

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



126th

JUNE' 2018

१२६ वी

जून २०१८

Quarterly Review

Date : 13.09.2018 ★ Time : 11:00 AM

Venue: Pragna Bhawan, Hall No.: 4

कार्यसूची टिप्पण ★ AGENDA NOTES

युनाइटेड बैंक ऑफ इंडिया

(भारत सरकार का उपक्रम)

आपका बैंक



United Bank of India

(A Govt. of India Undertaking)

The Bank that begins with U

युनाइटेडबँक ऑफ इंडिया
अग्रणी बँक 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 बँकर्स समिति

Convener: State Level Bankers' Committee for Tripura

सन्दर्भ: एल. बी डि/एसएलबीसी/ टी/ 126/2018-19

Ref: LBD/SLBC/T/ 126 /2018-19

दिनांक: ०१.०९.२०१८

Date: 01.09.2018

एस एल बी सी के सभी सदस्य

All members of SLBC

प्रिय महोदय,

Dear Sir

विषय: त्रिपुरा राज्य स्तरीय बँकर्स समिति की १२६ वी
बैठक का कार्यसूची टिप्पण ।

Sub: Agenda Notes for the 126th Meeting of SLBC
Tripura

उपर्युक्त सन्दर्भ मे हम आपको सूचित करते है की
त्रिपुरा राज्य स्तरीय बँकर्स समिति की १२६ वी बैठक
दिनांक १३.०९.२०१८ को पूर्वान्ह ११:०० बजे प्रज्ञा भवन हॉल
न. ४, आगारतला मे आयोजित की जाएगी। कार्यसूची
टिप्पण की एक प्रति भेज रहे है ।

With reference to the above, we forward herewith
a set of Agenda Notes for the 126th meeting of
State Level Bankers' Committee for Tripura
scheduled to be held at Pragna Bahavan, Hall No.
4, Agartala on 13.09.2018 at 11:00 AM.

अनुरोध है की आप उक्त बैठक मे अवश्य भाग ले ।

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

भवदीय

Yours Faithfully,

अ. ब. शर्मा

उप महा प्रबंधक एवं
मुख्य क्षेत्रीय प्रबंधक
त्रिपुरा क्षेत्र



Dy. General Manager &
Chief Regional Manager
Tripura Region



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Population Details of Tripura

Districts	<u>Tripura State</u>
	General Information
<p>Names of the districts</p> <ol style="list-style-type: none"> 1. North Tripura 2. Unakoti 3. Gomati 4. South Tripura 5. West Tripura 6. Sepahijala 7. Khowai 8. Dhalai <p>No. of Sub Divisions - 23 No. of Blocks - 58 No. of Autonomous Council - 1</p> <p>Total no of branches 508</p> <p>Average population covered per branch: 7225 <i>(Including RRB & Co-operative Banks)</i></p> <p>Lead Bank of 8 Districts UNITED BANK OF INDIA</p>	<ul style="list-style-type: none"> ➤ Capital: Agartala ➤ Area: 10491.69 sq. km. ➤ Population: 36.74 lac. (Male: 18.74 lac ○ Female: 18.00 lac) ➤ Literacy ratio: 94.65% (Male: 96.65% ○ Female: 92.35%) <p>Land utilization-</p> <ul style="list-style-type: none"> ➤ Net Cropped Area: 2,55,070 ha <p>Irrigation Potentials:-</p> <ul style="list-style-type: none"> ➤ Source: Good average rainfall-2200mm During south west monsoon. ➤ No perennial river. ➤ Multi cropped area: 219428 ha ➤ Fishery water area: 23571 ha ➤ Cropping intensity: 186% ➤ Main crops: Rice, Potato, Pineapple and Vegetable. ➤ Plantation: Rubber, Mandarin oranges <p style="text-align: center;">Convener of SLBC</p> <p style="text-align: center;">United Bank of India</p>

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 ²	305	350
Area(Km ²)	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
	Total Foodgrains		7,23,148 MT
	v	Sugar cane	4,95,98 MT
	vi	Cotton (Bale =170 kg)	1,395 Bales

	vii	Jute (Bale =180 kg)	5,369 Bales
	viii	Mesta (Bale =180 kg)	7,003 Bales
	ix	Total oil seeds	4,613 MT
	x	Potato	94,554 MT
B	Fertilizer consumption		35133 MT
C	Per hectare use of fertilizer (NPK)		62 Kg/Ha
D	Bio-fertilizer distribution		1500 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		
	Agri Department		9 Nos
	Private		4 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

R	Amount disbursed	Rs. 84.96 Crores
Climate		
A	Normal annual rainfall	2,169.40 mm
B	Average actual annual rainfall	1,961.80 mm
C	Normal rainy days	99.2
D	Actual rainy days	82.5
Irrigation		
A	Cultivable area	2,79,050 ha.
B	Irrigable area	1,17,000 ha.
C	Potential created	1,19,000 ha.
D	Potential utilized	87,000 ha.

Network of Bank Branches in Tripura As on 30.06.2018

Population Group	March 2013	March 2014	March 2015	March 2016	March 2017	March 2018	June 2018
Rural	217	229	248	265	269	271	269
% as against total branches	57%	54%	54%	53%	53%	53%	51%
Semi- urban	84	107	117	127	131	131	146
% as against total branches	22%	25%	25%	26%	26%	26%	28%
Urban	79	89	96	104	108	110	110
% as against total branches	21%	21%	21%	21%	21%	21%	21%
TOTAL	380	425	461	496	508	512	525

SLBC-TRIPURA

VITAL BANKING STATISTICS

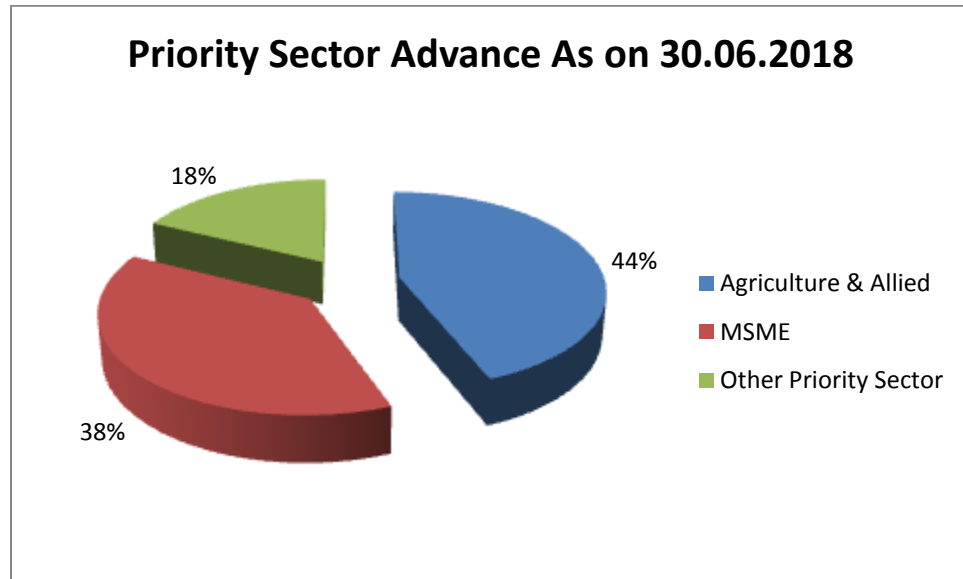
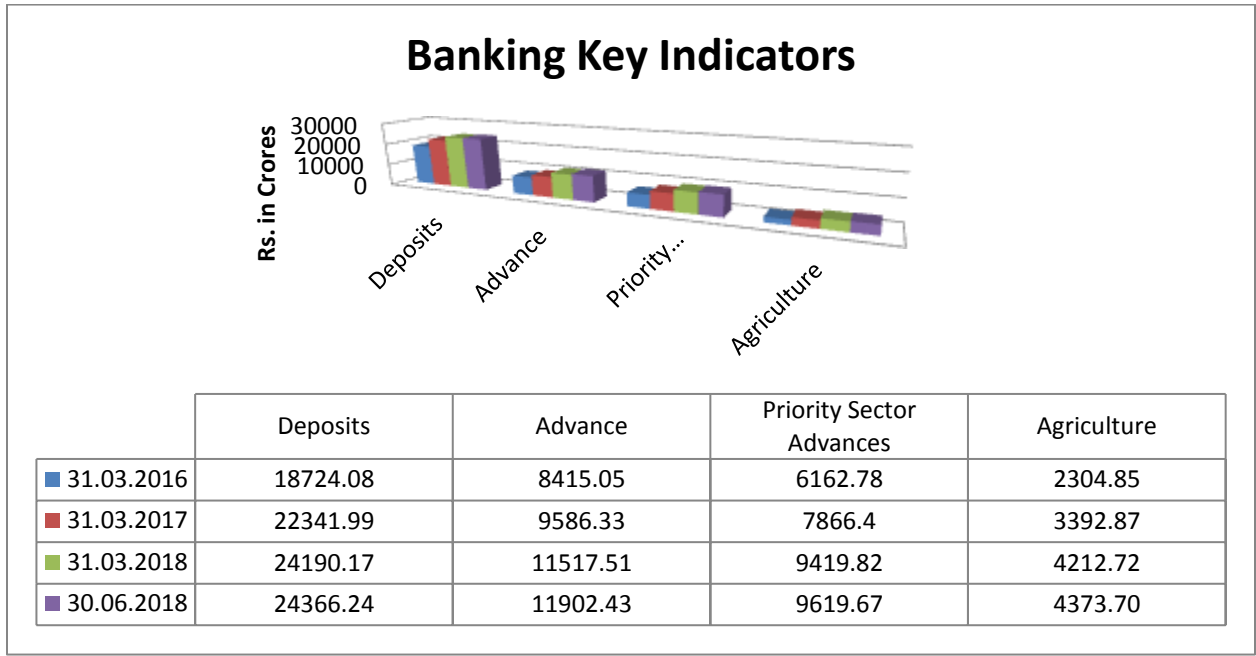
(Amount Rs. in Crore)

Sl.	Parameter	March'2017	March'2018	June 2018
1	No. of Branches	508	512	525
2	Total Deposits	22341.99	24190.17	24366.24
3	Total Advances	9586.33	11517.52	11902.43
4	CD Ratio	43	48	49
5	C+I: Deposit Ratio	62	67	67
6	Priority Sector Advances (PSA)	7866.40	9419.82	9619.67
7	% of PSA to ANBC	93	100	99
8	Agriculture Advances	3392.87	4212.73	4373.70
9	% of Agri Advances to ANBC	40	44	45
10	MSE Advances	3068.55	3917.95	3786.87
11	Education Loans	114.45	117.29	117.72
12	Housing Loans	1343.06	1427.25	1467.89
13	DRI Advances	1.73	2.41	2.55
14	Schedules Caste/ Scheduled Tribe Advances	2287.15	2916.58	3639.77
15	Advances to Women Entrepreneurs	1526.79	2510.65	2541.87
16	% of Advances to Women Entrepreneurs to ANBC	18.14	26.17	26.26
17	Weaker Section Advances	4291.58	4684.82	4735.51
18	% of Weaker Advances to ANBC	51	49	49
19	Minority Community Advances	535.68	678.90	833.08
20	% of Minority Community Advances to Prisec Advances	6.36	7.06	8.6

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

2017-18 As on June 2017				2018-19 As on June 2018		
Sector	Plan	Achievement (April'17-June'17)	% to Target	Plan	Achievement (April'18- June'18)	% to Target
Agriculture	2117.11	622.62	29	2338.77	735.36	31
MSME	1090.5	302.98	28	1336.24	462.49	35
Other Prisec	671.86	114.85	17	754.80	146.87	19
Total Prisec	3879.45	1040.45	27	4429.82	1344.74	30
Non-Prisec	506.55	152.35	30	901.75	212.38	24
Grand Total	4386.00	1192.80	27	5331.57	1557.12	29

Banking Key Indicators for the State of TRIPURA



कार्य सूची १

दिनांक ०९.०७.२०१८ को हुई १२५वीं त्रिपूरा राज्य
स्तरीय बैंकर्स समिति की बैठक की कार्यवाही का
पुष्टीकरण

**CONFIRMATION OF PROCEEDINGS OF
THE 125th MEETING OF THE SLBC FOR TRIPURA**

The proceedings and action points of the 125th Meeting of SLBC for Tripura, held on 26.06.2018 was circulated under the cover of Convener Bank's letter no. LBD/SLBC/Tripura/161(A)/2018-19 dt. 09.07.2018; the same may please be confirmed by the House.

कार्य सूची २

कारवाई की रिपोर्ट

ACTION TAKEN REPORT

Present Status of implementation of the major action points emerged in the 125th SLBC meeting held on 26.06.2018 is furnished below as a separate agenda.

Sl No	Major Action Points	Present Status of Implementation
1	Formation of sub-committees under SLBC, namely Agriculture, MSME, and Data Management (Action: SLBC)	The sub-committees were constituted on 10.08.2018 and a meeting for the same was organized on 04.09.2018 at RBI Agartala to deliberate on their specific issues. Action points of the meeting are furnished under Agenda no. 11.
2	A steering sub-committee would be constituted with representation from RBI, NABARD, UBI, SBI, TGB, TSCB, UCO Bank, Departments of Finance, Agriculture, MSME & Tripura SRLM to primarily deliberate on agenda proposals from different stakeholders and also to finalise a compact agenda for the SLBC meetings henceforth (Action: SLBC)	The steering sub-committee was constituted on 10.08.2018, and the concerned members of the sub-committee convened the meeting on 04.09.2018 for discussion and finalization of agenda notes for the 126 th SLBC meeting.
3	All banks to exert efforts jointly to raise the CD Ratio of the State to 60 % as on 31.03.2019 (Action : All Banks and State Government)	CD ratio of the Banks in the State increased to 49% as on 30.06.2018 from 48% as on 31.03.2018. CD ratio of six out of eight districts in the State as on June 2018 has improved over the CD ratio of March 2018. The CD Ratio of Gomati District decreased from March 2018 due to shifting of one big advance from the district. State Govt. also started playing pro-active role in evolving industry friendly policy which will help in widening the scope of big ticket advance by the banks. CD Ratio of 74% is the highest in Dhalai District, as against 38%, the lowest in West Tripura District having 57% of the total business of the State. The details of Bank wise and district wise CD ratio are furnished under Agenda no. 7.
4	Special Committee with District Administration of West Tripura 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 the CD Ratio with big ticket loan accounts (Action: All Banks & LDMS)	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.
5	Continuation of publicity for all Prime Minister flagship programmes with special emphasis on MUDRA Loans, PMSBY, etc. to bring financial awareness among the people (Action : SLBC, GIC & Banks)	SLBC along with all member Banks in the State of Tripura initiated activities from the 1 st week of April 2018. A mega awareness programme namely 'Launching of Campaign for Popularizing Prime Minister Flagship Schemes' was organized at Ambassa in Dhalai District on 09.04.2018 in the kind presence of Hon'ble Chief Minister, Hon'ble Dy. Chief Minister, Hon'ble Minister, Food, Civil Supplies & Consumer Affairs, Govt. of Tripura, Hon'ble MLA, Ambassa, Chief

		<p>Secretary, Govt. of Tripura, Principal Secretary (Finance), Govt. of Tripura. This campaign pulled a huge gathering and people from Ambassa and adjacent places of Dhalai District attended the programme.</p> <p>LDMs of all eight districts in the State of Tripura arranged Block wise MUDRA Awareness Campaigns in all 58 Blocks in Tripura with the help from the respective District Administrations. The participants in these campaigns were made aware about the scheme details and benefits of MUDRA and Stand-Up India loans along with other Prime Minister Flagship schemes such as PMSBY, PMJJBY, PMSSY etc. Some of these awareness programmes were graced by the presence of Public Representatives also.</p> <p>Flexes, Banners, Hoardings, Standees displaying Prime Minister Flagship Schemes have been placed in all the Bank Branches in the State of Tripura (inside and outside both) and also in all prime locations in the State for the awareness of public about these schemes and their benefits. Banks are to continue these awareness programmes across the State.</p>
6	100 % disbursement targets set against all sectors under ACP 2018-19 is to be achieved (Action : All Banks)	<p>All the banks put together disbursed Rs 1557.12 crore as against the Annual Target for Rs 5331.57 crore under ACP 2018-19 for the period April to June 2018.</p> <p>The overall achievement is 29% against the target of ACP 2018-19 for the period April to June 2018. Achievement under Agriculture sector is 31% while for MSME and OPS are 35% and 19% of the ACP Targets respectively for the period April to June 2018.</p>
7	Issuance of KCCs to all eligible farmers (Action : All Banks & Agriculture Department)	20665 KCCs (Including Renewal) sanctioned by Banks amounting to Rs. 94.56 Crores (for the period April to June 2018) during FY 2018-19, thereby achieving 38 % of the tentative Annual Target (55,000 Nos.).
8	Each FLC and rural branch to conduct minimum one outdoor/indoor literacy camp once a month. (Action: All FLC & Rural Branches)	<p>The 14 FLCs have conducted 171 literacy camps during April to June 2018 with participation of 9616 persons.</p> <p>Besides, 269 rural branches conducted 708 camps during the same period with participation of 10208 persons thus averaging 2.64 Camps per branch during the quarter.</p>
9	To submit status on opening of bank branches in 5 unbanked villages (above 5000 population having no bank branches within a radius of 3 km) by the concerned banks within 31.07.2018 (Action : Canara Bank, Union Bank of India, Vijaya Bank, Axis Bank & ICICI Bank)	A status report had been sought from all five concerned banks. Union Bank of India has stated that the matter has been referred to their corporate office and they are awaiting further action. Canara Bank has reported that they have conducted a survey for opening of branch at their allocated place, and they are awaiting further communication from their higher authorities. SLBC has yet to receive any further status report from Axis Bank, ICICI Bank and Vijaya Bank.

कार्य सूची ३

वित्तीय समावेशन

FINANCIAL INCLUSION

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

Action Points emerged in the 124th SLBC Meeting held on 17.03.2018

Reallocation of unbanked villages (above 5000 population) having no bank branches within a radius of 3 km through Sub-committee under SLBC (Action: SLBC & Banks).

Status of implementation

As per the decision taken in the meeting of the SLBC Sub-Committee on Branch Expansion under the Chairmanship of DIF, Govt. of Tripura on 01.11.2017, a decision was taken to survey and re-assess the actual position of banking services in the 19 unbanked villages having population more than 5000, with the help of LDMS & representatives of District Magistrates of the concerned Districts. Report of the LDMS was submitted at the 123rd SLBC meeting where it was decided for opening of Brick & Mortar branches in those unbanked villages which have no Bank Branches within a radius of 3 km. Decision was also taken for reallocation of villages to those Banks who have no issue regarding Branch opening.

5 villages were found where there is no Bank Branch within a radius of 3 km. Two unbanked villages Charipara & Radhapur have already been reallocated to Canara Bank & Union Bank respectively. Status of reallocation of said 5 unbanked villages are furnished below.

ALLOCATION OF UNBANKED VILLAGES HAVING POPULATION ABOVE 5000 TO DIFFERENT SCHEDULED COMMERCIAL BANKS									
Name of the State			TRIPURA			Availability of Bank		Allotted to Bank (Specify Name) for Branch Opening	Remarks
Sl.	District	Block	GP having Bank Branch or Not (Yes or No)	Name of Unbanked Village > 5000	Population as per 2011 Census	YES/NO	If YES, Engaged By		
1	West	Dukli	No	Charipara	6710	Yes	TGB	Canara Bank	Awaiting decision from controlling office.
2	West	Dukli	No	Ishan Chandra Nagar	5944	Yes	UBI	Vijaya Bank	
3	North	Jubarajnagar	No	Radhapur	5678	Yes	UBI	Union Bank of India	Awaiting decision from controlling office.
4	North	Laljuri	No	Chandipur	5133	Yes	TGB	Axis Bank	
5	Unakoti	Pecharthal	No	Nabincherra	5025	Yes	TGB	ICICI	

A status report for the same had been sought from all five concerned banks. Union Bank of India reported that the matter was referred to their corporate office and they are awaiting further action. Canara Bank also reported that they have conducted a survey for opening of branch at their allocated place, and they are awaiting further communication from their higher authorities.

Pradhan Mantri Jan DhanYojana (PMJDY).

Performance of PMJDY as on 30.06.2018 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.
602335	237121	839456	642.79*	759154	73389	649542
In Percentage						
71.75	28.25			90.43	8.74	77.37

* Average deposit per account Rs 7657/-

32.15 crore PMJDY accounts have been opened so far across the country with deposit of Rs 81027.12 crore with an average deposit of Rs. 2520/- per account as against average deposit of Rs 7657/- per account in the State of Tripura.

Aadhaar seeding percentage is 90.43 in Tripura. 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 77.37% PMJDY customers against national issuance of 75.34%. 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.

Number of Zero balance accounts reached to 8.74% of total PMJDY accounts opened in the State. 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.

Bank Wise Details of PMJDY accounts for the State of Tripura as on 30.06.2018

Banks	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposit	Zero Balance Account	RupayCard Issued	Aadhaar Seeded
Bank of India	0	1627	1021	606	1627	2733276.56	115	1572	1553
Canara Bank	2150	0	1099	1051	2150	5697239.93	143	1763	2022
Central Bank of India	1707	0	932	775	1707	2101876.83	4	1013	1655
Corporation Bank	5	4	7	2	9	132201.36	1	6	8
ICICI Bank Ltd	14	0	9	5	14	2307.5	8	14	6
Indian Bank	1001	30	373	658	1031	1431137.93	69	1016	812
State Bank of India	41	3636	1741	1936	3677	9142893.49	355	2291	3283
UCO Bank	12589	5930	8954	9565	18519	40724092.7	2421	6845	16066
United Bank of India	26390	0	14133	12257	26390	183574346	2670	22604	25657
United Bank of India	30393	0	11192	19201	30393	93159776.94	1059	29281	28642
Axis Bank Ltd	0	12	10	2	12	20496.79	6	12	7
Bank of India	0	799	357	442	799	1975338.79	107	795	752
ICICI Bank Ltd	0	33	28	5	33	19103.9	12	33	1
State Bank of India	1438	8045	5814	3669	9483	21894619.78	900	8729	7159
UCO Bank	0	1874	1131	743	1874	7455932.58	61	711	1808
United Bank of India	14248	8971	12278	10941	23219	217751669.5	1857	19105	22243
United Bank of India	48308	0	20240	28068	48308	170794813.7	2918	46485	45077
ICICI Bank Ltd	0	79	66	13	79	455995.9	20	79	20
Indian Overseas Bank	0	516	287	229	516	740670.4	22	515	477
State Bank of India	11022	10429	9439	12012	21451	52111091.84	3215	16736	18020
United Bank of India	5796	8638	7452	6982	14434	161215252.7	1364	9434	14140
United Bank of India	37505	0	14885	22620	37505	123702896.1	1767	24771	36232
Axis Bank Ltd	0	70	50	20	70	71153.49	17	70	36
Bank of India	898	0	521	377	898	2614263.27	126	894	814
Canara Bank	2032	0	1214	818	2032	5559121.91	37	1632	1721
Central Bank of India	237	0	133	104	237	136976.01	41	54	144
Corporation Bank	4	9	13	0	13	3777.43	0	12	9
HDFC Bank Ltd	0	1749	13	1736	1749	320013.51	691	1749	419
ICICI Bank Ltd	0	67	49	18	67	346831.19	11	67	21
IDBI Bank Ltd.	764	0	431	333	764	1050615.69	166	754	563
IndusInd Bank Ltd	0	880	750	130	880	803957.49	119	798	841
Punjab National Bank	35	0	9	26	35	3732	29	18	26
State Bank of India	2584	14684	8569	8699	17268	28669441.69	3588	13748	13420
Syndicate Bank	4791	0	2841	1950	4791	10633571.97	753	4575	4105
UCO Bank	2235	1476	1853	1858	3711	8075807.57	559	1196	3043
Union Bank of India	1588	0	925	663	1588	4163852.94	180	1046	1510
United Bank of India	9828	6730	9329	7229	16558	176584905.5	1564	11743	16224
United Bank of India	50763	0	21342	29421	50763	144201824	2754	48820	45703
Axis Bank Ltd	0	60	45	15	60	113515.48	13	53	40
Oriental Bank of Commerce	426	0	250	176	426	3224026.43	5	397	377
State Bank of India	3176	337	1779	1734	3513	14621459.42	258	2888	2582
Syndicate Bank	784	0	281	503	784	2453619.08	92	793	719
UCO Bank	670	555	465	760	1225	2908848.33	168	353	1089
United Bank of India	9546	8830	9073	9303	18376	200156863.6	1368	15073	17693
United Bank of India	56818	0	23109	33709	56818	209987263.9	3462	44587	52699
Axis Bank Ltd	0	11	7	4	11	42361.55	2	9	7
Bank of Baroda	2626	0	1600	1026	2626	8534105.95	116	2212	2359
Bank of India	0	2831	1195	1636	2831	6878875.53	288	2777	2665
Canara Bank	5973	0	2894	3079	5973	19744707.41	178	4191	5424
Central Bank of India	461	0	254	207	461	859982.01	37	277	408
Corporation Bank	1	5	4	2	6	5683.68	1	4	6
HDFC Bank Ltd	0	1329	4	1325	1329	187471.84	220	1329	480
IDBI Bank Ltd.	2928	0	1672	1256	2928	4785772.9	649	2425	2411
Indian Overseas Bank	0	1113	561	552	1113	1108056.64	421	1074	829
State Bank of India	6406	2866	5193	4079	9272	16972839.76	993	6620	5212
Syndicate Bank	550	0	261	289	550	3647314.11	10	555	486
UCO Bank	3320	473	1886	1907	3793	22404913.62	290	1651	3419
Union Bank of India	2424	0	1138	1286	2424	6042608.42	163	1709	2294
United Bank of India	28280	2965	18033	13212	31245	351887651.1	2036	27730	29535
United Bank of India	56797	0	21341	35456	56797	203514347.9	3187	55301	52647
ICICI Bank Ltd	0	8	6	2	8	81147.94	0	8	5
Indian Overseas Bank	1441	0	849	592	1441	2627643.32	258	1439	1214
State Bank of India	779	29582	12765	17596	30361	52271182.74	4813	26518	25152
United Bank of India	4393	7243	5634	6002	11636	175986479	1902	8558	11407
United Bank of India	26880	0	9507	17373	26880	83677885.71	1456	14321	25082
Allahabad Bank	593	453	598	448	1046	1980582.79	208	1043	1043
Andhra Bank	0	241	136	105	241	852150.9	33	227	213
Axis Bank Ltd	0	201	149	52	201	568331.29	83	172	148
Bank of Baroda	0	4483	2578	1905	4483	11735361.33	379	4429	3874
Bank of India	1879	4149	3356	2672	6028	14199580.75	667	5757	5260
Bank of Maharashtra	0	631	274	357	631	1464546	144	563	598
Canara Bank	4167	2209	3065	3311	6376	24062141.31	449	4105	5868
Central Bank of India	2974	358	1423	1909	3332	7414994.04	211	2921	3060
Corporation Bank	1318	2132	2035	1415	3450	14726849.24	29	2945	3060
Dena Bank	0	243	165	78	243	200749.07	98	213	193
Federal Bank Ltd	0	154	94	60	154	1221184.58	32	152	116
HDFC Bank Ltd	0	1439	51	1388	1439	366053.13	293	1439	338
ICICI Bank Ltd	0	47	39	8	47	41107.99	24	47	6
IDBI Bank Ltd.	166	1072	256	982	1238	1584776.61	182	731	1147
Indian Bank	2	548	261	289	550	707041.95	96	550	527
Indian Overseas Bank	0	117	62	55	117	749218.15	7	116	104
IndusInd Bank Ltd	0	505	446	59	505	497815.17	92	499	503
Kotak Mahindra Bank Ltd	0	46	39	7	46	31905.75	14	46	32
Oriental Bank of Commerce	0	599	370	229	599	3925023.65	12	577	492
Punjab & Sind Bank	175	152	197	130	327	5246532	0	322	321
Punjab National Bank	1086	141	653	574	1227	1566729	419	1225	568
South Indian Bank Ltd	0	1194	476	718	1194	511857	552	469	580
State Bank of India	10653	15554	12537	13670	26207	83964983.74	3421	24569	21159
Syndicate Bank	0	276	120	156	276	423080.64	28	228	267
UCO Bank	10173	13682	10440	13415	23855	69928240.83	5856	4381	18443
Union Bank of India	718	1740	1147	1311	2458	7977802.94	576	1678	2137
United Bank of India	22846	32819	27894	27771	55665	2772807918	3989	46622	51728
United Bank of India	62540	16347	28048	50839	78887	520934888.8	3370	38596	76864
Vijaya Bank	0	1093	838	255	1093	3503617.77	10	1082	25
602335	237121	377043	462413	839456	6427998568	73389	649542	759154	

Aadhaar Authentication of All Current & Savings Accounts (CASA)

The relevant circular for Aadhaar is furnished below:

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भारतीय विविध पत्रपाल अधिकारण

अधिसूचना

नई दिल्ली, 14 जुलाई, 2017

सं. 13012/79/2017/विधि-पुनर्बीबीएई (2017 का संख्या 4)।—आधार (समांजन और अद्यतन) (द्वितीय संशोधन) (2017 का संख्या 2) एवं आधार (समांजन और अद्यतन) (तृतीय संशोधन) (2017 का संख्या 3) विनियम, 2017 के विनियम 12ए का प्रयोग करते हुए भारतीय विविध पत्रपाल अधिकारण (पुनर्बीबीएई) एनएनए विधिविक्रित अधिसूचना जारी करता है, ताकि:—

1. जबकि आधार (द्वितीय और तृतीय संशोधन), प्रभुविद्याजी और सेबाजी का लक्षित परिधान अधिनियम, 2016 (आधार अधिनियम) के प्रावधानों और उस आधार अधिनियम के अंतर्गत बनाए गए विनियम अधिनियम 14 सितंबर, 2016 से प्रभावी हो गया है और इस संबंध में अधिसूचनाएं सरकारी राजपत्र में प्रकाशित कर दी गई हैं,
2. और जबकि धन-सोपान विभाग (अभिलेखों का अनुसंधान) विनय, 2005 (पंजीयमान विनय 2005) में 1 जून 2017 से संशोधन किया गया है, जिसके अंतर्गत सभी बैंक खातों के लिए आधार आवश्यक है। बैंकों द्वारा सभी मौजूदा बैंक खातों को 31 सितंबर, 2017 तक आधार के साथ जोड़ना आवश्यक है, ऐसा न करने पर खाते निष्क्रिय हो जाएंगे,
3. और जबकि आधार (समांजन और अद्यतन) (द्वितीय संशोधन) (2017 का संख्या 2) एवं आधार (समांजन और अद्यतन) (तृतीय संशोधन) (2017 का संख्या 3) विनियम, 2017 के विनियम 12 ए में व्यवस्था है कि

12ए. दायित्व पूर्ण अर्थ के लिए आधार की प्रतीक्षा रखने वाली संस्थाएं:—

राजिस्टर में किसी बैंकीय अथवा राज्य सरकारी विभाग अथवा एजेंसी अथवा किसी अनुसूचित बैंक अथवा किसी अन्य संस्था, जो किसी व्यक्ति से किसी सलिकी, माध, सेवा अथवा किसी अधिनियम या विनय या विनियम या इसके अंतर्गत बनाए गए अधिसूचना के अनुसरण में दायित्व पूर्ण के लिए अधिव्यवहार करवाने अथवा आधार संरक्षक का प्रयोग प्रस्तुत करने की बात रखती है, से यह अपेक्षा होती है कि वे अपने परिचय में समांजन के तहत स्थापित की गई व्यक्ति, विद्यमान सभी बैंक समांजन नहीं कराना है या अपना आधार विवरण अद्यतन नहीं कराना है, या समांजन सुनिश्चित हो।

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4. और जबकि ऐसे 100 करोड़ से अधिक बैंक खाते हैं, जो उपर्युक्त तारीख में पहले सत्यापित किए जाने लगे और हर नए खाते को भी आधार के साथ सत्यापन करने की आवश्यकता होगी,
5. और जबकि अनुसूचित वित्तीय बैंकों में बैंक खाताधारकों का बड़ा हिस्सा है, किंतु अपने बैंक खातों को अपने आधार संख्या के साथ सत्यापित करने की आवश्यकता होगी,
6. इसलिए, यह आवश्यक है कि अनुसूचित वित्तीय बैंकों में आधार नमांकन और अद्यतन की सुविधाएं उपलब्ध कराई जाएं ताकि वित्तमन्त्रालय विनियम, 2005 के उपर्युक्त संशोधन के कारण उनके खातों को कोई अनावश्यक कठिनाई न हो।
7. और इसलिए भारतीय वित्तीय पट्टकन प्राधिकरण, आधार (नामांकन और अद्यतन) (द्वितीय संशोधन) (2017 का संख्या 2) एवं आधार (नामांकन और अद्यतन) (तृतीय संशोधन) (2017 का संख्या 3) विनियम, 2017 के विनियम 12 ए का प्रयोग करते हुए, यह निर्देश देता है कि सभी अनुसूचित वित्तीय बैंक अपने खातों को निम्नानुसार आधार नमांकन और अद्यतन सुविधाएं उपलब्ध कराएं:
- i. हर अनुसूचित वित्तीय बैंक 30 अगस्त, 2017 तक अपने परिसर के अंदर अपनी हर 10 शाखाओं में से न्यूनतम एक शाखा में आधार नमांकन और अद्यतन सुविधा स्थापित करे।
 - ii. नमांकन और अद्यतन सुविधा के लिए शाखाओं का चयन इस तरह किया जाए कि इनमें सभी जिला मुख्यालय, जहां वे मौजूद हैं, शामिल हों, और हर जिले में अधिक से अधिक तालुका / ब्लॉक इसके आतंकित आ जाएं।
 - iii. अनुसूचित वित्तीय बैंक अपने खातों, आम जमात और नुआईबीएआई को बैंक शाखाओं की अवस्थिति, जहां उनके द्वारा आधार नमांकन और अद्यतन सुविधा उपलब्ध कराई जाएगी, की जानकारी अभिलेखित करेंगे। ऐसी शाखाओं की सूची अपनी वेबसाइटों पर प्रदर्शित करेंगे। अवस्थिति में किसी भी परिवर्तन को उपर्युक्त तरीके से जमा से जमा अभिलेखित करेंगे।
 - iv. बैंक अपने विवेक से अन्य बैंकों के खातों के लिए आधार नमांकन और अद्यतन सुविधा प्रदान कर सकते हैं।
 - v. बैंक अपने खातों में आधार नमांकन और अद्यतन सेवाओं के लिए नुआईबीएआई द्वारा निर्धारित दर पर शुल्क प्रदान कर सकते हैं।
 - vi. अनुसूचित वित्तीय बैंक, यदि उन्होंने पहले से ऐसा नहीं किया है, तो वे नमांकन और अद्यतन सुविधाएं उपलब्ध कराने के लिए नुआईबीएआई के तंत्रगत होंगे।
8. इन निर्देशों के अनुपालन या करने पर आधार अधिनियम की धारा 42 के तहत कार्रवाई की जाएगी।

बी. अजय चूषण पान्देप, मुख्य कार्यकारी अधिकारी

[विभाग-III/अस/148/17]

UNIQUE IDENTIFICATION AUTHORITY OF INDIA

NOTIFICATION

New Delhi, the 14th July, 2017

No. 13912/79/2017/Legal-UIDAI (No. 4 of 2017).—In exercise of Regulation 12A of the Aadhaar (Enrolment and Update) (Second Amendment) Regulations, 2017 (No. 2 of 2017) and the Aadhaar (Enrolment and Update) (Third Amendment) (No. 3 of 2017), the Unique Identification Authority of India (UIDAI) hereby issues the following notification, namely:—

1. Whereas the provisions of the Aadhaar (Targeted Delivery of Financial and Other Subsidies, Benefits and Services) Act, 2016 ("Aadhaar Act"), and Regulations framed thereunder the Aadhaar Act have come into effect from 14th September, 2016 and notifications to this effect have been published in the Official Gazette.

2. And Whereas the Prevention of Money Laundering (Maintenance of Records) Rules, 2005 ("PML Rules 2005") have been amended with effect from June 1, 2017 to require Aadhaar for every bank account. All existing Bank accounts have to be verified with Aadhaar by the banks by 31st December, 2017, failing which the accounts will become inoperative.

3. And Whereas Regulation 12A of the Aadhaar (Enrolment and Update) (Second Amendment) Regulations, 2017 (No. 2 of 2017) and the Aadhaar (Enrolment and Update) (Third Amendment) (No. 3 of 2017) provides that:

"12A. Entities requiring Aadhaar as condition for fulfillment of any obligation, etc.—

The Authority may require any Central or State department or agency or any Scheduled Bank or any other entity which requires an individual to undergo authentication or furnish proof of possession of Aadhaar number as a condition for receipt of any subsidy, benefit, service or fulfillment of any obligation pursuant to any Act or Rule or Regulation or order made thereunder, to ensure enrolment of such individual who is yet to be enrolled or update their Aadhaar details, by setting up enrolment centres at their premises."

4. And Whereas there are more than 100 Crore bank accounts which will be required to be verified before the aforesaid date and every new customer will also be required to be verified with Aadhaar.

5. And Whereas Scheduled Commercial Banks have major share of bank account holders who will need to authenticate their bank accounts with their Aadhaar numbers.

6. Therefore, it is necessary to provide Aadhaar enrolment and update facilities in Scheduled Commercial Banks so that no undue hardship is caused to their customers owing to the aforesaid amendment of the PML Rules, 2005.

7. And Therefore Unique Identification Authority of India, in exercise of Regulation 12A of the Aadhaar (Enrolment and Update) (Second Amendment) Regulations, 2017 (No. 2 of 2017) and the Aadhaar (Enrolment and Update) (Third Amendment) (No. 3 of 2017), hereby directs that every Scheduled Commercial Bank shall provide Aadhaar enrolment and update facilities to its customers in the following manner:

- i. Every Scheduled Commercial Bank shall set up Aadhaar enrolment and update facility inside its bank premises at a minimum of 1 out of their every 10 branches by 30th August, 2017.
 - ii. The selection of branches for enrolment and update facility shall be such that it covers all the district headquarters where it is present, and that there is maximum coverage of Talukas/Block in every district.
 - iii. The Scheduled Commercial Bank shall notify to its customers, the general public, and UIDAI of the locations of branches where Aadhaar enrolment and update facilities will be provided by them. The list of such branches shall be displayed on its websites. Any changes in location shall be notified at the earliest in the aforesaid manner.
 - iv. The Banks may at its discretion provide the Aadhaar Enrolment and Update facility to customers of other banks.
 - v. The Bank may charge the customers for the Aadhaar enrolment and update services at the rate prescribed by UIDAI.
 - vi. The Scheduled Commercial Bank shall, if not already done so, become Registrar of UIDAI for providing enrolment and update facilities.
8. Any non-compliance of these directions shall be dealt under Section 42 of the Aadhaar Act.

Dr. AJAY BHUSHAN PANDEY, Chief Executive Officer
(ADVT.-III/4/Exty./148/17)

Social Security Schemes:

Performance of 3 Social Security Schemes viz. Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana (APY) as on 30.06.2018 is furnished below:

Bank Type	PMSBY	PMJJBY	APY	Total
PSB	166472	62821	10741	240034
RRB	164152	57127	7764	229043
Private	2516	857	1086	4459
Co-op	8328	2183	33	10544
Total	341468	122988	19624	484080

Proposed changes under Payment of pro-rata premium for enrolment under PMJJBY:

In order to encourage eligible and potential account holders to join PMJJBY at a later stage (those who are enrolling after August, 31st in any policy year -1st June to 31st May) the following modifications in the PMJJBY scheme have been suggested:

i. In order to encourage eligible account holders to join the scheme at a later stage payment of pro-rata premium for enrolment under PMJJBY would be allowed, with the minimum premium of Rs 86/- for one quarter required to be paid even if a person enrolls under the scheme one or two months before the end of the policy year (i.e. if he enrolls in March, April or May). Thus, if the enrolment takes place during the months of –

- a. June, July & August –Annual premium of Rs. 330/- is payable.
- b. September, October & November –3 quarters of premium @ ₹86.00 i.e. Rs. 258/- is payable.
- c. December, January & February – 2 quarters of premium @ ₹86.00 i.e. Rs. 172/-is payable.
- d. March, April & May – 1 Qly premium @ ₹86.00 is payable.

ii. Lien period of 45 days shall be applicable from date of enrollment.

iii. In case of payment of pro-rata premium, the administrative charges payable to Banks (which is currently Rs 11/- per subscriber per annum for premium of Rs. 330/-) shall also be paid on pro-rata basis (i.e. for Qly premium of Rs.86/-, bank will retain an amount of Rs. 3.50, for 2

quarters of premium of Rs. 172/-, bank will retain an amount of Rs. 7/- and for 3 quarters of premium of Rs. 258/-, bank will retain an amount of Rs. 10.50).

iv. In case of payment of pro-rata premium, the commission charges payable to a BC/Micro/Corporate agent (currently @ Rs. 30/- per annum per member) would also be payable on pro-rata basis (i.e. for Qly premium of Rs.86/-, it would be Rs. 7.50, for 2 quarters of premium of Rs. 172/-, it would be Rs. 15/- and for 3 quarters of premium of Rs. 258/-, it would be Rs. 22.50).

v. Full year's premium @ Rs 330/- would be payable at the time of renewal under the scheme and pro-rata payment would not be allowed.

Accordingly, Life Insurers implementing PMJJBY are requested to implement the above mentioned changes in the scheme (PMJJBY).

Bankwise position of 3 social security scheme is furnished along with claim position as on 30.06.2018.:

AS ON 30.06.2018

Sl.	Name of Bank	State Total		
		SBY	JBV	APY
1	Allahabad Bank	629	255	44
2	Andhra Bank	463	268	190
3	Bank of Baroda	5071	1418	441
4	Bank of Maharashtra	211	98	18
5	Bank of India	18799	5282	1113
6	Canara Bank	6975	2890	1241
7	Central Bank of India	2671	1232	451
8	Corporation Bank	560	285	95
9	Dena Bank	538	55	9
10	Indian Bank	518	317	64
11	IDBI BANK	1913	1116	220
12	Indian Overseas Bank	436	433	69
13	Punjab National Bank	1735	320	35
14	Punjab & Sind Bank	730	158	94
15	State Bank of India	41313	11341	2017
16	Syndicate Bank	754	280	239
17	Oriental Bank of Commerce	2175	429	64
18	United Bank of India	68032	31154	1703
19	Union Bank of India	1784	1177	323
20	UCO Bank	10386	4016	2195
21	Vijaya Bank	779	297	116
	PUBLIC SECTOR BANKS	166472	62821	10741
22	AXIS BANK	397	134	495
23	Bandhan Bank	0	0	188
24	HDFC	877	383	327
25	ICICI Bank	241	97	59
26	IDFC Bank	382	68	0
27	Indusind Bank	298	12	0
28	South Indian Bank	85	64	5
29	Yes Bank	10	4	2
30	Ujjivan Bank	0	0	0
31	Federal Bank	167	53	8
32	Kotak Mahindra Bank Ltd	59	42	2
	PRIVATE SECTOR BANKS	2516	857	1086
33	Tripura Gramin Bank	164152	57127	7764
	RRB	164152	57127	7764
34	ACUB	0	0	0
35	TSCBL	8328	2183	33
	Co-Op Banks	8328	2183	33
	Total	341468	122988	19624
	Grand Total		484080	

Claim Status of PMSBY & PMJBY :

PMSBY & PMJBY--CLAIM STATUS (As on 30.06.2018)									
Sl.	Bank	PMSBY				PMJBY			
		Claims Made	Claims Settled	Under Process	Rejected	Claims Made	Claims Settled	Under Process	Rejected
1	Allahabad Bank	0	0	0	0	0	0	0	0
2	Andhra Bank	1	1	0	0	2	2	0	0
3	Bank of Baroda	0	0	0	0	0	0	0	0
4	Bank of India	0	0	0	0	0	0	0	0
5	Bank of Maharashtra	0	0	0	0	1	1	0	0
6	Canara Bank	0	0	0	0	5	5	0	0
7	Central Bank of India	0	0	0	0	0	0	0	0
8	Corporation Bank	0	0	0	0	0	0	0	0
9	Dena Bank	0	0	0	0	0	0	0	0
10	Indian Bank	1	1	0	0	2	2	0	0
11	IDBI BANK	0	0	0	0	0	0	0	0
12	Indian Overseas Bank	0	0	0	0	0	0	0	0
13	Oriental Bank of Commerce	0	0	0	0	1	1	0	0
14	Punjab & Sind Bank	0	0	0	0	0	0	0	0
15	Punjab National Bank	0	0	0	0	0	0	0	0
16	State Bank of India	0	0	0	0	2	2	0	0
17	Syndicate Bank	0	0	0	0	0	0	0	0
18	Union Bank of India	0	0	0	0	0	0	0	0
19	United Bank of India	0	0	0	0	5	3	2	0
20	UCO Bank	0	0	0	0	2	1	0	1
21	Vijaya Bank	0	0	0	0	0	0	0	0
A	Sub Total of Public Sec. Bank	2	2	0	0	20	17	2	1
22	AXIS BANK	0	0	0	0	0	0	0	0
23	Bandhan Bank	0	0	0	0	0	0	0	0
24	Federal Bank	0	0	0	0	0	0	0	0
25	HDFC	0	0	0	0	0	0	0	0
26	ICICI	0	0	0	0	0	0	0	0
27	IDFC Bank	0	0	0	0	0	0	0	0
28	Indusind Bank	0	0	0	0	0	0	0	0
29	Kotak Mahindra Bank	0	0	0	0	0	0	0	0
30	SOUTH INDIAN BANK	0	0	0	0	0	0	0	0
31	Ujjivan Bank	0	0	0	0	0	0	0	0
32	YES Bank	0	0	0	0	0	0	0	0
B	Sub Total of Pvt. Sec. Bank	0	0	0	0	0	0	0	0
33	Tripura Gramin Bank	31	17	14	0	165	136	25	4
C	Sub Total of RRB	31	17	14	0	165	136	25	4
34	ACUB	0	0	0	0	0	0	0	0
35	TCARDB	0	0	0	0	0	0	0	0
36	TSCB	1	1	0	0	12	10	2	0
D	Sub Total of Coop.Banks	1	1	0	0	12	10	2	0
GRAND TOTAL		34	20	14	0	197	163	29	5

Claim settlement in PMJJBY is 83% while in PMSBY is 59%. Member banks are requested to review the pending and rejected cases with insurance companies so as to provide the benefit to the nominee at the earliest.

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.

Besides, 269 branches are located 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 1st 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.

GRAM SWARAJ ABHIYAN :

Gram Swaraj Abhiyan (GSA) – a special initiative for 21058 villages across the country with large number of poor households for saturation during 14.04.2018 to 05.05.2018 under Special Campaign – Sabka Sath Sabka Gaon Sabka Vikas

GSA was successfully organized as per direction of Government of India during 14.04.2018 to 05.05.2018 for 531 villages (identified by GoI) in all 8 Districts of Tripura to provide universal coverage under identified programmes, inter alia, including PMJDY, PMJJBY & PMSBY. This is similar to our Block level Campaign in respect of MUDRA and other Flagship Programmes as desired by the Hon'ble Chief Minister of Tripura in 124th SLBC Meeting held on 17.03.2018. Hon'ble Chief Minister of Tripura inaugurated awareness Campaign for MUDRA and other Flagship Programmes on 09.04.2018 at Ambassa, Dhalai, well before this GSA Campaign. For this, GSA got a momentum in the State.

Performance of GSA in 8 Districts comprising 531 villages is annexed:

District wise performance under Gram Swaraj Abhiyan in Tripura									
District	PMJDY			PMJJBY			PMSBY		
	Target	Achievement	Saturation %	Target	Achievement	Saturation %	Target	Achievement	Saturation %
West Tripura	1022	1029	100.7	2852	2953	103.5	6264	6655	106.2
Sepahijala	1007	1011	100.4	2291	2452	107.0	4053	4310	106.3
Gomati	1662	1670	100.5	3673	3823	104.1	7079	7579	107.1
South Tripura	1526	1534	100.5	3355	3471	103.5	5904	6265	106.1
Dhalai	1996	2014	100.9	4078	4229	103.7	8068	8586	106.4
Khowai	1329	1346	101.3	4162	4450	106.9	6005	6374	106.1
North Tripura	668	694	103.9	1710	1720	100.6	3936	4213	107.0
Unakoti	666	668	100.3	1523	1523	100.0	3022	3223	106.7
Total	9876	9966	100.9	23644	24621	104.1	44331	47205	106.5

GRAM SWARAJ ABHIYAN – Phase II

GSA created awareness and provided banking access to people in identified villages. Considering the excellent work done by banks, it was decided by GoI to launch the Phase-II of the Abhiyan in 45137 villages of 115 Aspirational districts from 01.06.2018.

To provide universal coverage under Financial Inclusion related Schemes, namely, PMJDY, PMJJBY & PMSBY in 45137 villages having more than 1000 population in the identified 115 Aspirational Districts, GSA-Phase-II was organized during 01.06.2018 to 15.08.2018.

GSA-Phase-II was organized by the DLIC of PMJDY in each District under the leadership of the District Magistrate. LDM, Officials from banks in the District, NABARD, Insurance Companies, Officers from District Administration and Local Bodies, etc. are the other members of DLIC.

102 villages having population above 1000 under Dhalai District have been identified under GSA - Phase-II. DLIC Meeting under Chairmanship of the District Magistrate was held on 06.06.2018 at Ambassa in presence of LDM, Officials from banks in the District, NABARD, Officers from District Administration to finalize roadmap for providing universal coverage under Financial Inclusion related Schemes, namely, PMJDY, PMJJBY & PMSBY in 102 identified villages. SLBC Tripura also played an important role as a coordinator amongst all stakeholders so as to provide universal coverage in one Financial and two Insurance schemes, namely, PMJDY, PMJJBY & PMSBY in Dhalai District well before the target date i.e. 15.08.2018. Sri Manas Dhar, General Manager, Priority Sector and Lead Bank of United Bank of India, being the nodal officer for Dhalai district (appointed by DFS) participated in programme held at Halahali on 18.07.2018 Sri Dhar also attended the meeting taken by the Prabhari, appointed by DFS, where he reviewed the overall performance of banks on 102 villages. Besides Sri Dhar monitored day to day progress with LDMs and other major banks participated in the programme at Dhalai district.



Various GSA II camps being organized throughout Dhalai District



Various GSA II camps being organized throughout Dhalai District

The performance figures under GSA Phase II are furnished below:

S.No.	Scheme	Target	Achievement
1.	PMJDY	6465	7223
2.	PMJBY	4953	4959
3.	PMSBY	8848	9868

EGSA II Target & Achievement							
S.No.	Village Name	PMJDY Target	PMJDY Achievement	PMJBY Target	PMJBY Achievement	PMSBY Target	PMSBY Achievement
1	Apareskar#	37	51	30	31	54	123
2	Avanga#	100	100	82	88	146	146
3	Bagmara#	59	62	48	48	86	89
4	Balaram#	47	83	38	40	68	81
5	Baluchhara#	20	25	24	27	48	78
6	Bamanchhara#	72	72	59	59	105	105
7	Baralutma	60	70	49	49	87	137
8	Barasurma	46	46	38	38	67	69
9	Bhagirath Para#	37	38	28	36	57	72
10	Boalkhali#	52	62	38	38	67	75
11	Bulongbasa#	45	52	35	35	62	71
12	Central Catchment R.F.#	112	112	92	87	164	164
13	Chailengta#	151	151	124	104	220	229
14	Chakmapara#	22	28	18	21	74	78
15	Chankap#	51	51	42	46	74	84
16	Chitrajhari#	81	81	34	34	60	70
17	Chotasurma#	102	102	84	88	148	148
18	Chulubari#	79	79	65	65	115	115
19	Dab bari#	54	54	22	23	39	50
20	Dakshin Dhumachhara#	87	87	71	71	126	126
21	Dakshin Longtarai#	71	72	21	21	41	53
22	Dalapatipara#	58	58	22	34	39	58
23	Debichhara#	78	78	64	65	113	124
24	Demchhara#	39	60	32	33	57	61
25	Deo Valley Reserve Forest#	57	63	47	48	83	83
26	Dhalajhari#	27	52	22	22	39	45
27	Duraichhara#	62	69	48	48	86	92
28	Durgachhara#	42	44	35	35	61	64
29	Gainarma#	70	71	23	23	41	46
30	Ganganagar	78	81	9	49	17	82
31	Ganganagar (Part)	79	143	65	67	115	115
32	Halahali	134	140	109	109	194	255
33	Harimangalpara#	30	39	25	26	44	58
34	Jagabandhupara#	32	46	21	26	38	48
35	Jagannathpur#	25	32	20	20	36	42
36	Jamirchhara#	51	105	26	26	45	55
37	Jamthum#	39	40	32	32	57	57
38	Kachuchhara#	118	118	96	96	170	170
39	Kamala Ashram#	30	59	17	22	33	46
40	Kamalachhara#	62	70	51	53	90	98
41	Kanchanchhara#	57	57	47	52	83	93

42	Karatichhara#	40	59	33	29	58	58
43	Katalutma#	86	86	71	71	125	125
44	Kathalbari#	42	42	35	35	62	67
45	Kathalchhara#	110	96	89	77	158	158
46	Khowaipara#	48	91	40	40	70	70
47	Kuchainala#	60	60	49	50	88	88
48	Kulai	79	79	65	66	115	115
49	Kulai R.F. (Extn.)#	40	40	33	34	58	59
50	Kulai R.F.#	43	43	36	37	63	64
51	Lalchhara#	83	84	68	69	121	121
52	Lalchhari#	64	64	53	53	94	94
53	Lambuchhara#	48	53	39	46	70	80
54	Laxmipur#	58	70	48	48	85	85
55	Longtarai R.F.#	176	176	144	133	254	240
56	Mahabir#	62	63	51	51	91	378
57	Mainama#	108	109	87	72	155	155
58	Makarchhara#	41	48	26	26	46	50
59	Manik Bhandar	105	106	86	102	152	152
60	Manikpur#	65	69	54	54	95	95
61	Manu Chhailengta R.F#	103	105	83	63	148	148
62	Manu Chhailengta Reserve Forest#	67	67	55	56	97	97
63	Marachhara	58	60	48	48	85	101
64	Mayachhari#	80	80	66	66	117	117
65	Mendi#	47	47	39	39	69	69
66	Michhuria#	49	49	41	41	72	72
67	Mohanpur	43	112	35	35	62	63
68	Mothirmia	28	92	14	17	28	55
69	Nakful#	33	53	27	30	48	70
70	Nalkata#	71	71	58	58	103	104
71	Noagaon (Part)	57	71	47	60	83	94
72	Panboa#	42	49	35	36	62	96
73	Panchasi#	37	40	21	26	38	40
74	Paschim Chhamanu#	124	124	100	71	179	162
75	Paschim Daluchhara#	42	44	29	36	51	61
76	Paschim Gandachhara#	185	152	149	116	268	248
77	Paschim Karamchhara#	70	76	58	58	102	102
78	Paschim Masli#	58	65	48	48	85	85
79	Paschim Nalichhara#	48	56	20	21	37	53
80	Paschim Potachhara#	39	45	25	28	44	49
81	Purba Chhamanu#	56	56	25	31	44	54
82	Purba Daluchhara#	91	92	75	76	133	133
83	Purba Kalajhari R.F#	41	41	33	33	59	59
84	Purba Karamchhara#	33	39	25	25	45	48
85	Purba Masli#	79	80	65	65	116	116
86	Purba Nalichhara#	191	192	157	128	278	258
87	Purba Potachhara#	83	83	68	59	121	121

88	Purba Raima#	43	62	36	36	63	63
89	Raipasa#	56	57	46	48	81	81
90	Ramnagar#	33	53	27	28	48	48
91	Ranipukur#	33	40	27	29	48	49
92	Ratan Nagar#	34	40	22	30	39	57
93	Sadhujan Para	26	35	18	19	32	40
94	Salema	101	102	83	72	144	147
95	Sarma#	105	105	87	79	153	153
96	Sikaribari#	28	38	23	29	40	52
97	Srirampur#	43	59	35	42	62	80
98	Tuichama#	26	62	20	23	36	52
99	Ultachhara#	42	44	34	33	60	69
100	Uttar Dhumachhara#	67	67	55	51	98	98
101	Uttar Longtarai#	25	32	15	19	28	50
102	Uttaraipara#	37	45	19	23	33	45
	Total :	6465	7223	4953	4959	8848	9868

Pradhan Mantri Fasal Bima Yojana (PMFBY)

PMFBY has been implemented from Kharif 2016. Awareness programme was organized in 56 blocks of the Tripura State on 08.06.2018 by the state agriculture department jointly with banks, block officials and other financial institutions so as to protect the farmers from the loss arising out of natural calamities.

HDFC ERGO general insurance company ltd was assigned as implementing agency for Kharif 2018 in the State. This implementing agency may continue for implementation in Kharif 2019 & 2020 in Tripura subject to satisfactory performance of the insurance company in the 1st year. Cut-off date for Kharif 2018 for realization of insurance premium was 31.07.2018. Relevant notification of the State Govt. issued on 30.07.2018 is enclosed.

The performance of PMFBY up to 31.03.2018 is as stated below:

Item		2016-17			2017-18		
		Kharif	Rabi	Total	Kharif	Rabi	Total
No. of Farmers Insured	Loanee	937	2465	3402	1961	4472	6433
	Non-Loanee	944	7436	8380	359	4859	5218
	Total	1881	9901	11782	2320	9331	11651
Area Insured (in ha)		845.71	1926.86	2772.57	1006	2020.94	3026.94
Sum Insured (Rs. in lakh)		358.84	1380.29	1739.13	603.22	300.04	903.26
Gross Premium (Rs. in lakh)		5.05	33.42	38.47	15.83	58.58	74.41
Total Premium Subsidy (Rs. in Lakh)		0.13	9.49	9.62	3.76	11.32	15.08
Farmers Premium (Rs. in lakh)		4.92	23.93	28.85	12.07	47.26	59.33
Claim Settled & Disbursed	No. of farmers	502	40	542	67		67
	Amount Disbursed (Rs. in lakh)	8.34	3.06	11.4	1.46		1.46
	Remarks	All claims settled	Claim settlement for an amount of RS. 34 lakh is under process		Claim settlement for Aman Paddy for shortfall in production is under process		

GOVERNMENT OF TRIPURA
DEPARTMENT OF AGRICULTURE
KHRISHI BHAWAN

No. F. 5(141) – Agri. (Stat)/2018-19/835-917

Dated, the 30/07/2018.

NOTIFICATION

For extending crop insurance benefit to the farmers of Tripura as per approval of the government vide 1142/Prin. Secy./Agri. & Horti, Dated 23.07.2018, the Governor hereby is pleased to notify that **Pradhan Mantri Fasal Bima Yojana (PMFBY)** will be implemented in Tripura during Kharif '2018 with details as below:-

1. **Implementing Agency (IA):** HDFC ERGO General Insurance Company Ltd. will implement **Pradhan Mantri Fasal Bima Yojana (PMFBY)** as assigned Implementing Agency (IA) during Kharif 2018 and may continue for implementation in Kharif '2019 & Kharif '2020 in Tripura, subject to satisfactory performance of the Insurance Company in the first year.

2. **Premium Rate:** The applicable Premium rates is as follows:-

Name of District	Premium Rate (% of the Sum Insured)					
	Aush paddy			Aman paddy		
	Farmer's Share	Govt. Share	Total	Farmer's Share	Govt. Share	Total
North	2.00	0.00	2.00	2.00	0.00	2.00
Unakoti	2.00	0.00	2.00	2.00	0.00	2.00
Dhalai	2.00	0.00	2.00	2.00	0.00	2.00
Khowai	2.00	0.00	2.00	2.00	0.00	2.00
West	2.00	0.00	2.00	2.00	0.00	2.00
Sepahijala	2.00	0.00	2.00	2.00	1.40	3.40
Gomati	2.00	0.00	2.00	2.00	1.40	3.40
South	2.00	0.00	2.00	2.00	0.45	2.45

This premium rate will be applicable for Kharif 2018. And same rate will also be applicable in Kharif '2019 & Kharif '2020 also, subject to the approval of competent Authority.

3. **Crops to be covered:** Aush & Aman Paddy.

4. **Defined Areas / Insurance Units :** In case of Aush Paddy all the blocks including urban areas (except Jampui Hill Block & Ganganagar Block) as indicated in the enclosed lists in col. no 3 of Annexure-I & in case of Aman Paddy all the GP/ADC villages including urban areas as indicated in the enclosed lists in col. no 4 of Annexure-II.

5. **Nos. of clusters notified:** One, comprising all the eight districts, namely, North Tripura, Unakoti, Dhalai, West Tripura, Khowai, Sepahijala, Gomati and South Tripura.

6. **Indemnity level:** The Indemnity level is 90% for both Aush Paddy and Aman Paddy.

7. **Per ha Sum Insured (SI):** Aush Paddy – Rs. 56,104/- and Aman Paddy Rs. 60,921/-.

8. **Premium to be paid by the farmers:** Aush Paddy & Aman Paddy - @ 2 % of the SI.

9. **Risk Coverage:** Following stages of the crop and risk leading to crop losses are covered as per operational guidelines (OG) of PMFBY.

a) **Prevented Sowing/Planting Risk (on notified area basis):** Insured area is prevented from sowing / planting due to deficit rainfall or adverse seasonal conditions as per para XIII, OG of PMFBY.

b) **Standing Crop (Sowing to Harvesting):** Comprehensive risk insurance is provided to cover yield losses due to non preventable risks, viz. drought, dry spells, flood, inundation, pests and diseases, landslides, natural fire and lightning, storm, hailstorm, cyclone, etc. as per para XI, OG of PMFBY.

c) **On Account Payment of Claims** due to mid-season adversity as per para XII, OG of PMFBY.

d) **Post Harvest losses (Individual farm basis):** Coverage is available up to a maximum period of 14 days from harvesting for those crops which are kept in " cut & spread" condition to dry in the field after harvesting against specific perils of cyclone/ cyclonic rains & unseasonal rains as per para XIV, OG of PMFBY.

e) **Localized Calamities (On individual farm basis):** Loss/damage resulting from occurrence of identified localized risks of hailstorm, landslide and inundation affecting isolated farms in the notified area as per para XV, OG of PMFBY.

10. **Coverage of farmers:** i) All farmers including share croppers and tenant farmers growing the notified crops in the notified areas are eligible for coverage. ii) All farmers availing seasonal agricultural operations (SAO) loans from financial institutions, i.e. loanee farmers for the notified crops would be covered compulsorily. iii) Non loanee farmers would be covered on voluntary basis.

11. **Premium subsidy:** The difference between actuarial premium rate and the rate of insurance charges payable by farmers shall be treated as rate of normal premium subsidy, which shall be shared equally by the centre & state.

12. The yield data of the above mentioned crops will be estimated at notified insurance unit level through conducting requisite number of Crop Cutting Experiments (CCE) by the Department of Agriculture and will submit to the IA as per operational guideline of PMFBY.

13. **Seasonality Disciplines:**

SL NO	Activities	Time Schedule
1.	Loaning period (loan sanctioned/ renewed) for loanee farmers.	April 2018 to July 2018
2.	Cut-off date for receipt of proposals of farmers / debit of premium from farmers account (loanee/ non loanee).	31 st July, 2018
3.	Cutoff date for receipt of consolidated declarations / proposal of loanee farmers covered on compulsory basis and non loanee farmers covered on voluntary basis from bank branches (CBs/RRBs) to respective insurance companies and DCCBs for PACS.	Within 15 days for loanee farmers & 7 days for non loanee farmers after cut-off date.

4.	Cut-off date for receipt of declarations of farmers covered on voluntary basis from designated insurance agents to insurance companies.	Within 7 days of receipt of declaration/ premium.
5.	Cut-off date for receipt of proposal of loanee farmers covered on compulsory basis and non loanee farmers covered on voluntary basis from respective DCCBs/ Nodal banks.	Within 7 days ¹ of receipt of declarations by the respective Nodal bank offices.
6.	Uploading of softcopy of the details of individual insured farmers by commercial banks / RRBs / PACS / intermediaries.	Within 15 days after cut-off date for collection of premium from farmers.
7.	Cut-off date for receipt of yield data.	Aush Paddy - 30 th November, 2018 & Aman Paddy- 15 th February, 2019.
8.	Processing, approval and payment of final claims based on yield data.	3 weeks from receipt of yield data.

14. Banks should collect premium of farmers share as mentioned in point no 2 and submit to insurance company as per OGs of PMFBY.

15. At state level & district wise contact person & office addresses of the Implementing Agency (IA) is given in Annexure III.

16. Weather station (AWS/ARG) shall be as per the area delineation against the existing ARG/AWS certified by the IMD Tripura centre.

17. Implementing Agency (IA) shall implement the scheme as per OGs of the PMFBY.

18. Settlement of Claims:

a) Department of Agriculture, Government of Tripura will conduct requisite number of single series Crop Cutting Experiments (CCEs) under General Crop Estimation Survey in terms of Operational Guidelines of PMFBY. Minimum requisite no. of CCEs results required for computation of claims at block level is 10 nos. and GP level is 4 nos. All the CCEs shall digitize and uploaded to crop insurance portal through "CCE AGRJ" apps using smart phone as per OGs of PMFBY.

b) The provision for on account payment of claims due to mid-season adversity is to be invoked by the state government through damage notification based on the proxy indicators. And similarly, provision for prevented sowing / failed sowings to be invoked by the government. Further, on account payment of claims due to mid-season adversity, prevented sowing/failed sowing, post-harvest losses & localized risk shall be dealt in terms of Para – XII, XIII, XIV & XV and other relevant para of the OGs of PMFBY issued by the GOI and subsequent updating of guidelines.

c) The State Govt. shall furnish unit-wise area sown of insured crops within two months from cutoff date of the sowing period to the insurance company.

d) Procedures for settlement of claim to the farmers will be applicable as per Para XVI of the OGs of PMFBY.

e) Assessment of loss/shortfall in yield will be as per Para XI of the OGs of PMFBY.

19. Roles & Responsibilities of Lending Banks / RFIs:

a) To educate the cultivators on the scheme features.

b) To guide the cultivators for filing up the insurance proposal in the prescribed forms and collecting the required documents, particularly in case of Non-Loanee cultivators.

c) To prepare the consolidated statements for Loanee and Non- Loanee cultivators and forward the same to the insurance company along with the premium amount and other details of the insured farmers.

d) Maintaining the records of proposal forms, the other relevant documents and statements for the purpose of scrutiny/ verification by insurance company or its authorized representatives and DLMC.

e) Allow insurance company access to all relevant records and registers at offices of Nodal Bank and service (subordinate) bank branches within their jurisdictional area.

f) To capture all relevant data including land and crop details of all loanee farmers covered compulsorily as well as non loanee farmers availing crop insurance through them.

g) Under administrative mechanism, banks are designated as terminal service points for farmers. Hence, it is their duty to ensure compulsory coverage of all eligible loanee farmers and all interested non-loanee farmers. In case of any misreporting by Nodal Bank / branch / PACS in case of farmers coverage, concerned bank only will be liable for such misreporting and its consequences.

20. Insurance unit wise Threshold Yield (TY) for Aush paddy during Kharif '2018 is notified and given in col. No. 4 of Annexure I. And Threshold Yield (TY) of Aman paddy during Kharif 2018 is given in col. No. 5 of Annexure II. And Threshold Yield (TY) of Kharif '2019 and Kharif '2020 will be updated and notified before starting of the season in the respective year with Govt. approval.

21. Crop wise cut off dates for sowing & harvesting period is notified and given in Annexure V.

22. Format of the invoice to be submitted by the bank for claim of commission is given in Annexure VI.

23. A State level committee under the chairmanship of Principal Secretary, Agriculture with the following members will function for overseeing the implementation & monitoring of crop insurance scheme at state level.

- a) Principal Secretary to the Government of Tripura, Agriculture- Chairman
- b) Director, IMD , Tripura Centre- Member
- c) Director, Institutional Finance, Tripura - Member
- d) Director of Agriculture, Tripura - Member Secretary
- e) Director of Horticulture, Tripura - Member
- f) Director , Information Technology, GOT- Member
- g) General Manager , TSCB – Member
- h) General Manager , NABARD – Member
- i) Regional Manager, UBI, Tripura – Member

- j) Chairman, TGB- Member
- k) Representative of Insurance Company- Member.

24. A District Level Monitoring Committee (DLMC), with the following members will function for overseeing the implementation & monitoring of crop insurance scheme at district level.

- a) District Magistrate & Collector - Chairman
- b) Deputy Director of Agriculture - Member Secretary
- c) Deputy Director of Horticulture & Soil Conservation - Member
- d) District Lead Bank Manager - Member.
- e) District Development Manager - Member.
- f) Representative of Insurance Company - Member

25. A Joint committee of state govt. and the insurer with the following members will function for assessment of crop damage as per OGs of PMFBY.

- a) District Magistrate & Collector - Chairman
- b) Deputy Director of Agriculture - Convener
- c) Representative of Insurance Company - Member
- d) Representative of KVAFSU - Member
- e) Representatives (3 nos.) of farmers from districts - Member
- f) Representative of IMD - Member.

26. Any other point left out shall be dealt in terms of the Operational Guidelines of PMFBY and amendment made thereof from time to time by the GOI (if any).

By order of Governor,



(R. DEBBARMA)

Deputy Secretary
to the Government of Tripura.

Financial Literacy Centers:

The 14 FLCs have conducted 171 literacy camps during April to June 2018 with participation of 9616 persons.

Besides, 269 rural branches conducted 708 camps during the same period with participation of 10208 persons thus averaging 2.64 Camps per branch during the quarter.

All Banks are requested to ensure holding of 3 FLCs by each rural branch in each 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 565 participants during April-June of FY 2018-19. Out of the total participants, 33 people got employed with their own fund, 129 have got self-employed through bank loan thus registering employment percentage of 28.67%.

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

STATE-TRIPURA														Agenda Item No. 3			
Performance of RSETIs in Tripura (upto 30.06.2018)										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		
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	28	498	298	796	159	315	130	20	315	327	8	650	317	479	796		
2017-18	29	540	344	884	115	314	154	33	189	523	26	738	484	400	884		
2018-19	8	31	198	229	62	29	54	6	0	64	0	64	72	157	229		
Total	150	2448	1729	4177	815	965	1190	176	636	2009	88	2733	2074	2103	4177		
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		
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	28	412	256	668	102	419	41	6	73	288	27	388	195	473	668		
2017-18	21	306	187	493	51	355	53	2	45	111	34	190	189	304	493		
2018-19	4	54	66	120	4	103	9	0	0	0	0	0	31	89	120		
Total	127	1767	1399	3166	569	1703	527	46	320	1256	195	1771	1349	1817	3166		
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		
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	27	252	513	765	130	299	167	84	205	203	0	408	267	498	765		
2017-18	22	212	307	519	70	161	117	107	125	234	0	359	202	317	519		
2018-19	4	12	107	119	38	37	22	0	20	0	0	20	16	103	119		
Total	108	972	2116	3088	511	1045	759	390	909	1140	0	2049	1156	1932	3088		
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		
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	29	248	446	694	189	107	180	32	38	360	0	398	433	261	694		
2017-18	27	233	374	607	119	159	154	14	31	319	0	350	406	201	607		
2018-19	2	24	34	58	15	5	27	1	13	65	0	78	36	22	58		
Total	132	1426	2025	3451	654	1370	679	108	802	1254	0	2056	1985	1466	3451		
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	24	314	275	589	137	188	135	12	87	230	72	389	148	441	589		
2017-18	29	319	311	630	165	225	90	27	165	200	1	366	159	471	630		
2018-19	2	15	24	39	5	15	11	2	0	0	0	0	15	24	39		
Total	131	1579	1525	3104	662	1131	613	264	732	825	301	1858	539	2565	3104		

QUARTERLY REPORT										
FINANCIAL LITERACY CENTRES-- REPORT FOR THE QUARTER ENDED JUNE 2018										
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	22	1204	885	319
2	Tripura	Dhalai	Rural	R-Seti, Ambassa	25.01.11	UBI	10	625	595	30
3	Tripura	Sepahijala	Urban	R-Seti, Sepahijala	12.02.13	TGB	22	1034	1010	24
4	Tripura	West Tripura	Urban	Rudset Institute	14.09.11	Syndicate Bank & Canara Bank	29	498	481	7
5	Tripura	Unakoti	Rural	R-Seti, Kumarghat	07.07.13	SBI	7	420	400	15
6	Tripura	Gomati	Semi-Urban	LDM(South)	19.10.12	UBI	11	492	474	18
7	Tripura	Dhalai	Semi-Urban	LDM(Dhalai)	19.10.12	UBI	12	723	563	160
8	Tripura	Unakoti	Semi-Urban	LDM(North)	19.10.12	UBI	21	1703	1649	54
9	Tripura	West Tripura	Urban	LDM(West)	19.10.12	UBI	20	1752	1711	32
10	Tripura	Khowai	Semi-Urban	TGB Khowai Branch	17.09.15	TGB	0	0	0	0
11	Tripura	South	Semi-Urban	TGB Santirbazar Branch	30.12.15	TGB	6	472	232	25
12	Tripura	Gomati	Semi-Urban	TGB Udaipur Branch	22.09.15	TGB	6	486	211	31
13	Tripura	Sepahijala	Rural	TGB Bishramganj Branch	30.12.15	TGB	5	207	97	15
14	Tripura	North	Semi-Urban	TGB Dhamanagar Branch	05.03.16	TGB	0	0	0	0
Total							171	9616	8308	730

QUARTERLY REPORT								
RURAL BRANCHES-- REPORT OF CONDUCT OF FINANCIAL LITERACY CAMP FOR THE QUARTER ENDED JUNE 2018								
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	52	139	2698	1845	412
2	Tripura	Sepahijala	35	31	92	1236	1023	232
3	Tripura	Khowai	25	25	61	1014	855	145
4	Tripura	Gomati	35	34	94	1415	1023	256
5	Tripura	South	37	31	98	1142	925	365
6	Tripura	Dhalai	34	35	87	1203	1017	45
7	Tripura	North	29	24	77	846	716	91
8	Tripura	Unakoti	22	23	60	654	514	74
TOTAL			269	255	708	10208	7918	1620

Financial Literacy & Awareness Initiatives by Banks:

As per RBI guidelines, rural branches in all districts of the state have conducted 708 financial literacy awareness camps in the June quarter, where a total of 10208 persons participated. Apart from that fourteen Financial Literacy Centres in the state have conducted a total of 171 awareness camps where 9616 persons have participated for the quarter ended June 2018. Participants were sensitized on various flagship schemes viz. PMFBY, PMJBY, PMSBY, PMJJBY, APY, PMMY among others.

Issues relating to operations of Business Correspondents:

For effective functioning of BC model in reaching poor villagers, the following need to be addressed:

- BCs are not making enough income due to catering of services to low-income customers with low volume transactions. For optimum usage of BCs in reaching the poor villagers, BCs have to be adequately compensated so that they are sufficiently incentivized to promote financial inclusion as a viable business opportunity.
- The usefulness of BC model is dependent on the kind of support provided by the bank branches. For effective supervision of BC operations and for addressing cash management issues as also to take care of customer grievances, banks should open small brick and mortar branches at a reasonable distance.
- Further, banks should initiate suitable training and skill development programmes for effective functioning of BCs.
- Allowing BCs to handle cash is the biggest challenge. An extremely high proportion of the financial transactions are in cash, warranting high-cost cash-handling operations and added operational risks. Moreover, clients tend to perceive that the BCs are the owners of the transactions and not facilitating them on the banks' behalf.

Digital Modes of Banking:

Status of ATMs in the State of Tripura as on 30.06.2018

Sl No	Name of Bank	ATM			
		Rural	Semi-Urban	Urban	Total
1	Allahabad Bank	0	0	1	1
2	Bandhan Bank	1	2	3	6
3	Bank of Baroda	0	0	5	5
4	Bank of India	3	1	6	10
5	Canara Bank	3	8	3	14
6	Central Bank of India	1	3	3	7
7	Dena Bank	0	0	1	1
8	Indian Bank	1	0	2	3
9	Indian Overseas Bank	2	2	2	6
10	Punjab & Sindh Bank	1	0	1	2
11	State bank Of India	55	40	117	212
12	UCO BANK	6	13	8	27
13	Union Bank	2	2	6	10
14	United Bank Of India	52	12	19	83
15	Vijaya Bank	2	0	5	7
16	AXIS BANK	1	5	10	16
17	Punjab National Bank	2	0	5	7
18	Syndicate Bank	3	1	3	7
19	Oriental Bank Of comerce	0	1	1	2
20	ICICI	0	2	12	14
21	IDFC Bank	0	0	0	0
22	Tripura Gramin Bank	3	2	0	5
23	ACUB	0	0	0	0
24	TCARDB	0	0	0	0
25	IDBI BANK	3	4	3	10
26	Tripura State Co-Op Bank	0	0	2	2
27	INDUSIND BANK	0	2	5	7
28	HDFC Bank	0	3	6	9
29	South Indian Bank	0	0	2	2
30	Corporation Bank	0	1	1	2
31	Yes Bank	0	0	1	1
32	Bank of Maharashtra	0	0	1	1
33	Andhra Bank	0	0	1	1
34	Kotak Mahindra Bank	0	0	1	1
35	Federal Bank	0	0	1	1
TOTAL		141	104	237	482

Status of POS machines installed as on 30.06.2018

Bank Name	No. of POS Machines installed
State Bank of India	896
Union Bank	38
United Bank of India	107
Bandhan Bank	163
Federal Bank	14
HDFC Bank	38
IDFC Bank	17
South Indian Bank	14
Yes Bank	54
Total :	1341

कार्य सूची ४

वार्षिक ऋण योजनाओं का कार्यान्वयन

IMPLEMENTATION OF ANNUAL CREDIT PLAN (ACP)

Action Points emerged in the 125th SLBC Meeting held on 26.06.2018

100% disbursement targets set against all sectors under ACP 2018-19 is to be achieved (**Action: All Banks**).

Status of implementation

All the banks put together disbursed Rs 1557.12 crore i.e. 29% of the Annual Target for Rs 5331.57 crore under ACP 2018-19 as on June 2018.

The overall achievement is 29% against the target of ACP 2018-19 as on 30.06.2018 while achievement under Agriculture sector is 31%. Achievements in MSME and OPS are 35% and 19% of the ACP Targets respectively as on 30.06.2018.

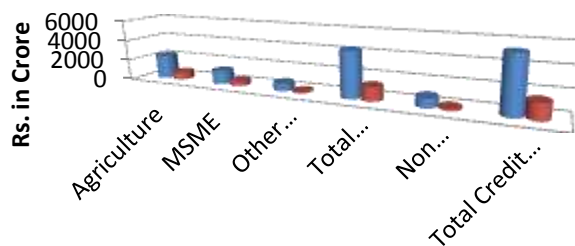
A comparative position of achievement in disbursement under ACP 2018-19 as on 30.06.2018 with the corresponding period of the previous year is as under:

Amt. Rs. In crores

2017-18 (April to June 2017)				2018-19 (April to June 2018)			
Sector	Plan	Achievement (April-June 17)	% to Target	Plan	Achievement (April-June 18)	% to Target	% of growth (Y-O-Y)
Agriculture	2117.11	622.62	29	2338.77	735.36	31	18
MSME	1090.5	302.98	28	1336.24	462.49	35	53
Other Prisec	671.86	114.85	17	754.80	146.87	19	28
Total Prisec	3879.45	1040.45	27	4429.82	1344.74	30	29
Non-Prisec	506.55	152.35	30	901.75	212.38	24	39.40
Grand Total	4386.00	1192.80	27	5331.57	1557.12	29	31

Bank wise performance on different sectors under ACP pertaining to the year 2018-19 as on 30.06.2018 has been given in the annexure.

Achievement of Annual Credit Plan 2018-19 up to 30.06.2018

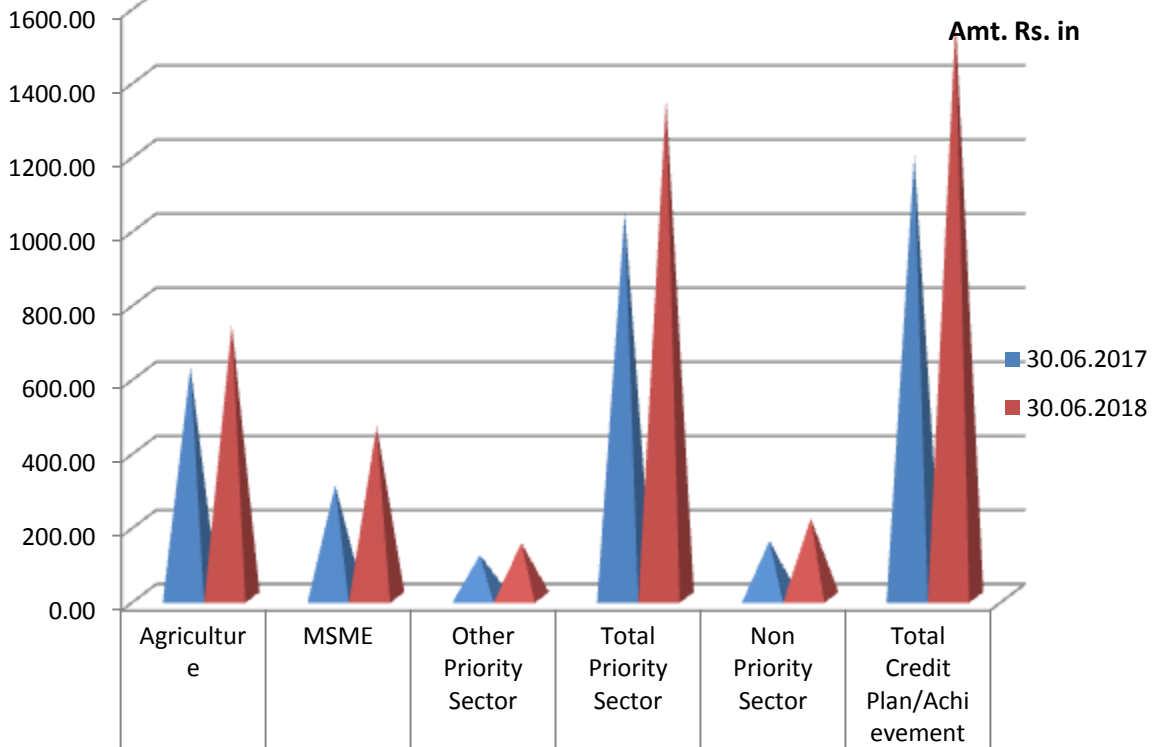


	Agriculture	MSME	Other Priority Sector	Total Priority Sector	Non Priority Sector	Total Credit Plan/Achievement
■ Target	2338.77	1336.24	754.8	4429.82	901.75	5331.57
■ Achievement	735.36	462.49	146.87	1344.74	212.38	1557.12

■ Target
■ Achievement

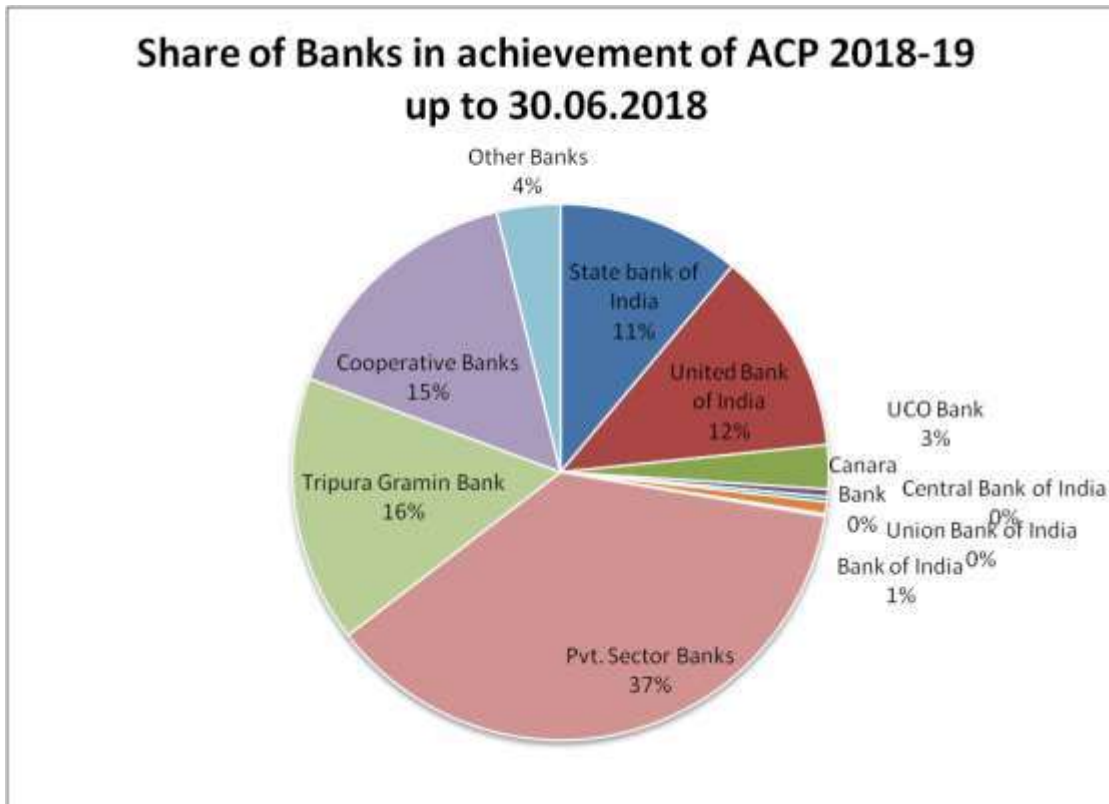
Sector

Credit Disbursement under ACP as on 30.06.2017 and 30.06.2018



	Agriculture	MSME	Other Priority Sector	Total Priority Sector	Non Priority Sector	Total Credit Plan/Achievement
■ 30.06.2017	622.62	302.98	114.85	1040.45	152.35	1192.8
■ 30.06.2018	735.36	462.49	146.87	1344.74	212.38	1557.12

Share of Banks in achievement of ACP 2018-19 up to 30.06.2018		
		Amt. Rs. In Crore
Bank Name	Actual Achievement	% of Share
State bank of India	172.01	11.05
United Bank of India	191.83	12.32
UCO Bank	41.29	2.65
Canara Bank	7.10	0.46
Central Bank of India	4.61	0.30
Bank of India	11.26	0.72
Union Bank of India	2.37	0.15
Pvt. Sector Banks	575.13	36.94
Tripura Gramin Bank	250.58	16.09
Cooperative Banks	241.08	15.48
Other Banks	59.86	3.84
TOTAL	1557.12	100.00



TRIPURA STATE

BANK-WISE & SECTOR-WISE DISBURSEMENT OF CREDIT VIS-À-VIS TARGETS UNDER ANNUAL CREDIT PLAN 2018-19 DURING 01.04.2018 to 30.06.2018

(Amt. in Lacs)

Sl.No.	BANKS	Agril & Allied Activities			MSME			Other Priority Sector			Priority Sector			Non Priority Sector			Total Sector		
		T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
1	Allahabad Bank	1459.72	1.00	0	924.11	4.50	1	498.71	52.00	10	2882.54	57.50	2	460.00	56.00	3	3342.54	113.50	3
2	Andhra bank	0.00	0.00	0	322.40	117.41	36	197.75	75.15	38	520.15	192.56	37	100.00	141.08	141	620.15	333.64	54
3	Bank of Baroda	469.63	12.20	3	1217.40	70.20	6	665.00	35.00	5	2352.03	117.40	5	510.00	115.80	23	2862.03	233.20	8
4	Bank of India	4687.34	129.13	3	3366.26	517.68	15	1843.20	223.29	12	9896.80	870.10	9	1930.00	256.08	13	11826.80	1126.18	10
5	Bank of Maharashtra	0.00	0.00	#DIV/0!	322.50	25.00	8	197.75	15.50	8	520.25	40.50	8	100.00	0.00	0	620.25	40.50	7
6	Canara Bank	4687.98	128.73	3	3133.26	198.66	6	1594.23	145.44	9	9415.47	472.83	5	2225.00	237.59	6	11640.47	710.42	6
7	Central Bank Of India	1836.49	58.35	3	2050.03	193.29	9	1318.98	141.63	11	5205.49	393.27	8	1045.00	68.29	7	6250.49	461.56	7
8	Corporation Bank	225.68	0.00	0	496.61	0.00	0	370.46	0.00	0	1092.75	0.00	0	250.00	27.48	11	1342.75	27.48	2
9	Dena bank	0.00	0.00	0	322.50	0.20	0	141.25	0.00	0	463.75	0.20	0	100.00	8.42	8	563.75	8.62	2
10	IDBI Bank	3229.72	130.07	4	1632.00	1425.00	72	872.79	103.00	19	5734.51	1658.07	29	1650.00	54.83	4	7384.51	1712.90	23
11	Indian Bank	159.37	0.00	0	865.03	446.40	52	662.36	174.33	26	1686.76	620.73	37	410.00	118.52	29	2096.76	739.25	35
12	Indian Overseas	2124.32	140.00	7	1242.61	148.80	12	940.71	72.00	8	4307.64	360.80	8	785.00	256.86	33	5092.64	617.66	12
13	P&SB	385.78	1.80	0	574.61	0.00	0	466.67	10.71	2	1427.06	12.51	1	220.00	19.00	9	1647.06	31.51	2
14	PNB	808.28	18.07	2	829.61	25.26	5	604.67	11.71	2	2242.56	55.04	2	520.00	324.32	84	2762.56	379.36	14
15	OBC	385.78	4.00	1	574.61	216.00	38	466.67	90.00	19	1427.06	310.00	22	200.00	162.00	81	1627.06	472.00	29
16	State Bank of India	31219.96	7649.00	25	14515.92	3629.00	26	10868.95	2500.00	22	56604.82	13778.00	24	14075.00	3423.00	23	70679.82	17201.00	24
17	Syndicate Bank	2042.41	24.87	1	1529.61	678.48	44	980.67	25.84	3	4552.69	729.19	16	1080.00	151.74	14	5632.69	880.93	16
18	UCO Bank	12188.89	819.13	7	7298.06	2286.26	31	4363.51	390.03	9	23850.46	3495.42	15	4510.00	633.93	14	28360.46	4129.35	15
19	Union Bank	2177.22	98.46	5	1995.00	73.58	4	1122.50	31.00	3	5294.72	203.04	4	1160.00	34.00	3	6454.72	237.04	4
20	United Bank of India	29401.04	7170.01	24	12771.37	5072.95	40	8803.74	2649.16	30	50976.16	14892.12	29	14975.00	4291.43	29	65951.16	19183.55	29
21	Vijaya bank	1012.56	17.86	2	1200.00	177.80	15	565.00	110.95	20	2777.56	306.61	11	360.00	85.86	24	3137.56	392.47	13
A	ACP PUBLIC sec Bank	98502.16	16402.68	17	57183.52	15306.47	27	37545.56	6856.74	18	193231.24	38565.89	20	46665.00	10466.23	22	239896.24	49032.12	20
22	Axis Bank	2446.50	19.59	1	2008.11	70.81	4	1359.67	48.72	4	5814.29	139.12	2	1220.00	932.92	76	7034.29	1072.04	15
23	Bandhan Bank	27833.73	18817.94	68	26432.52	21258.65	77	4920.81	594.71	20	59187.05	40671.30	69	4640.00	202.84	4	63827.05	40874.14	64
24	Federal Bank	0.00	61.20	0	400.00	154.00	39	180.00	0.00	0	580.00	215.20	37	100.00	0.00	0	680.00	215.20	32
25	HDFC Bank	944.63	1553.20	164	1936.00	1282.10	65	954.60	21.02	2	3835.23	2856.32	74	810.00	1756.46	185	4645.23	4612.78	99
26	ICI Bank	3445.37	339.99	10	2290.14	15.09	5	1020.06	0.00	0	6755.58	355.08	5	1445.00	687.22	48	8200.58	1042.30	13
27	IDFC Bank	0.00	938.90	0	600.00	1866.95	150	84.75	0.00	0	684.75	2805.85	410	50.00	0.00	0	734.75	2805.85	382
28	IndusInd	448.00	192.21	43	485.00	589.06	107	229.00	0.00	0	1162.00	781.27	67	400.00	1146.76	180	1562.00	1928.03	123
29	Kotak Mahindra	0.00	0.00	0	400.00	0.00	0	180.00	0.00	0	580.00	0.00	0	100.00	0.00	0	680.00	0.00	0
30	South Indian Bank	0.00	0.00	0	400.00	926.46	232	180.00	460.24	89	580.00	1386.70	239	100.00	287.42	287	680.00	1674.12	246
31	Ujjivan Bank	2413.17	1289.90	53	2115.86	149.43	6	951.09	1646.71	104	5480.12	3086.04	56	835.00	203.36	21	6315.12	3289.40	52
32	Yes Bank	0.00	0.00	0	400.00	0.00	0	180.00	0.00	0	580.00	0.00	0	100.00	0.00	0	680.00	0.00	0
B	ACP PRIVATE Sec bank	37531.40	23212.93	62	37467.63	26312.55	65	10239.98	2771.40	22	85239.02	52296.88	61	9800.00	5216.98	46	95039.02	57513.86	61
33	Tripura Gramin Bank	71301.61	13463.08	19	23544.03	3861.24	16	17809.89	4027.86	23	112655.54	21352.18	19	22010.00	3706.02	17	134665.54	25058.20	19
C	ACP RRB	71301.61	13463.08	19	23544.03	3861.24	16	17809.89	4027.86	23	112655.54	21352.18	19	22010.00	3706.02	17	134665.54	25058.20	19
34	ACUB	0.00	0.00	0	250.00	4.50	2	608.50	134.80	22	858.50	139.30	16	310.00	12.79	4	1168.50	152.09	13
35	TCARDB	989.09	0.00	0	710.81	0.00	0	547.17	0.00	0	2247.07	0.00	0	210.00	0.00	0	2457.07	0.00	0
36	TSCB	25553.49	20457.67	80	14468.23	765.01	5	8729.17	897.11	10	48750.88	22119.79	45	11180.00	1836.84	16	59930.88	23956.63	40
D	ACP Coop. Bank	26542.57	20457.67	77	15429.04	769.51	5	9884.84	1031.91	10	51856.45	22259.09	43	11700.00	1849.63	16	63556.45	24108.72	38
	GRAND TOTAL	233877.75	73536.36	31	133624.23	46249.77	35	75480.27	14687.91	19	442982.24	134474.04	30	90175.00	21238.86	24	533157.24	155712.90	29

Tripura State

Districtwise and sectorwise Achievement under Annual Credit Plan 2018-19 during the period 01.04.2018 to 30.06.2018

		<i>Rupees in lac.</i>																	
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	49109.90	13978.24	28	57658.50	20843.63	36	28403.72	6371.09	22	135172.12	41192.96	30	17200.00	9044.99	53	152372.12	50237.95	33
2	Khowai	27009.11	8396.61	31	6097.88	2433.45	40	6044.74	994.76	16	39151.73	11824.82	30	6000.00	1018.16	17	45151.73	12842.98	28
3	Sepahijala	31944.75	9679.40	30	13866.30	5083.50	37	13236.88	1220.91	9	59047.93	15983.81	27	7080.00	1396.94	20	66127.93	17380.75	26
4	Gomati	30088.81	10099.83	34	12864.00	4289.99	33	5880.04	1235.93	21	48832.85	15625.75	32	13600.00	1818.81	13	62432.85	17444.56	28
5	South Tripura	41801.71	10790.85	26	11167.70	3626.05	32	8100.00	1801.77	22	61069.41	16218.67	27	12000.00	3058.92	25	73069.41	19277.59	26
6	North Tripura	21354.88	7405.04	35	11770.31	4121.26	35	6499.06	1269.08	20	39624.25	12795.38	32	11800.00	1940.44	16	51424.25	14735.82	29
7	Unakoti	14063.08	6361.55	45	10078.13	2649.54	26	2837.40	834.94	29	26978.61	9846.03	36	12025.00	1366.76	11	39003.61	11212.79	29
8	Dhalai	18505.51	6824.84	37	10121.40	3202.35	32	4478.43	959.43	21	33105.34	10986.62	33	10470.00	1593.84	15	43575.34	12580.46	29
	Total	233877.75	73536.36	31	133624.22	46249.77	35	75480.27	14687.91	19	442982.24	134474.04	30	90175.00	21238.86	24	533157.24	155712.90	29

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
2014-15	964.48	978.61	101
2015-16	1141.16	1424.78	125
2016-17	1296.82	1609.02	124
2017-18	2117.11	2315.30	109
2017-18 (April to June 2017)	2117.11	622.62	29
2018-19 (April to June 2018)	2338.77	735.36	31

Disbursement during April-June 2018 is Rs 735.36 crore i.e. 31% of Annual Target for Rs. 2338.77 crore .

Agency wise achievement Status of Farm Credit under ACP in Tripura						
Status reports of last 5 Years is as under						
Plan Year	Parameter	Commercial Banks	RRB	Co-Operatives	Amt. Rs. In Crore	
					Others	Total
2014-2015	Target	448.62	371.02	144.84	0.00	964.48
	Achievement	390.87	334.71	253.04	0.00	978.61
	% of Achv	87	90	175	0	101
2015-2016	Target	538.03	416.11	187.03	0.00	1141.16
	Achievement	794.44	418.96	211.38	0.00	1424.78
	% of Achv	148	101	113	0	125
2016-2017	Target	654.76	447.14	194.92	0.00	1296.82
	Achievement	1146.72	419.34	42.96	0.00	1609.02
	% of Achv	175	94	22	0	124
2017-2018	Target	1350.43	505.43	261.25	0.00	2117.11
	Achievement	1546.22	514.49	254.59	0.00	2315.30
	% of Achv	114	102	97	0	109
2017-2018 (April to June 2017)	Target	1350.43	505.43	261.25	0.00	2117.11
	Achievement	288.84	127.17	206.62	0.00	622.62
	% of Achv	21	25	79	0	29
2018-2019 (April to June 2018)	Target	1360.33	713.01	265.42	0.00	2338.77
	Achievement	396.14	134.63	204.57	0.00	735.36
	% of Achv	29	19	81	0	31

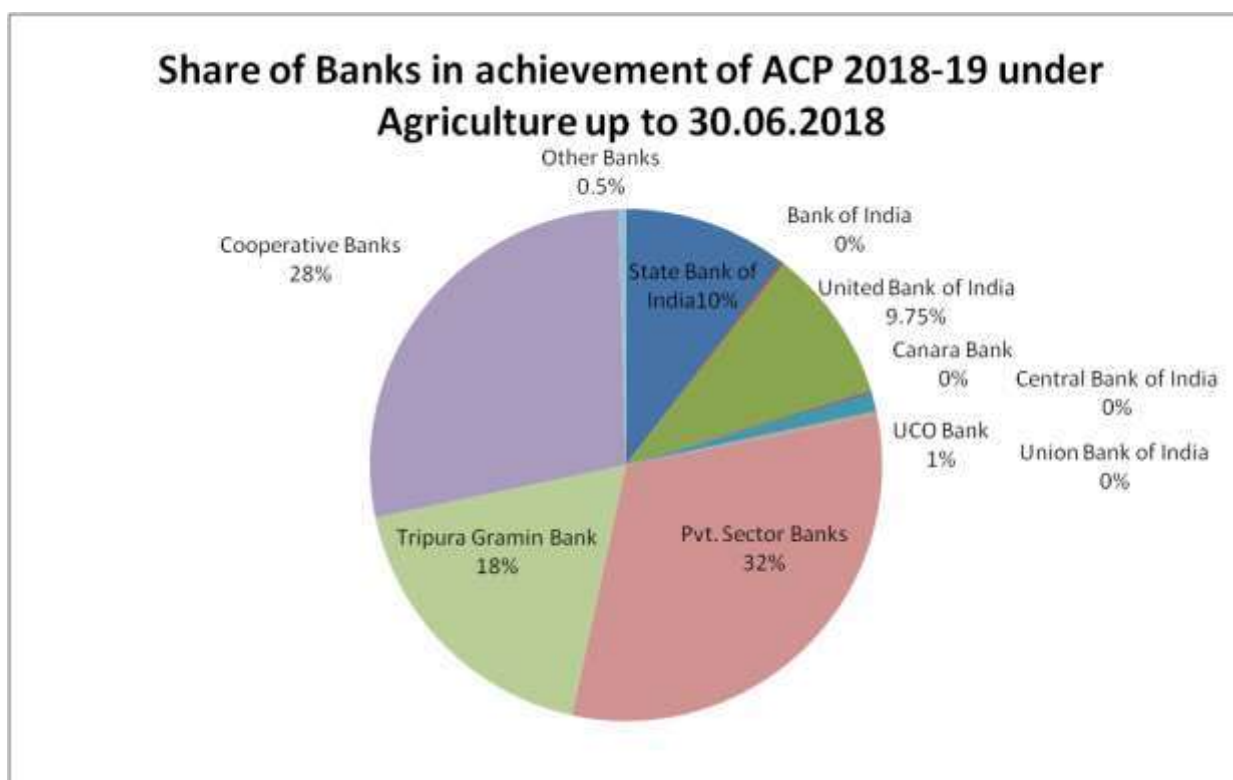
Progress report on flow of farm credit by all Banks in Tripura for the year 2018-19 is given below:

Amt. Rs. In Crores

Sl No	Directive	Target (2018-19)	Achievement during 2018-19 (April'18- June'18)
1	Increase in Farm Credit	Rs. 2338.77	Achievement during 2018-19 is Rs 735.36 Crore (31% of the target), i.e. recording an increase of 18% over the disbursement during the corresponding period of last year (2017-18).
2	KCC (No.)	55000	20665 nos. (38% of the target including renewal) KCCs .
3	New Farmers (No.)	55000	17053 nos of New farmers have been financed involving an amount of Rs 129.76 crores.

Bank wise position as on 30.06.2018 for different sectors is furnished in the Annexure.

Share of Banks in achievement of ACP 2018-19 under Agriculture up to 30.06.2018		
		Amt. Rs. In Crore
Bank Name	Actual Achievement	% of Share
State Bank of India	76.49	10.40
Bank of India	1.29	0.18
United Bank of India	71.70	9.75
Canara Bank	1.28	0.17
UCO Bank	8.19	1.11
Central Bank of India	0.58	0.08
Union Bank of India	0.98	0.13
Pvt. Sector Banks	232.12	31.57
Tripura Gramin Bank	134.63	18.31
Cooperative Banks	204.57	27.82
Other Banks	3.53	0.48
TOTAL	735.36	100.00



**Bank - wise Targets and Achievement in Agriculture for 2018-19 for the State of Tripura under
ACP 2018-2019 as on June 2018**

Sl.No.	BANKS	Amt. Rs. In Lakhs					
		2017-18			2018-19		
		Target	Achievement	% of Achievement	Target	Achievement	% of Achievement
1	2	6	7	8	6	7	8
1	Allahabad Bank	769.00	169.20	22.00	1459.72	1.00	0
2	Andhra Bank	0.00	0.00	0.00	0.00	0.00	0
3	Bank of Baroda	714.00	36.47	5.11	469.63	12.20	3
4	Bank of India	3177.00	973.51	30.64	4687.34	129.13	3
5	Bank of Maharashtra	0.00	0.00	0.00	0.00	0.00	0
6	Canara Bank	4355.78	366.55	8.42	4687.98	128.73	3
7	Central Bank of India	2179.00	119.93	5.50	1836.49	58.35	3
8	Corporation Bank	214.55	10.00	4.66	225.68	0.00	0
9	Dena Bank	0.00	0.00	0.00	0.00	0.00	0
10	IDBI BANK	3214.10	141.02	4.39	3229.72	130.07	4
11	Indian Bank	348.00	0.00	0.00	159.37	0.00	0
12	Indian Overseas Bank	1662.03	359.03	22	2124.32	140.00	7
13	Punjab & Sind Bank	241.00	6.00	2	385.78	1.80	0
14	Punjab National Bank	26288.00	24629.00	94	808.28	18.07	2
15	Oriental Bank of Commerce	491.00	135.15	28	385.78	4.00	1
16	State Bank of India	1947.00	152.56	8	31219.96	7649.00	25
17	Syndicate Bank	171.00	7.00	4	2042.41	24.87	1
18	UCO Bank	10549.65	2817.00	27	12188.89	819.13	7
19	Union Bank of India	27161.00	25627.14	94	2177.22	98.46	5
20	United Bank of India	1834.50	1126.03	61	29401.04	7170.01	24
21	Vijaya Bank	181.00	236.03	130	1012.56	17.86	2
A	ACP PUBLIC sec Bank	85497.61	56911.62	67	98502.16	16402.68	17
22	AXIS BANK	1841.80	63.01	3	2446.50	19.59	1
23	Bandhan Bank	43143.61	86604.32	201	27833.73	18817.94	68
24	Federal Bank	1421.00	6210.58	437	0.00	61.20	0
25	HDFC	2497.00	1307.98	52	944.63	1553.20	164
26	ICICI Bank	642.00	248.17	39	3445.37	339.99	10
27	IDFC Bank	0.00	3208.75	0	0.00	938.90	0
28	Indusind Bank	0.00	60.00	0	448.00	192.21	43
29	Kotak Mahindra Bank	0.00	0.00	0	0.00	0.00	0
30	South Indian Bank	0.00	7.65	0	0.00	0.00	0
31	Ujjivan Bank				2413.17	1289.90	53
32	Yes Bank	0.00	0.00	0	0.00	0.00	0
B	ACP PRIVATE Sec bank	49545.41	97710.46	197	37531.40	23212.93	62
33	Tripura Gramin Bank	50542.55	51449.00	102	71301.61	13463.08	19
C	ACP RRB	50542.55	51449.00	102	71301.61	13463.08	19
34	ACUB	0.00	0.00	0	0.00	0.00	0
35	TCARDB	996.08	9.20	1	989.09	0.00	0
36	TSCB	25129.20	25449.94	101	25553.49	20457.67	80
D	ACP Coop. Bank	26125.28	25459.14	97	26542.57	20457.67	77
	GRAND TOTAL	211710.85	231530.22	109	233877.75	73536.36	31

TRIPURA STATE

Achievement under Sub-Sectors of Allied Activities against ACP for the Year 2018-19 as on 30.06.2018

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	4.81	0.00	0.04	0.00	48.50	0.00	51.87	0.00	18.00	0.00	202.09	1.00	325.31	1.00
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	0.00	0.00	0.00	0.00	15.14	0.00	14.69	0.00	7.88	0.00	61.92	11.00	99.63	11.00
4	Bank of India	14.81	1.20	24.91	9.72	262.61	3.70	234.19	7.30	62.66	3.21	1077.52	23.45	1676.70	48.58
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	Canara Bank	17.88	1.55	23.50	18.26	287.84	11.89	276.07	7.79	71.89	3.54	1118.16	34.45	1795.34	77.48
7	Central Bank of India	3.40	0.96	2.98	9.55	97.96	6.17	84.59	6.17	27.81	3.24	348.77	32.26	565.51	58.35
8	Corporation Bank	4.81	0.00	0.04	0.00	33.36	0.00	37.18	0.00	10.13	0.00	140.16	0.00	225.68	0.00
9	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
10	Indian Bank	1.54	0.00	0.38	0.00	21.64	0.00	15.02	0.00	9.01	0.00	111.78	0.00	159.37	0.00
11	IDBI BANK	7.20	1.29	30.10	0.00	133.64	9.86	129.14	7.98	43.48	4.79	535.95	97.56	879.51	121.48
12	Indian Overseas Bank	8.52	1.22	4.99	0.00	145.45	0.77	156.43	0.00	35.81	0.00	523.93	5.61	875.13	7.60
13	Oriental Bank of Commerce	1.75	0.00	1.45	0.00	35.05	0.00	15.30	0.00	5.73	0.00	156.50	2.00	215.78	2.00
14	Punjab & Sind Bank	1.75	0.00	1.45	0.00	35.05	0.00	15.30	0.00	5.73	0.00	156.50	0.00	215.78	0.00
15	Punjab National Bank	3.75	0.00	14.45	0.00	59.05	0.00	30.30	0.00	7.23	0.00	223.50	0.00	338.28	0.00
16	State Bank of India	102.34	46.24	230.10	351.14	1528.72	688.42	1402.13	553.67	332.77	102.35	5724.57	2314.54	9320.63	4056.36
17	Syndicate Bank	7.75	0.39	40.45	3.80	122.19	4.64	71.99	5.34	16.60	2.59	423.43	4.12	682.41	20.88
18	Union Bank of India	6.07	0.11	16.42	1.04	87.22	1.76	86.08	1.35	21.35	0.35	329.87	4.39	547.01	9.00
19	United Bank of India	103.72	49.77	123.21	215.46	1337.60	872.85	1197.44	512.25	346.00	173.25	5373.03	2410.32	8481.00	4233.90
20	UCO Bank	54.27	13.09	34.85	131.27	659.79	97.25	535.34	79.23	169.98	26.21	2742.68	1263.45	4196.91	1610.50
21	Vijaya Bank	3.71	0.15	4.20	1.73	66.51	1.56	86.80	0.31	12.97	0.54	257.95	5.65	432.14	9.94
A	Sub Total of Public Sec. Bank	348.08	115.97	553.52	741.97	4977.32	1698.87	4439.86	1181.39	1205.03	320.07	19508.31	6209.80	31032.12	10268.07
22	AXIS BANK	8.82	0.00	20.87	0.00	126.27	0.00	105.38	0.00	26.58	0.00	508.37	0.00	796.29	0.00
23	Bandhan Bank	34.68	91.01	50.85	256.36	543.51	217.43	459.00	516.25	125.51	409.68	2130.86	17629.98	3344.41	19120.71
24	Federal Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
25	HDFC	3.00	1.95	16.00	48.21	43.14	27.23	33.69	89.01	8.88	76.40	149.92	529.21	254.63	772.01
26	ICICI	13.06	3.96	19.62	38.64	189.08	37.28	185.17	31.64	44.92	9.26	699.92	202.39	1151.77	323.17
27	IDFC Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	417.56	0.00	158.25	0.00	363.09	0.00	938.90
28	Indusind Bank	2.00	0.00	15.00	0.00	19.00	0.00	18.00	0.00	0.00	0.00	74.00	0.00	128.00	0.00
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
32	Ujjivan Bank	5.50	0.90	18.16	0.60	118.20	3.61	70.36	0.20	23.77	10.26	455.95	220.91	691.94	236.48
B	Sub Total of Pvt. Sec. Bank	67.06	97.82	140.50	343.81	1039.20	285.55	871.60	1054.66	229.66	663.85	4019.02	18945.58	6367.04	21391.27
32	Tripura Gramin Bank	282.45	257.86	356.20	2148.01	3878.74	1728.19	3567.62	1491.61	949.80	512.47	15202.78	6048.05	24237.59	12186.19
C	Sub Total of RRB	282.45	257.86	356.20	2148.01	3878.74	1728.19	3567.62	1491.61	949.80	512.47	15202.78	6048.05	24237.59	12186.19
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	3.96	0.00	2.77	0.00	165.01	0.00	122.98	0.00	19.09	0.00	518.40	0.00	832.21	0.00
35	TSCB	97.84	1080.48	78.64	7403.26	1212.83	3469.28	1024.39	1694.56	358.90	1436.41	5146.47	5150.45	7919.07	20234.44
D	Sub Total of Coop.Banks	101.80	1080.48	81.41	7403.26	1377.84	3469.28	1147.37	1694.56	377.99	1436.41	5664.87	5150.45	8751.28	20234.44
	GRAND TOTAL	799.39	1552.13	1131.63	10637.05	11273.10	7181.89	10026.45	5422.22	2762.48	2932.80	44394.98	36353.88	70388.03	64079.97

Achievement of New Farmers brought under finance during the year 2018-19 up to
30.06.2018

(Amt. in Lakhs)

SI No	Name of Bank	New farmers		Loans to SF/MF	
		Achievement		No.	Amount
		No.	Amount		
1	2	3	4	5	6
1	Allahabad Bank	0	0.00	0	0.00
2	Bank of Baroda	4	1.20	4	1.20
3	Bank of India	41	46.22	41	46.22
4	Bank of Maharashtra	0	0.00	0	0.00
5	Canara Bank	65	43.75	65	43.75
6	Central Bank of India	0	0.00	0	0.00
7	Corporation Bank	0	0.00	0	0.00
8	IDBI Bank	45	4.19	45	4.19
9	Indian Bank	0	0.00	0	0.00
10	Indian Overseas Bank	124	112.90	124	112.90
11	Oriental Bank of Commerce	5	2.00	5	2.00
12	Punjab & Sind Bank	4	1.80	4	1.80
13	Punjab National Bank	14	18.07	14	18.07
14	State Bank of India	4994	2394.24	4994	2394.24
15	Syndicate Bank	7	3.99	7	3.99
16	UCO Bank	428	208.63	428	208.63
17	Union Bank of India	78	86.86	78	86.86
18	United Bank of India	4651	2123.82	4651	2123.82
19	Vijaya Bank	9	7.92	9	7.92
20	Axis Bank	26	19.59	26	19.59
21	Bandhan Bank	0	0.00	0	0.00
22	Federal Bank	71	61.20	71	61.20
23	HDFC	696	637.53	696	637.53
24	ICICI	21	16.82	21	16.82
25	Indusind Bank	211	192.21	211	192.21
26	South Indian Bank	0	0.00	0	0.00
27	Tripura Gramin Bank	1842	755.62	1842	755.62
28	TSCB	462	101.69	462	101.69
29	Ujjivan Bank	3255	958.09	3255	958.09
TOTAL		17053	7798.34	17053	7798.34

TRIPURA STATE				
Achievement of Farm Credit As on June 2018 for the year 2018-19 by the different lending institutions is given below				
(Amt in Lacs)				
Sl.No.	BANKS	Plan for Farm Credit 2018-19	Achievement 2018-19 (April 2018 to June 2018)	Percentage of Achievement
1	Allahabad Bank	1459.72	1.00	0
2	Andhra bank	0.00	0.00	0
3	Bank of Baroda	469.63	12.20	3
4	Bank of India	4687.34	129.13	3
5	Bank of Maharashtra	0.00	0.00	0
6	Canara Bank	4687.98	128.73	3
7	Central Bank Of India	1836.49	58.35	3
8	Corporation Bank	225.68	0.00	0
9	Dena bank	0.00	0.00	0
10	IDBI Bank	3229.72	130.07	4
11	Indian Bank	159.37	0.00	0
12	Indian Overseas	2124.32	140.00	7
13	P&SB	385.78	1.80	0
14	PNB	808.28	18.07	2
15	OBC	385.78	4.00	1
16	State Bank of India	31219.96	7649.00	25
17	Syndicate Bank	2042.41	24.87	1
18	UCO Bank	12188.89	819.13	7
19	Union Bank	2177.22	98.46	5
20	United Bank of India	29401.04	7170.01	24
21	Vijaya bank	1012.56	17.86	2
A	ACP PUBLIC sec Bank	98502.16	16402.68	17
22	Axis Bank	2446.50	19.59	1
23	Bandhan Bank	27833.73	18817.94	68
24	Federal Bank	0.00	61.20	0
25	HDFC Bank	944.63	1553.20	164
26	ICICI Bank	3445.37	339.99	10
27	IDFC Bank	0.00	938.90	0
28	IndusInd	448.00	192.21	43
29	Kotak Mahindra	0.00	0.00	0
30	South Indian Bank	0.00	0.00	0
31	Ujjivan Bank	2413.17	1289.90	53
32	Yes Bank	0.00	0.00	0
B	ACP PRIVATE Sec bank	37531.40	23212.93	62
33	Tripura Gramin Bank	71301.61	13463.08	19
C	ACP RRB	71301.61	13463.08	19
34	ACUB	0.00	0.00	0
35	TCARDB	989.09	0.00	0
36	TSCB	25553.49	20457.67	80
D	ACP Coop. Bank	26542.57	20457.67	77
GRAND TOTAL		233877.75	73536.36	31

FINANCE TO SMALL & MARGINAL FARMERS During The Year 2018-19 By The Scheduled Commercial Banks, RRBs and Co-Op Banks is Shown in The Following Table			
As on 30.06.2018		(Amt. in Lakhs)	
Sl No	Name of Bank	Loans Granted To Small & Marginal Farmers	
		No.	Amount
1	2	3	4
1	Allahabad Bank	0	0.00
2	Bank of Baroda	4	1.20
3	Bank of India	41	46.22
4	Bank of Maharashtra	0	0.00
5	Canara Bank	65	43.75
6	Central Bank of India	0	0.00
7	Corporation Bank	0	0.00
8	IDBI Bank	45	4.19
9	Indian Bank	0	0.00
10	Indian Overseas Bank	124	112.90
11	Oriental Bank of Commerce	5	2.00
12	Punjab & Sind Bank	4	1.80
13	Punjab National Bank	14	18.07
14	State Bank of India	4994	2394.24
15	Syndicate Bank	7	3.99
16	UCO Bank	428	208.63
17	Union Bank of India	78	86.86
18	United Bank of India	4651	2123.82
19	Vijaya Bank	9	7.92
20	Axis Bank	26	19.59
21	Bandhan Bank	0	0.00
22	Federal Bank	71	61.20
23	HDFC	696	637.53
24	ICICI	21	16.82
25	Indusind Bank	211	192.21
26	South Indian Bank	0	0.00
27	Tripura Gramin Bank	1842	755.62
28	TSCB	462	101.69
29	Ujjivan Bank	3255	958.09
TOTAL		17053	7798.34

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:

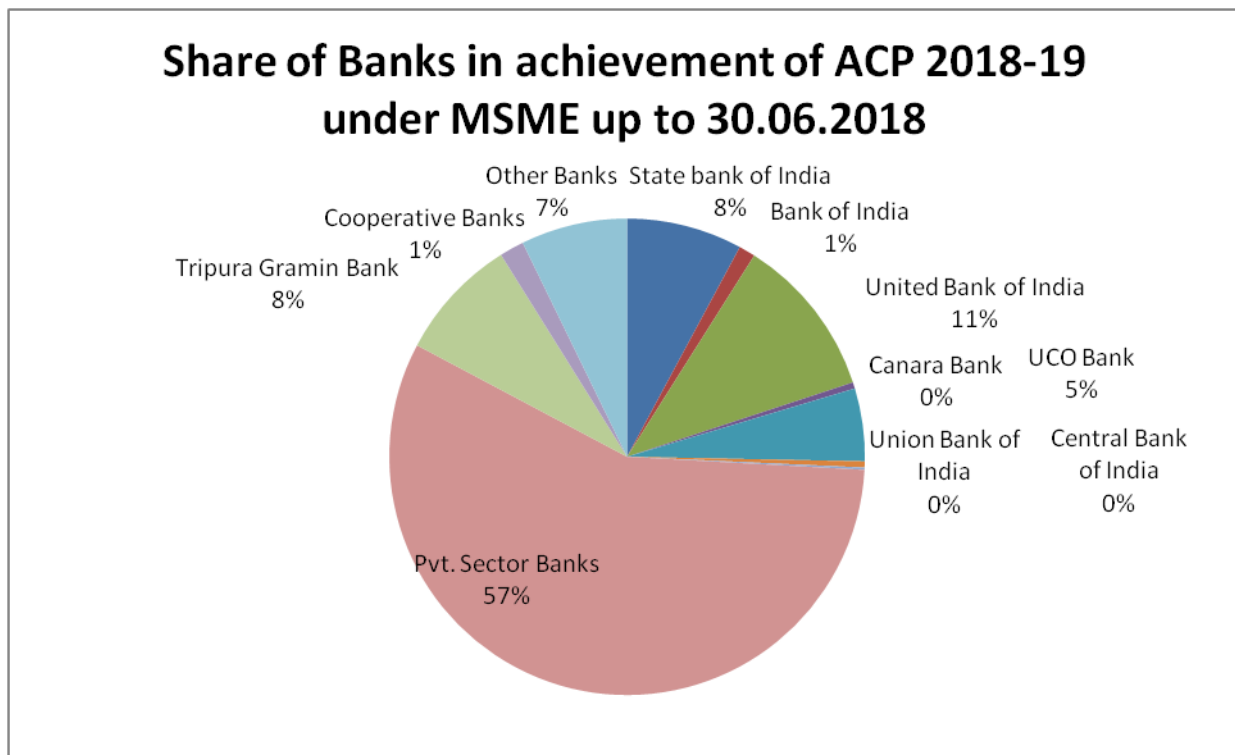
Amt. Rs. In Crore			
Plan Year	Target	Achievement	% of Achievement
2014-15	747.82	846.32	113
2015-16	822.67	1219.64	148
2016-17	967.06	1366.77	141
2017-18	1090.48	1600.54	147
2017-18 (April to June 2017)	1090.48	302.98	28
2018-19 (April to June 2018)	1336.24	462.49	35

The disbursement made during the period April-June 2018 is Rs.462.49 crore i.e. 35% of the Annual Target, thus recording an increase of 53% over the disbursement made during the corresponding period last year (2017-18).

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
2014-2015	Target	448.48	210.54	88.8	0.00	747.82
	Achievement	625.91	177.53	42.88	0.00	846.32
	% of Achv	140	84	48	0	113
2015-2016	Target	510.69	216.04	95.94	0.00	822.67
	Achievement	999.29	199.98	20.37	0.00	1219.64
	% of Achv	196	93	21	0	148
2016-2017	Target	610.95	241.39	114.71	0.00	967.06
	Achievement	1109.67	233.28	23.82	0.00	1366.77
	% of Achv	182	97	21	0	141
2017-2018	Target	791.75	192.50	106.23	0.00	1090.48
	Achievement	1392.10	189.15	19.29	0.00	1600.54
	% of Achv	176	98	18	0	147
2017-2018 (April to June 2018)	Target	791.75	192.50	106.23	0.00	1090.48
	Achievement	247.18	46.86	8.94	0.00	302.98
	% of Achv	31	24	8	0	28
2018-2019 (April to June 2018)	Target	946.51	235.44	154.29	0.00	1336.24
	Achievement	416.19	38.61	7.69	0.00	462.49
	% of Achv	44	16	5	0	35

Details of achievement of MSME under ACP 2018-19 (April-June 2018) are furnished in the Annexure.

Share of Banks in achievement of ACP 2018-19 under MSME up to 30.06.2018		
		Amt. Rs. In Crore
Bank Name	Actual Achievement	% of Share
State bank of India	36.29	7.85
Bank of India	5.17	1.12
United Bank of India	50.72	10.97
Canara Bank	1.98	0.43
UCO Bank	22.86	4.94
Central Bank of India	1.93	0.42
Union Bank of India	0.73	0.16
Pvt. Sector Banks	263.12	56.89
Tripura Gramin Bank	38.61	8.35
Cooperative Banks	7.69	1.66
Other Banks	33.39	7.22
TOTAL	462.49	100.00



**Bank - wise Targets and Achievement in MSME for 2018-19
for the State of Tripura under ACP 2018 -2019 as on June 2018**

							Amt. Rs. In Lakhs
Sl.No.	BANKS	2017-18			2018-19		
		Target(T)	Achievement(A)	A as % of T	Target(T)	Achievement (A)	A as % of T
1	2	6	7	8	6	7	8
1	Allahabad Bank	550.00	1331.19	242	924.11	4.50	1
2	Andhra Bank	250.00	114.97	46	322.40	117.41	36
3	Bank of Baroda	950.00	231.14	24	1217.40	70.20	6
4	Bank of India	2600.00	3060.89	118	3366.26	517.68	15
5	Bank of Maharashtra	250.00	173.00	69	322.50	25.00	8
6	Canara Bank	2725.00	1600.41	59	3133.26	198.66	6
7	Central Bank of India	1650.00	355.21	22	2050.03	193.29	9
8	Corporation Bank	325.00	276.00	85	496.61	0.00	0
9	Dena Bank	250.00	23.90	10	322.50	0.20	0
10	IDBI BANK	1500.00	1016.14	68	1632.00	1425.00	72
11	Indian Bank	650.00	446.40	69	865.03	446.40	52
12	Indian Overseas Bank	975.00	140.00	14	1242.61	148.80	12
13	Punjab & Sind Bank	400.00	49.12	12	574.61	0.00	0
14	Punjab National Bank	500.00	110.21	22	829.61	25.26	5
15	Oriental Bank of Commerce	400.00	263.00	66	574.61	216.00	38
16	State Bank of India	12900.00	12152.00	94	14515.92	3629.00	26
17	Syndicate Bank	1200.00	795.12	66	1529.61	678.48	44
18	UCO Bank	4750.00	8939.00	188	7298.06	2286.26	31
19	Union Bank of India	1600.00	1166.69	73	1995.00	73.58	4
20	United Bank of India	11000.00	10814.46	98	12771.37	5072.95	40
21	Vijaya Bank	800.00	2342.57	293	1200.00	177.80	15
A	ACP PUBLIC sec Bank	46225.00	45401.42	98	57183.52	15306.47	27
22	AXIS BANK	1650.00	134.62	8	2008.11	70.81	4
23	Bandhan Bank	26500.00	82310.58	311	26432.52	21258.65	77
24	Federal Bank	300.00	50.14	17	400.00	154.00	39
25	HDFC	1300.00	2102.01	162	1936.00	1282.10	65
26	ICICI Bank	1650.00	136.87	8	2290.14	15.09	5
27	IDFC Bank	150.00	6126.35	4084	600.00	1866.95	150
28	Indusind Bank	500.00	1733.31	347	485.00	589.06	107
29	Kotak Mahindra Bank Ltd	300.00	0.00	0	400.00	0.00	0
30	South Indian Bank	300.00	1215.00	405	400.00	926.46	232
31	Ujjivan Bank				2115.86	149.43	6
32	Yes Bank	300.00	0.00	0	400.00	0.00	0
B	ACP PRIVATE Sec bank	32950.00	93808.88	285	37467.63	26312.55	65
33	Tripura Gramin Bank	19250.00	18915.00	98	23544.03	3861.24	16
C	ACP RRB	19250.00	18915.00	98	23544.03	3861.24	16
34	ACUB	200.00	0.00	0	250.00	4.50	2
35	TCARDB	0.00	0.00	0	710.81	0.00	0
36	TSCB	10423.27	1928.70	19	14468.23	765.01	5
D	ACP Coop. Bank	10623.27	1928.70	18	15429.04	769.51	5
GRAND TOTAL		109048.27	160054.00	147	133624.23	46249.77	35

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-

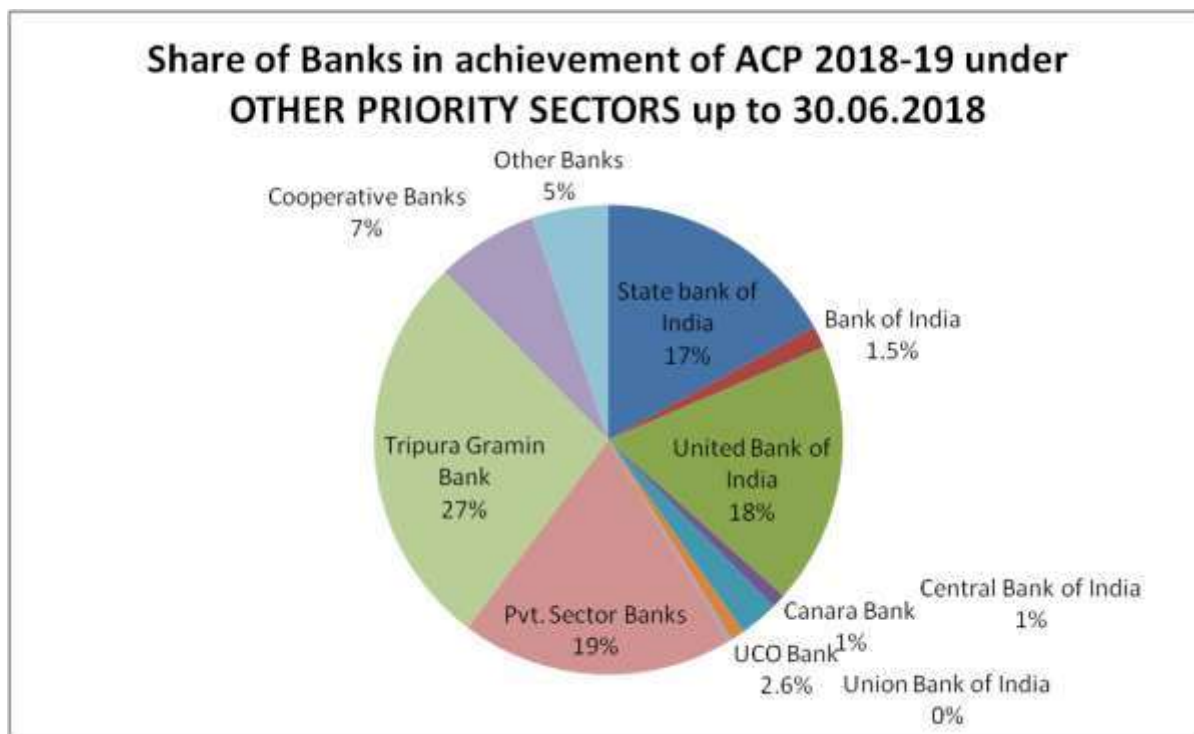
Amt. Rs. In Crore			
Plan Year	Target	Achievement	% of Achievement
2014-15	464.51	433.62	93
2015-16	549.73	468.74	85
2016-17	601.19	628.05	104
2017-18	671.86	471.99	70
2017-18 (April to June 2017)	671.86	114.85	17
2018-19 (April to June 2018)	754.80	146.87	19

All banks disbursed Rs. 146.87 crore during the period April – June 2018 against the disbursement of Rs. 114.85 crore made during the last year in the corresponding period.

Agency wise achievement Status of OTHER PRIORITY SECTORS(OPS) 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	
2014-2015	Target	247.68	141.27	75.56	0.00	464.51	
	Achievement	277.16	126.14	30.32	0.00	433.62	
	% of Achv	112	89	40	0	93	
2015-2016	Target	307.69	156.19	85.84	0.00	549.73	
	Achievement	276.34	149.58	42.82	0.00	468.74	
	% of Achv	90	96	50	0	85	
2016-2017	Target	350.07	160.94	90.18	0.00	601.19	
	Achievement	439.89	153.45	34.71	0.00	628.05	
	% of Achv	126	95	38	0	96	
2017-2018	Target	415.75	169.70	86.41	0.00	671.86	
	Achievement	269.31	162.39	40.29	0.00	471.99	
	% of Achv	65	96	47	0	70	
2017-2018 (April to June 2017)	Target	415.75	169.70	86.41	0.00	671.86	
	Achievement	65.85	40.54	8.46	0.00	114.85	
	% of Achv	16	24	10	0	17	
2018-2019 (April to June 2018)	Target	477.85	178.09	98.84	0.00	754.80	
	Achievement	96.28	40.27	10.31	0.00	146.87	
	% of Achv	20	23	10	0	19	

Details of achievement of Other Priority Sectors (OPS) under ACP 2018-19 during April - June 2018 are furnished in the Annexure.

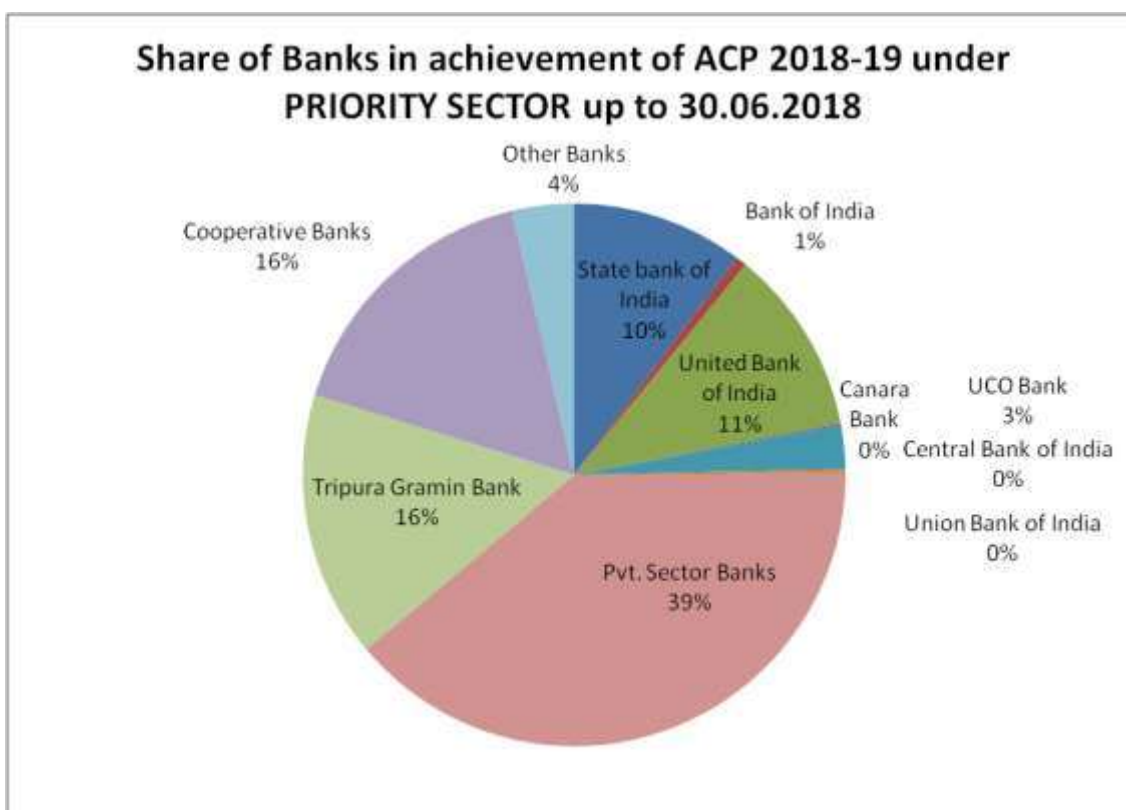
Share of Banks in achievement of ACP 2018-19 under OTHER PRIORITY SECTORS up to 30.06.2018		
		Amt. Rs. In Crore
Bank Name	Actual Achievement	% of Share
State bank of India	25.00	17.02
Bank of India	2.23	1.52
United Bank of India	26.49	18.04
Canara Bank	1.45	0.99
UCO Bank	3.9	2.66
Central Bank of India	1.41	0.96
Union Bank of India	0.31	0.21
Pvt. Sector Banks	27.71	18.87
Tripura Gramin Bank	40.27	27.42
Cooperative Banks	10.31	7.02
Other Banks	7.79	5.30
TOTAL	146.87	100.00



**Bank - wise Targets and Achievement in OTHER PRIORITY SECTORS for 2018-19
for the State of Tripura under ACP 2018 - 2019 as on June 2018**

Amt. Rs. In Lakhs							
Sl.No.	BANKS	2017-18			2018-19		
		Target(T)	Achievement(A)	A as % of T	Target(T)	Achievement(A)	A as % of T
1	2	6	7	8	6	7	8
1	Allahabad Bank	375.00	802.70	214	498.71	52.00	10
2	Andhra Bank	175.00	166.22	95	197.75	75.15	38
3	Bank of Baroda	600.00	111.19	19	665.00	35.00	5
4	Bank of India	1300.00	456.49	35	1843.20	223.29	12
5	Bank of Maharashtra	175.00	120.00	69	197.75	15.50	8
6	Canara Bank	1275.00	694.81	54	1594.23	145.44	9
7	Central Bank of India	1200.00	294.82	25	1318.98	141.63	11
8	Corporation Bank	250.00	83.00	33	370.46	0.00	0
9	Dena Bank	125.00	2.00	2	141.25	0.00	0
10	IDBI Bank	625.00	410.55	66	872.79	103.00	19
11	Indian Bank	600.00	174.33	29	662.36	174.33	26
12	Indian Overseas Bank	775.00	56.00	7	940.71	72.00	8
13	Punjab & Sind Bank	300.00	43.00	14	466.67	10.71	2
14	Punjab National Bank	350.00	296.74	85	604.67	11.71	2
15	Oriental Bank of Commerce	230.00	93.00	40	466.67	90.00	19
16	State Bank of India	9975.00	9456.00	95	10868.95	2500.00	22
17	Syndicate Bank	700.00	54.17	8	980.67	25.84	3
18	UCO Bank	3650.00	1007.00	28	4363.51	390.03	9
19	Union Bank of India	1000.00	689.10	69	1122.50	31.00	3
20	United Bank of India	9300.00	8659.77	93	8803.74	2649.16	30
21	Vijaya Bank	500.00	2019.10	404	565.00	110.95	20
A	ACP PUBLIC sec Bank	33480.00	25689.99	77	37545.56	6856.74	18
22	AXIS BANK	1025.00	156.65	15	1359.67	48.72	4
23	Bandhan Bank	4800.00	555.92	12	4920.81	594.71	20
24	Federal Bank	175.00	30.00	17	180.00	0.00	0
25	HDFC	495.00	48.02	10	954.60	21.02	2
26	ICICI Bank	750.00	77.74	10	1020.06	0.00	0
27	IDFC Bank	75.00	0.00	0	84.75	0.00	0
28	Indusind Bank	250.00	0.00	0	229.00	0.00	0
29	Kotak Mahindra Bank Ltd	175.00	0.00	0	180.00	0.00	0
30	South Indian Bank	175.00	372.68	213	180.00	460.24	89
31	Ujjivan Bank				951.09	1646.71	104
32	Yes Bank	175.00	0.00	0	180.00	0.00	0
B	ACP PRIVATE Sec bank	8095.00	1241.01	15	10239.98	2771.40	22
33	Tripura Gramin Bank	16970.00	16239.00	96	17809.89	4027.86	23
C	ACP RRB	16970.00	16239.00	96	17809.89	4027.86	23
34	ACUB	550.00	323.00	59	608.50	134.80	22
35	TCARDB	300.00	4.50	2	547.17	0.00	0
36	TSCB	7790.92	3701.40	48	8729.17	897.11	10
D	ACP Coop. Bank	8640.92	4028.90	47	9884.84	1031.91	10
GRAND TOTAL		67185.92	47198.90	70	75480.27	14687.91	19

Share of Banks in achievement of ACP 2018-19 under PRIORITY SECTOR up to 30.06.2018		
		Amt. Rs. In Crore
Bank Name	Actual Achievement	% of Share
State bank of India	137.78	10.25
Bank of India	8.70	0.65
United Bank of India	148.92	11.07
Canara Bank	1.45	0.11
UCO Bank	34.95	2.60
Central Bank of India	3.93	0.29
Union Bank of India	0.31	0.02
Pvt. Sector Banks	522.96	38.89
Tripura Gramin Bank	213.52	15.88
Cooperative Banks	222.59	16.55
Other Banks	49.63	3.69
TOTAL	1344.74	100.00



Issuance of KCC during the year 2018-19

Action Points emerged in the 125th SLBC Meeting held on 26.06.2018

All Banks are to exert efforts to issue KCCs to all eligible farmers within 31.03.2019 (**Action: All Banks and Agriculture Department**).

Status of implementation

20665 KCCs (Including Renewal) sanctioned by Banks amounting to Rs. 94.56 Crores during FY 2018-19, thereby achieving 38 % of the tentative Annual Target (55,000 Nos.).

Apart from Crop loans, 85152 numbers of Term loans have been disbursed amounting to Rs. 640.79 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-2017	2016-17	50000	48614	23979.08	97
March-2018	2017-18	50000	50333	23644.08	101
June-2018	2018-19	55000	20665	9456.39	38

Bank-wise performance under KCC as on 30.06.2018 has been shown in the Annexure.

TRIPURA STATE

Performance of Banks in Crop Loan & Term Loan to Agriculture during the year 2018-19 as on 30.06.2018

(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	0	0.00	2	1.00	2	1.00
2	Andhra Bank	0	0.00	0	0.00	0	0.00
3	Bank of Baroda	4	1.20	5	11.00	9	12.20
4	Bank of India	51	80.55	60	48.58	111	129.13
5	Bank of Maharashtra	0	0.00	0	0.00	0	0.00
6	Canara Bank	70	51.25	58	77.48	128	128.73
7	Central Bank of India	0	0.00	16	58.35	16	58.35
8	Corporation Bank	0	0.00	0	0.00	0	0.00
9	Dena Bank	0	0.00	0	0.00	0	0.00
10	Indian Bank	0	0.00	0	0.00	0	0.00
11	IDBI BANK	53	8.59	355	121.48	408	130.07
12	Indian Overseas Bank	151	132.40	20	7.60	171	140.00
13	Oriental Bank of Commerce	5	2.00	2	2.00	7	4.00
14	Punjab & Sind Bank	4	1.80	0	0.00	4	1.80
15	Punjab National Bank	14	18.07	0	0.00	14	18.07
16	State Bank of India	5499	2706.80	13522	4056.36	19021	6763.16
17	Syndicate Bank	7	3.99	11	20.88	18	24.87
18	Union Bank of India	86	89.46	11	9.00	97	98.46
19	United Bank of India	5236	2519.18	13403	4233.90	18639	6753.08
20	UCO Bank	428	208.63	231	1610.50	659	1819.13
21	Vijaya Bank	9	7.92	10	9.94	19	17.86
A	Sub Total of Public Sec. Bank	11617	5831.84	27706	10,268.07	39323	16099.91
22	AXIS BANK	26	19.59	0	0.00	26	19.59
23	Bandhan Bank	0	0.00	38382	19120.71	38382	19120.71
24	Federal Bank	71	61.20	0	0.00	71	61.20
25	HDFC	855	781.19	2111	772.01	2966	1553.20
26	ICICI	21	16.82	759	323.17	780	339.99
27	IDFC Bank	0	0.00	3102	938.90	3102	938.90
28	Indusind Bank	211	192.21	0	0.00	211	192.21
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
32	Ujjivan Bank	3574	1053.42	765	236.48	4339	1289.90
B	Sub Total of Pvt. Sec. Bank	4758	2124.43	45119	21391.27	49877	23515.70
32	Tripura Gramin Bank	3217	1276.89	12238	12186.19	15455	13463.08
C	Sub Total of RRB	3217	1276.89	12238	12186.19	15455	13463.08
33	ACUB	0	0.00	0	0.00	0	0.00
34	TCARDB	0	0.00	0	0.00	0	0.00
35	TSCB	1073	223.23	89	20234.44	1162	20457.67
D	Sub Total of Coop.Banks	1073	223.23	89	20,234.44	1162	20457.67
	GRAND TOTAL	20665	9456.39	85152	64079.97	105817	73536.36

BANK-WISE POSITION IN IMPLEMENTATION OF ISSUING KCCs FOR THE STATE OF TRIPURA DURING THE YEAR 2018-19 AS ON 30.06.2018

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	260	0	0.00	0	0.00	0	0.00	38	7.44
2	Bank of Baroda	170	4	1.20	0	0.00	0	0.00	43	22.89
3	Bank of India	1185	51	80.55	10	34.33	32	158.33	1257	4154.64
4	Bank of Maharashtra	0	0	0.00	0	0.00	0	0.00	0	0.00
5	Canara Bank	1235	70	51.25	5	7.50	15	10.99	951	1152.33
6	Central Bank of India	550	0	0.00	0	0.00	0	0.00	94	87.41
7	Corporation Bank	260	0	0.00	0	0.00	0	0.00	0	0.00
8	IDBI Bank	1110	53	8.59	8	4.40	41	6.33	612	169.21
9	Indian Bank	200	0	0.00	0	0.00	0	0.00	0	0.00
10	Indian Overseas Bank	485	151	132.40	27	19.50	138	119.50	195	181.55
11	Oriental Bank of Commerce	155	5	2.00	0	0.00	3	1.00	10	6.00
12	Punjab & Sind Bank	155	4	1.80	0	0.00	3	1.50	31	22.15
13	Punjab National Bank	205	14	18.07	0	0.00	0	0.00	25	26.15
14	State Bank of India	6950	5499	2706.80	505	312.56	3127	3025.60	67752	21114.00
15	Syndicate Bank	555	7	3.99	0	0.00	3	0.90	130	54.46
16	UCO Bank	3000	428	208.63	0	0.00	311	149.66	6832	2502.34
17	Union Bank of India	400	86	89.46	8	2.60	19	6.25	191	125.32
18	United Bank of India	7050	5236	2519.18	585	395.36	3257	1612.52	31993	10558.27
19	Vijaya Bank	125	9	7.92	0	0.00	0	0.00	40	25.30
20	Axis Bank	665	26	19.59	0	0.00	0	0.00	64	36.55
21	Bandhan Bank	2490	0	0.00	0	0.00	0	0.00	0	0.00
22	Federal Bank	0	71	61.20	0	0	0	0.00	79	66.36
23	HDFC	150	855	781.19	159	143.66	712	676.33	957	2319.50
24	ICICI	760	21	16.82	0	0.00	15	10.50	51	29.17
25	Indusind Bank	50	211	192.21	0	0.00	0	0.00	211	192.21
26	South Indian Bank	0	0	0.00	0	0	0	0.00	0	0.00
27	Tripura Gramin Bank	19650	3217	1276.89	1375	521.27	3110	1189.90	108657	15549.67
28	TSCB	6875	1073	223.23	611	121.54	892	187.25	80097	6020.51
29	Ujjivan Bank	310	3574	1053.42	319	95.33	3327	961.74	16967	3042.48
TOTAL		55000	20665	9456.39	3612	1658.05	15005	8118.30	317277	67465.91

SELF HELP GROUPS

SELF HELP GROUP Position as on 30.06.2018

(Amt. in Rs./Lacs)

Sl.No.	Name of the Bank	Deposit Linkage cumulative		Credit linkage 2018-19						Outstanding as on 30.06.2018	
				Under SHG (NRLM+NERLP+WSHG)		Direct SHG		Total		No	Amt.
		No.	Amt.	Nos.	Amt.	Nos.	Amt.	Nos.	Amt.		
1	UBI	7021	1650.16	240	244.28	12	16.07	252	260.35	3721	1662.11
2	SBI	5291	560.50	42	42.35	9	7.50	51	49.85	4123	3545.23
3	TGB	31944	4428.09	17	13.27	72	77.90	89	91.17	20927	5129.57
4	TSCB	10510	616.10	100	110.77	0	0.00	100	110.77	6207	2969.05
5	UCO	868	362.17	3	3.00	0	0.00	3	3.00	95	90.20
6	P & SB	3	1.00	0	0.00	0	0.00	0	0.00	0	0.00
7	VB	3	0.25	2	1.50	0	0.00	2	1.50	2	1.50
8	BOI	44	31.75	11	10.77	14	11.18	25	21.95	23	17.55
9	IDBI	6	8.40	6	8.40	0	0.00	6	8.40	7	10.13
10	BOB	24	3.50	0	0.00	12	9.90	12	9.90	12	7.45
	TOTAL :	55714	7661.92	421	434.34	119	122.55	540	556.89	35117	13432.79

Action Points emerged in the 125th SLBC Meeting held on 26.06.2018

To ensure implementation of CBRM Mechanism by the rural Branches and hold meeting on monthly basis (**Action: All Banks**)

Status of implementation

Some of the Rural Bank Branches are conducting meetings to improve recovery position of the branches. Banks are once again requested to monitor the implementation of the CBRM mechanism at select rural Branches to improve recovery position.

TRIPURA STATE

SELF HELP GROUP
Position as on 30.06.2018

(Amt. in Rs./Lacs)

NERLP							(Rs. in Lakhs)
Sl.	District	Deposit Linkage		Capacity Building No.	RF/ Credit Linked		No. of Federations
		No. of	Amt.		No.	Amt.	
1	West	4704	1157.05	4357	4483	896.60	173
2	Sepahijala	3760	15.69	1866	11	11.00	136
3	Khowai	2772	290.72	731	24	24.00	104
4	North	3900	549.36	6081	3455	4061.80	146
5	Unakoti	2671	304.03	3188	2224	444.80	83
TOTAL		17807	2316.85	16223	10197	5438.20	642

NRLM							(Rs. in Lakhs)
Sl.	District	Deposit Linkage		Capacity Building No.	RF/ Credit Linked		No. of Federations
		No. of	Amt.		No.	Amt.	
1	Dhalai	303	30.85	101	81	86.43	5
2	Gomati	352	44.78	113	77	94.66	9
3	South	389	46.42	141	121	141.51	9
TOTAL		1044	122.05	355	279	322.60	23

W-SHG(Women-SHG)							(Rs. in Lakhs)
West Tripura							
Sl.	Name of Bank	Deposit Linkage		Capacity Building No.	RF/ Credit Linked		No. of Federations
		No. of	Amt.		No.	Amt.	
1	UBI	94	12.79	926	71	25.92	7
2	TGB	327	41.62	2114	197	68.43	0
3	SBI	76	9.57	723	48	12.10	67
4	CBI	6	0.39	22	0	0.00	0
5	VB	10	0.64	14	9	3.45	0
TOTAL		513	65.01	3799	325	109.90	74

W-SHG(Women-SHG)							(Rs. in Lakhs)
Dhalai							
Sl.	Name of Bank	Deposit Linkage		Capacity Building No.	RF/ Credit Linked		No. of Federations
		No. of	Amt.		No.	Amt.	
1	UBI	26	0.67	33	1	0.10	2
2	SBI	1	0.02	3	3	0.30	0
3	UCO	9	0.22	18	3	0.33	6
4	TSCB	293	7.21	576	154	16.87	38
5	TGB	154	3.96	355	26	0.28	19
TOTAL		483	12.08	985	187	17.88	65

W-SHG(Women-SHG)							(Rs. in Lakhs)
Unakoti Tripura							
Sl.	Name of Bank	Deposit Linkage		Capacity Building No.	RF/ Credit Linked		No. of Federations
		No. of	Amt.		No.	Amt.	
1	TGB	1346	184.12	1782	1212	242.40	34
2	TSCB	394	31.26	570	342	68.40	21
3	UBI	147	23.07	162	128	25.60	2
4	Bandhan	59	3.49	28	55	11.00	8
5	Canara	187	15.25	218	185	37.00	16
6	SBI	57	8.15	83	44	8.80	0
7	CBI	117	17.15	140	111	22.20	0
8	IOB	9	0.76	10	7	1.40	1
9	UCO	142	20.78	195	140	28.00	1
TOTAL		2458	304.04	3188	2224	444.80	83

GRAND TOTAL	22305	2820.03	24550	13212	6333.38	887
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Deendayal Antyodaya Yojana- National Urban Livelihood Mission (DAY-NULM):

The State target for disbursement of DAY-NULM loan to Individual and Group under SEP component for the FY 2018-19 is 280 (Individual- 200 & Group- 80). The allocation of total target to all the 20 ULBs are mentioned below:

Sl. No.	Name of ULB	Target		Sl. No.	Name of ULB	Target	
		Individual	Group			Individual	Group
1	AMC	20	6	11	Bishalgarh	5	3
2	Dharmanagar	15	6	12	Melaghar	5	3
3	Kailasahar	20	6	13	Santirbazar	5	3
4	Kumarghat	5	3	14	Belonia	25	6
5	Teliamura	5	3	15	Panisagar	5	3
6	Khowai	25	6	16	Kamalpur	5	3
7	Ranirbazar	5	3	17	Jirania	5	3
8	Mohanpur	5	3	18	Sonamura	5	3
9	Ambassa	15	5	19	Amarpur	5	3
10	Udaipur	15	6	20	Sabroom	5	3

Performance:

No. of loan sanctioned in the FY 2018-19 (up to June 2018)									
Name of the ULB	Total No. of Loan Proposal Disbursed to Individual	Total Amount of Loan	Break up of details		Total No. of Loan Proposal Disbursed to SHG	Total Amount of Loan	Break up of details		Remarks
			Proposal Disbursed	Name of Bank			No. of loan disbursed	Name of Bank	
Ambassa	2	38,000	TGB Ambassa	2	NIL	NIL	NIL	NIL	The loans that have been sponsored are spill over cases of the FY 2017-18. the Sponsored loan of 2018-19 till not disbursed
AMC	7	7,20,000	UCO, TRTC	6	NIL	NIL	NIL	NIL	
Belonia	4	3,10,000	SBI	4	NIL	NIL	NIL	NIL	
Khowai	1	1,90,000	SBI	1	NIL	NIL	NIL	NIL	
TOTAL	13	12,58,000		13					

Name of ULB	No. of loan proposals pending for FY 2017-18
Kumarghat	7
Bishalgarh	3
Teliamura	10
Sabroom	6
Agartala Municipal Corporation	17
Total	43

Sponsored cases under DAY-NULM for the year FY 2017-18 have been found to be allotted to a single bank, as against the target of all banks. ULB authorities have been requested to re-allot the same, among all banks rationally as per their respective targets.

All the banks are requested to dispose of the pending proposals. LDMs are requested to take up with the banks and ULBs to expedite the sanction process.

Tripura Rural Livelihood Mission:

Agenda points received from Rural Development Department, Govt of Tripura is given below.

1. SHG Bank Credit Linkage Target for the FY 2018-19:-

The target for SHG Bank Credit during 2018-19 was fixed after consultation with all the Banks in the meeting of SLBC sub-committee on FI held on 1st June, 2018, under the Chairmanship of the Principal Secretary, RD. Bank wise target is as follows:-

SN	Bank	1 st dose of loan	2 nd dose of loan	Total no. of loan	Disbursement Target (Amount in lakh Rs)
1	United Bank of India	91	10	101	111.00
2	State Bank of India	17	0	17	17.00
3	Tripura Gramin Bank	741	280	1021	1301.00
4	UCO Bank	20	1	21	22.00
5	Tripura State Cooperative Bank Ltd.	468	141	609	750.00
6	Canara Bank	11	0	11	11.00
7	Bank of India	12	1	13	14.00
8	IDBI	49	8	57	65.00
	Grand Total	1409	441	1850	2291.00

SLBC may accord the formal approval of the target. Branch- wise credit linkage target is given in Annexure-1.

2. SHG Bank Credit Linkage Status as on 31.08.2018 for the FY2018-19:-

Name of the programme	Loan Application Pending of Previous year	Loan application Submitted to bank branches during FY18-19	Total Loan Application with the Banks	Loan application Sanctioned by bank branches	Loan applications Pending with Bank Branches
NRLM	435	410	845	429	416

The Banks are expected to sanction loan to SHGs within 15 days of receipt of loan application. But a good number of loan applications are pending for even more than six months with the Banks. Growth of SHGs is badly affected due to such delay. Banks are to expedite the process of sanctioning and disbursement.

Government of Tripura
State Mission Management Unit
Tripura Rural Livelihood Mission
Rural Development Department

F. No. 6(11)-RD(TRLM)/2018/ 4988-5003

Date: 04.09.2018


MEMORANDUM

With a view to ensure better banking services to the SHGs formed under NRLM, Bank Sakhi policy has been adopted by the State Government, as circulated vide RD Department memo No F. 6(11)-RD(TRLM)/2018/3084-98 dated 12.07.2018. A copy of the same is enclosed. In pursuance of the said policy, 48 (forty-eight) Bank Sakhis have been identified by the Village Organization (VO)/ Cluster Level Federation (CLF) and have been trained. Concerned VO/ CLF have decided to assign the services of these Bank Sakhis in different Bank Branches of the State as shown in Annexure -1. Initially, following number of Bank Sakhis will be attached to the Banks, as mentioned below.

Sl. No.	Name of the Bank	No. of Branches will get Bank Sakhis
1	Tripura Gramin Bank	27
2	Tripura State Cooperative Bank	11
3	UBI	7
4	UCO Bank	1
5	SBI	1
6	IDBI	1
Total		48

These Bank Sakhis will remain accountable and will be paid by the concerned VO/CLF. Relevant Bank Branches are requested to provide working space and sitting arrangement to the Bank Sakhis in their respective Bank Branches.

Encl: As Stated


(Arupratan Sarma)
Chief Executive Officer
Tripura Rural Livelihood Mission

Performance of Banks in key areas as on June'2018 compared to

June' 2017 & March' 2018

(Amt. Rs in Crore)

Parameters	June'2017	March'2018	June'2018	Variation over June' 2017	
				Amount	% of increase
Deposit	21961.94	24190.17	24366.24	2404.30	11
Advance	9676.71	11517.52	11902.43	2225.72	23
CD Ratio	44	48	49		5
Investments	4175.64	4653.47	4382.10	206.46	5
(C+I)D Ratio with Inv.	63	67	67		4
RIDF*	275.00	275.00	275		0
CD Ratio with RIDF #	45	49	50		5
Govt. fund lying with Banks	3092.85	3203.24	3464.93	372.08	12
CD ratio without Govt. Fund	51	55	57		6
Credit in flow from outside the state	561.87	561.87	564.86	2.99	0.5
CD Ratio including Govt. Deposit with Credit inflow	47	50	51		4
CD ratio excluding Govt. Dep. including credit inflow	54	58	60		6
Priority Sector Credit (PSC)	7916.66	9419.82	9619.67	1703.01	22
% of PSC to ANBC *	98	100	99		-1
Sectoral deployment of PSC:					
1. Agriculture	3535.44	4212.73	4373.70	838.26	24
% of Agriculture Adv. to ANBC	44	44	45		1
2. MSME	3024.54	3917.95	3786.87	762.33	25
3. Other Prisec	1356.67	1489.15	1459.09	102.42	7.5
PSC to major sub-sectors:					
(i) Weaker section	3892.63	4684.82	4735.51	842.88	22
% of weaker section credit to ANBC	48	49	49		1
II) SC	917.48	1097.55	1498.19	580.71	63
III) ST	1585.12	1819.04	2141.57	556.45	35
IV) Women Entrepreneur	2085.10	2510.65	2541.87	456.77	22
% of women credit to ANBC	26	26	26	0	0
V) Minority Community	501.13	678.90	833.08	331.95	66
% to Total Prisec Advance	6	7	8.6		2.6

ANBC= Adjusted Net Bank Credit, (ANBC as on June'2017– Rs.9676.71 Crore).

TRIPURA STATE

BANK-WISE & POPULATION GROUP-WISE BRANCH NETWORK AND DEPOSIT AS ON 30.06.2018

(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	749.63	427.26	9951.97	11128.86
2	Andhra Bank	0	0	1	1	0.00	0.00	2441.10	2441.10
3	Bank of Baroda	1	0	3	4	653.84	0.00	20959.58	20915.42
4	Bank of India	8	5	2	13	5131.35	9168.85	9657.43	23957.63
5	Bank of Maharashtra	0	0	1	1	0.00	0.00	611.96	611.96
6	Canara Bank	4	0	3	13	5405.50	5720.42	33247.95	44374.03
7	Central Bank of India	2	2	1	6	3318.21	1766.02	10858.28	15942.51
8	Corporation Bank	0	1	1	2	0.00	1001.19	4225.10	5226.29
9	Dena Bank	0	0	1	1	0.00	0.00	410.00	410.00
10	Indian Bank	1	0	2	3	110.00	0.00	15299.00	15309.00
11	IOBI BANK	5	2	1	8	954.00	9250.47	12478.53	22682.90
12	Indian Overseas Bank	2	2	1	5	1836.00	810.15	13604.35	16250.50
13	Oriental Bank of Commerce	0	1	1	2	0.00	110.50	2625.50	2736.00
14	Punjab & Sind Bank	1	0	1	2	283.00	0.00	2440.00	2723.00
15	Punjab National Bank	1	1	1	3	557.10	381.92	5143.98	6082.00
16	State Bank of India	31	18	10	65	64517.00	218185.00	208457.40	649159.40
17	Syndicate Bank	2	3	1	6	665.68	1625.44	4383.26	6674.32
18	Union Bank of India	1	2	4	7	2471.00	2596.00	43138.00	48205.00
19	United Bank of India	63	0	14	85	140320.83	107539.98	150182.12	498042.94
20	UCO Bank	11	12	6	29	18081.02	23917.15	71639.17	113037.39
21	Vijaya Bank	0	1	3	4	0.00	471.69	17999.67	18471.36
A	Sub Total of Public Sec. Bank	112	67	65	244	261064.37	302964.04	806634.30	1430662.71
22	AXIS BANK	2	5	3	10	1868.53	5546.72	20183.52	27998.77
23	Bandhan Bank	9	11	3	23	8279.94	18137.10	14942.38	41359.42
24	Federal Bank	0	0	1	1	0.00	0.00	4625.94	4625.94
25	HDFC	0	2	3	5	0.00	3153.39	20376.80	23530.19
26	IICI	1	4	3	8	1078.38	3788.98	7531.91	12399.26
27	IDFC Bank	0	0	1	1	0.00	0.00	813.90	813.90
28	Industrial Bank	0	4	1	5	0.00	884.90	2099.46	3784.36
29	Kotak Mahindra Bank	0	0	1	1	0.00	0.00	3145.09	3145.09
30	South Indian Bank	0	0	1	1	0.00	0.00	5099.84	5099.84
31	Ujjivan Bank	0	5	3	8	0.00	564.52	11808.06	12372.58
32	YES Bank	0	0	1	1	0.00	0.00	4941.21	4941.21
B	Sub Total of Pvt. Sec. Bank	12	31	21	64	11218.86	32047.60	97148.11	140414.56
33	Tripura Gramin Bank	103	31	10	144	220738.72	220510.11	144212.22	585461.05
C	Sub Total of NNB	403	34	40	444	220738.72	220510.11	144212.22	585461.05
34	ACUB	0	1	2	3	0.00	349.86	3812.59	4062.45
35	TCARDB	0	4	1	5	0.00	0.00	0.00	0.00
36	YSOB	42	12	11	65	64244.99	60641.47	142136.98	267023.44
D	Sub Total of Coop. Banks	42	17	14	73	64244.99	60641.47	142136.98	271103.09
	GRAND TOTAL	209	146	119	526	547256.98	696403.07	1192984.26	2436024.30

TRIPURA STATE

BANK-WISE & POPULATION GROUP-WISE ADVANCE AND CD RATIO AS ON 30.06.2018

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	206.05	185.16	2168.70	2559.91	27	43	22	23		23	
2	Andhra Bank	0.00	0.00	333.64	333.64	0	0	14	14		14	
3	Bank of Baroda	471.79	0.00	10132.98	10604.77	72	0	35	36		36	
4	Bank of India	3181.41	5805.40	6523.75	15510.56	62	63	68	65		65	
5	Bank of Maharashtra	0.00	0.00	706.13	706.13	0	0	115	115		115	
6	Canara Bank	1047.10	3578.37	10936.50	15561.97	19	63	33	35		35	
7	Central Bank of India	661.42	793.84	5166.10	6621.36	20	45	48	42		42	
8	Corporation Bank	0.00	71.01	389.94	460.95	0	7	9	9		9	
9	Dena Bank	0.00	0.00	67.00	67.00	0	0	16	16		16	
10	Indian Bank	26.00	0.00	2131.00	2157.00	24	0	14	14		14	
11	IDBI BANK	618	1708.58	2231.42	4558.00	65	18	18	20		20	
12	Indian Overseas Bank	579.00	150.50	3045.80	3775.30	32	19	22	23		23	
13	Oriental Bank of Commerce	0.00	43.96	428.04	472.00	0	40	16	17		17	
14	Punjab & Sind Bank	132.00	0.00	462.00	594.00	47	0	19	22		22	
15	Punjab National Bank	107.35	76.96	2724.69	2909.00	19	20	53	48		48	
16	State Bank of India	53299	118793	115854.25	287946.25	83	54	32	44		44	
17	Syndicate Bank	322.52	1229.33	1718.81	3270.66	48	76	39	49		49	
18	Union Bank of India	1138.00	387.00	10330.00	11855.00	46	15	24	25		25	
19	United Bank of India	64238.38	36248.38	76843.09	177329.85	44	34	51	44		44	
20	UCO Bank	6771.17	6307.48	17236.36	30315.01	37	26	24	27		27	
21	Vijaya Bank	0.00	569.84	3829.89	4399.73	0	0	21	24		24	
A	Sub Total of Public Sec. Bank	132799.19	175948.81	273260.09	582008.09	53	46	34	40	0.00	40	
22	AXIS BANK	239.79	516.93	5615.35	6372.07	0	9	28	23		23	
23	Bandhan Bank	41779.58	79779.44	22063.16	143622.18	505	440	148	347			
24	Federal Bank	0.00	0.00	1009.34	1009.34	0	0	22	22		22	
25	HDFC	0.00	4549.12	13822.12	18371.24	0	144	68	78		78	
26	ICICI	295.30	2215.50	1658.56	4169.36	28	59	22	34		34	
27	IDFC Bank	0.00	0.00	6259.81	6259.81	0	0	769	769		769	
28	Indusind Bank	0.00	6215.88	4912.59	11128.47	0	702	169	294		294	
29	Kotak Mahindra Bank	0.00	0.00	47.49	47.49	0	0	2	2		2	
30	South Indian Bank	0.00	0.00	1674.12	1674.12	0	0	28	28		28	
31	Ujjivan Bank	0.00	4679.50	5377.88	10057.38	0	829	46	81		81	
31	YES Bank	0.00	0.00	67.28	67.28	0	0	1	1		1	
B	Sub Total of Pvt. Sec. Bank	42314.67	97956.37	62507.50	202778.54	377	306	64	144	0.00	144	
32	Tripura Gramin Bank	122345.71	68212.27	47586.46	238144.44	55	31	33	41	415450.09	112	
C	Sub Total of RRB	122345.71	68212.27	47586.46	238144.44	55	31	33	41	415450.09	112	
33	ACUB	0.00	78.87	1494.94	1573.81	0	32	39	39	2865.85	109	
34	TCARDB	0.00	1085.25	488.67	1573.92	0	0	0	0		0	
35	TSCB	128589.49	21737.02	13838.50	164165.01	200	36	10	61	19894.12	69	
D	Sub Total of Coop. Banks	128589.49	22901.14	15822.11	167312.74	200	38	11	62	22759.97	70	
GRAND TOTAL		426049.06	365018.59	399176.16	1190243.81	78	52	33	49	438210.06	67	
TOTAL RESOURCES SUPPORT PROVIDED TO STATE UNDER RIDF:						27500.00			C.D. Ratio With RIDF		50	

TRIPURA STATE

BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 30.09.2018

(Amt. in Lacs)

Sl.No.	BANKS	Agri & Allied		MSME		OTHER PSEEC		Total PSEEC		TFA as % of ANBC	PS Cr. As % to ANBC
		Total Finance		A/S	A/P%	A/S	A/P%	A/S	A/P%		
		A/S	A/P%								
1	2	3	4	5	7	8	10	12	13	14	15
1	Allahabad Bank	168	194.37	245	1050.53	125	799.53	538	2044.43	7	73
2	Andhra Bank	0	0.00	48	117.41	12	75.15	60	192.56	0	92
3	Bank of Baroda	102	424.50	557	3755.67	255	1688.23	924	5898.40	5	69
4	Bank of India	1723	8024.17	2680	6535.87	1256	852.16	5639	12412.30	37	91
5	Bank of Maharashtra	0	0.00	151	281.00	20	138.78	171	401.28	0	148
6	Canara Bank	658	651.32	2602	8783.22	651	2211.22	4411	12645.76	5	95
7	Central Bank of India	891	1053.20	859	2453.43	669	1718.39	2219	5235.02	18	87
8	Corporation Bank	12	5.85	211	241.34	68	108.77	291	355.97	1	79
9	Dena Bank	0	0.00	20	13.15	2	10.63	22	23.78	0	33
10	Indian Bank	5	45.10	155	1036.61	155	450.31	397	1532.42	2	78
11	IDBI BANK	1502	1364.00	461	2203.00	131	371.00	2394	3938.00	25	75
12	Indian Overseas Bank	49	65.50	311	1409.50	24	150.20	384	1625.50	2	54
13	Oriental Bank of Commerce	5	4.00	75	215.00	43	90.00	124	310.00	1	70
14	Kerala & Sind Bank	31	22.15	202	348.85	108	145.00	339	514.00	4	100
15	Punjab National Bank	61	80.04	198	1748.21	33	212.30	292	2041.55	3	82
16	State Bank of India	156478	111543.00	51225	119400.00	21147	34191.00	228850	266134.00	41	88
17	Scotiabank	294	200.69	673	1158.59	82	347.39	1059	1705.67	7	63
18	Union Bank of India	743	929.22	1277	6970.97	451	2903.11	2471	10403.40	8	93
19	United Bank of India	125112	52547.23	16570	52955.14	3185	12596.69	144658	119113.00	44	100
20	UCO Bank	7525	4460.39	3555	11342.25	609	3497.25	12220	19819.67	17	73
21	Vijaya Bank	82	281.61	359	2073.00	213	1285.12	654	3639.73	3	107
A	Sub Total of Public Sec. Bank	296242	178917.75	82486	225597.02	29499	64444.16	408327	468958.90	36	95
22	Axis Bank	194	179.11	17	265.13	151	132.44	372	2915.66	4	65
23	Banque Paribas	183999	62348.04	145343	60808.26	8901	1000.88	338303	124157.18	63	125
24	Federal Bank	63	61.20	53	429.00	0	0.00	116	490.20	3	64
25	HDFC	474	2019.92	7096	3703.44	114	430.00	8294	6762.36	15	41
26	Icici	4595	1991.49	4	30.08	5	91.22	4704	2112.77	71	75
27	IDFC Bank	11964	2030.09	21785	3729.52	0	0.00	33749	5759.61	62	175
28	IndusInd Bank	511	889.95	3400	5104.25	0	0.00	3911	5994.22	9	63
29	Kotak Mahindra Bank	0	0.00	1	38.01	0	0.00	1	38.01	0	97
30	SOUTH INDIAN BANK	0	0.00	20	926.48	236	480.24	256	1386.70	0	124
31	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0
32	Wipro Bank	19399	3712.51	3825	554.72	25823	4216.71	50644	6433.94	0	0
B	Sub Total of Pvt. Sec. Bank	221896	73802.32	182144.00	77928.86	36294	6340.49	440334	159071.67	54	115
33	Tripura Gramin Bank	154328	74223.51	107561	63421.79	28602	63162.49	290491	200607.79	35	103
C	Sub Total of RB	154328	74223.51	107561	63421.79	28602	63162.49	290491	200607.79	38	103
33	SCSB	0	0.00	0	0.00	771	1573.81	771	1573.81	0	99
34	TCASCB	1051	429.78	0	0.00	1350	1153.14	2401	1573.92	22	84
35	TSBS	123526	110096.01	5217	11739.66	19175	9235.21	147918	130990.88	79	94
D	Sub Total of Coop Banks	124577	110426.79	5217	11739.66	31296	11962.16	151099	134128.61	77	94
	GRAND TOTAL	797143	437370.27	377406	378687.33	115691	145909.30	1290242	961967.00	45	99

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

TRIPURA STATE

BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES A5 ON 30.06.2018

(Amt. in Lakhs)

Sl.No	BANK	Advances for SC		Advance for ST		Advance for OBC		Advances to Weaker Section		Advance to Weaker Section as % of A500	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	116	259.00	142	629.00	51	212.30	95	316.24	11	179	369.13	37	95.12	0	0.00
2	Andhra Bank	6	26.54	0	0.00	0	0.00	0	0.00	0	18	13.61	1	0.12	0	0.00
3	Bank of Baroda	76	89.00	47	45.00	23	37.00	91	699.32	8	62	50.25	11	12.25	0	0.00
4	Bank of India	551	634.00	584	507.15	250	321.08	1652	3612.25	27	675	842.79	164	185.56	10	12.35
5	Bank of Maharashtra	2	13.00	2	12.00	11	45.00	96	216.25	80	13	16.00	0	0.00	0	0.00
6	Canara Bank	732	705.41	531	551.19	512	598.12	1811	1419.28	11	162	129.66	911	1199.63	55	11.20
7	Central Bank of India	329	589.12	332	973.83	144	88.82	691	795.29	13	226	265.86	27	22.16	2	1.19
8	Corporation Bank	15	16.23	12	15.95	36	67.00	51	63.32	14	21	29.36	4	6.01	0	0.00
9	Dena Bank	8	1.85	6	6.32	0	0.00	7	2.66	4	6	5.22	4	8.25	0	0.00
10	Indian Bank	13	36.45	12	62.66	6	8.28	163	163.26	8	28	48.39	3	8.92	0	0.00
11	IOB BANK	622	265.14	2066	679.44	471	174.26	3012	1537.00	23	166	28.96	604	246.32	0	0.00
12	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	19	17.28	1	0	0.00	0	0.00	0	0.00
13	Oriental Bank of Commerce	2	1.12	6	6.50	39	16.11	29	17.86	4	19	34.25	1	6.96	0	0.00
14	Punjab & Sind Bank	29	55.10	92	92.35	4	3.90	46	59.35	12	16	18.00	4	5.00	0	0.00
15	Punjab National Bank	103	240.23	214	420.11	87	140.23	99	111.25	4	143	221.36	19	20.23	0	0.00
16	State Bank of India	26312	24032.00	49223	39412.00	11126	1803.00	73512	60123.00	25	36965	30296.00	12397	11612.00	432	5211.00
17	IndusInd Bank	96	213.72	144	362.15	89	99.32	278	189.36	7	217	311.19	103	204.51	0	0.00
18	Union Bank of India	156	288.40	72	65.40	116	90.20	436	841.25	8	204	361.36	54	64.78	0	0.00
19	United Bank of India	27612	8412.36	36985	9255.35	7923	8452.37	74289	47902.35	40	44789	21898.26	9823	4952.32	382	76.35
20	UCO Bank	1720	1818.00	2698	2698.00	241	202.00	9125	16182.00	66	2989	3413.00	2130	1962.00	16	19.00
21	Vijaya Bank	45	356.17	7	93.12	0	0.00	98	469.25	14	49	222.21	0	0.00	0	0.00
A	Sub Total of Public Sec. Bank	58242	38661.99	83428	54904.95	20622	12367.69	176267	139248.27	28	94926	58125.96	24300	20329.47	897	5331.09
22	Axis Bank	3	1.85	2	1.97	0	0.00	136	168.49	4	102	66.06	13	7.91	0	0.00
23	Bandhan Bank	16660	78074.60	170468	61681.37	133657	57326.41	310446	115886.21	121	324604	129116.65	73760	30586.19	0	0.00
24	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0.00
25	HDFC Bank	157	196.08	260	937.43	6	0.00	21953	4739.67	26	21945	3581.63	3834	562.22	0	0.00
26	ICICI Bank	823	424.66	70	103.83	0	0.00	3910	1694.54	67	1617	1629.89	498	282.56	0	0.00
27	IDFC Bank	8178	1158.23	7085	961.25	4448	632.96	34896	5434.98	166	33749	6289.61	1658	244.23	0	0.00
28	Industrial Bank	607	545.21	295	326.53	1638	497.21	1433	1310.20	14	963	978.58	604	1261.33	0	0.00
29	Kodak 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	VSI Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0.00
32	Sifyan Bank	0	0.00	0	0.00	0	0.00	34840	6399.92	0	0	0.00	0	0.00	0	0.00
B	Sub Total of Pvt. Sec. Bank	199428	80440.69	178198	63412.38	139943	58465.58	408477	139525.91	161	383310	141618.32	79964	32734.45	0	0.00
33	Tripura Gramin Bank	33660	21932.15	91360	72379.91	15100	10727.47	133265	165325.27	85	77660	41015.51	62197	28364.32	0	0.00
C	Sub Total of RRB	33660	21932.15	91360	72379.91	15100	10727.47	133265	165325.27	85	77660	41015.51	62197	28364.32	0	0.00
34	ACUB	126	226.50	157	385.55	6	0.00	39	16.66	1	164	272.19	9	6.18	6	7.69
35	TCARD	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0.00
36	TSCB	21396	8558.15	39637	21075.00	33719	16869.00	117814	29025.63	21	26310	13156.05	3682	1841.00	490	266.75
D	Sub Total of Coop.Banks	21670	8784.65	39794	21465.55	33719	16869.00	117814	29042.18	21	26464	13427.23	3691	1866.18	490	274.64
	GRAND TOTAL	313150	149819.47	402906	214157.79	209684	98419.70	820062	473661.79	49	574460	254167.62	172102	83366.42	1367	5466.73

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	967670.57				
	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		Outstanding at the end of the Quarter		
		No. of A/cs	Amount disbursed	No. of A/cs	No. of beneficiaries	Balance O/s
1	Priority Sector	194222	134474.04	1290242		961967.00
I	Agriculture	105817	73536.36	797143		437370.37
(i)	Crop Loans	20665	14634.97	317277		67465.91
(ii)	Investment Credit					
	Out of (ii) above, loans for agriculture implements & machinery					
(iii)	Allied Activities	85152	58901.39	479866		369904.46
(a)	Fisheries	21876	5979.12	49112		39442.01
(b)	Dairying	12812	10637.05	86914		66998.32
(c)	Poultry	4850	4579.82	34130		26309.23
(d)	Animal Husbandry					
(e)	Bee keeping					
(f)	Sericulture					
(g)	Others	45614	37705.4	309710		237154.9
	Out of Agriculture, loans to small and marginal farmers					
	Out of Agriculture, loans to other individual farmers					
	Out of Agriculture, loans to corporate farmers, farmers' producer organizations/companies of individual farmers, partnership firms and co-operatives of farmers directly engaged in Agriculture and Allied Activities					
	Out of Agriculture, above loans to Food & Agro-processing					
II	MSMEs	11146	46249.77	377408		378687.33
(i)	Micro Enterprises	11098	44862.27	374057		337457.22
(a)	Manufacturing Enterprises	3045	13524.82	180375		162359.2
(b)	Service Enterprises	8053	31337.45	193682		175098.02
(ii)	Small Enterprises	48	1387.5	3348		26018.56
(a)	Manufacturing Enterprises	10	417.99	688		5336.72
(b)	Service Enterprises	38	969.51	2660		20681.84
(iii)	Medium Enterprises			3		15211.55
(a)	Manufacturing Enterprises			3		15211.55
(b)	Service Enterprises					
(iv)	Advances to KVI					
(v)	Other Finance to MSMEs					
III	Export Credit					
IV	Education	24	92.59	3901		11772.63
V	Housing					
VI	Renewable Energy					
VII	Social Infrastructure					
VIII	'Others' category under Priority Sector	2062	14687.91	115691		145909.3
2	Loans to Weaker Sections under Priority Sector	75173	70077.51			
3	Non-Priority Sector Loans	8974	21238.86	133320		228276.81
I	Agriculture					
II	MSME (Service)					
(i)	Micro Enterprises (Service)					
(ii)	Small Enterprises (Service)					
(iii)	Medium Enterprises (Service)					
III	Education Loans					
IV	Housing Loans					
V	Personal Loans under Non-Priority Sector					
VI	Other Non-Priority Sector Loans					
4	Total Loans	203196	155712.9	1423562		1190243.8

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 increased steadily and as on 30.06.2018 it stands at 49%. 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%), ACP 2016-17(125%) and ACP 2017-18(113%) and ACP 2018-19 (29%) during April to June 2018 resulting in 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.

कार्य सूची ५

रोजगार सृजन की योजनाएं

EMPLOYMENT GENERATION SCHEMES

Scheme-wise performance under Employment Generation Scheme by Banks for 2018-19 is given below:

(Rs/ lac)

Scheme	Prog. Year	Target	Spon.	Sanctioned		Disbursed	
		No	No	No	Amt	No	Amt
PMEGP							
June'2018	2018-19	1500	773	4	25.05	3	18.45
SWAVALAMBAN							
June'2017	2017-18	4000	5185	7	23.39	0	0.00
June'2018	2018-19	4000	0	0	0	0	0

PMEGP

For the FY 2018-19, 773 PMEGP cases were sponsored to the bank branches against the target (already circulated) of 1500 cases, out of which 4 cases were sanctioned amounting to Rs. 0.25 Crore as on 30.06.2018.

SWABALAMBAN

For FY 2018-19, cases are yet to be sponsored to the bank branches.

TRIPURA STATE
PERFORMANCE UNDER PMEGP FOR THE FINANCIAL YEAR 2018-19 AS ON 30.06.2018

Sl.No.	NAME OF THE BANKS	TARGET	SPONSORED		SANCTIONED		DISBURSED	
		NO	NO	AMT.	NO	AMT.	NO	AMT.
1	Allahabad Bank	6	5	35.65	0	0.00	0	0.00
2	Andhra Bank	1	1	4.15	0	0.00	0	0.00
3	Bank of Baroda	7	13	83.00	0	0.00	0	0.00
4	Bank of India	20	27	202.85	1	10.60	1	10.60
5	Bank of Maharashtra	1	2	9.15	0	0.00	0	0.00
6	Canara Bank	22	21	173.90	0	0.00	0	0.00
7	Central Bank of India	19	5	23.35	0	0.00	0	0.00
8	Corporation Bank	3	1	4.15	0	0.00	0	0.00
9	Indian Bank	6	3	17.25	0	0.00	0	0.00
10	IDBI BANK	9	6	53.95	0	0.00	0	0.00
11	Indian Overseas Bank	9	5	31.00	0	0.00	0	0.00
12	Oriental Bank of Commerce	4	2	12.50	0	0.00	0	0.00
13	Punjab & Sind Bank	4	1	5.00	0	0.00	0	0.00
14	Punjab National Bank	5	3	13.35	0	0.00	0	0.00
15	State Bank of India	305	124	927.10	0	0.00	0	0.00
16	Syndicate Bank	9	2	15.85	0	0.00	0	0.00
17	Union Bank of India	14	9	84.65	0	0.00	0	0.00
18	United Bank of India	352	153	1062.70	0	0.00	0	0.00
19	UCO Bank	57	39	242.75	0	0.00	0	0.00
20	Vijaya Bank	8	3	37.50	0	0.00	0	0.00
A	Sub Total of Public Sec. Bank	861	425	3039.80	1	10.60	1	10.60
21	AXIS BANK	9	2	29.15	1	3.30	1	3.30
22	Bandhan Bank	18	3	29.15	0	0.00	0	0.00
23	HDFC	5	1	6.00	0	0.00	0	0.00
24	ICICI	8	0	0.00	0	0.00	0	0.00
25	Indusind Bank	2	0	0.00	0	0.00	0	0.00
B	Sub Total of Pvt. Sec. Bank	42	6	64.30	1	3.30	1	3.30
29	Tripura Gramin Bank	441	273	2080.65	2	11.15	1	4.55
C	Sub Total of RRB	441	273	2080.65	2	11.15	1	4.55
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	69	507.75	0	0.00	0	0.00
D	Sub Total of Coop.Banks	156	69	507.75	0	0.00	0	0.00
GRAND TOTAL		1500	773	5692.50	4	25.05	3	18.45

TRIPURA STATE

BANK-WISE POSITION IN IMPLEMENTATION OF MINI DAIRY FOR THE STATE OF TRIPURA DURING THE YEAR 2018-19 AS ON 30.06.2018

Sl.No.	BANKS	Proposals Received	Proposals sanctioned		Proposals disbursed	
		No.	No.	Amt.	No.	Amt.
1	2	3	4	5	6	7
1	Central Bank of India	0	0	0.00	0	0.00
2	BOI	0	0	0.00	0	0.00
3	Canara	0	0	0.00	0	0.00
4	Corporation	0	0	0.00	0	0.00
5	IDBI Bank	0	0	0.00	0	0.00
6	State Bank of India	0	0	0.00	0	0.00
7	UCO Bank	0	0	0.00	0	0.00
8	United Bank of India	9	9	17.45	9	14.50
9	Vijaya Bank	0	0	0.00	0	0.00
10	Tripura Gramin Bank	18	18	20.51	5	5.92
11	Tripura State Co-operative Bank	1	1	0.60	1	0.60
12	Bank of Baroda	0	0	0.00	0	0.00
13	Union Bank	0	0	0.00	0	0.00
14	Ujjivan Bank	2	2	0.60	2	0.60
15	ACUB	0	0	0.00	0	0.00
16	PNB	0	0	0.00	0	0.00
17	Syndicate Bank	0	0	0.00	0	0.00
TOTAL		30	30	39.16	17	21.62

TRIPURA STATE

**Bank wise position in implementation of KCC(Fishery)/SCC for F.Y.2018-19 as on 30.06.2018
(Amt. in Lakhs)**

SI No	NAME OF THE BANK	Proposals Sponsored		Sanctioned		Disbursed		Rejected/ Returned	Pending
		No	Amt	No	Amt	No	Amt	No	No
1	AB								0
2	Andhra Bank								0
3	BOB								0
4	BOM								0
5	BOI	1	0.20	0	0.00	0	0.00	0	1
6	Canara Bank	4	2.55	0	0.00	0	0.00	0	4
7	CBI								0
8	IB								0
9	IDBI BANK	1	0.50	0	0.00	0	0.00	0	1
10	IOB								0
11	P&SB	1	1.50	0	0.00	0	0.00	0	1
12	PNB								0
13	SBI	20	13.71	0	0.00	0	0.00	0	20
14	SYNDICATE								0
15	UCO	7	7.06	0	0.00	0	0.00	0	7
16	UBI	18	11.08	0	0.00	0	0.00	0	18
17	Union Bank								0
18	VB								0
19	OBC								0
20	Corporation								0
A	Sub-Total PUBLIC sec Bank	52	36.60	0	0.00	0	0.00	0	52
21	BANDHAN BANK							0	0
22	IDFC BANK	1	0.30	0	0.00	0	0.00	0	1
23	HDFC								0
24	UJJIVAN BANK							0	0
25	INDUSIND								0
26	YES Bank								0
B	Sub Total PRIVATE Sec bank	1	0.30	0	0.00	0	0.00	0	1
27	TGB	98	74.83	0	0.00	0	0.00	0	98
C	Sub Total RRB	98	74.83	0	0.00	0	0.00	0	98
28	ACUB								0
29	TCARDB								0
30	TSCB	32	22.22	0	0.00	0	0.00	0	32
D	Sub-Total Coop. Bank	32	22.22	0	0.00	0	0.00	0	32
	GRAND TOTAL	183	133.95	0	0.00	0	0.00	0	183

**Grant of Educational loans/Housing loans/Specialized Schemes/DRI Outstanding Credit
as on 30.06.2018**

Achievement under DRI by Banks up to June 2018:

(Rs.in lac)

Sl no	Name of the Bank	Sanctioned (18-19)		Outstanding as on 30.06.2018	
		No	Amount	No	Amount
1	UBI	0	0	170	21.25
2	SBI	0	0	589	104.12
3	Canara Bank	8	1.01	249	21.08
4	UCO bank	0	0	28	2.33
5	P & SB	0	0.00	3	0.28
6	CBI	0	0.00	259	104.15
7	IOB	0	0.00	0	0
8	PNB	0	0	4	0.73
8	Syndicate Bank	8	0.55	26	1.25
	TOTAL	16	1.56	1328	255.19

Education Loan: The banks have been financing under Educational Loan Scheme since last 12-13 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 2018-19 is annexed; the summary position is as under:

Amt. Rs. In lac					
Balance outstanding as on 31.03.2018		Disbursement made during the year 2018-19		Balance outstanding as on 30.06.2018	
A/c	Amount	A/c	Amount	A/c	Amount
3893	11729.37	21	37.56	3901	11772.63

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 in hassle free manner.

Chief Minister's B.Ed Anuprerona Yojana:

There are 4,385 schools in the state which includes govt. / govt. aided schools and aided madrasas where there is a severe shortage of trained teachers in such institutions. There are 41,912 teachers in govt. service and only 9,022 possess the necessary training as per Right to Education and National Council of Teachers Education. The state govt. wants to ensure proper availability of trained teachers as per national guidelines through Chief Minister's B.Ed Anuprerana Yojana.

The council of ministers of the State of Tripura in its meeting held on 5th July, 2018 approved the Chief Minister's B.Ed Anuprerana Yojana and advised Banks working in the State of Tripura to participate in the scheme. Before commencement of the scheme, a Memorandum of Understanding (MOU) between the Banks and the Higher Education Department was required to be signed. A draft MOU was presented at a special SLBC meeting held on 6th September, 2018 at Secretariat Complex, Agartala, where the member Banks of SLBC Tripura approved the MOU and the Banks will subsequently implement the scheme after signing of their respective MOUs with the Higher Education Department.

The salient features of the scheme are listed below:

1. Department of Higher Education, Government of Tripura, will be providing interest subsidy on educational loans to meritorious students for pursuing B.Ed. course in quality Higher Educational institutions in order to fill the vacancies of teachers in the State in Government and Government aided schools.
2. The period of implementation of the scheme is for 5 years and the scheme will expire on 11th July, 2023. Education Loans approved under the scheme within this validity period shall be eligible for the laid down interest subsidy.
3. Interest subsidy on educational loans shall be for the period of four years including the year of grant of loan or till getting a job in Government of Tripura, whichever is earlier.
4. The subsidized interest education loan would be admissible to the extent of Rs. 1 lakh - per annum for a period of two years. Student's pursuing integrated degree (B.Ed + M.Ed) would be eligible for a loan for only the first two years of the study.
5. Applicable Rate of Interest on Education Loan during its pendency shall be decided by Bank, and yearly account-wise interest subsidy claim shall be made by Bank on the interest charged/ applied in the account.
6. Roles and responsibilities of the Department:
 - (a) To announce in the month of July every year invitation of application to the Banks.
 - (b) To develop/ identify a suitable portal for uploading by the bank the relevant details of the applicants and submit applications duly received by the bank and scrutinized by it for eligibility and for providing information to the candidate as well as the Banks on the approvals/ disapprovals, and subsidy details.
 - (c) To give final clearance to Banks for according sanction to the cleared cases through the designated portal.

- (d) To develop a claim format.
- (e) To develop a reporting format in consultation with the Lead Bank of the State.
- (f) To periodically release subsidy by 31st March of every year to the eligible cases based on claims received from Bank.
- (g) To address the issues arising from time to time during the pendency of the scheme.
- (h) DDOs of the Department shall ensure deduction of EMI from the salary/remuneration of the Employees availed Education Loan from the bank under the scheme.
- (i) To define the term “Domiciled in Tripura”.
- (j) To appoint a nodal officer from the department to coordinate the scheme and act as a contact point for the Banks.

7. Roles and Responsibilities of the Bank:

- a) To sanction Education Loan to eligible applicants as per Bank/ IBA and “Chief Minister’s B.Ed. Anupurna Yojna” guidelines after adopting Bank’s laid down due diligence process.
- b) To seek clearance from Department through the designated portal for according sanction to the loans under the scheme.
- c) While according sanction to the Education Loan under the scheme existing guidelines for defaulters shall prevail.
- d) To submit interest subsidy claims under the scheme to the Department by 31st December of every year when the MOU is in force.
- e) Bank will follow its laid down norms and procedures with regards to pre and post lending formalities including execution of documents related to Education Loan scheme.
- f) To submit detailed statement on the scheme to the Lead Bank on quarterly basis or as and when requested as per format.
- g) To evolve unique and separate scheme code for this particular scheme.
- h) To appoint a nodal officer from the Banks to coordinate the scheme and act as a contact point for the Department.

8. Defaulter / Borrower shall be treated as per guidelines of the Bank. In case of failure in repayment of the loan, Bank may seek assistance/ support for the recovery of the loan from the appropriate Government agency/(ies).

The Bank wise performance of Education Loan for the financial year 2018-19 has been annexed.

Reports on progress made under **Housing Loan** and other **Specialized Schemes** during the year 2018-19 as on 30.06.2018 are annexed.

TRIPURA STATE

BANK-WISE PERFORMANCE UNDER EDUCATION LOAN FOR THE YEAR 2018-19, AS ON 30.06.2018 (Amt in Lacs)

SL NO	BANKS	Proposals received	PROPOSAL SANCTIONED		PROPOSAL DISBURSED		No of cases pending	No of cases rejected	Outstanding as on 30.06.2018	
		No.	NO	Amt.	No.	Amt.	No.	No.	No.	Amt.
1	Allahabad Bank	2	1	5.00	1	0.05	0	1	37	77.40
2	Andhra Bank	0	0	0.00	0	0.00	0	0	0	0.00
3	Bank of Baroda	1	0	0.00	0	0.00	1	0	28	189.25
4	Bank of India	1	1	3.08	1	3.08	0	0	53	135.27
5	Bank of Maharashtra	1	0	0.00	0	0.00	1	0	1	1.98
6	Canara Bank	0	0	0.00	0	0.00	0	0	274	755.93
7	Central Bank of India	1	1	6.00	1	0.22	0	0	55	117.52
8	Corporation Bank	0	0	0.00	0	0.00	0	0	3	8.45
9	Dena Bank	0	0	0.00	0	0.00	0	0	0	0.00
10	Indian Bank	0	0	0.00	0	0.00	0	0	10	47.23
11	IDBI BANK	0	0	0.00	0	0.00	0	0	22	149.35
12	Indian Overseas Bank	0	0	0.00	0	0.00	0	0	7	17.25
13	Oriental Bank of Commerce	1	0	0.00	0	0.00	1	0	8	12.00
14	Punjab & Sind Bank	1	1	7.50	1	1.50	0	0	4	7.50
15	Punjab National Bank	1	1	2.32	0	0.00	0	0	37	90.98
16	State Bank of India	3	3	9.00	3	2.55	0	0	2132	6560.55
17	Syndicate Bank	1	1	9.50	1	3.50	0	0	57	133.52
18	Union Bank of India	0	0	0.00	0	0.00	0	0	51	142.60
19	United Bank of India	0	0	0.00	0	0.00	0	0	472	1492.71
20	UCO Bank	4	4	23.00	2	13.00	0	0	149	485.34
21	Vijaya Bank	2	2	11.00	2	3.23	0	0	28	59.43
A	Sub Total of Public Sec. Bank	19	15	76.40	12	27.13	3	1	3428	10484.26
22	AXIS BANK	0	0	0.00	0	0.00	0	0	0	0.00
23	Federal Bank	1	1	3.00	1	1.50	0	0	6	8.12
24	HDFC	1	1	1.04	1	1.04	0	0	17	33.53
25	ICICI	0	0	0.00	0	0.00	0	0	0	0.00
26	Indusind Bank	0	0	0.00	0	0.00	0	0	0	0.00
27	Kotak Mahindra Bank	0	0	0.00	0	0.00	0	0	0	0.00
28	SOUTH INDIAN BANK	0	0	0.00	0	0.00	0	0	0	0.00
29	YES Bank	0	0	0.00	0	0.00	0	0	0	0.00
B	Sub Total of Pvt. Sec. Bank	2	2	4.04	2	2.54	0	0	23	41.65
30	Tripura Gramin Bank	9	4	6.15	4	6.15	1	4	421	1179.97
C	Sub Total of RRB	9	4	6.15	4	6.15	1	4	421	1179.97
31	ACUB	0	0	0.00	0	0.00	0	0	0	0.00
32	TCARDB	0	0	0.00	0	0.00	0	0	0	0.00
33	TSCB	3	3	6.00	3	1.74	0	0	29	66.75
D	Sub Total of Coop.Banks	3	3	6.00	3	1.74	0	0	29	66.75
GRAND TOTAL		33	24	92.59	21	37.56	4	5	3901	11772.63

Tripura State

BANK-WISE PERFORMANCE IN FINANCING UNDER HOUSING SCHEME AS ON 30.06.2018

Amount in Lacs

Sl. No.	Name of the Banks	Urban		Semi-Urban		Rural		Total		Out of which PMAY	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	2	3	4	5	6	7	8	9	10	11	12
1	Allahabad Bank	489	942.91	4	43.28	7	77.00	480	1063.19	2	36.00
2	Andhra Bank	12	75.15	0	0.00	0	0.00	12	75.15	0	0
3	Bank of Baroda	52	1022.55	0	0.00	7	121.22	59	1143.77	0	0
4	Bank of India	397	1777.25	113	1088.69	69	634.86	579	3500.80	0	0
5	Bank of Maharashtra	22	239.76	0	0.00	0	0.00	22	239.76	0	0
6	Canara Bank	120	1411.14	60	449.09	20	156.90	200	2017.13	0	0
7	Central Bank of India	29	243.45	8	39.78	3	17.88	40	301.11	0	0
8	Corporation Bank	8	31.71	0	0.00	0	0.00	8	31.71	1	1.37
9	Dena Bank	2	10.63	0	0.00	0	0.00	2	10.63	0	0
10	Indian Bank	49	326.29	0	0.00	0	0.00	49	326.29	1	9.09
11	IDBI BANK	20	244.12	12	78.32	34	206.21	66	528.65	0	0
12	Indian Overseas Bank	16	187.20	10	81.25	18	117.95	44	386.40	0	0
13	Oriental Bank of Commerce	8	45.00	3	26.00	0	0.00	11	71.00	0	0
14	Punjab & Sind Bank	8	109.50	0	0.00	5	22.00	13	131.50	2	12
15	Punjab National Bank	29	505.65	0	0.00	2	26.75	31	532.40	0	0
16	State Bank of India	3201	26180.00	1349	9965.00	1150	3104.00	5700	38249.00	0	0
17	Syndicate Bank	26	447.41	26	154.83	1	5.54	53	607.78	0	0
18	Union Bank of India	126	1316.16	23	188.12	0	0.00	149	1504.28	0	0
19	United Bank of India	679	12715.40	544	2256.25	414	1623.35	1637	16595.00	210	2712
20	UCO Bank	319	3650.30	173	1254.26	112	1023.79	604	5928.35	10	63.5
21	Vijaya Bank	66	772.00	0	0.00	2	20.00	68	792.00	0	0
A	Sub-Total PUBLIC sec Bank	5658	52253.58	2325	15524.87	1844	7157.45	9827	75035.90	226	2833.96
22	AXIS BANK	150	130.76	0	0.00	0	0.00	150	130.76	0	0
23	Bandhan Bank	10	41.89	9	72.96	6	40.45	25	155.33	0	0
24	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0
25	HDFC	45	40.33	29	20.38	0	0.00	74	60.71	0	0
26	ICICI	43	906.02	0	0.00	0	0.00	43	906.02	0	0
27	IndusInd Bank	41	366.30	0	0.00	0	0.00	41	366.30	0	0
28	Kotak Mahindra Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0
29	South Indian Bank	3	16.42	0	0.00	0	0.00	3	16.42	0	0
30	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0
B	Sub Total Pvt. Sec Bank	292	1501.72	38	93.37	6	40.45	336	1635.54	0	0
31	TGB	2393	5239.17	6207	20365.41	19581	36377.94	28181	61982.52	0	0
C	Sub Total RRB	2393	5239.17	6207	20365.41	19581	36377.94	28181	61982.52	0	0
32	ACUB	67	476.00	1	13.03	0	0.00	68	489.03	0	0
33	TCARDB	0	0.00	0	0.00	0	0.00	0	0.00	0	0
34	TSCB	537	3571.05	321	2053.40	337	2021.75	1195	7646.20	0	0
D	Sub-Total Coop. Bank	604	4047.05	322	2066.43	337	2021.75	1263	8135.23	0	0
GRAND TOTAL		8947	63041.52	8892	38150.08	21768	45597.59	39607	146789.19	226	2833.96

❖ **Pradhan Mantri Awas Yojana (PMAY) - DPR I:**

Like other States, Pradhan Mantri Awas Yojana (PMAY) is being implemented in all 20 ULBs across the State of Tripura. Total 42896 beneficiaries was approved by the State Government (as per DPR). Progress on implementation of PMAY along with CLSS scheme was reviewed on 11.06.2018 under the Chairmanship of the Principal Secretary, Urban Development Department, Govt. of Tripura in presence of executives from National Housing Bank (NHB) and HUDCO and officials from Urban Development Department, Govt. of Tripura and different Banks in the State of Tripura.

Principal Secretary, UDD, Govt. of Tripura briefed about the implementation of PMAY in the State and emphasized on the inclusion of more and more beneficiaries under Credit Linked Subsidy Scheme (CLSS). He pointed out the issue regarding exclusion of several beneficiaries under CLSS and requested the Bankers in Tripura to appraise the beneficiaries while accepting loan proposals under Housing scheme in 20 ULBs fulfilling income and other criteria.

Existing carpet area for MIG I which was 90 square meters and for MIG II which was 110 square meters has now been increased to ‘up to 120 square meters’ and ‘up to 150 square meters’ respectively. Related circular of the Ministry of Housing and Urban Affairs, GOI is enclosed for your ready reference.

All the Banks in the State financed 226 cases under PMAY up to 30.06.2018. All the bankers working in the state to come forward to finance eligible beneficiaries under PMAY.

The notification for CLSS is annexed below:

No. I-11016/16/2016-HFA-4(P1)/ E-9029212
Government of India
Ministry of Housing and Urban Affairs
(HFA- 4 Section)

Nirman Bhawan, New Delhi
Dated the 27th November, 2017

To

1. Dr. M. Ravi Kanth, CMD (HUDCO), Core-7A, 4th Floor, BHC Building, Lodi Road, New Delhi-110003. Tel. No. 011-24603022, Email: cmd@hudco@gmail.com
2. Shri Srinam Kalyanaraman, MD & CEO, National Housing Bank, Core 5-A, 3rd Floor, India Habitat Centre, Lodi Road, New Delhi-110003, (PBX) 011-2464 2722, Fax : 011-2464 9030, E-mail: srnam.kalyanaraman@nhb.org.in

Sub: Increase in the carpet area of houses eligible for interest subsidy under the Credit Linked Subsidy Scheme (CLSS) for the Middle Income Group (MIG) under Pradhan Mantri Awas Yojana (Urban).

Sir,

I am directed to refer to this Ministry's letter of even number dated 11th March, 2017 intimating therewith launch of a new Credit Linked Subsidy Scheme to provide interest subsidy for housing loans to eligible beneficiaries belonging to Middle Income Group (CLSS for MIG). The scheme was approved to be implemented initially in 2017 for a period of one year w.e.f 01.01.2017. The operational guidelines for the scheme of CLSS for MIG were also circulated therewith. The tenure of the scheme was subsequently extended by 15 months beyond the approved one year period i.e. upto 31.03.2019 and was communicated vide this Ministry's letter of even number dated 30th October, 2017.

2. In continuation of above references, I am directed to say that with the approval of Cabinet, the existing carpet area of MIG I which was 90 sq metre and for MIG II which was 110 sq metre, has now been increased to "upto 120 sq. metre" and "upto 150 sq metre", respectively.

3. The changes may please be further communicated to Primary Lending Institutions (PLIs).

4. This issues with the approval of competent authority.

Yours faithfully,


(B.K. Valiathan)

Deputy Secretary to the Govt. of India
Tel. No. 2306 1206

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.

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 125th SLBC Meeting held on 26.06.2018

All Banks are to exert effort to achieve Stand-Up India Targets for FY 2018-19 (Action: All Banks).

Status of implementation

Loans under the scheme had been extended to 10 SC/ST/Women beneficiaries amounting to Rs. 0.86 Crores during April-June 2018 of FY 2018-19.

All banks are requested to exert efforts to finance more cases under SUI to achieve the State Target.

Bank-wise Progress under the Scheme as on 30.06.2018 is as follows:-

PERFORMANCE UNDER STAND UP INDIA As on 30.06.2018

Amt.: Rs. In Lakhs

Sl.	Bank	SC/ST		Women		TOTAL	
		No.	Amt.	No.	Amt.	No.	Amt.
1	Allahabad Bank						
2	Bank of Baroda			1	15.00	1	15.00
3	Canara Bank						
4	IDBI Bank	5	51.50	1	10.01	6	61.51
5	Punjab National Bank						
6	State Bank of India	3	81.00			3	81.00
7	Syndicate Bank	0	0.00	1	10.00	1	10.00
8	Tripura Gramin Bank						
9	UCO Bank						
10	United Bank of India	2	58.00	1	28.00	3	86.00
GRAND TOTAL		10	190.50	4	63.01	14	253.51

Pradhan Mantri Mudra Yojana (PMMY)

Action Points emerged in the 125th SLBC Meeting held on 26.06.2018

All Banks are to exert effort to achieve revised MUDRA Target of Rs. 1453.90 Crore for FY 2018-19 (Action: All Banks).

Status of implementation

All Banks/Lending Institutions have made an achievement of Rs. 281.11 Crore with 108678 numbers of accounts as on 30.06.2018, against the annual target of Rs.1453.90 Crore i.e. 19 % of the target.

Performance of the Banks in the State of Tripura as on 30.06.2018 for FY 2018-19(from 01.04.2018 to 30.06.2018) 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	630	2.56	1337	40.81	296	24.31	2263	67.68
Private Sector Banks	1121						2066	
	1	36.56	9444	15.94	12	0.73	7	53.22
RRBs	5177	18.79	1480	22.67	29	2.31	6686	43.77
Small Finance Banks	1689							
	4	22.89	147	1.24	0	0	7041	24.12
Co-Op Banks	91	0.45	60	1.91	36	2.80	187	5.16
Sub- Total	3400		1246				3684	
	3	81.25	8	82.57	373	30.15	4	193.95
NBFCs	7166						7183	
	2	86.77	172	0.39	0	0	4	87.16
Grand Total	1056		1264				1086	
	65	168.02	0	82.96	373	30.15	78	281.11

Bank wise details of disbursement is Annexed.

Bank Type :	All	State:	Tripura	Financial Year:	2018-19									
Bank :	All	Scheme:	Mudra	Data Till Date:	30/06/2018									
[Amount Rs. in Crore]														
Sr No	Bank Type Name	Bank Name	Shishu (Loans up to Rs. 50,000)			Kishore (Loans from Rs. 50,001 to			Tarun (Loans from Rs. 5.00 to Rs.			Total		
			No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt
1	SBI and Associates													
1.1		State Bank of India	115	0.53	0.53	319	9.15	8.81	107	8.95	8.95	541	18.63	18.29
		Total	115	0.53	0.53	319	9.15	8.81	107	8.95	8.95	541	18.63	18.29
2	Public Sector Commercial Banks													
2.1		Allahabad Bank	1	0.01	0.01	5	0.16	0.14	2	0.04	0.04	8	0.21	0.19
2.2		Andhra Bank	4	0.01	0.01	2	0.06	0.06	2	0.2	0.2	8	0.27	0.27
2.3		Bank of Baroda	5	0.02	0.02	10	0.24	0.19	1	0.1	0.1	16	0.36	0.31
2.4		Bank of India	61	0.24	0.24	124	2.24	2.03	2	0.18	0.08	187	2.66	2.35
2.5		Bank of Maharashtra	2	0.01	0.01	14	0.43	0.34	7	0.6	0.44	23	1.04	0.79
2.6		Canara Bank	95	0.4	0.39	127	3.36	3.08	75	6.26	6.26	297	10.02	9.73
2.7		Central Bank of India	43	0.17	0.07	52	1.09	0.8	3	0.3	0.27	98	1.56	1.14
2.8		Corporation Bank	5	0.02	0.02	6	0.16	0.15	1	0.1	0.1	12	0.28	0.27
2.9		Dena Bank	1	0	0	0	0	0	0	0	0	1	0	0
2.1		Indian Bank	0	0	0	3	0.1	0.08	0	0	0	3	0.1	0.08
2.11		Indian Overseas Bank	4	0.02	0.02	7	0.17	0.17	0	0	0	11	0.19	0.19
2.12		Oriental Bank of Commerce	3	0.02	0.01	15	0.41	0.41	0	0	0	18	0.43	0.42
2.13		Punjab National Bank	4	0.01	0	4	0.13	0.07	6	0.53	0.46	14	0.67	0.53
2.14		Syndicate Bank	10	0.03	0.03	28	0.59	0.44	3	0.21	0.11	41	0.83	0.58
2.15		Union Bank of India	8	0.04	0.04	53	0.88	0.71	4	0.3	0.21	65	1.22	0.96
2.16		United Bank of India	131	0.55	0.53	359	17.39	17.05	40	3	1.87	530	20.94	19.45
2.17		Punjab & Sind Bank	3	0.01	0.01	15	0.19	0.15	0	0	0	18	0.2	0.16
2.18		UCO Bank	120	0.4	0.28	152	3.03	3.03	30	2.55	1.48	302	5.98	4.79
2.19		Vijaya Bank	3	0.01	0.01	12	0.37	0.33	11	0.89	0.89	26	1.27	1.23
2.2		IDBI Bank Limited	12	0.06	0.06	30	0.66	0.66	2	0.1	0.1	44	0.82	0.82
		Total	515	2.03	1.76	1018	31.66	29.89	189	15.36	12.61	1722	49.05	44.26
3	Private Sector Commercial Banks													
3.1		Ratnakar Bank	311	0.68	0.68	0	0	0	0	0	0	311	0.68	0.68
3.2		ICICI Bank	270	0.72	0.72	0	0	0	0	0	0	270	0.72	0.72
3.3		IndusInd Bank	129	0.55	0.55	87	1.49	1.49	12	0.73	0.73	228	2.77	2.77
3.4		HDFC Bank	358	0.75	0.75	2	0.01	0.01	0	0	0	360	0.76	0.76
3.5		IDFC Bank Limited	10143	33.85	24.91	9355	14.44	14.44	0	0	0	19498	48.29	39.35
		Total	11211	36.55	27.61	9444	15.94	15.94	12	0.73	0.73	20667	53.22	44.28
4	Regional Rural Banks													
4.1		Tripura Gramin Bank	5177	18.79	18.59	1480	22.67	20.74	29	2.31	1.81	6686	43.77	41.14
		Total	5177	18.79	18.59	1480	22.67	20.74	29	2.31	1.81	6686	43.77	41.14
5	NBFC-Micro Finance Institutions													
5.1		Annapurna Microfinance Pvt. Ltd.	11498	6.48	4.46	172	0.39	0.39	0	0	0	11670	6.87	4.85
5.2		Village Financial Services Pvt Ltd	6334	23.84	13.05	0	0	0	0	0	0	6334	23.84	13.05
5.3		ASA International India Microfinance Pvt. Ltd.	35692	40.25	35.25	0	0	0	0	0	0	35692	40.25	35.25
5.4		Asinad Microfinance Pvt. Ltd	48	0.1	0.1	0	0	0	0	0	0	48	0.1	0.1
5.5		Arohan Financial Services Pvt. Ltd.	18090	16.1	16.1	0	0	0	0	0	0	18090	16.1	16.1
		Total	71662	86.77	68.96	172	0.39	0.39	0	0	0	71834	87.16	69.35
6	Small Finance Banks													
6.1		Ujjivan Small Finance Bank	16894	22.89	22.89	147	1.24	1.24	0	0	0	7041	24.12	24.12
6.2		JANALAKSHMI FINANCIAL SERVICES LIMITED	0	0	0	0	0	0	0	0	0	0	0	0
		Total	16894	22.89	22.89	147	1.24	1.24	0	0	0	7041	24.12	24.12
7	Co-operative Banks													
		Tripura State Co-Operative Bank	91	0.45	0.41	60	1.91	1.81	36	2.8	2.21	187	5.16	4.43
		Total	91	0.45	0.41	60	1.91	1.81	36	2.8	2.21	187	5.16	4.43
		Grand Total	105665	168.01	140.75	12640	82.96	78.82	373	30.15	26.31	108678	281.11	245.87

For the promotion and awareness of MUDRA and other Prime Minister Flagship Programmes in the State, Hon'ble Chief Minister of Tripura in 124th SLBC meeting held on 17.03.2018 desired the following:

- i) To organize Mudra Awareness Campaign up to Block level within June 2018.
- ii) Banners / Standees in local language depicting salient points of MUDRA, SUI, PMSBY, SSY, etc. to be placed in front of each branch premises.
- iii) Wide publicity is to be done for all flagship programmes through TV, Radio, Cable Channels, etc. with special emphasis on MUDRA Loans, PMSBY, Sukanya Samridhi Yojana (SSY) to bring financial awareness among the people.

Accordingly, SLBC along with all member Banks in the State of Tripura initiated activities from the 1st week of April 2018. A mega awareness programme namely 'Launching of Campaign for Popularizing Prime Minister Flagship Schemes' was organized at Ambassa in Dhalai District on 09.04.2018 in the kind presence of Hon'ble Chief Minister, Hon'ble Dy. Chief Minister, Hon'ble Minister, Food, Civil Supplies & Consumer Affairs, Govt. of Tripura, Hon'ble MLA, Ambassa, Chief Secretary, Govt. of Tripura, Principal Secretary (Finance), Govt. of Tripura. This campaign pulled a huge gathering and people from Ambassa and adjacent places of Dhalai District attended the programme. 18 stalls were set up by different Banks and line departments of Govt. of Tripura and Dhalai District Administration to showcase the benefits of the Prime Minister Flagship Schemes. Leaflets in local language were also distributed for the awareness of the participants regarding the schemes. PMJDY accounts were opened and enrollment under PMSBY and PMJBY were also undertaken by the Banks present there.

Hon'ble Chief Minister briefed about the Prime Minister Flagship schemes in his deliberation and requested the people of Tripura to take benefits of these schemes so that the youth gets the chance of self employment with MUDRA and other loans and the families of the subscribers under social security schemes like PMJBY & PMSBY get a secured future at a very nominal premium amount. There was a very good response from the people and the momentum for implementation of Prime Minister Flagship schemes gained a new height.

LDMs of all eight districts in the State of Tripura arranged Block wise MUDRA Awareness Campaigns in all 58 Blocks in Tripura with the help from the respective District Administrations. The participants in these campaigns were made aware about the scheme details and benefits of MUDRA and Stand-Up India loans along with other Prime Minister Flagship schemes such as PMSBY, PMJBY, PMSSY etc. Some of these awareness programmes were graced by the presence of Public Representatives also (Damcherra Block & Panisagar Block - Sri Binoy Bhusan Das, Hon'ble MLA; Kumarghat Block- Sri Sudhangshu Das, Hon'ble MLA & Sri Bhagaban Das, Hon'ble MLA, Gournagar Block- Mofaswar Ali, Hon'ble MLA, Matabari Block- Sri Biplab Kumar Ghosh, Hon'ble MLA, Birchandra Manu- Sri Arun

Chandra Bhowmik, Hon'ble MLA and Sri Promode Reang, Hon'ble MLA, Bamutia Block- Sri Krishna Dhan Das, Hon'ble MLA, Nalchar Block- Sri Subhas Ch Das, Hon'ble MLA).

Flexes, Banners, Hoardings, Standees displaying Prime Minister Flagship Schemes have been placed in all the Bank Branches in the State of Tripura (inside and outside both) and also in all prime locations in the State (Railway Stations, Major Bus Terminuses, Hospitals, District Magistrate Offices etc.) for the awareness of public about these schemes and their benefits.



Launching of Campaign for Popularizing Prime Minister Flagship Schemes at Ambassa, Dhalai on 09.04.2018



Display Materials of PM Flagship Schemes at different locations in the State

The following MUDRA Awareness camps were organized throughout the states as listed below:

S.No.	District	Block	Date of Camp
1.	West Tripura	Jirania	29.03.2018
2.		Bamutia	17.04.2018
3.		Old Agartala	18.04.2018
4.		Lefunga	27.04.2018
5.		Hezamara	19.04.2018
6.		Mohanpur	19.04.2018
7.		Jirania	20.04.2018
8.		Mandwi	20.04.2018
9.		Dukli	24.04.2018
10.		Mohanpur	03.05.2018
11.	Sepahijala	Nalchar	04.05.2018
12.		Bishalgarh	30.04.2018
13.		Jampuijala	08.05.2018
14.		Boxanagar	15.05.2018
15.		Kathalia	22.05.2018
16.		Sonamura N.P.	25.05.2018
17.		Mohanbhog block	29.05.2018
18.		Melaghar Municipal Council	29.05.2018
19.	Gomati	Ompi	30.04.2018
20.		Karbook	02.05.2018
21.		Amarpur	10.05.2018
22.		Killa	24.05.2018
23.		Kakraban	06.05.2018
24.		Matabari	01.05.2018
25.		Shilachari	05.05.2018
26.		South Tripura	Bakafa
27.	Jolaihari		05.05.2018
28.	Hrishyamukh		08.05.2018
29.	Rajnagar		10.05.2018
30.	Satchand		11.05.2018
31.	Rupaichari		11.05.2018
32.	Bharat Chandra Nagar		15.05.2018
33.	Poyangbari		17.05.2018
34.	Khowai	Teliamura	01.05.2018
35.		Mungiakami	06.05.2018
36.		Tulashikhar	10.05.2018
37.		Padmabil	24.05.2018
38.		Khowai	27.04.2018
39.		Kalyanpur	30.05.2018
40.	Dhalai	Ganganagar	04.05.2018
41.		Ambassa	05.05.2018
42.		Salema	07.05.2018
43.		Durga Chowmuhani	08.05.2018
44.		Dumburnagar	28.05.2018
45.		Manu	04.06.2018
46.		Chaumanu	05.06.2018
47.		Raishyabari	08.06.2018
48.	Unakoti	Pecharthal	03.05.2018
49.		Gournagar	07.05.2018
50.		Chandipur	08.05.2018
51.		Kumarghat	10.05.2018
52.	North Tripura	Dasda	03.05.2018
53.		Jampui hills	08.05.2018
54.		Panisagar	10.05.2018
55.		Kadamtala	03.05.2018
56.		Yuvarajnagar	05.06.2018
57.		Laljuri	30.05.2018
58.		Damcharra	08.06.2018

कार्य सूची ६

२०२२ तक किसानो की आमदनी दोगुना करने हेतु की
गई प्रगति

Agenda item no -6

Doubling of Farmer's Income by 2022:

The vision of doubling farmers' income by 2022 by Hon'ble Prime Minister was announced by the Hon'ble Union Finance Minister during his budget speech on February 29 2016.

The object is realignment of Govt. interventions to move from "production-centric" to "farmers' income centric" platform, Agrarian distress as manifest from a large number of farmers living below the poverty line and unfortunate incidents of suicides can be addressed by enabling farmers to increase their income,. The schemes to promote soil health card, neem-coated urea, crop insurance, e-market and interest subvention are aimed at increasing farmers income.

A roadmap has been outlined by the Niti Aayog for farm sector reforms and doubling farmers income by 2022. The roadmap presents quantitative framework and identifies seven areas for growth. They include increasing crop yields, livestock production, efficient use of agri-inputs, improving crop intensity, crop diversification, improved price realization to farmers and shifting cultivators to non-farm jobs, Policy paper was shared with the states for devising a relevant strategy so as to realize the goal of doubling farmers' income by 2022. Apart from this an inter-ministerial committee for recommending a suitable strategy have been set up.

The Tripura government is also committed to work for doubling the income of farmers in next five years. The Government is also taking positive step for rapid implementation of the budgetary provision for ensuing that the farmers get 1.5 times the cost of cultivation as minimum support price for their produce .

Government has prepared a five year plan namely "Doubling Farmers' Income (2017-22)" by 2022, outlining strategies based on the proposals of consultation workshops and the experience of the technical experts of the Department by involving cross-section of the society, farmers and their associations, professional organizations engaged at different stage of the value chain, scientists and policy makers. As per assumption of the Technical Expert Group the average monthly income of farmers in Tripura would have been increased to Rs. 6337/- in 2016-17 from Rs. 5426/- in 2012-13 as per survey of "National Sample Survey Organization (NSSO)". The target is to increase the farmers' average monthly income to the tune of Rs 12,850/- from agriculture and allied activities including wages/salary by 5 years' period. For this a strategy has been formulated to -

- a. Bring additional 73,000 ha under assured irrigation as per District Irrigation Plans and increasing water use efficiency of the existing projects.
- b. Increase Land Use efficiency through vertical increase mainly through hybrids, new HYVs and SRI, increase in balanced use of NPK through Soil Health Cards, additive support for newer Farm Machinery.
- c. Generating more income through Livestock and Fisheries activities.
- d. Accommodating at least one High Value Crop in the cropping sequence.

Adequate investment (at least three times of the existing level) is required to be ensured by the State Government for achieving the targets with in 2022, for which respective Departments shall take

कार्य सूची ७

त्रिपुरा के बंकों का ऋण: जमा अनुपात

CD RATIO OF BANKS IN TRIPURA

1. Action Points emerged in the 125th SLBC Meeting held on 26.06.2018

All Banks are to exert efforts jointly to raise the CD ratio of the State to 60% as on 31.03.2019. (**Action: All Banks & State Government**).

Status of implementation

CD ratio of the Banks in the State increased to 49% as on 30.06.2018 from 48% as on 31.03.2018.

All Banks are requested to take proactive steps for increasing advances in the State for steady growth in CD ratio of the State.

State Govt. to evolve Industry friendly policy which will invite corporate houses to set up Medium and Large Industry in the State – thereby widening the scope of Big Ticket advance by the Banks.

2. Action Points emerged in the 125th SLBC Meeting held on 26.06.2018.

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 big 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.

CD Ratio:

The details of Bank wise and district wise CD ratio are annexed. At the end of June 2018 the CD ratio of the State stood at 49% compared to 48% as on March 2018. The district wise details are as under:

District	CD RATIO March'2018	CD RATIO June'2018	CD RATIO Since March'2018
North Tripura	49	57	+8
Unakoti	59	67	+8
South Tripura	50	60	+10
Gomati	93	64	(-)29
West Tripura	36	38	+2
Sepahijala	67	73	+6
Khowai	69	69	No change
Dhalai	66	74	+8
Total State	48	49	+1

CD ratio of six out of eight districts in the State as on June '2018 has improved over the CD ratio of March 2018. There is no change of CD Ratio in Khowai District but there has been a drop of 29% in Gomati District on account of shifting of one big advance from the District.

CD Ratio of 74% is the highest in Dhalai District, as against 38%, 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

BANKWISE CREDIT DEPOSIT RATIO OF THE STATE AS ON 30th June 2018					
(Amt. In lac)					
SL No.	Bank's Name	No of Brs	Total Deposit	Total Advance	CD Ratio
1	Allahabad Bank	3	11128.86	2559.91	23
2	Bandhan Bank	23	41359.42	143622.18	347
3	Bank Of Borada	4	29613.42	10604.77	36
4	Bank Of India	13	23957.63	15510.56	65
5	Canara bank	13	44374.03	15561.97	35
6	Central Bank Of India	6	15942.51	6621.36	42
7	Dena Bank	1	410.00	67.00	16
8	Indian Bank	3	15369.00	2157.00	14
9	Indian Overseas Bank	5	16250.50	3775.30	23
10	Punjab & Sind Bank	2	2723.00	594.00	22
11	State Bank Of India	65	649139.40	287946.25	44
12	UCO Bank	29	113637.39	30315.01	27
13	Union Bank	7	48205.00	11855.00	25
14	United Bank Of India	65	403962.94	177329.85	44
15	Vijaya Bank	4	18473.36	4399.73	24
16	AXIS BANK	10	27578.77	6372.07	23
17	Punjab National Bank	3	6083.00	2909.00	48
18	Syndicate Bank	6	6674.32	3270.66	49
19	Oriental Bank Of comerce	2	2736.00	472.00	17
20	ICICI	8	12363.25	4169.36	34
21	Tripura Gramin Bank	144	585461.15	238144.44	41
22	ACUB	3	4082.45	1573.81	39
23	TCARDB	5	0.00	1573.92	0
24	IDBI BANK	9	22683.00	4558.00	20
25	IDFC Bank	1	813.90	6259.61	769
26	Tripura State Co-op Bank	65	267023.44	164165.01	61
27	INDUSIND BANK	5	3784.36	11128.47	294
28	HDFC Bank	5	23530.19	18371.24	78
29	Corporation Bank	2	5226.29	460.95	9
30	South Indian Bank	1	5899.84	1674.12	28
31	Yes Bank	1	4941.21	67.28	1
32	Andhra Bank	1	2441.10	333.64	14
33	Bank of Maharashtra	1	611.96	706.13	115
34	Kotak Mahindra Bank Ltd	1	3145.09	47.49	2
35	Federal Bank	1	4625.94	1009.34	22
36	Ujjivan Bank	8	12372.58	10057.38	81
Total :		525	2436624.30	1190243.81	49

DISTRICTWISE CREDIT DEPOSIT RATIO OF THE STATE AS ON 30TH JUNE 2018

Sl.	District	No. of Brs.	Total Deposit	Total Advance	CD Ratio
1	West	188	1492579.46	566992.19	38
2	Sepahijala	54	158218.24	115844.09	73
3	Khowai	37	114449.73	78918.73	69
4	Dhalai	46	104104.22	76576.32	74
5	Gomati	63	184204.08	118555.76	64
6	South	57	160774.06	96805.20	60
7	Unakoti	32	95551.01	64094.97	67
8	North	48	126743.50	72456.55	57
Total		525	2436624.30	1190243.81	49

TRIPURA STATE

Credit Deposit Ratio as on 30.06.2018 for West Tripura District.(Amt.in Lacs)

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
(1)	(2)	(3)	(4)	(5)
1	Allahabad Bank	9951.97	2168.70	22
2	Bandhan Bank	19923.17	47684.53	239
3	Bank Of Borada	28961.93	10138.16	35
4	Bank Of India	15184.41	11771.41	78
5	Canara bank	35627.38	11440.73	32
6	Central Bank Of India	14176.49	5827.52	41
7	Dena Bank	410.00	67.00	16
8	Indian Bank	15259.00	2135.00	14
9	Indian Overseas Bank	13604.35	3045.80	22
10	Punjab & Sind Bank	2440.00	462.00	19
11	State Bank Of India	450440.00	162205.00	36
12	UCO Bank	76578.79	19000.91	25
13	Union Bank	43138.00	10330.00	24
14	United Bank Of India	183750.14	92705.82	50
15	Vijaya Bank	18473.36	4399.73	24
16	AXIS BANK	19630.33	5252.19	27
17	Punjab National Bank	5171.00	2735.00	53
18	Syndicate Bank	4383.20	1718.81	39
19	Oriental Bank Of comerce	2632.57	435.32	17
20	ICICI	7193.28	2348.69	33
21	Tripura Gramin Bank	286985.81	83140.21	29
22	ACUB	3832.59	1494.94	39
23	TCARDB	0.00	615.58	0
24	IDBI BANK	12443.00	2691.00	22
25	IDFC Bank	813.90	6259.61	769
26	Tripura State Co-op Bank	160414.69	49243.20	31
27	INDUSIND BANK	2899.45	4912.59	169
28	HDFC Bank	20376.80	13822.13	68
29	Corporation Bank	4459.59	394.57	9
30	South Indian Bank	5899.84	1674.12	28
31	Yes Bank	4941.21	67.28	1
32	Andhra Bank	2441.10	333.64	14
33	Bank of Maharashtra	611.96	706.13	115
34	Kotak Mahindra Bank Ltd	3145.09	47.49	2
35	Federal Bank	4625.94	1009.34	22
36	Ujjivan Bank	11759.12	4708.04	40
	Total	1492579.46	566992.19	38

STATE TRIPURA

CD Ratio as on 30.06.2018 for Gomati District.(Amt.in Lacs)

Sl.No. (1)	Name of the Bank (2)	Total Deposit (3)	Total Advance (4)	Total C.D. Ratio (5)
1	Allahabad Bank	427.26	185.16	43
2	Bandhan Bank	3984.53	17255.48	433
3	Bank Of Borada	651.49	466.61	72
4	Bank Of India	2562.25	1777.03	69
5	Canara bank	2704.79	1136.20	42
6	Central Bank Of India	603.13	421.09	70
7	Indian Overseas Bank	810.15	150.50	19
8	State Bank Of India	49461.00	32490.00	66
9	UCO Bank	4027.96	835.21	21
10	Union Bank	1050.00	173.00	16
11	United Bank Of India	40189.72	15276.55	38
12	AXIS BANK	3059.92	350.81	11
13	Syndicate Bank	718.65	390.13	54
14	ICICI	1382.51	873.85	63
15	Tripura Gramin Bank	42009.63	18827.74	45
16	ACUB	249.86	78.87	32
17	TCARDB	0.00	217.82	0
18	IDBI BANK	4928.00	542.00	11
19	Tripura State Co-op Bank	23637.54	25115.82	106
20	HDFC Bank	1745.69	1991.89	114
Total :		184204.08	118555.76	64

TRIPURA

CD Ratio as on 30.06.2018 for Unakoti District.(Amt.in Lacs)

Sl.No. (1)	Name of the Bank (2)	Total Deposit (3)	Total Advance (4)	Total C.D. Ratio (5)
1	Bandhan Bank	2926.19	14247.96	487
2	Canara bank	1002.34	160.55	16
3	Central Bank Of India	230.36	61.29	27
4	Indian Overseas Bank	925.50	98.50	11
5	State Bank Of India	24340.00	13310.00	55
6	UCO Bank	2483.45	694.91	28
7	United Bank Of India	24258.50	10256.90	42
8	ICICI	1179.34	197.21	17
9	Tripura Gramin Bank	29583.75	14671.31	50
10	TCARDB	0.00	224.80	0
11	Tripura State Co-op Bank	8585.91	9302.75	108
12	Ujjvan Bank	35.67	868.79	2436
Total :		95551.01	64094.97	67

CD Ratio as on 30.06.2018 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	954.75	7958.33	834
2	Bank Of India	3445.94	781.50	23
3	Canara bank	932.30	435.48	47
4	State Bank Of India	31826.00	12479.00	39
5	UCO Bank	647.37	307.15	47
6	Union Bank	1546.00	214.00	14
7	United Bank Of India	24527.43	12339.59	50
8	AXIS BANK	2330.35	246.70	11
9	Punjab National Bank	365.00	58.00	16
10	Syndicate Bank	1234.68	1014.84	82
11	ICICI	734.19	421.96	57
12	Tripura Gramin Bank	45593.41	23133.90	51
13	IDBI BANK	1852.00	871.00	47
14	Tripura State Co-op Bank	8207.28	5210.79	63
15	INDUSIND BANK	884.90	3699.89	418
16	HDFC Bank	1407.69	2557.23	182
17	Ujjivan Bank	254.21	727.19	286
Total :		126743.50	72456.55	57

CD Ratio as on 30.06.2018 for South 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	2191.39	14072.21	642
2	Bank Of India	229.00	64.73	28
3	Canara bank	831.07	418.53	50
4	State Bank Of India	32152.00	24466.00	76
5	UCO Bank	2704.18	560.74	21
6	Union Bank	2471.00	1138.00	46
7	United Bank Of India	31202.38	12127.62	39
8	AXIS BANK	995.40	210.90	21
9	Tripura Gramin Bank	56747.63	26893.01	47
10	TCARDB	0.00	274.27	0
11	IDBI BANK	2196.00	263.00	12
12	Tripura State Co-op Bank	28930.20	12459.24	43
13	Ujjivan Bank	123.81	1514.72	1223
14	INDUSIND Bank	0.00	2342.23	0
Total :		160774.06	96805.20	60

TRIPURA

CD Ratio as on 30.06.2018 for Sepahijala District.(Amt.in Lacs)

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
(1)	(2)	(3)	(4)	(5)
1	Bandhan Bank	5529.57	22408.61	405
2	Bank Of India	1639.40	663.34	40
3	Canara bank	1749.87	1104.06	63
4	Punjab & Sind Bank	283.00	132.00	47
5	State Bank Of India	26682.00	15283.00	57
6	UCO Bank	15099.71	4580.35	30
7	United Bank Of India	32255.99	10122.19	31
8	AXIS BANK	1575.68	285.57	18
9	Punjab National Bank	547.00	116.00	21
10	Syndicate Bank	337.79	146.88	43
11	Oriental Bank Of comerce	103.43	36.68	35
12	Tripura Gramin Bank	57059.03	21909.48	38
13	TCARDB	0.00	241.45	0
14	Tripura State Co-op Bank	15234.69	37174.11	244
15	Ujjivan Bank	121.08	1640.37	1355
Total :		158218.24	115844.09	73

CD Ratio as on 30.06.2018 for Khowai 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	749.63	206.05	27
2	Bandhan Bank	4043.85	13097.56	324
3	Canara bank	836.6	266.65	32
4	Indian Overseas Bank	910.5	480.5	53
5	State Bank Of India	20717	16208	78
6	UCO Bank	8950.54	2628.99	29
7	United Bank Of India	31662.98	11158.14	35
8	ICICI	893.59	208.07	23
9	Tripura Gramin Bank	34613.81	24682.41	71
10	Tripura State Co-op Bank	10225.83	9317.71	91
11	Corporation Bank	766.7	66.38	9
12	Ujjivan Bank	78.7	598.27	760
Total :		114449.73	78918.73	69

CD Ratio as on 30.06.2018 for Dhalai District.(Amt.in Lacs)

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
(1)	(2)	(3)	(4)	(5)
1	Bandhan Bank	1805.98	6897.48	382
2	Bank Of India	896.63	452.55	50
3	Canara bank	623.11	594.76	95
4	Central Bank Of India	932.53	311.46	33
5	Indian Bank	110.00	26.00	24
6	State Bank Of India	13521.00	11506.00	85
7	UCO Bank	3145.39	1706.75	54
8	United Bank Of India	37433.86	14736.83	39
9	ICICI	980.34	116.73	12
10	Tripura Gramin Bank	32868.08	24886.37	76
11	Tripura State Co-op Bank	11787.30	15341.39	130
Total :		104104.22	76576.32	74

कार्य सूची ८

बंकों का वसूली-संबंधी प्रदर्शन

Recovery Performance of Banks

As on 30.06.2018

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 Prised as on 30.06.2018 stands at 59 %.

A comparative table relating to **June 2018** with that of **June 2017** is produced below:

Rs/ Lacs

Sector	June 2017			June 2018		
	Demand	Recovery	%	Demand	Recovery	%
Agriculture & allied	33553.77	20799.04	62	81494.71	51074.99	63
MSME	37792.17	25065.22	66	80266.99	46436.67	58
Other Prised	29607.98	12624.36	43	37959.15	20808.49	55
TOTAL	100953.92	58488.62	58	199720.85	118320.15	59

Scheme wise recovery as on 30.06.2018

Comparative position of some selected schemes is given below:

Rs/ Lacs

Sector	June 2017			June 2018		
	Demand	Recovery	%	Demand	Recovery	%
SJSRY	1969.64	31.93	2	2081.85	89.13	4
SGSY	2933.83	259.62	9	638.52	19.33	3
REGP(MMS)	1913.05	865.15	45	724.80	146.72	20
PMRY	2618.48	87.38	3	2469.98	78.13	3
PMEGP	3807.83	1343.65	35	5529.68	499.02	9

BANK-WISE & SECTOR-WISE RECOVERY PERFORMANCE AS ON 30.06.2018

Sl.No.	Name of Bank	Agri. & Allied activities			MSME			Other Priority Sector			Total Sector		
		Demand	Recovery	Recovery %	Demand	Recovery	Recovery %	Demand	Recovery	Recovery %	Demand	Recovery	Recovery %
1	2	3	4	5	6	7	8	9	10	11	14	15	16
1	Allahabad Bank	0.00	0.00	0	14.25	0.00	0	0.00	0.00	0	14.25	0.00	0
2	Andhra Bank	0	0.00	0	2.10	1.53	73	0.00	0.00	0	2.10	1.53	73
3	Bank of Baroda	102.25	10.59	10	25.28	5.23	21	73.62	1.12	2	201.15	16.94	8
4	Bank of India	0.00	0.00	0	148.28	16.53	11	55.39	10.71	19	203.67	27.24	13
5	Bank of Maharashtra	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
6	Canara Bank	351.12	351.10	100	1521.21	1103.58	73	0.00	0.00	0	1872.33	1454.68	78
7	Central Bank of India	136.71	19.16	14	917.84	118.32	13	873.52	133.64	15	1928.07	271.12	14
8	Corporation Bank	1.00	1.80	0	1.15	0.00	0	2.31	0.00	0	4.46	1.80	40
9	Indian Bank	4.67	0.00	0	170.34	57.81	34	75.73	44.30	58	250.74	102.11	41
10	IDBI BANK	670.42	450.19	67	621.80	276.00	44	55.75	52.58	94	1347.97	778.77	58
11	Indian Overseas Bank	3.75	0.75	20	450.50	395.50	88	10.50	3.50	33	464.75	399.75	86
12	Oriental Bank of Commerce	0.10	0.08	80	12.20	11.90	98	4.32	4.25	98	16.62	16.23	98
13	Punjab & Sind Bank	1.00	0.00	0	85.00	25.50	30	10.14	0.00	0	96.14	25.50	27
14	Punjab National Bank	4.12	1.25	30	403.25	84.25	21	6.58	2.35	36	413.95	87.85	21
15	State Bank of India	7789.00	3925.00	50	10125.00	7195.00	71	4658.00	2125.00	46	22572.00	13245.00	59
16	Syndicate Bank	0.90	0.00	0	260.00	35.20	14	210.00	46.11	22	470.90	81.31	17
17	Union Bank of India	106.42	47.21	44	821.32	436.02	53	357.65	238.02	67	1285.39	721.25	56
18	United Bank of India	5514.20	1952.55	35	7445.00	2244.25	30	3215.78	1017.28	32	16174.98	5214.08	32
19	UCO Bank	2515.70	139.15	6	5001.50	38.15	1	513.21	13.10	3	8030.41	190.40	2
20	Vijaya Bank	0.71	0.00	0	38.06	0.00	0	0.00	0.00	0	38.77	0.00	0
A	Sub Total of Public Sec.	17202.07	6898.83	40	28064.08	12044.77	43	10122.50	3691.96	36	55388.65	22635.56	41
21	AXIS BANK	57.83	30.26	52	1348.82	1348.82	100	10.79	1.31	12	1417.44	1380.39	97
22	Federal Bank	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
23	HDFC	801.2	729.66	91	545.44	525.72	96	22.34	20.67	93	1368.98	1276.05	93
24	ICICI	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
25	Indusind Bank	2.37	0.11	5	66.34	37.87	57	0.00	0.00	0	68.71	37.98	55
26	Ujjivan Bank	2147.35	2146.25	100	773.85	771.57	100	2562.35	2560.11	100	5483.55	5477.93	100
27	SOUTH INDIAN BANK	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
28	YES Bank	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
B	Sub Total of Pvt. Sec. Bank	3008.75	2906.28	97	2734.45	2683.98	98	2595.48	2582.09	0	8338.68	8172.35	98
29	Tripura Gramin Bank	56793.39	40683.34	72	43968.46	30963.39	70	19937.36	13509.75	68	120699.21	85156.48	71
C	Sub Total of RRB	56793.39	40683.34	72	43968.46	30963.39	70	19937.36	13509.75	68	120699.21	85156.48	71
30	ACUB	0	0	0	0	0	0	521.31	140.39	27	521.31	140.39	27
31	TCARDB	290.50	9.82	3	0	0	0	1282.50	63.26	5	1573.00	73.08	5
32	TSCB	4200.00	576.72	14	5500.00	744.53	14	3500.00	821.04	23	13200.00	2142.29	16
D	Sub Total of Coop.Banks	4490.50	586.54	13	5500.00	744.53	14	5303.81	1024.69	19	15294.31	2355.76	15
	Grand Total	81494.71	51074.99	63	80266.99	46436.67	58	37959.15	20808.49	55	199720.85	118320.15	59

TRIPURA STATE

BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 30.06.2018

(Amount in Lacs)

SI No.	BANKS	PMRY					SGSY					SJSRY				
		Total Outg.		Demand	Recovery	Total Overdue	Total Outg.		Dem and	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	0	0.00	0.00	0.00	0.00
2	Andhra Bank					0.00					0.00					0.00
3	BOB	3	4.15	4.15	0.00	4.15	3	3.14	3.14	0.00	3.14	49	25.14	25.14	0.00	25.14
4	BOI	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	44	10.98	3.54	0.00	3.54
5	Canara	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	10	4.01	4.01	0.00	4.01
6	CBI Corporation	149	62.24	62.24	11.93	50.31	159	15.97	15.97	0.00	15.97	10	4.01	4.01	0.00	4.01
7						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	5	4.56	3.39	1.01	2.38
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	10	7.85	4.25	1.00	3.25
11	P&SB	17	63.90	63.90	0.00	63.90	0	0.00	0.00	0.00	0.00	28	19.75	12.50	0.00	12.50
12	SBI	2135	2327.00	1745.00	25.12	1719.88	1546	1102.32	574.00	14.36	559.64	912	1995.36	1621.00	45.00	1576.00
13	UCO	143	187.00	187.00	29.00	158.00	36	23.00	23.00	4.00	19.00	78	56.45	45.00	12.00	33.00
14	UB	6	1.13	0.79	0.08	0.71	0	0.00	0.00	0.00	0.00	135	581.23	173.32	29.15	144.17
15	UBI	411	395.00	395.00	12.00	383.00	54	19.12	14.39	0.00	14.39	271	166.14	165.45	0.00	165.45
16	VB	2	4.19	4.19	0.00	4.19	0	0.00	0.00	0.00	0.00	21	11.94	11.94	0.00	11.94
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	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
20	DENA					0.00					0.00					0.00
21	ICICI	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	2	0.48	0.00	0.00	0.00
22	Syndicate	0	0.00	0.00	0.00	0.00	6	3.10	3.10	0.10	3.00	5	5.24	5.00	0.23	4.77
23	BOM					0.00					0.00					0.00
24	OBC	5	7.71	7.71	0.00	7.71	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
A	ASCB	2871	3052.32	2469.98	78.13	2391.85	1805	1167.02	633.74	18.60	615.14	1581	2893.37	2081.85	89.13	1992.72
25	TGB	0	0.00	0.00	0.00	0.00	66	4.78	4.78	0.73	4.05	0	0.00	0.00	0.00	0.00
B	ASCB incl.	2871	3052.32	2469.98	78.13	2391.85	1871	1171.80	638.52	19.33	619.19	1581	2893.37	2081.85	89.13	1992.72
26	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
27	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
28	TSCB	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
C	Coop. Bank Sub Total	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
	GRAND TOTAL	2871	3052.32	2469.98	78.13	2391.85	1871	1171.80	638.52	19.33	619.19	1581	2893.37	2081.85	89.13	1992.72

TRIPURA STATE

BANK-VM SE & GOVERNMENT PROGRAMME-VM SE RECOVERY PERFORMANCE AS ON 30.06.2018

(Amount in Lacs)

Sl No.	BANKS	TRANSPORT OPERATOR					SUME					KVC(MMS)				
		Total Outg.		Demand	Recovery	Total Overdu	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	0	0.00	0.00	0.00	0.00
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	6	16.94	4.60	1.92	2.68
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	1221	1856.00	678.00	25.00	653.00	0	0.00	0.00	0.00	0.00	523	989.00	514.00	124.00	390.00
13	UCO	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	22	32.82	25.00	5.00	20.00
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	745	1125.55	1125.55	10.25	1115.30	0	0.00	0.00	0.00	0.00	198	144.23	144.23	14.89	129.54
16	VB	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
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	0	0.00	0.00	0.00	0.00
20	DENA					0.00					0.00					0.00
21	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
22	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
23	BOM															
24	OBC	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
A	ASCB	1971	2987.10	1809.10	35.25	1773.85	0	0.00	0.00	0.00	0.00	753	1199.47	690.48	146.72	543.76
25	TGB	1381	1221.61	178.45	99.62	78.83	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
B	ASCB incl.	3352	4208.71	1987.55	134.87	1852.68	0	0.00	0.00	0.00	0.00	753	1199.47	690.48	146.72	543.76
26	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
27	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
28	TSCB	555	464.01	450.00	6.01	443.99	0	0.00	0.00	0.00	0.00	47	34.32	34.32	0.00	34.32
C	Coop. Bank Sub Total	555	464.01	450.00	6.01	443.99	0	0.00	0.00	0.00	0.00	47	34.32	34.32	0.00	34.32
GRAND TOTAL		3907	4672.72	2437.55	140.88	2296.67	0	0.00	0.00	0.00	0.00	800	1233.79	724.80	146.72	578.08

TRIPURA STATE

BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 30.06.2018

(Amount in Lacs)

Sl 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	2	4.27	4.27	0.00	4.27	1	2.37	2.37	0.00	2.37
2	Andhra Bank					0.00	7	9.30	9.30	8.55	0.75	15	15.78	15.78	14.90	0.88
3	BOB	0	0.00	0.00	0.00	0.00	3	2.20	2.20	0.00	2.20	6	3.50	3.50	0.00	3.50
4	BOI	0	0.00	0.00	0.00	0.00	21	29.45	9.50	0.00	9.50	21	21.25	10.14	0.00	10.14
5	Canara	0	0.00	0.00	0.00	0.00	113	157.38	157.38	139.40	17.98	198	151.00	151.00	121.85	29.15
6	CBI	0	0.00	0.00	0.00	0.00	72	181.53	55.23	17.32	37.91	76	157.72	60.40	12.08	48.32
7	Coprporation	0	0.00	0.00	0.00	0.00	9	17.73	17.73	0.00	17.73	6	6.41	6.41	0.00	6.41
8	IB	0	0.00	0.00	0.00	0.00	39	66.75	27.20	4.72	22.48	28	51.22	16.98	4.85	12.13
9	IDBI	0	0.00	0.00	0.00	0.00	2	12.12	12.12	0.00	12.12	1	1.30	1.30	0.00	1.30
10	IOB	0	0.00	0.00	0.00	0.00	25	38.50	6.50	2.50	4.00	35	38.50	4.50	2.00	2.50
11	P&SB	0	0.00	0.00	0.00	0.00	25	51.10	51.10	0.00	51.10	12	13.00	5.45	0.00	5.45
12	SBI	0	0.00	0.00	0.00	0.00	1745	4102.00	415.00	12.00	403.00	1544	1569.00	498.00	226.32	271.68
13	UCO	0	0.00	0.00	0.00	0.00	324	536.65	225.00	21.00	205.00	664	985.00	164.00	15.00	149.00
14	UB	0	0.00	0.00	0.00	0.00	141	671.31	223.13	89.45	190.00	147	621.31	293.14	7.97	285.17
15	UBI	0	0.00	0.00	0.00	0.00	2104	4236.00	3695.25	36.21	3659.04	614	874.23	412.14	15.29	396.85
16	VB	0	0.00	0.00	0.00	0.00	6	17.65	8.00	6.00	2.00	4	9.00	4.00	1.00	3.00
17	HDFC	0	0.00	0.00	0.00	0.00	1	2.29	2.29	0.00	2.29	1	0.55	0.55	0.08	0.47
18	AXIS BANK	0	0.00	0.00	0.00	0.00	1	3.82	3.82	0.00	3.82	0	0.00	0.00	0.00	0.00
19	PNB	0	0.00	0.00	0.00	0.00	17	41.25	41.25	0.00	41.25	12	18.15	18.15	0.00	18.15
20	DENA					0.00					0.00	6	6.41			0.00
21	ICICI	0	0.00	0.00	0.00	0.00	1	0.15	0.15	0.00	0.15	0	0.00	0.00	0.00	0.00
22	Syndicate Bank	0	0.00	0.00	0.00	0.00	44	77.96	18.00	1.52	16.48	55	60.48	21.00	3.19	17.81
23	BOM						8	10.12	2.56	0.00	2.56	11	14.12	7.14	0.00	7.14
24	OBC	0	0.00	0.00	0.00	0.00	12	12.00	9.00	0.00	9.00	9	8.17	2.27	0.00	2.27
A	ASCB excl.RRB	0	0.00	0.00	0.00	0.00	4722	10281.53	4995.98	338.67	4657.31	3466	4628.47	1698.22	424.53	1273.69
25	TGB	0	0.00	0.00	0.00	0.00	4065	5846.06	496.37	113.26	383.11	4510	5040.44	541.08	205.91	335.17
B	ASCB incl. RRB	0	0.00	0.00	0.00	0.00	8787	16127.59	5492.35	451.93	5040.42	7976	9668.91	2239.30	630.44	1608.86
26	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
27	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
28	TSCB	0	0.00	0.00	0.00	0.00	1267	2995.72	750.00	87.74	662.26	2985	3541.88	1000.00	221.38	778.62
C	Coop. Bank Sub Total	0	0.00	0.00	0.00	0.00	1267	396.18	37.33	47.09	-9.76	625	518.25	158.35	143.23	15.12
	Grand Total	0	0.00	0.00	0.00	0.00	10054	16523.77	5529.68	499.02	5030.66	8601	10187.16	2397.65	773.67	1623.98

TRIPURA STATE

BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 30.06.2018

(Amount in Lacs)

SI No.	BANKS	D.R.I.					SHG					IRDP				
		Total Outg.		Demand	Recovery	Total Overd	Total Outg.		Dem and	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	1.89	0.00	1.89	0	0.00	0.00	0.00	0.00
4	BOI					0.00					0.00					0.00
5	Canara	261	22.14	12.25	0.00	12.25					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	0.00	0.45					0.00					0.00
12	SBI	611	110.48	10.58	0.00	10.58	3014	3823.00	956.00	0.00	956.00	365	54.22	49.00	0.00	49.00
13	UCO	35	2.87	5.53	1.53	4.00	35	57.56	43.00	17.00	28.00					0.00
14	UB					0.00					0.00					0.00
15	UBI	551	67.45	31.56	0.00	31.56	2084	1287.19	556.08	1.23	554.85	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	DENA					0.00					0.00					0.00
21	ICICI					0.00					0.00					0.00
22	Syndicate Bank					0.00					0.00					0.00
23	BOM															
24	OBC															
A	ASCB	1461	203.39	60.37	1.53	58.84	5264	5198.98	1572.05	18.23	1553.82	365	54.22	49.00	0.00	49.00
25	TGB					0.00	4231	2581.26	315.26	109.51	205.75	0	0.00	0.00	0.00	0.00
B	ASCB incl.	1461	203.39	60.37	1.53	58.84	9495	7780.24	1887.31	127.74	1759.57	365	54.22	49.00	0.00	49.00
26	ACUB					0.00					0.00					0.00
27	TCARDB					0.00					0.00					0.00
28	TSCB					0.00	1439	2035.46	2035.46	14.50	2020.96	39	69.14	69.14	0.00	69.14
C	Coop. Bank Sub Total	0	0	0	0	0.00	1439	2035.46	2035.46	14.50	2020.96	39	69.14	69.14	0.00	69.14
	GRAND TOTAL	1461	203.39	60.37	1.53	58.84	10934	9815.70	3922.77	142.24	3780.53	404	123.36	118.14	0.00	118.14

Joint recovery drive with State Govt officials could not be held due to flood situation in major areas of the state. However, during the campaign held in all the blocks, under GSA & EGSA, recovery of loans was emphasized for recycling of credit.

Public Demand Recovery (PDR)

PDR certificate cases as on 30.06.2018

As on	Cases pending		Recovery made during the current year.	
	No.	Amt.	No.	Amt.
30.06.2018	1355	841.42	137	222.71

Bank wise position of Certificate cases (PDR Act) as on 30.06.2018 is furnished in the annexure.

Statement showing the filing and disposal of cases under PDR up to 30.06.2018					
(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	1	5.69	0	0.00
2	Andhra Bank	0	0.00	0	0.00
3	Bank of Baroda	8	10.25	0	0.00
4	Bank of India	0	0.00	0	0.00
5	Canara Bank	4	3.75	0	0.00
6	Central Bank of India	0	0.00	0	0.00
7	Indian Bank	0	0.00	0	0.00
8	Indian Overseas Bank	0	0.00	0	0.00
9	Punjab & Sind Bank	15	55.91	0	0.00
10	State Bank of India	340	258.00	81	181.00
11	Uco Bank	41	23.00	25	15.00
12	Union Bank of India	7	5.50	31	26.71
13	Vijaya Bank	1	1.50	0	0.00
14	Punjab National Bank	0	0.00	0	0.00
15	Tripura Gramin Bank	798	164.62	0	0.00
16	Agartala Urban Coop. Bank	32	7.00	0	0.00
17	Tripura Coop.Agri & Rural Dev.Bank	53	153.10	0	0.00
18	Tripura State Coop. Bank.	55	153.10	0	0.00
	TOTAL :	1355	841.42	137	222.71

कार्य सूची ९

त्रिपुरा राज्य के बंकों में गैर निष्पादक
आस्तियों(एन.पी.ए.) की स्थिति

POSITION OF NPA OF BANKS IN THE STATE OF TRIPURA

As on 30.06.2018

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
March'2017	9586	540.46	5.64
March'2018	11518	613.19	5.32
June'2018	11902	766.05	6.43

Percentage of gross NPA increased from 5.32% as on March' 2018 to 6.43% as on June' 2018. Amount in absolute terms increased to Rs 766.05 crore as on 30th June 2018 from Rs. 613.19 crore as on March'2018. The outstanding amount under Written off A/Cs (Shadow Register) is around Rs 71.31 crore which if added with the outstanding NPA, the total amount would be Rs 837.36 crore which seems to be high.

The total outstanding NPA amount in Govt. sponsored schemes have increased from Rs.101.08 crores in June 2017 to Rs.121.68 crores in June 2018 - an increase of 20% from the corresponding period of the previous year, which is very high. State govt is requested to take adequate measures in helping bank officials in recovery of these loans, since a high percentage of NPA in these schemes are affecting disbursement of fresh credit to new applicants under Govt sponsored schemes.

NPA Position and amount outstanding in Shadow Register of Banks in Tripura as on 30.06.2018 is furnished in the Annexure.

TRIPURA STATE
NPA Position of Banks in Tripura as on 30.06.2018

(Amt. in lacs)							
Sl No	Name of Bank	Agriculture	MSME	OPS	Total PriSec	Non- PriSec	Total NPA
1	2	3	4	5	6	7	8
1	Allahabad Bank	0.00	34.85	133.15	168.00	1.85	169.85
2	Andhra Bank	0.00	0.00	0.00	0.00	0.00	0.00
3	Bank of Baroda	102.25	25.28	73.62	201.15	452.25	653.40
4	Bank of India	0.00	573.63	178.08	751.71	43.35	795.06
5	Bank of Maharashtra	0.00	0.00	0.00	0.00	0.00	0.00
6	Canara Bank	50.24	208.16	161.22	419.62	74.98	494.60
7	Central Bank of India	15.12	428.16	206.60	739.88	0.00	739.88
8	Corporation Bank	1.80	0.00	0.00	1.80	0.00	1.80
9	Indian Bank	4.00	67.72	12.16	83.88	0.85	84.73
10	IDBI BANK	1036.00	403.00	14.00	1453.00	33.00	1486.00
11	Indian Overseas Bank	0.00	299.51	2.74	302.25	20.50	322.75
12	Oriental Bank of Commerce	0.00	23.00	0.00	23.00	0.00	23.00
13	Punjab & Sind Bank	0.00	64.01	21.61	85.62	25.38	111.00
14	Punjab National Bank	7.51	1154.00	31.85	1193.36	0.00	1193.36
15	State Bank of India	2846.52	10292.31	317.17	13456.00	2250.00	15706.00
16	Syndicate Bank	3.43	12.31	148.56	164.30	7.55	171.85
17	Union Bank of India	8.39	149.21	128.89	286.49	91.07	377.56
18	United Bank of India	1733.21	3473.11	3554.28	8760.60	101.48	8862.08
19	UCO Bank	1496.87	2410.09	245.83	4152.79	2403.00	6555.79
20	Vijaya Bank	0.71	38.06	0.00	38.77	8.08	46.85
A	Sub-Total PUBLIC sec Bank	7308.05	19716.41	5319.76	32342.22	5513.35	37855.57
21	AXIS BANK	1.80	26.89	0.93	29.62	5.11	34.73
22	Bandhan Bank	0.00	0.00	0.00	0.00	3.16	3.16
23	Federal Bank	0.00	0.00	0.00	0.00	0.00	0.00
24	HDFC	258.87	37.41	0.01	296.29	203.80	500.09
25	ICICI	0.00	0.00	0.00	0.00	0.00	0.00
26	IDFC	0.35	0.00	0.00	0.35	0.00	0.35
27	Indus Ind Bank	2.26	28.47	0.00	30.73	0.00	30.73
28	Kotak Mahindra Bank Ltd	0.00	0.00	0.00	0.00	0.00	0.00
29	South Indian Bank	0.00	0.00	0.00	0.00	0.00	0.00
30	YES Bank	0.00	0.00	0.00	0.00	0.00	0.00
31	Ujjivan Bank	2.15	2.34	1.41	5.90	16.04	21.94
B	Sub Total Pvt. Sec Bank	285.43	95.11	2.35	382.89	228.11	611.00
31	TGB	17678.86	9458.06	3310.65	30447.57	1976.23	32423.80
C	Sub Total FDR	17678.86	9458.06	3310.65	30447.57	1976.23	32423.80
32	ACUB	0.00	0.00	341.21	341.21	0.00	341.21
33	ICAROB	172.50	0.00	600.50	773.00	0.00	773.00
34	TSCB	1057.40	1547.86	887.09	3492.35	1148.15	4640.50
D	Sub-Total Coop. Bank	1229.90	1547.86	1008.88	4506.56	1148.15	5734.71
	GRAND TOTAL	26488.24	30917.44	10441.56	67738.24	3085.84	76605.08

TRIPURA STATE

Position of Technically Written off A/Cs of Banks in Tripura as on 30.06.2018

Sl.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	1389	117.75	1389	117.75
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	0	0.00	0	0.00
6	Canara Bank	365	92.13	365	92.13
7	Central Bank of India	287	216.00	287	216.00
8	Indian Bank	129	66.59	129	66.59
9	IDBI BANK	1	820.00	1	820.00
10	Indian Overseas Bank	25	25.50	25	25.50
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	134	162.45	134	162.45
16	United Bank of India	48896	4012.14	20522	1822.20
17	Union Bank of India	41	21.22	41	21.22
18	Vijaya Bank	0	0.00	0	0.00
19	Oriental Bank of Commerce	0	0.00	0	0.00
20	Corporation Bank	0	0.00	0	0.00
A	Sub-Total PUBLIC sec Bank	93588	24851.27	25178	5447.45
21	AXIS BANK	2	57.39	2	57.39
22	ICICI	0	0.00	0	0.00
23	HDFC	0	0.00	0	0.00
24	South Indian Bank	0	0.00	0	0.00
25	INDUSIND	0	0.00	0	0.00
26	YES Bank	0	0.00	0	0.00
B	Sub Total PRIVATE Sec bank	2	57.39	2	57.39
27	Tripura Gramin Bank	114061	6606.59	38938	1624.19
C	Sub Total RRB	114061	6606.59	38938	1624.19
28	ACUB	107	2.14	107	2.14
29	TCARDB	0	0.00	0	0.00
30	TSCB	0	0.00	0	0.00
D	Sub-Total Coop. Bank	107	2.14	107	2.14
GRAND TOTAL		207758	31517.39	64225	7131.17

STATUS OF GOVT. SPONSORED SCHEMES & NPA GENERATED THEREOF													
	PMRY				PMEGP				SWAVALAMBAN				
	A/Cs Outstanding	Outstd. Balance as on 30.06.18	NPA A/Cs	Amt. Outstd. As on 30.06.18	A/Cs Outstanding	Outstd. Balance as on 30.06.18	NPA A/Cs	Amt. Outstd. As on 30.06.18	A/Cs Outstanding	Outstd. Balance as on 30.06.18	NPA A/Cs	Amt. Outstd. As on 30.06.18	
1 Allahabad Bank	0	0.00	0	0.00	58	126.21	2	4.98	76	85.23	3	5.60	
2 Andhra Bank	0	0.00	0	0.00	7	9.30	0	0.00	15	15.78	0	0.00	
3 Bank of Baroda	0	0.00	0	0.00	9	11.00	9	11.00	14	25.00	14	25.00	
4 Bank of Maharashtra	0	0.00	0	0.00	10	11.21	0	0.00	0	0.00	0	0.00	
5 Bank of India	0	0.00	0	0.00	3	13.90	3	13.90	15	20.14	5	3.54	
6 Canara Bank	0	0.00	0	0.00	100	284.19	22	54.32	171	255.18	33	59.21	
7 Central Bank of India	149	62.24	58	37.21	72	181.53	18	9.83	76	157.72	24	23.41	
8 CORPORATION BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	
9 Indian Bank	1	0.27	1	0.27	39	66.75	19	21.10	28	51.22	6	8.21	
10 IDBI BANK	0	0.00	0	0.00	5	18.78	5	18.78	1	6.06	1	6.06	
11 IOB	20	42.50	5	18.30	25	39.50	12	9.50	43	68.50	16	11.10	
12 PNB	3	2.80	3	2.50	48	144.75	29	58.60	72	180.40	38	77.45	
13 P&SB	35	79.60	7	25.00	22	48.00	10	16.00	32	64.00	24	36.00	
14 SBI	2420	2429.00	570	1009.00	1894	4228.14	373	1719.00	1614	1757.21	362	782.50	
15 SYNDICATE BANK	0	0.00	0	0.00	44	77.96	8	11.28	55	60.38	2	1.33	
16 OBC	0	0.00	0	0.00	7	13.00	4	8.00	8	13.00	2	2.00	
17 United Bank of India	2612	1759.32	2605	1753.35	2914	4953.14	523	889.32	963	1023.65	224	376.32	
18 Union Bank of Inida	181	229.67	121	114.59	141	651.23	101	388.21	247	573.92	181	163.61	
19 UCO Bank	143	158.49	143	158.49	324	536.65	112	227.92	664	985.00	129	153.20	
20 Vijaya Bank	2	4.19	2	4.19	6	18.50	0	0.00	4	9.00	1	3.00	
ASCB of PSBs Sub-Total	5566	4768.08	3515	3122.90	5728	11433.74	1250	3461.74	4098	5351.39	1065	1737.54	
21 AXIS BANK	0	0.00	0	0.00	1	3.82	0	0.00	0	0.00	0	0.00	
22 HDFC BANK	0	0.00	0	0.00	0	0.00	0	0.00	1	0.55	0	0.00	
23 ICICI	0	0.00	0	0.00	1	0.15	0	0.00	0	0.00	0	0.00	
24 INDUSIND BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	
25 SOUTH INDIAN BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	
26 Yes Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	
27 Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	
28 Kotak Mahindra	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	
ASCB of Pvt s Sub-Total	0	0.00	0	0.00	2	3.97	0	0.00	1	0.55	0	0.00	
29 TGB	0	0.00	0	0.00	4065	5846.06	754	1096.69	4510	5040.44	1678	2100.97	
TGBs Sub-Total	0	0.00	0	0.00	4065	5846.06	754	1096.69	4510	5040.44	1678	2100.97	
30 ACUB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	
31 TCARDB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	
32 TSCB Ltd	0	0.00	0	0.00	1267	2995.72	343	310.23	2985	3541.88	693	326.59	
ASCB ofCoop Sub-Total	0	0.00	0	0.00	1267	2995.72	343	310.23	2985	3541.88	693	326.59	
GRAND TOTAL	5566	4768.08	3515	3122.90	11062	20279.49	2347	4868.66	11594	13934.26	3436	4165.10	

कार्य सूची १०

बंकों द्वारा समय पर आंकड़ों की पेशी

Timely submission of data by banks:

13 out of 36 Banks submitted the reports after the stipulated date. All Banks are once again requested to ensure submission of data within the stipulated time period.

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 15.07.2018 for compilation of Agenda Notes for 126th SLBC Meeting. The date of submission by the concerned banks is tabulated as follows:-

Sl.	Bank	Date of Submission
1	ACUB	13.07.2018
2	Allahabad Bank	11.07.2018
3	Andhra Bank	04.07.2018
4	AXIS BANK	24.07.2018
5	Bandhan Bank	21.07.2018
6	Bank of Baroda	11.07.2018
7	Bank of India	13.07.2018
8	Bank of Maharashtra	04.07.2018
9	Canara Bank	16.07.2018
10	Central Bank of India	16.07.2018
11	Corporation Bank	21.07.2018
12	Dena Bank	11.07.2018
13	Federal Bank	16.07.2018
14	HDFC	16.07.2018
15	ICICI	23.07.2018
16	IDBI BANK	13.07.2018
17	IDFC Bank	23.07.2018
18	Indian Bank	13.07.2018
19	Indian Overseas Bank	13.07.2018
20	Indusind Bank	30.07.2018
21	Kotak Mahindra Bank	25.07.2018
22	Oriental Bank of Commerce	17.07.2018
23	Punjab & Sind Bank	16.07.2018
24	Punjab National Bank	21.07.2018
25	South Indian Bank	17.07.2018
26	State Bank of India	11.07.2018
27	Syndicate Bank	16.07.2018
28	TCARDB	16.07.2018
29	Tripura Gramin Bank	17.07.2018
30	TSCB	17.07.2018
31	UCO Bank	11.07.2018
32	Union Bank of India	16.07.2018
33	United Bank of India	04.07.2018
34	Vijaya Bank	16.07.2018
35	YES Bank	17.07.2018
36	Ujjivan Bank	21.07.2018

कार्य सूची ११

अन्य मुद्दे

Other Issues:

Rehabilitation package for the affected people those who were hitherto engaged in Cannabis cultivation and covering them under suitable alternative farm activities:

With a view to sensitizing the people from a large stretch near Indo-Bangla bordering area affected due to destruction of the Cannabis cultivation by the enforcement/ police authority for purposes of Govt. of Tripura's cherished desire of making the State Cannabis free and necessity of rehabilitating them through alternative means of livelihood, viz. farm and non- farm activities like (a) Agriculture and allied activities, (b) Horticulture, (c) Pisciculture, (d) Sericulture, (e) Animal husbandry and rearing/fattening of farm animals, etc., it has been decided to hold sensitization program through FLCs and "Koushal Melas" on different dates and on different locations covering all the Blocks/ Village Panchayets, list appended below:

Sl. No.	Name of Block	Name of GPS/VCs to be covered	Venue	Date
1	Kathalia	Manai Pathar, Jagatrapur	Jagatrapur Community Hall	4 th Sept.,2018
2		Kalikhola & Thalibari	Thalibari Community Hall	5 th Sept.,2018
3	Mohanbhog	South Taibandal, Chandul, North Taibandal, Dashrathbari	Dakshin Kalam Chowra Community Hall	6 th Sept.,2018
4	Boxanagar	Uttar Kalamchowra, Kamalnagar, Dakshin Kalamchowra, Anandanagar, Bijoyanagar, Dhanirampur, Matinagar, Mainama	Dakshin Kalamchowra Community Hall	3 rd Oct.,4 th Oct.,2018
5		Putia, Veluarchar, Dayalpara, Maqnikyanagar, Boxanagar, Madhya Boxanagar, Kalshimura	Manikyanagar Community Hall	5 th Oct.,2018
6		Rahimpur, Ashabari, Bagber	Samar Smrity Milanayatan Hall	6 th Oct.,2018
7	Kathalia	Paharpur, Nirvoypur, South Moheshpur	Machima Community Hall	9 th Oct.,2018
8		Bhabanipur, K.K. Nagar	K.K. Nagar Bazar Hall	10 th Oct.,2018
9	Mohanbhog	Dasharathbari, Uрмаi, Kalamkhet	Dasharathbari Community Hall	11 th Oct.,2018
10		Grantali, Telkajala, Baniachara	Telkajla Community Hall	12 th Oct.,2018
11	Bishalgarh	Madhupur, Pathariadar, Debipur, Bhatibari,	Madhupur Krishi Bhawan	12 th Nov.,2018
		Radhanagar Lembutgali, N.C. Nagar, Champamura	Madhupur Krishi Bhawan	13 th Nov.,2018
12		Kamalasagar, Dakshin Madhupur Konaban, Kaiyadepha	Kamalasagar Conference Hall	14 th Nov., 2018

Major points of discussion taken place in the 1st Steering Committee of SLBC, Sub-committee on Agriculture, MSME and Data Management held at Conference Hall of RBI Agartala on 04.09.2018

- The Agenda points for the 126th SLBC meeting were put forward for perusal and deliberation by the committee members.
- Emphasis on streamlining of credit disbursement among banks and issues regarding timely sanction and disbursement of loans.
- The issue of rehabilitation of cannabis cultivators in the state was discussed upon by the participants and emphasis was given on the needs to address the requirement of the persons affected. Adequate focus is to be given for skill development in relevant areas to help them become self sufficient. Bankers also agreed to extend support as per their needs and capabilities to bring them back to the main stream of the economy.
- On the issue of doubling of farmer's income, GM RBI observed that the high cost of living in the state is adversely affecting the income of low income groups of farmers and other weaker sections. The possible solutions regarding the same are to be taken up in the SLBC meeting. Evolving steps to remove the involvement of middlemen is to be deliberated upon. The meeting also unanimously agreed to put more focus on development of Allied activities in the State and explore new initiatives which will help to increase the income of the farmers.
- Issues of financing loans to agri-allied sector, and the difficulties being faced by branches were discussed. Block level mechanism was advocated to assess potentially viable and credit worthy activities that can be financed by banks. BLBC forum must become more proactive to address block specific needs. Forward and backward linkage with the milk unions of the state must be encouraged for tackling the hurdles observed in Dairy Development scheme.
- Agriculture Department, Govt of Tripura stressed on the timely sanction of KCC loans adhering to the seasonal viability of crops for which the loans are sponsored.
- The marketing aspect of the farm produce has many lacunae that have lead to high NPA in crop loans and this issue needs to be addressed for the benefit of farmers which will ultimately help to widen the coverage of KCC loans.
- The defaulter list of KCC NPA borrowers can be furnished to the Agriculture Dept. for taking adequate steps in recovery of loans from the defaulter borrowers.
- Agriculture Dept, requested the bank officials to focus on covering all eligible farmers under PMFBY.
- GM RBI, advised all banks for promotion of digital transactions. He also emphasized on the circulation of coins in the market and its acceptability. Banks were advised to sensitize their customers regarding the same. He expressed concern over the lesser number of detection of counterfeit notes by the Public sector Bank in comparison to private Banks.

FINANCIAL LITERACY/ AWARENESS CAMP ORGANISED BY THE RURAL BRANCHES OF BANKS 2018-19						
FOR THE QUARTER ENDED JUNE '2018						
TRIPURA STATE						
Sl.	District	Block	Name of Bank	Name of Branch	Month	Held On
1	Dhalai	Manu	Bank of India	Dhumachherra	Apr'2018	04.04.2018
2	Dhalai	Salema	Bandhan Bank	Singinala	Apr'2018	19.04.2018
3	Dhalai	Durgachoumohani	Indian Bank	Durgachoumohani	Apr'2018	11.04.2018
4	Dhalai	Manu	SBI	Kanchancherra	Apr'2018	02.04.2018
5	Dhalai	Ambassa	TGB	Jawharnagar	Apr'2018	24.04.2018
6	Dhalai	Ambassa	TGB	Kachuchara	Apr'2018	17.04.2018
7	Dhalai	Ambassa	TGB	Kulai	Apr'2018	09.04.2018
8	Dhalai	Salema	TGB	Kamalpur	Apr'2018	30.04.2018
9	Dhalai	Manu	TGB	Manu	Apr'2018	05.04.2018
10	Dhalai	Manu	TGB	Nalkata (82 Miles)	Apr'2018	17.04.2018
11	Dhalai	Chaumanu	TGB	Chailengta	Apr'2018	03.04.2018
12	Dhalai	Damburnagar	TGB	Gandachherra	Apr'2018	25.04.2018
13	Dhalai	Damburnagar	TGB	Ganganagar	Apr'2018	03.04.2018
14	Dhalai	Durgachoumohani	TGB	Bamancherra	Apr'2018	27.04.2018
15	Dhalai	Chaumanu	TGB	Chaumanu	Apr'2018	18.04.2018
16	Dhalai	Salema	TGB	Abhanga	Apr'2018	19.04.2018
17	Dhalai	Chaumanu	TSCB	Choumanu	Apr'2018	18.04.2018
18	Dhalai	Chaumanu	TSCB	Chailengta	Apr'2018	24.04.2018
19	Dhalai	Damburnagar	TSCB	Gandachherra	Apr'2018	30.04.2018
20	Dhalai	Salema	TSCB	Moracherra	Apr'2018	05.04.2018
21	Dhalai	Ambassa	TSCB	Jawaharnagar	Apr'2018	09.04.2018
22	Dhalai	Ambassa	UBI	Sikaribari	Apr'2018	11.04.2018
23	Dhalai	Salema	UBI	Halhali	Apr'2018	19.04.2018
24	Dhalai	Salema	UBI	Kamalpur	Apr'2018	18.04.2018
25	Dhalai	Manu	UBI	Manu	Apr'2018	17.04.2018
26	Dhalai	Manu	UBI	Choumanu	Apr'2018	27.04.2018
27	Dhalai	Manu	UBI	Machli	Apr'2018	03.04.2018
28	Dhalai	Chaumanu	UBI	Chailengta	Apr'2018	25.04.2018
29	Dhalai	Damburnagar	UCO Bank	Gandachherra	Apr'2018	05.04.2018
30	Dhalai	Damburnagar	UCO Bank	Raishyabari	Apr'2018	25.04.2018
31	Dhalai	Manu	Bank of India	Dhumachherra	May'2018	22.05.2018
32	Dhalai	Salema	Bandhan Bank	Singinala	May'2018	02.05.2018
33	Dhalai	Durgachoumohani	Indian Bank	Durgachoumohani	May'2018	12.05.2018
34	Dhalai	Manu	SBI	Kanchancherra	May'2018	15.05.2018
35	Dhalai	Ambassa	TGB	Ambassa	May'2018	18.05.2018
36	Dhalai	Ambassa	TGB	Jawharnagar	May'2018	08.05.2018
37	Dhalai	Ambassa	TGB	Kachuchara	May'2018	05.05.2018
38	Dhalai	Ambassa	TGB	Kulai	May'2018	29.05.2018
39	Dhalai	Salema	TGB	Kamalpur	May'2018	26.05.2018
40	Dhalai	Manu	TGB	Manu	May'2018	16.05.2018
41	Dhalai	Chaumanu	TGB	Chailengta	May'2018	21.05.2018
42	Dhalai	Damburnagar	TGB	Gandachherra	May'2018	04.05.2018
43	Dhalai	Damburnagar	TGB	Ganganagar	May'2018	22.05.2018
44	Dhalai	Durgachoumohani	TGB	Bamancherra	May'2018	15.05.2018
45	Dhalai	Chaumanu	TGB	Chaumanu	May'2018	03.05.2018
46	Dhalai	Salema	TGB	Abhanga	May'2018	26.05.2018
47	Dhalai	Chaumanu	TSCB	Chailengta	May'2018	23.05.2018
48	Dhalai	Damburnagar	TSCB	Gandachherra	May'2018	15.05.2018
49	Dhalai	Salema	TSCB	Moracherra	May'2018	07.05.2018
50	Dhalai	Ambassa	TSCB	Jawaharnagar	May'2018	05.05.2018
51	Dhalai	Ambassa	UBI	Sikaribari	May'2018	05.05.2018
52	Dhalai	Salema	UBI	Halhali	May'2018	16.05.2018
53	Dhalai	Salema	UBI	Kamalpur	May'2018	29.05.2018
54	Dhalai	Manu	UBI	Manu	May'2018	12.05.2018
55	Dhalai	Manu	UBI	Machli	May'2018	02.05.2018
56	Dhalai	Chaumanu	UBI	Chailengta	May'2018	18.05.2018
57	Dhalai	Damburnagar	UCO Bank	Gandachherra	May'2018	07.05.2018
58	Dhalai	Damburnagar	UCO Bank	Raishyabari	May'2018	15.05.2018
59	Dhalai	Manu	Bank of India	Dhumachherra	Jun'2018	07.06.2018
60	Dhalai	Salema	Bandhan Bank	Singinala	Jun'2018	02.06.2018
61	Dhalai	Durgachoumohani	Indian Bank	Durgachoumohani	Jun'2018	21.06.2018
62	Dhalai	Manu	SBI	Kanchancherra	Jun'2018	14.06.2018
63	Dhalai	Ambassa	TGB	Ambassa	Jun'2018	19.06.2018
64	Dhalai	Ambassa	TGB	Jawharnagar	Jun'2018	05.06.2018
65	Dhalai	Ambassa	TGB	Kachuchara	Jun'2018	05.06.2018
66	Dhalai	Ambassa	TGB	Kulai	Jun'2018	22.06.2018
67	Dhalai	Manu	TGB	Manu	Jun'2018	06.06.2018
68	Dhalai	Chaumanu	TGB	Chailengta	Jun'2018	19.06.2018

Sl.	District	Block	Name of Bank	Name of Branch	Month	Held On
69	Dhalai	Damburnagar	TGB	Gandachherra	Jun'2018	19.06.2018
70	Dhalai	Damburnagar	TGB	Ganganagar	Jun'2018	08.06.2018
71	Dhalai	Durgachoumohani	TGB	Bamancherra	Jun'2018	12.06.2018
72	Dhalai	Chaumanu	TGB	Chaumanu	Jun'2018	07.06.2018
73	Dhalai	Salema	TGB	Abhanga	Jun'2018	13.06.2018
74	Dhalai	Chaumanu	TSCB	Choumanu	Jun'2018	22.06.2018
75	Dhalai	Chaumanu	TSCB	Chailengta	Jun'2018	08.06.2018
76	Dhalai	Damburnagar	TSCB	Gandachherra	Jun'2018	14.06.2018
77	Dhalai	Ambassa	TSCB	Jawaharnagar	Jun'2018	19.06.2018
78	Dhalai	Ambassa	UBI	Sikaribari	Jun'2018	23.06.2018
79	Dhalai	Salema	UBI	Halhali	Jun'2018	19.06.2018
80	Dhalai	Salema	UBI	Kamalpur	Jun'2018	13.06.2018
81	Dhalai	Manu	UBI	Manu	Jun'2018	19.06.2018
82	Dhalai	Manu	UBI	Choumanu	Jun'2018	02.06.2018
83	Dhalai	Manu	UBI	Machli	Jun'2018	09.04.2018
84	Dhalai	Damburnagar	UCO Bank	Gandachherra	Jun'2018	23.06.2018
85	Dhalai	Damburnagar	UCO Bank	Raishyabari	Jun'2018	12.06.2018
86	Dhalai	Ambassa	TGB	Ambassa	Apr'2018	19.04.2018
87	Dhalai	Ambassa	TGB	Jawharnagar	Apr'2018	24.04.2018
88	Gomati	Kakraban	Bank of Baroda	Mirza	Apr'2018	30.04.2018
89	Gomati	Kakraban	Bank of India	Palatana	Apr'2018	05.04.2018
90	Gomati	Tepania	Bharatiya Mahila Bank(BMB)	Gokulpur	Apr'2018	09.04.2018
91	Gomati	Amarpur	Canara Bank	Dalak	Apr'2018	11.04.2018
92	Gomati	Ompi	IDBI	Ompinagar	Apr'2018	19.04.2018
93	Gomati	Silachhari	IDBI	Ailmara	Apr'2018	18.04.2018
94	Gomati	Killa	IDBI	Killa	Apr'2018	17.04.2018
95	Gomati	Matabari	SBI	Garjee	Apr'2018	27.04.2018
96	Gomati	Kakraban	SBI	Palatana	Apr'2018	02.04.2018
97	Gomati	Matabari	TGB	Gokulpur	Apr'2018	19.04.2018
98	Gomati	Matabari	TGB	Maharani	Apr'2018	24.04.2018
99	Gomati	Matabari	TGB	Garjee	Apr'2018	17.04.2018
100	Gomati	Matabari	TGB	Bagma	Apr'2018	09.04.2018
101	Gomati	Killa	TGB	Killa	Apr'2018	30.04.2018
102	Gomati	Killa	TGB	Atharabhola	Apr'2018	19.04.2018
103	Gomati	Kakraban	TGB	Kakraban	Apr'2018	11.04.2018
104	Gomati	Kakraban	TGB	Tulamura	Apr'2018	27.04.2018
105	Gomati	Kakraban	TGB	Jamjuri	Apr'2018	03.04.2018
106	Gomati	Ompi	TGB	Ompinagar	Apr'2018	25.04.2018
107	Gomati	Karbook	TGB	Karbook	Apr'2018	18.04.2018
108	Gomati	Silachhari	TGB	Silachhari	Apr'2018	24.04.2018
109	Gomati	Karbook	TGB	Chellagang	Apr'2018	30.04.2018
110	Gomati	Kakraban	TGB	Gangacherra	Apr'2018	03.04.2018
111	Gomati	Killa	TSCB	Killa	Apr'2018	27.04.2018
112	Gomati	Kakraban	TSCB	Salgarah	Apr'2018	24.04.2018
113	Gomati	Amarpur	TSCB	Nutanbazar	Apr'2018	17.04.2018
114	Gomati	Karbook	TSCB	Karbook	Apr'2018	19.04.2018
115	Gomati	Kakraban	TSCB	Mirza	Apr'2018	18.04.2018
116	Gomati	Kakraban	UBI	Karbook(Kakraban)	Apr'2018	17.04.2018
117	Gomati	Kakraban	UBI	Salgarah	Apr'2018	17.04.2018
118	Gomati	Amarpur	UBI	Nutanbazar	Apr'2018	27.04.2018
119	Gomati	Karbook	UBI	Jatanbari	Apr'2018	27.04.2018
120	Gomati	Kakraban	Bank of Baroda	Mirza	May'2018	22.05.2018
121	Gomati	Kakraban	Bank of India	Palatana	May'2018	15.05.2018
122	Gomati	Tepania	Bharatiya Mahila Bank(BMB)	Gokulpur	May'2018	03.05.2018
123	Gomati	Amarpur	Canara Bank	Dalak	May'2018	26.05.2018
124	Gomati	Ompi	IDBI	Ompinagar	May'2018	23.05.2018
125	Gomati	Silachhari	IDBI	Ailmara	May'2018	15.05.2018
126	Gomati	Killa	IDBI	Killa	May'2018	07.05.2018
127	Gomati	Matabari	SBI	Garjee	May'2018	05.05.2018
128	Gomati	Kakraban	SBI	Palatana	May'2018	05.05.2018
129	Gomati	Matabari	TGB	Gokulpur	May'2018	16.05.2018
130	Gomati	Matabari	TGB	Maharani	May'2018	02.05.2018
131	Gomati	Matabari	TGB	Garjee	May'2018	12.05.2018
132	Gomati	Matabari	TGB	Bagma	May'2018	15.05.2018
133	Gomati	Killa	TGB	Killa	May'2018	18.05.2018
134	Gomati	Killa	TGB	Atharabhola	May'2018	08.05.2018
135	Gomati	Kakraban	TGB	Kakraban	May'2018	05.05.2018
136	Gomati	Kakraban	TGB	Jamjuri	May'2018	07.05.2018
137	Gomati	Ompi	TGB	Ompinagar	May'2018	15.05.2018
138	Gomati	Ompi	TGB	Taidu	May'2018	15.05.2018

Sl.	District	Block	Name of Bank	Name of Branch	Month	Held On
139	Gomati	Karbook	TGB	Karbook	May'2018	21.05.2018
140	Gomati	Silachhari	TGB	Silachhari	May'2018	04.05.2018
141	Gomati	Karbook	TGB	Chellagang	May'2018	22.05.2018
142	Gomati	Kakraban	TGB	Gangacherra	May'2018	15.05.2018
143	Gomati	Killa	TSCB	Killa	May'2018	03.05.2018
144	Gomati	Kakraban	TSCB	Salgarah	May'2018	26.05.2018
145	Gomati	Amarpur	TSCB	Nutanbazar	May'2018	23.05.2018
146	Gomati	Kakraban	TSCB	Mirza	May'2018	26.05.2018
147	Gomati	Kakraban	UBI	Karbook(Kakraban)	May'2018	22.05.2018
148	Gomati	Kakraban	UBI	Salgarah	May'2018	15.05.2018
149	Gomati	Amarpur	UBI	Nutanbazar	May'2018	03.05.2018
150	Gomati	Karbook	UBI	Jatanbari	May'2018	07.05.2018
151	Gomati	Kakraban	Bank of India	Palatana	Jun'2018	07.06.2018
152	Gomati	Tepania	Bharatiya Mahila Bank(BMB)	Gokulpur	Jun'2018	13.06.2018
153	Gomati	Amarpur	Canara Bank	Dalak	Jun'2018	22.06.2018
154	Gomati	Ompi	IDBI	Ompinagar	Jun'2018	08.06.2018
155	Gomati	Silachhari	IDBI	Ailmara	Jun'2018	14.06.2018
156	Gomati	Killa	IDBI	Killa	Jun'2018	19.06.2018
157	Gomati	Matabari	SBI	Garjee	Jun'2018	23.06.2018
158	Gomati	Matabari	TGB	Gokulpur	Jun'2018	19.06.2018
159	Gomati	Matabari	TGB	Maharani	Jun'2018	13.06.2018
160	Gomati	Matabari	TGB	Garjee	Jun'2018	19.06.2018
161	Gomati	Matabari	TGB	Bagma	Jun'2018	02.06.2018
162	Gomati	Killa	TGB	Killa	Jun'2018	09.04.2018
163	Gomati	Killa	TGB	Atharabhola	Jun'2018	23.06.2018
164	Gomati	Kakraban	TGB	Kakraban	Jun'2018	22.06.2018
165	Gomati	Kakraban	TGB	Tulamura	Jun'2018	06.12.2018
166	Gomati	Kakraban	TGB	Jamjuri	Jun'2018	06.12.2018
167	Gomati	Ompi	TGB	Ompinagar	Jun'2018	19.06.2018
168	Gomati	Ompi	TGB	Taidu	Jun'2018	19.06.2018
169	Gomati	Karbook	TGB	Karbook	Jun'2018	13.06.2018
170	Gomati	Karbook	TGB	Chellagang	Jun'2018	19.06.2018
171	Gomati	Kakraban	TGB	Gangacherra	Jun'2018	02.06.2018
172	Gomati	Killa	TSCB	Killa	Jun'2018	09.04.2018
173	Gomati	Kakraban	TSCB	Salgarah	Jun'2018	23.06.2018
174	Gomati	Amarpur	TSCB	Nutanbazar	Jun'2018	12.06.2018
175	Gomati	Karbook	TSCB	Karbook	Jun'2018	14.06.2018
176	Gomati	Kakraban	TSCB	Mirza	Jun'2018	19.06.2018
177	Gomati	Kakraban	UBI	Karbook(Kakraban)	Jun'2018	05.06.2018
178	Gomati	Amarpur	UBI	Nutanbazar	Jun'2018	05.06.2018
179	Gomati	Karbook	UBI	Jatanbari	Jun'2018	22.06.2018
180	Gomati	Matabari	TGB	Garjee	May'2018	12.05.2018
181	Gomati	Matabari	TGB	Bagma	May'2018	15.05.2018
182	Khowai	Teliamura	Bandhan Bank	Tuichindrai	Apr'2018	19.04.2018
183	Khowai	Padmabil	Bandhan Bank	Ramchandraghat	Apr'2018	11.04.2018
184	Khowai	Padmabil	Allahabad Bank	Chebri	Apr'2018	02.04.2018
185	Khowai	Teliamura	ICICI	Teliamura	Apr'2018	19.04.2018
186	Khowai	Teliamura	SBI	Teliamura	Apr'2018	24.04.2018
187	Khowai	Khowai	TGB	Chebri	Apr'2018	17.04.2018
188	Khowai	Teliamura	TGB	Moharcharra	Apr'2018	09.04.2018
189	Khowai	Padmabil	TGB	Ampura	Apr'2018	30.04.2018
190	Khowai	Padmabil	TGB	Padmabil	Apr'2018	05.04.2018
191	Khowai	Kalyanpur	TGB	Kalyanpur	Apr'2018	17.04.2018
192	Khowai	Mungiakami	TGB	Mungiakami	Apr'2018	03.04.2018
193	Khowai	Tulasikhar	TGB	R S Bari	Apr'2018	03.04.2018
194	Khowai	Padmabil	TGB	Hathkata	Apr'2018	27.04.2018
195	Khowai	Teliamura	TSCB	Teliamura	Apr'2018	18.04.2018
196	Khowai	Teliamura	TSCB	Tuichindrai	Apr'2018	19.04.2018
197	Khowai	Padmabil	TSCB	Padmabil	Apr'2018	18.04.2018
198	Khowai	Tulasikhar	TSCB	Tulasikhar	Apr'2018	19.04.2018
199	Khowai	Khowai	UBI	Bachabari	Apr'2018	18.04.2018
200	Khowai	Teliamura	UBI	Maharanipur	Apr'2018	17.04.2018
201	Khowai	Teliamura	UBI	Teliamura	Apr'2018	17.04.2018
202	Khowai	Teliamura	Uco Bank	Baganbazar	Apr'2018	27.04.2018
203	Khowai	Kalyanpur	Uco Bank	Kalyanpur	Apr'2018	27.04.2018
204	Khowai	Teliamura	Bandhan Bank	Tuichindrai	May'2018	26.05.2018
205	Khowai	Padmabil	Bandhan Bank	Ramchandraghat	May'2018	23.05.2018
206	Khowai	Padmabil	Allahabad Bank	Chebri	May'2018	15.05.2018
207	Khowai	Teliamura	ICICI	Teliamura	May'2018	07.05.2018
208	Khowai	Teliamura	SBI	Teliamura	May'2018	05.05.2018

Sl.	District	Block	Name of Bank	Name of Branch	Month	Held On
209	Khowai	Khowai	TGB	Chebri	May'2018	05.05.2018
210	Khowai	Teliamura	TGB	Moharcharra	May'2018	29.05.2018
211	Khowai	Padmabil	TGB	Ampura	May'2018	26.05.2018
212	Khowai	Padmabil	TGB	Padmabil	May'2018	16.05.2018
213	Khowai	Kalyanpur	TGB	Kalyanpur	May'2018	21.05.2018
214	Khowai	Mungiakami	TGB	Mungiakami	May'2018	04.05.2018
215	Khowai	Tulasikhar	TGB	Champahaur	May'2018	22.05.2018
216	Khowai	Padmabil	TGB	Hathkata	May'2018	03.05.2018
217	Khowai	Teliamura	TSCB	Tuichindrai	May'2018	02.05.2018
218	Khowai	Padmabil	TSCB	Padmabil	May'2018	12.05.2018
219	Khowai	Tulasikhar	TSCB	Tulasikhar	May'2018	15.05.2018
220	Khowai	Khowai	UBI	Bachaibari	May'2018	18.05.2018
221	Khowai	Teliamura	UBI	Maharanipur	May'2018	08.05.2018
222	Khowai	Teliamura	Uco Bank	Baganbazar	May'2018	29.05.2018
223	Khowai	Kalyanpur	Uco Bank	Kalyanpur	May'2018	26.05.2018
224	Khowai	Teliamura	Bandhan Bank	Tuichindrai	Jun'2018	12.06.2018
225	Khowai	Padmabil	Bandhan Bank	Ramchandraghat	Jun'2018	07.06.2018
226	Khowai	Teliamura	ICICI	Teliamura	Jun'2018	22.06.2018
227	Khowai	Teliamura	SBI	Teliamura	Jun'2018	08.06.2018
228	Khowai	Khowai	TGB	Chebri	Jun'2018	14.06.2018
229	Khowai	Padmabil	TGB	Ampura	Jun'2018	19.06.2018
230	Khowai	Padmabil	TGB	Padmabil	Jun'2018	23.06.2018
231	Khowai	Kalyanpur	TGB	Kalyanpur	Jun'2018	19.06.2018
232	Khowai	Mungiakami	TGB	Mungiakami	Jun'2018	13.06.2018
233	Khowai	Tulasikhar	TGB	Champahaur	Jun'2018	19.06.2018
234	Khowai	Tulasikhar	TGB	R S Bari	Jun'2018	02.06.2018
235	Khowai	Teliamura	TSCB	Teliamura	Jun'2018	19.06.2018
236	Khowai	Teliamura	TSCB	Tuichindrai	Jun'2018	02.06.2018
237	Khowai	Padmabil	TSCB	Padmabil	Jun'2018	09.04.2018
238	Khowai	Khowai	UBI	Bachaibari	Jun'2018	23.06.2018
239	Khowai	Teliamura	UBI	Teliamura	Jun'2018	06.06.2018
240	Khowai	Teliamura	Uco Bank	Baganbazar	Jun'2018	06.06.2018
241	Khowai	Kalyanpur	TGB	Kalyanpur	Jun'2018	19.06.2018
242	Khowai	Kalyanpur	Uco Bank	Kalyanpur	Jun'2018	19.06.2018
243	North Tripura	Kadamtala	Bandhan Bank	Fulbari Branch	Apr'2018	19.04.2018
244	North Tripura	Kadamtala	SBI	Churaibari	Apr'2018	18.04.2018
245	North Tripura	Dasda	SBI	Anandabazar	Apr'2018	17.04.2018
246	North Tripura	Panisagar	SBI	Uptakhali	Apr'2018	27.04.2018
247	North Tripura	Jubarajnaragar	SBI	Ganganagar	Apr'2018	03.04.2018
248	North Tripura	Jubarajnaragar	SBI	Baghbasa	Apr'2018	25.04.2018
249	North Tripura	Dasda	SBI	Kanchanpur	Apr'2018	05.04.2018
250	North Tripura	Panisagar	SBI	Panisagar	Apr'2018	25.04.2018
251	North Tripura	Dasda	Syndicate bank	Laljuri	Apr'2018	02.04.2018
252	North Tripura	Kadamtala	Syndicate bank	Kadamtala	Apr'2018	19.04.2018
253	North Tripura	Kadamtala	TGB	Rajbari	Apr'2018	24.04.2018
254	North Tripura	Kadamtala	TGB	Kadamtala	Apr'2018	17.04.2018
255	North Tripura	Kadamtala	TGB	Bhagyapur	Apr'2018	09.04.2018
256	North Tripura	Kadamtala	TGB	Sanicherra	Apr'2018	30.04.2018
257	North Tripura	Panisagar	TGB	Jalebassa	Apr'2018	17.04.2018
258	North Tripura	Panisagar	TGB	Tilthai	Apr'2018	03.04.2018
259	North Tripura	Damcherra	TGB	Damcherra	Apr'2018	25.04.2018
260	North Tripura	Damcherra	TGB	Khedaccherra	Apr'2018	03.04.2018
261	North Tripura	Jampui Hill	TGB	Hmunpui	Apr'2018	27.04.2018
262	North Tripura	Kadamtala	TGB	Huraa	Apr'2018	18.04.2018
263	North Tripura	Dasda	TSCB	Kanchanpur	Apr'2018	19.04.2018
264	North Tripura	Panisagar	TSCB	Panisagar	Apr'2018	18.04.2018
265	North Tripura	Dasda	UBI	Kanchanpur	Apr'2018	19.04.2018
266	North Tripura	Damcherra	UBI	Damcherra	Apr'2018	04.04.2018
267	North Tripura	Jampui Hill	UBI	Vanghmun	Apr'2018	19.04.2018
268	North Tripura	Panisagar	UBI	Panisagar	Apr'2018	11.04.2018
269	North Tripura	Kadamtala	UCO Bank	Chandrapur	Apr'2018	02.04.2018
270	North Tripura	Kadamtala	Bandhan Bank	Fulbari Branch	May'2018	18.05.2018
271	North Tripura	Kadamtala	SBI	Churaibari	May'2018	08.05.2018
272	North Tripura	Dasda	SBI	Anandabazar	May'2018	05.05.2018
273	North Tripura	Panisagar	SBI	Uptakhali	May'2018	29.05.2018
274	North Tripura	Jubarajnaragar	SBI	Ganganagar	May'2018	26.05.2018
275	North Tripura	Jubarajnaragar	SBI	Baghbasa	May'2018	16.05.2018

Sl.	District	Block	Name of Bank	Name of Branch	Month	Held On
276	North Tripura	Dasda	SBI	Kanchanpur	May'2018	03.05.2018
277	North Tripura	Panisagar	SBI	Panisagar	May'2018	26.05.2018
278	North Tripura	Kadamtala	Syndicate bank	Kadamtala	May'2018	23.05.2018
279	North Tripura	Kadamtala	TGB	Rajbari	May'2018	15.05.2018
280	North Tripura	Kadamtala	TGB	Kadamtala	May'2018	07.05.2018
281	North Tripura	Kadamtala	TGB	Bhagyapur	May'2018	05.05.2018
282	North Tripura	Kadamtala	TGB	Sanicherra	May'2018	05.05.2018
283	North Tripura	Dasda	TGB	Dasda	May'2018	16.05.2018
284	North Tripura	Panisagar	TGB	Tilthai	May'2018	02.05.2018
285	North Tripura	Damcherra	TGB	Damcherra	May'2018	12.05.2018
286	North Tripura	Damchhera	TGB	Khedaccherra	May'2018	15.05.2018
287	North Tripura	Jampui Hill	TGB	Hmunpui	May'2018	18.05.2018
288	North Tripura	Kadamtala	TGB	Hurua	May'2018	08.05.2018
289	North Tripura	Dasda	TSCB	Kanchanpur	May'2018	26.05.2018
290	North Tripura	Panisagar	TSCB	Panisagar	May'2018	23.05.2018
291	North Tripura	Dasda	UBI	Kanchanpur	May'2018	15.05.2018
292	North Tripura	Jampui Hill	UBI	Vanghmun	May'2018	07.05.2018
293	North Tripura	Panisagar	UBI	Panisagar	May'2018	05.05.2018
294	North Tripura	Kadamtala	UCO Bank	Chandrapur	May'2018	05.05.2018
295	North Tripura	Kadamtala	Bandhan Bank	Fulbari Branch	Jun'2018	22.06.2018
296	North Tripura	Kadamtala	SBI	Churaibari	Jun'2018	08.06.2018
297	North Tripura	Panisagar	SBI	Uptakhali	Jun'2018	14.06.2018
298	North Tripura	Jubarajnagar	SBI	Ganganagar	Jun'2018	19.06.2018
299	North Tripura	Jubarajnagar	SBI	Baghbas	Jun'2018	23.06.2018
300	North Tripura	Dasda	SBI	Kanchanpur	Jun'2018	19.06.2018
301	North Tripura	Panisagar	SBI	Panisagar	Jun'2018	13.06.2018
302	North Tripura	Dasda	Syndicate bank	Laljuri	Jun'2018	19.06.2018
303	North Tripura	Kadamtala	Syndicate bank	Kadamtala	Jun'2018	02.06.2018
304	North Tripura	Kadamtala	TGB	Kadamtala	Jun'2018	09.04.2018
305	North Tripura	Kadamtala	TGB	Bhagyapur	Jun'2018	23.06.2018
306	North Tripura	Kadamtala	TGB	Sanicherra	Jun'2018	12.06.2018
307	North Tripura	Dasda	TGB	Dasda	Jun'2018	13.06.2018
308	North Tripura	Panisagar	TGB	Jalebassa	Jun'2018	22.06.2018
309	North Tripura	Panisagar	TGB	Tilthai	Jun'2018	08.06.2018
310	North Tripura	Damcherra	TGB	Damcherra	Jun'2018	14.06.2018
311	North Tripura	Damchhera	TGB	Khedaccherra	Jun'2018	19.06.2018
312	North Tripura	Jampui Hill	TGB	Hmunpui	Jun'2018	23.06.2018
313	North Tripura	Dasda	TSCB	Kanchanpur	Jun'2018	19.06.2018
314	North Tripura	Panisagar	TSCB	Panisagar	Jun'2018	13.06.2018
315	North Tripura	Dasda	UBI	Kanchanpur	Jun'2018	19.06.2018
316	North Tripura	Damcherra	UBI	Damcherra	Jun'2018	02.06.2018
317	North Tripura	Jampui Hill	UBI	Vanghmun	Jun'2018	07.06.2018
318	North Tripura	Panisagar	UBI	Panisagar	Jun'2018	13.06.2018
319	North Tripura	Kadamtala	UCO Bank	Chandrapur	Jun'2018	22.06.2018
320	Sepahijala	Bishalgarh	Bandhan Bank	Gokulnagar	Apr'2018	09.04.2018
321	Sepahijala	Kathalia	Bandhan Bank	Baspukur	Apr'2018	30.04.2018
322	Sepahijala	Bishalgarh	Bank of India	Gokulnagar	Apr'2018	19.04.2018
323	Sepahijala	Jampuijala	Punjab & Sind Bank	Gabordi	Apr'2018	11.04.2018
324	Sepahijala	Melaghar	Punjab National Bank	Jumerdhepa	Apr'2018	27.04.2018
325	Sepahijala	Bishalgarh	SBI	Bishramganj	Apr'2018	03.04.2018
326	Sepahijala	Boxanagar	SBI	Matinagar	Apr'2018	25.04.2018
327	Sepahijala	Melaghar	SBI	Melaghar	Apr'2018	05.04.2018
328	Sepahijala	Charilam	Syndicate Bank	Bishramganj	Apr'2018	18.04.2018
329	Sepahijala	Bishalgarh	TGB	Bishramganj	Apr'2018	24.04.2018
330	Sepahijala	Bishalgarh	TGB	Lalsinghmura	Apr'2018	30.04.2018
331	Sepahijala	Bishalgarh	TGB	Madhupur	Apr'2018	03.04.2018
332	Sepahijala	Boxanagar	TGB	Boxanagar	Apr'2018	27.04.2018
333	Sepahijala	Boxanagar	TGB	Veluarchar	Apr'2018	24.04.2018
334	Sepahijala	Melaghar	TGB	Durlavnarayan	Apr'2018	17.04.2018
335	Sepahijala	Melaghar	TGB	Nalchar	Apr'2018	19.04.2018
336	Sepahijala	Jampuijala	TGB	Golaghati	Apr'2018	04.04.2018
337	Sepahijala	Jampuijala	TGB	Jampuijala	Apr'2018	19.04.2018
338	Sepahijala	Kathalia	TGB	Dhanpur	Apr'2018	11.04.2018
339	Sepahijala	Kathalia	TGB	Manai Pathar	Apr'2018	02.04.2018
340	Sepahijala	Kathalia	TGB	Kathalia	Apr'2018	19.04.2018
341	Sepahijala	Bishalgarh	TSCB	Charilam	Apr'2018	24.04.2018
342	Sepahijala	Jampuijala	TSCB	Takarjala	Apr'2018	17.04.2018
343	Sepahijala	Jampuijala	TSCB	Jampuijala	Apr'2018	09.04.2018
344	Sepahijala	Kathalia	TSCB	Kathalia	Apr'2018	30.04.2018

Sl.	District	Block	Name of Bank	Name of Branch	Month	Held On
345	Sepahijala	Nalchhar	TSCB	Nalchhar	Apr'2018	17.04.2018
346	Sepahijala	Bishalgarh	UCO Bank	Bishalgarh	Apr'2018	09.04.2018
347	Sepahijala	Bishalgarh	UCO Bank	Bishramganj	Apr'2018	30.04.2018
348	Sepahijala	Bishalgarh	UBI	Chakmaghat	Apr'2018	05.04.2018
349	Sepahijala	Boxanagar	UBI	Boxanagar	Apr'2018	17.04.2018
350	Sepahijala	Melaghar	UBI	Melaghar	Apr'2018	03.04.2018
351	Sepahijala	Melaghar	UBI	Mohanbhog	Apr'2018	24.04.2018
352	Sepahijala	Bishalgarh	Bandhan Bank	Gokulnagar	May'2018	26.05.2018
353	Sepahijala	Kathalia	Bandhan Bank	Baspukur	May'2018	23.05.2018
354	Sepahijala	Bishalgarh	Bank of India	Gokulnagar	May'2018	15.05.2018
355	Sepahijala	Jampurijala	Punjab & Sind Bank	Gabordi	May'2018	07.05.2018
356	Sepahijala	Melaghar	Punjab National Bank	Jumerdhepa	May'2018	05.05.2018
357	Sepahijala	Bishalgarh	SBI	Bishramganj	May'2018	05.05.2018
358	Sepahijala	Boxanagar	SBI	Matinagar	May'2018	16.05.2018
359	Sepahijala	Melaghar	SBI	Melaghar	May'2018	02.05.2018
360	Sepahijala	Charilam	Syndicate Bank	Bishramganj	May'2018	12.05.2018
361	Sepahijala	Bishalgarh	TGB	Bishramganj	May'2018	15.05.2018
362	Sepahijala	Bishalgarh	TGB	Madhupur	May'2018	18.05.2018
363	Sepahijala	Boxanagar	TGB	Boxanagar	May'2018	08.05.2018
364	Sepahijala	Boxanagar	TGB	Veluarchar	May'2018	05.05.2018
365	Sepahijala	Melaghar	TGB	Durlavnarayan	May'2018	07.05.2018
366	Sepahijala	Melaghar	TGB	Nalchar	May'2018	15.05.2018
367	Sepahijala	Jampurijala	TGB	Golaghati	May'2018	02.05.2018
368	Sepahijala	Jampurijala	TGB	Jampurijala	May'2018	12.05.2018
369	Sepahijala	Kathalia	TGB	Dhanpur	May'2018	15.05.2018
370	Sepahijala	Kathalia	TGB	Kathalia	May'2018	18.05.2018
371	Sepahijala	Bishalgarh	TSCB	Charilam	May'2018	08.05.2018
372	Sepahijala	Jampurijala	TSCB	Takarjala	May'2018	05.05.2018
373	Sepahijala	Jampurijala	TSCB	Jampurijala	May'2018	29.05.2018
374	Sepahijala	Kathalia	TSCB	Kathalia	May'2018	05.05.2018
375	Sepahijala	Nalchhar	TSCB	Nalchhar	May'2018	16.05.2018
376	Sepahijala	Bishalgarh	UCO Bank	Bishalgarh	May'2018	29.05.2018
377	Sepahijala	Bishalgarh	UCO Bank	Bishramganj	May'2018	12.05.2018
378	Sepahijala	Boxanagar	UBI	Boxanagar	May'2018	02.05.2018
379	Sepahijala	Melaghar	UBI	Melaghar	May'2018	18.05.2018
380	Sepahijala	Melaghar	UBI	Mohanbhog	May'2018	07.05.2018
381	Sepahijala	Bishalgarh	Bandhan Bank	Gokulnagar	Jun'2018	22.06.2018
382	Sepahijala	Kathalia	Bandhan Bank	Baspukur	Jun'2018	08.06.2018
383	Sepahijala	Bishalgarh	Bank of India	Gokulnagar	Jun'2018	14.06.2018
384	Sepahijala	Melaghar	Punjab National Bank	Jumerdhepa	Jun'2018	19.06.2018
385	Sepahijala	Bishalgarh	SBI	Bishramganj	Jun'2018	23.06.2018
386	Sepahijala	Boxanagar	SBI	Matinagar	Jun'2018	19.06.2018
387	Sepahijala	Melaghar	SBI	Melaghar	Jun'2018	13.06.2018
388	Sepahijala	Charilam	Syndicate Bank	Bishramganj	Jun'2018	19.06.2018
389	Sepahijala	Bishalgarh	TGB	Bishramganj	Jun'2018	02.06.2018
390	Sepahijala	Bishalgarh	TGB	Madhupur	Jun'2018	19.06.2018
391	Sepahijala	Boxanagar	TGB	Boxanagar	Jun'2018	23.06.2018
392	Sepahijala	Boxanagar	TGB	Veluarchar	Jun'2018	19.06.2018
393	Sepahijala	Melaghar	TGB	Durlavnarayan	Jun'2018	13.06.2018
394	Sepahijala	Melaghar	TGB	Nalchar	Jun'2018	19.06.2018
395	Sepahijala	Jampurijala	TGB	Golaghati	Jun'2018	02.06.2018
396	Sepahijala	Jampurijala	TGB	Jampurijala	Jun'2018	09.04.2018
397	Sepahijala	Kathalia	TGB	Dhanpur	Jun'2018	23.06.2018
398	Sepahijala	Kathalia	TGB	Kathalia	Jun'2018	22.06.2018
399	Sepahijala	Bishalgarh	TSCB	Charilam	Jun'2018	08.06.2018
400	Sepahijala	Jampurijala	TSCB	Takarjala	Jun'2018	12.06.2018
401	Sepahijala	Jampurijala	TSCB	Jampurijala	Jun'2018	07.06.2018
402	Sepahijala	Kathalia	TSCB	Kathalia	Jun'2018	13.06.2018
403	Sepahijala	Nalchhar	TSCB	Nalchhar	Jun'2018	22.06.2018
404	Sepahijala	Bishalgarh	UCO Bank	Bishalgarh	Jun'2018	08.06.2018
405	Sepahijala	Bishalgarh	UCO Bank	Bishramganj	Jun'2018	14.06.2018
406	Sepahijala	Bishalgarh	UBI	Chakmaghat	Jun'2018	19.06.2018
407	Sepahijala	Boxanagar	UBI	Boxanagar	Jun'2018	23.06.2018
408	Sepahijala	Melaghar	UBI	Melaghar	Jun'2018	19.06.2018
409	Sepahijala	Melaghar	UBI	Mohanbhog	Jun'2018	13.06.2018
410	Sepahijala	Boxanagar	TGB	Boxanagar	Jun'2018	12.06.2018
411	Sepahijala	Kathalia	Bandhan Bank	Baspukur	Jun'2018	26.06.2018
412	South Tripura	BC Nagar	Bandhan Bank	Bharatchandranagar	Apr'2018	17.04.2018
413	South Tripura	Satchand	Bandhan Bank	Jalefa	Apr'2018	09.04.2018
414	South Tripura	Rajnagar	SBI	Chittamara	Apr'2018	30.04.2018
415	South Tripura	Jolaibari	SBI	Jolaibari	Apr'2018	05.04.2018
416	South Tripura	Satchand.	SBI	Manubazar	Apr'2018	25.04.2018

Sl.	District	Block	Name of Bank	Name of Branch	Month	Held On
417	South Tripura	Hrishyamukh	SBI	Hrishyamukh	Apr'2018	19.04.2018
418	South Tripura	Rupaichhari	SBI	Manu Bankul	Apr'2018	18.04.2018
419	South Tripura	Rajnagar	TGB	Rajnagar	Apr'2018	17.04.2018
420	South Tripura	Hrishyamukh	TGB	Hrishyamukh	Apr'2018	27.04.2018
421	South Tripura	Hrishyamukh	TGB	Matai	Apr'2018	03.04.2018
422	South Tripura	Hrishyamukh	TGB	Sonaichhari	Apr'2018	25.04.2018
423	South Tripura	Bokafa	TGB	B.C.Nagar	Apr'2018	05.04.2018
424	South Tripura	Jolaibari	TGB	Baikhora	Apr'2018	25.04.2018
425	South Tripura	Jolaibari	TGB	Muhuripur	Apr'2018	02.04.2018
426	South Tripura	Jolaibari	TGB	Jolaibari	Apr'2018	19.04.2018
427	South Tripura	Jolaibari	TGB	Debdaru	Apr'2018	24.04.2018
428	South Tripura	Satchand.	TGB	Satchand	Apr'2018	18.04.2018
429	South Tripura	Satchand.	TGB	Manubazar	Apr'2018	17.04.2018
430	South Tripura	Satchand.	TGB	Sreenagar	Apr'2018	27.04.2018
431	South Tripura	Satchand.	TGB	Harina	Apr'2018	03.04.2018
432	South Tripura	Rupaichhari	TGB	Rupaichhari	Apr'2018	25.04.2018
433	South Tripura	Hrishyamukh	TSCB	Hrishyamukh	Apr'2018	05.04.2018
434	South Tripura	Jolaibari	TSCB	Baikhora	Apr'2018	25.04.2018
435	South Tripura	Satchand.	TSCB	Manubazar	Apr'2018	02.04.2018
436	South Tripura	Satchand.	TSCB	Kalachherra	Apr'2018	19.04.2018
437	South Tripura	Rajnagar	UBI	Siddhinagar	Apr'2018	24.04.2018
438	South Tripura	Rajnagar	UBI	Radhanagar	Apr'2018	17.04.2018
439	South Tripura	Bokafa	UBI	Santirbazar	Apr'2018	19.04.2018
440	South Tripura	Bharatchandra Nagar	UBI	Barpathari	Apr'2018	11.04.2018
441	South Tripura	Hrishyamukh	UBI	Hrishyamukh	Apr'2018	02.04.2018
442	South Tripura	Jolaibari	UBI	Baikhora	Apr'2018	19.04.2018
443	South Tripura	Satchand.	UBI	Manubazar	Apr'2018	18.04.2018
444	South Tripura	Bokafa	Union Bank of India	B.C.Manu	Apr'2018	17.04.2018
445	South Tripura	BC Nagar	Bandhan Bank	Bharatchandranagar	May'2018	15.05.2018
446	South Tripura	Satchand	Bandhan Bank	Jalefa	May'2018	03.05.2018
447	South Tripura	Rajnagar	SBI	Chittamara	May'2018	02.05.2018
448	South Tripura	Jolaibari	SBI	Jolaibari	May'2018	12.05.2018
449	South Tripura	Satchand.	SBI	Manubazar	May'2018	15.05.2018
450	South Tripura	Hrishyamukh	SBI	Hrishyamukh	May'2018	18.05.2018
451	South Tripura	Rupaichhari	SBI	Manu Bankul	May'2018	08.05.2018
452	South Tripura	Rajnagar	TGB	Rajnagar	May'2018	29.05.2018
453	South Tripura	Hrishyamukh	TGB	Hrishyamukh	May'2018	26.05.2018
454	South Tripura	Hrishyamukh	TGB	Matai	May'2018	15.05.2018
455	South Tripura	Bokafa	TGB	B.C.Nagar	May'2018	03.05.2018
456	South Tripura	Jolaibari	TGB	Baikhora	May'2018	26.05.2018
457	South Tripura	Jolaibari	TGB	Muhuripur	May'2018	23.05.2018
458	South Tripura	Jolaibari	TGB	Jolaibari	May'2018	15.05.2018
459	South Tripura	Jolaibari	TGB	Debdaru	May'2018	07.05.2018
460	South Tripura	Satchand.	TGB	Satchand	May'2018	05.05.2018
461	South Tripura	Satchand.	TGB	Manubazar	May'2018	05.05.2018
462	South Tripura	Satchand.	TGB	Sreenagar	May'2018	18.05.2018
463	South Tripura	Satchand.	TGB	Harina	May'2018	08.05.2018
464	South Tripura	Rupaichhari	TGB	Rupaichhari	May'2018	05.05.2018
465	South Tripura	Hrishyamukh	TSCB	Hrishyamukh	May'2018	29.05.2018
466	South Tripura	Satchand.	TSCB	Manubazar	May'2018	26.05.2018
467	South Tripura	Satchand.	TSCB	Kalachherra	May'2018	16.05.2018
468	South Tripura	Rajnagar	UBI	Siddhinagar	May'2018	21.05.2018
469	South Tripura	Rajnagar	UBI	Radhanagar	May'2018	04.05.2018
470	South Tripura	Satchand.	SBI	Manubazar	May'2018	29.05.2018
471	South Tripura	Bokafa	UBI	Santirbazar	May'2018	16.05.2018
472	South Tripura	Bharatchandra Nagar	UBI	Barpathari	May'2018	02.05.2018
473	South Tripura	Hrishyamukh	UBI	Hrishyamukh	May'2018	12.05.2018
474	South Tripura	Satchand.	UBI	Manubazar	May'2018	15.05.2018
475	South Tripura	Bokafa	Union Bank of India	B.C.Manu	May'2018	18.05.2018
476	South Tripura	BC Nagar	Bandhan Bank	Bharatchandranagar	Jun'2018	07.06.2018
477	South Tripura	Satchand	Bandhan Bank	Jalefa	Jun'2018	13.06.2018
478	South Tripura	Rajnagar	SBI	Chittamara	Jun'2018	22.06.2018
479	South Tripura	Jolaibari	SBI	Jolaibari	Jun'2018	08.06.2018
480	South Tripura	Satchand.	SBI	Manubazar	Jun'2018	14.06.2018
481	South Tripura	Rupaichhari	SBI	Manu Bankul	Jun'2018	19.06.2018
482	South Tripura	Rajnagar	TGB	Rajnagar	Jun'2018	12.06.2018
483	South Tripura	Hrishyamukh	TGB	Hrishyamukh	Jun'2018	07.06.2018
484	South Tripura	Hrishyamukh	TGB	Matai	Jun'2018	13.06.2018
485	South Tripura	Hrishyamukh	TGB	Sonaichhari	Jun'2018	22.06.2018
486	South Tripura	Bokafa	TGB	B.C.Nagar	Jun'2018	14.06.2018
487	South Tripura	Jolaibari	TGB	Baikhora	Jun'2018	19.06.2018

Sl.	District	Block	Name of Bank	Name of Branch	Month	Held On
488	South Tripura	Jolaibari	TGB	Muhuripur	Jun'2018	08.06.2018
489	South Tripura	Jolaibari	TGB	Jolaibari	Jun'2018	12.06.2018
490	South Tripura	Jolaibari	TGB	Debdaru	Jun'2018	07.06.2018
491	South Tripura	Satchand.	TGB	Satchand	Jun'2018	13.06.2018
492	South Tripura	Satchand.	TGB	Manubazar	Jun'2018	22.06.2018
493	South Tripura	Satchand.	TGB	Harina	Jun'2018	08.06.2018
494	South Tripura	Rupaichhari	TGB	Rupaichhari	Jun'2018	14.06.2018
495	South Tripura	Hrishyamukh	TSCB	Hrishyamukh	Jun'2018	19.06.2018
496	South Tripura	Jolaibari	TSCB	Baikhora	Jun'2018	23.06.2018
497	South Tripura	Satchand.	TSCB	Manubazar	Jun'2018	19.06.2018
498	South Tripura	Satchand.	TSCB	Kalachherra	Jun'2018	13.06.2018
499	South Tripura	Rajnagar	UBI	Siddhinagar	Jun'2018	19.06.2018
500	South Tripura	Rajnagar	UBI	Radhanagar	Jun'2018	02.06.2018
501	South Tripura	Bokafa	UBI	Santirbazar	Jun'2018	19.06.2018
502	South Tripura	Bharatchandra Nagar	UBI	Barpathari	Jun'2018	05.06.2018
503	South Tripura	Hrishyamukh	UBI	Hrishyamukh	Jun'2018	05.06.2018
504	South Tripura	Jolaibari	UBI	Baikhora	Jun'2018	22.06.2018
505	South Tripura	Bokafa	Union Bank of India	B.C.Manu	Jun'2018	06.12.2018
506	South Tripura	Hrishyamukh	TSCB	Hrishyamukh	Apr'2018	05.04.2018
507	South Tripura	Jolaibari	TSCB	Baikhora	Apr'2018	25.04.2018
508	South Tripura	Satchand.	TSCB	Manubazar	Apr'2018	02.04.2018
509	South Tripura	Satchand.	TSCB	Kalachherra	Apr'2018	19.04.2018
510	Unakoti	Pecharthal	Indian Overseas Bank	Pecharthal	Apr'2018	03.04.2018
511	Unakoti	Kumarghat	SBI	Kumarghat	Apr'2018	27.04.2018
512	Unakoti	Kumarghat	SBI	Ratiabari	Apr'2018	18.04.2018
513	Unakoti	Gournagar	TGB	Tillabazar	Apr'2018	19.04.2018
514	Unakoti	Gournagar	TGB	Gournagar	Apr'2018	18.04.2018
515	Unakoti	Gournagar	TGB	Dalugaon	Apr'2018	19.04.2018
516	Unakoti	Kumarghat	TGB	Pabiacherra	Apr'2018	18.04.2018
517	Unakoti	Kumarghat	TGB	Fatikray	Apr'2018	17.04.2018
518	Unakoti	Kumarghat	TGB	Betcherra	Apr'2018	17.04.2018
519	Unakoti	Kumarghat	TGB	Kanchanbari	Apr'2018	27.04.2018
520	Unakoti	Pecharthal	TGB	Pecharthal	Apr'2018	27.04.2018
521	Unakoti	Gournagar	TSCB	kailashahar	Apr'2018	17.04.2018
522	Unakoti	Gournagar	TSCB	Gournagar	Apr'2018	09.04.2018
523	Unakoti	Kumarghat	TSCB	Kumarghat	Apr'2018	30.04.2018
524	Unakoti	Pecharthal	TSCB	Machmara	Apr'2018	19.04.2018
525	Unakoti	Pecharthal	TSCB	Pecharthal	Apr'2018	11.04.2018
526	Unakoti	Gournagar	UBI	Gournagar	Apr'2018	27.04.2018
527	Unakoti	Gournagar	TGB	Dalugaon	Apr'2018	02.04.2018
528	Unakoti	Kumarghat	UBI	Machmara	Apr'2018	03.04.2018
529	Unakoti	Kumarghat	UCO bank	Kumarghat	Apr'2018	25.04.2018
530	Unakoti	Gournagar	UCO bank	Kailashahar	Apr'2018	05.04.2018
531	Unakoti	Pecharthal	Indian Overseas Bank	Pecharthal	May'2018	21.05.2018
532	Unakoti	Kumarghat	SBI	Kumarghat	May'2018	04.05.2018
533	Unakoti	Kumarghat	SBI	Ratiabari	May'2018	22.05.2018
534	Unakoti	Gournagar	TGB	Tillabazar	May'2018	15.05.2018
535	Unakoti	Gournagar	TGB	Gournagar	May'2018	03.05.2018
536	Unakoti	Gournagar	TGB	Dalugaon	May'2018	26.05.2018
537	Unakoti	Kumarghat	TGB	Pabiacherra	May'2018	23.05.2018
538	Unakoti	Kumarghat	TGB	Betcherra	May'2018	15.05.2018
539	Unakoti	Kumarghat	TGB	Kanchanbari	May'2018	07.05.2018
540	Unakoti	Pecharthal	TGB	Pecharthal	May'2018	05.05.2018
541	Unakoti	Gournagar	TSCB	kailashahar	May'2018	05.05.2018
542	Unakoti	Gournagar	TSCB	Gournagar	May'2018	16.05.2018
543	Unakoti	Kumarghat	TSCB	Kumarghat	May'2018	29.05.2018
544	Unakoti	Pecharthal	TSCB	Machmara	May'2018	12.05.2018
545	Unakoti	Gournagar	UBI	Gournagar	May'2018	02.05.2018
546	Unakoti	Kumarghat	UBI	Machmara	May'2018	18.05.2018
547	Unakoti	Kumarghat	UCO bank	Kumarghat	May'2018	07.05.2018
548	Unakoti	Gournagar	UCO bank	Kailashahar	May'2018	03.05.2018
549	Unakoti	Pecharthal	Indian Overseas Bank	Pecharthal	Jun'2018	08.06.2018
550	Unakoti	Kumarghat	SBI	Kumarghat	Jun'2018	12.06.2018
551	Unakoti	Kumarghat	SBI	Ratiabari	Jun'2018	07.06.2018
552	Unakoti	Gournagar	TGB	Tillabazar	Jun'2018	13.06.2018
553	Unakoti	Gournagar	TGB	Dalugaon	Jun'2018	22.06.2018
554	Unakoti	Kumarghat	TGB	Pabiacherra	Jun'2018	08.06.2018
555	Unakoti	Kumarghat	TGB	Fatikray	Jun'2018	14.06.2018
556	Unakoti	Kumarghat	TGB	Betcherra	Jun'2018	19.06.2018
557	Unakoti	Kumarghat	TGB	Kanchanbari	Jun'2018	23.06.2018
558	Unakoti	Pecharthal	TGB	Pecharthal	Jun'2018	19.06.2018
559	Unakoti	Gournagar	TSCB	kailashahar	Jun'2018	13.06.2018
560	Unakoti	Kumarghat	TSCB	Kumarghat	Jun'2018	19.06.2018
561	Unakoti	Pecharthal	TSCB	Machmara	Jun'2018	02.06.2018
562	Unakoti	Pecharthal	TSCB	Pecharthal	Jun'2018	09.04.2018

Sl.	District	Block	Name of Bank	Name of Branch	Month	Held On
563	Unakoti	Gournagar	UBI	Gournagar	Jun'2018	22.06.2018
564	Unakoti	Kumarghat	UBI	Machmara	Jun'2018	08.06.2018
565	Unakoti	Kumarghat	UCO bank	Kumarghat	Jun'2018	23.06.2018
566	Unakoti	Gournagar	UCO bank	Kailashahar	Jun'2018	22.06.2018
567	Unakoti	Gournagar	UCO bank	Kailashahar	Apr'2018	05.04.2018
568	Unakoti	Pecharthal	Indian Overseas Bank	Pecharthal	May'2018	21.05.2018
569	Unakoti	Gournagar	TGB	Tillabazar	Jun'2018	28.06.2018
570	West Tripura	Bamutia	Bandhan Bank	Narayanpur	Apr'2018	24.04.2018
571	West Tripura	Bamutia	Bandhan Bank	Bamutia	Apr'2018	17.04.2018
572	West Tripura	Dukli	Bandhan Bank	Kathaltali	Apr'2018	07.04.2018
573	West Tripura	Lefunga	Bank of India	Lembuchherra	Apr'2018	30.04.2018
574	West Tripura	Old Agartala	Bank of India	Khayerpur	Apr'2018	05.04.2018
575	West Tripura	Dukli	Bank of India	Anandanagar	Apr'2018	16.04.2018
576	West Tripura	Jirania	Canara Bank	Jirania	Apr'2018	03.04.2018
577	West Tripura	Jirania	Canara Bank	NIT	Apr'2018	25.04.2018
578	West Tripura	Hezamara	Central Bank of India	Barkathal	Apr'2018	03.04.2018
579	West Tripura	Jirania	Indian Overseas Bank	R.C.Nagar	Apr'2018	26.04.2018
580	West Tripura	Dukli	SBI	Amtali	Apr'2018	18.04.2018
581	West Tripura	Dukli	SBI	Dukli	Apr'2018	19.04.2018
582	West Tripura	Dukli	SBI	University Br.	Apr'2018	18.04.2018
583	West Tripura	Jirania	SBI	R.K.Nagar	Apr'2018	24.04.2018
584	West Tripura	Mohanpur	SBI	Gandhigram	Apr'2018	03.04.2018
585	West Tripura	Lefunga	SBI	Lembuchherra	Apr'2018	30.04.2018
586	West Tripura	Mohanpur	SBI	Mohanpur	Apr'2018	18.04.2018
587	West Tripura	Old Agartala	SBI	Khayerpur	Apr'2018	19.04.2018
588	West Tripura	Dukli	TGB	Bikramnagar	Apr'2018	18.04.2018
589	West Tripura	Dukli	TGB	Kanchanmala	Apr'2018	19.04.2018
590	West Tripura	Jirania	TGB	Bankimnagar	Apr'2018	04.04.2018
591	West Tripura	Jirania	TGB	Champknagar	Apr'2018	19.04.2018
592	West Tripura	Jirania	TGB	Nit (Agartala)	Apr'2018	11.04.2018
593	West Tripura	Mohanpur	TGB	Kalacherra	Apr'2018	02.04.2018
594	West Tripura	Mohanpur	TGB	Lembuchherra	Apr'2018	09.04.2018
595	West Tripura	Mohanpur	TGB	Natunnagar	Apr'2018	11.04.2018
596	West Tripura	Hezamara	TGB	Hezamara	Apr'2018	19.04.2018
597	West Tripura	Mandwai	TGB	Mandai	Apr'2018	18.04.2018
598	West Tripura	Lefunga	TGB	Lefunga	Apr'2018	17.04.2018
599	West Tripura	Mohanpur	TGB	Durgabari	Apr'2018	27.04.2018
600	West Tripura	Dukli	TSCB	Bikramnagar	Apr'2018	02.04.2018
601	West Tripura	Jirania	TSCB	Khayerpur	Apr'2018	19.04.2018
602	West Tripura	Jirania	TSCB	Champknagar	Apr'2018	24.04.2018
603	West Tripura	Jirania	TSCB	Khumlung	Apr'2018	17.04.2018
604	West Tripura	Mohanpur	TSCB	Mohanpur	Apr'2018	09.04.2018
605	West Tripura	Dukli	TSCB	Maheshkhola	Apr'2018	30.04.2018
606	West Tripura	Jirania	TSCB	Sachindranagar	Apr'2018	19.04.2018
607	West Tripura	Dukli	UBI	Anandanagar	Apr'2018	11.04.2018
608	West Tripura	Jirania	UBI	Jirania	Apr'2018	27.04.2018
609	West Tripura	Jirania	UBI	Khumlung	Apr'2018	03.04.2018
610	West Tripura	Jirania	UBI	Ranirbazar	Apr'2018	25.04.2018
611	West Tripura	Mohanpur	UBI	Usha Market	Apr'2018	05.04.2018
612	West Tripura	Mohanpur	UBI	Mohanpur	Apr'2018	18.04.2018
613	West Tripura	Dukli	UBI	Camper Bazar	Apr'2018	24.04.2018
614	West Tripura	Mohanpur	UCO Bank	Mohanpur	Apr'2018	30.04.2018
615	West Tripura	Bamutia	UCO Bank	Narshingharh	Apr'2018	03.04.2018
616	West Tripura	Old Agartala	UCO Bank	Khayerpur	Apr'2018	19.04.2018
617	West Tripura	Bamutia	Vijaya Bank	Gandhigram	Apr'2018	18.04.2018
618	West Tripura	Bamutia	Bandhan Bank	Narayanpur	May'2018	15.05.2018
619	West Tripura	Bamutia	Bandhan Bank	Bamutia	May'2018	03.05.2018
620	West Tripura	Dukli	Bandhan Bank	Kathaltali	May'2018	26.05.2018
621	West Tripura	Lefunga	Bank of India	Lembuchherra	May'2018	23.05.2018
622	West Tripura	Old Agartala	Bank of India	Khayerpur	May'2018	15.05.2018
623	West Tripura	Dukli	Bank of India	Anandanagar	May'2018	07.05.2018
624	West Tripura	Jirania	Canara Bank	Jirania	May'2018	05.05.2018
625	West Tripura	Jirania	Canara Bank	NIT	May'2018	05.05.2018
626	West Tripura	Hezamara	Central Bank of India	Barkathal	May'2018	16.05.2018
627	West Tripura	Jirania	Indian Overseas Bank	R.C.Nagar	May'2018	02.05.2018
628	West Tripura	Dukli	SBI	Amtali	May'2018	12.05.2018
629	West Tripura	Dukli	SBI	University Br.	May'2018	15.05.2018
630	West Tripura	Jirania	SBI	R.K.Nagar	May'2018	18.05.2018
631	West Tripura	Mohanpur	SBI	Gandhigram	May'2018	08.05.2018
632	West Tripura	Lefunga	SBI	Lembuchherra	May'2018	05.05.2018
633	West Tripura	Mohanpur	SBI	Mohanpur	May'2018	07.05.2018
634	West Tripura	Old Agartala	SBI	Khayerpur	May'2018	15.05.2018
635	West Tripura	Dukli	TGB	Bikramnagar	May'2018	15.05.2018

Sl.	District	Block	Name of Bank	Name of Branch	Month	Held On
636	West Tripura	Dukli	TGB	Kanchanmala	May'2018	26.05.2018
637	West Tripura	Jirania	TGB	Bankimnagar	May'2018	16.05.2018
638	West Tripura	Jirania	TGB	Champaknagar	May'2018	21.05.2018
639	West Tripura	Mohanpur	TGB	Kalacherra	May'2018	04.05.2018
640	West Tripura	Mohanpur	TGB	Lembuchherra	May'2018	22.05.2018
641	West Tripura	Mohanpur	TGB	Natunnagar	May'2018	15.05.2018
642	West Tripura	Hezamara	TGB	Hezamara	May'2018	03.05.2018
643	West Tripura	Mandwai	TGB	Mandai	May'2018	26.05.2018
644	West Tripura	Lefunga	TGB	Lefunga	May'2018	23.05.2018
645	West Tripura	Mohanpur	TGB	Durgabari	May'2018	15.05.2018
646	West Tripura	Dukli	TSCB	Bikramnagar	May'2018	07.05.2018
647	West Tripura	Jirania	TSCB	Khayerpur	May'2018	05.05.2018
648	West Tripura	Jirania	TSCB	Champaknagar	May'2018	05.05.2018
649	West Tripura	Jirania	TSCB	Khumlung	May'2018	16.05.2018
650	West Tripura	Mohanpur	TSCB	Mohanpur	May'2018	29.05.2018
651	West Tripura	Dukli	TSCB	Maheshkhola	May'2018	12.05.2018
652	West Tripura	Dukli	UBI	Anandanagar	May'2018	02.05.2018
653	West Tripura	Jirania	UBI	Jirania	May'2018	23.05.2018
654	West Tripura	Jirania	UBI	Khumlung	May'2018	15.05.2018
655	West Tripura	Jirania	UBI	Ranirbazar	May'2018	07.05.2018
656	West Tripura	Mohanpur	UBI	Usha Market	May'2018	05.05.2018
657	West Tripura	Mohanpur	UBI	Mohanpur	May'2018	05.05.2018
658	West Tripura	Dukli	UBI	Camper Bazar	May'2018	16.05.2018
659	West Tripura	Bamutia	UCO Bank	Narshingarh	May'2018	02.05.2018
660	West Tripura	Old Agartala	UCO Bank	Khayerpur	May'2018	12.05.2018
661	West Tripura	Bamutia	Vijaya Bank	Gandhigram	May'2018	15.05.2018
662	West Tripura	Bamutia	Bandhan Bank	Narayanpur	Jun'2018	19.06.2018
663	West Tripura	Bamutia	Bandhan Bank	Bamutia	Jun'2018	23.06.2018
664	West Tripura	Dukli	Bandhan Bank	Kathaltali	Jun'2018	19.06.2018
665	West Tripura	Lefunga	Bank of India	Lembuchherra	Jun'2018	13.06.2018
666	West Tripura	Dukli	Bank of India	Anandanagar	Jun'2018	19.06.2018
667	West Tripura	Jirania	Canara Bank	Jirania	Jun'2018	02.06.2018
668	West Tripura	Jirania	Canara Bank	NIT	Jun'2018	09.04.2018
669	West Tripura	Hezamara	Central Bank of India	Barkathal	Jun'2018	23.06.2018
670	West Tripura	Jirania	Indian Overseas Bank	R.C.Nagar	Jun'2018	12.06.2018
671	West Tripura	Dukli	SBI	Amtali	Jun'2018	13.06.2018
672	West Tripura	Dukli	SBI	Dukli	Jun'2018	22.06.2018
673	West Tripura	Dukli	SBI	University Br.	Jun'2018	08.06.2018
674	West Tripura	Jirania	SBI	R.K.Nagar	Jun'2018	14.06.2018
675	West Tripura	Mohanpur	SBI	Gandhigram	Jun'2018	19.06.2018
676	West Tripura	Lefunga	SBI	Lembuchherra	Jun'2018	23.06.2018
677	West Tripura	Mohanpur	SBI	Mohanpur	Jun'2018	19.06.2018
678	West Tripura	Old Agartala	SBI	Khayerpur	Jun'2018	13.06.2018
679	West Tripura	Dukli	TGB	Kanchanmala	Jun'2018	19.06.2018
680	West Tripura	Jirania	TGB	Bankimnagar	Jun'2018	02.06.2018
681	West Tripura	Jirania	TGB	Champaknagar	Jun'2018	07.06.2018
682	West Tripura	Jirania	TGB	Nit (Agartala)	Jun'2018	19.06.2018
683	West Tripura	Mohanpur	TGB	Kalacherra	Jun'2018	13.06.2018
684	West Tripura	Mohanpur	TGB	Lembuchherra	Jun'2018	19.06.2018
685	West Tripura	Mohanpur	TGB	Natunnagar	Jun'2018	02.06.2018
686	West Tripura	Hezamara	TGB	Hezamara	Jun'2018	09.04.2018
687	West Tripura	Mandwai	TGB	Mandai	Jun'2018	23.06.2018
688	West Tripura	Mohanpur	TGB	Durgabari	Jun'2018	22.06.2018
689	West Tripura	Jirania	TSCB	Khayerpur	Jun'2018	08.06.2018
690	West Tripura	Jirania	TSCB	Champaknagar	Jun'2018	12.06.2018
691	West Tripura	Jirania	TSCB	Khumlung	Jun'2018	07.06.2018
692	West Tripura	Mohanpur	TSCB	Mohanpur	Jun'2018	13.06.2018
693	West Tripura	Dukli	TSCB	Maheshkhola	Jun'2018	22.06.2018
694	West Tripura	Jirania	TSCB	Sachindranagar	Jun'2018	08.06.2018
695	West Tripura	Dukli	UBI	Anandanagar	Jun'2018	14.06.2018
696	West Tripura	Jirania	UBI	Jirania	Jun'2018	19.06.2018
697	West Tripura	Jirania	UBI	Khumlung	Jun'2018	23.06.2018
698	West Tripura	Jirania	UBI	Ranirbazar	Jun'2018	19.06.2018
699	West Tripura	Mohanpur	UBI	Usha Market	Jun'2018	13.06.2018
700	West Tripura	Dukli	UBI	Camper Bazar	Jun'2018	23.06.2018
701	West Tripura	Mohanpur	UCO Bank	Mohanpur	Jun'2018	19.06.2018
702	West Tripura	Bamutia	UCO Bank	Narshingarh	Jun'2018	13.06.2018
703	West Tripura	Old Agartala	UCO Bank	Khayerpur	Jun'2018	19.06.2018
704	West Tripura	Bamutia	Vijaya Bank	Gandhigram	Jun'2018	13.06.2018
705	West Tripura	Mohanpur	UBI	Usha Market	May'2018	05.05.2018
706	West Tripura	Mohanpur	UBI	Mohanpur	May'2018	05.05.2018
707	West Tripura	Dukli	UBI	Camper Bazar	May'2018	16.05.2018
708	West Tripura	Bamutia	UCO Bank	Narshingarh	May'2018	02.05.2018

BANK-BRANCH NETWORK IN TRIPURA AS ON 30.06.2018

	West			Sepahijala			Khowai			Gomati			South			Dhalai			Unakoti			North			Total			GRAND TOTAL
	R	SU	U	R	SU	U	R	SU	U	R	SU	U	R	SU	U	R	SU	U	R	SU	U	R	SU	U	R	SU	U	
ACUB	0	0	2	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	2	3
Allahabad Bank	0	0	1	0	0	0	1	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	3
Andhra Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
Axis Bank	2	1	3	0	1	0	0	0	0	0	1	0	0	1	0	0	0	0	0	0	0	0	1	0	2	5	3	10
Bandhan Bank	1	3	3	2	2	0	2	1	0	0	2	0	2	0	0	1	1	0	0	2	0	1	0	0	9	11	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	0	1	0	3	4
Bank of India	3	1	2	1	1	0	0	0	0	1	1	0	0	1	0	1	0	0	0	0	0	0	1	0	6	5	2	13
Bank of Maharashtra	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
Canara Bank	2	0	3	0	1	0	0	1	0	1	1	0	1	0	0	1	0	0	1	0	0	1	0	4	6	3	13	
Central Bank of India	2	0	1	0	0	0	0	0	0	0	1	0	0	0	0	1	0	0	1	0	0	0	0	2	3	1	6	
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	0	1	1
Federal Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
HDFC	0	0	3	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	1	0	0	2	3	5
ICICI	0	2	1	0	0	0	1	0	0	0	1	0	0	0	0	1	0	0	1	0	0	1	0	1	6	1	8	
IDBI	1	0	1	0	0	0	0	0	0	3	2	0	0	1	0	0	0	0	0	0	0	0	1	0	4	4	1	9
IDFC Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
Indian Bank	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	1	0	2	3	
Indian Overseas Bank	1	0	1	0	0	0	0	1	0	0	1	0	0	0	0	0	0	0	1	0	0	0	0	2	2	1	5	
Indus-ind	0	2	1	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	1	0	4	1	5	
Kotak Mahindra Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
Oriental Bank of Commerce	0	0	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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	0	1	1
SBI	9	3	16	3	2	0	1	1	0	3	3	0	5	3	0	1	3	0	2	1	0	7	2	0	31	18	16	65
Syndicate Bank	0	0	1	1	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	2	1	0	3	2	1	6
TCARDB	0	0	1	1	0	0	0	0	0	0	1	0	0	1	0	0	0	0	1	0	0	0	0	1	3	1	5	
TGB	13	11	13	12	5	0	10	3	0	16	2	0	15	4	0	14	0	0	9	1	0	12	4	0	101	30	13	144
TSCB	7	0	11	6	2	0	4	1	0	5	3	0	6	3	0	6	2	0	6	0	0	2	1	0	42	12	11	65
UCO Bank	2	1	6	2	3	0	2	1	0	0	1	0	0	3	0	2	3	0	2	0	0	1	0	0	11	12	6	29
Union Bank of India	0	1	3	0	0	0	0	0	0	0	1	0	1	0	0	0	0	0	0	0	0	0	1	0	1	3	3	7
UBI	9	0	14	4	1	0	4	1	0	5	2	0	8	1	0	7	1	0	2	1	0	4	1	0	43	8	14	65
Vijaya Bank	1	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	3	4
Yes Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
Ujjivan Bank	0	0	3	0	1	0	0	1	0	0	1	0	0	0	0	0	0	0	1	0	0	1	0	0	5	3	8	
Total	53	25	110	34	20	0	25	12	0	35	28	0	38	19	0	33	13	0	22	10	0	29	19	0	269	146	110	525

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

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

Minutes of the 125th State Level Bankers' Committee Meeting for the State of Tripura held on 26.06.2018.

The 125th SLBC meeting of Tripura State was held at the Conference Hall No.2, Pragna Bhawan, P.N. Complex, Agartala on 26th June 2018 to review the performance of Banks for the financial year 2017-18 ending 31.03.2018.

The meeting was Co-Chaired by Shri M. Nagaraju, Principal Secretary, Finance and Industries & Commerce, Govt. of Tripura and Shri Tamal Biswas, General Manager, Reserve Bank of India in presence of Shri Manas Dhar, General Manager, United Bank of India & Convener, SLBC (Tripura) and Shri Sunil Kumar, General Manager, NABARD. Other Senior Executives of the State Government, Reserve Bank of India, NABARD, SIDBI, Banks, Insurance Companies, LDMs and RSETI Directors also participated in the meeting. A list of participants of the meeting is enclosed.

At the outset, Sri Manas Dhar, General Manager, United Bank of India & Convener SLBC of Tripura extended a hearty welcome to Shri M. Nagaraju, Principal Secretary, Finance and Industries & Commerce, Govt. of Tripura and Shri Tamal Biswas, General Manager, RBI and especially to Shri Sunil Kumar, General Manager, NABARD for his inaugural presence in the SLBC meeting and other executives from the Govt. of Tripura, RBI, NABARD, SIDBI & Banks.

Initiating the discussion, Sri Manas Dhar, Convener SLBC of Tripura briefed the House about latest RBI directive issued on 6th April 2018 in respect of "Revamping of Lead Bank Scheme".

- SLBC meetings should primarily focus on policy issues having participation of the senior functionaries of the banks / Government Departments and all routine issues are to be delegated to various sub-committees of the SLBC.
- Sub-Committees of SLBC to be formed covering major areas of Agriculture, MSME, "SHG, RSETI & Financial Inclusion" and Data Management.
- A Steering Sub-Committee would be constituted with representation from Reserve Bank of India, NABARD, United Bank of India, State Bank India, Tripura Gramin Bank, Tripura State Cooperative Bank, UCO Bank, Central Bank of India, Departments of Finance, Agriculture, MSME & Tripura SRLM to primarily deliberate on agenda proposals from different stakeholders and also to finalize a compact agenda for the SLBC meetings henceforth.
- The Controlling Offices of the banks in each state should synchronize their internal business plans with the ACP of the state. Member Banks to take note of this and ensure accordingly.



- > To ensure accuracy of data, SLBC will develop a system on its website to enable uploading and downloading of the data pertaining to the Block, District as well as the State with minimal level of human intervention.
- > To strengthen the BLBC forum, all branch managers be advised to attend BLBC meetings with required inputs. Controlling Heads of banks are requested to attend a few BLBC meetings, depending on the urgency of the issues.
- > Involvement of Rural Self Employment Training Institutes (RSETIs), particularly at the DCC level.

Convener SLBC of Tripura thereafter touched upon the important issues which are furnished hereunder:

- > Conveyed sincere thanks to State Government and banks for successful implementation of Gram Swaraj Abhiyan I, which was rolled out in 531 identified villages in the State by the Central Government from 14th April 2018 to 5th May 2018 to provide universal coverage of eligible individual with PMJDY, PMJJBY & PMSBY. Tripura became the 1st NE State to achieve 100% saturation within the campaign period, which was praised by the Department of Financial Services, Government of India.
- > He urged upon the Bankers to saturate 102 villages of Dhalai District under Gram Swaraj Abhiyan-Phase II as per allocation made by LDM Dhalai, under PMJDY, PMSBY & PMJJBY within 15th August 2018.
- > LDM Dhalai has been advised to hold regular meetings with DCOs to monitor the development in these districts apart from uploading data on daily basis in the GSA portal to show achievement.
- > Awareness campaign launched by the Hon'ble Chief Minister, Govt. of Tripura for MUDRA and other Prime Minister Flagship programmes on 9th April 2018 at Ambassa, and the same being similar to Gram Swaraj Abhiyan has actually helped in accelerating the participation of people in Gram Swaraj Abhiyan in both the Phases.
- > CD Ratio of the State increased by 5% over March 2017 and stood at 48% at the end of March 2018.
- > Banks to continue their concerted efforts to push the CD ratio towards the targeted level of 60% as on 31.03.2019 by extending more credit in eligible sectors.
- > State Government to create conducive atmosphere and more avenues for lending to propel the CD ratio of the State in right direction.
- > Banks are to be appreciated for achieving 113% of the Annual Target of Rs 4386 crore under ACP during FY 2017-18.
- > Robust credit linkage of SHGs may be game changer for the State as it has the potential to uplift the downtrodden section of the society, especially women.
- > Bankers are to ensure coverage of every eligible A/c holder under PMSBY & PMJJBY.



Shri Tamal Biswas, General Manager, RBI Agartala deliberated on the following issues:-

- Revamping of Lead Bank Scheme as per latest directive issued by including formation of Sub-Committees, Steering Committee, etc. for strengthening SLBC forum as has been discussed by the Convener SLBC of Tripura.
- Expressed satisfaction on the performance of banks on surpassing the disbursement target under ACP 2017-18. Focus should also be on non-priority sector disbursement.
- Alarming growth of NPA particularly in Priority Sector. He requested for intervention of the State Govt. to correct the situation. He also urged the Bankers to work at tandem with the state Govt. in revitalizing the stressed assets through early intervention.
- There is a steady growth of CD Ratio in the State. However, further push is required in this direction.
- To include the figures of Small Finance Banks in SLBC Agenda from the next meeting. SLBC Desk Tripura to contact these Banks and in case they are not cooperating, the same to be reported to RBI Agartala.
- Successful celebration of Financial Literacy Week by RBI in the State during June 4-8, 2018 with enthusiasm. The Theme of the year was "Customer Protection". Bankers have been encouraged to take this issue further.
- Continuation of financial literacy campaign in rural areas by rural branches and FLCs as per extant RBI guidelines.
- Strengthening the functioning of BCs in rural areas. If required, training for BC Agents at regular intervals.
- Timely submission of Data by banks to SLBC Desk so as to ensure holding SLBC/ DCC/ DLRC meeting as per calendar.

Thereafter, Shri M. Nagaraju, Principal Secretary, Finance and Industries & Commerce, Govt. of Tripura requested Shri Dhar to initiate Agenda wise discussion.

Then, Shri Manas Dhar, General Manager, United Bank India & Convenor, SLBC – Tripura made a presentation and took up the Agenda items for detailed deliberations.

Agenda 1: Confirmation of proceedings of 124th SLBC meeting for Tripura held on 17.03.2018:

Confirmed by the House.

Shri M. Nagaraju, Principal Secretary, Finance and Industries & Commerce, Govt. of Tripura requested Convenor, SLBC-Tripura to include one separate Agenda Item – Action Taken Report (ATR) from next SLBC Meeting.

Agenda 2: Pradhan Mantri MUDRA Yojana

All Banks/Lending Institutions made disbursement of Rs. 1491.74 Crore with 400308 numbers of accounts as on 31.03.2018 for FY 2017-18, against the revised annual



target of Rs. 722 crore i.e. 206.6% of the revised target. House noted the performance under PMMY in the State.

Shri M. Nagaraju, Principal Secretary, Finance and Industries & Commerce, Govt. of Tripura requested major banks of the State to extend more finance through MUDRA loans to unemployed youth for their self employment.

Stand-Up India Scheme:

Loans under the scheme had been extended to 107 SC/ST/Women beneficiaries amounting to Rs. 18.09 crore during last Fiscal. House noted the same.

Expressing unhappiness, Shri M. Nagaraju, Principal Secretary, Finance and Industries & Commerce, Govt. of Tripura requested bankers to step up the activity during the current fiscal to ensure 2 loans to the eligible group of borrowers per bank branch for generation of self-employment and to take up the issue in a mission mode.

Gram Swaraj Abhiyan:

As mentioned by Convener SLBC of Tripura, GSA was organized successfully in 531 villages in all 8 districts of Tripura during 14.04.2018 to 05.05.2018 as per direction of Central Government. Tripura became the 1st NE State to achieve 100% saturation within the campaign period, which was praised by the Department of Financial Services, Government of India.

Gram Swaraj Abhiyan – Phase – II has already been launched in 102 villages in Dhalai District, being only aspirational District of Tripura State, on & from 01.06.2018 to provide universal coverage of eligible people with PMJDY, PMSBY & PMJJBY within 15.08.2018. LDM of Dhalai District was requested to monitor the progress on daily basis with the banks.

House noted the performance.

Shri M. Nagaraju, Principal Secretary, Finance and Industries & Commerce, Govt. of Tripura requested LDM to revisit the target set under GSA-II for Dhalai District with the help of District Administration. Convener, SLBC Tripura requested LDM – Dhalai to review the target for 102 villages with District Authority and major banks operating in the District. He also requested to arrange for at least one camp per village within 31.07.2018 to achieve the saturation level in 3 Schemes.

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

Five banks namely Canara Bank, Union Bank of India, Vijaya Bank, Axis Bank & ICICI Bank were requested to initiate steps for opening branches at the earliest and also to submit a status report to SLBC-Desk within 31.07.2018 for onward submission to the Principal Secretary, Finance and Industries & Commerce, Govt. of Tripura.



Agenda 4: Financial Inclusion

The House reviewed the progress of PMJDY in the State under which 853552 A/Cs have been opened up to 30.05.2018. Aadhaar seeding in the PMJDY Accounts of the State stood at 90.36%. Zero-balance accounts contributed 8.74% of the total PMJDY accounts opened up to 30.05.2018. All banks in the State issued RuPay cards to 77.63% PMJDY customers.

Shri Sahadev Das, DJF, Tripura expressed concern on the issue of RuPay Card activation in the State. He also suggested for submission of monthly data for some issues by SLBC-Desk for reporting to State Government.

Shri Manas Dhar, Convener, SLBC Tripura briefed the house modalities for activation of RuPay Cards and requested all stakeholders to come forward to create awareness of the account holders in respect of activation of RuPay cards.

The banks operating in the State had enrolled 3.35 lac customers under PMSBY, 1.14 lac customers for PMJJBY and 18712 customers under APY as on 31.03.2018.

House also noted the claim position under PMJJBY & PMSBY as on 26.05.2018 in the State of Tripura. Representatives of LIC & NICI stated the reasons for rejection of eight cases under PMJJBY and one case under PMSBY respectively.

Shri M. Nagaraju, Principal Secretary, Finance and Industries & Commerce, Govt. of Tripura requested banks & Insurance Companies for creation of awareness among the people for claim procedure and timely submission of claims. Bankers have agreed comply with the said direction.

Shri Manas Dhar, Convener, SLBC Tripura informed the House in respect of proposed changes under payment of pro-rata premium for enrolment under PMJJBY during any quarter of the year (starting 1st June to 31st May) but lien clause of 45 days will remain from the date of auto-debit.

5 RSETIs conducted 128 training programs with the participation of 3133 candidates during last FY 2017-18.

The 14 Financial Literacy Centers in the State conducted 115 literacy camps during the 4th quarter (January to March 2018) of FY 2017-18 while the 253 rural branches in the State conducted 712 camps during the same period.

Agenda 5: CD Ratio

CD Ratio of the State stood at 48% at the end of March 2018, registering an improvement of 5% over CD Ratio of 43% as on 31st March 2017.



Shri M. Nagaraju, Principal Secretary, Finance and Industries & Commerce, Govt. of Tripura requested major banks in the State to initiate necessary steps for further improvement of CD Ratio of West Tripura District.

Shri Manas Dhar, Convener, SLBC Tripura requested SLBC-Desk Tripura to convene a special DCC meeting in consultation with District Magistrate, West Tripura and to invite all banks operating in the district in the meeting to formulate strategy to push the CD Ratio of the District beyond minimum level of 40%.

Agenda 6: Implementation of Annual Credit Plan 2017-18

Banks operating in the State achieved 113% (Rs. 4945.32 crore) of the credit disbursement target under ACP 2017-18. The disbursement during FY 2017-18 surpassed the corresponding figure of last year (2016-17) by 18%. Achievement under Priority Sector also stood at 113% at the yearend of FY 2017-18. Achievement under Agriculture sector stood at 109%. While achievement under MSME & Other Priority Sector reached to 147% & 70% respectively.

House noted the performance under ACP 2017-18.

Agenda 7: Kisan Credit Card (2017-18)

All banks in the State had issued 50333 KCCs covering Rs 236.44 crore, thus achieving 101% of the annual target (50,000 Nos.) during last Financial Year (2017-18). House noted the same.

Shri D. Barkar, Director, Agriculture, Government of Tripura raised the issue of coverage of all eligible farmers through KCCs. He requested the bankers to cover all eligible KCCs with PMFBY to protect the farmers against the damage which might be caused owing to natural calamities. He informed the House that their Department along with the banks organized "Farmers Awareness Day" across the State as on 08.06.2018 with special emphasis on PMFBY. He requested the bankers for uploading PMFBY data to the "Portal" in time to avoid any future complicity. He informed the House in respect of claim position under PMFBY for last two years. He also requested banks to extend cooperation to dispose of all sponsored KCC proposals at the earliest.

Shri Dhar, Convener, SLBC Tripura requested SLBC-Desk Tripura to convene meeting of Sub-Committee on Agriculture within July 2018 in consultation with Agriculture Department to finalize strategies for issuance of KCCs to all eligible farmers as well as activation of dormant KCCs. He emphasized on issuance of ATM card to each KCC borrower as per extant guidelines of RBI apart from compulsorily enrolling them under PMSBY & PMJBY, in case they are otherwise found eligible. He also requested the Director, Agriculture to share list of sponsored KCCs Block-wise to concerned LDMs for follow up with the banks. He requested General Manager, NABARD to organize awareness camp for banks regarding uploading of PMFBY Portal.

Convener, SLBC Tripura briefed the House in respect of possibility of extending relief measures to the borrowers by banks in areas affected by recent flood in Tripura. He



stated that role of the banks is to provide relief measure through rescheduling existing loans and sanctioning fresh loans as per the emerging requirement of the borrowers as per extant guidelines of RBI (Master Direction FIDD CO.FSD.BC No.8/05, 10.001/2017-18 July 03, 2017). However, without any notification in this regard by the concerned District Magistrate, such relief measures cannot be extended.

Agenda 8: Self Help Groups (SHG)

The House reviewed the performance of the Banks under NRLM/NERLP and WSHG during last FY 2017-18.

Shri Arup Ratan Sharma, CEO-TRLM urged upon the Bankers for disposal of pending SHG proposal with need-based lending. He expressed concern over poor implementation of Community Based Recovery Mechanism (CBRM) in the rural branches. He requested all stakeholders to take advantage of the program to hasten the recovery process including SGSY SHGs by convening one meeting per rural branch per month.

Convener, SLBC (Tripura) informed about very high NPA in SHGs including SGSY-SHGAs in the State. He requested State Government to take necessary steps on a "Mission Mode" for regularization of SGSY SHGs at the earliest to create avenue for more funding to new SHGs (NRLM / NERLP). He requested the banks to advise their rural branches to hold monthly meeting of CBRM without fail.

Deendayal Antyodaya Yojana-National Urban Livelihood Mission (DAY-NULM):

Mrs. Puja Thapa, State Mission Manager (FI & ME), DAY-NULM, UDD - Tripura informed that Banks had sanctioned DAY-NULM loan to 36 individuals and 8 Groups during last financial year (FY 2017-18) against the State target for disbursement to 140 Individuals and 50 Groups for the FY 2017-18. She also informed the House in respect of Target of SEP (I) -200, SEP (G) - 80 & SHG Bank Linkage - 100 for FY 2018-19. She requested the banks for disposal of sponsored proposals at the earliest.

Convener, SLBC (Tripura) requested SLBC-Desk Tripura to include NULM in the Sub-Committee of SHGs & Financial Inclusion for monitoring.

Agenda 9: Recovery Performance of Banks

Overall recovery percentage in respect of three broad sectors, viz. Agriculture, MSME and Other Priority Sector (OPS) stood at 63% as on March 2018 as against 63% as on March 2017. There was no significant improvement in recovery under schematic lending. Recovery in SJSRY was 7%, SGSY was 17%, PMRY was 10%, PMEGP was 40%, Swabalamban was 40% while recovery in REGP (MMS) was 55% as on 31.03.2018.

House noted the Recovery status with concern.

Agenda 10: NPA position of Banks in Tripura.



Gross NPA stood at Rs. 613.19 crore as on March 2018 which was Rs. 540.46 crore as on March 2017. The outstanding amount under Written off A/Cs (Shadow Register) was around Rs. 71.24 crore which if added with the outstanding NPA, it would rise to Rs.684.43 crore as on 31.3.2018. Gross NPA under Personal Loans extended to State Government Employees reached to 13.87% of the total NPA in Tripura.

Convener, SLBC (Tripura) requested State Government and Banks to work shoulder to shoulder to reduce NPA level to less than 5% within next quarter.

Shri Tamal Biswas, General Manager, RBI stated that banks may approach to State Government to recover the money from the wilful defaulter employees of State Government.

Shri M. Nagaraju, Principal Secretary, Finance and Industries & Commerce, Govt. of Tripura stated that State Government would issue necessary instruction in general for all, on reviewing the position.

Agenda 11: Performance of Banks in key areas in Tripura as on 31.03.2018.

The overall Advance in the State witnessed y-o-y growth of 17% from Rs.9586.33 crore as on March 2017 to Rs.11517.52 crore as on March 2018. Similarly, y-o-y growth of 8% was registered in Deposits which stood at Rs. 24190.17 crore as on March 2018 against Rs. 22341.99 crore as on March 2017.

The House noted the y-o-y growth of 22% in lending under Priority Sectors (outstanding), 27% growth in lending to Minority community, 28% growth in lending to SC/ST borrowers and 9% in lending to Weaker Section as on 31.03.2018. Agriculture Sector achieved a y-o-y growth of 24% while MSME sector registered 28% y-o-y growth as on 31.03.2018.

Agenda 12: Performance under Govt. sponsored schemes

All banks sanctioned 2354 cases amounting to Rs.42.01 cr. under PMEGP against the yearly target of 1605 cases for FY 2017-18 as on 31.03.2018.

All banks sanctioned 2898 cases amounting to Rs.81.16 cr. under SWABALAMBAN against the yearly target of 4000 cases for FY 2017-18 as on 31.3.2018.

House noted the performance of the Banks and also noted the progress of KCC- Fishery, Mini Dairy, DRI, etc. as on 31.03.2018 for the financial year 2017-18.

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 233 students involving Rs 6.18 crore during last FY 2017-18. The outstanding balance in Education Loans as on 31.03.2018 stood at Rs.117.29 crore in 3893 accounts.

Under Housing Loans, outstanding balance stood at Rs.1427.25 crore in 38628 accounts as on 31st March 2018. House noted the progress.

Agenda 14: MSME financing under ACP.

House reviewed the overall achievement of MSME during last FY 2017-18. All Banks have disbursed Rs 1000.54 crore, registering an achievement of 147% against ACP target of Rs. 1090.48 crore during last Fiscal.

Shri Sunil Kumar, General Manager, NABARD in his maiden presence in SLBC-Tripura meeting expressed satisfaction on the proactive role played by the banks & State Government for overall development of the State. He touched upon following important aspects:

- > Issuance of KCCs to all farmers. Requested assistance from State Government authorities for identification of farmers having no KCC and providing of such list to the banks for immediate action.
- > Formation of a special Committee under the Chairmanship of the District Magistrate to finalize strategies for further improvement of CD Ratio in West Tripura District.
- > Complimented banks for disbursement of Rs. 1491 crore in MUDRA Loans during last financial year. Also thanked Tripura Gramin Bank & Tripura State Cooperative Bank for financing good number of JLG Loans.
- > Utilization of E-Shakti portal for financing SHGs.
- > Digitization of land records & allowing access to banks for registration of charges during lending.
- > Extending more credit to Dairy Entrepreneurship Development Scheme (DEDS).

Shri M. Nagaraju, Principal Secretary, Finance and Industries & Commerce, Govt. of Tripura appreciated SLBC for successfully organizing inauguration of awareness campaign for MUDRA and other Prime Minister Flagship Programmes on 9th April 2018 at Ambassa, Dhalai, which accelerated the participation of people in Gram Swaraj Abhiyan in the State. This Campaign has resulted in a good response in the State. He requested the bankers for continuation of this awareness campaign with publicity matters like banners / posters/ standees.

Shri M. Nagaraju also appreciated the banks for increase of 5% CD Ratio during last year with a request to come forward with more lending for further increase in CD Ratio of the State. He requested for financing two Stand Up India entrepreneurs per branch per year during current year for self employment of eligible unemployed youths.



Shri M. Nagaraju emphasized on financial inclusion by opening of bank accounts for the workers of Tea Gardens & Brick Fields. He also requested for issuance of KCCs to all farmers not only for crop production but also for fishery, poultry, piggery, etc.

Shri M. Nagaraju requested for disbursement to all sanctioned cases under PMEGP & Swavalamban so as to generate self employment in the State. He informed that State Government would provide training for skill development to the prospective entrepreneurs.

Shri M. Nagaraju informed that State Government informed about full digitization of land records in the State, which could be viewed online. He mentioned about likely commencement of Single Window System concerning industrial activities in the State to attract the businessman to the State.

While expressing happiness over digitization of land records in the state, Convener, SLBC (Tripura) requested Shri M. Nagaraju to provide facility to the bankers to create online charge in respect of mortgaged assets (land & building) against bank loan availed to provide comfort to the bankers.

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

- **Formation of four Sub-Committees under SLBC namely, Agriculture, MSME, "SHG, RSETI & Financial Inclusion" and Data Management (Action: SLBC).**
- **A Steering Sub-Committee would be constituted with representation from RBI, NABARD, UBI, SBI, TGB, TSCB, UCO Bank, CBI, Departments of Finance, Agriculture, MSME & Tripura SRLM to primarily deliberate on agenda proposals from different stakeholders and also to finalize a compact agenda for the SLBC meetings henceforth (Action: SLBC).**
- **All Banks are to exert efforts jointly to raise the CD ratio of the State to 60% as on 31.03.2019. (Action: All Banks & State Government).**
- **Special Committee with District Administration of West Tripura 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).**
- **Continuation of publicity for all Prime Minister flagship programmes with special emphasis on MUDRA Loans, PMSBY, etc. to bring financial awareness among the people (Action: SLBC, GICs & Banks).**
- **100% disbursement targets set against all sectors under ACP 2018-19 is to be achieved (Action: All Banks).**



- > Issuance of KCCs to all eligible farmers. **(Action: All Banks and Agriculture Department).**
- > Banks are to provide relief measure through rescheduling existing loans and sanctioning fresh loans as per the emerging requirement of the borrowers as per extant guidelines of RBI (Master Direction FIDD.CO.FSD.BC No.8/05, 10.001/2017-18 July 03, 2017) **(Action : All Banks & State Government).**
- > Each FLC and rural branch to conduct minimum one outdoor / indoor literacy camp once a month. **(Action: All FLC & Rural branches).**
- > To submit status on opening of bank branches in 5 unbanked villages (above 5000 population) having no bank branches within a radius of 3 km) by the concerned banks within 31.07.2018 **(Action: Canara Bank, Union Bank of India, Vijaya Bank, Axis Bank & ICICI Bank).**
- > **Action Taken Report (ATR) to be included as a separate Agenda item from next SLBC meeting. (Action: SLBC).**

Summing up the discussion, Shri Mahendra Dohare, DGM & CRM, United Bank of India, Tripura Region profusely thanked Shri M. Nagaraju, Principal Secretary, Finance and Industries & Commerce, Govt. of Tripura for his keen participation and providing guidance to the SLBC to propel the State towards all-round growth. He heartily thanked Shri Tamal Biswas, General Manager, RBI, Shri Manas Dhar, Convener, SLBC-Tripura, Shri Sunil Kumar, General Manager, NABARD and all other dignitaries from Govt. of Tripura, RBI, NABARD, SIDBI, Banks and other Agencies for their kind presence and active participation in 125th SLBC meeting. The meeting ended with vote of thanks to the Chair.

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**LIST OF THE PARTICIPANTS AT THE 125th MEETING OF THE SLBC
FOR THE STATE OF TRIPURA
HELD AT PRAGNA BHAWAN, HALL NO.4, AGARTALA ON 26.09.2018 AT 11.00 A.M.**

Sl. No.	Name of the dignitaries	Designation/Office/Institution
CO-CHAIRD BY		
1	Dr. M. Nagaraju	Principal Secretary, Finance and Industries & Commerce, GoT
2	Shri Tamal Biswas	General Manager, RBI
GOVT. OFFICIALS		
3	Shri Arup Ratan Barma	Adsl. Secretary & CEO, TRLM
4	Shri Sahadeb Das	Directorate of Institutional Finance, GoT
5	Dr. D.P. Sarker	Director, Agriculture, GoT
6	Shri Asim Saha	Joint Director, UDD, GoT
7	Shri Sankar Chakraborty	Asst. Director, MSME-DI, GoT
8	Shri Nandagopal Noatia	Superintendent, Fisheries (C&D), GoT
9	Dr. Basudeb Bhattacharya	Key Officer, DIF, GoT
10	Md. Iqbal Ahmed	FA & CAO, TKVIB
11	Shri Dhan Raj Lama	Nodal Officer (PMEGP), KVIC
12	Smt. Puja Thapa	SMM (FI & ME), DAY-NULM, UDD, GoT
13	Shri Swapan Das	Consultant (Bank Linkage), NERLP Tripura
14	Shri Santanu Ghosh	D.O., DIF
15	Shri Sudhir Ghosh	L.D.C., DIF
III RB/NABARD/SIDBI/NHB/HUDCO/INSURANCE COMPANIES/ BSNL		
16	Shri Sunil Kumar	General Manager, NABARD
17	Shri K. Vanugopal	DGM, NABARD
18	Shri M.D. Debnath	AGM, RBI
19	Shri Gopi Nammi	Manager, SIDBI
20	Shri Rana Debbarman	Asst. Manager, HUDCO Ltd.
21	Shri Subrata Nag	BM (P&GS), LIC
22	Shri Sankar Podder	Marketing Officer, National Insurance Co. Ltd.
IV COMMERCIAL BANKS		
23	Shri Manas Dhar	General Manager, UBI, HO & Convener, SLBC-Tripura
24	Shri M. Dohare	DGM & CRM, UBI, Tripura
25	Shri M.M. Goswami	Chairman, TGB
26	Shri Swapan Kumar Saha	MD, Tripura State Co-operative Bank Ltd.
27	Shri Satish Ageneral	Regional Manager, Central Bank of India
28	Shri Deepak Chowdhury	RM, SBI RBO Agartala North
29	Shri Shibatosh Chowdhury	RM, SBI RBO Agartala South
30	Shri Subhodh Kr. Jha	ZM, UCO Bank
31	Shri Bhajan Ch. Roy	AGM, UBI-Tripura
32	Shri Dipankar Ambuly	GM, TGB
33	Shri Alok Chaudhury	Chief Manager, SLBC & FI, UBI
34	Shri Avinash Kumar	Chief Manager, Canara Bank





त्रिपुरा हेतु राज्य स्तरीय बैंकर्स समिति की बैठक

STATE LEVEL BANKERS' COMMITTEE MEETING
FOR TRIPURA



126th
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कार्यसूची टिप्पण ★ AGENDA NOTES

June'2018
जून'२०१८



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