

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



118th

June'2016

११८ वी

जून'२०१६

Date : 20.09.2016 ★ Time : 11:00 AM

Venue: Pragna Bhawan, Hall No.: 4

कार्यसूची टिप्पण ★ AGENDA NOTES

युनाइटेड बैंक ऑफ इंडिया

(भारत सरकार का उपक्रम)

आपका बैंक



United Bank of India

(A Govt. of India Undertaking)

The Bank that begins with U

युनाइटेडबैंक ऑफ इंडिया
अग्रणी बैंक प्रभाग
प्रधान कार्यालय
11, हेमंत बसु सरणी
कोलकाता 700 001

United Bank of India
Lead Bank Division
Head Office
11, Hemanta Basu Sarani
Kolkata-700 001

संयोजक: त्रिपुरा राज्य स्तरिया बैंकर्स समिति

Convener: State Level Bankers' Committee for Tripura

सन्दर्भ: एल. बी डि/एसएलबीसी/ टी/ 214 /2016-17

Ref: LBD/SLBC/T/ 214 /2016-17

दिनांक: 05.09.2016

Date: 05.09.2016

एस एल बी सी के सभी सदस्य

All members of SLBC

प्रिय महोदय,

Dear Sir

विषय: त्रिपुरा राज्य स्तरीय बैंकर्स समिति की 118 वी
बैठक का कार्यसूची टिप्पण ।

Sub: Agenda Notes for the 118th Meeting of SLBC
Tripura

उपर्युक्त सन्दर्भ मे हम आपको सूचित करते है की
त्रिपुरा राज्य स्तरीय बैंकर्स समिति की 118 वी बैठक
दिनांक 20.09.2016 को पूर्वान्ह 11:00 बजे "प्रज्ञा भवन
हॉल न. 4" आगारतला मे आयोजित की जाएगी ।
कार्यसूची टिप्पण की एक प्रति भेज रहे है ।


With reference to the above, we forward herewith
a set of Agenda Notes for the 118th meeting of
State Level Bankers' Committee for Tripura
scheduled to be held at 'Pragya Bhavan' Hall No.
4, Agartala on 20.09.2016 at 11:00 AM.

अनुरोध है की आप उक्त बैठक मे अवश्य भाग ले ।

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

भवदीय

Yours Faithfully,





उप महा प्रबंधक एवं
मुख्य क्षेत्रीय प्रबंधक
त्रिपुरा क्षेत्र

Dy. General Manager &
Chief Regional Manager
Tripura Region

TRIPURA



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Districts	<u>Tripura State</u>
	General Information
<p style="text-align: center;">Names of the districts</p> <ol style="list-style-type: none"> 1. North Tripura 2. Unakoti 3. Gomati 4. South Tripura 5. West Tripura 6. Sepahijala 7. Khowai 8. Dhalai <p>No. of Sub Divisions - 23 No. of Blocks - 58 No. of Autonomous Council - 1</p> <p>Total no of branches 497</p> <p>Average population covered per branch: 7385 <i>(Including RRB & Co-operative Banks)</i></p> <p>Lead Bank of 8 Districts UNITED BANK OF INDIA</p>	<ul style="list-style-type: none"> ➤ Capital: Agartala ➤ Area: 10491.69 sq. km. ➤ Population: 36.74 lac. (Male: 18.74 lac ○ Female: 18.00 lac) ➤ Literacy ratio:94.65% (Male: 96.65% ○ Female: 92.35%) ➤ Land utilization- ➤ Net Cropped Area: 2,55,070 ha ➤ Irrigation Potentials:- ➤ Source: Good average rainfall-2200mm During south west monsoon. ➤ No perennial river. ➤ Multi cropped area: 219428 ha ➤ Fishery water area: 23571 ha ➤ Cropping intensity: 186% ➤ Main crops: Rice, Potato, Pineapple and Vegetable. ➤ Plantation: Rubber, Mandarin oranges <p style="text-align: center;">Convener of SLBC</p> <p style="text-align: center;">United Bank of India</p>

Population Details of Tripura

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

Agricultural Scenario of Tripura

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

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

Network of Bank Branches in Tripura As on 30.06.2016

Population Group	March 2012	March 2013	March 2014	March 2015	March 2016	June 2016
Rural	187	217	229	248	265	265
	(57%)	(57%)	(54%)	54%	53%	53%
Semi- urban	67	84	107	117	127	128
	(20%)	(22%)	(25%)	25%	26%	26%
Urban	74	79	89	96	104	104
	(23%)	(21%)	(21%)	21%	21%	21%
TOTAL	328	380	425	461	496	497

(Figures in bracket indicate percentage of total branches.)

SLBC-TRIPURA

VITAL BANKING STATISTICS

(Amount Rs. in Crore)

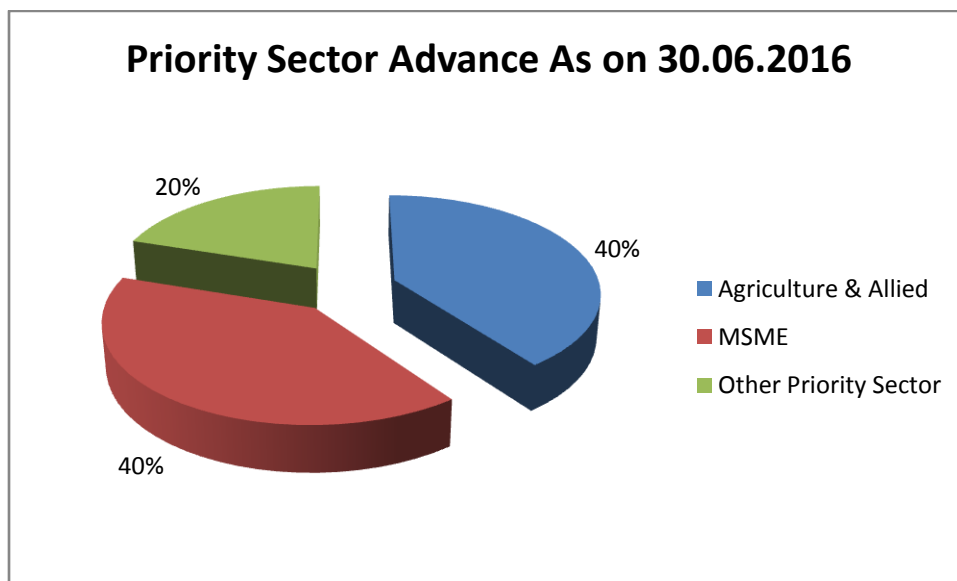
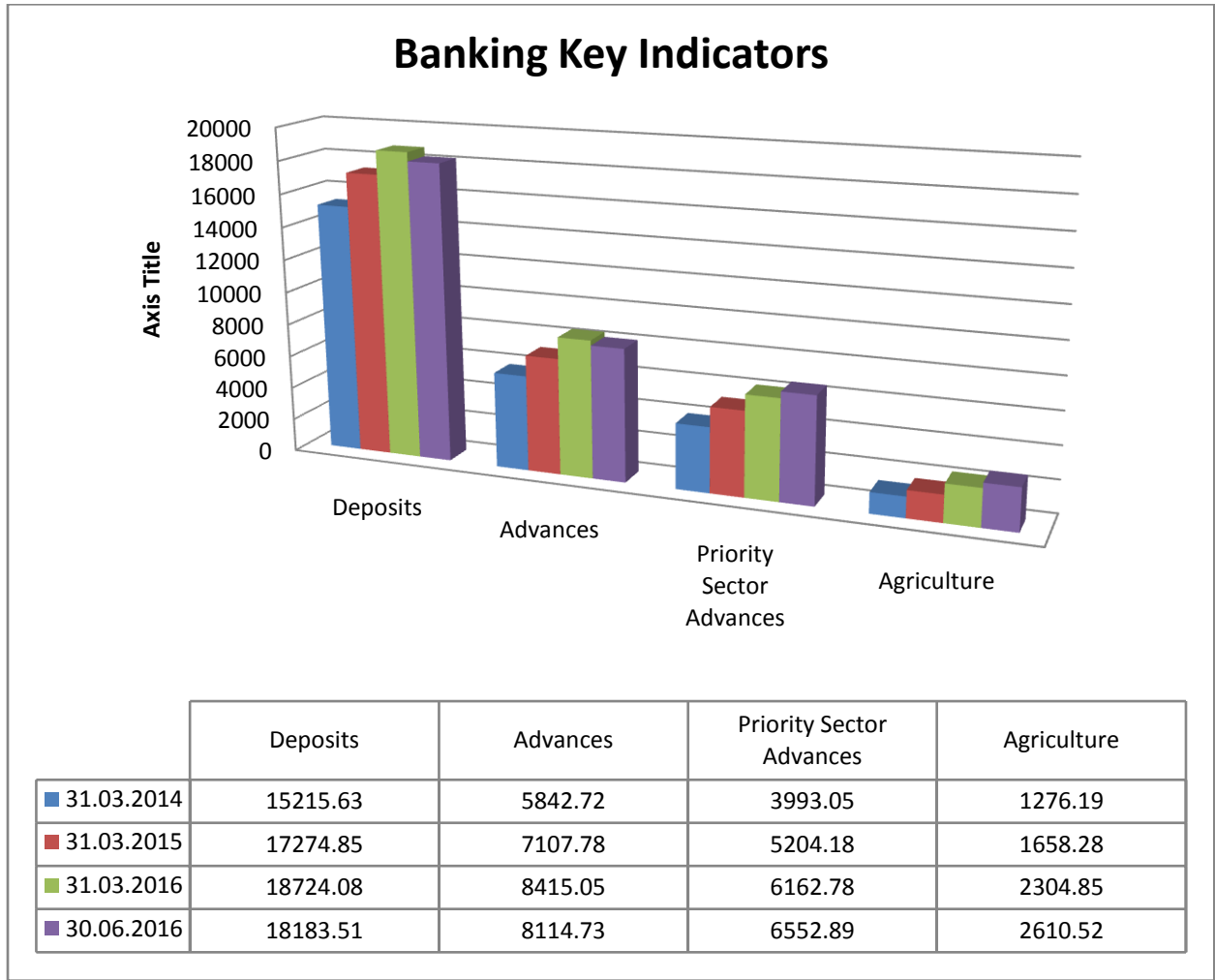
Sl.	Parameter	June'2015	March'2016	June'2016
1	No. of Branches	461	496	497
2	Total Deposits	16885.07	18724.08	18183.51
3	Total Advances	6988.83	8415.05	8114.73
4	CD Ratio	41	45	45
5	C+I: Deposit Ratio	56	67	65
6	Priority Sector Advances (PSA)	5060.91	6162.78	6552.89
7	% of PSA to ANBC	71	87	94
8	Agriculture Advances	1485.60	2304.85	2610.52
9	% of Agri Advances to ANBC	21	37	37
10	MSE Advances	2398.44	2694.85	2630.08
11	Education Loans	92.50	114.27	114.41
12	Housing Loans	1183.43	1311.54	1304.91
13	DRI Advances	2.22	3.18	2.23
14	% of DRI Advances to ANBC	0.03	0.04	0.03
15	Schedules Caste/ Scheduled Tribe Advances	1572.46	1914.56	1953.15
16	Advances to Women Entrepreneurs	889.24	1414.33	1429.29
17	% of Advances to Women Entrepreneurs to ANBC	12.51	19.90	20.45
18	Weaker Section Advances	2443.33	3390.70	3683.22
19	% of Weaker Advances to ANBC	34	48	53
20	Minority Community Advances	261.72	282.73	287.76
21	% of Minority Community Advances to Prisec Advances	5.17	4.59	4.39

DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN

(Amount Rs in crore)

Sector	2015-16 As on June'2015			2016-17 As on June'2016		
	Plan	Achievement (April'15-June'15)	% to Target	Plan	Achievement (April'16-June' 16)	% to Target
Agriculture	1141.16	196.40	17	1296.82	286.65	22
MSME	822.67	160.74	20	967.06	266.27	28
Other Prisec	549.73	93.97	17	601.19	277.80	46
Total Prisec	2513.56	451.11	18	2865.07	830.73	29
Non-Prisec	426.49	159.31	37	469.16	127.63	27
Grand Total	2940.05	610.42	21	3334.24	958.36	29

Banking Key Indicators for the State of TRIPURA



**CONFIRMATION OF PROCEEDINGS OF
THE 117th MEETING OF THE SLBC FOR TRIPURA**

The proceedings and action points of the 117th Meeting of SLBC for Tripura, held on 08.06.2016 was circulated under the cover of Convener Bank's letter no. LBD/SLBC/Tripura/ 196/2015-16 dt. 16.06.2016; the same may please be confirmed by the House.

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 117th SLBC Meeting held on 08.06.2016

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

Status of implementation

Loans under the scheme have been extended to 17 SC/ST/Women beneficiaries amounting to Rs. 3.01 Crores during first quarter of the Year.

Bank-wise Progress under the Scheme as on 30th June'2016 is as follows:-

Sl.	Bank	Amt.: Rs. In Lakhs			
		SC/ST		Women	
		No.	Amt.	No.	Amt.
1	Canara Bank	0	0.00	1	25.00
2	Punjab & Sind Bank	1	10.00	0	0.00
3	State Bank of India	0	0.00	2	21.76
4	United Bank of India	5	68.00	8	175.87
GRAND TOTAL		6	78.00	11	222.63

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

AGENDA No. 2

PRADHAN MANTRI MUDRA YOJANA (PMMY)

Action Points emerged in the 117th SLBC Meeting held on 08.06.2016

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

Status of implementation

All Banks/Lending Institutions have made an achievement of Rs. 55.57 Crores with 9178 numbers of accounts as on 30.06.2016, against the annual target of Rs. 401.84 Crores i.e. 14% of the target.

Performance of the Banks in the State of Tripura as on 30.06.2016 (from 01.04.2016 to 30.06.2016) is furnished below:

Amt. Rs. In Crores

Bank Name	Shishu (Loans up to Rs. 50,000)		Kishore (Loans from Rs. 50,001 to Rs. 5.00 Lakh)		Tarun (Loans from Rs. 5.00 to Rs. 10.00 Lakh)		Total	
	No Of A/Cs	Disbursement Amt	No Of A/Cs	Disbursement Amt	No Of A/Cs	Disbursement Amt	No Of A/Cs	Disbursement Amt
Public Sector Banks	822	2.65	907	14.60	104	7.18	1833	24.43
Private Sector Banks	967	2.18	19	0.29	4	0.26	990	2.73
RRBs	2529	7.95	432	7.04	21	1.37	2982	16.36
Co-Op Banks	90	0.45	72	0.36	45	4.05	207	4.86
Sub-Total	4408	13.23	1430	22.29	174	12.86	6012	48.38
NBFCs	3137	6.99	29	0.20	0	0.00	3166	7.19
Grand Total	7545	20.22	1459	22.49	174	12.86	9178	55.57

Bank wise details of disbursement is Annexed.

Bank Type : All Bank : All State : Tripura
 Scheme : All Financial Year : 2016-2017 Data Till Date : 30/06/2016

[Amount Rs. in Crore]

Sr No	Bank Type Name	Bank Name	Shishu (Loans up to Rs. 50,000)		Kishore (Loans from Rs. 50,001 to Rs. 5.00)		Tarun (Loans from Rs. 5.00 to Rs. 10.00)		Total		
			No Of A/Cs	Disbursement Amt	No Of A/Cs	Disbursement Amt	No Of A/Cs	Disbursement Amt	No Of A/Cs	Disbursement Amt	
1	NBFC-Micro Finance Institutions										
1.1		Annapurna Microfinance Pvt. Ltd.	99	0.19	0	0	0	0	99	0.19	
1.2		ASA International India Microfinance Pvt. Ltd.	301	0.42	0	0	0	0	301	0.42	
1.3		Ujjivan Financial Services	2737	6.38	29	0.2	0	0	2766	6.58	
		Total	3137	6.99	29	0.2	0	0	3166	7.19	
2	SBI and Associates										
2.1		State Bank of India	33	0.14	98	1.47	15	0.85	146	2.46	
2.2		State Bank of Bikaner and Jaipur	0	0	3	0.08	1	0.1	4	0.18	
		Total	33	0.14	101	1.55	16	0.95	150	2.64	
3	Public Sector Commercial Banks										
3.1		Allahabad Bank	0	0	7	0.16	0	0	7	0.16	
3.2		Andhra Bank	0	0	3	0.03	0	0	3	0.03	
3.3		Bank of Baroda	6	0.01	7	0.16	0	0	13	0.17	
3.4		Bank of India	92	0.34	80	1.33	4	0.2	176	1.87	
3.5		Bank of Maharashtra	0	0	8	0.14	0	0	8	0.14	
3.6		Canara Bank	138	0.48	35	0.55	6	0.54	179	1.57	
3.7		Central Bank of India	17	0.02	34	0.4	1	0.06	52	0.48	
3.8		Corporation Bank	5	0.02	0	0	0	0	5	0.02	
3.9		Dena Bank	52	0.01	0	0	0	0	52	0.01	
3.1		Indian Bank	5	0	6	0.1	1	0.08	12	0.18	
3.11		Indian Overseas Bank	0	0	4	0.08	0	0	4	0.08	
3.12		Oriental Bank of Commerce	3	0.01	4	0.04	0	0	7	0.05	
3.13		Punjab National Bank	0	0	1	0	0	0	1	0	
3.14		Syndicate Bank	19	0.07	25	0.37	0	0	44	0.44	
3.15		Union Bank of India	13	0.04	17	0.24	1	0.06	31	0.34	
3.16		United Bank of India	341	1.11	474	7.73	59	4.4	874	13.24	
3.17		Punjab & Sind Bank	1	0.01	3	0.02	1	0.1	5	0.13	
3.18		UCO Bank	24	0.07	67	1.11	10	0.37	101	1.55	
3.19		Vijaya Bank	5	0.02	2	0.05	0	0	7	0.07	
3.2		IDBI Bank Limited	8	0.03	28	0.52	3	0.27	39	0.82	
3.21		Bharatiya Mahila Bank	60	0.27	1	0.02	2	0.15	63	0.44	
		Total	789	2.51	806	13.05	88	6.23	1683	21.79	
4	Private Sector Commercial Banks										
4.1		South Indian Bank	0	0	3	0.07	0	0	3	0.07	
4.2		IndusInd Bank	0	0	16	0.22	4	0.26	20	0.48	
4.3		HDFC Bank	967	2.18	0	0	0	0	967	2.18	
		Total	967	2.18	19	0.29	4	0.26	990	2.73	
5	Regional Rural Banks										
5.1		Tripura Gramin Bank	2529	7.95	432	7.04	21	1.37	2982	16.36	
		Total	2529	7.95	432	7.04	21	1.37	2982	16.36	
6	Cooperative Bank										
6.1		Tripura State Cooperative Bank	90	0.45	72	0.36	45	4.05	207	4.86	
		Total	90	0.45	72	0.36	45	4.05	207	4.86	
		Grand Total	7545	20.22	1459	22.49	174	12.86	9178	55.57	

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

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

Convener, SLBC had duly submitted roadmap to RBI for opening of Brick & Mortar Branches in 19 unbanked villages having population above 5000 and also allocated same to Banks for opening the Branches within 31.03.2017.

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

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

FINANCIAL INCLUSION

Pradhan Mantri Jan DhanYojana (PMJDY).

Performance of PMJDY as on 03.08.2016 for the State of Tripura is furnished below:

Rural Accounts	Urban Accounts	Total Accounts	Deposit (Rs/crore)	Aadhaar Seeded	Zero balance A/cs	RuPay card issued
No.	No.	No.	Amt.	No.	No.	No.
554335	212055	766390	379.35*	542391	101079	480316
In Percentage						
72.33	27.67			70.77	13.19	62.67

* Average deposit per account Rs 4950/-

22.81 crore PMJDY accounts have been opened till 03.08.2016 across the country with deposit of Rs 40794.86 crore with an average deposit of Rs. 1788/- per account as against average deposit of Rs 4950/- per account in the State of Tripura.

Aadhaar seeding percentage is 70.77 in Tripura as compared to 48.73 % across the country. On the issue of bulk seeding of Aadhaar numbers from MNREGA database or database of other department, all banks are to observe due diligence and obtain written consent of the customer before seeding the Aadhaar number in the Bank account. All banks are requested to push up Aadhaar seeding for smooth DBT transactions.

All the banks in the State of Tripura issued Rupay Cards to 62.67% PMJDY customers against national issuance of 80.71%. Activation of Rupay cards is an area of concern for banks in Tripura. Bank Mitras should use Rupay Card compliant handled devices at the earliest, so that all the beneficiaries get the benefit of Rs. 1 lac inbuilt accident insurance. This area needs attention by all banks.

Zero balance accounts contribute 13.19% of total PMJDY accounts opened in the State as compared to 24.32% across the country. Bankers are requested to convert all zero balance accounts into operative accounts.

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

Common strategy to be adopted by Banks to achieve the targets under PMJDY in mission Mode (Ref: F.No. 21(23)/2014-FI(MISSION) Dated 13th July, 2016 of Department of Financial Services, Govt. of India)

Pradhan Mantri Jan Dhan Yojana (PMJDY,) our national mission on financial inclusion was launched by the Hon'ble Prime minister on August 28th 2014 to ensure access to financial services, namely Banking Savings & Deposit Accounts, Remittance, Credit, Insurance, and Pension to the unbanked households in an affordable manner.

With the opening of about 23 Cr bank accounts under the Yojana, Banks have come a long way in achieving various targets given for financial inclusions like opening of the bank accounts under PMJDY along with associated actions. Still a number of tasks remain to be achieved, like seeding of bank accounts of various categories with Aadhaar number, mobile number, distribution and activation of RuPay cards/PINs to name a few.

Attention is drawn to the discussions held in V.C meeting dated 30th June 2016, where in all Banks were directed by DFS to submit action plan to achieve the abovementioned targets, in a well-defined period of time. Based on the action plan submitted by all Banks, a common strategy has been formulated by DFS(Annexure-A) which was discussed in V.C dated 8th July 2016. In the said meeting, Banks were advised to make concentrated efforts in order to achieve 100 percent Aadhaar seeding in central pensioners accounts by 31st October 2016, in all beneficiaries bank accounts in U.Ts by 30th September and in all operative saving bank accounts by 31st March 2017 by organizing special camps on every first and third Saturday and second and fourth Friday, in addition to the daily efforts to achieve the targets so laid down. These camps will also be utilized for distribution of the huge backlog of undistributed RuPay cards/PINs in banks, activation of cards, mobile seeding etc.

In view of the above, Common strategy to be adopted by Banks to achieve the targets under PMJDY in Mission Mode is enclosed (Annexure-A).

All Banks are accordingly requested to re-energize their efforts in line with the common strategy to achieve the targets well within the timeline.

Annexure- A

Common Strategy to be adopted by Banks to achieve the targets under PMJDY in mission mode

Introduction

We have come a long way in achieving various targets given for financial inclusions like opening of the bank accounts under PMJDY along with associated actions. Still number of tasks remain to be achieved, like seeding of bank accounts of various categories with Aadhaar number, mobile number, distribution and activation of RuPay cards to name a few. Now is the time to finish this task in super mission mode on or before stipulated time frame. Apart from this, henceforth all such new accounts being opened should be simultaneously seeded with Aadhaar number, mobile number and RuPay card distribution and activation.

To achieve the target, it is now being decided to adopt the common strategy based on the inputs provided by the Banks. Since new strategy is based on the common inputs provided

by the ground actors, it is hoped that this will be psychologically and administratively adopted in right spirit to achieve the target so set.

Further, we will continue to monitor the achievement through weekly VC. It is desirable that the authority concerned who all are monitoring the target and its achievement would monitor the progress on daily/weekly basis and in case of any backlog the same should be covered in next day/week, so that no extra burden is carried forward. This strategic approach should be taken seriously by all of us in the right spirit to achieve the targets well before the set deadline.

Banks will continue to operationalize their effort in camp mode on daily basis. In addition to that, the camps indicated below are the Super Camp Mode wherein all out concentrated efforts need to be channelized by the banks and associated entities to achieve the target in mission mode.

We hope each one of one of us will put our sincere effort to achieve the target and come up with flying colors.

Strategic Targets

1. Aadhaar Seeding of accounts/ RuPay Card/Pin distribution and activation

- Central Pensioners account
- saturation of Union Territories for smooth implementation of DBT Schemes and
- Aadhaar seeding in all other accounts (including PMJDY accounts).

Achievements envisaged

- 100 percent Central Pensioners accounts by 31st October 2016.
- In all Union Territories beneficiaries Bank Accounts by 30th September 2016.
- All Other accounts (including PMJDY accounts) by 31st March 2017

Strategy 1:Camp Mode

Camp Duration :

- First Saturday
- Second Friday
- Third Saturday
- fourth Friday

Components to tackle

- Aadhaar seeding
- UIDAI/ State Govt. to be requested to arrange for Aadhaar enrolmentcounter to facilitate customers, yet to be enrolled for aadhaar.

- RuPay card distribution, Pins and activation with Provision of activation devices (Micro ATMs) may be also undertaken
- Financial Literacy Centers in educating the beneficiaries about the benefits of Aadhaar seeding, RuPay Card usage, claims processing, on sanction & availing overdraft, importance of savings etc.

Strategy 2: Publicity and communication to the account holders for camps and its activities and also to Bank employees.

- **Media publicity** and widespread awareness **in advance** through
 - a. display of banners/posters,
 - b. distribution of pamphlets at branches,
 - c. newspaper advertisement, and local TV
 - d. SMS, telephonic contacts etc.
- **Sensitization of Branch staff** and Pop up message on the computer screen
Sharing of District wise/branch wise pending list of pensioners with branches to target individual pensioners and other customers for Aadhaar Seeding.

Strategy 3

Target Mode

Frequency of monitoring of progress in seeding to achieve the targets

- | | |
|---|--------|
| • 100 % seeding in Union Territories (UT) beneficiaries bank accounts | Daily |
| • 100 percent seeding in Central Pensioners account | Daily |
| • 100 percent seeding in all accounts | Weekly |

Strategy 4: Incentivisation

- i. **Use of** Services of marketing officers, BCAs and staff members of the branch to be utilized with incentivisation of bank mitr
- ii. Setting of Key Responsibility area A and evaluation vis a vis achievements

Strategy -5: Enabling and simplifying multiple channels for seeding

- i. Branches
- ii. ATMs
- iii. Internet Banking
- iv. Micro ATMs,
- v. SMS

Strategy 6 : Monitoring & Control

Daily monitoring Branch wise/ channel wise of target achievements at the level of

- controllers,
- zonal office/head office
- Corporate office

2.Strategic Target:Connectivity in SSA / villages

Strategy 1:Coverage ofuncovered 750 SSAs in darkareas

Activity envisaged

- Banks should ensure the following before deployment of VAT/Solar panels.
- Identification and deployment of trained Bank Mitrs to serve the hitherto uncovered area
- Selection of premises and necessary supporting infrastructure to carry out the Bank mitr activity from the outlet.

Strategy 2:To ensure uninterrupted services in grey areas identified by the bank

Activity envisaged

- procurement of VSATs by Banks and deployment thereat should be closely monitored

3.Strategic Target:Bank mitr Availability, Deployment, Strengthening& Training

Strategy 1 : Checking for Availability

Activity envisaged

- Through dashboards daily performance of all bank mitr should be tracked closely initiating suitable action on non- performance.
- Random verification calls at apex level to check availability of bank mitr and also for motivation
- Organize monthly meeting of Branch Manager of link Branches and Bank Mitr to be introduced

Strategy 2 : Monitoring and supervision of Bank Mitr

Activity envisaged

- Through dedicated staff (serving/ retired) for cluster of Bank mitr.
- Transaction wise (RuPay & Aadhaar based) analysis of Bank Mitr performance during the month should be carried out to identify the bottlenecks and take remedial action
- Grievance redressal as and when the need arises

Strategy 3:Awareness, Training and Certification

Activity envisaged

Target: Training and certification of all Bank Mitr to be completed by 31 August16

- i. Through Indian Institute of Banking & Finance(IIBF)

- ii. In-house by the Bank
- iii. Awareness among Bank Mitrs to be made to carry out interbank / interoperable transactions

Strategy 4:Deployment of Devices

Target Mode

- Deployment of interoperable devices capable of RuPay and Aadhaar enabled devices to be completed by 15th September 2016

Activity envisaged

To complete procurement and deployment with testing by target date 15 Sept. 2016

4. Strategic Target:Zero Balance monitoring I Overdraft facility and automation.

Strategy 1

Activity envisaged

- Branch wise monitoring where zero balance account are more than 50 percent of the accounts opened under PMJDY.
- Sending SMS, letters, telephonically contacting the customers to activate the account.
- Financial literacy centres should be actively involved by organizing financial meets in various places to address the issue.

Strategy 2

- Monitoring Dedicated team at H.O level for monitoring and follow up of overdraft facility.

Social Security Schemes:

Performance of 3 Social Security Schemes viz. Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri JeevanJyoti Bima Yojana (PMJJBY) and Atal Pension Yojana(APY) as on 31.07.2016 is furnished below:

Bank Type	PMSBY	PMJJBY	APY	Total
PSB	120804	42789	1904	165497
RRB	226065	84326	698	311089
Private	1304	581	41	1926
Co-op	4991	1479	25	6495
Total	353164	129175	2668	485007

Amendment in rules for implementation of PMJJBY:

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

Performance of PMSBY, PMJJBY & APY as on 30.05.2016 is also furnished below:

Sl.	Name Of Bank	STATE TOTAL		
		SBY	JBY	APY
1	Allahabad Bank	413	172	7
2	Andhra Bank	341	208	50
3	Bank of Baroda	3102	509	23
4	Bank of India	8183	1613	8
5	Bank of Maharashtra	171	81	10
6	Bharatiya Mahila bank	1492	101	18
7	Canara Bank	4384	2646	130
8	Central Bank of India	2198	1435	3
9	Corporation Bank	354	167	17
10	Dena Bank	521	44	0
11	Indian Bank	414	234	48
12	IDBI BANK	2266	906	89
13	IOB	2720	916	0
14	OBC	942	87	2
15	Punjab & Sind Bank	682	92	2
16	Punjab National Bank	1293	147	0
17	State Bank of India	27040	7586	496
18	Syndicate Bank	3293	728	68
19	Union Bank of India	2038	1208	105
20	United Bank of India	52265	21165	610
21	UCO Bank	6023	2541	203
22	Vijaya Bank	669	203	15
PUBLIC SECTOR BANKS		120804	42789	1904
23	AXIS BANK	274	74	0
24	Federal Bank	75	39	0
25	HDFC	531	268	34
26	ICICI	270	83	0
27	Indusind Bank	1	5	0
28	Kotak Mahindra Bank	55	35	0
29	SOUTH INDIAN BANK	98	77	7
30	YES Bank	0	0	0
PVT. SECTOR BANKS		1304	581	41
31	Tripura Gramin Bank	226065	84326	698
RRB		226065	84326	698
32	ACUB	0	0	0
33	TSCB	4991	1479	25
Co-Op Banks		4991	1479	25
TOTAL		353164	129175	2668
GRAND TOTAL		485007		

Claim Position under PMJJBY & PMSBY

All the banks have submitted 19 claims under PMSBY, out of which claim has been settled for 4 cases, pending for 5 cases and rejected for 10 cases.

Similarly, all the banks have submitted 162 claims under PMJJBY, out of which claims have been settled for 115 cases, pending for 41 cases and rejected for 6 cases.

Bank wise details are furnished in Annexure.

PMSBY & PMJJBY--CLAIM STATUS(As on 30.06.2016)

Sl.	Bank	PMSBY				PMJJBY			
		Claims Made	Claims Settled	Under Process	Rejected	Claims Made	Claims Settled	Under Process	Rejected
1	Allahabad Bank	0	0	0	0	1	1	0	0
2	Andhra Bank	0	0	0	0	1	0	1	0
3	Bank of Baroda	1	1	0	0	2	2	0	0
4	Bank of Maharashtra	0	0	0	0	1	1	0	0
5	Canara Bank	0	0	0	0	1	1	0	0
6	Central Bank of India	0	0	0	0	1	1	0	0
7	IDBI BANK	0	0	0	0	2	0	2	0
8	State Bank of India	0	0	0	0	14	13	1	0
9	Syndicate Bank	0	0	0	0	1	1	0	0
10	United Bank of India	2	2	0	0	53	42	9	2
11	UCO Bank	0	0	0	0	2	2	0	0
A	Sub Total of Public Sec. Bank	3	3	0	0	79	64	13	2
B	Sub Total of Pvt. Sec. Bank	0	0	0	0	0	0	0	0
12	Tripura Gramin Bank	16	1	5	10	78	47	27	4
C	Sub Total of RRB	16	1	5	10	78	47	27	4
13	TSCB	0	0	0	0	5	4	1	0
D	Sub Total of Coop.Banks	0	0	0	0	5	4	1	0
	GRAND TOTAL	19	4	5	10	162	115	41	6

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

The banks have already set up banking outlets in all the 419 villages having 2000 or more population mainly through BC model and Brick and Mortar branches in some villages. BCAs were engaged in 414 villages. B & M branches were opened in 5 (five) villages. 607779 accounts have been rolled out to give coverage of one family-one account.

The Banks have since covered all the 619 villages having population less than 2000 through BC model. It was also directed to open brick & mortar branches in at least 5% of the total villages under FI Plan. Accordingly, SLBC Tripura identified 35 centers for opening of Brick & Mortar Branches and allotted among the different Banks. So far, 34 Brick & Mortar branches have already been opened and 1 (One) branch is yet to be opened in the village namely Thirthamukh by TSCB.

Besides, 85 number of Brick & Mortar branches have been opened in rural areas of Tripura to cater to the needs of people under Financial Inclusion plan.

Convergence of insurance facilities with the FI initiatives:

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

Progress in GIS data entry:

GIS data entry has been completed for all the 8 lead districts of the State. The concerned LDMs have been advised to keep updating the entries as and when occasions arise.

Financial Literacy Centers:

Action Points emerged in the 117th SLBC meeting held on 08.06.2016:

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

Status of implementation

The 14 FLCs have conducted 116 literacy camps during the first quarter with participation of 7629 persons.

Besides, 250 rural branches have conducted 706 camps during the same period with participation of 10764 persons thus averaging 2.66 Camps per branch during the quarter.

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

RSETI :

Pursuant to the decision of the 103rd SLBC meeting of Tripura held on 05.01.2013, it was decided that all the 8 (Eight) Districts of Tripura would be covered by 5 RSETIs. Bank wise allocation of the districts is as follows:-

Sl No	Name of the district	Name of the Allottee Bank	Additional Districts to be covered
1	West Tripura	Syndicate Bank & Canara Bank	Khowai
2	Sepahijala	Tripura Gramin Bank	-
3	Gomati	United Bank of India	South Tripura
4	Dhalai	United Bank of India	-
5	Unakoti	State Bank of India	North Tripura

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

Performance of RSETIs:

The five RSETIs in Tripura trained 655 participants during the first quarter of FY 2016-17. Out of the total participants 130 people got employed with their own fund, 62 have got self-employed through bank loan and none has been wage employed thus registering employment percentage of 29.31 %.

STATE-TRIPURA															
Performance of RSETIs in Tripura (upto 30.06.2016)											Agenda Item No. 3				
											Annexure No.				
RSETI - UBI -Udaipur,Gomati															
F.Y	No. of Progra mme	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainees		
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employ ed	Total	APL	BPL	TOTAL
2009-10	12	53	246	299	67	57	63	28	12	246	20	278	67	232	299
2010-11	16	196	211	407	88	55	84	56	35	247	40	322	235	172	407
2011-12	25	352	248	600	120	83	138	50	11	484	15	510	333	267	600
2012-13	22	284	270	554	119	105	140	33	42	348	43	433	309	245	554
2013-14	26	429	308	737	136	156	178	45	7	499	54	560	405	332	737
2014-15	29	469	277	746	169	67	480	30	5	466	0	471	394	352	746
2015-16	30	481	304	785	174	84	194	42	120	130	0	250	402	383	785
2016-17	8	110	94	204	39	99	34	3	73	0	0	73	80	124	204
Total	168	2374	1958	4332	912	706	1311	287	305	2420	172	2897	2225	2107	4332
RSETI - UBI - Ambassa ,Dhalai															
F.Y	No. of Progra mme	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainees		
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employ ed	Total	APL	BPL	TOTAL
2010-11	3	31	21	52	6	13	7	0	4	21	0	25	20	32	52
2011-12	9	100	143	243	35	120	57	2	30	121	42	193	110	133	243
2012-13	15	182	162	344	74	108	80	8	57	186	9	252	169	175	344
2013-14	23	286	271	557	109	241	84	30	31	165	61	257	284	273	557
2014-15	25	370	341	711	158	317	151	4	97	384	41	522	381	330	711
2015-16	26	339	278	617	145	268	189	4	74	308	32	414	269	348	617
2016-17	5	75	62	137	17	111	8	1	0	0	0	0	34	103	137
Total	106	1383	1278	2661	544	1178	576	49	293	1185	185	1663	1267	1394	2661
RSETI - TGB -SEPAHIJALA, Sepahijala															
F.Y	No. of Progra mme	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainees		
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employ ed	Total	APL	BPL	TOTAL
2008-09	1	11	5	16	4	4	2	1	0	16	0	16	0	16	16
2009-10	9	73	174	247	32	110	51	8	12	235	0	247	0	247	247
2010-11	1	0	23	23	4	1	8	0	0	23	0	23	0	23	23
2011-12	10	33	250	283	70	43	37	13	0	194	0	194	0	283	283
2012-13	4	5	135	140	52	7	30	16	0	100	0	100	0	140	140
2013-14	3	12	88	100	8	46	16	14	0	22	0	22	0	100	100
2014-15	23	122	679	801	143	178	255	98	40	459	0	499	173	628	801
2015-16	29	362	422	784	122	324	182	87	519	222	0	741	498	286	784
2016-17	7	92	96	188	15	131	23	13	6	7	0	13	91	97	188
Total	87	710	1872	2582	450	844	604	250	577	1278	0	1855	762	1820	2582
RUDSETI, AGARTALA (Promoted by Syndicate & Canara Bank), West Tripura															
F.Y	No. of Progra mme	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainees		
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employ ed	Total	APL	BPL	TOTAL
2011-12	8	65	210	275	77	138	28	15	74	95	0	169	119	156	275
2012-13	23	241	524	765	262	243	166	25	451	93	0	544	216	549	765
2013-14	24	228	514	742	139	374	129	24	309	123	0	432	350	392	742
2014-15	20	195	369	564	68	403	37	20	221	20	0	241	256	308	564
2015-16	30	498	288	786	124	322	152	17	190	367	0	557	504	282	786
2016-17	3	9	30	39	18	1	8	0	5	38	0	43	18	21	39
Total	108	1236	1935	3171	688	1481	520	101	1250	736	0	1986	1463	1708	3171
RSETI - SBI -Kumarghat, Unakoti.															
F.Y	No. of Progra mme	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainees		
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employ ed	Total	APL	BPL	TOTAL
2013-14	18	227	125	352	76	70	89	88	35	116	78	229	44	308	352
2014-15	29	269	448	717	148	244	148	95	191	123	112	426	23	694	717
2015-16	29	435	342	777	131	389	140	40	254	156	38	448	150	627	777
2016-17	4	59	28	87	31	30	15	0	46	17	0	63	32	55	87
Total	80	990	943	1933	386	733	392	223	526	412	228	1166	249	1684	1933

QUARTERLY REPORT

FINANCIAL LITERACY CENTRES-- REPORT FOR THE QUARTER ENDED JUNE 2016

Sl.	State	District	Location(Metro, Urban, SU, Rural)	Address	Date of start of functioning	Name of Sponsoring Bank	No. of Literacy Camps undertaken during the quarter as per RBI guidelines using standardized financial literacy material of RBI	No. of Persons participated in Literacy Camps during the quarter	Out of Persons participated, number of persons already having bank a/c at the time of attending the camp	Out of persons participated, no. of persons opened bank a/c after attending the camp
1	Tripura	Gomati	Semi-Urban	R-Seti,Udaipur	27.03.09	UBI	10	291	163	112
2	Tripura	Dhalai	Rural	R-Seti, Ambassa	25.01.11	UBI	3	92	81	7
3	Tripura	Sepahijala	Urban	R-Seti, Sepahijala	12.02.13	TGB	14	377	273	89
4	Tripura	West Tripura	Urban	Rudset Institute	14.09.11	Syndicate Bank & Canara Bank	2	63	51	6
5	Tripura	Unakoti	Rural	R-Seti, Kumarghat	07.07.13	SBI	8	217	171	33
6	Tripura	Gomati	Semi-Urban	LDM(South)	19.10.12	UBI	6	203	171	23
7	Tripura	Dhalai	Semi-Urban	LDM(Dhalai)	19.10.12	UBI	4	244	169	61
8	Tripura	Unakoti	Semi-Urban	LDM(North)	19.10.12	UBI	5	421	288	117
9	Tripura	West Tripura	Urban	LDM(West)	19.10.12	UBI	11	611	513	81
10	Tripura	Khowai	Semi-Urban	TGB Khowai Branch	17.09.15	TGB	9	1071	614	402
11	Tripura	South	Semi-Urban	TGB Santirbazar Branch	30.12.15	TGB	6	188	127	52
12	Tripura	Gomati	Semi-Urban	TGB Udaipur Branch	22.09.15	TGB	13	1289	751	441
13	Tripura	Sepahijala	Rural	TGB Bishramganj Branch	30.12.15	TGB	13	1481	1051	391
14	Tripura	North	Semi-Urban	TGB Dharmanagar Branch	05.03.16	TGB	12	1081	641	393
Total							116	7629	5064	2208

QUARTERLY REPORT

RURAL BRANCHES-- REPORT OF CONDUCT OF FINANCIAL LITERACY CAMP FOR THE QUARTER ENDED JUNE 2016

Sr.No	State	District	No. of Rural Branches in the District	No. of Rural Branches which have conducted literacy camps as per RBI guidelines using standardized Financial Literacy Materials of RBI in the quarter	No. of Literacy Camps conducted as per RBI guidelines using standardized Financial Literacy Material of RBI	No. of persons participated	Out of persons participated, no. of persons already having bank a/c at the time of attending the camp	Out of persons participated, no. of persons opened bank a/c after attending the camp
1	Tripura	West Tripura	53	50	144	2622	2011	577
2	Tripura	Sepahijala	34	33	93	1507	1202	288
3	Tripura	Khowai	25	24	67	1188	911	261
4	Tripura	Gomati	35	33	95	1409	1051	349
5	Tripura	South	36	34	96	1403	1043	341
6	Tripura	Dhalai	33	30	85	1093	936	138
7	Tripura	North	28	27	72	911	703	193
8	Tripura	Unakoti	21	19	54	631	512	102
TOTAL			265	250	706	10764	8369	2249

Branch wise details have been Annexed.

Mapping of FLCs with ITIs, VTCs & OCs

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

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

RSETIs and their sponsored banks have already contacted above said skilling centers and these RSETIs are also undertaking financial literacy sessions for the students. Financial literacy materials are available in SLBC-Tripura website. SLBC requests State Government for providing necessary assistance for the same.

FLCs in the Skilling Centers of the State as on 30.06.2016:

Progress Report of Financial Literacy Sessions Conducted in Various Skilling Centers				
STATE: TRIPURA			Dated 30/06/2016	
Type of Skilling Centre	No. of Skilling centres	No. of Skilling centres where session conducted	No. of participants	No. of participants given FL material
ITI (Govt. + Private)	13	13	268	193
VTPs	12	12	173	141
Ocs	9	9	141	112

CD Ratio of Banks in Tripura

1. Action Points emerged in the 117th SLBC Meeting held on 08.06.2016

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

Status of implementation

CD Ratio of the State has increased to 45% as on 30th June' 2016 from 41% as on 30th June' 2015, thus registering a Y-O-Y growth of 4%.

2. Action Points emerged in the 117th SLBC Meeting held on 08.06.2016

The District Administration would continue to review the CD ratio of the Districts in all DCC meetings and Action Points should be decided for all districts to push up the CD ratio. Extra efforts should be initiated for West Tripura District to improve its CD ratio with high ticket loan accounts (**Action: All Banks & LDMs**)

Status of implementation

District administration is reviewing the progress of CD Ratio in every DCC meeting and action points are taken to push up the CD ratio of all Banks. Besides, Special Sub-committee (SSC) of West Tripura District is regularly monitoring and reviewing the performance of CD Ratio in each DCC Meeting of West Tripura.

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

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

CD Ratio:

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

District	CD RATIO			CD RATIO
	June'2015	March'2016	June'2016	Since June'2015
North Tripura	44	54	51	+7
Unakoti	48	52	64	+16
South Tripura	41	47	49	+8
Gomati	80	85	88	+8
West Tripura	33	34	32	-1
Sepahijala	60	67	71	+11
Khowai	56	61	65	+9
Dhalai	58	69	68	+10
Total State	41	45	45	+4

CD Ratio of 88% is the highest in Gomati District, as against 32%, the lowest in West Tripura District having 58 % of the total business of the State.

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

TRIPURA STATE

Agenda item no-8

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

(Amt. In lac)					
SL No.	Bank's Name	No of Brs	Total Deposit	Total Advance	CD Ratio
1	Allahabad Bank	3	9352.77	2308.67	25
2	Bandhan Bank	23	12105.00	71671.00	592
3	Bank Of Borada	4	23999.38	7278.39	30
4	Bank Of India	13	15122.59	12095.23	80
5	Bharatiya Mahila Bank	2	3776.68	606.66	16
6	Canara bank	13	24258.07	10110.22	42
7	Central Bank Of India	7	14416.47	5398.88	37
8	Dena Bank	1	217.69	44.34	20
9	Indian Bank	3	12325.74	1709.26	14
10	Indian Overseas Bank	5	12629.46	3060.81	24
11	Punjab & Sind Bank	2	2252.00	531.00	24
12	State Bank Of India	60	479378.00	203131.00	42
13	UCO Bank	26	95223.00	24226.82	25
14	Union Bank	7	45476.28	10884.22	24
15	United Bank Of India	62	258777.56	108215.36	42
16	Vijaya Bank	4	22601.09	2639.18	12
17	AXIS BANK	7	37375.50	1695.50	5
18	Punjab National Bank	2	4159.18	2103.09	51
19	Syndicate Bank	6	4525.13	2199.17	49
20	Oriental Bank Of comerce	2	2482.00	323.00	13
21	ICICI	8	8511.00	2088.00	25
22	Tripura Gramin Bank	144	473715.00	186250.00	39
23	ACUB	3	3646.79	1622.19	44
24	TCARDB	5	0.00	2214.42	0
25	IDBI BANK	7	21413.00	5020.04	23
26	Tripura State Co-op Bank	63	202780.70	118201.27	58
27	INDUSIND BANK	2	3275.66	10773.34	329
28	HDFC Bank	5	8748.95	12786.88	146
29	Corporation Bank	2	4505.81	374.84	8
30	South Indian Bank	1	4126.30	1079.22	26
31	Yes Bank	1	29.70	0.00	0
32	Andhra Bank	1	1297.07	141.70	11
33	Bank of Maharashtra	1	354.92	188.55	53
34	Kotak Mahindra Bank Ltd	1	2359.02	33.37	1
35	Federal Bank	1	3133.28	467.12	15
	Total :	497	1818350.79	811472.74	45

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

Sl.	District	No. of Brs.	Total Deposit	Total Advance	CD Ratio
1	West	173	1144237.26	367652.16	32
2	Sepahijala	52	113978.38	81392.24	71
3	Khowai	36	80226.37	51893.36	65
4	Dhalai	45	74294.81	50560.26	68
5	Gomati	62	129346.88	113758.59	88
6	South	54	113918.60	55380.17	49
7	Unakoti	30	64509.73	41406.46	64
8	North	45	97838.76	49429.50	51
	Total	497	1818350.79	811472.74	45

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

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
(1)	(2)	(3)	(4)	(5)
1	Allahabad Bank	8709.02	2164.69	25
2	Bandhan Bank	5904.00	24151.00	409
3	Bank Of Borada	22939.24	6931.13	30
4	Bank Of India	11257.93	9995.68	89
5	Bharatiya Mahila Bank	3691.66	468.66	13
6	Canara bank	19213.84	7596.54	40
7	Central Bank Of India	13225.33	4828.69	37
8	Dena Bank	217.69	44.34	20
9	Indian Bank	12251.04	1692.84	14
10	Indian Overseas Bank	10979.50	2700.86	25
11	Punjab & Sind Bank	2141.00	456.00	21
12	State Bank Of India	333839.00	103893.00	31
13	UCO Bank	68649.00	17611.18	26
14	Union Bank	41354.69	9614.31	23
15	United Bank Of India	122735.41	55560.21	45
16	Vijaya Bank	22601.09	2639.18	12
17	AXIS BANK	30713.42	1576.80	5
18	Punjab National Bank	3744.92	1997.90	53
19	Syndicate Bank	3084.00	1317.99	43
20	Oriental Bank Of comerce	2384.00	308.00	13
21	ICICI	5085.00	753.00	15
22	Tripura Gramin Bank	240460.00	49207.00	20
23	ACUB	3445.22	1568.24	46
24	TCARDB	0.00	637.23	0
25	IDBI BANK	13481.00	3065.56	23
26	Tripura State Co-op Bank	117414.47	40563.95	35
27	INDUSIND BANK	2278.12	4672.75	205
28	HDFC Bank	6964.04	9385.62	135
29	Corporation Bank	4173.34	339.85	8
30	South Indian Bank	4126.30	1079.22	26
31	Yes Bank	29.70	0.00	0
32	Andhra Bank	1297.07	141.70	11
33	Bank of Maharashtra	354.92	188.55	53
34	Kotak Mahindra Bank Ltd	2359.02	33.37	1
35	Federal Bank	3133.28	467.12	15
	Total :	1144237.26	367652.16	32

Credit Deposit Ratio as on 30th June' 2016 for Gomati District.

Amt. in lacs

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
(1)	(2)	(3)	(4)	(5)
1	Allahabad Bank	217.05	74.51	34
2	Bandhan Bank	1501.00	7764.00	517
3	Bank Of Borada	1060.14	347.26	33
4	Bank Of India	1168.67	915.94	78
5	Bharatiya Mahila Bank	85.02	138.00	162
6	Canara bank	1966.01	827.94	42
7	Central Bank Of India	440.37	382.57	87
8	Indian Overseas Bank	429.93	152.54	35
9	State Bank Of India	28589.00	52776.00	185
10	UCO Bank	3030.00	537.13	18
11	Union Bank	2551.52	942.80	37
12	United Bank Of India	27306.91	9621.33	35
13	AXIS BANK	2882.40	26.00	1
14	Syndicate Bank	386.00	122.25	32
15	ICICI	1068.00	751.00	70
16	Tripura Gramin Bank	30930.00	16625.00	54
17	ACUB	201.57	53.95	27
18	TCARDB	0.00	323.17	0
19	IDBI BANK	4848.00	1230.48	25
20	Tripura State Co-op Bank	19795.05	18667.36	94
21	HDFC Bank	890.24	1479.36	166
	Total :	129346.88	113758.59	88

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

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
(1)	(2)	(3)	(4)	(5)
1	Bandhan Bank	678.00	6814.00	1005
2	Bank Of India	0.00	0.00	0
3	Canara bank	489.43	278.05	57
4	State Bank Of India	20514.00	8926.00	44
5	UCO Bank	1596.00	218.75	14
6	Union Bank	548.65	86.02	16
7	United Bank Of India	21159.15	7401.21	35
8	AXIS BANK	253.14	14.00	6
9	Tripura Gramin Bank	44577.00	22594.00	51
10	TCARDB	0.00	339.27	0
11	IDBI BANK	1400.00	66.00	5
12	Tripura State Co-op Bank	22703.23	8642.87	38
	Total :	113918.60	55380.17	49

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

Amt. in lacs

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
(1)	(2)	(3)	(4)	(5)
1	Bandhan Bank	812.00	9837.00	1211
2	Bank Of India	19.87	0.77	4
3	Canara bank	180.55	88.80	49
4	Central Bank Of India	48.82	5.67	12
5	Indian Overseas Bank	737.27	56.69	8
6	State Bank Of India	17663.00	6941.00	39
7	UCO Bank	1169.00	350.05	30
8	United Bank Of India	15049.05	6625.21	44
9	ICICI	576.00	95.00	16
10	Tripura Gramin Bank	21724.00	13259.00	0
11	TCARDB	0.00	293.76	0
12	Tripura State Co-op Bank	6530.17	3853.51	59
	Total :	64509.73	41406.46	64

Credit Deposit Ratio as on 30th June`2016 for North Tripura District.

Amt. in lacs

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
(1)	(2)	(3)	(4)	(5)
1	Bandhan Bank	231.00	1846.00	799
2	Bank Of India	1372.61	337.23	25
3	Canara bank	613.49	372.32	61
4	State Bank Of India	29041.00	5963.00	21
5	UCO Bank	394.00	150.53	38
6	Union Bank	1021.42	241.09	24
7	United Bank Of India	16212.58	7552.22	47
8	AXIS BANK	1451.44	15.50	1
9	Syndicate Bank	797.57	636.53	80
10	ICICI	570.00	277.00	49
11	Tripura Gramin Bank	35938.00	20993.00	58
12	IDBI BANK	1684.00	658.00	39
13	Tripura State Co-op Bank	6619.44	2364.59	36
14	INDUSIND BANK	997.54	6100.59	612
15	HDFC Bank	894.67	1921.90	215
	Total :	97838.76	49429.50	51

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

Amt in Lacs

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
(1)	(2)	(3)	(4)	(5)
1	Bandhan Bank	1685.00	10395.00	617
2	Bank Of India	561.38	157.10	28
3	Canara bank	1228.31	659.81	54
4	Punjab & Sind Bank	111.00	75.00	68
5	State Bank Of India	22683.00	9023.00	40
6	UCO Bank	11025.00	2643.69	24
7	United Bank Of India	13719.22	5910.65	43
8	AXIS BANK	2075.10	63.20	3
9	Punjab National Bank	414.26	105.19	25
10	Syndicate Bank	257.56	122.40	48
11	Oriental Bank Of comerce	98.00	15.00	15
12	Tripura Gramin Bank	48513.00	20369.00	42
13	TCARDB	0.00	620.99	0
14	Tripura State Co-op Bank	11607.55	31232.21	269
	Total :	113978.38	81392.24	71

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

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
(1)	(2)	(3)	(4)	(5)
1	Allahabad Bank	426.70	69.47	16
2	Bandhan Bank	731.00	6993.00	957
3	Canara bank	377.21	121.10	32
4	Indian Overseas Bank	482.76	150.72	31
5	State Bank Of India	14793.00	10232.00	69
6	UCO Bank	6861.00	1755.38	26
7	United Bank Of India	20138.18	6832.22	34
8	ICICI	640.00	152.00	24
9	Tripura Gramin Bank	27247.00	21524.00	79
10	Tripura State Co-op Bank	8197.05	4028.48	49
11	Corporation Bank	332.47	34.99	11
	Total :	80226.37	51893.36	65

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

Amt. in lacs

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
(1)	(2)	(3)	(4)	(5)
1	Bandhan Bank	563.00	3871.00	688
2	Bank Of India	742.13	688.51	93
3	Canara bank	189.23	165.66	88
4	Central Bank Of India	701.95	181.95	26
5	Indian Bank	74.70	16.42	22
6	State Bank Of India	12256.00	5377.00	44
7	UCO Bank	2499.00	960.11	38
8	United Bank Of India	22457.06	8712.31	39
9	ICICI	572.00	60.00	10
10	Tripura Gramin Bank	24326.00	21679.00	89
11	Tripura State Co-op Bank	9913.74	8848.30	89
	Total :	74294.81	50560.26	68

Implementation of Annual Credit Plan(ACP)

Action Points emerged in the 117th SLBC Meeting held on 08.06.2016

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

Status of implementation

All the banks put together disbursed Rs 958.36 crore i.e. 29% of the Annual Target for Rs 3334.24 crore under ACP 2016-17 as at the end of the first quarter of FY 2016-17.

A comparative position of achievement in disbursement under ACP 2016-17 as on 30.06.2016 with the corresponding period of the previous year is as under:

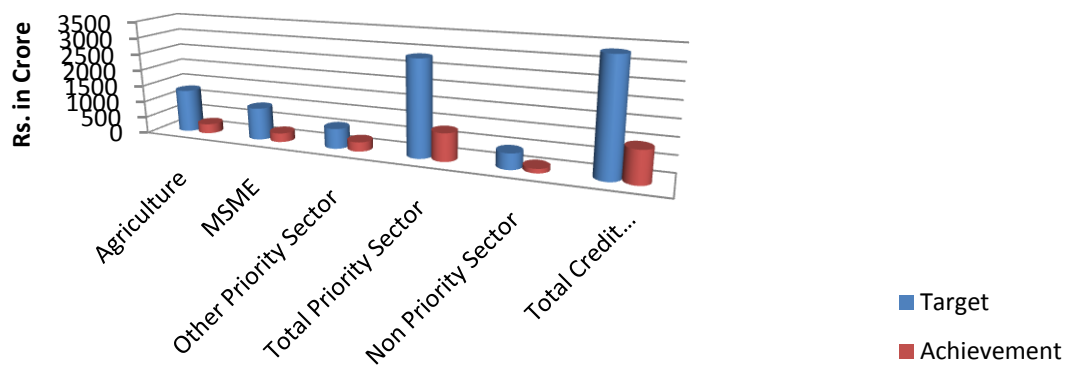
Amt. Rs. In Lakhs

2015-16				2016-17			
Sector	Plan	Achievement (April 15- June' 15)	% to Target	Plan	Achievement (April 16-June' 16)	% to Target	% of growth (Y-O- Y)
Agriculture	114116.29	19640.13	17	129682.45	28665.48	22	46
MSME	82267.45	16073.85	20	96705.52	26626.91	28	66
Other Prisec	54972.52	9396.65	17	60119.22	27780.49	46	20
Total Prisec	251356.26	45110.63	18	286507.19	83072.88	29	84
Non-Prisec	42649.19	15931.01	37	46916.45	12762.78	27	-20
Grand Total	294005.45	61041.64	21	333423.64	95835.66	29	57

The overall achievement is 29% against the target of ACP 2016-17 as on 30.06.2016 while achievement under Agriculture sector is 22%. Achievements in MSME and OPS are 28% and 46% of the ACP Targets respectively as on 30.06.2016.

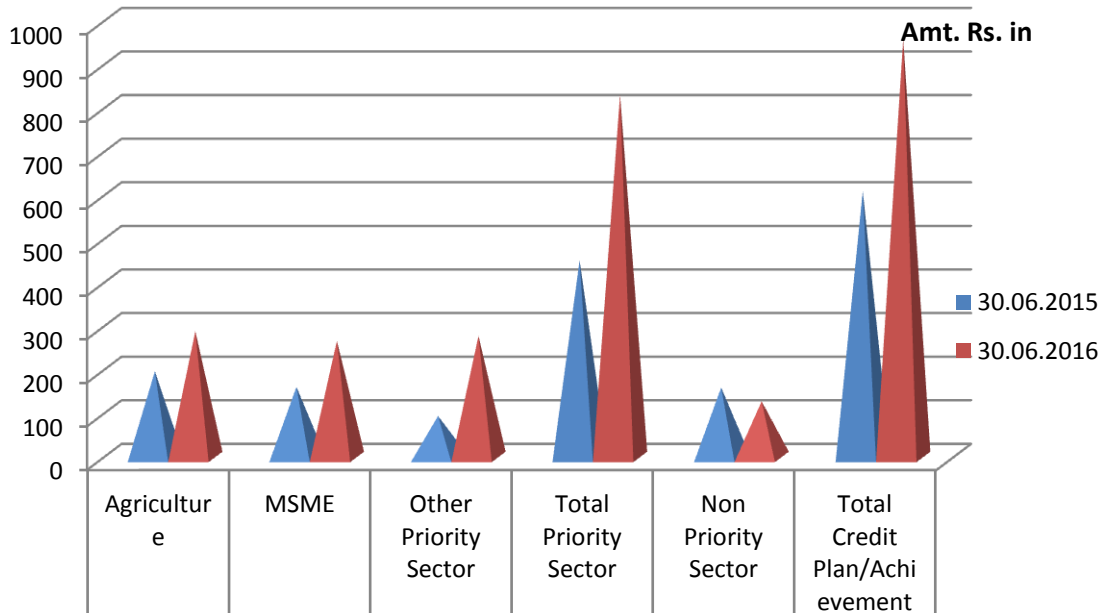
Bank wise performance on different sectors under ACP pertaining to the year 2016-17 as on 30.06.2016 has been given in the annexure.

Achievement of Annual Credit Plan 2016-17 up to 30.06.2016



	Agriculture	MSME	Other Priority Sector	Total Priority Sector	Non Priority Sector	Total Credit Plan/Achievement
■ Target	1296.82	967.06	601.19	2865.07	469.16	3334.24
■ Achievement	286.65	266.27	277.8	830.73	127.63	958.36

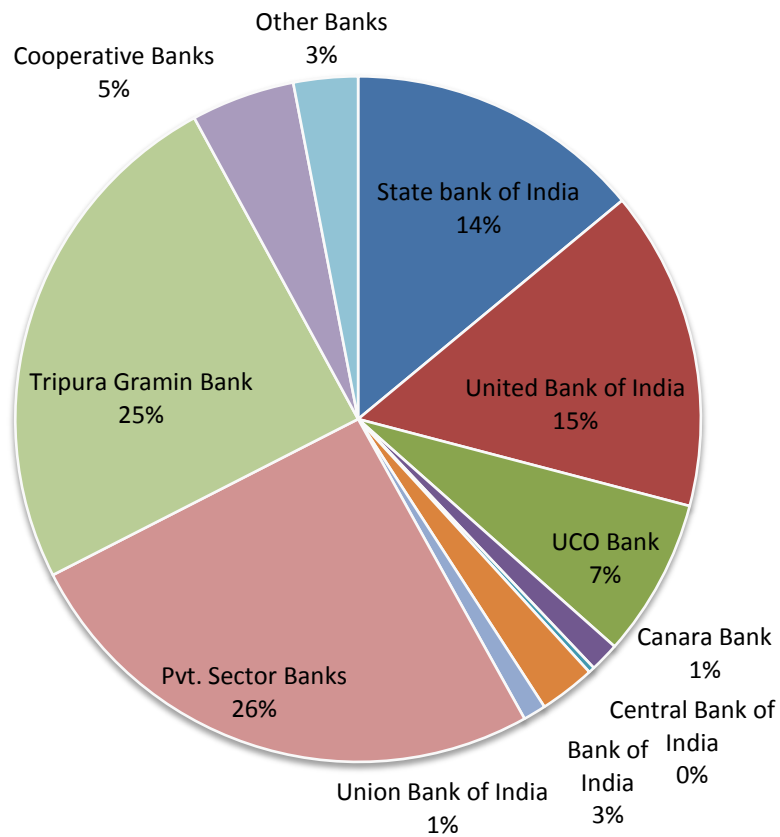
Credit Disbursement under ACP as on 30.06.2015 and 30.06.2016



	Agriculture	MSME	Other Priority Sector	Total Priority Sector	Non Priority Sector	Total Credit Plan/Achievement
■ 30.06.2015	196.4	160.74	93.97	451.11	159.31	610.42
■ 30.06.2016	288.65	266.27	277.80	830.73	127.63	958.36

Share of Banks in achievement of ACP 2016-17 up to 30.06.2016		
Amt. Rs. In Crore		
Bank Name	Actual Achievement	% of Share
State bank of India	134.12	13.99
United Bank of India	144.60	15.09
UCO Bank	71.52	7.46
Canara Bank	13.27	1.38
Central Bank of India	2.74	0.29
Bank of India	25.28	2.64
Union Bank of India	10.32	1.08
Pvt. Sector Banks	244.88	25.55
Tripura Gramin Bank	235.64	24.59
Cooperative Banks	46.91	4.89
Other Banks	29.08	3.03
TOTAL	958.36	100.00

Share of Banks in achievement of ACP 2016-17 up to 30.06.2016



TRIPURA STATE

BANK-WISE & SECTOR-WISE DISBURSEMENT OF CREDIT VIS-À-VIS TARGETS UNDER ANNUAL CREDIT PLAN 2016-17 DURING 01.04.16 to 30.06.2016

(Amt. in Lacs)

Sl.No.	BANKS	Agril & Allied Activities			MSME			Other Priority Sector			Priority Sector			Non Priority Sector			Total Sector		
		T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
1	Allahabad Bank	360.00	72.77	20	735.00	231.48	31	282.50	70.50	25	1377.50	374.75	27	187.50	25.23	13	1565.00	399.98	26
2	Andhra Bank	0.00	0.00	0	250.00	10.12	4	175.00	8.52	5	425.00	18.64	4	65.00	13.98	22	490.00	32.62	7
3	Bank of Baroda	527.00	6.31	1	1000.00	307.11	31	600.00	67.13	11	2127.00	380.55	18	310.00	150.92	49	2437.00	531.47	22
4	Bank of Maharashtra	0.00	0.00	0	200.00	25.10	13	175.00	0.00	0	375.00	25.10	7	65.00	49.00	75	440.00	74.10	17
5	Bank of India	1417.10	688.61	49	2150.00	1081.06	50	1170.00	531.53	45	4737.10	2301.20	49	545.00	226.52	42	5282.10	2527.72	48
6	Canara Bank	2181.48	115.47	5	1945.00	495.86	25	1185.00	290.90	25	5311.48	902.23	17	906.00	425.00	47	6217.48	1327.23	21
7	Central Bank of India	1109.50	54.94	5	2010.00	120.92	6	1130.00	69.86	6	4249.50	245.72	6	585.00	27.86	5	4834.50	273.58	6
8	Corporation Bank	152.30	0.00	0	325.00	13.00	4	250.00	18.26	7	727.30	31.26	4	140.00	5.00	4	867.30	36.26	4
9	Dena Bank	0.00	0.00	0	150.00	2.00	1	125.00	5.10	4	275.00	7.10	3	110.00	1.80	2	385.00	8.90	2
10	Indian Bank	168.00	12.14	7	1150.00	93.35	8	600.00	53.26	9	1918.00	158.75	8	200.00	39.54	20	2118.00	198.29	9
11	IDBI BANK	1038.97	7.40	1	790.00	53.05	7	495.00	23.00	5	2323.97	83.45	4	460.00	7.11	2	2783.97	90.56	3
12	Bharatiya Mahila Bank	236.00	3.90	2	140.00	61.22	44	105.00	82.37	78	481.00	147.49	31	70.00	5.97	9	551.00	153.46	28
13	Indian Overseas Bank	1009.03	2.01	0	1035.00	58.34	6	705.00	0.00	0	2749.03	60.35	2	411.00	200.41	49	3160.03	260.76	8
14	Punjab National Bank	216.00	16.00	7	700.00	162.00	23	300.00	1.00	0	1216.00	179.00	15	140.00	19.39	14	1356.00	198.39	15
15	Punjab & Sind Bank	216.00	26.00	12	700.00	76.00	11	300.00	40.00	13	1216.00	142.00	12	140.00	17.00	12	1356.00	159.00	12
16	State Bank of India	20498.54	5178.00	25	14980.00	3759.00	25	9075.00	2297.00	25	44553.54	11234.00	25	8810.00	2178.00	25	53363.54	13412.00	25
17	Syndicate Bank	761.95	22.06	3	1210.00	330.65	27	560.00	8.34	1	2531.95	361.05	14	505.00	130.93	26	3036.95	491.98	16
18	Oriental Bank of Commerce	120.00	0.00	0	650.00	68.98	11	230.00	4.73	2	1000.00	73.71	7	125.00	18.89	15	1125.00	92.60	8
19	United Bank of India	23664.26	6000.13	25	16810.53	4495.35	27	9003.21	2058.34	23	49478.00	12553.82	25	9153.00	1906.56	21	58631.00	14460.38	25
20	Union Bank of India	915.93	144.52	16	1980.00	495.00	25	930.00	232.50	25	3825.93	872.02	23	640.00	160.00	25	4465.93	1032.02	23
21	UCO Bank	5371.60	808.22	15	4550.00	3073.03	68	3380.00	2551.75	75	13301.60	6433.00	48	1630.00	719.20	44	14931.60	7152.20	48
22	Vijaya Bank	98.00	33.50	34	900.00	81.75	9	500.00	37.73	8	1498.00	152.98	10	145.00	26.30	18	1643.00	179.28	11
A	ACP PUBLIC sec Bank	60061.66	13191.98	22	54360.53	15094.37	28	31275.71	8451.82	27	145697.90	36738.17	25	25342.50	6354.61	25	171040.40	43092.78	25
23	AXIS BANK	746.36	155.00	21	1675.00	1200.00	72	939.30	15.50	2	3360.66	1370.50	41	530.00	325.00	61	3890.66	1695.50	44
24	Bandhan Bank	1996.61	1238.00	62	1090.00	2241.00	206	742.00	14750.00	1988	3828.61	18229.00	476	740.00	207.00	28	4568.61	18436.00	404
24	HDFC	829.39	1291.16	156	885.00	651.46	74	460.00	1.62	0	2174.39	1944.24	89	425.00	480.04	113	2599.39	2424.28	93
25	ICICI Bank	1363.80	425.00	31	1210.00	84.00	7	675.00	0.00	0	3248.80	509.00	16	567.00	224.00	40	3815.80	733.00	19
26	Indusind Bank	477.66	163.20	34	375.00	426.33	114	215.00	0.00	0	1067.66	589.53	55	155.00	449.04	290	1222.66	1038.57	85
27	South Indian Bank	0.00	0.00	0	550.00	54.16	10	175.00	45.22	26	725.00	99.38	14	75.00	7.62	10	800.00	107.00	13
28	Yes Bank	0.00	0.00	0	550.00	0.00	0	175.00	0.00	0	725.00	0.00	0	75.00	0.00	0	800.00	0.00	0
29	Federal Bank	0.00	4.00	0	200.00	9.00	5	175.00	0.00	0	375.00	13.00	3	65.00	7.00	11	440.00	20.00	5
30	Kotak Mahindra Bank Ltd	0.00	0.00	0	200.00	5.74	3	175.00	0.00	0	375.00	5.74	2	65.00	27.63	43	440.00	33.37	8
B	ACP PRIVATE Sec bank	5413.82	3276.36	61	6735.00	4671.69	69	3731.30	14812.34	397	15880.12	22760.39	143	2697.00	1727.33	64	18577.12	24487.72	132
31	Tripura Gramin Bank	44714.48	11161.00	25	24138.65	5793.00	24	16093.91	3405.00	21	84947.04	20359.00	24	12950.00	3205.00	25	97897.04	23564.00	24
C	ACP RRB	44714.48	11161.00	25	24138.65	5793.00	24	16093.91	3405.00	21	84947.04	20359.00	24	12950.00	3205.00	25	97897.04	23564.00	24
32	ACUB	0.00	0.00	0	210.00	0.00	0	800.00	52.69	7	1010.00	52.69	5	130.00	0.00	0	1140.00	52.69	5
33	TCARDB	1427.03	11.34	1	0.00	0.00	0	250.00	17.56	7	1677.03	28.90	2	0.00	0.00	0	1677.03	28.90	2
34	TSCB	18065.46	1024.80	6	11261.34	1067.85	9	7968.30	1041.08	13	37295.10	3133.73	8	5796.95	1475.84	25	43092.05	4609.57	11
D	ACP Coop. Bank	19492.49	1036.14	5	11471.34	1067.85	9	9018.30	1111.33	12	39982.13	3215.32	8	5926.95	1475.84	25	45909.08	4691.16	10
	GRAND TOTAL	129682.45	28665.48	22	96705.52	26626.91	28	60119.22	27780.49	46	286507.19	83072.88	29	46916.45	12762.78	27	333423.64	95835.66	29

Tripura State

Districtwise and sectorwise Achievement under Annual Credit Plan during the period 01.04.16 to 30.06.2016

Rupees in lac.

SL No.	Name of District	Agriculture & Allied Activities sector			MSME			OTHER PRISEC			TOTAL PRISEC			Non-priority sector			Total Sector		
		T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T
1	West Tripura	28878.98	8029.60	28	43817.04	13755.94	31	23932.16	10770.59	45	96628.18	32556.13	34	9698.63	5101.89	53	106326.81	37658.02	35
2	Khowai	18267.66	2773.18	15	3515.82	932.69	27	5839.80	2449.75	42	27623.28	6155.62	22	3094.82	614.13	20	30718.10	6769.75	22
3	Sepahijala	23871.36	3544.90	15	9406.94	2436.42	26	11704.82	3730.79	32	44983.12	9712.11	22	4126.00	785.47	19	49109.12	10497.58	21
4	Gomati	12125.30	3267.87	27	9113.35	2524.79	28	4370.93	2778.84	64	25609.58	8571.50	33	6195.00	1021.14	16	31804.58	9592.64	30
5	South Tripura	12893.37	3148.42	24	8807.54	2080.54	24	7286.30	2773.64	38	28987.21	8002.60	28	6390.00	1372.03	21	35377.21	9374.63	26
6	North Tripura	12690.44	3119.10	25	7498.14	2148.09	29	2652.81	2634.08	99	22841.39	7901.27	35	5990.00	1390.10	23	28831.39	9291.37	32
7	Unakoti	8563.09	1753.64	20	5286.34	896.27	17	1331.16	889.24	67	15180.59	3539.15	23	5697.00	971.58	17	20877.59	4510.73	22
8	Dhalai	12392.25	3028.77	24	9260.35	1852.17	20	3001.24	1753.56	58	24653.84	6634.50	27	5725.00	1506.44	26	30378.84	8140.94	27
	Total	129682.45	28665.48	22	96705.52	26626.91	28	60119.22	27780.49	46	286507.19	83072.88	29	46916.45	12762.78	27	333423.64	95835.66	29

Flow of Credit to Agriculture & Allied Activities

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

(Rs.in crore)

Year	Target	Achievement	% of Target
2012-13	777.82	563.94	73
2013-14	852.39	865.23	102
2014-15	964.48	978.61	101
2014-15	964.48	978.61	101
2015-16	1141.16	1424.78	125
2015-16(April to June)	1141.16	196.40	17
2016-17(April to June)	1296.82	286.65	22
Growth Over Last Year	14%	46%	-

Disbursement during April 2016-June 2016 is Rs 286.65 crore i.e. 22% of Annual Target for Rs 1296.82 crore recording an increase of 46% over the disbursement of corresponding period of last year (2015-16).

Agency wise achievement Status of Farm Credit under ACP in Tripura						
Status reports of last 5 Years is as under						
Plan Year	Parameter	Commercial Banks	RRB	Co-Operatives	Amt. Rs. In Crore	
					Others	Total
2012-2013 April to June	Target	330.95	311.84	135.02	0.00	777.82
	Achievement	49.70	12.89	27.25	0.00	89.84
	% of Achv	15	4	20	0	12
2013-2014 April to June	Target	376.57	339.33	136.49	0.00	852.39
	Achievement	54.30	6.79	8.1	0.00	69.19
	% of Achv	14	2	63	0	8
2014-2015 April to June	Target	448.62	371.02	144.84	0.00	964.48
	Achievement	49.78	38.23	8.86	0.00	96.87
	% of Achv	11	10	6	0	10
2015-2016 April to June	Target	538.02	416.11	187.03	0.00	1141.16
	Achievement	105.66	83.94	6.8	0.00	196.40
	% of Achv	20	20	4	0	17
2016-2017 April to June	Target	654.76	447.14	194.92	0.00	1296.82
	Achievement	164.68	111.61	10.36	0.00	286.65
	% of Achv	25	25	5	0	22

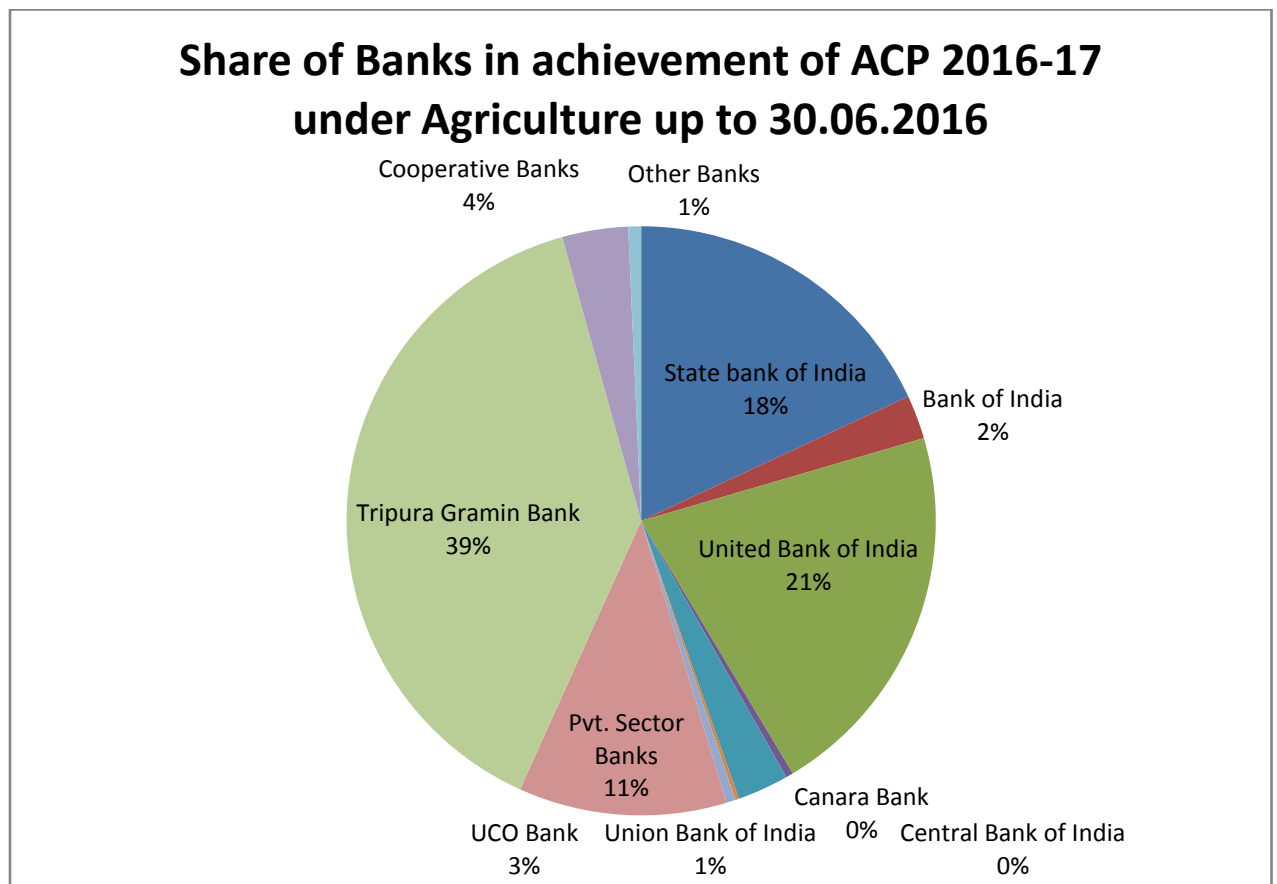
Progress report on flow of farm credit by all Banks in Tripura for the year 2016-17 is given below:

Amt. Rs. In Crores

Sl No	Directive	Target (2016-17)	Achievement during 2016-17 (April'16 to June'16)
1	Increase in Farm Credit	Rs. 1296.82	Achievement during 2016-17 is Rs 286.65 Crore (22% of the target), i.e. recording an increase of 46% over the disbursement of corresponding period of last year (2015-16).
2	KCC (No.)	50000	12719 nos. (25% of the target including renewal) KCCs .
3	New Farmers (No.)	50000	10455 nos of New farmers have been financed involving an amount of Rs 50.85 crores.
4	Investment Credit	2-3 cases per branch (R & SU)	14 cases for Rs 50.38 crore.

Bank wise position as on 30.06.2016 for different sectors is furnished in the Annexure.

Share of Banks in achievement of ACP 2016-17 under Agriculture up to 30.06.2016		
Amt. Rs. In Crore		
Bank Name	Actual Achievement	% of Share
State bank of India	51.78	18.06
Bank of India	6.89	2.40
United Bank of India	60.00	20.93
Canara Bank	1.15	0.40
UCO Bank	8.08	2.82
Central Bank of India	0.55	0.19
Union Bank of India	1.45	0.51
Pvt. Sector Banks	32.76	11.43
Tripura Gramin Bank	111.61	38.94
Cooperative Banks	10.36	3.61
Other Banks	2.02	0.70
TOTAL	286.65	100.00



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

Sl.No.	BANKS	Amt. Rs. In Lakhs					
		2015-16(As on June'15)			2015-16(As on June'16)		
		Target	Achievement	% of Achievement	Target	Achievement	% of Achievement
1	2	3	4	5	6	7	8
1	Allahabad Bank	129.25	16.62	13	360.00	72.77	20
2	Andhra Bank	0.00	0.00	0	0.00	0.00	0
3	Bank of Baroda	374.00	4.55	1	527.00	6.31	1
4	Bank of Maharashtra	0.00	3.90	0	0.00	0.00	0
5	Bank of India	917.10	7.66	1	1417.10	688.61	49
6	Canara Bank	1651.27	136.03	8	2181.48	115.47	5
7	Central Bank of India	887.22	178.48	20	1109.50	54.94	5
8	Corporation Bank	80.00	0.00	0	152.30	0.00	0
9	Dena Bank	0.00	0.00	0	0.00	0.00	0
10	Indian Bank	151.22	0.77	1	168.00	12.14	7
11	IDBI BANK	734.93	104.50	14	1038.97	7.40	1
12	Bharatiya Mahila Bank	109.60	0.50	0	236.00	3.90	2
13	Indian Overseas Bank	807.58	13.65	2	1009.03	2.01	0
14	Oriental Bank of Commerce	0.00	0.00	0	216.00	16.00	7
15	Punjab & Sind Bank	159.84	0.00	0	216.00	26.00	12
16	Punjab National Bank	159.84	0.00	0	20498.54	5178.00	25
17	State Bank of India	18089.65	4464.52	25	761.95	22.06	3
18	Syndicate Bank	531.76	18.54	3	120.00	0.00	0
19	Union Bank of India	757.93	165.80	22	23664.26	6000.13	25
20	United Bank of India	21176.92	3958.46	19	915.93	144.52	16
21	UCO Bank	4177.95	297.87	7	5371.60	808.22	15
22	Vijaya Bank	91.00	6.75	7	98.00	33.50	34
A	ACP PUBLIC sec Bank	50987.06	9378.60	18	60061.66	13191.98	22
23	AXIS BANK	575.65	0.00	0	746.36	155.00	21
24	Bandhan Bank	0.00	0.00	0	1996.61	1238.00	0
25	Federal Bank	0.00	4.80	0	829.39	1291.16	156
26	HDFC	609.56	634.06	104	1363.80	425.00	31
27	ICICI Bank	1181.69	425.07	36	477.66	163.20	34
28	Indusind Bank	448.66	123.37	27	0.00	0.00	0
29	Kotak Mahindra Bank	0.00	0.00	0	0.00	0.00	0
30	South Indian Bank	0.00	0.00	0	0.00	4.00	0
31	Yes Bank	0.00	0.00	0	0.00	0.00	0
B	ACP PRIVATE Sec bank	2815.56	1187.30	42	5413.82	3276.36	61
32	Tripura Gramin Bank	41610.53	8394.00	20	44714.48	11161.00	25
C	ACP RRB	41610.53	8394.00	20	44714.48	11161.00	25
33	ACUB	0.00	0.00	0	0.00	0.00	0
34	TCARDB	2029.08	47.13	2	1427.03	11.34	1
35	TSCB	16674.06	633.10	4	18065.46	1024.80	6
D	ACP Coop. Bank	18703.14	680.23	4	19492.49	1036.14	5
	GRAND TOTAL	114116.29	19640.13	17	129682.45	28665.48	22

TRIPURA STATE

Achievement under Sub-Sectors of Allied Activities against ACP for the Year 2016-17 as on 30.06.2016

SI No	Name	W R		Dairy Dev		Fishery		Poultry		FMS		Other Term Loan		Total of Allied	
		Tar	Ach	Tar	Ach	Tar	Ach	Tar	Ach	Tar	Ach	Tar	Ach	Tar	Ach
1	Allahabad Bank	8.00	6.92	37.00	19.50	13.00	7.45	13.00	7.26	9.00	2.58	130.00	27.07	210.00	70.78
2	Andhra Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	Bank of Baroda	4.00	0.00	50.00	0.00	45.00	0.00	38.00	0.00	15.00	0.00	225.00	4.21	377.00	4.21
4	Bank of India	12.10	17.65	100.00	125.25	78.00	45.09	75.00	87.90	32.00	30.95	465.00	278.00	762.10	584.84
5	Bank of Maharashtra	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	Bharatiya Mahila Bank	1.00	0.00	20.00	0.00	13.00	0.00	15.00	0.00	7.00	0.00	130.00	0.00	186.00	0.00
7	Canara Bank	17.78	2.33	167.10	26.11	128.36	16.75	102.22	11.20	44.00	4.67	572.02	49.81	1031.48	110.87
8	Central Bank of India	7.00	0.93	64.50	8.96	60.00	6.35	49.00	5.60	19.00	3.22	260.00	29.88	459.50	54.94
9	Corporation Bank	0.55	0.00	15.00	0.00	4.53	0.00	4.22	0.00	3.00	0.00	50.00	0.00	77.30	0.00
10	Dena Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	Indian Bank	3.00	0.00	10.00	0.00	10.00	0.00	10.00	0.00	5.00	0.00	55.00	12.14	93.00	12.14
12	IDBI BANK	8.10	0.00	107.87	0.00	87.00	0.00	73.00	0.00	33.00	0.00	300.00	0.00	608.97	0.00
13	Indian Overseas Bank	7.03	0.29	67.00	0.00	42.00	0.21	40.00	0.00	23.00	0.00	180.00	1.51	359.03	2.01
14	Oriental Bank of Commerce	2.50	0.00	7.50	0.00	2.50	0.00	5.00	0.00	2.50	0.00	50.00	0.00	70.00	0.00
15	Punjab & Sind Bank	1.00	0.00	50.00	0.00	25.00	0.00	10.00	0.00	5.00	0.00	50.00	17.00	141.00	17.00
16	Punjab National Bank	1.00	0.00	50.00	0.00	25.00	0.00	10.00	0.00	5.00	0.00	50.00	16.00	141.00	16.00
17	State Bank of India	186.00	78.53	1887.00	621.81	1166.36	507.52	1013.18	376.44	414.00	121.11	3832.00	2301.46	8498.54	4006.87
18	Syndicate Bank	7.00	0.38	83.48	3.83	51.72	4.98	45.00	5.40	20.00	2.56	149.75	3.89	356.95	21.04
19	Union Bank of India	9.50	1.40	86.10	13.94	85.00	23.70	64.00	18.54	21.33	4.40	225.00	59.77	490.93	121.75
20	United Bank of India	215.97	67.94	2115.70	538.95	1333.04	438.73	1186.23	521.96	509.97	189.72	4262.67	3533.83	9623.58	5291.13
21	UCO Bank	58.65	13.30	487.20	115.68	288.00	81.35	274.00	71.01	94.79	23.79	920.00	232.16	2122.64	537.29
22	Vijaya Bank	1.00	0.19	16.00	5.89	15.00	4.97	12.00	5.31	4.00	2.15	50.00	14.99	98.00	33.50
A	Sub Total of Public Sec. Bank	551.18	189.86	5421.45	1479.92	3472.51	1137.10	3038.85	1110.62	1266.59	385.15	11956.44	6581.72	25707.02	10884.37
23	AXIS BANK	3.88	7.59	98.10	0.00	59.00	0.00	46.00	30.38	15.75	17.34	158.63	67.69	381.36	123.00
24	Bandhan Bank	33.00	15.15	281.00	10.38	121.00	5.42	110.00	25.08	50.61	20.33	761.00	1162.85	1356.61	1239.21
25	Federal Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
26	HDFC	5.66	2.86	79.10	63.82	75.00	36.13	71.00	119.60	20.00	100.62	298.63	700.30	549.39	1023.33
27	ICICI	19.77	6.83	139.80	54.08	122.00	43.07	110.60	41.86	33.00	11.00	358.63	261.16	783.80	418.00
28	Indusind Bank	5.66	3.03	72.00	25.95	65.00	28.19	60.00	23.58	15.00	10.73	180.00	71.71	397.66	163.19
29	Kotak Mahindra Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
30	SOUTH INDIAN BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
31	YES Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B	Sub Total of Pvt. Sec. Bank	67.97	35.46	670.00	154.23	442.00	112.81	397.60	240.50	134.36	160.02	1756.89	2263.71	3468.82	2966.73
32	Tripura Gramin Bank	312.79	172.60	3501.48	1437.64	2208.93	1156.44	1887.13	998.53	757.03	341.31	7033.63	4047.26	15700.99	8153.78
C	Sub Total of RRB	312.79	172.60	3501.48	1437.64	2208.93	1156.44	1887.13	998.53	757.03	341.31	7033.63	4047.26	15700.99	8153.78
33	ACUB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
34	TCARDB	12.35	0.56	280.05	1.01	190.00	1.70	159.00	1.11	70.63	0.88	715.00	6.07	1427.03	11.33
35	TSCB	108.97	26.07	1324.87	180.97	828.96	84.50	635.68	41.90	280.54	35.86	3081.44	118.69	6260.46	487.99
D	Sub Total of Coop.Banks	121.32	26.63	1604.92	181.98	1018.96	86.20	794.68	43.01	351.17	36.74	3796.44	124.76	7687.49	499.32
	GRAND TOTAL	1053.26	424.55	11197.85	3253.77	7142.40	2492.55	6118.26	2392.66	2509.15	923.22	24543.40	13017.45	52564.32	22504.20

Creation / release of Online charge by banks on land holdings:

At present the land possession certificates are being issued by the Agriculture Dept / other Depts. to the eligible farmers for issuing KCCs. Presently, land records are made available on-line where bankers have access to verify the ownership of the land offered as security or for cultivation of crop except in some tehsils.

In view of spurt in the fraudulent use of land records, it has become imperative to introduce **on-line land verification system**; the State Govt. is requested for extending support for the following procedures across the State:

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

Achievement of New Farmers brought under finance during the year 2016-17 up to
30.06.2016

(Amt. in Lakhs)

SI No	Name of Bank	New farmers		Loans to SF/MF	
		Achievement		No.	Amount
		No.	Amount		
1	2	3	4	5	6
1	Allahabad Bank	5	1.20	5	1.20
2	Bank of Baroda	5	1.38	5	1.38
3	Bank of India	42	69.51	42	69.51
4	Bank of Maharashtra	0	0.00	0	0.00
5	Bharatiya mahila Bank	6	3.90	6	3.90
6	Canara Bank	10	3.92	10	3.92
7	Central Bank of India	0	0.00	0	0.00
8	Corporation Bank	0	0.00	0	0.00
9	IDBI Bank	21	5.93	21	5.93
10	Indian Bank	0	0.00	0	0.00
11	Indian Overseas Bank	0	0.00	0	0.00
12	Oriental Bank of Commerce	0	0.00	0	0.00
13	Punjab & Sind Bank	14	8.00	14	8.00
14	Punjab National Bank	0	0.00	0	0.00
15	State Bank of India	1526	978.68	1526	978.68
16	Syndicate Bank	3	1.02	3	1.02
17	UCO Bank	371	229.65	371	229.65
18	Union Bank of India	77	17.71	77	17.71
19	United Bank of India	1797	591.47	1797	591.47
20	Vijaya Bank	0	0.00	0	0.00
21	Axis Bank	64	32.00	64	32.00
22	Bandhan Bank	0	0.00	0	0.00
23	Federal Bank	0	0.00	0	0.00
24	HDFC	41	208.91	41	208.91
25	ICICI	25	5.36	25	5.36
26	Indusind Bank	0	0.00	0	0.00
27	South Indian Bank	0	0.00	0	0.00
28	Tripura Gramin Bank	4670	2480.59	4670	2480.59
29	TSCB	1778	445.39	1778	445.39
TOTAL		10455	5084.62	10455	5084.62

TRIPURA STATE

Achievement of Farm Credit as on June 2016 for the Year 2016-17 by the different Lending Institutions is given below:

Sl.No.	BANKS	Plan for Farm Credit 2016-17	Achievement 2016-17(April 2016 to June 2016)	Percentage of Achievement
1	Allahabad Bank	360.00	72.77	20
2	Andhra Bank	0.00	0.00	0
3	Bank of Baroda	527.00	6.31	1
4	Bank of Maharashtra	0.00	0.00	0
5	Bank of India	1417.10	688.61	49
6	Canara Bank	2181.48	115.47	5
7	Central Bank of India	1109.50	54.94	5
8	Corporation Bank	152.30	0.00	0
9	Dena Bank	0.00	0.00	0
10	Indian Bank	168.00	12.14	7
11	IDBI BANK	1038.97	7.40	1
12	Bharatiya Mahila Bank	236.00	3.90	2
13	Indian Overseas Bank	1009.03	2.01	0
14	Punjab National Bank	216.00	16.00	7
15	Punjab & Sind Bank	216.00	26.00	12
16	State Bank of India	20498.54	5178.00	25
17	Syndicate Bank	761.95	22.06	3
18	Oriental Bank of Commerce	120.00	0.00	0
19	United Bank of India	23664.26	6000.13	25
20	Union Bank of India	915.93	144.52	16
21	UCO Bank	5371.60	808.22	15
22	Vijaya Bank	98.00	33.50	34
A	ACP PUBLIC sec Bank	60061.66	13191.98	22
23	AXIS BANK	746.36	155.00	21
24	Bandhan Bank	1996.61	1238.00	0
24	HDFC	829.39	1291.16	156
25	ICICI Bank	1363.80	425.00	31
26	Indusind Bank	477.66	163.20	34
27	South Indian Bank	0.00	0.00	0
28	Yes Bank	0.00	0.00	0
29	Federal Bank	0.00	4.00	0
30	Kotak Mahindra Bank Ltd	0.00	0.00	0
B	ACP PRIVATE Sec bank	5413.82	3276.36	61
31	Tripura Gramin Bank	44714.48	11161.00	25
C	ACP RRB	44714.48	11161.00	25
32	ACUB	0.00	0.00	0
33	TCARDB	1427.03	11.34	1
34	TSCB	18065.46	1024.80	6
D	ACP Coop. Bank	19492.49	1036.14	5
GRAND TOTAL		129682.45	28665.48	22

Each rural and semi urban branch of commercial banks, on an average, will take up at least 2 to 3 New

Investment Projects.

Target and achievement for 2016-17 (April' 16 to June' 16) for investment credit is given in the following table:

(Rs. In Lacs)

Sl.No.	Name of Bank	Proposal Received for Investment Project	Achievement 2015-16 (April' 2015 to Dec' 2015)	
			No	Amt
		No	No	Amt
1.	CBI	0	0	0
2.	SBI	3	3	10.00
3..	UCO	0	0	0.00
4..	UBI	5	5	20.22
5.	TGB	4	4	13.60
6.	TSCB	2	2	6.56
7.	TCARDB	0	0	0.00
	Total:	14	14	50.38

Investment Project could be in the areas of plantation and horticulture, animal husbandry, fisheries, minor irrigation, waste land development, agro processing, food processing etc. with a typical project cost of Rs. 3 lac to 5 lac.

Target and achievement for New Farmers brought under finance during April' 2016 to June' 2016 for 2016-17 by the banks is given in the following table:

(Amount Rs in lac)

SI No	Name of Bank	New farmers	
		Achievement	
		No.	Amount
1	2	3	4
1	Allahabad Bank	5	1.20
2	Bank of Baroda	5	1.38
3	Bank of India	42	69.51
4	Bank of Maharashtra	0	0.00
5	Bharatiya mahila Bank	6	3.90
6	Canara Bank	10	3.92
7	Central Bank of India	0	0.00
8	Corporation Bank	0	0.00
9	IDBI Bank	21	5.93
10	Indian Bank	0	0.00
11	Indian Overseas Bank	0	0.00
12	Oriental Bank of Commerce	0	0.00
13	Punjab & Sind Bank	14	8.00
14	Punjab National Bank	0	0.00
15	State Bank of India	1526	978.68
16	Syndicate Bank	3	1.02
17	UCO Bank	371	229.65
18	Union Bank of India	77	17.71
19	United Bank of India	1797	591.47
20	Vijaya Bank	0	0.00
21	Axis Bank	64	32.00
22	Bandhan Bank	0	0.00
23	Federal Bank	0	0.00
24	HDFC	41	208.91
25	ICICI	25	5.36
26	Indusind Bank	0	0.00
27	South Indian Bank	0	0.00
28	Tripura Gramin Bank	4670	2480.59
29	TSCB	1778	445.39
TOTAL		10455	5084.62

FINANCE TO SMALL & MARGINAL FARMERS During The Year 2016-17 By The Scheduled Commercial Banks, RRBs and Co-Op Banks is Shown in The Following Table			
As on 30.06.2016			(Amt. in Lakhs)
SI No	Name of Bank	Loans Granted To Small & Marginal Farmers	
		No.	Amount
1	2	3	4
1	Allahabad Bank	5	1.20
2	Bank of Baroda	5	1.38
3	Bank of India	42	69.51
4	Bank of Maharashtra	0	0.00
5	Bharatiya mahila Bank	6	3.90
6	Canara Bank	10	3.92
7	Central Bank of India	0	0.00
8	Corporation Bank	0	0.00
9	IDBI Bank	21	5.93
10	Indian Bank	0	0.00
11	Indian Overseas Bank	0	0.00
12	Oriental Bank of Commerce	0	0.00
13	Punjab & Sind Bank	14	8.00
14	Punjab National Bank	0	0.00
15	State Bank of India	1526	978.68
16	Syndicate Bank	3	1.02
17	UCO Bank	371	229.65
18	Union Bank of India	77	17.71
19	United Bank of India	1797	591.47
20	Vijaya Bank	0	0.00
21	Axis Bank	64	32.00
22	Bandhan Bank	0	0.00
23	Federal Bank	0	0.00
24	HDFC	41	208.91
25	ICICI	25	5.36
26	Indusind Bank	0	0.00
27	South Indian Bank	0	0.00
28	Tripura Gramin Bank	4670	2480.59
29	TSCB	1778	445.39
TOTAL		10455	5084.62

FARMERS' CLUBS

Action Points emerged in the 117th SLBC Meeting held on 08.06.2016

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

Status of implementation

Banks have initiated steps for the formation of Farmers' Clubs in all the Districts of the State. 11 Farmers' Clubs have been formed by the Banks during April-June 2016.

Sl.	NAME OF BANK	TOTAL Rural+ Semi-Urban Branches (As on 31.03.2016)	TARGET FOR FORMATION OF FARMERS' CLUB(2016-17)	Achievement As on 30.06.2016
1	Allahabad Bank	2	1	0
2	Axis Bank	4	2	0
3	Bandhan Bank	19	9	0
4	Bank of Baroda	1	1	0
5	Bank of India	10	5	0
6	Bharatiya Mahila Bank(BMB)	1	1	0
7	Canara Bank	10	5	0
8	Central Bank of India	4	2	0
9	Corporation Bank	1	1	0
10	HDFC	2	1	0
11	ICICI	7	3	0
12	IDBI	6	3	0
13	Indian Bank	1	1	0
14	Indian Overseas Bank	4	2	0
15	IndusInd Bank	1	1	0
16	Oriental Bank of Commerce	1	1	0
17	Punjab & Sind Bank	1	1	1
18	Punjab National Bank	1	1	0
19	SBI	46	23	0
20	Syndicate Bank	5	2	0
21	TGB	131	65	5
22	TSCB	52	26	0
23	UCO Bank	21	10	0
24	Union Bank of India	4	2	0
25	UBI	50	25	5
26	Vijaya Bank	1	1	0
27	Yes Bank	0	0	0
STATE TOTAL		386	195	11

Flow of Credit to MSME

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

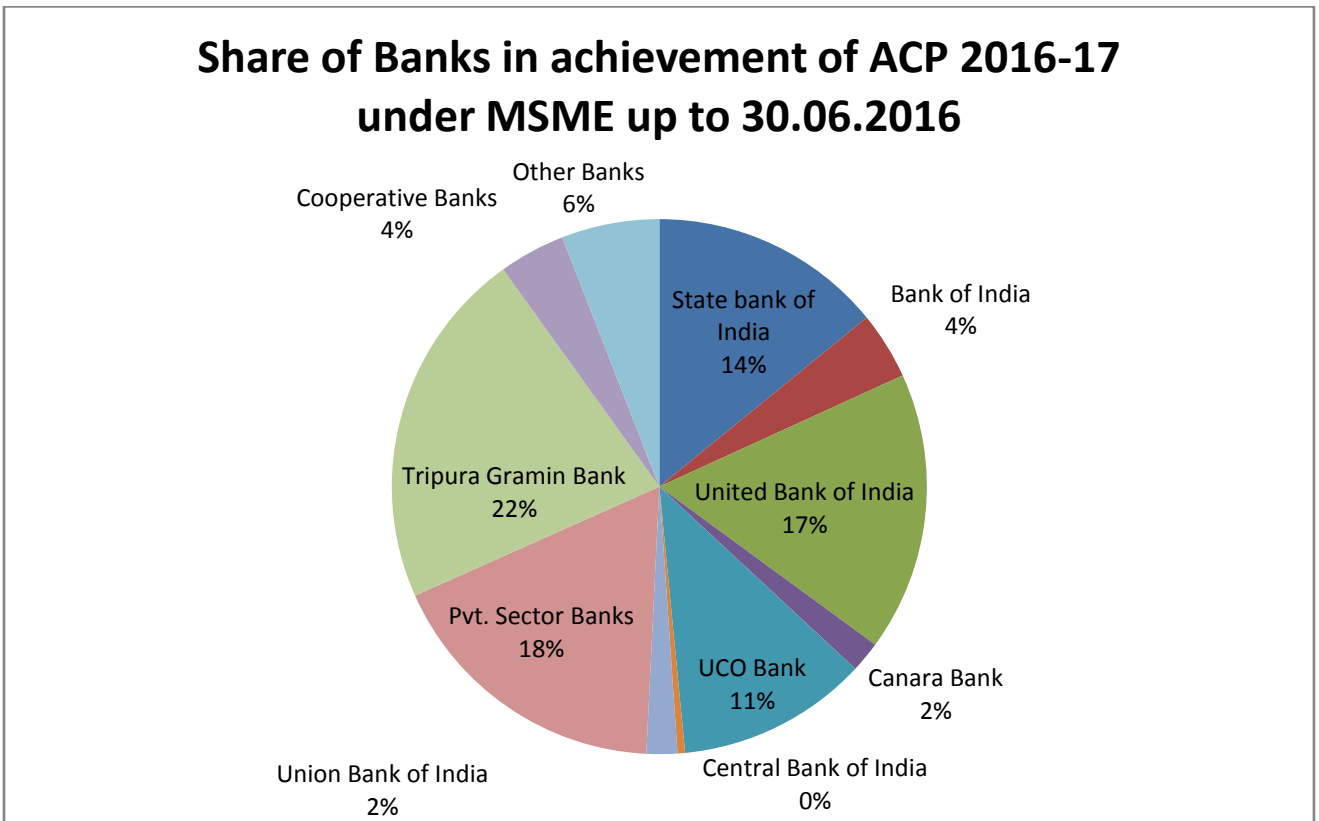
Amt. Rs. In Crore				
Sl.	Plan Year	Target	Achievement	% of Achievement
1	2012-13	602.89	456.31	76
2	2013-14	688.59	923.36	134
3	2014-15	747.82	846.32	113
4	2015-16	822.67	1219.64	148
5	2015-16(April to June)	822.67	160.74	20
6	2016-17(April to June)	967.06	266.27	28
Growth over last year		18%	66%	-

The disbursement made during the period April - June 2016 is Rs.266.27 crore i.e. 28% of the Annual Target, thus recording an increase of 66% over the disbursement of Rs.160.74 crore made during the corresponding period of last year (2015-16).

Agency wise achievement Status of MSE / MSME under ACP in Tripura						
Status reports of last 5 Years is as under						
Plan Year	Parameter	Amt. Rs. In Crore				
		Commercial Banks	RRB	Co-Operatives	Others	Total
2012-2013 April to June	Target	339.06	184.84	78.99	0.00	602.89
	Achievement	51.04	1.41	2.58	0.00	55.03
	% of Achv	15	1	3	0	9
2013-2014 April to June	Target	391.39	207.09	90.11	0.00	688.59
	Achievement	65.98	2.83	14.84	0.00	83.65
	% of Achv	17	1	16	0	12
2014-2015 April to June	Target	448.48	210.54	88.80	0.00	747.82
	Achievement	100.29	4.24	12.49	0.00	117.02
	% of Achv	22	2	14	0	16
2015-2016 April to June	Target	510.69	216.04	95.94	0.00	822.67
	Achievement	119.04	37.26	4.44	0.00	160.74
	% of Achv	23	17	5	0	20
2016-2017 April to June	Target	610.96	241.39	114.71	0.00	967.06
	Achievement	197.66	57.93	10.68	0.00	266.27
	% of Achv	32	24	9	0	28

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

Share of Banks in achievement of ACP 2016-17 under MSME up to 30.06.2016		
Amt. Rs. In Crore		
Bank Name	Actual Achievement	% of Share
State bank of India	37.59	14.12
Bank of India	10.81	4.06
United Bank of India	44.95	16.88
Canara Bank	4.96	1.86
UCO Bank	30.73	11.54
Central Bank of India	1.21	0.45
Union Bank of India	4.95	1.86
Pvt. Sector Banks	46.72	17.55
Tripura Gramin Bank	57.93	21.76
Cooperative Banks	10.68	4.01
Other Banks	15.74	5.91
TOTAL	266.27	100.00



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

							Amt. Rs. In Lakhs
Sl.No.	BANKS	2015-16(As on June'15)			2016-17(As on June'16)		
		Target(T)	Achievement(A)	A as % of T	Target(T)	Achievement(A)	A as % of T
1	2	3	4	5	6	7	8
1	Allahabad Bank	620.00	260.65	42	735.00	231.48	31
2	Andhra Bank	190.00	3.65	2	250.00	10.12	4
3	Bank of Baroda	970.00	130.00	13	1000.00	307.11	31
4	Bank of Maharashtra	190.00	51.30	27	200.00	25.10	13
5	Bank of India	1510.00	128.90	9	2150.00	1081.06	50
6	Canara Bank	1455.00	545.46	37	1945.00	495.86	25
7	Central Bank of India	1870.00	71.82	4	2010.00	120.92	6
8	Corporation Bank	240.00	40.00	17	325.00	13.00	4
9	Dena Bank	100.00	0.00	0	150.00	2.00	1
10	Indian Bank	1000.00	26.66	3	1150.00	93.35	8
11	IDBI BANK	600.00	89.80	15	790.00	53.05	7
12	Bharatiya Mahila Bank	70.00	29.93	43	140.00	61.22	44
13	Indian Overseas Bank	945.00	210.12	22	1035.00	58.34	6
14	Punjab National Bank	530.00	12.95	2	700.00	162.00	23
15	Punjab & Sind Bank	610.00	0.00	0	700.00	76.00	11
16	State Bank of India	610.00	722.39	118	14980.00	3759.00	25
17	Syndicate Bank	13470.00	3831.42	28	1210.00	330.65	27
18	Oriental Bank of Commerce	945.00	225.82	24	650.00	68.98	11
19	United Bank of India	1891.00	122.20	6	16810.53	4495.35	27
20	Union Bank of India	13737.97	3214.34	23	1980.00	495.00	25
21	UCO Bank	3690.00	1016.91	28	4550.00	3073.03	68
22	Vijaya Bank	850.00	172.65	20	900.00	81.75	9
A	ACP PUBLIC sec Bank	46093.97	10906.97	24	54360.53	15094.37	28
23	AXIS BANK	1500.00	6.75	0	1675.00	1200.00	72
24	Bandhan Bank	0.00	0.00	0	1090.00	2241.00	0
25	HDFC	190.00	0.00	0	885.00	651.46	74
26	ICICI Bank	770.00	384.53	50	1210.00	84.00	7
27	Indusind Bank	955.00	76.50	8	375.00	426.33	114
28	South Indian Bank	310.00	529.26	171	550.00	54.16	10
29	Yes Bank	190.00	0.00	0	550.00	0.00	0
30	Federal Bank	530.00	0.00	0	200.00	9.00	5
31	Kotak Mahindra Bank Ltd	530.00	0.00	0	200.00	5.74	3
B	ACP PRIVATE Sec bank	4975.00	997.04	20	6735.00	4671.69	69
32	Tripura Gramin Bank	21604.10	3726.00	17	24138.65	5793.00	24
C	ACP RRB	21604.10	3726.00	17	24138.65	5793.00	24
33	ACUB	210.00	0.00	0	210.00	0.00	0
34	TCARDB	0.00	0.00	0	0.00	0.00	0
35	TSCB	9384.38	443.84	5	11261.34	1067.85	9
D	ACP Coop. Bank	9594.38	443.84	5	11471.34	1067.85	9
GRAND TOTAL		82267.45	16073.85	20	96705.52	26626.91	28

Flow of credit to Other Priority Sectors

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

Amt. Rs. In Crore				
Sl.	Plan Year	Target	Achievement	% of Achievement
1	2012-13	393.54	427.59	109
2	2013-14	427.10	472.26	111
3	2014-15	464.51	433.62	93
4	2015-16	549.73	468.74	85
5	2015-16(April to June)	549.73	93.97	17
6	2016-17(April to June)	601.19	277.80	46
Growth over last year		9%	196%	-

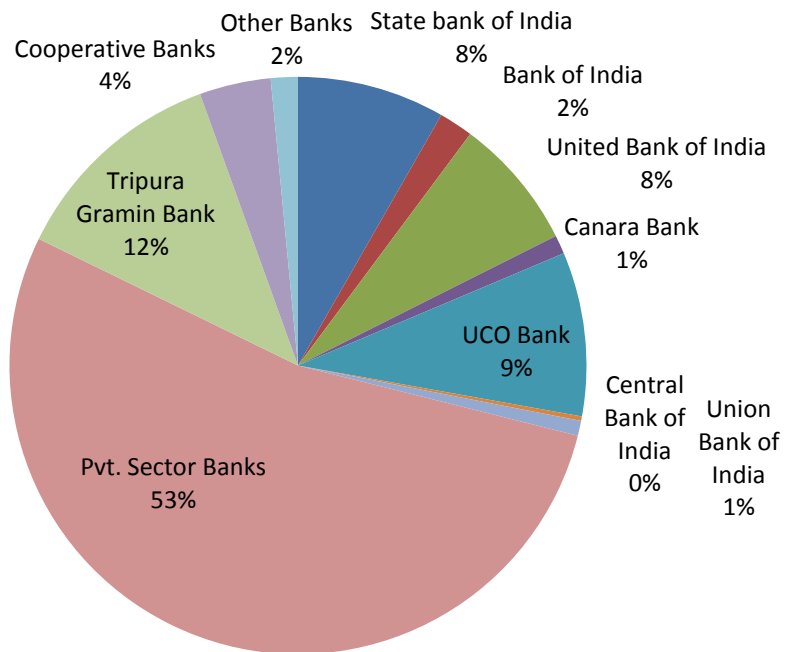
All banks disbursed Rs. 277.80 crore during the period April - June 2016 recording a growth of 196% over the disbursement of Rs. 93.97 crore made during corresponding period of last year (2015-16).

Agency wise achievement Status of OTHER PRIORITY SECTORS(OPS) under ACP in Tripura						
Status reports of last 5 Years is as under						
Plan Year	Parameter	Commercial Banks	RRB	Co-Operatives	Amt. Rs. In Crore	
					Others	Total
2012-2013 April to June	Target	192.75	129.58	71.21	0.00	393.54
	Achievement	30.24	25.14	11.36	0.00	66.74
	% of Achv	16	19	16	0	17
2013-2014 April to June	Target	213.46	138.79	74.85	0.00	427.10
	Achievement	36.20	24.43	6.64	0.00	67.27
	% of Achv	17	18	9	0	16
2014-2015 April to June	Target	247.68	141.27	75.56	0.00	464.51
	Achievement	59.27	22.95	2.62	0.00	84.84
	% of Achv	24	16	3	0	18
2015-2016 April to June	Target	307.69	156.19	85.84	0.00	549.72
	Achievement	49.10	35.74	9.12	0.00	93.96
	% of Achv	16	23	11	0	17
2016-2017 April to June	Target	350.07	160.94	90.18	0.00	601.19
	Achievement	232.64	34.05	11.11	0.00	277.80
	% of Achv	66	21	12	0	46

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

Share of Banks in achievement of ACP 2016-17 under OTHER PRIORITY SECTORS up to 30.06.2016		
		Amt. Rs. In Crore
Bank Name	Actual Achievement	% of Share
State bank of India	22.97	8.27
Bank of India	5.32	1.92
United Bank of India	20.58	7.41
Canara Bank	2.91	1.05
UCO Bank	25.52	9.19
Central Bank of India	0.70	0.25
Union Bank of India	2.32	0.84
Pvt. Sector Banks	148.12	53.32
Tripura Gramin Bank	34.05	12.26
Cooperative Banks	11.11	4.00
Other Banks	4.2	1.51
TOTAL	277.80	100.00

Share of Banks in achievement of ACP 2016-17 under OTHER PRIORITY SECTORS up to 30.06.2016

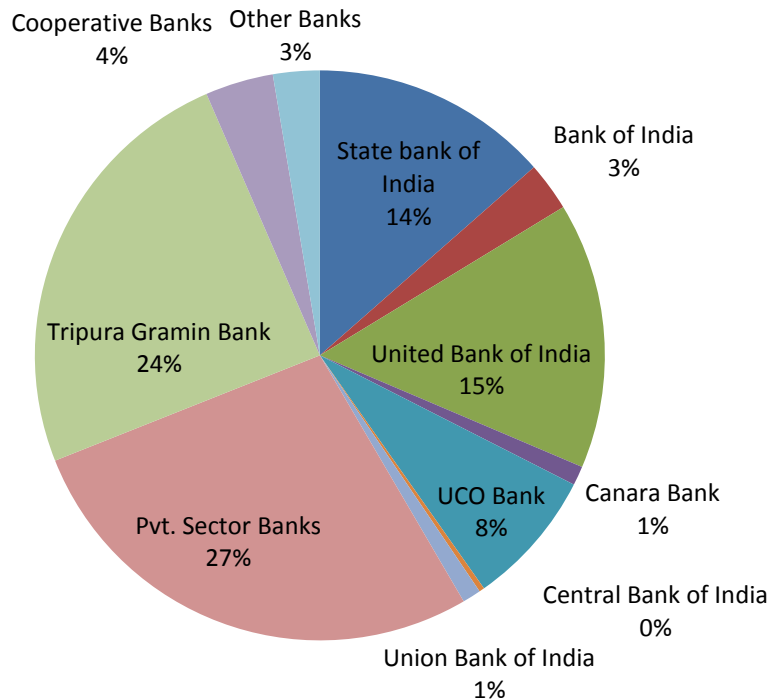


**Bank - wise Targets and Achievement in OTHER PRIORITY SECTORS for 2016-17
for the State of Tripura under ACP 2016 - 2017 as on June 2016**

					Amt. Rs. In Lakhs		
Sl.No.	BANKS	2015-16 (As on June'15)			2016-17 (As on June'16)		
		Target(T)	Achievement(A)	A as % of T	Target(T)	Achievement(A)	A as % of T
1	2	3	4	5	6	7	8
1	Allahabad Bank	227.50	7.00	3	282.50	70.50	25
2	Andhra Bank	150.00	0.00	0	175.00	8.52	5
3	Bank of Baroda	550.00	110.00	20	600.00	67.13	11
4	Bank of Maharashtra	150.00	0.00	0	175.00	0.00	0
5	Bank of India	975.00	251.31	26	1170.00	531.53	45
6	Canara Bank	960.00	1.85	0	1185.00	290.90	25
7	Central Bank of India	1065.00	190.30	18	1130.00	69.86	6
8	Corporation Bank	200.00	8.00	4	250.00	18.26	7
9	Dena Bank	100.00	0.00	0	125.00	5.10	4
10	Indian Bank	530.00	48.50	9	600.00	53.26	9
11	IDBI BANK	420.00	15.00	4	495.00	23.00	5
12	Bharatiya Mahila Bank	60.00	3.81	6	105.00	82.37	78
13	Indian Overseas Bank	680.00	32.62	5	705.00	0.00	0
14	Punjab National Bank	175.00	10.00	6	300.00	1.00	0
15	Punjab & Sind Bank	235.00	26.00	11	300.00	40.00	13
16	State Bank of India	235.00	31.81	14	9075.00	2297.00	25
17	Syndicate Bank	8570.00	1760.28	21	560.00	8.34	1
18	Oriental Bank of Commerce	485.00	89.59	18	230.00	4.73	2
19	United Bank of India	880.00	87.80	10	9003.21	2058.34	23
20	Union Bank of India	8262.89	1458.25	18	930.00	232.50	25
21	UCO Bank	2666.30	531.01	20	3380.00	2551.75	75
22	Vijaya Bank	475.00	100.20	21	500.00	37.73	8
A	ACP PUBLIC sec Bank	28051.69	4763.33	17	31275.71	8451.82	27
23	AXIS BANK	840.00	82.74	10	939.30	15.50	2
24	Bandhan Bank	0.00	0.00	0	742.00	14750.00	0
25	HDFC	150.00	0.00	0	460.00	1.62	0
26	ICICI Bank	440.00	43.63	10	675.00	0.00	0
27	Indusind Bank	572.50	0.00	0	215.00	0.00	0
28	South Indian Bank	215.00	0.00	0	175.00	45.22	26
29	Yes Bank	150.00	0.00	0	175.00	0.00	0
30	Federal Bank	175.00	20.91	12	175.00	0.00	0
31	Kotak Mahindra Bank Ltd	175.00	0.00	0	175.00	0.00	0
B	ACP PRIVATE Sec bank	2717.50	147.28	5	3731.30	14812.34	397
32	Tripura Gramin Bank	15619.33	3574.00	23	16093.91	3405.00	21
C	ACP RRB	15619.33	3574.00	23	16093.91	3405.00	21
33	ACUB	800.00	62.62	8	800.00	52.69	7
34	TCARDB	211.00	59.98	28	250.00	17.56	7
35	TSCB	7573.00	789.44	10	7968.30	1041.08	13
D	ACP Coop. Bank	8584.00	912.04	11	9018.30	1111.33	12
GRAND TOTAL		54972.52	9396.65	17	60119.22	27780.49	46

Share of Banks in achievement of ACP 2016-17 under PRIORITY SECTOR up to 30.06.2016		
Bank Name	Amt. Rs. In Crore	
	Actual Achievement	% of Share
State bank of India	112.34	13.52
Bank of India	23.01	2.77
United Bank of India	125.54	15.11
Canara Bank	9.02	1.09
UCO Bank	64.33	7.74
Central Bank of India	2.46	0.30
Union Bank of India	8.72	1.05
Pvt. Sector Banks	227.60	27.40
Tripura Gramin Bank	203.59	24.51
Cooperative Banks	32.15	3.87
Other Banks	21.97	2.64
TOTAL	830.73	100.00

Share of Banks in achievement of ACP 2016-17 under PRIORITY SECTOR up to 30.06.2016



Issuance of KCC during the year 2016-17

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

All the Banks in the State have issued 12719 KCCs during April-June 2016 against the Annual target of 50,000 KCCs.

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

(Amt. Rs in lacs)

Quarter	Year	Target	Issued		
			No.	Amt.	% of Achievement.
March-2014	2013-14	100000	97398	32696.46	97
March-2015	2014-15	100000	91294	33021.33	91
March-2016	2015-16	50000	61453	26794.79	123
June – 2015	2015-16	50000	14059	4331.79	28
June – 2016	2016-17	50000	12719	6161.28	25

Bank-wise performance under KCC as on 30.06.2016 has been shown in the Annexure.

TRIPURA STATE

**Performance of Banks in Crop Loan & Term Loan to Agriculture during the year 2016-17 as on
30.06.2016**

Agenda Item No- 7

(Amt in Lacs)

Sl.No.	BANKS	Crop		Term Loan		Total	
		A/c.	Amt.	A/c.	Amt.	A/c.	Amt.
1	2	3	4	5	6	7	8
1	Allahabad Bank	8	2.00	8	70.77	16	72.77
2	Andhra Bank	0	0.00	0	0.00	0	0.00
3	Bank of Baroda	7	2.10	15	4.21	22	6.31
4	Bank of India	74	103.77	131	584.84	205	688.61
5	Bank of Maharashtra	0	0.00	0	0.00	0	0.00
6	Bharatiya Mahila Bank	6	3.90	0	0.00	6	3.90
7	Canara Bank	12	4.60	298	110.87	310	115.47
8	Central Bank of India	0	0.00	22	54.94	22	54.94
9	Corporation Bank	0	0.00	0	0.00	0	0.00
10	Dena Bank	0	0.00	0	0.00	0	0.00
11	Indian Bank	0	0.00	3	12.14	3	12.14
12	IDBI BANK	26	7.40	0	0.00	26	7.40
13	Indian Overseas Bank	0	0.00	2	2.01	2	2.01
14	Oriental Bank of Commerce	0	0.00	0	0.00	0	0.00
15	Punjab & Sind Bank	17	9.00	21	17.00	38	26.00
16	Punjab National Bank	0	0.00	11	16.00	11	16.00
17	State Bank of India	1837	1171.14	2329	4006.86	4166	5178.00
18	Syndicate Bank	3	1.02	15	21.04	18	22.06
19	Union Bank of India	101	22.78	86	121.74	187	144.52
20	United Bank of India	2200	709.00	2923	5291.13	5123	6000.13
21	UCO Bank	442	270.93	149	537.29	591	808.22
22	Vijaya Bank	0	0.00	21	33.50	21	33.50
A	Sub Total of Public Sec. Bank	4733	2307.64	6034	10,884.34	10767	13191.98
23	AXIS BANK	64	32.00	87	123.00	151	155.00
24	Bandhan Bank	0	0.00	3375	1238.00	3375	1238.00
25	Federal Bank	0	0.00	2	4.00	2	4.00
26	HDFC	52	267.84	463	1023.32	515	1291.16
27	ICICI	32	7.00	993	418.00	1025	425.00
28	Indusind Bank	0	0.00	66	163.20	66	163.20
29	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00
30	SOUTH INDIAN BANK	0	0.00	0	0.00	0	0.00
31	YES Bank	0	0.00	0	0.00	0	0.00
B	Sub Total of Pvt. Sec. Bank	148	306.84	4986	2969.52	5134	3276.36
32	Tripura Gramin Bank	5682	3010.00	9957	8151.00	15639	11161.00
C	Sub Total of RRB	5682	3010.00	9957	8,151.00	15639	11161.00
33	ACUB	0	0.00	0	0.00	0	0.00
34	TCARDB	0	0.00	8	11.34	8	11.34
35	TSCB	2156	536.80	453	488.00	2609	1024.80
D	Sub Total of Coop.Banks	2156	536.80	461	499.34	2617	1036.14
GRAND TOTAL		12719	6161.28	21438	22,504.20	34157	28665.48

TRIPURA STATE

Agenda Item No-7

BANK-WISE POSITION IN IMPLEMENTATION OF ISSUING KCCs FOR THE STATE OF TRIPURA DURING THE YEAR 2016-17 AS ON 30.06.2016

Amount in Lacs

SI.No.	BANKS	Target	Proposals sanctioned		Proposal Renewed		Proposal disbursed		Outstanding	
		No.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	2	3	4	5	6	7	8	9	10	11
1	Allahabad Bank	150	8	2.00	3	0.80	8	2.00	60	20.40
2	Bank of Baroda	100	7	2.10	2	0.72	7	2.10	40	13.20
3	Bank of India	450	74	103.77	32	34.26	74	103.77	279	61.22
4	Bank of Maharashtra	0	0	0.00	0	0.00	0	0.00	0	0.00
5	Bharatiya mahila Bank	50	6	3.90	0	0.00	6	3.90	7	4.20
6	Canara Bank	550	12	4.60	2	0.68	12	4.60	688	203.98
7	Central Bank of India	325	0	0.00	0	0.00	0	0.00	94	83.37
8	Corporation Bank	50	0	0.00	0	0.00	0	0.00	0	0.00
9	IDBI Bank	350	26	7.40	5	1.47	26	7.40	399	112.66
10	Indian Bank	50	0	0.00	0	0.00	0	0.00	0	0.00
11	Indian Overseas Bank	300	0	0.00	0	0.00	0	0.00	72	38.81
12	Oriental Bank of Commerce	50	0	0.00	0	0.00	0	0.00	0	0.00
13	Punjab & Sind Bank	50	17	9.00	3	1.00	17	9.00	21	12.00
14	Punjab National Bank	50	0	0.00	0	0.00	0	0.00	11	9.50
15	State Bank of India	7250	1837	1171.14	311	192.46	1794	948.48	60521	17941.88
16	Syndicate Bank	275	3	1.02	0	0.00	3	1.02	62	22.42
17	UCO Bank	1800	442	270.93	71	41.28	442	118.69	5753	1884.39
18	Union Bank of India	300	101	22.78	24	5.07	101	22.78	101	22.78
19	United Bank of India	8300	2200	709.00	403	117.53	2200	450.61	38872	10940.98
20	Vijaya Bank	0	0	0.00	0	0.00	0	0.00	0	0.00
21	Axis Bank	200	64	32.00	0	0.00	59	26.95	75	41.22
22	Bandhan Bank	950	0	0.00	0	0.00	0	0.00	0	0.00
23	Federal Bank	0	0	0.00	0	0.00	0	0.00	16	4.80
24	HDFC	300	52	267.84	11	58.93	52	267.84	417	2121.97
25	ICICI	400	32	7.00	7	1.64	32	7.00	192	34.00
26	Indusind Bank	100	0	0.00	0	0.00	0	0.00	0	0.00
27	South Indian Bank	0	0	0.00	0	0.00	0	0.00	0	0.00
28	Tripura Gramin Bank	20600	5682	3010.00	1012	529.41	5682	2409.00	116076	14425.00
29	TSCB	7000	2156	536.80	378	91.41	1917	452.65	68562	5500.56
TOTAL		50000	12719	6161.28	2264	1076.66	12432	4837.79	292318	53499.34

Pradhan Mantri Fasal Bima Yojana (PMFBY):

Action Points emerged in the 117th SLBC Meeting held on 08.06.2016

SLBC Desk would write to NABARD regarding revision of cut-off date for Kharif & Rabi seasons (31st August & 28th February respectively) for further taking up the matter with Department of Financial Services, Ministry of Finance for consideration of cutoff date (**Action: SLBC & NABARD**)

Status of implementation

SLBC desk wrote a letter under Ref. No. TRO/AGL-PMFBY/547 /2016 Dated, 1st July, 2016 to General Manager-NABARD regarding the issue to be further taken up with Department of Financial Services (DFS), Ministry of Finance, Govt. of India.

NABARD has communicated the same to their Head Office for taking up the matter with DFS. Decision about the same is awaited.

It is to be noted that Govt. of India had extended the date of PMFBY for Kharif season up to 10.08.2016 for debiting insurance premium of Kharif Crop(FY 2016-17).

Reliance General Insurance Company Ltd. is the Insurance partner for PMFBY in the State. District-wise premium is furnished:-

District	Rate for Aush Paddy	Rate for Aman Paddy
North Tripura	1.25	1.51
Unakoti	1.51	1.25
Dhalai	1.25	1.25
Khowai	1.25	1.25
West Tripura	1.25	1.25
Sepahijala	2.00	2.00
Gomati	1.75	1.25
South Tripura	1.25	1.15

Performance of Banks in the State:-

As on 10.08.2016			Amt: Rs in Actuals
Sl.	Bank	Cases	Premium Amt.
1	Canara Bank	20	8887.00
2	Central Bank of India	48	24573.00
3	Indian Overseas Bank	8	3032.00
4	United Bank of India	478	205095.83
5	UCO Bank	3	975.00
A	Sub Total of Public Sec. Bank	557	242562.83
B	Sub Total of Pvt. Sec. Bank	0	0.00
6	Tripura Gramin Bank	150	113978.00
C	Sub Total of RRB	150	113978.00
7	TSCB	80	25700.00
D	Sub Total of Coop.Banks	80	25700.00
GRAND TOTAL		787	382240.83

A total of 787 cases have been brought under the purview of Pradhan Mantri Fasal Bima Yojana(PMFBY) with Premium Amount of Rs. 3.82 Lakhs.

SELF HELP GROUPS**SELF HELP GROUP**
Position as on 30.06.2016

(Amt. in Rs./Lacs)

Sl.No.	Name of the Bank	Deposit Linkage cumulative		Credit linkage 2016-17						Outstanding as on 30-06-2016	
				Under SHG (NRLM+NERLP+WSHG)		Direct SHG		Total		No	Amt.
		No.	Amt.	Nos.	Amt.	Nos.	Amt.	Nos.	Amt.		
1	UBI	6033	1420.15	0	0.00	61	43.02	61	43.02	3721	1662.07
2	SBI	4592	238.05	112	9.48	72	57.60	184	67.08	2953	3220.85
3	TGB	17899	2351.71	2	0.13	6	0.26	8	0.39	12543	6487.26
4	TSCB	10112	515.75	4	4.53	15	15.00	19	19.53	7164	2697.15
5	UCO	81	37.25	76	34.48	5	2.00	81	36.48	66	33.00
6	CBI	43	1.98	0	0.00	0	0.00	0	0.00	0	0.00
7	BOB	10	1.50	0	0.00	6	1.10	6	1.10	7	1.47
	TOTAL :	38770	4566.39	194	48.62	165	118.98	359	167.60	26454	14101.80

TRIPURA STATE
Agenda Item No.8
SELF HELP GROUP
Position as on 30.06.2016

(Amt. in Rs./Lacs)

NERLP							
(Rs. in Lakhs)							
Sl.	District	Deposit Linkage		Capacity Building No.	RF/ Credit Linked		No. of Federations
		No. of Groups	Amt.		No.	Amt.	
1	West	4462	506.05	5635	3473	694.60	138
2	Sepahijala	1602	85.70	0	505	101.00	0
3	Khowai	553	51.05	0	272	54.40	0
4	North	3542	296.31	5897	2513	1607.00	104
5	Unakoti	1604	101.20	0	737	217.40	0
TOTAL		11763	1040.31	11532	7500	2674.40	242

NRLM							
(Rs. in Lakhs)							
Sl.	District	Deposit Linkage		Capacity Building No.	RF/ Credit Linked		No. of Federations
		No. of Groups	Amt.		No.	Amt.	
1	Gomati	532	33.29	323	295	45.35	31
2	South	397	30.89	325	237	30.10	18
3	Dhalai	553	27.01	322	266	38.00	27
TOTAL		1482	91.19	970	798	113.45	76

W-SHG(Women-SHG)							
(Rs. in Lakhs)							
West Tripura							
Sl.	Name of Bank	Deposit Linkage		Capacity Building (No. of persons)	RF/ Credit Linked		No. of Federations
		No. of Groups	Amt.		No.	Amt.	
1	UBI	94	7.64	655	83	47.10	7
2	SBI	86	7.61	433	44	21.60	0
3	TGB	327	32.60	1172	217	100.29	67
4	CBI	6	0.37	12	0	0.00	0
TOTAL		513	48.22	2272	344	168.99	74

W-SHG(Women-SHG)							
(Rs. in Lakhs)							
Dhalai							
Sl.	Name of Bank	Deposit Linkage		Capacity Building No.	RF/ Credit Linked		No. of Federations
		No. of Groups	Amt.		No.	Amt.	
1	UBI	213	11.34	575	106	49.75	0
2	SBI	22	1.65	61	13	6.00	0
3	TGB	249	13.81	669	70	35.50	0
TOTAL		484	26.80	1305	189	91.25	0

GRAND TOTAL	14242	1206.52	16079	8831	3048.09	392
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NULM FOR THE YEAR 2016-17 AS ON 30.06.2016

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

Recovery Performance of Banks

As on 30.06.2016

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

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

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

Sector wise recovery –

Overall recovery percentage in respect of three broad sectors, viz., Agriculture, MSME and Other Prisec. as on 30.06.2016 stands at 58%.

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

Sector	June'2015			June'2016		
	Demand	Recovery	%	Demand	Recovery	%
Agriculture & allied	27312.97	15137.37	55	46191.99	19619.66	42
MSME	43256.93	22041.97	51	51337.87	24724.87	48
Other Prisec	25450.49	15867.98	62	58286.32	45559.39	78
TOTAL	96020.39	53047.32	55	155816.18	89903.92	58

Rs/ Lacs

Scheme wise recovery as on 30.06.2016

Comparative position of some selected schemes is given below:

Sector	June'2015			June'2016		
	Demand	Recovery	%	Demand	Recovery	%
SJSRY	2098.35	154.19	7	2060.76	103.07	5
SGSY	2983.92	313.86	11	3837.67	613.48	16
REGP(MMS)	1924.89	929.17	48	1976.30	882.40	45
PMRY	4720.07	250.23	5	4408.25	126.00	3
PMEGP	3830.00	1288.46	34	4787.36	1658.27	35

Rs/ Lacs

BANK-WISE & SECTOR-WISE RECOVERY PERFORMANCE AS ON 30.06.2016

AGENDA ITEM NO.9													
SI.No.	Name of Bank	Agri. & Allied activities sector			MSME			Other Priority Sector			Total Sector		
		Demand	Recovery	Recovery %	Demand	Recovery	Recovery %	Demand	Recovery	Recovery %	Demand	Recovery	Recovery %
1	2	3	4	5	6	7	8	9	10	11	14	15	16
1	Allahabad Bank	4.95	0.05	1	47.25	10.20	22	38.40	9.35	24	90.60	19.60	22
2	Andhra Bank	0	0.00	0	3.10	3.03	98	0.00	0.00	0	3.10	3.03	98
3	Bank of Baroda	0.00	0.00	0	252.09	43.00	17	24.37	7.17	29	276.46	50.17	18
4	Bank of India	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
5	Bank of Maharashtra	3.73	0.45	12	6.84	0.00	0	0.00	0.00	0	10.57	0.45	0
6	Bharatiya Mahila Bank	0.00	0.00	0	0.21	0.01	5	0.00	0.00	0	0.21	0.01	5
7	Canara Bank	13.85	5.09	37	79.33	52.65	66	46.54	15.83	34	139.72	73.57	53
8	Central Bank of India	76.17	4.53	6	498.50	10.32	2	453.61	11.12	2	1028.28	25.97	3
9	Corporation Bank	0.00	0.00	0	2.01	1.48	74	0.00	0.00	0	2.01	1.48	0
10	Indian Bank	35.24	0.00	0	89.35	31.69	35	32.47	5.64	17	157.06	37.33	24
11	IDBI BANK	543.00	0.00	0	530.92	238.09	45	0.00	0.00	0	1073.92	238.09	22
12	Indian Overseas Bank	6.61	1.01	15	616.40	236.27	38	41.29	3.50	8	664.30	240.78	36
13	Oriental Bank of Commerce	0.10	0.08	80	1.50	1.40	93	16.24	12.65	78	17.84	14.13	79
14	Punjab & Sind Bank	1.50	0.50	33	85.00	25.50	30	12.50	4.50	36	99.00	30.50	31
15	Punjab National Bank	33.00	6.00	18	265.50	45.00	17	32.00	8.00	25	330.50	59.00	18
16	State Bank of India	7783.00	4703.00	60	16092.00	9712.00	60	3814.00	3010.00	79	27689.00	17425.00	63
17	Syndicate Bank	15.17	0.00	0	137.82	34.46	25	47.32	22.89	48	200.31	57.35	29
18	Union Bank of India	88.16	31.76	36	678.82	387.24	57	281.36	201.12	71	1048.34	620.12	59
19	United Bank of India	6697.55	3802.28	57	8002.33	4161.28	52	4029.78	2472.96	61	18729.66	10436.52	56
20	UCO Bank	1595.00	799.00	50	5693.00	3222.00	57	1903.00	1150.00	60	9191.00	5171.00	56
21	Vijaya Bank	0.71	0.00	0	280.56	0.00	0	2.53	0.00	0	283.80	0.00	0
A	Sub Total of Public Sec. Bank	16897.74	9353.75	55	33362.53	18215.62	55	10775.41	6934.73	64	61035.68	34504.10	57
22	AXIS BANK	17.34	17.32	100	1559.89	1505.07	96	8.78	1.71	19	1586.01	1524.10	96
23	Federal Bank	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
24	HDFC	412.16	385.20	93	683.44	654.27	96	18.88	18.84	100	1114.48	1058.31	95
25	ICICI	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
26	Indusind Bank	4.27	3.16	74	57.01	1.13	2	0.00	0.00	0	61.28	4.29	7
27	Kotak Mahindra Bank	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
28	SOUTH INDIAN BANK	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
29	YES Bank	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
B	Sub Total of Pvt. Sec. Bank	433.77	405.68	94	2300.34	2160.47	94	27.66	20.55	0	2761.77	2586.70	94
30	Tripura Gramin Bank	25135.00	9182.00	37	9720.00	3214.00	33	44340.00	38142.00	86	79195.00	50538.00	64
C	Sub Total of RRB	25135.00	9182.00	37	9720.00	3214.00	33	44340.00	38142.00	86	79195.00	50538.00	64
31	ACUB	0	0	0	0	0	0	441.50	79.55	18	441.50	79.55	18
32	TCARDB	75.48	33.81	45	0	0	0	292.75	102.45	35	368.23	136.26	37
33	TSCB	3650.00	644.42	18	5955.00	1134.78	19	2409.00	280.11	12	12014.00	2059.31	17
D	Sub Total of Coop.Banks	3725.48	678.23	18	5955.00	1134.78	19	3143.25	462.11	15	12823.73	2275.12	18
	Grand Total	46191.99	19619.66	42	51337.87	24724.87	48	58286.32	45559.39	78	155816.18	89903.92	58

TRIPURA STATE

Agenda Item No-9

BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 30.06.2016

(Amount in Lacs)

SI No	BANKS	PMRY					SGSY					SJSRY				
		Total Outg.		Demand	Recovery	Total Overdue	Total Outg.		Demand	Recovery	Total Overdue	Total Outg.	Demand		Recovery	Total Overdue
		No.	Amt.				No.	Amt.					No.	Amt.		
		3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1	A.B.	6	8.74	5.74	0.00	5.74	0	0.00	0.00	0.00	0.00	8	4.55	4.55	0.00	4.55
2	Andhra Bank					0.00				0.00						0.00
3	BOB	4	6.16	0.62	0.41	0.21	3	3.68	0.40	0.33	0.07	56	30.23	3.02	2.60	0.42
4	BOI	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	45	12.01	3.67	1.64	2.03
5	Canara	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	1	0.95	0.09	0.03	0.06
6	CBI	165	74.72	72.37	1.46	70.91	162	16.47	16.47	0.00	16.47	10	3.92	3.04	0.00	3.04
7	Corporation					0.00				0.00						0.00
8	IB	6	4.35	4.35	0.18	4.17	0	0.00	0.00	0.00	0.00	5	4.25	1.04	0.17	0.87
9	IDBI	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
10	IOB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	11	7.78	5.98	0.00	5.98
11	P&SB	17	63.90	63.90	0.00	63.90	0	0.00	0.00	0.00	0.00	28	19.75	14.50	1.00	13.50
12	SBI	2420	2429.00	1980.00	8.00	1972.00	1725	1312.00	471.00	74.00	397.00	950	2025.00	1538.00	5.00	1533.00
13	UCO	485	245.00	245.00	2.00	243.00	483	284.00	63.00	29.00	34.00	123	63.00	24.00	4.41	19.59
14	UB	6	1.13	0.79	0.08	0.71	0	0.00	0.00	0.00	0.00	87	41.01	15.17	2.69	12.48
15	UBI	2884	2024.52	2024.52	113.45	1911.07	1265	245.08	245.08	20.58	224.50	912	494.43	421.85	81.44	340.41
16	VB	2	3.42	0.45	0.42	0.03	0	0.00	0.00	0.00	0.00	5	8.96	0.58	0.27	0.31
17	HDFC	0	0.00	0.00	0.00	0.00	1	0.37	0.14	0.14	0.00	1	0.23	3.30	0.74	2.56
18	AXIS BANK	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
19	PNB	2	2.30	2.30	0.00	2.30	0	0.00	0.00	0.00	0.00	15	5.00	5.00	1.00	4.00
20	ICICI	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00			0.00
21	Syndicate	0	0.00	0.00	0.00	0.00	7	6.15	3.00	0.80	2.20	9	8.76	4.00	0.70	3.30
22	BOM					0.00				0.00						0.00
23	OBC	6	8.21	8.21	0.00	8.21	0	0.00	0.00	0.00	0.00	1	0.42	0.28	0.14	0.14
A	ASCB	6003	4871.45	4408.25	126.00	4282.25	3646	1867.75	799.09	124.85	674.24	2267	2730.25	2048.07	101.83	1946.24
24	TGB	0	0.00	0.00	0.00	0.00	430	332.16	968.03	397.15	570.88	0	0.00	0.00	0.00	0.00
B	ASCB incl.	6003	4871.45	4408.25	126.00	4282.25	4076	2199.91	1767.12	522.00	1245.12	2267	2730.25	2048.07	101.83	1946.24
25	ACUB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
26	TCARDB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
27	TSCB	0	0.00	0.00	0.00	0.00	1452	2001.59	2070.55	91.48	1979.07	35	38.07	12.69	1.24	11.45
C	Coop. Bank Sub Total	0	0.00	0.00	0.00	0.00	1452	2001.59	2070.55	91.48	1979.07	35	38.07	12.69	1.24	11.45
GRAND TOTAL		6003	4871.45	4408.25	126.00	4282.25	5528	4201.50	3837.67	613.48	3224.19	2302	2768.32	2060.76	103.07	1957.69

TRIPURA STATE

Agenda Item No-9

BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 30.06.2016

(Amount in Lacs)

SI No	BANKS	TRANSPORT OPERATOR					SUME					KVIC(MMS)				
		Total Outg.		Demand	Recovery	Total Overdue	Total Outg.		Demand	Recovery	Total Overdue	Total Outg.		Demand	Recovery	Total Overdue
		No.	Amt.				No.	Amt.				No.	Amt.			
		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	6	26.90	23.75	0.00	23.75
2	Andhra Bank					0.00				0.00						0.00
3	BOB	2	1.65	1.65	0.00	1.65	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
4	BOI	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
5	Canara	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
6	CBI	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	3	18.11	2.01	0.09	1.92
7	Coprporation					0.00				0.00						0.00
8	IB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
9	IDBI	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
10	IOB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
11	P&SB	3	3.90	3.90	0.00	3.90	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
12	SBI	1225	1890.00	658.00	25.00	633.00	0	0.00	0.00	0.00	0.00	570	1039.00	381.00	7.00	374.00
13	UCO	149	307.00	14.00	4.00	10.00	0	0.00	0.00	0.00	0.00	22	128.00	29.00	5.00	24.00
14	UB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	4	16.48	2.65	1.11	1.54
15	UBI	801	1257.96	361.22	52.36	308.86	0	0.00	0.00	0.00	0.00	187	256.33	211.85	49.85	162.00
16	VB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	1	7.30	0.65	0.43	0.22
17	HDFC	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
18	AXIS BANK	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
19	PNB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	16	38.00	22.00	3.00	19.00
20	ICICI	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
21	Syndicate	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
22	BOM															
23	OBC	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
A	ASCB	2180	3460.51	1038.77	81.36	957.41	0	0.00	0.00	0.00	0.00	809	1530.12	672.91	66.48	606.43
24	TGB	960	1120.91	863.08	293.44	569.64	0	0.00	0.00	0.00	0.00	1238	2083.39	1273.77	815.92	457.85
B	ASCB incl.	3140	4581.42	1901.85	374.80	1527.05	0	0.00	0.00	0.00	0.00	2047	3613.51	1946.68	882.40	1064.28
25	ACUB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
26	TCARDB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
27	TSCB	553	500.37	466.79	11.24	455.55	0	0.00	0.00	0.00	0.00	47	29.62	29.62	0.00	29.62
C	Coop. Bank Sub Total	553	500.37	466.79	11.24	455.55	0	0.00	0.00	0.00	0.00	47	29.62	29.62	0.00	29.62
GRAND TOTAL		3693	5081.79	2368.64	386.04	1982.60	0	0.00	0.00	0.00	0.00	2094	3643.13	1976.30	882.40	1093.90

TRIPURA STATE

Agenda Item No- 9

BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 30.06.2016

(Amount in Lacs)

Sl No	BANKS	SEEUY					PMEGP					SWAVALAMBAN				
		Total Outg.		Demand	Recovery	Total Overdue	Total Outg.		Demand	Recovery	Total Overdue	Total Outg.		Demand	Recovery	Total Overdue
		No.	Amt.				No.	Amt.				No.	Amt.			
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1	A.B.	0	0.00	0.00	0.00	0.00	29	45.18	8.75	0.50	8.25	16	21.75	5.25	0.50	4.75
2	Andhra Bank					0.00	13	21.02	1.13	0.88	0.25	13	8.54	0.81	0.73	0.08
3	BOB	0	0.00	0.00	0.00	0.00	49	101.63	10.16	8.60	1.56	40	116.25	11.62	7.52	4.10
4	BOI	0	0.00	0.00	0.00	0.00	19	29.15	6.89	4.23	2.66	18	20.05	4.80	2.90	1.90
5	Canara	0	0.00	0.00	0.00	0.00	90	183.92	160.30	127.14	33.16	163	163.12	106.01	57.11	48.90
6	CBI	0	0.00	0.00	0.00	0.00	57	136.68	28.61	4.27	24.34	65	118.28	26.22	2.13	24.09
7	Coprporation					0.00	8	13.04	0.32	0.00	0.32	3	2.52	0.07	0.00	0.07
8	IB	0	0.00	0.00	0.00	0.00	35	55.62	11.35	1.24	10.11	21	32.24	6.61	0.75	5.86
9	IDBI	0	0.00	0.00	0.00	0.00	2	14.97	14.97	2.15	12.82	1	1.30	1.30	0.00	1.30
10	IOB	0	0.00	0.00	0.00	0.00	14	32.98	7.53	2.52	5.01	27	23.09	5.39	1.65	3.74
11	P&SB	3	7.16	7.16	0.00	7.16	22	47.90	2.65	0.55	2.10	10	10.05	2.95	0.65	2.30
12	SBI	0	0.00	0.00	0.00	0.00	1806	4162.00	438.00	12.00	426.00	1572	1724.00	430.00	8.00	422.00
13	UCO	0	0.00	0.00	0.00	0.00	195	281.94	59.00	11.00	48.00	175	290.00	19.00	7.65	11.35
14	UB	0	0.00	0.00	0.00	0.00	120	501.02	131.70	4.51	127.19	185	440.18	212.37	7.41	204.96
15	UBI	0	0.00	0.00	0.00	0.00	2071	3895.21	2360.25	895.50	1464.75	673	941.63	412.75	129.74	283.01
16	VB	0	0.00	0.00	0.00	0.00	25	51.26	6.92	0.91	6.01	14	23.29	8.90	0.75	8.15
17	HDFC	0	0.00	0.00	0.00	0.00	1	2.29	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
18	AXIS BANK	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
19	PNB	0	0.00	0.00	0.00	0.00	17	47.00	21.00	3.00	18.00	12	18.00	7.60	2.50	5.10
20	ICICI	0	0.00	0.00	0.00	0.00	2	1.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
21	Syndicate Bank	0	0.00	0.00	0.00	0.00	38	65.01	6.00	1.73	4.27	25	21.06	8.00	1.50	6.50
22	BOM						1	0.15	0.15	0.01	0.14	4	10.57	10.57	0.03	10.54
23	OBC	0	0.00	0.00	0.00	0.00	11	10.87	4.78	1.35	3.43	9	8.17	0.87	0.35	0.52
A	ASCB excl.RRB	3	7.16	7.16	0.00	7.16	4625	9699.84	3280.46	1082.09	2198.37	3046	3994.09	1281.09	231.87	1049.22
24	TGB	0	0.00	0.00	0.00	0.00	2135	3422.10	1469.57	529.09	940.48	3546	4111.53	1972.18	923.57	1048.61
B	ASCB incl. RRB	3	7.16	7.16	0.00	7.16	6760	13121.94	4750.03	1611.18	3138.85	6592	8105.62	3253.27	1155.44	2097.83
25	ACUB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
26	TCARDB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
27	TSCB	0	0.00	0.00	0.00	0.00	898	2097.35	524.34	80.51	443.83	1835	2142.13	635.53	120.83	514.70
C	Coop. Bank Sub Total	0	0.00	0.00	0.00	0.00	898	396.18	37.33	47.09	-9.76	625	518.25	158.35	143.23	15.12
Grand Total		3	7.16	7.16	0.00	7.16	7658	13518.12	4787.36	1658.27	3129.09	7217	8623.87	3411.62	1298.67	2112.95

TRIPURA STATE

Agenda Item No-9

BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 30.06.2016

(Amount in Lacs)

SI No.	BANKS	D.R.I.					SHG					IRDP				
		Total Outg.		Demand	Recovery	Total Overdue	Total Outg.		Demand	Recovery	Total Overdue	Total Outg.		Demand	Recovery	Total Overdue
		No.	Amt.				No.	Amt.				No.	Amt.			
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	
1	A.B.					0.00					0.00					0.00
2	Andhra Bank					0.00					0.00					0.00
3	BOB					0.00	8	16.15	1.62	1.49	0.13	0	0.00	0.00	0.00	0.00
4	BOI					0.00					0.00					0.00
5	Canara	110	25.20	14.20	2.65	11.55					0.00					0.00
6	CBI					0.00					0.00					0.00
7	Coprporation					0.00					0.00					0.00
8	IB					0.00					0.00					0.00
9	IDBI					0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
10	IOB					0.00					0.00					0.00
11	P&SB					0.00					0.00					0.00
12	SBI	611	110.48	10.58	3.41	7.17	3035	3852.00	873.00	137.00	736.00	365	54.22	49.00	0.00	49.00
13	UCO					0.00	351	248.42	55.00	6.35	48.65					0.00
14	UB					0.00					0.00					0.00
15	UBI	620	75.43	54.25	12.44	41.81	2318	1391.41	730.80	193.52	537.28	0	0.00	0.00	0.00	0.00
16	VB					0.00					0.00					0.00
17	HDFC															
18	AXIS BANK					0.00					0.00					0.00
19	PNB					0.00					0.00					0.00
20	ICICI					0.00					0.00					0.00
21	Syndicate Bank					0.00					0.00					0.00
22	BOM															
23	OBC															
A	ASCB excl.RRB	1341	211.11	79.03	18.50	60.53	5712	5507.98	1660.42	338.36	1322.06	365	54.22	49.00	0.00	49.00
24	TGB					0.00	12543	6708.85	2128.57	846.01	1282.56	0	0.00	0.00	0.00	0.00
B	ASCB incl.	1341	211.11	79.03	18.50	60.53	18255	12216.83	3788.99	1184.37	2604.62	365	54.22	49.00	0.00	49.00
25	ACUB					0.00					0.00					0.00
26	TCARDB					0.00					0.00					0.00
27	TSCB					0.00	5681	698.93	125.00	73.48	51.52	39	68.38	68.38	0.00	68.38
C	Coop. Bank Sub Total	0	0	0	0	0.00	5681	698.93	125.00	73.48	51.52	39	68.38	68.38	0.00	68.38
GRAND TOTAL		1341	211.11	79.03	18.50	60.53	23936	12915.76	3913.99	1257.85	2656.14	404	122.60	117.38	0.00	117.38

Tripura State

Agenda Item No. 9

Joint recovery drive conducted with the involvement of Govt. Authorities during the year 2016-17 (As on 30.06.2016)

(Amt. in Lakhs)

Sl.No.	Name of Bank	No of recovery drives conducted	Recovery made up to 30.06.2016	
		No.	No.	Amt.
1	2	3	4	5
1	Allahabad Bank	0	0	0.00
2	Bank of Baroda	0	0	0.00
3	Bank of India	0	0	0.00
4	Canara Bank	0	0	0.00
5	Central Bank of India	0	0	0.00
6	Indian Bank	0	0	0.00
7	Indian Overseas Bank	0	0	0.00
8	Punjab & Sind Bank	0	0	0.00
9	State Bank of India	4	38	11.00
10	UCO Bank	3	160	23.44
11	Union Bank of India	0	0	0.00
12	United Bank of India	1	10	2.82
13	Vijaya Bank	0	0	0.00
14	Punjab National Bank	0	0	0.00
15	Tripura Gramin Bank	0	0	0.00
16	Agartala Urban Coop.Bank	0	0	0.00
17	Tripura Coop.Agri.Rural Dev.Bank	0	0	0.00
18	Tripura State Coop.Bank.	0	0	0.00
	TOTAL :	8	208	37.26

PDR certificate cases as on 30.06.2016

(Rs / Lacs)

As on	Cases pending		Recovery made during the current year.	
	No.	Amt.	No.	Amt.
30.06.2016	2383	2437.88	128	59.71

Bank wise position of Certificate cases (PDR Act) as on 30.06.2016 is furnished in the annexure.

Tripura State

Agenda Item No. 9

Statement showing the filing and disposal of cases under PDR up to 30.06.2016

(Rs.in Lakhs)

Sl.No.	Name of the Bank	Cases pending		Recovery made during Current Year	
		No.	Amt.	No.	Amt.
1	2	3	4	5	6
1	Allahabad Bank	4	11.69	0	0.00
2	Bank of Baroda	8	10.25	4	0.80
3	Bank of India	0	0.00	0	0.00
4	Canara Bank	4	3.75	51	8.48
5	Central Bank of India	12	9.11	1	0.05
6	Indian Bank	0	0.00	0	0.00
7	Indian Overseas Bank	0	0.00	0	0.00
8	Punjab & Sind Bank	15	55.91	1	0.01
9	State Bank of India	1065	1564.00	61	35.00
10	Uco Bank	311	244.19	0	0.00
11	Union Bank of India	27	45.37	0	0.00
12	United Bank of India	40	132.75	7	0.47
13	Vijaya Bank	12	5.94	0	0.00
14	Punjab National Bank	0	0.00	0	0.00
15	Tripura Gramin Bank	798	194.82	0	0.00
16	Agartala Urban Coop. Bank	32	7.00	0	0.00
17	Tripura Coop.Agri & Rural Dev.Bank	0	0.00	0	0.00
18	Tripura State Coop. Bank.	55	153.10	3	14.90
	TOTAL :	2383	2437.88	128	59.71

POSITION OF NPA OF BANKS IN THE STATE OF TRIPURA

As on 30.06.2016

Rs. In Crores.

Year	Gross Advance	Gross NPA	
	Amount	Amount	% to Gross NPA
March 2010	2491	154.01	6.18
March 2011	3137	176.04	5.61
March 2012	3857	177.78	4.60
March'2013	4590	251.92	5.48
March'2014	5771	368.13	6.37
March'2015	7108	417.41	5.87
March'2016	8415	490.16	5.82
June' 2016	8115	559.05	6.88

Percentage of gross NPA increased from 5.82% as on March' 2016 to 6.88% as on June' 2016. Amount in absolute terms also increased to Rs 559.05 crore as on 30th June' 2016 from Rs. 490.16 crore as on March'2016. The outstanding amount under Written Off A/Cs (Shadow Register) is around Rs 72.27 crore which if added with the outstanding NPA, the amount of NPA would be Rs 631.32 crore which is 7.78% of the gross advance and seems to be high.

NPA Position and amount outstanding in Shadow Register of Banks in Tripura as on 30.06.2016 is furnished in the Annexure.

TRIPURA STATE
NPA Position of Banks in Tripura as on 30.06.2016

Agenda item No. 10
(Amt. in lacs)

SI No	Name of Bank	Agriculture	MSME	OPS	Total Prised	Non- Prised	Total NPA
1	2	3	4	5	6	7	8
1	Allahabad Bank	4.95	48.60	46.33	99.88	37.10	136.98
2	Andhra Bank	0.00	1.30	0.00	1.30	0.00	1.30
3	Bank of Baroda	0.00	314.66	52.19	366.85	295.07	661.92
4	Bank of India	8.65	19.88	82.03	110.56	1.56	112.12
5	Bank of Maharashtra	3.06	6.84	0.00	9.90	0.00	9.90
6	Bharatiya Mahila Bank	0.00	0.25	0.00	0.25	0.00	0.25
7	Canara Bank	13.85	79.33	46.54	139.72	76.49	216.21
8	Central Bank of India	0.00	308.01	253.93	561.94	0.00	561.94
9	Corporation Bank	0.00	1.70	0.00	1.70	0.13	1.83
10	Indian Bank	33.79	1.28	16.23	51.30	0.00	51.30
11	IDBI BANK	773.63	957.24	54.58	1785.45	27.32	1812.77
12	Indian Overseas Bank	0.00	452.07	2.52	454.59	52.47	507.06
13	Oriental Bank of Commerce	0.13	21.46	0.00	21.59	0.00	21.59
14	Punjab & Sind Bank	0.95	47.97	16.86	65.78	2.45	68.23
15	Punjab National Bank	17.25	180.55	12.20	210.00	5.11	215.11
16	State Bank of India	1656.00	4801.00	735.00	7192.00	2010.00	9202.00
17	Syndicate Bank	3.57	118.37	114.04	235.98	2.09	238.07
18	Union Bank of India	0.67	106.27	50.17	157.11	51.13	208.24
19	United Bank of India	1544.11	3216.38	3531.37	8291.86	102.35	8394.21
20	UCO Bank	31.00	5886.00	1008.60	6925.60	225.00	7150.60
21	Vijaya Bank	0.71	101.25	2.53	104.49	1.49	105.98
A	Sub-Total PUBLIC sec Bank	4092.32	16670.41	6025.12	26787.85	2889.76	29677.61
22	AXIS BANK	0.00	0.00	0.00	0.00	0.00	0.00
23	Bandhan Bank	0.00	0.00	0.00	0.00	0.00	0.00
24	Federal Bank	0.00	0.00	0.00	0.00	0.00	0.00
25	HDFC	2.37	180.90	0.00	183.27	836.16	1019.43
25	ICICI	0.00	0.00	0.00	0.00	0.00	0.00
26	Indusind Bank	3.14	55.88	0.00	59.02	79.62	138.64
27	Kotak Mahindra Bank Ltd	0.00	0.00	0.00	0.00	0.00	0.00
28	South Indian Bank	0.00	0.00	0.00	0.00	0.00	0.00
29	YES Bank	0.00	0.00	0.00	0.00	0.00	0.00
B	Sub Total Pvt. Sec Bank	5.51	236.78	0.00	242.29	915.78	1158.07
30	TGB	11080.00	4674.00	2378.00	18132.00	1598.00	19730.00
C	Sub Total RRB	11080.00	4674.00	2378.00	18132.00	1598.00	19730.00
31	ACUB	0.00	0.00	245.67	245.67	122.65	368.32
32	TCARDB	221.88	0.00	683.32	905.20	0.00	905.20
33	TSCB	944.15	1159.72	967.33	3071.20	995.08	4066.28
D	Sub-Total Coop. Bank	1166.03	1159.72	1896.32	4222.07	1117.73	5339.80
GRAND TOTAL		16343.86	22740.91	10299.44	49384.21	6521.27	55905.48

TRIPURA STATE

Position of Technically Written off A/Cs of Banks in Tripura as on 30.06.2016

Agenda Item No.10

SI.No.	BANKS	ACs written off since inception		Amount Outstanding	
		No of A/Cs	Amount	No of A/Cs	Amount
1	2	3	4	5	6
1	Allahabad Bank	1375	89.75	1375	89.75
2	Andhra Bank	0	0.00	0	0.00
3	Bank of Baroda	126	95.85	126	95.85
4	Bank of Maharashtra	0	0.00	0	0.00
5	Bank of India	31	13.40	31	13.40
6	Canara Bank	0	0.00	0	0.00
7	Central Bank of India	287	216.00	287	216.00
8	Indian Bank	129	66.59	129	66.59
9	IDBI BANK	0	0.00	0	0.00
10	Indian Overseas Bank	22	7.52	22	7.52
11	Punjab & Sind Bank	52	94.22	52	94.22
12	Punjab National bank	0	0.00	0	0.00
13	State Bank of India	42143	19127.42	2107	1913.54
14	Syndicate Bank	0	0.00	0	0.00
15	UCO Bank	132	143.45	132	143.45
16	United Bank of India	48896	4012.14	28274	2178.15
17	Union Bank of India	214	123.05	214	123.05
18	Vijaya Bank	0	0.00	0	0.00
19	Oriental Bank of Commerce	0	0.00	0	0.00
20	Corporation Bank	0	0.00	0	0.00
A	Sub-Total PUBLIC sec Bank	93407	23989.39	32749	4941.52
21	AXIS BANK	2	57.39	2	57.39
22	ICICI	0	0.00	0	0.00
23	HDFC	0	0.00	0	0.00
24	South Indian Bank	0	0.00	0	0.00
25	INDUSIND	0	0.00	0	0.00
26	YES Bank	0	0.00	0	0.00
B	Sub Total PRIVATE Sec bank	2	57.39	2	57.39
27	Tripura Gramin Bank	114061	6606.59	54531	2228.00
C	Sub Total RRB	114061	6606.59	54531	2228.00
28	ACUB	0	0.00	0	0.00
29	TCARDB	0	0.00	0	0.00
30	TSCB	0	0.00	0	0.00
D	Sub-Total Coop. Bank	0	0.00	0	0.00
GRAND TOTAL		207470	30653.37	87282	7226.91

STATUS OF GOVT. SPONSORED SCHEMES & NPA GENERATED THEREOF

		PMRY				PMEGP				SWAVALAMBAN			
		A/Cs Outstanding	Outstd. Balance as on 30.06.16	NPA A/Cs	Amt. Outstd. As on 30.06.16	A/Cs Outstanding	Outstd. Balance as on 30.06.16	NPA A/Cs	Amt. Outstd. As on 30.06.16	A/Cs Outstanding	Outstd. Balance as on 30.06.16	NPA A/Cs	Amt. Outstd. As on 30.06.16
1	Allahabad Bank					16	15.43	4	4.11	5	4.75	2	2.00
2	Andhra Bank	20	7.45			13	21.02	1	1.30	13	8.54	0	0.00
3	Bank of Baroda					49	101.63	6	6.84	40	116.25	6	4.01
4	Bank of Maharashtra					2	6.00	0	0.00	6	12.32	4	8.76
5	Bank of India					1	4.75	0	0.00	10	19.20	0	0.00
6	Canara Bank					90	146.10	79	110.15	164	163.12	145	162.07
7	Central Bank of India	165	74.72	98	55.16	59	138.23	17	16.16	65	118.28	22	17.23
8	CORPORATION BANK					8	14.34	3	2.52	1	0.92	0	0.00
9	Indian Bank	0	0.00	0	0.00		55.62	12	15.13	21	32.24	2	2.52
10	IDBI BANK					5	18.78	5	18.78			1	6.06
11	IOB	10	29.03	6	13.73	20	34.58	12	15.96	39	52.75	15	13.65
12	PNB	2	2.30	2	2.30	20	55.30	9	26.40	16	22.60	5	7.80
13	P&SB	17	63.90	17	63.90	22	47.90	9	13.10	10	10.05	4	3.65
14	SBI	2420	2429.00	572	1019.00	1725	4162.00	352	1685.00	1572	1724.00	351	782.00
15	SYNDICATE BANK					38	65.01	10	11.48	9	8.76	3	6.20
16	OBC					16	13.67	4	10.93	6	8.03	2	1.59
17	UBI	2884	2024.52	2770	1925.75	2324	4183.97	454	759.70	673	941.63	199	292.50
18	Union Bank of Inida	0	0.00	0	0.00	67	274.16	28	52.37	115	306.82	41	55.73
19	UCO Bank	485	243.00	485	243.00	273	934.00	31	124.00	248	612.50	33	121.00
20	Vijaya Bank	2	3.10	0	0.00	25	48.33	8	12.44	14	21.15	1	0.35
	ASCB of PSBs Sub-Total	6005	4877.02	3950	3322.84	4773	10340.82	1044	2886.37	3027	4183.91	836	1487.12
21	AXIS BANK					5	10.40	4	3.57				
22	HDFC BANK					1	2.99	0	0.00				
23	ICICI					1	0.35	0	0.00				
24	INDUSIND BANK												
25	SOUTH INDIAN BANK												
26	Yes Bank												
27	Federal Bank												
28	Kotak Mahindra												
	ASCB of Pvt s Sub-Total	0	0.00	0	0.00	7	13.74	4	3.57	0	0.00	0	0.00
29	TGB	0	0.00	0	0.00	2135	3422.10	787	1382.42	3546	4111.53	566	915.30
	TGBs Sub-Total	0	0.00	0	0.00	2135	3422.10	787	1382.42	3546	4111.53	566	915.30
30	ACUB												
31	TCARDB												
32	TSCB Ltd					901	2097.35	177	219.12	1835	2142.13	415	258.40
	ASCB of Coop Sub-Total	0	0.00	0	0.00	901	2097.35	177	219.12	1835	2142.13	415	258.40
	GRAND TOTAL	6005	4877.02	3950	3322.84	7816	15874.01	2012	4491.48	8408	10437.57	1817	2660.82

Agenda Item NO: 11

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

(Amt. Rs in Crore)

Parameters	June'2015	March'2016	June'2016	Variation over June' 2015	
				Amount	% of increase
Deposit	16885.07	18724.08	18183.51	1298.44	8
Advance	6988.83	8415.05	8114.73	1125.90	16
CD Ratio	41	45	45		4
Investments	2479.44	4112.21	3618.55	1139.11	46
(C+I)D Ratio with Inv.	56	67	65		+9
RIDF*	200.00	200.00	275.00		
CD Ratio with RIDF #	43	46	46		+3
Govt. fund lying with Banks	2255.03	3204.91	3048.87	793.84	35
CD ratio without Govt. Fund	48	54	54	-	+6
Credit in flow from outside the state	452.95	588.62	588.62	135.67	30
CD Ratio including Govt. Deposit with Credit inflow	44	48	48	-	+4
CD ratio excluding Govt. Dep. including credit inflow	51	58	58	-	+7
Priority Sector Credit (PSC)	5060.91	6162.78	6552.89	1491.98	29
% of PSC to ANBC *	71	87	94		+23
Sectoral deployment of PSC: 1. Agriculture	1485.60	2304.85	2610.52	1124.92	76
% of Agriculture Adv. to ANBC	21	37	37		+16
2.MSME	2398.44	2694.85	2630.08	231.64	10
3.Other Prisec	1176.88	1163.08	1312.28	135.40	+12
PSC to major sub-sectors: (i)Weaker section	2443.33	3390.70	3683.22	1239.89	51
% of weaker section credit to ANBC	34	48	53		+19
II) SC	573.60	757.10	767.12	193.52	+34
III) ST	998.86	1157.46	1186.03	187.17	19
IV) Women Entrepreneur	889.24	1414.33	1429.29	540.05	+61
% of women credit to ANBC	13	20	20		+7
V) Minority Community	261.72	282.73	287.76	26.04	+10
% to Total Prisec Advance	5	5	4		-1

ANBC= Adjusted Net Bank Credit,(ANBC as on June 2015– Rs.6988.83 crore).

TRIPURA STATE

Agenda item No. 11

BANK-WISE & POPULATION GROUP-WISE BRANCH NETWORK AND DEPOSIT AS ON 30.06.2016

(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	426.70	217.05	8709.02	9352.77
2	Andhra Bank	0	0	1	1	0.00	0.00	1297.07	1297.07
3	Bank of Baroda	1	0	3	4	1060.14	0.00	22939.24	23999.38
4	Bank of India	7	4	2	13	2123.96	4216.49	8782.14	15122.59
5	Bank of Maharashtra	0	0	1	1	0.00	0.00	354.92	354.92
6	Bharatiya Mahila Bank	1	0	1	2	85.02	0.00	3691.66	3776.68
7	Canara Bank	3	7	3	13	2952.39	3125.02	18180.66	24258.07
8	Central Bank of India	1	3	3	7	2971.95	1191.14	10253.38	14416.47
9	Corporation Bank	0	1	1	2	0.00	332.47	4173.34	4505.81
10	Dena Bank	0	0	1	1	0.00	0.00	217.69	217.69
11	Indian Bank	1	0	2	3	74.70	0.00	12251.04	12325.74
12	IDBI BANK	3	3	1	7	927.00	7005.00	13481.00	21413.00
13	Indian Overseas Bank	2	2	1	5	1220.03	429.93	10979.50	12629.46
14	Oriental Bank of Commerce	0	1	1	2	0.00	98.00	2384.00	2482.00
15	Punjab & Sind Bank	1	0	1	2	111.00	0.00	2141.00	2252.00
16	Punjab National Bank	1	0	1	2	414.26	0.00	3744.92	4159.18
17	State Bank of India	29	17	14	60	48183.00	141468.00	289727.00	479378.00
18	Syndicate Bank	3	2	1	6	411.77	1029.36	3084.00	4525.13
19	Union Bank of India	1	3	3	7	548.65	3572.94	41354.69	45476.28
20	United Bank of India	42	8	12	62	94116.28	67812.35	96848.93	258777.56
21	UCO Bank	12	9	5	26	25243.00	8974.00	61006.00	95223.00
22	Vijaya Bank	1	0	3	4	0.00	0.00	22601.09	22601.09
A	Sub Total of Public Sec. Bank	110	61	62	233	180869.85	239471.75	638202.29	1058543.89
23	AXIS BANK	0	4	3	7	0.00	6662.08	30713.42	37375.50
24	Bandhan Bank	12	8	3	23	3543.00	3625.00	4937.00	12105.00
25	Federal Bank	0	0	1	1	0.00	0.00	3133.28	3133.28
26	HDFC	0	2	3	5	0.00	1784.91	6964.04	8748.95
27	ICICI	1	6	1	8	635.81	2598.23	5276.96	8511.00
28	Indusind Bank	0	1	1	2	0.00	997.54	2278.12	3275.66
29	Kotak Mahindra Bank	0	0	1	1	0.00	0.00	2359.02	2359.02
30	South Indian Bank	0	0	1	1	0.00	0.00	4126.30	4126.30
31	YES Bank	0	0	1	1	0.00	0.00	29.70	29.70
B	Sub Total of Pvt. Sec. Bank	13	21	15	49	4178.81	15667.76	59817.84	79664.41
32	Tripura Gramin Bank	101	30	13	144	173296.00	135325.00	165094.00	473715.00
C	Sub Total of RRB	101	30	13	144	173296.00	135325.00	165094.00	473715.00
33	ACUB	0	1	2	3	0.00	201.57	3445.22	3646.79
34	TCARDB	1	3	1	5	0.00	0.00	0.00	0.00
35	TSCB	40	12	11	63	51452.36	49191.75	102136.59	202780.70
D	Sub Total of Coop.Banks	41	16	14	71	51452.36	49393.32	105581.81	206427.49
GRAND TOTAL		265	128	104	497	409797.02	439857.83	968695.94	1818350.79

TRIPURA STATE

Agenda item No. 11

BANK-WISE & POPULATION GROUP-WISE ADVANCE AND CD RATIO AS ON 30.06.2016

Amt. in lakh

Sl No.	BANKS	ADVANCES				CREDIT DEPOSIT RATIO (%)				Investment	Credit + Investment Deposit Ratio (%)	
		Rural	Semi urban	Urban	TOTAL	Rural	Semi urban	Urban	Total			
1	2	3	4	5	6	7	8	9	10	11	12	
1	Allahabad Bank	69.47	74.51	2164.69	2308.67	16	0	25	25		25	
2	Andhra Bank	0.00	0.00	141.70	141.70	0	0	11	11		11	
3	Bank of Baroda	347.26	0.00	6931.13	7278.39	33	0	30	30		30	
4	Bank of India	2063.17	4249.76	5782.30	12095.23	97	101	66	80		80	
5	Bank of Maharashtra	0.00	0.00	188.55	188.55	0	0	53	53		53	
6	Bharatiya Mahila Bank	138.00	0.00	468.66	606.66	0	0	13	16		16	
7	Canara Bank	723.54	2356.02	7030.66	10110.22	25	75	39	42		42	
8	Central Bank of India	470.68	570.19	4358.01	5398.88	16	48	43	37		37	
9	Corporation Bank	0.00	34.99	339.85	374.84	0	11	8	8		8	
10	Dena Bank	0.00	0.00	44.34	44.34	0	0	20	20		20	
11	Indian Bank	16.42	0.00	1692.84	1709.26	22	0	14	14		14	
12	IDBI BANK	447.48	1507.00	3065.56	5020.04	48	22	23	23		23	
13	Indian Overseas Bank	207.41	152.54	2700.86	3060.81	17	35	25	24		24	
14	Oriental Bank of Commerce	0.00	15.00	308.00	323.00	0	0	13	13		13	
15	Punjab & Sind Bank	75.00	0.00	456.00	531.00	68	0	21	24		24	
16	Punjab National Bank	105.19	0.00	1997.90	2103.09	25	0	53	51		51	
17	State Bank of India	59272.00	63934.00	79925.00	203131.00	123	45	28	42		42	
18	Syndicate Bank	198.75	682.43	1317.99	2199.17	48	66	43	49		49	
19	Union Bank of India	86.02	1183.89	9614.31	10884.22	16	33	23	24		24	
20	United Bank of India	39229.21	22096.52	46889.63	108215.36	42	33	48	42		42	
21	UCO Bank	6621.24	1696.88	15908.70	24226.82	26	19	26	25		25	
22	Vijaya Bank	0.00	0.00	2639.18	2639.18	0	0	12	12		12	
A	Sub Total of Public Sec. Bank	110070.84	98553.73	193965.86	402590.43	61	41	30	38	0.00	38	
23	AXIS BANK	0.00	118.70	1576.80	1695.50	0	2	5	5		5	
24	Bandhan Bank	35742.00	25061.00	10868.00	71671.00	1009	691	220	592			
25	Federal Bank	0.00	0.00	467.12	467.12	0	0	15	15		15	
26	HDFC	0.00	3401.26	9385.62	12786.88	0	191	135	146		146	
27	ICICI	275.86	1043.78	768.36	2088.00	43	40	15	25		25	
28	Indusind Bank	0.00	6100.59	4672.75	10773.34	0	612	205	329		329	
29	Kotak Mahindra Bank	0.00	0.00	33.37	33.37	0	0	1	1		1	
30	South Indian Bank	0.00	0.00	1079.22	1079.22	0	0	26	26		26	
31	YES Bank	0.00	0.00	0.00	0.00	0	0	0	0	382.35	1287	
B	Sub Total of Pvt. Sec. Bank	36017.86	35725.33	28851.24	100594.43	862	228	48	126	382.35	127	
32	Tripura Gramin Bank	103103.00	57701.00	25446.00	186250.00	59	43	15	39	346234.00	112	
C	Sub Total of RRB	103103.00	57701.00	25446.00	186250.00	59	43	15	39	346234.00	112	
33	ACUB	0.00	53.95	1568.24	1622.19	0	27	46	44	1898.69	97	
34	TCARDB	0.00	1558.22	656.20	2214.42	0	0	0	0		0	
35	TSCB	84496.62	20770.74	12933.91	118201.27	164	42	13	58	13340.10	65	
D	Sub Total of Coop.Banks	84496.62	22382.91	15158.35	122037.88	164	45	14	59	15238.79	67	
GRAND TOTAL		333688.32	214362.97	263421.45	811472.74	81	49	27	45	361855.14	65	
TOTAL RESOURCES SUPPORT PROVIDED TO STATE UNDER RIDF:						27500.00			C.D. Ratio With RIDF		46	

TRIPURA STATE

Agenda Item No. 11

BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 30.06.2016

(Amt. in lacs)

Sl.No.	BANKS	Agril & Allied Activities		MSME		OTHER PRISEC		Total PRISEC		TFA as % of ANBC	PS Cr. As % to ANBC
		Total Finance		A/c.	Amt.	A/c.	Amt.	A/c.	Amt.		
		A/c.	Amt.								
1	2	3	4	6	7	9	10	12	13	14	15
1	Allahabad Bank	144	174.73	203	1106.48	123	738.54	470	2019.75	8	96
2	Andhra Bank	0	0.00	45	48.88	8	27.75	53	76.63	0	95
3	Bank of Baroda	85	404.20	477	3170.77	160	792.06	722	4367.03	5	56
4	Bank of India	489	3642.40	1114	5445.38	377	923.54	1980	10011.32	40	111
5	Bank of Maharashtra	1	3.06	28	105.36	2	15.67	31	124.09	4	161
6	Bharatiya Mahila Bank	8	5.20	435	231.33	128	299.12	571	535.65	4	446
7	Canara Bank	1241	461.87	1190	1983.47	433	1163.61	2864	3608.95	6	44
8	Central Bank of India	811	813.23	560	2495.81	501	1720.54	1872	5029.58	17	108
9	Corporation Bank	25	17.74	151	233.96	68	83.54	244	335.24	6	108
10	Dena Bank	0	0.00	1	2.00	14	15.11	15	17.11	0	61
11	Indian Bank	5	45.93	136	1050.66	87	356.26	228	1452.85	3	97
12	IDBI BANK	3778	1753.00	299	2373.17	325	301.79	4402	4427.96	58	145
13	Indian Overseas Bank	79	58.04	482	1381.22	34	193.03	595	1632.29	1	35
14	Oriental Bank of Commerce	2	0.13	69	172.60	23	56.87	94	229.60	0	94
15	Punjab & Sind Bank	11	9.60	183	286.50	74	152.36	268	448.46	2	103
16	Punjab National Bank	35	54.50	166	1625.00	39	110.50	240	1790.00	3	96
17	State Bank of India	102534	71014.00	34475	79809.00	8241	14325.82	145250	165148.82	36	84
18	Syndicate Bank	135	95.74	588	1110.43	112	271.61	835	1477.78	5	83
19	Union Bank of India	510	602.68	791	4108.76	302	1328.41	1603	6039.85	6	61
20	United Bank of India	69313	23535.25	13938	63813.39	2603	10154.23	85854	97502.87	22	92
21	UCO Bank	7780	3764.59	2543	12467.29	1048	4511.59	11371	20743.47	19	102
22	Vijaya Bank	131	150.96	379	1907.56	128	317.15	638	2375.67	6	102
A	Sub Total of Public Sec. Bank	187117	106606.85	58253	184929.02	14830	37859.10	260200	329394.97	28	87
23	AXIS BANK	39	125.00	371	6949.00	67	61.40	477	7135.40	0	26
24	Bandhan Bank	160536	31871.00	76494	24071.00	54248	14710.00	291278	70652.00	0	0
25	Federal Bank	40	23.70	15	190.30	0	0.00	55	214.00	5	46
26	HDFC	10936	4358.55	8382	3669.57	249	46.19	19567	8074.31	46	86
27	ICICI	4311	1772.00	20	14.00	2	11.00	4333	1797.00	80	81
28	Indusind Bank	592	983.93	2718	6233.45	0	0.00	3310	7217.38	8	59
29	Kotak Mahindra Bank	0	0.00	1	28.77	0	0.00	1	28.77	0	113
30	SOUTH INDIAN BANK	1	20.72	15	602.40	58	186.99	74	810.11	3	109
31	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0
B	Sub Total of Pvt. Sec. Bank	176455	39154.90	88016.00	41758.49	54624	15015.58	319095	95928.97	75	183
32	Tripura Gramin Bank	215801	47237.00	29412	28371.00	26053	64243.00	271266	139851.00	29	85
C	Sub Total of RRB	215801	47237.00	29412	28371.00	26053	64243.00	271266	139851.00	29	85
33	ACUB	0	0.00	0	0.00	671	1471.56	671	1471.56	0	82
34	TCARDB	1365	522.25	0	0.00	1918	1667.78	3283	2190.03	22	92
35	TSCB	111127	67530.98	19668	7949.59	4354	10971.47	135149	86452.04	69	88
D	Sub Total of Coop.Banks	112492	68053.23	19668	7949.59	6943	14110.81	139103	90113.63	66	88
GRAND TOTAL		691865	261051.98	195349	263008.10	102450	131228.49	989664	655288.57	37	94

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

TRIPURA STATE

Agenda Item No. 11

BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 30.06.2016

(Amt. in Lakhs)

Sl.No.	BANKS	Advances for SC		Advance for ST		Advance for OBC		Advances to Weaker Section		Advances to Weaker Section as % of ANBC	Advance for Women Entrepreneurs		Advance for Minority Community		Advance to Physically Handicapped	
		A/c.	Amt.	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.		%	A/c.	Amt.	A/c.	Amt.	A/c.
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1	Allahabad Bank	95	248.15	140	510.45	48	210.25	395	1405.45	66	176	342.03	35	94.15	2	0.42
2	Andhra Bank	6	14.00	0	0.00	0	0.00	7	6.60	8	3	2.29	1	1.00	0	0.00
3	Bank of Baroda	70	334.08	40	159.35	32	90.47	97	712.13	9	39	41.00	6	8.30	0	0.00
4	Bank of India	132	230.60	190	103.80	44	48.46	236	336.93	4	164	302.18	44	21.24	0	0.00
5	Bank of Maharashtra	11	18.50	0	0.00	0	0.00	10	18.05	23	8	13.01	0	0.00	0	0.00
6	Bharatiya Mahila Bank	0	0.00	0	0.00	0	0.00	26	12.50	10	18	19.70	0	0.00	0	0.00
7	Canara Bank	616	552.65	445	236.85	376	533.22	1595	1116.89	14	93	50.32	1041	474.71	36	6.40
8	Central Bank of India	267	97.82	241	128.01	139	76.68	593	706.73	15	218	249.27	27	19.18	2	1.03
9	Corporation Bank	15	18.00	12	16.00	35	60.00	42	53.18	17	22	31.00	4	6.01	0	0.00
10	Dena Bank	0	0.00	0	0.00	0	0.00	12	4.55	16	0	0.00	0	0.00	0	0.00
11	Indian Bank	21	31.71	35	49.64	25	34.67	90	128.52	9	8	12.21	8	12.71	0	0.00
12	IDBI BANK	127	512.18	2264	600.00	23	74.96	2391	1112.18	37	79	865.00	150	40.00	0	0.00
13	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	6	20.40	0	0	0.00	0	0.00	0	0.00
14	Oriental Bank of Commerce	2	0.86	0	0.00	39	9.20	45	11.49	5	19	33.49	1	1.00	0	0.00
15	Punjab & Sind Bank	26	42.50	10	12.15	4	3.50	47	61.10	14	15	17.00	4	5.00	0	0.00
16	Punjab National Bank	0	0.00	0	0.00	0	0.00	150	156.26	8	0	0.00	0	0.00	0	0.00
17	State Bank of India	24490	23020.00	47678	38142.00	10012	16000.00	67229	49544.00	25	35379	29011.00	10971	10422.00	379	432.00
18	Syndicate Bank	50	72.27	41	93.00	0	0.00	87	233.00	13	179	102.80	101	71.10	0	0.00
19	Union Bank of India	131	266.31	50	59.11	98	81.63	333	578.18	6	181	273.19	31	49.12	0	0.00
20	United Bank of India	19553	7398.25	27053	8200.20	5981	6503.72	61058	39056.39	37	41256	19726.58	9429	4503.67	359	70.56
21	UCO Bank	3084	5805.14	1567	510.81	1310	1180.00	6789	11211.00	55	727	1028.00	567	789.00	19	6.25
22	Vijaya Bank	67	194.58	38	142.16	35	41.40	151	397.39	17	60	37.66	58	143.00	4	2.81
A	Sub Total of Public Sec. Bank	48763	38857.60	79804	48963.53	18201	24948.16	141389	106882.92	28	78644	52157.73	22478	16661.19	801	519.47
23	AXIS BANK	2	1.83	1	0.28	0	0.00	6	20.27	0	76	88.61	9	31.26	0	0.00
24	Bandhan Bank	58421	11037.59	50185	9317.56	42198	7809.56	291278	70652.00	0	238263	45019.56	1459	268.48	0	0.00
25	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0.00
26	HDFC	216	148.38	246	844.14	0	0.00	18482	4557.95	48	17228	3093.15	2354	509.48	0	0.00
27	ICICI	2040	783.00	134	67.00	0	0.00	3031	1145.00	52	1148	516.00	304	105.00	0	0.00
28	Indusind Bank	294	565.37	266	411.33	0	0.00	1388	1459.67	12	0	0.00	601	1756.35	0	0.00
29	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0.00
30	SOUTH INDIAN BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0.00
31	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0.00
B	Sub Total of Pvt. Sec. Bank	60973	12536.17	50832	10640.31	42198	7809.56	314185	77834.89	149	256715	48717.32	4727	2670.57	0	0.00
32	Tripura Gramin Bank	31366	17818.00	83612	39743.00	16071	5963.00	200719	127398.00	78	92684	30768.00	24194	8004.00	84	25.00
C	Sub Total of RRB	31366	17818.00	83612	39743.00	16071	5963.00	200719	127398.00	78	92684	30768.00	24194	8004.00	84	25.00
33	ACUB	119	206.18	132	361.50	0	0.00	31	12.08	1	139	293.50	6	4.85	4	8.12
34	TCARDB	0	0.00	0	0	0	0	0	0	0	0	0.00	0	0	0	0
35	TSCB	18215	7293.75	37389	18894.50	31137	15668.50	89063	56193.83	57	19987	10992.85	3363	1435.10	431	215.50
D	Sub Total of Coop.Banks	18334	7499.93	37521	19256.00	31137	15668.50	89094	56205.91	55	20126	11286.35	3369	1439.95	435	223.62
	GRAND TOTAL	159436	76711.70	251769	118602.84	107607	54389.22	745387	368321.72	53	448169	142929.40	54768	28775.71	1320	768.09

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	841504.88				
	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 (April-June)		Outstanding/Disbursement at the end of the Quarter(April to June)		
		No. of A/cs	Amount disbursed	No. of A/cs	No.of beneficiaries	Balance O/s
1	Priority Sector	46658	83072.88	46658		83072.88
I	Agriculture	34093	28665.48	34093		28665.48
(i)	Crop Loans	12719	6161.28	12719		6161.28
(ii)	Investment Credit					
	Out of (ii) above, loans for agriculture implements & machinery					
(iii)	Allied Activities	21374	22504.20	21374		22504.20
(a)	Fisheries	5643	2492.55	5643		2492.55
(b)	Dairying	1321	3253.77	1321		3253.77
(c)	Poultry	1641	2392.66	1641		2392.66
(d)	Animal Husbandry					
(e)	Bee keeping					
(f)	Sericulture					
(g)	Others	12769	14365.22	12769		14365.22
	Out of Agriculture, loans to small and marginal farmers	10455	5084.62	10455		5084.62
	Out of Agriculture, loans to other individual farmers	23638	23580.86	23638		23580.86
	Out of Agriculture, loans to corporate farmers, farmers' producer organizations/companies of individual farmers, partnership firms and co-operatives of farmers directly engaged in Agriculture and Allied Activities					
	Out of Agriculture, above loans to Food & Agro-processing					
II	MSMEs	7192	26626.91	7192		26626.91
(i)	Micro Enterprises	7158	25483.22	7158		25483.22
(a)	Manufacturing Enterprises	1911	7941.73	1911		7941.73
(b)	Service Enterprises	5247	17541.49	5247		17541.49
(ii)	Small Enterprises	34	1143.69	34		1143.69
(a)	Manufacturing Enterprises	9	263.41	9		263.41
(b)	Service Enterprises	25	880.28	25		880.28
(iii)	Medium Enterprises					
(a)	Manufacturing Enterprises					
(b)	Service Enterprises					
(iv)	Advances to KVI					
(v)	Other Finance to MSMEs					
III	Export Credit					
IV	Education	88	335.48	88		335.48
V	Housing					
VI	Renewable Energy					
VII	Social Infrastructure					
VIII	'Others' category under Priority Sector	5373	27780.49	5373		27780.49
2	Loans to Weaker Sections under Priority Sector	40492	44120.59	40492		44120.59
3	Non-Priority Sector Loans	5846	12762.78	5846		12762.78
I	Agriculture					
II	MSME (Service)					
(i)	Micro Enterprises (Service)					
(ii)	Small Enterprises (Service)					
(iii)	Medium Enterprises (Service)					
III	Education Loans					
IV	Housing Loans					
V	Personal Loans under Non-Priority Sector					
VI	Other Non-Priority Sector Loans					
4	Total Loans	52504	95835.66	52504		95835.66

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

Credit off take in Tripura is generally at a lower side compared to the other States of the country. The CD ratio of the State during last two- three years has moved both ways in the range of 30% to 45% and as on 31.03.2016 it stands at 45%. The State had achieved the target under ACP 2007-08(102%), ACP 2008-09 (113%), ACP 2009-10(114%), ACP 2010-11 (99%) ACP 2011-12 (98%), ACP 2012-13 (94%), ACP2013-14(123%), ACP 2014-15 (116%), ACP 2015-16 (124%) and ACP 2016-17(As on June'16) (29%) resulting growth of advances. Yet the CD ratio is not up to the mark. The reasons could be as under:

- i. Relatively faster growth in deposits.
- ii. Scope of big Industrial Advance is limited.
- iii. Being a landlocked State, cannot go all out to market its products in the other parts of the country.
- iv. Contribution of Traditional sector towards total advance of the State is much lower in comparison to other States.
- v. Priority sector being the principal sector where credit flow has limited absorption capacity.
- vi. Non-availability of adequate irrigation facility is one of the limiting factors of low credit off take in the State.

In Tripura (W) district where CD ratio is the lowest in the State, one Sub-committee under DCC is reviewing in each DCC meeting and action points are taken to push up the CD ratio of the District.

EMPLOYMENT GENERATION SCHEMES

Scheme-wise performance under Employment Generation Scheme by all Banks for 2016-17 (as on 30.06.2016) is given below:

(Rs/ lac)

Scheme	Prog. Year	Target	Spon.	Sanctioned		Disbursed	
		No	No	No	Amt	No	Amt
PMEGP							
June'2016	2015-16	1500	3947	1371	6651.01	1221	3400.15
June'2016	2016-17	1500	0	0	0.00	0	0.00
SWAVALAMBAN							
June'2016	2015-16	3500	5729	2935	6917.17	2313	4585.45
June'2016	2016-17	4000	0	0	0.00	0	0.00

PMEGP

As at the end of June'2016, for the FY 2015-16, 3947 PMEGP cases have been sponsored to the bank branches, out of which 1371 cases have been sanctioned amounting to Rs. 66.51 Crores. Disbursement has been made in 1221 cases with financial outlay of Rs. 34.00 Crores.

SWABALAMBAN

5729 Swabalamban proposals were sponsored to the bank branches for FY 2015-16. Banks have already sanctioned 2935 proposals with an amount of Rs. 69.17 Crores and have disbursed 2313 cases amounting Rs. 45.85 Crores.

No proposal under PMEGP and Swabalamban has been sponsored to Bank Branches.

Policy Issues Relating to New PMEGP online System

New Online System for PMEGP has been introduced from 01.07.2016 whereby the applications will be Online and Processing also will be done online including disbursement of Margin-Money Subsidy.

Ministry of MSME, Govt. of India has already issued guidelines relating to operational modalities for new PMEGP online system. Contents of the Circular (No. PMEGP/Policy/2016-17 dated 09.08.2016) is annexed for ready reference and implementation by all stakeholders.

Pending Margin Money Claim under PMEGP

Online disbursement of Margin-Money Subsidy under PMEGP has been introduced from 01.07.2016. There are pending Margin-Money claims lying with financing Bank Branches to the tune of approximately Rs. 238 Crores across the country pertaining to the period prior to 01.07.2016, this needs settlement.

The settlement of pending Margin-Money claims under PMEGP, period prior to 01.07.2016 are to be certified by the financing Bank Branches. The financing bank branches would maintain the **Transient Accounts** under PMEGP at the Branch level and details of the Transient Accounts would be communicated to KVIC as per the certificate enclosed.

Accordingly, Ministry of MSME, Govt. of India has already issued guidelines relating to operational modalities for settling pending PMEGP Margin-Money Claims pertaining to the period prior to 01.07.2016 vide Circular No. PMEGP/Online/2016 dated 03.08.2016, which is annexed.



No. PMEGP/Policy/2016-17

Date: 09.08.2016

CIRCULAR

Sub: - Policy Issues Relating To New PMEGP Online System

Ministry of MSME has issued guidelines relating to operational modalities for new PMEGP online system which are detailed below for information and implementation by all concerned:

- 1) **Dealing with PMEGP applications pending with implementing agencies viz. KVIC, KVIB and DIC-** Applications received during 2016-17 prior to implementation of new online system may be returned to the applicants by implementing agencies and they may be directed to resubmit the applications in the new online PMEGP web portal.
Action by State/Divisional Directors KVIC, DIC and KVIB.
- 2) **Applications pending with DLTFC or recommended by DLTFC to banks-** Details of such applications shall be uploaded in the existing online system through date-entry operators to be provided by KVIC. The existing online system should have a separate link in the new web-portal. Similarly the applications which have already been sanctioned by banks, the details of such applications shall also be uploaded on the existing online system. The new web portal should be provided with a link to the existing online system, enabling access to all the applications in the existing system through the new PMEGP web-portal.
Action by Director IT KVIC and State/Divisional Directors KVIC, DIC and KVIB.
- 3) **Name and ID address for DLTFC on PMEGP web-portal for each district** - State/ Divisional Directors should ensure that the name and ID for DLTFC should each DLTFC convener requested that these addresses of every district are to be reached at Director IT for up-loading the same with in week.
Action by Director IT KVIC and State/Divisional Directors KVIC.
- 4) **Quorum for the DLTFC meeting:** No quorum has been fixed for the conduct of DLTFC meeting. Fixing quorum for meeting may lead to delay in conducting meeting as many a time all the members of DLTFC

may not be available. Hence DLTFC meeting may held regularly with any fixed quorum.

Action State/Divisional Directors and DLTFC conveners.

- 5) **Workshops** - All the State Directors should arrange a workshop on the PMEGP-MIS web- portal for the benefit of DIC, KVIB and Bank officials to familiarize them with the new system.

Action State and Divisional Directors KVIC.

- 6) **Physical verification of projects** - Pursuant to a meeting (27.05.2016) of the bankers and state officials, it has been clarified to the KVIC that a team consisting of KVIC, KVIB, DIC and Bank may be constituted where ever necessary for each districts by the KVIC for physical verification of units setup in that district

It is also requested to take necessary action to constitute the said teams in the districts and also devise a specific format for report of Physical Verification. The report of physical verification shall be brought online and linked to the PMEGP web portal.

Action Director PMEGP and State/Divisional Directors KVIC.

- 7) **CGTMSE coverage for PMEGP units** - Banks should be encouraged by the KVIC to use CGTMSE coverage for the PMEGP loans where ever possible. Data on CGTMSE coverage of PMEGP units should also be captured by the PMEGP web portal. KVIC shall to make necessary arrangements in the system.

Action Director IT State/Divisional Directors KVIC.

- 8) **Public Grievances system** - Modified guidelines provides that if applicant is not satisfied with the recommendation of the Committee, he can file grievance against such rejection to the GM, DIC or State Director, KVIC of the concerned State, whoever is senior Pursuant to the meeting (27.05.2016) of the bankers and State officials, Ministry has agreed to involve CEO, KVIB and Commissioner Industries. If the applicant is not satisfied with the decision of GM, DIC or State Director, KVIC, an appeal against the decision of GM, DIC/ State Director, KVIC may be made to CEO, KVIB, Commissioner (Industries) and CEO, KVIC in their respective cases.

Action Director DIT, Director PMEGP, State/Divisional Directors KVIC.

9) **Institution by Laws**: As the By-laws are lengthy documents, instead of institution by-laws, only the authority letter authorizing the person to submit application on behalf of the institution may be called.

Action Director IT, Director PMEGP, State/Divisional Directors KVIC.

10) **Ratio of capital expenditure working capital**: Guideline provides for composite loan under PMEGP consisting of capital expenditure and working capital however any ratio for capital expenditure and working capital has not been specified. Through the emphasis should be one more capital expenditure, a ratio of 60:40 for capital and working expenditure will be permitted. Working capital more than 40% should be discouraged.

Action State/Divisional Directors KVIC.

11) **Help Desk**: A help desk to assist the uneducated and unemployed youths is filing and submitting the PMEGP application online may be created at each state office of KVIC and DIC so that the applicants not familiar with computers may not face difficulty in filing applications. Such help may also be extended through citizen service centers available at Village/Taluka levels, some nominal charges for providing requisite assistance may also be fixed, which may be applicable universally in all the states/UTs.

Action State/Divisional Directors KVIC.

All concerned officials are requested to take immediate follow up action on the above issues.

Zonal Dy. CEOs are requested to monitor the compliance of above directives of Ministry of MSME.


Chief Executive Officer

To

- 1 All State/Divisional Offices, KVIC
- 2 All State/UT KVI Boards .
- 3 All Zonal Dy. CEOs
- 4 All Director, Industries, State Govt.

Copy for kind information to-

- 1 Jt. Secretary, Ministry of MSME, New Delhi
- 2 OSD to Chairman, KVIC
- 3 OSD to CEO, KVIC



Khadi and Village Industries Commission

Ministry of Micro, Small, & Medium Enterprises

Government of India

"Gramodaya" 3 Irla Road, Vile Parle (West),

Mumbai-400 056

Tel Fax : 022-26714370



No : PMEGP/Online/2016

Date : 03.08.2016

CIRCULAR

New online system for PMEGP has been introduced from 01.07.2016 whereby the applications will be online and the processing also will be done online including disbursement of margin money subsidy. However, there are pending margin money claims lying with financing bank branches to the tune of approx Rs. 238 crores pertaining to the period prior to 01.07.2016, this needs settlement.

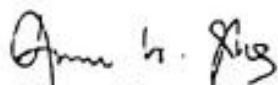
2. Accordingly, the following modalities have been decided for settling pending PMEGP margin money claims available with the financing bank branches pertaining to the period prior to 01.07.2016 :-

- (i) State/Divisional Directors will collect all such pending margin money claims from financing bank branches under their jurisdiction. Assistance of Nodal banks and State level SLBC convener may be taken for this purpose as well as follow up through Bankers meeting and Nodal banks.
- (ii) CMDs of Banks will be requested by KVIC to instruct zonal controllers to direct the financing bank branches to submit their margin money claims to the concerned State/Divisional offices of KVIC immediately. Further emails will be sent to all the financing bank branches on the subject directly from e-tracking system which has the database of financing bank branches with email id's.
- (iii) The financing bank branches will have to forward the pending margin money claims alongwith a certificate certifying that the margin money claims have been scrutinized by them and they fulfill all the PMEGP norms (copy enclosed).
- (iv) The State Directors will validate the margin money claims by linking the claims with the unique id and the data available in the e-tracking system and will update the data in the separate portal created for the after validation at their end. This will be forwarded to the Director PMEGP online to be transferred to Corporation bank for disbursement.

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- (v) Corporation Bank will disburse margin money subsidy against the claims received in the portal and also provide a report in the prescribed format.
- (vi) A view will be given to Directorate of PMEGP who will monitor the entire transaction.
- (vii) Directorate of Accounts will release margin money subsidy towards the pending claims to Corporation Bank PMEGP Account for this purpose.
- (viii) State/Divisional Directors should take up the above assignment on priority basis and immediately have meeting with the Nodal Banks and SLBC Convener to collect the margin money claims from Financing Bank Branches alongwith the requisite certificate. Thereafter enter the data in the portal for validation of the claims within 15 days.
- (ix) To enter the data in the portal log on to www.corpbanknet.com. 2 passwords will be issued to each State/Divisional office, one for person entering the data and the other password for the officer checking and authorizing the data. Passwords will be issued by separately
- (x) Zonal Incharges should monitor compliance.


(Arun Kumar Jha)
Chief Executive Officer

To:
All State and Divisional Directors of KVIC
for strict compliance

Copy to :

1. Principal Secretary Industries
2. CMDs to Banks
3. Zonal Incharges

To be given in the letterhead of the Bank

CERTIFICATE

**Format of Certificate to be furnished by Financing Bank Branches
alongwith submission of pending PMEGP margin money claims**

UNDERTAKING

This is to undertake that the margin money claims being submitted for Rs. _____ in respect of _____ number of projects sanctioned by this Bank have been verified and have been found fulfilling of the norms of PMEGP claims.

Therefore, the margin money claims may kindly be settled by KVIC by releasing margin money subsidy to the Transient Account number _____ of this Bank.

Manager of Financing Bank Branch :
Mobile Number :
(With seal)

TRIPURA STATE
PERFORMANCE UNDER PMEGP FOR THE FINANCIAL YEAR 2015-16 AS ON 30.06.2016

Agenda No-12

Sl.No.	NAME OF THE BANKS	TARGET	SPONSORED		SANCTIONED		DISBURSED	
		NO	NO	AMT.	NO	AMT.	NO	AMT.
1	Allahabad Bank	6	16	70.50	5	25.00	4	6.10
2	Andhra Bank	4	9	45.00	4	14.00	4	14.00
3	Bank of Baroda	9	32	176.62	9	44.95	9	33.20
4	Bank of India	18	53	372.67	32	185.15	26	141.83
5	Bank of Maharashtra	3	6	27.00	3	13.00	3	4.16
6	Canara Bank	19	77	457.75	27	133.80	25	61.74
7	Central Bank of India	21	58	283.60	16	60.00	15	31.82
8	Corporation Bank	5	5	23.00	2	4.50	2	2.50
9	Indian Bank	6	13	57.99	5	10.50	5	6.70
10	IDBI BANK	5	23	125.27	10	48.03	7	26.05
11	Indian Overseas Bank	9	26	168.10	3	7.00	3	4.21
12	Oriental Bank of Commerce	4	8	28.50	2	6.00	2	6.00
13	Punjab & Sind Bank	5	10	53.50	3	5.00	3	2.22
14	Punjab National Bank	5	10	49.55	4	6.30	4	1.65
15	State Bank of India	323	722	3785.69	267	878.85	232	358.12
16	Syndicate Bank	11	32	163.50	5	19.00	4	0.23
17	Union Bank of India	18	49	240.00	18	81.00	16	39.93
18	United Bank of India	368	945	5192.65	336	1938.36	302	830.95
19	UCO Bank	48	155	806.17	43	195.09	37	97.53
20	Vijaya Bank	8	16	74.58	6	13.00	5	4.86
A	Sub Total of Public Sec. Bank	895	2265	12201.64	800	3688.53	708	1673.80
21	AXIS BANK	1	8	88.50	1	9.00	1	9.00
22	Federal Bank	0	0	0.00	0	0.00	0	0.00
23	HDFC	1	0	0.00	0	0.00	0	0.00
24	ICICI	3	0	0.00	0	0.00	0	0.00
25	Indusind Bank	2	6	40.50	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0	0.00	0	0.00	0	0.00
27	SOUTH INDIAN BANK	0	0	0.00	0	0.00	0	0.00
28	YES Bank	0	0	0.00	0	0.00	0	0.00
B	Sub Total of Pvt. Sec. Bank	7	14	129.00	1	9.00	1	9.00
29	Tripura Gramin Bank	442	1246	6660.45	404	2071.32	361	1194.15
C	Sub Total of RRB	442	1246	6660.45	404	2071.32	361	1194.15
30	ACUB	0	0	0.00	0	0.00	0	0.00
31	TCARDB	0	0	0.00	0	0.00	0	0.00
32	TSCB	156	422	2223.86	166	882.16	151	523.20
D	Sub Total of Coop.Banks	156	422	2223.86	166	882.16	151	523.20
GRAND TOTAL		1500	3947	21214.95	1371	6651.01	1221	3400.15

TRIPURA STATE
PERFORMANCE UNDER PMEGP FOR THE FINANCIAL YEAR 2016-17 AS ON 30.06.2016

Agenda No-12

Sl.No.	NAME OF THE BANKS	TARGET	SPONSORED		SANCTIONED		DISBURSED	
		NO	NO	AMT.	NO	AMT.	NO	AMT.
1	Allahabad Bank	6	0	0.00				
2	Andhra Bank	4	0	0.00				
3	Bank of Baroda	9	0	0.00				
4	Bank of India	19	0	0.00				
5	Bank of Maharashtra	3	0	0.00				
6	Bharatiya Mahila Bank	2	0	0.00				
7	Canara Bank	22	0	0.00				
8	Central Bank of India	20	0	0.00				
9	Corporation Bank	4	0	0.00				
10	Indian Bank	7	0	0.00				
11	IDBI BANK	8	0	0.00				
12	Indian Overseas Bank	10	0	0.00				
13	Oriental Bank of Commerce	4	0	0.00				
14	Punjab & Sind Bank	5	0	0.00				
15	Punjab National Bank	5	0	0.00				
16	State Bank of India	312	0	0.00				
17	Syndicate Bank	10	0	0.00				
18	Union Bank of India	18	0	0.00				
19	United Bank of India	361	0	0.00				
20	UCO Bank	50	0	0.00				
21	Vijaya Bank	8	0	0.00				
A	Sub Total of Public Sec. Bank	887	0	0.00	0	0.00	0	0.00
22	AXIS BANK	5	0	0.00				
23	Bandhan Bank	7	0	0.00				
24	Federal Bank	0	0	0.00				
25	HDFC	2	0	0.00				
26	ICICI	6	0	0.00				
27	Indusind Bank	2	0	0.00				
28	Kotak Mahindra Bank	0	0	0.00				
29	SOUTH INDIAN BANK	0	0	0.00				
30	YES Bank	1	0	0.00				
B	Sub Total of Pvt. Sec. Bank	23	0	0.00	0	0.00	0	0.00
31	Tripura Gramin Bank	438	0	0.00				
C	Sub Total of RRB	438	0	0.00	0	0.00	0	0.00
32	ACUB	0	0	0.00				
33	TCARDB	0	0	0.00				
34	TSCB	152	0	0.00				
D	Sub Total of Coop.Banks	152	0	0.00	0	0.00	0	0.00
GRAND TOTAL		1500	0	0.00	0	0.00	0	0.00

Tripura State

BANK-WISE POSITION IN IMPLEMENTATION OF SWABALAMBAN FOR THE STATE OF TRIPURA FOR THE PROGRAMME YEAR 2015-16 and 2016-17 AS ON 30.06.2016

(Amt in Lacs.)

SI No	Name of Bank	Achievement for the Financial Year 2015-2016								Achievement for the Financial Year 2016-2017							
		Target	Sponsored		Sanctioned		Disbursed		Target	Sponsored		Sanctioned		Disbursed			
		No	No	Amt	No	Amt	No	Amt	No	No	Amt	No	Amt	No	Amt		
1	Allahabad Bank	11	15	46.50	7	15.45	6	8.60	13	0	0.00						
2	Axis bank	3	2	3.46	1	1.64	0	0.00	5	0	0.00						
3	Bank of Baroda	18	25	61.37	12	21.06	10	18.74	20	0	0.00						
4	Bank of India	33	87	216.15	54	113.09	47	95.73	41	0	0.00						
5	Canara Bank	44	109	306.61	60	127.01	56	105.75	49	0	0.00						
6	Central Bank of India	52	74	214.64	25	49.22	12	17.66	58	0	0.00						
7	Dena Bank	0	0	0.00	0	0.00	0	0.00	1	0	0.00						
8	ICICI Bank	10	12	42.32	0	0.00	0	0.00	7	0	0.00						
9	IDBI Bank	4	24	63.64	17	34.30	13	24.29	6	0	0.00						
10	Indian Bank	13	16	50.16	7	10.10	5	6.50	13	0	0.00						
11	Indian Overseas Bank	18	45	114.42	17	34.26	13	23.91	21	0	0.00						
12	Indus Ind Bank	2	6	25.00	0	0.00	0	0.00	3	0	0.00						
13	Oriental Bank Of Commerce	5	6	16.00	2	6.00	2	6.00	7	0	0.00						
14	Punjab & Sind Bank	13	14	41.01	4	5.50	3	3.00	15	0	0.00						
15	Punjab Naional Bank	8	20	55.27	7	13.02	7	10.10	9	0	0.00						
16	Syndicate Bank	19	40	108.22	14	30.14	14	27.80	18	0	0.00						
17	State Bank of India	575	911	2607.07	440	926.34	252	316.22	648	0	0.00						
18	Tripura Gramin Bank	1292	2101	5701.34	1115	2751.54	987	2342.42	1471	0	0.00						
19	Tripura State Co-Op Bank	512	749	2111.75	398	988.55	259	509.67	582	0	0.00						
20	Union Bank	32	83	235.20	50	86.60	44	67.14	35	0	0.00						
21	United Bank Of India	664	1103	3003.07	579	1420.47	481	817.57	758	0	0.00						
22	UCO BANK	134	231	667.67	102	230.02	81	145.90	149	0	0.00						
23	Vijaya Bank	8	13	37.04	3	5.00	3	1.50	9	0	0.00						
24	HDFC	4	5	13.36	0	0.00	0	0.00	4	0	0.00						
25	Andhra Bank	6	6	22.50	4	8.00	4	6.40	7	0	0.00						
26	Bandhan Bank	0	0	0.00	0	0.00	0	0.00	22	0	0.00						
27	Corporation Bank	8	11	31.74	5	12.00	3	4.65	10	0	0.00						
28	Bharatiya Mahila Bank	4	10	24.20	10	20.86	9	18.90	10	0	0.00						
29	South Indian Bank	0	0	0.00	0	0.00	0	0.00	1	0	0.00						
30	Yes Bank	2	2	4.02	0	0.00	0	0.00	2	0	0.00						
31	Bank of Maharashtra	6	9	32.92	2	7.00	2	7.00	6	0	0.00						
	TOTAL	3500	5729	15856.65	2935	6917.17	2313	4585.45	4000	0	0.00	0	0.00	0	0.00		

TRIPURA STATE

Agenda Item No-12

**BANK-WISE POSITION IN IMPLEMENTATION OF MINI DAIRY FOR THE STATE OF
TRIPURA DURING THE YEAR 2016-17 AS ON 30.06.2016**

SI.No.	BANKS	Proposals Received	Proposals sanctioned		Proposals disbursed	
		No.	No.	Amt.	No.	Amt.
1	2	3	4	5	6	7
1	Central Bank of India	0	0	0.00	0	0.00
2	State Bank of India	0	0	0.00	0	0.00
3	UCO Bank	0	0	0.00	0	0.00
4	United Bank of India	24	24	76.80	24	76.80
5	Tripura Gramin Bank	106	106	166.32	106	166.32
6	Tripura State Co-operative Bank	0	0	0.00	0	0.00
7	Bank of Baroda	0	0	0.00	0	0.00
8	Union Bank	0	0	0.00	0	0.00
9	Oriental Bank of Commerce	0	0	0.00	0	0.00
10	ACUB	0	0	0.00	0	0.00
11	PNB	0	0	0.00	0	0.00
11	Syndicate Bank	0	0	0.00	0	0.00
TOTAL		130	130	243.12	130	243.12

TRIPURA STATE

Agenda Item No.12

Bank wise position in implementation of KCC(Fishery)/SCC for F.Y.2016-17 as on 30.06.2016

(Amt. in Lakhs)

SI No	NAME OF THE BANK	Sponsored		Sanctioned		Disbursed		Rejected/ Returned	Pending
		No	Amt	No	Amt	No	Amt	No	No
1	AB								0
2	Andhra Bank								0
3	BOB								0
4	BOM								0
5	BOI								0
6	Canara Bank								0
7	CBI								0
8	IB								0
9	IDBI BANK								0
10	IOB								0
11	P&SB								0
12	PNB								0
13	SBI	3	4.13	1	0.80	1	0.80	2	0
14	SYNDICATE								0
15	UCO	1	1.50	0	0.00	0	0.00	0	1
16	UBI	23	16.09	6	4.20	5	3.50	11	6
17	Union Bank								0
18	VB								0
19	OBC								0
20	Corporation								0
A	Sub-Total PUBLIC sec Bank	27	21.72	7	5.00	6	4.30	13	7
21	AXIS BANK								0
22	ICICI								0
23	HDFC								0
24	SOUTH INDIAN BANK								0
25	INDUSIND								0
26	YES Bank								0
B	Sub Total PRIVATE Sec bank	0	0.00	0	0.00	0	0.00	0	0
27	TGB	40	33.30	10	8.50	5	4.30	10	20
C	Sub Total RRB	40	33.30	10	8.50	5	4.30	10	20
28	ACUB								0
29	TCARDB								0
30	TSCB	16	17.21	8	8.50	5	5.25	3	5
D	Sub-Total Coop. Bank	16	17.21	8	8.50	5	5.25	3	5
GRAND TOTAL		83	72.23	25	22.00	16	13.85	26	32

Agenda item No. 13

Grant of Educational loans/Housing loans/Specialized Schemes/DRI Outstanding Credit as on 30.06.2016

Achievement under DRI by Banks up to June' 2016:

(Rs.in lac)

Sl no	Name of the Bank	Sanctioned (16-17)		Outstanding as on 30.06.2016	
		No	Amount	No	Amount
1	UBI	9	0.94	593	72.46
2	SBI	3	0.70	611	110.48
3	Canara Bank	14	2.10	197	29.55
4	UCO bank	16	1.80	96	16.50
5	P & SB	3	0.45	3	0.45
6	CBI	0	0.00	259	104.15
	TOTAL	45	5.99	1759	333.59

Education Loan: The banks have been financing under Educational Loan Scheme since last 11-12 years as per directives of the Govt. of India and recommendations of High Level Committee on Lead Bank Scheme. The progress under the scheme covering disbursement and total credit exposure are now being reviewed regularly.

A report on progress made under Education Loan during the year 2016-17 up to June' 2016 is annexed; the summary position is as under:

Amt. Rs. In lac					
Balance outstanding as on 31.03.2016		Disbursement made during the year 2016-17 up to June' 2016.		Balance outstanding as on 30-06-2016	
A/c	Amount	A/c	Amount	A/c	Amount
	3812		88		3863
	11427.26		176.84		11441.20

A new Central Sector Scheme of Interest Subsidy on Educational Loan taken by Students belonging to economically weaker sections to pursue technical/professional education in India is operative in the entire country. The State Govt. is requested to please see that the deserving students get income certificate without any hazard.

The Bank wise Target and achievement of Education Loan for the financial year 2016-17 has been annexed.

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

TRIPURA STATE										
BANK-WISE PERFORMANCE UNDER EDUCATION LOAN FOR THE YEAR 2016-17, AS ON 30.06.2016										Agenda item No. 13
										(Amt in Lacs.)
SL NO	BANKS	Proposals received	PROPOSAL SANCTIONED		PROPOSAL DISBURSED		No of cases pending	No of cases rejected	Outstanding as on 30.06.2016	
		No.	NO	Amt.	No.	Amt.	No.	No.	No.	Amt.
1	Allahabad Bank	0	0	0.00	0	0.00	0	0	35	74.20
2	Andhra Bank	0	0	0.00	0	0.00	0	0	0	0.00
3	Bank of Baroda	0	0	0.00	0	0.00	0	0	21	50.21
4	Bank of India	9	9	31.79	9	31.79	0	0	22	50.32
5	Bank of Maharashtra	0	0	0.00	0	0.00	0	0	0	0.00
6	Bharatiya Mahila Bank	1	1	4.00	1	0.84	0	0	8	10.83
7	Canara Bank	3	3	5.00	3	5.00	0	0	246	505.33
8	Central Bank of India	0	0	0.00	0	0.00	0	0	52	130.87
9	Corporation Bank	0	0	0.00	0	0.00	0	0	0	0.00
10	Dena Bank	0	0	0.00	0	0.00	0	0	0	0.00
11	Indian Bank	1	1	13.50	0	0.00	1	0	7	22.81
12	IDBI BANK	0	0	0.00	0	0.00	0	0	9	21.33
13	Indian Overseas Bank	0	0	0.00	0	0.00	0	0	7	15.26
14	Oriental Bank of Commerce	1	0	0.00	0	0.00	1	0	9	20.89
15	Punjab & Sind Bank	0	0	0.00	0	0.00	0	0	2	4.00
16	Punjab National Bank	1	1	1.00	1	0.36	0	0	36	74.60
17	State Bank of India	42	42	126.00	42	89.00	0	0	2076	6436.55
18	Syndicate Bank	0	0	0.00	0	0.00	0	0	57	136.05
19	Union Bank of India	2	2	20.85	3	5.49	0	0	30	67.31
20	United Bank of India	9	9	44.05	9	11.01	0	0	555	1581.42
21	UCO Bank	4	4	20.00	4	4.91	0	0	145	481.00
22	Vijaya Bank	0	0	0.00	0	0.00	0	0	14	26.88
A	Sub Total of Public Sec. Bank	73	72	266.19	72	148.40	2	0	3331	9709.86
23	AXIS BANK	0	0	0.00	0	0.00	0	0	0	0.00
24	Federal Bank	0	0	0.00	0	0.00	0	0	0	0.00
25	HDFC	0	0	0.00	0	0.00	0	0	9	16.23
26	ICICI	0	0	0.00	0	0.00	0	0	0	0.00
27	Indusind Bank	0	0	0.00	0	0.00	0	0	5	19.18
28	Kotak Mahindra Bank	0	0	0.00	0	0.00	0	0	0	0.00
29	SOUTH INDIAN BANK	0	0	0.00	0	0.00	0	0	0	0.00
30	YES Bank	0	0	0.00	0	0.00	0	0	0	0.00
B	Sub Total of Pvt. Sec. Bank	0	0	0.00	0	0.00	0	0	14	35.41
31	Tripura Gramin Bank	16	16	69.29	16	28.44	0	0	493	1627.00
C	Sub Total of RRB	16	16	69.29	16	28.44	0	0	493	1627.00
32	ACUB	0	0	0.00	0	0.00	0	0	0	0.00
33	TCARDB	0	0	0.00	0	0.00	0	0	0	0.00
34	TSCB	0	0	0.00	0	0.00	0	0	25	68.93
D	Sub Total of Coop.Banks	0	0	0.00	0	0.00	0	0	25	68.93
GRAND TOTAL		89	88	335.48	88	176.84	2	0	3863	11441.20

Tripura State

Agenda Item No-13

BANK-WISE PERFORMANCE IN FINANCING UNDER HOUSING SCHEME AS ON 30.06.2016

Amount in Lacs

Sl. No.	Name of the Banks	Urban		Semi-Urban		Rural		Total	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	2	3	4	5	6	7	8	9	10
1	Allahabad Bank	220	776.40	0	0.00	0	0.00	220	776.40
2	Andhra Bank	2	2.79	0	0.00	0	0.00	2	2.79
3	Bank of Baroda	12	153.90	0	0.00	3	9.00	15	162.90
4	Bank of India	56	310.06	20	136.36	8	28.31	84	474.73
5	Bank of Maharashtra	2	15.00	0	0.00	0	0.00	2	15.00
6	Canara Bank	27	477.17	0	0.00	107	631.22	134	1108.39
7	Central Bank of India	38	223.11	2	32.34	2	9.41	42	264.86
8	Corporation Bank	5	30.36	0	0.00	0	0.00	5	30.36
9	Indian Bank	37	232.63	0	0.00	0	0.00	37	232.63
10	IDBI BANK	15	138.81	2	22.26	16	90.82	33	251.89
11	Indian Overseas Bank	16	185.02	10	80.75	18	115.14	44	380.91
12	Oriental Bank of Commerce	6	35.69	0	0.00	0	0.00	6	35.69
13	Punjab & Sind Bank	27	117.50	0	0.00	5	41.10	32	158.60
14	Punjab National Bank	17	160.55	0	0.00	1	10.23	18	170.78
15	State Bank of India	3062	24894.00	1387	9098.00	682	2605.00	5131	36597.00
16	Syndicate Bank	20	287.93	10	39.99	0	0.00	30	327.92
17	Union Bank of India	101	1118.12	18	157.87	0	0.00	119	1275.99
18	United Bank of India	859	11008.25	690	1836.26	519	1584.69	2068	14429.20
19	UCO Bank	298	2508.00	75	620.00	51	222.00	424	3350.00
20	Vijaya Bank	57	246.07	0	0.00	0	0.00	57	246.07
A	Sub-Total PUBLIC sec Bank	4877	42921.36	2214	12023.83	1412	5346.92	8503	60292.11
21	AXIS BANK	196	177.34	0	0.00	0	0.00	196	177.34
22	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00
23	HDFC	10	10.31	1	0.78	0	0.00	11	11.09
24	ICICI	1	8.57	0	0.00	0	0.00	1	8.57
25	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
27	South Indian Bank	2	30.56	0	0.00	0	0.00	2	30.56
28	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00
B	Sub Total Pvt. Sec Bank	209	226.78	1	0.78	0	0.00	210	227.56
29	TGB	3541	14553.00	4728	10099.00	13849	37964.00	22118	62616.00
C	Sub Total RRB	3541	14553.00	4728	10099.00	13849	37964.00	22118	62616.00
30	ACUB	80	512.42	1	13.71	0	0.00	81	526.13
31	TCARDB	0	0.00	0	0.00	0	0.00	0	0.00
32	TSCB	489	3315.50	277	1773.55	288	1739.80	1054	6828.85
D	Sub-Total Coop. Bank	569	3827.92	278	1787.26	288	1739.80	1135	7354.98
GRAND TOTAL		9196	61529.06	7221	23910.87	15549	45050.72	31966	130490.65

TRIPURA STATE

Agenda Item No- 13

BANK-WISE DETAILS OF SPECIALISED SCHEME AS ON 30.06.2016									
Amount in lakh									
Sl. No.	BANKS	Finance to Tea Sector				Rural Housing Scheme			
		Total outstanding		New Loans granted Current year		Total outstanding		New loans granted Current Year	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	AB								
2	BOI								
3	CBI								
4	CB								
5	BOB					3	9.00	0	0.00
6	IB								
7	IOB								
8	P&SB					4	21.00	0	0.00
9	SBI	7	54.00	0	0.00	0	0.00	0	0.00
10	UCO								
11	UB	2	165.00	0	0.00	1	2.00	0	0
12	UBI	8	471.93	0	0.00	419	383.11	0	0.00
13	VB								
14	PNB								
15	TGB	1	8.91	0	0.00	131	302.11	0	0.00
16	TSCB	3	495.16	0	0.00	0	0	0	0.00
17	TCARDB								
18	SYNDICATE								
19	IDBI					17	73	0	0
TOTAL :		21	1195.00	0	0.00	575	790.22	0	0.00

SME financing & bottlenecks thereof, if any

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

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

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

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

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

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

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

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

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

Particulars of Flow of credit to MSE sector has been shown in Agenda Item IV.

Timely submission of data by banks:

Timely submission of correct data by all banks/financial institutions is of prime importance for effective functioning of Lead Bank Scheme. Delayed submission of data comes in the way of timely holding of various meetings relating to Lead Bank Scheme. It also debars the convener bank/ lead bank to submit compiled data to RBI, NABARD and Central and State Governments on various items as and when asked for. All banks need to make a lot of improvement in this area. The issue has become more important in the context of RBI directives that SLBC meetings are to be held within 45 days of the end of the quarter.

All Banks were requested to submit data within 11.07.2016 for compilation of Agenda Notes for 118th SLBC Meeting. The date of submission by the concerned banks is tabulated as follows:-

Sl.	BANK	Date of Submission
1	ACUB	11.07.2016
2	Allahabad Bank	19.07.2016
3	Andhra Bank	13.07.2016
4	Axis Bank	21.07.2016
5	Bandhan Bank	21.07.2016
6	Bank of Baroda	11.07.2016
7	Bank of India	11.07.2016
8	Bank of Maharashtra	11.07.2016
9	Bharatiya Mahila Bank	14.07.2016
10	Canara Bank	11.07.2016
11	Central Bank of India	14.07.2016
12	Corporation Bank	08.07.2016
13	Dena Bank	13.07.2016
14	Federal Bank	20.07.2016
15	HDFC Bank	11.07.2016
16	ICICI Bank	16.07.2016
17	IDBI Bank	13.07.2016
18	Indian Bank	13.07.2016
19	Indian Overseas Bank	20.07.2016
20	IndusInd Bank	19.07.2016
21	Kotak Mahindra Bank	16.07.2016
22	Oriental Bank of Commerce	16.07.2016
23	Punjab & Sindh Bank	11.07.2016
24	Punjab National Bank	11.07.2016
25	South Indian Bank	15.07.2016
26	State Bank of India	14.07.2016
27	Syndicate Bank	13.07.2016
28	TCARDB	13.07.2016
29	Tripura Gramin Bank	18.07.2016
30	TSCB Ltd	15.07.2016
31	UCO Bank	18.07.2016
32	Union Bank of India	14.07.2016
33	United Bank of India	11.07.2016
34	Vijaya Bank	11.07.2016
35	Yes Bank	19.07.2016

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

TRIPURA STATE

Sl.	District	Block	Bank Name	Branch Name	Month	Held on
1	Dhalai	Ambassa	TGB	Ambassa	Apr-16	16.04.2016
2	Dhalai	Ambassa	TGB	Ambassa	May-16	09.05.2016
3	Dhalai	Ambassa	TGB	Ambassa	Jun-16	03.06.2016
4	Dhalai	Ambassa	TGB	Jawharnagar	Apr-16	07.04.2016
5	Dhalai	Ambassa	TGB	Jawharnagar	May-16	10.05.2016
6	Dhalai	Ambassa	TGB	Jawharnagar	Jun-16	04.06.2016
7	Dhalai	Ambassa	TGB	Kachuchara	Apr-16	26.04.2016
8	Dhalai	Ambassa	TGB	Kachuchara	May-16	12.05.2016
9	Dhalai	Ambassa	TSCB	Jawaharnagar	Apr-16	25.04.2016
10	Dhalai	Ambassa	TSCB	Jawaharnagar	May-16	02.05.2016
11	Dhalai	Ambassa	TSCB	Jawaharnagar	Jun-16	21.06.2016
12	Dhalai	Ambassa	UBI	Sikaribari	Apr-16	16.04.2016
13	Dhalai	Ambassa	UBI	Sikaribari	May-16	03.05.2016
14	Dhalai	Ambassa	UBI	Sikaribari	Jun-16	22.06.2016
15	Dhalai	Chaumanu	TGB	Chailengta	Apr-16	11.04.2016
16	Dhalai	Chaumanu	TGB	Chailengta	May-16	19.05.2016
17	Dhalai	Chaumanu	TGB	Chailengta	Jun-16	10.06.2016
18	Dhalai	Chaumanu	TGB	Chaumanu	Apr-16	19.04.2016
19	Dhalai	Chaumanu	TGB	Chaumanu	May-16	24.05.2016
20	Dhalai	Chaumanu	TGB	Chaumanu	Jun-16	16.06.2016
21	Dhalai	Chaumanu	TSCB	Chailengta	Apr-16	22.04.2016
22	Dhalai	Chaumanu	TSCB	Chailengta	May-16	27.05.2016
23	Dhalai	Chaumanu	TSCB	Chailengta	Jun-16	20.06.2016
24	Dhalai	Chaumanu	TSCB	Choumanu	Apr-16	16.04.2016
25	Dhalai	Chaumanu	TSCB	Choumanu	May-16	26.05.2016
26	Dhalai	Chaumanu	TSCB	Choumanu	Jun-16	18.06.2016
27	Dhalai	Chaumanu	UBI	Chailengta	Apr-16	11.04.2016
28	Dhalai	Chaumanu	UBI	Chailengta	May-16	10.05.2016
29	Dhalai	Chaumanu	UBI	Chailengta	Jun-16	08.06.2016
30	Dhalai	Damburnagar	TGB	Gandachherra	Apr-16	28.04.2016
31	Dhalai	Damburnagar	TGB	Gandachherra	May-16	20.05.2016
32	Dhalai	Damburnagar	TGB	Gandachherra	Jun-16	13.06.2016
33	Dhalai	Damburnagar	TGB	Ganganagar	Apr-16	21.04.2016
34	Dhalai	Damburnagar	TGB	Ganganagar	May-16	21.05.2016
35	Dhalai	Damburnagar	TGB	Ganganagar	Jun-16	14.06.2016
36	Dhalai	Damburnagar	TSCB	Gandachherra	May-16	30.05.2016
37	Dhalai	Damburnagar	UCO Bank	Raishyabari	Apr-16	28.04.2016
38	Dhalai	Damburnagar	UCO Bank	Raishyabari	May-16	02.05.2016
39	Dhalai	Damburnagar	UCO Bank	Raishyabari	Jun-16	09.06.2016
40	Dhalai	Durgachoumohani	Indian Bank	Durgachoumohani	Apr-16	08.04.2016
41	Dhalai	Durgachoumohani	Indian Bank	Durgachoumohani	May-16	05.05.2016
42	Dhalai	Durgachoumohani	Indian Bank	Durgachoumohani	Jun-16	27.06.2016
43	Dhalai	Durgachoumohani	TGB	Bamancherra	Apr-16	12.04.2016
44	Dhalai	Durgachoumohani	TGB	Bamancherra	May-16	23.05.2016
45	Dhalai	Durgachoumohani	TGB	Bamancherra	Jun-16	15.06.2016
46	Dhalai	Durgachoumohani	TSCB	Durgachoumohani Block	Apr-16	08.04.2016
47	Dhalai	Durgachoumohani	TSCB	Durgachoumohani Block	May-16	31.05.2016
48	Dhalai	Manu	Bank of India	Dhumachherra	Apr-16	16.04.2016
49	Dhalai	Manu	Bank of India	Dhumachherra	May-16	07.05.2016
50	Dhalai	Manu	Bank of India	Dhumachherra	Jun-16	23.06.2016
51	Dhalai	Manu	SBI	Kanchancherra	Apr-16	25.04.2016
52	Dhalai	Manu	SBI	Kanchancherra	May-16	06.05.2016
53	Dhalai	Manu	SBI	Kanchancherra	Jun-16	02.06.2016
54	Dhalai	Manu	TGB	Manu	May-16	17.05.2016
55	Dhalai	Manu	TGB	Manu	Jun-16	08.06.2016
56	Dhalai	Manu	TGB	Nalkata (82 Miles)	Apr-16	18.04.2016
57	Dhalai	Manu	TGB	Nalkata (82 Miles)	May-16	18.05.2016
58	Dhalai	Manu	TGB	Nalkata (82 Miles)	Jun-16	09.06.2016
59	Dhalai	Manu	UBI	Choumanu	Apr-16	27.04.2016
60	Dhalai	Manu	UBI	Choumanu	May-16	06.05.2016
61	Dhalai	Manu	UBI	Choumanu	Jun-16	06.06.2016
62	Dhalai	Manu	UBI	Machli	Apr-16	18.04.2016
63	Dhalai	Manu	UBI	Machli	May-16	09.05.2016
64	Dhalai	Manu	UBI	Machli	Jun-16	07.06.2016
65	Dhalai	Manu	UBI	Manu	Apr-16	05.04.2016
66	Dhalai	Manu	UBI	Manu	May-16	05.05.2016
67	Dhalai	Manu	UBI	Manu	Jun-16	04.06.2016
68	Dhalai	Salema	Bandhan Bank	Singinala	Apr-16	22.04.2016
69	Dhalai	Salema	Bandhan Bank	Singinala	May-16	04.05.2016
70	Dhalai	Salema	Bandhan Bank	Singinala	Jun-16	24.06.2016

Sl.	District	Block	Bank Name	Branch Name	Month	Held on
71	Dhalai	Salema	TGB	Abhanga	Apr-16	29.04.2016
72	Dhalai	Salema	TGB	Abhanga	May-16	25.05.2016
73	Dhalai	Salema	TGB	Abhanga	Jun-16	17.06.2016
74	Dhalai	Salema	TGB	Kamalpur	Apr-16	05.04.2016
75	Dhalai	Salema	TGB	Kamalpur	May-16	13.05.2016
76	Dhalai	Salema	TGB	Kamalpur	Jun-16	06.06.2016
77	Dhalai	Salema	TGB	Salama	Apr-16	27.04.2016
78	Dhalai	Salema	TGB	Salama	May-16	16.05.2016
79	Dhalai	Salema	TGB	Salama	Jun-16	07.06.2016
80	Dhalai	Salema	UBI	Halhali	Apr-16	07.04.2016
81	Dhalai	Salema	UBI	Halhali	May-16	07.05.2016
82	Dhalai	Salema	UBI	Halhali	Jun-16	02.06.2016
83	Dhalai	Salema	UBI	Kamalpur	Apr-16	26.04.2016
84	Dhalai	Salema	UBI	Kamalpur	May-16	04.05.2016
85	Dhalai	Salema	UBI	Kamalpur	Jun-16	03.06.2016
86	Gomati	Amarpur	Canara Bank	Dalak	Apr-16	08.04.2016
87	Gomati	Amarpur	Canara Bank	Dalak	May-16	21.05.2016
88	Gomati	Amarpur	Canara Bank	Dalak	Jun-16	04.06.2016
89	Gomati	Amarpur	TSCB	Nutanbazar	May-16	20.05.2016
90	Gomati	Amarpur	TSCB	Nutanbazar	Jun-16	14.06.2016
91	Gomati	Amarpur	UBI	Nutanbazar	Apr-16	29.04.2016
92	Gomati	Amarpur	UBI	Nutanbazar	May-16	26.05.2016
93	Gomati	Amarpur	UBI	Nutanbazar	Jun-16	20.06.2016
94	Gomati	Kakraban	Bank of Baroda	Mirza	Apr-16	29.04.2016
95	Gomati	Kakraban	Bank of Baroda	Mirza	May-16	09.05.2016
96	Gomati	Kakraban	Bank of Baroda	Mirza	Jun-16	27.06.2016
97	Gomati	Kakraban	Bank of India	Palatana	Apr-16	16.04.2016
98	Gomati	Kakraban	Bank of India	Palatana	May-16	10.05.2016
99	Gomati	Kakraban	Bank of India	Palatana	Jun-16	02.06.2016
100	Gomati	Kakraban	SBI	Palatana	Apr-16	12.04.2016
101	Gomati	Kakraban	SBI	Palatana	May-16	26.05.2016
102	Gomati	Kakraban	TGB	Gangacherra	Apr-16	07.04.2016
103	Gomati	Kakraban	TGB	Gangacherra	May-16	17.05.2016
104	Gomati	Kakraban	TGB	Gangacherra	Jun-16	10.06.2016
105	Gomati	Kakraban	TGB	Jamjuri	Apr-16	08.04.2016
106	Gomati	Kakraban	TGB	Jamjuri	May-16	09.05.2016
107	Gomati	Kakraban	TGB	Jamjuri	Jun-16	03.06.2016
108	Gomati	Kakraban	TGB	Kakraban	Apr-16	06.04.2016
109	Gomati	Kakraban	TGB	Kakraban	May-16	05.05.2016
110	Gomati	Kakraban	TGB	Kakraban	Jun-16	18.06.2016
111	Gomati	Kakraban	TGB	Tulamura	Apr-16	15.04.2016
112	Gomati	Kakraban	TGB	Tulamura	May-16	06.05.2016
113	Gomati	Kakraban	TGB	Tulamura	Jun-16	02.06.2016
114	Gomati	Kakraban	TSCB	Mirza	Apr-16	21.04.2016
115	Gomati	Kakraban	TSCB	Mirza	May-16	23.05.2016
116	Gomati	Kakraban	TSCB	Mirza	Jun-16	16.06.2016
117	Gomati	Kakraban	TSCB	Salgarah	Apr-16	11.04.2016
118	Gomati	Kakraban	TSCB	Salgarah	May-16	19.05.2016
119	Gomati	Kakraban	TSCB	Salgarah	Jun-16	13.06.2016
120	Gomati	Kakraban	UBI	Karbook(Kakraban)	Apr-16	19.04.2016
121	Gomati	Kakraban	UBI	Karbook(Kakraban)	May-16	25.05.2016
122	Gomati	Kakraban	UBI	Karbook(Kakraban)	Jun-16	18.06.2016
123	Gomati	Karbook	TGB	Chellagang	Apr-16	07.04.2016
124	Gomati	Karbook	TGB	Chellagang	May-16	16.05.2016
125	Gomati	Karbook	TGB	Chellagang	Jun-16	09.06.2016
126	Gomati	Karbook	TGB	Karbook	Apr-16	25.04.2016
127	Gomati	Karbook	TGB	Karbook	May-16	12.05.2016
128	Gomati	Karbook	TGB	Karbook	Jun-16	07.06.2016
129	Gomati	Karbook	TSCB	Karbook	Apr-16	28.04.2016
130	Gomati	Karbook	TSCB	Karbook	May-16	21.05.2016
131	Gomati	Karbook	TSCB	Karbook	Jun-16	15.06.2016
132	Gomati	Karbook	UBI	Jatanbari	Apr-16	16.04.2016
133	Gomati	Karbook	UBI	Jatanbari	May-16	27.05.2016
134	Gomati	Karbook	UBI	Jatanbari	Jun-16	21.06.2016
135	Gomati	Killa	TGB	Atharabhola	Apr-16	08.04.2016
136	Gomati	Killa	TGB	Atharabhola	May-16	04.05.2016
137	Gomati	Killa	TGB	Atharabhola	Jun-16	17.06.2016
138	Gomati	Killa	TGB	Killa	Apr-16	04.04.2016
139	Gomati	Killa	TGB	Killa	May-16	07.05.2016
140	Gomati	Killa	TGB	Killa	Jun-16	16.06.2016
141	Gomati	Killa	TSCB	Killa	Apr-16	18.04.2016

Sl.	District	Block	Bank Name	Branch Name	Month	Held on
142	Gomati	Killa	TSCB	Killa	May-16	18.05.2016
143	Gomati	Matabari	SBI	Garjee	Apr-16	07.04.2016
144	Gomati	Matabari	SBI	Garjee	May-16	25.05.2016
145	Gomati	Matabari	SBI	Garjee	Jun-16	08.06.2016
146	Gomati	Matabari	TGB	Bagma	Apr-16	12.04.2016
147	Gomati	Matabari	TGB	Bagma	May-16	03.05.2016
148	Gomati	Matabari	TGB	Bagma	Jun-16	15.06.2016
149	Gomati	Matabari	TGB	Chandrapur	Apr-16	07.04.2016
150	Gomati	Matabari	TGB	Chandrapur	May-16	31.05.2016
151	Gomati	Matabari	TGB	Chandrapur	Jun-16	13.06.2016
152	Gomati	Matabari	TGB	Garjee	May-16	02.05.2016
153	Gomati	Matabari	TGB	Garjee	Jun-16	14.06.2016
154	Gomati	Matabari	TGB	Gokulpur	Apr-16	19.04.2016
155	Gomati	Matabari	TGB	Gokulpur	May-16	27.05.2016
156	Gomati	Matabari	TGB	Gokulpur	Jun-16	09.06.2016
157	Gomati	Matabari	TGB	Maharani	Apr-16	29.04.2016
158	Gomati	Matabari	TGB	Maharani	May-16	30.05.2016
159	Gomati	Matabari	TGB	Maharani	Jun-16	10.06.2016
160	Gomati	Matabari	UBI	Killa	Apr-16	12.04.2016
161	Gomati	Matabari	UBI	Killa	May-16	24.05.2016
162	Gomati	Matabari	UBI	Killa	Jun-16	17.06.2016
163	Gomati	Ompi	IDBI	Ompinagar	Apr-16	25.04.2016
164	Gomati	Ompi	IDBI	Ompinagar	May-16	23.05.2016
165	Gomati	Ompi	IDBI	Ompinagar	Jun-16	06.06.2016
166	Gomati	Ompi	TGB	Ompinagar	Apr-16	25.04.2016
167	Gomati	Ompi	TGB	Ompinagar	May-16	10.05.2016
168	Gomati	Ompi	TGB	Ompinagar	Jun-16	04.06.2016
169	Gomati	Ompi	TGB	Taidu	Apr-16	16.04.2016
170	Gomati	Ompi	TGB	Taidu	May-16	26.05.2016
171	Gomati	Ompi	TGB	Taidu	Jun-16	06.06.2016
172	Gomati	Silachhari	IDBI	Ailmara	Apr-16	16.04.2016
173	Gomati	Silachhari	IDBI	Ailmara	May-16	24.05.2016
174	Gomati	Silachhari	IDBI	Ailmara	Jun-16	07.06.2016
175	Gomati	Silachhari	TGB	Silachhari	Apr-16	16.04.2016
176	Gomati	Silachhari	TGB	Silachhari	May-16	13.05.2016
177	Gomati	Silachhari	TGB	Silachhari	Jun-16	08.06.2016
178	Gomati	Tepania	Bharatiya Mahila Bank(BMB)	Gokulpur	Apr-16	22.04.2016
179	Gomati	Tepania	Bharatiya Mahila Bank(BMB)	Gokulpur	May-16	20.05.2016
180	Gomati	Tepania	Bharatiya Mahila Bank(BMB)	Gokulpur	Jun-16	03.06.2016
181	Khowai	Kalyanpur	TGB	Kalyanpur	Apr-16	08.04.2016
182	Khowai	Kalyanpur	TGB	Kalyanpur	May-16	23.05.2016
183	Khowai	Kalyanpur	TGB	Kalyanpur	Jun-16	27.06.2016
184	Khowai	Kalyanpur	Uco Bank	Kalyanpur	May-16	06.05.2016
185	Khowai	Kalyanpur	Uco Bank	Kalyanpur	Jun-16	24.06.2016
186	Khowai	Khowai	TGB	Chebri	Apr-16	04.04.2016
187	Khowai	Khowai	TGB	Chebri	May-16	18.05.2016
188	Khowai	Khowai	TGB	Chebri	Jun-16	22.06.2016
189	Khowai	Khowai	UBI	Bachaibari	Apr-16	11.04.2016
190	Khowai	Khowai	UBI	Bachaibari	May-16	02.05.2016
191	Khowai	Khowai	UBI	Bachaibari	Jun-16	21.06.2016
192	Khowai	Mungiakami	TGB	Mungiakami	Apr-16	25.04.2016
193	Khowai	Mungiakami	TGB	Mungiakami	May-16	24.05.2016
194	Khowai	Mungiakami	TGB	Mungiakami	Jun-16	10.06.2016
195	Khowai	Padmabil	Allahabad Bank	Chebri	Apr-16	29.04.2016
196	Khowai	Padmabil	Allahabad Bank	Chebri	May-16	13.05.2016
197	Khowai	Padmabil	Allahabad Bank	Chebri	Jun-16	18.06.2016
198	Khowai	Padmabil	Bandhan Bank	Ramchandraghat	Apr-16	19.04.2016
199	Khowai	Padmabil	Bandhan Bank	Ramchandraghat	May-16	12.05.2016
200	Khowai	Padmabil	Bandhan Bank	Ramchandraghat	Jun-16	17.06.2016
201	Khowai	Padmabil	TGB	Ampura	Apr-16	06.04.2016
202	Khowai	Padmabil	TGB	Ampura	May-16	20.05.2016
203	Khowai	Padmabil	TGB	Hathkata	Apr-16	07.04.2016
204	Khowai	Padmabil	TGB	Hathkata	May-16	27.05.2016
205	Khowai	Padmabil	TGB	Hathkata	Jun-16	15.06.2016
206	Khowai	Padmabil	TGB	Padmabil	Apr-16	15.04.2016
207	Khowai	Padmabil	TGB	Padmabil	May-16	21.05.2016
208	Khowai	Padmabil	TGB	Padmabil	Jun-16	24.06.2016
209	Khowai	Padmabil	TSCB	Padmabil	Apr-16	27.04.2016
210	Khowai	Padmabil	TSCB	Padmabil	May-16	10.05.2016
211	Khowai	Padmabil	TSCB	Padmabil	Jun-16	18.06.2016

Sl.	District	Block	Bank Name	Branch Name	Month	Held on
212	Khowai	Teliamura	Bandhan Bank	Tuichindrai	Apr-16	12.04.2016
213	Khowai	Teliamura	Bandhan Bank	Tuichindrai	May-16	11.05.2016
214	Khowai	Teliamura	Bandhan Bank	Tuichindrai	Jun-16	16.06.2016
215	Khowai	Teliamura	ICICI	Teliamura	Apr-16	16.04.2016
216	Khowai	Teliamura	ICICI	Teliamura	May-16	16.05.2016
217	Khowai	Teliamura	ICICI	Teliamura	Jun-16	20.06.2016
218	Khowai	Teliamura	SBI	Teliamura	Apr-16	22.04.2016
219	Khowai	Teliamura	SBI	Teliamura	May-16	17.05.2016
220	Khowai	Teliamura	SBI	Teliamura	Jun-16	21.06.2016
221	Khowai	Teliamura	TGB	Moharcharra	Apr-16	08.04.2016
222	Khowai	Teliamura	TGB	Moharcharra	May-16	19.05.2016
223	Khowai	Teliamura	TGB	Moharcharra	Jun-16	23.06.2016
224	Khowai	Teliamura	TSCB	Teliamura	Apr-16	26.04.2016
225	Khowai	Teliamura	TSCB	Teliamura	May-16	30.05.2016
226	Khowai	Teliamura	TSCB	Teliamura	Jun-16	16.06.2016
227	Khowai	Teliamura	TSCB	Tuichindrai	Apr-16	05.04.2016
228	Khowai	Teliamura	TSCB	Tuichindrai	May-16	31.05.2016
229	Khowai	Teliamura	TSCB	Tuichindrai	Jun-16	17.06.2016
230	Khowai	Teliamura	UBI	Chakmaghat SDM	Apr-16	28.04.2016
231	Khowai	Teliamura	UBI	Chakmaghat SDM	May-16	03.05.2016
232	Khowai	Teliamura	UBI	Maharanipur	Apr-16	21.04.2016
233	Khowai	Teliamura	UBI	Maharanipur	May-16	07.05.2016
234	Khowai	Teliamura	UBI	Maharanipur	Jun-16	22.06.2016
235	Khowai	Teliamura	UBI	Teliamura	Apr-16	22.04.2016
236	Khowai	Teliamura	UBI	Teliamura	May-16	04.05.2016
237	Khowai	Teliamura	Uco Bank	Baganbazar	Apr-16	19.04.2016
238	Khowai	Teliamura	Uco Bank	Baganbazar	May-16	05.05.2016
239	Khowai	Teliamura	Uco Bank	Baganbazar	Jun-16	23.06.2016
240	Khowai	Tulasikhar	TGB	Champahaur	Apr-16	16.04.2016
241	Khowai	Tulasikhar	TGB	Champahaur	May-16	25.05.2016
242	Khowai	Tulasikhar	TGB	Champahaur	Jun-16	13.06.2016
243	Khowai	Tulasikhar	TGB	R S Bari	May-16	26.05.2016
244	Khowai	Tulasikhar	TGB	R S Bari	Jun-16	14.06.2016
245	Khowai	Tulasikhar	TSCB	Tulasikhar	Apr-16	18.04.2016
246	Khowai	Tulasikhar	TSCB	Tulasikhar	May-16	11.05.2016
247	Khowai	Tulasikhar	TSCB	Tulasikhar	Jun-16	20.06.2016
248	North	Damcherra	TGB	Damcherra	Apr-16	04.04.2016
249	North	Damcherra	TGB	Damcherra	May-16	23.05.2016
250	North	Damcherra	TGB	Damcherra	Jun-16	04.06.2016
251	North	Damcherra	UBI	Damcherra	Apr-16	05.04.2016
252	North	Damcherra	UBI	Damcherra	May-16	04.05.2016
253	North	Damcherra	UBI	Damcherra	Jun-16	14.06.2016
254	North	Damcherra	TGB	Khedaccherra	Apr-16	06.04.2016
255	North	Damcherra	TGB	Khedaccherra	May-16	25.05.2016
256	North	Damcherra	TGB	Khedaccherra	Jun-16	07.06.2016
257	North	Dasda	SBI	Anandabazar	Apr-16	15.04.2016
258	North	Dasda	SBI	Anandabazar	May-16	02.05.2016
259	North	Dasda	SBI	Anandabazar	Jun-16	15.06.2016
260	North	Dasda	SBI	Kanchanpur	Apr-16	16.04.2016
261	North	Dasda	SBI	Kanchanpur	May-16	05.05.2016
262	North	Dasda	SBI	Kanchanpur	Jun-16	20.06.2016
263	North	Dasda	Syndicate bank	Laljuri	Apr-16	25.04.2016
264	North	Dasda	Syndicate bank	Laljuri	May-16	06.05.2016
265	North	Dasda	Syndicate bank	Laljuri	Jun-16	21.06.2016
266	North	Dasda	TGB	Dasda	Apr-16	05.04.2016
267	North	Dasda	TGB	Dasda	May-16	19.05.2016
268	North	Dasda	TGB	Dasda	Jun-16	02.06.2016
269	North	Dasda	TSCB	Kanchanpur	Apr-16	08.04.2016
270	North	Dasda	TSCB	Kanchanpur	May-16	02.05.2016
271	North	Dasda	TSCB	Kanchanpur	Jun-16	09.06.2016
272	North	Dasda	UBI	Kanchanpur	Apr-16	26.04.2016
273	North	Dasda	UBI	Kanchanpur	May-16	07.05.2016
274	North	Dasda	UBI	Kanchanpur	Jun-16	13.06.2016
275	North	Jampui Hill	TGB	Hmunpui	Apr-16	15.04.2016
276	North	Jampui Hill	TGB	Hmunpui	May-16	26.05.2016
277	North	Jampui Hill	UBI	Vanghmun	Apr-16	27.04.2016
278	North	Jampui Hill	UBI	Vanghmun	May-16	05.05.2016
279	North	Jampui Hill	UBI	Vanghmun	Jun-16	15.06.2016
280	North	Jubaraj nagar	SBI	Baghbasa	Apr-16	25.04.2016
281	North	Jubaraj nagar	SBI	Baghbasa	May-16	04.05.2016
282	North	Jubaraj nagar	SBI	Baghbasa	Jun-16	18.06.2016

Sl.	District	Block	Bank Name	Branch Name	Month	Held on
283	North	Jubaraj nagar	SBI	Ganganagar	May-16	07.05.2016
284	North	Jubaraj nagar	SBI	Ganganagar	Jun-16	17.06.2016
285	North	Jubaraj nagar	TGB	Huplong	Apr-16	08.04.2016
286	North	Jubaraj nagar	TGB	Huplong	May-16	24.05.2016
287	North	Jubaraj nagar	TGB	Huplong	Jun-16	06.06.2016
288	North	Kadamtala	Bandhan Bank	Fulbari Branch	Apr-16	06.04.2016
289	North	Kadamtala	Bandhan Bank	Fulbari Branch	May-16	30.05.2016
290	North	Kadamtala	Bandhan Bank	Fulbari Branch	Jun-16	14.06.2016
291	North	Kadamtala	SBI	Churaibari	May-16	31.05.2016
292	North	Kadamtala	TGB	Bhagyapur	Apr-16	07.04.2016
293	North	Kadamtala	TGB	Bhagyapur	May-16	17.05.2016
294	North	Kadamtala	TGB	Bhagyapur	Jun-16	24.06.2016
295	North	Kadamtala	TGB	Hurua	May-16	27.05.2016
296	North	Kadamtala	TGB	Hurua	Jun-16	08.06.2016
297	North	Kadamtala	TGB	Kadamtala	Apr-16	08.04.2016
298	North	Kadamtala	TGB	Kadamtala	May-16	10.05.2016
299	North	Kadamtala	TGB	Kadamtala	Jun-16	23.06.2016
300	North	Kadamtala	TGB	Rajbari	Apr-16	16.04.2016
301	North	Kadamtala	TGB	Rajbari	May-16	09.05.2016
302	North	Kadamtala	TGB	Rajbari	Jun-16	22.06.2016
303	North	Kadamtala	TGB	Sanicherra	Apr-16	26.04.2016
304	North	Kadamtala	TGB	Sanicherra	May-16	18.05.2016
305	North	Kadamtala	TGB	Sanicherra	Jun-16	27.06.2016
306	North	Kadamtala	UCO Bank	Chandrapur	Apr-16	27.04.2016
307	North	Kadamtala	UCO Bank	Chandrapur	May-16	09.05.2016
308	North	Kadamtala	UCO Bank	Chandrapur	Jun-16	16.06.2016
309	North	Panisagar	SBI	Uptakhali	Apr-16	08.04.2016
310	North	Panisagar	SBI	Uptakhali	May-16	03.05.2016
311	North	Panisagar	SBI	Uptakhali	Jun-16	16.06.2016
312	North	Panisagar	TGB	Jalebassa	Apr-16	27.04.2016
313	North	Panisagar	TGB	Jalebassa	May-16	20.05.2016
314	North	Panisagar	TGB	Tilthai	May-16	21.05.2016
315	North	Panisagar	TGB	Tilthai	Jun-16	03.06.2016
316	North	Panisagar	TSCB	Panisagar	Apr-16	07.04.2016
317	North	Panisagar	TSCB	Panisagar	May-16	03.05.2016
318	North	Panisagar	TSCB	Panisagar	Jun-16	10.06.2016
319	North	Panisagar	UBI	Panisagar	May-16	06.05.2016
320	Sepahijala	Bishalgarh	Bandhan Bank	Gokulnagar	Apr-16	16.04.2016
321	Sepahijala	Bishalgarh	Bandhan Bank	Gokulnagar	May-16	21.05.2016
322	Sepahijala	Bishalgarh	Bandhan Bank	Gokulnagar	Jun-16	16.06.2016
323	Sepahijala	Bishalgarh	Bank of India	Gokulnagar	Apr-16	08.04.2016
324	Sepahijala	Bishalgarh	Bank of India	Gokulnagar	May-16	24.05.2016
325	Sepahijala	Bishalgarh	Bank of India	Gokulnagar	Jun-16	18.06.2016
326	Sepahijala	Bishalgarh	SBI	Bishramganj	Apr-16	08.04.2016
327	Sepahijala	Bishalgarh	SBI	Bishramganj	May-16	27.05.2016
328	Sepahijala	Bishalgarh	TCARDB	Bishalgarh	Apr-16	16.04.2016
329	Sepahijala	Bishalgarh	TCARDB	Bishalgarh	May-16	09.05.2016
330	Sepahijala	Bishalgarh	TCARDB	Bishalgarh	Jun-16	27.06.2016
331	Sepahijala	Bishalgarh	TGB	Bishramganj	Apr-16	08.04.2016
332	Sepahijala	Bishalgarh	TGB	Bishramganj	May-16	10.05.2016
333	Sepahijala	Bishalgarh	TGB	Bishramganj	Jun-16	02.06.2016
334	Sepahijala	Bishalgarh	TGB	Lalsinghmura	Apr-16	07.04.2016
335	Sepahijala	Bishalgarh	TGB	Lalsinghmura	May-16	11.05.2016
336	Sepahijala	Bishalgarh	TGB	Lalsinghmura	Jun-16	03.06.2016
337	Sepahijala	Bishalgarh	TGB	Madhupur	Apr-16	26.04.2016
338	Sepahijala	Bishalgarh	TGB	Madhupur	May-16	12.05.2016
339	Sepahijala	Bishalgarh	TGB	Madhupur	Jun-16	04.06.2016
340	Sepahijala	Bishalgarh	TSCB	Charilam	Apr-16	16.04.2016
341	Sepahijala	Bishalgarh	TSCB	Charilam	May-16	25.05.2016
342	Sepahijala	Bishalgarh	TSCB	Charilam	Jun-16	03.06.2016
343	Sepahijala	Bishalgarh	UBI	Chakmaghat	Apr-16	18.04.2016
344	Sepahijala	Bishalgarh	UBI	Chakmaghat	May-16	05.05.2016
345	Sepahijala	Bishalgarh	UBI	Chakmaghat	Jun-16	13.06.2016
346	Sepahijala	Bishalgarh	UCO Bank	Bishalgarh	Apr-16	05.04.2016
347	Sepahijala	Bishalgarh	UCO Bank	Bishalgarh	May-16	07.05.2016
348	Sepahijala	Bishalgarh	UCO Bank	Bishalgarh	Jun-16	09.06.2016
349	Sepahijala	Bishalgarh	UCO Bank	Bishramganj	Apr-16	27.04.2016
350	Sepahijala	Bishalgarh	UCO Bank	Bishramganj	May-16	04.05.2016
351	Sepahijala	Bishalgarh	UCO Bank	Bishramganj	Jun-16	10.06.2016
352	Sepahijala	Boxanagar	SBI	Matinagar	Apr-16	25.04.2016

Sl.	District	Block	Bank Name	Branch Name	Month	Held on
353	Sepahijala	Boxanagar	SBI	Matinagar	May-16	30.05.2016
354	Sepahijala	Boxanagar	SBI	Matinagar	Jun-16	22.06.2016
355	Sepahijala	Boxanagar	TGB	Boxanagar	Apr-16	05.04.2016
356	Sepahijala	Boxanagar	TGB	Boxanagar	May-16	13.05.2016
357	Sepahijala	Boxanagar	TGB	Boxanagar	Jun-16	06.06.2016
358	Sepahijala	Boxanagar	TGB	Veluarchar	Apr-16	27.04.2016
359	Sepahijala	Boxanagar	TGB	Veluarchar	May-16	16.05.2016
360	Sepahijala	Boxanagar	TGB	Veluarchar	Jun-16	07.06.2016
361	Sepahijala	Boxanagar	UBI	Boxanagar	Apr-16	11.04.2016
362	Sepahijala	Boxanagar	UBI	Boxanagar	May-16	06.05.2016
363	Sepahijala	Charilam	Syndicate Bank	Bishramganj	Apr-16	25.04.2016
364	Sepahijala	Charilam	Syndicate Bank	Bishramganj	May-16	06.05.2016
365	Sepahijala	Charilam	Syndicate Bank	Bishramganj	Jun-16	24.06.2016
366	Sepahijala	Jampuijala	Punjab & Sind Bank	Gabordi	Apr-16	06.04.2016
367	Sepahijala	Jampuijala	Punjab & Sind Bank	Gabordi	May-16	25.05.2016
368	Sepahijala	Jampuijala	Punjab & Sind Bank	Gabordi	Jun-16	20.06.2016
369	Sepahijala	Jampuijala	TGB	Golaghati	Apr-16	06.04.2016
370	Sepahijala	Jampuijala	TGB	Golaghati	May-16	19.05.2016
371	Sepahijala	Jampuijala	TGB	Golaghati	Jun-16	09.06.2016
372	Sepahijala	Jampuijala	TGB	Jampuijala	May-16	20.05.2016
373	Sepahijala	Jampuijala	TGB	Jampuijala	Jun-16	10.06.2016
374	Sepahijala	Jampuijala	TSCB	Jampuijala	Apr-16	07.04.2016
375	Sepahijala	Jampuijala	TSCB	Jampuijala	May-16	27.05.2016
376	Sepahijala	Jampuijala	TSCB	Jampuijala	Jun-16	06.06.2016
377	Sepahijala	Kathalia	Bandhan Bank	Baspukur	Apr-16	22.04.2016
378	Sepahijala	Kathalia	Bandhan Bank	Baspukur	May-16	23.05.2016
379	Sepahijala	Kathalia	Bandhan Bank	Baspukur	Jun-16	17.06.2016
380	Sepahijala	Kathalia	TGB	Dhanpur	Apr-16	15.04.2016
381	Sepahijala	Kathalia	TGB	Dhanpur	May-16	21.05.2016
382	Sepahijala	Kathalia	TGB	Dhanpur	Jun-16	13.06.2016
383	Sepahijala	Kathalia	TGB	Kathalia	Apr-16	25.04.2016
384	Sepahijala	Kathalia	TGB	Kathalia	May-16	24.05.2016
385	Sepahijala	Kathalia	TGB	Kathalia	Jun-16	02.06.2016
386	Sepahijala	Kathalia	TGB	Manai Pathar	Apr-16	08.04.2016
387	Sepahijala	Kathalia	TGB	Manai Pathar	May-16	23.05.2016
388	Sepahijala	Kathalia	TGB	Manai Pathar	Jun-16	14.06.2016
389	Sepahijala	Kathalia	TSCB	Kathalia	May-16	30.05.2016
390	Sepahijala	Kathalia	TSCB	Kathalia	Jun-16	07.06.2016
391	Sepahijala	Melaghar	Punjab National Bank	Jumerdhepa	Apr-16	15.04.2016
392	Sepahijala	Melaghar	Punjab National Bank	Jumerdhepa	May-16	26.05.2016
393	Sepahijala	Melaghar	Punjab National Bank	Jumerdhepa	Jun-16	21.06.2016
394	Sepahijala	Melaghar	SBI	Melaghar	Apr-16	16.04.2016
395	Sepahijala	Melaghar	SBI	Melaghar	May-16	31.05.2016
396	Sepahijala	Melaghar	SBI	Melaghar	Jun-16	23.06.2016
397	Sepahijala	Melaghar	TGB	Durlavnarayan	Apr-16	04.04.2016
398	Sepahijala	Melaghar	TGB	Durlavnarayan	May-16	17.05.2016
399	Sepahijala	Melaghar	TGB	Nalchar	Apr-16	08.04.2016
400	Sepahijala	Melaghar	TGB	Nalchar	May-16	18.05.2016
401	Sepahijala	Melaghar	TGB	Nalchar	Jun-16	08.06.2016
402	Sepahijala	Melaghar	TSCB	Melaghar	May-16	26.05.2016
403	Sepahijala	Melaghar	TSCB	Melaghar	Jun-16	04.06.2016
404	Sepahijala	Melaghar	UBI	Melaghar	Apr-16	28.04.2016
405	Sepahijala	Melaghar	UBI	Melaghar	May-16	09.05.2016
406	Sepahijala	Melaghar	UBI	Melaghar	Jun-16	14.06.2016
407	Sepahijala	Melaghar	UBI	Mohanbhog	Apr-16	21.04.2016
408	Sepahijala	Melaghar	UBI	Mohanbhog	May-16	10.05.2016
409	Sepahijala	Melaghar	UBI	Mohanbhog	Jun-16	15.06.2016
410	Sepahijala	Nalchhar	TSCB	Nalchhar	Apr-16	26.04.2016
411	Sepahijala	Nalchhar	TSCB	Nalchhar	May-16	31.05.2016
412	Sepahijala	Nalchhar	TSCB	Nalchhar	Jun-16	08.06.2016
413	South	BC Nagar	Bandhan Bank	Bharatchandranagar	Apr-16	22.04.2016
414	South	BC Nagar	Bandhan Bank	Bharatchandranagar	May-16	30.05.2016
415	South	BC Nagar	Bandhan Bank	Bharatchandranagar	Jun-16	22.06.2016
416	South	Bharatchandra Nagar	UBI	Barpathari	Apr-16	21.04.2016
417	South	Bharatchandra Nagar	UBI	Barpathari	May-16	09.05.2016
418	South	Bokafa	TGB	B.C.Nagar	Apr-16	07.04.2016
419	South	Bokafa	TGB	B.C.Nagar	May-16	16.05.2016
420	South	Bokafa	TGB	B.C.Nagar	Jun-16	22.06.2016
421	South	Bokafa	UBI	Santirbazar	Apr-16	11.04.2016
422	South	Bokafa	UBI	Santirbazar	May-16	05.05.2016

Sl.	District	Block	Bank Name	Branch Name	Month	Held on
423	South	Bokafa	UBI	Santirbazar	Jun-16	17.06.2016
424	South	Bokafa	Union Bank of India	B.C.Manu	Apr-16	29.04.2016
425	South	Bokafa	Union Bank of India	B.C.Manu	May-16	03.05.2016
426	South	Bokafa	Union Bank of India	B.C.Manu	Jun-16	22.06.2016
427	South	Hrishyamukh	SBI	Hrishyamukh	Apr-16	08.04.2016
428	South	Hrishyamukh	SBI	Hrishyamukh	May-16	04.05.2016
429	South	Hrishyamukh	TGB	Hrishyamukh	Apr-16	25.04.2016
430	South	Hrishyamukh	TGB	Hrishyamukh	May-16	09.05.2016
431	South	Hrishyamukh	TGB	Matai	Apr-16	16.04.2016
432	South	Hrishyamukh	TGB	Matai	May-16	10.05.2016
433	South	Hrishyamukh	TGB	Matai	Jun-16	20.06.2016
434	South	Hrishyamukh	TGB	Sonaichhari	Apr-16	08.04.2016
435	South	Hrishyamukh	TGB	Sonaichhari	May-16	13.05.2016
436	South	Hrishyamukh	TGB	Sonaichhari	Jun-16	21.06.2016
437	South	Hrishyamukh	TSCB	Hrishyamukh	Apr-16	16.04.2016
438	South	Hrishyamukh	TSCB	Hrishyamukh	May-16	27.05.2016
439	South	Hrishyamukh	TSCB	Hrishyamukh	Jun-16	08.06.2016
440	South	Hrishyamukh	TSCB	Nalua	May-16	30.05.2016
441	South	Hrishyamukh	TSCB	Nalua	Jun-16	09.06.2016
442	South	Hrishyamukh	UBI	Hrishyamukh	Apr-16	12.04.2016
443	South	Hrishyamukh	UBI	Hrishyamukh	May-16	10.05.2016
444	South	Hrishyamukh	UBI	Hrishyamukh	Jun-16	20.06.2016
445	South	Jolaibari	SBI	Jolaibari	Apr-16	15.04.2016
446	South	Jolaibari	SBI	Jolaibari	May-16	03.05.2016
447	South	Jolaibari	SBI	Jolaibari	Jun-16	27.06.2016
448	South	Jolaibari	TGB	Baikhora	Apr-16	26.04.2016
449	South	Jolaibari	TGB	Baikhora	May-16	17.05.2016
450	South	Jolaibari	TGB	Baikhora	Jun-16	23.06.2016
451	South	Jolaibari	TGB	Debdaru	Apr-16	04.04.2016
452	South	Jolaibari	TGB	Debdaru	May-16	20.05.2016
453	South	Jolaibari	TGB	Debdaru	Jun-16	02.06.2016
454	South	Jolaibari	TGB	Jolaibari	Apr-16	27.04.2016
455	South	Jolaibari	TGB	Jolaibari	May-16	19.05.2016
456	South	Jolaibari	TGB	Jolaibari	Jun-16	27.06.2016
457	South	Jolaibari	TGB	Muhuripur	Apr-16	05.04.2016
458	South	Jolaibari	TGB	Muhuripur	May-16	18.05.2016
459	South	Jolaibari	TGB	Muhuripur	Jun-16	24.06.2016
460	South	Jolaibari	TSCB	Baikhora	Apr-16	07.04.2016
461	South	Jolaibari	TSCB	Baikhora	May-16	31.05.2016
462	South	Jolaibari	TSCB	Baikhora	Jun-16	10.06.2016
463	South	Rajnagar	SBI	Chittamara	Apr-16	06.04.2016
464	South	Rajnagar	SBI	Chittamara	May-16	02.05.2016
465	South	Rajnagar	SBI	Chittamara	Jun-16	24.06.2016
466	South	Rajnagar	TGB	Barpathari	Apr-16	16.04.2016
467	South	Rajnagar	TGB	Barpathari	May-16	06.05.2016
468	South	Rajnagar	TGB	Barpathari	Jun-16	18.06.2016
469	South	Rajnagar	UBI	Radhanagar	Apr-16	18.04.2016
470	South	Rajnagar	UBI	Radhanagar	May-16	04.05.2016
471	South	Rajnagar	UBI	Radhanagar	Jun-16	16.06.2016
472	South	Rajnagar	UBI	Siddhinagar	Apr-16	27.04.2016
473	South	Rajnagar	UBI	Siddhinagar	May-16	07.05.2016
474	South	Rajnagar	UBI	Siddhinagar	Jun-16	15.06.2016
475	South	Rupaichhari	SBI	Manu Bankul	Apr-16	25.04.2016
476	South	Rupaichhari	SBI	Manu Bankul	May-16	05.05.2016
477	South	Rupaichhari	SBI	Manu Bankul	Jun-16	17.06.2016
478	South	Rupaichhari	TGB	Rupaichhari	Apr-16	25.04.2016
479	South	Rupaichhari	TGB	Rupaichhari	May-16	26.05.2016
480	South	Rupaichhari	TGB	Rupaichhari	Jun-16	07.06.2016
481	South	Satchand	Bandhan Bank	Jalefa	Apr-16	08.04.2016
482	South	Satchand	Bandhan Bank	Jalefa	May-16	31.05.2016
483	South	Satchand	Bandhan Bank	Jalefa	Jun-16	23.06.2016
484	South	Satchand.	SBI	Manubazar	May-16	07.05.2016
485	South	Satchand.	SBI	Manubazar	Jun-16	16.06.2016
486	South	Satchand.	TGB	Harina	Apr-16	08.04.2016
487	South	Satchand.	TGB	Harina	May-16	25.05.2016
488	South	Satchand.	TGB	Harina	Jun-16	06.06.2016
489	South	Satchand.	TGB	Manubazar	Apr-16	06.04.2016
490	South	Satchand.	TGB	Manubazar	May-16	23.05.2016
491	South	Satchand.	TGB	Manubazar	Jun-16	04.06.2016
492	South	Satchand.	TGB	Satchand	Apr-16	08.04.2016

Sl.	District	Block	Bank Name	Branch Name	Month	Held on
493	South	Satchand.	TGB	Satchand	May-16	21.05.2016
494	South	Satchand.	TGB	Satchand	Jun-16	03.06.2016
495	South	Satchand.	TGB	Sreenagar	Apr-16	15.04.2016
496	South	Satchand.	TGB	Sreenagar	May-16	24.05.2016
497	South	Satchand.	TSCB	Kalachherra	Apr-16	05.04.2016
498	South	Satchand.	TSCB	Kalachherra	May-16	03.05.2016
499	South	Satchand.	TSCB	Kalachherra	Jun-16	14.06.2016
500	South	Satchand.	TSCB	Manubazar	Apr-16	26.04.2016
501	South	Satchand.	TSCB	Manubazar	May-16	02.05.2016
502	South	Satchand.	TSCB	Manubazar	Jun-16	13.06.2016
503	South	Satchand.	UBI	Manubazar	Apr-16	19.04.2016
504	South	Satchand.	UBI	Manubazar	May-16	02.05.2016
505	South	Satchand.	UBI	Manubazar	Jun-16	21.06.2016
506	South	Satchand.	UBI	Sabroom	Apr-16	28.04.2016
507	South	Satchand.	UBI	Sabroom	May-16	06.05.2016
508	South	Satchand.	UBI	Sabroom	Jun-16	18.06.2016
509	Unakoti	Gournagar	TGB	Dalugaon	May-16	09.05.2016
510	Unakoti	Gournagar	TGB	Gournagar	Apr-16	16.04.2016
511	Unakoti	Gournagar	TGB	Gournagar	May-16	06.05.2016
512	Unakoti	Gournagar	TGB	Gournagar	Jun-16	16.06.2016
513	Unakoti	Gournagar	TGB	Tillabazar	Apr-16	29.04.2016
514	Unakoti	Gournagar	TGB	Tillabazar	May-16	05.05.2016
515	Unakoti	Gournagar	TGB	Tillabazar	Jun-16	15.06.2016
516	Unakoti	Gournagar	TSCB	Gournagar	Apr-16	21.04.2016
517	Unakoti	Gournagar	TSCB	Gournagar	May-16	20.05.2016
518	Unakoti	Gournagar	TSCB	Gournagar	Jun-16	24.06.2016
519	Unakoti	Gournagar	TSCB	kailashahar	Apr-16	28.04.2016
520	Unakoti	Gournagar	TSCB	kailashahar	May-16	19.05.2016
521	Unakoti	Gournagar	TSCB	kailashahar	Jun-16	23.06.2016
522	Unakoti	Gournagar	UBI	Gournagar	Apr-16	29.04.2016
523	Unakoti	Gournagar	UBI	Gournagar	May-16	24.05.2016
524	Unakoti	Gournagar	UBI	Gournagar	Jun-16	08.06.2016
525	Unakoti	Gournagar	UCO bank	Kailashahar	Apr-16	08.04.2016
526	Unakoti	Gournagar	UCO bank	Kailashahar	May-16	27.05.2016
527	Unakoti	Gournagar	UCO bank	Kailashahar	Jun-16	13.06.2016
528	Unakoti	Kumarghat	SBI	Kumarghat	Apr-16	12.04.2016
529	Unakoti	Kumarghat	SBI	Kumarghat	May-16	07.05.2016
530	Unakoti	Kumarghat	SBI	Kumarghat	Jun-16	13.06.2016
531	Unakoti	Kumarghat	SBI	Ratiabari	Apr-16	19.04.2016
532	Unakoti	Kumarghat	SBI	Ratiabari	May-16	04.05.2016
533	Unakoti	Kumarghat	SBI	Ratiabari	Jun-16	14.06.2016
534	Unakoti	Kumarghat	TGB	Betcherra	Apr-16	07.04.2016
535	Unakoti	Kumarghat	TGB	Betcherra	May-16	13.05.2016
536	Unakoti	Kumarghat	TGB	Betcherra	Jun-16	18.06.2016
537	Unakoti	Kumarghat	TGB	Kanchanbari	Apr-16	07.04.2016
538	Unakoti	Kumarghat	TGB	Kanchanbari	May-16	16.05.2016
539	Unakoti	Kumarghat	TGB	Kanchanbari	Jun-16	20.06.2016
540	Unakoti	Kumarghat	TGB	Pabiacherra	Apr-16	22.04.2016
541	Unakoti	Kumarghat	TGB	Pabiacherra	May-16	10.05.2016
542	Unakoti	Kumarghat	TGB	Pabiacherra	Jun-16	17.06.2016
543	Unakoti	Kumarghat	TSCB	Kumarghat	Apr-16	12.04.2016
544	Unakoti	Kumarghat	TSCB	Kumarghat	May-16	21.05.2016
545	Unakoti	Kumarghat	UBI	Machmara	Apr-16	16.04.2016
546	Unakoti	Kumarghat	UBI	Machmara	May-16	25.05.2016
547	Unakoti	Kumarghat	UBI	Machmara	Jun-16	09.06.2016
548	Unakoti	Kumarghat	UCO bank	Kumarghat	Apr-16	22.04.2016
549	Unakoti	Kumarghat	UCO bank	Kumarghat	May-16	26.05.2016
550	Unakoti	Kumarghat	UCO bank	Kumarghat	Jun-16	10.06.2016
551	Unakoti	Pecharthal	Indian Overseas Bank	Pecharthal	Apr-16	21.04.2016
552	Unakoti	Pecharthal	Indian Overseas Bank	Pecharthal	May-16	03.05.2016
553	Unakoti	Pecharthal	Indian Overseas Bank	Pecharthal	Jun-16	10.06.2016
554	Unakoti	Pecharthal	TGB	Machmara	Apr-16	11.04.2016
555	Unakoti	Pecharthal	TGB	Machmara	May-16	18.05.2016
556	Unakoti	Pecharthal	TGB	Machmara	Jun-16	22.06.2016
557	Unakoti	Pecharthal	TGB	Pecharthal	Apr-16	18.04.2016
558	Unakoti	Pecharthal	TGB	Pecharthal	May-16	17.05.2016
559	Unakoti	Pecharthal	TGB	Pecharthal	Jun-16	21.06.2016
560	Unakoti	Pecharthal	TSCB	Pecharthal	Apr-16	19.04.2016
561	Unakoti	Pecharthal	TSCB	Pecharthal	May-16	23.05.2016
562	Unakoti	Pecharthal	TSCB	Pecharthal	Jun-16	27.06.2016
563	West	Bamutia	Bandhan Bank	Bamutia	Apr-16	08.04.2016
564	West	Bamutia	Bandhan Bank	Bamutia	May-16	03.05.2016

Sl.	District	Block	Bank Name	Branch Name	Month	Held on
565	West	Bamutia	Bandhan Bank	Bamutia	Jun-16	03.06.2016
566	West	Bamutia	Bandhan Bank	Narayanpur	Apr-16	04.04.2016
567	West	Bamutia	Bandhan Bank	Narayanpur	May-16	02.05.2016
568	West	Bamutia	Bandhan Bank	Narayanpur	Jun-16	02.06.2016
569	West	Bamutia	UCO Bank	Narshingarh	Apr-16	12.04.2016
570	West	Bamutia	UCO Bank	Narshingarh	May-16	18.05.2016
571	West	Bamutia	UCO Bank	Narshingarh	Jun-16	13.06.2016
572	West	Bamutia	Vijaya Bank	Gandhigram	Apr-16	29.04.2016
573	West	Bamutia	Vijaya Bank	Gandhigram	May-16	20.05.2016
574	West	Bamutia	Vijaya Bank	Gandhigram	Jun-16	15.06.2016
575	West	Dukli	Bank of India	Anandanagar	Apr-16	25.04.2016
576	West	Dukli	Bank of India	Anandanagar	May-16	06.05.2016
577	West	Dukli	Bank of India	Anandanagar	Jun-16	08.06.2016
578	West	Dukli	SBI	Amtali	Apr-16	05.04.2016
579	West	Dukli	SBI	Amtali	May-16	13.05.2016
580	West	Dukli	SBI	Amtali	Jun-16	15.06.2016
581	West	Dukli	SBI	Dukli	Apr-16	27.04.2016
582	West	Dukli	SBI	Dukli	May-16	16.05.2016
583	West	Dukli	SBI	University Br.	Apr-16	18.04.2016
584	West	Dukli	SBI	University Br.	May-16	17.05.2016
585	West	Dukli	SBI	University Br.	Jun-16	16.06.2016
586	West	Dukli	TGB	Bikramnagar	Apr-16	16.04.2016
587	West	Dukli	TGB	Bikramnagar	May-16	25.05.2016
588	West	Dukli	TGB	Bikramnagar	Jun-16	23.06.2016
589	West	Dukli	TGB	Kanchanmala	Apr-16	22.04.2016
590	West	Dukli	TGB	Kanchanmala	May-16	26.05.2016
591	West	Dukli	TGB	Kanchanmala	Jun-16	24.06.2016
592	West	Dukli	TSCB	Bikramnagar	Apr-16	04.04.2016
593	West	Dukli	TSCB	Bikramnagar	May-16	21.05.2016
594	West	Dukli	TSCB	Bikramnagar	Jun-16	13.06.2016
595	West	Dukli	TSCB	Maheshkhola	Apr-16	25.04.2016
596	West	Dukli	TSCB	Maheshkhola	May-16	27.05.2016
597	West	Dukli	TSCB	Maheshkhola	Jun-16	18.06.2016
598	West	Dukli	UBI	Anandanagar	Apr-16	16.04.2016
599	West	Dukli	UBI	Anandanagar	May-16	06.05.2016
600	West	Dukli	UBI	Anandanagar	Jun-16	02.06.2016
601	West	Dukli	UBI	Badarghat	Apr-16	25.04.2016
602	West	Dukli	UBI	Badarghat	May-16	31.05.2016
603	West	Dukli	UBI	Badarghat	Jun-16	21.06.2016
604	West	Dukli	UBI	Camper Bazar	May-16	16.05.2016
605	West	Dukli	UBI	Camper Bazar	Jun-16	09.06.2016
606	West	Hezamara	Central Bank of India	Barkathal	Apr-16	07.04.2016
607	West	Hezamara	Central Bank of India	Barkathal	May-16	11.05.2016
608	West	Hezamara	Central Bank of India	Barkathal	Jun-16	13.06.2016
609	West	Hezamara	TGB	Hezamara	Apr-16	29.04.2016
610	West	Hezamara	TGB	Hezamara	May-16	18.05.2016
611	West	Hezamara	TGB	Hezamara	Jun-16	09.06.2016
612	West	Jirania	Bandhan Bank	Ranirgaon	Apr-16	06.04.2016
613	West	Jirania	Bandhan Bank	Ranirgaon	May-16	07.05.2016
614	West	Jirania	Bandhan Bank	Ranirgaon	Jun-16	04.06.2016
615	West	Jirania	Canara Bank	Jirania	May-16	09.05.2016
616	West	Jirania	Canara Bank	Jirania	Jun-16	09.06.2016
617	West	Jirania	Canara Bank	NIT	Apr-16	16.04.2016
618	West	Jirania	Canara Bank	NIT	May-16	10.05.2016
619	West	Jirania	Canara Bank	NIT	Jun-16	10.06.2016
620	West	Jirania	Indian Overseas Bank	R.C.Nagar	Apr-16	26.04.2016
621	West	Jirania	Indian Overseas Bank	R.C.Nagar	May-16	12.05.2016
622	West	Jirania	Indian Overseas Bank	R.C.Nagar	Jun-16	14.06.2016
623	West	Jirania	SBI	NIT	Apr-16	11.04.2016
624	West	Jirania	SBI	NIT	May-16	18.05.2016
625	West	Jirania	SBI	NIT	Jun-16	17.06.2016
626	West	Jirania	SBI	R.K.Nagar	Apr-16	28.04.2016
627	West	Jirania	SBI	R.K.Nagar	May-16	19.05.2016
628	West	Jirania	TGB	Bankimnagar	Apr-16	08.04.2016
629	West	Jirania	TGB	Bankimnagar	May-16	27.05.2016
630	West	Jirania	TGB	Bankimnagar	Jun-16	27.06.2016
631	West	Jirania	TGB	Champaknagar	Apr-16	25.04.2016
632	West	Jirania	TGB	Champaknagar	May-16	30.05.2016
633	West	Jirania	TGB	Champaknagar	Jun-16	02.06.2016
634	West	Jirania	TGB	Nit (Agartala)	Apr-16	16.04.2016
635	West	Jirania	TGB	Nit (Agartala)	May-16	31.05.2016

Sl.	District	Block	Bank Name	Branch Name	Month	Held on
636	West	Jirania	TGB	Nit (Agartala)	Jun-16	03.06.2016
637	West	Jirania	TSCB	Champaknagar	Apr-16	06.04.2016
638	West	Jirania	TSCB	Champaknagar	May-16	24.05.2016
639	West	Jirania	TSCB	Champaknagar	Jun-16	15.06.2016
640	West	Jirania	TSCB	Khayerpur	Apr-16	08.04.2016
641	West	Jirania	TSCB	Khayerpur	May-16	23.05.2016
642	West	Jirania	TSCB	Khayerpur	Jun-16	14.06.2016
643	West	Jirania	TSCB	Khumlung	Apr-16	15.04.2016
644	West	Jirania	TSCB	Khumlung	May-16	25.05.2016
645	West	Jirania	TSCB	Khumlung	Jun-16	16.06.2016
646	West	Jirania	TSCB	Sachindranagar	Apr-16	16.04.2016
647	West	Jirania	TSCB	Sachindranagar	May-16	30.05.2016
648	West	Jirania	TSCB	Sachindranagar	Jun-16	20.06.2016
649	West	Jirania	UBI	Jirania	Apr-16	07.04.2016
650	West	Jirania	UBI	Jirania	May-16	09.05.2016
651	West	Jirania	UBI	Jirania	Jun-16	03.06.2016
652	West	Jirania	UBI	Khumlung	Apr-16	07.04.2016
653	West	Jirania	UBI	Khumlung	May-16	10.05.2016
654	West	Jirania	UBI	Khumlung	Jun-16	04.06.2016
655	West	Jirania	UBI	Ranirbazar	Apr-16	18.04.2016
656	West	Jirania	UBI	Ranirbazar	May-16	11.05.2016
657	West	Jirania	UBI	Ranirbazar	Jun-16	06.06.2016
658	West	Lefunga	Bank of India	Lembuchherra	Apr-16	15.04.2016
659	West	Lefunga	Bank of India	Lembuchherra	May-16	04.05.2016
660	West	Lefunga	Bank of India	Lembuchherra	Jun-16	06.06.2016
661	West	Lefunga	SBI	Lembuchherra	Apr-16	12.04.2016
662	West	Lefunga	SBI	Lembuchherra	May-16	21.05.2016
663	West	Lefunga	SBI	Lembuchherra	Jun-16	20.06.2016
664	West	Mandwai	TGB	Mandai	Apr-16	07.04.2016
665	West	Mandwai	TGB	Mandai	May-16	19.05.2016
666	West	Mandwai	TGB	Mandai	Jun-16	10.06.2016
667	West	Mohanpur	SBI	Gandhigram	Apr-16	21.04.2016
668	West	Mohanpur	SBI	Gandhigram	May-16	20.05.2016
669	West	Mohanpur	SBI	Gandhigram	Jun-16	18.06.2016
670	West	Mohanpur	SBI	Mohanpur	Apr-16	19.04.2016
671	West	Mohanpur	SBI	Mohanpur	May-16	23.05.2016
672	West	Mohanpur	SBI	Mohanpur	Jun-16	21.06.2016
673	West	Mohanpur	TGB	Durgabari	Apr-16	12.04.2016
674	West	Mohanpur	TGB	Durgabari	May-16	20.05.2016
675	West	Mohanpur	TGB	Kalacherra	Apr-16	07.04.2016
676	West	Mohanpur	TGB	Kalacherra	May-16	12.05.2016
677	West	Mohanpur	TGB	Kalacherra	Jun-16	04.06.2016
678	West	Mohanpur	TGB	Kamalghat	May-16	13.05.2016
679	West	Mohanpur	TGB	Kamalghat	Jun-16	06.06.2016
680	West	Mohanpur	TGB	Lembuchherra	Apr-16	12.04.2016
681	West	Mohanpur	TGB	Lembuchherra	May-16	16.05.2016
682	West	Mohanpur	TGB	Lembuchherra	Jun-16	07.06.2016
683	West	Mohanpur	TGB	Natunnagar	Apr-16	19.04.2016
684	West	Mohanpur	TGB	Natunnagar	May-16	17.05.2016
685	West	Mohanpur	TGB	Natunnagar	Jun-16	08.06.2016
686	West	Mohanpur	TSCB	Mohanpur	Apr-16	08.04.2016
687	West	Mohanpur	TSCB	Mohanpur	May-16	26.05.2016
688	West	Mohanpur	TSCB	Mohanpur	Jun-16	17.06.2016
689	West	Mohanpur	UBI	Mohanpur	Apr-16	28.04.2016
690	West	Mohanpur	UBI	Mohanpur	May-16	13.05.2016
691	West	Mohanpur	UBI	Mohanpur	Jun-16	08.06.2016
692	West	Mohanpur	UBI	Usha Market	Apr-16	11.04.2016
693	West	Mohanpur	UBI	Usha Market	May-16	12.05.2016
694	West	Mohanpur	UBI	Usha Market	Jun-16	07.06.2016
695	West	Mohanpur	UCO Bank	Mohanpur	Apr-16	21.04.2016
696	West	Mohanpur	UCO Bank	Mohanpur	May-16	17.05.2016
697	West	Mohanpur	UCO Bank	Mohanpur	Jun-16	10.06.2016
698	West	Old Agartala	Bank of India	Khayerpur	Apr-16	08.04.2016
699	West	Old Agartala	Bank of India	Khayerpur	May-16	05.05.2016
700	West	Old Agartala	Bank of India	Khayerpur	Jun-16	07.06.2016
701	West	Old Agartala	SBI	Khayerpur	Apr-16	29.04.2016
702	West	Old Agartala	SBI	Khayerpur	May-16	24.05.2016
703	West	Old Agartala	SBI	Khayerpur	Jun-16	22.06.2016
704	West	Old Agartala	UCO Bank	Khayerpur	Apr-16	19.04.2016
705	West	Old Agartala	UCO Bank	Khayerpur	May-16	19.05.2016
706	West	Old Agartala	UCO Bank	Khayerpur	Jun-16	14.06.2016

BANK-BRANCH NETWORK IN TRIPURA AS ON 30.06.2016

	West			Sepahijala			Khowai			Gomati			South			Dhalai			Unakoti			North			Total			GRAND TOTAL
	R	SU	U	R	SU	U	R	SU	U	R	SU	U	R	SU	U	R	SU	U	R	SU	U	R	SU	U	R	SU	U	
ACUB	0	0	2	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1	2	3	
Allahabad Bank	0	0	1	0	0	0	1	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	3	
Andhra Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	
Axis Bank	0	0	3	0	1	0	0	0	0	0	1	0	0	1	0	0	0	0	0	0	0	1	0	0	4	3	7	
Bandhan Bank	4	0	3	2	2	0	2	1	0	0	2	0	2	0	0	1	1	0	0	2	0	1	0	0	12	8	23	
Bank of Baroda	0	0	3	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	3	4	
Bank of India	4	0	2	1	1	0	0	0	0	1	1	0	0	1	0	1	0	0	0	0	0	0	1	0	7	4	13	
Bank of Maharashtra	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	
Bharatiya Mahila Bank(BMB)	0	0	1	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	2	
Canara Bank	2	0	3	0	1	0	0	1	0	1	1	0	0	1	0	0	1	0	0	1	0	0	1	0	3	7	13	
Central Bank of India	1	0	3	0	0	0	0	0	0	0	1	0	0	0	0	0	1	0	0	1	0	0	0	0	1	3	7	
Corporation Bank	0	0	1	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	2	
Dena Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	
Federal Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	
HDFC	0	0	3	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	1	0	0	2	5	
ICICI	0	2	1	0	0	0	1	0	0	0	1	0	0	0	0	1	0	0	1	0	0	1	0	0	1	6	8	
IDBI	0	0	1	0	0	0	0	0	0	3	1	0	0	1	0	0	0	0	0	0	0	0	1	0	3	3	7	
Indian Bank	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	1	0	3	
Indian Overseas Bank	1	0	1	0	0	0	0	1	0	0	1	0	0	0	0	0	0	1	0	0	0	0	0	2	2	1	5	
Indus-ind	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	1	2	
Kotak Mahindra Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	
Oriental Bank of Commerce	0	0	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	2	
Punjab & Sind Bank	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	2	
Punjab National Bank	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	2	
South Indian Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	
SBI	9	2	14	3	2	0	1	1	0	2	3	0	5	3	0	1	3	0	2	1	0	6	2	0	29	17	60	
Syndicate Bank	0	0	1	1	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	2	1	0	3	2	1	6	
TCARDB	0	0	1	1	0	0	0	0	0	0	1	0	0	1	0	0	0	0	1	0	0	0	0	1	3	1	5	
TGB	13	11	13	12	5	0	10	3	0	16	2	0	15	4	0	14	0	0	9	1	0	12	4	0	101	30	144	
TSCB	7	0	11	6	2	0	4	1	0	5	3	0	5	3	0	6	2	0	5	0	0	2	1	0	40	12	63	
UCO Bank	3	0	5	2	2	0	2	1	0	0	2	0	0	2	0	2	2	0	2	0	0	1	0	0	12	9	26	
Union Bank of India	0	1	3	0	0	0	0	0	0	0	1	0	1	0	0	0	0	0	0	0	0	0	1	0	1	3	7	
UBI	8	0	12	4	1	0	4	1	0	5	2	0	8	1	0	7	1	0	2	1	0	4	1	0	42	8	62	
Vijaya Bank	1	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	3	4	
Yes Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	
Total	53	16	104	34	18	0	25	11	0	35	27	0	36	18	0	33	12	0	21	9	0	28	17	0	265	128	104	497

STATUS OF ATM IN THE STATE OF TRIPURA AS ON 30.06.2016										
SI No	Name of Bank	Total Br	BRANCHES				ATM			
			Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban	Total
1	Allahabad Bank	3	1	1	1	3	0	0	1	1
2	Bandhan Bank	23	12	8	3	23	1	2	3	6
3	Bank of Baroda	4	1	0	3	4	0	0	6	6
4	Bank of India	13	7	4	2	13	3	1	6	10
5	Bharatiya Mahila Bank	2	1	0	1	2	1	0	1	2
6	Canara Bank	13	3	7	3	13	3	8	3	14
7	Central Bank of India	7	1	3	3	7	1	2	2	5
8	Dena Bank	1	0	0	1	1	0	0	1	1
9	Indian Bank	3	1	0	2	3	1	0	2	3
10	Indian Overseas Bank	5	2	2	1	5	2	2	2	6
11	Punjab & Sindh Bank	2	1	0	1	2	1	0	1	2
12	State bank Of India	60	29	17	14	60	54	40	90	184
13	UCO BANK	26	12	9	5	26	6	13	8	27
14	Union Bank	7	1	3	3	7	2	2	6	10
15	United Bank Of India	62	42	8	12	62	49	10	17	76
16	Vijaya Bank	4	1	0	3	4	1	0	4	5
17	AXIS BANK	7	0	4	3	7	1	7	10	18
18	Punjab National Bank	2	1	0	1	2	1	0	4	5
19	Syndicate Bank	6	3	2	1	6	3	1	3	7
20	Oriental Bank Of comerce	2	0	1	1	2	0	1	1	2
21	ICICI	8	1	6	1	8	0	2	12	14
22	Tripura Gramin Bank	144	101	30	13	144	2	2	0	4
23	ACUB	3	0	1	2	3	0	0	0	0
24	TCARDB	5	1	3	1	5	0	0	0	0
25	IDBI BANK	7	4	2	1	7	3	4	3	10
26	Tripura State Co-Op Bank	63	40	12	11	63	0	0	0	0
27	INDUSIND BANK	2	0	1	1	2	0	1	1	2
28	HDFC Bank	5	0	2	3	5	0	3	6	9
29	South Indian Bank	1	0	0	1	1	0	0	2	2
30	Corporation Bank	2	0	1	1	2	0	1	1	2
31	Yes Bank	1	0	0	1	1	0	0	1	1
32	Bank of Maharashtra	1	0	0	1	1	0	0	1	1
33	Andhra Bank	1	0	0	1	1	0	0	1	1
34	Kotak Mahindra Bank	1	0	0	1	1	0	0	1	1
35	Federal Bank	1	0	0	1	1	0	0	1	1
	TOTAL	497	266	127	104	497	135	102	201	438



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

Convener

State Level Bankers' Committee for Tripura

Minutes of the 117th State Level Bankers' Committee Meeting for the State of Tripura held on 08.06.2016

The 117th SLBC meeting of Tripura State was held at Agartala on 08th June 2016 where performance of banks as on 31.03.2016 for the financial year 2015-16 was reviewed. The meeting was Co-Chaired by Shri Yashpal Singh, Chief Secretary, Govt. of Tripura and Shri K. V. Rama Moorthy, Executive Director of United Bank of India. Amongst other dignitaries, Dr. G. S. G. Ayyangar, Principal Secretary, Finance, Rural Development & Agriculture, Govt. of Tripura, Shri N. P. Topno, General Manager, RBI, Shri Sunil Kumar, General Manager, NABARD and Shri Manas Dhar, General Manager, United Bank of India & Convener, SLBC (Tripura) were also present. Other Senior Executives of the State Government, RBI, NABARD and Banks also participated in the meeting. A list of participants of the meeting is enclosed.

Initiating the discussion, Shri Manas Dhar, General Manager, United Bank of India & Convener SLBC, Tripura welcomed all the participants to the 117th meeting of SLBC Tripura. Thereafter, Shri Manas Dhar requested Shri K. V. Rama Moorthy, Executive Director of United Bank of India to deliver his keynote address.

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

Shri K. V. Rama Moorthy, Executive Director, United Bank of India mentioned about significant achievements in different parameters apart from informing about the progress made with regard to major decisions of the last SLBC meeting held on 22.02.2016.

- a. At the end of March 2016, the CD Ratio of the State stood at 45% as against 41% as on 31st March 2015 thus registering a Y-O-Y increase of 4%. He requested all bankers to work together towards so that CD ratio of the State should reach to 51% at the end of current financial year.
- b. All the banks put together could disburse Rs 3640.38 crore i.e. 124% of the Annual Target of Rs 2940.05 crore under ACP for FY 2015-16. Disbursement under ACP during Financial Year 2015-16 has increased by 23% over the disbursement of Rs 2963.13 crore during corresponding period last year (2014-15).
- c. As on 31st March 2016, all banks have issued 61,453 KCCs covering Rs 267.95 crore, thus achieving 123% of the annual target (50,000) by the end of the financial year 2015-16 which is a laudable achievement. He emphasized on educating the farmers for use of KCC cards.
- d. Priority Sector Advance for the State covering all Banks as on March 2016 stood at Rs.6162.78 crore, which depicted 87% of the ANBC as compared to Rs.5204.18 crore as on March 2015. The annual growth rate of Priority Sector Advance on Y-O-Y basis observed at 18%, which is commendable.
- e. Shri Rama Moorthy informed about coverage of 5.81 lac people (PMJJBY- 1.63 lac & PMSBY-4.18 lac) under insurance in the State as on 30.04.2016. He requested bankers to initiate necessary steps so that auto-renewal under PMJJBY & PMSBY could be effected in all cases.
- f. He expressed his satisfaction in respect of low percentage of zero-balance accounts(15.37%) in the State out of 7.07 lac PMJDY accounts opened up to 30.04.2016 as compared to the national average.

He congratulated the State Government for mobilizing all the benefits of MGNREGA and other schemes through these accounts.

- g. He informed that Aadhaar Seeding in the PMJDY accounts of the State stood at 72.27% as against 44.65% across the country as on 30.04.2016. He requested all Bankers to put in more efforts in this aspect as Aadhaar penetration in the State is almost 100%.
- h. He expressed his concern on activation of RuPay cards issued in PMJDY accounts. He requested all the bankers to ensure delivery of RuPay cards to all PMJDY accounts and their activation at the earliest so that the account holders could get the benefit of Rs. 1.00 lac inbuilt accident insurance. He requested the bankers to move forward in a time bound manner.
- i. He informed the House that the Banks in the State could disburse Rs. 344.20 cr. in PMMY (MUDRA) i.e. 64% of annual target for Rs536.66 crore and expressed hope that the Banks would perform better in the current financial year i.e. 2016-17.
- j. He urged upon the bankers to identify viable Greenfield projects for financing under Stand-Up India Scheme and also to ensure achieving target by the year end.
- k. Sri Rama Moorthy referred to the NPA position of the State including written off amount which stood at Rs.562.43 crore i.e. 6.68% of total advance at the end of March 2016 and there is scope for recycling of funds in the State through recovery / renewal of these accounts. He requested State Government to extend necessary help for recovery of loans.
- l. Sri Rama Moorthy emphasized on creation of 'human bridges' with people in all villages of the State through Farmers' Clubs with the help of branch managers / officials, Bank Mitras, SHGs, etc. He informed the House that entire BC network in the State is viable and Bank Mitras would play a pivotal role in formation and smooth functioning of Farmers' Clubs. Then, It would create an impact in the locality resulting a congenial atmosphere for all banking activities including recovery of loans.
- m. He also informed the house about the allocation of 195 Farmers' Clubs among different banks in the State and urged all concerned to take proactive steps for formation of farmers' clubs well before end of this financial year.

Shri K. V. Rama Moorthy, Executive Director, United Bank of India requested the bankers to give due attention for renewal of Jan Suraksha Schemes. He stressed on the importance of putting dedicated efforts from the very beginning for successful implementation of Annual Credit Plan 2016-17 including financing to PMMY(MUDRA) and Stand-Up India Schemes. He also opined that the collective effort of all concerned would facilitate speedy implementation of Government's policy on various spheres of economic activities within the shortest possible time and resulting in further improvement of CD Ratio of the State.

Thereafter, Shri Manas Dhar, General Manager, United Bank of India & Convener SLBC of Tripura requested Shri Yashpal Singh, Chief Secretary, Govt. of Tripura to address the House.

Shri Yashpal Singh, Chief Secretary, Govt. of Tripura welcomed all the participants on behalf of the State Government. He complimented Convener, SLBC for regular convening of SLBC meetings and monitoring of ongoing schemes and issues relating to SLBC in the State, resulting improvement in small savings, employment, CD ratio, etc. in the State. He stated that all these activities in the State have already created awareness among the people and the people are not getting cheated from various "Ponzi" schemes. He desired that all the stakeholders should continue the good work and help in implementing various welfare schemes thereby improving the quality of life of the people as well as alleviating poverty; implements development schemes related to Infrastructure, roads, education, etc. He emphasized on Aadhaar seeding in all eligible accounts so that all benefits relating to various schemes of the Government are routed through accounts (DBT) of the beneficiaries thereby creating an end-to-end solution. He also emphasized on financial literacy and improvement of skilling of the entrepreneurs in the State.

He informed the House that Tripura State is fast progressing State of the NE region and Government of Tripura has taken several key initiatives to promote industry and bring investment in the State. To take forward this

vision, ASSOCHAM under the guidance of Government of Tripura organized a business summit to showcase strength and business readiness of Tripura at “Invest – Tripura” held on 4th June, 2016 at Agartala in presence of the Hon’ble Chief Minister of Tripura. He also informed that Investors from various parts of the Country and abroad had shown interest for making sizeable investments in the State. He requested all the Bankers to foresee such scopes & opportunities for Industrialization in the State and help the State Govt. in bringing further development of the State.

Shri Singh, Chief Secretary, Govt. of Tripura also informed the House about foreign trade of Rs.600 crore during last year through the border of the neighbouring country, being advantageous to the State. He stated that State Government would initiate steps for promoting foreign investment in the State.

Thereafter, Shri Manas Dhar, General Manager, United Bank of India & Convener SLBC of Tripura stated that Tripura State is poised to growth. Besides foreign trade through land custom with neighbouring country, Agartala is going to be connected through rail shortly, which would be boon for development in the State. Then, he requested Dr. G.S.G. Ayyangar, Principal Secretary, Finance, Rural Development & Agriculture Govt. of Tripura to address the House.

Dr. G. S. G. Ayyangar, Principal Secretary, Finance, Rural Development & Agriculture, Govt. of Tripura thanked the banks for registering a Y-O-Y increase of 4% CD Ratio in the State as on 31.03.2016 and also for achieving 124% of target under ACP 2015-16. He requested all the Bankers and other stakeholders to carry on the good work thereby helping the State for further development.

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

Shri N. P. Topno, General Manager, RBI Agartala deliberated on the following issues:-

- He stated that SLBC meeting are being held regularly but requested Convener, SLBC to adhere to the Calendar for SLBC meetings as far as practicable.
- He also stated for updation of SLBC website.
- He appreciated United Bank of India’s decision for declaring 2 more branches in Tripura as specialized MSME branches. He stressed on the importance of more specialized MSME branches in the different districts of the State.
- He expressed satisfaction for increase of CD ratio by 4% on Y-o-Y basis. He informed that it was due to good work of some of the banks but many banks are having a CD ratio less than 40% as on 31.03.2016.
- He stated that all banks in the State could disburse 124% of ACP target but most of the disbursement had been made by a limited number of banks and a few banks namely Andhra Bank, Dena Bank and Kotak Mahindra Bank could not be able to achieve even 10% of the allocated target.
- He suggested for taking up with the controlling authorities of these banks in connection with their underperformance in achieving allotted targets under ACP.
- He expressed concern on absenteeism of the members in SLBC meetings and also suggested for taking up with the controlling authorities in respect of absence of members from SLBC Meetings for two consecutive instances.
- He emphasized on improvement of recovery in the State with the help of the State Government.
- He stressed on financial literacy in rural areas and schools by rural branches and FLCs and requested to ensure that each rural branch would continue to hold one literacy camp once in a month as per RBI guidelines.

Thereafter, Shri Manas Dhar, General Manager, United Bank of India & Convener SLBC of Tripura requested Shri Sunil Kumar, General Manager, NABARD to address the House.

Shri Sunil Kumar, General Manager, NABARD Agartala deliberated on the following issues:-

- He expressed his satisfaction about the support of the State Govt. and requested banks to utilize this support in making the Banking infrastructure stronger in the State.
- He informed the House about their RIDF allocation of Rs.350.00 crore for the current financial year for the State.
- He stated that NABARD would provide posters and hoardings for bank branches and Block offices respectively for wide publicity of Stand-Up India Scheme.
- He reiterated for installation of VSAT for Bank Mitras in SSAs having connectivity issues. The cost would be reimbursed by NABARD.
- He requested the banks for coverage of all eligible crop loans under Pradhan Mantri Fasal Bima Yojana.
- He also informed the House about digitization of SHG data in West Tripura District.

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

Agenda 1 : Confirmation of proceedings of 116th SLBC meeting for Tripura held on 22.02.2016:

Confirmed by the House.

Stand-Up india Scheme:

Shri Manas Dhar, Convener of SLBC(Tripura) informed the House that being one of the flagship programme of GoI, this Scheme is directly monitored by a National Level Steering Committee on a regular basis. He also informed the House regarding the modalities of Stand-Up India scheme including credit guarantee aligned with existing CGTMSE norms. He emphasized on skill development of the entrepreneurs through skilling centres. He requested the banks to identify viable projects for Stand-Up India scheme with priorities so as to ensure achieving branch wise target as stipulated.

Agenda 2 : Pradhan Mantri MUDRA Yojana

All the Banks operating in the State combinedly disbursed Rs 344.20 crore against revised target of Rs. 536.66 crore, thereby achieving 64% of annual target (FY 2015-16) as on 31.03.2016.

House noted the performance of PMMY in the State. Initiatives taken by SLBC in popularising the scheme such as publication of advertisement in vernacular in respect of continuation of PMMY loan, web hoisting of all important circulars / guidelines, loan application form etc. on PMMY / Mudra loan in the SLBC website, availability of. Publicity materials in vernacular were appreciated by the House.

Shri Manas Dhar, Convener of SLBC(Tripura) informed the House that Animal Husbandry, Beekeeping, Dairy and other related activities upto Rs. 10.00 lac would also come under the ambit of MUDRA loans from the current financial year. It is also reported that MUDRA Target for the year 2016-17 has been fixed at Rs. 402 crore for the State of Tripura.

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

SLBC, Tripura had already submitted roadmap for opening of 19 Brick & Mortar branches in unbanked villages having population above 5000 as identified by the LDMS to RBI as per their guidelines issued on 31.12.2015. All Member Banks of SLBC Tripura were requested to extend all possible support and information in respect of their branch opening within 31.03.2017 to SLBC Desk for regular reporting to RBI.

Agenda 4 : Financial Inclusion Plan

1st meeting of the **State Level Financial Inclusion Committee (SLFIC)** for the State of Tripura was held on 08.04.2016. The meeting was chaired by Shri Yashpal Singh, Chief Secretary, Govt. of Tripura. Dr. G. S. G. Ayyangar, Principal Secretary, Finance, Rural Development & Agriculture, Govt. of Tripura, Dr. Alok Pande, Director and Nodal Officer of DFS and Shri Manas Dhar, General Manager, United Bank of India & Convener, SLBC (Tripura) also attended the meeting. Highlights of the important points as discussed in the meeting were noted by the House, which are furnished below:

- Coverage of grey areas: So far a list of 172 grey areas reported from banks (UBI-11, TGB-145, SBI-13 & Syndicate Bank-03).
- Aadhaar seeding: Aadhaar seeding percentage was 72.27% in Tripura as compared to 44.65% across the country in PMJDY accounts as on 27.04.2016.
- Invitation of Postal Authorities: It was decided to invite Postal Authorities to attend SLBC and other meetings & camps.
- Executive Calls to Bank Mitras: All 575 Bank Mitras had been called over telephone by SLBC and all of them are in place.
- Pending SARFAESI application: No such proposal is pending with District Authorities.
- Availability of Rupay Card & Aadhaar enabled devices: 420 out of 575 Bank Mitras are having Rupay Card & Aadhaar enabled devices. TSCB is in process of providing Rupay Card & Aadhaar enabled devices to all 155 Bank Mitras within 30.06.2016.
- Alternate Channels: No other channels like Common Service Centres of Tripura State Government, Gramin Dak Sewaks, Kirana Shops, Anaganwadi workers etc. are used as Bank Mitra in Tripura State.
- Financial literacy in skilling centres: It was stressed on regular holding of financial literacy camps in the State. State Government would extend necessary support. All banks were requested to hold financial literacy camps regularly.
- Claim in PMJJBY & PMSBY: It was suggested for displaying of posters relating to claim procedure of PMJJBY & PMSBY in prominent places of Police Stations, Hospitals, Panchayat Offices and other prominent places to make the people aware of it.
- Mudra Target: All the banks operating combinedly sanctioned & disbursed Rs 344.20 crore i.e. 64% of the revised Annual Target for Rs 536.66 crore as on 31.03.2016.
- Mudra Cards: Banks were requested to issue Mudra cards to all eligible loan accounts (having working capital loans).
- Radio & TV Shows: Regular TV & Radio programmes are to be conducted by the banks for ensuring wide publicity of the financial inclusion schemes in the State.

The House also reviewed the progress of Pradhan Mantri Jan Dhan Yojana under which 7,06,587 A/Cs had been opened in the State as on 30.04.2016. All banks in the State issued RuPay cards to 67.33% PMJDY customers against national issuance of 82.53%. RuPay Card delivery and activation still have a lot of scope for improvement and Banks need to act more proactively in these aspects so that beneficiaries get the benefit of Rs.1.00 lac inbuilt accident insurance.

The banks operating in the State had enrolled 4.18 lac customers under PMSBY, 1.63 lac customers for PMJJBY and 2456 customers under APY as on 31.03.2016. House noted the same.

All banks were requested to ensure renewal of all existing customers under PMSBY & PMJJBY through auto-debit of insurance premium from Savings accounts. House noted lien clause in PMJJBY i.e. Risk cover would commence only after the completion of 45 days from the date of enrollment into the Scheme by the member. However, death due to accident would be exempted from the lien clause.

The House also noted the performance of the 5 RSETIs which conducted 144 training programs with the participation of 3749 candidates during 4th quarter of FY 2015-16 ending 31.03.2016.

The 14 FLC Centers in the State conducted 125 Camps during the quarter ended March'2016 while the 265 rural branches in the State also conducted 659 camps during the same quarter. Shri N. P. Topno, General Manager, RBI Agartala stated regarding non-response from 29 rural branches during the last quarter of FY 2015-16. He requested SLBC to take up the matter with these branches.

The House also discussed about Pradhan Mantri Fasal Bima Yojana(PMFBY) along with its salient features and modalities which will help the Bankers in its implementation at the ground level.

Agenda 5 : CD Ratio of the Districts

CD Ratio of the State stood at 45% as on 31st March 2016 from 41% as on 31st March 2015 thus registering Y-O-Y growth of 4%. House noted the achievement and set a target of reaching CD Ratio at 51% at the end of FY 2016-17.

All the 8 districts have reported positive growth in CD ratio as on 31st March 2016 over March 2015. With regular monitoring of Special Sub-Committee of DCC, CD Ratio of West Tripura district had increased by 1% on YoY basis and reached to 34% as on 31st March'2016 as against 33% as on 31st March'2015. Special efforts should be taken by all banks to improve the CD ratio of this district for equitable allocation of credit in terms of deposit mobilized in the district.

Agenda 6 : Implementation of Annual Credit Plan 2015-16

House reviewed the overall achievement under ACP during April 2015 to March 2016 of the financial year 2015-16. Banks operating in the State achieved 124% (Rs.3640.38 crore) of the credit disbursement target under ACP 2015-16. The disbursement during FY 2015-16 surpassed the corresponding figure of last year (2014-15) by 23%. Achievement under Priority Sector also stood at 124% at the end of FY 2015-16. Achievement under Agriculture sector stood at 125%. While achievement under MSME & Other Priority Sector reached to 148% & 85% respectively.

Thereafter, House approved the targets set for Agriculture, MSME, OPS & Non-Prisec for Rs. 1296.82 crore, Rs. 967.06 crore, Rs.601.19 crore & Rs. 469.17 crore respectively, totaling Rs. 3334.24 crore under ACP 2016-17 for Tripura State, based on PLPs prepared by NABARD.

The SLBC Sub-Committee in its meeting held on 19.04.2016 set a target for formation of 195 Farmers' Clubs during the year 2016-17 by the member banks in the State as per decision of the last SLBC(116th) meeting held on 22.02.2016. It would create an impact in the locality resulting a congenial atmosphere for all banking activities including recovery of loans. It was reported that UBI & TGB have already formed 3 and 4 Farmers' Clubs respectively. Concerned banks were requested to take proactive steps for formation of farmers' clubs well before end of this financial year.

Agenda 7 : Kisan Credit Cards(2015-16)

All banks in the State had issued 61,453 KCCs covering Rs 267.95 crore, thus achieving 123% of the annual target (50,000) by the end of the year 2015-16.

Banks operating in the State have already submitted list of dormant/overdue KCC accounts to the Director, Agriculture, Govt. of Tripura, so the State Government could help the banks for renewal / recovery of KCC loans.

House noted the performance of KCC and also set the KCC target numbering 50,000 accounts for the financial year 2016-17.

Agenda 8 : Self Help Groups(SHG)

The House reviewed the performance of the Banks under NRLM/NERLP and WSHG for FY 2015-16. The Banks could not sanction cases under NULM as there was no sponsoring done before the end of the financial year. Target of NULM for the year 2016-17 has been allocated to and communicated among all concerned banks.

The member Banks have already instructed their branches regarding proper coding of SHG loan Accounts in the CBS systems as per decision of the last SLBC meeting (116th) for reflection of actual disbursement figure in SHG portal.

Agenda 9 : Recovery Performance of Banks

The House reviewed sector-wise and also Government Sponsored Scheme wise recovery of loan position as on 31.03.2016. Overall recovery percentage in respect of three broad sectors, viz Agriculture, MSME and Other Prised stood at 62% as on March 2016 as against 60% as on March 2015. There was no significant improvement in recovery under Schematic lending. Recovery in SJSRY was 8%, SGSY was 12%, PMRY was 5%, PMEGP was 46%, while recovery in REGP (MMS) was 47% as on 31.03.2016. Line Departments of the State Government were requested to extend their support for improving recovery of schematic loans.

Agenda 10 : NPA position of Banks in Tripura.

Percentage of gross NPA decreased slightly from 5.87% as on March' 2015 to 5.82% as on March 2016. Percentage of gross NPA came down over the years on account of written off of loan accounts where no recovery could be made. The outstanding amount under Written off A/Cs (Shadow Register) is around Rs 72.27 crore which if added with the outstanding NPA, the amount of NPA would be Rs 462.43 crore which is 6.68% of the gross advance as on 31.03.2016.

Shri Sahadeb Das, Director of Institutional Finance, GoT suggested for holding of joint recovery camps and Panchayats would provide necessary support for recovery of loans.

Agenda 11: Performance of Banks in key areas in Tripura as on 31st March 2016

House reviewed the performance of the Banks as on **31st March 2016**. The overall Advance in the State witnessed y-o-y growth of 18% from Rs.7107.78 crore as on March 2015 to Rs.8415.05 crore as on March 2016. Similarly, y-o-y growth of 8% had been registered in Deposits which stood at Rs. 18724.08 crore as on March 2016, from Rs. 17274.85 crore as on March 2015.

The House noted the y-o-y growth of 14% in lending to Priority Sectors (outstanding), 40% in lending to Weaker Section, 12% growth in lending to SC/ST borrowers and 8% growth in lending to Minority community as on 31.03.2016.

MSME sector registered 15% y-o-y growth while total Priority Sector achieved a y-o-y growth of 18% as on 31.03.2016.

Agenda 12 : Performance under Govt. sponsored schemes.

All banks sanctioned 1337 cases amounting to Rs. 64.77 cr. and disbursed in 1097 cases with an amount of Rs. 14.89 cr. in PMEGP against the yearly target of 1500 cases during FY 2015-16.

All banks sanctioned 2655 cases amounting to Rs. 62.81 cr. and disbursed in 717 cases with an amount of Rs. 13.28 cr. in SWAVALAMBAN against the yearly target of 3500 cases during FY 2015-16.

House noted the performance of the Banks and also noted the progress of KCC-Fishery, Mini Dairy, DRI, etc. for the financial year 2015-16 ending on 31st March 2016.

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

House noted the performance of the Banks in respect of disbursement made under Education loans to 384 students involving Rs 5.73 crore. The outstanding balance in Education Loans as on 31.03.2016 stood at Rs.114.27 crore in 3812 accounts.

Under Housing Loans, outstanding balance stood at Rs.1311.54 crore in 32277 accounts as on 31st March 2016. House noted the progress.

Agenda 14 : MSME financing under ACP.

House reviewed the overall achievement of MSME during FY 2015-16. All Banks had disbursed Rs 1219.64 crore, registering an achievement of 148% against ACP target of Rs.822.67 crore for the year 2015-16.

Miscellaneous Issues:

Pradhan Mantri Awas Yojana (PMAY): The Scheme was launched on 17.06.2015. This scheme is operational in all notified Statutory Towns and Planning areas. The scheme consist of four different verticals namely (a) In-Situ Slum Redevelopment, (b) Affordable Housing through Credit Linked Subsidy Scheme – CLSS, (c) Affordable Housing in Partnership, and (d) Subsidy for beneficiary-led Individual house construction. Details circular has already uploaded in SLBC Tripura website and copy was placed before the House for discussion.

Shri Niladri Bose, Regional Resident Representative of National Housing Bank deliberated on the various aspects of the scheme (PMAY), relating to subsidy and other modalities of the scheme.

House noted details of the scheme and approved for implementation in the State.

Pradhan Mantri Fasal Bima Yojana (PMFBY) : Government of India approved a new crop insurance scheme-PMFBY on 13.01.2016. This PMFBY would replace the existing two schemes National Agricultural Insurance Scheme as well as modified NAIS which have had some hindrance drawbacks. Private Insurance Companies along with Agricultural Insurance Company of India Ltd. would implement the scheme. Details circular has already uploaded in SLBC Tripura website and copy was placed before the House for discussion.

Shri Prabir Kr. Majumder, Asstt. Director of Agriculture Department, Govt. of Tripura expressed that considering the cropping season in the State, the cut-off date under Pradhan Mantri Fasal Bima Yojana(PMFBY) might be extended upto 31st August and 28th February for Kharif and Rabi Seasons respectively. Shri Sunil Kumar, GM-NABARD endorsed the views of the Asstt. Director, Agriculture Department, GoT.

House noted details of the scheme and suggested implementation of the same in the State. However, insurance coverage period for Kharif and Rabi season as mentioned in the scheme i.e. April to July for Kharif and October to December for Rabi may be modified depending upon crop cultivation activities

After threadbare discussion, it was decided that SLBC desk would write to NABARD regarding the issue so that they could take up the matter with Department of Financial Services, Ministry of Finance for consideration of cutoff date for both Kharif & Rabi seasons (31st August & 28th February respectively).

VSAT: Shri Sunil Kumar, GM NABARD reiterated for installation of VSAT for Bank Mitras in 172 grey areas (SSAs) having connectivity issues. The cost would be reimbursed by NABARD. General Manager, BSNL, Tripura informed the House that BSNL had already initiated steps for improvement in connectivity issues as far as practicable in respect of 172 grey SSAs of Tripura having poor and intermittent connectivity.

Shri Sahadeb Das, DIF, Govt. of Tripura requested the Bankers to issue passbooks to all the Pensioners particularly to the Social Welfare and Social Education Pensioners.

Shri Sunil Kumar, GM NABARD stated told that ANJALI Microfinance (NGO) in Dhalai district is to be replaced by Voluntary Health Association of Tripura (NGO) and the same has been approved by 115th SLBC Meeting. This should have been approved by Dhalai DCC. Chief Manager-SLBC informed the House that the same had been approved by DCC Dhalai about one year back.

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

- Formation of Farmers' Clubs as per allocation given to Banks. (**Action : All Banks & NABARD**).
- All Banks are to exert efforts to raise the CD ratio of the State to 51% as on 31.03.2017. (**Action : All Banks & State Government**).
- The District Administration would continue to review the CD ratio of the districts in all DCC meetings and Action points should be decided for all districts to push up the CD ratio. Extra efforts should be initiated for West Tripura District to improve its CD ratio with high ticket loan accounts. (**Action : All Banks & LDMS**).
- 100% disbursement targets set against all sectors under ACP 2016-17 is to be achieved (**Action : All Banks**).
- Each FLC and rural branch would conduct minimum one outdoor / indoor literacy camp once in a month. (**Action : All FLC & Rural branches**).
- All Banks are to exert effort to achieve Mudra Target for FY 2016-17 as on 31.03.2016(**Action : All Banks**).
- All Banks are to exert effort to achieve Stand-Up India Target for FY 2016-17 (**Action : All Banks**).
- SLBC desk would write to NABARD regarding revision of cut off date for both Kharif & Rabi seasons (31st August & 28th February respectively) for further taking up the matter with Department of Financial Services, Ministry of Finance for consideration of cutoff date(**Action: SLBC & NABARD**).
- To take up with the controlling authorities in respect of absence of members from SLBC Meetings for two consecutive instances (**Action: SLBC**).

Vote of Thanks.

Thereafter, Shri Mahendra Dohare, DGM & CRM, United Bank of India, Tripura Region extended vote of Thanks to all the dignitaries present in the meeting. He heartily thanked Shri Yashpal Singh, Chief Secretary, Govt. of Tripura, Dr. G. S. G. Ayyangar, Principal Secretary (Finance, Rural Development & Agriculture), Govt. of Tripura and all the dignitaries from Govt. of Tripura, RBI, NABARD and banks present for their valuable inputs which enriched the deliberations.

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**LIST OF THE PARTICIPANTS AT THE 117th MEETING OF THE SLBC
FOR THE STATE OF TRIPURA**

HELD AT PRAGNA BHAWAN, HALL NO.4, AGARTALA ON 08.06.2016 AT 10:00 A.M.

Sl. No.	Name of the dignitaries	Designation/Office/Institution
I	CO-CHAIRD BY	
1	Shri Yashpal Singh	Chief Secretary, Govt. of Tripura
2	Shri K. V. Rama Moorthy	Executive Director, United Bank of India, Convener Bank, SLBC
II	GOVT. OFFICIALS	
3	Dr. G.S.G. Ayyangar	Principal Secretary, Finance, RD & Agri, GoT
4	Shri Sahadeb Das	DIF, Govt. of Tripura
5	Shri Susanta Kr. Som	Dy. Director, MSME DI
6	Shri M.L. Sukladas	Addl. Director of Horticulture, Govt. of Tripura
7	Shri S.K. Sarkar	Joint Director(I & C),Govt. of Tripura
8	Shri A.H.Jamatia	Jt. Director, TW Department, Govt. of Tripura
9	Shri Sunil Bhaumik	Asstt. Director, ARDD (Dairy),Agartala
10	Shri Prabir Kumar Majumdar	Asstt. Director-Agriculture, GoT
III	RBI/NABARD/SIDBI/NHB/ INSURANCE COMPANIES/BSNL	Designation/Office/Institution
11	Shri N.P. Topno	General Manager, RBI-Agartala
12	Shri Sunil Kumar	General Manager, NABARD-Agartala
13	Shri D.V. Ramana Rao	DGM-NABARD
14	Shri N.C. Debnath	Manager, SIDBI
15	Shri Dilip Kr. Das	Sr. Divisional Manager, Oriental Insurance Co. Ltd.
16	Shri Hemendra Chakraborty	Admin. Officer, National Insurance Company
17	Shri Hari Narayan Das	Admin. Officer, New India Assurance Co. Ltd.
18	Shri J. Ravi Chandra	GM-BSNL, Agartala
19	Shri Niladri Bose	Regional Resident Representative, National Housing Bank
IV	COMMERCIAL BANKS	Designation/Office/Institution
20	Shri Manas Dhar	General Manager, UBI, Head Office & Convener, SLBC-Tripura
21	Shri M. Dohare	DGM & CRM, UBI, Tripura
22	Shri Upendra Sabar	Chairman, TGB
23	Shri Bhajan Ch. Roy	Assistant General Manager,UBI-Tripura
24	Shri P.K. Paul	Regional Manager(Urban)- SBI, Tripura
25	Shri R. K. Senapati	Regional Manager(Rural)- SBI, Tripura
26	Shri H.D. Sangma	Dy. Zonal Head-UCO Bank
27	Shri P. K. Chanda	Chief Manager, Canara Bank
28	Shri Amit Bhattacharjee	GM-TSCB
29	Shri Hemanta Bora	Chief Manager, Allahabad Bank
30	Mr. Mohd. Ali	Chief Manager, Central Bank of India
31	Shri S.B. Jotder	Sr. Br. Manager, Syndicate Bank
32	Shri Shiv Shankar Shahdev	Chief Manager, Indian Overseas Bank

33	Shri Subrata Chakraborty	DCO, RBO,SBI
34	Shri N.R.Samal	DGM-Union Bank of India
35	Smt. Pradipta Aine	Sr. Branch Manager, Bharatiya Mahila Bank
36	Shri Suvrajyoti Das	Sr. Manager-P& SB
37	Shri Venkata Rama Reddy VR	Senior Manager-Indian Bank
38	Shri Chandan Chakraborty	Sr. Manager-PNB
39	Shri Ram Krishna Chakraborty	AM, Vijaya Bank
40	Shri Paltu Chandra Laskar	Manager(RB-FI), SBI, RBO, R-VII
41	Shri Janardan Bose	Chief Manager, SLBC UBI
42	Shri Ratan Kr. Tiwari	Branch Manager, Andhra Bank
43	Shri Amal Debbarma	ADO, ACUB Ltd.
44	Shri Tapan Bhattacharya	Sr. Manager-Union Bank of India
45	Shri Abhijit Deb	Manager, South Indian Bank
46	Shri Binod Kr. Pandey	AGM-IDBI
47	Shri Dhritiman Debbarma	AM, IDBI
48	Shri DeboraJ Bhattacharjee	Chief Manager, ICICI Bank
49	Shri Dibakar Devnath	ABM, HDFC Bank
50	Shri Santiranjana Bhattacharya	Chief Manager(C&R)-TGB
51	Shri Saroj Sinha Roy	Br. Manager-OBC
52	Shri Vijay Kumar	Br. Manager-Dena Bank
53	Shri Suhash Chandra Paul	Br. Manager- Corporation bank
54	Shri Sudip Chakraborty	Cluster Head-Bandhan Bank
55	Shri Prasenjit Das	D.O., DIF, Govt. of Tripura
56	Shri Dhruva Sarkkar	Br. Manager-Kotak Mahindra Bank
57	Shri Saptarshi Bose	Manager & BH, Federal Bank
58	Shri G.C. Rakshit	LDM, Gomati & South-UBI
59	Shri Swapana Kumar Das	Chief Manager-UBI
60	Shri Musa Karim Sardar	LDM, North & Unakoti-UBI
61	Shri M.K. Devvarman	LDM, Dhalai & Khowai, UBI
62	Shri Tamal Debbarman	Officer-SLBC, UBI-TRO

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त्रिपुरा हेतु राज्य स्तरीय बैंकर्स समिति की बैठक

STATE LEVEL BANKERS' COMMITTEE MEETING
FOR TRIPURA



118th

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June'2016

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कार्यसूची टिप्पण ★ AGENDA NOTES



युनाइटेड बैंक ऑफ इंडिया

(भारत सरकार का उपक्रम)

आपका बैंक



United Bank of India

(A Govt. of India Undertaking)

The Bank that begins with U