



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

Quarterly Performance Review

December'2017

तिमाही कार्य समीक्षा

दिसम्बर'२०१७

Date: 17.03.2018 ★ Time: 11:30 a.m.

Place: Pragna Bhavan, Agartala

कार्यसूची टिप्पण ★ AGENDA NOTES

युनाइटेड बैंक ऑफ इंडिया

(भारत सरकार का उपक्रम)

आपका बैंक



United Bank of India

(A Govt. of India Undertaking)

The Bank that begins with U



युनाइटेड बैंक ऑफ़ 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 स्तरीय बैंकर्स समिति

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

सन्दर्भ : एलबीडी/एसएलबीसी/त्रिपुरा/ 124 / 2017-18

Ref: LBD/SLBC/Tripura/ 124 / 2017-18

दिनांक : 09.03.2018

Date: 09.03.2018

एसएलबीसी के सभी सदस्य

All Members of SLBC

प्रिय महोदय/ महोदया,

Dear Sir/ Madam,

**विषय: त्रिपुरा राज्य स्तरीय बैंकर्स समिति की 124वीं
बैठक की कार्यसूची टिप्पण ।**

**Subject: Agenda Notes for the 124th Meeting of
SLBC Tripura.**

उपर्युक्त सन्दर्भ में हम आपको सूचित करते हैं की त्रिपुरा राज्य स्तरीय बैंकर्स समिति की 124वीं बैठक दिनांक 17.03.2018 को पूर्वाह्न 11:30 बजे 'प्रज्ञा भवन, हॉल नं 4' अगरतला में आयोजित की जाएगी। कार्यसूची टिप्पण की एक प्रति भेज रहे हैं।

With reference to the above, we are forwarding herewith a set of Agenda Notes for the 124th meeting of State Level Bankers' Committee for Tripura scheduled to be held at 'Pragna Bhavan' Hall No. 4, Agartala on 17.03.2018 at 11:30 AM.

अनुरोध है कि आप उक्त बैठक में अवश्य भाग लें।

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

भवदीय,

Yours faithfully,

मानस ५२

महाप्रबंधक

General Manager,

प्राइसेक, कृषि- ऋण, एमएसएमई

Prisec, Agri-Credit, MSME &

संयोजक : त्रिपुरा राज्य स्तरीय बैंकर्स समिति

Convener- SLBC for Tripura



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

Population Details of Tripura

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

Agricultural Scenario of Tripura

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

J	Mango	11,924.35 MT
K	Pineapple	1,08,009 MT
L	Orange	20,383 MT
M	Jackfruit	2,52,384 MT
N	Coconut	7,882 MT
O	Summer vegetable	1,43,665.66 MT
P	Others winter vegetable	1,62,602.05 MT
R	Amount disbursed	Rs. 84.96 Crores
Climate		
A	Normal annual rainfall	2,169.40 mm
B	Average actual annual rainfall	1,961.80 mm
C	Normal rainy days	99.2
D	Actual rainy days	82.5
Irrigation		
A	Cultivable area	2,79,050 ha.
B	Irrigable area	1,17,000 ha.
C	Potential created	1,19,000 ha.
D	Potential utilized	87,000 ha.

Network of Bank Branches in Tripura As on 31.12.2017

Population Group	March 2012	March 2013	March 2014	March 2015	March 2016	March 2017	Dec. 2017
Rural	187	217	229	248	265	269	271
	(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%
TOTAL	328	380	425	461	496	508	510

(Figures in bracket indicate percentage of total branches.)

SLBC-TRIPURAVITAL BANKING STATISTICS

(Amount Rs. in Crore)

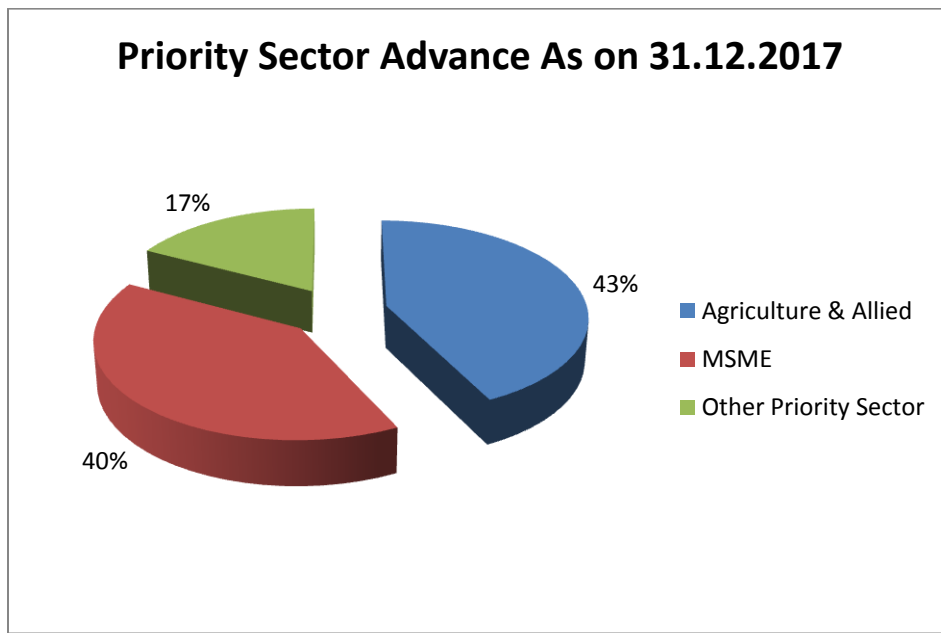
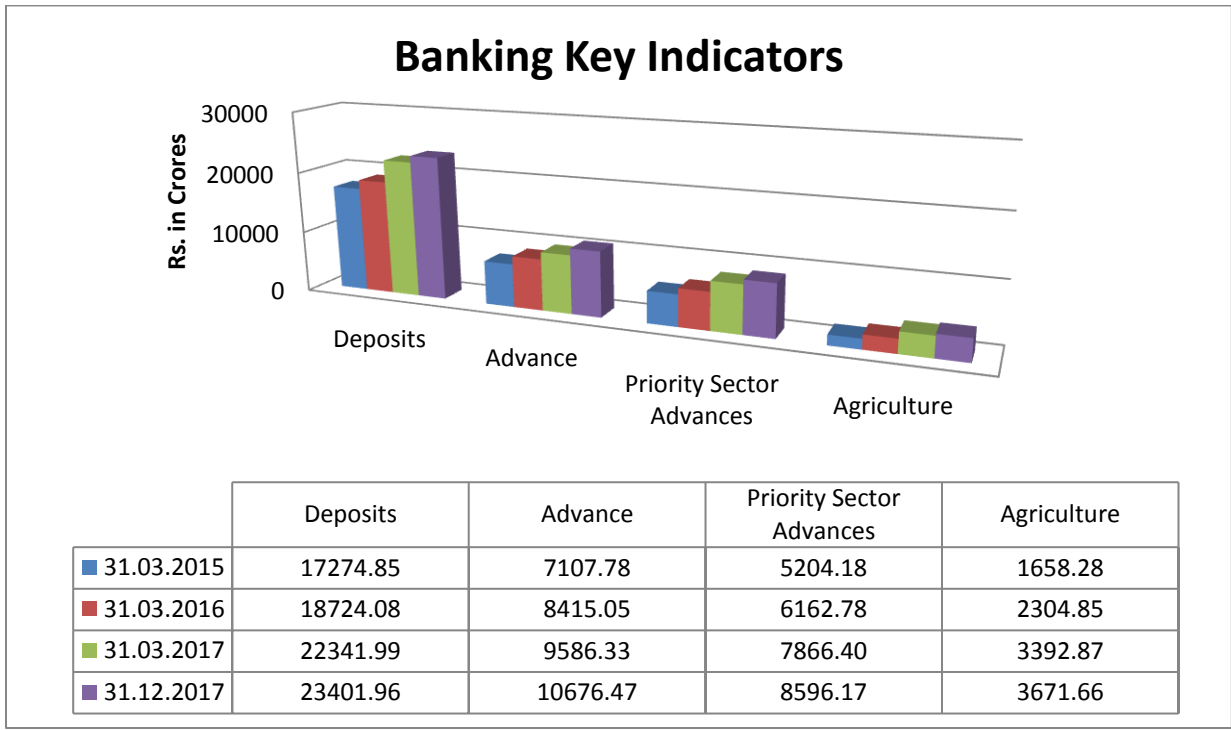
Sl.	Parameter	Dec'2016	March'2017	Dec'2017
1	No. of Branches	505	508	510
2	Total Deposits	21957.79	22341.99	23401.96
3	Total Advances	9187.89	9586.33	10676.47
4	CD Ratio	42	43	46
5	C+I: Deposit Ratio	57	62	68
6	Priority Sector Advances (PSA)	7452.36	7866.40	8596.17
7	% of PSA to ANBC	95	93	94
8	Agriculture Advances	2989.84	3392.87	3671.66
9	% of Agri Advances to ANBC	38	40	40
10	MSE Advances	3149.17	3068.55	3437.12
11	Education Loans	113.86	114.45	117.79
12	Housing Loans	1380.05	1343.06	1337.07
13	DRI Advances	1.74	1.73	1.55
14	% of DRI Advances to ANBC	0.02	0.02	0.02
15	Schedules Caste/ Scheduled Tribe Advances	2173.78	2287.15	2680.78
16	Advances to Women Entrepreneurs	1477.56	1526.79	2180.25
17	% of Advances to Women Entrepreneurs to ANBC	18.88	18.14	23.73
18	Weaker Section Advances	3658.99	4291.58	4181.81
19	% of Weaker Advances to ANBC	47	51	46
20	Minority Community Advances	488.88	535.68	626.01
21	% of Minority Community Advances to Prisec Advances	6.25	6.36	7.28

DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN

(Amount Rs in crore)

Sector	2016-17 As on December'2016			2017-18 As on December'2017		
	Plan	Achievement (April'16-Dec'16)	% to Target	Plan	Achievement (April'17-Dec'17)	% to Target
Agriculture	1296.82	1116.50	86	2117.11	1612.49	76
MSME	967.06	923.41	95	1090.5	1086.19	99
Other Prisec	601.19	493.44	82	671.86	364.79	54
Total Prisec	2865.07	2533.35	88	3879.45	3063.46	79
Non-Prisec	469.16	352.61	75	506.55	399.05	79
Grand Total	3334.24	2885.96	87	4386.00	3462.51	79

Banking Key Indicators for the State of TRIPURA



**CONFIRMATION OF PROCEEDINGS OF
THE 123rd MEETING OF THE SLBC FOR TRIPURA**

The proceedings and action points of the 123rd Meeting of SLBC for Tripura, held on 27.11.2017 was circulated under the cover of Convener Bank's letter no. LBD/SLBC/Tripura/1871-1872/2017-18 dt. 07.12.2017; the same may please be confirmed by the House.

AGENDA No. 2

PRADHAN MANTRI MUDRA YOJANA (PMMY)

Action Points emerged in the 123rd SLBC Meeting held on 27.11.2017

All Banks are to exert effort to achieve revised MUDRA Target of Rs. 722.0 Crore i.e. 150% of Rs 481.0 crore for FY 2017-18 (Action: All Banks).

Status of implementation

All Banks/Lending Institutions have made an achievement of Rs. 807.84 Crore with 216544 numbers of accounts as on 31.12.2017, against the revised annual target of Rs.722.00 Crore i.e. 112% of the target.

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.

Performance of the Banks in the State of Tripura as on 31.12.2017 for FY 2017-18(from 01.04.2017 to 31.12.2017) 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	2294	7.66	3292	63.84	533	41.38	6119	112.88
Private Sector Banks	130115	413.76	4419	28.19	15	0.84	134549	442.79
RRBs	16278	55.01	3492	53.55	134	8.05	19904	116.61
Co-Op Banks	387	1.94	173	7.79	93	7.44	653	17.17
Sub- Total	149074	478.37	11376	153.37	775	57.71	161225	689.45
NBFCs	55145	117.96	174	0.43	0	0.00	55319	118.39
Grand Total	204219	596.33	11550	153.80	775	57.71	216544	807.84

Bank wise details of disbursement is Annexed.

Bank Type :		ALL	State :		Tripura		Financial Year :		2017-2018	
Bank :		ALL	Scheme :		MUDRA		Data Till Date :		31/12/2017	
[Amount Rs. in Crore]										
Sr No	Bank Type Name	Bank Name	Shishu		Kishore		Tarun		Total	
			(Loans up to Rs.		(Loans from Rs.		(Loans from Rs.			
			A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.
1	SBI and Associates									
1.1		State Bank of India	253	1.12	743	17.29	194	15.56	1190	33.97
		Total	253	1.12	743	17.29	194	15.56	1190	33.97
2	Public Sector Commercial Banks									
2.1		Allahabad Bank	1	0.01	20	0.44	3	0.29	24	0.74
2.2		Andhra Bank	5	0.02	5	0.16	3	0.23	13	0.40
2.3		Bank of Baroda	40	0.19	78	1.92	16	1.43	134	3.54
2.4		Bank of India	91	0.37	230	4.14	12	0.99	333	5.50
2.5		Bank of Maharashtra	5	0.02	27	0.71	14	1.24	46	1.97
2.6		Canara Bank	190	0.69	208	4.06	43	3.60	441	8.34
2.7		Central Bank of India	65	0.20	55	1.28	4	0.35	124	1.83
2.8		Corporation Bank	60	0.17	46	0.68	8	0.63	114	1.48
2.9		Dena Bank	51	0.01	4	0.06	0	0.00	55	0.07
2.1		Indian Bank	5	0.01	5	0.05	0	0.00	10	0.06
2.11		Indian Overseas Bank	7	0.03	38	0.80	4	0.25	49	1.08
2.12		Oriental Bank of Commerce	7	0.02	11	0.27	1	0.06	19	0.34
2.13		Punjab National Bank	14	0.04	13	0.25	5	0.27	32	0.57
2.14		Syndicate Bank	74	0.21	99	1.59	10	0.49	183	2.29
2.15		Union Bank of India	33	0.15	155	2.53	9	0.45	197	3.14
2.16		United Bank of India	793	3.32	1088	20.69	131	10.41	2012	34.42
2.17		Punjab & Sind Bank	2	0.00	10	0.20	2	0.16	14	0.36
2.18		UCO Bank	561	0.93	397	5.32	55	3.26	1013	9.52
2.19		Vijaya Bank	14	0.06	26	0.52	16	1.45	56	2.03
2.2		IDBI Bank Limited	23	0.09	34	0.88	3	0.26	60	1.23
		Total	2041	6.54	2549	46.55	339	25.82	4929	78.91
3	Private Sector Commercial Banks									
3.1		Federal Bank	0	0.00	1	0.03	0	0.00	1	0.03
3.2		South Indian Bank	1	0.01	1	0.05	0	0.00	2	0.06
3.3		ICICI Bank	876	2.25	1	0.04	1	0.09	878	2.37
3.4		Indusind Bank	269	1.11	137	1.92	14	0.75	420	3.79
3.5		HDFC Bank	3183	7.50	0	0.01	0	0.00	3183	7.51
3.6		Bandhan Bank	100693	346.67	3239	20.94	0	0.00	103932	367.61
3.7		IDFC Bank Limited	25093	56.22	1040	5.20	0	0.00	26133	61.42
		Total	130115	413.76	4419	28.19	15	0.84	134549	442.79
4	Regional Rural Banks									
4.1		Tripura Gramin Bank	16278	55.01	3492	53.55	134	8.05	19904	116.61
		Total	16278	55.01	3492	53.55	134	8.05	19904	116.61
5	NBFC-Micro Finance Institutions									
5.1		Annapurna Microfinance Pvt. Ltd.	2823	6.46	172	0.39	0	0	2995	6.85
5.2		Village Financial Services Pvt Ltd	13106	32.64	0	0	0	0	13106	32.64
5.3		ASA International India Microfinance Pvt. Ltd.	34341	67.30	0	0	0	0	34341	67.30
5.4		JANALAKSHMI FINANCIAL SERVICES LIMITED	0	0.00	0	0	0	0	0	0.00
5.5		RGVN (NORTH EAST) MICROFINANCE LIMITED	4817	11.44	0	0	0	0	4817	11.44
5.6		Asirvad Microfinance Pvt. Ltd	58	0.12	0	0	0	0	58	0.12
5.7		Arohan Financial Services Pvt. Ltd.	0	0.00	0	0	0	0	0	0.00
		Total	55145	117.96	172	0.39	0	0	55317	118.35
6	Non Banking Financial Companies									
6.1		CAPITAL FIRST LIMITED	0	0.00	2	0.04	0	0	2	0.04
		Total	0	0	2	0.04	0	0	2	0.04
7	Cooperative Banks									
7.1		Tripura State Cooperative Bank	387	1.94	173	7.79	93	7.44	653	17.17
		Total	387	1.94	173	7.79	93	7.44	653	17.17
		Grand Total	204219	596.33	11550	153.80	775	57.71	216544	807.84

❖ 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 2nd October 2017 to 27th October 2017. The inaugural camp was organized on 2nd October, 2017 at Varanasi, Uttar Pradesh and the Tripura edition for this campaign started with Agartala on 14th October, 2017, then at Dharmanagar on 25th October, 2017 and finally at Udaipur on 27th 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, LIC & 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 in Rs. Lakh	Amount disbursed in Rs. Lakh
					BHIM app	BHIM Aadhaar Pay	Bharat QR code						
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
Grand Total	369	362	44	115	3	3	1	122	213	177	261.58	6	45



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 123rd SLBC Meeting held on 27.11.2017

Reallocation of unbanked villages (above 5000 population) having no bank branches within a radius of 3 km through Sub-committee under SLBC (Action: SLBC & Banks).

Status of implementation

As per the decision taken in the meeting of the SLBC Sub-Committee on Branch Expansion under the Chairmanship of Sri Sahadev Das, DIF, Govt. of Tripura on 01.11.2017, a decision was taken to survey and re-assess the actual position of banking services in the 19 unbanked villages having population more than 5000, with the help of LDMs & representatives of District Magistrates of the concerned Districts. Report of the LDMs was submitted at the 123rd SLBC meeting where it was decided for opening of Brick & Mortar branches in those unbanked villages which have no Bank Branches within a radius of 3 km. Decision was also taken for reallocation of villages to those Banks who have no issue regarding Branch opening.

5 villages were found where there is no Bank Branch within a radius of 3 km. Two unbanked villages Charipara & Radhapur have already been reallocated to Canara Bank & Union Bank respectively.

Details of said 5 unbanked villages are furnished below.

Sl.No	Name of the Village	Block	District	Allotted To/Re allotted
1	Nabincherra	Pecharthal	North Tripura	ICICI Bank
2	Charipara	Dukli	West Tripura	Canara Bank
3	Radhapur	Jubarajnagar	North Tripura	Union Bank
4	IshanchandraNagar	Dukli	West Tripura	Vijaya Bank
5	Chandipur	Laljuri	North Tripura	Axis Bank

Concerned Banks have already been intimated to initiate steps for opening Brick & Mortar Branch in those villages by SLBC Tripura and they are requested to place the status on Branch opening before SLBC Tripura.

FINANCIAL INCLUSION

Pradhan Mantri Jan Dhan Yojana (PMJDY).

Performance of PMJDY as on 31.12.2017 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.
1103739	256695	1360434	884.99*	1248902	112307	1226775
In Percentage						
81.13	18.87			91.80	8.25	90.17

* Average deposit per account Rs 6505/-

31.20 crore PMJDY accounts have been opened so far across the country with deposit of Rs 75572.09 crore with an average deposit of Rs. 2422/- per account as against average deposit of Rs 6505/- per account in the State of Tripura.

Aadhaar seeding percentage is 91.80 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 90.17% PMJDY customers against national issuance of 75.51%. 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 8.25% of total PMJDY accounts opened in the State. Bankers are requested to convert all zero balance accounts into operative accounts.

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

Bank Wise Details of PMJDY accounts for the State of Tripura as on 31.12.2017

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	2237529.60	209	1043	1038
2	Andhra Bank	0	242	137	105	242	1372774.68	32	231	211
3	Axis Bank Ltd	0	357	264	93	357	659363.82	126	316	186
4	Bank of Baroda	2593	4209	4016	2786	6802	19255182.25	506	6493	6176
5	Bank of India	2799	9381	6454	5726	12180	26785695.84	1356	11831	10962
6	Bank of Maharashtra	0	630	274	356	630	1472483.00	178	560	590
7	Canara Bank	9420	2266	6142	5544	11686	36510630.14	948	8028	10027
8	Central Bank of India	5352	350	2726	2976	5702	11032133.71	288	3992	5209
9	Corporation Bank	1338	2148	2061	1425	3486	12739633.43	51	2942	3075
10	Dena Bank	0	181	115	66	181	144744.67	68	178	132
11	Federal Bank Ltd	0	154	96	58	154	1456707.20	33	151	114
12	HDFC Bank Ltd	0	4517	68	4449	4517	776398.81	526	4517	1233
13	ICICI Bank Ltd	14	234	197	51	248	946494.42	75	248	59
14	IDBI Bank Ltd.	3502	1072	2160	2414	4574	6933797.58	664	3904	3990
15	Indian Bank	1003	578	634	947	1581	2193459.00	166	1566	1339
16	Indian Overseas Bank	1276	1756	1682	1350	3032	5276872.22	733	2992	2627
17	IndusInd Bank Ltd	0	1386	1196	190	1386	988850.98	210	1332	1344
18	Kotak Mahindra Bank Ltd	0	46	39	7	46	54916.26	14	46	31
19	Oriental Bank of Commerce	405	575	589	391	980	7621951.59	12	935	823
20	Punjab & Sind Bank	192	165	212	145	357	5438259.00	0	334	350
21	Punjab National Bank	1091	143	658	576	1234	2284288.00	426	1234	550
22	South Indian Bank Ltd	0	130	78	52	130	237029.00	41	82	95
23	State Bank of India	36093	85117	57826	63384	121210	254814427.60	19816	102089	94960
24	Syndicate Bank	5805	299	3371	2733	6104	18423603.10	632	6054	5190
25	TGB	508082	22928	206904	324106	531010	1951506149.46	34299	505341	498360
26	TSCBL	12830	2567	5568	9829	15397	4838825.34	996	10497	12712
27	UCO Bank	23711	21945	21371	24285	45656	134580131.03	9828	15922	39814
28	Union Bank of India	3047	1702	2367	2382	4749	12179187.27	1030	4078	4091
29	United Bank of India	484593	90084	249520	325157	574677	6323954946.46	39035	528757	543589
30	Vijaya Bank	0	1082	827	255	1082	3254296.00	9	1082	25
	Grand Total	1103739	256695	578148	782286	1360434	8849970761.46	112307	1226775	1248902

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 31st March 2018. Accounts not having Aadhaar Authentication will be made inoperative w.e.f. 1st April 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 31.03.2018, 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 122nd 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 31.03.2018. E-KYC facility is available with all bank branches.

Action Points emerged in the 123rd SLBC Meeting held on 27.11.2017

All Banks to complete Aadhaar Seeding and Aadhaar Authentication of all operative savings & current accounts within 31.12.2017. (**Action: All Banks**).

Status of implementation

As Government of India has extended the cut-off date to complete Aadhaar Authentication of all operative Bank account from 31.12.2017 to 31.03.2018, all the banks have started Aadhaar seeding and authentication for completion of the task by 31.03.2018. E-KYC facility is available with all bank branches.

Thirteen Banks in the State of Tripura have already set up 54 Aadhaar Service Centres (Aadhaar Seva Kendras) for offering Aadhaar enrolment and Aadhaar update services to the customers in the State.

Bank wise no. of Aadhaar Seva Kendras in Tripura

Sl. No.	Name of the Bank	No. of Aadhaar Seva Kendras
1	United Bank of India	12
2	State Bank of India	8
3	Bank of Baroda	1
4	IDBI Bank	3
5	UCO Bank	4
6	Syndicate Bank	4
7	Central Bank of India	1
8	Bank of India	1
9	Canara Bank	1
10	Punjab National Bank	2
11	ICICI	1
12	Bandhan Bank	1
13	Tripura Gramin Bank	15
Total		54

Social Security Schemes:

Performance of 3 Social Security Schemes viz. Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana (APY) as on 31.12.2017 is furnished below:

Bank Type	PMSBY	PMJJBY	APY	Total
PSB	155451	56915	8462	220828
RRB	163450	56859	5134	225443
Private	2096	793	897	3786
Co-op	7807	2009	28	9844
Total	328804	116576	14521	459901

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 31.12.2017 is also furnished below:

AS ON 31.12.2017				
Sl.	Name of Bank	State Total		
		SBY	JBY	APY
1	Allahabad Bank	555	223	25
2	Andhra Bank	409	259	163
3	Bank of Baroda	4901	1315	401
4	Bank of Maharashtra	212	99	21
5	Bank of India	16687	4709	922
6	Canara Bank	8010	4498	950
7	Central Bank of India	2509	1086	214
8	Corporation Bank	440	235	72
9	Dena Bank	522	51	8
10	Indian Bank	485	298	62
11	IDBI BANK	1509	806	162
12	Indian Overseas Bank	430	390	35
13	Punjab National Bank	1721	314	31
14	Punjab & Sind Bank	710	98	51
15	State Bank of India	35999	8158	719
16	Syndicate Bank	719	268	138
17	Oriental Bank of Commerce	1875	321	30
18	United Bank of India	66698	26402	1676
19	Union Bank of India	1151	591	208
20	UCO Bank	8631	6401	2368
21	Vijaya Bank	1278	393	206
	PUBLIC SECTOR BANKS	155451	56915	8462
22	AXIS BANK	396	134	413
23	Bandhan Bank	0	0	184
24	HDFC	861	371	212
25	ICICI Bank	223	89	74
26	IDFC Bank	257	32	0
27	Indusind Bank	129	13	0
28	South Indian Bank	85	67	10
29	Yes Bank	5	4	2
30	Federal Bank	81	43	0
31	Kotak Mahindra Bank Ltd	59	40	2
	PRIVATE SECTOR BANKS	2096	793	897
32	Tripura Gramin Bank	163450	56859	5134
	RRB	163450	56859	5134
33	ACUB	0	0	0
34	TSCBL	7807	2009	28
	Co-Op Banks	7807	2009	28
	Total	328804	116576	14521
	Grand Total		459901	

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.

Besides, 269 branches are located in rural areas of Tripura to cater to the needs of people under Financial Inclusion plan.

Convergence of insurance facilities with the FI initiatives:

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

Progress in GIS data entry:

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

Financial Literacy Centers:

Action Points emerged in the 123rd SLBC meeting held on 27.11.2017:

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 154 literacy camps during October-December 2017 with participation of 6895 persons.

Besides, 253 rural branches conducted 696 camps during the same period with participation of 10186 persons thus averaging 2.75 Camps per branch during the quarter.

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

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

RSETI :

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

Performance of RSETIs:

The five RSETIs in Tripura trained 2008 participants during April-December of FY 2017-18. Out of the total participants, 352 people got employed with their own fund, 631 have got self-employed through bank loan and 35 people have been wage employed thus registering employment percentage of 50.70%.

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

STATE-TRIPURA																
Performance of RSETIs in Tripura (upto 31.12.2017)											Agenda Item No. 3					
											Annexure No.					
RSETI - UBI -Udaipur,Gomati																
F.Y	No. of Programme	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainees			
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employed	Total	APL	BPL	TOTAL	
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	22	251	425	676	54	250	70	10	145	221	26	392	233	254	487	
Total	182	2764	2130	4894	931	1060	1330	230	645	2475	146	3266	2393	2312	4705	
RSETI - UBI - Ambassa ,Dhalai																
F.Y	No. of Programme	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainees			
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employed	Total	APL	BPL	TOTAL	
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	11	130	88	218	39	123	36		60	46	8	114	110	108	218	
Total	137	1819	1539	3358	662	1596	638	54	422	1498	220	2140	1518	1840	3358	
RSETI - TGB -SEPAHIJALA, Sepahijala																
F.Y	No. of Programme	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainees			
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employed	Total	APL	BPL	TOTAL	
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	13	101	255	356	42	141	72	71	89	52	0	141	128	228	356	
Total	109	887	2342	3229	567	1038	759	383	853	1252	0	2105	1066	2163	3229	
RUDSETI, AGARTALA (Promoted by Syndicate & Canara Bank), West Tripura																
F.Y	No. of Programme	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainees			
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employed	Total	APL	BPL	TOTAL	
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	18	126	270	396	89	99	105	11	30	234		264	255	141	396	
Total	152	1601	2621	4222	948	1686	797	144	1313	1292	0	2605	2133	2089	4222	
RSETI - SBI -Kumarghat, Unakoti.																
F.Y	No. of Programme	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainees			
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employed	Total	APL	BPL	TOTAL	
2013-14	18	227	125	352	76	70	89	88	35	116	78	229	44	308	352	
2014-15	29	269	448	717	148	244	148	95	191	123	112	426	23	694	717	
2015-16	29	435	342	777	131	389	140	40	254	156	38	448	150	627	777	
2016-17	24	314	275	589	137	188	135	12	87	230	72	389	148	441	589	
2017-18	19	177	185	362	68	129	72	24	28	78	1	107	145	217	362	
Total	119	1422	1375	2797	560	1020	584	259	595	703	301	1599	510	2287	2797	

QUARTERLY REPORT

FINANCIAL LITERACY CENTRES-- REPORT FOR THE QUARTER ENDED DECEMBER 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	44	1751	1275	476
2	Tripura	Dhalai	Rural	R-Seti, Ambassa	25.01.11	UBI	6	318	259	59
3	Tripura	Sepahijala	Urban	R-Seti, Sepahijala	12.02.13	TGB	9	291	261	30
4	Tripura	West Tripura	Urban	Rudset Institute	14.09.11	Syndicate Bank & Canara Bank	37	893	876	17
5	Tripura	Unakoti	Rural	R-Seti, Kumarghat	07.07.13	SBI	9	298	298	0
6	Tripura	Gomati	Semi-Urban	LDM(South)	19.10.12	UBI	9	305	299	6
7	Tripura	Dhalai	Semi-Urban	LDM(Dhalai)	19.10.12	UBI	4	314	207	107
8	Tripura	Unakoti	Semi-Urban	LDM(North)	19.10.12	UBI	3	156	133	21
9	Tripura	West Tripura	Urban	LDM(West)	19.10.12	UBI	6	224	198	8
10	Tripura	Khowai	Semi-Urban	TGB Khowai Branch	17.09.15	TGB	0	0	0	0
11	Tripura	South	Semi-Urban	TGB Santirbazar Branch	30.12.15	TGB	9	1350	1183	58
12	Tripura	Gomati	Semi-Urban	TGB Udaipur Branch	22.09.15	TGB	8	383	327	29
13	Tripura	Sepahijala	Rural	TGB Bishramganj Branch	30.12.15	TGB	10	612	491	67
14	Tripura	North	Semi-Urban	TGB Dharmanagar Branch	05.03.16	TGB	0	0	0	0
Total							154	6895	5807	878

QUARTERLY REPORT

RURAL BRANCHES-- REPORT OF CONDUCT OF FINANCIAL LITERACY CAMP FOR THE QUARTER ENDED DECEMBER 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	135	2412	1883	431
2	Tripura	Sepahijala	35	32	90	1417	1157	211
3	Tripura	Khowai	25	23	64	1088	861	179
4	Tripura	Gomati	35	33	93	1309	983	281
5	Tripura	South	36	33	93	1291	971	268
6	Tripura	Dhalai	34	31	87	1083	943	102
7	Tripura	North	29	28	78	955	756	161
8	Tripura	Unakoti	21	20	56	631	523	84
TOTAL			269	248	696	10186	8077	1717

Branch wise details have been annexed.

CD Ratio of Banks in Tripura

1. Action Points emerged in the 123rd SLBC Meeting held on 27.11.2017

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 46% as on 31.12.2017 from 45% as on 30.09.2017.
It was 43% as on 31.03.2017.

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

2. Action Points emerged in the 123rd SLBC Meeting held on 27.11.2017.

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 December 2017 the CD ratio of the State stood at 46% compared to 43% as on March 2017. The district wise details are as under:

District	CD RATIO March'2017	CD RATIO Dec'2017	CD RATIO Since March'2017
North Tripura	45	47	+2
Unakoti	55	56	+1
South Tripura	46	48	+2
Gomati	85	89	+4
West Tripura	32	35	+3
Sepahijala	62	65	+3
Khowai	64	66	+2
Dhalai	62	63	+1
Total State	43	46	+3

CD ratio of all the districts in the State as on December'2017 has improved over the CD ratio of March 2017.

CD Ratio of 89% is the highest in Gomati District, as against 35%, the lowest in West Tripura District having 57% of the total business of the State.

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

TRIPURA STATE

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

(Amt. In lac)

SL No.	Bank's Name	No of Brs	Total Deposit	Total Advance	CD Ratio
1	Allahabad Bank	3	11580.31	3056.58	26
2	Bandhan Bank	23	35221.72	111321.61	316
3	Bank Of Borada	4	30590.82	9901.22	32
4	Bank Of India	13	20585.19	13865.04	67
5	Canara bank	13	41678.80	14630.59	35
6	Central Bank Of India	7	15692.56	6412.39	41
7	Dena Bank	1	371.00	59.36	16
8	Indian Bank	3	12844.18	2130.64	17
9	Indian Overseas Bank	5	12364.06	2787.20	23
10	Punjab & Sind Bank	2	2701.00	618.00	23
11	State Bank Of India	65	674736.58	293925.74	44
12	UCO Bank	29	110686.00	29332.00	27
13	Union Bank	7	48434.19	12004.81	25
14	United Bank Of India	63	353532.00	150516.00	43
15	Vijaya Bank	4	17377.23	4100.20	24
16	AXIS BANK	7	20482.00	5329.55	26
17	Punjab National Bank	3	5601.78	2540.78	45
18	Syndicate Bank	6	5782.61	3026.42	52
19	Oriental Bank Of comerce	2	2845.00	490.00	17
20	ICICI	8	11196.38	3484.06	31
21	Tripura Gramin Bank	144	567955.38	207795.85	37
22	ACUB	3	4029.98	1523.28	38
23	TCARDB	5	0.00	1646.64	0
24	IDBI BANK	9	21992.00	4579.00	21
25	IDFC Bank	1	536.61	4487.50	836
26	Tripura State Co-op Bank	65	255323.36	142371.76	56
27	INDUSIND BANK	2	11625.70	13718.55	118
28	HDFC Bank	5	20482.00	18508.05	90
29	Corporation Bank	2	4251.10	522.76	12
30	South Indian Bank	1	6305.10	1094.07	17
31	Yes Bank	1	4157.28	98.53	2
32	Andhra Bank	1	1922.53	272.47	14
33	Bank of Maharashtra	1	622.64	587.78	94
34	Kotak Mahindra Bank Ltd	1	2870.05	55.43	2
35	Federal Bank	1	3818.60	853.20	22
Total :		510	2340195.74	1067647.06	46

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

Sl.	District	No. of Brs.	Total Deposit	Total Advance	CD Ratio
1	West	179	1442291.63	502536.34	35
2	Sepahijala	53	154730.87	99851.43	65
3	Khowai	36	105229.61	69273.23	66
4	Dhalai	46	102352.89	64438.96	63
5	Gomati	63	165705.78	147697.97	89
6	South	55	145035.54	69836.36	48
7	Unakoti	31	92478.52	52202.72	56
8	North	47	132370.90	61810.05	47
Total		510	2340195.74	1067647.06	46

TRIPURA STATE

Agenda Item No. 5

Credit Deposit Ratio as on 31st December' 2017 for West Tripura District.(Amt.in Lacs)

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
(1)	(2)	(3)	(4)	(5)
1	Allahabad Bank	10478.86	2725.53	26
2	Bandhan Bank	16232.66	37166.87	229
3	Bank Of Borada	29916.43	9462.58	32
4	Bank Of India	13328.55	11047.47	83
5	Canara bank	33725.78	10932.28	32
6	Central Bank Of India	14022.12	5726.45	41
7	Dena Bank	371.00	59.36	16
8	Indian Bank	12731.18	2105.64	17
9	Indian Overseas Bank	10023.32	2258.80	23
10	Punjab & Sind Bank	2439.00	510.00	21
11	State Bank Of India	464409.90	159406.35	34
12	UCO Bank	76681.00	19052.00	25
13	Union Bank	43517.19	10625.81	24
14	United Bank Of India	162215.24	77644.98	48
15	Vijaya Bank	17377.23	4100.20	24
16	AXIS BANK	13667.96	4515.42	33
17	Punjab National Bank	4742.01	2391.00	50
18	Syndicate Bank	3644.77	1620.27	44
19	Oriental Bank Of comerce	2732.69	455.13	17
20	ICICI	6481.01	1726.58	27
21	Tripura Gramin Bank	283390.13	56436.76	20
22	ACUB	3796.61	1464.63	39
23	TCARDB	0.00	452.50	0
24	IDBI BANK	12390.00	2515.00	20
25	IDFC Bank	536.61	4487.50	836
26	Tripura State Co-op Bank	151700.23	46604.80	31
27	INDUSIND BANK	10761.15	9638.52	90
28	HDFC Bank	17654.00	13989.77	79
29	Corporation Bank	3628.80	452.66	12
30	South Indian Bank	6305.10	1094.07	17
31	Yes Bank	4157.28	98.53	2
32	Andhra Bank	1922.53	272.47	14
33	Bank of Maharashtra	622.64	587.78	94
34	Kotak Mahindra Bank Ltd	2870.05	55.43	2
35	Federal Bank	3818.60	853.20	22
Total		1442291.63	502536.34	35

STATE TRIPURA

Agenda Item No. 8

CD Ratio as on 31st December' 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	450.59	180.28	40
2	Bandhan Bank	3759.55	12810.52	341
3	Bank Of Borada	674.39	438.64	65
4	Bank Of India	1824.25	1349.19	74
5	Canara bank	2561.28	1046.98	41
6	Central Bank Of India	564.71	372.06	66
7	Indian Overseas Bank	695.50	138.50	20
8	State Bank Of India	39242.91	70017.47	178
9	UCO Bank	3967.00	816.00	21
10	Union Bank	2418.00	1006.00	42
11	United Bank Of India	35428.19	13010.99	37
12	AXIS BANK	2238.63	286.19	13
13	Syndicate Bank	655.03	355.47	54
14	ICICI	1440.56	867.48	60
15	Tripura Gramin Bank	39566.97	18378.09	46
16	ACUB	233.37	58.65	25
17	TCARDB	0.00	218.73	0
18	IDBI BANK	5827.00	1041.24	18
19	Tripura State Co-op Bank	22656.85	23341.17	103
20	HDFC Bank	1501.00	1964.32	131
Total :		165705.78	147697.97	89

CD Ratio as on 31st December' 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	1826.56	10761.40	589
2	Bank Of India	222.68	44.40	20
3	Canara bank	775.08	320.80	41
4	State Bank Of India	26347.90	11412.72	43
5	UCO Bank	2350.00	457.00	19
6	Union Bank	1130.00	138.00	12
7	United Bank Of India	26791.97	10288.09	38
8	AXIS BANK	795.71	154.04	19
9	Tripura Gramin Bank	53091.05	25993.57	49
10	TCARDB	0.00	273.44	0
11	IDBI BANK	2060.00	198.67	10
12	Tripura State Co-op Bank	29644.59	9794.23	33
Total :		145035.54	69836.36	48

TRIPURA

Agenda Item No. 8

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

Sl.No. (1)	Name of the Bank (2)	Total Deposit (3)	Total Advance (4)	Total C.D. Ratio (5)
1	Bandhan Bank	2364.34	10742.17	454
2	Canara bank	969.68	148.83	15
3	Central Bank Of India	212.00	44.27	21
4	Indian Overseas Bank	870.50	74.40	9
5	State Bank Of India	27347.90	9931.98	36
6	UCO Bank	2125.00	609.00	29
7	United Bank Of India	20838.64	9219.66	44
8	ICICI	1044.74	139.64	13
9	Tripura Gramin Bank	28296.41	14424.75	51
10	TCARDB	0.00	228.49	0
11	Tripura State Co-op Bank	8409.31	6639.53	79
Total :		92478.52	52202.72	56

D Ratio as on 31st December' 2017 for North Tripura District.(Amt.in Lac)

Sl.No. (1)	Name of the Bank (2)	Total Deposit (3)	Total Advance (4)	Total C.D. Ratio (5)
1	Bandhan Bank	853.09	6003.55	704
2	Bank Of India	2974.16	535.96	18
3	Canara bank	1021.40	425.65	42
4	State Bank Of India	44231.78	9803.48	22
5	UCO Bank	608.00	250.00	41
6	Union Bank	1369.00	235.00	17
7	United Bank Of India	21918.80	10381.20	47
8	AXIS BANK	2352.48	73.96	3
9	Punjab National Bank	349.00	57.37	16
10	Syndicate Bank	1125.67	894.60	79
11	ICICI	727.99	401.66	55
12	Tripura Gramin Bank	43192.45	22779.18	53
13	IDBI BANK	1715.00	824.09	48
14	Tripura State Co-op Bank	7740.53	2510.36	32
15	INDUSIND BANK	864.55	4080.03	472
16	HDFC Bank	1327.00	2553.96	192
Total :		132370.90	61810.05	47

TRIPURA

Agenda Item No.8

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

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
(1)	(2)	(3)	(4)	(5)
1	Bandhan Bank	4736.72	17164.74	362
2	Bank Of India	1436.32	497.29	35
3	Canara bank	1384.46	983.04	71
4	Punjab & Sind Bank	262.00	108.00	41
5	State Bank Of India	34004.77	11718.08	34
6	UCO Bank	13631.00	4109.00	30
7	United Bank Of India	27671.10	8295.23	30
8	AXIS BANK	1427.22	299.94	21
9	Punjab National Bank	510.77	92.41	18
10	Syndicate Bank	357.14	156.08	44
11	Oriental Bank Of comerce	112.31	34.87	31
12	Tripura Gramin Bank	54719.92	21596.02	39
13	TCARDB	0.00	473.48	0
14	Tripura State Co-op Bank	14477.14	34323.25	237
Total :		154730.87	99851.43	65

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

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
(1)	(2)	(3)	(4)	(5)
1	Allahabad Bank	650.86	150.77	23
2	Bandhan Bank	3800.61	10961.02	288
3	Canara bank	681.13	263.7	39
4	Indian Overseas Bank	774.74	315.5	41
5	State Bank Of India	20118.57	14477.49	72
6	UCO Bank	8311	2507	30
7	United Bank Of India	27211.31	9600.08	35
8	ICICI	702.86	232.33	33
9	Tripura Gramin Bank	32844.84	23900.7	73
10	Tripura State Co-op Bank	9511.39	6794.54	71
11	Corporation Bank	622.3	70.1	11
Total :		105229.61	69273.23	66

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

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
(1)	(2)	(3)	(4)	(5)
1	Bandhan Bank	1648.18	5711.35	347
2	Bank Of India	799.23	390.73	49
3	Canara bank	559.99	509.31	91
4	Central Bank Of India	893.73	269.61	30
5	Indian Bank	113.00	25.00	22
6	State Bank Of India	18032.85	7158.17	40
7	UCO Bank	3013.00	1532.00	51
8	United Bank Of India	32397.74	12075.76	37
9	ICICI	799.22	116.37	15
10	Tripura Gramin Bank	32853.61	24286.78	74
11	Tripura State Co-op Bank	11242.34	12363.88	110
Total :		102352.89	64438.96	63

Implementation of Annual Credit Plan(ACP)

Action Points emerged in the 123rd SLBC Meeting held on 27.11.2017

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 3462.51 crore i.e. 79% of the Annual Target for Rs 4386.00 crore under ACP 2017-18 as on December'2017.

The overall achievement is 79% against the target of ACP 2017-18 as on 31.12.2017 while achievement under Agriculture sector is 76%. Achievements in MSME and OPS are 100% and 54% of the ACP Targets respectively as on 31.12.2017.

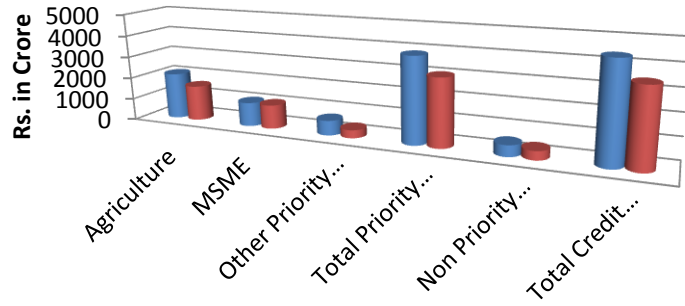
A comparative position of achievement in disbursement under ACP 2017-18 as on 31.12.2017 with the corresponding period of the previous year is as under:

Amt. Rs. In Lakhs

2016-17 (April to December'2016)				2017-18 (April to December'2017)			
Sector	Plan	Achievement (April-Dec.16)	% to Target	Plan	Achievement (April-Dec.17)	% to Target	% of growth (Y-O-Y)
Agriculture	129682.45	111650.45	86	211710.85	161248.62	76	44
MSME	96705.52	92340.62	95	109048.27	108619.26	100	18
Other Prisec	60119.22	49344.07	82	67185.92	36478.53	54	-26
Total Prisec	286507.19	253335.14	88	387945.04	306346.41	79	21
Non-Prisec	46916.45	35261.18	75	50655.00	39905.06	79	13
Grand Total	333423.64	288596.32	87	438600.04	346251.47	79	20

Bank wise performance on different sectors under ACP pertaining to the year 2017–18 as on 31.12.2017 has been given in the annexure.

Achievement of Annual Credit Plan 2017-18 up to 31.12.2017

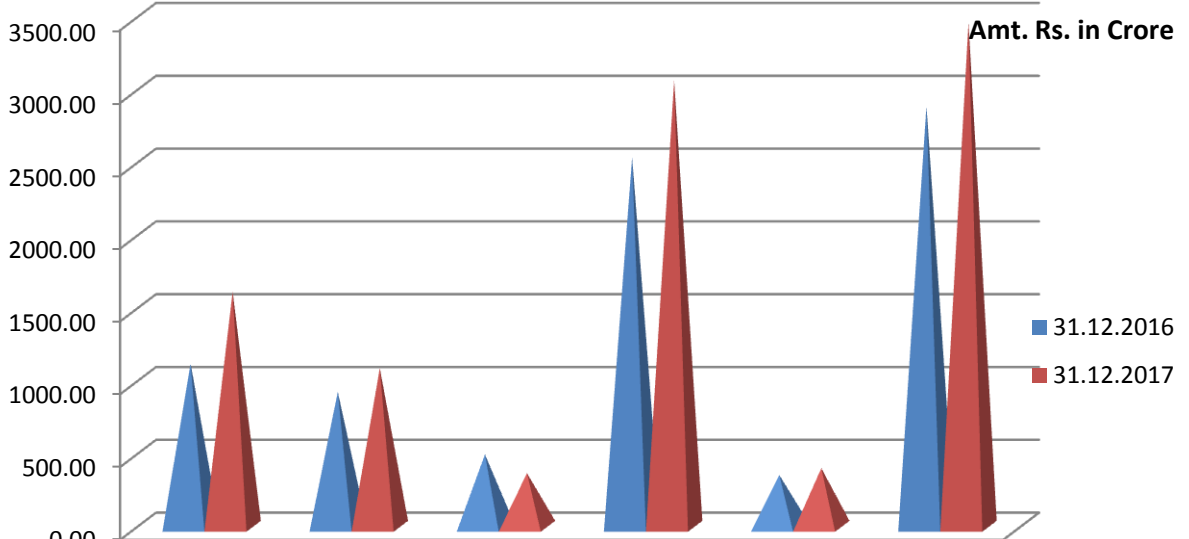


■ Target
■ Achievement

	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	1612.49	1086.19	364.79	3063.46	399.05	3462.51

Sector

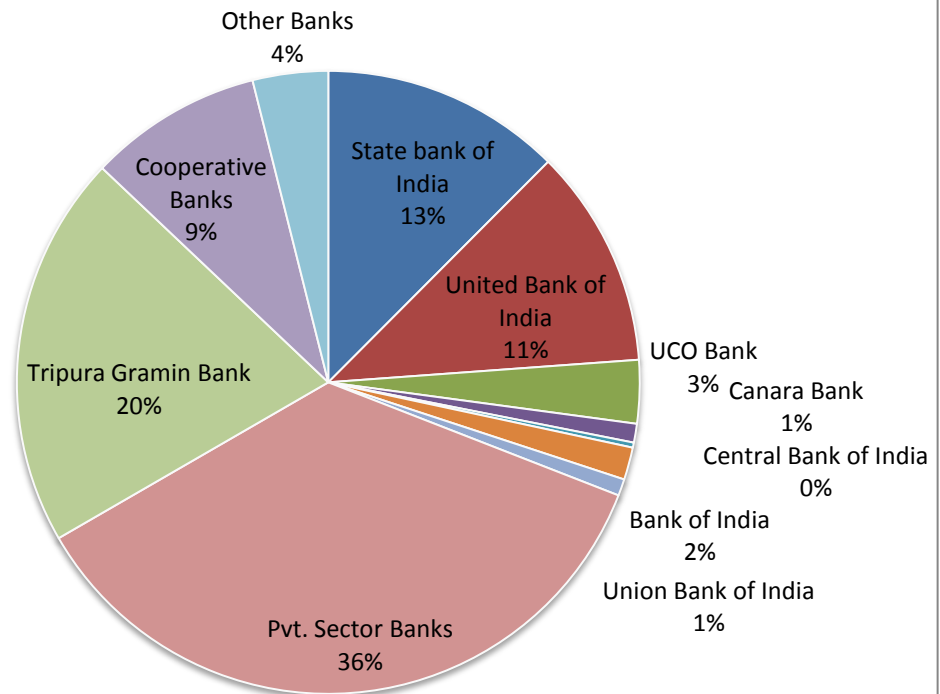
Credit Disbursement under ACP as on 31.12.2016 and 31.12.2017



	Agriculture	MSME	Other Priority Sector	Total Priority Sector	Non Priority Sector	Total Credit Plan/Achievement
■ 31.12.2016	1116.50	923.41	493.44	2533.35	352.61	2885.96
■ 31.12.2017	1612.49	1086.19	364.79	3063.46	399.05	3462.51

Share of Banks in achievement of ACP 2017-18 up to 31.12.2017		
		Amt. Rs. In Crore
Bank Name	Actual Achievement	% of Share
State bank of India	432.06	12.48
United Bank of India	393.61	11.37
UCO Bank	113.70	3.28
Canara Bank	33.72	0.97
Central Bank of India	9.13	0.26
Bank of India	58.30	1.68
Union Bank of India	29.91	0.86
Pvt. Sector Banks	1237.67	35.74
Tripura Gramin Bank	706.69	20.41
Cooperative Banks	312.24	9.02
Other Banks	135.48	3.91
TOTAL	3462.51	100.00

Share of Banks in achievement of ACP 2017-18 up to 31.12.2017



TRIPURA STATE

BANK-WISE & SECTOR-WISE DISBURSEMENT OF CREDIT VIS-À-VIS TARGETS UNDER ANNUAL CREDIT PLAN 2017-18 DURING 01.04.2017 to 31.12.2017

(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	258.33	34	550.00	1414.90	257	375.00	645.61	172	1694.00	2318.84	137	275.00	773.68	281	1969.00	3092.52	157
2	Andhra Bank	0.00	0.00	0	250.00	97.36	39	175.00	132.61	76	425.00	229.97	54	50.00	42.50	85	475.00	272.47	57
3	Bank of Baroda	714.00	26.95	4	950.00	135.19	14	600.00	73.72	12	2264.00	235.86	10	300.00	295.67	99	2564.00	531.53	21
4	Bank of Maharashtra	0.00	0.00	0	250.00	173.00	69	175.00	120.00	69	425.00	293.00	69	50.00	115.28	231	475.00	408.28	86
5	Bank of India	3177.00	973.51	31	2600.00	3060.89	118	1300.00	456.49	35	7077.00	4490.89	63	950.00	1339.15	141	8027.00	5830.04	73
6	Canara Bank	4355.78	297.62	7	2725.00	1096.30	40	1275.00	683.93	54	8355.78	2077.85	25	1060.00	1293.78	122	9415.78	3371.63	36
7	Central Bank of India	2179.00	107.93	5	1650.00	316.72	19	1200.00	263.15	22	5029.00	687.80	14	525.00	225.30	43	5554.00	913.10	16
8	Corporation Bank	214.55	0.00	0	325.00	80.30	25	250.00	61.00	24	789.55	141.30	18	125.00	9.00	7	914.55	150.30	16
9	Dena Bank	0.00	0.00	0	250.00	23.23	9	125.00	2.00	2	375.00	25.23	7	50.00	30.79	62	425.00	56.02	13
10	Indian Bank	348.00	0.00	0	650.00	359.40	55	600.00	146.28	24	1598.00	505.68	32	200.00	168.69	84	1798.00	674.37	38
11	IDBI BANK	3214.10	137.02	4	1500.00	847.51	57	625.00	361.55	58	5339.10	1346.08	25	880.00	70.20	8	6219.10	1416.28	23
12	Indian Overseas Bank	1662.03	130.00	8	975.00	90.69	9	775.00	38.45	5	3412.03	259.14	8	400.00	195.63	49	3812.03	454.77	12
13	Punjab National Bank	491.00	129.12	26	500.00	87.24	17	350.00	291.14	83	1341.00	507.50	38	160.00	111.45	70	1501.00	618.95	41
14	Punjab & Sind Bank	241.00	5.00	2	400.00	37.34	9	300.00	37.00	12	941.00	79.34	8	110.00	20.81	19	1051.00	100.15	10
15	State Bank of India	26288.00	19453.00	74	12900.00	9675.00	75	9975.00	7381.00	74	49163.00	36509.00	74	9050.00	6697.00	74	58213.00	43206.00	74
16	Syndicate Bank	1947.00	104.17	5	1200.00	774.66	65	700.00	48.26	7	3847.00	927.09	24	535.00	256.43	48	4382.00	1183.52	27
17	Oriental Bank of Commerce	171.00	1.00	1	400.00	256.00	64	230.00	87.00	38	801.00	344.00	43	100.00	146.00	146	901.00	490.00	54
18	United Bank of India	27161.00	17716.07	65	11000.00	8111.29	74	9300.00	6649.11	71	47461.00	32476.47	68	9000.00	6884.29	76	56461.00	39360.76	70
19	Union Bank of India	1834.50	1100.70	60	1600.00	960.00	60	1000.00	600.00	60	4434.50	2660.70	60	550.00	330.00	60	4984.50	2990.70	60
20	UCO Bank	10549.65	1998.17	19	4750.00	6997.66	147	3650.00	985.42	27	18949.65	9981.25	53	2220.00	1388.50	63	21169.65	11369.75	54
21	Vijaya Bank	181.00	226.91	125	800.00	1232.01	154	500.00	2019.10	404	1481.00	3478.02	235	180.00	622.18	346	1661.00	4100.20	247
A	ACP PUBLIC sec Bank	85497.61	42665.50	50	46225.00	35826.69	78	33480.00	21082.82	63	165202.61	99575.01	60	26770.00	21016.33	79	191972.61	120591.34	63
22	AXIS BANK	1841.80	59.90	3	1650.00	130.70	8	1025.00	111.33	11	4516.80	301.93	7	555.00	443.42	80	5071.80	745.35	15
23	Bandhan Bank	43143.61	48910.37	113	26500.00	49764.65	188	4800.00	66.25	1	74443.61	98741.27	133	4050.00	873.50	22	78493.61	99614.77	127
24	HDFC	1421.00	5082.25	358	1300.00	1486.99	114	495.00	31.08	6	3216.00	6600.32	205	400.00	4979.15	1245	3616.00	11579.47	320
25	ICICI Bank	2497.00	1028.02	41	1650.00	210.37	13	750.00	77.74	10	4897.00	1316.13	27	635.00	1067.50	168	5532.00	2383.63	43
26	IDFC Bank	0.00	2262.60	0	150.00	4126.70	2751	75.00	0.00	0	225.00	6389.30	0	25.00	0.00	0	250.00	6389.30	2556
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	1215.00	405	175.00	372.68	213	475.00	1647.68	347	50.00	110.00	220	525.00	1757.68	335
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	ACP PRIVATE Sec bank	49545.41	57472.97	116	32950.00	57468.83	174	8095.00	689.08	9	90590.41	115630.88	128	6015.00	8135.78	135	96605.41	123766.66	128
32	Tripura Gramin Bank	50542.55	36638.29	72	19250.00	13655.95	71	16970.00	11756.87	69	86762.55	62051.11	72	12450.00	8618.06	69	99212.55	70669.17	71
C	ACP RRB	50542.55	36638.29	72	19250.00	13655.95	71	16970.00	11756.87	69	86762.55	62051.11	72	12450.00	8618.06	69	99212.55	70669.17	71
33	ACUB	0.00	0.00	0	200.00	0.00	0	550.00	215.00	39	750.00	215.00	29	150.00	0.00	0	900.00	215.00	24
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	24462.66	97	10423.27	1667.79	16	7790.92	2730.26	35	43343.39	28860.71	67	5270.00	2134.89	41	48613.39	30995.60	64
D	ACP Coop. Bank	26125.28	24471.86	94	10623.27	1667.79	16	8640.92	2949.76	34	45389.47	29089.41	64	5420.00	2134.89	39	50809.47	31224.30	61
GRAND TOTAL		211710.85	161248.62	76	109048.27	108619.26	100	67185.92	36478.53	54	387945.04	306346.41	79	50655.00	39905.06	79	438600.04	346251.47	79

Tripura State

Districtwise and sectorwise Achievement under Annual Credit Plan 2017-18 during the period 01.04.2017 to 31.12.2017

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	43454.31	97	44954.03	51494.98	115	25132.90	15652.13	62	115012.69	110601.42	96	9700.00	17280.05	178	124712.69	127881.47	103
2	Khowai	24588.12	17420.33	71	3516.29	5902.34	168	6044.74	2588.45	43	34149.15	25911.12	76	3405.00	1719.98	51	37554.15	27631.10	74
3	Sepahijala	28144.46	19526.85	69	12588.69	11889.75	94	12968.27	3665.61	28	53701.42	35082.21	65	4540.00	2125.45	47	58241.42	37207.66	64
4	Gomati	27973.92	19945.00	71	10740.71	9030.19	84	4746.28	2635.07	56	43460.91	31610.26	73	6820.00	3502.46	51	50280.91	35112.72	70
5	South Tripura	35047.24	22075.27	63	9706.48	7184.79	74	8475.32	4536.43	54	53229.04	33796.49	63	7030.00	3827.03	54	60259.04	37623.52	62
6	North Tripura	20925.50	12081.50	58	11101.28	9982.50	90	3984.68	2983.95	75	36011.46	25047.95	70	6590.00	4694.15	71	42601.46	29742.10	70
7	Unakoti	12808.57	11875.63	93	7133.10	6733.13	94	2353.46	1618.88	69	22295.13	20227.64	91	6270.00	3142.20	50	28565.13	23369.84	82
8	Dhalai	17297.28	14869.73	86	9307.69	6401.58	69	3480.27	2798.01	80	30085.24	24069.32	80	6300.00	3613.74	57	36385.24	27683.06	76
	Total	211710.85	161248.62	76	109048.27	108619.26	100	67185.92	36478.53	54	387945.04	306346.41	79	50655.00	39905.06	79	438600.04	346251.47	79

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- December'2016)	1296.82	1116.50	86
2017-18 (April- December'2017)	2117.11	1612.49	76
Growth Over Last Year	63%	44%	-

Disbursement during April-December 2017 is Rs 1612.49 crore i.e. 76% of Annual Target for Rs 2117.11 crore recording an increase of 44% 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 December 2017)	Target	1350.43	505.43	261.25	0.00	2117.11
	Achievement	1001.38	366.38	244.72	0.00	1612.49
	% of Achv	74	72	94	0	76

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 – December'17)
1	Increase in Farm Credit	Rs. 2117.11	Achievement during 2017-18 is Rs 1612.49 Crore (76% of the target), i.e. recording an increase of 44% over the disbursement during the corresponding period of last year (2016-17).
2	KCC (No.)	50000	40581 nos. (81% of the target including renewal) KCCs .
3	New Farmers (No.)	50000	34928 nos of New farmers have been financed involving an amount of Rs 182.81 crores.
4	Investment Credit	2-3 cases per branch (R & SU)	10 cases for Rs 0.37 Crores.

Bank wise position as on 31.12.2017 for different sectors is furnished in the Annexure.

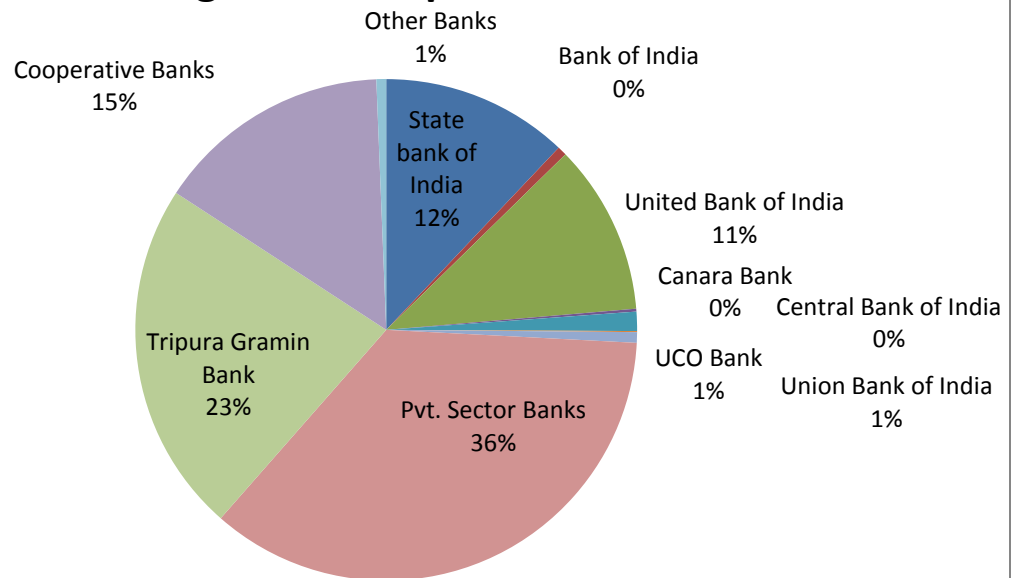
Pradhan Mantri Fasal Bima Yojana (PMFBY):

As last year this year also, in Rabi Season 6 crops (Boro Paddy, Potato, Water Melon, Brinjal, Tomato and Cauliflower) are notified for insurance coverage under PMFBY.

For Rabi 2017, Royal Sundaram Genral Insurance Co. Ltd. is the Insurance partner for Tripura. With the joint efforts of the State Govt. and Insurance Company, Banks have covered 4472 Loanee farmers under PMFBY during Rabi 2017. Besides, 9342 non-loanee farmers are also covered. Total 13814 farmers have so far been covered during Rabi 2017.

Share of Banks in achievement of ACP 2017-18 under Agriculture up to 31.12.2017		
		Amt. Rs. In Crore
Bank Name	Actual Achievement	% of Share
State bank of India	194.53	12.06
Bank of India	9.74	0.60
United Bank of India	177.16	10.99
Canara Bank	2.98	0.18
UCO Bank	19.98	1.24
Central Bank of India	1.08	0.07
Union Bank of India	11.00	0.68
Pvt. Sector Banks	574.73	35.64
Tripura Gramin Bank	366.38	22.72
Cooperative Banks	244.72	15.18
Other Banks	10.19	0.63
TOTAL	1612.49	100.00

Share of Banks in achievement of ACP 2017-18 under Agriculture up to 31.12.2017



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

Sl.No.	BANKS	2016-17(As on December'16)			2017-18(As on December'17)		
		Target	Achievement	% of Achievement	Target	Achievement	% of Achievement
		6	7	8	6	7	8
1	Allahabad Bank	360.00	241.54	67	769.00	258.33	33.59
2	Andhra Bank	0.00	0.00	0	0.00	0.00	0.00
3	Bank of Baroda	527.00	17.87	3	714.00	26.95	3.77
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	973.51	30.64
6	Canara Bank	2181.48	287.68	13	4355.78	297.62	6.83
7	Central Bank of India	1109.50	117.89	11	2179.00	107.93	4.95
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	12.92	8	348.00	0.00	0.00
11	IDBI BANK	1038.97	284.48	27	3214.10	137.02	4.26
12	Bharatiya Mahila Bank	236.00	5.35	2	0.00	0.00	0
13	Indian Overseas Bank	1009.03	2.50	0	1662.03	130.00	8
14	Oriental Bank of Commerce	216.00	39.00	18	491.00	129.12	26
15	Punjab & Sind Bank	216.00	28.00	13	241.00	5.00	2
16	Punjab National Bank	20498.54	14619.00	71	26288.00	19453.00	74
17	State Bank of India	761.95	60.18	8	1947.00	104.17	5
18	Syndicate Bank	120.00	0.00	0	171.00	1.00	1
19	Union Bank of India	23664.26	17114.60	72	27161.00	17716.07	65
20	United Bank of India	915.93	294.02	32	1834.50	1100.70	60
21	UCO Bank	5371.60	1220.45	23	10549.65	1998.17	19
22	Vijaya Bank	98.00	195.66	200	181.00	226.91	125
A	ACP PUBLIC sec Bank	60061.66	35246.08	59	85497.61	42665.50	50
23	AXIS BANK	746.36	183.00	25	1841.80	59.90	3
24	Bandhan Bank	1996.61	36695.00	1838	43143.61	48910.37	113
25	Federal Bank	0.00	4.00	0	0.00	7.65	0
26	HDFC	829.39	2501.85	302	1421.00	5082.25	358
27	IDFC Bank	0.00	134.92	0	2497.00	2262.60	91
28	ICICI Bank	1363.80	1086.61	80	0.00	1028.02	0
29	Indusind Bank	477.66	176.62	37	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	ACP PRIVATE Sec bank	5413.82	40782.00	753	49545.41	57472.97	116
33	Tripura Gramin Bank	44714.48	31765.00	71	50542.55	36638.29	72
C	ACP RRB	44714.48	31765.00	71	50542.55	36638.29	72
34	ACUB	0.00	0.00	0	0.00	0.00	0
35	TCARDB	1427.03	14.34	1	996.08	9.20	1
36	TSCB	18065.46	3843.03	21	25129.20	24462.66	97
D	ACP Coop. Bank	19492.49	3857.37	20	26125.28	24471.86	94
GRAND TOTAL		129682.45	111650.45	86	211710.85	161248.62	76

TRIPURA STATE

Achievement under Sub-Sectors of Allied Activities against ACP for the Year 2017-18 as on 31.12.2017

Sl No	Name	W R		Dairy Dev		Fishery		Poultry		FMS		Other Term Loan		Total of Allied	
		Tar	Ach	Tar	Ach	Tar	Ach	Tar	Ach	Tar	Ach	Tar	Ach	Tar	Ach
1	Allahabad Bank	8.00	46.97	55.00	63.49	35.00	24.28	25.00	23.62	16.00	8.38	130.00	88.11	269.00	254.85
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	22.83	364.00	22.83
4	Bank of India	12.00	20.66	155.00	119.30	135.00	42.95	115.00	83.73	80.00	29.49	580.00	264.77	1077.00	560.90
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	5.70	195.00	46.82	225.00	30.05	155.00	20.10	81.00	8.37	575.00	89.32	1245.78	200.36
7	Central Bank of India	7.00	1.90	90.00	16.97	120.00	12.02	80.00	10.60	37.00	6.09	295.00	56.58	629.00	104.16
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	1.17	130.00	0.00	180.00	10.79	140.00	8.52	47.00	4.97	360.00	104.14	864.10	129.58
12	Indian Overseas Bank	4.03	108.03	75.00	0.00	100.00	2.12	55.00	0.00	29.00	0.00	190.00	15.35	453.03	125.50
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	0.00	71.00	0.00
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	2.50	141.00	2.50
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	124.52	191.00	124.52
16	State Bank of India	121.00	917.61	1700.00	2167.96	1580.00	1769.51	1455.00	1312.45	552.00	422.26	3330.00	8024.21	8738.00	14614.00
17	Syndicate Bank	7.00	1.98	85.00	14.90	110.00	19.33	70.00	20.96	75.00	9.93	250.00	15.11	597.00	82.22
18	Union Bank of India	9.50	9.13	100.00	43.06	125.00	73.16	80.00	57.24	50.00	13.57	270.00	184.54	634.50	380.70
19	United Bank of India	144.00	324.80	1805.00	1636.48	1600.00	1332.15	1520.00	1584.90	542.00	576.05	3650.00	10730.13	9261.00	16184.53
20	UCO Bank	56.65	31.00	515.00	202.46	465.00	143.18	365.00	124.30	168.00	41.60	1380.00	405.62	2949.65	948.17
21	Vijaya Bank	1.00	1.60	25.00	39.31	25.00	33.18	25.00	35.44	5.00	9.74	100.00	104.64	181.00	223.91
A	Sub Total of Public Sec. Bank	404.61	1470.55	5138.00	4350.76	4837.50	3492.71	4195.00	3281.87	1733.50	1130.47	11610.00	20232.37	27918.61	33958.73
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	1116.48	1253.00	405.27	740.00	291.95	640.00	979.26	227.61	793.77	5730.00	45323.64	8643.61	48910.37
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	41.88	110.00	235.15	169.00	133.11	95.00	440.60	42.00	370.71	350.00	2580.14	771.00	3801.60
26	ICICI	20.00	23.96	165.00	127.12	150.00	101.26	140.00	98.39	67.00	25.87	455.00	613.96	997.00	990.58
27	IDFC Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1004.35	0.00	382.03	0.00	876.22	0.00	2262.60
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	Sub Total of Pvt. Sec. Bank	86.80	1187.17	1738.00	777.43	1214.00	537.06	1005.00	2546.38	406.61	1584.92	6845.00	49521.91	11295.41	56154.88
32	Tripura Gramin Bank	254.55	909.12	3350.00	5142.57	2420.00	4136.70	2440.00	3571.85	698.00	1220.89	5380.00	14477.52	14542.55	29458.65
C	Sub Total of RRB	254.55	909.12	3350.00	5142.57	2420.00	4136.70	2440.00	3571.85	698.00	1220.89	5380.00	14477.52	14542.55	29458.65
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	1154.88	1378.35	7775.79	868.09	3630.87	818.84	1800.46	265.24	1541.03	2901.40	5099.63	6337.94	21002.66
D	Sub Total of Coop.Banks	118.52	1155.34	1593.35	7776.61	1038.09	3632.25	982.84	1801.36	334.82	1541.74	3266.40	5104.56	7334.02	21011.86
GRAND TOTAL		864.48	4722.19	11819.35	18047.37	9509.59	11798.72	8622.84	11201.46	3172.93	5478.02	27101.40	89336.36	61090.59	140584.12

TRIPURA STATE

Agenda Item-6

Achievement of New Farmers brought under finance during the year 2017-18 up to
31.12.2017

(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	8	2.86	8	2.86
3	Bank of India	600	316.80	600	316.80
4	Bank of Maharashtra	0	0.00	0	0.00
5	Canara Bank	118	85.97	118	85.97
6	Central Bank of India	11	3.77	11	3.77
7	Corporation Bank	0	0.00	0	0.00
8	IDBI Bank	40	7.44	40	7.44
9	Indian Bank	0	0.00	0	0.00
10	Indian Overseas Bank	10	4.50	10	4.50
11	Oriental Bank of Commerce	3	1.00	3	1.00
12	Punjab & Sind Bank	7	2.50	7	2.50
13	Punjab National Bank	8	4.60	8	4.60
14	State Bank of India	4446	4339.99	4446	4339.99
15	Syndicate Bank	43	19.84	43	19.84
16	UCO Bank	2062	846.92	2062	846.92
17	Union Bank of India	59	715.74	59	715.74
18	United Bank of India	4269	1646.57	4269	1646.57
19	Vijaya Bank	1	3.00	1	3.00
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	15	37.44	15	37.44
25	Indusind Bank	0	0.00	0	0.00
26	South Indian Bank	0	0.00	0	0.00
27	Tripura Gramin Bank	15976	5826.98	15976	5826.98
28	TSCB	6791	3162.49	6791	3162.49
TOTAL		34928	18281.47	34928	18281.47

TRIPURA STATE

**Achievement of Farm Credit As on December 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 December 2017)	Percentage of Achievement
1	Allahabad Bank	769.00	258.33	34
2	Andhra Bank	0.00	0.00	0
3	Bank of Baroda	714.00	26.95	4
4	Bank of Maharashtra	0.00	0.00	0
5	Bank of India	3177.00	973.51	31
6	Canara Bank	4355.78	297.62	7
7	Central Bank of India	2179.00	107.93	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	137.02	4
12	Indian Overseas Bank	1662.03	130.00	8
13	Punjab National Bank	491.00	129.12	26
14	Punjab & Sind Bank	241.00	5.00	2
15	State Bank of India	26288.00	19453.00	74
16	Syndicate Bank	1947.00	104.17	5
17	Oriental Bank of Commerce	171.00	1.00	0
18	United Bank of India	27161.00	17716.07	65
19	Union Bank of India	1834.50	1100.70	60
20	UCO Bank	10549.65	1998.17	19
21	Vijaya Bank	181.00	226.91	125
A	ACP PUBLIC sec Bank	85497.61	42665.50	50
22	AXIS BANK	1841.80	59.90	3
23	Bandhan Bank	43143.61	48910.37	113
24	HDFC	1421.00	5082.25	358
25	ICICI Bank	2497.00	1028.02	41
26	IDFC Bank	0.00	2262.60	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	ACP PRIVATE Sec bank	49545.41	57472.97	116
32	Tripura Gramin Bank	50542.55	36638.29	72
C	ACP RRB	50542.55	36638.29	72
33	ACUB	0.00	0.00	0
34	TCARDB	996.08	9.20	1
35	TSCB	25129.20	24462.66	97
D	ACP Coop. Bank	26125.28	24471.86	94
GRAND TOTAL		211710.85	161248.62	76

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 December' 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 Dec' 2017)	
			No	Amt
		No	No	Amt
1.	CBI	0	0	0
2.	SBI	5	5	19.38
3..	UCO	0	0	0.00
4..	UBI	4	4	13.90
5.	TGB	1	1	3.50
6.	TSCB	0	0	0.00
7.	TCARDB	0	0	0.00
	Total:	10	10	36.78

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

Agenda Item-6

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 31.12.2017		(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	8	2.86
3	Bank of India	600	316.80
4	Bank of Maharashtra	0	0.00
5	Canara Bank	118	85.97
6	Central Bank of India	11	3.77
7	Corporation Bank	0	0.00
8	IDBI Bank	40	7.44
9	Indian Bank	0	0.00
10	Indian Overseas Bank	10	4.50
11	Oriental Bank of Commerce	3	1.00
12	Punjab & Sind Bank	7	2.50
13	Punjab National Bank	8	4.60
14	State Bank of India	4446	4339.99
15	Syndicate Bank	43	19.84
16	UCO Bank	2062	846.92
17	Union Bank of India	59	715.74
18	United Bank of India	4269	1646.57
19	Vijaya Bank	1	3.00
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	15	37.44
25	Indusind Bank	0	0.00
26	South Indian Bank	0	0.00
27	Tripura Gramin Bank	15976	5826.98
28	TSCB	6791	3162.49
TOTAL		34928	18281.47

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-Dec'2016)	967.06	923.41	95
6	2017-18 (April-Dec'2017)	1090.48	1086.19	100
Growth over last year		13	18	-

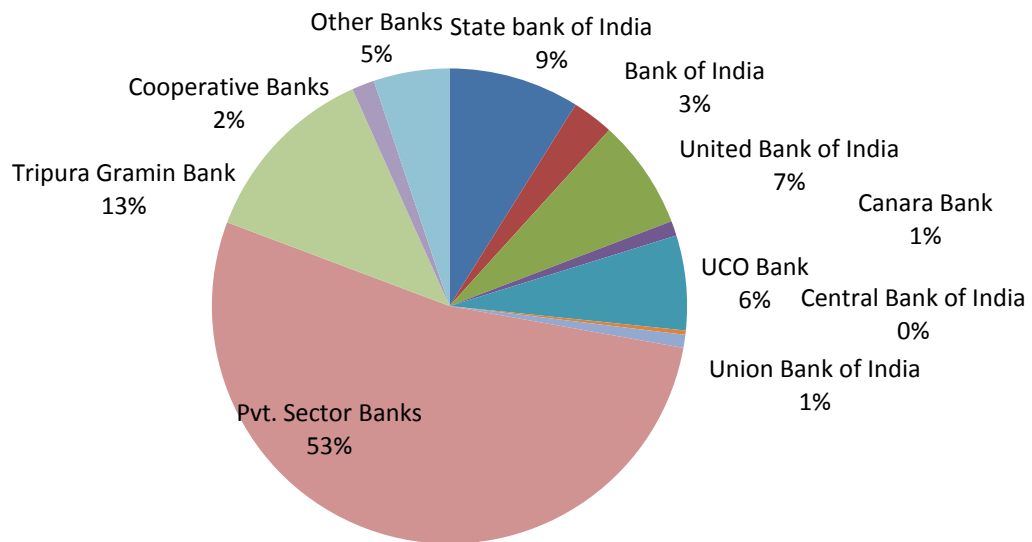
The disbursement made during the period April-December 2017 is Rs.1086.19 crore i.e. about 100% of the Annual Target, thus recording an increase of 18% over the disbursement of Rs. 923.41 crore made during the corresponding period last year (2016-17).

Agency wise achievement Status of MSE / MSME under ACP in Tripura						
Status reports of last 5 Years is as under						
Plan Year	Parameter	Amt. Rs. In Crore				
		Commercial Banks	RRB	Co-Operatives	Others	Total
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-Dec' 2017)	Target	791.75	192.50	106.23	0.00	1090.48
	Achievement	932.96	136.56	16.68	0.00	1086.19
	% of Achv	118	71	16	0	100

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

Share of Banks in achievement of ACP 2017-18 under MSME up to 31.12.2017		
		Amt. Rs. In Crore
Bank Name	Actual Achievement	% of Share
State bank of India	96.75	8.91
Bank of India	30.61	2.82
United Bank of India	81.11	7.47
Canara Bank	10.96	1.01
UCO Bank	69.98	6.44
Central Bank of India	3.17	0.29
Union Bank of India	9.60	0.88
Pvt. Sector Banks	574.69	52.91
Tripura Gramin Bank	136.56	12.57
Cooperative Banks	16.68	1.54
Other Banks	56.08	5.16
TOTAL	1086.19	100.00

Share of Banks in achievement of ACP 2017-18 under MSME up to 31.12.2017



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

		Amt. Rs. In Lakhs					
Sl.No.	BANKS	2016-17(As on Dec'16)			2017-18(As on Dec'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	425.98	58	550.00	1414.90	257
2	Andhra Bank	250.00	30.62	12	250.00	97.36	39
3	Bank of Baroda	1000.00	709.26	71	950.00	135.19	14
4	Bank of Maharashtra	200.00	40.87	20	250.00	173.00	69
5	Bank of India	2150.00	1201.53	56	2600.00	3060.89	118
6	Canara Bank	1945.00	974.15	50	2725.00	1096.30	40
7	Central Bank of India	2010.00	136.05	7	1650.00	316.72	19
8	Corporation Bank	325.00	95.00	29	325.00	80.30	25
9	Dena Bank	150.00	8.48	6	250.00	23.23	9
10	Indian Bank	1150.00	150.72	13	650.00	359.40	55
11	IDBI BANK	790.00	361.08	46	1500.00	847.51	57
12	Bharatiya Mahila Bank	140.00	83.99	60	0.00	0.00	0
13	Indian Overseas Bank	1035.00	64.36	6	975.00	90.69	9
14	Punjab National Bank	650.00	286.00	44	500.00	87.24	17
15	Punjab & Sind Bank	700.00	95.00	14	400.00	37.34	9
16	State Bank of India	700.00	10786.00	1541	12900.00	9675.00	75
17	Syndicate Bank	14980.00	1027.62	7	1200.00	774.66	65
18	Oriental Bank of Commerce	1210.00	78.91	7	400.00	256.00	64
19	United Bank of India	1980.00	12783.53	646	11000.00	8111.29	74
20	Union Bank of India	16810.53	1009.26	6	1600.00	960.00	60
21	UCO Bank	4550.00	3338.73	73	4750.00	6997.66	147
22	Vijaya Bank	900.00	2235.22	248	800.00	1232.01	154
A	ACP PUBLIC sec Bank	54360.53	35922.36	66	46225.00	35826.69	78
23	AXIS BANK	1675.00	1330.00	79	1650.00	130.70	8
24	Bandhan Bank	1090.00	34087.00	3127	26500.00	49764.65	188
25	HDFC	885.00	1473.06	166	1300.00	1486.99	114
26	ICICI Bank	1210.00	89.75	7	1650.00	210.37	13
27	IDFC Bank	0.00	530.19	0	150.00	4126.70	2751
28	Indusind Bank	375.00	729.61	195	500.00	484.28	97
29	South Indian Bank	550.00	93.00	17	300.00	1215.00	405
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	ACP PRIVATE Sec bank	6735.00	38359.35	570	32950.00	57468.83	174
33	Tripura Gramin Bank	24138.65	16460.00	68	19250.00	13655.95	71
C	ACP RRB	24138.65	16460.00	68	19250.00	13655.95	71
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	1598.91	14	10423.27	1667.79	16
D	ACP Coop. Bank	11471.34	1598.91	14	10623.27	1667.79	16
GRAND TOTAL		96705.52	92340.62	95	109048.27	108619.26	100

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-Dec'2016)	601.19	493.44	82
6	2017-18 (April-Dec'2017)	671.86	364.79	54
Growth over last year		12%	-26%	-

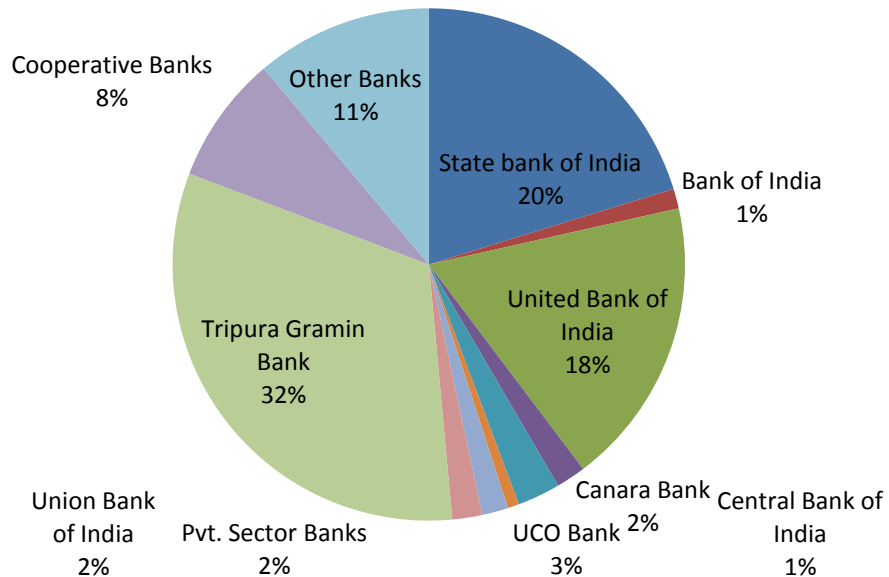
All banks disbursed Rs. 364.79 crore during the period April 2017 - December 2017 against the disbursement of Rs. 493.44 crore made during the corresponding period of last year (2016-17).

Agency wise achievement Status of OTHER PRIORITY SECTORS(OPS) under ACP in Tripura						
Status reports of last 5 Years is as under						
Plan Year	Parameter	Amt. Rs. In Crore				
		Commercial Banks	RRB	Co-Operatives	Others	Total
2013-2014	Target	213.46	138.79	74.86	0.00	427.1
	Achievement	274.08	173.15	25.03	0.00	472.26
	% of Achv	128	125	33	0	111
2014-2015	Target	247.68	141.27	75.56	0.00	464.51
	Achievement	277.16	126.14	30.32	0.00	433.62
	% of Achv	112	89	40	0	93
2015-2016	Target	307.69	156.19	85.84	0.00	549.73
	Achievement	276.34	149.58	42.82	0.00	468.74
	% of Achv	90	96	50	0	85
2016-2017	Target	350.07	160.94	90.18	0.00	601.19
	Achievement	439.89	153.45	34.71	0.00	628.05
	% of Achv	126	95	38	0	96
2017-2018 (April-Dec' 2017)	Target	415.75	169.70	86.41	0.00	671.86
	Achievement	217.72	117.57	29.50	0.00	364.79
	% of Achv	52	69	34	0	54

Details of achievement of Other Priority Sectors (OPS) under ACP 2017-18 during April-December'2017 are furnished in the Annexure.

Share of Banks in achievement of ACP 2017-18 under OTHER PRIORITY SECTORS up to 31.12.2017		
		Amt. Rs. In Crore
Bank Name	Actual Achievement	% of Share
State bank of India	73.81	20.23
Bank of India	4.56	1.25
United Bank of India	66.49	18.23
Canara Bank	6.84	1.88
UCO Bank	9.85	2.70
Central Bank of India	2.63	0.72
Union Bank of India	6.00	1.64
Pvt. Sector Banks	6.89	1.89
Tripura Gramin Bank	117.57	32.23
Cooperative Banks	29.5	8.09
Other Banks	40.65	11.14
TOTAL	364.79	100.00

Share of Banks in achievement of ACP 2017-18 under OTHER PRIORITY SECTORS up to 31.12.2017

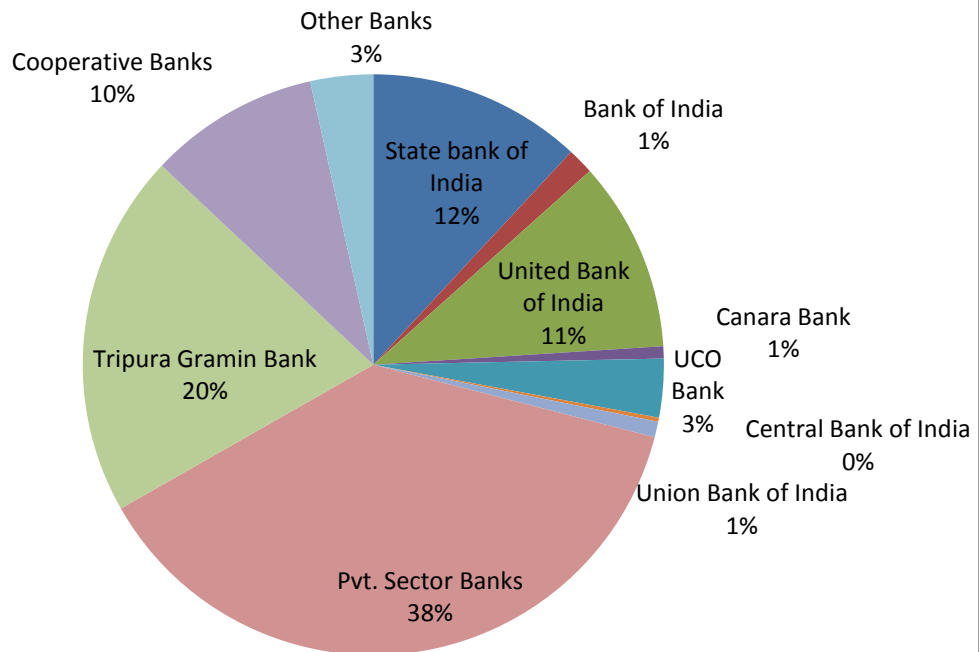


**Bank - wise Targets and Achievement in OTHER PRIORITY SECTORS for 2017-18
for the State of Tripura under ACP 2017 - 2018 as on December'2017**

		Amt. Rs. In Lakhs					
Sl.No.	BANKS	2016-17 (As on Dec'16)			2017-18 (As on Dec'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	231.55	82	375.00	645.61	172
2	Andhra Bank	175.00	16.52	9	175.00	132.61	76
3	Bank of Baroda	600.00	206.96	34	600.00	73.72	12
4	Bank of Maharashtra	175.00	0.00	0	175.00	120.00	69
5	Bank of India	1170.00	544.38	47	1300.00	456.49	35
6	Canara Bank	1185.00	573.18	48	1275.00	683.93	54
7	Central Bank of India	1130.00	223.96	20	1200.00	263.15	22
8	Corporation Bank	250.00	30.00	12	250.00	61.00	24
9	Dena Bank	125.00	8.46	7	125.00	2.00	2
10	Indian Bank	600.00	120.60	20	600.00	146.28	24
11	IDBI BANK	495.00	66.41	13	625.00	361.55	58
12	Bharatiya Mahila Bank	105.00	153.16	146	0.00	0.00	0
13	Indian Overseas Bank	705.00	6.85	1	775.00	38.45	5
14	Punjab National Bank	230.00	34.06	15	350.00	291.14	83
15	Punjab & Sind Bank	300.00	96.00	32	300.00	37.00	12
16	State Bank of India	300.00	6427.00	2142	9975.00	7381.00	74
17	Syndicate Bank	9075.00	16.96	0	700.00	48.26	7
18	Oriental Bank of Commerce	560.00	4.73	1	230.00	87.00	38
19	United Bank of India	930.00	6232.29	670	9300.00	6649.11	71
20	Union Bank of India	9003.21	465.24	5	1000.00	600.00	60
21	UCO Bank	3380.00	3442.79	102	3650.00	985.42	27
22	Vijaya Bank	500.00	37.73	8	500.00	2019.10	404
A	ACP PUBLIC sec Bank	31275.71	18938.83	61	33480.00	21082.82	63
23	AXIS BANK	939.30	23.20	2	1025.00	111.33	11
24	Bandhan Bank	742.00	16399.00	2210	4800.00	66.25	1
25	HDFC	460.00	7.06	2	495.00	31.08	6
26	ICICI Bank	675.00	0.00	0	750.00	77.74	10
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	ACP PRIVATE Sec bank	3731.30	16573.55	444	8095.00	689.08	9
33	Tripura Gramin Bank	16093.91	11178.00	69	16970.00	11756.87	69
C	ACP RRB	16093.91	11178.00	69	16970.00	11756.87	69
34	ACUB	800.00	179.00	22	550.00	215.00	39
35	TCARDB	250.00	31.64	13	300.00	4.50	2
36	TSCB	7968.30	2443.05	31	7790.92	2730.26	35
D	ACP Coop. Bank	9018.30	2653.69	29	8640.92	2949.76	34
GRAND TOTAL		60119.22	49344.07	82	67185.92	36478.53	54

Share of Banks in achievement of ACP 2017-18 under PRIORITY SECTOR up to 31.12.2017		
		Amt. Rs. In Crore
Bank Name	Actual Achievement	% of Share
State bank of India	365.09	11.92
Bank of India	44.91	1.47
United Bank of India	324.76	10.60
Canara Bank	20.78	0.68
UCO Bank	99.81	3.26
Central Bank of India	6.88	0.22
Union Bank of India	26.61	0.87
Pvt. Sector Banks	1156.31	37.75
Tripura Gramin Bank	620.51	20.26
Cooperative Banks	290.89	9.50
Other Banks	106.91	3.49
TOTAL	3063.46	100.00

Share of Banks in achievement of ACP 2017-18 under PRIORITY SECTOR up to 31.12.2017



Issuance of KCC during the year 2017-18

Action Points emerged in the 123rd SLBC Meeting held on 27.11.2017

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

40581 KCCs (Including Renewal) sanctioned by Banks amounting to Rs. 206.65 Crores during April-December of FY 2017-18, thereby achieving 81% of the tentative Annual Target (50,000 Nos.).

Apart from Crop loans, 172266 numbers of Term loans have been disbursed amounting to Rs. 1405.84 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
December' 2017	2017-18	50000	40581	20664.50	81

Bank-wise performance under KCC as on 31.12.2017 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 31.12.2017

(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	162	254.85	168	258.33
2	Andhra Bank	0	0.00	0	0.00	0	0.00
3	Bank of Baroda	12	4.12	16	22.83	28	26.95
4	Bank of India	696	412.61	236	560.90	932	973.51
5	Bank of Maharashtra	0	0.00	0	0.00	0	0.00
6	Canara Bank	141	97.26	160	200.36	301	297.62
7	Central Bank of India	11	3.77	29	104.16	40	107.93
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	40	7.44	372	129.58	412	137.02
12	Indian Overseas Bank	10	4.50	43	125.50	53	130.00
13	Oriental Bank of Commerce	3	1.00	0	0.00	3	1.00
14	Punjab & Sind Bank	7	2.50	2	2.50	9	5.00
15	Punjab National Bank	8	4.60	93	124.52	101	129.12
16	State Bank of India	5217	4839.00	8509	14614.00	13726	19453.00
17	Syndicate Bank	50	21.95	83	82.22	133	104.17
18	Union Bank of India	78	720.00	88	380.70	166	1100.70
19	United Bank of India	5089	1531.54	6702	16184.53	11791	17716.07
20	UCO Bank	2437	1050.00	510	948.17	2947	1998.17
21	Vijaya Bank	1	3.00	114	223.91	115	226.91
A	Sub Total of Public Sec. Bank	13806	8706.77	17119	33,958.73	30925	42665.50
22	AXIS BANK	0	0.00	100	59.90	100	59.90
23	Bandhan Bank	0	0.00	99483	48910.37	99483	48910.37
24	Federal Bank	0	0.00	5	7.65	5	7.65
25	HDFC	482	1280.65	8685	3801.60	9167	5082.25
26	ICICI	15	37.44	2618	990.58	2633	1028.02
27	IDFC Bank	0	0.00	10059	2262.60	10059	2262.60
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	Sub Total of Pvt. Sec. Bank	497	1318.09	120975	56154.88	121472	57472.97
32	Tripura Gramin Bank	18590	7179.64	32157	29458.65	50747	36638.29
C	Sub Total of RRB	18590	7179.64	32157	29,458.65	50747	36638.29
33	ACUB	0	0.00	0	0.00	0	0.00
34	TCARDB	0	0.00	10	9.20	10	9.20
35	TSCB	7688	3460.00	2005	21002.66	9693	24462.66
D	Sub Total of Coop.Banks	7688	3460.00	2015	21,011.86	9703	24471.86
GRAND TOTAL		40581	20664.50	172266	140,584.12	212847	161248.62

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 31.12.2017

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	12	4.12	4	1.26	12	4.12	44	20.51
3	Bank of India	50	696	412.61	96	95.81	696	412.61	894	4419.70
4	Bank of Maharashtra	0	0	0.00	0	0.00	0	0.00	0	0.00
5	Canara Bank	600	141	97.26	23	11.29	141	97.26	709	208.47
6	Central Bank of India	300	11	3.77	0	0.00	11	3.77	84	87.41
7	Corporation Bank	50	0	0.00	0	0.00	0	0.00	0	0.00
8	IDBI Bank	450	40	7.44	0	0.00	40	7.44	598	166.41
9	Indian Bank	50	0	0.00	0	0.00	0	0.00	0	0.00
10	Indian Overseas Bank	250	10	4.50	0	0.00	10	4.50	54	41.20
11	Oriental Bank of Commerce	50	3	1.00	0	0.00	3	1.00	3	1.00
12	Punjab & Sind Bank	50	7	2.50	0	0.00	7	2.50	27	20.53
13	Punjab National Bank	100	8	4.60	0	0.00	8	4.60	18	15.10
14	State Bank of India	7050	5217	4839.00	771	499.01	5217	4839.00	66103	20164.81
15	Syndicate Bank	275	50	21.95	7	2.11	50	21.95	142	49.49
16	UCO Bank	2650	2437	1050.00	375	203.08	2437	1050.00	6683	2389.00
17	Union Bank of India	275	78	720.00	19	4.26	78	720.00	175	121.88
18	United Bank of India	7350	5089	1919.22	820	272.65	5089	1531.54	29993	8936.45
19	Vijaya Bank	50	1	3.00	0	0.00	1	3.00	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	15	37.44	0	0.00	15	37.44	65	39.38
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	18590	7179.64	2614	1352.66	18590	7179.64	123374	15331.73
28	TSCB	6900	7688	3460.00	897	297.51	7688	3460.00	78482	6042.60
TOTAL		50000	40581	21052.18	5653	2770.71	40581	20664.50	308107	60435.95

SELF HELP GROUPS

SELF HELP GROUP

Position as on 31.12.2017

(Amt. in Rs./Lacs)

Sl.No.	Name of the Bank	Deposit Linkage cumulative		Credit linkage 2017-18						Outstanding as on 31-12-2017	
				Under SHG (NRLM+NERLP+WSHG)		Direct SHG		Total		No	Amt.
		No.	Amt.	Nos.	Amt.	Nos.	Amt.	Nos.	Amt.		
1	UBI	6099	1433.45	26	24.67	9	7.18	35	31.85	3730	1660.15
2	SBI	5272	395.28	39	17.55	9	7.20	48	24.75	3785	3488.44
3	TGB	31163	3715.92	99	183.51	79	36.74	178	220.25	20698	5349.90
4	TSCB	10439	566.15	344	331.50	0	0.00	344	331.50	6084	2713.36
5	UCO	69	12.38	4	4.60	1	1.00	5	5.60	69	67.37
6	P & SB	3	1.00	0	0.00	0	0.00	0	0.00	0	0.00
7	VB	12	1.12	4	3.00	0	0.00	4	3.00	2	1.50
8	BOI	295	86.70	42	34.60	61	52.50	103	87.10	0	0.00
9	IDBI	5	7.90	5	7.90	0	0.00	5	7.90	2	5.10
10	BOB	22	2.40	0	0.00	10	7.60	10	7.60	10	5.36
	TOTAL :	53379	6222.30	563	607.33	169	112.22	732	719.55	34380	13291.18

Action Points emerged in the 123rd SLBC Meeting held on 27.11.2017

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.

TRIPURA STATE
Agenda Item No.8
SELF HELP GROUP
Position as on 31.12.2017

(Amt. in Rs./Lacs)

NERLP							
(Rs. in Lakhs)							
Sl.	District	Deposit Linkage		Capacity Building No.	RF/ Credit Linked		No. of Federations
		No. of	Amt.		No.	Amt.	
1	West	4704	1023.69	4357	4474	913.20	173
2	Sepahijala	3731	172.28	0	0	0.00	117
3	Khowai	0	0.00	0	0	0.00	104
4	North	3900	399.44	6081	3429	3812.00	145
5	Unakoti	2173	301.41	1738	3	3.00	80
TOTAL		14508	1896.82	12176	7906	4728.20	619

NRLM							
(Rs. in Lakhs)							
Sl.	District	Deposit Linkage		Capacity Building No.	RF/ Credit Linked		No. of Federations
		No. of	Amt.		No.	Amt.	
1	Dhalai	1453	127.76	1115	159	159.07	72
2	Gomati	1464	182.6	868	196	211.32	65
3	South Tripura	1507	193.33	1112	362	336.00	82
TOTAL		4424	503.69	3095	717	706.39	219

W-SHG(Women-SHG)							
(Rs. in Lakhs)							
West Tripura							
Sl.	Name of Bank	Deposit Linkage		Capacity Building (No.)	RF/ Credit Linked		No. of Federations
		No. of	Amt.		No.	Amt.	
1	UBI	117	10.05	911	107	70.10	7
2	SBI	82	9.64	695	50	28.50	0
3	TGB	327	38.90	2080	250	136.00	67
4	VB	4	0.24	4	4	3.00	0
5	CBI	6	0.37	22	0	0.00	0
TOTAL		536	59.20	3712	411	237.60	74

W-SHG(Women-SHG)							
(Rs. in Lakhs)							
Dhalai							
Sl.	Name of Bank	Deposit Linkage		Capacity Building No.	RF/ Credit Linked		No. of Federations
		No. of	Amt.		No.	Amt.	
1	UBI	26	0.67	33	1	0.10	2
2	SBI	1	0.02	3	3	0.30	0
3	UCO	9	0.22	18	3	0.33	6
4	TSCB	293	7.21	576	154	16.87	38
5	TGB	154	3.96	355	26	0.28	19
TOTAL		483	12.08	985	187	17.88	65

W-SHG(Women-SHG)							
(Rs. in Lakhs)							
Unakoti Tripura							
Sl.	Name of Bank	Deposit Linkage		Capacity Building (No.)	RF/ Credit Linked		No. of Federations
		No. of	Amt.		No.	Amt.	
1	TGB	1153	168.76	94	0	0.00	34
2	SBI	40	6.33	68	0	0.00	0
3	UBI	118	21.20	1019	0	0.00	20
4	CANARA	173	14.56	94	0	0.00	5
5	TSCB	319	28.29	249	0	0.00	8
6	UCO	127	19.59	7	3	3.00	6
7	Bandhan	43	3.04	3	0	0.00	2
8	IOB	6	0.69	105	0	0.00	0
9	CBI	105	16.45	99	0	0.00	5
TOTAL		2084	278.91	1738	3	3.00	80

GRAND TOTAL	22035	2750.70	21706	9224	5693.07	1057
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❖ Deendayal Antyodaya Yojana- National Urban Livelihood Mission (DAY-NULM):

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

Performance:

Name of ULB	Task force committee formed	SEP (I) target	No. of loan proposal sponsored	No. of loan proposal sanctioned	No. of loan proposal disbursed	SEP (G) target	No. of loan proposal sponsored
DMR	YES	10	248	3	3	3	NIL
PNS	YES	5	NIL	0	0	2	NIL
KLS	YES	10	63	10	10	3	NIL
KGT	YES	5	NIL	0	0	2	NIL
KMP	YES	5	NIL	0	0	2	NIL
AMB	YES	10	14	8	8	3	NIL
KHW	YES	10	52	6	0	3	NIL
TLM	YES	5	11	0	0	2	NIL
AMC	YES	15	37	1	1	2	NIL
RNB	NO	5	NIL	0	0	6	NIL
MHN	NO	5	NIL	0	0	2	NIL
JRN	YES	5	NIL	0	0	2	NIL
BLS	YES	5	NIL	0	0	2	NIL
SNM	YES	5	NIL	0	0	2	NIL
MLG	YES	5	NIL	0	0	2	NIL
AMP	YES	5	NIL	0	0	2	NIL
UDP	YES	10	31	4	4	3	NIL
STB	YES	5	NIL	0	0	2	NIL
BLN	YES	10	38	14	6	3	NIL
SBM	YES	5	6	0	0	2	NIL
TOTAL		140	469	46	32	50	

Recovery Performance of Banks

As on 31.12.2017

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 Prised as on 31.12.2017 stands at 61%.

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

Rs/ Lacs

Sector	December'2016			December'2017		
	Demand	Recovery	%	Demand	Recovery	%
Agriculture & allied	52873.98	38684.28	73	64504.72	40394.20	63
MSME	72743.88	45175.25	62	60597.49	37542.47	62
Other Prised	32125.73	18877.61	59	36979.85	21414.75	58
TOTAL	157743.59	102737.14	65	162442.06	99351.42	61

Scheme wise recovery as on 31.12.2017

Comparative position of some selected schemes is given below:

Rs/ Lacs

Sector	December'2016			December'2017		
	Demand	Recovery	%	Demand	Recovery	%
SJSRY	1658.81	26.14	2	2076.82	150.91	7
SGSY	3595.61	634.35	18	2912.72	317.76	11
REGP(MMS)	1958.96	892.20	46	2021.72	1104.81	55
PMRY	2772.93	212.17	8	2406.30	232.79	9
PMEGP	6931.66	3346.55	48	4040.05	1584.24	39

BANK-WISE & SECTOR-WISE RECOVERY PERFORMANCE AS ON 31.12.2017

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	250.00	97.36	0	251.75	98.51	39
3	Bank of Baroda	232.75	7.20	3	350.50	8.50	2	51.41	2.25	4	634.66	17.95	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	0.00	0.00	0	9.62	0.60	0	4.32	0.60	14	13.94	1.20	9
6	Canara Bank	229.11	229.11	100	1050.22	938.67	89	621.01	578.58	93	1900.34	1746.36	92
7	Central Bank of India	116.06	34.23	29	759.41	165.21	22	723.69	181.05	25	1599.16	380.49	24
8	Corporation Bank	0.00	0.00	0	2.00	1.36	68	0.10	0.00	0	2.10	1.36	65
9	Indian Bank	37.90	0.00	0	100.95	56.81	56	87.62	44.10	50	226.47	100.91	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	6.50	2.26	35	715.50	450.00	63	55.47	4.75	9	777.47	457.01	59
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	2.30	33	504.26	111.24	22	24.34	17.36	71	535.60	130.90	24
15	State Bank of India	7872.00	4851.00	62	11402.00	7731.00	68	4701.00	3446.00	73	23975.00	16028.00	67
16	Syndicate Bank	9.94	2.45	25	220.16	71.98	33	105.55	65.03	62	335.65	139.46	42
17	Union Bank of India	102.16	48.89	48	735.28	429.42	58	338.21	231.32	68	1175.65	709.63	60
18	United Bank of India	6081.91	3854.08	63	7439.72	4082.51	55	3521.20	2119.35	60	17042.83	10055.94	59
19	UCO Bank	701.00	111.00	16	2315.00	493.00	21	2458.00	782.00	32	5474.00	1386.00	25
20	Vijaya Bank	0.00	0.00	0	0.00	0.00	0	11.49	10.00	87	11.49	10.00	87
A	Sub Total of Public Sec.	16073.30	9593.79	60	26367.37	14867.15	56	13071.48	7651.03	59	55512.15	32111.97	58
21	AXIS BANK	34.57	21.83	63	1355.65	1239.70	91	16.42	2.19	13	1406.64	1263.72	90
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	1010.76	895.92	89	814.49	776.19	95	15.36	12.81	83	1840.61	1684.92	92
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	Sub Total of Pvt. Sec. Bank	1048.70	917.75	88	2250.24	2034.27	90	31.78	15.00	0	3330.72	2967.02	89
29	Tripura Gramin Bank	42884.27	28087.54	65	29936.42	19637.56	66	14875.04	10009.83	67	87695.73	57734.93	66
C	Sub Total of RRB	42884.27	28087.54	65	29936.42	19637.56	66	14875.04	10009.83	67	87695.73	57734.93	66
30	ACUB	0	0	0	0	0	0	825.00	403.00	49	825.00	403.00	49
31	TCARDB	298.45	50.12	17	633.46	86.8	14	976.55	181.39	19	1908.46	318.31	17
32	TSCB	4200.00	1745.00	42	1770.00	916.69	52	7200.00	3154.50	44	13170.00	5816.19	44
D	Sub Total of Coop.Banks	4498.45	1795.12	40	2403.46	1003.49	42	9001.55	3738.89	42	15903.46	6537.50	41
Grand Total		64504.72	40394.20	63	60957.49	37542.47	62	36979.85	21414.75	58	162442.06	99351.42	61

TRIPURA STATE

Agenda Item No-9

BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 31.12.2017

(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.	0	0.00	0.00	0.00	0.00	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	3	5.76	0.62	0.51	0.11	3	3.68	0.40	0.33	0.07	54	28.53	3.02	2.90	0.12
4	BOI	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	44	11.89	3.67	1.76	1.91
5	Canara	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
6	CBI Corporation	154	65.39	65.39	25.76	39.63	159	15.97	16.47	0.50	15.97	10	4.01	4.01	0.00	4.01
7	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	6.85	4.25	2.50	1.75
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	152	165.00	164.00	21.00	143.00	76	79.00	79.00	13.00	66.00	77	60.00	31.00	5.00	26.00
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	29.15	142.56
15	UBI	461	405.64	285.45	59.94	225.51	57	21.99	14.39	3.38	11.01	277	172.18	165.45	11.56	153.89
16	VB	8	5.75	2.44	1.00	1.44	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	3.18	4.00	0.12	3.88	6	5.76	5.00	0.58	4.42
23	BOM					0.00					0.00					0.00
24	OBC	5	7.71	7.71	0.50	7.21	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
A	ASCB	3226	3149.28	2406.30	232.79	2173.51	2027	1433.19	585.40	94.47	490.93	1616	2922.04	2037.98	147.20	1890.78
25	TGB	0	0.00	0.00	0.00	0.00	4239	2584.37	317.59	110.18	207.41	0	0.00	0.00	0.00	0.00
B	ASCB incl.	3226	3149.28	2406.30	232.79	2173.51	6266	4017.56	902.99	204.65	698.34	1616	2922.04	2037.98	147.20	1890.78
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	2010.66	2009.73	113.11	1896.62	35	37.09	38.84	3.71	35.13
C	Coop. Bank Sub Total	0	0.00	0.00	0.00	0.00	1452	2010.66	2009.73	113.11	1896.62	35	37.09	38.84	3.71	35.13
GRAND TOTAL		3226	3149.28	2406.30	232.79	2173.51	7718	6028.22	2912.72	317.76	2594.96	1651	2959.13	2076.82	150.91	1925.91

TRIPURA STATE

Agenda Item No-9

BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 31.12.2017

(Amount in Lacs)

SI No.	BANKS	TRANSPORT OPERATOR					SUME					KVIC(MMS)				
		Total Outg.		Demand	Recovery	Total Overdue	Total Outg.		Demand	Recovery	Total Overdue	Total Outg.		Demand	Recovery	Total Overdue
		No.	Amt.				No.	Amt.				No.	Amt.			
1	2	3	4	5	6	7	8	9	10	11	12	18	19	20	21	22
1	A.B.	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
2	Andhra Bank					0.00					0.00					0.00
3	BOB	2	1.65	1.65	0.00	1.65	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
4	BOI	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
5	Canara	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
6	CBI	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	3	15.98	4.13	2.68	1.45
7	Copproration					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	19	35.00	17.00	3.00	14.00
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	225	240.00	139.65	53.10	86.55
16	VB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
17	HDFC	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
18	AXIS BANK	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
19	PNB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
20	DENA					0.00					0.00					0.00
21	ICICI	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
22	Syndicate	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
23	BOM															
24	OBC	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
A	ASCB	2183	3814.27	1370.96	88.45	1282.51	0	0.00	0.00	0.00	0.00	821	1346.46	715.43	288.89	426.54
25	TGB	947	1081.27	279.81	170.28	109.53	0	0.00	0.00	0.00	0.00	1238	2083.39	1273.77	815.92	457.85
B	ASCB incl.	3130	4895.54	1650.77	258.73	1392.04	0	0.00	0.00	0.00	0.00	2059	3429.85	1989.20	1104.81	884.39
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	557	493.58	450.00	46.04	403.96	0	0.00	0.00	0.00	0.00	47	32.52	32.52	0.00	32.52
C	Coop. Bank Sub Total	557	493.58	450.00	46.04	403.96	0	0.00	0.00	0.00	0.00	47	32.52	32.52	0.00	32.52
GRAND TOTAL		3687	5389.12	2100.77	304.77	1796.00	0	0.00	0.00	0.00	0.00	2106	3462.37	2021.72	1104.81	916.91

TRIPURA STATE

Agenda Item No- 9

BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 31.12.2017

(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	10	80.55	10.50	1.30	9.20	37	51.75	9.25	0.95	8.30
2	Andhra Bank					0.00	13	20.70	2.81	0.95	1.86	16	22.50	15.20	1.15	14.05
3	BOB	0	0.00	0.00	0.00	0.00	8	10.50	10.50	0.50	10.00	12	23.00	23.00	1.25	21.75
4	BOI	0	0.00	0.00	0.00	0.00	22	31.55	9.29	4.35	4.94	24	25.77	10.32	3.25	7.07
5	Canara	0	0.00	0.00	0.00	0.00	112	324.00	291.72	232.98	58.74	173	239.07	256.35	186.37	69.98
6	CBI	0	0.00	0.00	0.00	0.00	69	164.98	45.34	16.49	28.85	75	148.36	49.92	23.20	26.72
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	35.50	6.50	1.25	5.25	28	27.50	5.50	1.50	4.00
11	P&SB	0	0.00	0.00	0.00	0.00	25	51.10	4.44	0.64	3.80	12	13.00	4.15	0.75	3.40
12	SBI	0	0.00	0.00	0.00	0.00	1843	4205.62	529.14	273.00	256.14	1599	1748.14	576.54	215.19	361.35
13	UCO	0	0.00	0.00	0.00	0.00	304	503.00	181.00	22.00	159.00	598	826.00	146.00	17.00	129.00
14	UB	0	0.00	0.00	0.00	0.00	137	662.21	217.17	83.25	237.51	141	601.80	275.87	7.75	247.51
15	UBI	0	0.00	0.00	0.00	0.00	2302	4348.38	2090.10	765.11	1324.99	679	971.34	395.44	82.05	313.39
16	VB	0	0.00	0.00	0.00	0.00	1	1.49	1.49	0.00	1.49	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	14.78	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	0.16	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	44	77.80	13.00	2.08	10.92	55	60.34	17.00	4.37	12.63
23	BOM						1	0.15	0.15	0.01	0.14	4	7.00	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
A	ASCB excl.RRB	0	0.00	0.00	0.00	0.00	4997	10690.59	3490.49	1421.77	2068.72	3514	4848.76	1813.73	552.43	1261.30
25	TGB	0	0.00	0.00	0.00	0.00	3969	10412.38	512.23	115.38	396.85	4112	7254.81	549.06	216.21	332.85
B	ASCB incl. RRB	0	0.00	0.00	0.00	0.00	8966	21102.97	4002.72	1537.15	2465.57	7626	12103.57	2362.79	768.64	1594.15
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	1103	2607.93	637.00	328.19	308.81	2326	2943.07	726.00	446.30	279.70
C	Coop. Bank Sub Total	0	0.00	0.00	0.00	0.00	1103	396.18	37.33	47.09	-9.76	625	518.25	158.35	143.23	15.12
Grand Total		0	0.00	0.00	0.00	0.00	10069	21499.15	4040.05	1584.24	2455.81	8251	12621.82	2521.14	911.87	1609.27

TRIPURA STATE

Agenda Item No-9

BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 31.12.2017

(Amount in Lacs)

SI No.	BANKS	D.R.I.					SHG					IRDP				
		Total Outg.		Demand	Recovery	Total Overd	Total Outg.		Demand	Recovery	Total Overdue	Total Outg.		Demand	Recovery	Total Overdue
		No.	Amt.				No.	Amt.				No.	Amt.			
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	
1	A.B.					0.00					0.00					0.00
2	Andhra Bank					0.00					0.00					0.00
3	BOB					0.00	8	16.15	1.62	1.49	0.13	0	0.00	0.00	0.00	0.00
4	BOI					0.00					0.00					0.00
5	Canara	264	24.56	14.20	4.65	9.55					0.00					0.00
6	CBI					0.00	123	15.08	15.08	0.00	15.08					0.00
7	Coprporation					0.00					0.00					0.00
8	IB					0.00					0.00					0.00
9	IDBI					0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
10	IOB					0.00					0.00					0.00
11	P&SB	3	0.45	0.45	0.05	0.40					0.00					0.00
12	SBI	611	110.48	10.58	3.41	7.17	3035	3852.00	956.00	226.00	730.00	365	54.22	49.00	0.00	49.00
13	UCO	35	2.87	5.53	1.53	4.00	25	8.00	8.00	3.00	5.00					0.00
14	UB					0.00					0.00					0.00
15	UBI	551	67.45	31.56	22.01	9.55	2084	1287.19	556.08	160.41	395.67	0	0.00	0.00	0.00	0.00
16	VB					0.00					0.00					0.00
17	HDFC															
18	AXIS BANK					0.00					0.00					0.00
19	PNB					0.00					0.00					0.00
20	DENA					0.00					0.00					0.00
21	ICICI					0.00					0.00					0.00
22	Syndicate Bank					0.00					0.00					0.00
23	BOM															
24	OBC															
A	ASCB	1464	205.81	62.32	31.65	30.67	5275	5178.42	1536.78	390.90	1145.88	365	54.22	49.00	0.00	49.00
25	TGB					0.00	20712	5381.17	918.57	529.68	388.89	0	0.00	0.00	0.00	0.00
B	ASCB incl.	1464	205.81	62.32	31.65	30.67	25987	10559.59	2455.35	920.58	1534.77	365	54.22	49.00	0.00	49.00
26	ACUB					0.00					0.00					0.00
27	TCARDB					0.00					0.00					0.00
28	TSCB					0.00	5681	698.93	125.00	73.48	51.52	39	68.24	68.24	0.00	68.24
C	Coop. Bank Sub Total	0	0	0	0	0.00	5681	698.93	125.00	73.48	51.52	39	68.24	68.24	0.00	68.24
GRAND TOTAL		1464	205.81	62.32	31.65	30.67	31668	11258.52	2580.35	994.06	1586.29	404	122.46	117.24	0.00	117.24

Tripura State

Agenda Item No. 9

Joint recovery drive conducted with the involvement of Govt. Authorities during the year 2017-18 (As on 31.12.2017)

(Amt. in Lakhs)

Sl.No	Name of Bank	No of recovery drives conducted	Recovery made up to 31.12.2017	
		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	4	17	4.00
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
	TOTAL :	5	23	5.21

Public Demand Recovery(PDR)

PDR certificate cases as on 31.12.2017

(Rs / Lacs)

As on	Cases pending		Recovery made during the current year.	
	No.	Amt.	No.	Amt.
31.12.2017	1379	908.05	153	205.64

Bank wise position of Certificate cases (PDR Act) as on 31.12.2017 is furnished in the annexure.

Tripura State

Agenda Item No. 9

Statement showing the filing and disposal of cases under PDR up to 31.12.2017

(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	3	11.19	1	0.45
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	351	268.00	70	170.00
11	Uco Bank	40	65.00	0	0.00
12	Union Bank of India	7	5.50	31	26.71
13	United Bank of India	0	0.00	0	0.00
14	Vijaya Bank	1	1.50	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.Aгри & Rural Dev.Bank	53	153.10	0	0.00
19	Tripura State Coop. Bank.	55	153.10	0	0.00
	TOTAL :	1379	908.05	153	205.64

POSITION OF NPA OF BANKS IN THE STATE OF TRIPURA

As on 31.12.2017

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
Dec' 2017	10676	611.87	5.73

Percentage of gross NPA increased from 5.64% as on March' 2017 to 5.73% as on December' 2017. Amount in absolute terms increased to Rs 611.87 crore as on 31st December' 2017 from Rs. 540.46 crore as on March'2017. The outstanding amount under Written off A/Cs (Shadow Register) is around Rs 68.81 crore which if added with the outstanding NPA, the total amount would be Rs 680.68 crore which seems to be high.

NPA Position and amount outstanding in Shadow Register of Banks in Tripura as on 31.12.2017 is furnished in the Annexure.

TRIPURA STATE
NPA Position of Banks in Tripura as on 31.12.2017

Agenda item No. 10
(Amt. in lacs)

SI No	Name of Bank	Agriculture	MSME	OPS	Total Prised	Non- Prised	Total NPA
1	2	3	4	5	6	7	8
1	Allahabad Bank	1.50	37.60	5.40	44.50	33.54	78.04
2	Andhra Bank	0.00	0.00	0.00	0.00	0.00	0.00
3	Bank of Baroda	232.75	350.50	0.00	583.25	299.00	882.25
4	Bank of India	8.65	19.88	82.03	110.56	1.56	112.12
5	Bank of Maharashtra	0.00	7.37	0.00	7.37	0.00	7.37
6	Canara Bank	42.73	228.09	136.25	407.07	135.69	542.76
7	Central Bank of India	17.45	443.01	298.56	759.02	0.00	759.02
8	Corporation Bank	0.00	0.00	0.00	0.00	0.10	0.10
9	Indian Bank	33.79	72.12	94.08	199.99	0.94	200.93
10	IDBI BANK	1053.70	354.36	13.98	1422.04	35.05	1457.09
11	Indian Overseas Bank	0.00	344.38	2.00	346.38	20.67	367.05
12	Oriental Bank of Commerce	0.00	26.00	1.00	27.00	0.00	27.00
13	Punjab & Sind Bank	0.00	59.40	20.05	79.45	23.55	103.00
14	Punjab National Bank	7.51	612.26	31.85	651.62	69.17	720.79
15	State Bank of India	1792.74	5138.73	762.44	7693.91	2364.00	10057.91
16	Syndicate Bank	3.45	12.97	151.29	167.71	7.91	175.62
17	Union Bank of India	8.33	144.01	129.24	281.58	87.86	369.44
18	United Bank of India	1600.65	3214.51	3445.37	8260.53	100.47	8361.00
19	UCO Bank	701.00	345.00	228.00	1274.00	3327.00	4601.00
20	Vijaya Bank	0.00	11.49	0.00	11.49	0.00	11.49
A	Sub-Total PUBLIC sec Bank	5504.25	11421.68	5401.54	22327.47	6506.51	28833.98
21	AXIS BANK	0.00	30.12	0.12	30.24	4.30	34.54
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	44.71	30.55	0.15	75.41	910.16	985.57
25	ICICI	0.00	0.00	0.00	0.00	0.00	0.00
26	IDFC	0.00	0.09	0.00	0.09	0.00	0.09
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	Sub Total Pvt. Sec Bank	48.08	122.48	0.27	170.83	943.40	1114.23
31	TGB	12324.10	6768.83	5936.05	25028.98	1114.15	26143.13
C	Sub Total RRB	12324.10	6768.83	5936.05	25028.98	1114.15	26143.13
32	ACUB	0.00	0.00	352.98	352.98	0.00	352.98
33	TCARDB	218.43	0.00	654.95	873.38	0.00	873.38
34	TSCB	854.89	957.03	1152.62	2964.54	905.24	3869.78
D	Sub-Total Coop. Bank	1073.32	957.03	2160.55	4190.90	905.24	5096.14
GRAND TOTAL		18949.75	19270.02	13498.41	51718.18	9469.30	61187.48

TRIPURA STATE

Position of Technically Written off A/Cs of Banks in Tripura as on 31.12.2017

Agenda Item No.10

SI.No.	BANKS	ACs written off since inception		Amount Outstanding	
		No of A/Cs	Amount	No of A/Cs	Amount
		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	318	72.63	318	72.63
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	41	21.22	41	21.22
18	Vijaya Bank	0	0.00	0	0.00
19	Oriental Bank of Commerce	0	0.00	0	0.00
20	Corporation Bank	0	0.00	0	0.00
A	Sub-Total PUBLIC sec Bank	93557	24780.17	25147	5376.35
21	AXIS BANK	2	57.39	2	57.39
22	ICICI	0	0.00	0	0.00
23	HDFC	0	0.00	0	0.00
24	South Indian Bank	0	0.00	0	0.00
25	INDUSIND	0	0.00	0	0.00
26	YES Bank	0	0.00	0	0.00
B	Sub Total PRIVATE Sec bank	2	57.39	2	57.39
27	Tripura Gramin Bank	114061	6606.59	18798	1445.08
C	Sub Total RRB	114061	6606.59	18798	1445.08
28	ACUB	107	2.14	107	2.14
29	TCARDB	0	0.00	0	0.00
30	TSCB	0	0.00	0	0.00
D	Sub-Total Coop. Bank	107	2.14	107	2.14
GRAND TOTAL		207727	31446.29	44054	6880.96

STATUS OF GOVT. SPONSORED SCHEMES & NPA GENERATED THEREOF

		PMRY				PMEGP				SWAVALAMBAN			
		A/Cs Outstanding	Outstd. Balance as on 31.12.17	NPA A/Cs	Amt. Outstd. As on 31.12.17	A/Cs Outstand ing	Outstd. Balance as on 31.12.17	NPA A/Cs	Amt. Outstd. As on 31.12.17	A/Cs Outstanding	Outstd. Balance as on 31.12.17	NPA A/Cs	Amt. Outstd. As on 31.12.17
1	Allahabad Bank					55	120.55	8	4.81	65	81.25	2	2.50
2	Andhra Bank					13	20.70	0	0.00	16	22.50	0	0.00
3	Bank of Baroda					55	107.11	8	10.50	46	124.75	12	23.00
4	Bank of Maharastra					0	0.00	0	0.00	16	15.87	5	7.37
5	Bank of India					1	4.75	0	0.00	10	19.20	0	0.00
6	Canara Bank	31	75.82	0	0.00	112	324.01	21	37.26	173	239.07	39	44.97
7	Central Bank of India	154	65.39	62	39.12	69	164.98	18	10.95	75	148.36	24	24.52
8	CORPORATION BANK					9	17.73	0	0.00	6	6.41	0	0.00
9	Indian Bank	0	0.00	0	0.00	35	56.13	16	19.21	24	39.90	4	5.89
10	IDBI BANK					5	18.78	5	18.78	1	6.06	1	6.06
11	IOB	10	32.25	5	15.00	17	32.50	10	12.80	35	52.15	16	13.50
12	PNB	3	2.80	3	2.50	22	54.50	14	30.32	22	26.45	9	11.45
13	P&SB	17	63.90	17	63.90	22	47.90	10	15.25	25	52.00	24	35.00
14	SBI	2420	2429.00	570	1009.00	1766	4215.59	362	1701.00	1627	1771.39	370	798.50
15	SYNDICATE BANK					44	77.80	8	11.23	55	60.34	2	1.31
16	OBC					9	23.00	3	7.00	12	10.00	5	4.00
17	United Bank of India	2699	1893.15	2622	1813.34	2366	4419.39	506	876.66	733	117.75	225	324.33
18	Union Bank of Inida	0	0.00	0	0.00	135	734.06	51	380.00	218	791.05	118	163.61
19	UCO Bank	152	165.31	168	190.00	304	502.56	89	172.00	598	826.00	121	146.00
20	Vijaya Bank	0	0.00	0	0.00	14	63.93	0	0.00	8	14.05	0	0.00
	ASCB of PSBs Sub-Total	5486	4727.62	3447	3132.86	5053	11005.97	1129	3307.77	3765	4424.55	977	1612.01
21	AXIS BANK					3	14.78	0	0.00				
22	HDFC BANK					0	0.00	0	0.00				
23	ICICI					1	0.16	0	0.00				
24	INDUSIND BANK												
25	SOUTH INDIAN BANK												
26	Yes Bank												
27	Federal Bank												
28	Kotak Mahindra												
	ASCB of Pvt s Sub-Total	0	0.00	0	0.00	4	14.94	0	0.00	0	0.00	0	0.00
29	TGB	0	0.00	0	0.00	4192	6426.42	1192	2582.95	4621	5045.97	816	1375.48
	TGBs Sub-Total	0	0.00	0	0.00	4192	6426.42	1192	2582.95	4621	5045.97	816	1375.48
30	ACUB												
31	TCARDB												
32	TSCB Ltd					1103	2607.93	227	178.39	2326	2943.07	480	295.47
	ASCB ofCoop Sub-Total	0	0.00	0	0.00	1103	2607.93	227	178.39	2326	2943.07	480	295.47
	GRAND TOTAL	5486	4727.62	3447	3132.86	10352	20055.26	2548	6069.11	10712	12413.59	2273	3282.96

Agenda Item NO: 11

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

(Amt. Rs in Crore)

Parameters	Dec'2016	March'2017	Dec'2017	Variation over Dec' 2016	
				Amount	% of increase
Deposit	21957.79	22341.99	23401.96	1444.17	7
Advance	9187.89	9586.33	10676.47	1488.58	16
CD Ratio	42	43	46		4
Investments	3291.66	4213.78	5221.54	1929.88	59
(C+I)D Ratio with Inv.	57	62	68		11
RIDF*	275.00	275.00	275.00		
CD Ratio with RIDF #	43	44	47		4
Govt. fund lying with Banks	3099.51	3244.42	3197.14	97.63	3
CD ratio without Govt. Fund	49	50	53		4
Credit in flow from outside the state	555.31	561.87	561.87	6.56	1
CD Ratio including Govt. Deposit with Credit inflow	44	45	48		4
CD ratio excluding Govt. Dep. including credit inflow	52	53	56		4
Priority Sector Credit (PSC)	7452.36	7866.40	8596.17	1143.81	15
% of PSC to ANBC *	95	93	94		-1
Sectoral deployment of PSC: 1. Agriculture	2989.84	3392.87	3671.66	681.82	23
% of Agriculture Adv. to ANBC	38	40	40		2
2.MSME	3149.17	3068.55	3437.12	287.95	8
3.Other Prisec	1313.40	1366.77	1487.39	173.99	13
PSC to major sub-sectors: (i)Weaker section	3658.99	4291.58	4181.81	522.82	14
% of weaker section credit to ANBC	47	51	46		-1
II) SC	779.87	812.09	985.61	205.74	21
III) ST	1393.91	1475.06	1695.17	301.26	22
IV) Women Entrepreneur	1477.56	1526.79	2180.25	702.69	48
% of women credit to ANBC	19	18	24		5
V) Minority Community	488.88	535.68	626.01	137.13	28
% to Total Prisec Advance	6	6	7		1

ANBC= Adjusted Net Bank Credit, (ANBC as on December'2016– Rs.9187.89 Crore).

TRIPURA STATE									
Agenda item No. 11									
BANK-WISE & POPULATION GROUP-WISE BRANCH NETWORK AND DEPOSIT AS ON 31.12.2017									
									(Amt in lakh)
SI No	BANKS	NO. OF BRANCHES				DEPOSITS			
		Rural	Semi urban	Urban	Total	Rural	Semi Urban	Urban	TOTAL
1	2	3	4	5	6	7	8	9	10
1	Allahabad Bank	1	1	1	3	589.65	382.75	10607.91	11580.31
2	Andhra Bank	0	0	1	1	0.00	0.00	1922.53	1922.53
3	Bank of Baroda	1	0	3	4	674.39	0.00	29916.43	30590.82
4	Bank of India	6	4	3	13	6027.58	5864.79	8692.82	20585.19
5	Bank of Maharashtra	0	0	1	1	0.00	0.00	622.64	622.64
6	Canara Bank	3	7	3	13	5072.635	5369.22409	31236.941	41678.80
7	Central Bank of India	1	3	3	7	3194.04	1688.44	10810.08	15692.56
8	Corporation Bank	0	1	1	2	0.00	823.10	3428.00	4251.10
9	Dena Bank	0	0	1	1	0.00	0.00	371.00	371.00
10	Indian Bank	1	0	2	3	101.33	0.00	12742.85	12844.18
11	IDBI BANK	4	4	1	9	878.00	8119.91	12994.09	21992.00
12	Indian Overseas Bank	2	2	1	5	1608.31	716.97	10038.77	12364.06
13	Oriental Bank of Commerce	0	1	1	2	0.00	112.30	2732.70	2845.00
14	Punjab & Sind Bank	1	0	1	2	225.68	0.00	2475.32	2701.00
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	68290.55	250109.92	356336.11	674736.58
17	Syndicate Bank	3	2	1	6	575.48	1648.37	3558.76	5782.61
18	Union Bank of India	1	3	3	7	1142.06	3757.23	43534.90	48434.19
19	United Bank of India	43	8	12	63	128560.93	94042.42	130928.65	353532.00
20	UCO Bank	14	9	6	29	17298.89	21283.64	72103.47	110686.00
21	Vijaya Bank	1	0	3	4	942.71	0.00	16434.52	17377.23
A	Sub Total of Public Sec. Bank	114	64	65	243	235693.00	394268.09	766215.88	1396176.97
22	AXIS BANK	0	4	3	7	0.00	5551.49	14930.51	20482.00
23	Bandhan Bank	12	8	3	23	7240.12	16118.95	11862.65	35221.72
24	Federal Bank	0	0	1	1	0.00	0.00	3818.60	3818.60
25	HDFC	0	2	3	5	0.00	2787.78	17694.22	20482.00
26	ICICI	1	6	1	8	972.58	3437.40	6786.3984	11196.38
27	IDFC Bank	0	0	1	1	0.00	0.00	536.61	536.61
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	2870.05	2870.05
30	South Indian Bank	0	0	1	1	0.00	0.00	6305.10	6305.10
31	YES Bank	0	0	1	1	0.00	0.00	4157.28	4157.28
B	Sub Total of Pvt. Sec. Bank	13	21	16	50	8212.71	28660.16	79822.57	116695.44
32	Tripura Gramin Bank	101	30	13	144	209192.28	184550.38	174212.72	567955.38
C	Sub Total of RRB	101	30	13	144	209192.28	184550.38	174212.72	567955.38
33	ACUB	0	1	2	3	0.00	225.73	3804.25	4029.98
34	TCARDB	1	3	1	5	0.00	0.00	0.00	0.00
35	TSCB	42	12	11	65	62978.68	58974.39	133370.59	255323.66
D	Sub Total of Coop.Banks	43	16	14	73	62978.68	59200.13	137174.84	259353.64
GRAND TOTAL		271	131	108	510	516076.66	666678.76	1157426.02	2340181.43

TRIPURA STATE

Agenda item No. 11

BANK-WISE & POPULATION GROUP-WISE ADVANCE AND CD RATIO AS ON 31.12.2017

Amt. in lakh

SI No.	BANKS	ADVANCES				CREDIT DEPOSIT RATIO (%)				Investment	Credit + Investment Deposit Ratio (%)
		Rural	Semi urban	Urban	TOTAL	Rural	Semi urban	Urban	Total		
1	2	3	4	5	6	7	8	9	10	11	12
1	Allahabad Bank	107.42	187.43	2761.73	3056.58	18	49	26	26		26
2	Andhra Bank	0.00	0.00	272.47	272.47	0	0	14	14		14
3	Bank of Baroda	438.63	0.00	9462.59	9901.22	65	0	32	32		32
4	Bank of India	3650.50	4068.61	6145.92	13865.04	61	69	71	67		67
5	Bank of Maharashtra	0.00	0.00	587.78	587.78	0	0	94	94		94
6	Canara Bank	982.56	3360.45376	10287.58	14630.59	19	63	33	35		35
7	Central Bank of India	601.47	741.24	5069.68	6412.39	19	44	47	41	20668.57	173
8	Corporation Bank	0.00	63.04	459.72	522.76	0	8	13	12		12
9	Dena Bank	0.00	0.00	59.36	59.36	0	0	16	16		16
10	Indian Bank	20.66	0.00	2109.98	2130.64	20	0	17	17		17
11	IDBI BANK	537.548	1396.918	2644.534	4579.00	61	17	20	21		21
12	Indian Overseas Bank	385.58	141.76	2259.86	2787.20	24	20	23	23		23
13	Oriental Bank of Commerce	0.00	44.61	445.39	490.00	0	40	16	17		17
14	Punjab & Sind Bank	114.53	0.00	503.47	618.00	51	0	20	23		23
15	Punjab National Bank	92.41	68.39	2391.00	2551.80	18	20	51	46		46
16	State Bank of India	80951.257	120355.517	92618.966	293925.74	119	48	26	44		44
17	Syndicate Bank	248.55	1150.37	1627.51	3026.42	43	70	46	52		52
18	Union Bank of India	121.84	1203.70	10679.27	12004.81	11	32	25	25		25
19	United Bank of India	54549.562	30728.6632	65237.774	150516.00	42	33	50	43		43
20	UCO Bank	6391.79	5286.26	17653.95	29332.00	37	25	24	27		27
21	Vijaya Bank	190.12	0.00	3910.08	4100.20	20	0	24	24		24
A	Sub Total of Public Sec. Bank	149384.41	168796.97	237188.62	555370.00	63	43	31	40	20668.57	41
22	AXIS BANK	0.00	2189.05	16319.00	18508.05	0	39	109	90		90
23	Bandhan Bank	33827.79	61052.50	16441.32	111321.61	467	379	139	316		
24	Federal Bank	0.00	0.00	853.20	853.20	0	0	22	22		22
25	HDFC	0.00	4490.15	14017.90	18508.05	0	161	79	90		90
26	ICICI	253.58	1913.26	1317.22	3484.06	26	56	19	31		31
27	IDFC Bank	0.00	0.00	4487.50	4487.50	0	0	836	836		836
28	Indusind Bank	0.00	7641.41	6077.14	13718.55	0	999	56	118		118
29	Kotak Mahindra Bank	0.00	0.00	55.43	55.43	0	0	2	2		2
30	South Indian Bank	0.00	0.00	1094.07	1094.07	0	0	17	17		17
31	YES Bank	0.00	0.00	98.53	98.53	0	0	2	2	382.35	12
B	Sub Total of Pvt. Sec. Bank	34081.37	77286.37	60761.31	172129.05	415	270	76	148	382.35	148
32	Tripura Gramin Bank	113597.62	62578.05	31620.18	207795.85	54	34	18	37	478843.00	121
C	Sub Total of RRB	113597.62	62578.05	31620.18	207795.85	54	34	18	37	478843.00	121
33	ACUB	0.00	62.15	1461.13	1523.28	0	28	38	38	2865.94	109
34	TCARDB	0.00	1191.25	455.39	1646.64	0	0	0	0		0
35	TSCB	107268.01	21388.45	13715.30	142371.76	170	36	10	56	19394.12	63
D	Sub Total of Coop.Banks	107268.01	22641.85	15631.82	145541.68	170	38	11	56	22260.06	65
GRAND TOTAL		404331.40	331303.25	345201.93	1080836.58	78	50	30	46	522153.98	68
TOTAL RESOURCES SUPPORT PROVIDED TO STATE UNDER RIDF:						27500.00		C.D. Ratio With RIDF		47	

TRIPURA STATE

Agenda Item No. 11

BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 31.12.2017

(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	235	1414.96	144	609.61	549	2282.90	11	96
2	Andhra Bank	0	0.00	24	97.36	52	132.61	76	229.97	0	126
3	Bank of Baroda	104	416.50	633	4392.14	267	1231.11	1004	6039.75	6	84
4	Bank of India	1195	6053.82	1572	7180.66	787	829.91	3554	14064.39	47	110
5	Bank of Maharashtra	1	0.36	20	254.84	16	166.30	37	421.50	0	181
6	Canara Bank	1226	875.87	1731	8479.43	689	2827.75	3646	12183.05	8	108
7	Central Bank of India	871	1012.83	629	2905.11	602	2069.71	2102	5987.65	18	105
8	Corporation Bank	16	8.50	255	403.40	59	77.84	330	489.74	2	108
9	Dena Bank	0	0.00	17	11.23	2	11.34	19	22.57	0	41
10	Indian Bank	5	46.10	186	1136.66	189	410.54	380	1593.30	3	92
11	IDBI BANK	2828	1540.76	385	1689.38	139	781.11	3352	4011.25	31	79
12	Indian Overseas Bank	46	62.25	291	1453.93	16	50.35	353	1566.53	2	44
13	Oriental Bank of Commerce	3	1.00	74	256.00	31	87.00	108	344.00	0	92
14	Punjab & Sind Bank	27	20.53	122	354.47	95	156.00	244	531.00	4	112
15	Punjab National Bank	61	80.04	198	1749.31	33	212.30	292	2041.65	4	94
16	State Bank of India	146537	102874.00	49103	114630.00	20158	35192.00	215798	252696.00	39	96
17	Syndicate Bank	274	212.48	646	1312.64	107	315.00	1027	1840.12	9	76
18	Union Bank of India	727	921.55	1023	4715.93	476	2213.06	2226	7850.54	9	77
19	United Bank of India	134774	55322.11	16180	49003.30	3641	14417.65	154595	118743.06	48	104
20	UCO Bank	7909	4101.00	3276	14382.00	823	4925.00	12008	23408.00	17	98
21	Vijaya Bank	119	226.91	234	1232.01	261	2019.10	614	3478.02	8	119
A	Sub Total of Public Sec. Bank	296893	174034.94	76834	217054.76	28587	68735.29	402314	459824.99	37	98
22	AXIS BANK	253	205.51	12	2386.50	146	127.76	411	2719.77	1	11
23	Bandhan Bank	173689	51665.33	132129	56703.37	5969	230.80	311787	108599.50	59	124
24	Federal Bank	60	36.10	44	364.80	0	0.00	104	400.90	6	70
25	HDFC	14023	5081.97	8884	5367.00	57	58.21	22964	10507.18	36	74
26	ICICI	4862	2040.59	14	131.27	5	93.40	4881	2265.26	90	100
27	IDFC Bank	12138	1529.40	20987	2958.55	0	0.00	33125	4487.95	230	675
28	Indusind Bank	188	780.34	952	4690.93	72	415.38	1212	5886.65	8	58
29	Kotak Mahindra Bank	0	0.00	1	41.31	0	0.00	1	41.31	0	69
30	SOUTH INDIAN BANK	0	0.00	28	715.00	88	269.00	116	984.00	0	104
31	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0
B	Sub Total of Pvt. Sec. Bank	205213	61339.24	163051.00	73358.73	6337	1194.55	374601	135892.52	44	97
32	Tripura Gramin Bank	207963	42211.48	103701	40527.68	23306	68396.58	334970	151135.74	23	81
C	Sub Total of RRB	207963	42211.48	103701	40527.68	23306	68396.58	334970	151135.74	23	81
33	ACUB	0	0.00	0	0.00	782	1523.28	782	1523.28	0	97
34	TCARDB	1101	442.76	0	0.00	1522	1223.88	2623	1666.64	22	83
35	TSCB	121708	89137.60	5435	12770.69	17033	7665.17	144176	109573.46	75	93
D	Sub Total of Coop.Banks	122809	89580.36	5435	12770.69	19337	10412.33	147581	112763.38	73	92
GRAND TOTAL		832878	367166.02	349021	343711.86	77567	148738.75	1259466	859616.63	40	94

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

TRIPURA STATE

Agenda Item No. 11

BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 31.12.2017

(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	115	260.00	150	533.00	49	209.45	111	315.08	13	180	360.50	35	94.10	0	0.00
2	Andhra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	6	16.70	0	0.00	0	0.00
3	Bank of Baroda	68	89.00	43	41.00	21	36.00	94	722.54	10	50	48.50	8	8.50	0	0.00
4	Bank of India	278	498.00	513	374.52	167	188.87	1285	3373.13	26	580	698.44	118	110.64	6	7.50
5	Bank of Maharashtra	14	30.01	0	0.00	0	0.00	10	20.25	9	9	14.25	0	0.00	0	0.00
6	Canara Bank	701	671.21	539	379.99	480	540.55	1727	560.37	5	145	97.08	967	508.01	60	9.99
7	Central Bank of India	271	105.31	244	136.11	142	83.46	683	792.32	14	225	261.32	27	19.96	2	1.13
8	Corporation Bank	15	18.00	12	16.00	35	60.00	49	60.25	13	22	31.00	4	6.01	0	0.00
9	Dena Bank	5	1.79	6	8.88	0	0.00	7	2.55	5	5	3.25	4	8.55	0	0.00
10	Indian Bank	12	72.96	8	51.55	8	9.86	101	162.51	9	16	31.23	2	10.29	0	0.00
11	IDBI BANK	500	250.55	2032	573.65	477	176.06	2966	1094.36	22	117	25.84	553	233.55	0	0.00
12	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	15	15.25	0	0	0.00	0	0.00	0	0.00
13	Oriental Bank of Commerce	2	0.86	0	0.00	39	9.20	51	19.00	5	19	33.49	1	1.00	0	0.00
14	Punjab & Sind Bank	28	54.50	73	73.15	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	26329	24748.00	49841	39621.00	10990	1819.00	77611	65402.00	25	36678	29941.00	12100	11301.00	428	5161.00
17	Syndicate Bank	120	199.63	145	360.39	86	98.82	272	584.32	24	207	298.06	98	201.02	0	0.00
18	Union Bank of India	153	289.31	66	67.12	118	92.46	378	788.81	8	199	290.19	53	64.12	0	0.00
19	United Bank of India	27511	8300.37	35403	9004.07	7579	8253.14	74009	47342.40	41	44681	21368.27	9996	4721.41	391	78.91
20	UCO Bank	1438	1556.00	3058	3309.00	183	167.00	7798	14274.00	60	2328	3097.00	1585	1597.00	14	18.00
21	Vijaya Bank	0	0.00	31	156.00	0	0.00	32	259.79	9	45	151.49	0	0.00	0	0.00
A	Sub Total of Public Sec. Bank	57664	37386.86	92378	55124.79	20465	11886.57	167348	135963.94	29	85668	57005.57	25644	19108.46	901	5276.53
22	AXIS BANK	3	2.14	2	2.83	0	0.00	272	208.45	1	272	208.45	22	14.80	0	0.00
23	Bandhan Bank	90496	29877.97	74977	22755.98	64120	22371.68	295353	96286.78	110	302060	98377.62	33910	11628.10	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	171	207.58	264	885.92	0	0.00	21859	5152.23	36	21225	3949.85	3061	568.33	0	0.00
26	ICICI Bank	983	479.49	73	50.25	0	0.00	3950	1599.47	71	1585	1161.62	462	246.56	0	0.00
27	IDFC Bank	8178	1157.23	7086	960.08	4448	633.70	33125	4487.95	0	33125	4487.95	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	Sub Total of Pvt. Sec. Bank	99843	31748.61	82402	24655.06	69200	23453.77	355203	108207.47	77	358863	108981.36	39173	12789.76	0	0.00
32	Tripura Gramin Bank	33741	20758.60	89632	68555.24	15100	10253.58	229531	146333.00	78	76725	38894.82	63740	28869.00	79	21.96
C	Sub Total of RRB	33741	20758.60	89632	68555.24	15100	10253.58	229531	146333.00	78	76725	38894.82	63740	28869.00	79	21.96
33	ACUB	126	228.50	153	393.53	0	0.00	37	17.58	1	156	299.14	7	9.31	4	7.87
34	TCARDB	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0.00
35	TSCB	21097	8438.80	39477	20788.04	33412	16706.00	115338	27658.77	23	25236	12844.25	3649	1824.50	479	249.08
D	Sub Total of Coop.Banks	21223	8667.30	39630	21181.57	33412	16706.00	115375	27676.35	23	25392	13143.39	3656	1833.81	483	256.95
	GRAND TOTAL	212471	98561.37	304042	169516.66	138177	62299.92	867457	418180.76	46	546648	218025.14	132213	62601.03	1463	5555.44

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		918788.87				
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 (October to December)		Outstanding at the end of the Quarter (April to December)		
		No. of A/cs	Amount disbursed	No. of A/cs	No. of beneficiaries	Balance O/s
1	Priority Sector	90313	106845.45	245592		306346.41
I	Agriculture	79426	55516.07	212847		161248.62
(i)	Crop Loans	14082	8267.93	40581		20664.50
(ii)	Investment Credit					
	Out of (ii) above, loans for agriculture implements & machinery					
(iii)	Allied Activities	65344	47248.14	172266		140584.12
(a)	Fisheries	9967	2625.54	29372		11798.72
(b)	Dairying	4268	3422.65	12387		18047.37
(c)	Poultry	3540	3226.61	9602		11201.46
(d)	Animal Husbandry					
(e)	Bee keeping					
(f)	Sericulture					
(g)	Others	47569	37973.34	120905		99536.57
	Out of Agriculture, loans to small and marginal farmers	12266	7818.53	34928		18281.47
	Out of Agriculture, loans to other individual farmers	35303	30154.81	85977		81255.10
	Out of Agriculture, loans to corporate farmers, farmers' producer organizations/companies of individual farmers, partnership firms and co-operatives of farmers directly engaged in Agriculture and Allied Activities					
	Out of Agriculture, above loans to Food & Agro-processing					
II	MSMEs	9165	39070.36	27972		108619.26
(i)	Micro Enterprises	9137	38036.71	27889		105728.37
(a)	Manufacturing Enterprises	2279	11398.52	7166		31683.78
(b)	Service Enterprises	6858	26638.19	20723		74044.59
(ii)	Small Enterprises	28	1033.65	83		2890.89
(a)	Manufacturing Enterprises	12	442.99	31		1001.19
(b)	Service Enterprises	16	590.66	52		1889.70
(iii)	Medium Enterprises					
(a)	Manufacturing Enterprises					
(b)	Service Enterprises					
(iv)	Advances to KVI					
(v)	Other Finance to MSMEs					
III	Export Credit					
IV	Education	66	82.22	226		490.30
V	Housing					
VI	Renewable Energy					
VII	Social Infrastructure					
VIII	'Others' category under Priority Sector	1722	12259.02	6587		36478.53
2	Loans to Weaker Sections under Priority Sector	41544	49148.91	128575		150623.99
3	Non-Priority Sector Loans	5198	12185.93	17021		39905.06
I	Agriculture					
II	MSME (Service)					
(i)	Micro Enterprises (Service)					
(ii)	Small Enterprises (Service)					
(iii)	Medium Enterprises (Service)					
III	Education Loans					
IV	Housing Loans					
V	Personal Loans under Non-Priority Sector					
VI	Other Non-Priority Sector Loans	0	0.00	0		0.00
4	Total Loans	95511	119031.38	262613		346251.47

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(79%)[Up To December'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 December 2017) is given below:

(Rs/ lac)

Scheme	Prog. Year	Target	Spon.	Sanctioned		Disbursed	
		No	No	No	Amt	No	Amt
PMEGP							
December'2016	2016-17	1846	3853	70	190.21	0	0.00
December'2017	2017-18	1605	3896	753	3246.53	18	68.86
SWAVALAMBAN							
December'2016	2016-17	4000	6215	435	1041.70	0	0.00
December'2017	2017-18	4000	6653	2356	6643.13	355	873.24

PMEGP

For the FY 2017-18, 3896 PMEGP cases were sponsored to the bank branches against the revised target (already circulated) of 1605 cases, out of which 753 cases were sanctioned amounting to Rs. 32.47 Crore as on 31.12.2017.

SWABALAMBAN

For FY 2017-18, 6653 cases have been sponsored against the target of 4000. Banks have sanctioned 2356 cases amounting to Rs. 66.43 Crore as on 31.12.2017.

All Banks are requested to complete disbursement of all sanctioned PMEGP cases within 31.03.2018.

TRIPURA STATE
PERFORMANCE UNDER PMEGP FOR THE FINANCIAL YEAR 2017-18 AS ON 31.12.2017

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	9	19.40	0	0.00
2	Andhra Bank	1	2	10.00	0	0.00	0	0.00
3	Bank of Baroda	11	32	314.14	5	6.76	0	0.00
4	Bank of India	24	110	733.18	10	22.08	1	3.00
5	Bank of Maharashtra	1	2	6.50	1	0.55	0	0.00
6	Canara Bank	28	89	471.92	13	25.17	0	0.00
7	Central Bank of India	20	35	178.54	8	8.90	0	0.00
8	Corporation Bank	3	6	26.00	0	0.00	0	0.00
9	Indian Bank	7	10	36.00	4	13.00	0	0.00
10	IDBI BANK	10	35	185.91	4	23.65	2	3.88
11	Indian Overseas Bank	9	18	126.64	2	2.67	0	0.00
12	Oriental Bank of Commerce	4	9	35.55	2	2.34	0	0.00
13	Punjab & Sind Bank	4	10	49.10	3	4.05	0	0.00
14	Punjab National Bank	5	12	50.00	3	3.50	0	0.00
15	State Bank of India	318	640	2559.52	128	597.23	1	3.32
16	Syndicate Bank	11	36	167.25	3	19.95	0	0.00
17	Union Bank of India	17	42	307.80	5	26.88	0	0.00
18	United Bank of India	368	818	3560.82	165	904.74	2	15.58
19	UCO Bank	62	175	895.95	15	50.67	0	0.00
20	Vijaya Bank	8	13	42.18	0	0.00	0	0.00
A	Sub Total of Public Sec. Bank	919	2120	9856	380	1731.54	6	25.78
21	AXIS BANK	6	14	58.00	1	2.10	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	6	24.10	0	0.00	0	0.00
25	ICICI	6	6	35.75	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	Sub Total of Pvt. Sec. Bank	37	39	179.85	1	2.1	0	0
30	Tripura Gramin Bank	480	1305	5243.87	267	1114.14	8	22.48
C	Sub Total of RRB	480	1305	5243.9	267	1114.14	8	22.48
31	ACUB	0	0	0	0	0	0	0
32	TCARDB	0	0	0	0	0	0	0
33	TSCB	169	432	1669.7	105	398.75	4	20.6
D	Sub Total of Coop.Banks	169	432	1669.7	105	398.75	4	20.6
GRAND TOTAL		1605	3896	16949.37	753	3246.53	18	68.86

Tripura State

BANK-WISE POSITION IN IMPLEMENTATION OF SWABALAMBAN FOR THE STATE OF TRIPURA FOR THE PROGRAMME YEAR 2017-18 AS ON 31.12.2017

(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	25	82.67	5	13.00	0	0.00
2	Axis bank	6	7	21.00	0	0.00	0	0.00
3	Bank of Baroda	20	43	143.14	10	26.49	0	0.00
4	Bank of India	41	124	407.82	37	103.80	4	11.25
5	Canara Bank	48	103	351.69	33	108.94	2	2.50
6	Central Bank of India	46	85	280.24	12	24.40	0	0.00
7	Dena Bank	2	3	11.00	0	0.00	0	0.00
8	ICICI Bank	7	6	16.30	0	0.00	0	0.00
9	IDBI Bank	11	25	81.62	4	8.44	0	0.00
10	Indian Bank	11	24	114.70	2	4.70	0	0.00
11	Indian Overseas Bank	18	35	88.29	14	33.29	0	0.00
12	Indus Ind Bank	3	3	8.00	0	0.00	0	0.00
13	Oriental Bank Of Commerce	7	18	70.88	2	4.84	0	0.00
14	Punjab & Sind Bank	11	22	63.50	9	21.00	4	3.45
15	Punjab Naional Bank	9	24	77.26	3	6.05	0	0.00
16	Syndicate Bank	18	39	115.17	21	48.66	0	0.00
17	State Bank of India	670	1053	3366.32	207	464.65	13	9.49
18	Tripura Gramin Bank	1476	2399	7674.00	1215	3569.11	264	694.29
19	Tripura State Co-Op Bank	594	969	3046.64	337	1013.22	52	116.08
20	Union Bank	32	77	253.12	30	65.59	0	0.00
21	United Bank Of India	756	1205	3904.05	311	848.74	8	23.62
22	UCO BANK	154	285	928.41	96	252.69	7	11.56
23	Vijaya Bank	9	20	58.97	2	3.52	0	0.00
24	HDFC	4	3	11.00	0	0.00	0	0.00
25	Andhra Bank	4	8	33.00	3	10.00	1	1.00
26	Bandhan Bank	18	26	76.78	0	0.00	0	0.00
27	Corporation Bank	9	14	44.92	1	4.00	0	0.00
28	South Indian Bank	0	0	0.00	0	0.00	0	0.00
29	Yes Bank	0	0	0.00	0	0.00	0	0.00
30	Bank of Maharashtra	4	8	28.00	2	8.00	0	0.00
	TOTAL	4000	6653	21358.49	2356	6643.13	355	873.24

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 31.12.2017**

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	38	32	50.91	32	50.91
8	United Bank of India	24	24	55.97	24	55.97
9	Vijaya Bank	1	1	2.16	1	2.16
10	Tripura Gramin Bank	262	204	418.46	204	418.46
11	Tripura State Co-operative Bank	29	29	27.73	29	27.73
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	1	1	1.02	1	1.02
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
TOTAL		366	302	585.30	302	585.30

TRIPURA STATE

Agenda Item No.12

**Bank wise position in implementation of KCC(Fishery)/SCC for F.Y.2017-18 as on 31.12.2017
(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	4	2.07	0	0.00	0	0.00	0	4
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	21	18.24	2	1.23	0	0.00	1	18
14	SYNDICATE								0
15	UCO	11	15.01	0	0.00	0	0.00	0	11
16	UBI	31	29.08	0	0.00	0	0.00	0	31
17	Union Bank								0
18	VB								0
19	OBC								0
20	Corporation								0
A	Sub-Total PUBLIC sec Bank	76	70.94	2	1.23	0	0.00	1	73
21	AXIS BANK								0
22	ICICI								0
23	HDFC								0
24	SOUTH INDIAN BANK								0
25	INDUSIND								0
26	YES Bank								0
B	Sub Total PRIVATE Sec bank	0	0.00	0	0.00	0	0.00	0	0
27	TGB	86	75.40	6	4.93	4	3.20	0	80
C	Sub Total RRB	86	75.40	6	4.93	4	3.20	0	80
28	ACUB								0
29	TCARDB								0
30	TSCB	43	40.72	14	4.10	13	3.60	0	29
D	Sub-Total Coop. Bank	43	40.72	14	4.10	13	3.60	0	29
GRAND TOTAL		205	187.06	22	10.26	17	6.80	1	182

Agenda item No. 13

Grant of Educational loans/Housing loans/Specialized Schemes/DRI Outstanding Credit as on 31.12.2017

Achievement under DRI by Banks up to December 2017:

(Rs.in lac)

Sl no	Name of the Bank	Sanctioned (17-18)		Outstanding as on 31.12.2017	
		No	Amount	No	Amount
1	UBI	7	1.20	172	21.54
2	SBI	2	0.40	598	107.15
3	Canara Bank	36	5.35	251	23.84
4	UCO bank	3	0.45	32	2.74
5	P & SB	0	0.00	3	0.19
6	CBI	0	0.00	250	102.00
7	IOB	0	0.00	1	0.21
8	PNB	0	0.00	4	0.73
8	Syndicate Bank	3	0.09	18	0.80
	TOTAL	51	7.49	1329	259.20

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 December' 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 Dec' 2017.		Balance outstanding as on 31-12-2017	
A/c	Amount	A/c	Amount	A/c	Amount
3905	11444.81	226	490.30	3935	11779.25

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 31st December, are annexed.

TRIPURA STATE

Agenda item No. 13

BANK-WISE PERFORMANCE UNDER EDUCATION LOAN FOR THE YEAR 2017-18, AS ON 31.12.2017 (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	3	3	75.50	2	72.00	0	0	27	189.17
4	Bank of India	18	18	55.20	18	39.63	0	0	38	88.23
5	Bank of Maharashtra	0	0	0.00	0	0.00	0	0	0	0.00
6	Canara Bank	21	21	71.58	21	71.58	0	0	274	694.15
7	Central Bank of India	3	3	5.30	3	3.53	0	0	52	108.16
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	46.52
11	IDBI BANK	0	0	0.00	0	0.00	0	0	18	136.45
12	Indian Overseas Bank								7	16.15
13	Oriental Bank of Commerce	3	3	9.00	3	6.94	0	0	10	25.00
14	Punjab & Sind Bank	0	0	0.00	0	0.00	0	0	3	6.00
15	Punjab National Bank	4	4	7.76	4	7.76	0	0	36	90.76
16	State Bank of India	88	88	198.10	88	100.05	0	0	2129	6530.20
17	Syndicate Bank	3	3	19.00	3	11.55	0	0	58	129.33
18	Union Bank of India	15	7	33.00	7	8.00	0	8	50	137.56
19	United Bank of India	17	17	92.12	17	65.41	0	0	494	1550.68
20	UCO Bank	19	18	79.14	16	18.33	0	1	154	485.24
21	Vijaya Bank	3	3	12.50	3	8.72	0	0	23	44.41
A	Sub Total of Public Sec. Bank	203	194	700.16	191	455.46	0	9	3424	10391.42
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	5	5	5.65	5	5.65	0	0	12	24.38
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	Sub Total of Pvt. Sec. Bank	5	5	5.65	5	5.65	0	0	12	24.38
30	Tripura Gramin Bank	35	35	106.02	30	29.19	0	0	473	1295.41
C	Sub Total of RRB	35	35	106.02	30	29.19	0	0	473	1295.41
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	68.04
D	Sub Total of Coop.Banks	0	0	0.00	0	0.00	0	0	26	68.04
GRAND TOTAL		243	234	811.83	226	490.30	0	9	3935	11779.25

Tripura State

Agenda Item No-13

BANK-WISE PERFORMANCE IN FINANCING UNDER HOUSING SCHEME AS ON 31.12.2017

Amount in Lacs

Sl. No.	Name of the Banks	Urban		Semi-Urban		Rural		Total	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	2	3	4	5	6	7	8	9	10
1	Allahabad Bank	241	666.83	4	35.00	3	40.00	248	741.83
2	Andhra Bank	5	22.28	0	0.00	0	0.00	5	22.28
3	Bank of Baroda	48	825.00	0	0.00	7	125.00	55	950.00
4	Bank of India	311	1296.48	85	859.40	48	552.48	444	2708.36
5	Bank of Maharashtra	16	166.30	0	0.00	0	0.00	16	166.30
6	Canara Bank	111	1181.12	67	531.16	22	187.92	200	1900.20
7	Central Bank of India	43	285.31	3	39.52	1	5.33	47	330.16
8	Corporation Bank	10	39.73	0	0.00	0	0.00	10	39.73
9	Dena Bank	2	11.33	0	0.00	0	0.00	2	11.33
10	Indian Bank	43	312.17	0	0.00	0	0.00	43	312.17
11	IDBI BANK	16	197.79	11	73.62	32	196.08	59	467.49
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	18	111.75	0	0.00	5	24.00	23	135.75
15	Punjab National Bank	19	360.00	0	0.00	1	10.60	20	370.60
16	State Bank of India	3166	25607.00	1475	9705.00	748	2984.00	5389	38296.00
17	Syndicate Bank	28	383.49	5	160.72	0	0.00	33	544.21
18	Union Bank of India	125	1350.14	21	180.21	0	0.00	146	1530.35
19	United Bank of India	669	10617.03	536	1777.66	408	1339.07	1613	13733.76
20	UCO Bank	321	3478.00	156	1124.00	94	847.00	571	5449.00
21	Vijaya Bank	117	986.36	16	140.00	17	194.80	150	1321.16
A	Sub-Total PUBLIC sec Bank	5335	48140.13	2389	14707.04	1404	6621.42	9128	69468.59
22	AXIS BANK	142	120.03	0	0.00	0	0.00	142	120.03
23	Bandhan Bank	10	44.26	4	19.14	1	4.97	15	68.37
24	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00
25	HDFC	45	33.82	0	0.00	0	0.00	45	33.82
26	ICICI	20	362.74	0	0.00	0	0.00	20	362.74
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	Sub Total Pvt. Sec Bank	261	941.61	4	19.14	1	4.97	266	965.72
31	TGB	2271	6204.27	5567	20415.97	14459	28651.43	22297	55271.67
C	Sub Total RRB	2271	6204.27	5567	20415.97	14459	28651.43	22297	55271.67
32	ACUB	74	472.83	1	13.35	0	0.00	75	486.18
33	TCARDB	0	0.00	0	0.00	0	0.00	0	0.00
34	TSCB	523	3530.17	311	2021.50	327	1962.75	1161	7514.42
D	Sub-Total Coop. Bank	597	4003.00	312	2034.85	327	1962.75	1236	8000.60
GRAND TOTAL		8464	59289.01	8272	37177	16191	37240.57	32927	133706.58

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

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.

SLBC Desk is yet to receive the updated position.

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
	Total	42896	32886	10010	6510	7538	15366	3472	6648	3362

TRIPURA STATE

Agenda Item No- 13

BANK-WISE DETAILS OF SPECIALISED SCHEME AS ON 31.12.2017									
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					7	125.00	4	116.15
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	381.75	0	0.00
13	BANDHAN	0	0.00	0	0.00	1	4.90	1	1.50
14	PNB								
15	TGB	0	0.00	0	0.00	113	239.57	0	0.00
16	TSCB	4	597.50	1	45.00	0	0	0	0.00
17	TCARDB								
18	SYNDICATE								
19	IDBI					32	196.08	12	68.50
TOTAL :		19	1157.73	1	45.00	576	968.30	17	186.15

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 123rd SLBC Meeting held on 27.11.2017

All Banks are to exert effort to achieve Stand-Up India Targets for FY 2017-18 (**Action: All Banks**).

Status of implementation

Loans under the scheme had been extended to 72 SC/ST/Women beneficiaries amounting to Rs. 12.06 Crores during April-December 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 31st December'2017 is as follows:-

PERFORMANCE UNDER STAND UP INDIA As on 31.12.2017

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			1	10.10	1	10.10
3	Bank of India						
4	Canara Bank	4	106.50	0	0.00	4	106.50
5	IDBI Bank	5	51.50	1	10.10	6	61.60
6	IndusInd Bank						
7	Punjab & Sind Bank						
8	State Bank of India	14	308.00	6	94.00	20	402.00
9	Syndicate Bank	1	11.00	0	0.00	1	11.00
10	Tripura Gramin Bank	20	358.12	7	75.00	27	433.12
11	UCO Bank			2	30.03	2	30.03
12	United Bank of India	0	0.00	10	121.84	10	121.84
13	Vijaya Bank						
GRAND TOTAL		44	835.12	28	371.07	72	1206.19

Agenda Item No. 15

Timely submission of data by banks:

Action Points emerged in the 123rd SLBC Meeting held on 27.11.2017

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

Status of Implementation

18 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 15.01.2018 for compilation of Agenda Notes for 124th SLBC Meeting. The date of submission by the concerned banks is tabulated as follows:-

Sl.	Bank	Date of Submission
1	ACUB	15.01.2018
2	Allahabad Bank	17.01.2018
3	Andhra Bank	08.01.2018
4	AXIS BANK	18.01.2018
5	Bandhan Bank	29.01.2018
6	Bank of Baroda	10.01.2018
7	Bank of India	15.01.2018
8	Bank of Maharashtra	12.01.2018
9	Canara Bank	17.01.2018
10	Central Bank of India	15.01.2018
11	Corporation Bank	15.01.2018
12	Dena Bank	14.01.2018
13	Federal Bank	15.01.2018
14	HDFC	15.01.2018
15	ICICI	20.01.2018
16	IDBI BANK	20.01.2018
17	IDFC Bank	17.01.2018
18	Indian Bank	11.01.2018
19	Indian Overseas Bank	16.01.2018
20	Indusind Bank	25.01.2018
21	Kotak Mahindra Bank	18.01.2018
22	Oriental Bank of Commerce	12.01.2018
23	Punjab & Sind Bank	11.01.2018
24	Punjab National Bank	17.01.2018
25	South Indian Bank	17.01.2018
26	State Bank of India	12.01.2018
27	Syndicate Bank	15.01.2018
28	TCARDB	17.01.2018
29	Tripura Gramin Bank	17.01.2018
30	TSCB	18.01.2018
31	UCO Bank	17.01.2018
32	Union Bank of India	17.01.2018
33	United Bank of India	12.01.2018
34	Vijaya Bank	17.01.2018
35	YES Bank	15.01.2018

➤ Other Important Issues:

1) Priority Sector Lending – Targets & Classification:

In the light of feedback received from various stakeholders and in line with the increasing importance of services sector in our economy, it has been decided by Reserve Bank of India to remove the currently applicable loan limits of ₹ 5 crore and ₹ 10 crore per borrower to Micro/ Small and Medium Enterprises (Services) respectively, for classification under priority sector. Accordingly, all bank loans to MSMEs, engaged in providing or rendering of services as defined in terms of investment in equipment under MSMED Act, 2006, shall qualify under priority sector without any credit cap.

It has also been decided that sub-target of 8% of ANBC or Credit Equivalent Amount of Off-balance Sheet Exposure (CEOBE), whichever is higher shall become applicable for the foreign banks with 20 branches and above, for lending to small and marginal farmers from FY 2018-19. Further, the sub-target of 7.50% of ANBC or CEOBE, whichever is higher for bank lending to the micro enterprises shall also become applicable for the foreign banks with 20 branches and above from FY 2018-19.

Concerned circular of RBI dated 01.03.2018 is enclosed.

2) Commencement of Government Banking Division (GBD) operations at RBI Agartala Office:

RBI Guwahati have informed SLBC Tripura desk in respect of commencement of Government Banking Division (GBD) operations at RBI Agartala office w.e.f. 05.03.2018. RBI Agartala convened one workshop on 08.03.2018 involving some of the member Banks and made them aware regarding settlement of fund, agency commission claims etc. to be done with RBI Agartala and not from RBI Guwahati.

Concerned letter from RBI Guwahati is enclosed.

3) Change of Date of Holiday on account of “Yearly Bank Closing Day” during 2018:

The Governor of Tripura is pleased to change the holiday on account of “Yearly Bank Closing Day” on **1st April, 2018 (Sunday)**, which is a public holiday under N.I. Act, instead of 31st March, 2018.

Copy of the Gazette notification is already circulated by SLBC Tripura and the copy is enclosed.



RBI/2017-18/135

FIDD.CO.Plan.BC.18/04.09.01/2017-18

March 01, 2018

The Chairman/ Managing Director & CEOs
All Scheduled Commercial Banks

Dear Sir/ Madam,

Priority Sector Lending – Targets and Classification

Please refer to the revised priority sector guidelines issued to banks vide FIDD.CO.Plan.BC.54/04.09.01/2014-15 circular dated April 23, 2015. It was stipulated therein under Para (II) (i) that the sub-targets for lending to small and marginal farmers and micro enterprises shall be made applicable for foreign banks with 20 branches and above, post 2018 after a review in 2017.

2. Accordingly, after undertaking a review of the priority sector lending profile of the above banks and to create a level-playing field within banks, it has been decided that the sub-target of 8 percent of Adjusted Net Bank Credit (ANBC) or Credit Equivalent Amount of Off-Balance Sheet Exposure (CEOBE), whichever is higher, shall become applicable for the foreign banks with 20 branches and above, for lending to the small and marginal farmers from FY 2018-19. Further, the sub-target of 7.50 percent of ANBC or CEOBE, whichever is higher, for bank lending to the Micro Enterprises shall also become applicable for the foreign banks with 20 branches and above from FY 2018-19.

3. Additionally, in the light of feedback received from various stakeholders and in line with the increasing importance of services sector in our economy, it has been decided to remove the currently applicable loan limits of ₹ 5 crore and ₹ 10 crore per borrower to Micro/ Small and Medium Enterprises (Services) respectively, for classification under priority sector. Accordingly, all bank loans to MSMEs, engaged in providing or rendering of services as defined in terms of investment in equipment under MSMED Act, 2006, shall qualify under priority sector without any credit cap.

Yours faithfully,

(Gautam Prasad Borah)
Chief General Manager-in Charge

वित्तिय समावेशन और विकास विभाग, केंद्रीय कार्यालय, 10वीं मंजिल, केंद्रीय कार्यालय भवन, केंद्रीय कार्यालय बिल्डिंग, शाहिद भगत सिंह मार्ग, पो.बो. नं. 10014, मुंबई-400 001
संश्लेषण टेल. नं. : +912222601000/ फोन : +91-22-22621011/22610948/22610943 ईमेल : cgmncfd@rbi.org.in

Financial Inclusion and Development Department, Central Office, 10th Floor, Central Office Building, Shaheed Bhagat Singh Marg, P.Box No.10014, Mumbai 400 001

वित्तिय समावेशन है, समाज विकासा खाता

चेतावनी : भारतीय रिज़र्व बैंक द्वारा-वाक, एसएमएस या फोन कॉल के जरिए किसी भी भी व्यक्तिगत जानकारी जैसे बैंक के खाते का संख्या, पासवर्ड अदि नहीं मांगी जाती है। यह ध्यान रखने का है कि का समावेशन की नहीं करता है। ऐसे प्रस्तावों का किसी भी तरीके में जवाब न देना चाहिए।
Caution: RBI never sends mails, SMSs or makes calls asking for personal information like bank account details, passwords, etc. It never keeps or offers funds to anyone. Please do not respond in any manner to such offers.



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

www.rbi.org.in

BD.Guwa.No. 56/11.08.008/2017-18

February 16, 2018

To

The Assistant General Manager
United Bank of India, Link Office
Panbazar
Guwahati – 781001

Madam/ Sir

Commencement of Government Banking Division (GBD) Operations at Agartala Office

It has been decided to commence operations of Government Banking Division at RBI, Agartala with effect from March 05, 2018.

2. Accordingly, you are advised to stop reporting agency transactions pertaining to Government of Tripura to RBI, Guwahati with effect from the above date and make necessary arrangements and start reporting the same to RBI, Agartala for settlement of funds. Further, settlement of agency commission claims from the quarter ended March, 2018 may also be settled with RBI, Agartala and not from RBI, Guwahati.

3. Contact details of RBI, Agartala is provided below:

Office Address:

Reserve Bank of India
II Floor, Jackson Gate Building
Lenin Sarani
Agartala (Tripura) - 799 001

Telephone: 0381- 2389933, Email: oicagartala@rbi.org.in

बैंकिंग विभाग, स्टेशन रोड, पान बाज़ार, गुवाहाटी, असम
Banking Department, Station Road, Panbazar, Guwahati – 781 001, Assam
टेली Tel: 0361-2734266 फ़ैक्स Fax: 0361-2540034 ई-मेल Email: bdguwahati@rbi.org.in

हिंदी अंग्रेज़ी में, इसका प्रयोग बंद है।

चेतावनी: रिज़र्व बैंक द्वारा कृपया कोई भी व्यक्ति को बैंक से संबंधित जानकारी जैसे बैंक के खाते का ब्यौता, पासवर्ड, प्रेषण, आदि भेजने या देने का अनुरोध नहीं करता है। ऐसे प्रस्तावों का किसी भी तरीके से जवाब न दें।
Caution: RBI never sends mails, SMSs or makes calls asking for personal information like bank account details, passwords, etc. It never keeps or offers funds to anyone. Please do not respond in any manner to such offers.

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20 JAN 2018

GOVERNMENT OF TRIPURA
GENERAL ADMINISTRATION (SA) DEPARTMENT
SECRETARIAT

No. F. 17(8)-GA (SA)/2017/782-785 Dated, Agartala, the 19th January, 2018.

NOTIFICATION

- **Sub:-** Change of Date of Holiday on account of "Yearly Bank closing Day" during 2018.

The Governor of Tripura is pleased to change the holiday on account of "Yearly Bank Closing Day" on 1st April, 2018 (Sunday), which is a public holiday under N.I.Act., instead of 31st March, 2018.

This is in partial modification of this Department Notification of even no. dated 6th October, 2017.

S. K. Debbarma
18.01.18
(S. K. Debbarma)

Under Secretary to the
Government of Tripura

To

1. The Principal Secretary to the Governor, Tripura, Raj Bhavan, Agartala.
2. All Head Offices of Banks & LIC Offices situated in Tripura.
3. The General Manager, NABARD, Agartala.

FINANCIAL LITERACY/ AWARENESS CAMP ORGANISED BY THE RURAL BRANCHES OF BANKS 2017-18						
FOR THE QUARTER ENDED DECEMBER '2017						
TRIPURA STATE						
Sl.	District	Block	Name of Bank	Name of Branch	Month	Held On
1	Dhalai	Manu	Bank of India	Dhumachherra	Oct'2017	10.10.2017
2	Dhalai	Salema	Bandhan Bank	Singinala	Oct'2017	04.10.2017
3	Dhalai	Durgachoumohani	Indian Bank	Durgachoumohani	Oct'2017	25.10.2017
4	Dhalai	Manu	SBI	Kanchancherra	Oct'2017	16.10.2017
5	Dhalai	Ambassa	TGB	Ambassa	Oct'2017	04.10.2017
6	Dhalai	Ambassa	TGB	Jawharnagar	Oct'2017	13.10.2017
7	Dhalai	Ambassa	TGB	Kachuchara	Oct'2017	24.10.2017
8	Dhalai	Ambassa	TGB	Kulai	Oct'2017	30.10.2017
9	Dhalai	Salema	TGB	Kamalpur	Oct'2017	09.10.2017
10	Dhalai	Manu	TGB	Manu	Oct'2017	17.10.2017
11	Dhalai	Manu	TGB	Nalkata (82 Miles)	Oct'2017	31.10.2017
12	Dhalai	Chaumanu	TGB	Chailengta	Oct'2017	06.10.2017
13	Dhalai	Damburnagar	TGB	Gandachherra	Oct'2017	03.10.2017
14	Dhalai	Damburnagar	TGB	Ganganagar	Oct'2017	06.10.2017
15	Dhalai	Durgachoumohani	TGB	Bamancherra	Oct'2017	11.10.2017
16	Dhalai	Chaumanu	TGB	Chaumanu	Oct'2017	12.10.2017
17	Dhalai	Salema	TGB	Abhanga	Oct'2017	04.10.2017
18	Dhalai	Chaumanu	TSCB	Choumanu	Oct'2017	12.10.2017
19	Dhalai	Chaumanu	TSCB	Chailengta	Oct'2017	13.10.2017
20	Dhalai	Damburnagar	TSCB	Gandachherra	Oct'2017	09.10.2017
21	Dhalai	Salema	TSCB	Moracherra	Oct'2017	17.10.2017
22	Dhalai	Ambassa	TSCB	Jawharnagar	Oct'2017	30.10.2017
23	Dhalai	Ambassa	UBI	Sikaribari	Oct'2017	25.10.2017
24	Dhalai	Salema	UBI	Halhali	Oct'2017	04.10.2017
25	Dhalai	Salema	UBI	Kamalpur	Oct'2017	12.10.2017
26	Dhalai	Manu	UBI	Manu	Oct'2017	31.10.2017
27	Dhalai	Manu	UBI	Choumanu	Oct'2017	11.10.2017
28	Dhalai	Manu	UBI	Machli	Oct'2017	06.10.2017
29	Dhalai	Chaumanu	UBI	Chailengta	Oct'2017	03.10.2017
30	Dhalai	Damburnagar	UCO Bank	Gandachherra	Oct'2017	17.10.2017
31	Dhalai	Damburnagar	UCO Bank	Raishyabari	Oct'2017	03.10.2017
32	Dhalai	Manu	Bank of India	Dhumachherra	Nov'2017	08.11.2017
33	Dhalai	Salema	Bandhan Bank	Singinala	Nov'2017	21.11.2017
34	Dhalai	Durgachoumohani	Indian Bank	Durgachoumohani	Nov'2017	01.11.2017
35	Dhalai	Manu	SBI	Kanchancherra	Nov'2017	23.11.2017
36	Dhalai	Ambassa	TGB	Ambassa	Nov'2017	03.11.2017
37	Dhalai	Ambassa	TGB	Jawharnagar	Nov'2017	06.11.2017
38	Dhalai	Ambassa	TGB	Kachuchara	Nov'2017	22.11.2017
39	Dhalai	Ambassa	TGB	Kulai	Nov'2017	28.11.2017
40	Dhalai	Salema	TGB	Kamalpur	Nov'2017	02.11.2017
41	Dhalai	Manu	TGB	Manu	Nov'2017	07.11.2017
42	Dhalai	Chaumanu	TGB	Chailengta	Nov'2017	29.11.2017
43	Dhalai	Damburnagar	TGB	Gandachherra	Nov'2017	30.11.2017
44	Dhalai	Damburnagar	TGB	Ganganagar	Nov'2017	14.11.2017
45	Dhalai	Durgachoumohani	TGB	Bamancherra	Nov'2017	23.11.2017
46	Dhalai	Chaumanu	TGB	Chaumanu	Nov'2017	27.11.2017
47	Dhalai	Salema	TGB	Abhanga	Nov'2017	02.11.2017
48	Dhalai	Chaumanu	TSCB	Chailengta	Nov'2017	13.11.2017
49	Dhalai	Damburnagar	TSCB	Gandachherra	Nov'2017	15.11.2017
50	Dhalai	Salema	TSCB	Moracherra	Nov'2017	10.11.2017
51	Dhalai	Ambassa	TSCB	Jawharnagar	Nov'2017	22.11.2017
52	Dhalai	Ambassa	UBI	Sikaribari	Nov'2017	22.11.2017
53	Dhalai	Salema	UBI	Halhali	Nov'2017	07.11.2017
54	Dhalai	Salema	UBI	Kamalpur	Nov'2017	28.11.2017
55	Dhalai	Manu	UBI	Manu	Nov'2017	01.11.2017
56	Dhalai	Manu	UBI	Machli	Nov'2017	21.11.2017
57	Dhalai	Chaumanu	UBI	Chailengta	Nov'2017	03.11.2017
58	Dhalai	Damburnagar	UCO Bank	Gandachherra	Nov'2017	10.11.2017
59	Dhalai	Damburnagar	UCO Bank	Raishyabari	Nov'2017	15.11.2017
60	Dhalai	Manu	Bank of India	Dhumachherra	Dec'2017	02.12.2017
61	Dhalai	Salema	Bandhan Bank	Singinala	Dec'2017	20.12.2017
62	Dhalai	Durgachoumohani	Indian Bank	Durgachoumohani	Dec'2017	07.12.2017
63	Dhalai	Manu	SBI	Kanchancherra	Dec'2017	04.12.2017
64	Dhalai	Ambassa	TGB	Ambassa	Dec'2017	11.12.2017
65	Dhalai	Ambassa	TGB	Jawharnagar	Dec'2017	28.12.2017
66	Dhalai	Ambassa	TGB	Kachuchara	Dec'2017	18.12.2017
67	Dhalai	Ambassa	TGB	Kulai	Dec'2017	14.12.2017
68	Dhalai	Salema	TGB	Kamalpur	Dec'2017	01.12.2017
69	Dhalai	Manu	TGB	Manu	Dec'2017	01.12.2017
70	Dhalai	Chaumanu	TGB	Chailengta	Dec'2017	30.12.2017

Sl.	District	Block	Name of Bank	Name of Branch	Month	Held On
71	Dhalai	Damburnagar	TGB	Gandachherra	Dec'2017	11.12.2017
72	Dhalai	Damburnagar	TGB	Ganganagar	Dec'2017	19.12.2017
73	Dhalai	Durgachoumohani	TGB	Bamancherra	Dec'2017	27.12.2017
74	Dhalai	Chaumanu	TGB	Chaumanu	Dec'2017	02.12.2017
75	Dhalai	Salema	TGB	Abhanga	Dec'2017	05.12.2017
76	Dhalai	Chaumanu	TSCB	Choumanu	Dec'2017	14.12.2017
77	Dhalai	Chaumanu	TSCB	Chailengta	Dec'2017	19.12.2017
78	Dhalai	Damburnagar	TSCB	Gandachherra	Dec'2017	04.12.2017
79	Dhalai	Ambassa	TSCB	Jawaharnagar	Dec'2017	30.12.2017
80	Dhalai	Ambassa	UBI	Sikaribari	Dec'2017	06.12.2017
81	Dhalai	Salema	UBI	Halhali	Dec'2017	11.12.2017
82	Dhalai	Salema	UBI	Kamalpur	Dec'2017	05.12.2017
83	Dhalai	Manu	UBI	Manu	Dec'2017	11.12.2017
84	Dhalai	Manu	UBI	Choumanu	Dec'2017	20.12.2017
85	Dhalai	Manu	UBI	Machli	Dec'2017	08.12.2017
86	Dhalai	Damburnagar	UCO Bank	Gandachherra	Dec'2017	06.12.2017
87	Dhalai	Damburnagar	UCO Bank	Raishyabari	Dec'2017	27.12.2017
88	Gomati	Kakraban	Bank of Baroda	Mirza	Oct'2017	09.10.2017
89	Gomati	Kakraban	Bank of India	Palatana	Oct'2017	17.10.2017
90	Gomati	Tepania	Bharatiya Mahila Bank(BMB)	Gokulpur	Oct'2017	30.10.2017
91	Gomati	Amarpur	Canara Bank	Dalak	Oct'2017	25.10.2017
92	Gomati	Ompi	IDBI	Ompinagar	Oct'2017	04.10.2017
93	Gomati	Silachhari	IDBI	Ailmara	Oct'2017	12.10.2017
94	Gomati	Killa	IDBI	Killa	Oct'2017	31.10.2017
95	Gomati	Matabari	SBI	Garjee	Oct'2017	11.10.2017
96	Gomati	Kakraban	SBI	Palatana	Oct'2017	16.10.2017
97	Gomati	Matabari	TGB	Gokulpur	Oct'2017	04.10.2017
98	Gomati	Matabari	TGB	Maharani	Oct'2017	13.10.2017
99	Gomati	Matabari	TGB	Garjee	Oct'2017	24.10.2017
100	Gomati	Matabari	TGB	Bagma	Oct'2017	30.10.2017
101	Gomati	Killa	TGB	Killa	Oct'2017	09.10.2017
102	Gomati	Killa	TGB	Atharabhola	Oct'2017	04.10.2017
103	Gomati	Kakraban	TGB	Kakraban	Oct'2017	25.10.2017
104	Gomati	Kakraban	TGB	Tulamura	Oct'2017	11.10.2017
105	Gomati	Kakraban	TGB	Jamjuri	Oct'2017	06.10.2017
106	Gomati	Ompi	TGB	Ompinagar	Oct'2017	03.10.2017
107	Gomati	Ompi	TGB	Taidu	Oct'2017	17.10.2017
108	Gomati	Karbook	TGB	Karbook	Oct'2017	12.10.2017
109	Gomati	Silachhari	TGB	Silachhari	Oct'2017	13.10.2017
110	Gomati	Karbook	TGB	Chellagang	Oct'2017	09.10.2017
111	Gomati	Kakraban	TGB	Gangacherra	Oct'2017	06.10.2017
112	Gomati	Killa	TSCB	Killa	Oct'2017	11.10.2017
113	Gomati	Kakraban	TSCB	Salgarah	Oct'2017	13.10.2017
114	Gomati	Amarpur	TSCB	Nutanbazar	Oct'2017	31.10.2017
115	Gomati	Karbook	TSCB	Karbook	Oct'2017	04.10.2017
116	Gomati	Kakraban	TSCB	Mirza	Oct'2017	12.10.2017
117	Gomati	Kakraban	UBI	Karbook(Kakraban)	Oct'2017	31.10.2017
118	Gomati	Kakraban	UBI	Salgarah	Oct'2017	31.10.2017
119	Gomati	Amarpur	UBI	Nutanbazar	Oct'2017	11.10.2017
120	Gomati	Karbook	UBI	Jatanbari	Oct'2017	11.10.2017
121	Gomati	Kakraban	Bank of Baroda	Mirza	Nov'2017	14.11.2017
122	Gomati	Kakraban	Bank of India	Palatana	Nov'2017	23.11.2017
123	Gomati	Tepania	Bharatiya Mahila Bank(BMB)	Gokulpur	Nov'2017	27.11.2017
124	Gomati	Amarpur	Canara Bank	Dalak	Nov'2017	02.11.2017
125	Gomati	Ompi	IDBI	Ompinagar	Nov'2017	13.11.2017
126	Gomati	Silachhari	IDBI	Ailmara	Nov'2017	15.11.2017
127	Gomati	Killa	IDBI	Killa	Nov'2017	10.11.2017
128	Gomati	Matabari	SBI	Garjee	Nov'2017	22.11.2017
129	Gomati	Kakraban	SBI	Palatana	Nov'2017	22.11.2017
130	Gomati	Matabari	TGB	Gokulpur	Nov'2017	07.11.2017
131	Gomati	Matabari	TGB	Maharani	Nov'2017	21.11.2017
132	Gomati	Matabari	TGB	Garjee	Nov'2017	01.11.2017
133	Gomati	Matabari	TGB	Bagma	Nov'2017	23.11.2017
134	Gomati	Killa	TGB	Killa	Nov'2017	03.11.2017
135	Gomati	Killa	TGB	Atharabhola	Nov'2017	06.11.2017
136	Gomati	Kakraban	TGB	Kakraban	Nov'2017	22.11.2017
137	Gomati	Kakraban	TGB	Jamjuri	Nov'2017	10.11.2017
138	Gomati	Ompi	TGB	Ompinagar	Nov'2017	15.11.2017
139	Gomati	Ompi	TGB	Taidu	Nov'2017	23.11.2017

Sl.	District	Block	Name of Bank	Name of Branch	Month	Held On
140	Gomati	Karbook	TGB	Karbook	Nov'2017	29.11.2017
141	Gomati	Silachhari	TGB	Silachhari	Nov'2017	30.11.2017
142	Gomati	Karbook	TGB	Chellagang	Nov'2017	14.11.2017
143	Gomati	Kakraban	TGB	Gangacherra	Nov'2017	23.11.2017
144	Gomati	Killa	TSCB	Killa	Nov'2017	27.11.2017
145	Gomati	Kakraban	TSCB	Salgarah	Nov'2017	02.11.2017
146	Gomati	Amarpur	TSCB	Nutanbazar	Nov'2017	13.11.2017
147	Gomati	Kakraban	TSCB	Mirza	Nov'2017	02.11.2017
148	Gomati	Kakraban	UBI	Karbook(Kakraban)	Nov'2017	14.11.2017
149	Gomati	Kakraban	UBI	Salgarah	Nov'2017	23.11.2017
150	Gomati	Amarpur	UBI	Nutanbazar	Nov'2017	27.11.2017
151	Gomati	Karbook	UBI	Jatanbari	Nov'2017	10.11.2017
152	Gomati	Kakraban	Bank of India	Palatana	Dec'2017	02.12.2017
153	Gomati	Tepania	Bharatiya Mahila Bank(BMB)	Gokulpur	Dec'2017	05.12.2017
154	Gomati	Amarpur	Canara Bank	Dalak	Dec'2017	14.12.2017
155	Gomati	Ompi	IDBI	Ompinagar	Dec'2017	19.12.2017
156	Gomati	Silachhari	IDBI	Ailmara	Dec'2017	04.12.2017
157	Gomati	Killa	IDBI	Killa	Dec'2017	30.12.2017
158	Gomati	Matabari	SBI	Garjee	Dec'2017	06.12.2017
159	Gomati	Matabari	TGB	Gokulpur	Dec'2017	11.12.2017
160	Gomati	Matabari	TGB	Maharani	Dec'2017	05.12.2017
161	Gomati	Matabari	TGB	Garjee	Dec'2017	11.12.2017
162	Gomati	Matabari	TGB	Bagma	Dec'2017	20.12.2017
163	Gomati	Killa	TGB	Killa	Dec'2017	08.12.2017
164	Gomati	Killa	TGB	Atharabhola	Dec'2017	06.12.2017
165	Gomati	Kakraban	TGB	Kakraban	Dec'2017	14.12.2017
166	Gomati	Kakraban	TGB	Tulamura	Dec'2017	01.12.2017
167	Gomati	Kakraban	TGB	Jamjuri	Dec'2017	01.12.2017
168	Gomati	Ompi	TGB	Ompinagar	Dec'2017	30.12.2017
169	Gomati	Ompi	TGB	Taidu	Dec'2017	11.12.2017
170	Gomati	Karbook	TGB	Karbook	Dec'2017	05.12.2017
171	Gomati	Karbook	TGB	Chellagang	Dec'2017	11.12.2017
172	Gomati	Kakraban	TGB	Gangacherra	Dec'2017	20.12.2017
173	Gomati	Killa	TSCB	Killa	Dec'2017	08.12.2017
174	Gomati	Kakraban	TSCB	Salgarah	Dec'2017	06.12.2017
175	Gomati	Amarpur	TSCB	Nutanbazar	Dec'2017	27.12.2017
176	Gomati	Karbook	TSCB	Karbook	Dec'2017	04.12.2017
177	Gomati	Kakraban	TSCB	Mirza	Dec'2017	11.12.2017
178	Gomati	Kakraban	UBI	Karbook(Kakraban)	Dec'2017	28.12.2017
179	Gomati	Amarpur	UBI	Nutanbazar	Dec'2017	18.12.2017
180	Gomati	Karbook	UBI	Jatanbari	Dec'2017	14.12.2017
181	Khowai	Teliamura	Bandhan Bank	Tuichindrai	Oct'2017	04.10.2017
182	Khowai	Padmabil	Bandhan Bank	Ramchandraghat	Oct'2017	25.10.2017
183	Khowai	Padmabil	Allahabad Bank	Chebri	Oct'2017	16.10.2017
184	Khowai	Teliamura	ICICI	Teliamura	Oct'2017	04.10.2017
185	Khowai	Teliamura	SBI	Teliamura	Oct'2017	13.10.2017
186	Khowai	Khowai	TGB	Chebri	Oct'2017	24.10.2017
187	Khowai	Teliamura	TGB	Moharcharra	Oct'2017	30.10.2017
188	Khowai	Padmabil	TGB	Ampura	Oct'2017	09.10.2017
189	Khowai	Padmabil	TGB	Padmabil	Oct'2017	17.10.2017
190	Khowai	Kalyanpur	TGB	Kalyanpur	Oct'2017	31.10.2017
191	Khowai	Mungiakami	TGB	Mungiakami	Oct'2017	06.10.2017
192	Khowai	Tulasikhar	TGB	Champahaur	Oct'2017	03.10.2017
193	Khowai	Tulasikhar	TGB	R S Bari	Oct'2017	06.10.2017
194	Khowai	Padmabil	TGB	Hathkata	Oct'2017	11.10.2017
195	Khowai	Teliamura	TSCB	Teliamura	Oct'2017	12.10.2017
196	Khowai	Teliamura	TSCB	Tuichindrai	Oct'2017	04.10.2017
197	Khowai	Padmabil	TSCB	Padmabil	Oct'2017	12.10.2017
198	Khowai	Tulasikhar	TSCB	Tulasikhar	Oct'2017	04.10.2017
199	Khowai	Khowai	UBI	Bachaibari	Oct'2017	12.10.2017
200	Khowai	Teliamura	UBI	Maharanipur	Oct'2017	31.10.2017
201	Khowai	Teliamura	UBI	Teliamura	Oct'2017	31.10.2017
202	Khowai	Teliamura	Uco Bank	Baganbazar	Oct'2017	11.10.2017
203	Khowai	Kalyanpur	Uco Bank	Kalyanpur	Oct'2017	11.10.2017
204	Khowai	Teliamura	Bandhan Bank	Tuichindrai	Nov'2017	02.11.2017
205	Khowai	Padmabil	Bandhan Bank	Ramchandraghat	Nov'2017	13.11.2017
206	Khowai	Padmabil	Allahabad Bank	Chebri	Nov'2017	15.11.2017
207	Khowai	Teliamura	ICICI	Teliamura	Nov'2017	10.11.2017
208	Khowai	Teliamura	SBI	Teliamura	Nov'2017	22.11.2017

Sl.	District	Block	Name of Bank	Name of Branch	Month	Held On
209	Khowai	Khowai	TGB	Chebri	Nov'2017	22.11.2017
210	Khowai	Teliamura	TGB	Moharcharra	Nov'2017	28.11.2017
211	Khowai	Padmabil	TGB	Ampura	Nov'2017	02.11.2017
212	Khowai	Padmabil	TGB	Padmabil	Nov'2017	07.11.2017
213	Khowai	Kalyanpur	TGB	Kalyanpur	Nov'2017	29.11.2017
214	Khowai	Mungiakami	TGB	Mungiakami	Nov'2017	30.11.2017
215	Khowai	Tulasikhar	TGB	Champahaur	Nov'2017	14.11.2017
216	Khowai	Tulasikhar	TGB	R S Bari	Nov'2017	23.11.2017
217	Khowai	Padmabil	TGB	Hathkata	Nov'2017	27.11.2017
218	Khowai	Teliamura	TSCB	Tuichindrai	Nov'2017	21.11.2017
219	Khowai	Padmabil	TSCB	Padmabil	Nov'2017	01.11.2017
220	Khowai	Tulasikhar	TSCB	Tulasikhar	Nov'2017	23.11.2017
221	Khowai	Khowai	UBI	Bachaibari	Nov'2017	03.11.2017
222	Khowai	Teliamura	UBI	Maharanipur	Nov'2017	06.11.2017
223	Khowai	Teliamura	Uco Bank	Baganbazar	Nov'2017	28.11.2017
224	Khowai	Kalyanpur	Uco Bank	Kalyanpur	Nov'2017	02.11.2017
225	Khowai	Teliamura	Bandhan Bank	Tuichindrai	Dec'2017	27.12.2017
226	Khowai	Padmabil	Bandhan Bank	Ramchandraghat	Dec'2017	02.12.2017
227	Khowai	Padmabil	Allahabad Bank	Chebri	Dec'2017	05.12.2017
228	Khowai	Teliamura	ICICI	Teliamura	Dec'2017	14.12.2017
229	Khowai	Teliamura	SBI	Teliamura	Dec'2017	19.12.2017
230	Khowai	Khowai	TGB	Chebri	Dec'2017	04.12.2017
231	Khowai	Padmabil	TGB	Ampura	Dec'2017	30.12.2017
232	Khowai	Padmabil	TGB	Padmabil	Dec'2017	06.12.2017
233	Khowai	Kalyanpur	TGB	Kalyanpur	Dec'2017	11.12.2017
234	Khowai	Mungiakami	TGB	Mungiakami	Dec'2017	05.12.2017
235	Khowai	Tulasikhar	TGB	Champahaur	Dec'2017	11.12.2017
236	Khowai	Tulasikhar	TGB	R S Bari	Dec'2017	20.12.2017
237	Khowai	Teliamura	TSCB	Teliamura	Dec'2017	11.12.2017
238	Khowai	Teliamura	TSCB	Tuichindrai	Dec'2017	20.12.2017
239	Khowai	Padmabil	TSCB	Padmabil	Dec'2017	08.12.2017
240	Khowai	Khowai	UBI	Bachaibari	Dec'2017	06.12.2017
241	Khowai	Teliamura	UBI	Maharanipur	Dec'2017	14.12.2017
242	Khowai	Teliamura	UBI	Teliamura	Dec'2017	01.12.2017
243	Khowai	Teliamura	Uco Bank	Baganbazar	Dec'2017	01.12.2017
244	Khowai	Kalyanpur	Uco Bank	Kalyanpur	Dec'2017	30.12.2017
245	North Tripura	Kadamtala	Bandhan Bank	Fulbari Branch	Oct'2017	04.10.2017
246	North Tripura	Kadamtala	SBI	Churaibari	Oct'2017	12.10.2017
247	North Tripura	Dasda	SBI	Anandabazar	Oct'2017	31.10.2017
248	North Tripura	Panisagar	SBI	Uptakhali	Oct'2017	11.10.2017
249	North Tripura	Jubarajnagar	SBI	Ganganagar	Oct'2017	06.10.2017
250	North Tripura	Jubarajnagar	SBI	Baghbasa	Oct'2017	03.10.2017
251	North Tripura	Dasda	SBI	Kanchanpur	Oct'2017	17.10.2017
252	North Tripura	Panisagar	SBI	Panisagar	Oct'2017	03.10.2017
253	North Tripura	Dasda	Syndicate bank	Laljuri	Oct'2017	16.10.2017
254	North Tripura	Kadamtala	Syndicate bank	Kadamtala	Oct'2017	04.10.2017
255	North Tripura	Kadamtala	TGB	Rajbari	Oct'2017	13.10.2017
256	North Tripura	Kadamtala	TGB	Kadamtala	Oct'2017	24.10.2017
257	North Tripura	Kadamtala	TGB	Bhagyapur	Oct'2017	30.10.2017
258	North Tripura	Kadamtala	TGB	Sanicherra	Oct'2017	09.10.2017
259	North Tripura	Dasda	TGB	Dasda	Oct'2017	17.10.2017
260	North Tripura	Panisagar	TGB	Jalebassa	Oct'2017	31.10.2017
261	North Tripura	Panisagar	TGB	Tilthai	Oct'2017	06.10.2017
262	North Tripura	Damcherra	TGB	Damcherra	Oct'2017	03.10.2017
263	North Tripura	Damcherra	TGB	Khedaccherra	Oct'2017	06.10.2017
264	North Tripura	Jampui Hill	TGB	Hmunpui	Oct'2017	11.10.2017
265	North Tripura	Kadamtala	TGB	Hurua	Oct'2017	12.10.2017
266	North Tripura	Dasda	TSCB	Kanchanpur	Oct'2017	04.10.2017
267	North Tripura	Panisagar	TSCB	Panisagar	Oct'2017	12.10.2017
268	North Tripura	Dasda	UBI	Kanchanpur	Oct'2017	04.10.2017
269	North Tripura	Damcherra	UBI	Damcherra	Oct'2017	10.10.2017
270	North Tripura	Jampui Hill	UBI	Vangmun	Oct'2017	04.10.2017
271	North Tripura	Panisagar	UBI	Panisagar	Oct'2017	25.10.2017
272	North Tripura	Kadamtala	UCO Bank	Chandrapur	Oct'2017	16.10.2017
273	North Tripura	Kadamtala	Bandhan Bank	Fulbari Branch	Nov'2017	03.11.2017
274	North Tripura	Kadamtala	SBI	Churaibari	Nov'2017	06.11.2017
275	North Tripura	Dasda	SBI	Anandabazar	Nov'2017	22.11.2017
276	North Tripura	Panisagar	SBI	Uptakhali	Nov'2017	28.11.2017
277	North Tripura	Jubarajnagar	SBI	Ganganagar	Nov'2017	02.11.2017
278	North Tripura	Jubarajnagar	SBI	Baghbasa	Nov'2017	07.11.2017

Sl.	District	Block	Name of Bank	Name of Branch	Month	Held On
279	North Tripura	Dasda	SBI	Kanchanpur	Nov'2017	27.11.2017
280	North Tripura	Panisagar	SBI	Panisagar	Nov'2017	02.11.2017
281	North Tripura	Kadamtala	Syndicate bank	Kadamtala	Nov'2017	13.11.2017
282	North Tripura	Kadamtala	TGB	Rajbari	Nov'2017	15.11.2017
283	North Tripura	Kadamtala	TGB	Kadamtala	Nov'2017	10.11.2017
284	North Tripura	Kadamtala	TGB	Bhagyapur	Nov'2017	22.11.2017
285	North Tripura	Kadamtala	TGB	Sanicherra	Nov'2017	22.11.2017
286	North Tripura	Dasda	TGB	Dasda	Nov'2017	07.11.2017
287	North Tripura	Panisagar	TGB	Tilthai	Nov'2017	21.11.2017
288	North Tripura	Damcherra	TGB	Damcherra	Nov'2017	01.11.2017
289	North Tripura	Damchherra	TGB	Khedaccherra	Nov'2017	23.11.2017
290	North Tripura	Jampui Hill	TGB	Hmunpui	Nov'2017	03.11.2017
291	North Tripura	Kadamtala	TGB	Hurua	Nov'2017	06.11.2017
292	North Tripura	Dasda	TSCB	Kanchanpur	Nov'2017	02.11.2017
293	North Tripura	Panisagar	TSCB	Panisagar	Nov'2017	13.11.2017
294	North Tripura	Dasda	UBI	Kanchanpur	Nov'2017	15.11.2017
295	North Tripura	Jampui Hill	UBI	Vanghmun	Nov'2017	10.11.2017
296	North Tripura	Panisagar	UBI	Panisagar	Nov'2017	22.11.2017
297	North Tripura	Kadamtala	UCO Bank	Chandrapur	Nov'2017	22.11.2017
298	North Tripura	Kadamtala	Bandhan Bank	Fulbari Branch	Dec'2017	14.12.2017
299	North Tripura	Kadamtala	SBI	Churaibari	Dec'2017	19.12.2017
300	North Tripura	Panisagar	SBI	Uptakhali	Dec'2017	04.12.2017
301	North Tripura	Jubarajnagar	SBI	Ganganagar	Dec'2017	30.12.2017
302	North Tripura	Jubarajnagar	SBI	Baghbasa	Dec'2017	06.12.2017
303	North Tripura	Dasda	SBI	Kanchanpur	Dec'2017	11.12.2017
304	North Tripura	Panisagar	SBI	Panisagar	Dec'2017	05.12.2017
305	North Tripura	Dasda	Syndicate bank	Laljuri	Dec'2017	11.12.2017
306	North Tripura	Kadamtala	Syndicate bank	Kadamtala	Dec'2017	20.12.2017
307	North Tripura	Kadamtala	TGB	Kadamtala	Dec'2017	08.12.2017
308	North Tripura	Kadamtala	TGB	Bhagyapur	Dec'2017	06.12.2017
309	North Tripura	Kadamtala	TGB	Sanicherra	Dec'2017	27.12.2017
310	North Tripura	Dasda	TGB	Dasda	Dec'2017	05.12.2017
311	North Tripura	Panisagar	TGB	Jalebassa	Dec'2017	14.12.2017
312	North Tripura	Panisagar	TGB	Tilthai	Dec'2017	19.12.2017
313	North Tripura	Damcherra	TGB	Damcherra	Dec'2017	04.12.2017
314	North Tripura	Damchherra	TGB	Khedaccherra	Dec'2017	30.12.2017
315	North Tripura	Jampui Hill	TGB	Hmunpui	Dec'2017	06.12.2017
316	North Tripura	Dasda	TSCB	Kanchanpur	Dec'2017	11.12.2017
317	North Tripura	Panisagar	TSCB	Panisagar	Dec'2017	05.12.2017
318	North Tripura	Dasda	UBI	Kanchanpur	Dec'2017	11.12.2017
319	North Tripura	Damcherra	UBI	Damcherra	Dec'2017	20.12.2017
320	North Tripura	Jampui Hill	UBI	Vanghmun	Dec'2017	02.12.2017
321	North Tripura	Panisagar	UBI	Panisagar	Dec'2017	05.12.2017
322	North Tripura	Kadamtala	UCO Bank	Chandrapur	Dec'2017	14.12.2017
323	Sepahijala	Bishalgarh	Bandhan Bank	Gokulnagar	Oct'2017	30.10.2017
324	Sepahijala	Kathalia	Bandhan Bank	Baspukur	Oct'2017	09.10.2017
325	Sepahijala	Bishalgarh	Bank of India	Gokulnagar	Oct'2017	04.10.2017
326	Sepahijala	Jampuijala	Punjab & Sind Bank	Gabordi	Oct'2017	25.10.2017
327	Sepahijala	Melaghar	Punjab National Bank	Jumerdhepa	Oct'2017	11.10.2017
328	Sepahijala	Bishalgarh	SBI	Bishramganj	Oct'2017	06.10.2017
329	Sepahijala	Boxanagar	SBI	Matinagar	Oct'2017	03.10.2017
330	Sepahijala	Melaghar	SBI	Melaghar	Oct'2017	17.10.2017
331	Sepahijala	Charilam	Syndicate Bank	Bishramganj	Oct'2017	12.10.2017
332	Sepahijala	Bishalgarh	TGB	Bishramganj	Oct'2017	13.10.2017
333	Sepahijala	Bishalgarh	TGB	Lalsinghmura	Oct'2017	09.10.2017
334	Sepahijala	Bishalgarh	TGB	Madhupur	Oct'2017	06.10.2017
335	Sepahijala	Boxanagar	TGB	Boxanagar	Oct'2017	11.10.2017
336	Sepahijala	Boxanagar	TGB	Veluarchar	Oct'2017	13.10.2017
337	Sepahijala	Melaghar	TGB	Durlavnarayan	Oct'2017	31.10.2017
338	Sepahijala	Melaghar	TGB	Nalchar	Oct'2017	04.10.2017
339	Sepahijala	Jampuijala	TGB	Golaghati	Oct'2017	10.10.2017
340	Sepahijala	Jampuijala	TGB	Jampuijala	Oct'2017	04.10.2017
341	Sepahijala	Kathalia	TGB	Dhanpur	Oct'2017	25.10.2017
342	Sepahijala	Kathalia	TGB	Manai Pathar	Oct'2017	16.10.2017
343	Sepahijala	Kathalia	TGB	Kathalia	Oct'2017	04.10.2017
344	Sepahijala	Bishalgarh	TSCB	Charilam	Oct'2017	13.10.2017
345	Sepahijala	Jampuijala	TSCB	Takarjala	Oct'2017	24.10.2017
346	Sepahijala	Jampuijala	TSCB	Jampuijala	Oct'2017	30.10.2017
347	Sepahijala	Kathalia	TSCB	Kathalia	Oct'2017	09.10.2017

Sl.	District	Block	Name of Bank	Name of Branch	Month	Held On
348	Sepahijala	Nalchhar	TSCB	Nalchhar	Oct'2017	24.10.2017
349	Sepahijala	Bishalgarh	UCO Bank	Bishalgarh	Oct'2017	30.10.2017
350	Sepahijala	Bishalgarh	UCO Bank	Bishramganj	Oct'2017	09.10.2017
351	Sepahijala	Bishalgarh	UBI	Chakmaghat	Oct'2017	17.10.2017
352	Sepahijala	Boxanagar	UBI	Boxanagar	Oct'2017	31.10.2017
353	Sepahijala	Melaghar	UBI	Melaghar	Oct'2017	06.10.2017
354	Sepahijala	Melaghar	UBI	Mohanbhog	Oct'2017	13.10.2017
355	Sepahijala	Bishalgarh	Bandhan Bank	Gokulnagar	Nov'2017	02.11.2017
356	Sepahijala	Kathalia	Bandhan Bank	Baspukur	Nov'2017	13.11.2017
357	Sepahijala	Bishalgarh	Bank of India	Gokulnagar	Nov'2017	15.11.2017
358	Sepahijala	Jampuijala	Punjab & Sind Bank	Gabordi	Nov'2017	10.11.2017
359	Sepahijala	Melaghar	Punjab National Bank	Jumerdhepa	Nov'2017	22.11.2017
360	Sepahijala	Bishalgarh	SBI	Bishramganj	Nov'2017	22.11.2017
361	Sepahijala	Boxanagar	SBI	Matinagar	Nov'2017	07.11.2017
362	Sepahijala	Melaghar	SBI	Melaghar	Nov'2017	21.11.2017
363	Sepahijala	Charilam	Syndicate Bank	Bishramganj	Nov'2017	01.11.2017
364	Sepahijala	Bishalgarh	TGB	Bishramganj	Nov'2017	23.11.2017
365	Sepahijala	Bishalgarh	TGB	Madhupur	Nov'2017	03.11.2017
366	Sepahijala	Boxanagar	TGB	Boxanagar	Nov'2017	06.11.2017
367	Sepahijala	Boxanagar	TGB	Veluarchar	Nov'2017	22.11.2017
368	Sepahijala	Melaghar	TGB	Durlavnarayan	Nov'2017	10.11.2017
369	Sepahijala	Melaghar	TGB	Nalchar	Nov'2017	15.11.2017
370	Sepahijala	Jampuijala	TGB	Golaghati	Nov'2017	21.11.2017
371	Sepahijala	Jampuijala	TGB	Jampuijala	Nov'2017	01.11.2017
372	Sepahijala	Kathalia	TGB	Dhanpur	Nov'2017	23.11.2017
373	Sepahijala	Kathalia	TGB	Kathalia	Nov'2017	03.11.2017
374	Sepahijala	Bishalgarh	TSCB	Charilam	Nov'2017	06.11.2017
375	Sepahijala	Jampuijala	TSCB	Takarjala	Nov'2017	22.11.2017
376	Sepahijala	Jampuijala	TSCB	Jampuijala	Nov'2017	28.11.2017
377	Sepahijala	Kathalia	TSCB	Kathalia	Nov'2017	22.11.2017
378	Sepahijala	Nalchhar	TSCB	Nalchhar	Nov'2017	07.11.2017
379	Sepahijala	Bishalgarh	UCO Bank	Bishalgarh	Nov'2017	28.11.2017
380	Sepahijala	Bishalgarh	UCO Bank	Bishramganj	Nov'2017	01.11.2017
381	Sepahijala	Boxanagar	UBI	Boxanagar	Nov'2017	21.11.2017
382	Sepahijala	Melaghar	UBI	Melaghar	Nov'2017	03.11.2017
383	Sepahijala	Melaghar	UBI	Mohanbhog	Nov'2017	10.11.2017
384	Sepahijala	Bishalgarh	Bandhan Bank	Gokulnagar	Dec'2017	14.12.2017
385	Sepahijala	Kathalia	Bandhan Bank	Baspukur	Dec'2017	19.12.2017
386	Sepahijala	Bishalgarh	Bank of India	Gokulnagar	Dec'2017	04.12.2017
387	Sepahijala	Melaghar	Punjab National Bank	Jumerdhepa	Dec'2017	30.12.2017
388	Sepahijala	Bishalgarh	SBI	Bishramganj	Dec'2017	06.12.2017
389	Sepahijala	Boxanagar	SBI	Matinagar	Dec'2017	11.12.2017
390	Sepahijala	Melaghar	SBI	Melaghar	Dec'2017	05.12.2017
391	Sepahijala	Charilam	Syndicate Bank	Bishramganj	Dec'2017	11.12.2017
392	Sepahijala	Bishalgarh	TGB	Bishramganj	Dec'2017	20.12.2017
393	Sepahijala	Bishalgarh	TGB	Madhupur	Dec'2017	30.12.2017
394	Sepahijala	Boxanagar	TGB	Boxanagar	Dec'2017	06.12.2017
395	Sepahijala	Boxanagar	TGB	Veluarchar	Dec'2017	11.12.2017
396	Sepahijala	Melaghar	TGB	Durlavnarayan	Dec'2017	05.12.2017
397	Sepahijala	Melaghar	TGB	Nalchar	Dec'2017	11.12.2017
398	Sepahijala	Jampuijala	TGB	Golaghati	Dec'2017	20.12.2017
399	Sepahijala	Jampuijala	TGB	Jampuijala	Dec'2017	08.12.2017
400	Sepahijala	Kathalia	TGB	Dhanpur	Dec'2017	06.12.2017
401	Sepahijala	Kathalia	TGB	Kathalia	Dec'2017	14.12.2017
402	Sepahijala	Bishalgarh	TSCB	Charilam	Dec'2017	19.12.2017
403	Sepahijala	Jampuijala	TSCB	Takarjala	Dec'2017	27.12.2017
404	Sepahijala	Jampuijala	TSCB	Jampuijala	Dec'2017	02.12.2017
405	Sepahijala	Kathalia	TSCB	Kathalia	Dec'2017	05.12.2017
406	Sepahijala	Nalchhar	TSCB	Nalchhar	Dec'2017	14.12.2017
407	Sepahijala	Bishalgarh	UCO Bank	Bishalgarh	Dec'2017	19.12.2017
408	Sepahijala	Bishalgarh	UCO Bank	Bishramganj	Dec'2017	04.12.2017
409	Sepahijala	Bishalgarh	UBI	Chakmaghat	Dec'2017	30.12.2017
410	Sepahijala	Boxanagar	UBI	Boxanagar	Dec'2017	06.12.2017
411	Sepahijala	Melaghar	UBI	Melaghar	Dec'2017	11.12.2017
412	Sepahijala	Melaghar	UBI	Mohanbhog	Dec'2017	05.12.2017
413	South Tripura	BC Nagar	Bandhan Bank	Bharatchandranagar	Oct'2017	24.10.2017
414	South Tripura	Satchand	Bandhan Bank	Jalefa	Oct'2017	30.10.2017
415	South Tripura	Rajnagar	SBI	Chittamara	Oct'2017	09.10.2017
416	South Tripura	Jolaibari	SBI	Jolaibari	Oct'2017	17.10.2017
417	South Tripura	Satchand.	SBI	Manubazar	Oct'2017	03.10.2017

Sl.	District	Block	Name of Bank	Name of Branch	Month	Held On
418	South Tripura	Hrishyamukh	SBI	Hrishyamukh	Oct'2017	04.10.2017
419	South Tripura	Rupaichhari	SBI	Manu Bankul	Oct'2017	12.10.2017
420	South Tripura	Rajnagar	TGB	Rajnagar	Oct'2017	31.10.2017
421	South Tripura	Hrishyamukh	TGB	Hrishyamukh	Oct'2017	11.10.2017
422	South Tripura	Hrishyamukh	TGB	Matai	Oct'2017	06.10.2017
423	South Tripura	Hrishyamukh	TGB	Sonaichhari	Oct'2017	03.10.2017
424	South Tripura	Bokafa	TGB	B.C.Nagar	Oct'2017	17.10.2017
425	South Tripura	Jolaibari	TGB	Baikhora	Oct'2017	03.10.2017
426	South Tripura	Jolaibari	TGB	Muhuripur	Oct'2017	16.10.2017
427	South Tripura	Jolaibari	TGB	Jolaibari	Oct'2017	04.10.2017
428	South Tripura	Jolaibari	TGB	Debdaru	Oct'2017	13.10.2017
429	South Tripura	Satchand.	TGB	Satchand	Oct'2017	12.10.2017
430	South Tripura	Satchand.	TGB	Manubazar	Oct'2017	31.10.2017
431	South Tripura	Satchand.	TGB	Sreenagar	Oct'2017	11.10.2017
432	South Tripura	Satchand.	TGB	Harina	Oct'2017	06.10.2017
433	South Tripura	Rupaichhari	TGB	Rupaichhari	Oct'2017	03.10.2017
434	South Tripura	Hrishyamukh	TSCB	Hrishyamukh	Oct'2017	17.10.2017
435	South Tripura	Jolaibari	TSCB	Baikhora	Oct'2017	03.10.2017
436	South Tripura	Satchand.	TSCB	Manubazar	Oct'2017	16.10.2017
437	South Tripura	Satchand.	TSCB	Kalachherra	Oct'2017	04.10.2017
438	South Tripura	Rajnagar	UBI	Siddhinagar	Oct'2017	13.10.2017
439	South Tripura	Rajnagar	UBI	Radhanagar	Oct'2017	24.10.2017
440	South Tripura	Bokafa	UBI	Santirbazar	Oct'2017	04.10.2017
441	South Tripura	Bharatchandra Nagar	UBI	Barpathari	Oct'2017	25.10.2017
442	South Tripura	Hrishyamukh	UBI	Hrishyamukh	Oct'2017	16.10.2017
443	South Tripura	Jolaibari	UBI	Baikhora	Oct'2017	04.10.2017
444	South Tripura	Satchand.	UBI	Manubazar	Oct'2017	12.10.2017
445	South Tripura	Bokafa	Union Bank of India	B.C.Manu	Oct'2017	31.10.2017
446	South Tripura	BC Nagar	Bandhan Bank	Bharatchandranagar	Nov'2017	23.11.2017
447	South Tripura	Satchand	Bandhan Bank	Jalefa	Nov'2017	27.11.2017
448	South Tripura	Rajnagar	SBI	Chittamara	Nov'2017	21.11.2017
449	South Tripura	Jolaibari	SBI	Jolaibari	Nov'2017	01.11.2017
450	South Tripura	Satchand.	SBI	Manubazar	Nov'2017	23.11.2017
451	South Tripura	Hrishyamukh	SBI	Hrishyamukh	Nov'2017	03.11.2017
452	South Tripura	Rupaichhari	SBI	Manu Bankul	Nov'2017	06.11.2017
453	South Tripura	Rajnagar	TGB	Rajnagar	Nov'2017	28.11.2017
454	South Tripura	Hrishyamukh	TGB	Hrishyamukh	Nov'2017	02.11.2017
455	South Tripura	Hrishyamukh	TGB	Matai	Nov'2017	23.11.2017
456	South Tripura	Bokafa	TGB	B.C.Nagar	Nov'2017	27.11.2017
457	South Tripura	Jolaibari	TGB	Baikhora	Nov'2017	02.11.2017
458	South Tripura	Jolaibari	TGB	Muhuripur	Nov'2017	13.11.2017
459	South Tripura	Jolaibari	TGB	Jolaibari	Nov'2017	15.11.2017
460	South Tripura	Jolaibari	TGB	Debdaru	Nov'2017	10.11.2017
461	South Tripura	Satchand.	TGB	Satchand	Nov'2017	22.11.2017
462	South Tripura	Satchand.	TGB	Manubazar	Nov'2017	22.11.2017
463	South Tripura	Satchand.	TGB	Sreenagar	Nov'2017	03.11.2017
464	South Tripura	Satchand.	TGB	Harina	Nov'2017	06.11.2017
465	South Tripura	Rupaichhari	TGB	Rupaichhari	Nov'2017	22.11.2017
466	South Tripura	Hrishyamukh	TSCB	Hrishyamukh	Nov'2017	28.11.2017
467	South Tripura	Satchand.	TSCB	Manubazar	Nov'2017	02.11.2017
468	South Tripura	Satchand.	TSCB	Kalachherra	Nov'2017	07.11.2017
469	South Tripura	Rajnagar	UBI	Siddhinagar	Nov'2017	29.11.2017
470	South Tripura	Rajnagar	UBI	Radhanagar	Nov'2017	30.11.2017
471	South Tripura	Bokafa	UBI	Santirbazar	Nov'2017	07.11.2017
472	South Tripura	Bharatchandra Nagar	UBI	Barpathari	Nov'2017	21.11.2017
473	South Tripura	Hrishyamukh	UBI	Hrishyamukh	Nov'2017	01.11.2017
474	South Tripura	Satchand.	UBI	Manubazar	Nov'2017	23.11.2017
475	South Tripura	Bokafa	Union Bank of India	B.C.Manu	Nov'2017	03.11.2017
476	South Tripura	BC Nagar	Bandhan Bank	Bharatchandranagar	Dec'2017	02.12.2017
477	South Tripura	Satchand	Bandhan Bank	Jalefa	Dec'2017	05.12.2017
478	South Tripura	Rajnagar	SBI	Chittamara	Dec'2017	14.12.2017
479	South Tripura	Jolaibari	SBI	Jolaibari	Dec'2017	19.12.2017
480	South Tripura	Satchand.	SBI	Manubazar	Dec'2017	04.12.2017
481	South Tripura	Rupaichhari	SBI	Manu Bankul	Dec'2017	30.12.2017
482	South Tripura	Rajnagar	TGB	Rajnagar	Dec'2017	27.12.2017
483	South Tripura	Hrishyamukh	TGB	Hrishyamukh	Dec'2017	02.12.2017
484	South Tripura	Hrishyamukh	TGB	Matai	Dec'2017	05.12.2017
485	South Tripura	Hrishyamukh	TGB	Sonaichhari	Dec'2017	14.12.2017
486	South Tripura	Bokafa	TGB	B.C.Nagar	Dec'2017	04.12.2017
487	South Tripura	Jolaibari	TGB	Baikhora	Dec'2017	30.12.2017

Sl.	District	Block	Name of Bank	Name of Branch	Month	Held On
488	South Tripura	Jolaibari	TGB	Muhuripur	Dec'2017	19.12.2017
489	South Tripura	Jolaibari	TGB	Jolaibari	Dec'2017	27.12.2017
490	South Tripura	Jolaibari	TGB	Debdaru	Dec'2017	02.12.2017
491	South Tripura	Satchand.	TGB	Satchand	Dec'2017	05.12.2017
492	South Tripura	Satchand.	TGB	Manubazar	Dec'2017	14.12.2017
493	South Tripura	Satchand.	TGB	Harina	Dec'2017	19.12.2017
494	South Tripura	Rupaichhari	TGB	Rupaichhari	Dec'2017	04.12.2017
495	South Tripura	Hrishyamukh	TSCB	Hrishyamukh	Dec'2017	30.12.2017
496	South Tripura	Jolaibari	TSCB	Baikhora	Dec'2017	06.12.2017
497	South Tripura	Satchand.	TSCB	Manubazar	Dec'2017	11.12.2017
498	South Tripura	Satchand.	TSCB	Kalachherra	Dec'2017	05.12.2017
499	South Tripura	Rajnagar	UBI	Siddhinagar	Dec'2017	11.12.2017
500	South Tripura	Rajnagar	UBI	Radhanagar	Dec'2017	20.12.2017
501	South Tripura	Bokafa	UBI	Santirbazar	Dec'2017	11.12.2017
502	South Tripura	Bharatchandra Nagar	UBI	Barpathari	Dec'2017	28.12.2017
503	South Tripura	Hrishyamukh	UBI	Hrishyamukh	Dec'2017	18.12.2017
504	South Tripura	Jolaibari	UBI	Baikhora	Dec'2017	14.12.2017
505	South Tripura	Bokafa	Union Bank of India	B.C.Manu	Dec'2017	01.12.2017
506	Unakoti	Pecharthal	Indian Overseas Bank	Pecharthal	Oct'2017	06.10.2017
507	Unakoti	Kumarghat	SBI	Kumarghat	Oct'2017	11.10.2017
508	Unakoti	Kumarghat	SBI	Ratiabari	Oct'2017	12.10.2017
509	Unakoti	Gournagar	TGB	Tillabazar	Oct'2017	04.10.2017
510	Unakoti	Gournagar	TGB	Gournagar	Oct'2017	12.10.2017
511	Unakoti	Gournagar	TGB	Dalugaon	Oct'2017	04.10.2017
512	Unakoti	Kumarghat	TGB	Pabiacherra	Oct'2017	12.10.2017
513	Unakoti	Kumarghat	TGB	Fatikray	Oct'2017	31.10.2017
514	Unakoti	Kumarghat	TGB	Betcherra	Oct'2017	31.10.2017
515	Unakoti	Kumarghat	TGB	Kanchanbari	Oct'2017	11.10.2017
516	Unakoti	Pecharthal	TGB	Pecharthal	Oct'2017	11.10.2017
517	Unakoti	Gournagar	TSCB	kailashahar	Oct'2017	24.10.2017
518	Unakoti	Gournagar	TSCB	Gournagar	Oct'2017	30.10.2017
519	Unakoti	Kumarghat	TSCB	Kumarghat	Oct'2017	09.10.2017
520	Unakoti	Pecharthal	TSCB	Machmara	Oct'2017	04.10.2017
521	Unakoti	Pecharthal	TSCB	Pecharthal	Oct'2017	25.10.2017
522	Unakoti	Gournagar	UBI	Gournagar	Oct'2017	11.10.2017
523	Unakoti	Kumarghat	UBI	Machmara	Oct'2017	06.10.2017
524	Unakoti	Kumarghat	UCO bank	Kumarghat	Oct'2017	03.10.2017
525	Unakoti	Gournagar	UCO bank	Kailashahar	Oct'2017	17.10.2017
526	Unakoti	Pecharthal	Indian Overseas Bank	Pecharthal	Nov'2017	29.11.2017
527	Unakoti	Kumarghat	SBI	Kumarghat	Nov'2017	30.11.2017
528	Unakoti	Kumarghat	SBI	Ratiabari	Nov'2017	14.11.2017
529	Unakoti	Gournagar	TGB	Tillabazar	Nov'2017	23.11.2017
530	Unakoti	Gournagar	TGB	Gournagar	Nov'2017	27.11.2017
531	Unakoti	Gournagar	TGB	Dalugaon	Nov'2017	02.11.2017
532	Unakoti	Kumarghat	TGB	Pabiacherra	Nov'2017	13.11.2017
533	Unakoti	Kumarghat	TGB	Betcherra	Nov'2017	15.11.2017
534	Unakoti	Kumarghat	TGB	Kanchanbari	Nov'2017	10.11.2017
535	Unakoti	Pecharthal	TGB	Pecharthal	Nov'2017	22.11.2017
536	Unakoti	Gournagar	TSCB	kailashahar	Nov'2017	22.11.2017
537	Unakoti	Gournagar	TSCB	Gournagar	Nov'2017	07.11.2017
538	Unakoti	Kumarghat	TSCB	Kumarghat	Nov'2017	28.11.2017
539	Unakoti	Pecharthal	TSCB	Machmara	Nov'2017	01.11.2017
540	Unakoti	Gournagar	UBI	Gournagar	Nov'2017	21.11.2017
541	Unakoti	Kumarghat	UBI	Machmara	Nov'2017	03.11.2017
542	Unakoti	Kumarghat	UCO bank	Kumarghat	Nov'2017	10.11.2017
543	Unakoti	Gournagar	UCO bank	Kailashahar	Nov'2017	27.11.2017
544	Unakoti	Pecharthal	Indian Overseas Bank	Pecharthal	Dec'2017	19.12.2017
545	Unakoti	Kumarghat	SBI	Kumarghat	Dec'2017	27.12.2017
546	Unakoti	Kumarghat	SBI	Ratiabari	Dec'2017	02.12.2017
547	Unakoti	Gournagar	TGB	Tillabazar	Dec'2017	05.12.2017
548	Unakoti	Gournagar	TGB	Dalugaon	Dec'2017	14.12.2017
549	Unakoti	Kumarghat	TGB	Pabiacherra	Dec'2017	19.12.2017
550	Unakoti	Kumarghat	TGB	Fatikray	Dec'2017	04.12.2017
551	Unakoti	Kumarghat	TGB	Betcherra	Dec'2017	30.12.2017
552	Unakoti	Kumarghat	TGB	Kanchanbari	Dec'2017	06.12.2017
553	Unakoti	Pecharthal	TGB	Pecharthal	Dec'2017	11.12.2017
554	Unakoti	Gournagar	TSCB	kailashahar	Dec'2017	05.12.2017
555	Unakoti	Kumarghat	TSCB	Kumarghat	Dec'2017	11.12.2017
556	Unakoti	Pecharthal	TSCB	Machmara	Dec'2017	20.12.2017
557	Unakoti	Pecharthal	TSCB	Pecharthal	Dec'2017	08.12.2017

Sl.	District	Block	Name of Bank	Name of Branch	Month	Held On
558	Unakoti	Gournagar	UBI	Gournagar	Dec'2017	14.12.2017
559	Unakoti	Kumarghat	UBI	Machmara	Dec'2017	19.12.2017
560	Unakoti	Kumarghat	UCO bank	Kumarghat	Dec'2017	06.12.2017
561	Unakoti	Gournagar	UCO bank	Kailashahar	Dec'2017	14.12.2017
562	West Tripura	Bamutia	Bandhan Bank	Narayanpur	Oct'2017	13.10.2017
563	West Tripura	Bamutia	Bandhan Bank	Bamutia	Oct'2017	24.10.2017
564	West Tripura	Dukli	Bandhan Bank	Kathaltali	Oct'2017	30.10.2017
565	West Tripura	Lefunga	Bank of India	Lembuchherra	Oct'2017	09.10.2017
566	West Tripura	Old Agartala	Bank of India	Khayerpur	Oct'2017	17.10.2017
567	West Tripura	Dukli	Bank of India	Anandanagar	Oct'2017	31.10.2017
568	West Tripura	Jirania	Canara Bank	Jirania	Oct'2017	06.10.2017
569	West Tripura	Jirania	Canara Bank	NIT	Oct'2017	03.10.2017
570	West Tripura	Hezamara	Central Bank of India	Barkathal	Oct'2017	06.10.2017
571	West Tripura	Jirania	Indian Overseas Bank	R.C.Nagar	Oct'2017	11.10.2017
572	West Tripura	Dukli	SBI	Amtali	Oct'2017	12.10.2017
573	West Tripura	Dukli	SBI	Dukli	Oct'2017	04.10.2017
574	West Tripura	Dukli	SBI	University Br.	Oct'2017	12.10.2017
575	West Tripura	Jirania	SBI	R.K.Nagar	Oct'2017	13.10.2017
576	West Tripura	Mohanpur	SBI	Gandhigram	Oct'2017	06.10.2017
577	West Tripura	Lefunga	SBI	Lembuchherra	Oct'2017	11.10.2017
578	West Tripura	Mohanpur	SBI	Mohanpur	Oct'2017	12.10.2017
579	West Tripura	Old Agartala	SBI	Khayerpur	Oct'2017	04.10.2017
580	West Tripura	Dukli	TGB	Bikramnagar	Oct'2017	12.10.2017
581	West Tripura	Dukli	TGB	Kanchanmala	Oct'2017	04.10.2017
582	West Tripura	Jirania	TGB	Bankimnagar	Oct'2017	10.10.2017
583	West Tripura	Jirania	TGB	Champaknagar	Oct'2017	04.10.2017
584	West Tripura	Jirania	TGB	Nit (Agartala)	Oct'2017	25.10.2017
585	West Tripura	Mohanpur	TGB	Kalacherra	Oct'2017	16.10.2017
586	West Tripura	Mohanpur	TGB	Lembuchherra	Oct'2017	30.10.2017
587	West Tripura	Mohanpur	TGB	Natunnagar	Oct'2017	25.10.2017
588	West Tripura	Hezamara	TGB	Hezamara	Oct'2017	04.10.2017
589	West Tripura	Mandwai	TGB	Mandai	Oct'2017	12.10.2017
590	West Tripura	Lefunga	TGB	Lefunga	Oct'2017	31.10.2017
591	West Tripura	Mohanpur	TGB	Durgabari	Oct'2017	11.10.2017
592	West Tripura	Dukli	TSCB	Bikramnagar	Oct'2017	16.10.2017
593	West Tripura	Jirania	TSCB	Khayerpur	Oct'2017	04.10.2017
594	West Tripura	Jirania	TSCB	Champaknagar	Oct'2017	13.10.2017
595	West Tripura	Jirania	TSCB	Khumlung	Oct'2017	24.10.2017
596	West Tripura	Mohanpur	TSCB	Mohanpur	Oct'2017	30.10.2017
597	West Tripura	Dukli	TSCB	Maheshkhola	Oct'2017	09.10.2017
598	West Tripura	Jirania	TSCB	Sachindranagar	Oct'2017	04.10.2017
599	West Tripura	Dukli	UBI	Anandanagar	Oct'2017	25.10.2017
600	West Tripura	Jirania	UBI	Jirania	Oct'2017	11.10.2017
601	West Tripura	Jirania	UBI	Khumlung	Oct'2017	06.10.2017
602	West Tripura	Jirania	UBI	Ranirbazar	Oct'2017	03.10.2017
603	West Tripura	Mohanpur	UBI	Usha Market	Oct'2017	17.10.2017
604	West Tripura	Mohanpur	UBI	Mohanpur	Oct'2017	12.10.2017
605	West Tripura	Dukli	UBI	Camper Bazar	Oct'2017	13.10.2017
606	West Tripura	Mohanpur	UCO Bank	Mohanpur	Oct'2017	09.10.2017
607	West Tripura	Bamutia	UCO Bank	Narshingarh	Oct'2017	06.10.2017
608	West Tripura	Old Agartala	UCO Bank	Khayerpur	Oct'2017	04.10.2017
609	West Tripura	Bamutia	Vijaya Bank	Gandhigram	Oct'2017	12.10.2017
610	West Tripura	Bamutia	Bandhan Bank	Narayanpur	Nov'2017	23.11.2017
611	West Tripura	Bamutia	Bandhan Bank	Bamutia	Nov'2017	27.11.2017
612	West Tripura	Dukli	Bandhan Bank	Kathaltali	Nov'2017	02.11.2017
613	West Tripura	Lefunga	Bank of India	Lembuchherra	Nov'2017	13.11.2017
614	West Tripura	Old Agartala	Bank of India	Khayerpur	Nov'2017	15.11.2017
615	West Tripura	Dukli	Bank of India	Anandanagar	Nov'2017	10.11.2017
616	West Tripura	Jirania	Canara Bank	Jirania	Nov'2017	22.11.2017
617	West Tripura	Jirania	Canara Bank	NIT	Nov'2017	22.11.2017
618	West Tripura	Hezamara	Central Bank of India	Barkathal	Nov'2017	07.11.2017
619	West Tripura	Jirania	Indian Overseas Bank	R.C.Nagar	Nov'2017	21.11.2017
620	West Tripura	Dukli	SBI	Amtali	Nov'2017	01.11.2017
621	West Tripura	Dukli	SBI	University Br.	Nov'2017	23.11.2017
622	West Tripura	Jirania	SBI	R.K.Nagar	Nov'2017	03.11.2017
623	West Tripura	Mohanpur	SBI	Gandhigram	Nov'2017	06.11.2017
624	West Tripura	Lefunga	SBI	Lembuchherra	Nov'2017	22.11.2017
625	West Tripura	Mohanpur	SBI	Mohanpur	Nov'2017	10.11.2017
626	West Tripura	Old Agartala	SBI	Khayerpur	Nov'2017	15.11.2017
627	West Tripura	Dukli	TGB	Bikramnagar	Nov'2017	23.11.2017

Sl.	District	Block	Name of Bank	Name of Branch	Month	Held On
628	West Tripura	Dukli	TGB	Kanchanmala	Nov'2017	02.11.2017
629	West Tripura	Jirania	TGB	Bankimnagar	Nov'2017	07.11.2017
630	West Tripura	Jirania	TGB	Champaknagar	Nov'2017	29.11.2017
631	West Tripura	Mohanpur	TGB	Kalacherra	Nov'2017	30.11.2017
632	West Tripura	Mohanpur	TGB	Lembuchherra	Nov'2017	14.11.2017
633	West Tripura	Mohanpur	TGB	Natunnagar	Nov'2017	23.11.2017
634	West Tripura	Hezamara	TGB	Hezamara	Nov'2017	27.11.2017
635	West Tripura	Mandwai	TGB	Mandai	Nov'2017	02.11.2017
636	West Tripura	Lefunga	TGB	Lefunga	Nov'2017	13.11.2017
637	West Tripura	Mohanpur	TGB	Durgabari	Nov'2017	15.11.2017
638	West Tripura	Dukli	TSCB	Bikramnagar	Nov'2017	10.11.2017
639	West Tripura	Jirania	TSCB	Khayerpur	Nov'2017	22.11.2017
640	West Tripura	Jirania	TSCB	Champaknagar	Nov'2017	22.11.2017
641	West Tripura	Jirania	TSCB	Khumlung	Nov'2017	07.11.2017
642	West Tripura	Mohanpur	TSCB	Mohanpur	Nov'2017	28.11.2017
643	West Tripura	Dukli	TSCB	Maheshkhola	Nov'2017	01.11.2017
644	West Tripura	Dukli	UBI	Anandanagar	Nov'2017	21.11.2017
645	West Tripura	Jirania	UBI	Jirania	Nov'2017	13.11.2017
646	West Tripura	Jirania	UBI	Khumlung	Nov'2017	15.11.2017
647	West Tripura	Jirania	UBI	Ranirbazar	Nov'2017	10.11.2017
648	West Tripura	Mohanpur	UBI	Usha Market	Nov'2017	22.11.2017
649	West Tripura	Mohanpur	UBI	Mohanpur	Nov'2017	22.11.2017
650	West Tripura	Dukli	UBI	Camper Bazar	Nov'2017	07.11.2017
651	West Tripura	Bamutia	UCO Bank	Narshingarh	Nov'2017	21.11.2017
652	West Tripura	Old Agartala	UCO Bank	Khayerpur	Nov'2017	01.11.2017
653	West Tripura	Bamutia	Vijaya Bank	Gandhigram	Nov'2017	23.11.2017
654	West Tripura	Bamutia	Bandhan Bank	Narayanpur	Dec'2017	30.12.2017
655	West Tripura	Bamutia	Bandhan Bank	Bamutia	Dec'2017	06.12.2017
656	West Tripura	Dukli	Bandhan Bank	Kathaltali	Dec'2017	11.12.2017
657	West Tripura	Lefunga	Bank of India	Lembuchherra	Dec'2017	05.12.2017
658	West Tripura	Dukli	Bank of India	Anandanagar	Dec'2017	11.12.2017
659	West Tripura	Jirania	Canara Bank	Jirania	Dec'2017	20.12.2017
660	West Tripura	Jirania	Canara Bank	NIT	Dec'2017	08.12.2017
661	West Tripura	Hezamara	Central Bank of India	Barkathal	Dec'2017	06.12.2017
662	West Tripura	Jirania	Indian Overseas Bank	R.C.Nagar	Dec'2017	27.12.2017
663	West Tripura	Dukli	SBI	Amtali	Dec'2017	05.12.2017
664	West Tripura	Dukli	SBI	Dukli	Dec'2017	14.12.2017
665	West Tripura	Dukli	SBI	University Br.	Dec'2017	19.12.2017
666	West Tripura	Jirania	SBI	R.K.Nagar	Dec'2017	04.12.2017
667	West Tripura	Mohanpur	SBI	Gandhigram	Dec'2017	30.12.2017
668	West Tripura	Lefunga	SBI	Lembuchherra	Dec'2017	06.12.2017
669	West Tripura	Mohanpur	SBI	Mohanpur	Dec'2017	11.12.2017
670	West Tripura	Old Agartala	SBI	Khayerpur	Dec'2017	05.12.2017
671	West Tripura	Dukli	TGB	Kanchanmala	Dec'2017	11.12.2017
672	West Tripura	Jirania	TGB	Bankimnagar	Dec'2017	20.12.2017
673	West Tripura	Jirania	TGB	Champaknagar	Dec'2017	02.12.2017
674	West Tripura	Jirania	TGB	Nit (Agartala)	Dec'2017	11.12.2017
675	West Tripura	Mohanpur	TGB	Kalacherra	Dec'2017	05.12.2017
676	West Tripura	Mohanpur	TGB	Lembuchherra	Dec'2017	11.12.2017
677	West Tripura	Mohanpur	TGB	Natunnagar	Dec'2017	20.12.2017
678	West Tripura	Hezamara	TGB	Hezamara	Dec'2017	08.12.2017
679	West Tripura	Mandwai	TGB	Mandai	Dec'2017	06.12.2017
680	West Tripura	Mohanpur	TGB	Durgabari	Dec'2017	14.12.2017
681	West Tripura	Jirania	TSCB	Khayerpur	Dec'2017	19.12.2017
682	West Tripura	Jirania	TSCB	Champaknagar	Dec'2017	27.12.2017
683	West Tripura	Jirania	TSCB	Khumlung	Dec'2017	02.12.2017
684	West Tripura	Mohanpur	TSCB	Mohanpur	Dec'2017	05.12.2017
685	West Tripura	Dukli	TSCB	Maheshkhola	Dec'2017	14.12.2017
686	West Tripura	Jirania	TSCB	Sachindranagar	Dec'2017	19.12.2017
687	West Tripura	Dukli	UBI	Anandanagar	Dec'2017	04.12.2017
688	West Tripura	Jirania	UBI	Jirania	Dec'2017	30.12.2017
689	West Tripura	Jirania	UBI	Khumlung	Dec'2017	06.12.2017
690	West Tripura	Jirania	UBI	Ranirbazar	Dec'2017	11.12.2017
691	West Tripura	Mohanpur	UBI	Usha Market	Dec'2017	05.12.2017
692	West Tripura	Dukli	UBI	Camper Bazar	Dec'2017	06.12.2017
693	West Tripura	Mohanpur	UCO Bank	Mohanpur	Dec'2017	11.12.2017
694	West Tripura	Bamutia	UCO Bank	Narshingarh	Dec'2017	05.12.2017
695	West Tripura	Old Agartala	UCO Bank	Khayerpur	Dec'2017	11.12.2017
696	West Tripura	Bamutia	Vijaya Bank	Gandhigram	Dec'2017	05.12.2017

BANK-BRANCH NETWORK IN TRIPURA AS ON 31.12.2017

	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	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	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	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	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	0	1	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	1	0	0	1	0	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	0	1	0	0	2	3	5	
ICICI	0	2	1	0	0	0	1	0	0	0	1	0	0	0	0	1	0	0	1	0	0	1	0	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	0	1	0	4	4	1	9	
IDFC Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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	1	0	0	0	0	0	0	2	2	1	5	
Indus-ind	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	1	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	1	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	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	6	3	0	6	2	0	6	0	0	2	1	0	42	12	11	65	
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	1	3	3	7		
UBI	9	0	12	4	1	0	4	1	0	5	2	0	8	1	0	7	1	0	2	1	0	4	1	0	43	8	12	63	
Vijaya Bank	1	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	3	4		
Yes Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	
Total	54	17	108	35	18	0	25	11	0	35	28	0	37	18	0	34	12	0	22	9	0	29	18	0	271	131	108	510	

STATUS OF ATMs IN THE STATE OF TRIPURA AS ON 31.12.2017

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
TOTAL		141	104	237	482



Convener

State Level Bankers' Committee for Tripura

United Bank of India

Lead Bank Division

Head office

Minutes of the 123rd State Level Bankers' Committee Meeting for the State of Tripura held on 27.11.2017

The 123rd SLBC meeting of Tripura State was held at the Conference Hall No.2, Pragna Bhawan, P.N. Complex, Agartala on 27th November, 2017 to review the performance of Banks for the 2nd quarter ending on 30.09.2017 for financial year 2017-18.

The meeting was chaired by Shri Bhanulal Saha, Hon'ble Finance Minister, Government of Tripura in presence of Shri A. K. Pradhan, Executive Director of United Bank of India and Co-Chairman, SLBC, Tripura. Amongst other dignitaries, Shri M. Nagaraju, Principal Secretary, Finance and Industries & Commerce, Govt. of Tripura, Shri L. K. Gupta, Principal Secretary, Rural Development, Govt. of Tripura, Shri Tamal Biswas, General Manager, RBI, Shri Sunil Kumar, General Manager, NABARD and Shri Manas Dhar, General Manager, United Bank of India & Convener, SLBC (Tripura) were also present. Other Senior Executives of the State Government, RBI, NABARD, 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 123rd meeting of SLBC, Tripura. He then requested Shri A. K. Pradhan, Executive Director of United Bank of India and Co-Chairman, SLBC, Tripura to deliver his keynote address to the House.

Shri A. K. Pradhan, Executive Director of United Bank of India, prior to delivering his keynote address greeted Shri Bhanulal Saha, Hon'ble Finance Minister, Government of Tripura with flower bouquet at the SLBC meeting. Shri A. K. Pradhan also extended hearty welcome to Shri M. Nagaraju, Principal Secretary, Finance and Industries & Commerce, Govt. of Tripura, Shri L. K. Gupta, Principal Secretary, Rural Development, Govt. of Tripura and other executives from the Govt. of Tripura, RBI, NABARD & Banks. Before his deliberations, Shri Pradhan raised the issue of abduction of four employees of Tripura Gramin Bank on 24.11.2017 by some unidentified miscreants which resulted not only an atmosphere of fear psychosis but also a sense of insecurity and demoralization of the employees in their day to day work. He requested Hon'ble Finance Minister of Tripura to apprise the House regarding the development in this regard and assurance of their safe return.

Shri Bhanulal Saha, Hon'ble Minister of Finance, Govt. of Tripura briefed the House that the Police Authorities had been given necessary instructions so as to rescue all the abducted personnel of TGB

and return to their home safely. He assured that State Government would not spare any stone unturned. Shri L. K. Gupta, Principal Secretary, Rural Development, Govt. of Tripura supplemented that highest level of security measures had already been taken throughout the border and the authorities were undertaking combing operations for their trace and safe return. With this assurance, Shri A. K. Pradhan, Executive Director of United Bank of India took up the Agenda items for discussions.

Shri A. K. Pradhan, ED of United Bank of India mentioned that focus of the 123rd SLBC meeting was to review the progress made with regard to major decisions of the last SLBC meeting held on 31.08.2017 and performance of the banks for the first two quarters of the financial year 2017-18.

First of all, Shri Pradhan extended thanks to Tripura State Government, Member banks, LICICI & other General Insurance Companies, BSNL, NPCI & UIDAI for successfully organizing “Mudra Promotion Campaign” on 14.10.2017 at Agartala in presence of Shri Santosh Kumar Gangwar, Hon’ble Minister of State for Labour and Employment, GoI(Independent Charge), Shri Bhanulal Saha, Hon’ble Minister of Finance, Govt. of Tripura and other dignitaries. He stated that “Mudra Promotion Campaign” was also subsequently held at Dharmanagar on 25.10.2017 and Udaipur on 27.10.2017 with great enthusiasm. He also stated that this Campaign would certainly help the new entrepreneurs to set up their units with MUDRA loan from banks.

Shri Pradhan stated that CD Ratio of the State stood at 45% at the end of September 2017, registering an improvement of 2% over CD Ratio of 43% as on 31st March 2017. He also stated that CD Ratio of the State stood far below the national average. He requested the banks to continue their concerted efforts to push the CD ratio towards the targeted level of 53% by extending more credit to the Agriculture, fishery, dairy, handicrafts etc. He also requested State Government to create conducive atmosphere and more opportunities for big ticket advances - both under Priority as well as Traditional sector to drive ahead the agenda of CD ratio of the State.

All the banks put together could disburse Rs 2272.20 crore i.e. 52% of the Annual Target of Rs 4386 crore under ACP during April-September 2017 of FY 2017-18 as against Rs.2003.41 achieved during corresponding period last year (2016-17).

As on 30th September 2017, all banks have issued 26499 KCCs covering Rs 123.97 crore, thus achieving 53% of the annual target (50,000 Nos.) for FY 2017-18. He informed that the banks would definitely achieve the target with the collective thrust at the year end.

Shri Pradhan emphasized on lending to SHGs in a big way to change the economic scenario of the State. Contribution of SHGs in terms of GDP should not be underestimated besides its low level of NPA.

He expressed his satisfaction in respect of low percentage of zero-balance accounts (11.35%) in the State out of 8.45 lac PMJDY accounts opened up to 17.11.2017. 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 Pradhan referred to the NPA position of the State including written off amount which stood at Rs.624.77 crore at the end of September 2017 which indicates immense scope for recycling of fund in the State itself with simultaneous recovery from the defaulted accounts. He requested for further reduction of NPA level in respect of Education & Housing loans in the State.

In respect of Employment Generation Schemes, he requested the Member banks & Sponsoring agencies to come forward jointly for disposal of all sponsored proposals of PMEGP & Swabalamban for FY 2017-18 with a time bound programme in view of ensuing Assembly Election. He stated the concern of the banks for poor recovery of loans in sponsored programmes. He requested for kind intervention of the State Government in assisting the banks for improving the recovery scenario so that bankers could feel comfortable in lending in the State.

Shri A. K. Pradhan, ED 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 to a greater height.

Thereafter, Shri Pradhan requested Shri Bhanulal Saha, Hon'ble Finance Minister, Government of Tripura to deliver his address and guide the proceedings.

Shri Bhanulal Saha, Hon'ble Finance Minister, Government of Tripura expressed happiness to be able to attend the meeting and raised the issue of gap between deposit mobilized and deployment of fund in the State by the banks. He discussed at length the issue of CD Ratio (bank wise) in the State. He stated that there were more requirements to deploy the fund by the scheduled commercial banks to develop more entrepreneurs under PMEGP, Swabalamban, MUDRA, Stand Up India etc. in the State. He requested for disposal of proposals under PMEGP & Swabalamban within a time bound programme keeping in mind of the ensuing Assembly Election. He also requested the banks for timely credit to the farmers through KCCs and also cover them under Insurance (PMFBY) to protect them against natural calamities.

He requested SLBC to monitor bank wise CD Ratio and to initiate steps by the concerned banks for improvement of CD Ratio so as to achieve the targeted level of 53% as on 31.03.2018.

He pointed that there are some underbanked centres in the State. He requested the concerned banks to open these branches without further delay.

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

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 as well as safe and secured working atmosphere for the banks in the State.

Shri M. Nagaraju, Principal Secretary, Finance and Industries & Commerce, Govt. of Tripura instead of deliberation requested Sri Manas Dhar, General Manager, United Bank of India & Convener SLBC of

Tripura to discuss Agenda through PPT for reviewing the Action points as well as the analysis of the performance of the key indicators.

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 122nd SLBC meeting for Tripura held on 31.08.2017:

Confirmed by the House.

Agenda 2 : Pradhan Mantri MUDRA Yojana

All Banks/Lending Institutions made disbursement of Rs. 520.51 Crore with 144580 numbers of accounts as on 30.09.2017 for FY 2017-18, against the annual target of Rs. 481 crore i.e. 108% of the target. House noted the performance under PMMY in the State.

Shri Manas Dhar, Convener, SLBC-Tripura informed the House regarding holding of 3 Mudra Promotion Campaign as per direction of the Government of India at Agartala, Dharmanagar & Udaipur on 14.10.2017, 25.10.2017 & 27.10.2017 respectively with enthusiasm.

Shri M. Nagaraju, Principal Secretary, Finance and Industries & Commerce, Govt. of Tripura thanked SLBC for successful organization of Mudra Promotion Campaign in the State. He requested SLBC to make upward revision of MUDRA target, 150% of the set target for FY 2017-18 considering achievement made by the banks/Lending Institutions during April-September 2017. He asked the bankers to come forward to achieve the revised target under PMMY during FY 2017-18 so as to push the CD Ratio of 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 and also to pay higher annual premium on guarantee / service fee owing to its NPA level. Shri Nagaraju requested Chairman, TGB to take up the matter with the appropriate authority through the State Government.

Stand-Up India Scheme:

Loans under the scheme have been extended to 41 SC/ST/Women beneficiaries amounting to Rs. 6.99 crore during April-September 2017 of FY 2017-18. House noted the same.

Shri M. Nagaraju, Principal Secretary, Finance and Industries & Commerce, Govt. of Tripura requested the Banks to identify at least one bankable proposal under Stand-Up India scheme per branch with priorities and disburse those loans within March 2018, thereby increasing CD Ratio of the State.

Shri Manas Dhar, Convener, SLBC-Tripura requested DICs/ Skill Development Departments of the State Government to help in selection of viable projects under SUI.

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

Shri Manas Dhar, Convener, SLBC-Tripura informed that meeting of the SLBC Sub-Committee on Branch Expansion was held on 01.11.2017. As per decision of the Sub-Committee, LDMS reassessed the actual position of banking services in those 19 unbanked villages jointly with the representatives of District Magistrates of the concerned districts. Shri Dhar placed the Summary of the Report before House:

- a. 7 unbanked villages having bank branches within a radius of 0-1.5 km.
- b. 7 unbanked villages having bank branches within a radius of 1.5-3.0 km.
- c. 3 unbanked villages having bank branches within a radius of 3.0-5.0 km.
- d. Remaining 2 unbanked villages (Chandipur & Nabin-Cherra) having no bank branches within a radius of 5 km.

House noted the same and suggested for opening of bank branches in 5 unbanked villages (c & d) having no bank branches within a radius of 3 km. It was also decided for reallocation of villages (if required) among other banks which do not have any issue regarding branch opening through a meeting of SLBC Sub-Committee on Branch Expansion.

Agenda 4 : Financial Inclusion

The House reviewed the progress of PMJDY in the State under which 844511 A/Cs have been opened up to 17.11.2017. Aadhaar Seeding in the PMJDY accounts of the State stood at 87.63%. Zero-balance accounts contributed 11.35% of the total PMJDY accounts opened up to 17.11.2017. All banks in the State issued RuPay cards to 85.76% 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 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 had enrolled 3.23 lac customers under PMSBY, 1.15 lac customers for PMJJBY and 13332 customers under APY as on 30.09.2017. House noted the performance under Social Security Schemes with a request to the bankers for coverage of each family under PMJJBY/ PMSBY schemes. SLBC Desk was requested to report Claim position under PMJJBY & PMSBY in each SLBC meeting.

Shri A. K. Pradhan, ED of United Bank of India emphasized on wide publicity of these schemes to create awareness among the people particularly with reference to submission of claim application to Insurance Companies.

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 46 training programs with the participation of 1090 candidates during April-September of FY 2017-18. General Manager & Convener, SLBC-Tripura informed the House in respect of biometric attendance of the participants in RSETIs, which would be required for reimbursement of expenses from MoRD, GoI w.e.f. 01.12.2017.

The 14 Financial Literacy Centers in the State conducted 113 literacy camps during the 2nd quarter (July-September 2017) of FY 2017-18 while the 253 rural branches in the State conducted 695 camps during the same period.

Agenda 5: CD Ratio

CD Ratio of the State stood at 45% at the end of September 2017, registering an improvement of 2% over CD Ratio of 43% as on 31st March 2017. Bank wise CD Ratio was discussed in the House.

Shri M. Nagaraju, Principal Secretary, Finance and Industries & Commerce, Govt. of Tripura informed that major banks of Tripura State contributed lower CD Ratio than the State average for last few years. Major Banks (TGB, UBI, SBI, TSCB, Canara Bank, CBI etc.) were requested to prepare their action plan for remaining four months of the FY 2017-18 to push their CD Ratio so as to achieve targeted level of CD Ratio for the State as on 31.03.2018.

Shri A. K. Pradhan, ED of United Bank of India requested State Government to create conducive atmosphere and more opportunities for big ticket advances - both under Priority as well as Traditional sector to drive ahead the agenda of CD ratio of the State. He also requested the banks to continue their concerted efforts to push the CD ratio towards the targeted level of 53% by extending more credit to the Agriculture, fishery, dairy, handicrafts etc.

Six out of eight districts have reported positive growth in CD ratio as on 30th September 2017 over March 2017. CD Ratio of West Tripura district stood at 34% as on 30.09.2017. 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.

House noted the performance under CD Ratio as on 30.09.2017 and all concerned were requested to strive towards increasing CD Ratio to 53% at the end of FY 2017-18.

Agenda 6: Implementation of Annual Credit Plan 2017-18

House reviewed the overall achievement under ACP during April to September 2017 of the financial year 2017-18. Banks operating in the State achieved 52% (Rs. 2272.20 crore) of the credit disbursement target under ACP 2017-18. The disbursement during April to September 2017 of FY 2017-18 surpassed the corresponding figure of last year (2016-17) by 13%. Achievement under Priority Sector also stood at 51% at the end of 2nd quarter of FY 2017-18. Achievement under Agriculture sector stood at 50%. While achievement under MSME & Other Priority Sector reached to 64% & 36% respectively.

Shri Sunil Kumar, General Manager, NABARD presented PLP projections for 2018-19 in the House. PLP for priority sectors has been projected Rs. 4429.82 crore for 2018-19 considering ground level

potentiality of the State against ACP Target of Rs. 3879.45 crore for FY 2017-18, showing overall increases of 14%. House discussed the PLP projection for 2018-19 and accepted the same.

Agenda 7: Kisan Credit Card (2017-18)

All banks in the State had issued 26499 KCCs covering Rs 123.97 crore, thus achieving 53% of the annual target (50,000 Nos.) during April-September 2017.

House noted the performance of KCCs in the State.

Shri M. Nagaraju, Principal Secretary, Finance and Industries & Commerce, Govt. of Tripura requested SLBC to fix a target of one lakh KCC during 2017-18 to boost CD Ratio of the State. He also informed that on-line facility for checking of land records is available in the State but there is no system for registration of charges on land. He suggested for one meeting with major banks of the State with the State Revenue Department in respect of on-line verification of land records in the State.

Shri Manas Dhar, Convener, SLBC (Tripura) stated that target of banks is to cover all eligible farmers and issuance of 50,000 KCCs is a notional figure. He requested State Government to identify uncovered eligible farmers and to sponsor their proposal with proper land records / certificates to banks for issuance of KCCs within 31.03.2018. He suggested for observance of "Farmers' Day" in the State for their awareness during December 2017 and January 2018. He requested the bankers for renewal of Dormant KCCs and issuance of KCCs to all eligible farmers, which he felt could only be possible with the joint efforts of State Govt. & Banks like other State where our Bank is SLBC Convener. He also requested State Government for wide publicity in respect of PMFBY in the rural areas.

Shri Sunil Kumar, General Manager, NABARD stated the success of JLGs in the State and financing JLGs would certainly push CD Ratio of the State.

Agenda 8: Self Help Groups (SHG)

The House reviewed the performance of the Banks under NRLM/NERLP and WSHG during April-September 2017 of FY 2017-18.

Shri M. Nagaraju, Principal Secretary, Finance and Industries & Commerce, 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 fund SHGs based on the activity undertaken with first dosage ideally being Rs. 1.25 Lac and 2nd dosage being Rs. 1.50 Lac. He informed the House regarding disposal of pending SHG proposal and requested some other bankers to dispose pending proposal (including account opening) with them at the earliest. 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 lowest NPA in SHGs in

the country for its interest subsidy & subvention like KCC loans. He requested the banks to advise their rural branches to hold monthly meeting of CBRM without fail. He also requested the banks to fund SHGs not less than the minimum amount as decided in the last SLBC (122) meeting.

Shri Sunil Kumar, General Manager, NABARD placed the proposal for change of Anchor NGO for Women SHGs in Dhalai District. VHAT was approved by SLBC/ DCC to function as Anchor NGO in Dhalai District in place of Anjali Microfinance Ltd. He informed that SPADE (Calcutta Society for Professional Action in Development), a Kolkata based NGO had already approached NABARD for revival of 300 SHGs formed and abandoned by Anjali Microfinance Ltd. in Dhalai District. House discussed the matter in detail and accepted the proposal of NABARD i.e. SPADE would function as Anchor NGO for Women SHGs in Dhalai District instead of VHAT (as approved earlier by SLBC/DCC) in place of Anjali Microfinance Ltd.

Deendayal Antyodaya Yojana-National Urban Livelihood Mission (DAY-NULM):

Dr. Rashmi Das, Deputy Director, Directorate of Urban Development, GoT, stated the progress on DAY-NULM in respect of formation of Groups in 20 ULBs in the State. She informed that some ULBs (Khowai, Kailasahar, Udaipur, Belonia & Dharmanagar) had already sponsored loan proposal of Individual beneficiaries to bank branches. She also informed the State target for disbursement of DAY-NULM loan to 140 Individuals and 50 Groups for the FY 2017-18. She requested the banks for disposal of sponsored proposals within 31.12.2017.

Shri Manas Dhar, Convener, SLBC (Tripura) emphasized on financing to Groups instead of Individuals. He requested LDMs to monitor DAY-NULM in each DCC meeting as a separate Agenda Item.

Agenda 9: Recovery Performance of Banks

The House reviewed sector-wise and Government Sponsored Scheme-wise recovery of loan position as on 30.09.2017. Overall recovery percentage in respect of three broad sectors, viz. Agriculture, MSME and Other Priority Sector (OPS) stood at 62% as on September 2017 as against 63% as on March 2017. There was no significant improvement in recovery under schematic lending. Recovery in SJSRY was 6%, SGSY was 17%, PMRY was 8%, PMEGP was 38%, Swabalamban was 36% while recovery in REGP (MMS) was 54% as on 30.09.2017. Line Departments of the State Government were requested to extend their support for joint recovery camps for schematic loans.

Agenda 10 : NPA position of Banks in Tripura.

Gross NPA stood at Rs. 556.65 crore as on September 2017 which was Rs. 540.46 crore as on March 2017. The outstanding amount under Written off A/Cs (Shadow Register) was around Rs. 68.12 crore which if added with the outstanding NPA, it would rise to Rs.624.77 crore as on 30.09.2017, which is not only a very high figure but also indicates immense scope for recycling of fund in the State itself.

Shri A. K. Pradhan, ED of United Bank of India expressed concern on rising NPAs in Education & Housing loans in the State.

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 30th September 2017

House reviewed the performance of the Banks as on 30th September 2017. The overall Advance in the State witnessed y-o-y growth of 23% from Rs.8404.47 crore as on September 2016 to Rs.10345.32 crore as on September 2017. Similarly, y-o-y growth of 21% was registered in Deposits which stood at Rs. 23109.08 crore as on September 2017 against Rs. 19079.92 crore as on September 2016.

The House noted the y-o-y growth of 18% in lending under Priority Sectors (outstanding), 129% growth in lending to Minority community, 31% growth in lending to SC/ST borrowers and 21% in lending to Weaker Section as on 30.09.2017. Agriculture Sector achieved a y-o-y growth of 27% while MSME sector registered 14% y-o-y growth as on 30.09.2017.

Agenda 12: Performance under Govt. sponsored schemes

All banks sanctioned 247 cases amounting to Rs.12.52 cr. under PMEGP against the yearly target of 1605 cases for FY 2017-18 as on 08.11.2017.

All banks sanctioned 209 cases amounting to Rs.5.65 cr. under SWABALAMBAN against the yearly target of 4000 cases for FY 2017-18 as on 30.09.2017.

Shri M. Nagaraju, Principal Secretary, Finance and Industries & Commerce, Govt. of Tripura expressed concern on the poor sanctioning of proposals under PMEGP & SWABALAMBAN cases for 2017-18 though the proposals were sponsored early. He referred to the review meeting with the bankers on 10.11.2017 on employment generation schemes (PMEGP and SWABALAMBAN). He requested the banks for disposal of sponsored proposals under PMEGP & SWABALAMBAN for FY 2017-18 within 31st December 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 30.09.2017 for the financial year 2017-18.

Shri Sunil Kumar, General Manager, NABARD requested the banks for disposal of all dairy proposals under Dairy Entrepreneurship Development Scheme (DEDS) within 31.12.2017 to avail the benefit of subsidy under the Scheme.

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 160 students involving Rs 4.08 crore during April-September 2017 of FY 2017-18. The outstanding balance in Education Loans as on 30.09.2017 stood at Rs.115.87 crore in 3950 accounts.

Under Housing Loans, outstanding balance stood at Rs.1299.83 crore in 32475 accounts as on 30th September 2017. House noted the progress.

Shri Manas Dhar, Convener, SLBC-Tripura informed the House regarding present relaxation in floor area, income limit, etc. in respect of Affordable Housing Scheme with subsidy (CLSS) under PMAY. He expressed his concern on rising NPA in Education loans and track of students could not be maintained in some cases after completion of course.

Shri A. K. Pradhan, ED of United Bank of India requested all banks to come forward for financing beneficiaries under PMAY, which is an opportunity to the banks for improvement in CD Ratio of the State.

Agenda 14: MSME financing under ACP.

House reviewed the overall achievement of MSME during April-September 2017 of FY 2017-18. All Banks have disbursed Rs 695.49 crore, registering an achievement of 64% against ACP target of Rs.1090.48 crore during April-September 2017 of FY 2017-18.

Thereafter, the Convener SLBC of Tripura requested Shri Tamal Biswas, General Manager-RBI to address the House.

Shri Tamal Biswas, General Manager, RBI Agartala deliberated on the following issues:-

- Continuation of financial literacy campaign in rural areas by rural branches and FLCs as per extant RBI guidelines.
- Making a study on detection of fake notes by the branches.
- He stressed on Receipt & Payment of Coins by bank branches as per extant RBI guidelines.
- Timely submission of Data by banks to SLBC Desk so as to ensure holding SLBC/ DCC/ DLRC meeting as per calendar.

Shri T. K. Debnath, Joint Secretary, Rural Development, GoT requested the banks to expedite Aadhaar seeding of all MNREGA accounts through camp mode and to complete the same before 31.12.2017. He also requested banks to open single accounts for the existing joint MNREGA account holders at the earliest for smooth DBT.

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 revised MUDRA Target of Rs. 722.0 crore i.e. 150% of Rs 481.0 crore for FY 2017-18 (**Action: All Banks**).
- All Banks are to exert effort to achieve Stand-Up India Targets for FY 2017-18 (**Action: All Banks**).
- To dispose off of all sponsored PMEGP & Swabalamban proposals within 31.12.2017. (**Action: All Banks, DIC, KVIC & KVIB**)
- 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(above 5000 population) having no bank branches within a radius of 3 km through Sub-committee under SLBC (**Action: SLBC & Banks**).
- To discuss DAY-NULM in each DCC meeting as a separate Agenda Item (**Action: LDMs**).
- Observance of “Farmers’ Day” during December 2017 & January 2018 (**Action : State Government, LDMs & Banks**).
- 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 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 A. K. Pradhan, ED of United Bank of India, Shri M. Nagaraju, Principal Secretary, Finance and Industries & Commerce, Govt. of Tripura, Shri L. K. Gupta, Principal Secretary, 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 in 123rd SLBC meeting.

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**LIST OF THE PARTICIPANTS AT THE 123rd MEETING OF THE SLBC
FOR THE STATE OF TRIPURA
HELD AT PRAGNA BHAWAN, HALL NO.2, AGARTALA ON 27.11.2017 AT 11:30 A.M.**

Sl. No.	Name of the dignitaries	Designation/Office/Institution
I		CHAired BY
1	Shri Bhanu Lal Saha	Finance Minister, Govt. of Tripura
2	Shri Ashok Kumar Pradhan	Executive Director, United Bank of India and Chairman, SLBC-Tripura
II	GOVT. OFFICIALS	
3	Dr. M. Nagaraju	Principal Secretary, Finance, Industries & Commerce, GoT
4	Shri Lalit Kumar Gupta	Principal Secretary, Rural Development, GoT
5	Shri T.K. Debnath	Joint Secretary, Rural Development, GoT
6	Shri Arup Ratan Sarma	Addl. Secretary & CEO TRLM
7	Shri V.G. Jenner	Director, Dept. of Industries & Commerce, GoT
8	Dr. Manoranjan Sarkar	Director, ARDD
9	Shri K.C. Roy	Dy. Director, KVIC
10	Dr. Rashmi Das	Dy. Director, Directorate of Urban Development, GoT
11	Shri Prabir Kr. Majumder	Asst. Director, Directorate of Agriculture, GoT
12	Shri Ashutosh Saha	I/C PMEGP, KVIB, Tripura
13	Smt. Puja Thapa	State Mission Manager, NULM
14	Shri Santanu Ghosh	D.O., DIF
15	Shri Sudhir Ghosh	L.D.C., DIF
III	RBI/NABARD/SIDBI/NHB/ INSURANCE COMPANIES/ BSNL	Designation/Office/Institution
16	Shri Tamal Biswas	General Manager, RBI
17	Shri Sunil Kumar	General Manager, NABARD
18	Shri K. Venugopal	DGM, RBI
19	Shri Praveen Yadav	AGM, RBI
20	Shri Rakesh Kumar Yadav	Asst. Manager, SIDBI
IV	COMMERCIAL BANKS	Designation/Office/Institution
21	Shri Manas Dhar	General Manager, UBI, HO & Convener, SLBC- Tripura
22	Shri M. Dohare	DGM & CRM, UBI, Tripura
23	Shri M.M. Goswami	Chairman, TGB
24	Shri Amit Bhattachariya	GM, Tripura State Co-operative Bank Ltd.
25	Shri Bhajan Ch. Roy	AGM, UBI-Tripura
26	Shri S.R. Das	AGM-LBD & RRB, UBI HO

27	Shri Alok Chaudhury	Chief Manager, SLBC & FI, UBI
28	Shri Asim Jyoti Das	Chief Manager, SBI, RBO South
29	Shri Subrata Chakrabarty	Chief Manager, SBI
30	Shri Partha Pratim Ray	Chief Manager, Canara Bank
31	Shri Bhanu Goswami	Chief Manager, UCO Bank
32	Mr. Mohd Ali	Chief Manager, Central Bank of India
33	Shri Lalta Prasad	Chief Manager, Union Bank of India
34	Shri Sanjit Singh	Chief Manager, Allahabad Bank
35	Shri Avinash Kumar	Sr. Manager, Oriental Bank of Commerce
36	Shri Mrityunjoy Roy	Sr. Manager, Bandhan Bank
37	Shri Suwendu Bikash Jotder	Sr. Manager, Syndicate Bank
38	Shri Upal Saha	Sr. Manager, Punjab National Bank
39	Shri Nantu Roy	Sr. Manager, Vijaya Bank
40	Shri Debasish Ray Barman	Sr. Manager, Indusind Bank
41	Shri Birendra Tripura	HOD (C&R), Tripura Gramin Bank
42	Shri Ajay Bhowmik	Manager, Andhra Bank
43	Shri Biswajit Saha	Manager, Corporation Bank
44	Shri Manish Kr. Tiwari	Manager, IDBI Bank
45	Shri Jagrata Das	Manager, ICICI Bank
46	Shri Bipradas Paul	Manager, HDFC Bank
47	Shri Partha Sarathi Das	Manager, Punjab & Sind Bank
48	Shri Prantik Das	Manager, Bank of Maharashtra
49	Shri Nirjhar Nandi Mazumder	Manager, United Bank of India
50	Shri Kaustav Banerjee	Manager -LBD & RRB, UBI H.O.
51	Shri Madhab Bhattacharjee	Manager, Axis Bank
52	Shri Sandeep Goon	Assistant Manager, South Indian Bank Ltd.
53	Shri Amit Deb	Assistant Manager, Kotak Mahindra Bank
54	Shri Lasubon Basaiawmoit	Assistant Manager, Indian Bank
55	Shri Amal Debbarma	Assistant Development Officer, ACUB Ltd.
56	Shri Rabi Kaloi	Officer, Tripura State Co-operative Bank Ltd.
57	Shri Bidyut Chaudhury	Officer, United Bank of India
58	Shri Soumya Kanti Chakraborty	Assistant Manager, IDFC Bank
59	Shri Rupam Dey	Assistant Manager, Federal Bank
60	Shri Sandipan Saha	Assistant Manager, Yes Bank
61	Shri Shradhanand Soren	Director, RUDSETI Agartala
62	Shri Narayan Ch. Debnath	Director, RSETI Udaipur
63	Shri Rajes Das	Director, RSETI Dhalai
64	Shri Dulal Ch. Pandit	Faculty Member, RSETI Kumarghat
65	Shri Mahit Krishna Devvarman	LDM, Dhalai & Khowai
66	Shri Amitava Sengupta	LDM, Unakoti & North Tripura
67	Shri Debabrata Barua	LDM, Gomati & South Tripura
68	Shri Arun Chakma	LDM, West Tripura & Sepahijala
69	Shri Subhajit Patra	Officer, SLBC & FI, Tripura, United Bank of India

DECEMBER 2017
124th SLBC Meeting
Tripura



CONVENER: UNITED BANK OF INDIA