

त्रिपुरा हेतु  
राज्य स्तरीय बैंकर्स समिति की बैठक  
STATE LEVEL BANKERS' COMMITTEE MEETING  
FOR TRIPURA



119<sup>th</sup>

September'2016

११९ वी

सितम्बर / २०१६

Quarterly Review  
तिमाही समीक्षा

Date : 12.12.2016 ★ Time : 11:30 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/ 219 /2016-17

Ref: LBD/SLBC/T/ 219/2016-17

दिनांक: 07.12.2016

Date: 07.12.2016

एस एल बी सी के सभी सदस्य

All members of SLBC

प्रिय महोदय,

Dear Sir

विषय: त्रिपुरा राज्य स्तरीय बैंकर्स समिति की 119 वी  
बैठक का कार्यसूची टिप्पण ।

Sub: Agenda Notes for the 119<sup>th</sup> Meeting of SLBC  
Tripura

उपर्युक्त सन्दर्भ में हम आपको सूचित करते हैं की त्रिपुरा  
राज्य स्तरीय बैंकर्स समिति की 119 वी बैठक दिनांक  
12.12.2016 को पूर्वान्ह 11:30 बजे "प्रज्ञा भवन  
हॉल न. 4" आगारतला में आयोजित की जाएगी ।  
कार्यसूची टिप्पण की एक प्रति भेज रहे हैं ।

With reference to the above, we forward herewith  
a set of Agenda Notes for the 119<sup>th</sup> meeting of  
State Level Bankers' Committee for Tripura  
scheduled to be held at 'Pragya Bhavan' Hall No.  
4, Agartala on 12.12.2016 at 11:30 AM.

अनुरोध है की आप उक्त बैठक में अवश्य भाग ले ।

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

भवदीय

Yours Faithfully,

स. रा. क.



उप महा प्रबंधक एवं  
मुख्य क्षेत्रीय प्रबंधक  
त्रिपुरा क्षेत्र

Dy. General Manager &  
Chief Regional Manager  
Tripura Region



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Districts	<u>Tripura State</u>
	<b>General Information</b>
<p style="text-align: center;"><b>Names of the districts</b></p> <ol style="list-style-type: none"> <li>1. North Tripura</li> <li>2. Unakoti</li> <li>3. Gomati</li> <li>4. South Tripura</li> <li>5. West Tripura</li> <li>6. Sepahijala</li> <li>7. Khowai</li> <li>8. Dhalai</li> </ol> <p>No. of Sub Divisions       - <b>23</b>  No. of Blocks                 - <b>58</b>  No. of Autonomous Council - <b>1</b></p> <p>Total no of branches        <b>500</b></p> <p>Average population covered per branch:                <b>7341</b>  <i>(Including RRB &amp; Co-operative Banks)</i></p> <p><b>Lead Bank of 8 Districts</b>  <b>UNITED BANK OF INDIA</b></p>	<ul style="list-style-type: none"> <li>➤ Capital: Agartala</li> <li>➤ Area: 10491.69 sq. km.</li> <li>➤ Population: 36.74 lac. (Male: 18.74 lac  ○ Female: 18.00 lac)</li> <li>➤ Literacy ratio:94.65% (Male: 96.65%  ○ Female: 92.35%)</li> <li>➤ Land utilization-</li> <li>➤ Net Cropped Area: 2,55,070 ha</li> <li>➤ Irrigation Potentials:-</li> <li>➤ Source: Good average rainfall-2200mm  During south west monsoon.</li> <li>➤ No perennial river.</li> <li>➤ Multi cropped area: 219428 ha</li> <li>➤ Fishery water area: 23571 ha</li> <li>➤ Cropping intensity: 186%</li> <li>➤ Main crops: Rice, Potato, Pineapple and Vegetable.</li> <li>➤ Plantation: Rubber, Mandarin oranges</li> </ul> <p style="text-align: center;"><b>Convener of SLBC</b></p> <p style="text-align: center;"><b>United Bank of India</b></p>

## Population Details of Tripura

Description	2001	2011
Approximate Population	32 Lakhs	36.74 Lakhs
Actual Population	3,199,203	3,673,917
Male	1,642,225	1,874,376
Female	1,556,978	1,799,541
Population Growth	15.74%	14.84%
Percentage of total Population	0.31%	0.30%
Sex Ratio	948	960
Child Sex Ratio	966	957
Density/km <sup>2</sup>	305	350
Area(Km <sup>2</sup> )	10,491.69	10,491.69
Total Child Population (0-6 Age)	436,446	458,014
Male Population (0-6 Age)	222,002	234,008
Female Population (0-6 Age)	214,444	224,006
Literacy	73.19%	94.65%(As on Sept' 2013)
Male Literacy	81.02%	96.65%(As on Sept' 2013)
Female Literacy	64.91%	92.35%(As on Sept' 2013)

## Agricultural Scenario of Tripura

Area			
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
	<b>Total Foodgrains</b>		<b>7,23,148 MT</b>
	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

<b>Climate</b>		
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
<b>Irrigation</b>		
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 30.09.2016

Population Group	March 2012	March 2013	March 2014	March 2015	March 2016	Sept 2016
Rural	187	217	229	248	265	266
	(57%)	(57%)	(54%)	54%	53%	53%
Semi- urban	67	84	107	117	127	130
	(20%)	(22%)	(25%)	25%	26%	26%
Urban	74	79	89	96	104	104
	(23% )	(21%)	(21%)	21%	21%	21%
<b>TOTAL</b>	<b>328</b>	<b>380</b>	<b>425</b>	<b>461</b>	<b>496</b>	<b>500</b>

(Figures in bracket indicate percentage of total branches.)

**SLBC-TRIPURA**

**VITAL BANKING STATISTICS**

(Amount Rs. in Crore)

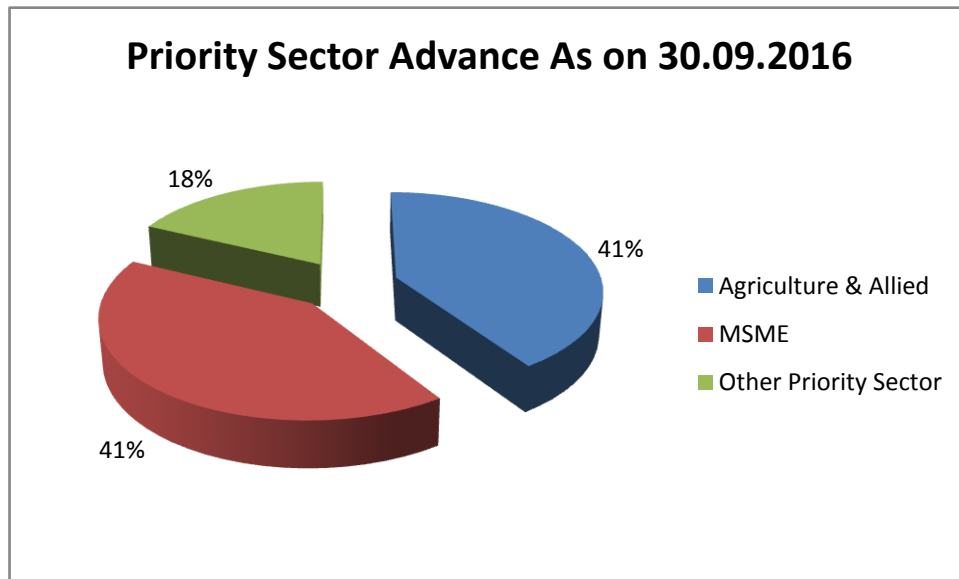
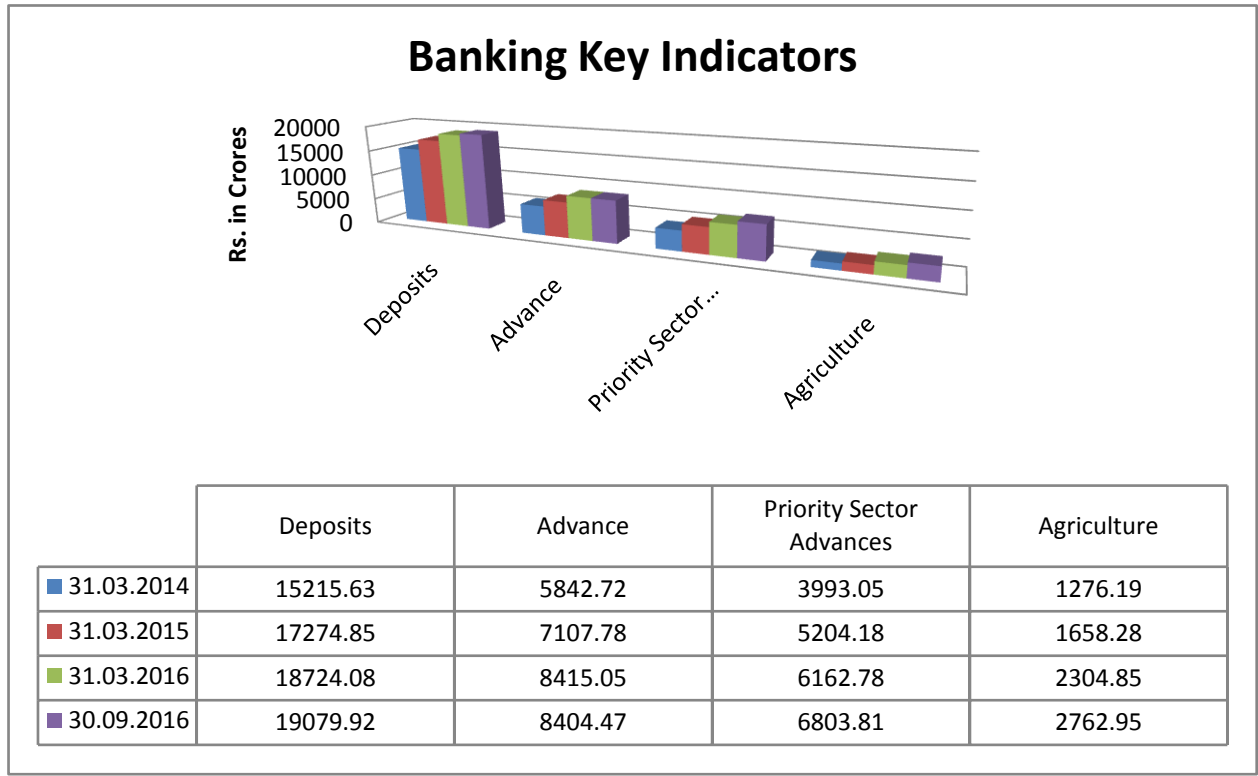
Sl.	Parameter	Sept'2015	March'2016	Sept'2016
1	No. of Branches	485	496	500
2	Total Deposits	17383.74	18724.08	19079.92
3	Total Advances	7649.07	8415.05	8404.47
4	CD Ratio	44	45	44
5	C+I: Deposit Ratio	61	67	58
6	Priority Sector Advances (PSA)	5871.49	6162.78	6803.81
7	% of PSA to ANBC	83	87	89
8	Agriculture Advances	1750.88	2304.85	2762.95
9	% of Agri Advances to ANBC	25	37	36
10	MSE Advances	2640.96	2694.85	2822.42
11	Education Loans	106.40	114.27	112.77
12	Housing Loans	1236.89	1311.54	1329.52
13	DRI Advances	3.30	3.18	2.25
14	% of DRI Advances to ANBC	0.04	0.04	0.03
15	Schedules Caste/ Scheduled Tribe Advances	1805.24	1914.56	1958.10
16	Advances to Women Entrepreneurs	1361.73	1414.33	1445.83
17	% of Advances to Women Entrepreneurs to ANBC	19.00	19.90	17.20
18	Weaker Section Advances	4341.38	3390.70	3339.29
19	% of Weaker Advances to ANBC	61	48	44
20	Minority Community Advances	263.67	282.73	276.93
21	% of Minority Community Advances to Prisec Advances	3.71	4.59	4.07

**DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN**

(Amount Rs in crore)

Sector	2015-16 As on Sept'2015			2016-17 As on Sept'2016		
	Plan	Achievement (April'15-Sept'15)	% to Target	Plan	Achievement (April'16-Sept' 16)	% to Target
Agriculture	1141.16	460.89	40	1296.82	773.10	60
MSME	822.67	357.79	43	967.06	576.80	60
Other Prisec	549.73	234.95	43	601.19	392.93	65
<b>Total Prisec</b>	<b>2513.56</b>	<b>1053.63</b>	<b>42</b>	<b>2865.07</b>	<b>1742.82</b>	<b>61</b>
Non-Prisec	426.49	352.98	83	469.16	260.59	56
<b>Grand Total</b>	<b>2940.05</b>	<b>1406.61</b>	<b>48</b>	<b>3334.24</b>	<b>2003.41</b>	<b>60</b>

**Banking Key Indicators for the State of TRIPURA**



**CONFIRMATION OF PROCEEDINGS OF  
THE 118<sup>th</sup> MEETING OF THE SLBC FOR TRIPURA**

The proceedings and action points of the 118<sup>th</sup> Meeting of SLBC for Tripura, held on 20.09.2016 was circulated under the cover of Convener Bank's letter no. LBD/SLBC/Tripura/ 118-2/2016-17 dt. 27.09.2016; the same may please be confirmed by the House.

## Demonetization of Old 500 and 1000 Rupee Notes

In terms of Gazette Notification No 2652 dated November 08, 2016 issued by Government of India, ₹ 500 and ₹ 1000 denominations of Old Bank Notes of the then existing series issued by Reserve Bank of India (hereinafter referred to as Specified Bank Notes) ceased to be legal tender with effect from midnight of 8<sup>th</sup> November, 2016, to the extent specified in the Notification. A new series of Bank Notes called Mahatma Gandhi (New) Series having different size and design, highlighting the cultural heritage and scientific achievements of the country, are under circulation. Bank branches have been designated to be the primary agencies through which the members of public and other entities can exchange the Specified Bank Notes for Bank Notes in other valid denominations or depositing the Specified Bank Notes for crediting to their accounts, up to and including the December 30, 2016.

Fake notes are used for antinational and illegal activities. High denomination notes have been misused by terrorists and for hoarding black money. India remains a cash based economy hence the circulation of Fake Indian Currency Notes continues to be a menace. In order to contain the rising incidence of fake notes and black money, the scheme to withdraw SBN has been introduced, i.e. the legal tender character of the existing bank notes in denominations of ₹ 500 and ₹ 1000 issued by the Reserve bank of India till November 8, 2016 (hereinafter referred to as Specified Bank Notes) stood withdrawn.

A High Powered Committee headed by the Principal Secretary, Finance, Govt. of Tripura was formed to combat the situation arisen owing to demonetization of SBNs. The Committee was formed to monitor the movement of Treasure, distribution of Treasure among the Banks through Currency Chests and regular reviewing the disbursement/exchange position in the State. The committee took up with RBI Guwahati for remittance of Small Denomination notes to mitigate the issue of Cash Shortage in the State.

With the constant efforts of the committee, the State has received a remittance of Rs. 1137 Crores post demonetization up to 02.12.2016 from RBI for catering to the needs of the people through 500 Branches, 464 ATMs and 564 BC Outlets.

All Banks in the State initiated steps as per RBI guidelines from the very first day i.e. 9<sup>th</sup> November 2016 to combat the situation arisen out of demonetization of SBNs. It is most noteworthy that State Government provided all sorts of support in every Bank Branch/ ATM to maintain law and order situation and also guided the customers and people to deposit/exchange SBN as per norms. With the joint efforts of the Banks, State Government and RBI, Bank Branches have successfully tackled the situation and there is no happening of any untoward incidents in the State. During the entire process of demonetization, all Bank Branches have done a commendable job which has highlighted the image of Banks in this State. Besides, Bankers are thankful to the people who have spent hours in long queues at Banks to exchange/deposit their SBN. The patience and forbearance of these people are remarkable in this State. Convener SLBC extends thanks to all stakeholders including media for the same.

## Steps Taken by SLBC and Member Banks

- i. Timely allocation of Treasure received from RBI time to time and remitted the same to remote Bank Branches throughout the State with the help of 19 Currency Chests.
- ii. Support to all Member Banks by circulating all guidelines of RBI and Governments.
- iii. Regular reporting to DFS, MoF, GoI, State Government, RBI in respect of developments in implementation of the Scheme.
- iv. Bankers provided extended Banking hours to implement the scheme from the very first day i.e. 10<sup>th</sup> of November 2016.
- v. Bank employees provided services on 2 successive holidays i.e. on 12<sup>th</sup> and 13<sup>th</sup> November, 2016.
- vi. Banks are putting constant efforts to activate and recalibrate all the ATMs in the State so that Cash Crunch faced by common people can be eased at the earliest.
- vii. All Bank Mitras/ CSPs made activated with sufficient cash and interoperable handheld devices to help the rural people at their doorsteps.
- viii. Information Material for educating the public regarding withdrawal of Legal Tender character of the Specified Bank Notes and salient features of the Mahatma Gandhi (New) Series Bank Notes were displayed in the banking hall / ATMs/ Kiosks and other prominent places.
- ix. Separate Exchange counters for women and senior citizens were opened by the Bank Branches, wherever possible.
- x. Counters only for Senior Citizens were opened on 25.11.2016 to give hassle-free services to them.
- xi. Banks are in process of opening of Bank Accounts of unorganized labourers particularly working in Tea Gardens, Brick fields and migrant labourers for making payments of their wages/ salaries.
- xii. Banks are taking proactive steps for Aadhaar Seeding, Mobile Seeding, Distribution and Activation of RuPay Cards for encouraging Cashless Transactions.
- xiii. Controlling Heads of the different banks operating in Tripura State are monitoring the scheme on a day-to-day basis for strict implementation as per RBI guidelines.

The State has received a treasure of Rs.1137 Crores post demonetization(from 09.11.2016 to 01.12.2016) but most of the treasure received was in Rs. 2000 notes. There is shortage of small denomination notes in the State. The State requires Treasure of Rs. 500 and Rs. 100 notes for retail cash transactions/payment of MNREGA wages and to labourers in Tea Gardens and other unorganized sectors. Convener SLBC requests the State Government and RBI to take necessary measures in this regard to ease out prevailing cash crunch.

The status of operation of ATMs, Bank Mitras and Cash Remittances is furnished below:-

Name of SLBC Convener :		United Bank of India									
Name of State :		Tripura									As on 01.12.2016
Sl. No.	BANK	No. of ATMs that are active	No. of ATMs that are not active	No. of ATMs that are recalibrated for new currency (2000)	No. of BCs active	No. of BCs not active	Availability of cash with BCs (Per BC)	Whether BCs are in field or branch	whether notice is displayed in recalibrated ATMs	Whether RBI is supplying enough cash in the State	
1	Allahabad Bank	1	0	0	0	0	NA	Field	NA	Rs.100 Crores received from RBI 11.11.2016. Rs. 832 Crores remitted by RBI on 16.11.2016 and the same is distributed among all 19 Currency Chests on 17.11.2016. A new RBI Remittance of Rs. 30 Crore out of which Rs. 10 Crore in 100 Rupee Notes and Rs. 20 Crore in 2000 Rupee Note came on 21.11.2016 and has been distributed among the Currency Chests. New Remittance of Rs. 175.00 Crore(Rs. 5 Crores in 100 Rupee Notes, Rs. 30 Crores in 500 Rupee Notes and Rs. 140 Crores in 2000 Rupee Notes) has been received and distributed among different currency chests on 28.11.2016 & 29.11.2016. Thus totalling remittance of Rs. 1137 Crores till 01.12.2016	
2	Andhra Bank	0	1	0	0	0	NA	Field	NA		
3	AXIS BANK	3	15	0	0	0	NA	Field	NA		
4	Bandhan Bank	5	1	0	0	0	NA	Field	NA		
5	Bank of Baroda	3	3	0	0	0	NA	Field	Na		
6	Bank of India	3	7	1	0	1	NA	Field	Yes		
7	Bank of Maharashtra	1	0	0	0	0	NA	Field	NA		
8	Bharatiya Mahila Bank	2	0	0	0	0	NA	Field	NA		
9	Canara Bank	4	10	4	0	0	NA	Field	NA		
10	Central Bank of India	3	2	0	0	0	NA	Field	NA		
11	Corporation Bank	1	1	0	0	0	NA	Field	NA		
12	Dena Bank	1	0	0	0	0	NA	Field	NA		
13	Federal Bank	1	0	0	0	0	NA	Field	NA		
14	HDFC	9	0	9	0	0	NA	Field	NA		
15	ICICI	5	9	2	0	0	NA	Field	NA		
16	IDBI BANK	1	9	1	0	0	NA	Field	NA		
17	Indian Bank	1	2	0	0	0	NA	Field	NA		
18	Indian Overseas Bank	3	3	3	0	0	NA	Field	NA		
19	Indusind Bank	1	1	0	0	0	NA	Field	NA		
20	Kotak Mahindra Bank	1	0	0	0	0	NA	Field	NA		
21	Oriental Bank of Commerce	1	1	0	0	0	NA	Field	NA		
22	Punjab & Sind Bank	1	1	0	0	0	NA	Field	NA		
23	Punjab National Bank	2	3	0	0	0	NA	Field	NA		
24	SOUTH INDIAN BANK	2	0	0	0	0	NA	Field	NA		
25	State Bank of India	210	0	210	145	15	50000/-	Field	Yes		
26	Syndicate Bank	4	3	0	0	0	NA	Field	NA		
27	Tripura Gramin Bank	4	0	0	189	0	500000/-	Field	NA		
28	Tripura State Cooperative Bank	0	0	0	144	0	500000/-	Field	NA		
29	UCO Bank	27	0	1	20	11	50000/-	Field	Yes		
30	Union Bank of India	5	5	0	0	0	NA	Field	NA		
31	United Bank of India	76	0	76	66	3	100000/-	Field	Yes		
32	Vijaya Bank	3	2	0	0	0	NA	Field	NA		
33	YES Bank	1	0	0	0	0	NA	Field	NA		
<b>Total</b>		<b>385</b>	<b>79</b>	<b>307</b>	<b>564</b>	<b>30</b>					

## **Action Plan To Be Implemented In Tripura For Financial Inclusion Initiatives In The Realm of Demonetization of Old 500 and 1000 Rupee Notes As Per Video Conference Of SLBC Convener On 22.11.2016 With Secretary, Finance, DFS, Ministry Of Finance, Govt. Of India**

**Aadhaar seeding in SB accounts (including PMJDY accounts):** State Governments in the concerned states are organizing regular camps for obtaining consent of MNREGA beneficiaries and the data is being shared with the LDMS through SLBC for seeding in the accounts. These camps may also be used for obtaining consent from other customers as well apart from MNREGA beneficiaries. To hasten the process, we propose that the SLBC may pass-on the Aadhaar data to respective controlling offices of various banks in the city for bulk uploading in respective CBS systems after completing due processes like demo-auth and mapping the same to NPCI mapper. DFS may give instructions to NPCI to ensure availability of mapper services continuously for the next one month. State Government may also utilise the facility of CSCs and other registered Registrars for Aadhaar enrolment in respective states apart from the banks.

### **Delivery and Activation of RuPay**

All the banks have been requested to generate and submit a fresh district-wise list of customers immediately with regards to Card issuance, PIN delivery and activation so that each segment can be approached in camp mode covering each district for achieving 100% saturation.

**Customers who have not been issued Debit Cards so far:** Banks will take up with their respective card management teams to generate and issue RuPay Debit Cards and deliver to the end customers within next 7 days. The PINs for these cards also need to be generated and delivered to the customers individually by or holding Card and PIN delivery-cum-financial literacy camps to be organized by the banks with the help of District/Block authorities. Bank Mitras to be actively involved in the exercise. All the Lead Bank Managers to coordinate with the Bankers'/ District/Block Authorities for spreading awareness and delivery/distribution camps.

**Customers with Debit Cards yet to receive PINs:** Banks will identify such customers and ensure delivery of PINs either individually by post or through the camps proposed above.

**Customers with Debit Cards and PIN, but yet to be activated:** The major reason for inactivation of Debit Cards is the lack of literacy among the customers with regards to the usage of cards and apprehension/fear of using the services. The Bank Mitra channel will be utilised extensively to reach out to such segments with the Micro ATMs for ensuring activation of the cards by counseling the customers. Banks with the facility of Mobile ATMs will be required to provide the facility in the card delivery-activation-cum-financial literacy camps so that the customers are encouraged to use the facility. Bankers in the state will be briefed on this.

**Customers with Debit Cards activated using local bio-metrics:** Banks are also providing RuPay Debit Card facility using local biometric authentication on Micro ATMs available with Bank Mitras instead of PIN. This facility will be more personalized and convenient to use for the target segment, specially those in the villages and remote areas. Such RuPay-biometric authenticated on-us transactions (cash withdrawal/cash deposit) covering all Banks should also be included in the activation figures, although no switch level data will be generated.

All the Sub-service areas in Tripura have been covered by either Bank Mitras or by Branches.

**Tea Gardens:** One of the major areas of concern is providing banking services to the workers of tea garden. All the banks have been advised to map the tea gardens based on their vicinity to branches and approach the tea gardens for opening of accounts through the Bank Mitras within next 7 days. Banks, especially State Bank of India, United Bank of India, UCO Bank, Allahabad Bank, Central Bank of India, HDFC Bank and Axis Bank are required to arrange for setting up the Bank Mitra channel in these areas and devise plans to provide cash drop facilities using the various security agencies operational in the area. Advice in this regard has already been communicated to the concerned Banks.

Banks have also been instructed to deploy ATMs/Desktop ATMs at these centres and also provide the facility of specialized Service Counters (manned by bank officials) on the salary distribution days. Banks including United Bank of India and State Bank of India will also introduce the facility of Mobile ATMs in these areas with appropriate route planning along with the tea garden managers/owners.

**Roping in CSC & PDS:** State Government of Tripura will be approached to make available to SLBC the details of the CSCs and PDS operating in various parts so that their services as Bank Mitras may be explored. The list shall be shared with those banks which have already implemented similar systems in other states so that the system can be adopted seamlessly and in a faster manner within the deadline.

**Supply of adequate Currency by RBI:** Sufficient currency in all denominations is required to be provided to the Banks to meet the needs of individuals, which in turn will help Bankers to implement the aspects of Aadhar & Mobile seeding and Rupay Card activation in camp mode within a short time period. RBI office of Agartala is required to supply currency of Rs.50, Rs 100 and Rs 500 denominations in sufficient quantities to the various Currency Chests across these states so that the end customers in the remote parts can avail services through the Bank Mitras, ATMs/Desktop ATMs and Mobile ATMs. It is quite but natural that the payment & receipt option available at camps through Bank Mitra Channel, Mobile ATM etc, will lure customers to such camps where all the desired activities of Aadhar & Mobile seeding and Rupay Card activation can be undertaken in one go. Bankers will also require support from State Government of Tripura to close the issues of Rupay Card activation, Aadhar & Mobile Seeding within the given timeframe.

**PRADHAN MANTRI MUDRA YOJANA (PMMY)****Action Points emerged in the 118<sup>th</sup> SLBC Meeting held on 20.09.2016**

All Banks are to exert effort to achieve MUDRA Target for FY 2016-17 as on 31.03.2017(**Action : All Banks**)

**Status of implementation**

All Banks/Lending Institutions have made an achievement of Rs. 195.68 Crores with 50682 numbers of accounts as on 30.09.2016, against the annual target of Rs. 401.84 Crores i.e. 49% of the target.

**Action Points emerged in the 118<sup>th</sup> SLBC Meeting held on 20.09.2016**

SLBC desk would write to NABARD in respect of inclusion of TGB & TSCB under CGTMSE / other credit guarantee coverage schemes so that these two major banks in the State could provide loans under MUDRA and Stand Up India without any collateral. (**Action: SLBC & NABARD**)

**Status of implementation**

Pursuant to the decision of the SLBC, the Convener Bank has communicated the same to NABARD vide Letter No. TRO/SLBC/CGTMSE/143/2015-16 Dated 17.10.2016.

It has been informed that NABARD, Tripura Regional Office has taken up the matter with their competent authority and decision is awaited in this regard.

Performance of the Banks in the State of Tripura as on 30.09.2016 (from 01.04.2016 to 30.09.2016) is furnished below:

Amt. Rs. In Crores

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	
	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt
Public Sector Banks	2203	7.45	2449	42.33	282	21.23	4934	71.00
Private Sector Banks	7519	17.01	120	1.59	23	1.58	7662	20.18
RRBs	7733	24.07	1143	16.93	61	3.76	8937	44.75
Co-Op Banks	135	0.67	117	1.17	83	8.25	335	10.09
<b>Sub- Total</b>	<b>17590</b>	<b>49.20</b>	<b>3829</b>	<b>62.02</b>	<b>449</b>	<b>34.82</b>	<b>21868</b>	<b>146.02</b>
NBFCs	28594	48.04	220	1.62	0	0.00	28814	49.66
<b>Grand Total</b>	<b>46184</b>	<b>97.24</b>	<b>4049</b>	<b>63.64</b>	<b>449</b>	<b>34.82</b>	<b>50682</b>	<b>195.68</b>

Bank wise details of disbursement is Annexed.

Bank Type :	ALL	Bank:	All	State :	Tripura					
Scheme :	ALL	Financial Year :	2016-2017	Data Till Date :	30/09/2016					
[Amount Rs. in Crore]										
Sr No	Bank Type Name	Bank Name	Shishu		Kishore		Tarun		Total	
			(Loans up to Rs. 50,000)		(Loans from Rs. 50,001		(Loans from Rs.			
			A/Cs	Disbt Amt	A/Cs	Disbt Amt	A/Cs	Disbt Amt	A/Cs	Disbt Amt
<b>1</b>	<b>NBFC-Micro Finance Institutions</b>									
1.1	Annapurna Microfinance Pvt. Ltd.	52	0.11	0	0.00	0	0.00	52	0.11	
1.2	Village Financial Services Pvt Ltd	6525	9.12	0	0.00	0	0.00	6525	9.12	
1.3	ASA International India	8128	13.31	0	0.00	0	0.00	8128	13.31	
1.4	Ujjivan Financial Services	11124	25.51	220	1.62	0	0.00	11344	27.12	
1.5	JANALAKSHMI FINANCIAL SERVICES	0	0.00	0	0.00	0	0.00	0	0.00	
1.6	RGVN (NORTH EAST)	2765	0.00	0	0.00	0	0.00	2765	0.00	
1.7	Arohan Financial Services Pvt. Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	
	<b>Total</b>	<b>28594</b>	<b>48.04</b>	<b>220</b>	<b>1.62</b>	<b>0</b>	<b>0.00</b>	<b>28814</b>	<b>49.66</b>	
<b>2</b>	<b>SBI and Associates</b>									
2.1	State Bank of India	144	0.66	374	6.66	43	3.25	561	10.57	
2.2	State Bank of Bikaner and Jaipur	0	0.00	3	0.08	1	0.10	4	0.18	
2.3	State Bank of Hyderabad	0	0.00	0	0.00	0	0.00	0	0.00	
	<b>Total</b>	<b>144</b>	<b>0.66</b>	<b>377</b>	<b>6.74</b>	<b>44</b>	<b>3.35</b>	<b>565</b>	<b>10.75</b>	
<b>3</b>	<b>Public Sector Commercial Banks</b>									
3.1	Allahabad Bank	1	0.00	17	0.39	3	0.21	21	0.61	
3.2	Andhra Bank	7	0.04	6	0.13	1	0.05	14	0.21	
3.3	Bank of Baroda	28	0.10	35	0.72	2	0.18	65	1.00	
3.4	Bank of India	241	0.97	197	3.51	13	0.88	451	5.36	
3.5	Bank of Maharashtra	1	0.00	19	0.37	3	0.27	23	0.64	
3.6	Canara Bank	275	0.94	106	2.01	14	1.19	395	4.13	
3.7	Central Bank of India	24	0.10	25	1.10	0	0.06	49	1.26	
3.8	Corporation Bank	16	0.07	16	0.22	1	0.03	33	0.32	
3.9	Dena Bank	53	0.02	1	0.01	0	0.00	54	0.03	
3.1	Indian Bank	5	0.00	9	0.18	1	0.08	15	0.26	
3.11	Indian Overseas Bank	5	0.02	28	0.49	0	0.00	33	0.51	
3.12	Oriental Bank of Commerce	8	0.03	3	0.04	0	0.00	11	0.06	
3.13	Punjab National Bank	4	0.02	4	0.07	0	0.00	8	0.09	
3.14	Syndicate Bank	46	0.16	80	1.22	1	0.09	127	1.47	
3.15	Union Bank of India	48	0.21	53	0.76	6	0.38	107	1.34	
3.16	United Bank of India	1050	3.27	1245	20.06	147	11.05	2442	34.38	
3.17	Punjab & Sind Bank	2	0.01	7	0.06	2	0.20	11	0.27	
3.18	UCO Bank	95	0.29	125	2.48	31	2.11	251	4.88	
3.19	Vijaya Bank	16	0.07	17	0.37	5	0.40	38	0.84	
3.2	IDBI Bank Limited	54	0.18	76	1.39	6	0.57	136	2.13	
3.21	Bharatiya Mahila Bank	80	0.30	3	0.04	2	0.14	85	0.49	
	<b>Total</b>	<b>2059</b>	<b>6.79</b>	<b>2072</b>	<b>35.59</b>	<b>238</b>	<b>17.88</b>	<b>4369</b>	<b>60.25</b>	
<b>4</b>	<b>Private Sector Commercial Banks</b>									
4.1	South Indian Bank	0	0.00	4	0.08	0	0.00	4	0.08	
4.2	ICICI Bank	1591	3.93	0	0.00	1	0.06	1592	3.99	
4.3	IndusInd Bank	0	0.00	116	1.50	22	1.52	138	3.02	
4.4	HDFC Bank	3284	7.65	0	0.00	0	0.00	3284	7.65	
4.5	Bandhan Bank	2644	5.42	0	0.00	0	0.00	2644	5.42	
	<b>Total</b>	<b>7519</b>	<b>17.01</b>	<b>120</b>	<b>1.59</b>	<b>23</b>	<b>1.58</b>	<b>7662</b>	<b>20.18</b>	
<b>5</b>	<b>Regional Rural Banks</b>									
5.1	Tripura Gramin Bank	7733	24.07	1143	16.93	61	3.76	8937	44.75	
	<b>Total</b>	<b>7733</b>	<b>24.07</b>	<b>1143</b>	<b>16.93</b>	<b>61</b>	<b>3.76</b>	<b>8937</b>	<b>44.75</b>	
<b>6</b>	<b>Cooperative Banks</b>									
6.1	Tripura State Cooperative Bank	135	0.67	117	1.17	83	8.25	335	10.09	
	<b>Total</b>	<b>135</b>	<b>0.67</b>	<b>117</b>	<b>1.17</b>	<b>83</b>	<b>8.25</b>	<b>335</b>	<b>10.09</b>	
<b>Grand Total</b>		<b>46184</b>	<b>97.24</b>	<b>4049</b>	<b>63.64</b>	<b>449</b>	<b>34.82</b>	<b>50682</b>	<b>195.68</b>	

## STAND-UP INDIA

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.

### **Action Points emerged in the 118<sup>th</sup> SLBC Meeting held on 20.09.2016**

All Banks are to exert effort to achieve Stand-Up India Target for FY 2016-17 (**Action : All Banks**)

### **Status of implementation**

Loans under the scheme have been extended to 56 SC/ST/Women beneficiaries amounting to Rs. 8.55 Crores up to the second quarter of the Year.

Bank-wise Progress under the Scheme as on 30<sup>th</sup> Sept'2016 is as follows:-

Sl.	Bank	Amt.: Rs. In Lakhs			
		SC/ST		Women	
		No.	Amt.	No.	Amt.
1	Allahabad	1	30.00	0	0.00
2	Canara Bank	0	0.00	1	25.00
3	Punjab & Sind Bank	1	10.00	0	0.00
4	State Bank of India	2	22.00	2	21.76
5	Tripura Gramin Bank	1	11.50	2	35.00
6	UCO Bank	0	0.00	1	10.00
7	United Bank of India	16	245.00	29	444.58
<b>GRAND TOTAL</b>		<b>21</b>	<b>318.50</b>	<b>35</b>	<b>536.34</b>

Banks are requested to exert efforts to achieve targets set under Stand Up India for FY-2016-17 during remaining months of the year.

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

**Action Points emerged in the 118<sup>th</sup> SLBC Meeting held on 20.09.2016**

Banks to submit status report on opening of branches in unbanked villages having population above 5000(**Action: Banks**)

**Status of implementation**

Out of the 19 Villages having population more than 5000 allotted to different Banks for opening of Brick and Mortar Branches, so far no Branch has been opened. However, member banks are requested to report the development in this regard.

ALLOCATION OF UNBANKED VILLAGES HAVING POPULATION ABOVE 5000 TO DIFFERENT SCHEDULED COMMERCIAL BANKS											
Name of the State				TRIPURA							
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	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
							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**

**Action Points emerged in the 118<sup>th</sup> SLBC Meeting held on 20.09.2016**

Bankers to complete all payments to MGNREGA beneficiaries, Salaried people, Pensioners, etc. before the ensuing Durga Puja (i.e. within 05.10.2016) like previous years(**Action: All Banks**)

**Status of implementation**

Payment to all sections of beneficiaries has been completed smoothly during the festive season.

**Pradhan Mantri Jan Dhan Yojana (PMJDY).**

Performance of PMJDY as on 09.11.2016 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.
606186	233556	839742	431.66*	583711	97613	491453
In Percentage						
72.19	27.81			69.51	11.62	58.52

\* Average deposit per account Rs 5140/-

25.51 crore PMJDY accounts have been opened till 09.11.2016 across the country with deposit of Rs 45636.61 crore with an average deposit of Rs. 1789/- per account as against average deposit of Rs 5140/- per account in the State of Tripura.

Aadhaar seeding percentage is 69.51% in Tripura as compared to 53.67 % 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 58.52% PMJDY customers against national issuance of 76.21%. Activation of Rupay cards is an area of concern for banks in Tripura. Bank Mitras should use Rupay Card compliant hand-held 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 11.62% of total PMJDY accounts opened in the State as compared to 23.27% 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 in VCs. SLBC communicates the direction of the DFS regularly to member banks for implementation.

## 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 30.09.2016 is furnished below:

Bank Type	PMSBY	PMJJBY	APY	Total
PSB	124182	43046	2449	169677
RRB	237988	83916	3844	325748
Private	1326	585	41	1952
Co-op	5086	1491	25	6602
<b>Total</b>	<b>368582</b>	<b>129038</b>	<b>6359</b>	<b>503979</b>

### **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 30.09.2016 is also furnished below:

Sl.	Name Of Bank	STATE TOTAL		
		SBY	JBY	APY
1	Allahabad Bank	416	175	7
2	Andhra Bank	343	208	50
3	Bank of Baroda	3110	510	23
4	Bank of India	8196	1619	8
5	Bank of Maharashtra	172	81	10
6	Bharatiya Mahila bank	1502	103	18
7	Canara Bank	4415	2665	139
8	Central Bank of India	2219	1443	3
9	Corporation Bank	357	171	17
10	Dena Bank	523	44	0
11	Indian Bank	417	237	48
12	IDBI BANK	2277	908	89
13	IOB	2734	918	0
14	OBC	945	87	2
15	Punjab & Sind Bank	686	92	2
16	Punjab National Bank	1299	147	0
17	State Bank of India	27846	7614	509
18	Syndicate Bank	3436	732	68
19	Union Bank of India	2171	1216	105
20	United Bank of India	53688	21279	1133
21	UCO Bank	6713	2591	203
22	Vijaya Bank	717	206	15
<b>PUBLIC SECTOR BANKS</b>		<b>124182</b>	<b>43046</b>	<b>2449</b>
23	AXIS BANK	284	74	0
24	Federal Bank	75	39	0
25	HDFC	537	272	34
26	ICICI	276	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
<b>PVT. SECTOR BANKS</b>		<b>1326</b>	<b>585</b>	<b>41</b>
31	Tripura Gramin Bank	237988	83916	3844
<b>RRB</b>		<b>237988</b>	<b>83916</b>	<b>3844</b>
32	ACUB	0	0	0
33	TSCB	5086	1491	25
<b>Co-Op Banks</b>		<b>5086</b>	<b>1491</b>	<b>25</b>
<b>TOTAL</b>		<b>368582</b>	<b>129038</b>	<b>6359</b>
<b>GRAND TOTAL</b>		<b>503979</b>		

## Claim Position under PMJJBY & PMSBY

All the banks have submitted 20 claims under PMSBY, out of which claim has been settled for 5 cases, pending for 5 cases and rejected for 10 cases.

Similarly, all the banks have submitted 171 claims under PMJJBY, out of which claims have been settled for 129 cases, pending for 36 cases and rejected for 6 cases.

Bank wise details are furnished in Annexure.

### **PMSBY & PMJJBY--CLAIM STATUS(As on 30.09.2016)**

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	1	1	0	0
2	Andhra Bank	0	0	0	0	1	0	1	0
3	Bank of Baroda	1	1	0	0	2	2	0	0
4	Bank of Maharashtra	0	0	0	0	1	1	0	0
5	Canara Bank	0	0	0	0	1	1	0	0
6	Central Bank of India	0	0	0	0	1	1	0	0
7	IDBI BANK	0	0	0	0	2	0	2	0
8	State Bank of India	0	0	0	0	14	13	1	0
9	Syndicate Bank	0	0	0	0	1	1	0	0
10	Union Bank of India	0	0	0	0	0	0	0	0
11	United Bank of India	3	3	0	0	62	56	4	2
12	UCO Bank	0	0	0	0	2	2	0	0
A	<b>Sub Total of Public Sec. Bank</b>	<b>4</b>	<b>4</b>	<b>0</b>	<b>0</b>	<b>88</b>	<b>78</b>	<b>8</b>	<b>2</b>
B	<b>Sub Total of Pvt. Sec. Bank</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
13	Tripura Gramin Bank	16	1	5	10	78	47	27	4
C	<b>Sub Total of RRB</b>	<b>16</b>	<b>1</b>	<b>5</b>	<b>10</b>	<b>78</b>	<b>47</b>	<b>27</b>	<b>4</b>
14	TSCB	0	0	0	0	5	4	1	0
D	<b>Sub Total of Coop.Banks</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>5</b>	<b>4</b>	<b>1</b>	<b>0</b>
<b>GRAND TOTAL</b>		<b>20</b>	<b>5</b>	<b>5</b>	<b>10</b>	<b>171</b>	<b>129</b>	<b>36</b>	<b>6</b>

### **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.

### **Convergence of insurance facilities with the FI initiatives:**

Operational from 1<sup>st</sup> of June, 2015, the 3 Social Security Schemes launched by the Hon'ble Prime Minister of India, namely Pradhan Mantri Suraksha Bima Yojana(PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana(PMJBY) and Atal Pension Yojana(APY) are in implementation in the State and have shown satisfactory achievement.

### **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 118<sup>th</sup> SLBC meeting held on 20.09.2016:**

Each FLC and rural branch would conduct minimum one outdoor / indoor literacy camp once in a month. (Action : All FLC & Rural branches)

### **Status of implementation**

The 14 FLCs have conducted 119 literacy camps during the first quarter with participation of 5886 persons.

Besides, 248 rural branches have conducted 696 camps during the same period with participation of 10186 persons thus averaging 2.62 Camps per branch during the quarter.

**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 :**

Five RSETIs are providing skill development training for the Rural Unemployed youth of all the 8 districts in the State. 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.

### **Performance of RSETIs:**

The five RSETIs in Tripura trained 1483 participants during the first two quarters of FY 2016-17. Out of the total participants 424 people got employed with their own fund, 316 have got self-employed through bank loan and 27 have been wage employed thus registering employment percentage of 51.72 %.

The performance of the 5 RSETIs during the current financial year is Annexed.

STATE-TRIPURA															
Performance of RSETIs in Tripura (upto 30.09.2016)											Agenda Item No. 3				
											Annexure No.				
RSETI - UBI -Udaipur,Gomati															
F.Y	No. of Programme	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 Employed	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
2016-17	14	250	142	392	93	186	63	6	141	106	5	252	158	234	392
<b>Total</b>	<b>174</b>	<b>2514</b>	<b>2006</b>	<b>4520</b>	<b>966</b>	<b>793</b>	<b>1340</b>	<b>290</b>	<b>373</b>	<b>2526</b>	<b>177</b>	<b>3076</b>	<b>2303</b>	<b>2217</b>	<b>4520</b>
RSETI - UBI - Ambassa ,Dhalai															
F.Y	No. of Programme	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 Employed	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
2016-17	10	123	148	271	34	215	19	2	27	11	4	42	66	205	271
<b>Total</b>	<b>111</b>	<b>1431</b>	<b>1364</b>	<b>2795</b>	<b>561</b>	<b>1282</b>	<b>587</b>	<b>50</b>	<b>320</b>	<b>1196</b>	<b>189</b>	<b>1705</b>	<b>1299</b>	<b>1496</b>	<b>2795</b>
RSETI - TGB -SEPAHIJALA, Sepahijala															
F.Y	No. of Programme	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 Employed	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
2016-17	14	112	305	417	65	198	94	33	154	24	0	178	118	299	417
<b>Total</b>	<b>94</b>	<b>730</b>	<b>2081</b>	<b>2811</b>	<b>500</b>	<b>911</b>	<b>675</b>	<b>270</b>	<b>725</b>	<b>1295</b>	<b>0</b>	<b>2020</b>	<b>789</b>	<b>2022</b>	<b>2811</b>
RUDSETI, AGARTALA (Promoted by Syndicate & Canara Bank), West Tripura															
F.Y	No. of Programme	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 Employed	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
2016-17	7	9	144	153	59	6	25	26	29	160	0	189	59	94	153
<b>Total</b>	<b>112</b>	<b>1236</b>	<b>2049</b>	<b>3285</b>	<b>729</b>	<b>1486</b>	<b>537</b>	<b>127</b>	<b>1274</b>	<b>858</b>	<b>0</b>	<b>2132</b>	<b>1504</b>	<b>1781</b>	<b>3285</b>
RSETI - SBI -Kumarghat, Unakoti.															
F.Y	No. of Programme	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 Employed	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
2016-17	11	120	130	250	75	87	66	1	73	15	18	106	70	180	250
<b>Total</b>	<b>87</b>	<b>1051</b>	<b>1045</b>	<b>2096</b>	<b>430</b>	<b>790</b>	<b>443</b>	<b>224</b>	<b>553</b>	<b>410</b>	<b>246</b>	<b>1209</b>	<b>287</b>	<b>1809</b>	<b>2096</b>

<b>QUARTERLY REPORT</b>										
<b>FINANCIAL LITERACY CENTRES-- REPORT FOR THE QUARTER ENDED SEPTEMBER 2016</b>										
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	24	723	456	203
2	Tripura	Dhalai	Rural	R-Seti, Ambassa	25.01.11	UBI	3	96	81	11
3	Tripura	Sepahijala	Urban	R-Seti, Sepahijala	12.02.13	TGB	8	223	166	41
4	Tripura	West Tripura	Urban	Rudset Institute	14.09.11	Syndicate Bank & Canara Bank	10	306	254	39
5	Tripura	Unakoti	Rural	R-Seti, Kumarghat	07.07.13	SBI	12	317	259	42
6	Tripura	Gomati	Semi-Urban	LDM(South)	19.10.12	UBI	11	347	296	39
7	Tripura	Dhalai	Semi-Urban	LDM(Dhalai)	19.10.12	UBI	8	421	306	91
8	Tripura	Unakoti	Semi-Urban	LDM(North )	19.10.12	UBI	3	231	169	47
9	Tripura	West Tripura	Urban	LDM(West)	19.10.12	UBI	4	217	171	32
10	Tripura	Khowai	Semi-Urban	TGB Khowai Branch	17.09.15	TGB	9	911	688	193
11	Tripura	South	Semi-Urban	TGB Santirbazar Branch	30.12.15	TGB	6	179	137	29
12	Tripura	Gomati	Semi-Urban	TGB Udaipur Branch	22.09.15	TGB	4	365	241	89
13	Tripura	Sepahijala	Rural	TGB Bishramganj Branch	30.12.15	TGB	14	1458	1093	317
14	Tripura	North	Semi-Urban	TGB Dharmanagar Branch	05.03.16	TGB	3	92	64	15
<b>Total</b>							<b>119</b>	<b>5886</b>	<b>4381</b>	<b>1188</b>

<b>QUARTERLY REPORT</b>								
<b>RURAL BRANCHES-- REPORT OF CONDUCT OF FINANCIAL LITERACY CAMP FOR THE QUARTER ENDED SEPTEMBER 2016</b>								
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	52	48	135	2412	1883	431
2	Tripura	Sepahijala	34	32	90	1417	1157	211
3	Tripura	Khowai	25	23	64	1088	861	179
4	Tripura	Gomati	35	33	93	1309	983	281
5	Tripura	South	36	33	93	1291	971	268
6	Tripura	Dhalai	33	31	87	1083	943	102
7	Tripura	North	29	28	78	955	756	161
8	Tripura	Unakoti	21	20	56	631	523	84
<b>TOTAL</b>			<b>265</b>	<b>248</b>	<b>696</b>	<b>10186</b>	<b>8077</b>	<b>1717</b>

Branch wise details have been Annexed.

**FLCs in the Skilling Centers of the State as on 30.09.2016:**

RSETIs and their sponsored banks are in touch with the skilling centers. RSETIs also undertake financial literacy sessions for the students in the skilling centers. Financial literacy materials are available in SLBC-Tripura website. SLBC requests State Government for providing necessary assistance for the same.

<b>Progress Report of Financial Literacy Sessions Conducted in Various Skilling Centers</b>				
<b>STATE: TRIPURA</b>			<b>Dated 30/09/2016</b>	
<b>Type of Skilling Centre</b>	<b>No. of Skilling centres</b>	<b>No. of Skilling centres where session conducted</b>	<b>No. of participants</b>	<b>No. of participants given FL material</b>
<b>ITI (Govt. + Private)</b>	13	13	305	241
<b>VTCs</b>	12	12	246	193
<b>OCs</b>	9	9	178	156

### CD Ratio of Banks in Tripura

#### 1. Action Points emerged in the 118<sup>th</sup> SLBC Meeting held on 20.09.2016

All Banks are to exert efforts to raise the CD ratio of the State to 51% as on 31.03.2017. (Action : All Banks & State Government)

#### Status of implementation

CD Ratio of the State as on 30.09.2016 is 44% maintaining the same ratio as at the end of September Quarter a year ago.

#### 2. Action Points emerged in the 118<sup>th</sup> SLBC Meeting held on 20.09.2016

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. Besides, 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.

A special SLBC Sub-Committee meeting was convened under the Chairmanship of the Principal Secretary-Finance, Govt. of Tripura with all Banks and Line Departments on 22.07.2016 to explore possibilities for improvement of CD ratio of West Tripura District.

Salient Action points are furnished below:-

- As entrepreneurs are not ready to take risk for big ticket advances, lot of money is required to be invested in Agriculture and MSME
- IT based Industries are to be set up.
- Govt. Sponsored Loans like-‘PMEGP’, ‘Swavalamban’, ‘MUDRA’ and ‘Stand-Up India’ are to be sanctioned & disbursed.
- Fruit Processing Units are to be set up.
- Cold Chain has to come up in the State.
- Milk Products are to be manufactured in the State.
- Modern Rice-Mills are to be set up in rice belt.
- To explore possibilities of financing Brick fields in the State, as there would be huge demand for bricks in near future.
- Cultivation of unseasonal and improved varieties of vegetables and Floriculture has to be ensured.
- Aadhaar Enabled Bank Payment System is to be given top most priority.

**CD Ratio:**

The details of Bank wise and district wise CD ratio are annexed. At the end of September 2016 the CD ratio of the State stood at 44% compared to the same ratio as at the end of September 2015. The district wise details are as under:

District	CD RATIO			CD RATIO
	Sept'2015	March'2016	Sept'2016	Since Sept'2015
North Tripura	47	54	49	+2
Unakoti	57	52	59	+2
South Tripura	46	47	48	+2
Gomati	83	85	87	+4
West Tripura	34	34	32	-2
Sepahijala	69	67	65	-4
Khowai	64	61	65	+1
Dhalai	68	69	66	-2
<b>Total State</b>	<b>44</b>	<b>45</b>	<b>44</b>	<b>0</b>

CD Ratio of 87% is the highest in Gomati District, as against 32%, the lowest in West Tripura District having 57 % of the total business of the State.

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

## TRIPURA STATE

Agenda item no-5

**BANKWISE CREDIT DEPOSIT RATIO OF THE STATE AS ON 30th Sept' 2016**

(Amt. In lac)					
SL No.	Bank's Name	No of Brs	Total Deposit	Total Advance	CD Ratio
1	Allahabad Bank	3	9508.11	2486.2	26
2	Bandhan Bank	23	17295	81291	470
3	Bank Of Borada	4	27293.49	7394.11	27
4	Bank Of India	13	13142.42	12202.99	93
5	Bharatiya Mahila Bank	2	3884.62	686.93	18
6	Canara bank	13	27271.68	10867.06	40
7	Central Bank Of India	7	14476.66	5526.13	38
8	Dena Bank	1	237.01	53.45	23
9	Indian Bank	3	12470.35	1815.97	15
10	Indian Overseas Bank	5	13132.12	3153.5	24
11	Punjab & Sind Bank	2	2342	479	20
12	State Bank Of India	62	516566	216734	42
13	UCO Bank	26	101493.76	23782.6	23
14	Union Bank	7	47798.78	11283.03	24
15	United Bank Of India	62	259215.38	109192.55	42
16	Vijaya Bank	4	21429.4	2568.9	12
17	AXIS BANK	7	38125	2047.95	5
18	Punjab National Bank	3	4431.29	2125.26	48
19	Syndicate Bank	6	4968.14	2357.26	47
20	Oriental Bank Of comerce	2	2341.48	328.59	14
21	ICICI	8	9065	2264	25
22	Tripura Gramin Bank	144	496023	186805	38
23	ACUB	3	3796.38	1599.83	42
24	TCARDB	5	0	2082.36	0
25	IDBI BANK	7	20047	5159	26
26	Tripura State Co-op Bank	63	212468.34	119367.36	56
27	INDUSIND BANK	2	3679.79	10327.35	281
28	HDFC Bank	5	9907.78	14123.04	143
29	Corporation Bank	2	3824.15	435.06	11
30	South Indian Bank	1	4048.34	948.89	23
31	Yes Bank	1	30.92	0	0
32	Andhra Bank	1	1582.03	180.04	11
33	Bank of Maharashtra	1	411.06	211.36	51
34	Kotak Mahindra Bank Ltd	1	2445.94	50.79	2
35	Federal Bank	1	3239.21	516.87	16
<b>Total :</b>		<b>500</b>	<b>1907991.63</b>	<b>840447.43</b>	<b>44</b>

**DISTRICTWISE CREDIT DEPOSIT RATIO OF THE STATE as on 30th Sept' 2016**

Sl.	District	No. of Brs.	Total Deposit	Total Advance	CD Ratio
1	West	174	1188588.15	384412.34	32
2	Sepahijala	52	127849.97	83242.62	65
3	Khowai	36	84547.16	54594.00	65
4	Dhalai	45	78412.55	51428.54	66
5	Gomati	62	136968.01	119077.30	87
6	South	54	119671.60	57163.16	48
7	Unakoti	30	68215.18	39991.38	59
8	North	47	103739.01	50538.09	49
<b>Total</b>		<b>500</b>	<b>1907991.63</b>	<b>840447.43</b>	<b>44</b>

**Credit Deposit Ratio as on 30th Sept' 2016 for West Tripura District.(Amt.in Lacs)**

<b>Sl.No.</b>	<b>Name of the Bank</b>	<b>Total Deposit</b>	<b>Total Advance</b>	<b>Total C.D. Ratio</b>
<b>(1)</b>	<b>(2)</b>	<b>(3)</b>	<b>(4)</b>	<b>(5)</b>
1	Allahabad Bank	8742.930	2321.630	27
2	Bandhan Bank	8368.000	27575.000	330
3	Bank Of Borada	26740.760	7009.000	26
4	Bank Of India	9739.260	10043.950	103
5	Bharatiya Mahila Bank	3778.620	515.280	14
6	Canara bank	22076.590	8203.940	37
7	Central Bank Of India	13254.470	4910.130	37
8	Dena Bank	237.010	53.450	23
9	Indian Bank	12370.590	1792.910	14
10	Indian Overseas Bank	11421.110	2789.700	24
11	Punjab & Sind Bank	2223.000	405.000	18
12	State Bank Of India	355368.000	110936.000	31
13	UCO Bank	72743.180	17022.110	23
14	Union Bank	43120.410	9925.140	23
15	United Bank Of India	122643.070	56161.920	46
16	Vijaya Bank	21429.400	2568.900	12
17	AXIS BANK	31238.920	1870.250	6
18	Punjab National Bank	4003.690	2034.880	51
19	Syndicate Bank	3286.180	1333.480	41
20	Oriental Bank Of comerce	2236.370	311.590	14
21	ICICI	5520.000	853.000	15
22	Tripura Gramin Bank	243987.000	50039.000	21
23	ACUB	3584.440	1544.190	43
24	TCARDB	0.000	598.190	0
25	IDBI BANK	12480.000	3062.000	25
26	Tripura State Co-op Bank	122397.310	40954.650	33
27	INDUSIND BANK	2685.420	6778.940	252
28	HDFC Bank	7713.440	10498.040	136
29	Corporation Bank	3441.480	392.120	11
30	South Indian Bank	4048.340	948.890	23
31	Yes Bank	30.920	0.000	0
32	Andhra Bank	1582.030	180.040	11
33	Bank of Maharashtra	411.060	211.360	51
34	Kotak Mahindra Bank Ltd	2445.940	50.790	2
35	Federal Bank	3239.210	516.870	16
	<b>Total :</b>	<b>1188588.15</b>	<b>384412.34</b>	<b>32</b>

**Credit Deposit Ratio as on 30th Sept' 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	256.02	94.46	37
2	Bandhan Bank	1950	8754	449
3	Bank Of Borada	552.73	385.11	70
4	Bank Of India	1371.5	1080.17	79
5	Bharatiya Mahila Bank	106	171.65	162
6	Canara bank	2045.16	847.17	41
7	Central Bank Of India	434.73	392.86	90
8	Indian Overseas Bank	429.93	155.55	36
9	State Bank Of India	31380	56380	180
10	UCO Bank	3288.62	644.77	20
11	Union Bank	2644.08	1033.25	39
12	United Bank Of India	27453.11	9608.21	35
13	AXIS BANK	2947.4	44	1
14	Syndicate Bank	448.34	161.34	36
15	ICICI	1163	782	67
16	Tripura Gramin Bank	33936	16484	49
17	ACUB	211.94	55.64	26
18	TCARDB	0	304.42	0
19	IDBI BANK	4521	1360	30
20	Tripura State Co-op Bank	20754.72	18843.7	91
21	HDFC Bank	1073.73	1495	139
	<b>Total :</b>	<b>136968.01</b>	<b>119077.3</b>	<b>87</b>

**Credit Deposit Ratio as on 30th Sept` 2016 for South Tripura District.**

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
(1)	(2)	(3)	(4)	(5)
1	Bandhan Bank	894	7655	856
2	Bank Of India	19.87	0.77	4
3	Canara bank	499.8	291.06	58
4	State Bank Of India	22071	9520	43
5	UCO Bank	1769.12	291.17	16
6	Union Bank	998.01	84.01	8
7	United Bank Of India	21294.95	7468.04	35
8	AXIS BANK	273.14	22	8
9	Tripura Gramin Bank	45814	22669	49
10	TCARDB	0	327.52	0
11	IDBI BANK	1400	90	6
12	Tripura State Co-op Bank	24637.71	8744.59	35
	<b>Total :</b>	<b>119671.6</b>	<b>57163.16</b>	<b>48</b>

**Credit Deposit Ratio as on 30th Sept' 2016 for Unakoti District.**

Amt. in lacs

SI.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
(1)	(2)	(3)	(4)	(5)
1	Bandhan Bank	1166	8077	693
2	Canara bank	209.76	92.2	44
3	Central Bank Of India	69.33	11.22	16
4	Indian Overseas Bank	798.32	55.5	7
5	State Bank Of India	18913	7144	38
6	UCO Bank	1475.28	500.69	34
7	United Bank Of India	15074.51	6685.04	44
8	ICICI	579	102	18
9	Tripura Gramin Bank	23174	13069	56
10	TCARDB	0	281.41	0
11	Tripura State Co-op Bank	6755.98	3973.32	59
	<b>Total :</b>	<b>68215.18</b>	<b>39991.38</b>	<b>59</b>

**Credit Deposit Ratio as on 30th Sept' 2016 for North Tripura District.**

Amt. in lacs

SI.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
(1)	(2)	(3)	(4)	(5)
1	Bandhan Bank	360	4625	1285
2	Bank Of India	146.15	333.42	228
3	Canara bank	744.08	398.95	54
4	State Bank Of India	33403	6345	19
5	UCO Bank	486.62	183.29	38
6	Union Bank	1036.28	240.63	23
7	United Bank Of India	16240.01	7620.42	47
8	AXIS BANK	1466.44	28.5	2
9	Syndicate Bank	938.54	736.33	78
10	ICICI	565	302	53
11	Tripura Gramin Bank	37970	21004	55
12	IDBI BANK	1646	647	39
13	Tripura State Co-op Bank	6621.91	2395.14	36
14	INDUSIND BANK	994.37	3548.41	357
15	HDFC Bank	1120.61	2130	190
	<b>Total :</b>	<b>103739.01</b>	<b>50538.09</b>	<b>49</b>

**Credit Deposit Ratio as on 30th Sept`2016 for Sepahijala District.**

Amt in Lacs

SI.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
(1)	(2)	(3)	(4)	(5)
1	Bandhan Bank	2502	11736	469
2	Bank Of India	698.03	259.63	37
3	Canara bank	1229.07	698.76	57
4	Punjab & Sind Bank	119	74	62
5	State Bank Of India	25815	9622	37
6	UCO Bank	11973.67	2447.69	20
7	United Bank Of India	13842.43	5964.02	43
8	AXIS BANK	2199.1	83.2	4
9	Punjab National Bank	427.6	90.38	21
10	Syndicate Bank	295.08	126.11	43
11	Oriental Bank Of comerce	105.11	17	16
12	Tripura Gramin Bank	56245	20237	36
13	TCARDB	0	570.82	0
14	Tripura State Co-op Bank	12398.88	31316.01	253
	<b>Total :</b>	<b>127849.97</b>	<b>83242.62</b>	<b>65</b>

**Credit Deposit Ratio as on 30th Sept`2016 for Khowai District.**

SI.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
(1)	(2)	(3)	(4)	(5)
1	Allahabad Bank	509.16	70.11	14
2	Bandhan Bank	1250	8366	669
3	Canara bank	427.82	146.83	34
4	Indian Overseas Bank	482.76	152.75	32
5	State Bank Of India	15792	11334	72
6	UCO Bank	7139.12	1724.68	24
7	United Bank Of India	20172.25	6893.92	34
8	ICICI	602	165	27
9	Tripura Gramin Bank	28832	21660	75
10	Tripura State Co-op Bank	8957.38	4037.77	45
11	Corporation Bank	382.67	42.94	11
	<b>Total :</b>	<b>84547.16</b>	<b>54594</b>	<b>65</b>

**Credit Deposit Ratio as on 30th Sept' 2016 for Dhalai District.**

Amt. in lacs

SI.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
(1)	(2)	(3)	(4)	(5)
1	Bandhan Bank	805	4503	559
2	Bank Of India	1167.61	485.05	42
3	Canara bank	39.4	188.15	478
4	Central Bank Of India	718.13	211.92	30
5	Indian Bank	99.76	23.06	23
6	State Bank Of India	13824	5453	39
7	UCO Bank	2618.15	968.2	37
8	United Bank Of India	22495.05	8790.98	39
9	ICICI	636	60	9
10	Tripura Gramin Bank	26065	21643	83
11	Tripura State Co-op Bank	9944.45	9102.18	92
	<b>Total :</b>	<b>78412.55</b>	<b>51428.54</b>	<b>66</b>

Implementation of Annual Credit Plan(ACP)

Action Points emerged in the 118<sup>th</sup> SLBC Meeting held on 20.09.2016

100% disbursement targets set against all sectors under ACP 2016-17 is to be achieved (**Action : All Banks**)

**Status of implementation**

All the banks put together disbursed Rs 2003.41 crore i.e. 60% of the Annual Target for Rs 3334.24 crore under ACP 2016-17 as at the end of the second quarter of FY 2016-17.

The overall achievement is 60% against the target of ACP 2016-17 as on 30.09.2016 while achievement under Agriculture sector is 60%. Achievements in MSME and OPS are 60% and 65% of the ACP Targets respectively as on 30.09.2016.

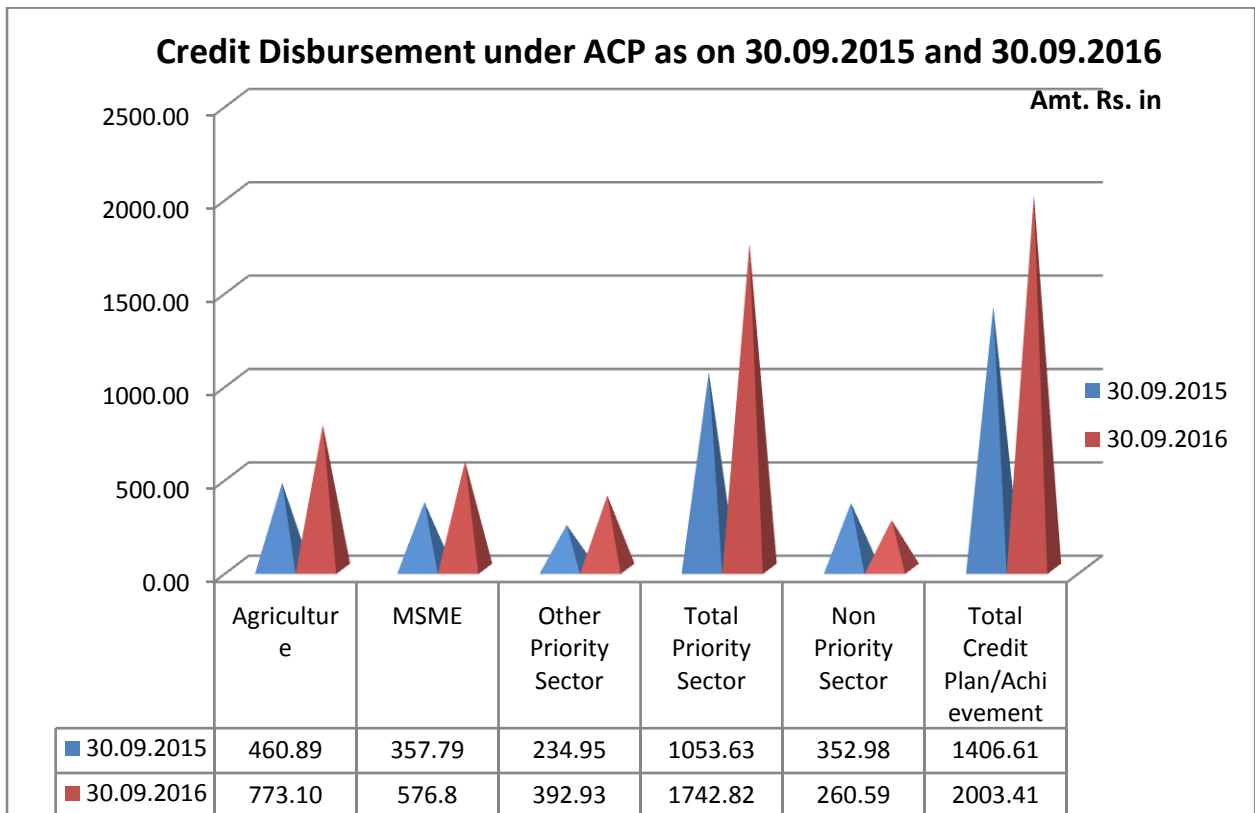
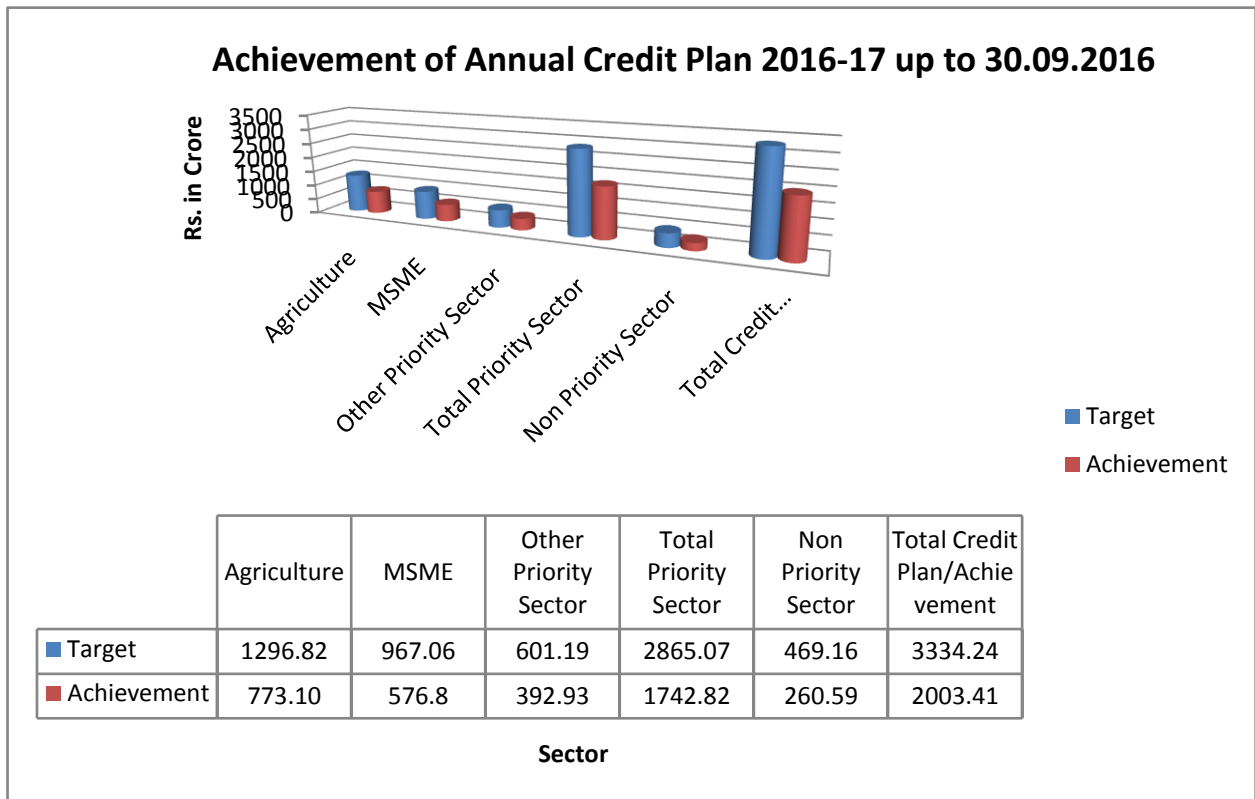
A comparative position of achievement in disbursement under ACP 2016-17 as on 30.09.2016 with the corresponding period of the previous year is as under:

Amt. Rs. In Lakhs

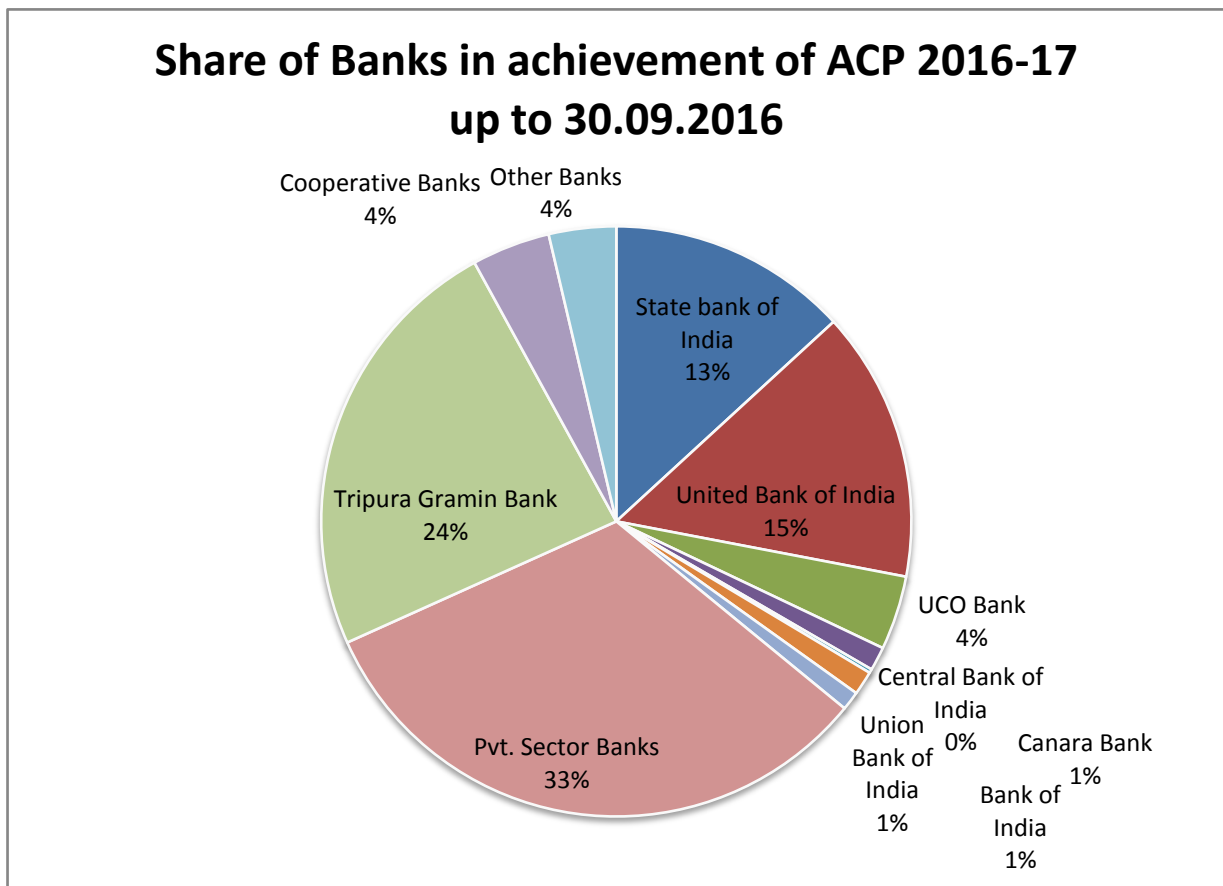
2015-16				2016-17			
Sector	Plan	Achievement (April 15- Sept' 15)	% to Targe t	Plan	Achievement (April 16-Sept' 16)	% to Targ et	% of growth (Y-O- Y)
Agriculture	114116.29	46089.35	40	129682.45	77309.92	60	68
MSME	82267.45	35778.68	43	96705.52	57679.89	60	61
Other Prisec	54972.52	23495.20	43	60119.22	39292.58	65	67
<b>Total Prisec</b>	<b>251356.26</b>	<b>105363.23</b>	<b>42</b>	<b>286507.19</b>	<b>174282.39</b>	<b>61</b>	<b>65</b>
Non-Prisec	42649.19	35298.23	83	46916.45	26058.60	56	-26
<b>Grand Total</b>	<b>294005.45</b>	<b>140661.46</b>	<b>48</b>	<b>333423.64</b>	<b>200340.99</b>	<b>60</b>	<b>42</b>

The overall achievement is 60% against the target of ACP 2016-17 as on 30.09.2016 while achievement under Agriculture sector is 60%. Achievements in MSME and OPS are 60% and 65% of the ACP Targets respectively as on 30.09.2016.

Bank wise performance on different sectors under ACP pertaining to the year 2016–17 as on 30.09.2016 has been given in the annexure.



Share of Banks in achievement of ACP 2016-17 up to 30.09.2016		
Amt. Rs. In Crore		
Bank Name	Actual Achievement	% of Share
State bank of India	263.92	13.17
United Bank of India	297.12	14.83
UCO Bank	81.34	4.06
Canara Bank	26.1	1.30
Central Bank of India	4.20	0.21
Bank of India	26.30	1.31
Union Bank of India	20.77	1.04
<b>Pvt. Sector Banks</b>	<b>647.97</b>	<b>32.34</b>
<b>Tripura Gramin Bank</b>	<b>475.77</b>	<b>23.75</b>
<b>Cooperative Banks</b>	<b>86.05</b>	<b>4.30</b>
<b>Other Banks</b>	<b>73.87</b>	<b>3.69</b>
<b>TOTAL</b>	<b>2003.41</b>	<b>100.00</b>



## TRIPURA STATE

## BANK-WISE &amp; SECTOR-WISE DISBURSEMENT OF CREDIT VIS-À-VIS TARGETS UNDER ANNUAL CREDIT PLAN 2016-17 DURING 01.04.16 to 30.09.2016

(Amt. in Lacs)																			
Sl.No.	BANKS	Agri & 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	360.00	182.42	51	735.00	386.58	53	282.50	164.55	58	1377.50	733.55	53	187.50	57.44	31	1565.00	790.99	51
2	Andhra Bank	0.00	0.00	0	250.00	12.12	5	175.00	16.52	9	425.00	28.64	7	65.00	32.78	50	490.00	61.42	13
3	Bank of Baroda	527.00	9.80	2	1000.00	475.28	48	600.00	134.25	22	2127.00	619.33	29	310.00	284.08	92	2437.00	903.41	37
4	Bank of Maharashtra	0.00	0.00	0	200.00	25.10	13	175.00	0.00	0	375.00	25.10	7	65.00	49.00	75	440.00	74.10	17
5	Bank of India	1417.10	704.94	50	2150.00	1139.56	53	1170.00	544.38	47	4737.10	2388.88	50	545.00	240.88	44	5282.10	2629.76	50
6	Canara Bank	2181.48	287.68	13	1945.00	974.15	50	1185.00	573.18	48	5311.48	1835.01	35	906.00	774.69	86	6217.48	2609.70	42
7	Central Bank of India	1109.50	56.35	5	2010.00	122.95	6	1130.00	130.13	12	4249.50	309.43	7	585.00	110.83	19	4834.50	420.26	9
8	Corporation Bank	152.30	0.00	0	325.00	63.00	19	250.00	25.00	10	727.30	88.00	12	140.00	8.00	6	867.30	96.00	11
9	Dena Bank	0.00	0.00	0	150.00	8.48	6	125.00	7.31	6	275.00	15.79	6	110.00	1.80	2	385.00	17.59	5
10	Indian Bank	168.00	12.36	7	1150.00	106.35	9	600.00	105.76	18	1918.00	224.47	12	200.00	68.89	34	2118.00	293.36	14
11	IDBI BANK	1038.97	273.71	26	790.00	190.96	24	495.00	23.00	5	2323.97	487.67	21	460.00	7.11	2	2783.97	494.78	18
12	Bharatiya Mahila Bank	236.00	4.57	2	140.00	77.56	55	105.00	153.16	146	481.00	235.29	49	70.00	7.97	11	551.00	243.26	44
13	Indian Overseas Bank	1009.03	2.01	0	1035.00	58.34	6	705.00	0.00	0	2749.03	60.35	2	411.00	200.41	49	3160.03	260.76	8
14	Punjab National Bank	216.00	39.00	18	700.00	286.00	41	300.00	28.00	9	1216.00	353.00	29	140.00	46.00	33	1356.00	399.00	29
15	Punjab & Sind Bank	216.00	26.00	12	700.00	86.00	12	300.00	80.00	27	1216.00	192.00	16	140.00	25.00	18	1356.00	217.00	16
16	State Bank of India	20498.54	10375.34	51	14980.00	7329.00	49	9075.00	4433.00	49	44553.54	22137.34	50	8810.00	4255.00	48	53363.54	26392.34	49
17	Syndicate Bank	761.95	51.01	7	1210.00	459.64	38	560.00	13.76	2	2531.95	524.41	21	505.00	333.30	66	3036.95	857.71	28
18	Oriental Bank of Commerce	120.00	0.00	0	650.00	78.91	12	230.00	4.73	2	1000.00	83.64	8	125.00	26.21	21	1125.00	109.85	10
19	United Bank of India	23664.26	11304.37	48	16810.53	8908.06	53	9003.21	4230.71	47	49478.00	24443.14	49	9153.00	5268.38	58	58631.00	29711.52	51
20	Union Bank of India	915.93	294.02	32	1980.00	1009.26	51	930.00	465.24	50	3825.93	1768.52	46	640.00	308.06	48	4465.93	2076.58	46
21	UCO Bank	5371.60	1060.01	20	4550.00	3228.58	71	3380.00	2993.69	89	13301.60	7282.28	55	1630.00	851.54	52	14931.60	8133.82	54
22	Vijaya Bank	98.00	188.67	193	900.00	2235.22	248	500.00	37.73	8	1498.00	2461.62	164	145.00	107.28	74	1643.00	2568.90	156
A	ACP PUBLIC sec Bank	6061.66	24872.26	41	54360.53	27261.10	50	31275.71	14164.10	45	145697.90	66297.46	46	25342.50	13064.65	52	171040.40	79362.11	46
23	AXIS BANK	746.36	183.00	25	1675.00	1330.00	79	939.30	23.20	2	3360.66	1536.20	46	530.00	501.00	95	3890.66	2037.20	52
24	Bandhan Bank	1996.61	24377.00	1221	1090.00	13401.00	1229	742.00	15716.00	2118	3828.61	53494.00	1397	740.00	1101.00	149	4568.61	54595.00	1195
25	HDFC	829.39	2501.85	302	885.00	1473.06	166	460.00	7.06	2	2174.39	3981.97	183	425.00	1526.97	359	2599.39	5508.94	212
26	ICICI Bank	1363.80	843.63	62	1210.00	89.75	7	675.00	0.00	0	3248.80	933.38	29	567.00	337.61	60	3815.80	1270.99	33
27	Indusind Bank	477.66	163.20	34	375.00	426.33	114	215.00	0.00	0	1067.66	589.53	55	155.00	449.04	290	1222.66	1038.57	85
28	South Indian Bank	0.00	0.00	0	550.00	93.00	17	175.00	144.29	82	725.00	237.29	33	75.00	31.24	42	800.00	268.53	34
29	Yes Bank	0.00	0.00	0	550.00	0.00	0	175.00	0.00	0	725.00	0.00	0	75.00	0.00	0	800.00	0.00	0
30	Federal Bank	0.00	4.00	0	200.00	21.00	11	175.00	0.00	0	375.00	25.00	7	65.00	19.00	29	440.00	44.00	10
31	Kotak Mahindra Bank Ltd	0.00	0.00	0	200.00	5.74	3	175.00	0.00	0	375.00	5.74	2	65.00	27.63	43	440.00	33.37	8
B	ACP PRIVATE Sec bank	5413.82	28072.68	519	6735.00	16839.88	250	3731.30	15890.55	426	15880.12	60803.11	383	2697.00	3993.49	148	18577.12	64796.60	349
32	Tripura Gramin Bank	44714.48	21999.00	49	24138.65	12088.00	50	16093.91	6934.00	43	84947.04	41021.00	48	12950.00	6556.00	51	97897.04	47577.00	49
C	ACP RRB	44714.48	21999.00	49	24138.65	12088.00	50	16093.91	6934.00	43	84947.04	41021.00	48	12950.00	6556.00	51	97897.04	47577.00	49
33	ACUB	0.00	0.00	0	210.00	0.00	0	800.00	105.07	13	1010.00	105.07	10	130.00	0.00	0	1140.00	105.07	9
34	TCARDB	1427.03	11.34	1	0.00	0.00	0	250.00	18.57	7	1677.03	29.91	2	0.00	0.00	0	1677.03	29.91	2
35	TSCB	18065.46	2354.64	13	11261.34	1490.91	13	7968.30	2180.29	27	37295.10	6025.84	16	5796.95	2444.46	42	43092.05	8470.30	20
D	ACP Coop. Bank	19492.49	2365.98	12	11471.34	1490.91	13	9018.30	2303.93	26	39982.13	6160.82	15	5926.95	2444.46	41	45909.08	8605.28	19
	GRAND TOTAL	129682.45	77309.92	60	96705.52	57679.89	60	60119.22	39292.58	65	286507.19	174282.39	61	46916.45	26058.60	56	333423.64	200340.99	60

## Tripura State

**Districtwise and sectorwise Achievement under Annual Credit Plan 2016-17 during the period 01.04.16 to 30.09.2016**

*Rupees in lac.*

SL No.	Name of District	Agriculture & Allied Activities sector			MSME			OTHER PRISEC			TOTAL PRISEC			Non-priority sector			Total Sector		
		T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T
1	West Tripura	28878.98	20949.45	<b>73</b>	43817.04	29487.50	<b>67</b>	23932.16	15394.29	<b>64</b>	96628.18	65831.24	<b>68</b>	9698.63	9545.15	<b>98</b>	106326.81	75376.39	<b>71</b>
2	Khowai	18267.66	8233.35	<b>45</b>	3515.82	3068.28	<b>87</b>	5839.80	3338.05	<b>57</b>	27623.28	14639.68	<b>53</b>	3094.82	1490.75	<b>48</b>	30718.10	16130.43	<b>53</b>
3	Sepahijala	23871.36	10760.89	<b>45</b>	9406.94	4801.64	<b>51</b>	11704.82	5035.63	<b>43</b>	44983.12	20598.16	<b>46</b>	4126.00	1742.61	<b>42</b>	49109.12	22340.77	<b>45</b>
4	Gomati	12125.30	9423.29	<b>78</b>	9113.35	4632.64	<b>51</b>	4370.93	3782.27	<b>87</b>	25609.58	17838.20	<b>70</b>	6195.00	2127.25	<b>34</b>	31804.58	19965.45	<b>63</b>
5	South Tripura	12893.37	9144.95	<b>71</b>	8807.54	3501.97	<b>40</b>	7286.30	4320.21	<b>59</b>	28987.21	16967.13	<b>59</b>	6390.00	2887.39	<b>45</b>	35377.21	19854.52	<b>56</b>
6	North Tripura	12690.44	6694.65	<b>53</b>	7498.14	4150.98	<b>55</b>	2652.81	3484.54	<b>131</b>	22841.39	14330.17	<b>63</b>	5990.00	2843.04	<b>47</b>	28831.39	17173.21	<b>60</b>
7	Unakoti	8563.09	5697.29	<b>67</b>	5286.34	3629.53	<b>69</b>	1331.16	1356.50	<b>102</b>	15180.59	10683.32	<b>70</b>	5697.00	2274.82	<b>40</b>	20877.59	12958.14	<b>62</b>
8	Dhalai	12392.25	6406.05	<b>52</b>	9260.35	4407.35	<b>48</b>	3001.24	2581.09	<b>86</b>	24653.84	13394.49	<b>54</b>	5725.00	3147.59	<b>55</b>	30378.84	16542.08	<b>54</b>
	<b>Total</b>	<b>129682.45</b>	<b>77309.92</b>	<b>60</b>	<b>96705.52</b>	<b>57679.89</b>	<b>60</b>	<b>60119.22</b>	<b>39292.58</b>	<b>65</b>	<b>286507.19</b>	<b>174282.39</b>	<b>61</b>	<b>46916.45</b>	<b>26058.60</b>	<b>56</b>	<b>333423.64</b>	<b>200340.99</b>	<b>60</b>

## 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 5 years is as follows:

(Rs.in crore)

Year	Target	Achievement	% of Target
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
2015-16(April to Sept)	1141.16	460.89	40
2016-17(April to Sept)	1296.82	773.10	60
Growth Over Last Year	14%	68%	-

Disbursement during April 2016-September 2016 is Rs 773.10 crore i.e. 60% of Annual Target for Rs 1296.82 crore recording an increase of 68% over the disbursement of corresponding period of last year (2015-16).

Agency wise achievement Status of Farm Credit under ACP in Tripura						
Status reports of last 5 Years is as under						
Plan Year	Parameter	Amt. Rs. In Crore				
		Commercial Banks	RRB	Co-Operatives	Others	Total
2012-2013 April to Sept	Target	330.95	311.84	135.02	0.00	777.82
	Achievement	111.83	131.93	53.90	0.00	297.65
	% of Achv	34	42	40	0	38
2013-2014 April to Sept	Target	376.57	339.33	136.49	0.00	852.39
	Achievement	149.06	28.91	175.39	0.00	353.36
	% of Achv	40	9	129	0	41
2014-2015 April to Sept	Target	448.62	371.02	144.84	0.00	964.48
	Achievement	134.81	128.40	18.85	0.00	282.06
	% of Achv	30	35	13	0	29
2015-2016 April to Sept	Target	538.02	416.11	187.03	0.00	1141.16
	Achievement	244.08	196.67	20.14	0.00	460.89
	% of Achv	45	47	11	0	40
2016-2017 April to Sept	Target	654.76	447.14	194.92	0.00	1296.82
	Achievement	529.45	219.99	23.66	0.00	773.10
	% of Achv	80	49	12	0	60

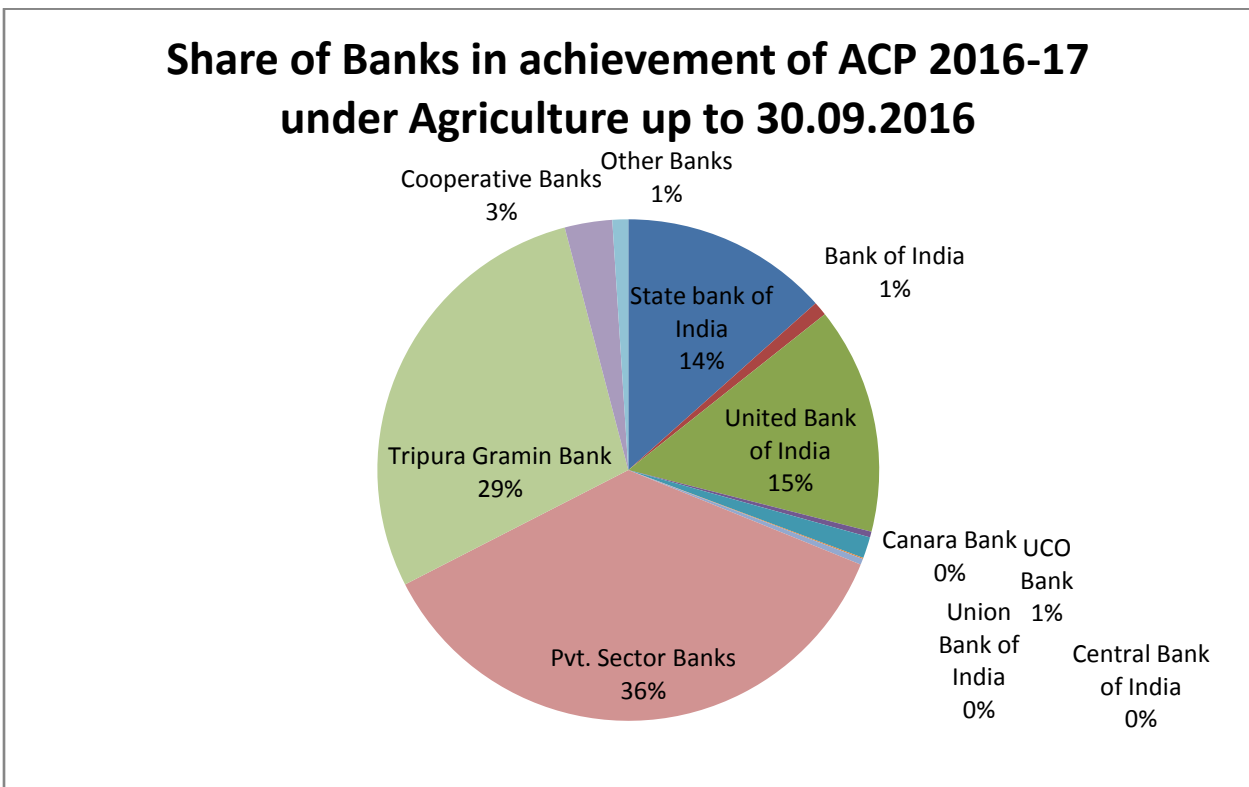
Progress report on flow of farm credit by all Banks in Tripura for the year 2016-17 is given below:

Amt. Rs. In Crores

Sl No	Directive	Target (2016-17)	Achievement during 2016-17 (April'16 to Sept'16)
1	Increase in Farm Credit	Rs. 1296.82	Achievement during 2016-17 is Rs 773.10 Crore (60% of the target), i.e. recording an increase of 68% over the disbursement of corresponding period of last year (2015-16).
2	KCC (No.)	50000	25399 nos. (51% of the target including renewal) KCCs .
3	New Farmers (No.)	50000	20984 nos of New farmers have been financed involving an amount of Rs 111.85 crores.
4	Investment Credit	2-3 cases per branch (R & SU)	17 cases for Rs 61.96 crore.

Bank wise position as on 30.09.2016 for different sectors is furnished in the Annexure.

<b>Share of Banks in achievement of ACP 2016-17 under Agriculture up to 30.09.2016</b>		
<b>Amt. Rs. In Crore</b>		
<b>Bank Name</b>	<b>Actual Achievement</b>	<b>% of Share</b>
State bank of India	103.75	13.42
Bank of India	7.05	0.91
United Bank of India	113.04	14.62
Canara Bank	2.88	0.37
UCO Bank	10.60	1.37
Central Bank of India	0.56	0.07
Union Bank of India	2.94	0.38
<b>Pvt. Sector Banks</b>	<b>280.73</b>	<b>36.31</b>
<b>Tripura Gramin Bank</b>	<b>219.99</b>	<b>28.46</b>
<b>Cooperative Banks</b>	<b>23.66</b>	<b>3.06</b>
<b>Other Banks</b>	<b>7.90</b>	<b>1.02</b>
<b>TOTAL</b>	<b>773.10</b>	<b>100.00</b>



**Bank - wise Targets and Achievement in Agriculture for 2016-17 for the State of Tripura under ACP 2016 - 2017 as on Sept'2016**

					Amt. Rs. In Lakhs		
Sl.No.	BANKS	2015-16(As on Sept'15)			2016-17(As on Sept'16)		
		Target	Achievement	% of Achievement	Target	Achievement	% of Achievement
1	2	3	4	5	6	7	8
1	Allahabad Bank	129.25	66.11	51	360.00	182.42	51
2	Andhra Bank	0.00	0.00	0	0.00	0.00	0
3	Bank of Baroda	374.00	13.70	4	527.00	9.80	2
4	Bank of Maharashtra	0.00	3.90	0	0.00	0.00	0
5	Bank of India	917.10	184.70	20	1417.10	704.94	50
6	Canara Bank	1651.27	413.94	25	2181.48	287.68	13
7	Central Bank of India	887.22	228.57	26	1109.50	56.35	5
8	Corporation Bank	80.00	0.00	0	152.30	0.00	0
9	Dena Bank	0.00	0.00	0	0.00	0.00	0
10	Indian Bank	151.22	0.77	1	168.00	12.36	7
11	IDBI BANK	734.93	444.60	60	1038.97	273.71	26
12	Bharatiya Mahila Bank	109.60	0.50	0	236.00	4.57	2
13	Indian Overseas Bank	807.58	20.80	3	1009.03	2.01	0
14	Oriental Bank of Commerce	0.00	0.00	0	120.00	0.00	0
15	Punjab & Sind Bank	159.84	9.00	6	216.00	26.00	12
16	Punjab National Bank	159.84	0.00	0	216.00	39.00	18
17	State Bank of India	18089.65	8471.80	47	20498.54	10375.34	51
18	Syndicate Bank	531.76	82.69	16	761.95	51.01	7
19	Union Bank of India	757.93	210.57	28	915.93	294.02	32
20	United Bank of India	21176.92	10181.00	48	23664.26	11304.37	48
21	UCO Bank	4177.95	1013.30	24	5371.60	1060.01	20
22	Vijaya Bank	91.00	86.60	95	98.00	188.67	193
<b>A</b>	<b>ACP PUBLIC sec Bank</b>	<b>50987.06</b>	<b>21432.55</b>	<b>42</b>	<b>60061.66</b>	<b>24872.26</b>	<b>41</b>
23	AXIS BANK	575.65	30.00	5	746.36	183.00	25
24	Bandhan Bank	0.00	0.00	0	1996.61	24377.00	1221
25	Federal Bank	0.00	4.80	0	0.00	4.00	0
26	HDFC	609.56	1936.79	318	829.39	2501.85	302
27	ICICI Bank	1181.69	821.00	69	1363.80	843.63	62
28	Indusind Bank	448.66	123.37	27	477.66	163.20	34
29	Kotak Mahindra Bank	0.00	0.00	0	0.00	0.00	0
30	South Indian Bank	0.00	60.00	0	0.00	0.00	0
31	Yes Bank	0.00	0.00	0	0.00	0.00	0
<b>B</b>	<b>ACP PRIVATE Sec bank</b>	<b>2815.56</b>	<b>2975.96</b>	<b>106</b>	<b>5413.82</b>	<b>28072.68</b>	<b>519</b>
32	Tripura Gramin Bank	41610.53	19667.00	47	44714.48	21999.00	49
<b>C</b>	<b>ACP RRB</b>	<b>41610.53</b>	<b>19667.00</b>	<b>47</b>	<b>44714.48</b>	<b>21999.00</b>	<b>49</b>
33	ACUB	0.00	0.00	0	0.00	0.00	0
34	TCARDB	2029.08	73.42	4	1427.03	11.34	1
35	TSCB	16674.06	1940.42	12	18065.46	2354.64	13
<b>D</b>	<b>ACP Coop. Bank</b>	<b>18703.14</b>	<b>2013.84</b>	<b>11</b>	<b>19492.49</b>	<b>2365.98</b>	<b>12</b>
<b>GRAND TOTAL</b>		<b>114116.29</b>	<b>46089.35</b>	<b>40</b>	<b>129682.45</b>	<b>77309.92</b>	<b>60</b>

TRIPURA STATE

Achievement under Sub-Sectors of Allied Activities against ACP for the Year 2016-17 as on 30.09.2016

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	8.00	17.44	37.00	49.15	13.00	18.78	13.00	18.30	9.00	6.50	130.00	68.25	210.00	178.42
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	4.00	0.00	50.00	0.00	45.00	0.00	38.00	0.00	15.00	0.00	225.00	6.20	377.00	6.20
4	Bank of India	12.10	18.14	100.00	128.75	78.00	46.35	75.00	90.35	32.00	31.82	465.00	285.76	762.10	601.17
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	0.00	0.00	0.00
6	Bharatiya Mahila Bank	1.00	0.00	20.00	0.00	13.00	0.00	15.00	0.00	7.00	0.00	130.00	0.00	186.00	0.00
7	Canara Bank	17.78	4.60	167.10	51.60	128.36	33.10	102.22	22.15	44.00	9.23	572.02	98.44	1031.48	219.12
8	Central Bank of India	7.00	0.93	64.50	8.96	60.00	6.35	49.00	5.60	19.00	3.22	260.00	29.88	459.50	54.94
9	Corporation Bank	0.55	0.00	15.00	0.00	4.53	0.00	4.22	0.00	3.00	0.00	50.00	0.00	77.30	0.00
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	5.00	0.00	55.00	12.36	93.00	12.36
12	IDBI BANK	8.10	2.30	107.87	0.00	87.00	19.55	73.00	15.44	33.00	9.00	300.00	188.71	608.97	235.00
13	Indian Overseas Bank	7.03	0.29	67.00	0.00	42.00	0.21	40.00	0.00	23.00	0.00	180.00	1.51	359.03	2.01
14	Oriental Bank of Commerce	2.50	0.00	7.50	0.00	2.50	0.00	5.00	0.00	2.50	0.00	50.00	0.00	70.00	0.00
15	Punjab & Sind Bank	1.00	0.00	50.00	0.00	25.00	0.00	10.00	0.00	5.00	0.00	50.00	17.00	141.00	17.00
16	Punjab National Bank	1.00	0.00	50.00	0.00	25.00	0.00	10.00	0.00	5.00	0.00	50.00	39.00	141.00	39.00
17	State Bank of India	186.00	159.65	1887.00	1264.11	1166.36	1031.77	1013.18	765.28	414.00	246.21	3832.00	4678.77	8498.54	8145.79
18	Syndicate Bank	7.00	0.88	83.48	8.84	51.72	11.49	45.00	12.46	20.00	5.90	149.75	8.98	356.95	48.55
19	Union Bank of India	9.50	3.11	86.10	30.94	85.00	52.60	64.00	41.15	21.33	9.76	225.00	132.66	490.93	270.22
20	United Bank of India	215.97	120.93	2115.70	959.31	1333.04	780.92	1186.23	929.07	509.97	337.69	4262.67	6290.06	9623.58	9417.98
21	UCO Bank	58.65	15.95	487.20	138.72	288.00	97.56	274.00	85.16	94.79	28.52	920.00	278.41	2122.64	644.32
22	Vijaya Bank	1.00	1.07	16.00	33.17	15.00	27.99	12.00	29.91	4.00	12.11	50.00	84.42	98.00	188.67
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>551.18</b>	<b>345.29</b>	<b>5421.45</b>	<b>2673.55</b>	<b>3472.51</b>	<b>2126.67</b>	<b>3038.85</b>	<b>2014.87</b>	<b>1266.59</b>	<b>699.96</b>	<b>11956.44</b>	<b>12220.41</b>	<b>25707.02</b>	<b>20080.75</b>
23	AXIS BANK	3.88	8.95	98.10	0.00	59.00	0.00	46.00	35.81	15.75	20.44	158.63	79.80	381.36	145.00
24	Bandhan Bank	33.00	298.02	281.00	204.19	121.00	106.62	110.00	493.36	50.61	399.92	761.00	22874.89	1356.61	24377.00
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	4.00	0.00	4.00
26	HDFC	5.66	3.59	79.10	80.15	75.00	45.37	71.00	150.19	20.00	126.36	298.63	879.44	549.39	1285.10
27	ICICI	19.77	13.64	139.80	108.03	122.00	86.04	110.60	83.62	33.00	21.97	358.63	521.70	783.80	835.00
28	Indusind Bank	5.66	3.03	72.00	25.95	65.00	28.19	60.00	23.58	15.00	10.74	180.00	71.71	397.66	163.20
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	0.00	0.00	0.00
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>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>67.97</b>	<b>327.23</b>	<b>670.00</b>	<b>418.32</b>	<b>442.00</b>	<b>266.22</b>	<b>397.60</b>	<b>786.56</b>	<b>134.36</b>	<b>579.43</b>	<b>1756.89</b>	<b>24431.54</b>	<b>3468.82</b>	<b>26809.30</b>
32	Tripura Gramin Bank	312.79	344.51	3501.48	2869.56	2208.93	2308.28	1887.13	1993.09	757.03	681.26	7033.63	8078.42	15700.99	16275.12
<b>C</b>	<b>Sub Total of RRB</b>	<b>312.79</b>	<b>344.51</b>	<b>3501.48</b>	<b>2869.56</b>	<b>2208.93</b>	<b>2308.28</b>	<b>1887.13</b>	<b>1993.09</b>	<b>757.03</b>	<b>681.26</b>	<b>7033.63</b>	<b>8078.42</b>	<b>15700.99</b>	<b>16275.12</b>
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	12.35	0.56	280.05	1.01	190.00	1.70	159.00	1.11	70.63	0.88	715.00	6.08	1427.03	11.34
35	TSCB	108.97	43.49	1324.87	301.88	828.96	140.96	635.68	69.90	280.54	59.82	3081.44	197.99	6260.46	814.04
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>121.32</b>	<b>44.05</b>	<b>1604.92</b>	<b>302.89</b>	<b>1018.96</b>	<b>142.66</b>	<b>794.68</b>	<b>71.01</b>	<b>351.17</b>	<b>60.70</b>	<b>3796.44</b>	<b>204.07</b>	<b>7687.49</b>	<b>825.38</b>
<b>GRAND TOTAL</b>		<b>1053.26</b>	<b>1061.08</b>	<b>11197.85</b>	<b>6264.32</b>	<b>7142.40</b>	<b>4843.83</b>	<b>6118.26</b>	<b>4865.53</b>	<b>2509.15</b>	<b>2021.35</b>	<b>24543.40</b>	<b>44934.44</b>	<b>52564.32</b>	<b>63990.55</b>

### **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. Presently, 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 except in some tehsils.

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. is requested for extending support for the following procedures across the State:

1. To introduce online land verification system
2. To have facility for creating charge on land online to protect the interest of the banks.

TRIPURA STATE					
Agenda Item-6					
Achievement of New Farmers brought under finance during the year 2016-17 up to 30.09.2016					
(Amt. in Lakhs)					
SI No	Name of Bank	New farmers Achievement		Loans to SF/MF	
		No.	Amount	No.	Amount
1	2	3	4	5	6
1	Allahabad Bank	10	2.42	10	2.42
2	Bank of Baroda	9	2.54	9	2.54
3	Bank of India	42	69.89	42	69.89
4	Bank of Maharashtra	0	0.00	0	0.00
5	Bharatiya mahila Bank	9	4.57	9	4.57
6	Canara Bank	147	59.05	147	59.05
7	Central Bank of India	5	1.41	5	1.41
8	Corporation Bank	0	0.00	0	0.00
9	IDBI Bank	83	33.20	83	33.20
10	Indian Bank	0	0.00	0	0.00
11	Indian Overseas Bank	0	0.00	0	0.00
12	Oriental Bank of Commerce	0	0.00	0	0.00
13	Punjab & Sind Bank	14	8.00	14	8.00
14	Punjab National Bank	0	0.00	0	0.00
15	State Bank of India	2899	1875.86	2899	1875.86
16	Syndicate Bank	11	2.46	11	2.46
17	UCO Bank	567	356.55	567	356.55
18	Union Bank of India	82	19.00	82	19.00
19	United Bank of India	4488	1600.97	4488	1600.97
20	Vijaya Bank	0	0.00	0	0.00
21	Axis Bank	76	38.00	76	38.00
22	Bandhan Bank	0	0.00	0	0.00
23	Federal Bank	0	0.00	0	0.00
24	HDFC	179	984.04	179	984.04
25	ICICI	31	6.79	31	6.79
26	Indusind Bank	0	0.00	0	0.00
27	South Indian Bank	0	0.00	0	0.00
28	Tripura Gramin Bank	9133	4732.41	9133	4732.41
29	TSCB	3199	1387.93	3199	1387.93
<b>TOTAL</b>		<b>20984</b>	<b>11185.09</b>	<b>20984</b>	<b>11185.09</b>

**TRIPURA STATE**

**Achievement of Farm Credit As on September 2016 for the year 2016-17 by the different lending institutions is given below**

**Agenda Item No- 6**

(Amt in Lacs)

Sl.No.	BANKS	Plan for Farm Credit 2016-17	Achievement 2016-17(April 2016 to Sept 2016)	Percentage of Achievement
1	Allahabad Bank	360.00	182.42	51
2	Andhra Bank	0.00	0.00	0
3	Bank of Baroda	527.00	9.80	2
4	Bank of Maharashtra	0.00	0.00	0
5	Bank of India	1417.10	704.94	50
6	Canara Bank	2181.48	287.68	13
7	Central Bank of India	1109.50	56.35	5
8	Corporation Bank	152.30	0.00	0
9	Dena Bank	0.00	0.00	0
10	Indian Bank	168.00	12.36	7
11	IDBI BANK	1038.97	273.71	26
12	Bharatiya Mahila Bank	236.00	4.57	2
13	Indian Overseas Bank	1009.03	2.01	0
14	Punjab National Bank	216.00	39.00	18
15	Punjab & Sind Bank	216.00	26.00	12
16	State Bank of India	20498.54	10375.34	51
17	Syndicate Bank	761.95	51.01	7
18	Oriental Bank of Commerce	120.00	0.00	0
19	United Bank of India	23664.26	11304.37	48
20	Union Bank of India	915.93	294.02	32
21	UCO Bank	5371.60	1060.01	20
22	Vijaya Bank	98.00	188.67	193
<b>A</b>	<b>ACP PUBLIC sec Bank</b>	<b>60061.66</b>	<b>24872.26</b>	<b>41</b>
23	AXIS BANK	746.36	183.00	25
24	Bandhan Bank	1996.61	24377.00	1221
25	HDFC	829.39	2501.85	302
26	ICICI Bank	1363.80	843.63	62
27	Indusind Bank	477.66	163.20	34
28	South Indian Bank	0.00	0.00	0
29	Yes Bank	0.00	0.00	0
30	Federal Bank	0.00	4.00	0
31	Kotak Mahindra Bank Ltd	0.00	0.00	0
<b>B</b>	<b>ACP PRIVATE Sec bank</b>	<b>5413.82</b>	<b>28072.68</b>	<b>519</b>
32	Tripura Gramin Bank	44714.48	21999.00	49
<b>C</b>	<b>ACP RRB</b>	<b>44714.48</b>	<b>21999.00</b>	<b>49</b>
33	ACUB	0.00	0.00	0
34	TCARDB	1427.03	11.34	1
35	TSCB	18065.46	2354.64	13
<b>D</b>	<b>ACP Coop. Bank</b>	<b>19492.49</b>	<b>2365.98</b>	<b>12</b>
<b>GRAND TOTAL</b>		<b>129682.45</b>	<b>77309.92</b>	<b>60</b>

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 2016-17 (April' 16 to Sept' 16) for investment credit is given in the following table:

(Rs. In Lacs)

Sl.No.	Name of Bank	Proposal Received for Investment Project	Achievement 2016-17 (April' 2016 to Sept' 2016)	
			No	Amt
		No	No	Amt
1.	CBI	0	0	0
2.	SBI	3	3	10.00
3..	UCO	0	0	0.00
4..	UBI	8	8	31.80
5.	TGB	4	4	13.60
6.	TSCB	2	2	6.56
7.	TCARDB	0	0	0.00
	<b>Total:</b>	<b>17</b>	<b>17</b>	<b>61.96</b>

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' 2016 to Sept' 2016 for 2016-17 by the banks is given in the following table:

(Amount Rs in lac)

SI No	Name of Bank	New farmers Achievement	
		No.	Amount
		3	4
1	Allahabad Bank	10	2.42
2	Bank of Baroda	9	2.54
3	Bank of India	42	69.89
4	Bank of Maharashtra	0	0.00
5	Bharatiya mahila Bank	9	4.57
6	Canara Bank	147	59.05
7	Central Bank of India	5	1.41
8	Corporation Bank	0	0.00
9	IDBI Bank	83	33.20
10	Indian Bank	0	0.00
11	Indian Overseas Bank	0	0.00
12	Oriental Bank of Commerce	0	0.00
13	Punjab & Sind Bank	14	8.00
14	Punjab National Bank	0	0.00
15	State Bank of India	2899	1875.86
16	Syndicate Bank	11	2.46
17	UCO Bank	567	356.55
18	Union Bank of India	82	19.00
19	United Bank of India	4488	1600.97
20	Vijaya Bank	0	0.00
21	Axis Bank	76	38.00
22	Bandhan Bank	0	0.00
23	Federal Bank	0	0.00
24	HDFC	179	984.04
25	ICICI	31	6.79
26	Indusind Bank	0	0.00
27	South Indian Bank	0	0.00
28	Tripura Gramin Bank	9133	4732.41
29	TSCB	3199	1387.93
<b>TOTAL</b>		<b>20984</b>	<b>11185.09</b>

TRIPURA STATE			
Agenda Item-6			
FINANCE TO SMALL & MARGINAL FARMERS During The Year 2016-17 By The Scheduled Commercial Banks, RRBs and Co-Op Banks is Shown in The Following Table			
As on 30.09.2016		(Amt. in Lakhs)	
Sl No	Name of Bank	Loans Granted To Small & Marginal Farmers	
		No.	Amount
1	2	3	4
1	Allahabad Bank	10	2.42
2	Bank of Baroda	9	2.54
3	Bank of India	42	69.89
4	Bank of Maharashtra	0	0.00
5	Bharatiya mahila Bank	9	4.57
6	Canara Bank	147	59.05
7	Central Bank of India	5	1.41
8	Corporation Bank	0	0.00
9	IDBI Bank	83	33.20
10	Indian Bank	0	0.00
11	Indian Overseas Bank	0	0.00
12	Oriental Bank of Commerce	0	0.00
13	Punjab & Sind Bank	14	8.00
14	Punjab National Bank	0	0.00
15	State Bank of India	2899	1875.86
16	Syndicate Bank	11	2.46
17	UCO Bank	567	356.55
18	Union Bank of India	82	19.00
19	United Bank of India	4488	1600.97
20	Vijaya Bank	0	0.00
21	Axis Bank	76	38.00
22	Bandhan Bank	0	0.00
23	Federal Bank	0	0.00
24	HDFC	179	984.04
25	ICICI	31	6.79
26	Indusind Bank	0	0.00
27	South Indian Bank	0	0.00
28	Tripura Gramin Bank	9133	4732.41
29	TSCB	3199	1387.93
<b>TOTAL</b>		<b>20984</b>	<b>11185.09</b>

## FARMERS' CLUBS

Action Points emerged in the 118<sup>th</sup> SLBC Meeting held on 20.09.2016

Formation of Farmers' Clubs as per allocation given to Banks. (Action : All Banks & NABARD)

### Status of implementation

Banks have initiated steps for the formation of Farmers' Clubs in all the Districts of the State. 35 Farmers' Clubs have been formed by the Banks during April-September 2016.

Sl.	NAME OF BANK	TARGET FOR FORMATION OF FARMERS' CLUB(2016-17)	Achievement As on 30.09.2016
1	Allahabad Bank	1	0
2	Axis Bank	2	0
3	Bandhan Bank	9	0
4	Bank of Baroda	1	0
5	Bank of India	5	0
6	Bharatiya Mahila Bank(BMB)	1	0
7	Canara Bank	5	0
8	Central Bank of India	2	0
9	Corporation Bank	1	0
10	HDFC	1	0
11	ICICI	3	0
12	IDBI	3	0
13	Indian Bank	1	0
14	Indian Overseas Bank	2	0
15	IndusInd Bank	1	0
16	Oriental Bank of Commerce	1	0
17	Punjab & Sind Bank	1	1
18	Punjab National Bank	1	0
19	SBI	23	0
20	Syndicate Bank	2	0
21	TGB	65	8
22	TSCB	26	19
23	UCO Bank	10	0
24	Union Bank of India	2	0
25	UBI	25	7
26	Vijaya Bank	1	0
27	Yes Bank	0	0
<b>STATE TOTAL</b>		<b>195</b>	<b>35</b>

## Flow of Credit to MSME

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

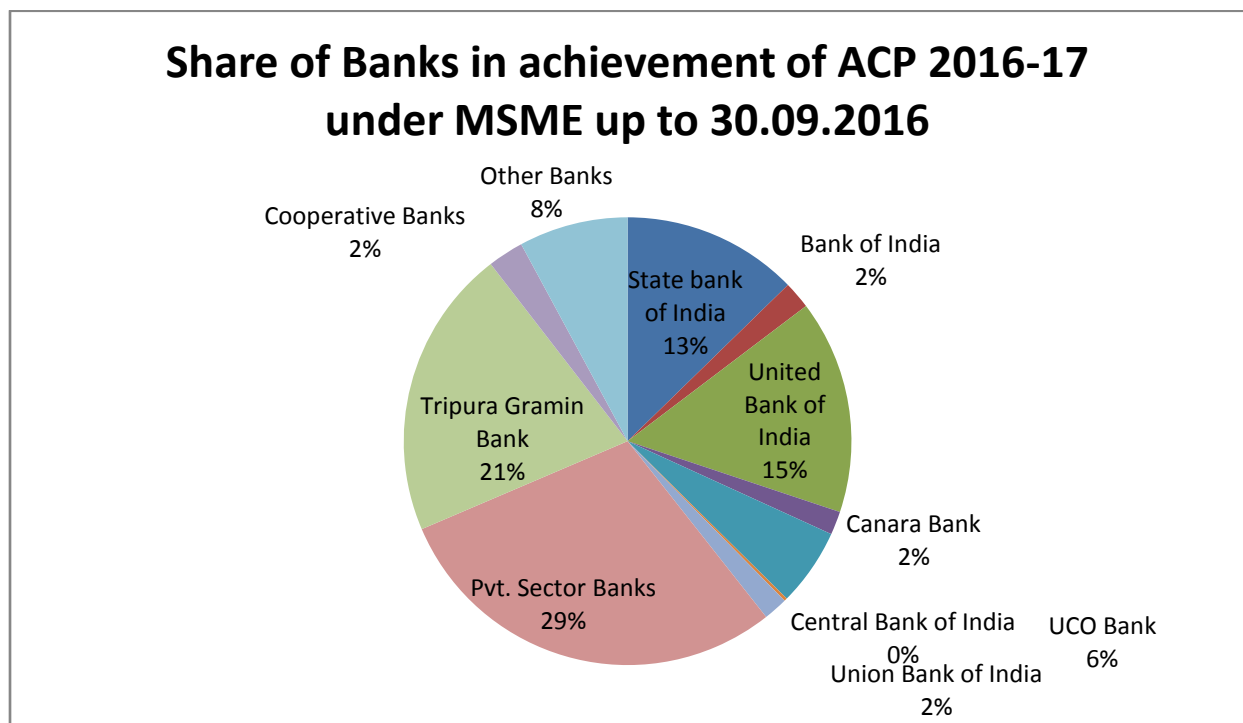
Amt. Rs. In Crore				
Sl.	Plan Year	Target	Achievement	% of Achievement
1	2012-13	602.89	456.31	76
2	2013-14	688.59	923.36	134
3	2014-15	747.82	846.32	113
4	2015-16	822.67	1219.64	148
5	2015-16(April to September)	822.67	357.79	43
6	2016-17(April to September)	967.06	576.80	60
<b>Growth over last year</b>		<b>18%</b>	<b>61%</b>	<b>-</b>

The disbursement made during the period April - September 2016 is Rs.576.80 crore i.e. 60% of the Annual Target, thus recording an increase of 61% over the disbursement of Rs. 357.79 crore made during the corresponding period of last year (2015-16).

Agency wise achievement Status of MSE / MSME 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
<b>2012-2013 April to Sept</b>	Target	339.06	184.84	78.99	0.00	602.89
	Achievement	133.23	56.90	19.91	0.00	210.04
	% of Achv	39	31	25	0	35
<b>2013-2014 April to Sept</b>	Target	391.39	207.09	90.11	0.00	688.59
	Achievement	436.77	8.95	26.19	0.00	471.91
	% of Achv	112	4	29	0	69
<b>2014-2015 April to Sept</b>	Target	448.48	210.54	88.80	0.00	747.82
	Achievement	373.47	15.72	21.73	0.00	410.92
	% of Achv	83	7	24	0	55
<b>2015-2016 April to Sept</b>	Target	510.69	216.04	95.94	0.00	822.67
	Achievement	260.02	88.56	9.21	0.00	357.79
	% of Achv	51	41	10	0	43
<b>2016-2017 April to Sept</b>	Target	610.96	241.39	114.71	0.00	967.06
	Achievement	441.01	120.88	14.91	0.00	576.80
	% of Achv	72	50	13	0	60

Details of achievement of MSME under ACP 2016-17 are furnished in the Annexure.

<b>Share of Banks in achievement of ACP 2016-17 under MSME up to 30.09.2016</b>		
<b>Amt. Rs. In Crore</b>		
<b>Bank Name</b>	<b>Actual Achievement</b>	<b>% of Share</b>
State bank of India	73.29	12.71
Bank of India	11.40	1.98
United Bank of India	89.08	15.44
Canara Bank	9.74	1.69
UCO Bank	32.29	5.60
Central Bank of India	1.23	0.21
Union Bank of India	10.09	1.75
<b>Pvt. Sector Banks</b>	<b>168.4</b>	<b>29.20</b>
<b>Tripura Gramin Bank</b>	<b>120.88</b>	<b>20.96</b>
<b>Cooperative Banks</b>	<b>14.91</b>	<b>2.58</b>
<b>Other Banks</b>	<b>45.49</b>	<b>7.89</b>
<b>TOTAL</b>	<b>576.80</b>	<b>100.00</b>



**Bank - wise Targets and Achievement in MSE/MSME for 2016-17  
for the State of Tripura under ACP 2016 -2017 as on Sept' 2016**

							Amt. Rs. In Lakhs
Sl.No.	BANKS	2015-16(As onSept'15)			2016-17(As on Sept'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	620.00	392.67	63	735.00	386.58	53
2	Andhra Bank	190.00	3.65	2	250.00	12.12	5
3	Bank of Baroda	970.00	320.70	33	1000.00	475.28	48
4	Bank of Maharashtra	190.00	71.47	38	200.00	25.10	13
5	Bank of India	1510.00	723.37	48	2150.00	1139.56	53
6	Canara Bank	1455.00	1630.90	112	1945.00	974.15	50
7	Central Bank of India	1870.00	81.61	4	2010.00	122.95	6
8	Corporation Bank	240.00	61.00	25	325.00	63.00	19
9	Dena Bank	100.00	0.00	0	150.00	8.48	6
10	Indian Bank	1000.00	44.66	4	1150.00	106.35	9
11	IDBI BANK	600.00	644.54	107	790.00	190.96	24
12	Bharatiya Mahila Bank	70.00	52.21	75	140.00	77.56	55
13	Indian Overseas Bank	945.00	221.71	23	1035.00	58.34	6
14	Oriental Bank of Commerce	530.00	55.36	10	650.00	78.91	12
15	Punjab & Sind Bank	610.00	25.00	4	700.00	86.00	12
16	Punjab National Bank	610.00	955.79	157	700.00	286.00	41
17	State Bank of India	13470.00	6563.00	49	14980.00	7329.00	49
18	Syndicate Bank	945.00	898.30	95	1210.00	459.64	38
19	Union Bank of India	1891.00	159.66	8	1980.00	1009.26	51
20	United Bank of India	13737.97	6974.08	51	16810.53	8908.06	53
21	UCO Bank	3690.00	4102.32	111	4550.00	3228.58	71
22	Vijaya Bank	850.00	206.89	24	900.00	2235.22	248
<b>A</b>	<b>ACP PUBLIC sec Bank</b>	<b>46093.97</b>	<b>24188.89</b>	<b>52</b>	<b>54360.53</b>	<b>27261.10</b>	<b>50</b>
23	AXIS BANK	1500.00	6.75	0	1675.00	1330.00	79
24	Bandhan Bank	0.00	0.00	0	1090.00	13401.00	1229
25	Federal Bank	190.00	0.00	0	200.00	21.00	11
26	HDFC	770.00	779.47	101	885.00	1473.06	166
27	ICICI Bank	955.00	84.00	9	1210.00	89.75	7
28	Indusind Bank	310.00	529.26	171	375.00	426.33	114
29	Kotak Mahindra Bank Ltd	190.00	0.00	0	200.00	5.74	3
30	South Indian Bank	530.00	413.30	78	550.00	93.00	17
31	Yes Bank	530.00	0.00	0	550.00	0.00	0
<b>B</b>	<b>ACP PRIVATE Sec bank</b>	<b>4975.00</b>	<b>1812.78</b>	<b>36</b>	<b>6735.00</b>	<b>16839.88</b>	<b>250</b>
32	Tripura Gramin Bank	21604.10	8856.00	41	24138.65	12088.00	50
<b>C</b>	<b>ACP RRB</b>	<b>21604.10</b>	<b>8856.00</b>	<b>41</b>	<b>24138.65</b>	<b>12088.00</b>	<b>50</b>
33	ACUB	210.00	0.00	0	210.00	0.00	0
34	TCARDB	0.00	0.00	0	0.00	0.00	0
35	TSCB	9384.38	921.01	10	11261.34	1490.91	13
<b>D</b>	<b>ACP Coop. Bank</b>	<b>9594.38</b>	<b>921.01</b>	<b>10</b>	<b>11471.34</b>	<b>1490.91</b>	<b>13</b>
	<b>GRAND TOTAL</b>	<b>82267.45</b>	<b>35778.68</b>	<b>43</b>	<b>96705.52</b>	<b>57679.89</b>	<b>60</b>

## 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	2012-13	393.54	427.59	109
2	2013-14	427.10	472.26	111
3	2014-15	464.51	433.62	93
4	2015-16	549.73	468.74	85
5	2015-16(April to September)	549.73	234.95	43
6	2016-17(April to September)	601.19	392.93	65
<b>Growth over last year</b>		<b>9%</b>	<b>67%</b>	-

All banks disbursed Rs. 392.93 crore during the period April - September 2016 recording a growth of 67% over the disbursement of Rs. 234.95 crore made during corresponding period of last year (2015-16).

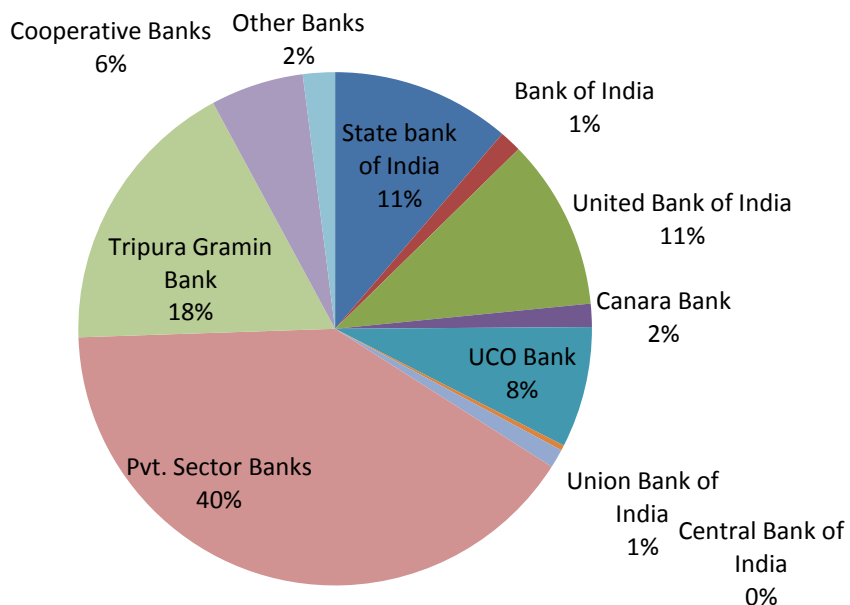
<b>Agency wise achievement Status of OTHER PRIORITY SECTORS(OPS) under ACP in Tripura</b>						
<b>Status reports of last 5 Years is as under</b>						
Plan Year	Parameter	Commercial Banks	RRB	Co-Operatives	Amt. Rs. In Crore	
					Others	Total
<b>2012-2013 April to Sept</b>	Target	192.75	129.58	71.21	0.00	393.54
	Achievement	61.36	53.82	14.40	0.00	129.59
	% of Achv	32	42	20	0	33
<b>2013-2014 April to Sept</b>	Target	213.46	138.79	74.85	0.00	427.10
	Achievement	183.59	89.65	12.98	0.00	286.22
	% of Achv	86	65	17	0	67
<b>2014-2015 April to Sept</b>	Target	247.68	141.27	75.56	0.00	464.51
	Achievement	115.36	72.23	8.87	0.00	196.46
	% of Achv	47	51	12	0	42
<b>2015-2016 April to Sept</b>	Target	307.69	156.19	85.84	0.00	549.72
	Achievement	136.25	73.35	25.35	0.00	234.95
	% of Achv	44	47	30	0	17
<b>2016-2017 April to Sept</b>	Target	350.07	160.94	90.18	0.00	601.19
	Achievement	300.55	69.34	23.04	0.00	392.93
	% of Achv	86	43	26	0	65

Details of achievement of Other Priority Sectors(OPS) under ACP 2016-17 are furnished in the Annexure.

**Share of Banks in achievement of ACP 2016-17 under OTHER PRIORITY SECTORS  
up to 30.09.2016**

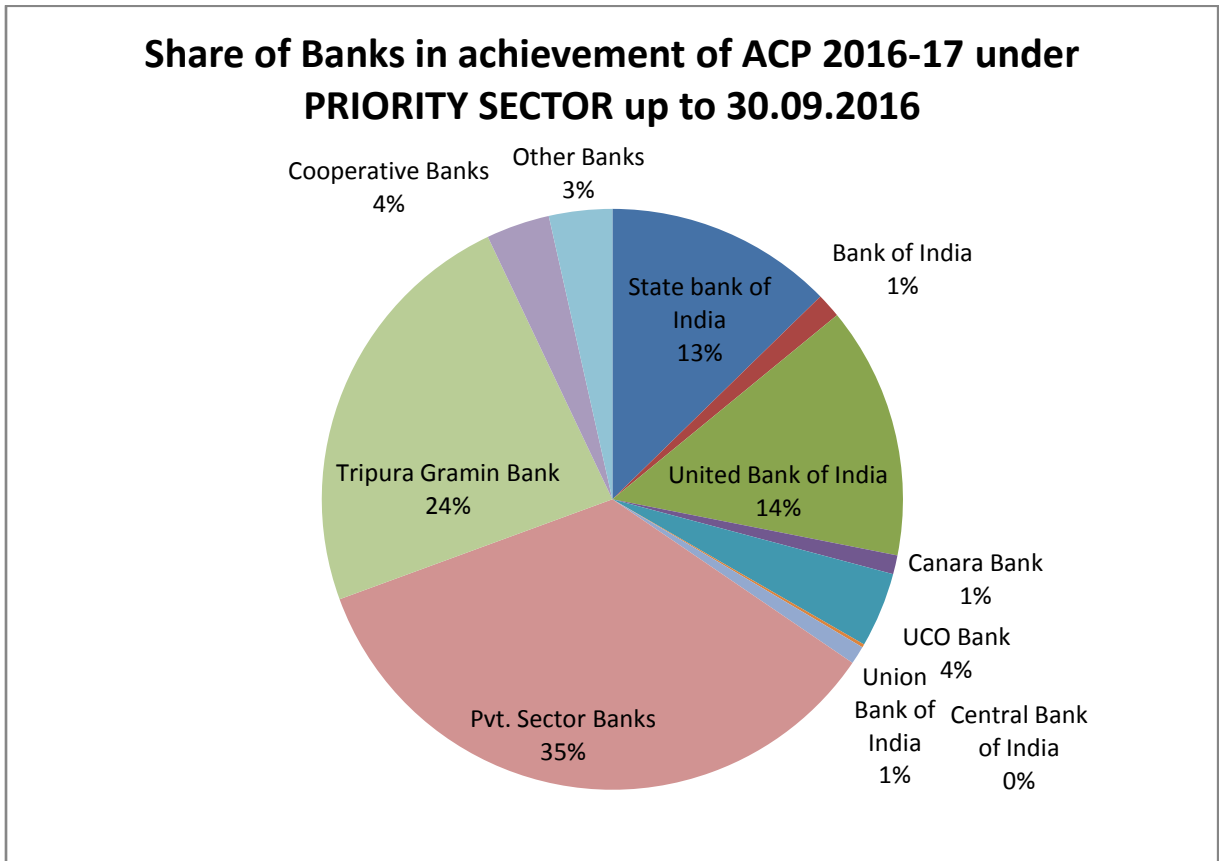
<b>Amt. Rs. In Crore</b>		
<b>Bank Name</b>	<b>Actual Achievement</b>	<b>% of Share</b>
State bank of India	44.33	11.28
Bank of India	5.44	1.38
United Bank of India	42.31	10.77
Canara Bank	5.73	1.46
UCO Bank	29.94	7.62
Central Bank of India	1.30	0.33
Union Bank of India	4.65	1.18
<b>Pvt. Sector Banks</b>	158.91	40.44
<b>Tripura Gramin Bank</b>	69.34	17.65
<b>Cooperative Banks</b>	23.04	5.86
<b>Other Banks</b>	7.94	2.02
<b>TOTAL</b>	<b>392.93</b>	<b>100.00</b>

**Share of Banks in achievement of ACP 2016-17 under  
OTHER PRIORITY SECTORS up to 30.09.2016**



Bank - wise Targets and Achievement in OTHER PRIORITY SECTORS for 2016-17							Amt. Rs. In Lakhs	
Sl.No.	BANKS	2015-16 (As on Sept'15)			2016-17 (As on Sept'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	227.50	127.75	56	282.50	164.55	58	
2	Andhra Bank	150.00	0.00	0	175.00	16.52	9	
3	Bank of Baroda	550.00	215.32	39	600.00	134.25	22	
4	Bank of Maharashtra	150.00	17.63	12	175.00	0.00	0	
5	Bank of India	975.00	630.04	65	1170.00	544.38	47	
6	Canara Bank	960.00	996.54	104	1185.00	573.18	48	
7	Central Bank of India	1065.00	308.92	29	1130.00	130.13	12	
8	Corporation Bank	200.00	8.00	4	250.00	25.00	10	
9	Dena Bank	100.00	0.00	0	125.00	7.31	6	
10	Indian Bank	530.00	96.50	18	600.00	105.76	18	
11	IDBI BANK	420.00	97.55	23	495.00	23.00	5	
12	Bharatiya Mahila Bank	60.00	41.41	69	105.00	153.16	146	
13	Indian Overseas Bank	680.00	37.30	5	705.00	0.00	0	
18	Oriental Bank of Commerce	175.00	39.85	23	230.00	4.73	2	
15	Punjab & Sind Bank	235.00	59.00	25	300.00	80.00	27	
14	Punjab National Bank	235.00	56.80	24	300.00	28.00	9	
16	State Bank of India	8570.00	4235.00	49	9075.00	4433.00	49	
17	Syndicate Bank	485.00	292.77	60	560.00	13.76	2	
20	Union Bank of India	880.00	278.54	32	930.00	465.24	50	
19	United Bank of India	8262.89	3458.25	42	9003.21	4230.71	47	
21	UCO Bank	2666.30	2095.26	79	3380.00	2993.69	89	
22	Vijaya Bank	475.00	115.70	24	500.00	37.73	8	
<b>A</b>	<b>ACP PUBLIC sec Bank</b>	<b>28051.69</b>	<b>13208.13</b>	<b>47</b>	<b>31275.71</b>	<b>14164.10</b>	<b>45</b>	
23	AXIS BANK	840.00	143.53	17	939.30	23.20	2	
24	Bandhan Bank	0.00	0.00	0	742.00	15716.00	2118	
30	Federal Bank	150.00	0.00	0	175.00	0.00	0	
25	HDFC	440.00	52.19	12	460.00	7.06	2	
26	ICICI Bank	572.50	0.00	0	675.00	0.00	0	
27	Indusind Bank	215.00	0.00	0	215.00	0.00	0	
31	Kotak Mahindra Bank Ltd	150.00	0.00	0	175.00	0.00	0	
28	South Indian Bank	175.00	221.21	126	175.00	144.29	82	
29	Yes Bank	175.00	0.00	0	175.00	0.00	0	
<b>B</b>	<b>ACP PRIVATE Sec bank</b>	<b>2717.50</b>	<b>416.93</b>	<b>15</b>	<b>3731.30</b>	<b>15890.55</b>	<b>426</b>	
32	Tripura Gramin Bank	15619.33	7335.00	47	16093.91	6934.00	43	
<b>C</b>	<b>ACP RRB</b>	<b>15619.33</b>	<b>7335.00</b>	<b>47</b>	<b>16093.91</b>	<b>6934.00</b>	<b>43</b>	
33	ACUB	800.00	62.62	8	800.00	105.07	13	
34	TCARDB	211.00	92.14	44	250.00	18.57	7	
35	TSCB	7573.00	2380.38	31	7968.30	2180.29	27	
<b>D</b>	<b>ACP Coop. Bank</b>	<b>8584.00</b>	<b>2535.14</b>	<b>30</b>	<b>9018.30</b>	<b>2303.93</b>	<b>26</b>	
<b>GRAND TOTAL</b>		<b>54972.52</b>	<b>23495.20</b>	<b>43</b>	<b>60119.22</b>	<b>39292.58</b>	<b>65</b>	

Share of Banks in achievement of ACP 2016-17 under PRIORITY SECTOR up to 30.09.2016		
Amt. Rs. In Crore		
Bank Name	Actual Achievement	% of Share
State bank of India	221.37	12.70
Bank of India	23.89	1.37
United Bank of India	244.43	14.02
Canara Bank	18.35	1.05
UCO Bank	72.82	4.18
Central Bank of India	3.09	0.18
Union Bank of India	17.69	1.02
<b>Pvt. Sector Banks</b>	<b>608.03</b>	<b>34.89</b>
<b>Tripura Gramin Bank</b>	<b>410.21</b>	<b>23.54</b>
<b>Cooperative Banks</b>	<b>61.61</b>	<b>3.54</b>
<b>Other Banks</b>	<b>61.33</b>	<b>3.52</b>
<b>TOTAL</b>	<b>1742.82</b>	<b>100.00</b>



**Issuance of KCC during the year 2016-17**

It has been decided to cover all the eligible farmers/ Patta holders with Agricultural credit and accordingly the target under KCC for the year 2016-17 has been fixed at 50,000 and allotted among the different banks.

**Action Points emerged in the 118<sup>th</sup> SLBC Meeting held on 20.09.2016**

All Banks are to exert efforts to issue KCCs to all eligible farmers within 31.03.2017 (**Action : All Banks and Agriculture Department**)

**Status of implementation**

Against the target of 50,000 KCCs to be issued to eligible farmers, 25399 Cases (New+Renewal) have been sanctioned by Banks amounting to Rs. 133.19 Crores.

Apart from Crop loans, 95308 numbers of Term loans have been issued amounting to Rs. 639.91 Crores.

**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
Sept – 2015	2015-16	50000	29143	9901.92	58
Sept – 2016	2016-17	50000	25399	13319.37	51

Bank-wise performance under KCC as on 30.09.2016 has been shown in the Annexure.

**TRIPURA STATE**

**Performance of Banks in Crop Loan & Term Loan to Agriculture during the year 2016-17 as on  
30.09.2016**

**Agenda Item No- 7**

(Amt in Lacs)

SI.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	16	4.00	31	178.42	47	182.42
2	Andhra Bank	0	0.00	0	0.00	0	0.00
3	Bank of Baroda	12	3.60	22	6.20	34	9.80
4	Bank of India	74	103.77	145	601.17	219	704.94
5	Bank of Maharashtra	0	0.00	0	0.00	0	0.00
6	Bharatiya Mahila Bank	9	4.57	0	0.00	9	4.57
7	Canara Bank	176	68.56	591	219.12	767	287.68
8	Central Bank of India	5	1.41	22	54.94	27	56.35
9	Corporation Bank	0	0.00	0	0.00	0	0.00
10	Dena Bank	0	0.00	0	0.00	0	0.00
11	Indian Bank	0	0.00	3	12.36	3	12.36
12	IDBI BANK	103	38.71	900	235.00	1003	273.71
13	Indian Overseas Bank	0	0.00	2	2.01	2	2.01
14	Oriental Bank of Commerce	0	0.00	0	0.00	0	0.00
15	Punjab & Sind Bank	17	9.00	21	17.00	38	26.00
16	Punjab National Bank	0	0.00	29	39.00	29	39.00
17	State Bank of India	3480	2229.55	4751	8145.79	8231	10375.34
18	Syndicate Bank	11	2.46	42	48.55	53	51.01
19	Union Bank of India	106	23.80	197	270.22	303	294.02
20	United Bank of India	5481	1886.39	5326	9417.98	10807	11304.37
21	UCO Bank	671	415.69	229	644.32	900	1060.01
22	Vijaya Bank	0	0.00	132	188.67	132	188.67
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>10161</b>	<b>4791.51</b>	<b>12443</b>	<b>20,080.75</b>	<b>22604</b>	<b>24872.26</b>
23	AXIS BANK	76	38.00	104	145.00	180	183.00
24	Bandhan Bank	0	0.00	56071	24377.00	56071	24377.00
25	Federal Bank	0	0.00	2	4.00	2	4.00
26	HDFC	223	1216.75	4143	1285.10	4366	2501.85
27	ICICI	39	8.63	1943	835.00	1982	843.63
28	Indusind Bank	0	0.00	66	163.20	66	163.20
29	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00
30	SOUTH INDIAN BANK	0	0.00	0	0.00	0	0.00
31	YES Bank	0	0.00	0	0.00	0	0.00
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>338</b>	<b>1263.38</b>	<b>62329</b>	<b>26809.30</b>	<b>62667</b>	<b>28072.68</b>
32	Tripura Gramin Bank	11049	5723.88	19808	16275.12	30857	21999.00
<b>C</b>	<b>Sub Total of RRB</b>	<b>11049</b>	<b>5723.88</b>	<b>19808</b>	<b>16,275.12</b>	<b>30857</b>	<b>21999.00</b>
33	ACUB	0	0.00	0	0.00	0	0.00
34	TCARDB	0	0.00	8	11.34	8	11.34
35	TSCB	3851	1540.60	720	814.04	4571	2354.64
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>3851</b>	<b>1540.60</b>	<b>728</b>	<b>825.38</b>	<b>4579</b>	<b>2365.98</b>
<b>GRAND TOTAL</b>		<b>25399</b>	<b>13319.37</b>	<b>95308</b>	<b>63,990.55</b>	<b>120707</b>	<b>77309.92</b>

**TRIPURA STATE**

Agenda Item No-7

**BANK-WISE POSITION IN IMPLEMENTATION OF ISSUING KCCs FOR THE STATE OF TRIPURA DURING THE YEAR 2016-17 AS ON 30.09.2016**

Amount in Lacs

SI.No.	BANKS	Target	Proposals sanctioned		Proposal Renewed		Proposal disbursed		Outstanding	
		No.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	2	3	4	5	6	7	8	9	10	11
1	Allahabad Bank	150	16	4.00	6	1.58	16	4.00	60	20.40
2	Bank of Baroda	100	12	3.60	3	1.06	12	3.60	37	19.35
3	Bank of India	450	74	103.77	32	33.88	74	103.77	391	91.56
4	Bank of Maharashtra	0	0	0.00	0	0.00	0	0.00	0	0.00
5	Bharatiya mahila Bank	50	9	4.57	0	0.00	9	4.57	9	4.96
6	Canara Bank	550	176	68.56	29	9.51	176	68.56	688	203.98
7	Central Bank of India	325	5	1.41	0	0.00	0	0.00	94	83.62
8	Corporation Bank	50	0	0.00	0	0.00	0	0.00	0	0.00
9	IDBI Bank	350	103	38.71	20	5.51	103	38.71	399	112.66
10	Indian Bank	50	0	0.00	0	0.00	0	0.00	0	0.00
11	Indian Overseas Bank	300	0	0.00	0	0.00	0	0.00	72	38.81
12	Oriental Bank of Commerce	50	0	0.00	0	0.00	0	0.00	1	0.10
13	Punjab & Sind Bank	50	17	9.00	3	1.00	17	9.00	21	12.00
14	Punjab National Bank	50	0	0.00	0	0.00	0	0.00	11	10.00
15	State Bank of India	7250	3480	2229.55	581	353.69	3402	2168.52	60603	17959.23
16	Syndicate Bank	275	11	2.46	0	0.00	11	2.46	68	24.37
17	UCO Bank	1800	671	415.69	104	59.14	671	415.69	5986	1827.76
18	Union Bank of India	300	106	23.80	24	4.80	106	23.80	106	23.80
19	United Bank of India	8300	5481	1886.39	993	285.42	5021	1717.63	35052	9777.21
20	Vijaya Bank	0	0	0.00	0	0.00	0	0.00	0	0.00
21	Axis Bank	200	76	38.00	0	0.00	70	34.60	78	41.22
22	Bandhan Bank	950	0	0.00	0	0.00	0	0.00	0	0.00
23	Federal Bank	0	0	0.00	0	0.00	0	0.00	16	4.80
24	HDFC	300	223	1216.75	44	232.71	223	1216.75	417	2121.97
25	ICICI	400	39	8.63	8	1.84	39	8.63	192	34.00
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	20600	11049	5723.88	1916	991.47	11049	5723.88	116585	14488.00
29	TSCB	7000	3851	1540.60	652	152.67	3851	1540.60	69566	5610.95
<b>TOTAL</b>		<b>50000</b>	<b>25399</b>	<b>13319.37</b>	<b>4415</b>	<b>2134.28</b>	<b>24850</b>	<b>13084.77</b>	<b>290452</b>	<b>52510.75</b>

## **Pradhan Mantri Fasal Bima Yojana (PMFBY):**

### **Action Points emerged in the 118<sup>th</sup> SLBC Meeting held on 20.09.2016**

All Banks are to exert effort to cover all eligible farmers under PMFBY during Rabi Season (**Action: Banks & Agriculture Department**)

### **Status of implementation**

Meeting of the State Level Coordination Committee on Crop Insurance (SLCCCI) was held on 04.10.2016 under the Chairmanship of the Chief Secretary, Govt. of Tripura. The Chief Secretary advised the Department of Agriculture for organizing awareness programs on PMFBY involving the Bankers, PRIs and farmers at Grassroots level to increase coverage. Major decisions approved for taking further actions are furnished below:-

- State will implement PMFBY in the ensuing Rabi Season 2016.
- Crops to be notified : Boro Paddy, Potato Water Melon, Brinjal, Tomato and Cauliflower
- Department should finalize implementing agency and actuarial premium rate by inviting quotation.

A State level awareness program in this regard has been conducted on 16.11.2016 by Agriculture Department, Govt. of Tripura with the participation of all concerned stakeholders. Besides, District level and Block level awareness programs for the farmers are being conducted by the State Government so that all farmers (both loanee and non-loanee farmers) take the advantage of the scheme.

Agricultural Insurance Company Limited (AICL) has been selected as the Nodal Agency for covering PMFBY in Tripura State during Rabi 2016. Crop-wise and District-wise Insurance Premium is to be notified shortly and circulated to all concerned.

All Banks are requested to cover all eligible farmers under PMFBY during Rabi 2016.

**SELF HELP GROUPS**

**SELF HELP GROUP**  
**Position as on 30.09.2016**

(Amt. in Rs./Lacs)

Sl.No.	Name of the Bank	Deposit Linkage cumulative		Credit linkage 2016-17						Outstanding as on 30-09-2016	
				Under SHG (NRLM+NERLP+WSHG)		Direct SHG		Total		No	Amt.
		No.	Amt.	Nos.	Amt.	Nos.	Amt.	Nos.	Amt.		
1	UBI	6033	1420.15	0	0.00	61	43.02	61	43.02	3721	1662.07
2	SBI	5120	265.21	151	12.77	81	64.80	232	77.57	2962	3228.85
3	TGB	17899	2351.71	0	0.00	138	178.46	138	178.46	20411	5992.19
4	TSCB	10112	527.15	9	9.00	15	15.00	24	24.00	7160	2685.94
5	UCO	83	38.15	76	34.48	7	3.98	83	38.46	68	36.05
6	CBI	43	1.98	0	0.00	0	0.00	0	0.00	0	0.00
	BOI	83	16.42	0	0.00	0	0.00	0	0.00	0	0.00
7	BOB	14	1.80	0	0.00	6	1.10	6	1.10	6	0.98
	<b>TOTAL :</b>	<b>39387</b>	<b>4622.57</b>	<b>236</b>	<b>56.25</b>	<b>308</b>	<b>306.36</b>	<b>544</b>	<b>362.61</b>	<b>34328</b>	<b>13606.08</b>

**TRIPURA STATE**  
Agenda Item No.8  
**SELF HELP GROUP**  
**Position as on 30.09.2016**

(Amt. in Rs./Lacs)

<b>NERLP</b>							
							(Rs. in Lakhs)
Sl.	District	Deposit Linkage		Capacity Building No.	RF/ Credit Linked		No. of Federations
		No. of Groups	Amt.		No.	Amt.	
1	West	4462	506.05	5635	3473	694.60	138
2	Sepahijala	1602	85.70	0	505	101.00	0
3	Khowai	553	51.05	0	272	54.40	0
4	North	3708	339.26	5897	2946	2011.40	120
5	Unakoti	1822	111.04	0	849	267.40	1
<b>TOTAL</b>		<b>12147</b>	<b>1093.10</b>	<b>11532</b>	<b>8045</b>	<b>3128.80</b>	<b>259</b>

<b>NRLM</b>							
							(Rs. in Lakhs)
Sl.	District	Deposit Linkage		Capacity Building No.	RF/ Credit Linked		No. of Federations
		No. of Groups	Amt.		No.	Amt.	
1	Gomati	650	49.65	466	366	47.00	31
2	South	602	45.86	431	320	37.75	18
3	Dhalai	669	38.37	382	337	38.25	27
<b>TOTAL</b>		<b>1921</b>	<b>133.88</b>	<b>1279</b>	<b>1023</b>	<b>123.00</b>	<b>76</b>

<b>W-SHG(Women-SHG)</b>							
							(Rs. in Lakhs)
<b>West Tripura</b>							
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	8.76	660	83	47.10	7
2	SBI	86	8.50	440	44	23.50	0
3	TGB	327	35.54	1185	217	106.25	67
4	CBI	6	0.37	12	0	0.00	0
<b>TOTAL</b>		<b>513</b>	<b>53.17</b>	<b>2297</b>	<b>344</b>	<b>176.85</b>	<b>74</b>

<b>W-SHG(Women-SHG)</b>							
							(Rs. in Lakhs)
<b>Dhalai</b>							
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
<b>TOTAL</b>		<b>484</b>	<b>26.80</b>	<b>1305</b>	<b>189</b>	<b>91.25</b>	<b>0</b>

<b>GRAND TOTAL</b>	<b>15065</b>	<b>1306.95</b>	<b>16413</b>	<b>9601</b>	<b>3519.90</b>	<b>409</b>
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**NULM FOR THE YEAR 2016-17 AS ON 30.09.2016**

Sl.	NAME OF THE BANK	TARGET			SPONSORED			SANCTIONED		
		SEP(IND)	SEP(GR)	SHG	SEP(IND)	SEP(GR)	SHG	SEP(IND)	SEP(GR)	SHG
1	UBI	149	38	46	56	1	8	8	0	3
2	SBI	121	33	43	50	0	2	2	0	2
3	TSCB	133	28	35	58	0	23	18	0	18
4	TGB	149	43	51	75	0	8	6	0	0
5	UCO	70	21	23	27	0	0	2	0	0
6	UNION	40	9	10	20	0	0			
7	CANARA	48	15	16	25	0	0	0	0	0
8	VIJAYA	14	2	3	0	0	0			
9	CBI	36	11	12	6	0	0	2	0	0
10	AXIS	32	8	10	10	0	0			
11	BOI	13	4	4	0	0	0			
12	BOB	9	2	3	0	0	0			
13	INDIAN	9	2	3	0	0	0			
14	HDFC	19	5	7	10	0	0			
15	ALLAHABAD	7	2	2	0	0	0			
16	BMB	4	1	1	0	0	0			
17	DENA	4	1	1	0	0	0			
18	IOB	16	6	6	6	0	0			
19	P & SB	4	1	1	0	0	0			
20	PNB	4	1	1	0	0	0			
21	SYNDICATE	13	5	5	20	0	0			
22	BOM	4	1	1	0	0	0			
23	CORPORATION	9	3	3	0	0	0			
24	OBC	4	1	1	0	0	0			
25	ICICI	14	5	5	4	0	0	0	0	0
26	ANDHRA	4	1	1	0	0	0			
27	INDUSIND	2	1	1	0	0	0			
28	YES	2	1	1	0	0	0			
29	FEDERAL	2	1	1	0	0	0			
30	KOTAK	2	1	1	0	0	0			
31	IDBI	25	9	8	0	0	0			
32	BANDHAN	38	10	10	0	0	0			
	<b>TOTAL</b>	<b>1000</b>	<b>272</b>	<b>316</b>	<b>367</b>	<b>1</b>	<b>41</b>	<b>38</b>	<b>0</b>	<b>23</b>

**Recovery Performance of Banks**

As on 30.09.2016

**Action Points emerged in the 118<sup>th</sup> SLBC Meeting held on 20.09.2016**

Bankers to prepare and submit Panchayet wise defaulter list to GPs to take support of the Panchayats for recovery of loans (**Action : All Banks & Panchayet Offices**)

**Status of implementation**

Some Banks have submitted defaulter list to the concerned Panchayets. All Banks are once again urged upon to ensure submission of Panchayet-wise and scheme-wise defaulter list at the earliest.

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

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

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

### Sector wise recovery –

Overall recovery percentage in respect of three broad sectors, viz., Agriculture, MSME and Other Prisec. as on 30.09.2016 stands at 65%.

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

Rs/ Lacs

Sector	Sept'2015			Sept'2016		
	Demand	Recovery	%	Demand	Recovery	%
Agriculture & allied	28700.93	16156.79	56	55821.02	29316.83	53
MSME	45630.12	24511.37	54	57899.54	36372.10	63
Other Prisec	25892.42	16267.64	63	59724.00	46248.55	77
<b>TOTAL</b>	<b>100223.47</b>	<b>56935.80</b>	<b>57</b>	<b>173444.56</b>	<b>111937.48</b>	<b>65</b>

### Scheme wise recovery as on 30.09.2016

Comparative position of some selected schemes is given below:

Rs/ Lacs

Sector	Sept'2015			Sept'2016		
	Demand	Recovery	%	Demand	Recovery	%
SJSRY	2142.01	162.57	8	2064.51	109.35	5
SGSY	3053.76	350.62	11	3807.06	670.98	18
REGP(MMS)	2057.71	981.38	48	1979.94	894.31	45
PMRY	4645.77	236.15	5	4294.21	156.02	4
PMEGP	4390.71	1851.94	42	5094.31	1719.09	34

**BANK-WISE & SECTOR-WISE RECOVERY PERFORMANCE AS ON 30.09.2016**

AGENDA ITEM NO.9													
Sl.No.	Name of Bank	Agri. & Allied activities sector			MSME			Other Priority Sector			Total Sector		
		Demand	Recovery	Recovery %	Demand	Recovery	Recovery %	Demand	Recovery	Recovery %	Demand	Recovery	Recovery %
1	2	3	4	5	6	7	8	9	10	11	14	15	16
1	Allahabad Bank	4.95	0.05	1	48.10	11.20	23	39.65	9.35	24	92.70	20.60	22
2	Andhra Bank	0	0.00	0	3.10	3.03	98	0.00	0.00	0	3.10	3.03	98
3	Bank of Baroda	0.00	0.00	0	244.79	41.31	17	23.43	6.86	29	268.22	48.17	18
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	Bharatiya Mahila Bank	0.00	0.00	0	0.17	0.01	6	0.00	0.00	0	0.17	0.01	6
7	Canara Bank	269.88	229.21	85	359.58	263.74	73	492.95	442.96	90	1122.41	935.91	83
8	Central Bank of India	77.02	4.89	6	519.09	13.42	3	466.54	15.01	3	1062.65	33.32	3
9	Corporation Bank	0.00	0.00	0	2.01	1.48	74	0.00	0.00	0	2.01	1.48	0
10	Indian Bank	35.25	0.00	0	65.42	20.95	32	34.36	6.21	18	135.03	27.16	20
11	IDBI BANK	265.20	26.29	10	530.92	238.09	45	0.00	0.00	0	796.12	264.38	33
12	Indian Overseas Bank	5.25	2.15	41	585.40	335.30	57	44.29	4.10	9	634.94	341.55	54
13	Oriental Bank of Commerce	0.10	0.08	80	12.20	11.90	98	4.32	4.25	98	16.62	16.23	98
14	Punjab & Sind Bank	1.50	0.50	33	85.00	25.50	30	12.50	4.50	36	99.00	30.50	31
15	Punjab National Bank	34.00	6.80	20	268.50	47.70	18	35.00	9.25	26	337.50	63.75	19
16	State Bank of India	7688.00	4872.00	63	11398.00	7779.00	68	4085.00	2805.00	69	23171.00	15456.00	67
17	Syndicate Bank	21.19	0.00	0	157.23	37.13	24	68.39	21.88	32	246.81	59.01	24
18	Union Bank of India	89.61	32.77	37	710.28	402.42	57	301.63	215.21	71	1101.52	650.40	59
19	United Bank of India	6706.28	3912.56	58	8019.66	4203.63	52	4091.55	2486.31	61	18817.49	10602.50	56
20	UCO Bank	1478.00	753.00	51	5074.00	2980.00	59	2068.00	1261.00	61	8620.00	4994.00	58
21	Vijaya Bank	0.67	0.00	0	184.49	0.00	0	2.23	0.00	0	187.39	0.00	0
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>16680.63</b>	<b>9840.75</b>	<b>59</b>	<b>28274.78</b>	<b>16415.81</b>	<b>58</b>	<b>11769.84</b>	<b>7291.89</b>	<b>62</b>	<b>56725.25</b>	<b>33548.45</b>	<b>59</b>
22	AXIS BANK	17.34	17.32	100	1559.89	1505.07	96	8.78	1.71	19	1586.01	1524.10	96
23	Federal Bank	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
24	HDFC	412.16	385.20	93	683.44	654.27	96	18.88	18.84	100	1114.48	1058.31	95
25	ICICI	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
26	Indusind Bank	3.31	0.58	18	95.52	30.95	32	0.00	0.00	0	98.83	31.53	32
27	Kotak Mahindra Bank	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
28	SOUTH INDIAN BANK	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
29	YES Bank	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>432.81</b>	<b>403.10</b>	<b>93</b>	<b>2338.85</b>	<b>2190.29</b>	<b>94</b>	<b>27.66</b>	<b>20.55</b>	<b>0</b>	<b>2799.32</b>	<b>2613.94</b>	<b>93</b>
30	Tripura Gramin Bank	34816.28	17658.79	51	20836.21	15141.74	73	44340.00	38192.66	86	99992.49	70993.19	71
<b>C</b>	<b>Sub Total of RRB</b>	<b>34816.28</b>	<b>17658.79</b>	<b>51</b>	<b>20836.21</b>	<b>15141.74</b>	<b>73</b>	<b>44340.00</b>	<b>38192.66</b>	<b>86</b>	<b>99992.49</b>	<b>70993.19</b>	<b>71</b>
31	ACUB	0	0	0	0	0	0	441.50	79.55	18	441.50	79.55	18
32	TCARDB	241.30	79.4	33	494.7	223.8	0	736.00	303.20	41	1472.00	606.40	41
33	TSCB	3650.00	1334.79	37	5955.00	2400.46	40	2409.00	360.70	15	12014.00	4095.95	34
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>3891.30</b>	<b>1414.19</b>	<b>36</b>	<b>6449.70</b>	<b>2624.26</b>	<b>41</b>	<b>3586.50</b>	<b>743.45</b>	<b>21</b>	<b>13927.50</b>	<b>4781.90</b>	<b>34</b>
<b>Grand Total</b>		<b>55821.02</b>	<b>29316.83</b>	<b>53</b>	<b>57899.54</b>	<b>36372.10</b>	<b>63</b>	<b>59724.00</b>	<b>46248.55</b>	<b>77</b>	<b>173444.56</b>	<b>111937.48</b>	<b>65</b>

## TRIPURA STATE

Agenda Item No-9

## BANK-WISE &amp; GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 30.09.2016

( 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.			
		3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1	A.B.	6	8.74	5.90	0.00	5.90	0	0.00	0.00	0.00	0.00	8	4.55	4.55	0.00	4.55
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	0.03	0.06
6	CBI	163	74.11	72.21	2.15	70.06	162	16.47	16.47	0.00	16.47	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	5	4.17	1.79	0.24	1.55
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	1980.00	8.00	1972.00	1725	1312.00	471.00	74.00	397.00	950	2025.00	1538.00	5.00	1533.00
13	UCO	485	245.00	245.00	3.12	241.88	483	284.00	63.00	29.00	34.00	123	63.00	27.00	4.00	23.00
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	2720	1910.48	1910.48	141.66	1768.82	1173	229.26	213.47	41.74	171.73	850	458.27	421.85	87.59	334.26
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	1	0.23	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	15	5.00	5.00	1.00	4.00
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	7	5.93	4.00	0.89	3.11	9	7.39	4.00	0.66	3.34
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
<b>A</b>	<b>ASCB</b>	<b>5837</b>	<b>4756.80</b>	<b>4294.21</b>	<b>156.02</b>	<b>4138.19</b>	<b>3554</b>	<b>1851.71</b>	<b>768.48</b>	<b>146.10</b>	<b>622.38</b>	<b>2205</b>	<b>2692.64</b>	<b>2051.82</b>	<b>107.60</b>	<b>1944.22</b>
24	TGB	0	0.00	0.00	0.00	0.00	430	332.16	968.03	397.15	570.88	0	0.00	0.00	0.00	0.00
<b>B</b>	<b>ASCB incl.</b>	<b>5837</b>	<b>4756.80</b>	<b>4294.21</b>	<b>156.02</b>	<b>4138.19</b>	<b>3984</b>	<b>2183.87</b>	<b>1736.51</b>	<b>543.25</b>	<b>1193.26</b>	<b>2205</b>	<b>2692.64</b>	<b>2051.82</b>	<b>107.60</b>	<b>1944.22</b>
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	2003.91	2070.55	127.73	1942.82	35	38.60	12.69	1.75	10.94
<b>C</b>	<b>Coop. Bank Sub Total</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1452</b>	<b>2003.91</b>	<b>2070.55</b>	<b>127.73</b>	<b>1942.82</b>	<b>35</b>	<b>38.60</b>	<b>12.69</b>	<b>1.75</b>	<b>10.94</b>
<b>GRAND TOTAL</b>		<b>5837</b>	<b>4756.80</b>	<b>4294.21</b>	<b>156.02</b>	<b>4138.19</b>	<b>5436</b>	<b>4187.78</b>	<b>3807.06</b>	<b>670.98</b>	<b>3136.08</b>	<b>2240</b>	<b>2731.24</b>	<b>2064.51</b>	<b>109.35</b>	<b>1955.16</b>

## TRIPURA STATE

Agenda Item No-9

## BANK-WISE &amp; GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 30.09.2016

( 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	8	9	10	11	12	13	14	15	16	17
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	17.82	2.03	0.38	1.65
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	658.00	25.00	633.00	0	0.00	0.00	0.00	0.00	570	1039.00	381.00	7.00	374.00
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	564.88	61.47	503.41	0	0.00	0.00	0.00	0.00	227	263.38	215.47	61.47	154.00
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	16	38.00	22.00	3.00	19.00
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
<b>A</b>	<b>ASCB</b>	<b>2180</b>	<b>3460.51</b>	<b>1242.43</b>	<b>90.47</b>	<b>1151.96</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>849</b>	<b>1536.88</b>	<b>676.55</b>	<b>78.39</b>	<b>598.16</b>
24	TGB	941	1069.61	619.03	467.56	151.47	0	0.00	0.00	0.00	0.00	1238	2083.39	1273.77	815.92	457.85
<b>B</b>	<b>ASCB incl.</b>	<b>3121</b>	<b>4530.12</b>	<b>1861.46</b>	<b>558.03</b>	<b>1303.43</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>2087</b>	<b>3620.27</b>	<b>1950.32</b>	<b>894.31</b>	<b>1056.01</b>
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	552	496.10	466.79	28.37	438.42	0	0.00	0.00	0.00	0.00	47	29.62	29.62	0.00	29.62
<b>C</b>	<b>Coop. Bank Sub Total</b>	<b>552</b>	<b>496.10</b>	<b>466.79</b>	<b>28.37</b>	<b>438.42</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>47</b>	<b>29.62</b>	<b>29.62</b>	<b>0.00</b>	<b>29.62</b>
<b>GRAND TOTAL</b>		<b>3673</b>	<b>5026.22</b>	<b>2328.25</b>	<b>586.40</b>	<b>1741.85</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>2134</b>	<b>3649.89</b>	<b>1979.94</b>	<b>894.31</b>	<b>1085.63</b>

TRIPURA STATE

Agenda Item No- 9

BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 30.09.2016

( 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	29	45.18	9.10	0.50	8.60	24	33.75	7.25	0.75	6.50
2	Andhra Bank					0.00	13	21.63	1.74	0.82	0.92	13	8.64	0.91	0.83	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	90	265.55	179.40	141.34	38.06	166	180.27	152.12	121.70	30.42
6	CBI	0	0.00	0.00	0.00	0.00	59	138.82	30.66	4.43	26.23	65	120.19	28.56	2.29	26.27
7	Coprporation	0	0.00	0.00	0.00	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	35	54.57	14.88	3.56	11.32	22	33.16	7.59	1.42	6.17
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	19	33.75	7.65	1.75	5.90	27	22.98	5.25	1.65	3.60
11	P&SB	3	7.16	7.16	0.00	7.16	22	47.90	2.65	0.55	2.10	10	10.05	2.95	0.65	2.30
12	SBI	0	0.00	0.00	0.00	0.00	1806	4162.00	438.00	12.00	426.00	1572	1724.00	430.00	8.00	422.00
13	UCO	0	0.00	0.00	0.00	0.00	195	285.64	68.00	12.00	56.00	265	389.00	39.00	18.00	21.00
14	UB	0	0.00	0.00	0.00	0.00	120	501.02	131.70	4.51	127.19	185	440.18	212.37	7.41	204.96
15	UBI	0	0.00	0.00	0.00	0.00	2283	4316.14	2915.58	901.45	2014.13	679	951.42	514.78	151.78	363.00
16	VB	0	0.00	0.00	0.00	0.00	25	51.26	6.92	0.91	6.01	14	23.29	8.90	0.75	8.15
17	HDFC	0	0.00	0.00	0.00	0.00	1	2.29	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	47.00	21.00	3.00	18.00	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	35	59.80	8.00	1.66	6.34	25	19.33	10.00	2.10	7.90
22	BOM						1	0.15	0.15	0.01	0.14	4	8.32	8.32	0.17	8.15
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
<b>A</b>	<b>ASCB excl.RRB</b>	<b>3</b>	<b>7.16</b>	<b>7.16</b>	<b>0.00</b>	<b>7.16</b>	<b>4841</b>	<b>10203.36</b>	<b>3872.55</b>	<b>1104.82</b>	<b>2767.73</b>	<b>3154</b>	<b>4130.87</b>	<b>1454.26</b>	<b>330.77</b>	<b>1123.49</b>
24	TGB	0	0.00	0.00	0.00	0.00	3463	5479.41	1184.43	567.18	617.25	3423	3754.74	1804.83	714.25	1090.58
<b>B</b>	<b>ASCB incl. RRB</b>	<b>3</b>	<b>7.16</b>	<b>7.16</b>	<b>0.00</b>	<b>7.16</b>	<b>8304</b>	<b>15682.77</b>	<b>5056.98</b>	<b>1672.00</b>	<b>3384.98</b>	<b>6577</b>	<b>7885.61</b>	<b>3259.09</b>	<b>1045.02</b>	<b>2214.07</b>
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	2126.87	524.34	145.38	378.96	1835	2176.33	635.53	264.46	371.07
<b>C</b>	<b>Coop. Bank Sub Total</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>898</b>	<b>396.18</b>	<b>37.33</b>	<b>47.09</b>	<b>-9.76</b>	<b>625</b>	<b>518.25</b>	<b>158.35</b>	<b>143.23</b>	<b>15.12</b>
	<b>Grand Total</b>	<b>3</b>	<b>7.16</b>	<b>7.16</b>	<b>0.00</b>	<b>7.16</b>	<b>9202</b>	<b>16078.95</b>	<b>5094.31</b>	<b>1719.09</b>	<b>3375.22</b>	<b>7202</b>	<b>8403.86</b>	<b>3417.44</b>	<b>1188.25</b>	<b>2229.19</b>

TRIPURA STATE

Agenda Item No-9

BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 30.09.2016

( Amount in Lacs)

Sl No.	BANKS	D.R.I.					SHG					IRDP				
		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	
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	123	15.08	15.08	0.00	15.08					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	3	0.45	0.45	0.05	0.40					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	57	5.53	5.53	1.22	4.31	318	205.68	27.00	7.12	19.88					0.00
14	UB					0.00					0.00					0.00
15	UBI	551	67.45	54.25	13.78	40.47	2072	1279.75	791.47	196.44	595.03	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															
<b>A</b>	<b>ASCB excl.RRB</b>	<b>1332</b>	<b>209.11</b>	<b>85.01</b>	<b>21.11</b>	<b>63.90</b>	<b>5556</b>	<b>5368.66</b>	<b>1708.17</b>	<b>342.05</b>	<b>1366.12</b>	<b>365</b>	<b>54.22</b>	<b>49.00</b>	<b>0.00</b>	<b>49.00</b>
24	TGB					0.00	12543	6708.85	2128.57	846.01	1282.56	0	0.00	0.00	0.00	0.00
<b>B</b>	<b>ASCB incl.</b>	<b>1332</b>	<b>209.11</b>	<b>85.01</b>	<b>21.11</b>	<b>63.90</b>	<b>18099</b>	<b>12077.51</b>	<b>3836.74</b>	<b>1188.06</b>	<b>2648.68</b>	<b>365</b>	<b>54.22</b>	<b>49.00</b>	<b>0.00</b>	<b>49.00</b>
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	68.38	68.38	0.00	68.38
<b>C</b>	<b>Coop. Bank Sub Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>5681</b>	<b>698.93</b>	<b>125.00</b>	<b>73.48</b>	<b>51.52</b>	<b>39</b>	<b>68.38</b>	<b>68.38</b>	<b>0.00</b>	<b>68.38</b>
<b>GRAND TOTAL</b>		<b>1332</b>	<b>209.11</b>	<b>85.01</b>	<b>21.11</b>	<b>63.90</b>	<b>23780</b>	<b>12776.44</b>	<b>3961.74</b>	<b>1261.54</b>	<b>2700.20</b>	<b>404</b>	<b>122.60</b>	<b>117.38</b>	<b>0.00</b>	<b>117.38</b>

## Tripura State

Agenda Item No. 9

**Joint recovery drive conducted with the involvement of Govt. Authorities during the year  
2016-17 ( As on 30.09.2016)**

(Amt. in Lakhs)

Sl.No.	Name of Bank	No of recovery drives conducted	Recovery made up to 30.09.2016	
		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	1	8	1.71
5	Central Bank of India	0	0	0.00
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	4	38	11.00
10	UCO Bank	4	160	23.44
11	Union Bank of India	0	0	0.00
12	United Bank of India	2	16	3.44
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
	<b>TOTAL :</b>	<b>11</b>	<b>222</b>	<b>39.59</b>

## **Public Demand Recovery(PDR)**

As per Action Points of 113<sup>th</sup> SLBC Meeting of Tripura held on 05.06.2015, SLBC Tripura, on behalf of all its member banks had requested the State Government to consider relaxing the payment of upfront fees @ 5% required for filing PDR cases.

Govt. of Tripura vide their notification No. F.1(11)-DIF/C-1(P)/3381 dated. Agartala, the 25<sup>th</sup> July,2016, brought in the following changes in the Public Demand Recovery(PDR) :-

### **Substitution of Rules-46**

Rule 46

(i) Every Public Demand Recovery Officer(PRDO) shall be liable to pay 2% of the Certificate case amount to the Certificate Officer along with the request for Certificate case recovery.

(ii ) As soon as certificate case is finalized, 2% of the recovered amount shall be deposited with the certificate officer by the Public Demand Officer.

SLBC has already circulated the decision of the State Government to all Member Banks. Member Banks are requested to take the advantage of this relaxation in upfront fees for recovering the Bank dues.

Convener SLBC extends thanks to the State Government for this initiative.

The notification is annexed herewith.

### **PDR certificate cases as on 30.09.2016**

As on	Cases pending		Recovery made during the current year.	
	No.	Amt.	No.	Amt.
30.09.2016	2358	2422.70	12	59.86

Bank wise position of Certificate cases (PDR Act) as on 30.09.2016 is furnished in the annexure.

## Tripura State

Agenda Item No. 9

### **Statement showing the filing and disposal of cases under PDR up to 30.09.2016**

(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	0	0.00
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	51	8.48
5	Central Bank of India	12	9.13	1	0.06
6	Indian Bank	0	0.00	0	0.00
7	Indian Overseas Bank	0	0.00	0	0.00
8	Punjab & Sind Bank	15	55.91	1	0.03
9	State Bank of India	1011	1521.00	61	35.00
10	Uco Bank	340	272.19	0	0.00
11	Union Bank of India	27	45.37	0	0.00
12	United Bank of India	40	132.75	8	0.59
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
	<b>TOTAL :</b>	<b>2358</b>	<b>2422.70</b>	<b>129</b>	<b>59.86</b>

GOVERNMENT OF TRIPURA  
FINANCE (INSTITUTIONAL FINANCE) DEPARTMENT

No.F.1 (11)-DIF/C-I (P)/ 3381

Dated, Agartala, the 25<sup>th</sup> July, 2016.

**NOTIFICATION**

In exercise of the powers conferred by Section 37 of the Tripura Public Demand Recovery Act, 2000, the Governor of Tripura, is hereby pleased to make the following rules, to further amend "The Tripura Public Demand Recovery Rules, 2001" namely;

**Short title and**

**Commencement:** 1 (i) The rules may be called "The Tripura Public Demand Recovery (amendment) Rules 2016".

(ii) They shall come into force on and from the date of the publication in the Tripura gazette;

2. In these rules, unless there is repugnance in the subject or context:

- (a) 'Act' means, the Tripura Public Demand Recovery Act, 2000,
- (b) Competent authority "shall have the same meaning assigned to it as in the Act.
- (c) 'Form' means any of the forms given in schedule I, or a translation thereof in the Bengali or Kok Barak language published under the authority of the State Government.
- (d) 'Schedule' means – schedule- I and any other schedule to be incorporated into these rules.
- (e) 'Section' means all or any of the sections in the Act.

**Substitutions of Rules - 46.**

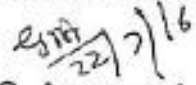
3. Rule 46 of "The Tripura Public Demand Recovery Rules, 2001 hereinafter called as the Principal Rules shall be substituted by the following:

**Rule 46 (i)** Every Public Demand Recovery Officer (PDRO) shall be liable to pay 2% of the certificate case amount to the Certificate Officer along with the request for Certificate case recovery.

- (ii) As soon as certificate case is finalized, 2% of the recovered amount shall be deposited with the certificate officer by the Public Demand Officer.

**Explanation:** The PDRO shall pay the prescribed amount to the certificate officer in cash which intum will be deposited into the treasury by the Certificate Officer as Revenue Deposit.

By order of the Governor,

  
(Dr. G.S.G. Ayyangar)  
Principal Secretary to the  
Govt of Tripura,  
Finance Department

**POSITION OF NPA OF BANKS IN THE STATE OF TRIPURA**

As on 30.09.2016

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
Sept' 2016	8404	572.15	6.81

Percentage of gross NPA increased from 5.82% as on March' 2016 to 6.81% as on Sept' 2016. Amount in absolute terms also increased to Rs 572.15 crore as on 30th Sept' 2016 from Rs. 490.16 crore as on March'2016. The outstanding amount under Written Off A/Cs (Shadow Register) is around Rs 77.29 crore which if added with the outstanding NPA, the total amount would be Rs 649.44 crore which is 7.73% of the gross advance and seems to be high.

NPA Position and amount outstanding in Shadow Register of Banks in Tripura as on 30.09.2016 is furnished in the Annexure.

**TRIPURA STATE**  
**NPA Position of Banks in Tripura as on 30.09.2016**

Agenda item No. 10  
(Amt. in lacs)

SI No	Name of Bank	Agriculture	MSME	OPS	Total Prisec	Non- Prisec	Total NPA
1	2	3	4	5	6	7	8
1	Allahabad Bank	4.95	49.75	46.33	101.03	35.42	136.45
2	Andhra Bank	0.00	1.30	0.00	1.30	0.00	1.30
3	Bank of Baroda	0.00	204.94	50.22	255.16	284.00	539.16
4	Bank of India	8.65	19.88	82.03	110.56	1.56	112.12
5	Bank of Maharashtra	3.06	6.84	0.00	9.90	0.00	9.90
6	Bharatiya Mahila Bank	0.00	0.17	0.00	0.17	0.00	0.17
7	Canara Bank	15.21	83.09	47.68	145.98	68.78	214.76
8	Central Bank of India	0.00	363.54	279.83	643.37	0.00	643.37
9	Corporation Bank	0.00	1.70	0.00	1.70	0.13	1.83
10	Indian Bank	33.79	1.30	23.09	58.18	10.84	69.02
11	IDBI BANK	773.63	957.24	54.58	1785.45	32.00	1817.45
12	Indian Overseas Bank	0.00	452.07	2.52	454.59	52.47	507.06
13	Oriental Bank of Commerce	0.13	19.89	0.00	20.02	0.00	20.02
14	Punjab & Sind Bank	0.98	48.12	17.58	66.68	12.55	79.23
15	Punjab National Bank	17.20	179.80	12.00	209.00	5.18	214.18
16	State Bank of India	1656.00	4801.00	735.00	7192.00	2532.00	9724.00
17	Syndicate Bank	3.89	88.93	80.27	173.09	8.14	181.23
18	Union Bank of India	0.51	107.27	48.71	156.49	39.51	196.00
19	United Bank of India	1661.23	3541.25	3665.29	8867.77	109.65	8977.42
20	UCO Bank	250.00	1803.00	1037.00	3090.00	3410.00	6500.00
21	Vijaya Bank	0.67	80.06	2.23	82.96	1.38	84.34
<b>A</b>	<b>Sub-Total PUBLIC sec Bank</b>	<b>4429.90</b>	<b>12811.14</b>	<b>6184.36</b>	<b>23425.40</b>	<b>6603.61</b>	<b>30029.01</b>
22	AXIS BANK	0.00	0.00	0.00	0.00	0.00	0.00
23	Bandhan Bank	0.00	0.00	0.00	0.00	0.00	0.00
24	Federal Bank	0.00	0.00	0.00	0.00	0.00	0.00
25	HDFC	2.27	81.74	0.44	84.45	806.64	891.09
25	ICICI	0.00	0.00	0.00	0.00	0.00	0.00
26	Indusind Bank	2.73	64.57	0.00	67.30	0.00	67.30
27	Kotak Mahindra Bank Ltd	0.00	0.00	0.00	0.00	0.00	0.00
28	South Indian Bank	0.00	0.00	0.00	0.00	0.00	0.00
29	YES Bank	0.00	0.00	0.00	0.00	0.00	0.00
<b>B</b>	<b>Sub Total Pvt. Sec Bank</b>	<b>5.00</b>	<b>146.31</b>	<b>0.44</b>	<b>151.75</b>	<b>806.64</b>	<b>958.39</b>
30	TGB	10819.70	4795.72	4098.25	19713.67	65.37	19779.04
<b>C</b>	<b>Sub Total RRB</b>	<b>10819.70</b>	<b>4795.72</b>	<b>4098.25</b>	<b>19713.67</b>	<b>65.37</b>	<b>19779.04</b>
31	ACUB	0.00	0.00	291.00	291.00	229.00	520.00
32	TCARDB	301.60	629.50	931.10	1862.20	0.00	1862.20
33	TSCB	944.15	1159.72	967.33	3071.20	995.08	4066.28
<b>D</b>	<b>Sub-Total Coop. Bank</b>	<b>1245.75</b>	<b>1789.22</b>	<b>2189.43</b>	<b>5224.40</b>	<b>1224.08</b>	<b>6448.48</b>
<b>GRAND TOTAL</b>		<b>16500.35</b>	<b>19542.39</b>	<b>12472.48</b>	<b>48515.22</b>	<b>8699.70</b>	<b>57214.92</b>

## TRIPURA STATE

### Position of Technically Written off A/Cs of Banks in Tripura as on 30.09.2016

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	1375	89.75	1375	89.75
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	22	7.52	22	7.52
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
<b>A</b>	<b>Sub-Total PUBLIC sec Bank</b>	<b>93407</b>	<b>23989.39</b>	<b>32749</b>	<b>4941.52</b>
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>B</b>	<b>Sub Total PRIVATE Sec bank</b>	<b>2</b>	<b>57.39</b>	<b>2</b>	<b>57.39</b>
27	Tripura Gramin Bank	114061	6606.59	54531	2228.00
<b>C</b>	<b>Sub Total RRB</b>	<b>114061</b>	<b>6606.59</b>	<b>54531</b>	<b>2228.00</b>
28	ACUB	107	2.15	107	2.15
29	TCARDB	0	0.00	0	0.00
30	TSCB	0	0.00	0	0.00
<b>D</b>	<b>Sub-Total Coop. Bank</b>	<b>107</b>	<b>2.15</b>	<b>107</b>	<b>2.15</b>
<b>GRAND TOTAL</b>		<b>207577</b>	<b>30655.52</b>	<b>87389</b>	<b>7229.06</b>

**STATUS OF GOVT. SPONSORED SCHEMES & NPA GENERATED THEREOF**

		PMRY				PMEGP				SWAVALAMBAN			
		A/Cs Outstanding	Outstd. Balance as on 30.09.16	NPA A/Cs	Amt. Outstd. As on 30.09.16	A/Cs Outstanding	Outstd. Balance as on 30.09.16	NPA A/Cs	Amt. Outstd. As on 30.09.16	A/Cs Outstanding	Outstd. Balance as on 30.09.16	NPA A/Cs	Amt. Outstd. As on 30.09.16
1	Allahabad Bank					16	15.43	4	4.11	5	4.75	2	2.00
2	Andhra Bank	23	9.45	0	0.00	13	21.63	1	1.30	13	8.64	0	0.00
3	Bank of Baroda					49	101.63	6	6.84	40	116.25	6	4.01
4	Bank of Maharashtra					2	8.80	0	0.00	4	10.22	4	10.22
5	Bank of India					1	4.75	0	0.00	10	19.20	0	0.00
6	Canara Bank					90	265.55	83	115.20	166	152.12	148	165.98
7	Central Bank of India	163	74.11	98	54.81	59	138.82	17	16.69	65	120.19	22	19.01
8	CORPORATION BANK					8	9.31	0	0.00	0	0.00	0	0.00
9	Indian Bank	0	0.00	0	0.00	35	54.57	13	13.77	22	33.16	2	2.52
10	IDBI BANK					5	18.78	5	18.78	1	6.06	1	6.06
11	IOB	10	29.57	6	12.75	20	35.30	12	15.80	39	52.85	15	13.50
12	PNB	2	2.30	2	2.30	20	55.30	9	26.40	16	22.60	5	7.80
13	P&SB	17	63.90	17	63.90	22	47.90	9	13.25	10	10.05	4	3.65
14	SBI	2420	2429.00	570	1009.00	1725	4169.00	351	1682.00	1581	1742.00	351	783.00
15	SYNDICATE BANK					38	62.30	10	12.19	9	7.59	3	7.11
16	OBC					16	13.67	4	10.93	6	8.03	2	1.59
17	United Bank of India	2720	1910.48	2627	1835.27	2283	4316.14	491	849.02	680	972.58	206	302.58
18	Union Bank of Inida	0	0.00	0	0.00	115	778.83	75	52.37	111	883.39	71	55.73
19	UCO Bank	472	238.00	472	238.00	272	873.00	42	145.00	245	553.00	39	155.00
20	Vijaya Bank	2	3.10	0	0.00	25	48.33	8	12.44	14	21.15	1	0.35
	<b>ASCB of PSBs Sub-Total</b>	<b>5829</b>	<b>4759.91</b>	<b>3792</b>	<b>3216.03</b>	<b>4814</b>	<b>11039.04</b>	<b>1140</b>	<b>2996.09</b>	<b>3037</b>	<b>4743.83</b>	<b>882</b>	<b>1540.11</b>
21	AXIS BANK					5	10.40	4	3.57				
22	HDFC BANK					1	2.99	0	0.00				
23	ICICI					1	0.23	0	0.00				
24	INDUSIND BANK												
25	SOUTH INDIAN BANK												
26	Yes Bank												
27	Federal Bank												
28	Kotak Mahindra												
	<b>ASCB of Pvt s Sub-Total</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>7</b>	<b>13.62</b>	<b>4</b>	<b>3.57</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
29	TGB	0	0.00	0	0.00	3463	5479.41	841	1333.01	3423	3754.74	670	937.99
	<b>TGBs Sub-Total</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>3463</b>	<b>5479.41</b>	<b>841</b>	<b>1333.01</b>	<b>3423</b>	<b>3754.74</b>	<b>670</b>	<b>937.99</b>
30	ACUB												
31	TCARDB												
32	TSCB Ltd					901	2126.87	177	219.12	1835	2176.33	415	258.40
	<b>ASCB of Coop Sub-Total</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>901</b>	<b>2126.87</b>	<b>177</b>	<b>219.12</b>	<b>1835</b>	<b>2176.33</b>	<b>415</b>	<b>258.40</b>
	<b>GRAND TOTAL</b>	<b>5829</b>	<b>4759.91</b>	<b>3792</b>	<b>3216.03</b>	<b>9185</b>	<b>18658.94</b>	<b>2162</b>	<b>4551.79</b>	<b>8295</b>	<b>10674.90</b>	<b>1967</b>	<b>2736.50</b>

## Agenda Item NO: 11

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

(Amt. Rs in Crore)

Parameters	Sept'2015	March'2016	Sept'2016	Variation over Sept' 2015	
				Amount	% of increase
Deposit	17383.74	18724.08	19079.92	1696.18	10
Advance	7649.07	8415.05	8404.47	755.40	10
CD Ratio	44	45	44		0
Investments	2977.53	4112.21	2618.02	-359.51	-12
(C+I)D Ratio with Inv.	61	67	58		-3
RIDF*	200.00	200.00	275.00		
CD Ratio with RIDF #	45	46	45		0
Govt. fund lying with Banks	2247.57	3204.91	3086.44	838.87	37
CD ratio without Govt. Fund	51	54	53	-	+2
Credit in flow from outside the state	556.26	588.62	555.31	-0.95	0
CD Ratio including Govt. Deposit with Credit inflow	47	48	47	-	0
CD ratio excluding Govt. Dep. including credit inflow	54	58	56	-	+2
<b>Priority Sector Credit (PSC)</b>	<b>5871.49</b>	<b>6162.78</b>	<b>6803.81</b>	<b>932.32</b>	<b>16</b>
% of PSC to ANBC *	83	87	89		+6
Sectoral deployment of PSC: 1. Agriculture	1750.88	2304.85	2762.95	1012.07	58
% of Agriculture Adv. to ANBC	25	37	36		+13
2.MSME	2640.96	2694.85	2822.42	181.46	7
3.Other Prisec	1479.65	1163.08	1218.44	-261.21	-18
PSC to major sub-sectors: (i)Weaker section	4341.38	3390.70	3339.29	-1002.09	-23
% of weaker section credit to ANBC	61	48	44		-17
II) SC	692.68	757.10	763.37	70.69	10
III) ST	1112.56	1157.46	1194.72	82.16	7
IV) Women Entrepreneur	1361.73	1414.33	1445.83	84.10	6
% of women credit to ANBC	19	20	17		-2
V) Minority Community	263.67	282.73	276.93	13.26	5
% to Total Prisec Advance	4	5	4		0

ANBC= Adjusted Net Bank Credit,(ANBC as on September 2015– Rs.7649.07 crore).

**TRIPURA STATE**

**Agenda item No. 11**

**BANK-WISE & POPULATION GROUP-WISE BRANCH NETWORK AND DEPOSIT AS ON 30.09.2016**

( Amt in lakh)									
Sl No	BANKS	NO. OF BRANCHES				DEPOSITS			
		Rural	Semi urban	Urban	Total	Rural	Semi Urban	Urban	TOTAL
1	2	3	4	5	6	7	8	9	10
1	Allahabad Bank	1	1	1	3	509.16	256.02	8742.93	9508.11
2	Andhra Bank	0	0	1	1	0.00	0.00	1582.03	1582.03
3	Bank of Baroda	1	0	3	4	552.73	0.00	26740.76	27293.49
4	Bank of India	7	4	2	13	4549.37	3104.47	5488.58	13142.42
5	Bank of Maharashtra	0	0	1	1	0.00	0.00	411.06	411.06
6	Bharatiya Mahila Bank	1	0	1	2	106.00	0.00	3778.62	3884.62
7	Canara Bank	3	7	3	13	3319.17	3513.24	20439.27	27271.68
8	Central Bank of India	1	3	3	7	2990.13	1222.19	10264.34	14476.66
9	Corporation Bank	0	1	1	2	0.00	382.67	3441.48	3824.15
10	Dena Bank	0	0	1	1	0.00	0.00	237.01	237.01
11	Indian Bank	1	0	2	3	99.76	0.00	12370.59	12470.35
12	IDBI BANK	3	3	1	7	1000.00	6567.00	12480.00	20047.00
13	Indian Overseas Bank	2	2	1	5	1281.08	429.93	11421.11	13132.12
14	Oriental Bank of Commerce	0	1	1	2	0.00	101.00	2240.48	2341.48
15	Punjab & Sind Bank	1	0	1	2	119.00	0.00	2223.00	2342.00
16	Punjab National Bank	1	1	1	3	427.60	0.00	4003.69	4431.29
17	State Bank of India	30	18	14	62	51920.82	152442.45	312202.73	516566.00
18	Syndicate Bank	3	2	1	6	495.16	1186.80	3286.18	4968.14
19	Union Bank of India	1	3	3	7	998.01	3680.36	43120.41	47798.78
20	United Bank of India	42	8	12	62	94271.58	68939.48	96004.32	259215.38
21	UCO Bank	12	9	5	26	16863.95	19322.63	65307.18	101493.76
22	Vijaya Bank	1	0	3	4	954.55	0.00	20474.85	21429.40
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>111</b>	<b>63</b>	<b>62</b>	<b>236</b>	<b>180458.07</b>	<b>261148.24</b>	<b>666260.62</b>	<b>1107866.93</b>
23	AXIS BANK	0	4	3	7	0.00	6886.08	31238.92	38125.00
24	Bandhan Bank	12	8	3	23	5726.00	5270.00	6299.00	17295.00
25	Federal Bank	0	0	1	1	0.00	0.00	3239.21	3239.21
26	HDFC	0	2	3	5	0.00	2194.34	7713.44	9907.78
27	ICICI	1	6	1	8	677.20	2767.35	5620.45	9065.00
28	Indusind Bank	0	1	1	2	0.00	994.37	2685.42	3679.79
29	Kotak Mahindra Bank	0	0	1	1	0.00	0.00	2445.94	2445.94
30	South Indian Bank	0	0	1	1	0.00	0.00	4048.34	4048.34
31	YES Bank	0	0	1	1	0.00	0.00	30.92	30.92
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>13</b>	<b>21</b>	<b>15</b>	<b>49</b>	<b>6403.20</b>	<b>18112.14</b>	<b>63321.64</b>	<b>87836.98</b>
32	Tripura Gramin Bank	101	30	13	144	182055.00	145747.00	168221.00	496023.00
<b>C</b>	<b>Sub Total of RRB</b>	<b>101</b>	<b>30</b>	<b>13</b>	<b>144</b>	<b>182055.00</b>	<b>145747.00</b>	<b>168221.00</b>	<b>496023.00</b>
33	ACUB	0	1	2	3	0.00	211.94	3584.44	3796.38
34	TCARDB	1	3	1	5	0.00	0.00	0.00	0.00
35	TSCB	40	12	11	63	54642.67	51277.18	106548.49	212468.34
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>41</b>	<b>16</b>	<b>14</b>	<b>71</b>	<b>54642.67</b>	<b>51489.12</b>	<b>110132.93</b>	<b>216264.72</b>
<b>GRAND TOTAL</b>		<b>266</b>	<b>130</b>	<b>104</b>	<b>500</b>	<b>423558.94</b>	<b>476496.50</b>	<b>1007936.19</b>	<b>1907991.63</b>

TRIPURA STATE

Agenda item No. 11

BANK-WISE & POPULATION GROUP-WISE ADVANCE AND CD RATIO AS ON 30.09.2016

Amt. in lakh

Sl No.	BANKS	ADVANCES				CREDIT DEPOSIT RATIO (%)				Investment	Credit + Investment Deposit Ratio (%)
		Rural	Semi urban	Urban	TOTAL	Rural	Semi urban	Urban	Total		
1	2	3	4	5	6	7	8	9	10	11	12
1	Allahabad Bank	70.11	96.46	2319.63	2486.20	14	0	27	26		26
2	Andhra Bank	0.00	0.00	180.04	180.04	0	0	11	11		11
3	Bank of Baroda	385.11	0.00	7009.00	7394.11	70	0	26	27		27
4	Bank of India	3615.28	2193.43	6394.28	12202.99	79	71	117	93		93
5	Bank of Maharashtra	0.00	0.00	211.36	211.36	0	0	51	51		51
6	Bharatiya Mahila Bank	171.65	0.00	515.28	686.93	0	0	14	18		18
7	Canara Bank	729.81	2496.02	7641.23	10867.06	22	71	37	40		40
8	Central Bank of India	502.80	616.00	4407.33	5526.13	17	50	43	38		38
9	Corporation Bank	0.00	42.94	392.12	435.06	0	11	11	11		11
10	Dena Bank	0.00	0.00	53.45	53.45	0	0	23	23		23
11	Indian Bank	23.06	0.00	1792.91	1815.97	23	0	14	15		15
12	IDBI BANK	550.00	1547.00	3062.00	5159.00	55	24	25	26		26
13	Indian Overseas Bank	208.25	155.55	2789.70	3153.50	16	36	24	24		24
14	Oriental Bank of Commerce	0.00	17.50	311.09	328.59	0	0	14	14		14
15	Punjab & Sind Bank	74.00	0.00	405.00	479.00	62	0	18	20		20
16	Punjab National Bank	90.38	0.00	2034.88	2125.26	21	0	51	48		48
17	State Bank of India	63232.46	68103.47	85398.07	216734.00	122	45	27	42		42
18	Syndicate Bank	224.63	799.15	1333.48	2357.26	45	67	41	47		47
19	Union Bank of India	84.01	1273.88	9925.14	11283.03	8	35	23	24		24
20	United Bank of India	39578.52	22289.53	47324.50	109192.55	42	32	49	42		42
21	UCO Bank	4507.20	4144.78	15130.62	23782.60	27	21	23	23		23
22	Vijaya Bank	0.00	0.00	2568.90	2568.90	0	0	13	12		12
A	<b>Sub Total of Public Sec. Bank</b>	<b>114047.27</b>	<b>103775.71</b>	<b>201200.01</b>	<b>419022.99</b>	<b>63</b>	<b>40</b>	<b>30</b>	<b>38</b>	<b>0.00</b>	<b>38</b>
23	AXIS BANK	0.00	177.70	1870.25	2047.95	0	3	6	5		5
24	Bandhan Bank	42354.00	26649.00	12288.00	81291.00	740	506	195	470		
25	Federal Bank	0.00	0.00	516.87	516.87	0	0	16	16		16
26	HDFC	0.00	3625.00	10498.04	14123.04	0	165	136	143		143
27	ICICI	162.00	1249.00	853.00	2264.00	24	45	15	25		25
28	Indusind Bank	0.00	5788.89	4538.46	10327.35	0	582	169	281		281
29	Kotak Mahindra Bank	0.00	0.00	50.79	50.79	0	0	2	2		2
30	South Indian Bank	0.00	0.00	948.89	948.89	0	0	23	23		23
31	YES Bank	0.00	0.00	0.00	0.00	0	0	0	0	382.35	1237
B	<b>Sub Total of Pvt. Sec. Bank</b>	<b>42516.00</b>	<b>37489.59</b>	<b>31564.30</b>	<b>111569.89</b>	<b>664</b>	<b>207</b>	<b>50</b>	<b>127</b>	<b>382.35</b>	<b>127</b>
32	Tripura Gramin Bank	103975.00	57920.00	24910.00	186805.00	57	40	15	38	244028.34	87
C	<b>Sub Total of RRB</b>	<b>103975.00</b>	<b>57920.00</b>	<b>24910.00</b>	<b>186805.00</b>	<b>57</b>	<b>40</b>	<b>15</b>	<b>38</b>	<b>244028.34</b>	<b>87</b>
33	ACUB	0.00	55.64	1544.19	1599.83	0	26	43	42	2496.25	108
34	TCARDB	0.00	1388.82	693.54	2082.36	0	0	0	0		0
35	TSCB	58082.07	48138.29	13147.00	119367.36	106	94	12	56	14894.92	63
D	<b>Sub Total of Coop.Banks</b>	<b>58082.07</b>	<b>49582.75</b>	<b>15384.73</b>	<b>123049.55</b>	<b>106</b>	<b>96</b>	<b>14</b>	<b>57</b>	<b>17391.17</b>	<b>65</b>
	<b>GRAND TOTAL</b>	<b>318620.34</b>	<b>248768.05</b>	<b>273059.04</b>	<b>840447.43</b>	<b>75</b>	<b>52</b>	<b>27</b>	<b>44</b>	<b>261801.86</b>	<b>58</b>
	<b>TOTAL RESOURCES SUPPORT PROVIDED TO STATE UNDER RIDF:</b>					<b>27500.00</b>				<b>C.D. Ratio With RIDF</b>	<b>45</b>

**TRIPURA STATE**

Agenda Item No. 11

**BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 30.09.2016**

(Amt. in lacs)

Sl.No.	BANKS	Agril & Allied Activities		MSME		OTHER PRISEC		Total PRISEC		TFA as % of ANBC	PS Cr. As % to ANBC
		Total Finance		A/c.	Amt.	A/c.	Amt.	A/c.	Amt.		
		A/c.	Amt.								
1	2	3	4	6	7	9	10	12	13	14	15
1	Allahabad Bank	150	213.03	211	1221.68	119	707.71	480	2142.42	10	99
2	Andhra Bank	0	0.00	48	50.88	9	35.75	57	86.63	0	96
3	Bank of Baroda	90	429.29	487	3286.83	164	775.28	741	4491.40	6	64
4	Bank of India	619	3987.41	1302	5642.36	212	254.03	2133	9883.80	37	93
5	Bank of Maharashtra	1	2.51	20	51.50	17	51.09	38	105.10	2	93
6	Bharatiya Mahila Bank	9	4.96	335	235.55	170	379.75	514	620.26	2	299
7	Canara Bank	1241	532.23	1243	2107.36	532	2301.13	3016	4940.72	6	57
8	Central Bank of India	842	880.42	576	2549.90	512	1758.68	1930	5189.00	19	109
9	Corporation Bank	25	17.00	185	288.00	73	88.50	283	393.50	5	119
10	Dena Bank	0	0.00	4	8.48	21	25.57	25	34.05	0	138
11	Indian Bank	5	46.15	140	1063.66	92	303.37	237	1413.18	3	90
12	IDBI BANK	3021	1753.00	1348	1905.53	1105	927.47	5474	4586.00	15	40
13	Indian Overseas Bank	81	59.53	511	1458.25	38	207.47	630	1725.25	1	36
14	Oriental Bank of Commerce	2	0.13	72	182.52	28	57.70	102	240.35	0	89
15	Punjab & Sind Bank	11	9.70	190	276.50	87	122.44	288	408.64	2	82
16	Punjab National Bank	37	57.25	164	1625.50	42	122.25	243	1805.00	3	86
17	State Bank of India	111165	76990.00	37091	85884.54	9217	16010.00	157473	178884.54	39	91
18	Syndicate Bank	151	115.06	565	1139.62	114	267.51	830	1522.19	6	82
19	Union Bank of India	602	670.90	799	4317.37	306	1554.91	1707	6543.18	8	74
20	United Bank of India	70488	23913.52	14009	64121.66	2772	10863.88	87269	98899.06	23	93
21	UCO Bank	9894	3500.26	2842	11626.40	1209	4717.69	13945	19844.35	16	91
22	Vijaya Bank	143	188.67	387	2235.22	141	31.43	671	2455.32	8	107
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>198577</b>	<b>113371.02</b>	<b>62529</b>	<b>191279.31</b>	<b>16980</b>	<b>41563.61</b>	<b>278086</b>	<b>346213.94</b>	<b>29</b>	<b>88</b>
23	AXIS BANK	47	138.00	393	7250.00	69	63.50	509	7451.50	1	38
24	Bandhan Bank	174756	39622.00	110527	39322.00	17286	864.00	302569	79808.00	75	150
25	Federal Bank	38	24.46	20	185.42	0	0.00	58	209.88	5	42
26	HDFC	12761	4740.94	9456	4321.82	250	37.03	22467	9099.79	48	91
27	ICICI	4446	1854.00	19	49.00	1	8.00	4466	1911.00	84	86
28	Indusind Bank	317	462.74	1213	2256.55	0	0.00	1530	2719.29	4	23
29	Kotak Mahindra Bank	0	0.00	1	25.57	0	0.00	1	25.57	0	98
30	SOUTH INDIAN BANK	1	17.23	16	565.44	62	204.99	79	787.66	3	130
31	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>192366</b>	<b>46859.37</b>	<b>121645.00</b>	<b>53975.80</b>	<b>17668</b>	<b>1177.52</b>	<b>331679</b>	<b>102012.69</b>	<b>48</b>	<b>104</b>
32	Tripura Gramin Bank	218048	47729.00	29885	28831.00	26241	64721.00	274174	141281.00	28	83
<b>C</b>	<b>Sub Total of RRB</b>	<b>218048</b>	<b>47729.00</b>	<b>29885</b>	<b>28831.00</b>	<b>26241</b>	<b>64721.00</b>	<b>274174</b>	<b>141281.00</b>	<b>28</b>	<b>83</b>
33	ACUB	0	0.00	0	0.00	800	1599.83	800	1599.83	0	91
34	TCARDB	1361	500.67	0	0.00	1902	1581.69	3263	2082.36	21	89
35	TSCB	122296	67834.56	19892	8155.91	4462	11200.28	146650	87190.75	68	87
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>123657</b>	<b>68335.23</b>	<b>19892</b>	<b>8155.91</b>	<b>7164</b>	<b>14381.80</b>	<b>150713</b>	<b>90872.94</b>	<b>66</b>	<b>87</b>
<b>GRAND TOTAL</b>		<b>732648</b>	<b>276294.62</b>	<b>233951</b>	<b>282242.02</b>	<b>68053</b>	<b>121843.93</b>	<b>1034652</b>	<b>680380.57</b>	<b>36</b>	<b>89</b>

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 30.09.2016**

(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	97	248.25	142	511.55	48	208.45	403	1420.55	65	178	350.25	35	94.10	2	0.42
2	Andhra Bank	6	14.00	0	0.00	0	0.00	7	6.60	7	3	2.29	1	1.00	0	0.00
3	Bank of Baroda	53	70.00	29	30.80	16	28.48	97	712.13	10	39	41.00	6	8.30	0	0.00
4	Bank of India	142	248.90	207	117.21	59	62.43	236	336.93	3	183	347.08	49	29.42	0	0.00
5	Bank of Maharashtra	13	20.01	0	0.00	0	0.00	13	10.20	9	8	13.20	0	0.00	0	0.00
6	Bharatiya Mahila Bank	0	0.00	0	0.00	0	0.00	26	12.50	6	18	19.70	0	0.00	0	0.00
7	Canara Bank	634	594.85	455	263.73	460	527.20	1612	1155.00	13	104	75.96	1103	589.26	40	6.72
8	Central Bank of India	268	97.86	241	128.73	139	77.02	611	723.31	15	218	249.49	27	19.34	2	1.05
9	Corporation Bank	15	18.00	12	16.00	35	60.00	43	55.55	17	22	31.00	4	6.01	0	0.00
10	Dena Bank	0	0.00	0	0.00	0	0.00	15	7.24	29	0	0.00	0	0.00	0	0.00
11	Indian Bank	21	31.71	35	49.64	25	34.67	94	130.01	8	8	12.21	8	12.71	0	0.00
12	IDBI BANK	302	56.50	2500	750.00	477	176.06	4366	902.28	8	4558	1061.46	190	39.97	0	0.00
13	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	7	21.25	0	0	0.00	0	0.00	0	0.00
14	Oriental Bank of Commerce	2	0.86	0	0.00	39	9.20	44	8.85	3	19	33.49	1	1.00	0	0.00
15	Punjab & Sind Bank	26	42.50	40	42.15	4	3.50	47	61.10	12	15	17.00	4	5.00	0	0.00
16	Punjab National Bank	0	0.00	0	0.00	0	0.00	151	155.50	7	0	0.00	0	0.00	0	0.00
17	State Bank of India	25009	23458.00	48002	38396.00	10082	16113.00	68101	50356.00	26	35412	29037.00	11091	10461.00	379	432.00
18	Syndicate Bank	53	73.17	49	97.05	0	0.00	87	233.00	13	185	116.33	111	75.00	0	0.00
19	Union Bank of India	135	278.31	52	61.11	101	82.36	341	601.81	7	182	274.91	33	51.21	0	0.00
20	United Bank of India	19786	7486.41	27593	8363.88	6258	6811.58	62147	39748.55	37	42789	20459.58	9593	4539.63	366	72.57
21	UCO Bank	3125	5926.18	1592	546.26	1318	1186.23	6198	11302.00	52	735	1031.45	587	793.51	22	6.98
22	Vijaya Bank	67	194.58	38	142.16	35	41.40	157	437.14	19	60	37.66	58	143.00	4	2.81
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>49754</b>	<b>38860.09</b>	<b>80987</b>	<b>49516.27</b>	<b>19096</b>	<b>25421.58</b>	<b>144803</b>	<b>108397.50</b>	<b>28</b>	<b>84736</b>	<b>53211.06</b>	<b>22901</b>	<b>16869.46</b>	<b>815</b>	<b>522.55</b>
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	247740	59336.00	112	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	215	155.77	234	799.98	0	0.00	21236	4677.07	47	20556	3331.15	2815	581.86	0	0.00
27	ICICI	1819	691.00	130	60.00	0	0.00	3273	1262.00	57	1212	567.00	343	120.00	0	0.00
28	Indusind Bank	157	250.61	162	197.50	0	0.00	687	634.90	5	82	125.30	156	284.73	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>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>60614</b>	<b>12136.80</b>	<b>50712</b>	<b>10375.32</b>	<b>42198</b>	<b>7809.56</b>	<b>272942</b>	<b>65930.24</b>	<b>67</b>	<b>260189</b>	<b>49131.62</b>	<b>4782</b>	<b>1286.33</b>	<b>0</b>	<b>0.00</b>
32	Tripura Gramin Bank	31366	17818.00	83612	39743.00	16071	5963.00	200719	127398.00	75	92684	30768.00	24194	8004.00	84	25.00
<b>C</b>	<b>Sub Total of RRB</b>	<b>31366</b>	<b>17818.00</b>	<b>83612</b>	<b>39743.00</b>	<b>16071</b>	<b>5963.00</b>	<b>200719</b>	<b>127398.00</b>	<b>75</b>	<b>92684</b>	<b>30768.00</b>	<b>24194</b>	<b>8004.00</b>	<b>84</b>	<b>25.00</b>
33	ACUB	118	201.50	133	359.18	0	0.00	31	12.59	1	143	298.60	7	4.86	4	8.10
34	TCARDB	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0.00
35	TSCB	18302	7320.80	37437	19478.68	31209	15604.50	122292	32190.75	32	20315	11173.25	3397	1528.65	433	216.75
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>18420</b>	<b>7522.30</b>	<b>37570</b>	<b>19837.86</b>	<b>31209</b>	<b>15604.50</b>	<b>122323</b>	<b>32203.34</b>	<b>31</b>	<b>20458</b>	<b>11471.85</b>	<b>3404</b>	<b>1533.51</b>	<b>437</b>	<b>224.85</b>
	<b>GRAND TOTAL</b>	<b>160154</b>	<b>76337.19</b>	<b>252881</b>	<b>119472.45</b>	<b>108574</b>	<b>54798.64</b>	<b>740787</b>	<b>333929.08</b>	<b>44</b>	<b>458067</b>	<b>144582.53</b>	<b>55281</b>	<b>27693.30</b>	<b>1336</b>	<b>772.40</b>

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	764907.00				
	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 (July-Sept)		Outstanding/Disbursement at the end of the Quarter(April to Sept)		
		No. of A/cs	Amount disbursed	No. of A/cs	No. of beneficiaries	Balance O/s
<b>1</b>	<b>Priority Sector</b>	<b>97137</b>	<b>91209.51</b>	<b>143795</b>		<b>174282.39</b>
<b>I</b>	<b>Agriculture</b>	<b>86614</b>	<b>48644.44</b>	<b>120707</b>		<b>77309.92</b>
(i)	Crop Loans	12680	7158.09	25399		13319.37
(ii)	Investment Credit					
	Out of (ii) above, loans for agriculture implements & machinery					
(iii)	Allied Activities	73934	41486.35	95308		63990.55
(a)	Fisheries	5426	2351.28	11069		4843.83
(b)	Dairying	1196	3010.55	2517		6264.32
(c)	Poultry	1688	2472.87	3329		4865.53
(d)	Animal Husbandry					
(e)	Bee keeping					
(f)	Sericulture					
(g)	Others	65624	33651.65	78393		48016.87
	Out of Agriculture, loans to small and marginal farmers	10529	6100.47	20984		11185.09
	Out of Agriculture, loans to other individual farmers	76085	42543.97	99723		66124.83
	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					
<b>II</b>	<b>MSMEs</b>	<b>8384</b>	<b>31052.98</b>	<b>15576</b>		<b>57679.89</b>
(i)	Micro Enterprises	8345	29662.81	15503		55146.03
(a)	Manufacturing Enterprises	2194	9111.93	4105		17053.66
(b)	Service Enterprises	6151	20550.88	11398		38092.37
(ii)	Small Enterprises	39	1390.17	73		2533.86
(a)	Manufacturing Enterprises	10	315.73	19		579.14
(b)	Service Enterprises	29	1074.44	54		1954.72
(iii)	Medium Enterprises					
(a)	Manufacturing Enterprises					
(b)	Service Enterprises					
(iv)	Advances to KVI					
(v)	Other Finance to MSMEs					
<b>III</b>	<b>Export Credit</b>					
<b>IV</b>	<b>Education</b>	73	241.14	161		576.62
<b>V</b>	<b>Housing</b>					
<b>VI</b>	<b>Renewable Energy</b>					
<b>VII</b>	<b>Social Infrastructure</b>					
<b>VIII</b>	<b>'Others' category under Priority Sector</b>	<b>2139</b>	<b>11512.09</b>	<b>7512</b>		<b>39292.58</b>
<b>2</b>	<b>Loans to Weaker Sections under Priority Sector</b>	<b>40342</b>	<b>49987.80</b>	<b>80834</b>		<b>94108.39</b>
<b>3</b>	<b>Non-Priority Sector Loans</b>	<b>5310</b>	<b>13295.82</b>	<b>11156</b>		<b>26058.60</b>
<b>I</b>	<b>Agriculture</b>					
<b>II</b>	<b>MSME (Service)</b>					
(i)	Micro Enterprises (Service)					
(ii)	Small Enterprises (Service)					
(iii)	Medium Enterprises (Service)					
<b>III</b>	<b>Education Loans</b>					
<b>IV</b>	<b>Housing Loans</b>					
<b>V</b>	<b>Personal Loans under Non-Priority Sector</b>					
<b>VI</b>	<b>Other Non-Priority Sector Loans</b>	0	0.00	0		0.00
<b>4</b>	<b>Total Loans</b>	<b>102447</b>	<b>104505.33</b>	<b>154951</b>		<b>200340.99</b>

## **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%), ACP 2015-16 (124%) and ACP 2016-17(As on Sept'16) (60%) 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, one Sub-committee under DCC is reviewing in each DCC meeting and action points are taken to push up the CD ratio of the District.

**EMPLOYMENT GENERATION SCHEMES**

Scheme-wise performance under Employment Generation Scheme by all Banks for 2016-17 (as on 30.09.2016) is given below:

(Rs/ lac)

Scheme	Prog. Year	Target	Spon.	Sanctioned		Disbursed	
		No	No	No	Amt	No	Amt
<b>PMEGP</b>							
Sept'2016	2015-16	1500	3947	1371	6652.01	1221	4247.28
Sept'2016	2016-17	1500	2403	0	0.00	0	0.00
<b>SWAVALAMBAN</b>							
Sept'2016	2015-16	3500	5729	2963	6970.83	2592	5478.37
Sept'2016	2016-17	4000	4796	0	0.00	0	0.00

**PMEGP**

As at the end of Sept'2016, for the FY 2015-16, 3947 PMEGP cases have been sponsored to the bank branches, out of which 1371 cases have been sanctioned amounting to Rs. 66.52 Crores. Disbursement has been made in 1221 cases with financial outlay of Rs. 42.47 Crores.

**SWABALAMBAN**

5729 Swabalamban proposals were sponsored to the bank branches for FY 2015-16. Banks have already sanctioned 2963 proposals with an amount of Rs. 69.71 Crores and have disbursed 2592 cases amounting Rs. 54.78 Crores.

Proposals sponsored under both the schemes are under process and would be disposed off within 15<sup>th</sup> January 2017.

## REVISED TARGET UNDER PMEGP 2016-17

Govt. of Tripura vide their Letter No. F.V-1(74)/DI/PMEGP/2010/PART-III/15,715-67 dated, Agartala, the 8<sup>th</sup> November, 2016 has communicated to all concerned about increasing the target of PMEGP for Tripura for the Year 2016-17 from 1500 to 1846. The revised targets(Bank-wise and District-wise) are annexed herewith:-

No.F.V-1(74)/DI/PMEGP/2010/PART-III/15, 715-67  
Government of Tripura  
Department of Industries & Commerce  
Silpa Udyog Bhavan, Khejurbagan  
Agartala, Tripura-799006,  
\*\*\*\*\*

Dated, Agartala, the . 8<sup>th</sup> November, 2016

To

All concerned (as per List enclosed in Annexure-I)

Subject: Revised Target under PMEGP for 2016-17

Sir,

Kindly refer to this office letter bearing No.F.1(74)/DI/PMEGP/2010/PART-III/7525 577, dated, 18<sup>th</sup> May, 2016 where we had communicated tentative target under Prime Minister's Employment Generation Programme (PMEGP) for the year 2016-17.

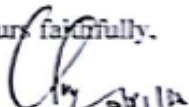
2. Recently, Khadi and Village Industries Commission, Mumbai has revised the target for the year 2016-17 and accordingly a revised target of 1846 projects with Margin Money of Rs. 3692.94 Lakhs has been allotted for Tripura.

3. The Revised State target under PMEGP for the year 2016-17 has been distributed District-wise and Bank-wise proportionately. There are some internal adjustments in branch-level allocations, which have been done considering opening of some new banks/ branches and other relevant factors. The Revised District-wise and Bank & Bank Branch-wise target is enclosed at ANNEXURE-II.

4. The concerned Banks may kindly circulate the Revised Target to their Bank branches with suitable instructions for implementation of the Programme.

Thanking you,

Yours faithfully,

  
(V.G. JEKNER)  
Special Secretary to the  
Government of Tripura

**DISTRICT-WISE & BANK- WISE REVISED TARGET UNDER PMEGP FOR THE YEAR 2016-17**

Sl. No.	Name of the Bank	West	Khowai	Sepahijal	South	Gomati	North	Unokoti	Dhalai	Total
1	United Bank of India	102	41	45	63	64	30	36	46	427
2	State Bank India	101	27	44	53	32	35	46	29	367
3	TGB	111	35	61	79	85	71	52	50	544
4	TSCB	45	14	35	28	24	9	26	35	216
5	Allahabad	5	2	0	0	1	0	0	0	8
6	Andhra Bank	5	0	0	0	0	0	0	0	5
7	Axis	1	0	1	1	1	0	0	0	4
8	Bandhan Bank	2	0	1	1	1	0	1	1	7
9	Bank of Baroda	10	0	0	0	3	0	0	0	13
10	Bank of India	12	0	3	0	7	2	0	7	31
11	Bank of Maharashtra	4	0	0	0	0	0	0	0	4
12	Bharatiya Mahila	1	0	0	0	1	0	0	0	2
13	Canara Bank	10	3	3	1	3	2	4	2	28
14	Central Bank of	17	0	0	0	1	0	4	3	25
15	Corporation Bank	5	2	0	0	0	0	0	0	7
16	Indian Bank	6	0	0	0	0	0	0	2	8
17	Indian Overseas	5	2	0	0	1	0	2	0	10
18	ICIC Bank	1	1	0	0	1	1	1	1	6
19	IDBI Bank	3	0	0	1	1	1	0	0	6
20	HDFC Bank	1	0	0	0	1	0	0	0	2
21	Indusind Bank	1	0	0	0	0	0	0	0	1
22	UCO Bank	21	15	10	2	2	2	6	9	67
23	Punjab & Sindh	4	0	1	0	0	0	0	0	5
24	Union Bank	17	0	0	1	1	2	0	0	21
25	Vijaya Bank	10	0	0	0	0	0	0	0	10
26	Punjab National	4	0	2	0	0	0	0	0	6
27	Syndicate Bank	5	0	1	0	1	5	0	0	12
28	Oriental Bank of	4	0	0	0	0	0	0	0	4
29	YES Bank	0	0	0	0	0	0	0	0	0
	<b>Grand Total</b>	<b>513</b>	<b>142</b>	<b>207</b>	<b>230</b>	<b>231</b>	<b>160</b>	<b>178</b>	<b>185</b>	<b>1846</b>

**TRIPURA STATE**  
**PERFORMANCE UNDER PMEGP FOR THE FINANCIAL YEAR 2015-16 AS ON 30.09.2016**

Agenda No-12

Sl.No.	NAME OF THE BANKS	TARGET	SPONSORED		SANCTIONED		DISBURSED	
		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	14.00
3	Bank of Baroda	9	32	176.62	9	44.95	9	33.20
4	Bank of India	18	53	372.67	32	185.15	26	141.83
5	Bank of Maharashtra	3	6	27.00	3	13.00	3	13.00
6	Canara Bank	19	77	457.75	27	133.80	25	70.46
7	Central Bank of India	21	58	283.60	16	60.00	15	36.12
8	Corporation Bank	5	5	23.00	2	4.50	2	2.50
9	Indian Bank	6	13	57.99	5	10.50	5	6.70
10	IDBI BANK	5	23	125.27	10	48.03	7	26.05
11	Indian Overseas Bank	9	26	168.10	3	7.00	3	6.45
12	Oriental Bank of Commerce	4	8	28.50	2	6.00	2	6.00
13	Punjab & Sind Bank	5	10	53.50	3	5.00	3	3.50
14	Punjab National Bank	5	10	49.55	4	6.30	4	1.95
15	State Bank of India	323	722	3785.69	267	878.85	232	482.23
16	Syndicate Bank	11	32	163.50	5	19.00	4	12.70
17	Union Bank of India	18	49	240.00	18	81.00	16	43.14
18	United Bank of India	368	945	5192.65	336	1938.36	302	1078.02
19	UCO Bank	48	155	806.17	43	195.09	37	118.94
20	Vijaya Bank	8	16	74.58	6	13.00	5	7.00
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>895</b>	<b>2265</b>	<b>12201.64</b>	<b>800</b>	<b>3688.53</b>	<b>708</b>	<b>2109.89</b>
21	AXIS BANK	1	8	88.50	1	9.00	1	9.00
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>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>7</b>	<b>14</b>	<b>129.00</b>	<b>1</b>	<b>9.00</b>	<b>1</b>	<b>9.00</b>
29	Tripura Gramin Bank	442	1246	6660.45	403	2067.32	360	1475.34
<b>C</b>	<b>Sub Total of RRB</b>	<b>442</b>	<b>1246</b>	<b>6660.45</b>	<b>403</b>	<b>2067.32</b>	<b>360</b>	<b>1475.34</b>
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	167	887.16	152	653.05
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>156</b>	<b>422</b>	<b>2223.86</b>	<b>167</b>	<b>887.16</b>	<b>152</b>	<b>653.05</b>
<b>GRAND TOTAL</b>		<b>1500</b>	<b>3947</b>	<b>21214.95</b>	<b>1371</b>	<b>6652.01</b>	<b>1221</b>	<b>4247.28</b>

**TRIPURA STATE**  
**PERFORMANCE UNDER PMEGP FOR THE FINANCIAL YEAR 2016-17 AS ON 30.09.2016**

Agenda No-12

Sl.No.	NAME OF THE BANKS	TARGET	SPONSORED		SANCTIONED		DISBURSED	
		NO	NO	AMT.	NO	AMT.	NO	AMT.
1	Allahabad Bank	6	13	82.08				
2	Andhra Bank	4	6	27.00				
3	Bank of Baroda	9	21	109.77				
4	Bank of India	19	61	393.61				
5	Bank of Maharashtra	3	5	24.42				
6	Bharatiya Mahila Bank	2	3	19.00				
7	Canara Bank	22	41	238.11				
8	Central Bank of India	20	29	158.00				
9	Corporation Bank	4	5	21.00				
10	Indian Bank	7	11	51.76				
11	IDBI BANK	8	22	145.96				
12	Indian Overseas Bank	10	16	80.52				
13	Oriental Bank of Commerce	4	4	18.00				
14	Punjab & Sind Bank	5	6	28.00				
15	Punjab National Bank	5	8	62.44				
16	State Bank of India	312	448	2743.62				
17	Syndicate Bank	10	19	104.05				
18	Union Bank of India	18	31	207.30				
19	United Bank of India	361	593	3808.55				
20	UCO Bank	50	113	668.87				
21	Vijaya Bank	8	12	0.00				
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>887</b>	<b>1467</b>	<b>8992.06</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
22	AXIS BANK	5	8	103.00				
23	Bandhan Bank	7	6	54.29				
24	Federal Bank	0	0	0.00				
25	HDFC	2	3	23.00				
26	ICICI	6	10	72.50				
27	Indusind Bank	2	1	4.00				
28	Kotak Mahindra Bank	0	0	0.00				
29	SOUTH INDIAN BANK	0	0	0.00				
30	YES Bank	1	0	0.00				
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>23</b>	<b>28</b>	<b>256.79</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
31	Tripura Gramin Bank	438	680	3860.49				
<b>C</b>	<b>Sub Total of RRB</b>	<b>438</b>	<b>680</b>	<b>3860.49</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
32	ACUB	0	0	0.00				
33	TCARDB	0	0	0.00				
34	TSCB	152	228	1287.99				
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>152</b>	<b>228</b>	<b>1287.99</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
<b>GRAND TOTAL</b>		<b>1500</b>	<b>2403</b>	<b>14397.33</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>

**Tripura State**

**BANK-WISE POSITION IN IMPLEMENTATION OF SWABALAMBAN FOR THE STATE OF TRIPURA FOR THE PROGRAMME YEAR 2015-16 and 2016-17 AS ON 30.09.2016**

SI No	Name of Bank	Achievement for the Financial Year 2015-2016								Achievement for the Financial Year 2016-2017							
		Target		Sponsored		Sanctioned		Disbursed		Target		Sponsored		Sanctioned		Disbursed	
		No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt
1	Allahabad Bank	11	46.50	15	46.50	7	15.45	6	11.00	13	54.52	18	54.52				
2	Axis bank	3	3.46	2	3.46	1	1.64	0	0.00	5	16.10	6	16.10				
3	Bank of Baroda	18	61.37	25	61.37	12	21.06	10	18.74	20	82.70	24	82.70				
4	Bank of India	33	216.15	87	216.15	54	113.09	47	95.73	41	153.40	61	153.40				
5	Canara Bank	44	306.61	109	306.61	60	127.01	56	105.75	49	211.15	73	211.15				
6	Central Bank of India	52	214.64	74	214.64	25	51.12	18	26.71	58	200.19	70	200.19				
7	Dena Bank	0	0.00	0	0.00	0	0.00	0	0.00	1	0.00	0	0.00				
8	ICICI Bank	10	42.32	12	42.32	0	0.00	0	0.00	7	11.40	4	11.40				
9	IDBI Bank	4	63.64	24	63.64	17	34.30	14	26.19	6	85.00	29	85.00				
10	Indian Bank	13	50.16	16	50.16	7	10.10	6	8.00	13	65.21	20	65.21				
11	Indian Overseas Bank	18	114.42	45	114.42	17	34.26	15	28.91	21	74.78	28	74.78				
12	Indus Ind Bank	2	25.00	6	25.00	0	0.00	0	0.00	3	6.00	2	6.00				
13	Oriental Bank Of Commerce	5	16.00	6	16.00	2	6.00	2	6.00	7	46.01	12	46.01				
14	Punjab & Sind Bank	13	41.01	14	41.01	6	7.50	5	5.50	15	36.00	11	36.00				
15	Punjab Naional Bank	8	55.27	20	55.27	7	13.02	7	10.40	9	43.65	14	43.65				
16	Syndicate Bank	19	108.22	40	108.22	14	30.14	14	29.30	19	106.80	34	106.80				
17	State Bank of India	575	2607.07	911	2607.07	456	955.22	345	523.31	649	2702.09	852	2702.09				
18	Tripura Gramin Bank	1292	5701.34	2101	5701.34	1115	2747.12	1011	2434.93	1472	5236.93	1818	5236.93				
19	Tripura State Co-Op Bank	512	2111.75	749	2111.75	407	1010.85	358	834.70	584	1706.50	583	1706.50				
20	Union Bank	32	235.20	83	235.20	50	86.60	46	75.44	35	188.79	65	188.79				
21	United Bank Of India	664	3003.07	1103	3003.07	579	1421.47	516	1006.87	758	2608.51	856	2608.51				
22	UCO BANK	134	667.67	231	667.67	103	232.02	95	190.14	149	434.81	157	434.81				
23	Vijaya Bank	8	37.04	13	37.04	3	5.00	3	2.20	9	3.00	1	3.00				
24	HDFC	4	13.36	5	13.36	0	0.00	0	0.00	4	0.00	0	0.00				
25	Andhra Bank	6	22.50	6	22.50	4	8.00	4	8.00	7	22.00	6	22.00				
26	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00	17	97.65	35	97.65				
27	Corporation Bank	8	31.74	11	31.74	5	12.00	3	4.65	10	3.00	1	3.00				
28	Bharatiya Mahila Bank	4	24.20	10	24.20	10	20.86	9	18.90	10	27.10	12	27.10				
29	South Indian Bank	0	0.00	0	0.00	0	0.00	0	0.00	1	0.00	0	0.00				
30	Yes Bank	2	4.02	2	4.02	0	0.00	0	0.00	2	0.00	0	0.00				
31	Bank of Maharashtra	6	32.92	9	32.92	2	7.00	2	7.00	6	14.00	4	14.00				
	<b>TOTAL</b>	<b>3500</b>	<b>15856.65</b>	<b>5729</b>	<b>15856.65</b>	<b>2963</b>	<b>6970.83</b>	<b>2592</b>	<b>5478.37</b>	<b>4000</b>	<b>14237.29</b>	<b>4796</b>	<b>14237.29</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>

**TRIPURA STATE**

**Agenda Item No-12**

**BANK-WISE POSITION IN IMPLEMENTATION OF MINI DAIRY FOR THE STATE OF  
TRIPURA DURING THE YEAR 2016-17 AS ON 30.09.2016**

SI.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	0	0	0.00	0	0.00
3	UCO Bank	0	0	0.00	0	0.00
4	United Bank of India	36	36	113.60	36	113.60
5	Tripura Gramin Bank	110	110	179.52	110	179.52
6	Tripura State Co-operative Bank	1	1	6.00	1	6.00
7	Bank of Baroda	0	0	0.00	0	0.00
8	Union Bank	0	0	0.00	0	0.00
9	Oriental Bank of Commerce	0	0	0.00	0	0.00
10	ACUB	0	0	0.00	0	0.00
11	PNB	0	0	0.00	0	0.00
11	Syndicate Bank	0	0	0.00	0	0.00
<b>TOTAL</b>		<b>147</b>	<b>147</b>	<b>299.12</b>	<b>147</b>	<b>299.12</b>

## TRIPURA STATE

Agenda Item No.12

## Bank wise position in implementation of KCC(Fishery)/SCC for F.Y.2016-17 as on 30.09.2016

(Amt. in Lakhs)

SI No	NAME OF THE BANK	Sponsored		Sanctioned		Disbursed		Rejected/ Returned	Pending
		No	Amt	No	Amt	No	Amt	No	No
1	AB								0
2	Andhra Bank								0
3	BOB								0
4	BOM								0
5	BOI								0
6	Canara Bank								0
7	CBI								0
8	IB								0
9	IDBI BANK								0
10	IOB								0
11	P&SB								0
12	PNB								0
13	SBI	3	4.13	3	4.13	2	2.25	0	0
14	SYNDICATE								0
15	UCO	1	1.50	0	0.00	0	0.00	0	1
16	UBI	30	22.06	11	7.80	8	5.65	11	8
17	Union Bank	1	0.50	0	0.00	0	0.00	0	1
18	VB								0
19	OBC								0
20	Corporation								0
<b>A</b>	<b>Sub-Total PUBLIC sec Bank</b>	<b>35</b>	<b>28.19</b>	<b>14</b>	<b>11.93</b>	<b>10</b>	<b>7.90</b>	<b>11</b>	<b>10</b>
21	AXIS BANK								0
22	ICICI								0
23	HDFC								0
24	SOUTH INDIAN BANK								0
25	INDUSIND								0
26	YES Bank								0
<b>B</b>	<b>Sub Total PRIVATE Sec bank</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0</b>
27	TGB	49	35.65	15	12.75	9	7.74	15	19
<b>C</b>	<b>Sub Total RRB</b>	<b>49</b>	<b>35.65</b>	<b>15</b>	<b>12.75</b>	<b>9</b>	<b>7.74</b>	<b>15</b>	<b>19</b>
28	ACUB								0
29	TCARDB								0
30	TSCB	25	31.09	11	11.75	8	8.60	5	9
<b>D</b>	<b>Sub-Total Coop. Bank</b>	<b>25</b>	<b>31.09</b>	<b>11</b>	<b>11.75</b>	<b>8</b>	<b>8.60</b>	<b>5</b>	<b>9</b>
<b>GRAND TOTAL</b>		<b>109</b>	<b>94.93</b>	<b>40</b>	<b>36.43</b>	<b>27</b>	<b>24.24</b>	<b>31</b>	<b>38</b>

## Agenda item No. 13

### Grant of Educational loans/Housing loans/Specialized Schemes/DRI Outstanding Credit as on 30.09.2016

Achievement under DRI by Banks up to Sept' 2016:

(Rs.in lac)

Sl no	Name of the Bank	Sanctioned (16-17)		Outstanding as on 30.09.2016	
		No	Amount	No	Amount
1	UBI	9	0.94	593	72.46
2	SBI	3	0.70	611	110.48
3	Canara Bank	70	5.90	211	31.30
4	UCO bank	16	1.80	96	16.50
5	P & SB	3	0.45	3	0.45
6	CBI	0	0.00	259	104.15
7	IOB	1	0.25	1	0.25
	<b>TOTAL</b>	<b>102</b>	<b>10.04</b>	<b>1774</b>	<b>335.59</b>

**Education Loan:** The banks have been financing under Educational Loan Scheme since last 11-12 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 2016-17 up to Sept' 2016 is annexed; the summary position is as under:

Amt. Rs. In lac					
Balance outstanding as on 31.03.2016		Disbursement made during the year 2016-17 up to Sept' 2016.		Balance outstanding as on 30-09-2016	
A/c	Amount	A/c	Amount	A/c	Amount
3812	11427.26	161	282.07	3890	11276.59

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 2016-17 has been annexed.**

Reports on progress made under **Housing Loan** and other **Specialized Schemes** during the year 2016-17 up to Sept' 2016 are annexed.

## TRIPURA STATE

Agenda item No. 13

**BANK-WISE PERFORMANCE UNDER EDUCATION LOAN FOR THE YEAR 2016-17. AS ON 30.09.2016****( Amt in Lacs.)**

SL NO	BANKS	Proposals received	PROPOSAL SANCTIONED		PROPOSAL DISBURSED		No of cases pending	No of cases rejected	Outstanding as on 30.09.2016	
		No.	NO	Amt.	No.	Amt.	No.	No.	No.	Amt.
1	Allahabad Bank	0	0	0.00	0	0.00	0	0	35	73.80
2	Andhra Bank	0	0	0.00	0	0.00	0	0	0	0.00
3	Bank of Baroda	0	0	0.00	0	0.00	0	0	21	50.21
4	Bank of India	9	9	31.79	9	31.79	0	0	22	50.32
5	Bank of Maharashtra	0	0	0.00	0	0.00	0	0	0	0.00
6	Bharatiya Mahila Bank	2	2	9.00	2	3.86	0	0	8	14.81
7	Canara Bank	32	32	49.62	32	49.62	0	0	275	549.95
8	Central Bank of India	1	1	2.25	1	0.40	0	0	53	133.24
9	Corporation Bank	0	0	0.00	0	0.00	0	0	0	0.00
10	Dena Bank	0	0	0.00	0	0.00	0	0	0	0.00
11	Indian Bank	1	1	25.00	1	10.00	1	0	6	26.98
12	IDBI BANK	6	6	3.72	6	3.72	0	0	16	54.08
13	Indian Overseas Bank	0	0	0.00	0	0.00	0	0	7	15.25
14	Oriental Bank of Commerce	1	1	3.36	1	0.42	0	0	8	20.01
15	Punjab & Sind Bank	1	1	1.50	1	1.50	0	0	3	5.00
16	Punjab National Bank	1	1	1.00	1	0.36	0	0	37	84.64
17	State Bank of India	42	42	126.00	42	89.00	0	0	2096	6444.96
18	Syndicate Bank	1	0	0.00	0	0.00	1	0	56	130.24
19	Union Bank of India	5	5	81.65	5	5.94	0	0	38	81.65
20	United Bank of India	18	18	99.54	18	27.63	0	0	511	1485.66
21	UCO Bank	9	9	20.46	9	9.88	0	0	144	501.64
22	Vijaya Bank	2	2	6.75	2	1.68	0	0	14	26.88
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>131</b>	<b>130</b>	<b>461.64</b>	<b>130</b>	<b>235.80</b>	<b>2</b>	<b>0</b>	<b>3350</b>	<b>9749.32</b>
23	AXIS BANK	0	0	0.00	0	0.00	0	0	3	17.80
24	Federal Bank	0	0	0.00	0	0.00	0	0	0	0.00
25	HDFC	0	0	0.00	0	0.00	0	0	8	14.62
26	ICICI	0	0	0.00	0	0.00	0	0	0	0.00
27	Indusind Bank	0	0	0.00	0	0.00	0	0	0	0.00
28	Kotak Mahindra Bank	0	0	0.00	0	0.00	0	0	0	0.00
29	SOUTH INDIAN BANK	0	0	0.00	0	0.00	0	0	0	0.00
30	YES Bank	0	0	0.00	0	0.00	0	0	0	0.00
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>11</b>	<b>32.42</b>
31	Tripura Gramin Bank	31	31	114.98	31	46.27	0	0	503	1421.74
<b>C</b>	<b>Sub Total of RRB</b>	<b>31</b>	<b>31</b>	<b>114.98</b>	<b>31</b>	<b>46.27</b>	<b>0</b>	<b>0</b>	<b>503</b>	<b>1421.74</b>
32	ACUB	0	0	0.00	0	0.00	0	0	0	0.00
33	TCARDB	0	0	0.00	0	0.00	0	0	0	0.00
34	TSCB	0	0	0.00	0	0.00	0	0	26	73.11
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>26</b>	<b>73.11</b>
<b>GRAND TOTAL</b>		<b>162</b>	<b>161</b>	<b>576.62</b>	<b>161</b>	<b>282.07</b>	<b>2</b>	<b>0</b>	<b>3890</b>	<b>11276.59</b>

**Tripura State**

**Agenda Item No-13**

**BANK-WISE PERFORMANCE IN FINANCING UNDER HOUSING SCHEME AS ON 30.09.2016**

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	225	870.40	0	0.00	0	0.00	225	870.40
2	Andhra Bank	2	2.79	0	0.00	0	0.00	2	2.79
3	Bank of Baroda	12	153.90	0	0.00	3	9.00	15	162.90
4	Bank of India	64	371.09	25	137.28	11	29.98	100	538.35
5	Bank of Maharashtra	2	15.09	0	0.00	0	0.00	2	15.09
6	Canara Bank	94	875.32	35	249.33	10	84.47	139	1209.12
7	Central Bank of India	38	225.32	3	35.95	2	9.44	43	270.71
8	Corporation Bank	5	29.79	0	0.00	0	0.00	5	29.79
9	Indian Bank	50	296.29	0	0.00	0	0.00	50	296.29
10	IDBI BANK	19	212.78	21	136.14	21	120.51	61	469.43
11	Indian Overseas Bank	16	185.02	10	80.75	18	115.14	44	380.91
12	Oriental Bank of Commerce	6	35.69	0	0.00	0	0.00	6	35.69
13	Punjab & Sind Bank	29	124.50	0	0.00	5	45.10	34	169.60
14	Punjab National Bank	17	179.25	0	0.00	1	11.04	18	190.29
15	State Bank of India	3072	24944.00	1391	9124.00	693	2647.00	5156	36715.00
16	Syndicate Bank	22	369.15	11	44.02	0	0.00	33	413.17
17	Union Bank of India	109	1240.65	19	177.87	0	0.00	128	1418.52
18	United Bank of India	861	11018.23	690	1836.26	521	1587.63	2072	14442.12
19	UCO Bank	263	2720.82	109	775.63	73	583.32	445	4079.77
20	Vijaya Bank	57	246.07	0	0.00	0	0.00	57	246.07
<b>A</b>	<b>Sub-Total PUBLIC sec Bank</b>	<b>4963</b>	<b>44116.15</b>	<b>2314</b>	<b>12597.23</b>	<b>1358</b>	<b>5242.63</b>	<b>8635</b>	<b>61956.01</b>
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	10	8.96	0	0.00	0	0.00	10	8.96
24	ICICI	2	21.00	0	0.00	0	0.00	2	21.00
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	3	16.42	0	0.00	0	0.00	3	16.42
28	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00
<b>B</b>	<b>Sub Total Pvt. Sec Bank</b>	<b>211</b>	<b>223.72</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>211</b>	<b>223.72</b>
29	TGB	2263	5958.76	8022	19937.14	11684	37403.10	21969	63299.00
<b>C</b>	<b>Sub Total RRB</b>	<b>2263</b>	<b>5958.76</b>	<b>8022</b>	<b>19937.14</b>	<b>11684</b>	<b>37403.10</b>	<b>21969</b>	<b>63299.00</b>
30	ACUB	76	482.44	1	13.43	0	0.00	77	495.87
31	TCARDB	0	0.00	0	0.00	0	0.00	0	0.00
32	TSCB	491	3338.80	283	1839.50	295	1799.50	1069	6977.80
<b>D</b>	<b>Sub-Total Coop. Bank</b>	<b>567</b>	<b>3821.24</b>	<b>284</b>	<b>1852.93</b>	<b>295</b>	<b>1799.50</b>	<b>1146</b>	<b>7473.67</b>
<b>GRAND TOTAL</b>		<b>8004</b>	<b>54119.87</b>	<b>10620</b>	<b>34387.3</b>	<b>13337</b>	<b>44445.23</b>	<b>31961</b>	<b>132952.40</b>

TRIPURA STATE

Agenda Item No- 13

BANK-WISE DETAILS OF SPECIALISED SCHEME AS ON 30.09.2016									
Amount in lakh									
Sl. No.	BANKS	Finance to Tea Sector				Rural Housing Scheme			
		Total outstanding		New Loans granted Current year		Total outstanding		New loans granted Current Year	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	AB								
2	BOI								
3	CBI								
4	CB								
5	BOB					3	9.00	0	0.00
6	IB								
7	IOB								
8	P&SB					4	21.00	0	0.00
9	SBI	7	54.00	0	0.00	0	0.00	0	0.00
10	UCO								
11	UB	2	165.00	0	0.00	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	8.91	0	0.00	127	287.23	0	0.00
16	TSCB	3	471.92	0	0.00	0	0	0	0.00
17	TCARDB								
18	SYNDICATE								
19	IDBI					17	73	0	0
<b>TOTAL :</b>		<b>21</b>	<b>1171.76</b>	<b>0</b>	<b>0.00</b>	<b>571</b>	<b>775.34</b>	<b>0</b>	<b>0.00</b>

### 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.

All Banks were requested to submit data within 17.10.2016 for compilation of Agenda Notes for 119<sup>th</sup> SLBC Meeting. The date of submission by the concerned banks is tabulated as follows:-

<b>Sl.</b>	<b>Bank</b>	<b>Date of Submission</b>
1	ACUB	17.10.2016
2	Allahabad Bank	28.10.2016
3	Andhra Bank	24.10.2016
4	AXIS BANK	27.10.2016
5	Bandhan Bank	28.10.2016
6	Bank Of Borada	25.10.2016
7	Bank Of India	17.10.2016
8	Bank of Maharashtra	24.10.2016
9	Bharatiya Mahila Bank	05.10.2016
10	Canara bank	25.10.2016
11	Central Bank Of India	18.10.2016
12	Corporation Bank	07.10.2016
13	Dena Bank	31.10.2016
14	Federal Bank	05.10.2016
15	HDFC Bank	15.10.2016
16	ICICI	20.10.2016
17	IDBI Bank	04.11.2016
18	Indian Bank	21.10.2016
19	Indian Overseas Bank	18.10.2016
20	IndusInd Bank	02.11.2016
21	Kotak Mahindra Bank Ltd.	17.10.2016
22	Oriental Bank Of comerce	18.10.2016
23	Punjab & Sind Bank	14.10.2016
24	Punjab National Bank	02.11.2016
25	South Indian Bank	17.10.2016
26	State Bank Of India	17.10.2016
27	Syndicate Bank	17.10.2016
28	TCARDB	17.10.2016
29	Tripura Gramin Bank	01.11.2016
30	Tripura State Co-op Bank	28.10.2016
31	UCO Bank	31.10.2016
32	Union Bank	19.10.2016
33	United Bank Of India	15.10.2016
34	Vijaya Bank	21.10.2016
35	Yes Bank	16.10.2016

**OTHER IMPORTANT ISSUES**

**Social Pension Scheme**

As per proceedings of the State Level Meeting with DISEs & CDPOs held on 28.05.2014, the decision which was communicated to all concerned regarding door step payment for Social Pension beneficiaries who are unable to collect the benefit amount from Bank is as follows:-

- “The matter relating to those beneficiaries who are unable to collect the pension amount from the Bank due to old age or disabilities was also discussed. It was decided that those persons shall be allowed to open joint account and the nominee shall be entitled to draw the money for the beneficiary. The CDPO shall send the list of such beneficiaries to the DSWE for necessary action.”

The concerned proceedings are annexed herewith. All Banks are requested to extend cooperation in this regard.

No. F. 4(6)-ICDS/KBN/2013/.....<sup>259(10)</sup>  
GOVERNMENT OF TRIPURA  
KAKRABAN ICDS PROJECT  
KAKRABAN, GOMATI DIST.

Dated, Kakraban, the....<sup>26/08</sup>.../2016.

To  
The Branch Manager,  
United Bank of India  
Karbook Branch,  
Udaipur, Gomati Tripura.

*Subject :- Information regarding Social pension beneficiaries who are unable to collect the benefit amount from bank.*

Sir,

*Please find enclosed here with copy of decision (decision No-3) taken in the state level meeting of the Social Welfare & Social Education Deptt. in the Chairmanship of Hon'ble Minister of SW & SE regarding the pension beneficiaries who are unable to collect their benefit amount from the bank.*

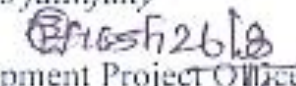
*This is for favour of your kind information & doing the necessary action please.*

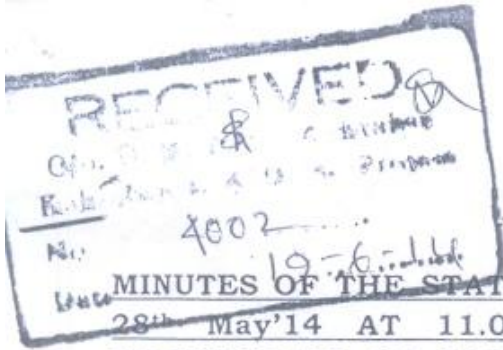
Thanking you.

Encl :-

The Copy of decision

Yours faithfully

  
Child Development Project Officer  
Kakraban ICDS Project  
Kakraban, Gomati Dist.



MINUTES OF THE STATE LEVEL MEETING WITH DISEs & CDPOs HELD ON 28<sup>th</sup> May'14 AT 11.00 AM. IN THE CONFERENCE HALL OF THE DIRECTORATE OF SOCIAL WELFARE & SOCIAL EDUCATION, AGARTALA UNDER THE CHAIRMANSHIP OF THE HON"BLE MINISTER OF SW & SE DEPARTMENT.

List of participants given at Annexure-A.

The Director, SW & SE Department welcomed all the participants and started the overall review of all schemes and programmes in respect of all ongoing schemes. Thereafter agenda wise discussion was held & following decisions have been taken.

SOCIAL PENSION

1. > During review the present status of different social pension's schemes was reviewed in comparison to the database. It was observed that there is doubling of account number in many cases. In this regards the CDPO were asked to rectify and cut out the double accounts and open a separate account for each beneficiaries. It was also discussed that no joint account shall be entertained or accepted for pension scheme. **(Action by CDPOs)**
2. > The death lists of beneficiaries under various social pension schemes have to be submitted by 25<sup>th</sup> June 2014 for the month of March, April & May2014. **(Action by CDPOs).**
3. > The matter relating to those beneficiaries who are unable to collect the pension amount from the bank due to old age or disabilities was also discussed. It was decided that those persons shall be allowed to open joint account and the nominee shall be entitled to draw the money for the beneficiary. The CDPO shall send the list of such beneficiaries to the DSWE for necessary action. **(Action by CDPOs).**
4. > The CDPO shall every month send a live certificate of beneficiaries under various social pension schemes (in figure schemes wise) as per database maintained by the CDPOs/ Pension Cell. **(Action by CDPOs).**
5. > The CDPOs were also instructed to submit the list of beneficiaries who are 80years & above but receiving pension @ Rs. 500/- **(Action by CDPOs).**
6. > The CDPO are to expedite the collection of Aadhaar number and opening of bank account of all beneficiaries by June 2014. **(Action by CDPOs).**

Contd. to page-2

## **Credit Linked Subsidy Scheme Under Pradhan Mantri Awas Yojana(PMAY)**

### **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.

The said scheme is placed before the house for discussion and noting. State Government is in the process of selection under PMAY for its effective implementation.

Details circular is uploaded in SLBC Tripura website and copy is enclosed.

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 5<sup>th</sup> 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 as Annexure B. IBA has already circulated the documents to the PLIs.

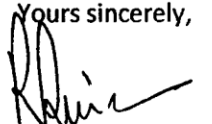
5. We request you to upload the details of the scheme and also the Loan Application Form on your web-site. Kindly also arrange to upload vernacular version of these two documents on the website.

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:



#### 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

1.	Name (in block letters)	APPLICANT			CO-APPLICANT		
		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

**FINANCIAL LITERACY/ AWARENESS CAMP ORGANISED BY THE RURAL BRANCHES OF BANKS 2016-17  
FOR THE QUARTER ENDED SEPT '2016**

**TRIPURA STATE**

Sl.	District	Block	Name of Bank	Name of Branch	Month	Held On
1	Dhalai	Manu	Bank of India	Dhumachherra	July'2016	14.07.2016
2	Dhalai	Salema	Bandhan Bank	Singinala	July'2016	21.07.2016
3	Dhalai	Durgachoumohani	Indian Bank	Durgachoumohani	July'2016	04.07.2016
4	Dhalai	Manu	SBI	Kanchancherra	July'2016	15.07.2016
5	Dhalai	Ambassa	TGB	Ambassa	July'2016	19.07.2016
6	Dhalai	Ambassa	TGB	Jawharnagar	July'2016	21.07.2016
7	Dhalai	Ambassa	TGB	Kachuchara	July'2016	27.07.2016
8	Dhalai	Ambassa	TGB	Kulai	July'2016	07.07.2016
9	Dhalai	Salema	TGB	Kamalpur	July'2016	08.07.2016
10	Dhalai	Manu	TGB	Manu	July'2016	15.07.2016
11	Dhalai	Manu	TGB	Naikata (82 Miles)	July'2016	25.07.2016
12	Dhalai	Chaumanu	TGB	Chailengta	July'2016	22.07.2016
13	Dhalai	Damburnagar	TGB	Gandachherra	July'2016	18.07.2016
14	Dhalai	Damburnagar	TGB	Ganganagar	July'2016	20.07.2016
15	Dhalai	Durgachoumohani	TGB	Bamancherra	July'2016	28.07.2016
16	Dhalai	Chaumanu	TGB	Chaumanu	July'2016	05.07.2016
17	Dhalai	Salema	TGB	Abhanga	July'2016	20.07.2016
18	Dhalai	Chaumanu	TSCB	Choumanu	July'2016	15.07.2016
19	Dhalai	Chaumanu	TSCB	Chailengta	July'2016	22.07.2016
20	Dhalai	Damburnagar	TSCB	Gandachherra	July'2016	04.07.2016
21	Dhalai	Salema	TSCB	Moracherra	July'2016	02.07.2016
22	Dhalai	Ambassa	TSCB	Jawaharnagar	July'2016	07.07.2016
23	Dhalai	Ambassa	UBI	Sikaribari	July'2016	16.07.2016
24	Dhalai	Salema	UBI	Halhali	July'2016	11.07.2016
25	Dhalai	Salema	UBI	Kamalpur	July'2016	27.07.2016
26	Dhalai	Manu	UBI	Manu	July'2016	25.07.2016
27	Dhalai	Manu	UBI	Choumanu	July'2016	02.07.2016
28	Dhalai	Manu	UBI	Machli	July'2016	28.07.2016
29	Dhalai	Chaumanu	UBI	Chailengta	July'2016	13.07.2016
30	Dhalai	Damburnagar	UCO Bank	Gandachherra	July'2016	25.07.2016
31	Dhalai	Damburnagar	UCO Bank	Raishyabari	July'2016	11.07.2016
32	Dhalai	Manu	Bank of India	Dhumachherra	Aug'2016	17.08.2016
33	Dhalai	Salema	Bandhan Bank	Singinala	Aug'2016	24.08.2016
34	Dhalai	Durgachoumohani	Indian Bank	Durgachoumohani	Aug'2016	10.08.2016
35	Dhalai	Manu	SBI	Kanchancherra	Aug'2016	05.08.2016
36	Dhalai	Ambassa	TGB	Ambassa	Aug'2016	03.08.2016
37	Dhalai	Ambassa	TGB	Jawharnagar	Aug'2016	09.08.2016
38	Dhalai	Ambassa	TGB	Kachuchara	Aug'2016	24.08.2016
39	Dhalai	Ambassa	TGB	Kulai	Aug'2016	29.08.2016
40	Dhalai	Salema	TGB	Kamalpur	Aug'2016	04.08.2016
41	Dhalai	Manu	TGB	Manu	Aug'2016	18.08.2016
42	Dhalai	Chaumanu	TGB	Chailengta	Aug'2016	22.08.2016
43	Dhalai	Damburnagar	TGB	Gandachherra	Aug'2016	24.08.2016
44	Dhalai	Damburnagar	TGB	Ganganagar	Aug'2016	04.08.2016
45	Dhalai	Durgachoumohani	TGB	Bamancherra	Aug'2016	11.08.2016
46	Dhalai	Chaumanu	TGB	Chaumanu	Aug'2016	05.08.2016
47	Dhalai	Salema	TGB	Abhanga	Aug'2016	22.08.2016
48	Dhalai	Chaumanu	TSCB	Chailengta	Aug'2016	11.08.2016
49	Dhalai	Damburnagar	TSCB	Gandachherra	Aug'2016	08.08.2016
50	Dhalai	Salema	TSCB	Moracherra	Aug'2016	23.08.2016
51	Dhalai	Ambassa	TSCB	Jawaharnagar	Aug'2016	26.08.2016
52	Dhalai	Ambassa	UBI	Sikaribari	Aug'2016	20.08.2016
53	Dhalai	Salema	UBI	Halhali	Aug'2016	10.08.2016
54	Dhalai	Salema	UBI	Kamalpur	Aug'2016	18.08.2016
55	Dhalai	Manu	UBI	Manu	Aug'2016	10.08.2016
56	Dhalai	Manu	UBI	Machli	Aug'2016	09.08.2016
57	Dhalai	Chaumanu	UBI	Chailengta	Aug'2016	17.08.2016
58	Dhalai	Damburnagar	UCO Bank	Gandachherra	Aug'2016	30.08.2016
59	Dhalai	Damburnagar	UCO Bank	Raishyabari	Aug'2016	18.08.2016
60	Dhalai	Manu	Bank of India	Dhumachherra	Sept'2016	08.09.2016
61	Dhalai	Salema	Bandhan Bank	Singinala	Sept'2016	15.09.2016
62	Dhalai	Durgachoumohani	Indian Bank	Durgachoumohani	Sept'2016	05.09.2016
63	Dhalai	Manu	SBI	Kanchancherra	Sept'2016	21.09.2016
64	Dhalai	Ambassa	TGB	Ambassa	Sept'2016	14.09.2016
65	Dhalai	Ambassa	TGB	Jawharnagar	Sept'2016	09.09.2016
66	Dhalai	Ambassa	TGB	Kachuchara	Sept'2016	06.09.2016
67	Dhalai	Ambassa	TGB	Kulai	Sept'2016	20.09.2016
68	Dhalai	Salema	TGB	Kamalpur	Sept'2016	19.09.2016
69	Dhalai	Manu	TGB	Manu	Sept'2016	08.09.2016
70	Dhalai	Chaumanu	TGB	Chailengta	Sept'2016	05.09.2016

Sl.	District	Block	Name of Bank	Name of Branch	Month	Held On
71	Dhalai	Damburnagar	TGB	Gandachherra	Sept'2016	13.09.2016
72	Dhalai	Damburnagar	TGB	Ganganagar	Sept'2016	26.09.2016
73	Dhalai	Durgachoumohani	TGB	Bamancherra	Sept'2016	27.09.2016
74	Dhalai	Chaumanu	TGB	Chaumanu	Sept'2016	14.09.2016
75	Dhalai	Salema	TGB	Abhanga	Sept'2016	26.09.2016
76	Dhalai	Chaumanu	TSCB	Choumanu	Sept'2016	20.09.2016
77	Dhalai	Chaumanu	TSCB	Chailengta	Sept'2016	26.09.2016
78	Dhalai	Damburnagar	TSCB	Gandachherra	Sept'2016	08.09.2016
79	Dhalai	Ambassa	TSCB	Jawaharnagar	Sept'2016	14.09.2016
80	Dhalai	Ambassa	UBI	Sikaribari	Sept'2016	20.09.2016
81	Dhalai	Salema	UBI	Halhali	Sept'2016	27.09.2016
82	Dhalai	Salema	UBI	Kamalpur	Sept'2016	09.09.2016
83	Dhalai	Manu	UBI	Manu	Sept'2016	21.09.2016
84	Dhalai	Manu	UBI	Choumanu	Sept'2016	17.09.2016
85	Dhalai	Manu	UBI	Machli	Sept'2016	22.09.2016
86	Dhalai	Damburnagar	UCO Bank	Gandachherra	Sept'2016	14.09.2016
87	Dhalai	Damburnagar	UCO Bank	Raishyabari	Sept'2016	26.09.2016
88	Gomati	Kakraban	Bank of Baroda	Mirza	July'2016	19.07.2016
89	Gomati	Kakraban	Bank of India	Palatana	July'2016	21.07.2016
90	Gomati	Tepania	Bharatiya Mahila Bank(BMB)	Gokulpur	July'2016	04.07.2016
91	Gomati	Amarpur	Canara Bank	Dalak	July'2016	15.07.2016
92	Gomati	Ompi	IDBI	Ompinagar	July'2016	19.07.2016
93	Gomati	Silachhari	IDBI	Ailmara	July'2016	21.07.2016
94	Gomati	Killa	IDBI	Killa	July'2016	27.07.2016
95	Gomati	Matabari	SBI	Garjee	July'2016	07.07.2016
96	Gomati	Kakraban	SBI	Palatana	July'2016	08.07.2016
97	Gomati	Matabari	TGB	Gokulpur	July'2016	15.07.2016
98	Gomati	Matabari	TGB	Maharani	July'2016	25.07.2016
99	Gomati	Matabari	TGB	Garjee	July'2016	22.07.2016
100	Gomati	Matabari	TGB	Bagma	July'2016	04.07.2016
101	Gomati	Killa	TGB	Killa	July'2016	02.07.2016
102	Gomati	Killa	TGB	Atharabhola	July'2016	07.07.2016
103	Gomati	Kakraban	TGB	Kakraban	July'2016	16.07.2016
104	Gomati	Kakraban	TGB	Tulamura	July'2016	11.07.2016
105	Gomati	Kakraban	TGB	Jamjuri	July'2016	27.07.2016
106	Gomati	Ompi	TGB	Ompinagar	July'2016	25.07.2016
107	Gomati	Ompi	TGB	Taidu	July'2016	02.07.2016
108	Gomati	Karbook	TGB	Karbook	July'2016	28.07.2016
109	Gomati	Silachhari	TGB	Silachhari	July'2016	27.07.2016
110	Gomati	Karbook	TGB	Chellagang	July'2016	13.07.2016
111	Gomati	Kakraban	TGB	Gangacherra	July'2016	25.07.2016
112	Gomati	Killa	TSCB	Killa	July'2016	11.07.2016
113	Gomati	Kakraban	TSCB	Salgarah	July'2016	19.07.2016
114	Gomati	Amarpur	TSCB	Nutanbazar	July'2016	21.07.2016
115	Gomati	Karbook	TSCB	Karbook	July'2016	27.07.2016
116	Gomati	Kakraban	TSCB	Mirza	July'2016	07.07.2016
117	Gomati	Kakraban	UBI	Karbook( Kakraban)	July'2016	25.07.2016
118	Gomati	Kakraban	UBI	Salgarah	July'2016	11.07.2016
119	Gomati	Amarpur	UBI	Nutanbazar	July'2016	27.07.2016
120	Gomati	Karbook	UBI	Jatanbari	July'2016	07.07.2016
121	Gomati	Kakraban	Bank of Baroda	Mirza	Aug'2016	11.08.2016
122	Gomati	Kakraban	Bank of India	Palatana	Aug'2016	05.08.2016
123	Gomati	Tepania	Bharatiya Mahila Bank(BMB)	Gokulpur	Aug'2016	22.08.2016
124	Gomati	Amarpur	Canara Bank	Dalak	Aug'2016	05.08.2016
125	Gomati	Ompi	IDBI	Ompinagar	Aug'2016	03.08.2016
126	Gomati	Silachhari	IDBI	Ailmara	Aug'2016	09.08.2016
127	Gomati	Killa	IDBI	Killa	Aug'2016	24.08.2016
128	Gomati	Matabari	SBI	Garjee	Aug'2016	29.08.2016
129	Gomati	Kakraban	SBI	Palatana	Aug'2016	04.08.2016
130	Gomati	Matabari	TGB	Gokulpur	Aug'2016	18.08.2016
131	Gomati	Matabari	TGB	Maharani	Aug'2016	22.08.2016
132	Gomati	Matabari	TGB	Garjee	Aug'2016	24.08.2016
133	Gomati	Matabari	TGB	Bagma	Aug'2016	04.08.2016
134	Gomati	Killa	TGB	Killa	Aug'2016	10.08.2016
135	Gomati	Killa	TGB	Atharabhola	Aug'2016	18.08.2016
136	Gomati	Kakraban	TGB	Kakraban	Aug'2016	10.08.2016
137	Gomati	Kakraban	TGB	Jamjuri	Aug'2016	11.08.2016
138	Gomati	Ompi	TGB	Ompinagar	Aug'2016	08.08.2016
139	Gomati	Ompi	TGB	Taidu	Aug'2016	23.08.2016

Sl.	District	Block	Name of Bank	Name of Branch	Month	Held On
140	Gomati	Karbook	TGB	Karbook	Aug'2016	26.08.2016
141	Gomati	Silachhari	TGB	Silachhari	Aug'2016	20.08.2016
142	Gomati	Karbook	TGB	Chellagang	Aug'2016	30.08.2016
143	Gomati	Kakraban	TGB	Gangacherra	Aug'2016	18.08.2016
144	Gomati	Killa	TSCB	Killa	Aug'2016	11.08.2016
145	Gomati	Kakraban	TSCB	Salgarah	Aug'2016	09.08.2016
146	Gomati	Amarpur	TSCB	Nutanbazar	Aug'2016	17.08.2016
147	Gomati	Kakraban	TSCB	Mirza	Aug'2016	30.08.2016
148	Gomati	Kakraban	UBI	Karbook( Kakraban)	Aug'2016	18.08.2016
149	Gomati	Kakraban	UBI	Salgarah	Aug'2016	17.08.2016
150	Gomati	Amarpur	UBI	Nutanbazar	Aug'2016	24.08.2016
151	Gomati	Karbook	UBI	Jatanbari	Aug'2016	10.08.2016
152	Gomati	Kakraban	Bank of India	Palatana	Sept'2016	08.09.2016
153	Gomati	Tepania	Bharatiya Mahila Bank(BMB)	Gokulpur	Sept'2016	14.09.2016
154	Gomati	Amarpur	Canara Bank	Dalak	Sept'2016	20.09.2016
155	Gomati	Ompi	IDBI	Ompinagar	Sept'2016	27.09.2016
156	Gomati	Silachhari	IDBI	Ailmara	Sept'2016	09.09.2016
157	Gomati	Killa	IDBI	Killa	Sept'2016	08.09.2016
158	Gomati	Matabari	SBI	Garjee	Sept'2016	15.09.2016
159	Gomati	Matabari	TGB	Gokulpur	Sept'2016	05.09.2016
160	Gomati	Matabari	TGB	Maharani	Sept'2016	21.09.2016
161	Gomati	Matabari	TGB	Garjee	Sept'2016	14.09.2016
162	Gomati	Matabari	TGB	Bagma	Sept'2016	09.09.2016
163	Gomati	Killa	TGB	Killa	Sept'2016	06.09.2016
164	Gomati	Killa	TGB	Atharabhola	Sept'2016	20.09.2016
165	Gomati	Kakraban	TGB	Kakraban	Sept'2016	19.09.2016
166	Gomati	Kakraban	TGB	Tulamura	Sept'2016	08.09.2016
167	Gomati	Kakraban	TGB	Jamjuri	Sept'2016	05.09.2016
168	Gomati	Ompi	TGB	Ompinagar	Sept'2016	13.09.2016
169	Gomati	Ompi	TGB	Taidu	Sept'2016	26.09.2016
170	Gomati	Karbook	TGB	Karbook	Sept'2016	27.09.2016
171	Gomati	Karbook	TGB	Chellagang	Sept'2016	14.09.2016
172	Gomati	Kakraban	TGB	Gangacherra	Sept'2016	26.09.2016
173	Gomati	Killa	TSCB	Killa	Sept'2016	20.09.2016
174	Gomati	Kakraban	TSCB	Salgarah	Sept'2016	26.09.2016
175	Gomati	Amarpur	TSCB	Nutanbazar	Sept'2016	21.09.2016
176	Gomati	Karbook	TSCB	Karbook	Sept'2016	17.09.2016
177	Gomati	Kakraban	TSCB	Mirza	Sept'2016	22.09.2016
178	Gomati	Kakraban	UBI	Karbook( Kakraban)	Sept'2016	14.09.2016
179	Gomati	Amarpur	UBI	Nutanbazar	Sept'2016	26.09.2016
180	Gomati	Karbook	UBI	Jatanbari	Sept'2016	05.09.2016
181	Khowai	Teliamura	Bandhan Bank	Tuichindrai	July'2016	15.07.2016
182	Khowai	Padmabil	Bandhan Bank	Ramchandraghat	July'2016	22.07.2016
183	Khowai	Padmabil	Allahabad Bank	Chebri	July'2016	04.07.2016
184	Khowai	Teliamura	ICICI	Teliamura	July'2016	20.07.2016
185	Khowai	Teliamura	SBI	Teliamura	July'2016	15.07.2016
186	Khowai	Khowai	TGB	Chebri	July'2016	22.07.2016
187	Khowai	Teliamura	TGB	Moharcharra	July'2016	27.07.2016
188	Khowai	Padmabil	TGB	Ampura	July'2016	07.07.2016
189	Khowai	Padmabil	TGB	Padmabil	July'2016	08.07.2016
190	Khowai	Kalyanpur	TGB	Kalyanpur	July'2016	15.07.2016
191	Khowai	Mungiakami	TGB	Mungiakami	July'2016	25.07.2016
192	Khowai	Tulasikhar	TGB	Champahaur	July'2016	22.07.2016
193	Khowai	Tulasikhar	TGB	R S Bari	July'2016	18.07.2016
194	Khowai	Padmabil	TGB	Hathkata	July'2016	20.07.2016
195	Khowai	Teliamura	TSCB	Teliamura	July'2016	28.07.2016
196	Khowai	Teliamura	TSCB	Tuichindrai	July'2016	05.07.2016
197	Khowai	Padmabil	TSCB	Padmabil	July'2016	20.07.2016
198	Khowai	Tulasikhar	TSCB	Tulasikhar	July'2016	15.07.2016
199	Khowai	Khowai	UBI	Bachaibari	July'2016	22.07.2016
200	Khowai	Teliamura	UBI	Maharanipur	July'2016	25.07.2016
201	Khowai	Teliamura	UBI	Teliamura	July'2016	22.07.2016
202	Khowai	Teliamura	Uco Bank	Baganbazar	July'2016	18.07.2016
203	Khowai	Kalyanpur	Uco Bank	Kalyanpur	July'2016	16.07.2016
204	Khowai	Teliamura	Bandhan Bank	Tuichindrai	Aug'2016	10.08.2016
205	Khowai	Padmabil	Bandhan Bank	Ramchandraghat	Aug'2016	11.08.2016
206	Khowai	Padmabil	Allahabad Bank	Chebri	Aug'2016	08.08.2016
207	Khowai	Teliamura	ICICI	Teliamura	Aug'2016	23.08.2016
208	Khowai	Teliamura	SBI	Teliamura	Aug'2016	26.08.2016

Sl.	District	Block	Name of Bank	Name of Branch	Month	Held On
209	Khowai	Khowai	TGB	Chebri	Aug'2016	20.08.2016
210	Khowai	Teliamura	TGB	Moharcharra	Aug'2016	30.08.2016
211	Khowai	Padmabil	TGB	Ampura	Aug'2016	18.08.2016
212	Khowai	Padmabil	TGB	Padmabil	Aug'2016	11.08.2016
213	Khowai	Kalyanpur	TGB	Kalyanpur	Aug'2016	09.08.2016
214	Khowai	Mungiakami	TGB	Mungiakami	Aug'2016	17.08.2016
215	Khowai	Tulasikhar	TGB	Champahaur	Aug'2016	30.08.2016
216	Khowai	Tulasikhar	TGB	R S Bari	Aug'2016	18.08.2016
217	Khowai	Padmabil	TGB	Hathkata	Aug'2016	17.08.2016
218	Khowai	Teliamura	TSCB	Tuichindrai	Aug'2016	24.08.2016
219	Khowai	Padmabil	TSCB	Padmabil	Aug'2016	10.08.2016
220	Khowai	Tulasikhar	TSCB	Tulasikhar	Aug'2016	05.08.2016
221	Khowai	Khowai	UBI	Bachaibari	Aug'2016	03.08.2016
222	Khowai	Teliamura	UBI	Maharanipur	Aug'2016	09.08.2016
223	Khowai	Teliamura	Uco Bank	Baganbazar	Aug'2016	24.08.2016
224	Khowai	Kalyanpur	Uco Bank	Kalyanpur	Aug'2016	09.08.2016
225	Khowai	Teliamura	Bandhan Bank	Tuichindrai	Sept'2016	26.09.2016
226	Khowai	Padmabil	Bandhan Bank	Ramchandraghat	Sept'2016	20.09.2016
227	Khowai	Padmabil	Allahabad Bank	Chebri	Sept'2016	26.09.2016
228	Khowai	Teliamura	ICICI	Teliamura	Sept'2016	08.09.2016
229	Khowai	Teliamura	SBI	Teliamura	Sept'2016	14.09.2016
230	Khowai	Khowai	TGB	Chebri	Sept'2016	20.09.2016
231	Khowai	Padmabil	TGB	Ampura	Sept'2016	27.09.2016
232	Khowai	Padmabil	TGB	Padmabil	Sept'2016	09.09.2016
233	Khowai	Kalyanpur	TGB	Kalyanpur	Sept'2016	05.09.2016
234	Khowai	Mungiakami	TGB	Mungiakami	Sept'2016	21.09.2016
235	Khowai	Tulasikhar	TGB	Champahaur	Sept'2016	14.09.2016
236	Khowai	Tulasikhar	TGB	R S Bari	Sept'2016	09.09.2016
237	Khowai	Teliamura	TSCB	Teliamura	Sept'2016	06.09.2016
238	Khowai	Teliamura	TSCB	Tuichindrai	Sept'2016	20.09.2016
239	Khowai	Padmabil	TSCB	Padmabil	Sept'2016	19.09.2016
240	Khowai	Khowai	UBI	Bachaibari	Sept'2016	08.09.2016
241	Khowai	Teliamura	UBI	Maharanipur	Sept'2016	05.09.2016
242	Khowai	Teliamura	UBI	Teliamura	Sept'2016	13.09.2016
243	Khowai	Teliamura	Uco Bank	Baganbazar	Sept'2016	26.09.2016
244	Khowai	Kalyanpur	Uco Bank	Kalyanpur	Sept'2016	27.09.2016
245	North Tripura	Kadamtala	Bandhan Bank	Fulbari Branch	July'2016	11.07.2016
246	North Tripura	Kadamtala	SBI	Churaibari	July'2016	27.07.2016
247	North Tripura	Dasda	SBI	Anandabazar	July'2016	25.07.2016
248	North Tripura	Panisagar	SBI	Uptakhali	July'2016	15.07.2016
249	North Tripura	Jubaraj nagar	SBI	Ganganagar	July'2016	19.07.2016
250	North Tripura	Jubaraj nagar	SBI	Baghbas	July'2016	28.07.2016
251	North Tripura	Dasda	SBI	Kanchanpur	July'2016	05.07.2016
252	North Tripura	Panisagar	SBI	Panisagar	July'2016	20.07.2016
253	North Tripura	Dasda	Syndicate bank	Laljuri	July'2016	08.07.2016
254	North Tripura	Kadamtala	Syndicate bank	Kadamtala	July'2016	15.07.2016
255	North Tripura	Kadamtala	TGB	Rajbari	July'2016	25.07.2016
256	North Tripura	Kadamtala	TGB	Kadamtala	July'2016	22.07.2016
257	North Tripura	Kadamtala	TGB	Bhagyapur	July'2016	18.07.2016
258	North Tripura	Kadamtala	TGB	Sanicherra	July'2016	20.07.2016
259	North Tripura	Dasda	TGB	Dasda	July'2016	28.07.2016
260	North Tripura	Panisagar	TGB	Jalebassa	July'2016	05.07.2016
261	North Tripura	Panisagar	TGB	Tilthai	July'2016	20.07.2016
262	North Tripura	Damcherra	TGB	Damcherra	July'2016	11.07.2016
263	North Tripura	Damcherra	TGB	Khedaccherra	July'2016	27.07.2016
264	North Tripura	Jampui Hill	TGB	Hmunpui	July'2016	25.07.2016
265	North Tripura	Kadamtala	TGB	Hurua	July'2016	02.07.2016
266	North Tripura	Dasda	TSCB	Kanchanpur	July'2016	07.07.2016
267	North Tripura	Panisagar	TSCB	Panisagar	July'2016	16.07.2016
268	North Tripura	Dasda	UBI	Kanchanpur	July'2016	11.07.2016
269	North Tripura	Damcherra	UBI	Damcherra	July'2016	27.07.2016
270	North Tripura	Jampui Hill	UBI	Vanghmun	July'2016	25.07.2016
271	North Tripura	Panisagar	UBI	Panisagar	July'2016	02.07.2016
272	North Tripura	Kadamtala	UCO Bank	Chandrapur	July'2016	28.07.2016
273	North Tripura	Kadamtala	Bandhan Bank	Fulbari Branch	Aug'2016	30.08.2016
274	North Tripura	Kadamtala	SBI	Churaibari	Aug'2016	18.08.2016
275	North Tripura	Dasda	SBI	Anandabazar	Aug'2016	17.08.2016
276	North Tripura	Panisagar	SBI	Uptakhali	Aug'2016	24.08.2016
277	North Tripura	Jubaraj nagar	SBI	Ganganagar	Aug'2016	26.08.2016
278	North Tripura	Jubaraj nagar	SBI	Baghbas	Aug'2016	20.08.2016

Sl.	District	Block	Name of Bank	Name of Branch	Month	Held On
279	North Tripura	Dasda	SBI	Kanchanpur	Aug'2016	30.08.2016
280	North Tripura	Panisagar	SBI	Panisagar	Aug'2016	10.08.2016
281	North Tripura	Kadamtala	Syndicate bank	Kadamtala	Aug'2016	05.08.2016
282	North Tripura	Kadamtala	TGB	Rajbari	Aug'2016	03.08.2016
283	North Tripura	Kadamtala	TGB	Kadamtala	Aug'2016	17.08.2016
284	North Tripura	Kadamtala	TGB	Bhagyapur	Aug'2016	30.08.2016
285	North Tripura	Kadamtala	TGB	Sanicherra	Aug'2016	18.08.2016
286	North Tripura	Dasda	TGB	Dasda	Aug'2016	17.08.2016
287	North Tripura	Panisagar	TGB	Tilthai	Aug'2016	24.08.2016
288	North Tripura	Damcherra	TGB	Damcherra	Aug'2016	18.08.2016
289	North Tripura	Damchhera	TGB	Khedaccherra	Aug'2016	11.08.2016
290	North Tripura	Jampui Hill	TGB	Hmunpui	Aug'2016	09.08.2016
291	North Tripura	Kadamtala	TGB	Hurua	Aug'2016	09.08.2016
292	North Tripura	Dasda	TSCB	Kanchanpur	Aug'2016	24.08.2016
293	North Tripura	Panisagar	TSCB	Panisagar	Aug'2016	09.08.2016
294	North Tripura	Dasda	UBI	Kanchanpur	Aug'2016	10.08.2016
295	North Tripura	Jampui Hill	UBI	Vanghmun	Aug'2016	11.08.2016
296	North Tripura	Panisagar	UBI	Panisagar	Aug'2016	08.08.2016
297	North Tripura	Kadamtala	UCO Bank	Chandrapur	Aug'2016	23.08.2016
298	North Tripura	Kadamtala	Bandhan Bank	Fulbari Branch	Sept'2016	14.09.2016
299	North Tripura	Kadamtala	SBI	Churaibari	Sept'2016	26.09.2016
300	North Tripura	Panisagar	SBI	Uptakhali	Sept'2016	20.09.2016
301	North Tripura	Jubaraj nagar	SBI	Ganganagar	Sept'2016	26.09.2016
302	North Tripura	Jubaraj nagar	SBI	Baghbasa	Sept'2016	21.09.2016
303	North Tripura	Dasda	SBI	Kanchanpur	Sept'2016	14.09.2016
304	North Tripura	Panisagar	SBI	Panisagar	Sept'2016	09.09.2016
305	North Tripura	Dasda	Syndicate bank	Lajuri	Sept'2016	15.09.2016
306	North Tripura	Kadamtala	Syndicate bank	Kadamtala	Sept'2016	05.09.2016
307	North Tripura	Kadamtala	TGB	Kadamtala	Sept'2016	21.09.2016
308	North Tripura	Kadamtala	TGB	Bhagyapur	Sept'2016	14.09.2016
309	North Tripura	Kadamtala	TGB	Sanicherra	Sept'2016	08.09.2016
310	North Tripura	Dasda	TGB	Dasda	Sept'2016	14.09.2016
311	North Tripura	Panisagar	TGB	Jalebassa	Sept'2016	20.09.2016
312	North Tripura	Panisagar	TGB	Tilthai	Sept'2016	21.09.2016
313	North Tripura	Damcherra	TGB	Damcherra	Sept'2016	14.09.2016
314	North Tripura	Damchhera	TGB	Khedaccherra	Sept'2016	20.09.2016
315	North Tripura	Jampui Hill	TGB	Hmunpui	Sept'2016	27.09.2016
316	North Tripura	Dasda	TSCB	Kanchanpur	Sept'2016	09.09.2016
317	North Tripura	Panisagar	TSCB	Panisagar	Sept'2016	21.09.2016
318	North Tripura	Dasda	UBI	Kanchanpur	Sept'2016	17.09.2016
319	North Tripura	Damcherra	UBI	Damcherra	Sept'2016	22.09.2016
320	North Tripura	Jampui Hill	UBI	Vanghmun	Sept'2016	05.09.2016
321	North Tripura	Panisagar	UBI	Panisagar	Sept'2016	13.09.2016
322	North Tripura	Kadamtala	UCO Bank	Chandrapur	Sept'2016	26.09.2016
323	Sepahijala	Bishalgarh	Bandhan Bank	Gokulnagar	July'2016	08.07.2016
324	Sepahijala	Kathalia	Bandhan Bank	Baspukur	July'2016	02.07.2016
325	Sepahijala	Bishalgarh	Bank of India	Gokulnagar	July'2016	02.07.2016
326	Sepahijala	Jampuijala	Punjab & Sind Bank	Gabordi	July'2016	04.07.2016
327	Sepahijala	Melaghar	Punjab National Bank	Jumerdhepa	July'2016	04.07.2016
328	Sepahijala	Bishalgarh	SBI	Bishramganj	July'2016	05.07.2016
329	Sepahijala	Boxanagar	SBI	Matinagar	July'2016	07.07.2016
330	Sepahijala	Melaghar	SBI	Melaghar	July'2016	07.07.2016
331	Sepahijala	Charilam	Syndicate Bank	Bishramganj	July'2016	08.07.2016
332	Sepahijala	Bishalgarh	TGB	Bishramganj	July'2016	11.07.2016
333	Sepahijala	Bishalgarh	TGB	Lalsinghmura	July'2016	11.07.2016
334	Sepahijala	Bishalgarh	TGB	Madhupur	July'2016	13.07.2016
335	Sepahijala	Boxanagar	TGB	Boxanagar	July'2016	15.07.2016
336	Sepahijala	Boxanagar	TGB	Veluarchar	July'2016	15.07.2016
337	Sepahijala	Melaghar	TGB	Durlavnarayan	July'2016	15.07.2016
338	Sepahijala	Melaghar	TGB	Nalchar	July'2016	16.07.2016
339	Sepahijala	Jampuijala	TGB	Golaghati	July'2016	18.07.2016
340	Sepahijala	Jampuijala	TGB	Jampuijala	July'2016	19.07.2016
341	Sepahijala	Kathalia	TGB	Dhanpur	July'2016	20.07.2016
342	Sepahijala	Kathalia	TGB	Manai Pathar	July'2016	20.07.2016
343	Sepahijala	Kathalia	TGB	Kathalia	July'2016	21.07.2016
344	Sepahijala	Bishalgarh	TSCB	Charilam	July'2016	21.07.2016
345	Sepahijala	Jampuijala	TSCB	Takarjala	July'2016	22.07.2016
346	Sepahijala	Jampuijala	TSCB	Jampuijala	July'2016	22.07.2016
347	Sepahijala	Kathalia	TSCB	Kathalia	July'2016	25.07.2016

Sl.	District	Block	Name of Bank	Name of Branch	Month	Held On
348	Sepahijala	Nalchhar	TSCB	Nalchhar	July'2016	25.07.2016
349	Sepahijala	Bishalgarh	UCO Bank	Bishalgarh	July'2016	25.07.2016
350	Sepahijala	Bishalgarh	UCO Bank	Bishramganj	July'2016	27.07.2016
351	Sepahijala	Bishalgarh	UBI	Chakmaghat	July'2016	27.07.2016
352	Sepahijala	Boxanagar	UBI	Boxanagar	July'2016	28.07.2016
353	Sepahijala	Melaghar	UBI	Melaghar	July'2016	28.07.2016
354	Sepahijala	Melaghar	UBI	Mohanbhog	July'2016	28.07.2016
355	Sepahijala	Bishalgarh	Bandhan Bank	Gokulnagar	Aug'2016	05.08.2016
356	Sepahijala	Kathalia	Bandhan Bank	Baspukur	Aug'2016	22.08.2016
357	Sepahijala	Bishalgarh	Bank of India	Gokulnagar	Aug'2016	05.08.2016
358	Sepahijala	Jampuijala	Punjab & Sind Bank	Gabordi	Aug'2016	03.08.2016
359	Sepahijala	Melaghar	Punjab National Bank	Jumerdhepa	Aug'2016	09.08.2016
360	Sepahijala	Bishalgarh	SBI	Bishramganj	Aug'2016	24.08.2016
361	Sepahijala	Boxanagar	SBI	Matinagar	Aug'2016	29.08.2016
362	Sepahijala	Melaghar	SBI	Melaghar	Aug'2016	04.08.2016
363	Sepahijala	Charilam	Syndicate Bank	Bishramganj	Aug'2016	18.08.2016
364	Sepahijala	Bishalgarh	TGB	Bishramganj	Aug'2016	22.08.2016
365	Sepahijala	Bishalgarh	TGB	Madhupur	Aug'2016	24.08.2016
366	Sepahijala	Boxanagar	TGB	Boxanagar	Aug'2016	04.08.2016
367	Sepahijala	Boxanagar	TGB	Veluarchar	Aug'2016	10.08.2016
368	Sepahijala	Melaghar	TGB	Durlavnarayan	Aug'2016	18.08.2016
369	Sepahijala	Melaghar	TGB	Nalchar	Aug'2016	10.08.2016
370	Sepahijala	Jampuijala	TGB	Golaghati	Aug'2016	11.08.2016
371	Sepahijala	Jampuijala	TGB	Jampuijala	Aug'2016	08.08.2016
372	Sepahijala	Kathalia	TGB	Dhanpur	Aug'2016	23.08.2016
373	Sepahijala	Kathalia	TGB	Kathalia	Aug'2016	26.08.2016
374	Sepahijala	Bishalgarh	TSCB	Charilam	Aug'2016	20.08.2016
375	Sepahijala	Jampuijala	TSCB	Takarjala	Aug'2016	30.08.2016
376	Sepahijala	Jampuijala	TSCB	Jampuijala	Aug'2016	18.08.2016
377	Sepahijala	Kathalia	TSCB	Kathalia	Aug'2016	11.08.2016
378	Sepahijala	Nalchhar	TSCB	Nalchhar	Aug'2016	09.08.2016
379	Sepahijala	Bishalgarh	UCO Bank	Bishalgarh	Aug'2016	30.08.2016
380	Sepahijala	Bishalgarh	UCO Bank	Bishramganj	Aug'2016	18.08.2016
381	Sepahijala	Boxanagar	UBI	Boxanagar	Aug'2016	17.08.2016
382	Sepahijala	Melaghar	UBI	Melaghar	Aug'2016	10.08.2016
383	Sepahijala	Melaghar	UBI	Mohanbhog	Aug'2016	11.08.2016
384	Sepahijala	Bishalgarh	Bandhan Bank	Gokulnagar	Sept'2016	20.09.2016
385	Sepahijala	Kathalia	Bandhan Bank	Baspukur	Sept'2016	05.09.2016
386	Sepahijala	Bishalgarh	Bank of India	Gokulnagar	Sept'2016	14.09.2016
387	Sepahijala	Melaghar	Punjab National Bank	Jumerdhepa	Sept'2016	13.09.2016
388	Sepahijala	Bishalgarh	SBI	Bishramganj	Sept'2016	09.09.2016
389	Sepahijala	Boxanagar	SBI	Matinagar	Sept'2016	14.09.2016
390	Sepahijala	Melaghar	SBI	Melaghar	Sept'2016	26.09.2016
391	Sepahijala	Charilam	Syndicate Bank	Bishramganj	Sept'2016	21.09.2016
392	Sepahijala	Bishalgarh	TGB	Bishramganj	Sept'2016	15.09.2016
393	Sepahijala	Bishalgarh	TGB	Madhupur	Sept'2016	26.09.2016
394	Sepahijala	Boxanagar	TGB	Boxanagar	Sept'2016	05.09.2016
395	Sepahijala	Boxanagar	TGB	Veluarchar	Sept'2016	08.09.2016
396	Sepahijala	Melaghar	TGB	Durlavnarayan	Sept'2016	27.09.2016
397	Sepahijala	Melaghar	TGB	Nalchar	Sept'2016	20.09.2016
398	Sepahijala	Jampuijala	TGB	Golaghati	Sept'2016	14.09.2016
399	Sepahijala	Jampuijala	TGB	Jampuijala	Sept'2016	08.09.2016
400	Sepahijala	Kathalia	TGB	Dhanpur	Sept'2016	21.09.2016
401	Sepahijala	Kathalia	TGB	Kathalia	Sept'2016	27.09.2016
402	Sepahijala	Bishalgarh	TSCB	Charilam	Sept'2016	17.09.2016
403	Sepahijala	Jampuijala	TSCB	Takarjala	Sept'2016	26.09.2016
404	Sepahijala	Jampuijala	TSCB	Jampuijala	Sept'2016	08.09.2016
405	Sepahijala	Kathalia	TSCB	Kathalia	Sept'2016	09.09.2016
406	Sepahijala	Nalchhar	TSCB	Nalchhar	Sept'2016	20.09.2016
407	Sepahijala	Bishalgarh	UCO Bank	Bishalgarh	Sept'2016	14.09.2016
408	Sepahijala	Bishalgarh	UCO Bank	Bishramganj	Sept'2016	26.09.2016
409	Sepahijala	Bishalgarh	UBI	Chakmaghat	Sept'2016	19.09.2016
410	Sepahijala	Boxanagar	UBI	Boxanagar	Sept'2016	22.09.2016
411	Sepahijala	Melaghar	UBI	Melaghar	Sept'2016	14.09.2016
412	Sepahijala	Melaghar	UBI	Mohanbhog	Sept'2016	06.09.2016
413	South Tripura	BC Nagar	Bandhan Bank	Bharatchandranagar	July'2016	16.07.2016
414	South Tripura	Satchand	Bandhan Bank	Jalefa	July'2016	02.07.2016
415	South Tripura	Rajnagar	SBI	Chittamara	July'2016	02.07.2016
416	South Tripura	Jolaibari	SBI	Jolaibari	July'2016	04.07.2016
417	South Tripura	Satchand.	SBI	Manubazar	July'2016	04.07.2016

Sl.	District	Block	Name of Bank	Name of Branch	Month	Held On
418	South Tripura	Hrishyamukh	SBI	Hrishyamukh	July'2016	05.07.2016
419	South Tripura	Rupaichhari	SBI	Manu Bankul	July'2016	07.07.2016
420	South Tripura	Rajnagar	TGB	Rajnagar	July'2016	07.07.2016
421	South Tripura	Hrishyamukh	TGB	Hrishyamukh	July'2016	08.07.2016
422	South Tripura	Hrishyamukh	TGB	Matai	July'2016	25.07.2016
423	South Tripura	Hrishyamukh	TGB	Sonaichhari	July'2016	25.07.2016
424	South Tripura	Bokafa	TGB	B.C.Nagar	July'2016	27.07.2016
425	South Tripura	Jolaibari	TGB	Baikhora	July'2016	15.07.2016
426	South Tripura	Jolaibari	TGB	Muhuripur	July'2016	15.07.2016
427	South Tripura	Jolaibari	TGB	Jolaibari	July'2016	15.07.2016
428	South Tripura	Jolaibari	TGB	Debdaru	July'2016	15.07.2016
429	South Tripura	Satchand.	TGB	Satchand	July'2016	16.07.2016
430	South Tripura	Satchand.	TGB	Manubazar	July'2016	18.07.2016
431	South Tripura	Satchand.	TGB	Sreenagar	July'2016	19.07.2016
432	South Tripura	Satchand.	TGB	Harina	July'2016	20.07.2016
433	South Tripura	Rupaichhari	TGB	Rupaichhari	July'2016	20.07.2016
434	South Tripura	Hrishyamukh	TSCB	Hrishyamukh	July'2016	21.07.2016
435	South Tripura	Jolaibari	TSCB	Baikhora	July'2016	21.07.2016
436	South Tripura	Satchand.	TSCB	Manubazar	July'2016	22.07.2016
437	South Tripura	Satchand.	TSCB	Kalachherra	July'2016	22.07.2016
438	South Tripura	Rajnagar	UBI	Siddhinagar	July'2016	25.07.2016
439	South Tripura	Rajnagar	UBI	Radhanagar	July'2016	11.07.2016
440	South Tripura	Bokafa	UBI	Santirbazar	July'2016	13.07.2016
441	South Tripura	Bharatchandra Nagar	UBI	Barpathari	July'2016	08.07.2016
442	South Tripura	Hrishyamukh	UBI	Hrishyamukh	July'2016	27.07.2016
443	South Tripura	Jolaibari	UBI	Baikhora	July'2016	27.07.2016
444	South Tripura	Satchand.	UBI	Manubazar	July'2016	28.07.2016
445	South Tripura	Bokafa	Union Bank of India	B.C.Manu	July'2016	28.07.2016
446	South Tripura	BC Nagar	Bandhan Bank	Bharatchandranagar	Aug'2016	24.08.2016
447	South Tripura	Satchand	Bandhan Bank	Jalefa	Aug'2016	18.08.2016
448	South Tripura	Rajnagar	SBI	Chittamara	Aug'2016	11.08.2016
449	South Tripura	Jolaibari	SBI	Jolaibari	Aug'2016	09.08.2016
450	South Tripura	Satchand.	SBI	Manubazar	Aug'2016	09.08.2016
451	South Tripura	Hrishyamukh	SBI	Hrishyamukh	Aug'2016	10.08.2016
452	South Tripura	Rupaichhari	SBI	Manu Bankul	Aug'2016	30.08.2016
453	South Tripura	Rajnagar	TGB	Rajnagar	Aug'2016	10.08.2016
454	South Tripura	Hrishyamukh	TGB	Hrishyamukh	Aug'2016	05.08.2016
455	South Tripura	Hrishyamukh	TGB	Matai	Aug'2016	03.08.2016
456	South Tripura	Bokafa	TGB	B.C.Nagar	Aug'2016	17.08.2016
457	South Tripura	Jolaibari	TGB	Baikhora	Aug'2016	30.08.2016
458	South Tripura	Jolaibari	TGB	Muhuripur	Aug'2016	18.08.2016
459	South Tripura	Jolaibari	TGB	Jolaibari	Aug'2016	17.08.2016
460	South Tripura	Jolaibari	TGB	Debdaru	Aug'2016	24.08.2016
461	South Tripura	Satchand.	TGB	Satchand	Aug'2016	18.08.2016
462	South Tripura	Satchand.	TGB	Manubazar	Aug'2016	11.08.2016
463	South Tripura	Satchand.	TGB	Sreenagar	Aug'2016	09.08.2016
464	South Tripura	Satchand.	TGB	Harina	Aug'2016	09.08.2016
465	South Tripura	Rupaichhari	TGB	Rupaichhari	Aug'2016	24.08.2016
466	South Tripura	Hrishyamukh	TSCB	Hrishyamukh	Aug'2016	09.08.2016
467	South Tripura	Satchand.	TSCB	Manubazar	Aug'2016	29.08.2016
468	South Tripura	Satchand.	TSCB	Kalachherra	Aug'2016	30.08.2016
469	South Tripura	Rajnagar	UBI	Siddhinagar	Aug'2016	18.08.2016
470	South Tripura	Rajnagar	UBI	Radhanagar	Aug'2016	17.08.2016
471	South Tripura	Bokafa	UBI	Santirbazar	Aug'2016	24.08.2016
472	South Tripura	Bharatchandra Nagar	UBI	Barpathari	Aug'2016	26.08.2016
473	South Tripura	Hrishyamukh	UBI	Hrishyamukh	Aug'2016	20.08.2016
474	South Tripura	Satchand.	UBI	Manubazar	Aug'2016	12.08.2016
475	South Tripura	Bokafa	Union Bank of India	B.C.Manu	Aug'2016	09.08.2016
476	South Tripura	BC Nagar	Bandhan Bank	Bharatchandranagar	Sept'2016	26.09.2016
477	South Tripura	Satchand	Bandhan Bank	Jalefa	Sept'2016	09.09.2016
478	South Tripura	Rajnagar	SBI	Chittamara	Sept'2016	13.09.2016
479	South Tripura	Jolaibari	SBI	Jolaibari	Sept'2016	21.09.2016
480	South Tripura	Satchand.	SBI	Manubazar	Sept'2016	09.09.2016
481	South Tripura	Rupaichhari	SBI	Manu Bankul	Sept'2016	21.09.2016
482	South Tripura	Rajnagar	TGB	Rajnagar	Sept'2016	20.09.2016
483	South Tripura	Hrishyamukh	TGB	Hrishyamukh	Sept'2016	26.09.2016
484	South Tripura	Hrishyamukh	TGB	Matai	Sept'2016	20.09.2016
485	South Tripura	Hrishyamukh	TGB	Sonaichhari	Sept'2016	14.09.2016
486	South Tripura	Bokafa	TGB	B.C.Nagar	Sept'2016	14.09.2016
487	South Tripura	Jolaibari	TGB	Baikhora	Sept'2016	26.09.2016

Sl.	District	Block	Name of Bank	Name of Branch	Month	Held On
488	South Tripura	Jolaibari	TGB	Muhuripur	Sept'2016	19.09.2016
489	South Tripura	Jolaibari	TGB	Jolaibari	Sept'2016	14.09.2016
490	South Tripura	Jolaibari	TGB	Debdaru	Sept'2016	08.09.2016
491	South Tripura	Satchand.	TGB	Satchand	Sept'2016	06.09.2016
492	South Tripura	Satchand.	TGB	Manubazar	Sept'2016	22.09.2016
493	South Tripura	Satchand.	TGB	Harina	Sept'2016	27.09.2016
494	South Tripura	Rupaichhari	TGB	Rupaichhari	Sept'2016	17.09.2016
495	South Tripura	Hrishyamukh	TSCB	Hrishyamukh	Sept'2016	08.09.2016
496	South Tripura	Jolaibari	TSCB	Baikhora	Sept'2016	08.09.2016
497	South Tripura	Satchand.	TSCB	Manubazar	Sept'2016	05.09.2016
498	South Tripura	Satchand.	TSCB	Kalachherra	Sept'2016	15.09.2016
499	South Tripura	Rajnagar	UBI	Siddhinagar	Sept'2016	27.09.2016
500	South Tripura	Rajnagar	UBI	Radhanagar	Sept'2016	26.09.2016
501	South Tripura	Bokafa	UBI	Santirbazar	Sept'2016	20.09.2016
502	South Tripura	Bharatchandra Nagar	UBI	Barpathari	Sept'2016	14.09.2016
503	South Tripura	Hrishyamukh	UBI	Hrishyamukh	Sept'2016	05.09.2016
504	South Tripura	Jolaibari	UBI	Baikhora	Sept'2016	15.09.2016
505	South Tripura	Bokafa	Union Bank of India	B.C.Manu	Sept'2016	14.09.2016
506	Unakoti	Pecharthal	Indian Overseas Bank	Pecharthal	July'2016	21.07.2016
507	Unakoti	Kumarghat	SBI	Kumarghat	July'2016	04.07.2016
508	Unakoti	Kumarghat	SBI	Ratiabari	July'2016	05.07.2016
509	Unakoti	Gournagar	TGB	Tillabazar	July'2016	19.07.2016
510	Unakoti	Gournagar	TGB	Gournagar	July'2016	21.07.2016
511	Unakoti	Gournagar	TGB	Dalugaon	July'2016	22.07.2016
512	Unakoti	Kumarghat	TGB	Pabiacherra	July'2016	07.07.2016
513	Unakoti	Kumarghat	TGB	Fatikray	July'2016	08.07.2016
514	Unakoti	Kumarghat	TGB	Betcherra	July'2016	15.07.2016
515	Unakoti	Kumarghat	TGB	Kanchanbari	July'2016	25.07.2016
516	Unakoti	Pecharthal	TGB	Pecharthal	July'2016	15.07.2016
517	Unakoti	Gournagar	TSCB	kailashahar	July'2016	18.07.2016
518	Unakoti	Gournagar	TSCB	Gournagar	July'2016	20.07.2016
519	Unakoti	Kumarghat	TSCB	Kumarghat	July'2016	28.07.2016
520	Unakoti	Pecharthal	TSCB	Machmara	July'2016	27.07.2016
521	Unakoti	Pecharthal	TSCB	Pecharthal	July'2016	20.07.2016
522	Unakoti	Gournagar	UBI	Gournagar	July'2016	15.07.2016
523	Unakoti	Kumarghat	UBI	Machmara	July'2016	22.07.2016
524	Unakoti	Kumarghat	UCO bank	Kumarghat	July'2016	04.07.2016
525	Unakoti	Gournagar	UCO bank	Kailashahar	July'2016	02.07.2016
526	Unakoti	Pecharthal	Indian Overseas Bank	Pecharthal	Aug'2016	10.08.2016
527	Unakoti	Kumarghat	SBI	Kumarghat	Aug'2016	18.08.2016
528	Unakoti	Kumarghat	SBI	Ratiabari	Aug'2016	17.08.2016
529	Unakoti	Gournagar	TGB	Tillabazar	Aug'2016	24.08.2016
530	Unakoti	Gournagar	TGB	Gournagar	Aug'2016	18.08.2016
531	Unakoti	Gournagar	TGB	Dalugaon	Aug'2016	20.08.2016
532	Unakoti	Kumarghat	TGB	Pabiacherra	Aug'2016	30.08.2016
533	Unakoti	Kumarghat	TGB	Betcherra	Aug'2016	10.08.2016
534	Unakoti	Kumarghat	TGB	Kanchanbari	Aug'2016	05.08.2016
535	Unakoti	Pecharthal	TGB	Pecharthal	Aug'2016	03.08.2016
536	Unakoti	Gournagar	TSCB	kailashahar	Aug'2016	17.08.2016
537	Unakoti	Gournagar	TSCB	Gournagar	Aug'2016	30.08.2016
538	Unakoti	Kumarghat	TSCB	Kumarghat	Aug'2016	18.08.2016
539	Unakoti	Pecharthal	TSCB	Machmara	Aug'2016	17.08.2016
540	Unakoti	Gournagar	UBI	Gournagar	Aug'2016	24.08.2016
541	Unakoti	Kumarghat	UBI	Machmara	Aug'2016	18.08.2016
542	Unakoti	Kumarghat	UCO bank	Kumarghat	Aug'2016	11.08.2016
543	Unakoti	Gournagar	UCO bank	Kailashahar	Aug'2016	09.08.2016
544	Unakoti	Pecharthal	Indian Overseas Bank	Pecharthal	Sept'2016	20.09.2016
545	Unakoti	Kumarghat	SBI	Kumarghat	Sept'2016	26.09.2016
546	Unakoti	Kumarghat	SBI	Ratiabari	Sept'2016	13.09.2016
547	Unakoti	Gournagar	TGB	Tillabazar	Sept'2016	08.09.2016
548	Unakoti	Gournagar	TGB	Dalugaon	Sept'2016	06.09.2016
549	Unakoti	Kumarghat	TGB	Pabiacherra	Sept'2016	21.09.2016
550	Unakoti	Kumarghat	TGB	Fatikray	Sept'2016	26.09.2016
551	Unakoti	Kumarghat	TGB	Betcherra	Sept'2016	14.09.2016
552	Unakoti	Kumarghat	TGB	Kanchanbari	Sept'2016	26.09.2016
553	Unakoti	Pecharthal	TGB	Pecharthal	Sept'2016	14.09.2016
554	Unakoti	Gournagar	TSCB	kailashahar	Sept'2016	22.09.2016
555	Unakoti	Kumarghat	TSCB	Kumarghat	Sept'2016	27.09.2016
556	Unakoti	Pecharthal	TSCB	Machmara	Sept'2016	21.09.2016
557	Unakoti	Pecharthal	TSCB	Pecharthal	Sept'2016	09.09.2016

Sl.	District	Block	Name of Bank	Name of Branch	Month	Held On
558	Unakoti	Gournagar	UBI	Gournagar	Sept'2016	09.09.2016
559	Unakoti	Kumarghat	UBI	Machmara	Sept'2016	19.09.2016
560	Unakoti	Kumarghat	UCO bank	Kumarghat	Sept'2016	14.09.2016
561	Unakoti	Gournagar	UCO bank	Kailashahar	Sept'2016	20.09.2016
562	West Tripura	Bamutia	Bandhan Bank	Narayanpur	July'2016	07.07.2016
563	West Tripura	Bamutia	Bandhan Bank	Bamutia	July'2016	28.07.2016
564	West Tripura	Dukli	Bandhan Bank	Kathaltali	July'2016	04.07.2016
565	West Tripura	Lefunga	Bank of India	Lembuchherra	July'2016	15.07.2016
566	West Tripura	Old Agartala	Bank of India	Khayerpur	July'2016	19.07.2016
567	West Tripura	Dukli	Bank of India	Anandanagar	July'2016	21.07.2016
568	West Tripura	Jirania	Canara Bank	Jirania	July'2016	27.07.2016
569	West Tripura	Jirania	Canara Bank	NIT	July'2016	07.07.2016
570	West Tripura	Hezamara	Central Bank of India	Barkathal	July'2016	04.07.2016
571	West Tripura	Jirania	Indian Overseas Bank	R.C.Nagar	July'2016	15.07.2016
572	West Tripura	Dukli	SBI	Amtali	July'2016	19.07.2016
573	West Tripura	Dukli	SBI	Dukli	July'2016	07.07.2016
574	West Tripura	Dukli	SBI	University Br.	July'2016	04.07.2016
575	West Tripura	Jirania	SBI	R.K.Nagar	July'2016	15.07.2016
576	West Tripura	Mohanpur	SBI	Gandhigram	July'2016	28.07.2016
577	West Tripura	Lefunga	SBI	Lembuchherra	July'2016	05.07.2016
578	West Tripura	Mohanpur	SBI	Mohanpur	July'2016	20.07.2016
579	West Tripura	Old Agartala	SBI	Khayerpur	July'2016	15.07.2016
580	West Tripura	Dukli	TGB	Bikramnagar	July'2016	22.07.2016
581	West Tripura	Dukli	TGB	Kanchanmala	July'2016	04.07.2016
582	West Tripura	Jirania	TGB	Bankimnagar	July'2016	05.07.2016
583	West Tripura	Jirania	TGB	Champaknagar	July'2016	20.07.2016
584	West Tripura	Jirania	TGB	Nit (Agartala)	July'2016	15.07.2016
585	West Tripura	Mohanpur	TGB	Kalacherra	July'2016	04.07.2016
586	West Tripura	Mohanpur	TGB	Lembuchherra	July'2016	27.07.2016
587	West Tripura	Mohanpur	TGB	Natunnagar	July'2016	25.07.2016
588	West Tripura	Hezamara	TGB	Hezamara	July'2016	02.07.2016
589	West Tripura	Mandwai	TGB	Mandai	July'2016	28.07.2016
590	West Tripura	Lefunga	TGB	Lefunga	July'2016	13.07.2016
591	West Tripura	Mohanpur	TGB	Durgabari	July'2016	25.07.2016
592	West Tripura	Dukli	TSCB	Bikramnagar	July'2016	11.07.2016
593	West Tripura	Jirania	TSCB	Khayerpur	July'2016	13.07.2016
594	West Tripura	Jirania	TSCB	Champaknagar	July'2016	02.07.2016
595	West Tripura	Jirania	TSCB	Khumlung	July'2016	08.07.2016
596	West Tripura	Mohanpur	TSCB	Mohanpur	July'2016	15.07.2016
597	West Tripura	Dukli	TSCB	Maheshkhola	July'2016	25.07.2016
598	West Tripura	Jirania	TSCB	Sachindranagar	July'2016	22.07.2016
599	West Tripura	Dukli	UBI	Anandanagar	July'2016	18.07.2016
600	West Tripura	Jirania	UBI	Jirania	July'2016	20.07.2016
601	West Tripura	Jirania	UBI	Khumlung	July'2016	02.07.2016
602	West Tripura	Jirania	UBI	Ranirbazar	July'2016	28.07.2016
603	West Tripura	Mohanpur	UBI	Usha Market	July'2016	20.07.2016
604	West Tripura	Mohanpur	UBI	Mohanpur	July'2016	02.07.2016
605	West Tripura	Dukli	UBI	Camper Bazar	July'2016	07.07.2016
606	West Tripura	Mohanpur	UCO Bank	Mohanpur	July'2016	16.07.2016
607	West Tripura	Bamutia	UCO Bank	Narshingarh	July'2016	11.07.2016
608	West Tripura	Old Agartala	UCO Bank	Khayerpur	July'2016	02.07.2016
609	West Tripura	Bamutia	Vijaya Bank	Gandhigram	July'2016	28.07.2016
610	West Tripura	Bamutia	Bandhan Bank	Narayanpur	Aug'2016	11.08.2016
611	West Tripura	Bamutia	Bandhan Bank	Bamutia	Aug'2016	08.08.2016
612	West Tripura	Dukli	Bandhan Bank	Kathaltali	Aug'2016	23.08.2016
613	West Tripura	Lefunga	Bank of India	Lembuchherra	Aug'2016	10.08.2016
614	West Tripura	Old Agartala	Bank of India	Khayerpur	Aug'2016	18.08.2016
615	West Tripura	Dukli	Bank of India	Anandanagar	Aug'2016	10.08.2016
616	West Tripura	Jirania	Canara Bank	Jirania	Aug'2016	09.08.2016
617	West Tripura	Jirania	Canara Bank	NIT	Aug'2016	05.08.2016
618	West Tripura	Hezamara	Central Bank of India	Barkathal	Aug'2016	22.08.2016
619	West Tripura	Jirania	Indian Overseas Bank	R.C.Nagar	Aug'2016	18.08.2016
620	West Tripura	Dukli	SBI	Amtali	Aug'2016	22.08.2016
621	West Tripura	Dukli	SBI	University Br.	Aug'2016	24.08.2016
622	West Tripura	Jirania	SBI	R.K.Nagar	Aug'2016	04.08.2016
623	West Tripura	Mohanpur	SBI	Gandhigram	Aug'2016	11.08.2016
624	West Tripura	Lefunga	SBI	Lembuchherra	Aug'2016	05.08.2016
625	West Tripura	Mohanpur	SBI	Mohanpur	Aug'2016	22.08.2016
626	West Tripura	Old Agartala	SBI	Khayerpur	Aug'2016	11.08.2016
627	West Tripura	Dukli	TGB	Bikramnagar	Aug'2016	08.08.2016

Sl.	District	Block	Name of Bank	Name of Branch	Month	Held On
628	West Tripura	Dukli	TGB	Kanchanmala	Aug'2016	23.08.2016
629	West Tripura	Jirania	TGB	Bankimnagar	Aug'2016	26.08.2016
630	West Tripura	Jirania	TGB	Champaknagar	Aug'2016	20.08.2016
631	West Tripura	Mohanpur	TGB	Kalacherra	Aug'2016	10.08.2016
632	West Tripura	Mohanpur	TGB	Lembuchherra	Aug'2016	18.08.2016
633	West Tripura	Mohanpur	TGB	Natunnagar	Aug'2016	10.08.2016
634	West Tripura	Hezamara	TGB	Hezamara	Aug'2016	09.08.2016
635	West Tripura	Mandwai	TGB	Mandai	Aug'2016	17.08.2016
636	West Tripura	Lefunga	TGB	Lefunga	Aug'2016	30.08.2016
637	West Tripura	Mohanpur	TGB	Durgabari	Aug'2016	18.08.2016
638	West Tripura	Dukli	TSCB	Bikramnagar	Aug'2016	03.08.2016
639	West Tripura	Jirania	TSCB	Khayerpur	Aug'2016	09.08.2016
640	West Tripura	Jirania	TSCB	Champaknagar	Aug'2016	24.08.2016
641	West Tripura	Jirania	TSCB	Khumlung	Aug'2016	18.08.2016
642	West Tripura	Mohanpur	TSCB	Mohanpur	Aug'2016	10.08.2016
643	West Tripura	Dukli	TSCB	Maheshkhola	Aug'2016	17.08.2016
644	West Tripura	Dukli	UBI	Anandanagar	Aug'2016	24.08.2016
645	West Tripura	Jirania	UBI	Jirania	Aug'2016	10.08.2016
646	West Tripura	Jirania	UBI	Khumlung	Aug'2016	05.08.2016
647	West Tripura	Jirania	UBI	Ranirbazar	Aug'2016	03.08.2016
648	West Tripura	Mohanpur	UBI	Usha Market	Aug'2016	09.08.2016
649	West Tripura	Mohanpur	UBI	Mohanpur	Aug'2016	24.08.2016
650	West Tripura	Dukli	UBI	Camper Bazar	Aug'2016	29.08.2016
651	West Tripura	Bamutia	UCO Bank	Narshingarh	Aug'2016	04.08.2016
652	West Tripura	Old Agartala	UCO Bank	Khayerpur	Aug'2016	10.08.2016
653	West Tripura	Bamutia	Vijaya Bank	Gandhigram	Aug'2016	26.08.2016
654	West Tripura	Bamutia	Bandhan Bank	Narayanpur	Sept'2016	08.09.2016
655	West Tripura	Bamutia	Bandhan Bank	Bamutia	Sept'2016	13.09.2016
656	West Tripura	Dukli	Bandhan Bank	Kathaltali	Sept'2016	26.09.2016
657	West Tripura	Lefunga	Bank of India	Lembuchherra	Sept'2016	14.09.2016
658	West Tripura	Dukli	Bank of India	Anandanagar	Sept'2016	20.09.2016
659	West Tripura	Jirania	Canara Bank	Jirania	Sept'2016	14.09.2016
660	West Tripura	Jirania	Canara Bank	NIT	Sept'2016	20.09.2016
661	West Tripura	Hezamara	Central Bank of India	Barkathal	Sept'2016	09.09.2016
662	West Tripura	Jirania	Indian Overseas Bank	R.C.Nagar	Sept'2016	14.09.2016
663	West Tripura	Dukli	SBI	Amtali	Sept'2016	05.09.2016
664	West Tripura	Dukli	SBI	Dukli	Sept'2016	09.09.2016
665	West Tripura	Dukli	SBI	University Br.	Sept'2016	17.09.2016
666	West Tripura	Jirania	SBI	R.K.Nagar	Sept'2016	22.09.2016
667	West Tripura	Mohanpur	SBI	Gandhigram	Sept'2016	27.09.2016
668	West Tripura	Lefunga	SBI	Lembuchherra	Sept'2016	26.09.2016
669	West Tripura	Mohanpur	SBI	Mohanpur	Sept'2016	27.09.2016
670	West Tripura	Old Agartala	SBI	Khayerpur	Sept'2016	26.09.2016
671	West Tripura	Dukli	TGB	Kanchanmala	Sept'2016	21.09.2016
672	West Tripura	Jirania	TGB	Bankimnagar	Sept'2016	14.09.2016
673	West Tripura	Jirania	TGB	Champaknagar	Sept'2016	26.09.2016
674	West Tripura	Jirania	TGB	Nit (Agartala)	Sept'2016	19.09.2016
675	West Tripura	Mohanpur	TGB	Kalacherra	Sept'2016	20.09.2016
676	West Tripura	Mohanpur	TGB	Lembuchherra	Sept'2016	08.09.2016
677	West Tripura	Mohanpur	TGB	Natunnagar	Sept'2016	15.09.2016
678	West Tripura	Hezamara	TGB	Hezamara	Sept'2016	21.09.2016
679	West Tripura	Mandwai	TGB	Mandai	Sept'2016	06.09.2016
680	West Tripura	Mohanpur	TGB	Durgabari	Sept'2016	08.09.2016
681	West Tripura	Jirania	TSCB	Khayerpur	Sept'2016	05.09.2016
682	West Tripura	Jirania	TSCB	Champaknagar	Sept'2016	13.09.2016
683	West Tripura	Jirania	TSCB	Khumlung	Sept'2016	26.09.2016
684	West Tripura	Mohanpur	TSCB	Mohanpur	Sept'2016	27.09.2016
685	West Tripura	Dukli	TSCB	Maheshkhola	Sept'2016	14.09.2016
686	West Tripura	Jirania	TSCB	Sachindranagar	Sept'2016	26.09.2016
687	West Tripura	Dukli	UBI	Anandanagar	Sept'2016	20.09.2016
688	West Tripura	Jirania	UBI	Jirania	Sept'2016	26.09.2016
689	West Tripura	Jirania	UBI	Khumlung	Sept'2016	08.09.2016
690	West Tripura	Jirania	UBI	Ranirbazar	Sept'2016	21.09.2016
691	West Tripura	Mohanpur	UBI	Usha Market	Sept'2016	17.09.2016
692	West Tripura	Dukli	UBI	Camper Bazar	Sept'2016	22.09.2016
693	West Tripura	Mohanpur	UCO Bank	Mohanpur	Sept'2016	14.09.2016
694	West Tripura	Bamutia	UCO Bank	Narshingarh	Sept'2016	14.09.2016
695	West Tripura	Old Agartala	UCO Bank	Khayerpur	Sept'2016	09.09.2016
696	West Tripura	Bamutia	Vijaya Bank	Gandhigram	Sept'2016	06.09.2016

**BANK-BRANCH NETWORK IN TRIPURA AS ON 30.09.2016**

	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	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	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	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	1	0	0	4	3	7	
Bandhan Bank	4	0	3	2	2	0	2	1	0	0	2	0	2	0	1	1	0	0	2	0	1	0	0	12	8	3	23	
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	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	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	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	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	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	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	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	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	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	2	3	5	
ICICI	0	2	1	0	0	0	1	0	0	0	1	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	3	3	1	7	
Indian Bank	0	0	2	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	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	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	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	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	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	1	1	1	3	
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	1	1	
SBI	9	3	14	3	2	0	1	1	0	2	3	0	5	3	0	1	3	0	2	1	0	7	2	0	30	18	14	62
Syndicate Bank	0	0	1	1	0	0	0	0	0	0	1	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	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	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	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	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	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	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	1	1	1
<b>Total</b>	<b>53</b>	<b>17</b>	<b>104</b>	<b>34</b>	<b>18</b>	<b>0</b>	<b>25</b>	<b>11</b>	<b>0</b>	<b>35</b>	<b>27</b>	<b>0</b>	<b>36</b>	<b>18</b>	<b>0</b>	<b>33</b>	<b>12</b>	<b>0</b>	<b>21</b>	<b>9</b>	<b>0</b>	<b>29</b>	<b>18</b>	<b>0</b>	<b>266</b>	<b>130</b>	<b>104</b>	<b>500</b>

STATUS OF ATM IN THE STATE OF TRIPURA AS ON 30.09.2016										
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	23	12	8	3	23	1	2	3	6
3	Bank of Baroda	4	1	0	3	4	0	0	6	6
4	Bank of India	13	7	4	2	13	3	1	6	10
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	62	30	18	14	62	54	40	116	210
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	49	10	17	76
16	Vijaya Bank	4	1	0	3	4	1	0	4	5
17	AXIS BANK	7	0	4	3	7	1	7	10	18
18	Punjab National Bank	3	1	1	1	3	1	0	4	5
19	Syndicate Bank	6	3	2	1	6	3	1	3	7
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	1	1
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
	<b>TOTAL</b>	<b>500</b>	<b>267</b>	<b>129</b>	<b>104</b>	<b>500</b>	<b>135</b>	<b>102</b>	<b>227</b>	<b>464</b>



**Convener**

**State Level Bankers' Committee for Tripura**

**United Bank of India**

**Lead Bank Division**

**Head office**

**Minutes of the 118<sup>th</sup> State Level Bankers' Committee Meeting for the State of Tripura held on 20.09.2016**

The 118<sup>th</sup> SLBC meeting of Tripura State was held at the Conference Hall No.4, Pragna Bhawan, P.N. Complex, Agartala on September 20, 2016 where performance of Banks for the 1<sup>st</sup> quarter ending on 30.06.2016 for financial year 2016-17 was reviewed. The meeting was Chaired by Shri Bhanulal Saha, Hon'ble Finance Minister, Government of Tripura in presence of Shri Yashpal Singh, Chief Secretary, Govt. of Tripura and Shri P. K. Bajaj, Managing Director & Chief Executive Officer of United Bank of India and Chairman, SLBC, Tripura. Amongst other dignitaries, Dr. G. S. G. Ayyangar, Principal Secretary, Finance, Rural Development & Agriculture, Govt. of Tripura, Shri N. P. Topno, General Manager, RBI, Shri Sunil Kumar, 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, Sri Manas Dhar, General Manager, United Bank of India & Convener SLBC of Tripura welcomed all the participants to the 118<sup>th</sup> meeting of SLBC, Tripura. He introduced Shri P. K. Bajaj, Managing Director & Chief Executive Officer of United Bank of India and Chairman, SLBC, Tripura before the House, who attended SLBC meeting of the State for the first time after joining United Bank of India on 9<sup>th</sup> August 2016. Thereafter, Shri Manas Dhar requested Shri P. K. Bajaj, Managing Director & CEO of United Bank of India and Chairman, SLBC, Tripura to deliver his keynote address to the House.

Shri P. K. Bajaj, Managing Director & CEO of United Bank of India and Chairman, SLBC, Tripura, prior to delivering his keynote address greeted Shri Bhanulal Saha, Hon'ble Finance Minister, Government of Tripura and Shri Yashpal Singh, Chief Secretary, Govt. of Tripura with flower bouquet at the SLBC meeting. Shri P. K. Bajaj also extended hearty welcome to Dr. G. S. G. Ayyangar, Principal Secretary, Finance, Rural Development & Agriculture, Govt. of Tripura and other executives from the Govt. of Tripura, RBI, NABARD & Banks.

Shri P. K. Bajaj, Managing Director & CEO of United Bank of India mentioned about significant achievements of the Banks in different parameters apart from informing about the progress made with regard to major decisions of the last SLBC meeting held on 08.06.2016.

At the end of June 2016, the CD Ratio of the State stood at 45%, which was up from CD Ratio of 41% as on 30<sup>th</sup> June 2015 thus registering a Y-O-Y growth of 4%. All the banks put together could disburse Rs 958.36 crore i.e. 29% of the Annual Target of Rs 3334.24 crore under ACP during 1<sup>st</sup> quarter of FY 2016-17 as against 21% (Rs.610.42 crore) achieved during corresponding period last year (2015-16).

As on 30<sup>th</sup> June 2016, all banks have issued 12719 KCCs covering Rs 6161.28 lac, thus achieving 25% of the annual target (50,000 Nos.) by the first quarter of the FY 2016-17. He informed that the banks would definitely achieve the target with the collective thrust at the year end. Priority Sector Advance for the State covering all Banks as on June 2016 stood at Rs.6553 crore, which depicted 94% of the ANBC as compared to Rs.5061 crore as on June 2015. The annual growth rate of Priority Sector Advance on Y-O-Y basis observed at 23%, which is commendable.

He expressed his satisfaction in respect of low percentage of zero-balance accounts(13.19%) in the State out of 7.66 lac PMJDY accounts opened up to 03.08.2016 as compared to the national average (24.32%). He emphasized on financial discipline in respect of converting zero balance accounts into operative accounts.

He informed that Aadhaar Seeding in the PMJDY accounts of the State stood at 70.77% as against 48.73% across the country as on 03.08.2016. He requested all Bankers to put more efforts in this aspect as Aadhaar penetration in the State is almost 100%.

He expressed his concern 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.

He also informed about launching of a “Special Drive” for financial inclusion spanning 45 days starting 15<sup>th</sup> September 2016, by the DFS, MoF, Govt. of India. He requested all the stake holders to move forward in a time bound manner. He stated that combined disbursement of all the Banks in the State under PMMY was on the lower side as only 14% of the annual target (Rs. 402 crore) during first quarter and expressed hope that the Banks would perform better during remaining period of current fiscal. He urged upon the bankers to identify viable Greenfield projects for financing under Stand-Up India Scheme and also to ensure achieving desired target by the year end. Sri Bajaj referred to the NPA position of the State including written off amount which stood at Rs.631.32 crore i.e. 7.78% of total advance at the end of June 2016. He emphasized on initiation of timely recovery. He requested the banks to bring it down below 5% level by March 2017 through joining of hands with State Government.

Shri P. K. Bajaj, Managing Director & CEO of United Bank of India and Chairman, SLBC, Tripura 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 resulting around economic development of the State.

Shri Bhanulal Saha, Hon'ble Finance Minister, Government of Tripura expressed happiness to be able to attend and address such an important meeting where different banking activities including employment generation schemes of both Central & State Governments are being discussed. In his address to the house, Shri Saha touched upon the issue of improvement in CD Ratio of the State. But he expressed that it was still below the expected level. There was more requirement to deploy the fund to develop more entrepreneur in the State. Need based credit should be provided to the entrepreneurs / unemployed youth. Bank should not go for under-financing on the plea of poor recovery.

He added that small loans, even OD are not provided in time to the PMJDY account holders. Borrowers are sometimes misbehaved during sanction of loans, which affects recovery of loans. He expressed that the State Government is also equally concern on the issue of non-payment of loan dues as this will hinder the process of recycling of fund.

He mentioned that linkage of Aadhaar has now become mandatory by the Government for making payment of any grants / subsidies / pensions including old age pensions, etc. Bankers should come forward for Aadhaar seeding for all eligible accounts for smooth DBT.

Shri Saha mentioned that there is shortage of manpower in rural branches and same is not able to cope up with the increased volume of business. Updation of passbook is being delayed in rural branches. Reassessment of manpower in the rural branches is required for improvement of customer services. BC Model requires further activation to meet the banking services required in the rural areas. Disabled persons / old age pensioners / senior citizens face difficulties both from the bank branches / CSPs for various reasons like positioning of branches on the 1<sup>st</sup> / 2<sup>nd</sup> floor, shortage of manpower, irregular movement of CSPs, etc.

He pointed that there are some underbanked centres in the State. Branches should be opened in proper locations in these centres considering customers' point of view.

Shri Bhanulal Saha, Hon'ble Finance Minister, Government of Tripura requested the bankers to discuss the problems / difficulties faced by the people of the State and to take suitable corrective measures by the concerned banks for further improvement of customer services in the State.

Shri Saha stated that State Government is duty bound to work shoulder to shoulder with the bankers. He also assured every possible help to the banks in their business function including recovery of loans.

While delivering his address to the house, Shri Yashpal Singh, Chief Secretary, Govt. of Tripura welcomed all the participants on behalf of the State Government. He complimented

Convener, SLBC for regular holding of SLBC meetings and monitoring of ongoing schemes and issues relating to SLBC in the State, resulting in timely payment to MGNREGA beneficiaries, improvement in small savings, employment, CD Ratio, etc. in the State. He stated that State Government has taken steps for online payment of wages to MGNREGA beneficiaries and any other grants / subsidies / pensions including old age pensions, etc. He requested the bankers to come forward for Aadhaar seeding for all eligible accounts for smooth DBT. He informed that Fund Transfer Orders (FTOs) in respect of payment to MGNREGA, social pensions, salaries, etc. for ensuing Durga Puja would be issued shortly and requested the bankers to complete all payments within 05.10.2016 positively by showing same kind of proactive initiative as shown in the last year in this regard. He assured the bankers to provide all sorts of assistance including maintenance of law & order situation in the State.

Shri Singh emphasized on financial literacy and activation of skilling centres for training of the future entrepreneurs of the State. He also emphasized on publicity for spreading of financial literacy in the State. He requested the major bankers of the State to come forward for further improvement of CD Ratio in the State. He assured that State Government would extend proactive support in recovering of loan dues. He also requested the bankers for further improvement in lending to the farmers through KCCs and unemployed youths through various employment generation schemes like Swavalamban, PMEGP, MUDRA & Stand Up India schemes. He expressed dissatisfaction for non-response in respect of branch opening in some centres of North Tripura by TGB and TSCB. He also requested Chairman, TGB to tackle some unrest noticed in the Bank without hampering banking activities in the State.

Taking care of the directives of the Chief Secretary, Government of Tripura, Shri Manas Dhar, General Manager, United Bank of India & Convener SLBC of Tripura requested the bankers particularly TGB & TSCB to initiate steps for completion of all payment to the beneficiaries within 05.10.2016 with the help of the State Government.

Prior to commencement of Power Point session on different issues pertaining to Tripura District as well as SLBC, Shri Bhanulal Saha, Hon'ble Finance Minister, Government of Tripura unveiled one booklet containing "Rural Infrastructure Development Fund (RIDF) in Tripura" prepared by NABARD.

Immediately upon conclusion of unveiling of booklet of NABARD, SLBC-Tripura felicitated Miss Dipa Karmakar, the Rajiv Gandhi Khel Ratna Award winner as well as a successful RIO Olympian and Shri Bisweswar Nandi, winner of the prestigious Dronacharya Award with mementos and sports items in presence of Shri Bhanulal Saha, Hon'ble Finance Minister, Government of Tripura, Shri P. K. Bajaj, Managing Director & CEO of United Bank of India and Chairman, SLBC, Tripura and other dignitaries. Shri P. K. Bajaj, Managing Director & CEO of United Bank of India handed over cheque of Rs.5.00 lac each to Miss Dipa Karmakar and Shri Bisweswar Nandi on behalf of United Bank of India for their outstanding performance in the field of gymnastics.

Thereafter, Shri Manas Dhar, General Manager, UBI (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 117<sup>th</sup> SLBC meeting for Tripura held on 08.06.2016:**

Confirmed by the House.

**Stand-Up India Scheme:**

Loans under the scheme had been extended to 17 SC/ST/Women beneficiaries amounting to Rs. 3.01 crore during first quarter of the FY 2016-17.

Banks have been requested to identify viable projects for Stand-Up India scheme with priorities and disburse the same so as to ensure achieving branch wise target stipulated for FY 2016-17, thereby increasing CD Ratio of the State. Uploading of proposals in the “Portal” has also been emphasized.

**Agenda 2 : Pradhan Mantri MUDRA Yojana**

All the Banks operating in the State combinedly disbursed Rs 55.57 crore against target of Rs. 401.84 crore, thereby achieving 14% of annual target (FY 2016-17) during 1<sup>st</sup> quarter (April to June) ending on 30.06.2016.

House noted the performance of PMMY in the State.

Convener of SLBC (Tripura) requested the bankers to expedite disposal of PMMY proposal with uploading in portal so as to ensure achieving the Annual target at the year end.

**Agenda 3 : Opening of Bank Branches in Unbanked Villages having population more than 5000 .**

SLBC, Tripura had already submitted roadmap for opening of 19 Brick & Mortar branches in unbanked villages having population above 5000 and also allocated same to banks for their branch opening within 31.03.2017. Member banks were requested to extend all possible support for opening of these branches within 31.03.2017.

**Agenda 4 : Financial Inclusion Plan**

The House reviewed the progress of Pradhan Mantri Jan Dhan Yojana under which 7,66,390 A/Cs had been opened in the State as on 03.08.2016. Aadhaar Seeding in the PMJDY accounts of the State stood at 70.77% as against 48.73% across the country as on 03.08.2016. Zero-balance accounts contributed 13.19% of the total PMJDY accounts opened up to 03.08.2016 as compared to the national average of 24.32%. All banks in the State issued RuPay cards to

62.67% PMJDY customers against national issuance of 80.71%. RuPay Card delivery and activation still have a lot of scope for improvement and Banks need to act more proactively in these aspects so that beneficiaries get the benefit of Rs.1.00 lac inbuilt accident insurance.

The banks operating in the State had enrolled 3.53 lac customers under PMSBY, 1.29 lac customers for PMJJBY and 2668 customers under APY as on 31.07.2016. House noted the performance under Social Security Schemes with a request to the bankers for coverage of each family with PMJJBY / PMSBY scheme. Member banks were requested for timely submission of complete claim application to Insurance Companies and also to take help of SLBC Desk, if required, to reduce rejection of claim by the Insurance Companies.

Convener of SLBC (Tripura) informed the House that DFS, MoF, Govt. of India had launched a “**Special Drive**” for Financial Inclusion spanning 45 days starting 15<sup>th</sup> September 2016. The programme includes two tracks. LDMs covering all 8 Districts have commenced their initiative under the special programme. Special DCC meetings have been conducted in all 8 districts to discuss the strategies to be put in place. For achieving success of the instant drive for Financial Inclusion, support of all stake holders in the state would be required. He suggested the bankers to focus on cluster lending (bamboo, handloom, etc) by organizing meetings and awareness amongst the entrepreneurs under PMMY during the drive period. He also informed that one of the major components of the Special Drive would be creating Financial Awareness among general public and spreading of Financial Literacy. Therefore, bankers should initiate the Financial Literacy Programme covering Panchayets, Block Offices, ADCs etc. without any delay. All the member Banks have been requested to ensure wide publicity of the campaign through banners, posters etc. SLBC Tripura will take care of the publicity through media to create large scale awareness for general public in the state.

The House also discussed the possibilities for inclusion of TGB & TSCB under CGTMSE / other credit guarantee coverage schemes so that these two major banks in the State could provide loans under MUDRA and Stand Up India without any collateral. It was decided that SLBC Desk would write to NABARD, Agartala for taking up the issue with appropriate authority.

The House also noted the performance of the 5 RSETIs which conducted 27 training programs with the participation of 655 candidates during 1<sup>st</sup> quarter of FY 2016-17.

The 14 Financial Literacy Centers in the State conducted 116 Camps during the quarter ended June 2016 while the 265 rural branches in the State also conducted 706 camps during the same quarter. Shri N. P. Topno, General Manager, RBI, Agartala stated regarding holding of minimum 3 such camps in a quarter by each rural branch.

#### **Agenda 5 : CD Ratio of the Districts**

CD Ratio of the State stood at 45% as on 30<sup>th</sup> June 2016 from 41% as on 30<sup>th</sup> June 2015 thus registering Y-O-Y growth of 4%. House noted the same and set a target of reaching CD Ratio at 51% at the end of FY 2016-17.

7 out of 8 districts have reported positive growth in CD ratio as on 30<sup>th</sup> June 2016 over June 2015. CD Ratio of West Tripura district stood at 32% as on 30<sup>th</sup> June 2016. 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 6 : Implementation of Annual Credit Plan 2015-16**

House reviewed the overall achievement under ACP during April to June 2016 of the financial year 2016-17. Banks operating in the State achieved 29% (Rs.958.36 crore) of the credit disbursement target under ACP 2016-17. The disbursement during 1<sup>st</sup> quarter of FY 2016-17 surpassed the corresponding figure of last year (2015-16) by 57%. Achievement under Priority Sector also stood at 29% at the end of 1<sup>st</sup> quarter of FY 2016-17. Achievement under Agriculture sector stood at 22%. While achievement under MSME & Other Priority Sector reached to 28% & 46% respectively.

#### **Agenda 7 : Kisan Credit Cards(2015-16)**

All banks in the State had issued 12,719 KCCs covering Rs 61.61 crore, thus achieving 25% of the annual target (50,000 Nos.) by the end of the 1<sup>st</sup> quarter ending 30.06.2016.

Shri Bhanulal Saha, Hon'ble Finance Minister, Government of Tripura requested the bankers to put special efforts for coverage of all eligible farmers including fish farmers through KCCs within 31.03.2017.

House noted the performance of KCCs in the State and also suggested for providing interest subvention to fish farmers to promote fishery in the State.

All the banks in the State covered only 787 farmers (financed by banks) under Pradhan Mantri Fasal Bima Yojana (PMFBY) during Kharif season with Reliance General Insurance Co. Ltd. as insurance partner in the State. Shri Sunil Kumar, General Manager, NABARD stated about poor coverage of farmers and suggested for wide publicity for coverage of all eligible farmers during Rabi season. Shri Manas Dhar, Convener of SLBC (Tripura) requested the bankers to push up coverage of farmers during Rabi season.

House also noted the formation of 11 Farmers' Clubs in the State during 1<sup>st</sup> quarter of FY 2016-17. Concerned banks were requested to take proactive steps for formation of farmers' clubs as per target well before end of this financial year.

#### **Agenda 8 : Self Help Groups(SHG)**

The House reviewed the performance of the Banks under NRLM/NERLP and WSHG for 1<sup>st</sup> quarter of FY 2016-17. The Banks could not sanction cases under NULM as there was no

sponsoring done before the end of the 1<sup>st</sup> quarter of current financial year. Target of NULM for the year 2016-17 had been allocated and communicated among all concerned banks.

Shri Sunil Kumar, General Manager, NABARD informed about the digitization of SHGs in West Tripura District and requested the bankers to cooperate in this regard.

#### **Agenda 9 : Recovery Performance of Banks**

The House reviewed sector-wise and also Government Sponsored Scheme wise recovery of loan position as on 30.06.2016. Overall recovery percentage in respect of three broad sectors, viz Agriculture, MSME and Other Prisec stood at 58% as on June 2016 as against 55% as on June 2015. There was no significant improvement in recovery under Schematic lending. Recovery in SJSRY was 5%, SGSY was 16%, PMRY was 3%, PMEGP was 35%, while recovery in REGP (MMS) was 45% as on 30.06.2016. Line Departments of the State Government were requested to extend their support for improving recovery of schematic loans.

#### **Agenda 10 : NPA position of Banks in Tripura.**

Percentage of gross NPA increased to 6.88% as on June 2016 from 5.82% as on March' 2016. 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 631.32 crore which is 7.78% of the gross advance as on 30.06.2016.

The House discussed about improvement of recovery of loan dues in the State and requested help of the Line Departments for joint recovery drive. Shri Bhanulal Saha, Hon'ble Finance Minister, Government of Tripura requested the bankers to prepare and submit Panchayet wise defaulter list to GPs so that Panchayats could provide necessary support for recovery of loans.

#### **Agenda 11: Performance of Banks in key areas in Tripura as on 30<sup>th</sup> June 2016**

House reviewed the performance of the Banks as on **30<sup>th</sup> June 2016**. The overall Advance in the State witnessed y-o-y growth of 16% from Rs.6988.83 crore as on June 2015 to Rs.8114.73 crore as on June 2016. Similarly, y-o-y growth of 8% had been registered in Deposits which stood at Rs. 18183.51 crore as on June 2016, from Rs. 16885.07 crore as on June 2015.

The House noted the y-o-y growth of 29% in lending to Priority Sectors (outstanding), 51% in lending to Weaker Section, 24% growth in lending to SC/ST borrowers and 10% growth in lending to Minority community as on 30.06.2016. MSME sector registered 11% y-o-y growth while Agriculture Sector achieved a y-o-y growth of 76% as on 30.06.2016.

## **Agenda 12 : Performance under Govt. sponsored schemes.**

All banks sanctioned 1371 cases amounting to Rs. 66.51 cr. and disbursed in 1221 cases with an amount of Rs. 34.00 cr. in PMEGP against the yearly target of 1500 cases as on June 2016 for FY 2015-16.

All banks sanctioned 2935 cases amounting to Rs. 69.17 cr. and disbursed in 2313 cases with an amount of Rs. 45.85 cr. in SWAVALAMBAN as on June 2016 against the yearly target of 3500 cases for FY 2015-16.

No proposal under PMEGP & Swavalamban had been sponsored to banks during 1<sup>st</sup> quarter of FY 2016-17.

Shri Samir Gupta, GM, DIC, Agartala informed the House that interview process of Swavalamban beneficiaries had already been completed and sponsoring of proposals to banks would be done before ensuing Durga Puja.

Shri Manas Dhar, Convener SLBC of Tripura requested Line Departments to sponsor the proposals in phases (not in bunches) within October 2016 to the banks for disposal.

House noted the performance of the Banks and also noted the progress of KCC-Fishery, Mini Dairy, DRI, etc. for the 1<sup>st</sup> quarter of financial year 2016-17 ending on 30.06.2016.

## **Agenda 13 : Financing Education Loan, Housing Loans and Specialized schemes in Tripura.**

House noted the performance of the Banks in respect of disbursement made under Education loans to 88 students involving Rs 1.77 crore during 1<sup>st</sup> quarter of FY 2016-17. The outstanding balance in Education Loans as on 30.06.2016 stood at Rs.114.41 crore in 3863 accounts.

Under Housing Loans, outstanding balance stood at Rs.1304.91 crore in 31966 accounts as on 30<sup>th</sup> June 2016. House noted the progress.

## **Agenda 14 : MSME financing under ACP.**

House reviewed the overall achievement of MSME during FY 2016-17. All Banks had disbursed Rs 266.27 crore, registering an achievement of 28% against ACP target of Rs.967.06 crore during 1<sup>st</sup> quarter of FY 2016-17.

Thereafter, Shri Manas Dhar, General Manager, United Bank of India & Convener SLBC of Tripura requested Shri N.P. Topno, General Manager, RBI to address the House.

Shri N. P. Topno, General Manager, RBI Agartala suggested for setting up one RSETI in each district. 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 hold one literacy camp once in a month as per RBI guidelines. He requested Convener, SLBC for regular invitation of the Chairman, State Minority Commission in SLBC meetings. He informed about convening of

MSME Town-Hall meeting at Melaghar and requested bankers for their active participation to make it a success. He emphasized on lending to water and sanitization purposes in the State. He also stated for updation of SLBC website by the Convener, SLBC Tripura at the earliest, on a regular basis.

Thereafter, Shri Sunil Kumar, General Manager, NABARD addressed the House and informed the House about preparation of PLP 2017-18 district wise for the State considering all available potentialities, resources and past trend to arrive at actionable PLP. He expressed his satisfaction about the support of the State Govt. to be extended for recovery of loans. He stated that NABARD would provide posters and hoardings in Bengali for bank branches and Block offices respectively for wide publicity of Stand-Up India Scheme.

He requested the banks for coverage of all eligible crop loans under Pradhan Mantri Fasal Bima Yojana during Rabi season. He also informed the House about digitization of SHG data in West Tripura District.

Shri A. P. Modak, State Director, KVIC stated that new online system for PMEGP had been introduced from 01.07.2016 whereby the applications would be online including processing and disbursement of Margin-Money Subsidy. He requested the bankers for e-tracking of the PMEGP proposal and settlement of pending Margin-Money claim for the period prior to 01.07.2016

Shri Sahadeb Das, DIF, Govt. of Tripura requested the Bankers to complete all payments to MGNREGA beneficiaries, Salaried people, Pensioners, etc. before the ensuing Durga Puja like previous years.

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

- Formation of Farmers' Clubs as per allocation given to Banks. **(Action : All Banks & NABARD).**
- All Banks are to exert efforts to raise the CD ratio of the State to 51% as on 31.03.2017. **(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 2016-17 is to be achieved **(Action : All Banks).**

- All Banks are to exert efforts to issue KCCs to all eligible farmers within 31.03.2017 (**Action : All Banks and Agriculture Department**).
- Each FLC and rural branch would conduct minimum one outdoor / indoor literacy camp once in a month. (**Action : All FLC & Rural branches**).
- All Banks are to exert effort to achieve Mudra Target for FY 2016-17 as on 31.03.2017(**Action : All Banks**).
- All Banks are to exert effort to achieve Stand-Up India Target for FY 2016-17 (**Action : All Banks**).
- Banks to submit status report on opening of branches in unbanked villages having population above 5000(**Action: Banks**).
- All Banks are to exert effort to cover all eligible farmers under PMFBY during Rabi Season ( **Action: Banks & Agriculture Department**).
- Bankers to prepare and submit Panchayet wise defaulter list to GPs to take support of the Panchayats for recovery of loans (**Action : All Banks & Panchayet Offices**).
- SLBC desk would write to NABARD in respect of inclusion of TGB & TSCB under CGTMSE / other credit guarantee coverage schemes so that these two major banks in the State could provide loans under MUDRA and Stand Up India without any collateral. (**Action: SLBC & NABARD**).
- Bankers to complete all payments to MGNREGA beneficiaries, Salaried people, Pensioners, etc. before the ensuing Durga Puja (i.e. within 05.10.2016) like previous years.

### **Vote of Thanks.**

Shri Mahendra Dohare, DGM & CRM, United Bank of India, Tripura Region while expressing his privilege to offer vote of thanks, conveyed heartfelt thanks to Shri Bhanulal Saha, Hon'ble Finance Minister, Government of Tripura for attending the SLBC meeting and sparing his valuable time in deliberations to guide the SLBC on different issues. He heartily thanked Shri Yashpal Singh, Chief Secretary, Govt. of Tripura, Dr. G. S. G. Ayyangar, Principal Secretary (Finance, Rural Development & Agriculture), Govt. of Tripura and all other dignitaries from Govt. of Tripura, RBI, NABARD, Banks and other Agencies for attending the meeting and taking active part in the deliberations.

**LIST OF THE PARTICIPANTS AT THE 118<sup>th</sup> MEETING OF THE SLBC  
FOR THE STATE OF TRIPURA  
HELD AT PRAGNA BHAWAN, HALL NO.4, AGARTALA ON 20.09.2016 AT 11:00 A.M.**

Sl. No.	Name of the dignitaries	Designation/Office/Institution
<b>I</b>	<b>CHAired BY</b>	
1	Shri Bhanu Lal Saha	Finance Minister, Govt. of Tripura
2	Shri Yashpal Singh	Chief Secretary, Govt. of Tripura
3	Shri P. K. Bajaj	Managing Director & Chief Executive Officer, United Bank of India & Chairman, SLBC-Tripura
<b>II</b>	<b>GOVT. OFFICIALS</b>	
4	Dr. G.S.G. Ayyangar	Principal Secretary, Finance, RD & Agri, Govt. of Tripura
5	Shri Sahadeb Das	DIF, Govt. of Tripura
6	Shri R.K.Giri	Dy. Director, MSME DI
7	Shri R.P.Mallik	JDH. Director of Horticulture, Govt. of Tripura
8	Shri Samir Gupta	GM, DIC(I & C),Govt. of Tripura
9	Shri Sunil Bhaumik	Asstt. Director, ARDD (Dairy),Agartala
10	Shri Dipak Kumar Das	Dy. Director-Agriculture, GoT
11	Shri Arup Ratan Sarma	Addl. Secretary, RD & CEO TRLM
12	Shri P.Majumder	Post Master, Agartala Head Post Office
13	Shri C.R. Dasgupta	A.O. KVIB
14	Shri Ashish Modak	State Director, KVIC
15	Shri P.Bhattacharjee	Supdt. of Fisheries
<b>III</b>	<b>RBI/NABARD/SIDBI/NHB/ INSURANCE COMPANIES/ BSNL</b>	<b>Designation/Office/Institution</b>
16	Shri N.P. Topno	General Manager, RBI-Agartala
17	Shri Sunil Kumar	General Manager, NABARD-Agartala
18	Shri D.V. Ramana Rao	DGM-NABARD
19	Shri S.N.Chattopadhyay	AGM,RBI
20	Shri N.C. Debnath	Manager, SIDBI
<b>IV</b>	<b>COMMERCIAL BANKS</b>	<b>Designation/Office/Institution</b>
21	Shri Manas Dhar	General Manager, UBI, HO & Convener, SLBC-Tripura
22	Shri M. Dohare	DGM & CRM, UBI, Tripura
23	Shri Upendra Sabar	Chairman, TGB
24	Shri Bikramjit Shom	AGM, Prisec-UBI-HO
25	Shri Bhajan Ch. Roy	AGM, UBI-Tripura
26	Shri S. R. Das	AGM-LBD & RRB, UBI HO
27	Shri P.K. Paul	Regional Manager(Urban)- SBI, Tripura
28	Shri R. K. Senapati	Regional Manager(Rural)- SBI, Tripura
29	Shri S. K. Das	Zonal Head-UCO Bank

30	Shri Dipankar Ambuly	GM, TGB
31	Shri P. P. Ray	Chief Manager, Canara Bank
32	Shri S.K.Saha	MD, TSCB
33	Shri Amit Bhattacharjee	GM-TSCB
34	Shri Hemanta Bora	Chief Manager, Allahabad Bank
35	Mr. Mohd. Ali	Chief Manager, Central Bank of India
36	Shri Suman Gupta	Asstt. Manager, Syndicate Bank
37	Shri Shiv Shankar Shahdev	Chief Manager, Indian Overseas Bank
38	Shri S.K. Rafizuddin	Sr. Manager, Indian Bank
39	Shri Subrata Chakraborty	DCO, RBO, SBI
40	Shri N.R.Samal	DGM-Union Bank of India
41	Smt. Pradipta Aine	Sr. Branch Manager, Bharatiya Mahila Bank
42	Shri Suvrajyoti Das	Sr. Manager-P& SB
43	Shri Mithun Paul	Officer-PNB
44	Shri Janardan Bose	Chief Manager, SLBC UBI
45	Shri Ratan Kr. Tiwari	Branch Manager, Andhra Bank
46	Shri Tapan Bhattacharya	Sr. Manager-Union Bank of India
47	Shri Deboraj Bhattacharjee	Chief Manager, ICICI Bank
48	Shri Sanjoy Kumar	Director, RUDSETI, Agartala
49	Shri Sanjib Singh	BM, HDFC Bank
50	Shri Angshuman Borah	Sr. Manager, HDFC Bank
51	Shri Vijay Kumar	Br. Manager-Dena Bank
52	Shri Suhash Chandra Paul	Br. Manager- Corporation bank
53	Shri Sudip Chakraborty	Cluster Head-Bandhan Bank
54	Shri Prasenjit Das	D.O., DIF, Govt. of Tripura
55	Shri Suman Saha	Asstt. Manager-Kotak Mahindra Bank
56	Shri G.C. Rakshit	LDM, Gomati & South-UBI
57	Shri Musa Karim Sardar	LDM, North & Unakoti-UBI
58	Shri M.K. Devvarman	LDM, Dhalai & Khowai, UBI
59	Shri Subrata Mandal	LDM, West & Sepahijala, UBI

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त्रिपुरा हेतु राज्य स्तरीय  
बैंकर्स समिति की बैठक

STATE LEVEL BANKERS' COMMITTEE MEETING  
FOR TRIPURA



119<sup>th</sup>  
११९ वी



कार्यसूची टिप्पण ★ AGENDA NOTES



September'2016

सितम्बर' २०१६



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