

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



123<sup>rd</sup>

September'2017

१२३वीं

सितम्बर ' २०१७

Quarterly Review  
तिमाही समीक्षा

Date: 27.11.2017 ★ Time: 11:30 a.m.

Place: Agartala

कार्यसूची टिप्पण ★ AGENDA NOTES

युनाइटेड बैंक ऑफ इंडिया  
(भारत सरकार का उपक्रम)  
आपका बैंक



United Bank of India  
(A Govt. of India Undertaking)  
The Bank that begins with U

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/ 123 /2017-18

Ref: LBD/SLBC/T/ 123 /2017-18

दिनांक: २०.११.२०१७

Date: 20.11.2017

एस एल बी सी के सभी सदस्य

All members of SLBC

प्रिय महोदय,

Dear Sir

विषय: त्रिपुरा राज्य स्तरीय बैंकर्स समिति की १२३ वी  
बैठक का कार्यसूची टिप्पण ।

Sub: Agenda Notes for the 123<sup>rd</sup> Meeting of SLBC  
Tripura

उपर्युक्त सन्दर्भ मे हम आपको सूचित करते है की  
त्रिपुरा राज्य स्तरीय बैंकर्स समिति की १२३ वी बैठक  
दिनांक २७.११.२०१७ को पूर्वाह्न ११:३० बजे 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 123<sup>rd</sup> meeting of  
State Level Bankers' Committee for Tripura  
scheduled to be held at Agartala on 27.11.2017 at  
11:30 AM.

अनुरोध है की आप उक्त बैठक मे अवश्य भाग ले ।

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

भवदीय

Yours Faithfully,

अ. ब. शर्मा

उप महा प्रबंधक एवं  
मुख्य क्षेत्रीय प्रबंधक  
त्रिपुरा क्षेत्र



Dy. General Manager &  
Chief Regional Manager  
Tripura Region



# CONTENTS

Sl. no.	Agenda	Contents	Page
1		General information/Population Details/ Agricultural Scenario of Tripura/Network of Bank Branches & Vital Banking Statistics.	1-7
2	01	Confirmation of the proceedings of the 122 <sup>nd</sup> meeting of SLBC for Tripura held on 31.08.2017	8
3	02	Pradhan Mantri Mudra Yojana	9-10
		Mudra Promotion Campaign	11-12
4	03	Opening of Bank Branches in unbanked villages having population above 5000 in the State of Tripura	13
5	04	Financial Inclusion Plan (FIP)	14-23
		Pradhan Mantri Jan Dhan Yojana(PMJDY)	14-15
		Aadhaar Authentication of All Current & Savings Accounts (CASA)	16-17
		Social Security Schemes(PMSBY-PMJJBY-APY)	18-19
		Performance of Rural Self-Employment Training Institutes(RSETI), Financial Literacy Centers (FLC) & Financial Literacy Camps by Rural Branches	20-23
6	05	Credit-Deposit Ratio(CD Ratio) as on 30.09.2017	24-30
7	06	Annual Credit Plan	31-52
		>Achievement of Sector-wise ACP-2017-18 as on 30.09.2017	34
		>Flow of Credit to Agriculture & Allied Activities	36
		>Bank-wise Target & Achievement of Lending to Agriculture	39
		>Achievement of Lending to New Farmers/ Farm Credit	42-43
		>Lending to Small & Marginal Farmers	45
		<b>Flow of Credit to MSME</b>	46-48
		<b>Flow of Credit to Other Priority Sectors</b>	49-51
8	07	Issuance of Kisan Credit Cards(KCC)—2017-18	53-55
		Performance of Banks in Crop & Term Loan	54
		Implementation of Issuing KCCs	55
9	08	Self Help Groups(SHG)	56-59
		Performance under SHG	56
		Change of Anchor NGO for W-SHGs	57
		Performance under NRLM/NERLP/WSHG	58
		Deendayal Antyodaya Yojana- National Urban Livelihood Mission (DAY-NULM)	59
10	09	Recovery performance of Banks	60-67
		Bank-wise and Sector-wise Recovery Performance	61
		Bank-Wise & Government Programme-Wise Recovery Performance	62-65
		Joint Recovery/PDR Cases	66-67

<b>11</b>	<b>10</b>	<b>Position of NPA Of Banks In The State Of Tripura</b>	<b>68-71</b>
		Position of Technically Written-Off Accounts	70
		Status of Govt. Sponsored Schemes & NPA generated thereof	71
<b>12</b>	<b>11</b>	<b>Performance of Banks in key areas in Tripura</b>	<b>72-78</b>
		Branch Network & Population-Group Wise Deposit-Advance	73-74
		Performance in Lending to Priority Sector & Key Categories	75-76
		Quarterly Statement of September 2017 on Priority Sector Advance for FY 2017-18	77
		Regional imbalances in deployment of credit to various sectors of the economy	78
<b>13</b>	<b>12</b>	<b>Bank wise- Scheme wise performance under different Govt. Sponsored</b>	<b>79-83</b>
		Performance of Banks in PMEGP & SWAVALAMBAN	80-81
		Performance in Lending under Mini Dairy	82
		Performance in Lending under KCC(Fishery)	83
<b>14</b>	<b>13</b>	<b>Educational Loans/Housing Loans &amp; Specialized Schemes</b>	<b>84-89</b>
<b>15</b>	<b>14</b>	<b>SME financing &amp; bottlenecks thereof</b>	<b>90</b>
		<b>Stand-Up India</b>	<b>91</b>
<b>16</b>	<b>15</b>	<b>Timely submission of data by banks</b>	<b>92</b>
<b>17</b>		<b>Annexure related to Financial Inclusion</b>	<b>93-102</b>
<b>18</b>		<b>Branch &amp; ATM Network in the State</b>	<b>103-104</b>
<b>19</b>		<b>Proceedings of 122<sup>nd</sup> SLBC of Tripura held on 31.08.2017</b>	<b>105-117</b>
<b>20</b>		<b>Minutes of the Meeting of SLBC Sub-Committee on Branch Expansion for the State of Tripura held on 01.11.2017</b>	<b>118-121</b>

Districts	<u>Tripura State</u>
	<b>General Information</b>
<p style="text-align: center;"><b>Names of the districts</b></p> <ol style="list-style-type: none"> <li>1. North Tripura</li> <li>2. Unakoti</li> <li>3. Gomati</li> <li>4. South Tripura</li> <li>5. West Tripura</li> <li>6. Sepahijala</li> <li>7. Khowai</li> <li>8. Dhalai</li> </ol> <p>No. of Sub Divisions      - <b>23</b>  No. of Blocks                    - <b>58</b>  No. of Autonomous Council - <b>1</b></p> <p>Total no of branches      <b>508</b></p> <p>Average population covered per branch:                    <b>7225</b>  <i>(Including RRB &amp; Co-operative Banks)</i></p> <p><b>Lead Bank of 8 Districts</b>  <b>UNITED BANK OF INDIA</b></p>	<ul style="list-style-type: none"> <li>➤ Capital: Agartala</li> <li>➤ Area: 10491.69 sq. km.</li> <li>➤ Population: 36.74 lac. (Male: 18.74 lac  ○ Female: 18.00 lac)</li> <li>➤ Literacy ratio: 94.65% (Male: 96.65%  ○ Female: 92.35%)</li> </ul> <p>Land utilization-</p> <ul style="list-style-type: none"> <li>➤ Net Cropped Area: 2,55,070 ha</li> </ul> <p>Irrigation Potentials:-</p> <ul style="list-style-type: none"> <li>➤ Source: Good average rainfall-2200mm During south west monsoon.</li> <li>➤ No perennial river.</li> <li>➤ Multi cropped area: 219428 ha</li> <li>➤ Fishery water area: 23571 ha</li> <li>➤ Cropping intensity: 186%</li> <li>➤ Main crops: Rice, Potato, Pineapple and Vegetable.</li> <li>➤ Plantation: Rubber, Mandarin oranges</li> </ul> <p style="text-align: center;"><b>Convener of SLBC</b></p> <p style="text-align: center;"><b>United Bank of India</b></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 <sup>2</sup>	305	350
Area(Km <sup>2</sup> )	10,491.69	10,491.69
Total Child Population (0-6 Age)	436,446	458,014
Male Population (0-6 Age)	222,002	234,008
Female Population (0-6 Age)	214,444	224,006
Literacy	73.19%	94.65%(As on Sept' 2013)
Male Literacy	81.02%	96.65%(As on Sept' 2013)
Female Literacy	64.91%	92.35%(As on Sept' 2013)

# 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
	<b>Total Foodgrains</b>		<b>7,23,148 MT</b>
	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
<b>Climate</b>		
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
<b>Irrigation</b>		
A	Cultivable area	2,79,050 ha.
B	Irrigable area	1,17,000 ha.
C	Potential created	1,19,000 ha.
D	Potential utilized	87,000 ha.

## Network of Bank Branches in Tripura As on 30.09.2017

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

(Figures in bracket indicate percentage of total branches.)

SLBC-TRIPURAVITAL BANKING STATISTICS

(Amount Rs. in Crore)

Sl.	Parameter	Sept'2016	March'2017	Sept'2017
1	No. of Branches	500	508	508
2	Total Deposits	19079.92	22341.99	23109.08
3	Total Advances	8404.47	9586.33	10345.32
4	CD Ratio	44	43	45
5	C+I: Deposit Ratio	58	62	64
6	Priority Sector Advances (PSA)	6803.81	7866.40	8052.14
7	% of PSA to ANBC	89	93	96
8	Agriculture Advances	2762.95	3392.87	3511.60
9	% of Agri Advances to ANBC	36	40	42
10	MSE Advances	2822.42	3068.55	3208.60
11	Education Loans	112.77	114.45	115.87
12	Housing Loans	1329.52	1343.06	1299.83
13	DRI Advances	2.25	1.73	2.68
14	% of DRI Advances to ANBC	0.03	0.02	0.03
15	Schedules Caste/ Scheduled Tribe Advances	1958.10	2287.15	2573.75
16	Advances to Women Entrepreneurs	1445.83	1526.79	1989.20
17	% of Advances to Women Entrepreneurs to ANBC	17.20	18.14	24.51
18	Weaker Section Advances	3339.29	4291.58	4027.50
19	% of Weaker Advances to ANBC	44	51	48
20	Minority Community Advances	276.93	535.68	634.19
21	% of Minority Community Advances to Prisec Advances	4.07	6.36	7.82

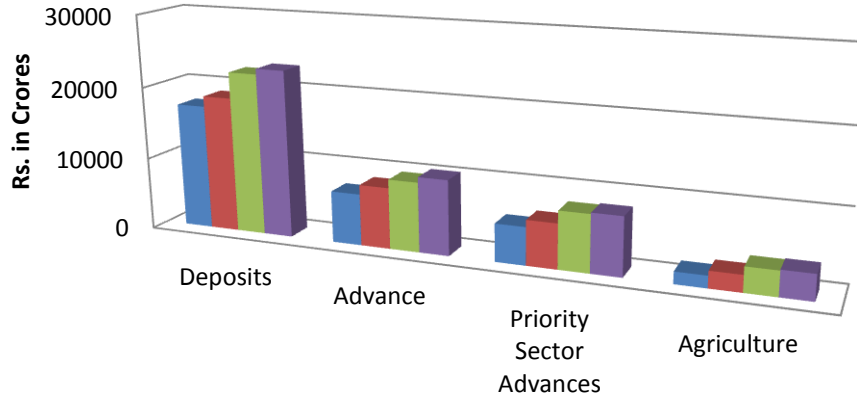
DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN

(Amount Rs in crore)

Sector	2016-17 As on September'2016			2017-18 As on September'2017		
	Plan	Achievement (April'16-Sept'16)	% to Target	Plan	Achievement (April'17-Sept'17)	% to Target
Agriculture	1296.82	773.10	60	2117.11	1057.33	50
MSME	967.06	576.80	60	1090.5	695.49	64
Other Prisec	601.19	392.93	65	671.86	242.19	36
<b>Total Prisec</b>	<b>2865.07</b>	<b>1742.82</b>	<b>61</b>	<b>3879.45</b>	<b>1995.01</b>	<b>51</b>
Non-Prisec	469.16	260.59	56	506.55	277.19	55
<b>Grand Total</b>	<b>3334.24</b>	<b>2003.41</b>	<b>60</b>	<b>4386.00</b>	<b>2272.20</b>	<b>52</b>

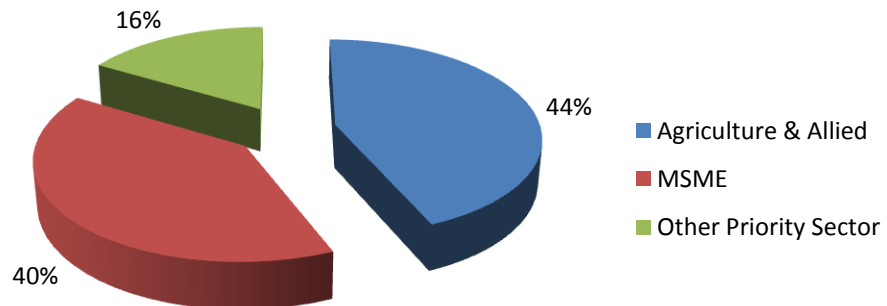
**Banking Key Indicators for the State of TRIPURA**

**Banking Key Indicators**



	Deposits	Advance	Priority Sector Advances	Agriculture
■ 31.03.2015	17274.85	7107.78	5204.18	1658.28
■ 31.03.2016	18724.08	8415.05	6162.78	2304.85
■ 31.03.2017	22341.99	9586.33	7866.40	3392.87
■ 30.09.2017	23109.08	10345.32	8052.14	3511.60

**Priority Sector Advance As on 30.09.2017**



**Agenda item no -1**

**CONFIRMATION OF PROCEEDINGS OF  
THE 122<sup>nd</sup> MEETING OF THE SLBC FOR TRIPURA**

The proceedings and action points of the 122<sup>nd</sup> Meeting of SLBC for Tripura, held on 31.08.2017 was circulated under the cover of Convener Bank's letter no. LBD/SLBC/Tripura/1265/2017-18 dt. 06.09.2017; the same may please be confirmed by the House.

## AGENDA No. 2

### PRADHAN MANTRI MUDRA YOJANA (PMMY)

#### **Action Points emerged in the 122<sup>nd</sup> SLBC Meeting held on 31.08.2017**

All Banks are to exert effort to achieve MUDRA Target for FY 2017-18 as on 31.03.2018 (**Action: All Banks**).

#### **Status of implementation**

All Banks/Lending Institutions have made an achievement of Rs. 520.51 Crores with 144580 numbers of accounts as on 30.09.2017, against the annual target of Rs. 481.00 Crores i.e. 108% of the target.

#### **Action Points emerged in the 122<sup>nd</sup> SLBC Meeting held on 31.08.2017**

NABARD informed that TGB had to sign a MOU with CGTMSE but the NPA level of the concerned Bank should be less than 5% for execution of the same. It was decided that the State Government in consultation with TGB would take up the matter with the appropriate authority.

#### **Status of implementation**

Tripura Gramin Bank is yet to receive permission from the appropriate authority.

Performance of the Banks in the State of Tripura as on 30.09.2017 for FY 2017-18(from 01.04.2017 to 30.09.2017) 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	1379	5.39	2256	48.03	371	30.15	4006	83.57
Private Sector Banks	79877	249.62	389	2.54	15	0.87	80281	253.03
RRBs	9999	36.58	1762	28.68	79	6.22	11840	71.48
Co-Op Banks	127	0.64	99	4.98	72	6.48	298	12.10
<b>Sub- Total</b>	<b>91382</b>	<b>292.23</b>	<b>4506</b>	<b>84.23</b>	<b>537</b>	<b>43.72</b>	<b>96425</b>	<b>420.18</b>
NBFCs	48155	100.33	0	0.00	0	0.00	48155	100.33
<b>Grand Total</b>	<b>139537</b>	<b>392.56</b>	<b>4506</b>	<b>84.23</b>	<b>537</b>	<b>43.72</b>	<b>144580</b>	<b>520.51</b>

Bank wise details of disbursement is Annexed.

Bank Type :		ALL	State :	Tripura		Financial Year	2017-2018			
Bank :		ALL	Scheme :	MUDRA		Data Till Date :	30/09/2017			
[Amount Rs. in Crore]										
Sr No	Bank Type Name	Bank Name	Shishu		Kishore		Tarun		Total	
			(Loans up to Rs.		(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	211	0.95	523	13.10	137	11.05	871	25.1
		<b>Total</b>	<b>211</b>	<b>0.95</b>	<b>523</b>	<b>13.10</b>	<b>137</b>	<b>11.05</b>	<b>871</b>	<b>25.10</b>
2	Public Sector Commercial Banks									
2.1		Allahabad Bank	1	0.01	17	0.4	0	0	18	0.4
2.2		Andhra Bank	2	0.01	1	0.03	1	0.08	4	0.12
2.3		Bank of Baroda	30	0.14	51	1.27	5	0.48	86	1.89
2.4		Bank of India	68	0.28	180	3.58	10	0.84	258	4.69
2.5		Bank of Maharashtra	2	0.01	12	0.37	8	0.67	22	1.05
2.6		Canara Bank	115	0.38	135	2.47	30	2.6	280	5.46
2.7		Central Bank of India	40	0.14	40	1	2	0.15	82	1.3
2.8		Corporation Bank	29	0.11	29	0.46	7	0.55	65	1.12
2.9		Dena Bank	50	0	3	0.05	0	0	53	0.05
2.1		Indian Bank	2	0	0	0	0	0	2	0
2.11		Indian Overseas Bank	5	0.02	22	0.49	3	0.25	30	0.76
2.12		Oriental Bank of Commerce	0	0	6	0.15	0	0	6	0.15
2.13		Punjab National Bank	7	0.02	11	0.34	3	0.21	21	0.57
2.14		Syndicate Bank	48	0.17	60	1.15	6	0.4	114	1.73
2.15		Union Bank of India	27	0.13	100	1.8	6	0.46	133	2.39
2.16		United Bank of India	614	2.59	854	17	110	8.84	1578	28.43
2.17		Punjab & Sind Bank	0	0	1	0.01	0	0	1	0.01
2.18		UCO Bank	119	0.39	177	3.56	31	2.45	327	6.4
2.19		Vijaya Bank	7	0.03	16	0.31	10	0.92	33	1.25
2.2		IDBI Bank Limited	2	0.01	18	0.49	2	0.2	22	0.69
		<b>Total</b>	<b>1168</b>	<b>4.44</b>	<b>1733</b>	<b>34.93</b>	<b>234</b>	<b>19.10</b>	<b>3135</b>	<b>58.47</b>
3	Private Sector Commercial Banks									
3.1		Federal Bank	0	0	1	0.03	0	0	1	0.03
3.2		South Indian Bank	1	0.01	0	0.00	0	0.00	1	0.01
3.3		ICICI Bank	710	1.82	0	0.00	1	0.09	711	1.91
3.4		IndusInd Bank	197	0.82	68	0.91	14	0.78	279	2.51
3.5		HDFC Bank	2418	5.71	0	0.00	0	0.00	2418	5.71
3.6		Bandhan Bank	58028	201.26	0	0.00	0	0.00	58028	201.26
3.7		IDFC Bank Limited	18523	40	320	1.60	0	0.00	18843	41.60
		<b>Total</b>	<b>79877</b>	<b>249.62</b>	<b>389</b>	<b>2.54</b>	<b>15</b>	<b>0.87</b>	<b>80281</b>	<b>253.03</b>
4	Regional Rural Banks									
4.1		Tripura Gramin Bank	9999	36.58	1762	28.68	79	6.22	11840	71.48
		<b>Total</b>	<b>9999</b>	<b>36.58</b>	<b>1762</b>	<b>28.68</b>	<b>79</b>	<b>6.22</b>	<b>11840</b>	<b>71.48</b>
5	NBFC-Micro Finance Institutions									
5.1		Annapurna Microfinance Pvt. Ltd.	638	1.39	0	0	0	0	638	1.39
5.2		Village Financial Services Pvt Ltd	8328	20.14	0	0	0	0	8328	20.14
5.3		ASA International India Microfinance Pvt. Ltd.	34341	67.3	0	0	0	0	34341	67.3
5.4		JANALAKSHMI FINANCIAL SERVICES LIMITED	0	0	0	0	0	0	0	0
5.5		RGVN (NORTH EAST) MICROFINANCE LIMITED	4817	11.44	0	0	0	0	4817	11.44
5.6		Asirvad Microfinance Pvt. Ltd	31	0.06	0	0	0	0	31	0.06
5.7		Arohan Financial Services Pvt. Ltd.	0	0	0	0	0	0	0	0
		<b>Total</b>	<b>48155</b>	<b>100.33</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>48155</b>	<b>100.33</b>
6	Cooperative Banks									
6.1		Tripura State Cooperative Bank	127	0.64	99	4.98	72	6.48	298	12.10
		<b>Total</b>	<b>127</b>	<b>0.64</b>	<b>99</b>	<b>4.98</b>	<b>72</b>	<b>6.48</b>	<b>298</b>	<b>12.10</b>
		<b>Grand Total</b>	<b>139537</b>	<b>392.56</b>	<b>4506</b>	<b>84.23</b>	<b>537</b>	<b>43.72</b>	<b>144580</b>	<b>520.51</b>

## ❖ MUDRA PROMOTION CAMPAIGN

At the initiative of the Central Government, for promotion of the MUDRA Scheme and creating awareness among people and to give fillip to the “Digital India” project to move towards paperless transaction environment, the Convener Banks of State Level Bankers’ Committee organized Financial Inclusion Camps at 52 (fifty two) locations across the country during the Campaign Period beginning 2<sup>nd</sup> October 2017 to 27<sup>th</sup> October 2017. The inaugural camp was organized on 2<sup>nd</sup> October, 2017 at Varanasi, Uttar Pradesh and the Tripura edition for this campaign started with Agartala on 14<sup>th</sup> October, 2017, then at Dharmanagar on 25<sup>th</sup> October, 2017 and finally at Udaipur on 27<sup>th</sup> October, 2017.

The inaugural programme for this campaign in Tripura was held at Town Hall, Agartala in august presence of Sri. Santosh Kumar Gangwar, Hon’ble Minister of State for Labour and Employment (Independent Charge), Government of India, Sri Bhanulal Saha, Hon’ble Minister of Finance, Food and Civil Supply, Consumer Affairs, Information and Cultural Affairs, Government of Tripura, Sri Shankar Prasad Datta, Hon’ble Member of Parliament (Lok Sabha). Besides, Sri M. Nagaraju (IAS), Principal Secretary-Finance, IT, Industry & Commerce, Govt of Tripura, Dr Milind Ramteke (IAS), DM and Collector-West Tripura District, Sri Jitender Singh, Deputy Director, Financial Inclusion, Department of Finance, Ministry of Finance, Govt of India and Sri Vinay Gandotra, General Manager-Financial Inclusion & Operations of United Bank of India, Convener-SLBC Tripura also graced the inaugural function. All Banks in the State, Departments of Govt. of Tripura, Reserve Bank of India, NABARD, SIDBI, NPCI, UIDAI, LICI & other General Insurance Companies participated wholeheartedly to make this event a grand success.

In order to promote digital transactions, a demonstration was given on BHIM-UPI (Bharat Interface for Money – Unified Payment Interface) in each of the programme and a live transaction was executed to establish the efficiency, convenience and speed of cashless transactions on the virtual platform. Stalls were put up by the participating organizations and pamphlets, leaflets on tidbits of MUDRA loan, Digital Transactions, Social Security Schemes were also distributed among the mass from the stalls.

The borrowers who have already availed MUDRA loans from various banks shared their experience as to how they have been able to start their ventures from the scratch or expand their business with the aid of MUDRA/Stand-Up India loans from the banks. Sanction letters were also distributed to the fresh loan seekers through the hands of the dignitaries present on the dais.

Consolidated reports of three programmes at Agartala, Dharmanagar and Udaipur are annexed.



## MUDRA PROMOTION CAMPAIGN

### Tripura State

Venue	Number of accounts seeded with Aadhaar number	Number of accounts seeded with Mobile number	Number of downloads of BHIM app	Number of RuPay cards distributed and also activated	Number of merchants onboarded for BHIM app, BHIM Aadhaar Pay or			Number of enrolment for PMJJBY	Number of enrolment for PMSBY	Mudra loan Number of loans provided	Stand up India Loan Number of loans provided	Amount disbursed	
					BHIM app	BHIM Aadhaar Pay	Bharat QR code					in Rs. Lakh	in Rs. Lakh
Agartala	264	263	36	75	3	3	1	92	158	145	229.41	6	45
Dharmanagar	54	45	3	25	0	0	0	17	26	17	17.92	0	0
Udaipur	51	54	5	15	0	0	0	13	29	15	14.25	0	0
<b>Grand Total</b>	<b>369</b>	<b>362</b>	<b>44</b>	<b>115</b>	<b>3</b>	<b>3</b>	<b>1</b>	<b>122</b>	<b>213</b>	<b>177</b>	<b>261.58</b>	<b>6</b>	<b>45</b>



Mudra Promotion Campaign at Town Hall, Agartala on 14.10.2017

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

**Action Points emerged in the 122<sup>nd</sup> SLBC Meeting held on 31.08.2017**

Reallocation of unbanked villages having population above 5000 to the other member banks which do not have any issue regarding branch opening through Sub-committee under SLBC (**Action: SLBC & Banks**).

**Status of implementation**

Meeting of the SLBC Sub-Committee on Branch Expansion was held on 01.11.2017 at local RBI Office to reallocate 19 unbanked villages having population above 5000.

In the meeting, it was suggested for re-assessment of actual position of unbanked villages considering opening of bank branches by TSCB, TGB, Bandhan Bank, etc. with the help of a small committee.

After threadbare discussion, it was decided to re-assess the actual position of banking services in those unbanked villages (19) with the help of LDMs & representatives of District Magistrates of the concerned districts and to submit a report depicting actual position before the Sub-Committee by 15<sup>th</sup> November 2017 so that reallocation of the unbanked villages could be placed before SLBC meeting scheduled to be held in the last week of November 2017.

LDMs are already under process to reassess the actual position of banking services on those unbanked villages.

Minutes of the meeting is annexed.

**FINANCIAL INCLUSION**

**Pradhan Mantri Jan DhanYojana (PMJDY).**

Performance of PMJDY as on 17.11.2017 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.
601132	243379	844511	663.50*	740073	95824	724269
In Percentage						
71.18	28.82			87.63	11.35	85.76

\* Average deposit per account Rs 7857/-

30.60 crore PMJDY accounts have been opened till 17.11.2017 across the country with deposit of Rs 67687.72 crore with an average deposit of Rs. 2212/- per account as against average deposit of Rs 7857/- per account in the State of Tripura.

Aadhaar seeding percentage is 87.63 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 85.76% PMJDY customers against national issuance of 75.08%. Activation of Rupay cards is an area of concern for banks in Tripura. Bank Mitras should use Rupay Card compliant hand-held devices at the earliest, so that all the beneficiaries get the benefit of Rs. 1 lac inbuilt accident insurance. This area needs attention by all banks.

Number of Zero balance accounts reached to 11.35% of total PMJDY accounts opened in the State. Bankers are requested to convert all zero balance accounts into operative accounts.

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

**Bank Wise Details of PMJDY accounts for the State of Tripura as on 17.11.2017**

Sl.	Bank Name	Sum of Rural A/C	Sum of Urban A/C	Sum of Male A/C	Sum of Female A/C	Sum of Total A/C	Sum of Total Deposit	Sum of Zero Balance Account	Sum of RupayCard Issued	Sum of Aadhaar Seeded
1	Allahabad Bank	593	451	596	448	1044	2293984.51	210	1043	1038
2	Andhra Bank	0	243	138	105	243	1351983.78	32	219	213
3	Axis Bank Ltd	0	360	267	93	360	947055.26	131	318	183
4	Bank of Baroda	2593	4209	4016	2786	6802	18005114.34	507	5973	6064
5	Bank of India	2808	9382	6454	5736	12190	25114918.96	1487	11841	10930
6	Bank of Maharashtra	0	628	332	296	628	1498765.00	191	558	583
7	Canara Bank	9310	2249	6063	5496	11559	33978178.11	919	7880	9867
8	Central Bank of India	5360	350	2734	2976	5710	11520670.74	287	4017	5212
9	Corporation Bank	3212	8482	6550	5144	11694	73434362.62	795	11421	7277
10	Dena Bank	0	181	115	66	181	144861.13	66	180	132
11	Federal Bank Ltd	0	156	96	60	156	1540945.30	33	151	111
12	HDFC Bank Ltd	0	4517	68	4449	4517	689150.10	521	4517	1228
13	ICICI Bank Ltd	14	234	197	51	248	921259.33	74	248	58
14	IDBI Bank Ltd.	3500	1072	2159	2413	4572	6651913.05	666	3903	3972
15	Indian Bank	1030	566	632	964	1596	2187717.00	170	1521	1319
16	Indian Overseas Bank	1276	1760	1686	1350	3036	5061474.87	743	2996	2627
17	IndusInd Bank Ltd	0	1389	1197	192	1389	1020412.30	211	1333	1343
18	Kotak Mahindra Bank Ltd	0	46	39	7	46	46380.50	15	46	31
19	Oriental Bank of Commerce	402	572	589	385	974	7365008.60	11	928	804
20	Punjab & Sind Bank	203	181	227	157	384	5454932.76	1	348	360
21	Punjab National Bank	1092	144	656	580	1236	2243714.00	429	1236	549
22	South Indian Bank Ltd	0	130	78	52	130	237312.00	41	0	95
23	State Bank of India	48252	90239	66932	71559	138491	260632547.24	36432	107868	91279
24	Syndicate Bank	5805	299	3376	2728	6104	17357282.83	640	6044	4965
25	TGB	365196	16480	148717	232959	381676	1402690975.60	24653	363226	358208
26	TSCBL	9222	1845	4002	7065	11067	3478019.60	716	7545	9137
27	UCO Bank	21958	21261	20291	22928	43219	128263010.67	9989	15831	38495
28	Union Bank of India	3048	1709	2374	2383	4757	11763932.88	1042	4090	3959
29	United Bank of India	116258	73162	99623	89797	189420	4605871299.23	14803	157906	180009
30	Vijaya Bank	0	1082	827	255	1082	3254296.00	9	1082	25
	<b>Grand Total</b>	<b>601132</b>	<b>243379</b>	<b>381031</b>	<b>463480</b>	<b>844511</b>	<b>6635021478.31</b>	<b>95824</b>	<b>724269</b>	<b>740073</b>

## **Aadhaar Authentication of All Current & Savings Accounts (CASA)**

Govt. of India has instructed all Banks to complete Aadhaar Authentication of all Current and Savings Bank Accounts within 31<sup>st</sup> December 2017. Accounts not having Aadhaar Authentication will be made inoperative w.e.f. 1<sup>st</sup> January 2018.

The various aspects of this task are listed as follows:-

### ➤ **Amended PML Rules**

#### **Requirement of Aadhaar submission**

- *New accounts:* Customer to submit Aadhaar number
- *Existing accounts:* Customer to submit Aadhaar number by 31.12.2017, failing which accounts to be inoperative till submission of Aadhaar

#### **Authentication**

- Banks to authenticate Aadhaar data with UIDAI

### ➤ **Modes of Authentication**

**Banks may adopt any of the following methods, and decide the extent of demographic information match in case of demographic authentication:**

- Biometric authentication
- OTP-based authentication
- Demographic authentication

### ➤ **Aadhaar enrolment and update**

- Scheduled Commercial Banks to set up enrolment centres in 10% branches.
- All bank branches to have eKYC facility

### ➤ **Need for time-bound action**

- Need to reach out to all customers to secure authentication ahead of December deadline to avoid:
  - ✓ Large numbers of customers with unauthenticated accounts
  - ✓ Disruption in banking operation due to inoperative accounts
- Chief Secretaries requested to organise congregations at Aadhaar enrolment & update centres

- MGNREGA seeding & enrolment camps by State authorities on till 10.9.2017
- Coordinated public awareness campaign
- Banks to set up OTP-based authentication website/mobile facility

United Bank of India, Convener-SLBC Tripura organised one workshop on Aadhaar Authentication of all current and savings accounts with the help of UIDAI on 31.08.2017 i.e. after SLBC Meeting for all LDMs and member banks of SLBC Tripura.

All the banks have started Aadhaar seeding and authentication for completion of the task by 31.12.2017. E-KYC facility is available with all bank branches. United Bank of India has already identified 12 branches in the State of Tripura for Aadhaar enrollment for the customers who have not yet Aadhaar enrolled. Similarly, TGB has also identified 15 branches for Aadhaar enrollment. Training & certification of the Officers have already completed. Other member banks are requested to inform their status.

#### **Action Points emerged in the 122<sup>nd</sup> SLBC Meeting held on 31.08.2017**

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. **(Action : All Banks).**

#### **Status of implementation**

All the banks have started Aadhaar seeding and authentication for completion of the task by 31.12.2017. E-KYC facility is available with all bank branches. United Bank of India has already identified 12 branches in the State of Tripura for Aadhaar enrollment for the customers who have not yet Aadhaar enrolled. Similarly, TGB has also identified 15 branches for Aadhaar enrollment. Training & certification of the Officers have already completed. Other member banks are requested to inform their status.

## Social Security Schemes:

Performance of 3 Social Security Schemes viz. Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana (APY) as on 30.09.2017 is furnished below:

Bank Type	PMSBY	PMJJBY	APY	Total
PSB	150560	56184	8024	214768
RRB	162336	56414	4648	223398
Private	1878	752	635	3265
Co-op	7795	1999	25	9819
<b>Total</b>	<b>322569</b>	<b>115349</b>	<b>13332</b>	<b>451250</b>

### **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.**

Member Banks are to timely submit the complete claim applications to insurance Companies and also to take up the help of SLBC Desk to reduce rejection of claims. (Action : All Banks).

### **Status of Implementation**

Member Banks are requested to submit complete set of Claim Applications to respective Insurance Companies so as to ensure early settlement of claims. In case of any difficulty/issues, any Bank/Claimant may contact SLBC desk Tripura.

Performance of PMSBY, PMJJBY & APY as on 30.09.2017 is also furnished below:

<b>AS ON 30.09.2017</b>				
<b>Sl.</b>	<b>Name of Bank</b>	<b>State Total</b>		
		<b>SBY</b>	<b>JBY</b>	<b>APY</b>
1	Allahabad Bank	555	223	20
2	Andhra Bank	397	259	141
3	Bank of Baroda	4871	1308	393
4	Bank of Maharashtra	210	95	20
5	Bank of India	13450	4281	841
6	Canara Bank	7995	4487	940
7	Central Bank of India	2233	1049	93
8	Corporation Bank	400	220	70
9	Dena Bank	522	51	8
10	Indian Bank	480	294	62
11	IDBI BANK	1500	800	160
12	Indian Overseas Bank	415	385	32
13	Punjab National Bank	1715	311	30
14	Punjab & Sind Bank	705	97	47
15	State Bank of India	35972	8139	712
16	Syndicate Bank	715	265	132
17	Oriental Bank of Commerce	1860	317	23
18	United Bank of India	66421	26336	1647
19	Union Bank of India	1015	585	196
20	UCO Bank	8082	6391	2360
21	Vijaya Bank	1047	291	97
<b>PUBLIC SECTOR BANKS</b>		<b>150560</b>	<b>56184</b>	<b>8024</b>
22	AXIS BANK	287	119	338
23	HDFC	859	371	209
24	ICICI Bank	215	84	74
25	IDFC Bank	167	14	0
26	Indusind Bank	126	12	0
27	South Indian Bank	85	67	10
28	Yes Bank	5	4	2
29	Federal Bank	78	41	0
30	Kotak Mahindra Bank Ltd	56	40	2
<b>PRIVATE SECTOR BANKS</b>		<b>1878</b>	<b>752</b>	<b>635</b>
31	Tripura Gramin Bank	162336	56414	4648
<b>RRB</b>		<b>162336</b>	<b>56414</b>	<b>4648</b>
32	ACUB	0	0	0
33	TSCBL	7795	1999	25
<b>Co-Op Banks</b>		<b>7795</b>	<b>1999</b>	<b>25</b>
<b>Total</b>		<b>322569</b>	<b>115349</b>	<b>13332</b>
<b>Grand Total</b>		<b>451250</b>		



### **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 1<sup>st</sup> 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 122<sup>nd</sup> SLBC meeting held on 31.08.2017:**

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 113 literacy camps during July-September 2017 with participation of 5470 persons.

Besides, 253 rural branches conducted 695 camps during the same period with participation of 9689 persons thus averaging 2.75 Camps per branch during the quarter.

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

### **RSETI :**

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 1090 participants during FY 2017-18. Out of the total participants, 178 people got employed with their own fund, 337 have got self-employed through bank loan and 34 people have been wage employed thus registering employment percentage of 50.37%.

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

STATE-TRIPURA															
Performance of RSETIs in Tripura (upto 30.09.2017)										Agenda Item No. 3					
										Annexure No.					
RSETI - UBI -Udaipur,Gomati															
F.Y	No. of Progra mme	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainees		
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Emplo yed	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
2017-18	13	260	179	439	39	268	45	6	78	161	26	265	230	209	439
<b>Total</b>	<b>201</b>	<b>3022</b>	<b>2341</b>	<b>5363</b>	<b>1071</b>	<b>1190</b>	<b>1452</b>	<b>310</b>	<b>625</b>	<b>2908</b>	<b>206</b>	<b>3739</b>	<b>2692</b>	<b>2671</b>	<b>5363</b>
RSETI - UBI - Ambassa ,Dhalai															
F.Y	No. of Progra mme	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainees		
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Emplo yed	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
2017-18	7	92	54	146	23	97	20	2	58	46	8	112	49	97	146
<b>Total</b>	<b>136</b>	<b>1812</b>	<b>1526</b>	<b>3338</b>	<b>652</b>	<b>1583</b>	<b>629</b>	<b>56</b>	<b>424</b>	<b>1519</b>	<b>220</b>	<b>2163</b>	<b>1477</b>	<b>1861</b>	<b>3338</b>
RSETI - TGB -SEPAHIJALA, Sepahijala															
F.Y	No. of Progra mme	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainees		
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Emplo yed	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
2017-18	7	25	168	193	15	81	26	63	40	2	0	42	51	142	193
<b>Total</b>	<b>114</b>	<b>895</b>	<b>2457</b>	<b>3352</b>	<b>580</b>	<b>1093</b>	<b>774</b>	<b>384</b>	<b>816</b>	<b>1476</b>	<b>0</b>	<b>2292</b>	<b>989</b>	<b>2363</b>	<b>3352</b>
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 Emplo yed	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
2017-18	10	66	131	197	62	28	102	5	2	97	0	99	135	62	197
<b>Total</b>	<b>144</b>	<b>1541</b>	<b>2482</b>	<b>4023</b>	<b>921</b>	<b>1615</b>	<b>794</b>	<b>138</b>	<b>1285</b>	<b>1155</b>	<b>0</b>	<b>2440</b>	<b>2013</b>	<b>2010</b>	<b>4023</b>
RSETI - SBI -Kumarghat, Unakoti.															
F.Y	No. of Progra mme	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainees		
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Emplo yed	Total	APL	BPL	TOTAL
2013-14	18	227	125	352	76	70	89	88	35	116	78	229	44	308	352
2014-15	29	269	448	717	148	244	148	95	191	123	112	426	23	694	717
2015-16	29	435	342	777	131	389	140	40	254	156	38	448	150	627	777
2016-17	24	314	275	589	137	188	135	12	87	230	72	389	148	441	589
2017-18	9	174	59	115	32	62	49	9	0	31	0	31	21	153	174
<b>Total</b>	<b>109</b>	<b>1419</b>	<b>1249</b>	<b>2550</b>	<b>524</b>	<b>953</b>	<b>561</b>	<b>244</b>	<b>567</b>	<b>656</b>	<b>300</b>	<b>1523</b>	<b>386</b>	<b>2223</b>	<b>2609</b>

## QUARTERLY REPORT

### FINANCIAL LITERACY CENTRES-- REPORT FOR THE QUARTER ENDED SEPTEMBER 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	18	770	531	239
2	Tripura	Dhalai	Rural	R-Seti, Ambassa	25.01.11	UBI	7	389	307	71
3	Tripura	Sepahijala	Urban	R-Seti, Sepahijala	12.02.13	TGB	7	259	245	14
4	Tripura	West Tripura	Urban	Rudset Institute	14.09.11	Syndicate Bank & Canara Bank	14	361	352	0
5	Tripura	Unakoti	Rural	R-Seti, Kumarghat	07.07.13	SBI	8	277	250	15
6	Tripura	Gomati	Semi-Urban	LDM(South)	19.10.12	UBI	5	282	209	67
7	Tripura	Dhalai	Semi-Urban	LDM(Dhalai)	19.10.12	UBI	8	444	352	92
8	Tripura	Unakoti	Semi-Urban	LDM(North )	19.10.12	UBI	4	217	184	29
9	Tripura	West Tripura	Urban	LDM(West)	19.10.12	UBI	6	364	318	31
10	Tripura	Khowai	Semi-Urban	TGB Khowai Branch	17.09.15	TGB	3	101	69	22
11	Tripura	South	Semi-Urban	TGB Santirbazar Branch	30.12.15	TGB	8	837	664	90
12	Tripura	Gomati	Semi-Urban	TGB Udaipur Branch	22.09.15	TGB	13	702	621	51
13	Tripura	Sepahijala	Rural	TGB Bishramganj Branch	30.12.15	TGB	9	360	329	12
14	Tripura	North	Semi-Urban	TGB Dharmanagar Branch	05.03.16	TGB	3	107	86	15
<b>Total</b>							<b>113</b>	<b>5470</b>	<b>4517</b>	<b>748</b>

## QUARTERLY REPORT

### RURAL BRANCHES-- REPORT OF CONDUCT OF FINANCIAL LITERACY CAMP FOR THE QUARTER ENDED SEPTEMBER 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	48	141	2256	1657	369
2	Tripura	Sepahijala	35	34	89	1431	1082	203
3	Tripura	Khowai	25	23	63	969	753	141
4	Tripura	Gomati	35	34	92	1340	1139	134
5	Tripura	South	36	34	91	1179	981	137
6	Tripura	Dhalai	34	32	86	1105	980	86
7	Tripura	North	29	28	77	806	679	104
8	Tripura	Unakoti	21	20	56	603	526	59
<b>TOTAL</b>			<b>269</b>	<b>253</b>	<b>695</b>	<b>9689</b>	<b>7797</b>	<b>1233</b>

Branch wise details have been annexed.

**CD Ratio of Banks in Tripura**

**1. Action Points emerged in the 122<sup>nd</sup> SLBC Meeting held on 31.08.2017**

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**

CD ratio of the Banks in the State increased to 45% as on 30.09.2017 from 44% as on 30.06.2017.  
It was 43% as on 31.03.2017.

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.

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 122<sup>nd</sup> SLBC Meeting held on 31.08.2017.**

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 September 2017 the CD ratio of the State stood at 45% compared to 44% as on June 2017 ( 43% as on March 2017). The district wise details are as under:

District	CD RATIO March'2017	CD RATIO Sept'2017	CD RATIO Since March'2017
North Tripura	45	46	+1
Unakoti	55	56	+1
South Tripura	46	47	+1
Gomati	85	87	+2
West Tripura	32	34	+2
Sepahijala	62	67	+5
Khowai	64	63	-1
Dhalai	62	61	-1
<b>Total State</b>	<b>43</b>	<b>45</b>	<b>+2</b>

CD ratio of 6 out of 8 districts in the State as on September'2017 has improved over the CD ratio of March 2017.

CD Ratio of 87% is the highest in Gomati District, as against 34%, 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.

**BANKWISE CREDIT DEPOSIT RATIO OF THE STATE AS ON 30th September' 2017**

(Amt. In lac)

SL No.	Bank's Name	No of Brs	Total Deposit	Total Advance	CD Ratio
1	Allahabad Bank	3	11812.29	3266.14	28
2	Bandhan Bank	23	31209.71	99949.25	320
3	Bank Of Borada	4	32617.59	8949.85	27
4	Bank Of India	13	19774.77	13790.36	70
5	Canara bank	13	38238.80	13511.92	35
6	Central Bank Of India	7	15362.28	6227.32	41
7	Dena Bank	1	383.76	67.00	17
8	Indian Bank	3	12656.61	2012.39	16
9	Indian Overseas Bank	5	11814.06	2637.20	22
10	Punjab & Sind Bank	2	2645.00	518.00	20
11	State Bank Of India	65	669756.36	285920.93	43
12	UCO Bank	29	107607.80	28078.20	26
13	Union Bank	7	48096.78	11529.15	24
14	United Bank Of India	63	341606.00	143072.00	42
15	Vijaya Bank	4	19131.26	3153.28	16
16	AXIS BANK	7	24932.43	4999.52	20
17	Punjab National Bank	3	5587.17	2551.80	46
18	Syndicate Bank	6	5757.17	2873.37	50
19	Oriental Bank Of comerce	2	2901.00	488.00	17
20	ICICI	8	10897.50	3161.05	29
21	Tripura Gramin Bank	144	570424.00	209865.00	37
22	ACUB	3	4054.04	1540.51	38
23	TCARDB	5	0.00	1743.92	0
24	IDBI BANK	9	23372.00	4820.00	21
25	IDFC Bank	1	384.84	4034.25	1048
26	Tripura State Co-op Bank	63	247381.92	141125.18	57
27	INDUSIND BANK	2	11625.70	13718.55	118
28	HDFC Bank	5	19928.46	17742.44	89
29	Corporation Bank	2	3136.12	522.45	17
30	South Indian Bank	1	5407.64	1016.31	19
31	Yes Bank	1	3800.00	37.38	1
32	Andhra Bank	1	1761.81	197.48	11
33	Bank of Maharashtra	1	574.64	542.07	94
34	Kotak Mahindra Bank Ltd	1	2776.57	51.13	2
35	Federal Bank	1	3491.80	818.90	23
<b>Total :</b>		<b>508</b>	<b>2310907.88</b>	<b>1034532.30</b>	<b>45</b>

**DISTRICTWISE CREDIT DEPOSIT RATIO OF THE STATE as on 30th September' 2017**

Sl.	District	No. of Brs	Total Deposit	Total Advance	CD Ratio
1	West	179	1437968.36	491943.86	34
2	Sepahijala	53	141962.75	95656.31	67
3	Khowai	36	105961.17	66261.18	63
4	Dhalai	46	99789.39	61125.28	61
5	Gomati	63	165933.40	143641.58	87
6	South	54	142545.59	67162.32	47
7	Unakoti	30	87747.24	49386.56	56
8	North	47	128999.98	59355.21	46
<b>Total</b>		<b>508</b>	<b>2310907.88</b>	<b>1034532.30</b>	<b>45</b>

**TRIPURA STATE**

**Agenda Item No. 5**

**Credit Deposit Ratio as on 30th September' 2017 for West Tripura District.(Amt.in Lacs)**

<b>Sl.No.</b>	<b>Name of the Bank</b>	<b>Total Deposit</b>	<b>Total Advance</b>	<b>Total C.D. Ratio</b>
<b>(1)</b>	<b>(2)</b>	<b>(3)</b>	<b>(4)</b>	<b>(5)</b>
1	Allahabad Bank	10611.11	2868.86	27
2	Bandhan Bank	14301.31	33843.39	237
3	Bank Of Borada	31898.52	8553.36	27
4	Bank Of India	14039.54	10066.90	72
5	Canara bank	31286.90	10199.37	33
6	Central Bank Of India	13709.38	5557.47	41
7	Dena Bank	383.76	67.00	17
8	Indian Bank	12556.76	1992.88	16
9	Indian Overseas Bank	9592.21	2238.24	23
10	Punjab & Sind Bank	2424.00	422.00	17
11	State Bank Of India	464087.38	155339.57	33
12	UCO Bank	74260.42	18487.63	25
13	Union Bank	43231.62	10256.13	24
14	United Bank Of India	164530.24	73804.94	45
15	Vijaya Bank	19131.26	3153.28	16
16	AXIS BANK	17989.21	4239.61	24
17	Punjab National Bank	4727.40	2402.02	51
18	Syndicate Bank	3543.10	1545.20	44
19	Oriental Bank Of comerce	2786.48	473.19	17
20	ICICI	6485.72	1464.20	23
21	Tripura Gramin Bank	280999.44	64009.72	23
22	ACUB	3826.96	1497.66	39
23	TCARDB	0.00	479.23	0
24	IDBI BANK	14380.27	2388.28	17
25	IDFC Bank	348.84	4034.25	1156
26	Tripura State Co-op Bank	148418.00	46361.21	31
27	INDUSIND BANK	10861.15	9638.52	89
28	HDFC Bank	17216.02	13438.03	78
29	Corporation Bank	2528.90	458.45	18
30	South Indian Bank	5407.64	1016.31	19
31	Yes Bank	3800.00	37.38	1
32	Andhra Bank	1761.81	197.48	11
33	Bank of Maharashtra	574.64	542.07	94
34	Kotak Mahindra Bank Ltd	2776.57	51.13	2
35	Federal Bank	3491.80	818.90	23
<b>Total</b>		<b>1437968.36</b>	<b>491943.86</b>	<b>34</b>



## STATE TRIPURA

Agenda Item No. 8

### CD Ratio as on 30th September' 2017 for Gomati District.(Amt.in Lacs)

SI.No. (1)	Name of the Bank (2)	Total Deposit (3)	Total Advance (4)	Total C.D. Ratio (5)
1	Allahabad Bank	470.07	216.28	46
2	Bandhan Bank	3558.40	11526.35	324
3	Bank Of Borada	719.07	396.49	55
4	Bank Of India	2076.27	965.40	46
5	Canara bank	2221.12	711.04	32
6	Central Bank Of India	555.78	410.12	74
7	Indian Overseas Bank	685.08	134.13	20
8	State Bank Of India	39109.89	69455.40	178
9	UCO Bank	4266.51	744.65	17
10	Union Bank	2401.05	924.01	38
11	United Bank Of India	35696.60	12567.44	35
12	AXIS BANK	2331.62	294.14	13
13	Syndicate Bank	775.66	317.82	41
14	ICICI	1201.58	859.00	71
15	Tripura Gramin Bank	39620.12	17811.05	45
16	ACUB	227.08	62.85	28
17	TCARDB	0.00	231.65	0
18	IDBI BANK	5695.16	1082.98	19
19	Tripura State Co-op Bank	22883.61	23090.79	101
20	HDFC Bank	1438.73	1839.99	128
<b>Total :</b>		<b>165933.40</b>	<b>143641.58</b>	<b>87</b>

### CD Ratio as on 30th September' 2017 for South Tripura District.(Amt.in Lacs)

SI.No. (1)	Name of the Bank (2)	Total Deposit (3)	Total Advance (4)	Total C.D. Ratio (5)
1	Bandhan Bank	1641.08	9653.15	588
2	Bank Of India	790.96	787.40	100
3	Canara bank	792.90	269.94	34
4	State Bank Of India	27125.38	10850.15	40
5	UCO Bank	2186.03	409.75	19
6	Union Bank	1134.10	117.01	10
7	United Bank Of India	25888.17	9779.28	38
8	AXIS BANK	717.09	127.35	18
9	Tripura Gramin Bank	53058.73	25027.26	47
10	TCARDB	0.00	289.60	0
11	IDBI BANK	2136.98	197.46	9
12	Tripura State Co-op Bank	27074.17	9653.97	36
<b>Total :</b>		<b>142545.59</b>	<b>67162.32</b>	<b>47</b>

## TRIPURA

Agenda Item No. 8

### CD Ratio as on 30th September' 2017 for Unakoti District.(Amt.in Lacs)

SI.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
(1)	(2)	(3)	(4)	(5)
1	Bandhan Bank	2128.25	9655.26	454
2	Canara bank	638.10	138.57	22
3	Central Bank Of India	183.28	43.32	24
4	Indian Overseas Bank	862.03	73.46	9
5	State Bank Of India	23969.25	9070.41	38
6	UCO Bank	2028.03	603.90	30
7	United Bank Of India	20135.67	8763.69	44
8	ICICI	868.42	129.34	15
9	Tripura Gramin Bank	28802.22	14076.10	49
10	TCARDB	0.00	241.99	0
11	Tripura State Co-op Bank	8131.99	6590.52	81
<b>Total :</b>		<b>87747.24</b>	<b>49386.56</b>	<b>56</b>

### D Ratio as on 30th September' 2017 for North Tripura District.(Amt.in Lac)

SI.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
(1)	(2)	(3)	(4)	(5)
1	Bandhan Bank	740.97	5444.84	735
2	Bank Of India	593.22	282.20	48
3	Canara bank	859.72	659.22	77
4	State Bank Of India	44009.26	9241.94	21
5	UCO Bank	644.69	224.35	35
6	Union Bank	1330.01	232.00	17
7	United Bank Of India	21662.53	9867.85	46
8	AXIS BANK	2431.34	65.41	3
9	Punjab National Bank	349.00	57.37	16
10	Syndicate Bank	1102.59	857.99	78
11	ICICI	695.32	381.24	55
12	Tripura Gramin Bank	42993.04	22218.36	52
13	IDBI BANK	1730.39	805.84	47
14	Tripura State Co-op Bank	7719.63	2472.16	32
15	INDUSIND BANK	864.55	4080.03	472
16	HDFC Bank	1273.72	2464.41	193
<b>Total :</b>		<b>128999.98</b>	<b>59355.21</b>	<b>46</b>

**TRIPURA**

Agenda Item No.8

**CD Ratio as on 30th September' 2017 for Sepahijala District.(Amt.in Lacs)**

<b>Sl.No.</b>	<b>Name of the Bank</b>	<b>Total Deposit</b>	<b>Total Advance</b>	<b>Total C.D. Ratio</b>
<b>(1)</b>	<b>(2)</b>	<b>(3)</b>	<b>(4)</b>	<b>(5)</b>
1	Bandhan Bank	4330.46	14573.22	337
2	Bank Of India	1088.23	1034.20	95
3	Canara bank	1353.13	842.23	62
4	Punjab & Sind Bank	221.00	96.00	43
5	State Bank Of India	22807.25	11256.39	49
6	UCO Bank	13143.56	3810.02	29
7	United Bank Of India	26737.65	7884.98	29
8	AXIS BANK	1463.17	272.99	19
9	Punjab National Bank	510.77	92.41	18
10	Syndicate Bank	335.82	152.36	45
11	Oriental Bank Of comerce	114.52	44.81	39
12	Tripura Gramin Bank	55571.49	20940.56	38
13	TCARDB	0.00	501.45	0
14	Tripura State Co-op Bank	14285.70	34154.69	239
<b>Total :</b>		<b>141962.75</b>	<b>95656.31</b>	<b>67</b>

**CD Ratio as on 30th September' 2017 for Khowai District.(Amt.in Lacs)**

<b>Sl.No.</b>	<b>Name of the Bank</b>	<b>Total Deposit</b>	<b>Total Advance</b>	<b>Total C.D. Ratio</b>
<b>(1)</b>	<b>(2)</b>	<b>(3)</b>	<b>(4)</b>	<b>(5)</b>
1	Allahabad Bank	681.11	181.00	27
2	Bandhan Bank	3085.02	9942.23	322
3	Canara bank	626.31	245.21	39
4	Indian Overseas Bank	674.74	291.37	43
5	State Bank Of India	20046.05	14214.94	71
6	UCO Bank	8041.7	2376.4	30
7	United Bank Of India	28225.9	9125.29	32
8	ICICI	858.16	232.6	27
9	Tripura Gramin Bank	33409.53	22934.89	69
10	Tripura State Co-op Bank	9705.43	6654.25	69
11	Corporation Bank	607.22	63	10
<b>Total :</b>		<b>105961.17</b>	<b>66261.18</b>	<b>63</b>

**CD Ratio as on 30th September' 2017 for Dhalai District.(Amt.in Lacs)**

<b>Sl.No.</b>	<b>Name of the Bank</b>	<b>Total Deposit</b>	<b>Total Advance</b>	<b>Total C.D. Ratio</b>
<b>(1)</b>	<b>(2)</b>	<b>(3)</b>	<b>(4)</b>	<b>(5)</b>
1	Bandhan Bank	1624.21	5410.81	333
2	Bank Of India	593.33	210.04	35
3	Canara bank	460.62	446.34	97
4	Central Bank Of India	913.84	266.41	29
5	Indian Bank	99.85	19.51	20
6	State Bank Of India	17816.30	6592.13	37
7	UCO Bank	3036.86	1421.50	47
8	United Bank Of India	31304.84	11478.53	37
9	ICICI	787.89	94.67	12
10	Tripura Gramin Bank	33169.51	23037.75	69
11	Tripura State Co-op Bank	9982.14	12147.59	122
<b>Total :</b>		<b>99789.39</b>	<b>61125.28</b>	<b>61</b>

**Implementation of Annual Credit Plan(ACP)**

**Action Points emerged in the 122<sup>nd</sup> SLBC Meeting held on 31.08.2017**

100% disbursement targets set against all sectors under ACP 2017-18 is to be achieved (**Action: All Banks**).

**Status of implementation**

All the banks put together disbursed Rs 2272.20 crore i.e. 52% of the Annual Target for Rs 4386.00 crore under ACP 2017-18 as on September'2017.

The overall achievement is 52% against the target of ACP 2017-18 as on 30.09.2017 while achievement under Agriculture sector is 50%. Achievements in MSME and OPS are 64% and 36% of the ACP Targets respectively as on 30.09.2017.

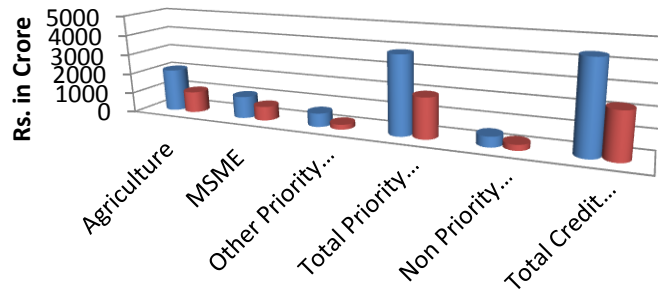
A comparative position of achievement in disbursement under ACP 2017-18 as on 30.09.2017 with the corresponding period of the previous year is as under:

Amt. Rs. In Lakhs

2016-17 (April to September'2016)				2017-18 (April to September'2017)			
Sector	Plan	Achievement (April-Sept.16)	% to Target	Plan	Achievement (April-Sept.17)	% to Target	% of growth (Y-O-Y)
Agriculture	129682.45	77309.92	60	211710.85	105732.55	50	37
MSME	96705.52	57679.89	60	109048.27	69548.90	64	21
Other Prisec	60119.22	39292.58	65	67185.92	24219.51	36	-38
<b>Total Prisec</b>	<b>286507.19</b>	<b>174282.39</b>	<b>61</b>	<b>387945.04</b>	<b>199500.96</b>	<b>51</b>	<b>14</b>
Non-Prisec	46916.45	26058.60	56	50655.00	27719.13	31	6
<b>Grand Total</b>	<b>333423.64</b>	<b>200340.99</b>	<b>60</b>	<b>438600.04</b>	<b>227220.09</b>	<b>52</b>	<b>13</b>

Bank wise performance on different sectors under ACP pertaining to the year 2017-18 as on 30.06.2017 has been given in the annexure.

### Achievement of Annual Credit Plan 2017-18 up to 30.09.2017

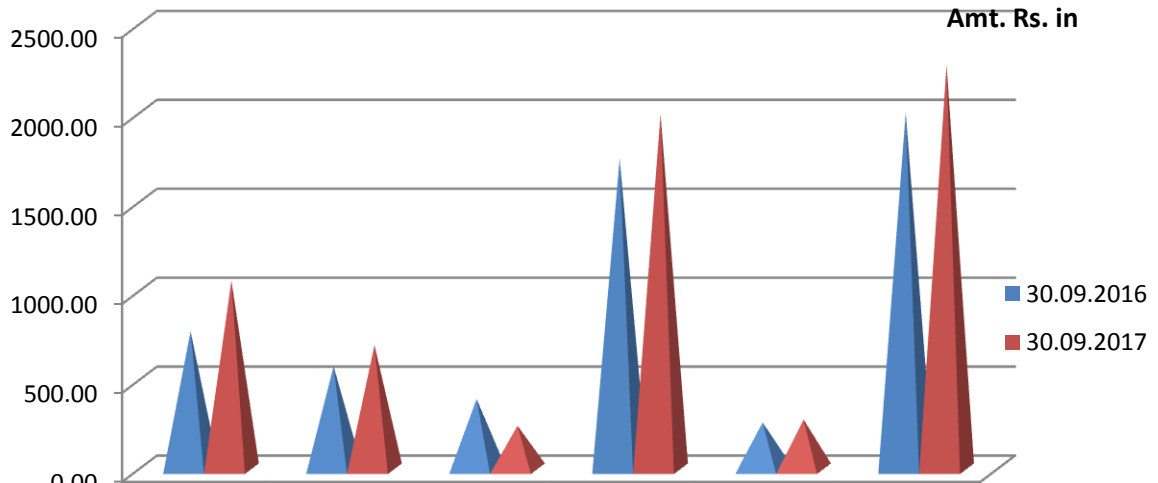


■ Target  
■ Achievement

	Agriculture	MSME	Other Priority Sector	Total Priority Sector	Non Priority Sector	Total Credit Plan/Achievement
■ Target	2117.11	1090.48	671.86	3879.45	506.55	4386.00
■ Achievement	1057.33	695.49	242.2	1995.01	277.19	2272.20

Sector

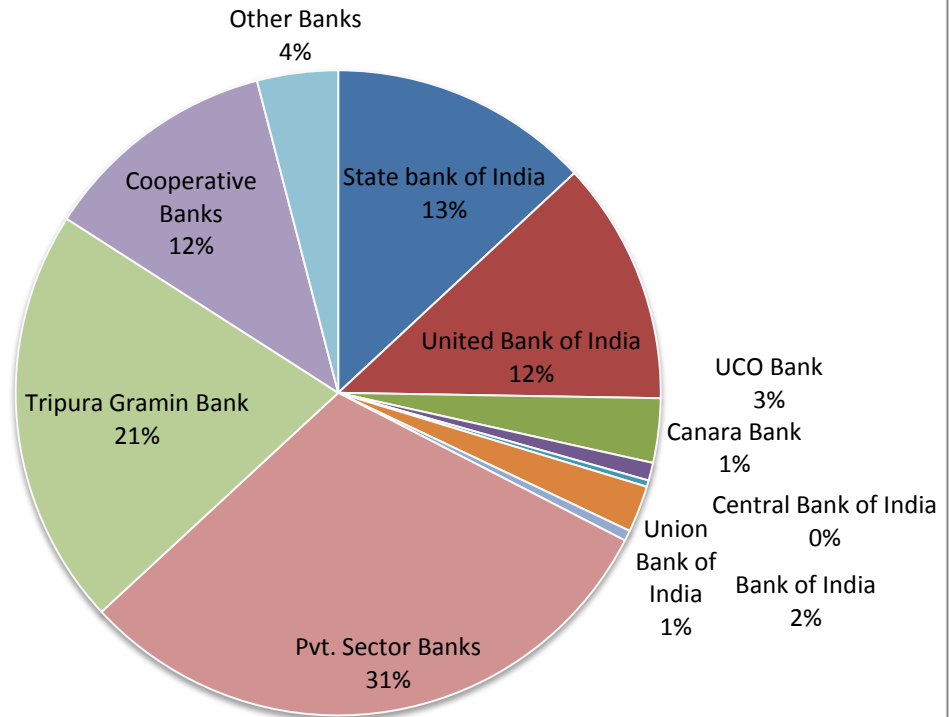
### Credit Disbursement under ACP as on 30.09.2016 and 30.09.2017



	Agricultur e	MSME	Other Priority Sector	Total Priority Sector	Non Priority Sector	Total Credit Plan/Achievement
■ 30.09.2016	773.10	576.8	392.93	1742.82	260.59	2003.41
■ 30.09.2017	1057.33	695.49	242.2	1995.01	277.19	2272.20

Share of Banks in achievement of ACP 2017-18 up to 30.09.2017		
		Amt. Rs. In Crore
Bank Name	Actual Achievement	% of Share
State bank of India	297.02	13.07
United Bank of India	277.10	12.20
UCO Bank	73.24	3.22
Canara Bank	20.30	0.89
Central Bank of India	7.28	0.32
Bank of India	53.13	2.34
Union Bank of India	11.96	0.53
<b>Pvt. Sector Banks</b>	<b>694.11</b>	<b>30.55</b>
<b>Tripura Gramin Bank</b>	<b>476.09</b>	<b>20.95</b>
<b>Cooperative Banks</b>	<b>269.84</b>	<b>11.88</b>
<b>Other Banks</b>	<b>92.13</b>	<b>4.05</b>
<b>TOTAL</b>	<b>2272.20</b>	<b>100.00</b>

### Share of Banks in achievement of ACP 2017-18 up to 30.09.2017



**TRIPURA STATE**

**BANK-WISE & SECTOR-WISE DISBURSEMENT OF CREDIT VIS-À-VIS TARGETS UNDER ANNUAL CREDIT PLAN 2017-18 DURING 01.04.2017 to 30.09.2017**

(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	769.00	125.82	16	550.00	203.14	37	375.00	80.76	22	1694.00	409.72	24	275.00	102.90	37	1969.00	512.62	26
2	Andhra Bank	0.00	0.00	0	250.00	65.19	26	175.00	76.98	44	425.00	142.17	33	50.00	55.31	111	475.00	197.48	42
3	Bank of Baroda	714.00	17.08	2	950.00	112.66	12	600.00	59.98	10	2264.00	189.72	8	300.00	242.16	81	2564.00	431.88	17
4	Bank of Maharashtra	0.00	0.00	0	250.00	65.35	26	175.00	48.60	28	425.00	113.95	27	50.00	52.84	106	475.00	166.79	35
5	Bank of India	3177.00	818.42	26	2600.00	2790.90	107	1300.00	375.90	29	7077.00	3985.22	56	950.00	1328.20	140	8027.00	5313.42	66
6	Canara Bank	4355.78	223.35	5	2725.00	828.11	30	1275.00	441.78	35	8355.78	1493.24	18	1060.00	537.03	51	9415.78	2030.27	22
7	Central Bank of India	2179.00	99.04	5	1650.00	268.48	16	1200.00	179.82	15	5029.00	547.34	11	525.00	180.69	34	5554.00	728.03	13
8	Corporation Bank	214.55	0.00	0	325.00	76.30	23	250.00	61.00	24	789.55	137.30	17	125.00	9.00	7	914.55	146.30	16
9	Dena Bank	0.00	0.00	0	250.00	14.43	6	125.00	2.00	2	375.00	16.43	4	50.00	16.25	33	425.00	32.68	8
10	Indian Bank	348.00	0.00	0	650.00	340.40	52	600.00	106.40	18	1598.00	446.80	28	200.00	101.74	51	1798.00	548.54	31
11	IDBI BANK	3214.10	146.59	5	1500.00	1050.22	70	625.00	301.64	48	5339.10	1498.45	28	880.00	152.82	17	6219.10	1651.27	27
12	Indian Overseas Bank	1662.03	3.37	0	975.00	77.47	8	775.00	36.15	5	3412.03	116.99	3	400.00	193.14	48	3812.03	310.13	8
13	Punjab National Bank	491.00	125.19	25	500.00	75.03	15	350.00	255.43	73	1341.00	455.65	34	160.00	106.16	66	1501.00	561.81	37
14	Punjab & Sind Bank	241.00	5.00	2	400.00	31.00	8	300.00	31.00	10	941.00	67.00	7	110.00	17.00	15	1051.00	84.00	8
15	State Bank of India	26288.00	13388.00	51	12900.00	6521.00	51	9975.00	5087.00	51	49163.00	24996.00	51	9050.00	4706.00	52	58213.00	29702.00	51
16	Syndicate Bank	1947.00	73.79	4	1200.00	551.38	46	700.00	30.46	4	3847.00	655.63	17	535.00	169.48	32	4382.00	825.11	19
17	Oriental Bank of Commerce	171.00	1.00	1	400.00	45.76	11	230.00	7.00	3	801.00	53.76	7	100.00	6.94	7	901.00	60.70	7
18	United Bank of India	27161.00	11701.65	43	11000.00	6349.10	58	9300.00	4513.66	49	47461.00	22564.41	48	9000.00	5145.35	57	56461.00	27709.76	49
19	Union Bank of India	1834.50	448.30	24	1600.00	374.90	23	1000.00	236.90	24	4434.50	1060.10	24	550.00	136.11	25	4984.50	1196.21	24
20	UCO Bank	10549.65	1408.64	13	4750.00	4363.10	92	3650.00	759.82	21	18949.65	6531.56	34	2220.00	791.95	36	21169.65	7323.51	35
21	Vijaya Bank	181.00	178.59	99	800.00	1892.18	237	500.00	1058.28	212	1481.00	3129.05	211	180.00	554.21	308	1661.00	3683.26	222
<b>A</b>	<b>ACP PUBLIC sec Bank</b>	<b>85497.61</b>	<b>28763.83</b>	<b>34</b>	<b>46225.00</b>	<b>26096.10</b>	<b>56</b>	<b>33480.00</b>	<b>13750.56</b>	<b>41</b>	<b>165202.61</b>	<b>68610.49</b>	<b>42</b>	<b>26770.00</b>	<b>14605.28</b>	<b>55</b>	<b>191972.61</b>	<b>83215.77</b>	<b>43</b>
22	AXIS BANK	1841.80	59.90	3	1650.00	130.70	8	1025.00	49.61	5	4516.80	240.21	5	555.00	443.42	80	5071.80	683.63	13
23	Bandhan Bank	43143.61	25912.57	60	26500.00	27280.31	103	4800.00	28.59	1	74443.61	53221.47	71	4050.00	503.79	12	78493.61	53725.26	68
24	HDFC	1421.00	2236.56	157	1300.00	951.94	73	495.00	17.29	3	3216.00	3205.79	100	400.00	3294.96	824	3616.00	6500.75	180
25	ICICI Bank	2497.00	701.11	28	1650.00	128.45	8	750.00	37.90	5	4897.00	867.46	18	635.00	663.80	105	5532.00	1531.26	28
26	IDFC Bank	0.00	1599.20	0	150.00	2690.75	1794	75.00	0.00	0	225.00	4289.95	0	25.00	0.00	0	250.00	4289.95	0
27	Indusind Bank	642.00	62.18	10	500.00	484.28	97	250.00	0.00	0	1392.00	546.46	39	150.00	631.88	421	1542.00	1178.34	76
28	South Indian Bank	0.00	60.00	0	300.00	874.44	291	175.00	372.68	213	475.00	1307.12	275	50.00	76.80	154	525.00	1383.92	264
29	Yes Bank	0.00	0.00	0	300.00	0.00	0	175.00	0.00	0	475.00	0.00	0	50.00	0.95	2	525.00	0.95	0
30	Federal Bank	0.00	7.65	0	300.00	50.14	17	175.00	30.00	17	475.00	87.79	18	50.00	29.38	59	525.00	117.17	22
31	Kotak Mahindra Bank Ltd	0.00	0.00	0	300.00	0.00	0	175.00	0.00	0	475.00	0.00	0	50.00	0.00	0	525.00	0.00	0
<b>B</b>	<b>ACP PRIVATE Sec bank</b>	<b>49545.41</b>	<b>30639.17</b>	<b>62</b>	<b>32950.00</b>	<b>32591.01</b>	<b>99</b>	<b>8095.00</b>	<b>536.07</b>	<b>7</b>	<b>90590.41</b>	<b>63766.25</b>	<b>70</b>	<b>6015.00</b>	<b>5644.98</b>	<b>94</b>	<b>96605.41</b>	<b>69411.23</b>	<b>72</b>
32	Tripura Gramin Bank	50542.55	24331.00	48	19250.00	9483.00	49	16970.00	8032.00	47	86762.55	41846.00	48	12450.00	5763.00	46	99212.55	47609.00	48
<b>C</b>	<b>ACP RRB</b>	<b>50542.55</b>	<b>24331.00</b>	<b>48</b>	<b>19250.00</b>	<b>9483.00</b>	<b>49</b>	<b>16970.00</b>	<b>8032.00</b>	<b>47</b>	<b>86762.55</b>	<b>41846.00</b>	<b>48</b>	<b>12450.00</b>	<b>5763.00</b>	<b>46</b>	<b>99212.55</b>	<b>47609.00</b>	<b>48</b>
33	ACUB	0.00	0.00	0	200.00	0.00	0	550.00	137.00	25	750.00	137.00	18	150.00	0.00	0	900.00	137.00	15
34	TCARDB	996.08	9.20	1	0.00	0.00	0	300.00	4.50	2	1296.08	13.70	1	0.00	0.00	0	1296.08	13.70	1
35	TSCB	25129.20	21989.35	88	10423.27	1378.79	13	7790.92	1759.38	23	43343.39	25127.52	58	5270.00	1705.87	32	48613.39	26833.39	55
<b>D</b>	<b>ACP Coop. Bank</b>	<b>26125.28</b>	<b>21998.55</b>	<b>84</b>	<b>10623.27</b>	<b>1378.79</b>	<b>13</b>	<b>8640.92</b>	<b>1900.88</b>	<b>22</b>	<b>45389.47</b>	<b>25278.22</b>	<b>56</b>	<b>5420.00</b>	<b>1705.87</b>	<b>31</b>	<b>50809.47</b>	<b>26984.09</b>	<b>53</b>
<b>GRAND TOTAL</b>		<b>211710.85</b>	<b>105732.55</b>	<b>50</b>	<b>109048.27</b>	<b>69548.90</b>	<b>64</b>	<b>67185.92</b>	<b>24219.51</b>	<b>36</b>	<b>387945.04</b>	<b>199500.96</b>	<b>51</b>	<b>50655.00</b>	<b>27719.13</b>	<b>55</b>	<b>438600.04</b>	<b>227220.09</b>	<b>52</b>

## Tripura State

**Districtwise and sectorwise Achievement under Annual Credit Plan 2017-18 during the period 01.04.2017 to 30.09.2017**

*Rupees in lac.*

SL No.	Name of District	Agriculture & Allied Activities sector			MSME			OTHER PRISEC			TOTAL PRISEC			Non-priority sector			Total Sector		
		T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T
1	West Tripura	44925.76	28644.56	64	44954.03	32771.20	73	25132.90	9820.34	39	115012.69	71236.10	62	9700.00	11317.82	117	124712.69	82553.92	66
2	Khowai	24588.12	10738.20	44	3516.29	2715.51	77	6044.74	1749.23	29	34149.15	15202.94	45	3405.00	1205.22	35	37554.15	16408.16	44
3	Sepahijala	28144.46	13719.83	49	12588.69	7677.73	61	12968.27	2527.82	19	53701.42	23925.38	45	4540.00	1729.45	38	58241.42	25654.83	44
4	Gomati	27973.92	13318.87	48	10740.71	6659.94	62	4746.28	1953.41	41	43460.91	21932.22	50	6820.00	2563.93	38	50280.91	24496.15	49
5	South Tripura	35047.24	14713.77	42	9706.48	5760.92	59	8475.32	3041.55	36	53229.04	23516.24	44	7030.00	2681.80	38	60259.04	26198.04	43
6	North Tripura	20925.50	6197.96	30	11101.28	6746.50	61	3984.68	2004.54	50	36011.46	14949.00	42	6590.00	3396.05	52	42601.46	18345.05	43
7	Unakoti	12808.57	8311.26	65	7133.10	3176.74	45	2353.46	1193.31	51	22295.13	12681.31	57	6270.00	2025.62	32	28565.13	14706.93	51
8	Dhalai	17297.28	10088.10	58	9307.69	4040.36	43	3480.27	1929.31	55	30085.24	16057.77	53	6300.00	2799.24	44	36385.24	18857.01	52
	<b>Total</b>	<b>211710.85</b>	<b>105732.55</b>	<b>50</b>	<b>109048.27</b>	<b>69548.90</b>	<b>64</b>	<b>67185.92</b>	<b>24219.51</b>	<b>36</b>	<b>387945.04</b>	<b>199500.96</b>	<b>51</b>	<b>50655.00</b>	<b>27719.13</b>	<b>55</b>	<b>438600.04</b>	<b>227220.09</b>	<b>52</b>



## Flow of Credit to Agriculture & Allied Activities

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

(Rs.in crore)

Year	Target	Achievement	% of Target
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
2016-17 (April- September'2016)	1296.82	773.10	60
2017-18 (April- September'2017)	2117.11	1057.33	50
Growth Over Last Year	<b>63%</b>	<b>37%</b>	-

Disbursement during April-September 2017 is Rs 1057.33 crore i.e. 50% of Annual Target for Rs 2117.11 crore recording an increase of 37% over the disbursement of corresponding period of last year (2016-17).

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
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
2017-2018 (Up to September 2017)	Target	1350.43	505.43	261.25	0.00	2117.11
	Achievement	594.03	243.31	219.99	0.00	1057.33
	% of Achv	44	48	84	0	50

Progress report on flow of farm credit by all Banks in Tripura for the year 2017-18 is given below:

Amt. Rs. In Crores

Sl No	Directive	Target (2017-18)	Achievement during 2017-18 (April – Sept.'17)
1	Increase in Farm Credit	Rs. 2117.11	Achievement during 2017-18 is Rs 1057.33 Crore (50% of the target), i.e. recording an increase of 37% over the disbursement during the corresponding period of last year (2016-17).
2	KCC (No.)	50000	26499 nos. (53% of the target including renewal) KCCs .
3	New Farmers (No.)	50000	22662 nos of New farmers have been financed involving an amount of Rs 104.63 crores.
4	Investment Credit	2-3 cases per branch (R & SU)	8 cases for Rs 0.29 Crores.

Bank wise position as on 30.09.2017 for different sectors is furnished in the Annexure.

**Pradhan Mantri Fasal Bima Yojana (PMFBY):**

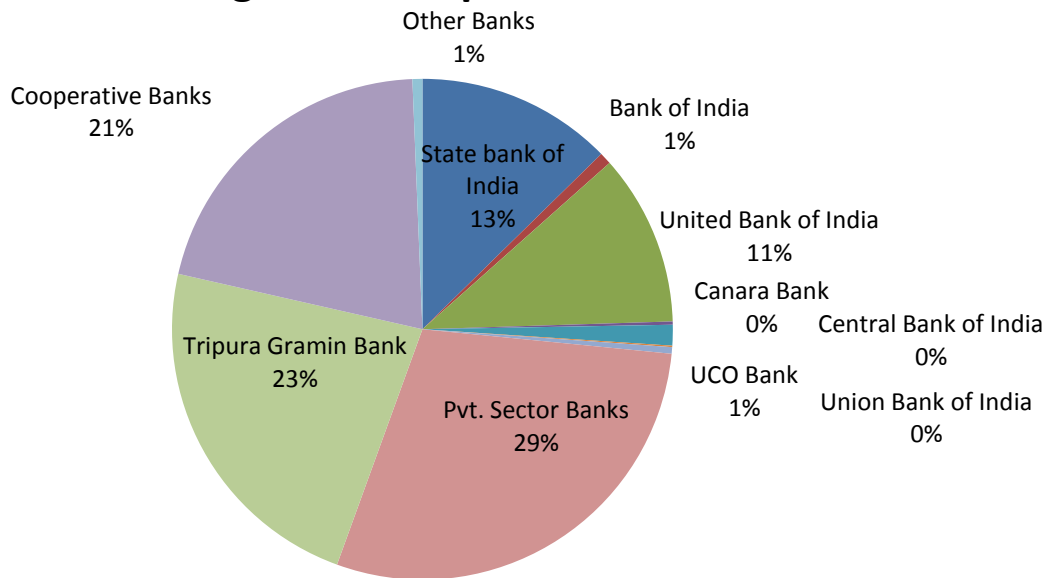
For Kharif 2017, Royal Sundaram General Insurance Co. Ltd. was the Insurance partner for Tripura. With the joint efforts of the State Govt. and Insurance Company, Banks have covered 944 Loanee farmers under PMFBY during Kharif 2017. Besides, 300 non-loanee farmers were also covered.

During last year (2016), in Rabi Season 6 crops (Boro Paddy, Potato, Water Melon, Brinjal, Tomato and Cauliflower) were notified for insurance coverage under PMFBY.

As per the scheme, crops sanctioned and disbursed on and from 01.10.2017 to 31.12.2017 will be eligible for coverage under PMFBY. We are yet to receive notification of Rabi crops and selection of insurance partner for Rabi 2017 from the State Government.

<b>Share of Banks in achievement of ACP 2017-18 under Agriculture up to 30.09.2017</b>		
		<b>Amt. Rs. In Crore</b>
<b>Bank Name</b>	<b>Actual Achievement</b>	<b>% of Share</b>
State bank of India	133.88	12.66
Bank of India	8.18	0.77
United Bank of India	117.02	11.07
Canara Bank	2.23	0.21
UCO Bank	14.09	1.33
Central Bank of India	0.99	0.09
Union Bank of India	4.48	0.42
<b>Pvt. Sector Banks</b>	<b>306.39</b>	<b>28.98</b>
<b>Tripura Gramin Bank</b>	<b>243.31</b>	<b>23.01</b>
<b>Cooperative Banks</b>	<b>219.99</b>	<b>20.81</b>
<b>Other Banks</b>	<b>6.77</b>	<b>0.64</b>
<b>TOTAL</b>	<b>1057.33</b>	<b>100.00</b>

### Share of Banks in achievement of ACP 2017-18 under Agriculture up to 30.09.2017



**Bank - wise Targets and Achievement in Agriculture for 2017-18 for the State of Tripura under  
ACP 2017 - 2018 as on September'2017**

Sl.No.	BANKS	2016-17(As on September'16)			2017-18(As on September'17)		
		Target	Achievement	% of Achievement	Target	Achievement	% of Achievement
		6	7	8	6	7	8
1	Allahabad Bank	360.00	182.42	51	769.00	125.82	16.36
2	Andhra Bank	0.00	0.00	0	0.00	0.00	0.00
3	Bank of Baroda	527.00	9.80	2	714.00	17.08	2.39
4	Bank of Maharashtra	0.00	0.00	0	0.00	0.00	0.00
5	Bank of India	1417.10	704.94	50	3177.00	818.42	25.76
6	Canara Bank	2181.48	287.68	13	4355.78	223.35	5.13
7	Central Bank of India	1109.50	56.35	5	2179.00	99.04	4.55
8	Corporation Bank	152.30	0.00	0	214.55	0.00	0.00
9	Dena Bank	0.00	0.00	0	0.00	0.00	0.00
10	Indian Bank	168.00	12.36	7	348.00	0.00	0.00
11	IDBI BANK	1038.97	273.71	26	3214.10	146.59	4.56
12	Bharatiya Mahila Bank	236.00	4.57	2	0.00	0.00	0
13	Indian Overseas Bank	1009.03	2.01	0	1662.03	3.37	0
14	Oriental Bank of Commerce	120.00	0.00	0	491.00	125.19	25
15	Punjab & Sind Bank	216.00	26.00	12	241.00	5.00	2
16	Punjab National Bank	216.00	39.00	18	26288.00	13388.00	51
17	State Bank of India	20498.54	10375.34	51	1947.00	73.79	4
18	Syndicate Bank	761.95	51.01	7	171.00	1.00	1
19	Union Bank of India	915.93	294.02	32	27161.00	11701.65	43
20	United Bank of India	23664.26	11304.37	48	1834.50	448.30	24
21	UCO Bank	5371.60	1060.01	20	10549.65	1408.64	13
22	Vijaya Bank	98.00	188.67	193	181.00	178.59	99
<b>A</b>	<b>ACP PUBLIC sec Bank</b>	<b>60061.66</b>	<b>24872.26</b>	<b>41</b>	<b>84728.61</b>	<b>28638.01</b>	<b>34</b>
23	AXIS BANK	746.36	183.00	25	1841.80	59.90	3
24	Bandhan Bank	1996.61	24377.00	1221	43143.61	25912.57	60
25	Federal Bank	0.00	4.00	0	0.00	7.65	0
26	HDFC	829.39	2501.85	302	1421.00	2236.56	157
27	IDFC Bank	0.00	0.00	0	2497.00	701.11	28
28	ICICI Bank	1363.80	843.63	62	0.00	1599.20	0
29	Indusind Bank	477.66	163.20	34	642.00	62.18	10
30	Kotak Mahindra Bank	0.00	0.00	0	0.00	0.00	0
31	South Indian Bank	0.00	0.00	0	0.00	60.00	0
32	Yes Bank	0.00	0.00	0	0.00	0.00	0
<b>B</b>	<b>ACP PRIVATE Sec bank</b>	<b>4667.46</b>	<b>27889.68</b>	<b>598</b>	<b>49545.41</b>	<b>30639.17</b>	<b>62</b>
33	Tripura Gramin Bank	44714.48	21999.00	49	50542.55	24331.00	48
<b>C</b>	<b>ACP RRB</b>	<b>44714.48</b>	<b>21999.00</b>	<b>49</b>	<b>50542.55</b>	<b>24331.00</b>	<b>48</b>
34	ACUB	0.00	0.00	0	0.00	0.00	0
35	TCARDB	1427.03	11.34	1	996.08	9.20	1
36	TSCB	18065.46	2354.64	13	25129.20	21989.35	88
<b>D</b>	<b>ACP Coop. Bank</b>	<b>19492.49</b>	<b>2365.98</b>	<b>12</b>	<b>26125.28</b>	<b>21998.55</b>	<b>84</b>
<b>GRAND TOTAL</b>		<b>69620.79</b>	<b>52437.66</b>	<b>75</b>	<b>210941.85</b>	<b>105606.73</b>	<b>50</b>

TRIPURA STATE

Achievement under Sub-Sectors of Allied Activities against ACP for the Year 2017-18 as on 30.09.2017

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	11.97	55.00	33.71	35.00	12.89	25.00	12.54	16.00	4.45	130.00	46.78	269.00	122.34
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	70.00	0.00	60.00	0.00	60.00	0.00	20.00	0.00	150.00	15.26	364.00	15.26
4	Bank of India	12.00	13.79	155.00	97.81	135.00	35.21	115.00	68.65	80.00	24.18	580.00	217.08	1077.00	456.72
5	Bank of Maharashtra	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	Canara Bank	14.78	3.09	195.00	34.61	225.00	22.21	155.00	14.86	81.00	6.19	575.00	66.02	1245.78	146.98
7	Central Bank of India	7.00	1.63	90.00	15.71	120.00	11.13	80.00	9.82	37.00	5.64	295.00	52.39	629.00	96.32
8	Corporation Bank	0.55	0.00	25.00	0.00	15.00	0.00	10.00	0.00	4.00	0.00	50.00	0.00	104.55	0.00
9	Dena Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	Indian Bank	3.00	0.00	5.00	0.00	10.00	0.00	15.00	0.00	15.00	0.00	100.00	0.00	148.00	0.00
11	IDBI BANK	7.10	1.37	130.00	0.00	180.00	11.68	140.00	9.23	47.00	5.38	360.00	112.77	864.10	140.43
12	Indian Overseas Bank	4.03	0.48	75.00	0.00	100.00	0.35	55.00	0.00	29.00	0.00	190.00	2.54	453.03	3.37
13	Oriental Bank of Commerce	3.00	0.00	8.00	0.00	2.50	0.00	5.00	0.00	2.50	0.00	50.00	1.00	71.00	1.00
14	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	3.50	141.00	3.50
15	Punjab National Bank	1.00	0.00	50.00	0.00	25.00	0.00	10.00	0.00	5.00	0.00	100.00	120.59	191.00	120.59
16	State Bank of India	121.00	217.77	1700.00	1724.15	1580.00	1407.27	1455.00	1043.77	552.00	335.82	3330.00	6381.54	8738.00	11110.32
17	Syndicate Bank	7.00	1.10	85.00	11.13	110.00	14.44	70.00	15.66	75.00	7.42	250.00	11.29	597.00	61.04
18	Union Bank of India	9.50	2.08	100.00	20.69	125.00	35.15	80.00	27.50	50.00	6.52	270.00	88.66	634.50	180.60
19	United Bank of India	144.00	131.97	1805.00	1046.97	1600.00	852.27	1520.00	1013.97	542.00	368.54	3650.00	6864.80	9261.00	10278.52
20	UCO Bank	56.65	17.64	515.00	153.34	465.00	108.44	365.00	94.14	168.00	31.51	1380.00	307.21	2949.65	712.28
21	Vijaya Bank	1.00	1.02	25.00	31.40	25.00	26.50	25.00	28.31	5.00	7.78	100.00	83.58	181.00	178.59
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>404.61</b>	<b>403.91</b>	<b>5138.00</b>	<b>3169.52</b>	<b>4837.50</b>	<b>2537.54</b>	<b>4195.00</b>	<b>2338.45</b>	<b>1733.50</b>	<b>803.43</b>	<b>11610.00</b>	<b>14375.01</b>	<b>27918.61</b>	<b>23627.86</b>
22	AXIS BANK	3.80	3.70	125.00	0.00	80.00	0.00	65.00	14.79	38.00	8.44	230.00	32.97	541.80	59.90
23	Bandhan Bank	53.00	316.78	1253.00	217.04	740.00	156.35	640.00	524.44	227.61	425.10	5730.00	24272.86	8643.61	25912.57
24	Federal Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7.65	0.00	7.65
25	HDFC	5.00	2.67	110.00	59.62	169.00	33.75	95.00	111.71	42.00	93.99	350.00	654.17	771.00	955.91
26	ICICI	20.00	10.86	165.00	85.93	150.00	68.45	140.00	66.51	67.00	17.49	455.00	415.01	997.00	664.25
27	IDFC Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	709.87	0.00	270.02	0.00	619.31	0.00	1599.20
28	Indusind Bank	5.00	1.15	85.00	9.89	75.00	10.74	65.00	8.98	32.00	4.09	80.00	27.33	342.00	62.18
29	Kotak Mahindra Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
30	SOUTH INDIAN BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	60.00	0.00	60.00
31	YES Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>86.80</b>	<b>335.16</b>	<b>1738.00</b>	<b>372.48</b>	<b>1214.00</b>	<b>269.29</b>	<b>1005.00</b>	<b>1436.30</b>	<b>406.61</b>	<b>819.13</b>	<b>6845.00</b>	<b>26089.30</b>	<b>11295.41</b>	<b>29321.66</b>
32	Tripura Gramin Bank	254.55	423.48	3350.00	3527.33	2420.00	2837.40	2440.00	2449.96	698.00	837.42	5380.00	9930.25	14542.55	20005.84
<b>C</b>	<b>Sub Total of RRB</b>	<b>254.55</b>	<b>423.48</b>	<b>3350.00</b>	<b>3527.33</b>	<b>2420.00</b>	<b>2837.40</b>	<b>2440.00</b>	<b>2449.96</b>	<b>698.00</b>	<b>837.42</b>	<b>5380.00</b>	<b>9930.25</b>	<b>14542.55</b>	<b>20005.84</b>
33	ACUB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
34	TCARDB	12.50	0.46	215.00	0.82	170.00	1.38	164.00	0.90	69.58	0.71	365.00	4.93	996.08	9.20
35	TSCB	106.02	1088.30	1378.35	7554.57	868.09	3527.57	818.84	1749.24	265.24	1497.19	2901.40	4954.55	6337.94	20371.42
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>118.52</b>	<b>1088.76</b>	<b>1593.35</b>	<b>7555.39</b>	<b>1038.09</b>	<b>3528.95</b>	<b>982.84</b>	<b>1750.14</b>	<b>334.82</b>	<b>1497.90</b>	<b>3266.40</b>	<b>4959.48</b>	<b>7334.02</b>	<b>20380.62</b>
<b>GRAND TOTAL</b>		<b>864.48</b>	<b>2251.31</b>	<b>11819.35</b>	<b>14624.72</b>	<b>9509.59</b>	<b>9173.18</b>	<b>8622.84</b>	<b>7974.85</b>	<b>3172.93</b>	<b>3957.88</b>	<b>27101.40</b>	<b>55354.04</b>	<b>61090.59</b>	<b>93335.98</b>

### **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 2017-18 up to  
30.09.2017

(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	4	2.98	4	2.98
2	Bank of Baroda	7	1.52	7	1.52
3	Bank of India	459	265.89	459	265.89
4	Bank of Maharashtra	0	0.00	0	0.00
5	Canara Bank	92	67.04	92	67.04
6	Central Bank of India	8	2.72	8	2.72
7	Corporation Bank	0	0.00	0	0.00
8	IDBI Bank	20	6.16	20	6.16
9	Indian Bank	0	0.00	0	0.00
10	Indian Overseas Bank	0	0.00	0	0.00
11	Oriental Bank of Commerce	0	0.00	0	0.00
12	Punjab & Sind Bank	6	1.50	6	1.50
13	Punjab National Bank	8	4.60	8	4.60
14	State Bank of India	3072	1922.36	3072	1922.36
15	Syndicate Bank	25	11.55	25	11.55
16	UCO Bank	1387	559.89	1387	559.89
17	Union Bank of India	32	266.36	32	266.36
18	United Bank of India	3149	1214.59	3149	1214.59
19	Vijaya Bank	0	0.00	0	0.00
20	Axis Bank	0	0.00	0	0.00
21	Bandhan Bank	0	0.00	0	0.00
22	Federal Bank	0	0.00	0	0.00
23	HDFC	457	1250.08	457	1250.08
24	ICICI	10	36.86	10	36.86
25	Indusind Bank	0	0.00	0	0.00
26	South Indian Bank	0	0.00	0	0.00
27	Tripura Gramin Bank	9066	3407.69	9066	3407.69
28	TSCB	4860	1441.15	4860	1441.15
<b>TOTAL</b>		<b>22662</b>	<b>10462.94</b>	<b>22662</b>	<b>10462.94</b>

**TRIPURA STATE**

**Achievement of Farm Credit As on September 2017 for the year 2017-18 by the different lending institutions is given below**

**Agenda Item No- 6**

(Amt in Lacs)

Sl.No.	BANKS	Plan for Farm Credit 2017-18	Achievement 2017-18(April 2017 to September 2017)	Percentage of Achievement
1	Allahabad Bank	769.00	125.82	16
2	Andhra Bank	0.00	0.00	0
3	Bank of Baroda	714.00	17.08	2
4	Bank of Maharashtra	0.00	0.00	0
5	Bank of India	3177.00	818.42	26
6	Canara Bank	4355.78	223.35	5
7	Central Bank of India	2179.00	99.04	5
8	Corporation Bank	214.55	0.00	0
9	Dena Bank	0.00	0.00	0
10	Indian Bank	348.00	0.00	0
11	IDBI BANK	3214.10	146.59	5
12	Indian Overseas Bank	1662.03	3.37	0
13	Punjab National Bank	491.00	125.19	25
14	Punjab & Sind Bank	241.00	5.00	2
15	State Bank of India	26288.00	13388.00	51
16	Syndicate Bank	1947.00	73.79	4
17	Oriental Bank of Commerce	171.00	1.00	0
18	United Bank of India	27161.00	11701.65	43
19	Union Bank of India	1834.50	448.30	24
20	UCO Bank	10549.65	1408.64	13
21	Vijaya Bank	181.00	178.59	99
<b>A</b>	<b>ACP PUBLIC sec Bank</b>	<b>85497.61</b>	<b>28763.83</b>	<b>34</b>
22	AXIS BANK	1841.80	59.90	3
23	Bandhan Bank	43143.61	25912.57	60
24	HDFC	1421.00	2236.56	157
25	ICICI Bank	2497.00	701.11	28
26	IDFC Bank	0.00	1599.20	0
27	Indusind Bank	642.00	62.18	10
28	South Indian Bank	0.00	60.00	0
29	Yes Bank	0.00	0.00	0
30	Federal Bank	0.00	7.65	0
31	Kotak Mahindra Bank Ltd	0.00	0.00	0
<b>B</b>	<b>ACP PRIVATE Sec bank</b>	<b>49545.41</b>	<b>30639.17</b>	<b>62</b>
32	Tripura Gramin Bank	50542.55	24331.00	48
<b>C</b>	<b>ACP RRB</b>	<b>50542.55</b>	<b>24331.00</b>	<b>48</b>
33	ACUB	0.00	0.00	0
34	TCARDB	996.08	9.20	1
35	TSCB	25129.20	21989.35	88
<b>D</b>	<b>ACP Coop. Bank</b>	<b>26125.28</b>	<b>21998.55</b>	<b>84</b>
<b>GRAND TOTAL</b>		<b>211710.85</b>	<b>105732.55</b>	<b>50</b>



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 2017-18 (April to September' 17) for investment credit is given in the following table:

(Rs. In Lacs)

Sl.No.	Name of Bank	Proposal Received for Investment Project	Achievement 2017-18 (April' 2017 to Sept' 2017)	
			No	Amt
		No	No	Amt
1.	CBI	0	0	0
2.	SBI	4	4	14.70
3..	UCO	0	0	0.00
4..	UBI	3	3	10.50
5.	TGB	1	1	3.50
6.	TSCB	0	0	0.00
7.	TCARDB	0	0	0.00
	<b>Total:</b>	<b>8</b>	<b>8</b>	<b>28.70</b>

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 2017-18 By The Scheduled Commercial Banks, RRBs and Co-Op Banks is Shown in The Following Table			
As on 30.09.2017		(Amt. in Lakhs)	
Sl No	Name of Bank	Loans Granted To Small & Marginal Farmers	
		No.	Amount
1	2	3	4
1	Allahabad Bank	4	2.98
2	Bank of Baroda	7	1.52
3	Bank of India	459	265.89
4	Bank of Maharashtra	0	0.00
5	Canara Bank	92	67.04
6	Central Bank of India	8	2.72
7	Corporation Bank	0	0.00
8	IDBI Bank	20	6.16
9	Indian Bank	0	0.00
10	Indian Overseas Bank	0	0.00
11	Oriental Bank of Commerce	0	0.00
12	Punjab & Sind Bank	6	1.50
13	Punjab National Bank	8	4.60
14	State Bank of India	3072	1922.36
15	Syndicate Bank	25	11.55
16	UCO Bank	1387	559.89
17	Union Bank of India	32	266.36
18	United Bank of India	3149	1214.59
19	Vijaya Bank	0	0.00
20	Axis Bank	0	0.00
21	Bandhan Bank	0	0.00
22	Federal Bank	0	0.00
23	HDFC	457	1250.08
24	ICICI	10	36.86
25	Indusind Bank	0	0.00
26	South Indian Bank	0	0.00
27	Tripura Gramin Bank	9066	3407.69
28	TSCB	4860	1441.15
<b>TOTAL</b>		<b>22662</b>	<b>10462.94</b>

## Flow of Credit to MSME

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

Amt. Rs. In Crore				
Sl.	Plan Year	Target	Achievement	% of Achievement
1	2013-14	688.59	923.36	134
2	2014-15	747.82	846.32	113
3	2015-16	822.67	1219.64	148
4	2016-17	967.06	1366.77	141
5	2016-17 (April-Sept'2016)	967.06	576.80	60
6	2017-18 (April- Sept'2017)	1090.48	695.49	64
<b>Growth over last year</b>		<b>13</b>	<b>21</b>	<b>-</b>

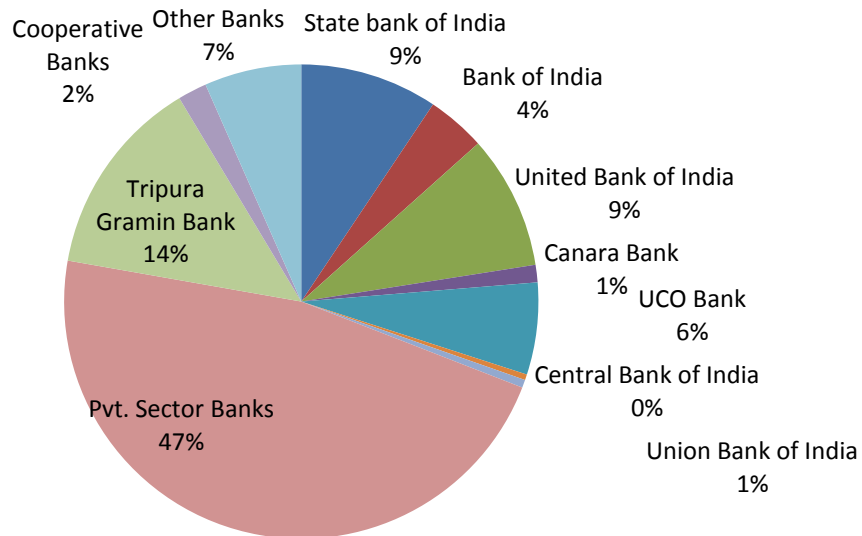
The disbursement made during the period April 2017-September 2017 is Rs.695.49 crore i.e. 64% of the Annual Target, thus recording an increase of 21% over the disbursement of Rs. 576.80 crore made during the corresponding period last year (2016-17).

<b>Agency wise achievement Status of MSE / MSME under ACP in Tripura</b>						
<b>Status reports of last 5 Years is as under</b>						
Plan Year	Parameter	Amt. Rs. In Crore				
		Commercial Banks	RRB	Co-Operatives	Others	Total
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
2017-2018 (April-Sept' 2017)	Target	791.75	192.50	106.23	0.00	1090.48
	Achievement	586.87	94.83	13.79	0.00	695.49
	% of Achv	74	49	13	0	64

Details of achievement of MSME under ACP 2017-18 (April-September'2017) are furnished in the Annexure.

Share of Banks in achievement of ACP 2017-18 under MSME up to 30.09.2017		
		Amt. Rs. In Crore
Bank Name	Actual Achievement	% of Share
State bank of India	65.21	9.38
Bank of India	27.91	4.01
United Bank of India	63.49	9.13
Canara Bank	8.28	1.19
UCO Bank	43.63	6.27
Central Bank of India	2.68	0.39
Union Bank of India	3.75	0.54
<b>Pvt. Sector Banks</b>	<b>325.91</b>	<b>46.86</b>
Tripura Gramin Bank	94.83	13.63
<b>Cooperative Banks</b>	<b>13.79</b>	<b>1.98</b>
<b>Other Banks</b>	<b>46.01</b>	<b>6.62</b>
<b>TOTAL</b>	<b>695.49</b>	<b>100.00</b>

### Share of Banks in achievement of ACP 2017-18 under MSME up to 30.09.2017



**Bank - wise Targets and Achievement in MSE/MSME for 2017-18  
for the State of Tripura under ACP 2017 -2018 as on September' 2017**

		Amt. Rs. In Lakhs					
Sl.No.	BANKS	2016-17(As on Sept'16)			2017-18(As on Sept'17)		
		Target(T)	Achievement(A)	A as % of T	Target(T)	Achievement (A)	A as % of T
1	2	6	7	8	6	7	8
1	Allahabad Bank	735.00	386.58	53	550.00	203.14	37
2	Andhra Bank	250.00	12.12	5	250.00	65.19	26
3	Bank of Baroda	1000.00	475.28	48	950.00	112.66	12
4	Bank of Maharashtra	200.00	25.10	13	250.00	65.35	26
5	Bank of India	2150.00	1139.56	53	2600.00	2790.90	107
6	Canara Bank	1945.00	974.15	50	2725.00	828.11	30
7	Central Bank of India	2010.00	122.95	6	1650.00	268.48	16
8	Corporation Bank	325.00	63.00	19	325.00	76.30	23
9	Dena Bank	150.00	8.48	6	250.00	14.43	6
10	Indian Bank	1150.00	106.35	9	650.00	340.40	52
11	IDBI BANK	790.00	190.96	24	1500.00	1050.22	70
12	Bharatiya Mahila Bank	140.00	77.56	55	0.00	0.00	0
13	Indian Overseas Bank	1035.00	58.34	6	975.00	77.47	8
14	Punjab National Bank	650.00	78.91	12	500.00	75.03	15
15	Punjab & Sind Bank	700.00	86.00	12	400.00	31.00	8
16	State Bank of India	700.00	286.00	41	12900.00	6521.00	51
17	Syndicate Bank	14980.00	7329.00	49	1200.00	551.38	46
18	Oriental Bank of Commerce	1210.00	459.64	38	400.00	45.76	11
19	United Bank of India	1980.00	1009.26	51	11000.00	6349.10	58
20	Union Bank of India	16810.53	8908.06	53	1600.00	374.90	23
21	UCO Bank	4550.00	3228.58	71	4750.00	4363.10	92
22	Vijaya Bank	900.00	2235.22	248	800.00	1892.18	237
<b>A</b>	<b>ACP PUBLIC sec Bank</b>	<b>54360.53</b>	<b>27261.10</b>	<b>50</b>	<b>46225.00</b>	<b>26096.10</b>	<b>56</b>
23	AXIS BANK	1675.00	1330.00	79	1650.00	130.70	8
24	Bandhan Bank	1090.00	13401.00	1229	26500.00	27280.31	103
25	HDFC	885.00	1473.06	166	1300.00	951.94	73
26	ICICI Bank	1210.00	89.75	7	1650.00	128.45	8
27	IDFC Bank	0.00	0.00	0	150.00	2690.75	1794
28	Indusind Bank	375.00	426.33	114	500.00	484.28	97
29	South Indian Bank	550.00	93.00	17	300.00	874.44	291
30	Yes Bank	550.00	0.00	0	300.00	0.00	0
31	Federal Bank	200.00	21.00	11	300.00	50.14	17
32	Kotak Mahindra Bank Ltd	200.00	5.74	3	300.00	0.00	0
<b>B</b>	<b>ACP PRIVATE Sec bank</b>	<b>5060.00</b>	<b>15509.88</b>	<b>307</b>	<b>32950.00</b>	<b>32591.01</b>	<b>99</b>
33	Tripura Gramin Bank	24138.65	12088.00	50	19250.00	9483.00	49
<b>C</b>	<b>ACP RRB</b>	<b>24138.65</b>	<b>12088.00</b>	<b>50</b>	<b>19250.00</b>	<b>9483.00</b>	<b>49</b>
34	ACUB	210.00	0.00	0	200.00	0.00	0
35	TCARDB	0.00	0.00	0	0.00	0.00	0
36	TSCB	11261.34	1490.91	13	10423.27	1378.79	13
<b>D</b>	<b>ACP Coop. Bank</b>	<b>11471.34</b>	<b>1490.91</b>	<b>13</b>	<b>10623.27</b>	<b>1378.79</b>	<b>13</b>
<b>GRAND TOTAL</b>		<b>95030.52</b>	<b>56349.89</b>	<b>59</b>	<b>109048.27</b>	<b>69548.90</b>	<b>64</b>

## Flow of credit to Other Priority Sectors

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

Amt. Rs. In Crore				
Sl.	Plan Year	Target	Achievement	% of Achievement
1	2013-14	427.10	472.26	111
2	2014-15	464.51	433.62	93
3	2015-16	549.73	468.74	85
4	2016-17	601.19	628.05	104
5	2016-17 (April-Sept'2016)	601.19	392.93	65
6	2017-18 (April-Sept'2017)	671.86	242.20	36
<b>Growth over last year</b>		<b>12%</b>	<b>-38%</b>	<b>-</b>

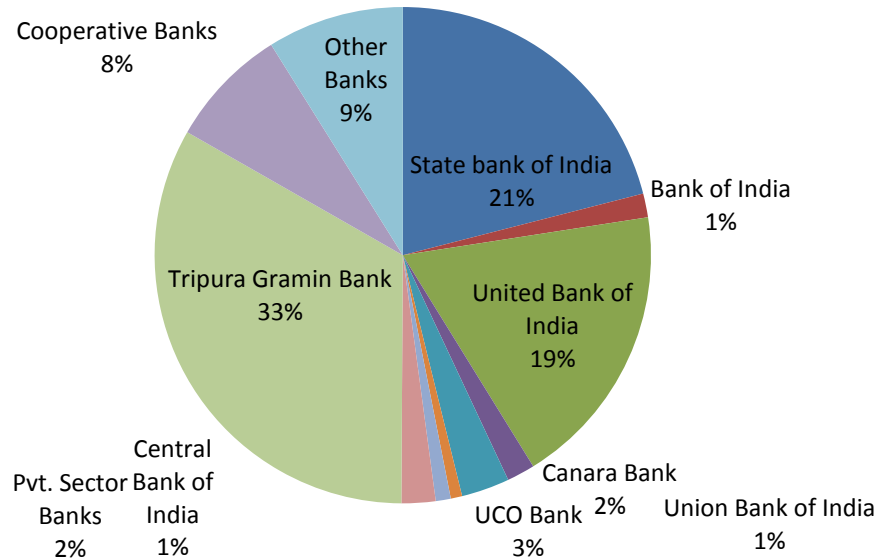
All banks disbursed Rs. 242.20 crore during the period April 2017 - September 2017 against the disbursement of Rs. 392.93 crore made during the corresponding period of last year (2016-17).

<b>Agency wise achievement Status of OTHER PRIORITY SECTORS(OPS) under ACP in Tripura</b>						
Status reports of last 5 Years is as under						
Plan Year	Parameter	Amt. Rs. In Crore				
		Commercial Banks	RRB	Co-Operatives	Others	Total
<b>2013-2014</b>	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
<b>2014-2015</b>	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
<b>2015-2016</b>	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
<b>2016-2017</b>	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
<b>2017-2018 (April-Sept' 2017)</b>	Target	415.75	169.70	86.41	0.00	671.86
	Achievement	142.87	80.32	19.01	0.00	242.20
	% of Achv	34	47	22	0	36

Details of achievement of Other Priority Sectors(OPS) under ACP 2017-18 up to September'2017 are furnished in the Annexure.

<b>Share of Banks in achievement of ACP 2017-18 under OTHER PRIORITY SECTORS up to 30.09.2017</b>		
		<b>Amt. Rs. In Crore</b>
<b>Bank Name</b>	<b>Actual Achievement</b>	<b>% of Share</b>
State bank of India	50.87	21.00
Bank of India	3.76	1.55
United Bank of India	45.14	18.64
Canara Bank	4.42	1.82
UCO Bank	7.6	3.14
Central Bank of India	1.80	0.74
Union Bank of India	2.37	0.98
<b>Pvt. Sector Banks</b>	5.36	2.21
<b>Tripura Gramin Bank</b>	80.32	33.16
<b>Cooperative Banks</b>	19.01	7.85
<b>Other Banks</b>	21.55	8.90
<b>TOTAL</b>	<b>242.20</b>	<b>100.00</b>

**Share of Banks in achievement of ACP 2017-18 under OTHER PRIORITY SECTORS up to 30.09.2017**



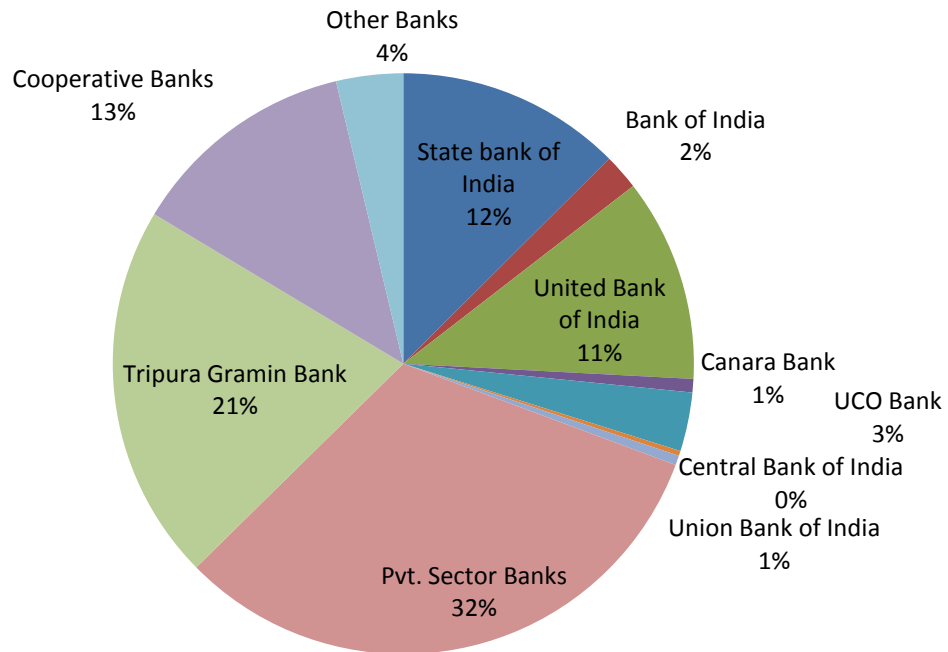
**Bank - wise Targets and Achievement in OTHER PRIORITY SECTORS for 2017-18  
for the State of Tripura under ACP 2017 - 2018 as on September'2017**

		Amt. Rs. In Lakhs					
Sl.No.	BANKS	2016-17 (As on Sept'16)			2017-18 (As on Sept'17)		
		Target(T)	Achievement(A)	A as % of T	Target(T)	Achievement(A)	A as % of T
1	2	6	7	8	6	7	8
1	Allahabad Bank	282.50	164.55	58	375.00	80.76	22
2	Andhra Bank	175.00	16.52	9	175.00	76.98	44
3	Bank of Baroda	600.00	134.25	22	600.00	59.98	10
4	Bank of Maharashtra	175.00	0.00	0	175.00	48.60	28
5	Bank of India	1170.00	544.38	47	1300.00	375.90	29
6	Canara Bank	1185.00	573.18	48	1275.00	441.78	35
7	Central Bank of India	1130.00	130.13	12	1200.00	179.82	15
8	Corporation Bank	250.00	25.00	10	250.00	61.00	24
9	Dena Bank	125.00	7.31	6	125.00	2.00	2
10	Indian Bank	600.00	105.76	18	600.00	106.40	18
11	IDBI BANK	495.00	23.00	5	625.00	301.64	48
12	Bharatiya Mahila Bank	105.00	153.16	146	0.00	0.00	0
13	Indian Overseas Bank	705.00	0.00	0	775.00	36.15	5
14	Punjab National Bank	230.00	4.73	2	350.00	255.43	73
15	Punjab & Sind Bank	300.00	80.00	27	300.00	31.00	10
16	State Bank of India	300.00	28.00	9	9975.00	5087.00	51
17	Syndicate Bank	9075.00	4433.00	49	700.00	30.46	4
18	Oriental Bank of Commerce	560.00	13.76	2	230.00	7.00	3
19	United Bank of India	930.00	465.24	50	9300.00	4513.66	49
20	Union Bank of India	9003.21	4230.71	47	1000.00	236.90	24
21	UCO Bank	3380.00	2993.69	89	3650.00	759.82	21
22	Vijaya Bank	500.00	37.73	8	500.00	1058.28	212
<b>A</b>	<b>ACP PUBLIC sec Bank</b>	<b>31275.71</b>	<b>14164.10</b>	<b>45</b>	<b>33480.00</b>	<b>13750.56</b>	<b>41</b>
23	AXIS BANK	939.30	23.20	2	1025.00	49.61	5
24	Bandhan Bank	742.00	15716.00	2118	4800.00	28.59	1
25	HDFC	460.00	1.62	0	495.00	17.29	3
26	ICICI Bank	675.00	0.00	0	750.00	37.90	5
27	IDFC Bank	0.00	0.00	0	75.00	0.00	0
28	Indusind Bank	215.00	0.00	0	250.00	0.00	0
29	South Indian Bank	175.00	144.29	82	175.00	372.68	213
30	Yes Bank	175.00	0.00	0	175.00	0.00	0
31	Federal Bank	175.00	0.00	0	175.00	30.00	17
32	Kotak Mahindra Bank Ltd	175.00	0.00	0	175.00	0.00	0
<b>B</b>	<b>ACP PRIVATE Sec bank</b>	<b>3731.30</b>	<b>15885.11</b>	<b>426</b>	<b>8095.00</b>	<b>536.07</b>	<b>7</b>
33	Tripura Gramin Bank	16093.91	6934.00	43	16970.00	8032.00	47
<b>C</b>	<b>ACP RRB</b>	<b>16093.91</b>	<b>6934.00</b>	<b>43</b>	<b>16970.00</b>	<b>8032.00</b>	<b>47</b>
34	ACUB	800.00	105.07	13	550.00	137.00	25
35	TCARDB	250.00	18.57	7	300.00	4.50	2
36	TSCB	7968.30	2180.29	27	7790.92	1759.38	23
<b>D</b>	<b>ACP Coop. Bank</b>	<b>9018.30</b>	<b>2303.93</b>	<b>26</b>	<b>8640.92</b>	<b>1900.88</b>	<b>22</b>
<b>GRAND TOTAL</b>		<b>60119.22</b>	<b>39287.14</b>	<b>65</b>	<b>67185.92</b>	<b>24219.51</b>	<b>36</b>



Share of Banks in achievement of ACP 2017-18 under PRIORITY SECTOR up to 30.09.2017		
		Amt. Rs. In Crore
Bank Name	Actual Achievement	% of Share
State bank of India	249.96	12.53
Bank of India	39.85	2.00
United Bank of India	225.64	11.31
Canara Bank	14.93	0.75
UCO Bank	65.32	3.27
Central Bank of India	5.47	0.27
Union Bank of India	10.60	0.53
<b>Pvt. Sector Banks</b>	<b>637.66</b>	<b>31.96</b>
<b>Tripura Gramin Bank</b>	<b>418.46</b>	<b>20.98</b>
<b>Cooperative Banks</b>	<b>252.78</b>	<b>12.67</b>
<b>Other Banks</b>	<b>74.34</b>	<b>3.73</b>
<b>TOTAL</b>	<b>1995.01</b>	<b>100.00</b>

**Share of Banks in achievement of ACP 2017-18 under  
PRIORITY SECTOR up to 30.09.2017**



**Issuance of KCC during the year 2017-18**

**Action Points emerged in the 122<sup>nd</sup> SLBC Meeting held on 31.08.2017**

All Banks are to exert efforts to issue KCCs to all eligible farmers within 31.03.2018 (**Action: All Banks and Agriculture Department**).

**Status of implementation**

26499 KCCs (Including Renewal) sanctioned by Banks amounting to Rs. 123.97 Crores during April-September of FY 2017-18, thereby achieving 53% of the Annual Target (50,000 Nos.).

Apart from Crop loans, 106922 numbers of Term loans have been disbursed amounting to Rs. 933.36 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-2016	2015-16	50000	61453	26794.79	123
March – 2017	2016-17	50000	48614	23979.08	97
September' 2017	2017-18	50000	26499	12396.57	53

Bank-wise performance under KCC as on 30.09.2017 has been shown in the Annexure.

**TRIPURA STATE**

**Performance of Banks in Crop Loan & Term Loan to Agriculture during the year 2017-18 as on 30.09.2017**

(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	6	3.48	47	122.34	53	125.82
2	Andhra Bank	0	0.00	0	0.00	0	0.00
3	Bank of Baroda	8	1.82	10	15.26	18	17.08
4	Bank of India	527	361.70	191	456.72	718	818.42
5	Bank of Maharashtra	0	0.00	0	0.00	0	0.00
6	Canara Bank	111	76.37	125	146.98	236	223.35
7	Central Bank of India	8	2.72	21	96.32	29	99.04
8	Corporation Bank	0	0.00	0	0.00	0	0.00
9	Dena Bank	0	0.00	0	0.00	0	0.00
10	Indian Bank	0	0.00	0	0.00	0	0.00
11	IDBI BANK	20	6.16	403	140.43	423	146.59
12	Indian Overseas Bank	0	0.00	8	3.37	8	3.37
13	Oriental Bank of Commerce	0	0.00	1	1.00	1	1.00
14	Punjab & Sind Bank	6	1.50	3	3.50	9	5.00
15	Punjab National Bank	8	4.60	88	120.59	96	125.19
16	State Bank of India	3621	2277.68	6469	11110.32	10090	13388.00
17	Syndicate Bank	29	12.75	62	61.04	91	73.79
18	Union Bank of India	38	267.70	56	180.60	94	448.30
19	United Bank of India	3754	1423.13	5882	10278.52	9636	11701.65
20	UCO Bank	1639	696.36	604	712.28	2243	1408.64
21	Vijaya Bank	0	0.00	91	178.59	91	178.59
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>9775</b>	<b>5135.97</b>	<b>14061</b>	<b>23,627.86</b>	<b>23836</b>	<b>28763.83</b>
22	AXIS BANK	0	0.00	100	59.90	100	59.90
23	Bandhan Bank	0	0.00	55617	25912.57	55617	25912.57
24	Federal Bank	0	0.00	5	7.65	5	7.65
25	HDFC	482	1280.65	4950	955.91	5432	2236.56
26	ICICI	10	36.86	1756	664.25	1766	701.11
27	IDFC Bank	0	0.00	7817	1599.20	7817	1599.20
28	Indusind Bank	0	0.00	24	62.18	24	62.18
29	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00
30	SOUTH INDIAN BANK	0	0.00	1	60.00	1	60.00
31	YES Bank	0	0.00	0	0.00	0	0.00
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>492</b>	<b>1317.51</b>	<b>70270</b>	<b>29321.66</b>	<b>70762</b>	<b>30639.17</b>
32	Tripura Gramin Bank	10839	4325.16	21838	20005.84	32677	24331.00
<b>C</b>	<b>Sub Total of RRB</b>	<b>10839</b>	<b>4325.16</b>	<b>21838</b>	<b>20,005.84</b>	<b>32677</b>	<b>24331.00</b>
33	ACUB	0	0.00	0	0.00	0	0.00
34	TCARDB	0	0.00	10	9.20	10	9.20
35	TSCB	5393	1617.93	743	20371.42	6136	21989.35
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>5393</b>	<b>1617.93</b>	<b>753</b>	<b>20,380.62</b>	<b>6146</b>	<b>21998.55</b>
<b>GRAND TOTAL</b>		<b>26499</b>	<b>12396.57</b>	<b>106922</b>	<b>93,335.98</b>	<b>133421</b>	<b>105732.55</b>

**TRIPURA STATE**

Agenda Item No-7

**BANK-WISE POSITION IN IMPLEMENTATION OF ISSUING KCCs FOR THE STATE OF TRIPURA DURING THE YEAR 2017-18 AS ON 30.09.2017**

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	6	3.48	2	0.50	6	3.48	60	20.40
2	Bank of Baroda	550	8	1.82	1	0.30	8	1.82	44	21.73
3	Bank of India	50	527	361.70	68	95.81	527	361.70	791	3218.01
4	Bank of Maharashtra	0	0	0.00	0	0.00	0	0.00	0	0.00
5	Canara Bank	600	111	76.37	19	9.33	111	76.37	717	212.58
6	Central Bank of India	300	8	2.72	0	0.00	8	2.72	94	87.41
7	Corporation Bank	50	0	0.00	0	0.00	0	0.00	0	0.00
8	IDBI Bank	450	20	6.16	0	0.00	20	6.16	607	173.11
9	Indian Bank	50	0	0.00	0	0.00	0	0.00	0	0.00
10	Indian Overseas Bank	250	0	0.00	0	0.00	0	0.00	56	42.20
11	Oriental Bank of Commerce	50	0	0.00	0	0.00	0	0.00	5	1.00
12	Punjab & Sind Bank	50	6	1.50	0	0.00	6	1.50	17	10.53
13	Punjab National Bank	100	8	4.60	0	0.00	8	4.60	18	15.10
14	State Bank of India	7050	3621	2277.68	549	355.32	3584	2254.41	65919	20407.85
15	Syndicate Bank	275	29	12.75	4	1.20	29	12.75	112	44.60
16	UCO Bank	2650	1639	696.36	252	136.47	1639	696.36	6524	2178.23
17	Union Bank of India	275	38	267.70	6	1.34	38	267.70	154	78.86
18	United Bank of India	7350	3754	1423.13	605	208.54	3754	1258.28	29969	8929.03
19	Vijaya Bank	50	0	0.00	0	0.00	0	0.00	23	14.32
20	Axis Bank	200	0	0.00	0	0.00	0	0.00	78	41.22
21	Bandhan Bank	1000	0	0.00	0	0.00	0	0.00	0	0.00
22	Federal Bank	0	0	0.00	0	0	0	0.00	16	4.80
23	HDFC	300	482	1280.65	25	30.57	482	1280.65	482	2299.54
24	ICICI	400	10	36.86	0	0.00	10	36.86	80	55.70
25	Indusind Bank	50	0	0.00	0	0.00	0	0.00	0	0.00
26	South Indian Bank	0	0	0.00	0	0	0	0.00	0	0.00
27	Tripura Gramin Bank	20850	10839	4325.16	1773	917.47	10839	4325.16	117778	14636.31
28	TSCB	6900	5393	1617.93	533	176.78	4986	1495.83	76924	5896.90
<b>TOTAL</b>		<b>50000</b>	<b>26499</b>	<b>12396.57</b>	<b>3837</b>	<b>1933.63</b>	<b>26055</b>	<b>12086.35</b>	<b>300468</b>	<b>58389.43</b>

**SELF HELP GROUPS**

**SELF HELP GROUP**  
**Position as on 30.09.2017**

(Amt. in Rs./Lacs)

Sl.No.	Name of the Bank	Deposit Linkage cumulative		Credit linkage 2017-18						Outstanding as on 30-09-2017	
				Under SHG (NRLM+NERLP+WSHG)		Direct SHG		Total		No	Amt.
		No.	Amt.	Nos.	Amt.	Nos.	Amt.	Nos.	Amt.		
1	UBI	6083	1427.13	19	15.95	8	5.50	27	21.45	3730	1660.15
2	SBI	5227	285.28	32	4.34	9	7.20	41	11.54	3692	3466.27
3	TGB	30850	3551.74	65	122.36	61	26.22	126	148.58	20661	5440.16
4	TSCB	10125	531.75	0	0.00	0	0.00	0	0.00	5770	2678.34
5	UCO	273	140.70	4	4.60	0	0.00	4	4.60	65	78.18
6	P & SB	3	1.00	0	0.00	0	0.00	0	0.00	0	0.00
7	VB	5	0.50	2	1.50	0	0.00	2	1.50	2	1.50
8	CBI	43	1.98	0	0.00	0	0.00	0	0.00	0	0.00
9	BOI	291	82.30	34	29.40	56	48.40	90	77.80	0	0.00
10	IDBI	3	1.00	2	5.10	0	0.00	2	5.10	2	5.10
11	BOB	22	2.40	0	0.00	10	7.60	10	7.60	10	5.36
	<b>TOTAL :</b>	<b>52925</b>	<b>6025.78</b>	<b>158</b>	<b>183.25</b>	<b>144</b>	<b>94.92</b>	<b>302</b>	<b>278.17</b>	<b>33932</b>	<b>13335.06</b>

**Action Points emerged in the 122<sup>nd</sup> SLBC Meeting held on 31.08.2017**

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

**Status of implementation**

The Rural Bank Branches are conducting meetings and Banks are once again requested to monitor the implementation of the CBRM mechanism at the Branch level to improve recovery position in the rural areas.

**Action Points emerged in the 122<sup>nd</sup> SLBC Meeting held on 31.08.2017**

Fixation of minimum quantum of loan to an individual SHG, 1<sup>st</sup> Dose - Rs. 1.25 lac and 2<sup>nd</sup> Dose - Rs. 1.50 lac (Action: All Banks)

**Status of Implementation**

Circulated among all member banks for strict compliance.

### ❖ Change of Anchor NGO for W-SHG:

NABARD has presented the developments consequent to the decision of the SLBC Sub-Committee meeting held on 8<sup>th</sup> September, 2015, for withdrawing Anjali Microfinance Ltd., from Dhalai District due to their poor performance/ abandoning the captioned project and engage the services of VHAT NGO as Anchor NGO in Dhalai District in place of Anjali Microfinance Ltd.

VHAT NGO which is working as the Anchor NGO in West Tripura District, took inordinately long time to submit a proposal (received in August 2017 only) after constant follow-up. NABARD felt that too much dependency on one particular NGO is not appropriate as VHAT is already implementing several projects of NABARD in Tripura.

Meanwhile, SPADE (Calcutta Society for Professional Action in Development), a Kolkata based NGO has approached NABARD for revival of 300 SHGs formed and abandoned by Anjali Microfinance Ltd. in Dhalai District. SPADE is already implementing the W-SHG project in Purulia District of West Bengal and it is recommended that SPADE may be permitted to take over the responsibility of revival and hand holding of those 300 SHGs instead of VHAT (as approved earlier by SLBC/ DCC) in place of Anjali Microfinance Ltd.

The matter was discussed in the SLBC Sub-Committee Meeting on branch expansion on 01.11.2017. It was proposed to resolve the issue through concerned Sub-Committee under SLBC / ensuing SLBC.

The matter is placed before the House for discussion.

**TRIPURA STATE**  
Agenda Item No.8  
**SELF HELP GROUP**  
Position as on 30.09.2017

(Amt. in Rs./Lacs)

<b>NERLP</b>							(Rs. in Lakhs)
Sl.	District	Deposit Linkage		Capacity Building No.	RF/ Credit Linked		No. of Federations
		No. of	Amt.		No.	Amt.	
1	West	4454	750.53	3618	4019	803.80	171
2	Sepahijala	2887	114.13	0	1459	291.80	72
3	Khowai	2318	105.12	0	756	151.20	45
4	North	3549	361.03	6866	3011	2974.60	134
5	Unakoti	2211	0.00	0	1228	245.00	48
<b>TOTAL</b>		<b>15419</b>	<b>1330.81</b>	<b>10484</b>	<b>10473</b>	<b>4466.40</b>	<b>470</b>

<b>NRLM</b>							(Rs. in Lakhs)
Sl.	District	Deposit Linkage		Capacity Building No.	RF/ Credit Linked		No. of Federations
		No. of	Amt.		No.	Amt.	
1	Gomati	973	92.08	565	660	129.50	47
2	South	949	93.82	674	903	235.07	44
3	Dhalai	997	65.59	678	615	96.13	46
<b>TOTAL</b>		<b>2919</b>	<b>251.49</b>	<b>1917</b>	<b>2178</b>	<b>460.70</b>	<b>137</b>

<b>W-SHG(Women-SHG)</b>							(Rs. in Lakhs)
<b>West Tripura</b>							
Sl.	Name of Bank	Deposit Linkage		Capacity Building (No.)	RF/ Credit Linked		No. of Federations
		No. of	Amt.		No.	Amt.	
1	UBI	94	9.87	911	107	70.10	7
2	SBI	82	9.48	695	50	28.50	0
3	TGB	327	37.75	2080	250	136.00	67
4	VB	4	0.12	2	2	1.50	0
5	CBI	6	0.37	22	0	0.00	0
<b>TOTAL</b>		<b>513</b>	<b>57.59</b>	<b>3710</b>	<b>409</b>	<b>236.10</b>	<b>74</b>

<b>W-SHG(Women-SHG)</b>							(Rs. in Lakhs)
<b>Dhalai</b>							
Sl.	Name of Bank	Deposit Linkage		Capacity Building No.	RF/ Credit Linked		No. of Federations
		No. of	Amt.		No.	Amt.	
1	UBI	33	0.76	33	1	0.10	2
2	SBI	3	0.69	3	3	0.30	0
3	UCO	18	0.41	18	18	1.90	6
4	TSCB	586	13.48	576	527	56.20	38
5	TGB	363	8.35	355	253	29.15	19
<b>TOTAL</b>		<b>1003</b>	<b>23.69</b>	<b>985</b>	<b>802</b>	<b>87.65</b>	<b>65</b>

<b>W-SHG(Women-SHG)</b>							(Rs. in Lakhs)
<b>Unakoti Tripura</b>							
Sl.	Name of Bank	Deposit Linkage		Capacity Building (No.)	RF/ Credit Linked		No. of Federations
		No. of	Amt.		No.	Amt.	
1	UBI	140	16.34	92	0	0.00	0
2	SBI	58	8.15	64	0	0.00	0
3	TGB	1248	152.70	1014	0	0.00	8
4	UCO	140	18.77	87	0	0.00	0
5	TSCB	369	26.41	243	0	0.00	9
6	IOB	7	0.60	6	0	0.00	1
7	BANDHAN	25	1.22	2	0	0.00	0
8	CANARA	106	5.96	98	0	0.00	4
9	CBI	118	11.75	92	0	0.00	0
<b>TOTAL</b>		<b>2211</b>	<b>241.91</b>	<b>1698</b>	<b>0</b>	<b>0.00</b>	<b>22</b>

<b>GRAND TOTAL</b>	<b>22065</b>	<b>1905.49</b>	<b>18794</b>	<b>13862</b>	<b>5250.85</b>	<b>768</b>
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❖ Deendayal Antyodaya Yojana- National Urban Livelihood Mission (DAY-NULM):

The progress on DAY-NULM was reviewed by the Hon'ble Minister, Urban Development Department, Govt. of Tripura on 08.11.2017 in presence of the public representatives/ officials of the ULBs where Hon'ble Minister requested for formation of the SHGs by all ULBs as per allocation and to remain in touch with the Banks for credit linkage.

**Progress of DAY-NULM in the State:**

The target for 20 ULBs in the State for formation of SHGs in 2017-18 is 400 which have been distributed among the 20 ULBs by the State Government. Till now, 44 SHGs have been formed by 7 District Headquarter ULBs. All the 7 ULBs are required to disburse Revolving Fund among all eligible SHGs. Self Employment Programme (SEP) as per available report, 53 loans have been granted by banks in ULBs namely Belonia (37 cases), Khowai (6 cases), Udaipur (9 cases) and Dharmanagar (1 case). It is also reported that some proposals are pending with several Bank Branches in ULBs like Khowai (31 cases), Kailashahar (44 cases), Udaipur (39 cases), Belonia (33 cases) and Dharmanagar (234 cases). LDMS of the concerned Districts have already requested to follow up with the Bank Branches & ULBs for disposal of all the proposals with Bank Branches at the earliest. LDMs will also discuss DAY-NULM in each DCC Meeting as a separate Agenda Item.

The Sate target for disbursement of DAY-NULM loan to Individual and Group under SEP component for the FY 2017-18 is 190 (Individual- 140 & Group- 50). The allocation of total target to all the 20 ULBs are mentioned below:

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



**Recovery Performance of Banks**

As on 30.09.2017

*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 30.09.2017 stands at 62%.

A comparative table relating to **September’2017** with that of **September’2016** is produced below:

Rs/ Lacs

Sector	September’2016			September’2017		
	Demand	Recovery	%	Demand	Recovery	%
Agriculture & allied	55821.02	29316.83	53	46025.74	29916.06	65
MSME	57899.54	36372.10	63	49850.79	32147.03	64
Other Prisec	59724.00	46248.55	77	30219.80	16551.41	55
<b>TOTAL</b>	<b>173444.56</b>	<b>111937.48</b>	<b>65</b>	<b>126096.33</b>	<b>78614.50</b>	<b>62</b>

**Scheme wise recovery as on 30.09.2017**

Comparative position of some selected schemes is given below:

Rs/ Lacs

Sector	September’2016			September’2017		
	Demand	Recovery	%	Demand	Recovery	%
SJSRY	2064.51	109.35	5	2083.19	123.22	6
SGSY	3807.06	670.98	18	3395.63	576.96	17
REGP(MMS)	1979.94	894.31	45	2044.10	1101.11	54
PMRY	4294.21	156.02	4	2416.44	199.95	8
PMEGP	5094.31	1719.09	34	4329.91	1657.55	38

**BANK-WISE & SECTOR-WISE RECOVERY PERFORMANCE AS ON 30.09.2017**

**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	0.00	0	42.00	12.30	29	45.50	9.95	22	92.45	22.25	24
2	Andhra Bank	0	0.00	0	1.75	1.15	66	0.00	0.00	0	1.75	1.15	66
3	Bank of Baroda	227.00	5.42	2	310.94	8.32	3	49.23	1.72	3	587.17	15.46	3
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	1.64	1.14	70	0.00	0.00	0	4.32	0.60	14	5.96	1.74	0
6	Canara Bank	247.98	247.17	100	828.71	757.58	91	551.68	489.25	89	1628.37	1494.00	92
7	Central Bank of India	107.29	28.46	27	678.05	125.64	19	657.90	128.03	19	1443.24	282.13	20
8	Corporation Bank	0.00	0.00	0	2.00	1.36	68	0.10	0.00	0	2.10	1.36	0
9	Indian Bank	37.90	0.00	0	98.76	55.19	56	79.78	42.36	53	216.44	97.55	45
10	IDBI BANK	670.42	450.19	67	621.80	276.00	44	55.75	52.58	94	1347.97	778.77	58
11	Indian Overseas Bank	4.62	1.76	38	572.40	346.45	61	46.32	3.75	8	623.34	351.96	56
12	Oriental Bank of Commerce	0.10	0.08	80	12.20	11.90	98	4.32	4.25	98	16.62	16.23	98
13	Punjab & Sind Bank	1.50	1.00	67	85.00	25.50	30	12.50	4.50	36	99.00	31.00	31
14	Punjab National Bank	7.00	1.52	22	32.30	12.51	39	16.60	5.50	33	55.90	19.53	35
15	State Bank of India	7496.00	4863.71	65	11396.00	7720.67	68	4528.00	3443.62	76	23420.00	16028.00	68
16	Syndicate Bank	9.65	2.25	23	216.64	67.79	31	103.69	62.84	61	329.98	132.88	40
17	Union Bank of India	95.16	35.87	38	721.28	416.42	58	317.21	219.22	69	1133.65	671.51	59
18	United Bank of India	5198.47	3421.94	66	6244.37	3425.35	55	3226.17	2153.14	67	14669.01	9732.89	66
19	UCO Bank	389.00	62.00	16	2271.00	360.00	16	2394.00	679.00	28	5054.00	1101.00	22
20	Vijaya Bank	0.67	0.00	0	190.63	0.00	0	2.47	0.00	0	193.77	0.00	0
<b>A</b>	<b>Sub Total of Public Sec.</b>	<b>14499.35</b>	<b>9122.51</b>	<b>63</b>	<b>24325.83</b>	<b>13624.13</b>	<b>56</b>	<b>12095.54</b>	<b>7300.31</b>	<b>60</b>	<b>50920.72</b>	<b>30046.95</b>	<b>59</b>
21	AXIS BANK	39.09	29.93	77	1449.20	1242.11	86	11.38	1.62	14	1499.67	1273.66	85
22	Federal Bank	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
23	HDFC	684.31	609.18	89	602.6	587.96	98	15.14	11.99	79	1302.05	1209.13	93
24	ICICI	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
25	Indusind Bank	3.37	0.00	0	80.10	18.38	23	0.00	0.00	0	83.47	18.38	22
26	Kotak Mahindra Bank	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
27	SOUTH INDIAN BANK	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
28	YES Bank	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>726.77</b>	<b>639.11</b>	<b>88</b>	<b>2131.90</b>	<b>1848.45</b>	<b>87</b>	<b>26.52</b>	<b>13.61</b>	<b>0</b>	<b>2885.19</b>	<b>2501.17</b>	<b>87</b>
29	Tripura Gramin Bank	26713.08	19073.02	71	21079.60	15945.80	76	9913.74	6653.82	67	57706.42	41672.64	72
<b>C</b>	<b>Sub Total of RRB</b>	<b>26713.08</b>	<b>19073.02</b>	<b>71</b>	<b>21079.60</b>	<b>15945.80</b>	<b>76</b>	<b>9913.74</b>	<b>6653.82</b>	<b>67</b>	<b>57706.42</b>	<b>41672.64</b>	<b>72</b>
30	ACUB	0	0	0	0	0	0	184.00	152.00	83	184.00	152.00	83
31	TCARDB	216.54	30.26	14	633.46	86.8	14	850.00	117.06	14	1700.00	234.12	14
32	TSCB	3870.00	1051.16	27	1680.00	641.85	38	7150.00	2314.61	32	12700.00	4007.62	32
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>4086.54</b>	<b>1081.42</b>	<b>26</b>	<b>2313.46</b>	<b>728.65</b>	<b>31</b>	<b>8184.00</b>	<b>2583.67</b>	<b>32</b>	<b>14584.00</b>	<b>4393.74</b>	<b>30</b>
	<b>Grand Total</b>	<b>46025.74</b>	<b>29916.06</b>	<b>65</b>	<b>49850.79</b>	<b>32147.03</b>	<b>64</b>	<b>30219.80</b>	<b>16551.41</b>	<b>55</b>	<b>126096.33</b>	<b>78614.50</b>	<b>62</b>

TRIPURA STATE

Agenda Item No-9

BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 30.09.2017

( 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.			
1	2	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	156	68.02	40.13	13.52	26.61	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	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	5	4.56	3.39	1.01	2.38
9	IDBI	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
10	IOB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	10	6.50	5.25	2.00	3.25
11	P&SB	17	63.90	63.90	0.00	63.90	0	0.00	0.00	0.00	0.00	28	19.75	14.50	1.00	13.50
12	SBI	2420	2429.00	1816.00	124.00	1692.00	1725	1309.00	471.00	77.00	394.00	950	2025.00	1621.00	91.00	1530.00
13	UCO	178	196.00	193.00	3.00	190.00	78	93.00	93.00	10.00	83.00	94	78.65	35.00	5.00	30.00
14	UB	6	1.13	0.79	0.08	0.71	0	0.00	0.00	0.00	0.00	133	575.12	171.71	8.91	162.80
15	UBI	462	406.64	285.45	58.94	226.51	57	21.99	14.39	3.38	11.01	280	176.88	165.45	6.86	158.59
16	VB	9	6.75	2.44	0.00	2.44	0	0.00	0.00	0.00	0.00	11	3.13	3.13	0.00	3.13
17	HDFC	0	0.00	0.00	0.00	0.00	1	0.37	0.14	0.14	0.00	1	0.23	3.30	0.74	2.56
18	AXIS BANK	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
19	PNB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
20	DENA					0.00					0.00					0.00
21	ICICI	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	2	0.48	0.00	0.00	0.00
22	Syndicate	0	0.00	0.00	0.00	0.00	6	3.13	3.00	0.10	2.90	7	6.07	6.00	0.98	5.02
23	BOM					0.00					0.00					0.00
24	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
<b>A</b>	<b>ASCB</b>	<b>3264</b>	<b>3194.55</b>	<b>2416.44</b>	<b>199.95</b>	<b>2216.49</b>	<b>2032</b>	<b>1447.64</b>	<b>598.40</b>	<b>90.95</b>	<b>507.45</b>	<b>1642</b>	<b>2948.54</b>	<b>2044.35</b>	<b>121.91</b>	<b>1922.44</b>
25	TGB	0	0.00	0.00	0.00	0.00	4294	9292.98	787.50	378.74	408.76	0	0.00	0.00	0.00	0.00
<b>B</b>	<b>ASCB incl.</b>	<b>3264</b>	<b>3194.55</b>	<b>2416.44</b>	<b>199.95</b>	<b>2216.49</b>	<b>6326</b>	<b>10740.62</b>	<b>1385.90</b>	<b>469.69</b>	<b>916.21</b>	<b>1642</b>	<b>2948.54</b>	<b>2044.35</b>	<b>121.91</b>	<b>1922.44</b>
26	ACUB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
27	TCARDB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
28	TSCB	0	0.00	0.00	0.00	0.00	1452	1941.13	2009.73	107.27	1902.46	35	37.53	38.84	1.31	37.53
<b>C</b>	<b>Coop. Bank Sub Total</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1452</b>	<b>1941.13</b>	<b>2009.73</b>	<b>107.27</b>	<b>1902.46</b>	<b>35</b>	<b>37.53</b>	<b>38.84</b>	<b>1.31</b>	<b>37.53</b>
<b>GRAND TOTAL</b>		<b>3264</b>	<b>3194.55</b>	<b>2416.44</b>	<b>199.95</b>	<b>2216.49</b>	<b>7778</b>	<b>12681.75</b>	<b>3395.63</b>	<b>576.96</b>	<b>2818.67</b>	<b>1677</b>	<b>2986.07</b>	<b>2083.19</b>	<b>123.22</b>	<b>1959.97</b>

TRIPURA STATE

Agenda Item No-9

BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 30.09.2017

( 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.			
		3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1	A.B.	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	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	16.26	3.76	2.08	1.68
7	Coprporation					0.00					0.00					0.00
8	IB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
9	IDBI	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
10	IOB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
11	P&SB	3	3.90	3.90	0.00	3.90	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
12	SBI	1225	1890.00	658.00	25.00	633.00	0	0.00	0.00	0.00	0.00	570	1039.00	552.00	229.00	323.00
13	UCO	152	660.76	204.00	24.00	199.00	0	0.00	0.00	0.00	0.00	22	35.19	16.00	1.00	15.00
14	UB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	4	16.48	2.65	1.11	1.54
15	UBI	801	1257.96	503.41	39.45	463.96	0	0.00	0.00	0.00	0.00	227	241.88	139.65	52.00	87.65
16	VB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
17	HDFC	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
18	AXIS BANK	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
19	PNB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
20	DENA					0.00					0.00					0.00
21	ICICI	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
22	Syndicate	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
23	BOM															
24	OBC	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
<b>A</b>	<b>ASCB</b>	<b>2183</b>	<b>3814.27</b>	<b>1370.96</b>	<b>88.45</b>	<b>1282.51</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>832</b>	<b>1375.71</b>	<b>737.81</b>	<b>285.19</b>	<b>452.62</b>
25	TGB	951	1124.37	389.17	189.02	200.15	0	0.00	0.00	0.00	0.00	1238	2083.39	1273.77	815.92	457.85
<b>B</b>	<b>ASCB incl.</b>	<b>3134</b>	<b>4938.64</b>	<b>1760.13</b>	<b>277.47</b>	<b>1482.66</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>2070</b>	<b>3459.10</b>	<b>2011.58</b>	<b>1101.11</b>	<b>910.47</b>
26	ACUB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
27	TCARDB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
28	TSCB	552	501.26	450.00	30.09	419.91	0	0.00	0.00	0.00	0.00	47	32.52	32.52	0.00	32.52
<b>C</b>	<b>Coop. Bank Sub Total</b>	<b>552</b>	<b>501.26</b>	<b>450.00</b>	<b>30.09</b>	<b>419.91</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>47</b>	<b>32.52</b>	<b>32.52</b>	<b>0.00</b>	<b>32.52</b>
<b>GRAND TOTAL</b>		<b>3686</b>	<b>5439.90</b>	<b>2210.13</b>	<b>307.56</b>	<b>1902.57</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>2117</b>	<b>3491.62</b>	<b>2044.10</b>	<b>1101.11</b>	<b>942.99</b>

## TRIPURA STATE

Agenda Item No- 9

## BANK-WISE &amp; GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 30.09.2017

( 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	19.30	1.41	0.85	0.56	14	8.25	0.95	0.75	0.20
3	BOB	0	0.00	0.00	0.00	0.00	5	18.00	18.00	0.50	17.50	6	7.50	7.50	1.00	6.50
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	317.49	272.30	220.98	51.32	161	255.53	238.36	168.10	70.26
6	CBI	0	0.00	0.00	0.00	0.00	67	158.24	40.13	13.52	26.61	71	142.56	43.41	14.29	29.12
7	Coprporation	0	0.00	0.00	0.00	0.00	9	17.73	0.00	0.00	0.00	6	6.41	0.07	0.00	0.07
8	IB	0	0.00	0.00	0.00	0.00	35	56.13	25.22	3.21	22.01	24	39.90	13.35	3.20	10.15
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	23	37.50	7.50	1.50	6.00	26	25.15	5.20	2.30	2.90
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	508.00	267.00	241.00	1572	1724.00	556.00	214.00	342.00
13	UCO	0	0.00	0.00	0.00	0.00	313	565.75	185.00	20.00	165.00	569	762.15	133.00	15.00	118.00
14	UB	0	0.00	0.00	0.00	0.00	151	735.21	242.71	10.25	237.51	141	601.80	275.87	7.75	247.51
15	UBI	0	0.00	0.00	0.00	0.00	2283	4326.55	2068.73	761.40	1307.33	686	961.23	385.44	81.15	304.29
16	VB	0	0.00	0.00	0.00	0.00	3	7.01	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
17	HDFC	0	0.00	0.00	0.00	0.00	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	3	15.19	0.15	0.00	0.15	0	0.00	0.00	0.00	0.00
19	PNB	0	0.00	0.00	0.00	0.00	20	52.00	28.00	9.50	18.50	15	21.00	8.60	3.50	5.10
20	DENA					0.00					0.00	6	6.41			0.00
21	ICICI	0	0.00	0.00	0.00	0.00	1	0.22	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
22	Syndicate Bank	0	0.00	0.00	0.00	0.00	41	75.53	13.00	2.87	10.13	45	39.16	16.00	5.93	10.07
23	BOM						1	0.15	0.15	0.01	0.14	5	8.54	5.00	0.60	4.40
24	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
<b>A</b>	<b>ASCB excl.RRB</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>4979</b>	<b>10753.86</b>	<b>3454.31</b>	<b>1322.27</b>	<b>2132.04</b>	<b>3422</b>	<b>4700.91</b>	<b>1707.92</b>	<b>522.42</b>	<b>1185.50</b>
25	TGB	0	0.00	0.00	0.00	0.00	4083	6625.95	838.27	288.19	550.08	4121	4717.56	672.54	241.37	431.17
<b>B</b>	<b>ASCB incl. RRB</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>9062</b>	<b>17379.81</b>	<b>4292.58</b>	<b>1610.46</b>	<b>2682.12</b>	<b>7543</b>	<b>9418.47</b>	<b>2380.46</b>	<b>763.79</b>	<b>1616.67</b>
26	ACUB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
27	TCARDB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
28	TSCB	0	0.00	0.00	0.00	0.00	1097	2526.72	637.00	259.49	377.51	2219	2895.20	726.00	344.29	381.71
<b>C</b>	<b>Coop. Bank Sub Total</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1097</b>	<b>396.18</b>	<b>37.33</b>	<b>47.09</b>	<b>-9.76</b>	<b>625</b>	<b>518.25</b>	<b>158.35</b>	<b>143.23</b>	<b>15.12</b>
<b>Grand Total</b>		<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>10159</b>	<b>17775.99</b>	<b>4329.91</b>	<b>1657.55</b>	<b>2672.36</b>	<b>8168</b>	<b>9936.72</b>	<b>2538.81</b>	<b>907.02</b>	<b>1631.79</b>

TRIPURA STATE

Agenda Item No-9

BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 30.09.2017

( Amount in Lacs)

SI No.	BANKS	D.R.I.					SHG					IRDP				
		Total Outg.		Dema nd	Recover y	Total Overd	Total Outg.		Demand	Recover y	Total Overdue	Total Outg.		Demand	Recovery	Total Overdue
		No.	Amt.				No.	Amt.				No.	Amt.			
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	
1	A.B.					0.00					0.00				0.00	
2	Andhra Bank					0.00					0.00				0.00	
3	BOB					0.00	8	16.15	1.62	1.49	0.13	0	0.00	0.00	0.00	
4	BOI					0.00					0.00				0.00	
5	Canara	266	26.56	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	
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	956.00	226.00	730.00	365	54.22	49.00	0.00	49.00
13	UCO	37	3.20	5.53	1.22	4.31	65	78.18	42.00	4.00	38.00					0.00
14	UB					0.00					0.00				0.00	
15	UBI	551	67.45	31.56	22.01	9.55	2086	1288.39	556.08	159.11	396.97	0	0.00	0.00	0.00	0.00
16	VB					0.00					0.00				0.00	
17	HDFC															
18	AXIS BANK					0.00					0.00				0.00	
19	PNB					0.00					0.00				0.00	
20	DENA					0.00					0.00				0.00	
21	ICICI					0.00					0.00				0.00	
22	Syndicate Bank					0.00					0.00				0.00	
23	BOM															
24	OBC															
<b>A</b>	<b>ASCB</b>	<b>1468</b>	<b>208.14</b>	<b>62.32</b>	<b>29.34</b>	<b>32.98</b>	<b>5317</b>	<b>5249.80</b>	<b>1570.78</b>	<b>390.60</b>	<b>1180.18</b>	<b>365</b>	<b>54.22</b>	<b>49.00</b>	<b>0.00</b>	<b>49.00</b>
25	TGB					0.00	16430	2823.13	894.12	513.28	380.84	0	0.00	0.00	0.00	0.00
<b>B</b>	<b>ASCB incl.</b>	<b>1468</b>	<b>208.14</b>	<b>62.32</b>	<b>29.34</b>	<b>32.98</b>	<b>21747</b>	<b>8072.93</b>	<b>2464.90</b>	<b>903.88</b>	<b>1561.02</b>	<b>365</b>	<b>54.22</b>	<b>49.00</b>	<b>0.00</b>	<b>49.00</b>
26	ACUB					0.00					0.00				0.00	
27	TCARDB					0.00					0.00				0.00	
28	TSCB					0.00	5681	698.93	125.00	73.48	51.52	39	68.24	68.24	0.00	68.24
<b>C</b>	<b>Coop. Bank Sub Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>5681</b>	<b>698.93</b>	<b>125.00</b>	<b>73.48</b>	<b>51.52</b>	<b>39</b>	<b>68.24</b>	<b>68.24</b>	<b>0.00</b>	<b>68.24</b>
<b>GRAND TOTAL</b>		<b>1468</b>	<b>208.14</b>	<b>62.32</b>	<b>29.34</b>	<b>32.98</b>	<b>27428</b>	<b>8771.86</b>	<b>2589.90</b>	<b>977.36</b>	<b>1612.54</b>	<b>404</b>	<b>122.46</b>	<b>117.24</b>	<b>0.00</b>	<b>117.24</b>

## Tripura State

Agenda Item No. 9

**Joint recovery drive conducted with the involvement of Govt. Authorities during the year 2017-18 ( As on 30.09.2017)**

(Amt. in Lakhs)

Sl.No	Name of Bank	No of recovery drives conducted	Recovery made up to 30.09.2017	
		No.	No.	Amt.
1	2	3	4	5
1	Allahabad Bank	0	0	0.00
2	Bank of Baroda	0	0	0.00
3	Bank of India	0	0	0.00
4	Canara Bank	0	0	0.00
5	Central Bank of India	0	0	0.00
6	Indian Bank	0	0	0.00
7	Indian Overseas Bank	0	0	0.00
8	Punjab & Sind Bank	0	0	0.00
9	State Bank of India	3	12	3.00
10	UCO Bank	0	0	0.00
11	Union Bank of India	0	0	0.00
12	United Bank of India	1	6	1.21
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
	<b>TOTAL :</b>	<b>4</b>	<b>18</b>	<b>4.21</b>

## Public Demand Recovery(PDR)

PDR certificate cases as on 30.09.2017

(Rs / Lacs)

As on	Cases pending		Recovery made during the current year.	
	No.	Amt.	No.	Amt.
30.09.2017	1459	965.49	101	117.48

Bank wise position of Certificate cases (PDR Act) as on 30.09.2017 is furnished in the annexure.

### Tripura State

Agenda Item No. 9

#### **Statement showing the filing and disposal of cases under PDR up to 30.09.2017**

(Rs.in Lakhs)

Sl.No.	Name of the Bank	Cases pending		Recovery made during Current Year	
		No.	Amt.	No.	Amt.
1	2	3	4	5	6
1	Allahabad Bank	4	11.69	0	0.00
2	Andhra Bank	0	0.00	0	0.00
3	Bank of Baroda	8	10.25	0	0.00
4	Bank of India	0	0.00	0	0.00
5	Canara Bank	4	3.75	51	8.48
6	Central Bank of India	12	9.13	0	0.00
7	Indian Bank	0	0.00	0	0.00
8	Indian Overseas Bank	0	0.00	0	0.00
9	Punjab & Sind Bank	15	55.91	0	0.00
10	State Bank of India	421	322.00	25	85.00
11	Uco Bank	40	65.00	0	0.00
12	Union Bank of India	5	4.00	25	24.00
13	United Bank of India	0	0.00	0	0.00
14	Vijaya Bank	12	5.94	0	0.00
15	Punjab National Bank	0	0.00	0	0.00
16	Tripura Gramin Bank	798	164.62	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	0	0.00
	<b>TOTAL :</b>	<b>1459</b>	<b>965.49</b>	<b>101</b>	<b>117.48</b>



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

As on 30.09.2017

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
Sept' 2017	10345	556.65	5.38

Percentage of gross NPA decreased from 5.64% as on March' 2017 to 5.38% as on September' 2017. Amount in absolute terms increased to Rs 556.65 crore as on 30<sup>th</sup> September' 2017 from Rs. 540.46 crore as on March'2017. The outstanding amount under Written Off A/Cs (Shadow Register) is around Rs 68.12 crore which if added with the outstanding NPA, the total amount would be Rs 624.77 crore which seems to be high.

NPA Position and amount outstanding in Shadow Register of Banks in Tripura as on 30.09.2017 is furnished in the Annexure.

**TRIPURA STATE**  
**NPA Position of Banks in Tripura as on 30.09.2017**

Agenda item No. 10  
(Amt. in lacs)

SI No	Name of Bank	Agriculture	MSME	OPS	Total Prisec	Non- Prisec	Total NPA
1	2	3	4	5	6	7	8
1	Allahabad Bank	1.50	37.60	5.40	44.50	30.44	74.94
2	Andhra Bank	0.00	0.00	0.00	0.00	0.00	0.00
3	Bank of Baroda	235.82	310.32	47.85	593.99	284.00	877.99
4	Bank of India	8.65	19.88	82.03	110.56	1.56	112.12
5	Bank of Maharashtra	0.78	9.36	0.00	10.14	0.00	10.14
6	Canara Bank	45.38	242.25	144.70	432.33	265.11	697.44
7	Central Bank of India	17.32	461.11	316.37	794.80	0.00	794.80
8	Corporation Bank	0.00	0.00	0.00	0.00	0.10	0.10
9	Indian Bank	33.79	66.48	92.04	192.31	0.91	193.22
10	IDBI BANK	1027.35	1129.74	49.01	2206.10	34.95	2241.05
11	Indian Overseas Bank	0.00	358.42	2.08	360.50	26.67	387.17
12	Oriental Bank of Commerce	0.00	19.00	4.00	23.00	0.00	23.00
13	Punjab & Sind Bank	0.00	62.05	20.95	83.00	24.60	107.60
14	Punjab National Bank	7.56	612.26	31.85	651.67	69.17	720.84
15	State Bank of India	1789.00	5128.00	761.00	7678.00	2358.00	10036.00
16	Syndicate Bank	3.43	10.97	148.54	162.94	4.87	167.81
17	Union Bank of India	10.35	145.10	131.13	286.58	90.31	376.89
18	United Bank of India	1758.38	3531.27	3784.88	9074.53	110.37	9184.90
19	UCO Bank	160.00	219.00	1822.00	2201.00	2362.00	4563.00
20	Vijaya Bank	0.00	20.33	0.00	20.33	5.70	26.03
<b>A</b>	<b>Sub-Total PUBLIC sec Bank</b>	<b>5099.31</b>	<b>12383.14</b>	<b>7443.83</b>	<b>24926.28</b>	<b>5668.76</b>	<b>30595.04</b>
21	AXIS BANK	0.00	28.69	0.12	28.81	14.37	43.18
22	Bandhan Bank	0.00	0.00	0.00	0.00	0.00	0.00
23	Federal Bank	0.00	0.00	0.00	0.00	0.00	0.00
24	HDFC	31.15	15.05	0.15	46.35	832.49	878.84
25	ICICI	0.00	0.00	0.00	0.00	0.00	0.00
26	IDFC	0.17	0.00	0.00	0.17	0.00	0.17
27	Indusind Bank	3.37	61.72	0.00	65.09	28.94	94.03
28	Kotak Mahindra Bank Ltd	0.00	0.00	0.00	0.00	0.00	0.00
29	South Indian Bank	0.00	0.00	0.00	0.00	0.00	0.00
30	YES Bank	0.00	0.00	0.00	0.00	0.00	0.00
<b>B</b>	<b>Sub Total Pvt. Sec Bank</b>	<b>34.69</b>	<b>105.46</b>	<b>0.27</b>	<b>140.42</b>	<b>875.80</b>	<b>1016.22</b>
31	TGB	10142.38	4350.16	2877.90	17370.44	1514.39	18884.83
<b>C</b>	<b>Sub Total RRB</b>	<b>10142.38</b>	<b>4350.16</b>	<b>2877.90</b>	<b>17370.44</b>	<b>1514.39</b>	<b>18884.83</b>
32	ACUB	0.00	0.00	390.91	390.91	0.00	390.91
33	TCARDB	227.63	0.00	680.24	907.87	0.00	907.87
34	TSCB	854.89	957.03	1152.62	2964.54	905.24	3869.78
<b>D</b>	<b>Sub-Total Coop. Bank</b>	<b>1082.52</b>	<b>957.03</b>	<b>2223.77</b>	<b>4263.32</b>	<b>905.24</b>	<b>5168.56</b>
<b>GRAND TOTAL</b>		<b>16358.90</b>	<b>17795.79</b>	<b>12545.77</b>	<b>46700.46</b>	<b>8964.19</b>	<b>55664.65</b>

## TRIPURA STATE

### Position of Technically Written off A/Cs of Banks in Tripura as on 30.09.2017

Agenda Item No.10

Sl.No.	BANKS	ACs written off since inception		Amount Outstanding	
		No of A/Cs	Amount	No of A/Cs	Amount
1	2	3	4	5	6
1	Allahabad Bank	1376	91.75	1376	91.75
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	53	10.13	53	10.13
7	Central Bank of India	287	216.00	287	216.00
8	Indian Bank	129	66.59	129	66.59
9	IDBI BANK	1	800.00	1	800.00
10	Indian Overseas Bank	25	25.50	25	25.50
11	Punjab & Sind Bank	52	94.22	52	94.22
12	Punjab National bank	0	0.00	0	0.00
13	State Bank of India	42143	19127.42	2107	1913.54
14	Syndicate Bank	0	0.00	0	0.00
15	UCO Bank	132	143.45	132	143.45
16	United Bank of India	48896	4012.14	20522	1822.20
17	Union Bank of India	28	14.35	28	14.35
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
<b>A</b>	<b>Sub-Total PUBLIC sec Bank</b>	<b>93279</b>	<b>24710.80</b>	<b>24869</b>	<b>5306.98</b>
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>B</b>	<b>Sub Total PRIVATE Sec bank</b>	<b>2</b>	<b>57.39</b>	<b>2</b>	<b>57.39</b>
27	Tripura Gramin Bank	114061	6606.59	18798	1445.08
<b>C</b>	<b>Sub Total RRB</b>	<b>114061</b>	<b>6606.59</b>	<b>18798</b>	<b>1445.08</b>
28	ACUB	107	2.14	107	2.14
29	TCARDB	0	0.00	0	0.00
30	TSCB	0	0.00	0	0.00
<b>D</b>	<b>Sub-Total Coop. Bank</b>	<b>107</b>	<b>2.14</b>	<b>107</b>	<b>2.14</b>
<b>GRAND TOTAL</b>		<b>207449</b>	<b>31376.92</b>	<b>43776</b>	<b>6811.59</b>

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

	PMRY				PMEGP				SWAVALAMBAN				
	A/Cs Outstanding	Outstd. Balance as on 30.09.17	NPA A/Cs	Amt. Outstd. As on 30.09.17	A/Cs Outstanding	Outstd. Balance as on 30.09.17	NPA A/Cs	Amt. Outstd. As on 30.09.17	A/Cs Outstanding	Outstd. Balance as on 30.09.17	NPA A/Cs	Amt. Outstd. As on 30.09.17	
1	Allahabad Bank				45	108.55	8	4.81	50	77.25	2	2.50	
2	Andhra Bank				13	19.30	0	0.00	14	8.25	0	0.00	
3	Bank of Baroda				49	101.63	5	18.00	40	116.25	6	7.50	
4	Bank of Maharashtra				8	20.30	0	0.00	5	5.65	5	5.65	
5	Bank of India				1	4.75	0	0.00	10	19.20	0	0.00	
6	Canara Bank				112	513.36	24	56.25	154	291.15	43	57.67	
7	Central Bank of India	156	68.02	64	41.25	67	158.24	18	11.12	71	142.56	24	24.65
8	CORPORATION BANK				9	17.73	0	0.00	6	6.41	0	0.00	
9	Dena Bank								1	3.00	0	0.00	
10	Indian Bank	0	0.00	0	0.00	35	56.13	16	19.21	24	39.90	4	5.89
11	IDBI BANK				5	18.78	5	18.78	1	6.06	1	6.06	
12	IOB	10	31.25	5	15.15	17	32.90	10	13.50	33	52.15	16	14.32
13	PNB	3	2.80	3	2.50	20	52.00	14	30.32	18	23.20	9	11.45
14	P&SB	17	63.90	17	63.90	22	47.90	9	13.25	25	52.00	24	35.00
15	SBI	2420	2429.00	570	1009.00	1737	4183.00	353	1695.00	1596	1751.00	361	793.00
16	SYNDICATE BANK				41	75.53	7	9.16	45	39.16	2	1.26	
17	OBC				9	23.00	3	7.00	12	10.00	5	4.00	
18	United Bank of India	2718	1902.95	2620	1811.34	2344	4386.63	499	866.24	705	106.78	214	316.58
19	Union Bank of India	0	0.00	0	0.00	115	705.45	49	378.56	115	738.72	79	87.21
20	UCO Bank	178	196.00	168	190.00	313	565.75	81	165.00	569	762.15	113	134.00
21	Vijaya Bank	0	0.00	0	0.00	7	18.62	0	0.00	7	11.79	0	0.00
	<b>ASCB of PSBs Sub-Total</b>	<b>5502</b>	<b>4693.92</b>	<b>3447</b>	<b>3133.14</b>	<b>4969</b>	<b>11109.55</b>	<b>1101</b>	<b>3306.20</b>	<b>3501</b>	<b>4262.63</b>	<b>908</b>	<b>1506.74</b>
22	AXIS BANK				3	15.19	0	0.00					
23	HDFC BANK				0	0.00	0	0.00					
24	ICICI				0	0.00	0	0.00					
25	INDUSIND BANK												
26	SOUTH INDIAN BANK												
27	Yes Bank												
28	Federal Bank												
29	Kotak Mahindra												
	<b>ASCB of Pvt s Sub-Total</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>3</b>	<b>15.19</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
30	TGB	0	0.00	0	0.00	4083	6625.95	712	1016.40	4121	4717.56	596	807.19
	<b>TGBs Sub-Total</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>4083</b>	<b>6625.95</b>	<b>712</b>	<b>1016.40</b>	<b>4121</b>	<b>4717.56</b>	<b>596</b>	<b>807.19</b>
31	ACUB												
32	TCARDB												
33	TSCB Ltd					1097	2526.72	227	178.39	2219	2895.20	480	295.47
	<b>ASCB of Coop Sub-Total</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>1097</b>	<b>2526.72</b>	<b>227</b>	<b>178.39</b>	<b>2219</b>	<b>2895.20</b>	<b>480</b>	<b>295.47</b>
	<b>GRAND TOTAL</b>	<b>5502</b>	<b>4693.92</b>	<b>3447</b>	<b>3133.14</b>	<b>10152</b>	<b>20277.41</b>	<b>2040</b>	<b>4500.99</b>	<b>9841</b>	<b>11875.39</b>	<b>1984</b>	<b>2609.40</b>

## Agenda Item NO: 11

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

(Amt. Rs in Crore)

Parameters	Sept'2016	March'2017	Sept'2017	Variation over Sept' 2016	
				Amount	% of increase
Deposit	19079.92	22341.99	23109.08	4029.16	21
Advance	8404.47	9586.33	10345.32	1940.85	23
CD Ratio	44	43	45		1
Investments	2618.02	4213.78	4431.49	1813.47	69
(C+I)D Ratio with Inv.	58	62	64		6
RIDF*	275.00	275.00	275.00		
CD Ratio with RIDF #	45	44	46		1
Govt. fund lying with Banks	3086.44	3244.42	3128.94	42.50	1
CD ratio without Govt. Fund	53	50	52		-1
Credit in flow from outside the state	555.31	561.87	561.87	6.56	1
CD Ratio including Govt. Deposit with Credit inflow	47	45	47		
CD ratio excluding Govt. Dep. including credit inflow	56	53	58		2
<b>Priority Sector Credit (PSC)</b>	<b>6803.81</b>	<b>7866.40</b>	<b>8052.14</b>	1248.33	18
% of PSC to ANBC *	89	93	96		7
Sectoral deployment of PSC: 1. Agriculture	2762.95	3392.87	3511.60	748.65	27
% of Agriculture Adv. to ANBC	36	40	42		6
2.MSME	2822.42	3068.55	3208.60	386.18	14
3.Other Prisec	1218.44	1366.77	1331.94	113.50	9
PSC to major sub-sectors: (i)Weaker section	3339.29	4291.58	4027.50	688.21	21
% of weaker section credit to ANBC	44	51	48		4
II) SC	763.37	812.09	930.85	167.48	22
III) ST	1194.72	1475.06	1642.90	448.18	38
IV) Women Entrepreneur	1445.83	1526.79	1989.20	543.37	38
% of women credit to ANBC	17	18	24		7
V) Minority Community	276.93	535.68	634.19	357.26	129
% to Total Prisec Advance	4	6	8		4

ANBC= Adjusted Net Bank Credit,(ANBC as on September'2016– Rs.8404.47 crore).

TRIPURA STATE									
Agenda item No. 11									
BANK-WISE & POPULATION GROUP-WISE BRANCH NETWORK AND DEPOSIT AS ON 30.09.2017									
									(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	601.46	390.42	10820.41	11812.29
2	Andhra Bank	0	0	1	1	0.00	0.00	1761.81	1761.81
3	Bank of Baroda	1	0	3	4	719.07	0.00	31898.52	32617.59
4	Bank of India	6	4	3	13	5790.28	5633.90	8350.59	19774.77
5	Bank of Maharashtra	0	0	1	1	0.00	0.00	574.64	574.64
6	Canara Bank	3	7	3	13	4653.96	4926.07	28658.77	38238.80
7	Central Bank of India	1	3	3	7	3126.82	1652.90	10582.56	15362.28
8	Corporation Bank	0	1	1	2	0.00	607.22	2528.90	3136.12
9	Dena Bank	0	0	1	1	0.00	0.00	383.76	383.76
10	Indian Bank	1	0	2	3	99.85	0.00	12556.76	12656.61
11	IDBI BANK	4	4	1	9	933.09	8629.44	13809.47	23372.00
12	Indian Overseas Bank	2	2	1	5	1536.77	685.08	9592.21	11814.06
13	Oriental Bank of Commerce	0	1	1	2	0.00	114.51	2786.49	2901.00
14	Punjab & Sind Bank	1	0	1	2	221.00	0.00	2424.00	2645.00
15	Punjab National Bank	1	1	1	3	510.77	349.00	4727.40	5587.17
16	State Bank of India	31	18	16	65	67786.50	248263.86	353706.00	669756.36
17	Syndicate Bank	3	2	1	6	572.95	1641.12	3543.10	5757.17
18	Union Bank of India	1	3	3	7	1134.10	3731.06	43231.62	48096.78
19	United Bank of India	43	8	12	63	124224.07	90870.01	126511.92	341606.00
20	UCO Bank	14	9	6	29	16817.80	20691.74	70098.26	107607.80
21	Vijaya Bank	1	0	3	4	1037.87	0.00	18093.39	19131.26
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>114</b>	<b>64</b>	<b>65</b>	<b>243</b>	<b>229766.36</b>	<b>388186.33</b>	<b>756640.58</b>	<b>1374593.27</b>
22	AXIS BANK	0	4	3	7	0.00	6757.74	18174.69	24932.43
23	Bandhan Bank	12	8	3	23	6415.42	14282.88	10511.41	31209.71
24	Federal Bank	0	0	1	1	0.00	0.00	3491.80	3491.80
25	HDFC	0	2	3	5	0.00	2712.44	17216.02	19928.46
26	ICICI	1	6	1	8	946.62	3345.64	6605.24	10897.50
27	IDFC Bank	0	0	1	1	0.00	0.00	384.84	384.84
28	Indusind Bank	0	1	1	2	0.00	764.55	10861.15	11625.70
29	Kotak Mahindra Bank	0	0	1	1	0.00	0.00	2776.57	2776.57
30	South Indian Bank	0	0	1	1	0.00	0.00	5407.64	5407.64
31	YES Bank	0	0	1	1	0.00	0.00	3800.00	3800.00
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>13</b>	<b>21</b>	<b>16</b>	<b>50</b>	<b>7362.04</b>	<b>27863.25</b>	<b>79229.36</b>	<b>114454.65</b>
32	Tripura Gramin Bank	101	30	13	144	210101.53	185352.53	174969.94	570424.00
<b>C</b>	<b>Sub Total of RRB</b>	<b>101</b>	<b>30</b>	<b>13</b>	<b>144</b>	<b>210101.53</b>	<b>185352.53</b>	<b>174969.94</b>	<b>570424.00</b>
33	ACUB	0	1	2	3	0.00	227.08	3826.96	4054.04
34	TCARDB	1	3	1	5	0.00	0.00	0.00	0.00
35	TSCB	40	12	11	63	61019.75	57140.02	129222.15	247381.92
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>41</b>	<b>16</b>	<b>14</b>	<b>71</b>	<b>61019.75</b>	<b>57367.10</b>	<b>133049.11</b>	<b>251435.96</b>
<b>GRAND TOTAL</b>		<b>269</b>	<b>131</b>	<b>108</b>	<b>508</b>	<b>508249.68</b>	<b>658769.21</b>	<b>1143888.99</b>	<b>2310907.88</b>

TRIPURA STATE

Agenda item No. 11

BANK-WISE & POPULATION GROUP-WISE ADVANCE AND CD RATIO AS ON 30.09.2017

Amt. in lakh

Sl No.	BANKS	ADVANCES				CREDIT DEPOSIT RATIO (%)				Investment	Credit + Investment Deposit Ratio (%)
		Rural	Semi urban	Urban	TOTAL	Rural	Semi urban	Urban	Total		
1	2	3	4	5	6	7	8	9	10	11	12
1	Allahabad Bank	114.78	200.28	2951.08	3266.14	19	51	27	28		28
2	Andhra Bank	0.00	0.00	197.48	197.48	0	0	11	11		11
3	Bank of Baroda	396.48	0.00	8553.37	8949.85	55	0	27	27		27
4	Bank of India	3630.84	4046.70	6112.82	13790.36	63	72	73	70		70
5	Bank of Maharashtra	0.00	0.00	542.07	542.07	0	0	94	94		94
6	Canara Bank	907.43	3103.51	9500.98	13511.92	19	63	33	35		35
7	Central Bank of India	584.11	719.85	4923.36	6227.32	19	44	47	41	20668.57	175
8	Corporation Bank	0.00	63.00	459.45	522.45	0	10	18	17		17
9	Dena Bank	0.00	0.00	67.00	67.00	0	0	17	17		17
10	Indian Bank	19.51	0.00	1992.88	2012.39	20	0	16	16		16
11	IDBI BANK	565.84	1470.44	2783.72	4820.00	61	17	20	21		21
12	Indian Overseas Bank	364.83	134.13	2138.24	2637.20	24	20	22	22		22
13	Oriental Bank of Commerce	0.00	44.43	443.57	488.00	0	39	16	17		17
14	Punjab & Sind Bank	96.00	0.00	422.00	518.00	43	0	17	20		20
15	Punjab National Bank	92.41	68.39	2391.00	2551.80	18	20	51	46		46
16	State Bank of India	78746.62	117077.74	90096.57	285920.93	116	47	25	43		43
17	Syndicate Bank	235.98	1092.19	1545.20	2873.37	41	67	44	50		50
18	Union Bank of India	117.01	1156.01	10256.13	11529.15	10	31	24	24		24
19	United Bank of India	51851.73	29208.93	62011.34	143072.00	42	32	49	42		42
20	UCO Bank	6118.57	5060.30	16899.33	28078.20	36	24	24	26		26
21	Vijaya Bank	146.21	0.00	3007.07	3153.28	14	0	17	16		16
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>143988.35</b>	<b>163445.90</b>	<b>227294.66</b>	<b>534728.91</b>	<b>63</b>	<b>42</b>	<b>30</b>	<b>39</b>	<b>20668.57</b>	<b>40</b>
22	AXIS BANK	0.00	591.32	4408.20	4999.52	0	9	24	20		20
23	Bandhan Bank	30372.02	54815.52	14761.71	99949.25	473	384	140	320		
24	Federal Bank	0.00	0.00	818.90	818.90	0	0	23	23		23
25	HDFC	0.00	4304.41	13438.03	17742.44	0	159	78	89		89
26	ICICI	230.07	1735.88	1195.10	3161.05	24	52	18	29		29
27	IDFC Bank	0.00	0.00	4034.25	4034.25	0	0	1048	1048		1048
28	Indusind Bank	0.00	7641.41	6077.14	13718.55	0	999	56	118		118
29	Kotak Mahindra Bank	0.00	0.00	51.13	51.13	0	0	2	2		2
30	South Indian Bank	0.00	0.00	1016.31	1016.31	0	0	19	19		19
31	YES Bank	0.00	0.00	37.38	37.38	0	0	1	1	382.35	11
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>30602.09</b>	<b>69088.54</b>	<b>45838.15</b>	<b>145528.78</b>	<b>416</b>	<b>248</b>	<b>58</b>	<b>127</b>	<b>382.35</b>	<b>127</b>
32	Tripura Gramin Bank	114728.78	63201.18	31935.04	209865.00	55	34	18	37	399961.00	107
<b>C</b>	<b>Sub Total of RRB</b>	<b>114728.78</b>	<b>63201.18</b>	<b>31935.04</b>	<b>209865.00</b>	<b>55</b>	<b>34</b>	<b>18</b>	<b>37</b>	<b>399961.00</b>	<b>107</b>
33	ACUB	0.00	62.85	1477.66	1540.51	0	28	39	38	2742.83	106
34	TCARDB	0.00	1261.63	482.29	1743.92	0	0	0	0		0
35	TSCB	106328.79	21201.18	13595.21	141125.18	174	37	11	57	19394.12	65
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>106328.79</b>	<b>22525.66</b>	<b>15555.16</b>	<b>144409.61</b>	<b>174</b>	<b>39</b>	<b>12</b>	<b>57</b>	<b>22136.95</b>	<b>66</b>
<b>GRAND TOTAL</b>		<b>395648.01</b>	<b>318261.28</b>	<b>320623.01</b>	<b>1034532.30</b>	<b>78</b>	<b>48</b>	<b>28</b>	<b>45</b>	<b>443148.87</b>	<b>64</b>
<b>TOTAL RESOURCES SUPPORT PROVIDED TO STATE UNDER RIDF:</b>						<b>27500.00</b>		<b>C.D. Ratio With RIDF</b>			<b>46</b>

**TRIPURA STATE**

Agenda Item No. 11

**BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 30.09.2017**

(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.								
1	2	3	4	6	7	9	10	12	13	14	15
1	Allahabad Bank	170	258.33	230	1414.96	140	980.58	540	2653.87	10	107
2	Andhra Bank	0	0.00	16	65.19	38	76.98	54	142.17	0	79
3	Bank of Baroda	133	530.29	598	3902.11	234	1005.37	965	5437.77	7	74
4	Bank of India	1006	5021.68	1310	5419.60	646	1004.68	2962	11445.96	41	94
5	Bank of Maharashtra	1	0.78	89	235.00	14	124.59	104	360.37	0	171
6	Canara Bank	1293	939.86	1686	8093.63	458	2533.44	3437	11566.93	9	106
7	Central Bank of India	862	996.97	606	2826.33	567	1974.15	2035	5797.45	18	105
8	Corporation Bank	14	8.00	234	370.00	40	46.92	288	424.92	2	98
9	Dena Bank	0	0.00	14	8.60	2	11.61	16	20.21	0	38
10	Indian Bank	5	46.00	166	1041.26	118	597.00	289	1684.26	3	93
11	IDBI BANK	3807	1603.93	383	2459.63	65	321.53	4255	4385.09	31	85
12	Indian Overseas Bank	47	62.50	287	1420.25	16	49.45	350	1532.20	2	49
13	Oriental Bank of Commerce	1	1.00	98	262.00	23	81.00	122	344.00	0	105
14	Punjab & Sind Bank	17	10.53	179	264.47	95	156.00	291	431.00	2	90
15	Punjab National Bank	61	80.04	198	1749.31	33	212.30	292	2041.65	4	96
16	State Bank of India	144449	100043.00	48157	111509.00	19734	34281.00	212340	245833.00	46	113
17	Syndicate Bank	246	186.91	583	1278.82	115	308.29	944	1774.02	8	75
18	Union Bank of India	696	878.53	985	4502.58	447	2143.00	2128	7524.11	8	67
19	United Bank of India	120556	49486.08	15189	43833.85	3257	12896.71	139002	106216.64	45	97
20	UCO Bank	7698	3881.53	2655	13483.30	805	5055.10	11158	22419.93	16	94
21	Vijaya Bank	67	178.59	350	1892.18	199	1058.28	616	3129.05	7	122
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>281129</b>	<b>164214.55</b>	<b>74013</b>	<b>206032.07</b>	<b>27046</b>	<b>64917.98</b>	<b>382188</b>	<b>435164.60</b>	<b>39</b>	<b>104</b>
22	AXIS BANK	288	236.90	17	2473.24	152	129.72	457	2839.86	12	139
23	Bandhan Bank	169811	46201.49	125246	50275.91	12617	528.91	307674	97006.31	57	119
24	Federal Bank	57	34.47	28	228.27	0	0.00	85	262.74	7	51
25	HDFC	13111	4931.57	9202	5029.47	76	451.53	22389	10412.57	35	74
26	ICICI	4826	2053.19	12	75.82	3	54.45	4841	2183.46	91	96
27	IDFC Bank	10435	1433.54	17902	2600.71	0	0.00	28337	4034.25	0	0
28	Indusind Bank	188	780.34	952	4690.93	72	415.38	1212	5886.65	8	57
29	Kotak Mahindra Bank	0	0.00	1	41.31	0	0.00	1	41.31	0	81
30	SOUTH INDIAN BANK	1	20.40	24	641.79	85	278.92	110	941.11	2	99
31	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>198717</b>	<b>55691.90</b>	<b>153384.00</b>	<b>66057.45</b>	<b>13005</b>	<b>1858.91</b>	<b>365106</b>	<b>123608.26</b>	<b>50</b>	<b>111</b>
32	Tripura Gramin Bank	157776	42211.48	98959	36895.30	20509	55431.16	277244	134537.94	23	72
<b>C</b>	<b>Sub Total of RRB</b>	<b>157776</b>	<b>42211.48</b>	<b>98959</b>	<b>36895.30</b>	<b>20509</b>	<b>55431.16</b>	<b>277244</b>	<b>134537.94</b>	<b>23</b>	<b>72</b>
33	ACUB	0	0.00	0	0.00	779	1540.51	779	1540.51	0	96
34	TCARDB	1116	441.93	0	0.00	1546	1301.99	2662	1743.92	21	84
35	TSCB	120047	88600	5171	11875.15	17182	8143.84	142400	108618.99	74	91
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>121163</b>	<b>89041.93</b>	<b>5171</b>	<b>11875.15</b>	<b>19507</b>	<b>10986.34</b>	<b>145841</b>	<b>111903.42</b>	<b>72</b>	<b>91</b>
<b>GRAND TOTAL</b>		<b>758785</b>	<b>351159.86</b>	<b>331527</b>	<b>320859.97</b>	<b>80067</b>	<b>133194.39</b>	<b>1170379</b>	<b>805214.22</b>	<b>42</b>	<b>96</b>

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



**TRIPURA STATE**

**Agenda Item No. 11**

**BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 30.09.2017**

(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	103	258.50	147	530.00	48	208.45	120	300.05	12	183	365.50	35	94.10	2	0.42
2	Andhra Bank	3	10.70	0	0.00	0	0.00	8	16.60	9	4	6.15	0	0.00	0	0.00
3	Bank of Baroda	64	82.00	41	39.00	21	36.00	94	722.54	10	47	46.50	8	8.50	0	0.00
4	Bank of India	232	415.00	428	312.10	141	161.40	913	2291.46	19	528	618.44	99	92.20	4	4.00
5	Bank of Maharashtra	14	30.01	0	0.00	0	0.00	13	10.20	5	9	14.25	0	0.00	0	0.00
6	Canara Bank	690	645.21	526	376.16	482	547.92	1176	272.01	3	130	95.23	949	499.05	50	9.21
7	Central Bank of India	269	102.17	241	133.23	141	81.56	634	746.17	14	224	259.13	27	19.92	2	1.11
8	Corporation Bank	15	18.00	12	16.00	35	60.00	49	60.25	14	22	31.00	4	6.01	0	0.00
9	Dena Bank	1	0.50	0	0.00	1	1.00	21	22.91	43	1	7.00	1	1.90	0	0.00
10	Indian Bank	12	72.96	8	51.55	8	9.86	101	162.15	9	16	31.23	2	10.29	0	0.00
11	IDBI BANK	310	64.25	2500	750.00	477	176.06	3931	1143.88	22	4558	1061.46	826	277.73	0	0.00
12	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	48	18.00	1	0	0.00	0	0.00	0	0.00
13	Oriental Bank of Commerce	2	0.86	0	0.00	39	9.20	48	18.00	5	19	33.49	1	1.00	0	0.00
14	Punjab & Sind Bank	27	44.50	45	43.15	4	3.50	47	61.20	13	15	17.00	4	5.00	0	0.00
15	Punjab National Bank	104	241.36	214	419.36	87	139.20	102	113.81	5	141	220.96	89	218.30	0	0.00
16	State Bank of India	26121	24553.00	49591	39423.00	10860	1798.00	77198	62902.00	29	36478	29778.00	11925	11138.00	425	5125.00
17	Syndicate Bank	118	194.63	144	358.38	86	99.87	268	580.81	25	198	289.04	92	195.10	0	0.00
18	Union Bank of India	151	288.13	64	65.21	115	91.64	365	721.18	6	197	289.91	47	62.21	0	0.00
19	United Bank of India	27489	8296.45	35352	8991.10	7585	8261.36	73898	47271.40	43	44664	21364.56	9991	4718.12	395	80.69
20	UCO Bank	1278	1456.00	2718	2623.00	138	123.00	6831	13896.00	58	1986	2412.00	1318	1429.00	10	14.00
21	Vijaya Bank	67	194.58	38	142.16	35	41.40	30	215.23	8	60	37.66	58	143.00	4	2.81
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>57070</b>	<b>36968.81</b>	<b>92069</b>	<b>54273.40</b>	<b>20303</b>	<b>11849.42</b>	<b>165895</b>	<b>131545.85</b>	<b>31</b>	<b>89480</b>	<b>56978.51</b>	<b>25476</b>	<b>18919.43</b>	<b>892</b>	<b>5237.24</b>
22	AXIS BANK	5	2.93	1	0.86	0	0.00	328	249.63	12	113	58.65	26	16.62	0	0.00
23	Bandhan Bank	90244	27072.15	73582	19184.12	63857	20188.88	287101	87116.45	107	299458	87724.70	33529	10114.43	0	0.00
24	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0.00
25	HDFC Bank	188	229.46	274	908.13	0	0.00	21383	5215.92	37	8633	1148.75	83	157.02	0	0.00
26	ICICI Bank	1088	462.55	80	40.72	0	0.00	3880	1516.53	67	1532	908.10	421	164.26	0	0.00
27	IDFC Bank	8178	1157.23	7086	960.08	4448	633.70	28337	4034.25	0	28337	4034.25	1658	245.41	0	0.00
28	Indusind Bank	12	24.20	0	0.00	632	448.39	644	472.59	5	596	795.87	60	86.56	0	0.00
29	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0.00
30	SOUTH INDIAN BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0.00
31	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0.00
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>99715</b>	<b>28948.52</b>	<b>81023</b>	<b>21093.91</b>	<b>68937</b>	<b>21270.97</b>	<b>341673</b>	<b>98605.37</b>	<b>88</b>	<b>338669</b>	<b>94670.32</b>	<b>35777</b>	<b>10784.30</b>	<b>0</b>	<b>0.00</b>
32	Tripura Gramin Bank	30259	18948.27	86547	67981.45	14423	9368.49	228817	145688.00	78	72698	34640.31	64978	31917.05	79	21.96
<b>C</b>	<b>Sub Total of RRB</b>	<b>30259</b>	<b>18948.27</b>	<b>86547</b>	<b>67981.45</b>	<b>14423</b>	<b>9368.49</b>	<b>228817</b>	<b>145688.00</b>	<b>78</b>	<b>72698</b>	<b>34640.31</b>	<b>64978</b>	<b>31917.05</b>	<b>79</b>	<b>21.96</b>
33	ACUB	126	228.50	153	393.53	0	0.00	39	16.05	1	156	299.14	7	9.31	4	7.87
34	TCARDB	0	0.00	0	0	0	0	0	0	0	0	0.00	0	0	0	0
35	TSCB	19977	7990.85	39515	20547.80	32963	16481.50	113920	26895.19	23	23175	12331.80	3578	1789.00	461	239.85
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>20103</b>	<b>8219.35</b>	<b>39668</b>	<b>20941.33</b>	<b>32963</b>	<b>16481.50</b>	<b>113959</b>	<b>26911.24</b>	<b>22</b>	<b>23331</b>	<b>12630.94</b>	<b>3585</b>	<b>1798.31</b>	<b>465</b>	<b>247.72</b>
<b>GRAND TOTAL</b>		<b>207147</b>	<b>93084.95</b>	<b>299307</b>	<b>164290.09</b>	<b>136626</b>	<b>58970.38</b>	<b>850344</b>	<b>402750.46</b>	<b>48</b>	<b>524178</b>	<b>198920.08</b>	<b>129816</b>	<b>63419.09</b>	<b>1436</b>	<b>5506.92</b>

Quarterly Statement on Priority Sector Advances and Sectoral Deployment of Credit						
	Adjusted Net Bank Credit (ANBC) as on the corresponding date of the preceding year	840447.43				
	Credit Equivalent of Off Balance sheet Exposures (CEOBE) as on the corresponding date of the preceding year					
Number of Accounts in absolute terms and Amount in Lakhs						
Sl. No	Categories	Disbursements during the Quarter (July to September)		Outstanding at the end of the Quarter (April to September)		
		No. of A/cs	Amount disbursed	No. of A/cs	No. of beneficiaries	Balance O/s
<b>1</b>	<b>Priority Sector</b>	<b>80686</b>	<b>95456.07</b>	<b>155279</b>		<b>199500.96</b>
<b>I</b>	<b>Agriculture</b>	<b>69328</b>	<b>43470.31</b>	<b>133421</b>		<b>105732.55</b>
(i)	Crop Loans	12834	6674.55	26499		12396.57
(ii)	Investment Credit					
	Out of (ii) above, loans for agriculture implements & machinery					
(iii)	Allied Activities	56494	36795.76	106922		93335.98
(a)	Fisheries	10253	2701.01	19405		9173.18
(b)	Dairying	4290	3440.22	8119		14624.72
(c)	Poultry	3203	2919.09	6062		7974.85
(d)	Animal Husbandry					
(e)	Bee keeping					
(f)	Sericulture					
(g)	Others	38748	27735.44	73336		61563.23
	Out of Agriculture, loans to small and marginal farmers	10702	5508.87	22662		10462.94
	Out of Agriculture, loans to other individual farmers	28046	22226.57	50674		51100.29
	Out of Agriculture, loans to corporate farmers, farmers' producer organizations/companies of individual farmers, partnership firms and co-operatives of farmers directly engaged in Agriculture and Allied Activities					
	Out of Agriculture, above loans to Food & Agro-processing					
<b>II</b>	<b>MSMEs</b>	<b>10614</b>	<b>39251.20</b>	<b>18807</b>		<b>69548.90</b>
(i)	<b>Micro Enterprises</b>	<b>10583</b>	<b>38203.03</b>	<b>18752</b>		<b>67691.66</b>
(a)	Manufacturing Enterprises	2758	11448.36	4887		20285.26
(b)	Service Enterprises	7825	26754.67	13865		47406.40
(ii)	<b>Small Enterprises</b>	<b>31</b>	<b>1048.17</b>	<b>55</b>		<b>1857.24</b>
(a)	Manufacturing Enterprises	11	315.03	19		558.20
(b)	Service Enterprises	20	733.14	36		1299.04
(iii)	<b>Medium Enterprises</b>					
(a)	Manufacturing Enterprises					
(b)	Service Enterprises					
(iv)	<b>Advances to KVI</b>					
(v)	<b>Other Finance to MSMEs</b>					
<b>III</b>	<b>Export Credit</b>					
<b>IV</b>	<b>Education</b>	<b>106</b>	<b>402.59</b>	<b>162</b>		<b>566.86</b>
<b>V</b>	<b>Housing</b>					
<b>VI</b>	<b>Renewable Energy</b>					
<b>VII</b>	<b>Social Infrastructure</b>					
<b>VIII</b>	<b>'Others' category under Priority Sector</b>	<b>2558</b>	<b>12734.56</b>	<b>4865</b>		<b>24219.51</b>
<b>2</b>	<b>Loans to Weaker Sections under Priority Sector</b>	<b>41912</b>	<b>48553.21</b>	<b>87031</b>		<b>101475.08</b>
<b>3</b>	<b>Non-Priority Sector Loans</b>	<b>5325</b>	<b>12484.44</b>	<b>11823</b>		<b>27719.13</b>
<b>I</b>	<b>Agriculture</b>					
<b>II</b>	<b>MSME (Service)</b>					
(i)	Micro Enterprises (Service)					
(ii)	Small Enterprises (Service)					
(iii)	Medium Enterprises (Service)					
<b>III</b>	<b>Education Loans</b>					
<b>IV</b>	<b>Housing Loans</b>					
<b>V</b>	<b>Personal Loans under Non-Priority Sector</b>					
<b>VI</b>	<b>Other Non-Priority Sector Loans</b>	<b>0</b>	<b>0.00</b>	<b>0</b>		<b>0.00</b>
<b>4</b>	<b>Total Loans</b>	<b>87825</b>	<b>107940.51</b>	<b>168916</b>		<b>227220.09</b>

## **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 30.09.2017 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%), ACP 2016-17(125%) and ACP 2017-18(52%)[Up To September'2017] 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 Banks for 2016-17 and 2017-18  
(for the quarter ended September 2017) is given below:**

(Rs/ lac)

Scheme	Prog. Year	Target	Spon.	Sanctioned		Disbursed	
		No	No	No	Amt	No	Amt
<b>PMEGP</b>							
September'2016	2016-17	1500	2403	0	0.00	0	0.00
September'2017*	2017-18	1605	3851	247	1251.61	11	36.68
<b>SWAVALAMBAN</b>							
September'2016	2016-17	4000	4796	0	0.00	0	0.00
September'2017	2017-18	4000	5890	209	565.21	1	2.00

\*Figure as on 08.11.2017

**PMEGP**

For the FY 2017-18, 3851 PMEGP cases were sponsored to the bank branches against the revised target (already circulated) of 1605 cases, out of which 247 cases were sanctioned amounting to Rs. 12.52 Crore (as on 08.11.2017).

**SWABALAMBAN**

For FY 2017-18, 5890 cases have been sponsored against the target of 4000. Banks have sanctioned 209 cases amounting to Rs. 5.65 Crore as on September'2017.

A review meeting on Employment Generation Programme namely, PMEGP and Swabalamban, was held on 10<sup>th</sup> November, 2017 in presence of Hon'ble Minister, Industries and Commerce, Govt. of Tripura. Senior officials of the State Government, RBI, NABARD, KVIC and member Banks participated in the meeting. Bank wise progress was reviewed by the officials of the State Government. Hon'ble Minister, Industries and Commerce, Govt. of Tripura, requested all member banks for disposal of all sponsored proposals of PMEGP and Swabalamban within 15<sup>th</sup> December, 2017 and subsequent training & disbursement of the sanctioned cases at the earliest in view of ensuing Assembly Election.

**TRIPURA STATE**  
**PERFORMANCE UNDER PHEMEP FOR THE FINANCIAL YEAR 2017-18 AS ON 08.11.2017**

Agenda No-12

SI.No.	NAME OF THE BANKS	TARGET	SPONSORED		SANCTIONED		DISBURSED	
		NO	NO	AMT.	NO	AMT.	NO	AMT.
1	Allahabad Bank	8	26	99.00	0	0.00	0	0.00
2	Andhra Bank	1	2	10.00	0	0.00	0	0.00
3	Bank of Baroda	11	29	246.00	0	0.00	0	0.00
4	Bank of India	24	110	733.18	1	9.50	1	3.00
5	Bank of Maharashtra	1	2	6.50	0	0.00	0	0.00
6	Canara Bank	28	89	471.92	4	21.60	0	0.00
7	Central Bank of India	20	26	125.00	0	0.00	0	0.00
8	Corporation Bank	3	4	18.00	0	0.00	0	0.00
9	Indian Bank	7	10	36.00	3	9.50	0	0.00
10	IDBI BANK	10	35	185.91	4	23.65	2	3.88
11	Indian Overseas Bank	9	13	93.43	1	2.52	0	0.00
12	Oriental Bank of Commerce	4	6	24.00	0	0.00	0	0.00
13	Punjab & Sind Bank	4	9	36.00	0	0.00	0	0.00
14	Punjab National Bank	5	12	50.00	0	0.00	0	0.00
15	State Bank of India	318	640	2559.52	28	108.77	1	3.32
16	Syndicate Bank	11	36	167.25	1	9.50	0	0.00
17	Union Bank of India	17	42	307.80	0	0.00	0	0.00
18	United Bank of India	368	818	3560.82	24	189.78	2	12.43
19	UCO Bank	62	167	863.85	9	30.40	0	0.00
20	Vijaya Bank	8	7	23.00	0	0.00	0	0.00
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>919</b>	<b>2083</b>	<b>9617.2</b>	<b>75</b>	<b>405.22</b>	<b>6</b>	<b>22.63</b>
21	AXIS BANK	6	12	55.00	0	0.00	0	0.00
22	Bandhan Bank	18	12	58.00	0	0.00	0	0.00
23	Federal Bank	0	0	0.00	0	0.00	0	0.00
24	HDFC	5	3	17.58	0	0.00	0	0.00
25	ICICI	6	3	25.00	0	0.00	0	0.00
26	Indusind Bank	2	1	4.00	0	0.00	0	0.00
27	Kotak Mahindra Bank	0	0	0.00	0	0.00	0	0.00
28	South Indian Bank	0	0	0.00	0	0.00	0	0.00
29	YES Bank	0	0	0.00	0	0.00	0	0.00
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>37</b>	<b>31</b>	<b>159.58</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
30	Tripura Gramin Bank	480	1305	5243.87	171	841.64	5	14.05
<b>C</b>	<b>Sub Total of RRB</b>	<b>480</b>	<b>1305</b>	<b>5243.9</b>	<b>171</b>	<b>841.64</b>	<b>5</b>	<b>14.05</b>
31	ACUB	0	0	0	0	0	0	0
32	TCARDB	0	0	0	0	0	0	0
33	TSCB	169	432	1669.7	1	4.75	0	0
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>169</b>	<b>432</b>	<b>1669.7</b>	<b>1</b>	<b>4.75</b>	<b>0</b>	<b>0</b>
<b>GRAND TOTAL</b>		<b>1605</b>	<b>3851</b>	<b>16690.28</b>	<b>247</b>	<b>1251.61</b>	<b>11</b>	<b>36.68</b>

## Tripura State

### BANK-WISE POSITION IN IMPLEMENTATION OF SWABALAMBAN FOR THE STATE OF TRIPURA FOR THE PROGRAMME YEAR 2017-18 AS ON 30.09.2017

( Amt in Lacs.)

SI No	Name of Bank	Achievement for the Financial Year 2017-2018						
		Target	Sponsored		Sanctioned		Disbursed	
		No	No	Amt	No	Amt	No	Amt
1	Allahabad Bank	12	21	72.21	0	0.00	0	0.00
2	Axis bank	6	6	19.00	0	0.00	0	0.00
3	Bank of Baroda	20	40	133.14	0	0.00	0	0.00
4	Bank of India	41	102	323.98	1	5.00	0	0.00
5	Canara Bank	48	97	332.25	1	1.40	0	0.00
6	Central Bank of India	46	75	247.40	1	3.80	0	0.00
7	Dena Bank	2	2	8.00	0	0.00	0	0.00
8	ICICI Bank	7	6	16.30	0	0.00	0	0.00
9	IDBI Bank	11	19	65.38	0	0.00	0	0.00
10	Indian Bank	11	22	74.70	0	0.00	0	0.00
11	Indian Overseas Bank	18	34	83.29	3	7.40	0	0.00
12	Indus Ind Bank	3	3	8.00	0	0.00	0	0.00
13	Oriental Bank Of Commerce	7	19	72.88	1	1.84	0	0.00
14	Punjab & Sind Bank	11	20	57.50	0	0.00	0	0.00
15	Punjab Naional Bank	9	24	77.26	0	0.00	0	0.00
16	Syndicate Bank	18	29	84.88	1	1.70	0	0.00
17	State Bank of India	670	948	3025.48	7	19.52	0	0.00
18	Tripura Gramin Bank	1476	2117	6652.45	139	393.15	0	0.00
19	Tripura State Co-Op Bank	594	828	2587.38	29	69.20	0	0.00
20	Union Bank	32	64	217.57	0	0.00	0	0.00
21	United Bank Of India	756	1065	3450.03	14	35.20	1	2.00
22	UCO BANK	154	267	869.61	11	22.00	0	0.00
23	Vijaya Bank	9	20	58.97	0	0.00	0	0.00
24	HDFC	4	3	11.00	0	0.00	0	0.00
25	Andhra Bank	4	8	33.00	0	0.00	0	0.00
26	Bandhan Bank	18	28	83.88	0	0.00	0	0.00
27	Corporation Bank	9	15	45.92	0	0.00	0	0.00
28	Bharatiya Mahila Bank	0	0	0.00	0	0.00	0	0.00
29	South Indian Bank	0	0	0.00	0	0.00	0	0.00
30	Yes Bank	0	0	0.00	0	0.00	0	0.00
31	Bank of Maharashtra	4	8	28.00	1	5.00	0	0.00
	<b>TOTAL</b>	<b>4000</b>	<b>5890</b>	<b>18739.46</b>	<b>209</b>	<b>565.21</b>	<b>1</b>	<b>2.00</b>

**TRIPURA STATE**

**Agenda Item No-12**

**BANK-WISE POSITION IN IMPLEMENTATION OF MINI DAIRY FOR THE STATE OF TRIPURA DURING THE YEAR 2017-18 AS ON 30.09.2017**

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	0.00	0	0.00
2	BOI	1	1	5.50	1	5.50
3	Canara	0	0	0.00	0	0.00
4	Corporation	1	1	1.65	1	1.65
5	IDBI Bank	0	0	0.00	0	0.00
6	State Bank of India	1	1	1.20	1	1.20
7	UCO Bank	8	8	42.16	8	42.16
8	United Bank of India	24	24	55.97	24	55.97
9	Vijaya Bank	3	3	20.44	3	20.44
10	Tripura Gramin Bank	211	198	410.01	198	410.01
11	Tripura State Co-operative Bank	22	22	17.36	22	17.36
12	Bank of Baroda	3	3	12.90	3	12.90
13	Union Bank	0	0	0.00	0	0.00
14	Oriental Bank of Commerce	0	0	0.00	0	0.00
15	ACUB	0	0	0.00	0	0.00
16	PNB	0	0	0.00	0	0.00
17	Syndicate Bank	5	5	7.80	5	7.80
	<b>TOTAL</b>	<b>279</b>	<b>266</b>	<b>574.99</b>	<b>266</b>	<b>574.99</b>

TRIPURA STATE

Agenda Item No.12

Bank wise position in implementation of KCC(Fishery)/SCC for F.Y.2017-18 as on 30.09.2017  
(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	1	0.40	0	0.00	0	0.00	0	1
6	Canara Bank	3	1.75	0	0.00	0	0.00	0	3
7	CBI	3	2.66	0	0.00	0	0.00	0	3
8	IB								0
9	IDBI BANK	4	1.68	0	0.00	0	0.00	0	4
10	IOB								0
11	P&SB								0
12	PNB	1	1.80	0	0.00	0	0.00	0	1
13	SBI	14	14.91	0	0.00	0	0.00	1	13
14	SYNDICATE								0
15	UCO	4	9.30	0	0.00	0	0.00	0	4
16	UBI	12	13.99	0	0.00	0	0.00	0	12
17	Union Bank								0
18	VB								0
19	OBC								0
20	Corporation								0
<b>A</b>	<b>Sub-Total PUBLIC sec Bank</b>	<b>42</b>	<b>46.49</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>1</b>	<b>41</b>
21	AXIS BANK								0
22	ICICI								0
23	HDFC								0
24	SOUTH INDIAN BANK								0
25	INDUSIND								0
26	YES Bank								0
<b>B</b>	<b>Sub Total PRIVATE Sec bank</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0</b>
27	TGB	66	40.67	3	1.70	3	1.20	0	63
<b>C</b>	<b>Sub Total RRB</b>	<b>66</b>	<b>40.67</b>	<b>3</b>	<b>1.70</b>	<b>3</b>	<b>1.20</b>	<b>0</b>	<b>63</b>
28	ACUB								0
29	TCARDB								0
30	TSCB	30	18.92	7	2.20	7	2.20	0	23
<b>D</b>	<b>Sub-Total Coop. Bank</b>	<b>30</b>	<b>18.92</b>	<b>7</b>	<b>2.20</b>	<b>7</b>	<b>2.20</b>	<b>0</b>	<b>23</b>
<b>GRAND TOTAL</b>		<b>138</b>	<b>106.08</b>	<b>10</b>	<b>3.90</b>	<b>10</b>	<b>3.40</b>	<b>1</b>	<b>127</b>



## Agenda item No. 13

### Grant of Educational loans/Housing loans/Specialized Schemes/DRI Outstanding Credit as on 30.09.2017

Achievement under DRI by Banks up to September 2017:

(Rs.in lac)

Sl no	Name of the Bank	Sanctioned (17-18)		Outstanding as on 30.09.2017	
		No	Amount	No	Amount
1	UBI	7	1.20	172	22.14
2	SBI	2	0.40	611	110.48
3	Canara Bank	32	4.80	266	26.56
4	UCO bank	2	0.35	37	3.20
5	P & SB	0	0.00	3	0.28
6	CBI	0	0.00	259	104.15
7	IOB	0	0.00	1	0.20
8	PNB	0	0.00	4	0.73
8	Syndicate Bank	0	0.00	15	0.70
	<b>TOTAL</b>	<b>43</b>	<b>49.75</b>	<b>1368</b>	<b>268.44</b>

**Education Loan:** The banks have been financing under Educational Loan Scheme since last 12-13 years as per directives of the Govt. of India and recommendations of High Level Committee on Lead Bank Scheme. The progress under the scheme covering disbursement and total credit exposure are now being reviewed regularly.

A report on progress made under Education Loan during the year 2017-18 up to September' 2017 is annexed; the summary position is as under:

Amt. Rs. In lac					
Balance outstanding as on 31.03.2017		Disbursement made during the year 2017-18 up to Sept' 2017.		Balance outstanding as on 30-09-2017	
A/c	Amount	A/c	Amount	A/c	Amount
3905	11444.81	160	408.08	3950	11587.38

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 2017-18 has been annexed.**

Reports on progress made under **Housing Loan** and other **Specialized Schemes** during the year 2017-18 as on 30<sup>th</sup> September, are annexed.

## TRIPURA STATE

Agenda item No. 13

## BANK-WISE PERFORMANCE UNDER EDUCATION LOAN FOR THE YEAR 2017-18, AS ON 30.09.2017

(Amt in Lacs.)

SL NO	BANKS	Proposals received	PROPOSAL SANCTIONED		PROPOSAL DISBURSED		No of cases pending	No of cases rejected	Outstanding as on 30.09.2017	
		No.	NO	Amt.	No.	Amt.	No.	No.	No.	Amt.
1	Allahabad Bank								35	72.85
2	Andhra Bank								0	0.00
3	Bank of Baroda	2	2	72.00	2	72.00	0	0	22	117.42
4	Bank of India	16	16	41.20	12	31.20	0	0	36	81.80
5	Bank of Maharashtra	1	0	0.00	0	0.00	0	0	1	1.05
6	Canara Bank	14	14	47.78	14	47.78	0	0	265	658.74
7	Central Bank of India	3	3	5.30	3	2.80			50	103.42
8	Corporation Bank	5	5	21.96	5	21.96			8	40.56
9	Dena Bank	0	0	0.00	0	0.00	0	0	0	0.00
10	Indian Bank	1	1	20.00	1	20.00			8	52.58
11	IDBI BANK	0	0	0.00	0	0.00	0	0	15	52.26
12	Indian Overseas Bank								7	16.15
13	Oriental Bank of Commerce	3	3	9.00	3	6.94	0	0	10	23.00
14	Punjab & Sind Bank	0	0	0.00	0	0.00	0	0	3	6.00
15	Punjab National Bank	3	3	5.26	3	3.73	0	0	36	90.76
16	State Bank of India	67	67	158.93	67	98.93	0	0	2169	6530.20
17	Syndicate Bank	3	3	19.00	3	8.62	0	0	57	128.06
18	Union Bank of India	0	0	0.00	2	5.75	0	0	41	132.56
19	United Bank of India	9	9	56.00	9	56.00	0	0	502	1549.55
20	UCO Bank	12	12	48.83	12	10.91	0	0	152	495.26
21	Vijaya Bank	3	3	12.50	3	6.88	0	0	24	42.07
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>142</b>	<b>141</b>	<b>517.76</b>	<b>139</b>	<b>393.50</b>	<b>0</b>	<b>0</b>	<b>3441</b>	<b>10194.29</b>
22	AXIS BANK	0	0	0.00	0	0.00	0	0	0	0.00
23	Federal Bank	0	0	0.00	0	0.00	0	0	0	0.00
24	HDFC	3	3	4.12	3	4.12	0	0	10	18.79
25	ICICI	0	0	0.00	0	0.00	0	0	0	0.00
26	Indusind Bank	0	0	0.00	0	0.00	0	0	0	0.00
27	Kotak Mahindra Bank	0	0	0.00	0	0.00	0	0	0	0.00
28	SOUTH INDIAN BANK	0	0	0.00	0	0.00	0	0	0	0.00
29	YES Bank	0	0	0.00	0	0.00	0	0	0	0.00
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>3</b>	<b>3</b>	<b>4.12</b>	<b>3</b>	<b>4.12</b>	<b>0</b>	<b>0</b>	<b>10</b>	<b>18.79</b>
30	Tripura Gramin Bank	18	18	44.98	18	10.46	0	0	473	1309.50
<b>C</b>	<b>Sub Total of RRB</b>	<b>18</b>	<b>18</b>	<b>44.98</b>	<b>18</b>	<b>10.46</b>	<b>0</b>	<b>0</b>	<b>473</b>	<b>1309.50</b>
31	ACUB	0	0	0.00	0	0.00	0	0	0	0.00
32	TCARDB	0	0	0.00	0	0.00	0	0	0	0.00
33	TSCB	0	0	0.00	0	0.00	0	0	26	64.8
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>26</b>	<b>64.80</b>
<b>GRAND TOTAL</b>		<b>163</b>	<b>162</b>	<b>566.86</b>	<b>160</b>	<b>408.08</b>	<b>0</b>	<b>0</b>	<b>3950</b>	<b>11587.38</b>

**Tripura State**

**Agenda Item No-13**

**BANK-WISE PERFORMANCE IN FINANCING UNDER HOUSING SCHEME AS ON 30.09.2017**

Sl. No.	Name of the Banks	Urban		Semi-Urban		Rural		Amount in Lacs	
		Total		Total		Total		Total	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	2	3	4	5	6	7	8	9	10
1	Allahabad Bank	223	807.25	0	0.00	0	0.00	223	807.25
2	Andhra Bank	5	22.28	0	0.00	0	0.00	5	22.28
3	Bank of Baroda	28	405.00	0	0.00	0	0.00	28	405.00
4	Bank of India	285	1080.40	81	716.40	42	460.40	408	2257.20
5	Bank of Maharashtra	10	257.13	0	0.00	0	0.00	10	257.13
6	Canara Bank	108	1107.24	62	448.45	19	140.63	189	1696.32
7	Central Bank of India	41	284.71	3	39.03	2	9.24	46	332.98
8	Corporation Bank	10	39.73	0	0.00	0	0.00	10	39.73
9	Dena Bank	2	11.61	0	0.00	0	0.00	2	11.61
10	Indian Bank	33	221.40	0	0.00	0	0.00	33	221.40
11	IDBI BANK	25	172.44	23	92.90	2	14.93	50	280.27
12	Indian Overseas Bank	16	185.02	10	80.75	18	115.14	44	380.91
13	Oriental Bank of Commerce	10	57.00	0	0.00	0	0.00	10	57.00
14	Punjab & Sind Bank	17	91.75	0	0.00	5	24.00	22	115.75
15	Punjab National Bank	19	360.00	0	0.00	1	10.60	20	370.60
16	State Bank of India	3166	25611.00	1475	9705.00	748	2984.00	5389	38300.00
17	Syndicate Bank	22	328.49	2	147.12	0	0.00	24	475.61
18	Union Bank of India	117	1322.14	18	174.56	0	0.00	135	1496.70
19	United Bank of India	668	10446.31	536	1749.07	407	1317.54	1611	13512.92
20	UCO Bank	307	3419.92	148	1083.17	86	803.53	541	5306.62
21	Vijaya Bank	28	276.25	0	0.00	14	149.30	42	425.55
<b>A</b>	<b>Sub-Total PUBLIC sec Bank</b>	<b>5140</b>	<b>46507.07</b>	<b>2358</b>	<b>14236.45</b>	<b>1344</b>	<b>6029.31</b>	<b>8842</b>	<b>66772.83</b>
22	AXIS BANK	146	120.99	0	0.00	0	0.00	146	120.99
23	Bandhan Bank	7	26.21	3	19.12	1	4.97	11	50.30
24	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00
25	HDFC	46	33.95	0	0.00	0	0.00	46	33.95
26	ICICI	11	233.32	0	0.00	0	0.00	11	233.32
27	Indusind Bank	41	364.34	0	0.00	0	0.00	41	364.34
28	Kotak Mahindra Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
29	South Indian Bank	3	16.42	0	0.00	0	0.00	3	16.42
30	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00
<b>B</b>	<b>Sub Total Pvt. Sec Bank</b>	<b>254</b>	<b>795.23</b>	<b>3</b>	<b>19.12</b>	<b>1</b>	<b>4.97</b>	<b>258</b>	<b>819.32</b>
31	TGB	2259	6158.27	5514	20386.73	14387	27968.35	22160	54513.35
<b>C</b>	<b>Sub Total RRB</b>	<b>2259</b>	<b>6158.27</b>	<b>5514</b>	<b>20386.73</b>	<b>14387</b>	<b>27968.35</b>	<b>22160</b>	<b>54513.35</b>
32	ACUB	69	449.96	1	13.21	0	0.00	70	463.17
33	TCARDB	0	0.00	0	0.00	0	0.00	0	0.00
34	TSCB	521	3516.75	308	2002.00	316	1896.00	1145	7414.75
<b>D</b>	<b>Sub-Total Coop. Bank</b>	<b>590</b>	<b>3966.71</b>	<b>309</b>	<b>2015.21</b>	<b>316</b>	<b>1896.00</b>	<b>1215</b>	<b>7877.92</b>
<b>GRAND TOTAL</b>		<b>8243</b>	<b>57427.28</b>	<b>8184</b>	<b>36657.51</b>	<b>16048</b>	<b>35898.63</b>	<b>32475</b>	<b>129983.42</b>

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

The progress on PMAY was reviewed by the Hon'ble Minister, Urban Development Department, Govt. of Tripura on 08.11.2017 in presence of the public representatives/ officials of the 20 ULBs and officials of the Urban Development Department, Govt. of Tripura.

The total number of beneficiaries, approved by the State Government (as per DPR) is 42896, out of which 32886 beneficiaries have already started construction of their houses and the remaining beneficiaries (10010) are yet to start construction. ULB wise status of implementation of houses under PMAY (BLC) as on 06.11.2017 is annexed.

## Tripura-

## At a glance- Status of Implementation of Houses under PMAY(BLC) as on 06.11.17

SI No	Name of ULBs	Total Numbers of Beneficiaries (as per DPR) (4B)	Breakup of total beneficiary		Physical status of construction				Breakup of remaining beneficiaries	
			Construction started	Beneficiary yet to start construction (3-4)/(10+11)	Foundation level @33,300	Lintel level @50,000	Roof level @50,000	Houses Completed (Fund not disbursed @33,300)	Dropout/ Unwilling/ Surrendered	Beneficiary who may start construction
1	2	3	4	5	6	7	8	9	10	11
2	Agartala	17368	12011	5357	2261	3266	5472	1012	4639	718
3	Amarpur	1152	733	419	224	157	304	48	190	229
1	Ambassa	2178	1526	652	300	312	835	79	38	614
12	Belonia	1748	1350	398	315	264	589	182	120	278
9	Bishalgarh	1250	959	291	37	141	744	37	104	187
7	Dharmanagar	1587	1337	250	421	302	419	195	172	78
18	Jirania	1138	997	141	171	168	425	233	97	44
15	Kailasahar	2095	1981	114	290	569	1107	15	108	6
2	Kamalpur	976	869	107	173	193	428	75	36	71
5	Khowai	1314	910	404	418	270	209	13	132	272
16	Kumarghat	1028	978	50	144	241	437	156	30	20
10	Melaghar	1660	1497	163	279	207	859	152	92	71
19	Mohanpur	2117	1572	545	363	487	678	44	50	495
8	Panisagar	498	462	36	36	112	289	25	29	7
20	Ranirbazar	669	614	55	57	145	274	138	54	1
13	Sabroom	560	473	87	104	70	169	130	40	47
14	Santir Bazar	1091	962	129	332	169	460	1	101	28
11	Sonamura	1115	1059	56	195	110	399	355	15	41
6	Teliamura	1626	1175	451	253	167	467	288	451	0
4	Udaipur	1726	1421	305	137	188	802	294	150	155
	<b>Total</b>	<b>42896</b>	<b>32886</b>	<b>10010</b>	<b>6510</b>	<b>7538</b>	<b>15366</b>	<b>3472</b>	<b>6648</b>	<b>3362</b>

## TRIPURA STATE

Agenda Item No- 13

BANK-WISE DETAILS OF SPECIALISED SCHEME AS ON 30.09.2017									
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	0	0.00	0	0.00	0	0.00	0	0
12	UBI	8	501.23	0	0.00	419	383.11	0	0.00
13	BANDHAN	0	0.00	0	0.00	1	4.97	1	1.50
14	PNB								
15	TGB	0	0.00	0	0.00	113	239.57	0	0.00
16	TSCB	4	558.92	1	45.00	0	0	0	0.00
17	TCARDB								
18	SYNDICATE								
19	IDBI					17	73	0	0
<b>TOTAL :</b>		<b>19</b>	<b>1119.15</b>	<b>1</b>	<b>45.00</b>	<b>557</b>	<b>730.65</b>	<b>1</b>	<b>1.50</b>

### 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.

## 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 122<sup>nd</sup> SLBC Meeting held on 31.08.2017**

All Banks are to exert effort to achieve Stand-Up India Targets for 2017-18 as well as uploading of proposals in the “Portal” (Action: All Banks).

### **Status of implementation**

Loans under the scheme had been extended to 41 SC/ST/Women beneficiaries amounting to Rs. 698.97 Crores during April-September 2017 of FY 2017-18.

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

Bank-wise Progress under the Scheme as on 30<sup>th</sup> September’2017 is as follows:-

#### **PERFORMANCE UNDER STAND UP INDIA As on 30.09.2017**

Amt.: Rs. In Lakhs

Sl.	Bank	SC/ST		Women		TOTAL	
		No.	Amt.	No.	Amt.	No.	Amt.
1	Allahabad			1	30.00	1	30.00
2	Andhra Bank						
3	Bank of India						
4	Canara Bank	3	91.50	0	0.00	3	91.50
5	IDBI Bank			1	10.10	1	10.10
6	IndusInd Bank						
7	Punjab & Sind Bank						
8	State Bank of India	9	198.00	5	72.00	14	270.00
9	Syndicate Bank	1	11.00	0	0.00	1	11.00
10	Tripura Gramin Bank	5	94.50	5	65.00	10	159.50
11	UCO Bank			1	10.03	1	10.03
12	United Bank of India	0	0.00	10	116.84	10	116.84
13	Vijaya Bank						
<b>GRAND TOTAL</b>		<b>18</b>	<b>395.00</b>	<b>23</b>	<b>303.97</b>	<b>41</b>	<b>698.97</b>



## Agenda Item No. 15

### Timely submission of data by banks:

#### Action Points emerged in the 122<sup>nd</sup> SLBC Meeting held on 31.08.2017

To ensure submission of data as per format and within stipulated time period (Action : SLBC Tripura)

#### Status of Implementation

25 out of 35 Banks submitted the reports after the stipulated date. All Banks are once again requested to ensure submission of data within the stipulated time period.

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

All Banks were requested to submit data within 15.10.2017 for compilation of Agenda Notes for 123<sup>rd</sup> SLBC Meeting. The date of submission by the concerned banks is tabulated as follows:-

Sl.	Bank	Date of Submission
1	ACUB	13.10.2017
2	Allahabad Bank	01.11.2017
3	Andhra Bank	30.10.2017
4	AXIS BANK	26.10.2017
5	Bandhan Bank	18.10.2017
6	Bank of Baroda	10.10.2017
7	Bank of India	15.10.2017
8	Bank of Maharashtra	26.10.2017
9	Canara Bank	31.10.2017
10	Central Bank of India	25.10.2017
11	Corporation Bank	02.11.2017
12	Dena Bank	11.10.2017
13	Federal Bank	10.10.2017
14	HDFC	14.10.2017
15	ICICI	17.10.2017
16	IDBI BANK	18.10.2017
17	IDFC Bank	15.10.2017
18	Indian Bank	16.10.2017
19	Indian Overseas Bank	23.10.2017
20	Indusind Bank	15.10.2017
21	Kotak Mahindra Bank	24.10.2017
22	Oriental Bank of Commerce	30.10.2017
23	Punjab & Sind Bank	31.10.2017
24	Punjab National Bank	18.10.2017
25	South Indian Bank	18.10.2017
26	State Bank of India	01.11.2017
27	Syndicate Bank	16.10.2017
28	TCARDB	31.10.2017
29	Tripura Gramin Bank	18.10.2017
30	TSCB	31.10.2017
31	UCO Bank	20.10.2017
32	Union Bank of India	25.10.2017
33	United Bank of India	14.10.2017
34	Vijaya Bank	23.10.2017
35	YES Bank	15.10.2017

FINANCIAL LITERACY/ AWARENESS CAMP ORGANISED BY THE RURAL BRANCHES OF BANKS 2017-18						
FOR THE QUARTER ENDED SEPTEMBER '2017						
TRIPURA STATE						
Sl.	District	Block	Name of Bank	Name of Branch	Month	Held On
1	Dhalai	Manu	Bank of India	Dhumachherra	Jul'2017	05.07.2017
2	Dhalai	Salema	Bandhan Bank	Singinala	Jul'2017	04.07.2017
3	Dhalai	Durgachoumohani	Indian Bank	Durgachoumohani	Jul'2017	17.07.2017
4	Dhalai	Manu	SBI	Kanchancherra	Jul'2017	03.07.2017
5	Dhalai	Ambassa	TGB	Ambassa	Jul'2017	04.07.2017
6	Dhalai	Ambassa	TGB	Jawharnagar	Jul'2017	19.07.2017
7	Dhalai	Ambassa	TGB	Kachuchara	Jul'2017	26.07.2017
8	Dhalai	Ambassa	TGB	Kulai	Jul'2017	06.07.2017
9	Dhalai	Salema	TGB	Kamalpur	Jul'2017	12.07.2017
10	Dhalai	Manu	TGB	Manu	Jul'2017	13.07.2017
11	Dhalai	Manu	TGB	Nalkata (82 Miles)	Jul'2017	28.07.2017
12	Dhalai	Chaumanu	TGB	Chailengta	Jul'2017	17.07.2017
13	Dhalai	Damburnagar	TGB	Gandachherra	Jul'2017	03.07.2017
14	Dhalai	Damburnagar	TGB	Ganganagar	Jul'2017	12.07.2017
15	Dhalai	Durgachoumohani	TGB	Bamancherra	Jul'2017	26.07.2017
16	Dhalai	Chaumanu	TGB	Chaumanu	Jul'2017	28.07.2017
17	Dhalai	Salema	TGB	Abhanga	Jul'2017	03.07.2017
18	Dhalai	Chaumanu	TSCB	Choumanu	Jul'2017	12.07.2017
19	Dhalai	Chaumanu	TSCB	Chailengta	Jul'2017	13.07.2017
20	Dhalai	Damburnagar	TSCB	Gandachherra	Jul'2017	04.07.2017
21	Dhalai	Salema	TSCB	Moracherra	Jul'2017	19.07.2017
22	Dhalai	Ambassa	TSCB	Jawaharnagar	Jul'2017	25.07.2017
23	Dhalai	Ambassa	UBI	Sikaribari	Jul'2017	05.07.2017
24	Dhalai	Salema	UBI	Halhali	Jul'2017	28.07.2017
25	Dhalai	Salema	UBI	Kamalpur	Jul'2017	11.07.2017
26	Dhalai	Manu	UBI	Manu	Jul'2017	18.07.2017
27	Dhalai	Manu	UBI	Choumanu	Jul'2017	20.07.2017
28	Dhalai	Manu	UBI	Machli	Jul'2017	04.07.2017
29	Dhalai	Chaumanu	UBI	Chailengta	Jul'2017	29.07.2017
30	Dhalai	Damburnagar	UCO Bank	Gandachherra	Jul'2017	03.07.2017
31	Dhalai	Damburnagar	UCO Bank	Raishyabari	Jul'2017	31.07.2017
32	Dhalai	Manu	Bank of India	Dhumachherra	Aug'2017	24.08.2017
33	Dhalai	Salema	Bandhan Bank	Singinala	Aug'2017	04.08.2017
34	Dhalai	Durgachoumohani	Indian Bank	Durgachoumohani	Aug'2017	17.08.2017
35	Dhalai	Manu	SBI	Kanchancherra	Aug'2017	09.08.2017
36	Dhalai	Ambassa	TGB	Ambassa	Aug'2017	18.08.2017
37	Dhalai	Ambassa	TGB	Jawharnagar	Aug'2017	02.08.2017
38	Dhalai	Ambassa	TGB	Kachuchara	Aug'2017	31.08.2017
39	Dhalai	Ambassa	TGB	Kulai	Aug'2017	04.08.2017
40	Dhalai	Salema	TGB	Kamalpur	Aug'2017	09.08.2017
41	Dhalai	Manu	TGB	Manu	Aug'2017	28.08.2017
42	Dhalai	Chaumanu	TGB	Chailengta	Aug'2017	07.08.2017
43	Dhalai	Damburnagar	TGB	Gandachherra	Aug'2017	24.08.2017
44	Dhalai	Damburnagar	TGB	Ganganagar	Aug'2017	18.08.2017
45	Dhalai	Durgachoumohani	TGB	Bamancherra	Aug'2017	11.08.2017
46	Dhalai	Chaumanu	TGB	Chaumanu	Aug'2017	14.08.2017
47	Dhalai	Chaumanu	TSCB	Chailengta	Aug'2017	01.08.2017
48	Dhalai	Damburnagar	TSCB	Gandachherra	Aug'2017	29.08.2017
49	Dhalai	Salema	TSCB	Moracherra	Aug'2017	21.08.2017
50	Dhalai	Ambassa	TSCB	Jawaharnagar	Aug'2017	04.08.2017
51	Dhalai	Ambassa	UBI	Sikaribari	Aug'2017	23.08.2017
52	Dhalai	Salema	UBI	Halhali	Aug'2017	10.08.2017
53	Dhalai	Salema	UBI	Kamalpur	Aug'2017	22.08.2017
54	Dhalai	Manu	UBI	Manu	Aug'2017	31.08.2017
55	Dhalai	Manu	UBI	Machli	Aug'2017	17.08.2017
56	Dhalai	Chaumanu	UBI	Chailengta	Aug'2017	09.08.2017
57	Dhalai	Damburnagar	UCO Bank	Gandachherra	Aug'2017	22.08.2017
58	Dhalai	Damburnagar	UCO Bank	Raishyabari	Aug'2017	28.08.2017
59	Dhalai	Manu	Bank of India	Dhumachherra	Sep'2017	08.09.2017
60	Dhalai	Salema	Bandhan Bank	Singinala	Sep'2017	04.09.2017
61	Dhalai	Durgachoumohani	Indian Bank	Durgachoumohani	Sep'2017	21.09.2017
62	Dhalai	Manu	SBI	Kanchancherra	Sep'2017	01.09.2017
63	Dhalai	Ambassa	TGB	Ambassa	Sep'2017	12.09.2017
64	Dhalai	Ambassa	TGB	Jawharnagar	Sep'2017	08.09.2017
65	Dhalai	Ambassa	TGB	Kachuchara	Sep'2017	07.09.2017
66	Dhalai	Ambassa	TGB	Kulai	Sep'2017	14.09.2017
67	Dhalai	Salema	TGB	Kamalpur	Sep'2017	18.09.2017
68	Dhalai	Manu	TGB	Manu	Sep'2017	04.09.2017
69	Dhalai	Chaumanu	TGB	Chailengta	Sep'2017	15.09.2017

Sl.	District	Block	Name of Bank	Name of Branch	Month	Held On
70	Dhalai	Damburnagar	TGB	Gandachherra	Sep'2017	20.09.2017
71	Dhalai	Damburnagar	TGB	Ganganagar	Sep'2017	01.09.2017
72	Dhalai	Durgachoumohani	TGB	Bamancherra	Sep'2017	08.09.2017
73	Dhalai	Chaumanu	TGB	Chaumanu	Sep'2017	14.09.2017
74	Dhalai	Salema	TGB	Abhanga	Sep'2017	12.09.2017
75	Dhalai	Chaumanu	TSCB	Choumanu	Sep'2017	18.09.2017
76	Dhalai	Chaumanu	TSCB	Chailengta	Sep'2017	04.09.2017
77	Dhalai	Damburnagar	TSCB	Gandachherra	Sep'2017	11.09.2017
78	Dhalai	Ambassa	TSCB	Jawaharnagar	Sep'2017	21.09.2017
79	Dhalai	Ambassa	UBI	Sikaribari	Sep'2017	05.09.2017
80	Dhalai	Salema	UBI	Halhali	Sep'2017	25.09.2017
81	Dhalai	Salema	UBI	Kamalpur	Sep'2017	07.09.2017
82	Dhalai	Manu	UBI	Manu	Sep'2017	08.09.2017
83	Dhalai	Manu	UBI	Choumanu	Sep'2017	12.09.2017
84	Dhalai	Manu	UBI	Machli	Sep'2017	01.09.2017
85	Dhalai	Damburnagar	UCO Bank	Gandachherra	Sep'2017	11.09.2017
86	Dhalai	Damburnagar	UCO Bank	Raishyabari	Sep'2017	18.09.2017
87	Gomati	Kakraban	Bank of Baroda	Mirza	Jul'2017	26.07.2017
88	Gomati	Kakraban	Bank of India	Palatana	Jul'2017	28.07.2017
89	Gomati	Tepania	SBI	Gokulpur	Jul'2017	03.07.2017
90	Gomati	Amarpur	Canara Bank	Dalak	Jul'2017	12.07.2017
91	Gomati	Ompi	IDBI	Ompinagar	Jul'2017	13.07.2017
92	Gomati	Silachhari	IDBI	Ailmara	Jul'2017	04.07.2017
93	Gomati	Killa	IDBI	Killa	Jul'2017	19.07.2017
94	Gomati	Matabari	SBI	Garjee	Jul'2017	25.07.2017
95	Gomati	Kakraban	SBI	Palatana	Jul'2017	05.07.2017
96	Gomati	Matabari	TGB	Gokulpur	Jul'2017	04.07.2017
97	Gomati	Matabari	TGB	Maharani	Jul'2017	17.07.2017
98	Gomati	Matabari	TGB	Garjee	Jul'2017	03.07.2017
99	Gomati	Matabari	TGB	Bagma	Jul'2017	04.07.2017
100	Gomati	Killa	TGB	Killa	Jul'2017	19.07.2017
101	Gomati	Killa	TGB	Atharabhola	Jul'2017	26.07.2017
102	Gomati	Kakraban	TGB	Kakraban	Jul'2017	06.07.2017
103	Gomati	Kakraban	TGB	Tulamura	Jul'2017	12.07.2017
104	Gomati	Kakraban	TGB	Jamjuri	Jul'2017	18.07.2017
105	Gomati	Ompi	TGB	Ompinagar	Jul'2017	20.07.2017
106	Gomati	Ompi	TGB	Taidu	Jul'2017	04.07.2017
107	Gomati	Karbook	TGB	Karbook	Jul'2017	29.07.2017
108	Gomati	Silachhari	TGB	Silachhari	Jul'2017	03.07.2017
109	Gomati	Karbook	TGB	Chellagang	Jul'2017	31.07.2017
110	Gomati	Kakraban	TGB	Gangacherra	Jul'2017	04.07.2017
111	Gomati	Killa	TSCB	Killa	Jul'2017	19.07.2017
112	Gomati	Kakraban	TSCB	Salgarah	Jul'2017	26.07.2017
113	Gomati	Amarpur	TSCB	Nutanbazar	Jul'2017	06.07.2017
114	Gomati	Karbook	TSCB	Karbook	Jul'2017	12.07.2017
115	Gomati	Kakraban	TSCB	Mirza	Jul'2017	13.07.2017
116	Gomati	Kakraban	UBI	Karbook( Kakraban)	Jul'2017	20.07.2017
117	Gomati	Kakraban	UBI	Salgarah	Jul'2017	04.07.2017
118	Gomati	Amarpur	UBI	Nutanbazar	Jul'2017	29.07.2017
119	Gomati	Karbook	UBI	Jatanbari	Jul'2017	03.07.2017
120	Gomati	Kakraban	Bank of Baroda	Mirza	Aug'2017	21.08.2017
121	Gomati	Kakraban	Bank of India	Palatana	Aug'2017	04.08.2017
122	Gomati	Tepania	SBI	Gokulpur	Aug'2017	23.08.2017
123	Gomati	Amarpur	Canara Bank	Dalak	Aug'2017	10.08.2017
124	Gomati	Ompi	IDBI	Ompinagar	Aug'2017	22.08.2017
125	Gomati	Silachhari	IDBI	Ailmara	Aug'2017	31.08.2017
126	Gomati	Killa	IDBI	Killa	Aug'2017	17.08.2017
127	Gomati	Matabari	SBI	Garjee	Aug'2017	09.08.2017
128	Gomati	Kakraban	SBI	Palatana	Aug'2017	04.08.2017
129	Gomati	Matabari	TGB	Gokulpur	Aug'2017	09.08.2017
130	Gomati	Matabari	TGB	Maharani	Aug'2017	28.08.2017
131	Gomati	Matabari	TGB	Garjee	Aug'2017	07.08.2017
132	Gomati	Matabari	TGB	Bagma	Aug'2017	24.08.2017
133	Gomati	Killa	TGB	Killa	Aug'2017	18.08.2017
134	Gomati	Killa	TGB	Atharabhola	Aug'2017	24.08.2017
135	Gomati	Kakraban	TGB	Kakraban	Aug'2017	04.08.2017
136	Gomati	Kakraban	TGB	Jamjuri	Aug'2017	17.08.2017
137	Gomati	Ompi	TGB	Ompinagar	Aug'2017	09.08.2017
138	Gomati	Ompi	TGB	Taidu	Aug'2017	18.08.2017

Sl.	District	Block	Name of Bank	Name of Branch	Month	Held On
139	Gomati	Karbook	TGB	Karbook	Aug'2017	31.08.2017
140	Gomati	Silachhari	TGB	Silachhari	Aug'2017	17.08.2017
141	Gomati	Karbook	TGB	Chellagang	Aug'2017	09.08.2017
142	Gomati	Kakraban	TGB	Gangacherra	Aug'2017	24.08.2017
143	Gomati	Killa	TSCB	Killa	Aug'2017	18.08.2017
144	Gomati	Kakraban	TSCB	Salgarah	Aug'2017	11.08.2017
145	Gomati	Amarpur	TSCB	Nutanbazar	Aug'2017	14.08.2017
146	Gomati	Kakraban	TSCB	Mirza	Aug'2017	01.08.2017
147	Gomati	Kakraban	UBI	Karbook( Kakraban)	Aug'2017	29.08.2017
148	Gomati	Kakraban	UBI	Salgarah	Aug'2017	21.08.2017
149	Gomati	Amarpur	UBI	Nutanbazar	Aug'2017	22.08.2017
150	Gomati	Karbook	UBI	Jatanbari	Aug'2017	28.08.2017
151	Gomati	Kakraban	Bank of India	Palatana	Sep'2017	05.09.2017
152	Gomati	Tepania	SBI	Gokulpur	Sep'2017	25.09.2017
153	Gomati	Ompi	IDBI	Ompinagar	Sep'2017	07.09.2017
154	Gomati	Silachhari	IDBI	Ailmara	Sep'2017	08.09.2017
155	Gomati	Killa	IDBI	Killa	Sep'2017	12.09.2017
156	Gomati	Matabari	SBI	Garjee	Sep'2017	01.09.2017
157	Gomati	Matabari	TGB	Gokulpur	Sep'2017	11.09.2017
158	Gomati	Matabari	TGB	Maharani	Sep'2017	14.09.2017
159	Gomati	Matabari	TGB	Garjee	Sep'2017	18.09.2017
160	Gomati	Matabari	TGB	Bagma	Sep'2017	04.09.2017
161	Gomati	Killa	TGB	Killa	Sep'2017	15.09.2017
162	Gomati	Killa	TGB	Atharabhola	Sep'2017	20.09.2017
163	Gomati	Kakraban	TGB	Kakraban	Sep'2017	01.09.2017
164	Gomati	Kakraban	TGB	Tulamura	Sep'2017	08.09.2017
165	Gomati	Kakraban	TGB	Jamjuri	Sep'2017	14.09.2017
166	Gomati	Ompi	TGB	Ompinagar	Sep'2017	12.09.2017
167	Gomati	Ompi	TGB	Taidu	Sep'2017	18.09.2017
168	Gomati	Karbook	TGB	Karbook	Sep'2017	08.09.2017
169	Gomati	Karbook	TGB	Chellagang	Sep'2017	04.09.2017
170	Gomati	Kakraban	TGB	Gangacherra	Sep'2017	21.09.2017
171	Gomati	Killa	TSCB	Killa	Sep'2017	01.09.2017
172	Gomati	Kakraban	TSCB	Salgarah	Sep'2017	12.09.2017
173	Gomati	Amarpur	TSCB	Nutanbazar	Sep'2017	18.09.2017
174	Gomati	Karbook	TSCB	Karbook	Sep'2017	04.09.2017
175	Gomati	Kakraban	TSCB	Mirza	Sep'2017	11.09.2017
176	Gomati	Kakraban	UBI	Karbook( Kakraban)	Sep'2017	21.09.2017
177	Gomati	Amarpur	UBI	Nutanbazar	Sep'2017	05.09.2017
178	Gomati	Karbook	UBI	Jatanbari	Sep'2017	25.09.2017
179	Khowai	Teliamura	Bandhan Bank	Tuichindrai	Jul'2017	04.07.2017
180	Khowai	Padmabil	Bandhan Bank	Ramchandraghat	Jul'2017	29.07.2017
181	Khowai	Padmabil	Allahabad Bank	Chebri	Jul'2017	03.07.2017
182	Khowai	Teliamura	ICICI	Teliamura	Jul'2017	31.07.2017
183	Khowai	Teliamura	SBI	Teliamura	Jul'2017	04.07.2017
184	Khowai	Khowai	TGB	Chebri	Jul'2017	19.07.2017
185	Khowai	Teliamura	TGB	Moharcharra	Jul'2017	26.07.2017
186	Khowai	Padmabil	TGB	Ampura	Jul'2017	06.07.2017
187	Khowai	Padmabil	TGB	Padmabil	Jul'2017	12.07.2017
188	Khowai	Kalyanpur	TGB	Kalyanpur	Jul'2017	13.07.2017
189	Khowai	Mungiakami	TGB	Mungiakami	Jul'2017	20.07.2017
190	Khowai	Tulasikhar	TGB	Champahaur	Jul'2017	04.07.2017
191	Khowai	Tulasikhar	TGB	R S Bari	Jul'2017	29.07.2017
192	Khowai	Padmabil	TGB	Hathkata	Jul'2017	03.07.2017
193	Khowai	Teliamura	TSCB	Teliamura	Jul'2017	28.07.2017
194	Khowai	Teliamura	TSCB	Tuichindrai	Jul'2017	03.07.2017
195	Khowai	Padmabil	TSCB	Padmabil	Jul'2017	12.07.2017
196	Khowai	Tulasikhar	TSCB	Tulasikhar	Jul'2017	13.07.2017
197	Khowai	Khowai	UBI	Bachaibari	Jul'2017	04.07.2017
198	Khowai	Teliamura	UBI	Maharanipur	Jul'2017	19.07.2017
199	Khowai	Teliamura	UBI	Teliamura	Jul'2017	25.07.2017
200	Khowai	Teliamura	Uco Bank	Baganbazar	Jul'2017	05.07.2017
201	Khowai	Kalyanpur	Uco Bank	Kalyanpur	Jul'2017	04.07.2017
202	Khowai	Teliamura	Bandhan Bank	Tuichindrai	Aug'2017	17.08.2017
203	Khowai	Padmabil	Bandhan Bank	Ramchandraghat	Aug'2017	09.08.2017
204	Khowai	Padmabil	Allahabad Bank	Chebri	Aug'2017	04.08.2017
205	Khowai	Teliamura	ICICI	Teliamura	Aug'2017	09.08.2017
206	Khowai	Teliamura	SBI	Teliamura	Aug'2017	28.08.2017

Sl.	District	Block	Name of Bank	Name of Branch	Month	Held On
207	Khowai	Khowai	TGB	Chebri	Aug'2017	09.08.2017
208	Khowai	Teliamura	TGB	Moharcharra	Aug'2017	24.08.2017
209	Khowai	Padmabil	TGB	Ampura	Aug'2017	18.08.2017
210	Khowai	Padmabil	TGB	Padmabil	Aug'2017	11.08.2017
211	Khowai	Kalyanpur	TGB	Kalyanpur	Aug'2017	14.08.2017
212	Khowai	Mungiakami	TGB	Mungiakami	Aug'2017	01.08.2017
213	Khowai	Tulasikhar	TGB	Champahaur	Aug'2017	29.08.2017
214	Khowai	Tulasikhar	TGB	RS Bari	Aug'2017	21.08.2017
215	Khowai	Padmabil	TGB	Hathkata	Aug'2017	22.08.2017
216	Khowai	Teliamura	TSCB	Tuichindrai	Aug'2017	21.08.2017
217	Khowai	Padmabil	TSCB	Padmabil	Aug'2017	04.08.2017
218	Khowai	Tulasikhar	TSCB	Tulasikhar	Aug'2017	23.08.2017
219	Khowai	Khowai	UBI	Bachaibari	Aug'2017	10.08.2017
220	Khowai	Teliamura	UBI	Maharanipur	Aug'2017	22.08.2017
221	Khowai	Teliamura	Uco Bank	Baganbazar	Aug'2017	31.08.2017
222	Khowai	Kalyanpur	Uco Bank	Kalyanpur	Aug'2017	17.08.2017
223	Khowai	Teliamura	Bandhan Bank	Tuichindrai	Sep'2017	21.09.2017
224	Khowai	Padmabil	Bandhan Bank	Ramchandraghat	Sep'2017	01.09.2017
225	Khowai	Padmabil	Allahabad Bank	Chebri	Sep'2017	12.09.2017
226	Khowai	Teliamura	ICICI	Teliamura	Sep'2017	08.09.2017
227	Khowai	Teliamura	SBI	Teliamura	Sep'2017	07.09.2017
228	Khowai	Khowai	TGB	Chebri	Sep'2017	14.09.2017
229	Khowai	Padmabil	TGB	Ampura	Sep'2017	18.09.2017
230	Khowai	Padmabil	TGB	Padmabil	Sep'2017	04.09.2017
231	Khowai	Kalyanpur	TGB	Kalyanpur	Sep'2017	25.09.2017
232	Khowai	Tulasikhar	TGB	Champahaur	Sep'2017	07.09.2017
233	Khowai	Tulasikhar	TGB	RS Bari	Sep'2017	08.09.2017
234	Khowai	Teliamura	TSCB	Teliamura	Sep'2017	12.09.2017
235	Khowai	Teliamura	TSCB	Tuichindrai	Sep'2017	01.09.2017
236	Khowai	Padmabil	TSCB	Padmabil	Sep'2017	11.09.2017
237	Khowai	Khowai	UBI	Bachaibari	Sep'2017	14.09.2017
238	Khowai	Teliamura	UBI	Maharanipur	Sep'2017	18.09.2017
239	Khowai	Teliamura	UBI	Teliamura	Sep'2017	04.09.2017
240	Khowai	Teliamura	Uco Bank	Baganbazar	Sep'2017	15.09.2017
241	Khowai	Kalyanpur	Uco Bank	Kalyanpur	Sep'2017	20.09.2017
242	North Tripura	Kadamtala	Bandhan Bank	Fulbari Branch	Jul'2017	26.07.2017
243	North Tripura	Kadamtala	SBI	Churaibari	Jul'2017	28.07.2017
244	North Tripura	Dasda	SBI	Anandabazar	Jul'2017	03.07.2017
245	North Tripura	Panisagar	SBI	Uptakhali	Jul'2017	12.07.2017
246	North Tripura	Jubaraj nagar	SBI	Ganganagar	Jul'2017	13.07.2017
247	North Tripura	Jubaraj nagar	SBI	Baghbasa	Jul'2017	04.07.2017
248	North Tripura	Dasda	SBI	Kanchanpur	Jul'2017	19.07.2017
249	North Tripura	Panisagar	SBI	Panisagar	Jul'2017	25.07.2017
250	North Tripura	Dasda	Syndicate bank	Laljuri	Jul'2017	05.07.2017
251	North Tripura	Kadamtala	Syndicate bank	Kadamtala	Jul'2017	04.07.2017
252	North Tripura	Kadamtala	TGB	Rajbari	Jul'2017	17.07.2017
253	North Tripura	Kadamtala	TGB	Kadamtala	Jul'2017	03.07.2017
254	North Tripura	Kadamtala	TGB	Bhagyapur	Jul'2017	04.07.2017
255	North Tripura	Kadamtala	TGB	Sanicherra	Jul'2017	19.07.2017
256	North Tripura	Dasda	TGB	Dasda	Jul'2017	26.07.2017
257	North Tripura	Panisagar	TGB	Jalebassa	Jul'2017	06.07.2017
258	North Tripura	Panisagar	TGB	Tilthai	Jul'2017	04.07.2017
259	North Tripura	Damcherra	TGB	Damcherra	Jul'2017	17.07.2017
260	North Tripura	Damcherra	TGB	Khedaccherra	Jul'2017	03.07.2017
261	North Tripura	Jampur Hill	TGB	Hmunpui	Jul'2017	04.07.2017
262	North Tripura	Kadamtala	TGB	Hurua	Jul'2017	19.07.2017
263	North Tripura	Dasda	TSCB	Kanchanpur	Jul'2017	26.07.2017
264	North Tripura	Panisagar	TSCB	Panisagar	Jul'2017	06.07.2017
265	North Tripura	Dasda	UBI	Kanchanpur	Jul'2017	12.07.2017
266	North Tripura	Damcherra	UBI	Damcherra	Jul'2017	13.07.2017
267	North Tripura	Jampur Hill	UBI	Vangmun	Jul'2017	28.07.2017
268	North Tripura	Panisagar	UBI	Panisagar	Jul'2017	17.07.2017
269	North Tripura	Kadamtala	UCO Bank	Chandrapur	Jul'2017	03.07.2017
270	North Tripura	Kadamtala	Bandhan Bank	Fulbari Branch	Aug'2017	09.08.2017
271	North Tripura	Kadamtala	SBI	Churaibari	Aug'2017	04.08.2017
272	North Tripura	Dasda	SBI	Anandabazar	Aug'2017	09.08.2017
273	North Tripura	Panisagar	SBI	Uptakhali	Aug'2017	28.08.2017
274	North Tripura	Jubaraj nagar	SBI	Ganganagar	Aug'2017	07.08.2017
275	North Tripura	Jubaraj nagar	SBI	Baghbasa	Aug'2017	18.08.2017

Sl.	District	Block	Name of Bank	Name of Branch	Month	Held On
276	North Tripura	Dasda	SBI	Kanchanpur	Aug'2017	24.08.2017
277	North Tripura	Panisagar	SBI	Panisagar	Aug'2017	04.08.2017
278	North Tripura	Kadamtala	TGB	Rajbari	Aug'2017	17.08.2017
279	North Tripura	Kadamtala	TGB	Kadamtala	Aug'2017	09.08.2017
280	North Tripura	Kadamtala	TGB	Bhagyapur	Aug'2017	18.08.2017
281	North Tripura	Kadamtala	TGB	Sanicherra	Aug'2017	02.08.2017
282	North Tripura	Dasda	TGB	Dasda	Aug'2017	31.08.2017
283	North Tripura	Panisagar	TGB	Tilthai	Aug'2017	04.08.2017
284	North Tripura	Damcherra	TGB	Damcherra	Aug'2017	09.08.2017
285	North Tripura	Damchherra	TGB	Khedaccherra	Aug'2017	28.08.2017
286	North Tripura	Jampui Hill	TGB	Hmunpui	Aug'2017	07.08.2017
287	North Tripura	Kadamtala	TGB	Hurua	Aug'2017	24.08.2017
288	North Tripura	Dasda	TSCB	Kanchanpur	Aug'2017	18.08.2017
289	North Tripura	Panisagar	TSCB	Panisagar	Aug'2017	11.08.2017
290	North Tripura	Dasda	UBI	Kanchanpur	Aug'2017	14.08.2017
291	North Tripura	Jampui Hill	UBI	Vanghmun	Aug'2017	01.08.2017
292	North Tripura	Panisagar	UBI	Panisagar	Aug'2017	29.08.2017
293	North Tripura	Kadamtala	UCO Bank	Chandrapur	Aug'2017	21.08.2017
294	North Tripura	Kadamtala	Bandhan Bank	Fulbari Branch	Sep'2017	20.09.2017
295	North Tripura	Kadamtala	SBI	Churaibari	Sep'2017	01.09.2017
296	North Tripura	Panisagar	SBI	Uptakhali	Sep'2017	08.09.2017
297	North Tripura	Jubaraj nagar	SBI	Ganganagar	Sep'2017	14.09.2017
298	North Tripura	Jubaraj nagar	SBI	Baghbasa	Sep'2017	12.09.2017
299	North Tripura	Dasda	SBI	Kanchanpur	Sep'2017	18.09.2017
300	North Tripura	Panisagar	SBI	Panisagar	Sep'2017	04.09.2017
301	North Tripura	Dasda	Syndicate bank	Laljuri	Sep'2017	11.09.2017
302	North Tripura	Kadamtala	Syndicate bank	Kadamtala	Sep'2017	21.09.2017
303	North Tripura	Kadamtala	TGB	Kadamtala	Sep'2017	05.09.2017
304	North Tripura	Kadamtala	TGB	Bhagyapur	Sep'2017	25.09.2017
305	North Tripura	Kadamtala	TGB	Sanicherra	Sep'2017	07.09.2017
306	North Tripura	Dasda	TGB	Dasda	Sep'2017	08.09.2017
307	North Tripura	Panisagar	TGB	Jalebassa	Sep'2017	12.09.2017
308	North Tripura	Panisagar	TGB	Tilthai	Sep'2017	01.09.2017
309	North Tripura	Damcherra	TGB	Damcherra	Sep'2017	05.09.2017
310	North Tripura	Damchherra	TGB	Khedaccherra	Sep'2017	25.09.2017
311	North Tripura	Jampui Hill	TGB	Hmunpui	Sep'2017	07.09.2017
312	North Tripura	Dasda	TSCB	Kanchanpur	Sep'2017	08.09.2017
313	North Tripura	Panisagar	TSCB	Panisagar	Sep'2017	12.09.2017
314	North Tripura	Dasda	UBI	Kanchanpur	Sep'2017	01.09.2017
315	North Tripura	Damcherra	UBI	Damcherra	Sep'2017	11.09.2017
316	North Tripura	Jampui Hill	UBI	Vanghmun	Sep'2017	14.09.2017
317	North Tripura	Panisagar	UBI	Panisagar	Sep'2017	18.09.2017
318	North Tripura	Kadamtala	UCO Bank	Chandrapur	Sep'2017	04.09.2017
319	Sepahijala	Bishalgarh	Bandhan Bank	Gokulnagar	Jul'2017	26.07.2017
320	Sepahijala	Kathalia	Bandhan Bank	Baspukur	Jul'2017	28.07.2017
321	Sepahijala	Jampuijala	Punjab & Sind Bank	Gabordi	Jul'2017	03.07.2017
322	Sepahijala	Melaghar	Punjab National Bank	Jumerdhepa	Jul'2017	12.07.2017
323	Sepahijala	Bishalgarh	SBI	Bishramganj	Jul'2017	13.07.2017
324	Sepahijala	Boxanagar	SBI	Matinagar	Jul'2017	04.07.2017
325	Sepahijala	Melaghar	SBI	Melaghar	Jul'2017	19.07.2017
326	Sepahijala	Charilam	Syndicate Bank	Bishramganj	Jul'2017	25.07.2017
327	Sepahijala	Bishalgarh	TGB	Bishramganj	Jul'2017	05.07.2017
328	Sepahijala	Bishalgarh	TGB	Lalsinghmura	Jul'2017	04.07.2017
329	Sepahijala	Bishalgarh	TGB	Madhupur	Jul'2017	17.07.2017
330	Sepahijala	Boxanagar	TGB	Boxanagar	Jul'2017	03.07.2017
331	Sepahijala	Boxanagar	TGB	Veluarchar	Jul'2017	04.07.2017
332	Sepahijala	Melaghar	TGB	Durlavnarayan	Jul'2017	13.07.2017
333	Sepahijala	Melaghar	TGB	Nalchar	Jul'2017	28.07.2017
334	Sepahijala	Jampuijala	TGB	Golaghati	Jul'2017	17.07.2017
335	Sepahijala	Jampuijala	TGB	Jampuijala	Jul'2017	03.07.2017
336	Sepahijala	Kathalia	TGB	Dhanpur	Jul'2017	12.07.2017
337	Sepahijala	Kathalia	TGB	Manai Pathar	Jul'2017	26.07.2017
338	Sepahijala	Kathalia	TGB	Kathalia	Jul'2017	28.07.2017
339	Sepahijala	Bishalgarh	TSCB	Charilam	Jul'2017	03.07.2017
340	Sepahijala	Jampuijala	TSCB	Takarjala	Jul'2017	12.07.2017
341	Sepahijala	Jampuijala	TSCB	Jampuijala	Jul'2017	01.07.2017
342	Sepahijala	Kathalia	TSCB	Kathalia	Jul'2017	18.07.2017



Sl.	District	Block	Name of Bank	Name of Branch	Month	Held On
343	Sepahijala	Nalchhar	TSCB	Nalchhar	Jul'2017	31.07.2017
344	Sepahijala	Bishalgarh	UCO Bank	Bishalgarh	Jul'2017	04.07.2017
345	Sepahijala	Bishalgarh	UCO Bank	Bishramganj	Jul'2017	19.07.2017
346	Sepahijala	Bishalgarh	UBI	Chakmaghat	Jul'2017	26.07.2017
347	Sepahijala	Boxanagar	UBI	Boxanagar	Jul'2017	06.07.2017
348	Sepahijala	Melaghar	UBI	Melaghar	Jul'2017	12.07.2017
349	Sepahijala	Melaghar	UBI	Mohanbhog	Jul'2017	13.07.2017
350	Sepahijala	Bishalgarh	Bandhan Bank	Gokulnagar	Aug'2017	04.08.2017
351	Sepahijala	Kathalia	Bandhan Bank	Baspukur	Aug'2017	17.08.2017
352	Sepahijala	Bishalgarh	Bank of India	Gokulnagar	Aug'2017	09.08.2017
353	Sepahijala	Jampuijala	Punjab & Sind Bank	Gabordi	Aug'2017	18.08.2017
354	Sepahijala	Melaghar	Punjab National Bank	Jumerdhepa	Aug'2017	02.08.2017
355	Sepahijala	Bishalgarh	SBI	Bishramganj	Aug'2017	31.08.2017
356	Sepahijala	Boxanagar	SBI	Matinagar	Aug'2017	04.08.2017
357	Sepahijala	Melaghar	SBI	Melaghar	Aug'2017	09.08.2017
358	Sepahijala	Charilam	Syndicate Bank	Bishramganj	Aug'2017	28.08.2017
359	Sepahijala	Bishalgarh	TGB	Bishramganj	Aug'2017	07.08.2017
360	Sepahijala	Bishalgarh	TGB	Madhupur	Aug'2017	24.08.2017
361	Sepahijala	Boxanagar	TGB	Boxanagar	Aug'2017	18.08.2017
362	Sepahijala	Boxanagar	TGB	Veluarchar	Aug'2017	11.08.2017
363	Sepahijala	Melaghar	TGB	Durlavnarayan	Aug'2017	14.08.2017
364	Sepahijala	Melaghar	TGB	Nalchar	Aug'2017	01.08.2017
365	Sepahijala	Jampuijala	TGB	Jampuijala	Aug'2017	29.08.2017
366	Sepahijala	Kathalia	TGB	Dhanpur	Aug'2017	21.08.2017
367	Sepahijala	Kathalia	TGB	Kathalia	Aug'2017	04.08.2017
368	Sepahijala	Jampuijala	TSCB	Takarjala	Aug'2017	23.08.2017
369	Sepahijala	Jampuijala	TSCB	Jampuijala	Aug'2017	10.08.2017
370	Sepahijala	Kathalia	TSCB	Kathalia	Aug'2017	22.08.2017
371	Sepahijala	Nalchhar	TSCB	Nalchhar	Aug'2017	31.08.2017
372	Sepahijala	Bishalgarh	UCO Bank	Bishalgarh	Aug'2017	17.08.2017
373	Sepahijala	Bishalgarh	UCO Bank	Bishramganj	Aug'2017	09.08.2017
374	Sepahijala	Bishalgarh	UCO Bank	Madhupur	Aug'2017	18.08.2017
375	Sepahijala	Boxanagar	UBI	Boxanagar	Aug'2017	11.08.2017
376	Sepahijala	Melaghar	UBI	Melaghar	Aug'2017	04.08.2017
377	Sepahijala	Melaghar	UBI	Mohanbhog	Aug'2017	23.08.2017
378	Sepahijala	Bishalgarh	Bandhan Bank	Gokulnagar	Sep'2017	25.09.2017
379	Sepahijala	Kathalia	Bandhan Bank	Baspukur	Sep'2017	07.09.2017
380	Sepahijala	Bishalgarh	Bank of India	Gokulnagar	Sep'2017	08.09.2017
381	Sepahijala	Melaghar	Punjab National Bank	Jumerdhepa	Sep'2017	12.09.2017
382	Sepahijala	Bishalgarh	SBI	Bishramganj	Sep'2017	01.09.2017
383	Sepahijala	Boxanagar	SBI	Matinagar	Sep'2017	11.09.2017
384	Sepahijala	Melaghar	SBI	Melaghar	Sep'2017	14.09.2017
385	Sepahijala	Charilam	Syndicate Bank	Bishramganj	Sep'2017	18.09.2017
386	Sepahijala	Bishalgarh	TGB	Bishramganj	Sep'2017	04.09.2017
387	Sepahijala	Bishalgarh	TGB	Madhupur	Sep'2017	15.09.2017
388	Sepahijala	Boxanagar	TGB	Boxanagar	Sep'2017	20.09.2017
389	Sepahijala	Boxanagar	TGB	Veluarchar	Sep'2017	01.09.2017
390	Sepahijala	Melaghar	TGB	Durlavnarayan	Sep'2017	08.09.2017
391	Sepahijala	Melaghar	TGB	Nalchar	Sep'2017	14.09.2017
392	Sepahijala	Jampuijala	TGB	Golaghati	Sep'2017	12.09.2017
393	Sepahijala	Jampuijala	TGB	Jampuijala	Sep'2017	18.09.2017
394	Sepahijala	Kathalia	TGB	Dhanpur	Sep'2017	08.09.2017
395	Sepahijala	Kathalia	TGB	Kathalia	Sep'2017	04.09.2017
396	Sepahijala	Bishalgarh	TSCB	Charilam	Sep'2017	21.09.2017
397	Sepahijala	Jampuijala	TSCB	Takarjala	Sep'2017	01.09.2017
398	Sepahijala	Jampuijala	TSCB	Jampuijala	Sep'2017	12.09.2017
399	Sepahijala	Kathalia	TSCB	Kathalia	Sep'2017	18.09.2017
400	Sepahijala	Nalchhar	TSCB	Nalchhar	Sep'2017	04.09.2017
401	Sepahijala	Bishalgarh	UCO Bank	Bishalgarh	Sep'2017	11.09.2017
402	Sepahijala	Bishalgarh	UCO Bank	Bishramganj	Sep'2017	21.09.2017
403	Sepahijala	Bishalgarh	UCO Bank	Madhupur	Sep'2017	12.09.2017
404	Sepahijala	Bishalgarh	UBI	Chakmaghat	Sep'2017	01.09.2017
405	Sepahijala	Boxanagar	UBI	Boxanagar	Sep'2017	11.09.2017
406	Sepahijala	Melaghar	UBI	Melaghar	Sep'2017	14.09.2017
407	Sepahijala	Melaghar	UBI	Mohanbhog	Sep'2017	01.09.2017
408	South Tripura	BC Nagar	Bandhan Bank	Bharatchandranagar	Jul'2017	12.07.2017
409	South Tripura	Satchand	Bandhan Bank	Jalefa	Jul'2017	18.07.2017
410	South Tripura	Rajnagar	SBI	Chittamara	Jul'2017	20.07.2017
411	South Tripura	Jolaibari	SBI	Jolaibari	Jul'2017	04.07.2017
412	South Tripura	Satchand.	SBI	Manubazar	Jul'2017	29.07.2017

Sl.	District	Block	Name of Bank	Name of Branch	Month	Held On
413	South Tripura	Hrishyamukh	SBI	Hrishyamukh	Jul'2017	28.07.2017
414	South Tripura	Rupaichhari	SBI	Manu Bankul	Jul'2017	03.07.2017
415	South Tripura	Rajnagar	TGB	Rajnagar	Jul'2017	12.07.2017
416	South Tripura	Hrishyamukh	TGB	Hrishyamukh	Jul'2017	13.07.2017
417	South Tripura	Hrishyamukh	TGB	Matai	Jul'2017	04.07.2017
418	South Tripura	Hrishyamukh	TGB	Sonaichhari	Jul'2017	19.07.2017
419	South Tripura	Bokafa	TGB	B.C.Nagar	Jul'2017	25.07.2017
420	South Tripura	Jolaibari	TGB	Baikhora	Jul'2017	05.07.2017
421	South Tripura	Jolaibari	TGB	Jolaibari	Jul'2017	04.07.2017
422	South Tripura	Jolaibari	TGB	Debdaru	Jul'2017	17.07.2017
423	South Tripura	Satchand.	TGB	Satchand	Jul'2017	03.07.2017
424	South Tripura	Satchand.	TGB	Manubazar	Jul'2017	04.07.2017
425	South Tripura	Satchand.	TGB	Sreenagar	Jul'2017	19.07.2017
426	South Tripura	Satchand.	TGB	Harina	Jul'2017	26.07.2017
427	South Tripura	Rupaichhari	TGB	Rupaichhari	Jul'2017	06.07.2017
428	South Tripura	Hrishyamukh	TSCB	Hrishyamukh	Jul'2017	12.07.2017
429	South Tripura	Jolaibari	TSCB	Baikhora	Jul'2017	18.07.2017
430	South Tripura	Satchand.	TSCB	Manubazar	Jul'2017	20.07.2017
431	South Tripura	Satchand.	TSCB	Kalachherra	Jul'2017	04.07.2017
432	South Tripura	Rajnagar	UBI	Siddhinagar	Jul'2017	29.07.2017
433	South Tripura	Bokafa	UBI	Santirbazar	Jul'2017	03.07.2017
434	South Tripura	Bharatchandra Nagar	UBI	Barpathari	Jul'2017	31.07.2017
435	South Tripura	Hrishyamukh	UBI	Hrishyamukh	Jul'2017	04.07.2017
436	South Tripura	Jolaibari	UBI	Baikhora	Jul'2017	19.07.2017
437	South Tripura	Satchand.	UBI	Manubazar	Jul'2017	26.07.2017
438	South Tripura	Bokafa	Union Bank of India	B.C.Manu	Jul'2017	06.07.2017
439	South Tripura	BC Nagar	Bandhan Bank	Bharatchandranagar	Aug'2017	24.08.2017
440	South Tripura	Satchand	Bandhan Bank	Jalefa	Aug'2017	18.08.2017
441	South Tripura	Rajnagar	SBI	Chittamara	Aug'2017	11.08.2017
442	South Tripura	Jolaibari	SBI	Jolaibari	Aug'2017	14.08.2017
443	South Tripura	Satchand.	SBI	Manubazar	Aug'2017	01.08.2017
444	South Tripura	Hrishyamukh	SBI	Hrishyamukh	Aug'2017	29.08.2017
445	South Tripura	Rupaichhari	SBI	Manu Bankul	Aug'2017	21.08.2017
446	South Tripura	Rajnagar	TGB	Rajnagar	Aug'2017	04.08.2017
447	South Tripura	Hrishyamukh	TGB	Hrishyamukh	Aug'2017	23.08.2017
448	South Tripura	Hrishyamukh	TGB	Matai	Aug'2017	10.08.2017
449	South Tripura	Bokafa	TGB	B.C.Nagar	Aug'2017	22.08.2017
450	South Tripura	Jolaibari	TGB	Baikhora	Aug'2017	31.08.2017
451	South Tripura	Jolaibari	TGB	Muhuripur	Aug'2017	17.08.2017
452	South Tripura	Jolaibari	TGB	Jolaibari	Aug'2017	09.08.2017
453	South Tripura	Jolaibari	TGB	Debdaru	Aug'2017	22.08.2017
454	South Tripura	Satchand.	TGB	Satchand	Aug'2017	21.08.2017
455	South Tripura	Satchand.	TGB	Manubazar	Aug'2017	04.08.2017
456	South Tripura	Satchand.	TGB	Sreenagar	Aug'2017	23.08.2017
457	South Tripura	Satchand.	TGB	Harina	Aug'2017	10.08.2017
458	South Tripura	Rupaichhari	TGB	Rupaichhari	Aug'2017	22.08.2017
459	South Tripura	Hrishyamukh	TSCB	Hrishyamukh	Aug'2017	31.08.2017
460	South Tripura	Satchand.	TSCB	Manubazar	Aug'2017	17.08.2017
461	South Tripura	Satchand.	TSCB	Kalachherra	Aug'2017	09.08.2017
462	South Tripura	Rajnagar	UBI	Siddhinagar	Aug'2017	04.08.2017
463	South Tripura	Rajnagar	UBI	Radhanagar	Aug'2017	09.08.2017
464	South Tripura	Bokafa	UBI	Santirbazar	Aug'2017	28.08.2017
465	South Tripura	Bharatchandra Nagar	UBI	Barpathari	Aug'2017	07.08.2017
466	South Tripura	Hrishyamukh	UBI	Hrishyamukh	Aug'2017	24.08.2017
467	South Tripura	Satchand.	UBI	Manubazar	Aug'2017	18.08.2017
468	South Tripura	Bokafa	Union Bank of India	B.C.Manu	Aug'2017	24.08.2017
469	South Tripura	BC Nagar	Bandhan Bank	Bharatchandranagar	Sep'2017	01.09.2017
470	South Tripura	Satchand	Bandhan Bank	Jalefa	Sep'2017	08.09.2017
471	South Tripura	Rajnagar	SBI	Chittamara	Sep'2017	14.09.2017
472	South Tripura	Jolaibari	SBI	Jolaibari	Sep'2017	12.09.2017
473	South Tripura	Satchand.	SBI	Manubazar	Sep'2017	18.09.2017
474	South Tripura	Rupaichhari	SBI	Manu Bankul	Sep'2017	04.09.2017
475	South Tripura	Rajnagar	TGB	Rajnagar	Sep'2017	11.09.2017
476	South Tripura	Hrishyamukh	TGB	Hrishyamukh	Sep'2017	21.09.2017
477	South Tripura	Hrishyamukh	TGB	Matai	Sep'2017	05.09.2017
478	South Tripura	Hrishyamukh	TGB	Sonaichhari	Sep'2017	25.09.2017
479	South Tripura	Bokafa	TGB	B.C.Nagar	Sep'2017	07.09.2017
480	South Tripura	Jolaibari	TGB	Baikhora	Sep'2017	08.09.2017



Sl.	District	Block	Name of Bank	Name of Branch	Month	Held On
481	South Tripura	Jolaibari	TGB	Muhuripur	Sep'2017	01.09.2017
482	South Tripura	Jolaibari	TGB	Jolaibari	Sep'2017	12.09.2017
483	South Tripura	Jolaibari	TGB	Debdaru	Sep'2017	08.09.2017
484	South Tripura	Satchand.	TGB	Satchand	Sep'2017	07.09.2017
485	South Tripura	Satchand.	TGB	Manubazar	Sep'2017	14.09.2017
486	South Tripura	Satchand.	TGB	Harina	Sep'2017	18.09.2017
487	South Tripura	Rupaichhari	TGB	Rupaichhari	Sep'2017	04.09.2017
488	South Tripura	Hrishyamukh	TSCB	Hrishyamukh	Sep'2017	25.09.2017
489	South Tripura	Jolaibari	TSCB	Baikhora	Sep'2017	07.09.2017
490	South Tripura	Satchand.	TSCB	Manubazar	Sep'2017	08.09.2017
491	South Tripura	Satchand.	TSCB	Kalachherra	Sep'2017	12.09.2017
492	South Tripura	Rajnagar	UBI	Siddhinagar	Sep'2017	01.09.2017
493	South Tripura	Rajnagar	UBI	Radhanagar	Sep'2017	11.09.2017
494	South Tripura	Bokafa	UBI	Santirbazar	Sep'2017	18.09.2017
495	South Tripura	Bharatchandra Nagar	UBI	Barpathari	Sep'2017	08.09.2017
496	South Tripura	Hrishyamukh	UBI	Hrishyamukh	Sep'2017	04.09.2017
497	South Tripura	Jolaibari	UBI	Baikhora	Sep'2017	21.09.2017
498	South Tripura	Bokafa	Union Bank of India	B.C.Manu	Sep'2017	01.09.2017
499	Unakoti	Pecharthal	Indian Overseas Bank	Pecharthal	Jul'2017	25.07.2017
500	Unakoti	Kumarghat	SBI	Kumarghat	Jul'2017	12.07.2017
501	Unakoti	Kumarghat	SBI	Ratiabari	Jul'2017	13.07.2017
502	Unakoti	Gournagar	TGB	Tillabazar	Jul'2017	04.07.2017
503	Unakoti	Gournagar	TGB	Gournagar	Jul'2017	19.07.2017
504	Unakoti	Gournagar	TGB	Dalugaon	Jul'2017	25.07.2017
505	Unakoti	Kumarghat	TGB	Pabiacherra	Jul'2017	05.07.2017
506	Unakoti	Kumarghat	TGB	Fatikray	Jul'2017	04.07.2017
507	Unakoti	Kumarghat	TGB	Betcherra	Jul'2017	17.07.2017
508	Unakoti	Kumarghat	TGB	Kanchanbari	Jul'2017	03.07.2017
509	Unakoti	Pecharthal	TGB	Pecharthal	Jul'2017	04.07.2017
510	Unakoti	Gournagar	TSCB	kailashahar	Jul'2017	19.07.2017
511	Unakoti	Gournagar	TSCB	Gournagar	Jul'2017	26.07.2017
512	Unakoti	Kumarghat	TSCB	Kumarghat	Jul'2017	06.07.2017
513	Unakoti	Pecharthal	TSCB	Machmara	Jul'2017	04.07.2017
514	Unakoti	Pecharthal	TSCB	Pecharthal	Jul'2017	17.07.2017
515	Unakoti	Gournagar	UBI	Gournagar	Jul'2017	03.07.2017
516	Unakoti	Kumarghat	UBI	Machmara	Jul'2017	04.07.2017
517	Unakoti	Kumarghat	UCO bank	Kumarghat	Jul'2017	19.07.2017
518	Unakoti	Gournagar	UCO bank	Kailashahar	Jul'2017	26.07.2017
519	Unakoti	Pecharthal	Indian Overseas Bank	Pecharthal	Aug'2017	09.08.2017
520	Unakoti	Kumarghat	SBI	Kumarghat	Aug'2017	28.08.2017
521	Unakoti	Kumarghat	SBI	Ratiabari	Aug'2017	07.08.2017
522	Unakoti	Gournagar	TGB	Tillabazar	Aug'2017	24.08.2017
523	Unakoti	Gournagar	TGB	Gournagar	Aug'2017	18.08.2017
524	Unakoti	Gournagar	TGB	Dalugaon	Aug'2017	11.08.2017
525	Unakoti	Kumarghat	TGB	Pabiacherra	Aug'2017	14.08.2017
526	Unakoti	Kumarghat	TGB	Betcherra	Aug'2017	01.08.2017
527	Unakoti	Kumarghat	TGB	Kanchanbari	Aug'2017	29.08.2017
528	Unakoti	Pecharthal	TGB	Pecharthal	Aug'2017	21.08.2017
529	Unakoti	Gournagar	TSCB	kailashahar	Aug'2017	04.08.2017
530	Unakoti	Gournagar	TSCB	Gournagar	Aug'2017	23.08.2017
531	Unakoti	Kumarghat	TSCB	Kumarghat	Aug'2017	10.08.2017
532	Unakoti	Pecharthal	TSCB	Machmara	Aug'2017	22.08.2017
533	Unakoti	Gournagar	UBI	Gournagar	Aug'2017	31.08.2017
534	Unakoti	Kumarghat	UBI	Machmara	Aug'2017	28.08.2017
535	Unakoti	Kumarghat	UCO bank	Kumarghat	Aug'2017	07.08.2017
536	Unakoti	Gournagar	UCO bank	Kailashahar	Aug'2017	24.08.2017
537	Unakoti	Pecharthal	Indian Overseas Bank	Pecharthal	Sep'2017	12.09.2017
538	Unakoti	Kumarghat	SBI	Kumarghat	Sep'2017	18.09.2017
539	Unakoti	Kumarghat	SBI	Ratiabari	Sep'2017	04.09.2017
540	Unakoti	Gournagar	TGB	Tillabazar	Sep'2017	11.09.2017
541	Unakoti	Gournagar	TGB	Dalugaon	Sep'2017	21.09.2017
542	Unakoti	Kumarghat	TGB	Pabiacherra	Sep'2017	05.09.2017
543	Unakoti	Kumarghat	TGB	Fatikray	Sep'2017	25.09.2017
544	Unakoti	Kumarghat	TGB	Betcherra	Sep'2017	07.09.2017
545	Unakoti	Kumarghat	TGB	Kanchanbari	Sep'2017	08.09.2017
546	Unakoti	Pecharthal	TGB	Pecharthal	Sep'2017	12.09.2017
547	Unakoti	Gournagar	TSCB	kailashahar	Sep'2017	01.09.2017
548	Unakoti	Kumarghat	TSCB	Kumarghat	Sep'2017	05.09.2017
549	Unakoti	Pecharthal	TSCB	Machmara	Sep'2017	25.09.2017
550	Unakoti	Pecharthal	TSCB	Pecharthal	Sep'2017	07.09.2017

Sl.	District	Block	Name of Bank	Name of Branch	Month	Held On
551	Unakoti	Gournagar	UBI	Gournagar	Sep'2017	04.09.2017
552	Unakoti	Kumarghat	UBI	Machmara	Sep'2017	25.09.2017
553	Unakoti	Kumarghat	UCO bank	Kumarghat	Sep'2017	07.09.2017
554	Unakoti	Gournagar	UCO bank	Kailashahar	Sep'2017	08.09.2017
555	West Tripura	Bamutia	Bandhan Bank	Narayanpur	Jul'2017	04.07.2017
556	West Tripura	Bamutia	Bandhan Bank	Bamutia	Jul'2017	17.07.2017
557	West Tripura	Dukli	Bandhan Bank	Kathaltali	Jul'2017	03.07.2017
558	West Tripura	Lefunga	Bank of India	Lembuchherra	Jul'2017	04.07.2017
559	West Tripura	Old Agartala	Bank of India	Khayerpur	Jul'2017	19.07.2017
560	West Tripura	Dukli	Bank of India	Anandanagar	Jul'2017	26.07.2017
561	West Tripura	Jirania	Canara Bank	Jirania	Jul'2017	06.07.2017
562	West Tripura	Jirania	Canara Bank	NIT	Jul'2017	12.07.2017
563	West Tripura	Hezamara	Central Bank of India	Barkathal	Jul'2017	13.07.2017
564	West Tripura	Jirania	Indian Overseas Bank	R.C.Nagar	Jul'2017	28.07.2017
565	West Tripura	Dukli	SBI	Amtali	Jul'2017	17.07.2017
566	West Tripura	Dukli	SBI	Dukli	Jul'2017	03.07.2017
567	West Tripura	Dukli	SBI	University Br.	Jul'2017	12.07.2017
568	West Tripura	Jirania	SBI	R.K.Nagar	Jul'2017	26.07.2017
569	West Tripura	Mohanpur	SBI	Gandhigram	Jul'2017	28.07.2017
570	West Tripura	Lefunga	SBI	Lembuchherra	Jul'2017	03.07.2017
571	West Tripura	Mohanpur	SBI	Mohanpur	Jul'2017	12.07.2017
572	West Tripura	Old Agartala	SBI	Khayerpur	Jul'2017	13.07.2017
573	West Tripura	Dukli	TGB	Bikramnagar	Jul'2017	04.07.2017
574	West Tripura	Dukli	TGB	Kanchanmala	Jul'2017	19.07.2017
575	West Tripura	Jirania	TGB	Bankimnagar	Jul'2017	03.07.2017
576	West Tripura	Jirania	TGB	Champaknagar	Jul'2017	31.07.2017
577	West Tripura	Jirania	TGB	Nit (Agartala)	Jul'2017	04.07.2017
578	West Tripura	Mohanpur	TGB	Kalacherra	Jul'2017	19.07.2017
579	West Tripura	Mohanpur	TGB	Lembuchherra	Jul'2017	26.07.2017
580	West Tripura	Mohanpur	TGB	Natunnagar	Jul'2017	06.07.2017
581	West Tripura	Hezamara	TGB	Hezamara	Jul'2017	12.07.2017
582	West Tripura	Mandwai	TGB	Mandai	Jul'2017	13.07.2017
583	West Tripura	Lefunga	TGB	Lefunga	Jul'2017	20.07.2017
584	West Tripura	Mohanpur	TGB	Durgabari	Jul'2017	04.07.2017
585	West Tripura	Dukli	TSCB	Bikramnagar	Jul'2017	29.07.2017
586	West Tripura	Jirania	TSCB	Khayerpur	Jul'2017	03.07.2017
587	West Tripura	Jirania	TSCB	Champaknagar	Jul'2017	28.07.2017
588	West Tripura	Jirania	TSCB	Khumlung	Jul'2017	03.07.2017
589	West Tripura	Mohanpur	TSCB	Mohanpur	Jul'2017	12.07.2017
590	West Tripura	Dukli	TSCB	Maheshkhola	Jul'2017	13.07.2017
591	West Tripura	Jirania	TSCB	Sachindranagar	Jul'2017	04.07.2017
592	West Tripura	Dukli	UBI	Anandanagar	Jul'2017	19.07.2017
593	West Tripura	Jirania	UBI	Jirania	Jul'2017	25.07.2017
594	West Tripura	Jirania	UBI	Khumlung	Jul'2017	05.07.2017
595	West Tripura	Jirania	UBI	Ranirbazar	Jul'2017	04.07.2017
596	West Tripura	Mohanpur	UBI	Usha Market	Jul'2017	05.07.2017
597	West Tripura	Mohanpur	UBI	Mohanpur	Jul'2017	04.07.2017
598	West Tripura	Dukli	UBI	Camper Bazar	Jul'2017	17.07.2017
599	West Tripura	Mandwi	UBI	Mandwi	Jul'2017	03.07.2017
600	West Tripura	Mohanpur	UCO Bank	Mohanpur	Jul'2017	04.07.2017
601	West Tripura	Bamutia	UCO Bank	Narshingarh	Jul'2017	13.07.2017
602	West Tripura	Old Agartala	UCO Bank	Khayerpur	Jul'2017	28.07.2017
603	West Tripura	Bamutia	Vijaya Bank	Gandhigram	Jul'2017	17.07.2017
604	West Tripura	Bamutia	Bandhan Bank	Narayanpur	Aug'2017	04.08.2017
605	West Tripura	Bamutia	Bandhan Bank	Bamutia	Aug'2017	17.08.2017
606	West Tripura	Dukli	Bandhan Bank	Kathaltali	Aug'2017	09.08.2017
607	West Tripura	Lefunga	Bank of India	Lembuchherra	Aug'2017	18.08.2017
608	West Tripura	Old Agartala	Bank of India	Khayerpur	Aug'2017	02.08.2017
609	West Tripura	Dukli	Bank of India	Anandanagar	Aug'2017	31.08.2017
610	West Tripura	Jirania	Canara Bank	Jirania	Aug'2017	04.08.2017
611	West Tripura	Jirania	Canara Bank	NIT	Aug'2017	09.08.2017
612	West Tripura	Hezamara	Central Bank of India	Barkathal	Aug'2017	28.08.2017
613	West Tripura	Old Agartala	IDBI	Uttar Champamura	Aug'2017	07.08.2017
614	West Tripura	Jirania	Indian Overseas Bank	R.C.Nagar	Aug'2017	24.08.2017
615	West Tripura	Dukli	SBI	Amtali	Aug'2017	18.08.2017
616	West Tripura	Dukli	SBI	University Br.	Aug'2017	11.08.2017
617	West Tripura	Jirania	SBI	R.K.Nagar	Aug'2017	14.08.2017
618	West Tripura	Mohanpur	SBI	Gandhigram	Aug'2017	01.08.2017
619	West Tripura	Lefunga	SBI	Lembuchherra	Aug'2017	29.08.2017
620	West Tripura	Mohanpur	SBI	Mohanpur	Aug'2017	21.08.2017
621	West Tripura	Old Agartala	SBI	Khayerpur	Aug'2017	24.08.2017
622	West Tripura	Dukli	TGB	Bikramnagar	Aug'2017	18.08.2017

Sl.	District	Block	Name of Bank	Name of Branch	Month	Held On
623	West Tripura	Dukli	TGB	Kanchanmala	Aug'2017	04.08.2017
624	West Tripura	Jirania	TGB	Bankimnagar	Aug'2017	17.08.2017
625	West Tripura	Jirania	TGB	Champaknagar	Aug'2017	09.08.2017
626	West Tripura	Mohanpur	TGB	Kalacherra	Aug'2017	18.08.2017
627	West Tripura	Mohanpur	TGB	Lembuchherra	Aug'2017	02.08.2017
628	West Tripura	Mohanpur	TGB	Natunnagar	Aug'2017	31.08.2017
629	West Tripura	Hezamara	TGB	Hezamara	Aug'2017	04.08.2017
630	West Tripura	Mandwai	TGB	Mandai	Aug'2017	09.08.2017
631	West Tripura	Lefunga	TGB	Lefunga	Aug'2017	28.08.2017
632	West Tripura	Mohanpur	TGB	Durgabari	Aug'2017	07.08.2017
633	West Tripura	Dukli	TSCB	Bikramnagar	Aug'2017	24.08.2017
634	West Tripura	Jirania	TSCB	Khayerpur	Aug'2017	18.08.2017
635	West Tripura	Jirania	TSCB	Champaknagar	Aug'2017	11.08.2017
636	West Tripura	Jirania	TSCB	Khumlung	Aug'2017	14.08.2017
637	West Tripura	Mohanpur	TSCB	Mohanpur	Aug'2017	01.08.2017
638	West Tripura	Dukli	TSCB	Maheshkhola	Aug'2017	29.08.2017
639	West Tripura	Dukli	UBI	Anandanagar	Aug'2017	21.08.2017
640	West Tripura	Jirania	UBI	Jirania	Aug'2017	04.08.2017
641	West Tripura	Jirania	UBI	Khumlung	Aug'2017	23.08.2017
642	West Tripura	Jirania	UBI	Ranirbazar	Aug'2017	10.08.2017
643	West Tripura	Mohanpur	UBI	Usha Market	Aug'2017	22.08.2017
644	West Tripura	Mohanpur	UBI	Mohanpur	Aug'2017	31.08.2017
645	West Tripura	Dukli	UBI	Camper Bazar	Aug'2017	17.08.2017
646	West Tripura	Mandwi	UBI	Mandwi	Aug'2017	09.08.2017
647	West Tripura	Bamutia	UCO Bank	Narshingarh	Aug'2017	22.08.2017
648	West Tripura	Old Agartala	UCO Bank	Khayerpur	Aug'2017	28.08.2017
649	West Tripura	Bamutia	Vijaya Bank	Gandhigram	Aug'2017	01.08.2017
650	West Tripura	Bamutia	Bandhan Bank	Narayanpur	Sep'2017	04.08.2017
651	West Tripura	Bamutia	Bandhan Bank	Bamutia	Sep'2017	23.08.2017
652	West Tripura	Dukli	Bandhan Bank	Kathaltali	Sep'2017	10.08.2017
653	West Tripura	Lefunga	Bank of India	Lembuchherra	Sep'2017	22.08.2017
654	West Tripura	Dukli	Bank of India	Anandanagar	Sep'2017	31.08.2017
655	West Tripura	Jirania	Canara Bank	Jirania	Sep'2017	17.08.2017
656	West Tripura	Jirania	Canara Bank	NIT	Sep'2017	09.08.2017
657	West Tripura	Hezamara	Central Bank of India	Barkathal	Sep'2017	04.08.2017
658	West Tripura	Old Agartala	IDBI	Uttar Champamura	Aug'2017	09.08.2017
659	West Tripura	Jirania	Indian Overseas Bank	R.C.Nagar	Sep'2017	28.08.2017
660	West Tripura	Dukli	SBI	Amtali	Sep'2017	07.08.2017
661	West Tripura	Dukli	SBI	Dukli	Sep'2017	24.08.2017
662	West Tripura	Dukli	SBI	University Br.	Sep'2017	18.08.2017
663	West Tripura	Jirania	SBI	R.K.Nagar	Sep'2017	24.08.2017
664	West Tripura	Mohanpur	SBI	Gandhigram	Sep'2017	04.08.2017
665	West Tripura	Lefunga	SBI	Lembuchherra	Sep'2017	17.08.2017
666	West Tripura	Mohanpur	SBI	Mohanpur	Sep'2017	09.08.2017
667	West Tripura	Old Agartala	SBI	Khayerpur	Sep'2017	18.08.2017
668	West Tripura	Dukli	TGB	Kanchanmala	Sep'2017	08.09.2017
669	West Tripura	Jirania	TGB	Bankimnagar	Sep'2017	07.09.2017
670	West Tripura	Jirania	TGB	Champaknagar	Sep'2017	14.09.2017
671	West Tripura	Jirania	TGB	Nit (Agartala)	Sep'2017	18.09.2017
672	West Tripura	Mohanpur	TGB	Kalacherra	Sep'2017	04.09.2017
673	West Tripura	Mohanpur	TGB	Lembuchherra	Sep'2017	25.09.2017
674	West Tripura	Mohanpur	TGB	Natunnagar	Sep'2017	07.09.2017
675	West Tripura	Hezamara	TGB	Hezamara	Sep'2017	08.09.2017
676	West Tripura	Mandwai	TGB	Mandai	Sep'2017	12.09.2017
677	West Tripura	Mohanpur	TGB	Durgabari	Sep'2017	01.09.2017
678	West Tripura	Mohanpur	TGB	Kamalghat	Sep'2017	18.09.2017
679	West Tripura	Jirania	TSCB	Khayerpur	Sep'2017	11.09.2017
680	West Tripura	Jirania	TSCB	Champaknagar	Sep'2017	14.09.2017
681	West Tripura	Jirania	TSCB	Khumlung	Sep'2017	18.09.2017
682	West Tripura	Mohanpur	TSCB	Mohanpur	Sep'2017	04.09.2017
683	West Tripura	Dukli	TSCB	Maheshkhola	Sep'2017	15.09.2017
684	West Tripura	Jirania	TSCB	Sachindranagar	Sep'2017	12.09.2017
685	West Tripura	Dukli	UBI	Anandanagar	Sep'2017	01.09.2017
686	West Tripura	Jirania	UBI	Jirania	Sep'2017	11.09.2017
687	West Tripura	Jirania	UBI	Khumlung	Sep'2017	14.09.2017
688	West Tripura	Jirania	UBI	Ranirbazar	Sep'2017	18.09.2017
689	West Tripura	Mohanpur	UBI	Usha Market	Sep'2017	04.09.2017
690	West Tripura	Dukli	UBI	Camper Bazar	Sep'2017	15.09.2017
691	West Tripura	Mandwi	UBI	Mandwi	Sep'2017	20.09.2017
692	West Tripura	Mohanpur	UCO Bank	Mohanpur	Sep'2017	01.09.2017
693	West Tripura	Bamutia	UCO Bank	Narshingarh	Sep'2017	08.09.2017
694	West Tripura	Old Agartala	UCO Bank	Khayerpur	Sep'2017	14.09.2017
695	West Tripura	Bamutia	Vijaya Bank	Gandhigram	Sep'2017	12.09.2017

**BANK-BRANCH NETWORK IN TRIPURA AS ON 30.09.2017**

	West			Sepahijala			Khowai			Gomati			South			Dhalai			Unakoti			North			Total			GRAND TOTAL
	R	SU	U	R	SU	U	R	SU	U	R	SU	U	R	SU	U	R	SU	U	R	SU	U	R	SU	U	R	SU	U	
ACUB	0	0	2	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	2	3
Allahabad Bank	0	0	1	0	0	0	1	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	3
Andhra Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
Axis Bank	0	0	3	0	1	0	0	0	0	0	1	0	0	1	0	0	0	0	0	0	0	1	0	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	3	23
Bank of Baroda	0	0	3	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	3	4
Bank of India	3	0	3	1	1	0	0	0	0	1	1	0	0	1	0	1	0	0	0	0	0	1	0	0	6	4	3	13
Bank of Maharashtra	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
Canara Bank	2	0	3	0	1	0	0	1	0	1	1	0	0	1	0	0	1	0	0	1	0	0	1	0	3	7	3	13
Central Bank of India	1	0	3	0	0	0	0	0	0	0	1	0	0	0	0	0	1	0	0	1	0	0	0	0	1	3	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	0	1	1	2
Dena Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
Federal Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
HDFC	0	0	3	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	1	0	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	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	0	4	4	1	9
IDFC Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
Indian Bank	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	1	0	2	3
Indian Overseas Bank	1	0	1	0	0	0	0	1	0	0	1	0	0	0	0	0	0	0	1	0	0	0	0	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	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	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	0	1	1	2
Punjab & Sind Bank	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	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	0	1	1	1	3
South Indian Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
SBI	9	3	16	3	2	0	1	1	0	3	3	0	5	3	0	1	3	0	2	1	0	7	2	0	31	18	16	65
Syndicate Bank	0	0	1	1	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	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	0	1	3	1	5
TGB	13	11	13	12	5	0	10	3	0	16	2	0	15	4	0	14	0	0	9	1	0	12	4	0	101	30	13	144
TSCB	7	0	11	6	2	0	4	1	0	5	3	0	5	3	0	6	2	0	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	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	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	0	1	0	3	4
Yes Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
<b>Total</b>	<b>54</b>	<b>17</b>	<b>108</b>	<b>35</b>	<b>18</b>	<b>0</b>	<b>25</b>	<b>11</b>	<b>0</b>	<b>35</b>	<b>28</b>	<b>0</b>	<b>36</b>	<b>18</b>	<b>0</b>	<b>34</b>	<b>12</b>	<b>0</b>	<b>21</b>	<b>9</b>	<b>0</b>	<b>29</b>	<b>18</b>	<b>0</b>	<b>269</b>	<b>131</b>	<b>108</b>	<b>508</b>

**STATUS OF ATMs IN THE STATE OF TRIPURA AS ON 30.09.2017**

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	5	5
4	Bank of India	3	1	6	10
5	Canara Bank	3	8	3	14
6	Central Bank of India	1	3	3	7
7	Dena Bank	0	0	1	1
8	Indian Bank	1	0	2	3
9	Indian Overseas Bank	2	2	2	6
10	Punjab & Sindh Bank	1	0	1	2
11	State bank Of India	55	40	117	212
12	UCO BANK	6	13	8	27
13	Union Bank	2	2	6	10
14	United Bank Of India	52	12	19	83
15	Vijaya Bank	2	0	5	7
16	AXIS BANK	1	5	10	16
17	Punjab National Bank	2	0	5	7
18	Syndicate Bank	3	1	3	7
19	Oriental Bank Of comerce	0	1	1	2
20	ICICI	0	2	12	14
21	IDFC Bank	0	0	0	0
22	Tripura Gramin Bank	3	2	0	5
23	ACUB	0	0	0	0
24	TCARDB	0	0	0	0
25	IDBI BANK	3	4	3	10
26	Tripura State Co-Op Bank	0	0	2	2
27	INDUSIND BANK	0	2	5	7
28	HDFC Bank	0	3	6	9
29	South Indian Bank	0	0	2	2
30	Corporation Bank	0	1	1	2
31	Yes Bank	0	0	1	1
32	Bank of Maharashtra	0	0	1	1
33	Andhra Bank	0	0	1	1
34	Kotak Mahindra Bank	0	0	1	1
35	Federal Bank	0	0	1	1
<b>TOTAL</b>		<b>141</b>	<b>104</b>	<b>237</b>	<b>482</b>



**Convener**

**State Level Bankers' Committee for Tripura**

**United Bank of India**

**Lead Bank Division**

**Head office**

**Minutes of the 122<sup>nd</sup> State Level Bankers' Committee Meeting for the State of Tripura held on 31.08.2017**

The 122<sup>nd</sup> SLBC meeting of Tripura State was held at the Conference Hall No.4, Pragna Bhawan, P.N. Complex, Agartala on 31<sup>st</sup> August, 2017 to review the performance of Banks for the 1<sup>st</sup> quarter ending on 30.06.2017 for financial year 2017-18.

The meeting was Chaired by Shri Bhanulal Saha, Hon'ble Finance Minister, Government of Tripura in presence of Shri Sanjeev Ranjan, Chief Secretary, Govt. of Tripura and Shri P. K. Bajaj, Managing Director & Chief Executive Officer of United Bank of India and Chairman, SLBC, Tripura. Amongst other dignitaries, Shri M. Nagaraju, Principal Secretary, Finance, Industries & Commerce and Rural Development, Govt. of Tripura, Shri Manoj Kumar, Principal Secretary, Urban Development, Govt. of Tripura, Shri M. L. Dey, Secretary, Department of Agriculture, Govt. of Tripura, Shri Sunil Kumar, General Manager, NABARD, Shri M. D. Debnath, 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, Banks, LDMS and RSETI Directors also participated in the meeting. A list of participants of the meeting is enclosed.

In his opening remarks, Sri Manas Dhar, General Manager, United Bank of India & Convener SLBC of Tripura extended warm welcome to Shri Bhanulal Saha, Hon'ble Finance Minister, Government of Tripura and other dignitaries present in the 122<sup>nd</sup> meeting of SLBC, Tripura. He then requested Shri P. K. Bajaj, Managing Director & CEO of United Bank of India and Chairman, SLBC, Tripura to deliver his keynote address to the House.

Shri P. K. Bajaj, Managing Director & CEO of United Bank of India and Chairman, SLBC, Tripura, prior to delivering his keynote address greeted Shri Bhanulal Saha, Hon'ble Finance Minister, Government of Tripura and Shri Sanjeev Ranjan, Chief Secretary, Govt. of Tripura with flower bouquet at the SLBC meeting. Shri P. K. Bajaj also extended hearty welcome to Shri M. Nagaraju, Principal Secretary, Finance, Industries & Commerce and Rural Development, Govt. of Tripura and other executives from the Govt. of Tripura, RBI, NABARD & Banks.

Shri P. K. Bajaj, MD & CEO of United Bank of India mentioned that focus of the 122<sup>nd</sup> SLBC meeting was to review the progress made with regard to major decisions of the last SLBC meeting held on 21.06.2017 and performance of the banks for the 1<sup>st</sup> quarter of the financial year 2017-18.

Shri Bajaj stated that CD Ratio of the State stood at 44% at the end of June 2017, which was up from CD Ratio of 43% as on 31<sup>st</sup> March 2017 thus registering an improvement after recording a fall of 3% as on December 2016(42%) as compared to March 2016 (45%) owing to receipt of large amount of deposit by the banks during demonetization period.

All the banks put together could disburse Rs 1192.80 crore i.e. 27% of the Annual Target of Rs 4386 crore under ACP during 1<sup>st</sup> quarter of FY 2017-18 as against Rs.958.36 achieved during corresponding period last year (2016-17).

As on 30<sup>th</sup> June 2017, all banks have issued 13665 KCCs covering Rs 57.22 crore, thus achieving 27% of the annual target (50,000 Nos.) by the first quarter of the FY 2017-18. He informed that the banks would definitely achieve the target with the collective thrust at the year end.

Priority Sector Advance for the State covering all Banks as on June 2017 stood at Rs.7916.66 crore, which depicted 98% of the ANBC as compared to Rs.6552.89 crore as on June 2016. The annual growth rate of Priority Sector Advance on Y-O-Y basis observed at 21%, which is commendable.

Shri Bajaj emphasized on lending to SHGs with fixation of minimum quantum of loan to be extended to an individual SHG.

He expressed his satisfaction in respect of low percentage of zero-balance accounts (4.60%) in the State out of 8.13 lac PMJDY accounts opened up to 09.08.2017. He emphasized on financial discipline in respect of converting zero balance accounts into operative accounts.

He informed about the most vibrant issue for the bankers at the moment i.e. Aadhaar Seeding & Aadhaar Authentication to all operative savings & current accounts within 31.12.2017. He requested the bankers to take up this challenge on a war footing.

Sri Bajaj referred to the NPA position of the State including written off amount which stood at Rs.614.96 crore at the end of June 2017 which indicates immense scope for recycling of fund in the State itself with simultaneous recovery from the defaulted accounts.

Shri P. K. 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 to economically lift the State.

Thereafter, Shri P. K. Bajaj, MD & CEO of United Bank of India requested Shri Bhanulal Saha, Hon'ble Finance Minister, Government of Tripura to deliver his keynote address.

Shri Bhanulal Saha, Hon'ble Finance Minister, Government of Tripura expressed happiness to be able to attend and address such an important meeting where different banking activities including employment generation schemes of both Central & State Governments are being discussed. He discussed at length the issue of CD Ratio in the State. He stated that there were more requirements to deploy the fund to develop more entrepreneurs in the State.

He requested the bankers to discuss the problems / difficulties faced by the people of the State and to take suitable corrective measures by the concerned banks for further improvement of customer services in the State. He also requested the banks for regular holding of customer meet on a fixed date of each month. He stated that borrowers are sometimes misbehaved during sanction of loans, which affects recovery of loans.

He expressed that the State Government is also equally concern on the issue of non-payment of loan dues as this will hinder the process of recycling of fund. He suggested for holding of joint recovery camps with the help of Panchayets(PRI) in rural areas.

He pointed that there are some underbanked centres in the State. Branches should be opened in proper locations of these identified centres with positive attitude of the banks as well as considering need of the customers.

Shri Saha, Hon'ble Finance Minister, Government of Tripura stated that State Government is duty bound to work shoulder to shoulder with the bankers. He also assured every possible help to the banks in their business function including recovery of loans.

While delivering his address to the House, Shri Sanjeev Ranjan, Chief Secretary, Govt. of Tripura welcomed all the participants on behalf of the State Government. He emphasized on the following issues:

- To increase CD Ratio of the State to the expected level at the year end.
- Completion of opening of bank branches in 19 identified unbanked villages.
- Initiatives of the State Government for online transactions / cashless transaction through PFMS.
- Improvement of payment gateways of some banks (namely, TGB, TSCB, etc.).
- Focus on skilling & entrepreneurship development programmes for providing at least 2 Stand Up India loans per bank branch.
- For financing to allotted Patta holders in forest / hill areas.
- Banks to consider the matter for taking official accommodation and quarters for officers / staffs in the proposed Kunjaban Complex (being developed by the State Government), prime location in Agartala.
- Holding of SLBC / DCC / DLRC meetings as per calendar.

Shri M. Nagaraju, Principal Secretary, Finance, Industries & Commerce and Rural Development, Govt. of Tripura urged upon the bankers for Branch Opening in the 19 designated villages having population more than 5000 within 31.03.2018. He proposed for reallocation of the villages among the other member banks which do not have any issue regarding branch opening. He pointed out the poor performance under Stand Up India scheme and other employment generation schemes and requested all Banks to improve their performance considerably during current financial year (2017-18).

Then Shri Manas Dhar, GM-UBI & Convenor, SLBC – Tripura made a presentation and took up the Agenda items for detailed deliberations.



### **Agenda 1 : Confirmation of proceedings of 121<sup>st</sup> SLBC meeting for Tripura held on 21.06.2017:**

Confirmed by the House.

### **Agenda 2 : Pradhan Mantri MUDRA Yojana**

All Banks/Lending Institutions made disbursement of Rs. 115.35 Crore with 24872 numbers of accounts as on 30.06.2017 for FY 2017-18, against the annual target of Rs. 481 crore i.e. 23% of the target. House noted the performance under PMMY in the State.

Shri Sanjeev Ranjan, Chief Secretary, Govt. of Tripura requested the commercial banks to focus on Kishore and Tarun category loan under PMMY. Shri Manas Dhar, Convener, SLBC-Tripura informed the House regarding regular review of the PMMY loans by the DFS, GoI with Top Executives of the banks. He asked the bankers to come forward under PMMY during FY 2017-18 so as push the CD Ratio of the State. He also requested for wide publicity of Mudra loans in the State.

House also discussed about inclusion of Tripura Gramin Bank (TGB) under the purview of CGTMSE and MUDRA guarantee. GM NABARD informed that TGB had to sign a MOU with CGTMSE but the NPA level of the concerned Bank should be less than 5% for execution of the same. It was decided that the State Government in consultation with TGB would take up the matter with the appropriate authority.

### **Stand-Up India Scheme:**

Loans under the scheme have been extended to 5 SC/ST/Women beneficiaries amounting to Rs. 1.19 crore during 1<sup>st</sup> quarter of FY 2017-18. House noted the same.

Banks have been requested to identify viable projects for Stand-Up India scheme with priorities and disburse loans so as to ensure achieving branch wise target stipulated for FY 2017-18, thereby increasing CD Ratio of the State. Skill Development Department of the State Government would also help in selection of viable projects under SUI.

### **Agenda 3 : Opening of Bank Branches in Unbanked Villages having population of 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 has been opened till date. House discussed the issues of PCA / MoU signed by some banks. Then, it was decided for reallocation of the villages among the other member banks which do not have any issue regarding branch opening.

## **Agenda 4 : Financial Inclusion**

The House reviewed the progress of PMJDY in the State under which 813445 A/Cs have been opened up to 09.08.2017. Aadhaar Seeding in the PMJDY accounts of the State stood at 88.40%. Zero-balance accounts contributed 4.60% of the total PMJDY accounts opened up to 09.08.2017. All banks in the State issued RuPay cards to 88.73% PMJDY customers. 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 areas so that beneficiaries get the benefit of Rs.1.00 lac inbuilt accident insurance cover.

House discussed the most vibrant issue for the bankers at the moment i.e. Aadhaar Seeding & Aadhaar Authentication to all operative savings & current accounts within 31.12.2017 otherwise all accounts would become inoperative as on 01.01.2018. General Manager & Convener-SLBC, Tripura informed the House regarding holding a workshop on Aadhaar Seeding & Aadhaar Authentication after SLBC Meeting where representatives from UIDAI would discuss the entire issue with the bankers, LDMs & RSETI Directors. He requested the bankers to take up this challenge on a war footing so as to complete Aadhaar Authentication to all operative savings & current accounts well before the targeted date.

The banks operating in the State have enrolled 3.09 lac customers under PMSBY, 1.08 lac customers for PMJJBY and 11506 customers under APY as on 30.06.2017. 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 25 training programs with the participation of 519 candidates during 1<sup>st</sup> quarter of FY 2017-18. General Manager & Convener, SLBC-Tripura informed the House in respect of biometric attendance of the participants in RSETI, which would be required for reimbursement of expenses from MoRD, GoI.

The 14 Financial Literacy Centers in the State conducted 107 Camps during the quarter ended June 2017 while the 251 rural branches in the State conducted 694 camps during the same period.

## **Agenda 5: CD Ratio**

CD Ratio of the State stood at 44% as on 30<sup>th</sup> June 2017 after recording 1% increase over the March 2017 figure. Banks were requested to focus on big ticket advances with the active support of the State Government. Shri Manas dhar, Convener, SLBC-Tripura requested the banks in correct report of data pertaining to loan sanctioned outside the State but utilized in different projects in Tripura for computation of State CD Ratio.

House noted the same and all concerned were requested to strive towards increasing CD Ratio to 53% at the end of FY 2017-18.

Seven out of eight districts have reported positive growth in CD ratio as on 30<sup>th</sup> June 2017 over March 2017. CD Ratio of West Tripura district stood at 33% as on 30<sup>th</sup> June 2017. 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 2017-18**

House reviewed the overall achievement under ACP during April to June 2017 of the financial year 2017-18. Banks operating in the State achieved 27% (Rs.1192.79 crore) of the credit disbursement target under ACP 2017-18. The disbursement during 1<sup>st</sup> quarter of FY 2017-18 surpassed the corresponding figure of last year (2016-17) by 24%. Achievement under Priority Sector also stood at 25% at the end of 1<sup>st</sup> quarter of FY 2017-18. Achievement under Agriculture sector stood at 29%. While achievement under MSME & Other Priority Sector reached to 28% & 17% respectively.

Shri M. L. De, Secretary, Department of Agriculture stated that performance of some banks is meagre though banks jointly achieved 29% of target set for Agriculture during 1<sup>st</sup> quarter of FY 2017-18. He requested the banks to expedite sanction of KCCs to the farmers sponsored by the Agriculture Department.

Shri Manas Dhar, Convener, SLBC (Tripura) suggested for certification of land particulars by officials of the State Government at the Block Level which could help in quick disposal of loan proposals sponsored by the Agriculture Department.

#### **Agenda 7: Kisan Credit Card (2017-18)**

All banks in the State had issued 13,665 KCCs covering Rs 57.22 crore, thus achieving 27% of the annual target (50,000 Nos.) by the end of the 1<sup>st</sup> quarter ending 30.06.2017.

All the banks in the State covered only 944 farmers (financed by banks) under Pradhan Mantri Fasal Bima Yojana (PMFBY) during Kharif season with Royal Sundaram General Insurance Co. Ltd. as insurance partner in the State.

House noted the performance of KCCs & PMFBY in the State.

Shri Bhanulal Saha, Hon'ble Finance Minister, Government of Tripura requested the bankers to put special efforts for issuance of KCCs to all farmers including all fish-farmers within 31.03.2018 with coverage of all eligible farmers through PMFBY to save the farmers from crop loss against natural calamities.

Shri Sanjeev Ranjan, Chief Secretary, Govt. of Tripura stated that there is huge potentiality in fish-farming in the State. Performance of fishery should be reviewed through Sub-Committee – Agriculture under SLBC.

Deputy Director, Fishery requested the banks to sanction fishery loans through KCC. He also informed that State Government is providing 4% interest subsidy on loans to fish farmers.

Shri Manas Dhar, Convener, SLBC (Tripura) requested the bankers for renewal of Dormant KCCs, which he felt could only be possible with the joint efforts of State Govt. & Banks like West Bengal. He informed that farmers may get relief measures (like rescheduling, restructuring, etc.) for crop losses from natural calamities as per extant guidelines of RBI. He requested the bankers to push up coverage of farmers during Rabi season with the help of State Government. He also requested State Government for wide publicity in respect of PMFBY in the rural areas.

House also noted the formation of 54 Farmers' Clubs in the State as on 30<sup>th</sup> June 2017.

### **Agenda 8: Self Help Groups (SHG)**

The House reviewed the performance of the Banks under NRLM/NERLP and WSHG during 1<sup>st</sup> quarter of FY 2017-18. No proposals have so far been sponsored under NULM during 2017-18.

Shri M. Nagaraju, Principal Secretary, Finance, Industries & Commerce and Rural Development, Govt. of Tripura requested the bankers to dispose all pending SHG proposal (including account opening) with them at the earliest.

Shri Arup Ratan Sharma, CEO-TRLM urged upon the Bankers to increase the average assistance to SHGs based on the activity undertaken with first dosage ideally being Rs. 1.25 Lac and 2<sup>nd</sup> dosage being Rs. 1.50 Lac. He expressed concern over poor implementation of Community Based Recovery Mechanism (CBRM) in the rural branches. He requested all stakeholders to take advantage of the program to hasten the recovery process by convening one meeting per rural branch per month.

Shri Manas Dhar, Convener, SLBC (Tripura) informed that MoRD, GoI is regularly monitoring the performance of banks in respect of financing to SHGs. He also informed about signing of MoU by the banks with Tripura SRLM for participating in a big way for funding SHGs. He requested the banks to advise their rural branches to hold monthly meeting of CBRM without fail. He also requested the banks to decide for fixation of minimum quantum of loan to be extended to an individual SHG as stated by CEO-TRLM.

### **Agenda 9: Recovery Performance of Banks**

The House reviewed sector-wise and Government Sponsored Scheme-wise recovery of loan position as on 30.06.2017. Overall recovery percentage in respect of three broad sectors, viz. Agriculture, MSME and Other Priority Sector (OPS) stood at 58% as on June 2017 as against 63% as on March 2017. There was no significant improvement in recovery under schematic lending. Recovery in SJSRY was 2%, SGSY was 9%, PMRY was 3%, PMEGP was 35%, Swavalamban was 30% while recovery in REGP (MMS) was 45% as on 30.06.2017. 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.**

Gross NPA stood at Rs. 547.08 crore as on June 2017 which was Rs. 540.46 crore as on March' 2017. The outstanding amount under Written off A/Cs (Shadow Register) was around Rs. 67.88 crore which if added with the outstanding NPA, it would rise to Rs.614.96 crore as on 30.06.2017, which is not only a very high figure but also indicates immense scope for recycling of fund in the State itself.

The House discussed the strategies for improvement of recovery of loan dues in the State and requested help of the Line Departments for joint recovery drives.

## **Agenda 11: Performance of Banks in key areas in Tripura as on 30<sup>th</sup> June 2017**

House reviewed the performance of the Banks as on 30<sup>th</sup> June 2017. The overall Advance in the State witnessed y-o-y growth of 19% from Rs.8114.73 crore as on June 2016 to Rs.9676.71 crore as on June 2017. Similarly, y-o-y growth of 21% was registered in Deposits which stood at Rs. 21961.94 crore as on June 2017 against Rs. 18183.51 crore as on June 2016.

The House noted the y-o-y growth of 21% in lending under Priority Sectors (outstanding), 74% growth in lending to Minority community, 21% growth in lending to SC/ST borrowers and 6% in lending to Weaker Section as on 30.06.2017. Agriculture Sector achieved a y-o-y growth of 35% while MSME sector registered 15% y-o-y growth as on 30.06.2017.

## **Agenda 12: Performance under Govt. sponsored schemes**

All banks sanctioned 1569 cases amounting to Rs.78.53 cr. under PMEGP against the yearly target of 1846 cases for FY 2016-17 and disbursed all the 1569 cases upto 30.06.2017.

All banks sanctioned only 6 cases amounting to Rs.0.21 cr. under PMEGP against the yearly target of 1500 cases for FY 2017-18 as on 30.06.2017.

All banks sanctioned 3057 cases amounting to Rs.77.17 cr. in SWAVALAMBAN as on June 2017 and disbursed 1895 cases up to 30.06.2017 against the yearly target of 4000 cases for FY 2016-17.

All banks sanctioned only 7 cases amounting to Rs.0.23 cr. under SWAVALAMBAN against the yearly target of 4000 cases for FY 2017-18 as on 30.06.2017.

Shri M. Nagaraju, Principal Secretary, Finance, Industries & Commerce and Rural Development, Govt. of Tripura expressed concern on the poor disbursement of SWAVALAMBAN cases for FY 2016-17 and also for sanctioning of proposals under PMEGP & SWAVALAMBAN cases for 2017-18. He referred to the review meeting with the bankers on 24.08.2017 on employment generation schemes (PMEGP, SWAVALAMBAN & SHGs). He requested the banks to complete the disbursement of all sanctioned SWAVALAMBAN cases for FY 2016-17 as per project cost within September 2017. He also requested the banks for disposal of sponsored proposals under PMEGP & SWAVALAMBAN for FY 2017-18 within 30<sup>th</sup> October 2017 in view of ensuing Assembly Election.

House noted the performance of the Banks and also noted the progress of KCC-Fishery, Mini Dairy, DRI, etc. as on 30.06.2017 for the financial year 2017-18.

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

House noted the performance of the Banks in respect of disbursement made under Education loans to 50 students involving Rs 0.88 crore during 1<sup>st</sup> quarter of FY 2017-18. The outstanding balance in Education Loans as on 30.06.2017 stood at Rs.113.92 crore in 3904 accounts.

Shri Sanjeev Ranjan, Chief Secretary, Govt. of Tripura informed the House in respect of formulating a new scheme by the State Government to extend loan to the aspiring students to study B. ED course in NCTE recognized institutions inside and outside of the State.

Under Housing Loans, outstanding balance stood at Rs.1260.34 crore in 31567 accounts as on 30<sup>th</sup> June 2017. House noted the progress.

Shri Manoj Kumar, Principal Secretary, Urban Development, Govt. of Tripura expressed satisfaction on the progress of PMAY in the State. He apprised the participants for providing 'pucca' houses to all by 2022 through PMAY. He emphasized on credit linked subsidy scheme (CLSS) under PMAY. He requested NABARD / SLBC to take care of PMAY while preparing Annual Credit Plan. He stated that PMAY is an opportunity to the banks for financing to individuals, resulting improvement in CD Ratio of the State.

Shri Manas Dhar, Convener, SLBC (Tripura) requested the State Government for wide publicity of the scheme-PMAY.

### **Agenda 14: MSME financing under ACP.**

House reviewed the overall achievement of MSME during 1<sup>st</sup> quarter of FY 2017-18. All Banks have disbursed Rs 302.98 crore, registering an achievement of 28% against ACP target of Rs.1090.48 crore during 1<sup>st</sup> quarter of FY 2017-18.

Thereafter, the Convener SLBC of Tripura requested Shri Sunil Kumar, General Manager-NABARD to address the House.

Shri Sunil Kumar, General Manager, NABARD during his deliberation informed the House about digitization of SHG data which would help in better credit delivery to the SHGs and knowledge about the groups. He informed the House about finalization of unit cost for poultry, pig rearing, etc. for the State. He requested the banks for active participation in financing to SHGs and also fixation for minimum quantum of loan to SHGs. He informed the House regarding an assessment on PMFBY by Centre for Science & Environment. He suggested for wide publicity of PMFBY in rural areas so that all farmers (loanee & non-loanee) come forward for coverage under Fasal Bima.

Shri M. D. Debnath, Asst. General Manager, RBI Agartala deliberated on the following issues:-

- He stressed on financial literacy in rural areas and schools by rural branches and FLCs and requested to ensure that each rural branch would continue to hold one literacy camp once in a month as per RBI guidelines.
- Timely submission of Data by banks to SLBC Desk so as to ensure holding SLBC/ DCC/ DLRC meeting as per calendar.

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

- 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 2017-18 is to be achieved **(Action: All Banks).**
- All Banks are to exert efforts to issue KCCs to all eligible farmers within 31.03.2018 **(Action: All Banks and Agriculture Department).**
- Each FLC and rural branch to 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 2017-18 with focus on Kishore & Tarun category loans **(Action: All Banks).**
- All Banks are to exert effort to achieve Stand-Up India Targets for FY 2017-18 **(Action: All Banks).**
- All Banks to complete Aadhaar Seeding and Aadhaar Authentication of all operative savings & current accounts within 31.12.2017. **(Action: All Banks).**
- Reallocation of unbanked villages having population above 5000 to the other member banks which do not have any issue regarding branch opening through Sub-committee under SLBC **(Action: SLBC & Banks).**
- Fixation of minimum quantum of loan to an individual SHG, 1<sup>st</sup> Dose - Rs. 1.25 lac and 2<sup>nd</sup> Dose - Rs. 1.50 lac **(Action: All Banks)**

- To ensure implementation of CBRM mechanism by the rural branches and hold meeting on monthly basis (**Action: Rural bank branches**).
- Submission of data as per format and within stipulated time period so as to ensure holding SLBC/DCC /DLRC meetings as per calendar (**Action : All Banks**).

**Vote of Thanks:**

Summing up the discussion, Shri Mahendra Dohare, DGM & CRM, United Bank of India, Tripura Region profusely thanked to Shri Bhanulal Saha, Hon'ble Finance Minister, Government of Tripura for attending the SLBC meeting and sparing his valuable time in deliberations to guide the SLBC on the right path. He heartily thanked Shri Sanjeev Ranjan, Chief Secretary, Govt. of Tripura, Shri P. K. Bajaj, M D & CEO, United Bank of India, Shri M. Nagaraju, Principal Secretary, Finance, Industries & Commerce and Rural Development, Govt. of Tripura and all other dignitaries from Govt. of Tripura, RBI, NABARD, Banks and other Agencies for their kind presence and active participation.

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**LIST OF THE PARTICIPANTS AT THE 122<sup>nd</sup> MEETING OF THE SLBC  
FOR THE STATE OF TRIPURA  
HELD AT PRAGNA BHAWAN, HALL NO.4, AGARTALA ON 31.08.2017 AT 11:00 A.M.**

Sl. No.	Name of the dignitaries	Designation/Office/Institution
<b>I</b>		<b>CHAired BY</b>
1	Shri Bhanu Lal Saha	Finance Minister, Govt. of Tripura
2	Shri Sanjeev Ranjan	Chief Secretary, Govt. of Tripura
3	Shri P. K. Bajaj	Managing Director & CEO, United Bank of India and Chairman, SLBC-Tripura
<b>II</b>	<b>GOVT. OFFICIALS</b>	
4	Dr. M. Nagaraju	Principal Secretary, Finance, Industries & Commerce and RD, GoT
5	Shri Manoj Kumar	Principal Secretary, Urban Development Dept., GoT
6	Shri M.L. De	Secretary, Dept. of Agriculture, GoT
7	Shri Rameshwar Das	Secretary, Dept. of Fisheries, GoT
8	Shri Sahadeb Das	DIF, Govt. of Tripura
9	Shri Arup Ratan Sarma	Addl. Secretary & CEO TRLM
10	Shri V.G. Jenner	Director, Dept. of Industries & Commerce, GoT
11	Shri Manoranjan Sarkar	Director, ARDD
12	Shri Suman Rakshit	Under Secretary, Revenue Dept.
13	Shri A.H. Jamatia	Joint Director, Dept. of Tribal Welfare
14	Shri Nikhil Majumdar	Dy. Director, Dept. of Fisheries, GoT
15	Shri Prabir Kr. Majumder	Asst. Director, Dept. of Agriculture, GoT
16	Dr. Jasmin Debbarma	Asst. Director, ARDD
17	Shri K.C. Roy	Dy. Director, KVIC
18	Shri Ashutosh Saha	I/C PMEGP, KVIB, Tripura
19	Shri Prasenjit Das	D.O., DIF
20	Shri Santanu Ghosh	D.O., DIF
21	Shri P. Majumder	Post Master, Agartala Head Post Office
<b>III</b>	<b>RBI/NABARD/SIDBI/NHB/ INSURANCE COMPANIES/ BSNL</b>	<b>Designation/Office/Institution</b>
22	Shri Sunil Kumar	General Manager, NABARD-Agartala
23	Shri M.D. Debnath	AGM, RBI
24	Shri Major Ashwani Saini	Manager, RBI
25	Shri Rakesh Kumar Yadav	Asst. Manager, SIDBI
<b>IV</b>	<b>COMMERCIAL BANKS</b>	<b>Designation/Office/Institution</b>
26	Shri Manas Dhar	General Manager, UBI, HO & Convener, SLBC-Tripura
27	Shri M. Dohare	DGM & CRM, UBI, Tripura

28	Shri M.M. Goswami	Chairman, TGB
29	Shri Swapam Kumar Saha	MD, Tripura State Co-operative Bank Ltd.
30	Shri Bhajan Ch. Roy	AGM, UBI-Tripura
31	Shri S.R. Das	AGM-LBD & RRB, UBI HO
32	Shri Deepak Chowdhury	Regional Manager, Agartala(North), SBI
33	Shri Shibatosh Chowdhury	Regional Manager, Agartala(South), SBI
34	Shri S. K. Das	Zonal Head-UCO Bank
35	Shri Dipankar Ambuly	GM, TGB
36	Shri Lalta Prasad	Chief Manager, Union Bank of India
37	Shri L.S.S. Nath Shahdeo	Chief Manager, Indian Overseas Bank
38	Mr. Mohd Ali	Chief Manager, Central Bank of India
39	Shri Sudip Chakraborty	Cluster Head, Bandhan Bank Ltd.
40	Shri R.N. Saha	Sr. Manager, Canara Bank
41	Shri Upal Saha	Sr. Manager, Punjab National Bank
42	Shri Avinash Kumar	Sr. Manager, Oriental Bank of Commerce
43	Shri Nantu Roy	Sr. Manager, Vijaya Bank
44	Sk Rafizuddin	Sr. Manager, Indian Bank
45	Shri Suvendu Bikash Jotder	Sr. Manager, Syndicate Bank
46	Shri Birendra Tripura	HOD (C&R), Tripura Gramin Bank
47	Shri Somnath Roy	Sr. Officer, Yes Bank
48	Shri K.P. Bhoumik	GM, Agartala Co-operative Urban Bank Ltd.
49	Shri Jitendra Bhagat	Dy. Manager, HDFC Bank
50	Shri Subrata Chakraborty	Manager, SBI R.O., Agartala (N)
51	Shri Manish Kr. Tiwari	Manager, IDBI Bank
52	Shri Dibyendu Banik	Asst. Manager, IDFC Bank
53	Shri Prantik Das	Manager, Bank of Maharashtra
54	Shri Devjyoti Paul	Asst. Manager, IDFC Bank
55	Shri Amit Deb	Asst. Manager, Kotak Mahindra Bank
56	Shri Nijwm Brahma	Asst. Manager, Union Bank of India
57	Shri Amal Debbarma	Asst. Dev. Officer, ACUB
58	Shri Abhijit Deb	Manager, South Indian Bank
59	Shri Suraj Sharma	P.O., Canara Bank
60	Shri Biswajit Gupta	Manager, Corporation Bank
61	Shri Partha Sarathi Das	Manager, Punjab & Sind Bank
62	Shri Robin Chakma	Manager, Allahabad Bank
63	Shri Rupam Dey	Asst. Manager, Federal Bank
64	Shri Rana Debbarman	Asst. Manager, HUDCO Ltd.
65	Shri Babul Ch. Sarma	State Director, NACER, Bangalore
66	Shri Narayan Ch. Debnath	Director, RSETI Udaipur
67	Shri Prasenjit Chakraborty	Director, RSETI Bishramganj
68	Shri Dulal Ch. Pandit	Faculty Member, RSETI Kumarghat
69	Shri Swapam Kr. Barman	Director, RSETI Dhalai
70	Shri Arun Chakma	LDM, West Tripura & Sepahijala and South Tripura
71	Shri Amitava Sengupta	LDM, Unakoti & North Tripura
72	Shri Mahit Krishna Devvarman	LDM, Dhalai & Khowai and Gomati
73	Shri Subhajit Patra	Officer, SLBC & FI, Tripura, United Bank of India

**United Bank of India  
Tripura Regional Office  
Agartala, Tripura**

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

**Minutes of the Meeting of SLBC Sub-Committee on Branch Expansion for the State of Tripura held on 01.11.2017**

**Meeting of the SLBC Sub-Committee on Branch Expansion for the State of Tripura was held on 01.11.2017** at the Conference Hall of Reserve Bank of India, Agartala to reallocate 19 unbanked villages having population above 5000.

The meeting was held in presence of Shri Sahadev Das, DIF, Govt. of Tripura, Shri Tamal Biswas, General Manager, RBI, Shri K. Venugopal, DGM, NABARD, Shri Bhajan Ch. Roy, AGM, UBI & SLBC-Tripura, Shri M. M. Goswami, Chairman, TGB & Shri A. Bhattacharjee, GM, TSCB. Besides, Senior Officials of RBI, NABARD and other member banks also participated in the meeting. A list of participants of the meeting is enclosed.

In his opening remarks, Sri Tamal Biswas, General Manager, RBI extended warm welcome to Shri Sahadev Das, DIF, Govt. of Tripura and other dignitaries present in the meeting. He then briefed the house about the discussion held in the 122<sup>nd</sup> SLBC meeting held on 31<sup>st</sup> August, 2017 regarding opening of 19 bank branches in unbanked villages, in presence of the Hon'ble Finance Minister, Govt. of Tripura, Chief Secretary, Govt. of Tripura and other dignitaries from the RBI, NABARD, Govt. of Tripura, Banks, etc. He stated that out of the 19 Villages having population more than 5000 allotted to different Banks for opening of Brick and Mortar Branches, no Branch has been opened till date. In the last SLBC meeting, the issues of PCA / MoU signed by some banks were also discussed. Then, it was decided in 122<sup>nd</sup> SLBC meeting for reallocation of the villages among the other member banks which do not have any issue regarding branch opening. He also requested banks to show some urgency in this issue as considerable time has already been elapsed.

Shri Sahadev Das, DIF, Govt. of Tripura stressed the need of the opening of the branches in the identified villages in a time bound manner so as to ensure the facilities contained in the DBT scheme in hassle free manner. He requested the banks to come forward to open the branches showing priorities to help old / poor beneficiaries under DBT. He also requested the General Manager, RBI to take up the issue with the concerned banks and also to review the overall development in the issue pertaining to opening of the branches in 19 villages as per allocation.

Shri M. M. Goswami, Chairman, TGB informed the house regarding opening of Lalchera branch (Ambassa Block) in Dhalai District as per allocation within December 2017.

Shri A. Bhattacharjee, GM, TSCB informed that one branch had already been opened at Maheshkhola by TSCB though the village was allocated to other Bank. He stated that allocation was done in January 2016 and thereafter Bandhan Bank had opened some bank branches in the rural areas. He also stated that although branch opening is pending by the concerned banks as per allocation but some of the villages are found to be no longer unbanked due to opening of branches by some other banks.

Executives of the Canara Bank & HDFC informed the house about the progress of opening of bank branches in the unbanked villages allotted to them.

Shri Bhajan Ch. Roy, AGM, UBI & SLBC-Tripura suggested for re-assessment of actual position of unbanked villages considering opening of bank branches by TSCB, TGB, Bandhan Bank, etc. with the help of a small committee and then to reallocate the remaining unbanked villages to the banks which do not have any issue regarding branch opening as per direction of the last SLBC (122<sup>nd</sup>) meeting.

After threadbare discussion, it was decided to re-assess the actual position of banking services in those unbanked villages (19) with the help of LDMs & representatives of District Magistrates of the concerned districts and to submit a report depicting actual position before the Sub-Committee by 15<sup>th</sup> November 2017 so that reallocation of the unbanked villages could be placed before SLBC meeting scheduled to be held in the last week of November 2017.

### **SLBC Sub-Committee Meeting on WSHG Programme of GoI in Dhalai District held on 01 November 2017 at RBI, Agartala**

1. DGM, NABARD welcomed the SLBC sub-committee and other participants and briefly presented the developments consequent to the decision of the SLBC sub-committee held on 08 September 2015, for withdrawing Anjali Microfinance Ltd., from Dhalai district due to their poor performance/ abandoning the captioned project and engage the services of VHAT NGO as Anchor NGO in Dhalai district in place of Anjali Microfinance Ltd.
2. VHAT NGO who is working as Anchor NGO in West Tripura District, took inordinately long time to submit a proposal (received in August 2017 only) after constant follow-up. NABARD felt that too much dependence on one NGO is not proper, as VHAT is already implementing several projects of NABARD in Tripura.
3. In the meanwhile, SPADE (Calcutta Society for Professional Action in Development), a Kokata based NGO has approached NABARD for revival of 300 SHGs formed and abandoned by Anjali Microfinance Ltd. in Dhalai district. SPADE is already implementing the WSHG project in Purulia district of West Bengal and it is recommended that SPADE may be permitted to take-over the responsibility of revival and hand-holding of 300 SHGs, instead of VHAT (as approved earlier by SLBC/ DCC) in place of Anjali Microfinance Ltd.
4. The decision about the above change may also be advised to DCC, Dhalai since the DCC in its 68<sup>th</sup> meeting held on 21 June 2016 had passed a resolution to allow VHAT to operate in Dhalai district.
5. Shri Sahadev Das, DIF, Govt. of Tripura requested NABARD to discuss the issue with the concerned Sub-Committee under SLBC in order to resolve the issue.

Meeting ended with vote of thanks to the Chair.

**LIST OF THE PARTICIPANTS AT THE MEETING OF SLBC  
Sub-Committee on Branch Expansion for the  
State of Tripura held on 01.11.2017**

<b>Sl. No.</b>	<b>Name of the dignitaries</b>	<b>Designation/Office/Institution</b>
1	Shri Sahadeb Das	DIF, Govt. of Tripura
2	Shri Tamal Biswas	General Manager, RBI
3	Shri K. Venugopal	Deputy General Manager, NABARD
4	Shri P.K.Jadav	AGM, RBI, Agartala
5	Shri B.M.K Sing	AGM, RBI, Agartala
6	Shri Bhajan Ch. Roy	AGM, UBI & SLBC-Tripura
7	Shri M.M. Goswami	Chairman, TGB
8	Shri D. Ambuly	GM, TGB
9	Shri A. Bhattacharya	GM, Tripura State Co-operative Bank Ltd.
10	Shri Alok Choudhury	Chief Manager, UBI & SLBC- Tripura
11	Shri Partha Pratim Roy	Chief Manager, Canara Bank
12	Mohd. Ali	Chief Manager, CBI
13	Shri Upal Saha	Senior Manager, PNB
14	Shri Sudip Chakraborty	Cluster Head, Bandhan Bank
15	Shri P. Nair	Manager, NABARD
16	Mrs. Jayshri Debbarma	Dev. Officer, TSCB Ltd.
17	Shri M. Pramanik	RM, HDFC
18	Shri A. Mishra	BM, HDFC

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**Allocation of Un-Banked Villages having population above 5000 to different Schedule Commercial Banks:**

Sl no	Block	GP	Name of Unbanked village>5000	Population as per 2011 census	Allotted to Banks
1.	Dukli	Belabar	Belabar	8648	Indian Bank
2.	Dukli	Charipara	Charipara	6710	UCO Bank
3.	Dukli	Ishan Chandra Nagar	Ishan Chandra Nagar	5944	Vijaya Bank
4.	Dukli	Maheskhola	Maheskhola	5107	Canara Bank
5.	Ambassa	Kamalacherra	Kamalacherra	5524	Central Bank Of India
6.	Ambassa	Lalcherra	Lalcherra	6529	TGB
7.	Manu	Mainama	Mainama	6168	Bank Of India
8.	Manu	Jamircherra	Jamircherra	6617	Union Bank Of India
9.	Kadamtala	Baghan	Baghan	5179	Syndicate Bank
10.	Jubaraj nagar	Kameswar	Kameswar	5319	UBI
11.	Jubaraj nagar	Radhapur	Radhapur	5678	IDBI
12.	Laljuri	Chandipur	Chandipur	5133	Axis Bank
13.	Jampuijala	Paschim Takarjala	Paschim Takarjala	5779	SBI
14.	Jampuijala	Ratanpur	Ratanpur	5233	P&SB
15.	Teliamura	Daksin Krishnapur	Daksin Krishnapur	5049	Allahabad Bank
16.	Teliamura	Madhya Krishnapur	Madhya Krishnapur	5224	Andhra Bank
17.	Teliamura	Sardu Kurkuri	Sardu Kurkuri	6087	IOB
18.	Mungiakami	Uttai Gokulpur	Uttai Gokulpur	5233	HDFC
19.	Pecharthal	Nabin cherra	Nabin cherra	5025	ICICI



त्रिपुरा हेतु राज्य स्तरीय  
बैंकर्स समिति की बैठक

STATE LEVEL BANKERS' COMMITTEE MEETING  
FOR TRIPURA



123<sup>rd</sup>

१२३वीं



कार्यसूची टिप्पण ★ AGENDA NOTES



September'2017

सितम्बर'२०१७



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