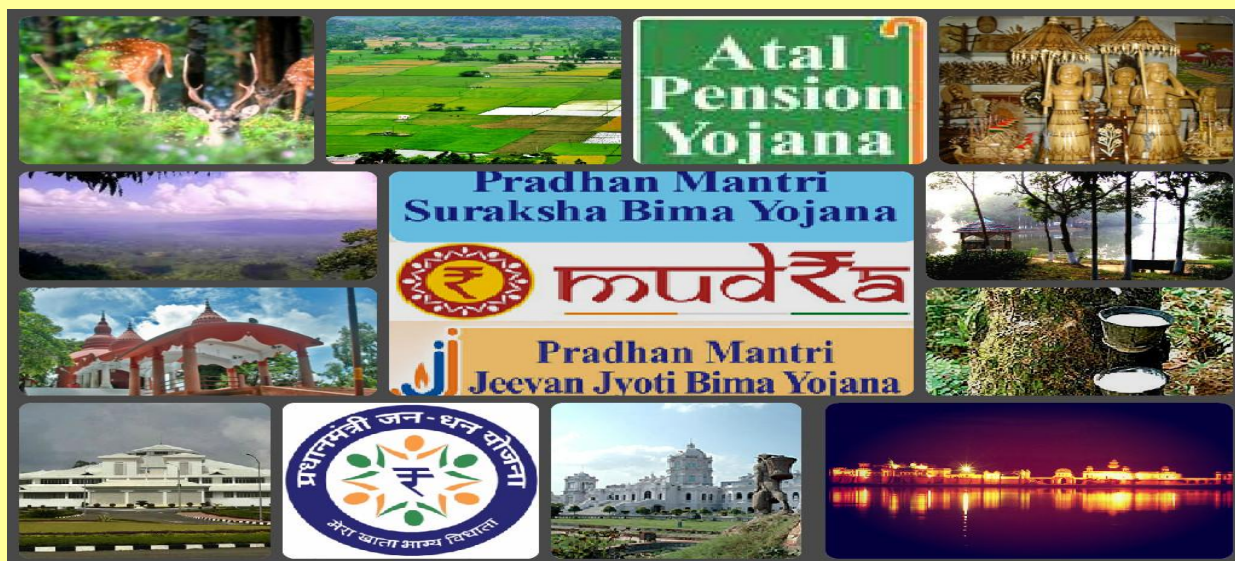


त्रिपुरा हेतु  
राज्य स्तरीय बैंकर्स समिति की बैठक  
STATE LEVEL BANKERS' COMMITTEE MEETING  
FOR TRIPURA



132<sup>nd</sup>

MARCH 2020

१३२ वी

मार्च २०२०

Quarterly Review

कार्यसूची टिप्पण ★ AGENDA NOTES

पंजाब नैशनल बैंक  
...भरोसे का प्रतीक !



punjab national bank  
...the name you can BANK upon !



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

**Network of Bank Branches in Tripura  
As on 31.03.2020**

Population Group	March 2014	March 2015	March 2016	March 2017	March 2018	March 2019	Dec 2019
Rural	229	248	265	269	271	273	278
% as against total branches	54%	54%	53%	53%	53%	51%	51%
Semi- urban	107	117	127	131	131	148	150
% as against total branches	25%	25%	26%	26%	26%	28%	28%
Urban	89	96	104	108	110	112	114
% as against total branches	21%	21%	21%	21%	21%	21%	21%
<b>TOTAL</b>	<b>425</b>	<b>461</b>	<b>496</b>	<b>508</b>	<b>512</b>	<b>533</b>	<b>542</b>

**SLBC-TRIPURA**

**VITAL BANKING STATISTICS**

(Amount Rs. in Crore)

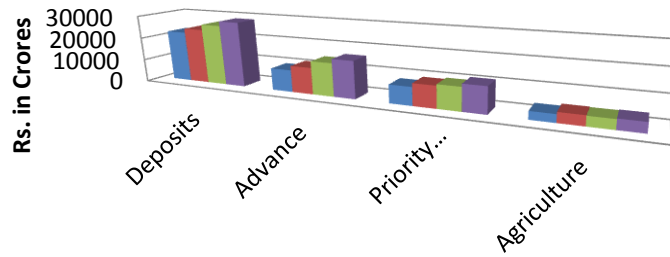
Sl.	Parameter	March 2018	March 2019	March 2020
1	No. of Branches	512	533	542
2	Total Deposits	24190.17	26587.06	28598.97
3	Total Advances	11517.52	14411.38	16220.07
4	CD Ratio	48	54	57
5	C+I: Deposit Ratio	67	74	78
6	Priority Sector Advances (PSA)	9419.82	9985.30	11237.42
7	% of PSA to ANBC	100	87	78
8	Agriculture Advances	4212.73	4029.62	4273.53
9	% of Agri Advances to ANBC	44	35	30
10	MSME Advances	3917.95	3622.79	3827.93
11	Education Loans	117.29	107.35	115.37
12	Housing Loans	1427.25	1638.03	1852.81
13	DRI Advances	2.41	2.73	3.38
14	Schedules Caste/ Scheduled Tribe Advances	2916.58	3258.05	2928.20
15	Advances to Women Entrepreneurs	2510.65	3109.43	4119.19
16	% of Advances to Women Entrepreneurs to ANBC	26.17	26.99	29
17	Weaker Section Advances	4684.82	7642.44	6586.00
18	% of Weaker Advances to ANBC	49	66	46
19	Minority Community Advances	678.90	899.56	597.73
20	% of Minority Community Advances to ANBC	7.06	7.81	4.15

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

Sector	2018-19 As on March 2019			2019-20 As on March 2020		
	Plan	Achievement (April'18-Mar'19)	% to Target	Plan	Achievement (April'19-Mar'20)	% to Target
Agriculture	2338.77	2879.13	123	3455.00	3014.03	87
MSME	1336.24	1990.18	149	2388.00	2804.35	117
Other Prisec	754.80	667.16	88	801.00	638.50	80
<b>Total Prisec</b>	<b>4429.82</b>	<b>5536.48</b>	<b>125</b>	<b>6644.00</b>	<b>6456.89</b>	<b>97</b>
Non-Prisec	901.75	2731.85	303	1118.00	1194.92	107
<b>Grand Total</b>	<b>5331.57</b>	<b>8268.33</b>	<b>155</b>	<b>7762.00</b>	<b>7651.82</b>	<b>99</b>

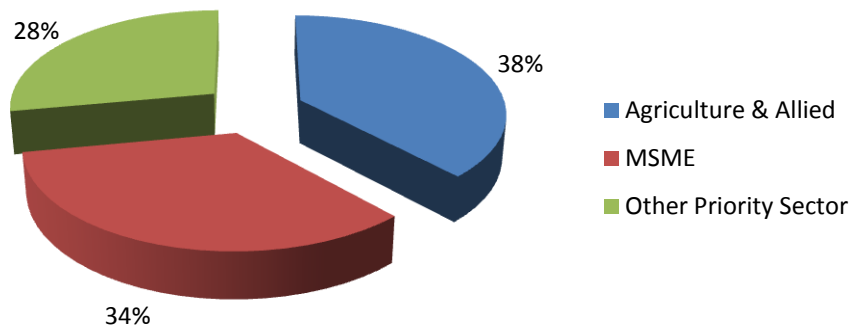
## Banking Key Indicators for the State of TRIPURA

### Banking Key Indicators



	Deposits	Advance	Priority Sector Advances	Agriculture
■ 31.03.2017	22341.99	9586.33	7866.4	3392.87
■ 31.03.2018	24190.17	11517.51	9419.82	4212.72
■ 31.03.2019	26587.06	14411.38	9985.30	4029.62
■ 31.03.2020	28598.97	16220.07	11237.42	4273.53

### Priority Sector Advance As on 31.03.2020



**Performance of Banks in key areas as on Mar 2020 compared to Mar 2018 & March 2019**

(Amt. Rs in Crore)

Parameters	March'2018	March'2019	March'2020	Variation over Mar 2019	
				Amount	% of increase
Deposit	24190.17	26587.06	28598.97	2011.91	8
Advance	11517.52	14411.38	16220.07	1808.69	13
CD Ratio	48	54	57		3
Investments	4653.47	5198.47	6199.13	1000.66	19
(C+I)D Ratio with Inv.	67	74	78		4
RIDF*	275.00	275.00	275.00	-	-
CD Ratio with RIDF #	49	55	58		3
Govt. fund lying with Banks	3203.24	4137.40	3723.03	-414.37	-10
CD ratio without Govt. Fund	55	64	65		1
Credit in flow from outside the state	561.87	2074.88	1929.41	-145.47	-7
CD Ratio including Govt. Deposit with Credit inflow	50	62	63		1
CD ratio excluding Govt. Dep. including credit inflow	58	73	73	-	-
<b>Priority Sector Credit (PSC)</b>	<b>9619.82</b>	<b>9985.30</b>	<b>11237.42</b>	<b>1252.12</b>	<b>13</b>
% of PSC to ANBC *	100	87	78		-9
Sectoral deployment of PSC: 1. Agriculture	4212.73	4029.62	4273.53	243.91	6
% of Agriculture Adv. to ANBC	44	35	30		-5
2. MSME	3917.95	3622.79	3827.93	205.14	6
3. Other Prisec	1489.15	2332.88	3135.95	803.07	34
PSC to major sub-sectors: (i) Weaker section	4684.82	7642.44	6586.00	-1056.44	-14
% of weaker section credit to ANBC	49	66	46		-20
II) SC	1097.55	1427.68	1387.81	-39.87	-3
III) ST	1819.04	1830.37	1540.39	-289.98	-16
IV) Women Entrepreneur	2510.65	3109.43	4119.19	1009.76	32
% of women credit to ANBC	26	27	29		2
V) Minority Community	678.90	899.56	597.73	-301.83	-34
% to Total Prisec Advance	7	8	4		-4

ANBC= Adjusted Net Bank Credit, (ANBC as on Mar 2019 – Rs. 14411.38 Crore).

**BANK-WISE & POPULATION GROUP-WISE BRANCH NETWORK AND DEPOSIT AS ON 31.03.2020**

(Amt in lakh)

SI 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	826.11	517.44	10225.33	11568.88
2	Andhra Bank	0	0	1	1	0.00	0.00	3201.15	3201.15
3	Bank of Baroda	1	1	7	9	889.90	640.83	60707.82	62238.55
4	Bank of India	6	5	2	13	3192.00	8140.00	14603.00	25935.00
5	Bank of Maharashtra	0	0	1	1	0.00	0.00	604.93	604.93
6	Canara Bank	4	6	3	13	14301.61	12897.39	31976.35	59175.35
7	Central Bank of India	2	3	1	6	4362.00	3887.17	11423.58	19672.75
8	Corporation Bank	0	1	1	2	0.00	1368.58	4504.36	5872.94
9	Indian Bank	1	0	2	3	135.00	0.00	17856.48	17991.48
10	Indian Overseas Bank	1	2	2	5	919.74	2009.40	15431.30	18360.44
11	Oriental Bank of Commerce	0	1	1	2	0.00	423.00	3088.00	3511.00
12	Punjab & Sind Bank	1	0	1	2	335.29	0.00	2972.19	3307.48
13	Punjab National Bank	1	1	1	3	582.00	590.00	5731.00	6903.00
14	State Bank of India	33	18	17	68	79120.87	252853.49	440525.64	772500.00
15	Syndicate Bank	2	3	1	6	450.00	3269.00	7062.00	10781.00
16	Union Bank of India	1	2	4	7	1145.00	4090.00	46122.00	51357.00
17	United Bank of India	43	8	13	64	119523.00	152156.01	141411.25	413090.26
18	UCO Bank	11	12	6	29	29639.25	29753.73	89125.99	148518.97
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>108</b>	<b>64</b>	<b>65</b>	<b>237</b>	<b>255421.77</b>	<b>472596.04</b>	<b>906572.37</b>	<b>1634590.18</b>
19	AXIS BANK	2	6	5	13	2390.07	7071.32	26339.05	35800.44
20	Bandhan Bank	9	11	3	23	17126.73	19310.15	22935.94	59372.82
21	Federal Bank	0	0	1	1	0.00	0.00	8563.22	8563.22
22	HDFC	2	3	3	8	667.41	4136.50	27040.98	31844.89
23	ICICI	1	4	3	8	2806.20	6387.35	13636.68	22830.23
24	IDBI BANK	4	4	1	9	1792.00	9569.00	15979.00	27340.00
25	IDFC First Bank	0	0	1	1	0.00	0.00	2051.00	2051.00
26	Indusind Bank	1	4	1	6	0.00	991.40	2871.00	3862.40
27	Kotak Mahindra Bank	0	0	1	1	0.00	0.00	3560.58	3560.58
28	South Indian Bank	0	0	1	1	0.00	0.00	7210.52	7210.52
29	Ujjivan Bank	0	5	3	8	0.00	3687.81	3888.91	7576.72
30	YES Bank	0	0	1	1	0.00	0.00	3782.16	3782.16
31	NESFB	2	1	1	4	261.92	584.30	1197.39	2043.61
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>21</b>	<b>38</b>	<b>25</b>	<b>84</b>	<b>25044.33</b>	<b>51737.83</b>	<b>139056.43</b>	<b>215838.59</b>
32	Tripura Gramin Bank	107	31	10	148	284995.38	236661.70	197393.11	719050.19
<b>C</b>	<b>Sub Total of RRB</b>	<b>107</b>	<b>31</b>	<b>10</b>	<b>148</b>	<b>284995.38</b>	<b>236661.70</b>	<b>197393.11</b>	<b>719050.19</b>
33	ACUB	0	1	2	3	0.00	346.93	3822.16	4169.09
34	TCARDB	0	4	1	5	0.00	0.00	0.00	0.00
35	TSCB	42	12	11	65	67777.95	65367.43	153104.15	286249.53
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>42</b>	<b>17</b>	<b>14</b>	<b>73</b>	<b>67777.95</b>	<b>65714.36</b>	<b>156926.31</b>	<b>290418.62</b>
<b>GRAND TOTAL</b>		<b>278</b>	<b>150</b>	<b>114</b>	<b>542</b>	<b>633239.43</b>	<b>826709.93</b>	<b>1399948.22</b>	<b>2859897.58</b>

**BANK-WISE & POPULATION GROUP-WISE ADVANCE AND CD RATIO AS ON 31.03.2020**

**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	296.73	281.00	2937.83	3515.56	36	54	29	30		30
2	Andhra Bank	0.00	0.00	560.42	560.42	0	0	18	18		18
3	Bank of Baroda	236.32	228.91	20194.36	20659.59	27	36	33	33		33
4	Bank of India	2156.00	2264.00	12517.00	16937.00	68	28	86	65		65
5	Bank of Maharashtra	0.00	0.00	917.73	917.73	0	0	152	152		152
6	Canara Bank	3265.43	3145.29	13971.47	20382.19	23	24	44	34		34
7	Central Bank of India	972.16	1037.00	6985.40	8994.56	22	27	61	46		46
8	Corporation Bank	0.00	125.78	315.37	441.15	0	9	7	8		8
9	Indian Bank	29.00	0.00	2377.61	2406.61	21	0	13	13		13
10	Indian Overseas Bank	232.89	660.88	4305.00	5198.77	25	33	28	28		28
11	OBC	0.00	260.00	479.00	739.00	0	61	16	21		21
12	Punjab & Sind Bank	186.74	0.00	647.90	834.64	56	0	22	25		25
13	Punjab National Bank	205.00	147.00	3140.00	3492.00	35	25	55	51		51
14	State Bank of India	73687.55	187817.17	231895.28	493400.00	93	74	53	64		64
15	Syndicate Bank	200.00	2323.00	2787.05	5310.05	44	71	39	49		49
16	Union Bank of India	292.00	1711.00	11222.00	13225.00	26	42	24	26		26
17	United Bank of India	30360.64	33089.65	100847.48	164297.77	25	22	71	40		40
18	UCO Bank	9840.56	8437.55	18603.51	36881.62	33	28	21	25		25
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>121961.02</b>	<b>241528.23</b>	<b>434704.41</b>	<b>798193.66</b>	<b>48</b>	<b>51</b>	<b>48</b>	<b>49</b>	<b>0.00</b>	<b>49</b>
19	AXIS BANK	1275.45	1468.02	8588.74	11332.21	53	21	33	32		32
20	Bandhan Bank	90096.95	100331.36	33794.42	224222.73	526	520	147	378		
21	Federal Bank	0.00	0.00	1450.69	1450.69	0	0	17	17		17
22	HDFC	91.80	5483.98	17928.29	23504.07	14	133	66	74		74
23	ICICI	871.29	3041.99	10661.50	14574.78	31	48	78	64		64
24	IDBI BANK	579.92	2179.77	2752.95	5512.64	32	23	17	20		20
25	IDFC First Bank	0.00	0.00	7793.00	7793.00	0	0	380	380		380
26	Indusind Bank	0.00	9351.61	9588.35	18939.96	0	943	334	490		490
27	Kotak Mahindra Bank	0.00	0.00	75.64	75.64	0	0	2	2		2
28	South Indian Bank	0.00	0.00	2563.64	2563.64	0	0	36	36		36
29	Ujjivan Bank	0.00	8604.53	7906.44	16510.97	0	233	203	218		218
30	YES Bank	0.00	0.00	506.51	506.51	0	0	13	13		13
31	NESFB	1350.18	1360.44	236.47	2947.09	515	233	20	144		
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>94265.59</b>	<b>131821.70</b>	<b>103846.64</b>	<b>329933.93</b>	<b>376</b>	<b>255</b>	<b>75</b>	<b>153</b>	<b>0.00</b>	<b>153</b>
32	Tripura Gramin Bank	140676.33	79567.88	54496.59	274740.80	49	34	28	38	518583.07	110
<b>C</b>	<b>Sub Total of RRB</b>	<b>140676.33</b>	<b>79567.88</b>	<b>54496.59</b>	<b>274740.80</b>	<b>49</b>	<b>34</b>	<b>28</b>	<b>38</b>	<b>518583.07</b>	<b>110</b>
33	ACUB	0.00	89.21	1418.86	1508.07	0	26	37	36	2959.69	107
34	TCARDB	0.00	0.00	0.00	0.00	0	0	0	0		0
35	TSCB	178230.62	22883.11	16517.30	217631.03	263	35	11	76	98370.28	110
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>178230.62</b>	<b>22972.32</b>	<b>17936.16</b>	<b>219139.10</b>	<b>263</b>	<b>35</b>	<b>11</b>	<b>75</b>	<b>101329.97</b>	<b>110</b>
<b>GRAND TOTAL</b>		<b>535133.56</b>	<b>475890.13</b>	<b>610983.80</b>	<b>1622007.49</b>	<b>85</b>	<b>58</b>	<b>44</b>	<b>57</b>	<b>619913.04</b>	<b>78</b>
<b>TOTAL RESOURCES SUPPORT PROVIDED TO STATE UNDER RIDF:</b>						<b>27500.00</b>		<b>C.D. Ratio With RIDF</b>			<b>58</b>

**BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 31.03.2020**

(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.								
		3	4	6	7	9	10	12	13	14	15
1	Allahabad Bank	187	205.00	243	1554.00	145	725.00	575	2484.00	7	82
2	Andhra Bank	0	0.00	68	221.73	17	123.44	85	345.17	0	70
3	Bank of Baroda	795	1042.28	1454	8128.50	601	4635.74	2850	13806.52	6	76
4	Bank of India	1380	3652.82	2493	7123.61	398	2295.38	4271	13071.81	23	84
5	Bank of Maharashtra	0	0.00	79	340.63	61	444.92	140	785.55	0	97
6	Canara Bank	1169	1315.82	1983	10905.41	2531	3026.06	5683	15247.29	8	89
7	Central Bank of India	1261	1341.11	774	3589.12	754	3161.93	2789	8092.16	18	106
8	Corporation Bank	4	4.27	72	175.01	29	52.78	105	232.06	1	47
9	Indian Bank	8	62.30	238	1280.76	240	470.33	486	1813.39	2	72
10	Indian Overseas Bank	189	219.75	622	4658.32	15	15.18	826	4893.25	4	97
11	Oriental Bank of Commerce	9	10.00	153	332.00	26	113.00	188	455.00	2	73
12	Punjab & Sind Bank	45	7.62	116	435.30	110	139.58	271	582.50	1	88
13	Punjab National Bank	34	30.00	251	1419.00	79	573.00	364	2022.00	1	65
14	State Bank of India	38139	23100.00	5535	38600.00	9119	181500.00	52793	243200.00	5	54
15	Syndicate Bank	460	490.05	900	1700.00	110	1400.00	1470	3590.05	14	101
16	Union Bank of India	973	1139.00	1264	9076.00	540	1693.36	2777	11908.36	9	92
17	United Bank of India	45580	20945.24	13871	39017.94	2653	16890.90	62104	76854.08	13	46
18	UCO Bank	8449	6658.82	3438	14850.38	1622	6345.01	13509	27854.21	20	84
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>98682</b>	<b>60224.08</b>	<b>33554</b>	<b>143407.71</b>	<b>19050</b>	<b>223605.61</b>	<b>151286</b>	<b>427237.40</b>	<b>8</b>	<b>58</b>
19	AXIS BANK	288	363.75	31	3096.77	3266	998.28	3585	4458.80	4	54
20	Bandhan Bank	216424	113277.00	158762	106593.22	39	254.12	375225	220124.34	60	117
21	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0
22	HDFC	15707	4994.24	2163	4558.21	145	148.99	18015	9701.44	24	46
23	ICICI	6601	3234.53	85	4082.32	22	370.28	6708	7687.13	44	104
24	IDBI BANK	1195	1345.94	756	2109.51	140	1053.37	2091	4508.82	26	86
25	IDFC First Bank	8204	1479.00	33310	6314.00	0	0.00	41514	7793.00	20	106
26	Indusind Bank	439	996.45	2895	8231.57	0	0.00	3334	9228.02	7	66
27	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0
28	SOUTH INDIAN BANK	0	0.00	33	1598.00	2	13.00	35	1611.00	0	69
29	YES Bank	1	346.19	2	124.85	0	0.00	3	471.04	37	50
30	Ujjivan Bank	31995	6997.55	8991	4379.63	17869	3743.41	58855	15120.59	53	114
31	NESFB	3366	682.68	8864	2083.96	503	114.12	12733	2880.76	0	0
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>284220</b>	<b>133717.33</b>	<b>215892</b>	<b>143172.04</b>	<b>21986</b>	<b>6695.57</b>	<b>522098</b>	<b>283584.94</b>	<b>50</b>	<b>105</b>
32	Tripura Gramin Bank	162817	77358.21	99357	73485.39	61296	71971.15	323470	222814.75	30	87
<b>C</b>	<b>Sub Total of RRB</b>	<b>162817</b>	<b>77358.21</b>	<b>99357</b>	<b>73485.39</b>	<b>61296</b>	<b>71971.15</b>	<b>323470</b>	<b>222814.75</b>	<b>30</b>	<b>87</b>
33	ACUB	0	0.00	10	15.80	623	1441.52	633	1457.32	0	86
34	TCARDB	0	0.00	0	0.00	0	0.00	0	0.00	0	0
35	TSCB	127031	156053.42	7938	22712.20	22466	9882.11	157435	188647.73	92	111
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>127031</b>	<b>156053.42</b>	<b>7948</b>	<b>22728.00</b>	<b>23089</b>	<b>11323.63</b>	<b>158068</b>	<b>190105.05</b>	<b>90</b>	<b>110</b>
	<b>GRAND TOTAL</b>	<b>672750</b>	<b>427353.04</b>	<b>356751</b>	<b>382793.14</b>	<b>125421</b>	<b>313595.96</b>	<b>1154922</b>	<b>1123742.14</b>	<b>30</b>	<b>78</b>

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

**BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 31.03.2020**

(Amt. in Lakhs)

Sl.No	BANKS	Advances for SC		Advance for ST		Advance for OBC		Advances to Weaker Section		Advances to Weaker Section as % of ANBC	Advance for Women Entrepreneurs		Advance for Minority Community		Advance to Physically Handicapped	
		A/c.	Amt.	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.		A/c.	Amt.	A/c.	Amt.	A/c.	Amt.
		3	4	5	6	7	8	9	10		11	12	13	14	15	16
1	Allahabad Bank	121	300.00	163	790.00	56	277.00	39	479.00	16	190	390.00	40	111.00	0	0.00
2	Andhra Bank	10	26.58	0	0.00	0	0.00	10	19.67	4	23	31.12	2	10.61	1	3.80
3	Bank of Baroda	127	402.32	105	602.32	45	109.85	254	835.00	5	199	743.32	30	31.35	0	0.00
4	Bank of India	86	73.89	80	96.56	19	24.85	1792	1596.49	10	68	64.52	11	7.96	2	4.69
5	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	3	6.00	1	0	0.00	0	0.00	0	0.00
6	Canara Bank	350	780.46	347	1028.14	160	1129.75	2128	3475.73	20	240	315.56	40	41.17	3	1.92
7	Central Bank of India	341	654.46	339	1026.13	147	93.61	828	1011.21	13	230	285.25	33	39.16	2	1.28
8	Corporation Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0.00
9	Indian Bank	0	0.00	0	0.00	0	0.00	116	228.43	9	0	0.00	0	0.00	0	0.00
10	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	528	185.26	4	0	0.00	0	0.00	0	0.00
11	Oriental Bank of Commerce	0	0.00	0	0.00	0	0.00	36	34.00	5	0	0.00	0	0.00	0	0.00
12	Punjab & Sind Bank	31	74.36	144	136.01	0	0.00	0	0.00	0	60	51.93	13	48.84	0	0.00
13	Punjab National Bank	0	0.00	0	0.00	0	0.00	70	68.00	2	0	0.00	0	0.00	0	0.00
14	State Bank of India	11243	57135.72	4585	23298.35	18263	92808.54	35214	138390.00	31	19620	99706.27	2301	11693.58	2243	11397.54
15	Syndicate Bank	202	367.46	272	1454.00	135	185.57	465	655.00	19	414	637.68	415	502.19	0	0.00
16	Union Bank of India	206	51.78	112	124.30	56	150.33	696	1325.62	10	28	442.08	106	121.54	0	0.00
17	United Bank of India	3246	6757.43	3449	6940.07	3257	6091.40	51361	93006.70	56	2192	889.87	816	2003.08	0	0.00
18	UCO Bank	1261	2168.06	5887	4505.63	1421	2721.00	11850	9125.16	27	3225	3872.48	1559	1808.02	0	0.00
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>17224</b>	<b>68792.52</b>	<b>15483</b>	<b>40001.51</b>	<b>23559</b>	<b>103591.90</b>	<b>105390</b>	<b>250441.27</b>	<b>34</b>	<b>26489</b>	<b>107430.08</b>	<b>5366</b>	<b>16418.50</b>	<b>2251</b>	<b>11409.23</b>
19	AXIS BANK	501	60.36	381	80.39	0	0.00	1389	421.00	5	1669	340.42	0	0.00	0	0.00
20	Bandhan Bank	35449	21678.49	24151	13231.23	22917	14260.64	280861	104709.38	56	405626	212134.46	7896	5183.76	0	0.00
21	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0.00
22	HDFC Bank	153	196.57	267	1076.60	0	0.00	17021	4571.87	22	16601	4058.13	2920	616.30	0	0.00
23	ICICI Bank	870	581.31	159	600.35	809	580.33	5818	2881.41	39	2811	5642.36	887	624.64	0	0.00
24	IDBI BANK	980	465.76	230	279.50	46	8.50	1586	898.60	17	85	28.29	314	239.60	0	0.00
25	IDFC First Bank	9199	1900.39	10519	2057.34	4846	1046.75	41514	7792.00	106	42443	7524.00	2158	453.96	0	0.00
26	Indusind Bank	504	857.56	867	1587.50	1015	442.57	1882	2030.07	14	1158	1769.42	507	1939.23	0	0.00
27	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
28	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
29	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0.00
30	Ujjivan Bank	16902	4050.74	10335	2282.52	11484	2906.58	25312	5589.08	42	58972	13658.03	3504	766.30	0	0.00
31	NESFB	1145	232.13	2321	433.87	702	148.28	12070	2340.35	0	12204	2459.39	0	0.00	0	0.00
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>65703</b>	<b>30023.31</b>	<b>49230</b>	<b>21629.30</b>	<b>41819</b>	<b>19393.65</b>	<b>387453</b>	<b>131233.76</b>	<b>49</b>	<b>541569</b>	<b>247614.50</b>	<b>18186</b>	<b>9823.79</b>	<b>0</b>	<b>0.00</b>
32	Tripura Gramin Bank	37568	38415.28	101346	90652.07	18368	16027.89	183569	146325.81	57	90546	55781.43	57516	32786.97	0	0.00
<b>C</b>	<b>Sub Total of RRB</b>	<b>37568</b>	<b>38415.28</b>	<b>101346</b>	<b>90652.07</b>	<b>18368</b>	<b>16027.89</b>	<b>183569</b>	<b>146325.81</b>	<b>57</b>	<b>90546</b>	<b>55781.43</b>	<b>57516</b>	<b>32786.97</b>	<b>0</b>	<b>0.00</b>
33	ACUB	125	217.50	146	317.25	18	24.48	34	21.03	1	124	198.66	7	9.10	4	5.18
34	TCARDB	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0.00
35	TSCB	5521	1332.65	6184	1439.50	4857	1192.61	118621	130578.62	77	3841	895.05	2510	735.27	615	165.20
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>5646</b>	<b>1550.15</b>	<b>6330</b>	<b>1756.75</b>	<b>4875</b>	<b>1217.09</b>	<b>118655</b>	<b>130599.65</b>	<b>75</b>	<b>3965</b>	<b>1093.71</b>	<b>2517</b>	<b>744.37</b>	<b>619</b>	<b>170.38</b>
	<b>GRAND TOTAL</b>	<b>126141</b>	<b>138781.26</b>	<b>172389</b>	<b>154039.63</b>	<b>88621</b>	<b>140230.53</b>	<b>795067</b>	<b>658600.49</b>	<b>46</b>	<b>662569</b>	<b>411919.72</b>	<b>83585</b>	<b>59773.63</b>	<b>2870</b>	<b>11579.61</b>

**CONFIRMATION OF PROCEEDINGS OF  
THE 131<sup>st</sup> MEETING OF THE SLBC FOR TRIPURA**

The proceedings and action points of the 131<sup>st</sup> Meeting of SLBC for Tripura, held on 20.02.2020 were circulated under the cover of Convener Bank's letter no. SLBC/TRP/131/Minutes/006/2020 dated 28.02.2020. The same may please be confirmed by the House.

## ACTION TAKEN REPORT

Present Status of implementation of the major action points emerged in the 131<sup>st</sup> SLBC meeting held on 20.02.2020 is furnished below as a separate agenda.

Sl No	Major Action Points	Present Status of Implementation
1	100 % disbursement targets set against all sectors under ACP 2019-20 is to be achieved <b>(Action : All Banks)</b>	All the banks put together disbursed Rs 7651.82 crore i.e. 99% of the Annual Target for Rs 7762 crore under ACP 2019-20 as on March 2020. Achievement under Agriculture sector is 87%. Achievements in MSME and OPS are 117% and 80% of the ACP Targets respectively as on 31.03.2020.
2	All banks to exert efforts jointly to raise the CD Ratio of the and to sustain steady growth in the districts. UCO Bank to furnish an action plan to improve ACP performance and CD Ratio, comparable with the State average. <b>(Action : All Banks and State Government)</b>	CD ratio of the banks in the State increased to 57% as on 31.03.2020 from 54% as on 31.03.2019, registering a growth of 3% in Y-O-Y basis. CD ratio of 7 districts in the State as on March 2020 has improved over the CD ratio of March 2019. CD Ratio of 96% is the highest in Dhalai District, as against 51%, the lowest in West Tripura District.
3	Issuance of KCCs to all eligible farmers and implementation of KCC saturation campaign  KCC Saturation Campaign to be invariably completed by March 2020, through camp mode.  State Govt to explore the possibility of providing farmers with cultivation certificate for financing KCCs. <b>(Action: All Banks &amp; Agriculture Department)</b>	56651 KCCs (Including Renewal) was sanctioned by Banks amounting to Rs. 257.00 Crores during FY 2019-20, thereby achieving 79 % of the Annual Target (71,315 Nos.). As directed by the Govt of India on 06-02-2020 for the KCC Saturation drive for providing KCC loans to PM KISAN beneficiaries, Agriculture Department has provided updated list of 1.90 lakh PM KISAN beneficiaries, of which 44071 have already availed KCC loans from Banks. Till 27 <sup>th</sup> May 2020, bankers have received 145257 KCC applications from PMKISAN beneficiaries, of which 64194 KCCs have been sanctioned amounting to Rs.206.71 crores.  Under consideration of Department of Agriculture.
4	Pradhan Mantri FasalBima Yojana (PMFBY) <b>(Action: All Banks &amp; Agriculture Department)</b>  ARDD to explore tie up arrangement with insurance companies for coverage of fisheries and poultry units financed by Banks. <b>(Action: ARDD)</b>	PMFBY notification for Kharif 2020 was circulated on 05.05.2020, for which HDFC ERGO General Insurance Company Ltd. is the implementing agency. Mukhya Mantri Fasal Bima Yojana has been launched by the State Govt, which provides for subsidizing PMFBY premium rates for farmers in order to encourage maximum enrolment of eligible farmers under the scheme. Training for bankers was organized through VC by Ministry of Agriculture, GOI on 15.05.2020. District wise training of bank branch officials through VC was also undertaken by HDFC Ergo General Insurance Company Ltd.  Under consideration by ARDD for tie up arrangement for fishery loans.

5	<p>Self Help Groups (SHGs) Banks to achieve the target for FY 19-20 by March 2020. <b>(Action : All Banks)</b></p>	<p>As against the revised TRLM target of Rs.50 crores in 3990 accounts in FY 2019-20, the Banks have collectively sanctioned 3466 accounts (achievement of 87%) with corresponding sanctioned amount of Rs.51.27 crores (achievement of 103%).</p>
6	<p>Rubber Production and Smoke Houses Bankers have been requested to expedite the sanction of such cases, as development of Rubber industry in the State is an important issue under the vision document of the State Government. A total of 500 smoke house units to be set up during the current fiscal. <b>(Action: All Banks &amp; Industries Dept)</b></p>	<p>A total of 331 proposals under Swavalamban and 368 proposals under PMEGP for setting up rubber processing units with smoke houses have been sponsored to Banks, while sanctions have been accorded for 45 Swavalamban and 112 PMEGP loans respectively.</p> <p>In a review meeting undertaken by Secretary Industries, it has been decided that GMs from Department of Industries &amp; Commerce shall co-ordinate with branch managers to undertake necessary inspection which will result in more sanctions.</p>
7	<p>Dairy Development Scheme <b>(Action : All Banks&amp; ARDD Dept)</b></p>	<p>ARDD has sponsored 1124 applications to branches as on March 2020 &amp; banks have completed pre-lending inspections for the same. Cattle are being procured from other states in a phase wise manner by Gomati Co-Operative Ltd. and private vendors. Banks have collectively sanctioned Rs. 893.92 lakhs in 546 accounts under DEDS as on 31.03.2020, including those under the Dairy Development scheme of ARDD.</p> <p>List of beneficiaries have already been sent to Gomati Co-Operative Ltd &amp; ARDD by participating banks. Owing to the country wide lockdown due to COVID-19 pandemic, the procurement process of cows from other states got adversely affected, on account of which loan disbursements got deferred.</p>
8	<p>Opening of bank branches in 5 unbanked villages (above 5000 population having no bank branches within a radius of 3 km) by the concerned Banks by 31<sup>st</sup> July 2019. <b>(Action: Canara Bank, Union Bank of India, Bank of Baroda, Axis Bank &amp; ICICI Bank)</b></p>	<p>Union Bank has set up CSP point at Radhapur in June 2019.</p> <p>Axis Bank is to explore V-SAT connectivity for setting up CSP/BC point at Chandipur GP. ICICI Bank is to conduct fresh feasibility study for opening branch at Nabincherra. Bank of Baroda is to expedite setting up of BC point at Ishan Chandra Nagar. Status report from the 3 banks is awaited.</p> <p>Canara Bank informed that a fixed point BC Outlet would be opened by March 2020 at Charipara GP. Could not be complied due to COVID 19. Same must be ensured immediately after lifting of the Lockdown.</p>
9	<p>Opening of Bank Branches at Kathalia, Kanchanbari Bazar, Manikpur, Jamthum Bazar, Ganganagar and Karamcherra. <b>(Action: SBI, TGB, TSCB, Bank of India)</b></p>	<p>A status report had been sought from all concerned banks.</p> <p>SBI have reported that the process has been initiated for opening of branches at Kathalia and Kanchanbari Bazar. TGB has started CSP point at Manikpur, while a branch of TGB is functioning at Ganganagar. TSCB has yet to start the process of opening branches at Karamcherra and Jamthum Bazaar.</p>
11	<p>Government sponsored schemes – PMEGP &amp; Swavalamban <b>(Action: All Banks)</b></p>	<p>Out of 5226 PMEGP proposals sponsored, 1061 proposals have been accorded sanction by branches for FY 2019-20 as on 31.03.2020 amounting to Rs. 5415.57 lakhs.</p> <p>In case of Swavalamban, 6213 applications for the current fiscal</p>

		year have been sponsored till March 2020, of which sanction has been accorded to 1214 proposals with corresponding amount of Rs. 4217.07 lakhs.
12	Sanction of Education loans (Action: All Banks)	Banks have accorded sanction in 678 cases with aggregate sanction amount of Rs. 1451.47 lakhs.
13	Housing loans and PMAY (Action: TGB & Urban Development Dept)	TGB is to share list with Urban Development Dept for follow up with National Housing Bank regarding pending subsidy claims. As reported by TGB, subsidy has been received for only 3 a/cs against the claim lodged for 1001 cases, till March 2020.
14	All banks to achieve the target of two Stand Up India loans per year per branch.  Achieving the targets under Pradhan Mantri Mudra Yojana(PMMY) (Action: All Banks)	Loans under the scheme had been extended to 51 SC/ST/Women beneficiaries amounting to Rs. 9.43 Crores during FY 2019-20. This is below the target set by SLBC. Banks are to redouble their effort in FY 20-21.  All Banks/Financial Institutions have made an achievement of Rs. 1873.14 Crore with 396266 numbers of accounts for the period April – March 2020, against the annual target of Rs.1556.70 Crore i.e. 120 % of the target.
15	NPA and Recovery (Action: All Banks& State Government)	Percentage of gross NPA as against gross advance increased from 3.98% as on March 2019 to 5.34% as on March 2020. Amount in absolute terms increased to Rs. 866.94 crores as on 31st March 2020 from Rs. 574.13 crore as on 31st March 2019. The outstanding amount under Written off A/Cs (Shadow Register) is around Rs 105.02 crores which if added with the outstanding NPA, the total amount would be Rs. 971.96 crores which seems to be high (around 6% of total advance in the State).  The total outstanding NPA amount in Govt. sponsored schemes has increased from Rs. 101.46 crores in March 2019 to Rs.111.46 crores in March 2020.  State Govt is requested to ensure disposal of 1415 pending PDR cases and time bound permission from District Magistrates for physical possession of secured assets under SARFAESI Act, preferably within 30 days of receipt of application from Banks.
16	Extending financial support for development of tourism sector. (Action: SLBC & Tourism Dept)	Tripura government has drafted a new tourism policy to be discussed in the cabinet meeting. The policy covers various aspects of tourism, including employment and entrepreneurial incentives. The policy is for the period from 2019 to 2024.  58 proposals under the tourism scheme “Paryatan Sahayak Prakalpa” have been forwarded to various bank branches for extending credit support. Necessary documents such as project report/trade license and skill training is yet to be furnished to the banks for undertaking sanction of loans.

**IMPLEMENTATION OF ANNUAL CREDIT PLAN (ACP)**

**Action Points emerged in the 131<sup>st</sup> SLBC Meeting held on 20.02.2020**

100% disbursement targets set against all sectors under ACP 2019-20 is to be achieved (**Action: All Banks**).

**Status of implementation**

All the banks put together disbursed Rs 7651.82 crore i.e. 99% of the Annual Target for Rs 7762 crore under ACP 2019-20 as on March 2020.

The overall achievement is 99% against the target of ACP 2019-20 as on 31.03.2020 while achievement under Agriculture sector is 87%. Achievements in MSME and OPS are 117% and 80% of the ACP Targets respectively as on 31.03.2020.

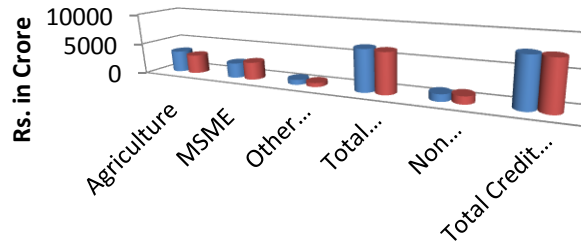
A comparative position of achievement in disbursement under ACP 2019-20 as on 31.03.2020 with the corresponding period of the previous year is as under:

Amt. Rs. In crores

Sector	2018-19 (April to March 2019)			2019-20 (April to March 2020)			
	Plan	Achievement (April – Mar 2019)	% to Target	Plan	Achievement (April – Mar 2020)	% to Target	% of growth (Y-O-Y)
Agriculture	2338.77	2879.13	123	3455.00	3014.03	87	5
MSME	1336.24	1990.18	149	2388.00	2804.35	117	41
Other Prisec	754.80	667.16	88	801.00	638.50	80	-4
<b>Total Prisec</b>	<b>4429.82</b>	<b>5536.48</b>	<b>125</b>	<b>6644.00</b>	<b>6456.89</b>	<b>97</b>	<b>17</b>
Non-Prisec	901.75	2731.85	303	1118.00	1194.92	107	-56
<b>Grand Total</b>	<b>5331.57</b>	<b>8268.33</b>	<b>155</b>	<b>7762.00</b>	<b>7651.82</b>	<b>99</b>	<b>-7</b>

Bank wise performance on different sectors under ACP pertaining to the year 2019–20 as on 31.03.2020 has been given in the annexure.

### Achievement of Annual Credit Plan 2019-20 up to 31.03.2020

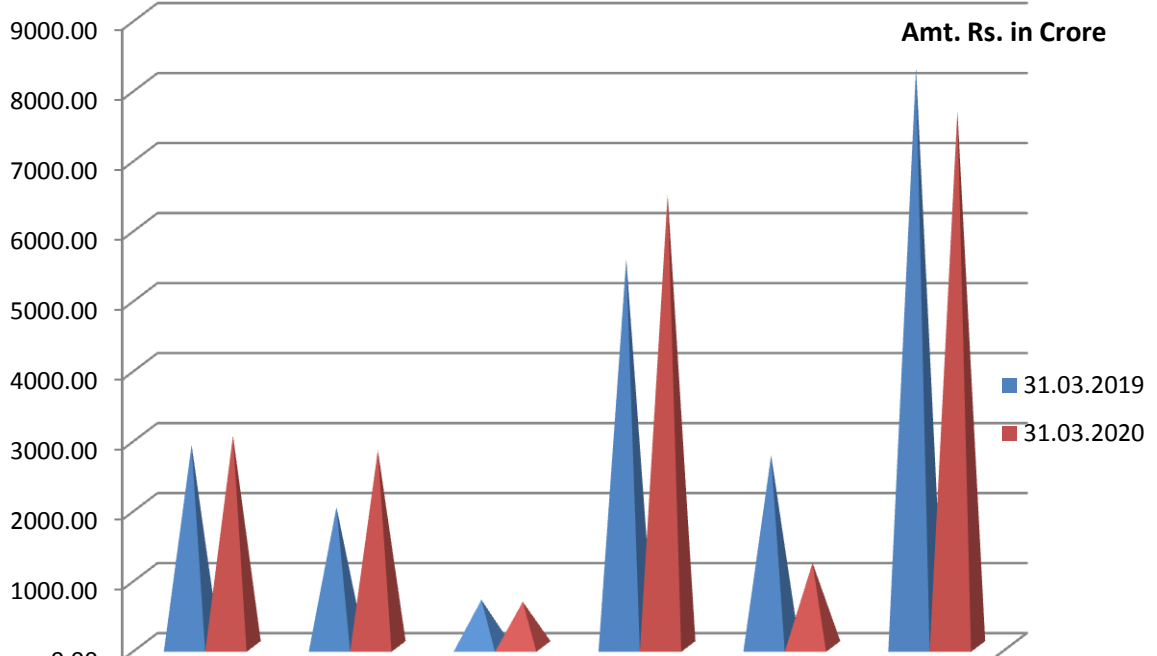


	Agriculture	MSME	Other Priority Sector	Total Priority Sector	Non Priority Sector	Total Credit Plan/Achievement
■ Target	3455	2388	801	6644	1118	7762.00
■ Achievement	3014.03	2804.35	638.5	6456.89	1194.92	7651.82

■ Target  
■ Achievement

Sector

### Credit Disbursement under ACP as on 31.03.2019 and 31.03.2020



	Agricultur e	MSME	Other Priority Sector	Total Priority Sector	Non Priority Sector	Total Credit Plan/Achievement
■ 31.03.2019	2879.13	1990.18	667.16	5536.48	2731.85	8268.33
■ 31.03.2020	3014.03	2804.35	638.5	6456.89	1194.92	7651.82

**TRIPURA STATE**

**BANK-WISE & SECTOR-WISE DISBURSEMENT OF CREDIT VIS-À-VIS TARGETS UNDER ANNUAL CREDIT PLAN 2019-20 DURING 01.04.2019 to 31.03.2020**

(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	913.21	20.56	2	1516.10	154.00	10	390.88	104.00	27	2820.19	278.56	10	142.60	105.58	74	2962.79	384.14	13
2	Andhra bank	0.00	0.00	#DIV/0!	531.37	221.73	42	214.65	123.44	58	746.02	345.17	46	233.11	215.25	92	979.13	560.42	57
3	Bank of Baroda	1871.57	224.68	12	4480.64	1357.22	30	1469.68	788.32	54	7821.89	2370.22	30	913.03	762.54	84	8734.92	3132.76	36
4	Bank of India	5361.53	678.92	13	6906.06	1073.62	16	1986.83	465.51	23	14254.42	2218.05	16	1573.52	269.45	17	15827.94	2487.50	16
5	Bank of Maharashtra	0.00	0.00	#DIV/0!	531.53	59.26	11	214.65	44.58	21	746.18	103.84	14	29.14	55.70	191	775.32	159.54	21
6	Canara Bank	5328.07	545.13	10	6366.61	2475.50	39	1781.44	911.62	51	13476.12	3932.25	29	2136.89	1511.76	71	15613.01	5444.01	35
7	Central Bank Of India	1104.55	957.85	87	3183.86	583.41	18	1492.71	440.72	30	5781.12	1981.98	34	563.36	472.77	84	6344.48	2454.75	39
8	Corporation Bank	545.40	4.27	1	846.63	175.01	21	249.90	52.78	21	1641.93	232.06	14	101.99	209.09	205	1743.92	441.15	25
9	Indian Bank	420.97	0.00	0	1274.65	491.45	39	655.72	192.36	29	2351.34	683.81	29	169.98	132.32	78	2521.32	816.13	32
10	Indian Overseas	2702.41	76.10	3	2032.04	1023.65	50	976.25	422.12	43	5710.70	1521.87	27	1734.76	103.56	6	7445.46	1625.43	22
11	P&SB	743.68	8.92	1	1053.99	175.30	17	439.67	47.38	11	2237.34	231.60	10	179.69	31.08	17	2417.03	262.68	11
12	PNB	882.54	0.00	0	1529.39	165.35	11	683.80	0.00	0	3095.73	165.35	5	471.09	438.16	93	3566.82	603.51	17
13	OBC	743.68	10.00	1	1053.99	332.00	31	439.67	113.00	26	2237.34	455.00	20	228.26	284.00	124	2465.60	739.00	30
14	State Bank of India	30329.76	15561.00	51	27137.63	18764.00	69	11957.17	9039.00	76	69424.56	43364.00	62	20106.02	17031.00	85	89530.58	60395.00	67
15	Syndicate Bank	4332.52	151.00	3	2928.62	1480.00	51	1152.34	1110.00	96	8413.48	2741.00	33	777.05	279.00	36	9190.53	3020.00	33
16	UCO Bank	15864.61	2076.71	13	13927.49	8204.21	59	4339.41	1302.20	30	34131.51	11583.12	34	3632.68	1845.02	51	37764.19	13428.14	36
17	Union Bank	1523.48	407.08	27	3978.53	1384.20	35	1400.42	459.13	33	6902.43	2250.41	33	359.38	261.04	73	7261.81	2511.45	35
18	United Bank of India	32491.16	16914.25	52	24097.92	19815.27	82	10132.73	7427.19	73	66721.81	44156.71	66	19717.50	12741.92	65	86439.31	56898.63	66
<b>A</b>	<b>ACP PUBLIC sec Bank</b>	<b>105159.14</b>	<b>37636.47</b>	<b>36</b>	<b>103377.05</b>	<b>57935.18</b>	<b>56</b>	<b>39977.92</b>	<b>23043.35</b>	<b>58</b>	<b>248514.11</b>	<b>118615.00</b>	<b>48</b>	<b>53070.05</b>	<b>36749.24</b>	<b>69</b>	<b>301584.16</b>	<b>155364.24</b>	<b>52</b>
19	Axis Bank	3094.05	134.86	4	5783.58	171.96	3	1590.81	708.60	45	10468.44	1015.42	10	1806.65	537.81	30	12275.09	1553.23	13
20	Bandhan Bank	91475.05	135849.00	149	35510.70	122866.00	346	3853.97	77.00	2	130839.72	258792.00	198	2797.37	15020.00	537	133637.09	273812.00	205
21	Federal Bank	0.00	0.00	#DIV/0!	659.26	0.00	0	71.63	0.00	0	730.89	0.00	0	0.00	0.00	#DIV/0!	730.89	0.00	0
22	HDFC Bank	4583.67	5345.11	117	2835.65	3274.24	115	747.19	126.27	17	8166.51	8745.62	107	9518.79	9765.50	103	17685.30	18511.12	105
23	ICI Bank	2806.12	2965.67	106	3645.94	3548.86	97	990.08	48.88	5	7442.14	6563.41	88	3948.37	6302.53	160	11390.51	12865.94	113
24	IDBI Bank	3021.47	177.13	6	3202.36	1545.34	48	1288.23	381.85	30	7512.06	2104.32	28	441.94	650.86	147	7954.00	2755.18	35
25	IDFCFirst Bank	0.00	1781.00	#DIV/0!	988.89	8232.00	832	33.72	0.00	0	1022.61	10013.00	979	0.00	365.00	#DIV/0!	1022.61	10378.00	1015
26	IndusInd	138.86	2536.76	1827	1134.66	5308.35	468	315.76	0.00	0	1589.28	7845.11	494	1942.61	4198.72	216	3531.89	12043.83	341
27	Kotak Mahindra	0.00	0.00	#DIV/0!	659.26	0.00	0	71.63	0.00	0	730.89	0.00	0	0.00	0.00	#DIV/0!	730.89	0.00	0
28	South Indian Bank	0.00	0.00	#DIV/0!	659.26	1598.00	242	71.63	13.00	18	730.89	1611.00	220	1165.57	952.64	82	1896.46	2563.64	135
29	Ujjivan Bank	4938.35	7877.99	160	2963.15	4225.70	143	921.42	4170.32	453	8822.92	16274.01	184	1889.20	876.18	46	10712.12	17150.19	160
30	Yes Bank	0.00	0.00	#DIV/0!	659.26	0.00	0	73.64	0.00	0	732.90	0.00	0	0.00	0.00	#DIV/0!	732.90	0.00	0
31	NESFB	1146.33	480.00	42	4098.18	1215.84	30	575.90	6.37	1	5820.41	1702.21	29	0.00	42.11	#DIV/0!	5820.41	1744.32	30
<b>B</b>	<b>ACP PRIVATE Sec bank</b>	<b>111203.90</b>	<b>157147.52</b>	<b>141</b>	<b>62800.15</b>	<b>151986.29</b>	<b>242</b>	<b>10605.61</b>	<b>5532.29</b>	<b>52</b>	<b>184609.66</b>	<b>314666.10</b>	<b>170</b>	<b>23510.50</b>	<b>38711.35</b>	<b>165</b>	<b>208120.16</b>	<b>353377.45</b>	<b>170</b>
32	Tripura Gramin Bank	100634.45	81595.73	81	48857.08	49072.15	100	19767.77	25936.49	131	169259.30	156604.37	93	23991.26	24914.68	104	193250.56	181519.05	94
<b>C</b>	<b>ACP RRB</b>	<b>100634.45</b>	<b>81595.73</b>	<b>81</b>	<b>48857.08</b>	<b>49072.15</b>	<b>100</b>	<b>19767.77</b>	<b>25936.49</b>	<b>131</b>	<b>169259.30</b>	<b>156604.37</b>	<b>93</b>	<b>23991.26</b>	<b>24914.68</b>	<b>104</b>	<b>193250.56</b>	<b>181519.05</b>	<b>94</b>
33	ACUB	0.00	0.00	#DIV/0!	0.00	15.80	#DIV/0!	0.00	134.89	#DIV/0!	0.00	150.69	#DIV/0!	58.28	50.75	87	58.28	201.44	346
34	TCARDB	1097.12	0.00	0	853.49	0.00	0	300.74	0.00	0	2251.35	0.00	0	0.00	0.00	#DIV/0!	2251.35	0.00	0
35	TSCB	27405.65	25023.94	91	22912.23	21426.23	94	9447.98	9203.62	97	59765.86	55653.79	93	11169.91	19066.21	171	70935.77	74720.00	105
<b>D</b>	<b>ACP Coop. Bank</b>	<b>28502.77</b>	<b>25023.94</b>	<b>88</b>	<b>23765.72</b>	<b>21442.03</b>	<b>90</b>	<b>9748.72</b>	<b>9338.51</b>	<b>96</b>	<b>62017.21</b>	<b>55804.48</b>	<b>90</b>	<b>11228.19</b>	<b>19116.96</b>	<b>170</b>	<b>73245.40</b>	<b>74921.44</b>	<b>102</b>
<b>GRAND TOTAL</b>		<b>345500.26</b>	<b>301403.66</b>	<b>87</b>	<b>238800.00</b>	<b>280435.65</b>	<b>117</b>	<b>80100.02</b>	<b>63850.64</b>	<b>80</b>	<b>664400.28</b>	<b>645689.95</b>	<b>97</b>	<b>111800.00</b>	<b>119492.23</b>	<b>107</b>	<b>776200.28</b>	<b>765182.18</b>	<b>99</b>

## Tripura State

**Districtwise and sectorwise Achievement under Annual Credit Plan 2019-20 during the period 01.04.2019 to 31.03.2020**

*Rupees in lac.*

SL No.	Name of District	Agriculture & Allied Activities sector			MSME			OTHER PRISEC			TOTAL PRISEC			Non-priority sector			Total Sector		
		T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T
1	West Tripura	90955.52	57141.09	63	97277.98	131707.5	135	30172.58	29205.22	97	218406.08	218053.81	100	34513.22	63015.39	183	252919.30	281069.20	111
2	Khowai	44671.36	33082.82	74	11808.10	16748.27	142	2424.19	3621.27	149	58903.65	53452.36	91	5313.06	4465.18	84	64216.71	57917.54	90
3	Sepahijala	53661.13	44615.57	83	30608.89	31626.08	103	10437.95	4948.6	47	94707.97	81190.25	86	8853.48	6512.53	74	103561.45	87702.78	85
4	Gomati	33540.20	42539.82	127	22875.42	20639.36	90	5755.70	5054.53	88	62171.32	68233.71	110	12947.53	8632.73	67	75118.85	76866.44	102
5	South Tripura	35045.76	47014.49	134	19268.95	19668.12	102	8347.22	6307.22	76	62661.93	72989.83	116	12928.09	10088.8	78	75590.02	83078.63	110
6	North Tripura	34290.83	23319.68	68	23358.93	25712.36	110	10088.71	5201.03	52	67738.47	54233.07	80	14074.22	10191.04	72	81812.69	64424.11	79
7	Unakoti	16882.06	29452.68	174	16069.45	19709.03	123	9079.32	5366.33	59	42030.83	54528.04	130	11271.99	6984.08	62	53302.82	61512.12	115
8	Dhalai	36453.40	24237.51	66	17532.28	14624.93	83	3794.35	4146.44	109	57780.03	43008.88	74	11898.41	9602.48	81	69678.44	52611.36	76
	<b>Total</b>	<b>345500.26</b>	<b>301403.66</b>	<b>87</b>	<b>238800.00</b>	<b>280435.65</b>	<b>117</b>	<b>80100.02</b>	<b>63850.64</b>	<b>80</b>	<b>664400.28</b>	<b>645689.95</b>	<b>97</b>	<b>111800.00</b>	<b>119492.23</b>	<b>107</b>	<b>776200.28</b>	<b>765182.18</b>	<b>99</b>

## Flow of Credit to Agriculture & Allied Activities

The position of credit disbursement to agriculture against the Annual Credit Plan as compiled by SLBC for the State of Tripura for last 5 years is as follows:

(Rs.in crore)

Year	Target	Achievement	% of Target
2015-16	1141.16	1424.78	125
2016-17	1296.82	1609.02	124
2017-18	2117.11	2315.30	109
2018-19	2338.77	2879.13	123
2019-20	3455.00	3014.03	87

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
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	2879.12
	% of Achv	144	99	79	0	123
2019-2020	Target	2163.64	1006.34	285.02		3455.00
	Achievement	1947.83	815.95	250.23	0.00	3014.01
	% of Achv	90	81	88	0	87

Progress report on flow of farm credit by all Banks in Tripura for the year 2019-20 is given below:

Amt. Rs. In Crores

Sl No.	Directive	Target (2019-20)	Achievement during 2019-20 (April'19–March'20)
1	Increase in Farm Credit	Rs. 3455.00	Achievement during 2019-20 is Rs 3014.03 Crore (87% of the target)
2	KCC (No.)	71315	56651 nos. KCCs. (79% of the target including new farmers)

Bank wise position as on 31.03.2020 for different sectors is furnished in the Annexure.

**Bank - wise Targets and Achievement in Agriculture for 2019-20 for the State of Tripura under  
ACP 2019-2020 as on March 2020**

						Amt. Rs. In Lakhs	
Sl.No.	BANKS	2018-19			2019-20		
		Target	Achievement	% of Achievement	Target	Achievement	% of Achievement
1	2	6	7	8	6	7	8
1	Allahabad Bank	1459.72	16.96	1	913.21	20.56	2
2	Andhra Bank	0.00	0.00	0	0.00	0.00	0
3	Bank of Baroda	1482.19	174.28	12	1871.57	224.68	12
4	Bank of India	4687.34	731.12	16	5361.53	678.92	13
5	Bank of Maharashtra	0.00	0.00	0	0.00	0.00	0
6	Canara Bank	4687.98	202.86	4	5328.07	545.13	10
7	Central Bank of India	1836.49	720.52	39	1104.55	957.85	87
8	Corporation Bank	225.68	0.00	0	545.40	4.27	1
9	Indian Bank	159.37	0.00	0	420.97	0.00	0
10	Indian Overseas Bank	2124.32	39.94	2	2702.41	76.10	3
11	Punjab & Sind Bank	385.78	3.30	1	743.68	8.92	1
12	Punjab National Bank	808.28	18.93	2	882.54	0.00	0
13	Oriental Bank of Commerce	385.78	6.00	2	743.68	10.00	1
14	State Bank of India	31219.96	24200.00	78	30329.76	15561.00	51
15	Syndicate Bank	2042.41	161.82	8	4332.52	151.00	3
16	UCO Bank	12188.89	3327.83	27	15864.61	2076.71	13
17	Union Bank of India	2177.22	275.44	13	1523.48	407.08	27
18	United Bank of India	29401.04	29749.52	101	32491.16	16914.25	52
<b>A</b>	<b>ACP PUBLIC sec Bank</b>	<b>95272.45</b>	<b>59628.52</b>	<b>63</b>	<b>105159.14</b>	<b>37636.47</b>	<b>36</b>
19	AXIS BANK	2446.50	121.43	5	3094.05	134.86	4
20	Bandhan Bank	27833.73	117827.53	423	91475.05	135849.00	149
21	Federal Bank	0.00	61.20	0	0.00	0.00	0
22	HDFC	944.63	6581.59	697	4583.67	5345.11	117
23	ICICI Bank	3445.37	1610.08	47	2806.12	2965.67	106
24	IDBI BANK	3229.72	159.59	5	3021.47	177.13	6
25	IDFC Bank	0.00	2832.85	0	0.00	1781.00	0
26	Indusind Bank	448.00	1042.06	233	138.86	2536.76	1827
27	Kotak Mahindra Bank	0.00	0.00	0	0.00	0.00	0
28	South Indian Bank	0.00	0.00	0	0.00	0.00	0
29	Ujjivan Bank	2413.17	6656.16	276	4938.35	7877.99	160
30	Yes Bank	0.00	0.00	0	0.00	0.00	0
31	NESFB	0.00	0.00	0	1146.33	480.00	42
<b>B</b>	<b>ACP PRIVATE Sec bank</b>	<b>40761.12</b>	<b>136892.49</b>	<b>336</b>	<b>111203.90</b>	<b>157147.52</b>	<b>141</b>
32	Tripura Gramin Bank	71301.61	70539.56	99	100634.45	81595.73	81
<b>C</b>	<b>ACP RRB</b>	<b>71301.61</b>	<b>70539.56</b>	<b>99</b>	<b>100634.45</b>	<b>81595.73</b>	<b>81</b>
33	ACUB	0.00	0.00	0	0.00	0.00	0
34	TCARDB	989.09	0.00	0	1097.12	0.00	0
35	TSCB	25553.49	20852.82	82	27405.65	25023.94	91
<b>D</b>	<b>ACP Coop. Bank</b>	<b>26542.57</b>	<b>20852.82</b>	<b>79</b>	<b>28502.77</b>	<b>25023.94</b>	<b>88</b>
<b>GRAND TOTAL</b>		<b>233877.75</b>	<b>287913.39</b>	<b>123</b>	<b>345500.26</b>	<b>301403.66</b>	<b>87</b>

**Achievement under Sub-Sectors of Allied Activities against ACP for the Year 2019-20 as on 31.03.2020**

SI No	Name	W R		Dairy Dev		Fishery		Poultry		FMS		Other Term Loan		Total of Allied	
		Tar	Ach	Tar	Ach	Tar	Ach	Tar	Ach	Tar	Ach	Tar	Ach	Tar	Ach
1	Allahabad Bank	34.68	0.00	119.55	0.00	108.96	0.00	100.69	0.00	36.95	0.00	327.06	2.56	727.89	2.56
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	71.34	0.00	253.93	0.00	234.08	0.00	292.47	0.00	54.21	0.00	755.28	172.54	1661.31	172.54
4	Bank of India	321.57	0.00	871.69	41.97	586.05	23.10	613.97	46.24	164.85	15.59	1958.81	345.76	4516.94	472.66
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	319.30	0.00	861.54	5.81	616.20	1.00	673.45	5.05	170.99	0.00	1806.37	476.07	4447.85	487.93
7	Central Bank of India	14.60	0.00	149.63	0.00	147.25	0.00	82.35	0.00	42.72	0.00	275.98	475.13	712.53	475.13
8	Corporation Bank	34.68	0.00	84.90	0.00	59.45	0.00	66.04	0.00	17.15	0.00	169.14	4.27	431.36	4.27
9	Indian Bank	18.38	0.00	38.27	0.00	35.35	0.00	24.65	0.00	12.40	0.00	149.37	0.00	278.42	0.00
10	Indian Overseas Bank	150.55	0.00	450.51	7.00	381.26	3.00	402.47	31.02	83.34	5.50	888.59	0.00	2356.72	46.52
11	Oriental Bank of Commerce	72.51	0.00	166.51	2.00	70.25	6.00	38.09	0.00	14.18	0.00	271.67		633.21	8.00
12	Punjab & Sind Bank	72.51	0.00	166.51	0.00	70.25	0.00	38.09	0.00	14.18	0.00	271.67	0.00	633.21	0.00
13	Punjab National Bank	81.81	0.00	190.89	0.00	87.89	0.00	52.57	0.00	25.74	0.00	297.54	0.00	736.44	0.00
14	State Bank of India	4392.04	0.00	3748.61	170.00	3887.44	4.00	3004.76	125.00	1231.13	0.00	9112.39	11052.00	25376.37	11351.00
15	Syndicate Bank	730.76	0.00	666.92	3.50	678.30	3.00	331.55	41.50	240.47	0.00	1289.00	44.00	3937.00	92.00
16	Union Bank of India	94.32	0.00	152.72	21.51	110.69	6.00	318.88	10.60	66.38	0.00	388.49	305.79	1131.48	343.90
17	United Bank of India	4858.25	0.00	4593.85	313.00	3634.41	53.00	3100.36	179.00	1003.77	32.33	10275.80	14427.08	27466.44	15004.41
18	UCO Bank	2528.50	0.00	2414.58	9.67	1672.29	4.13	1486.75	36.99	486.57	22.40	5244.63	1699.09	13833.32	1772.28
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>13795.80</b>	<b>0.00</b>	<b>14930.61</b>	<b>574.46</b>	<b>12380.12</b>	<b>103.23</b>	<b>10627.14</b>	<b>475.40</b>	<b>3665.03</b>	<b>75.82</b>	<b>33481.79</b>	<b>29004.29</b>	<b>88880.49</b>	<b>30233.20</b>
19	AXIS BANK	249.64	0.00	529.62	0.00	357.44	0.00	316.83	0.00	95.57	0.00	1070.98	0.00	2620.08	0.00
20	Bandhan Bank	27806.75	945.40	16408.99	0.00	8950.65	3730.77	7384.23	9551.64	2621.03	8981.20	26528.70	112639.99	89700.35	135849.00
21	Federal Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
22	HDFC	9.30	0.00	1685.24	0.00	67.15	0.00	1039.21	0.00	209.28	5.89	1466.58	592.11	4476.76	598.00
23	ICICI	111.63	0.00	469.45	0.00	360.46	0.00	393.41	0.00	91.51	0.00	837.97	2936.67	2264.43	2936.67
24	IDBI BANK	190.46	0.00	346.18	0.00	209.70	0.00	451.87	14.00	241.60	0.00	790.51	61.07	2230.32	75.07
25	IDFC First Bank	0.00	0.00	0.00	564.50	0.00	1186.90	0.00	28.50	0.00	1.10	0.00	0.00	0.00	1781.00
26	Indusind Bank	9.30	0.00	24.38	0.00	17.65	0.00	14.48	0.00	11.56	0.00	25.86	2536.76	103.23	2536.76
27	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
28	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
29	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
30	Ujjivan Bank	229.90	0.00	642.71	511.95	345.34	0.20	1153.39	0.00	72.72	0.00	2145.38	7365.84	4589.44	7877.99
31	NESFB	9.30	0.85	62.20	0.00	101.71	13.35	74.08	12.75	44.35	0.00	174.08	203.38	465.72	230.33
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>28616.28</b>	<b>946.25</b>	<b>20168.77</b>	<b>1076.45</b>	<b>10410.10</b>	<b>4931.22</b>	<b>10827.50</b>	<b>9606.89</b>	<b>3387.62</b>	<b>8988.19</b>	<b>33040.06</b>	<b>126335.82</b>	<b>106450.33</b>	<b>151884.82</b>
32	Tripura Gramin Bank	23626.72	1008.42	13093.41	115.73	9993.72	1930.18	8335.90	68.55	3221.25	0.00	28358.41	69758.12	86629.41	72881.00
<b>C</b>	<b>Sub Total of RRB</b>	<b>23626.72</b>	<b>1008.42</b>	<b>13093.41</b>	<b>115.73</b>	<b>9993.72</b>	<b>1930.18</b>	<b>8335.90</b>	<b>68.55</b>	<b>3221.25</b>	<b>0.00</b>	<b>28358.41</b>	<b>69758.12</b>	<b>86629.41</b>	<b>72881.00</b>
33	ACUB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
34	TCARDB	72.51	0.00	278.01	0.00	97.18	0.00	72.75	0.00	71.63	0.00	505.04	0.00	1097.12	0.00
35	TSCB	1948.24	0.00	4387.96	99.55	3093.21	35.63	2844.80	147.96	1012.31	0.00	9219.07	20420.75	22505.59	20703.89
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>2020.75</b>	<b>0.00</b>	<b>4665.97</b>	<b>99.55</b>	<b>3190.39</b>	<b>35.63</b>	<b>2917.55</b>	<b>147.96</b>	<b>1083.94</b>	<b>0.00</b>	<b>9724.11</b>	<b>20420.75</b>	<b>23602.71</b>	<b>20703.89</b>
<b>GRAND TOTAL</b>		<b>68059.55</b>	<b>1954.67</b>	<b>52858.76</b>	<b>1866.19</b>	<b>35974.33</b>	<b>7000.26</b>	<b>32708.09</b>	<b>10298.80</b>	<b>11357.84</b>	<b>9064.01</b>	<b>104604.37</b>	<b>245518.98</b>	<b>305562.94</b>	<b>275702.91</b>

TRIPURA STATE				
Achievement of Farm Credit as on March 2020 for the Year 2019-20 by the different lending institutions is given below				
(Amt in Lacs)				
Sl.No.	BANKS	Plan for Farm Credit 2019-20	Achievement 2019-20 (April 2019 to March 2020)	Percentage of Achievement
1	Allahabad Bank	913.21	20.56	2
2	Andhra bank	0.00	0.00	0
3	Bank of Baroda	1871.57	224.68	12
4	Bank of India	5361.53	678.92	13
5	Bank of Maharashtra	0.00	0.00	0
6	Canara Bank	5328.07	545.13	10
7	Central Bank Of India	1104.55	957.85	87
8	Corporation Bank	545.40	4.27	1
9	Indian Bank	420.97	0.00	0
10	Indian Overseas	2702.41	76.10	3
11	P&SB	743.68	8.92	1
12	PNB	882.54	0.00	0
13	OBC	743.68	10.00	1
14	State Bank of India	30329.76	15561.00	51
15	Syndicate Bank	4332.52	151.00	3
16	UCO Bank	15864.61	2076.71	13
17	Union Bank	1523.48	407.08	27
18	United Bank of India	32491.16	16914.25	52
<b>A</b>	<b>ACP PUBLIC sec Bank</b>	<b>105159.14</b>	<b>37636.47</b>	<b>36</b>
19	Axis Bank	3094.05	134.86	4
20	Bandhan Bank	91475.05	135849.00	149
21	Federal Bank	0.00	0.00	0
22	HDFC Bank	4583.67	5345.11	117
23	ICICI Bank	2806.12	2965.67	106
24	IDBI Bank	3021.47	177.13	6
25	IDFCFirst Bank	0.00	1781.00	0
26	IndusInd	138.86	2536.76	1827
27	Kotak Mahindra	0.00	0.00	0
28	South Indian Bank	0.00	0.00	0
29	Ujjivan Bank	4938.35	7877.99	160
30	Yes Bank	0.00	0.00	0
31	NESFB	1146.33	480.00	42
<b>B</b>	<b>ACP PRIVATE Sec bank</b>	<b>111203.90</b>	<b>157147.52</b>	<b>141</b>
32	Tripura Gramin Bank	100634.45	81595.73	81
<b>C</b>	<b>ACP RRB</b>	<b>100634.45</b>	<b>81595.73</b>	<b>81</b>
33	ACUB	0.00	0.00	0
34	TCARDB	1097.12	0.00	0
35	TSCB	27405.65	25023.94	91
<b>D</b>	<b>ACP Coop. Bank</b>	<b>28502.77</b>	<b>25023.94</b>	<b>88</b>
<b>GRAND TOTAL</b>		<b>345500.26</b>	<b>301403.66</b>	<b>87</b>

**TRIPURA STATE**

<b>FINANCE TO SMALL &amp; MARGINAL FARMERS During The Year 2019-20</b>			
<b>As on 31.03.2020</b>		<b>(Amt. in Lakhs)</b>	
SI No	Name of Bank	<b>Loans Granted To Small &amp; Marginal Farmers</b>	
		<b>No.</b>	<b>Amount</b>
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
1	Allahabad Bank	28	18.00
2	Bank of Baroda	26	49.14
3	Bank of India	189	206.26
4	Canara Bank	107	57.20
5	Central Bank of India	21	36.27
6	Corporation Bank	0	0.00
7	Indian Bank	0	0.00
8	Indian Overseas Bank	2	11.02
9	Oriental Bank of Commerce	4	2.00
10	Punjab & Sind Bank	5	2.42
11	Punjab National Bank	0	0.00
12	State Bank of India	2035	2010.00
13	Syndicate Bank	53	59.00
14	UCO Bank	370	219.18
15	Union Bank of India	42	35.18
16	United Bank of India	4596	576.68
17	Axis Bank	126	134.86
18	Bandhan Bank	0	0.00
19	HDFC	9505	4747.11
20	ICICI	9	29.00
21	IDBI Bank	61	102.06
22	Indusind Bank	0	0.00
23	Tripura Gramin Bank	13190	4793.07
24	TSCB	7488	3383.20
25	Ujjivan Bank	0	0.00
26	NESFB	773	249.67
<b>TOTAL</b>		<b>38630</b>	<b>16721.32</b>

## Flow of Credit to MSME

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

Amt. Rs. In Crore			
Plan Year	Target	Achievement	% of Achievement
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
2019-20	2388.00	2804.35	117

The disbursement made during the period April-March 2020 is Rs.2804.35 crore i.e. 117% of the Annual Target, thus recording an increase of 41% over the disbursement made during the corresponding period last year (2019-20).

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
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	1990.17
	% of Achv	184	97	14	0	149
2019-2020	Target	1661.78	488.57	237.65	0.00	2388.00
	Achievement	2099.21	490.72	214.42	0.00	2804.35
	% of Achv	126	100	90	0	117

Details of achievement of MSME under ACP 2019-20 (April-March 2020) are furnished in the Annexure.

**Bank - wise Targets and Achievement in MSME for 2019-20  
for the State of Tripura under ACP 2019 -2020 as on March 2020**

						Amt. Rs. In Lakhs	
Sl.No.	BANKS	2018-19			2019-20		
		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	924.11	121.00	13	1516.10	154.00	10
2	Andhra Bank	322.40	201.05	62	531.37	221.73	42
3	Bank of Baroda	2739.90	1757.59	64	4480.64	1357.22	30
4	Bank of India	3366.26	3065.55	91	6906.06	1073.62	16
5	Bank of Maharashtra	322.50	135.25	42	531.53	59.26	11
6	Canara Bank	3133.26	1833.65	59	6366.61	2475.50	39
7	Central Bank of India	2050.03	555.80	27	3183.86	583.41	18
8	Corporation Bank	496.61	0.00	0	846.63	175.01	21
9	Indian Bank	865.03	491.40	57	1274.65	491.45	39
10	Indian Overseas Bank	1242.61	382.35	31	2032.04	1023.65	50
11	Punjab & Sind Bank	574.61	70.77	12	1053.99	175.30	17
12	Punjab National Bank	829.61	25.72	3	1529.39	165.35	11
13	Oriental Bank of Commerce	574.61	288.00	50	1053.99	332.00	31
14	State Bank of India	14515.92	11100.00	76	27137.63	18764.00	69
15	Syndicate Bank	1529.61	1460.63	95	2928.62	1480.00	51
16	UCO Bank	7298.06	10906.31	149	13927.49	8204.21	59
17	Union Bank of India	1995.00	688.60	35	3978.53	1384.20	35
18	United Bank of India	12771.37	13257.59	104	24097.92	19815.27	82
<b>A</b>	<b>ACP PUBLIC sec Bank</b>	<b>55551.52</b>	<b>46341.26</b>	<b>83</b>	<b>103377.05</b>	<b>57935.18</b>	<b>56</b>
19	AXIS BANK	2008.11	14.57	1	5783.58	171.96	3
20	Bandhan Bank	26432.52	105222.10	398	35510.70	122866.00	346
21	Federal Bank	400.00	154.00	39	659.26	0.00	0
22	HDFC	1936.00	5347.64	276	2835.65	3274.24	115
23	ICICI Bank	2290.14	967.89	42	3645.94	3548.86	97
24	IDBI BANK	1632.00	1515.02	93	3202.36	1545.34	48
25	IDFC Bank	600.00	7222.30	1204	988.89	8232.00	832
26	Indusind Bank	485.00	4114.00	848	1134.66	5308.35	468
27	Kotak Mahindra Bank Ltd	400.00	0.00	0	659.26	0.00	0
28	South Indian Bank	400.00	1331.74	333	659.26	1598.00	242
29	Ujjivan Bank	2115.86	1774.96	84	2963.15	4225.70	143
30	Yes Bank	400.00	0.00	0	659.26	0.00	0
31	NESFB	0.00	0.00	0	4098.18	1215.84	30
<b>B</b>	<b>ACP PRIVATE Sec bank</b>	<b>39099.63</b>	<b>127664.22</b>	<b>327</b>	<b>62800.15</b>	<b>151986.29</b>	<b>242</b>
32	Tripura Gramin Bank	23544.03	22797.53	97	48857.08	49072.15	100
<b>C</b>	<b>ACP RRB</b>	<b>23544.03</b>	<b>22797.53</b>	<b>97</b>	<b>48857.08</b>	<b>49072.15</b>	<b>100</b>
33	ACUB	250.00	21.20	8	0.00	15.80	0
34	TCARDB	710.81	0.00	0	853.49	0.00	0
35	TSCB	14468.23	2193.96	15	22912.23	21426.23	94
<b>D</b>	<b>ACP Coop. Bank</b>	<b>15429.04</b>	<b>2215.16</b>	<b>14</b>	<b>23765.72</b>	<b>21442.03</b>	<b>90</b>
<b>GRAND TOTAL</b>		<b>133624.23</b>	<b>199018.17</b>	<b>149</b>	<b>238800.00</b>	<b>280435.65</b>	<b>117</b>

### Flow of credit to Other Priority Sectors

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

Plan Year	Amt. Rs. In Crore		
	Target	Achievement	% of Achievement
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
2019-20	801.00	638.50	80

All banks disbursed Rs. 638.50 crore during the period April – March 2020 against the disbursement of Rs. 667.16 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	Amt. Rs. In Crore				
		Commercial Banks	RRB	Co-Operatives	Others	Total
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	667.15
	% of Achv	93	96	51	0	88
2019-2020	Target	505.85	197.67	97.48	0.00	801.00
	Achievement	285.75	259.36	93.38	0.00	638.49
	% of Achv	56	131	96	0	80

Details of achievement of Other Priority Sectors (OPS) under ACP 2019-20 during April – March 2020 are furnished in the Annexure.

**Bank - wise Targets and Achievement in OTHER PRIORITY SECTORS for 2019-20  
for the State of Tripura under ACP 2019 - 2020 as on March 2020**

		Amt. Rs. In Lakhs					
Sl.No.	BANKS	2018-19			2019-20		
		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	498.71	61.15	12	390.88	104.00	27
2	Andhra Bank	197.75	89.96	45	214.65	123.44	58
3	Bank of Baroda	1371.25	1444.68	105	1469.68	788.32	54
4	Bank of India	1843.20	593.69	32	1986.83	465.51	23
5	Bank of Maharashtra	197.75	98.25	50	214.65	44.58	21
6	Canara Bank	1594.23	910.94	57	1781.44	911.62	51
7	Central Bank of India	1318.98	408.75	31	1492.71	440.72	30
8	Corporation Bank	370.46	12.40	3	249.90	52.78	21
9	Indian Bank	662.36	191.33	29	655.72	192.36	29
10	Indian Overseas Bank	940.71	511.10	54	976.25	422.12	43
11	Punjab & Sind Bank	466.67	5.60	1	439.67	47.38	11
12	Punjab National Bank	604.67	13.23	2	683.80	0.00	0
13	Oriental Bank of Commerce	466.67	130.00	28	439.67	113.00	26
14	State Bank of India	10868.95	20173.00	186	11957.17	9039.00	76
15	Syndicate Bank	980.67	335.81	34	1152.34	1110.00	96
16	UCO Bank	4363.51	1528.29	35	4339.41	1302.20	30
17	Union Bank of India	1122.50	405.79	36	1400.42	459.13	33
18	United Bank of India	8803.74	9014.79	102	10132.73	7427.19	73
<b>A</b>	<b>ACP PUBLIC sec Bank</b>	<b>36672.77</b>	<b>35928.76</b>	<b>98</b>	<b>39977.92</b>	<b>23043.35</b>	<b>58</b>
19	AXIS BANK	1359.67	223.36	16	1590.81	708.60	45
20	Bandhan Bank	4920.81	3050.92	62	3853.97	77.00	2
21	Federal Bank	180.00	0.00	0	71.63	0.00	0
22	HDFC	954.60	93.51	10	747.19	126.27	17
23	ICICI Bank	1020.06	191.40	19	990.08	48.88	5
24	IDBI Bank	872.79	289.06	33	1288.23	381.85	30
25	IDFC Bank	84.75	0.00	0	33.72	0.00	0
26	Indusind Bank	229.00	0.00	0	315.76	0.00	0
27	Kotak Mahindra Bank Ltd	180.00	0.00	0	71.63	0.00	0
28	South Indian Bank	180.00	9.78	5	71.63	13.00	18
29	Ujjivan Bank	951.09	4857.54	511	921.42	4170.32	453
30	Yes Bank	180.00	0.00	0	73.64	0.00	0
31	NESFB	0.00	0.00	0	575.90	6.37	1
<b>B</b>	<b>ACP PRIVATE Sec bank</b>	<b>11112.77</b>	<b>8715.57</b>	<b>78</b>	<b>10605.61</b>	<b>5532.29</b>	<b>52</b>
32	Tripura Gramin Bank	17809.89	17045.84	96	19767.77	25936.49	131
<b>C</b>	<b>ACP RRB</b>	<b>17809.89</b>	<b>17045.84</b>	<b>96</b>	<b>19767.77</b>	<b>25936.49</b>	<b>131</b>
33	ACUB	608.50	427.15	70	0.00	134.89	0
34	TCARDB	547.17	0.00	0	300.74	0.00	0
35	TSCB	8729.17	4599.23	53	9447.98	9203.62	97
<b>D</b>	<b>ACP Coop. Bank</b>	<b>9884.84</b>	<b>5026.38</b>	<b>51</b>	<b>9748.72</b>	<b>9338.51</b>	<b>96</b>
<b>GRAND TOTAL</b>		<b>75480.27</b>	<b>66716.55</b>	<b>88</b>	<b>80100.02</b>	<b>63850.64</b>	<b>80</b>

Quarterly Statement on Priority Sector Advances and Sectoral Deployment of Credit					
	Adjusted Net Bank Credit (ANBC) as on the corresponding date of the preceding year	1441138.28			
	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
<b>1</b>	<b>Priority Sector</b>	<b>681599</b>	<b>645689.95</b>	<b>1154922</b>	<b>1123742.14</b>
<b>I</b>	<b>Agriculture</b>	<b>413500</b>	<b>301403.66</b>	<b>672750</b>	<b>427353.04</b>
(i)	Crop Loans	56651	25700.75	315282	66642.59
(ii)	Investment Credit				
	Out of (ii) above, loans for agriculture implements & machinery				
(iii)	Allied Activities	356849	275702.91	357468	360710.45
(a)	Fisheries	29057	7000.26	60405	35179.18
(b)	Dairying	3247	1866.19	31029	32788.27
(c)	Poultry	12061	10298.8	29605	30751.79
(d)	Animal Husbandry				
(e)	Bee keeping				
(f)	Sericulture				
(g)	Others (including WR & FMS)	312484	256537.66	236429	261991.21
	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				
<b>II</b>	<b>MSMEs</b>	<b>226835</b>	<b>280435.65</b>	<b>356751</b>	<b>382793.14</b>
(i)	<b>Micro Enterprises</b>	<b>215336</b>	<b>182761.35</b>	<b>343679</b>	<b>237610.71</b>
(a)	Manufacturing Enterprises	72647	50060.76	131822	75737.08
(b)	Service Enterprises	142689	132700.59	211857	161873.63
(ii)	<b>Small Enterprises</b>	<b>11398</b>	<b>92823.29</b>	<b>12487</b>	<b>120413.01</b>
(a)	Manufacturing Enterprises	3062	20182.94	3794	29954.31
(b)	Service Enterprises	8336	72640.35	8693	90458.7
(iii)	<b>Medium Enterprises</b>	<b>101</b>	<b>4851.01</b>	<b>585</b>	<b>24769.42</b>
(a)	Manufacturing Enterprises	6	306.29	45	2185.66
(b)	Service Enterprises	95	4544.72	540	22583.76
(iv)	<b>Advances to KVI</b>				
(v)	<b>Other Finance to MSMEs</b>				
<b>III</b>	<b>Export Credit</b>				
<b>IV</b>	<b>Education</b>				
<b>V</b>	<b>Housing</b>				
<b>VI</b>	<b>Renewable Energy</b>				
<b>VII</b>	<b>Social Infrastructure</b>				
<b>VIII</b>	<b>'Others' category under Priority Sector</b>	<b>41264</b>	<b>63850.64</b>	<b>125421</b>	<b>313595.96</b>
<b>2</b>	<b>Loans to Weaker Sections under Priority Sector</b>			<b>795067</b>	<b>658600.49</b>
<b>3</b>	<b>Non-Priority Sector Loans</b>	<b>88448</b>	<b>119492.23</b>	<b>203325</b>	<b>498265.35</b>
<b>I</b>	Agriculture				
<b>II</b>	MSME (Service)				
(i)	Micro Enterprises (Service)				
(ii)	Small Enterprises (Service)				
(iii)	Medium Enterprises (Service)				
<b>III</b>	Education Loans				
<b>IV</b>	Housing Loans				
<b>V</b>	Personal Loans under Non-Priority Sector				
<b>VI</b>	Other Non-Priority Sector Loans				
<b>4</b>	<b>Total Loans</b>	<b>770047</b>	<b>765182.18</b>	<b>1358247</b>	<b>1622007.49</b>

**CD RATIO OF BANKS IN TRIPURA**

**Action Points emerged in the 131<sup>st</sup> SLBC Meeting held on 20.02.2020**

All Banks are to exert efforts jointly to raise the CD ratio of the State to 65% as on 31.03.2020

CD ratio of the Banks in the State stands at 57% as on 31.03.2020 from 54% as on 31.03.2019.

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

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**

The details of Bank wise and district wise CD ratio are annexed. At the end of March 2020 the CD ratio of the State stood at 57% compared to 54% as March 2019. The district wise details are as under:

<b>District</b>	<b>CD RATIO March 2018</b>	<b>CD RATIO March 2019</b>	<b>CD RATIO March 2020</b>	<b>CD RATIO Since March 2019</b>
North Tripura	49	51	52	+1
Unakoti	59	59	75	+16
South Tripura	50	53	57	+4
Gomati	93	54	64	+10
West Tripura	36	52	51	-1
Sepahijala	67	62	72	+10
Khowai	69	61	65	+4
Dhalai	66	67	96	+29
<b>Total State</b>	<b>48</b>	<b>54</b>	<b>57</b>	<b>+3</b>

CD ratio of the banks in the state increased to 57% as on 31.03.2020 from 54% as on 31.03.2019, registering a growth of 3% in Y-O-Y basis.

CD ratio of 7 districts in the State as on March 2020 has improved over the CD ratio of March 2019.

CD Ratio of 96% is the highest in Dhalai District, as against 51%, the lowest in West Tripura District.

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

**TRIPURA STATE**

<b>BANKWISE CREDIT DEPOSIT RATIO OF THE STATE AS ON 31.03.2020</b>					
(Amt. In lac)					
<b>SL No.</b>	<b>Bank's Name</b>	<b>No of Brs</b>	<b>Total Deposit</b>	<b>Total Advance</b>	<b>CD Ratio</b>
1	Allahabad Bank	3	11568.88	3515.56	30
2	Andhra bank	1	3201.15	560.42	18
3	Bank of Baroda	9	62238.55	20659.59	33
4	Bank of India	13	25935.00	16937.00	65
5	Bank of Maharashtra	1	604.93	917.73	152
6	Canara Bank	13	59175.35	20382.19	34
7	Central Bank Of India	6	19672.75	8994.56	46
8	Corporation Bank	2	5872.94	441.15	8
9	Indian Bank	3	17991.48	2406.61	13
10	Indian Overseas	5	18360.44	5198.77	28
11	P&SB	2	3307.48	834.64	25
12	PNB	3	6903.00	3492.00	51
13	OBC	2	3511.00	739.00	21
14	State Bank of India	68	772500.00	493400.00	64
15	Syndicate Bank	6	10781.00	5310.05	49
16	UCO Bank	29	148518.97	36881.62	25
17	Union Bank	7	51357.00	13225.00	26
18	United Bank of India	64	413090.26	164297.77	40
19	Axis Bank	13	35800.44	11332.21	32
20	Bandhan Bank	23	59372.82	224222.73	378
21	Federal Bank	1	8563.22	1450.69	17
22	HDFC Bank	8	31844.89	23504.07	74
23	ICICI Bank	8	22830.23	14574.78	64
24	IDBI Bank	9	27340.00	5512.64	20
25	IDFC First Bank	1	2051.00	7793.00	380
26	IndusInd	6	3862.40	18939.96	490
27	Kotak Mahindra	1	3560.58	75.64	2
28	South Indian Bank	1	7210.52	2563.64	36
29	Ujjivan Bank	8	7576.72	16510.97	218
30	Yes Bank	1	3782.16	506.51	13
31	NESFB	4	2043.61	2947.09	144
32	Tripura Gramin Bank	148	719050.19	274740.80	38
33	ACUB	3	4169.09	1508.07	36
34	TCARDB	5	0.00	0.00	#DIV/0!
35	TSCB	65	286249.53	217631.03	76
	<b>Total</b>	<b>542</b>	<b>2859897.58</b>	<b>1622007.49</b>	<b>57</b>

**DISTRICTWISE CREDIT DEPOSIT RATIO OF THE STATE AS ON 31.03.2020**

<b>SI.</b>	<b>District</b>	<b>No. of Brs.</b>	<b>Total Deposit</b>	<b>Total Advance</b>	<b>CD Ratio</b>
1	West Tripura	194	1798117.04	914010.02	51
2	Sepahijala	60	168306.02	120918.89	72
3	Khowai	38	131668.52	86181.11	65
4	Dhalai	46	112674.64	107612.77	96
5	Gomati	64	195072.86	123899.10	64
6	South Tripura	59	201017.04	115262.36	57
7	Unakoti	33	100336.76	74820.49	75
8	North Tripura	48	152704.70	79302.75	52
	<b>Total</b>	<b>542</b>	<b>2859897.58</b>	<b>1622007.49</b>	<b>57</b>

## TRIPURA STATE

### CD Ratio as on 31st March 2020 for West Tripura District.(Amt.in Lacs)

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Allahabad Bank	10225.33	2919.29	29
2	Andhra bank	3201.15	560.42	18
3	Bank of Baroda	61348.65	20194.36	33
4	Bank of India	17130.00	12517.00	73
5	Bank of Maharashtra	604.93	917.73	152
6	Canara Bank	48183.45	14877.42	31
7	Central Bank Of India	15785.58	6985.40	44
8	Corporation Bank	4504.36	315.37	7
9	Indian Bank	17881.48	2380.61	13
10	Indian Overseas	16031.30	4305.75	27
11	P&SB	2972.19	666.40	22
12	PNB	5669.00	3140.00	55
13	OBC	3088.00	479.00	16
14	State Bank of India	579639.00	399751.00	69
15	Syndicate Bank	7062.00	2787.05	39
16	UCO Bank	96876.77	22131.22	23
17	Union Bank	46122.00	11222.00	24
18	United Bank of India	206541.53	114133.91	55
19	Axis Bank	26339.05	8772.44	33
20	Bandhan Bank	30075.11	73962.82	246
21	Federal Bank	8563.22	1450.69	17
22	HDFC Bank	27306.26	17967.00	66
23	ICICI Bank	14420.04	10907.58	76
24	IDBI Bank	16491.00	3228.10	20
25	IDFC First Bank	2051.00	7793.00	380
26	IndusInd	2871.00	9858.70	343
27	Kotak Mahindra	3560.58	75.64	2
28	South Indian Bank	7210.52	2563.64	36
29	Ujjivan Bank	3888.91	7906.44	203
30	Yes Bank	3782.16	506.51	13
31	NESFB	1459.31	1344.38	92
32	Tripura Gramin Bank	341324.86	97563.91	29
33	ACUB	3822.16	1418.86	37
34	TCARDB	0.00	0.00	#DIV/0!
35	TSCB	162085.14	48406.38	30
	<b>Total</b>	<b>1798117.04</b>	<b>914010.02</b>	<b>51</b>

**CD Ratio as on 31st March 2020 for Gomati District.(Amt.in Lacs)**

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Allahabad Bank	517.44	299.54	58
2	Bank of Baroda	889.9	465.23	52
3	Bank of India	2212	1812	82
4	Canara Bank	2824.53	1500.21	53
5	Central Bank Of India	809	401	50
6	Indian Overseas	499.11	147.83	30
7	State Bank of India	41182.00	21255	52
8	Syndicate Bank	700	400	57
9	UCO Bank	5035.19	979.1	19
10	Union Bank	2260	1333	59
11	United Bank of India	40656.36	8794.81	22
12	Axis Bank	2571.47	821.68	32
13	Bandhan Bank	5355.48	26917.22	503
14	HDFC Bank	2215.53	2606.52	118
15	ICICI Bank	2050.44	1425.08	70
16	IDBI Bank	974	305.97	31
17	Ujjivan Bank	560.98	1842.31	328
18	NESFB	211.26	621.96	294
19	Tripura Gramin Bank	55309.15	22002.7	40
20	ACUB	346.93	89.21	26
21	TSCB	27892.09	29878.73	107
	<b>Total</b>	<b>195072.86</b>	<b>123899.1</b>	<b>64</b>

**CD Ratio as on 31st March 2020 for Unakoti District.(Amt.in Lacs)**

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Canara Bank	1022.79	253.53	25
2	Central Bank Of India	1067.05	596.04	56
3	Indian Overseas	819.74	232.64	28
4	State Bank of India	23145	10996	48
5	UCO Bank	3797.47	1238.83	33
6	United Bank of India	18750.01	4838.95	26
7	Axis Bank	259.66	0	0
8	Bandhan Bank	4447.81	22694.49	510
9	ICICI Bank	1872.38	663.36	35
10	Ujjivan Bank	464.95	1075.51	231
11	NESFB		397.37	#DIV/0!
12	Tripura Gramin Bank	35382.77	17090.83	48
13	TSCB	9307.13	14742.94	158
	<b>Total</b>	<b>100336.76</b>	<b>74820.49</b>	<b>75</b>

**CD Ratio as on 31st March 2020 for North Tripura District.(Amt.in Lacs)**

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of India	2950	692	23
2	Canara Bank	1194.58	442.33	37
3	PNB	590	205	35
4	State Bank of India	43780	12957	30
5	Syndicate Bank	2516	1920	76
6	UCO Bank	948.95	522.22	55
7	Union Bank	1830	378	21
8	United Bank of India	23793.41	6763.76	28
9	Axis Bank	2590.03	431.75	17
10	Bandhan Bank	1449.49	13759.29	949
11	HDFC Bank	1762.3	2870.36	163
12	ICICI Bank	1415.44	823.09	58
13	IDBI Bank	1203	822.21	68
14	IndusInd	991.4	5635.06	568
15	Ujjivan Bank	771.5	1201.37	156
16	NESFB	65.19	341.11	523
17	Tripura Gramin Bank	55561.82	26340.57	47
18	TSCB	9291.59	3197.63	34
	<b>Total</b>	<b>152704.7</b>	<b>79302.75</b>	<b>52</b>

**CD Ratio as on 31st March 2020 for South Tripura District.(Amt.in Lacs)**

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of India	298	260	87
2	Canara Bank	1253.87	702.21	56
3	State Bank of India	32883	17486	53
4	UCO Bank	4621.12	809.71	18
5	Union Bank	1145	292	26
6	United Bank of India	38545.21	7743.13	20
7	Axis Bank	1551.87	793.61	51
8	Bandhan Bank	3209.97	23138.67	721
9	IDBI Bank	8672	1156.36	13
10	IndusInd	0	3446.2	#DIV/0!
11	Tripura Gramin Bank	75100	31027.15	41
12	TSCB	33737	28407.32	84
	<b>Total</b>	<b>201017.04</b>	<b>115262.36</b>	<b>57</b>

**CD Ratio as on 31st March 2020 for Sepahijala District.(Amt.in Lacs)**

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of India	2225	1047	47
2	Canara Bank	2036.46	1276.53	63
3	P&SB	335.29	168.24	50
4	PNB	644	147	23
5	OBC	423	260	61
6	State Bank of India	15069	7202	48
7	Syndicate Bank	503	203	40
8	UCO Bank	20179.42	5618.93	28
9	United Bank of India	25704.16	6482.89	25
10	Axis Bank	1976.71	62.71	3
11	Bandhan Bank	7573.65	35392.4	467
12	HDFC Bank	560.8	60.19	11
13	Ujjivan Bank	1354.15	3610.47	267
14	Tripura Gramin Bank	72290.47	23960.35	33
15	TSCB	17430.91	35427.18	203
	<b>Total</b>	<b>168306.02</b>	<b>120918.89</b>	<b>72</b>

**CD Ratio as on 31st March 2020 for Khowai District.(Amt.in Lacs)**

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Allahabad Bank	826.11	296.73	36
2	Canara Bank	931.99	382.09	41
3	Corporation Bank	1368.58	125.78	9
4	Indian Overseas	1010.29	512.55	51
5	State Bank of India	20818	12497	60
6	UCO Bank	12382.63	3219.88	26
7	United Bank of India	30579.88	6591.78	22
8	Axis Bank	511.65	450.02	88
9	Bandhan Bank	4701.22	17381.42	370
10	ICICI Bank	1548.8	410.08	26
11	Ujjivan Bank	536.23	874.87	163
12	NESFB	307.85	242.27	79
13	Tripura Gramin Bank	44555.64	28377.95	64
14	TSCB	11589.65	14818.69	128
	<b>Total</b>	<b>131668.52</b>	<b>86181.11</b>	<b>65</b>

**CD Ratio as on 31st March 2020 for Dhalai District.(Amt.in Lacs)**

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of India	1120	609	54
2	Canara Bank	1727.68	947.87	55
3	Central Bank Of India	2011.12	1012.12	50
4	Indian Bank	110	26	24
5	State Bank of India	15984	11256	70
6	UCO Bank	4677.42	2361.73	50
7	United Bank of India	28519.7	8948.54	31
8	Bandhan Bank	2560.09	10976.42	429
9	ICICI Bank	1523.13	345.59	23
10	Tripura Gramin Bank	39525.48	28377.34	72
11	TSCB	14916.02	42752.16	287
	<b>Total</b>	<b>112674.64</b>	<b>107612.77</b>	<b>96</b>

Issuance of KCC during the year 2019-20

Action Points emerged in the 131<sup>st</sup> SLBC Meeting held on 20.02.2020

All Banks are to exert efforts to issue KCCs to all eligible farmers within 31.03.2020 (Action: All Banks and Agriculture Department).

**Status of implementation**

56651 KCCs (Including Renewal) sanctioned by Banks amounting to Rs. 257.00 Crores during FY 2019-20, thereby achieving 79 % of the Annual Target (71,315 Nos.).

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

(Amt. Rs in lacs)

Quarter	Year	Target	Issued		
			No.	Amt.	% of Achievement.
March-2018	2017-18	50000	50333	23644.08	101
March-2019	2018-19	55000	56040	36321.91	102
March-2020	2019-20	71315	56651	25700.75	79

State Level Technical Committee have finalized and circulated the scale of finance pertaining to crop loans and working capital finance of dairy and fisheries for FY 2020-21 on 21.05.2020.

Banks are requested to adhere to the given scale of finance while sanctioning KCC loans.

Bank-wise performance under KCC as on 31.03.2020 has been shown in the Annexure.

**Performance of Banks in Crop Loan & Term Loan to Agriculture during the year 2019-20 as on 31.03.2020**

(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	28	18.00	3	2.56	31	20.56
2	Andhra Bank	0	0.00	0	0.00	0	0.00
3	Bank of Baroda	36	52.14	74	172.54	110	224.68
4	Bank of India	189	206.26	426	472.66	615	678.92
5	Bank of Maharashtra	0	0.00	0	0.00	0	0.00
6	Canara Bank	107	57.20	421	487.93	528	545.13
7	Central Bank of India	284	482.72	51	475.13	335	957.85
8	Corporation Bank	0	0.00	4	4.27	4	4.27
9	Indian Bank	0	0.00	0	0.00	0	0.00
10	Indian Overseas Bank	32	29.58	4	46.52	36	76.10
11	Oriental Bank of Commerce	4	2.00	5	8.00	9	10.00
12	Punjab & Sind Bank	10	8.92	0	0.00	10	8.92
13	Punjab National Bank	0	0.00	0	0.00	0	0.00
14	State Bank of India	6219	4210.00	16301	11351.00	22520	15561.00
15	Syndicate Bank	53	59.00	15	92.00	68	151.00
16	Union Bank of India	87	63.18	59	343.90	146	407.08
17	United Bank of India	8250	1909.84	13319	15004.41	21569	16914.25
18	UCO Bank	515	304.43	812	1772.28	1327	2076.71
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>15814</b>	<b>7403.27</b>	<b>31494</b>	<b>30233.20</b>	<b>47308</b>	<b>37636.47</b>
19	AXIS BANK	126	134.86	0	0.00	126	134.86
20	Bandhan Bank	0	0.00	176954	135849.00	176954	135849.00
21	Federal Bank	0	0.00	0	0.00	0	0.00
22	HDFC	9505	4747.11	12	598.00	9517	5345.11
23	ICICI	9	29.00	5684	2936.67	5693	2965.67
24	IDBI BANK	61	102.06	73	75.07	134	177.13
25	IDFC First Bank	0	0.00	5774	1781.00	5774	1781.00
26	Indusind Bank	0	0.00	10538	2536.76	10538	2536.76
27	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00
28	SOUTH INDIAN BANK	0	0.00	0	0.00	0	0.00
29	YES Bank	0	0.00	0	0.00	0	0.00
30	Ujjivan Bank	0	0.00	23743	7877.99	23743	7877.99
31	NESFB	773	249.67	712	230.33	1485	480.00
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>10474</b>	<b>5262.70</b>	<b>223490</b>	<b>151884.82</b>	<b>233964</b>	<b>157147.52</b>
32	Tripura Gramin Bank	22163	8714.73	76865	72881.00	99028	81595.73
<b>C</b>	<b>Sub Total of RRB</b>	<b>22163</b>	<b>8714.73</b>	<b>76865</b>	<b>72881.00</b>	<b>99028</b>	<b>81595.73</b>
33	ACUB	0	0.00	0	0.00	0	0.00
34	TCARDB	0	0.00	0	0.00	0	0.00
35	TSCB	8200	4320.05	25000	20703.89	33200	25023.94
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>8200</b>	<b>4320.05</b>	<b>25000</b>	<b>20703.89</b>	<b>33200</b>	<b>25023.94</b>
<b>GRAND TOTAL</b>		<b>56651</b>	<b>25700.75</b>	<b>356849</b>	<b>275702.91</b>	<b>413500</b>	<b>301403.66</b>

**TRIPURA STATE**

**BANK-WISE POSITION IN IMPLEMENTATION OF ISSUING KCCs FOR THE STATE OF TRIPURA DURING THE YEAR 2019-20 AS ON 31.03.2020**

Amount in Lacs

SI.No.	BANKS	Target	Proposals sanctioned		Proposal Renewed		Proposal disbursed		Outstanding		NPA	
		No.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	2	3	4	5	6	7	8	9	10	11	12	13
1	Allahabad Bank	331	28	18.00	0	0.00	28	18.00	55	15.00	2	0.74
2	Bank of Baroda	375	36	52.14	10	3.00	36	52.14	60	43.58	0	0.00
3	Bank of India	1508	189	206.26	0	0.00	189	206.26	500	240.76	155	60.51
4	Canara Bank	1572	107	57.20	0	0.00	107	57.20	444	236.35	0	0.00
5	Central Bank of India	700	284	482.72	263	446.45	284	482.72	491	285.00	10	9.03
6	Corporation Bank	204	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
7	Indian Bank	255	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8	Indian Overseas Bank	617	32	29.58	30	18.56	32	29.58	155	77.02	11	3.02
9	Oriental Bank of Commerce	197	4	2.00	0	0.00	4	2.00	4	2.00	0	0.00
10	Punjab & Sind Bank	197	10	8.92	5	6.50	10	8.92	45	7.62	1	0.53
11	Punjab National Bank	261	0	0.00	0	0.00	0	0.00	34	29.00	0	0.00
12	State Bank of India	8845	6219	4210.00	4184	2200.00	4975	3368.00	36768	21600.00	21204	1406.10
13	Syndicate Bank	706	53	59.00	0	0.00	53	59.00	192	95.00	5	2.00
14	UCO Bank	3627	515	304.43	145	85.25	515	304.43	6867	3418.62	2898	1068.53
15	Union Bank of India	700	87	63.18	45	28.00	87	63.18	319	136.74	4	7.73
16	United Bank of India	8973	8250	1909.84	3654	1333.16	8250	1909.84	35439	12907.70	7418	2820.61
17	Axis Bank	846	126	134.86	0	0.00	126	134.86	288	363.75	2	0.57
18	Bandhan Bank	3169	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
19	HDFC	191	9505	4747.11	0	0.00	9505	4747.11	15699	4890.85	0	0.00
20	ICICI	967	9	29.00	0	0.00	9	29.00	17	3.92	0	0.00
21	IDBI Bank	1413	61	102.06	0	0.00	61	102.06	1194	374.15	561	144.36
22	Indusind Bank	64	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
23	Tripura Gramin Bank	25009	22163	8714.73	8973	3921.66	22163	8714.73	106682	15032.48	7987	1726.61
24	TSCB	8750	8200	4320.05	712	936.85	8200	4320.05	109256	6633.38	3926	379.59
25	Ujjivan Bank	623	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
26	NESFB	1215	773	249.67	0	0.00	773	249.67	773	249.67	0	0.00
<b>TOTAL</b>		<b>71315</b>	<b>56651</b>	<b>25700.75</b>	<b>18021</b>	<b>8979.43</b>	<b>55407</b>	<b>24858.75</b>	<b>315282</b>	<b>66642.59</b>	<b>44184</b>	<b>7629.93</b>

## Pradhan Mantri Fasal Bima Yojana (PMFBY)

### Implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) in Kharif 2020 Season in notified Districts of Tripura

Department of Agriculture, Government of Tripura released the notification vide letter no. F.5(139) – Agri.(Stat)/2019-20/4934-5013 dated 05.05.2020 for the implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) in Tripura and HDFC ERGO General Insurance Company Ltd. has been notified for implementation of PMFBY in all districts for Boro Aush Paddy and Aman Paddy during Kharif 2020 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	69041	2.00%	2.00%	0.00%	0.00%	1380.82	0	1380.82	
Dhalai	Aus Paddy	69041	2.00%	2.00%	0.00%	0.00%	1380.82	0	1380.82	
Gomati	Aman Paddy	69041	3.40%	2.00%	0.70%	0.70%	1380.82	483.28	483.28	
Gomati	Aus Paddy	69041	2.00%	2.00%	0.00%	0.00%	1380.82	0	1380.82	
Khowai	Aman Paddy	69041	2.00%	2.00%	0.00%	0.00%	1380.82	0	1380.82	
Khowai	Aus Paddy	69041	2.00%	2.00%	0.00%	0.00%	1380.82	0	1380.82	
North Tripura	Aman Paddy	69041	2.00%	2.00%	0.00%	0.00%	1380.82	0	1380.82	
North Tripura	Aus Paddy	69041	2.00%	2.00%	0.00%	0.00%	1380.82	0	1380.82	
Sepahijala	Aman Paddy	69041	3.40%	2.00%	0.70%	0.70%	1380.82	483.28	483.28	
Sepahijala	Aus Paddy	69041	2.00%	2.00%	0.00%	0.00%	1380.82	0	1380.82	
South Tripura	Aman Paddy	69041	2.45%	2.00%	0.23%	0.23%	1380.82	158.79	158.79	
South Tripura	Aus Paddy	69041	2.00%	2.00%	0.00%	0.00%	1380.82	0	0.00	1380.82
Unakoti	Aman Paddy	69041	2.00%	2.00%	0.00%	0.00%	1380.82	0	0.00	1380.82
Unakoti	Aus Paddy	69041	2.00%	2.00%	0.00%	0.00%	1380.82	0	1380.82	
West Tripura	Aman Paddy	69041	2.00%	2.00%	0.00%	0.00%	1380.82	0	1380.82	
West Tripura	Aus Paddy	69041	2.00%	2.00%	0.00%	0.00%	1380.82	0	1380.82	

**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 2020 and growing the notified crops for notified districts would be covered.

**3.a. Loanee Farmers:-** Loanee farmers for the notified crops would be covered as per Revamped PMFBY. All bank branches should arrange to submit premium of crop insurance for loan sanctioned upto 31<sup>st</sup> May 2020 for Aush Paddy and 15<sup>th</sup> July 2020 for Aman Paddy . Loanee farmers who have not opted out from scheme 7 days prior to cut off date, will be eligible for enrolment under the scheme by their financial institutions.

**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 saving 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. Cut off date :-** Loanee farmers whose loan has been sanctioned upto 31<sup>st</sup> May 2020 for Aush Paddy and 15<sup>th</sup> July 2020 for Aman Paddy are being covered. For non loanee farmers, last date for enrollment is 31<sup>st</sup> May 2020 for Aush Paddy and 15<sup>th</sup> July 2020 for Aman Paddy.

## 8. Seasonality Discipline

LOANEE FARMER			
SL NO.	ACTIVITY	CROP	TIME LINE
1	Loanee sanctioning / renewing for KHARIF 2020 would be covered under revamped PMFBY.	Aman Paddy	1st June 2020 to 15th July 2020
		Aush Paddy	5 <sup>th</sup> May 2020 to 31 <sup>st</sup> May 2020
2	Cut off date for debit of premium for farmer account (loanee farmers)	Aman Paddy	15th July 2020
		Aush Paddy	31 <sup>st</sup> May 2020
3	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 2020
		Aush Paddy	15 <sup>th</sup> June 2020
4	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 2020
		Aush Paddy	15 <sup>th</sup> June 2020
NONLOANEE FARMER			
SL NO.	ACTIVITY	CROP	TIME LINE
5	Cut-off date for receipt of proposal from farmers (Non-loanee farmers)	Aman Paddy	15th July 2020
		Aush Paddy	31 <sup>st</sup> May 2020
6	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 2020
		Aush Paddy	15 <sup>th</sup> June 2020
7	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 2020
		Aush Paddy	15 <sup>th</sup> June 2020
8	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			
SL NO.	ACTIVITY	CROP	TIME LINE
9	Uploading of soft copies of details of farmers by Bank /DCCBs/PACS Intermediaries	ALL CROP	31st July 2020
10	Cut-off date for prevented sowing	Aman Paddy	
		Aush Paddy	
11	Cut-off date for receipt of yield data	Aman Paddy	15th Feb 2021
		Aush Paddy	30th October 2020
12	Processing, approvals and payment of final claims based on yield		Within three weeks for receipt of yield data (subject to release of premium subsidy)

### NEFT Details for Premium and Address details:

Bank Account Details of HDFC ERGO GENERAL INSURANCE COMPANY LIMITED	
Particular	Information
Beneficiary Name	HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Account Title	HDFC ERGO GIC LTD TRIPURA PREMIUM COLLECTIN A/C
Beneficiary BANK NAME	HDFC BANK LTD
Beneficiary BANK ACCOUNT NO	57500000391838
Account Type	Current
RTGS IFSC CODE	HDFC0000060
BANK ADDRESS	HDFC BANK LTD., GROUND FLOOR, JEHANGIR BUILDING, M G ROAD, FORT, MUMBAI 400001
Branch Name	FORT
Branch Code	60

Notification on Mukhya Mantri Fasal Bima Yojana:

No.F.5(167)-Agri(Stat)/2019-20/ 5176-5257  
Government of Tripura  
Department of Agriculture & Farmers' Welfare

Dated, Agartala 27/05/2020.

**MEMORANDUM**

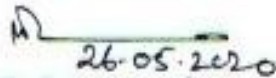
Pradhan Mantri Fasal Bima Yojana (PMFBY) aims at supporting sustainable production and agriculture by way of providing financial support to farmers suffering crop loss/damage rising out of unforeseen events, stabilizing income of farmers, encouraging farmers to adopt innovative and modern agricultural practices and ensuring flow of credit to Agriculture sector, which acts like a tool that allows farmers to manage the production reach and stabilize the farm income in the event of crop failure.

Keeping in view of that Government has approved the scheme, "**MukhyaMantri Fasal Bima Yojana**" to support the farmers by bearing an amount of farmers share of premium, as per details tabulated below :

<b>Farmers Share of Premium</b>						
Crops	Per Kani (Upto 0.40 ha)			Per Kani (Upto 0.40-1 ha)		
	Total	Farmers Contribution	State Government	Total	Farmers Contribution	State Government
Aush & Aman Paddy	220.93	10	210.93	220.93	100	120.93
Boro Paddy	165.7	10	155.7	165.7	100	65.7

However, farmers having more than 1 ha cultivated land will be enrolled in the PMFBY scheme with payment of full amount of premium by themselves. This provision of assistance shall come into force during Kharif (Aush & Aman) and Rabi, 2020-21 for paddy crop only.

This is issued in pursuance to the approval by the Council of Ministers under reference No. 1(45)-GA(CAB)/2001, dated 19/05/2020.

  
26.05.2020  
**(R. Debbarma)**  
Deputy Secretary  
Government of Tripura

## Doubling of Farmer's Income by 2022:

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

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

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

The Tripura government is also committed to work for doubling the income of farmers in next five years. The Government is also taking positive step for rapid implementation of the budgetary provision for ensuing that the farmers get 1.5 times the cost of cultivation as minimum support price for their produce . Government has prepared a five year plan namely "Doubling Farmers' Income (2017-22)" by 2022, outlining strategies based on the proposals of consultation workshops and the experience of the technical experts of the Department by involving cross-section of the society, farmers and their associations, professional organizations engaged at different stage of the value chain, scientists and policy makers. As per assumption of the Technical Expert Group the average monthly income of farmers in Tripura would have been increased to Rs. 6337/- in 2016-17 from Rs. 5426/- in 2012-13 as per survey of "National Sample Survey Organization (NSSO)". The target is to increase the farmers' average monthly income to the tune of Rs 12,850/- from agriculture and allied activities including wages/salary by 5 years' period. For this a strategy has been formulated to -

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

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

**PM KISAN KCC Saturation Campaign (status as on 27.05.2020):**

Sl. No.	Name of Bank	Total No. PM-KISAN Beneficiaries	State Total					
			No. form sponsored	No. of In-Principle Sanction	No. Of KCC Sanctioned	Sanctioned Amount	No. Of KCC Disbursed	Disbursed Amount
1	Allahabad Bank	310	291	239	10	3	2	0.5
2	Andhra Bank	3	0	0	0	0	0	0
3	Bank of Baroda	344	192	24	20	7.5	2	1
4	Bank of India	1902	1480	222	222	40.09	114	31.34
5	Bank of Maharastra	1	0	0	0	0	0	0
6	Canara Bank	1970	1708	31	25	7.3	9	3.8
7	Central Bank of India	865	660	260	6	2.5	0	0
8	Corporation Bank	67	20	0	0	0	0	0
9	Indian Bank	231	155	0	0	0	0	0
10	Indian Overseas Bank	407	26	0	0	0	0	0
11	India Post Payment Bank	50	1	0	0	0	0	0
12	Oriental Bank of Commerce	10	10	0	0	0	0	0
13	Punjab & Sind Bank	196	135	105	3	1.3	3	1.3
14	Punjab National Bank	111	57	0	0	0	0	0
15	State Bank of India	22420	19065	16484	7418	872.29	4945	256.98
16	Syndicate Bank	1113	1039	13	13	4.44	13	4.44
17	UCO Bank	10848	6438	4684	1104	309.42	159	56.42
18	Union Bank of India	605	280	201	6	1.9	5	1.62
19	United Bank of India	22050	15641	15075	9783	2942.91	2423	852.91
20	Axis Bank	83	16	0	0	0	0	0
21	Bandhan Bank	324	130	0	0	0	0	0
22	Federal Bank	3	0	0	0	0	0	0
23	HDFC	27	10	0	0	0	0	0
24	ICICI	38	21	0	0	0	0	0
25	IDFC Bank	115	19	0	0	0	0	0
26	IDBI Bank	944	793	0	0	0	0	0
27	Indusind Bank	26	0	0	0	0	0	0
28	Saraswat Cooperative Bank	2	0	0	0	0	0	0
29	Karnataka Bank	1	0	0	0	0	0	0
30	Kotak Mahindra Bank	1	0	0	0	0	0	0
31	Punjab and Maharashtra Co-op Bank Ltd	1	0	0	0	0	0	0
32	Tripura Gramin Bank	99335	77721	63958	38095	14529.14	1423	545.34
33	TSCB	26467	19349	19277	7489	1950.02	7394	1921.05
34	Ujjivan Bank	15	0	0	0	0	0	0
35	Vijaya Bank	34	0	0	0	0	0	0
36	South Indian Bank	3	0	0	0	0	0	0
37	ISBP	0	0	0	0	0	0	0
38	NESFB		0	0	0	0	0	0
<b>TOTAL</b>		<b>190922</b>	<b>145257</b>	<b>120573</b>	<b>64194</b>	<b>20671.81</b>	<b>16492</b>	<b>3676.7</b>

**SELF HELP GROUPS**

**SELF HELP GROUP**  
**Position as on 31.03.2020**

(Amt. in Rs./Lacs)

Sl.No.	Name of the Bank	Deposit Linkage cumulative		Credit linkage 2019-20						Outstanding as on 31.03.2020	
				Under SHG (NRLM+NERLP+WSHG)		Direct SHG		Total		No	Amt.
		No.	Amt.	Nos.	Amt.	Nos.	Amt.	Nos.	Amt.		
1	UBI	6422	1488.49	725	485.52	0	0.00	725	485.52	1742	1139.23
2	SBI	5294	562.50	67	68.00	78	220.00	145	288.00	3014	3823.21
3	TGB	34687	4716.28	2583	5043.19	0	0.00	2583	5043.19	15257	10409.79
4	TSCB	13342	3121.38	2028	2143.49	0	0.00	2028	2143.49	3874	2247.20
5	UCO	88	161.60	88	161.60	0	0.00	88	161.60	210	115.22
8	CANARA	620	183.67	52	33.67	0	0.00	52	33.67	102	75.65
9	IDBI	6	8.40	1	2.00	0	0.00	1	2.00	6	5.50
10	BOB	36	4.61	3	3.50	0	0.00	3	3.50	3	3.50
	<b>TOTAL :</b>	<b>60495</b>	<b>10246.93</b>	<b>5547</b>	<b>7940.97</b>	<b>78</b>	<b>220.00</b>	<b>5625</b>	<b>8160.97</b>	<b>24208</b>	<b>17819.30</b>

**Action Points emerged in the 131<sup>st</sup> SLBC Meeting held on 20.02.2020**

To clear all pending proposals and achieve the target for FY 2019-20 by March 2020. (Action: All Banks)

**Status of implementation**

As against the TRLM target of Rs.50 crores in 3990 accounts for FY 2019-20, the Banks have collectively achieved sanction of 3466 accounts (achievement of 87%) with corresponding sanction amount of Rs.51.27 crores (achievement of 103%).

Achievement report of NERLP for FY 2019-20 is still awaited.

## Tripura Rural Livelihood Mission:

Bank Wise Status on SHG Credit Linkage During FY19-20 under NRLM (as on 31st March,2020)								
Sl. No	Banks	Total target for SHG Credit Linkage	Target Amount (in Lakh Rs.)	Total no. of Application Submitted	Total no. of Application Sanctioned	Achievement %	Sanctioned Amt. (in Lakh Rs.)	Achievement %
1	Tripura Gramin Bank	2260	2838.43	2576	2209	98	3439.53	121
2	Tripura State Co-Operative Bank	1310	1637.55	1109	936	71	1289.33	79
3	United Bank of India	190	240.17	163	241	127	300.85	125
4	UCO Bank	40	43.67	91	51	128	58	133
5	Canara Bank	20	21.83	26	8	40	14.3	66
6	State Bank of India	30	43.67	58	19	63	20	46
7	IDBI Bank	120	152.84	2	2	2	5.5	4
8	Bank of India	20	21.83	0	0	0	0	0
9	Central Bank of India	-	-	7	0	NA	0	NA
<b>Total</b>		<b>3990</b>	<b>5000</b>	<b>4032</b>	<b>3466</b>	<b>87</b>	<b>5127.51</b>	<b>103</b>

**EMPLOYMENT GENERATION SCHEMES**

Scheme-wise performance under Employment Generation Scheme by Banks for 2019-20 is given below:

(Rs/ lac)

Scheme	Prog. Year	Target	Spon.	Sanctioned		Disbursed	
		No	No	No	Amt	No	Amt
<b>PMEGP</b>							
As on 31.03.2020	2019-20	1500	5226	1061	5415.57	921	4369.53
<b>SWAVALAMBAN</b>							
As on 31.03.2020	2019-20	4000	6213	1214	4217.07	143	308.19

**PMEGP**

For the FY 2019-20, 5226 PMEGP cases were sponsored to the bank branches against the target (already circulated) of 1500 cases, out of which 1061 cases were sanctioned amounting to Rs. 5415.57 lakhs as on 31.03.2020.

**SWABALAMBAN**

For the FY 2019-20, 6213 cases have been sponsored to the bank branches against the target (already circulated) of 4000 cases, out of which 1214 cases were sanctioned amounting to Rs. 4217.07 lakhs as on 31.03.2020. EDP training for sanctioned cases was exempted up to 30.06.2020 for facilitating subsidy claims to be made by Banks expeditiously.

**PERFORMANCE UNDER PMEGP FOR THE FINANCIAL YEAR 2019-20 AS ON 31.03.2020**

Sl.No.	NAME OF THE BANKS	TARGET	SPONSORED		SANCTIONED		DISBURSED		REJECTED
		NO	NO	AMT.	NO	AMT.	NO	AMT.	NO
1	Allahabad Bank	6	47	241.33	4	20.20	4	20.20	32
2	Andhra Bank	1	6	23.53	1	3.39	1	3.13	5
3	Bank of Baroda	15	47	200.31	8	32.13	7	21.50	30
4	Bank of India	20	108	619.51	27	127.08	26	113.50	77
5	Bank of Maharashtra	1	7	42.07	0	0.00	0	0.00	4
6	Canara Bank	22	125	741.84	45	256.43	45	256.43	88
7	Central Bank of India	19	43	230.17	8	43.94	8	40.48	35
8	Corporation Bank	3	4	22.94	0	0.00	0	0.00	4
9	Indian Bank	6	11	44.13	0	0.00	0	0.00	11
10	Indian Overseas Bank	9	41	240.97	17	120.68	17	111.15	22
11	Oriental Bank of Commerce	4	14	68.73	7	31.48	7	31.48	10
12	Punjab & Sind Bank	4	18	90.71	1	4.75	1	4.38	17
13	Punjab National Bank	5	24	134.87	7	37.55	7	37.55	19
14	State Bank of India	305	895	4890.14	133	438.52	130	360.93	756
15	Syndicate Bank	9	45	267.33	12	75.50	12	75.50	36
16	Union Bank of India	14	65	327.61	13	56.27	5	33.13	39
17	United Bank of India	352	1000	5822.79	234	1334.72	189	1026.33	754
18	UCO Bank	57	192	1072.69	36	138.38	36	138.38	160
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>852</b>	<b>2692</b>	<b>15081.67</b>	<b>553</b>	<b>2721.02</b>	<b>495</b>	<b>2274.07</b>	<b>2099</b>
19	AXIS BANK	9	46	310.87	3	7.25	3	7.25	8
20	Bandhan Bank	18	8	62.70	0	0.00	0	0.00	3
21	HDFC	5	9	43.65	0	0.00	0	0.00	4
22	ICICI	8	8	82.79	0	0.00	0	0.00	0
23	IDBI BANK	9	22	126.49	5	14.38	5	14.38	13
24	Indusind Bank	2	3	13.57	0	0.00	0	0.00	1
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>51</b>	<b>96</b>	<b>640.07</b>	<b>8</b>	<b>21.63</b>	<b>8</b>	<b>21.63</b>	<b>29</b>
25	Tripura Gramin Bank	441	1824	10094.84	348	1762.77	290	1366.90	1113
<b>C</b>	<b>Sub Total of RRB</b>	<b>441</b>	<b>1824</b>	<b>10094.84</b>	<b>348</b>	<b>1762.77</b>	<b>290</b>	<b>1366.90</b>	<b>1113</b>
26	ACUB	0	0	0.00	0	0.00	0	0.00	0
27	TCARDB	0	0	0.00	0	0.00	0	0.00	0
28	TSCB	156	614	3746.23	152	910.15	128	706.93	94
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>156</b>	<b>614</b>	<b>3746.23</b>	<b>152</b>	<b>910.15</b>	<b>128</b>	<b>706.93</b>	<b>94</b>
<b>GRAND TOTAL</b>		<b>1500</b>	<b>5226</b>	<b>29562.81</b>	<b>1061</b>	<b>5415.57</b>	<b>921</b>	<b>4369.53</b>	<b>3335</b>

**BANK-WISE POSITION IN IMPLEMENTATION OF SWABALAMBAN FOR THE STATE OF TRIPURA FOR THE PROGRAMME YEAR 2019-20**

( Amt in Lacs.)

SI No	Name of Bank	Achievement for the Financial Year 2019-20						
		Target	Sponsored		Sanctioned		Disbursed	
		No	No	Amt	No	Amt	No	Amt
1	Allahabad Bank	13	20	61.76	1	3.00	0	0.00
2	Axis Bank	6	3	9.00	0	0.00	0	0.00
3	Bank of Baroda	20	36	140.24	6	18.00	4	10.00
4	Bank of India	41	111	421.42	18	57.03	4	13.45
5	Canara Bank	48	95	380.92	18	76.60	6	17.09
6	Central Bank of India	46	61	272.76	10	26.00	0	0.00
7	Dena Bank	2	0	0.00	0	0.00	0	0.00
8	ICICI Bank	6	2	10.00	0	0.00	0	0.00
9	IDBI Bank	11	23	94.20	2	9.00	0	0.00
10	Indian Bank	11	8	35.94	0	0.00	0	0.00
11	Indian Overseas Bank	18	63	263.31	6	24.00	0	0.00
12	Indus Ind Bank	3	1	5.00	0	0.00	0	0.00
13	Oriental Bank Of Commerce	7	10	38.83	1	1.50	0	0.00
14	Punjab & Sind Bank	11	12	37.20	0	0.00	0	0.00
15	Punjab National Bank	9	7	28.50	0	0.00	0	0.00
16	Syndicate Bank	18	29	136.40	5	20.50	0	0.00
17	State Bank of India	670	960	3888.77	46	135.78	3	5.80
18	Tripura Gramin Bank	1476	2363	9328.16	727	2511.93	102	202.88
19	Tripura State Co-Op Bank	594	896	3556.42	183	730.93	15	41.46
20	Union Bank	32	80	293.34	15	43.12	2	3.37
21	United Bank Of India	756	1125	4464.62	151	487.62	3	2.88
22	UCO BANK	154	248	978.82	21	61.16	2	5.36
23	Vijaya Bank	9	21	83.68	1	2.00	0	0.00
24	HDFC	4	2	6.00	0	0.00	0	0.00
25	Andhra Bank	4	4	15.00	1	4.00	1	4.00
26	Bandhan Bank	18	18	75.00	0	0.00	0	0.00
27	Corporation Bank	9	9	39.03	1	3.00	0	0.00
28	South Indian Bank	0	0	0.00	0	0.00	0	0.00
29	Yes Bank	0	0	0.00	0	0.00	0	0.00
30	Bank of Maharashtra	4	6	33.00	1	1.90	1	1.90
	<b>TOTAL</b>	<b>4000</b>	<b>6213</b>	<b>24697.32</b>	<b>1214</b>	<b>4217.07</b>	<b>143</b>	<b>308.19</b>

**BANK-WISE POSITION IN IMPLEMENTATION OF MINI DAIRY FOR THE STATE OF TRIPURA  
DURING THE YEAR 2019-20 AS ON 31.03.2020**

Sl.No.	BANKS	Proposals Received	Proposals sanctioned		Proposals disbursed		Proposals Rejected
		No.	No.	Amt.	No.	Amt.	No.
1	Canara Bank	64	64	54.11	64	54.11	
2	Bank of India	36	36	37.67	36	35.30	
3	State Bank of India	81	30	31.80	17	16.60	2
4	UCO Bank	28	28	60.58	28	57.14	
5	United Bank of India	145	86	161.78	10	7.50	42
6	Tripura Gramin Bank	584	116	193.15	2	2.32	291
7	Tripura State Co-operative Bank	186	186	354.83	154	165.25	
<b>TOTAL</b>		<b>1124</b>	<b>546</b>	<b>893.92</b>	<b>311</b>	<b>338.22</b>	<b>335</b>

**Bank wise position in implementation of KCC(Fishery)/SCC for F.Y.2019-20 as on 31.03.2020**

**(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	Allahabad Bank	1	0.50	0	0.00	0	0.00	0	1
2	Bank of Baroda	1	2.00	0	0.00	0	0.00	0	1
3	Bank of India	12	8.50	0	0.00	0	0.00	0	12
4	Canara Bank	11	5.26	2	1.10	1	0.50	1	8
5	Centrl Bank of India	2	0.83	0	0.00	0	0.00	0	2
6	Indian Overseas Bank	3	1.45	0	0.00	0	0.00	0	3
7	State Bank of India	87	64.76	2	1.10	1	0.60	0	85
8	Syndicate Bank	2	0.44	0	0.00	0	0.00	0	2
9	UCO Bank	36	19.01	0	0.00	0	0.00	0	36
10	United Bank of India	116	100.43	14	23.24	12	11.24	3	99
11	Union Bank of India	1	0.50	0	0.00	0	0.00	0	1
12	Corporation Bank	1	1.56	0	0.00	0	0.00	0	1
<b>A</b>	<b>Sub-Total PUBLIC sec Bank</b>	<b>273</b>	<b>205.24</b>	<b>18</b>	<b>25.44</b>	<b>14</b>	<b>12.34</b>	<b>4</b>	<b>251</b>
13	Tripura Gramin Bank	360	226.56	54	22.97	38	16.57	13	293
<b>C</b>	<b>Sub Total RRB</b>	<b>360</b>	<b>226.56</b>	<b>54</b>	<b>22.97</b>	<b>38</b>	<b>16.57</b>	<b>13</b>	<b>293</b>
14	Tripura State Co-Operative Bank	79	44.10	8	4.03	4	1.75	1	70
<b>D</b>	<b>Sub-Total Coop. Bank</b>	<b>79</b>	<b>44.10</b>	<b>8</b>	<b>4.03</b>	<b>4</b>	<b>1.75</b>	<b>1</b>	<b>70</b>
<b>GRAND TOTAL</b>		<b>712</b>	<b>475.90</b>	<b>80</b>	<b>52.44</b>	<b>56</b>	<b>30.66</b>	<b>18</b>	<b>614.00</b>

**Achievement under DRI by Banks up to March 2020:**

(Rs.in lac)

Sl no	Name of the Bank	Sanctioned (2019-20)		Outstanding as on 31.03.2020	
		No	Amount	No	Amount
1	United Bank of India	0	0.00	248	31.43
2	State Bank of India	0	0.00	589	104.12
3	Canara Bank	125	15.50	199	18.03
4	UCO bank	1	0.07	18	1.55
5	Central Bank of India	0	0.00	259	104.15
6	Syndicate Bank	15	3.00	40	8.00
7	Punjab & Sind Bank	0	0.00	3	0.18
8	Tripura Gramin Bank	0	0.00	157	71.36
	<b>TOTAL</b>	<b>141</b>	<b>18.57</b>	<b>1513</b>	<b>338.82</b>

**Grant of Educational loans/Housing loans**

**Education Loan:** The banks have been financing under Educational Loan Scheme since last 12-13 years as per directives of the Govt. of India and recommendations of High Level Committee on Lead Bank Scheme. The progress under the scheme covering disbursement and total credit exposure are now being reviewed regularly. A report on progress made under Education Loan during the year 2019-20 is annexed; the summary position is as under:

Amt. Rs. In lac

Sanctions made during the year 2019-20		Balance outstanding as on 31.03.2020	
A/c	Amount	A/c	Amount
678	1451.47	4361	11537.08

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 Anuprerana Yojana.

The council of ministers of the State of Tripura in its meeting held on 5<sup>th</sup> July, 2018 approved the Chief Minister's B.Ed Anuprerana Yojana and advised Banks working in the State of Tripura to participate in the scheme. A draft MOU was presented at a special SLBC meeting held on 6<sup>th</sup> 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 MOUs with the Higher Education Department.

Status Report of Chief Minister's B.ED Anuprerana Yojana								
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	5	4.75	5	2.54	0
3	Allahabad Bank	5	5	5	5.50	5	3.20	0
4	TGB	938	938	769	761.23	597	401.00	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	22	29.40	0
8	Central Bank of India	5	3	2	5.00	1	2.50	1
9	State Bank of India	155	155	35	41.72	29	23.53	52
10	United Bank of India	385	385	140	144.25	113	48.00	3
11	Union Bank of India	7	7	1	0.92	1	0.92	6
	<b>Total</b>	<b>1603</b>	<b>1601</b>	<b>991</b>	<b>1013.62</b>	<b>777</b>	<b>513.16</b>	<b>166</b>

The Bank wise performance of Education Loan for the financial year 2019-20 has been annexed.

**BANK-WISE PERFORMANCE UNDER EDUCATION LOAN FOR THE YEAR 2019-20, AS ON 31.03.2020 ( Amt in Lacs.)**

SL NO	BANKS	PROPOSAL SANCTIONED		PROPOSAL DISBURSED		Outstanding as on 31.03.2020		NPA as on 31.03.2020	
		NO	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	Allahabad Bank	6	13.00	6	7.00	41	84.45	6	11.21
2	Andhra Bank	0	0.00	0	0.00	1	0.75	0	0.00
3	Bank of Baroda	15	152.32	14	115.36	54	302.35	1	4.11
4	Bank of India	20	24.54	20	18.53	50	139.75	7	17.40
5	Bank of Maharashtra	1	3.98	1	0.98	2	4.03	0	0.00
6	Canara Bank	42	113.99	42	47.00	291	912.83	3	7.70
7	Central Bank of India	0	0.00	0	0.00	45	102.00	8	14.12
8	Corporation Bank	0	0.00	0	0.00	2	8.35	0	0.00
10	Indian Bank	0	0.00	0	0.00	10	47.23	0	0.00
11	Indian Overseas Bank	2	5.82	2	1.20	7	16.95	0	0.00
12	Oriental Bank of Commerce	3	3.00	3	3.00	10	16.00	1	3.00
13	Punjab & Sind Bank	2	4.90	2	4.90	4	12.88	0	0.00
14	Punjab National Bank	2	16.00	2	5.02	35	75.23	12	5.00
15	State Bank of India	202	400.00	202	292.00	1900	5600.00	283	700.00
16	Syndicate Bank	6	3.95	6	3.95	54	131.70	6	4.20
17	Union Bank of India	8	26.84	8	26.84	48	148.09	0	0.00
18	United Bank of India	103	176.81	103	97.00	534	1469.63	65	100.00
19	UCO Bank	25	67.64	25	49.42	158	531.23	17	47.93
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>437</b>	<b>1012.79</b>	<b>436</b>	<b>672.20</b>	<b>3246</b>	<b>9603.45</b>	<b>409</b>	<b>914.67</b>
21	AXIS BANK	0	0.00	0	0.00	0	0.00	0	0.00
22	Federal Bank	2	1.52	2	1.52	5	13.12	0	0.00
23	HDFC	4	5.73	4	5.73	23	55.13	0	0.00
24	ICICI	0	0.00	0	0.00	0	0.00	0	0.00
25	IDBI BANK	2	11.75	2	2.44	16	47.32	0	0.00
26	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00
27	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00
28	SOUTH INDIAN BANK	0	0.00	0	0.00	0	0.00	0	0.00
29	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>8</b>	<b>19.00</b>	<b>8</b>	<b>9.69</b>	<b>44</b>	<b>115.57</b>	<b>0.00</b>	<b>0.00</b>
30	Tripura Gramin Bank	228	408.55	228	196.52	1041	1751.87	81	212.04
<b>C</b>	<b>Sub Total of RRB</b>	<b>228</b>	<b>408.55</b>	<b>228</b>	<b>196.52</b>	<b>1041</b>	<b>1751.87</b>	<b>81</b>	<b>212.04</b>
31	ACUB	0	0.00	0	0.00	0	0.00	0	0.00
32	TCARDB	0	0.00	0	0.00	0	0.00	0	0.00
33	TSCB	5	11.13	5	11.13	30	66.19	3	5.76
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>5</b>	<b>11.13</b>	<b>5</b>	<b>11.13</b>	<b>30</b>	<b>66.19</b>	<b>3</b>	<b>5.76</b>
<b>GRAND TOTAL</b>		<b>678</b>	<b>1451.47</b>	<b>677</b>	<b>889.54</b>	<b>4361</b>	<b>11537.08</b>	<b>493</b>	<b>1132.47</b>

## BANK-WISE PERFORMANCE IN FINANCING UNDER HOUSING SCHEME AS ON 31.03.2020

(Amt. in lakhs)

Sl. No.	Name of the Banks	Total Outstanding													
		Sanctioned in FY 2019-20		Urban		Semi-Urban		Rural		Total Outstanding as on 31.03.2020		Out of which PMAY		Total NPA as on 31.03.2020	
		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	30	428.00	41	549.73	19	267.00	11	104.27	71	921.00	8	42.50	25	68.00
2	Andhra Bank	4	46.00	21	205.17	0	0.00	0	0.00	21	205.17	5	43.00	0	0
3	Bank of Baroda	95	1311.00	339	5180.58	63	644.35	7	66.24	409	5891.17	123	1692.85	6	63.28
4	Bank of India	65	982.47	237	2949.61	86	712.47	85	329.07	408	3991.15	1	19.50	4	20.64
5	Bank of Maharashtra	6	95.01	32	431.36	0	0.00	0	0.00	32	431.36	20	238.99	0	0
6	Canara Bank	95	1272.36	206	2787.65	113	977.72	74	941.72	393	4707.09	56	839.20	2	6.81
7	Central Bank of India	8	120.00	33	283.90	7	42.50	4	29.45	44	355.85	0	0.00	0	0
8	Corporation Bank	1	35.00	8	70.92	1	24.86	0	0.00	9	95.78	1	2.32	0	0
9	Indian Bank	0	0.00	49	406.37	0	0.00	0	0.00	49	406.37	0	0.00	0	0
10	Indian Overseas Bank	33	647.82	52	818.73	12	65.12	8	66.21	72	950.06	4	68.00	0	0
11	Oriental Bank of Commerce	1	8.00	11	78.00	2	16.00	0	0.00	13	94.00	1	17.00	0	0
12	Punjab & Sind Bank	3	70.00	38	156.57	0	0.00	5	57.65	43	214.22	0	0.00	4	24.5
13	Punjab National Bank	17	252.00	59	1038.00	0	0.00	2	16.00	61	1054.00	0	0.00	0	0
14	State Bank of India	1312	11500.00	4912	33756.00	891	5731.00	2666	18713.00	8469	58200.00	162	2209.91	96	500.00
15	Syndicate Bank	19	590.10	42	540.00	16	240.10	20	20.00	78	800.10	0	0.00	0	0
16	Union Bank of India	16	341.23	108	1079.35	25	453.31	2	12.61	135	1545.27	0	0.00	0	0
17	United Bank of India	434	8196.79	2892	18865.37	2368	2991.47	842	3659.12	6102	25515.96	409	7547.00	65	150.00
18	UCO Bank	115	1882.85	410	4716.31	234	1976.63	144	1726.47	788	8419.41	21	199.02	28	283.45
<b>A</b>	<b>Sub-Total PUBLIC sec Bank</b>	<b>2254</b>	<b>27778.63</b>	<b>9490</b>	<b>73913.62</b>	<b>3837</b>	<b>14142.53</b>	<b>3870</b>	<b>25741.81</b>	<b>17197</b>	<b>113797.96</b>	<b>811</b>	<b>12919.29</b>	<b>230</b>	<b>1116.68</b>
19	AXIS BANK	225	203.29	269	240.69	0	0.00	0	0.00	269	240.69	0	0.00	0	0
20	Bandhan Bank	13	77.33	28	177.34	11	76.79	0	0.00	39	254.13	0	0.00	0	0
21	Federal Bank	0	0.00	8	117.40	0	0.00	0	0.00	8	117.40	0	0.00	0	0
22	HDFC	177	120.54	60	45.40	62	48.45	0	0.00	122	93.85	0	0.00	3	0.7
23	ICICI	12	270.42	76	1534.20	0	0.00	0	0.00	76	1534.20	0	0.00	0	0
24	IDBI BANK	44	232.50	42	359.16	70	525.09	13	123.43	125	1007.68	0	0.00	0	0
25	Indusind Bank	0	0.00	41	366.30	0	0.00	0	0.00	41	366.30	0	0.00	0	0
26	Kotak Mahindra Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0
27	South Indian Bank	6	110.15	6	110.15	0	0.00	0	0.00	6	110.15	0	0.00	0	0
28	Ujjivan Bank	719	843.27	440	482.83	590	367.48	0	0.00	1030	850.31	0	0.00	14	1.44
<b>B</b>	<b>Sub Total Pvt. Sec Bank</b>	<b>1196</b>	<b>1857.5</b>	<b>970</b>	<b>3433.47</b>	<b>733</b>	<b>1017.81</b>	<b>13</b>	<b>123.43</b>	<b>1716</b>	<b>4574.71</b>	<b>0</b>	<b>0</b>	<b>17</b>	<b>2.14</b>
29	TGB	750	9215.48	2746	6359.67	6394	22216.38	20672	36415.09	29812	64991.14	1132	17360.15	783	1749.85
<b>C</b>	<b>Sub Total RRB</b>	<b>750</b>	<b>9215.48</b>	<b>2746</b>	<b>6359.67</b>	<b>6394</b>	<b>22216.38</b>	<b>20672</b>	<b>36415.09</b>	<b>29812</b>	<b>64991.14</b>	<b>1132</b>	<b>17360.15</b>	<b>783</b>	<b>1749.85</b>
30	ACUB	6	50.15	71	582.12	2	21.34	0	0.00	73	603.46	0	0.00	10	103.85
31	TCARDB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0
32	TSCB	15	222.00	0	0.00	72	1073.05	31	240.89	103	1313.94	21	67.27	2	4.23
<b>D</b>	<b>Sub-Total Coop. Bank</b>	<b>21</b>	<b>272.15</b>	<b>71</b>	<b>582.12</b>	<b>74</b>	<b>1094.39</b>	<b>31</b>	<b>240.89</b>	<b>176</b>	<b>1917.40</b>	<b>21</b>	<b>67.27</b>	<b>12</b>	<b>108.08</b>
<b>GRAND TOTAL</b>		<b>4221</b>	<b>39123.76</b>	<b>13277</b>	<b>84288.88</b>	<b>11038</b>	<b>38471.11</b>	<b>24586</b>	<b>62521.22</b>	<b>48901</b>	<b>185281.21</b>	<b>1964</b>	<b>30346.71</b>	<b>1042</b>	<b>2976.75</b>

❖ Pradhan Mantri Awas Yojana (PMAY) - :

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 1964 cases under PMAY up to 31.03.2020. All the bankers working in the state to come forward to finance eligible beneficiaries under PMAY.

**PMAY- CLSS Subsidy claim Position upto 31.03.2020 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 2020)		Housing Loans Disbursed under PMAY CLSS (since inception)		Housing Loans Disbursed under PMAY (April - Mar 2020)		Subsidy claimed under PMAY CLSS (since inception)		Subsidy claimed under PMAY CLSS (April - Mar 2020)		Subsidy Received under PMAY CLSS (since inception)		Subsidy Received under PMAY CLSS (April -Mar 2020)	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Allahabad Bank	8	42.50	2	16.00	6	35.60	2	16.00	6	2.72	2	0.64	0	0.00	0	0.00
2	Andhra bank	5	43.00	1	10.00	5	28.06	3	21.06	4	3.00	2	2.20	2	2.20	2	2.20
3	Bank of Baroda	123	1692.85	17	233.90	123	1282.35	17	144.75	103	219.89	10	21.30	64	125.96	21	35.82
4	Bank of India	1	19.50	0	0.00	1	12.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
5	Bank of Maharashtra	20	238.99	3	30.00	20	238.99	3	30.00	20	238.99	3	30.00	3	7.08	3	7.08
6	Canara Bank	56	839.20	29	478.75	56	659.36	29	369.00	22	49.15	0	0.00	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	0	0.00	1	0.85	1	0.85
9	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
10	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
11	Indian Overseas	4	68.00	2	45.00	4	68.00	2	45.00	0	0.00	0	0.00	0	0.00	0	0.00
12	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
13	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
14	OBC	1	17.00	0	0.00	1	17.00	0	0.00	1	2.67	0	0.00	1	2.67	1	2.67
15	State Bank of India	162	2209.91	3	49.00	162	1952.66	3	26.07	72	135.60	0	0.00	48	116.10	48	116.10
16	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
17	UCO Bank	21	199.02	6	87.00	21	199.02	6	87.00	21	199.02	6	87.00	0	0.00	0	0.00
18	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
19	United Bank of India	409	7547.00	177	3547.00	409	5140.00	177	2128.00	359	718.00	127	254.00	295	635.00	195	400.00
20	Axis 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
21	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
22	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
23	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
24	ICICI 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	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
26	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
27	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
28	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
29	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
30	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
31	Tripura Gramin Bank	1132	17360.15	750	9215.48	1132	17360.15	750	9215.48	1001	1150.28	1001	1150.28	3	5.72	3	5.72
32	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
33	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
34	TSCB	21	67.27	12	5.52	21	67.27	12	5.52	0	0.00	0	0.00	0	0.00	0	0.00
<b>TOTAL</b>		<b>1964</b>	<b>30346.71</b>	<b>1002</b>	<b>13717.65</b>	<b>1962</b>	<b>27062.78</b>	<b>1004</b>	<b>12087.88</b>	<b>1610</b>	<b>2720.17</b>	<b>1151</b>	<b>1545.42</b>	<b>418</b>	<b>897.93</b>	<b>275</b>	<b>572.79</b>

**MSME financing & bottlenecks thereof, if any**

Some of the problems that are being faced by the entrepreneurs of the State can be summarized as under:

- Reluctance of big industrial houses to set up their units in the northeast.
- Inadequate Research & Development facilities
- Inadequate level of computer based technology
- Limited spread of brand image
- Low productivity
- Inadequate infrastructure facilities
- Being a landlocked State transportation of products of the State to other part of the country is primarily dependent on road connectivity. Because of the distance, transportation cost is much higher in comparison to other States.

The summary of SWOT analysis of Industries in the State could be as under:

**Strength** : Abundance of natural resources and cheap labours. Political stability etc.

**Weakness** : Inadequate Research & Development facilities, lack of proper system of identification of viable projects and activities and marketing bottlenecks.

**Opportunities**: Cross border trading with Bangladesh and increasing domestic demand.

**Threat** : Relatively higher production cost and fast changes that are taking place in the economy.

The following measures suggested below may be considered for discussion with a view to combat the problems and to ameliorate the industrial situation in the State:

- To examine the issue of supply of power at a reasonable cost to entrepreneurs.
- To study the financial implication for compliance of pollution control norms.
- To promote the brand image of industries of the State.
- To create proper marketing and infrastructure facilities.
- To promote Research & Development activities for continuous development of product quality and cost efficiency to face competitions.

## Stand Up India

Stand-Up India Scheme facilitates bank loans between Rs.10 lakh and Rs. 1 crore to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and at least one woman borrower per bank branch for setting up a Greenfield Enterprise.

### **Action Points emerged in the 131<sup>st</sup> SLBC Meeting held on 20.02.2020**

All Banks are to exert effort to achieve Stand-Up India Targets for FY 2019-20 (Action: All Banks).

### **Status of implementation**

Loans under the scheme had been extended to 51 SC/ST/Women beneficiaries amounting to Rs. 9.43 Crores during FY 2019-20.

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 31.03.2020 is as follows:-

### **PERFORMANCE UNDER STAND UP INDIA As on 31.03.2020**

Amt.: Rs. In Lakhs

Sl.	Bank	SC/ST		Women		TOTAL	
		No.	Amt.	No.	Amt.	No.	Amt.
1	Andhra Bank	1	10	0	0	1	10
2	Bank of Baroda	1	21	2	30	3	51
3	Canara Bank	0	0	1	10.75	1	10.75
4	Punjab National Bank	0	0	1	10.5	1	10.5
5	State Bank of India	7	69.31	3	32.64	10	101.95
7	IndusInd Bank	9	177.5	10	187.7	19	365.2
8	Tripura Gramin Bank	4	143.2	2	40.75	6	183.95
9	UCO Bank	0	0	4	66.21	4	66.21
10	HDFC Bank	0	0	1	25.17	1	25.17
11	United Bank of India	3	62.5	2	56	5	118.5
<b>GRAND TOTAL</b>		<b>25</b>	<b>483.51</b>	<b>26</b>	<b>459.72</b>	<b>51</b>	<b>943.23</b>

## Pradhan Mantri Mudra Yojana (PMMY)

### Action Points emerged in the 131<sup>st</sup> SLBC Meeting held on 20.02.2020

All Banks are to exert effort to achieve revised MUDRA Target of Rs. 1556.70 Crore for FY 2019-20 (Action: All Banks).

### Status of implementation

All Banks/Financial Institutions have made an achievement of Rs. 1873.14 Crore with 396266 numbers of accounts for the period April – March 2020, against the annual target of Rs.1556.70 Crore i.e. 120 % of the target.

Performance of the Banks in the State of Tripura as on 31.03.2020 for FY 2019-20 is furnished below:

Amt. Rs. In Crores

Bank Name	Shishu (Loans up to Rs. 50,000)		Kishore (Loans from Rs. 50,001 to Rs. 5.00 Lakh)		Tarun (Loans from Rs. 5.00 to Rs. 10.00 Lakh)		Total	
	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt
<b>Public Sector Banks</b>	11746	21.03	5937	121.2	912	72.44	<b>18595</b>	<b>214.67</b>
<b>Private Sector Banks</b>	128740	458.79	7798	48.11	90	5.84	<b>136628</b>	<b>512.74</b>
<b>RRBs</b>	12722	49.76	5380	85.75	167	12.81	<b>18269</b>	<b>148.32</b>
<b>NBFC MFI</b>	182494	516.88	424	5.84	9	0.56	<b>182927</b>	<b>523.28</b>
<b>NBFC</b>	8522	27.44	773	23.13	417	26.68	<b>9712</b>	<b>77.25</b>
<b>Small Finance Banks</b>	25957	76.25	3670	25.76	0	0	<b>29627</b>	<b>102.01</b>
<b>Co-Op Banks</b>	229	132.66	279	162.1	0	0	<b>508</b>	<b>294.76</b>
<b>Grand Total</b>	<b>370410</b>	<b>1282.81</b>	<b>24261</b>	<b>472</b>	<b>1595</b>	<b>118.33</b>	<b>396266</b>	<b>1873.14</b>

Bank wise details of disbursement is Annexed.

**Pradhan Mantri Mudra Yojana in Tripura for FY 2019-20**

[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
<b>Public Sector Banks</b>													
1	State Bank of India	249	0.99	0.99	1037	26.11	24.54	282	21.97	21.82	1568	49.07	47.34
2	Allahabad Bank	10	0.04	0.04	36	0.84	0.81	12	1.04	1.04	58	1.92	1.89
3	Andhra Bank	42	0.06	0.06	15	0.37	0.31	7	0.57	0.57	64	1	0.94
4	Bank of Baroda	80	0.36	0.36	296	7.22	7.14	73	6.23	6.23	449	13.82	13.73
5	Bank of India	806	0.71	0.57	441	9.3	8.34	70	5.53	4.86	1317	15.54	13.77
6	Bank of Maharashtra	5559	8.3	8.3	11	0.34	0.34	7	0.6	0.6	5577	9.24	9.24
7	Canara Bank	1390	0.5	0.47	433	12.49	11.66	182	14.37	13.26	2005	27.36	25.4
8	Central Bank of India	209	0.25	0.13	104	2.35	1.7	14	1.15	1.1	327	3.74	2.93
9	Corporation Bank	12	0.04	0.03	28	0.43	0.41	7	0.56	0.55	47	1.04	1
10	Indian Bank	0	0	0	2	0.07	0.06	0	0	0	2	0.07	0.06
11	Indian Overseas Bank	12	0.06	0.06	98	2.51	2.48	30	2.63	2.63	140	5.19	5.16
12	Oriental Bank of Commerce	6	0.02	0.02	44	1.08	1.02	8	0.68	0.68	58	1.78	1.72
13	Punjab National Bank	12	0.06	0.04	22	0.59	0.45	13	1.1	0.98	47	1.75	1.47
14	Syndicate Bank	969	0.87	0.81	163	3.59	2.7	28	2.02	1.31	1160	6.48	4.83
15	Union Bank of India	48	0.21	0.16	222	4.51	3.95	25	1.94	1.32	295	6.66	5.43
16	United Bank of India	1853	6.9	6.73	2207	35.35	32	115	8.88	8.36	4175	51.13	47.09
17	Punjab & Sind Bank	19	0.09	0.09	29	0.43	0.43	0	0	0	48	0.52	0.52
18	UCO Bank	470	1.57	0.8	749	13.65	10.44	39	3.17	2.64	1258	18.39	13.88
	<b>Total</b>	<b>11746</b>	<b>21.03</b>	<b>19.66</b>	<b>5937</b>	<b>121.2</b>	<b>108.78</b>	<b>912</b>	<b>72.44</b>	<b>67.95</b>	<b>18595</b>	<b>214.7</b>	<b>196.4</b>
<b>Private Sector Commercial Banks</b>													
19	Federal Bank	0	0	0	2	0.08	0.06	0	0	0	2	0.08	0.06
20	Ratnakar Bank	83	0.18	0.18	0	0	0	0	0	0	83	0.18	0.18
21	ICICI Bank	1768	4.99	4.99	3	0.1	0.1	9	0.85	0.85	1780	5.95	5.95
22	Axis Bank	1864	4.49	4.49	0	0	0	0	0	0	1864	4.49	4.49
23	IndusInd Bank	14267	31.83	31.83	592	9.33	9.33	66	3.78	3.78	14925	44.93	44.93
24	HDFC Bank	496	1.33	1.33	52	0.98	0.98	1	0.07	0.07	549	2.38	2.38
25	Bandhan Bank	81756	341.3	341.3	1256	6.91	6.91	0	0	0	83012	348.21	348.21
26	IDFC Bank Limited	28491	74.61	74.61	5832	29.16	29.16	1	0.08	0.08	34324	103.84	103.84
27	IDBI Bank Limited	15	0.06	0.06	61	1.55	1.55	13	1.06	1.06	89	2.68	2.68
	<b>Total</b>	<b>128740</b>	<b>458.79</b>	<b>458.79</b>	<b>7798</b>	<b>48.11</b>	<b>48.09</b>	<b>90</b>	<b>5.84</b>	<b>5.84</b>	<b>136628</b>	<b>512.74</b>	<b>512.72</b>
<b>Regional Rural Banks</b>													
28	Tripura Gramin Bank	12722	49.76	49.25	5380	85.75	79.53	167	12.81	10.67	18269	148.32	139.45
	<b>Total</b>	<b>12722</b>	<b>49.76</b>	<b>49.25</b>	<b>5380</b>	<b>85.75</b>	<b>79.53</b>	<b>167</b>	<b>12.81</b>	<b>10.67</b>	<b>18269</b>	<b>148.32</b>	<b>139.45</b>
<b>NBFC-Micro Finance Institutions</b>													
29	VEDIKA CREDIT CAPITAL LTD	12305	34.32	34.32	0	0	0	0	0	0	12305	34.32	34.32
30	Annapurna Microfinance Pvt. Ltd.	10170	31.95	31.95	172	4.23	4.23	9	0.56	0.56	10351	36.74	36.74
31	Village Financial Services Pvt Ltd	34176	101.59	101.59	0	0	0	0	0	0	34176	101.59	101.59
32	ASA International India Microfinance Pvt. Ltd.	66207	195.15	195.15	244	1.56	1.56	0	0	0	66451	196.71	196.71
33	Samasta Microfinance Limited	4843	12.84	12.84	0	0	0	0	0	0	4843	12.84	12.84
34	Belstar Investment and Finance Private Limited	3609	10.45	10.45	0	0	0	0	0	0	3609	10.45	10.45
35	Satin Creditcare Network Limited	35626	84.83	84.83	0	0	0	0	0	0	35626	84.83	84.83
36	Asinad Microfinance Pvt. Ltd	945	2.62	2.62	0	0	0	0	0	0	945	2.62	2.62
37	Intrepid Finance & Leasing Pvt. Ltd	0	0	0	0	0	0	0	0	0	0	0	0
38	Arohan Financial Services Pvt. Ltd.	14583	43.05	43.05	8	0.05	0.05	0	0	0	14591	43.09	43.09
39	YVU Financial Services Private Limited	30	0.08	0.08	0	0	0	0	0	0	30	0.08	0.08
	<b>Total</b>	<b>182494</b>	<b>516.88</b>	<b>516.88</b>	<b>424</b>	<b>5.84</b>	<b>5.84</b>	<b>9</b>	<b>0.56</b>	<b>0.56</b>	<b>182927</b>	<b>523.27</b>	<b>523.27</b>
<b>Non-Banking Financial Companies</b>													
40	Mahindra and Mahindra Financial Services Limited	0	0	0	29	1.33	1.33	154	10.08	10.08	183	11.42	11.42
41	Bajaj Finance Limited	5	0.01	0	53	1.7	1.64	37	2.59	2.51	95	4.29	4.15
42	Shriram Transport Finance Co. Ltd.	6	0.03	0.03	686	19.91	19.91	192	11.59	11.59	884	31.53	31.53
43	Tata Motors Finance Limited	0	0	0	0	0	0	20	1.26	1.26	20	1.26	1.26
44	Cholamandalam Investment and Finance Private Limited.	0	0	0	5	0.19	0.12	14	1.16	0.45	19	1.36	0.56
45	L&T Finance Limited	8511	27.4	27.4	0	0	0	0	0	0	8511	27.4	27.4
	<b>Total</b>	<b>8522</b>	<b>27.44</b>	<b>27.43</b>	<b>773</b>	<b>23.13</b>	<b>23</b>	<b>417</b>	<b>26.68</b>	<b>25.89</b>	<b>9712</b>	<b>77.26</b>	<b>76.32</b>
<b>Small Finance Banks</b>													
46	Ujivan Small Finance Bank	15885	49.72	49.72	3518	24.41	24.41	0	0	0	19403	74.14	74.14
47	North East Small Finance Bank Limited	10072	26.53	26.53	152	1.35	1.35	0	0	0	10224	27.87	27.87
	<b>Total</b>	<b>25957</b>	<b>76.25</b>	<b>76.25</b>	<b>3670</b>	<b>25.76</b>	<b>25.76</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>29627</b>	<b>102.01</b>	<b>102.01</b>
<b>Co-Operative Banks</b>													
48	Tripura State Co-Operative Bank	229	132.66	132.66	279	162.1	162.14	0	0	0	508	294.8	294.8
	<b>Total</b>	<b>229</b>	<b>132.66</b>	<b>132.66</b>	<b>279</b>	<b>162.1</b>	<b>162.14</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>508</b>	<b>294.8</b>	<b>294.8</b>
	<b>Grand Total</b>	<b>370410</b>	<b>1282.81</b>	<b>1280.92</b>	<b>24261</b>	<b>472</b>	<b>453.14</b>	<b>1595</b>	<b>118.33</b>	<b>110.91</b>	<b>396266</b>	<b>1873.1</b>	<b>1844.97</b>

**Recovery Performance of Banks As on 31.03.2020**

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 31.03.2020 stands at 62%.

A comparative table relating to **March 2020** with that of **March 2019** is produced below:

Rs/ Lacs

Sector	March 2019			March 2020		
	Demand	Recovery	%	Demand	Recovery	%
Agriculture & allied	88602.07	68534.28	77	109769.05	67916.58	62
MSME	79985.72	48567.03	61	105817.47	63781.40	60
Other Prised	82304.13	47403.50	58	87417.41	54963.30	63
<b>TOTAL</b>	<b>250891.92</b>	<b>164504.81</b>	<b>66</b>	<b>303003.93</b>	<b>186661.28</b>	<b>62</b>

**Scheme wise recovery as on 31.03.2020**

Comparative position of some selected schemes is given below:

Rs/ Lacs

Sector	March 2019			March 2020		
	Demand	Recovery	%	Demand	Recovery	%
SJSRY	1310.53	178.37	14	1047.02	159.50	15
SGSY	2537.04	337.22	13	2515.59	46.47	2
REGP(MMS)	2355.40	436.57	19	2584.21	101.56	4
PMRY	2454.95	161.00	7	4260.87	92.95	2
PMEGP	4517.30	1735.24	38	7492.09	1757.67	23

**BANK-WISE & SECTOR-WISE RECOVERY PERFORMANCE AS ON 31.03.2020**

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	182.00	48.00	26	456.00	109.00	24	154.00	142.00	92	792.00	299.00	38
2	Andhra Bank	0	0.00	0	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
3	Bank of Baroda	71.32	9.25	13	85.42	20.98	25	58.02	19.75	34	214.76	49.98	23
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	5.98	0.33	6	0.00	0.00	#DIV/0!	5.98	0.33	6
6	Canara Bank	542.92	529.71	98	4881.61	4236.34	87	0.00	0.00	#DIV/0!	5424.53	4766.05	88
7	Central Bank of India	317.00	40.27	13	1076.70	152.00	14	1135.05	948.57	84	2528.75	1140.84	45
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	7.20	0.00	0	193.20	62.22	32	86.33	45.36	53	286.73	107.58	38
10	Indian Overseas Bank	17.00	1.02	6	387.82	78.00	20	0.00	0.00	0	404.82	79.02	20
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	0.53	0.01	2	137.00	3.00	2	36.00	3.00	8	173.53	6.01	3
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	14723.00	466.00	3	6101.00	367.00	6	1857.00	79.00	4	22681.00	912.00	4
15	Syndicate Bank	1.80	0.50	28	300.00	50.00	17	0.00	0.00	#DIV/0!	301.80	50.50	17
16	Union Bank of India	121.82	58.10	48	914.92	483.52	53	318.80	111.32	35	1355.54	652.94	48
17	United Bank of India	8745.50	4371.49	50	8053.11	4629.18	57	5813.25	3072.91	53	22611.86	12073.58	53
18	UCO Bank	4252.00	325.00	8	8224.00	165.00	2	4025.00	172.00	4	16501.00	662.00	4
<b>A</b>	<b>Sub Total of Public Sec.</b>	<b>29057.72</b>	<b>5852.53</b>	<b>20</b>	<b>31442.87</b>	<b>10502.11</b>	<b>33</b>	<b>13569.39</b>	<b>4628.08</b>	<b>34</b>	<b>74069.98</b>	<b>20982.72</b>	<b>28</b>
19	AXIS BANK	54.68	32.85	60	831.29	820.44	99	6.54	1.39	21	892.51	854.68	96
20	Federal Bank	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
21	HDFC	774.94	667.63	86	363.2	337.80	93	26.13	16.28	62	1164.27	1021.71	88
22	ICICI	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
23	IDBI BANK	226.47	138.41	61	563.43	309.79	55	131.00	121.72	93	920.90	569.92	62
24	Indusind Bank	0.49	0.02	4	17.22	3.11	18	0.00	0.00	0	17.71	3.13	18
25	Ujjivan Bank	1270.00	1264.00	100	587.00	583.00	99	725.00	721.00	99	2582.00	2568.00	99
26	SOUTH INDIAN BANK	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
27	YES Bank	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>2326.58</b>	<b>2102.91</b>	<b>90</b>	<b>2362.14</b>	<b>2054.14</b>	<b>87</b>	<b>888.67</b>	<b>860.39</b>	<b>0</b>	<b>5577.39</b>	<b>5017.44</b>	<b>90</b>
28	Tripura Gramin Bank	73894.25	56172.24	76	66512.46	46372.74	70	67853.67	45672.30	67	208260.38	148217.28	71
<b>C</b>	<b>Sub Total of RRB</b>	<b>73894.25</b>	<b>56172.24</b>	<b>76</b>	<b>66512.46</b>	<b>46372.74</b>	<b>70</b>	<b>67853.67</b>	<b>45672.30</b>	<b>67</b>	<b>208260.38</b>	<b>148217.28</b>	<b>71</b>
29	ACUB	0	0	0	0	0	0	323.18	248.75	77	323.18	248.75	77
30	TCARDB	290.50	9.82	3	0	0	0	1282.50	63.26	5	1573.00	73.08	5
31	TSCB	4200.00	3779.08	90	5500.00	4852.41	88	3500.00	3490.52	100	13200.00	12122.01	92
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>4490.50</b>	<b>3788.90</b>	<b>84</b>	<b>5500.00</b>	<b>4852.41</b>	<b>88</b>	<b>5105.68</b>	<b>3802.53</b>	<b>74</b>	<b>15096.18</b>	<b>12443.84</b>	<b>82</b>
<b>Grand Total</b>		<b>109769.05</b>	<b>67916.58</b>	<b>62</b>	<b>105817.47</b>	<b>63781.40</b>	<b>60</b>	<b>87417.41</b>	<b>54963.30</b>	<b>63</b>	<b>303003.93</b>	<b>186661.28</b>	<b>62</b>

**BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 31.03.2020**

( Amount in Lacs)

SI No.	BANKS	PMRY					SGSY					SJSRY				
		Total Outg.		Demand	Recovery	Total Overdue	Total Outg.		Demand	Recovery	Total Overdue	Total Outg.		Demand	Recovery	Total Overdue
		No.	Amt.				No.	Amt.				No.	Amt.			
		3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1	A.B.	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	21	9.12	9.12	0.00	9.12	0	0.00	0.00	0.00	0.00	10	2.28	2.28	0.00	2.28
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	144	54.12	71.82	15.02	56.80	0	0.00	0.00	0.00	0.00	10	4.01	4.01	0.00	4.01
7	Corporation					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	2.27	0.93	0.35	0.58
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	12	6.75	6.75	0.00	6.75	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
12	SBI	637	2394.00	2320.00	15.00	2305.00	567	866.00	510.00	15.00	495.00	212	353.00	240.00	25.00	215.00
13	UCO	124	146.20	125.01	8.85	116.16	65	72.21	18.10	5.54	12.56	58	42.10	42.21	2.25	39.96
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	54.00	1658.17	52	3.16	3.16	2.35	0.81	271	166.14	165.45	0.00	165.45
16	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
17	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
18	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
19	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
20	Syndicate	11	7.50	7.50	0.00	7.50	10	5.50	5.50	0.00	5.50	10	1.50	1.50	0.00	1.50
21	BOM					0.00					0.00					0.00
22	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
<b>A</b>	<b>ASCB</b>	<b>3502</b>	<b>4338.70</b>	<b>4260.87</b>	<b>92.95</b>	<b>4167.92</b>	<b>705</b>	<b>957.45</b>	<b>541.67</b>	<b>27.13</b>	<b>514.54</b>	<b>772</b>	<b>1179.47</b>	<b>1047.02</b>	<b>159.50</b>	<b>887.52</b>
23	TGB	0	0.00	0.00	0.00	0.00	49	2.56	2.56	0.54	2.02	0	0.00	0.00	0.00	0.00
<b>B</b>	<b>ASCB incl.</b>	<b>3502</b>	<b>4338.70</b>	<b>4260.87</b>	<b>92.95</b>	<b>4167.92</b>	<b>754</b>	<b>960.01</b>	<b>544.23</b>	<b>27.67</b>	<b>516.56</b>	<b>772</b>	<b>1179.47</b>	<b>1047.02</b>	<b>159.50</b>	<b>887.52</b>
24	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
25	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
26	TSCB	0	0.00	0.00	0.00	0.00	3127	1971.36	1971.36	18.80	1952.56	0	0.00	0.00	0.00	0.00
<b>C</b>	<b>Coop. Bank Sub Total</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>3127</b>	<b>1971.36</b>	<b>1971.36</b>	<b>18.80</b>	<b>1952.56</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>GRAND TOTAL</b>		<b>3502</b>	<b>4338.70</b>	<b>4260.87</b>	<b>92.95</b>	<b>4167.92</b>	<b>3881</b>	<b>2931.37</b>	<b>2515.59</b>	<b>46.47</b>	<b>2469.12</b>	<b>772</b>	<b>1179.47</b>	<b>1047.02</b>	<b>159.50</b>	<b>887.52</b>

**BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 31.03.2020**

( 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	18	19	20	21	22
1	A.B.	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	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	18.11	6.12	3.01	3.11
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	56	245.18	162.36	71.82	90.54	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	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
12	SBI	130	1792.00	1600.00	182.00	146.00	0	0.00	0.00	0.00	0.00	1042	6050.00	2417.00	80.00	2337.00
13	UCO	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	18	28.24	14.21	2.75	11.46
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	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
17	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
18	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
19	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
20	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
21	BOM															
22	OBC	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
<b>A</b>	<b>ASCB</b>	<b>1027</b>	<b>2852.41</b>	<b>2889.56</b>	<b>264.07</b>	<b>2625.49</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1271</b>	<b>6260.49</b>	<b>2584.21</b>	<b>101.56</b>	<b>2482.65</b>
23	TGB	1254	1008.36	687.15	217.56	469.59	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
<b>B</b>	<b>ASCB incl.</b>	<b>2281</b>	<b>3860.77</b>	<b>3576.71</b>	<b>481.63</b>	<b>3095.08</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1271</b>	<b>6260.49</b>	<b>2584.21</b>	<b>101.56</b>	<b>2482.65</b>
24	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
25	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
26	TSCB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
<b>C</b>	<b>Coop. Bank Sub Total</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>GRAND TOTAL</b>		<b>2281</b>	<b>3860.77</b>	<b>3576.71</b>	<b>481.63</b>	<b>3095.08</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1271</b>	<b>6260.49</b>	<b>2584.21</b>	<b>101.56</b>	<b>2482.65</b>

**BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 31.03.2020**

( 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	1.00	0.10	0.90	0	0.00	0.00	0.00	0.00
2	Andhra Bank					0.00	5	11.01	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	110	298.32	298.32	6.32	292.00	114	105.18	105.18	9.98	95.20
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	119	326.69	463.51	372.39	91.12	151	241.10	353.39	299.21	54.18
6	CBI	38	11.16	11.16	0.00	11.16	79	195.31	70.46	22.86	47.60	82	168.86	76.41	15.81	60.60
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	27	67.28	2.53	1.34	1.19	0	0.00	0.00	0.00	0.00
10	IOB	0	0.00	0.00	0.00	0.00	32	53.00	20.00	5.00	15.00	24	50.00	15.00	7.00	8.00
11	P&SB	0	0.00	0.00	0.00	0.00	27	39.25	16.16	0.00	16.16	16	26.00	0.80	0.35	0.45
12	SBI	0	0.00	0.00	0.00	0.00	1780	3250.00	3060.00	32.00	3028.00	3061	530.00	3750.00	67.00	3683.00
13	UCO	0	0.00	0.00	0.00	0.00	385	610.21	275.10	7.25	267.85	448	435.21	251.00	14.21	236.79
14	UB	0	0.00	0.00	0.00	0.00	157	619.98	94.90	20.26	74.64	253	496.65	70.23	16.63	53.60
15	UBI	0	0.00	0.00	0.00	0.00	2941	4635.91	1057.49	841.60	528.76	1083	1061.82	741.69	383.43	358.26
16	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
17	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
18	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
19	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
20	Syndicate Bank	0	0.00	0.00	0.00	0.00	170	617.78	95.20	19.51	75.69	265	495.15	70.73	15.83	54.90
21	BOM						8	10.12	2.56	0.00	2.56	3	5.72	3.09	0.97	2.12
22	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
<b>A</b>	<b>ASCB excl.RRB</b>	<b>38</b>	<b>11.16</b>	<b>11.16</b>	<b>0.00</b>	<b>11.16</b>	<b>5942</b>	<b>10906.05</b>	<b>5557.22</b>	<b>1338.02</b>	<b>4219.20</b>	<b>5594</b>	<b>3737.44</b>	<b>5492.69</b>	<b>835.70</b>	<b>4656.99</b>
23	TGB	0	0.00	0.00	0.00	0.00	4351	5936.51	1897.54	372.56	1524.98	5016	5432.68	1305.46	643.28	662.18
<b>B</b>	<b>ASCB incl. RRB</b>	<b>38</b>	<b>11.16</b>	<b>11.16</b>	<b>0.00</b>	<b>11.16</b>	<b>10293</b>	<b>16842.56</b>	<b>7454.76</b>	<b>1710.58</b>	<b>5744.18</b>	<b>10610</b>	<b>9170.12</b>	<b>6798.15</b>	<b>1478.98</b>	<b>5319.17</b>
24	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
25	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
26	TSCB	0	0.00	0.00	0.00	0.00	1157	3854.52	1315.16	366.16	949.00	3032	4385.00	820.25	707.69	112.56
<b>C</b>	<b>Coop. Bank Sub Total</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1157</b>	<b>396.18</b>	<b>37.33</b>	<b>47.09</b>	<b>-9.76</b>	<b>625</b>	<b>518.25</b>	<b>158.35</b>	<b>143.23</b>	<b>15.12</b>
<b>Grand Total</b>		<b>38</b>	<b>11.16</b>	<b>11.16</b>	<b>0.00</b>	<b>11.16</b>	<b>11450</b>	<b>17238.74</b>	<b>7492.09</b>	<b>1757.67</b>	<b>5734.42</b>	<b>11235</b>	<b>9688.37</b>	<b>6956.50</b>	<b>1622.21</b>	<b>5334.29</b>

**BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 31.03.2020**

( 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	
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	14	18.20	18.20	0.00	18.20				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	
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	0	0.00	0.00	0.00	0.00					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	HDFC															
17	AXIS BANK					0.00					0.00					0.00
18	PNB					0.00					0.00					0.00
19	ICICI					0.00					0.00					0.00
20	Syndicate Bank					0.00					0.00					0.00
21	BOM															
22	OBC															
<b>A</b>	<b>ASCB</b>	<b>938</b>	<b>181.25</b>	<b>48.12</b>	<b>1.53</b>	<b>46.59</b>	<b>5120</b>	<b>5144.54</b>	<b>1532.17</b>	<b>1.23</b>	<b>1530.94</b>	<b>365</b>	<b>54.22</b>	<b>49.00</b>	<b>0.00</b>	<b>49.00</b>
23	TGB					0.00	7454	3175.50	823.54	365.27	458.27	0	0.00	0.00	0.00	0.00
<b>B</b>	<b>ASCB incl.</b>	<b>938</b>	<b>181.25</b>	<b>48.12</b>	<b>1.53</b>	<b>46.59</b>	<b>12574</b>	<b>8320.04</b>	<b>2355.71</b>	<b>366.50</b>	<b>1989.21</b>	<b>365</b>	<b>54.22</b>	<b>49.00</b>	<b>0.00</b>	<b>49.00</b>
24	ACUB					0.00					0.00					0.00
25	TCARDB					0.00					0.00					0.00
26	TSCB					0.00	1439	2570.94	2061.68	46.28	2015.40	48	69.09	69.19	0.05	69.14
<b>C</b>	<b>Coop. Bank Sub Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>1439</b>	<b>2570.94</b>	<b>2061.68</b>	<b>46.28</b>	<b>2015.40</b>	<b>48</b>	<b>69.09</b>	<b>69.19</b>	<b>0.05</b>	<b>69.14</b>
<b>GRAND TOTAL</b>		<b>938</b>	<b>181.25</b>	<b>48.12</b>	<b>1.53</b>	<b>46.59</b>	<b>14013</b>	<b>10890.98</b>	<b>4417.39</b>	<b>412.78</b>	<b>4004.61</b>	<b>413</b>	<b>123.31</b>	<b>118.19</b>	<b>0.05</b>	<b>118.14</b>

## Public Demand Recovery (PDR)

PDR certificate cases as on 31.03.2020

(Rs / Lacs)

As on	Cases pending		Recovery made during the current year.	
	No.	Amt.	No.	Amt.
31.03.2020	1415	1061.88	16	52.05

Bank wise position of Certificate cases (PDR Act) as on 31.03.2020 is furnished in the annexure.

### **Statement showing the filing and disposal of cases under PDR up to 31.03.2020**

(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	27	24.69	5	0.88
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	15	110.00	10	50.00
9	Punjab & Sind Bank	0	0.00	0	0.00
10	State Bank of India	340	258.00	0	0.00
11	Uco Bank	19	29.26	0	0.00
12	Union Bank of India	27	54.84	1	1.17
13	Oriental Bank of Commerce	3	2.00	0	0.00
14	Tripura Gramin Bank	798	164.62	0	0.00
15	Agartala Urban Coop. Bank	0	0.00	0	0.00
16	Tripura Coop. Agri & Rural Dev. Bank	53	151.10	0	0.00
17	Tripura State Coop. Bank.	55	153.10	0	0.00
	<b>TOTAL :</b>	<b>1415</b>	<b>1061.88</b>	<b>16</b>	<b>52.05</b>

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

As on 31.03.2020

Rs. In Crores.

Year	Gross Advance	Gross NPA	
	Amount	Amount	% to Gross NPA
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
March 2020	16220	866.94	5.34

Percentage of gross NPA as against gross advance increased from 3.98% as on March 2019 to 5.34% as on March 2020. Amount in absolute terms increased to Rs. 866.94 crores as on 31<sup>st</sup> March 2020 from Rs. 574.13 crore as on 31<sup>st</sup> March 2019. The outstanding amount under Written off A/Cs (Shadow Register) is around Rs 105.02 crores which if added with the outstanding NPA, the total amount would be Rs. 971.96 crores which seems to be high.

The total outstanding NPA amount in Govt. sponsored schemes has increased from Rs. 101.46 crores in March 2019 to Rs.111.46 crores in March 2020. 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 31.03.2020 is furnished in the Annexure.

**NPA Position of Banks in Tripura as on 31.03.2020**

(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	7.00	39.00	154.00	200.00	11.00	211.00
2	Andhra Bank	0.00	2.00	0.00	2.00	0.00	2.00
3	Bank of Baroda	71.32	85.42	58.02	214.76	393.82	608.58
4	Bank of India	1838.56	631.82	39.55	2509.93	48.44	2558.37
5	Bank of Maharashtra	0.00	5.98	0.00	5.98	0.00	5.98
6	Canara Bank	77.62	321.66	18.23	417.51	3.20	420.71
7	Central Bank of India	18.72	305.25	197.92	521.89	88.00	609.89
8	Corporation Bank	4.27	3.23	0.00	7.50	0.00	7.50
9	Indian Bank	6.50	74.72	14.20	95.42	1.85	97.27
10	Indian Overseas Bank	7.05	387.82	0.00	394.87	5.13	400.00
11	Oriental Bank of Commerce	0.00	21.00	3.00	24.00	0.00	24.00
12	Punjab & Sind Bank	0.53	137.00	36.00	173.53	101.00	274.53
13	Punjab National Bank	2.00	90.00	0.00	92.00	0.00	92.00
14	State Bank of India	14723.00	6101.00	1857.00	22681.00	2918.00	25599.00
15	Syndicate Bank	10.00	20.00	150.00	180.00	17.00	197.00
16	Union Bank of India	24.56	172.58	14.53	211.67	151.00	362.67
17	United Bank of India	5276.81	9117.32	559.30	14953.43	182.56	15135.99
18	UCO Bank	1324.23	1908.21	493.17	3725.61	3492.00	7217.61
<b>A</b>	<b>Sub-Total PUBLIC sec Bank</b>	<b>23392.17</b>	<b>19424.01</b>	<b>3594.92</b>	<b>46411.10</b>	<b>7413.00</b>	<b>53824.10</b>
19	AXIS BANK	0.57	167.99	0.13	168.69	5.09	173.78
20	Bandhan Bank	0.00	0.00	0.00	0.00	0.00	0.00
21	Federal Bank	0.00	0.00	0.00	0.00	0.00	0.00
22	HDFC	364.88	111.88	0.70	477.46	128.30	605.76
23	ICICI	0.00	0.00	0.00	0.00	0.00	0.00
24	IDBI BANK	1116.15	414.15	0.00	1530.30	14.10	1544.40
25	IDFC First Bank	3.00	9.00	0.00	12.00	0.00	12.00
26	Indusind Bank	0.48	14.11	0.00	14.59	39.60	54.19
27	Kotak Mahindra Bank Ltd	0.00	0.00	0.00	0.00	0.85	0.85
28	South Indian Bank	0.00	0.00	0.00	0.00	0.00	0.00
29	NESFB	27.05	59.05	23.88	109.98	0.00	109.98
30	Ujjivan Bank	39.34	5.48	15.17	59.99	1.46	61.45
<b>B</b>	<b>Sub Total Pvt. Sec Bank</b>	<b>1551.47</b>	<b>781.66</b>	<b>39.88</b>	<b>2373.01</b>	<b>189.40</b>	<b>2562.41</b>
31	TGB	11172.18	8120.36	4382.76	23675.30	59.96	23735.26
<b>C</b>	<b>Sub Total RRB</b>	<b>11172.18</b>	<b>8120.36</b>	<b>4382.76</b>	<b>23675.30</b>	<b>59.96</b>	<b>23735.26</b>
32	ACUB	0.00	0.00	638.57	638.57	0.00	638.57
33	TCARDB	0.00	0.00	0.00	0.00	0.00	0.00
34	TSCB	1468.67	1080.78	1923.55	4473.00	1460.73	5933.73
<b>D</b>	<b>Sub-Total Coop. Bank</b>	<b>1468.67</b>	<b>1080.78</b>	<b>2562.12</b>	<b>5111.57</b>	<b>1460.73</b>	<b>6572.30</b>
<b>GRAND TOTAL</b>		<b>37584.49</b>	<b>29406.81</b>	<b>10579.68</b>	<b>77570.98</b>	<b>9123.09</b>	<b>86694.07</b>

**Position of Technically Written off A/Cs of Banks in Tripura as on 31.03.2020**

SI.No.	BANKS	Amount Outstanding	
		No of A/Cs	Amount
1	2	5	6
1	Allahabad Bank	428	480.12
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	198	119.00
8	Indian Bank	129	66.59
9	Indian Overseas Bank	0	0.00
10	Punjab & Sind Bank	39	64.49
11	Punjab National bank	0	0.00
12	State Bank of India	9000	6300.00
13	Syndicate Bank	0	0.00
14	UCO Bank	58	54.18
15	United Bank of India	17061	1435.39
16	Union Bank of India	0	0.00
17	Oriental Bank of Commerce	0	0.00
18	Corporation Bank	0	0.00
<b>A</b>	<b>Sub-Total PUBLIC sec Bank</b>	<b>27278</b>	<b>8611.90</b>
19	AXIS BANK	0	0.00
20	ICICI	0	0.00
21	HDFC	0	0.00
22	South Indian Bank	0	0.00
23	INDUSIND	0	0.00
24	IDBI Bank	1	400.00
<b>B</b>	<b>Sub Total PRIVATE Sec bank</b>	<b>1</b>	<b>400.00</b>
25	Tripura Gramin Bank	35331	1488.02
<b>C</b>	<b>Sub Total RRB</b>	<b>35331</b>	<b>1488.02</b>
26	ACUB	107	2.14
27	TCARDB	0	0.00
28	TSCB	0	0.00
<b>D</b>	<b>Sub-Total Coop. Bank</b>	<b>107</b>	<b>2.14</b>
<b>GRAND TOTAL</b>		<b>62717</b>	<b>10502.06</b>

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

		PMRY					PMEGP					SWAVALAMBAN				
		A/Cs Outstanding	Outstd. Balance as on 31.03.2020	NPA A/Cs	Amt. Outstd. As on 31.03.20	NPA %	A/Cs Outstanding	Outstd. Balance as on 31.03.2020	NPA A/Cs	Amt. Outstd. As on 31.03.20	NPA %	A/Cs Outstanding	Outstd. Balance as on	NPA A/Cs	Amt. Outstd. As on 31.03.20	NPA %
1	Allahabad Bank	0	0.00	0	0.00	0	24	72.45	9	15.87	22	34	48.62	9	12.45	26
2	Andhra Bank	0	0.00	0	0.00	0	5	7.04	0	0.00	0	15	18.46	2	0.40	2
3	Bank of Baroda	21	9.32	21	9.32	100	116	326.18	13	19.00	6	124	133.18	11	18.32	14
4	Bank of Maharastra	0	0.00	0	0.00	0	12	15.39	0	0.00	0	15	13.85	2	3.19	23
5	Bank of India	0	0.00	0	0.00	0	250	379.19	11	16.83	4	42	80.12	4	2.50	3
6	Canara Bank	0	0.00	0	0.00	0	145	413.75	28	52.43	13	139	213.28	22	26.78	13
7	Central Bank of India	158	59.40	61	34.67	58	87	214.50	24	10.05	5	91	185.75	31	28.79	15
8	CORPORATION BANK	0	0.00	0	0.00	0	7	7.05	0	0.00	0	1	0.65	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	33	50.00	5	10.00	20	40	80.00	6	6.00	8
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	12	6.75	12	6.75	100	27	39.25	11	16.16	41	16	26.00	10	16.00	62
13	SBI	637	1394.00	473	1332.00	96	1780	3250.00	450	906.00	28	3061	5301.00	632	575.00	11
14	SYNDICATE BANK	0	0.00	0	0.00	0	55	80.75	10	15.02	19	75	69.00	4	6.05	9
15	OBC	0	0.00	0	0.00	0	11	42.00	3	6.00	14	11	21.00	3	5.00	24
16	United Bank of India	1339	1045.92	1322	1041.31	100	1698	2966.40	712	1147.68	39	1937	5230.97	562	1193.84	23
17	Union Bank of Inida	181	229.67	121	114.59	50	151	619.98	117	387.29	62	252	494.56	177	151.82	31
18	UCO Bank	124	146.20	120	125.01	86	374	538.05	130	235.97	44	459	439.25	192	215.12	49
	<b>ASCB of PSBs Sub-Total</b>	<b>2496</b>	<b>2936.83</b>	<b>2139</b>	<b>2684.72</b>	<b>91</b>	<b>4862</b>	<b>9233.48</b>	<b>1556</b>	<b>2889.72</b>	<b>31</b>	<b>6412</b>	<b>12587.31</b>	<b>1682</b>	<b>2280.92</b>	<b>18</b>
19	AXIS BANK	0	0.00	0	0.00	0	1	5.52	0	0.00	0	0	0.00	0	0.00	0
20	HDFC BANK	0	0.00	0	0.00	0	0	0.00	0	0.00	0	1	0.55	0	0.00	0
21	ICICI	0	0.00	0	0.00	0	1	0.15	0	0.00	0	0	0.00	0	0.00	0
22	IDBI BANK	0	0.00	0	0.00	0	27	67.28	7	23.97	36	0	0.00	0	0.00	0
23	INDUSIND BANK	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0	0.00	0	0.00	0
24	SOUTH INDIAN BANK	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0	0.00	0	0.00	0
25	Yes Bank	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0	0.00	0	0.00	0
26	Bandhan Bank	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0	0.00	0	0.00	0
27	Kotak Mahindra	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0	0.00	0	0.00	0
	<b>ASCB of Pvt s Sub-Total</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>29</b>	<b>72.95</b>	<b>7</b>	<b>23.97</b>	<b>33</b>	<b>1</b>	<b>0.55</b>	<b>0</b>	<b>0.00</b>	<b>0</b>
28	TGB	0	0.00	0	0.00	0	4182	6909.35	669	1270.94	18	4779	4823.02	1140	1144.06	24
	<b>TGBs Sub-Total</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>4182</b>	<b>6909.35</b>	<b>669</b>	<b>1270.94</b>	<b>18</b>	<b>4779</b>	<b>4823.02</b>	<b>1140</b>	<b>1144.06</b>	<b>24</b>
29	ACUB	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0	0.00	0	0.00	0
30	TCARDB	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0	0.00	0	0.00	0
31	TSCB Ltd	0	0.00	0	0.00	0	1157	3854.52	132	429.89	11	2366	4385.00	409	421.92	10
	<b>ASCB of Coop Sub-Total</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>1157</b>	<b>3854.52</b>	<b>132</b>	<b>429.89</b>	<b>11</b>	<b>2366</b>	<b>4385.00</b>	<b>409</b>	<b>421.92</b>	<b>10</b>
	<b>GRAND TOTAL</b>	<b>2496</b>	<b>2936.83</b>	<b>2139</b>	<b>2684.72</b>	<b>91</b>	<b>10230</b>	<b>20070.30</b>	<b>2364</b>	<b>4614.52</b>	<b>23</b>	<b>13558</b>	<b>21795.88</b>	<b>3231</b>	<b>3846.90</b>	<b>18</b>

**Tourism Development - Paryatan Sahayak Prakalpa Scheme**

Tripura has a very high potential to become a great tourist destination in North-East India. There are many tourist locations in the State which are not well known across the country, and even more locations which are yet to be explored.

To develop the tourism industry, the State Government of Tripura has launched “Paryatan Sahayak Prakalpa” scheme, which aims to provide interest subsidy on loans availed by eligible entrepreneurs for taking up activities in the tourism sector.

Projects that can be taken up under this scheme include – Home stay facilities, way side amenities (pay and use toilets, dhabas, restaurants, etc.), boats (speed boats, shikaras, etc.), water/adventure sport facilities, heritage tourism and eco tourism facilities, yoga/ayurvedic facilities near tourist locations, eco-friendly transport activities near tourist zones and any other innovative projects related to tourism.

Tripura government has drafted a new tourism policy to be discussed in the cabinet meeting. The state has seen an increase in the tourism count and plans to use the upward trend to boost the footfall further. The policy covers various aspects of tourism, including employment, entrepreneurial incentives as well as youth encouragement. The policy will be applicable from 2019 to 2024.

58 proposals under the newly launched tourism scheme “Paryatan Sahayak Prakalpa” have been forwarded to various bank branches for extending credit support to eligible beneficiaries after undergoing suitable training arranged by Tourism Dept.

Banks are conducting pre-lending inspections for the same, and eligible borrowers shall be suitably provided with financial assistance for setting up their respective business units. State Govt has decided to provide trade licenses to the beneficiaries to obviate the issue of proper licensing of motorized boats, in order to avail insurance coverage of bank’s financed assets as well as for the safety of passengers.

For effective implementation of the scheme of motorized boats, a project report is mandatory for availing bank finance. The Tourism Department has been requested to arrange formulation of the project report, for onward circulation among Banks.

Bankers will expedite sanction of loans after completion of skill training of beneficiaries.

**FINANCIAL INCLUSION****Pradhan Mantri Jan Dhan Yojana (PMJDY)**

Performance of PMJDY as on 31.03.2020 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.
625556	263011	888567	676.09*	785439	56758	691148
<b>In Percentage</b>						
70.40	29.60			88.39	6.38	77.78

\* Average deposit per account Rs 7608.83/-

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 7608.83/- per account in the State of Tripura.

Aadhaar seeding percentage is 88.39 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 77.78% 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 6.38% of total PMJDY accounts opened in the State. Bankers are requested to convert all zero balance accounts into operative accounts.

**Bank Wise Details of PMJDY accounts for the State of Tripura as on 31.03.2020**

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	Rupay Card Issued	Aadhaar Seeded
<b>Public Sector Banks</b>											
1	Allahabad Bank	PSB	544	389	541	392	933	2115365	115	310	847
2	Andhra Bank	PSB	0	286	157	129	286	882773.62	41	252	241
3	Bank of Baroda	PSB	2617	6174	5267	3524	8791	30799552.03	545	7660	6846
4	Bank of India	PSB	5065	8525	7029	6561	13590	41967236.21	1060	9943	12560
5	Bank of Maharashtra	PSB	0	737	328	409	737	2605403	89	661	701
6	Canara Bank	PSB	15224	2691	8948	8967	17915	60825630.85	1075	7115	16441
7	Central Bank of India	PSB	5351	345	2722	2974	5696	15522658.46	276	2737	5251
8	Corporation Bank	PSB	1321	2172	2072	1421	3493	20382794.2	30	3104	3129
9	Indian Bank	PSB	1028	591	651	968	1619	2116601.95	182	1602	1362
10	Indian Overseas Bank	PSB	1719	2334	2176	1877	4053	11251931.6	792	3748	3468
11	Oriental Bank of Commerce	PSB	731	721	916	536	1452	9749718.95	62	1267	1052
12	Punjab & Sind Bank	PSB	175	152	197	130	327	5987883	0	322	322
13	Punjab National Bank	PSB	1142	141	682	601	1283	2368356.77	423	1276	595
14	State Bank of India	PSB	52097	100474	73569	79002	152571	453746345.1	5364	148179	111533
15	Syndicate Bank	PSB	7374	367	4104	3637	7741	21632451.68	1064	6649	6968
16	UCO Bank	PSB	36425	26294	29026	33693	62719	218922980.5	9088	15898	50961
17	Union Bank of India	PSB	5355	1754	3519	3590	7109	20971937.15	995	5174	6410
18	United Bank of India	PSB	129445	81110	110679	99876	210555	3931250346	17545	161085	195915
	<b>Sub Total Public Sector Banks</b>		<b>265613</b>	<b>235257</b>	<b>252583</b>	<b>248287</b>	<b>500870</b>	<b>4853099966</b>	<b>38746</b>	<b>376982</b>	<b>424602</b>
<b>Private Sector Banks</b>											
19	Axis Bank Ltd	PVT	0	350	251	99	350	836199.3	117	319	261
20	Federal Bank Ltd	PVT	0	153	99	54	153	1374695.3	33	107	111
21	HDFC Bank Ltd	PVT	0	8515	85	8430	8515	3508739.07	2051	8515	2840
22	ICICI Bank Ltd	PVT	13	228	188	53	241	1021602.5	173	241	83
23	IDBI Bank Ltd.	PVT	3842	1062	2356	2548	4904	10649646.41	958	4161	4257
24	IndusInd Bank Ltd	PVT	0	1376	1187	189	1376	1101665.95	208	1280	1335
25	Kotak Mahindra Bank Ltd	PVT	0	61	52	9	61	78007.44	18	8	38
26	South Indian Bank Ltd	PVT	0	105	61	44	105	184419.61	38	64	78
	<b>Sub Total Private Sector Banks</b>		<b>3855</b>	<b>11850</b>	<b>4279</b>	<b>11426</b>	<b>15705</b>	<b>18754975.58</b>	<b>3596</b>	<b>14695</b>	<b>9003</b>
<b>Regional Rural Banks</b>											
27	Tripura Gramin Bank	RRB	356088	15904	146834	225158	371992	1889100631	14416	299471	351834
	<b>Sub Total Regional Rural Banks</b>		<b>356088</b>	<b>15904</b>	<b>146834</b>	<b>225158</b>	<b>371992</b>	<b>1889100631</b>	<b>14416</b>	<b>299471</b>	<b>351834</b>
	<b>Grand Total</b>		<b>625556</b>	<b>263011</b>	<b>403696</b>	<b>484871</b>	<b>888567</b>	<b>6760955572.06</b>	<b>56758</b>	<b>691148</b>	<b>785439</b>

## Social Security Schemes:

Performance of 3 Social Security Schemes viz. Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana(APY) as on 31.03.2020 is furnished below:

Bank Type	PMSBY	PMJJBY	APY	Total
PSB	303400	79725	24861	407986
RRB	222030	83486	40589	346105
Private	5329	1898	1920	9147
Co-op	15921	4202	36	20159
<b>Total</b>	<b>546680</b>	<b>169311</b>	<b>67406</b>	<b>783397</b>

Bankwise position of 3 social security scheme is furnished along with claim position as on 31.03.2020.:

Social Security Schemes upto March 2020		Total		
S.No.	Banks	PMSBY	PMJJBY	APY
1	Allahabad Bank	1214	420	188
2	Andhra bank	1193	300	375
3	Bank of Baroda	8166	2320	1344
4	Bank of India	3050	1157	2779
5	Bank of Maharashtra	236	101	21
6	Canara Bank	14881	5708	3169
7	Central Bank Of India	4733	1985	725
8	Corporation Bank	538	238	59
9	Indian Bank	520	320	65
10	Indian Overseas	1645	1287	306
11	P&SB	910	188	140
12	PNB	246	415	78
13	OBC	2412	506	150
14	State Bank of India	81748	26164	7637
15	Syndicate Bank	1530	878	1145
16	UCO Bank	13490	5486	3327
17	Union Bank	2875	1455	489
18	United Bank of India	164013	30797	2864
	<b>Total PUBLIC sec Bank</b>	<b>303400</b>	<b>79725</b>	<b>24861</b>
19	Axis Bank	409	137	583
20	Bandhan Bank	0	0	218
21	Federal Bank	29	4	3
22	HDFC Bank	909	401	513
23	ICICI Bank	199	132	81
24	IDBI Bank	2893	1054	515
25	IDFC First Bank	523	110	0
26	IndusInd	298	12	0
27	Kotak Mahindra	64	44	6
28	South Indian Bank	0	0	0
29	Ujjivan Bank	0	0	0
30	Yes Bank	5	4	1
	<b>Total PRIVATE Sec bank</b>	<b>5329</b>	<b>1898</b>	<b>1920</b>
31	Tripura Gramin Bank	222030	83486	40589
	<b>Total RRB</b>	<b>222030</b>	<b>83486</b>	<b>40589</b>
32	ACUB	0	0	0
33	TCARDB	0	0	0
34	TSCB	15921	4202	36
	<b>Total Coop. Bank</b>	<b>15921</b>	<b>4202</b>	<b>36</b>
	<b>Grand Total</b>	<b>546680</b>	<b>169311</b>	<b>67406</b>

Claim Status of PMSBY & PMJJBY:

PMSBY & PMJJBY--CLAIM STATUS (As on 31.03.2020)									
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	1	1	0	0	2	2	0	0
3	Bank of Baroda	2	2	0	0	2	2	0	0
4	Bank of India	0	0	0	0	0	0	0	0
5	Bank of Maharashtra	0	0	0	0	1	1	0	0
6	Canara Bank	0	0	0	0	5	1	4	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	Indian Bank	0	0	0	0	0	0	0	0
10	Indian Overseas Bank	0	0	0	0	0	0	0	0
11	Oriental Bank of Commerce	0	0	0	0	0	0	0	0
12	Punjab & Sind Bank	0	0	0	0	0	0	0	0
13	Punjab National Bank	0	0	0	0	0	0	0	0
14	State Bank of India	0	0	0	0	0	0	0	0
15	Syndicate Bank	0	0	0	0	0	0	0	0
16	Union Bank of India	0	0	0	0	0	0	0	0
17	United Bank of India	5	3	1	1	22	22	0	0
18	UCO Bank	0	0	0	0	10	10	0	0
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>8</b>	<b>6</b>	<b>1</b>	<b>1</b>	<b>42</b>	<b>38</b>	<b>4</b>	<b>0</b>
19	AXIS BANK	0	0	0	0	0	0	0	0
20	Bandhan Bank	0	0	0	0	0	0	0	0
21	Federal Bank	0	0	0	0	0	0	0	0
22	HDFC	0	0	0	0	0	0	0	0
23	ICICI	0	0	0	0	0	0	0	0
24	IDBI BANK	0	0	0	0	0	0	0	0
25	IDFCFirst Bank	0	0	0	0	0	0	0	0
26	Indusind Bank	0	0	0	0	0	0	0	0
27	Kotak Mahindra Bank	0	0	0	0	0	0	0	0
28	SOUTH INDIAN BANK	0	0	0	0	0	0	0	0
29	Ujjivan Bank	0	0	0	0	0	0	0	0
30	YES Bank	0	0	0	0	0	0	0	0
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
31	Tripura Gramin Bank	120	93	8	19	398	277	74	47
<b>C</b>	<b>Sub Total of RRB</b>	<b>120</b>	<b>93</b>	<b>8</b>	<b>19</b>	<b>398</b>	<b>277</b>	<b>74</b>	<b>47</b>
32	ACUB	0	0	0	0	0	0	0	0
33	TCARDB	0	0	0	0	0	0	0	0
34	TSCB	4	3	1	0	16	16	0	0
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>4</b>	<b>3</b>	<b>1</b>	<b>0</b>	<b>16</b>	<b>16</b>	<b>0</b>	<b>0</b>
<b>GRAND TOTAL</b>		<b>132</b>	<b>102</b>	<b>10</b>	<b>20</b>	<b>456</b>	<b>331</b>	<b>78</b>	<b>47</b>

Claim settlement in PMJJBY is 73% while in PMSBY is 77%. 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.

### **Financial Literacy Centers:**

The 14 FLCs have conducted 318 literacy camps during January to March 2020 with participation of 9155 persons.

Besides, 273 rural branches conducted 802 camps during the same period with participation of 11448 persons thus averaging around 3 Camps per branch during the quarter.

All Banks are requested to ensure holding of 3 FLCs by each rural branch in each quarter.

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

### **RSETI:**

Five RSETIs are providing skill development training for the Rural Unemployed youth of all the 8 districts in the State. These RSETIs are functioning in premises temporarily arranged for the purpose. The State Government has allocated land to RSETIs at Dhalai, Udaipur & Kumarghat for constructing permanent premises.

### **Performance of RSETIs:**

The five RSETIs in Tripura trained 2533 participants during April to March of FY 2019-20. Out of the total participants, 678 people got employed with their own fund and 1092 have got self-employed through bank loan thus registering employment percentage of 70%.

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

## STATE-TRIPURA

Performance of RSETIs in Tripura (upto 31.03.2020)

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
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
2019-20	22	256	473	729	173	78	232	16	241	279	0	520	164	565	729
<b>Total</b>	<b>164</b>	<b>2617</b>	<b>2155</b>	<b>4772</b>	<b>945</b>	<b>1050</b>	<b>1364</b>	<b>156</b>	<b>1033</b>	<b>2106</b>	<b>34</b>	<b>3173</b>	<b>2075</b>	<b>2697</b>	<b>4772</b>

## RSETI - UBI - Ambassa ,Dhalai

F.Y	No. of Programme	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainees		
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employed	Total	APL	BPL	TOTAL
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
2019-20	15	210	210	420	48	263	56	76	60	111	0	171	162	258	420
<b>Total</b>	<b>134</b>	<b>1891</b>	<b>1486</b>	<b>3377</b>	<b>539</b>	<b>2010</b>	<b>516</b>	<b>92</b>	<b>586</b>	<b>1218</b>	<b>134</b>	<b>1938</b>	<b>1353</b>	<b>2024</b>	<b>3377</b>

## RSETI - TGB -SEPAHIJALA, Sepahijala

F.Y	No. of Programme	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainees		
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employed	Total	APL	BPL	TOTAL
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
2019-20	13	149	251	400	84	100	124	38	94	143	0	237	120	280	400
<b>Total</b>	<b>127</b>	<b>1245</b>	<b>2388</b>	<b>3633</b>	<b>656</b>	<b>1149</b>	<b>928</b>	<b>438</b>	<b>1203</b>	<b>1463</b>	<b>0</b>	<b>2666</b>	<b>1358</b>	<b>2275</b>	<b>3633</b>

## RUDSETI, AGARTALA (Promoted by Syndicate &amp; 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
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
2019-20	18	233	276	509	97	141	122	13	156	379	5	540	330	179	509
<b>Total</b>	<b>147</b>	<b>1832</b>	<b>1984</b>	<b>3816</b>	<b>682</b>	<b>1409</b>	<b>785</b>	<b>101</b>	<b>753</b>	<b>1629</b>	<b>23</b>	<b>2405</b>	<b>2273</b>	<b>1543</b>	<b>3816</b>

## RSETI - SBI -Kumarghat, Unakoti.

F.Y	No. of Programme	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainees		
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employed	Total	APL	BPL	TOTAL
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
2019-20	17	283	192	475	77	232	115	6	127	180	0	307	156	319	475
<b>Total</b>	<b>144</b>	<b>1927</b>	<b>1729</b>	<b>3656</b>	<b>731</b>	<b>1470</b>	<b>705</b>	<b>224</b>	<b>976</b>	<b>1055</b>	<b>223</b>	<b>2254</b>	<b>861</b>	<b>2795</b>	<b>3656</b>
<b>GRAND TOTAL</b>	<b>716</b>	<b>9512</b>	<b>9742</b>	<b>19254</b>	<b>3553</b>	<b>7088</b>	<b>4298</b>	<b>1011</b>	<b>4551</b>	<b>7471</b>	<b>414</b>	<b>12436</b>	<b>7920</b>	<b>11334</b>	<b>19254</b>

<b>QUARTERLY REPORT</b>										
<b>FINANCIAL LITERACY CENTRES-- REPORT FOR THE QUARTER ENDED MARCH 2020</b>										
Sl.	State	District	Location(Metro, Urban, SU, Rural)	Address	Date of start of functioning	Name of Sponsoring Bank	No. of Literacy Camps undertaken during the quarter as per RBI guidelines using standardized financial literacy material of RBI	No. of Persons participated in Literacy Camps during the quarter	Out of Persons participated, number of persons already having bank a/c at the time of attending the camp	Out of persons participated, no. of persons opened bank a/c after attending the camp
1	Tripura	Gomati	Semi-Urban	R-Seti,Udaipur	27.03.09	UBI	49	898	720	159
2	Tripura	Dhalai	Rural	R-Seti, Ambassa	25.01.11	UBI	11	295	290	5
3	Tripura	Sepahijala	Urban	R-Seti, Sepahijala	12.02.13	TGB	9	466	357	6
4	Tripura	West Tripura	Urban	Rudset Institute	14.09.11	Syndicate Bank & Canara Bank	11	317	291	10
5	Tripura	Unakoti	Rural	R-Seti, Kumarghat	07.07.13	SBI	44	1456	1443	11
6	Tripura	Gomati	Semi-Urban	LDM(South)	19.10.12	UBI	3	216	125	25
7	Tripura	Dhalai	Semi-Urban	LDM(Dhalai)	19.10.12	UBI	6	78	75	3
8	Tripura	Unakoti	Semi-Urban	LDM(North )	19.10.12	UBI	22	1208	1074	55
9	Tripura	West Tripura	Urban	LDM(West)	19.10.12	UBI	7	322	322	0
10	Tripura	Khowai	Semi-Urban	TGB Khowai Branch	17.09.15	TGB	26	521	499	22
11	Tripura	South	Semi-Urban	TGB Santirbazar Branch	30.12.15	TGB	33	1159	1122	30
12	Tripura	Gomati	Semi-Urban	TGB Udaipur Branch	22.09.15	TGB	49	979	874	42
13	Tripura	Sepahijala	Rural	TGB Bishramganj Branch	30.12.15	TGB	30	693	676	17
14	Tripura	North	Semi-Urban	TGB Dharmanagar Branch	05.03.16	TGB	18	547	456	14
<b>Total</b>							<b>318</b>	<b>9155</b>	<b>8324</b>	<b>399</b>
<b>QUARTERLY REPORT</b>										
<b>RURAL BRANCHES-- REPORT OF CONDUCT OF FINANCIAL LITERACY CAMP FOR THE QUARTER ENDED MARCH 2020</b>										
Sr.No.	State	District	No. of Rural Branches in the District	No. of Rural Branches which have conducted literacy camps as per RBI guidelines using standardized Financial Literacy Materials of RBI in the quarter	No. of Literacy Camps conducted as per RBI guidelines using standardized Financial Literacy Material of RBI	No. of persons participated	Out of persons participated, no. of persons already having bank a/c at the time of attending the camp	Out of persons participated, no. of persons opened bank a/c after attending the camp		
1	Tripura	West Tripura	52	159	161	2971	1745	1226		
2	Tripura	Sepahijala	37	99	101	1428	952	476		
3	Tripura	Khowai	25	73	76	1428	971	457		
4	Tripura	Gomati	35	109	112	1478	937	541		
5	Tripura	South	39	118	124	1025	847	178		
6	Tripura	Dhalai	34	96	104	1927	1473	454		
7	Tripura	North	29	84	90	682	457	225		
8	Tripura	Unakoti	22	64	68	509	402	107		
<b>TOTAL</b>			<b>273</b>	<b>802</b>	<b>836</b>	<b>11448</b>	<b>7784</b>	<b>3664</b>		

### Financial Literacy & Awareness Initiatives by Banks:

As per RBI guidelines, rural branches in all districts of the state have conducted 802 financial literacy awareness camps in the March quarter, where a total of 11448 persons participated. Apart from that, fourteen Financial Literacy Centres in the state have conducted a total of 318 awareness camps where 9155 persons have participated for the quarter ended March 2020. Participants were sensitized on various flagship schemes viz. PMFBY, PMJBY, PMSBY, PMJJBY, APY, PMMY among others.

## Digital Modes of Banking :

<b>Bankwise Position of ATMs upto March 2020</b>					
Sl.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	3	1	8	12
4	Bank of India	4	2	3	9
5	Bank of Maharashtra	0	0	1	1
6	Canara Bank	2	5	3	10
7	Central Bank of India	1	2	1	4
8	Corporation Bank	0	1	1	2
9	Indian Bank	1	0	2	3
10	Indian Overseas Bank	1	1	2	4
11	Oriental Bank of Commerce	0	1	1	2
12	Punjab & Sind Bank	1	0	1	2
13	Punjab National Bank	1	1	3	5
14	State Bank of India	56	71	110	237
15	Syndicate Bank	1	4	1	6
16	Union Bank of India	1	2	4	7
17	United Bank of India	52	13	21	86
18	UCO Bank	10	11	9	30
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>134</b>	<b>115</b>	<b>173</b>	<b>422</b>
19	AXIS BANK	3	8	8	19
20	Bandhan Bank	0	3	3	6
21	Federal Bank	0	0	1	1
22	HDFC	2	4	6	12
23	ICICI	1	5	5	11
24	IDBI BANK	4	5	2	11
25	IDFC First Bank	0	0	0	0
26	Indusind Bank	0	2	5	7
27	Kotak Mahindra Bank	0	0	1	1
28	SOUTH INDIAN BANK	0	0	2	2
29	YES Bank	0	0	1	1
30	Ujjivan Bank	0	6	2	8
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>10</b>	<b>33</b>	<b>36</b>	<b>79</b>
31	Tripura Gramin Bank	20	8	4	32
<b>C</b>	<b>Sub Total of RRB</b>	<b>20</b>	<b>8</b>	<b>4</b>	<b>32</b>
32	ACUB	0	0	0	0
33	TCARDB	0	0	0	0
34	TSCB	0	0	2	2
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>2</b>
<b>GRAND TOTAL</b>		<b>164</b>	<b>156</b>	<b>215</b>	<b>535</b>

## Status of POS machines installed as on 31.03.2020

Sl.No.	BANKS	Status of POS Machines issued upto March 2020
1	Allahabad Bank	2
2	Andhra Bank	18
3	Bank of Baroda	0
4	Bank of India	20
5	Bank of Maharashtra	1
6	Canara Bank	42
7	Central Bank of India	0
8	Corporation Bank	0
9	Indian Bank	0
10	IDBI BANK	25
11	Indian Overseas Bank	37
12	Oriental Bank of Commerce	16
13	Punjab & Sind Bank	1
14	Punjab National Bank	32
15	State Bank of India	1201
16	Syndicate Bank	10
17	Union Bank of India	22
18	United Bank of India	128
19	UCO Bank	85
20	AXIS BANK	1
21	Bandhan Bank	127
22	Federal Bank	15
23	HDFC	427
24	ICICI	114
25	IDFC First Bank	13
26	Indusind Bank	0
27	Kotak Mahindra Bank	19
28	SOUTH INDIAN BANK	47
29	YES Bank	74
35	TSCB	0
	<b>GRAND TOTAL</b>	<b>2477</b>

**Constitution of SLBC Sub-Committee on Digital Payments:** As advised by the Reserve Bank of India, a sub-committee on digital payments was formed at SLBC level in order to leverage the SLBC mechanism for deepening of digital payments.

The sub-committee shall decide on the course of increasing digital literacy among the populace, improving DBT mechanism, exploring ways to increase adoption of PoS machines, debit cards and other digital banking modes among all age groups of the general population.

The Sub-committee has selected West Tripura District as “Digital District” for the purpose of increasing digital payments on a pilot basis, and based on the success achieved, the same model shall be replicated in the rest of the State.

### Timely submission of data by banks:

28 out of 35 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 15.04.2020 for compilation of Agenda Notes for 131<sup>st</sup> SLBC Meeting. The date of submission by the concerned banks is tabulated as follows:-

<b>Sl.</b>	<b>Bank</b>	<b>Date of Submission</b>
1	ACUB	30/04/2020
2	Allahabad Bank	01/05/2020
3	Andhra Bank	30/04/2020
4	AXIS BANK	21/04/2020
5	Bandhan Bank	11/05/2020
6	Bank of Baroda	16/04/2020
7	Bank of India	15/05/2020
8	Bank of Maharashtra	02/05/2020
9	Canara Bank	01/05/2020
10	Central Bank of India	10/04/2020
11	Corporation Bank	11/05/2020
12	Federal Bank	09/04/2020
13	HDFC	01/05/2020
14	ICICI	27/04/2020
15	IDBI BANK	30/04/2020
16	IDFC First Bank	29/04/2020
17	Indian Bank	30/04/2020
18	Indian Overseas Bank	04/05/2020
19	IndusInd Bank	29/04/2020
20	Kotak Mahindra Bank	05/05/2020
21	Oriental Bank of Commerce	10/04/2020
22	Punjab & Sind Bank	05/05/2020
23	Punjab National Bank	29/04/2020
24	South Indian Bank	04/04/2020
25	State Bank of India	13/05/2020
26	Syndicate Bank	10/04/2020
27	TCARDB	01/05/2020
28	Tripura Gramin Bank	04/05/2020
29	TSCB	29/04/2020
30	UCO Bank	30/04/2020
31	Union Bank of India	16/05/2020
32	United Bank of India	10/04/2020
33	YES Bank	16/04/2020
34	Ujjivan Bank	02/05/2020
35	NESFB	02/05/2020

Other Issues:

Performance of India Post Payments Bank:

India Post Payments Bank data as on 31.03.2020						
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	25863	206.3	32	2.3
2	Khowai	48	5600	28	6	0.06
3	KAILASHAHAR BRANCH	53	5236	23.82	53	0.12
4	RADHAKISHOREPUR	128	3610	7	13	0.03
5	Agartala	89	5238	35.4	8	0.03
<b>TOTAL</b>		<b>422</b>	<b>45547</b>	<b>300.52</b>	<b>112</b>	<b>2.54</b>

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	3245	35.3					17850	22.49				
2	Khowai	2000	40	300	1	1500	5	1000	25000	30	0.4	10	4
3	KAILASHAHAR BRANCH	158	0.76	35	0.02	442	1.2	2341	0.05	132	0.04	0	0
4	Radhakishorepur	55	1.2	0	0	45	0.5	65	0.5			0	0
5	Agartala	546	7.52	0	0	112	1.1	85	0.25	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	15785	28.25							47525	342.5
2	Khowai	nil	nil	nil	nil	nil	nil	nil	nil	3452	38.67
3	KAILASHAHAR BRANCH	0	0	0	0	0	0	0	0	3467	35.89
4	Radhakishorepur	36	1.2	0	0	0	0	0	0	562	16.19
5	Agartala	110	2.5	0	0	0	0	0	0	1810	40.12

S.No.	Controlling Office	Third Party Products Mobilised							
		Loans		Insurance		Investments		Post Office Savings schemes	
		Nos.	Amount	Nos.	Amount	Nos.	Amount	Nos.	Amount
1	Dharmanagar	0	0	0	0	0	0	0	0
2	Khowai	nil	nil	4	0.39	nil	nil	700	12
3	KAILASHAHAR	0	0	0	0	0	0	1302	11.34
4	Radhakishorepur	0	0	0	0	0	0	0	0
5	Agartala	0	0	13	1.1	0	0	0	0

**Ratification of ACP for 2020-2021:**

The segregated District wise Annual Credit Plan for the Districts is prepared by SLBC, based on the basis of Potential Linked Plan (PLP) given by NABARD for 2020-2021.

SLBC is now placing the following Annual Credit Outlay for 2020-2021 for adoption by the house in the 132<sup>nd</sup> SLBC meeting for implementation from 01.04.2020 onwards.

**Synopsis of the ACP for 2020-2021**

**Amt in Crore**

Particulars	Agriculture	MSME	Other Prisec	Total Prisec	Non- Prisec	Total Advance
<b>ACP for 2019-20</b>	3455	2388	801	6644	1118	7762
<b>Achiev. on 31-03-2020</b>	3014.03	2804.35	638.51	6456.89	1194.92	7651.82
<b>Achievement %</b>	87%	117%	80%	97%	107%	99%
<b>PLP for 2020-21</b>	4071.92	2889.86	1011.1	7972.88	NA	7972.88
<b>ACP 20-21 Proposed by SLBC</b>	3957.54	2889.42	933.93	7680.89	1248.58	8929.47
<b>% of growth vis-à-vis ACP</b>	14.54%	16.80%	16.60%	15.60%	11.68%	15.04%
<b>Proposed growth % (20-21) against Achiev. (19-20)</b>	31.30%	3.00%	46.26%	18.95%	4.49%	16.69%

**Ratification of PMEGP Target for FY 2020-21:**

The target of PMEGP for FY 2020-21 as approved by the State Level Monitoring Committee,, chaired by the Secretary, Industries & Commerce, Govt of Tripura is placed for adoption by the house for implementation during the current fiscal year.

**PMEGP Target for the FY 2020-21**

Sr. No.	Bank Name	District								Total
		West	Sipahijala	Khowai	South	Gomati	Unakoti	North	Dhalai	
1	United Bank of India (Now Punjab National Bank)	79	37	30	52	52	31	22	45	348
2	State Bank of India	84	35	18	47	29	37	25	29	304
3	UCO Bank	22	10	10	2	3	4	2	6	59
4	Bank of Baroda	6	0	0	0	1	0	0	0	7
5	Central Bank of India	14	0	0	0	1	2	0	3	20
5	Union Bank	10	0	0	1	1	0	2	0	14
6	Canara Bank	10	2	1	1	2	2	2	2	22
7	Bank of India	10	3	0	1	2	0	2	2	20
8	Vijaya Bank (now Bank of Baroda)	8	0	0	0	0	0	0	0	8
9	Axis Bank	3	1	0	0	1	0	1	0	6
10	Indian Bank	5	0	0	0	0	0	0	1	6
11	Indian Overseas Bank	5	0	1	0	1	2	0	0	9
12	Bandhan Bank	4	0	0	2	2	2	1	2	13
13	HDFC Bank	3	0	0	0	1	0	1	0	5
14	ICICI Bank	3	0	0	0	1	1	1	1	7
15	IDBI Bank	3	0	0	1	5	0	1	0	10
16	IndusInd Bank	1	0	0	0	0	0	1	0	2
17	Allahabad Bank (now Indian Bank)	4	0	4	0	1	0	0	0	9
18	Andhra Bank (now Union Bank)	2	0	0	0	0	0	0	0	2
19	Bank of Maharashtra	2	0	0	0	0	0	0	0	2
20	Corporation Bank (now Union Bank)	1	0	1	0	0	0	0	0	2
21	Oriental Bank of Commerce (now Punjab National Bank)	2	1	0	0	0	0	0	0	3
22	Punjab & Sindh Bank	3	2	0	0	0	0	0	0	5
23	Punjab National Bank	2	1	0	0	0	0	1	0	4
24	Syndicate Bank (now Canara Bank)	3	1	0	0	1	0	3	0	8
25	South Indian Bank	2	0	0	0	0	0	0	0	2
26	Yes Bank	2	0	0	0	0	0	0	0	2
27	Federal Bank	2	0	0	0	0	0	0	0	2
28	IDFC Bank	2	0	0	0	0	0	0	0	2
29	Tripura Gramin Bank	92	51	25	60	66	44	57	46	441
30	Tripura State Cooperative Bank	36	29	12	20	18	20	8	13	156
	<b>TOTAL</b>	<b>425</b>	<b>173</b>	<b>102</b>	<b>187</b>	<b>188</b>	<b>145</b>	<b>130</b>	<b>150</b>	<b>1500</b>

**BANK-BRANCH NETWORK IN TRIPURA AS ON 31.03.2020**

	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	0	5	1	1	0	0	1	0	0	1	0	0	1	0	0	0	0	1	0	0	1	0	2	6	5	13	
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	1	7	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	7	9	
Bank of India	3	1	2	1	1	0	0	0	0	1	1	0	0	1	0	1	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	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	
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	1	0	3	1	1	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	1	0	2	3	3	8	
ICICI	0	0	3	0	0	0	0	1	0	0	1	0	0	0	0	1	0	1	0	0	0	1	0	1	4	3	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	0	0	2	0	0	0	0	1	0	0	1	0	0	0	0	0	0	1	0	0	0	0	0	1	2	2	5	
Indus-ind	0	1	1	1	0	0	0	0	0	0	1	0	0	1	0	0	0	0	0	0	0	1	0	1	4	1	6	
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	14	10	13	5	0	10	3	0	16	0	0	18	4	0	14	0	0	10	1	0	12	4	0	107	31	10	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	
United Bank of India	9	0	13	4	1	0	4	1	0	5	2	0	8	1	0	7	1	0	2	1	0	4	1	0	43	8	13	64
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	
NESFB	1	0	1	0	0	0	1	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	2	1	1	4	
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	
<b>Total</b>	<b>55</b>	<b>25</b>	<b>114</b>	<b>36</b>	<b>24</b>	<b>0</b>	<b>25</b>	<b>13</b>	<b>0</b>	<b>37</b>	<b>27</b>	<b>0</b>	<b>41</b>	<b>18</b>	<b>0</b>	<b>33</b>	<b>13</b>	<b>0</b>	<b>23</b>	<b>10</b>	<b>0</b>	<b>28</b>	<b>20</b>	<b>0</b>	<b>278</b>	<b>150</b>	<b>114</b>	<b>542</b>

**Proceedings of the Special Meeting of SLBC Tripura held on 24<sup>th</sup> April, 2020 at the Conference Hall No. 2, New Secretariat, Agartala.**

The Special Meeting of SLBC Tripura on opening of activities in agriculture and rural sectors while maintaining social distancing in the wake of COVID 19 pandemic was held on 24th April, 2020 at the Conference Hall No. 2, New Secretariat, Agartala.

The meeting was chaired by Shri Manoj Kumar, Chief Secretary, Govt of Tripura with the presence of Shri .S.K. Rakesh, Additional Chief Secretary, Agriculture & Farmers Welfare, Fisheries, Forests and ARDD, Govt of Tripura, along with representatives of major Banks and other Govt departments. A list of participants of the meeting is enclosed.

At the outset, Shri Anand Kumar, DGM & Circle Head, Punjab National Bank Tripura Circle Office and Convener SLBC Tripura, extended a warm welcome to the participants and laid lay down the agenda for the meeting.

After discussions held at length among the participating Bankers and representatives of Govt departments, the following points were identified for pursuing by the Banks & State Govt to resolve the issues that rose in the meeting.

- **Review of the level of preparedness required on behalf of different stakeholders for opening of activities in agriculture and rural sector:**
  1. Banks have disbursed cash to PMJDY women beneficiaries, social pensioners, etc. by and large in a smooth manner.
  2. Banks to continue the same for the next round of disbursements commencing from 1<sup>st</sup> week of May 2020. **(Action: All Banks)**
  3. Cash availability report of the State to be furnished to State Govt on a weekly basis. **(Action: SLBC)**
  4. Number of ATMs in the State to be increased. **(Action: SLBC)**
- **Approval of Scale of Finance for FY 2020-21:**
  1. Agriculture Dept to finalize Scale of Finance for FY 2020-21 within 1<sup>st</sup> week of May 2020.
  2. For subsequent years, endeavor should be made to finalize the Scale of Finance within 31<sup>st</sup> March each year.
  3. The present scale of finance for FY 19-20 shall be in force, for sanction of loans, till the new scale of finance is notified by the Agriculture Department. **(Action: Agriculture Dept and Banks)**
- **PMKISAN KCC Saturation Campaign & Agriculture Finance:**
  1. Agriculture Dept to furnish bank branch wise sponsored list under PMKISAN KCC Saturation Campaign to SLBC desk, for onward circulation among member Banks. This is required for resolving discrepancies observed among reported figures furnished by Banks and Agriculture Dept. **(Action: Agriculture Dept, Banks & SLBC)**
  2. ARDD to furnish bank branch wise list of fishery farmers sponsored under PMKISAN Saturation Campaign, to SLBC desk for onward circulation among Banks. **(Action: ARDD & SLBC)**
  3. Season-wise KCC sanctioned data to be furnished by Banks to SLBC desk for compilation and onward reporting to State Govt. **(Action: All Banks & SLBC)**
  4. SLBC Sub Committee on Agriculture to meet at regular intervals of 15 days to assess the progress of agriculture credit uptake during the ensuing Kharif Season upto July 2020. First such meeting will tentatively take place on 11<sup>th</sup> May 2020. **(Action: SLBC)**

- **SHG Finance –approval of NRLM Target for FY 2020-21:**
  1. SHG Finance Target for FY 2020-21 as tabled by Tripura Rural Livelihoods Mission was accorded approval by the house.
- **Farmers Produce Marketing & Input Supply Issues:**
  1. State Govt is actively ensuring that all input supply and produce marketing issues of farmers are taken care of during the lock down period.
  2. On boarding of farmers in National Agriculture Market (eNAM) & Kisan Rath Portal is under active deliberation by the State Govt.
  3. Food & Civil Supply Dept to send registered list of farmers from whom paddy is procured by Food Corporation of India to SLBC desk for information and keeping on record. **(Action: Food & Civil Supply Dept & Agriculture Dept)**
- **Issues faced by Banks in agriculture financing:**
  1. Tripura Gramin bank raised issues pertaining to the difficulties faced during inter-district movement of branch personnel. Shri Manoj Kumar, Chief Secretary, Govt of Tripura advised Bankers to get vehicle passes issued in such cases and assured full co-operation to bankers for unhindered movement to and from their office premises. Tripura Gramin Bank was advised to take the lead in this matter and discuss extended modalities with the State Govt for resolving issues pertaining to the movement of personnel. **(Action: Tripura Gramin Bank)**
  2. E-stamping services were temporarily stopped during the lock down period, which was re-started from 22<sup>nd</sup> April 2020 onwards at the designated branches of Tripura Gramin Bank and Tripura State Co-Operative Bank. The house was of the view that around 5-6 lakh e-stamps were required for catering to the documentation of loans.
  3. Banks were advised to submit indent to the designated branches of TGB & TSCB forthwith. **(Action: All Banks)**
  4. Tripura Gramin Bank was advised to take necessary steps for increasing the no. of designated branches providing e-stamping services to adequately meet the demand for e-stamps in the State. **(Action: Tripura Gramin Bank)**
  5. Directorate of Institutional Finance has provided a list of 108 authorised e-stamp vendors in the State (including 3 branches of TGB & 21 branches of TSCB) for the benefit of all Banks.
- **Availability of adequate cash supply to branches, BC points and ATMs:**
  1. As ATM servicing agencies have been earmarked as an essential service during the lock down period, Banks were advised by the State Govt to take up the issue of repairing in-operative ATMs with their respective vendors and get those serviced at the earliest. State Govt has clarified that necessary permission will be provided for movement of ATM servicing personnel and procurement of parts from outside the State. **(Action: All concerned Banks)**
  2. Refilling of cash at ATMs with adequate smaller denominations to be prioritized by Banks to alleviate difficulties faced by bank customers while transacting in cash. **(Action: All Banks)**
- **Issues related to BC operations:**
  1. India Post Payment Bank and State Bank of India raised the issue of difficulties faced by their BC agents while making payments for account holders of Tripura Gramin Bank.
  2. As advised by the Chief Secretary, Govt of Tripura, Tripura Gramin Bank to work on a solution with India Post Payments Bank (IPPB) and State Bank of India (SBI) for resolving all such issues within 7 days. **(Action: Tripura Gramin Bank, IPPB & SBI)**
- **Extension of Deadline for subsidy claim under DEEDS and PMEGP for FY 2019-20:**
  1. On account of the nationwide lockdown for preventing the outbreak of COVID 19, the delivery of milch cows from other States is temporarily on hold. As such, SLBC will write to NABARD

proposing an extension of the cut-off date for claiming subsidy under DEDS scheme of FY 2019-20 till 30<sup>th</sup> September 2020. **(Action : SLBC)**

2. In the same vein, as decided by the House, SLBC to write to Dept of Industries & Commerce, Govt of Tripura & KVIC, proposing an extension of the cut-off date for claiming subsidy under PMEGP scheme of FY 2019-20, as permissible. **(Action : SLBC)**

Summing up the discussion, Shri Anand Kumar, DGM & Circle Head, Punjab National Bank Tripura Circle Office and Convener SLBC Tripura requested the participants to implement the decisions made in the meeting on priority basis.

**List of participants at the Special Meeting of SLBC Tripura held on 24<sup>th</sup> April, 2020 at the Conference Hall No. 2, New Secretariat, Agartala**

Sl. No.	Name	Designation/Office/Institution
1	Shri Manoj Kumar	Chief Secretary, Govt of Tripura
2	Shri S.K. Rakesh	Additional Chief Secretary, Agriculture & Farmers Welfare, ARDD, Fisheries & Forests, Govt of Tripura
3	Shri Anand Kumar	DGM & Circle Head, Punjab National Bank Tripura Circle & Convener SLBC Tripura
4	Shri Tamal Biswas	GM & OIC, Reserve Bank of India
5	Shri Sunil Kumar	GM NABARD
6	Shri Amit Barman Ray	Director, Institutional Finance, Govt of Tripura
7	Shri D P Sarkar	Director, Agriculture Department, Govt of Tripura
8	Shri D k Chakma	Director, ARDD, Govt of Tripura
9	Shri Tapan Kr Das	Additional Secretary & Director, Food & Civil Supplies Department, Govt of Tripura
10	Shri A R Chaudhuri	Assistant Director, Horticulture Dept, Govt of Tripura
11	Shri M M Goswami	Chairman, Tripura Gramin Bank
12	Shri Janardan Bose	GM, Tripura State Co-Operative Bank
13	Shri M P Hazra	GM, Tripura Gramin Bank
14	Shri A Bhattacharya	Chief Manager State Bank of India
15	Shri J K Sahu	Chief Manager State Bank of India
16	Shri D Singh	Chief Manager UCO Bank
17	Shri Rajat Debnath	DCO State Bank of India
18	Shri Ashish Kr Roy	Senior Manager India Post Payments Bank
19	Shri Kedarnath Bhowmik	Assistant Manager India Post Payments Bank
20	Shri Rohineswara Kumar	DM, Food Corporation of India
21	Shri Bhargav Bhattacharjee	Manager, SLBC Tripura, Punjab National Bank
22	Shri Manoj Bhowmik	Manager, Tripura Circle, Punjab National Bank

## **Proceedings of the SLBC Tripura Agriculture Sub-Committee meeting held on 11<sup>th</sup> May, 2020 at the Conference Hall of Tripura Gramin Bank Head Office Agartala.**

The SLBC Tripura Agriculture Sub-Committee meeting was held on 11<sup>th</sup> May 2020 at the Conference Hall of Tripura Gramin Bank Head Office, Agartala.

The meeting was chaired by Shri Sunil Kumar, GM NABARD and convened by Shri Anand Kumar, DGM & Circle Head Punjab National Bank Agartala Circle Office & Convener SLBC Tripura. In the meeting, representatives of major Banks along with Agriculture Department & ARDD were present. A list of participants of the meeting is enclosed.

At the outset, Shri Anand Kumar, DGM & Circle Head, Punjab National Bank Agartala Circle Office and Convener SLBC Tripura, extended a warm welcome to the participants and laid lay down the agenda for the meeting.

After discussions held at length among the participating Bankers and representatives of Govt departments, the following points were identified for pursuing by the Banks & State Govt to resolve the issues that rose in the meeting.

- **Reconciliation of sponsored KCC applications of PMKISAN KCC Saturation Drive**
  - Agriculture Department had provided district wise bank wise figures pertaining to sponsored KCC applications for reconciliation at bank end. The reconciled figures as furnished by Banks were placed for discussion in the meeting.
  - Upon scrutiny, it was observed that Banks have confirmed to have received 142446 applications whereas the Agriculture Department has reportedly sponsored 159708 applications.
  - Districts of Dhalai, Khowai, North Tripura & Sepahijala have been observed to have a wide variation between reported figures of Banks and those of Agriculture Department.
  - The House suggested that LDMs of Dhalai, Khowai, North Tripura & Sepahijala districts will co-ordinate with respective Deputy Directors of Agriculture Department, with a view to further reconcile the no. of sponsored applications delivered to Bank branches. The exercise is to be completed within 18<sup>th</sup> May 2020. **(Action: Agriculture Dept & concerned LDMs)**
  - As suggested by GM NABARD, UCO Bank to co-ordinate with Agriculture Department to sort out the discrepancies in reported cases of sponsored applications of their Gandacherra & Raishyabari branches, where a wide variation exists. **(Action: Agriculture Department & UCO Bank)**
  
- **PM KISAN KCC Sanction & Disbursement**
  - The House observed that e-stamping facilities provided by private vendors are currently dysfunctional. As such, the onus lies on authorized branches of Tripura Gramin Bank and Tripura State Co-Operative Bank to ramp up their e-stamping services to cater to the rising demands for documentation of loans. **(Action: Tripura Gramin Bank and Tripura State Co-Operative Bank)**
  - Tripura Gramin Bank and Tripura State Co-Operative Bank have been advised by the House to proceed with bulk issuance of e-stamp papers without the requirement of printing name of borrower, to cater to the requirement of KCC loans during the ongoing Kharif Season. **(Action: Tripura Gramin Bank and Tripura State Co-Operative Bank)**

- As the DFS cut-off date for converting all in-principle KCC sanctions to PMKISAN beneficiaries was 11<sup>th</sup> May 2020, Banks were requested to complete the exercise on war footing. The progress may also be reported by respective Banks in PMFBY portal for monitoring by Government & SLBC. **(Action: All Banks)**
- Bankers have pointed out that many PMKISAN KCC applications were related to plantation crops. After threadbare discussion on the issue, the House decided that such applications may be sanctioned as term loans based upon eligibility and requirement, so as to achieve 100% coverage of PMKISAN beneficiaries. **(Action: All Banks)**
- DGM & Circle Head, Punjab National Bank & SLBC Convener requested Agriculture Department to ensure that proceeds of paddy procurement by State Govt from farmers should be routed through their PMKISAN accounts. Agriculture Department assured full co-operation in this regard. **(Action: Agriculture Department)**

- **Other Issues**

- PMFBY Notification for Kharif 2020 has been issued by the State Government. Bankers to ensure coverage of all eligible and consenting farmers within the assigned cut off dates. **(Action: All Banks)**
- Banks to intimate NABARD regarding pending DEDS & NLM subsidy claims for expediting the release of subsidy amount. **(Action: All concerned Banks)**
- Scale of Finance for FY 2020-21 is under process by SLTC. Banks to continue KCC finance as per Scale of Finance of FY 2019-20 till further notice. **(Action: All Banks & Agriculture Department)**
- Banks to arrange for intimating PMSBY & PMJJBY enrolled customers for maintaining balance in their linked savings account for debit of insurance premium, which will be taking place in the month of May 2020. **(Action: All Banks)**
- Banks to explore maximum enrollment under PMSBY & PMJJBY for PMKISAN beneficiaries in the ongoing KCC saturation drive. **(Action: All Banks)**

Summing up the discussion, Shri Anand Kumar, DGM & Circle Head, Punjab National Bank Agartala Circle Office and Convener SLBC Tripura requested the participants to implement the decisions made in the meeting on priority basis.

**List of participants at the SLBC Tripura Agriculture Sub-Committee meeting held on 11th May, 2020 at the Conference Hall of Tripura Gramin Bank Head Office Agartala**

<b>Sl. No.</b>	<b>Name</b>	<b>Designation/Office/Institution</b>
1	Shri Sunil Kumar	GM NABARD
2	Shri Anand Kumar	DGM & Circle Head, Punjab National Bank Agartala Circle & Convener SLBC Tripura
3	Shri CDV Raghunath	AGM Reserve Bank of India
4	Shri M M Goswami	Chairman, Tripura Gramin Bank
5	Shri Janardan Bose	GM, Tripura State Co-Operative Bank
6	Shri D Singh	Chief Manager UCO Bank
7	Shri Rajat Debnath	DCO State Bank of India
8	Shri M P Hazra	GM, Tripura Gramin Bank
9	Shri Dipak Kr Das	Dy Director Agriculture Department, Govt of Tripura
10	Shri K K Majumder	Jt Director ARDD, Govt of Tripura
11	Dr. Debasish Bhowmik	Agri Officer, Agriculture Department, Govt of Tripura
12	Shri Biswanath Majumder	Manager Tripura State Co-Operative Bank
13	Shri Sankha Shubhra Dey	Manager Tripura Gramin Bank
14	Shri Uttam Kr Saha	HOD (C&R) Tripura Gramin Bank
15	Shri Bhargav Bhattacharjee	Manager, SLBC Tripura, Punjab National Bank
16	Shri Manoj Bhowmik	Manager, Tripura Circle, Punjab National Bank



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Ref: PNB/TRIPURA/SLBC/29/2020-21

मंडल कार्यालय, अगरतला

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Circle Office, Agartala

Durgabari Road, Agartala -799001

Date: 10.06.2020

1. Member Banks under SLBC Tripura
2. LDM of West Tripura District

### Re: Deepening of Digital Payments and Adoption of Digital District

SLBC Tripura convened the first meeting of the sub-committee on Deepening of Digital Payments and Digital District on 26th November 2019, wherein active participation of members were sought to achieve the objectives as envisioned by the Reserve Bank of India. In this regard, West Tripura district was identified for making 100% digitally enabled. Member banks of the sub-committee were requested to focus their efforts on parameters identified by RBI for improving digitization coverage, and report the progress made to SLBC on quarterly basis for onward intimation to RBI.

However, in view of the onset of COVID 19 pandemic and the lockdown stipulations, the desired progress could not be achieved. As reported by LDM of West Tripura District, it has not been possible to conduct camps/hold meetings during the intervening period. In view of the prevailing situation and extended lockdown norms, the following resolutions for adoption by the Sub-Committee are stated as under:

- **Action Point 1:** The Sub-Committee meeting is to be conducted at the very earliest with observance of social distancing norms. Holding of awareness camps and outreach programs at various locations will be done as per decision of the District Authorities.
- **Action Point 2:** Member Banks are to proactively enroll the customers for Debit Cards, UPI, Net Banking, etc. The target for PoS enrollment has been fixed by LDM West Tripura District and should be achieved by the banks within December 2020. Special focus to be given to the target groups of business establishments/service providers for achieving the stated objectives.
- **Action Point 3:** Extensive publicity should be arranged at branches highlighting the benefits of Digital Banking which is clearly evident to all during the current lockdown. Digital Banking products & platforms should form part of the financial literacy camps undertaken by branches periodically.

The progress made in some of the important deliverables as observed during March 2020 quarter is given below.

1. Digital coverage for individuals (Savings Accounts)								2. Digital coverage for business (Current Accounts)					
Total No. of Operative SB Accs.	No. of Debit cards/ RuPay cards issued to Operative SB Accs.	% Debit/ RuPay cards coverage	No. of net banking issued	% Net banking coverage	No. of Mobile Banking + UPI + USSD <sup>A</sup>	% of MB/ UPI/ USSD coverage	Total No. of Operative SB Accounts covered with at least one of the facilities - Debit/ RuPay cards, net banking, mobile banking, UPI, USSD	% of such Accounts Out of total Operative Accounts	Total No. of Operative Current Accounts	No. of net banking to CAs	% Net banking coverage	No. of POS/ QR availed by CA accounts <sup>*</sup>	% of POS/ QR coverage
1216980	557318	45.80	239444	19.68	525850	43.21	816527	67.09	31551	9458	29.98	2840	9.00



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- **Action Point 4:** Also, as per RBI directive, a separate target for enrolment of vendors/providers for PoS has since been fixed for West Tripura District as proposed by LDM. The target of 765 PoS enrolment covering 32 banks with provision for providing PoS has been allocated to the banks as stated below. It should be the endeavor of the allottee banks to achieve the target by December 2020.

Sr. No.	Bank Name	POS Target
1	Allahabad Bank (Now Indian Bank)	6
2	Andhra Bank (Now Union Bank)	6
3	Bank of Baroda	46
4	Bank of India	22
5	Bank of Maharashtra	6
6	Canara Bank	22
7	Central Bank of India	10
8	Corporation Bank (Now Union Bank)	6
9	Indian Bank	12
10	Indian Overseas Bank	15
11	Oriental Bank of Commerce (Now PNB)	6
12	Punjab National Bank	10
13	Punjab & Sind Bank	6
14	State Bank of India	150
15	Syndicate Bank (Now Canara Bank)	10
16	UCO Bank	50
17	United Bank of India (Now PNB)	100
18	Union Bank of India	24
<b>Sub Total of PSU Banks</b>		<b>507</b>

Sr. No.	Bank Name	POS Target
19	Axis Bank	32
20	Bandhan Bank	40
21	Federal Bank	10
22	HDFC	50
23	ICICI	32
24	IDBI	10
25	IndusInd Bank	10
26	IDFC	6
27	NESFB	8
28	Ujjivan SF Bank	18
29	Kotak Mahindra Bank	6
30	South Indian Bank	15
31	Yes Bank	15
<b>Sub Total of PVT Banks</b>		<b>252</b>
32	India Post Payments Bank	6
<b>Sub Total of Payment Bank</b>		<b>6</b>
<b>Grand Total</b>		<b>765</b>

*(Signature)*

Circle Head  
Punjab National Bank  
Circle Office, Agartala & Convener SLBC Tripura



**United Bank of India**  
**Convener of State level Bankers' Committee, Tripura**

Ref: SLBC/TRP/131/Minutes/1006/2020

Dated, the 28<sup>th</sup> February, 2020

**Minutes of the 131<sup>st</sup> Meeting of SLBC, Tripura held on 20-02-2020 at Pragna Bhawan, Agartala.**

The 131<sup>st</sup> SLBC meeting of Tripura State was held at Pragna Bhawan, Agartala on 20<sup>th</sup> February 2020 to review the performance of Banks up to December, 2019. Dignitaries in the meeting included,

Shri Biplab Kumar Deb, Hon'ble Chief Minister of Tripura,  
Shri Ashok Kumar Pradhan, MD & CEO, United Bank of India  
Shri S.K. Rakesh, Additional Chief Secretary, Govt. of Tripura

A list of participants is also annexed.

The gist of the deliberations and the emerging Action Points are as follows.

**Achievement under ACP :** The banks disbursed Rs 5539.52 crore upto December 2019, which was 71% of the Annual Target of Rs 7762 crore under ACP for 2019-20. The achievement under Agriculture sector was 66%, where as it was 79% and 61% under MSME and Other Priority Sector respectively. Shri S.K. Rakesh, Addl Chief Secretary, Govt of Tripura advised Banks to achieve the full ACP targets uniformly by March 2020, including those Banks which have an achievement percentage of less than 50% up to December, 19.  
**(Action Point 1: All Banks)**

**CD Ratio:**

- CD ratio of the banks in the State improved to 56% as on 31.12.2019. Banks with low CD ratio (30% or less) were advised to strive towards attaining parity with the CD Ratio of the State.
- As directed by the Hon'ble Chief Minister, UCO bank having a low CD Ratio and ACP achievement up to December 2019 has been advised to furnish an action plan for increasing their lending to achieve parity with the average ACP achievement of the State and CD ratio.
- District wise CD Ratio has been reviewed and bankers have been advised to ensure credit disbursement in all the districts for better growth and development in all districts.  
**(Action Point 2: All concerned Banks)**

**Agriculture:**

33143 KCCs were sanctioned by Banks amounting to Rs. 150.66 Crores during FY 2019-20, thereby achieving 47 % of the Annual Target (71,317 Nos.) as on December 2019.

- As directed by the Govt of India on 06-02-2020, the KCC Saturation drive for providing KCC loans to PM KISAN beneficiaries, State Govt has provided SLBC with updated list of 1.90 lakh PM KISAN beneficiaries, of which 44071 have been identified who have not availed KCC loans. The banks with support from Dept of Agriculture, ARDD & Dept of Fisheries along with NABARD are to achieve KCC saturation of the uncovered farmers among PM KISAN beneficiaries by 29th February 2020.
- Convener Sri M.R.Ray stressed that achievement of the DFS targets under PM-KISAN apart all proposal received should be taken to logical conclusion by way of sanction and disbursement. Effort should be made to cover all 1.90 lakh left out farmers under PM-KISAN.
- State Level Technical Committees have finalized the uniform scale of finance pertaining to working capital finance of dairy and fisheries, which was duly circulated on 30.11.2019.



- Bankers requested the State Government to provide farmers with land cultivation certificate for financing KCCs in order to bring landless farmers under the aegis of institutional finance. In this regard, Reserve Bank of India observed that State Govt may also explore introduction of Model Land Leasing Act in the State to achieve the purpose.

(Action Point 3: Banks/State Govt/ Line Departments)

**PMFBY & other Insurance:**

- As advised by Shri S.K. Rakesh, Addl Chief Secretary, Govt of Tripura, SLBC is to write to National Insurance Company Ltd for their consideration and co-operation in the development of poultry and fisheries units in the State by providing insurance coverage for the same.
- ARDD, Govt of Tripura to explore tie-up arrangement with insurance companies for coverage of fisheries and poultry units financed by Banks.
- PMFBY: For Rabi Season 2019-20, a total of 1488 loanee farmers and 5148 non-loanee farmers were enrolled for availing insurance coverage under PMFBY in the State. Banks are to ensure coverage of all loanee and non –farmers under PMFBY.

(Action Point 4: Banks/State Govt/SLBC/NABARD/ Line Departments)

**Self Help Groups (SHGs):**

- Against the TRLM SHG credit linkage target of Rs.62.13 crores in 4489 accounts, the Banks have collectively sanctioned Rs.36.53 crores in 2576 accounts as on 31.12.20 thus achieving 59% of the yearly target (amount wise).

Smt Saumya Gupta, Secretary Rural Development, pointed out that though there is an improvement in the figures over the last quarter, Credit uptake of SHGs in North Tripura, Unokoti & Khowai Districts was not encouraging and requested LDMs to ensure better performance of SHG credit linkage in the concerned districts. She also requested banks to clear all pending proposals to achieve the target for the current fiscal by March 2020.

(Action Point 5: All Banks)

**Rubber Production & Smoke Houses:**

- A total of 300 proposals under Swavalamban and 338 proposals under PMEGP for setting up rubber processing units with smoke houses have been sponsored to Banks, while sanctions have been accorded to 34 Swavalamban & 41 PMEGP proposals respectively.
- Bankers have been requested to expedite the sanction of such cases, as development of Rubber industry in the State is an important issue under the vision document of the State Government. The Hon'ble Chief Minister urged Bankers to recognize the attractive profitability of the rubber industry in the State and expedite loan disbursements in this sector
- It has been decided to ensure addition of an extra 10-15% of project cost for construction of smoke houses in hilly areas in line with the decision taken in the last SLBC meeting.
- Draft copy of Tri-partite agreement to be signed by Bank with beneficiary & Manimalayar Rubbers Pvt Ltd has been shared with Banks for execution before disbursement of loans.

(Action Point 6: All Banks, Industry Dept, State Govt)



**Dairy Development Scheme:**

- Banks have collectively sanctioned Rs. 597.76 lakhs in 395 accounts under DEDS as on 31.12.2019, including those under the Dairy Development scheme of ARDD. List of beneficiaries have already been sent to Gomati Co-Operative Ltd & ARDD by participating banks.
- Bankers have been advised to focus on investment in the Dairy projects in North Tripura & Dhalai.

**(Action Point 7: All Banks, ARDD)**

**Opening of Banking Outlets in unbanked centres:**

- **On the issue of opening of Outlets in five (5) centers which were pending for long:**
  - SLBC will write to ICICI Bank and Axis Bank for expediting the process of branch opening at Nabincherra & Chandipur respectively.
  - SLBC to write to Bank of Baroda for expediting the process for opening of branch at Ishan Chandra Nagar. The House was informed that Bank of Baroda has restricted the opening of new branches post amalgamation.
  - Canara Bank informed about opening of a fixed point BC outlet March 2020 at Charipara.

**(Action Point 8: SLBC, Concerned 4 allottee banks)**

**Long pending Actions:**

- (i) SBI have been advised to open a branch at Kathalia in this Financial Year. Also, initiate the process for opening a banking outlet at Kanchanbari bazaar as advised in the 129<sup>th</sup> SLBC. SBI is also to open a branch at Ranirbazar.
- (ii) TGB & TSCB has been advised to open a branch at Manikpur and Karamcherra respectively by the end of this Financial Year.
- (iii) TGB & TSCB to convey the decision for opening a banking outlet at Jamthum Bazar & Ganganagar respectively to DIF at the earliest.

**(Action Point 9: SBI, TGB, TSCB, SLBC)**

**Government Sponsored Loan Schemes:**

- Out of 4488 PMEGP proposals sponsored, 569 proposals have been accorded sanction by branches for FY 2019-20 as on 31.12.2019 while in case of Swavalamban, 5262 applications for the current fiscal year have been sponsored till Dec 2019, of which sanction has been made in 291 proposals. Banks are to expedite the process of sanction/disbursement by March, 20.
- Delay in release of subsidy of Swavalamban loans of FY 2018-19 was discussed with a positive note and State Govt has assured quick resolution of the issue.

**(Action Point 10: All Banks, DIC, KVIC, KVIB)**

**Education Loans:**

- All Banks have accorded sanction in 530 cases with aggregate sanction amount of Rs. 1184.27 lakhs, as on December 2019, against the annual target of 500 cases, which was duly appreciated by the State Govt. Bankers to continue financing education loans with the target for FY 2020-21 set at 1000 sanctioned cases.

**(Action Point 11: All Banks)**



#### Housing Loans & PMAY:

- As advised by Shri S.K. Rakesh, Addl Chief Secretary, Govt of Tripura, TGB is to share list of loans sanctioned under PMAY to Urban Development Department, Govt of Tripura for follow up regarding subsidy claims pending with National Housing Bank.  
(Action Point 12: TGB, Urban Development Department)

#### PMMY and SUI loans:

- All Banks have made an achievement of Rs. 844.79 crores with 187802 numbers of accounts as on 31.12.2019, against the annual target of Rs.1556.70 Crore i.e. 54 % of the target under PMMY. Bankers need to intensify sanctions under PMMY.
- Stand Up India program needs special focus as only 33 loans have been sanctioned in this year.  
(Action Point 13: All Banks)

#### NPA and Recovery:

- Convener of SLBC observed that the amount of NPA of all Banks taken together was Rs.773.77 crores as on December 2019 which showed a considerable increase over that of March 2019 (Rs. 574.13 crores). The overall increase in percentage terms from 3.98% of March 2019 to 5.02% of December 2019 is a major area of concern for Banks. The intervention of the State Govt was sought to create awareness among borrowers to repay their dues in time.
- The State Govt. was requested to provide necessary co-operation in the process of recovery from NPA borrowers, particularly in Govt. sponsored schemes (where NPA in PMEGP & Swavalamban schemes stands at an alarming 23% and 17% respectively) and speedy disposal of PDR & SARFAESI cases.
- The Hon'ble Chief Minister expressed his concern over the rise of NPA in PMEGP and Swavalamban and advised Banks and Industry Department to ensure selection of beneficiaries who are well conversant about the project being financed.  
(Action Point 14: All Banks & State Government Depts)

#### Tourism:

- Tripura Govt has drafted a new tourism policy to be discussed in the cabinet meeting. The policy is for the period from 2019 to 2024 and will help the bankers to tap the potentials.
- 58 proposals under the tourism scheme "Paryatan Sahayak Prakalpa" have been forwarded to various bank branches for extending credit support to eligible beneficiaries after undergoing suitable training arranged by Tourism Dept. State Govt has decided to provide trade licenses to the beneficiaries for motorized boats, which will also facilitate insurance coverage of bank's financed assets as well as for the safety of passengers.
- For effective implementation of the scheme of motorized boats, a project report will be prepared by Tourism Department for onward circulation among Banks.  
(Action Point 15: All Banks, State Govt)

#### Other Issues:

- Opening of ATMs in the locations identified by Dhalai District Administration:  
SLBC is to allocate the same among the Banks.
- A core committee of major Banks will convene on monthly basis for reviewing the progress of various developmental schemes being implemented through Banks in the State.  
(Action point 16: UBI, SBI, UCO Bank, TGB & TSCB)



- Shri Biplab Kumar Deb, Hon'ble Chief Minister of Tripura gave his suggestions in course of discussion in each of the agenda. Gist of his suggestions, advices and observations are as follows:

(i) 5000 goats killed every day for the purpose of consumption and skins traded through agencies to outside states like Tamil Nadu etc. Bankers should identify such traders and can be extended need based finance to the traders so that the hides are traded as well as MSME units for indigenous use of the goat / sheep skins for manufacturing of related products to create employment in the State.

(ii) The daily demand for eggs is 500000 in the State. Bankers can extended finance in this sector in order to develop the layer units for increasing trading of eggs in the State.

(iii) Banks to formulate their business targets in commensuration with the development projections of the State.

(iv) Banks' exposure to agriculture sector needs to increase substantially in general, particularly in dairy development, piggery, poultry and pig rearing.

(v) He emphasized the Government's desire to develop the poultry sector in order to make the State self-sufficient in egg production.

(vi) He also advised banks to support the tea industry in the State which has a good potential for further growth.

(vii) Banks are to ensure that policy level decisions taken by the State Govt at various fora should invariably be communicated by the Banks to their field functionaries to keep them updated on the new and emerging scopes for lending in various sectors.

(viii) Emphasis should be given on field visit by bank officials and connect to the people

**Conclusion:** Summing up the discussion, Shri Ashok Kumar Pradhan, MD & CEO, United Bank of India, thanked Shri Biplab Kumar Deb, Hon'ble Chief Minister of Tripura for his gracious presence in the SLBC meeting, providing guidance to the SLBC to propel the State towards all round growth. The meeting ended with vote of thanks to the Chair.

  
Mukti Ranjan Ray  
General Manager  
Prisec-Agri & Convener of SLBC



**LIST OF THE PARTICIPANTS AT THE 131<sup>st</sup> MEETING OF THE SLBC FOR THE STATE OF TRIPURA  
HELD AT PRAGNA BHAVAN, AGARTALA ON 20.02.2020**

Sl.	Name of the Dignitaries	Designation/Office/Institution
<b>I</b>	<b>CHAired BY</b>	
1	Shri Biplab Kumar Deb	Hon'ble Chief Minister of Tripura
2	Shri S.K. Rakesh	Additional Chief Secretary, Agriculture, ARDD & Fisheries, Govt. of Tripura
3	Shri Ashok Kumar Pradhan	MD & CEO, United Bank of India and Chairman, SLBC Tripura
<b>II</b>	<b>GOVT. OFFICIALS</b>	
		<b>Designation/Office/Institution</b>
1	Smt Tanusree Debbarma	Secretary, Finance, GoT
2	Smt Saumya Gupta	Secretary, RD & Education, GoT
3	Dr. P K Goyal	Director, Industries & Commerce, GoT
4	Shri Abani Debbarma	Joint Director, Fisheries, GoT
5	Shri Amit Barman Ray	Director, Institutional Finance, GoT
6	Dr. Rashmi Das	Dy. Director, Urban Development, GoT
7	Shri A R Chaudhuri	Asst Director, Higher Education, GoT
8	Shri R Karthik	Asst. Director, MSME-DI, Gol
9	Shri A Barman	Addl CEO TRLM
10	Shri Tapas Kr. Basak	Development Officer, Institutional Finance
11	Dr. Basudeb Bhattacharya	Key Officer, CM Janata Darbar.
12	Shri Dipak Saha	Co-Operation Officer, GoT
13	Shri Vinod	Asst Director, KVIC
14	Md. I Ahmed	F & D, TKVIB
15	Shri Sushil Debbarma	TKVIB
16	Smt Nibedita Das	Junior Engineer, PWD, Govt of Tripura
17	Shri Ashim Kr. Das	SMM DAY NULM
18	Shri Amalesh Ghosh	SLTC, PMAY, UDD
19	Shri Santanu Ghosh	D.O. DIF, GoT
20	Shri Sujit Ghosh	ICO, Press Cell, Chief Minister Secretariat
<b>III</b>	<b>RBI/NABARD/SIDBI/NHB/HUDCO/ INSURANCE COMPANIES/ BSNL</b>	
		<b>Designation/Office/Institution</b>
1	Shri Tamal Biswas	General Manager, RBI
2	Shri P K Mahapatra	Deputy General Manager, NABARD
3	Shri Raman Mahajan	Assistant General Manager, RBI
4	Shri Rakesh Kr Yadav	Asst. Manager, SIDBI
5	Shri A Kar	JTO, BSNL
6	Shri Sandipan Roychowdhury	SDE(EB), BSNL
<b>IV</b>	<b>COMMERCIAL BANKS</b>	
		<b>Designation/Office/Institution</b>
1	Shri Mukti Ranjan Ray	General Manager, UBI & Convener, SLBC Tripura
2	Shri Anand Kumar	Deputy General Manager & CRM, UBI, Tripura Region
3	Shri M.M. Goswami	Chairman, Tripura Gramin Bank
4	Smt J Debbarma	D.O., 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 Dibyendu Chaudhuri	RM, SBI RBO Agartala North

8	Shri N C Das	Zonal Manager, Punjab & Sind Bank
9	Shri S K Jha	Zonal Manager, UCO Bank
10	Shri Santanu Bandyopadhyay	Assistant General Manager, IDBI Bank
11	Shri Alok Chaudhury	Chief Manager, SLBC & FI, United Bank of India
12	Shri Babloo Kumar	Chief Manager, Allahabad Bank
13	Shri Rajesh Singh	Chief Manager, Bank of India
14	Shri Avinash Kumar	Chief Manager, Canara Bank
15	Shri Sangram Behera	Chief Manager, Bank of Baroda
16	Shri Debojit Ghosh	Chief Manager, Bank of Baroda
17	Shri Lalta Prasad	Chief Manager, Union Bank of India
18	Shri Biki Mahanta	Asst Manager, Indian Overseas Bank
19	Shri Amal Debbarma	GM, ACUB Ltd.
20	Shri Epton Thomas	Asst manager, South Indian Bank Ltd
21	Shri Sainik Saha	Sr. Manager, Kotak Mahindra Bank
22	Shri Madhab Bhattacharya	CBRM Manager, Axis Bank
23	Shri Janardhan Chhetri	Dy Vice President, North East Small Finance Bank
24	Shri Anup Kr Singha	ZH, North East Small Finance Bank
25	Shri Saikat Chatterjee	V.P. R.H., Bandhan Bank Ltd.
26	Shri Mritunjoy Roy	B.M., Bandhan Bank Ltd.
27	Shri Debasish Roy Barman	CBM, IndusInd Bank
28	Shri Rajat Debnath	DCO, State Bank of India
29	Shri Ritesh Kumar	Sr. Manager, Bank of Maharashtra
30	Shri Satyajit Debnath	Asst Manager, Syndicate Bank
31	Shri Sanjib Singh	Manager, HDFC Bank
32	Shri Basab Bhattacharjee	A.H., HDFC Bank
33	Shri Dilip Bhowmik	B.M., Punjab & Sind Bank
34	Shri Joydeep Roy	Sr. Manager, ICICI Bank
35	Shri Upal Saha	Sr. Manager, Punjab National Bank
36	Shri Ashish Kr. Roy	Sr. Manager, India Post Payments Bank
37	Shri Kedarnath Bhowmik	A.M.O., India Post Payments Bank
38	Shri N Sinha Ray	Manager, IDBI Bank
39	Shri Ajay Bhowmik	Manager, Andhra Bank
40	Shri Anupam Sarkar	Manager, Indian Bank
41	Shri Biswajit Gupta	Manager, Corporation Bank
42	Shri Amal Debbarma	C.A., ACUB Ltd.
43	Shri Hrishikesh Saha	Manager, Yes Bank
44	Shri Madhur Bhaskar	Manager, Federal Bank
45	Shri Partha Ghosh	R.S.M., Ujjivan SFB
46	Shri Suman Kr. Paul	Director, RUDSETI Agartala
47	Shri M.M. Chakma	Director, RSETI Dhalai
48	Shri Sushanta Pal	Director, RSETI Udaipur
49	Smt Amita Majumder	LDM, South Tripura & Gomati
50	Shri Karunamay Deb	LDM, North Tripura & Unokoti
51	Shri Arindam Debbarma	LDM, Khowai & Dhalai
52	Shri Arun Chakma	LDM, West Tripura & Sepahijala
53	Shri Bhargav Bhattacharjee	Assistant Manager, SLBC & FI, United Bank of India



त्रिपुरा हेतु राज्य स्तरीय  
बैंकर्स समिति की बैठक

STATE LEVEL BANKERS' COMMITTEE MEETING  
FOR TRIPURA



132<sup>nd</sup>

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कार्यसूची टिप्पण ★ AGENDA NOTES

March 2020

मार्च २०२०



पंजाब नैशनल बैंक  
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