

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



129th

१२९ वी

MARCH 2019

मार्च २०१९

Quarterly Review

Date: 18.06.2019 ★ Time: 11:30 AM

Venue: Hall No. 4, Pragya Bhavan, Agartala

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
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Kolkata-700 001

संयोजक: त्रिपुरा राज्य स्तरिया बँकर्स समिति

सन्दर्भ: एल. बी डि/एसएलबीसी/ टी/ 129/2018-19

दिनांक: १२.०६.२०१९

एस एल बी सी के सभी सदस्य

प्रिय महोदय,

विषय: त्रिपुरा राज्य स्तरीय बँकर्स समिति की १२९ वी
बैठक का कार्यसूची टिप्पण ।

उपर्युक्त सन्दर्भ मे हम आपको सूचित करते है की
त्रिपुरा राज्य स्तरीय बँकर्स समिति की १२९ वी बैठक
दिनांक १८.०६.२०१९ को पूर्वान्ह ११:३० बजे प्रज्ञा भवन हॉल
न. ४, अगरतला मे आयोजित की जाएगी। कार्यसूची
टिप्पण की एक प्रति भेज रहे है ।

अनुरोध है की आप उक्त बैठक मे अवश्य भाग ले ।

भवदीय

आनन्द कुमार

उप महा प्रबंधक एवं
मुख्य क्षेत्रीय प्रबंधक
त्रिपुरा क्षेत्र

Convener: State Level Bankers' Committee for Tripura

Ref: LBD/SLBC/T/ 129 /2018-19

Date: 12.06.2019

All members of SLBC

Dear Sir

Sub: Agenda Notes for the 129th Meeting of SLBC
Tripura

With reference to the above, we forward herewith
a set of Agenda Notes for the 129th meeting of
State Level Bankers' Committee for Tripura
scheduled to be held at Pragya Bhavan, Hall No.4,
Agartala on 18.06.2019 at 11:30 AM.

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

Yours Faithfully,



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 31.03.2019

Population Group	March 2013	March 2014	March 2015	March 2016	March 2017	March 2018	March 2019
Rural	217	229	248	265	269	271	273
% as against total branches	57%	54%	54%	53%	53%	53%	51%
Semi- urban	84	107	117	127	131	131	148
% as against total branches	22%	25%	25%	26%	26%	26%	28%
Urban	79	89	96	104	108	110	112
% as against total branches	21%	21%	21%	21%	21%	21%	21%
TOTAL	380	425	461	496	508	512	533

SLBC-TRIPURA

VITAL BANKING STATISTICS

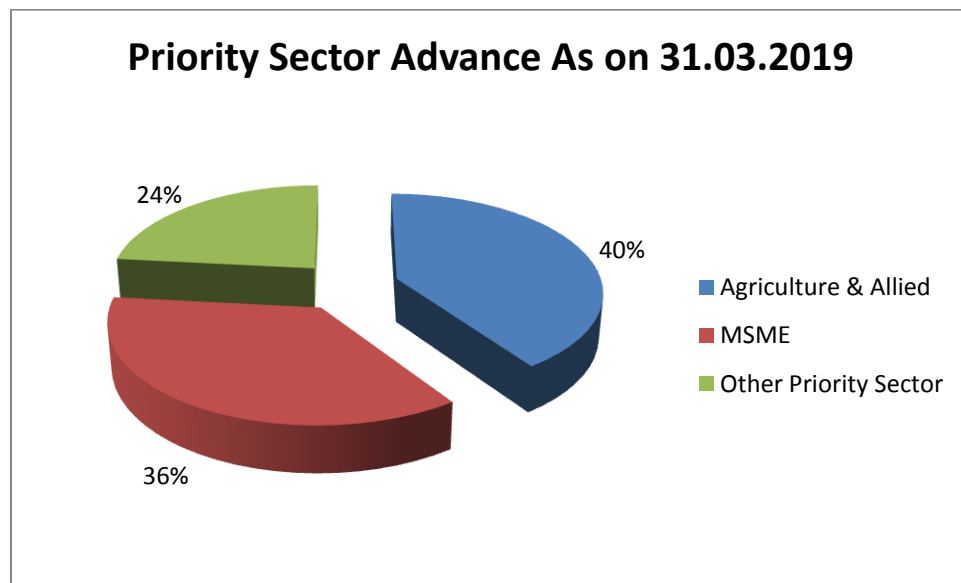
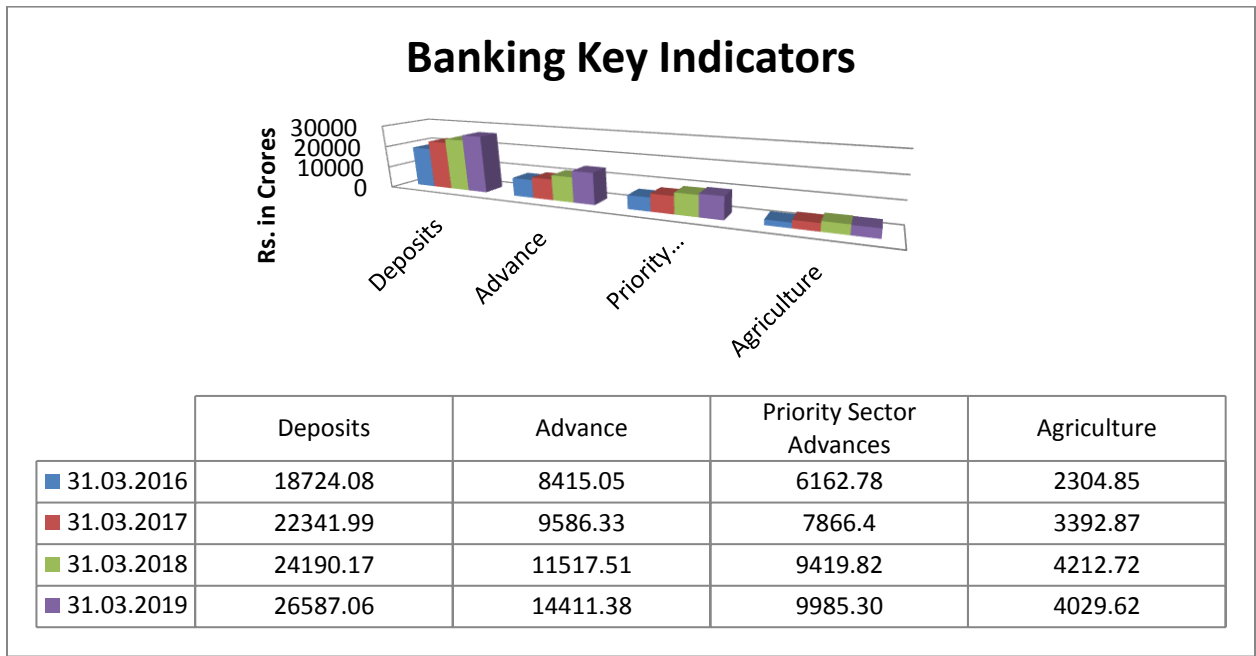
(Amount Rs. in Crore)

Sl.	Parameter	March 2017	March 2018	March 2019
1	No. of Branches	508	512	533
2	Total Deposits	22341.99	24190.17	26587.06
3	Total Advances	9586.33	11517.52	14411.38
4	CD Ratio	43	48	54
5	C+I: Deposit Ratio	62	67	74
6	Priority Sector Advances (PSA)	7866.40	9419.82	9985.30
7	% of PSA to ANBC	93	100	87
8	Agriculture Advances	3392.87	4212.73	4029.62
9	% of Agri Advances to ANBC	40	44	35
10	MSE Advances	3068.55	3917.95	3622.79
11	Education Loans	114.45	117.29	107.35
12	Housing Loans	1343.06	1427.25	1638.03
13	DRI Advances	1.73	2.41	2.73
14	Schedules Caste/ Scheduled Tribe Advances	2287.15	2916.58	3258.05
15	Advances to Women Entrepreneurs	1526.79	2510.65	3109.43
16	% of Advances to Women Entrepreneurs to ANBC	18.14	26.17	26.99
17	Weaker Section Advances	4291.58	4684.82	7642.44
18	% of Weaker Advances to ANBC	51	49	66
19	Minority Community Advances	535.68	678.90	899.56
20	% of Minority Community Advances to ANBC	6.36	7.06	7.81

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

Sector	2017-18 As on March 2018			2018-19 As on March 2019		
	Plan	Achievement (April'17- March'18)	% to Target	Plan	Achievement (April'18- March'19)	% to Target
Agriculture	2117.11	2315.30	109	2338.77	2879.13	123
MSME	1090.5	1600.54	147	1336.24	1990.18	149
Other Prisec	671.86	471.98	70	754.80	667.16	88
Total Prisec	3879.45	4387.83	113	4429.82	5536.48	125
Non-Prisec	506.55	557.49	110	901.75	2731.85	303
Grand Total	4386.00	4945.32	113	5331.57	8268.33	155

Banking Key Indicators for the State of TRIPURA



**CONFIRMATION OF PROCEEDINGS OF
THE 128th MEETING OF THE SLBC FOR TRIPURA**

दिनांक १५.०३.२०१९ को हुई त्रिपुरा राज्य हेतु राज्य स्तरीय बैंकर्स समिति की १२८वीं बैठक की कार्यवाही और कार्यविन्दु संयोजक बैंक की पत्र संख्या एसएलबीसी/ त्रिपुरा / ३२०४/२०१८-२०१९ दिनांक २२.०३.२०१९, के अंतर्गत प्रस्तुत है। सदन से निवेदन है कि वह इसकी पुष्टि करे।

The proceedings and action points of the 128th Meeting of SLBC for Tripura, held on 15.03.2019 was circulated under the cover of Convener Bank's letter no. SLBC/Tripura/3204/2018-2019 dated 22.03.2019. The same may please be confirmed by the House.

ACTION TAKEN REPORT

Present Status of implementation of the major action points emerged in the 128th SLBC meeting held on 15.03.2019 is furnished below as a separate agenda.

१५.०३.२०१९ को १२८वीं एस एल बी सी की बैठक के दौरान उठाए गए प्रमुख कार्य – बिंदुओं के कार्यान्वयन की वर्तमान स्थिति नीचे दी गई है

Sl No	प्रमुख कार्य बिंदु Major Action Points	कार्यान्वयन की वर्तमान स्थिति Present Status of Implementation
1	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 54% as on 31.03.2019 from 48% as on 31.03.2018, registering a growth of 6% in Y-O-Y basis. CD ratio of four districts in the State as on March 2019 has improved over March 2018. There has been an increase of 16% in West Tripura District on account of one big advance of State Bank of India in the District from outside the State. CD Ratio of 67% is the highest in Dhalai District, as against 51%, the lowest in North Tripura 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.
2	Issuance of KCCs to all eligible farmers (Action : All Banks & Agriculture Department)	56040 KCCs (Including Renewal) sanctioned by Banks amounting to Rs. 363.21 Crores during FY 2018-19, thereby achieving 102 % of the Annual Target (55,000 Nos.).
3	Pradhan Mantri Fasal Bima Yojana (PMFBY) (Action : All Banks & Agriculture Department)	Department of Agriculture, Government of Tripura has released notification vide letter no. F.5(141) – Agri.(Stat)/2018-2019/2377-456 dated 23.04.2019 for the implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) in Tripura and HDFC Ergo General Insurance Company Limited has been notified for implementation of PMFBY in all districts of the State for Aman Paddy and Aus Paddy Kharif 2019 Season. All Banks are requested to raise awareness among KCC borrowers for availing insurance coverage under the scheme and debit the premium amount from eligible beneficiaries within 15 th July 2019.
4	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 (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 and Axis Bank have communicated that they will be opening a fixed point banking outlet operated by a business correspondent. Vijaya Bank, which is presently Bank of Baroda have communicated that they are exploring the feasibility of opening a branch at their allocated village. SLBC has yet to receive any further status report from ICICI Bank and Canara Bank.
5	Opening / Shifting of Bank Branches (Action : All Banks)	SLBC Desk has forwarded all requests for opening / shifting of Bank Branches among the member Banks of SLBC Tripura, inviting interested Banks to intimate their plans for the same. Chaumanu Branch of United Bank of India has been relocated from Manu to Chaumanu. Tripura Gramin Bank has opened branches at Durganagar, Belbari, Manughat & Poangbari. A survey was undertaken by LDM Unokoti district for opening of branches at Fatikroy Bazaar and Kanchanbari Bazar and as per

		the findings of the report opening branches at these locations have been found feasible.
6	Self Help Groups (SHGs) (Action : All Banks)	Against the allocated TRLM SHG credit linkage target of Rs.2291 crores in 1850 accounts, Banks have collectively sanctioned Rs.2517.03 crores in 1793 accounts.
7	Pradhan Mantri Adarsh Gram Yojana (Action : All Banks)	SC,OBC & Minorities Dept, Govt of Tripura provided a list of 21 villages for adoption by Banks, which were duly allocated to various Banks having service outlets in and around the concerned villages. The concerned bank branches are extending financial assistance among eligible beneficiaries in their respective allotted villages.
8	Dairy Development Scheme (Action : All Banks & NABARD)	The Dairy Development Scheme of State Govt of Tripura is in the final stages of formulation and will be circulated among all Banks.
9	Some Banks were advised to provide for interest subvention as per prevalent guidelines to borrowers availing Crop/Fishery Loans. (Action : Bandhan Bank, IDFC First Bank, Ujjivan Bank & HDFC Bank)	The concerned Banks have been requested by SLBC desk to furnish their confirmation at the earliest.
10	Government sponsored schemes – PMEGP & Swavalamban (Action : All Banks)	1176 PMEGP proposals have been disbursed by branches as against the target of 1500 proposals. In case of Swavalamban, 2347 proposals have been accorded sanction by all Banks as against the targeted 4000 proposals upto March 2019.
11	Claim settlement awareness initiatives of PMSBY & PMJJBY among new and existing beneficiaries (Action : All Banks)	Banks have pro-actively undertaken to raise awareness among beneficiaries (both new & existing) towards timely and proper submission of claim documents with a view to reduce the turn-around time of settlement of eligible cases.
12	All banks to achieve the target of two Stand Up India loans per year per branch (Action: All Banks)	Loans under the scheme had been extended to 59 SC/ST/Women beneficiaries amounting to Rs. 11.70 Crores during FY 2018-19.
13	Achieving the targets under Pradhan Mantri Mudra Yojana (PMMY) (Action: All Banks)	All Banks have made an achievement of Rs. 1873.83 Crore with 441768 numbers of accounts as on 31.03.2019, against the annual target of Rs.1453.90 Crore i.e. 129 % of the target.
14	100 % disbursement targets set against all sectors under ACP 2018-19 is to be achieved (Action : All Banks)	All the banks put together disbursed Rs 8268.33 crore i.e. 155% of the Annual Target for Rs 5331.57 crore under ACP 2018-19 as on March 2019. The overall achievement is 155% against the target of ACP 2018-19 as on 31.03.2019 while achievement under Agriculture sector is 123%. Achievements in MSME and OPS are 149% and 88% of the ACP Targets respectively as on 31.03.2019.
15	Scrutinize portfolio of housing loan and claim interest subvention in eligible cases under PMAY through proper channels within a defined timeframe. (Action : All Banks)	All banks are scrutinizing their respective housing loan portfolio to bring eligible beneficiaries under the ambit of interest subvention under PMAY. As of March 2019, all Banks have collectively financed 2140 beneficiaries under the scheme with corresponding credit of Rs. 192.07 crores. Most Banks have raised concerns regarding delay/rejection of subsidy claimed from NHB.
16	Banks must clear the proposals received under Chief Minister's B.Ed Anuprerana Yojana expeditiously (Action : All Banks)	Till date, 936 applications have been sanctioned by Banks amounting to Rs.945.93 lakhs. District wise camps have been held by Banks for promotion of the scheme and scouting of proposals.
17	NPA and Recovery (Action : All Banks & State)	Percentage of gross NPA as against gross advance reduced

	Government)	marginally from 5.32% as on March 2018 to 3.98% as on March 2019. Amount in absolute terms marginally decreased from Rs. 613.19 crore as on 31st March 2018 to Rs 574.13 crore as on 31st March 2019. The outstanding amount under Written off A/Cs (Shadow Register) is around Rs 110.62 crore. Altogether the outstanding NPA is Rs. 684.75 crore. State Govt is requested to take adequate measures in helping bank officials in recovery of these loans, as high percentage of NPA is affecting disbursement of fresh credit to new applicants.
18	Smoke houses for rubber plantations (Action: All Banks)	In order to facilitate the policy of the State Govt to switch the focus to quality production of rubber sheets, the Industry Department has formulated the scheme for construction of 1000kg, 500 kg and 120 kg smoke house. The project cost of these scheme has been duly forwarded to all member Banks with a request to extend financial support to eligible beneficiaries. These projects may be financed under the ambit of PMEGP, Swavalamban, Stand Up India, etc. depending upon the quantum of the loan, for which Industry Department will put due emphasis during their awareness campaigns meant for Govt sponsored schemes.

FINANCIAL INCLUSION**वित्तीय समावेशन**

त्रिपुरा राज्य में बैंक मित्र अथवा ग्राहक सेवा केंद्र द्वारा सेवाप्राप्त गाँव

Villages serviced by BC/CSP points in Tripura

एसएलबीसी की संचालन समिति के निर्णय के अनुसार, विभिन्न जिलों में अलग-अलग बैंकों के बैंक मित्रों अथवा ग्राहक सेवा केंद्रों के द्वारा सेवा प्राप्त कुल गांवों की सूची नीचे प्रस्तुत है :

The consolidated list of villages serviced by Business Correspondents/ Customer Service Points is presented below:

District	TGB	TSCB	UBI	SBI	UCO Bank	Bank of Baroda	Union Bank	Total
West Tripura	106	26	5	21	1	5	0	164
Sepahijala	86	41	7	16	9	4	0	163
Gomati	72	65	9	19	0	0	0	165
South Tripura	97	40	10	19	0	0	3	169
Khowai	64	23	4	11	11	0	0	113
Dhalai	56	55	12	9	5	0	0	137
North Tripura	71	27	2	20	1	0	0	121
Unokoti	51	18	3	13	1	0	0	86
Total	603	295	52	128	28	9	3	1118

त्रिपुरा राज्य के कुल १११८ गांवों में बैंक मित्रों अथवा ग्राहक सेवा केंद्र के जरीए बैंकिंग सेवा दी जा रही है।

In Tripura, BC/CSP Points cover all 1118 listed villages in the state.

Pradhan Mantri Jan Dhan Yojana (PMJDY)/ प्रधान मंत्री जन धन योजना

त्रिपुरा राज्य के लिए ३१.०३.२०१९ तक जन-धन खाते से संबन्धित प्रदर्शन प्रस्तुत हैं:

Performance of PMJDY as on 31.03.2019 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.
623272	249467	872739	681.93*	780141	69242	669985
In Percentage						
71.41	28.58			89.39	7.93	76.76

* Average deposit per account Rs 7813.75/-

प्रति खाता रु.२५२०/- की औसत जमा राशि से पूरे देश में ३२.१२ करोड़ जन धन खाते खोले गए हैं जिनमें कुल जमा राशि रु. ८१०२७.१२/- करोड़ है। त्रिपुरा राज्य में प्रति खाता औसत जमा राशि रु. ७८१३.७५/- है।

त्रिपुरा में ८९.३९ प्रतिशत खाते आधार से जोड़ दिये गए हैं।

सभी बैंको से निवेदन है खातों को आधार से जोड़ने कि प्रक्रिया में और भी गति लाये ताकि डेता बेस लेन - देन आसानी से हो सके।

पूरे देश में जहाँ ७५.३४ % जन धन खात-धारकों को रुपये कार्ड जारी किया गया है वहीं त्रिपुरा में सारे बैंको ने मिलकर ७६.७६% खाता धारकों को रुपये कार्ड जारी कर दिया है। ऐसे रुपये कार्डों को सक्रिय करना संबन्धित बैंको का निजी कार्य क्षेत्र है। बैंक मित्रों को रुपये कार्ड से संबन्धित शिकायते जल्द से जल्द दर्ज करने होंगे ताकि लाभार्थी उससे मिलने वाले १ लाख की दुर्घटना बीमा का लाभ आसानी से उठा सकें। सभी बैंको द्वारा इस क्षेत्र में ध्यान देने की जरूरत है।

त्रिपुरा राज्य में खोले गए कुल जन धन खातों में से मात्र ७.९३% शून्य जमा राशि वाले खाते हैं। सभी बैंकों से निवेदन किया है कि वे सभी शून्य जमा राशि वाले खातों को सक्रिय खातों में बदलने का प्रयास करें।

जन धन खातों को लेकर हुई प्रगति का वित्तीय साक्षारता और रुपये कार्डों की सक्रियता के संदर्भ में तथा इसमें बैंक मित्रों की भूमिका, की डीएफएस, वित्त मंत्रालय, भारत सरकार द्वारा नियमित रूप से वीडियो कॉन्फ्रेंसिंग के माध्यम से समीक्षा की जा रही है। एसएलबीसी अपने सहयोगी बैंकों तथा राज्य मिशन निदेशक (प्रधान मंत्री जनधन योजना) के साथ ऐसे वीडियो कॉन्फ्रेंसिंग में भाग लेता रहता है। साथ ही यह नियमित रूप से अपने सहयोगी बैंकों को डीएफएस के निर्देशों से भी अवगत कराता रहता है ताकि उन निर्देशों का किर्यान्वयन हो सके।

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 7813.75/- per account in the State of Tripura.

Aadhaar seeding percentage is 89.39 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 76.76% 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 7.93% 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 31.03.2019

दिनांक ३१.०३.२०१९ तक त्रिपुरा राज्य में जन धन खातों का विवरण

S.No	Banks	Type of Bank	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposit	Zero Balance Account	RupayCard Issued	Aadhaar Seeded
1	Allahabad Bank	PSB	806	630	777	659	1436	2127814.43	206	1080	1208
2	Andhra Bank	PSB	0	270	150	120	270	891726.71	40	244	235
3	Bank of Baroda	PSB	2613	5995	5218	3390	8608	29006469.77	552	7554	6706
4	Bank of India	PSB	4007	8481	6542	5946	12488	32913540.19	1135	11768	11400
5	Bank of Maharashtra	PSB	0	697	306	391	697	2109237	91	631	662
6	Canara Bank	PSB	14863	2410	8593	8680	17273	65150979.59	946	11844	15780
7	Central Bank of India	PSB	5390	346	2742	2994	5736	13550636.57	284	5232	5284
8	Corporation Bank	PSB	1326	2183	2083	1426	3509	17276767.4	30	3104	3132
9	Indian Bank	PSB	1028	586	647	967	1614	2320452.9	175	1599	1362
10	Indian Overseas Bank	PSB	1691	2175	2086	1780	3866	7417326.15	875	3636	3285
11	Oriental Bank of Commerce	PSB	621	700	827	494	1321	8593594.78	35	1234	1039
12	Punjab & Sind Bank	PSB	175	152	197	130	327	6344285	0	322	322
13	Punjab National Bank	PSB	1164	138	689	613	1302	2050352.9	439	1286	609
14	State Bank of India	PSB	44833	89309	64046	70096	134142	346549321.6	16777	113844	104771
15	Syndicate Bank	PSB	6908	348	3882	3374	7256	20341160.7	1092	6528	6456
16	UCO Bank	PSB	33769	25367	27560	31576	59136	189684747.6	9470	15337	48639
17	Union Bank of India	PSB	4757	1718	3198	3277	6475	18493905.65	881	5046	5957
18	United Bank of India	PSB	127516	79915	109032	98399	207431	4269134094	17299	161999	193595
19	Axis Bank Ltd	PVT	0	362	262	100	362	995159.55	124	327	242
20	Federal Bank Ltd	PVT	0	150	93	57	150	2364845.8	31	107	111
21	HDFC Bank Ltd	PVT	0	8301	83	8218	8301	3106042.52	1842	8301	2636
22	ICICI Bank Ltd	PVT	14	225	189	50	239	574537.17	169	239	82
23	IDBI Bank Ltd.	PVT	3869	1070	2375	2564	4939	10284329.58	945	4191	4289
24	IndusInd Bank Ltd	PVT	0	1589	1380	209	1589	1735685.25	212	1499	1547
25	Kotak Mahindra Bank Ltd	PVT	0	46	39	7	46	37208.76	14	46	32
26	South Indian Bank Ltd	PVT	0	115	68	47	115	148920	40	115	86
27	Tripura Gramin Bank	RRB	367922	16189	145605	238506	384111	1766164404	15538	302872	360674
Grand Total			623272	249467	388669	484070	872739	6819367545.06	69242	669985	780141

सामाजिक सुरक्षा से जुड़ी योजनाएँ

Social Security Schemes:

सामाजिक सुरक्षा से जुड़ी तीन योजनाएं- प्रधान मंत्री सुरक्षा बीमा योजना (PMSBY), प्रधान मंत्री जीवन ज्योति बीमा योजना (PMJJBY) और अटल पेंशन योजना (APY) से संबन्धित प्रदर्शन-रिपोर्ट नीचे प्रस्तुत है :

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 31.12.2018 is furnished below:

Bank Type	PMSBY	PMJJBY	APY	Total
PSB	206914	71600	13768	292282
RRB	199504	70523	26613	296640
Private	2734	1009	1397	5140
Co-op	9499	2788	12	12299
Total	418651	145920	41790	606361

३१.०३.२०१९ तक तीनों सुरक्षा योजनाओ से संबंधी सभी बैंको के प्रदर्शन-रिपोर्ट नीचे प्रस्तुत है:
Bankwise position of 3 social security scheme is furnished along with claim position as on 31.03.2019.:

S.No.	Banks	PMSBY	PMJJBY	APY
1	Allahabad Bank	1037	326	108
2	Andhra bank	780	293	295
3	Bank of Baroda	5312	1497	508
4	Bank of India	20823	6041	1675
5	Bank of Maharashtra	818	56	15
6	Canara Bank	3864	977	723
7	Central Bank Of India	3548	1543	616
8	Corporation Bank	107	82	37
9	Dena bank	1061	547	37
10	Indian Bank	520	320	65
11	Indian Overseas	1370	1010	360
12	P&SB	833	156	133
13	PNB	1981	415	78
14	OBC	2270	435	110
15	State Bank of India	41817	12851	2893
16	Syndicate Bank	835	302	322
17	UCO Bank	12244	4851	2797
18	Union Bank	2059	1326	336
19	United Bank of India	104593	38077	2095
20	Vijaya bank	1042	495	565
	Total PUBLIC sec Bank	206914	71600	13768
21	Axis Bank	411	145	544
22	Bandhan Bank	0	0	211
23	Federal Bank	177	68	11
24	HDFC Bank	894	395	406
25	ICICI Bank	317	155	83
26	IDBI Bank	30	25	129
27	IDFC First Bank	453	97	0
28	IndusInd	298	12	0
29	Kotak Mahindra	64	44	6
30	South Indian Bank	85	64	5
31	Ujjivan Bank	0	0	0
32	Yes Bank	5	4	2
	Total PRIVATE Sec bank	2734	1009	1397
33	Tripura Gramin Bank	199504	70523	26613
	Total RRB	199504	70523	26613
34	ACUB	0	0	0
35	TCARDB	0	0	0
36	TSCB	9499	2788	12
	Total Coop. Bank	9499	2788	12
	Grand Total	418651	145920	41790

प्रधान मंत्री सुरक्षा बीमा योजना और प्रधान मंत्री जीवन ज्योति बीमा योजना में दावों (क्लेम) की स्थिति:
Claim Status of PMSBY & PMJJBY:

PMSBY & PMJJBY--CLAIM STATUS (As on 31.03.2019)									
Sl.	Bank	PMSBY				PMJJBY			
		Claims Made	Claims Settled	Under Process	Rejected	Claims Made	Claims Settled	Under Process	Rejected
1	Allahabad Bank	0	0	0	0	0	0	0	0
2	Andhra Bank	2	2	0	0	4	4	0	0
3	Bank of Baroda	2	1	1	0	1	1	0	0
4	Bank of India	0	0	0	0	0	0	0	0
5	Bank of Maharashtra	1	1	0	0	1	1	0	0
6	Canara Bank	1	0	1	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	Indian Overseas Bank	0	0	0	0	0	0	0	0
12	Oriental Bank of Commerce	0	0	0	0	1	1	0	0
13	Punjab & Sind Bank	0	0	0	0	0	0	0	0
14	Punjab National Bank	0	0	0	0	0	0	0	0
15	State Bank of India	0	0	0	0	2	2	0	0
16	Syndicate Bank	0	0	0	0	0	0	0	0
17	Union Bank of India	0	0	0	0	0	0	0	0
18	United Bank of India	4	1	2	1	23	23	0	0
19	UCO Bank	0	0	0	0	5	5	0	0
20	Vijaya Bank	0	0	0	0	0	0	0	0
A	Sub Total of Public Sec. Bank	11	6	4	1	44	44	0	0
21	AXIS BANK	0	0	0	0	0	0	0	0
22	Bandhan Bank	0	0	0	0	0	0	0	0
23	Federal Bank	0	0	0	0	0	0	0	0
24	HDFC	0	0	0	0	0	0	0	0
25	ICICI	0	0	0	0	0	0	0	0
26	IDBI BANK	0	0	0	0	0	0	0	0
27	IDFCFirst 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	80	55	14	11	308	221	60	27
C	Sub Total of RRB	80	55	14	11	308	221	60	27
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	14	14	0	0
D	Sub Total of Coop.Banks	1	1	0	0	14	14	0	0
GRAND TOTAL		92	62	18	12	366	279	60	27

प्रधान मंत्री जीवन ज्योति बीमा योजना के अंतर्गत ७६% और प्रधान मंत्री सुरक्षा बीमा योजना में ६७% दावे (क्लेम्स) आए हैं। सदस्य बैंकों से निवेदन है कि वे इंसुरेंस कंपनी के साथ मिलकर लंबित और अस्वीकृत मामलों पर फिर से विचार करे ताकि मनोनीत (नोमनी) व्यक्ति को जल्द से जल्द लाभ पहुंचाया जा सके।

Claim settlement in PMJJBY is 76% while in PMSBY is 67%. 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.

वित्तीय समावेशन योजना के अनुसार बैंकिंग सेवाओं के विस्तार में प्रगति :

Progress in extension of banking facilities as per Financial Inclusion Plan:

बैंकों ने पहले ही उन सभी २००० से अधिक आबादी वाले ४१९ गांवों में बीसी मोडल और शाखाओं के जरिए बैंकिंग आउटलेट्स तैयार कर लिया है। पहले से ही ४१४ गांवों में बीसी लगी हुई थी। पाँच गांवों में बीएंडएम शाखाएँ खोली जा चुकी है। ६०७७७९ खाते रोल आउट किए जा चुके हैं ताकि एक परिवार-एक बैंक खाता के लक्ष्य को पाया जा सके।

बैंको ने बीसी मॉडल के जरिए अब तक ६१९ ऐसे गांवों को कवर कर लिया है जिनकी आबादी २००० से कम है। यह भी निर्देश दिया गया था कि वित्तीय समावेशन योजना के अंतर्गत कुल गांवों में से कम से कम ५ % गांवों में बैंकिंग शाखाएँ खोली जाए। उसी के अनुसार एसएलबीसी ने पूरे त्रिपुरा में ३५ ऐसे सेंटर चिन्हित किए हैं जहां बैंक शाखाएँ खोली जाएंगी और इन सब को अलग-अलग बैंकों को आवंटित (अलोट) भी कर दिया है।

साथ ही , त्रिपुरा के ग्रामीण क्षेत्रों में २६९ ऐसी शाखाएँ हैं जो वित्तीय समावेशन योजना के अंतर्गत लोगों की जरूरतों के अनुसार सेवा दे रही हैं।

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.

एफ आई पहल के जरिए से इंसुरेंस सेवाओं का अभिसारण (कवरजेंस) :

Convergence of insurance facilities with the FI initiatives:

माननीय प्रधान मंत्री के कर कमलों द्वारा १ जून २०१५ से प्रारम्भ की गई सामाजिक सुरक्षा की तीनो योजनाओं प्रधान मंत्री सुरक्षा बीमा योजना (PMSBY), प्रधान मंत्री जीवन ज्योति बीमा योजना (PMJJBY) और अटल पेंशन योजना (APY) - का राज्य में कार्यान्वयन किया जा रहा है और उसके संतोषजनक परिणाम भी सामने आ रहे हैं।

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(PMJJB Y) and Atal Pension Yojana(APY) are in implementation in the State and have shown satisfactory achievement.

जीआईएस डेटा एंट्री में प्रगति :

Progress in GIS data entry:

राज्य के आठों अग्रणी जिलों में जीआईएस डेटा एंट्री का कार्य पूरा किया जा चुका है। सभी संबन्धित अग्रणी जिला अधिकारियों को सलाह दी गई कि समय-समय पर उन डेटाओं में आवश्यकतानुसार जरूरी बदलाव करते रहें।

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.

प्रधान मंत्री फसल बीमा योजना / Pradhan Mantri Fasal Bima Yojana (PMFBY)

प्रधान मंत्री फसल बीमा योजना को वर्ष २०१६ में खरीफ की फसल से लागू किया गया। त्रिपुरा में ०८ जून २०१८ को कृषि विभाग ने बैंक, ब्लॉक अधिकारियों एवं अन्य वित्तीय संस्थाओं की मदद से ५६ ब्लॉकों में जागरूकता अभियान चलाया ताकि किसानों को प्राकृतिक आपदाओं से होने वाले नुकसान से बचाया जा सके।

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.

राज्य सरकार की अधिसूचना दिनांक ०५.१२.२०१८ के अनुसार २०१८ के रबी फसल को प्रधान मंत्री फसल बीमा योजना के अंतर्गत शामिल करने का जिम्मा एगीकल्चर इंसुरेंस कंपनी इंडिया लिमिटेड (एआईसीआईएल) को सौंपा गया। रबी फसल के लिए प्रीमियम जमा करने की अंतिम तारीख ३१.१२.२०१८ थी।

The Agriculture Insurance Company India Limited (AICIL) was assigned as implementing agency for Rabi 2018 in the State as per notification by State Govt dated 05.12.2018. Cut-off date for Rabi 2018 for realization of insurance premium was 31.12.2018.

३१.१२.२०१८ तक प्रधान मंत्री बीमा योजना से जुड़े प्रदर्शन इस प्रकार है:

The performance of PMFBY up to 31.12.2018 is as stated below:

PMFBY Enrollment Rabi 2018-19			
Name of the Bank	No. of Loanee Farmers Covered	No. of Non-Loanee Farmers	Total Farmers Covered
Allahabad Bank	7	5	12
Bank of Baroda	12	0	12
Indian Overseas	15	0	15
OBC	2	0	2
United Bank of India	190	0	190
Tripura Gramin Bank	78	0	78
Total	304	5	309

The notification of PMFBY for both Kharif & Rabi seasons of the FY 2018-19 were issued by the State Govt just two and ten days respectively, before the cut-off dates for deduction of insurance premium. The delay in issuing of notification rendered Banks unable to raise awareness initiatives about the scheme, which hampered the process of enrollment under PMFBY critically.

Implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) in Kharif 2019 Season in notified Districts Tripura

Department of Agriculture, Government of Tripura has released notification vide letter no. F.5(141) – Agri.(Stat)/2018-2019/2377-456 dated 23.04.2019 for the implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) in Tripura and HDFC Ergo General Insurance Company Limited has been notified for implementation of PMFBY in West Tripura, Sepahiala, Dholai, South Tripura, Khowai, Gomati, North Tripura and Unokoti districts for Aman Paddy and Aus

Paddy Kharif 2019 Season . The important feature of the notification, provisions of the scheme and guidelines are furnished below.

1. Notified Districts, Crops, Rates and Reference Unit of Insurance:

District	Crops	Sum Insured (Rs./ Hectare)	Actuarial Premium Rates (Rs./ Hectare)	Farmer Premium Rates (Rs./ Hectare)	Central Premium Rates (Rs./ Hectare)	State Premium Rates (Rs./ Hectare)	Farmer's Share of Premium (Rs.)	Central Share of Premium (Rs.)	State Share of Premium (Rs.)Total Premium (Rs.)
Dhalai	Aman Paddy	60921	2.00%	2.00%	0.00%	0.00%	1218.42	0	1218.42
Dhalai	Aus Paddy	56104	2.00%	2.00%	0.00%	0.00%	1122.08	0	1122.08
Gomati	Aman Paddy	60921	3.40%	2.00%	0.70%	0.70%	1218.42	426.45	426.45
Gomati	Aus Paddy	56104	2.00%	2.00%	0.00%	0.00%	1122.08	0	1122.08
Khow ai	Aman Paddy	60921	2.00%	2.00%	0.00%	0.00%	1218.42	0	1218.42
Khow ai	Aus Paddy	56104	2.00%	2.00%	0.00%	0.00%	1122.08	0	1122.08
North Tripura	Aman Paddy	60921	2.00%	2.00%	0.00%	0.00%	1218.42	0	1218.42
North Tripura	Aus Paddy	56104	2.00%	2.00%	0.00%	0.00%	1122.08	0	1122.08
Sepahijala	Aman Paddy	60921	3.40%	2.00%	0.70%	0.70%	1218.42	426.45	426.45
Sepahijala	Aus Paddy	56104	2.00%	2.00%	0.00%	0.00%	1122.08	0	1122.08
South Tripura	Aman Paddy	60921	2.45%	2.00%	0.23%	0.23%	1218.42	137.07	137.07
South Tripura	Aus Paddy	56104	2.00%	2.00%	0.00%	0.00%	1122.08	0	1122.08
Unakoti	Aman Paddy	60921	2.00%	2.00%	0.00%	0.00%	1218.42	0	1218.42
Unakoti	Aus Paddy	56104	2.00%	2.00%	0.00%	0.00%	1122.08	0	1122.08
West Tripura	Aman Paddy	60921	2.00%	2.00%	0.00%	0.00%	1218.42	0	1218.42
West Tripura	Aus Paddy	56104	2.00%	2.00%	0.00%	0.00%	1122.08	0	1122.08

2. Cultivators eligible for coverage:-All the cultivators (including sharecroppers and tenant cultivators) growing notified crops in any reference unit shall be eligible for coverage. Under the Scheme Provision of PMFBY, all farmers whose credit limit is **sanctioned / renewed** for Kharif 2019 and growing the notified crops for notified districts must be covered.

3. a. Loanee Farmers: - Loanee farmers are covered under compulsory basis. All bank branches should arrange to submit premium of crop insurance for loan sanctioned up to 15th July 2019 on compulsory basis. The premium payable by farmer is given in the table above.

3. b. Non-Loanee Farmers: - Non loanee farmers are covered on optional basis. For coverage of non-loanee farmers bankers should arrange documents 1. Duly filled proposal form 2. Attested copy of land record documents 3. Bank Savings account details 4. Sowing Certificate from Agriculture Officer. In absence of any document as above, coverage will not be provided.

4. Submission of Caste- Wise / Gender- Wise Declaration with Farmer's list: - Declaration should be submitted Panchayat-wise, Gender wise and Caste wise.

- 5. Claim calculation:** - The claims shall be announced as per notification released by state govt.
- 6. Bank Service Charge:** - The bank shall be paid service charges @ 4% of premium amount from HDFC Ergo GIC Ltd.
- 7. Cutoff date:** Loanee farmers whose loan has been sanctioned up to 15th July 2019 are being covered. For non loanee farmers, last date for enrollment is 15th July 2019.

8. Seasonality Discipline

LOANEE FARMER		
ACTIVITY	CROP	TIME LINE
Loanee sanctioning / renewing for coverage under PMFBY on compulsory basic	Aman Paddy	1st April 2019 to 15th July 2019
	Aush Paddy	1st April 2019 to 15th July 2019
Cut off date for debit of premium for farmer account (loanee farmers)	Aman Paddy	15th July 2019
	Aush Paddy	15th July 2019
Cut-off date for receipt of consolidated declarations/ proposal of loanee farmers covered on compulsory basis from bank branches (CBs RRBs) to respective insurance and DCCBs for PACS	Aman Paddy	31st July 2019
	Aush Paddy	31st July 2019
Cut of date for receipt of declarations/proposals of loanee farmers covered on compulsory basis from respective DCCBs/ nodal banks (for cooperatives) by the insurance company	Aman Paddy	31st July 2019
	Aush Paddy	31st July 2019
Cut-off date for receipt of proposal from farmers (Non-loanee farmers)	Aman Paddy	15th July 2019
	Aush Paddy	15th July 2019
Cut-off date for receipt of consolidated declarations/ proposal of Non- loanee farmers covered on voluntary basis from bank branches (CBs RRBs) to respective insurance and DCCBs for PACS	Aman Paddy	31st July 2019
	Aush Paddy	31st July 2019
Cut of date for receipt of declarations/proposals of Non-loanee farmers covered on voluntary basis from respective DCCBs/ nodal banks (for cooperatives) by the insurance company	Aman Paddy	31st July 2019
	Aush Paddy	31st July 2019
Cut of date for receipt of consolidated declaration proposal of non loanee farmers covered on voluntary basis from insurance agents/ intermediaries to insurance company	ALL CROP	Within 7 days of receipt of declaration/premium

BOTH LOANEE & NON-LOANEE FARMERS		
ACTIVITY	CROP	TIME LINE
Uploading of soft copies of details of farmers by Bank /DCCBs/PACS Intermediaries	ALL CROP	31st July 2019
Cut-off date for prevented sowing	Aman Paddy	15th Aug 2019
	Aush Paddy	31st May 2019
Cut –off date for receipt of yield data	Aman Paddy	30th Nov 2019
	Aush Paddy	30th Jan 2020
Processing , approvals and payment of final claims based on yield		Within three weeks for receipt of yield data (subject to release of premium subsidy)

9. Important Instructions for Banks: All Bank branches are requested to upload the correct farmer's information in Portal. In case of any discrepancies/not filled properly insurance coverage will not be provided.

10. Instructions for submission of Insured Farmer and benefitted farmers:

List of all insured farmers and benefitted farmers must be submitted. All Bank Branches should upload the soft copies list of Insured farmers and benefitted farmers in Kisan Portal "www.farmer.gov.in/insurance/" and www.agri-insurance.gov.in". Declarations submitted without soft copies of farmer list will not be accepted and the responsibilities lie with the Bank/Bank Branches.

वित्तीय साक्षरता शिविर (एफ.एल.सी) / Financial Literacy Centers:

१४ एफ.एल.सी ने जन्वरी २०१९ से मार्च २०१९ के दौरान कुल १८८ शिविर (कैंप) लगाए गए जिनमें ६८०१ लोगों ने भाग लिया।

साथ ही २६३ ग्रामीण शाखाओं ने कुल ८११ शिविर (कैंप) का आयोजन किया जिनमें भाग लेने वालों की संख्या ११००३ थी। अतः इस तिमाही ३.०८ शिविर (कैंप) प्रति शाखा के अनुपात में (एफ एल सी) लगाए गए।

सभी बैंको से निवेदन है कि वे यह सुनिश्चित करें कि प्रत्येक ग्रामीण शाखा द्वारा हर तिमाही में कम से कम ३ वित्तीय साक्षरता शिविर के आयोजन किया जाए।

The 14 FLCs have conducted 188 literacy camps during January to March 2019 with participation of 6801 persons.

Besides, 263 rural branches conducted 811 camps during the same period with participation of 11003 persons thus averaging 3.08 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/ आरसेटी :

पांचों आरसेटी मिलकर त्रिपुरा राज्य के आठों जिलों में ग्रामीण बेरोजगार युवाओं को कौशल विकास से जुड़े प्रशिक्षण दे रहे हैं। ये आरसेटी वर्तमान में अस्थाई परिसरों में अपना कार्य कर रहे हैं। धलाई, उदयपुर, और कुमारघाट में स्थायी परिसर बनाने के लिए राज्य सरकार द्वारा जमीन आवंटित कर दी गई है।

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/ आरसेटी का प्रदर्शन:

पांचों आरसेटी ने मिलकर वित्त-वर्ष २०१८-२०१९ में जन्वरी से मार्च महीने के दौरान कुल २७८८ लोगों को प्रशिक्षण दिया है। इनमें से ८८९ लोगों ने अपनी पूंजी से स्वरोजगार शुरू किया है तथा ९४९ लोगों ने बैंक ऋण के माध्यम से स्वरोजगार की शुरुआत की है। इस प्रकार राज्य में रोजगार का कुल प्रतिशत ६७% है।

पांचों आरसेटी के इस वित्तीय वर्ष के प्रदर्शन यहाँ अनुलग्नकित है:-

The five RSETIs in Tripura trained 2788 participants during January-March of FY 2018-19. Out of the total participants, 889 people got employed with their own fund, 949 have got self-employed through bank loan thus registering employment percentage of 67%.

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

STATE-TRIPURA															
Performance of RSETIs in Tripura (upto 31.03.2019)											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	26	373	459	832	155	192	174	15	163	381	0	544	314	518	832
Total	168	2790	1990	4780	908	1128	1310	185	636	2326	88	3213	2316	2464	4780
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	19	254	214	468	35	388	26	0	237	16	0	253	157	311	468
Total	142	1967	1547	3514	600	1988	544	46	557	1272	195	2024	1475	2039	3514
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	13	148	216	364	107	87	83	24	220	202	0	422	98	266	364
Total	117	1108	2225	3333	580	1095	820	414	1109	1342	0	2451	1238	2095	3333
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	23	425	231	656	85	277	140	5	117	184	18	319	344	312	656
Total	153	1827	2222	4049	724	1642	792	112	906	1373	18	2297	2293	1756	4049
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	16	307	161	468	73	192	77	44	152	166	0	318	225	243	468
Total	145	1871	1662	3533	730	1308	679	306	884	991	301	2176	749	2784	3533
GRAND TOTAL	725	9563	9646	19209	3542	7161	4145	1063	4092	7304	602	12161	8071	11138	19209

FINANCIAL LITERACY CENTRES-- REPORT FOR THE QUARTER ENDED MARCH 2019										
Sl.	State	District	Location(Metro, Urban, SU, Rural)	Address	Date of start of functioning	Name of Sponsoring Bank	No. of Literacy Camps undertaken during the quarter as per RBI guidelines using standardized financial literacy material of RBI	No. of Persons participated in Literacy Camps during the quarter	Out of Persons participated, number of persons already having bank a/c at the time of attending the camp	Out of persons participated, no. of persons opened bank a/c after attending the camp
1	Tripura	Gomati	Semi-Urban	R-Seti,Udaipur	27.03.09	UBI	24	362	255	107
2	Tripura	Dhalai	Rural	R-Seti, Ambassa	25.01.11	UBI	12	542	528	14
3	Tripura	Sepahijala	Urban	R-Seti, Sepahijala	12.02.13	TGB	15	552	530	22
4	Tripura	West Tripura	Urban	Rudset Institute	14.09.11	Syndicate Bank & Canara Bank	41	668	637	31
5	Tripura	Unakoti	Rural	R-Seti, Kumarghat	07.07.13	SBI	25	507	498	5
6	Tripura	Gomati	Semi-Urban	LDM(South)	19.10.12	UBI	12	510	490	20
7	Tripura	Dhalai	Semi-Urban	LDM(Dhalai)	19.10.12	UBI	12	512	489	23
8	Tripura	Unakoti	Semi-Urban	LDM(North)	19.10.12	UBI	0	0	0	0
9	Tripura	West Tripura	Urban	LDM(West)	19.10.12	UBI	8	235	210	12
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	11	839	789	50
12	Tripura	Gomati	Semi-Urban	TGB Udaipur Branch	22.09.15	TGB	19	1454	1376	78
13	Tripura	Sepahijala	Rural	TGB Bishramganj Branch	30.12.15	TGB	9	620	579	41
14	Tripura	North	Semi-Urban	TGB Dhamanagar Branch	05.03.16	TGB	0	0	0	0
Total							188	6801	6381	403

RURAL BRANCHES-- REPORT OF CONDUCT OF FINANCIAL LITERACY CAMP FOR THE QUARTER ENDED MARCH 2019								
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	157	2841	1927	914
2	Tripura	Sepahijala	37	34	102	1142	1097	45
3	Tripura	Khowai	25	25	76	1014	925	89
4	Tripura	Gomati	35	34	105	1475	1132	343
5	Tripura	South	39	37	112	1244	1011	233
6	Tripura	Dhalai	34	34	103	1714	1231	483
7	Tripura	North	29	26	88	822	751	71
8	Tripura	Unakoti	22	21	68	751	593	158
TOTAL			273	263	811	11003	8667	2336

बैंकों के द्वारा वित्तीय साक्षरता एवं जागरूकता को बढ़ाने के लिए उठाए गए कदम

Financial Literacy & Awareness Initiatives by Banks:

रिजर्व बैंक के दिशा-निर्देशों के अनुसार राज्य के सभी जिलों में स्थित ग्रामीण शाखाओं ने दिसंबर - तीमाही में कुल ८११ वित्तीय जागरूकता शिविर का आयोजन किया जिसमें भाग लेने वालों की संख्या ११००३ थी। राज्य में चलाये गए चौदह वित्तीय जागरूकता शिविर के अलावा मार्च २०१९ की तिमाही में १८८ जागरूकता शिविर लगाए गये जिसमें कुल ६८०१ लोगो भाग लिया। लोगों को विभिन्न योजनाओं जैसे फसल बीमा योजना, सुरक्षा बीमा योजना, अटल पेंशन योजना, मुद्रा योजना के संबंध में जागरूक किया गया ।

As per RBI guidelines, rural branches in all districts of the state have conducted 811 financial literacy awareness camps in the March quarter, where a total of 11003 persons participated. Apart from that fourteen Financial Literacy Centres in the state have conducted a total of 188 awareness camps where 6801 persons have participated for the quarter ended March 2019. Participants were sensitized on various flagship schemes viz. PMFBY, PMJBY, PMSBY, PMJJBY, APY, PMMY among others.

व्यावसायिक सहभागियों के संचालन से जुड़े मुद्दे :-

Issues relating to operations of Business Correspondents:

बी.सी. मॉडल को प्रभावी ढंग से ग्रामीण जनता तक पहुँचाने के लिए निम्नलिखित आवश्यकताओं की पूर्ति जरूरी है :

बी.सी. मॉडल निम्न आमदनी वाले ग्राहक की सेवा और उससे होने वाले छोटे-छोटे लेन-देन के कारण पर्याप्त आमदनी नहीं कर पा रहा है। ग्रामीण जनता तक पहुँचाने में बी.सी. मॉडल के सही उपयोग के लिए इन्हें उचित मुआवजा दिया जाए ताकि वे वित्तीय समावेशन को व्यावसायिक अवसर के रूप में पर्याप्त प्रोत्साहन दे सकें।

बी.सी. मॉडल की उपयोगिता इस बात पर निर्भर करती है कि बैंक शाखाओं द्वारा उन्हें किस प्रकार का सहयोग दिया जा रहा है। बी.सी. मॉडल के प्रभावी निरीक्षण, ग्राहक शिकायत और कैश मैनेजमेंट की समस्या से निपटने के लिए बैंकों को उचित दूरी पर नई शाखाएं खोलनी पड़ेगी।

इसके बाद बैंकों को इससे जुड़े प्रशिक्षण और कौशल विकास के कार्यक्रम चलाना होगा ताकि बी.सी. मॉडल प्रभावी ढंग से अपना कार्य कर सके।

बीसी को नगदी लेन-देन का कार्यभार देना एक बड़ी चुनौती है। वित्तीय लेनदेन का बड़ा भाग नगद रूप में हो रहा है बड़ी संख्या में नगदी लेनदेन में काफी जोखिम है और इसकी लागत खर्च भी अधिक है। इसके अलावा ग्राहक यह समझते हैं कि बीसी ही असली मालिक है बजाए इसके कि वे बैंक के बदले में सेवा दे रहे हैं।

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:

बैंकिंग के डिजिटल माध्यम

Status of ATMs in the State of Tripura as on 31.03.2019

SI.No.	BANKS	ATM			
		Rural	Semi- Urban	Urban	Total
1	Allahabad Bank	0	0	1	1
2	Andhra Bank	0	0	1	1
3	Bank of Baroda	1	0	3	4
4	Bank of India	3	1	6	10
5	Bank of Maharashtra	0	0	1	1
6	Canara Bank	3	6	5	14
7	Central Bank of India	2	3	2	7
8	Corporation Bank	0	1	1	2
9	Dena Bank	0	0	1	1
10	Indian Bank	1	0	2	3
11	Indian Overseas Bank	1	2	4	7
12	Oriental Bank of Commerce	0	1	1	2
13	Punjab & Sind Bank	1	0	1	2
14	Punjab National Bank	1	1	5	7
15	State Bank of India	56	40	117	213
16	Syndicate Bank	2	3	2	7
17	Union Bank of India	1	2	7	10
18	United Bank of India	52	13	21	86
19	UCO Bank	9	11	9	29
20	Vijaya Bank	2	1	4	7
A	Sub Total of Public Sec. Bank	135	85	194	414
21	AXIS BANK	3	5	8	16
22	Bandhan Bank	0	3	3	6
23	Federal Bank	0	0	1	1
24	HDFC	1	3	6	10
25	ICICI	1	4	9	14
26	IDBI BANK	4	5	4	13
27	IDFC First Bank	0	0	0	0
28	Indusind Bank	0	2	5	7
29	Kotak Mahindra Bank	0	0	1	1
30	SOUTH INDIAN BANK	0	0	2	2
31	YES Bank	0	0	1	1
32	Ujjivan Bank	0	6	2	8
B	Sub Total of Pvt. Sec. Bank	9	28	42	79
33	Tripura Gramin Bank	1	6	1	8
C	Sub Total of RRB	1	6	1	8
34	ACUB	0	0	0	0
35	TCARDB	0	0	0	0
36	TSCB	0	0	2	2
D	Sub Total of Coop.Banks	0	0	2	2
GRAND TOTAL		145	119	239	503

Status of POS machines installed as on 31.03.2019

BANKS	Status of POS Machines issued upto March 2019
Allahabad Bank	2
Andhra Bank	15
Bank of India	20
Bank of Maharashtra	1
Canara Bank	42
IDBI BANK	25
Indian Overseas Bank	20
Oriental Bank of Commerce	10
State Bank of India	1198
Syndicate Bank	9
Union Bank of India	22
United Bank of India	182
UCO Bank	84
Bandhan Bank	144
Federal Bank	13
HDFC	300
IDFC First Bank	13
Kotak Mahindra Bank	2
SOUTH INDIAN BANK	14
YES Bank	56
TSCB	11
GRAND TOTAL	2183

IMPLEMENTATION OF ANNUAL CREDIT PLAN (ACP)

वार्षिक ऋण योजना का कार्यान्वयन

१५.०३.२०१९ को हुई एसएलबीसी १२८वीं की बैठक में उठे प्रमुख कार्य बिन्दु:

Action Points emerged in the 128th SLBC Meeting held on 15.03.2019

वार्षिक ऋण योजना २०१८-१९ के अंतर्गत सभी क्षेत्रों के लिए दिये लक्ष्यों १००% ऋण की अदायगी

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

Status of implementation / कार्यान्वयन की स्थिति

सभी बैंको ने मिलकर मार्च २०१९ तक वार्षिक ऋण योजना-२०१८-१९ के अंतर्गत रु. ८२६८.३३ करोड़ के ऋण की अदायगी की है जो वार्षिक लक्ष्य रु ५३३१.५७ करोड़ का १५५% है।

वार्षिक ऋण योजना २०१८-२०१९ के अंतर्गत ३१.०३.२०१९ तक कुल उपलब्धि १५५% है जबकि कृषि क्षेत्र में उपलब्धि १२३% है। एमएसएमई और ओ पी एस क्षेत्र की उपलब्धि क्रमशः १४९% एवं ८८% हैं।

वार्षिक ऋण योजना २०१८-१९ अंतर्गत ३१.०३.२०१९ तक की ऋण अदायगी का तुलनात्मक विवरण:-

All the banks put together disbursed Rs 8268.33 crore i.e. 155% of the Annual Target for Rs 5331.57 crore under ACP 2018-19 as on March 2019.

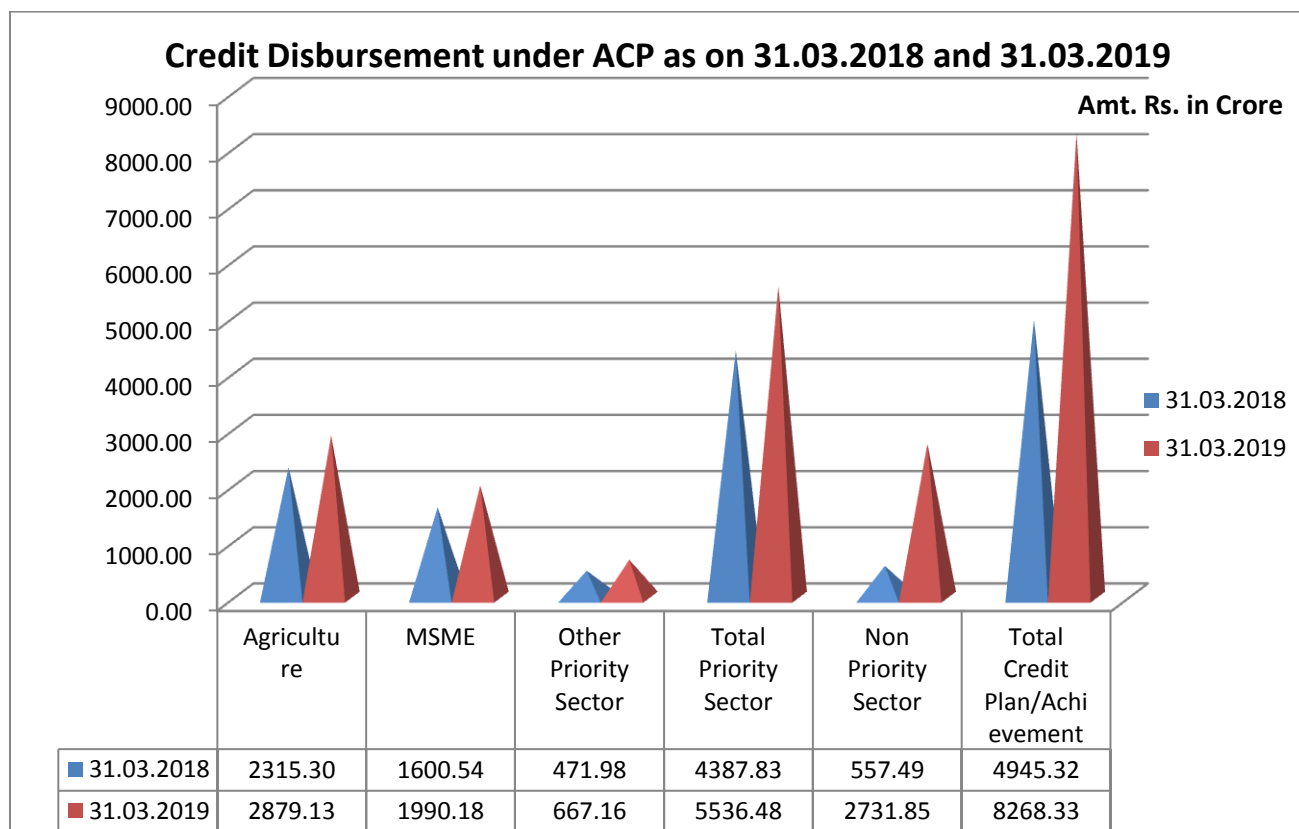
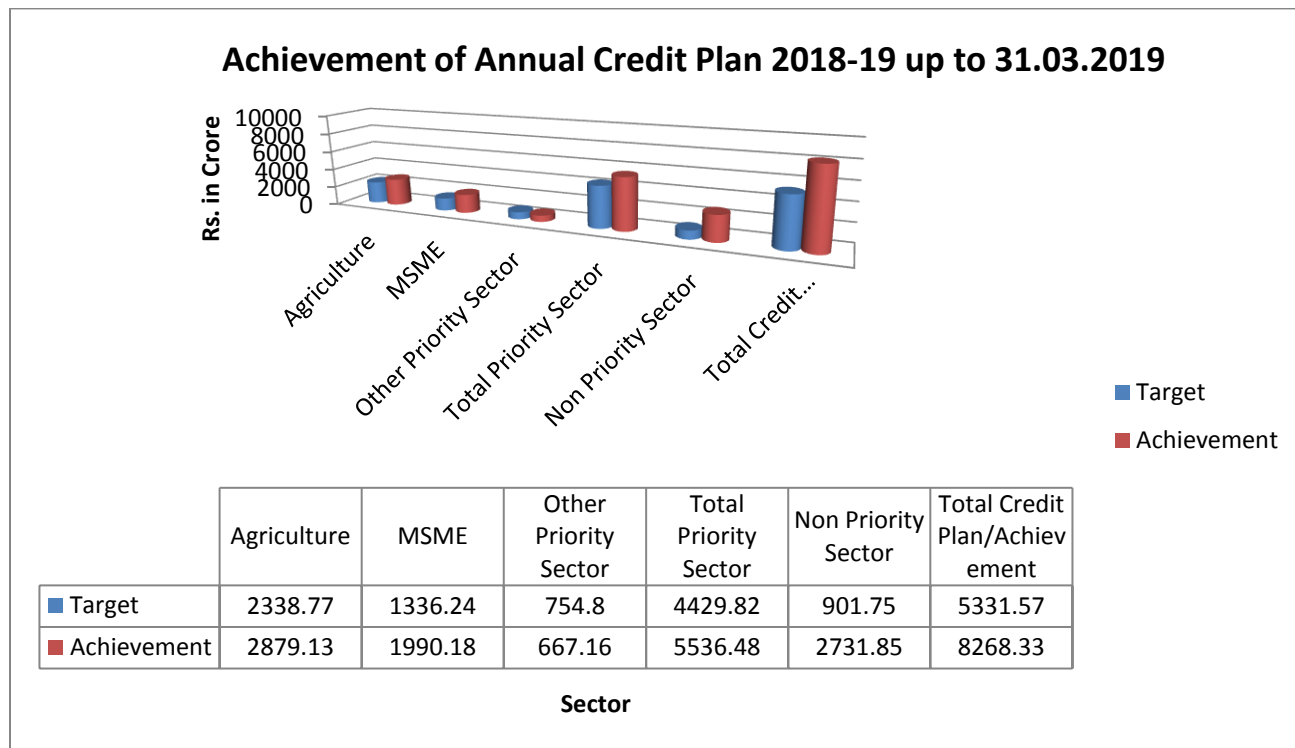
The overall achievement is 155% against the target of ACP 2018-19 as on 31.03.2019 while achievement under Agriculture sector is 123%. Achievements in MSME and OPS are 149% and 88% of the ACP Targets respectively as on 31.03.2019.

A comparative position of achievement in disbursement under ACP 2018-19 as on 31.03.2019 with the corresponding period of the previous year is as under:

Amt. Rs. In crores

2017-18 (April to March 2018)				2018-19 (April to March 2019)			
Sector	Plan	Achievement (April - March 2018)	% to Target	Plan	Achievement (April - March 2019)	% to Target	% of growth (Y-O-Y)
Agriculture	2117.11	2315.30	109	2338.77	2879.13	123	24
MSME	1090.5	1600.54	147	1336.24	1990.18	149	24
Other Prisec	671.86	471.98	70	754.80	667.16	88	41
Total Prisec	3879.45	4387.83	113	4429.82	5536.48	125	26
Non-Prisec	506.55	557.49	110	901.75	2731.85	303	390
Grand Total	4386.00	4945.32	113	5331.57	8268.33	155	67

Bank wise performance on different sectors under ACP pertaining to the year 2018–19 as on 31.03.2019 has been given in the annexure.



TRIPURA STATE

BANK-WISE & SECTOR-WISE DISBURSEMENT OF CREDIT VIS-À-VIS TARGETS UNDER ANNUAL CREDIT PLAN 2018-19 DURING 01.04.2018 to 31.03.2019

(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	16.96	1	924.11	121.00	13	498.71	61.15	12	2882.54	199.11	7	460.00	84.58	18	3342.54	283.69	8
2	Andhra bank	0.00	0.00	0	322.40	201.05	62	197.75	89.96	45	520.15	291.01	56	100.00	199.89	200	620.15	490.90	79
3	Bank of Baroda	469.63	88.25	19	1217.40	573.15	47	665.00	479.25	72	2352.03	1140.65	48	510.00	425.79	83	2862.03	1566.44	55
4	Bank of India	4687.34	731.12	16	3366.26	3065.55	91	1843.20	593.69	32	9896.80	4390.36	44	1930.00	1198.82	62	11826.80	5589.18	47
5	Bank of Maharashtra	0.00	0.00	#DIV/0!	322.50	135.25	42	197.75	98.25	50	520.25	233.50	45	100.00	20.25	20	620.25	253.75	41
6	Canara Bank	4687.98	202.86	4	3133.26	1833.65	59	1594.23	910.94	57	9415.47	2947.45	31	2225.00	1739.53	78	11640.47	4686.98	40
7	Central Bank Of India	1836.49	720.52	39	2050.03	555.80	27	1318.98	408.75	31	5205.49	1685.07	32	1045.00	409.99	39	6250.49	2095.06	34
8	Corporation Bank	225.68	0.00	0	496.61	0.00	0	370.46	12.40	3	1092.75	12.40	1	250.00	48.85	20	1342.75	61.25	5
9	Dena bank	0.00	0.00	0	322.50	13.00	4	141.25	0.00	0	463.75	13.00	3	100.00	15.00	15	563.75	28.00	5
10	Indian Bank	159.37	0.00	0	865.03	491.40	57	662.36	191.33	29	1686.76	682.73	40	410.00	130.52	32	2096.76	813.25	39
11	Indian Overseas	2124.32	39.94	2	1242.61	382.35	31	940.71	511.10	54	4307.64	933.39	22	785.00	1442.25	184	5092.64	2375.64	47
12	P&SB	385.78	3.30	1	574.61	70.77	12	466.67	5.60	1	1427.06	79.67	6	220.00	48.30	22	1647.06	127.97	8
13	PNB	808.28	18.93	2	829.61	25.72	3	604.67	13.23	2	2242.56	57.88	3	520.00	384.24	74	2762.56	442.12	16
14	OBC	385.78	6.00	2	574.61	288.00	50	466.67	130.00	28	1427.06	424.00	30	200.00	198.00	99	1627.06	622.00	38
15	State Bank of India	31219.96	24200.00	78	14515.92	11100.00	76	10868.95	20173.00	186	56604.82	55473.00	98	14075.00	197188.00	1401	70679.82	252661.00	357
16	Syndicate Bank	2042.41	161.82	8	1529.61	1460.63	95	980.67	335.81	34	4552.69	1958.26	43	1080.00	590.12	55	5632.69	2548.38	45
17	UCO Bank	12188.89	3327.83	27	7298.06	10906.31	149	4363.51	1528.29	35	23850.46	15762.43	66	4510.00	2758.98	61	28360.46	18521.41	65
18	Union Bank	2177.22	275.44	13	1995.00	688.60	35	1122.50	405.79	36	5294.72	1369.83	26	1160.00	219.98	19	6454.72	1589.81	25
19	United Bank of India	29401.04	29749.52	101	12771.37	13257.59	104	8803.74	9014.79	102	50976.16	52021.90	102	14975.00	14259.37	95	65951.16	66281.27	101
20	Vijaya bank	1012.56	86.03	8	1200.00	1171.44	98	565.00	965.43	171	2777.56	2222.90	80	360.00	311.35	86	3137.56	2534.25	81
A	ACP PUBLIC sec Bank	95272.45	59628.52	63	55551.52	46341.26	83	36672.77	35928.76	98	187496.73	141898.54	76	45015.00	221673.81	492	232511.73	363572.35	156
21	Axis Bank	2446.50	121.43	5	2008.11	14.57	1	1359.67	223.36	16	5814.29	359.36	6	1220.00	1696.03	139	7034.29	2055.39	29
22	Bandhan Bank	27833.73	117827.53	423	26432.52	105222.10	398	4920.81	3050.92	62	59187.05	226100.55	382	4640.00	2123.41	46	63827.05	228223.96	358
23	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
24	HDFC Bank	944.63	6581.59	697	1936.00	5347.64	276	954.60	93.51	10	3835.23	12022.74	313	810.00	8319.64	1027	4645.23	20342.38	438
25	ICICI Bank	3445.37	1610.08	47	2290.14	967.89	42	1020.06	191.40	19	6755.58	2769.37	41	1445.00	3419.81	237	8200.58	6189.18	75
26	IDBI Bank	3229.72	159.59	5	1632.00	1515.02	93	872.79	289.06	33	5734.51	1963.67	34	1650.00	347.30	21	7384.51	2310.97	31
27	IDFCFirst Bank	0.00	2832.85	0	600.00	7222.30	1204	84.75	0.00	0	684.75	10055.15	1468	50.00	0.00	0	734.75	10055.15	1369
28	IndusInd	448.00	1042.06	233	485.00	4114.00	848	229.00	0.00	0	1162.00	5156.06	444	400.00	3060.64	765	1562.00	8216.70	526
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	1331.74	333	180.00	9.78	5	580.00	1341.52	231	100.00	979.67	980	680.00	2321.19	341
31	Ujjivan Bank	2413.17	6656.16	276	2115.86	1774.96	84	951.09	4857.54	511	5480.12	13288.66	242	835.00	2000.47	240	6315.12	15289.13	242
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	40761.12	136892.49	336	39099.63	127664.22	327	11112.77	8715.57	78	90973.52	273272.28	300	11450.00	21946.97	192	102423.52	295219.25	288
33	Tripura Gramin Bank	71301.61	70539.56	99	23544.03	22797.53	97	17809.89	17045.84	96	112655.54	110382.93	98	22010.00	21606.23	98	134665.54	131989.16	98
C	ACP RRB	71301.61	70539.56	99	23544.03	22797.53	97	17809.89	17045.84	96	112655.54	110382.93	98	22010.00	21606.23	98	134665.54	131989.16	98
34	ACUB	0.00	0.00	0	250.00	21.20	8	608.50	427.15	70	858.50	448.35	52	310.00	57.37	19	1168.50	505.72	43
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	20852.82	82	14468.23	2193.96	15	8729.17	4599.23	53	48750.88	27646.01	57	11180.00	7900.75	71	59930.88	35546.76	59
D	ACP Coop. Bank	26542.57	20852.82	79	15429.04	2215.16	14	9884.84	5026.38	51	51856.45	28094.36	54	11700.00	7958.12	68	63556.45	36052.48	57
	GRAND TOTAL	233877.75	287913.39	123	133624.23	199018.17	149	75480.27	66716.55	88	442982.24	553648.11	125	90175.00	273185.13	303	533157.24	826833.24	155

Tripura State

Districtwise and sectorwise Achievement under Annual Credit Plan 2018-19 during the period 01.04.2018 to 31.03.2019

<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	62903	128	57658.50	96294.01	167	28403.72	35022.24	123	135172.12	194219.25	144	17200.00	190345.94	1107	152372.12	384565.19	252
2	Khowai	27009.11	31390.99	116	6097.88	11787.52	193	6044.74	4131.31	68	39151.73	47309.82	121	6000.00	9531.79	159	45151.73	56841.61	126
3	Sepahijala	31944.75	38783.51	121	13866.30	20632.08	149	13236.88	5107.62	39	59047.93	64523.21	109	7080.00	9779.58	138	66127.93	74302.79	112
4	Gomati	30088.81	37084.23	123	12864.00	17002.04	132	5880.04	4801.55	82	48832.85	58887.82	121	13600.00	13891.39	102	62432.85	72779.21	117
5	South Tripura	41801.71	42437.79	102	11167.70	14221.88	127	8100.00	6062.56	75	61069.41	62722.23	103	12000.00	16920.36	141	73069.41	79642.59	109
6	North Tripura	21354.88	24274.87	114	11770.31	15663.52	133	6499.06	4185.73	64	39624.25	44124.12	111	11800.00	13526.62	115	51424.25	57650.74	112
7	Unakoti	14063.08	26663.05	190	10078.13	12463.55	124	2837.40	3319.05	117	26978.61	42445.65	157	12025.00	9011.42	75	39003.61	51457.07	132
8	Dhalai	18505.51	24375.95	132	10121.40	10953.57	108	4478.43	4086.49	91	33105.34	39416.01	119	10470.00	10178.03	97	43575.34	49594.04	114
	Total	233877.75	287913.39	123	133624.22	199018.17	149	75480.27	66716.55	88	442982.24	553648.11	125	90175.00	273185.13	303	533157.24	826833.24	155

Flow of Credit to Agriculture & Allied Activities

कृषि एवं उससे जुड़ी गतिविधियों में ऋण का प्रवाह

त्रिपुरा राज्य के लिए एसएलबीसी के द्वारा विगत पाँच वर्षों के लिए तैयार की गई वार्षिक ऋण योजना के अंतर्गत कृषि क्षेत्र में हुई ऋण की अदायगी से जुड़े विवरण :

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	2117.11	2315.30	109
2018-19	2338.77	2879.13	123

अप्रैल से मार्च २०१९ की अवधि में कुल २८७९.१३ करोड़ के ऋण-राशि की अदायगी की गई है जो की वार्षिक लक्ष्य २३३८.७७ करोड़ का १२३ प्रतिशत है।

Disbursement during April-March 2019 is Rs 2879.13 crore i.e. 123% 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	1350.42	505.43	261.25	0.00	2117.10
	Achievement	1546.22	514.49	254.59	0.00	2315.30
	% of Achv	114	102	97	0	109
2018-2019	Target	1360.33	713.01	265.42	0.00	2338.76
	Achievement	1965.21	705.39	208.52	0.00	2879.13
	% of Achv	144	99	79	0	123

त्रिपुरा राज्य में वर्ष २०१८-१९ में सभी बैंको द्वारा किए गए कृषि ऋण प्रवाह की रिपोर्ट नीचे प्रस्तुत है :

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– December'18)
1	Increase in Farm Credit	Rs. 2338.77	Achievement during 2018-19 is Rs 2879.13 Crore (123% of the target), i.e. recording an increase of 24% over the disbursement during the corresponding period of last year (2017-18).
2	KCC (No.)	55000	56040 nos. (102% of the target including renewal) KCCs .
3	New Farmers (No.)	55000	56040 nos of New farmers have been financed involving an amount of Rs 363.21 crores.

विभिन्न बैंको का ३१.०३.२०१९ तक विभिन्न क्षेत्रों से संबंधी विवरण नीचे प्रस्तुत है:

Bank wise position as on 31.03.2019 for different sectors is furnished in the Annexure.

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

					Amt. Rs. In Lakhs		
Sl.No.	BANKS	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	16.96	1
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	88.25	19
4	Bank of India	3177.00	973.51	30.64	4687.34	731.12	16
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	202.86	4
7	Central Bank of India	2179.00	119.93	5.50	1836.49	720.52	39
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	Indian Bank	348.00	0.00	0.00	159.37	0.00	0
11	Indian Overseas Bank	1662.03	359.03	22	2124.32	39.94	2
12	Punjab & Sind Bank	241.00	6.00	2	385.78	3.30	1
13	Punjab National Bank	26288.00	24629.00	94	808.28	18.93	2
14	Oriental Bank of Commerce	491.00	135.15	28	385.78	6.00	2
15	State Bank of India	1947.00	152.56	8	31219.96	24200.00	78
16	Syndicate Bank	171.00	7.00	4	2042.41	161.82	8
17	UCO Bank	10549.65	2817.00	27	12188.89	3327.83	27
18	Union Bank of India	27161.00	25627.14	94	2177.22	275.44	13
19	United Bank of India	1834.50	1126.03	61	29401.04	29749.52	101
20	Vijaya Bank	181.00	236.03	130	1012.56	86.03	8
A	ACP PUBLIC sec Bank	82283.51	56770.60	69	95272.45	59628.52	63
21	AXIS BANK	1841.80	63.01	3	2446.50	121.43	5
22	Bandhan Bank	43143.61	86604.32	201	27833.73	117827.53	423
23	Federal Bank	1421.00	6210.58	437	0.00	61.20	0
24	HDFC	2497.00	1307.98	52	944.63	6581.59	697
25	ICICI Bank	642.00	248.17	39	3445.37	1610.08	47
26	IDBI BANK	3214.10	141.02	4.39	3229.72	159.59	5
27	IDFC Bank	0.00	3208.75	0	0.00	2832.85	0
28	Indusind Bank	0.00	60.00	0	448.00	1042.06	233
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	6656.16	276
32	Yes Bank	0.00	0.00	0	0.00	0.00	0
B	ACP PRIVATE Sec bank	52759.51	97851.48	185	40761.12	136892.49	336
33	Tripura Gramin Bank	50542.55	51449.00	102	71301.61	70539.56	99
C	ACP RRB	50542.55	51449.00	102	71301.61	70539.56	99
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	20852.82	82
D	ACP Coop. Bank	26125.28	25459.14	97	26542.57	20852.82	79
GRAND TOTAL		211710.85	231530.22	109	233877.75	287913.39	123

TRIPURA STATE

Achievement under Sub-Sectors of Allied Activities against ACP for the Year 2018-19 as on 31.03.2019

Sl 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	1.96	325.31	1.96
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	69.00	99.63	69.00
4	Bank of India	14.81	0.00	24.91	0.00	262.61	0.00	234.19	0.00	62.66	0.00	1077.52	22.67	1676.70	22.67
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	6.56	23.50	19.51	287.84	15.69	276.07	28.56	71.89	32.96	1118.16	27.05	1795.34	130.33
7	Central Bank of India	3.40	0.96	2.98	9.55	97.96	6.17	84.59	15.27	27.81	3.24	348.77	244.04	565.51	279.23
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	Indian Overseas Bank	8.52	0.00	4.99	0.00	145.45	0.00	156.43	0.00	35.81	0.00	523.93	0.00	875.13	0.00
12	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	0.00	215.78	0.00
13	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
14	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
15	State Bank of India	102.34	100.36	230.10	794.12	1528.72	3125.00	1402.13	5549.00	332.77	715.00	5724.57	8109.00	9320.63	18392.48
16	Syndicate Bank	7.75	2.53	40.45	12.31	122.19	9.69	71.99	32.60	16.60	6.53	423.43	37.11	682.41	100.77
17	Union Bank of India	6.07	3.00	16.42	5.00	87.22	20.50	86.08	14.23	21.35	5.32	329.87	101.12	547.01	149.17
18	United Bank of India	103.72	909.77	123.21	515.46	1337.60	1072.85	1197.44	6942.25	346.00	2273.25	5373.03	11350.03	8481.00	23063.61
19	UCO Bank	54.27	13.09	34.85	131.27	659.79	314.89	535.34	298.57	169.98	226.21	2742.68	1047.61	4196.91	2031.64
20	Vijaya Bank	3.71	0.15	4.20	1.73	66.51	3.66	86.80	5.39	12.97	0.54	257.95	6.07	432.14	17.54
A	Sub Total of Public Sec. Bank	340.88	1036.42	523.42	1488.95	4843.68	4568.45	4310.72	12885.87	1161.55	3263.05	18972.36	21015.66	30152.61	44258.40
21	AXIS BANK	8.82	0.00	20.87	0.00	126.27	0.00	105.38	0.00	26.58	0.00	508.37	100.23	796.29	100.23
22	Bandhan Bank	34.68	3781.91	50.85	11565.80	543.51	3083.55	459.00	7474.69	125.51	3657.55	2130.86	88264.03	3344.41	117827.53
23	Federal Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	61.20	0.00	61.20
24	HDFC	3.00	1.95	16.00	48.21	43.14	27.23	33.69	89.01	8.88	76.40	149.92	3570.45	254.63	3813.25
25	ICICI	13.06	3.96	19.62	38.64	189.08	137.28	185.17	171.64	44.92	49.26	699.92	1176.68	1151.77	1577.46
26	IDBI BANK	7.20	3.68	30.10	0.00	133.64	11.28	129.14	18.92	43.48	4.79	535.95	69.34	879.51	108.01
27	IDFC First Bank	0.00	0.00	0.00	0.00	0.00	920.80	0.00	176.15	0.00	38.90	0.00	1697.00	0.00	2832.85
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	214.87	128.00	214.87
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	0.00	18.16	221.41	118.20	6.15	70.36	259.36	23.77	214.82	455.95	3021.59	691.94	3723.33
B	Sub Total of Pvt. Sec. Bank	74.26	3791.50	170.60	11874.06	1172.84	4186.29	1000.74	8189.77	273.14	4041.72	4554.97	98175.39	7246.55	130258.73
33	Tripura Gramin Bank	282.45	1041.42	356.20	1162.29	3878.74	1630.25	3567.62	1940.19	949.80	14562.25	15202.78	36556.00	24237.59	56892.40
C	Sub Total of RRB	282.45	1041.42	356.20	1162.29	3878.74	1630.25	3567.62	1940.19	949.80	14562.25	15202.78	36556.00	24237.59	56892.40
34	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
35	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
36	TSCB	97.84	1080.48	78.64	7403.26	1212.83	2775.53	1024.39	1805.82	358.90	1436.41	5146.47	5680.45	7919.07	20181.95
D	Sub Total of Coop.Banks	101.80	1080.48	81.41	7403.26	1377.84	2775.53	1147.37	1805.82	377.99	1436.41	5664.87	5680.45	8751.28	20181.95
	GRAND TOTAL	799.39	6949.82	1131.63	21928.56	11273.10	13160.52	10026.45	24821.65	2762.48	23303.43	44394.98	161427.50	70388.03	251591.48

Achievement of Farm Credit As on March 2019 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 March 2019)	Percentage of Achievement
1	Allahabad Bank	1459.72	16.96	1
2	Andhra bank	0.00	0.00	0
3	Bank of Baroda	469.63	88.25	19
4	Bank of India	4687.34	731.12	16
5	Bank of Maharashtra	0.00	0.00	0
6	Canara Bank	4687.98	202.86	4
7	Central Bank Of India	1836.49	720.52	39
8	Corporation Bank	225.68	0.00	0
9	Dena bank	0.00	0.00	0
10	Indian Bank	159.37	0.00	0
11	Indian Overseas	2124.32	39.94	2
12	P&SB	385.78	3.30	1
13	PNB	808.28	18.93	2
14	OBC	385.78	6.00	2
15	State Bank of India	31219.96	24200.00	78
16	Syndicate Bank	2042.41	161.82	8
17	UCO Bank	12188.89	3327.83	27
18	Union Bank	2177.22	275.44	13
19	United Bank of India	29401.04	29749.52	101
20	Vijaya bank	1012.56	86.03	8
A	ACP PUBLIC sec Bank	95272.45	59628.52	63
21	Axis Bank	2446.50	121.43	5
22	Bandhan Bank	27833.73	117827.53	423
23	Federal Bank	0.00	61.20	0
24	HDFC Bank	944.63	6581.59	697
25	ICICI Bank	3445.37	1610.08	47
26	IDBI Bank	3229.72	159.59	5
27	IDFCFirst Bank	0.00	2832.85	0
28	IndusInd	448.00	1042.06	233
29	Kotak Mahindra	0.00	0.00	0
30	South Indian Bank	0.00	0.00	0
31	Ujjivan Bank	2413.17	6656.16	276
32	Yes Bank	0.00	0.00	0
B	ACP PRIVATE Sec bank	40761.12	136892.49	336
33	Tripura Gramin Bank	71301.61	70539.56	99
C	ACP RRB	71301.61	70539.56	99
34	ACUB	0.00	0.00	0
35	TCARDB	989.09	0.00	0
36	TSCB	25553.49	20852.82	82
D	ACP Coop. Bank	26542.57	20852.82	79
GRAND TOTAL		233877.75	287913.39	123

TRIPURA STATE

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 31.03.2019		(Amt. in Lakhs)	
SI No	Name of Bank	Loans Granted To Small & Marginal Farmers	
		No.	Amount
1	2	3	4
1	Allahabad Bank	27	15.00
2	Bank of Baroda	21	19.25
3	Bank of India	479	708.45
4	Bank of Maharashtra	0	0.00
5	Canara Bank	121	72.53
6	Central Bank of India	251	441.29
7	Corporation Bank	0	0.00
8	Indian Bank	0	0.00
9	Indian Overseas Bank	76	39.94
10	Oriental Bank of Commerce	5	6.00
11	Punjab & Sind Bank	9	3.30
12	Punjab National Bank	21	18.93
13	State Bank of India	9350	5807.52
14	Syndicate Bank	89	61.05
15	UCO Bank	2503	1296.19
16	Union Bank of India	255	126.27
17	United Bank of India	9857	6685.91
18	Vijaya Bank	70	68.49
19	Axis Bank	4	21.20
20	Bandhan Bank	0	0.00
21	Federal Bank	0	0.00
22	HDFC	2212	2768.34
23	ICICI	38	32.62
24	IDBI Bank	125	51.58
25	Indusind Bank	226	827.19
26	South Indian Bank	0	0.00
27	Tripura Gramin Bank	21586	13647.16
28	TSCB	2353	670.87
29	Ujjivan Bank	6362	2932.83
TOTAL		56040	36321.91

Flow of Credit to MSME / एमएसएमई क्षेत्र में ऋण का प्रवाह

एमएसएमई क्षेत्र में त्रिपुरा राज्य के लिए निर्धारित वार्षिक ऋण योजना के एबज में विगत पाँच वर्षों का विवरण नीचे प्रस्तुत है :-

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
2018-19	1336.24	1990.18	149

अप्रैल से मार्च २०१९ तक कुल ऋण अदायगी की राशि रु.१९९०.१८ करोड़ है जो कुल वार्षिक लक्ष्य का १४९% है। इस प्रकार यह पीछले साल २०१७-१८ की तुलना में इस साल २४% बढ़ा है।

The disbursement made during the period April-March 2019 is Rs.1990.18 crore i.e. 149% of the Annual Target, thus recording an increase of 24% 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					Amt. Rs. In Crore	
		Commercial Banks	RRB	Co-Operatives	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	19.28	0.00	1600.53	
	% of Achv	176	98	18	0	147	
2018-2019	Target	946.51	235.44	154.29	0.00	1336.24	
	Achievement	1740.05	227.97	22.15	0.00	1990.18	
	% of Achv	184	97	14	0	149	

वार्षिक ऋण योजना २०१८-१९ के अंतर्गत अप्रैल- मार्च २०१९ तक एमएसएमई की उपलब्धि का विवरण नीचे प्रस्तुत है :

Details of achievement of MSME under ACP 2018-19 (April-March 2019) are furnished in the Annexure.

Bank - wise Targets and Achievement in MSME for 2018-19 for the State of Tripura under ACP 2018 -2019 as on March 2019							
							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	121.00	13
2	Andhra Bank	250.00	114.97	46	322.40	201.05	62
3	Bank of Baroda	950.00	231.14	24	1217.40	573.15	47
4	Bank of India	2600.00	3060.89	118	3366.26	3065.55	91
5	Bank of Maharashtra	250.00	173.00	69	322.50	135.25	42
6	Canara Bank	2725.00	1600.41	59	3133.26	1833.65	59
7	Central Bank of India	1650.00	355.21	22	2050.03	555.80	27
8	Corporation Bank	325.00	276.00	85	496.61	0.00	0
9	Dena Bank	250.00	23.90	10	322.50	13.00	4
10	Indian Bank	650.00	446.40	69	865.03	491.40	57
11	Indian Overseas Bank	975.00	140.00	14	1242.61	382.35	31
12	Punjab & Sind Bank	400.00	49.12	12	574.61	70.77	12
13	Punjab National Bank	500.00	110.21	22	829.61	25.72	3
14	Oriental Bank of Commerce	400.00	263.00	66	574.61	288.00	50
15	State Bank of India	12900.00	12152.00	94	14515.92	11100.00	76
16	Syndicate Bank	1200.00	795.12	66	1529.61	1460.63	95
17	UCO Bank	4750.00	8939.00	188	7298.06	10906.31	149
18	Union Bank of India	1600.00	1166.69	73	1995.00	688.60	35
19	United Bank of India	11000.00	10814.46	98	12771.37	13257.59	104
20	Vijaya Bank	800.00	2342.57	293	1200.00	1171.44	98
A	ACP PUBLIC sec Bank	44725.00	44385.28	99	55551.52	46341.26	83
21	AXIS BANK	1650.00	134.62	8	2008.11	14.57	1
22	Bandhan Bank	26500.00	82310.58	311	26432.52	105222.10	398
23	Federal Bank	300.00	50.14	17	400.00	154.00	39
24	HDFC	1300.00	2102.01	162	1936.00	5347.64	276
25	ICICI Bank	1650.00	136.87	8	2290.14	967.89	42
26	IDBI BANK	1500.00	1016.14	68	1632.00	1515.02	93
27	IDFC Bank	150.00	6126.35	4084	600.00	7222.30	1204
28	Indusind Bank	500.00	1733.31	347	485.00	4114.00	848
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	1331.74	333
31	Ujjivan Bank				2115.86	1774.96	84
32	Yes Bank	300.00	0.00	0	400.00	0.00	0
B	ACP PRIVATE Sec bank	34450.00	94825.02	275	39099.63	127664.22	327
33	Tripura Gramin Bank	19250.00	18915.00	98	23544.03	22797.53	97
C	ACP RRB	19250.00	18915.00	98	23544.03	22797.53	97
34	ACUB	200.00	0.00	0	250.00	21.20	8
35	TCARDB	0.00	0.00	0	710.81	0.00	0
36	TSCB	10423.27	1928.70	19	14468.23	2193.96	15
D	ACP Coop. Bank	10623.27	1928.70	18	15429.04	2215.16	14
GRAND TOTAL		109048.27	160054.00	147	133624.23	199018.17	149

Flow of credit to Other Priority Sectors / अन्य प्राथमिक क्षेत्रों में ऋण का प्रवाह

त्रिपुरा राज्य के अन्य प्राथमिक क्षेत्रों में वार्षिक ऋण योजना के अंतर्गत विगत पाँच वर्षों के ऋण के प्रवाह विवरण :-

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:

Plan Year	Target	Achievement	Amt. Rs. In Crore
			% 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
2018-19	754.80	667.16	88

सभी बैंको ने मिल कर अप्रैल से मार्च २०१९ तक रु. ६६७.१६ करोड़ के ऋण राशि की अदायगी की है जबकि पीछले वर्ष यह रु. ४७१.९९ करोड़ थी।

All banks disbursed Rs. 667.16 crore during the period April – March 2019 against the disbursement of Rs. 471.99 crore made during the last year in the corresponding period.

Agency wise achievement Status of OPS 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	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	40.28	0.00	471.98
	% of Achv	65	96	47	0	70
2018-2019	Target	477.85	178.09	98.84	0.00	754.78
	Achievement	446.44	170.45	50.26	0.00	667.16
	% of Achv	93	96	51	0	88

वार्षिक ऋण योजना २०१८-१९ के अंतर्गत अप्रैल से मार्च २०१९ तक अन्य प्राथमिक क्षेत्रों में दिये गए ऋण का विवरण नीचे प्रस्तुत है :

Details of achievement of Other Priority Sectors (OPS) under ACP 2018-19 during April – March 2019 are furnished in the Annexure.

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

		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	61.15	12
2	Andhra Bank	175.00	166.22	95	197.75	89.96	45
3	Bank of Baroda	600.00	111.19	19	665.00	479.25	72
4	Bank of India	1300.00	456.49	35	1843.20	593.69	32
5	Bank of Maharashtra	175.00	120.00	69	197.75	98.25	50
6	Canara Bank	1275.00	694.81	54	1594.23	910.94	57
7	Central Bank of India	1200.00	294.82	25	1318.98	408.75	31
8	Corporation Bank	250.00	83.00	33	370.46	12.40	3
9	Dena Bank	125.00	2.00	2	141.25	0.00	0
10	Indian Bank	600.00	174.33	29	662.36	191.33	29
11	Indian Overseas Bank	775.00	56.00	7	940.71	511.10	54
12	Punjab & Sind Bank	300.00	43.00	14	466.67	5.60	1
13	Punjab National Bank	350.00	296.74	85	604.67	13.23	2
14	Oriental Bank of Commerce	230.00	93.00	40	466.67	130.00	28
15	State Bank of India	9975.00	9456.00	95	10868.95	20173.00	186
16	Syndicate Bank	700.00	54.17	8	980.67	335.81	34
17	UCO Bank	3650.00	1007.00	28	4363.51	1528.29	35
18	Union Bank of India	1000.00	689.10	69	1122.50	405.79	36
19	United Bank of India	9300.00	8659.77	93	8803.74	9014.79	102
20	Vijaya Bank	500.00	2019.10	404	565.00	965.43	171
A	ACP PUBLIC sec Bank	32855.00	25279.44	77	36672.77	35928.76	98
21	AXIS BANK	1025.00	156.65	15	1359.67	223.36	16
22	Bandhan Bank	4800.00	555.92	12	4920.81	3050.92	62
23	Federal Bank	175.00	30.00	17	180.00	0.00	0
24	HDFC	495.00	48.02	10	954.60	93.51	10
25	ICICI Bank	750.00	77.74	10	1020.06	191.40	19
26	IDBI Bank	625.00	410.55	66	872.79	289.06	33
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	9.78	5
31	Ujjivan Bank				951.09	4857.54	511
32	Yes Bank	175.00	0.00	0	180.00	0.00	0
B	ACP PRIVATE Sec bank	8720.00	1651.56	19	11112.77	8715.57	78
33	Tripura Gramin Bank	16970.00	16239.00	96	17809.89	17045.84	96
C	ACP RRB	16970.00	16239.00	96	17809.89	17045.84	96
34	ACUB	550.00	323.00	59	608.50	427.15	70
35	TCARDB	300.00	4.50	2	547.17	0.00	0
36	TSCB	7790.92	3701.40	48	8729.17	4599.23	53
D	ACP Coop. Bank	8640.92	4028.90	47	9884.84	5026.38	51
GRAND TOTAL		67185.92	47198.90	70	75480.27	66716.55	88

वर्ष २०१८-१९ के दौरान जारी केसीसी / Issuance of KCC during the year 2018-19

१५.०३.२०१९ को हुई एसएलबीसी १२८वीं की बैठक में उठे प्रमुख कार्य बिन्दु:

Action Points emerged in the 128th SLBC Meeting held on 15.03.2019

सभी बैंको का प्रयास है कि ३१.०३.२०१९ के भीतर सभी योग्य किसानों को केसीसी जारी किया जा सके।

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

सभी बैंको ने मिलकर वर्ष २०१८-१९ के दौरान अब तक कुल ५६०४० के.सी.सी ऋण (जिनमे नवीनीकरण/रिनियल भी शामिल है।) को स्वीकृति प्रदान की है जिसकी कुल राशि रु. ३६३.२१ करोड़ है (अप्रैल से मार्च २०१९ के बीच की अवधी के लिए)। अर्थात वार्षिक लक्ष्य का लगभग १०२ % (५५,००० की संख्या) प्राप्त किया जा चुका है।

56040 KCCs (Including Renewal) sanctioned by Banks amounting to Rs. 363.21 Crores during FY 2018-19, thereby achieving 102 % of the tentative Annual Target (55,000 Nos.).

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

विगत तीन वर्षों का केसीसी संबंधी प्रदर्शन नीचे प्रस्तुत है

(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
March-2019	2018-19	55000	56040	36321.91	102

३१.०३.२०१९ तक केसीसी के अंतर्गत बैंको का प्रदर्शन नीचे के अनुलग्नक में प्रस्तुत है :

Bank-wise performance under KCC as on 31.03.2019 has been shown in the Annexure.

Performance of Banks in Crop Loan & Term Loan to Agriculture during the year 2018-19 as on 31.03.2019

(Amt in Lacs)

Sl.No.	BANKS	Crop		Term Loan		Total	
		A/c.	Amt.	A/c.	Amt.	A/c.	Amt.
1	2	3	4	5	6	7	8
1	Allahabad Bank	27	15.00	2	1.96	29	16.96
2	Andhra Bank	0	0.00	0	0.00	0	0.00
3	Bank of Baroda	21	19.25	18	69.00	39	88.25
4	Bank of India	479	708.45	25	22.67	504	731.12
5	Bank of Maharashtra	0	0.00	0	0.00	0	0.00
6	Canara Bank	121	72.53	139	130.33	260	202.86
7	Central Bank of India	251	441.29	39	279.23	290	720.52
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	Indian Overseas Bank	76	39.94	0	0.00	76	39.94
12	Oriental Bank of Commerce	5	6.00	0	0.00	5	6.00
13	Punjab & Sind Bank	9	3.30	0	0.00	9	3.30
14	Punjab National Bank	21	18.93	0	0.00	21	18.93
15	State Bank of India	9350	5807.52	5682	18392.48	15032	24200.00
16	Syndicate Bank	89	61.05	61	100.77	150	161.82
17	Union Bank of India	255	126.27	25	149.17	280	275.44
18	United Bank of India	9857	6685.91	33894	23063.61	43751	29749.52
19	UCO Bank	2503	1296.19	2861	2031.64	5364	3327.83
20	Vijaya Bank	70	68.49	18	17.54	88	86.03
A	Sub Total of Public Sec. Bank	23134	15370.12	42764	44,258.40	65898	59628.52
21	AXIS BANK	4	21.20	97	100.23	101	121.43
22	Bandhan Bank	0	0.00	175873	117827.53	175873	117827.53
23	Federal Bank	0	0.00	32	61.20	32	61.20
24	HDFC	2212	2768.34	8616	3813.25	10828	6581.59
25	ICICI	38	32.62	3580	1577.46	3618	1610.08
26	IDBI BANK	125	51.58	68	108.01	193	159.59
27	IDFC First Bank	0	0.00	9387	2832.85	9387	2832.85
28	Indusind Bank	226	827.19	687	214.87	913	1042.06
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	6362	2932.83	15308	3723.33	21670	6656.16
B	Sub Total of Pvt. Sec. Bank	8967	6633.76	213648	130258.73	222615	136892.49
33	Tripura Gramin Bank	21586	13647.16	48961	56892.40	70547	70539.56
C	Sub Total of RRB	21586	13647.16	48961	56892.40	70547	70539.56
34	ACUB	0	0.00	0	0.00	0	0.00
35	TCARDB	0	0.00	0	0.00	0	0.00
36	TSCB	2353	670.87	1042	20181.95	3395	20852.82
D	Sub Total of Coop.Banks	2353	670.87	1042	20181.95	3395	20852.82
GRAND TOTAL		56040	36321.91	306415	251591.48	362455	287913.39

TRIPURA STATE

BANK-WISE POSITION IN IMPLEMENTATION OF ISSUING KCCs FOR THE STATE OF TRIPURA DURING THE YEAR 2018-19 AS ON 31.03.2019

Amount in Lacs

SI.No.	BANKS	Target	Proposals sanctioned		Proposal disbursed		Outstanding	
		No.	No.	Amt.	No.	Amt.	No.	Amt.
1	2	3	4	5	8	9	10	11
1	Allahabad Bank	260	27	15.00	27	15.00	48	14.21
2	Bank of Baroda	170	21	19.25	17	18.15	64	33.32
3	Bank of India	1185	479	708.45	453	645.12	1178	1623.00
4	Bank of Maharashtra	0	0	0.00	0	0.00	0	0.00
5	Canara Bank	1235	121	72.53	119	70.59	439	216.72
6	Central Bank of India	550	251	441.29	249	440.14	433	247.05
7	Corporation Bank	260	0	0.00	0	0.00	4	10.00
8	Indian Bank	200	0	0.00	0	0.00	0	0.00
9	Indian Overseas Bank	485	76	39.94	64	35.29	200	69.36
10	Oriental Bank of Commerce	155	5	6.00	5	6.00	10	8.00
11	Punjab & Sind Bank	155	9	3.30	6	2.25	38	17.00
12	Punjab National Bank	205	21	18.93	19	18.05	81	76.21
13	State Bank of India	6950	9350	5807.52	8851	5519.47	24144	24046.00
14	Syndicate Bank	555	89	61.05	84	58.59	171	83.01
15	UCO Bank	3000	2503	1296.19	2503	1296.19	6980	2586.43
16	Union Bank of India	400	255	126.27	251	124.29	232	325.46
17	United Bank of India	7050	9857	6685.91	9782	6634.15	32329	11125.78
18	Vijaya Bank	125	70	68.49	70	68.49	91	98.56
19	Axis Bank	665	4	21.20	4	21.20	12	36.98
20	Bandhan Bank	2490	0	0.00	0	0.00	0	0.00
21	Federal Bank	0	0	0.00	0	0.00	0	0.00
22	HDFC	150	2212	2768.34	2212	2768.34	15688	4678.97
23	ICICI	760	38	32.62	38	32.62	48	44.19
24	IDBI Bank	1110	125	51.58	122	50.17	196	71.00
25	Indusind Bank	50	226	827.19	215	786.74	595	910.57
26	South Indian Bank	0	0	0.00	0	0.00	0	0.00
27	Tripura Gramin Bank	19650	21586	13647.16	21498	13465.88	85357	15340.85
28	TSCB	6875	2353	670.87	2297	654.73	81940	5725.77
29	Ujjivan Bank	310	6362	2932.83	6362	2932.83	19125	3517.49
TOTAL		55000	56040	36321.91	55248	35664.28	269403	70905.93

स्वयं सहायता समूह / SELF HELP GROUPS

SELF HELP GROUP

Position as on 31.03.2019

(Amt. in Rs./Lacs)

Sl.No.	Name of the Bank	Deposit Linkage cumulative		Credit linkage 2018-19						Outstanding as on 31.03.2019	
				Under SHG (NRLM+NERLP+WSHG)		Direct SHG		Total		No	Amt.
		No.	Amt.	Nos.	Amt.	Nos.	Amt.	Nos.	Amt.		
1	UBI	7155	1670.74	200	119.18	0	0.00	200	119.18	2050	1182.94
2	SBI	5294	562.50	43	43.75	9	7.50	52	51.25	3014	3823.21
3	TGB	32926	4636.57	1652	991.99	107	86.53	1759	1078.52	22786	5600.86
4	TSCB	10800	540.00	1019	1090.42	0	0.00	1019	1090.42	7229	2630.43
5	UCO	87	18.63	110	111.70	0	0.00	110	111.70	203	166.36
6	P & SB	3	1.00	0	0.00	0	0.00	0	0.00	0	0.00
7	VB	12	1.11	8	7.00	0	0.00	8	7.00	11	6.29
8	BOI	58	42.23	19	15.52	19	13.71	38	29.23	48	44.26
9	IDBI	6	8.40	7	9.85	1	1.80	8	11.65	8	11.65
10	BOB	24	3.50	0	0.00	12	9.90	12	9.90	12	7.45
	TOTAL :	56365	7484.68	3058	2389.41	148	119.44	3206	2508.85	35361	13473.45

१५.०३.२०१९ को हुई एसएलबीसी १२८वीं की बैठक में उठे प्रमुख कार्य बिन्दु:

Action Points emerged in the 128th SLBC Meeting held on 15.03.2019

ग्रामीण शाखाओं द्वारा सीबीआरएम तंत्र का कार्यान्वयन और इसकी मासिक बैठक को सुनिश्चित करना

(कार्य : सभी बैंक)

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

Status of implementation/कार्यान्वयन की स्थिति

कुछ ग्रामीण बैंक की शाखाएँ वसूली-संबंधी स्थिति को बेहतर बनाने के लिए लगातार बैठकें कर रही हैं। बैंको से एक बार फिर से निवेदन किया जाता है कि वे चुनी हुई शाखाओं में वसूली-संबंधी स्थिति को बेहतर बनाने के लिए लागू की गई सीबीआरएम तंत्र के कार्यान्वयन से जुड़ी गतिविधियों की निगरानी करें।

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.

SHG position as reported by various agencies is given below:

**SELF HELP GROUP
Position as on 31.03.2019**

										(Amt. in Rs./Lacs)
NERLP										(Rs. in Lakhs)
Sl.	District	Deposit Linkage		Capacity Building No.	RF		Credit Linked		No. of Federations	
		No. of Groups	Amt.		No.	Amt.	No.	Amt.		
1	West	4704	1364.35	4357	4483	896.6	504	505.50	173	
2	Sepahijala	3760	491.04	3343	3459	1369.6	448	448.00	141	
3	Khowai	2966	326.00	758	2742	875	342	342.00	104	
4	North	3900	604.14	13752	3455	4022	336	338.90	146	
5	Unakoti	2671	360.13	4132	2224	444.8	408	376.50	87	
TOTAL		18001	3145.66	26342	16363	7608	2038	2010.9	651	

NRLM Q1 FY 2018-19								(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	

NRLM (Achievement of Q2 for FY18-19)												(Rs. in Lakhs)
Sl.	District	No. of Groups Formed	Savings amount Amt.	Capacity Building No.	Revolving Fund(RF) from Mission		Community Investment Fund (CIF) from Mission		Credit linkage (loan given by Banks)		No. of Village Organisation (Federations in SHGs)	No of Cluster Level Federation
					No.	Amt. (in lakh Rs)	No.	Amt. (in lakh Rs)	No.	Amt. (in lakh Rs)		
1	Dhalai	347	37.48	223	218	23.85	26	38.79	45	51.33		
2	Gomati	441	55.94	311	307	39.55	184	276.00	119	157.82		
3	South	394	57.44	233	263	34.80	86	129.00	111	222.33		
TOTAL		1182	150.86	767	788	98.20	296	443.79	275	431.48	0	0

NRLM (Achievement of Q3 for FY18-19)												(Rs. in Lakhs)
Sl.	District	No. of Groups Formed	Savings amount Amt.	Capacity Building No.	Revolving Fund(RF) from Mission		Community Investment Fund (CIF) from Mission		Credit linkage (loan given by Banks)		No. of Village Organisation (Federations in SHGs)	No of Cluster Level Federation
					No.	Amt. (in lakh Rs)	No.	Amt. (in lakh Rs)	No.	Amt. (in lakh Rs)		
1	Dhalai	287	44.24	182	402	44.60	244	290.50	84	109.13	23	0
2	Gomati	193	64.86	153	419	54.50	133	199.50	183	281.98	19	0
3	South	351	68.10	221	196	25.55	149	216.00	29	64.60	18	0
TOTAL		831	177.20	556	1017	124.65	526	706.00	296	455.71	60	0

NRLM (Achievement of Q4 for FY18-19)												(Rs. in Lakhs)
Sl.	District	No. of Groups Formed	Savings amount Amt.	Capacity Building No.	Revolving Fund(RF) from Mission		Community Investment Fund (CIF) from Mission		Credit linkage (loan given by Banks)		No. of Village Organisation (Federations in SHGs)	No of Cluster Level Federation
					No.	Amt. (in lakh Rs)	No.	Amt. (in lakh Rs)	No.	Amt. (in lakh Rs)		
1	Dhalai	393	51.39	332	200	21.50	137	205.88	268	292.36	19	3
2	Gomati	266	64.71	266	172	21.45	82	112.00	317	443.75	19	3
3	South	447	80.99	236	387	48.80	370	569.20	371	591.22	20	3
TOTAL		1106	197.09	834	759	91.75	589	887.08	956	1327.33	58	9

त्रिपुरा ग्रामीण आजीविका मिशन / Tripura Rural Livelihood Mission:

**Deendayal Antodaya Yojana-National Rural Livelihoods Mission
SHG Bank Linkage - Credit Plan vs Achievements for the FY 2018-19**

Sl.No	Bank	Targets			Achievements			Targets		Achievements	
		No.of SHGs/Applications			No of SHGs/Applications			Amount (Rs. In crores)		Amount(Rs. In crores)	
		Fresh Loans	Repeat/Renewal s/Enhancement	Total	Fresh Loans	Repeat/Renewal s/Enhancement	Total	Sanction	Disbursement	Sanctioned	Disbursed
1	ALLAHABAD BANK	0	0	0				0			
2	ANDHRA BANK	0	0	0				0			
3	BANK OF BARODA	0	0	0				0			
4	BANK OF INDIA	12	1	13				14			
5	BANK OF MAHARASHTRA	0	0	0				0			
6	CANARA BANK	11	0	11	3		3	11		7	
7	CENTRAL BANK OF INDIA	0	0	0				0			
8	CORPORATION BANK	0	0	0				0			
9	DENA BANK	0	0	0				0			
10	IDBI	49	8	57	12		12	65		13.15	
11	INDIAN BANK	0	0	0				0			
12	INDIAN OVERSEAS BANK	0	0	0				0			
13	ORIENTAL BANK OF COMMERCE	0	0	0				0			
14	PUNJAB AND SIND BANK	0	0	0				0			
15	PUNJAB NATIONAL BANK	0	0	0				0			
16	STATE BANK OF INDIA	17	0	17				17			
17	SYNDICATE BANK	0	0	0				0			
18	UCO BANK	20	1	21	10		10	22		12.3	
19	UNION BANK OF INDIA	0	0	0				0			
20	UNITED BANK OF INDIA	91	10	101	62	7	69	111		77.08	
21	VIJAYA BANK	0	0	0				0			
22	Tripura Gramin Bank	741	280	1021	843	269	1112	1301		1656.16	
23	Tripura state cooperative bank	468	141	609	537	50	587	750		751.34	
24	Bandhan bank	0	0	0				0			
	PSBs Total	200	20	220	87	7	94	240		109.53	
	RRBs										
25	Tripura Gramin Bank	741	280	1021	843	269	1112	1301		1656.16	
	Total RRBs	741	280	1021	843	269	1112	1301		1656.16	
	Pvt.SectorBanks										
	Total Pvt. Sector Banks										
	Coop Banks										
26	Tripura state cooperative bank	468	141	609	537	50	587	750		751.34	
	Total Coop. Banks	468	141	609	537	50	587	750		751.34	
	Grand Total	1409	441	1850	1467	326	1793	2291		2517.03	

दीनदायल अंत्योदय योजना - राष्ट्रीय शहरी आजीवीका मिशन / Deendayal Antyodaya Yojana- National Urban Livelihood Mission (DAY-NULM):

दीनदायल अंत्योदय योजना - राष्ट्रीय शहरी आजीवीका मिशन के अंतर्गत इस वित्तीय वर्ष-२०१८-१९ के लिए व्यक्तिगत और समूहों के लिए लक्ष्य है २८० (व्यक्तिगत-२०० एवं वर्ग के लिए ८०)। सभी २० यूएलबी को आवंटित लक्ष्यों का विवरण नीचे प्रस्तुत है :-

The Sate 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/प्रदर्शन :

वित्तीय वर्ष २०१७-१८ के दौरान देखा गया है कि दीनदायल अंत्योदय योजना और राष्ट्रीय शहरी आजीवीका मिशन के प्रायोजित सारे मामलों केवल एक ही बैंक को आवंटित कर दिया गया। संबन्धित अधिकारियों से निवेदन ऐसे मामले का फिर से सभी बैंकों में उनके निश्चित लक्ष्य के साथ उचित आवंटन किया जाए।

सभी बैंकों से निवेदन है कि वे बाकी लंबित पुराने ऋण प्रस्ताओं का जल्द से जल्द निपटारा करे। अग्रणी जिला अधिकारियों से निवेदन है कि वे बैंको और यूएलबी को साथ लेकर चलें ताकि ऋण स्वीकृति की प्रक्रिया को गति दिया जा सके।

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.

NULM FOR THE YEAR 2018-19 AS ON 31.03.2019

SI.	NAME OF THE BANK	TARGET			SPONSORED			SANCTIONED		
		SEP(IND)	SEP(GR)	SHG	SEP(IND)	SEP(GR)	SHG	SEP(IND)	SEP(GR)	SHG
1	UBI	47	35	13	59	0	5	9	0	2
2	SBI	42	25	12	77	1	1	14	0	1
3	TSCB	4	0	25	49	1	13	16	0	8
4	TGB	8	1	29	80	0	4	3	0	0
5	UCO	28	11	8	44	1	0	14	0	2
6	UNION	4	1	0	4	0	0	0	0	0
7	CANARA	16	1	3	7	0	3	8	1	0
8	VJAYA	1	0	0	1	0	0	1	0	0
9	CBI	4	0	2	3	0	1	1	0	0
10	AXIS	7	0	1	5	0	0	0	0	0
11	BOI	5	0	1	5	0	0	0	0	0
12	BOB	1	0	0	0	0	0	0	0	0
13	INDIAN	0	0	0	1	0	0	1	0	0
14	HDFC	2	0	0	3	0	0	0	0	0
15	ALLAHABAD	6	1	0	2	0	0	0	0	0
16	FEDERAL	0	0	0	2	0	0	0	0	0
17	DENA	0	0	0	0	0	0	0	0	0
18	IOB	2	0	0	3	0	0	1	0	0
19	P & SB	1	0	0	0	0	0	0	0	0
20	PNB	0	0	0	0	0	0	0	0	0
21	SYNDICATE	5	0	0	2	0	0	0	0	0
22	BOM	0	0	0	1	0	3	1	0	3
23	CORPORATION	2	0	0	2	0	0	0	0	0
24	OBC	0	0	0	1	0	0	0	0	0
25	ICICI	3	0	1	3	0	0	0	0	0
26	ANDHRA	0	0	0	2	0	0	0	0	0
27	INDUSIND	0	0	0	0	0	0	0	0	0
28	YES	0	0	0	0	0	0	0	0	0
29	FEDERAL	0	0	0	2	0	0	0	0	0
30	KOTAK	0	0	0	0	0	0	0	0	0
31	IDBI	3	1	1	5	0	0	0	0	0
32	BANDHAN	9	4	4	9	1	0	0	0	0
33	UJJIVAN BANK	0	0	0	0	0	0	0	0	0
34	IDFC	0	0	0	0	0	0	0	0	0
	TOTAL	200	80	100	372	4	30	69	1	16

No. of loan sanctioned in the FY 2018-19

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	
			Proposal Disbursed	Name of Bank			No. of loan disbursed	Name of Bank
Agartala Municipal Corporation	23	18,00,000	UCO	9	3	6,00,000	Bank of Maharashtra	3
			Bank of Maharashtra	1				
			TSCB	5				
			Vijaya	1				
			Canara	6				
			Central Bank of India	1				
Amarpur NP	3	9,99,000	UBI	1	NIL	NIL	NIL	NIL
			SBI	2				
Ambassa MC	2	69,000	TGB	1	3	5,50,000	UBI	1
			UBI	1			TSCB	1
							SBI	1
Belonia MC	24	29,62,340	SBI	11	7	4,00,000	TSCB	6
			UCO	1			UBI	1
			TSCB	11				
			Canara	1				
Bishagarh MC	3	5,90,000	TGB	2	NIL	NIL	NIL	NIL
			UCO	1				
Dharmanagar MC	1	1,00,000	Canara	1	NIL	NIL	NIL	NIL
Kailasahar MC	Nil				1	80,000	UCO	1
Khowai MC	5	5,00,000	UBI	3	NIL	NIL	NIL	NIL
			SBI	1				
			UCO	1				
Kumarghat MC	3	1,30,000	UBI	3	NIL	NIL	NIL	NIL
Teliamura MC	3	5,00,000	UBI	2	2	3,00,000	UCO	1
			UCO	1			TSCB	1
Udaipur	2	3,80,000	IOB	1	NIL	NIL	NIL	NIL
			Indian Bank	1				
TOTAL	69	69000	0	69	16	80000	0	16

Performance of Banks in key areas as on March 2019 compared to March 2017 & March 2018

मार्च २०१७ और मार्च २०१८ की तुलना में मार्च २०१९ तक बैंकों का प्रदर्शन

(Amt. Rs in Crore)

Parameters	March'2017	March'2018	March'2019	Variation over March 2018	
				Amount	% of increase
Deposit	22341.99	24190.17	26587.06	2396.89	10
Advance	9586.33	11517.52	14411.38	2893.86	25
CD Ratio	43	48	54		6
Investments	4213.78	4653.47	5198.47	545	12
(C+I)D Ratio with Inv.	62	67	74		7
RIDF*	275.00	275.00	275.00		0
CD Ratio with RIDF #	44	49	55		6
Govt. fund lying with Banks	3244.42	3203.24	4137.40	934.16	29
CD ratio without Govt. Fund	50	55	64		9
Credit in flow from outside the state	561.87	561.87	2074.88	1513.01	269
CD Ratio including Govt. Deposit with Credit inflow	45	50	62		12
CD ratio excluding Govt. Dep. including credit inflow	53	58	73		15
Priority Sector Credit (PSC)	7866.40	9419.82	9985.30	565.48	6
% of PSC to ANBC *	93	100	87		-13
Sectoral deployment of PSC: 1. Agriculture	3392.87	4212.73	4029.62	-183.11	-4
% of Agriculture Adv. to ANBC	40	44	35		-9
2. MSME	3068.55	3917.95	3622.79	-295.16	-8
3. Other Prisec	1366.77	1489.15	2332.88	843.73	57
PSC to major sub-sectors: (i) Weaker section	4291.58	4684.82	7642.44	2957.62	63
% of weaker section credit to ANBC	51	49	66		17
II) SC	812.09	1097.55	1427.68	330.13	30
III) ST	1475.06	1819.04	1830.37	11.33	1
IV) Women Entrepreneur	1526.79	2510.65	3109.43	598.78	24
% of women credit to ANBC	18	26	27		1
V) Minority Community	535.68	678.90	899.56	62.66	9
% to Total Prisec Advance	6	7	8		1

ANBC= Adjusted Net Bank Credit, (ANBC as on March 2018 – Rs.11517.52 Crore).

TRIPURA STATE

BANK-WISE & POPULATION GROUP-WISE BRANCH NETWORK AND DEPOSIT AS ON 31.03.2019

(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	804.00	504.15	9788.00	11096.15
2	Andhra Bank	0	0	1	1	0.00	0.00	2693.46	2693.46
3	Bank of Baroda	1	0	3	4	815.86	0.00	32152.52	32968.38
4	Bank of India	6	5	2	13	3700.10	6809.90	12798.00	23308.00
5	Bank of Maharashtra	0	0	1	1	0.00	0.00	591.65	591.65
6	Canara Bank	4	6	3	13	5874.23	6912.26	35745.43	48531.92
7	Central Bank of India	2	3	1	6	4149.34	1873.89	11993.92	18017.15
8	Corporation Bank	0	1	1	2	0.00	1103.00	5516.00	6619.00
9	Dena Bank	0	0	1	1	0.00	0.00	432.87	432.87
10	Indian Bank	1	0	2	3	135.00	0.00	19812.00	19947.00
11	Indian Overseas Bank	1	2	2	5	908.57	1381.13	14223.35	16513.05
12	Oriental Bank of Commerce	0	1	1	2	0.00	389.00	2824.00	3213.00
13	Punjab & Sind Bank	1	0	1	2	421.00	0.00	2497.00	2918.00
14	Punjab National Bank	1	1	1	3	474.00	589.00	5474.00	6537.00
15	State Bank of India	33	18	17	68	80786.23	353971.97	314022.80	748781.00
16	Syndicate Bank	2	3	1	6	306.15	2457.41	4575.71	7339.27
17	Union Bank of India	1	2	4	7	1092.68	4385.53	45815.36	51293.57
18	United Bank of India	43	8	14	65	110745.60	100925.40	123874.00	335545.00
19	UCO Bank	11	12	6	29	21034.00	21774.00	82856.00	125664.00
20	Vijaya Bank	0	1	3	4	0.00	666.17	23176.20	23842.37
A	Sub Total of Public Sec. Bank	108	64	66	238	231246.76	503742.81	750862.27	1485851.84
21	AXIS BANK	1	6	3	10	2298.53	7386.72	21196.89	30882.14
22	Bandhan Bank	9	11	3	23	11662.28	24881.46	19929.97	56473.71
23	Federal Bank	0	0	1	1	0.00	0.00	5985.72	5985.72
24	HDFC	1	2	3	6	191.02	3523.54	28477.18	32191.74
25	ICICI	1	4	3	8	1925.90	5260.96	9386.49	16573.35
26	IDBI BANK	4	4	1	9	1831.00	10417.00	20219.00	32467.00
27	IDFC First Bank	0	0	1	1	0.00	0.00	1159.62	1159.62
28	Indusind Bank	0	4	1	5	0.00	961.79	3215.06	4176.85
29	Kotak Mahindra Bank	0	0	1	1	0.00	0.00	3325.50	3325.50
30	South Indian Bank	0	0	1	1	0.00	0.00	6387.91	6387.91
31	Ujjivan Bank	0	5	3	8	0.00	2458.85	16136.51	18595.36
32	YES Bank	0	0	1	1	0.00	0.00	4906.00	4906.00
B	Sub Total of Pvt. Sec. Bank	16	36	22	74	17908.73	54890.32	140325.85	213124.90
33	Tripura Gramin Bank	107	31	10	148	261122.11	221074.54	186980.10	669176.75
C	Sub Total of RRB	107	31	10	148	261122.11	221074.54	186980.10	669176.75
34	ACUB	0	1	2	3	0.00	307.97	3951.36	4259.33
35	TCARDB	0	4	1	5	0.00	0.00	0.00	0.00
36	TSCB	42	12	11	65	71919.15	62295.10	152079.72	286293.97
D	Sub Total of Coop.Banks	42	17	14	73	71919.15	62603.07	156031.08	290553.30
GRAND TOTAL		273	148	112	533	582196.75	842310.74	1234199.30	2658706.79

TRIPURA STATE

BANK-WISE & POPULATION GROUP-WISE ADVANCE AND CD RATIO AS ON 31.03.2019

Amt. in lakh

SI 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	248.36	181.00	2617.00	3046.36	31	36	27	27		27
2	Andhra Bank	0.00	0.00	490.90	490.90	0	0	18	18		18
3	Bank of Baroda	429.40	0.00	12073.97	12503.37	53	0	38	38		38
4	Bank of India	2128.41	3606.59	9912.00	15647.00	58	53	77	67		67
5	Bank of Maharashtra	0.00	0.00	813.35	813.35	0	0	137	137		137
6	Canara Bank	3904.15	2809.99	10349.72	17063.86	66	41	29	35		35
7	Central Bank of India	686.95	761.36	6160.72	7609.03	17	41	51	42		42
8	Corporation Bank	0.00	73.00	424.00	497.00	0	7	8	8		8
9	Dena Bank	0.00	0.00	63.28	63.28	0	0	15	15		15
10	Indian Bank	29.00	0.00	2472.24	2501.24	21	0	12	13		13
11	Indian Overseas Bank	182.02	619.09	4237.58	5038.69	20	45	30	31		31
12	OBC	0.00	158.00	464.00	622.00	0	41	16	19		19
13	Punjab & Sind Bank	176.00	0.00	483.00	659.00	42	0	19	23		23
14	Punjab National Bank	180.00	161.00	2764.00	3105.00	38	27	50	47		47
15	State Bank of India	64667.94	180165.12	205646.94	450480.00	80	51	65	60		60
16	Syndicate Bank	155.57	1641.81	1740.32	3537.70	51	67	38	48		48
17	Union Bank of India	235.59	1382.61	11266.99	12885.19	22	32	25	25		25
18	United Bank of India	53145.98	39531.19	73472.83	166150.00	48	39	59	50		50
19	UCO Bank	7836.29	7520.00	17970.00	33326.29	37	35	22	27		27
20	Vijaya Bank	0.00	869.39	4651.98	5521.37	0	131	20	23		23
A	Sub Total of Public Sec. Bank	134005.66	239480.15	368074.82	741560.63	58	48	49	50	0.00	50
21	AXIS BANK	790.99	886.93	6503.96	8181.88	0	12	31	26		26
22	Bandhan Bank	52862.62	106822.09	28365.37	188050.08	453	429	142	333		
23	Federal Bank	0.00	0.00	1167.68	1167.68	0	0	20	20		20
24	HDFC	0.08	4922.07	16150.68	21072.83	0	140	57	65		65
25	ICICI	285.69	2841.29	4233.76	7360.74	15	54	45	44		44
26	IDBI BANK	630.84	1893.73	2691.69	5216.26	34	18	13	16		16
27	IDFC First Bank	0.00	0.00	7360.74	7360.74	0	0	635	635		635
28	Indusind Bank	0.00	7326.56	6686.37	14012.93	0	762	208	335		335
29	Kotak Mahindra Bank	0.00	0.00	74.85	74.85	0	0	2	2		2
30	South Indian Bank	0.00	0.00	2321.19	2321.19	0	0	36	36		36
31	Ujjivan Bank	0.00	7628.17	5602.45	13230.62	0	310	35	71		71
32	YES Bank	0.00	0.00	943.00	943.00	0	0	19	19		19
B	Sub Total of Pvt. Sec. Bank	54570.22	132320.84	82101.74	268992.80	305	241	59	126	0.00	126
33	Tripura Gramin Bank	135949.75	76298.35	45324.42	257572.52	52	35	24	38	490664.04	112
C	Sub Total of RRB	135949.75	76298.35	45324.42	257572.52	52	35	24	38	490664.04	112
34	ACUB	0.00	85.62	1617.86	1703.48	0	28	41	40	2848.83	107
35	TCARDB	0.00	972.79	368.30	1341.09	0	0	0	0		0
36	TSCB	130746.59	23600.85	15620.32	169967.76	182	38	10	59	26334.70	69
D	Sub Total of Coop.Banks	130746.59	24659.26	17606.48	173012.33	182	39	11	60	29183.53	70
GRAND TOTAL		455272.22	472758.60	513107.46	1441138.28	78	56	42	54	519847.57	74
TOTAL RESOURCES SUPPORT PROVIDED TO STATE UNDER RIDF:						27500.00		C.D. Ratio With RIDF		55	

TRIPURA STATE

BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 31.03.2019

(Amt. in lacs)

Sl.No.	BANKS	Agril & Allied		MSME		OTHER PRISEC		Total PRISEC		TFA as % of ANBC	PS Cr. As % to ANBC		
		Total Finance		A/c.	Amt.	A/c.	Amt.	A/c.	Amt.			A/c.	Amt.
		A/c.	Amt.										
1	2	3	4	6	7	9	10	12	13	14	15		
1	Allahabad Bank	187	204.14	248	1421.32	142	767.91	577	2393.37	7	85		
2	Andhra Bank	0	0.00	57	201.05	16	89.96	73	291.01	0	89		
3	Bank of Baroda	135	539.12	722	4935.32	345	2158.34	1202	7632.78	5	65		
4	Bank of India	1221	3498.01	2352	6891.64	472	2294.95	4045	12684.60	20	74		
5	Bank of Maharashtra	0	0.00	128	366.97	11	287.00	139	653.97	0	98		
6	Canara Bank	1040	1384.37	1974	9215.04	426	1915.97	3440	12515.38	9	84		
7	Central Bank of India	910	1229.70	682	3519.08	690	2216.67	2282	6965.45	19	107		
8	Corporation Bank	6	9.00	52	275.00	12	78.00	70	362.00	2	73		
9	Dena Bank	0	0.00	27	19.74	0	0.00	27	19.74	0	29		
10	Indian Bank	6	51.10	216	1360.01	216	495.31	438	1906.42	2	84		
11	Indian Overseas Bank	93	102.74	521	2248.45	112	627.33	726	2978.52	3	84		
12	Oriental Bank of Commerce	5	6.00	129	288.00	30	130.00	164	424.00	1	84		
13	Punjab & Sind Bank	38	17.00	107	272.00	104	124.00	249	413.00	3	65		
14	Punjab National Bank	62	76.21	157	1550.00	415	432.25	634	2058.46	2	67		
15	State Bank of India	36477	43003.00	6806	51544.00	5951	90236.00	49234	184783.00	14	62		
16	Syndicate Bank	382	252.89	688	1516.83	105	420.81	1175	2190.53	8	67		
17	Union Bank of India	896	947.64	1015	8802.17	412	2477.89	2323	12227.70	7	95		
18	United Bank of India	38259	45259.55	17294	55214.89	7313	30157.49	62866	130631.93	29	83		
19	UCO Bank	8341	5187.43	3779	15442.01	952	4786.85	13072	25416.29	17	84		
20	Vijaya Bank	115	195.79	326	2076.86	314	2267.46	755	4540.11	4	99		
A	Sub Total of Public Sec. Bank	88173	101963.69	37280	167160.38	18038	141964.19	143491	411088.26	18	72		
21	AXIS BANK	162	225.16	21	2926.76	198	158.20	381	3310.12	4	56		
22	Bandhan Bank	201522	96349.91	152289	86868.34	27131	2184.50	380942	185402.75	67	129		
23	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0		
24	HDFC	15693	5000.00	3561	4425.00	148	131.00	19402	9556.00	27	51		
25	ICICI	5206	2273.64	23	966.86	19	337.27	5248	3577.77	58	91		
26	IDBI BANK	1427	1541.95	717	2247.09	108	634.86	2252	4423.90	33	95		
27	IDFC First Bank	10694	1981.77	26309	5378.97	0	0.00	37003	7360.74	36	135		
28	Indusind Bank	578	1052.42	2193	5911.08	0	0.00	2771	6963.50	11	71		
29	Kotak Mahindra Bank	0	0.00	1	70.78	0	0.00	1	70.78	0	137		
30	SOUTH INDIAN BANK	0	0.00	31	1331.74	3	9.78	34	1341.52	0	87		
31	YES Bank	1	782.00	2	66.00	0	0.00	3	848.00	1025	0		
32	Ujjivan Bank	26934	5705.19	4534	1644.57	22446	4201.88	53914	11551.64	0	0		
B	Sub Total of Pvt. Sec. Bank	262217	114912.04	189681.00	111837.19	50053	7657.49	501951	234406.72	59	120		
33	Tripura Gramin Bank	130208	74381.06	99856	71485.29	65938	70091.24	296002	215957.59	31	90		
C	Sub Total of RRB	130208	74381.06	99856	71485.29	65938	70091.24	296002	215957.59	31	90		
34	ACUB	0	0.00	0	0.00	786	1703.48	786	1703.48	0	113		
35	TCARDB	917	363.30	0	0.00	994	977.79	1911	1341.09	22	81		
36	TSCB	126127	111342.83	5829	11796.28	19870	10894.23	151826	134033.34	77	93		
D	Sub Total of Coop.Banks	127044	111706.13	5829	11796.28	21650	13575.50	154523	137077.91	76	93		
	GRAND TOTAL	607642	402962.92	332646	362279.14	155679	233288.42	1095967	998530.48	35	87		

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

TRIPURA STATE

BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 31.03.2019

(Amt. in Lakhs)

Sl.No	BANKS	Advances for SC		Advance for ST		Advance for OBC		Advances to Weaker Section		Advances to Weaker Section as % of ANBC	Advance for Women Entrepreneurs		Advance for Minority Community		Advance to Physically Handicapped	
		A/c.	Amt.	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.		%	A/c.	Amt.	A/c.	Amt.	A/c.
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1	Allahabad Bank	125	301.00	162	792.00	56	278.54	533	1760.68	62	190	389.14	40	109.45	0	0.00
2	Andhra Bank	7	27.25	0	0.00	0	0.00	26	64.86	20	19	37.61	0	0.00	0	0.00
3	Bank of Baroda	86	118.00	55	123.00	31	57.00	233	367.75	3	61	69.75	12	13.58	0	0.00
4	Bank of India	58	61.73	63	128.38	12	20.98	188	250.74	1	55	39.65	11	6.95	3	7.59
5	Bank of Maharashtra	18	151.23	1	2.11	45	98.67	86	353.24	53	22	101.23	0	0.00	0	0.00
6	Canara Bank	1076	1644.61	0	0.00	0	0.00	1076	1644.61	11	0	0.00	737	1263.19	0	0.00
7	Central Bank of India	334	596.76	336	978.45	146	87.32	1044	1931.85	30	228	269.32	31	32.34	2	1.24
8	Corporation Bank	15	16.23	12	15.95	36	61.00	84	122.54	25	21	29.36	4	6.01	0	0.00
9	Dena Bank	8	1.89	6	6.32	0	0.00	19	13.46	20	5	5.25	4	8.25	0	0.00
10	Indian Bank	13	36.45	12	62.68	6	8.28	59	155.80	7	28	48.39	3	8.92	0	0.00
11	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0.00
12	Oriental Bank of Commerce	2	1.12	0	0.00	39	10.11	60	45.48	9	19	34.25	1	0.95	0	0.00
13	Punjab & Sind Bank	29	54.75	92	94.15	4	3.80	141	171.70	27	16	19.00	4	4.00	0	0.00
14	Punjab National Bank	103	240.23	214	420.11	87	140.23	547	1021.93	33	143	221.36	19	20.23	0	0.00
15	State Bank of India	13219	32750.00	5287	13100.00	23794	58949.00	71380	176849.00	60	29080	72050.00	2645	6550.00	2705	6730.00
16	Syndicate Bank	110	135.10	151	369.70	93	105.62	582	934.68	29	228	324.26	110	216.68	0	0.00
17	Union Bank of India	198	498.54	106	112.18	147	131.29	712	1155.71	9	261	413.70	85	89.36	0	0.00
18	United Bank of India	12259	30745.36	7155	17583.68	13257	14459.73	52338	95569.64	60	8952	25547.89	10297	7152.61	418	80.37
19	UCO Bank	1886	2033.92	4470	4322.08	269	221.60	9855	10673.70	35	3230	4096.10	2358	2198.30	16	18.95
20	Vijaya Bank	19	152.00	54	296.17	13	137.10	204	1152.43	25	118	567.16	22	76.00	0	0.00
A	Sub Total of Public Sec. Bank	29565	69566.17	18176	38406.96	38035	74770.27	139167	294239.80	52	42676	104263.42	16383	17756.82	3144	6838.15
21	AXIS BANK	7	4.26	16	5.21	0	0.00	159	90.18	2	136	80.71	22	8.51	0	0.00
22	Bandhan Bank	64175	31226.43	77332	32672.14	38541	11317.69	423390	190999.80	133	243342	115783.54	82015	36658.08	0	0.00
23	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0.00
24	HDFC Bank	175	208.77	222	969.53	0	0.00	18229	4750.74	25	17832	3572.44	3110	548.73	0	0.00
25	ICICI Bank	775	431.17	107	327.70	0	0.00	2861	3762.19	96	1979	3003.32	666	379.51	0	0.00
26	IDBI BANK	162	242.99	1039	628.91	125	344.03	2556	1959.62	42	1230	743.69	381	295.67	0	0.00
27	IDFC First Bank	9199	1900.39	10519	2057.34	4846	1046.75	61567	12350.52	227	37003	7346.04	2158	453.96	0	0.00
28	Indusind Bank	433	739.96	268	478.12	0	0.00	1895	2592.89	26	1194	1374.81	400	1240.70	0	0.00
29	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0.00
30	SOUTH INDIAN BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0.00
31	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0.00
32	Ujjivan Bank	16311	3381.74	9477	2029.24	11896	2515.09	95030	20111.03	0	57346	12184.96	2475	527.22	0	0.00
B	Sub Total of Pvt. Sec. Bank	91237	38135.71	98980	39168.19	55408	15223.56	605687	236616.97	121	360062	144089.51	91227	40112.38	0	0.00
33	Tripura Gramin Bank	35821	25428.38	99162	83685.27	15739	12273.70	232346	169101.86	71	81624	47714.51	56849	30164.65	0	0.00
C	Sub Total of RRB	35821	25428.38	99162	83685.27	15739	12273.70	232346	169101.86	71	81624	47714.51	56849	30164.65	0	0.00
34	ACUB	129	238.60	152	336.10	20	33.10	469	899.30	60	168	291.50	10	10.12	5	7.44
35	TCARDB	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0.00
36	TSCB	23206	9399.27	42214	21440.57	34509	17962.87	137026	63386.81	44	37097	14584.10	3786	1912.19	487	268.30
D	Sub Total of Coop.Banks	23335	9637.87	42366	21776.67	34529	17995.97	137495	64286.11	44	37265	14875.60	3796	1922.31	492	275.74
	GRAND TOTAL	179958	142768.13	258684	183037.09	143711	120263.50	1114695	764244.74	66	521627	310943.04	168255	89956.16	3636	7113.89

Annual Statement on Priority Sector Advances and Sectoral Deployment of Credit					
	Adjusted Net Bank Credit (ANBC) as on the corresponding date of the preceding year	1151751.58			
	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	Balance O/s
1	Priority Sector	613979	553648.11	1095967	998530.48
I	Agriculture	362455	287913.39	607642	402962.92
(i)	Crop Loans	56040	36321.91	269403	70905.93
(ii)	Investment Credit				
	Out of (ii) above, loans for agriculture implements & machinery				
(iii)	Allied Activities	306415	251591.48	338239	332056.99
(a)	Fisheries	48462	13160.52	59125	31467.35
(b)	Dairying	28766	21928.56	38296	35584.53
(c)	Poultry	26333	24821.65	30549	26783.98
(d)	Animal Husbandry				
(e)	Bee keeping				
(f)	Sericulture				
(g)	Others	202854	191680.75	210269	238221.13
	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	195561	199018.17	332646	362279.14
(i)	Micro Enterprises	195336	193269.28	331824	326458.26
(a)	Manufacturing Enterprises	59281	58223.12	158459	157102.65
(b)	Service Enterprises	136055	135046.16	173365	169355.61
(ii)	Small Enterprises	225	5748.89	810	25595.19
(a)	Manufacturing Enterprises	48	1728.92	157	5406.29
(b)	Service Enterprises	177	4019.97	653	20188.9
(iii)	Medium Enterprises			12	10225.69
(a)	Manufacturing Enterprises			12	10225.69
(b)	Service Enterprises				
(iv)	Advances to KVI				
(v)	Other Finance to MSMEs				
III	Export Credit				
IV	Education				
V	Housing				
VI	Renewable Energy				
VII	Social Infrastructure				
VIII	'Others' category under Priority Sector	55963	66716.55	155679	233288.42
2	Loans to Weaker Sections under Priority Sector			1339258	880927.86
3	Non-Priority Sector Loans	44277	273185.13	287151	442607.8
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	658256	826833.24	1383118	1441138.28

Regional imbalances in deployment of credit to various sectors of the economy:

त्रिपुरा में अन्य राज्यों की तुलना में क्रेडिट ऑफ टेक समान्यतः निम्न स्तर पर है। राज्य का ऋण : जमा अनुपात बीते दो-तीन वर्षों में लगातार बढ़ा है और ३१.०३.२०१९ तक यह ५४% रहा। वार्षिक ऋण योजना के अंतर्गत राज्य की उपलब्धियां क्रमशः इस प्रकार हैं:- वार्षिक ऋण योजना-२००७-०८(१०२%), वार्षिक ऋण योजना-२००८-०९ (११३%), वार्षिक ऋण योजना-२००९-१०(११४%), वार्षिक ऋण योजना-२०१०-११(९९%), वार्षिक ऋण योजना -२०११-१२(९८%), वार्षिक ऋण योजना -२०१२-१३(९४%), वार्षिक ऋण योजना -२०१३-१४(१२३%), वार्षिक ऋण योजना-२०१४-१५(११६%), वार्षिक ऋण योजना-२०१५-१६(१२४%), वार्षिक ऋण योजना-२०१६-१७(१२५%), वार्षिक ऋण योजना -२०१७-१८(११३%) और वार्षिक ऋण योजना-२०१८-१९(१५५%) में ऋण वृद्धि हुई है। तब भी ऋण : जमा अनुपात वृद्धि निशान तक नहीं पहुंचा है। इसके कारण इस प्रकार हो सकते हैं:-

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 31.03.2019 it stands at 54%. 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 (155%) 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.

EMPLOYMENT GENERATION SCHEMES

रोजगार सृजन की योजनाएँ

वर्ष २०१८-१९ का रोजगार सृजन की योजनाओं के अंतर्गत बैंकों का योजनवार प्रदर्शन नीचे प्रस्तुत है :
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							
As on 31.03.2019	2018-19	1500	4284	980	7306.35	1176	6943.52
SWAVALAMBAN							
As on 31.03.2019	2018-19	4000	7357	2347	7472.03	653	1618.00

PMEGP/ पीएमईजीपी

३१.०३.२०१९ तक वित्तीय वर्ष २०१८ -१९ के लिए १५०० के लक्ष्य के एबज में ४२८४ मामले बैंकों को भेजे गए जिनमें से ९८० मामलों में ऋण स्वीकृति दी जा चुकी है जिसकी कुल राशि है रु.७३.०६ करोड़।

For the FY 2018-19, 4284 PMEGP cases were sponsored to the bank branches against the target (already circulated) of 1500 cases, out of which 980 cases were sanctioned amounting to Rs. 73.06 Crore as on 31.03.2019.

SWABALAMBAN/स्वाबलंबन

वित्तीय वर्ष २०१८ -१९ के लिए ४००० के लक्ष्य के एबज में मार्च तिमाही तक ७३५७ मामले बैंकों को भेजे गए । इन मामलों में से २३४७ मामलों में ऋण स्वीकृति दी गई है जिसकी कुल राशि ७४.७२ करोड़ है।

For FY 2018-19, 7357 cases have been sponsored to the bank branches against the target (already circulated) of 4000 cases, out of which 2347 cases were sanctioned amounting to Rs. 74.72 Crore as on 31.03.2019.

TRIPURA STATE
PERFORMANCE UNDER PMEGP FOR THE FINANCIAL YEAR 2018-19 AS ON 31.03.2019

Sl.No.	NAME OF THE BANKS	TARGET	SPONSORED		SANCTIONED		DISBURSED	
		NO	NO	AMT.	NO	AMT.	NO	AMT.
1	Allahabad Bank	6	28	208.30	9	65.10	10	53.57
2	Andhra Bank	1	1	7.85	1	5.65	1	4.36
3	Bank of Baroda	7	30	235.00	3	19.85	9	53.36
4	Bank of India	20	96	870.50	29	240.00	29	196.75
5	Bank of Maharashtra	1	3	16.00	2	11.00	1	1.66
6	Canara Bank	22	117	1050.90	28	206.90	24	142.52
7	Central Bank of India	19	37	273.00	4	28.52	7	32.96
8	Corporation Bank	3	7	56.00	0	0.00	0	0.00
9	Indian Bank	6	11	86.37	2	10.50	4	14.03
10	Indian Overseas Bank	9	29	235.57	8	45.90	11	70.84
11	Oriental Bank of Commerce	4	12	94.23	4	24.56	1	3.18
12	Punjab & Sind Bank	4	9	58.24	3	19.52	3	16.96
13	Punjab National Bank	5	17	125.64	5	30.35	4	22.21
14	State Bank of India	305	743	6497.24	163	789.40	185	720.15
15	Syndicate Bank	9	30	310.80	7	66.00	6	44.45
16	Union Bank of India	14	40	343.96	6	58.60	11	43.42
17	United Bank of India	352	783	7200.44	150	1290.36	209	1498.91
18	UCO Bank	57	209	1740.36	39	187.15	42	163.09
19	Vijaya Bank	8	19	133.20	5	25.80	4	17.57
A	Sub Total of Public Sec. Bank	852	2221	19543.60	468	3125.16	561	3099.99
20	AXIS BANK	9	18	141.34	7	70.65	6	47.80
21	Bandhan Bank	18	5	56.00	0	0.00	0	0.00
22	HDFC	5	5	46.25	0	0.00	0	0.00
23	ICICI	8	3	23.56	0	0.00	0	0.00
24	IDBI BANK	9	24	185.00	3	12.00	4	24.30
25	Indusind Bank	2	0	0.00	0	0.00	0	0.00
B	Sub Total of Pvt. Sec. Bank	51	55	452.15	10	82.65	10	72.10
26	Tripura Gramin Bank	441	1509	13037.05	351	2778.90	393	2428.55
C	Sub Total of RRB	441	1509	13037.05	351	2778.90	393	2428.55
27	ACUB	0	0	0.00	0	0.00	0	0.00
28	TCARDB	0	0	0.00	0	0.00	0	0.00
29	TSCB	156	499	4537.45	151	1319.64	212	1342.88
D	Sub Total of Coop.Banks	156	499	4537.45	151	1319.64	212	1342.88
GRAND TOTAL		1500	4284	37570.25	980	7306.35	1176	6943.52

Tripura State

BANK-WISE POSITION IN IMPLEMENTATION OF SWABALAMBAN FOR THE STATE OF TRIPURA FOR THE PROGRAMME YEAR 2018-19

		(Amt in Lacs.)						
SI No	Name of Bank	Achievement for the Financial Year 2018-19						
		Target	Sponsored		Sanctioned		Disbursed	
		No	No	Amt	No	Amt	No	Amt
1	Allahabad Bank	12	35	127.39	7	20.00	2	3.00
2	Axis Bank	6	1	4.38	0	0.00	0	0.00
3	Bank of Baroda	20	50	193.66	11	42.00	7	17.80
4	Bank of India	42	113	422.72	33	94.41	7	15.20
5	Canara Bank	48	135	473.31	36	117.81	7	20.46
6	Central Bank of India	48	96	347.12	11	22.50	4	9.50
7	Dena Bank	2	4	18.00	0	0.00	0	0.00
8	ICICI Bank	7	6	19.00	0	0.00	0	0.00
9	IDBI Bank	11	44	176.49	6	12.29	1	3.00
10	Indian Bank	13	21	70.88	3	9.00	1	3.00
11	Indian Overseas Bank	18	46	157.16	15	42.00	1	0.08
12	Indus Ind Bank	3	1	3.00	0	0.00	0	0.00
13	Oriental Bank Of Commerce	7	19	80.45	3	8.39	2	3.04
14	Punjab & Sind Bank	11	31	109.90	9	27.50	7	12.90
15	Punjab National Bank	9	20	74.10	5	16.47	0	0.00
16	Syndicate Bank	18	47	160.01	15	39.86	5	11.95
17	State Bank of India	670	1102	4085.76	127	312.04	7	7.50
18	Tripura Gramin Bank	1471	2768	9833.22	1150	3732.15	418	1091.12
19	Tripura State Co-Op Bank	594	1070	3991.17	464	1670.39	101	257.22
20	Union Bank	32	86	310.59	41	88.50	3	3.81
21	United Bank Of India	756	1275	4576.20	318	952.71	64	126.82
22	UCO BANK	153	323	1152.69	85	234.22	14	25.55
23	Vijaya Bank	9	19	62.38	2	7.85	2	6.05
24	HDFC	4	1	3.00	0	0.00	0	0.00
25	Andhra Bank	4	8	33.00	4	15.00	0	0.00
26	Bandhan Bank	19	12	36.44	0	0.00	0	0.00
27	Corporation Bank	8	16	61.09	1	1.94	0	0.00
28	South Indian Bank	0	0	0.00	0	0.00	0	0.00
29	Yes Bank	1	0	0.00	0	0.00	0	0.00
30	Bank of Maharashtra	4	8	32.00	1	5.00	0	0.00
	TOTAL	4000	7357	26615.11	2347	7472.03	653	1618.00

TRIPURA STATE

**BANK-WISE POSITION IN IMPLEMENTATION OF MINI DAIRY FOR THE STATE OF
TRIPURA DURING THE YEAR 2018-19 AS ON 31.03.2019**

SI.No.	BANKS	Proposals Received	Proposals sanctioned		Proposals disbursed	
		No.	No.	Amt.	No.	Amt.
1	2	3	4	5	6	7
1	Central Bank of India	0	0	0.00	0	0.00
2	BOI	0	0	0.00	0	0.00
3	Canara	1	1	0.95	1	0.95
4	Corporation	0	0	0.00	0	0.00
5	IDBI Bank	0	0	0.00	0	0.00
6	State Bank of India	6	3	3.60	3	3.60
7	UCO Bank	52	52	131.30	51	102.54
8	United Bank of India	20	18	17.63	18	16.65
9	Vijaya Bank	2	2	1.50	2	1.50
10	Tripura Gramin Bank	734	216	364.85	191	236.04
11	Tripura State Co-operative Bank	28	28	63.50	28	63.50
12	Bandhan Bank	19594	19594	11565.80	19594	11565.80
13	Union Bank	0	0	0.00	0	0.00
14	Ujjivan Bank	0	0	0.00	0	0.00
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		20437	19914	12149.13	19888	11990.58

TRIPURA STATE

**Bank wise position in implementation of KCC(Fishery)/SCC for F.Y.2018-19 as on 31.03.2019
(Amt. in Lakhs)**

SI No	NAME OF THE BANK	Proposals Received		Sanctioned		Disbursed		Rejected/ Returned	Pending
		No	Amt	No	Amt	No	Amt	No	No
1	AB	2	1.69	0	0.00	0	0.00	0	2
2	Andhra Bank								0
3	BOB	2	8.40	0	0.00	0	0.00	0	2
4	BOM								0
5	BOI	5	14.70	4	7.70	4	6.93	0	1
6	Canara Bank	14	6.00	2	1.00	2	1.00	0	12
7	CBI	3	1.44	1	0.60	1	0.60	0	2
8	IB								0
9	IOB								0
10	P&SB	1	1.50	0	0.00	0	0.00	0	1
11	PNB								0
12	SBI	65	45.13	4	2.60	2	1.30	1	60
13	SYNDICATE	2	1.00	0	0.00	0	0.00	0	2
14	UCO	35	22.03	8	18.68	7	14.05	0	27
15	United Bank of India	282	208.40	61	36.24	49	29.11	37	184
16	Union Bank								0
17	VB								0
18	OBC								0
19	Corporation								0
A	Sub-Total PUBLIC sec Bank	411	310.29	80	66.82	65	52.99	38	293
20	BANDHAN BANK	6535	5139.36	6535	5139.36	6535	5139.36	0	0
21	IDFC BANK	1	0.30	0	0.00	0	0.00	0	1
22	IDBI BANK	1	0.50	0	0.00	0	0.00	0	1
23	HDFC	1	0.60	0	0.00	0	0.00	0	1
24	UJJIVAN BANK							0	0
25	INDUSIND								0
26	YES Bank								0
B	Sub Total PRIVATE Sec bank	6538	5140.76	6535	5139.36	6535	5139.36	0	3
27	TGB	1874	1080.79	1805	1041.69	1805	1041.69	69	0
C	Sub Total RRB	1874	1080.79	1805	1041.69	1805	1041.69	69	0
28	ACUB								0
29	TCARDB								0
30	TSCB	73	67.97	9	7.97	9	7.97	60	4
D	Sub-Total Coop. Bank	73	67.97	9	7.97	9	7.97	60	4
GRAND TOTAL		8896	6599.81	8429	6255.84	8414	6242.01	167	300

**Grant of Educational loans/Housing loans/Specialized Schemes/DRI Outstanding Credit
as on 31.03.2019**

३१.०३.२०१९ तक शैक्षणिक ऋण/आवास-ऋण/विशेष योजनाएँ/डीआरआई ऋण

Achievement under DRI by Banks up to March 2019:

(Rs.in lac)

Sl no	Name of the Bank	Sanctioned (18-19)		Outstanding as on 31.03.2019	
		No	Amount	No	Amount
1	UBI	10	1.50	288	36.39
2	SBI	0	0.00	589	104.12
3	Canara Bank	36	5.25	274	25.71
4	UCO bank	3	0.50	23	1.95
5	CBI	0	0.00	259	104.15
6	Syndicate Bank	8	0.59	26	1.31
	TOTAL	57	7.84	1459	273.63

Education Loan/शैक्षणिक ऋण: 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:

सारे बैंक विगत १२-१३ वर्षों से भारत सरकार के निर्देशों और उच्च स्तरीय समिति के सिफारिशों के आधार पर शिक्षा ऋण से संबंधी योजनाओं को लगातार आर्थिक सहायता दे रहे हैं। संबन्धित योजना से जुड़ी ऋण अदायगी और ऋण विस्तार की गतिविधियों की नियमित रूप से निगरानी की जा रही है। २०१८ -१९ वित्तीय वर्ष से संबंधी विवरण नीचे प्रस्तुत है:

Amt. Rs. In lac

Sanctions made during the year 2018-19		Balance outstanding as on 31.03.2019	
A/c	Amount	A/c	Amount
1244	1897.32	4128	10735.37

आर्थिक दृष्टि से कमजोर विद्यार्थियों द्वारा तकनीकी और पेशे से जुड़ी शिक्षा के लिए शैक्षणिक ऋण के अंतर्गत ब्याज दर के उपर मिलने वाली छुट की सुविधा पूरे देश में दी जा रही है। अतः राज्य सरकार से निवेदन है कि योग्य और मेधावी छात्रों को बिना किसी परेशानी के जल्द से जल्द आय प्रमाण पत्र मिल सके, इसके लिए प्रयास किए जाए।

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/ मुख्य मंत्री बी.एड अनुप्रेरणा योजना:

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 Anuprerona 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 Anuprerona 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 have subsequently implemented the scheme after signing of their respective MOUs with the Higher Education Department.

Status Report of Chief Minister's B.ED Anuprerona Yojana as on 26-04-2019								
S.No.	Name of Bank	No. of B.Ed proposals sent to Higher Education Dept for approval	No. of proposals accorded approval by Higher Education Dept for sanction	No. of B.Ed loans sanctioned	Amount in Rs. Lakhs	No. of B.Ed loans disbursed	Amount in Rs. Lakhs	No. of proposals rejected
1	Bank of India	3	3	3	5.60	3	1.72	0
2	UCO Bank	29	29	4	4.50	1	1.00	0
3	Allahabad Bank	5	5	5	5.50	5	3.20	0
4	TGB	938	938	769	761.23	537	222.30	104
5	TSCB	5	5	0	0.00	0	0.00	0
6	Andhra Bank	2	2	2	1.15	1	0.35	0
7	Canara Bank	69	69	29	43.50	18	29.40	0
8	Central Bank of India	3	3	2	5.00	1	2.50	1
9	State Bank of India	154	154	29	24.99	19	15.00	42
10	United Bank of India	382	382	93	94.46	43	17.60	3
11	Union Bank of India	7	7	NA	NA	NA	NA	NA
Total		1597	1597	936	945.93	628	293.07	150

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

बैंको का शैक्षणिक ऋण से संबंधित वर्ष २०१८ का प्रदर्शन नीचे प्रस्तुत है:-

TRIPURA STATE

BANK-WISE PERFORMANCE UNDER EDUCATION LOAN FOR THE YEAR 2018-19, AS ON 31.03.2019													(Amt in Lacs)			
SL NO	BANKS	Proposals received	PROPOSAL SANCTIONED		PROPOSAL DISBURSED		No of cases pending	No of cases rejected	Outstanding as on 31.03.2019		NPA as on 31.03.2019					
		No.	NO	Amt.	No.	Amt.	No.	No.	No.	Amt.	No.	Amt.				
1	Allahabad Bank	7	6	15.00	6	7.00	0	1	41	77.48	5	10.35				
2	Andhra Bank	2	2	1.15	2	1.15	0	0	1	0.75	0	0.00				
3	Bank of Baroda	4	4	20.30	4	20.30	0	0	12	69.27	3	10.29				
4	Bank of India	19	19	20.33	19	18.15	0	0	56	145.51	5	13.90				
5	Bank of Maharashtra	1	1	2.98	1	2.98	0	0	1	2.98	0	0.00				
6	Canara Bank	28	28	131.14	27	73.95	0	0	279	934.60	6	16.17				
7	Central Bank of India	2	2	10.00	2	1.22	0	0	47	106.20	10	15.10				
8	Corporation Bank	0	0	0.00	0	0.00	0	0	3	8.46	0	0.00				
9	Dena Bank	0	0	0.00	0	0.00	0	0	0	0.00	0	0.00				
10	Indian Bank	0	0	0.00	0	0.00	0	0	10	47.23	0	0.00				
11	Indian Overseas Bank	1	1	2.11	1	1.49	0	0	5	9.41	0	0.00				
12	Oriental Bank of Commerce	3	3	8.00	3	8.00	0	0	10	15.00	1	3.00				
13	Punjab & Sind Bank	1	1	7.50	1	7.50	0	0	4	9.54	0	0.00				
14	Punjab National Bank	7	7	12.20	7	6.23	0	0	43	79.00	17	0.45				
15	State Bank of India	175	171	301.00	171	256.00	0	4	1743	5238.00	155	436.00				
16	Syndicate Bank	2	2	11.40	2	11.40	0	0	58	137.83	0	0.00				
17	Union Bank of India	3	3	1.85	3	0.90	0	0	40	146.60	0	0.00				
18	United Bank of India	99	96	136.00	75	34.00	0	0	516	1529.53	43	160.00				
19	UCO Bank	17	17	108.76	15	65.74	0	0	149	522.01	20	56.74				
20	Vijaya Bank	11	11	22.75	7	8.56	0	0	32	72.58	0	0.00				
A	Sub Total of Public Sec. Bank	382	374	812.47	346	524.57	0	5	3050	9151.98	265	722.00				
21	AXIS BANK	0	0	0.00	0	0.00	0	0	0	0.00	0	0.00				
22	Federal Bank	1	1	3.00	1	1.50	0	0	6	8.12	0	0.00				
23	HDFC	14	14	25.29	14	25.29	0	0	25	59.11	0	0.00				
24	ICICI	0	0	0.00	0	0.00	0	0	0	0.00	0	0.00				
25	IDBI BANK	2	2	5.35	2	5.35	0	0	15	47.45	0	0.00				
26	Indusind Bank	0	0	0.00	0	0.00	0	0	0	0.00	0	0.00				
27	Kotak Mahindra Bank	0	0	0.00	0	0.00	0	0	0	0.00	0	0.00				
28	SOUTH INDIAN BANK	0	0	0.00	0	0.00	0	0	0	0.00	0	0.00				
29	YES Bank	0	0	0.00	0	0.00	0	0	0	0.00	0	0.00				
B	Sub Total of Pvt. Sec. Bank	17	17	33.64	17	32.14	0	0	46	114.68	0.00	0.00				
30	Tripura Gramin Bank	939	843	1028.49	429	324.12	0	96	989	1398.79	76	203.56				
C	Sub Total of RRB	939	843	1028.49	429	324.12	0	96	989	1398.79	76	203.56				
31	ACUB	0	0	0.00	0	0.00	0	0	0	0.00	0	0.00				
32	TCARDB	0	0	0.00	0	0.00	0	0	0	0.00	0	0.00				
33	TSCB	10	10	22.72	10	22.72	10	9.56	43	69.92	4	5.76				
D	Sub Total of Coop.Banks	10	10	22.72	10	22.72	10	9.56	43	69.92	4	5.76				
GRAND TOTAL		1348	1244	1897.32	802	903.55	10	110.56	4128	10735.37	345	931.32				

Tripura State

BANK-WISE PERFORMANCE IN FINANCING UNDER HOUSING SCHEME AS ON 31.03.2019

Amount in Lacs

Sl. No.	Name of the Banks	Sanctioned in FY 2018-19		Urban		Semi-Urban		Rural		Total Outstanding as on 31.03.2019		Out of which PMAY		Total NPA as on 31.03.2019	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
1	Allahabad Bank	23	374.26	63	716.30	4	55.26	7	77.00	74	848.56	6	65.00	14	49.38
2	Andhra Bank	8	113.00	15	119.55	0	0.00	0	0.00	15	119.55	3	30.00	0	0
3	Bank of Baroda	39	762.30	62	2545.66	0	0.00	10	288.69	72	2834.35	0	0.00	5	37.15
4	Bank of India	117	884.10	218	1874.57	83	1088.69	63	573.45	364	3536.71	1	19.50	5	43.55
5	Bank of Maharashtra	8	98.25	25	321.09	0	0.00	0	0.00	25	321.09	0	0.00	0	0
6	Canara Bank	76	692.63	167	2414.19	92	634.19	49	315.71	308	3364.09	22	200.00	2	46.6
7	Central Bank of India	0	0.00	30	249.29	8	41.29	3	22.21	41	312.79	0	0.00	0	0
8	Corporation Bank	1	8.29	10	71.11	0	0.00	0	0.00	10	71.11	1	2.32	0	0
9	Dena Bank	0	0.00	2	10.63	0	0.00	0	0.00	2	10.63	0	0.00	0	0
10	Indian Bank	0	0.00	49	406.37	0	0.00	0	0.00	49	406.37	0	0.00	0	0
11	Indian Overseas Bank	13	315.00	35	233.50	12	61.00	3	9.86	50	304.36	0	0.00	0	0
12	Oriental Bank of Commerce	5	106.00	10	72.00	4	36.00	0	0.00	14	108.00	1	17.00	0	0
13	Punjab & Sind Bank	4	45.80	14	209.75	0	0.00	11	40.78	25	250.53	0	0.00	7	61.5
14	Punjab National Bank	17	276.41	42	666.21	0	0.00	2	26.75	44	692.96	0	0.00	0	0
15	State Bank of India	1116	9132.00	3312	24269.00	1781	14329.00	1492	4326.00	6585	42924.00	159	2160.91	50	153.00
16	Syndicate Bank	16	240.00	36	527.38	30	188.29	1	5.23	67	720.90	0	0.00	0	0
17	Union Bank of India	9	72.73	112	1207.59	12	117.41	2	15.80	126	1340.80	0	0.00	0	0
18	United Bank of India	226	3396.00	2198	16269.54	1689	2304.64	574	2143.90	4461	20718.08	295	4054.00	17	60.00
19	UCO Bank	126	1846.70	355	3615.31	191	1927.93	132	1205.59	678	6748.83	14	114.50	16	246.42
20	Vijaya Bank	67	1165.94	188	1237.55	12	110.92	15	198.70	215	1547.17	97	1042.88	0	0
A	Sub-Total PUBLIC sec Bank	1871	19529.41	6943	57036.59	3918	20894.62	2364	9249.67	13225	87180.88	599	7706.11	116	697.60
21	AXIS BANK	227	205.12	227	205.12	0	0.00	0	0.00	227	205.12	0	0.00	0	0
22	Bandhan Bank	26	140.53	19	114.13	15	109.46	5	22.53	39	246.12	0	0.00	0	0
23	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0
24	HDFC	121	78.91	57	41.32	64	37.59	0	0.00	121	78.91	0	0.00	0	0
25	ICICI	38	850.29	64	1307.05	0	0.00	0	0.00	64	1307.05	20	373.52	0	0
26	IDBI BANK	45	349.54	51	535.29	71	501.97	25	211.69	147	1248.95	0	0.00	0	0
27	Indusind Bank	0	0.00	41	366.30	0	0.00	0	0.00	41	366.30	0	0.00	0	0
28	Kotak Mahindra Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0
29	South Indian Bank	7	169.92	6	143.92	0	0.00	0	0.00	6	149.44	0	0.00	0	0
30	Ujjivan Bank	1035	356.81	1522	351.97	0	0.00	0	0.00	1522	351.97	0	0.00	29	2.34
B	Sub Total Pvt. Sec Bank	1499	2151.12	1987	3065.10	150	649.02	30	234.22	2167	3948.34	20	373.52	29	2.34
31	TGB	716	9026.87	2502	5812.57	6439	21523.08	19867	37651.24	28808	64986.89	1496	10856.82	901	1963.06
C	Sub Total RRB	716	9026.87	2502	5812.57	6439	21523.08	19867	37651.24	28808	64986.89	1496	10856.82	901	1963.06
32	ACUB	21	220.00	21	220.00	0	0.00	0	0.00	21	220.00	0	0.00	0	0
33	TCARDB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0
34	TSCB	45	233.59	541	3271.05	325	2153.40	344	2042.62	1210	7467.07	0	0.00	0	0
D	Sub-Total Coop. Bank	66	453.59	562	3491.05	325	2153.40	344	2042.62	1231	7687.07	0	0.00	0	0
GRAND TOTAL		4152	31160.99	11994	69405.31	10832	45220.12	22605	49177.75	45431	163803.18	2115	18936.45	1046	2663

❖ Pradhan Mantri Awas Yojana (PMAY) - :
प्रधान मंत्री आवास योजना (पी.एम.ए.वाई):-

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 625 cases under PMAY up to 31.12.2018. All the bankers working in the state to come forward to finance eligible beneficiaries under PMAY.

PMAY- CLSS Subsidy claim Position upto 31.03.2019 as furnished by Banks (Amount in Rs. Lakhs)

S.No.	Bank	Housing loans sanctioned under PMAY CLSS (since inception)		Housing loans sanctioned under PMAY CLSS (April - Mar 2018)		Housing Loans Disbursed under PMAY CLSS (since inception)		Housing Loans Disbursed under PMAY (April - Mar 2018)		Subsidy claimed under PMAY CLSS (since inception)		Subsidy claimed under PMAY CLSS (April - Mar 2018)		Subsidy Received under PMAY CLSS (since inception)		Subsidy Received under PMAY CLSS (April - Mar 2018)	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Allahabad Bank	6	65.00	2	24.00	6	65.00	2	24.00	6	2.72	2	0.64	0	0.00	0	0.00
2	Andhra bank	3	30.00	3	30.00	3	30.00	3	30.00	3	6.00	3	6.00	0	0.00	0	0.00
3	Bank of Baroda	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Bank of India	1	19.50	1	19.50	1	12.00	1	12.00	0	0.00	0	0.00	0	0.00	0	0.00
5	Bank of Maharashtra	20	155.23	5	75.00	20	155.23	5	75.00	20	75.00	5	15.00	0	0.00	0	0.00
6	Canara Bank	22	200.00	22	200.00	22	192.35	22	192.35	22	49.15	22	49.15	1	2.35	1	2.35
7	Central Bank Of India	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8	Corporation Bank	1	2.32	0	0.00	1	2.32	0	0.00	1	0.85	1	0.85	1	0.85	1	0.85
9	Dena bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
10	IDBI Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
11	Indian Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
12	Indian Overseas	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
13	P&SB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
14	PNB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
15	OBC	1	17.00	1	17.00	1	17.00	1	17.00	1	2.20	1	2.20	0	0.00	0	0.00
16	State Bank of India	159	2160.91	77	1233.72	159	1798.61	77	1013.91	92	135.60	92	135.60	48	116.10	48	116.10
17	Syndicate Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18	UCO Bank	14	114.50	5	59.00	14	99.01	4	44.81	10	13.23	5	4.34	0	0.00	0	0.00
19	Union Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
20	United Bank of India	295	4054.00	172	1254.00	236	3243.00	108	1145.00	228	471.00	39	74.00	150	319.00	10	22.00
21	Vijaya bank	97	1042.88	40	632.84	79	698.27	40	512.71	89	184.62	39	79.75	54	107.10	32	67.13
22	Axis Bank	5	115.80			5	96.58	5	96.58					5	11.80		
23	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
24	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
25	HDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
26	ICICI Bank	20	373.52	0	0.00	20	352.89	0	0.00					5	43.48	0	0.00
27	IDFC First Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
28	IndusInd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
29	Kotak Mahindra	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	0.00	0	0.00	0	0.00	0	0.00
31	Ujjivan Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
32	Yes Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
33	Tripura Gramin Bank	1496	10856.82	641	6780.51	1496	10856.82	641	6780.51	385	551.21	385	551.21	0	0.00	0	0.00
34	ACUB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
35	TCARDB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
36	TSCB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	TOTAL	2140	19207.48	969	10325.57	2063	17619.08	909	9943.87	857	1491.58	594	918.74	264	600.68	92	208.43

SME financing & bottlenecks thereof, if any

लघु एवं मध्यम उद्यम के लिए ऋण अदायगी और संबन्धित कठिनाइयाँ

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.

स्टैंडअप इंडिया / Stand Up India

स्टैंड अप इंडिया के अंतर्गत हर बैंक शाखा द्वारा एक अनुसूचित जाति या एक अनुसूचित जनजाति एवं एक महिला उद्यमी को ऋण दिया जाए ताकि वे एक नए व्यवसाय की शुरुआत कर सकें ।

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.

१५.०३.२०१९ को हुई एसएलबीसी १२८वीं की बैठक में उठे प्रमुख कार्य बिन्दु:

Action Points emerged in the 128th SLBC Meeting held on 15.03.2019

स्टैंड अप इंडिया योजना के अंतर्गत वित्तीय वर्ष २०१८-२०१९ के लिए दिये गए लक्ष्य की प्राप्ति के लिए सारे बैंक पूरा प्रयास करें।

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

Status of implementation/कार्यान्वयन की स्थिति

स्टैंड अप इंडिया के अंतर्गत अप्रैल से मार्च २०१९ के दौरान कुल ५९ अनुसूचित जाति/अनुसूचित जनजाति/ महिला उद्यमियों को ऋण दिया जा चुका है जिसकी कुल राशि ११.७० करोड़ है। सभी बैंको से निवेदन है के वे इस योजना के अंतर्गत ज्यादा से ज्यादा ऋण को स्वीकृति दें।

सभी बैंको का इस योजना से संबन्धित प्रदर्शन नीचे प्रस्तुत है :

Loans under the scheme had been extended to 59 SC/ST/Women beneficiaries amounting to Rs. 11.70 Crores during 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 31.03.2019 is as follows:-

PERFORMANCE UNDER STAND UP INDIA As on 31.03.2019

Amt.: Rs. In Lakhs

Sl.	Bank	SC/ST		Women		TOTAL	
		No.	Amt.	No.	Amt.	No.	Amt.
1	Andhra Bank	1	15	1	24.91	2	39.91
2	Bank of Baroda	1	21	2	30	3	51
3	Canara Bank			2	21	2	21
4	IDBI Bank	5	51.5	1	10.01	6	61.51
5	State Bank of India	3	81	1	96.7	4	177.7
6	Syndicate Bank			1	10	1	10
7	IndusInd Bank	10	208	10	201	20	409
8	Tripura Gramin Bank	7	128.5	3	65	10	193.5
9	UCO Bank	1	25	2	25.5	3	50.5
10	United Bank of India	4	75.5	3	43.25	7	118.75
11	Bank of India			1	38	1	38
GRAND TOTAL		32	605.5	27	565.37	59	1170.87

प्रधान मंत्री मुद्रा योजना / Pradhan Mantri Mudra Yojana (PMMY)

१५.०३.२०१९ को हुई एसएलबीसी १२८वीं की बैठक में उठे प्रमुख कार्य बिन्दु:

Action Points emerged in the 128th SLBC Meeting held on 15.03.2019

प्रधान मंत्री मुद्रा योजना के अंतर्गत वित्तीय वर्ष २०१८-२०१९ के लिए दिये गए १४५३.९० करोड़ के लक्ष्य की प्राप्ति के लिए सारे बैंक पूरा प्रयास करें।

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/ कार्यान्वयन की स्थिति

प्रधान मंत्री मुद्रा योजना के अंतर्गत अप्रैल से मार्च २०१९ के दौरान कुल ४४१७६८ की संख्या में ऋण दिये गए हैं जिसकी कुल राशि १८७३.८३ करोड़ रुपए है जो इस वर्ष के कुल लक्ष्य रु.१४५३.९० करोड़ का १२९ प्रतिशत है।

All Banks have made an achievement of Rs. 1873.83 Crore with 441768 numbers of accounts as on 31.03.2019, against the annual target of Rs.1453.90 Crore i.e. 129 % of the target.

The target for FY 2019-20 has been set as Rs.1556.70 crores for Banks (other than NBFCs).

सभी बैंको का इस योजना से संबन्धित प्रदर्शन नीचे प्रस्तुत है:

Performance of the Banks in the State of Tripura as on 31.03.2019 for FY 2018-19 is furnished below:

Amt. Rs. In Crores

Bank Name	Shishu		Kishore		Tarun		Total	
	(Loans up to Rs. 50,000)		(Loans from Rs. 50,001 to Rs. 5.00 Lakh)		(Loans from Rs. 5.00 to Rs. 10.00 Lakh)			
	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt
Public Sector Banks	5419	14.67	5081	109.3	1100	85.99	11600	209.96
Private Sector Banks	115338	439.09	44429	282.2	60	3.79	159827	725.08
RRBs	18618	69.08	6074	99.62	213	16.36	24905	185.06
Micro Finance Institutions	195	0.32	0	0	0	0	195	0.32
NBFC Micro-Finance Institutions	155989	417.52	0	0	0	0	155989	417.52
NBFCs	52816	166.45	927	27.1	264	17.13	54007	210.68
Small Finance Banks	33606	105.12	1112	9.44	25	1.88	34743	116.44
Co-Op Banks	257	1.6	184	3.05	61	4.1	502	8.75
Grand Total	382238	1213.85	57807	530.8	1723	129.25	441768	1873.83

Bank wise details of disbursement is Annexed.

Pradhan Mantri Mudra Yojana in Tripura for FY 2018-19

[Amount Rs. in Crore]

Sr No	Bank Name	Shishu (Loans up to Rs. 50,000)			Kishore (Loans from Rs. 50,001 to Rs. 5.00 Lakh)			Tarun (Loans from Rs. 5.00 to Rs. 10.00 Lakh)			Total		
		No Of A/Cs	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
Public Sector Banks													
1	State Bank of India	376	1.78	1.77	959	26.18	24.44	332	26.48	26.33	1667	54.43	52.54
2	Allahabad Bank	10	0.05	0.05	38	0.76	0.72	14	1.02	0.93	62	1.83	1.69
3	Andhra Bank	9	0.03	0.03	10	0.36	0.24	8	0.68	0.65	27	1.08	0.93
4	Bank of Baroda	610	1.89	1.88	96	2.46	2.34	24	2.25	2.25	730	6.6	6.47
5	Bank of India	197	0.82	0.81	409	8.26	7.18	44	3.28	2.72	650	12.37	10.7
6	Bank of Maharashtra	8	0.02	0.02	41	1.09	0.95	20	1.75	1.51	69	2.86	2.49
7	Canara Bank	575	0.82	0.81	416	12.16	11.27	190	14.42	13.38	1181	27.41	25.46
8	Central Bank of India	219	0.28	0.14	92	2.01	1.82	5	0.47	0.47	316	2.76	2.44
9	Corporation Bank	25	0.1	0.08	32	0.63	0.6	7	0.6	0.59	64	1.32	1.27
10	Dena Bank	1	0	0	0	0	0	0	0	0	1	0	0
11	Indian Bank	3	0.01	0.01	9	0.3	0.24	0	0	0	12	0.31	0.25
12	Indian Overseas Bank	26	0.12	0.12	56	1.43	1.25	4	0.34	0.32	86	1.88	1.69
13	Oriental Bank of Commerce	14	0.05	0.05	43	0.98	0.97	6	0.5	0.49	63	1.53	1.5
14	Punjab National Bank	7	0.02	0.02	16	0.49	0.46	12	0.98	0.89	35	1.49	1.37
15	Syndicate Bank	60	0.21	0.19	120	2.49	1.98	15	1.05	0.74	195	3.75	2.91
16	Union Bank of India	46	0.22	0.2	187	3.89	3.22	25	1.87	1.64	258	5.98	5.05
17	United Bank of India	1389	5.88	5.71	1739	30.09	28.85	257	18.92	18.47	3385	54.89	53.03
18	Punjab & Sind Bank	17	0.07	0.07	34	0.41	0.37	3	0.28	0.28	54	0.76	0.72
19	UCO Bank	1766	2.02	1.38	728	13.98	11.51	120	9.98	8.61	2614	25.98	21.5
20	Vijaya Bank	61	0.28	0.28	56	1.35	1.17	14	1.12	1.12	131	2.75	2.57
	Total	5419	14.67	13.62	5081	109.3	99.58	1100	85.99	81.39	11600	209.98	194.58
Private Sector Commercial Banks													
21	Ratnakar Bank	498	1.1	1.1	0	0	0	0	0	0	498	1.1	1.1
22	IDBI Bank Limited	33	0.14	0.14	90	1.85	1.85	23	1.49	1.49	146	3.48	3.48
23	ICICI Bank	1182	3.23	3.23	2	0.08	0.08	0	0	0	1184	3.31	3.31
24	Axis Bank	18	0.04	0.04	0	0	0	0	0	0	18	0.04	0.04
25	IndusInd Bank	214	0.93	0.93	187	3.27	3.27	36	2.25	2.25	437	6.45	6.45
26	HDFC Bank	774	1.8	1.8	40	0.5	0.5	1	0.05	0.05	815	2.35	2.35
27	Bandhan Bank	86814	364.83	364.83	37691	244.4	244.43	0	0	0	124505	609.25	609.25
28	IDFC Bank Limited	25805	67.02	67.02	6419	32.1	32.1	0	0	0	32224	99.11	99.11
	Total	115338	439.09	439.09	44429	282.2	282.23	60	3.79	3.79	159827	725.09	725.09
Regional Rural Banks													
29	Tripura Gramin Bank	18618	69.08	68.83	6074	99.62	93.29	213	16.36	14.3	24905	185.06	176.42
	Total	18618	69.08	68.83	6074	99.62	93.29	213	16.36	14.3	24905	185.06	176.42
Micro Finance Institutions													
30	NON NBFC-Micro Finance Institutions	195	0.32	0.32	0	0	0	0	0	0	195	0.32	0.32
	Total	195	0.32	0.32	0	0	0	0	0	0	195	0.32	0.32
NBFC-Micro Finance Institutions													
31	Vedika Credit Capital Ltd.	4496	12	12	0	0	0	0	0	0	4496	12	12
32	Annapurna Microfinance Pvt. Ltd.	665	4.55	4.53	0	0	0	0	0	0	665	4.55	4.53
33	Village Financial Services Pvt Ltd	27030	75.13	75.13	0	0	0	0	0	0	27030	75.13	75.13
34	ASA International India Microfinance Pvt. Ltd.	76874	205.62	205.62	0	0	0	0	0	0	76874	205.62	205.62
35	Samasta Microfinance Limited	464	1.28	1.28	0	0	0	0	0	0	464	1.28	1.28
36	Satin Creditcare Network Limited	16660	45.31	45.31	0	0	0	0	0	0	16660	45.31	45.31
37	Asirvad Microfinance Pvt. Ltd	638	1.45	1.45	0	0	0	0	0	0	638	1.45	1.45
38	Intrepid Finance & Leasing Pvt. Ltd	0	0	0	0	0	0	0	0	0	0	0	0
39	Arohan Financial Services Pvt. Ltd.	26538	66.04	66.04	0	0	0	0	0	0	26538	66.04	66.04
40	SKS Microfinance Limited	2624	6.14	5.89	0	0	0	0	0	0	2624	6.14	5.89
	Total	155989	417.52	417.25	0	0	0	0	0	0	155989	417.52	417.25
Non Banking Financial Companies													
41	Mahindra and Mahindra Financial Services Limited	0	0	0	94	3.58	3.58	29	1.93	1.93	123	5.51	5.51
42	Bajaj Finance Limited	3	0	0	23	0.75	0.75	25	1.58	1.57	51	2.34	2.32
43	Shriram Transport Finance Co. Ltd.	15	0.07	0.07	783	21.74	21.74	188	11.92	11.92	986	33.72	33.72
44	Tata Motors Finance Limited	0	0	0	24	0.9	0.9	7	0.48	0.48	31	1.38	1.38
45	Cholamandalam Investment and Finance Private Limited.	0	0	0	3	0.13	0.13	15	1.22	1.22	18	1.34	1.34
46	L&T Finance Limited	52798	166.38	166.38	0	0	0	0	0	0	52798	166.38	166.38
	Total	52816	166.45	166.45	927	27.1	27.1	264	17.13	17.12	54007	210.67	210.65
Small Finance Banks													
47	Ujivan Small Finance Bank	22496	72.79	72.79	1095	9.35	9.35	24	1.8	1.8	23615	83.94	83.94
48	Janalaxmi Financial Services Ltd.	0	0	0	0	0	0	0	0	0	0	0	0
49	North East Small Finance Bank Limited	11110	32.33	32.33	17	0.09	0.09	1	0.08	0.08	11128	32.5	32.5
	Total	33606	105.12	105.12	1112	9.44	9.44	25	1.88	1.88	34743	116.44	116.44
Co-Operative Banks													
50	Tripura State Co-Operative Bank	257	1.6	1.6	184	3.05	3.05	61	4.1	4.1	502	8.75	8.75
	Total	257	1.6	1.6	184	3.05	3.05	61	4.1	4.1	502	8.75	8.75
	Grand Total	382238	1213.85	1212.28	57807	530.8	514.69	1723	129.25	122.58	441768	1873.83	1849.5

Doubling of Farmer's Income by 2022:
वर्ष २०२२ तक किसानों की आमदनी दोगुनी किया जाना

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 necessary steps for tapping maximum resources from the Government of India. Planning &

Coordination Department shall take up the issue with the NITI Aayog for extending funding support under the “Doubling Farmers Income by 2022” programme.

The RBI notification regarding Doubling of Farmer’s Income by 2022 is annexed for reference. Agriculture Scenario - NABARD to supplement.



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
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RBI/2016-17/66

FIDD.CO.LBS.BC.No.16 /02.01.001/2016-17

September 29, 2016

The Chairman and Managing Directors
SLBC Convener Banks/ Lead Banks

Dear Sir/ Madam,

‘Doubling Farmers’ Income by 2022’ - Measures

As you are aware, the Government of India in the Union Budget 2016-17 had announced its resolve to double the income of farmers by 2022. Several steps have been taken towards attaining this objective including setting up of an inter-ministerial committee for preparation of a blue print for the same. This agenda has also been reiterated by the government in several forums and has acquired primacy from the point of view of rural and agricultural development.

2. The strategy to achieve this goal, inter-alia, include,

- Focus on irrigation with large budgets, with the aim of “per drop, more crop”
- Provision of quality seeds and nutrients based on soil health of each field
- Investments in warehousing and cold chains to prevent post-harvest crop losses
- Promotion of value addition through food processing
- Creation of a national farm market, removing distortions and develop infrastructure such as e-platform across 585 stations
- Strengthening of crop insurance scheme to mitigate risks at affordable cost
- Promotion of ancillary activities like poultry, bee-keeping and fisheries.

3. Needless to emphasize that acceleration in income generation is significantly dependent on better capital formation in agriculture. Towards this, banks should revisit

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Financial Inclusion & Development Dept., Central Office, 10th Floor, Central Office Building, Shahid Bhagat Singh Marg, P.B No. 10014, Mumbai-1

टेली टेल: 022-22801000 फेक्स: 01-22-22621011/22610943/22610946 ई-मेल : cgminclfd@rbi.org.in

शुद्धी आदेश है, कृपया प्रतिक्रिया न दें।

चेतावनी : बैंक द्वारा कभी भी किसी भी व्यक्तिगत जानकारी के लिए बैंक के खाते पर संपर्क, सहायता आदि नहीं मांगी जाती है। यह ध्यान रखने का है कि कभी भी बैंक से कोई भी व्यक्तिगत जानकारी मांगी नहीं जाती है। बैंक कभी भी किसी भी तरीके से जानकारी मांगता नहीं है।
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their documentation for crop loans, simplify them where required and ensure speedy sanctioning and disbursement of loans within specified time limits.

4. The Lead Bank Scheme through its various forums monitors and reviews the performance of banking developments in the State/district/block with special reference to Annual Credit Plans, Government Sponsored Programs, flow of credit to priority sector, etc. for enhancing the flow of bank finance particularly to the rural areas. The Scheme, which ensures inter-departmental/governmental coordination in financial sector, should therefore be leveraged to further the objective of doubling farmer's income by 2022. Lead banks are accordingly advised to ensure the following:

- a) Work closely with NABARD in preparation of Potential Linked Plans (PLPs) & Annual Credit Plans keeping the above strategy in consideration.
- b) Include 'Doubling of Farmer's Income by 2022' as a regular agenda under Lead Bank Scheme in various forums such as SLBC, DCC, DLRC and BLBC.
- c) For the purpose of monitoring and reviewing the progress, Lead banks may use the benchmarks as may be provided by NABARD.
- d) Map the overall strategy as given in para (2) above to the agriculture/agro-ancillary lending plan of your bank.

Yours faithfully,

(Jose J. Kattoor)
Chief General Manager

वित्तीय समावेशन और विकास विभाग, केन्द्रीय कार्यालय, 10 वीं मंजिल, केंद्रीय कार्यालय भवन, शाहीद भगतसिंह मार्ग, पोस्ट बॉक्स नं. 10014, मुंबई - 400001
 Financial Inclusion & Development Dept., Central Office, 10th Floor, Central Office Building, Shaheed Bhagat Singh Marg, P.B.No.10014, Mumbai-1
 टेली : Tel:022-22601000 फ़ैक्स: 91-22-22621011/22610943/22610948 ई-मेल : cgmic@rbi.org.in
 हिंदी आवाज ई-इसका प्रयोग नकराएँ।

चेतावनी: कभी किसी को दण्ड-कार, बदमाश या अन्य खतरा के जरिए किसी भी भी व्यक्तिगत जानकारी जैसे बैंक के खाते का नंबर, पासवर्ड आदि नहीं मांगे जाते हैं। यह काम करने का टोन का प्रदान की नहीं करता है। कभी बदमाश का किसी भी तरीके से प्रयास न करें।
 Caution: We never sends mails, SMSs or makes calls asking for personal information like bank account details, passwords, etc. It never helps or offers funds to anyone. Please do not respond in any manner to such offers.

CD RATIO OF BANKS IN TRIPURA
त्रिपुरा राज्य में बैंको का ऋण : जमा अनुपात

१५.०३.२०१९ को हुई एसएलबीसी १२८वीं की बैठक में उठे प्रमुख कार्य बिन्दु:

Action Points emerged in the 128th SLBC Meeting held on 15.03.2019

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 / कार्यान्वयन की स्थिति

CD ratio of the Banks in the State stands at 54% as on 31.03.2019 from 48% as on 31.03.2018. मार्च २०१८ की तुलना में मार्च २०१९ में ऋण:जमा अनुपात ४८ प्रतिशत से बढ़ाकर ५४ प्रतिशत हो गया है।

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

सभी बैंको से निवेदन है कि वे राज्य के ऋण : जमा अनुपात को बढ़ाने की दिशा में जरूरी कदम उठाए ।

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.

राज्य सरकार भी अपनी उदद्योग अनुकूल नीति के माध्यम से कॉर्पोरेट घरानों को राज्य में निवेश के लिए आमंत्रित करे ताकि बैंकों को बड़े ऋण-प्रस्ताव मिल सके।

१५.०३.२०१९ को हुई एसएलबीसी १२८वीं की बैठक में उठे प्रमुख कार्य बिन्दु:

Action Points emerged in the 128th SLBC Meeting held on 15.03.2019

जिला प्रशासन डी.डी.सी की बैठकों में नियमित रूप से सभी जिलों के ऋण जमा अनुपात की समीक्षा करती रहेगी। इस अनुपात को बढ़ाने के लिए कार्य विंदु तैयार किया जाएगा। पश्चिम त्रिपुरा में बड़े ऋण-प्रस्तावों के माध्यम से इस अनुपात को बढ़ाने के लिए विशेष प्रयास करने की आवश्यकता है।

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 / कार्यान्वयन की स्थिति

जिला प्रशासन डी.डी.सी की बैठकों में नियमित रूप से सभी जिलों के ऋण जमा अनुपात की समीक्षा कर रही है ।

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.

CD Ratio / ऋण जमा अनुपात

बैंको का ऋण:जमा अनुपात- संबंधी विवरण नीचे प्रस्तुत है । मार्च २०१८ की तुलना में इस वर्ष (मार्च २०१९) में यह अनुपात ४८ प्रतिशत से बढ़ा कर ५४ प्रतिशत हो गया है ।

The details of Bank wise and district wise CD ratio are annexed. At the end of March 2019 the CD ratio of the State stood at 54% compared to 48% as on March 2018. The district wise details are as under:

District	CD RATIO March 2018	CD RATIO December 2018	CD RATIO March 2019	CD RATIO Since March 2018
North Tripura	49	58	51	+2
Unakoti	59	67	59	No Change
South Tripura	50	57	53	+3
Gomati	93	164	54	-39
West Tripura	36	36	52	+16
Sepahijala	67	68	62	-5
Khowai	69	67	61	-8
Dhalai	66	73	67	+1
Total State	48	54	54	+6

त्रिपुरा राज्य के कुल आठ जिलों में से सात जिलों में ऋण:जमा अनुपात दिसंबर २०१७ के मुकाबले दिसंबर २०१८ में काफी बढ़ा है। इनमें गोमती जिले का ऋण : जमा अनुपात सबसे अधिक १६४% है एवं पश्चिम त्रिपुरा में सबसे कम ३६% है जबकि राज्य के कुल व्यवसाय का ५३% व्यवसाय इसी जिले में होता है।

त्रिपुरा राज्य के जिलों में ऋण:जमा के अनुपात का विवरण नीचे प्रस्तुत है।

CD ratio of the banks in the state increased to 54% as on 31.03.2019 from 48% as on 31.03.2018, registering a growth of 6% in Y-O-Y basis.

CD ratio of four districts in the State as on March 2019 has improved over the CD ratio of March 2018. There has been an increase of 16% in West Tripura District on account of one big advance of State Bank of India in the District from outside the State.

CD Ratio of 67% is the highest in Dhalai District, as against 51%, the lowest in North Tripura District.

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

TRIPURA STATE

BANKWISE CREDIT DEPOSIT RATIO OF THE STATE AS ON 31.03.2019					
(Amt. In lac)					
SL No.	Bank's Name	No of Brs	Total Deposit	Total Advance	CD Ratio
1	Allahabad Bank	3	11096.15	3046.36	27
2	Andhra bank	1	2693.46	490.90	18
3	Bank of Baroda	4	32968.38	12503.37	38
4	Bank of India	13	23308.00	15647.00	67
5	Bank of Maharashtra	1	591.65	813.35	137
6	Canara Bank	13	48531.92	17063.86	35
7	Central Bank Of India	6	18017.15	7609.03	42
8	Corporation Bank	2	6619.00	497.00	8
9	Dena bank	1	432.87	63.28	15
10	Indian Bank	3	19947.00	2501.24	13
11	Indian Overseas	5	16513.05	5038.69	31
12	P&SB	2	2918.00	659.00	23
13	PNB	3	6537.00	3105.00	47
14	OBC	2	3213.00	622.00	19
15	State Bank of India	68	748781.00	450480.00	60
16	Syndicate Bank	6	7339.27	3537.70	48
17	UCO Bank	29	125664.00	33326.29	27
18	Union Bank	7	51293.57	12885.19	25
19	United Bank of India	65	335545.00	166150.00	50
20	Vijaya bank	4	23842.37	5521.37	23
21	Axis Bank	10	30882.14	8181.88	26
22	Bandhan Bank	23	56473.71	188050.08	333
23	Federal Bank	1	5985.72	1167.68	20
24	HDFC Bank	6	32191.74	21072.83	65
25	ICICI Bank	8	16573.35	7360.74	44
26	IDBI Bank	9	32467.00	5216.26	16
27	IDFC First Bank	1	1159.62	7360.74	635
28	IndusInd	5	4176.85	14012.93	335
29	Kotak Mahindra	1	3325.50	74.85	2
30	South Indian Bank	1	6387.91	2321.19	36
31	Ujjivan Bank	8	18595.36	13230.62	71
32	Yes Bank	1	4906.00	943.00	19
33	Tripura Gramin Bank	148	669176.75	257572.52	38
34	ACUB	3	4259.33	1703.48	40
35	TCARDB	5	0.00	1341.09	0
36	TSCB	65	286293.97	169967.76	59
	Total	533	2658706.79	1441138.28	54

DISTRICTWISE CREDIT DEPOSIT RATIO OF THE STATE AS ON 31.03.2019					
Sl.	District	No. of Brs.	Total Deposit	Total Advance	CD Ratio
1	West	191	1494344.03	772178.29	52
2	Sepahijala	57	200803.12	123902.80	62
3	Khowai	37	141407.85	86022.05	61
4	Dhalai	46	128841.23	86077.33	67
5	Gomati	63	214173.28	115436.80	54
6	South	59	206845.00	108867.18	53
7	Unakoti	32	118593.41	69600.88	59
8	North	48	153698.87	79052.95	51
	Total	533	2658706.79	1441138.28	54

TRIPURA STATE

CD Ratio as on 31st March 2019 for West Tripura District.(Amt.in Lacs)

SI.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Allahabad Bank	9788.00	2617.00	27
2	Andhra bank	2693.46	490.90	18
3	Bank of Baroda	32152.52	12073.97	38
4	Bank of India	14831.00	12574.00	85
5	Bank of Maharastra	591.65	813.35	137
6	Canara Bank	39144.13	12497.74	32
7	Central Bank Of India	16143.26	6847.67	42
8	Corporation Bank	5516.00	424.00	8
9	Dena bank	432.87	63.28	15
10	Indian Bank	19837.00	2475.24	12
11	Indian Overseas	14223.35	4237.58	30
12	P&SB	2497.00	483.00	19
13	PNB	5474.00	2764.00	50
14	OBC	2824.00	464.00	16
15	State Bank of India	413188.00	354503.00	86
16	Syndicate Bank	4575.71	1740.32	38
17	UCO Bank	82856.00	19970.00	24
18	Union Bank	45815.36	11266.99	25
19	United Bank of India	119432.45	65299.59	55
20	Vijaya bank	23842.37	5521.37	23
21	Axis Bank	22389.67	6704.72	30
22	Bandhan Bank	27103.56	62245.03	230
23	Federal Bank	5985.72	1167.68	20
24	HDFC Bank	28477.18	16150.68	57
25	ICICI Bank	9808.57	4914.05	50
26	IDBI Bank	20652.00	2843.62	14
27	IDFC First Bank	1159.62	7360.74	635
28	IndusInd	3215.06	6907.64	215
29	Kotak Mahindra	3325.50	74.85	2
30	South Indian Bank	6387.91	2321.19	36
31	Ujjivan Bank	16136.51	5602.45	35
32	Yes Bank	4906.00	943.00	19
33	Tripura Gramin Bank	315212.05	86413.53	27
34	ACUB	3951.36	1617.86	41
35	TCARDB	0.00	511.19	0
36	TSCB	169775.19	49273.06	29
	Total	1494344.03	772178.29	52

CD Ratio as on 31st March 2019 for Gomati District.(Amt.in Lacs)

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Allahabad Bank	504.15	181	36
2	Bank of Baroda	815.86	429.4	53
3	Bank of India	2852.09	1482.47	52
4	Canara Bank	2668.63	1236.72	46
5	Central Bank Of India	638.52	411.52	64
6	Indian Overseas	542.76	159.27	29
7	State Bank of India	71313.00	17647	25
8	Syndicate Bank	864.46	426.15	49
9	UCO Bank	4291	932	22
10	Union Bank	2634.65	1099.96	42
11	United Bank of India	39225.16	16423.67	0
12	Axis Bank	2640.8	500.95	19
13	Bandhan Bank	5712.72	22988.35	402
14	ICICI Bank	1691.79	1023.54	61
15	IDBI Bank	947	317.56	34
16	Ujjivan Bank	399.12	1677.05	420
17	Tripura Gramin Bank	50238.54	21277.18	42
18	ACUB	307.97	85.62	28
19	TSCB	25885.06	26968.51	104
	Total	214173.28	115267.92	54

CD Ratio as on 31st March 2019 for Unakoti District.(Amt.in Lacs)

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Canara Bank	857.04	214.61	25
2	Central Bank Of India	250.13	51.72	21
3	Indian Overseas	908.57	182.02	20
4	State Bank of India	41494	11337	27
5	UCO Bank	3182	1072	34
6	United Bank of India	22145.67	10459.47	47
7	Bandhan Bank	4560.72	18902.93	414
8	ICICI Bank	1663.72	424.57	26
9	Ujjivan Bank	293.43	1079.26	368
10	Tripura Gramin Bank	34085.69	16332.99	48
11	TSCB	9152.44	9544.31	104
	Total	118593.41	69600.88	59

CD Ratio as on 31st March 2019 for North Tripura District.(Amt.in Lacs)

SI.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of India	2554	663	26
2	Canara Bank	1155.95	419.95	36
3	PNB	474	180	38
4	State Bank of India	52733	10384	20
5	Syndicate Bank	1462.27	1170.92	80
6	UCO Bank	849	432	51
7	Union Bank	1750.88	282.65	16
8	United Bank of India	22148.93	11788.45	53
9	Axis Bank	2574.84	247.49	10
10	Bandhan Bank	1607.18	11254.52	700
11	HDFC Bank	1403.7	2624.45	187
12	ICICI Bank	1240.03	549.19	44
13	IDBI Bank	1110	869.42	78
14	IndusInd	961.79	4356.36	453
15	Ujjivan Bank	527.32	1016.16	193
16	Tripura Gramin Bank	52241.72	24811.05	47
17	TSCB	8904.26	8003.34	90
	Total	153698.87	79052.95	51

CD Ratio as on 31st March 2019 for South Tripura District.(Amt.in Lacs)

SI.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of India	235.23	92.42	39
2	Canara Bank	1031.18	486.35	47
3	State Bank of India	53468	21771	41
4	UCO Bank	3376	767	23
5	Union Bank	1092.68	235.59	22
6	United Bank of India	32126.97	14878.45	46
7	Axis Bank	1396.89	423.84	30
8	Bandhan Bank	3490.42	18580.08	532
9	HDFC Bank	2119.84	2297.62	108
10	ICICI Bank	0	3.03	#DIV/0!
11	IDBI Bank	9758	1185.66	12
12	IndusInd	0	2748.93	#DIV/0!
13	Tripura Gramin Bank	67084.27	29697.53	44
14	TCARDB		248.49	#DIV/0!
15	TSCB	31665.52	15451.19	49
	Total	206845	108867.18	53

CD Ratio as on 31st March 2019 for Sepahijala District.(Amt.in Lacs)

SI.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of India	1845.68	277.11	15
2	Canara Bank	2039.34	1196.29	59
3	P&SB	421	176	42
4	PNB	589	161	27
5	OBC	389	158	41
6	State Bank of India	48796	11827	0
7	Syndicate Bank	436.83	200.31	46
8	UCO Bank	16963	5210	31
9	United Bank of India	34125.37	12891.23	38
10	Axis Bank	1879.94	304.88	16
11	Bandhan Bank	6949.54	29676.38	427
12	HDFC Bank	191.02	0.08	0
13	Ujjivan Bank	921.38	2974.72	323
14	Tripura Gramin Bank	68232.43	23951.78	35
15	TCARDB		215.31	#DIV/0!
16	TSCB	17023.59	34682.71	204
	Total	200803.12	123902.8	62

CD Ratio as on 31st March 2019 for Khowai District.(Amt.in Lacs)

SI.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Allahabad Bank	804	248.36	31
2	Canara Bank	971.41	283.32	29
3	Corporation Bank	1103	73	7
4	Indian Overseas	838.37	459.82	55
5	State Bank of India	38031	12964	34
6	UCO Bank	10232	2883	28
7	United Bank of India	29526.36	15581.45	53
8	Bandhan Bank	4646.88	15326.86	330
9	ICICI Bank	979.5	274.41	28
10	Ujjivan Bank	317.6	880.98	277
11	Tripura Gramin Bank	42904.75	27534.53	64
12	TSCB	11052.98	9512.32	86
	Total	141407.85	86022.05	61

CD Ratio as on 31st March 2019 for Dhalai District.(Amt.in Lacs)

SI.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of India	990	558	56
2	Canara Bank	664.24	728.88	110
3	Central Bank Of India	985.24	298.12	30
4	Indian Bank	110	26	24
5	State Bank of India	29758	10047	34
6	UCO Bank	3915	2060.29	53
7	United Bank of India	36814.09	18827.69	51
8	Bandhan Bank	2402.69	9075.93	378
9	ICICI Bank	1189.74	171.95	14
10	Tripura Gramin Bank	39177.3	27553.93	70
11	TCARDB		197.22	#DIV/0!
12	TSCB	12834.93	16532.32	129
	Total	128841.23	86077.33	67

Recovery Performance of Banks/ बैंको व वसूली संबंधी प्रदर्शन**As on 31.03.2019**

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.*
- *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 31.03.2019 stands at 66 %.

A comparative table relating to **March 2019** with that of **March 2018** is produced below:

Rs/ Lacs

Sector	March 2018			March 2019		
	Demand	Recovery	%	Demand	Recovery	%
Agriculture & allied	78667.00	53474.03	68	88602.07	68534.28	77
MSME	75340.18	48852.64	65	79985.72	48567.03	61
Other Prised	43194.44	26582.15	62	82304.13	47403.50	58
TOTAL	197201.62	128908.82	65	250891.92	164504.81	66

Scheme wise recovery as on 31.03.2019

Comparative position of some selected schemes is given below:

Rs/ Lacs

Sector	March 2018			March 2019		
	Demand	Recovery	%	Demand	Recovery	%
SJSRY	2077.89	152.54	7	1310.53	178.37	14
SGSY	532.25	88.47	17	2537.04	337.22	13
REGP(MMS)	2028.78	1112.23	55	2355.40	436.57	19
PMRY	2428.30	238.89	10	2454.95	161.00	7
PMEGP	4105.45	1635.53	40	4517.30	1735.24	38

BANK-WISE & SECTOR-WISE RECOVERY PERFORMANCE AS ON 31.03.2019

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	185.00	47.43	26	455.64	105.25	23	142.35	31.42	22	782.99	184.10	24
2	Andhra Bank	0	0.00	0	82.52	75.32	91	0.52	0.35	67	83.04	75.67	91
3	Bank of Baroda	101.75	11.60	11	27.80	6.15	22	74.57	3.15	4	204.12	20.90	10
4	Bank of India	64.19	0.00	0	91.66	16.53	18	55.39	10.71	19	211.24	27.24	13
5	Bank of Maharashtra	0.00	0.00	0	2.55	0.40	16	0.00	0.00	#DIV/0!	2.55	0.40	16
6	Canara Bank	941.32	883.70	94	4094.65	3449.78	84	1549.11	1521.68	98	6585.08	5855.16	89
7	Central Bank of India	162.13	32.14	20	1052.41	142.71	14	1001.11	165.33	17	2215.65	340.18	15
8	Corporation Bank	4.14	0.00	0	1.05	0.00	0	0.00	0.00	0	5.19	0.00	0
9	Indian Bank	5.07	0.00	0	187.34	63.81	34	82.73	48.30	58	275.14	112.11	41
10	Indian Overseas Bank	138.00	82.00	59	155.00	115.00	74	1555.00	945.00	61	1848.00	1142.00	62
11	Oriental Bank of Commerce	0.10	0.08	80	12.20	11.90	98	4.32	4.25	98	16.62	16.23	98
12	Punjab & Sind Bank	1.65	1.28	78	1.58	1.30	82	3.82	3.01	79	7.05	5.59	79
13	Punjab National Bank	7.20	3.10	43	521.20	117.11	22	26.23	19.21	73	554.63	139.42	25
14	State Bank of India	2530.00	1300.00	51	1700.00	850.00	50	17654.00	9667.00	55	21884.00	11817.00	54
15	Syndicate Bank	17.35	3.80	22	355.84	162.72	46	63.00	19.00	30	436.19	185.52	43
16	Union Bank of India	122.12	58.82	48	911.82	482.32	53	318.29	112.62	35	1352.23	653.76	48
17	United Bank of India	5891.49	3647.49	62	8124.71	5525.79	68	5133.73	2817.49	55	19149.93	11990.77	63
18	UCO Bank	3980.00	1189.00	30	5358.00	337.00	6	3677.00	884.00	24	13015.00	2410.00	19
19	Vijaya Bank	31.02	0.00	0	29.55	0.00	0	0.08	0.00	0	60.65	0.00	0
A	Sub Total of Public Sec.	14182.53	7260.44	51	23165.52	11463.09	49	31341.25	16252.52	52	68689.30	34976.05	51
20	AXIS BANK	40.01	25.23	63	1422.39	1341.92	94	5.31	1.39	26	1467.71	1368.54	93
21	Federal Bank	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
22	HDFC	774.21	699.08	90	413.72	397.86	96	18.19	14.51	80	1206.12	1111.45	92
23	ICICI	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
24	IDBI BANK	392.16	281.83	72	625.45	336.29	54	101.30	94.39	93	1118.91	712.51	64
25	Indusind Bank	3.54	0.14	4	32.89	4.69	14	0.00	0.00	0	36.43	4.83	13
26	Ujjivan Bank	2856.04	2838.99	99	1626.16	1626.16	100	3282.94	3268.07	100	7765.14	7733.22	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	4065.96	3845.27	95	4120.61	3706.92	90	3407.74	3378.36	0	11594.31	10930.55	94
29	Tripura Gramin Bank	66263.08	55191.40	83	50929.59	32444.75	64	38256.74	23371.93	61	155449.41	111008.08	71
C	Sub Total of RRB	66263.08	55191.40	83	50929.59	32444.75	64	38256.74	23371.93	61	155449.41	111008.08	71
30	ACUB	0	0	0	0	0	0	815.90	419.59	51	815.90	419.59	51
31	TCARDB	290.50	9.82	3	0	0	0	1282.50	63.26	5	1573.00	73.08	5
32	TSCB	3800.00	2227.35	59	1770.00	952.27	54	7200.00	3917.84	54	12770.00	7097.46	56
D	Sub Total of Coop.Banks	4090.50	2237.17	55	1770.00	952.27	54	9298.40	4400.69	47	15158.90	7590.13	50
Grand Total		88602.07	68534.28	77	79985.72	48567.03	61	82304.13	47403.50	58	250891.92	164504.81	66

BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 31.03.2019

(Amount in Lacs)

SI No.	BANKS	PMRY					SGSY					SJSRY				
		Total Outg.		Demand	Recovery	Total Overdue	Total Outg.		Demand	Recovery	Total Overdue	Total Outg.		Demand	Recovery	Total Overdue
		No.	Amt.				No.	Amt.				No.	Amt.			
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1	A.B.	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	2	2.84	2.84	0.00	2.84
2	Andhra Bank					0.00					0.00					0.00
3	BOB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	9	65.15	65.15	9.75	55.40
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	0	0.00	0.00	0.00	0.00
6	CBI Corporation	142	57.61	57.61	14.92	42.69	0	0.00	0.00	0.00	0.00	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	10	10.21	4.77	4.10	0.67	2	2.03	1.79	0.61	1.18
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	13	43.00	43.00	0.00	43.00	0	0.00	0.00	0.00	0.00	28	19.75	12.50	0.00	12.50
12	SBI	672	1158.00	495.00	95.00	400.00	560	964.00	412.00	279.00	133.00	224	386.00	365.00	32.00	333.00
13	UCO	133	149.07	129.00	27.00	102.00	67	53.89	49.00	3.00	46.00	76	53.49	49.00	2.00	47.00
14	UB	6	1.13	0.79	0.08	0.71	0	0.00	0.00	0.00	0.00	135	581.23	573.32	129.15	444.17
15	UBI	2542	1712.17	1712.17	24.00	1688.17	52	3.16	3.16	2.35	0.81	271	166.14	165.45	0.00	165.45
16	VB	21	9.67	9.67	0.00	9.67	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	3.13	3.13	0.00	3.13	5	5.23	5.00	0.20	4.80
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	3534	3138.36	2454.95	161.00	2293.95	696	1034.76	472.20	288.59	183.61	845	1321.91	1270.48	176.46	1094.02
25	TGB	0	0.00	0.00	0.00	0.00	52	3.16	3.16	2.35	0.81	0	0.00	0.00	0.00	0.00
B	ASCB incl.	3534	3138.36	2454.95	161.00	2293.95	748	1037.92	475.36	290.94	184.42	845	1321.91	1270.48	176.46	1094.02
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	1439	2570.94	2061.68	46.28	2015.40	72	40.05	40.05	1.91	38.14
C	Coop. Bank Sub Total	0	0.00	0.00	0.00	0.00	1439	2570.94	2061.68	46.28	2015.40	72	40.05	40.05	1.91	38.14
GRAND TOTAL		3534	3138.36	2454.95	161.00	2293.95	2187	3608.86	2537.04	337.22	2199.82	917	1361.96	1310.53	178.37	1132.16

BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 31.03.2019

(Amount in Lacs)

SI No.	BANKS	TRANSPORT OPERATOR					SUME					KVIC(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	16.58	5.21	2.77	2.44
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	51	213.21	254.30	118.16	136.14	0	0.00	0.00	0.00	0.00	3	3.43	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	7	14.70	1.80	1.20	0.60	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
12	SBI	1123	1738.00	743.00	143.00	600.00	0	0.00	0.00	0.00	0.00	2913	5018.00	2147.00	413.00	1734.00
13	UCO	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	22	33.33	20.00	5.00	15.00
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	839	813.58	1125.55	10.25	1115.30	0	0.00	0.00	0.00	0.00	198	144.23	144.23	14.69	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	2022	2781.14	2126.30	272.61	1853.69	0	0.00	0.00	0.00	0.00	3146	5232.05	2319.09	436.57	1882.52
25	TGB	1219	960.61	392.18	186.59	205.59	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
B	ASCB incl.	3241	3741.75	2518.48	459.20	2059.28	0	0.00	0.00	0.00	0.00	3146	5232.05	2319.09	436.57	1882.52
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	600	486.50	486.50	21.03	465.47	0	0.00	0.00	0.00	0.00	59	36.31	36.31	0.00	36.31
C	Coop. Bank Sub Total	600	486.50	486.50	21.03	465.47	0	0.00	0.00	0.00	0.00	59	36.31	36.31	0.00	36.31
GRAND TOTAL		3841	4228.25	3004.98	480.23	2524.75	0	0.00	0.00	0.00	0.00	3205	5268.36	2355.40	436.57	1918.83

BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 31.03.2019

(Amount in Lacs)

SI No.	BANKS	SEEUY					PMEGP					SWAVALAMBAN				
		Total Outg.		Demand	Recovery	Total Overdue	Total Outg.		Demand	Recovery	Total Overdue	Total Outg.		Demand	Recovery	Total Overdue
		No.	Amt.				No.	Amt.				No.	Amt.			
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1	A.B.	0	0.00	0.00	0.00	0.00	2	2.95	0.12	0.12	0.00	0	0.00	0.00	0.00	0.00
2	Andhra Bank					0.00	7	7.43	4.74	3.01	1.73	17	16.00	0.67	0.35	0.32
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	121	334.03	385.46	289.48	95.98	174	269.61	320.12	266.49	53.63
6	CBI	0	0.00	0.00	0.00	0.00	74	186.93	64.59	21.71	44.12	76	159.56	69.93	14.92	55.01
7	Coprporation	0	0.00	0.00	0.00	0.00	8	12.53	2.04	1.66	0.38	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	21	61.94	4.95	2.78	2.17	0	0.00	0.00	0.00	0.00
10	IOB	0	0.00	0.00	0.00	0.00	12	33.00	33.00	1.60	31.40	14	35.00	35.00	0.62	34.38
11	P&SB	0	0.00	0.00	0.00	0.00	18	54.00	0.95	0.20	0.75	16	26.00	0.80	0.35	0.45
12	SBI	0	0.00	0.00	0.00	0.00	1569	2895.00	1239.00	238.00	1001.00	3138	5403.00	1323.00	269.00	1054.00
13	UCO	0	0.00	0.00	0.00	0.00	356	596.00	239.00	22.00	217.00	451	425.50	198.00	24.00	174.00
14	UB	0	0.00	0.00	0.00	0.00	151	619.98	90.08	15.82	74.26	252	494.56	64.66	14.32	50.34
15	UBI	0	0.00	0.00	0.00	0.00	2941	4635.91	1057.49	567.91	528.76	1083	1061.82	698.19	383.43	314.76
16	VB	0	0.00	0.00	0.00	0.00	6	13.44	4.00	2.50	1.50	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	78.32	20.00	0.35	19.65	56	61.41	25.00	4.20	20.80
23	BOM						8	10.12	2.56	0.00	2.56	3	5.72	3.09	0.97	2.12
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	5433	9699.49	3243.39	1171.86	2071.53	5373	8082.84	2800.46	984.58	1815.88
25	TGB	0	0.00	0.00	0.00	0.00	4136	5799.58	1236.58	516.29	720.29	4628	5127.13	1156.29	810.25	346.04
B	ASCB incl. RRB	0	0.00	0.00	0.00	0.00	9569	15499.07	4479.97	1688.15	2791.82	10001	13209.97	3956.75	1794.83	2161.92
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	1421	2560.82	729.73	119.73	610.00	3494	3153.70	1478.48	831.92	646.56
C	Coop. Bank Sub Total	0	0.00	0.00	0.00	0.00	1421	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	10990	15895.25	4517.30	1735.24	2782.06	10626	13728.22	4115.10	1938.06	2177.04

BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 31.03.2019

(Amount in Lacs)

SI No.	BANKS	D.R.I.					SHG					IRDP				
		Total Outg.		Dema nd	Recover y	Total Overd	Total Outg.		Demand	Recover y	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	0	0.00	0.00	0.00	0.00					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	123	91.46	35.05	17.00	18.05					0.00
14	UB					0.00					0.00					0.00
15	UBI	289	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	938	181.25	48.12	1.53	46.59	5352	5232.88	1564.10	18.23	1545.87	365	54.22	49.00	0.00	49.00
25	TGB					0.00	16698	2631.48	218.22	109.36	108.86	0	0.00	0.00	0.00	0.00
B	ASCB incl.	938	181.25	48.12	1.53	46.59	22050	7864.36	1782.32	127.59	1654.73	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	2570.94	2061.68	46.28	2015.40	48	69.09	69.19	0.05	69.14
C	Coop. Bank Sub Total	0	0	0	0	0.00	1439	2570.94	2061.68	46.28	2015.40	48	69.09	69.19	0.05	69.14
GRAND TOTAL		938	181.25	48.12	1.53	46.59	23489	10435.30	3844.00	173.87	3670.13	413	123.31	118.19	0.05	118.14

पी डी आर / Public Demand Recovery (PDR)

३१.०३.२०१९ तक के पी डी आर संबंधी प्रमाण-पत्र

PDR certificate cases as on 31.03.2019

(Rs / Lacs)

As on	Cases pending		Recovery made during the current year.	
	No.	Amt.	No.	Amt.
31.03.2019	1523	1187.81	122	241.40

सभी बैंको का ३१.०३.२०१९ तक के पी डी आर संबंधी प्रमाण-पत्र का विवरण नीचे प्रस्तुत है।

Bank wise position of Certificate cases (PDR Act) as on 31.03.2019 is furnished in the annexure.

Statement showing the filing and disposal of cases under PDR up to 31.03.2019

(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	15	25.04	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	45	42.65	0	0.00
5	Canara Bank	4	3.75	0	0.00
6	Central Bank of India	0	0.00	0	0.00
7	United Bank of India	14	42.83	0	0.00
8	Indian Overseas Bank	11	72.00	6	32.00
9	Punjab & Sind Bank	15	55.91	0	0.00
10	State Bank of India	340	258.00	81	181.00
11	Uco Bank	68	96.73	2	1.29
12	Union Bank of India	31	77.51	31	26.71
13	Vijaya Bank	31	24.98	1	0.30
14	Oriental Bank of Commerce	3	2.34	1	0.10
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	151.10	0	0.00
18	Tripura State Coop. Bank.	55	153.10	0	0.00
	TOTAL :	1523	1187.81	122	241.40

POSITION OF NPA OF BANKS IN THE STATE OF TRIPURA**त्रिपुरा राज्य में सेवारत बैंको में एनपीए की स्थिति**

As on 31.03.2019

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
March 2019	14411	574.13	3.98

Percentage of gross NPA as against gross advance reduced from 5.32% as on March 2018 to 3.98% as on March 2019. Amount in absolute terms decreased to Rs 574.13 crore as on 31st March 2019 from Rs. 613.19 crore as on 31st March 2018. The outstanding amount under Written off A/Cs (Shadow Register) is around Rs 110.62 crore which if added with the outstanding NPA, the total amount would be Rs. 684.75 crore which seems to be high.

The total outstanding NPA amount in Govt. sponsored schemes have decreased from Rs.108.08 crores in March 2018 to Rs.101.46 crores in March 2019. 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 31.03.2019 is furnished in the Annexure.

TRIPURA STATE
NPA Position of Banks in Tripura as on 31.03.2019

(Amt. in lacs)

SI No	Name of Bank	Agriculture	MSME	OPS	Total Prised	Non- Prised	Total NPA
1	2	3	4	5	6	7	8
1	Allahabad Bank	7.23	38.65	153.45	199.33	11.41	210.74
2	Andhra Bank	0.00	1.22	0.00	1.22	0.00	1.22
3	Bank of Baroda	31.23	28.30	31.78	91.31	300.37	391.68
4	Bank of India	1823.67	750.50	50.99	2625.16	98.37	2723.53
5	Bank of Maharashtra	0.00	5.67	0.00	5.67	0.00	5.67
6	Canara Bank	84.76	421.55	50.69	557.00	4.00	561.00
7	Central Bank of India	12.70	371.13	227.40	611.23	0.00	611.23
8	Corporation Bank	4.26	3.39	0.00	7.65	0.00	7.65
9	Dena Bank	0.00	0.44	0.00	0.44	0.00	0.44
10	Indian Bank	4.50	74.72	13.16	92.38	1.65	94.03
11	Indian Overseas Bank	2.46	92.63	266.58	361.67	2.46	364.13
12	Oriental Bank of Commerce	0.00	10.00	0.00	10.00	1.00	11.00
13	Punjab & Sind Bank	0.50	125.00	33.00	158.50	98.40	256.90
14	Punjab National Bank	8.51	1000.64	31.85	1041.00	115.82	1156.82
15	State Bank of India	301.42	1309.24	369.34	1980.00	792.00	2772.00
16	Syndicate Bank	3.85	11.18	140.83	155.86	13.90	169.76
17	Union Bank of India	25.63	174.97	15.37	215.97	180.63	396.60
18	United Bank of India	1642.87	3288.28	3400.45	8331.60	106.24	8437.84
19	UCO Bank	1560.34	4108.15	600.28	6268.77	3025.10	9293.87
20	Vijaya Bank	31.02	29.55	0.08	60.65	7.56	68.21
A	Sub-Total PUBLIC sec Bank	5544.95	11845.21	5385.25	22775.41	4758.91	27534.32
21	AXIS BANK	0.00	19.24	0.92	20.16	0.00	20.16
22	Bandhan Bank	0.00	0.00	0.00	0.00	0.00	0.00
23	Federal Bank	0.00	0.00	0.00	0.00	0.00	0.00
24	HDFC	258.83	29.99	0.00	288.82	122.97	411.79
25	ICICI	0.00	0.00	0.00	0.00	0.00	0.00
26	IDBI BANK	1129.06	417.07	0.00	1546.13	27.38	1573.51
27	IDFC First Bank	10.75	12.64	0.00	23.39	0.00	23.39
28	Indusind Bank	4.46	21.50	0.00	25.96	31.19	57.15
29	Kotak Mahindra Bank Ltd	0.00	0.00	0.00	0.00	0.85	0.85
30	South Indian Bank	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
32	Ujjivan Bank	60.35	2.08	54.06	116.49	16.53	133.02
B	Sub Total Pvt. Sec Bank	1463.45	502.52	54.98	2020.95	198.92	2219.87
33	TGB	10400.98	8422.73	2203.79	21027.50	1661.66	22689.16
C	Sub Total RRB	10400.98	8422.73	2203.79	21027.50	1661.66	22689.16
34	ACUB	0.00	0.00	349.25	349.25	0.00	349.25
35	TCARDB	0.00	0.00	0.00	0.00	0.00	0.00
36	TSCB	1057.40	1547.86	867.09	3472.35	1148.15	4620.50
D	Sub-Total Coop. Bank	1057.40	1547.86	1216.34	3821.60	1148.15	4969.75
GRAND TOTAL		18466.78	22318.32	8860.36	49645.46	7767.64	57413.10

TRIPURA STATE

Position of Technically Written off A/Cs of Banks in Tripura as on 31.03.2019

SI.No.	BANKS	Amount Outstanding	
		No of A/Cs	Amount
1	2	5	6
1	Allahabad Bank	423	478.75
2	Andhra Bank	0	0.00
3	Bank of Baroda	0	0.00
4	Bank of Maharashtra	0	0.00
5	Bank of India	0	0.00
6	Canara Bank	365	92.13
7	Central Bank of India	287	216.00
8	Indian Bank	129	66.59
9	Indian Overseas Bank	0	0.00
10	Punjab & Sind Bank	37	98.00
11	Punjab National bank	0	0.00
12	State Bank of India	9000	7068.00
13	Syndicate Bank	0	0.00
14	UCO Bank	5	23.11
15	United Bank of India	18060	1509.06
16	Union Bank of India	0	0.00
17	Vijaya Bank	34	20.85
18	Oriental Bank of Commerce	0	0.00
19	Corporation Bank	0	0.00
A	Sub-Total PUBLIC sec Bank	28340	9572.49
20	AXIS BANK	0	0.00
21	ICICI	0	0.00
22	HDFC	0	0.00
23	South Indian Bank	0	0.00
24	INDUSIND	0	0.00
25	YES Bank	0	0.00
B	Sub Total PRIVATE Sec bank	0	0.00
26	Tripura Gramin Bank	35331	1488.02
C	Sub Total RRB	35331	1488.02
27	ACUB	107	2.14
28	TCARDB	0	0.00
29	TSCB	0	0.00
D	Sub-Total Coop. Bank	107	2.14
GRAND TOTAL		63778	11062.65

STATUS OF GOVT. SPONSORED SCHEMES & NPA GENERATED THEREOF

		PMRY					PMEGP					SWAVALAMBAN				
		A/Cs Outstanding	Outstd. Balance as on 31.03.19	NPA A/Cs	Amt. Outstd. As on 31.03.19	NPA %	A/Cs Outstanding	Outstd. Balance as on 31.03.19	NPA A/Cs	Amt. Outstd. As on 31.03.19	NPA %	A/Cs Outstanding	Outstd. Balance as on 31.03.19	NPA A/Cs	Amt. Outstd. As on 31.03.19	NPA %
1	Allahabad Bank	0	0.00	0	0.00	0	24	72.45	9	15.21	21	34	48.62	9	13.25	27
2	Andhra Bank	0	0.00	0	0.00	0	7	7.43	2	0.76	10	17	16.00	2	0.46	3
3	Bank of Baroda	82	215.22	10	16.00	7	96	78.12	12	21.00	27	0	0.00	0	0.00	0
4	Bank of Maharashtra	0	0.00	0	0.00	0	12	15.39	0	0.00	0	15	13.85	2	3.89	28
5	Bank of India	0	0.00	0	0.00	0	159	232.53	9	17.03	7	32	61.85	4	2.54	4
6	Canara Bank	0	0.00	0	0.00	0	121	334.03	30	68.63	21	174	269.61	31	43.74	16
7	Central Bank of India	141	55.62	54	32.12	58	74	186.19	18	9.51	5	76	159.56	24	23.30	15
8	CORPORATION BANK	0	0.00	0	0.00	0	8	12.53	0	0.00	0	1	1.68	0	0.00	0
9	Indian Bank	1	0.27	1	0.27	100	39	66.75	19	21.10	32	28	51.22	6	8.21	16
10	IOB	20	42.50	5	18.30	43	25	39.50	12	9.50	24	43	68.50	16	11.10	16
11	PNB	3	2.80	3	2.50	89	48	144.75	14	30.32	21	72	180.40	9	11.45	6
12	P&SB	13	43.00	13	43.00	100	18	54.00	15	48.00	89	16	26.00	10	16.00	62
13	SBI	672	1158.00	232	400.00	35	1569	2895.00	533	1001.00	35	3138	5403.00	597	1054.00	20
14	SYNDICATE BANK	0	0.00	0	0.00	0	48	78.35	8	11.36	14	69	61.48	2	1.44	2
15	OBC	0	0.00	0	0.00	0	7	13.00	4	8.00	62	7	12.00	2	2.00	17
16	United Bank of India	2542	1712.17	2542	1712.17	100	2941	4635.91	1482	1528.06	33	1083	1061.82	247	344.19	32
17	Union Bank of India	181	229.67	121	114.59	50	151	619.98	117	387.29	62	252	494.56	177	151.82	31
18	UCO Bank	133	149.07	133	149.07	100	356	596.00	118	240.94	40	451	425.50	187	186.25	44
19	Vijaya Bank	21	9.67	21	9.67	100	22	35.29	2	1.50	4	9	19.11	2	1.07	6
	ASCB of PSBs Sub-Total	3809	3617.99	3135	2497.69	69	5725	10117.20	2404	3419.21	34	5517	8374.76	1327	1874.71	22
20	AXIS BANK	0	0.00	0	0.00	0	1	5.52	0	0.00	0	0	0.00	0	0.00	0
21	HDFC BANK	0	0.00	0	0.00	0	0	0.00	0	0.00	0	1	0.55	0	0.00	0
22	ICICI	0	0.00	0	0.00	0	1	0.15	0	0.00	0	0	0.00	0	0.00	0
23	IDBI BANK	0	0.00	0	0.00	0	25	73.85	6	24.32	33	0	0.00	0	0.00	0
24	INDUSIND BANK	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0	0.00	0	0.00	0
25	SOUTH INDIAN BANK	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0	0.00	0	0.00	0
26	Yes Bank	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0	0.00	0	0.00	0
27	Bandhan Bank	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0	0.00	0	0.00	0
28	Kotak Mahindra	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0	0.00	0	0.00	0
	ASCB of Pvt s Sub-Total	0	0.00	0	0.00	0	27	79.52	6	24.32	31	1	0.55	0	0.00	0
29	TGB	0	0.00	0	0.00	0	4083	6625.95	620	743.41	11	4573	5090.39	596	735.08	14
	TGBs Sub-Total	0	0.00	0	0.00	0	4083	6625.95	620	743.41	11	4573	5090.39	596	735.08	14
30	ACUB	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0	0.00	0	0.00	0
31	TCARDB	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0	0.00	0	0.00	0
32	TSCB Ltd	0	0.00	0	0.00	0	1421	2560.81	143	429.89	17	3146	3153.70	422	421.92	13
	ASCB of Coop Sub-Total	0	0.00	0	0.00	0	1421	2560.81	143	429.89	17	3146	3153.70	422	421.92	13
	GRAND TOTAL	3809	3617.99	3135	2497.69	69	11256	19383.48	3173	4616.83	24	13237	16619.40	2345	3031.71	18

Agenda item no -10

Timely submission of data by banks/ बैंको द्वारा समय पर डेटा भेजे जाने के संबंध में:

29 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 15.04.2019 for compilation of Agenda Notes for 129th SLBC Meeting. The date of submission by the concerned banks is tabulated as follows:-

SI.	Bank	Date of Submission
1	ACUB	12.04.2019
2	Allahabad Bank	07.05.2019
3	Andhra Bank	15.04.2019
4	AXIS BANK	30.04.2019
5	Bandhan Bank	01.05.2019
6	Bank of Baroda	03.05.2019
7	Bank of India	23.04.2019
8	Bank of Maharashtra	23.04.2019
9	Canara Bank	15.05.2019
10	Central Bank of India	18.04.2019
11	Corporation Bank	10.05.2019
12	Dena Bank	10.05.2019
13	Federal Bank	12.04.2019
14	HDFC	20.04.2019
15	ICICI	29.04.2019
16	IDBI BANK	14.05.2019
17	IDFC First Bank	25.04.2019
18	Indian Bank	13.05.2019
19	Indian Overseas Bank	04.05.2019
20	IndusInd Bank	07.05.2019
21	Kotak Mahindra Bank	02.05.2019
22	Oriental Bank of Commerce	09.04.2019
23	Punjab & Sind Bank	12.04.2019
24	Punjab National Bank	14.05.2019
25	South Indian Bank	30.04.2019
26	State Bank of India	04.05.2019
27	Syndicate Bank	05.04.2019
28	TCARDB	14.05.2019
29	Tripura Gramin Bank	08.05.2019
30	TSCB	30.04.2019
31	UCO Bank	09.05.2019
32	Union Bank of India	07.05.2019
33	United Bank of India	09.04.2019
34	Vijaya Bank	18.04.2019
35	YES Bank	09.05.2019
36	Ujjivan Bank	16.04.2019

Other Issues / अन्य मुद्दे :

Addition of new Member Banks in SLBC Tripura

A decision was taken by the house in the 128th SLBC meeting held on 15.03.2019, pertaining to the addition of payments banks and other small finance banks as members of SLBC Tripura. In view of the same, **India Post Payments Bank** and **North-East Small Finance Bank** have been incorporated as the new member Banks of SLBC Tripura from now onwards. A brief profile of both the Banks pertaining to the State of Tripura is presented below:

India Post Payments Bank

India Post Payments Bank business profile in Tripura as on 31.03.2019						
S.No.	Controlling Office	No. of Banking Outlets under Controlling office	Total No. of Savings Accounts (in actuals)	Total Amount (in Rs. lakhs)	Total No. of Current Accounts(in actuals)	Total Amount (in Rs. lakhs)
1	Dharmanagar	104	14138	59.1	26	0.82
2	Khowai	114	2350	8	5	0.08
3	KAILASHAHAR BRANCH	54	1417	3.64	9	0.1
4	RADHAKISHOREPUR	128	2223	2.5	13	0.1
5	Agartala	89	2031	8.4	7	0.1
TOTAL		489	22159	81.64	60	1.2

S.No.	Controlling Office	DBT Transactions						Bills & Utility Payments					
		MGNREGA		Scholarships		Social welfare benefits and other Government subsidies		Mobile and DTH recharge		Electricity, water & gas bills		Donations & insurance premiums	
		Nos.	Amount	Nos.	Amount	Nos.	Amount	Nos.	Amount	Nos.	Amount	Nos.	Amount
1	Dharmanagar	0	0	0	0	0	0	2667	NA	0	0	0	0
2	khowai	1200	0.2	200	0.1	100	0.04	800	0.11	300	0.05	10	0.008
3	KAILASHAHAR BRANCH	0	0	0	0	0	0	171	0.45	123	0.21	0	0
4	Radhakishorepur	0	0	0	0	0	0	212	NA	0	0	0	0
5	Agartala	0	0	0	0	0	0	228	NA	0	0	0	0

S.No.	Controlling Office	Enterprise & Merchant Payments									
		Postal products		Digital Payment of e-commerce delivery(CoD)		Small merchants/kirana stores/unorganized retail		Offline payments		Cash Management Services	
		Nos.	Amount	Nos.	Amount	Nos.	Amount	Nos.	Amount	Nos.	Amount
1	Dharmanagar	217	NA	0	0	0	0	0	0	23073	NA
2	khowai	10	NA	0	0	0	0	0	0	4392	NA
3	KAILASHAHAR BRANCH	9	0.13	0	0	17	0.08	0	0	1338	NA
4	Radhakishorepur	141	NA	0	0	0	0	0	0	2076	NA
5	Agartala	91	NA	0	0	0	0	0	0	2753	NA

North East Small Finance Bank

Branch Network

7 Branches in Tripura, of which 2 are rural, 3 are semi-urban and 2 are urban.

Business Profile (Amt in Rs. lakhs)

Deposits (AGDP)	Advances	Investment	Total
789.87	2332.44	Nil	3122.31
Of which Govt. Deposit	Advance made in the State from Outside State	CDR	CDR with investment
Nil	Nil	295%	295%

Statement of Deposits (nos. in actual, Amt in lakhs)

Savings A/cs		Current A/cs		Term Deposit A/cs		Total Deposit	
No.	Amt	No.	Amt	No.	Amt	No.	Amt
3159	125.94	1002	42.02	557	621.91	4718	789.87

Statement of Advances (nos. in actual, Amt in lakhs)

Name of Sector	Total Outstanding		Gross NPA		NPA %
	No.	Amt.	No.	Amt.	
(i) Agriculture	2274	566.50	58	7.22	1.28
Of which under KCC	0	0.00	0	0.00	
(ii) MSME	8846	1758.00	521	55.48	3.16
(iii) OPS	36	7.94	0	0.00	
TOTAL Priority(i+ii+iii)	11156	2332.44	579	62.70	2.69
Non-Priority Sector	0	0.00	0	0.00	
Total Advance	11156	2332.44	579	62.70	2.69

Proceedings of the Meeting of SLBC Tripura Sub - Committee on Industries held on 6th June, 2019 in the Directorate of Industries & Commerce, Govt of Tripura at Agartala.

The SLBC Tripura sub-committee meeting on Industries was held on 6th June 2019 at Directorate of Industries & Commerce, Govt of Tripura at Agartala.

The meeting was chaired by Shri Sachi Sarkar, Joint Director, Industries, with the presence of representatives of Banks. A list of participants of the meeting is enclosed.

At the outset, Shri Sachi Sarkar, Joint Director, Industries extended a warm welcome to the participants. He then proceeded to lay down the agenda for the meeting.

After discussions held at length among the participating Bankers, the following points were identified for pursuing by the Banks and concerned line departments.

1. A feasibility review on PMEGP/Swavalamban targets per branch was required to ascertain the capacity of proposals that can be financed by small branches.
2. Shri Sachi Sarkar, Joint Director, Industries, advised Banks for providing impetus on 2nd loan under PMEGP to eligible beneficiaries, whereby a maximum project cost of Rs. 1 crore for manufacturing & Rs.25 lakhs to services sector can be considered with applicable subsidy of 20% of the project cost subject to a maximum of Rs.20 lakhs.
3. The House observed that focus should be given under govt sponsored schemes for financing projects other than tailoring, beauty parlour, decorator, etc., since these projects have already achieved near saturation levels.
4. Clarification is to be sought from KVIC & DIC for sanctioning PMEGP & Swavalamban sponsored cases of the previous Financial Year 2018-19.
5. Participating Bankers raised the issue of immediate release of pending Swavalamban subsidy for cases sanctioned in FY 2018-19.
6. Shri Sachi Sarkar, Joint Director, Industries, while reviewing the achievements under Govt sponsored schemes, expressed concern over the below par performance of the Banks. He also requested the committee to take note of the non-performance of private sector Banks in financing PMEGP/ Swavalamban proposals.
7. Shri U Saha, HOD (C & R) TGB, expressed his concern on the many instances of prospective borrowers insisting on cash disbursements under Govt sponsored schemes in direct contravention to existing guidelines. The House was of the view that in such cases, scheme guidelines on disbursement should be followed without exception.



Summing up the discussion, Shri A Choudhury, Chief Manager SLBC & FI, United Bank of India requested the sub-committee members to implement the decisions made in the meeting on priority basis. The meeting ended with a vote of thanks by Shri Alok Chowdhury, Chief Manager, SLBC & FI, United bank of India.

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LIST OF THE PARTICIPANTS AT THE MEETING OF SLBC TRIPURA SUB - COMMITTEE ON INDUSTRIES HELD ON 6TH JUNE, 2019 AT DIRECTORATE OF INDUSTRIES & COMMERCE, GOVT OF TRIPURA AT AGARTALA.

Sl. No	Name	Designation/Office/Institution
1	Shri S Sarkar	Jt Director, Industries, Govt of Tripura
2	Shri Alok Chowdhury	Chief Manager, SLBC & FI, United Bank of India
3	Shri U Saha	HOD(CNR), Tripura Gramin Bank
4	Shri R Debnath	DCO, State Bank of India
5	Shri B Majumder	Manager, TSCB
6	Shri B Bhattacharjee	A.M., SLBC Tripura, United Bank of India

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Proceedings of the Meeting of SLBC Tripura Steering Committee and Agriculture Sub - Committee held on 11th June, 2019 at the Conference Hall of NABARD at Agartala.

The SLBC Tripura Steering Committee and Agriculture Sub - Committee was held on 11th June 2019 at the Conference Hall of NABARD at Agartala.

The meeting was chaired by Shri Sunil Kumar, GM NABARD with the presence of Shri Anand Kumar, DGM & CRM United Bank of India, Shri R K Mahajan, AGM RBI, and representatives from Agriculture Dept, ARDD and member Banks. A list of participants of the meeting is enclosed.

At the outset, Shri Anand Kumar, DGM & CRM United Bank of India extended a warm welcome to the participants. He then requested Shri Alok Choudhury, Chief Manager, SLBC to lay down the agenda for the meeting.

After discussions held at length among the participating Bankers, the following points were identified for pursuing by the Banks to resolve the issues that rose in the meeting.

1. Shri S Kumar, GM NABARD, observed that clarification is to be sought from Ujjivan Bank and Bandhan Bank pertaining to their reported figures in ACP achievement in agri-allied sector, particularly in fisheries and diary finance which seemed very high compared to their allotted targets. He was of the view that block-wise & sector wise individual beneficiary list should be furnished by the concerned Banks to Fisheries Department and ARDD which would provide a better insight into the same.
2. The House observed that classification of loans financed by Bandhan Bank pertaining to diary development should be reviewed to segregate the micro-finance base in general and DEDS scheme of NABARD in particular. Additionally, it was suggested that Bandhan Bank & Ujjivan Bank should approach NABARD for guidance on claim of subsidy under DEDS scheme.
3. Shri P.K. Mahapatra, DGM NABARD suggested that all Banks should provide for interest subvention on working capital loans financed by them for fisheries and diary development activities as per recent RBI guidelines.
4. It was decided by the House that SLBC desk will write to the State Govt for fixation of scale of finance for fisheries, animal husbandry and other sectors for providing working capital under Kisan Credit Card scheme, with a request to the Director of Agriculture, Govt of Tripura to convene DLTC meeting for finalization of scale of finance.
5. Issues related to extending bank finance to fisheries sector were discussed at length. It was observed that the prospective borrowers with clear ownership of land are being facilitated with Bank finance. Wherever the property is jointly owned, a consensus was reached for exploring JLG model for financing fisheries. Shri S Kumar, GM NABARD, suggested SLBC desk to take up with the State Govt for policy facilitation in creation of charge on land in such eligible cases. He also stated that NABARD will prepare a note in this regard for submission to the State Govt.



6. Shri D.K. Das, Dy Director, Agriculture Dept, Govt of Tripura stated that they were exploring the feasibility of providing a certificate to tenant farmers in the State to facilitate the authenticity of their livelihood and subsequent enrollment under PMFBY.

7. KCC figures reported by Banks were analyzed and it was observed that there were discrepancies related to the fresh and renewed KCC figures for FY 2018-19. As inferred from the available report, it was suggested to modify the existing figures after confirmation from respective Banks before reporting all 56040 KCCs sanctioned upto March 2019 as newly sanctioned loans.

8. For effective implementation of KCC Saturation Campaign, it was decided that the available list of farmers with the Agriculture Department will be shared with the Banks for identifying beneficiaries who are yet to avail of KCC loans. In this regard a special sub-committee of SLBC is to be formed for monitoring and actionable implementation of necessary steps to be taken by Banks along with Agriculture Department, with active involvement of NABARD.

9. To enable 100% achievement of KCC Saturation Campaign, it was decided to implement the same on pilot basis at Gomati district. In this regard, a special sub-committee of Gomati District Credit Committee comprising of Deputy Director of Agriculture Gomati District, LDM Gomati District, DDM Gomati District along with major Banks operating in the concerned district will be constituted for effective implementation of the same. This committee shall furnish progress reports on periodic basis to the special SLBC sub-committee for the same.

10. After due discussion on the recovery performance of Banks for FY 2018-19, Banks raised the issue of PDR cases pending since long at the Office of the Sub-Divisional Magistrate, Sadar, West Tripura.

11. The draft Annual Credit Plan of the State for FY 2019-20 was furnished to the member Banks for ensuring the alignment of corporate targets of respective banks with the Annual Credit Plan for ratification in the ensuing SLBC meeting.

12. Ms. Priti Saha, Dairy Officer ARDD, Govt of Tripura, elucidated on the new Diary scheme of ARDD which envisages interest subvention to eligible beneficiaries for setting up diary units and supplying milk to Gomati Co-operative. She stated that the scheme guidelines were in the finalization stage, and upon ratification of the same at appropriate levels, it will be made available to all Banks. A Memorandum of Understanding and Tripartite Agreement between Banks, ARDD and Gomati Co-operative is also being drafted for the same.

13. Shri S Kumar, GM NABARD, intimated that Rs.4.60 crores is available with NABARD as subsidy component to be provided to eligible cases sanctioned under DEDS Scheme. He requested all Banks to take necessary steps for full utilization of the available funds.

Summing up the discussion, Shri A Kumar, DGM & CRM, United Bank of India requested the sub-committee members to implement the decisions made in the meeting on priority basis.

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LIST OF THE PARTICIPANTS AT THE MEETING OF SLBC TRIPURA SUB - COMMITTEE ON INDUSTRIES HELD ON 11TH JUNE, 2019 AT CONFERENCE HALL OF NABARD AT AGARTALA.

Sl. No	Name	Designation/Office/Institution
1	Shri S Kumar	GM NABARD
2	Shri A Kumar	DGM & CRM United Bank of India
3	Shri P K Mohapatra	DGM NABARD
	Shri M P Hazra	GM, Tripura Gramin Bank
	Shri G C Rabha	Deputy Zonal Head, UCO Bank
4	Shri R K Mahajan	AGM RBI
5	Shri A Singh	AGM NABARD
7	Shri A Choudhury	Chief Manager, SLBC & FI, United Bank of India
	Shri U K Saha	HOD(C & R), Tripura Gramin Bank
8	Shri R Kaloi	DO, TSCB
9	Shri R Debnath	DCO, State Bank of India
11	Shri D K Das	DDA, Dept of Agriculture, GoT
13	Shri P K Paul	Asst Director, ARDD, GoT
14	Shri T K Basak	Development Officer, DIF, GoT
15	Shri M Roy	Branch Head, Bandhan Bank
17	Shri B Bhattacharjee	AM, SLBC Tripura, United Bank of India
18	Smt P Saha	Dairy officer, ARDD, GoT

*****XXXX*****



Minutes of the meeting of SLBC Sub-Committee on Financial Inclusion held on 16.05.2019 in the Conference Hall No-2 of New Secretariat Building, Agartala

Meeting of SLBC Sub-Committee on Financial Inclusion was held on 16.05.2019 in Conference Hall No-2 of New Secretariat building under the chairmanship of The Secretary; RD Department. List of the participants is given in Annexure-1

The discussions held and the decisions taken are noted below:-

Agenda-1: Disposal of pending loan applications: A total of 297 applications are pending for sanction of loan to SHGs with different Bank Branches up to 31.03.2019, resulting in negative impact on the activities of the SHGs. The Bankers assured to sanction and disburse the pending SHG loan applications within 15.06.2019. It was also decided that SMMU will share the pendency list to all respective head/ Regional Banks on every month.

(Action: All Banks & TRLM)

Status of pendency:-

Programme	Bank	Applications pending
NRLM	TGB	67
	TSCB	171
	UBI	35
	UCO Bank	23
	Canara	1
NRLM Total		297

(Action: All Banks & All BMMUs)

Agenda-2: SHG Bank Credit Linkage target for the FY 2019-20 of the State for both NRLM and NERLP were discussed. Target for the FY 2019-20 are as follows:

Name of the programme	No. of SHGs to be financed	Total loan Amount (in lakh Rs)
NRLM	4489	6213
NERLP	6559	8223
Total	11048	14436

It has been decided to submit the loan applications as per target for FY 2019-20 by 31st October 2019 to the bank branches. It was also decided to sanction loan to SHGs within 15 days of receipt of correctly filled up applications by the Bank Branch. Suitable instructions in this respect will be issued by the Head / Regional offices of the Banks.

Month wise Plan for submission of Loan application to bank branches under NRLM Districts and NERLP Districts by October 2019 for the FY19-20 is given in Annexure-II. Head of Banks are to circulate the target with all concerned branches.

(Action: All Banks, TRLM and NERLP)

Agenda-3: Renewal and Enhancement of Loans: It has been decided to renew and enhance the limit of SHG Loan for the eligible SHGs on quarterly, through mass Renewal and Enhancement program at Block Level in consultation with the Banks during the FY19-20 in accordance with the guidelines of the Reserve bank of India. The decision will be communicated by the Head / Regional offices to the respective Bank Branches dealing with SHG Bank Credit Linkage. It was also decided that banks will go for mass renewal and enhancement of SHG loan for the 1st quarter by 3rd & 4th June, 2019. Head of Bank are to issue letter to all concerned branches for the said purpose.

(Action: All Banks, TRLM and NERLP)

Doses of credit to SHG as per RBI guideline:-

- First Dose: 6 times of the existing corpus or minimum of Rs 1 lakh, whichever is higher.
- Second Dose: 8 times of the existing corpus or minimum of Rs 2 lakhs, whichever is higher.
- Third Dose: Minimum of Rs 3 lakhs based on MCP.
- Fourth Dose: Minimum of Rs 5 lakhs based on MCP.

(Action All Banks)

Agenda-4 Bank Sakhi: During the FY18-19 a total no. of 63 Bank Sakhis has been placed in different Rural Bank Branches. It was discussed and decided that Bank Sakhis are to be placed in all the remaining rural bank branches having SHG accounts in the 3 Districts Dhalai/ Gomati/ South Tripura. The Bank Sakhis are to be trained and placed in the bank branches by 15th June, 2019. List of vacant bank branches, where the Bank Sakhis is to be placed are given at annexure-III. The Districts were asked to share the name of the prospective Bank Sakhis for training and deployment to banks

(Action: All DMMUs, TRLM)

Agenda-5: Sharing of Correct Data in Bank linkage Portal by banks

- MoRD is monitoring SHG Bank Linkage performance based on data sharing by Banks from their CBS in the Bank Linkage Portal.
- Use of improper code is leading to wrong reporting as well as under reporting of performance of Banks and TRLM.
- Due to improper use of SHGs loan product code, SHGS are being deprived of the benefit of Interest Subvention. So, Banks are requested to ensure that proper product code for SHG loan is assigned. It was decided that Banks will resolve it by 30th May, 2019.

(Action: All Banks)

Agenda-6: Community Based Recovery Mechanism (CBRM): All SHG related issues including recovery of old dues with banks is the prime focus of TRLM. With this objective, 30 (thirty) Bank branches have been brought under CBRM. So far, Branch Level Bank Linkage Committee under CBRM has been constituted in 30 Bank branches. According to the experience so far, Bankers are positive with the CBRM concept. With these view it was discussed and decided to extend community Based Recovery Mechanism (CBRM) in all the rural bank branches having finance with SHGs. Lead Bank of Tripura is to issue circular to all Head of Banks for the formation of CBRM in their respective branches and inform the same to the TRLM.

(Action: TRLM, All Banks)

Agenda-7: Financial Literacy support: The need for financial literacy of SHG members is of utmost importance, so it was discussed that Community Resource Person for Financial Literacy (FL CRPs) would be identified from among the SHG members and would be trained on Financial Literacy. These trained FL CRPs will provide training to the SHG members. It was also decided that it will first be initiated in 3 District; Dhalai/ Gomati/ South Tripura where presently NRLM is working and with time it will be expanded in the other 5 Districts of NERLP.

(Action: TRLM)

Agenda-8: MOU with Banks: Tripura Rural livelihood Mission has signed MoU with Tripura Gramin Bank, Tripura State cooperative Bank ltd , UCO Bank and united Bank of India, in the State for flawless SHG Bank Linkage. Now, that the MoU needs to be renewed with Tripura State Cooperative Bank and UCO Bank. State Bank of India is yet to

sign MoU . It was agreed in the SLBC Sub-committee meeting on Financial Inclusion that the renewal MoU shall be done with TSCB & UCO and new MoU shall be done with SBI.

(Action: Banks & TRLM)

Agenda-9: Other issues:

- Issue of unwillingness of extending credit to SHG by the State Bank of India & Canara Bank was discussed. Representatives of SBI & Canara Bank have assured to resolve the issue at the earliest. A separate meeting shall be done with the SBI on this Issue.

(Action: Canara Bank & SBI)

- Tripura Rural Livelihood Mission (TRLM & NERLP) are to share SHG members account details with banks to identify whether the members account is linked with any Insurance policy under various Insurance Scheme, if the members are not linked with the schemes the officials of TRLM & NERLP would ensure that the SHGs members are linked with various Insurance Scheme.

- Month wise plan for SHG members Insurance Linkage is to be prepared by TRLM & NERLP and it has to be shared with banks. Month wise plan for Insurance linkage under TRLM shall be shared by the TRLM separately with the Banks.

(Action: TRLM, NERLP & Banks)

The meeting ended with thanks to the chair.

Sd/-

(Saumya Gupta, IAS)

Secretary to the Government of
Tripura

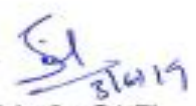
**Government of Tripura
State Mission Management Unit
Tripura Rural Livelihood Mission
Rural Development Department**

No.F.6 (1)-RD (TRLM)/2012/1314-36

Date...03/06/2019

Copy to:-

- 1) The Secretary, RD for kind information,
- 2) The Asstt. General Manager, Reserve Bank of India,
- 3) The General Manager, NABARD,
- 4) The DMM, Dhalai / Gomati / South Tripura DMMU.
- 5) The Chairman, Tripura Gramin Bank,
- 6) The DGM & CRM, United Bank of India,
- 7) The Assistant General Manager, SBI North & South,
- 8) The Managing Director, Tripura State Cooperative Bank Ltd.
- 9) The Zonal Manager, UCO Bank,
- 10) The Chief Manager, Canara Bank,
- 11) Retainer Consultant, Financial Inclusion, TRLM,
- 12) Consultant, Financial Inclusion, NERLP,
- 13) Program Manager, Micro Finance, NERLP, RPMU.
- 14) The DPM,NERLP, Unakoti/ North Tripura/ Khowai/ West Tripura/ Sepahijala District,
- 15) District Coordinator FI, Dhalai/ Gomati/ South Tripura,


(Sudhakar Shinde, IAS)
Chief Executive Officer
Tripura Rural Livelihood Mission

List of participants:

Sl.No	Name	Designation	Organisation
1	Smt. Saumya Gupta	Secretary	RD
2	Sri. P k Chakravarty	CEO	TRLM
3	Sri. P L Chakma	DMM (Gomati)	TRLM
4	Sri. Bikash Ranjan Debnath	SRP (FI)	TRLM
5	Sri. Dibakar Purkyastha	SRP (FI)	TRLM
6	Sri. Biswajit Debnath	SPM	CSC-SPV
7	Sri. Shankha Shubhra Acharjee	Assistant Manager FI	CSC-SPV
8	Sri. Satyam Das	Officer	Canara Bank
9	Sri. Avinash Kumar	Chief Manager	Canara Bank
10	Smt. Sonali Laskar	DPM (Khowai)	NERLP
11	Sri. Uttam Kumar Saha	HOD (C&R)	TGB
12	Sri. Shailendra Pratap Singh	State Consultant	JSI.PS, Jharkhand
13	Sri. B. Kanungue	Manager	SBI, RBO (south)
14	Sri. Rahul Kr. Mishra	Manager	SBI, RBO (North)
15	Sri. Prasant	Manager	NABARD
16	Sri. Alok Choudhury	CM	SLBC
17	Sri. Anand Kumar	DGM & CRM	UBI
18	Sri. Biswanath Mazumder	Manager	TSCB ltd
19	Sri. Joshuda Debbarma	Manager	TSCB ltd
20	Smt. Aparna Debbarma	MD	TSCB ltd
21	Sri. Goveh Mayur R	DMM (Dhalai)	TRLM
22	Sri. Reuben Ranglong	DPM (Unakoti)	NERLP
23	Sri. Sujoy Chakraborty	District Coordinator	NERLP (Khowai)
24	Sri. Swarup Mitra	Assistant Manager	TGB
25	Sri. Arindam Dhar	Manager	TGB
26	Sri. M M Goswami	Chairman	TGB
27	Sri. Amitava Ray Chadhuri	DPM	NERLP(West Tripura)
28	Sri. Swapan Das	Consultant, BL	NERLP
29	Dr. Sanjib Shil	DPM	NERLP(North Tripura)
30	Sri. Golap chanda Rabha	Chief Manager	UCO Bank
31	Sri. Sandipan Debnath	DC, FI (Gomati)	TRLM
32	Sri. Surajit Saha	Branch Head	Axis Bank
33	Sri. Avik Nag	Cluster Head	Axis Bank
34	Sri. Ashok Kumar Majumder	DC, FI (South Tripura)	TRLM
35	Sri. Ranjit Debbarma	DC, FI (Dhalai)	TRLM
36	Sri. Manojit D. Debnath	AGM	RBI
37	Sri. Gopal Debnath	PM (MIS)	TRLM
38	Dr. Dipayan Ghosh	SMM (M&E)	TRLM
39	Sri. Abhijit Debbarma	APM (FI)	TRLM

BANK-BRANCH NETWORK IN TRIPURA AS ON 31.03.2019

	West			Sepahijala			Khowai			Gomati			South			Dhalai			Unakoti			North			Total			GRAND TOTAL
	R	SU	U	R	SU	U	R	SU	U	R	SU	U	R	SU	U	R	SU	U	R	SU	U	R	SU	U	R	SU	U	
ACUB	0	0	2	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1	2	3	
Allahabad Bank	0	0	1	0	0	0	1	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	3	
Andhra Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	
Axis Bank	1	1	3	0	1	0	0	1	0	0	1	0	0	1	0	0	0	0	0	0	0	1	0	1	6	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	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	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	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	1	1	
Federal Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	
HDFC	0	0	3	0	1	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	1	0	0	3	3	6	
ICICI	0	2	1	0	0	0	1	0	0	0	1	0	0	0	0	1	0	1	0	0	1	0	0	3	4	1	8	
IDBI	1	0	1	0	0	0	0	0	0	3	2	0	0	1	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	1	1	
Indian Bank	0	0	2	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	1	0	2	3	
Indian Overseas Bank	1	0	1	0	0	0	0	1	0	0	1	0	0	0	0	0	0	1	0	0	0	0	0	2	2	1	5	
Indus-ind	0	1	1	0	0	0	0	0	0	0	1	0	0	1	0	0	0	0	0	0	0	1	0	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	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	1	0	1	1	1	3	
South Indian Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	
SBI	9	4	17	4	2	0	1	1	0	4	2	0	5	3	0	1	3	0	2	1	0	7	2	0	33	18	17	68
Syndicate Bank	0	0	1	0	1	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	2	1	0	2	3	1	6	
TCARDB	0	0	1	0	1	0	0	0	0	0	1	0	0	1	0	0	0	0	1	0	0	0	0	0	4	1	5	
TGB	14	11	13	13	5	0	10	3	0	16	2	0	17	4	0	14	0	0	9	1	0	12	4	0	105	30	13	148
TSCB	9	0	11	6	2	0	4	0	0	6	2	0	5	3	0	6	3	0	5	0	0	1	2	0	42	12	11	65
UCO Bank	2	1	6	1	4	0	2	1	0	0	2	0	1	2	0	2	2	0	2	0	0	1	0	0	11	12	6	29
Union Bank of India	0	0	4	0	0	0	0	0	0	0	1	0	1	0	0	0	0	0	0	0	0	1	0	1	2	4	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	0	1	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	3	4	
Yes Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	
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	54	25	112	33	24	0	25	12	0	37	28	0	40	18	0	33	13	0	22	9	0	29	19	0	273	148	112	533



United Bank of India : Lead Bank Division

Ref : SLBC/Tripura/ 3 204 /2019

Dated, the 22nd March, 2019

Minutes of the 128th Meeting of State Level Bankers' Committee for Tripura on 15.03.2019

The 128th SLBC meeting of Tripura State was held at Pragya Bhawan, Hall No.4, Agartala on 15th March, 2019 under the Chairmanship of Shri L.K. Gupta, Chief Secretary Government of Tripura and Shri Ajit Kumar Das. At the outset, Shri Mukti Ranjan Ray, Convener extended a hearty welcome to the dignitaries along with the participating members and requested both the Co-Chairmen to deliver the key note address.

Shri Ajit Kumar Das, ED, United Bank of India in his address highlighted current status of credit deployment in various sectors and schemes of the State and Central Govt. He appreciated the concerted efforts by Banks to improve the CD Ratio to 54% and achieve the overall credit disbursement target for the Annual Credit Plan of this fiscal year by December 2018. He also requested the Banks to keep on performing in an inspired manner for all-round development of the State in co-ordination with the Govt & other stakeholders.

Shri L.K. Gupta, Chief Secretary, Govt of Tripura extended a warm welcome to the attendant members of SLBC Tripura. He pointed out that owing to the limited resources available with the State Government, Banks are to play a very crucial role in the development schemes initiated by the Hon'ble Chief Minister. He suggested holding of the Review Meeting within a period of two months in order to facilitate proper execution of the action points & decisions by the end of the subsequent quarters. While mentioning increase in CD ratio, he advised Banks to work towards increasing the CD Ratio to the targeted 60%, through credit disbursements covering all the segments in terms of the credit plan.

Shri Tamal Biswas, GM RBI, in his deliberation, highlighted on the State Financial Inclusion Plan and RBI's focus on villages having population above 5000 mandatorily being serviced by a brick & mortar branch, while villages having population below 5000 may be serviced by fixed point banking outlets and ultra small branches in accordance with RBI guidelines as per viability acceptable to Banks.

Shri M Dohare, GM & CRM, United Bank of India then proceeded to outline the performance of the Banks and briefed the house about the performance of the banks and development made during the Dec, 2018 quarter. Shri Dohare initiated the discussion on the Action Taken Report on the action points raised in the last SLBC meeting.

CD Ratio: CD ratio increased to 54% as on 31.12.2018 from 46% as on 31.12.2017, registering a growth of 8% in Y-O-Y basis. The increase is primarily due to a big ticket corporate loan of SBI. The House was of the view that the growth in CD ratio should be attained through credit disbursements in priority areas with attainment of the stipulated ratio by all the banks. Shri Sunil Kumar, GM NABARD, informed the house that the State Focus Paper for the FY 2019-20 has been formulated and the same may be approved in today's meeting. Shri L.K. Gupta suggested that raising the CD Ratio of the State to 60% should be taken under consideration while formulating Annual Credit Plan for the FY 2019-20, which shall enable Banks to target key areas for lending, thus helping to attain the targeted CD ratio of 60%, in the coming fiscal year.

(Action: All Banks)

1 | Page



Agriculture. Dr.D.P.Sarkar,Director of Agriculture Deptt informed that only 10-12% of KCC proposals sponsored by Agriculture Dept have been sanctioned by Banks and the average ticket size of KCCs issued is in the lower range of Rs.20000-25000/=. Sri L K Gupta, Chief Secretary urged upon the Banks to be proactive in providing need-based finance to the farmers sponsored by the Department

Shri M Dohare, GM & CRM, United Bank of India, requested the Agriculture Dept to furnish the details of identified farmers under the recently launched PM-KISAN Yojana , so that the left out farmers can be taken up for finance. In doing so, the objective of KCC saturation initiative of GOI can be achieved. Shri Sunil Kumar, GM NABARD, suggested that awareness camps should be organized by Banks with the co-operation of Agriculture Department and Revenue Department for ensuring the success of the KCC saturation drive. He also suggested involving BC/CSP agents to maximize the reach of the campaign.
(Action: All Banks and Agriculture Dept)

Pradhan Mantri Fasal Bima Yojana (PMFBY) : the House observed that the notification of PMFBY for both Kharif & Rabi seasons of the FY 2018-19 were issued by the State Govt just 2 and 10 days respectively, before the cut-off dates for deduction of insurance premium. The delay in issuing of notification rendered Banks unable to raise awareness initiatives about the scheme, which hampered the process of enrollment under PMFBY critically. AICIL representatives also did not provide any support to Banks at District level for ensuring the timely enrollment of farmers under PMFBY. State Govt was requested to ensure the issuance of future notifications regarding PMFBY, well in advance as branches require adequate time to cover all eligible loanee & non-loanee farmers, numbering in thousands under the scheme.
(Action: All Banks and Agriculture Dept)

Opening of Bank Branches in unbanked villages: Regarding opening of branches in 5 allocated villages with population above 5000, Union Bank of India, Canara Bank, Vijaya Bank, Axis Bank and ICICI Bank informed the house that the proposals for opening branches at Radhapur, Charipara, Ishan Chandra Nagar, Chandipur and Nabincherra respectively are awaiting confirmation from their respective competent authorities. The House was of the view that the Chairperson of SLBC should write a letter to the MD & CEO of all these Banks and to escalate the matter with the Dept of Financial Services, Govt of India, if found to be necessary, for immediate intervention and expediting the resolution in the matter.
(Action: Union Bank of India, Canara Bank, Vijaya Bank, Axis Bank, ICICI Bank & SLBC).

As per Board approval of Tripura Gramin Bank, branches will be opened in the forthcoming months at Durganagar, Belbari, Manughat and Poangbari, for which permission has been sought from RBI.

Self Help Groups (SHGs): Shri M Dohare, GM & CRM, United Bank of requested all Banks to complete pending disbursements of SHG loans before the end of the financial year. It was reported by NERLP that around 2300 proposals are lying pending for more than 3 months. Shri Pradip Chakraborty, CEO TRLM, mentioned that appointment of more Bank Sakhis to facilitate SHGs is under progress and all the banks should enlist the services of the Bank Sakhis for strengthening the SHG movement.

The House also suggested that all SHG loans should have an initial minimum quantum of One Lakh Rupees, for better implementation of the project and efficient end use utilization by the SHG members. Also, for better recovery in SHGs, the effective CRBM mechanism should be adopted by all the Banks.
(Action: All Banks)



Pradhan Mantri Adarsh Gram Yojana: SC/ST, OBC & Minorities Dept, Govt of Tripura, as per decision of last SLBC meeting had provided a list of 21 villages for adoption by Banks, which were duly allocated to various Banks having service outlets in and around the concerned villages. The concerned branches will provide adequate financial assistance to SC/ST/OBCs, other weaker sections in these villages along with coverage of social security schemes and should proactively participate in all development programmes..
(Action: Concerned Banks)

Dairy Development Scheme: The House was apprised on the Dairy Development Scheme of State Govt of Tripura, which provides for a subsidy component to be borne by the State Govt. The scheme, which is in line with the existing Dairy Entrepreneurship Development Scheme (DEDS) of NABARD is under formulation and will be circulated to all Banks for implementation upon its approval.

Shri Sunil Kumar, GM NABARD, informed that of the total subsidy component of Rs.4.32 crores earmarked for this fiscal year, till date only Rs.92.00 lakhs have been utilized. He requested all Banks to book the subsidy in eligible cases immediately. The House also observed that Bandhan Bank having sanctioned a large number of cases in the Dairy sector have not lodged any subsidy claim with NABARD. As such, Bandhan Bank & Ujjivan Small Finance Bank were advised to lodge the subsidy claims in eligible cases with NABARD before the end of this fiscal year so that borrowers can avail of the unutilized subsidy amount lying with NABARD. (Action: All Banks, NABARD)

Crop/Fishery Loans: The House observed that Bandhan Bank, IDFC First Bank, Ujjivan Small Finance Bank and HDFC Bank have performed many fold above their allotted targets in the concerned sectors. These Banks were advised to provide for interest subvention as per prevalent guidelines to borrowers in this sector. Further, representatives of these Banks were advised to contact Shri Kumar Alok, Principal Secretary to the Hon'ble Chief Minister for briefing their strategy of marketing and achieving a high level of credit deployment, so that the feasibility of incorporating the same strategy by other Banks to an extent may be explored. (Action: Bandhan Bank, IDFC First Bank, Ujjivan Bank and HDFC Bank)

Government Sponsored Schemes (PMEGP, Swavalamban, etc.): Sanction & Disbursement figures in sanctioned cases were found to be very low. Shri M M Goswami, Chariman Tripura Gramin Bank shed light on the various issues hindering the disbursement process. He stated that branch level functionaries were finding it difficult to effect disbursement properly as borrowers were insisting on availing of loan in cash or through savings account directly, which is in contradiction to the guidelines of both the concerned schemes. Shri L.K. Gupta, Chief Secretary, insisted Banks to adhere to guidelines strictly while sanctioning & disbursing the loans. Departments are to sensitize the applicants. (Action: All Banks & KVIC/DIC)

Smt A Debbarma, MD TSCB sought clarification from the House whether loans can be sanctioned in sponsored cases while the Model Code of Conduct for Elections was in place in the State. Shri L.K. Gupta, Chief Secretary, Govt of Tripura clarified that while the model Code of Conduct is in force, Govt Deptt cannot identify new beneficiaries and as such no new proposals can be sponsored by the Govt departments. As such there is no bar in sanctioning loans to beneficiaries already sponsored to Banks before the Model Code of Conduct came into effect on 10th March, 2019. (Action: All Banks)

Social Security Schemes(PMSBY, PMJJBY, APY): Regarding claim settlements under PMSBY and PMJJBY, the house was of the view that financial awareness regarding claim of insurance under these schemes should be promoted among the populace to ensure timely submission of claim. Banks are advised for taking up with LIC and NICL for PMJJBY and PMSBY respectively. (Action: All Banks, LIC & NICL)



Stand Up India: Shri D Choudhury, Regional Manager, State Bank of India pointed out that the performance in the State was hindered by the lack of eligible borrower applicants conforming to the guidelines as per scheme. The House was of the view that proper awareness initiatives targeted at eligible beneficiaries may yield better result. Shri L.K. Gupta, Chief Secretary, Govt of Tripura suggested convening of awareness camps by SLBC and line departments after completion of the elections. **(Action: All Banks)**

Pradhan Mantri Mudra Yojana: Shri M Dohare, GM & CRM, UBI highlighted the coverage of 1.91 lakh beneficiaries upto Dec,18 under MUDRA And urged all Banks to step up disbursements to achieve the State target by focusing their efforts in financing activities with high potential as identified by the State Govt. He also informed the House about the successful achievement of targets for both the aspirational districts of West Tripura & Sepahijala, in the 100 days MSME Support and Outreach Campaign. **(Action: All Banks)**

Achieving targets under ACP and Flagship Schemes: The House observed that even though the overall ACP achievement stood at 122% of the target, it was mainly due to one corporate advance in the power sector, thus raising the targeted achievement under non-priority sector to 277%. The achievement stands at 90% for priority sector upto the quarter ended December 2018. Shri L.K. Gupta, Chief Secretary, Govt of Tripura, advised Banks to complete all pending disbursements under ACP so that priority sector target is also achieved in all parameters. **(Action: All Banks)**

Pradhan Mantri Awas Yojana (PMAY): After reviewing the progress of loans under PMAY, the house was of the view that more effort is required in financing loans under this scheme. Shri M Dohare, GM & CRM UBI and Shri M M Goswami, Chairman, TGB elucidated on the impediments faced by Banks while claiming CLSS under PMAY, which have led to considerable numbers of pending cases due for subsidy benefit. As opined by Urban Dev Deptt, it is decided to hold a meeting of major Banks facing these subsidy claim issues with NHB / HUDCO representatives for resolution of existing issues **(Action: All Banks, NHB & HUDCO)**

Chief Minister's B.Ed Anuprerna Yojana: Out of 1581 proposals received by banks, 1500 have been accorded approval by Higher Education Dept, out of which, 470 applications have been sanctioned by Banks amounting to Rs.496.20 lakhs. Shri Dohare informed the House that as the scheme envisages only one type of benefit to SC/ ST students, either through Bank finance or post-matric scholarship scheme of Welfare Department, an undertaking from identified applicants were sought towards resolution of the matter. Shri L.K. Gupta, Chief Secretary, requested Banks to take all necessary actions to expedite the sanction & disbursement process. Banks are to follow the Education Loan norms. **(Action: All Banks)**

NPA and Recovery: Shri Dohare, GM & CRM, United Bank of India referred to the NPA position of the Banks and requested co-operation from the State Govt. to provide necessary support in the process of recovery from NPA borrowers, particularly in Personal Loans to State Govt employees & other Govt. sponsored schemes. **(Action: All Banks & State Government)**

Shri Sunil Kumar, GM NABARD, elaborated on a few schemes of NABARD as part of their policy regarding Area Development Schemes and Agricultural Marketing Infrastructure (AMI) which aims to develop agri marketing infrastructure including storage infrastructure for managing marketable surplus.

The meeting ended with a vote of thanks to the chair by Shri M R Ray, GM & Convener of SLBC.

General Manager (Agri) & Convener of SLBC, West Bengal & Tripura

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LIST OF THE PARTICIPANTS AT THE 128th MEETING OF THE SLBC FOR THE STATE OF TRIPURA HELD AT PRAGYA BHAVAN, AGARTALA ON 15.03.2019 AT 11:00 A.M.

Sl. No.	Name of the Dignitaries	Designation/Office/Institution
I		CHAired BY
1	Shri L.K. Gupta	Chief Secretary, Govt. of Tripura
2	Shri Ajit Kumar Das	Executive Director, United Bank of India and Co-Chairman, SLBC-Tripura
II	GOVT. OFFICIALS	
1	Shri Kumar Alok	Principal Secretary to the Chief Minister
2	Shri Manoj Kumar	Principal Secretary, Finance, GoT
3	Shri Barun Kumar Sahu	Principal Secretary, Revenue, GoT
4	Shri Rameshwar Das	Secretary, Fishery & ARDD, GoT
5	Shri M.L. Dey	Secretary, Agriculture & SC Welfare, GoT
6	Shri Kiran Gitte	Special Secretary, Urban Development, GoT
7	Shri N. Darlong	Secretary, Finance, GoT
8	Shri P.K. Chakraborty	Special Secretary & CEO TRLM, GoT
9	Shri Milind Ramteke	Director, Urban Development, GoT
10	Shri D.K. Chakma	Director, ARDD & Fisheries, GoT
11	Dr. D. P. Sarkar	Director, Agriculture, GoT
12	Shri Nandagopal Noati	SFC & D, Fisheries, GoT
13	Shri S.K. Sarkar	Joint Director, Industries & Commerce, GoT
14	Smt Puja Thapa	State Mission Manager, Urban Development, GoT
15	Shri Prabin Kr. Paul	Asst. Director, ARDD, GoT
16	Shri Tapas Kr. Basak	Development Officer, Institutional Finance
17	Dr. Basudeb Bhattacharya	Key Officer, CM Janata Darbar.
18	Shri Sushil Debbarma	TKVIB
19	Shri Ashutosh Saha	I/C PMEGP, TKVIB
20	Shri Santanu Ghosh	D.O., DIF
21	Shri Sudhir Ghosh	L.D.C., DIF
III	RBI/NABARD/SIDBI/NHB/HUDCO O/ INSURANCE COMPANIES/ BSNL	Designation/Office/Institution
1	Shri Tamal Biswas	General Manager, RBI
2	Shri Sunil Kumar	General Manager, NABARD
3	Shri K Venugopal	Deputy General Manager, NABARD
4	Shri M. D. Debnath	Assistant General Manager, RBI
5	Shri Rakesh Kumar Yadav	Assistant Manager, SIDBI
6	Shri Subrata Nag	BM (P&GS), LIC
7	Shri Sankar Podder	Marketing Officer, National Insurance Co. Ltd.
8	Shri Swapan Das	Consultant, NERLP Tripura
9	Shri Gaurab Choudhury	S.E., HDFC ERGO General Insurance Company
IV	COMMERCIAL BANKS	Designation/Office/Institution
1	Shri Mukti Ranjan Ray	General Manager, United Bank of India & Convener, SLBC Tripura
2	Shri M. Dohare	General Manager & CRM, United Bank of India, Tripura Region
3	Shri M.M. Goswami	Chairman, Tripura Gramin Bank



3	Shri M.M. Goswami	Chairman, Tripura Gramin Bank
4	Smt A Debbarma	MD, Tripura State Co-operative Bank Ltd.
5	Shri M.P. Hazra	GM, Tripura Gramin Bank
6	Shri Shibatosh Chowdhury	RM, SBI RBO Agartala South
7	Shri Deepak Choudhury	RM, SBI RBO Agartala North
8	Shri M. Rameshchandra Prabhu	Deputy General Manager, Corporation Bank
9	Shri Subhodh Kr. Jha	Zonal Manager, UCO Bank
10	Shri Bedanga Dev Barman	Assistant General Manager, IDBI Bank
11	Shri Alok Chaudhury	Chief Manager, SLBC & FI, United Bank of India
12	Shri Avinash Kumar	Chief Manager, Canara Bank
13	Shri Debajit Ghosh	Chief Manager, Bank of Baroda
14	Shri Sanjit Singh	Chief Manager, Allahabad Bank
15	Shri Sangram Behera	Chief Manager, Vijaya Bank
16	Shri Lalta Prasad	Chief Manager, Union Bank of India
17	Shri L.S.S. Nath Shahdeo	Chief Manager, Indian Overseas Bank
18	Shri Krishnapada Bhowmik	GM, ACUB Ltd.
19	Shri P. Natraj Krishnan	VP & Cluster Head, Axis Bank
20	Shri Ratan Das	Dy. Vice President, HDFC Bank
21	Shri Sudip Chakraborty	Cluster Head, Bandhan Bank Ltd.
22	Shri Sunil Pradhan	Sr. Manager, Central Bank of India
23	Shri S.P. Singh	Sr. Manager, Bank of Maharashtra
24	Shri Partha Sarathi Nath	SBM, ICICI Bank
25	Shri Anupam Sarkar	Sr. Manager, Indian Bank
26	Shri Rupam Das	Dy. Manager, Punjab National Bank
27	Shri S. Barman	Asst Manager, Yes Bank Ltd.
28	Shri Rajat Debnath	DCO, State Bank of India
29	Shri Sushanta Talukdar	BM, Ujjivan Small Finance Bank Ltd.
30	Shri Sibananda Chhetri	BM, HDFC Bank
31	Shri Ajay Bhowmik	Manager, Andhra Bank
32	Shri Biswajit Gupta	Manager, Corporation Bank
33	Shri Madhur Bhaskar	Manager, Federal Bank
34	Shri R.M. Kaloi	Development Officer, TSCB Ltd.
35	Shri Amal Debbarma	Assistant Development Officer, ACUB Ltd.
36	Shri Sanmoy Banerjee	Assistant Manager, Kotak Mahindra Bank
37	Shri Soumya K Chakraborty	Assistant Manager, IDFC First Bank
38	Shri Arup Roy	Assistant Manager, Ujjivan Bank
39	Shri Pradip Kumar Badatiya	Officer, South Indian Bank
40	Shri Rajan Dasgupta	Officer, Bank of India
41	Shri Tapan Sutradhar	Officer, Punjab & Sind Bank
42	Shri Shradhanand Soren	Director, RUDSETI Agartala
43	Shri Sushanta Paul	Director, RSETI Udaipur
44	Shri Gopendra Chandra Rakshit	LDM, South Tripura
45	Shri Chandan Kanti Das	LDM, Gomati
46	Shri Arindam Debbarma	LDM, Khowai & Dhalai
47	Shri Arun Chakma	LDM, West Tripura
48	Shri Bhargav Bhattacharjee	Assistant Manager, SLBC & FI, United Bank of India

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त्रिपुरा हेतु राज्य स्तरीय
बैंकर्स समिति की बैठक

STATE LEVEL BANKERS' COMMITTEE MEETING
FOR TRIPURA



129th

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कार्यसूची टिप्पण ★ AGENDA NOTES

March 2019

मार्च २०१९



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