Ambassa	TGB	Kulai	Mar' 16	19.03.2015	
9	Dhalai	Ambassa	TSCB	Jawaharnagar	Jan' 16	06.01.2015	
10	Dhalai	Ambassa	TSCB	Jawaharnagar	Feb' 16	17.02.2015	
11	Dhalai	Ambassa	UBI	Sikaribari	Jan' 16	27.01.2015	
12	Dhalai	Ambassa	UBI	Sikaribari	Feb' 16	05.02.2015	
13	Dhalai	Ambassa	UBI	Sikaribari	Mar' 16	10.03.2015	
14	Dhalai	Chaumanu	TGB	Chailengta	Jan' 16	15.01.2015	
15	Dhalai	Chaumanu	TGB	Chaumanu	Jan' 16	16.01.2015	
16	Dhalai	Chaumanu	TGB	Chailengta	Feb' 16	06.02.2015	
17	Dhalai	Chaumanu	TGB	Chailengta	Mar' 16	28.03.2015	
18	Dhalai	Chaumanu	TGB	Chaumanu	Mar' 16	07.03.2015	
19	Dhalai	Chaumanu	TSCB	Choumanu	Jan' 16	15.01.2015	
20	Dhalai	Chaumanu	TSCB	Chailengta	Jan' 16	06.01.2015	
21	Dhalai	Chaumanu	TSCB	Choumanu	Feb' 16	13.02.2015	
22	Dhalai	Chaumanu	TSCB	Chailengta	Feb' 16	04.02.2015	
23	Dhalai	Chaumanu	TSCB	Choumanu	Mar' 16	21.03.2015	
24	Dhalai	Chaumanu	TSCB	Chailengta	Mar' 16	19.03.2015	
25	Dhalai	Chaumanu	UBI	Chailengta	Jan' 16	15.01.2015	
26	Dhalai	Chaumanu	UBI	Chailengta	Mar' 16	11.03.2015	
27	Dhalai	Damburnagar	TGB	Gandachherra	Jan' 16	27.01.2015	
28	Dhalai	Damburnagar	TGB	Ganganagar	Jan' 16	08.01.2015	
29	Dhalai	Damburnagar	TGB	Gandachherra	Feb' 16	17.02.2015	
30	Dhalai	Damburnagar	TGB	Ganganagar	Feb' 16	20.02.2015	
31	Dhalai	Damburnagar	TGB	Gandachherra	Mar' 16	14.03.2015	
32	Dhalai	Damburnagar	TGB	Ganganagar	Mar' 16	08.03.2015	
33	Dhalai	Damburnagar	TSCB	Gandachherra	Jan' 16	07.01.2015	
34	Dhalai	Damburnagar	TSCB	Gandachherra	Feb' 16	23.02.2015	
35	Dhalai	Damburnagar	TSCB	Gandachherra	Mar' 16	17.03.2015	
36	Dhalai	Damburnagar	UCO Bank	Gandachherra	Jan' 16	06.01.2015	
37	Dhalai	Damburnagar	UCO Bank	Raishyabari	Jan' 16	27.01.2015	
38	Dhalai	Damburnagar	UCO Bank	Gandachherra	Feb' 16	17.02.2015	
39	Dhalai	Damburnagar	UCO Bank	Raishyabari	Feb' 16	20.02.2015	
40	Dhalai	Damburnagar	UCO Bank	Gandachherra	Mar' 16	09.03.2015	
41	Dhalai	Damburnagar	UCO Bank	Raishyabari	Mar' 16	30.03.2015	
42	Dhalai	Durgachoumohani	Indian Bank	Durgachoumohani	Jan' 16	27.01.2015	
43	Dhalai	Durgachoumohani	Indian Bank	Durgachoumohani	Feb' 16	23.02.2015	
44	Dhalai	Durgachoumohani	Indian Bank	Durgachoumohani	Mar' 16	08.03.2015	
45	Dhalai	Durgachoumohani	TGB	Bamancherra	Jan' 16	29.01.2015	
46	Dhalai	Durgachoumohani	TGB	Bamancherra	Feb' 16	26.02.2015	
47	Dhalai	Durgachoumohani	TSCB	Durgachoumohani Block	Jan' 16	27.01.2015	
48	Dhalai	Durgachoumohani	TSCB	Durgachoumohani Block	Feb' 16	26.02.2015	
49	Dhalai	Durgachoumohani	TSCB	Durgachoumohani Block	Mar' 16	11.03.2015	
50	Dhalai	Manu	Bank of India	Dhumachherra	Jan' 16	15.01.2015	
51	Dhalai	Manu	Bank of India	Dhumachherra	Mar' 16	11.03.2015	
52	Dhalai	Manu	SBI	Kanchancherra	Jan' 16	15.01.2015	
53	Dhalai	Manu	SBI	Kanchancherra	Feb' 16	26.02.2015	
54	Dhalai	Manu	SBI	Kanchancherra	Mar' 16	07.03.2015	
55	Dhalai	Manu	TGB	Manu	Jan' 16	06.01.2015	
56	Dhalai	Manu	TGB	Nalkata (82 Miles)	Jan' 16	27.01.2015	
57	Dhalai	Manu	TGB	Manu	Feb' 16	13.02.2015	
58	Dhalai	Manu	TGB	Nalkata (82 Miles)	Feb' 16	04.02.2015	
59	Dhalai	Manu	TGB	Manu	Mar' 16	09.03.2015	
60	Dhalai	Manu	TGB	Nalkata (82 Miles)	Mar' 16	30.03.2015	
61	Dhalai	Manu	UBI	Manu	Jan' 16	08.01.2015	
62	Dhalai	Manu	UBI	Machli	Jan' 16	16.01.2015	
63	Dhalai	Manu	UBI	Manu	Feb' 16	03.02.2015	
64	Dhalai	Manu	UBI	Choumanu	Feb' 16	27.02.2015	
65	Dhalai	Manu	UBI	Machli	Feb' 16	06.02.2015	
66	Dhalai	Manu	UBI	Manu	Mar' 16	21.03.2015	
67	Dhalai	Manu	UBI	Choumanu	Mar' 16	19.03.2015	
68	Dhalai	Manu	UBI	Machli	Mar' 16	17.03.2015	
69	Dhalai	Salema	Bandhan Bank	Singinala	Jan' 16	06.01.2015	
70	Dhalai	Salema	Bandhan Bank	Singinala	Feb' 16	04.02.2015	
71	Dhalai	Salema	Bandhan Bank	Singinala	Mar' 16	10.03.2015	
72	Dhalai	Salema	TGB	Kamalpur	Jan' 16	27.01.2015	

Sl No.	District	Name of Block	Name of Bank	Name of Branch	Month	Held on	to be held on
73	Dhalai	Salema	TGB	Salama	Jan' 16	15.01.2015	
74	Dhalai	Salema	TGB	Kamalpur	Feb' 16	04.02.2015	
75	Dhalai	Salema	TGB	Salama	Feb' 16	17.02.2015	
76	Dhalai	Salema	TGB	Kamalpur	Mar' 16	17.03.2015	
77	Dhalai	Salema	TGB	Salama	Mar' 16	11.03.2015	
78	Dhalai	Salema	TSCB	Moracherra	Jan' 16	15.01.2015	
79	Dhalai	Salema	TSCB	Moracherra	Mar' 16	15.03.2015	
80	Dhalai	Salema	UBI	Halhali	Jan' 16	15.01.2015	
81	Dhalai	Salema	UBI	Kamalpur	Jan' 16	27.01.2015	
82	Dhalai	Salema	UBI	Halhali	Feb' 16	26.02.2015	
83	Dhalai	Salema	UBI	Kamalpur	Feb' 16	13.02.2015	
84	Dhalai	Salema	UBI	Halhali	Mar' 16	08.03.2015	
85	Dhalai	Salema	UBI	Kamalpur	Mar' 16	07.03.2015	
86	Gomati	Amarpur	Canara Bank	Dalak	Jan' 16	29.01.2015	
87	Gomati	Amarpur	Canara Bank	Dalak	Feb' 16	13.02.2015	
88	Gomati	Amarpur	Canara Bank	Dalak	Mar' 16	28.03.2015	
89	Gomati	Amarpur	TSCB	Nutanbazar	Jan' 16	15.01.2015	
90	Gomati	Amarpur	TSCB	Nutanbazar	Feb' 16	04.02.2015	
91	Gomati	Amarpur	TSCB	Nutanbazar	Mar' 16	07.03.2015	
92	Gomati	Amarpur	UBI	Nutanbazar	Jan' 16	27.01.2015	
93	Gomati	Amarpur	UBI	Nutanbazar	Feb' 16	05.02.2015	
94	Gomati	Amarpur	UBI	Nutanbazar	Mar' 16	09.03.2015	
95	Gomati	Kakraban	Bank of Baroda	Mirza	Jan' 16	27.01.2015	
96	Gomati	Kakraban	Bank of Baroda	Mirza	Feb' 16	17.02.2015	
97	Gomati	Kakraban	Bank of Baroda	Mirza	Mar' 16	08.03.2015	
98	Gomati	Kakraban	Bank of India	Palatana	Jan' 16	27.01.2015	
99	Gomati	Kakraban	Bank of India	Palatana	Feb' 16	20.02.2015	
100	Gomati	Kakraban	Bank of India	Palatana	Mar' 16	22.03.2015	
101	Gomati	Kakraban	SBI	Palatana	Jan' 16	30.01.2015	
102	Gomati	Kakraban	SBI	Palatana	Feb' 16	17.02.2015	
103	Gomati	Kakraban	SBI	Palatana	Mar' 16	08.03.2015	
104	Gomati	Kakraban	TGB	Tulamura	Jan' 16	15.01.2015	
105	Gomati	Kakraban	TGB	Jamjuri	Jan' 16	06.01.2015	
106	Gomati	Kakraban	TGB	Gangacherra	Jan' 16	15.01.2015	
107	Gomati	Kakraban	TGB	Tulamura	Feb' 16	18.02.2015	
108	Gomati	Kakraban	TGB	Jamjuri	Feb' 16	17.02.2015	
109	Gomati	Kakraban	TGB	Gangacherra	Feb' 16	20.02.2015	
110	Gomati	Kakraban	TGB	Tulamura	Mar' 16	09.03.2015	
111	Gomati	Kakraban	TGB	Jamjuri	Mar' 16	30.03.2015	
112	Gomati	Kakraban	TSCB	Salgarah	Jan' 16	27.01.2015	
113	Gomati	Kakraban	TSCB	Mirza	Jan' 16	08.01.2015	
114	Gomati	Kakraban	TSCB	Salgarah	Feb' 16	13.02.2015	
115	Gomati	Kakraban	TSCB	Mirza	Feb' 16	26.02.2015	
116	Gomati	Kakraban	TSCB	Mirza	Mar' 16	19.03.2015	
117	Gomati	Kakraban	UBI	Karbook(Kakraban)	Jan' 16	29.01.2015	
118	Gomati	Kakraban	UBI	Salgarah	Jan' 16	16.01.2015	
119	Gomati	Kakraban	UBI	Karbook(Kakraban)	Feb' 16	17.02.2015	
120	Gomati	Kakraban	UBI	Salgarah	Feb' 16	19.02.2015	
121	Gomati	Kakraban	UBI	Karbook(Kakraban)	Mar' 16	17.03.2015	
122	Gomati	Kakraban	UBI	Salgarah	Mar' 16	11.03.2015	
123	Gomati	Karbook	TGB	Karbook	Jan' 16	06.01.2015	
124	Gomati	Karbook	TGB	Chellagang	Jan' 16	27.01.2015	
125	Gomati	Karbook	TGB	Karbook	Feb' 16	06.02.2015	
126	Gomati	Karbook	TGB	Chellagang	Feb' 16	17.02.2015	
127	Gomati	Karbook	TGB	Karbook	Mar' 16	08.03.2015	
128	Gomati	Karbook	TGB	Chellagang	Mar' 16	28.03.2015	
129	Gomati	Karbook	TSCB	Karbook	Jan' 16	27.01.2015	
130	Gomati	Karbook	TSCB	Karbook	Feb' 16	23.02.2015	
131	Gomati	Karbook	TSCB	Karbook	Mar' 16	21.03.2015	
132	Gomati	Karbook	UBI	Jatanbari	Jan' 16	15.01.2015	
133	Gomati	Karbook	UBI	Jatanbari	Feb' 16	09.02.2015	
134	Gomati	Karbook	UBI	Jatanbari	Mar' 16	30.03.2015	
135	Gomati	Killa	TGB	Killa	Jan' 16	08.01.2015	
136	Gomati	Killa	TGB	Killa	Feb' 16	26.02.2015	
137	Gomati	Killa	TGB	Killa	Mar' 16	11.03.2015	
138	Gomati	Killa	TSCB	Killa	Jan' 16	06.01.2015	
139	Gomati	Killa	TSCB	Killa	Feb' 16	26.02.2015	
140	Gomati	Killa	TSCB	Killa	Mar' 16	08.03.2015	
141	Gomati	Matabari	SBI	Garjee	Jan' 16	03.01.2015	
142	Gomati	Matabari	SBI	Garjee	Feb' 16	26.02.2015	
143	Gomati	Matabari	SBI	Garjee	Mar' 16	10.03.2015	
144	Gomati	Matabari	TGB	Gokulpur	Jan' 16	06.01.2015	

Sl No.	District	Name of Block	Name of Bank	Name of Branch	Month	Held on	to be held on
145	Gomati	Matabari	TGB	Maharani	Jan' 16	07.01.2015	
146	Gomati	Matabari	TGB	Chandrapur	Jan' 16	08.01.2015	
147	Gomati	Matabari	TGB	Garjee	Jan' 16	29.01.2015	
148	Gomati	Matabari	TGB	Bagma	Jan' 16	16.01.2015	
149	Gomati	Matabari	TGB	Gokulpur	Feb' 16	19.02.2015	
150	Gomati	Matabari	TGB	Maharani	Feb' 16	17.02.2015	
151	Gomati	Matabari	TGB	Chandrapur	Feb' 16	20.02.2015	
152	Gomati	Matabari	TGB	Gokulpur	Mar' 16	07.03.2015	
153	Gomati	Matabari	TGB	Chandrapur	Mar' 16	21.03.2015	
154	Gomati	Matabari	TGB	Garjee	Mar' 16	19.03.2015	
155	Gomati	Matabari	TGB	Bagma	Mar' 16	17.03.2015	
156	Gomati	Ompi	IDBI	Ompinagar	Jan' 16	16.01.2015	
157	Gomati	Ompi	IDBI	Ompinagar	Feb' 16	04.02.2015	
158	Gomati	Ompi	IDBI	Ompinagar	Mar' 16	14.03.2015	
159	Gomati	Ompi	TGB	Ompinagar	Jan' 16	27.01.2015	
160	Gomati	Ompi	TGB	Taidu	Jan' 16	15.01.2015	
161	Gomati	Ompi	TGB	Ompinagar	Feb' 16	20.02.2015	
162	Gomati	Ompi	TGB	Taidu	Feb' 16	26.02.2015	
163	Gomati	Ompi	TGB	Ompinagar	Mar' 16	28.03.2015	
164	Gomati	Ompi	TGB	Taidu	Mar' 16	14.03.2015	
165	Gomati	Silachhari	IDBI	Ailmara	Jan' 16	17.01.2015	
166	Gomati	Silachhari	IDBI	Ailmara	Feb' 16	23.02.2015	
167	Gomati	Silachhari	IDBI	Ailmara	Mar' 16	09.03.2015	
168	Gomati	Silachhari	TGB	Silachhari	Jan' 16	07.01.2015	
169	Gomati	Silachhari	TGB	Silachhari	Mar' 16	09.03.2015	
170	Gomati	Tepania	Bharatiya Mahila Bank	Gokulpur	Jan' 16	08.01.2015	
171	Gomati	Tepania	Bharatiya Mahila Bank	Gokulpur	Feb' 16	26.02.2015	
172	Khawai	Kalyanpur	TGB	Kalyanpur	Jan' 16	27.01.2015	
173	Khawai	Kalyanpur	TGB	Kalyanpur	Feb' 16	04.02.2015	
174	Khawai	Kalyanpur	TGB	Kalyanpur	Mar' 16	04.03.2015	
175	Khawai	Kalyanpur	UCO Bank	Kalyanpur	Jan' 16	15.01.2015	
176	Khawai	Kalyanpur	UCO Bank	Kalyanpur	Mar' 16	08.03.2015	
177	Khawai	Khawai	TGB	Duski(South Pulinpur)	Jan' 16	16.01.2015	
178	Khawai	Khawai	TGB	Chebri	Feb' 16	17.02.2015	
179	Khawai	Khawai	TGB	Duski(South Pulinpur)	Feb' 16	17.02.2015	
180	Khawai	Khawai	TGB	Chebri	Mar' 16	08.03.2015	
181	Khawai	Khawai	TGB	Duski(South Pulinpur)	Mar' 16	07.03.2015	
182	Khawai	Khawai	UBI	Bachaibari	Jan' 16	27.01.2015	
183	Khawai	Khawai	UBI	Bachaibari	Mar' 16	09.03.2015	
184	Khawai	Mungiakami	TGB	Mungiakami	Jan' 16	08.01.2015	
185	Khawai	Mungiakami	TGB	Mungiakami	Feb' 16	23.02.2015	
186	Khawai	Mungiakami	TGB	Mungiakami	Mar' 16	14.03.2015	
187	Khawai	Padmabil	Allahabad Bank	Chebri	Jan' 16	07.01.2015	
188	Khawai	Padmabil	Allahabad Bank	Chebri	Feb' 16	06.02.2015	
189	Khawai	Padmabil	Allahabad Bank	Chebri	Mar' 16	10.03.2015	
190	Khawai	Padmabil	Bandhan Bank	Ramchandraghat	Jan' 16	06.01.2015	
191	Khawai	Padmabil	Bandhan Bank	Ramchandraghat	Feb' 16	04.02.2015	
192	Khawai	Padmabil	Bandhan Bank	Ramchandraghat	Mar' 16	08.03.2015	
193	Khawai	Padmabil	TGB	Ampura	Jan' 16	27.01.2015	
194	Khawai	Padmabil	TGB	Padmabil	Jan' 16	15.01.2015	
195	Khawai	Padmabil	TGB	Hathkata	Jan' 16	17.01.2015	
196	Khawai	Padmabil	TGB	Ampura	Feb' 16	26.02.2015	
197	Khawai	Padmabil	TGB	Padmabil	Feb' 16	13.02.2015	
198	Khawai	Padmabil	TGB	Hathkata	Feb' 16	20.02.2015	
199	Khawai	Padmabil	TGB	Padmabil	Mar' 16	28.03.2015	
200	Khawai	Padmabil	TGB	Hathkata	Mar' 16	21.03.2015	
201	Khawai	Padmabil	TSCB	Padmabil	Jan' 16	06.01.2015	
202	Khawai	Padmabil	TSCB	Padmabil	Feb' 16	17.02.2015	
203	Khawai	Padmabil	TSCB	Padmabil	Mar' 16	17.03.2015	
204	Khawai	Teliamura	Bandhan Bank	Tuichindrai	Jan' 16	30.01.2015	
205	Khawai	Teliamura	Bandhan Bank	Tuichindrai	Feb' 16	07.02.2015	
206	Khawai	Teliamura	Bandhan Bank	Tuichindrai	Mar' 16	14.03.2015	
207	Khawai	Teliamura	ICICI	Teliamura	Jan' 16	27.01.2015	
208	Khawai	Teliamura	ICICI	Teliamura	Mar' 16	02.03.2015	
209	Khawai	Teliamura	TGB	Moharcharra	Jan' 16	06.01.2015	
210	Khawai	Teliamura	TGB	Moharcharra	Feb' 16	20.02.2015	
211	Khawai	Teliamura	TGB	Moharcharra	Mar' 16	22.03.2015	
212	Khawai	Teliamura	TSCB	Teliamura	Jan' 16	03.01.2015	
213	Khawai	Teliamura	TSCB	Tuichindrai	Jan' 16	30.01.2015	
214	Khawai	Teliamura	TSCB	Tuichindrai	Feb' 16	06.02.2015	
215	Khawai	Teliamura	TSCB	Tuichindrai	Mar' 16	19.03.2015	
216	Khawai	Teliamura	UBI	Maharanipur	Jan' 16	15.01.2015	
217	Khawai	Teliamura	UBI	Teliamura	Jan' 16	06.01.2015	
218	Khawai	Teliamura	UBI	Maharanipur	Feb' 16	04.02.2015	

Sl No.	District	Name of Block	Name of Bank	Name of Branch	Month	Held on	to be held on
219	Khowai	Teliamura	UBI	Teliamura	Feb' 16	13.02.2015	
220	Khowai	Teliamura	UBI	Maharanipur	Mar' 16	30.03.2015	
221	Khowai	Teliamura	UBI	Teliamura	Mar' 16	28.03.2015	
222	Khowai	Teliamura	UCO Bank	Baganbazar	Jan' 16	27.01.2015	
223	Khowai	Teliamura	UCO Bank	Baganbazar	Feb' 16	06.02.2015	
224	Khowai	Teliamura	UCO Bank	Baganbazar	Mar' 16	14.03.2015	
225	Khowai	Tulasikhar	TGB	R S Bari	Jan' 16	29.01.2015	
226	Khowai	Tulasikhar	TGB	R S Bari	Feb' 16	26.02.2015	
227	Khowai	Tulasikhar	TGB	R S Bari	Mar' 16	08.03.2015	
228	Khowai	Tulasikhar	TSCB	Tulasikhar	Jan' 16	07.01.2015	
229	Khowai	Tulasikhar	TSCB	Tulasikhar	Feb' 16	20.02.2015	
230	Khowai	Tulasikhar	TSCB	Tulasikhar	Mar' 16	11.03.2015	
231	North	Damcherra	TGB	Damcherra	Jan' 16	07.01.2015	
232	North	Damcherra	TGB	Damcherra	Feb' 16	17.02.2015	
233	North	Damcherra	TGB	Damcherra	Mar' 16	30.03.2015	
234	North	Damcherra	UBI	Damcherra	Jan' 16	08.01.2015	
235	North	Damcherra	UBI	Damcherra	Feb' 16	04.02.2015	
236	North	Damcherra	UBI	Damcherra	Mar' 16	07.03.2015	
237	North	Damcherra	TGB	Khedaccherra	Jan' 16	15.01.2015	
238	North	Damcherra	TGB	Khedaccherra	Feb' 16	06.02.2015	
239	North	Damcherra	TGB	Khedaccherra	Mar' 16	14.03.2015	
240	North	Dasda	SBI	Anandabazar	Jan' 16	06.01.2015	
241	North	Dasda	SBI	Anandabazar	Feb' 16	17.02.2015	
242	North	Dasda	SBI	Anandabazar	Mar' 16	14.03.2015	
243	North	Dasda	Syndicate bank	Laljuri	Feb' 16	09.02.2015	
244	North	Dasda	Syndicate bank	Laljuri	Mar' 16	30.03.2015	
245	North	Dasda	TGB	Dasda	Jan' 16	16.01.2015	
246	North	Dasda	TGB	Dasda	Feb' 16	04.02.2015	
247	North	Dasda	TGB	Dasda	Mar' 16	17.03.2015	
248	North	Dasda	UBI	Kanchanpur	Jan' 16	27.01.2015	
249	North	Dasda	UBI	Kanchanpur	Feb' 16	13.02.2015	
250	North	Dasda	UBI	Kanchanpur	Mar' 16	08.03.2015	
251	North	Jampui Hill	TGB	Hmunpui	Jan' 16	06.01.2015	
252	North	Jampui Hill	TGB	Hmunpui	Feb' 16	17.02.2015	
253	North	Jampui Hill	UBI	Vanghmun	Jan' 16	29.01.2015	
254	North	Jampui Hill	UBI	Vanghmun	Feb' 16	23.02.2015	
255	North	Jampui Hill	UBI	Vanghmun	Mar' 16	21.03.2015	
256	North	Jubarajnagar	SBI	Ganganagar	Jan' 16	27.01.2015	
257	North	Jubarajnagar	SBI	Baghbasa	Jan' 16	15.01.2015	
258	North	Jubarajnagar	SBI	Ganganagar	Feb' 16	13.02.2015	
259	North	Jubarajnagar	SBI	Baghbasa	Feb' 16	04.02.2015	
260	North	Jubarajnagar	SBI	Ganganagar	Mar' 16	11.03.2015	
261	North	Jubarajnagar	SBI	Baghbasa	Mar' 16	09.03.2015	
262	North	Jubarajnagar	TGB	Huplong	Jan' 16	27.01.2015	
263	North	Jubarajnagar	TGB	Huplong	Feb' 16	17.02.2015	
264	North	Jubarajnagar	TGB	Huplong	Mar' 16	28.03.2015	
265	North	Kadamtala	SBI	Churaibari	Jan' 16	15.01.2015	
266	North	Kadamtala	SBI	Churaibari	Feb' 16	26.02.2015	
267	North	Kadamtala	SBI	Churaibari	Mar' 16	28.03.2015	
268	North	Kadamtala	Syndicate bank	Kadamtala	Jan' 16	27.01.2015	
269	North	Kadamtala	Syndicate bank	Kadamtala	Feb' 16	06.02.2015	
270	North	Kadamtala	Syndicate bank	Kadamtala	Mar' 16	10.03.2015	
271	North	Kadamtala	TGB	Rajbari	Jan' 16	15.01.2015	
272	North	Kadamtala	TGB	Kadamtala	Jan' 16	27.01.2015	
273	North	Kadamtala	TGB	Bhagyapur	Jan' 16	08.01.2015	
274	North	Kadamtala	TGB	Sanicherra	Jan' 16	29.01.2015	
275	North	Kadamtala	TGB	Hurua	Jan' 16	27.01.2015	
276	North	Kadamtala	TGB	Rajbari	Feb' 16	17.02.2015	
277	North	Kadamtala	TGB	Kadamtala	Feb' 16	20.02.2015	
278	North	Kadamtala	TGB	Bhagyapur	Feb' 16	26.02.2015	
279	North	Kadamtala	TGB	Sanicherra	Feb' 16	13.02.2015	
280	North	Kadamtala	TGB	Hurua	Feb' 16	20.02.2015	
281	North	Kadamtala	TGB	Rajbari	Mar' 16	08.03.2015	
282	North	Kadamtala	TGB	Kadamtala	Mar' 16	07.03.2015	
283	North	Kadamtala	TGB	Bhagyapur	Mar' 16	21.03.2015	
284	North	Kadamtala	TGB	Sanicherra	Mar' 16	19.03.2015	
285	North	Kadamtala	TGB	Hurua	Mar' 16	08.03.2015	
286	North	Kadamtala	UCO Bank	Chandrapur	Jan' 16	15.01.2015	
287	North	Kadamtala	UCO Bank	Chandrapur	Feb' 16	17.02.2015	
288	North	Kadamtala	UCO Bank	Chandrapur	Mar' 16	19.03.2015	
289	North	Panisagar	SBI	Uptakhali	Jan' 16	07.01.2015	
290	North	Panisagar	SBI	Uptakhali	Feb' 16	26.02.2015	

Sl No.	District	Name of Block	Name of Bank	Name of Branch	Month	Held on	to be held on
291	North	Panisagar	SBI	Uptakhali	Mar' 16	08.03.2015	
292	North	Panisagar	TGB	Jalebassa	Jan' 16	15.01.2015	
293	North	Panisagar	TGB	Tilthai	Jan' 16	06.01.2015	
294	North	Panisagar	TGB	Jalebassa	Feb' 16	23.02.2015	
295	North	Panisagar	TGB	Tilthai	Feb' 16	26.02.2015	
296	North	Panisagar	TGB	Jalebassa	Mar' 16	11.03.2015	
297	North	Panisagar	TGB	Tilthai	Mar' 16	09.03.2015	
298	North	Panisagar	TSCB	Panisagar	Jan' 16	15.01.2015	
299	North	Panisagar	TSCB	Panisagar	Feb' 16	26.02.2015	
300	North	Panisagar	TSCB	Panisagar	Mar' 16	14.03.2015	
301	North	Panisagar	UBI	Panisagar	Jan' 16	16.01.2015	
302	North	Panisagar	UBI	Panisagar	Feb' 16	26.02.2015	
303	Sepahijala	Bishalgarh	Bandhan Bank	Gokulnagar	Jan' 16	09.01.2015	
304	Sepahijala	Bishalgarh	Bandhan Bank	Gokulnagar	Feb' 16	26.02.2015	
305	Sepahijala	Bishalgarh	Bandhan Bank	Gokulnagar	Mar' 16	19.03.2015	
306	Sepahijala	Bishalgarh	Bank of India	Gokulnagar	Jan' 16	07.01.2015	
307	Sepahijala	Bishalgarh	Bank of India	Gokulnagar	Feb' 16	04.02.2015	
308	Sepahijala	Bishalgarh	SBI	Bishramganj	Jan' 16	27.01.2015	
309	Sepahijala	Bishalgarh	SBI	Bishramganj	Feb' 16	26.02.2015	
310	Sepahijala	Bishalgarh	SBI	Bishramganj	Mar' 16	09.03.2015	
311	Sepahijala	Bishalgarh	TCARDB	Bishalgarh	Jan' 16	16.01.2015	
312	Sepahijala	Bishalgarh	TCARDB	Bishalgarh	Feb' 16	12.02.2015	
313	Sepahijala	Bishalgarh	TCARDB	Bishalgarh	Mar' 16	08.03.2015	
314	Sepahijala	Bishalgarh	TGB	Bishramganj	Jan' 16	17.01.2015	
315	Sepahijala	Bishalgarh	TGB	Lalsinghmura	Jan' 16	16.01.2015	
316	Sepahijala	Bishalgarh	TGB	Bishramganj	Feb' 16	10.02.2015	
317	Sepahijala	Bishalgarh	TGB	Lalsinghmura	Feb' 16	10.02.2015	
318	Sepahijala	Bishalgarh	TGB	Bishramganj	Mar' 16	10.03.2015	
319	Sepahijala	Bishalgarh	TSCB	Charilam	Jan' 16	15.01.2015	
320	Sepahijala	Bishalgarh	TSCB	Charilam	Mar' 16	10.03.2015	
321	Sepahijala	Bishalgarh	UBI	Chakmaghat	Jan' 16	16.01.2015	
322	Sepahijala	Bishalgarh	UBI	Chakmaghat	Feb' 16	07.02.2015	
323	Sepahijala	Bishalgarh	UBI	Chakmaghat	Mar' 16	09.03.2015	
324	Sepahijala	Bishalgarh	UCO Bank	Bishalgarh	Jan' 16	08.01.2015	
325	Sepahijala	Bishalgarh	UCO Bank	Bishramganj	Jan' 16	29.01.2015	
326	Sepahijala	Bishalgarh	UCO Bank	Bishalgarh	Feb' 16	17.02.2015	
327	Sepahijala	Bishalgarh	UCO Bank	Bishramganj	Feb' 16	04.02.2015	
328	Sepahijala	Bishalgarh	UCO Bank	Bishalgarh	Mar' 16	17.03.2015	
329	Sepahijala	Bishalgarh	UCO Bank	Bishramganj	Mar' 16	11.03.2015	
330	Sepahijala	Boxanagar	SBI	Matinagar	Jan' 16	15.01.2015	
331	Sepahijala	Boxanagar	SBI	Matinagar	Feb' 16	17.02.2015	
332	Sepahijala	Boxanagar	SBI	Matinagar	Mar' 16	30.03.2015	
333	Sepahijala	Boxanagar	TGB	Boxanagar	Jan' 16	08.01.2015	
334	Sepahijala	Boxanagar	TGB	Veluarchar	Jan' 16	29.01.2015	
335	Sepahijala	Boxanagar	TGB	Boxanagar	Feb' 16	09.02.2015	
336	Sepahijala	Boxanagar	TGB	Veluarchar	Feb' 16	04.02.2015	
337	Sepahijala	Boxanagar	TGB	Boxanagar	Mar' 16	08.03.2015	
338	Sepahijala	Boxanagar	TGB	Veluarchar	Mar' 16	22.03.2015	
339	Sepahijala	Charilam	Syndicate Bank	Bishramganj	Jan' 16	29.01.2015	
340	Sepahijala	Charilam	Syndicate Bank	Bishramganj	Mar' 16	14.03.2015	
341	Sepahijala	Jampuijala	Punjab & Sind Bank	Gabordi	Jan' 16	09.01.2015	
342	Sepahijala	Jampuijala	Punjab & Sind Bank	Gabordi	Feb' 16	23.02.2015	
343	Sepahijala	Jampuijala	Punjab & Sind Bank	Gabordi	Mar' 16	11.03.2015	
344	Sepahijala	Jampuijala	TGB	Golaghati	Jan' 16	03.01.2015	
345	Sepahijala	Jampuijala	TGB	Jampuijala	Jan' 16	30.01.2015	
346	Sepahijala	Jampuijala	TGB	Golaghati	Feb' 16	06.02.2015	
347	Sepahijala	Jampuijala	TGB	Golaghati	Mar' 16	04.03.2015	
348	Sepahijala	Jampuijala	TGB	Jampuijala	Mar' 16	14.03.2015	
349	Sepahijala	Jampuijala	TSCB	Takarjala	Jan' 16	27.01.2015	
350	Sepahijala	Jampuijala	TSCB	Takarjala	Feb' 16	04.02.2015	
351	Sepahijala	Jampuijala	TSCB	Takarjala	Mar' 16	07.03.2015	
352	Sepahijala	Kathalia	Bandhan Bank	Baspukur	Jan' 16	08.01.2015	
353	Sepahijala	Kathalia	Bandhan Bank	Baspukur	Feb' 16	13.02.2015	
354	Sepahijala	Kathalia	Bandhan Bank	Baspukur	Mar' 16	17.03.2015	
355	Sepahijala	Kathalia	TGB	Dhanpur	Jan' 16	06.01.2015	
356	Sepahijala	Kathalia	TGB	Manai Pathar	Jan' 16	07.01.2015	
357	Sepahijala	Kathalia	TGB	Kathalia	Jan' 16	03.01.2015	
358	Sepahijala	Kathalia	TGB	Dhanpur	Feb' 16	17.02.2015	
359	Sepahijala	Kathalia	TGB	Manai Pathar	Feb' 16	20.02.2015	
360	Sepahijala	Kathalia	TGB	Kathalia	Feb' 16	26.02.2015	
361	Sepahijala	Kathalia	TGB	Dhanpur	Mar' 16	08.03.2015	
362	Sepahijala	Kathalia	TGB	Manai Pathar	Mar' 16	22.03.2015	

Sl No.	District	Name of Block	Name of Bank	Name of Branch	Month	Held on	to be held on
363	Sepahijala	Kathalia	TGB	Kathalia	Mar' 16	28.03.2015	
364	Sepahijala	Kathalia	TSCB	Kathalia	Jan' 16	15.01.2015	
365	Sepahijala	Kathalia	TSCB	Kathalia	Feb' 16	23.02.2015	
366	Sepahijala	Kathalia	TSCB	Kathalia	Mar' 16	21.03.2015	
367	Sepahijala	Melaghar	SBI	Melaghar	Jan' 16	08.01.2015	
368	Sepahijala	Melaghar	SBI	Melaghar	Feb' 16	18.02.2015	
369	Sepahijala	Melaghar	SBI	Melaghar	Mar' 16	28.03.2015	
370	Sepahijala	Melaghar	TGB	Durlavmarayan	Jan' 16	16.01.2015	
371	Sepahijala	Melaghar	TGB	Nalchar	Jan' 16	17.01.2015	
372	Sepahijala	Melaghar	TGB	Durlavmarayan	Feb' 16	06.02.2015	
373	Sepahijala	Melaghar	TGB	Nalchar	Feb' 16	07.02.2015	
374	Sepahijala	Melaghar	TGB	Durlavmarayan	Mar' 16	28.03.2015	
375	Sepahijala	Melaghar	TSCB	Melaghar	Jan' 16	06.01.2015	
376	Sepahijala	Melaghar	TSCB	Melaghar	Feb' 16	13.02.2015	
377	Sepahijala	Melaghar	TSCB	Melaghar	Mar' 16	08.03.2015	
378	Sepahijala	Melaghar	UBI	Melaghar	Jan' 16	17.01.2015	
379	Sepahijala	Melaghar	UBI	Mohanbhog	Jan' 16	03.01.2015	
380	Sepahijala	Melaghar	UBI	Mohanbhog	Feb' 16	17.02.2015	
381	Sepahijala	Melaghar	UBI	Melaghar	Mar' 16	30.03.2015	
382	Sepahijala	Melaghar	UBI	Mohanbhog	Mar' 16	28.03.2015	
383	Sepahijala	Nalchhar	TSCB	Nalchhar	Jan' 16	27.01.2015	
384	Sepahijala	Nalchhar	TSCB	Nalchhar	Feb' 16	26.02.2015	
385	Sepahijala	Nalchhar	TSCB	Nalchhar	Mar' 16	19.03.2015	
386	South	BC Nagar	Bandhan Bank	Bharatchandranagar	Jan' 16	08.01.2015	
387	South	BC Nagar	Bandhan Bank	Bharatchandranagar	Feb' 16	06.02.2015	
388	South	BC Nagar	Bandhan Bank	Bharatchandranagar	Mar' 16	28.03.2015	
389	South	Bharatchandra Nagar	UBI	Barpathari	Jan' 16	27.01.2015	
390	South	Bharatchandra Nagar	UBI	Barpathari	Feb' 16	17.02.2015	
391	South	Bharatchandra Nagar	UBI	Barpathari	Mar' 16	09.03.2015	
392	South	Bokafa	TGB	B. C. Nagar	Jan' 16	15.01.2015	
393	South	Bokafa	TGB	B. C. Nagar	Feb' 16	27.02.2015	
394	South	Bokafa	TGB	B. C. Nagar	Mar' 16	08.03.2015	
395	South	Bokafa	UBI	Santirbazar	Jan' 16	27.01.2015	
396	South	Bokafa	UBI	Santirbazar	Feb' 16	23.02.2015	
397	South	Bokafa	UBI	Santirbazar	Mar' 16	17.03.2015	
398	South	Bokafa	Union Bank of India	B. C. Manu	Jan' 16	16.01.2015	
399	South	Bokafa	Union Bank of India	B. C. Manu	Feb' 16	13.02.2015	
400	South	Bokafa	Union Bank of India	B. C. Manu	Mar' 16	11.03.2015	
401	South	Hrishyamukh	TGB	Hrishyamukh	Jan' 16	15.01.2015	
402	South	Hrishyamukh	TGB	Matai	Jan' 16	06.01.2015	
403	South	Hrishyamukh	TGB	Sonaichhari	Jan' 16	27.01.2015	
404	South	Hrishyamukh	TGB	Hrishyamukh	Feb' 16	26.02.2015	
405	South	Hrishyamukh	TGB	Matai	Feb' 16	17.02.2015	
406	South	Hrishyamukh	TGB	Sonaichhari	Feb' 16	26.02.2015	
407	South	Hrishyamukh	TGB	Hrishyamukh	Mar' 16	21.03.2015	
408	South	Hrishyamukh	TGB	Matai	Mar' 16	08.03.2015	
409	South	Hrishyamukh	TGB	Sonaichhari	Mar' 16	14.03.2015	
410	South	Hrishyamukh	TSCB	Nalua	Jan' 16	15.01.2015	
411	South	Hrishyamukh	TSCB	Nalua	Feb' 16	26.02.2015	
412	South	Hrishyamukh	UBI	Hrishyamukh	Jan' 16	08.01.2015	
413	South	Hrishyamukh	UBI	Hrishyamukh	Feb' 16	20.02.2015	
414	South	Hrishyamukh	UBI	Hrishyamukh	Mar' 16	09.03.2015	
415	South	Jolaibari	SBI	Jolaibari	Jan' 16	27.01.2015	
416	South	Jolaibari	SBI	Jolaibari	Mar' 16	28.03.2015	
417	South	Jolaibari	TGB	Baikhora	Jan' 16	27.01.2015	
418	South	Jolaibari	TGB	Muhuripur	Jan' 16	08.01.2015	
419	South	Jolaibari	TGB	Jolaibari	Jan' 16	29.01.2015	
420	South	Jolaibari	TGB	Debdaru	Jan' 16	16.01.2015	
421	South	Jolaibari	TGB	Baikhora	Feb' 16	06.02.2015	
422	South	Jolaibari	TGB	Jolaibari	Feb' 16	17.02.2015	
423	South	Jolaibari	TGB	Debdaru	Feb' 16	20.02.2015	
424	South	Jolaibari	TGB	Baikhora	Mar' 16	10.03.2015	
425	South	Jolaibari	TGB	Muhuripur	Mar' 16	08.03.2015	
426	South	Jolaibari	TGB	Jolaibari	Mar' 16	07.03.2015	
427	South	Jolaibari	TSCB	Baikhora	Jan' 16	06.01.2015	
428	South	Jolaibari	TSCB	Baikhora	Feb' 16	17.02.2015	
429	South	Jolaibari	TSCB	Baikhora	Mar' 16	30.03.2015	
430	South	Rajnagar	SBI	Chittamara	Jan' 16	16.01.2015	
431	South	Rajnagar	SBI	Chittamara	Feb' 16	20.02.2015	
432	South	Rajnagar	TGB	Rajnagar	Jan' 16	07.01.2015	
433	South	Rajnagar	TGB	Barpathari	Jan' 16	27.01.2015	
434	South	Rajnagar	TGB	Rajnagar	Feb' 16	04.02.2015	
435	South	Rajnagar	TGB	Barpathari	Feb' 16	23.02.2015	

Sl No.	District	Name of Block	Name of Bank	Name of Branch	Month	Held on	to be held on
436	South	Rajnagar	TGB	Rajnagar	Mar' 16	08.03.2015	
437	South	Rajnagar	TGB	Barpathari	Mar' 16	07.03.2015	
438	South	Rajnagar	UBI	Siddhinagar	Jan' 16	15.01.2015	
439	South	Rajnagar	UBI	Radhanagar	Jan' 16	06.01.2015	
440	South	Rajnagar	UBI	Siddhinagar	Feb' 16	04.02.2015	
441	South	Rajnagar	UBI	Siddhinagar	Mar' 16	08.03.2015	
442	South	Rajnagar	UBI	Radhanagar	Mar' 16	19.03.2015	
443	South	Rupaichhari	SBI	Manu Bankul	Jan' 16	06.01.2015	
444	South	Rupaichhari	SBI	Manu Bankul	Feb' 16	13.02.2015	
445	South	Rupaichhari	SBI	Manu Bankul	Mar' 16	10.03.2015	
446	South	Rupaichhari	TGB	Rupaichhari	Jan' 16	16.01.2015	
447	South	Rupaichhari	TGB	Rupaichhari	Feb' 16	23.02.2015	
448	South	Rupaichhari	TGB	Rupaichhari	Mar' 16	09.03.2015	
449	South	Satchand	Bandhan Bank	Jalefa	Jan' 16	29.01.2015	
450	South	Satchand	Bandhan Bank	Jalefa	Feb' 16	17.02.2015	
451	South	Satchand	Bandhan Bank	Jalefa	Mar' 16	14.03.2015	
452	South	Satchand.	SBI	Manubazar	Jan' 16	15.01.2015	
453	South	Satchand.	SBI	Manubazar	Feb' 16	26.02.2015	
454	South	Satchand.	SBI	Manubazar	Mar' 16	28.03.2015	
455	South	Satchand.	TGB	Satchand	Jan' 16	15.01.2015	
456	South	Satchand.	TGB	Manubazar	Jan' 16	06.01.2015	
457	South	Satchand.	TGB	Sreenagar	Jan' 16	27.01.2015	
458	South	Satchand.	TGB	Harina	Jan' 16	15.01.2015	
459	South	Satchand.	TGB	Satchand	Feb' 16	26.02.2015	
460	South	Satchand.	TGB	Sreenagar	Feb' 16	13.02.2015	
461	South	Satchand.	TGB	Harina	Feb' 16	04.02.2015	
462	South	Satchand.	TGB	Satchand	Mar' 16	21.03.2015	
463	South	Satchand.	TGB	Manubazar	Mar' 16	19.03.2015	
464	South	Satchand.	TGB	Sreenagar	Mar' 16	17.03.2015	
465	South	Satchand.	TGB	Harina	Mar' 16	11.03.2015	
466	South	Satchand.	TSCB	Manubazar	Jan' 16	07.01.2015	
467	South	Satchand.	TSCB	Kalachherra	Jan' 16	27.01.2015	
468	South	Satchand.	TSCB	Manubazar	Feb' 16	20.02.2015	
469	South	Satchand.	TSCB	Kalachherra	Feb' 16	13.02.2015	
470	South	Satchand.	TSCB	Manubazar	Mar' 16	28.03.2015	
471	South	Satchand.	TSCB	Kalachherra	Mar' 16	14.03.2015	
472	South	Satchand.	UBI	Sabroom	Jan' 16	15.01.2015	
473	South	Satchand.	UBI	Manubazar	Jan' 16	29.01.2015	
474	South	Satchand.	UBI	Sabroom	Feb' 16	06.02.2015	
475	South	Satchand.	UBI	Manubazar	Feb' 16	26.02.2015	
476	South	Satchand.	UBI	Sabroom	Mar' 16	11.03.2015	
477	South	Satchand.	UBI	Manubazar	Mar' 16	17.03.2015	
478	Unakoti	Gournagar	TGB	Tillabazar	Jan' 16	29.01.2015	
479	Unakoti	Gournagar	TGB	Gournagar	Jan' 16	16.01.2015	
480	Unakoti	Gournagar	TGB	Dalugaon	Jan' 16	06.01.2015	
481	Unakoti	Gournagar	TGB	Tillabazar	Feb' 16	04.02.2015	
482	Unakoti	Gournagar	TGB	Gournagar	Feb' 16	23.02.2015	
483	Unakoti	Gournagar	TGB	Dalugaon	Feb' 16	26.02.2015	
484	Unakoti	Gournagar	TGB	Tillabazar	Mar' 16	08.03.2015	
485	Unakoti	Gournagar	TGB	Gournagar	Mar' 16	30.03.2015	
486	Unakoti	Gournagar	TGB	Dalugaon	Mar' 16	28.03.2015	
487	Unakoti	Gournagar	TSCB	kailashahar	Jan' 16	27.01.2015	
488	Unakoti	Gournagar	TSCB	Gournagar	Jan' 16	08.01.2015	
489	Unakoti	Gournagar	TSCB	kailashahar	Feb' 16	19.02.2015	
490	Unakoti	Gournagar	TSCB	Gournagar	Feb' 16	06.02.2015	
491	Unakoti	Gournagar	TSCB	Gournagar	Mar' 16	21.03.2015	
492	Unakoti	Gournagar	UBI	Gournagar	Jan' 16	03.01.2015	
493	Unakoti	Gournagar	UBI	Gournagar	Feb' 16	26.02.2015	
494	Unakoti	Gournagar	UBI	Gournagar	Mar' 16	17.03.2015	
495	Unakoti	Gournagar	UCO bank	Kailashahar	Jan' 16	29.01.2015	
496	Unakoti	Gournagar	UCO bank	Kailashahar	Feb' 16	23.02.2015	
497	Unakoti	Gournagar	UCO bank	Kailashahar	Mar' 16	30.03.2015	
498	Unakoti	Kumarghat	SBI	Kumarghat	Jan' 16	08.01.2015	
499	Unakoti	Kumarghat	SBI	Kumarghat	Feb' 16	13.02.2015	
500	Unakoti	Kumarghat	SBI	Kumarghat	Mar' 16	14.03.2015	
501	Unakoti	Kumarghat	TGB	Pabiacherra	Jan' 16	07.01.2015	
502	Unakoti	Kumarghat	TGB	Fatikray	Jan' 16	27.01.2015	
503	Unakoti	Kumarghat	TGB	Betcherra	Jan' 16	15.01.2015	
504	Unakoti	Kumarghat	TGB	Kanchanbari	Jan' 16	06.01.2015	
505	Unakoti	Kumarghat	TGB	Pabiacherra	Feb' 16	17.02.2015	
506	Unakoti	Kumarghat	TGB	Fatikray	Feb' 16	20.02.2015	
507	Unakoti	Kumarghat	TGB	Betcherra	Feb' 16	26.02.2015	
508	Unakoti	Kumarghat	TGB	Kanchanbari	Feb' 16	13.02.2015	
509	Unakoti	Kumarghat	TGB	Fatikray	Mar' 16	14.03.2015	
510	Unakoti	Kumarghat	TGB	Betcherra	Mar' 16	09.03.2015	

Sl No.	District	Name of Block	Name of Bank	Name of Branch	Month	Held on	to be held on
511	Unakoti	Kumarghat	TGB	Kanchanbari	Mar' 16	08.03.2015	
512	Unakoti	Kumarghat	TSCB	Kumarghat	Jan' 16	29.01.2015	
513	Unakoti	Kumarghat	TSCB	Kumarghat	Feb' 16	17.02.2015	
514	Unakoti	Kumarghat	UBI	Machmara	Jan' 16	27.01.2015	
515	Unakoti	Kumarghat	UBI	Machmara	Feb' 16	13.02.2015	
516	Unakoti	Kumarghat	UBI	Machmara	Mar' 16	11.03.2015	
517	Unakoti	Kumarghat	UCO bank	Kumarghat	Jan' 16	08.01.2015	
518	Unakoti	Kumarghat	UCO bank	Kumarghat	Feb' 16	04.02.2015	
519	Unakoti	Kumarghat	UCO bank	Kumarghat	Mar' 16	09.03.2015	
520	Unakoti	Pecharthar	Indian Overseas Bank	Pecharthar	Jan' 16	15.01.2015	
521	Unakoti	Pecharthar	Indian Overseas Bank	Pecharthar	Feb' 16	26.02.2015	
522	Unakoti	Pecharthar	Indian Overseas Bank	Pecharthar	Mar' 16	28.03.2015	
523	Unakoti	Pecharthar	TGB	Pecharthar	Jan' 16	27.01.2015	
524	Unakoti	Pecharthar	TGB	Machmara	Jan' 16	15.01.2015	
525	Unakoti	Pecharthar	TGB	Pecharthar	Feb' 16	04.02.2015	
526	Unakoti	Pecharthar	TGB	Machmara	Feb' 16	06.02.2015	
527	Unakoti	Pecharthar	TGB	Pecharthar	Mar' 16	10.03.2015	
528	Unakoti	Pecharthar	TGB	Machmara	Mar' 16	08.03.2015	
529	Unakoti	Pecharthar	TSCB	Machmara	Jan' 16	16.01.2015	
530	Unakoti	Pecharthar	TSCB	Machmara	Feb' 16	20.02.2015	
531	Unakoti	Pecharthar	TSCB	Machmara	Mar' 16	19.03.2015	
532	West	Bamutia	Bandhan Bank	Narayanpur	Jan' 16	05.01.2015	
533	West	Bamutia	Bandhan Bank	Bamutia	Jan' 16	13.01.2015	
534	West	Bamutia	Bandhan Bank	Narayanpur	Feb' 16	09.02.2015	
535	West	Bamutia	Bandhan Bank	Bamutia	Feb' 16	04.02.2015	
536	West	Bamutia	Bandhan Bank	Narayanpur	Mar' 16	04.03.2015	
537	West	Bamutia	Bandhan Bank	Bamutia	Mar' 16	17.03.2015	
538	West	Bamutia	UCO Bank	Narshingarh	Jan' 16	08.01.2015	
539	West	Bamutia	UCO Bank	Narshingarh	Feb' 16	04.02.2015	
540	West	Bamutia	UCO Bank	Narshingarh	Mar' 16	07.03.2015	
541	West	Dukli	Bandhan Bank	Kathaltali	Jan' 16	03.01.2015	
542	West	Dukli	Bandhan Bank	Kathaltali	Feb' 16	06.02.2015	
543	West	Dukli	Bandhan Bank	Kathaltali	Mar' 16	10.03.2015	
544	West	Dukli	Bank of India	Anandanagar	Jan' 16	27.01.2015	
545	West	Dukli	Bank of India	Anandanagar	Feb' 16	13.02.2015	
546	West	Dukli	Bank of India	Anandanagar	Mar' 16	21.03.2015	
547	West	Dukli	SBI	Amtali	Jan' 16	17.01.2015	
548	West	Dukli	SBI	Dukli	Jan' 16	30.01.2015	
549	West	Dukli	SBI	University Br.	Jan' 16	30.01.2015	
550	West	Dukli	SBI	Amtali	Feb' 16	17.02.2015	
551	West	Dukli	SBI	Dukli	Feb' 16	12.02.2015	
552	West	Dukli	SBI	University Br.	Feb' 16	27.02.2015	
553	West	Dukli	SBI	Amtali	Mar' 16	30.03.2015	
554	West	Dukli	SBI	Dukli	Mar' 16	28.03.2015	
555	West	Dukli	SBI	University Br.	Mar' 16	14.03.2015	
556	West	Dukli	TGB	Kanchanmala	Jan' 16	06.01.2015	
557	West	Dukli	TGB	Kanchanmala	Feb' 16	13.02.2015	
558	West	Dukli	TSCB	Bikramnagar	Jan' 16	09.01.2015	
559	West	Dukli	TSCB	Maheshkhola	Jan' 16	09.01.2015	
560	West	Dukli	TSCB	Bikramnagar	Feb' 16	04.02.2015	
561	West	Dukli	TSCB	Maheshkhola	Feb' 16	09.02.2015	
562	West	Dukli	TSCB	Bikramnagar	Mar' 16	24.03.2015	
563	West	Dukli	TSCB	Maheshkhola	Mar' 16	09.03.2015	
564	West	Dukli	UBI	Badarghat	Jan' 16	06.01.2015	
565	West	Dukli	UBI	Anandanagar	Jan' 16	07.01.2015	
566	West	Dukli	UBI	Camper Bazar	Jan' 16	13.01.2015	
567	West	Dukli	UBI	Badarghat	Feb' 16	10.02.2015	
568	West	Dukli	UBI	Anandanagar	Feb' 16	10.02.2015	
569	West	Dukli	UBI	Camper Bazar	Feb' 16	10.02.2015	
570	West	Dukli	UBI	Anandanagar	Mar' 16	02.03.2015	
571	West	Dukli	UBI	Camper Bazar	Mar' 16	14.03.2015	
572	West	Hezamara	Central Bank of India	Barkathal	Jan' 16	29.01.2015	
573	West	Hezamara	Central Bank of India	Barkathal	Feb' 16	26.02.2015	
574	West	Hezamara	Central Bank of India	Barkathal	Mar' 16	11.03.2015	
575	West	Hezamara	TGB	Hezamara	Jan' 16	29.01.2015	
576	West	Hezamara	TGB	Hezamara	Feb' 16	20.02.2015	
577	West	Hezamara	TGB	Hezamara	Mar' 16	21.03.2015	
578	West	Jirania	Bandhan Bank	Ranirgaon	Jan' 16	08.01.2015	
579	West	Jirania	Bandhan Bank	Ranirgaon	Feb' 16	17.02.2015	
580	West	Jirania	Canara Bank	Jirania	Jan' 16	08.01.2015	
581	West	Jirania	Canara Bank	Jirania	Feb' 16	23.02.2015	
582	West	Jirania	Canara Bank	Jirania	Mar' 16	17.03.2015	

Sl No.	District	Name of Block	Name of Bank	Name of Branch	Month	Held on	to be held on
583	West	Jirania	Indian Overseas Bank	R.C.Nagar	Jan' 16	16.01.2015	
584	West	Jirania	Indian Overseas Bank	R.C.Nagar	Mar' 16	09.03.2015	
585	West	Jirania	SBI	NIT	Jan' 16	06.01.2015	
586	West	Jirania	SBI	R.K.Nagar	Jan' 16	07.01.2015	
587	West	Jirania	SBI	NIT	Feb' 16	10.02.2015	
588	West	Jirania	SBI	R.K.Nagar	Feb' 16	10.02.2015	
589	West	Jirania	SBI	NIT	Mar' 16	08.03.2015	
590	West	Jirania	SBI	R.K.Nagar	Mar' 16	07.03.2015	
591	West	Jirania	TGB	Bankimnagar	Jan' 16	07.01.2015	
592	West	Jirania	TGB	Champaknagar	Jan' 16	09.01.2015	
593	West	Jirania	TGB	Nit (Agartala)	Jan' 16	08.01.2015	
594	West	Jirania	TGB	Bankimnagar	Feb' 16	10.02.2015	
595	West	Jirania	TGB	Champaknagar	Feb' 16	10.02.2015	
596	West	Jirania	TGB	Bankimnagar	Mar' 16	02.03.2015	
597	West	Jirania	TGB	Champaknagar	Mar' 16	08.03.2015	
598	West	Jirania	TGB	Nit (Agartala)	Mar' 16	22.03.2015	
599	West	Jirania	TSCB	Khayerpur	Jan' 16	08.01.2015	
600	West	Jirania	TSCB	Khumlung	Jan' 16	06.01.2015	
601	West	Jirania	TSCB	Sachindranagar	Jan' 16	08.01.2015	
602	West	Jirania	TSCB	Khayerpur	Feb' 16	23.02.2015	
603	West	Jirania	TSCB	Khumlung	Feb' 16	10.02.2015	
604	West	Jirania	TSCB	Sachindranagar	Feb' 16	04.02.2015	
605	West	Jirania	TSCB	Khayerpur	Mar' 16	28.03.2015	
606	West	Jirania	TSCB	Khumlung	Mar' 16	29.03.2015	
607	West	Jirania	TSCB	Sachindranagar	Mar' 16	10.03.2015	
608	West	Jirania	UBI	Khumlung	Jan' 16	05.01.2015	
609	West	Jirania	UBI	Ranirbazar	Jan' 16	13.01.2015	
610	West	Jirania	UBI	Khumlung	Feb' 16	09.02.2015	
611	West	Jirania	UBI	Ranirbazar	Feb' 16	04.02.2015	
612	West	Jirania	UBI	Khumlung	Mar' 16	08.03.2015	
613	West	Jirania	UBI	Ranirbazar	Mar' 16	22.03.2015	
614	West	Lefunga	Bank of India	Lembuchherra	Jan' 16	15.01.2015	
615	West	Lefunga	Bank of India	Lembuchherra	Feb' 16	20.02.2015	
616	West	Lefunga	Bank of India	Lembuchherra	Mar' 16	08.03.2015	
617	West	Lefunga	SBI	Lembuchherra	Jan' 16	08.01.2015	
618	West	Lefunga	SBI	Lembuchherra	Feb' 16	04.02.2015	
619	West	Lefunga	SBI	Lembuchherra	Mar' 16	19.03.2015	
620	West	Lefunga	TGB	Lefunga	Jan' 16	17.01.2015	
621	West	Lefunga	TGB	Lefunga	Mar' 16	04.03.2015	
622	West	Mandwai	TGB	Mandai	Jan' 16	16.01.2015	
623	West	Mandwai	TGB	Mandai	Feb' 16	26.02.2015	
624	West	Mandwai	TGB	Mandai	Mar' 16	11.03.2015	
625	West	Mohanpur	SBI	Gandhigram	Jan' 16	09.01.2015	
626	West	Mohanpur	SBI	Mohanpur	Jan' 16	06.01.2015	
627	West	Mohanpur	SBI	Gandhigram	Feb' 16	09.02.2015	
628	West	Mohanpur	SBI	Mohanpur	Feb' 16	02.02.2015	
629	West	Mohanpur	SBI	Gandhigram	Mar' 16	05.03.2015	
630	West	Mohanpur	TGB	Kamalghat	Jan' 16	27.01.2015	
631	West	Mohanpur	TGB	Lembuchherra	Jan' 16	15.01.2015	
632	West	Mohanpur	TGB	Natunnagar	Jan' 16	08.01.2015	
633	West	Mohanpur	TGB	Durgabari	Jan' 16	07.01.2015	
634	West	Mohanpur	TGB	Kamalghat	Feb' 16	09.02.2015	
635	West	Mohanpur	TGB	Lembuchherra	Feb' 16	04.02.2015	
636	West	Mohanpur	TGB	Natunnagar	Feb' 16	17.02.2015	
637	West	Mohanpur	TGB	Durgabari	Feb' 16	13.02.2015	
638	West	Mohanpur	TGB	Kamalghat	Mar' 16	28.03.2015	
639	West	Mohanpur	TGB	Lembuchherra	Mar' 16	04.03.2015	
640	West	Mohanpur	TGB	Natunnagar	Mar' 16	14.03.2015	
641	West	Mohanpur	TGB	Durgabari	Mar' 16	21.03.2015	
642	West	Mohanpur	TSCB	Mohanpur	Jan' 16	07.01.2015	
643	West	Mohanpur	TSCB	Mohanpur	Feb' 16	10.02.2015	
644	West	Mohanpur	TSCB	Mohanpur	Mar' 16	05.03.2015	
645	West	Mohanpur	UBI	Usha Market	Jan' 16	03.01.2015	
646	West	Mohanpur	UBI	Mohanpur	Jan' 16	05.01.2015	
647	West	Mohanpur	UBI	Mohanpur	Feb' 16	10.02.2015	
648	West	Mohanpur	UBI	Usha Market	Mar' 16	28.03.2015	
649	West	Mohanpur	UBI	Mohanpur	Mar' 16	04.03.2015	
650	West	Mohanpur	UCO Bank	Mohanpur	Jan' 16	03.01.2015	
651	West	Mohanpur	UCO Bank	Mohanpur	Feb' 16	09.02.2015	
652	West	Mohanpur	UCO Bank	Mohanpur	Mar' 16	08.03.2015	
653	West	Old Agartala	Bank of India	Khayerpur	Jan' 16	06.01.2015	
654	West	Old Agartala	Bank of India	Khayerpur	Feb' 16	26.02.2015	
655	West	Old Agartala	Bank of India	Khayerpur	Mar' 16	07.03.2015	
656	West	Old Agartala	Bank of India	Khayerpur	Mar' 16	19.03.2015	
657	West	Old Agartala	UCO Bank	Khayerpur	Jan' 16	07.01.2015	
658	West	Old Agartala	UCO Bank	Khayerpur	Feb' 16	20.02.2015	
659	West	Old Agartala	UCO Bank	Khayerpur	Mar' 16	21.03.2015	

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.Debbarma	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

SI 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	Durgachowmuhanu	Durgachowmuhanu	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

SI 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

SI 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	Pecharthar	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	Ekjanchherra (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, Debbaru	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	Chowmuhan Centre	4	3000	TGB, Durlavnarayan	Chowmuhan 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	Chowmuhan	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	

	West			Sepahijala			Khowai			Gomati			South			Dhalai			Unakoti			North			Total			GRAND TOTAL
	R	SU	U	R	SU	U	R	SU	U	R	SU	U	R	SU	U	R	SU	U	R	SU	U	R	SU	U	R	SU	U	
ACUB	0	0	2	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	2	3
Allahabad Bank	0	0	1	0	0	0	1	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	3
Andhra Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
Axis Bank	0	0	3	0	1	0	0	0	0	0	1	0	0	1	0	0	0	0	0	0	0	0	1	0	0	4	3	7
Bandhan Bank	4	0	3	2	2	0	2	0	0	0	2	0	2	0	0	1	1	0	0	2	0	1	0	0	12	7	3	22
Bank of Baroda	0	0	3	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	3	4
Bank of India	4	0	2	1	1	0	0	0	0	1	1	0	0	1	0	1	0	0	0	0	0	0	1	0	7	4	2	13
Bank of Maharashtra	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
Bharatiya Mahila Bank(BMB)	0	0	1	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	2
Canara Bank	2	0	3	0	1	0	0	1	0	1	1	0	0	1	0	0	1	0	0	1	0	0	1	0	3	7	3	13
Central Bank of India	1	0	3	0	0	0	0	0	0	0	1	0	0	0	0	0	1	0	0	1	0	0	0	0	1	3	3	7
Corporation Bank	0	0	1	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	2
Dena Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
Federal Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
HDFC	0	0	3	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	1	0	0	2	3	5
ICICI	0	2	1	0	0	0	1	0	0	0	1	0	0	0	0	0	1	0	0	1	0	0	1	0	1	6	1	8
IDBI	0	0	1	0	0	0	0	0	0	3	1	0	0	1	0	0	0	0	0	0	0	0	1	0	3	3	1	7
Indian Bank	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	1	0	2	3
Indian Overseas Bank	1	0	1	0	0	0	0	1	0	0	1	0	0	0	0	0	0	0	1	0	0	0	0	0	2	2	1	5
Indus-ind	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	1	1	2
Kotak Mahindra Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
Oriental Bank of Commerce	0	0	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	2
Punjab & Sind Bank	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	2
Punjab National Bank	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	2
South Indian Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
SBI	9	2	14	3	2	0	1	1	0	2	3	0	5	3	0	1	3	0	2	1	0	6	2	0	29	17	14	60
Syndicate Bank	0	0	1	1	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	2	1	0	3	2	1	6
TCARDB	0	0	1	1	0	0	0	0	0	0	1	0	0	1	0	0	0	0	0	1	0	0	0	0	1	3	1	5
TGB	13	11	13	12	5	0	10	3	0	16	2	0	15	4	0	14	0	0	9	1	0	12	4	0	101	30	13	144
TSCB	7	0	11	6	2	0	4	1	0	5	3	0	5	3	0	6	2	0	5	0	0	2	1	0	40	12	11	63
UCO Bank	3	0	5	2	2	0	2	1	0	0	2	0	0	2	0	2	2	0	2	0	0	1	0	0	12	9	5	26
Union Bank of India	0	1	3	0	0	0	0	0	0	0	1	0	1	0	0	0	0	0	0	0	0	0	1	0	1	3	3	7
UBI	8	0	12	4	1	0	4	1	0	5	2	0	8	1	0	7	1	0	2	1	0	4	1	0	42	8	12	62
Vijaya Bank	1	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	3	4
Yes Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
Total	53	16	104	34	18	0	25	10	0	35	27	0	36	18	0	33	12	0	21	9	0	28	17	0	265	127	104	496

STATUS OF ATM IN THE STATE OF TRIPURA AS ON 31.03.2016										
Sl No	Name of Bank	Total Br	BRANCHES				ATM			
			Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban	Total
1	Allahabad Bank	3	1	1	1	3	0	0	1	1
2	Bandhan Bank	22	12	7	3	22	1	2	3	6
3	Bank of Baroda	4	1	0	3	4	0	0	4	4
4	Bank of India	13	7	4	2	13	3	0	6	9
5	Bharatiya Mahila Bank	2	1	0	1	2	1	0	1	2
6	Canara Bank	13	3	7	3	13	3	8	3	14
7	Central Bank of India	7	1	3	3	7	1	2	2	5
8	Dena Bank	1	0	0	1	1	0	0	1	1
9	Indian Bank	3	1	0	2	3	1	0	2	3
10	Indian Overseas Bank	5	2	2	1	5	2	2	2	6
11	Punjab & Sindh Bank	2	1	0	1	2	1	0	1	2
12	State bank Of India	60	29	17	14	60	54	40	90	184
13	UCO BANK	26	12	9	5	26	6	13	8	27
14	Union Bank	7	1	3	3	7	2	2	6	10
15	United Bank Of India	62	42	8	12	62	47	9	16	72
16	Vijaya Bank	4	1	0	3	4	1	0	3	4
17	AXIS BANK	7	0	4	3	7	1	7	10	18
18	Punjab National Bank	2	1	0	1	2	1	0	4	5
19	Syndicate Bank	6	3	2	1	6	2	1	3	6
20	Oriental Bank Of comerce	2	0	1	1	2	0	1	1	2
21	ICICI	8	1	6	1	8	0	2	12	14
22	Tripura Gramin Bank	144	101	30	13	144	2	2	0	4
23	ACUB	3	0	1	2	3	0	0	0	0
24	TCARDB	5	1	3	1	5	0	0	0	0
25	IDBI BANK	7	4	2	1	7	3	4	3	10
26	Tripura State Co-Op Bank	63	40	12	11	63	0	0	0	0
27	INDUSIND BANK	2	0	1	1	2	0	1	1	2
28	HDFC Bank	5	0	2	3	5	0	3	6	9
29	South Indian Bank	1	0	0	1	1	0	0	2	2
30	Corporation Bank	2	0	1	1	2	0	1	1	2
31	Yes Bank	1	0	0	1	1	0	0	1	1
32	Bank of Maharashtra	1	0	0	1	1	0	0	0	0
33	Andhra Bank	1	0	0	1	1	0	0	1	1
34	Kotak Mahindra Bank	1	0	0	1	1	0	0	1	1
35	Federal Bank	1	0	0	1	1	0	0	1	1
	TOTAL	496	266	126	104	496	132	100	196	428

**United Bank of India
Lead Bank Division
Head office**

**Convener
State Level Bankers' Committee for Tripura**

Minutes of the 116th State Level Bankers' Committee Meeting for the State of Tripura held on 22.02.2016

The 116th SLBC meeting of Tripura State was held at Agartala on 22nd February 2016 where performance of banks for the period April – December 2015 for financial year 2015-16 was reviewed. The meeting was chaired by Shri K. V. Rama Moorthy, Executive Director of United Bank of India. Amongst other dignitaries, Dr. G. S. G. Ayyangar, Principal Secretary, Finance, Rural Development & Agriculture, Govt. of Tripura, Sri N. P. Topno, General Manager, RBI, Sri R. K. Debbarman, General Manager, NABARD and Shri Manas Dhar, General Manager, United Bank of India & Convener, SLBC (Tripura) were also present. Other Senior Executives of the State Government, RBI, NABARD and Banks also participated in the meeting. A list of participants of the meeting is enclosed.

Initiating the discussion, Shri Manas Dhar, General Manager, United Bank of India & Convener SLBC, Tripura welcomed all the participants to the 116th meeting of SLBC Tripura. Thereafter, Shri Manas Dhar requested Shri K. V. Rama Moorthy, Executive Director of United Bank of India to deliver his keynote address.

Shri K. V. Rama Moorthy, Executive Director of United Bank of India & Chairman, SLBC, Tripura, prior to delivering his keynote address greeted Dr. G. S. G. Ayyangar, Principal Secretary, Finance, Rural Development & Agriculture, Govt. of Tripura. Shri Rama Moorthy also extended hearty welcome to other executives from the Govt. of Tripura, RBI, NABARD & Banks.

Shri K. V. Rama Moorthy, Executive Director, United Bank of India mentioned about significant achievements in different parameters apart from informing about the progress made with regard to major decisions of the last SLBC meeting held on 04.12.2015.

- a. At the end of December 2015, the CD Ratio of the State stood at 44% as against 40% as on 31st December 2014 thus registering a Y-O-Y increase of 4%.
- b. All the banks put together could disburse Rs 2164.37 crore i.e. 74% of the Annual Target of Rs 2940.05 crore under ACP for FY 2015-16. Disbursement under ACP during April-December 2015 has increased by 8% over the disbursement of Rs 2000.64 crore during corresponding period last year (2014-15).

- c. As on 31st December 2015, all banks have issued 48,853 KCCs covering Rs 18281.52 lacs, thus achieving 98% of the annual target (50,000) by the third quarter of the year 2015-16 which is a laudable achievement. He informed that the ongoing Rabi season would give further boost to the sector.
- d. Priority Sector Advance for the State covering all Banks as on December 2015 stood at Rs.5619 crore, which depicted 79% of the ANBC as compared to Rs.4811 crore as on December 2014. The annual growth rate of Priority Sector Advance on Y-O-Y basis observed at 17%, which is commendable.
- e. Shri Rama Moorthy informed about coverage of 5.80 lac people (PMJJBY- 1.63 lac & PMSBY- 4.17 lac) under insurance in the State up to 31.01.2016.
- f. He expressed his satisfaction in respect of low percentage of zero-balance accounts(17.22%) in the State out of 6.73 lac PMJDY accounts opened up to 03.02.2016 as compared to the national average. He congratulated the State Government for mobilizing all the benefits of MGNREGA and other schemes through these accounts.
- g. He informed that Aadhaar Seeding in the PMJDY accounts of the State stood at 73.90% as against 43.02% across the country as on 03.02.2016.
- h. He expressed his concerns on activation of RuPay cards issued in PMJDY accounts. He requested all the bankers to ensure delivery of RuPay cards to all PMJDY accounts and their activation at the earliest so that the account holders could get the benefit of Rs. 1.00 lac inbuilt accident insurance.
- i. He informed the House that the Banks in the State are doing well in advances in PMMY(MUDRA) but this scheme needs more focus and attention to achieve the allotted targets.
- j. Sri Rama Moorthy referred to the NPA position of the State including written off amount which stood at Rs.406.00 crore i.e. 5.18% of total advance at the end of December 2015 and there is scope for recycling of funds in the State through recovery / renewal of these accounts. He requested State Government to extend necessary help for recovery of loans.
- k. Sri Rama Moorthy emphasized on creation of 'human bridges' with all the people in 1038 villages in the State. He stressed on the importance of connecting all rural people through 'human bridges' with the help of branch managers / officials, Bank Mitras, Farmers' Clubs, SHGs, etc. It would create an impact in the locality resulting a congenial atmosphere for all banking activities including recovery of loans.

Shri K. V. Rama Moorthy, Executive Director, United Bank of India requested the bankers to give due attention in further improvement of CD Ratio, 100% achievement under ACP and Mudra loans within March 2016 for FY 2015-16. He also opined that the collective effort of all concerned would facilitate speedy implementation of Government's policy on various spheres of economic activities within the shortest possible time.

Thereafter, Shri Manas Dhar, General Manager, United Bank of India & Convener SLBC of Tripura requested Dr. G.S.G. Ayyangar, Principal Secretary, Finance, Rural Development & Agriculture Govt. of Tripura to address the House.

Dr. G. S. G. Ayyangar, Principal Secretary, Finance, Rural Development & Agriculture, Govt. of Tripura thanked the banks for registering a Y-O-Y increase of 4% CD Ratio in the State as on 31.12.2015 and expressed his hope that it would further improve at the end of the current fiscal. He urged upon the banks for concerted efforts towards achieving this goal. He also expressed his satisfaction at 74% achievement of ACP target for FY 2015-16 at the end of the 3rd quarter. He observed the improvement in the issuance of KCCs and the higher average amount of per ticket KCC which reached to Rs. 37,500/- as on 31.12.2015. He stated that the State Government has already taken initiatives so as to help people not getting cheated from various 'Ponzi Schemes'.

Dr. Ayyangar also emphasized on the aim of the State Government to create employment through the schemes like PMEGP and Swavalamban and urged upon all bankers to assist unemployed people for their self-employment. He stressed on the importance of Community Based Recovery Mechanism (CBRM) for recovery of bank loans. He informed that the State government would open various training institutes in different districts of the State apart from the existing RSETIs, which would help the unemployed youth of the State to avail the necessary entrepreneur development training. He thanked the banks, especially TGB for timely payment to MNREGA account holders. He stressed on the importance of encouraging MGNREGA workers to develop the habit of saving their hard-earned money. He requested the bankers to inform the State Government in respect of quantum of MNREGA fund lying with the bank accounts. He also informed the House that the State Government would conduct a house-to-house survey from April 2016, to verify MGNREGA A/C holders and steps would be taken for their Aadhaar Linkage in the account as well as linkage to the nearest Bank Branch.

Subsequently, Shri Manas Dhar, General Manager (Prisec& FI) and Convener of SLBC(Tripura) deliberated on the following aspects:-

1. Department of Financial Services, MoF, Government of India is reviewing the progress of financial literacy, Rupay Card activation and status of Bank Mitras through Video Conferencing on regular basis.
2. He informed the House that SLBC has already identified 19 unbanked villages having population above 5000 in Tripura as per directives of RBI issued on 31.12.2015. SLBC has already allotted these villages to commercial banks and RRB for opening of these branches within 31st March 17.
3. He stated that the process of certification of BC/BF/CSP/Bank Mitra has been completed by SBI, TGB and UBI. He requested Tripura State Co-operative Bank to contact SLBC-Tripura for any kind of help, if required, for conducting examination for certification of their BCs.
4. He urged upon all the bankers to take advantage of high Aadhaar penetration in the state and to link them with the respective accounts to facilitate smooth delivery of various subsidies directly to the accounts of the beneficiaries as mandatory Aadhaar number for such accounts is on the anvil.

5. He also stressed on RuPay PIN delivery of PMJDY A/Cs by the respective bank branches so that people could get the benefit of Rs 1.00 lac inbuilt insurance.
6. He informed the house that Tripura SLBC has been adjudged the best SLBC for coverage of Sub-Service-Area among the States in the country by DFS. He congratulated all bankers for their contribution for this significant performance.
7. He also informed the house regarding enrollment of people under social security insurance schemes upto 31st May 2016 without medical certificate.
8. As far as claims made against the insurance policies are concerned, he requested the bankers to upload the claim data in the official portal through their zonal/regional office and no claim should remain pending for more than 30 days.
9. He requested Sri Rajat Debbarmann, GM-NABARD to take proactive steps in the formation of Farmers' Clubs in the State with the involvement of all stakeholders which would help the banks in having better relations with the farmers of the State.

Thereafter, Shri Manas Dhar, General Manager (Prisec & FI) and Convener of SLBC (Tripura) undertook the following Agenda wise discussion through Power Point Presentation and requested the members to interact on the issues.

Agenda 1 : Confirmation of proceedings of 115th SLBC meeting for Tripura held on 04.12.2015:

Confirmed by the House.

Agenda 2 : Compliance of Action Points on major decisions of previous SLBC meeting.

A. Banks to make efforts to achieve CD ratio of 50% for the State:

CD Ratio of the State has increased to 44% as on 31st December 2015 from 40% as on 31st December 2014 thus registering Y-O-Y growth of 4%.

B. The District Administration should review the CD Ratio in all DCCs –

District Administration is reviewing CD Ratio in each DCC meeting as per decision of SLBC. The CD Ratio of West Tripura District has increased by 2 % on Y-O-Y basis.

C. All banks are to make concerted effort to achieve 100% disbursement in ACP 2015-16.

All the banks put together disbursed Rs 2164.37 crore i.e. 74% of the Annual Target (Rs 2940.05 crore) under ACP 2015-16 during April - December of this financial year. Achievement under Priority Sector stood at 72% of the Priority Sector target for FY 2015-16.

D. KCC Target to be achieved with increase in average credit per KCC:

All Banks have issued 48853 KCCs achieving 98% of the annual target (50,000) during April - December of this financial year 2015-16. Task Force Committee has already revised the scale of finance in each district. Average credit per KCC has increased to Rs. 37,500/- as on 31st Dec'2015 from Rs. 31,000 as on 31st Dec'2014.

E. Each FLC and rural branch would conduct one literacy camp once in a month:

Rural branches in the State conducted 670 financial literacy camps during 3rd quarter of this financial year 2015-16. Besides, 13 FLCs also conducted 60 literacy camps during the quarter ended 31st December 2015.

F. Sponsoring of Proposals of PMEGP, Swavalamban loans in phases over the year so as to avoid bunching of proposals at the year end:

At the fag end of 3rd quarter of FY 2015-16, 3802 PMEGP and 5492 Swavalamban proposals have been sponsored to the bank branches. Banks have sanctioned 240 and 556 proposals under PMEGP and Swavalamban respectively upto 31.12.2015. Five RSETIs and SOFED have been entrusted for completion of EDP training. Member banks would speed up the disposal rate for PMEGP proposals.

G. SHG Sub-Committee to fix up a loan limit during first linkage :

SHG Sub-committee meeting was held on 15.01.2016 at New Secretariat, Agartala. It has been decided by the Committee that the initial credit linkage should have a minimum credit of Rs. 50,000/- per group. Suitable instruction has already been issued to all concerned in this regard. It was also proposed to take advantage of Community Based Recovery Mechanism (CBRM) by all rural branches to improve recovery position in rural areas.

Agenda 3 : Financial Inclusion Plan.

As per new RBI directives, a bank branch is to be opened in all villages having population more than 5000 and without having a branch of a scheduled commercial bank. In Tripura, 19 such villages could be identified and in a meeting of the SLBC Sub-Committee on Branch Expansion held on 18.01.2016, these 19 villages have already been allotted among different commercial banks and RRB for opening within 31st March 2017. The allocation has been displayed on the screen (PPT) and got approved by the house.

Agenda 4 : Implementation of Annual Credit Plan.

House reviewed the overall achievement under ACP during April - December of the financial year 2015-16. Overall achievement under ACP was 74% with a disbursement of Rs.2164.37 crore against the target of Rs.2940.05 crore. Achievement under Agriculture sector stood at 62%. While achievement under total Priority Sector and Non-Priority Sector reached to 72% & 85% respectively.

Agenda 5 : Performance of Banks in key areas in Tripura as on 31st December 2015.

House reviewed the performance of the Banks as on **31st December 2015**. The overall Advance in the State witnessed y-o-y growth of 21% from Rs.6466.41 crore as on December 2014 to Rs.7827.83 crore as on December 2015. Similarly, y-o-y growth of 11% has been registered in Deposits which stood at Rs.17688.66 crore as on December 2015, from Rs.15996.02 crore as on December 2014.

The House also noted the y-o-y growth of 54% in lending to Weaker Section, 25% growth in lending to SC/ST borrowers and 18% in lending to Minority community.

MSME sector registered 16% y-o-y growth while total Priority Sector achieved a y-o-y growth of 17%.

Agenda 6 : Recovery of Loans.

The House reviewed sector-wise and also Government Sponsored Scheme wise recovery of loan position as on 31.12.2015. Overall recovery percentage in respect of three broad sectors, viz Agriculture, MSME and Other Prisec stood at 60% as on December 2015 as against 57% as on December 2014. There was no significant improvement in recovery under Schematic lending. Recovery in SJSRY was 8%, SGSY was 15%, PMRY was 5%, PMEGP was 43%, while recovery in REGP (MMS) was 50% as on 31.12.2015.

Agenda 7 : NPA position of Banks in Tripura.

Percentage of gross NPA decreased slightly from 5.31% as on Sept' 2015 to 5.18% as on December 2015. Percentage of gross NPA came down over the years on account of written off of loan accounts where no recovery could be made. The outstanding amount under Written off A/Cs (Shadow Register) is around Rs 72.34 crore which if added with the outstanding NPA, the amount of NPA would be Rs 478.34 crore which is 6.11% of the gross advance as on 31.12.2015. As directed by the Principal Secretary, Finance, Agriculture & RD, Govt. of Tripura, stress may be given for CBRM to improve the recovery atmosphere. He also assured of supports from State Govt. in this regard.

Agenda 8 : CD Ratio of the Districts.

Already noted by the House in Agenda Item No. 2. Out of 8 districts, 7 districts have reported positive growth in CD ratio as on 31st December 2015 over December 2015. CD ratio of the West Tripura District stood at 34% as on 31st December 2015, Special efforts should be taken by all banks to improve the CD ratio of this district for equitable allocation of credit in terms of deposit mobilized in the district.

Agenda 9: Flow of Credit to Agricultural sector.

All the banks in the State disbursed Rs 711.06 crore during April – December 2015 i.e. 62% of the annual target for Rs.1141.16 crore under ACP 2015-16. Outstanding Advance to Agriculture of all Banks as on 31st December 2015 stood at Rs.1896.11 crore i.e. 27% of the ANBC (National target - 18%).

All banks operating in the State issued 48,853 number KCCs with financial outlay of Rs 182.81 crore during April-December 2015 reflecting 97.7% of achievement against annual target for 50,000 KCCs. Average per ticket KCC has also increased to around Rs. 37,500/- as on 31.12.2015 from Rs.34,000/- as at the end of 31st December 2014. Banks would exert effort to increase average credit per KCC to Rs 50,000/ by the end of FY 2016-17. KCC outstanding as on 31st December 2015 stood at Rs.556.30 crore with 3,01,980 nos. of accounts from all Banks. It was decided for activation of all dormant KCCs by the banks with the help of State Government and banks were requested to submit list of dormant KCCs to the Director, Agriculture Department, Government of Tripura.

Agenda 10 : Performance under Employment Generation Schemes.

House noted the performance of the Banks and also noted the progress on SHG, Swavalamban, PMEGP, SJSRY, KCC-Fishery, Mini Dairy, etc. for first 3 quarters of the financial year 2015-16 ending on 31st December 2015. House also noted that the sponsoring of proposals taken place during October to December 2015 and initiatives of the banks for disposal of the proposals. The progress would reflect in the data for the next quarter ending FY 2015-16. On the issue of pending subsidy in respect of PMEGP loans for 2014-15, State Director, KVIC of Tripura assured for release of subsidy at the earliest. He also requested for participation of all banks including private banks in PMEGP loans.

Agenda 11 : Financing Education Loan & Housing Loans in Tripura.

Disbursement made April - December of FY 2015-16 under Education loans stood at Rs 3.64 crore involving 256 accounts. The outstanding balance in Education Loans as on 31.12.2015 stood at Rs.109.88 crore in 3758 accounts.

Under Housing Loans, outstanding balance stood at Rs.1246.29 crore in 32345 accounts as on 31st December 2015. House noted the progress.

Agenda 12 : MSME financing under ACP.

House reviewed the overall achievement of MSME during April-December of FY 2015-16. All Banks had disbursed Rs 746.27 crore, registering an achievement of 91% against ACP target of Rs.822.67 crore for the year 2015-16. House noted the achievement.

Agenda 13 : Functioning of RSETIs.

Five RSETIs in the State conducted 75 training programmes as at the end of 3rd quarter of FY 2015-16 covering 2059 participants. During the period, 351 trainees got settled with bank loan i.e. settlement ratio of 17.05% and 706 trainees got settled with own fund. Besides, 40 trainees got settled with wage employment. All Banks & RSETIs have been requested to improve the ratio of settlement through credit linkage, which remained continuously poor in the State.

Agenda 14 : Other Important Issues(Jan Dhan & Jan Suraksha and PMMY).

All banks operating in the State had opened 6.73 lac PMJDY accounts till 03.02.2016. The banks operating in the State had enrolled 4.17 lakh customers under PMSBY, 1.63 lakh customers for PMJJBY and 2264 customers under APY, thus totaling 5.82 lakh such cases up to 31.01.2016. House noted the same.

The House also noted disbursement of Rs 252.50 crore in PMMY during 08.04.2015 to 12.02.2016, i.e. 35.2% of the State target for Rs 717.66 crore for FY 2015-16. It was also reported that TGB had taken up with Mission Office-MUDRA for revision of their PMMY target from Rs. 321.00 crore to Rs. 140.00 crore, considering which the achievement of the State would be 47% of the annual target. The banks would exert more effort in the remaining days of the current fiscal to reach close to the target.

Miscellaneous Issues:

Sri N.P. Topno, General Manager, RBI, Agartala expressed satisfaction on overall achievement of 74% against annual target. He stated that most of the disbursement had been made by a limited number of banks. He urged upon bankers to boost up their lending so that every bank could contribute equally towards achievement of the ACP target in a holistic way.

Shri Topno emphasized on opening of one RSETI in each district in the State and requested SLBC to initiate steps for opening of three new RSETIs in the three left-over districts in the State. Shri Manas Dhar, Convener, SLBC proposed to take up the matter in the next meeting of SLBC Sub-Committee on RSETI. He stressed on financial literacy in rural areas and schools by rural branches and FLCs and requested to ensure that each rural branch would continue to conduct one literacy camp once in a month as per RBI guidelines.

Shri Topno viewed that overall recovery stood at 60% and requested State Government to assist banks for improving the recovery atmosphere of the State so that bankers could feel comfortable for lending in the State resulting increasing CD Ratio of the State. He also requested bankers to open branches in 19 unbanked villages having population above 5000 in the State within March 2017.

Sri Topno, also stressed about improving the CD ratio of the State as the present level is below far considering the average CD ratio covering all States in the country and he specially mentioned about the phenomenal growth in CD ratio in the State of Rajasthan.

Sri Rajat Kanti Debbarman, General Manager, NABARD opined that NABARD would take initiatives regarding formation of Farmers' Clubs in all villages in the State. He requested the bankers for proper coding of SHG accounts in their CBS system. He also stated that the formal launch of the State Focus Plan for the financial year 2016-17 would be organized by NABARD very shortly after which SLBC-Tripura would finalize the ACP 2016-17 and communicate the same to all concerned stakeholders for implementation on & from 01.04.2016. ACP for 2016-17 will be formally adopted in the next SLBC meeting.

After threadbare discussion the following major Action Points emerged from the meeting.

- Formation of Farmers' Clubs in all villages in the State. (Action : All Banks & NABARD).
- All Banks are to exert efforts to raise the CD ratio of the State to 50% as on 31.03.2016. (Action : All Banks & State Government).

- The District Administration would continue to review the CD ratio of the districts 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. **(Action : All Banks & LDMS).**
- 100% disbursement targets set against all sectors under ACP 2015-16 is to be achieved **(Action : All Banks).**
- Each FLC and rural branch would conduct minimum one outdoor / indoor literacy camp once in a month. **(Action : All FLC & Rural branches).**
- Sanctioning & disbursement of eligible proposals sponsored under PMEGP within 31.03.2016 to avail benefit of subsidy **(Action: Banks & State Govt.).**
- Banks would issue instruction to their branches for proper coding in SHG loan accounts so that actual disbursement figure is reflected in SHG portal **(Action: Banks).**
- All Banks are to exert effort to achieve Mudra Target for FY 2015-16 as on 31.03.2016**(Action : All Banks).**
- All banks are to submit list of dormant KCCs to the Director, Agriculture Department, Government of Tripura **(Action : All Banks).**

Vote of Thanks.

Thereafter, Sri TapanPatra, Chief Regional Manager, United Bank of India, Tripura Region extended vote of Thanks to all the dignitaries present in the meeting. He heartily thanked Dr. G. S. G. Ayyangar, Principal Secretary (Finance, Rural Development & Agriculture), Govt. of Tripura and all the dignitaries from Govt. of Tripura and banks present for their valuable inputs which enriched the deliberations.

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**LIST OF THE PARTICIPANTS AT THE 116th MEETING OF THE SLBC
FOR THE STATE OF TRIPURA
HELD AT PRAGNA BHAWAN, HALL NO.4, AGARTALA ON 22.02.2016 AT 11:30 A.M.**

Sl. No.	Name of the dignitaries	Designation/Office/Institution
I	CHAired BY	
1	Sri K. V. Rama Moorthy	Executive Director, United Bank of India, Convener Bank, SLBC
II	GOVT. OFFICIALS	
2	Dr. G.S.G. Ayyangar	Principal Secretary, Finance, RD & Agri, GoT
3	Sri Meghanad Chakma	Sr. Dy.Magistrate, DM Office, West Tripura
4	Er. Ashish Modak	State Director, KVIC, Agartala
5	Sri Arupendu Banerjee	State Director-RSETIs
6	Sri Samir Gupta	GM,DIC (West)
7	Sri Sunil Bhaumik	Asstt. Director, ARDD (Dairy),Agartala
8	Sri M.L Debbarma	Dy. Director-Horticulture
9	Sri Prabir Kumar Majumdar	Asstt. Director-Agriculture, GoT
10	Sri Abani Debbarma	Director-Fisheries
11	Sri P. Das	D.O.-DIF, GoT
12	Sri T.K. Basak	Development Officer-DIF, GoT
III	RBI/NABARD/SIDBI	Designation/Office/Institution
13	Sri N.P. Topno	General Manager, RBI-Agartala
14	Sri Rajat Kanti Deb Barman	General Manager, NABARD-Agartala
15	Sri N.C. Debnath	Manager, SIDBI
IV	COMMERCIAL BANKS	Designation/Office/Institution
16	Sri Manas Dhar	General Manager, UBI, Head Office & Convener, SLBC-Tripura
17	Sri Tapan Kumar Patra	CRM, UBI, Tripura
18	Sri Upendra Sabar	Chairman, TGB
19	Sri Bhajan Ch. Roy	Assistant General Manager,UBI-H.O.
20	Sri P.K. Paul	Regional Manager(Urban)- SBI, Tripura
21	Sri S.R Saha	Regional Manager(Rural)- SBI, Tripura
22	Sri Swapan Kumar Saha	MD, TSCB
23	Sri H.D. Sengma	Dy. Zonal Head-UCO Bank
24	Sri P. K. Chanda	Chief Manager, Canara Bank
25	Sri Amit Bhattacharjee	GM-TSCB
26	Sri Hemanta Bora	Chief Manager, Allahabad Bank

27	Sri S.B. Jotder	Sr. Br. Manager, Syndicate Bank
28	Sri Subrata Chakraborty	DCO, SBI
29	Sri N.R.Samal	Regional Head-Union Bank of India
30	Sri Suvrajyoti Das	Sr. Manager-P& SB
31	Sri Gour Chakraborty	Asstt. Manager-Indian Bank
32	Sri Chandan Chakraborty	Sr. Manager-PNB
33	Sri D.K. Chakravarti	Chief Manager-Vijaya Bank
34	Sri Niranjana Saha	Chief Manager-CBI
35	Sri Janardan Bose	Chief Manager, SLBC UBI
36	Sri Sanjib Chowdhury	CH-MB, Bandhan Bank
37	Sri Tapan Bhattacharya	Sr. Manager-Union Bank of India
38	Sri Pradipta Aine	Sr. Manager-BMB
39	Sri Partha Sarathi Kar	Domain Expert-UBI
40	Sri Angshuman Borah	Sr. Manager-HDFC
41	Sri Sumit Mazumder	Manager-IDBI
42	Sri Prantik Das	Br. Head-BOM
43	Sri Saroj Sinha Roy	Br. Manager-OBC
44	Sri Vijay Kumar	Br. Manager-Dena Bank
45	Sri Suhash Chandra Paul	Br. Manager- Corporation bank
46	Sri S. R. Bhattacharya	Chief Manager, C & R, TGB
47	Sri Subrata Mandal	LDM(West & Sepahijala), UBI
48	Sri Sudip Chakraborty	VP & Cluster Head-Bandhan Bank
49	Sri Suptim Dey	Asstt. Manager-Axis Bank
50	Sri Subrata Kr. Chakraborty	Manager,FI-SBI
51	Sri Kankan Bhowmik	Br. Manager-ICICI Bank
52	Sri Ajith V	Br. Head-Federal
53	Sri Lalnunmoni	Sr. Manager-BOB
54	Sri M.K Sarkar	Chief Manager-UBI
55	Sri Amit Saha	Sr. BM, BOI
56	Sri Manash Mondal	Br. Manager-Kotak Mahindra Bank
57	Sri G.C. Rakshit	LDM, Gomati & South-UBI
58	Sri Swapan Kumar Das	Chief Manager-UBI
59	Sri Musa Karim Sardar	LDM, North & Unakoti-UBI
60	Sri M.K. Devvarman	LDM, Dhalai & Khowai, UBI
61	Sri Abhijit Deb	Br. Manager-South Indian Bank
62	Sri D.K Das	DCO(Khowai), PMEGP, KVIC
63	Sri P. Dutta Choudhury	Officer-Gr.III, TCARD
64	Sri Tamal Debbarmann	Officer-SLBC, UBI-TRO
65	Sri Sanjay Kumar	Director,RUDSETI,Agartala
66	Sri Isaac H.T.F.	Officer-BOB

*****XXXX*****

Rajiv Ranjan Mishra, IAS
Joint Secretary (Housing)
Tel.: (011) 23061665
Telefax: (011) 23061497
Email: jshousing-mhupa@nic.in



भारत सरकार
आवास और शहरी गरीबी उपशमन मंत्रालय
निर्माण भवन, नई दिल्ली-110108
GOVERNMENT OF INDIA
MINISTRY OF HOUSING
& URBAN POVERTY ALLEVIATION
NIRMAN BHAWAN, NEW DELHI-110108

D.O. No. G-16014/18/2015-HFA-V (FTS-14729)
Dated 5th February, 2016

Dear

As you are aware, the Pradhan Mantri Awas Yojana - Housing for All (Urban) (PMAY) has been launched on an All India basis w.e.f. 17th June 2015 and is operational in all Statutory Towns and Planning areas as notified with respect to the statutory town and which surrounds the concerned municipal area.

2. The scheme consists of four different verticals namely (a) In-Situ Slum Redevelopment, (b) Affordable Housing through Credit Linked Subsidy Scheme - CLSS, (c) Affordable Housing in Partnership, and (d) Subsidy for beneficiary-led individual house construction.

3. It may be noted that as per the Scheme Guidelines, the progress of implementation of the Mission is monitored by a Central Sanctioning and Monitoring Committee (CSMC), chaired by Secretary (Ministry of Housing and Urban Poverty Alleviation). The CLSS vertical of the Scheme is monitored by a Monitoring Committee consisting of Secretary (Ministry of Housing and Urban Poverty Alleviation) and Secretary (DFS) as Co-chairs. National Housing Bank (NHB) and Housing and Urban Development Corporation (HUDCO) have been identified as Central Nodal Agencies (CNAs) for CLSS. Salient features of the scheme are attached at **Annexure A** for your kind information.

4. Separately, after consultation with the CNAs, Indian Bank Association (IBA) has simplified the loan application form and documentation procedure for availing the housing loan under CLSS. We also attach herewith the Loan Application Form and documentation request at **Annexure B**. IBA has already circulated the documents to the PLIs.

5. We request you to upload the details of the scheme and also the Loan Application Form on your web-site. Kindly also arrange to upload vernacular version of these two documents on the website.

6. We also request you to consider placing a scroll message about the scheme on your websites and also requesting all the member banks in the State to follow the same. While uploading the details on the web-site of the SLBC, it would be useful to create a separate icon for "PMAY Scheme" flashing/ highlighting it as 'NEW' and clicking on which would lead the beneficiary to all scheme related information & documents. It may also be considered if a Toll Free Number could be assigned to the scheme for entertaining enquiries and queries from the beneficiaries.

7. Also, the MoHUPA, GOI would be keen on spreading the PMAY scheme related messages to its beneficiaries through all possible means. Ministry would appreciate if you would also take the initiative to put up some posters/banners about the scheme in regional language inside your bank and brief the visitors too about the scheme, if requested by them.

With regards,

Yours sincerely,

(Rajiv Ranjan Mishra)

Encl.: As above.

All Convener Banks of SLBC (As per list)

Hon'ble Prime Minister envisioned Housing for All by 2022 when the Nation completes 75 years of its Independence. In order to achieve this objective, Central Government has launched a comprehensive mission "Housing for All by 2022"

Housing for All (HFA) mission is since launched in compliance with the above objective of the Government and with the approval of competent authority.

The mission seeks to address the housing requirement of urban poor including slum dwellers through following programme verticals:

- Slum rehabilitation of Slum Dwellers with participation of private developers using land as a resource
- Promotion of Affordable Housing for weaker section through credit linked subsidy
- Affordable Housing in Partnership with Public & Private sectors
- Subsidy for beneficiary-led individual house construction.

1. Scope

- 1.1 "Housing for All" Mission for urban area will be implemented during 2015-2022 and this Mission will provide central assistance to implementing agencies through States and UTs for providing houses to all eligible families/beneficiaries by 2022.
- 1.2 Mission will be implemented as Centrally Sponsored Scheme (CSS), except for the component of credit linked subsidy, which will be implemented as a Central Sector Scheme.
- 1.3 A beneficiary family will comprise husband, wife, unmarried sons and/or unmarried daughters. The beneficiary family should not own a pucca house either in his/her name or in the name of any member of his/her family in any part of India, to be eligible to receive central assistance under the mission.
- 1.4 States/UTs, at their discretion, may decide a cut-off date on which beneficiaries need to be resident of that urban area for being eligible to take benefits under the scheme.
- 1.5 Mission with all its component has become effective from the date 17.06.2015 and will be implemented upto 31.03.2022.

2. Coverage and Duration

2.1 All 4041 statutory towns as per Census 2011 with focus on 500 Class I cities would be covered in three phases as follows:

- Phase I (April 2015 - March 2017) to cover 100 Cities selected from States/UTs as per their willingness.
- Phase II (April 2017 - March 2019) to cover additional 200 Cities
- Phase III (April 2019 - March 2022) to cover all other remaining Cities

Ministry, however, will have flexibility regarding inclusion of additional cities in earlier phases in case there is a resource backed demand from States/UTs.

However, States/UTs will have the flexibility to include in the Mission the Planning areas as notified with respect to the statutory town and which surrounds the concerned municipal area.

2.2 The mission will support construction of houses upto 30 square meter carpet area with basic civic infrastructure. States/UTs will have flexibility in terms of determining the size of house and other facilities at the state level in consultation with the Ministry but without any enhanced financial assistance from Centre.

Slum redevelopment projects and Affordable Housing projects in partnership should have basic civic infrastructure like water, sanitation, sewerage, road, electricity etc. ULB should ensure that individual houses under credit linked interest subsidy and beneficiary led construction should have provision for these basic civic services.

3. Implementation Methodology

The Mission will be implemented through four verticals giving option to beneficiaries, ULBs and State Governments. These four verticals are as below:

"In situ" Slum Redevelopment

• Using land as a resource
• With private participation
• Extra ESI/EDR/EART required to make projects financially viable

Affordable Housing through Credit Linked Subsidy

• Interest Subvention subsidy for EWS and LG for new house or incremental housing
• EWS: Annual Household Income Up to Rs. 6 lakh and house sizes upto 30 sqm
• LG: Annual Household Income Between Rs. 7-14 lakh and house sizes upto 40 sqm

Affordable Housing in Partnership

• With private sector or public sector including parastatal agencies
• Central Assam Housing Board to implement affordable housing projects under 65% of construction cost for EWS category

Subsidy for beneficiary-led individual house construction

• For individuals of EWS category including individual house
• State to prepare list of beneficiaries
• No subsidy/loan for beneficiary-led construction

4. Credit-Linked Subsidy Scheme

The Mission, in order to expand institutional credit flow to the housing needs of urban poor will implement credit linked subsidy component as a demand side intervention. Credit linked subsidy will be provided on home loans taken by eligible urban poor (EWS/LIG) for acquisition, construction of house.

- 4.1 Beneficiaries of Economically Weaker section (EWS) and Low Income Group (LIG) seeking housing loans from Banks, Housing Finance Companies and other such institutions would be eligible for an interest subsidy at the rate of 6.5 % for a tenure of 15 years or during tenure of loan whichever is lower. The Net Present Value (NPV) of the interest subsidy will be calculated at a discount rate of 9 %.
- 4.2 The credit linked subsidy will be available only for loan amounts upto Rs 6 lakhs and additional loans beyond Rs. 6 lakhs, if any, will be at nonsubsidized rate. Interest subsidy will be credited upfront to the loan account of beneficiaries through lending institutions resulting in reduced effective housing loan and Equated Monthly Instalment (EMI).
- 4.3 Credit linked subsidy would be available for housing loans availed for new construction and addition of rooms, kitchen, toilet etc. to existing dwellings as incremental housing.

The carpet area of houses being constructed under this component of the mission should be upto 30 square metres and 60 square metres for EWS and LIG, respectively in order to avail of this credit linked subsidy. The beneficiary, at his/her discretion, can build a house of larger area but interest subvention would be limited to first Rs. 6 lakh only.

REVISED MODEL BANK

Application / Loan account No.	
Source of application (Direct / ULBs/Designated Agency / Others)	
Name of ULB / Designated Agency / Others	

APPLICATION FORM FOR HOME LOAN
UNDER PRADHAN MANTRI AWAS YOJANA

PHOTOGRAPH
OF
APPLICANT
Signature or Thumb
Impression

PHOTOGRAPH
OF
CO-APPLICANT
Signature or Thumb
Impression

To,
THE BRANCH MANAGER
MODEL BANK

I/We request for a loan of Rs. _____ for Purchase of Flat/House / Construction of House / Extension/(Improvement) of House. I/We furnish our particulars as below:

A. PERSONAL INFORMATION

		APPLICANT			CO-APPLICANT		
	Name (in block letters)	First	Middle	Last	First	Middle	Last
2.	Fathers'/Husbands' name						
3.	Mothers' Maiden Name						
4.	Relationship of Applicant with Co-Applicant				XXXX		
5.	Age & Date of Birth	_____ yrs. DD/MM/YY			_____ yrs. DD/MM/YY		
6.	Sex	MALE / FEMALE/ TRANSGENDER			MALE / FEMALE/ TRANSGENDER		
7.	Category	SC/ST/OBC/GEN/Minority/PWD/ Manual Scavengers/Others			SC/ST/OBC/GEN/Minority/PWD/ Manual Scavengers/Others		
8.	Religion						
9.	Marital status	[Married / unmarried/Others]			[Married / unmarried/Others]		
10.	No. of Dependents [Household Size]	Children Others					
11.	Unique Identification No.[any one]	PAN Card / Aadhaar No./ Voter's Card Driving License /MNREGA No./ Any Other Number or A Certificate of house ownership from Revenue Authority of Beneficiary's Native District, etc.			PAN Card / Aadhaar No./ Voter's Card Driving License / MNREGA No./ Any Other Number or A Certificate of house ownership from Revenue Authority of Beneficiary's Native District, etc.		
12.	Nationality & Identification Proof						
13.	Employment Category	Salaried / Self Employed / Others			Salaried / Self Employed / Others		
14.	Residential Address with Pin Code (a) Current Address (b) Permanent Address (c) Residence Proof						

15.	Tel. No. & Mobile No.			
16.	Period of stay at the above Address			
17.	Educational/Professional Qualification	Non-Matriculate/Matriculate/ Under graduate / Graduate/Others		Non-Matriculate/Matriculate/ Under graduate / Graduate/Others
18.	Household Annual Income (in Rs)			
19.	Income	Proof	Source	Proof Source
20.	Household Income Category		(EWS) / (LIG)	
21.	Existing Loan Details (if any)	Loan 1	Loan 2	Loan 3 Loan 4
22.	- Type and Size	House/Flat/others		Carpet area <30 sq.m. /<60 sq.m/Others
23.	Ownership details of existing house	Owned	Rent	Inherited Otherwise
24.	Property Address with Pin Code			

B. EMPLOYMENT STATUS

1.	Particulars	Self-employed/salaried/regular wage/labour/others	Self-employed/salaried/regular wage/labour/others
2.	Name of Employer/ Nature of Business/Profession		
3.	Address with telephone number of Employer /Business/Profession		
4.	If employed Designation and Employee number		
5.	No of years in present occupation/Business/profession		
6.	Total Length of service		
	Date of Retirement / If retired	DD/MM/YY	DD/MM/YY

C. HOUSEHOLD INCOME STATEMENT

1.	Gross salary/Income per month (salary sheet / I.T.Return, form No.16)		
2.	Deductions	Income Tax	
		Professional Tax	
		Provident Fund	
		Insurance Premium	
3.	Other deductions including loan EMIs		
4.	Net Salary / Income p.m.		
5.	Other Income if any		

D. DETAILS OF BANK ACCOUNTS

1.	Name of the Bank/Branch		
2.	Account Number/s [Attach last 6 months statement]		
3.	Since When		

E. DETAILS OF PROPERTY PROPOSED TO BE PURCHASED/CONSTRUCTED/OTHERS

ALL 4041 STATUTORY TOWNS AS PER CENSUS 2011 WITH FOCUS ON 500 CLASS I CITIES WOULD BE COVERED

1.	Address of the plot/flat /house with Pincode		
2.	Names and address of the seller /builder / housing society/housing board /housing dev. Authority.		
3.	Area Of The House/Plot/Flat/Others/Please specify		
	(Built Up Area & Carpet Area In Case Of Flat & Land Area And Built Up Area In Case Of House)	Land Area (Sq. m.)	
		Built Up Area (Sq.m.)	
		Carpet Area (Sq. m.)	
5.	In Case Of Lease Hold Property Unexpired	Years	

	Period Of Lease	
6.	Age Of Flat/House In Case Of Repurchase	Years
7.	Location Code	(Location Code should be based on Census 2011 for 4041 Statutory towns)
8.	Loan Purpose	(a)New Unit (b)New Unit Construction(c)Existing Unit(d)Existing Unit Extension (e) Repairs /Renovation(f)Others where subsidy is not available

F. LOAN DETAILS; Purchase of Flat/House / Construction of House / Extension / (Improvement) of House

1.	Estimate Of Uses Of Funds	Amount (Rs)	Estimate Of Sources Of Funds	Amount (Rs)
2.	Cost Of Purchase /Construction/Repairs/ Improvement/Extension.		Loan Requested	
3.	Registration Fees		Savings In Bank	
4.	Stamp Duty		Encashable Investments	
5.	Any Other Costs		Amount Already Spent	
6.	Incidental Costs		Loan From Relatives	
7.	Insurance		Other Source (If Any)	
8.	Total		Total	
9.	Option For Payment of Interest		Fixed Rate Basis / Floating Rate Basis	
10.	Mode of Repayment		ECS/ SI/ PDC/ NECS/ CASH	
11.	Number of Years		10 / 15 / 20 / 25	
12.	Existing Loans / borrowing		Asset owned	

G. REFERENCE

	Name, Address & Contact Nos.	Relation
1.		
2.		

DECLARATION

I/We certify that the information provided by me/us above and in annexure are true, accurate, complete and up to date in all respects. I /We have not withheld any information. Bank is at liberty to verify and take any such action as it may deem fit if my/our statements are found to be untrue. I/We understand that all of the above-mentioned information shall form the basis of my/our loan/subsidy that Bank may decide to grant to me/us at its sole discretion. I/We confirm that the copies of Financials, Bank Statements, Title/Legal Documents, etc. submitted by me/us along with my/our loan application are true copies. I/We further acknowledge Bank has right to seek any information from any other source in this regard. I/We further acknowledge that I / We have read, understood and agree with the Most Important Terms and Conditions governing the home loan product chosen by me/us. I/We are bound by the terms and conditions of the facility/ies that may be granted to me/us. I/We authorize Bank to debit my home loan account with the Bank for any fees, charges, interest etc. as may be applicable, other than the processing fee. I/We also agree and acknowledge that Bank remains entitled to assign any activities to any third party agency at its sole discretion. I/We further acknowledge the right of Bank to provide details of my/our account to third party agencies for the purpose of availing support services of any nature by Bank without any specific consent or authorization from me/us. I/we authorize Bank to exchange, share, or part with all the information relating to my/our loan details/repayment history / information to other Bank branches / Banks /

Financial Institutions / RBI / CIBIL / Credit Bureau / Agencies / Statutory Bodies as may be required and shall not hold Bank or/& its agents liable for use of this information.

Place:

Date:

Signature 1

Signature 2

Vernacular witness, if applicable:

I _____ S/o, D/o, W/o _____ hereby declare
that the contents of this application form were read and explained to me in _____ by
_____ and I have understood the same.

(Sign of borrower/s)

Witness Name _____ Signature _____

Address _____

Acknowledgement Receipt

Loan application No. _____ received on DD/MM/YYYY. Complete document set received on DD/MM/YYYY.

Institution did not charge any for processing fee for the housing loan. Application will be disposed-off and acceptance/rejection notification would be intimated within 15 days from date of receipt of completed application form with supporting documents.

Place:

Date:

Signature

Seal

REVISED SELF DECLARATION – EWS/LIG INCOME CERTIFICATE
(only if it is below taxable unit)

I....., S/o/D/o, aged
years, residing at do hereby declare that;

1. I have applied for Housing Loan under EWS/LIG Scheme of Pradhan Mantri Awas Yojana Credit Linked Subsidy Scheme.
2. Household annual income from all sources is Rs..... (Rupees).
3. I understand and accept that if at any stage, it is found that the information given by me is false/not true, all benefits given to me under the schemes would be withdrawn and legal action as deemed fit, would be taken against me.

Date:

Place:

Signature

**REVISED
MODEL BANK
HOME LOAN**

Purchase of Flat/House / Construction of House / Extension (Improvement) of House

DOCUMENTS FOR SUBMISSION

	(Please tick whichever are enclosed)	
i.	Application Form duly filled in	
ii.	Self-declaration – EWS/LIG Income certificate	
iii.	Self-Affidavit Income Certificate (only if the income is below taxable limit)	
iv.	Unique Identification - PAN Card / Aadhaar No./ Voter's Card Driving License /MNREGA No./ Any Other Number or A Certificate of house ownership from Revenue Authority of Beneficiary's Native District, etc.	
v.	Nationality Identification Proof	
vi.	Proof of category (belonging to SC/ST/OBC/Minority etc.)	
vii.	Copy of Address Proof	
viii.	Income Proof - Original Salary slip / salary Certificate /other income.	
ix.	Latest I.T.Return/ I.T.assessment Order/Form no 16 if applicable	
x.	Statement of Bank Accounts – last 6 months	
xi.	A brief note on the nature of business/ activity / self-drawn attested financial statement / business license in case of self-employed.	
xii.	Valuation certificate from the approved Valuer, if not valued earlier.	
xiii.	The approved plan of Construction.	
xiv.	Architects/Engineers Certificate confirming cost of construction / cost of repairs / Cost of improvements / cost of Extension.	
xv.	Architects Certificate confirming expected life, fitness and future of Flat / House in case of purchase.	
xvi.	Agreement for construction with Builder/Developer	
xvii.	NOC from Housing Society / Competent Authority	
xviii.	Affidavit-cum-Undertaking to the effect that the construction is in an authorized area, construction is strictly as per sanctioned plan/building bye- laws, loan is being availed for acquiring plot/house/flat for residential purpose only.	
xix.	Receipt of advance payment made to builder / seller. If any	
xx.	Affidavit from the beneficiary that either he / she or any of the family members do not own a pucca house (all weather dwelling unit) in any part of India.	
xxi.	Letter of Allotment of Property (where property is proposed to be purchased from builder / housing boards, etc)/OR Agreement to Sale (where resale property is proposed to be purchased), Title deeds / Lease Deed / Mutation in respect of pre-owned property, which is to be extended.	

ACKNOWLEDGEMENT TO THE APPLICANT FOR APPLICATION

We have received home loan application from Mr/Ms _____
along with a copy of the documents (whichever ticked above)

Place:

Date:

Signature

Seal

PRADHAN MANTRI FASAL BIMA YOJANA (PMFBY)

1. OBJECTIVES:

- To provide insurance coverage and financial support to the farmers in the event of failure of any of the notified crop as a result of natural calamities, pests & diseases.
- To stabilise the income of farmers to ensure their continuance in farming.
- To encourage farmers to adopt innovative and modern agricultural practices.
- To ensure flow of credit to the agriculture sector.

2. IMPLEMENTING AGENCY (IA):

The Scheme shall be implemented through a multi-agency framework by selected insurance companies under the overall guidance & control of the Department of Agriculture, Cooperation & Farmers Welfare (DAC&FW), Ministry of Agriculture & Farmers Welfare (MoA&FW), Government of India (GOI) and the concerned State in co-ordination with various other agencies; viz Financial Institutions like Commercial Banks, Co-operative Banks, Regional Rural Banks and their regulatory bodies, Government Departments viz. Agriculture, Co-operation, Horticulture, Statistics, Revenue, Information/Science & Technology, Panchayati Raj etc.

- 3. DAC&FW has designated/empanelled Agriculture Insurance Company of India(AIC) and some private insurance companies presently** to participate in the Government sponsored agriculture /crop insurance schemes based on their financial strength, infrastructure, manpower and expertise etc. The empanelled private insurance companies at present are 1) ICICI-Lombard General Insurance Company Ltd. 2) HDFC-ERGO General Insurance Company Ltd. 3) IFFCO-Tokio General Insurance Company Ltd. 4) Cholamandalam MS General Insurance

Company Ltd. 5) Bajaj Allianz General Insurance Company Ltd. 6) Reliance General Insurance Company Ltd. 7) Future Generali India Insurance Company Ltd. 8) Tata-AIG General Insurance Company Ltd. 9) SBI General Insurance Company Ltd. 10) Universal Sompo General Insurance Company Ltd. The selection of insurance company from amongst the empanelled insurance companies to act as IA shall be done by the concerned State Government for implementation of the scheme in their State. Such selection of IA shall be done from amongst the designated / empanelled companies which shall be initially pre-qualified, strictly on the basis of, experience, existence of infrastructure in the area and quality of services like coverage of farmers & area, pay-outs in terms of quantum & timely settlement thereof, willingness to do publicity & awareness campaigns etc. The final selection of IA from amongst the pre-qualified insurance companies shall be done based on the lowest weighted premium quoted by a pre-qualified company for all notified crops within the cluster of districts

4. MANAGEMENT OF THE SCHEME:

The existing State Level Co-ordination Committee on Crop Insurance (SLCCCI), Sub-Committee to SLCCCI, District Level Monitoring Committee (DLMC) already overseeing the implementation & monitoring of the ongoing crop insurance schemes like National Agricultural Insurance Scheme (NAIS), Weather Based Crop Insurance Scheme(WBCIS), Modified National Agricultural Insurance Scheme(MNAIS) and Coconut Palm Insurance Scheme(CPIS) shall be responsible for proper management of the Scheme. IA shall be an active member of SLCCCI and District Level Monitoring Committee (DLMC) of the scheme.

5. UNIT OF INSURANCE:

The Scheme shall be implemented on an '**Area Approach basis**' i.e., Defined Areas for each notified crop for widespread calamities with the assumption that all the insured farmers, in a Unit of Insurance, to be defined as 'Notified Area' for a crop, face similar risk exposures, incur to a large extent, identical cost of production per

hectare, earn comparable farm income per hectare, and experience similar extent of crop loss due to the operation of an insured peril, in the notified area.

Defined Area (i.e., unit area of insurance) is Village/Village Panchayat level by whatsoever name these areas may be called for major crops and for other crops it may be a unit of size above the level of Village/Village Panchayat.

In due course of time, the Unit of Insurance can be a Geo-Fenced/Geo-mapped region having homogenous Risk Profile for the notified crop.

For Risks of Localised calamities and Post-Harvest losses on account of defined peril, the Unit of Insurance for loss assessment shall be the affected insured field of the individual farmer.

6. CROPS AND NOTIFIED AREA:

6.1. CROPS: The Scheme can cover all the Crops for which past yield data is available and grown during the notified season, in a Notified Area and for which yield estimation at the Notified Area level will be available based on requisite number of Crop Cutting Experiments (CCEs) being a part of the General Crop Estimation Survey (GCES).

6.2. NOTIFIED AREA: Notified Area is the **Unit of Insurance** decided by the State Govt. for notifying a Crop during a season. The size of the Unit of Insurance shall depend on the area under cultivation within the unit. **For major crops, the Unit of Insurance shall ordinarily be Village/Village Panchayat level and for minor crops may be at a higher level** so that the requisite number of CCEs could be conducted during the notified crop season. States may notify Village / Village Panchayat as insurance unit in case of minor crops too if they so desire.

7. FARMERS TO BE COVERED: All farmers growing notified crops in a notified area

during the season who have insurable interest in the crop are eligible.

7.1. COMPULSORY COVERAGE: The enrolment under the scheme, subject to possession of insurable interest on the cultivation of the notified crop in the notified area, shall be compulsory for following categories of farmers:

7.1.1. Farmers in the notified area who possess a Crop Loan account/KCC account (called as Loanee Farmers) to whom credit limit is sanctioned/renewed for the notified crop during the crop season.

AND

7.1.2. Such other farmers whom the Government may decide to include from time to time.

7.2. VOLUNTARY COVERAGE: Voluntary coverage may be obtained by all farmers not covered in 7.1 above, including Crop KCC/Crop Loan Account holders whose credit limit is not renewed.

8. RISKS TO BE COVERED & EXCLUSIONS:

8.1.RISKS: Following risks leading to crop loss are to be covered under the scheme :-

8.1.1. YIELD LOSSES (standing crops, on notified area basis): Comprehensive risk insurance is provided to cover yield losses due to non-preventable risks, such as

- (i) Natural Fire and Lightning
- (ii) Storm, Hailstorm, Cyclone, Typhoon, Tempest, Hurricane, Tornado etc.
- (iii) Flood, Inundation and Landslide
- (iv) Drought, Dry spells
- (v) Pests/ Diseases etc.

8.1.2. PREVENTED SOWING (on notified area basis):- In cases where majority of the insured farmers of a notified area, having intent to sow/plant and incurred expenditure for the purpose, are prevented from sowing/planting the insured crop due to adverse weather conditions, shall be eligible for indemnity claims upto a maximum of 25% of the sum-insured.

8.1.3. POST-HARVEST LOSSES (individual farm basis): Coverage is available upto a maximum period of 14 days from harvesting for those crops which are kept in “cut & spread” condition to dry in the field after harvesting, against specific perils of cyclone / cyclonic rains, unseasonal rains throughout the country.

8.1.4. LOCALISED CALAMITIES (individual farm basis): Loss / damage resulting from occurrence of identified localized risks i.e. hailstorm, landslide, and Inundation affecting isolated farms in the notified area.

8.2. EXCLUSIONS: Risks and Losses arising out of following perils shall be excluded:-

War & kindred perils, nuclear risks, riots, malicious damage, theft, act of enmity, grazed and/or destroyed by domestic and/or wild animals, In case of Post–Harvest losses the harvested crop bundled and heaped at a place before threshing, other preventable risks.

9. SUM INSURED / LIMIT OF COVERAGE:

In case of Loanee farmers under Compulsory Component, the Sum Insured would be equal to Scale of Finance for that crop as fixed by District Level Technical Committee (DLTC) which may extend up to the value of the threshold yield of the insured crop at the option of insured farmer. Where value of the threshold yield is lower than the Scale of Finance, higher amount shall be the Sum Insured. Multiplying the Notional Threshold Yield with the Minimum Support Price (MSP) of the current year arrives at the value of sum insured. Wherever Current year's MSP is not available, MSP of previous year shall be adopted. The crops for which, MSP is not declared, farm

gate price established by the marketing department / board shall be adopted.

Further, in case of Loanee farmers, the Insurance Charges payable by the farmers shall be financed by loan disbursing office of the Bank, and will be treated as additional component to the Scale of Finance for the purpose of obtaining loan.

For farmers covered on voluntary basis the sum-insured is upto the value of Threshold yield i.e threshold yield x (MSP or gate price) of the insured crop.

10. PREMIUM RATES:

10.1 The Actuarial Premium Rate (APR) would be charged under PMFBY by IA. DAC&FW/States will monitor the premium rates considering the basis of **Loss Cost** (LC) i.e. Claims as % of Sum Insured (SI) observed in case of the notified crop(s) in notified unit area of insurance (whatsoever may be the level of unit area) during the **preceding 10 similar crop seasons** (Kharif / Rabi) and loading for the expenses towards management including capital cost and insurer's margin and taking into account non-parametric risks and reduction in insurance unit size etc.. The rate of Insurance Charges payable by the farmer will be as per the following table:

S.No	Season	Crops	Maximum Insurance charges payable by farmer (% of Sum Insured)
1	Kharif	Food & Oilseeds crops (all cereals, millets, & oilseeds, pulses)	2.0% of SI or Actuarial rate, whichever is less
2	Rabi	Food & Oilseeds crops (all cereals, millets, & oilseeds, pulses)	1.5% of SI or Actuarial rate, whichever is less
3	Kharif & Rabi	Annual Commercial / Annual Horticultural crops	5% of SI or Actuarial rate, whichever is less

10.2 The difference between premium rate and the rate of Insurance charges payable

by farmers shall be treated as Rate of Normal Premium Subsidy, which shall be shared equally by the Centre and State.

- 10.3 AIC shall calculate LC premium rates (till an Independent Agency/TSU takes over) based on latest available yield data in month of February for Kharif crops and August for Rabi crops as per requirement of the States and shall provide to DAC&FW/Concerned States before invitation for premium bidding.
- 10.4 State Govt. would invite all the empanelled insurance companies to quote their actuarial premium rates for the notified crop(s) in the notified insurance unit area, Indemnity Level, Threshold Yields, Sum Insured etc. as indicated by the State for the season.
- 10.5 For more effective implementation, selection of Implementing Agency (IA) may be made through adopting the cluster approach under which bunch of about 15-20 good & bad districts / areas with reference to risks will be bid out. This will facilitate the uniform distribution of the risks among the participating insurance companies and will avoid selection of districts / areas according to company's choice. In case of smaller States, the whole State shall be assigned to one IA. This is also expected to take care of districts which have traditionally had high actuarial premiums for crops due to high risk. Selection of IA may be made for at least 3 years.
- 10.6 The designated / empanelled companies participating in bidding have to bid the premium rates for all the crops notified / to be notified by the State Govt. and non-compliance will lead to rejection of company's bid.
- 10.7 The insurance coverage in terms of number of farmers & hectare-age should be at least at the previous season's level.

11. SHARING OF RISK:

Risk will be shared by IA and the Government as follows:

The liability of the Insurance companies in case of catastrophic losses computed at the National level for an agricultural crop season, shall be upto **350% of total premium collected (farmer share plus Govt. subsidy) or 35% of total Sum Insured (SI), of all the Insurance Companies combined, whichever is higher.** The losses at the National level in a crop season beyond this ceiling shall be met by equal contribution (i.e. on 50:50 basis) from the Central Government and the concerned State Governments.

12. ESTIMATION OF CROP YIELD:

The State/UT Govt. will plan and conduct the requisite number of Crop Cutting Experiments (CCEs) for all notified crops in the notified insurance units in order to assess the crop yield. The State / UT Govt. will maintain single series of Crop Cutting Experiments (CCEs) and resultant Yield estimates, both for Crop Production estimates and Crop Insurance.

Crop Cutting Experiments (CCE) shall be undertaken per unit area /per crop, on a sliding scale, as indicated below:

SI. No.	INSURANCE UNIT	Minimum no. of CCEs required to be done
1.	District	24
2.	Taluka / Tehsil / Block	16
3.	Mandal/Hobli/ Phirka / Revenue Circle	10
4.	Village / GramPanchayat/Patwar-Mandal/Patwari-Halka	4 for major crops, 8 for other crops

However, a Technical Advisory Committee (TAC) comprising representatives

from Indian Agricultural Statistical Research Institute (IASRI), National Sample Survey Organization (NSSO), Ministry of Agriculture & Farmers Welfare (GoI) and implementing agencies shall dispose/decide the issues relating to CCEs and all other technical matters. Inputs from RST/satellite imagery would also be utilized in optimizing the sample size of CCEs.

Use of Mobile Phone Technology to improve Yield-data Quality & Timeliness

It has been felt that process of CCEs currently being conducted for estimating yield is lacking in reliability and speed which affects the claims settlement. There is a need to have good quality, timely and reliable yield-data. For addressing this problem, video/image capture of crop growth at various stages and transmission thereof with CCE data on a real time basis utilizing mobile communication technology with GPS time stamping, can improve data quality, / timeliness and support timely claim processing and payments. States and insurance companies shall utilise this technology for the purpose.

The cost of using technology etc. for conduct of CCEs etc will be shared between Central Government and State/U.T. Governments on 50:50 basis, wherever necessary, subject to a cap on total funds to be made available by Central Government for this purpose based on approximate cost of procuring hand held devices/Smart phones and other related costs.

13. INDEMNITY LEVEL (IL) and THRESHOLD YIELD (TY) :

- 13.1.** Three levels of Indemnity, viz., 70%, 80% and 90% corresponding to crop Risk in the areas shall be available for all crops.
- 13.2.** The Threshold Yield (TY) shall be the benchmark yield level at which Insurance protection shall be given to all the insured farmers in an Insurance Unit.
- 13.3.** The Threshold Yield for a crop in an Insurance Unit shall be based on average yield of last seven years excluding two years of declared calamity if any, multiplied by the level of indemnity of the area.

$$\text{threshold Yield} = \frac{\text{Sum[Last 7 Years of Yield (minus two notified calamity years if any)]}}{5 - 7 \text{ (as the case may be)}} \times \text{Level of Indemnity}$$

14. CALENDER OF ACTIVITY:

The time-lines for coverage, submission of yield data, price data etc. shall be decided by the SLCCCI strictly keeping in mind the onset of monsoon, sowing period, crop cycle etc.

The seasonality discipline shall be same for loanee and non-loanee farmers.

The cut-off date is uniform for both loanee and non-loanee cultivators. Keeping in view the prevailing agro-climatic conditions, rainfall distribution/irrigation water availabilities, sowing pattern etc. the SLCCCI, in consultation with the insurance company shall fix seasonality disciplines of the coverage and other activities in such a way that it doesn't encourage adverse selection or moral hazards. Broad seasonality discipline is given in the chart below. State wise details of seasonality will be provided in the Operational Guidelines to be issued by DAC&FW.

S.No.	Activity	Kharif	Rabi
1	Issuance of Administrative Instructions by Government of India	February	August
2	Conduct of SLCCCI meeting to decide for notification of Crops and Notified areas, limits of Sum Insured and adoption of Level of Indemnity etc.	March	September
3	Loaning period (loan sanctioned) for	April to July	October to

	Loanee farmers covered on Compulsory basis.		December
4	Cut-off date for receipt of Proposals of farmers (loanee & non-loanee).	31 th July	31 st December
5	Cut-off date for receipt of Declarations of Loanee farmers covered on compulsory basis & non-loanee farmers covered on Voluntary basis from Bank branches to Respective Nodal Offices.	Within 15 working days for loanee farmers and seven working days for non-loanee farmers after cut-off date	Within 15 working days for loanee farmers and seven working days for non-loanee farmers after cut-off date
6	Cut-off date for receipt of Declarations of farmers covered on Voluntary basis from designated Insurance Agent(s) to Insurance Companies	Within two working days after receiving declaration/ premium.	Within two working days after receive declaration/ premium.
7	Cut-off date for receipt of Declarations of Loanee farmers covered on compulsory basis & non-loanee farmers covered on Voluntary basis from Respective Nodal Offices of Banks to Insurance Company	Within seven working days from receipt of Declarations by the Respective Nodal Offices of Banks.	Within seven working days from receipt of Declarations by the Respective Nodal Offices of Banks.
8	Cut-off date for receipt of yield data	Within a month from final harvest	Within a month from final harvest

15. PROCEDURE FOR ASSESSMENT, PROCESSING AND APPROVAL OF CLAIMS:

15.1. Yield losses at Notified Area level: Once the Yield Data is received from the State/UT Govt. as per the prescribed cut-off dates, claims will be processed,

approved and settled by IA.

15.1.1. If the 'Actual Yield' (AY) per hectare of the insured crop for the defined area [on the basis of requisite number of Crop Cutting Experiments (CCEs)] in the insured season, falls short of the specified threshold yield (TY) 'Yield' (RY), all the insured farmers growing that crop in the defined area are deemed to have suffered shortfall in their yield.

15.1.2. The Scheme seeks to provide protection against such contingency to all insured farmers of an Insurance Unit.

15.1.3. Claim Pay-outs based on Yield losses shall be calculated as per the following formula:

$$\text{Claims Payout} = \frac{\text{Shortfall in Yield}}{\text{Threshold Yield}} \times \text{Sum Insured}$$

Where,

$$\text{ShortFall in Yield} = (\text{Threshold Yield} - \text{Actual Yield})$$

15.2. Assessment of prevented Sowing: The adverse weather conditions shall be defined in the notification and shall be captured by notified weather station/s in the District. The extent of claims payable will be decided on the basis of weather data recorded at the notified weather station/s for the purpose. The crop-wise scale of payment, upto a maximum of 25% of Sum Insured shall be worked out by IA based on a notified pay-out structure on the occurrence of pre-declared events such as month-wise deficit in aggregate rainfall during a specified period assessed through Reference Weather Stations tagged for the Notified / Group of Notified Area. The insurance coverage shall cease to operate for the crop in the notified area. The cover is available during Kharif season for recognised rain-fed areas and crops. The data provider will be notified by the SLCCCI.

15.3. Localized Calamity Loss Assessment:

15.3.1. Loss assessment and modified indemnity procedures in case of occurrence of localized perils, such as hailstorm, landslide, flood, and inundation shall be for a cluster of affected farms or affected village and the settlement of claims, if any, will be each insured farmer covered under assessment.

15.3.2. The District Administration will assist IA in assessing the extent of loss.

15.4. Post-Harvest Loss Assessment:

15.4.1. Loss assessment and indemnity procedures in case of occurrence of Post-Harvest Loss shall be for a cluster of affected farms or affected village and the settlement of claims, if any, will be each insured farmer covered under assessment.

15.4.2. The District Administration will assist IA in assessing the extent of loss.

15.5. On-Account Payment of Claims due to Mid-Season Adversity:

15.5.1. In case of adverse seasonal conditions during crop season viz. floods, prolonged dry spells, severe drought, unseasonal rains, IA in consultation with concerned State Government/UT based on agro meteorological data/ satellite imagery or any other proxy indicator will decide about crops/ areas for which on account payment will be made, not exceeding 25% of likely claims.

15.5.2. Appraisal of mid-season adversity and quantum of on-account payment will be established jointly by Government of India/concerned State Government/UT and IA.

15.5.3. On account payment will be implemented only in those districts/notified areas where such proxy indicators can be established and will be considered for payment and only if the expected yield during the season is likely to be less than 50% of normal yield.

15.6. IA shall process the claims liability assessed as per above mentioned methodology and approve the claims.

16. PROCEDURE FOR SETTLEMENT OF CLAIMS:

16.1. For coverage through Banks:-The claim amount along with particulars will be released to the individual Nodal Banks. The Banks at the grass-root level, in turn, shall credit the accounts of the individual farmers and display the particulars of beneficiaries on their notice board. The Banks shall provide individual farmer wise details claim credit details to IA and shall be incorporated in the centralised data repository.

16.2. For coverage through other insurance intermediaries: The claim amount will be released electronically to the individual Insured Bank Account.

Acreage discrepancy

Some areas in the past have reported excess insurance coverage vis-à-vis planted acreage, leading to 'over' insurance. Ideally the discrepancy should be handled at farm level to protect the interest of farmers with genuine insurance coverage. However, in the absence of digitized farm records on a GIS platform, it would be cumbersome to physically verify each farm. For the time-being, it is to be addressed as follows:

- Wherever the 'acreage discrepancy' is likely, the acreage insured at IU level shall be compared with average planted acreage of past three years, and the difference will be treated as 'excess' insurance coverage.
- Sum insured may be scaled down in the ratio the average of three years' actual planted acreage bears to the insured acreage for the given crop.
- Claims shall be calculated on the scaled down sum insured
- Premium shall be retained by the insurance company for the portion of sum insured scaled down.

Once the individual farms (plots / survey numbers) are digitized and available on a GIS platform, it is possible to overlay the crop cover as derived using satellite imagery on the GIS platform to identify the crop and estimate the cropped area on each farm. This should lead to identifying the acreage discrepancy at individual farm level.

17. MANAGEMENT OF THE SCHEME AND REVIEW:

- 17.1.** Government of India shall issue operational guidelines and modalities, which may be appended from time to time, for implementation of the scheme provisions with detailed steps and processes involved, terms and condition applicable, roles and responsibilities of various agencies involved in execution of the scheme and roles and responsibilities of other related stakeholders.
- 17.2.** These operational modalities shall be considered as part of the scheme.
- 17.3.** The scheme may be reviewed periodically and additions, deletions and modifications of the provisions may be done as deemed necessary.
- 17.4.** During each crop season, the agricultural situation will be closely monitored in the implementing States / Union Territories. The State / UT Department of Agriculture and district administration shall set up a District Level Monitoring Committee (DLMC), who will provide fortnightly reports of Agricultural situation with details of area sown, seasonal weather conditions, pest incidence, stage of crop failure (if any) etc.
- 17.5.** The operation of the Scheme will be reviewed annually, and modifications as may be required would be introduced. Periodic Appraisal Reports on the Scheme would be prepared by Ministry of Agriculture, the Government of India / Implementing Agency.

18. PUBLICITY & AWARENESS:

- 18.1.** Adequate publicity needs to be given in all the villages of the notified districts/ areas. All possible means of electronic and print media, farmer's fair, exhibitions including SMS messages, short films, and documentaries shall be utilized to create and

disseminate awareness, benefits and limitations of the Scheme among the cultivators and the agencies involved in implementing the Scheme. Agriculture/Cooperation Department of the States in consultation with IA shall work out appropriate Plan for adequate awareness and publicity three months prior to the start of coverage period.

18.2. IA shall also assist the State Government/ UT in capacity building for effective implementation of the scheme and organize training workshops/sensitization programme for various stakeholders.

19. SERVICE TAX:

19.1. PMFBY is a replacement scheme of NAIS / MNAIS, and hence exempted from Service Tax liability of all the services involved in the implementation of the scheme.

20. USE OF INNOVATIVE TECHNOLOGY:

DAC&FW shall carry out pilots in select areas, in collaboration with various States/UTs, national and international research organisations / institutes, IMD, insurance companies, reinsurers etc. to make use of available technology in the fields of remote sensing, aerial imagery, satellites etc. that can help in acreage estimation, crop health / loss estimation, quicker yield estimation etc. with reduced manpower & infrastructure. With development of number of satellites with high resolution images orbiting the Earth, there have been great improvements in satellite imagery products. It has been reasonably proven the satellite imagery can help in demarcating the cropped areas into clusters on the basis of crop health. This feature can be successfully used to target the CCEs within the Insurance Unit (IU). Thus satellite imagery can help in '**smart sampling**' of CCEs. While an IU with heterogeneous crop health may need standard sample of CCEs, for eg. 4 CCEs per Village / Village Panchayat for major crops, the more homogenous IU may need a lower sample size, say 2 CCEs. This is expected to minimize the total CCEs needed by about 30-40%. States should progressively adopt this technique in generating yield estimates.

After proven strong correlation between RST / Satellite Imageries results and yield estimates through CCEs, States may use the technologies in estimating the crop yields at IU level, subject to the satisfaction of Central and State Governments and insurance companies with the accuracy of the yield estimates to service the claims.

- 20.1.** The integrity of CCEs will be verified by use of GPRS enabled Mobile phones with cameras/smart phones. These phones will also help in addressing the problem of area discrepancy by capturing pictures of standing crops and will also help in quicker, accurate estimation of yields.
- 20.2.** Such technologies, after due consideration of pilot results by the Government shall be included in the Scheme.
- 20.3.** All state government shall use technology initiatives in the conduct and supervision of CCEs to provide the yield data with minimum delay to IA for quick processing of the claims. The state governments shall also use technology initiatives in the reporting of loss reports for on-account claim settlement, Claim intimations for Localized calamity and Post-Harvest losses.
- 20.4.** A centralized repository shall be maintained. Appropriate application (web based, app based etc.) would be developed by NIC. The State Government, IA, Banks, Insurance Intermediaries shall use this applications for inputting various operational data like notification related data, individual farmer wise insurance coverage and claims details, crop loss details etc.

21. REVIEW OF THE SCHEME

State Governments will review the performance of the scheme after one year and point out corrections, if any, required in any of the provisions of the scheme to Govt. of India.

Weather Based Crop Insurance Scheme (WBCIS):-

The structure of farmer's premium under WBCIS will be at par with the proposed PMFBY. Also, the Criteria of selection of Implementing Agency and area allocation will be same as PMFBY.

Existing Premium Subsidy Structure

Sr. No.	Premium Slab	Subsidy by Central and State Government on 50 : 50 basis and premium payable by farmer
1.	Upto 2%	No subsidy.
2.	> 2 - 5%	25% subsidy subject to minimum net premium of 2% payable by farmer.
3.	> 5 – 8 %	40% subsidy subject to minimum net premium of 3.75% payable by farmer
4.	> 8%	50% subsidy subject to minimum net premium of 4.8% and maximum net premium of 6% payable by farmers.

Revised Premium Subsidy Structure

The rate of Insurance Charges payable by the farmer will be as per the following table:

S.No	Season	Crops	Maximum Insurance charges payable by farmer (% of Sum Insured)
1	Kharif	Food & Oilseeds crops (all cereals, millets, & oilseeds, pulses)	2.0% of SI or Actuarial rate, whichever is less
2	Rabi	Food & Oilseeds crops (all cereals, millets, & oilseeds, pulses)	1.5% of SI or Actuarial rate, whichever is less
3	Kharif & Rabi	Annual Commercial / Annual Horticultural crops	5% of SI or Actuarial rate, whichever is less

Unified Package Insurance Scheme (UPIS)

1. Nature of the Scheme:

1.1 Unified Package Insurance Scheme aims at providing financial protection to citizens associated in agriculture sector, thereby ensuring food security, crop diversification and enhancing growth and competitiveness of agriculture sector besides protecting farmers from financial risks.

The cover will be for one full year except for Crop Insurance (*which will be bi-annual separately for Kharif and Rabi seasons*) renewable from year to year. The scheme would be offered / administered through AIC & empanelled General Insurance Companies willing to offer the product on similar terms with necessary approvals and allocation of area on pilot basis.

The Loanee farmers will be covered through Banks/Financial Institutions whereas non-loanee farmer shall be covered through banks and/or insurance intermediaries.

Suitability:

- a) This policy is designed to take care of the insurance needs of farmers associated with agriculture activities. This policy provides yield based crop insurance to the farmer based on his ownership rights of land and sown crop.
- b) It covers both the personal assets of the farmer like the dwelling & its contents (Fire), the other assets which help him in earning his livelihood such as Agricultural Pump Sets, and Agriculture Tractor owned by farmer.
- c) The policy also provides protection to farmer and his/her family members in case of the Accidental Death / Disablement, accidental insurance protection of farmer's school/college going children and provisioning of education fee to the students in case of death of parent.
- d) Life insurance protection to the farmer and his/her family members.
- e) The policy will be issued for a period up to 1 year.

Salient Features and Benefits:

1. The farmers package policy will be underwritten by the General Insurance Companies empanelled by DAC&FW under crop insurance programmes and/or designated by this Department or through GIC Companies having tie-up with concerned F.I./Banks for non-crop sections of the policy.
2. The policy contains 7 Sections. Crop Insurance is mandatory. However, farmers have to choose at least two other sections also to avail the applicable subsidy under crop insurance section.
3. In case of crop insurance, applicable Farmer's share of premium ranging between 1.5% to 5% based on their insured crops is payable by farmer & in case Actuarial premium is more, the Government will provide subsidy equivalent to the difference between Actuarial premium and premium paid by farmer. The crop insurance is based on area approach whereas all other sections are on individual basis.
4. If the farmers already availed any insurance policy of similar nature and sum insured not less than as mentioned in the policy than they would be exempted from taking such section(s). However details of such policy would be provided in their proposal form.
5. The rates above are indicative & subject to the concurrence of the insurers.
6. Sum Insured and premium rates are provisionally taken and may change according to the risk(s).
7. The detailed section wise tentative sum insured and applicable premium for the farmer(s) are in the proposal forms enclosed at **Annexure-I**
8. The above premium rates are without service tax which is likely to be exempted.

The Section – wise details of the scheme are as under:

SECTION-1

CROP INSURANCE :- PMFBY/WBCIS/ – State can choose any of these two

SECTION – 2

BUILDING AND CONTENTS INSURANCE (FIRE AND ALLIED PERILS)

The indemnity under this section is based on declared sum insured basis (first loss basis)

The Company will indemnify the Insured in respect of loss of or damage to the Contents/Buildings whilst contained in the insured premises by:

- a) Fire, Lighting, Explosion of gas in domestic appliances,
- b) Bursting and overflowing of water tanks, apparatus or pipes,
- c) Aircraft or articles dropped therefrom,
- d) Riot, Strike, or Malicious Act,
- e) Earthquake, (Fire and / or Shock) Subsidence and Landslide (including Rockslide) damage
- f) Flood, inundation, storm, tempest, typhoon, hurricane, tornado or cyclone.
- g) Impact damage

SPECIAL EXCEPTIONS

The Company shall not be liable in respect of:

- a) Loss or damage by burglary and / or housebreaking or theft where any member of the insured's family is concerned as principal or accessory.
- b) Loss of or damage to articles of consumable nature.
- c) Loss of or damage to money, securities, stamps, stamp collections, bullion, livestock, motor vehicles and pedal cycles.
- d) Loss of or damage to deeds, bonds, bills of exchange, promissory notes, shares and stock certificates, business books, manuscripts, documents of any kind, unset precious stones and Jewelry and Valuable.

SECTION – 3

Personal Accident Insurance

(Coverage as per Pradhan Mantri Suraksha Bima Yojana)

DETAILS OF THE SCHEME:

The scheme will be a one year cover, renewable from year to year, Accident Insurance Scheme offering accidental death and disability cover for death or disability on account of an accident. The scheme would be offered / administered through Public Sector General Insurance Companies (PSGICs) and other General Insurance Companies willing to offer the product on similar terms with necessary approvals and tie up with Banks for this purpose. Participating banks will be free to engage any such insurance company for implementing the scheme for their subscribers.

Scope of coverage: All savings bank account holders in the age 18 to 70 years in participating banks will be entitled to join. In case of multiple saving bank accounts held by an individual in one or different banks, the person would be eligible to join the scheme through one savings bank account only. Aadhar would be the primary KYC for the bank account.

Enrollment Modality / Period: The cover shall be for the one year period stretching from 1st June to 31st May for which option to join / pay by auto-debit from the designated savings bank account on the prescribed forms will be required to be given by 31st May of every year, extendable up to 31st August. Joining subsequently on payment of full annual premium may be possible on specified terms. However, applicants may give an indefinite / longer option for enrollment / auto-debit, subject to continuation of the scheme with terms as may be revised on the basis of past experience. Individuals who exit from the scheme at any point may re-join the scheme in future years through this modality. New entrants into the eligible category from year to year or currently eligible individuals who did not join earlier shall be able to join in

future years while the scheme is continuing.

Benefits: As per the following table:

	Table of Benefits	Sum Insured
a.	Death	Rs. 2 Lakh
b.	Total and irrecoverable loss of both eyes or loss of use of both hands or feet or loss of sight of one eye and loss of use of hand or foot	Rs. 2 Lakh
c.	Total and irrecoverable loss of sight of one eye or loss of use of one hand or foot	Rs. 1 Lakh

Premium: Rs.12/- per annum per member. The premium will be deducted from the account holder's savings bank account through 'auto debit' facility in one installment on or before 1st June of each annual coverage period under the scheme. However, in cases where auto debit takes place after 1st June, the cover shall commence from the first day of the month following the auto debit.

Eligibility Conditions: The savings bank account holders of the participating banks aged between 18 years (completed) and 70 years (age nearer birthday) who give their consent to join / enable auto-debit, as per the above modality, will be enrolled into the scheme. In case of Joint Account holders, both the account holders are eligible to join on payment of premium for each account holders.

Master Policy Holder: Participating Bank will be the Master policy holder on behalf of the participating subscribers. A simple and subscriber friendly administration & claim settlement process shall be finalized by the respective general insurance company in consultation with the participating Banks.

Termination of cover: The accident cover for the member shall terminate on any of the following events and no benefit will be payable there under:

- 1) On attaining age 70 years (age nearest birthday).

- 2) At the time of renewal, closure of account with the Bank or insufficiency of balance to keep the insurance in force.
- 3) In case a member is covered through more than one account and premium is received by the Insurance Company inadvertently, insurance cover will be restricted to one only and the premium shall be liable to be forfeited.
- 4) If the insurance cover is ceased due to any technical reasons such as insufficient balance on due date for renewal or due to any administrative issues, the same can be reinstated on receipt of full annual premium, subject to conditions that may be laid down. During this period, the risk cover will be suspended and reinstatement of risk cover will be at the sole discretion of Insurance Company.
- 5) Participating banks will deduct the premium amount in the same month when the auto debit option is given, preferably in May of every year, and remit the amount due to the Insurance Company in that month itself.

Administration:

The scheme, subject to the above, will be administered as per the standard procedure stipulated by the Insurance Company. The data flow process and data proforma will be provided separately.

It will be the responsibility of the participating bank to recover the appropriate annual premium from the account holders within the prescribed period **through 'auto-debit' process.**

Enrollment form / Auto-debit authorization in the prescribed proforma shall be obtained and retained by the participating bank. In case of claim, the Insurance Company may seek submission of the same. Insurance Company reserves the right to call for these documents at any point of time.

The experience of the scheme will be monitored on yearly basis for re-calibration etc.,

as may be necessary.

Appropriation of Premium:

- 1) Insurance Premium to Insurance Company: Rs.10/- per annum per member
- 2) Reimbursement of Expenses to BC/Micro/Corporate/Agent : Rs.1/- per annum per member
- 3) Reimbursement of Administrative expenses to participating Bank: Rs.1/- per annum per member

The scheme is liable to be discontinued prior to commencement of a new future renewal date if circumstances so require.

SECTION – 4

Agriculture Pumpset Insurance (Upto 10 Horse Power)

The Insurance covers the Centrifugal pump sets (electrical and diesel) upto 10 Horsepower capacity which are used for agricultural purposes only.

SCOPE OF COVER:

- a) Fire & lightning
- b) /Burglary (due to violent forcible entry provided the pump set is kept in a locked enclosure).
- c) Mechanical / electrical
- d) Riot, Strike, malicious damage

SPECIFIC EXCLUSION TO AGRICULTURAL PUMPSET INSURANCE

- a) Normal wear & tear, gradual deterioration due to atmospheric condition or otherwise.

- b) Wilful act or gross negligence of the Insured or his representatives.
- c) Faults existing at the time of commencement of insurance and known to the Insured or his representative.
- d) Loss or damage for which the manufacturer or supplier of property is responsible either by law or under contract.
- e) Cost of dismantling, transport to workshop and back as also cost of re-erection.

SPECIAL CONDITIONS

In the event of any occurrence which might give rise to a claim under this Section, the Insured shall -

- a) immediately notify the Policy issuing Office of the Company by telephone or telegram as well as in writing giving an indication as to the nature and extent of loss or damage.
- b) take reasonable steps within his power to minimise / restrain the loss or damage of liability.
- c) preserve the damaged or defective parts and make them available for inspection by an Official or Surveyor of the Company.
- d) furnish all such information and documentary evidences as the Company may require.
- e) the Company shall not be liable for any loss or damage on which notice and completed claim form have not been received by the Company within 14 days of its occurrence.

The liability of the Company under this Section in respect of any item of property sustaining damage for which indemnity is provided, shall cease if the same item is kept in operation without being repaired to the satisfaction of the Company.

SECTION – 5

AGRICULTURAL TRACTORS INSURANCE

As per the provisions, terms, exceptions, conditions and endorsements as per standard Motor Policy.

Covers the insured against loss or damage to the Agriculture Tractor by fire, explosion, self-ignition or lightning, burglary, housebreaking, theft, riot and strike, earthquake, fire and shock, inundation, typhoon, hurricane, storm, tempest, cyclone, hailstorm, frost, landslide/rockslides by accidental external means, malicious act, terrorism activity while in transit by road, rail, inland waterway. Also provides coverage against death or permanent disablement of the driver, due to an accident while driving the Tractor insured during any one policy period.

Legal Liability to Third Parties: - Compensates for death/ bodily injury to third parties up to in the event of tractor being involved in an accident as per M.V. Act, 1988.

SECTION – 6

STUDENT SAFETY INSURANCE

Schedule of Benefits (for Parent/ Student): SI per student

1. Accidental death: Rs. 50000 (parent/student)
2. Permanent total disablement: Rs. 50000 (student)
3. Loss of one limb/Eye: Rs. 25000 (student)
4. Accidental hospitalization: Rs. 5000 (student)

In case of death of Father or Mother, the Claim amount to be converted into FD in the name of student till attainment of adulthood.

Part 1

- A) If at any time during the currency of this policy the parent / guardian/ student named in the schedule shall sustain any bodily injury resulting solely and directly from accident caused by external violent and visible means and if such injury shall within six calendar months of the occurrence be the sole and direct cause of death or total and irrecoverable loss of two limbs or two eyes or 100%

Permanent Total Disablement (permanently totally and absolutely disable the parent /guardian from engaging in any employment or occupation of any description whatsoever) then the company shall pay to the insured Student or parent / guardian as the case may be the capital sum insured stated in the schedule.

B) In addition to the above benefit mentioned under (A) (if liability is admitted under clause A above) the student shall be reimbursed for the unexpired period of study, the tuition fee, development expenses, boarding and lodging charges and other insured expenses (excluding payments made prior to accident and / or overdue payments as on date of accident) on actual basis subject to the maximum limits as stated in the schedule of benefit.

Part 2&3

If at any time during the currency of this policy the insured Student shall sustain any bodily injury resulting solely and directly from accident caused by external violent and visible means and if such injury shall within six calendar months of the occurrence be the sole and direct cause of death or total and irrecoverable loss of two limbs or two eyes or 100% Permanent Total Disablement (permanently totally and absolutely disable the insured student from engaging in any employment or occupation of any description whatsoever) then the company shall pay to the parent / guardian or insured Student as the case may be the capital sum insured stated in the schedule of benefits. In case of death of both student and the parent / guardian named in the schedule of the policy resulting solely and directly from same accident caused by outward, violent and visible means, within six calendar months of its occurrence then the company shall pay the legal heir of the parent / guardian sums stated in the schedule.

Part 4

Subject to the terms, conditions & exclusions the Company undertakes that if during the period stated in the Policy any insured student contracts any disease or suffers from any illness or sustains any bodily injury through accident, and takes treatment at any Nursing Home/Hospital in India as an inpatient, the Company will pay to the Insured Person such expenses as are reasonably and necessarily incurred subject to the limits prescribed but not exceeding the Sum Insured in any one period of insurance stated against that person in the policy.

SECTION – 7

LIFE INSURANCE

(as per Pradhan Mantri Jeevan Jyoti Bima Yojna (PMJJBY))

Benefits:

1. Death Cover : Rs. 2,00,000 per member
2. To be provided by Life Insurance Companies

RULES OF THE SCHEME

- a) In these Rules, the following words and expressions shall unless repugnant to the context, have the following meanings:-
- b) "THE SCHEME" shall mean 'PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA' for the Savings Bank Account Holders of 'BANK'.
- c) "THE RULES" shall mean the Rules of the Scheme as set out below and as amended from time to time.
- d) "THE MEMBER" shall mean a Savings Bank Account Holder who has been admitted to benefits of the Scheme and on whose life an assurance has been or is to be effected in accordance with these Rules.
- e) "TERMINAL DATE" shall mean in respect of each Member the Annual Renewal Date following the date on which member completes the age of 55 or the member closes his account with the Bank or discontinuance of premium payment whichever

is earlier.

- f) "THE ASSURANCE" shall mean the particular Assurance to be effected on the life of the Member.
- g) "THE BENEFICIARY" shall mean the person or persons who has/have been appointed by the Member as Nominee and whose name or names have been entered in the Bank Records.

ELIGIBILITY:-

The savings bank account holder of the participating banks aged between 18 years (completed) and 50 years (age nearer birthday) and who have given the consent to join the scheme during the 'enrollment period' are eligible to join the scheme.

ADMISSION OF AGE:

Age as recorded by the Bank as per the Age Proof submitted by the Savings Bank Account holder.

EVIDENCE OF HEALTH:

Satisfactory evidence of health as required by the insurance company shall be furnished by every eligible member, at the time of his entry into the Scheme, after the 'Enrollment Period', as incorporated in the "Consent-cum- Declaration Form" for joining the scheme.

PREMIUM:

Premium to be deducted from member's SB Account. The premium is Rs.330/- plus Service Tax (if payable) irrespective of date of entry i.e. during enrollment period or after that date during the first year. Renewal premium is chargeable as per the rate decided from time to time on Annual Renewal dates.

ASSURANCE:

An assurance of Rs.2,00,000/- on death of the insured member is payable to the Nominee.

BENEFITS ON DEATH PRIOR TO TERMINAL DATE :

Upon the death of the Member prior to Terminal Date, the sum assured under the Assurance shall be payable to the nominated Beneficiary, provided the assurance is kept in force by payment of premium for that member.

TERMINATION OF ASSURANCE:

The Assurance on the life of a Member shall terminate on an Annual Renewal Date upon happening of any of the following events and no benefit will become payable thereunder:-On attaining age 55 years (age nearest birthday) on annual renewal date.

Closure of account with the Bank or insufficiency of balance to keep the insurance in force.

SUSPENSION OF RISK:

If the insurance cover is ceased due to any technical reasons such as insufficient balance for payment of premium on due date of renewal, the same can be reinstated after the grace period on receipt of premium and a satisfactory statement of good health.

RESTRAINT ON ANTICIPATION OR ENCUMBRANCE :

The benefits assured under the Scheme are strictly personal and cannot be assigned, charged or alienated in any way.

DISCONTINUANCE OR AMENDMENT OF THE SCHEME:

The "Bank" or Insurance Company reserves the right to discontinue the Scheme at

any time or to amend the Rules thereof on any Annual Renewal Date subject to giving one month's notice. Any amendment to the Rules of the Scheme will be done based on mutual agreement between Insurance Company and "Bank".

JURISDICTION:

All Assurances issued under the Scheme shall be Indian Contracts. They will be subject to Indian Laws including the Insurance Act, 1938 as amended, the Income Tax Act, 1961 and to any legislation subsequently introduced. All benefits under the Scheme arising out of death of any Member shall be payable in Indian Rupees.

GENERAL CONDITIONS AND DEFINITIONS FOR ALL SECTIONS

Notice:

Every notice and communication to the Company required by this Policy shall be in writing to the Policy issuing Office of the Company.

Misdescription:

This Policy shall be void and all premium paid hereon shall be forfeited to the Company in the event of misrepresentation, misdescription or non-disclosure of any material particular.

Reasonable Care:

The Insured shall take all reasonable steps to safeguard the property insured against any loss or damage. The Insured shall exercise reasonable care that only competent employees are employed and shall take all reasonable precautions to prevent all accidents and shall comply with all statutory or other regulations.

Cancellation: (Except Sections-1,3&8- PMFBY/WBCIS, PMSBY & PMJJBY)

The Policy may be terminated at the request of the Insured in which case the Insurance Company will retain the premium for the period this Policy has been in force at the short period scales of rates, subject to the retention of minimum

premium of Rs. 100 by the Insurer. No refund of premium shall be made if a claim is reported in the policy.

The details of the cancellation procedure are as per guidelines.

Claims Procedure:

- i) The Insured shall upon the occurrence of any event giving rise or likely to give rise to a claim under this Policy:
 - a) In the event of theft lodge forthwith a complaint with the Police and shall take all practicable steps to apprehend the guilty person or persons and to recover the property lost.
 - b) Give immediate notice thereof to the Company and shall within Fourteen (14) days thereafter furnish to the Company at his own expense detailed particulars of the amount of the loss or damage, together with such explanation and evidence to substantiate the claim as the Company may reasonably require.
- ii) If the Insured or member of the Insured's family comprising the Insured's spouse and children shall die, notice of death shall be given by the legal representative(s) forthwith. All certificates information and evidence whether from a Medical Attendant or otherwise required by the Company shall be furnished at the expense of the Insured or his legal representatives and shall be in such form and of such nature as the Company may prescribe..
- iii) The Insured shall upon the occurrence of any event giving rise or likely to give rise to a claim under the Policy give immediate notice thereof to the Company and shall forward to the Company forthwith every written notice or information of any verbal notice of claim and shall send to the Company any writ, summons or other legal process issued or commenced against the Insured and shall give all necessary information and assistance to enable the Company to settle or resist any claim or to institute proceedings. The Insured shall not incur any expenses in making good any claim without the prior consent of the Company and shall not negotiate, pay, settle, admit or repudiate any claim without such consent.

Contribution:

In the event of any loss damage liability or expenses covered by this Policy there shall be any other insurance covering the same loss damage liability or expenses, whether effected by the Insured or not this Policy shall pay only so much of the excess of such loss damage liability or expenses as is not recoverable under such other insurance subject always to the limitations of this Policy.

Fraud:

If any claim under this Policy shall in any respect be fraudulent or if any fraudulent means or devices are used by the Insured or any one acting on the Insured's behalf to obtain any benefit under this Policy, all benefits under the Policy shall be forfeited.

Indemnity:

The Company may at its option reinstate/replace or repair the property or premises lost or damaged or any part thereof instead of paying the amount of the loss or damage or may join with any other insurer in so doing but the Company shall not be bound to reinstate exactly or completely but only as circumstances permit and in reasonably sufficient manner and in no case shall the Company be bound to expend more in reinstatement than it would have cost to reinstate such property as it was at the time of occurrence of such loss or damage and not more than the Sum Insured by the Company thereon.

Average:

If the property hereby insured shall at the time of any loss or damage be collectively of greater value than the Sum Insured thereon, then the Insured shall be considered as being his own insurer for the difference, and shall bear a ratable proportion of the loss or damage accordingly. Every item insured, if more than one, of the Policy, shall be separately subject to this condition.

Grievance Redressal Mechanism

To address any grievance/ complaint under the scheme, a committee consisting of District Agriculture Officer (Nodal Officer), representatives of implementing insurance company and bank/ financial institution shall be constituted. The working of the grievance committee will be monitored by District Level Monitoring Committee (DLMC) under the chairmanship of District Magistrate.

Observance of Terms and Conditions:

The due observance and fulfillment of the terms, conditions and endorsement of this Policy in so far as they relate to anything to be done or complied with by the Insured shall be a condition precedent to any liability of the Company to make any payment under this Policy.

GENERAL EXCEPTIONS

The Company shall not be liable in respect of:

1. Loss or damage, liability or expenses whether directly or indirectly, occasioned by happening through or arising from any consequences of war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, mutiny, military, or usurped power or civil commotion or loot or pillage in connection herewith.
2. Loss or damage caused by depreciation or wear and tear
3. Consequential loss of any kind or description.
4. a) Loss or damage directly or indirectly caused by or arising from or in consequence of or contributed to by nuclear weapons material.
b) This Insurance does not cover loss or damage directly or indirectly caused by or arising from or in consequence of or contributed to by ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of Condition 4 (b) only combustion shall include any self-sustaining process of nuclear fission.

ENCLOSURE of UPIS

PROPOSAL – CUM – POLICY SCHEDULE

Address of Policy Issuing Office-----

Policy No.

Proposer's Name:

Period of Insurance (both days inclusive):

Address:

From ----- To-----

S. N o.	SECTION	DESCRIPTION OF PROPERTY			SUM INSURED Rs. 1	RATES as % of sum insured 2	PREMIUM (Rs) 3
1.	Crop Insurance (Yield & Area Based/Index based)	Presuming average holding of 1.5 hectare with tentative Sum Insured of Rs. 20000 per hectare per season Khasra No. Village.....			60000 (Rs.30000 of each season)	Farmers premium liabilities 2.5% average	Rs. 1500 (approx)
2.	Fire & Allied Perils (covered on First loss Basis)	A.	Residential Building (covered on first loss basis) Sum Insured up to:		Rs.25000 Rs. 50000 Rs.75000		Rs. 20 Rs. 40 Rs. 60
		B.	Household Contents (Excluding Jewelry)		Rs.10000 Rs. 20000 Rs.30000		Rs. 10 Rs. 20 Rs. 30
3.	Personal Accident Insurance (Coverage as per Pradhan Mantri Suraksha Bima Yojana)	Name/ Occupation	Age / Dt. Of birth	Name of Nominee	Rs. 200000		Rs. 12 per member
		Benefits (per member): 1. Accidental death: Rs. 200000 2. Permanent total disablement: Rs. 200000 3. Loss of one limb/Eye: Rs. 100000 4. Applicable to Age group 18-70 years only					

4.	Agriculture Pump-set Insurance	Pump	Driving Unit				Rs. 25000	1.75%	Rs. 438	
		Make	<u>Electric</u>	<u>Diesel</u>						
		Type	Make	Make						
		Section	HP	HP						
		Delivery	Yr.of make	Yr. Of Make						
		Sl.No.	RPM	RPM						
		Yr. of Make	Sl.No.	Sl.No.						
		Amp	No. of cylinders							
		Volt.								
5.	Agriculture Tractor	Cover required: Third Party / Comprehensive					Insured's declared value (Variable however, presumed Rs. 5 Lakh for premium computation)	Third Party Cover As per IRDA Comprehensive Cover (1.30%)	Rs. 2730 Rs. 6500	
		Re gn. Mar k & No.	Engine No. Chassi s No.	Mak e	Year of Manuf acture	Type of Body				Gr os s ve hic le we igh t
6.	Student Safety Insurance	Name of Student	Age / Dt. Of Birth		Name of Nominee		Rs. 50000		Rs. 75	
		Benefits (for Parent/ Student): SI per student								
		1. Accidental death: Rs. 50000 (parent/student)								
		2. Permanent total disablement: Rs. 50000 (student)								
		3. Loss of one limb/Eye: Rs. 25000 (student)								
		4. Accidental Hospitalization: Rs. 5000 (student)								
		In case of death of Father or Mother, the Claim amount to be converted into FD in the name of student till attainment of adulthood.								
7.	Life Insurance (as per	Name/ Occupatio n	Age / Dt. Of birth	Name of Nominee		200000		Rs. 330 per member		

Pradhan Mantri Jeevan Jyoti Bima Yojna (PMJJBY)						
Benefits: 1. Death Cover : Rs. 200000 per member 2. To be provided by Life Insurance companies						
NOTE: The liability of the Company does not commence until the proposal has been accepted by the Company and full premium paid.			Total Premium (*including Third Party cover for Tractor)			Rs. 5145*

I/We hereby declare that the particulars contained herein are true and correct and that no material fact has been withheld, mis-stated or misrepresented and also that this proposal-cum-schedule form part of the company's standard policy and shall be the basis of the contract between me/us and insurance company. I / We further declare that the sum Insured herein represent the full value of the property / persons / animals / birds / carts described herein.

Assignment clause

I -----do hereby assign the money payable in the event of my death by ----- to ----- further declare that his receipt shall be sufficient discharge to the Company.

Place:

Date :

Signature of the Proposer

त्रिपुरा हेतु राज्य स्तरीय बैंकर्स समिति की बैठक

STATE LEVEL BANKERS' COMMITTEE MEETING FOR TRIPURA



117th

117 वी



March 2016

कार्यसूची टिप्पण ★ AGENDA NOTES

युनाइटेड बैंक ऑफ इंडिया
(भारत सरकार का उपक्रम)
आपका बैंक



United Bank of India
(A Govt. of India Undertaking)
The Bank that begins with U