

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



127th

SEPTEMBER 2018

१२७ वी

सितंबर २०१८

Quarterly Review

Date: 28.12.2018 ★ Time: 11:00 AM

Venue: State Guest House, Agartala

कार्यसूची टिप्पण ★ AGENDA NOTES

युनाइटेड बैंक ऑफ इंडिया

(भारत सरकार का उपक्रम)

आपका बैंक



United Bank of India

(A Govt. of India Undertaking)

The Bank that begins with U

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

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

संयोजक: त्रिपुरा राज्य स्तरिया बैंकर्स समिति

Convener: State Level Bankers' Committee for Tripura

सन्दर्भ: एल. बी डि/एसएलबीसी/ टी/ 127/2018-19

Ref: LBD/SLBC/T/ 127 /2018-19

दिनांक: १७.१२.२०१८

Date: 17.12.2018

एस एल बी सी के सभी सदस्य

All members of SLBC

प्रिय महोदय,

Dear Sir

विषय: त्रिपुरा राज्य स्तरीय बैंकर्स समिति की १२७ वी
बैठक का कार्यसूची टिप्पण ।

Sub: Agenda Notes for the 127th Meeting of SLBC
Tripura

उपर्युक्त सन्दर्भ मे हम आपको सूचित करते है की
त्रिपुरा राज्य स्तरीय बैंकर्स समिति की १२७ वी बैठक
दिनांक २८.१२.२०१८ को पूर्वान्ह ११:०० बजे स्टेट गेस्ट
हाउस, अगरतला मे आयोजित की जाएगी। कार्यसूची
टिप्पण की एक प्रति भेज रहे है ।

With reference to the above, we forward herewith
a set of Agenda Notes for the 127th meeting of
State Level Bankers' Committee for Tripura
scheduled to be held at State Guest House,
Agartala on 28.12.2018 at 11:00 AM.

अनुरोध है की आप उक्त बैठक मे अवश्य भाग ले ।

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

भवदीय

Yours Faithfully,

अ. ब. शर्मा

उप महा प्रबंधक एवं
मुख्य क्षेत्रीय प्रबंधक
त्रिपुरा क्षेत्र



Dy. General Manager &
Chief Regional Manager
Tripura Region



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Population Details of Tripura

Districts	<u>Tripura State</u>
	General Information
<p>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>

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 30.09.2018

Population Group	March 2013	March 2014	March 2015	March 2016	March 2017	March 2018	September 2018
Rural	217	229	248	265	269	271	269
% as against total branches	57%	54%	54%	53%	53%	53%	51%
Semi- urban	84	107	117	127	131	131	146
% as against total branches	22%	25%	25%	26%	26%	26%	28%
Urban	79	89	96	104	108	110	110
% as against total branches	21%	21%	21%	21%	21%	21%	21%
TOTAL	380	425	461	496	508	512	525

SLBC-TRIPURA

VITAL BANKING STATISTICS

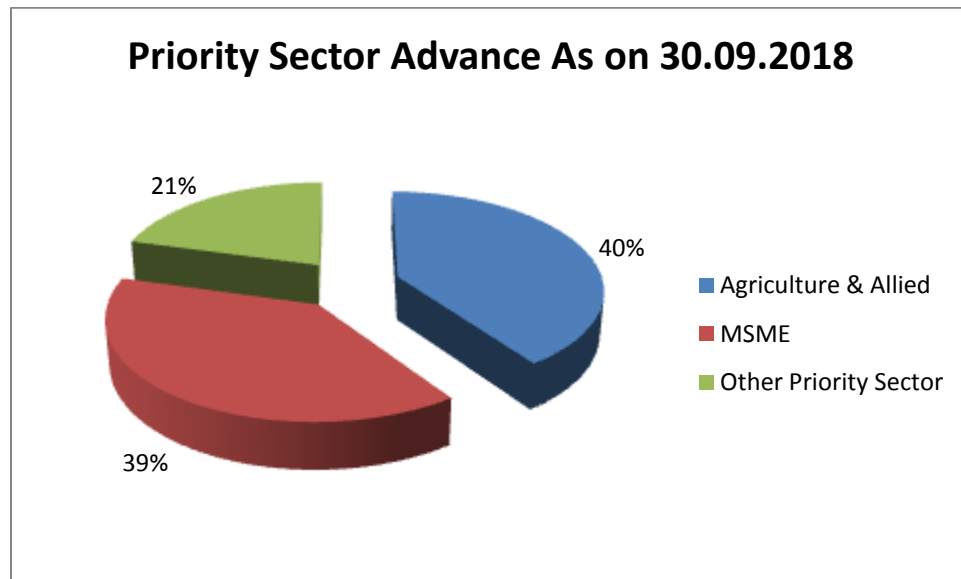
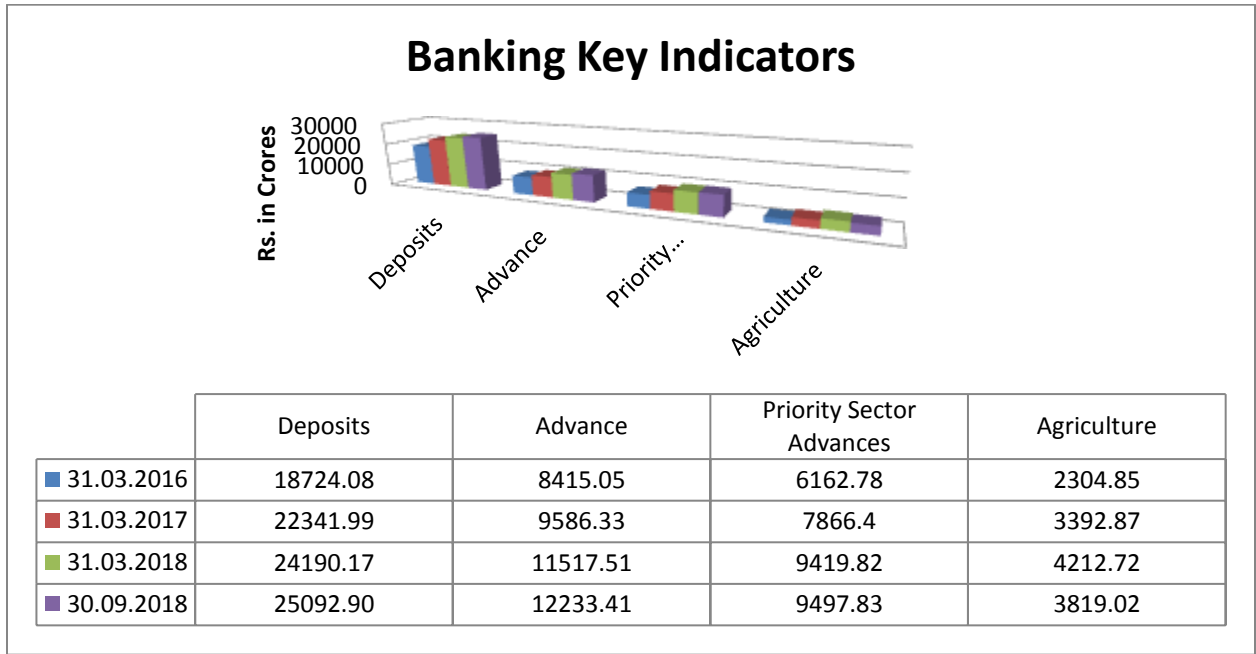
(Amount Rs. in Crore)

Sl.	Parameter	March'2017	March'2018	September 2018
1	No. of Branches	508	512	525
2	Total Deposits	22341.99	24190.17	25092.90
3	Total Advances	9586.33	11517.52	12233.41
4	CD Ratio	43	48	49
5	C+I: Deposit Ratio	62	67	66
6	Priority Sector Advances (PSA)	7866.40	9419.82	9497.83
7	% of PSA to ANBC	93	100	92
8	Agriculture Advances	3392.87	4212.73	3819.02
9	% of Agri Advances to ANBC	40	44	37
10	MSE Advances	3068.55	3917.95	3707.66
11	Education Loans	114.45	117.29	115.18
12	Housing Loans	1343.06	1427.25	1515.49
13	DRI Advances	1.73	2.41	3.00
14	Schedules Caste/ Scheduled Tribe Advances	2287.15	2916.58	3107.94
15	Advances to Women Entrepreneurs	1526.79	2510.65	2777.00
16	% of Advances to Women Entrepreneurs to ANBC	18.14	26.17	26.84
17	Weaker Section Advances	4291.58	4684.82	7162.66
18	% of Weaker Advances to ANBC	51	49	69
19	Minority Community Advances	535.68	678.90	826.25
20	% of Minority Community Advances to Prisec Advances	6.36	7.06	11.53

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

Sector	2017-18 As on September 2017			2018-19 As on September 2018		
	Plan	Achievement (April'17- September'17)	% to Target	Plan	Achievement (April'18- September'18)	% to Target
Agriculture	2117.11	1057.32	50	2338.77	1415.39	61
MSME	1090.5	695.48	64	1336.24	968.07	72
Other Prisec	671.86	242.19	36	754.80	285.45	38
Total Prisec	3879.45	1995.00	51	4429.82	2668.91	60
Non-Prisec	506.55	277.19	55	901.75	438.64	49
Grand Total	4386.00	2272.20	52	5331.57	3107.55	58

Banking Key Indicators for the State of TRIPURA



**CONFIRMATION OF PROCEEDINGS OF
THE 126th MEETING OF THE SLBC FOR TRIPURA**

दिनांक १३.०९.२०१८ को हुई त्रिपुरा राज्य हेतु राज्य स्तरीय बैंकर्स समिति की १२६ वीं बैठक की कार्यवाही और कार्यविन्दु संयोजक बैंक की पत्र संख्या एलबीडी/एसएलबीसी/टी/१६२/२०१८-२०१९ दिनांक २९.०९.२०१८, के अंतर्गत प्रस्तुत है। सदन से निवेदन है कि वह इसकी पुष्टि करे।

The proceedings and action points of the 126th Meeting of SLBC for Tripura, held on 13.09.2018 was circulated under the cover of Convener Bank's letter no. LBD/SLBC/T/162/2018-19 dt. 29.09.2018. The same may please be confirmed by the House.

ACTION TAKEN REPORT

Present Status of implementation of the major action points emerged in the 126th SLBC meeting held on 13.09.2018 is furnished below as a separate agenda.

13.09.2018 को वी 126 एस एल बी सी की बैठक के दौरान उठाए गए प्रमुख कार्य –बिंदुओं के कार्यान्वयन की वर्तमान स्थिति नीचे दी गई है

Sl No	Major Action Points	Present Status of Implementation
1	<p>इस तिमाही में प्रधान मंत्री मुद्रा योजना की उपलब्धियां। (कार्य : सभी बैंक)</p> <p>Achieving the targets under Pradhan Mantri Mudra Yojana (PMMY) (Action: All Banks)</p>	<p>सभी बैंको ने मिलकर 30 सितंबर 2018 तक प्रधान मंत्री मुद्रा योजना के अंतर्गत रु. ३२१.१६ करोड़ की राशि का ऋण प्रदान करने की उपलब्धि हासिल की है, जो कुल वार्षिक लक्ष्य का २२ % है। वर्तमान वित्तीय वर्ष २०१८-२०१९ के समापन तक इस योजना के अंतर्गत दिये गए लक्ष्य को प्राप्त किया जा सके , सारे बैंक इसके लिए पूरा प्रयास कर रहे है।</p> <p>All Banks have made an achievement of Rs. 321.16 Crore with 56568 numbers of accounts as on 30.09.2018, against the annual target of Rs.1453.90 Crore i.e. 22 % of the target. Banks will continue to strive towards 100% achievement of targets under PMMY by the end of FY 2018-19.</p>
2	<p>स्टैंड अप इंडिया के अंतर्गत प्रति वर्ष प्रत्येक शाखा के माध्यम से दो लाभार्थियों को ऋण प्रदान करने के लक्ष्य को पाने के लिए के सभी बैंक प्रयास कर रहे हैं। (कार्य : सभी बैंक)</p> <p>All banks to achieve the target of two Stand Up India loans per year per branch (Action: All Banks)</p>	<p>इस योजना के अंतर्गत दिये जाने वाले ऋण का दायरा बढ़ाते हुए २४ अनुसूचित जाति/जनजाति/महिला लाभार्थियों को अप्रैल से सितंबर २०१८ तक कुल रु. ४.०१ करोड़ का ऋण प्रदान किया गया है। सभी बैंकों से निवेदन है कि इस योजना के अंतर्गत ज्यादा से ज्यादा लाभार्थियों को ऋण दे ताकि त्रिपुरा राज्य के लिए दिये गए लक्ष्य को निर्धारित समय के अंदर प्राप्त किया जा सके।</p> <p>Loans under the scheme had been extended to 24 SC/ST/Women beneficiaries amounting to Rs. 4.01 Crores during April-September 2018 of FY 2018-19. All banks are requested to exert efforts to finance more cases under SUI to achieve the State Target.</p>
3	<p>राज्य के ऋण : जमा अनुपात को ३१.०३.२०१८ तक ६० % तक बढ़ाने के लिए सभी बैंक संयुक्त रूप से प्रयासरत है। (कार्य : सभी बैंक और राज्य सरकार)</p>	<p>राज्य के बैंको में ऋण : जमा अनुपात का प्रतिशत सितंबर २०१७ के ४५ प्रतिशत की तुलना में सितंबर २०१८ में ४ प्रतिशत बढ़ कर ४९ प्रतिशत हो गया है है।</p> <p>राज्य के आठ में से सात जिलों में सितंबर २०१७ की तुलना मे सितंबर २०१८ में काफी बढ़ा है।केवल गोमती जिले में एक महत्वपूर्ण ऋण खाते के हस्तानांतरण के कारण २२ % की गिरावट दर्ज की गई है।</p> <p>इनमें धलाई जिले का ऋण : जमा अनुपात सबसे अधिक ७६% है एवं पश्चिम त्रिपुरा में यह सबसे कम ३७ % है जबकि राज्य के कुल व्यवसाय का ५६ % व्यवसाय इसी जिले में होता है।</p> <p>राज्य सरकार भी अपनी ओर से उद्योग अनुकूल नीतियों को विकसित कर इस दिशा में सक्रिय भूमिका अदा कर रही है ताकि बैंकों को बड़ी राशि वाली ऋण प्रदान करने मे मदद मिले।</p>

	<p>All banks to exert efforts jointly to raise the CD Ratio of the State to 60 % as on 31.03.2019 (Action : All Banks and State Government)</p>	<p>CD ratio of the banks in the state increased to 49% as on 30.09.2018 from 45% as on 30.09.2017, registering a growth of 4% in Y-O-Y basis.</p> <p>CD ratio of seven out of eight districts in the State as on September 2018 has improved over the CD ratio of September 2017. There has been a drop of 22% in Gomati District on account of shifting of one big advance of State Bank of India from the District.</p> <p>CD Ratio of 76% is the highest in Dhalai District, as against 37%, the lowest in West Tripura District having 56% of the total business of the State.</p> <p>State Govt. also started playing pro-active role in evolving industry friendly policy which will help in widening the scope of big ticket advance by the banks.</p>
<p>4</p>	<p>पश्चिम त्रिपुरा के जिला प्रशासन के सहयोग से विशेष समिति का गठन किया गया है जो सभी जिलों में डी.डी.सी की हर बैठक में ऋण : जमा अनुपात की समीक्षा करती है और इस अनुपात को बढ़ाने के लिए कार्य विंदु तैयार करती है। पश्चिम त्रिपुरा के ऋण : जमा अनुपात को बड़े ऋण खातों के जरीय बढ़ाने के लिए विशेष प्रयास करने की जरूरत है । (कार्य : सभी बैंक एवं अग्रणी जिला अधिकारी गण)</p> <p>Special Committee with District Administration of West Tripura 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 the CD Ratio with big ticket loan accounts (Action: All Banks & LDMs)</p>	<p>जिला प्रशासन के माध्यम से डी.डी.सी की हर बैठक में ऋण : जमा अनुपात की बढ़ोतरी की दिशा में हुई प्रगति एवं इसे बढ़ाने के लिए तय किए गए कार्यबिन्दुओं की समीक्षा की जा रही है। साथ ही, पश्चिम त्रिपुरा में विशेष उप समिति भी है जो नियमित रूप से डी.डी.सी. की हर बैठक में ऋण : जमा अनुपात की निगरानी और समीक्षा कर रही है।</p> <p>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.</p>
<p>5</p>	<p>वार्षिक ऋण योजना २०१८-१९ के अंतर्गत सभी क्षेत्रों में १०० % ऋण अदायगी के लक्ष्य को प्राप्त किया जाना है। (कार्य : सभी बैंक)</p> <p>100 % disbursement targets set against all sectors under ACP 2018-19 is to be achieved (Action : All Banks)</p>	<p>वार्षिक ऋण योजना वर्ष २०१८-०२०१९ के अंतर्गत अप्रैल से सितंबर तक के लिए तय किए गए रु ५३३१.५७ करोड़ के ऋण लक्ष्य के सामने सभी बैंकों ने सम्मिलित रूप से रु ३१०७.५५ करोड़ के ऋण की अदायगी की है। यह वार्षिक ऋण योजना २०१८-१९ के अंतर्गत अप्रैल से जून तक के लक्ष्य का ५८% है। अप्रैल से सितंबर की अवधि की उपलब्धियों में कृषि क्षेत्र की उपलब्धि ६१ % जबकि एमएसएमई और ओ.पी.एस क्षेत्र की उपलब्धियां क्रमशः ७२% एवं ३८ % हैं।</p> <p>All the banks put together disbursed Rs 3107.55 crore as against the Annual Target for Rs 5331.57 crore under ACP 2018-19 for the period April to September 2018.</p> <p>The overall achievement is 58% against the target of ACP 2018-19 for the period April to June 2018. Achievement under Agriculture sector is 61% while for MSME and OPS are 72% and 38% of the ACP Targets respectively for the period April to September 2018.</p>
<p>6</p>	<p>सभी योग्य किसानों को के.सी.सी जारी किया जाना। (कार्य : सभी बैंक और कृषि विभाग)</p>	<p>सभी बैंको ने मिलकर वर्ष २०१८-१९ के दौरान अब तक कुल ४१८८७ के.सी.सी ऋण (जिनमें नवीनीकरण/रिनिवल भी शामिल है) को स्वीकृति प्रदान की है जिसकी कुल राशि रु. २९०.८५ करोड़ है</p>

	<p>Issuance of KCCs to all eligible farmers (Action : All Banks & Agriculture Department)</p>	<p>(अप्रैल से सितंबर २०१८ के बीच की अवधि के लिए)। अर्थात् वार्षिक लक्ष्य का लगभग ७६ % (५५,००० की संख्या) प्राप्त किया जा चुका है।</p> <p>41887 KCCs (Including Renewal) sanctioned by Banks amounting to Rs. 290.85 Crores (for the period April to September 2018) during FY 2018-19, thereby achieving 76 % of the tentative Annual Target (55,000 Nos.).</p>
<p>7</p>	<p>प्रत्येक वित्तीय साक्षरता शिविर(एफ एल सी) और ग्रामीण शाखा के जरीय हर महीने कम से कम एक बार आंतरिक या बाह्य साक्षरता शिविर का आयोजन किया जाना । (कार्य : सभी एफ एल सी एवं ग्रामीण शाखाएँ)</p> <p>Each FLC and rural branch to conduct minimum one outdoor/indoor literacy camp once a month. (Action: All FLC & Rural Branches)</p>	<p>जुलाई से सितंबर २०१८ के दौरान १४ एफ एल सी के माध्यम से कुल २३७ शिविर (कैंप) लगाए गए जिनमें ८७८ लोगों ने भाग लिया। साथ ही ग्रामीण शाखाओं ने कुल ७१० शिविर (कैंप) का आयोजन किया जिनमें भाग लेने वालों की संख्या १०३०२ थी । अतः इस तिमाही २.७६ शिविर (कैंप) प्रति शाखा के अनुपात में (एफ एल सी) लगाए गए । सभी बैंको से निवेदन है कि वे यह सुनिश्चित करे कि प्रत्येक ग्रामीण शाखा द्वारा हर तिमाही में कम से कम ३ वित्तीय साक्षरता शिविर का आयोजन किया जाए।</p> <p>The 14 FLCs have conducted 237 literacy camps during July to September 2018 with participation of 8778 persons. Besides, 257 rural branches conducted 710 camps during the same period with participation of 10302 persons thus averaging 2.76 Camps per branch during the quarter. All Banks are requested to ensure holding of 3 FLCs by each rural branch in each quarter.</p>
<p>8</p>	<p>संबन्धित बैंकों के द्वारा ५ बैंकिंग सुविधा रहित गांवों (जहां की आबादी ५००० से अधिक है।) में नई बैंकिंग शाखाओं का खोले जाने के संदर्भ में ३१.०७.२०१८ के भीतर रिपोर्ट जमा किया जाना। (कार्य : कैनरा बैंक, यूनियन बैंक , विजया बैंक एक्सिस बैंक एवं आई सी आई सी आई बैंक)</p> <p>To submit status on opening of bank branches in 5 unbanked villages (above 5000 population having no bank branches within a radius of 3 km) by the concerned banks within 31.07.2018 (Action : Canara Bank, Union Bank of India, Vijaya Bank, Axis Bank & ICICI Bank)</p>	<p>सभी संबन्धित ५ बैंको से इस विषय से जुड़ी प्रगति-रिपोर्ट मंगवाया गया है। यूनियन बैंक ऑफ इंडिया ने अपनी रिपोर्ट में कहा है कि उन्होंने इस विषय को अपने कॉर्पोरेट कार्यालय तक पहुंचा दिया है और वहाँ से आगे की कारवाई के लिए आने वाले निर्देश का इंतजार कर रहे हैं। कैनरा बैंक ने रिपोर्ट दिया है कि उन्होंने शाखा खोलने के लिए आवंटित क्षेत्र का सर्वेक्षण किया है तथा वे इस संबंध में अपने उच्च अधिकारी के जवाब का इंतजार कर रहे हैं। एक्सिस बैंक एवं आईसीआईसीआई बैंक से प्रगति-रिपोर्ट आना अभी शेष बाकी है।</p> <p>A status report had been sought from all five concerned banks. Union Bank of India has stated that the matter has been referred to their corporate office and they are awaiting further action. Canara Bank has reported that they have conducted a survey for opening of branch at their allocated place, and they are awaiting further communication from their higher authorities. SLBC has yet to receive any further status report from Axis Bank, ICICI Bank and Vijaya Bank.</p>
<p>9</p>	<p>सभी बैंकों को मुख्य मंत्री बी.एड अनुप्रेरणा योजना के अंतर्गत प्राप्त सभी ऋण प्रस्तावों का ३० नवंबर २०१८ के भीतर निपटारा करना पड़ेगा । (कार्य : सभी बैंक)</p>	<p>५ नवंबर २०१८ तक बैंकों द्वारा प्राप्त ४३१ प्रस्तावों में से ४१० प्रस्तावों को उच्च शिक्षा विभाग को ऋण स्वीकृति के लिए अनुमोदन हेतु भेज दिया गया है। उच्च शिक्षा विभाग से अनुमोदन मिलने के बाद बिना देर किए ऋण की अदायगी कर दी जाएगी। युनाइटेड बैंक ऑफ इंडिया, त्रिपुरा क्षेत्रीय कार्यालय में त्रिपुरा राज्य के उच्च शिक्षा निदेशक, अन्य वरिष्ठ अधिकारियों तथा सभी प्रमुख बैंक के प्रतिनिधियों की उपस्थिति में हुई बैठक में यह निर्णय लिया गया है कि आगामी 25 नवंबर 2018 को इस योजना को लेकर एक कैंप लगाया जाएगा जिसके जरिये बी.एड</p>

	<p>Banks must clear the proposals received under Chief Minister's B.Ed Anuprerana Yojana expeditiously by 30th November 2018. (Action : All Banks)</p>	<p>करने के लिए इच्छुक विद्यार्थियों में जागरूकता फैलाइ जाएगी , योजना से संबन्धित उनके ऋण आवेदन भी जमा लिए जाएंगे। बड़े पैमाने पर इस योजना का प्रचार किया जा रहा है ताकि इच्छुक विद्यार्थियों तक पूरी जानकारी पहुंचे और वे इसका लाभ उठा सकें। एलेक्ट्रॉनिक और प्रिंट मीडिया के द्वारा प्रचार के साथ-साथ सभी शैक्षणिक संस्थानों, बैंक शाखाओं, एटीएम आदि जगहों पर बैनर पोस्टर लगाया जा चुका है। बैंक के अधिकार्यों ने कई शैक्षणिक संस्थानों में जाकर भी विद्यार्थियों को इस योजना के जरिए मिलने वाली आर्थिक सहायता के बारे में बताया है ।</p> <p>As of 5th November 2018, out of 431 proposals received by banks, 410 have been sent to Higher Education Dept for according approval for sanction. After receiving approval from Higher Education Dept, the loans shall be duly disbursed without any delay. It has been decided in a meeting held at United Bank of India Tripura Regional Office with all the major banks in presence of Shri Amit Sukla, Director of Higher Education, Govt of Tripura and other senior officials to organize district level camps on 25th November 2018 to raise awareness and acceptance of loan applications from aspiring B.Ed candidates. Wide publicity is being given to raise awareness among the aspiring candidates to benefit from this scheme. Extensive advertisements in electronic and print media along with posters and banners in branch premises, ATMs and educational institutes have been displayed towards generating public awareness. Banks have undertaken visits to many educational institutes with an aim to sensitize aspiring candidates to apply for financial assistance under the scheme.</p>
<p>10</p>	<p>बैंको को प्रधानमंत्री सुरक्षा बीमा योजना के अंतर्गत नामांकन-प्रक्रिया में गति लाने की आवश्यकता है और कम से कम ७० % जनधन खातों को इसके अंतर्गत शामिल किया जाना है । (कार्य : सभी बैंक)</p> <p>Banks need to speed up enrollment under PMSBY and ensure at least 70% coverage of PMSBY for PMJDY accounts. (Action : All Banks)</p>	<p>सितंबर तिमाही २०१८ के समापन तक प्रधानमंत्री सुरक्षा बीमा योजना के अंतर्गत कुल ८४५५३० के लक्ष्य के एबज में ३५८८२९ नामांकन हुए हैं जो लगभग ४२ % है। बैंको से निवेदन किया जाता है कि मार्च २०१८ के लिए दिये गए ७०% के लक्ष्य को प्राप्त करने का उचित प्रयास करें।</p> <p>As of the quarter ended September 2018, enrollment under PMSBY stands at 358829 nos. against 845530 PMJDY accounts registering 42% coverage of PMJDY accounts. Banks are requested to achieve the prescribed coverage target of 70% by the end of March 2019.</p>
<p>11</p>	<p>प्रधान मंत्री स्वच्छ भारत अभियान के लाभार्थियों के खाते से ली गई राशि को लौटाने के संबंध में। (कार्य : सभी बैंक)</p> <p>Refund of deducted amount from accounts of beneficiaries of Prime Minister's Swachh Bharat Abhiyan. (Action : All Banks)</p>	<p>खातों में से ली गई मुआवजे की राशि को लौटाने के कार्य को प्राथमिकता देते हुए सम्पन्न किया जा चुका है। इसके साथ ही बैंकों द्वारा संबन्धित तकनीकी खामियों को दूर करने की भी कोशिश की जा रही है ताकि भविष्य में ऐसी समस्या दुबारा न आए । सभी बैंको ने इसकी पुष्टि की है।</p> <p>Refund has been initiated on priority basis on identified accounts and steps are being taken bank wise for removal of automatic standing instructions in such cases to avoid any such incidents in the future. All member banks have given confirmation towards the same.</p>
<p>12</p>	<p>रबड़ की खेती से जुड़े प्रस्तावों के जल्द से जल्द निपटारे के संबंध में</p>	<p>राज्य में उचित स्मोक हाउस के न होने के कारण कम गुणवत्ता वाले रबड़ की उपज होती है जिसके चलते किसानों को ४२ रुपए प्रति</p>

	<p>(कार्य : सभी बैंक)</p> <p>Clearing proposals in connection with rubber plantations expeditiously. (Action : All Banks)</p>	<p>किलोग्राम का घाटा हो रहा है। इस समस्या से निपटने के लिए राज्य सरकार स्मोक हाउस बनाने की तैयारी कर रही है। सभी बैंको से निवेदन है वे इस योजना में अपना पूरा योगदान दे ।</p> <p>On account of inferior quality of rubber produced in the state due to lack of adequate smoke houses, farmers are losing around Rs.42/- per kg in sales. In order to address this issue, the State Govt is formulating a scheme for setting up smoke houses in the state. All member banks are advised to participate in this project meticulously.</p>
13	<p>बैंको द्वारा हर जिले के लिए फिशरी विभाग के सहयोग से योजना तैयार करना और हर मौसम की जरूरतों के अनुसार ऋण को स्वीकृति देना। (कार्य : सभी बैंक और फिशरी विभाग)</p> <p>Banks to formulate district wise plans by consulting Fishery Dept and sanction loans as per seasonal requirement. (Action : All Banks & Fishery Dept)</p>	<p>जिला स्तर के डीडीसी की बैठक में इस विषय पर चर्चा की गई तथा फिशरी विभाग के सुझावों को सभी सदस्य बैंक द्वारा गंभीरता से लिया जा रहा है ताकि फिशरी विभाग के साथ मिलकर इसके लिए कार्य-योजना तैयार किया जा सके और आने वाले सत्र के लिए लक्ष्य तय किये जा सके।</p> <p>The matter has been discussed in district level meetings (DCC), where feedback received from Fishery Dept is being taken under consideration by member banks for formulating action plan with Fishery Dept and targets in this sector for the forthcoming session.</p>
14	<p>पीएमईजीपी के प्रस्तावों का उचित समय के भीतर निपटारा करना और योग्य प्रस्तावों को स्वीकृति देना। यदि प्रस्ताव को अस्वीकृत किया जाता है तो उसके लिए ठोस कारण बताना।(कार्य : सभी बैंक)</p> <p>PMEGP proposals to be disposed of adhering to a time bound manner by according sanction in suitable cases. For cases to be rejected, valid reason should be furnished. (Action : All Banks)</p>	<p>बैंक शाखाओं में भेजे गए कुल २६९३ प्रस्तावों में से ६६ प्रस्तावों को स्वीकृति मिल चुकी है। सभी बैंकों से निवेदन है कि संबन्धित प्रक्रिया में गति लाए ताकि दिसंबर तिमाही के समापन के पहले ७५ प्रतिशत के लक्ष्य को प्राप्त किया जा सके।</p> <p>Out of 2693 proposals sponsored, 66 proposals have been accorded sanction by branches. All banks are requested to expedite the process to achieve 75% of the target by the end of December 2018 quarter.</p>
15	<p>प्रधान मंत्री आवास योजना के अंतर्गत आवास -ऋण के पोर्टफोलियों की समीक्षा और योग्य मामलों में व्याज के दावों का निपटारा निश्चित समय के भीतर उचित माध्यम के जरिए किया जाए। (कार्य :सभी बैंक)</p> <p>Scrutinize portfolio of housing loan and claim interest subvention in eligible cases under PMAY through proper channels within a defined timeframe. (Action : All Banks)</p>	<p>सभी बैंक अपने-अपने आवास -ऋण के पोर्टफोलियों की समीक्षा कर रहे हैं ताकि सभी योग्य लाभार्थियों को आवास योजना के अंतर्गत ब्याज पर मिलने वाले सरकारी अनुदान का लाभ हो सके ।</p> <p>All banks are scrutinizing their respective housing loan portfolio to bring eligible beneficiaries under the ambit of interest subvention under PMAY.</p>
16	<p>राष्ट्रीय ग्रामीण आजीविका मिशन के अंतर्गत स्वयं सहायता समूह के लंबित मामलों को श्रेणीबद्ध करके उनका उचित निपटारा किया जाए।(कार्य :सभी बैंक)</p> <p>Banks to undertake grading exercise for pending cases under NRLM and all eligible SHGs to be credit linked in graded manner. (Action : All Banks)</p>	<p>सभी सदस्य बैंकों से निवेदन किया जाता है कि संबन्धित मामलों को जल्द से जल्द निपटाने पर जोर दे ताकि ऋण की राशि की अदायगी निश्चित समय में की जा सके ।</p> <p>Member banks were persuaded to complete this exercise at the earliest so that disbursement process can take place within the stipulated time period.</p>
17	<p>डीडीसी/डीएलआरसी की बैठक निश्चित समय पर किया जाना और उससे जुड़ी रिपोर्ट तय समय के भीतर एसएलबीसी की पटल पर प्रस्तुत किया जाना। (कार्य :सभी बैंक और सभी अग्रणी जिला अधिकारी)</p>	<p>सभी बैंकों को सलाह दी जाती है कि वे यह सुनिश्चित करे कि तय समय सीमा के भीतर संबन्धित डेटा एसएलबीसी को भेजा जाए ताकि डीडीसी/डीएलआरसी की बैठक निर्धारित समय पर हो सके ।</p>

	Holding meetings of DCC/DLRC adhering to a strict time bound manner along with timely submission of data to SLBC desk. (Action : All Banks & LDMs)	All banks are advised to ensure timely submission of data to SLBC desk adhering to the stipulated deadline, so that DCC/DLRC meetings can take place as per schedule.
18	<p>एसएलबीसी के द्वारा बैंको में प्रदर्शन के लिए प्रतियोगिता के माध्यम से प्रतिस्पर्धा को बढ़ावा दिया जाना, वित्तीय वर्ष २०१८-१९ के दौरान सबसे अच्छा प्रदर्शन करने वाले बैंक को मार्च २०१८ की एसएलबीसी बैठक में सम्मानित एवं पुरस्कृत किया जाना। (कार्य :सभी बैंक और एसएलबीसी)</p> <p>SLBC to arrange for a competition amongst bankers, taking into consideration the performance under major parameters. The best performers for the FY 2018-19 shall be recognized and awarded during the March 2019 quarter SLBC meeting. ((Action : All Banks & SLBC)</p>	<p>सदस्य बैंको मे इस प्रकार की प्रतियोगिता की शुरुआत की जा चुकी है। सभी बैंकों को कृषि, एमएसएमई जैसे प्रमुख प्राथमिक क्षेत्र के ऋण से संबंधित लक्ष्य दिया जा चुका है। प्रतियोगिता की अवधि समाप्त होने के बाद सबसे अच्छा प्रदर्शन करने वाले बैंक का चुनाव करके उसे सम्मानित और पुरस्कृत किया जाएगा ।</p> <p>The competition as decided in the meeting is already under implementation among member banks. Banks have been allocated targets under various flagship schemes under Agri-allied, MSME and other priority sectors. At the end of the competition period, performance of all banks will be analyzed and best performers shall be recognized and felicitated.</p>

FINANCIAL INCLUSION**वित्तीय समावेशन**

त्रिपुरा राज्य में बैंक मित्र अथवा ग्राहक सेवा केंद्र द्वारा सेवाप्राप्त गाँव

Villages serviced by BC/CSP points in Tripura

एसएलबीसी की संचालन समिति के निर्णय के अनुसार, विभिन्न जिलों में अलग-अलग बैंकों के बैंक मित्रों अथवा ग्राहक सेवा केंद्रों के द्वारा सेवा प्राप्त कुल गांवों की सूची नीचे प्रस्तुत है :

The consolidated list of villages serviced by Business Correspondents/ Customer Service Points is presented below:

District	TGB	TSCB	UBI	SBI	UCO Bank	Bank of Baroda	Union Bank	Total
West Tripura	106	26	5	21	1	5	0	164
Sepahijala	86	41	7	16	9	4	0	163
Gomati	72	65	9	19	0	0	0	165
South Tripura	97	40	10	19	0	0	3	169
Khowai	64	23	4	11	11	0	0	113
Dhalai	56	55	12	9	5	0	0	137
North Tripura	71	27	2	20	1	0	0	121
Unokoti	51	18	3	13	1	0	0	86
Total	603	295	52	128	28	9	3	1118

त्रिपुरा राज्य के कुल १११८ गांवों में बैंक मित्रों अथवा ग्राहक सेवा केंद्र के जरीए बैंकिंग सेवा दी जा रही है।

विभिन्न जिलों में बैंक-मित्रों अथवा ग्राहक सेवा केंद्रों के माध्यम से सेवा प्राप्त गांवों का विस्तृत विवरण नीचे प्रस्तुत है:

In Tripura, BC/CSP Points cover all 1118 listed villages in the state.

The detailed list of Bankwise and Districtwise villages serviced by BC/CSP is presented below:

S.No.	Bank Name	District	Village Serviced by BC/CSP Agent
1	United Bank of India	West Tripura	Madhuban Dukli, West Radha Mohanpur, Purba Noabadi, Singerbil, Potunagar
		Sepahijala	Banshibari, Rudijala, West Melaghar, Mohanbhog, Kamrangatali, North Taibandal ADC, Rangamati
		Gomati	Rangkang, Ekjanchara Ampa, Purba Manikya Dewan, North Ekaichari, Lebachera, Uttar Shilaghatai ADC, Kushmara, Khilpara, Amtali
		South Tripura	Sarasima Part, Bashpadua, Gaborchera, Laogang, West Chalitachera, Santirbazar, Betega, Uttar Srirampur, South Srirampur, Ekinpur
		Khowai	Chakmaghat, Madhya Krishnapur, Uttar Krishnapur Teliamura, Tuichindrai
		Dhalai	Battala, Halahali, Baralutma, Debichhara, Mahabir, Nakful ADC, Apareshkar, Panbowa, Bilaschera, Uttar Dhumachhara, Jamarichera, Karatichera
		North Tripura	Kameswar, Radhapur
		Unokoti	Srirampur, Chandipur, Halaichara
2	Bank of Baroda	West Tripura	Harimara, Dinadayal Ashrampara, South Joynagar, Bhattapukur Kalitila, Camper Bazar
		Sepahijala	Champamura, Gakulnagar, Kanchanmala, Sekerkote
3	Union Bank	South Tripura	Birchandanagar, Pathichari, Rajapur
4	State Bank of India	West Tripura	Vidyasagar gp ishanpur, Baikanthapur, Mandai, Berimura, Champaknagar, Durganagar g.p., Kalacherra, Janmajoy nagar, Narsingarh, Uttar champamura, Radha kishore nagar, Uttar ananda nagar, Charipara, Malaynagar, Mandai, Mandai, Bishrambari adc village, Belabar, Mandai, Sekerkot
		Sepahijala	Bishramganj, Durlabhnanarayan, Purba Chandigarh, Manikya nagar, Nalchar, Kalimohan para, Shibnagar, Prabhurampur, Kalimohan para, Madhupur, Veluarchar, Manaipathar, Nalchar, Madhupur, Madhupur, Purba nalchar
		Gomati	Amarpur bazaar, Karbook, Kakraban, Palatana, Jamjuri, Barabhaiya, Atharabhola adc, Fulkumari, Maharani, Taidu, Rajnagar, Tulamura, Indiranagar, Purba garjicherra, Chandrapur colony, Barbil, Taidu bazaar
		South Tripura	Abhoyganj bazaar, Rupaichari, Rajnagar, Srinagar, Netaji para, Hrisyamukh, Radhanagar, Barpathari, Nabagram, Rajnagar, Harina bazaar, Muhuripur, Manu adc, Matai, Sukanta nagar, Krishnanagar, Radhanagar, Santiniketan para, Rupaichari, Bijoy nagar, Debdaru, Sonai bazaar, Manubazar, East charakbai, Birchandanagar, Koyaifung, Uttar sarasima, Uttar kanchannagar
		Khowai	Behala bari, Dakshin singhicharra, Bachaibari, Maharaniipur, Chakmaghat, Uttar gakulnagar, East chebri, East ramchandra ghat, Kalyanpur, Jagannathbari, Char ganki, Paschim teliamura gp, Dakshin gakulnagar adc, Gamaibari gp, Dwarikapur, bagan bazaar, Kamalnagar, Sepaihour, Paschim ghilatali
		Dhalai	West chamanu, Durgapur, Ganganagar, Bashudebpara, Manu, Salema, Narayanpur, Ambassa
		North Tripura	Fulbari, Jalebhasa, Damcherra, Dasda, Anandabazar, Krishnapur, Kadamtala, Rajnagar, Huplong, Kanchancherra, Subhashnagar, Sanicherra gp, Paschim satnala, Panisagar, Tilthai, Dasda bazaar, Churaihari, Khedacherra
		Unokoti	Ganganagar, Radhanagar, Chirakuti, Sukanta nagar koloni, Sonaimori, Pechartal, Pechartal, Tilagaun, Yeazekhowra, Bilashpur, Rajnagar, Birchandra nagar

5	Tripura State Co-Operative Bank	West Tripura	Barkathal, Bharat Chowdhury, Chandpur, Dumrakadi, Paschim Chandpur, Paschim Tamakari, Purba Chandpur, Purba Noagaon, Purba Simna, Purba Tamakari, Ramsankar, Sankhola, Sarat Chowdhury Para, Sonaram, Tuichamongharai, Madhya Debendranagar, East Belbari, Belbari, Bikram Malsum Para, Meghlipara, Tulakona, Dhupcherra, Bridhyanagar, Laxmipur, Dulura, S.R.C. Nagar, Harinakhola, Mohinipur, Rangacherra, Bijoynagar, Gakulnagar
		Sepahijala	Bastali GP, Chakincherra VC, Dakshin CharilamGP, Dharithal VC, Latiacherra VC, Chelikhola VC, Laxmibill GP, Raghunathpur GP, Madhya Brajapur GP, Uttar Brajapur GP, Harishnagar, Purba Gokulnagar, West Ratanpur, North Ratanpur, Ujan Ghaniamara, Hachukni Kuri, Madhya Ghaniamara, Paschim Takarjala, Uttar Takarjala, Hirapur, Kalaibari, Kendraicherra, Killa arma, Sanghkumabari, Tuisikawbhu, Bashpukur, Bhabanipur, Dakshin Paharpur, Kali Krishna Nagar, Nidaya, Jatrapur, Chowmohani GP, Khaschowmohani GP, Uрмаi GP, Kalamkhet, Dakshin Taibandal ADC Vill, Dasarathbari ADC Vill, Poangbari GP, Chandul ADC Vill, Bagabasa, Dakshin Nalchar, Purba Nalchar, Jumerdhepa, Koliram ADC VC, N.C. Nagar GP, Kalapania, Sonapur
		Gomati	Lakxmipati, Pashim Khupilong, South Maharani, Fotamati, Purba Chandrapur R.F., Chandrapur Village GP, Holakhet GP, Purba Mogpuskarini, Salgara GP, Garjanmura, North Salgarh, Hadra GP, ShamukCherra, Dakshin Mirza, Purba Mirza, Dakshin Rani VC, Mirza, Killa ADC VC, Kachigang, joing Bari, Noabari ADC VC, S. Baragendranagar, Darjeeling VC, Chaigaria VC, Thelakunj ADC VC, N. Barajendranagar, South Baramura, Uttar Barmura VC, Shalkhang, Jaliya VC, Karbook, Dakshin Ekchari, Pashim Ekchari, West Karbook, Ichachari VC, Jeuta Tuisa VC, South Karbook, Patichari VC, Rambhadra, Bampur, West Dalak, East Malbasa, Debbari, Kurmacherra, W. Malbasa, Lalgiri, Dalak, Sarbong, Malbasa, Gungia, Rangamati, Khedernal, Natunbazar VC, Bhomrachara, N. Chellagang, East Duluma, West Duluma, Poangbari, South Chelagang, Laogang, Baishyamuni, Ompichara, Dhanlekha, Ekjanchhara, East Toishlong, Sona Charra, Taidudepa, Tuichakma, S. Sangang, Jambukhara, Haripur, Rajkang, Paharpur
		South Tripura	Joypur, Nalua, AbhayaNagar, North SonaiChari, South SonaiChari, Devipur, Haripur', DhananjayNagar ADC VC, South BC Nagar, North BC Nagar, Paikhola, West Paikhola, East Kalabaria, Paschim Kalabaria, Kalachara GP, Uttar Bhuratali, Gardhang, Maira GP, Twikumba, Taichama, Shakbari, GaganChandra para, Manubazar GP, Magurcherra, Purba takka tuisi, Kalapania, Pashim Takka, Dasarath Nagar, Bijoynagar, V. K. Palli, Betaga, Ratanmoni, Harbatali, Purba Jalefa, Purba Sabroom, Baishnabpur, Pashim Charakbai, Kalsi, kalsi Mukh, Charakbai, Latua Tilla, Lowgang Som, Devipur, Gardhang, Takmachara
		Khowai	Dhalabil, Laxmi narayanpur, Paschim ganki, Dhalabil bagan, Purba sonatala, Sonatala, Jalai tuisa, Akharabari, Bagabil, Dakshin padmabil, Dakshin ramchandraghat, Marhaduk, Gayamanibari, Kshirode nagar, Paschim belcharra, Paglabari, Purba belcharra, Ramdayalbari, Ratanpur, Twihachingbari, Upendranagar, Uttar padmabil, Rupacharra gp, Khasiamangal gp, Paschim howaibari gp, Paschim hadrai, Hadrai vc, Paschim sardukarkari, Sardukarkari vc, Purba kunjaban, Purba kalyanpur, Paschim dwarikapur, Purba champacherra, Paschim champacherra, Purba takchaya, Takchaya, Rajnagar, Purba rajnagar, Paschim rajnagar, Badlabari, Purba badlabari, Shikaribari, Holong mutai
		Dhalai	Halhuli, Noagaon, Dhanchandra VC, Setrai VC, Chankap GP, Manikbhandar GP, South Manikbhandar, Mayachari GP, Marachara GP, Katalutma VC, Mendi VC, Mechuria VC, Dabbari GP, Bagmara VC, Harimangal VC, Jeolcharra VC, Kamalacharra VC, Raipara, Kathalbari VC, Sikaribari VC, Chakma Para VC, Karnamani Para VC, Siddapara VC, Ganganagar VC, Gainama VC, Chailengta VC, South Chailengta, Labanchara VC, Daluchara VC, Makarcherra VC, West Chawmanu VC, East Chawmanu VC, North Longtharai VC, Devachara VC, West Gobindabari VC, East Gobindabari VC, Natinmanu VC, Chalitacharra VC, Pancharatan VC, Ranipukur, Dalapati VC, Ultacharra VC, Westpotacharra VC, J.B. Para VC, Chitragari, East Potacharra VC, Raisabari, Kalajhari VC, Nakkachera, Ratannagar VC, Bhagirah VC, Kalyansingh VC, Thakurcharra VC, Tuichakma VC, Narikel Kunja, Raima VC, Boalkali VC
		North Tripura	Gobindapur GP, Sanichara, South Hurua, West Ichai Lal Chara GP, East Ichai Lal Chara GP, North Hurua, Pratyekroy, Bagbassa, South Ganganagar, Tangabari GP, Lalchara, Bilthai GP, South Padmabil GP, Paschim Tilthai, Rowa, Purba Rowa, North Padmabil, West Padmabil, Charubasa, Uptakhali, Kalagang, Kawnpui, Longai Valley, P/Hmunpui, Sabual, Ujan Machmara, Salkaham, Makumcherra, Shibnagar, Uttar Laljuri, Dakshin Laljuri
		Unokoti	Noorpur GP, Golderpur GP, Jalai, Kaulikura, Manuvally, Murticherra, Rangrung, Samrurpar, Sorojini, Golakpur, Jamtalibari, Isabpur, Phulbarikandi, Deovelly ADC VC, Darchai ADC VC, East Kanchanbari GP, Betchara GP, East Raitwisa, Ujan Dudpur, Dudpur, Bagaichara VC, Kariachara VC, Joymuni Para VC, Ramgunapara VC, Dakshin Machmara VC, Uttar Machmara VC, Machmara, Dakshin Dhanichara VC

6	Tripura Gramin Bank	West Tripura	Dinabandhu nagar, patni, south shibnagar, Champabari, Champknagar, Purba debendranagar, Santinagar, Durganagar, Kobrakhamar, Krishnanagar, Paschim noagaon, Purba noagaon, Uttar majlishpur, Kalacherra, Mantala, Budjungnagar, Gamchakobra, Lembucherra, Siphaipara, Bhagaban chowdhury para, Kamalghat, Rajghat, Sambhurampara, Uttar budjungnagar, Fatikcherra, Satdubia, Dakshin radhapur, Janmajoy nagar, Purba janmajoy nagar, Mohanpur, South tara nagar, Taranagar, Tulabagan, Ananganagar, Narsingar, Nutannagar, Brahmamakunda, Ishanpur, Meghlibandh adc, Vidyasagar, Paschim champamura, Ramchandra nagar, Uttar champamura, Paschim noabadi, Radha kishore nagar, Charipara, Hapania, Borakha, Dinakobra, Thaipalak phang, Wakhinagar, Ashigarh, Harbang, Khengrai, Jirania, Jirania khala, Purba barjala, Uttar joynagar, Bankimnagar, Barjala binapani, Chargaria, Joynagar, Kaiyachanbari, Baikunthapur, Balurbandh, Kamukcherra, Surendranagar, Bardaman thakurpara, Harijoy chow para, Madhab bari, Majlishpur, Kairai, Kathirambari, Mandwinagar, Bikramnagar, Pandabpur, Surjaymaninagar, Kamthingbari, vrigudasbari adc, paschim debendranagar, Rabiasardar, Paschim jiraniakhala, Radhamohanpur, Radhapur, Bishram bari, paschim barjala, Purba dinobandhu nagar, Kalkalia, Paschim bamutia, Purba bamutia, Abhicharan, Birmohan, Paschim taranagar, Uttar debendranagar, Anandanagar, Kalidas para, Malaynagar, Belabar, East jarulbachi (adc), Jarulbachi, Srinagar, West jarulbachi (adc), Rabindranagar, East pratapgarh, Madhya pratapgarh, West pratapgarh, Kabirajtilla, Gajaria, Bhattapukur kalitala
		Sepahijala	Bardowl, east durlabnarayan, indrakumar, west durlabnarayan, Dayarampara, golaghati, pekurjala, Ashabari, uttar kalamchara, Aralia, bejimara, durgapur, khedabari, shovapur, Gopinagar, mohanpur, pathalia, Anandanagar, matinagar, rabindranagar, Manikya nagar, rahimpur, south kalamchara, East nalchar, padininagar, taijiling, west nalchar, Gajaria, goniamara, kknagar, Amarendra nagar, jampujjala, purba takarjala, Nirvoypur, thalibari, uttar mahespur, Arabinda nagar, barajapur, bathanmura, nabinagar, Rampada para, shivnagar, texpapara, J.k. Nagar, ujan pathalighat, Lalsingmura, ramcherra, Dakshin madhupur, kamalasagar, madhupur, Boxanagar gp, kalshimura gp, madhya boxanagar, Dayalpara, putia, vheluyarchar, Manaipathar adc, Chandranagar, kasba, Bagabasa, rajibnagar, south nalchar, Dhanpur, kaichakola, manarchak, uttar paharpur, Dakhsin mahespur, jagatrampur, kalikhola, kanthalia, Devipur, konaban, radhanagar, Kaiyadhepa, nc nagar, Champamura, Jumerdhepa, kaliram, laxmandhepa, Chandanmura, indiranagar, kemtali, kumariakucha, purba chandigar, Amtali, barjala, goliraibari, padmanagar, Chesrimai, ramnagar, rangmala, uttar charilam, Bishramganj, pathalighat, pramodnagar, Bijaoyanagar, dhanirampur, kamalnagar, kulubari, maynama, Chandigarh, ghrantali, telkajala, Purathal rajnagar, routhkhala, sutarmura, Madhya laxmibill, prabhurampur
		Gomati	Chelagang, Mukhchari, New Gomati GP, HURIJALA, ICHACHERRA, Kakraban, RANI, Shilghati, Dudhpuskarini, PALATANA, Purba Palatana, Jamjuri, Murapara, Bagabasa, Barabhiya, Jalema, Atharobhola, Koyaimura, Raiyabari, Dewanbari, Kunjaban, Rajnagar, Gamaria (ADC), Maharani, Uttar Maharani, Palku, Taidu, Uttar Taidu, Bramacherra (ADC), Fulkumari, Pitra, Dupthali ADC, Gangacheera, Purba Tulamura, Tulamura, Uttar Tulamura, Indranagar, South Mura para, Uttar Chandrapur, Garjee (ADC), Grajeecherra, Purba Garjeecherra(ADC), Uttar Kalaban, Adhipur (ADC), Kalaban (ADC), Simsima, Tainani, Chandrapur RF, Jowalikhamar, Paratia, Hazachari ADC, Kaplati ADC, Silachari ADC, Sukhnachori ADC, Ailmara ADC, Bagachatal ADC, Barbil ADC, Gurakappa ADC, East Sarbang, West Sarbang, Chataria, Dhajanagar, Tepania, East Kuphlong, Gakulpur, Purba Dhajanagar, Purba Gakulpur, Ompinagar, Uttar Sangang, Pachim Tuisalong, South Taidu, Bagma ADC, Dakshin Bagma, Karaiyamura, Chechua, Gamaichara, Melchi
		South Tripura	Damdama, Harbatali, Magrum, Paschim Sabroom, Paschim Ludhua, Purba ludhua, Barpathori, Laxmipur, Paschim Pipariakhola, Fulchari, Kalirbazar, Nabagram, Satchand, Sindhuk Pathar, South Buratali, Niharnagar, Rajnagar, South Rajnagar, Bankul Mahamuni, Chalitachori, Guyachand nandigram, Paschim Harina, Purba Harina, Dakshin Takhma ADC, Manu ADC, Patichari, Joykatpur, Matai, Mohininagar, South Matai, Isan chandra nagar, Sonaichari, Sukanta nagar, Madhabnagar, Rajnagar, Subhashnagar, Paschim Jolaibari, South Ichacharra ADC, Thakurcharra, Dakshin Jolaibari, Ramraibari, West pilak, Abangcherra, Madhy pilak, Purba pilak, Uttar Jolaibari, Bagmara, Chalita Bankul, Dakshin Manu Bankul, Uttar Manu Bankul, Dulbari, Indiranagar, Baishnabpur ADC, Purba Sabroom ADC, Thabong, Debbaru, Taikuma Kowaifung ADC, Uttar Ichacharra, Chatakchhari, Garifa, Rupaichari, Sonaichari, Uttar Bijoypur, Kaladhepa, Kathalchhari, Rajibnagar, Sukantapalli, Uttar Kala Dhepa, Baikhora, Laxmicherra, Purba charakbai, Uttar Sarashima, Kanchannagar, Madhya Kanthalia, Jashmura, Kashari R.F, Purba Pipariakhola, Trisna ADC, Bishnupur, Purba Manu Bankul, Dakshin Radhanagar, Rangamura, Muhuripur, Muhuripur RF, Ratanpur, Sivpur, Hrishyamukh, Kailashnagar, Dhananjoynagar ADC, Haripur, Abhoynagar, Joypur, Krishnanagar, Manirampur, Amlighat, Krishnanagar, South Srinagar, Srinagar, Dimathali, Indiranagar, Radhanagar, Birendra nagar ADC, Srikantabari ADC
		Khowai	Purba R.C Ghat, Rasaraj Nagar, Tichingram Bari, Uttar Chebri, Paschim Chebri, Purba Chebri, Radhacharannagar, Santinagar, Uttar R.C. Ghat, Gilathali, Paschim Ghilatali, Uttar Ghilatali, Madhya Singhicherra, Pahamura, Paschim Singhicherra, Jaganathbari, Khamarbari (ADC), MOHARCHERRA, Maharaniapur, Namanjoybari, Nonachara, Shriram Khara, Atharamura, Haludia, Ramkrishnapur, Dakshin Maharaniapur, Kakrachara, Purba Laxmipur, Uttar Gokulnagar, Dakshin Gakulnagar, Dakshin Krishnapur, Brahmacherra, Dakshin Pulinpur (adc), Gamaibari, Dakshin Durgapur, Durgapur, KALYANPUR, Prensing Orang, Ruprai, Gour nagar, Paschim Sonatala, Samatal Padmabil, Shipaihour, Dwarikapur, Paschim Kunjaban, Pramodenagar, Rajani Sardar Para, Paschim Laxnicherra, Purba Singhicherra, Uttar Singhicherra, Behalabari, Bidyabil, Paschim Bachaibari, Purba Bachaibari, Duski, Kamalnagar, Paschim Teliamura, Uttar Pulinpur, Asharam Bari, Banbazar, Paschim Karengicherra, Barabil, Madhya Ganki, Purba Ganki, Khirodenagar adc, Dakshin padmabil adc, Uttar padmabil adc, Gayamani adc, Upendranagar adc, Marehaduk adc
		Dhalai	Karmapara, radharam bari, Tatuia, Chottasurma, harerkhola, Mohanpur, Shibbari, Gantacherra, Kekmacherra, Kulai gp, Paschim balaram, paschim lalchhari, East karamcherra, East masli, naithongcherra, s.k. para, West masli, Chiching cherra, Deo rf, longtarai rf, South dhumacherra, Avanga, Maharaniapur, Purba dalucharra, Simbukchak, Gurudhan para, Kulai rf, North kachucherra, south kachucherra, Bashudeb para, East nalicherra, Kachimcherra, Paschim nalicherra, Uttar nalicherra, Ramnagar, Sarma, Dhalajhari, Gandacherra, Laxmipur, Durgacherra, Lalcherra, Mainama, Ashapura roaja para, Jhamthum bari, paschim dalucharra, Salema
		North Tripura	bhagyapur, chandrapur, ragna, Fulbari, laxminagar, Uttar fulbari, Piplacherra, Damcherra, Kacharicherra, thumsarai para, Dakshin dasda, Paschim satanala, Purba satanala, Uttar tuisama, Bhagan, Kadamtala, Kurti, Saraspur, Kalagangerpar, Ranibari, Tarakpur, Chandipur, Jamarai para, Santipur, Subhashnagar, Daincherra, Kanchancherra, Makumcherra, Balicherra, East haura, North ganganagar, Sanicherra, Kanchanpur, Kangrai, Agnipasa, Ch para, Noagang, paschim panisagar, Ramnagar, Deochara, East tilthai, Madhuban, Churaibari, Damcherra rf, Khedacherra, Monacherra, Bishnupur, Brajendranagar, Satsangam, Indurail, Jalebhasa, Juri r.f, Pekucherra, Rahumcherra, Balidhum, Dewanpara, Huplong, Rajnagar, Sripur, Anandasagar, Kalapani, paschim bhandarima, Purba bhandarima, Dakshin tuisama, Gachiram para, Khakchang para, S.k. Serhmun, Baruakandi, Dasamanipara, manu chailengta, Uttar dasda
		Unokoti	Jagannathpur, Krishnanagar, Radhanagar, Bhagabannagar, Chantail, Deoracherra, Unakoti, kanchanbari, Taraninagar, West masauli, Dakshin unakoti, East ratacherra, Saidarpar, Sonaimuri, Bagaicherra, Nabincherra, Pecharthal, Purba andharchara, Andharchara, Nalkata, Uttar dhanicherra, Khowrabil, Rangauti, Tilagaon, Irani, Laxmipur, Yeazekhawra, Hiracherra, Jubarajnagar, Latiapura, Srinathpur, Bilashpur, Fultali, Singirbil, Fatikroy, Gakulnagar, Ganganagar, Birchandranagar, Dhanbilash, Jarultali, Milong, Demdum, Laljuri, Mashauli, Juricherra, Rajkandi, Saidacherra, Ambedkar nagar, Sukanta nagar, West ratacherra

7	UCO Bank	West Tripura	Baikunthapur
		Sepahijala	Arabindanagar, Chenikhola, Gajaria, Ghaniamara, Goutamnagar, Purathal, Sutarmura, Melaghar, Madhupur
		Khowai	Durgapur, Halongmatai, Rupa Cherra, South Pulinpur, Kalyanpur, Paschim Ghilatali, Purba Kalyanpur, Purba Kunjaban, R S Para ADC, Uttar Ghilatali, Singhicherra
		Dhalai	Ultachhara, Gandacherra, Balkhali, East Potachera, West Potachera
		North Tripura	Chandrapur
		Unokoti	Saidarpar

Pradhan Mantri Jan Dhan Yojana (PMJDY)/ प्रधान मंत्री जन धन योजना

त्रिपुरा राज्य के लिए ३०.०९.२०१८ तक जन-धन खाते से संबन्धित प्रदर्शन प्रस्तुत हैं:

Performance of PMJDY as on 30.09.2018 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.
605770	239760	845530	651.69*	766189	70605	650154
In Percentage						
71.64	28.35			90.61	8.35	76.89

* Average deposit per account Rs 7707/-

प्रति खाता रु.२५२०/- की औसत जमा राशि से पूरे देश में ३२.१२ करोड़ जन धन खाते खोले गए हैं जिनमें कुल जमा राशि रु. ८१०२७.१२/- करोड़ है। त्रिपुरा राज्य में प्रति खाता औसत जमा राशि रु.७७०७/- है।

त्रिपुरा में ९०.६१ प्रतिशत खाते आधार से जोड़ दिये गए हैं।

सभी बैंको से निवेदन है खातों को आधार से जोड़ने की प्रक्रिया में और भी गति लाये ताकि डेटा बेस लेन - देन आसानी से हो सके।

पूरे देश में जहाँ ७५.३४ % जन धन खात-धारकों को रुपये कार्ड जारी किया गया है वहीं त्रिपुरा में सारे बैंको ने मिलकर ७६.८९ % खाता धारकों को रुपये कार्ड जारी कर दिया है। ऐसे रुपये कार्डों को सक्रिय करना संबन्धित बैंको का निजी कार्य क्षेत्र है। बैंक मित्रों को रुपये कार्ड से संबन्धित शिकायतें जल्द से जल्द दर्ज करने होंगे ताकि लाभार्थी उससे मिलने वाले १ लाख की दुर्घटना बीमा का लाभ आसानी से उठा सकें। सभी बैंको द्वारा इस क्षेत्र में ध्यान देने की जरूरत है।

त्रिपुरा राज्य में खोले गए कुल जन धन खातों में से मात्र ८.३५% शून्य जमा राशि वाले खाते हैं। सभी बैंकों से निवेदन किया है कि वे सभी शून्य जमा राशि वाले खातों को सक्रिय खातों में बदलने का प्रयास करें।

जन धन खातों को लेकर हुई प्रगति का वित्तीय साक्षारता और रुपये कार्डों की सक्रियता के संदर्भ में तथा इसमें बैंक मित्रों की भूमिका, की डीएफएस, वित्त मंत्रालय, भारत सरकार द्वारा नियमित रूप से वीडियो कॉन्फ्रेंसिंग के माध्यम से समीक्षा की जा रही है। एसएलबीसी अपने सहयोगी बैंकों तथा राज्य मिशन निदेशक (प्रधान मंत्री जनधन योजना) के साथ ऐसे वीडियो कॉन्फ्रेंसिंग में भाग लेता रहता है। साथ ही यह नियमित रूप से अपने सहयोगी बैंकों को डीएफएस के निर्देशों से भी अवगत कराता रहता है ताकि उन निर्देशों का किर्यान्वयन हो सके।

32.15 crore PMJDY accounts have been opened so far across the country with deposit of Rs 81027.12 crore with an average deposit of Rs. 2520/- per account as against average deposit of Rs 7707/- per account in the State of Tripura.

Aadhaar seeding percentage is 90.61 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 76.89% PMJDY customers against national issuance of 75.34%. Activation of Rupay cards is an area of concern for banks in Tripura. Bank Mitras should use Rupay Card compliant hand-held devices at the earliest, so that all the beneficiaries get the benefit of Rs. 1 lac inbuilt accident insurance. This area needs attention by all banks.

Number of Zero balance accounts reached to 8.35% of total PMJDY accounts opened in the State. Bankers are requested to convert all zero balance accounts into operative accounts.

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

Bank Wise Details of PMJDY accounts for the State of Tripura as on 30.09.2018

दिनांक ३०.०९.२०१८ तक त्रिपुरा राज्य में जन धन खातों का विवरण

Banks	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposit	Zero Balance Account	Rupay Card Issued	Aadhaar Seeded
Allahabad Bank	594	459	604	449	1053	2147204.31	209	1044	1044
Andhra Bank	0	243	136	107	243	854040.73	32	228	215
Axis Bank Ltd	0	354	261	93	354	792423.7	123	319	238
Bank of Baroda	2548	4566	4156	2958	7114	20033479.41	447	6631	6381
Bank of India	2764	7762	5408	5118	10526	25561909.98	1175	10195	9480
Bank of Maharashtra	0	637	281	356	637	1602254	98	569	603
Canara Bank	12292	2220	7230	7282	14512	48868949.29	686	9976	13155
Central Bank of India	3690	355	1817	2228	4045	8771676.6	283	3720	3635
Corporation Bank	1321	2141	2048	1414	3462	14768732.49	32	2961	3073
Dena Bank	0	241	163	78	241	255165.98	98	211	191
Federal Bank Ltd	0	153	94	59	153	1658797.5	33	147	115
HDFC Bank Ltd	0	4517	68	4449	4517	1095348.07	1194	4517	1237
ICICI Bank Ltd	0	234	188	46	234	944186.92	67	234	53
IDBI Bank Ltd.	3854	1072	2363	2563	4926	7446074.27	967	3941	4263
Indian Bank	2	548	261	289	550	708563.3	96	550	528
Indian Overseas Bank	1451	1743	1760	1434	3194	6122276.1	693	3150	2619
IndusInd Bank Ltd	0	1384	1195	189	1384	1300619.44	207	1297	1343
Kotak Mahindra Bank Ltd	0	46	39	7	46	44962.56	14	46	32
Oriental Bank of Commerce	430	621	636	415	1051	6969785.22	24	1006	888
Punjab & Sind Bank	175	152	197	130	327	6016042	0	322	321
Punjab National Bank	1151	146	681	616	1297	1701912	450	1287	629
South Indian Bank Ltd	0	1194	476	718	1194	511857	552	469	580
State Bank of India	36058	81497	56096	61459	117555	294756059.2	16806	99808	94674
Syndicate Bank	6276	290	3577	2989	6566	17735172.11	861	6181	5752
Tripura Gramin Bank	338884	16301	137999	217186	355185	1472035221	16792	272942	333534
UCO Bank	16786	18479	16196	19069	35265	117381016.3	6778	7774	28601
Union Bank of India	4709	1736	3193	3252	6445	19191414.91	874	4413	5926
United Bank of India	97095	77908	91728	83275	175003	4086947405	14155	138337	166113
Vijaya Bank	0	1099	843	256	1099	3635613.28	11	1082	25
Grand Total	605770	239760	380076	465454	845530	6516968810	70605	650154	766189

सामाजिक सुरक्षा से जुड़ी योजनाएँ

Social Security Schemes:

सामाजिक सुरक्षा से जुड़ी तीन योजनाएं- प्रधान मंत्री सुरक्षा बीमा योजना (PMSBY), प्रधान मंत्री जीवन ज्योति बीमा योजना (PMJJBY) और अटल पेंशन योजना (APY) से संबन्धित प्रदर्शन-रिपोर्ट नीचे प्रस्तुत है :

Performance of 3 Social Security Schemes viz. Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana(APY) as on 30.09.2018 is furnished below:

Bank Type	PMSBY	PMJJBY	APY	Total
PSB	180624	64905	10350	255879
RRB	164249	59214	15952	239415
Private	2572	901	1108	4581
Co-op	11384	2519	10	13913
Total	358829	127539	27420	513788

३०.०९.२०१८ तक तीनों सुरक्षा योजनाओ से संबंधी सभी बैंको के प्रदर्शन-रिपोर्ट नीचे प्रस्तुत है:
Bankwise position of 3 social security scheme is furnished along with claim position as on 30.09.2018.:

S.No.	Banks	PMSBY	PMJJBY	APY
1	Allahabad Bank	921	262	67
2	Andhra bank	558	272	232
3	Bank of Baroda	5194	1468	475
4	Bank of India	19732	5450	1273
5	Bank of Maharashtra	211	99	21
6	Canara Bank	1477	3125	528
7	Central Bank Of India	3068	1286	481
8	Corporation Bank	35	314	8
9	Dena bank	1154	84	15
10	IDBI Bank	22	1547	5
11	Indian Bank	520	320	65
12	Indian Overseas	500	451	135
13	P&SB	765	165	100
14	PNB	0	351	0
15	OBC	2226	442	69
16	State Bank of India	40311	11398	2055
17	Syndicate Bank	784	289	262
18	UCO Bank	10927	4292	2249
19	Union Bank	2059	1326	336
20	United Bank of India	89184	31589	1714
21	Vijaya bank	976	375	260
	Total PUBLIC sec Bank	180624	64905	10350
22	Axis Bank	400	136	507
23	Bandhan Bank	0	0	159
24	Federal Bank	167	53	8
25	HDFC Bank	880	390	344
26	ICICI Bank	287	132	81
27	IDFC Bank	390	68	0
28	IndusInd	298	12	0
29	Kotak Mahindra	60	42	2
30	South Indian Bank	85	64	5
31	Ujjivan Bank	0	0	0
32	Yes Bank	5	4	2
	Total PRIVATE Sec bank	2572	901	1108
33	Tripura Gramin Bank	164249	59214	15952
	Total RRB	164249	59214	15952
34	ACUB	0	0	0
35	TCARDB	0	0	0
36	TSCB	11384	2519	10
	Total Coop. Bank	11384	2519	10
	Grand Total	358829	127539	27420

प्रधान मंत्री सुरक्षा बीमा योजना और प्रधान मंत्री जीवन ज्योति बीमा योजना में दावों (क्लेम) की स्थिति:
Claim Status of PMSBY & PMJJBY:

PMSBY & PMJJBY--CLAIM STATUS (As on 30.09.2018)									
Sl.	Bank	PMSBY				PMJJBY			
		Claims Made	Claims Settled	Under Process	Rejected	Claims Made	Claims Settled	Under Process	Rejected
1	Allahabad Bank	0	0	0	0	0	0	0	0
2	Andhra Bank	1	1	0	0	2	2	0	0
3	Bank of Baroda	2	1	1	0	1	1	0	0
4	Bank of India	0	0	0	0	0	0	0	0
5	Bank of Maharashtra	0	0	0	0	1	1	0	0
6	Canara Bank	1	0	1	0	5	5	0	0
7	Central Bank of India	0	0	0	0	0	0	0	0
8	Corporation Bank	0	0	0	0	0	0	0	0
9	Dena Bank	0	0	0	0	0	0	0	0
10	Indian Bank	1	1	0	0	2	2	0	0
11	IDBI BANK	0	0	0	0	0	0	0	0
12	Indian Overseas Bank	0	0	0	0	0	0	0	0
13	Oriental Bank of Commerce	0	0	0	0	1	1	0	0
14	Punjab & Sind Bank	0	0	0	0	0	0	0	0
15	Punjab National Bank	0	0	0	0	0	0	0	0
16	State Bank of India	0	0	0	0	2	2	0	0
17	Syndicate Bank	0	0	0	0	0	0	0	0
18	Union Bank of India	0	0	0	0	0	0	0	0
19	United Bank of India	0	0	0	0	5	3	2	0
20	UCO Bank	0	0	0	0	5	4	0	1
21	Vijaya Bank	0	0	0	0	0	0	0	0
A	Sub Total of Public Sec. Bank	5	3	2	0	24	21	2	1
22	AXIS BANK	0	0	0	0	0	0	0	0
23	Bandhan Bank	0	0	0	0	0	0	0	0
24	Federal Bank	0	0	0	0	0	0	0	0
25	HDFC	0	0	0	0	0	0	0	0
26	ICICI	0	0	0	0	0	0	0	0
27	IDFC Bank	0	0	0	0	0	0	0	0
28	Indusind Bank	0	0	0	0	0	0	0	0
29	Kotak Mahindra Bank	0	0	0	0	0	0	0	0
30	SOUTH INDIAN BANK	0	0	0	0	0	0	0	0
31	Ujjivan Bank	0	0	0	0	0	0	0	0
32	YES Bank	0	0	0	0	0	0	0	0
B	Sub Total of Pvt. Sec. Bank	0	0	0	0	0	0	0	0
33	Tripura Gramin Bank	65	44	21	0	288	203	69	16
C	Sub Total of RRB	65	44	21	0	288	203	69	16
34	ACUB	0	0	0	0	0	0	0	0
35	TCARDB	0	0	0	0	0	0	0	0
36	TSCB	1	1	0	0	12	10	2	0
D	Sub Total of Coop.Banks	1	1	0	0	12	11	1	0
GRAND TOTAL		71	48	23	0	324	235	72	17

प्रधान मंत्री जीवन ज्योति बीमा योजना के अंतर्गत ७३% और प्रधान मंत्री सुरक्षा बीमा योजना में ६३% दावे (क्लेम) आए हैं। सदस्य बैंकों से निवेदन है कि वे इंसुरेंस कंपनी के साथ मिलकर लंबित और अस्वीकृत मामलों पर फिर से विचार करे ताकि मनोनीत (नोमनी) व्यक्ति को जल्द से जल्द लाभ पहुंचाया जा सके।

Claim settlement in PMJJBY is 73% while in PMSBY is 68%. Member banks are requested to review the pending and rejected cases with insurance companies so as to provide the benefit to the nominee at the earliest.

वित्तीय समावेशन योजना के अनुसार बैंकिंग सेवाओं के विस्तार में प्रगति :

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

बैंकों ने पहले ही उन सभी २००० से अधिक आबादी वाले ४१९ गांवों में बीसी मॉडल और शाखाओं के जरिए बैंकिंग आउटलेट्स तैयार कर लिया है। पहले से ही ४१४ गांवों में बीसी लगी हुई थी। पाँच गांवों में बीएंडएम शाखाएँ खोली जा चुकी है। ६०७७७९ खाते रोल आउट किए जा चुके हैं ताकि एक परिवार-एक बैंक खाता के लक्ष्य को पाया जा सके।

बैंको ने बीसी मॉडल के जरिए अब तक ६१९ ऐसे गांवों को कवर कर लिया है जिनकी आबादी २००० से कम है। यह भी निर्देश दिया गया था कि वित्तीय समावेशन योजना के अंतर्गत कुल गांवों में से कम से कम ५ % गांवों में बैंकिंग शाखाएँ खोली जाए। उसी के अनुसार एसएलबीसी ने पूरे त्रिपुरा में ३५ ऐसे सेंटर चिन्हित किए हैं जहां बैंक शाखाएँ खोली जाएंगी और इन सब को अलग-अलग बैंकों को आवंटित (अलोट) भी कर दिया है।

साथ ही , त्रिपुरा के ग्रामीण क्षेत्रों में २६९ ऐसी शाखाएँ हैं जो वित्तीय समावेशन योजना के अंतर्गत लोगों की जरूरतों के अनुसार सेवा दे रही हैं।

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.

एफ आई पहल के जरिए से इंसुरेंस सेवाओं का अभिसारण (कवरजेंस) :

Convergence of insurance facilities with the FI initiatives:

माननीय प्रधान मंत्री के कर कमलों द्वारा १ जून २०१५ से प्रारम्भ की गई सामाजिक सुरक्षा की तीनो योजनाओं प्रधान मंत्री सुरक्षा बीमा योजना (PMSBY), प्रधान मंत्री जीवन ज्योति बीमा योजना (PMJJBY) और अटल पेंशन योजना (APY) - का राज्य में कार्यान्वयन किया जा रहा है और उसके संतोषजनक परिणाम भी सामने आ रहे हैं।

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.

जीआईएस डेटा एंट्री में प्रगति :

Progress in GIS data entry:

राज्य के आठों अग्रणी जिलों में जीआईएस डेटा एंट्री का कार्य पूरा किया जा चुका है। सभी संबन्धित अग्रणी जिला अधिकारियों को सलाह दी गई कि समय-समय पर उन डेटाओं में आवश्यकतानुसार जरूरी बदलाव करते रहें।

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.

एमएसएमई के ईको सिस्टम को मजबूत बनाने के लिए “संवेग” कार्यक्रम

Event on Strengthening of Eco-Systems for MSME –“SAMVEG”

एमएसएमई के ईको तंत्र को मजबूत बनाने के लिए २ नवंबर २०१८ को विज्ञान भवन, नई दिल्ली में एमएसएमई : सहयोग और संपर्क की पहल पर “संवेग” नाम से एक कार्यक्रम का आयोजन किया गया। पूरे देश के चुने हुए १०० जिलों में भी वीडियो कॉन्फ्रेंसिंग के जरिये इस कार्यक्रम को प्रसारित किया गया।

जिला स्तर पर यही कार्यक्रम पश्चिम त्रिपुरा के लिए अगरतला के चिल्ड्रेन्स पार्क में आयोजित किया गया जिसमें केंद्र सरकार एवं राज्य सरकार के प्रमुख गण मान्य अधिकारियों एवं प्रतिनिधियों ने शिरकत की। साथ ही राज्य में सेवारत विभिन्न सार्वजनिक बैंकों के वरिष्ठ कार्यपालक अधिकारी गण भी इस मौके पर उपस्थित थे। इस कार्यक्रम में पश्चिम त्रिपुरा जिले के ५००० से अधिक नए उद्यमियों ने उत्साह के साथ भाग लिया। ये उद्यमी (इंटरप्रेनुअर्स) नए उद्यम से संबन्धित केंद्र और राज्य सरकार द्वारा दिये सुझावों के बारे में जानने की उत्साह से यहाँ इक्कठा हुए थे ताकि वे इन्हे अपना कर अपने व्यापार को सुचारु रूप से चला सकें।

कार्यक्रम के मुख्य अतिथि राज्य के माननीय मुख्य मंत्री श्री बिप्लब कुमार देब और विशिष्ट अतिथि राज्य के सम्माननीय विधायक श्री आशीष कुमार साहा जी थे। इनके अलावा डॉ. जी एस जी अय्यंगर (अतिरिक्त सचिव उद्योग एवं वाणिज्य, त्रिपुरा राज्य), डॉ राजेश्वरा राव (अतिरिक्त सचिव, खान मंत्रालय, भारत सरकार और त्रिपुरा राज्य के लिए प्रभारी अधिकारी), एस के गुप्ता (डेप्युटी सी.ई.ओ. गवर्नमेंट ई मार्केटप्लेस), श्री देबाशीष चक्रवर्ती (विदेश व्यापार विकास अधिकारी, डीजीएफटी), डॉ. महात्मे संदीप नामदेव (जिला अधिकारी एवं कलेक्टर, पश्चिम त्रिपुरा), श्री अजित कुमार दास (कार्यपालक निदेशक, युनाइटेड बैंक ऑफ इंडिया –संयोजक एसएलबीसी त्रिपुरा) आदि ने भी अपनी उपस्थिति से कार्यक्रम की शोभा बढ़ाई।

माननीय प्रधान मंत्री श्री नरेंद्र मोदी द्वारा विज्ञान भवन, नई दिल्ली से किए जाने वाले सम्बोधन का सीधा प्रसारण यहाँ अगरतला के चिल्ड्रेन्स पार्क बड़े पर्दे के माध्यम से दिखाया गया। प्रधान मंत्री ने लघु एवं मध्य श्रेणी में १ करोड़ तक के ऋण को सैद्धांतिक स्वीकृति देने वाले ऑनलाइन पोर्टल psbloanin59minutes का शुभारंभ किया। उन्होंने यह भी घोषणा किया कि जीएसटी रजिस्टर्ड एमएसएमई उद्यमियों को एक करोड़ तक के इंक्रीमेंटल लोन पर २ प्रतिशत तक की छुट मिलेगी। प्रधान मंत्री मोदी ने कहा कि सरकार ने यह भी तय किया है कि एमएसएमई को प्री शिपमेंट और पोस्ट शिपमेंट पर मिलने वाली छुट को ३ प्रतिशत से बढ़ाकर ५ प्रतिशत कर दिया गया है। ५०० करोड़ से अधिक सालाना व्यवसाय करने वाली कंपनियों के लिए ट्रेड्स प्लेटफॉर्म से जुड़ना जरूरी होगा ताकि मुद्रा-प्रवाह का चक्र आसानी से चल सके।

सरकारी उपक्रमों द्वारा ली जाने वाली एमएसएमई की सेवा और वस्तु की खरीद सीमा को २० प्रतिशत से बढ़ाकर २५ प्रतिशत तक कर दिया गया है। सरकारी कंपनियों को अपनी कुल खरीद का कम से कम ३ प्रतिशत हिस्सा महिला उद्यमियों (इंटरप्रेनुअर्स) से खरीदना अनिवार्य होगा। सभी कंपनियों के लिए गवर्नमेंट ई मार्केटप्लेस की सदस्यता लेना अनिवार्य कर दिया गया है। कंपनियां इस प्लेटफॉर्म पर अपने सभी भैंडर्स का रजिस्ट्रेशन कराएंगी, जिससे एमएसएमई को भी लाभ होगा। प्रधान मंत्री मोदी जी ने एमएसएमई में तकनीकी नवीनता लाने के लिए ६००० करोड़ के पैकेज की घोषणा की। इसके लिए पूरे देश में २०,००० हब्स और १०० टूल रूम्स विकसित किए जाएंगे। प्रधान मंत्री मोदी जी ने फार्मा कंपनियों एमएसएमई क्षेत्र में आने की अनुमति देने की घोषणा की। पूरी प्रक्रिया में होने वाले इन सुधारों से लघु एवं मध्य उद्यमों को काफी मदद मिलेगी।

प्रधान मंत्री मोदी ने व्यवसाय के क्षेत्र में स्वच्छ वातवरण और स्वयं-प्रामाणिकता की घोषणा की। एमएसएमई उद्यमियों को अब साल में केवल एक ही बार आठ श्रम कानून और केंद्रीय कानून के नियमों के अनुसार रिटर्न फाइल करना होगा। उन्होंने कहा कि कंपनी एक्ट में कई बड़े बदलाव किए गए हैं ताकि एमएसएमई उद्यमियों को कानूनी समस्याओं से छुटकारा मिले।

An event on Support and outreach initiative for the MSME sector- named “Samveg”, was organized on 2nd November 2018, for strengthening of eco-systems for MSMEs at Vigyan Bhavan, New Delhi. The event was live streamed from New Delhi at various venues of 100 selected districts across the country.

The district level programme for this event, organized at Childrens’ Park, Agartala for West Tripura district, was attended by various eminent dignitaries from the State and Central Government, along with representation of Senior executives of Public sector banks operating in the state. The event also saw the enthusiastic attendance of over 5000 MSME entrepreneurs from all over the district with a view to become self-aware of the various avenues made available to them by the State and Central Govt for sustainable growth of their entrepreneurial ventures.

The event at Agartala was held in the august presence of Shri Biplab Kumar Deb, Hon’ble Chief Minister of Tripura, as the Chief Guest, and Shri Asish Kumar Saha, Hon’ble MLA, Govt of Tripura as the Guest of Honor. The event was also graced by the presence of Shri Tinku Ray, Chairman TITC, Dr. G.S.G. Ayyangar, IAS, Additional Chief Secretary, Industries & Commerce, Govt of Tripura, Dr. K. Rajeswara Rao, IAS, Additional Secretary, Ministry of Mines, Govt of Tripura and Prabhari officer for West Tripura district, Shri S.K. Gupta, Deputy CEO, Government e-Marketplace, Dr. Sandeep R. Rathod, IAS, Director Industries, Govt of Tripura, Shri Debasis Chakravarty, Foreign Trade Development Officer, DGFT, Dr. Mahatme Sandeep N, IAS, DM & Collector, West Tripura District and Shri Ajit Kumar Das, Executive Director, United Bank of India and Convenor, SLBC Tripura.

The address by the Hon’ble Prime Minister, Shri Narendra Modi, from Vigyan Bhavan, New Delhi was broadcasted live at Children’s Park, Agartala. The Prime Minister announced the following incentives for strengthening the eco-system for MSMEs in the country.

1. Access to credit

The Hon’ble Prime Minister announced the launch of 59-minute loan portal for sanction of up to Rs 1 crore for small and medium enterprises. Talking about the Interest subvention, PM Modi declared that the government has decided to increase interest Subvention on pre and post shipment credit for exports by MSMEs from 3 per cent to 5 per cent. It has now been made mandatory that all the companies with a turnover of more than Rs 500 crore will have to join TReDS platform, so that MSMEs doesn’t face trouble in cash flow.

2. Access to market

The Hon'ble Prime Minister announced that mandatory sourcing by PSUs from MSMEs increased to 25 per cent from the previous limit of 20 per cent. Government companies will now have to buy at least 3 per cent of their purchases from women entrepreneurs. It has been made mandatory for the companies to take GeM (Government e-Marketplace) membership now. The companies will now register all their MSME vendors on this platform, which will also benefit the MSMEs.

3. Technology upgradation

The Hon'ble Prime Minister announced Rs. 6000 crore package for the technological upgradation in connection with MSMEs. 20, 000 hubs and 100 tool rooms will be developed around the country for this purpose.

4. Ease of doing business

The Hon'ble Prime Minister also announced MSME sector's ease of doing business to pharma companies. Reform of processes will help small and medium enterprises. He announced environment clearance and ease of self-certification. MSMEs will have to file just one annual return on eight labour laws and ten central rules. PM Modi announced that the Govt has made a big change to Companies Act and provided relief to MSMEs from legal complications.

5. Sense of Security to MSME employees

Employees of MSME will now onwards be mandatorily covered under flagship social security schemes to benefit MSME employees towards security from sudden adversities that may be faced by them.



Samveg event held on November 2, 2018 at Children's Park, Agartala

इसी तरह का एक और कार्यक्रम सिपाहीजिला के विश्रामगंज मिनी स्टेडियम में भी आयोजित किया गया। इस कार्यक्रम में मुख्य अतिथि त्रिपुरा राज्य के माननीय उप मुख्य मंत्री श्री जिष्णु देववर्मा थे । साथ ही इस कार्यक्रम में फकरुद्दीन अहमद (जिला सभाधिपति, सिपाहीजिला परिषद) , श्री सुभाष चंद्र दास, (माननीय विधायक त्रिपुरा सरकार), डॉ. (श्रीमति) ब्रह्मनीत कौर, (जिला अधिकारी एवं कलेक्टर, सिपाहीजिला,) श्री सुभाषीष दास (वरिष्ठ उप कलेक्टर, सिपाही जिला) तथा श्री पी.पी. सिंह महा प्रबन्धक युनाइटेड बैंक ऑफ इंडिया और राज्य में सेवरत अन्य सार्वजनिक बैंको के वरिष्ठ अधिकारी गण भी मावजूद थे। लगभग ५००० से भी अधिक नए उद्द्यमियों ने इस कार्यक्रम में भाग लिया।

Similar event was organized simultaneously at Bishramganj Mini Stadium, Sepahijala District. The event at Bishramganj was graced by **Shri Jishnu Dev Varma, Hon'ble Deputy Chief Minister of Tripura** as the chief guest. The event also witnessed the august presence of Fakruddin Ahmed, Zilla Sabadhipati, Sepahijala Zilla Parishad, Shri Subhash Chandra Das, Hon'ble MLA, Govt of Tripura, Dr. (Mrs.) Brahmneet Kaur, IAS, DM & Collector, Sepahijala, Shri Subhasis Das, Sr. Dy. Collector, Sepahijala District, Shri P.P. Singh, General Manager, United Bank of India and other senior bankers from various banks operating in the district, along with an impressive gathering of over 5000 MSME entrepreneurs.



Samveg event held on November 2, 2018 at Bishramganj Mini Stadium, Sepahijala District

एमएसएमई:सहयोग एवं संपर्क की पहल पर पश्चिम त्रिपुरा और सिपाहीजिला के कलस्टर्स के लिए सहयोगी एजेंसियों की सलाह से १०० दिनों की कार्य योजना तैयार किया गया है। इसकी सूची नीचे प्रस्तुत है:-

The 100 Days Action Plan for MSME Support and Outreach initiatives for the clusters under West Tripura District & Sepahijala District have been chalked out in consultation of all participating agencies. The schedules are listed below:

Sl.No.	Name of the Bamboo Cluster	Date of "Samveg" Programme
1	Majlishpur	16th Nov. 2018
2	Jogendranagar	20th Nov. 2018
3	Gandhigram	23rd Nov. 2018
4	Chankhola	27th Nov. 2018
5	Katlamara	30th Nov. 2018
6	Indranagar	4th Dec. 2018
7	Amtali	7th Dec. 2018
8	Jirania	11th Dec. 2018
9	Mohanpur (Sidhai)	14th Dec. 2018
10	Majlishpur	18th Dec. 2018
11	Jogendranagar	21st Dec. 2018
12	Jirania	26th Dec. 2018
13	Chankhola	28th Dec. 2018

Sl. No.	Name of the Cluster/Entrepreneur of Sepahijala	Date of "Samveg" Programme
1	Monoj Kr. Debnath, C/o. Modern Handicrafts, Bagabassa, Nalchar, and N.E.R.L.P. peoples Handicrafts & Bamboo based Unit.	23 rd Nov., 2018
2	i) Sree Agarbathi, Prop. Sukanta Nath Bhowmik, Khas Chowmuhani, Nalchar and N.E.R.L.P. peoples ii) Handicrafts & Bamboo based cluster, Under TBM, (CFC) Khas Chowmuhani, Nalchar and N.E.R.L.P. peoples	27 th Nov., 2018
3	Nalchar Bamboo cluster, Nalchar under TBM	30 th Nov., 2018
4	Charilam Bamboo & Handicrafts cluster of TBM	4 th Dec., 2018
5	Bamboo based cluster, Durlav Narayan, near Rudrasagar, Melaghar. under TBM	7 th Dec., 2018
6	Bamboo based Unit, N.E.R.L.P. Charilam	11 th Dec., 2018
7	Producer Group, Madhya Laxmibil, Bishalgarh	14 th Dec., 2018
8	Handloom, Handicrafts & Sericulture	18 th Dec., 2018
9	Takarjala	21 st Dec., 2018
10	Kathalia	26 th Dec., 2018
11	Mohanbhog	28 th Dec., 2018



MSME Support & Outreach campaign organised at Majilispur Bamboo Cluster of West Tripura on 16th November 2018



MSME cluster visit of M/S Modern Handicrafts at Bagabasa, Sepahijala District on 19th November 2018

प्रधान मंत्री फसल बीमा योजना / Pradhan Mantri Fasal Bima Yojana (PMFBY)

प्रधान मंत्री फसल बीमा योजना को वर्ष २०१६ में खरीफ की फसल से लागू किया गया। त्रिपुरा में ०८ जून २०१८ को कृषि विभाग ने बैंक, ब्लॉक अधिकारियों एवं अन्य वित्तीय संस्थाओं की मदद से ५६ ब्लॉकों में जागरूकता अभियान चलाया ताकि किसानों को प्राकृतिक आपदाओं से होने वाले नुकसान से बचाया जा सके। त्रिपुरा में वर्ष २०१८ की खरीफ की फसल को बीमा के जरीय सुरक्षित करने का कार्य एचडीएफसी ईआरजीओ जेनेरल इंसुरेंस कंपनी को सौंपा गया है। वर्ष २०१९ एवं २०२० में भी खरीफ फसल को सुरक्षित करने का कार्य इसी कंपनी को उनके पहले वर्ष के संतोषजनक कार्यों को देखते हुये दिया जा सकता है। खरीफ की फसल के लिए बीमा करने की अंतिम तारीख ३१.०७.२०१८ थी। राज्य सरकार द्वारा इस संबंध में दिनांक ३१.०७.२०१८ को जारी अधिसूचना यहाँ संलग्नित है।

PMFBY has been implemented from Kharif 2016. Awareness programme was organized in 56 blocks of the Tripura State on 08.06.2018 by the state agriculture department jointly with banks, block officials and other financial institutions so as to protect the farmers from the loss arising out of natural calamities.

HDFC ERGO general insurance company ltd was assigned as implementing agency for Kharif 2018 in the State. This implementing agency may continue for implementation in Kharif 2019 & 2020 in Tripura subject to satisfactory performance of the insurance company in the 1st year. Cut-off date for Kharif 2018 for realization of insurance premium was 31.07.2018. Relevant notification of the State Govt. issued on 30.07.2018 is enclosed.

३१.०३.२०१८ तक प्रधान मंत्री बीमा योजना से जुड़े प्रदर्शन इस प्रकार है:

The performance of PMFBY up to 31.03.2018 is as stated below:

Item		2016-17			2017-18		
		Kharif	Rabi	Total	Kharif	Rabi	Total
No. of Farmers Insured	Loanee	937	2465	3402	1961	4472	6433
	Non-Loanee	944	7436	8380	359	4859	5218
	Total	1881	9901	11782	2320	9331	11651
Area Insured (in ha)		845.71	1926.86	2772.57	1006	2020.94	3026.94
Sum Insured (Rs. in lakh)		358.84	1380.29	1739.13	603.22	300.04	903.26
Gross Premium (Rs. in lakh)		5.05	33.42	38.47	15.83	58.58	74.41
Total Premium Subsidy (Rs. in Lakh)		0.13	9.49	9.62	3.76	11.32	15.08
Farmers Premium (Rs. in lakh)		4.92	23.93	28.85	12.07	47.26	59.33
Claim Settled & Disbursed	No. of farmers	502	40	542	67		67
	Amount Disbursed (Rs. in lakh)	8.34	3.06	11.4	1.46		1.46
	Remarks	All claims settled	Claim settlement for an amount of RS. 34 lakh is under process		Claim settlement for Aman Paddy for shortfall in production is under process		

वित्तीय साक्षरता शिविर (एफ.एल.सी) / Financial Literacy Centers:

१४ एफ.एल.सी के माध्यम से जुलाई से सितंबर २०१८ के दौरान कुल २३७ शिविर (कैंप) लगाए गए जिनमें ८७७८ लोगों ने भाग लिया।

साथ ही ग्रामीण शाखाओं ने कुल ७१० शिविर (कैंप) का आयोजन किया जिनमें भाग लेने वालों की संख्या १०३०२ थी। अतः इस तिमाही २.७६ शिविर (कैंप) प्रति शाखा के अनुपात में (एफ एल सी) लगाए गए।

सभी बैंको से निवेदन है कि वे यह सुनिश्चित करे कि प्रत्येक ग्रामीण शाखा द्वारा हर तिमाही में कम से कम ३ वित्तीय साक्षरता शिविर के आयोजन किया जाए।

The 14 FLCs have conducted 237 literacy camps during July to September 2018 with participation of 8778 persons.

Besides, 257 rural branches conducted 710 camps during the same period with participation of 10302 persons thus averaging 2.76 Camps per branch during the quarter.

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

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

RSETI/ आरसेटी :

पांचों अरसेटी मिलकर त्रिपुरा राज्य के आठों जिलों में ग्रामीण बेरोजगार युवाओं को कौशल विकास से जुड़े प्रशिक्षण दे रहे हैं। ये अरसेटी वर्तमान में अस्थाई परिसरों में अपना कार्य कर रहे हैं। धलाई, उदयपुर, और कुमारघाट में स्थायी परिसर बनाने के लिए राज्य सरकार द्वारा जमीन आवंटित कर दी गई है।

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/ आरसेटी का प्रदर्शन:

पांचों आरसेटी ने मिलकर वित्त-वर्ष २०१८-२०१९ में अप्रैल से सितंबर महीने के दौरान कुल ११२४ लोगों को प्रशिक्षण दिया है। इनमें से २९० लोगों ने अपनी पूंजी से स्वरोजगार शुरू किया है तथा २३२ लोगों ने बैंक ऋण के माध्यम से स्वरोजगार की शुरुआत की है। इस प्रकार राज्य में रोजगार का कुल प्रतिशत ४६.४४ % है।

पांचों आरसेटी के इस वित्तीय वर्ष के प्रदर्शन यहाँ प्रस्तुत हैं:-

The five RSETIs in Tripura trained 1124 participants during April-September of FY 2018-19. Out of the total participants, 290 people got employed with their own fund, 232 have got self-employed through bank loan thus registering employment percentage of 46.44%.

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

STATE-TRIPURA																
Performance of RSETIs in Tripura (upto 30.09.2018)											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	
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	29	540	344	884	115	314	154	33	189	523	26	738	484	400	884	
2018-19	14	77	344	421	97	64	118	7	19	90	0	109	119	302	421	
Total	156	2494	1875	4369	850	1000	1254	177	636	2035	88	2778	2121	2248	4369	
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	
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	21	306	187	493	51	355	53	2	45	111	34	190	189	304	493	
2018-19	11	169	110	279	20	235	16	0	61	43	0	104	70	209	279	
Total	134	1882	1443	3325	585	1835	534	46	381	1299	195	1875	1388	1937	3325	
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	
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	22	212	307	519	70	161	117	107	125	234	0	359	202	317	519	
2018-19	3	2	77	79	33	0	22	11	165	5	0	170	7	72	79	
Total	107	962	2086	3048	506	1008	759	401	1054	1145	0	2199	1147	1901	3048	
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	
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	27	233	374	607	119	159	154	14	31	319	0	350	406	201	607	
2018-19	7	133	84	217	38	91	86	2	45	94	0	139	118	99	217	
Total	137	1535	2075	3610	677	1456	738	109	834	1283	0	2117	2067	1543	3610	
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	29	319	311	630	165	225	90	27	165	200	1	366	159	471	630	
2018-19	5	14	114	128	13	56	39	2	0	0	0	0	55	73	128	
Total	134	1578	1615	3193	670	1172	641	264	732	825	301	1858	579	2614	3193	

FINANCIAL LITERACY CENTRES-- REPORT FOR THE QUARTER ENDED SEPTEMBER 2018										
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	46	1394	1018	376
2	Tripura	Dhalai	Rural	R-Seti, Ambassa	25.01.11	UBI	9	355	350	5
3	Tripura	Sepahijala	Urban	R-Seti, Sepahijala	12.02.13	TGB	15	928	910	18
4	Tripura	West Tripura	Urban	Rudset Institute	14.09.11	Syndicate Bank & Canara Bank	69	1314	1222	92
5	Tripura	Unakoti	Rural	R-Seti, Kumarghat	07.07.13	SBI	9	237	225	5
6	Tripura	Gomati	Semi-Urban	LDM(South)	19.10.12	UBI	12	536	504	32
7	Tripura	Dhalai	Semi-Urban	LDM(Dhalai)	19.10.12	UBI	9	355	350	5
8	Tripura	Unakoti	Semi-Urban	LDM(North)	19.10.12	UBI	15	1135	1107	28
9	Tripura	West Tripura	Urban	LDM(West)	19.10.12	UBI	14	815	791	24
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	14	602	590	4
12	Tripura	Gomati	Semi-Urban	TGB Udaipur Branch	22.09.15	TGB	12	528	486	9
13	Tripura	Sepahijala	Rural	TGB Bishranganj Branch	30.12.15	TGB	13	579	513	5
14	Tripura	North	Semi-Urban	TGB Dharamanagar Branch	05.03.16	TGB	0	0	0	0
Total							237	8778	8066	603

RURAL BRANCHES-- REPORT OF CONDUCT OF FINANCIAL LITERACY CAMP FOR THE QUARTER ENDED SEPTEMBER 2018								
Sr.No.	State	District	No. of Rural Branches in the District	No. of Rural Branches which have conducted literacy camps as per RBI guidelines using standardized Financial Literacy Materials of RBI in the quarter	No. of Literacy Camps conducted as per RBI guidelines using standardized Financial Literacy Material of RBI	No. of persons participated	Out of persons participated, no. of persons already having bank a/c at the time of attending the camp	Out of persons participated, no. of persons opened bank a/c after attending the camp
1	Tripura	West Tripura	52	52	141	2712	1895	817
2	Tripura	Sepahijala	35	33	91	1025	955	70
3	Tripura	Khowai	25	25	59	1019	954	65
4	Tripura	Gomati	35	34	95	1322	1125	197
5	Tripura	South	37	33	95	1254	1012	242
6	Tripura	Dhalai	34	34	88	1425	895	530
7	Tripura	North	29	23	79	856	730	126
8	Tripura	Unakoti	22	23	62	689	511	178
TOTAL			269	257	710	10302	8077	2225

बैंकों के द्वारा वित्तीय साक्षरता एवं जागरूकता को बढ़ाने के लिए उठाए गए कदम

Financial Literacy & Awareness Initiatives by Banks:

रिजर्व बैंक के दिशा-निर्देशों के अनुसार राज्य के सभी जिलों में स्थित ग्रामीण शाखाओं ने सितंबर की तीमाही में कुल ७१० वित्तीय जागरूकता शिविर का आयोजन किया जिसमें भाग लेने वालों की संख्या १०३०२ थी। राज्य में चलाये गए चौदह वित्तीय जागरूकता शिविर के अलावा सितंबर २०१८ की तिमाही में २३७ शिविर लगाए गये जिसमें कुल ८७७८ लोगो भाग लिया। लोगों को विभिन्न योजनाओं जैसे फसल बीमा योजना, सुरक्षा बीमा योजना, अटल पेंशन योजना, मुद्रा योजना के संबंध में जागरूक किया गया।

As per RBI guidelines, rural branches in all districts of the state have conducted 710 financial literacy awareness camps in the September quarter, where a total of 10302 persons participated. Apart from that fourteen Financial Literacy Centres in the state have conducted a total of 237 awareness camps where 8778 persons have participated for the quarter ended September 2018. Participants were sensitized on various flagship schemes viz. PMFBY, PMJBY, PMSBY, PMJJBY, APY, PMMY among others.

व्यावसायिक सहभागियों के संचालन से जुड़े मुद्दे :-

Issues relating to operations of Business Correspondents:

बी.सी. मॉडल को प्रभावी ढंग से ग्रामीण जनता तक पहुँचाने के लिए निम्नलिखित आवश्यकताओं की पूर्ति जरूरी है :

बी.सी. मॉडल निम्न आमदनी वाले ग्राहक की सेवा और उससे होने वाले छोटे-छोटे लेन-देन के कारण पर्याप्त आमदनी नहीं कर पा रहा है। ग्रामीण जनता तक पहुँचाने में बी.सी. मॉडल के सही उपयोग के लिए इन्हें उचित मुआवजा दिया जाए ताकि वे वित्तीय समावेशन को व्यावसायिक अवसर के रूप में पर्याप्त प्रोत्साहन दे सकें।

बी.सी. मॉडल की उपयोगिता इस बात पर निर्भर करती है कि बैंक शाखाओं द्वारा उन्हें किस प्रकार का सहयोग दिया जा रहा है। बी.सी. मॉडल के प्रभावी निरीक्षण, ग्राहक शिकायत और कैश मैनेजमेंट की समस्या से निपटने के लिए बैंकों को उचित दूरी पर नई शाखाएं खोलनी पड़ेगी।

इसके बाद बैंकों को इससे जुड़े प्रशिक्षण और कौशल विकास के कार्यक्रम चलाना होगा ताकि बी.सी. मॉडल प्रभावी ढंग से अपना कार्य कर सके।

बीसी को नगदी लेन-देन का कार्यभार देना एक बड़ी चुनौती है। वित्तीय लेनदेन का बड़ा भाग नगद रूप में हो रहा है बड़ी संख्या में नगदी लेनदेन में काफी जोखिम है और इसकी लागत खर्च भी अधिक है। इसके अलावा ग्राहक यह समझते हैं कि बीसी ही असली मालिक है बजाए इसके कि वे बैंक के बदले में सेवा दे रहे हैं।

For effective functioning of BC model in reaching poor villagers, the following need to be addressed:

- BCs are not making enough income due to catering of services to low-income customers with low volume transactions. For optimum usage of BCs in reaching the poor villagers, BCs have to be adequately compensated so that they are sufficiently incentivized to promote financial inclusion as a viable business opportunity.
- The usefulness of BC model is dependent on the kind of support provided by the bank branches. For effective supervision of BC operations and for addressing cash management issues as also to take care of customer grievances, banks should open small brick and mortar branches at a reasonable distance.
- Further, banks should initiate suitable training and skill development programmes for effective functioning of BCs.
- Allowing BCs to handle cash is the biggest challenge. An extremely high proportion of the financial transactions are in cash, warranting high-cost cash-handling operations and added operational risks. Moreover, clients tend to perceive that the BCs are the owners of the transactions and not facilitating them on the banks' behalf.

Digital Modes of Banking:

बैंकिंग के डिजिटल माध्यम

Status of ATMs in the State of Tripura as on 30.09.2018

SI.No.	BANKS	ATM			
		Rural	Semi- Urban	Urban	Total
1	2	3	4	5	6
1	Allahabad Bank	0	0	1	1
2	Andhra Bank	0	0	1	1
3	Bank of Baroda	1	0	4	5
4	Bank of India	3	1	6	10
5	Bank of Maharashtra	0	0	1	1
6	Canara Bank	3	6	5	14
7	Central Bank of India	2	3	2	7
8	Corporation Bank	0	1	1	2
9	Dena Bank	0	0	1	1
10	Indian Bank	1	0	2	3
11	IDBI BANK	4	5	4	13
12	Indian Overseas Bank	1	2	3	6
13	Oriental Bank of Commerce	0	1	1	2
14	Punjab & Sind Bank	1	0	1	2
15	Punjab National Bank	1	1	5	7
16	State Bank of India	56	40	117	213
17	Syndicate Bank	2	3	2	7
18	Union Bank of India	1	2	7	10
19	United Bank of India	52	12	19	83
20	UCO Bank	9	11	9	29
21	Vijaya Bank	2	1	4	7
A	Sub Total of Public Sec. Bank	139	89	196	424
22	AXIS BANK	3	5	8	16
23	Bandhan Bank	0	3	3	6
24	Federal Bank	0	0	1	1
25	HDFC	1	3	6	10
26	ICICI	1	4	9	14
27	IDFC Bank	0	0	0	0
28	Indusind Bank	0	2	5	7
29	Kotak Mahindra Bank	0	0	1	1
30	SOUTH INDIAN BANK	0	0	2	2
31	YES Bank	0	0	1	1
32	Ujjivan Bank	0	0	0	0
B	Sub Total of Pvt. Sec. Bank	5	17	36	58
33	Tripura Gramin Bank	4	0	1	5
C	Sub Total of RRB	4	0	1	5
34	ACUB	0	0	0	0
35	TCARDB	0	0	0	0
36	TSCB	0	0	2	2
D	Sub Total of Coop.Banks	0	0	2	2
GRAND TOTAL		148	106	235	489

Status of POS machines installed as on 30.09.2018

BANKS	Status of POS Machines issued up to September 2018
Bank of India	20
Canara Bank	34
IDBI BANK	25
Indian Overseas Bank	5
Oriental Bank of Commerce	8
State Bank of India	889
Union Bank of India	22
United Bank of India	146
UCO Bank	79
Bandhan Bank	185
Federal Bank	13
HDFC	38
IDFC Bank	13
Kotak Mahindra Bank	2
SOUTH INDIAN BANK	14
YES Bank	54
GRAND TOTAL	1547

IMPLEMENTATION OF ANNUAL CREDIT PLAN (ACP)

वार्षिक ऋण योजना का कार्यान्वयन

१३.०९.२०१८ को हुई एसएलबीसी १२६वीं की बैठक में उठे प्रमुख कार्य बिन्दु:

Action Points emerged in the 126th SLBC Meeting held on 13.09.2018

वार्षिक ऋण योजना २०१८-१९ के अंतर्गत सभी क्षेत्रों के लिए दिये लक्ष्यों १००% ऋण की अदायगी

100% disbursement targets set against all sectors under ACP 2018-19 is to be achieved (**Action: All Banks**).

Status of implementation / कार्यान्वयन की स्थिति

सभी बैंको ने मिलकर सितंबर २०१८ तक वार्षिक ऋण योजना-२०१८-१९ के अंतर्गत रु. ३१०७.५५ करोड़ के ऋण की अदायगी की है जो वार्षिक लक्ष्य रु ५३३१.५७५३३१.५७ करोड़ का ५८ % है।

वार्षिक ऋण योजना २०१८-२०१९ के अंतर्गत ३०.०९.२०१८ तक कुल उपलब्धि ५८% है जबकि कृषि क्षेत्र में उपलब्धि ६१% है। एमएसएमई और ओ पी एस क्षेत्र की उपलब्धि क्रमशः ७२% एवं ३८ % हैं।

वार्षिक ऋण योजना २०१८-१९ अंतर्गत ३०.०९.२०१८ तक की ऋण अदायगी का तुलनात्मक विवरण:-

All the banks put together disbursed Rs 3107.55 crore i.e. 58% of the Annual Target for Rs 5331.57 crore under ACP 2018-19 as on September 2018.

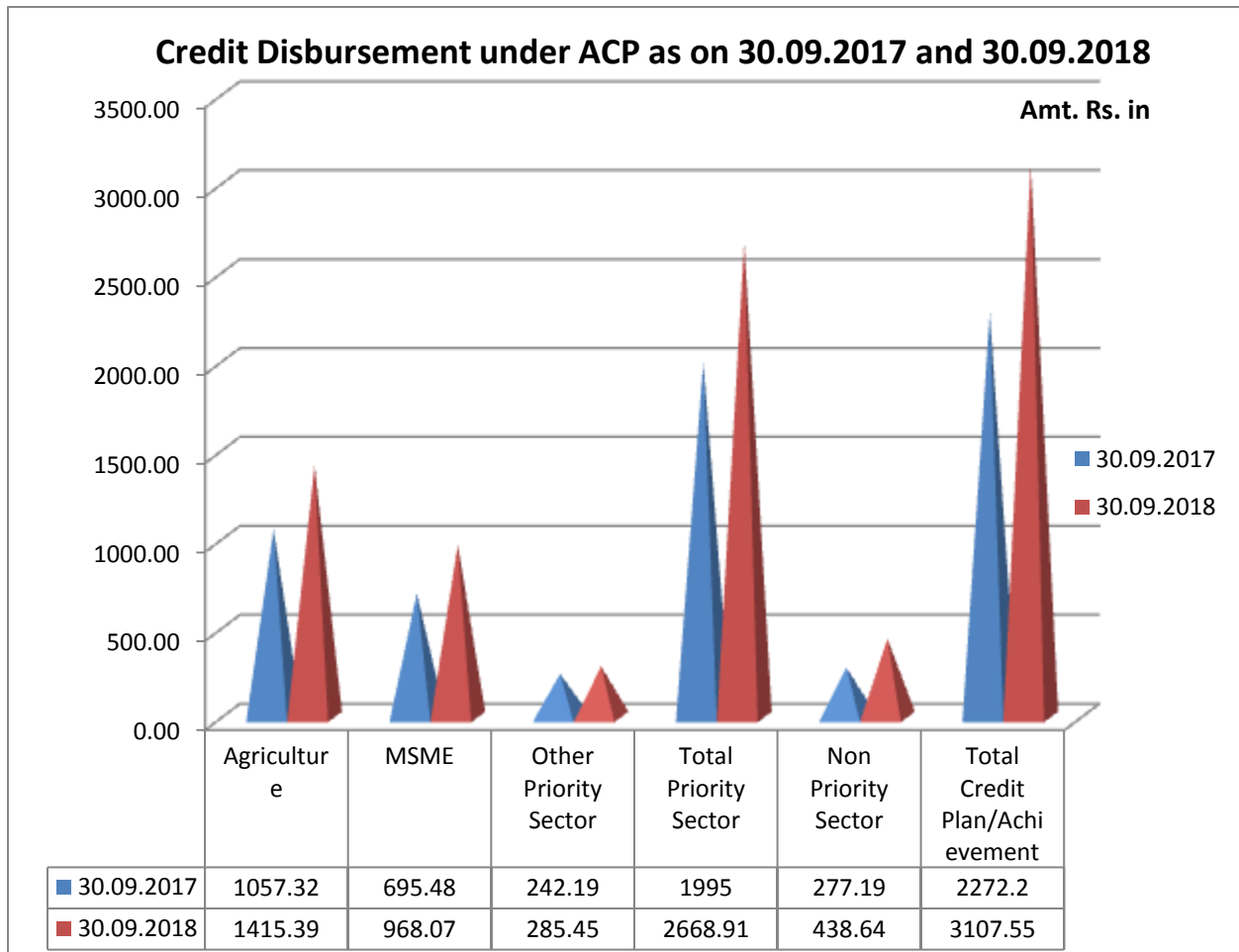
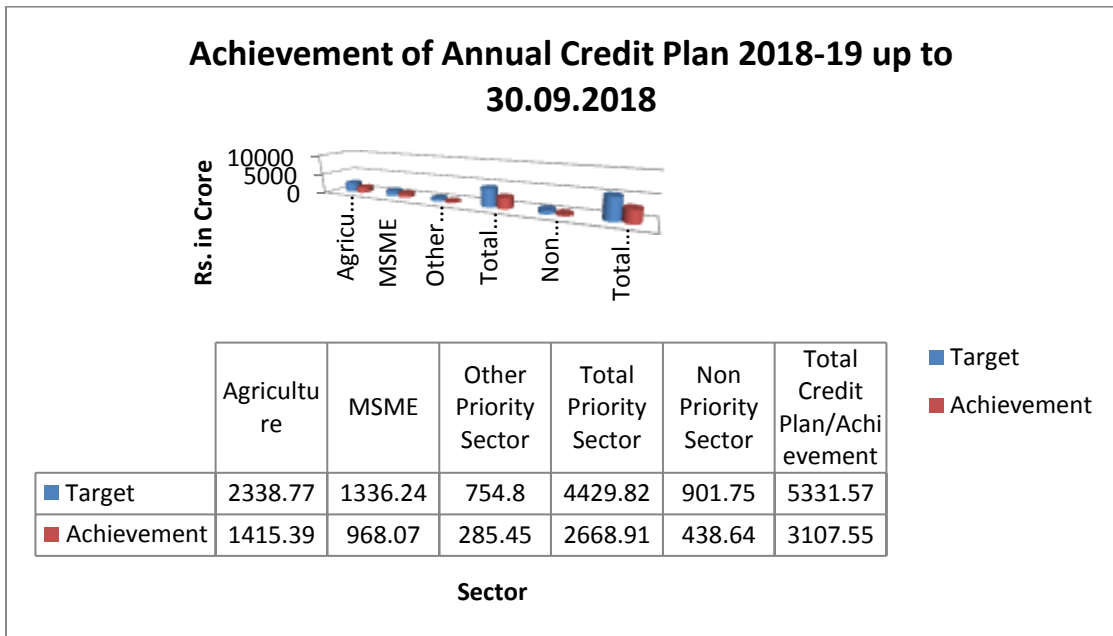
The overall achievement is 58% against the target of ACP 2018-19 as on 30.09.2018 while achievement under Agriculture sector is 61%. Achievements in MSME and OPS are 72% and 38% of the ACP Targets respectively as on 30.06.2018.

A comparative position of achievement in disbursement under ACP 2018-19 as on 30.09.2018 with the corresponding period of the previous year is as under:

Amt. Rs. In crores

2017-18 (April to September 2017)				2018-19 (April to September 2018)			
Sector	Plan	Achievement (April- September 17)	% to Target	Plan	Achievement (April- September 18)	% to Target	% of growth (Y-O-Y)
Agriculture	2117.11	1057.32	50	2338.77	1415.39	61	34
MSME	1090.5	695.48	64	1336.24	968.07	72	39
Other Prisec	671.86	242.19	36	754.80	285.45	38	18
Total Prisec	3879.45	1995.00	51	4429.82	2668.91	60	34
Non-Prisec	506.55	277.19	55	901.75	438.64	49	58
Grand Total	4386.00	2272.20	52	5331.57	3107.55	58	37

Bank wise performance on different sectors under ACP pertaining to the year 2018–19 as on 30.09.2018 has been given in the annexure.



TRIPURA STATE

BANK-WISE & SECTOR-WISE DISBURSEMENT OF CREDIT VIS-À-VIS TARGETS UNDER ANNUAL CREDIT PLAN 2018-19 DURING 01.04.2018 to 30.09.2018

(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	1459.72	15.72	1	924.11	36.75	4	498.71	57.40	12	2882.54	109.87	4	460.00	68.25	15	3342.54	178.12	5
2	Andhra bank	0.00	0.00	#DIV/0!	322.40	167.81	52	197.75	103.23	52	520.15	271.04	52	100.00	151.08	151	620.15	422.12	68
3	Bank of Baroda	469.63	27.15	6	1217.40	215.35	18	665.00	129.50	19	2352.03	372.00	16	510.00	315.89	62	2862.03	687.89	24
4	Bank of India	4687.34	172.68	4	3366.26	776.52	23	1843.20	256.81	14	9896.80	1206.01	12	1930.00	358.51	19	11826.80	1564.52	13
5	Bank of Maharashtra	0.00	0.00	#DIV/0!	322.50	99.03	31	197.75	55.98	28	520.25	155.01	30	100.00	1.09	1	620.25	156.10	25
6	Canara Bank	4687.98	285.53	6	3133.26	1120.38	36	1594.23	427.84	27	9415.47	1833.75	19	2225.00	671.25	30	11640.47	2505.00	22
7	Central Bank Of India	1836.49	70.43	4	2050.03	225.57	11	1318.98	183.21	14	5205.49	479.21	9	1045.00	82.39	8	6250.49	561.60	9
8	Corporation Bank	225.68	0.00	0	496.61	0.00	0	370.46	0.00	0	1092.75	0.00	0	250.00	48.85	20	1342.75	48.85	4
9	Dena bank	0.00	0.00	#DIV/0!	322.50	13.00	4	141.25	0.00	0	463.75	13.00	3	100.00	15.00	15	563.75	28.00	5
10	IDBI Bank	3229.72	150.92	5	1632.00	1515.02	93	872.79	209.83	24	5734.51	1875.77	33	1650.00	194.53	12	7384.51	2070.30	28
11	Indian Bank	159.37	0.00	0	865.03	446.40	52	662.36	174.33	26	1686.76	620.73	37	410.00	118.52	29	2096.76	739.25	35
12	Indian Overseas	2124.32	100.00	5	1242.61	1200.00	97	940.71	155.00	16	4307.64	1455.00	34	785.00	640.00	82	5092.64	2095.00	41
13	P&SB	385.78	3.00	1	574.61	5.90	1	466.67	24.00	5	1427.06	32.90	2	220.00	31.00	14	1647.06	63.90	4
14	PNB	808.28	23.26	3	829.61	31.12	4	604.67	13.21	2	2242.56	67.59	3	520.00	456.23	88	2762.56	523.82	19
15	OBC	385.78	2.00	1	574.61	223.00	39	466.67	97.00	21	1427.06	322.00	23	200.00	178.00	89	1627.06	500.00	31
16	State Bank of India	31219.96	15609.00	50	14515.92	7257.00	50	10868.95	4999.00	46	56604.82	27865.00	49	14075.00	6847.00	49	70679.82	34712.00	49
17	Syndicate Bank	2042.41	88.48	4	1529.61	1213.69	79	980.67	38.98	4	4552.69	1341.15	29	1080.00	311.53	29	5632.69	1652.68	29
18	UCO Bank	12188.89	1698.44	14	7298.06	5120.38	70	4363.51	795.84	18	23850.46	7614.66	32	4510.00	1389.78	31	28360.46	9004.44	32
19	Union Bank	2177.22	202.90	9	1995.00	294.47	15	1122.50	51.60	5	5294.72	548.97	10	1160.00	34.00	3	6454.72	582.97	9
20	United Bank of India	29401.04	16686.40	57	12771.37	6598.05	52	8803.74	4359.62	50	50976.16	27644.07	54	14975.00	6145.25	41	65951.16	33789.32	51
21	Vijaya bank	1012.56	40.50	4	1200.00	308.91	26	565.00	309.61	55	2777.56	659.02	24	360.00	279.43	78	3137.56	938.45	30
A	ACP PUBLIC sec Bank	98502.16	35176.41	36	57183.52	26868.35	47	37545.56	12441.99	33	193231.24	74486.75	39	46665.00	18337.58	39	239896.24	92824.33	39
22	Axis Bank	2446.50	53.20	2	2008.11	77.81	4	1359.67	97.77	7	5814.29	228.78	4	1220.00	871.50	71	7034.29	1100.28	16
23	Bandhan Bank	27833.73	41130.72	148	26432.52	45677.67	173	4920.81	1203.43	24	59187.05	88011.82	149	4640.00	468.81	10	63827.05	88480.63	139
24	Federal Bank	0.00	61.20	#DIV/0!	400.00	154.00	39	180.00	0.00	0	580.00	215.20	37	100.00	0.00	0	680.00	215.20	32
25	HDFC Bank	944.63	3875.82	410	1936.00	3889.56	201	954.60	48.69	5	3835.23	7814.07	204	810.00	3879.72	479	4645.23	11693.79	252
26	ICICI Bank	3445.37	723.28	21	2290.14	230.38	10	1020.06	46.47	5	6755.58	1000.13	15	1445.00	1633.52	113	8200.58	2633.65	32
27	IDFC Bank	0.00	1773.35	#DIV/0!	600.00	3869.40	645	84.75	0.00	0	684.75	5642.75	824	50.00	0.00	0	734.75	5642.75	768
28	IndusInd	448.00	555.48	124	485.00	1553.86	320	229.00	0.00	0	1162.00	2109.34	182	400.00	2626.69	657	1562.00	4736.03	303
29	Kotak Mahindra	0.00	0.00	#DIV/0!	400.00	0.00	0	180.00	0.00	0	580.00	0.00	0	100.00	0.00	0	680.00	0.00	0
30	South Indian Bank	0.00	0.00	#DIV/0!	400.00	980.56	245	180.00	590.29	328	580.00	1570.85	271	100.00	364.07	364	680.00	1934.92	285
31	Ujjivan Bank	2413.17	2786.06	115	2115.86	542.64	26	951.09	3012.90	317	5480.12	6341.60	116	835.00	393.02	47	6315.12	6734.62	107
32	Yes Bank	0.00	0.00	#DIV/0!	400.00	0.00	0	180.00	0.00	0	580.00	0.00	0	100.00	0.00	0	680.00	0.00	0
B	ACP PRIVATE Sec bank	37531.40	50959.11	136	37467.63	56975.88	152	10239.98	4999.55	49	85239.02	112934.54	132	9800.00	10237.33	104	95039.02	123171.87	130
33	Tripura Gramin Bank	71301.61	34596.86	49	23544.03	11775.28	50	17809.89	8895.57	50	112655.54	55267.71	49	22010.00	11234.05	51	134665.54	66501.76	49
C	ACP RRB	71301.61	34596.86	49	23544.03	11775.28	50	17809.89	8895.57	50	112655.54	55267.71	49	22010.00	11234.05	51	134665.54	66501.76	49
34	ACUB	0.00	0.00	#DIV/0!	250.00	9.50	4	608.50	226.00	37	858.50	235.50	27	310.00	40.76	13	1168.50	276.26	24
35	TCARDB	989.09	0.00	0	710.81	0.00	0	547.17	0.00	0	2247.07	0.00	0	210.00	0.00	0	2457.07	0.00	0
36	TSCB	25553.49	20806.65	81	14468.23	1178.16	8	8729.17	1982.00	23	48750.88	23966.81	49	11180.00	4014.90	36	59930.88	27981.71	47
D	ACP Coop. Bank	26542.57	20806.65	78	15429.04	1187.66	8	9884.84	2208.00	22	51856.45	24202.31	47	11700.00	4055.66	35	63556.45	28257.97	44
GRAND TOTAL		233877.75	141539.03	61	133624.23	96807.17	72	75480.27	28545.11	38	442982.24	266891.31	60	90175.00	43864.62	49	533157.24	310755.93	58

Tripura State

Districtwise and sectorwise Achievement under Annual Credit Plan 2018-19 during the period 01.04.2018 to 30.09.2018

Rupees in lac.

SL No.	Name of District	Agricultue & Allied Activities sector			MSME			OTHER PRISEC			TOTAL PRISEC			Non-priority sector			Total Sector		
		T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T
1	West Tripura	49109.90	23107.45	47	57658.50	31101.67	54	28403.72	10058.72	35	135172.12	64267.84	48	17200.00	13059.56	76	152372.12	77327.40	51
2	Khowai	27009.11	17750.05	66	6097.88	7221.34	118	6044.74	2320.70	38	39151.73	27292.09	70	6000.00	2758.77	46	45151.73	30050.86	67
3	Sepahijala	31944.75	19226.37	60	13866.30	11138.56	80	13236.88	3444.29	26	59047.93	33809.22	57	7080.00	3274.31	46	66127.93	37083.53	56
4	Gomati	30088.81	19496.70	65	12864.00	11383.83	88	5880.04	2592.93	44	48832.85	33473.46	69	13600.00	5152.35	38	62432.85	38625.81	62
5	South Tripura	41801.71	19767.47	47	11167.70	10950.93	98	8100.00	3464.96	43	61069.41	34183.36	56	12000.00	5829.50	49	73069.41	40012.86	55
6	North Tripura	21354.88	16573.68	78	11770.31	10634.75	90	6499.06	3167.96	49	39624.25	30376.39	77	11800.00	5246.82	44	51424.25	35623.21	69
7	Unakoti	14063.08	12193.63	87	10078.13	7702.14	76	2837.40	1630.91	57	26978.61	21526.68	80	12025.00	4534.99	38	39003.61	26061.67	67
8	Dhalai	18505.51	13423.68	73	10121.40	6673.95	66	4478.43	1864.64	42	33105.34	21962.27	66	10470.00	4008.32	38	43575.34	25970.59	60
	Total	233877.75	141539.03	61	133624.22	96807.17	72	75480.27	28545.11	38	442982.24	266891.31	60	90175.00	43864.62	49	533157.24	310755.93	58

Flow of Credit to Agriculture & Allied Activities

कृषि एवं उससे जुड़ी गतिविधियों में ऋण का प्रवाह

त्रिपुरा राज्य के लिए एसएलबीसी के द्वारा विगत पाँच वर्षों के लिए तैयार की गई वार्षिक ऋण योजना के अंतर्गत कृषि क्षेत्र में हुई ऋण की अदायगी से जुड़े विवरण :

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
2014-15	964.48	978.61	101
2015-16	1141.16	1424.78	125
2016-17	1296.82	1609.02	124
2017-18	2117.11	2315.30	109
2017-18 (April to September 2017)	2117.11	1057.32	50
2018-19 (April to September 2018)	2338.77	1415.39	61

अप्रैल से सितंबर २०१८ की अवधि में कुल १४१५.३९ करोड़ के ऋण-राशि की अदायगी की गई है जो की वार्षिक लक्ष्य २३३८.७७ करोड़ का ६१ प्रतिशत है।

Disbursement during April-September 2018 is Rs 1415.39 crore i.e. 61% of Annual Target for Rs. 2338.77 crore .

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
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	Target	1350.42	505.43	261.25	0.00	2117.10
	Achievement	1546.22	514.49	254.59	0.00	2315.30
	% of Achv	114	102	97	0	109
2018-2019 (upto September 2018)	Target	1360.33	713.01	265.42	0.00	2338.76
	Achievement	861.35	345.96	208.06	0.00	1415.39
	% of Achv	63	49	78	0	61

त्रिपुरा राज्य में वर्ष २०१८-१९ में सभी बैंको द्वारा किए गए कृषि ऋण प्रवाह की रिपोर्ट नीचे प्रस्तुत है :

Progress report on flow of farm credit by all Banks in Tripura for the year 2018-19 is given below:

Amt. Rs. In Crores

Sl No	Directive	Target (2018-19)	Achievement during 2018-19 (April'18– September'18)
1	Increase in Farm Credit	Rs. 2338.77	Achievement during 2018-19 is Rs 1415.39 Crore (61% of the target), i.e. recording an increase of 34% over the disbursement during the corresponding period of last year (2017-18).
2	KCC (No.)	55000	41887 nos. (76% of the target including renewal) KCCs .
3	New Farmers (No.)	55000	32446 nos of New farmers have been financed involving an amount of Rs 234.75 crores.

विभिन्न बैंको का ३०.०९.२०१८ तक विभिन्न क्षेत्रों से संबंधी विवरण नीचे प्रस्तुत है:

Bank wise position as on 30.09.2018 for different sectors is furnished in the Annexure.

**Bank - wise Targets and Achievement in Agriculture for 2018-19 for the State of Tripura under
ACP 2018-2019 as on September 2018**

					Amt. Rs. In Lakhs		
Sl.No.	BANKS	2017-18			2018-19		
		Target	Achievement	% of Achievement	Target	Achievement	% of Achievement
1	2	6	7	8	6	7	8
1	Allahabad Bank	769.00	169.20	22.00	1459.72	15.72	1
2	Andhra Bank	0.00	0.00	0.00	0.00	0.00	0
3	Bank of Baroda	714.00	36.47	5.11	469.63	27.15	6
4	Bank of India	3177.00	973.51	30.64	4687.34	172.68	4
5	Bank of Maharashtra	0.00	0.00	0.00	0.00	0.00	0
6	Canara Bank	4355.78	366.55	8.42	4687.98	285.53	6
7	Central Bank of India	2179.00	119.93	5.50	1836.49	70.43	4
8	Corporation Bank	214.55	10.00	4.66	225.68	0.00	0
9	Dena Bank	0.00	0.00	0.00	0.00	0.00	0
10	IDBI BANK	3214.10	141.02	4.39	3229.72	150.92	5
11	Indian Bank	348.00	0.00	0.00	159.37	0.00	0
12	Indian Overseas Bank	1662.03	359.03	22	2124.32	100.00	5
13	Punjab & Sind Bank	241.00	6.00	2	385.78	3.00	1
14	Punjab National Bank	26288.00	24629.00	94	808.28	23.26	3
15	Oriental Bank of Commerce	491.00	135.15	28	385.78	2.00	1
16	State Bank of India	1947.00	152.56	8	31219.96	15609.00	50
17	Syndicate Bank	171.00	7.00	4	2042.41	88.48	4
18	UCO Bank	10549.65	2817.00	27	12188.89	1698.44	14
19	Union Bank of India	27161.00	25627.14	94	2177.22	202.90	9
20	United Bank of India	1834.50	1126.03	61	29401.04	16686.40	57
21	Vijaya Bank	181.00	236.03	130	1012.56	40.50	4
A	ACP PUBLIC sec Bank	85497.61	56911.62	67	98502.16	35176.41	36
22	AXIS BANK	1841.80	63.01	3	2446.50	53.20	2
23	Bandhan Bank	43143.61	86604.32	201	27833.73	41130.72	148
24	Federal Bank	1421.00	6210.58	437	0.00	61.20	0
25	HDFC	2497.00	1307.98	52	944.63	3875.82	410
26	ICICI Bank	642.00	248.17	39	3445.37	723.28	21
27	IDFC Bank	0.00	3208.75	0	0.00	1773.35	0
28	Indusind Bank	0.00	60.00	0	448.00	555.48	124
29	Kotak Mahindra Bank	0.00	0.00	0	0.00	0.00	0
30	South Indian Bank	0.00	7.65	0	0.00	0.00	0
31	Ujjivan Bank				2413.17	2786.06	115
32	Yes Bank	0.00	0.00	0	0.00	0.00	0
B	ACP PRIVATE Sec bank	49545.41	97710.46	197	37531.40	50959.11	136
33	Tripura Gramin Bank	50542.55	51449.00	102	71301.61	34596.86	49
C	ACP RRB	50542.55	51449.00	102	71301.61	34596.86	49
34	ACUB	0.00	0.00	0	0.00	0.00	0
35	TCARDB	996.08	9.20	1	989.09	0.00	0
36	TSCB	25129.20	25449.94	101	25553.49	20806.65	81
D	ACP Coop. Bank	26125.28	25459.14	97	26542.57	20806.65	78
GRAND TOTAL		211710.85	231530.22	109	233877.75	141539.03	61

TRIPURA STATE

Achievement under Sub-Sectors of Allied Activities against ACP for the Year 2018-19 as on 30.09.2018

SI No	Name	W R		Dairy Dev		Fishery		Poultry		FMS		Other Term Loan		Total of Allied	
		Tar	Ach	Tar	Ach	Tar	Ach	Tar	Ach	Tar	Ach	Tar	Ach	Tar	Ach
1	Allahabad Bank	4.81	0.00	0.04	0.00	48.50	0.00	51.87	0.00	18.00	0.00	202.09	9.37	325.31	9.37
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	0.00	0.00	0.00	0.00	15.14	0.00	14.69	0.00	7.88	0.00	61.92	25.00	99.63	25.00
4	Bank of India	14.81	1.20	24.91	9.72	262.61	3.70	234.19	7.30	62.66	3.21	1077.52	42.88	1676.70	68.01
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	17.88	6.56	23.50	19.51	287.84	15.69	276.07	28.56	71.89	32.96	1118.16	77.13	1795.34	180.41
7	Central Bank of India	3.40	0.96	2.98	9.55	97.96	6.17	84.59	15.27	27.81	3.24	348.77	32.26	565.51	67.45
8	Corporation Bank	4.81	0.00	0.04	0.00	33.36	0.00	37.18	0.00	10.13	0.00	140.16	0.00	225.68	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	1.54	0.00	0.38	0.00	21.64	0.00	15.02	0.00	9.01	0.00	111.78	0.00	159.37	0.00
11	IDBI BANK	7.20	3.68	30.10	0.00	133.64	11.28	129.14	18.92	43.48	4.79	535.95	103.66	879.51	142.33
12	Indian Overseas Bank	8.52	1.29	4.99	0.00	145.45	0.77	156.43	4.25	35.81	0.00	523.93	18.69	875.13	25.00
13	Oriental Bank of Commerce	1.75	0.00	1.45	0.00	35.05	0.00	15.30	0.00	5.73	0.00	156.50	0.00	215.78	0.00
14	Punjab & Sind Bank	1.75	0.00	1.45	0.00	35.05	0.00	15.30	0.00	5.73	0.00	156.50	0.00	215.78	0.00
15	Punjab National Bank	3.75	0.00	14.45	0.00	59.05	0.00	30.30	0.00	7.23	0.00	223.50	0.00	338.28	0.00
16	State Bank of India	102.34	100.36	230.10	402.14	1528.72	1438.42	1402.13	1253.67	332.77	304.99	5724.57	7449.42	9320.63	10949.00
17	Syndicate Bank	7.75	2.53	40.45	12.31	122.19	9.69	71.99	11.27	16.60	6.53	423.43	21.84	682.41	64.17
18	Union Bank of India	6.07	3.00	16.42	5.00	87.22	20.50	86.08	14.23	21.35	5.32	329.87	154.85	547.01	202.90
19	United Bank of India	103.72	109.77	123.21	215.46	1337.60	1072.85	1197.44	1212.25	346.00	773.25	5373.03	7018.03	8481.00	10401.61
20	UCO Bank	54.27	13.09	34.85	131.27	659.79	97.25	535.34	79.23	169.98	26.21	2742.68	666.29	4196.91	1013.34
21	Vijaya Bank	3.71	0.15	4.20	1.73	66.51	3.66	86.80	3.27	12.97	0.54	257.95	5.71	432.14	15.06
A	Sub Total of Public Sec. Bank	348.08	242.59	553.52	806.69	4977.32	2679.98	4439.86	2648.22	1205.03	1161.04	19508.31	15625.13	31032.12	23163.65
22	AXIS BANK	8.82	0.00	20.87	0.00	126.27	0.00	105.38	0.00	26.58	0.00	508.37	31.99	796.29	31.99
23	Bandhan Bank	34.68	0.00	50.85	0.00	543.51	1967.61	459.00	1855.33	125.51	0.00	2130.86	37307.78	3344.41	41130.72
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	0.00	0.00	0.00
25	HDFC	3.00	1.95	16.00	48.21	43.14	27.23	33.69	89.01	8.88	76.40	149.92	1839.72	254.63	2082.52
26	ICICI	13.06	3.96	19.62	38.64	189.08	37.28	185.17	71.64	44.92	49.26	699.92	504.84	1151.77	705.62
27	IDFC Bank	0.00	0.00	0.00	0.00	0.00	728.65	0.00	144.75	0.00	34.20	0.00	865.75	0.00	1773.35
28	Indusind Bank	2.00	0.00	15.00	0.00	19.00	0.00	18.00	0.00	0.00	0.00	74.00	0.00	128.00	0.00
29	Kotak Mahindra Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
30	SOUTH INDIAN BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
31	YES Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
32	Ujjivan Bank	5.50	0.00	18.16	0.00	118.20	6.15	70.36	0.75	23.77	0.00	455.95	446.33	691.94	453.23
B	Sub Total of Pvt. Sec. Bank	67.06	5.91	140.50	86.85	1039.20	2766.92	871.60	2161.48	229.66	159.86	4019.02	40996.41	6367.04	46177.43
32	Tripura Gramin Bank	282.45	257.86	356.20	2148.01	3878.74	2799.19	3567.62	2471.61	949.80	512.47	15202.78	14477.72	24237.59	22666.86
C	Sub Total of RRB	282.45	257.86	356.20	2148.01	3878.74	2799.19	3567.62	2471.61	949.80	512.47	15202.78	14477.72	24237.59	22666.86
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	3.96	0.00	2.77	0.00	165.01	0.00	122.98	0.00	19.09	0.00	518.40	0.00	832.21	0.00
35	TSCB	97.84	1080.48	78.64	7403.26	1212.83	3469.28	1024.39	1775.98	358.90	1436.41	5146.47	5280.45	7919.07	20445.86
D	Sub Total of Coop.Banks	101.80	1080.48	81.41	7403.26	1377.84	3469.28	1147.37	1775.98	377.99	1436.41	5664.87	5280.45	8751.28	20445.86
	GRAND TOTAL	799.39	1586.84	1131.63	10444.81	11273.10	11715.37	10026.45	9057.29	2762.48	3269.78	44394.98	76379.71	70388.03	112453.80

Achievement of New Farmers brought under finance during the year 2018-19 up to 30.09.2018					
(Amt. in Lakhs)					
SI No	Name of Bank	New farmers Achievement		Loans to SF/MF	
		No.	Amount	No.	Amount
1	2	3	4	5	6
1	Allahabad Bank	6	6.35	6	6.35
2	Bank of Baroda	11	2.15	11	2.15
3	Bank of India	45	68.42	45	68.42
4	Bank of Maharashtra	0	0.00	0	0.00
5	Canara Bank	44	92.56	44	92.56
6	Central Bank of India	2	2.98	2	2.98
7	Corporation Bank	0	0.00	0	0.00
8	IDBI Bank	45	4.19	45	4.19
9	Indian Bank	0	0.00	0	0.00
10	Indian Overseas Bank	86	47.44	86	47.44
11	Oriental Bank of Commerce	4	2.00	4	2.00
12	Punjab & Sind Bank	9	3.00	9	3.00
13	Punjab National Bank	21	23.26	21	23.26
14	State Bank of India	5469	3824.20	5469	3824.20
15	Syndicate Bank	32	17.96	32	17.96
16	UCO Bank	1040	546.10	1040	546.10
17	Union Bank of India	0	0.00	0	0.00
18	United Bank of India	7341	5029.13	7341	5029.13
19	Vijaya Bank	25	22.78	25	22.78
20	Axis Bank	4	21.21	4	21.21
21	Bandhan Bank	0	0.00	0	0.00
22	Federal Bank	71	61.20	71	61.20
23	HDFC	1058	1609.61	1058	1609.61
24	ICICI	21	17.66	21	17.66
25	Indusind Bank	90	443.12	90	443.12
26	South Indian Bank	0	0.00	0	0.00
27	Tripura Gramin Bank	11984	9394.61	11984	9394.61
28	TSCB	1535	228.20	1535	228.20
29	Ujjivan Bank	3503	2007.17	3503	2007.17
TOTAL		32446	23475.30	32446	23475.30

Achievement of Farm Credit As on September 2018 for the year 2018-19 by the different lending institutions is given below

(Amt in Lacs)				
Sl.No.	BANKS	Plan for Farm Credit 2018-19	Achievement 2018-19 (April 2018 to June 2018)	Percentage of Achievement
1	Allahabad Bank	1459.72	15.72	1
2	Andhra bank	0.00	0.00	0
3	Bank of Baroda	469.63	27.15	6
4	Bank of India	4687.34	172.68	4
5	Bank of Maharashtra	0.00	0.00	0
6	Canara Bank	4687.98	285.53	6
7	Central Bank Of India	1836.49	70.43	4
8	Corporation Bank	225.68	0.00	0
9	Dena bank	0.00	0.00	0
10	IDBI Bank	3229.72	150.92	5
11	Indian Bank	159.37	0.00	0
12	Indian Overseas	2124.32	100.00	5
13	P&SB	385.78	3.00	1
14	PNB	808.28	23.26	3
15	OBC	385.78	2.00	1
16	State Bank of India	31219.96	15609.00	50
17	Syndicate Bank	2042.41	88.48	4
18	UCO Bank	12188.89	1698.44	14
19	Union Bank	2177.22	202.90	9
20	United Bank of India	29401.04	16686.40	57
21	Vijaya bank	1012.56	40.50	4
A	ACP PUBLIC sec Bank	98502.16	35176.41	36
22	Axis Bank	2446.50	53.20	2
23	Bandhan Bank	27833.73	41130.72	148
24	Federal Bank	0.00	61.20	0
25	HDFC Bank	944.63	3875.82	410
26	ICICI Bank	3445.37	723.28	21
27	IDFC Bank	0.00	1773.35	0
28	IndusInd	448.00	555.48	124
29	Kotak Mahindra	0.00	0.00	0
30	South Indian Bank	0.00	0.00	0
31	Ujjivan Bank	2413.17	2786.06	115
32	Yes Bank	0.00	0.00	0
B	ACP PRIVATE Sec bank	37531.40	50959.11	136
33	Tripura Gramin Bank	71301.61	34596.86	49
C	ACP RRB	71301.61	34596.86	49
34	ACUB	0.00	0.00	0
35	TCARDB	989.09	0.00	0
36	TSCB	25553.49	20806.65	81
D	ACP Coop. Bank	26542.57	20806.65	78
GRAND TOTAL		233877.75	141539.03	61

FINANCE TO SMALL & MARGINAL FARMERS During The Year 2018-19 By The Scheduled Commercial Banks, RRBs and Co-Op Banks is Shown in The Following Table			
As on 30.09.2018		(Amt. in Lakhs)	
Sl No	Name of Bank	Loans Granted To Small & Marginal Farmers	
		No.	Amount
1	2	3	4
1	Allahabad Bank	6	6.35
2	Bank of Baroda	11	2.15
3	Bank of India	45	68.42
4	Bank of Maharashtra	0	0.00
5	Canara Bank	44	92.56
6	Central Bank of India	2	2.98
7	Corporation Bank	0	0.00
8	IDBI Bank	45	4.19
9	Indian Bank	0	0.00
10	Indian Overseas Bank	86	47.44
11	Oriental Bank of Commerce	4	2.00
12	Punjab & Sind Bank	9	3.00
13	Punjab National Bank	21	23.26
14	State Bank of India	5469	3824.20
15	Syndicate Bank	32	17.96
16	UCO Bank	1040	546.10
17	Union Bank of India	0	0.00
18	United Bank of India	7341	5029.13
19	Vijaya Bank	25	22.78
20	Axis Bank	4	21.21
21	Bandhan Bank	0	0.00
22	Federal Bank	71	61.20
23	HDFC	1058	1609.61
24	ICICI	21	17.66
25	Indusind Bank	90	443.12
26	South Indian Bank	0	0.00
27	Tripura Gramin Bank	11984	9394.61
28	TSCB	1535	228.20
29	Ujjivan Bank	3503	2007.17
TOTAL		32446	23475.30

Flow of Credit to MSME / एमएसएमई क्षेत्र में ऋण का प्रवाह

एमएसएमई क्षेत्र में त्रिपुरा राज्य के लिए निर्धारित वार्षिक ऋण योजना के एबज में विगत पाँच वर्षों का विवरण नीचे प्रस्तुत है :-

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

Amt. Rs. In Crore			
Plan Year	Target	Achievement	% of Achievement
2014-15	747.82	846.32	113
2015-16	822.67	1219.64	148
2016-17	967.06	1366.77	141
2017-18	1090.48	1600.54	147
2017-18 (April to September 2017)	1090.48	695.48	64
2018-19 (April to September 2018)	1336.24	968.07	72

अप्रैल से सितंबर २०१८ तक कुल ऋण अदायगी की राशि रु.९६८.०७ करोड़ है जो कुल वार्षिक लक्ष्य का ७२ % है। इस प्रकार यह पीछले साल २०१७-१८ की तुलना में इस साल ३९% बढ़ा है।

The disbursement made during the period April-September 2018 is Rs.968.07 crore i.e. 72% of the Annual Target, thus recording an increase of 39% over the disbursement made during the corresponding period last year (2017-18).

Agency wise achievement Status of MSE / MSME 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
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	Target	791.75	192.50	106.23	0.00	1090.48
	Achievement	1392.10	189.15	19.28	0.00	1600.53
	% of Achv	176	98	18	0	147
2018-2019 (upto September 2018)	Target	946.51	235.44	154.29	0.00	1336.24
	Achievement	838.44	117.75	11.87	0.00	968.07
	% of Achv	89	50	8	0	72

वार्षिक ऋण योजना २०१८-१९ के अंतर्गत अप्रैल-सितंबर २०१८ तक एमएसएमई की उपलब्धि का विवरण नीचे प्रस्तुत है :

Details of achievement of MSME under ACP 2018-19 (April-September 2018) are furnished in the Annexure.

Bank - wise Targets and Achievement in MSME for 2018-19 for the State of Tripura under ACP 2018 -2019 as on September 2018							
							Amt. Rs. In Lakhs
Sl.No.	BANKS	2017-18			2018-19		
		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	550.00	1331.19	242	924.11	36.75	4
2	Andhra Bank	250.00	114.97	46	322.40	167.81	52
3	Bank of Baroda	950.00	231.14	24	1217.40	215.35	18
4	Bank of India	2600.00	3060.89	118	3366.26	776.52	23
5	Bank of Maharashtra	250.00	173.00	69	322.50	99.03	31
6	Canara Bank	2725.00	1600.41	59	3133.26	1120.38	36
7	Central Bank of India	1650.00	355.21	22	2050.03	225.57	11
8	Corporation Bank	325.00	276.00	85	496.61	0.00	0
9	Dena Bank	250.00	23.90	10	322.50	13.00	4
10	IDBI BANK	1500.00	1016.14	68	1632.00	1515.02	93
11	Indian Bank	650.00	446.40	69	865.03	446.40	52
12	Indian Overseas Bank	975.00	140.00	14	1242.61	1200.00	97
13	Punjab & Sind Bank	400.00	49.12	12	574.61	5.90	1
14	Punjab National Bank	500.00	110.21	22	829.61	31.12	4
15	Oriental Bank of Commerce	400.00	263.00	66	574.61	223.00	39
16	State Bank of India	12900.00	12152.00	94	14515.92	7257.00	50
17	Syndicate Bank	1200.00	795.12	66	1529.61	1213.69	79
18	UCO Bank	4750.00	8939.00	188	7298.06	5120.38	70
19	Union Bank of India	1600.00	1166.69	73	1995.00	294.47	15
20	United Bank of India	11000.00	10814.46	98	12771.37	6598.05	52
21	Vijaya Bank	800.00	2342.57	293	1200.00	308.91	26
A	ACP PUBLIC sec Bank	46225.00	45401.42	98	57183.52	26868.35	47
22	AXIS BANK	1650.00	134.62	8	2008.11	77.81	4
23	Bandhan Bank	26500.00	82310.58	311	26432.52	45677.67	173
24	Federal Bank	300.00	50.14	17	400.00	154.00	39
25	HDFC	1300.00	2102.01	162	1936.00	3889.56	201
26	ICICI Bank	1650.00	136.87	8	2290.14	230.38	10
27	IDFC Bank	150.00	6126.35	4084	600.00	3869.40	645
28	Indusind Bank	500.00	1733.31	347	485.00	1553.86	320
29	Kotak Mahindra Bank Ltd	300.00	0.00	0	400.00	0.00	0
30	South Indian Bank	300.00	1215.00	405	400.00	980.56	245
31	Ujjivan Bank				2115.86	542.64	26
32	Yes Bank	300.00	0.00	0	400.00	0.00	0
B	ACP PRIVATE Sec bank	32950.00	93808.88	285	37467.63	56975.88	152
33	Tripura Gramin Bank	19250.00	18915.00	98	23544.03	11775.28	50
C	ACP RRB	19250.00	18915.00	98	23544.03	11775.28	50
34	ACUB	200.00	0.00	0	250.00	9.50	4
35	TCARDB	0.00	0.00	0	710.81	0.00	0
36	TSCB	10423.27	1928.70	19	14468.23	1178.16	8
D	ACP Coop. Bank	10623.27	1928.70	18	15429.04	1187.66	8
GRAND TOTAL		109048.27	160054.00	147	133624.23	96807.17	72

Flow of credit to Other Priority Sectors / अन्य प्राथमिक क्षेत्रों में ऋण का प्रवाह

त्रिपुरा राज्य के अन्य प्राथमिक क्षेत्रों में वार्षिक ऋण योजना के अंतर्गत विगत पाँच वर्षों के ऋण के प्रवाह विवरण :-

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			
Plan Year	Target	Achievement	% of Achievement
2014-15	464.51	433.62	93
2015-16	549.73	468.74	85
2016-17	601.19	628.05	104
2017-18	671.86	471.99	70
2017-18 (April to September 2017)	671.86	242.19	36
2018-19 (April to September 2018)	754.80	285.45	38

सभी बैंको ने मिल कर अप्रैल से सितंबर २०१८ तक रु.२८५.४५ करोड़ के ऋण राशि की अदायगी की है जबकि पीछले वर्ष यह रु.२४२.१९ करोड़ थी।

All banks disbursed Rs. 285.45 crore during the period April – September 2018 against the disbursement of Rs. 242.19 crore made during the last year in the corresponding period.

Agency wise achievement Status of OPS under ACP in Tripura							
Status reports of last 5 Years is as under							
Plan Year	Parameter					Amt. Rs. In Crore	
		Commercial Banks	RRB	Co-Operatives	Others	Total	
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	Target	415.75	169.70	86.41	0.00	671.86	
	Achievement	269.31	162.39	40.28	0.00	471.98	
	% of Achv	65	96	47	0	70	
2018-2019 (upto September 2018)	Target	477.85	178.09	98.84	0.00	754.78	
	Achievement	174.41	88.95	22.08	0.00	285.45	
	% of Achv	36	50	22	0	38	

वार्षिक ऋण योजना २०१८-१९ के अंतर्गत अप्रैल से सितंबर २०१८ तक अन्य प्राथमिक क्षेत्रों में दिये गए ऋण का विवरण नीचे प्रस्तुत है :

Details of achievement of Other Priority Sectors (OPS) under ACP 2018-19 during April - September 2018 are furnished in the Annexure.

Bank - wise Targets and Achievement in OTHER PRIORITY SECTORS for 2018-19 for the State of Tripura under ACP 2018 - 2019 as on September 2018							
							Amt. Rs. In Lakhs
Sl.No.	BANKS	2017-18			2018-19		
		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	375.00	802.70	214	498.71	57.40	12
2	Andhra Bank	175.00	166.22	95	197.75	103.23	52
3	Bank of Baroda	600.00	111.19	19	665.00	129.50	19
4	Bank of India	1300.00	456.49	35	1843.20	256.81	14
5	Bank of Maharashtra	175.00	120.00	69	197.75	55.98	28
6	Canara Bank	1275.00	694.81	54	1594.23	427.84	27
7	Central Bank of India	1200.00	294.82	25	1318.98	183.21	14
8	Corporation Bank	250.00	83.00	33	370.46	0.00	0
9	Dena Bank	125.00	2.00	2	141.25	0.00	0
10	IDBI Bank	625.00	410.55	66	872.79	209.83	24
11	Indian Bank	600.00	174.33	29	662.36	174.33	26
12	Indian Overseas Bank	775.00	56.00	7	940.71	155.00	16
13	Punjab & Sind Bank	300.00	43.00	14	466.67	24.00	5
14	Punjab National Bank	350.00	296.74	85	604.67	13.21	2
15	Oriental Bank of Commerce	230.00	93.00	40	466.67	97.00	21
16	State Bank of India	9975.00	9456.00	95	10868.95	4999.00	46
17	Syndicate Bank	700.00	54.17	8	980.67	38.98	4
18	UCO Bank	3650.00	1007.00	28	4363.51	795.84	18
19	Union Bank of India	1000.00	689.10	69	1122.50	51.60	5
20	United Bank of India	9300.00	8659.77	93	8803.74	4359.62	50
21	Vijaya Bank	500.00	2019.10	404	565.00	309.61	55
A	ACP PUBLIC sec Bank	33480.00	25689.99	77	37545.56	12441.99	33
22	AXIS BANK	1025.00	156.65	15	1359.67	97.77	7
23	Bandhan Bank	4800.00	555.92	12	4920.81	1203.43	24
24	Federal Bank	175.00	30.00	17	180.00	0.00	0
25	HDFC	495.00	48.02	10	954.60	48.69	5
26	ICICI Bank	750.00	77.74	10	1020.06	46.47	5
27	IDFC Bank	75.00	0.00	0	84.75	0.00	0
28	Indusind Bank	250.00	0.00	0	229.00	0.00	0
29	Kotak Mahindra Bank Ltd	175.00	0.00	0	180.00	0.00	0
30	South Indian Bank	175.00	372.68	213	180.00	590.29	328
31	Ujjivan Bank				951.09	3012.90	317
32	Yes Bank	175.00	0.00	0	180.00	0.00	0
B	ACP PRIVATE Sec bank	8095.00	1241.01	15	10239.98	4999.55	49
33	Tripura Gramin Bank	16970.00	16239.00	96	17809.89	8895.57	50
C	ACP RRB	16970.00	16239.00	96	17809.89	8895.57	50
34	ACUB	550.00	323.00	59	608.50	226.00	37
35	TCARDB	300.00	4.50	2	547.17	0.00	0
36	TSCB	7790.92	3701.40	48	8729.17	1982.00	23
D	ACP Coop. Bank	8640.92	4028.90	47	9884.84	2208.00	22
	GRAND TOTAL	67185.92	47198.90	70	75480.27	28545.11	38

वर्ष २०१८-१९ के दौरान जारी केसीसी / Issuance of KCC during the year 2018-19

१३.०९.२०१८ को हुई एसएलबीसी की १२६वीं बैठक में उठे कार्यविन्दु :

Action Points emerged in the 126th SLBC Meeting held on 13.09.2018

सभी बैंको का प्रयास है कि ३१.०३.२०१९ के भीतर सभी योग्य किसानों को केसीसी जारी किया जा सके।

All Banks are to exert efforts to issue KCCs to all eligible farmers within 31.03.2019 (Action: All Banks and Agriculture Department).

Status of implementation

सभी बैंको ने मिलकर वर्ष २०१८-१९ के दौरान अब तक कुल ४१८८७ के.सी.सी ऋण (जिनमें नवीनीकरण/रिनियल भी शामिल है।) को स्वीकृति प्रदान की है जिसकी कुल राशि रु. २९०.८५ करोड़ है (अप्रैल से सितंबर २०१८ के बीच की अवधि के लिए)। अर्थात् वार्षिक लक्ष्य का लगभग ७६ % (५५,००० की संख्या) प्राप्त किया जा चुका है।

41887 KCCs (Including Renewal) sanctioned by Banks amounting to Rs. 290.85 Crores during FY 2018-19, thereby achieving 76 % of the tentative Annual Target (55,000 Nos.).

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

विगत तीन वर्षों का केसीसी संबंधी प्रदर्शन नीचे प्रस्तुत है

(Amt. Rs in lacs)

Quarter	Year	Target	Issued		
			No.	Amt.	% of Achievement.
March-2017	2016-17	50000	48614	23979.08	97
March-2018	2017-18	50000	50333	23644.08	101
September-2018	2018-19	55000	41887	29085.23	76

३०.०९.२०१८ तक केसीसी के अंतर्गत बैंको का प्रदर्शन नीचे के अनुलग्नक में प्रस्तुत है :

Bank-wise performance under KCC as on 30.09.2018 has been shown in the Annexure.

Performance of Banks in Crop Loan & Term Loan to Agriculture during the year 2018-19 as on 30.09.2018

(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	6.35	9	9.37	15	15.72
2	Andhra Bank	0	0.00	0	0.00	0	0.00
3	Bank of Baroda	11	2.15	8	25.00	19	27.15
4	Bank of India	61	104.67	102	68.01	163	172.68
5	Bank of Maharashtra	0	0.00	0	0.00	0	0.00
6	Canara Bank	54	105.12	99	180.41	153	285.53
7	Central Bank of India	2	2.98	22	67.45	24	70.43
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	53	8.59	396	142.33	449	150.92
12	Indian Overseas Bank	124	75.00	23	25.00	147	100.00
13	Oriental Bank of Commerce	4	2.00	0	0.00	4	2.00
14	Punjab & Sind Bank	9	3.00	0	0.00	9	3.00
15	Punjab National Bank	21	23.26	0	0.00	21	23.26
16	State Bank of India	7167	4660.00	12780	10949.00	19947	15609.00
17	Syndicate Bank	44	24.31	30	64.17	74	88.48
18	Union Bank of India	0	0.00	215	202.90	215	202.90
19	United Bank of India	9266	6284.79	14939	10401.61	24205	16686.40
20	UCO Bank	1337	685.10	479	1013.34	1816	1698.44
21	Vijaya Bank	30	25.44	11	15.06	41	40.50
A	Sub Total of Public Sec. Bank	18189	12012.76	29113	23,163.65	47302	35176.41
22	AXIS BANK	4	21.21	42	31.99	46	53.20
23	Bandhan Bank	0	0.00	61787	41130.72	61787	41130.72
24	Federal Bank	71	61.20	0	0.00	71	61.20
25	HDFC	1356	1793.30	4715	2082.52	6071	3875.82
26	ICICI	21	17.66	1647	705.62	1668	723.28
27	IDFC Bank	0	0.00	5868	1773.35	5868	1773.35
28	Indusind Bank	125	555.48	0	0.00	125	555.48
29	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00
30	SOUTH INDIAN BANK	0	0.00	0	0.00	0	0.00
31	YES Bank	0	0.00	0	0.00	0	0.00
32	Ujjivan Bank	4762	2332.83	1511	453.23	6273	2786.06
B	Sub Total of Pvt. Sec. Bank	6339	4781.68	75570	46177.43	81909	50959.11
32	Tripura Gramin Bank	15109	11930.00	22419	22666.86	37528	34596.86
C	Sub Total of RRB	15109	11930.00	22419	22666.86	37528	34596.86
33	ACUB	0	0.00	0	0.00	0	0.00
34	TCARDB	0	0.00	0	0.00	0	0.00
35	TSCB	2250	360.79	891	20445.86	3141	20806.65
D	Sub Total of Coop.Banks	2250	360.79	891	20,445.86	3141	20806.65
GRAND TOTAL		41887	29085.23	127993	112453.80	169880	141539.03

TRIPURA STATE

BANK-WISE POSITION IN IMPLEMENTATION OF ISSUING KCCs FOR THE STATE OF TRIPURA DURING THE YEAR 2018-19 AS ON 30.09.2018

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	260	6	6.35	0	0.00	6	6.00	44	12.44
2	Bank of Baroda	170	11	2.15	0	0.00	0	0.00	43	22.45
3	Bank of India	1185	61	104.67	16	36.25	42	121.35	865	1343.00
4	Bank of Maharashtra	0	0	0.00	0	0.00	0	0.00	0	0.00
5	Canara Bank	1235	54	105.12	10	12.56	28	19.65	951	1152.33
6	Central Bank of India	550	2	2.98	0	0.00	0	0.00	433	247.05
7	Corporation Bank	260	0	0.00	0	0.00	0	0.00	0	0.00
8	IDBI Bank	1110	53	8.59	8	4.40	41	6.33	612	169.21
9	Indian Bank	200	0	0.00	0	0.00	0	0.00	0	0.00
10	Indian Overseas Bank	485	124	75.00	38	27.56	142	122.36	195	181.55
11	Oriental Bank of Commerce	155	4	2.00	0	0.00	4	1.50	10	6.00
12	Punjab & Sind Bank	155	9	3.00	0	0.00	6	2.25	28	19.00
13	Punjab National Bank	205	21	23.26	0	0.00	0	0.00	98	85.02
14	State Bank of India	6950	7167	4660.00	1698	835.80	5825	4492.00	77953	25129.00
15	Syndicate Bank	555	44	24.31	12	6.35	37	21.66	142	65.68
16	UCO Bank	3000	1337	685.10	297	139.00	698	326.88	6493	2473.93
17	Union Bank of India	400	0	0.00	0	0.00	0	0.00	191	125.11
18	United Bank of India	7050	9266	6284.79	1925	1255.66	7257	4878.59	61236	21575.96
19	Vijaya Bank	125	30	25.44	5	2.66	22	21.68	79	86.25
20	Axis Bank	665	4	21.21	0	0.00	0	0.00	64	36.98
21	Bandhan Bank	2490	0	0.00	0	0.00	0	0.00	0	0.00
22	Federal Bank	0	71	61.20	0	0	0	0.00	79	66.36
23	HDFC	150	1356	1793.30	298	183.69	852	783.29	16028	4438.77
24	ICICI	760	21	17.66	0	0.00	15	10.50	46	19.92
25	Indusind Bank	50	125	555.48	35	112.36	109	456.39	580	957.54
26	South Indian Bank	0	0	0.00	0	0	0	0.00	0	0.00
27	Tripura Gramin Bank	19650	15109	11930.00	3125	2535.39	11236	8814.63	98580	15147.89
28	TSCB	6875	2250	360.79	715	132.59	1926	331.29	81570	5969.24
29	Ujjivan Bank	310	4762	2332.83	1259	325.66	3136	1123.79	18269	3217.61
	TOTAL	55000	41887	29085.23	9441	5609.93	31382	21540.14	364589	82548.29

स्वयं सहायता समूह / SELF HELP GROUPS

SELF HELP GROUP Position as on 30.09.2018

(Amt. in Rs./Lacs)

Sl.No.	Name of the Bank	Deposit Linkage cumulative		Credit linkage 2018-19						Outstanding as on 30.09.2018	
				Under SHG (NRLM+NERLP+WSHG)		Direct SHG		Total		No	Amt.
		No.	Amt.	Nos.	Amt.	Nos.	Amt.	Nos.	Amt.		
1	UBI	7141	1668.17	200	73.10	0	0.00	200	73.1	2084	1287.25
2	SBI	5291	560.50	42	42.35	9	7.50	51	49.85	3014	3823.21
3	TGB	32305	4507.96	358	255.28	56	34.52	414	289.80	21259	5329.40
4	TSCB	10800	540.00	311	342.86	0	0.00	311	342.86	6418	3068.38
5	UCO	130	119.12	32	32.00	0	0.00	32	32.00	144	109.03
6	P & SB	3	1.00	0	0.00	0	0.00	0	0.00	0	0.00
7	VB	7	0.63	4	3.00	0	0.00	4	3.00	10	5.24
8	BOI	45	31.76	11	11.77	14	11.18	25	22.95	25	21.25
9	IDBI	6	8.40	6	8.40	1	1.80	7	10.20	7	10.13
10	BOB	24	3.50	0	0.00	12	9.90	12	9.90	12	7.45
	TOTAL :	55752	7441.04	964	768.76	92	64.90	1056	833.66	32973	13661.34

१३.०९.२०१८ को हुई एसएलबीसी की १२६वीं बैठक में उठे कार्यविन्दु :

Action Points emerged in the 126th SLBC Meeting held on 13.09.2018

ग्रामीण शाखाओं द्वारा सीबीआरएम तंत्र का कार्यान्वयन और इसकी मासिक बैठक को सुनिश्चित करना
(कार्य : सभी बैंक)

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

Status of implementation/कार्यान्वयन की स्थिति

कुछ ग्रामीण बैंक की शाखाएँ वसूली-संबंधी स्थिति को बेहतर बनाने के लिए लगातार बैठकें कर रही हैं। बैंको से एक बार फिर से निवेदन किया जाता है कि वे चुनी हुई शाखाओं में वसूली-संबंधी स्थिति को बेहतर बनाने के लिए लागू की गई सीबीआरएम तंत्र के कार्यान्वयन से जुड़ी गतिविधियों की निगरानी करें।

Some of the Rural Bank Branches are conducting meetings to improve recovery position of the branches. Banks are once again requested to monitor the implementation of the CBRM mechanism at select rural Branches to improve recovery position.

SHG position as reported by various agencies is given below:

TRIPURA STATE

SELF HELP GROUP

Position as on 30.09.2018

										(Amt. in Rs./Lacs)
NERLP										(Rs. in Lakhs)
Sl.	District	Deposit Linkage		Capacity Building No.	RF		Credit Linked		No. of Federations	
		No. of Groups	Amt.		No.	Amt.	No.	Amt.		
1	West	4704	1202.13	4357	4483	896.6	158	159.50	173	
2	Sepahijala	3760	231.78	2880	3457	69.14	80	80.00	140	
3	Khowai	2966	296.77	576	4807	1922.8	73	73.00	104	
4	North	3900	550.28	6081	3455	4000.00	101	104.40	146	
5	Unakoti	2671	321.00	2021	2224	444.00	87	87.50	83	
TOTAL		18001	2601.96	15915	18426	7332.54	499	504.4	646	

NRLM (Achievement of Q2 for FY18-19)										(Rs. in Lakhs)		
Sl.	District	No. of Groups Formed	Savings amount Amt.	Capacity Building No.	Revolving Fund(RF) from Mission		Community Investment Fund (CIF) from Mission		Credit linkage (loan given by Banks)		No. of Village Organisation (Federations in SHGs)	No of Cluster Level Federation
					No.	Amt. (in lakh Rs)	No.	Amt. (in lakh Rs)	No.	Amt. (in lakh Rs)		
1	Dhalai	347	37.48	223	218	23.85	26	38.79	45	51.33		
2	Gomati	441	55.94	311	307	39.55	184	276.00	119	157.82		
3	South	394	57.44	233	263	34.80	86	129.00	111	222.33		
TOTAL		1182	150.86	767	788	98.20	296	443.79	275	431.48	0	0

W-SHG(Women-SHG)										(Rs. in Lakhs)	
West Tripura											
Sl.	Name of Bank	Deposit Linkage		Capacity Building (No. of persons)	RF / Credit Linked		No. of Federations				
		No. of Groups	Amt.		No.	Amt.					
1	UBI	94	12.79	926	200	73.01	7				
2	TGB	327	41.62	2114	71	24.66	0				
3	SBI	76	9.57	723	48	12.10	67				
4	CBI	6	0.39	22	0	0.00	0				
5	VB	10	0.64	14	10	3.83	0				
TOTAL		513	65	3799	513	513	74				

W-SHG(Women-SHG)										(Rs. in Lakhs)	
Dhalai											
Sl.	Name of Bank	Deposit Linkage		Capacity Building No.	RF / Credit Linked		No. of Federations				
		No. of Groups	Amt.		No.	Amt.					
1	UBI	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. of persons)	RF		Credit Linked		No. of Federations		
		No. of Groups	Amt.		No.	Amt.	No.	Amt.			
1	TGB	1388		2021	1188	23.76	54	54.00	37		
2	TSCB	365			320	64	10	10.00	21		
3	UBI	200			146	29.2	0	0.00	2		
4	Bandhan	75			68	13.6	0	0.00	3		
5	Canara	145			140	28	0	0.00	17		
6	SBI	11			11	2.2	0	0.00	0		
7	CBI	135			135	27	0	0.00	0		
8	IOB	65			60	12	0	0.00	2		
9	UCO	156			156	31.2	23	23.50	1		
TOTAL		2540			2224	230.96	87	87.50	83		

दीनदायल अंत्योदय योजना - राष्ट्रीय शहरी आजीवीका मिशन / Deendayal Antyodaya Yojana- National Urban Livelihood Mission (DAY-NULM):

दीनदायल अंत्योदय योजना - राष्ट्रीय शहरी आजीवीका मिशन के अंतर्गत इस वित्तीय वर्ष-२०१८-१९ के लिए व्यक्तिगत और समूहों के लिए लक्ष्य है २८० (व्यक्तिगत-२०० एवं वर्ग के लिए ८०)। सभी २० यूएलबी को आवंटित लक्ष्यों का विवरण नीचे प्रस्तुत है :-

The Sate target for disbursement of DAY-NULM loan to Individual and Group under SEP component for the FY 2018-19 is 280 (Individual- 200 & Group- 80). 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	20	6	11	Bishalgarh	5	3
2	Dharmanagar	15	6	12	Melaghar	5	3
3	Kailasahar	20	6	13	Santirbazar	5	3
4	Kumarghat	5	3	14	Belonia	25	6
5	Teliamura	5	3	15	Panisagar	5	3
6	Khowai	25	6	16	Kamalpur	5	3
7	Ranirbazar	5	3	17	Jirania	5	3
8	Mohanpur	5	3	18	Sonamura	5	3
9	Ambassa	15	5	19	Amarpur	5	3
10	Udaipur	15	6	20	Sabroom	5	3

Performance/प्रदर्शन :

वित्तीय वर्ष २०१७-१८ के दौरान देखा गया है कि दीनदायल अंत्योदय योजना और राष्ट्रीय शहरी आजीवीका मिशन के प्रायोजित सारे मामलों केवल एक ही बैंक को आवंटित कर दिया गया। संबन्धित अधिकारियों से निवेदन ऐसे मामले का फिर से सभी बैंकों में उनके निश्चित लक्ष्य के साथ उचित आवंटन किया जाए।

सभी बैंकों से निवेदन है कि वे बाकी लंबित पुराने ऋण प्रस्ताओं का जल्द से जल्द निपटारा करे। अग्रणी जिला अधिकारियों से निवेदन है कि वे बैंको और यूएलबी को साथ लेकर चले ताकि ऋण स्वीकृति की प्रक्रिया को गति दिया जा सके।

Sponsored cases under DAY-NULM for the year FY 2017-18 have been found to be allotted to a single bank, as against the target of all banks. ULB authorities have been requested to re-allot the same, among all banks rationally as per their respective targets.

All the banks are requested to dispose of the pending proposals. LDMs are requested to take up with the banks and ULBs to expedite the sanction process.

NULM FOR THE YEAR 2018-19 AS ON 30.09.2018										
SI.	NAME OF THE BANK	TARGET			SPONSORED			SANCTIONED		
		SEP(IND)	SEP(GR)	SHG	SEP(IND)	SEP(GR)	SHG	SEP(IND)	SEP(GR)	SHG
1	UBI	47	35	13	15		2			
2	SBI	42	25	12	25			10		
3	TSCB	4	0	25	34			4		
4	TGB	8	1	29	48			2		
5	UCO	28	11	8	25			6		
6	UNION	4	1	0	1					
7	CANARA	16	1	3	4					
8	VJAYA	1	0	0	1					
9	CBI	4	0	2						
10	AXIS	7	0	1	2					
11	BOI	5	0	1	3					
12	BOB	1	0	0						
13	INDIAN	0	0	0						
14	HDFC	2	0	0						
15	ALLAHABAD	6	1	0						
16	FEDERAL	0	0	0						
17	DENA	0	0	0						
18	IOB	2	0	0						
19	P & SB	1	0	0						
20	PNB	0	0	0						
21	SYNDICATE	5	0	0						
22	BOM	0	0	0	1			1		
23	CORPORATION	2	0	0						
24	OBC	0	0	0						
25	ICICI	3	0	1						
26	ANDHRA	0	0	0	1					
27	INDUSIND	0	0	0						
28	YES	0	0	0						
29	FEDERAL	0	0	0						
30	KOTAK	0	0	0						
31	IDBI	3	1	1	4					
32	BANDHAN	9	4	4	2					
33	UJIVAN BANK	0	0	0						
34	IDFC	0	0	0						
	TOTAL	200	80	100	166			23		

Note: Loan Proposal sponsored by 4 ULBs only viz. Belonia, Bishalgarh, AMC and Ambassa

त्रिपुरा ग्रामीण आजीविका मिशन / Tripura Rural Livelihood Mission:

ग्रामीण विकास विभाग, त्रिपुरा राज्य से प्राप्त कार्यसूची नीचे प्रस्तुत है :

Agenda points received from Rural Development Department, Govt of Tripura is given below.

1. SHG Bank Credit Linkage Target for the FY 2018-19:-

The target for SHG Bank Credit during 2018-19 was fixed after consultation with all the Banks in the meeting of SLBC sub-committee on FI held on 1st June, 2018, under the Chairmanship of the Principal Secretary, RD. Bank wise target is as follows:-

SN	Bank	1 st dose of loan	2 nd dose of loan	Total no. of loan	Disbursement Target (Amount in lakh Rs)
1	United Bank of India	91	10	101	111.00
2	State Bank of India	17	0	17	17.00
3	Tripura Gramin Bank	741	280	1021	1301.00
4	UCO Bank	20	1	21	22.00
5	Tripura State Cooperative Bank Ltd.	468	141	609	750.00
6	Canara Bank	11	0	11	11.00
7	Bank of India	12	1	13	14.00
8	IDBI	49	8	57	65.00
	Grand Total	1409	441	1850	2291.00

SLBC may accord the formal approval of the target. Branch- wise credit linkage target is given in Annexure-1.

2. SHG Bank Credit Linkage Status as on 31.08.2018 for the FY2018-19:-

Name of the programme	Loan Application Pending of Previous year	Loan application Submitted to bank branches during FY18-19	Total Loan Application with the Banks	Loan application Sanctioned by bank branches	Loan applications Pending with Bank Branches
NRLM	435	410	845	429	416

The Banks are expected to sanction loan to SHGs within 15 days of receipt of loan application. But a good number of loan applications are pending for even more than six months with the Banks. Growth of SHGs is badly affected due to such delay. Banks are to expedite the process of sanctioning and disbursement.

Government of Tripura
State Mission Management Unit
Tripura Rural Livelihood Mission
Rural Development Department

F. No. 6(11)-RD(TRLM)/2018/ 4988-5003

Date: 04.09.2018


MEMORANDUM

With a view to ensure better banking services to the SHGs formed under NRLM, Bank Sakhi policy has been adopted by the State Government, as circulated vide RD Department memo No F. 6(11)-RD(TRLM)/2018/3084-98 dated 12.07.2018. A copy of the same is enclosed. In pursuance of the said policy, 48 (forty-eight) Bank Sakhis have been identified by the Village Organization (VO)/ Cluster Level Federation (CLF) and have been trained. Concerned VO/ CLF have decided to assign the services of these Bank Sakhis in different Bank Branches of the State as shown in Annexure -1. Initially, following number of Bank Sakhis will be attached to the Banks, as mentioned below.

Sl. No.	Name of the Bank	No. of Branches will get Bank Sakhis
1	Tripura Gramin Bank	27
2	Tripura State Cooperative Bank	11
3	UBI	7
4	UCO Bank	1
5	SBI	1
6	IDBI	1
Total		48

These Bank Sakhis will remain accountable and will be paid by the concerned VO/CLF. Relevant Bank Branches are requested to provide working space and sitting arrangement to the Bank Sakhis in their respective Bank Branches.

Encls: As Stated


(Arupratan Sarma)
Chief Executive Officer
Tripura Rural Livelihood Mission

Performance of Banks in key areas as on September'2018 compared to September' 2017 & March' 2018

सितंबर २०१७ और मार्च २०१८ की तुलना में सितंबर २०१८ तक बैंकों का प्रदर्शन

(Amt. Rs in Crore)

Parameters	September'2017	March'2018	September'2018	Variation over September' 2017	
				Amount	% of increase
Deposit	23109.08	24190.17	25092.90	1983.82	9
Advance	10345.32	11517.52	12233.41	1888.09	18
CD Ratio	45	48	49		4
Investments	4431.49	4653.47	4325.37	106.12	-2
(C+I)D Ratio with Inv.	64	67	66		2
RIDF*	275.00	275.00	275.00	0	0
CD Ratio with RIDF #	46	49	50		4
Govt. fund lying with Banks	3128.94	3203.24	4191.86	1062.92	34
CD ratio without Govt. Fund	52	55	59		7
Credit in flow from outside the state	561.87	561.87	576.04	14.17	3
CD Ratio including Govt. Deposit with Credit inflow	47	50	44		-3
CD ratio excluding Govt. Dep. including credit inflow	58	58	61		3
Priority Sector Credit (PSC)	8052.14	9419.82	9497.83	1445.69	18
% of PSC to ANBC *	96	100	92		-4
Sectoral deployment of PSC:					
1. Agriculture	3511.60	4212.73	3819.02	307.42	9
% of Agriculture Adv. to ANBC	42	44	37		-5
2.MSME	3208.60	3917.95	3707.66	499.06	16
3.Other Prisec	1331.94	1489.15	1971.13	639.19	48
PSC to major sub-sectors:					
(i)Weaker section	4027.50	4684.82	7162.66	3135.16	78
% of weaker section credit to ANBC	48	49	69		21
II) SC	930.85	1097.55	1292.90	362.05	39
III) ST	1642.90	1819.04	2205.04	562.14	34
IV) Women Entrepreneur	1989.20	2510.65	2768.58	779.38	39
% of women credit to ANBC	24	26	27		3
V) Minority Community	634.19	678.90	826.25	192.06	30
% to Total Prisec Advance	8	7	9		0

ANBC= Adjusted Net Bank Credit, (ANBC as on September'2017– Rs.10345.32 Crore).

TRIPURA STATE									
BANK-WISE & POPULATION GROUP-WISE BRANCH NETWORK AND DEPOSIT AS ON 30.09.2018									
(Amt in lakh)									
SI	BANKS	NO. OF BRANCHES				DEPOSITS			
No		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	636.10	387.26	9651.97	10675.33
2	Andhra Bank	0	0	1	1	0.00	0.00	2325.12	2325.12
3	Bank of Baroda	1	0	3	4	453.84	0.00	28457.86	28911.70
4	Bank of India	6	5	2	13	4560.25	8095.96	8494.79	21151.00
5	Bank of Maharashtra	0	0	1	1	0.00	0.00	563.78	563.78
6	Canara Bank	4	6	3	13	5674.23	5988.99	34777.56	46440.78
7	Central Bank of India	2	3	1	6	3358.21	1796.02	10874.97	16029.20
8	Corporation Bank	0	1	1	2	0.00	1317.11	5582.89	6900.00
9	Dena Bank	0	0	1	1	0.00	0.00	422.12	422.12
10	Indian Bank	1	0	2	3	110.00	0.00	15259.00	15369.00
11	IDBI BANK	5	3	1	9	656.85	9010.47	12278.53	21945.85
12	Indian Overseas Bank	2	2	1	5	1723.78	665.34	12856.35	15245.47
13	Oriental Bank of Commerce	0	1	1	2	0.00	130.50	2666.50	2797.00
14	Punjab & Sind Bank	1	0	1	2	298.00	0.00	2477.00	2775.00
15	Punjab National Bank	1	1	1	3	595.10	421.92	5393.98	6411.00
16	State Bank of India	31	18	16	65	65150.47	220482.18	370299.35	655932.00
17	Syndicate Bank	2	3	1	6	695.68	1706.56	4493.20	6895.44
18	Union Bank of India	1	2	4	7	2561.00	2737.00	44090.00	49388.00
19	United Bank of India	43	8	14	65	152045.62	111825.47	155897.03	419768.12
20	UCO Bank	11	12	6	29	18806.84	24868.07	74436.09	118111.00
21	Vijaya Bank	0	1	3	4	0.00	586.29	18125.36	18711.65
A	Sub Total of Public Sec. Bank	112	67	65	244	257325.97	390019.14	819423.45	1466768.56
22	AXIS BANK	2	5	3	10	1898.53	5586.72	20206.68	27691.93
23	Bandhan Bank	9	11	3	23	9057.45	19846.89	16318.50	45222.84
24	Federal Bank	0	0	1	1	0.00	0.00	4788.00	4788.00
25	HDFC	0	2	3	5	0.00	4186.78	27552.08	31738.86
26	ICICI	1	4	3	8	1225.90	3960.96	8131.91	13318.77
27	IDFC Bank	0	0	1	1	0.00	0.00	854.00	854.00
28	Indusind Bank	0	4	1	5	0.00	872.05	2599.46	3471.51
29	Kotak Mahindra Bank	0	0	1	1	0.00	0.00	3163.02	3163.02
30	South Indian Bank	0	0	1	1	0.00	0.00	5632.77	5632.77
31	Ujjivan Bank	0	5	3	8	0.00	971.52	13008.06	13979.58
32	YES Bank	0	0	1	1	0.00	0.00	5272.22	5272.22
B	Sub Total of Pvt. Sec. Bank	12	31	21	64	12181.88	35424.92	107526.70	155133.50
33	Tripura Gramin Bank	103	31	10	144	228875.81	228888.51	149616.29	607380.61
C	Sub Total of RRB	103	31	10	144	228875.81	228888.51	149616.29	607380.61
34	ACUB	0	1	2	3	0.00	239.86	3824.93	4064.79
35	TCARDB	0	4	1	5	0.00	0.00	0.00	0.00
36	TSCB	42	12	11	65	66395.66	62943.04	146604.25	275942.95
D	Sub Total of Coop.Banks	42	17	14	73	66395.66	63182.90	150429.18	280007.74
GRAND TOTAL		269	146	110	525	564779.32	717515.47	1226995.62	2509290.41

TRIPURA STATE											
BANK-WISE & POPULATION GROUP-WISE ADVANCE AND CD RATIO AS ON 30.09.2018											
											Amt. in lakh
SI	BANKS	ADVANCES				CREDIT DEPOSIT RATIO (%)				Investment	Credit + Investment
No.		Rural	Semi urban	Urban	TOTAL	Rural	Semi urban	Urban	Total		Deposit Ratio (%)
1	2	3	4	5	6	7	8	9	10	11	12
1	Allahabad Bank	196.05	185.16	2154.51	2535.72	31	48	22	24		24
2	Andhra Bank	0.00	0.00	422.12	422.12	0	0	18	18		18
3	Bank of Baroda	574.76	0.00	10843.48	11418.24	127	0	38	39		39
4	Bank of India	3081.41	5553.84	6223.75	14859.00	68	69	73	70		70
5	Bank of Maharashtra	0.00	0.00	695.16	695.16	0	0	123	123		123
6	Canara Bank	1198.72	3628.37	11636.50	16463.59	21	61	33	35		35
7	Central Bank of India	671.42	814.84	5169.33	6655.59	20	45	48	42		42
8	Corporation Bank	0.00	61.01	376.99	438.00	0	5	7	6		6
9	Dena Bank	0.00	0.00	69.81	69.81	0	0	17	17		17
10	Indian Bank	42.24	0.00	2231.00	2273.24	38	0	15	15		15
11	IDBI BANK	578.18	1608.58	2171.42	4358.18	88	18	18	20		20
12	Indian Overseas Bank	672.55	250.50	4045.80	4968.85	39	38	31	33		33
13	OBC	0.00	51.96	448.04	500.00	0	40	17	18		18
14	Punjab & Sind Bank	117.00	0.00	448.00	565.00	39	0	18	20		20
15	Punjab National Bank	117.35	96.96	2889.69	3104.00	20	23	54	48		48
16	State Bank of India	54659.97	121821.91	118812.12	295294.00	84	55	32	45		45
17	Syndicate Bank	342.52	1249.33	1773.02	3364.87	49	73	39	49		49
18	Union Bank of India	1185.00	487.00	11130.00	12802.00	46	18	25	26		26
19	United Bank of India	68525.24	38635.92	82039.7	189200.86	45	35	53	45		45
20	UCO Bank	6671.17	6307.48	16839.13	29817.78	35	25	23	25		25
21	Vijaya Bank	0.00	566.80	4229.89	4796.69	0	97	23	26		26
A	Sub Total of Public Sec. Bank	138633.58	181319.66	284649.46	604602.70	54	46	35	41	0.00	41
22	AXIS BANK	339.79	616.93	6120.98	7077.70	0	11	30	26		26
23	Bandhan Bank	43230.09	82536.59	22838.38	148605.06	477	416	140	329		
24	Federal Bank	0.00	0.00	1035.00	1035.00	0	0	22	22		22
25	HDFC	0.00	4718.92	14822.12	19541.04	0	113	54	62		62
26	ICICI	315.22	2415.50	2458.56	5189.28	26	61	30	39		39
27	IDFC Bank	0.00	0.00	7156.14	7156.14	0	0	838	838		838
28	Indusind Bank	0.00	6515.88	5340.65	11856.53	0	747	205	342		342
29	Kotak Mahindra Bank	0.00	0.00	58.96	58.96	0	0	2	2		2
30	South Indian Bank	0.00	0.00	1934.92	1934.92	0	0	34	34		34
31	Ujjivan Bank	0.00	4879.50	5576.86	10456.36	0	502	43	75		75
31	YES Bank	0.00	0.00	259.08	259.08	0	0	5	5		5
B	Sub Total of Pvt. Sec. Bank	43885.10	101683.32	67601.65	213170.07	360	287	63	137	0.00	137
32	Tripura Gramin Bank	122273.45	68162.27	47136.46	237572.18	53	30	32	39	407386.90	106
C	Sub Total of RRB	122273.45	68162.27	47136.46	237572.18	53	30	32	39	407386.90	106
33	ACUB	0.00	98.87	1531.60	1630.47	0	41	40	40	2815.97	109
34	TCARDB	0.00	1025.25	457.69	1482.94	0	0	0	0		0
35	TSCB	129189.49	21837.02	13856.74	164883.25	195	35	9	60	22334.70	68
D	Sub Total of Coop.Banks	129189.49	22961.14	15846.03	167996.66	195	36	11	60	25150.67	69
	GRAND TOTAL	433981.62	374126.39	415233.60	1223341.61	77	52	34	49	432537.57	66
TOTAL RESOURCES SUPPORT PROVIDED TO STATE UNDER RIDF:						27500.00		C.D. Ratio With RIDF		50	

TRIPURA STATE

BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 30.09.2018

(Amt. in lacs)

Sl.No.	BANKS	Agril & Allied		MSME		OTHER PRISEC		Total PRISEC		TFA as % of ANBC	PS Cr. As % to ANBC
		Total Finance		A/c.	Amt.	A/c.	Amt.	A/c.	Amt.		
		A/c.	Amt.								
		3	4	6	7	9	10	12	13	14	15
1	Allahabad Bank	172	196.32	359	1542.22	110	699.33	641	2437.87	6	75
2	Andhra Bank	0	0.00	68	167.81	16	103.23	84	271.04	0	137
3	Bank of Baroda	112	434.18	651	4389.36	271	1790.29	1034	6613.83	5	74
4	Bank of India	972	2829.00	3715	9102.00	583	391.00	5270	12322.00	21	89
5	Bank of Maharashtra	0	0.00	163	283.97	25	174.54	188	458.51	0	85
6	Canara Bank	2086	1398.50	340	1190.13	3160	10713.00	5586	13301.63	10	98
7	Central Bank of India	892	1058.27	807	3012.08	943	2037.39	2642	6107.74	17	98
8	Corporation Bank	4	2.55	195	182.00	88	139.45	287	324.00	0	62
9	Dena Bank	0	0.00	35	30.50	2	10.50	37	41.00	0	61
10	Indian Bank	5	46.10	211	1236.01	196	450.31	412	1732.42	2	86
11	IDBI BANK	1955	1466.64	415	2089.10	138	383.60	2508	3939.34	30	82
12	Indian Overseas Bank	69	93.78	755	3422.64	57	372.90	881	3889.32	4	147
13	Oriental Bank of Commerce	3	2.00	79	223.00	53	97.00	135	322.00	0	66
14	Punjab & Sind Bank	28	19.00	130	223.00	95	115.00	253	357.00	4	69
15	Punjab National Bank	64	85.02	184	1707.96	33	210.00	281	2002.98	3	78
16	State Bank of India	44584	31655.00	33166	77161.00	40746	65602.00	118496	174418.00	11	61
17	Syndicate Bank	325	219.39	729	1480.05	98	388.13	1152	2087.57	8	73
18	Union Bank of India	778	978.15	1607	8764.66	375	2393.78	2760	12136.59	8	105
19	United Bank of India	170666	71873.78	20166	64331.36	5163	22015.53	195995	158220.67	50	111
20	UCO Bank	6956	4263.93	5126	13750.88	1043	4506.21	13125	22521.02	15	80
21	Vijaya Bank	25	86.25	466	2221.86	236	1424.85	727	3732.96	3	118
A	Sub Total of Public Sec. Bank	229696	116707.86	69367	196511.59	53431	114018.04	352494	427237.49	22	80
22	AXIS BANK	223	206.97	21	2660.37	163	133.05	407	3000.39	4	60
23	Bandhan Bank	206230	68314.44	185842	76610.78	11454	1289.48	403526	146214.70	68	146
24	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0
25	HDFC	923	4758.83	12320	5914.23	30	116.97	13273	10790.03	27	61
26	ICICI	4856	2084.27	37	259.94	15	136.51	4908	2480.72	66	78
27	IDFC Bank	14256	2217.95	23568	4938.18	0	0.00	37824	7156.13	55	177
28	Indusind Bank	625	957.54	3568	5202.73	0	0.00	4193	6160.27	7	45
29	Kotak Mahindra Bank	0	0.00	3	49.49	0	0.00	3	49.49	0	97
30	SOUTH INDIAN BANK	0	0.00	35	980.56	398	590.29	433	1570.85	0	155
31	YES Bank	233	211.90	0	0.00	0	0.00	233	211.90	567	0
32	Ujjivan Bank	22490	4099.19	5615	810.71	31242	4759.22	59347	9669.12	0	0
B	Sub Total of Pvt. Sec. Bank	249836	82851.09	231009.00	97426.99	43302	7025.52	524147	187303.60	57	129
32	Tripura Gramin Bank	149716	72048.19	109820	64753.46	29523	63874.29	289059	200675.94	34	96
C	Sub Total of RRB	149716	72048.19	109820	64753.46	29523	63874.29	289059	200675.94	34	96
33	ACUB	0	0.00	0	0.00	825	1630.47	825	1630.47	0	106
34	TCARDB	975	398.30	0	0.00	1127	1084.64	2102	1482.94	23	85
35	TSCB	123324	109897.33	5366	12074.42	19704	9480.83	148394	131452.58	78	93
D	Sub Total of Coop.Banks	124299	110295.63	5366	12074.42	21656	12195.94	151321	134565.99	76	93
GRAND TOTAL		753547	381902.77	415562	370766.46	147912	197113.79	1317021	949783.02	37	92

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

TRIPURA STATE

BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 30.09.2018

(Amt. in Lakhs)

Sl.No	BANKS	Advances for SC		Advance for ST		Advance for OBC		Advances to Weaker Section		Advances to Weaker Section as % of ANBC	Advance for Women Entrepreneurs		Advance for Minority Community		Advance to Physically Handicapped		
		A/c.	Amt.	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.		%	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.
		3	4	5	6	7	8	9	10		11	12	13	14	15	16	17
1	Allahabad Bank	122	295.00	158	765.00	52	233.05	519	1670.94	51	187	377.89	37	97.10	0	0.00	
2	Andhra Bank	7	27.25	0	0.00	0	0.00	26	64.86	33	19	37.61	0	0.00	0	0.00	
3	Bank of Baroda	84	121.00	54	125.00	31	59.00	230	376.25	4	61	71.25	11	12.25	0	0.00	
4	Bank of India	27	20.10	46	95.67	6	18.51	791	1002.27	7	712	867.99	169	182.85	10	12.35	
5	Bank of Maharashtra	15	85.95	1	10.00	25	60.10	52	277.58	51	11	121.53	0	0.00	0	0.00	
6	Canara Bank	732	705.41	531	501.10	512	559.12	1937	1875.28	14	162	109.65	911	1198.08	55	11.20	
7	Central Bank of India	329	592.03	332	975.42	144	86.36	1029	1914.92	31	224	261.11	27	23.14	2	1.21	
8	Corporation Bank	15	16.23	12	15.95	36	61.00	84	122.54	23	21	29.36	4	6.01	0	0.00	
9	Dena Bank	8	1.89	6	6.32	0	0.00	19	13.46	20	5	5.25	4	8.25	0	0.00	
10	Indian Bank	13	36.45	12	62.68	6	8.28	59	155.80	8	28	48.39	3	8.92	0	0.00	
11	IDBI BANK	231	165.68	1183	615.03	154	277.66	3238	1730.11	36	1670	671.74	435	282.10	0	0.00	
12	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0.00	
13	Oriental Bank of Commerce	2	1.12	0	0.00	39	10.11	60	45.48	9	19	34.25	1	0.95	0	0.00	
14	Punjab & Sind Bank	29	54.75	92	94.15	4	3.80	141	171.70	33	16	19.00	4	4.00	0	0.00	
15	Punjab National Bank	103	240.23	214	420.11	87	140.23	547	1021.93	40	143	221.36	19	20.23	0	0.00	
16	State Bank of India	26312	24632.00	49523	39412.00	11125	1863.00	123945	96143.00	34	36985	30236.00	12397	11612.00	432	5211.00	
17	Syndicate Bank	98	124.18	145	363.18	89	99.33	553	899.86	31	221	313.17	104	205.63	0	0.00	
18	Union Bank of India	162	413.19	75	72.33	112	95.89	558	964.94	8	209	383.53	54	66.67	0	0.00	
19	United Bank of India	44445	29197.10	49391	41419.09	14400	15264.52	174536	137375.78	96	45952	36698.26	19936	14718.56	412	78.25	
20	UCO Bank	1795	1871.00	3691	3989.00	259	209.00	8704	9640.00	34	2959	3571.00	2202	2026.00	16	19.00	
21	Vijaya Bank	47	378.00	40	152.18	1	2.50	187	936.72	30	99	404.04	0	0.00	0	0.00	
A	Sub Total of Public Sec. Bank	74576	58978.56	105506	89094.21	27082	19051.46	317215	256403.42	48	89703	74482.38	36318	30472.74	927	5333.01	
22	AXIS BANK	2	1.53	1	1.97	0	0.00	100	64.95	1	97	61.45	10	6.27	0	0.00	
23	Bandhan Bank	97107	30876.66	88678	31420.60	48295	19930.18	570064	202599.20	203	335984	120371.76	38144	15948.00	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	337	1087.97	91	57.73	0	0.00	20933	4659.77	26	20505	3514.07	3345	513.07	0	0.00	
26	ICICI Bank	803	459.59	76	197.54	0	0.00	2607	2774.40	88	1728	2117.27	540	313.45	0	0.00	
27	IDFC Bank	9199	1900.39	10519	2057.34	4846	1046.75	59902	12160.62	301	35338	7156.14	2158	453.96	0	0.00	
28	Indusind Bank	554	616.40	307	371.33	0	0.00	1088	1272.80	9	227	285.07	2116	1450.77	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	
32	Ujjivan Bank	15160	2890.13	8443	1582.93	11426	2213.69	88414	16949.61	0	53385	10262.86	1878	355.22	0	0.00	
B	Sub Total of Pvt. Sec. Bank	123162	37832.67	108115	35689.44	64567	23190.62	743108	240481.35	165	447264	143768.62	48191	19040.74	0	0.00	
32	Tripura Gramin Bank	35167	23251.47	93876	73903.65	16457	15689.23	235067	157970.74	75	89567	45126.39	63197	31254.21	0	0.00	
C	Sub Total of RRB	35167	23251.47	93876	73903.65	16457	15689.23	235067	157970.74	75	89567	45126.39	63197	31254.21	0	0.00	
33	ACUB	122	220.50	158	386.20	0	0.00	432	874.88	57	152	268.18	9	9.12	5	7.68	
34	TCARDB	0	0.00	0	0	0	0	0	0.00	0	0	0.00	0	0	0	0	
35	TSCB	21445	9006.90	39687	21430.98	33769	16884.50	121326	60535.78	43	26425	13213.40	3697	1848.75	486	267.30	
D	Sub Total of Coop.Banks	21567	9227.40	39845	21817.18	33769	16884.50	121758	61410.66	43	26577	13481.58	3706	1857.87	491	274.98	
	GRAND TOTAL	254472	129290.10	347342	220504.48	141875	74815.81	1417148	716266.17	69	653111	276858.97	151412	82625.56	1418	5607.99	

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	1034532.3				
	Credit Equivalent of Off Balance sheet Exposures (CEOBE) as on the corresponding date of the preceding year					
Number of Accounts in absolute terms and Amount in Lakhs						
Sl. No	Categories	Disbursements during the Quarter		Outstanding at the end of the Quarter		
		No. of A/cs	Amount disbursed	No. of A/cs	No. of beneficiaries	Balance O/s
1	Priority Sector	233626	266891.31	1317021		949783.02
I	Agriculture	205907	141539.03	753547		381902.77
(i)	Crop Loans	41887	29085.23	364589		82548.29
(ii)	Investment Credit					
	Out of (ii) above, loans for agriculture implements & machinery					
(iii)	Allied Activities	164020	112453.8	388958		299354.48
(a)	Fisheries	43208	11715.37	82441		29041.25
(b)	Dairying	16479	13714.59	41483		34156.37
(c)	Poultry	9623	9057.29	34130		25001.96
(d)	Animal Husbandry					
(e)	Bee keeping					
(f)	Sericulture					
(g)	Others	94710	77966.55	230904		211154.9
	Out of Agriculture, loans to small and marginal farmers					
	Out of Agriculture, loans to other individual farmers					
	Out of Agriculture, loans to corporate farmers, farmers' producer organizations/companies of individual farmers, partnership firms and co-operatives of farmers directly engaged in Agriculture and Allied Activities					
	Out of Agriculture, above loans to Food & Agro-processing					
II	MSMEs	23616	96807.17	415562		370766.46
(i)	Micro Enterprises	23518	94011.66	411903		334106.4
(a)	Manufacturing Enterprises	6374	28309.97	198633		160783.22
(b)	Service Enterprises	17144	65701.69	213270		173323.18
(ii)	Small Enterprises	98	2795.51	3656		25925.29
(a)	Manufacturing Enterprises	21	841.79	751		5476.35
(b)	Service Enterprises	77	1953.72	2905		20448.94
(iii)	Medium Enterprises			3		10734.77
(a)	Manufacturing Enterprises			3		10734.77
(b)	Service Enterprises					
(iv)	Advances to KVI					
(v)	Other Finance to MSMEs					
III	Export Credit					
IV	Education	96	398.02	3842		11512.01
V	Housing					
VI	Renewable Energy					
VII	Social Infrastructure					
VIII	'Others' category under Priority Sector	4007	28545.11	147912		197113.79
2	Loans to Weaker Sections under Priority Sector			1417148		716266.17
3	Non-Priority Sector Loans	18887	43864.62	205497		273558.59
I	Agriculture					
II	MSME (Service)					
(i)	Micro Enterprises (Service)					
(ii)	Small Enterprises (Service)					
(iii)	Medium Enterprises (Service)					
III	Education Loans					
IV	Housing Loans					
V	Personal Loans under Non-Priority Sector					
VI	Other Non-Priority Sector Loans					
4	Total Loans	252513	310755.93	1522518		1223341.61

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 increased steadily and as on 30.06.2018 it stands at 49%. 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(113%) and ACP 2018-19 (58%) during April to September 2018 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**रोजगार सृजन की योजनाएँ**

वर्ष २०१८-१९ का रोजगार सृजन की योजनाओं के अंतर्गत बैंकों का योजनवार प्रदर्शन नीचे प्रस्तुत है :
Scheme-wise performance under Employment Generation Scheme by Banks for 2018-19 is given below:

(Rs/ lac)

Scheme	Prog. Year	Target	Spon.	Sanctioned		Disbursed	
		No	No	No	Amt	No	Amt
PMEGP							
As on 30.09.2018	2018-19	1500	2693	66	372.99	66	297.40
SWAVALAMBAN							
As on 30.09.2018	2018-19	4000	0	0	0	0	0

PMEGP/ पीएमईजीपी

३०.०९.२०१८ तक वित्तीय वर्ष २०१८ -१९ के लिए १५०० के लक्ष्य के एबज में २६९३ मामले बैंकों को भेजे गए जिनमें से ६६ मामलों में ऋण स्वीकृति दी जा चुकी है जिसकी कुल राशि है रु.३.७३ करोड़ ।

For the FY 2018-19, 2693 PMEGP cases were sponsored to the bank branches against the target (already circulated) of 1500 cases, out of which 66 cases were sanctioned amounting to Rs. 3.73 Crore as on 30.09.2018.

Most banks have reported that they have already initiated pre-lending inspection for the sponsored cases, after which the proposals will be sanctioned. All banks are advised to dispose of sponsored cases by the end of December 2018 quarter.

SWABALAMBAN/स्वाबलंबन

वित्तीय वर्ष २०१८ -१९ के लिए ४००० के लक्ष्य के एबज में सितम्बर तिमाही तक ४९४८ मामले बैंकों को भेजे गए । बैंको की शाखाओं से मिली जानकारी के अनुसार ये सारे प्रस्ताव अक्टूबर के महीने में बैंको को भेजे गए हैं। बैंको से निवेदन है कि ऋण स्वीकृति की प्रक्रिया में गति लाये ताकि इस वित्तीय वर्ष २०१८-१९ के समापन तक लक्ष्य प्राप्त किया जा सके।

For FY 2018-19, 4948 cases have been sponsored to the bank branches against the target (already circulated) of 4000 cases. **As per reports received from member banks, the sponsored proposals are being sent to their respective branches from the month of October 2018.** Banks are requested to process the sponsored proposals expeditiously to achieve the target by the end of the Financial Year 2018-19.

TRIPURA STATE
PERFORMANCE UNDER PMEGP FOR THE FINANCIAL YEAR 2018-19 AS ON 30.09.2018

SI.No.	NAME OF THE BANKS	TARGET	SPONSORED		SANCTIONED		DISBURSED	
		NO	NO	AMT.	NO	AMT.	NO	AMT.
1	Allahabad Bank	6	8	52.50	1	2.85	1	1.60
2	Andhra Bank	1	1	4.25	1	4.25	1	3.50
3	Bank of Baroda	7	20	131.00	1	12.00	1	8.25
4	Bank of India	20	69	545.00	10	65.00	10	52.35
5	Bank of Maharashtra	1	2	9.50	1	4.95	1	3.80
6	Canara Bank	22	67	508.00	1	9.50	1	7.00
7	Central Bank of India	19	11	73.50	1	4.85	1	3.40
8	Corporation Bank	3	1	4.50	0	0.00	0	0.00
9	Indian Bank	6	5	33.00	0	0.00	0	0.00
10	IDBI BANK	9	18	157.50	0	0.00	0	0.00
11	Indian Overseas Bank	9	10	80.50	1	4.25	1	3.70
12	Oriental Bank of Commerce	4	6	37.00	0	0.00	0	0.00
13	Punjab & Sind Bank	4	4	21.00	0	0.00	0	0.00
14	Punjab National Bank	5	10	77.50	1	2.85	1	2.10
15	State Bank of India	305	438	3310.00	9	37.00	9	29.75
16	Syndicate Bank	9	16	121.00	0	0.00	0	0.00
17	Union Bank of India	14	17	139.75	0	0.00	0	0.00
18	United Bank of India	352	486	3767.85	9	42.75	9	38.35
19	UCO Bank	57	113	723.00	9	30.75	9	21.35
20	Vijaya Bank	8	5	49.50	0	0.00	0	0.00
A	Sub Total of Public Sec. Bank	861	1307	9845.85	45	221.00	45	175.15
21	AXIS BANK	9	17	151.98	3	27.24	3	24.25
22	Bandhan Bank	18	4	41.76	0	0.00	0	0.00
23	HDFC	5	2	15.00	0	0.00	0	0.00
24	ICICI	8	1	4.25	0	0.00	0	0.00
25	Indusind Bank	2	0	0.00	0	0.00	0	0.00
B	Sub Total of Pvt. Sec. Bank	42	24	212.99	3	27.24	3	24.25
29	Tripura Gramin Bank	441	1049	7805.50	16	112.75	16	91.25
C	Sub Total of RRB	441	1049	7805.50	16	112.75	16	91.25
30	ACUB	0	0	0.00	0	0.00	0	0.00
31	TCARDB	0	0	0.00	0	0.00	0	0.00
32	TSCB	156	313	2393.00	2	12.00	2	6.75
D	Sub Total of Coop.Banks	156	313	2393.00	2	12.00	2	6.75
GRAND TOTAL		1500	2693	20257.34	66	372.99	66	297.40

**BANK-WISE POSITION IN IMPLEMENTATION OF SWABALAMBAN FOR THE STATE
OF TRIPURA FOR THE PROGRAMME YEAR 2018-19**

		(Amt in Lacs.)							
SI No	Name of Bank	Achievement for the Financial Year 2018-19							
		Target		Sponsored		Sanctioned		Disbursed	
		No	Amt	No	Amt	No	Amt	No	Amt
1	Allahabad Bank	12	21	70.58	0	0.00	0	0.00	
2	Axis Bank	6	1	4.38	0	0.00	0	0.00	
3	Bank of Baroda	20	8	26.12	0	0.00	0	0.00	
4	Bank of India	42	98	363.72	0	0.00	0	0.00	
5	Canara Bank	48	97	333.61	0	0.00	0	0.00	
6	Central Bank of India	48	40	121.72	0	0.00	0	0.00	
7	Dena Bank	2	0	0.00	0	0.00	0	0.00	
8	ICICI Bank	7	5	16.00	0	0.00	0	0.00	
9	IDBI Bank	11	31	132.93	0	0.00	0	0.00	
10	Indian Bank	13	3	9.00	0	0.00	0	0.00	
11	Indian Overseas Bank	18	28	94.84	0	0.00	0	0.00	
12	Indus Ind Bank	3	1	3.00	0	0.00	0	0.00	
13	Oriental Bank Of Commerce	7	2	9.00	0	0.00	0	0.00	
14	Punjab & Sind Bank	11	19	61.40	0	0.00	0	0.00	
15	Punjab National Bank	9	15	60.10	0	0.00	0	0.00	
16	Syndicate Bank	18	23	61.21	0	0.00	0	0.00	
17	State Bank of India	670	763	2738.43	1	1.80	0	0.00	
18	Tripura Gramin Bank	1471	1948	6843.22	0	0.00	0	0.00	
19	Tripura State Co-Op Bank	594	718	2619.95	0	0.00	0	0.00	
20	Union Bank	32	41	116.21	0	0.00	0	0.00	
21	United Bank Of India	756	892	3140.68	2	4.80	0	0.00	
22	UCO BANK	153	178	626.52	0	0.00	0	0.00	
23	Vijaya Bank	9	1	3.00	0	0.00	0	0.00	
24	HDFC	4	1	3.00	0	0.00	0	0.00	
25	Andhra Bank	4	0	0.00	0	0.00	0	0.00	
26	Bandhan Bank	19	14	37.28	0	0.00	0	0.00	
27	Corporation Bank	8	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	1	0	0.00	0	0.00	0	0.00	
30	Bank of Maharashtra	4	0	0.00	0	0.00	0	0.00	
	TOTAL	4000	4948	17495.90	3	6.60	0	0.00	

Note: The sponsored proposals are being sent to the respective bank branches from the month of October 2018.

TRIPURA STATE

**BANK-WISE POSITION IN IMPLEMENTATION OF MINI DAIRY FOR THE STATE OF
TRIPURA DURING THE YEAR 2018-19 AS ON 30.09.2018**

Sl.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	0	0	0.00	0	0.00
3	Canara	0	0	0.00	0	0.00
4	Corporation	0	0	0.00	0	0.00
5	IDBI Bank	0	0	0.00	0	0.00
6	State Bank of India	0	0	0.00	0	0.00
7	UCO Bank	14	14	45.78	14	29.74
8	United Bank of India	12	12	24.15	12	15.37
9	Vijaya Bank	0	0	0.00	0	0.00
10	Tripura Gramin Bank	194	38	61.44	38	24.18
11	Tripura State Co-operative Bank	8	8	4.72	8	4.72
12	Bank of Baroda	0	0	0.00	0	0.00
13	Union Bank	0	0	0.00	0	0.00
14	Ujjivan Bank	2	2	0.60	2	0.60
15	ACUB	0	0	0.00	0	0.00
16	PNB	0	0	0.00	0	0.00
17	Syndicate Bank	0	0	0.00	0	0.00
TOTAL		230	74	136.69	74	74.61

TRIPURA STATE

**Bank wise position in implementation of KCC(Fishery)/SCC for F.Y.2018-19 as on 30.09.2018
(Amt. in Lakhs)**

SI No	NAME OF THE BANK	Proposals 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	0.20	0	0.00	0	0.00	0	1
6	Canara Bank	4	2.55	0	0.00	0	0.00	0	4
7	CBI	1	1.44						1
8	IB								0
9	IDBI BANK	1	0.50	0	0.00	0	0.00	0	1
10	IOB								0
11	P&SB	1	1.50	0	0.00	0	0.00	0	1
12	PNB								0
13	SBI	28	25.33	1	0.50	0	0.00	0	27
14	SYNDICATE								0
15	UCO	7	7.06	0	0.00	0	0.00	0	7
16	United Bank of India	63	49.02	1	0.25	0	0.00	1	61
17	Union Bank								0
18	VB								0
19	OBC								0
20	Corporation								0
A	Sub-Total PUBLIC sec Bank	106	87.60	2	0.75	0	0.00	1	103
21	BANDHAN BANK							0	0
22	IDFC BANK	1	0.30	0	0.00	0	0.00	0	1
23	HDFC								0
24	UJJIVAN BANK							0	0
25	INDUSIND								0
26	YES Bank								0
B	Sub Total PRIVATE Sec bank	1	0.30	0	0.00	0	0.00	0	1
27	TGB	118	85.91	10	3.30	10	3.30	2	106
C	Sub Total RRB	118	85.91	10	3.30	10	3.30	2	106
28	ACUB								0
29	TCARDB								0
30	TSCB	37	33.92	3	1.35	3	1.35	0	34
D	Sub-Total Coop. Bank	37	33.92	3	1.35	3	1.35	0	34
GRAND TOTAL		262	207.73	15	5.40	13	4.65	3	244

**Grant of Educational loans/Housing loans/Specialized Schemes/DRI Outstanding Credit
as on 30.09.2018**

३०.०९.२०१८ तक शैक्षणिक ऋण/आवास-ऋण/विशेष योजनाएँ/डीआरआई ऋण

Achievement under DRI by Banks up to September 2018:

(Rs.in lac)

Sl no	Name of the Bank	Sanctioned (18-19)		Outstanding as on 30.06.2018	
		No	Amount	No	Amount
1	UBI	0	0	390	64.98
2	SBI	0	0	589	104.12
3	Canara Bank	17	2.50	261	23.10
4	UCO bank	0	0	28	2.33
5	P & SB	0	0.00	3	0.28
6	CBI	0	0.00	259	104.15
7	IOB	0	0.00	0	0
8	PNB	0	0	4	0.73
8	Syndicate Bank	8	0.56	26	1.23
	TOTAL	25	3.06	1560	300.92

Education Loan/शैक्षणिक ऋण: 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 2018-19 is annexed; the summary position is as under:

सारे बैंक विगत १२-१३ वर्षों से भारत सरकार के निर्देशों और उच्च स्तरीय समिति के सिफारिशों के आधार पर शिक्षा ऋण से संबंधी योजनाओं को लगातार आर्थिक सहायता दे रहे हैं। संबन्धित योजना से जुड़ी ऋण अदायगी और ऋण विस्तार की गतिविधियों की नियमित रूप से निगरानी की जा रही है। २०१८ -१९ वित्तीय वर्ष से संबंधी विवरण नीचे प्रस्तुत है:

Amt. Rs. In lac

Sanctions made during the year 2018-19		Balance outstanding as on 30.09.2018	
A/c	Amount	A/c	Amount
96	398.02	3842	11512.01

आर्थिक दृष्टि से कमजोर विद्यार्थियों द्वारा तकनीकी और पेशे से जुड़ी शिक्षा के लिए शैक्षणिक ऋण के अंतर्गत ब्याज दर के उपर मिलने वाली छुट की सुविधा पूरे देश में दी जा रही है। अतः राज्य सरकार से निवेदन है कि योग्य और मेधावी छात्रों को बिना किसी परेशानी के जल्द से जल्द आय प्रमाण पत्र मिल सके, इसके लिए प्रयास किए जाए।

A new Central Sector Scheme of Interest Subsidy on Educational Loan taken by Students belonging to economically weaker sections to pursue technical/professional education in India is operative in the entire country. The State Govt. is requested to please see that the deserving students get income certificate in hassle free manner.

Chief Minister's B.Ed Anuprerona Yojana/ मुख्य मंत्री बी.एड अनुप्रेरणा योजना::

There are 4,385 schools in the state which includes govt. / govt. aided schools and aided madrasas where there is a severe shortage of trained teachers in such institutions. There are 41,912 teachers in govt. service and only 9,022 possess the necessary training as per Right to Education and National Council of Teachers Education. The state govt. wants to ensure proper availability of trained teachers as per national guidelines through Chief Minister's B.Ed Anuprerana Yojana.

The council of ministers of the State of Tripura in its meeting held on 5th July, 2018 approved the Chief Minister's B.Ed Anuprerana Yojana and advised Banks working in the State of Tripura to participate in the scheme. Before commencement of the scheme, a Memorandum of Understanding (MOU) between the Banks and the Higher Education Department was required to be signed. A draft MOU was presented at a special SLBC meeting held on 6th September, 2018 at Secretariat Complex, Agartala, where the member Banks of SLBC Tripura approved the MOU and the Banks will subsequently implement the scheme after signing of their respective MOUs with the Higher Education Department.

The salient features of the scheme are listed below:

1. Department of Higher Education, Government of Tripura, will be providing interest subsidy on educational loans to meritorious students for pursuing B.Ed. course in quality Higher Educational institutions in order to fill the vacancies of teachers in the State in Government and Government aided schools.
2. The period of implementation of the scheme is for 5 years and the scheme will expire on 11th July, 2023. Education Loans approved under the scheme within this validity period shall be eligible for the laid down interest subsidy.
3. Interest subsidy on educational loans shall be for the period of four years including the year of grant of loan or till getting a job in Government of Tripura, whichever is earlier.
4. The subsidized interest education loan would be admissible to the extent of Rs. 1 lakh - per annum for a period of two years. Student's pursuing integrated degree (B.Ed + M.Ed) would be eligible for a loan for only the first two years of the study.
5. Applicable Rate of Interest on Education Loan during its pendency shall be decided by Bank, and yearly account-wise interest subsidy claim shall be made by Bank on the interest charged/ applied in the account.
6. Roles and responsibilities of the Department:
 - (a) To announce in the month of July every year invitation of application to the Banks.
 - (b) To develop/ identify a suitable portal for uploading by the bank the relevant details of the applicants and submit applications duly received by the bank and scrutinized by it for eligibility and for providing information to the candidate as well as the Banks on the approvals/ disapprovals, and subsidy details.

- (c) To give final clearance to Banks for according sanction to the cleared cases through the designated portal.
- (d) To develop a claim format.
- (e) To develop a reporting format in consultation with the Lead Bank of the State.
- (f) To periodically release subsidy by 31st March of every year to the eligible cases based on claims received from Bank.
- (g) To address the issues arising from time to time during the pendency of the scheme.
- (h) DDOs of the Department shall ensure deduction of EMI from the salary/remuneration of the Employees availed Education Loan from the bank under the scheme.
- (i) To define the term “Domiciled in Tripura”.
- (j) To appoint a nodal officer from the department to coordinate the scheme and act as a contact point for the Banks.

7. Roles and Responsibilities of the Bank:

- a) To sanction Education Loan to eligible applicants as per Bank/ IBA and “Chief Minister’s B.Ed. Anupretna Yojna” guidelines after adopting Bank’s laid down due diligence process.
- b) To seek clearance from Department through the designated portal for according sanction to the loans under the scheme.
- c) While according sanction to the Education Loan under the scheme existing guidelines for defaulters shall prevail.
- d) To submit interest subsidy claims under the scheme to the Department by 31st December of every year when the MOU is in force.
- e) Bank will follow its laid down norms and procedures with regards to pre and post lending formalities including execution of documents related to Education Loan scheme.
- f) To submit detailed statement on the scheme to the Lead Bank on quarterly basis or as and when requested as per format.
- g) To evolve unique and separate scheme code for this particular scheme.
- h) To appoint a nodal officer from the Banks to coordinate the scheme and act as a contact point for the Department.

8. Defaulter / Borrower shall be treated as per guidelines of the Bank. In case of failure in repayment of the loan, Bank may seek assistance/ support for the recovery of the loan from the appropriate Government agency/(ies).

POSITION OF BED Anuprerana Yojana Proposal as on 05.11.2018					
S.No.		Application Received by the Bank	Forwarded to Higher Education Dept	Proposals Cleared for sanction by Higher Education Dept	Remarks
1	Allahabad Bank	4	3	0	Related paper not submitted
2	Andhra bank	0	0	0	
3	Bank of Borada	2	0	0	
4	Bank of Maharastra	0	0	0	
5	Bank Of India	2	2	0	Related paper not submitted
6	Canara bank	0	0	0	
7	Central Bank Of India	0	0	0	
8	Corporation Bank	0	0	0	
9	Dena bank	0	0	0	
10	Indian Bank	0	0	0	
11	IDBI Bank	0	0	0	
12	IOB	0	0	0	
13	PNB	0	0	0	
14	P&SB	0	0	0	
15	State Bank Of India	3	0	0	
16	Syndicate Bank	0	0	0	
17	OBC	0	0	0	
18	United Bank Of India	115	100	0	
19	Union Bank	0	0	0	
20	UCO	0	0	0	
21	Vijaya bank	0	0	0	
	Total of Public Sector Banks	126	105	0	
22	Axis Bank	0	0	0	
23	HDFC Bank	0	0	0	
24	ICICI Bank	0	0	0	
	Total of Pvt Sector Banks	0	0	0	
25	TGB	305	305	0	
	Total of RRBs	305	305	0	
26	TSCB	0	0	0	
	Total of State Co-Operative Banks	0	0	0	
	Grand Total	431	410	0	

Note: Proposals forwarded by banks is under process at Higher Education Dept for consideration and approval.

The Bank wise performance of Education Loan for the financial year 2018-19 has been annexed.

Reports on progress made under Housing Loan and other Specialized Schemes during the year 2018-19 as on 30.09.2018 are annexed.

बैंको का शैक्षणिक ऋण से संबंधित वर्ष २०१८ का प्रदर्शन नीचे प्रस्तुत है:-

BANK-WISE PERFORMANCE UNDER EDUCATION LOAN FOR THE YEAR 2018-19, AS ON 30.09.2018									(Amt in Lacs.)	
SL NO	BANKS	Proposals received	PROPOSAL SANCTIONED		PROPOSAL DISBURSED		No of cases pending	No of cases rejected	Outstanding as on 30.09.2018	
		No.	NO	Amt.	No.	Amt.	No.	No.	No.	Amt.
1	Allahabad Bank	2	1	5.00	1	5.00	0	1	22	74.51
2	Andhra Bank	0	0	0.00	0	0.00	0	0	0	0.00
3	Bank of Baroda	3	3	19.30	3	19.30	0	0	29	95.45
4	Bank of India	4	3	8.27	3	8.27	0	1	58	143.54
5	Bank of Maharashtra	1	0	0.00	0	0.00	1	0	1	1.98
6	Canara Bank	3	3	22.20	3	21.50	0	0	269	859.00
7	Central Bank of India	2	2	10.00	2	1.22	0	0	46	105.68
8	Corporation Bank	0	0	0.00	0	0.00	0	0	3	8.61
9	Dena Bank	0	0	0.00	0	0.00	0	0	0	0.00
10	Indian Bank	0	0	0.00	0	0.00	0	0	10	47.23
11	IDBI BANK	0	0	0.00	0	0.00	0	0	14	46.26
12	Indian Overseas Bank	0	0	0.00	0	0.00	0	0	6	12.08
13	Oriental Bank of Commerce	3	3	8.00	3	2.00	0	0	11	13.00
14	Punjab & Sind Bank	1	1	7.50	1	3.57	0	0	4	6.62
15	Punjab National Bank	7	7	12.20	7	6.23	0	0	38	102.11
16	State Bank of India	18	16	106.00	16	75.60	0	2	2102	6325.00
17	Syndicate Bank	1	1	9.50	1	9.50	0	0	57	135.32
18	Union Bank of India	1	1	0.70	1	0.70	0	0	43	140.96
19	United Bank of India	4	4	16.00	4	5.00	0	0	501	1542.00
20	UCO Bank	6	6	36.44	6	20.81	0	0	149	502.61
21	Vijaya Bank	5	5	10.71	5	5.32	0	0	31	61.92
A	Sub Total of Public Sec. Bank	61	56	271.82	56	184.02	1	4	3394	10223.88
22	AXIS BANK	0	0	0.00	0	0.00	0	0	0	0.00
23	Federal Bank	1	1	3.00	1	1.50	0	0	6	8.12
24	HDFC	12	12	22.37	12	22.37	0	0	23	45.82
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	13	13	25.37	13	23.87	0	0	29	53.94
30	Tripura Gramin Bank	26	22	83.33	19	26.87	0	4	421	1179.97
C	Sub Total of RRB	26	22	83.33	19	26.87	0	4	421	1179.97
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	5	5	17.50	5	3.24	0	0	31	60.22
D	Sub Total of Coop.Banks	5	5	17.50	5	3.24	0	0	31	60.22
GRAND TOTAL		105	96	398.02	93	238.00	1	8	3875	11518.01

BANK-WISE PERFORMANCE IN FINANCING UNDER HOUSING SCHEME AS ON 30.09.2018

Sl. No.	Name of the Banks	Amount in Lacs									
		Urban		Semi-Urban		Rural		Total		Out of which PMAY	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	2	3	4	5	6	7	8	9	10	11	12
1	Allahabad Bank	61	390.92	4	35.26	7	77.00	72	503.18	5	65.00
2	Andhra Bank	13	92.98	0	0.00	0	0.00	13	92.98	0	0
3	Bank of Baroda	74	1845.66	0	0.00	15	226.48	89	2072.14	0	0
4	Bank of India	318	1562.30	113	1088.69	69	564.95	500	3215.94	0	0
5	Bank of Maharashtra	25	279.41	0	0.00	0	0.00	25	279.41	0	0
6	Canara Bank	120	1411.14	60	449.09	20	156.90	200	2017.13	0	0
7	Central Bank of India	29	243.45	8	39.78	3	21.28	40	304.51	0	0
8	Corporation Bank	7	29.64	0	0.00	0	0.00	7	29.64	1	2.32
9	Dena Bank	2	10.63	0	0.00	0	0.00	2	10.63	0	0
10	Indian Bank	49	406.37	0	0.00	0	0.00	49	406.37	1	9.09
11	IDBI BANK	20	244.12	12	78.32	34	206.21	66	528.65	0	0
12	Indian Overseas Bank	25	390.82	10	60.00	2	10.00	37	460.82	0	0
13	Oriental Bank of Commerce	8	45.00	3	26.00	0	0.00	11	71.00	0	0
14	Punjab & Sind Bank	8	109.50	0	0.00	5	22.00	13	131.50	2	12
15	Punjab National Bank	29	505.65	0	0.00	2	26.75	31	532.40	0	0
16	State Bank of India	3725	26012.00	1355	9765.00	1169	2904.00	6249	38681.00	34	232.76
17	Syndicate Bank	29	466.73	28	184.56	1	5.54	58	656.83	0	0
18	Union Bank of India	125	1362.80	22	215.63	0	0.00	147	1578.43	0	0
19	United Bank of India	1834	14915.40	1412	2386.25	373	1668.35	3619	18970.00	253	3530
20	UCO Bank	329	3728.30	173	1254.26	122	1272.39	624	6254.95	12	89.5
21	Vijaya Bank	78	897.34	0	0.00	3	29.00	81	926.34	0	0
A	Sub-Total PUBLIC sec Bank	6908	54950.16	3200	15582.84	1825	7190.85	11933	77723.85	308	3940.67
22	AXIS BANK	141	121.33	0	0.00	0	0.00	141	121.33	5	115.8
23	Bandhan Bank	10	41.89	10	86.09	6	40.45	26	168.43	0	0
24	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0
25	HDFC	60	48.35	34	22.14	0	0.00	94	70.49	0	0
26	ICICI	59	1302.84	0	0.00	0	0.00	59	1302.84	0	0
27	Indusind Bank	41	366.30	0	0.00	0	0.00	41	366.30	0	0
28	Kotak Mahindra Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0
29	South Indian Bank	3	16.42	0	0.00	0	0.00	3	16.42	0	0
30	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0
B	Sub Total Pvt. Sec Bank	314	1897.13	44	108.23	6	40.45	364	2045.81	5	115.8
31	TGB	2432	5683.79	6299	21154.64	19662	37368.85	28393	64207.28	13	104.36
C	Sub Total RRB	2432	5683.79	6299	21154.64	19662	37368.85	28393	64207.28	13	104.36
32	ACUB	13	105.00	0	0.00	0	0.00	13	105.00	0	0
33	TCARDB	0	0.00	0	0.00	0	0.00	0	0.00	0	0
34	TSCB	541	3271.05	325	2153.40	344	2042.62	1210	7467.07	0	0
D	Sub-Total Coop. Bank	554	3376.05	325	2153.40	344	2042.62	1223	7572.07	0	0
GRAND TOTAL		10208	65907.13	9868	38999.11	21837	46642.77	41913	151549.01	326	4160.83

❖ Pradhan Mantri Awas Yojana (PMAY) - DPR I:
प्रधान मंत्री आवास योजना (पी.एम.ए.वाई)- डीपीआरआई:

Like other States, Pradhan Mantri Awas Yojana (PMAY) is being implemented in all 20 ULBs across the State of Tripura. Total 42896 beneficiaries was approved by the State Government (as per DPR). Progress on implementation of PMAY along with CLSS scheme was reviewed on 11.06.2018 under the Chairmanship of the Principal Secretary, Urban Development Department, Govt. of Tripura in presence of executives from National Housing Bank (NHB) and HUDCO and officials from Urban Development Department, Govt. of Tripura and different Banks in the State of Tripura.

Principal Secretary, UDD, Govt. of Tripura briefed about the implementation of PMAY in the State and emphasized on the inclusion of more and more beneficiaries under Credit Linked Subsidy Scheme (CLSS). He pointed out the issue regarding exclusion of several beneficiaries under CLSS and requested the Bankers in Tripura to appraise the beneficiaries while accepting loan proposals under Housing scheme in 20 ULBs fulfilling income and other criteria.

Existing carpet area for MIG I which was 90 square meters and for MIG II which was 110 square meters has now been increased to ‘up to 120 square meters’ and ‘up to 150 square meters’ respectively. Related circular of the Ministry of Housing and Urban Affairs, GOI is enclosed for your ready reference.

All the Banks in the State financed 326 cases under PMAY up to 30.09.2018. All the bankers working in the state to come forward to finance eligible beneficiaries under PMAY.

PMAY- CLSS Subsidy claim Position upto 30.09.2018 as available with NHB upto 30.09.2018

PMAY- CLSS Tripura upto 30.09.2018							Amount in Rupees Lakh														
S.No.	Name of P.L.I.	No. of Loan Accounts				Total Loan Amount sanctioned					Total Loan Amount disbursed					Total Subsidy Credited to beneficiary					
		EWS Old	EWS New	MIG I	MIG II	Total Accounts	EWS Old	EWS New	MIG I	MIG II	Total Amount	EWS Old	EWS New	MIG I	MIG II	Total Amount	EWS Old	EWS New	MIG I	MIG II	Total Amount
1	Axis Bank Ltd.	0	0	4	1	5	0.00	0.00	86.80	29.00	115.80	0.00	0.00	70.61	25.97	96.58	0.00	0.00	9.48	2.32	11.80
2	ICICI Bank Ltd.	3	11	4	2	20	29.00	198.91	104.82	40.78	373.52	29.00	189.91	98.11	35.87	352.89	5.56	26.88	8.46	2.58	43.48
3	BhartiyaMahila Bank Ltd.	2	0	0	0	2	11.20	0.00	0.00	0.00	11.20	10.72	0.00	0.00	0.00	10.72	3.89	0.00	0.00	0.00	3.89
4	Corporation Bank	0	1	0	0	1	0.00	2.32	0.00	0.00	2.32	0.00	2.32	0.00	0.00	2.32	0.00	0.88	0.00	0.00	0.88
5	State Bank of India	30	0	4	0	34	150.98	0.00	81.78	0.00	232.76	139.23	0.00	50.78	0.00	190.01	50.07	0.00	8.43	0.00	58.50
6	United Bank of India	22	4	7	2	35	196.50	47.00	156.70	42.00	442.20	179.35	23.60	101.52	41.89	346.36	38.45	8.17	13.09	3.73	63.44
						97															182.00
	<i>Note:</i>	<i>42 no. of loan accounts from SBI and 3 no. of loan accounts from TGB are under process with NHB. The total subsidy of these claims is Rs 102.54 lakh</i>																			

SME financing & bottlenecks thereof, if any

लघु एवं मध्यम उद्यम के लिए ऋण अदायगी और संबन्धित कठिनाइयाँ

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.

स्टैंडअप इंडिया / Stand Up India

स्टैंड अप इंडिया के अंतर्गत हर बैंक शाखा द्वारा एक अनुसूचित जाति या एक अनुसूचित जनजाति एवं एक महिला उद्यमी को ऋण दिया जाए ताकि वे एक नए व्यवसाय की शुरुआत कर सकें ।

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.

१३.०९.२०१८ को हुई एसएलबीसी की बैठक में उठे कार्य विंदु-

Action Points emerged in the 126th SLBC Meeting held on 13.09.2018

स्टैंड अप इंडिया योजना के अंतर्गत वित्तीय वर्ष २०१८-२०१९ के लिए दिये गए लक्ष्य की प्राप्ति के लिए सारे बैंक पूरा प्रयास करें।

All Banks are to exert effort to achieve Stand-Up India Targets for FY 2018-19 (**Action: All Banks**).

Status of implementation/कार्यान्वयन की स्थिति

स्टैंड अप इंडिया के अंतर्गत अप्रैल से सितंबर २०१८ के दौरान कुल २६ अनुसूचित जाति/अनुसूचित जनजाति/ महिला उद्यमियों को ऋण दिया जा चुका है। सभी बैंको से निवेदन है के वे इस योजना के अंतर्गत ज्यादा से ज्यादा ऋण को स्वीकृति दे।

सभी बैंको का इस योजना से संबन्धित प्रदर्शन नीचे प्रस्तुत है :

Loans under the scheme had been extended to 26 SC/ST/Women beneficiaries amounting to Rs. 4.01 Crores during April-September 2018 of FY 2018-19.

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

Bank-wise Progress under the Scheme as on 30.09.2018 is as follows:-

PERFORMANCE UNDER STAND UP INDIA As on 30.09.2018

Sl.	Bank	Amt.: Rs. In Lakhs					
		SC/ST		Women		TOTAL	
		No.	Amt.	No.	Amt.	No.	Amt.
1	Andhra Bank			1	24.91	1	24.91
2	Bank of Baroda			2	30	2	30
3	Canara Bank			2	21	2	21
4	IDBI Bank	5	51.5	1	10.01	6	61.51
5	Punjab National Bank						
6	State Bank of India	3	81			3	81
7	Syndicate Bank	0	0	1	10	1	10
8	Tripura Gramin Bank	3	36.5	2	35	5	71.5
9	UCO Bank						
10	United Bank of India	3	58	3	43.25	6	101.25
GRAND TOTAL		14	227	12	174.17	26	401.17

प्रधान मंत्री मुद्रा योजना / Pradhan Mantri Mudra Yojana (PMMY)

१३.०९.२०१८ को हुई एसएलबीसी की बैठक में उठे कार्य विंदु-

Action Points emerged in the 126th SLBC Meeting held on 13.09.2018

प्रधान मंत्री मुद्रा योजना के अंतर्गत वित्तीय वर्ष २०१८-२०१९ के लिए दिये गए १४५३.९० करोड़ के लक्ष्य की प्राप्ति के लिए सारे बैंक पूरा प्रयास करें।

All Banks are to exert effort to achieve revised MUDRA Target of Rs. 1453.90 Crore for FY 2018-19 (Action: All Banks).

Status of implementation/ कार्यान्वयन की स्थिति

प्रधान मंत्री मुद्रा योजना के अंतर्गत अप्रैल से सितंबर २०१८ के दौरान कुल ५६५६८ कि संख्या में ऋण दिये गए हैं जिसकी कुल राशि ३२१.१६ करोड़ रुपए है जो इस वर्ष के कुल लक्ष्य का २२ प्रतिशत है।

All Banks have made an achievement of Rs. 321.16 Crore with 56568 numbers of accounts as on 30.09.2018, against the annual target of Rs.1453.90 Crore i.e. 22 % of the target.

सभी बैंको का इस योजना से संबन्धित प्रदर्शन नीचे प्रस्तुत है:

Performance of the Banks in the State of Tripura as on 30.09.2018 for FY 2018-19(from 01.04.2018 to 30.09.2018) is furnished below:

Bank Name	Amt. Rs. In Crores							
	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	1016	4.13	1942	47.96	594	47.12	3552	99.21
Private Sector Banks	15849	41.08	4126	21.68	15	0.87	19990	63.63
RRBs	10009	36.43	2471	38.38	68	5.31	12548	80.12
Small Finance Banks	19742	68.02	406	3.46	0	0	20148	71.48
Co-Op Banks	168	0.75	106	2.15	56	3.82	330	6.72
Grand Total	46784	150.41	9051	113.63	733	57.12	56568	321.16

Bank wise details of disbursement is Annexed.

Bank Type :		All			State:			Tripura			Financial Year:		2018-19	
Bank :		All			Scheme:			Mudra			Data Till Date:		30/09/2018	
[Amount Rs. in Crore]														
S.No.	Bank Name	Shishu (Loans up to Rs. 50,000)			Kishore (Loans from Rs. 50,001 to Rs. 5.00 Lakh)			Tarun (Loans from Rs. 5.00 to Rs. 10.00 Lakh)			Total			
		No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	
Public Sector Banks														
1	State Bank of India	179	0.83	0.83	440	12.54	12.29	160	13.28	13.28	779	26.65	26.4	
2	Allahabad Bank	4	0.02	0.02	12	0.29	0.27	0	0	0	16	0.31	0.29	
3	Andhra Bank	5	0.02	0.02	5	0.15	0.07	4	0.4	0.36	14	0.57	0.45	
4	Bank of Baroda	34	0.16	0.16	55	1.28	1.2	8	0.76	0.76	97	2.2	2.12	
5	Bank of India	104	0.42	0.42	180	3.35	3.15	6	0.46	0.36	290	4.23	3.93	
6	Bank of Maharashtra	4	0.01	0.01	23	0.67	0.6	11	0.94	0.81	38	1.62	1.42	
7	Canara Bank	124	0.52	0.51	162	4.56	4.3	111	8.39	7.85	397	13.47	12.66	
8	Central Bank of India	55	0.21	0.1	61	1.2	0.98	3	0.3	0.3	119	1.71	1.38	
9	Corporation Bank	15	0.06	0.04	18	0.36	0.34	1	0.1	0.1	34	0.52	0.48	
10	Dena Bank	1	0	0	0	0	0	0	0	0	1	0	0	
11	Indian Bank	1	0	0	3	0.1	0.1	0	0	0	4	0.1	0.1	
12	Indian Overseas Bank	15	0.07	0.07	14	0.29	0.29	2	0.16	0.16	31	0.52	0.52	
13	Oriental Bank of Commerce	5	0.03	0.02	18	0.55	0.55	4	0.33	0.33	27	0.91	0.9	
14	Punjab National Bank	5	0.01	0.01	7	0.23	0.18	10	0.82	0.74	22	1.06	0.93	
15	Syndicate Bank	23	0.08	0.07	59	1.2	0.96	5	0.36	0.27	87	1.64	1.3	
16	Union Bank of India	20	0.1	0.09	84	1.48	1.35	11	0.86	0.75	115	2.44	2.19	
17	United Bank of India	164	0.68	0.66	441	12.66	12.51	182	13.89	13.79	787	27.23	26.96	
18	Punjab & Sind Bank	8	0.03	0.03	17	0.23	0.18	0	0	0	25	0.26	0.21	
19	UCO Bank	223	0.76	0.55	289	5.63	4.21	65	5.31	3.45	577	11.7	8.21	
20	Vijaya Bank	11	0.05	0.05	16	0.43	0.43	7	0.56	0.56	34	1.04	1.04	
21	IDBI Bank Limited	16	0.07	0.07	38	0.76	0.76	4	0.2	0.2	58	1.03	1.03	
	Total	1016	4.13	3.73	1942	47.96	44.72	594	47.12	44.07	3552	99.21	92.52	
Private Sector Banks														
22	Ratnakar Bank	378	0.83	0.83	0	0	0	0	0	0	378	0.83	0.83	
23	ICICI Bank	501	1.35	1.35	0	0	0	0	0	0	501	1.35	1.35	
24	IndusInd Bank	164	0.71	0.71	92	1.33	1.33	15	0.87	0.87	271	2.91	2.91	
25	HDFC Bank	471	1.02	1.02	16	0.26	0.26	0	0	0	487	1.28	1.28	
26	IDFC Bank Limited	14335	37.18	37.18	4018	20.09	20.09	0	0	0	18353	57.27	57.27	
	Total	15849	41.08	41.08	4126	21.68	21.68	15	0.87	0.87	19990	63.63	63.63	
Regional Rural Banks														
27	Tripura Gramin Bank	10009	36.43	35.93	2471	38.38	35.5	68	5.31	4.49	12548	80.12	75.92	
	Total	10009	36.43	35.93	2471	38.38	35.5	68	5.31	4.49	12548	80.12	75.92	
Small Finance Banks														
28	Ujjivan Small Finance Bank	19742	68.02	68.02	406	3.46	3.46	0	0	0	20148	71.48	71.48	
	Total	19742	68.02	68.02	406	3.46	3.46	0	0	0	20148	71.48	71.48	
Co-Operative Banks														
29	Tripura State Co-Operative Bank	168	0.75	0.56	106	2.15	1.21	56	3.82	3.06	330	6.72	4.83	
	Total	168	0.75	0.56	106	2.15	1.21	56	3.82	3.06	330	6.72	4.83	
	Grand Total	46784	150.41	149.32	9051	113.63	106.6	733	57.12	52.49	56568	321.16	308.38	

Note: NBFC performance stands at an amount of Rs. 87.60 crores sanctioned in 67263 accounts for the quarter ended September 2018

Doubling of Farmer's Income by 2022:
वर्ष २०२२ तक किसानों की आमदनी दोगुनी किया जाना

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

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

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

The Tripura government is also committed to work for doubling the income of farmers in next five years. The Government is also taking positive step for rapid implementation of the budgetary provision for ensuring that the farmers get 1.5 times the cost of cultivation as minimum support price for their produce .

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

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

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

necessary steps for tapping maximum resources from the Government of India. Planning & Coordination Department shall take up the issue with the NITI Aayog for extending funding support under the “Doubling Farmers Income by 2022” programme.

The RBI notification regarding Doubling of Farmer’s Income by 2022 is annexed for reference. Agriculture Scenario - NABARD to supplement.



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
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RBI/2016-17/66

FIDD.CO.LBS.BC.No.16 /02.01.001/2016-17

September 29, 2016

The Chairman and Managing Directors
SLBC Convener Banks/ Lead Banks

Dear Sir/ Madam,

'Doubling Farmers' Income by 2022' - Measures

As you are aware, the Government of India in the Union Budget 2016-17 had announced its resolve to double the income of farmers by 2022. Several steps have been taken towards attaining this objective including setting up of an inter-ministerial committee for preparation of a blue print for the same. This agenda has also been reiterated by the government in several forums and has acquired primacy from the point of view of rural and agricultural development.

2. The strategy to achieve this goal, inter-alia, include,

- Focus on irrigation with large budgets, with the aim of "per drop, more crop"
- Provision of quality seeds and nutrients based on soil health of each field
- Investments in warehousing and cold chains to prevent post-harvest crop losses
- Promotion of value addition through food processing
- Creation of a national farm market, removing distortions and develop infrastructure such as e-platform across 585 stations
- Strengthening of crop insurance scheme to mitigate risks at affordable cost
- Promotion of ancillary activities like poultry, bee-keeping and fisheries.

3. Needless to emphasize that acceleration in income generation is significantly dependent on better capital formation in agriculture. Towards this, banks should revisit

भारतीय रिज़र्व बैंक का पता: भारतीय रिज़र्व बैंक, इंडिया, नया दिल्ली, भारत, पता: एन.टी.ओ. बिल्डिंग, शहीद भगत सिंह मार्ग, पी.ओ. बॉक्स नं. 10014, मुंबई - 400001
Financial Inclusion & Development Dept., Central Office, 10th Floor, Central Office Building, Shakti Bhagat Singh Marg, P.O. No. 10014, Mumbai-1

टेली टेल: 022-22801000 फ़ैक्स: 01-22-22821011/22810843/22810848 ई-मेल: cgmic@rbi.org.in

कृपया ध्यान दें: इसका उपयोग न करें।

चेतावनी : हम कभी भी किसी भी व्यक्ति को बैंक खाते की जानकारी देने के लिए किसी भी व्यक्ति से संपर्क नहीं करते हैं। यदि आपको बैंक से किसी भी व्यक्ति से बैंक खाते की जानकारी देने के लिए किसी भी व्यक्ति से संपर्क करने का अनुरोध मिले, तो इसे न मानें।
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their documentation for crop loans, simplify them where required and ensure speedy sanctioning and disbursement of loans within specified time limits.

4. The Lead Bank Scheme through its various forums monitors and reviews the performance of banking developments in the State/district/block with special reference to Annual Credit Plans, Government Sponsored Programs, flow of credit to priority sector, etc. for enhancing the flow of bank finance particularly to the rural areas. The Scheme, which ensures inter-departmental/governmental coordination in financial sector, should therefore be leveraged to further the objective of doubling farmer's income by 2022. Lead banks are accordingly advised to ensure the following:

- a) Work closely with NABARD in preparation of Potential Linked Plans (PLPs) & Annual Credit Plans keeping the above strategy in consideration.
- b) Include 'Doubling of Farmer's Income by 2022' as a regular agenda under Lead Bank Scheme in various forums such as SLBC, DCC, DLRC and BLBC.
- c) For the purpose of monitoring and reviewing the progress, Lead banks may use the benchmarks as may be provided by NABARD.
- d) Map the overall strategy as given in para (2) above to the agriculture/agro-ancillary lending plan of your bank.

Yours faithfully,

(Jose J. Kattoor)
Chief General Manager



ਸੇਵਾ ਸੰਬੰਧਿਤ ਸਾਰੇ ਪੱਤਰ, ਫਾਈਲਿੰਗ, ਟੀ ਐਚ ਟੀ, ਫਾਈਲਿੰਗ ਆਦਿ, ਸਹੀ ਸਮੇਂ ਸਿਰ ਪਹੁੰਚਾਏ ਜਾਣੇ। 10014/ਜੀਐੱਫ-40001
 Financial Inclusion & Development Dept., Central Office, 10th Floor, Central Office Building, Shaheed Bhagat Singh Marg, P.O. No. 10014, Mumbai-1
 ਟੈਲੀ ਫੋਨ: 022-22601000 ਫੈਕਸ: 01-22-22621011/22610943/22610948 ਈ-ਮੇਲ: cgmincl@fbi.org.in
 ਸੰਬੰਧਿਤ ਸੇਵਾਵਾਂ ਲਈ ਸਹੀ ਸਮੇਂ ਸਿਰ ਪਹੁੰਚਾਏ ਜਾਣੇ।

*ਸਾਵਧਾਨ: ਸਾਡੇ ਟੈਲੀ ਫੋਨ, ਫੈਕਸ, ਟੈਕਸਟ ਮੈਸੇਜਿੰਗ ਸੇਵਾਵਾਂ ਜਾਂ ਈ-ਮੇਲ ਆਦਿ ਦੇ ਸੰਦਰਭ ਵਿੱਚ ਸਾਡੇ ਕੋਲੋਂ ਕੋਈ ਵੀ ਸੇਵਾ ਲਈ ਸਹੀ ਸਮੇਂ ਸਿਰ ਪਹੁੰਚਾਏ ਜਾਣੇ।
 ਟੈਲੀ ਫੋਨ, ਫੈਕਸ, ਟੈਕਸਟ ਮੈਸੇਜਿੰਗ ਸੇਵਾਵਾਂ ਜਾਂ ਈ-ਮੇਲ ਆਦਿ ਦੇ ਸੰਦਰਭ ਵਿੱਚ ਸਾਡੇ ਕੋਲੋਂ ਕੋਈ ਵੀ ਸੇਵਾ ਲਈ ਸਹੀ ਸਮੇਂ ਸਿਰ ਪਹੁੰਚਾਏ ਜਾਣੇ।
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CD RATIO OF BANKS IN TRIPURA
त्रिपुरा राज्य में बैंको का ऋण : जमा अनुपात

१३.०९.२०१८ को हुई एसएलबीसी की बैठक में तय किए गए कार्य विंदु-
Action Points emerged in the 126th SLBC Meeting held on 13.09.2018

All Banks are to exert efforts jointly to raise the CD ratio of the State to 60% as on 31.03.2019. (Action: All Banks & State Government).

Status of implementation / कार्यान्वयन की स्थिति

CD ratio of the Banks in the State stands at 49% as on 30.09.2018 from 48% as on 31.03.2018. वित्तीय वर्ष २०१७-१८ की तुलना में इस वर्ष का ऋण:जमा अनुपात ४८ प्रतिशत से बढ़ाकर ४९ प्रतिशत हो गया है।

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

सभी बैंको से निवेदन है कि वे राज्य के ऋण : जमा अनुपात को बढ़ाने की दिशा में जरूरी कदम उठाए ।

State Govt. to evolve Industry friendly policy which will invite corporate houses to set up Medium and Large Industry in the State – thereby widening the scope of Big Ticket advance by the Banks.

राज्य सरकार भी अपनी उदद्योग अनुकूल नीति के माध्यम से कॉर्पोरेट घरानो को राज्य में निवेश के लिए आमंत्रित करे ताकि बैंकों को बड़े ऋण-प्रस्ताव मिल सके।

Action Points emerged in the 126th SLBC Meeting held on 13.09.2018.

१३.०९.२०१८ को हुई एसएलबीसी की बैठक में तय किए गए कार्य विंदु-

जिला प्रशासन डी.डी.सी की बैठकों में नियमित रूप से सभी जिलों के ऋण जमा अनुपात की समीक्षा करती रहेगी। इस अनुपात को बढ़ाने के लिए कार्य विंदु तैयार किया जाएगा। पश्चिम त्रिपुरा में बड़े ऋण-प्रस्तावों के माध्यम से इस अनुपात को बढ़ाने के लिए विशेष प्रयास करने की आवश्यकता है।

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 big ticket loan accounts. (Action: All Banks & LDMs)

Status of implementation / कार्यान्वयन की स्थिति

जिला प्रशासन डी.डी.सी की बैठकों में नियमित रूप से सभी जिलों के ऋण जमा अनुपात की समीक्षा कर रही है । पश्चिम त्रिपुरा में उप समितियों के माध्यम से इस अनुपात को बढ़ाने की गतिविधियों की निगरानी की जा रही है तथा इससे संबंधी प्रदर्शन को लेकर डी.डी.सी की बैठकों में चर्चा की जाती है।

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 / ऋण जमा अनुपात

बैंको का ऋण:जमा अनुपात- संबंधी विवरण नीचे प्रस्तुत है । सितंबर २०१७ की तुलना में इस वर्ष (सितंबर २०१८) में यह अनुपात ४५ प्रतिशत से बढ़ा कर ४९ प्रतिशत हो गया है ।

The details of Bank wise and district wise CD ratio are annexed. At the end of September 2018 the CD ratio of the State stood at 49% compared to 45% as on September 2017. The district wise details are as under:

District	CD RATIO March 2018	CD RATIO September 2017	CD RATIO September 2018	CD RATIO Since September 2017
North Tripura	49	46	60	+14
Unakoti	59	56	73	+17
South Tripura	50	47	60	+13
Gomati	93	87	65	-22
West Tripura	36	34	37	+3
Sepahijala	67	67	72	+5
Khowai	69	63	71	+8
Dhalai	66	61	76	+15
Total State	48	45	49	+4

त्रिपुरा राज्य के कुल आठ जिलों में से सात जिलों में ऋण:जमा अनुपात सितंबर २०१७ के मुकाबले सितंबर २०१८ में काफी बढ़ा है । केवल गोमती जिले में बड़े लोन के स्थानांतरण के कारण २२ प्रतिशत की गिरावट दर्ज की गई है।

त्रिपुरा राज्य के जिलों में ऋण:जमा के अनुपात का विवरण नीचे प्रस्तुत है।

CD ratio of seven out of eight districts in the State as on September '2018 has improved over the CD ratio of September 2017. There has been a drop of 22% in Gomati District on account of shifting of one big advance from the District.

CD Ratio of 76% is the highest in Dhalai District, as against 37%, the lowest in West Tripura District having 56% 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 30th September 2018					
(Amt. In lac)					
SL No.	Bank's Name	No of Brs	Total Deposit	Total Advance	CD Ratio
1	Allahabad Bank	3	10675.33	2535.72	24
2	Andhra bank	1	2325.12	422.12	18
3	Bank of Baroda	4	28911.70	11418.24	39
4	Bank of India	13	21151.00	14859.00	70
5	Bank of Maharastra	1	563.78	695.16	123
6	Canara Bank	13	46440.78	16463.59	35
7	Central Bank Of India	6	16029.20	6655.59	42
8	Corporation Bank	2	6900.00	438.00	6
9	Dena bank	1	422.12	69.81	17
10	IDBI Bank	9	21945.85	4358.18	20
11	Indian Bank	3	15369.00	2273.24	15
12	Indian Overseas	5	15245.47	4968.85	33
13	P&SB	2	2775.00	565.00	20
14	PNB	3	6411.00	3104.00	48
15	OBC	2	2797.00	500.00	18
16	State Bank of India	65	655932.00	295294.00	45
17	Syndicate Bank	6	6895.44	3364.87	49
18	UCO Bank	29	118111.00	29817.78	25
19	Union Bank	7	49388.00	12802.00	26
20	United Bank of India	65	419768.12	189200.86	45
21	Vijaya bank	4	18711.65	4796.69	26
22	Axis Bank	10	27691.93	7077.70	26
23	Bandhan Bank	23	45222.84	148605.06	329
24	Federal Bank	1	4788.00	1035.00	22
25	HDFC Bank	5	31738.86	19541.04	62
26	ICICI Bank	8	13318.77	5189.28	39
27	IDFC Bank	1	854.00	7156.14	838
28	IndusInd	5	3471.51	11856.53	342
29	Kotak Mahindra	1	3163.03	58.96	2
30	South Indian Bank	1	5632.77	1934.92	34
31	Ujjivan Bank	8	13979.58	10456.36	75
32	Yes Bank	1	5272.22	259.08	5
33	Tripura Gramin Bank	144	607380.61	237572.18	39
34	ACUB	3	4064.79	1630.47	40
35	TCARDB	5	0.00	1482.94	#DIV/0!
36	TSCB	65	275942.95	164883.25	60
	Total	525	2509290.41	1223341.61	49

DISTRICTWISE CREDIT DEPOSIT RATIO OF THE STATE AS ON 30TH SEPTEMBER 2018

Sl.	District	No. of Brs.	Total Deposit	Total Advance	CD Ratio
1	West	188	1530116.24	562501.81	37
2	Sepahijala	54	168973.45	122329.32	72
3	Khowai	37	118197.89	84319.81	71
4	Dhalai	46	105780.17	80734.58	76
5	Gomati	63	183710.27	119671.95	65
6	South	57	173227.36	103383.97	60
7	Unakoti	32	98917.47	72115.53	73
8	North	48	130367.56	78284.64	60
	Total	525	2509290.41	1223341.61	49

TRIPURA STATE

Credit Deposit Ratio as on 30.09.2018 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	9483.68	2140.42	23
2	Andhra bank	2325.12	422.12	18
3	Bank of Baroda	28188.82	10975.33	39
4	Bank of India	13602.00	11301.00	83
5	Bank of Maharastra	563.78	695.16	123
6	Canara Bank	37885.94	12116.62	32
7	Central Bank Of India	14215.30	5913.90	42
8	Corporation Bank	5900.00	369.00	6
9	Dena bank	422.12	69.81	17
10	IDBI Bank	12995.00	1962.20	15
11	Indian Bank	15259.00	2247.24	15
12	Indian Overseas	13115.40	4301.65	33
13	P&SB	2456.00	419.00	17
14	PNB	5507.00	2852.00	52
15	OBC	2476.00	383.00	15
16	State Bank of India	451099.00	167892.00	37
17	Syndicate Bank	4520.70	1743.43	39
18	UCO Bank	79088.00	18368.08	23
19	Union Bank	44385.00	11144.00	25
20	United Bank of India	185693.25	95212.21	51
21	Vijaya bank	18711.65	4796.69	26
22	Axis Bank	20264.12	5744.28	28
23	Bandhan Bank	22024.70	49328.04	224
24	Federal Bank	4788.00	1035.00	22
25	HDFC Bank	28706.10	14679.23	51
26	ICICI Bank	7872.80	3260.04	41
27	IDFC Bank	854.00	7156.14	838
28	IndusInd	2611.57	5735.44	220
29	Kotak Mahindra	3163.03	58.96	2
30	South Indian Bank	5632.77	1934.92	34
31	Ujjivan Bank	12614.79	4048.67	32
32	Yes Bank	5272.22	259.08	5
33	Tripura Gramin Bank	299136.30	62474.86	21
34	ACUB	3816.68	1550.03	41
35	TCARDB	0.00	579.29	#DIV/0!
36	TSCB	165466.40	49332.97	30
Total		1530116.24	562501.81	37

CD Ratio as on 30th September 2018 for Gomati District.(Amt.in Lacs)

SI.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Allahabad Bank	442.02	189.25	43
2	Bank of Baroda	722.88	442.91	61
3	Bank of India	2451	1697	69
4	Canara Bank	1856.64	720.23	39
5	Central Bank Of India	630.67	393.56	62
6	IDBI Bank	570.91	94.15	16
7	Indian Overseas	495.18	131.66	27
8	State Bank of India	51970.00	29196	56
9	UCO Bank	4201	814.65	19
10	Union Bank	2387	1200	50
11	United Bank of India	41679.6	16003.65	38
12	Axis Bank	2250.63	421.96	19
13	Bandhan Bank	4250.6	17631.47	415
14	ICICI Bank	1377.3	912.31	66
15	Ujjivan Bank	274.97	1483.65	540
16	Tripura Gramin Bank	43070.54	21767.09	51
17	ACUB	248.11	80.44	32
18	TCARDB		202.28	0
19	TSCB	24831.22	26289.69	106
	Total	183710.27	119671.95	65

CD Ratio as on 30th September 2018 for Unakoti District.(Amt.in Lacs)

SI.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Canara Bank	799.34	183.75	23
2	Central Bank Of India	244.79	57.11	23
3	Indian Overseas	881.15	112.11	13
4	State Bank of India	24448	16981	69
5	UCO Bank	2549	729.76	29
6	United Bank of India	25382.99	11123.62	44
7	Bandhan Bank	3316.57	14970.48	451
8	ICICI Bank	1340.18	209.3	16
9	Ujjivan Bank	120.62	905.22	750
10	Tripura Gramin Bank	30913.39	17482.3	57
11	TSCB	8921.44	9360.88	105
	Total	98917.47	72115.53	73

CD Ratio as on 30th September 2018 for North Tripura District.(Amt.in Lacs)

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of India	2446	753	31
2	Canara Bank	1084.25	454.1	42
3	IDBI Bank	1630.58	828.45	51
4	PNB	412	127	31
5	State Bank of India	32617	13881	43
6	Syndicate Bank	2015.21	1465.55	73
7	UCO Bank	721	337.07	47
8	Union Bank	1566	256	16
9	United Bank of India	26455.43	13046.26	49
10	Axis Bank	2342.1	278.32	12
11	Bandhan Bank	1101.05	8487.44	771
12	HDFC Bank	1208.02	2460.18	204
13	ICICI Bank	860.97	440.36	51
14	IndusInd	859.94	3645.39	424
15	Ujjivan Bank	338.85	776.93	229
16	Tripura Gramin Bank	46217.19	25724.1	56
17	TSCB	8491.97	5323.49	63
	Total	130367.56	78284.64	60

CD Ratio as on 30th September 2018 for South Tripura District.(Amt.in Lacs)

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of India	205	62	30
2	Canara Bank	1518.89	892.76	59
3	IDBI Bank	6749.36	1473.38	22
4	State Bank of India	33232	24351	73
5	UCO Bank	3288	606.81	18
6	Union Bank	1050	202	19
7	United Bank of India	32793.73	13289.52	41
8	Axis Bank	1107.2	336.16	30
9	Bandhan Bank	2427.2	14495.49	597
10	HDFC Bank	1782.02	2401.63	135
11	ICICI Bank	0	2.57	#DIV/0!
12	IndusInd	0	2475.7	#DIV/0!
13	Tripura Gramin Bank	59487.27	30123.2	51
14	TCARDB		262.27	#DIV/0!
15	TSCB	29586.69	12409.48	42
	Total	173227.36	103383.97	60

CD Ratio as on 30th September 2018 for Sepahijala District.(Amt.in Lacs)

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of India	1595	596	37
2	Canara Bank	1788.78	1162.68	65
3	P&SB	319	146	46
4	PNB	492	125	25
5	OBC	321	117	36
6	State Bank of India	29298	15094	52
7	Syndicate Bank	359.53	155.89	43
8	UCO Bank	15299	4625.39	30
9	United Bank of India	37069.91	12260.45	33
10	Axis Bank	1727.88	296.98	17
11	Bandhan Bank	5743.37	23280.5	405
12	HDFC Bank	42.72	0	0
13	Ujjivan Bank	453.39	2602.5	574
14	Tripura Gramin Bank	58581.38	24570.23	42
15	TCARDB		228.29	#DIV/0!
16	TSCB	15882.49	37068.41	233
	Total	168973.45	122329.32	72

CD Ratio as on 30th September 2018 for Khowai District.(Amt.in Lacs)

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Allahabad Bank	749.63	206.05	27
2	Canara Bank	854.41	289.23	34
3	Corporation Bank	1000	69	7
4	Indian Overseas	753.74	423.43	56
5	State Bank of India	21122	16398	78
6	UCO Bank	9497	2601.85	27
7	United Bank of India	32351.63	13115.24	41
8	Bandhan Bank	4386.6	13184.17	301
9	ICICI Bank	911.02	230.11	25
10	Ujjivan Bank	176.96	639.39	361
11	Tripura Gramin Bank	35916.91	27775.94	77
12	TSCB	10477.99	9387.4	90
	Total	118197.89	84319.81	71

CD Ratio as on 30th September 2018 for Dhalai District.(Amt.in Lacs)

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of India	852	450	53
2	Canara Bank	652.53	644.22	99
3	Central Bank Of India	938.44	291.02	31
4	Indian Bank	110	26	24
5	State Bank of India	12146	11501	95
6	UCO Bank	3468	1734.17	50
7	United Bank of India	38341.57	15149.91	40
8	Bandhan Bank	1972.75	7227.47	366
9	ICICI Bank	956.5	134.59	14
10	Tripura Gramin Bank	34057.63	27654.46	81
11	TCARDB		210.81	#DIV/0!
12	TSCB	12284.75	15710.93	128
	Total	105780.17	80734.58	76

Recovery Performance of Banks/ बैंको व वसूली संबंधी प्रदर्शन

As on 30.09.2018

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 30.09.2018 stands at 62 %.

A comparative table relating to **September 2018** with that of **September 2017** is produced below:

Rs/ Lacs

Sector	September 2017			September 2018		
	Demand	Recovery	%	Demand	Recovery	%
Agriculture & allied	46025.74	29916.06	65	62425.62	34689.47	56
MSME	49850.79	32147.03	64	67014.56	40556.72	61
Other Prised	30219.80	16551.41	55	43620.35	31874.22	73
TOTAL	126096.33	78614.50	62	173060.53	107120.41	62

Scheme wise recovery as on 30.09.2018

Comparative position of some selected schemes is given below:

Rs/ Lacs

Sector	September 2017			September 2018		
	Demand	Recovery	%	Demand	Recovery	%
SJSRY	2083.19	123.22	6	2159.77	99.76	5
SGSY	3395.63	576.96	17	2679.67	43.11	2
REGP(MMS)	2044.10	1101.11	54	725.12	147.41	20
PMRY	2416.44	199.95	8	2469.78	79.45	3
PMEGP	4329.91	1657.55	38	5682.41	569.12	10

BANK-WISE & SECTOR-WISE RECOVERY PERFORMANCE AS ON 30.09.2018

SI.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	0.00	0.00	#DIV/0!	14.25	0.00	0	0.00	0.00	#DIV/0!	14.25	0.00	0
2	Andhra Bank	0	0.00	0	2.10	1.53	73	0.00	0.00	0	2.10	1.53	73
3	Bank of Baroda	101.75	11.60	11	27.80	6.15	22	74.57	3.15	4	204.12	20.90	10
4	Bank of India	64.19	0.00	0	91.66	16.53	18	55.39	10.71	19	211.24	27.24	13
5	Bank of Maharashtra	0.00	0.00	0	6.75	3.45	51	0.00	0.00	#DIV/0!	6.75	3.45	51
6	Canara Bank	126.89	78.45	62	368.57	212.36	58	0.00	0.00	#DIV/0!	495.46	290.81	59
7	Central Bank of India	139.81	28.21	20	928.36	126.34	14	892.53	151.11	17	1960.70	305.66	16
8	Corporation Bank	1.80	0.00	0	0.00	0.00	#DIV/0!	0.00	0.00	0	1.80	0.00	0
9	Indian Bank	4.67	0.00	0	170.34	57.81	34	75.73	44.30	58	250.74	102.11	41
10	IDBI BANK	235.75	151.96	64	359.54	164.49	46	43.35	39.10	90	638.64	355.55	56
11	Indian Overseas Bank	5.00	1.00	20	445.50	400.00	90	20.30	15.00	74	470.80	416.00	88
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	1.00	0.00	0	85.00	25.50	30	10.14	0.00	0	96.14	25.50	27
14	Punjab National Bank	7.20	3.10	43	521.20	117.11	22	26.23	19.21	73	554.63	139.42	25
15	State Bank of India	7789.00	3925.00	50	10125.00	7195.00	71	4658.00	2125.00	46	22572.00	13245.00	59
16	Syndicate Bank	0.95	0.00	0	280.00	34.75	12	215.00	47.62	22	495.95	82.37	17
17	Union Bank of India	112.12	49.82	44	909.82	467.32	51	371.29	301.26	81	1393.23	818.40	59
18	United Bank of India	5514.20	2152.55	39	7445.00	2544.25	34	3215.78	2517.28	78	16174.98	7214.08	45
19	UCO Bank	2539.72	211.29	8	5025.01	39.00	1	528.22	15.99	3	8092.95	266.28	3
20	Vijaya Bank	0.71	0.00	0	38.06	0.00	0	0.00	0.00	#DIV/0!	38.77	0.00	0
A	Sub Total of Public Sec.	16644.86	6613.06	40	26856.16	11423.49	43	10190.85	5293.98	52	53691.87	23330.53	43
21	AXIS BANK	69.61	5.74	8	1388.90	1376.48	99	5.44	1.36	25	1463.95	1383.58	95
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	806.68	731.56	91	533.16	507.84	95	43.58	38.08	87	1383.42	1277.48	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	3.54	0.14	4	32.89	4.69	14	0.00	0.00	0	36.43	4.83	13
26	Ujjivan Bank	2147.35	2146.25	100	773.85	771.57	100	2562.35	2560.11	100	5483.55	5477.93	100
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	3027.18	2883.69	95	2728.80	2660.58	98	2611.37	2599.55	0	8367.35	8143.82	97
29	Tripura Gramin Bank	38263.08	23741.71	62	31929.60	25446.88	80	25288.74	21728.27	86	95481.42	70916.86	74
C	Sub Total of RRB	38263.08	23741.71	62	31929.60	25446.88	80	25288.74	21728.27	86	95481.42	70916.86	74
30	ACUB	0	0	0	0	0	0	746.89	243.86	33	746.89	243.86	33
31	TCARDB	290.50	9.82	3	0	0	0	1282.50	63.26	5	1573.00	73.08	5
32	TSCB	4200.00	1441.19	34	5500.00	1025.77	19	3500.00	1945.30	56	13200.00	4412.26	33
D	Sub Total of Coop.Banks	4490.50	1451.01	32	5500.00	1025.77	19	5529.39	2252.42	41	15519.89	4729.20	30
	Grand Total	62425.62	34689.47	56	67014.56	40556.72	61	43620.35	31874.22	73	173060.53	107120.41	62

BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 30.09.2018

(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	2	2.84	2.84	0.00	2.84
2	Andhra Bank					0.00					0.00					0.00
3	BOB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	9	65.15	65.15	9.75	55.40
4	BOI	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	44	10.98	3.54	0.00	3.54
5	Canara	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
6	CBI	147	60.71	60.71	13.25	47.46	0	0.00	0.00	0.00	0.00	10	4.01	4.01	0.00	4.01
7	Corporation					0.00					0.00					0.00
8	IB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	5	4.56	3.39	1.01	2.38
9	IDBI	0	0.00	0.00	0.00	0.00	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	7.85	4.25	1.00	3.25
11	P&SB	17	63.90	63.90	0.00	63.90	0	0.00	0.00	0.00	0.00	28	19.75	12.50	0.00	12.50
12	SBI	2135	2327.00	1745.00	25.12	1719.88	1546	1102.32	574.00	14.36	559.64	912	1995.36	1621.00	45.00	1576.00
13	UCO	133	142.37	187.00	29.00	158.00	36	18.00	23.00	4.00	19.00	78	56.45	45.00	12.00	33.00
14	UB	6	1.13	0.79	0.08	0.71	0	0.00	0.00	0.00	0.00	135	581.23	173.32	29.15	144.17
15	UBI	411	395.00	395.00	12.00	383.00	54	19.12	14.39	0.00	14.39	271	166.14	165.45	0.00	165.45
16	VB	21	9.67	9.67	0.00	9.67	0	0.00	0.00	0.00	0.00	21	11.94	11.94	0.00	11.94
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	3.12	3.12	0.00	3.12	5	5.22	5.00	0.19	4.81
23	BOM					0.00					0.00					0.00
24	OBC	5	7.71	7.71	0.00	7.71	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
A	ASCB	2875	3007.49	2469.78	79.45	2390.33	1643	1142.93	614.65	18.50	596.15	1533	2932.19	2120.69	98.84	2021.85
25	TGB	0	0.00	0.00	0.00	0.00	66	4.78	4.78	0.73	4.05	0	0.00	0.00	0.00	0.00
B	ASCB incl.	2875	3007.49	2469.78	79.45	2390.33	1709	1147.71	619.43	19.23	600.20	1533	2932.19	2120.69	98.84	2021.85
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	1434	2060.24	2060.24	23.88	2036.36	72	39.56	39.08	0.92	38.16
C	Coop. Bank															
	Sub Total	0	0.00	0.00	0.00	0.00	1434	2060.24	2060.24	23.88	2036.36	72	39.56	39.08	0.92	38.16
GRAND TOTAL		2875	3007.49	2469.78	79.45	2390.33	3143	3207.95	2679.67	43.11	2636.56	1605	2971.75	2159.77	99.76	2060.01

BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 30.09.2018

(Amount in Lacs)

SI No.	BANKS	TRANSPORT OPERATOR					SUME					KVIC(MMS)				
		Total Outg.		Demand	Recovery	Total Overdu	Total Outg.		Demand	Recovery	Total Overdue	Total Outg.		Demand	Recovery	Total Overdue
		No.	Amt.				No.	Amt.				No.	Amt.			
1	2	3	4	5	6	7			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					
3	BOB	2	1.65	1.65	0.00	1.65	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
4	BOI	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
5	Canara	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
6	CBI	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	6	16.56	4.92	2.61	2.31
7	Coprporation					0.00					0.00					0.00
8	IB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
9	IDBI	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
10	IOB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
11	P&SB	3	3.90	3.90	0.00	3.90	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
12	SBI	1221	1856.00	678.00	25.00	653.00	0	0.00	0.00	0.00	0.00	523	989.00	514.00	124.00	390.00
13	UCO	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	22	32.82	25.00	5.00	20.00
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	745	1125.55	1125.55	10.25	1115.30	0	0.00	0.00	0.00	0.00	198	144.23	144.23	14.69	129.54
16	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	1971	2987.10	1809.10	35.25	1773.85	0	0.00	0.00	0.00	0.00	753	1199.09	690.80	147.41	543.39
25	TGB	1381	1221.61	178.45	99.62	78.83	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
B	ASCB incl.	3352	4208.71	1987.55	134.87	1852.68	0	0.00	0.00	0.00	0.00	753	1199.09	690.80	147.41	543.39
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	555	456.49	450.00	21.03	428.97	0	0.00	0.00	0.00	0.00	47	34.32	34.32	0.00	34.32
C	Coop. Bank Sub Total	555	456.49	450.00	21.03	428.97	0	0.00	0.00	0.00	0.00	47	34.32	34.32	0.00	34.32
GRAND TOTAL		3907	4665.20	2437.55	155.90	2281.65	0	0.00	0.00	0.00	0.00	800	1233.41	725.12	147.41	577.71

BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 30.09.2018

(Amount in Lacs)

SI No.	BANKS	SEEUY					PMEGP					SWAVALAMBAN				
		Total Outg.		Demand	Recovery	Total Overdue	Total Outg.		Demand	Recovery	Total Overdue	Total Outg.		Demand	Recovery	Total Overdue
		No.	Amt.				No.	Amt.				No.	Amt.			
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1	A.B.	0	0.00	0.00	0.00	0.00	2	2.95	2.95	0.12	2.83	0	0.00	0.00	0.00	0.00
2	Andhra Bank					0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
3	BOB	0	0.00	0.00	0.00	0.00	3	2.20	2.20	0.00	2.20	6	3.50	3.50	0.00	3.50
4	BOI	0	0.00	0.00	0.00	0.00	21	29.45	9.50	0.00	9.50	21	21.25	10.14	0.00	10.14
5	Canara	0	0.00	0.00	0.00	0.00	109	294.56	340.97	271.92	69.05	172	254.06	304.34	225.89	78.45
6	CBI	0	0.00	0.00	0.00	0.00	72	183.36	57.79	18.83	38.96	76	159.48	63.58	14.21	49.37
7	Coprporation	0	0.00	0.00	0.00	0.00	9	17.73	17.73	0.00	17.73	6	6.41	6.41	0.00	6.41
8	IB	0	0.00	0.00	0.00	0.00	39	66.75	27.20	4.72	22.48	28	51.22	16.98	4.85	12.13
9	IDBI	0	0.00	0.00	0.00	0.00	2	12.12	12.12	0.00	12.12	1	1.30	1.30	0.00	1.30
10	IOB	0	0.00	0.00	0.00	0.00	25	38.50	6.50	2.50	4.00	35	38.50	4.50	2.00	2.50
11	P&SB	0	0.00	0.00	0.00	0.00	25	51.10	51.10	0.00	51.10	12	13.00	5.45	0.00	5.45
12	SBI	0	0.00	0.00	0.00	0.00	1745	4102.00	415.00	12.00	403.00	1544	1569.00	498.00	226.32	271.68
13	UCO	0	0.00	0.00	0.00	0.00	308	532.07	225.00	21.00	204.00	401	376.30	164.00	15.00	149.00
14	UB	0	0.00	0.00	0.00	0.00	141	649.11	202.33	37.21	165.12	248	572.32	181.87	35.91	145.96
15	UBI	0	0.00	0.00	0.00	0.00	2104	4236.00	3695.25	36.21	3659.04	614	874.23	412.14	15.29	396.85
16	VB	0	0.00	0.00	0.00	0.00	6	13.44	4.00	2.50	1.50	4	9.00	4.00	1.00	3.00
17	HDFC	0	0.00	0.00	0.00	0.00	1	2.29	2.29	0.00	2.29	1	0.55	0.55	0.08	0.47
18	AXIS BANK	0	0.00	0.00	0.00	0.00	1	3.82	3.82	0.00	3.82	0	0.00	0.00	0.00	0.00
19	PNB	0	0.00	0.00	0.00	0.00	17	41.25	41.25	0.00	41.25	12	18.15	18.15	0.00	18.15
20	DENA					0.00					0.00	6	6.41			0.00
21	ICICI	0	0.00	0.00	0.00	0.00	1	0.15	0.15	0.00	0.15	0	0.00	0.00	0.00	0.00
22	Syndicate Bank	0	0.00	0.00	0.00	0.00	44	77.98	20.00	1.76	18.24	56	61.41	25.00	4.20	20.80
23	BOM						8	10.12	2.56	0.00	2.56	11	14.12	7.14	0.00	7.14
24	OBC	0	0.00	0.00	0.00	0.00	12	12.00	9.00	0.00	9.00	9	8.17	2.27	0.00	2.27
A	ASCB excl.RRB	0	0.00	0.00	0.00	0.00	4695	10378.95	5148.71	408.77	4739.94	3263	4058.38	1729.32	544.75	1184.57
25	TGB	0	0.00	0.00	0.00	0.00	4065	5846.06	496.37	113.26	383.11	4510	5040.44	541.08	205.91	335.17
B	ASCB incl. RRB	0	0.00	0.00	0.00	0.00	8760	16225.01	5645.08	522.03	5123.05	7773	9098.82	2270.40	750.66	1519.74
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	1267	3010.32	750.00	173.54	576.46	2985	3575.82	1000.00	456.98	543.02
C	Coop. Bank Sub Total	0	0.00	0.00	0.00	0.00	1267	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	10027	16621.19	5682.41	569.12	5113.29	8398	9617.07	2428.75	893.89	1534.86

BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 30.09.2018

(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	1.89	0.00	1.89	0	0.00	0.00	0.00	0.00
4	BOI					0.00					0.00					0.00
5	Canara	0	0.00	0.00	0.00	0.00					0.00					0.00
6	CBI					0.00	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	0.00	0.45					0.00					0.00
12	SBI	611	110.48	10.58	0.00	10.58	3014	3823.00	956.00	0.00	956.00	365	54.22	49.00	0.00	49.00
13	UCO	35	2.87	5.53	1.53	4.00	45	14.50	12.00	6.00	6.00					0.00
14	UB					0.00					0.00					0.00
15	UBI	551	67.45	31.56	0.00	31.56	2084	1287.19	556.08	1.23	554.85	0	0.00	0.00	0.00	0.00
16	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	1200	181.25	48.12	1.53	46.59	5274	5155.92	1541.05	7.23	1533.82	365	54.22	49.00	0.00	49.00
25	TGB					0.00	16698	2631.48	218.22	109.36	108.86	0	0.00	0.00	0.00	0.00
B	ASCB incl.	1200	181.25	48.12	1.53	46.59	21972	7787.40	1759.27	116.59	1642.68	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	1439	2035.46	2035.46	14.50	2020.96	39	69.14	69.14	0.00	69.14
C	Coop. Bank Sub Total	0	0	0	0	0.00	1439	2035.46	2035.46	14.50	2020.96	39	69.14	69.14	0.00	69.14
GRAND TOTAL		1200	181.25	48.12	1.53	46.59	23411	9822.86	3794.73	131.09	3663.64	404	123.36	118.14	0.00	118.14

पी डी आर / Public Demand Recovery (PDR)

३०.०९.२०१८ तक के पी डी आर संबंधी प्रमाण-पत्र

PDR certificate cases as on 30.09.2018

(Rs / Lacs)

As on	Cases pending		Recovery made during the current year.	
	No.	Amt.	No.	Amt.
30.09.2018	1416	954.69	141	238.01

सभी बैंको का ३०.०९.२०१८ तक के पी डी आर संबंधी प्रमाण-पत्र का विवरण नीचे प्रस्तुत है।

Bank wise position of Certificate cases (PDR Act) as on 30.09.2018 is furnished in the annexure.

Statement showing the filing and disposal of cases under PDR up to 30.09.2018

(Rs. in Lakhs)

SI.No.	Name of the Bank	Cases pending		Recovery made during Current Year	
		No.	Amt.	No.	Amt.
1	2	3	4	5	6
1	Allahabad Bank	15	25.04	0	0.00
2	Andhra Bank	0	0.00	0	0.00
3	Bank of Baroda	8	10.25	0	0.00
4	Bank of India	0	0.00	0	0.00
5	Canara Bank	4	3.75	0	0.00
6	Central Bank of India	0	0.00	0	0.00
7	Indian Bank	0	0.00	0	0.00
8	Indian Overseas Bank	2	40.00	3	15.00
9	Punjab & Sind Bank	15	55.91	0	0.00
10	State Bank of India	340	258.00	81	181.00
11	Uco Bank	41	23.00	25	15.00
12	Union Bank of India	22	35.94	31	26.71
13	Vijaya Bank	31	24.98	1	0.30
14	Punjab National Bank	0	0.00	0	0.00
15	Tripura Gramin Bank	798	164.62	0	0.00
16	Agartala Urban Coop. Bank	32	7.00	0	0.00
17	Tripura Coop. Agri & Rural Dev. Bank	53	153.10	0	0.00
18	Tripura State Coop. Bank.	55	153.10	0	0.00
	TOTAL :	1416	954.69	141	238.01

POSITION OF NPA OF BANKS IN THE STATE OF TRIPURA

त्रिपुरा राज्य में सेवारत बैंको में एनपीए की स्थिति

As on 30.09.2018

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
March 2018	11518	613.19	5.32
September 2017	10345.32	556.64	5.38
September 2018	12233	768.12	6.28

Percentage of gross NPA increased from 5.38% as on September 2017 to 6.28% as on September 2018. Amount in absolute terms increased to Rs 768.12 crore as on 30th September 2018 from Rs. 556.64 crore as on September 2017. The outstanding amount under Written off A/Cs (Shadow Register) is around Rs 75.65 crore which if added with the outstanding NPA, the total amount would be Rs 843.77 crore which seems to be high.

The total outstanding NPA amount in Govt. sponsored schemes have increased from Rs.102.43 crores in September 2017 to Rs.121.26 crores in September 2018 - an increase of 18% from the corresponding period of the previous year, which is very high. State govt is requested to take adequate measures in helping bank officials in recovery of these loans, since a high percentage of NPA in these schemes are affecting disbursement of fresh credit to new applicants under Govt sponsored schemes.

NPA Position and amount outstanding in Shadow Register of Banks in Tripura as on 30.09.2018 is furnished in the Annexure.

TRIPURA STATE
NPA Position of Banks in Tripura as on 30.09.2018

(Amt. in lacs)

SI No	Name of Bank	Agriculture	MSME	OPS	Total Prisec	Non- Prisec	Total NPA
1	2	3	4	5	6	7	8
1	Allahabad Bank	6.89	38.65	143.22	188.76	10.68	199.44
2	Andhra Bank	0.00	0.00	0.00	0.00	0.00	0.00
3	Bank of Baroda	101.75	27.80	74.57	204.12	413.08	617.20
4	Bank of India	64.19	91.66	111.72	267.57	34.17	301.74
5	Bank of Maharashtra	0.00	6.75	0.00	6.75	0.00	6.75
6	Canara Bank	126.89	368.57	0.00	495.46	2.97	498.43
7	Central Bank of India	13.81	401.15	245.61	660.57	0.00	660.57
8	Corporation Bank	1.80	0.00	0.00	1.80	0.00	1.80
9	Indian Bank	4.00	67.72	12.16	83.88	0.85	84.73
10	IDBI BANK	1170.84	452.92	0.00	1623.76	35.66	1659.42
11	Indian Overseas Bank	0.00	240.22	0.00	240.22	100.00	340.22
12	Oriental Bank of Commerce	0.00	19.00	3.00	22.00	0.00	22.00
13	Punjab & Sind Bank	0.00	64.01	21.61	85.62	25.38	111.00
14	Punjab National Bank	8.80	683.25	36.23	728.28	118.56	846.84
15	State Bank of India	2846.52	10292.31	317.17	13456.00	2250.00	15706.00
16	Syndicate Bank	3.43	15.92	152.94	172.29	13.98	186.27
17	Union Bank of India	8.21	311.31	126.27	445.79	103.21	549.00
18	United Bank of India	1633.21	3273.11	3454.28	8360.60	67.99	8428.59
19	UCO Bank	1481.83	2710.21	261.21	4453.25	2603.00	7056.25
20	Vijaya Bank	0.71	35.42	0.07	36.20	7.99	44.19
A	Sub-Total PUBLIC sec Bank	7472.88	19099.98	4960.06	31532.92	5787.52	37320.44
21	AXIS BANK	1.75	25.49	0.80	28.04	0.00	28.04
22	Bandhan Bank	0.00	0.00	0.00	0.00	6.32	6.32
23	Federal Bank	0.00	0.00	0.00	0.00	0.00	0.00
24	HDFC	271.24	31.18	0.00	302.42	68.92	371.34
25	ICICI	0.00	0.00	0.00	0.00	0.00	0.00
26	IDFC	0.35	0.00	0.00	0.35	0.00	0.35
27	Indusind Bank	3.40	28.21	0.00	31.61	19.68	51.29
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
31	Ujjivan Bank	8.08	5.30	8.98	22.36	16.43	38.79
B	Sub Total Pvt. Sec Bank	284.82	90.18	9.78	384.78	111.35	496.13
31	TGB	16205.11	10951.61	4058.53	31215.25	2058.51	33273.76
C	Sub Total RRB	16205.11	10951.61	4058.53	31215.25	2058.51	33273.76
32	ACUB	0.00	0.00	328.02	328.02	0.00	328.02
33	TCARDB	172.50	0.00	600.50	773.00	0.00	773.00
34	TSCB	1057.40	1547.86	867.09	3472.35	1148.15	4620.50
D	Sub-Total Coop. Bank	1229.90	1547.86	1795.61	4573.37	1148.15	5721.52
	GRAND TOTAL	25192.71	31689.63	10823.98	67706.32	9105.53	76811.85

TRIPURA STATE

Position of Technically Written off A/Cs of Banks in Tripura as on 30.09.2018

Amount in lakhs

Si.No.	BANKS	ACs written off since inception		Amount Outstanding	
		No of A/Cs	Amount	No of A/Cs	Amount
1	2	3	4	5	6
1	Allahabad Bank	414	455.25	414	455.25
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	0	0.00	0	0.00
6	Canara Bank	365	92.13	365	92.13
7	Central Bank of India	287	216.00	287	216.00
8	Indian Bank	129	66.59	129	66.59
9	IDBI BANK	1	820.00	1	820.00
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	44125	19835.28	22314	1989.36
14	Syndicate Bank	0	0.00	0	0.00
15	UCO Bank	134	162.45	134	162.45
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	35	21.26	34	20.85
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	94630	25917.89	44444	5881.62
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	38938	1624.19
C	Sub Total RRB	114061	6606.59	38938	1624.19
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		208800	32584.01	83491	7565.34

STATUS OF GOVT. SPONSORED SCHEMES & NPA GENERATED THEREOF													
	PMRY				PMEGP				SWAVALAMBAN				
	A/Cs Outstanding	Outstd. Balance as on 30.09.18	NPA A/Cs	Amt. Outstd. As on 30.09.18	A/Cs Outstanding	Outstd. Balance as on 30.09.18	NPA A/Cs	Amt. Outstd. As on 30.09.18	A/Cs Outstanding	Outstd. Balance as on 30.09.18	NPA A/Cs	Amt. Outstd. As on 30.09.18	
1	Allahabad Bank	0	0.00	0	0.00	58	125.47	2	2.95	76	85.23	3	5.60
2	Andhra Bank	0	0.00	0	0.00	7	9.30	0	0.00	15	15.78	0	0.00
3	Bank of Baroda	0	0.00	0	0.00	9	11.00	9	11.00	14	25.00	14	25.00
4	Bank of Maharastra	0	0.00	0	0.00	10	11.21	0	0.00	0	0.00	0	0.00
5	Bank of India	0	0.00	0	0.00	3	13.90	3	13.90	15	20.14	5	3.54
6	Canara Bank	0	0.00	0	0.00	109	294.56	24	56.35	172	254.06	35	64.28
7	Central Bank of India	147	60.71	147	60.71	72	183.36	18	9.83	76	159.48	24	23.41
8	CORPORATION BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
9	Indian Bank	1	0.27	1	0.27	39	66.75	19	21.10	28	51.22	6	8.21
10	IDBI BANK	0	0.00	0	0.00	5	18.78	5	18.78	1	6.06	1	6.06
11	IOB	20	42.50	5	18.30	25	39.50	12	9.50	43	68.50	16	11.10
12	PNB	3	2.80	3	2.50	48	144.75	29	58.60	72	180.40	38	77.45
13	P&SB	35	79.60	7	25.00	22	48.00	10	16.00	32	64.00	24	36.00
14	SBI	2420	2429.00	570	1009.00	1894	4228.14	373	1719.00	1614	1757.21	362	782.50
15	SYNDICATE BANK	0	0.00	0	0.00	44	77.98	8	11.28	56	61.41	5	4.36
16	OBC	0	0.00	0	0.00	7	13.00	4	8.00	8	13.00	2	2.00
17	United Bank of India	2612	1759.32	2605	1753.35	2914	4953.14	523	889.32	963	1023.65	224	376.32
18	Union Bank of Inida	181	229.67	121	114.59	141	649.11	101	388.21	248	572.32	181	163.61
19	UCO Bank	133	142.37	133	142.37	308	532.07	112	227.92	401	376.30	129	153.20
20	Vijaya Bank	21	9.67	21	9.67	6	13.44	0	0.00	4	9.00	1	3.00
	ASCB of PSBs Sub-Total	5573	4755.91	3613	3135.76	5721	11433.46	1252	3461.74	3838	4742.76	1070	1745.64
21	AXIS BANK	0	0.00	0	0.00	1	3.82	0	0.00	0	0.00	0	0.00
22	HDFC BANK	0	0.00	0	0.00	0	0.00	0	0.00	1	0.55	0	0.00
23	ICICI	0	0.00	0	0.00	1	0.15	0	0.00	0	0.00	0	0.00
24	INDUSIND BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
25	SOUTH INDIAN BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
26	Yes Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
27	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
28	Kotak Mahindra	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	ASCB of Pvt s Sub-Total	0	0.00	0	0.00	2	3.97	0	0.00	1	0.55	0	0.00
29	TGB	0	0.00	0	0.00	4065	5846.06	754	1096.69	4510	5040.44	1678	2100.97
	TGBs Sub-Total	0	0.00	0	0.00	4065	5846.06	754	1096.69	4510	5040.44	1678	2100.97
30	ACUB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
31	TCARDB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
32	TSCB Ltd	0	0.00	0	0.00	1267	3010.32	326	275.66	2985	3575.82	671	310.25
	ASCB ofCoop Sub-Total	0	0.00	0	0.00	1267	3010.32	326	275.66	2985	3575.82	671	310.25
	GRAND TOTAL	5573	4755.91	3613	3135.76	11055	20293.81	2332	4834.09	11334	13359.57	3419	4156.86

Agenda item no -10

Timely submission of data by banks/ बैंको द्वारा समय पर डेटा भेजे जाने के संबंध में:

18 out of 36 Banks submitted the reports after the stipulated date. All Banks are once again requested to ensure submission of data within the stipulated time period.

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

All Banks were requested to submit data within 15.10.2018 for compilation of Agenda Notes for 127th SLBC Meeting. The date of submission by the concerned banks is tabulated as follows:-

Sl.	Bank	Date of Submission
1	ACUB	15.10.2018
2	Allahabad Bank	10.10.2018
3	Andhra Bank	04.10.2018
4	AXIS BANK	11.10.2018
5	Bandhan Bank	20.10.2018
6	Bank of Baroda	11.10.2018
7	Bank of India	12.10.2018
8	Bank of Maharashtra	11.10.2018
9	Canara Bank	15.10.2018
10	Central Bank of India	12.10.2018
11	Corporation Bank	26.10.2018
12	Dena Bank	26.10.2018
13	Federal Bank	11.10.2018
14	HDFC	15.10.2018
15	ICICI	25.10.2018
16	IDBI BANK	29.10.2018
17	IDFC Bank	31.10.2018
18	Indian Bank	03.11.2018
19	Indian Overseas Bank	15.10.2018
20	Indusind Bank	25.10.2018
21	Kotak Mahindra Bank	30.10.2018
22	Oriental Bank of Commerce	10.10.2018
23	Punjab & Sind Bank	20.10.2018
24	Punjab National Bank	31.10.2018
25	South Indian Bank	26.10.2018
26	State Bank of India	03.11.2018
27	Syndicate Bank	23.10.2018
28	TCARDB	12.10.2018
29	Tripura Gramin Bank	03.11.2018
30	TSCB	12.10.2018
31	UCO Bank	22.10.2018
32	Union Bank of India	10.10.2018
33	United Bank of India	03.10.2018
34	Vijaya Bank	15.10.2018
35	YES Bank	23.10.2018
36	Ujjivan Bank	05.11.2018

Other Issues / अन्य मुद्दे :

Rehabilitation package for the affected people those who were hitherto engaged in Cannabis cultivation and covering them under suitable alternative farm activities:

With a view to sensitizing the people from a large stretch near Indo-Bangla bordering area affected due to destruction of the Cannabis cultivation by the enforcement/ police authority for purposes of Govt. of Tripura's cherished desire of making the State Cannabis free and necessity of rehabilitating them through alternative means of livelihood, viz. farm and non- farm activities like (a)Agriculture and allied activities, (b) Horticulture, (c) Pisciculture, (d) Sericulture, (e) Animal husbandry and rearing/fattening of farm animals, etc., it has been decided to hold sensitization program through FLCs and "Koushal Melas" on different dates and on different locations covering all the Blocks/ Village Panchayets, list appended below:

Sl. No.	Name of Block	Name of GPS/VCs to be covered	Venue	Date
1	Kathalia	Manai Pathar, Jagatrapur	Jagatrapur Community Hall	4 th Sept.,2018
2		Kalikhola & Thalibari	Thalibari Community Hall	5 th Sept.,2018
3	Mohanbhog	South Taibandal, Chandul, North Taibandal, Dashrathbari	Dakshin Kalam Chowra Community Hall	6 th Sept.,2018
4	Boxanagar	Uttar Kalamchowra, Kamalnagar, Dakshin Kalamchowra, Anandanagar, Bijoyanagar, Dhanirampur, Matinagar, Mainama	Dakshin Kalamchowra Community Hall	3 rd Oct.,4 th Oct.,2018
5		Putia, Veluarchar, Dayalpara, Maqnikyanagar, Boxanagar, Madhya Boxanagar, Kalshimura	Manikyanagar Community Hall	5 th Oct.,2018
6		Rahimpur, Ashabari, Bagber	Samar Smrity Milanayatan Hall	6 th Oct.,2018
7	Kathalia	Paharpur, Nirvoypur, South Moheshpur	Machima Community Hall	9 th Oct.,2018
8		Bhabanipur, K.K. Nagar	K.K. Nagar Bazar Hall	10 th Oct.,2018
9	Mohanbhog	Dasharathbari, Uрмаi, Kalamkhet	Dasharathbari Community Hall	11 th Oct.,2018
10		Grantali, Telkajala, Baniachara	Telkajala Community Hall	12 th Oct.,2018
11	Bishalgarh	Madhupur, Pathariadar, Debipur, Bhatibari,	Madhupur Krishi Bhawan	12 th Nov.,2018
		Radhanagar Lembutgali, N.C. Nagar, Champamura	Madhupur Krishi Bhawan	13 th Nov.,2018
12		Kamalasagar, Dakshin Madhupur Konaban, Kaiyadepha	Kamalasagar Conference Hall	14 th Nov., 2018

Major points of discussion taken place in the 2nd Steering Committee of SLBC, Sub-committee on Agriculture, MSME and Data Management

- As per the decisions emerged in the meeting held on 28.11.2018, the following points were identified where directing focus was found necessary.
- Participation of all member banks in SLBC forum instead of only the major banks.
- Development works done by banks are not being reflected in the eyes of the State Govt.
- Attempts of political intervention in sanctioning of loans under Prime Minister Mudra Yojana.
- Issues of financing loans to agri-allied sector, and the difficulties being faced by branches were discussed. Block level mechanism was advocated to assess potentially viable and credit worthy activities that can be financed by banks. BLBC forum must become more proactive to address block specific needs. Forward and backward linkage with the milk unions of the state must be encouraged for tackling the hurdles observed in Diary Development scheme.
- Commencement of 100 days MSME Support and Outreach campaign in West Tripura and Sepahijala districts.
- Utilization of BC/CSP agents in sourcing loan proposals and recovery of loans.
- Need for exploring the Credit to GSDP figures as a yardstick for measuring development instead of CD Ratio.
- Sensitization workshops to be conducted in association with NRLM for training branch level functionaries for SHG financing.
- Need for a Model Land Leasing/ Tenancy Act in Tripura to protect the interests of small and marginal farmers.
- Agriculture Department, Govt of Tripura stressed on the timely sanction of KCC loans adhering to the seasonal viability of crops for which the loans are sponsored.
- The marketing aspect of the farm produce has many lacunae that have lead to high NPA in crop loans and this issue needs to be addressed for the benefit of farmers which will ultimately help to widen the coverage of KCC loans.
- The defaulter list of KCC NPA borrowers can be furnished to the Agriculture Dept. for taking adequate steps in recovery of loans from the defaulter borrowers.
- Agriculture Dept, requested the bank officials to focus on covering all eligible farmers under PMFBY.
- GM RBI, advised all banks for promotion of digital transactions. He also emphasized on the circulation of coins in the market and its acceptability. Banks were advised to sensitize their customers regarding the same. He expressed concern over the lesser number of detection of counterfeit notes by the Public sector Bank in comparison to private Banks.

BANK-BRANCH NETWORK IN TRIPURA AS ON 30.09.2018

	West			Sepahijala			Khowai			Gomati			South			Dhalai			Unakoti			North			Total			GRAND TOTAL	
	R	SU	U	R	SU	U	R	SU	U	R	SU	U	R	SU	U	R	SU	U	R	SU	U	R	SU	U	R	SU	U		
ACUB	0	0	2	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	2	3	
Allahabad Bank	0	0	1	0	0	0	1	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	3	
Andhra Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	
Axis Bank	2	1	3	0	1	0	0	0	0	0	1	0	0	1	0	0	0	0	0	0	0	0	0	0	1	5	3	10	
Bandhan Bank	1	3	3	2	2	0	2	1	0	0	2	0	2	0	0	1	1	0	0	2	0	1	0	0	9	11	3	23	
Bank of Baroda	0	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	1	2	1	1	0	0	0	0	1	1	0	0	1	0	1	0	0	0	0	0	0	0	0	1	6	5	2	13
Bank of Maharashtra	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	
Canara Bank	2	0	3	0	1	0	0	1	0	1	1	0	1	0	0	1	0	0	1	0	0	1	0	0	4	6	3	13	
Central Bank of India	2	0	1	0	0	0	0	0	0	0	1	0	0	0	0	1	0	0	1	0	0	0	0	0	2	3	1	6	
Corporation Bank	0	0	1	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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	0	0	1	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	0	0	4	4	1	9	
IDFC Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	
Indian Bank	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	1	0	2	3	
Indian Overseas Bank	1	0	1	0	0	0	0	1	0	0	1	0	0	0	0	0	0	0	1	0	0	0	0	0	2	2	1	5	
Indus-ind	0	2	1	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	1	0	4	1	5	
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	0	1	0	2	
Punjab National Bank	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	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	0	0	0	2	1	0	3	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	2	1	6	2	3	0	2	1	0	0	1	0	0	3	0	2	3	0	2	0	0	1	0	0	11	12	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	0	0	0	1	3	3	7	
UBI	9	0	14	4	1	0	4	1	0	5	2	0	8	1	0	7	1	0	2	1	0	4	1	0	43	8	14	65	
Vijaya Bank	1	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	3	4	
Yes Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	
Ujjivan Bank	0	0	3	0	1	0	0	1	0	0	1	0	0	0	0	0	0	0	1	0	0	1	0	0	0	5	3	8	
Total	53	25	110	34	20	0	25	12	0	35	28	0	38	19	0	33	13	0	22	10	0	29	19	0	269	146	110	525	

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

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

संयोजक: त्रिपुरा राज्य स्तरिया बैंकर्स समिति

Convener: State Level Bankers' Committee for Tripura

सन्दर्भ: एल. बी डि/एसएलबीसी/ टी/ 162/2018-19

Ref: LBD/SLBC/T/162/2018-19

दिनांक: २९.०९.२०१८

Date: 29.09.2018

एम एल बी सी के सभी सदस्य

All members of SLBC

प्रिय महोदय,

Dear Sir

विषय: त्रिपुरा राज्य स्तरीय बैंकर्स समिति की १२६ वी
बैठक की कार्यवाही।

Sub: Proceedings of the 126th Meeting of SLBC
Tripura

उपर्युक्त सन्दर्भ मे हम आपको सूचित करते है की
दिनांक १३.०९.२०१८ को पूर्वान्ह ११:३० बजे प्रजा भवन हॉल
न. ४, आगारतला मे आयोजित त्रिपुरा राज्य स्तरीय
बैंकर्स समिति की १२६ वी बैठक की कार्यवाही भेज रहे
है।

With reference to the above, we forward herewith
the proceedings of the 126th meeting of State
Level Bankers' Committee for Tripura held at
Pragna Bahavan, Hall No. 4, Agartala on
13.09.2018 at 11:30 AM.

सभी सम्बंधितो से अनुरोध है कि आप उक्त बैठक में
लिए गए निर्णयों का यथाशीघ्र कार्यान्वयन करें।

All concerned are requested to implement the
decisions arrived at in the meeting at the earliest.

भवदीय

मनिश ५२

महा प्रबंधक एवं

संयोजक: त्रिपुरा राज्य स्तरीय बैंकर्स समिति

Yours Faithfully,

General Manager &
Convenor- SLBC Tripura



Proceedings of the 126th Meeting of State Level Bankers' Committee for Tripura held on 13th Sept.,2018 at Pragnya Bhawan, Agartala.

The 126th SLBC meeting of Tripura State was held at the Conference Hall No.4, Pragna Bhawan, P.N. Complex, Agartala on 13th September,2018 to review the performance of Banks up to the quarter ending June 2018-19, vis-à-vis drawing up action points for implementation of the ongoing schemes including the flagship programs launched by the Govt of India.

The meeting was Co-Chaired by Shri Biplab Kumar Deb, Hon'ble Chief Minister, Government of Tripura with presence of Shri Sanjeev Ranjan , Chief Secretary, Government. of Tripura and Shri Pawan Bajaj, MD and C.E.O.,United Bank of India and Co- Chairman, SLBC, Tripura . Amongst other dignitaries Dr U Venkateshawrlu Addl. Chief Secretary, Agriculture & ARDD, Shri L.K.Gupta, Addl. Chief Secretary Finance and RD, Dr G.S.G Ayyangar, Addl. Chief Secretary, Industry & Commerce, Shri Sushil Kumar, Addl. Chief Secretary, Higher Education, Shri Manoj Kumar, Principal Secretary Urban Development Department, Shri Kumar Alok, Principal Secretary to the Hon'ble Chief Minister, Shri Manas Dhar, General Manager, United Bank Of India and Convener, SLBC(Tripura), Shri Tamal Biswas, General Manager, RBI, Shri Sushil Kumar, General Manager, NABARD were also present. Other senior Executives of the State Government, RBI, NABARD, SIDBI, National Housing Bank, member banks, Insurance companies, all the LDMs and RSETI Director also participated in the meeting. A list of participants of the meeting is enclosed.

At the outset, Shri Manash Dhar, Convener SLBC, Tripura extended a hearty welcome to Shri Biplab Kumar Deb, Hon'ble Chief Minister along with other participants. Thereafter, Shri Dhar requested Shri Pawan Bajaj, Managing Director & Co-Chairman, SLBC, Tripura to deliver his welcome address.

Shri Pawan Bajaj, MD & CEO, in his address expressed his sincere thanks and greetings to the Hon'ble Chief Minister Shri Biplab Kumar Deb for his kind presence in the august gathering, having observed that this solitary instance of his presence, despite busy schedule, demonstrates the eagerness for a dynamic and vibrant Tripura, for which the movement is already on its way. He further wished a hearty welcome to Shri Sanjeev Ranjan, Chief Secretary , Addl. Chief Secretaries of the key Departments , Principal Secretaries and other executives from the Govt. of Tripura, RBI, NABARD, SIDBI, National Housing Bank and Banks.

Shri Bajaj in his address outlined the performance of the Banks in Gram Swaraj Abhiyan I and II and share his views and briefed the house about the performance of the banks and development made during the June 2018 quarter.



He mentioned about the year on year growth registered in CD Ratio by 6% to the level of 49% from 43% in June, 2017. During his deliberation he also highlighted the role of bankers over the growth of the Economy of the State and the high expectation in the changing scenario which demands for a sustainable economic growth and all round development of the State. He requested the bankers to put more emphasis for further growth in CD Ratio to the targeted level of 60% by extending more credit to eligible sectors.

Agriculture being the primary area of economy of the State it requires more attention from all concerned including Banks and requested all participants for ensuring collective effort to cover all eligible farmer under KCC in the State. He also advocated lending through JLG model, which is proving to be a successful mode of credit delivery in other parts of the country.

He highlighted the Banks performance under MUDRA Scheme covering 1.90 lakh beneficiaries during the period up to June, 2018 and expected that the trend will continue and Banks will surpass the last year's performance.

Shri Bajaj highlighted NPA position of the Banks in the State and requested co-operation from the State Govt. to gear-up the process of recovery in general and NPA recovery in particular for Personal Loan and other Govt. sponsored scheme.

He further stressed on the expediency of moving towards digital banking but with safety and advocated Financial Literacy among the customers with the support of RBI. During the course of his deliberation, he referred the issue of opening of branches and ATMs in selected areas and requested the Banks to undertake requisite activity.

Hereafter he recalled his association with Tripura being the Chairman of SLBC to remain as integral part in the development of the State and expressed his satisfaction over the progress so far achieved and expected its further continuation in the days to come. As it being his last SLBC meeting following his superannuation on 30th September, he wished a prosperous Tripura in the near future.

Thereafter, Shri Bajaj requested Shri Biplab Kumar Deb Hon'ble Chief Minister Government of Tripura to deliver his key note address and guide SLBC for growth and development of the State.



Sri Biplab Kumar Deb, Hon'ble Chief Minister, having conveyed his thanks to Sri Bajaj, CEO & MD, United Bank of India, Shri Sanjeev Ranjan, Chief Secretary of Govt of Tripura, Sri Manas Dhar, GM United bank of India & Convener of SLBC, Sri Tamal Biewas, GM RBI, Sri Sunil Kumar, GM NABARD and the other participants from different banks and other counterparts from Govt. Departments in the House, proceeded with review of the performance of the Banks in a detail and exhaustive manner. The points of discussion are appended below

PMMY Hon'ble Chief Minister stated that the level of achievement under PMMY is not commensurate with growth potential and the expectation of the people of Tripura are not fulfilled. This flagship scheme is also experiencing set back where even small ticket loans are not being fairly entertained by the Bank branches, particularly Tripura Gramin Bank. He urged upon the Banks to address this issue promptly for bringing in attitudinal changes in the mindset of branch level functionaries in dealing with PMMY applicant. Specific instances of the negative attitude by some branches were also reported. Sri Manas Dhar also added that the loans for Allied Activities under Agriculture upto Rs 10 00 lacs are treated as MUDRA loans and Banks should go for extensive lending to this segment under MUDRA scheme.

(Action Point: All member banks to achieve the MUDRA target without fail)

Stand Up India/ Start Up India: - Unsatisfactory performance (only 14 loans in the quarter) in the sector drew adverse comments from Hon'ble Chief Minister who advised SLBC, Tripura to take care of bank-wise performance and monitor effectively

DIC & MSME Deptt is to work in tandem with the banks and the focused sector in future will be tourism related units in hotels/restaurants/Car rental, etc.

Sri Manas Dhar also pointed that support may be provided by DIC/MSME Deptt, Govt of Tripura for online application through Udyami Mitra Portal for the banks to pick up the eligible proposals. It will also enable the controlling bank offices to monitor the disposal status in the branches.

(Action Point : All Banks to achieve the target of 2 SUI loans per year per branch)

Deduction of amount from the account of beneficiaries of Prime Minister's Swachh Bharat Abhiyan: - The issue came up during the discussions. It was replied by banks that the system automatically deducted the arrears against outstanding liabilities due for payment through standing instruction mode. It was however clarified that under no



circumstances Banks should deduct EMIs out of the proceeds received by beneficiaries under any Govt welfare schemes and the bankers must desist from such practices

(Action point All member banks must act accordingly, particularly in Dhalai & Gomti Dist)

CM's B.Ed Anupreerona Yojana :- The scheme is designed to cater to the need of aspiring B Ed candidates, has been launched and portal is ready for receipt of application. This unique scheme where Govt of Tripura will bear the entire burden of interest subvention for 2 years will target around 15000 beneficiaries who will be absorbed as teachers under Education Department of Govt of Tripura. As such, Bankers will have the opportunity of increasing the Education Loan portfolio with minimum risk in view of the huge employability potential. Sri Manas Dhar, Convener of SLBC added in this regard that banks should not insist on collaterals as education loan upto Rs.4.00 lacs is collateral free and either of the parents will be a co-borrower for the loan as applicable

(Action point : Banks must clear the proposals expeditiously ,preferably by 15-10-2018)

KCC and Agri loans:-The State's economy being primarily agrarian and a major contributor to the States GDP, Agriculture & Allied activities should receive primary focus. With a view to doubling the income of Farmers by 2022 in the State certain measures were undertaken by the State Govt. such as raising the Support price to the farmers @ Rs.17.50 per Kg. of paddy besides coverage of additional area of 73000 ha land under assured irrigation and increasing the Land Use efficiency, growth in balanced use of NPK through Soil Health Cards & generation of more income through Livestock and Fisheries activities etc. Hon'ble Chief Minister mentioned that time has come for the bankers to proactively lend to fishery sector which has an enormous potential with the State being one of the highest fish consuming States and where a huge amount is going out of the state on account of outside supply. Similarly with high cost of quality milk and short supply thereof, dairy farming must also be a thrust area for the banks

During the discussion it was pointed out by NABARD about the importance of covering the KCC loanees under PM Fasal Bima Yojana as only 25% of the KCC loanees are covered under the scheme. It was also informed that with a very high level of Marginal & Small Farmers in excess of 90%, extension of credit through Joint Liability Group should be encouraged by banks as an alternative viable mode of finance.

Regarding the issue on finance outside Service Area, Sri Manas Dhar clarified that Banks can go for finance under Agri sector for non-schematic loans. However, the unit should be located within a manageable distance from the branch for effective monitoring purpose

(Action point : Banks must act and achieve the target with thrust on the stated segments)



RUBBER Plantation : Average production of Rubber in the State is nearly 65000 M.T. A good number of Smoke Houses required to be built for processing of the raw rubber sheet for fetching better price. Bankers need to deploy fund in consultation with the concerned Department for construction of Smoke Houses and other ancillary units.

(Action point - Banks must clear the proposals expeditiously, preferably by 15-10-2018)

Fishery : With deficit of 24000 MT per annum in the State which has also a very high per capita consumption, Hon'ble Chief Manager wondered about the lack of institutional support in this potential area and exhorted the banks to draw up a strategy for developing the pisciculture.

(Action point - Banks must formulate district wise plans in discussion with Fishery Deptt and proceed with sanction of loans as per seasonal requirement)

Agri Business : With abundance of Horticulture and Agriculture products, the banks should encourage the entrepreneurs to set up agro processing centres. Ample production of rice, mustard, rubber, pineapple should be channelized through processing centres.

PMEGP: It is informed that the achievement under PMEGP stood at 33% of target. Ticket size of PMEGP loans is remaining static at around Rs.4.00 lacs despite increase in category level limits. In fact the Subsidy allocated for the State in 2018-19 has decreased due to non-utilization of the allocated amount in previous year. Resolved that all the pending PMEGP proposals is to be disposed off within time bound manner. Making Guarantee coverage under CGTSME available for RRB is to be reviewed at apex level.

It was also informed by KVIC that a new scheme under PMEGP has been launched through which finance upto Rs.1.00 crore can be given to successful PMEGP loanees.

(Action point - Banks must desist from underfinance and disposed of at an early date. Pending proposals are to be cleared by October, 2018. For rejection cases, valid reason is to be furnished)

PMAY Interest subvention is available to the tune of 6% and the number of eligible cases which is very much on lower side, needs to be increased to a higher scale. Subsidy pending with NHB for more than 1.5 years to be addressed immediately. Necessary clarification was provided by National Housing Board on the Credit Linked Subsidy Scheme under PMAY and the training provided by NHB to the Bankers recently.



(Action point : Banks need to scrutinize their housing loan portfolio and in case of any left out cases, claim for interest subsidy must be forwarded through respective offices within the timeframe.)

NRLM & NULM : It was informed that while 429 sanctions have been accorded, as many as 416 proposals are not yet disposed by the banks under NRLM and lying pending for some time. This is despite having a MOU with the 4 major banks. Similarly more than 1200 NRLM proposals are stated to be lying with the banks. It was viewed with concern, despite being proved successful in all the States, the banks are not coming forward to assist these viable SHGs, comprising mainly women beneficiaries.

Sri Manas Dhar informed that no formal MOU is required for finance to SHGs under NRLM and all eligible SHGs should be credit linked.

(Action point : The banks must undertake the grading exercise for the pending cases and arrange for credit in graded manner within a month)

PMSBY This ambitious scheme launched by Hon'ble Prime Minister is yet to be saturated in the State where yearly deduction per account is as low as only 12/- Hon'ble Chief Minister has expressed displeasure that despite his earlier plea the banks have not arranged for coverage of the target group. He advised the banks to gear up and arrange for PMSBY coverage of all the accounts opened under PMJDY scheme in the State.

Sri Manas Dhar also echoed concern in this regard and requested the banks to achieve 70% saturation by October.

(Action point : All banks to speed up the process of enrollment and involve the BCs)

Data Management & Timely holding of meeting

During the meeting the need for timely holding of DCC & DLRC meeting by the LDMs was also discussed. It was also mentioned by RBI that in terms of revamped Lead Bank Scheme, the banks will be required to report the MIS data on Block basis. It was also discussed that the holding of the SLBC should be advanced so that review of the quarterly performance can be done with initiation of the corrective measures at an early date. Sri Dhar informed the house that SLBC would try to arrange for the meeting after the prescribed norm of 45 days from the end of the quarter and requested the member banks to submit the quarterly data within the next month of the preceeding quarter accordingly.



Shri Sanjeev Ranjan, IAS Chief Secretary, in his deliberations, also highlighted the need for streaming data updation without manual intervention in the SLBC portal, including holding of BLBC in due time in conformity with RBI's Lead Bank Scheme

(Action point : LDMS & members banks to take note & comply)

Shri Manas Dhar, Convener SLBC, thanked the Hon'ble Chief Minister for his vision for the development of the State and proposed that a competition amongst the Bankers taking into account the performance in major parameters would be held and the best performers would be recognized which have been accepted by the House He advised SLBC Desk Tripura and Chief Regional Manager, United Bank of India to devise the modality for the same in accordingly.

(Action point : SLBC, Tripura to arrange for the same covering the performance of the banks in Rural, Semi Urban & Urban categories during the December, 2018 quarter. The performers will be awarded during the March, 2018 quarter SLBC meeting)

Summing up the discussion, Shri Mahendra Dohare, DGM & CRM, United Bank of India, Tripura Region profusely thanked Shri Biplab Kumar Deb, Hon'ble Chief Minister, Govt of Tripura for his august presence and expressed sincere gratitude to Shri Deb for his keen participation and providing guidance to the SLBC to propel the State towards all round growth. He heartily thanked Shri Sanjeev Ranjan, Chief Secretary, Govt of Tripura and Shri Pawan Bajaj, CFO & MD, United Bank of India and Co-Chairman, SLBC, Dr. U Venkataswaralu, Addl. Chief Secretary, Agri & ARDD, Govt of Tripura, Shri L.K. Gupta Addl. Chief Secretary, Finance & RD, Govt of Tripura, Dr. G.S.G. Ayyanger, Addl. Chief Secretary, Industries & Commerce, Shri Sushil Kumar, Addl. Chief Secretary, Higher Education, Govt of Tripura, Shri Manoj Kumar, Principal Secretary, Urban Dev. Deptt. Govt of Tripura, Shri Kumar Alok, Principal Secretary to the Hon'ble Chief Minister, Tripura, & other dignitaries from Govt of Tripura, RBI, NABARD, SIDBI, NHB Banks and other agencies for their kind presence and active participation in 126th Meeting of SLBC. The meeting ended with a vote of thanks to the chair.


29/09/2018
Manas Dhar
Regional Manager (Prisec)
Convener, SLBC, Tripura



**LIST OF THE PARTICIPANTS AT THE 126th MEETING OF THE SLBC
FOR THE STATE OF TRIPURA
HELD AT PRAGNA BHAWAN, HALL NO.4, AGARTALA ON 13.09.2018 AT 11:30 A.M.**

Sl. No	Name of the dignitaries	Designation/Office/Institution
1		CHAired BY
1	Shri Biplab Kumar Deb	Hon'ble Chief Minister, Govt. of Tripura
2	Shri Sanjeev Ranjan	Chief Secretary, Govt. of Tripura
3	Shri Pawan Kumar Bajaj	Managing Director & CEO, United Bank of India and Co-Chairman, SLBC-Tripura
II	GOVT. OFFICIALS	
4	Dr. G.S.G. Ayyangar	Addl. Chief Secretary, Industries & Commerce, GoT
5	Shri Sushil Kumar	Addl. Chief Secretary, Education, GoT
6	Shri L.K. Gupta	Addl. Chief Secretary, Finance & RD, GoT
7	Dr. U. Venkateswari	Addl. Chief Secretary, Agriculture & ARDD, GoT
8	Shri Kumar Alok	Principal Secretary to the Chief Minister
9	Shri Manoj Kumar	Principal Secretary, Power, Urban Development, GoT
10	Shri Barun Kumar Sahu	Principal Secretary, Co-op Dept, GoT
11	Shri Rameshwar Das	Secretary, Fishery, GoT
12	Shri M.L. Dey	Secretary, OBC, SC, Minority Welfare, GoT
13	Shri Arup Ratan Sarma	Special Secretary, Rural Development, GoT
14	Shri Amit Barman Ray	Directorate of Institutional Finance, GoT
15	Dr. Milind Ramteke	Director, UDD, GoT
16	Dr. Sandeep Rathod	Director, Industries, GoT
17	Dr. Asit Chakrabarti	Director, ARDD, GoT
18	Dr. D. P. Sarkar	Director, Agriculture, GoT
19	Shri G. R. Das	Director, Fisheries, GoT
20	Shri Sahadeb Das	Director, Audit, Finance Dept, GoT
21	Shri S.K. Sarkar	Joint Director, Industries & Commerce, GoT
22	Shri Debasis Chaudhuri	Asst. Director, Horticulture & Soil Conservation, GoT
23	Shri R. Karthik	Asst Director, MSME-DI, Agartala
24	Shri P. K. Bhuyan	Asst. Director, KVIC Agartala
25	Shri Tapas Kr. Basak	Development Officer, Institutional Finance
26	Dr. Basudeb Bhattacharya	Key Officer, CM Janata Darbar.
27	Shri Ashutosh Saha	I/C PMEGP, KVIB, Tripura
28	Shri K. C. Roy	KVIC, Agartala
29	Shri Kirit Debbarma	Statistician, Agriculture Department, GoT
30	Shri Manik Lal Malakar	Information Officer, Press Cell, GoT
31	Shri P.R. Chakraborty	OSD, ARDD Tripura, GoT
32	Shri Sudhir Ghosh	L.D.C., DIF
	RBI/NABARD/SIDBI/NHB/HUDCO/	Designation/Office/Institution



	INSURANCE COMPANIES/ BSNL	
33	Shri Tamal Biswas	General Manager, RBI
34	Shri Sunil Kumar	General Manager, NABARD
35	Shri A.P. Srivastava	General Manager, SIDBI
36	Shri K. Venugopal	DGM, NABARD
37	Shri M.D. Debnath	AGM, RBI
38	Shri Gopi Nammi	Manager, SIDBI
39	Shri Bimal Rath	Regional Manager, NHB
40	Shri Subrata Nag	BM (P&GS), LIC
41	Shri Suman Das	A.O., New India Assurance Co. Ltd.
42	Shri Rana Debbarman	AM (IT), HUDCO Ltd. Agartala
43	Shri Swapan Das	Consultant, NERLP Tripura
44	Shri M.M. Baruah	Consultant, NERLP RPMU Guwahati
	COMMERCIAL BANKS	Designation/Office/Institution
45	Shri Manas Dhar	General Manager, United Bank of India, HO & Convener, SLBC-Tripura
46	Shri M. Dohare	DGM & CRM, United Bank of India, Tripura
47	Shri M.M. Goswami	Chairman, Tripura Gramin Bank
48	Shri M.P. Hazra	GM, Tripura Gramin Bank
49	Shri Amit Bhattacharya	GM & MD, Tripura State Co-operative Bank Ltd.
50	Shri P.R. Deo	DGM, Canara Bank
51	Shri Shibatosh Chowdhury	RM, SBI RBO Agartala South
52	Shri A.K. Shahi	DGM, Allahabad Bank
53	Shri Subhodh Kr. Jha	ZM, UCO Bank
54	Shri Satish Agarwal	Regional Manager, Central Bank of India
55	Shri P. Dasgupta	AGM, United Bank of India Tripura Region
56	Shri Sunil Tyagi	AGM, Union Bank of India
57	Shri Alok Chaudhury	Chief Manager, SLBC & FI, United Bank of India
58	Shri Avinash Kumar	Chief Manager, Canara Bank
59	Shri Debajit Ghosh	Chief Manager, Bank of Baroda
60	Shri N.I. Ahmed	Chief Manager, Bank of India
61	Shri Sanjit Singh	Chief Manager, Allahabad Bank
62	Shri Sangram Behera	Chief Manager, Vijaya Bank
63	Shri Lalita Prasad	Chief Manager, Union Bank of India
64	Shri L.S.S. Nath Shahdeo	Chief Manager, Indian Overseas Bank
65	Shri Saikat Chatterjee	Regional Head & Vice President, Bandhan Bank Ltd.
66	Shri P. Natraj Krishnan	VP & Cluster Head, Axis Bank
67	Shri Aishik Raha	Dy. Vice President, Axis Bank
68	Shri Sudip Chakraborty	Cluster Head, Bandhan Bank Ltd.
69	Shri Partha Nath	SBM, ICICI Bank
70	Shri Anupam Sarkar	Sr. Manager, Indian Bank
71	Shri Avinash Kumar	Sr. Manager, Oriental Bank of Commerce
72	Shri Trilochan De	Sr. Manager, UCO Bank
73	Shri Chiranjib Pathak	Sr. Branch Manager, IDFC Bank
74	Shri Priyatanu Goswami	Branch Manager, Indusind Bank



75	Shri Mrinmoy Saha	Asst Manager, Yes Bank Ltd.
76	Shri Minhajuddin Mondal	Branch Manager, HDFC Bank
77	Shri Ashray Mishra	Branch Manager, HDFC Bank
78	Shri Rajat Debnath	DCO, State Bank of India
79	Shri Joydeep Roy	BM, ICICI Bank
80	Shri Epson Thomas	Asst Manager, South Indian Bank
81	Shri Rajesh Kairi	BM, Ujjivan Small Finance Bank Ltd.
82	Shri Rupam Das	Manager, Punjab National Bank
83	Shri Ajay Bhowmik	Manager, Andhra Bank
84	Shri Bedanga Dev Barman	Branch Manager, IDBI Bank
85	Shri Tapan Sutradhar	Officer, Punjab & Sind Bank
86	Shri Prantik Das	Manager, Bank of Maharashtra
87	Shri NeelabhraPratim Borah	Manager, Marketing, United Bank of India
88	Shri Biswajit Gupta	Manager, Corporation Bank
89	Shri Madhur Bhaskar	Manager, Federal Bank
90	Shri Krishnapada Bhowmik	GM, ACUB Ltd.
91	Shri Amal Debbarma	Assistant Development Officer, ACUB Ltd.
92	Shri Rabi Kaloi	Assistant Manager, TSCB Ltd.
93	Shri Soumya K. Chakraborty	AM, IDFC Bank
94	Shri Rajan Dasgupta	Officer, Bank of India
95	Shri Shradhanand Soren	Director, RUDSETI Agartala
96	Shri Sushanta Paul	Director, RSETI Udaipur
97	Shri Prasenjit Chakraborty	Director, RSETI Sepahijala
98	Shri Madan Mohan Chakma	Director, RSETI Dhalai
99	Shri Amitava Sengupta	LDM, Unakoti & North Tripura
100	Shri Gopendra Chandra Rakshit	LDM, South Tripura
101	Shri Chandan Kanti Das	LDM, Gomati
102	Shri Bidyut Choudhuri	LDM, Sepahijala
103	Shri Mohit Krishna Dev Barman	LDM, Khowai & Ambassa
104	Shri Arun Chakma	LDM, West Tripura
105	Shri Bhargav Bhattacharjee	Officer, SLBC & FI, United Bank of India

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त्रिपुरा हेतु राज्य स्तरीय बैंकर्स समिति की बैठक

STATE LEVEL BANKERS' COMMITTEE MEETING
FOR TRIPURA



127th

१२७ वी



कार्यसूची टिप्पण ★ AGENDA NOTES

September 2018

सितंबर २०१८



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