



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

121st

१२१ वी

March'2017

मार्च '२०१७

Yearly Review
वार्षिक समीक्षा



Date : 21.06.2017 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/ 121 /2016-17

Ref: LBD/SLBC/T/ 121 /2016-17

दिनांक: 13.06.2017

Date: 13.06.2017

एस एल बी सी के सभी सदस्य

All members of SLBC

प्रिय महोदय,

Dear Sir

विषय: त्रिपुरा राज्य स्तरीय बैंकर्स समिति की 121 वी
बैठक का कार्यसूची टिप्पण ।

Sub: Agenda Notes for the 121st Meeting of
SLBC Tripura

उपर्युक्त सन्दर्भ मे हम आपको सूचित करते है की
त्रिपुरा राज्य स्तरीय बैंकर्स समिति की 121 वी बैठक
दिनांक 21.06.2017 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 121st meeting of
State Level Bankers' Committee for Tripura
scheduled to be held at 'Pragya Bhavan' Hall No.
4, Agartala on 21.06.2017 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



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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 508</p> <p>Average population covered per branch: 7225 <i>(Including RRB & Co-operative Banks)</i></p> <p>Lead Bank of 8 Districts UNITED BANK OF INDIA</p>	<ul style="list-style-type: none"> ➤ Capital: Agartala ➤ Area: 10491.69 sq. km. ➤ Population: 36.74 lac. (Male: 18.74 lac ○ Female: 18.00 lac) ➤ Literacy ratio:94.65% (Male: 96.65% ○ Female: 92.35%) <p>Land utilization-</p> <ul style="list-style-type: none"> ➤ Net Cropped Area: 2,55,070 ha <p>Irrigation Potentials:-</p> <ul style="list-style-type: none"> ➤ Source: Good average rainfall-2200mm During south west monsoon. ➤ No perennial river. ➤ Multi cropped area: 219428 ha ➤ Fishery water area: 23571 ha ➤ Cropping intensity: 186% ➤ Main crops: Rice, Potato, Pineapple and Vegetable. ➤ Plantation: Rubber, Mandarin oranges <p style="text-align: center;">Convener of SLBC</p> <p style="text-align: center;">United Bank of India</p>

Population Details of Tripura

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

Agricultural Scenario of Tripura

Area			
a)	Total area of the State		10,491.69 SqKms
b)	Altitude of Agartala		12.80 Mts
c)	Land Utilisation		
	i)	Total geographical area	10,43,169 ha.
	ii)	Net Cropped Area	2,55,070 ha.
	iii)	Forest area	6.29,426 ha.
	iv)	Area sown more than once	2,19,428 ha.
	v)	Gross Cropped Area	4,74,498 ha.
	vi)	Cropping intensity	186%
Agriculture			
a	Production of crops		
	i	Rice	7,11,831 MT
	ii	Wheat	300 MT
	iii	Maize	5,863 MT
	iv	Pulses	5,154 MT
	Total Foodgrains		7,23,148 MT
	v	Sugar cane	4,95,98 MT
	vi	Cotton (Bale =170 kg)	1,395 Bales
	vii	Jute (Bale =180 kg)	5,369 Bales
	viii	Mesta (Bale =180 kg)	7,003 Bales
	ix	Total oil seeds	4,613 MT
	x	Potato	94,554 MT
b	Fertilizer consumption		35133 MT
c	Per hectare use of fertilizer (NPK)		62 Kg/Ha
d	Bio-fertilizer distribution		1500 MT
e	Farmers trained		70,000 Nos.
f	Regulated agricultural markets		21
g	Cropping intensity (%)		190%
h	Jhum productivity		1050 Kg/Ha
i	Cold Storage		
	Agri Department		9 Nos
	Private		4 Nos

j	Mango	11,924.35 MT
k	Pineapple	1,08,009 MT
l	Orange	20,383 MT
m	Jackfruit	2,52,384 MT
n	Coconut	7,882 MT
o	Summer vegetable	1,43,665.66 MT
p	Others winter vegetable	1,62,602.05 MT
r	Amount disbursed	Rs. 84.96 Crores
Climate		
a	Normal annual rainfall	2,169.40 mm
b	Average actual annual rainfall	1,961.80 mm
c	Normal rainy days	99.2
d	Actual rainy days	82.5
Irrigation		
a	Cultivable area	2,79,050 ha.
b	Irrigable area	1,17,000 ha.
c	Potential created	1,19,000 ha.
d	Potential utilized	87,000 ha.

Network of Bank Branches in Tripura As on 31.03.2017

Population Group	March 2012	March 2013	March 2014	March 2015	March 2016	March 2017
Rural	187	217	229	248	265	269
	(57%)	(57%)	(54%)	54%	53%	53%
Semi- urban	67	84	107	117	127	131
	(20%)	(22%)	(25%)	25%	26%	26%
Urban	74	79	89	96	104	108
	(23%)	(21%)	(21%)	21%	21%	21%
TOTAL	328	380	425	461	496	508

(Figures in bracket indicate percentage of total branches.)

SLBC-TRIPURA

VITAL BANKING STATISTICS

(Amount Rs. in Crore)

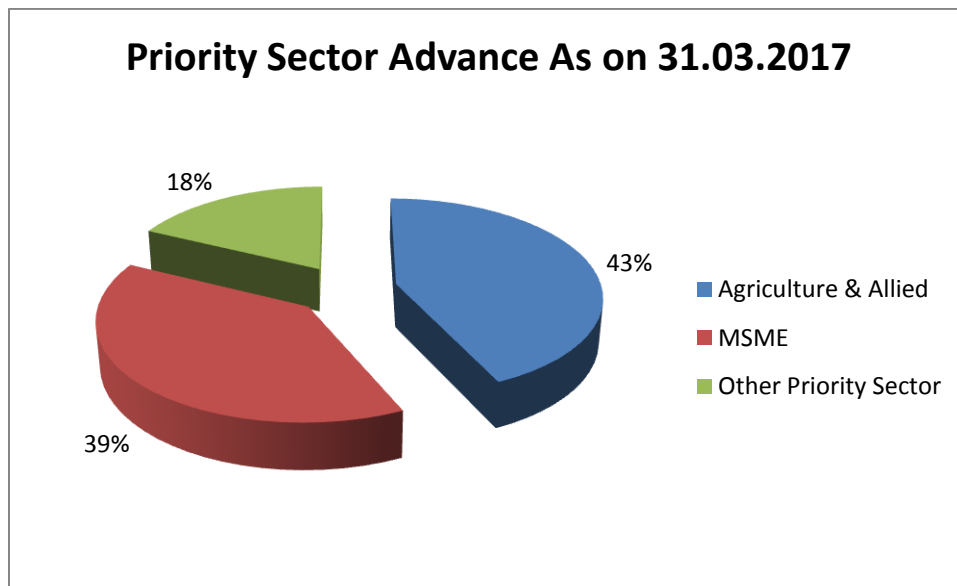
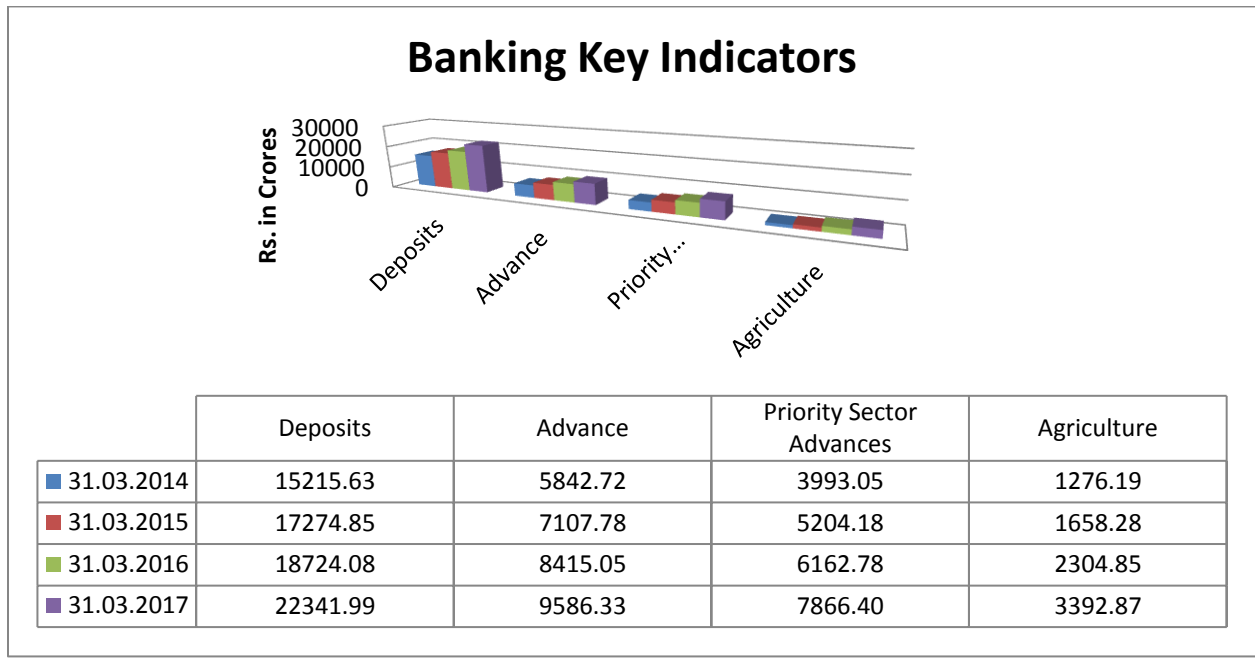
Sl.	Parameter	March'2015	March'2016	March'2017
1	No. of Branches	461	496	508
2	Total Deposits	17274.85	18724.08	22341.99
3	Total Advances	7107.78	8415.05	9586.33
4	CD Ratio	41	45	43
5	C+I: Deposit Ratio	60	67	62
6	Priority Sector Advances (PSA)	5204.18	6162.78	7866.40
7	% of PSA to ANBC	73	87	93
8	Agriculture Advances	1658.28	2304.85	3392.87
9	% of Agri Advances to ANBC	23	37	40
10	MSE Advances	2337.82	2694.85	3068.55
11	Education Loans	85.7	114.27	114.45
12	Housing Loans	1135.48	1311.54	1343.06
13	DRI Advances	2.40	3.18	1.73
14	% of DRI Advances to ANBC	0.04	0.04	0.02
15	Schedules Caste/ Scheduled Tribe Advances	1686.82	1914.56	2287.15
16	Advances to Women Entrepreneurs	887.79	1414.33	1526.79
17	% of Advances to Women Entrepreneurs to ANBC	15.19	19.90	18.14
18	Weaker Section Advances	2421.65	3390.70	4291.58
19	% of Weaker Advances to ANBC	41	48	51
20	Minority Community Advances	261.05	282.73	535.68
21	% of Minority Community Advances to Prisec Advances	4.47	3.98	6.36

DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN

(Amount Rs in crore)

Sector	2015-16 As on March'2016			2016-17 As on March'2017		
	Plan	Achievement (April'15-March'16)	% to Target	Plan	Achievement (April'16-March'17)	% to Target
Agriculture	1141.16	1424.78	125	1296.82	1609.02	124
MSME	822.67	1219.64	148	967.06	1366.77	141
Other Prisec	549.73	468.73	85	601.19	628.05	104
Total Prisec	2513.56	3113.15	124	2865.07	3603.83	126
Non-Prisec	426.49	527.23	124	469.16	576.28	123
Grand Total	2940.05	3640.38	124	3334.24	4180.11	125

Banking Key Indicators for the State of TRIPURA



**CONFIRMATION OF PROCEEDINGS OF
THE 120th MEETING OF THE SLBC FOR TRIPURA**

The proceedings and action points of the 120th Meeting of SLBC for Tripura, held on 27.02.2017 was circulated under the cover of Convener Bank's letter no. LBD/SLBC/Tripura/ 1282-1381/2016-17 dt. 10.03.2017; the same may please be confirmed by the House.

PRADHAN MANTRI MUDRA YOJANA (PMMY)**Action Points emerged in the 120th SLBC Meeting held on 27.02.2017**

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. 494.47 Crores with 95653 numbers of accounts as on 31.03.2017, against the annual target of Rs. 401.84 Crores i.e. 123% of the target.

Action Points emerged in the 119th SLBC Meeting held on 12.12.2016

To follow-up about the decision taken by their Central Office in respect of extending credit guarantee under CGTMSE / other credit guarantee coverage schemes to RRB and State Cooperative Banks so that TGB and TSCB may be also take the benefit while sanctioning MUDRA and SUI loans. (**Action: NABARD**).

Status of implementation

It is reported by NABARD that TGB will come under the purview of CGTMSE shortly.

Performance of the Banks in the State of Tripura as on 31.03.2017 for FY 2016-17(from 01.04.2016 to 31.03.2017) is furnished below:

Amt. Rs. In Crores

Bank Name	Shishu (Loans up to Rs. 50,000)		Kishore (Loans from Rs. 50,001 to Rs. 5.00 Lakh)		Tarun (Loans from Rs. 5.00 to Rs. 10.00 Lakh)		Total	
	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt
Public Sector Banks	4002	13.49	5322	115.78	916	73.50	10240	202.74
Private Sector Banks	18650	44.14	197	2.72	37	2.80	18884	49.66
RRBs	14536	48.59	3587	67.60	180	13.94	18303	130.13
Co-Op Banks	257	0.13	195	1.95	125	11.88	577	13.96
Sub- Total	37445	106.35	9301	188.05	1258	102.12	48004	396.49
NBFCs	47330	95.66	319	2.33	0	0.00	47649	97.98
Grand Total	84775	202.01	9620	190.38	1258	102.12	95653	494.47

Bank wise details of disbursement is Annexed.

Bank Type :	All	Bank :	All	State :	Tripura					
Scheme :	PMMY	Financial Year :	2016-2017	Data Till	31/03/2017					
[Amount Rs. in Crore]										
Sr No	Bank Type Name	Bank Name	Shishu		Kishore		Tarun		Total	
			(Loans up to		(Loans from Rs.		(Loans from			
			A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt
1	SBI and Associates									
1.1		State Bank of India	325	1.03	970	25.41	315	25.43	1610	51.86
1.2		State Bank of Bikaner and Jaipur	0	0.00	3	0.10	1	0.10	4	0.20
1.3		State Bank of Hyderabad	0	0.00	0	0.00	0	0.00	0	0.00
		Total	325	1.03	973	25.51	316	25.53	1614	52.06
2	Public Sector Commercial Banks									
2.1		Allahabad Bank	15	0.05	46	1.08	4	0.28	65	1.40
2.2		Andhra Bank	11	0.05	7	0.15	2	0.14	20	0.34
2.3		Bank of Baroda	69	0.28	62	1.51	11	0.88	142	2.66
2.4		Bank of India	446	1.80	464	10.98	43	3.25	953	16.03
2.5		Bank of Maharashtra	5	0.01	38	1.08	6	0.57	49	1.66
2.6		Canara Bank	363	1.20	226	5.22	56	4.32	645	10.73
2.7		Central Bank of India	32	0.13	55	1.62	2	0.11	89	1.87
2.8		Corporation Bank	54	0.20	49	0.78	8	0.64	111	1.62
2.9		Dena Bank	55	0.02	2	0.03	0	0.00	57	0.05
2.1		Indian Bank	184	0.06	43	1.18	15	1.17	242	2.41
2.11		Indian Overseas Bank	11	0.05	58	1.22	7	0.60	76	1.87
2.12		Oriental Bank of Commerce	11	0.04	12	0.29	5	0.39	28	0.72
2.13		Punjab National Bank	6	0.03	19	0.53	10	0.91	35	1.47
2.14		Syndicate Bank	72	0.27	134	2.51	5	0.33	211	3.11
2.15		Union Bank of India	74	0.34	91	1.78	14	1.09	179	3.22
2.16		United Bank of India	1460	5.26	2323	45.09	293	23.38	4076	73.73
2.17		Punjab & Sind Bank	5	0.02	14	0.23	3	0.26	22	0.50
2.18		UCO Bank	537	1.51	481	10.42	78	6.75	1096	18.68
2.19		Vijaya Bank	54	0.21	88	1.78	17	1.28	159	3.27
2.2		IDBI Bank Limited	61	0.21	110	2.13	15	1.13	186	3.47
2.21		Bharatiya Mahila Bank	152	0.72	27	0.66	6	0.49	185	1.87
		Total	3677	12.46	4349	90.27	600	47.97	8626	150.68
3	Private Sector Commercial Banks									
3.1		Federal Bank	0	0.00	1	0.05	2	0.16	3	0.21
3.2		South Indian Bank	0	0.00	4	0.08	0	0.00	4	0.08
3.3		ICICI Bank	2451	6.00	0	0.00	1	0.06	2452	6.06
3.4		IndusInd Bank	1019	4.17	192	2.59	34	2.58	1245	9.34
3.5		HDFC Bank	5422	12.57	0	0.00	0	0.00	5422	12.57
3.6		IDFC Bank Limited	9758	21.40	0	0.00	0	0.00	9758	21.40
		Total	18650	44.14	197	2.72	37	2.80	18884	49.66
4	Regional Rural Banks									
4.1		Tripura Gramin Bank	14536	48.59	3587	67.60	180	13.94	18303	130.13
		Total	14536	48.59	3587	67.60	180	13.94	18303	130.13
5	NBFC-Micro Finance Institutions									
5.1		Annapurna Microfinance Pvt. Ltd.	146	0.32	0	0.00	0	0.00	146	0.32
5.2		Village Financial Services Pvt Ltd	13779	24.62	0	0.00	0	0.00	13779	24.62
5.3		ASA International India Microfinance Pvt. Ltd.	14782	26.48	0	0.00	0	0.00	14782	26.48
5.4		JANALAKSHMI FINANCIAL SERVICES LIMITED	0	0.00	0	0.00	0	0.00	0	0.00
5.5		RGVN (NORTH EAST) MICROFINANCE LIMITED	4072	9.82	0	0.00	0	0.00	4072	9.82
5.6		Arohan Financial Services Pvt. Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
		Total	32779	61.24	0	0.00	0	0.00	32779	61.24
6	Non Banking Financial Companies									
6.1		CAPITAL FIRST LIMITED	0	0.00	1	0.01	0	0.00	1	0.01
		Total	0	0.00	1	0.01	0	0.00	1	0.01
7	Small Finance Banks									
7.1		Ujjivan Financial Services	14551	34.42	318	2.32	0	0.00	14869	36.73
		Total	14551	34.42	318	2.32	0	0.00	14869	36.73
8	Cooperative Banks									
8.1		Tripura State Cooperative Bank	257	0.13	195	1.95	125	11.88	577	13.96
		Total	257	0.13	195	1.95	125	11.88	577	13.96
		Grand Total	84775	202.01	9620	190.38	1258	102.12	95653	494.47

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 120th SLBC Meeting held on 27.02.2017

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

Status of implementation

Loans under the scheme had been extended to 87 SC/ST/Women beneficiaries amounting to Rs. 13.99 Crores during FY 2016-17.

Bank-wise Progress under the Scheme as on 31st March'2017 is as follows:-

PERFORMANCE UNDER STAND UP INDIA As on 31.03.2017

Amt.: Rs. In Lakhs

Sl.	Bank	SC/ST		Women		TOTAL	
		No.	Amt.	No.	Amt.	No.	Amt.
1	Allahabad	1	30.00	1	30.00	1	30.00
2	Andhra Bank	1	10.00	0	0.00	1	10.00
3	Bank of India	0	0.00	2	31.00	2	31.00
4	Canara Bank	1	12.78	2	28.00	3	40.78
5	IDBI Bank	4	40.80	2	20.11	5	50.81
6	IndusInd Bank	1	21.70	4	74.00	5	95.70
7	Punjab & Sind Bank	1	10.00	0	0.00	1	10.00
8	State Bank of India	3	40.00	5	79.75	7	99.75
9	Syndicate Bank	1	11.00	1	14.00	2	25.00
10	Tripura Gramin Bank	5	94.50	2	35.00	7	129.50
11	UCO Bank	2	28.75	5	84.50	7	121.62
12	United Bank of India	19	306.50	32	518.03	44	730.54
13	Vijaya Bank	2	24.50	0	0.00	2	24.50
GRAND TOTAL		41	630.53	56	914.39	87	1399.20

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

Action Points emerged in the 120th SLBC Meeting held on 27.02.2017

Banks to submit status report on opening of branches in unbanked villages having population above 5000 to SLBC desk by 31st March'2017.(Action: Banks).

Status of implementation

No Branch has since been opened till date and Status report as received from concerned banks is furnished below:-

ALLOCATION OF UNBANKED VILLAGES HAVING POPULATION ABOVE 5000 TO DIFFERENT SCHEDULED COMMERCIAL BANKS									
Name of the State			TRIPURA			Availability of Bank			
Sl.	District	Block	GP having Bank Branch or Not (Yes or No)	Name of Unbanked Village > 5000	Population as per 2011 Census	YES/NO	If YES, Engaged By	Allotted to Bank (Specify Name) for Branch Opening	Remarks
1	West	Dukli	No	Belabar	8648	Yes	TGB	Indian Bank	SLBC Yet to receive Status Report
2	West	Dukli	No	Charipara	6710	Yes	TGB	UCO Bank	Under Process
3	West	Dukli	No	Ishan Chandra Nagar	5944	Yes	UBI	Vijaya Bank	SLBC Yet to receive Status Report
4	West	Dukli	No	Maheshkhola	5107	Yes	SBI	Canara Bank	Taken up with appropriate authority for approval.
5	Dhalai	Ambassa	No	Kamalacherra	5524	Yes	TGB	Central Bank of India	SLBC Yet to receive Status Report
6	Dhalai	Ambassa	No	Lalcherra	6529	Yes	UBI	TGB	Suitable Premises Found. Major Renovation Required. Branch to be opened after renovation.
7	Dhalai	Manu	No	Mainama	6168	Yes	TGB	Bank of India	SLBC Yet to receive Status Report
8	Dhalai	Manu	No	Jamircharra	6617	Yes	UBI	Union Bank of India	SLBC Yet to receive Status Report
9	North	Kadamtala	No	Baghan	5179	Yes	TGB	Syndicate Bank	Proposal is pending with Corporate Office
10	North	Jubarajnagar	No	Kameswar	5319	Yes	UBI	UBI	Waiting for approval from RBI.
11	North	Jubarajnagar	No	Radhapur	5678	Yes	UBI	IDBI	Our Bank has already opened two branches at two different unbanked area of Tripura viz Rangamati and Uttarchampamura in current financial Year. There is no proposal of opening of branch at Radhapur in current financial Year. The proposal is noted for future branch expansion plan
12	North	Laljuri	No	Chandipur	5133	Yes	TGB	Axis Bank	SLBC Yet to receive Status Report
13	Sepahijala	Jampuijala	No	Paschim Takarjala	5779	Yes	TSCB	SBI	DM Sepahijala, SDM Jampuijala and people's representative have requested to open Branch at Jampuijala instead of West Takarjala. Field Visit is done. Accordingly a letter has been sent to SLBC Tripura for approval. The same has been forwarded to RBI for necessary action.
14	Sepahijala	Jampuijala	No	Ratanpur	5233	Yes	TSCB	P & SB	Not opened with plea that our Bank has a Branch at Gabordi about 2 Kms away. The Branch opens accounts of people of Ratanpur and has a large number of accounts from that area.
15	Khowai	Teliamura	No	Dakshin Krishnapur	5049	Yes	UBI	Allahabad Bank	SLBC Yet to receive Status Report
16	Khowai	Teliamura	No	Madhya Krishnapur	5224	Yes	UBI	Andhra Bank	Pending with Zonal Office
17	Khowai	Teliamura	No	Sardu Karkari	6087	Yes	TGB	IOB	SLBC Yet to receive Status Report
18	Khowai	Mungiakami	No	Uttar Gokulnagar	5233	Yes	TGB	HDFC	SLBC Yet to receive Status Report
19	Unakoti	Pecharthal	No	Nabincherra	5025	Yes	TGB	ICICI	SLBC Yet to receive Status Report

FINANCIAL INCLUSION

Action Points emerged in the 120th SLBC Meeting held on 27.02.2017

All Banks to complete Aadhaar Seeding and activation of RuPay Debit Cards with the active cooperation of the State Government Machinery and PRI bodies in Savings accounts by 21st of March'2017. (Action : All Banks).

Status of implementation

The details of progress under PMJDY are annexed.

Action Points emerged in the 120th SLBC Meeting held on 27.02.2017

Concerned Banks to complete the task of Account Opening process of Tea Garden workers and people working in other unorganized sector by 31st March'2017. (Action: Banks and LDMs)

Status of implementation

The accounts have been opened within the stipulated time period. Distribution of Debit Cards to all the Account Holders is in progress under this drive. Financial Literacy drives and setting up of infrastructure in the area where Banks are working is in process to create awareness about Digital modes of transactions.

Pradhan Mantri Jan Dhan Yojana (PMJDY).

Performance of PMJDY as on 17.05.2017 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.
574598	224937	799535	653.41*	715401	37577	708996
In Percentage						
71.87	28.13			89.47	4.70	88.68

* Average deposit per account Rs 8172/-

28.63 crore PMJDY accounts have been opened till 17.05.2017 across the country with deposit of Rs 64364.91 crore with an average deposit of Rs. 2248/- per account as against average deposit of Rs 8172/- per account in the State of Tripura.

Aadhaar seeding percentage is 89.47% in Tripura. On the issue of bulk seeding of Aadhaar numbers from MNREGA database or database of other department, all banks are to observe due diligence and obtain written consent of the customer before seeding the Aadhaar number in the Bank account. All banks are requested to push up Aadhaar seeding for smooth DBT transactions.

All the banks in the State of Tripura issued Rupay Cards to 88.68% PMJDY customers against national issuance of 77.68%. Activation of Rupay cards is an area of concern for banks in Tripura. Bank Mitras should use Rupay Card compliant hand-held devices at the earliest, so that all the beneficiaries get the benefit of Rs. 1 lac inbuilt accident insurance. This area needs attention by all banks.

Number of Zero balance accounts has considerably come down and stands at only 4.70% of total PMJDY accounts opened in the State. Bankers are requested to convert all zero balance accounts into operative accounts.

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

Directions of Government of India during Video Conference held on 24.05.2017 are furnished as follows:-

Minutes Of The Video-Conference Held On 24.05.2017 With Banks On Financial Inclusion

A video-conference to review the progress made on listed agenda items was held on 24.5.2017 at 11:30 a.m. It was addressed by Shri Sanjay Rakesh, Joint Secretary (MeitY) and Shri Amit Agrawal, Joint Secretary, DFS..

The following key points were discussed/identified for follow-up:

- *Aadhaar and mobile seeding:* It was clarified that the 90% seeding weekly targets for end-June 2017 were based on the assumption that there may be some instances of Aadhaar not having been generated, accountholders not being willing to seed, and accountholders not having a mobile. However, the target is accounting for every accountholder with the overall coverage through seeding or non-coverage for the reason mentioned together being 100% by end-June 2017.
- Serious concern was expressed on the low levels of growth in Aadhaar and mobile seeding in operative savings accounts against the weekly targets set to achieve 100% seeding by 30.6.2017. Banks achieved 2.5% growth in Aadhaar seeding in operative SB accounts against the expected growth rate of 14.4% for the four-week period ending 19.5.2017 and 1.2% growth in mobile seeding as against the required rate of growth of 10.6% to achieve the target. In some of the banks, growth in Aadhaar and mobile seeding was below 1% for the four weeks.
- Banks were asked to:
 - (i) put in place a mechanism to monitor and review specifically branches with less than 50% seeding of Aadhaar or mobile seeding, ensure improvement in their performance to reduce the number of such branches to nil within four weeks (by 14.6.2017), and to regularly submit progress reports on such branches to DFS; **[Action: Banks]**
 - (ii) ensure at the earliest activation of pop-up feature on the CBS at branches and on the micro-ATMs at BC points for accounts that are not seeded with mobile or Aadhaar, and to specifically take up with branches/BCs on a systematic basis instances where significant numbers of visiting unseeded accountholders not being seeded; **[Action: Banks]**
 - (iii) State Bank of India and Bank of Maharashtra, which have enabled mobile seeding at BC point, were asked to evaluate the system and procedures adopted and ensure compliance of RBI guidelines to adequately address various security concerns in this regard; **[Action: State Bank of India and Bank of Maharashtra]**
 - (iv) Examine the option of using CSC e-Governance centres, through CSC e-Governance Services India Ltd., for seeding of Aadhaar number in accounts, as many banks are already using CSC for seeding in Gujarat and Telangana. **[Action: Banks]**
- *Initiation of use of RuPay cards issued against accounts opened under PMJDY:* Banks achieved 2% growth in RuPay card use initiation against operative PMJDY accounts (excluding accounts which are continuously zero-balance since opening), during the four-week period ending 19.5.2017, as against the targeted growth of 9% to achieve 80/90% by 30.6.2017.
- Banks were asked to create pop-up for RuPay card use initiation at the BC point for initiating customers on RuPay card usage. **[Action: Banks]**
- *AEPS transactions:* With the adoption of the restructured response codes and the revised methodology of calculating relevant transaction decline percentages, the AEPS off-us transaction success rate has increased to 80% and the on-us transaction success rate to 91%.

Banks were asked to:

- (i) analyse the reasons for the decline in transactions and reduce the number of declines on account of the Issuer Inoperative and the Issuer Unavailable response codes to negligible levels;
- (ii) ensure that the response codes mentioned by NPCI, viz., 39, CU, M3 and 65, do not get generated by the bank's system as these are created for future requirements;
- (iii) undertake, particularly in the case of banks with higher than average decline rates, an in-depth review of the various reasons of decline and initiate corrective measures accordingly; and
- (iv) ensure that they renew the licence key from UIDAI before its expiry. In this connection, UIDAI representative apprised that such renewal is possible any time from one month prior to the expiry and that UIDAI sends emails intimating the expiry one month prior to expiry.

[Action: Banks]

- UIDAI was requested to put in place a system-generated pop-up arrangement for alerting the expiry of licence key, rather than emails.

[Action: UIDAI]

- *Automation of data transfer:* Banks which had not submitted their reports were asked to submit the same expeditiously and ensure regular submission of weekly reports in future.

[Action: Banks concerned]

GIS-based app for banking facilities: All banks, and in particular State Bank of India which had the maximum errors, were asked to expedite submission of error-free data.

[Action: State Bank of India and other banks]

Banks were asked to—

- (a) send at the earliest, data of non-SSA Bank Mitras for the GIS portal; and
- (b) send the feedback report of the mobile app testing at the earliest (SBI, Corporation Bank, OBC, Union Bank of India were yet to submit their reports).

Banks were apprised that NIC had culled out data of co-located facilities, where more than 5 ATMS, more than 3 branches or more than 1 SSA Bank Mitra (of the same bank and/or of different banks) showed identical geographical coordinates and NIC would be deleting these records. Mail has been sent by Mission Office in this regard, Banks were asked to check the position with reference to the actual facility at the respective latitude longitude and do the needful.

[Action: Banks]

- *On-boarding on new digital payment platform:* Joint Secretary (MeitY) shared the following concerns with banks regarding on-boarding of merchants on various digital platforms:
 - (i) Low volume of transactions on digital platforms vis-a-vis the number of machines deployed: Banks were asked to take necessary steps to increase the volume of transactions.
 - (ii) As intimated by NPCI, banks live on AEPS but not on BHIM-Aadhaar were asked to expeditiously enable their customers to transact with banks live on the BHIM-Aadhaar Pay system by following the requisite procedure for going live as an issuer on the BHIM-Aadhaar Pay system.
 - (iii) Banks other than Allahabad Bank, UCO Bank and Syndicate Bank were asked to expeditiously submit their applications to NABARD for financial support under the “Incentivizing Promotional Scheme for BHIM-Aadhaar”, and to ensure prompt credit of incentive to the merchants’ accounts along with intimation of such credit.

Social Security Schemes:

Performance of 3 Social Security Schemes viz. Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana (APY) as on 31.03.2017 is furnished below:

Bank Type	PMSBY	PMJJBY	APY	Total
PSB	138394	51978	6351	196723
RRB	238514	84057	4224	326795
Private	1823	1391	569	3783
Co-op	9264	5314	25	14603
Total	387995	142740	11169	541904

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, PMJBY & APY as on 31.03.2017 is also furnished below:

Sl.	Name Of Bank	STATE TOTAL		
		SBY	JBY	APY
1	Allahabad Bank	621	240	22
2	Andhra Bank	425	288	148
3	Bank of Baroda	4392	1288	312
4	Bank of India	9658	3021	618
5	Bank of Maharashtra	222	98	68
6	Bharatiya Mahila bank	1745	198	96
7	Canara Bank	6960	4327	1080
8	Central Bank of India	2219	1443	58
9	Corporation Bank	367	184	64
10	Dena Bank	523	56	13
11	Indian Bank	500	315	58
12	IDBI BANK	2277	908	149
13	IOB	2905	960	50
14	OBC	945	87	2
15	Punjab & Sind Bank	718	100	14
16	Punjab National Bank	1673	245	25
17	State Bank of India	27846	7614	509
18	Syndicate Bank	3436	732	105
19	Union Bank of India	2171	1216	185
20	United Bank of India	54181	22150	1402
21	UCO Bank	13758	6152	1276
22	Vijaya Bank	852	356	97
PUBLIC SECTOR BANKS		138394	51978	6351
23	AXIS BANK	781	880	435
24	Federal Bank	75	39	0
25	HDFC	537	272	34
26	ICICI	276	83	93
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		1823	1391	569
31	Tripura Gramin Bank	238514	84057	4224
RRB		238514	84057	4224
32	ACUB	0	0	0
33	TSCB	9264	5314	25
Co-Op Banks		9264	5314	25
TOTAL		387995	142740	11169
GRAND TOTAL		541904		

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 120th SLBC meeting held on 27.02.2017:

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

Status of implementation

The 14 FLCs have conducted 108 literacy camps during Jan-March 2017 with participation of 6391 persons.

Besides, 251 rural branches conducted 696 camps during the same period with participation of 10068 persons thus averaging 2.77 Camps per branch during the quarter.

Action Points emerged in the 120th SLBC meeting held on 27.02.2017:

Observance of one designated week preferably in the Second half of the month April'2017 at the Branch Level of all Banks in the State regarding awareness and literacy of Digital Payments and Cashless Transactions. (Action : All banks)

Status of implementation

As per directions of RBI, all Bank branches in Tripura observed a week-long "Financial Literacy Week" from 05.06.2017.

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

RSETI :

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

Performance of RSETIs:

The five RSETIs in Tripura trained 3512 participants during FY 2016-17. Out of the total participants, 718 people got employed with their own fund, 1408 have got self-employed through bank loan and 107 have been wage employed thus registering employment percentage of 63.58 %.

UBI RSETI Udaipur and TGB RSETI Sepahijala have been awarded on RSETI Diwas celebrated in New Delhi for outstanding performance of the Institutes.

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

STATE-TRIPURA															
Performance of RSETIs in Tripura (upto 31.03.2017)											Agenda Item No. 3				
											Annexure No.				
RSETI - UBI -Udaipur,Gomati															
F.Y	No. of Programme	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainees		
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employed	Total	APL	BPL	TOTAL
2009-10	12	53	246	299	67	57	63	28	12	246	20	278	67	232	299
2010-11	16	196	211	407	88	55	84	56	35	247	40	322	235	172	407
2011-12	25	352	248	600	120	83	138	50	11	484	15	510	333	267	600
2012-13	22	284	270	554	119	105	140	33	42	348	43	433	309	245	554
2013-14	26	429	308	737	136	156	178	45	7	499	54	560	405	332	737
2014-15	29	469	277	746	169	67	480	30	5	466	0	471	394	352	746
2015-16	30	481	304	785	174	84	194	42	120	130	0	250	402	383	785
2016-17	28	498	298	796	159	315	130	20	315	327	8	650	317	479	796
Total	188	2762	2162	4924	1032	922	1407	304	547	2747	180	3474	2462	2462	4924
RSETI - UBI - Ambassa ,Dhalai															
F.Y	No. of Programme	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainees		
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employed	Total	APL	BPL	TOTAL
2010-11	3	31	21	52	6	13	7	0	4	21	0	25	20	32	52
2011-12	9	100	143	243	35	120	57	2	30	121	42	193	110	133	243
2012-13	15	182	162	344	74	108	80	8	57	186	9	252	169	175	344
2013-14	23	286	271	557	109	241	84	30	31	165	61	257	284	273	557
2014-15	25	370	341	711	158	317	151	4	97	384	41	522	381	330	711
2015-16	26	339	278	617	145	268	189	4	74	308	32	414	269	348	617
2016-17	28	412	256	668	102	419	41	6	73	288	27	388	195	473	668
Total	129	1720	1472	3192	629	1486	609	54	366	1473	212	2051	1428	1764	3192
RSETI - TGB -SEPAHIJALA, Sepahijala															
F.Y	No. of Programme	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainees		
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employed	Total	APL	BPL	TOTAL
2008-09	1	11	5	16	4	4	2	1	0	16	0	16	0	16	16
2009-10	9	73	174	247	32	110	51	8	12	235	0	247	0	247	247
2010-11	1	0	23	23	4	1	8	0	0	23	0	23	0	23	23
2011-12	10	33	250	283	70	43	37	13	0	194	0	194	0	283	283
2012-13	4	5	135	140	52	7	30	16	0	100	0	100	0	140	140
2013-14	3	12	88	100	8	46	16	14	0	22	0	22	0	100	100
2014-15	23	122	679	801	143	178	255	98	40	459	0	499	173	628	801
2015-16	29	362	422	784	122	324	182	87	519	222	0	741	498	286	784
2016-17	27	252	513	765	130	299	167	84	205	203	0	408	267	498	765
Total	107	870	2289	3159	565	1012	748	321	776	1474	0	2250	938	2221	3159
RUDSETI, AGARTALA (Promoted by Syndicate & Canara Bank), West Tripura															
F.Y	No. of Progra	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainees		
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employed	Total	APL	BPL	TOTAL
2011-12	8	65	210	275	77	138	28	15	74	95	0	169	119	156	275
2012-13	23	241	524	765	262	243	166	25	451	93	0	544	216	549	765
2013-14	24	228	514	742	139	374	129	24	309	123	0	432	350	392	742
2014-15	20	195	369	564	68	403	37	20	221	20	0	241	256	308	564
2015-16	30	498	288	786	124	322	152	17	190	367	0	557	504	282	786
2016-17	29	248	446	694	189	107	180	32	38	360	0	398	433	261	694
Total	134	1475	2351	3826	859	1587	692	133	1283	1058	0	2341	1878	1948	3826
RSETI - SBI -Kumarghat, Unakoti.															
F.Y	No. of Programme	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainees		
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employed	Total	APL	BPL	TOTAL
2013-14	18	227	125	352	76	70	89	88	35	116	78	229	44	308	352
2014-15	29	269	448	717	148	244	148	95	191	123	112	426	23	694	717
2015-16	29	435	342	777	131	389	140	40	254	156	38	448	150	627	777
2016-17	24	314	275	589	137	188	135	12	87	230	72	389	148	441	589
Total	100	1245	1190	2435	492	891	512	235	567	625	300	1492	365	2070	2435

QUARTERLY REPORT

FINANCIAL LITERACY CENTRES-- REPORT FOR THE QUARTER ENDED MARCH 2017

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	32	1519	1309	184
2	Tripura	Dhalai	Rural	R-Seti, Ambassa	25.01.11	UBI	6	225	190	27
3	Tripura	Sepahijala	Urban	R-Seti, Sepahijala	12.02.13	TGB	1	70	57	9
4	Tripura	West Tripura	Urban	Rudset Institute	14.09.11	Syndicate Bank & Canara Bank	5	246	177	31
5	Tripura	Unakoti	Rural	R-Seti, Kumarghat	07.07.13	SBI	5	164	134	15
6	Tripura	Gomati	Semi-Urban	LDM(South)	19.10.12	UBI	4	201	159	40
7	Tripura	Dhalai	Semi-Urban	LDM(Dhalai)	19.10.12	UBI	4	677	523	125
8	Tripura	Unakoti	Semi-Urban	LDM(North)	19.10.12	UBI	2	120	97	19
9	Tripura	West Tripura	Urban	LDM(West)	19.10.12	UBI	5	258	224	25
10	Tripura	Khowai	Semi-Urban	TGB Khowai Branch	17.09.15	TGB	3	80	63	13
11	Tripura	South	Semi-Urban	TGB Santirbazar Branch	30.12.15	TGB	10	662	549	94
12	Tripura	Gomati	Semi-Urban	TGB Udaipur Branch	22.09.15	TGB	15	971	781	152
13	Tripura	Sepahijala	Rural	TGB Bishramganj Branch	30.12.15	TGB	12	817	688	107
14	Tripura	North	Semi-Urban	TGB Dharmanagar Branch	05.03.16	TGB	4	381	307	62
Total							108	6391	5258	903

QUARTERLY REPORT

RURAL BRANCHES-- REPORT OF CONDUCT OF FINANCIAL LITERACY CAMP FOR THE QUARTER ENDED MARCH 2017

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	54	50	140	2513	1989	487
2	Tripura	Sepahijala	35	33	90	1417	1114	217
3	Tripura	Khowai	25	23	63	957	791	123
4	Tripura	Gomati	35	33	92	1209	1013	171
5	Tripura	South	36	33	92	1291	1063	204
6	Tripura	Dhalai	34	31	86	1117	971	109
7	Tripura	North	29	28	77	903	757	127
8	Tripura	Unakoti	21	20	56	661	541	98
TOTAL			269	251	696	10068	8239	1536

Branch wise details have been Annexed.

CD Ratio of Banks in Tripura

1. Action Points emerged in the 120th SLBC Meeting held on 27.02.2017

All Banks are to exert efforts jointly to raise the CD ratio of the State to 53% as on 31.03.2018.
(Action: All Banks & State Government).

Status of implementation

The CD ratio of Banks is gradually improving again after decreasing by 3% as on December'2016 as compared to March' 2016 owing to receipt of huge amount of Specified Bank Notes (Rs. 500/ Rs. 1000) both in Deposit and Advance Accounts owing to demonetization during November-December 2016. Banks have already initiated steps for increasing credit portfolio both in Agriculture and Retail segments including MSE. As a result, CD ratio of the Banks in the State reached at 43% as on 31.03.2017 from 42% as on 31.12.2016.

All Banks are requested to take proactive steps for increasing advances in the State for steady growth in CD ratio of the State during FY 2017-18.

2. Action Points emerged in the 120th SLBC Meeting held on 27.02.2017

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.

CD Ratio:

The details of Bank wise and district wise CD ratio are annexed. At the end of March 2017 the CD ratio of the State stood at 43% compared to 45% as on March 2016 and 42% as on December 2016. The district wise details are as under:

District	CD RATIO			CD RATIO
	March'2016	Dec'2016	March'2017	Since Dec'2016
North Tripura	54	44	45	+1
Unakoti	52	52	55	+3
South Tripura	47	45	46	+1
Gomati	85	83	85	+2
West Tripura	34	32	32	0
Sepahijala	67	59	62	+3
Khowai	61	58	64	+6
Dhalai	69	60	62	+2
Total State	45	42	43	+1

CD Ratio of 85% 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-5

BANKWISE CREDIT DEPOSIT RATIO OF THE STATE AS ON 31st March' 2017

(Amt. In lac)					
SL No.	Bank's Name	No of Brs	Total Deposit	Total Advance	CD Ratio
1	Allahabad Bank	3	11217.50	2815.56	25
2	Bandhan Bank	23	30977.87	108499.18	350
3	Bank Of Borada	4	30200.46	8536.35	28
4	Bank Of India	13	20000.00	13824.00	69
5	Bharatiya Mahila Bank	2	4190.00	797.96	19
6	Canara bank	13	33297.16	12499.24	38
7	Central Bank Of India	7	14736.11	5932.46	40
8	Dena Bank	1	287.12	53.08	18
9	Indian Bank	3	12798.79	1977.81	15
10	Indian Overseas Bank	5	11638.78	3208.79	28
11	Punjab & Sind Bank	2	2674.00	513.50	19
12	State Bank Of India	63	688254.00	267154.00	39
13	UCO Bank	29	110809.00	28812.00	26
14	Union Bank	7	43580.64	11176.01	26
15	United Bank Of India	63	301481.35	117947.00	39
16	Vijaya Bank	4	17788.00	3386.00	19
17	AXIS BANK	7	30173.96	4464.52	15
18	Punjab National Bank	3	4742.24	2518.13	53
19	Syndicate Bank	6	5227.92	2699.56	52
20	Oriental Bank Of comerce	2	2566.00	438.00	17
21	ICICI	8	10610.35	2581.43	24
22	Tripura Gramin Bank	144	538173.65	198972.97	37
23	ACUB	3	4142.64	1561.02	38
24	TCARDB	5	0.00	1935.01	0
25	IDBI BANK	9	21747.88	5071.24	23
26	IDFC Bank	1	184.08	3208.15	1743
27	Tripura State Co-op Bank	63	237350.31	120274.64	51
28	INDUSIND BANK	2	13208.45	9717.80	74
29	HDFC Bank	5	11960.13	15108.85	126
30	Corporation Bank	2	3573.68	495.06	14
31	South Indian Bank	1	5239.24	1262.79	24
32	Yes Bank	1	3250.00	0.00	0
33	Andhra Bank	1	1528.01	198.27	13
34	Bank of Maharashtra	1	477.94	271.94	57
35	Kotak Mahindra Bank Ltd	1	2895.99	64.87	2
36	Federal Bank	1	3215.77	655.57	20
Total :		508	2234199.02	958632.76	43

DISTRICTWISE CREDIT DEPOSIT RATIO OF THE STATE as on 31st March' 2017

SI.	District	No. of Brs.	Total Deposit	Total Advance	CD Ratio
1	West	179	1396109.05	449069.22	32
2	Sepahijala	53	146320.90	91142.52	62
3	Khowai	36	97193.59	62208.42	64
4	Dhalai	46	91601.36	56534.64	62
5	Gomati	63	159810.75	135768.92	85
6	South	54	138081.98	63387.98	46
7	Unakoti	30	82533.40	45652.19	55
8	North	47	122547.99	54868.87	45
Total		508	2234199.02	958632.76	43

TRIPURA STATE

Agenda Item No. 5

Credit Deposit Ratio as on 31st March' 2017 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	10310.02	2582.43	25
2	Bandhan Bank	13870.69	36406.57	262
3	Bank Of Borada	29534.68	8158.19	28
4	Bank Of India	14400.05	10782.71	75
5	Bharatiya Mahila Bank	4028.00	579.95	14
6	Canara bank	25648.12	9290.94	36
7	Central Bank Of India	13348.48	5276.48	40
8	Dena Bank	287.12	53.08	18
9	Indian Bank	12687.80	1958.81	15
10	Indian Overseas Bank	9192.80	2799.96	30
11	Punjab & Sind Bank	2480.00	430.00	17
12	State Bank Of India	483252.00	144273.00	30
13	UCO Bank	76622.00	19467.00	25
14	Union Bank	38615.73	9789.88	25
15	United Bank Of India	142640.72	60664.53	43
16	Vijaya Bank	17788.00	3386.00	19
17	AXIS BANK	22874.52	3898.40	17
18	Punjab National Bank	4214.52	2363.04	56
19	Syndicate Bank	3591.20	1442.72	40
20	Oriental Bank Of comerce	2464.71	398.60	16
21	ICICI	6431.18	1086.45	17
22	Tripura Gramin Bank	260813.82	53514.25	21
23	ACUB	3917.73	1498.31	38
24	TCARDB	0.00	529.26	0
25	IDBI BANK	14960.23	3182.00	21
26	IDFC Bank	184.08	3208.15	1743
27	Tripura State Co-op Bank	140455.47	41367.75	29
28	INDUSIND BANK	12280.25	6586.49	54
29	HDFC Bank	9528.20	11199.90	118
30	Corporation Bank	3079.98	440.93	14
31	South Indian Bank	5239.24	1262.79	24
32	Yes Bank	3250.00	0.00	0
33	Andhra Bank	1528.01	198.27	13
34	Bank of Maharashtra	477.94	271.94	57
35	Kotak Mahindra Bank Ltd	2895.99	64.87	2
36	Federal Bank	3215.77	655.57	20
Total :		1396109.05	449069.22	32

STATE TRIPURA

Agenda Item No. 8

CD Ratio as on 31st March' 2017 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	348.01	134.36	39
2	Bandhan Bank	3501.95	12204.37	349
3	Bank Of Borada	665.78	378.16	57
4	Bank Of India	2000	1430	72
5	Bharatiya Mahila Bank	162	218.01	135
6	Canara bank	2237.96	947.58	42
7	Central Bank Of India	464.12	405.19	87
8	Indian Overseas Bank	487.39	122.45	25
9	State Bank Of India	39582	66421	168
10	UCO Bank	4538	776	17
11	Union Bank	2536.27	1056.48	42
12	United Bank Of India	31928.77	10378.24	33
13	AXIS BANK	2724.08	232.14	9
14	Syndicate Bank	734.34	235.47	32
15	ICICI	1343.45	808.95	60
16	Tripura Gramin Bank	37487.06	17932.92	48
17	ACUB	224.91	62.71	28
18	TCARDB	0	293.18	0
19	IDBI BANK	5042.76	1043.68	21
20	Tripura State Co-op Bank	22559.52	19103.81	85
21	HDFC Bank	1242.38	1584.22	128
Total :		159810.75	135768.92	85

CD Ratio as on 31st March' 2017 for South 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	1663.26	10324.18	621
2	Bank Of India	399.95	30.68	8
3	Canara bank	820.14	301.5	37
4	State Bank Of India	27364	10403	38
5	UCO Bank	2168	348	16
6	Union Bank	1150.09	110.02	10
7	United Bank Of India	24766.66	8066.81	33
8	AXIS BANK	847.44	90.61	11
9	Tripura Gramin Bank	52475.77	24674.07	47
10	TCARDB	0	360.22	0
11	IDBI BANK	270.89	109.03	40
12	Tripura State Co-op Bank	26155.78	8569.86	33
Total :		138081.98	63387.98	46

TRIPURA

Agenda Item No. 8

CD Ratio as on 31st March' 2017 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	2607.25	10959.07	420
2	Canara bank	857.55	121.84	14
3	Central Bank Of India	92.12	26.53	29
4	Indian Overseas Bank	1112.11	70.04	6
5	State Bank Of India	23416.00	8278.00	35
6	UCO Bank	2001.00	594.00	30
7	United Bank Of India	17531.50	7221.03	41
8	ICICI	740.30	98.32	13
9	Tripura Gramin Bank	26436.93	14009.98	53
10	TCARDB	0.00	270.44	0
11	Tripura State Co-op Bank	7738.64	4002.94	52
Total :		82533.40	45652.19	55

CD Ratio as on 31st March' 2017 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	872.62	6072.31	696
2	Bank Of India	400.02	373.24	93
3	Canara bank	1233.17	381.95	31
4	State Bank Of India	42682.00	7428.00	17
5	UCO Bank	662.00	217.00	33
6	Union Bank	1278.55	219.63	17
7	United Bank Of India	18888.47	8231.83	44
8	AXIS BANK	2329.06	51.74	2
9	Syndicate Bank	767.09	886.51	116
10	ICICI	591.63	329.14	56
11	Tripura Gramin Bank	41640.60	22112.92	53
12	IDBI BANK	1474.00	736.53	50
13	Tripura State Co-op Bank	7611.03	2372.03	31
14	INDUSIND BANK	928.20	3131.31	337
15	HDFC Bank	1189.55	2324.73	195
Total :		122547.99	54868.87	45

TRIPURA

Agenda Item No.8

CD Ratio as on 31st March' 2017 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	4086.60	15360.30	376
2	Bank Of India	1199.99	276.47	23
3	Canara bank	1535.37	879.89	57
4	Punjab & Sind Bank	194.00	83.50	43
5	State Bank Of India	34158.00	10770.00	32
6	UCO Bank	13591.00	3677.00	27
7	United Bank Of India	16099.48	6442.31	40
8	AXIS BANK	1398.86	191.63	14
9	Punjab National Bank	527.72	155.09	29
10	Syndicate Bank	135.29	134.86	100
11	Oriental Bank Of comerce	101.29	39.40	39
12	Tripura Gramin Bank	59503.88	21210.43	36
13	TCARDB	0.00	481.91	0
14	Tripura State Co-op Bank	13789.42	31439.73	228
Total :		146320.90	91142.52	62

CD Ratio as on 31st March' 2017 for Khowai District.(Amt.in Lacs)

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
(1)	(2)	(3)	(4)	(5)
1	Allahabad Bank	559.47	98.77	18
2	Bandhan Bank	3002.31	11376.96	379
6	Canara bank	588.05	228.79	39
10	Indian Overseas Bank	846.48	216.34	26
12	State Bank Of India	19835.00	13314.00	67
13	UCO Bank	8152.00	2433.00	30
15	United Bank Of India	23460.73	7446.92	32
21	ICICI	685.05	181.99	27
22	Tripura Gramin Bank	30486.22	22775.34	75
27	Tripura State Co-op Bank	9084.58	4082.18	45
30	Corporation Bank	493.70	54.13	11
Total :		97193.59	62208.42	64

CD Ratio as on 31st March' 2017 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	1373.19	5795.42	422
2	Bank Of India	1599.99	930.90	58
3	Canara bank	376.80	346.75	92
4	Central Bank Of India	831.39	224.26	27
5	Indian Bank	110.99	19.00	17
6	State Bank Of India	17965.00	6267.00	35
7	UCO Bank	3075.00	1300.00	42
8	United Bank Of India	26165.02	9495.33	36
9	ICICI	818.74	76.58	9
10	Tripura Gramin Bank	29329.37	22743.06	78
11	Tripura State Co-op Bank	9955.87	9336.34	94
Total :		91601.36	56534.64	62

Implementation of Annual Credit Plan(ACP)

Action Points emerged in the 120th SLBC Meeting held on 27.02.2017

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 4180.11 crore i.e. 125% of the Annual Target for Rs 3334.24 crore under ACP 2016-17.

The overall achievement is 125% against the target of ACP 2016-17 as on 31.03.2017 while achievement under Agriculture sector is 124%. Achievements in MSME and OPS are 141% and 104% of the ACP Targets respectively as on 31.03.2017.

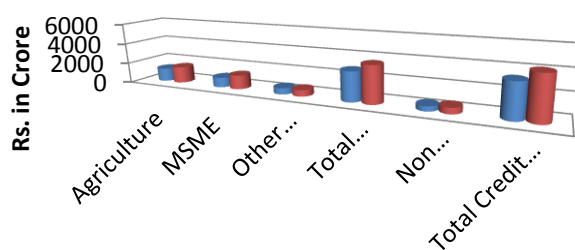
A comparative position of achievement in disbursement under ACP 2016-17 as on 31.03.2017 with the corresponding period of the previous year is as under:

Amt. Rs. In Lakhs

2015-16				2016-17			
Sector	Plan	Achievement (April 15- March ' 16)	% to Target	Plan	Achievement (April 16- March ' 17)	% to Target	% of growth (Y-O- Y)
Agriculture	114116.29	142478.07	125	129682.45	160901.54	124	13
MSME	82267.45	121963.64	148	96705.52	136676.99	141	12
Other Prisec	54972.52	46873.50	85	60119.22	62804.96	104	34
Total Prisec	251356.26	311315.21	124	286507.19	360383.49	126	16
Non-Prisec	42649.19	52722.58	124	46916.45	57627.93	123	9
Grand Total	294005.45	364037.79	124	333423.64	418011.42	125	15

Bank wise performance on different sectors under ACP pertaining to the year 2016–17 as on 31.03.2017 has been given in the annexure.

Achievement of Annual Credit Plan 2016-17 up to 31.03.2017



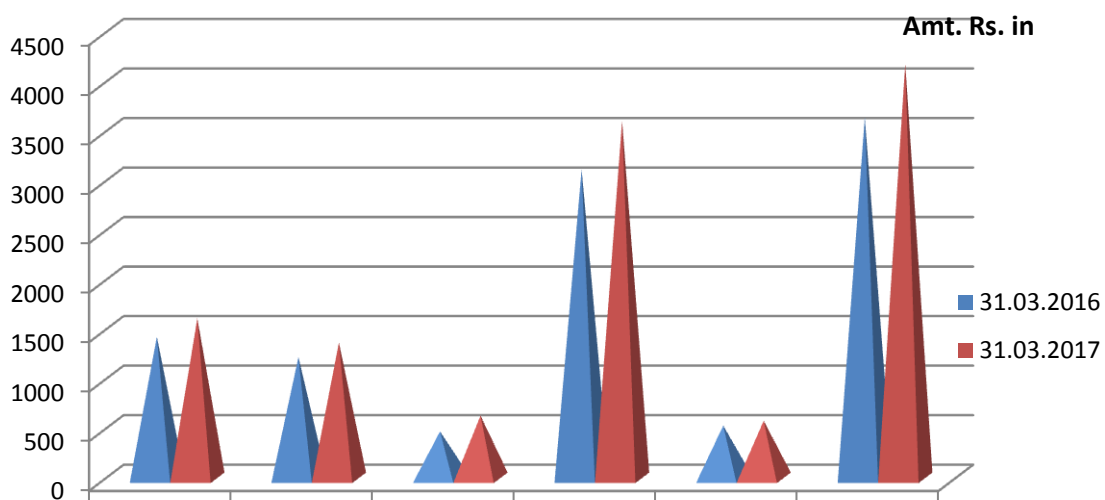
■ Target

■ Achievement

	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	1609.02	1366.77	628.05	3603.83	576.28	4180.11

Sector

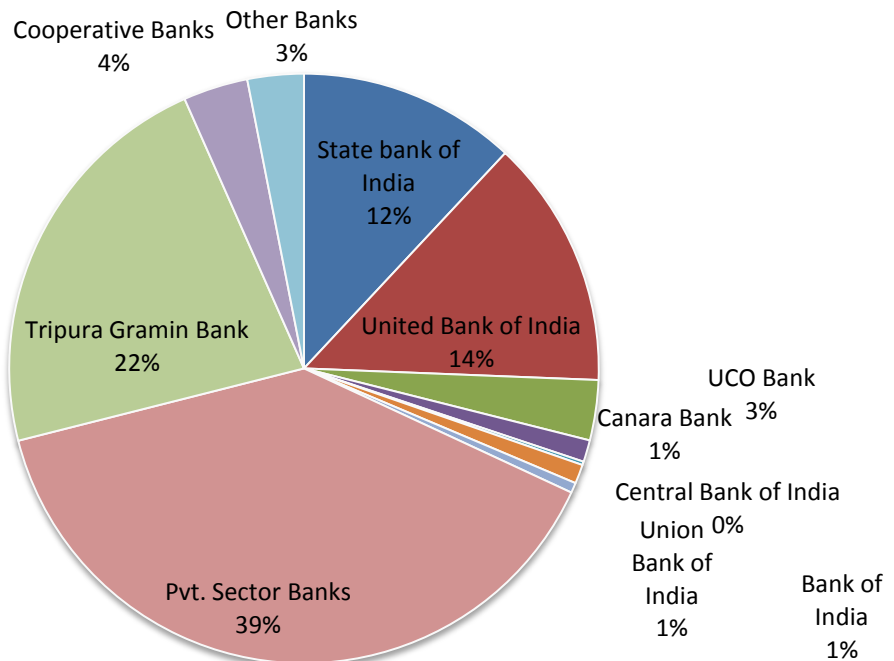
Credit Disbursement under ACP as on 31.03.2016 and 31.03.2017



	Agriculture	MSME	Other Priority Sector	Total Priority Sector	Non Priority Sector	Total Credit Plan/Achievement
■ 31.03.2016	1424.78	1219.64	468.74	3113.15	527.23	3640.38
■ 31.03.2017	1609.02	1366.77	628.05	3603.83	576.28	4180.11

Share of Banks in achievement of ACP 2016-17 up to 31.03.2017		
		Amt. Rs. In Crore
Bank Name	Actual Achievement	% of Share
State bank of India	500.06	11.96
United Bank of India	571.19	13.66
UCO Bank	137.98	3.30
Canara Bank	50.05	1.20
Central Bank of India	7.91	0.19
Bank of India	43.78	1.05
Union Bank of India	23.28	0.56
Pvt. Sector Banks	1635.98	39.14
Tripura Gramin Bank	932.41	22.31
Cooperative Banks	148.35	3.55
Other Banks	129.12	3.09
TOTAL	4180.11	100.00

Share of Banks in achievement of ACP 2016-17 up to 31.03.2017



TRIPURA STATE

BANK-WISE & SECTOR-WISE DISBURSEMENT OF CREDIT VIS-À-VIS TARGETS UNDER ANNUAL CREDIT PLAN 2016-17 DURING 01.04.2016 to 31.03.2017

		(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	368.98	102	735.00	737.29	100	282.50	316.55	112	1377.50	1422.82	103	187.50	189.49	101	1565.00	1612.31	103
2	Andhra Bank	0.00	0.00	0	250.00	31.04	12	175.00	16.94	10	425.00	47.98	11	65.00	55.54	85	490.00	103.52	21
3	Bank of Baroda	527.00	21.63	4	1000.00	840.87	84	600.00	268.48	45	2127.00	1130.98	53	310.00	497.13	160	2437.00	1628.11	67
4	Bank of Maharashtra	0.00	0.00	0	200.00	77.38	39	175.00	21.19	12	375.00	98.57	26	65.00	49.00	75	440.00	147.57	34
5	Bank of India	1417.10	736.44	52	2150.00	1921.37	89	1170.00	588.58	50	4737.10	3246.39	69	545.00	1131.54	208	5282.10	4377.93	83
6	Canara Bank	2181.48	361.17	17	1945.00	2109.27	108	1185.00	1619.06	137	5311.48	4089.50	77	906.00	915.12	101	6217.48	5004.62	80
7	Central Bank of India	1109.50	133.74	12	2010.00	182.93	9	1130.00	302.70	27	4249.50	619.37	15	585.00	171.26	29	4834.50	790.63	16
8	Corporation Bank	152.30	0.00	0	325.00	250.00	77	250.00	50.00	20	727.30	300.00	41	140.00	10.00	7	867.30	310.00	36
9	Dena Bank	0.00	0.00	0	150.00	13.12	9	125.00	11.17	9	275.00	24.29	9	110.00	5.05	5	385.00	29.34	8
10	Indian Bank	168.00	12.92	8	1150.00	621.56	54	600.00	355.57	59	1918.00	990.05	52	200.00	189.75	95	2118.00	1179.80	56
11	IDBI BANK	1038.97	565.20	54	790.00	565.42	72	495.00	66.41	13	2323.97	1197.03	52	460.00	7.11	2	2783.97	1204.14	43
12	Bharatiya Mahila Bank	236.00	15.49	7	140.00	182.57	130	105.00	560.38	534	481.00	758.44	158	70.00	40.30	58	551.00	798.74	145
13	Indian Overseas Bank	1009.03	3.50	0	1035.00	64.36	6	705.00	207.25	29	2749.03	275.11	10	411.00	408.31	99	3160.03	683.42	22
14	Punjab National Bank	216.00	39.00	18	700.00	286.00	41	300.00	34.06	11	1216.00	359.06	30	140.00	46.00	33	1356.00	405.06	30
15	Punjab & Sind Bank	216.00	32.00	15	700.00	105.00	15	300.00	96.00	32	1216.00	233.00	19	140.00	32.00	23	1356.00	265.00	20
16	State Bank of India	20498.54	19051.00	93	14980.00	14152.00	94	9075.00	8508.00	94	44553.54	41711.00	94	8810.00	8295.00	94	53363.54	50006.00	94
17	Syndicate Bank	761.95	78.20	10	1210.00	1114.94	92	560.00	82.47	15	2531.95	1275.61	50	505.00	551.32	109	3036.95	1826.93	60
18	Oriental Bank of Commerce	120.00	0.00	0	650.00	90.00	14	230.00	8.00	3	1000.00	98.00	10	125.00	32.00	26	1125.00	130.00	12
19	United Bank of India	23664.26	22363.97	95	16810.53	17084.31	102	9003.21	8304.58	92	49478.00	47752.86	97	9153.00	9366.11	102	58631.00	57118.97	97
20	Union Bank of India	915.93	411.03	45	1980.00	1012.07	51	930.00	596.73	64	3825.93	2019.83	53	640.00	308.06	48	4465.93	2327.89	52
21	UCO Bank	5371.60	2229.00	41	4550.00	5066.00	111	3380.00	4925.00	146	13301.60	12220.00	92	1630.00	1578.00	97	14931.60	13790.00	92
22	Vijaya Bank	98.00	195.66	200	900.00	2235.22	248	500.00	37.73	8	1498.00	2468.61	165	145.00	120.35	83	1643.00	2588.96	158
A	ACP PUBLIC sec Bank	60061.66	46618.93	78	54360.53	48742.72	90	31275.71	26976.85	86	145697.90	122338.50	84	25342.50	23998.44	95	171040.40	146336.94	86
23	AXIS BANK	746.36	183.00	25	1675.00	1330.00	79	939.30	23.20	2	3360.66	1536.20	46	530.00	612.00	115	3890.66	2148.20	55
24	Bandhan Bank	1996.61	60241.08	3017	1090.00	54513.72	5001	742.00	16399.08	2210	3828.61	131153.88	3426	740.00	10148.87	1371	4568.61	141302.75	3093
25	HDFC	829.39	5099.00	615	885.00	2432.00	275	460.00	16.33	4	2174.39	7547.33	347	425.00	3902.00	918	2599.39	11449.33	440
26	ICICI Bank	1363.80	1479.29	108	1210.00	89.75	7	675.00	0.00	0	3248.80	1569.04	48	567.00	610.30	108	3815.80	2179.34	57
27	IDFC Bank	0.00	869.10	0	0.00	2339.05	0	0.00	0.00	0	0.00	3208.15	0	0.00	0.00	0	0.00	3208.15	0
28	Indusind Bank	477.66	176.62	37	375.00	729.61	195	215.00	0.00	0	1067.66	906.23	85	155.00	691.93	446	1222.66	1598.16	131
29	South Indian Bank	0.00	0.00	0	550.00	662.46	120	175.00	573.65	328	725.00	1236.11	170	75.00	233.00	311	800.00	1469.11	184
30	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
31	Federal Bank	0.00	5.00	0	200.00	122.00	61	175.00	0.00	0	375.00	127.00	34	65.00	83.00	128	440.00	210.00	48
32	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	68053.09	1257	6735.00	62224.33	924	3731.30	17012.26	456	15880.12	147289.68	928	2697.00	16308.73	605	18577.12	163598.41	881
33	Tripura Gramin Bank	44714.48	41933.86	94	24138.65	23327.59	97	16093.91	15344.76	95	84947.04	80606.21	95	12950.00	12634.48	98	97897.04	93240.69	95
C	ACP RRB	44714.48	41933.86	94	24138.65	23327.59	97	16093.91	15344.76	95	84947.04	80606.21	95	12950.00	12634.48	98	97897.04	93240.69	95
34	ACUB	0.00	0.00	0	210.00	0.00	0	800.00	292.00	37	1010.00	292.00	29	130.00	0.00	0	1140.00	292.00	26
35	TCARDB	1427.03	27.27	2	0.00	0.00	0	250.00	35.98	14	1677.03	63.25	4	0.00	0.00	0	1677.03	63.25	4
36	TSCB	18065.46	4268.39	24	11261.34	2382.35	21	7968.30	3143.11	39	37295.10	9793.85	26	5796.95	4686.28	81	43092.05	14480.13	34
D	ACP Coop. Bank	19492.49	4295.66	22	11471.34	2382.35	21	9018.30	3471.09	38	39982.13	10149.10	25	5926.95	4686.28	79	45909.08	14835.38	32
	GRAND TOTAL	129682.45	160901.54	124	96705.52	136676.99	141	60119.22	62804.96	104	286507.19	360383.49	126	46916.45	57627.93	123	333423.64	418011.42	125

Tripura State

Districtwise and sectorwise Achievement under Annual Credit Plan 2016-17 during the period 01.04.2016 to 31.03.2017

Rupees in lac.

SL No.	Name of District	Agricultue & 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	42569.99	147	43817.04	64068.99	146	23932.16	25541.55	107	96628.18	132180.53	137	9698.63	22208.34	229	106326.81	154388.87	145
2	Khowai	18267.66	18032.35	99	3515.82	8250.92	235	5839.80	5393.86	92	27623.28	31677.13	115	3094.82	3567.81	115	30718.10	35244.94	115
3	Sepahijala	23871.36	22632.49	95	9406.94	13131.63	140	11704.82	7384.95	63	44983.12	43149.07	96	4126.00	4385.96	106	49109.12	47535.03	97
4	Gomati	12125.30	20159.07	166	9113.35	11767.80	129	4370.93	5607.89	128	25609.58	37534.76	147	6195.00	5027.62	81	31804.58	42562.38	134
5	South Tripura	12893.37	18758.00	145	8807.54	10302.59	117	7286.30	7046.49	97	28987.21	36107.08	125	6390.00	5762.13	90	35377.21	41869.21	118
6	North Tripura	12690.44	12296.72	97	7498.14	11351.10	151	2652.81	5180.86	195	22841.39	28828.68	126	5990.00	5602.80	94	28831.39	34431.48	119
7	Unakoti	8563.09	13341.64	156	5286.34	8267.87	156	1331.16	2419.25	182	15180.59	24028.76	158	5697.00	4734.94	83	20877.59	28763.70	138
8	Dhalai	12392.25	13111.28	106	9260.35	9536.09	103	3001.24	4230.11	141	24653.84	26877.48	109	5725.00	6338.33	111	30378.84	33215.81	109
	Total	129682.45	160901.54	124	96705.52	136676.99	141	60119.22	62804.96	104	286507.19	360383.49	126	46916.45	57627.93	123	333423.64	418011.42	125

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
2015-16	1141.16	1424.78	125
2016-17	1296.82	1609.02	124
Growth Over Last Year	14%	13%	-

Disbursement during April 2016-March 2017 is Rs 1609.02 crore i.e. 124% of Annual Target for Rs 1296.82 crore recording an increase of 13% over the disbursement 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	Target	330.96	311.84	135.02	0.00	777.82
	Achievement	256.90	248.53	85.52	0.00	590.94
	% of Achv	78	80	63	0	76
2013-2014	Target	376.57	339.32	136.49	0.00	852.39
	Achievement	372.34	301.94	190.96	0.00	865.24
	% of Achv	99	89	140	0	102
2014-2015	Target	448.62	371.02	144.84	0.00	964.48
	Achievement	390.87	334.71	253.04	0.00	978.61
	% of Achv	87	90	175	0	101
2015-2016	Target	538.03	416.11	187.03	0.00	1141.16
	Achievement	794.44	418.96	211.38	0.00	1424.78
	% of Achv	148	101	113	0	125
2016-2017	Target	654.76	447.14	194.92	0.00	1296.82
	Achievement	1146.72	419.34	42.96	0.00	1609.02
	% of Achv	175	94	22	0	124

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

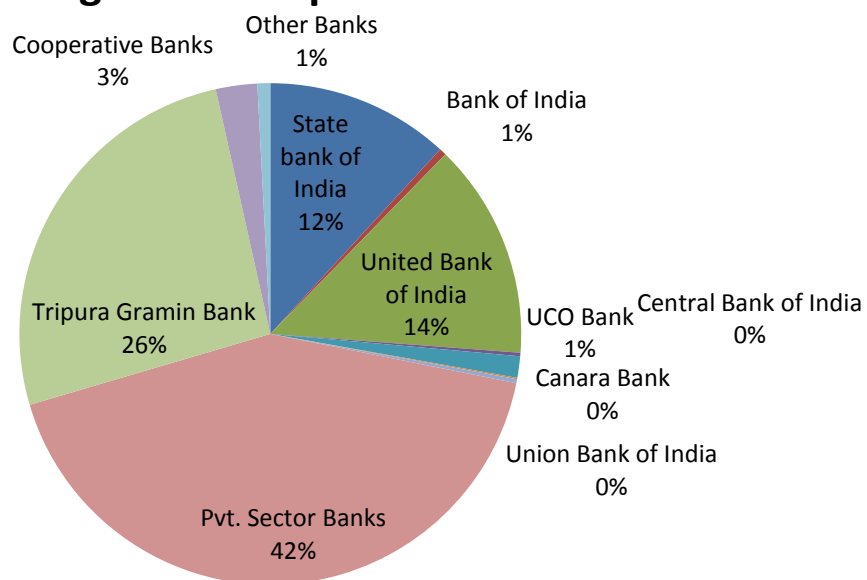
Amt. Rs. In Crores

Sl No	Directive	Target (2016-17)	Achievement during 2016-17 (April'16 to March'17)
1	Increase in Farm Credit	Rs. 1296.82	Achievement during 2016-17 is Rs 1609.02 Crore (124% of the target), i.e. recording an increase of 13% over the disbursement of last year (2015-16).
2	KCC (No.)	50000	48614 nos. (97% of the target including renewal) KCCs .
3	New Farmers (No.)	50000	40942 nos of New farmers have been financed involving an amount of Rs 201.32 crores.
4	Investment Credit	2-3 cases per branch (R & SU)	22 cases for Rs 0.81 Crores.

Bank wise position as on 31.03.2017 for different sectors is furnished in the Annexure.

Share of Banks in achievement of ACP 2016-17 under Agriculture up to 31.03.2017		
		Amt. Rs. In Crore
Bank Name	Actual Achievement	% of Share
State bank of India	190.51	11.84
Bank of India	7.36	0.46
United Bank of India	223.64	13.90
Canara Bank	3.61	0.22
UCO Bank	22.29	1.39
Central Bank of India	1.34	0.08
Union Bank of India	4.11	0.26
Pvt. Sector Banks	680.53	42.29
Tripura Gramin Bank	419.34	26.06
Cooperative Banks	42.96	2.67
Other Banks	13.33	0.83
TOTAL	1609.02	100.00

Share of Banks in achievement of ACP 2016-17 under Agriculture up to 31.03.2017



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

Sl.No.	BANKS	Amt. Rs. In Lakhs					
		2015-16			2016-17		
		Target	Achievement	% of Achievement	Target	Achievement	% of Achievement
1	2	6	7	8	6	7	8
1	Allahabad Bank	129.25	131.17	101	360.00	368.98	102
2	Andhra Bank	0.00	0.00	0	0.00	0.00	0
3	Bank of Baroda	374.00	26.26	7	527.00	21.63	4
4	Bank of Maharashtra	0.00	3.90	0	0.00	0.00	0
5	Bank of India	917.10	278.36	30	1417.10	736.44	52
6	Canara Bank	1651.27	458.43	28	2181.48	361.17	17
7	Central Bank of India	887.22	307.14	35	1109.50	133.74	12
8	Corporation Bank	80.00	10.33	13	152.30	0.00	0
9	Dena Bank	0.00	0.00	0	0.00	0.00	0
10	Indian Bank	151.22	46.20	31	168.00	12.92	8
11	IDBI BANK	734.93	249.00	34	1038.97	565.20	54
12	Bharatiya Mahila Bank	109.60	9.58	9	236.00	15.49	7
13	Indian Overseas Bank	807.58	22.35	3	1009.03	3.50	0
14	Punjab National Bank	159.84	4.50	3	216.00	39.00	18
15	Punjab & Sind Bank	159.84	16.00	10	216.00	32.00	15
16	State Bank of India	18089.65	17780.04	98	20498.54	19051.00	93
17	Syndicate Bank	531.76	98.10	18	761.95	78.20	10
18	Oriental Bank of Commerce	0.00	0.00	0	120.00	0.00	0
19	United Bank of India	21176.92	20270.67	96	23664.26	22363.97	95
20	Union Bank of India	757.93	317.76	42	915.93	411.03	45
21	UCO Bank	4177.95	1740.47	42	5371.60	2229.00	41
22	Vijaya Bank	91.00	120.60	133	98.00	195.66	200
A	ACP PUBLIC sec Bank	50987.06	41890.86	82	60061.66	46618.93	78
23	AXIS BANK	575.65	194.97	34	746.36	183.00	25
24	Bandhan Bank	0.00	31289.59	0	1996.61	60241.08	3017
25	HDFC	609.56	4338.51	712	829.39	5099.00	615
26	ICICI Bank	1181.69	1491.00	126	1363.80	1479.29	108
27	IDFC Bank	0.00	0.00	0	0.00	869.10	0
28	Indusind Bank	448.66	174.31	39	477.66	176.62	37
29	South Indian Bank	0.00	60.00	0	0.00	0.00	0
30	Yes Bank	0.00	0.00	0	0.00	0.00	0
31	Federal Bank	0.00	4.80	0	0.00	5.00	0
32	Kotak Mahindra Bank Ltd	0.00	0.00	0	0.00	0.00	0
B	ACP PRIVATE Sec bank	2815.56	37553.18	1334	5413.82	68053.09	1257
33	Tripura Gramin Bank	41610.53	41896.00	101	44714.48	41933.86	94
C	ACP RRB	41610.53	41896.00	101	44714.48	41933.86	94
34	ACUB	0.00	0.00	0	0.00	0.00	0
35	TCARDB	2029.08	126.74	6	1427.03	27.27	2
36	TSCB	16674.06	21011.29	126	18065.46	4268.39	24
D	ACP Coop. Bank	18703.14	21138.03	113	19492.49	4295.66	22
GRAND TOTAL		114116.29	142478.07	125	129682.45	160901.54	124

TRIPURA STATE

Achievement under Sub-Sectors of Allied Activities against ACP for the Year 2016-17 as on 31.03.2017

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	35.33	37.00	99.58	13.00	38.05	13.00	37.07	9.00	13.17	130.00	138.28	210.00	361.48
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	13.23	377.00	13.23
4	Bank of India	12.10	18.14	100.00	128.75	78.00	46.35	75.00	90.35	32.00	31.82	465.00	285.76	762.10	601.17
5	Bank of Maharashtra	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	Bharatiya Mahila Bank	1.00	0.00	20.00	0.00	13.00	0.00	15.00	0.00	7.00	0.00	130.00	10.14	186.00	10.14
7	Canara Bank	17.78	5.77	167.10	64.69	128.36	41.50	102.22	27.77	44.00	11.57	572.02	123.42	1031.48	274.72
8	Central Bank of India	7.00	2.19	64.50	21.09	60.00	14.94	49.00	13.19	19.00	7.57	260.00	70.32	459.50	129.30
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	12.92	93.00	12.92
12	IDBI BANK	8.10	5.13	107.87	0.00	87.00	43.71	73.00	34.51	33.00	20.12	300.00	421.85	608.97	525.32
13	Indian Overseas Bank	7.03	0.50	67.00	0.00	42.00	0.36	40.00	0.00	23.00	0.00	180.00	2.64	359.03	3.50
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	22.00	141.00	22.00
16	Punjab National Bank	1.00	0.00	50.00	0.00	25.00	0.00	10.00	0.00	5.00	0.00	50.00	39.00	141.00	39.00
17	State Bank of India	186.00	288.78	1887.00	2286.52	1166.36	1866.27	1013.18	1384.23	414.00	445.34	3832.00	8462.97	8498.54	14734.11
18	Syndicate Bank	7.00	1.25	83.48	12.62	51.72	16.40	45.00	17.78	20.00	8.41	149.75	12.81	356.95	69.27
19	Union Bank of India	9.50	4.46	86.10	44.34	85.00	75.38	64.00	58.97	21.33	13.99	225.00	190.09	490.93	387.23
20	United Bank of India	215.97	247.66	2115.70	1964.67	1333.04	1599.32	1186.23	1902.75	509.97	691.59	4262.67	12882.10	9623.58	19288.09
21	UCO Bank	58.65	39.18	487.20	340.74	288.00	239.63	274.00	209.18	94.79	70.05	920.00	683.86	2122.64	1582.64
22	Vijaya Bank	1.00	1.11	16.00	34.40	15.00	29.03	12.00	31.02	4.00	12.56	50.00	87.54	98.00	195.66
A	Sub Total of Public Sec. Bank	551.18	649.50	5421.45	4997.40	3472.51	4010.94	3038.85	3806.82	1266.59	1326.19	11956.44	23458.93	25707.02	38249.78
23	AXIS BANK	3.88	8.95	98.10	0.00	59.00	0.00	46.00	35.81	15.75	20.44	158.63	79.80	381.36	145.00
24	Bandhan Bank	33.00	736.47	281.00	504.60	121.00	363.49	110.00	1219.20	50.61	988.29	761.00	56429.03	1356.61	60241.08
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	5.00	0.00	5.00
26	HDFC	5.66	6.91	79.10	154.36	75.00	87.38	71.00	289.25	20.00	243.36	298.63	1693.70	549.39	2474.96
27	ICICI	19.77	24.01	139.80	190.20	122.00	151.49	110.60	147.22	33.00	38.68	358.63	918.57	783.80	1470.17
28	IDFC Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	385.79	0.00	146.74	0.00	336.57	0.00	869.10
29	Indusind Bank	5.66	3.28	72.00	28.08	65.00	30.51	60.00	25.52	15.00	11.62	180.00	77.61	397.66	176.62
30	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
31	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
32	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	779.62	670.00	877.24	442.00	632.87	397.60	2102.79	134.36	1449.13	1756.89	59540.28	3468.82	65381.93
33	Tripura Gramin Bank	312.79	676.54	3501.48	5635.16	2208.93	4532.94	1887.13	3913.98	757.03	1337.84	7033.63	15864.20	15700.99	31960.66
C	Sub Total of RRB	312.79	676.54	3501.48	5635.16	2208.93	4532.94	1887.13	3913.98	757.03	1337.84	7033.63	15864.20	15700.99	31960.66
34	ACUB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
35	TCARDB	12.35	1.35	280.05	2.43	190.00	4.09	159.00	2.66	70.63	2.11	715.00	14.63	1427.03	27.27
36	TSCB	108.97	69.60	1324.87	483.14	828.96	225.60	635.68	111.87	280.54	95.75	3081.44	316.86	6260.46	1302.82
D	Sub Total of Coop.Banks	121.32	70.95	1604.92	485.57	1018.96	229.69	794.68	114.53	351.17	97.86	3796.44	331.49	7687.49	1330.09
GRAND TOTAL		1053.26	2176.61	11197.85	11995.37	7142.40	9406.44	6118.26	9938.12	2509.15	4211.02	24543.40	99194.90	52564.32	136922.46

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

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

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

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

TRIPURA STATE					
Agenda Item-6					
Achievement of New Farmers brought under finance during the year 2016-17 up to 31.03.2017					
(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	19	4.75	19	4.75
2	Bank of Baroda	20	6.00	20	6.00
3	Bank of India	54	76.09	54	76.09
4	Bank of Maharashtra	0	0.00	0	0.00
5	Bharatiya mahila Bank	11	5.35	11	5.35
6	Canara Bank	147	72.21	147	72.21
7	Central Bank of India	15	4.44	15	4.44
8	Corporation Bank	0	0.00	0	0.00
9	IDBI Bank	87	32.13	87	32.13
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	16	8.42	16	8.42
14	Punjab National Bank	0	0.00	0	0.00
15	State Bank of India	5662	3664.50	5662	3664.50
16	Syndicate Bank	28	8.93	28	8.93
17	UCO Bank	1001	547.26	1001	547.26
18	Union Bank of India	82	18.41	82	18.41
19	United Bank of India	7115	2604.35	7115	2604.35
20	Vijaya Bank	0	0.00	0	0.00
21	Axis Bank	76	38.00	76	38.00
22	Bandhan Bank	0	0.00	0	0.00
23	Federal Bank	0	0.00	0	0.00
24	HDFC	381	2109.76	381	2109.76
25	ICICI	33	7.33	33	7.33
26	Indusind Bank	0	0.00	0	0.00
27	South Indian Bank	0	0.00	0	0.00
28	Tripura Gramin Bank	18928	8401.73	18928	8401.73
29	TSCB	7267	2521.99	7267	2521.99
TOTAL		40942	20131.65	40942	20131.65

TRIPURA STATE

Achievement of Farm Credit As on March 2017 for the year 2016-17 by the different lending institutions is given below

Agenda Item No- 6

(Amt in Lacs)

Sl.No.	BANKS	Plan for Farm Credit 2016-17	Achievement 2016-17(April 2016 to March 2017)	Percentage of Achievement
1	Allahabad Bank	360.00	368.98	102
2	Andhra Bank	0.00	0.00	0
3	Bank of Baroda	527.00	21.63	4
4	Bank of Maharashtra	0.00	0.00	0
5	Bank of India	1417.10	736.44	52
6	Canara Bank	2181.48	361.17	17
7	Central Bank of India	1109.50	133.74	12
8	Corporation Bank	152.30	0.00	0
9	Dena Bank	0.00	0.00	0
10	Indian Bank	168.00	12.92	8
11	IDBI BANK	1038.97	565.20	54
12	Bharatiya Mahila Bank	236.00	15.49	7
13	Indian Overseas Bank	1009.03	3.50	0
14	Punjab National Bank	216.00	39.00	18
15	Punjab & Sind Bank	216.00	32.00	15
16	State Bank of India	20498.54	19051.00	93
17	Syndicate Bank	761.95	78.20	10
18	Oriental Bank of Commerce	120.00	0.00	0
19	United Bank of India	23664.26	22363.97	95
20	Union Bank of India	915.93	411.03	45
21	UCO Bank	5371.60	2229.00	41
22	Vijaya Bank	98.00	195.66	200
A	ACP PUBLIC sec Bank	60061.66	46618.93	78
23	AXIS BANK	746.36	183.00	25
24	Bandhan Bank	1996.61	60241.08	3017
25	HDFC	829.39	5099.00	615
26	ICICI Bank	1363.80	1479.29	108
27	IDFC Bank	0.00	869.10	0
28	Indusind Bank	477.66	176.62	37
29	South Indian Bank	0.00	0.00	0
30	Yes Bank	0.00	0.00	0
31	Federal Bank	0.00	5.00	0
32	Kotak Mahindra Bank Ltd	0.00	0.00	0
B	ACP PRIVATE Sec bank	5413.82	68053.09	1257
33	Tripura Gramin Bank	44714.48	41933.86	94
C	ACP RRB	44714.48	41933.86	94
34	ACUB	0.00	0.00	0
35	TCARDB	1427.03	27.27	2
36	TSCB	18065.46	4268.39	24
D	ACP Coop. Bank	19492.49	4295.66	22
GRAND TOTAL		129682.45	160901.54	124

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 March' 17) for investment credit is given in the following table:

Sl.No.	Name of Bank	Proposal Received for Investment Project	(Rs. In Lacs)	
			Achievement 2016-17 (April' 2016 to Dec' 2016)	
		No	No	Amt
1.	CBI	0	0	0
2.	SBI	5	5	17.50
3..	UCO	0	0	0.00
4..	UBI	10	10	39.70
5.	TGB	5	5	17.10
6.	TSCB	2	2	6.56
7.	TCARDB	0	0	0.00
	Total:	22	22	80.86

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.

TRIPURA STATE			
<u>Agenda Item-6</u>			
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 31.03.2017		(Amt. in Lakhs)	
SI No	Name of Bank	Loans Granted To Small & Marginal Farmers	
		No.	Amount
1	2	3	4
1	Allahabad Bank	19	4.75
2	Bank of Baroda	20	6.00
3	Bank of India	54	76.09
4	Bank of Maharashtra	0	0.00
5	Bharatiya mahila Bank	11	5.35
6	Canara Bank	147	72.21
7	Central Bank of India	15	4.44
8	Corporation Bank	0	0.00
9	IDBI Bank	87	32.13
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	16	8.42
14	Punjab National Bank	0	0.00
15	State Bank of India	5662	3664.50
16	Syndicate Bank	28	8.93
17	UCO Bank	1001	547.26
18	Union Bank of India	82	18.41
19	United Bank of India	7115	2604.35
20	Vijaya Bank	0	0.00
21	Axis Bank	76	38.00
22	Bandhan Bank	0	0.00
23	Federal Bank	0	0.00
24	HDFC	381	2109.76
25	ICICI	33	7.33
26	Indusind Bank	0	0.00
27	South Indian Bank	0	0.00
28	Tripura Gramin Bank	18928	8401.73
29	TSCB	7267	2521.99
TOTAL		40942	20131.65

FARMERS' CLUBS

Action Points emerged in the 120th SLBC Meeting held on 27.02.2017

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

Status of implementation

So far 54 Farmers' Clubs have been formed by the Banks during April 2016-March 2017.

Bank	Target For Formation of Farmers' Club (2016-17)	Achievement As on 31.03.2017
Allahabad Bank	1	3
Bank of Baroda	1	0
Bank of India	5	2
Bharatiya Mahila Bank	1	0
Canara Bank	5	1
Central Bank of India	2	0
Corporation Bank	1	0
Indian Bank	1	0
IDBI BANK	3	0
Indian Overseas Bank	2	0
Oriental Bank of Commerce	1	0
Punjab & Sind Bank	1	1
Punjab National Bank	1	0
State Bank of India	23	0
Syndicate Bank	2	0
Union Bank of India	2	0
United Bank of India	25	7
UCO Bank	10	0
Vijaya Bank	1	0
AXIS BANK	2	0
Bandhan Bank	9	0
HDFC	1	0
ICICI	3	0
Indusind Bank	1	0
Tripura Gramin Bank	65	21
TSCB	26	19
TOTAL	195	54

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
6	2016-17	967.06	1366.77	141
Growth over last year		18%	12%	-

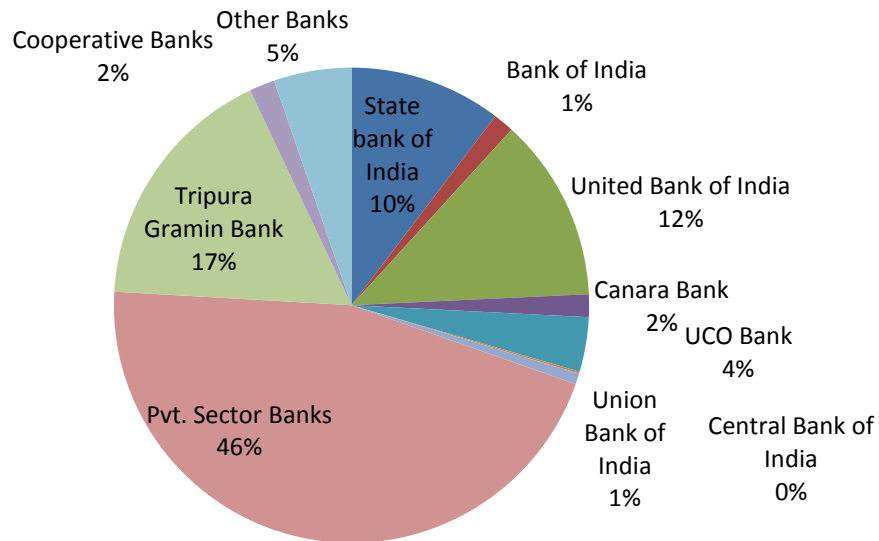
The disbursement made during the period April 2016–March 2017 is Rs.1366.77 crore i.e. 141% of the Annual Target, thus recording an increase of 12% over the disbursement of Rs. 1266.77 crore made during last year (2015-16).

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	Target	339.06	184.84	78.99	0.00	602.89
	Achievement	285.92	118.48	51.91	0.00	456.31
	% of Achv	84	64	66	0	76
2013-2014	Target	391.39	207.09	90.11	0.00	688.59
	Achievement	737.04	136.36	49.94	0.00	923.36
	% of Achv	188	66	55	0	134
2014-2015	Target	448.48	210.54	88.8	0.00	747.82
	Achievement	625.91	177.53	42.88	0.00	846.32
	% of Achv	140	84	48	0	113
2015-2016	Target	510.69	216.04	95.94	0.00	822.67
	Achievement	999.29	199.98	20.37	0.00	1219.64
	% of Achv	196	93	21	0	148
2016-2017	Target	610.95	241.39	114.71	0.00	967.06
	Achievement	1109.67	233.28	23.82	0.00	1366.77
	% of Achv	182	97	21	0	141

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 31.03.2017		
Amt. Rs. In Crore		
Bank Name	Actual Achievement	% of Share
State bank of India	141.52	10.35
Bank of India	19.21	1.41
United Bank of India	170.84	12.50
Canara Bank	21.09	1.54
UCO Bank	50.66	3.71
Central Bank of India	1.83	0.13
Union Bank of India	10.12	0.74
Pvt. Sector Banks	622.24	45.53
Tripura Gramin Bank	233.28	17.07
Cooperative Banks	23.82	1.74
Other Banks	72.16	5.28
TOTAL	1366.77	100.00

Share of Banks in achievement of ACP 2016-17 under MSME up to 31.03.2017



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

		Amt. Rs. In Lakhs					
Sl.No.	BANKS	2015-16			2016-17		
		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	884.95	143	735.00	737.29	100
2	Andhra Bank	190.00	3.65	2	250.00	31.04	12
3	Bank of Baroda	970.00	476.60	49	1000.00	840.87	84
4	Bank of Maharashtra	190.00	71.47	38	200.00	77.38	39
5	Bank of India	1510.00	1153.00	76	2150.00	1921.37	89
6	Canara Bank	1455.00	1980.94	136	1945.00	2109.27	108
7	Central Bank of India	1870.00	322.05	17	2010.00	182.93	9
8	Corporation Bank	240.00	79.81	33	325.00	250.00	77
9	Dena Bank	100.00	0.00	0	150.00	13.12	9
10	Indian Bank	1000.00	925.68	93	1150.00	621.56	54
11	IDBI BANK	600.00	220.00	37	790.00	565.42	72
12	Bharatiya Mahila Bank	70.00	171.45	245	140.00	182.57	130
13	Indian Overseas Bank	945.00	254.49	27	1035.00	64.36	6
14	Punjab National Bank	610.00	1210.00	198	700.00	286.00	41
15	Punjab & Sind Bank	610.00	120.00	20	700.00	105.00	15
16	State Bank of India	13470.00	13158.58	98	14980.00	14152.00	94
17	Syndicate Bank	945.00	1084.72	115	1210.00	1114.94	92
18	Oriental Bank of Commerce	530.00	107.70	20	650.00	90.00	14
19	United Bank of India	13737.97	13766.84	100	16810.53	17084.31	102
20	Union Bank of India	1891.00	409.48	22	1980.00	1012.07	51
21	UCO Bank	3690.00	6422.38	174	4550.00	5066.00	111
22	Vijaya Bank	850.00	346.98	41	900.00	2235.22	248
A	ACP PUBLIC sec Bank	46093.97	43170.77	94	54360.53	48742.72	90
23	AXIS BANK	1500.00	23581.13	1572	1675.00	1330.00	79
24	Bandhan Bank	0.00	30409.06	0	1090.00	54513.72	5001
25	HDFC	770.00	1663.07	216	885.00	2432.00	275
26	ICICI Bank	955.00	84.00	9	1210.00	89.75	7
27	IDFC Bank	0.00	0.00	0	0.00	2339.05	0
28	Indusind Bank	310.00	607.21	196	375.00	729.61	195
29	South Indian Bank	530.00	413.30	78	550.00	662.46	120
30	Yes Bank	530.00	0.00	0	550.00	0.00	0
31	Federal Bank	190.00	0.00	0	200.00	122.00	61
32	Kotak Mahindra Bank Ltd	190.00	0.00	0	200.00	5.74	3
B	ACP PRIVATE Sec bank	4975.00	56757.77	1141	6735.00	62224.33	924
33	Tripura Gramin Bank	21604.10	19998.00	93	24138.65	23327.59	97
C	ACP RRB	21604.10	19998.00	93	24138.65	23327.59	97
34	ACUB	210.00	0.00	0	210.00	0.00	0
35	TCARDB	0.00	0.00	0	0.00	0.00	0
36	TSCB	9384.38	2037.10	22	11261.34	2382.35	21
D	ACP Coop. Bank	9594.38	2037.10	21	11471.34	2382.35	21
GRAND TOTAL		82267.45	121963.64	148	96705.52	136676.99	141

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	2016-17	601.19	628.05	104
Growth over last year		9%	34%	-

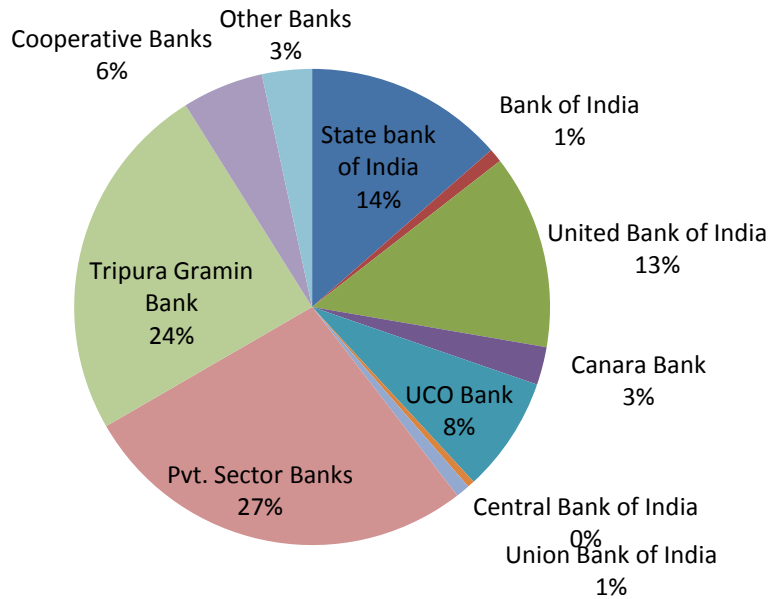
All banks disbursed Rs. 628.05 crore during the period April 2016 - March 2017 recording a growth of 34% over the disbursement of Rs. 468.74 crore made during last year (2015-16).

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	Target	192.95	129.58	71.21	0.00	393.54
	Achievement	272.12	129.48	25.99	0.00	427.59
	% of Achv	141	100	36	0	109
2013-2014	Target	213.46	138.79	74.86	0.00	427.1
	Achievement	274.08	173.15	25.03	0.00	472.26
	% of Achv	128	125	33	0	111
2014-2015	Target	247.68	141.27	75.56	0.00	464.51
	Achievement	277.16	126.14	30.32	0.00	433.62
	% of Achv	112	89	40	0	93
2015-2016	Target	307.69	156.19	85.84	0.00	549.73
	Achievement	276.34	149.58	42.82	0.00	468.74
	% of Achv	90	96	50	0	85
2016-2017	Target	350.07	160.94	90.18	0.00	601.19
	Achievement	439.89	153.45	34.71	0.00	628.05
	% of Achv	126	95	38	0	96

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 31.03.2017		
Amt. Rs. In Crore		
Bank Name	Actual Achievement	% of Share
State bank of India	85.08	13.55
Bank of India	5.89	0.94
United Bank of India	83.05	13.22
Canara Bank	16.19	2.58
UCO Bank	49.25	7.84
Central Bank of India	3.03	0.48
Union Bank of India	5.97	0.95
Pvt. Sector Banks	170.12	27.09
Tripura Gramin Bank	153.45	24.43
Cooperative Banks	34.71	5.53
Other Banks	21.31	3.39
TOTAL	628.05	100.00

Share of Banks in achievement of ACP 2016-17 under OTHER PRIORITY SECTORS up to 31.03.2017



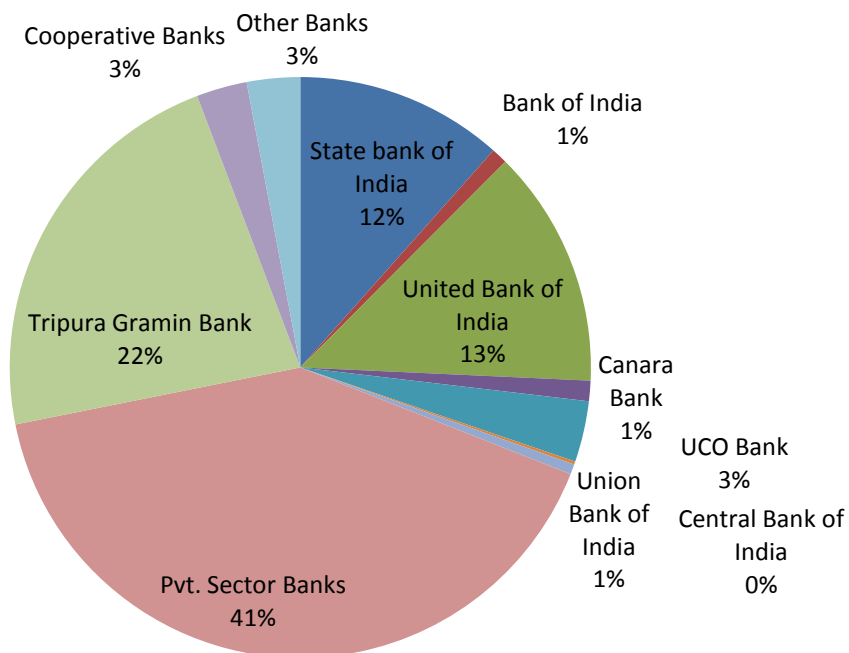
**Bank - wise Targets and Achievement in OTHER PRIORITY SECTORS for 2016-17
for the State of Tripura under ACP 2016 - 2017 as on March'2017**

Amt. Rs. In Lakhs							
Sl.No.	BANKS	2015-16			2016-17		
		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	228.45	100	282.50	316.55	112
2	Andhra Bank	150.00	0.00	0	175.00	16.94	10
3	Bank of Baroda	550.00	362.80	66	600.00	268.48	45
4	Bank of Maharashtra	150.00	18.70	12	175.00	21.19	12
5	Bank of India	975.00	1021.29	105	1170.00	588.58	50
6	Canara Bank	960.00	1097.18	114	1185.00	1619.06	137
7	Central Bank of India	1065.00	336.77	32	1130.00	302.70	27
8	Corporation Bank	200.00	49.03	25	250.00	50.00	20
9	Dena Bank	100.00	0.00	0	125.00	11.17	9
10	Indian Bank	530.00	426.43	80	600.00	355.57	59
11	IDBI BANK	420.00	65.00	15	495.00	66.41	13
12	Bharatiya Mahila Bank	60.00	153.51	256	105.00	560.38	534
13	Indian Overseas Bank	680.00	48.13	7	705.00	207.25	29
14	Punjab National Bank	235.00	105.55	45	300.00	34.06	11
15	Punjab & Sind Bank	235.00	149.00	63	300.00	96.00	32
16	State Bank of India	8570.00	8187.63	96	9075.00	8508.00	94
17	Syndicate Bank	485.00	328.68	68	560.00	82.47	15
18	Oriental Bank of Commerce	175.00	41.85	24	230.00	8.00	3
19	United Bank of India	8262.89	8414.92	102	9003.21	8304.58	92
20	Union Bank of India	880.00	812.65	92	930.00	596.73	64
21	UCO Bank	2666.30	3607.21	135	3380.00	4925.00	146
22	Vijaya Bank	475.00	165.30	35	500.00	37.73	8
A	ACP PUBLIC sec Bank	28051.69	25620.08	91	31275.71	26976.85	86
23	AXIS BANK	840.00	160.17	19	939.30	23.20	2
24	Bandhan Bank	0.00	1549.00	0	742.00	16399.08	2210
25	HDFC	440.00	60.43	14	460.00	16.33	4
26	ICICI Bank	572.50	0.00	0	675.00	0.00	0
27	IDFC Bank	0.00	0.00	0	0.00	0.00	0
28	Indusind Bank	215.00	0.00	0	215.00	0.00	0
29	South Indian Bank	175.00	244.31	140	175.00	573.65	328
30	Yes Bank	175.00	0.00	0	175.00	0.00	0
31	Federal Bank	150.00	0.00	0	175.00	0.00	0
32	Kotak Mahindra Bank Ltd	150.00	0.00	0	175.00	0.00	0
B	ACP PRIVATE Sec bank	2717.50	2013.91	74	3731.30	17012.26	456
33	Tripura Gramin Bank	15619.33	14958.00	96	16093.91	15344.76	95
C	ACP RRB	15619.33	14958.00	96	16093.91	15344.76	95
34	ACUB	800.00	153.34	19	800.00	292.00	37
35	TCARDB	211.00	172.45	82	250.00	35.98	14
36	TSCB	7573.00	3955.72	52	7968.30	3143.11	39
D	ACP Coop. Bank	8584.00	4281.51	50	9018.30	3471.09	38
GRAND TOTAL		54972.52	46873.50	85	60119.22	62804.96	104

Share of Banks in achievement of ACP 2016-17 under PRIORITY SECTOR up to 31.03.2017

Amt. Rs. In Crore		
Bank Name	Actual Achievement	% of Share
State bank of India	417.11	11.57
Bank of India	32.46	0.90
United Bank of India	477.53	13.25
Canara Bank	40.89	1.13
UCO Bank	122.20	3.39
Central Bank of India	6.19	0.17
Union Bank of India	20.20	0.56
Pvt. Sector Banks	1472.90	40.87
Tripura Gramin Bank	806.06	22.37
Cooperative Banks	101.49	2.82
Other Banks	106.80	2.96
TOTAL	3603.83	100.00

Share of Banks in achievement of ACP 2016-17 under PRIORITY SECTOR up to 31.03.2017



Issuance of KCC during the year 2016-17

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

Action Points emerged in the 120th SLBC Meeting held on 27.02.2017

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

Status of implementation

48,614 KCCs (New+Renewal) sanctioned by Banks amounting to Rs. 239.79 Crores during FY 2016-17, thereby achieving 97.20% of the Annual Target.

Apart from Crop loans, 216302 numbers of Term loans have been issued amounting to Rs. 1369.22 Crores.

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

(Amt. Rs in lacs)

Quarter	Year	Target	Issued		
			No.	Amt.	% of Achievement.
March-2015	2014-15	100000	91294	33021.33	91
March-2016	2015-16	50000	61453	26794.79	123
March – 2017	2016-17	50000	48614	23979.08	97

Bank-wise performance under KCC as on 31.03.2017 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 31.03.2017

(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	30	7.50	73	361.48	103	368.98
2	Andhra Bank	0	0.00	0	0.00	0	0.00
3	Bank of Baroda	28	8.40	47	13.23	75	21.63
4	Bank of India	96	135.27	145	601.17	241	736.44
5	Bank of Maharashtra	0	0.00	0	0.00	0	0.00
6	Bharatiya Mahila Bank	11	5.35	20	10.14	31	15.49
7	Canara Bank	176	86.45	703	274.72	879	361.17
8	Central Bank of India	15	4.44	52	129.30	67	133.74
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	12.92	3	12.92
12	IDBI BANK	108	39.88	1478	525.32	1586	565.20
13	Indian Overseas Bank	0	0.00	3	3.50	3	3.50
14	Oriental Bank of Commerce	0	0.00	0	0.00	0	0.00
15	Punjab & Sind Bank	19	10.00	26	22.00	45	32.00
16	Punjab National Bank	0	0.00	29	39.00	29	39.00
17	State Bank of India	6670	4316.89	8579	14734.11	15249	19051.00
18	Syndicate Bank	28	8.93	62	69.27	90	78.20
19	Union Bank of India	106	23.80	282	387.23	388	411.03
20	United Bank of India	8483	3075.88	10893	19288.09	19376	22363.97
21	UCO Bank	1184	646.36	446	1582.64	1630	2229.00
22	Vijaya Bank	0	0.00	136	195.66	136	195.66
A	Sub Total of Public Sec. Bank	16954	8369.15	22977	38,249.78	39931	46618.93
23	AXIS BANK	76	38.00	104	145.00	180	183.00
24	Bandhan Bank	0	0.00	131953	60241.08	131953	60241.08
25	Federal Bank	0	0.00	3	5.00	3	5.00
26	HDFC	475	2624.04	7791	2474.96	8266	5099.00
27	ICICI	41	9.12	3534	1470.17	3575	1479.29
28	IDFC Bank	0	0.00	4349	869.10	4349	869.10
29	Indusind Bank	0	0.00	71	176.62	71	176.62
30	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00
31	SOUTH INDIAN BANK	0	0.00	0	0.00	0	0.00
32	YES Bank	0	0.00	0	0.00	0	0.00
B	Sub Total of Pvt. Sec. Bank	592	2671.16	147805	65381.93	148397	68053.09
33	Tripura Gramin Bank	22503	9973.20	44418	31960.66	66921	41933.86
C	Sub Total of RRB	22503	9973.20	44418	31,960.66	66921	41933.86
34	ACUB	0	0.00	0	0.00	0	0.00
35	TCARDB	0	0.00	11	27.27	11	27.27
36	TSCB	8565	2965.57	1091	1302.82	9656	4268.39
D	Sub Total of Coop.Banks	8565	2965.57	1102	1,330.09	9667	4295.66
GRAND TOTAL		48614	23979.08	216302	136,922.46	264916	160901.54

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 31.03.2017

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	30	7.50	11	2.75	30	7.50	60	20.40
2	Bank of Baroda	100	28	8.40	8	2.4	28	8.40	37	19.35
3	Bank of India	450	96	135.27	42	59.18	96	135.27	684	2601.10
4	Bank of Maharashtra	0	0	0.00	0	0	0	0.00	0	0.00
5	Bharatiya mahila Bank	50	11	5.35	0	0	11	5.35	24	14.71
6	Canara Bank	550	176	86.45	29	14.24	176	86.45	688	203.98
7	Central Bank of India	325	15	4.44	0	0	15	4.44	94	84.51
8	Corporation Bank	50	0	0.00	0	0	0	0.00	0	0.00
9	IDBI Bank	350	108	39.88	21	7.75	108	39.88	654	190.29
10	Indian Bank	50	0	0.00	0	0	0	0.00	0	0.00
11	Indian Overseas Bank	300	0	0.00	0	0	0	0.00	24	14.23
12	Oriental Bank of Commerce	50	0	0.00	0	0	0	0.00	3	0.58
13	Punjab & Sind Bank	50	19	10.00	3	1.58	19	10.00	21	12.00
14	Punjab National Bank	50	0	0.00	0	0	0	0.00	14	12.15
15	State Bank of India	7250	6670	4316.89	1008	652.39	6670	4123.52	68534	20298.51
16	Syndicate Bank	275	28	8.93	0	0	28	8.93	90	32.28
17	UCO Bank	1800	1184	646.36	183	99.1	1158	587.43	6299	2025.00
18	Union Bank of India	300	106	23.80	24	5.39	106	23.80	127	42.40
19	United Bank of India	8300	8483	3075.88	1368	471.53	8483	2785.36	37549	11184.29
20	Vijaya Bank	0	0	0.00	0	0	0	0.00	0	0.00
21	Axis Bank	200	76	38.00	0	0	70	34.60	78	41.22
22	Bandhan Bank	950	0	0.00	0	0	0	0.00	0	0.00
23	Federal Bank	0	0	0.00	0	0	0	0.00	16	4.80
24	HDFC	300	475	2624.04	94	514.28	475	2624.04	475	2624.04
25	ICICI	400	41	9.12	8	1.79	41	9.12	101	23.71
26	Indusind Bank	100	0	0.00	0	0	0	0.00	0	0.00
27	South Indian Bank	0	0	0.00	0	0	0	0.00	0	0.00
28	Tripura Gramin Bank	20600	22503	9973.20	3575	1571.47	22503	9973.20	107633	15051.00
29	TSCB	7000	8565	2965.57	1298	443.58	8565	2965.57	73009	5576.43
	TOTAL	50000	48614	23979.08	7672	3847.43	48582	23432.86	296214	60076.98

Pradhan Mantri Fasal Bima Yojana (PMFBY):

Action Points emerged in the 120th SLBC Meeting held on 27.02.2017

All Banks to distribute Acknowledgement Receipts and Folio cards to all farmers insured under PMFBY. In case of TGB and TSCB, NABARD will provide assistance in this regard. **(Action : All Banks and NABARD)**

Status of implementation

All Member Banks are requested to cover all eligible crops(both Loanee and Non-Loanee) under PMFBY during Kharif 2017 and to ensure issuance of Acknowledgement Receipts and Folio cards to all farmers to be insured in the ensuing Kharif season. Agriculture Department and all concerned line officials are also requested to organize programs for mass awareness like previous years.

Bankers are requested to take proactive steps to cover all eligible loanee farmers during Kharif 2017 for notified crops in notified areas.

SELF HELP GROUPS

TRIPURA STATE

Agenda Item No.12

SELF HELP GROUP

Position as on 31.03.2017

(Amt. in Rs./Lacs)

Sl.No.	Name of the Bank	Deposit Linkage cumulative		Credit linkage 2016-17						Outstanding as on 31-03-2017	
				Under SHG (NRLM+NERLP+WSHG)		Direct SHG		Total		No	Amt.
		No.	Amt.	Nos.	Amt.	Nos.	Amt.	Nos.	Amt.		
1	UBI	6071	1426.52	426	31.64	61	43.02	487	74.66	3729	1659.63
2	SBI	5172	283.93	198	16.39	105	86.76	303	103.15	3385	3413.06
3	TGB	17899	2351.71	168	105.28	138	178.46	306	283.74	20536	5610.92
4	TSCB	10125	529.50	26	24.69	15	15.00	41	39.69	5770	2647.76
5	UCO	231	139.06	52	34.21	7	3.98	59	38.19	130	111.37
6	CBI	43	1.98	0	0.00	0	0.00	0	0.00	0	0.00
7	BOI	121	29.73	0	0.00	24	27.33	24	27.33	0	0.00
7	IDBI	3	1.00	3	5.30	0	0.00	3	5.30	3	5.30
8	BOB	14	1.80	0	0.00	6	1.10	6	1.10	6	0.98
	TOTAL :	39679	4765.23	873	217.51	356	355.65	1229	573.16	33559	13449.02

NULM

As per information received from NULM Department, the following is the status of Implementation of NULM in the State for the year 2016-17:-

- Loans sanctioned to Individuals(SEP-I) = 44
- Loan amount = Rs. 42.15 Lakhs
- So far, no group has been credit linked.

TRIPURA STATE
Agenda Item No.8
SELF HELP GROUP
Position as on 31.03.2017

(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	4719	732.98	3618	4249	849.80	161
2	Sepahijala	3227	127.57	0	1631	326.00	72
3	Khowai	2856	129.52	0	932	186.40	45
4	North	3875	0.00	0	3178	635.60	131
5	Unakoti	2618	0.00	0	1454	290.00	48
TOTAL		17295	990.07	3618	11444	2287.80	457

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	973	92.08	565	612	79.30	47
2	South	949	93.82	674	751	87.25	44
3	Dhalai	997	65.59	678	586	63.80	46
TOTAL		2919	251.49	1917	1949	230.35	137

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	9.87	905	100	63.10	7
2	SBI	86	9.48	690	48	26.50	0
3	TGB	327	37.75	2065	237	123.25	67
4	CBI	6	0.37	22	0	0.00	0
TOTAL		513	57.47	3682	385	212.85	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

W-SHG(Women-SHG)							
(Rs. in Lakhs)							
Unakoti 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	119	10.43	0	95	19.00	0
2	SBI	55	3.85	0	40	8.00	0
3	TGB	1006	80.33	0	848	169.60	0
4	UCO	138	7.07	0	134	26.80	0
5	TSCB	250	14.24	0	170	34.00	2
6	IOB	7	0.09	0	4	0.80	0
7	BANDHAN	12	0.34	0	12	2.40	0
8	CANARA	43	2.37	0	42	8.40	0
9	CBI	117	5.30	0	109	21.80	0
TOTAL		1747	124.02	0	1454	290.80	2

GRAND TOTAL	22958	1449.85	10522	15421	3113.05	670
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Recovery Performance of Banks

As on 31.03.2017

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 31.03.2017 stands at 63%.

A comparative table relating to **March'2017** with that of **March'2016** is produced below:

Rs/ Lacs

Sector	March'2016			March'2017		
	Demand	Recovery	%	Demand	Recovery	%
Agriculture & allied	29638.55	18361.17	62	71784.75	49173.43	69
MSME	49032.43	29651.53	60	74295.08	54320.47	73
Other Prisec	28222.76	18780.45	67	53978.66	23510.98	44
TOTAL	106893.74	66793.15	62	200058.49	127004.88	63

Scheme wise recovery as on 31.03.2017

Comparative position of some selected schemes is given below:

Rs/ Lacs

Sector	March'2016			March'2017		
	Demand	Recovery	%	Demand	Recovery	%
SJSRY	2141.30	182.02	8	1930.39	37.99	2
SGSY	3173.91	379.34	12	3590.86	733.85	20
REGP(MMS)	2098.48	995.75	47	1961.97	895.47	46
PMRY	4511.20	240.67	5	2737.07	220.06	8
PMEGP	5257.17	2443.00	46	7819.12	3918.00	50

BANK-WISE & SECTOR-WISE RECOVERY PERFORMANCE AS ON 31.03.2017

AGENDA ITEM NO.9													
Sl.No.	Name of Bank	Agri. & Allied activities			MSME			Other Priority Sector			Total Sector		
		Demand	Recovery	Recovery %	Demand	Recovery	Recovery %	Demand	Recovery	Recovery %	Demand	Recovery	Recovery %
1	2	3	4	5	6	7	8	9	10	11	14	15	16
1	Allahabad Bank	4.95	0.05	1	46.20	12.30	27	45.50	9.95	22	96.65	22.30	23
2	Andhra Bank	0	0.00	0	3.21	3.03	94	0.00	0.00	0	3.21	3.03	94
3	Bank of Baroda	0.00	0.00	0	244.79	41.31	17	23.43	6.86	29	268.22	48.17	18
4	Bank of India	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
5	Bank of Maharashtra	3.73	0.45	12	6.84	0.00	0	0.00	0.00	0	10.57	0.45	0
6	Bharatiya Mahila Bank	0.00	0.00	0	0.14	0.14	100	0.00	0.00	0	0.14	0.14	100
7	Canara Bank	393.55	393.55	100	685.26	628.30	92	526.25	442.96	84	1605.06	1464.81	91
8	Central Bank of India	81.11	6.03	7	544.76	119.23	22	507.57	114.61	23	1133.44	239.87	21
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	38.15	1.50	4	78.60	46.12	59	59.87	39.41	66	176.62	87.03	49
11	IDBI BANK	670.42	450.19	67	621.80	276.00	44	55.75	52.58	94	1347.97	778.77	58
12	Indian Overseas Bank	5.25	2.15	41	585.40	335.30	57	535.71	251.30	47	1126.36	588.75	52
13	Oriental Bank of Commerce	0.10	0.08	80	12.20	11.90	98	4.32	4.25	98	16.62	16.23	98
14	Punjab & Sind Bank	1.50	1.00	67	85.00	25.50	30	12.50	4.50	36	99.00	31.00	31
15	Punjab National Bank	37.05	8.10	22	272.50	51.30	19	37.15	11.08	30	346.70	70.48	20
16	State Bank of India	7688.00	4872.00	63	11398.00	7779.00	68	4085.00	2805.00	69	23171.00	15456.00	67
17	Syndicate Bank	23.50	0.00	0	202.55	41.19	20	85.80	24.77	29	311.85	65.96	21
18	Union Bank of India	92.61	34.78	38	716.28	414.24	58	313.12	218.21	70	1122.01	667.23	59
19	United Bank of India	6789.55	4856.52	72	8155.58	4985.65	61	4213.58	3156.28	75	19158.71	12998.45	68
20	UCO Bank	1478.00	753.00	51	5074.00	2980.00	59	6119.00	1261.00	21	12671.00	4994.00	39
21	Vijaya Bank	0.67	0.00	0	190.63	0.00	0	2.47	0.00	0	193.77	0.00	0
A	Sub Total of Public Sec.	17308.14	11379.40	66	28925.75	17751.99	61	16627.02	8402.76	51	62860.91	37534.15	60
22	AXIS BANK	130.97	107.66	82	2366.92	2335.64	99	8.78	1.71	19	2506.67	2445.01	98
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	664.57	619.83	93	683.44	654.27	96	18.88	18.84	100	1366.89	1292.94	95
25	ICICI	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
26	Indusind Bank	3.44	0.58	17	123.54	34.24	28	0.00	0.00	0	126.98	34.82	27
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	798.98	728.07	91	3173.90	3024.15	95	27.66	20.55	0	4000.54	3772.77	94
30	Tripura Gramin Bank	49652.38	34377.19	69	35142.68	28833.25	82	32838.76	13207.67	40	117633.82	76418.11	65
C	Sub Total of RRB	49652.38	34377.19	69	35142.68	28833.25	82	32838.76	13207.67	40	117633.82	76418.11	65
31	ACUB	0	0	0	0	0	0	603.22	311.45	52	603.22	311.45	52
32	TCARDB	375.25	151.80	40	1097.75	435.47	40	1473.00	587.27	40	2946.00	1174.54	40
33	TSCB	3650.00	2536.97	70	5955.00	4275.61	72	2409.00	981.28	41	12014.00	7793.86	65
D	Sub Total of Coop.Banks	4025.25	2688.77	67	7052.75	4711.08	67	4485.22	1880.00	42	15563.22	9279.85	60
	Grand Total	71784.75	49173.43	69	74295.08	54320.47	73	53978.66	23510.98	44	200058.49	127004.88	63

TRIPURA STATE

Agenda Item No-9

BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 31.03.2017

(Amount in Lacs)

SI No.	BANKS	PMRY					SGSY					SJSRY				
		Total Outg.		Demand	Recovery	Total Overdue	Total Outg.		Demand	Recovery	Total Overdue	Total Outg.		Demand	Recovery	Total Overdue
		No.	Amt.				No.	Amt.				No.	Amt.			
		3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1	A.B.	6	8.74	5.90	0.00	5.90	0	0.00	0.00	0.00	0.00	8	4.55	4.55	0.00	4.55
2	Andhra Bank					0.00					0.00					0.00
3	BOB	4	6.16	0.62	0.41	0.21	3	3.68	0.40	0.33	0.07	56	30.23	3.02	2.60	0.42
4	BOI	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	45	12.01	3.67	1.64	2.03
5	Canara	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	1	0.95	0.09	0.03	0.06
6	CBI	160	71.46	70.07	11.71	58.36	162	16.47	16.47	0.00	16.47	10	4.01	4.01	0.00	4.01
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	4.79	3.55	0.68	2.87
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	8.58	3.50	2.50	1.00
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	185	209.03	209.03	96.70	112.33	79	80.96	37.10	1.50	35.60	94	70.90	19.76	1.95	17.81
14	UB	6	1.13	0.79	0.08	0.71	0	0.00	0.00	0.00	0.00	120	511.20	132.71	5.15	127.56
15	UBI	463	404.91	390.45	102.56	287.89	58	20.02	20.02	5.63	14.39	280	177.18	177.18	10.63	166.55
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	2	3.15	3.15	0.00	3.15	0	0.00	0.00	0.00	0.00
19	PNB	3	3.30	3.30	0.00	3.30	0	0.00	0.00	0.00	0.00	15	5.00	5.00	1.00	4.00
20	ICICI	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
21	Syndicate	0	0.00	0.00	0.00	0.00	7	4.19	4.00	0.98	3.02	9	6.67	4.00	0.95	3.05
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	3278	3213.61	2737.07	220.06	2517.01	2037	1440.84	552.28	82.58	469.70	1639	2890.43	1917.70	34.28	1883.42
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.	3278	3213.61	2737.07	220.06	2517.01	2467	1773.00	1520.31	479.73	1040.58	1639	2890.43	1917.70	34.28	1883.42
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	1955.77	2070.55	254.12	1816.43	35	38.55	12.69	3.71	8.98
C	Coop. Bank Sub Total	0	0.00	0.00	0.00	0.00	1452	1955.77	2070.55	254.12	1816.43	35	38.55	12.69	3.71	8.98
GRAND TOTAL		3278	3213.61	2737.07	220.06	2517.01	3919	3728.77	3590.86	733.85	2857.01	1674	2928.98	1930.39	37.99	1892.40

TRIPURA STATE

Agenda Item No-9

BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 31.03.2017

(Amount in Lacs)

SI No.	BANKS	TRANSPORT OPERATOR					SUME					KVIC(MMS)				
		Total Outg.		Demand	Recovery	Total Overdu	Total Outg.		Demand	Recovery	Total Overdue	Total Outg.		Demand	Recovery	Total Overdue
		No.	Amt.				No.	Amt.				No.	Amt.			
1	2	3	4	5	6	7	8	9	10	11	12	18	19	20	21	22
1	A.B.	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	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	16.19	2.11	1.54	0.57
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	152	660.76	264.00	65.00	199.00	0	0.00	0.00	0.00	0.00	22	33.66	8.95	2.00	6.95
14	UB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	4	16.48	2.65	1.11	1.54
15	UBI	801	1257.96	564.88	61.47	503.41	0	0.00	0.00	0.00	0.00	227	263.38	215.47	61.47	154.00
16	VB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	1	7.30	0.65	0.43	0.22
17	HDFC	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
18	AXIS BANK	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
19	PNB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	17	37.00	24.00	6.00	18.00
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	2183	3814.27	1492.43	151.47	1340.96	0	0.00	0.00	0.00	0.00	850	1439.91	658.58	79.55	579.03
24	TGB	941	1069.61	627.81	496.23	131.58	0	0.00	0.00	0.00	0.00	1238	2083.39	1273.77	815.92	457.85
B	ASCB incl.	3124	4883.88	2120.24	647.70	1472.54	0	0.00	0.00	0.00	0.00	2088	3523.30	1932.35	895.47	1036.88
25	ACUB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
26	TCARDB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
27	TSCB	552	485.79	466.79	55.36	411.43	0	0.00	0.00	0.00	0.00	47	31.81	29.62	0.00	29.62
C	Coop. Bank Sub Total	552	485.79	466.79	55.36	411.43	0	0.00	0.00	0.00	0.00	47	31.81	29.62	0.00	29.62
GRAND TOTAL		3676	5369.67	2587.03	703.06	1883.97	0	0.00	0.00	0.00	0.00	2135	3555.11	1961.97	895.47	1066.50

TRIPURA STATE

Agenda Item No- 9

BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 31.03.2017

(Amount in Lacs)

SI No.	BANKS	SEEUY					PMEGP					SWAVALAMBAN				
		Total Outg.		Demand	Recovery	Total Overdue	Total Outg.		Demand	Recovery	Total Overdue	Total Outg.		Demand	Recovery	Total Overdue
		No.	Amt.				No.	Amt.				No.	Amt.			
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1	A.B.	0	0.00	0.00	0.00	0.00	37	80.55	10.50	0.75	9.75	37	51.75	9.25	0.95	8.30
2	Andhra Bank					0.00	13	21.51	1.74	0.79	0.95	14	8.51	0.91	0.78	0.13
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	112	327.49	227.41	178.34	49.07	142	179.03	215.71	149.89	65.82
6	CBI	0	0.00	0.00	0.00	0.00	68	154.36	35.21	9.78	25.43	70	136.37	35.47	9.23	26.24
7	Coprporation	0	0.00	0.00	0.00	0.00	8	12.12	0.00	0.00	0.00	3	2.52	0.07	0.00	0.07
8	IB	0	0.00	0.00	0.00	0.00	40	63.91	19.42	6.05	13.37	24	37.66	10.22	2.96	7.26
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	21	40.00	6.90	2.10	4.80	29	49.93	10.40	5.30	5.10
11	P&SB	0	0.00	0.00	0.00	0.00	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	308	523.76	130.75	25.40	105.35	175	195.10	68.25	18.00	50.25
14	UB	0	0.00	0.00	0.00	0.00	135	672.21	211.17	7.15	204.02	127	585.08	233.87	4.75	229.12
15	UBI	0	0.00	0.00	0.00	0.00	2283	4316.14	2915.58	901.45	2014.13	679	951.42	514.78	151.78	363.00
16	VB	0	0.00	0.00	0.00	0.00	25	51.26	6.92	0.91	6.01	14	23.29	8.90	0.75	8.15
17	HDFC	0	0.00	0.00	0.00	0.00	1	2.29	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
18	AXIS BANK	0	0.00	0.00	0.00	0.00	4	17.04	0.18	0.00	0.18	0	0.00	0.00	0.00	0.00
19	PNB	0	0.00	0.00	0.00	0.00	17	37.00	24.00	6.00	18.00	15	21.00	18.60	3.50	15.10
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	42	75.99	8.00	1.91	6.09	46	39.95	10.00	4.10	5.90
22	BOM						1	0.15	0.15	0.01	0.14	4	8.85	8.85	0.95	7.90
23	OBC	0	0.00	0.00	0.00	0.00	12	15.00	9.00	3.00	6.00	9	8.17	0.87	0.35	0.52
A	ASCB excl.RRB	0	0.00	0.00	0.00	0.00	5027	10767.43	4079.60	1171.17	2908.43	3029	4170.28	1596.82	372.36	1224.46
24	TGB	0	0.00	0.00	0.00	0.00	4139	6342.21	3702.19	2699.74	1002.45	4116	4688.92	2927.69	2029.16	898.53
B	ASCB incl. RRB	0	0.00	0.00	0.00	0.00	9166	17109.64	7781.79	3870.91	3910.88	7145	8859.20	4524.51	2401.52	2122.99
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	1094	2459.98	524.34	360.30	164.04	2035	2190.07	635.53	475.99	159.54
C	Coop. Bank Sub Total	0	0.00	0.00	0.00	0.00	1094	396.18	37.33	47.09	-9.76	625	518.25	158.35	143.23	15.12
Grand Total		0	0.00	0.00	0.00	0.00	10260	17505.82	7819.12	3918.00	3901.12	7770	9377.45	4682.86	2544.75	2138.11

TRIPURA STATE

Agenda Item No-9

BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 31.03.2017

(Amount in Lacs)

SI No.	BANKS	D.R.I.					SHG					IRDP				
		Total Outg.		Dema	Recover	Total Overd	Total Outg.		Demand	Recover	Total Overdue	Total Outg.		Demand	Recovery	Total Overdue
		No.	Amt.	nd	y		No.	Amt.		y		No.	Amt.			
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	
1	A.B.					0.00					0.00					0.00
2	Andhra Bank					0.00					0.00					0.00
3	BOB					0.00	8	16.15	1.62	1.49	0.13	0	0.00	0.00	0.00	0.00
4	BOI					0.00					0.00					0.00
5	Canara	110	25.20	14.20	2.65	11.55					0.00					0.00
6	CBI					0.00	123	15.08	15.08	0.00	15.08					0.00
7	Coprporation					0.00					0.00					0.00
8	IB					0.00					0.00					0.00
9	IDBI					0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
10	IOB					0.00					0.00					0.00
11	P&SB	3	0.45	0.45	0.05	0.40					0.00					0.00
12	SBI	611	110.48	10.58	3.41	7.17	3035	3852.00	873.00	137.00	736.00	365	54.22	49.00	0.00	49.00
13	UCO	57	5.53	5.53	1.22	4.31	15	25.85	23.25	3.39	19.86					0.00
14	UB					0.00					0.00					0.00
15	UBI	551	67.45	54.25	13.78	40.47	2072	1279.75	791.47	196.44	595.03	0	0.00	0.00	0.00	0.00
16	VB					0.00					0.00					0.00
17	HDFC															
18	AXIS BANK					0.00					0.00					0.00
19	PNB					0.00					0.00					0.00
20	ICICI					0.00					0.00					0.00
21	Syndicate Bank					0.00					0.00					0.00
22	BOM															
23	OBC															
A	ASCB	1332	209.11	85.01	21.11	63.90	5253	5188.83	1704.42	338.32	1366.10	365	54.22	49.00	0.00	49.00
24	TGB					0.00	4238	2579.41	1291.83	743.79	548.04	0	0.00	0.00	0.00	0.00
B	ASCB incl.	1332	209.11	85.01	21.11	63.90	9491	7768.24	2996.25	1082.11	1914.14	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		1332	209.11	85.01	21.11	63.90	15172	8467.17	3121.25	1155.59	1965.66	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 31.03.2017)

(Amt. in Lakhs)

Sl.No	Name of Bank	No of recovery drives conducted	Recovery made up to 30.09.2016	
		No.	No.	Amt.
1	2	3	4	5
1	Allahabad Bank	0	0	0.00
2	Bank of Baroda	0	0	0.00
3	Bank of India	0	0	0.00
4	Canara Bank	1	11	4.48
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	10	71	23.00
10	UCO Bank	6	219	38.97
11	Union Bank of India	0	0	0.00
12	United Bank of India	4	26	5.23
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 :	21	327	71.68

Public Demand Recovery(PDR)

PDR certificate cases as on 31.03.2017

(Rs / Lacs)

As on	Cases pending		Recovery made during the current year.	
	No.	Amt.	No.	Amt.
31.03.2017	1678	1462.73	186	428.48

Bank wise position of Certificate cases (PDR Act) as on 31.03.2017 is furnished in the annexure.

Tripura State

Agenda Item No. 9

Statement showing the filing and disposal of cases under PDR up to 31.03.2017

(Rs.in Lakhs)

SI.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	Andhra Bank	1	0.77	0	0.00
3	Bank of Baroda	8	10.25	4	0.80
4	Bank of India	0	0.00	0	0.00
5	Canara Bank	4	3.75	51	8.48
6	Central Bank of India	12	9.13	1	0.06
7	Indian Bank	0	0.00	0	0.00
8	Indian Overseas Bank	0	0.00	0	0.00
9	Punjab & Sind Bank	15	55.91	1	0.05
10	State Bank of India	583	648.00	115	399.00
11	Uco Bank	40	65.00	0	0.00
12	Union Bank of India	21	50.24	3	4.60
13	United Bank of India	40	94.23	8	0.59
14	Vijaya Bank	12	5.94	0	0.00
15	Punjab National Bank	0	0.00	0	0.00
16	Tripura Gramin Bank	798	194.62	0	0.00
17	Agartala Urban Coop. Bank	32	7.00	0	0.00
18	Tripura Coop.Agri & Rural Dev.Bank	53	153.10	0	0.00
19	Tripura State Coop. Bank.	55	153.10	3	14.90
	TOTAL :	1678	1462.73	186	428.48

POSITION OF NPA OF BANKS IN THE STATE OF TRIPURA

As on 31.03.2017

Rs. In Crores.

Year	Gross Advance	Gross NPA	
	Amount	Amount	% to Gross NPA
March 2010	2491	154.01	6.18
March 2011	3137	176.04	5.61
March 2012	3857	177.78	4.60
March'2013	4590	251.92	5.48
March'2014	5771	368.13	6.37
March'2015	7108	417.41	5.87
March'2016	8415	490.16	5.82
March'2017	9586	540.46	5.64

Percentage of gross NPA decreased from 5.82% as on March' 2016 to 5.64% as on March' 2017. Amount in absolute terms increased to Rs 540.46 crore as on 31st March' 2017 from Rs. 490.16 crore as on March'2016. The outstanding amount under Written Off A/Cs (Shadow Register) is around Rs 73.06 crore which if added with the outstanding NPA, the total amount would be Rs 613.52 crore which is 6.40% of the gross advance and seems to be high.

NPA Position and amount outstanding in Shadow Register of Banks in Tripura as on 31.03.2017 is furnished in the Annexure.

TRIPURA STATE
NPA Position of Banks in Tripura as on 31.03.2017

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	42.00	45.50	92.45	37.15	129.60
2	Andhra Bank	0.00	0.76	0.00	0.76	0.00	0.76
3	Bank of Baroda	0.00	304.94	50.22	355.16	284.00	639.16
4	Bank of India	8.65	19.88	82.03	110.56	1.56	112.12
5	Bank of Maharashtra	2.40	6.84	0.00	9.24	0.00	9.24
6	Bharatiya Mahila Bank	0.00	0.00	0.00	0.00	0.00	0.00
7	Canara Bank	17.25	95.41	56.35	169.01	84.66	253.67
8	Central Bank of India	0.00	279.42	218.90	498.32	0.00	498.32
9	Corporation Bank	0.00	1.53	0.00	1.53	0.07	1.60
10	Indian Bank	33.79	3.49	27.41	64.69	0.89	65.58
11	IDBI BANK	906.13	1030.97	42.96	1980.06	42.40	2022.46
12	Indian Overseas Bank	0.00	365.00	2.52	367.52	24.85	392.37
13	Oriental Bank of Commerce	0.14	20.00	0.00	20.14	0.00	20.14
14	Punjab & Sind Bank	0.98	60.03	20.85	81.86	24.60	106.46
15	Punjab National Bank	17.50	171.45	10.45	199.40	6.91	206.31
16	State Bank of India	1789.00	5128.00	761.00	7678.00	2358.00	10036.00
17	Syndicate Bank	3.57	78.84	73.29	155.70	5.56	161.26
18	Union Bank of India	12.12	142.10	127.99	282.21	117.03	399.24
19	United Bank of India	1564.00	3339.00	3607.00	8510.00	106.58	8616.58
20	UCO Bank	66.40	850.43	519.94	1436.77	5537.50	6974.27
21	Vijaya Bank	0.67	80.06	2.23	82.96	1.38	84.34
A	Sub-Total PUBLIC sec Bank	4427.55	12020.15	5648.64	22096.34	8633.14	30729.48
22	AXIS BANK	0.00	28.69	0.17	28.86	4.30	33.16
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	0.24	52.28	0.00	52.52	837.96	890.48
25	ICICI	0.00	0.00	0.00	0.00	0.00	0.00
26	Indusind Bank	3.37	75.47	0.00	78.84	0.00	78.84
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	3.61	156.44	0.17	160.22	842.26	1002.48
30	TGB	9002.08	4049.81	2175.10	15226.99	1532.26	16759.25
C	Sub Total RRB	9002.08	4049.81	2175.10	15226.99	1532.26	16759.25
31	ACUB	0.00	0.00	443.67	443.67	117.52	561.19
32	TCARDB	304.92	0.00	819.32	1124.24	0.00	1124.24
33	TSCB	854.89	1373.37	736.28	2964.54	905.24	3869.78
D	Sub-Total Coop. Bank	1159.81	1373.37	1999.27	4532.45	1022.76	5555.21
GRAND TOTAL		14593.05	17599.77	9823.18	42016.00	12030.42	54046.42

TRIPURA STATE

Position of Technically Written off A/Cs of Banks in Tripura as on 31.03.2017

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	50	16.97	50	16.97
7	Central Bank of India	287	216.00	287	216.00
8	Indian Bank	129	66.59	129	66.59
9	IDBI BANK	1	834.15	1	834.15
10	Indian Overseas Bank	24	9.25	24	9.25
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	93460	24842.24	32802	5794.37
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	18987	1452.00
C	Sub Total RRB	114061	6606.59	18987	1452.00
28	ACUB	107	2.15	107	2.15
29	TCARDB	0	0.00	0	0.00
30	TSCB	0	0.00	0	0.00
D	Sub-Total Coop. Bank	107	2.15	107	2.15
GRAND TOTAL		207630	31508.37	51898	7305.91

STATUS OF GOVT. SPONSORED SCHEMES & NPA GENERATED THEREOF

		PMRY				PMEGP				SWAVALAMBAN			
		A/Cs Outstanding	Outstd. Balance as on 31.03.17	NPA A/Cs	Amt. Outstd. As on 31.03.17	A/Cs Outstand ing	Outstd. Balance as on 31.03.17	NPA A/Cs	Amt. Outstd. As on 31.03.17	A/Cs Outstanding	Outstd. Balance as on 31.03.17	NPA A/Cs	Amt. Outstd. As on 31.03.17
1	Allahabad Bank					37	80.55	8	4.81	37	51.75	2	2.50
2	Andhra Bank	29	17.95	0	0.00	13	21.51	1	1.29	13	8.43	0	0.00
3	Bank of Baroda					49	101.63	6	6.84	40	116.25	6	4.01
4	Bank of Maharashtra					2	8.80	0	0.00	4	10.22	4	10.22
5	Bank of India					1	4.75	0	0.00	10	19.20	0	0.00
6	Canara Bank					91	268.54	24	57.89	137	179.36	37	55.08
7	Central Bank of India	160	71.46	95	52.10	68	154.36	19	18.31	70	136.37	24	23.24
8	CORPORATION BANK					8	9.31	0	0.00	0	0.00	0	0.00
9	Dena Bank									1	3.00	0	0.00
10	Indian Bank	0	0.00	0	0.00	40	63.91	15	20.29	24	37.66	5	9.64
11	IDBI BANK					5	18.78	5	18.78	1	6.06	1	6.06
12	IOB	10	31.50	5	13.75	23	52.03	11	17.45	39	53.15	15	12.50
13	PNB	3	2.80	3	2.50	12	56.45	10	27.70	18	23.20	6	8.50
14	P&SB	17	63.90	17	63.90	22	47.90	9	13.25	10	10.05	4	3.65
15	SBI	2420	2429.00	570	1009.00	1725	4169.00	351	1682.00	1581	1742.00	351	783.00
16	SYNDICATE BANK					38	60.41	10	13.01	9	7.02	3	7.98
17	OBC					7	15.00	2	6.88	10	6.00	4	3.72
18	United Bank of India	2716	1902.52	2617	1806.54	2331	4371.28	496	863.54	691	992.54	211	313.58
19	Union Bank of Inida	0	0.00	0	0.00	105	783.38	77	55.37	111	887.93	68	51.37
20	UCO Bank	184	209.03	184	209.03	252	411.76	48	104.36	443	467.19	67	96.47
21	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	5541	4731.26	3491	3156.82	4854	10747.68	1100	2924.21	3263	4778.53	809	1391.87
22	AXIS BANK					5	10.40	4	3.57				
23	HDFC BANK					1	2.99	0	0.00				
24	ICICI					1	0.23	0	0.00				
25	INDUSIND BANK												
26	SOUTH INDIAN BANK												
27	Yes Bank												
28	Federal Bank												
29	Kotak Mahindra												
	ASCB of Pvt s Sub-Total	0	0.00	0	0.00	7	13.62	4	3.57	0	0.00	0	0.00
30	TGB	0	0.00	0	0.00	2393	3840.80	483	682.04	4124	4719.57	592	803.83
	TGBs Sub-Total	0	0.00	0	0.00	2393	3840.80	483	682.04	4124	4719.57	592	803.83
31	ACUB												
32	TCARDB												
33	TSCB Ltd					1097	2459.96	227	178.39	1954	2190.09	480	265.47
	ASCB ofCoop Sub-Total	0	0.00	0	0.00	1097	2459.96	227	178.39	1954	2190.09	480	265.47
	GRAND TOTAL	5541	4731.26	3491	3156.82	8351	17062.06	1814	3788.21	9341	11688.19	1881	2461.17

Agenda Item NO: 11

Performance of Banks in key areas as on March'2017 compared to March' 2015 & March' 2016

(Amt. Rs in Crore)

Parameters	March '2015	March'2016	March'2017	Variation over March' 2016	
				Amount	% of increase
Deposit	17274.85	18724.08	22341.99	3617.91	+19
Advance	7107.78	8415.05	9586.33	1197.28	+14
CD Ratio	41	45	43		-2
Investments	3316.20	4112.21	4213.78	101.57	+2
(C+I)D Ratio with Inv.	60	67	62		-5
RIDF*	305.00	200.00	275.00		
CD Ratio with RIDF #	43	46	44		-2
Govt. fund lying with Banks	3038.26	3204.91	3244.42	39.51	+1
CD ratio without Govt. Fund	50	54	50	-	-4
Credit in flow from outside the state	452.00	588.62	561.87	-26.75	-5
CD Ratio including Govt. Deposit with Credit inflow	44	48	45	-	-3
CD ratio excluding Govt. Dep. including credit inflow	53	58	53	-	-5
Priority Sector Credit (PSC)	5204.18	6162.78	7866.40	1703.62	+28
% of PSC to ANBC *	73	87	93		+6
Sectoral deployment of PSC: 1. Agriculture	1658.28	2304.85	3392.87	1088.02	+47
% of Agriculture Adv. to ANBC	23	37	40		+3
2.MSME	2337.82	2694.85	3068.55	373.70	+14
3.Other Prisec	1208.08	1163.08	1366.77	203.69	+18
PSC to major sub-sectors: (i)Weaker section	2421.64	3390.70	4291.58	900.88	+27
% of weaker section credit to ANBC	34	48	51		+3
II) SC	604.50	757.10	812.09	54.99	+7
III) ST	1082.32	1157.46	1475.06	317.60	+27
IV) Women Entrepreneur	887.79	1414.33	1526.79	112.46	+8
% of women credit to ANBC	13	20	18		-2
V) Minority Community	261.05	282.73	535.68	252.95	+89
% to Total Prisec Advance	5	5	6		+1

ANBC= Adjusted Net Bank Credit,(ANBC as on March'2016– Rs.8415.05 crore).

TRIPURA STATE

Agenda item No. 11

BANK-WISE & POPULATION GROUP-WISE BRANCH NETWORK AND DEPOSIT AS ON 31.03.2017

(Amt in lakh)									
Sl No	BANKS	NO. OF BRANCHES				DEPOSITS			
		Rural	Semi urban	Urban	Total	Rural	Semi Urban	Urban	TOTAL
1	2	3	4	5	6	7	8	9	10
1	Allahabad Bank	1	1	1	3	559.47	348.01	10310.02	11217.50
2	Andhra Bank	0	0	1	1	0.00	0.00	1528.01	1528.01
3	Bank of Baroda	1	0	3	4	665.78	0.00	29534.68	30200.46
4	Bank of India	6	4	3	13	6303.75	5488.20	8208.05	20000.00
5	Bank of Maharashtra	0	0	1	1	0.00	0.00	477.94	477.94
6	Bharatiya Mahila Bank	1	0	1	2	162.00	0.00	4028.00	4190.00
7	Canara Bank	3	7	3	13	4052.52	4289.47	24955.17	33297.16
8	Central Bank of India	1	3	3	7	3016.27	1387.63	10332.21	14736.11
9	Corporation Bank	0	1	1	2	0.00	493.70	3079.98	3573.68
10	Dena Bank	0	0	1	1	0.00	0.00	287.12	287.12
11	Indian Bank	1	0	2	3	110.99	0.00	12687.80	12798.79
12	IDBI BANK	4	4	1	9	820.00	5967.65	14960.23	21747.88
13	Indian Overseas Bank	2	2	1	5	1958.59	2878.57	6801.62	11638.78
14	Oriental Bank of Commerce	0	1	1	2	0.00	116.00	2450.00	2566.00
15	Punjab & Sind Bank	1	0	1	2	194.00	0.00	2480.00	2674.00
16	Punjab National Bank	1	1	1	3	527.72	251.52	3963.00	4742.24
17	State Bank of India	30	18	15	63	68231.00	252562.00	367461.00	688254.00
18	Syndicate Bank	3	2	1	6	461.05	1175.67	3591.20	5227.92
19	Union Bank of India	1	3	3	7	1150.09	3814.82	38615.73	43580.64
20	United Bank of India	43	8	12	63	109632.85	80196.52	111651.98	301481.35
21	UCO Bank	14	9	6	29	21604.00	20847.00	68358.00	110809.00
22	Vijaya Bank	1	0	3	4	965.00	0.00	16823.00	17788.00
A	Sub Total of Public Sec. Bank	114	64	65	243	220415.08	379816.76	742584.74	1342816.58
23	AXIS BANK	0	4	3	7	0.00	7299.44	22874.52	30173.96
24	Bandhan Bank	12	8	3	23	7297.21	13522.32	10158.34	30977.87
25	Federal Bank	0	0	1	1	0.00	0.00	3215.77	3215.77
26	HDFC	0	2	3	5	0.00	2431.93	9528.20	11960.13
27	ICICI	1	6	1	8	921.69	3257.48	6431.18	10610.35
28	IDFC Bank	0	0	1	1	0.00	0.00	184.08	184.08
29	Indusind Bank	0	1	1	2	0.00	928.20	12280.25	13208.45
30	Kotak Mahindra Bank	0	0	1	1	0.00	0.00	2895.99	2895.99
31	South Indian Bank	0	0	1	1	0.00	0.00	5239.24	5239.24
32	YES Bank	0	0	1	1	0.00	0.00	3250.00	3250.00
B	Sub Total of Pvt. Sec. Bank	13	21	16	50	8218.90	27439.37	76057.57	111715.84
33	Tripura Gramin Bank	101	30	13	144	199378.13	159011.57	179783.95	538173.65
C	Sub Total of RRB	101	30	13	144	199378.13	159011.57	179783.95	538173.65
34	ACUB	0	1	2	3	0.00	224.91	3917.73	4142.64
35	TCARDB	1	3	1	5	0.00	0.00	0.00	0.00
36	TSCB	40	12	11	63	58983.36	55877.75	122489.20	237350.31
D	Sub Total of Coop.Banks	41	16	14	71	58983.36	56102.66	126406.93	241492.95
GRAND TOTAL		269	131	108	508	486995.47	622370.36	1124833.19	2234199.02

TRIPURA STATE

Agenda item No. 11

BANK-WISE & POPULATION GROUP-WISE ADVANCE AND CD RATIO AS ON 31.03.2017

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	98.77	134.36	2582.43	2815.56	18	0	25	25		25
2	Andhra Bank	0.00	0.00	198.27	198.27	0	0	13	13		13
3	Bank of Baroda	378.16	0.00	8158.19	8536.35	57	0	28	28		28
4	Bank of India	3663.17	4338.03	5822.80	13824.00	58	79	71	69		69
5	Bank of Maharashtra	0.00	0.00	271.94	271.94	0	0	57	57		57
6	Bharatiya Mahila Bank	218.01	0.00	579.95	797.96	0	0	14	19		19
7	Canara Bank	839.42	2870.91	8788.91	12499.24	21	67	35	38		38
8	Central Bank of India	546.03	655.98	4730.45	5932.46	18	47	46	40	20668.57	181
9	Corporation Bank	0.00	54.13	440.93	495.06	0	11	14	14		14
10	Dena Bank	0.00	0.00	53.08	53.08	0	0	18	18		18
11	Indian Bank	19.00	0.00	1958.81	1977.81	17	0	15	15		15
12	IDBI BANK	602.00	1615.00	2854.24	5071.24	73	27	19	23		23
13	Indian Overseas Bank	242.25	447.15	2519.39	3208.79	12	16	37	28		28
14	Oriental Bank of Commerce	0.00	27.00	411.00	438.00	0	23	17	17		17
15	Punjab & Sind Bank	83.50	0.00	430.00	513.50	43	0	17	19		19
16	Punjab National Bank	94.80	60.29	2363.04	2518.13	18	24	60	53		53
17	State Bank of India	74189.00	107671.00	85294.00	267154.00	109	43	23	39		39
18	Syndicate Bank	302.00	954.84	1442.72	2699.56	66	81	40	52		52
19	Union Bank of India	110.01	1276.12	9789.88	11176.01	10	33	25	26		26
20	United Bank of India	42746.00	24079.52	51121.48	117947.00	39	30	46	39		39
21	UCO Bank	5749.00	5269.00	17794.00	28812.00	27	25	26	26		26
22	Vijaya Bank	157.00	0.00	3229.00	3386.00	0	0	19	19		19
A	Sub Total of Public Sec. Bank	130038.12	149453.33	210834.51	490325.96	59	39	28	37	20668.57	38
23	AXIS BANK	0.00	566.12	3898.40	4464.52	0	8	17	15		15
24	Bandhan Bank	39310.10	48742.11	20446.97	108499.18	539	360	201	350		
25	Federal Bank	0.00	0.00	655.57	655.57	0	0	20	20		20
26	HDFC	0.00	3908.95	11199.90	15108.85	0	161	118	126		126
27	ICICI	187.88	1417.59	975.96	2581.43	20	44	15	24		24
28	IDFC Bank	0.00	0.00	3208.15	3208.15	0	0	1743	1743		1743
29	Indusind Bank	0.00	5482.04	4235.76	9717.80	0	591	34	74		74
30	Kotak Mahindra Bank	0.00	0.00	64.87	64.87	0	0	2	2		2
31	South Indian Bank	0.00	0.00	1262.79	1262.79	0	0	24	24		24
32	YES Bank	0.00	0.00	0.00	0.00	0	0	0	0	382.35	12
B	Sub Total of Pvt. Sec. Bank	39497.98	60116.81	45948.37	145563.16	481	219	60	130	382.35	131
33	Tripura Gramin Bank	110827.03	61506.40	26639.54	198972.97	56	39	15	37	382588.00	108
C	Sub Total of RRB	110827.03	61506.40	26639.54	198972.97	56	39	15	37	382588.00	108
34	ACUB	0.00	62.71	1498.31	1561.02	0	28	38	38	2844.90	106
35	TCARDB	0.00	1405.75	529.26	1935.01	0	0	0	0		0
36	TSCB	85429.59	21099.50	13745.55	120274.64	145	38	11	51	14894.12	57
D	Sub Total of Coop.Banks	85429.59	22567.96	15773.12	123770.67	145	40	12	51	17739.02	59
GRAND TOTAL		365792.72	293644.50	299195.54	958632.76	75	47	43	43	421377.94	62
TOTAL RESOURCES SUPPORT PROVIDED TO STATE UNDER RIDF:						27500.00		C.D. Ratio With RIDF		44	

TRIPURA STATE

Agenda Item No. 11

BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 31.03.2017

(Amt. in lacs)

Sl.No.	BANKS	Agril & Allied		MSME		OTHER PRISEC		Total PRISEC		TFA as % of ANBC	PS Cr. As % to ANBC		
		Total Finance		A/c.	Amt.	A/c.	Amt.	A/c.	Amt.			A/c.	Amt.
		A/c.	Amt.										
1	2	3	4	6	7	9	10	12	13	14	15		
1	Allahabad Bank	161	226.94	228	1433.78	125	737.73	514	2398.45	10	107		
2	Andhra Bank	0	0.00	39	55.05	9	31.02	48	86.07	0	68		
3	Bank of Baroda	131	521.09	593	3748.38	207	895.02	931	5164.49	5	48		
4	Bank of India	943	4380.17	1394	6234.83	441	175.28	2778	10790.28	37	92		
5	Bank of Maharashtra	1	1.93	53	81.53	23	47.11	77	130.57	1	82		
6	Bharatiya Mahila Bank	27	14.71	257	182.57	251	560.38	535	757.66	3	169		
7	Canara Bank	1342	491.50	1976	7660.86	490	2712.25	3808	10864.61	5	113		
8	Central Bank of India	855	962.14	593	2713.96	541	1904.74	1989	5580.84	19	111		
9	Corporation Bank	14	8.50	230	364.00	81	95.00	325	467.50	2	118		
10	Dena Bank	0	0.00	7	13.12	17	15.11	24	28.23	0	69		
11	Indian Bank	5	45.45	161	1094.16	99	521.63	265	1661.24	3	100		
12	IDBI BANK	5098	1713.15	362	2455.02	127	647.36	5587	4815.53	14	40		
13	Indian Overseas Bank	71	51.39	203	581.89	338	1763.66	612	2396.94	2	83		
14	Oriental Bank of Commerce	3	0.56	85	226.52	19	75.47	107	302.55	0	94		
15	Punjab & Sind Bank	11	9.03	195	288.31	88	141.70	294	439.04	2	83		
16	Punjab National Bank	46	62.50	173	1674.00	84	249.35	303	1985.85	3	91		
17	State Bank of India	136847	94778.00	45505	105369.00	15889	27601.00	198241	227748.00	47	114		
18	Syndicate Bank	215	154.25	624	1266.66	107	276.96	946	1697.87	7	80		
19	Union Bank of India	631	775.74	877	4526.08	415	2177.04	1923	7478.86	7	67		
20	United Bank of India	119478	44718.00	9256	41689.00	3160	11597.00	131894	98004.00	41	90		
21	UCO Bank	7423	3602.55	2563	13140.20	729	7019.07	10715	23761.82	16	106		
22	Vijaya Bank	143	188.67	387	2235.22	141	31.43	671	2455.32	7	95		
A	Sub Total of Public Sec. Bank	273445	152706.27	65761	197034.14	23381	59275.31	362587	409015.72	37	100		
23	AXIS BANK	235	254.47	15	2361.26	148	128.63	398	2744.36	1	11		
24	Bandhan Bank	171991	52029.00	116804	49322.00	7770	397.00	296565	101748.00	70	137		
25	Federal Bank	40	24.65	25	204.40	0	0.00	65	229.05	6	51		
26	HDFC	13324	4703.27	9682	4635.47	44	40.40	23050	9379.14	38	76		
27	ICICI	4628	1945.20	12	22.78	1	7.85	4641	1975.83	96	97		
28	IDFC Bank	4349	778.53	10165	2014.60	0	0.00	14514	2793.13	0	0		
29	Indusind Bank	560	882.09	3020	5382.52	0	0.00	3580	6264.61	7	53		
30	Kotak Mahindra Bank	0	0.00	1	43.23	0	0.00	1	43.23	0	79		
31	SOUTH INDIAN BANK	1	9.88	16	662.46	232	573.65	249	1245.99	1	135		
32	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0		
B	Sub Total of Pvt. Sec. Bank	195128	60627.09	139740.00	64648.72	8195	1147.53	343063	126423.34	48	100		
33	Tripura Gramin Bank	200414	57247.00	100147	37426.00	24002	65330.00	324563	160003.00	31	86		
C	Sub Total of RRB	200414	57247.00	100147	37426.00	24002	65330.00	324563	160003.00	31	86		
34	ACUB	0	0.00	0	0.00	774	1561.02	774	1561.02	0	97		
35	TCARDB	1210	483.17	0	0.00	1809	1451.84	3019	1935.01	21	86		
36	TSCB	115915	68223.53	16840	7746.48	4888	11732.38	137643	87702.39	58	74		
D	Sub Total of Coop.Banks	117125	68706.70	16840	7746.48	7471	14745.24	141436	91198.42	56	75		
	GRAND TOTAL	786112	339287.06	322488	306855.34	63049	140498.08	1171649	786640.48	40	93		

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 31.03.2017

(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	99	250.50	145	520.00	48	208.45	509	1431.97	64	180	358.50	35	94.10	2	0.42
2	Andhra Bank	1	10.00	0	0.00	0	0.00	8	16.60	13	3	2.15	0	0.00	0	0.00
3	Bank of Baroda	55	75.00	32	35.00	17	30.00	97	712.13	7	39	41.00	6	8.30	0	0.00
4	Bank of India	162	259.40	170	268.00	254	148.00	878	2998.54	26	208	381.11	68	38.41	1	1.50
5	Bank of Maharashtra	13	20.01	0	0.00	0	0.00	13	10.20	6	8	13.30	0	0.00	0	0.00
6	Bharatiya Mahila Bank	0	0.00	0	0.00	0	0.00	26	12.50	3	18	19.70	0	0.00	0	0.00
7	Canara Bank	686	653.61	518	360.16	479	545.92	1612	1155.00	12	121	91.23	946	496.01	45	8.98
8	Central Bank of India	268	101.05	241	132.62	141	81.66	632	739.59	15	223	256.26	27	19.37	2	1.06
9	Corporation Bank	15	18.00	12	16.00	35	60.00	49	60.25	15	22	31.00	4	6.01	0	0.00
10	Dena Bank	0	0.00	0	0.00	0	0.00	16	10.25	25	0	0.00	0	0.00	0	0.00
11	Indian Bank	12	71.63	8	49.25	8	9.30	101	159.29	10	13	28.10	2	10.00	0	0.00
12	IDBI BANK	310	64.25	2500	750.00	477	176.06	5184	1243.12	10	4558	1061.46	826	277.73	0	0.00
13	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	11	15.79	1	0	0.00	0	0.00	0	0.00
14	Oriental Bank of Commerce	2	0.86	0	0.00	39	9.20	51	10.00	3	19	33.49	1	1.00	0	0.00
15	Punjab & Sind Bank	27	44.50	45	43.15	4	3.50	47	61.20	12	15	17.00	4	5.00	0	0.00
16	Punjab National Bank	0	0.00	0	0.00	0	0.00	155	160.55	7	0	0.00	0	0.00	0	0.00
17	State Bank of India	32737	24131.00	56234	39082.00	10357	17160.00	70713	53430.00	27	35976	29369.00	11502	10744.00	409	493.00
18	Syndicate Bank	117	209.27	136	355.16	81	101.57	253	571.24	27	166	271.06	71	101.11	0	0.00
19	Union Bank of India	141	281.13	56	63.21	107	84.64	357	636.18	6	186	277.91	38	53.12	0	0.00
20	United Bank of India	27450	8282.45	35339	8984.52	7582	8259.61	73860	47252.00	43	44658	21359.82	9981	4723.25	389	79.52
21	UCO Bank	3198	6163.00	1673	599.00	1396	1223.00	6586	13858.00	62	821	1129.00	624	826.00	25	7.00
22	Vijaya Bank	67	194.58	38	142.16	35	41.40	157	437.14	17	60	37.66	58	143.00	4	2.81
A	Sub Total of Public Sec. Bank	65360	40830.24	97147	51400.23	21060	28142.31	161315	124981.54	31	87294	54778.75	24193	17546.41	877	594.29
23	AXIS BANK	2	1.01	1	0.86	0	0.00	235	180.20	1	109	64.09	36	23.51	0	0.00
24	Bandhan Bank	65747	11237.59	57512	9517.56	42198	7809.56	320229	97259.00	131	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 Bank	195	191.08	256	896.82	0	0.00	21236	4677.07	38	21164	3370.07	3183	599.46	0	0.00
27	ICICI Bank	1393	572.30	92	50.13	0	0.00	3607	1406.59	69	1377	675.32	364	128.80	0	0.00
28	IDFC Bank	1203	224.27	368	67.07	654	124.58	14514	2793.13	0	3525	665.11	266	20.13	0	0.00
29	Indusind Bank	308	500.16	270	365.82	0	0.00	1352	1300.97	11	870	1029.20	581	1253.57	0	0.00
30	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
31	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
32	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	68848	12726.41	58499	10898.26	42852	7934.14	361173	107616.96	85	265308	50823.35	5889	2293.95	0	0.00
33	Tripura Gramin Bank	40077	19730.95	99061	64687.09	15548	10023.99	219871	139541.00	75	79704	35186.70	66715	31984.76	84	25.00
C	Sub Total of RRB	40077	19730.95	99061	64687.09	15548	10023.99	219871	139541.00	75	79704	35186.70	66715	31984.76	84	25.00
34	ACUB	119	216.50	147	387.26	0	0.00	31	11.75	1	148	296.66	7	9.40	4	7.95
35	TCARDB	0	0.00	0	0	0	0	0	0	0	0	0.00	0	0	0	0
36	TSCB	19263	7705.20	38717	20132.84	32335	16167.50	89468	57006.55	48	21079	11593.45	3467	1733.50	447	223.50
D	Sub Total of Coop.Banks	19382	7921.70	38864	20520.10	32335	16167.50	89499	57018.30	47	21227	11890.11	3474	1742.90	451	231.45
GRAND TOTAL		193667	81209.30	293571	147505.68	111795	62267.94	831858	429157.80	51	453533	152678.91	100271	53568.02	1412	850.74

Annual Statement on Priority Sector Advances and Sectoral Deployment of Credit (State-wise)											
	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 Year		Out of disbursements,		Outstanding at the end of the Year			Out of outstanding loans, loans to SC/ST		
		No. of A/cs	Amount disbursed	No. of A/cs	Amount	No. of A/cs	No. of beneficiaries	Balance O/s	No. of A/cs	No. of beneficiaries	Balance O/s
1	Priority Sector	310457	360383.5	146114	168945.86	1171649		786640.48	487238		228714.98
I	Agriculture	264916	160901.54	124749	75778.60	786112		339287.06	341561		92941.56
(i)	Crop Loans	48614	23979.08	22833	11269.23	296214		60076.98	125546		17647.63
(ii)	Investment Credit										
	Out of (ii) above loans for Agriculture Implements & Machinery										
(iii)	Allied Activities	216302	136922.46	101916	64509.37	489898		279210.1	216015		75293.93
(a)	Fisheries	20361	9406.44	9519	4394.52	116579		63463.82	66073		21306.40
(b)	Dairy	4879	11995.37	2241	5512.25	32643		50469.86	15816		13992.82
(c)	Poultry	11479	9938.12	5517	4779.52	33319		29771.21	14299		6596.18
(d)	Animal Husbandry										
(e)	Bee keeping										
(f)	Sericulture										
(g)	Others	179583	105582.5	84639	49823.08	307357		135505.19	119827		33398.53
	Out of Agriculture, loans to small and marginal farmers	40942	20131.65	19756	9723.47	184529		76432.57	86426		26476.21
	Out of Agriculture, loans to marginal farmers- Crop Loans										
	Out of Agriculture, loans to marginal farmers- Investment Credit										
	Out of Agriculture, loans to small farmers- Crop Loans										
	Out of Agriculture, loans to small farmers-Investment Credit										
	Out of Agriculture, loans to marginal farmers for Allied activities										
	Out of Agriculture, loans to Small farmers for allied activities										
	Out of Agriculture, loans to other Individual farmers	223974	140769.89	104993	66055.13	601583		262854.49	255135		66465.35
	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, loans to Food & Agro-processing										
II	MSMEs	36999	136676.99	17471	64539.63	322488		306855.34	122746		104780.90
(i)	Micro Enterprises	36891	132873.69	17420	62743.60	321694		257896.78	122491		98199.02
(a)	Manufacturing Enterprises	8152	33357.85	3850	15764.14	73963		124501.06	31365		52845.71
(b)	Service Enterprises (advances up to ₹ 5 crore)	28739	99515.84	13570	46979.46	247731		133395.72	91126		45353.31
(ii)	Small Enterprises	108	3803.30	51	1796.03	791		31350.59	255		6581.88
(a)	Manufacturing Enterprises	19	841.52	9	401.64	193		5802.63	68		1469.52
(b)	Service Enterprises (advances up to ₹ 5 crore)	89	2961.78	42	1394.39	598		25547.96	187		5112.36
(iii)	Medium Enterprise	0.00	0	0	0.00	3		17607.97	0		0.00
(a)	Manufacturing Enterprise	0.00	0	0	0.00	3		17607.97	0		0.00
(b)	Service Enterprises (advances up to ₹ 10 crore)	0.00	0	0	0.00	0		0.00	0		0.00
(iv)	Advances to KVI										
(v)	Other Finance to MSMEs										
III	Export Credit										
IV	Education	285	640.80	128	285.45	3905		11444.81	1912		5581.49
V	Housing										
VI	Renewable Energy										
VII	Social Infrastructure										
VIII	'Others' category under Priority Sector	8542	62804.96	3894	28627.63	63049		140498.08	22931		30992.52
2	Loans to Weaker Sections under Priority Sector	261529	244752.65	124541	116549.32	831858		429157.80	422084		217754.28
3	Non-Priority Sector Loans	28847	57627.93	14692	29343.62	100547		171992.28	50201		85872.12
I	Agriculture										
II	MSME (Service)										
(i)	Micro Enterprises (Service) (advances above ₹ 5 crore)										
(ii)	Small Enterprises (Service) (advances above ₹ 5 crore)										
(iii)	Medium Enterprises (Service) (advances above ₹ 10 crore)										
III	Education Loans										
IV	Housing Loans										
V	Personal Loans under Non-Priority Sector										
VI	Other Non-Priority Sector Loans										
4	Total Loans	339304	418011.4	160806	198289.48	1272196		958632.76	537439		314587.10

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(125%) resulting in growth of advances. Yet the CD ratio is not up to the mark. The reasons could be as under:

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

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

EMPLOYMENT GENERATION SCHEMES

Scheme-wise performance under Employment Generation Scheme by all Banks for 2016-17 (as on 31.03.2017) is given below:

(Rs/ lac)

Scheme	Prog. Year	Target	Spon.	Sanctioned		Disbursed	
		No	No	No	Amt	No	Amt
PMEGP							
March'2017	2016-17	1846	4041	1539	7621.61	1276	2731.72
SWAVALAMBAN							
March'2017	2016-17	4000	6248	2546	6455.30	548	1266.93

PMEGP

As at the end of March'2017, for the FY 2016-17, 4041 PMEGP cases were sponsored to the bank branches, out of which 1539 cases were sanctioned amounting to Rs. 76.22 Crores.

State Director KVIC, vide Letter No. TRA/KVIC/PMEGP/Target/2017-18/243 dated 24.04.2017 has communicated the SC and ST targets to be achieved under PMEGP for the Year 2017-18, which are as follows:-

State	MM Target Allocated (Rs. In Lakhs)	Population of SC% wise	SC Target as per population [MM(Rs. In Lakhs)]	Additional MM Targets against shortfall of 2016-17	Population of ST% wise	ST Target as per population [MM(Rs. In Lakhs)]	Additional MM Targets against shortfall of 2016-17
Tripura	1283.75	17.83	228.89	0	31.76	407.72	0

All Bankers are requested to ensure achievement of the allocated targets as per population percentage of the SC/ST beneficiaries. The sponsoring agencies are also requested to sponsor sufficient number of proposals from SC/ST beneficiaries to help achievement of the targets at the Branch level.

SWABALAMBAN

6248 Swabalamban proposals were sponsored to the bank branches for FY 2016-17. Banks sanctioned 2546 proposals with an amount of Rs. 64.55 Crores against the target of 4000.

Disbursement for remaining sanctioned cases under PMEGP and Swabalamban are in progress.

Banks are requested to place the latest position of disbursement in the meeting.

TRIPURA STATE
PERFORMANCE UNDER PHEMEP FOR THE FINANCIAL YEAR 2016-17 AS ON 31.03.2017

Agenda No-12

Sl.No.	NAME OF THE BANKS	TARGET	SPONSORED		SANCTIONED		DISBURSED	
		NO	NO	AMT.	NO	AMT.	NO	AMT.
1	Allahabad Bank	8	20	98.50	8	36.32	7	25.19
2	Andhra Bank	5	9	45.08	0	0.00	0	0.00
3	Bank of Baroda	13	26	140.39	12	61.97	7	20.84
4	Bank of India	31	107	643.27	50	252.05	40	103.41
5	Bank of Maharashtra	4	7	33.30	2	5.55	1	1.42
6	Bharatiya Mahila Bank	2	8	47.62	3	16.07	2	4.50
7	Canara Bank	28	68	436.34	28	153.87	21	54.46
8	Central Bank of India	25	41	180.00	6	18.61	5	6.18
9	Corporation Bank	7	14	78.90	3	11.51	3	5.65
10	Indian Bank	8	14	64.76	4	14.12	4	7.24
11	IDBI BANK	6	33	218.20	10	44.53	8	22.49
12	Indian Overseas Bank	10	26	131.42	4	14.03	4	7.42
13	Oriental Bank of Commerce	4	5	23.00	2	7.75	2	4.65
14	Punjab & Sind Bank	5	10	62.16	1	2.37	1	1.90
15	Punjab National Bank	6	10	79.44	5	15.20	5	9.42
16	State Bank of India	367	697	3872.12	282	1021.00	233	372.73
17	Syndicate Bank	12	31	170.55	6	30.28	4	8.89
18	Union Bank of India	21	45	276.76	10	42.42	10	20.68
19	United Bank of India	427	981	5980.89	353	2065.36	289	676.77
20	UCO Bank	67	192	1158.18	55	244.58	41	102.12
21	Vijaya Bank	10	13	68.50	4	19.58	4	16.12
A	Sub Total of Public Sec. Bank	1066	2357	13809.38	848	4077.17	691	1472.08
22	AXIS BANK	4	16	181.50	1	10.00	0	0.00
23	Bandhan Bank	7	5	49.29	0	0.00	0	0.00
24	Federal Bank	0	0	0.00				
25	HDFC	2	3	23.00	0	0.00	0	0.00
26	ICICI	6	7	54.50	0	0.00	0	0.00
27	Indusind Bank	1	1	4.00	0	0.00	0	0.00
28	Kotak Mahindra Bank	0	0	0.00				
29	SOUTH INDIAN BANK	0	0	0.00				
30	YES Bank	0	0	0.00	0	0.00	0	0.00
B	Sub Total of Pvt. Sec. Bank	20	32	312.29	1	10.00	0	0.00
31	Tripura Gramin Bank	544	1222	6859.00	490	2461.44	429	920.15
C	Sub Total of RRB	544	1222	6859.00	490	2461.44	429	920.15
32	ACUB	0	0	0.00				
33	TCARDB	0	0	0.00				
34	TSCB	216	430	2429.66	200	1073.00	156	339.49
D	Sub Total of Coop.Banks	216	430	2429.66	200	1073.00	156	339.49
GRAND TOTAL		1846	4041	23410.33	1539	7621.61	1276	2731.72

Tripura State

BANK-WISE POSITION IN IMPLEMENTATION OF SWABALAMBAN FOR THE STATE OF TRIPURA FOR THE PROGRAMME YEAR 2016-17 AS ON 31.03.2017

		(Amt in Lacs.)							
SI No	Name of Bank	Achievement for the Financial Year 2016-2017							
		Target		Sponsored		Sanctioned		Disbursed	
		No	Amt	No	Amt	No	Amt	No	Amt
1	Allahabad Bank	13	39	102.81	13	28.11	3	3.70	
2	Axis bank	5	7	21.00	0	0.00	0	0.00	
3	Bank of Baroda	20	27	91.53	14	38.36	0	0.00	
4	Bank of India	41	109	295.37	55	116.21	3	2.10	
5	Canara Bank	49	107	301.15	48	102.63	4	3.00	
6	Central Bank of India	58	82	232.75	27	53.68	3	1.81	
7	Dena Bank	1	2	6.00	1	3.00	0	0.00	
8	ICICI Bank	6	3	9.70	0	0.00	0	0.00	
9	IDBI Bank	6	35	101.46	10	23.94	2	2.50	
10	Indian Bank	13	22	71.21	2	7.20	2	5.16	
11	Indian Overseas Bank	21	44	113.40	19	38.30	0	0.00	
12	Indus Ind Bank	3	2	6.00	0	0.00	0	0.00	
13	Oriental Bank Of Commerce	7	11	45.01	3	10.00	2	8.00	
14	Punjab & Sind Bank	15	17	60.00	9	17.30	3	1.50	
15	Punjab Naional Bank	9	15	48.65	3	7.65	0	0.00	
16	Syndicate Bank	19	44	134.42	22	48.45	6	6.97	
17	State Bank of India	649	991	3232.93	203	462.87	0	0.00	
18	Tripura Gramin Bank	1472	2176	6229.38	1242	3256.88	400	1002.16	
19	Tripura State Co-Op Bank	584	877	2610.85	265	743.45	26	55.67	
20	Union Bank	35	90	266.04	47	92.56	4	6.46	
21	United Bank Of India	758	1158	3510.90	429	1097.67	54	99.73	
22	UCO BANK	149	278	806.99	109	252.76	29	52.17	
23	Vijaya Bank	9	29	89.00	7	16.00	2	4.00	
24	HDFC	4	3	6.40	0	0.00	0	0.00	
25	Andhra Bank	7	10	36.00	1	3.00	1	0.50	
26	Bandhan Bank	18	32	91.74	0	0.00	0	0.00	
27	Corporation Bank	10	15	51.91	5	9.70	3	8.50	
28	Bharatiya Mahila Bank	10	18	40.74	10	18.58	0	0.00	
29	South Indian Bank	1	0	0.00	0	0.00	0	0.00	
30	Yes Bank	2	0	0.00	0	0.00	0	0.00	
31	Bank of Maharashtra	6	5	19.00	2	7.00	1	3.00	
	TOTAL	4000	6248	18632.34	2546	6455.30	548	1266.93	

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 31.03.2017

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	0	0
2	BOI	1	1	5.5	1	5.5
3	Canara	1	1	1.2	1	1.2
4	Corporation	1	1	1.65	1	1.65
5	IDBI Bank	11	11	14.4	11	14.4
6	State Bank of India	2	2	2.3	2	2.3
7	UCO Bank	14	14	72.16	14	72.16
8	United Bank of India	74	74	207.97	74	207.97
9	Vijaya Bank	4	4	47.54	4	47.54
10	Tripura Gramin Bank	263	263	520.71	263	520.71
11	Tripura State Co-operative Bank	17	17	50.4	17	50.4
12	Bank of Baroda	2	2	13.2	2	13.2
13	Union Bank	1	1	1.6	1	1.6
14	Oriental Bank of Commerce	0	0	0	0	0
15	ACUB	0	0	0	0	0
16	PNB	0	0	0	0	0
17	Syndicate Bank	1	1	1.6	1	1.6
TOTAL		392	392	940.23	392	940.23

TRIPURA STATE

Agenda Item No.12

Bank wise position in implementation of KCC(Fishery)/SCC for F.Y.2016-17 as on 31.03.2017
(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	1	0.25	0	0.00	0	0.00	0	1
9	IDBI BANK	2	0.50	0	0.00	0	0.00	0	2
10	IOB								0
11	P&SB								0
12	PNB								0
13	SBI	10	3.04	4	4.93	4	3.65	0	6
14	SYNDICATE	2	3.12	1	1.00	1	1.00	0	1
15	UCO	4	1.63	1	0.34	1	0.34	3	0
16	UBI	40	39.26	21	22.65	16	15.15	18	1
17	Union Bank	1	0.50	0	0.00	0	0.00	0	1
18	VB								0
19	OBC								0
20	Corporation								0
A	Sub-Total PUBLIC sec Bank	60	48.30	27	28.92	22	20.14	21	12
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	72	51.51	27	14.06	27	12.79	25	20
C	Sub Total RRB	72	51.51	27	14.06	27	12.79	25	20
28	ACUB								0
29	TCARDB								0
30	TSCB	43	37.70	19	16.25	19	12.25	13	11
D	Sub-Total Coop. Bank	43	37.70	19	16.25	19	12.25	13	11
GRAND TOTAL		175	137.51	73	59.23	68	45.18	59	43

Agenda item No. 13

Grant of Educational loans/Housing loans/Specialized Schemes/DRI Outstanding Credit as on 31.03.2017

Achievement under DRI by Banks up to March' 2017:

(Rs.in lac)

Sl no	Name of the Bank	Sanctioned (16-17)		Outstanding as on 31.03.2017	
		No	Amount	No	Amount
1	UBI	6	1.10	172	22.14
2	SBI	3	0.70	611	110.48
3	Canara Bank	84	12.19	294	29.50
4	UCO bank	16	1.80	96	16.50
5	P & SB	3	0.45	3	0.28
6	CBI	0	0.00	259	104.15
7	IOB	1	0.25	1	0.20
8	Syndicate Bank	0	0.00	3	0.17
	TOTAL	113	16.49	1439	283.42

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 March' 2017 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 March' 2017.		Balance outstanding as on 31-03-2017	
A/c	Amount	A/c	Amount	A/c	Amount
3812	11427.26	285	640.80	3905	11444.81

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 as on 31st March, are annexed.

TRIPURA STATE										
										Agenda item No. 13
BANK-WISE PERFORMANCE UNDER EDUCATION LOAN FOR THE YEAR 2016-17, AS ON 31.03.2017										(Amt in Lacs.)
SL NO	BANKS	Proposals received	PROPOSAL SANCTIONED		PROPOSAL DISBURSED		No of cases pending	No of cases rejected	Outstanding as on 31.12.2016	
		No.	NO	Amt.	No.	Amt.	No.	No.	No.	Amt.
1	Allahabad Bank	0	0	0.00	0	0.00	0	0	35	73.80
2	Andhra Bank	0	0	0.00	0	0.00	0	0	0	0.00
3	Bank of Baroda	0	0	0.00	0	0.00	0	0	21	50.21
4	Bank of India	9	9	31.79	9	31.79	0	0	16	48.28
5	Bank of Maharashtra	1	1	0.99	1	0.99	0	0	1	0.99
6	Bharatiya Mahila Bank	2	2	9.00	2	3.86	0	0	11	17.30
7	Canara Bank	37	37	55.21	37	55.21	0	0	263	703.57
8	Central Bank of India	3	3	5.30	3	2.20	0	0	53	105.90
9	Corporation Bank	3	3	20.50	3	20.50	0	0	3	20.50
10	Dena Bank	0	0	0.00	0	0.00	0	0	0	0.00
11	Indian Bank	1	1	25.00	1	16.70	0	0	7	28.30
12	IDBI BANK	6	6	3.72	6	3.72	0	0	15	57.83
13	Indian Overseas Bank	0	0	0.00	0	0.00	0	0	7	16.15
14	Oriental Bank of Commerce	3	3	9.00	3	6.94	0	0	9	23.16
15	Punjab & Sind Bank	1	1	1.50	1	1.50	0	0	3	5.00
16	Punjab National Bank	2	2	2.76	2	1.24	0	0	35	88.39
17	State Bank of India	75	75	204.28	75	154.25	0	0	2129	6451.92
18	Syndicate Bank	7	7	17.00	7	5.84	0	0	57	126.68
19	Union Bank of India	12	10	99.43	10	89.35	0	0	38	115.81
20	United Bank of India	51	51	231.58	51	151.48	0	0	524	1516.25
21	UCO Bank	15	15	37.70	15	14.35	0	0	144	506.45
22	Vijaya Bank	4	4	7.06	4	3.09	0	0	18	28.56
A	Sub Total of Public Sec. Bank	232	230	761.82	230	563.01	0	0	3389	9985.05
23	AXIS BANK	0	0	0.00	0	0.00	0	0	3	17.80
24	Federal Bank	0	0	0.00	0	0.00	0	0	0	0.00
25	HDFC	0	0	0.00	0	0.00	0	0	8	15.17
26	ICICI	0	0	0.00	0	0.00	0	0	0	0.00
27	Indusind Bank	0	0	0.00	0	0.00	0	0	0	0.00
28	Kotak Mahindra Bank	0	0	0.00	0	0.00	0	0	0	0.00
29	SOUTH INDIAN BANK	0	0	0.00	0	0.00	0	0	0	0.00
30	YES Bank	0	0	0.00	0	0.00	0	0	0	0.00
B	Sub Total of Pvt. Sec. Bank	0	0	0.00	0	0.00	0	0	11	32.97
31	Tripura Gramin Bank	55	55	196.57	55	77.79	0	0	479	1359.00
C	Sub Total of RRB	55	55	196.57	55	77.79	0	0	479	1359.00
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	26	67.79
D	Sub Total of Coop.Banks	0	0	0.00	0	0.00	0	0	26	67.79
GRAND TOTAL		287	285	958.39	285	640.80	0	0	3905	11444.81

Tripura State

Agenda Item No-13

BANK-WISE PERFORMANCE IN FINANCING UNDER HOUSING SCHEME AS ON 31.03.2017

Sl. No.	Name of the Banks	Amount in Lacs							
		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	780.25	0	0.00	0	0.00	220	780.25
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	102	535.96	38	321.10	18	214.77	158	1071.83
5	Bank of Maharashtra	2	15.09	0	0.00	0	0.00	2	15.09
6	Canara Bank	104	1055.22	61	546.27	14	112.57	179	1714.06
7	Central Bank of India	39	275.59	3	36.23	2	9.51	44	321.33
8	Corporation Bank	8	35.04	0	0.00	0	0.00	8	35.04
9	Indian Bank	28	216.76	0	0.00	0	0.00	28	216.76
10	IDBI BANK	25	183.23	15	59.59	21	120.51	61	363.33
11	Indian Overseas Bank	16	185.02	10	80.75	18	115.14	44	380.91
12	Oriental Bank of Commerce	6	35.69	0	0.00	0	0.00	6	35.69
13	Punjab & Sind Bank	29	118.43	0	0.00	5	43.96	34	162.39
14	Punjab National Bank	19	382.25	0	0.00	1	11.04	20	393.29
15	State Bank of India	3099	25132.00	1427	9347.00	712	2715.00	5238	37194.00
16	Syndicate Bank	22	369.15	11	44.02	0	0.00	33	413.17
17	Union Bank of India	115	1516.65	19	177.87	0	0.00	134	1694.52
18	United Bank of India	643	9630.47	515	1612.47	390	1214.64	1548	12457.58
19	UCO Bank	289	3112.80	139	1029.96	87	708.54	515	4851.30
20	Vijaya Bank	36	171.82	0	0.00	0	0.00	36	171.82
A	Sub-Total PUBLIC sec Bank	4816	43908.11	2238	13255.26	1271	5274.68	8325	62438.05
21	AXIS BANK	196	177.34	0	0.00	0	0.00	196	177.34
22	Bandhan Bank	0	0.00	7	27.12	0	0.00	7	27.12
23	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00
24	HDFC	16	14.66	0	0.00	0	0.00	16	14.66
25	ICICI	2	21.00	0	0.00	0	0.00	2	21.00
26	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00
27	Kotak Mahindra Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
28	South Indian Bank	3	16.42	0	0.00	0	0.00	3	16.42
29	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00
B	Sub Total Pvt. Sec Bank	217	229.42	7	27.12	0	0.00	224	256.54
30	TGB	2292	7026.00	5229	24154.00	14209	32791.00	21730	63971.00
C	Sub Total RRB	2292	7026.00	5229	24154.00	14209	32791.00	21730	63971.00
31	ACUB	74	473.93	1	13.32	0	0.00	75	487.25
32	TCARDB	0	0.00	0	0.00	0	0.00	0	0.00
33	TSCB	503	3405.75	296	1909.25	309	1838.55	1108	7153.55
D	Sub-Total Coop. Bank	577	3879.68	297	1922.57	309	1838.55	1183	7640.80
GRAND TOTAL		7902	55043.21	7771	39358.95	15789	39904.23	31462	134306.39

TRIPURA STATE

Agenda Item No- 13

BANK-WISE DETAILS OF SPECIALISED SCHEME AS ON 31.03.2017									
Amount in lakh									
SI. 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	59.00	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	115	255.78	0	0.00
16	TSCB	3	474.79	0	0.00	0	0	0	0.00
17	TCARDB								
18	SYNDICATE								
19	IDBI					17	73	0	0
TOTAL :		21	1179.63	0	0.00	559	743.89	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:**Action Points emerged in the 120th SLBC Meeting held on 27.02.2017**

SLBC desk to write to the controlling authorities of Banks who were absent from the 120th SLBC Meeting (Action : SLBC Tripura)

Status of Implementation

Convener SLBC-Tripura took up with concerned Banks regarding absence of their representatives from the 120th meeting of SLBC Tripura. The concerned Banks have assured about their senior level participation in all SLBC Meetings in the future.

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 07.04.2017 for compilation of Agenda Notes for 121st SLBC Meeting. The date of submission by the concerned banks is tabulated as follows:-

Sl.	Bank	Date of Submission
1	ACUB	14.04.2017
2	Allahabad Bank	26.04.2017
3	Andhra Bank	11.04.2017
4	AXIS BANK	03.05.2017
5	Bandhan Bank	29.04.2017
6	Bank Of Borada	07.04.2017
7	Bank Of India	18.04.2017
8	Bank of Maharashtra	19.04.2017
9	Bharatiya Mahila Bank	07.04.2017
10	Canara bank	27.04.2017
11	Central Bank Of India	26.04.2017
12	Corporation Bank	13.04.2017
13	Dena Bank	07.04.2017
14	Federal Bank	06.04.2017
15	HDFC Bank	26.04.2017
16	ICICI	24.04.2017
17	IDBI Bank	20.04.2017
18	IDFC Bank	19.04.2017
19	Indian Bank	13.04.2017
20	Indian Overseas Bank	04.05.2017
21	IndusInd Bank	25.04.2017
22	Kotak Mahindra Bank Ltd.	25.04.2017
23	Oriental Bank Of comerce	13.04.2017
24	Punjab & Sind Bank	17.04.2017
25	Punjab National Bank	25.04.2017
26	South Indian Bank	18.04.2017
27	State Bank Of India	24.04.2017
28	Syndicate Bank	11.04.2017
29	TCARDB	02.05.2017
30	Tripura Gramin Bank	13.04.2017
31	Tripura State Co-op Bank	25.04.2017
32	UCO Bank	07.04.2017
33	Union Bank	12.04.2017
34	United Bank Of India	09.04.2017
35	Vijaya Bank	29.04.2017
36	Yes Bank	05.04.2017

Other Important Issues :-

Development of Kunjaban Complex

Govt. of Tripura vide Letter No. F 3(670)/PC(PD-II)/2016/1405 dated 08.06.2017 has communicated that the proposal for construction of Multistoried Office Building at Front row beside AGMC & GB Hospital road, next to Heritage Park up to Shyamalibazar marketing complex nearer to Sanitala, is under active consideration of the Government to be implemented by NBCC. Alongside, proposal for redevelopment of Kunjaban Qtr complex by constructing Multistoried qtrs dismantling existing old quarters for State Govt and some qtr blocks for sale to Central PSU / State PSU and other Central / Nationalized Organization have been envisaged.

As proposed in the concept design, there will be 4(four) separate blocks of office, each multistoried of about G+6 storey height (Ground Floor parking). Area of each floor for each block is nearly 1000 sqm for office accommodation.

All Banking authorities of the Nationalized Banks in Tripura may consider the matter for official accommodation and qtr for officers / staffs at the above prime location in Agartala. In case agreeableness is obtained from any Nationalized Bank stationed in Tripura, they may please submit their requirements both for office accommodation and also for housing units to the Chief Engineer (Bldgs), PWD at Secretariat Building, Capital Complex, Agartala, else to General Manager, NBCC (India) Ltd at Jackson Gate Building (3rd Floor), Lenin Sarani, Agartala-799001, West Tripura, Tel: 0381238-2430.

FINANCIAL LITERACY/ AWARENESS CAMP ORGANISED BY THE RURAL BRANCHES OF BANKS 2016-17						
FOR THE QUARTER ENDED MARCH '2017						
TRIPURA STATE						
Sl.	District	Block	Name of Bank	Name of Branch	Month	Held On
1	Dhalai	Manu	Bank of India	Dhumachherra	Jan'2017	06.01.2017
2	Dhalai	Salema	Bandhan Bank	Singinala	Jan'2017	09.01.2017
3	Dhalai	Durgachoumohani	Indian Bank	Durgachoumohani	Jan'2017	13.01.2017
4	Dhalai	Manu	SBI	Kanchancherra	Jan'2017	20.01.2017
5	Dhalai	Ambassa	TGB	Ambassa	Jan'2017	11.01.2017
6	Dhalai	Ambassa	TGB	Jawharnagar	Jan'2017	16.01.2017
7	Dhalai	Ambassa	TGB	Kachuchara	Jan'2017	20.01.2017
8	Dhalai	Ambassa	TGB	Kulai	Jan'2017	18.01.2017
9	Dhalai	Salema	TGB	Kamalpur	Jan'2017	24.01.2017
10	Dhalai	Manu	TGB	Manu	Jan'2017	27.01.2017
11	Dhalai	Manu	TGB	Nalkata (82 Miles)	Jan'2017	25.01.2017
12	Dhalai	Chaumanu	TGB	Chailengta	Jan'2017	09.01.2017
13	Dhalai	Damburnagar	TGB	Gandachherra	Jan'2017	10.01.2017
14	Dhalai	Damburnagar	TGB	Ganganagar	Jan'2017	24.01.2017
15	Dhalai	Durgachoumohani	TGB	Bamancherra	Jan'2017	19.01.2017
16	Dhalai	Chaumanu	TGB	Chaumanu	Jan'2017	07.01.2017
17	Dhalai	Salema	TGB	Abhanga	Jan'2017	09.01.2017
18	Dhalai	Chaumanu	TSCB	Choumanu	Jan'2017	18.01.2017
19	Dhalai	Chaumanu	TSCB	Chailengta	Jan'2017	21.01.2017
20	Dhalai	Damburnagar	TSCB	Gandachherra	Jan'2017	04.01.2017
21	Dhalai	Salema	TSCB	Moracherra	Jan'2017	04.01.2017
22	Dhalai	Ambassa	TSCB	Jawaharnagar	Jan'2017	06.01.2017
23	Dhalai	Ambassa	UBI	Sikaribari	Jan'2017	25.01.2017
24	Dhalai	Salema	UBI	Halhali	Jan'2017	27.01.2017
25	Dhalai	Salema	UBI	Kamalpur	Jan'2017	30.01.2017
26	Dhalai	Manu	UBI	Manu	Jan'2017	09.01.2017
27	Dhalai	Manu	UBI	Choumanu	Jan'2017	12.01.2017
28	Dhalai	Manu	UBI	Machli	Jan'2017	10.01.2017
29	Dhalai	Chaumanu	UBI	Chailengta	Jan'2017	21.01.2017
30	Dhalai	Damburnagar	UCO Bank	Gandachherra	Jan'2017	13.01.2017
31	Dhalai	Damburnagar	UCO Bank	Raishyabari	Jan'2017	27.01.2017
32	Dhalai	Manu	Bank of India	Dhumachherra	Feb'2017	07.02.2017
33	Dhalai	Salema	Bandhan Bank	Singinala	Feb'2017	13.02.2017
34	Dhalai	Durgachoumohani	Indian Bank	Durgachoumohani	Feb'2017	21.02.2017
35	Dhalai	Manu	SBI	Kanchancherra	Feb'2017	24.02.2017
36	Dhalai	Ambassa	TGB	Ambassa	Feb'2017	02.02.2017
37	Dhalai	Ambassa	TGB	Jawharnagar	Feb'2017	07.02.2017
38	Dhalai	Ambassa	TGB	Kachuchara	Feb'2017	13.02.2017
39	Dhalai	Ambassa	TGB	Kulai	Feb'2017	15.02.2017
40	Dhalai	Salema	TGB	Kamalpur	Feb'2017	08.02.2017
41	Dhalai	Manu	TGB	Manu	Feb'2017	10.02.2017
42	Dhalai	Chaumanu	TGB	Chailengta	Feb'2017	17.02.2017
43	Dhalai	Damburnagar	TGB	Gandachherra	Feb'2017	15.02.2017
44	Dhalai	Damburnagar	TGB	Ganganagar	Feb'2017	14.02.2017
45	Dhalai	Durgachoumohani	TGB	Bamancherra	Feb'2017	23.02.2017
46	Dhalai	Chaumanu	TGB	Chaumanu	Feb'2017	09.02.2017
47	Dhalai	Chaumanu	TSCB	Chailengta	Feb'2017	15.02.2017
48	Dhalai	Damburnagar	TSCB	Gandachherra	Feb'2017	23.02.2017
49	Dhalai	Salema	TSCB	Moracherra	Feb'2017	02.02.2017
50	Dhalai	Ambassa	TSCB	Jawaharnagar	Feb'2017	08.02.2017
51	Dhalai	Ambassa	UBI	Sikaribari	Feb'2017	17.02.2017
52	Dhalai	Salema	UBI	Halhali	Feb'2017	16.02.2017
53	Dhalai	Salema	UBI	Kamalpur	Feb'2017	14.02.2017
54	Dhalai	Manu	UBI	Manu	Feb'2017	08.02.2017
55	Dhalai	Manu	UBI	Machli	Feb'2017	15.02.2017
56	Dhalai	Chaumanu	UBI	Chailengta	Feb'2017	09.02.2017
57	Dhalai	Damburnagar	UCO Bank	Gandachherra	Feb'2017	14.02.2017
58	Dhalai	Damburnagar	UCO Bank	Raishyabari	Feb'2017	10.02.2017
59	Dhalai	Manu	Bank of India	Dhumachherra	March'2017	18.03.2017
60	Dhalai	Salema	Bandhan Bank	Singinala	March'2017	13.03.2017
61	Dhalai	Durgachoumohani	Indian Bank	Durgachoumohani	March'2017	20.03.2017
62	Dhalai	Manu	SBI	Kanchancherra	March'2017	17.03.2017
63	Dhalai	Ambassa	TGB	Ambassa	March'2017	09.03.2017
64	Dhalai	Ambassa	TGB	Jawharnagar	March'2017	16.03.2017
65	Dhalai	Ambassa	TGB	Kachuchara	March'2017	15.03.2017
66	Dhalai	Ambassa	TGB	Kulai	March'2017	02.03.2017
67	Dhalai	Salema	TGB	Kamalpur	March'2017	07.03.2017
68	Dhalai	Manu	TGB	Manu	March'2017	14.03.2017
69	Dhalai	Chaumanu	TGB	Chailengta	March'2017	07.03.2017

Sl.	District	Block	Name of Bank	Name of Branch	Month	Held On
70	Dhalai	Damburnagar	TGB	Gandachherra	March'2017	17.03.2017
71	Dhalai	Damburnagar	TGB	Ganganagar	March'2017	23.03.2017
72	Dhalai	Durgachoumohani	TGB	Bamancherra	March'2017	15.03.2017
73	Dhalai	Chaumanu	TGB	Chaumanu	March'2017	22.03.2017
74	Dhalai	Salema	TGB	Abhanga	March'2017	07.03.2017
75	Dhalai	Chaumanu	TSCB	Choumanu	March'2017	18.03.2017
76	Dhalai	Chaumanu	TSCB	Chailengta	March'2017	15.03.2017
77	Dhalai	Damburnagar	TSCB	Gandachherra	March'2017	06.03.2017
78	Dhalai	Ambassa	TSCB	Jawaharnagar	March'2017	10.03.2017
79	Dhalai	Ambassa	UBI	Sikaribari	March'2017	14.03.2017
80	Dhalai	Salema	UBI	Halhali	March'2017	10.03.2017
81	Dhalai	Salema	UBI	Kamalpur	March'2017	07.03.2017
82	Dhalai	Manu	UBI	Manu	March'2017	10.03.2017
83	Dhalai	Manu	UBI	Choumanu	March'2017	14.03.2017
84	Dhalai	Manu	UBI	Machli	March'2017	08.03.2017
85	Dhalai	Damburnagar	UCO Bank	Gandachherra	March'2017	17.03.2017
86	Dhalai	Damburnagar	UCO Bank	Raishyabari	March'2017	16.03.2017
87	Gomati	Kakraban	Bank of Baroda	Mirza	Jan'2017	07.01.2017
88	Gomati	Kakraban	Bank of India	Palatana	Jan'2017	12.01.2017
89	Gomati	Tepania	Bharatiya Mahila Bank(BMB)	Gokulpur	Jan'2017	16.01.2017
90	Gomati	Amarpur	Canara Bank	Dalak	Jan'2017	18.01.2017
91	Gomati	Ompi	IDBI	Ompinagar	Jan'2017	12.01.2017
92	Gomati	Silachhari	IDBI	Ailmara	Jan'2017	18.01.2017
93	Gomati	Killa	IDBI	Killa	Jan'2017	25.01.2017
94	Gomati	Matabari	SBI	Garjee	Jan'2017	16.01.2017
95	Gomati	Kakraban	SBI	Palatana	Jan'2017	27.01.2017
96	Gomati	Matabari	TGB	Gokulpur	Jan'2017	30.01.2017
97	Gomati	Matabari	TGB	Maharani	Jan'2017	18.01.2017
98	Gomati	Matabari	TGB	Garjee	Jan'2017	13.01.2017
99	Gomati	Matabari	TGB	Bagma	Jan'2017	19.01.2017
100	Gomati	Killa	TGB	Killa	Jan'2017	16.01.2017
101	Gomati	Killa	TGB	Atharabhola	Jan'2017	02.01.2017
102	Gomati	Kakraban	TGB	Kakraban	Jan'2017	07.01.2017
103	Gomati	Kakraban	TGB	Tulamura	Jan'2017	09.01.2017
104	Gomati	Kakraban	TGB	Jamjuri	Jan'2017	18.01.2017
105	Gomati	Ompi	TGB	Ompinagar	Jan'2017	25.01.2017
106	Gomati	Ompi	TGB	Taidu	Jan'2017	21.01.2017
107	Gomati	Karbook	TGB	Karbook	Jan'2017	13.01.2017
108	Gomati	Silachhari	TGB	Silachhari	Jan'2017	19.01.2017
109	Gomati	Karbook	TGB	Chellagang	Jan'2017	25.01.2017
110	Gomati	Kakraban	TGB	Gangacherra	Jan'2017	16.01.2017
111	Gomati	Killa	TSCB	Killa	Jan'2017	07.01.2017
112	Gomati	Kakraban	TSCB	Salgarah	Jan'2017	09.01.2017
113	Gomati	Amarpur	TSCB	Nutanbazar	Jan'2017	10.01.2017
114	Gomati	Karbook	TSCB	Karbook	Jan'2017	11.01.2017
115	Gomati	Kakraban	TSCB	Mirza	Jan'2017	13.01.2017
116	Gomati	Kakraban	UBI	Karbook(Kakraban)	Jan'2017	11.01.2017
117	Gomati	Kakraban	UBI	Salgarah	Jan'2017	13.01.2017
118	Gomati	Amarpur	UBI	Nutanbazar	Jan'2017	12.01.2017
119	Gomati	Karbook	UBI	Jatanbari	Jan'2017	25.01.2017
120	Gomati	Kakraban	Bank of Baroda	Mirza	Feb'2017	21.02.2017
121	Gomati	Kakraban	Bank of India	Palatana	Feb'2017	24.02.2017
122	Gomati	Tepania	Bharatiya Mahila Bank(BMB)	Gokulpur	Feb'2017	02.02.2017
123	Gomati	Amarpur	Canara Bank	Dalak	Feb'2017	07.02.2017
124	Gomati	Ompi	IDBI	Ompinagar	Feb'2017	13.02.2017
125	Gomati	Silachhari	IDBI	Ailmara	Feb'2017	15.02.2017
126	Gomati	Killa	IDBI	Killa	Feb'2017	15.02.2017
127	Gomati	Matabari	SBI	Garjee	Feb'2017	14.02.2017
128	Gomati	Kakraban	SBI	Palatana	Feb'2017	23.02.2017
129	Gomati	Matabari	TGB	Gokulpur	Feb'2017	08.02.2017
130	Gomati	Matabari	TGB	Maharani	Feb'2017	13.02.2017
131	Gomati	Matabari	TGB	Garjee	Feb'2017	18.02.2017
132	Gomati	Matabari	TGB	Bagma	Feb'2017	14.02.2017
133	Gomati	Killa	TGB	Killa	Feb'2017	10.02.2017
134	Gomati	Killa	TGB	Atharabhola	Feb'2017	17.02.2017
135	Gomati	Kakraban	TGB	Kakraban	Feb'2017	15.02.2017
136	Gomati	Kakraban	TGB	Jamjuri	Feb'2017	14.02.2017
137	Gomati	Ompi	TGB	Ompinagar	Feb'2017	23.02.2017
138	Gomati	Ompi	TGB	Taidu	Feb'2017	09.02.2017

Sl.	District	Block	Name of Bank	Name of Branch	Month	Held On
139	Gomati	Karbook	TGB	Karbook	Feb'2017	15.02.2017
140	Gomati	Silachhari	TGB	Silachhari	Feb'2017	24.02.2017
141	Gomati	Karbook	TGB	Chellagang	Feb'2017	02.02.2017
142	Gomati	Kakraban	TGB	Gangacherra	Feb'2017	07.02.2017
143	Gomati	Killa	TSCB	Killa	Feb'2017	13.02.2017
144	Gomati	Kakraban	TSCB	Salgarah	Feb'2017	15.02.2017
145	Gomati	Amarpur	TSCB	Nutanbazar	Feb'2017	15.02.2017
146	Gomati	Kakraban	TSCB	Mirza	Feb'2017	14.02.2017
147	Gomati	Kakraban	UBI	Karbook(Kakraban)	Feb'2017	23.02.2017
148	Gomati	Kakraban	UBI	Salgarah	Feb'2017	08.02.2017
149	Gomati	Amarpur	UBI	Nutanbazar	Feb'2017	13.02.2017
150	Gomati	Karbook	UBI	Jatanbari	Feb'2017	15.02.2017
151	Gomati	Kakraban	Bank of India	Palatana	March'2017	06.03.2017
152	Gomati	Tepania	Bharatiya Mahila Bank(BMB)	Gokulpur	March'2017	10.03.2017
153	Gomati	Ompi	IDBI	Ompinagar	March'2017	22.03.2017
154	Gomati	Silachhari	IDBI	Ailmara	March'2017	18.03.2017
155	Gomati	Killa	IDBI	Killa	March'2017	15.03.2017
156	Gomati	Matabari	SBI	Garjee	March'2017	14.03.2017
157	Gomati	Matabari	TGB	Gokulpur	March'2017	08.03.2017
158	Gomati	Matabari	TGB	Maharani	March'2017	21.03.2017
159	Gomati	Matabari	TGB	Garjee	March'2017	24.03.2017
160	Gomati	Matabari	TGB	Bagma	March'2017	07.03.2017
161	Gomati	Killa	TGB	Killa	March'2017	16.03.2017
162	Gomati	Killa	TGB	Atharabhola	March'2017	15.03.2017
163	Gomati	Kakraban	TGB	Kakraban	March'2017	23.03.2017
164	Gomati	Kakraban	TGB	Tulamura	March'2017	04.03.2017
165	Gomati	Kakraban	TGB	Jamjuri	March'2017	02.03.2017
166	Gomati	Ompi	TGB	Ompinagar	March'2017	15.03.2017
167	Gomati	Ompi	TGB	Taidu	March'2017	23.03.2017
168	Gomati	Karbook	TGB	Karbook	March'2017	09.03.2017
169	Gomati	Karbook	TGB	Chellagang	March'2017	14.03.2017
170	Gomati	Kakraban	TGB	Gangacherra	March'2017	07.03.2017
171	Gomati	Killa	TSCB	Killa	March'2017	14.03.2017
172	Gomati	Kakraban	TSCB	Salgarah	March'2017	13.03.2017
173	Gomati	Amarpur	TSCB	Nutanbazar	March'2017	18.03.2017
174	Gomati	Karbook	TSCB	Karbook	March'2017	08.03.2017
175	Gomati	Kakraban	TSCB	Mirza	March'2017	14.03.2017
176	Gomati	Kakraban	UBI	Karbook(Kakraban)	March'2017	07.03.2017
177	Gomati	Amarpur	UBI	Nutanbazar	March'2017	14.03.2017
178	Gomati	Karbook	UBI	Jatanbari	March'2017	06.03.2017
179	Khowai	Teliamura	Bandhan Bank	Tuichindrai	Jan'2017	21.01.2017
180	Khowai	Padmabil	Bandhan Bank	Ramchandraghat	Jan'2017	12.01.2017
181	Khowai	Padmabil	Allahabad Bank	Chebri	Jan'2017	09.01.2017
182	Khowai	Teliamura	ICICI	Teliamura	Jan'2017	07.01.2017
183	Khowai	Teliamura	SBI	Teliamura	Jan'2017	02.01.2017
184	Khowai	Khowai	TGB	Chebri	Jan'2017	16.01.2017
185	Khowai	Teliamura	TGB	Moharcharra	Jan'2017	16.01.2017
186	Khowai	Padmabil	TGB	Ampura	Jan'2017	19.01.2017
187	Khowai	Padmabil	TGB	Padmabil	Jan'2017	24.01.2017
188	Khowai	Kalyanpur	TGB	Kalyanpur	Jan'2017	27.01.2017
189	Khowai	Mungiakami	TGB	Mungiakami	Jan'2017	25.01.2017
190	Khowai	Tulasikhar	TGB	Champahaur	Jan'2017	12.01.2017
191	Khowai	Tulasikhar	TGB	R S Bari	Jan'2017	13.01.2017
192	Khowai	Padmabil	TGB	Hathkata	Jan'2017	27.01.2017
193	Khowai	Teliamura	TSCB	Teliamura	Jan'2017	12.01.2017
194	Khowai	Teliamura	TSCB	Tuichindrai	Jan'2017	27.01.2017
195	Khowai	Padmabil	TSCB	Padmabil	Jan'2017	16.01.2017
196	Khowai	Tulasikhar	TSCB	Tulasikhar	Jan'2017	25.01.2017
197	Khowai	Khowai	UBI	Bachaibari	Jan'2017	18.01.2017
198	Khowai	Teliamura	UBI	Maharanipur	Jan'2017	13.01.2017
199	Khowai	Teliamura	UBI	Teliamura	Jan'2017	12.01.2017
200	Khowai	Teliamura	Uco Bank	Baganbazar	Jan'2017	13.01.2017
201	Khowai	Kalyanpur	Uco Bank	Kalyanpur	Jan'2017	21.01.2017
202	Khowai	Teliamura	Bandhan Bank	Tuichindrai	Feb'2017	10.02.2017
203	Khowai	Padmabil	Bandhan Bank	Ramchandraghat	Feb'2017	07.02.2017
204	Khowai	Padmabil	Allahabad Bank	Chebri	Feb'2017	15.02.2017
205	Khowai	Teliamura	ICICI	Teliamura	Feb'2017	24.02.2017
206	Khowai	Teliamura	SBI	Teliamura	Feb'2017	02.02.2017

Sl.	District	Block	Name of Bank	Name of Branch	Month	Held On
207	Khowai	Khowai	TGB	Chebri	Feb'2017	07.02.2017
208	Khowai	Teliamura	TGB	Moharcharra	Feb'2017	13.02.2017
209	Khowai	Padmabil	TGB	Ampura	Feb'2017	15.02.2017
210	Khowai	Padmabil	TGB	Padmabil	Feb'2017	15.02.2017
211	Khowai	Kalyanpur	TGB	Kalyanpur	Feb'2017	14.02.2017
212	Khowai	Mungiakami	TGB	Mungiakami	Feb'2017	23.02.2017
213	Khowai	Tulasikhar	TGB	Champahaur	Feb'2017	08.02.2017
214	Khowai	Tulasikhar	TGB	R S Bari	Feb'2017	14.02.2017
215	Khowai	Padmabil	TGB	Hathkata	Feb'2017	10.02.2017
216	Khowai	Teliamura	TSCB	Tuichindrai	Feb'2017	21.02.2017
217	Khowai	Padmabil	TSCB	Padmabil	Feb'2017	24.02.2017
218	Khowai	Tulasikhar	TSCB	Tulasikhar	Feb'2017	02.02.2017
219	Khowai	Khowai	UBI	Bachaibari	Feb'2017	07.02.2017
220	Khowai	Teliamura	UBI	Maharanipur	Feb'2017	13.02.2017
221	Khowai	Teliamura	Uco Bank	Baganbazar	Feb'2017	15.02.2017
222	Khowai	Kalyanpur	Uco Bank	Kalyanpur	Feb'2017	15.02.2017
223	Khowai	Teliamura	Bandhan Bank	Tuichindrai	March'2017	23.03.2017
224	Khowai	Padmabil	Bandhan Bank	Ramchandraghat	March'2017	15.03.2017
225	Khowai	Padmabil	Allahabad Bank	Chebri	March'2017	22.03.2017
226	Khowai	Teliamura	ICICI	Teliamura	March'2017	07.03.2017
227	Khowai	Teliamura	SBI	Teliamura	March'2017	18.03.2017
228	Khowai	Khowai	TGB	Chebri	March'2017	15.03.2017
229	Khowai	Padmabil	TGB	Ampura	March'2017	06.03.2017
230	Khowai	Padmabil	TGB	Padmabil	March'2017	10.03.2017
231	Khowai	Kalyanpur	TGB	Kalyanpur	March'2017	14.03.2017
232	Khowai	Tulasikhar	TGB	Champahaur	March'2017	10.03.2017
233	Khowai	Tulasikhar	TGB	R S Bari	March'2017	07.03.2017
234	Khowai	Teliamura	TSCB	Teliamura	March'2017	09.03.2017
235	Khowai	Teliamura	TSCB	Tuichindrai	March'2017	14.03.2017
236	Khowai	Padmabil	TSCB	Padmabil	March'2017	07.03.2017
237	Khowai	Khowai	UBI	Bachaibari	March'2017	14.03.2017
238	Khowai	Teliamura	UBI	Maharanipur	March'2017	13.03.2017
239	Khowai	Teliamura	UBI	Teliamura	March'2017	20.03.2017
240	Khowai	Teliamura	Uco Bank	Baganbazar	March'2017	10.03.2017
241	Khowai	Kalyanpur	Uco Bank	Kalyanpur	March'2017	14.03.2017
242	North Tripura	Kadamtala	Bandhan Bank	Fulbari Branch	Jan'2017	21.01.2017
243	North Tripura	Kadamtala	SBI	Churaibari	Jan'2017	24.01.2017
244	North Tripura	Dasda	SBI	Anandabazar	Jan'2017	27.01.2017
245	North Tripura	Panisagar	SBI	Uptakhali	Jan'2017	20.01.2017
246	North Tripura	Jubarajnagar	SBI	Ganganagar	Jan'2017	17.01.2017
247	North Tripura	Jubarajnagar	SBI	Baghbasa	Jan'2017	11.01.2017
248	North Tripura	Dasda	SBI	Kanchanpur	Jan'2017	19.01.2017
249	North Tripura	Panisagar	SBI	Panisagar	Jan'2017	17.01.2017
250	North Tripura	Dasda	Syndicate bank	Laljuri	Jan'2017	16.01.2017
251	North Tripura	Kadamtala	Syndicate bank	Kadamtala	Jan'2017	04.01.2017
252	North Tripura	Kadamtala	TGB	Rajbari	Jan'2017	13.01.2017
253	North Tripura	Kadamtala	TGB	Kadamtala	Jan'2017	10.01.2017
254	North Tripura	Kadamtala	TGB	Bhagyapur	Jan'2017	27.01.2017
255	North Tripura	Kadamtala	TGB	Sanicherra	Jan'2017	30.01.2017
256	North Tripura	Dasda	TGB	Dasda	Jan'2017	18.01.2017
257	North Tripura	Panisagar	TGB	Jalebassa	Jan'2017	07.01.2017
258	North Tripura	Panisagar	TGB	Tilthai	Jan'2017	11.01.2017
259	North Tripura	Damcherra	TGB	Damcherra	Jan'2017	09.01.2017
260	North Tripura	Damchherra	TGB	Khedaccherra	Jan'2017	05.01.2017
261	North Tripura	Jampui Hill	TGB	Hmunpui	Jan'2017	06.01.2017
262	North Tripura	Kadamtala	TGB	Huraa	Jan'2017	03.01.2017
263	North Tripura	Dasda	TSCB	Kanchanpur	Jan'2017	24.01.2017
264	North Tripura	Panisagar	TSCB	Panisagar	Jan'2017	19.01.2017
265	North Tripura	Dasda	UBI	Kanchanpur	Jan'2017	18.01.2017
266	North Tripura	Damcherra	UBI	Damcherra	Jan'2017	04.01.2017
267	North Tripura	Jampui Hill	UBI	Vanghmun	Jan'2017	18.01.2017
268	North Tripura	Panisagar	UBI	Panisagar	Jan'2017	12.01.2017
269	North Tripura	Kadamtala	UCO Bank	Chandrapur	Jan'2017	21.01.2017
270	North Tripura	Kadamtala	Bandhan Bank	Fulbari Branch	Feb'2017	20.02.2017
271	North Tripura	Kadamtala	SBI	Churaibari	Feb'2017	21.02.2017
272	North Tripura	Dasda	SBI	Anandabazar	Feb'2017	24.02.2017
273	North Tripura	Panisagar	SBI	Uptakhali	Feb'2017	02.02.2017
274	North Tripura	Jubarajnagar	SBI	Ganganagar	Feb'2017	13.02.2017
275	North Tripura	Jubarajnagar	SBI	Baghbasa	Feb'2017	15.02.2017

Sl.	District	Block	Name of Bank	Name of Branch	Month	Held On
276	North Tripura	Dasda	SBI	Kanchanpur	Feb'2017	15.02.2017
277	North Tripura	Panisagar	SBI	Panisagar	Feb'2017	18.02.2017
278	North Tripura	Kadamtala	TGB	Rajbari	Feb'2017	14.02.2017
279	North Tripura	Kadamtala	TGB	Kadamtala	Feb'2017	10.02.2017
280	North Tripura	Kadamtala	TGB	Bhagyapur	Feb'2017	17.02.2017
281	North Tripura	Kadamtala	TGB	Sanicherra	Feb'2017	15.02.2017
282	North Tripura	Dasda	TGB	Dasda	Feb'2017	14.02.2017
283	North Tripura	Panisagar	TGB	Filthai	Feb'2017	23.02.2017
284	North Tripura	Damcherra	TGB	Damcherra	Feb'2017	02.02.2017
285	North Tripura	Damchhera	TGB	Khedaccherra	Feb'2017	13.02.2017
286	North Tripura	Jampui Hill	TGB	Hmumpui	Feb'2017	15.02.2017
287	North Tripura	Kadamtala	TGB	Hurua	Feb'2017	15.02.2017
288	North Tripura	Dasda	TSCB	Kanchanpur	Feb'2017	14.02.2017
289	North Tripura	Panisagar	TSCB	Panisagar	Feb'2017	23.02.2017
290	North Tripura	Dasda	UBI	Kanchanpur	Feb'2017	08.02.2017
291	North Tripura	Jampui Hill	UBI	Vanghmun	Feb'2017	24.02.2017
292	North Tripura	Panisagar	UBI	Panisagar	Feb'2017	02.02.2017
293	North Tripura	Kadamtala	UCO Bank	Chandrapur	Feb'2017	13.02.2017
294	North Tripura	Kadamtala	Bandhan Bank	Fulbari Branch	March'2017	17.03.2017
295	North Tripura	Kadamtala	SBI	Churaibari	March'2017	09.03.2017
296	North Tripura	Panisagar	SBI	Uptakhali	March'2017	14.03.2017
297	North Tripura	Jubaraj nagar	SBI	Ganganagar	March'2017	18.03.2017
298	North Tripura	Jubaraj nagar	SBI	Baghbasa	March'2017	15.03.2017
299	North Tripura	Dasda	SBI	Kanchanpur	March'2017	14.03.2017
300	North Tripura	Panisagar	SBI	Panisagar	March'2017	08.03.2017
301	North Tripura	Dasda	Syndicate bank	Laljuri	March'2017	21.03.2017
302	North Tripura	Kadamtala	Syndicate bank	Kadamtala	March'2017	24.03.2017
303	North Tripura	Kadamtala	TGB	Kadamtala	March'2017	07.03.2017
304	North Tripura	Kadamtala	TGB	Bhagyapur	March'2017	16.03.2017
305	North Tripura	Kadamtala	TGB	Sanicherra	March'2017	15.03.2017
306	North Tripura	Dasda	TGB	Dasda	March'2017	23.03.2017
307	North Tripura	Panisagar	TGB	Jalebassa	March'2017	04.03.2017
308	North Tripura	Panisagar	TGB	Tilthai	March'2017	02.03.2017
309	North Tripura	Damcherra	TGB	Damcherra	March'2017	15.03.2017
310	North Tripura	Damchhera	TGB	Khedaccherra	March'2017	23.03.2017
311	North Tripura	Jampui Hill	TGB	Hmumpui	March'2017	09.03.2017
312	North Tripura	Dasda	TSCB	Kanchanpur	March'2017	14.03.2017
313	North Tripura	Panisagar	TSCB	Panisagar	March'2017	18.03.2017
314	North Tripura	Dasda	UBI	Kanchanpur	March'2017	27.03.2017
315	North Tripura	Damcherra	UBI	Damcherra	March'2017	16.03.2017
316	North Tripura	Jampui Hill	UBI	Vanghmun	March'2017	14.03.2017
317	North Tripura	Panisagar	UBI	Panisagar	March'2017	18.03.2017
318	North Tripura	Kadamtala	UCO Bank	Chandrapur	March'2017	23.03.2017
319	Sepahijala	Bishalgarh	Bandhan Bank	Gokulnagar	Jan'2017	16.01.2017
320	Sepahijala	Kathalia	Bandhan Bank	Baspukur	Jan'2017	27.01.2017
321	Sepahijala	Jampuijala	Punjab & Sind Bank	Gabordi	Jan'2017	27.01.2017
322	Sepahijala	Melaghar	Punjab National Bank	Jumerdhepa	Jan'2017	07.01.2017
323	Sepahijala	Bishalgarh	SBI	Bishramganj	Jan'2017	12.01.2017
324	Sepahijala	Boxanagar	SBI	Matinagar	Jan'2017	16.01.2017
325	Sepahijala	Melaghar	SBI	Melaghar	Jan'2017	18.01.2017
326	Sepahijala	Charilam	Syndicate Bank	Bishramganj	Jan'2017	12.01.2017
327	Sepahijala	Bishalgarh	TGB	Bishramganj	Jan'2017	18.01.2017
328	Sepahijala	Bishalgarh	TGB	Lalsinghmura	Jan'2017	25.01.2017
329	Sepahijala	Bishalgarh	TGB	Madhupur	Jan'2017	16.01.2017
330	Sepahijala	Boxanagar	TGB	Boxanagar	Jan'2017	27.01.2017
331	Sepahijala	Boxanagar	TGB	Veluarchar	Jan'2017	19.01.2017
332	Sepahijala	Melaghar	TGB	Durlavnarayan	Jan'2017	11.01.2017
333	Sepahijala	Melaghar	TGB	Nalchar	Jan'2017	19.01.2017
334	Sepahijala	Jampuijala	TGB	Golaghati	Jan'2017	17.01.2017
335	Sepahijala	Jampuijala	TGB	Jampuijala	Jan'2017	16.01.2017
336	Sepahijala	Kathalia	TGB	Dhanpur	Jan'2017	04.01.2017
337	Sepahijala	Kathalia	TGB	Manai Pathar	Jan'2017	13.01.2017
338	Sepahijala	Kathalia	TGB	Kathalia	Jan'2017	10.01.2017
339	Sepahijala	Bishalgarh	TSCB	Charilam	Jan'2017	27.01.2017
340	Sepahijala	Jampuijala	TSCB	Takarjala	Jan'2017	30.01.2017
341	Sepahijala	Jampuijala	TSCB	Jampuijala	Jan'2017	18.01.2017
342	Sepahijala	Kathalia	TSCB	Kathalia	Jan'2017	07.01.2017

Sl.	District	Block	Name of Bank	Name of Branch	Month	Held On
343	Sepahijala	Nalchhar	TSCB	Nalchhar	Jan'2017	18.01.2017
344	Sepahijala	Bishalgarh	UCO Bank	Bishalgarh	Jan'2017	11.01.2017
345	Sepahijala	Bishalgarh	UCO Bank	Bishramganj	Jan'2017	09.01.2017
346	Sepahijala	Bishalgarh	UBI	Chakmaghat	Jan'2017	20.01.2017
347	Sepahijala	Boxanagar	UBI	Boxanagar	Jan'2017	20.01.2017
348	Sepahijala	Melaghar	UBI	Melaghar	Jan'2017	17.01.2017
349	Sepahijala	Melaghar	UBI	Mohanbhog	Jan'2017	19.01.2017
350	Sepahijala	Bishalgarh	Bandhan Bank	Gokulnagar	Feb'2017	09.02.2017
351	Sepahijala	Kathalia	Bandhan Bank	Baspukur	Feb'2017	13.02.2017
352	Sepahijala	Bishalgarh	Bank of India	Gokulnagar	Feb'2017	08.02.2017
353	Sepahijala	Jampuijala	Punjab & Sind Bank	Gabordi	Feb'2017	17.02.2017
354	Sepahijala	Melaghar	Punjab National Bank	Jumerdhepa	Feb'2017	21.02.2017
355	Sepahijala	Bishalgarh	SBI	Bishramganj	Feb'2017	24.02.2017
356	Sepahijala	Boxanagar	SBI	Matinagar	Feb'2017	02.02.2017
357	Sepahijala	Melaghar	SBI	Melaghar	Feb'2017	07.02.2017
358	Sepahijala	Charilam	Syndicate Bank	Bishramganj	Feb'2017	13.02.2017
359	Sepahijala	Bishalgarh	TGB	Bishramganj	Feb'2017	15.02.2017
360	Sepahijala	Bishalgarh	TGB	Madhupur	Feb'2017	15.02.2017
361	Sepahijala	Boxanagar	TGB	Boxanagar	Feb'2017	07.02.2017
362	Sepahijala	Boxanagar	TGB	Veluarchar	Feb'2017	13.02.2017
363	Sepahijala	Melaghar	TGB	Durlavnarayan	Feb'2017	24.02.2017
364	Sepahijala	Melaghar	TGB	Nalchar	Feb'2017	24.02.2017
365	Sepahijala	Jampuijala	TGB	Jampuijala	Feb'2017	02.02.2017
366	Sepahijala	Kathalia	TGB	Dhanpur	Feb'2017	07.02.2017
367	Sepahijala	Kathalia	TGB	Kathalia	Feb'2017	13.02.2017
368	Sepahijala	Bishalgarh	TSCB	Charilam	Feb'2017	15.02.2017
369	Sepahijala	Jampuijala	TSCB	Takarjala	Feb'2017	15.02.2017
370	Sepahijala	Jampuijala	TSCB	Jampuijala	Feb'2017	14.02.2017
371	Sepahijala	Kathalia	TSCB	Kathalia	Feb'2017	23.02.2017
372	Sepahijala	Nalchhar	TSCB	Nalchhar	Feb'2017	08.02.2017
373	Sepahijala	Bishalgarh	UCO Bank	Bishalgarh	Feb'2017	13.02.2017
374	Sepahijala	Bishalgarh	UCO Bank	Bishramganj	Feb'2017	18.02.2017
375	Sepahijala	Bishalgarh	UCO Bank	Madhupur	Feb'2017	14.02.2017
376	Sepahijala	Boxanagar	UBI	Boxanagar	Feb'2017	10.02.2017
377	Sepahijala	Melaghar	UBI	Melaghar	Feb'2017	17.02.2017
378	Sepahijala	Melaghar	UBI	Mohanbhog	Feb'2017	15.02.2017
379	Sepahijala	Bishalgarh	Bandhan Bank	Gokulnagar	March'2017	06.03.2017
380	Sepahijala	Kathalia	Bandhan Bank	Baspukur	March'2017	10.03.2017
381	Sepahijala	Bishalgarh	Bank of India	Gokulnagar	March'2017	14.03.2017
382	Sepahijala	Melaghar	Punjab National Bank	Jumerdhepa	March'2017	10.03.2017
383	Sepahijala	Bishalgarh	SBI	Bishramganj	March'2017	20.03.2017
384	Sepahijala	Boxanagar	SBI	Matinagar	March'2017	18.03.2017
385	Sepahijala	Melaghar	SBI	Melaghar	March'2017	13.03.2017
386	Sepahijala	Charilam	Syndicate Bank	Bishramganj	March'2017	02.03.2017
387	Sepahijala	Bishalgarh	TGB	Bishramganj	March'2017	07.03.2017
388	Sepahijala	Bishalgarh	TGB	Madhupur	March'2017	14.03.2017
389	Sepahijala	Boxanagar	TGB	Boxanagar	March'2017	07.03.2017
390	Sepahijala	Boxanagar	TGB	Veluarchar	March'2017	17.03.2017
391	Sepahijala	Melaghar	TGB	Durlavnarayan	March'2017	23.03.2017
392	Sepahijala	Melaghar	TGB	Nalchar	March'2017	15.03.2017
393	Sepahijala	Jampuijala	TGB	Golaghati	March'2017	22.03.2017
394	Sepahijala	Jampuijala	TGB	Jampuijala	March'2017	07.03.2017
395	Sepahijala	Kathalia	TGB	Dhanpur	March'2017	18.03.2017
396	Sepahijala	Kathalia	TGB	Kathalia	March'2017	15.03.2017
397	Sepahijala	Bishalgarh	TSCB	Charilam	March'2017	07.03.2017
398	Sepahijala	Jampuijala	TSCB	Takarjala	March'2017	10.03.2017
399	Sepahijala	Jampuijala	TSCB	Jampuijala	March'2017	14.03.2017
400	Sepahijala	Kathalia	TSCB	Kathalia	March'2017	08.03.2017
401	Sepahijala	Nalchhar	TSCB	Nalchhar	March'2017	17.03.2017
402	Sepahijala	Bishalgarh	UCO Bank	Bishalgarh	March'2017	09.03.2017
403	Sepahijala	Bishalgarh	UCO Bank	Bishramganj	March'2017	16.03.2017
404	Sepahijala	Bishalgarh	UCO Bank	Madhupur	March'2017	15.03.2017
405	Sepahijala	Bishalgarh	UBI	Chakmaghat	March'2017	21.03.2017
406	Sepahijala	Boxanagar	UBI	Boxanagar	March'2017	10.03.2017
407	Sepahijala	Melaghar	UBI	Melaghar	March'2017	20.03.2017
408	Sepahijala	Melaghar	UBI	Mohanbhog	March'2017	08.03.2017
409	South Tripura	BC Nagar	Bandhan Bank	Bharatchandranagar	Jan'2017	18.01.2017
410	South Tripura	Satchand	Bandhan Bank	Jalefa	Jan'2017	17.01.2017
411	South Tripura	Rajnagar	SBI	Chittamara	Jan'2017	18.01.2017
412	South Tripura	Jolaibari	SBI	Jolaibari	Jan'2017	25.01.2017
413	South Tripura	Satchand.	SBI	Manubazar	Jan'2017	16.01.2017

Sl.	District	Block	Name of Bank	Name of Branch	Month	Held On
483	South Tripura	Jolaibari	TGB	Muhuripur	March'2017	15.03.2017
484	South Tripura	Jolaibari	TGB	Jolaibari	March'2017	20.03.2017
485	South Tripura	Jolaibari	TGB	Debdaru	March'2017	10.03.2017
486	South Tripura	Satchand.	TGB	Satchand	March'2017	07.03.2017
487	South Tripura	Satchand.	TGB	Manubazar	March'2017	08.03.2017
488	South Tripura	Satchand.	TGB	Harina	March'2017	06.03.2017
489	South Tripura	Rupaichhari	TGB	Rupaichhari	March'2017	08.03.2017
490	South Tripura	Hrishyamukh	TSCB	Hrishyamukh	March'2017	14.03.2017
491	South Tripura	Jolaibari	TSCB	Baikhora	March'2017	10.03.2017
492	South Tripura	Satchand.	TSCB	Manubazar	March'2017	10.03.2017
493	South Tripura	Satchand.	TSCB	Kalachherra	March'2017	10.03.2017
494	South Tripura	Rajnagar	UBI	Siddhinagar	March'2017	15.03.2017
495	South Tripura	Rajnagar	UBI	Radhanagar	March'2017	17.03.2017
496	South Tripura	Bokafa	UBI	Santirbazar	March'2017	09.03.2017
497	South Tripura	Bharatchandra Nagar	UBI	Barpathari	March'2017	20.03.2017
498	South Tripura	Hrishyamukh	UBI	Hrishyamukh	March'2017	18.03.2017
499	South Tripura	Jolaibari	UBI	Baikhora	March'2017	13.03.2017
500	South Tripura	Bokafa	Union Bank of India	B.C.Manu	March'2017	02.03.2017
501	Unakoti	Pecharthal	Indian Overseas Bank	Pecharthal	Jan'2017	19.01.2017
502	Unakoti	Kumarghat	SBI	Kumarghat	Jan'2017	09.01.2017
503	Unakoti	Kumarghat	SBI	Ratiabari	Jan'2017	21.01.2017
504	Unakoti	Gournagar	TGB	Tillabazar	Jan'2017	27.01.2017
505	Unakoti	Gournagar	TGB	Gournagar	Jan'2017	30.01.2017
506	Unakoti	Gournagar	TGB	Dalugaon	Jan'2017	09.01.2017
507	Unakoti	Kumarghat	TGB	Pabiacherra	Jan'2017	20.01.2017
508	Unakoti	Kumarghat	TGB	Fatikray	Jan'2017	09.01.2017
509	Unakoti	Kumarghat	TGB	Betcherra	Jan'2017	13.01.2017
510	Unakoti	Kumarghat	TGB	Kanchanbari	Jan'2017	17.01.2017
511	Unakoti	Pecharthal	TGB	Pecharthal	Jan'2017	25.01.2017
512	Unakoti	Gournagar	TSCB	kailashahar	Jan'2017	13.01.2017
513	Unakoti	Gournagar	TSCB	Gournagar	Jan'2017	05.01.2017
514	Unakoti	Kumarghat	TSCB	Kumarghat	Jan'2017	04.01.2017
515	Unakoti	Pecharthal	TSCB	Machmara	Jan'2017	12.01.2017
516	Unakoti	Pecharthal	TSCB	Pecharthal	Jan'2017	13.01.2017
517	Unakoti	Gournagar	UBI	Gournagar	Jan'2017	10.01.2017
518	Unakoti	Kumarghat	UBI	Machmara	Jan'2017	07.01.2017
519	Unakoti	Kumarghat	UCO bank	Kumarghat	Jan'2017	11.01.2017
520	Unakoti	Gournagar	UCO bank	Kailashahar	Jan'2017	12.01.2017
521	Unakoti	Pecharthal	Indian Overseas Bank	Pecharthal	Feb'2017	17.02.2017
522	Unakoti	Kumarghat	SBI	Kumarghat	Feb'2017	08.02.2017
523	Unakoti	Kumarghat	SBI	Ratiabari	Feb'2017	13.02.2017
524	Unakoti	Gournagar	TGB	Tillabazar	Feb'2017	06.02.2017
525	Unakoti	Gournagar	TGB	Gournagar	Feb'2017	14.02.2017
526	Unakoti	Gournagar	TGB	Dalugaon	Feb'2017	10.02.2017
527	Unakoti	Kumarghat	TGB	Pabiacherra	Feb'2017	21.02.2017
528	Unakoti	Kumarghat	TGB	Betcherra	Feb'2017	24.02.2017
529	Unakoti	Kumarghat	TGB	Kanchanbari	Feb'2017	02.02.2017
530	Unakoti	Pecharthal	TGB	Pecharthal	Feb'2017	07.02.2017
531	Unakoti	Gournagar	TSCB	kailashahar	Feb'2017	13.02.2017
532	Unakoti	Gournagar	TSCB	Gournagar	Feb'2017	15.02.2017
533	Unakoti	Kumarghat	TSCB	Kumarghat	Feb'2017	15.02.2017
534	Unakoti	Pecharthal	TSCB	Machmara	Feb'2017	14.02.2017
535	Unakoti	Gournagar	UBI	Gournagar	Feb'2017	23.02.2017
536	Unakoti	Kumarghat	UBI	Machmara	Feb'2017	08.02.2017
537	Unakoti	Kumarghat	UCO bank	Kumarghat	Feb'2017	13.02.2017
538	Unakoti	Gournagar	UCO bank	Kailashahar	Feb'2017	18.02.2017
539	Unakoti	Pecharthal	Indian Overseas Bank	Pecharthal	March'2017	23.03.2017
540	Unakoti	Kumarghat	SBI	Kumarghat	March'2017	15.03.2017
541	Unakoti	Kumarghat	SBI	Ratiabari	March'2017	17.03.2017
542	Unakoti	Gournagar	TGB	Tillabazar	March'2017	08.03.2017
543	Unakoti	Gournagar	TGB	Dalugaon	March'2017	14.03.2017
544	Unakoti	Kumarghat	TGB	Pabiacherra	March'2017	10.03.2017
545	Unakoti	Kumarghat	TGB	Fatikray	March'2017	07.03.2017
546	Unakoti	Kumarghat	TGB	Betcherra	March'2017	23.03.2017
547	Unakoti	Kumarghat	TGB	Kanchanbari	March'2017	03.03.2017
548	Unakoti	Pecharthal	TGB	Pecharthal	March'2017	09.03.2017
549	Unakoti	Gournagar	TSCB	kailashahar	March'2017	10.03.2017
550	Unakoti	Kumarghat	TSCB	Kumarghat	March'2017	14.03.2017
551	Unakoti	Pecharthal	TSCB	Machmara	March'2017	07.03.2017
552	Unakoti	Pecharthal	TSCB	Pecharthal	March'2017	22.03.2017

Sl.	District	Block	Name of Bank	Name of Branch	Month	Held On
553	Unakoti	Gournagar	UBI	Gournagar	March'2017	22.03.2017
554	Unakoti	Kumarghat	UBI	Machmara	March'2017	10.03.2017
555	Unakoti	Kumarghat	UCO bank	Kumarghat	March'2017	17.03.2017
556	Unakoti	Gournagar	UCO bank	Kailashahar	March'2017	14.03.2017
557	West Tripura	Bamutia	Bandhan Bank	Narayanpur	Jan'2017	13.01.2017
558	West Tripura	Bamutia	Bandhan Bank	Bamutia	Jan'2017	16.01.2017
559	West Tripura	Dukli	Bandhan Bank	Kathaltali	Jan'2017	04.01.2017
560	West Tripura	Lefunga	Bank of India	Lembuchherra	Jan'2017	27.01.2017
561	West Tripura	Old Agartala	Bank of India	Khayerpur	Jan'2017	16.01.2017
562	West Tripura	Dukli	Bank of India	Anandanagar	Jan'2017	24.01.2017
563	West Tripura	Jirania	Canara Bank	Jirania	Jan'2017	12.01.2017
564	West Tripura	Jirania	Canara Bank	NIT	Jan'2017	27.01.2017
565	West Tripura	Hezamara	Central Bank of India	Barkathal	Jan'2017	12.01.2017
566	West Tripura	Jirania	Indian Overseas Bank	R.C.Nagar	Jan'2017	19.01.2017
567	West Tripura	Dukli	SBI	Amtali	Jan'2017	24.01.2017
568	West Tripura	Dukli	SBI	Dukli	Jan'2017	19.01.2017
569	West Tripura	Dukli	SBI	University Br.	Jan'2017	09.01.2017
570	West Tripura	Jirania	SBI	R.K.Nagar	Jan'2017	07.01.2017
571	West Tripura	Mohanpur	SBI	Gandhigram	Jan'2017	27.01.2017
572	West Tripura	Lefunga	SBI	Lembuchherra	Jan'2017	07.01.2017
573	West Tripura	Mohanpur	SBI	Mohanpur	Jan'2017	10.01.2017
574	West Tripura	Old Agartala	SBI	Khayerpur	Jan'2017	25.01.2017
575	West Tripura	Dukli	TGB	Bikramnagar	Jan'2017	13.01.2017
576	West Tripura	Dukli	TGB	Kanchanmala	Jan'2017	27.01.2017
577	West Tripura	Jirania	TGB	Bankimnagar	Jan'2017	20.01.2017
578	West Tripura	Jirania	TGB	Champaknagar	Jan'2017	17.01.2017
579	West Tripura	Jirania	TGB	Nit (Agartala)	Jan'2017	18.01.2017
580	West Tripura	Mohanpur	TGB	Kalacherra	Jan'2017	11.01.2017
581	West Tripura	Mohanpur	TGB	Lembuchherra	Jan'2017	21.01.2017
582	West Tripura	Mohanpur	TGB	Natunnagar	Jan'2017	13.01.2017
583	West Tripura	Hezamara	TGB	Hezamara	Jan'2017	10.01.2017
584	West Tripura	Mandwai	TGB	Mandai	Jan'2017	18.01.2017
585	West Tripura	Lefunga	TGB	Lefunga	Jan'2017	05.01.2017
586	West Tripura	Mohanpur	TGB	Durgabari	Jan'2017	07.01.2017
587	West Tripura	Dukli	TSCB	Bikramnagar	Jan'2017	13.01.2017
588	West Tripura	Jirania	TSCB	Khayerpur	Jan'2017	19.01.2017
589	West Tripura	Jirania	TSCB	Champaknagar	Jan'2017	30.01.2017
590	West Tripura	Jirania	TSCB	Khumlung	Jan'2017	16.01.2017
591	West Tripura	Mohanpur	TSCB	Mohanpur	Jan'2017	21.01.2017
592	West Tripura	Dukli	TSCB	Maheshkhola	Jan'2017	24.01.2017
593	West Tripura	Jirania	TSCB	Sachindranagar	Jan'2017	16.01.2017
594	West Tripura	Dukli	UBI	Anandanagar	Jan'2017	05.01.2017
595	West Tripura	Jirania	UBI	Jirania	Jan'2017	12.01.2017
596	West Tripura	Jirania	UBI	Khumlung	Jan'2017	19.01.2017
597	West Tripura	Jirania	UBI	Ranirbazar	Jan'2017	24.01.2017
598	West Tripura	Mohanpur	UBI	Usha Market	Jan'2017	18.01.2017
599	West Tripura	Mohanpur	UBI	Mohanpur	Jan'2017	09.01.2017
600	West Tripura	Dukli	UBI	Camper Bazar	Jan'2017	17.01.2017
601	West Tripura	Mandwi	UBI	Mandwi	Jan'2017	12.01.2017
602	West Tripura	Mohanpur	UCO Bank	Mohanpur	Jan'2017	18.01.2017
603	West Tripura	Bamutia	UCO Bank	Narshingharh	Jan'2017	12.01.2017
604	West Tripura	Old Agartala	UCO Bank	Khayerpur	Jan'2017	19.01.2017
605	West Tripura	Bamutia	Vijaya Bank	Gandhigram	Jan'2017	04.01.2017
606	West Tripura	Bamutia	Bandhan Bank	Narayanpur	Feb'2017	20.01.2017
607	West Tripura	Bamutia	Bandhan Bank	Bamutia	Feb'2017	01.10.2016
608	West Tripura	Dukli	Bandhan Bank	Kathaltali	Feb'2017	03.10.2016
609	West Tripura	Lefunga	Bank of India	Lembuchherra	Feb'2017	04.10.2016
610	West Tripura	Old Agartala	Bank of India	Khayerpur	Feb'2017	05.10.2016
611	West Tripura	Dukli	Bank of India	Anandanagar	Feb'2017	07.02.2017
612	West Tripura	Jirania	Canara Bank	Jirania	Feb'2017	13.02.2017
613	West Tripura	Jirania	Canara Bank	NIT	Feb'2017	15.02.2017
614	West Tripura	Hezamara	Central Bank of India	Barkathal	Feb'2017	08.02.2017
615	West Tripura	Old Agartala	IDBI	Uttar Champamura	Feb'2017	10.02.2017
616	West Tripura	Jirania	Indian Overseas Bank	R.C.Nagar	Feb'2017	17.02.2017
617	West Tripura	Dukli	SBI	Amtali	Feb'2017	15.02.2017
618	West Tripura	Dukli	SBI	University Br.	Feb'2017	14.02.2017
619	West Tripura	Jirania	SBI	R.K.Nagar	Feb'2017	23.02.2017
620	West Tripura	Mohanpur	SBI	Gandhigram	Feb'2017	09.02.2017
621	West Tripura	Lefunga	SBI	Lembuchherra	Feb'2017	24.02.2017
622	West Tripura	Mohanpur	SBI	Mohanpur	Feb'2017	02.02.2017
623	West Tripura	Old Agartala	SBI	Khayerpur	Feb'2017	13.02.2017
624	West Tripura	Dukli	TGB	Bikramnagar	Feb'2017	15.02.2017

Sl.	District	Block	Name of Bank	Name of Branch	Month	Held On
625	West Tripura	Dukli	TGB	Kanchanmala	Feb'2017	15.02.2017
626	West Tripura	Jirania	TGB	Bankimnagar	Feb'2017	18.02.2017
627	West Tripura	Jirania	TGB	Champaknagar	Feb'2017	10.02.2017
628	West Tripura	Mohanpur	TGB	Kalacherra	Feb'2017	17.02.2017
629	West Tripura	Mohanpur	TGB	Lembuchherra	Feb'2017	15.02.2017
630	West Tripura	Mohanpur	TGB	Natunnagar	Feb'2017	14.02.2017
631	West Tripura	Hezamara	TGB	Hezamara	Feb'2017	23.02.2017
632	West Tripura	Mandwai	TGB	Mandai	Feb'2017	02.02.2017
633	West Tripura	Lefunga	TGB	Lefunga	Feb'2017	13.02.2017
634	West Tripura	Mohanpur	TGB	Durgabari	Feb'2017	15.02.2017
635	West Tripura	Dukli	TSCB	Bikramnagar	Feb'2017	15.02.2017
636	West Tripura	Jirania	TSCB	Khayerpur	Feb'2017	14.02.2017
637	West Tripura	Jirania	TSCB	Champaknagar	Feb'2017	23.02.2017
638	West Tripura	Jirania	TSCB	Khumlung	Feb'2017	08.02.2017
639	West Tripura	Mohanpur	TSCB	Mohanpur	Feb'2017	24.02.2017
640	West Tripura	Dukli	TSCB	Maheshkhola	Feb'2017	02.02.2017
641	West Tripura	Dukli	UBI	Anandanagar	Feb'2017	18.02.2017
642	West Tripura	Jirania	UBI	Jirania	Feb'2017	10.02.2017
643	West Tripura	Jirania	UBI	Khumlung	Feb'2017	17.02.2017
644	West Tripura	Jirania	UBI	Ranirbazar	Feb'2017	15.02.2017
645	West Tripura	Mohanpur	UBI	Usha Market	Feb'2017	14.02.2017
646	West Tripura	Mohanpur	UBI	Mohanpur	Feb'2017	23.02.2017
647	West Tripura	Dukli	UBI	Camper Bazar	Feb'2017	02.02.2017
648	West Tripura	Mandwi	UBI	Mandwi	Feb'2017	13.02.2017
649	West Tripura	Bamutia	UCO Bank	Narshingharh	Feb'2017	15.02.2017
650	West Tripura	Old Agartala	UCO Bank	Khayerpur	Feb'2017	24.02.2017
651	West Tripura	Bamutia	Vijaya Bank	Gandhigram	Feb'2017	02.02.2017
652	West Tripura	Bamutia	Bandhan Bank	Narayanpur	March'2017	20.03.2017
653	West Tripura	Bamutia	Bandhan Bank	Bamutia	March'2017	14.03.2017
654	West Tripura	Dukli	Bandhan Bank	Kathaltali	March'2017	07.03.2017
655	West Tripura	Lefunga	Bank of India	Lembuchherra	March'2017	18.03.2017
656	West Tripura	Dukli	Bank of India	Anandanagar	March'2017	15.03.2017
657	West Tripura	Jirania	Canara Bank	Jirania	March'2017	06.03.2017
658	West Tripura	Jirania	Canara Bank	NIT	March'2017	10.03.2017
659	West Tripura	Hezamara	Central Bank of India	Barkathal	March'2017	14.03.2017
660	West Tripura	Old Agartala	IDBI	Uttar Champamura	Feb'2017	17.03.2017
661	West Tripura	Jirania	Indian Overseas Bank	R.C.Nagar	March'2017	09.03.2017
662	West Tripura	Dukli	SBI	Amtali	March'2017	16.03.2017
663	West Tripura	Dukli	SBI	Dukli	March'2017	15.03.2017
664	West Tripura	Dukli	SBI	University Br.	March'2017	02.03.2017
665	West Tripura	Jirania	SBI	R.K.Nagar	March'2017	07.03.2017
666	West Tripura	Mohanpur	SBI	Gandhigram	March'2017	14.03.2017
667	West Tripura	Lefunga	SBI	Lembuchherra	March'2017	07.03.2017
668	West Tripura	Mohanpur	SBI	Mohanpur	March'2017	17.03.2017
669	West Tripura	Old Agartala	SBI	Khayerpur	March'2017	23.03.2017
670	West Tripura	Dukli	TGB	Kanchanmala	March'2017	15.03.2017
671	West Tripura	Jirania	TGB	Bankimnagar	March'2017	08.03.2017
672	West Tripura	Jirania	TGB	Champaknagar	March'2017	14.03.2017
673	West Tripura	Jirania	TGB	Nit (Agartala)	March'2017	10.03.2017
674	West Tripura	Mohanpur	TGB	Kalacherra	March'2017	07.03.2017
675	West Tripura	Mohanpur	TGB	Lembuchherra	March'2017	22.03.2017
676	West Tripura	Mohanpur	TGB	Natunnagar	March'2017	10.03.2017
677	West Tripura	Hezamara	TGB	Hezamara	March'2017	17.03.2017
678	West Tripura	Mandwai	TGB	Mandai	March'2017	16.03.2017
679	West Tripura	Mohanpur	TGB	Durgabari	March'2017	06.03.2017
680	West Tripura	Jirania	TSCB	Khayerpur	March'2017	21.03.2017
681	West Tripura	Jirania	TSCB	Champaknagar	March'2017	22.03.2017
682	West Tripura	Jirania	TSCB	Khumlung	March'2017	14.03.2017
683	West Tripura	Mohanpur	TSCB	Mohanpur	March'2017	27.03.2017
684	West Tripura	Dukli	TSCB	Maheshkhola	March'2017	23.03.2017
685	West Tripura	Jirania	TSCB	Sachindranagar	March'2017	03.03.2017
686	West Tripura	Dukli	UBI	Anandanagar	March'2017	09.03.2017
687	West Tripura	Jirania	UBI	Jirania	March'2017	10.03.2017
688	West Tripura	Jirania	UBI	Khumlung	March'2017	14.03.2017
689	West Tripura	Jirania	UBI	Ranirbazar	March'2017	20.03.2017
690	West Tripura	Mohanpur	UBI	Usha Market	March'2017	09.03.2017
691	West Tripura	Dukli	UBI	Camper Bazar	March'2017	15.03.2017
692	West Tripura	Mandwi	UBI	Mandwi	March'2017	24.03.2017
693	West Tripura	Mohanpur	UCO Bank	Mohanpur	March'2017	08.03.2017
694	West Tripura	Bamutia	UCO Bank	Narshingharh	March'2017	04.03.2017
695	West Tripura	Old Agartala	UCO Bank	Khayerpur	March'2017	07.03.2017
696	West Tripura	Bamutia	Vijaya Bank	Gandhigram	March'2017	16.03.2017

BANK-BRANCH NETWORK IN TRIPURA AS ON 31.03.2017

Bank	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	3	0	3	1	1	0	0	0	0	1	1	0	0	1	0	1	0	0	0	0	0	0	1	0	6	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	1	3	3	7	
Corporation Bank	0	0	1	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	2	
Dena Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	
Federal Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	
HDFC	0	0	3	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	1	0	0	2	3	5	
ICICI	0	2	1	0	0	0	1	0	0	0	1	0	0	0	0	1	0	0	1	0	0	1	0	1	6	1	8	
IDBI	1	0	1	0	0	0	0	0	0	3	2	0	0	1	0	0	0	0	0	0	0	1	0	4	4	1	9	
IDFC Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	
Indian Bank	0	0	2	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	1	0	2	3	
Indian Overseas Bank	1	0	1	0	0	0	0	1	0	0	1	0	0	0	0	0	0	1	0	0	0	0	0	2	2	1	5	
Indus-ind	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	1	1	2	
Kotak Mahindra Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	
Oriental Bank of Commerce	0	0	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	2	
Punjab & Sind Bank	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	2	
Punjab National Bank	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	1	1	3	
South Indian Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	
SBI	9	3	15	3	2	0	1	1	0	2	3	0	5	3	0	1	3	0	2	1	0	7	2	0	30	18	15	63
Syndicate Bank	0	0	1	1	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	2	1	0	3	2	1	6	
TCARDB	0	0	1	1	0	0	0	0	0	0	1	0	0	1	0	0	0	0	1	0	0	0	0	1	3	1	5	
TGB	13	11	13	12	5	0	10	3	0	16	2	0	15	4	0	14	0	9	1	0	12	4	0	101	30	13	144	
TSCB	7	0	11	6	2	0	4	1	0	5	3	0	5	3	0	6	2	5	0	0	2	1	0	40	12	11	63	
UCO Bank	3	0	6	3	2	0	2	1	0	0	2	0	0	2	0	3	2	0	2	0	1	0	0	14	9	6	29	
Union Bank of India	0	1	3	0	0	0	0	0	0	0	1	0	1	0	0	0	0	0	0	0	0	1	0	1	3	3	7	
UBI	9	0	12	4	1	0	4	1	0	5	2	0	8	1	0	7	1	0	2	1	0	4	1	0	43	8	12	63
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	54	17	108	35	18	0	25	11	0	35	28	0	36	18	0	34	12	0	21	9	0	29	18	0	269	131	108	508

STATUS OF ATM IN THE STATE OF TRIPURA AS ON 31.03.2017					
Sl No	Name of Bank	ATM			
		Rural	Semi-Urban	Urban	Total
1	Allahabad Bank	0	0	1	1
2	Bandhan Bank	1	2	3	6
3	Bank of Baroda	0	0	6	6
4	Bank of India	3	1	6	10
5	Bharatiya Mahila Bank	1	0	1	2
6	Canara Bank	3	8	3	14
7	Central Bank of India	1	2	2	5
8	Dena Bank	0	0	1	1
9	Indian Bank	1	0	2	3
10	Indian Overseas Bank	2	2	2	6
11	Punjab & Sindh Bank	1	0	1	2
12	State bank Of India	54	40	116	210
13	UCO BANK	6	13	8	27
14	Union Bank	2	2	6	10
15	United Bank Of India	50	10	17	77
16	Vijaya Bank	1	0	4	5
17	AXIS BANK	1	7	10	18
18	Punjab National Bank	1	0	4	5
19	Syndicate Bank	3	1	3	7
20	Oriental Bank Of comerce	0	1	1	2
21	ICICI	0	2	12	14
22	IDFC Bank	0	0	0	0
23	Tripura Gramin Bank	2	2	0	4
24	ACUB	0	0	0	0
25	TCARDB	0	0	0	0
26	IDBI BANK	3	4	3	10
27	Tripura State Co-Op Bank	0	0	2	2
28	INDUSIND BANK	0	1	1	2
29	HDFC Bank	0	3	6	9
30	South Indian Bank	0	0	2	2
31	Corporation Bank	0	1	1	2
32	Yes Bank	0	0	1	1
33	Bank of Maharashtra	0	0	1	1
34	Andhra Bank	0	0	1	1
35	Kotak Mahindra Bank	0	0	1	1
36	Federal Bank	0	0	1	1
	TOTAL	136	102	229	467



Convener

State Level Bankers' Committee for Tripura

United Bank of India

Lead Bank Division

Head office

Minutes of the 120th State Level Bankers' Committee Meeting for the State of Tripura held on 27.02.2017

The 120th SLBC meeting of Tripura State was held at the Conference Hall No.4, Pragna Bhawan, P.N. Complex, Agartala on 27th February 2017 where performance of banks for the period April – December 2016 for financial year 2016-17 was reviewed. The meeting was chaired by Co-Chaired by Shri Pawan Bajaj, MD & CEO, United Bank of India and Shri Sanjeev Ranjan, Chief Secretary, Govt. of Tripura. Amongst other dignitaries, Shri M. Nagaraju, Principal Secretary, Finance and Industries & Commerce, Govt. of Tripura, Sri Sunil Kumar, General Manager, NABARD, Sri S.N. Chattopadhyay, AGM, RBI, and Shri Manas Dhar, General Manager, United Bank of India & Convener, SLBC (Tripura) were also present. Other Senior Executives of the State Government, RBI, NABARD and Banks also participated in the meeting. A list of participants of the meeting is enclosed.

Initiating the discussion, Sri Manas Dhar, General Manager, United Bank of India & Convener SLBC of Tripura welcomed all the participants to the 120th meeting of SLBC, Tripura. He congratulated all stakeholders. Then, he requested Shri Pawan Bajaj, MD & CEO, United Bank of India, to deliver his keynote address to the House.

Shri Pawan Bajaj, MD & CEO, United Bank of India, began his keynote address by welcoming Shri Sanjeev Ranjan, Chief Secretary, Govt. of Tripura, Shri M. Nagaraju, Principal Secretary, Finance and Industries & Commerce at the SLBC meeting. Shri Bajaj also extended hearty welcome to Shri Sunil Kumar, General Manager, NABARD, Shri S. N. Chattopadhyay, AGM-Reserve Bank of India and other executives from the Govt. of Tripura, RBI, NABARD & Banks.

Shri Bajaj, MD & CEO of United Bank of India stated that Govt. of India has been taking proactive steps for encouraging and popularizing digital payments and cashless transactions. He congratulated the Bankers and the Govt. of Tripura for successfully conducting DigiDhan Mela on 21.02.2017 in Agartala, Tripura in the gracious presence of Shri Rajiv Pratap Rudy, Hon'ble Union Minister of State Skill Development and Entrepreneurship (Independent Charge), Government of India and Shri Babul Supriyo, Hon'ble Minister of State for Heavy Industries and Public Enterprises, Govt. of India. He urged upon the bankers to carry on with the good work in achieving a cashless economy and for this, banks are required to increase the number of digital payment points. He explained that the digital payments can be made through POS machines, Micro ATMs, UPI, QR code or USSD, etc.

Thereafter, he mentioned about significant achievements of the Banks in different parameters apart from informing about the progress made with regard to major decisions of the last SLBC meeting held on 20.09.2016.

He informed the House that the CD ratio of the State has decreased by 3% as compared to March' 2016 as the Banks received huge amount of Specified Bank Notes (Rs. 500/ Rs. 1000) both in Deposit and Advance Accounts owing to demonetization during November-December 2016. Banks have already initiated steps for increasing credit portfolio both in Agriculture and Retail segments including MSE.

He stated that Combined disbursement of all Banks under PMMY is 66% of the State Target of Rs. 402 crore for FY 2016-17 could be achieved in the 1st Three Quarters of the current fiscal. Bankers are requested to push MUDRA loans, as lot of opportunities exist and to reach the target for the State. RSETI Directors and their sponsor banks should be in touch with the skilling centres for conducting financial literacy sessions for the entrepreneurs so that they lead to self employed with MUDRA loans.

Loans under the "Stand up India Scheme" have been disbursed to 76 SC/ST/Women beneficiaries totaling Rs. 12.24 crore. Performance of the banks in the State is far below the expectation. All banks are requested to take up the matter seriously to achieve desired target set for FY 2016-17 (at least 2 cases per bank branch).

All banks in the State opened 8.44 lac PMJDY A/Cs upto 25.01.2017 with an average deposit of Rs 8943/- per account as against national average deposit of Rs. 2374/- per account. Aadhaar Seeding percentage in accounts is 74.95 in Tripura as compared to 59.35 % across the country, which is really impressive. All the banks in the State of Tripura issued RuPay Cards to 82.72% PMJDY customers against national issuance of 77.97%. RuPay cards need to be issued against every account especially so when RuPay card operation within a period of 90 days is mandatory to avail the benefit of Rs.1 lac inbuilt accident insurance. He added that Tripura being among the Top States in Aadhaar penetration, Bankers should thrive to achieve 100% Aadhaar Seeding in the Accounts within the 31st of March' 2017. Government has decided that subsidies / payments would be routed through Aadhaar seeded accounts to the maximum possible extent. He requested all Bankers to seed Aadhaar for all remaining eligible accounts to ensure smooth DBT transactions.

He informed the House that Under ACP 2016-17, the achievement of all banks up to December 2016 is Rs. 2885.96 crore which is 87% of the annual target of Rs.3334.24 crore as against 74% (Rs.2164.37 crore) achieved during corresponding period last year thus registering a growth of 33% in disbursement on Y-O-Y basis.

1st Dec'2016 all banks have issued 39625 KCCs (79% of target of 50,000) have been issued during FY 2016-17. He expressed that the Yearly target will definitely be achieved during the remaining period of the year.

Sri Bajaj referred to the NPA position of the State including written off amount, which stood at Rs.622.16 Cr i.e. 6.77% of total advances as at the end of December'2016. He emphasized on initiation of timely recovery, and advised the banks to work proactively to bring the NPA level down below 5% by March 2017 with the assistance and guidance of the State Government.

Shri Bajaj, MD & CEO of United Bank of India, opined that the collective effort of all concerned would facilitate speedy implementation of Government's policy on various spheres of economic activities within the shortest possible time resulting all-round economic development of the State.

Dr. G.S.G. Ayyangar Shri Sanjeev Ranjan, Chief Secretary, Government of Tripura appreciated the efforts of all concerned in the successful conduct of DigiDhan Mela in the State. He urged the Banking Fraternity to extend the work to the Branch Level. He suggested for observance of one designated week preferably in the Second half of the month April'2017 at the Branch Level of all Banks in the State regarding awareness and literacy of Digital Payments and Cashless Transactions. He also asked the Bankers to complete the task of opening accounts for Tea Garden Workers, Migrant Labourers and People working in Brick Kilns within 31st March'2017 so that the process of providing wages and salaries to them can be done through their accounts. LDMs and concerned Branches have to take up the responsibility to complete the task before the end of this financial year.

Shri Ranjan stated that the targets allocated by Govt. of India under Pradhan Mantri Awas Yojana(PMAY) are ambitious and all stakeholders need to put in their best efforts to achieve the targets of the State. Priority Sector lending should be given more thrust. Financial Inclusion program need to focus mainly on 3 avenues- Pension, DBT and Digital Applications. Shri Ranjan also asked the Banks to give more thrust to Pradhan Mantri MUDRA Yojana(PMMY) which will not only help eligible entrepreneurs to finance their endeavours but also help the State in pushing up the CD ratio. He expressed that the performance of STAND-UP-INDIA scheme in the state is poor. He asked all Banks to give maximum push to the scheme and to sanction 2 proposals per Branch so that the State can achieve the target within the remaining days of the financial year.

He expressed his satisfaction at 87% achievement of ACP target for FY 2016-17 at the end of the 3rd quarter. He also told the Bankers to achieve the KCC Target for the year and requested the bankers for issuance of KCCs to all eligible farmers. He proposed to set a target of 53% CD ratio as at the end of the Financial Year 2017-18 and the House accepted the target. He urged upon the banks for concerted efforts towards improvement of CD ratio in the State.

Shri M. Nagaraju, Principal Secretary, Finance, Govt. of Tripura enquired about the status of Branch Opening in the 19 designated villages having population more than 5000 and having no Branch of a scheduled commercial Bank as per allotment of SLBC Tripura. Some Banks informed the House about unavailability of suitable premises. Shri Nagaraju advised the concerned Banks to discuss the matter with the respective District Magistrate and Collectors for help in finding suitable location for the concerned branch.

He asked all Bankers to complete 100% RuPay activation by 31st March'2017. He again stressed on the need for opening of remaining Bank accounts of Tea Garden Labourers and people working in other unorganized sector. He stressed on the importance of giving more push to Financial Literacy and Financial awareness programs with stress on popularizing Digital and Cashless transactions. He also stated that Banks should focus on more enrolment under Social Security Schemes like PMSBY, PMJJBY and APY. PMSBY which requires a premium of Rs. 12/- only per year needs more push again in the coming days so that more and more beneficiaries can be enrolled under the scheme. He suggested for the involvement of Social Welfare Department, Govt. of Tripura in successful implementation of Atal Pension Yojana. He also suggested for conducting a sample study in all the 8 districts to assess the Scale of Finance followed in issuing KCCs.

GM-UBI, Convener SLBC- Tripura made a presentation and took up the Agenda items for detailed deliberations.

Agenda 1 : Confirmation of proceedings of 119th SLBC meeting for Tripura held on 12.12.2016:

Confirmed by the House.

DigiDhan Mela in Tripura

Tripura State Government organized DigiDhan Mela on 21.02.2017 at Agartala to encourage, guide and engage the citizens, customers and merchants to increasingly shift towards cashless payment modes across the State.

Shri Rajiv Pratap Rudy, Hon'ble Union Minister of State, Skill Development and Entrepreneurship (Independent Charge), Government of India and Shri Babul Supriyo, Hon'ble Minister of State for Heavy Industries and Public Enterprises, Govt. of India visited the State to attend the Mela.

Major Banks of the State, Other PSUs, Telecom Companies and Government Departments participated in the Mela for awareness of the people towards digital payments. To encourage adoption of digital payments by local residents, the Mela continued daylong where the local residents interacted with banks and other stakeholders, got apps downloaded and understood how to use digital transactions.

Stand-Up India Scheme:

Loans under the scheme have been extended to 76 SC/ST/Women beneficiaries amounting to Rs. 12.24 Crores up to the third quarter of the Year. Progress in this regard continues to be poor.

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

Agenda 2 : Pradhan Mantri MUDRA Yojana

All Banks/Lending Institutions have made an achievement of Rs. 264.31 Crores with 64637 numbers of accounts as on 31.12.2016, against the annual target of Rs. 401.84 Crores i.e. 66% of the target.

House noted the performance under PMMY in the State.

Convener, SLBC requested bankers to expedite disposal of PMMY proposals by uploading on Ministry portal so that the achievement of the Annual target may be ensured by the year end.

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

Out of the 19 Villages having population more than 5000 allotted to different Banks for opening of Brick and Mortar Branches, no Branch had been opened till date. Member Banks were requested to expedite the process of branch opening, consult with respective DMs regarding availability of suitable premises and report the developments in this regard to SLBC desk within 31.03.2017.

Agenda 4 : Financial Inclusion Plan

The House reviewed the progress of Pradhan Mantri Jan Dhan Yojana under which 844310 A/Cs had been opened in the State as on 25.01.2017. Aadhaar Seeding in the PMJDY accounts of the State stood at 74.95% as against 59.35% across the country as on 25.01.2017. Zero-balance accounts contributed 11.37% of the total PMJDY accounts opened up to 25.01.2017 as compared to the national average of 24.40%. All banks in the State issued RuPay cards to 82.72% PMJDY customers against national issuance of 77.97%. It was observed that RuPay Card delivery and activation still have a lot of scope for improvement and Banks need to act more proactively in these aspects so that beneficiaries get the benefit of Rs.1.00 lac inbuilt accident insurance.

The banks operating in the State had enrolled 3.81lac customers under PMSBY, 1.38 lac customers for PMJJBY and 9655 customers under APY as on 31.12.2016. House noted the performance under Social Security Schemes with a request to the bankers for coverage of each family under PMJJBY/ PMSBY schemes. Member banks were requested for timely submission of complete claim applications to Insurance Companies and also to take help of the SLBC Desk, if required, to reduce rejection of claim by the Insurance Companies.

The House also noted the performance of the 5 RSETIs which conducted 82 training programs with the participation of 2215 candidates during April-December 2016 of FY 2016-17.

The 14 Financial Literacy Centers in the State conducted 103 Camps during the quarter ended December 2016 while the 268 rural branches in the State conducted 700 camps during the same period.

It was decided that Banks will consider providing Mobile ATMs in Tea Garden areas.

Agenda 5: CD Ratio of the Districts

CD Ratio of the State stood at 42% as on 31st Dec'2016 which has decreased by 3% as compared to March' 2016 owing to deposit of huge amount of Specified Bank Notes (Rs. 500/ Rs. 1000) both in Deposit and Advance Accounts owing to demonetization during November-December 2016. House noted the same and set a target of reaching CD Ratio at 53% at the end of FY 2017-18.

2 out of 8 districts had reported positive growth in CD ratio as on 31st Dec'2016 over Dec'2015. CD Ratio of West Tripura district stood at 32% as on 31st Dec'2016. Special efforts should be taken by all banks to improve the CD ratio of this district for equitable allocation of credit in terms of deposits mobilized in the district.

Agenda 6: Implementation of Annual Credit Plan 2016-17

House reviewed the overall achievement under ACP during April to December 2016 of the financial year 2016-17. Banks operating in the State achieved 87% (Rs.2885.96cr.) of the credit disbursement target under ACP 2016-17. The disbursement during 1st three quarters of FY 2016-17 surpassed the corresponding figure of last year (2015-16) by 33%. Achievement under Priority Sector also stood at 88% at the end of December 2016' quarter of FY 2016-17. Achievement under Agriculture sector stood at 86%, while achievement under MSME & Other Priority Sector reached to 95% & 82% respectively.

Agenda 7: Kisan Credit Cards (2015-16)

All banks in the State had issued 39,625 KCCs covering Rs. 187.70 crore, thus achieving 79% of the annual target (50,000 Nos.) by the end of the 3rd quarter ending 31.12.2016.

2634 Loanee farmers have been covered under PMFBY during Rabi 2016-17. Besides, 8405 Non-loanee farmers have also been covered under the scheme during Rabi 2016-17. Bankers were requested to take proactive steps to cover all eligible loanee farmers during Kharif 2017. The House was informed about distribution of Acknowledgement Receipts and Folio cards to all farmers insured under PMFBY.

House also noted the formation of 48 Farmers' Clubs in the State during 1st three quarters of FY 2016-17. Concerned banks were requested to take proactive steps for formation of farmers' clubs as per target well before end of this financial year.

Agenda 8: Self Help Groups (SHG)

The House reviewed the performance of the Banks under NRLM/NERLP and WSHG for 1st three quarters of FY 2016-17. The Banks sanctioned 38 cases of SEP (IND) and 23 cases of SHG under NULM as at the end of 3rd quarter of current financial year against sponsored 367 cases under SEP (IND), 1 case under SEP (GR) and 41 cases under SHG.

Agenda 9: Recovery Performance of Banks

The House reviewed sector-wise and also Government Sponsored Scheme wise recovery of loan position as on 31.12.2016. Overall recovery percentage in respect of three broad sectors, viz. Agriculture, MSME and Other Prisec stood at 65% as on December 2016 as against 60% as on December 2015. There was no significant improvement in recovery under schematic lending. Recovery in SJSRY was 2%, SGSY was 18%, PMRY was 8%, PMEGP was 48%, while recovery in REGP (MMS) was 46% as on 31.12.2016. Line Departments of the State Government were requested to extend their support for improving recovery of schematic loans.

Agenda 10 : NPA position of Banks in Tripura.

Percentage of gross NPA increased to 5.97% as on Dec'2016 from 5.82% as on March' 2016. The outstanding amount under Written off A/Cs (Shadow Register) was around Rs. 72.97 crore which if added with the outstanding NPA, would rise to Rs.622.16 crore which was 6.77% of the gross advance as on 31.12.2016.

The House discussed about the improvement of recovery of loan dues in the State and requested help of the Line Departments for joint recovery drive. The Bankers who did not submit the Panchayet-wise defaulter list to the concerned authorities yet were requested to submit the same at the earliest.

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

House reviewed the performance of the Banks as on 31st Dec'2016. The overall Advance in the State witnessed y-o-y growth of 17% from Rs.7827.83 crore as on December 2015 to Rs.9187.89 crore as on

December'2016. Similarly, y-o-y growth of 24% had been registered in Deposits which stood at Rs. 21957.79 crore as on December 2016 from Rs.17688.66 crore as on December 2015.

The House noted the y-o-y growth of 23% in lending to Priority Sectors (outstanding), 10% in lending to Weaker Section, 18% growth in lending to SC/ST borrowers and 79% growth in lending to Minority community as on 31.12.2016. MSME sector registered 18% y-o-y growth while Agriculture Sector achieved a y-o-y growth of 29% as on 31.12.2016.

Agenda 12: Performance under Govt. sponsored schemes

All banks sanctioned 70 cases amounting to Rs.190.21 cr. under PMEGP against the yearly target of 1846 cases as on December 2016 for FY 2016-17. It was decided by the House that all proposals will be sanctioned within 10th of March'2017 and disbursements will be made in the sanctioned cases by 31st March'2017.[U1]

All banks sanctioned 435 cases amounting to Rs.1041.70 cr. in SWAVALAMBAN as on December 2016 against the yearly target of 4000 cases for FY 2016-17. All cases are to be sanctioned and disbursed within 31.03.2017.

House noted the performance of the Banks and also noted the progress of KCC-Fishery, Mini Dairy, DRI, etc. for the 1st three quarters of financial year 2016-17 ending on 31.12.2016.

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 251 students involving Rs 5.54 crore during 1st three quarters of FY 2016-17. The outstanding balance in Education Loans as on 31.12.2016 stood at Rs.113.86 crore in 3902 accounts.

Under Housing Loans, outstanding balance stood at Rs.1380.05 crore in 31159 accounts as on 31st Dec' 2016. House noted the progress.

Agenda 14: MSME financing under ACP.

House reviewed the overall achievement of MSME during FY 2016-17. All Banks had disbursed Rs 923.41 crore, registering an achievement of 95% against ACP target of Rs.967.06 crore during 1st three quarters of FY 2016-17.

Thereafter, the Convener SLBC of Tripura requested Shri Sunil Kumar, General Manager-NABARD and Shri S.N. Chattopadhyay, AGM, RBI to address the House.

Shri Sunil Kumar, General Manager, NABARD during his deliberation informed the House regarding movement towards digital/cashless payment systems during post demonetization scenario. In order to move towards cashless system, the initiatives taken by NABARD were narrated. Importance of Digital Financial Awareness and Literacy in the present scenario among the rural people was stressed. He also urged upon the Bankers to take up the task of digitization of women SHG data. He urged upon the Banks to conduct more awareness camps with the assistance of the fund granted by NABARD to the tune of Rs.15,000 per camp. He also informed the House that the issue of Credit Guarantee Coverage

under Stand-Up India and MUDRA schemes for TGB & TSCB has already been escalated to NABARD's Central Office so that the RRBs and Cooperative Banks may be encouraged to sanction loans under these schemes and avail the benefits of Guarantee coverage. He requested the banks for coverage of all eligible crop loans under Pradhan Mantri Fasal Bima Yojana during Kharif season.

Shri S.N. Chattopadhyay, AGM, RBI Agartala stated that ACP achievement during first three quarters was 87% but expressed concern over the performance of some banks who have not been able to achieve even 10% of their annual target even after the end of 3 quarters of the fiscal. Similarly, he requested all the Banks to contribute equally for improvement of CD ratio in the State during next quarter and observed that the Banks should speed up the process of opening Branches in the designated 19 villages having population more than 5000 and report the status to SLBC desk by 31st March 2017. He stressed on financial literacy in rural areas by rural branches and FLCs and requested to ensure that each rural branch would continue to hold at least one literacy camp in a month as per RBI guidelines. He expressed concern over the poor attendance of representatives of various line departments from the State Government's side in Block level meetings. He also stressed on the importance of Digital Financial Literacy in the wake of Demonetization and initiatives towards moving to a digital payment economy with the active involvement of Banks, NABARD and State Government.

Shri Arup Ratan Sharma, CEO-TRLM informed the House that Rs. 1 Lakh assistance is given to SHGs under NERLP in a time period of 15 months (Rs. 40,000 after 6 months, Rs. 40,000 after another 6 months and Rs. 20,000 after another 3 months). He urged upon the Bankers to increase the average assistance to SHGs based on the activity undertaken. He urged upon the Bankers to expedite the process of sanction and disbursement of 86 pending NRLM and 64 pending NERLP applications at the earliest. He expressed concern over poor implementation of Community Based Recovery Mechanism (CBRM) in the Branches. He requested all stakeholders to take advantage of the program in augmentation of effective recovery process.

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 jointly to raise the CD ratio of the State to 53% as on 31.03.2018. **(Action: All Banks & State Government).**
- The District Administration would continue to review the CD ratio of the districts in all DCC meetings and Action points should be decided for all districts to push up the CD ratio. Extra efforts should be initiated for West Tripura District to improve its CD ratio with high ticket loan accounts. **(Action: All Banks & LDMs).**
- 100% disbursement targets set against all sectors under ACP 2016-17 is to be achieved **(Action: All Banks).**
- All Banks are to exert efforts to issue KCCs to all eligible farmers within 31.03.2017 **(Action: All Banks and Agriculture Department).**
- Each FLC and rural branch would conduct minimum one outdoor / indoor literacy camp once a month. **(Action: All FLC & Rural branches).**

- All Banks are to exert effort to achieve MUDRA Target for FY 2016-17 as on 31.03.2017 **(Action: All Banks)**.
- All Banks are to exert effort to achieve Stand-Up India Targets for FY 2016-17 **(Action: All Banks)**.
- Concerned Banks to complete the task of Account Opening process of Tea Garden workers and people working in other unorganized sector by 31st March'2017. **(Action: Banks and LDMS)**
- All Banks to complete Aadhaar Seeding and activation of RuPay Debit Cards with the active cooperation of the State Government Machinery and PRI bodies in Savings accounts by 21st of March'2017. **(Action : All Banks)**
- Banks to submit status report on opening of branches in unbanked villages having population above 5000 to SLBC desk by 31st March'2017.**(Action: Banks)**.
- Observance of one designated week preferably in the Second half of the month April'2017 at the Branch Level of all Banks in the State regarding awareness and literacy of Digital Payments and Cashless Transactions. **(Action : All banks)**
- All Banks to distribute Acknowledgement Receipts and Folio cards to all farmers insured under PMFBY. In case of TGB and TSCB, NABARD will provide assistance in this regard. **(Action : All Banks and NABARD)**
- SLBC desk to write to the controlling authorities of Banks who were absent from the 120th SLBC Meeting**(Action : SLBC Tripura)**
- to follow-up about the decision taken by their Central Office in respect of extending credit guarantee under CGTMSE / other credit guarantee coverage schemes to RRB and State Cooperative Banks so that TGB and TSCB may be also take the benefit while sanctioning MUDRA and SUI loans. **(Action: NABARD)**.

Vote of Thanks.

Shri Mahendra Dohare, DGM & CRM, United Bank of India, Tripura Region while expressing his privilege to offer vote of thanks, conveyed heartfelt thanks to Shri Sanjeev Ranjan, Chief Secretary, Govt. of Tripura, Shri M. Nagaraju, Principal Secretary, Finance and Industries & Commerce, and all other dignitaries from Govt. of Tripura, RBI, NABARD, Banks and other Agencies for attending the meeting and taking active part in the deliberations.

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**LIST OF THE PARTICIPANTS AT THE 120th MEETING OF THE SLBC
FOR THE STATE OF TRIPURA
HELD AT PRAGNA BHAWAN, HALL NO.4, AGARTALA ON 27.02.2017 AT 11:00 A.M.**

Sl. No.	Name of the dignitaries	Designation/Office/Institution
I	CO-CHAIRD BY	
1	Shri Pawan Bajaj	MD & CEO, United Bank of India
2	Shri Sanjeev Ranjan	Chief Secretary, Govt. of Tripura
II	GOVT. OFFICIALS	
3	Shri M. Nagaraju	Principal Secretary, Finance and I & C, GoT
4	Shri V.George Jenner	Director, I & C, GoT
5	Arupratan Sarma	CEO, TRLM, RD Department, GoT
6	Shri S.K. Sarkar	Jt. Director(I & C), GoT
7	Shri Deepak Kr. Nayak	Asstt. Director, MSME-DI, Agartala
8	Shri Ashutosh Saha	Nodal Asstt.(PMEGP) -TKVIB
9	Shri D.K. Das	Ext. Officer-KVIB
10	Shri Rajkishore Giri	Director, MSME-DI, Agartala
11	Shri Abani Debbarma	Jt. Director, Fisheries, GoT
12	Shri Prabir Kr. Paul	Asstt. Director, ARDD
13	Shri Prasenjit Das	DO, DIF, GoT
III	RBI/NABARD/SIDBI/NHB/ INSURANCE COMPANIES/ BSNL/ OTHERS	Designation/Office/Institution
14	Shri Sunil Kumar	General Manager, NABARD-Agartala
15	Shri S.N.Chattopadhyay	AGM,RBI
16	Shri N.C. Debnath	Manager, SIDBI
17	Shri Pradip Majumdar	Postmaster, Agartala Head Office
18	Shri Rana Debbarman	Asstt. Manager- HUDCO Ltd.
19	Shri K.C. Roy	State Director, KVIC, Agartala
20	Shri Chitta Ranjan Dasgupta	A.O., TKVIB
21	Shri Sankar Podder	Marketing Officer, NICL
IV	BANKS	Designation/Office/Institution
22	Shri Manas Dhar	General Manager, UBI & Convener, SLBC-Tripura
23	Shri M. Dohare	DGM & CRM, UBI, Tripura
24	Shri Upendra Sabar	Chairman, TGB
25	Shri Swapan Kr. Saha	MD, TSCB Ltd.
26	Shri S.R. Das	AGM, UBI-H.O.
27	Shri Deepak Choudhury	Regional Manager(Urban)- SBI, Tripura
28	Shri Rabindra Kr. Senapati	Regional Manager(Rural)- SBI, Tripura

29	Shri Sankar Kumar Das	Zonal Manager, UCO Bank
30	Shri N. Shyam Sunder	Dy. ZM, Central Bank of India, Z.O. Guwahati
31	Shri Amit Saha	CM-Bank of India
32	Shri A. Kumar	Sr. Manager-Oriental Bank of Commerce
33	Shri Dipankar Ambuly	GM, TGB
34	Shri Rupam Dey	Asstt. Manager-Federal Bank
35	Shri Hemanta Bora	Chief Manager, Allahabad Bank
36	Shri Guruprasanna M. Prabhu	Chief Manager, Vijaya Bank
37	Shri L. Prasad	Chief Manager-Union Bank of India
38	Mohd. Ali	Chief Manager, Central Bank of India
39	Shri L.S.S. Nath Shahdev	Chief Manager, Indian Overseas Bank
40	S.K. Rafizuddin	Sr. Manager, Indian Bank
41	Shri A. Debbarma	Asstt. Development Officer-ACUB Ltd.
42	Shri Subrata Chakraborty	Manager, RBO,SBI
43	Shri Amit Bhattacharya	GM-TSCB Ltd.
44	Smt. Pradipta Aine	Sr. Branch Manager, Bharatiya Mahila Bank
45	Shri Sumit Mazumder	Manager-IDBI Bank
46	Shri Alok Chaudhury	Chief Manager, SLBC UBI
47	Smt. Samhita Roy	Regional Manager, ICICI Bank
48	Shri M. Debajit Singh	RM, GBG & TASC, ICICI Bank
49	Shri Mithun Dey	Officer, TCARDB
50	Shri Santiranjana Bhattacharjee	Chief Manager(C&R), TGB
51	Shri Manab Gupta	Dy. Manager, Kotak Mahindra Bank
52	Shri Sanjib Singh	BM, HDFC Bank
53	Shri Vijay Kumar	Br. Manager-Dena Bank
54	Shri Sudip CHakraborty	Cluster Head, Bandhan Bank
55	Shri Mritunjoy Roy	BM-Bandhan Bank
56	Shri Shradhanand Soren	Director, RUDSETI Agartala
57	Shri Sanjib Dey	Sr. Manager-Canara Bank
58	Smt. Brinda Thapa	Asstt. Manager-Corporation Bank
59	Shri Sukanta Bhowmik	TL-Axis Bank Ltd.
60	Shri Gopendra Rakshit	LDM, Gomati & South-UBI
61	Shri M.K. Devvarman	LDM, Dhalai & Khowai, UBI
62	Shri Subrata Mandal	LDM, West & Sepahijala, UBI
63	Shri Tamal Debbarman	Officer-SLBC & FI, Tripura

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ABSENTEE BANKS

1	Andhra Bank	6	Syndicate Bank
2	Bank of Baroda	7	IDFC Bank
3	Bank of Maharashtra	8	IndusInd Bank
4	Punjab & Sindh Bank	9	South Indian Bank
5	Punjab National Bank	10	Yes Bank

त्रिपुरा हेतु राज्य स्तरीय बैंकर्स समिति की बैठक

STATE LEVEL BANKERS' COMMITTEE MEETING
FOR TRIPURA

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March'2017

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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