

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



128th

DECEMBER 2018

१२८ वी

दिसंबर २०१८

Quarterly Review

Date: 15.03.2019 ★ Time: 11:00 AM

Venue: Hall No. 4, Pragya Bhavan, Agartala

कार्यसूची टिप्पण ★ AGENDA NOTES

युनाइटेड बैंक ऑफ इंडिया

(भारत सरकार का उपक्रम)
आपका बैंक



United Bank of India

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

युनाइटेडबँक ऑफ इंडिया
अग्रणी बँक 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 बँकर्स समिति

सन्दर्भ: एल. बी डि/एसएलबीसी/ टी/ 128/2018-19

दिनांक: ०५.०३.२०१९

एस एल बी सी के सभी सदस्य

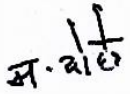
प्रिय महोदय,

विषय: त्रिपुरा राज्य स्तरीय बँकर्स समिति की १२८ वी
बैठक का कार्यसूची टिप्पण ।

उपर्युक्त सन्दर्भ मे हम आपको सूचित करते है की
त्रिपुरा राज्य स्तरीय बँकर्स समिति की १२८ वी बैठक
दिनांक १५.०३.२०१९ को पूर्वान्ह ११:०० बजे प्रज्ञा भवन हॉल
न. ४, अगरतला मे आयोजित की जाएगी। कार्यसूची
टिप्पण की एक प्रति भेज रहे है ।

अनुरोध है की आप उक्त बैठक मे अवश्य भाग ले ।

भवदीय



उप महा प्रबंधक एवं
मुख्य क्षेत्रीय प्रबंधक
त्रिपुरा क्षेत्र

Convener: State Level Bankers' Committee for Tripura

Ref: LBD/SLBC/T/ 128 /2018-19

Date: 05.03.2019

All members of SLBC

Dear Sir

Sub: Agenda Notes for the 128th Meeting of SLBC
Tripura

With reference to the above, we forward herewith
a set of Agenda Notes for the 128th meeting of
State Level Bankers' Committee for Tripura
scheduled to be held at Pragya Bhavan, Hall No.4,
Agartala on 15.03.2019 at 11:00 AM.

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

Yours Faithfully,



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 31.12.2018

Population Group	March 2013	March 2014	March 2015	March 2016	March 2017	March 2018	December 2018
Rural	217	229	248	265	269	271	271
% 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	527

SLBC-TRIPURA

VITAL BANKING STATISTICS

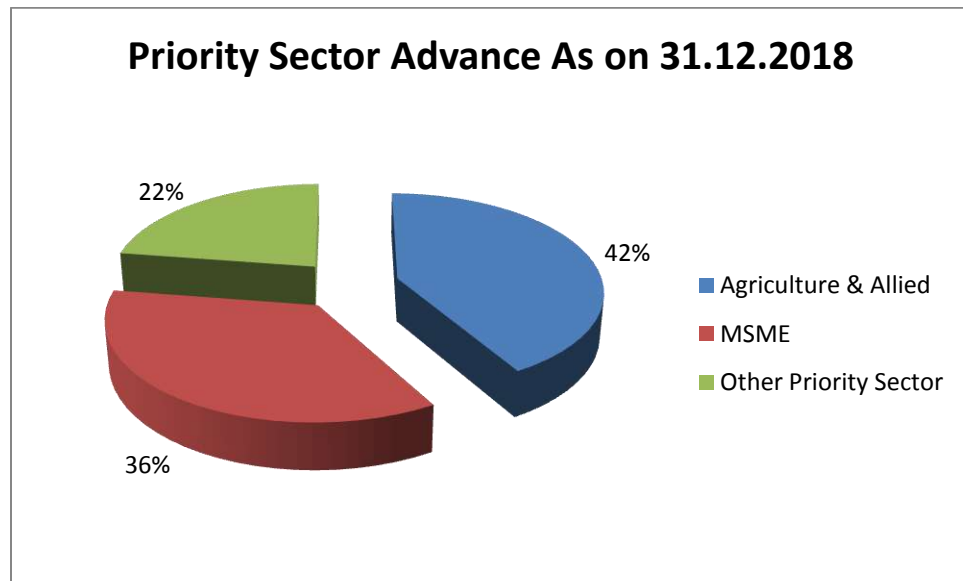
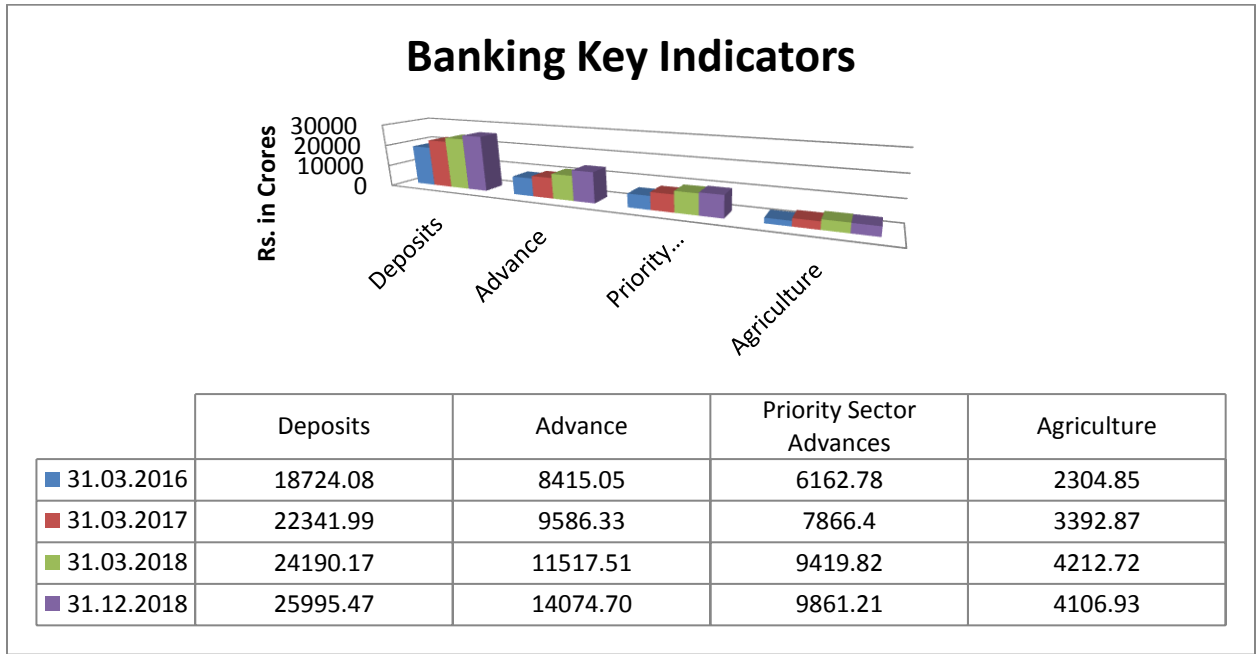
(Amount Rs. in Crore)

Sl.	Parameter	March'2017	March'2018	December 2018
1	No. of Branches	508	512	527
2	Total Deposits	22341.99	24190.17	25995.47
3	Total Advances	9586.33	11517.52	14074.70
4	CD Ratio	43	48	54
5	C+I: Deposit Ratio	62	67	73
6	Priority Sector Advances (PSA)	7866.40	9419.82	9861.21
7	% of PSA to ANBC	93	100	91
8	Agriculture Advances	3392.87	4212.73	4106.93
9	% of Agri Advances to ANBC	40	44	38
10	MSE Advances	3068.55	3917.95	3523.73
11	Education Loans	114.45	117.29	110.60
12	Housing Loans	1343.06	1427.25	1588.65
13	DRI Advances	1.73	2.41	3.00
14	Schedules Caste/ Scheduled Tribe Advances	2287.15	2916.58	3543.45
15	Advances to Women Entrepreneurs	1526.79	2510.65	3061.97
16	% of Advances to Women Entrepreneurs to ANBC	18.14	26.17	28
17	Weaker Section Advances	4291.58	4684.82	7502.37
18	% of Weaker Advances to ANBC	51	49	69
19	Minority Community Advances	535.68	678.90	847.99
20	% of Minority Community Advances to Prisec Advances	6.36	7.06	8

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

2017-18 As on December 2017				2018-19 As on December 2018		
Sector	Plan	Achievement (April'17- December'17)	% to Target	Plan	Achievement (April'18- December'18)	% to Target
Agriculture	2117.11	1612.49	76	2338.77	2003.20	86
MSME	1090.5	1086.19	99	1336.24	1448.44	108
Other Prisec	671.86	364.79	54	754.80	525.89	70
Total Prisec	3879.45	3063.46	79	4429.82	3977.54	90
Non-Prisec	506.55	399.05	79	901.75	2501.63	277
Grand Total	4386.00	3462.51	79	5331.57	6479.18	122

Banking Key Indicators for the State of TRIPURA



**CONFIRMATION OF PROCEEDINGS OF
THE 127th MEETING OF THE SLBC FOR TRIPURA**

दिनांक २८.१२.२०१८ को हुई त्रिपुरा राज्य हेतु राज्य स्तरीय बैंकर्स समिति की १२७ वीं बैठक की कार्यवाही और कार्यविन्दु संयोजक बैंक की पत्र संख्या एलबीडी/एसएलबीसी/त्रिपुरा /३२०३(ए)/२०१८-२०१९ दिनांक ०४.०१.२०१९, के अंतर्गत प्रस्तुत है। सदन से निवेदन है कि वह इसकी पुष्टि करे।

The proceedings and action points of the 127th Meeting of SLBC for Tripura, held on 28.12.2018 was circulated under the cover of Convener Bank's letter no. LBD/SLBC/Tripura/3203(A)/2018-2019 dated 04.01.2019. The same may please be confirmed by the House.

ACTION TAKEN REPORT

Present Status of implementation of the major action points emerged in the 127th SLBC meeting held on 28.12.2018 is furnished below as a separate agenda.

२८.१२.२०१८ को १२७ वीं एस एल बी सी की बैठक के दौरान उठाए गए प्रमुख कार्य – बिंदुओं के कार्यान्वयन की वर्तमान स्थिति नीचे दी गई है

Sl No	प्रमुख कार्य बिंदु Major Action Points	कार्यान्वयन की वर्तमान स्थिति Present Status of Implementation
1	<p>राज्य के ऋण : जमा अनुपात को ३१.०३.२०१९ तक ६०% तक पहुंचाने के लिए सभी बैंक एकजुट होकर प्रयास कर रहे हैं। (कार्य : सभी बैंक तथा राज्य सरकार)</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>राज्य के बैंकों में ऋण : जमा अनुपात दिसंबर २०१७ के ४६% की तुलना में ८% बढ़कर दिसंबर २०१८ में ५४% तक पहुँच गया है।</p> <p>राज्य के आठों जिलों में ऋण:जमा अनुपात दिसंबर २०१७ की तुलना में दिसंबर २०१९ में काफी बढ़ा है। गोमती जिले में एस.बी.आई. को ऊर्जा क्षेत्र में राज्य के बाहर से मंजूरी प्राप्त एक बड़ा एडवांस मिलने से यह अनुपात ७५% बढ़ा है।</p> <p>इनमें गोमती जिले का ऋण : जमा अनुपात सबसे अधिक १६४% है एवं पश्चिम त्रिपुरा में सबसे कम ३६% है जबकि राज्य के कुल व्यवसाय का ५६% व्यवसाय इसी जिले में होता है।</p> <p>राज्य सरकार भी अपनी उद्योग अनुकूल नीतियों को विकसित कर इस दिशा में सक्रिय भूमिका अदा कर रही है। इससे बैंकों को भी बड़ी राशि वाले ऋण मिलने में मदद मिलेगी।</p> <p>CD ratio of the banks in the state increased to 54% as on 31.12.2018 from 46% as on 31.12.2017, registering a growth of 8% in Y-O-Y basis.</p> <p>CD ratio of all eight districts in the State as on December 2018 has improved over the CD ratio of December 2017. There has been an increase of 75% in Gomati District on account of one big advance of State Bank of India in the District in the power sector sanctioned from outside the State.</p> <p>CD Ratio of 164% is the highest in Gomati District, as against 36%, the lowest in West Tripura District having 53% 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>
2	<p>वार्षिक ऋण योजना २०१८-१९ के अंतर्गत सभी क्षेत्रों १००% ऋण अदायगी के लक्ष्य को प्राप्त किया जाना। (कार्य : सभी बैंक)</p>	<p>वार्षिक ऋण योजना २०१८-१९ के अंतर्गत अप्रैल से दिसंबर २०१८ की अवधि के लिए निर्धारित कुल वार्षिक लक्ष्य रु.५३३१.५७ करोड़ के सामने सदस्य बैंकों ने सम्मिलित रूप से रु.६४७९.१८ करोड़ के ऋण की अदायगी की गई है ।</p> <p>वार्षिक ऋण योजना २०१८-१९ के अंतर्गत अप्रैल से दिसंबर २०१८ की अवधि में हासिल की गई कुल उपलब्धि निर्धारित वार्षिक लक्ष्य रु.५३३१.५७ करोड़ का १२२% है। इनमें से कृषि क्षेत्र की उपलब्धि वार्षिक ऋण योजना २०१८-१९ के अंतर्गत अप्रैल से दिसंबर २०१८ की अवधि के लिए निर्धारित कुल वार्षिक लक्ष्य का ८६% है जबकि एमएसएमई और ओ.पी.एस क्षेत्र की उपलब्धियां क्रमशः १०८% और ७०% हैं।</p>

	100 % disbursement targets set against all sectors under ACP 2018-19 is to be achieved (Action : All Banks)	All the banks put together disbursed Rs 6479.18 crore as against the Annual Target for Rs 5331.57 crore under ACP 2018-19 for the period April to December 2018. The overall achievement is 122% against the target of ACP 2018-19 for the period April to December 2018. Achievement under Agriculture sector is 86% while for MSME and OPS are 108% and 70% of the ACP Targets respectively for the period April to December 2018.
3	सभी योग्य किसानों को के.सी.सी ऋण जारी किया जाना। (कार्य : सभी बैंक तथा कृषि विभाग) Issuance of KCCs to all eligible farmers (Action : All Banks & Agriculture Department)	सदस्य बैंकों ने वर्ष २०१८-१९ के दौरान अब तक कुल ४५८९६ के.सी.सी. ऋण (जिनमें नवीकरण/रिनिवल भी शामिल है।) को स्वीकृति प्रदान की है जिसकी कुल राशि रु.३१६.१३ करोड़ है।(अप्रैल से दिसंबर २०१८ की अवधि के लिए है।) अर्थात कुल वार्षिक लक्ष्य (सं.५५०००) का ८३% है । 45896 KCCs (Including Renewal) sanctioned by Banks amounting to Rs. 316.13 Crores (for the period April to December 2018) during FY 2018-19, thereby achieving 83 % of the tentative Annual Target (55,000 Nos.).
4	प्रत्येक वित्तीय साक्षरता शिविर (एफ.एल.सी) और ग्रामीण शाखाओं के द्वारा हर महीने में एक आंतरिक या बाह्य साक्षरता शिविर का आयोजन किया जाना । (कार्य : सभी एफ.एल.सी तथा ग्रामीण शाखाएं) Each FLC and rural branch to conduct minimum one outdoor/indoor literacy camp once a month. (Action: All FLC & Rural Branches)	अक्टूबर से दिसंबर २०१८ तिमाही के दौरान १४ एफएलसी के माध्यम से कुल २०१८ वित्तीय साक्षरता शिविर (कैंप) लगाए गए जिनमें ८०८६ लोगो ने भाग लिया। साथ ही २६० ग्रामीण शाखाओं ने कुल ८१९ शिविर (कैंप) का आयोजन किया जिनमें १०५४० लोगों अपनी भागीदारी दर्ज की। अतः इस तिमाही के दौरान प्रति शाखा ३.१५ शिविर (कैंप) आयोजित किए गए। सदस्य बैंकों से निवेदन है कि वे यह सुनिश्चित करे कि प्रत्येक शाखा द्वारा हर तिमाही में कम से कम ३ वित्तीय साक्षरता शिविर (कैंप) का आयोजन किया जाए। The 14 FLCs have conducted 208 literacy camps during October to December 2018 with participation of 8086 persons. Besides, 260 rural branches conducted 819 camps during the same period with participation of 10540 persons thus averaging 3.15 Camps per branch during the quarter. All Banks are requested to ensure holding of 3 FLCs by each rural branch in each quarter.
5	संबन्धित बैंकों के द्वारा ५ बैंकिंग सुविधा रहित गांवों में (जिनकी आबादी ५००० से अधिक है) नई बैंकिंग शाखाओं के खोले जाने के संदर्भ में रिपोर्ट जमा किया जाना । (कैनरा बैंक, यूनियन बैंक, विजया बैंक, एक्सिस बैंक एवं आईसीआईसीआई बैंक) 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 (Action : Canara Bank, Union Bank of India, Vijaya Bank, Axis Bank & ICICI Bank)	संबन्धित पांचों बैंकों से विषय से जुड़ी प्रगति-रिपोर्ट भेजने को कहा गया था। यूनियन बैंक और कैनरा बैंक आवंटित क्षेत्र में बी.सी.एजेंट द्वारा संचालित बैंकिंग आउटलेट को खोलने के व्यवहारिक पक्षों की जांच कर रहे हैं। एक्सिस बैंक, आईसीआईसीआई बैंक एवं विजया बैंक से प्रगति-रिपोर्ट आना अभी बाकी है। A status report had been sought from all five concerned banks. Union Bank of India & Canara Bank are exploring the feasibility of opening a fixed point banking outlet operated by a business correspondent. SLBC has yet to receive any further status report from Axis Bank, ICICI Bank and Vijaya Bank.
6	प्रधान मंत्री मुद्रा योजना (पी.एम.एम.वाई) के अंतर्गत उपलब्धि (कार्य :सभी बैंक)	सदस्य बैंकों ने 31.12.2018 तक प्रधान मंत्री मुद्रा योजना के अंतर्गत 191883 खातों के माध्यम से रु.803.49 करोड़ की राशि का ऋण प्रदान करने की उपलब्धि हासिल की है जो कुल वार्षिक लक्ष्य का 55% है। वित्तीय वर्ष 2018-19 के समापन तक इस योजना के अंतर्गत निर्धारित

	<p>Achieving the targets under Pradhan Mantri Mudra Yojana (PMMY) (Action: All Banks)</p>	<p>लक्ष्य को सत प्रतिशत हासिल करने के लिए सारे बैंक लगातार प्रयास कर रहे हैं।</p> <p>All Banks have made an achievement of Rs. 803.49 Crores with 191883 numbers of accounts as on 31.12.2018, against the annual target of Rs.1453.90 Crore i.e. 55 % of the target. Banks will continue to strive towards 100% achievement of targets under PMMY by the end of FY 2018-19.</p>
7	<p>स्टैंड अप इंडिया के अंतर्गत प्रति वर्ष प्रत्येक शाखा के माध्यम से दो लाभार्थियों को ऋण प्रदान करने का लक्ष्य। (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 हुये वित्तीय वर्ष २०१८-१९ में अप्रैल से दिसंबर तक 43 अनुसूचित जाति/जनजाति/महिला लाभार्थियों को ऋण प्रदान किया गया है जिनमें ऋण की कुल राशि ७.५२ करोड़ है। सभी बैंकों से निवेदन है कि इस योजना के अंतर्गत और अधिक लाभार्थियों को ऋण दे ताकि त्रिपुरा राज्य के लिए निर्धारित लक्ष्य को निर्धारित समय के भीतर हासिल किया जा सके।</p> <p>Loans under the scheme had been extended to 43 SC/ST/Women beneficiaries amounting to Rs. 7.52 Crores during April-December 2018 of FY 2018-19. All banks are requested to exert efforts to finance more cases under SUI to achieve the State Target.</p>
8	<p>बैंक शाखाओं का खोला जाना / स्थानांतरण किया जाना (कार्य: सभी बैंक)</p> <p>Opening / Shifting of Bank Branches (Action : All Banks)</p>	<p>बैंक शाखाओं के खोलने और शिफ्ट करने सभी आवेदनों को एसएलबीसी ने सदस्य बैंको को अग्रेषित (फॉरवर्ड) कर दिया है, साथ ही इच्छुक बैंक विषय से संबन्धित योजना के साथ आमंत्रित है। यूनाइटेड बैंक ऑफ इंडिया, छाउमनु शाखा को मनु से छाउमनु शिफ्ट कर दिया गया है। त्रिपुरा ग्रामीण बैंक बोर्ड की अनुमति से आने वाले महीनों में दुर्गानगर, बेलबारी, मनुघाट एवं पोआंगबारी में नई शाखाएँ खोलने जा रहा है, इसके लिए त्रिपुरा ग्रामीण बैंक ने रिजर्व बैंक ऑफ इंडिया से अनुमति माँगा है।</p> <p>SLBC Desk has forwarded all requests for opening / shifting of Bank Branches among all member Banks of SLBC Tripura, inviting interested Banks to intimate their plans for the same. United Bank of India, Chaumanu Branch has been relocated from Manu to Chaumanu. As per Board approval of Tripura Gramin Bank, branches will be opened in the forthcoming months at Durganagar, Belbari, Manughat & Poangbari, for which Tripura Gramin Bank has sought permission from Reserve Bank of India.</p>
9	<p>सभी बैंकों द्वारा मुख्य मंत्री बी.एड अनुप्रेरणा योजना के अंतर्गत प्राप्त ऋण प्रस्तावों का जल्द से जल्द निपटारा किया जाना। (कार्य : सभी बैंक)</p> <p>Banks must clear the proposals received under Chief Minister's B.Ed Anuprerana Yojana</p>	<p>अब तक बैंको द्वारा प्राप्त 1581 प्रस्तावों में से 1500 प्रस्तावों को उच्च शिक्षा विभाग से ऋण स्वीकृति के लिए तदनुसार अनुमोदन मिल चुका है जिनमें से ४७० आवेदनों को बैंकों ने स्वीकृति प्रदान की है। इसकी कुल राशि रु.४९६.२० है। बड़े पैमाने पर इस योजना का प्रचार-प्रसार किया जा रहा है ताकि इच्छुक विद्यार्थियों तक पूरी जानकारी पहुँचे और वे इस योजना का लाभ उठा सकें। इलेक्ट्रॉनिक और प्रिंट मीडिया के जरिए प्रचार के साथ-साथ सभी शैक्षणिक संस्थाओं, बैंक-शाखाओं, एटीएम आदि जगहों पर बैनर पोस्टर लगाया जा चुका है। बैंक के अधिकारियों ने कई शैक्षणिक संस्थानों में जाकर भी विद्यार्थियों को इस योजना के जरिए मिलने वाली आर्थिक सहायता के बारे में जानकारी साझा किया।</p> <p>Till date, out of 1581 proposals received by banks, 1500 have been accorded approval by Higher Education Dept, of which, 470 applications have been sanctioned by Banks amounting to</p>

	expeditiously (Action : All Banks)	Rs.496.20 lakhs. 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.
10	<p>बैंकों को प्रधानमंत्री सुरक्षा बीमा योजना के अंतर्गत पंजीकरण-प्रक्रिया में गति लाने की आवश्यकता है और कम से कम ७० % जन धन खातों को इसके अंतर्गत शामिल किया जाए। (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>दिसंबर 2018 तिमाही केई समापन तक ८५७९८१ जनधन खातों में से ४१०३७५ खातों (४८%) को प्रधानमंत्री सुरक्षा बीमा योजना के अंतर्गत पंजीकृत कर दिया गया है। बैंकों से निवेदन है कि वे मार्च २०१९ के लिए निर्धारित ७०% के लक्ष्य को पाने के लिए उचित प्रयास करे। बैंकों ने ग्राम स्वराज अभियान के कार्यान्वयन और १०० दिनों तक चलने वाले एमएसएमई : सहयोग एवं संपर्क अभियान के जरिए सक्रिय रूप से साधारण लोगों में जागरूकता फैलाया है ताकि ज्यादा-ज्यादा जनधन खातों को इस महत्वपूर्ण सामाजिक सुरक्षा योजना के अंतर्गत लाया जा सके।</p> <p>As of the quarter ended December 2018, enrollment under PMSBY stands at 410375 nos. against 857981 PMJDY accounts registering 48% coverage of PMJDY accounts. Banks are requested to achieve the prescribed coverage target of 70% by the end of March 2019. Banks have pro-actively raised awareness among the populace through implementation of Gram Swaraj Abhiyan and 100 days MSME support and outreach campaign to ensure maximum coverage of PMJDY account holders under the flagship social security schemes.</p>
11	<p>प्रधानमंत्री सुरक्षा बीमा योजना और प्रधानमंत्री जीवन ज्योति योजना के दावों का जल्द से जल्द निपटारा किया जाना। (कार्य: सभी बैंक)</p> <p>Claim settlement awareness initiatives of PMSBY & PMJJBY among new and existing beneficiaries (Action : All Banks)</p>	<p>सदस्य बैंक लाभार्थियों (नए और पुराने दोनों) के बीच दावों से संबंधित कागजातों को समय पर ठीक से जमा करने से जुड़ी जनकरियाँ साझा कर रहे हैं ताकि योग्य मामलों का जल्द से जल्द निपटारा किया जा सके।</p> <p>Banks have pro-actively undertaken to raise awareness among beneficiaries (both new & existing) towards timely and proper submission of claim documents with a view to reduce the turn-around time of settlement of eligible cases.</p>
12	<p>स्वच्छ भारत अभियान के लाभार्थियों के खातों से ली गई राशि को लौटाने के संदर्भ 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>सभी चिन्हित खातों में से ली गई राशि लौटा दी गई है।</p> <p>Refund has been completed on all identified accounts.</p>
13	<p>रबड़ की खेती से जुड़े प्रस्तावों के जल्द से जल्द निपटारा किए जाने के संदर्भ। (कार्य: सभी बैंक)</p> <p>Proposals for smoke houses in connection with rubber plantations (Action : All Banks)</p>	<p>राज्य सरकार ने स्मोक हाउस लगाने में आने वाले खर्चों का इस्टिमेट प्रस्तुत किया है जिसकी प्रतियाँ सभी बैंकों प्रसारित कर दी गई है। बैंकों को सलाह दी गई है कि वे ऋण की राशि के अनुसार योग्य लाभार्थियों को ऋण प्रदान करे। यह कार्य पीएमईजीपी, स्वालंबन, स्टैंड अप इंडिया के अंतर्गत ऋण की राशि के अनुसार किया जा सकता है।</p> <p>The State Govt has furnished an input cost estimate report for setting up smoke houses in the State, which was duly circulated among all member Banks. Banks have been advised to extend credit to eligible beneficiaries, which may be done under the ambit of PMEGP, Swavalamban, Stand Up India, etc. depending upon the quantum of the loan.</p>

14	<p>बैंकों द्वारा हर जिले के लिए फिशरी विभाग के सहयोग से योजना तैयार करना और हर मौसम की जरूरतों के हिसाब से ऋण को स्वीकृति प्रदान करना। (कार्य: सभी बैंक तथा मत्स्य 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 किया जा सके। कार्य-योजना को एलडीएम और संबन्धित जिला के फिशरी विभाग के अधिकारियों के साथ साझा किया जाएगा, डीडीसी की बैठक में अनुमोदित होने के बाद इसका कार्यान्वयन कर दिया जाएगा।</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. Action Plans will be drawn up in consultations with LDMs and respective district authority of Fishery Dept and will be made operational after being placed for approval in DCC meetings.</p>
15	<p>कुल ऋण में कमजोर वर्ग को दिये जाने वाले ऋण की हिस्सेदारी में बढ़ोतरी किया जाना और बैंकों द्वारा आदर्श ग्राम योजना के अंतर्गत गांवों को गोद लिया जाना। (कार्य: सभी बैंक)</p> <p>Increase of share of loans to weaker sections against total credit and adoption of villages by banks under Adarsh Gram Yojana (Action : All Banks)</p>	<p>कुल ऋण में कमजोर वर्ग को दिये जाने वाले ऋण की हिस्सेदारी दिसंबर २०१७ के ३९% से बढ़कर दिसंबर २०१८ में ५३% हो गया है। एक वर्ष के भीतर १४% की बढ़ोतरी दर्ज की गई है। एससी, ओबीसी एवं माइनोरिटी विभाग, त्रिपुरा सरकार २१ गांवों की सूची सौंपी है जो सभी संबन्धित सदस्य बैंको में आवंटित कर दिया गया है।</p> <p>The share of total advance provided to weaker sections as against total outstanding credit has increased from 39% in December 2017 to 53% on December 2018, registering a growth of 14% year on year (Rs. 3320.56 crores increase in amount Y-O-Y). It is also worth mentioning that percentage of advances to weaker sections as against ANBC increased from 46% on Dec-2017 to 69% on Dec-18, an increase of 23% when compared Y-O-Y.</p> <p>SC,OBC & Minorities Dept, Govt of Tripura provided a list of 21 villages for adoption by Banks, which were duly allocated to various Banks having service outlets in and around the concerned villages.</p>
16	<p>पीएमईजीपी के प्रस्तावों का निश्चित समय के भीतर निपटारा किया जाना और योग्य मामलों में प्रस्तावों को स्वीकृति दिया जाना। यदि प्रस्ताव को अस्वीकृत किया जाता है तो उसके लिए ठोस कारण दिया जाना चाहिए। (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>सदस्य बैंको को भेजे गए ४०१३ प्रस्तावों में से ३९८ प्रस्तावों को शाखाओं द्वारा स्वीकृति मिल चुकी है। सभी बैंकों से निवेदन है कि संबन्धित प्रक्रिया में गति लाए और यह सुनिश्चित करे कि मार्च २०१९ तक निर्धारित लक्ष्य का शत प्रतिशत हासिल किया जा सके।</p> <p>Out of 4013 proposals sponsored, 398 proposals have been accorded sanction by branches. All banks are requested to expedite the process to expedite the process and ensure achievement of 100% of the target by the end of March 2019 quarter.</p>
17	<p>प्रधानमंत्री आवास योजना के अंतर्गत आवास-ऋण के पोर्टफोलियो की समीक्षा और योग्य मामलों में ब्याज के दावों का निपटारा उचित माध्यम के जरिये निश्चित समय के भीतर किया जाए।(कार्य: सभी बैंक)</p>	<p>सदस्य बैंक अपने-अपने आवास-ऋण के पोर्टफोलियो की समीक्षा कर रहे हैं ताकि सभी योग्य लाभार्थियों को प्रधानमंत्री आवास योजना के अंतर्गत ब्याज पर मिलने वाली सरकारी अनुदान का लाभ मिल सके। दिसंबर २०१८ तक , सभी बैंको ने मिलकर योजना के अंतर्गत ६२५ लाभार्थियों को ऋण दिया है जिसकी कुल राशि रु.७९.६२ करोड़ है। ज्यादातर बैंकों ने एनएचबी से सब्सिडी मिलने में देरी/अस्वीकृति को लेकर चिंता जाहीर की है।</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)	All banks are scrutinizing their respective housing loan portfolio to bring eligible beneficiaries under the ambit of interest subvention under PMAY. As of December 2018, all Banks have collectively financed 625 beneficiaries under the scheme with corresponding credit of Rs. 79.62 crores. Most Banks have raised concerns regarding delay/rejection of subsidy claimed from NHB.
18	डिजिटल बैंकिंग जागरूकता। (कार्य: सभी बैंक) Digital Banking Awareness (Action : All Banks)	सदस्य बैंकों ने अपने-अपने ग्राहकों के डिजिटल बैंकिंग के विभिन्न तरीकों को लेकर बड़े स्तर जागरूकता फैला रहे हैं। जिनमें टेक्स मेसेज, ई-मेल्स द्वारा दी जाने वाली सूचना और मीडिया नोटिश शामिल हैं जिससे ग्राहक धोखाधड़ी और जालसाजी के झांसे में न आए। All Banks have initiated wide publicity among their customers regarding awareness of Digital Banking channels offered by respective banks along with communication sent to customers on regular basis through text messages, E-mails and media notifications to ensure safeguarding of customer interests and prevent them from falling prey to fraudulent transactions.
19	एसएलबीसी के द्वारा बैंको के बीच प्रदर्शन के पैमाने पर प्रतियोगिता के मधायम से प्रतिस्पर्धा को बढ़ावा दिया जाना। वित्तीय वर्ष २०१८-१९ के दौरान सबसे अच्छा प्रदर्शन करने वाले बैंको का चुनाव करके मार्च २०१९ की एसएलबीसी बैठक के दौरान पुरस्कृत और सम्मानित किया जाना। (कार्य: सभी बैंक एवं एसएलबीसी) 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)	सदस्य बैंको में इस प्रकार की प्रतियोगिता की शुरुआत की जा चुकी है। सभी बैंको को कृषि, एमएसएमई जैसे प्रमुख क्षेत्र के ऋण से संबन्धित 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। 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.

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।

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

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

त्रिपुरा राज्य के लिए ३१.१२.२०१८ तक जन-धन खाते से संबन्धित प्रदर्शन प्रस्तुत हैं:

Performance of PMJDY as on 31.12.2018 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.
617186	240795	857981	655.19*	774729	69391	660559
In Percentage						
71.93	28.06			90.29	8.08	76.98

* Average deposit per account Rs 7636.51/-

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 कि 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 शिकायते 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 7636.51/- per account in the State of Tripura.

Aadhaar seeding percentage is 90.29 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 76.98% 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 8.08% of total PMJDY accounts opened in the State. Bankers are requested to convert all zero balance accounts into operative accounts.

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

Bank Wise Details of PMJDY accounts for the State of Tripura as on 31.12.2018

दिनांक ३१.१२.२०१८ तक त्रिपुरा राज्य में जन धन खातों का विवरण

Banks	Type of Bank	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposit	Zero Balance Account	RupayCard Issued	Aadhaar Seeded
Allahabad Bank	PSB	723	538	702	559	1261	2712776.15	213	1044	1056
Andhra Bank	PSB	0	256	145	111	256	694587.69	37	235	226
Axis Bank Ltd	PVT	0	361	261	100	361	796404.94	124	325	242
Bank of Baroda	PSB	2539	4593	4166	2966	7132	20915813.79	434	6639	6401
Bank of India	PSB	3886	8487	6505	5868	12373	30337892.86	1170	11781	11271
Bank of Maharashtra	PSB	0	659	286	373	659	1512771	94	588	626
Canara Bank	PSB	14785	2350	8556	8579	17135	54798117.9	951	11773	15635
Central Bank of India	PSB	5374	350	2732	2992	5724	11765234.43	287	5249	5267
Corporation Bank	PSB	1326	2185	2086	1425	3511	16552776.29	32	2986	3128
Dena Bank	PSB	0	240	162	78	240	251353.6	98	209	190
Federal Bank Ltd	PVT	0	153	94	59	153	1929263.7	32	109	114
HDFC Bank Ltd	PVT	0	4522	72	4450	4522	1064187.89	1205	4522	1242
ICICI Bank Ltd	PVT	14	233	196	51	247	932734.49	162	247	69
IDBI Bank Ltd.	PSB	3854	1070	2363	2561	4924	7923458.27	967	4190	4267
Indian Bank	PSB	1023	580	642	961	1603	1905802	176	1588	1362
Indian Overseas Bank	PSB	1451	1745	1762	1434	3196	6050384.35	677	3152	2622
IndusInd Bank Ltd	PVT	0	1591	1382	209	1591	1305042.52	235	1502	1549
Kotak Mahindra Bank Ltd	PVT	0	46	39	7	46	45137.51	14	46	32
Oriental Bank of Commerce	PSB	493	644	699	438	1137	7048250.75	33	1073	919
Punjab & Sind Bank	PSB	175	152	197	130	327	6267545	0	322	322
Punjab National Bank	PSB	1160	143	689	614	1303	2034635	444	1291	624
South Indian Bank Ltd	PVT	0	1194	476	718	1194	511857	552	469	580
State Bank of India	PSB	42852	85026	60897	66981	127878	304902853.1	16848	109670	101374
Syndicate Bank	PSB	6341	291	3609	3023	6632	17786195.3	815	6237	5832
UCO Bank	PSB	31357	24865	26242	29980	56222	168735101.4	9312	14917	46447
Union Bank of India	PSB	4712	1727	3187	3252	6439	17761883.8	880	4390	5921
United Bank of India	PSB	126658	79378	108301	97735	206036	4271321654	17188	161999	196274
Tripura Gramin Bank	RRB	368463	16249	148591	236121	384712	1590272086	16400	302872	361112
Vijaya Bank	PSB	0	1167	895	272	1167	3847979.53	11	1134	25
	Grand Total	617186	240795	385934	472047	857981	6551983781	69391	660559	774729

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 31.12.2018 is furnished below:

Bank Type	PMSBY	PMJJBY	APY	Total
PSB	198371	67798	12878	279047
RRB	188003	66524	22558	277085
Private	2881	929	1154	4964
Co-op	21120	4966	10	26096
Total	410375	140217	36600	587192

३१.१२.२०१८ 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 31.12.2018.:

S.No.	Banks	PMSBY	PMJJB	APY
1	Allahabad Bank	1024	312	113
2	Andhra bank	638	286	238
3	Bank of Baroda	5277	1480	491
4	Bank of India	20458	5773	1559
5	Bank of Maharashtra	212	97	21
6	Canara Bank	1820	616	800
7	Central Bank Of India	3174	1391	562
8	Corporation Bank	47	34	19
9	Dena bank	1034	547	37
10	IDBI Bank	22	9	48
11	Indian Bank	520	320	65
12	Indian Overseas	1370	1010	360
13	P&SB	785	172	108
14	PNB	1933	369	51
15	OBC	2241	412	89
16	State Bank of India	43310	12500	2627
17	Syndicate Bank	800	296	283
18	UCO Bank	11315	4473	2516
19	Union Bank	2059	1326	336
20	United Bank of India	99306	35900	2004
21	Vijaya bank	1026	475	551
	Total PUBLIC sec Bank	198371	67798	12878
22	Axis Bank	409	145	535
23	Bandhan Bank	0	0	159
24	Federal Bank	167	53	8
25	HDFC Bank	884	391	359
26	ICICI Bank	315	144	83
27	IDFC First Bank	390	68	0
28	IndusInd	564	17	0
29	Kotak Mahindra	62	43	3
30	South Indian Bank	85	64	5
31	Ujjivan Bank	0	0	0
32	Yes Bank	5	4	2
	Total PRIVATE Sec bank	2881	929	1154
33	Tripura Gramin Bank	188003	66524	22558
	Total RRB	188003	66524	22558
34	ACUB	0	0	0
35	TCARDB	0	0	0
36	TSCB	21120	4966	10
	Total Coop. Bank	21120	4966	10
	Grand Total	410375	140217	36600

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 31.12.2018)									
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	2	2	0	0	4	4	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	1	1	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	4	0	4	0	19	18	1	0
20	UCO Bank	0	0	0	0	5	5	0	0
21	Vijaya Bank	0	0	0	0	0	0	0	0
A	Sub Total of Public Sec. Bank	11	5	6	0	40	39	1	0
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	78	51	24	3	306	220	65	22
C	Sub Total of RRB	78	51	24	3	306	220	65	22
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	11	1	0
D	Sub Total of Coop.Banks	1	1	0	0	12	11	1	0
GRAND TOTAL		90	57	30	3	358	270	67	22

प्रधान मंत्री जीवन ज्योति बीमा योजना के अंतर्गत ७५% और प्रधान मंत्री सुरक्षा बीमा योजना में ६३% दावे (क्लेम्स) 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 75% while in PMSBY is 63%. 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 (इंटरप्रेन्योरर्स) नए उद्यम से संबन्धित केंद्र और राज्य सरकार द्वारा दिये सुझावों के बारे में जानने की उत्साह से यहाँ इक्कठा हुए थे ताकि वे इन्हें 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।

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.



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 उद्यमियों 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



MSME Support & Outreach campaign organised at Majlisipur 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

MSME Support & Outreach Campaign - "SAMVEG" Achievement					
S.No.	Particulars	West Tripura		Sepahijala	
		No.	Amount (in lakhs Rs.)	No.	Amount (in lakhs Rs.)
1	Pradhan Mantri Mudra Yojana	37177	17544.00	16479	6481.00
2	psbloansin59minutes	28	968.70	NIL	NIL
3	Restructured loans	26	626.00	5	4.25
4	Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE)	95	1367.82	116	1801.04
5	Loans to RSETI trainees	4	3.00	80	28.25
6	GeM registered MSMEs	10	NA	1	NA
7	PMEGP	60	393.09	57	317.47
8	PMSBY	9221	NA	4393	NA
9	PMJJBY	1490	NA	2078	NA
10	PMJDY accounts opened	3040	NA	616	NA
Targets under Mudra allotted by DFS : 1. West Tripura district: 14698 2. Sepahijala district: 9539					

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।

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.

राज्य सरकार की अधिसूचना दिनांक ०५.१२.२०१८ के अनुसार २०१८ के रबी फसल को प्रधान मंत्री फसल बीमा योजना के अंतर्गत शामिल करने का जिम्मा एगीकल्चर इंशुरेंस कंपनी इंडिया लिमिटेड (एआईसीआईएल) को सौंपा गया। रबी फसल के लिए प्रीमियम जमा करने की अंतिम तारीख ३१.१२.२०१८ थी।

The Agriculture Insurance Company India Limited (AICIL) was assigned as implementing agency for Rabi 2018 in the State as per notification by State Govt dated 05.12.2018. Cut-off date for Rabi 2018 for realization of insurance premium was 31.12.2018.

३१.१२.२०१८ तक प्रधान मंत्री बीमा योजना से जुड़े प्रदर्शन इस प्रकार है:

The performance of PMFBY up to 31.12.2018 is as stated below:

PMFBY Enrollment Rabi 2018-19			
Name of the Bank	No. of Loanee Farmers Covered	No. of Non-Loanee Farmers	Total Farmers Covered
Allahabad Bank	7	5	12
Bank of Baroda	12	0	12
Indian Overseas	15	0	15
OBC	2	0	2
United Bank of India	190	0	190
Tripura Gramin Bank	78	0	78
Total	304	5	309

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

१४ एफ.एल.सी ने अक्टूबर २०१८ से दिसंबर २०१८ से दौरान कुल २०८ शिविर (कैंप) लगाए गए जिनमें ८०८६ लोगों ने भाग लिया।

साथ ही २६० ग्रामीण शाखाओं ने कुल ८१९ शिविर (कैंप) का आयोजन किया जिनमें भाग लेने वालों की संख्या १०५४० थी। अतः इस तिमाही ३.१५ 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 208 literacy camps during October to December 2018 with participation of 8086 persons.

Besides, 260 rural branches conducted 819 camps during the same period with participation of 10540 persons thus averaging 3.15 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 अक्टूबर से दिसंबर महीने के दौरान कुल २००८ लोगों को प्रशिक्षण दिया है। इनमें से ३५२ लोगों ने अपनी पूंजी से स्वरोजगार शुरू किया है तथा ६३१ लोगों ने बैंक ऋण के माध्यम से स्वरोजगार की शुरुआत की है। इस प्रकार राज्य में रोजगार का कुल प्रतिशत ५१% है।

पांचों आरसेटी के इस वित्तीय वर्ष के प्रदर्शन यहाँ अनुलग्नकित है:-

The five RSETIs in Tripura trained 2008 participants during October-December of FY 2018-19. Out of the total participants, 352 people got employed with their own fund, 631 have got self-employed through bank loan thus registering employment percentage of 51%.

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

STATE-TRIPURA																
Performance of RSETIs in Tripura (upto 31.12.2018)												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	22	251	425	676	54	250	70	10	145	221	26	392	233	254	487	
Total	164	2668	1956	4624	807	1186	1206	180	636	2166	114	3061	2235	2200	4435	
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	130	88	218	39	123	36		60	46	8	114	110	108	218	
Total	134	1843	1421	3264	604	1723	554	46	380	1302	203	1885	1428	1836	3264	
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	13	101	255	356	42	141	72	71	89	52	0	141	128	228	356	
Total	117	1061	2264	3325	515	1149	809	461	978	1192	0	2170	1268	2057	3325	
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	18	126	270	396	89	99	105	11	30	234		264	255	141	396	
Total	148	1528	2261	3789	728	1464	757	118	819	1423	0	2242	2204	1585	3789	
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	19	177	185	362	68	129	72	24	28	78	1	107	145	217	362	
Total	148	1741	1686	3427	725	1245	674	286	760	903	302	1965	669	2758	3427	

FINANCIAL LITERACY CENTRES-- REPORT FOR THE QUARTER ENDED DECEMBER 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	15	421	322	99
2	Tripura	Dhalai	Rural	R-Seti, Ambassa	25.01.11	UBI	36	1260	1205	42
3	Tripura	Sepahijala	Urban	R-Seti, Sepahijala	12.02.13	TGB	30	1528	1495	15
4	Tripura	West Tripura	Urban	Rudset Institute	14.09.11	Syndicate Bank & Canara Bank	24	503	451	52
5	Tripura	Unakoti	Rural	R-Seti, Kumarghat	07.07.13	SBI	22	416	409	1
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	357	348	9
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	17	657	631	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	509	492	6
13	Tripura	Sepahijala	Rural	TGB Bishramganj Branch	30.12.15	TGB	2	162	155	3
14	Tripura	North	Semi-Urban	TGB Dhamanagar Branch	05.03.16	TGB	0	0	0	0
Total							208	8086	7709	315

RURAL BRANCHES-- REPORT OF CONDUCT OF FINANCIAL LITERACY CAMP FOR THE QUARTER ENDED DECEMBER 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	158	2720	1899	821
2	Tripura	Sepahijala	35	33	107	1045	981	64
3	Tripura	Khowai	25	25	76	1017	951	66
4	Tripura	Gomati	35	34	105	1345	1149	196
5	Tripura	South	37	36	114	1244	1011	233
6	Tripura	Dhalai	34	34	103	1623	952	671
7	Tripura	North	29	25	88	847	741	106
8	Tripura	Unakoti	22	21	68	699	546	153
TOTAL			269	260	819	10540	8230	2310

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 दिसंबर - तीमाही में कुल ८१९ वित्तीय जागरूकता शिविर का आयोजन किया जिसमें भाग लेने वालों की संख्या १०५४० थी। राज्य में चलाये गए चौदह वित्तीय जागरूकता शिविर के अलावा दिसंबर-२०१८ की तिमाही में २०८ जागरूकता शिविर लगाए गये जिसमें कुल ८०८६ 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 819 financial literacy awareness camps in the December quarter, where a total of 10540 persons participated. Apart from that fourteen Financial Literacy Centres in the state have conducted a total of 208 awareness camps where 8086 persons have participated for the quarter ended December 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 पहुँचने 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 पहुँचने 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 31.12.2018

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	4	7
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	197	425
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 First 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	6	2	8
B	Sub Total of Pvt. Sec. Bank	5	23	38	66
33	Tripura Gramin Bank	1	6	1	8
C	Sub Total of RRB	1	6	1	8
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		145	118	238	501

Status of POS machines installed as on 31.12.2018

BANKS	Status of POS Machines issued upto December 2018
Andhra Bank	9
Bank of India	20
Bank of Maharashtra	1
Canara Bank	42
Dena Bank	3
IDBI BANK	25
Indian Overseas Bank	20
Oriental Bank of Commerce	10
State Bank of India	1172
Union Bank of India	22
United Bank of India	165
UCO Bank	82
Bandhan Bank	144
Federal Bank	13
HDFC	300
IDFC First Bank	13
Kotak Mahindra Bank	2
SOUTH INDIAN BANK	14
YES Bank	55
GRAND TOTAL	2112

IMPLEMENTATION OF ANNUAL CREDIT PLAN (ACP)

वार्षिक ऋण योजना का कार्यान्वयन

२८.१२.२०१८ को हुई एसएलबीसी १२७वीं की बैठक में उठे प्रमुख कार्य बिन्दु:

Action Points emerged in the 127th SLBC Meeting held on 28.12.2018

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 दिसंबर २०१८ तक वार्षिक ऋण योजना-२०१८-१९ के अंतर्गत रु. ६४७९.१८ करोड़ के ऋण की अदायगी की है जो वार्षिक लक्ष्य रु ५३३१.५७ करोड़ का १२२% है।

वार्षिक ऋण योजना २०१८-२०१९ के अंतर्गत ३१.१२.२०१८ तक कुल उपलब्धि १२२% है जबकि कृषि क्षेत्र में उपलब्धि ८६% है। एमएसएमई और ओ पी एस क्षेत्र की उपलब्धि क्रमशः १०८% एवं ७०% हैं।

वार्षिक ऋण योजना २०१८-१९ अंतर्गत ३१.१२.२०१८ तक की ऋण अदायगी का तुलनात्मक विवरण:-

All the banks put together disbursed Rs 6479.18 crore i.e. 122% of the Annual Target for Rs 5331.57 crore under ACP 2018-19 as on December 2018.

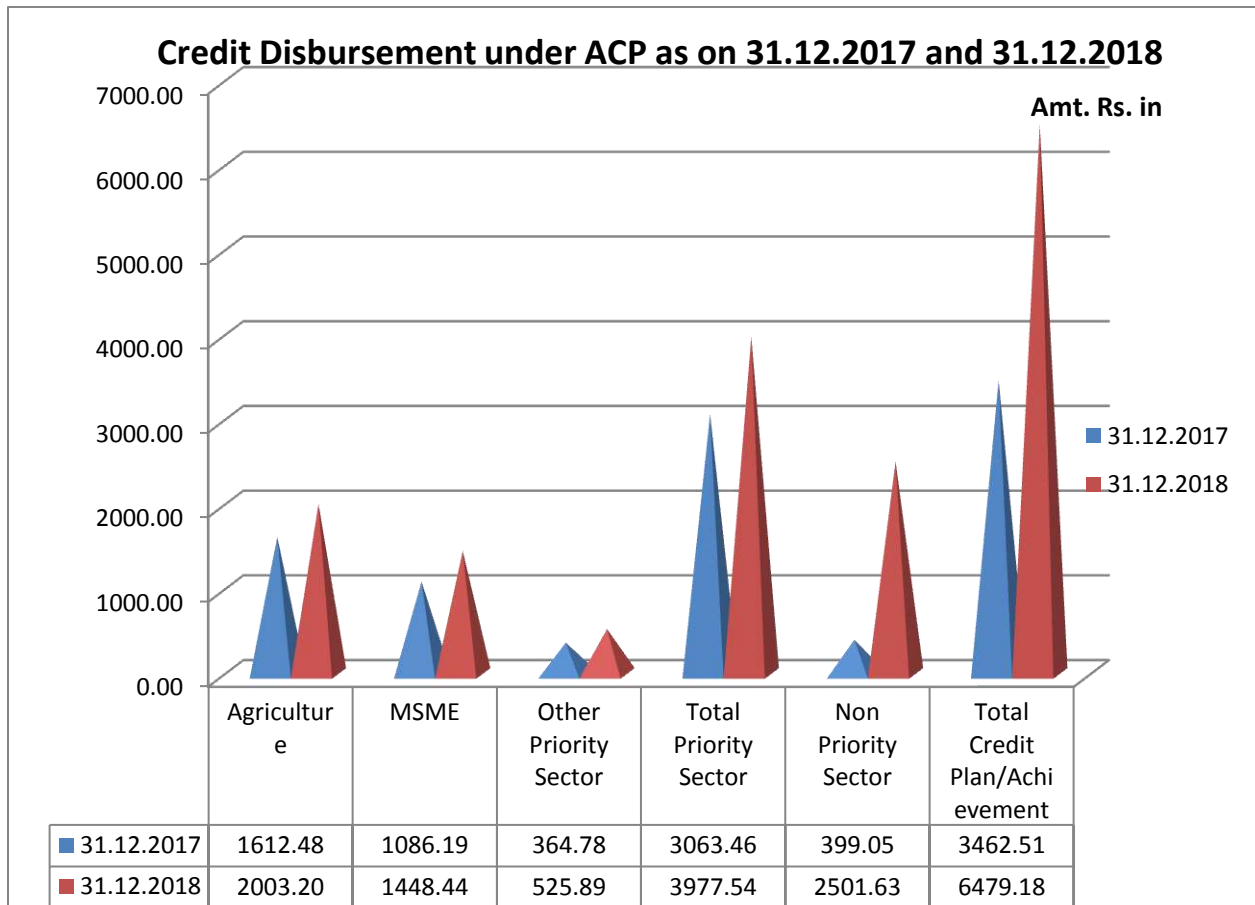
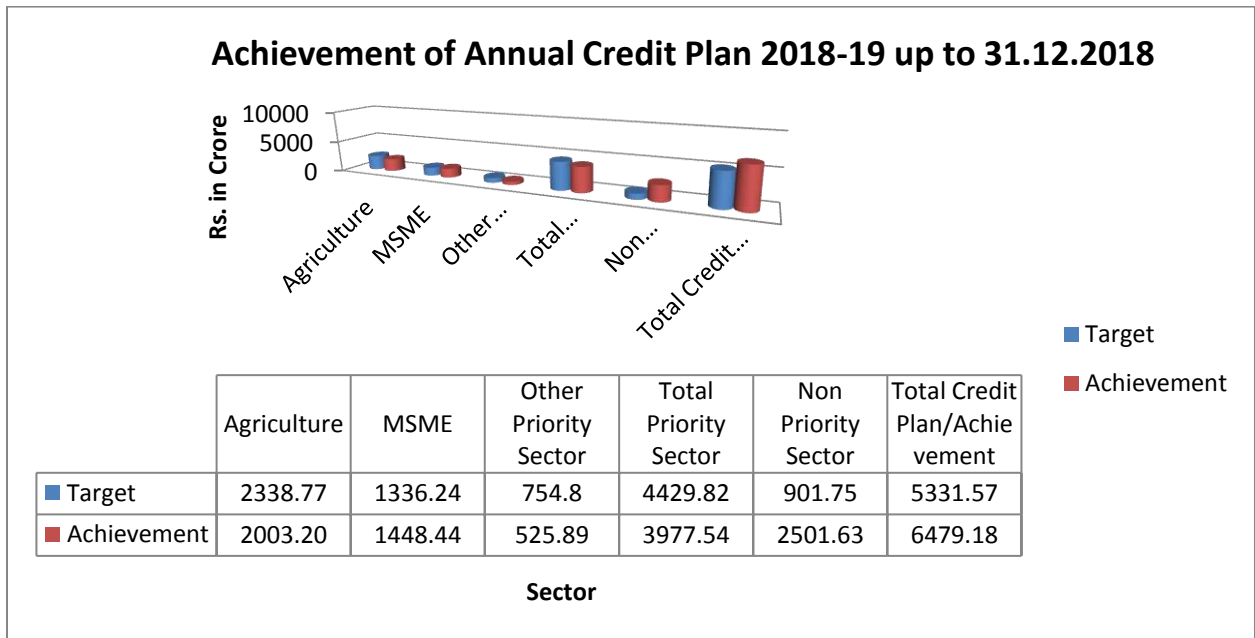
The overall achievement is 122% against the target of ACP 2018-19 as on 31.12.2018 while achievement under Agriculture sector is 86%. Achievements in MSME and OPS are 108% and 70% of the ACP Targets respectively as on 31.12.2018.

A comparative position of achievement in disbursement under ACP 2018-19 as on 31.12.2018 with the corresponding period of the previous year is as under:

Amt. Rs. In crores

2017-18 (April to December 2017)				2018-19 (April to December 2018)			
Sector	Plan	Achievement (April- December 17)	% to Target	Plan	Achievement (April- December 18)	% to Target	% of growth (Y-O-Y)
Agriculture	2117.11	1612.49	76	2338.77	2003.20	86	24
MSME	1090.5	1086.19	99	1336.24	1448.44	108	33
Other Prisec	671.86	364.79	54	754.80	525.89	70	44
Total Prisec	3879.45	3063.46	79	4429.82	3977.54	90	30
Non-Prisec	506.55	399.05	79	901.75	2501.63	277	527
Grand Total	4386.00	3462.51	79	5331.57	6479.18	122	87

Bank wise performance on different sectors under ACP pertaining to the year 2018–19 as on 31.12.2018 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 31.12.2018

(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	21.62	1	924.11	57.25	6	498.71	64.12	13	2882.54	142.99	5	460.00	74.12	16	3342.54	217.11	6
2	Andhra bank	0.00	0.00	0	322.40	190.10	59	197.75	67.16	34	520.15	257.26	49	100.00	209.11	209	620.15	466.37	75
3	Bank of Baroda	469.63	62.12	13	1217.40	540.45	44	665.00	358.05	54	2352.03	960.62	41	510.00	359.13	70	2862.03	1319.75	46
4	Bank of India	4687.34	678.10	14	3366.26	2869.62	85	1843.20	485.96	26	9896.80	4033.68	41	1930.00	1100.81	57	11826.80	5134.49	43
5	Bank of Maharashtra	0.00	0.00	0	322.50	102.35	32	197.75	74.81	38	520.25	177.16	34	100.00	31.23	31	620.25	208.39	34
6	Canara Bank	4687.98	289.41	6	3133.26	1132.42	36	1594.23	481.28	30	9415.47	1903.11	20	2225.00	695.12	31	11640.47	2598.23	22
7	Central Bank Of India	1836.49	82.21	4	2050.03	357.76	17	1318.98	308.75	23	5205.49	748.72	14	1045.00	109.99	11	6250.49	858.71	14
8	Corporation Bank	225.68	0.00	0	496.61	0.00	0	370.46	12.40	3	1092.75	12.40	1	250.00	48.85	20	1342.75	61.25	5
9	Dena bank	0.00	0.00	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	104.00	5	1242.61	1450.00	117	940.71	259.90	28	4307.64	1813.90	42	785.00	323.97	41	5092.64	2137.87	42
13	P&SB	385.78	3.30	1	574.61	28.25	5	466.67	29.60	6	1427.06	61.15	4	220.00	40.30	18	1647.06	101.45	6
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	3.00	1	574.61	259.00	45	466.67	128.00	27	1427.06	390.00	27	200.00	193.00	97	1627.06	583.00	36
16	State Bank of India	31219.96	23396.00	75	14515.92	10506.00	72	10868.95	19928.00	183	56604.82	53830.00	95	14075.00	197200.00	1401	70679.82	251030.00	355
17	Syndicate Bank	2042.41	125.15	6	1529.61	1423.05	93	980.67	321.30	33	4552.69	1869.50	41	1080.00	311.53	29	5632.69	2181.03	39
18	UCO Bank	12188.89	2495.88	20	7298.06	8814.38	121	4363.51	1146.66	26	23850.46	12456.92	52	4510.00	1797.52	40	28360.46	14254.44	50
19	Union Bank	2177.22	239.50	11	1995.00	319.20	16	1122.50	56.12	5	5294.72	614.82	12	1160.00	34.00	3	6454.72	648.82	10
20	United Bank of India	29401.04	20622.64	70	12771.37	9578.33	75	8803.74	6711.57	76	50976.16	36912.54	72	14975.00	11252.56	75	65951.16	48165.10	73
21	Vijaya bank	1012.56	61.98	6	1200.00	904.34	75	565.00	625.76	111	2777.56	1592.08	57	360.00	128.06	36	3137.56	1720.14	55
A	ACP PUBLIC sec Bank	98502.16	48359.09	49	57183.52	40538.04	71	37545.56	31456.81	84	193231.24	120353.94	62	46665.00	214693.58	460	239896.24	335047.52	140
22	Axis Bank	2446.50	83.01	3	2008.11	80.23	4	1359.67	139.58	10	5814.29	302.82	5	1220.00	1298.72	106	7034.29	1601.54	23
23	Bandhan Bank	27833.73	67273.32	242	26432.52	70887.13	268	4920.81	1519.38	31	59187.05	139679.83	236	4640.00	1420.03	31	63827.05	141099.86	221
24	Federal Bank	0.00	61.20	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	4943.44	523	1936.00	4768.64	246	954.60	70.39	7	3835.23	9782.47	255	810.00	5890.67	727	4645.23	15673.14	337
26	ICICI Bank	3445.37	1095.07	32	2290.14	492.72	22	1020.06	155.86	15	6755.58	1743.65	26	1445.00	2256.89	156	8200.58	4000.54	49
27	IDFC First Bank	0.00	2177.75	0	600.00	5033.10	839	84.75	0.00	0	684.75	7210.85	1053	50.00	0.00	0	734.75	7210.85	981
28	IndusInd	448.00	827.19	185	485.00	2548.56	525	229.00	0.00	0	1162.00	3375.75	291	400.00	1649.98	412	1562.00	5025.73	322
29	Kotak Mahindra	0.00	0.00	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	0	400.00	982.64	246	180.00	476.73	265	580.00	1459.37	252	100.00	621.93	622	680.00	2081.30	306
31	Ujjivan Bank	2413.17	4630.90	192	2115.86	978.02	46	951.09	3697.71	389	5480.12	9306.63	170	835.00	919.38	110	6315.12	10226.01	162
32	Yes Bank	0.00	0.00	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	81091.88	216	37467.63	85925.04	229	10239.98	6059.65	59	85239.02	173076.57	203	9800.00	14057.60	143	95039.02	187134.17	197
33	Tripura Gramin Bank	71301.61	49621.15	70	23544.03	16771.36	71	17809.89	12039.97	68	112655.54	78432.48	70	22010.00	16387.36	74	134665.54	94819.84	70
C	ACP RRB	71301.61	49621.15	70	23544.03	16771.36	71	17809.89	12039.97	68	112655.54	78432.48	70	22010.00	16387.36	74	134665.54	94819.84	70
34	ACUB	0.00	0.00	0	250.00	14.20	6	608.50	312.06	51	858.50	326.26	38	310.00	53.25	17	1168.50	379.51	32
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	21247.99	83	14468.23	1595.81	11	8729.17	2721.37	31	48750.88	25665.17	52	11180.00	4971.91	44	59930.88	30537.08	51
D	ACP Coop. Bank	26542.57	21247.99	80	15429.04	1610.01	10	9884.84	3033.43	31	51856.45	25891.43	50	11700.00	5025.16	43	63556.45	30916.59	49
GRAND TOTAL		233877.75	200320.11	86	133624.23	144844.45	108	75480.27	52589.86	70	442982.24	397754.42	90	90175.00	250163.70	277	533157.24	647918.12	122

Tripura State

Districtwise and sectorwise Achievement under Annual Credit Plan 2018-19 during the period 01.04.2018 to 31.12.2018

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	36521.51	74	57658.50	68631.38	119	28403.72	18879.7	66	135172.12	124032.61	92	17200.00	23703.79	138	152372.12	147736.40	97
2	Khowai	27009.11	22918.32	85	6097.88	8332.09	137	6044.74	3832.02	63	39151.73	35082.43	90	6000.00	4521.74	75	45151.73	39604.17	88
3	Sepahijala	31944.75	26920.66	84	13866.30	14926.39	108	13236.88	5086.58	38	59047.93	46933.63	79	7080.00	10178.67	144	66127.93	57112.30	86
4	Gomati	30088.81	26210.72	87	12864.00	12252.47	95	5880.04	6005.97	102	48832.85	44469.16	91	13600.00	184781.11	1359	62432.85	229250.27	367
5	South Tripura	41801.71	32036.71	77	11167.70	10097.34	90	8100.00	5273.37	65	61069.41	47407.42	78	12000.00	7198.13	60	73069.41	54605.55	75
6	North Tripura	21354.88	20112.84	94	11770.31	12644.1	107	6499.06	5090.07	78	39624.25	37847.01	96	11800.00	7550.97	64	51424.25	45397.98	88
7	Unakoti	14063.08	16642.31	118	10078.13	9529.76	95	2837.40	3537.43	125	26978.61	29709.50	110	12025.00	5967.72	50	39003.61	35677.22	91
8	Dhalai	18505.51	18957.04	102	10121.40	8430.92	83	4478.43	4884.7	109	33105.34	32272.66	97	10470.00	6261.57	60	43575.34	38534.23	88
	Total	233877.75	200320.11	86	133624.22	144844.45	108	75480.27	52589.86	70	442982.24	397754.42	90	90175.00	250163.70	277	533157.24	647918.12	122

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 December 2017)	2117.11	1612.49	76
2018-19 (April to December 2018)	2338.77	2003.20	86

अप्रैल से दिसंबर २०१८ की अवधि में कुल २००३.२० करोड़ के ऋण-राशि की अदायगी की गई है जो की वार्षिक लक्ष्य २३३८.७७ करोड़ का ८६ प्रतिशत है।

Disbursement during April-December 2018 is Rs 2003.20 crore i.e. 86% 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 December 2018)	Target	1360.33	713.01	265.42	0.00	2338.76
	Achievement	1294.50	496.21	212.47	0.00	2003.20
	% of Achv	95	70	80	0	86

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– December'18)
1	Increase in Farm Credit	Rs. 2338.77	Achievement during 2018-19 is Rs 2003.20 Crore (86% of the target), i.e. recording an increase of 24% over the disbursement during the corresponding period of last year (2017-18).
2	KCC (No.)	55000	45896 nos. (83% of the target including renewal) KCCs .
3	New Farmers (No.)	55000	33128 nos of New farmers have been financed involving an amount of Rs 236.97 crores.

विभिन्न बैंको का ३१.१२.२०१८ तक विभिन्न क्षेत्रों से संबंधी विवरण नीचे प्रस्तुत है:

Bank wise position as on 31.12.2018 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 December 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	21.62	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	62.12	13
4	Bank of India	3177.00	973.51	30.64	4687.34	678.10	14
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	289.41	6
7	Central Bank of India	2179.00	119.93	5.50	1836.49	82.21	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	104.00	5
13	Punjab & Sind Bank	241.00	6.00	2	385.78	3.30	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	3.00	1
16	State Bank of India	1947.00	152.56	8	31219.96	23396.00	75
17	Syndicate Bank	171.00	7.00	4	2042.41	125.15	6
18	UCO Bank	10549.65	2817.00	27	12188.89	2495.88	20
19	Union Bank of India	27161.00	25627.14	94	2177.22	239.50	11
20	United Bank of India	1834.50	1126.03	61	29401.04	20622.64	70
21	Vijaya Bank	181.00	236.03	130	1012.56	61.98	6
A	ACP PUBLIC sec Bank	85497.61	56911.62	67	98502.16	48359.09	49
22	AXIS BANK	1841.80	63.01	3	2446.50	83.01	3
23	Bandhan Bank	43143.61	86604.32	201	27833.73	67273.32	242
24	Federal Bank	1421.00	6210.58	437	0.00	61.20	0
25	HDFC	2497.00	1307.98	52	944.63	4943.44	523
26	ICICI Bank	642.00	248.17	39	3445.37	1095.07	32
27	IDFC Bank	0.00	3208.75	0	0.00	2177.75	0
28	Indusind Bank	0.00	60.00	0	448.00	827.19	185
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	4630.90	192
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	81091.88	216
33	Tripura Gramin Bank	50542.55	51449.00	102	71301.61	49621.15	70
C	ACP RRB	50542.55	51449.00	102	71301.61	49621.15	70
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	21247.99	83
D	ACP Coop. Bank	26125.28	25459.14	97	26542.57	21247.99	80
GRAND TOTAL		211710.85	231530.22	109	233877.75	200320.11	86

TRIPURA STATE

Achievement under Sub-Sectors of Allied Activities against ACP for the Year 2018-19 as on 31.12.2018

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	13.41	325.31	13.41
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	49.00	99.63	49.00
4	Bank of India	14.81	0.00	24.91	0.00	262.61	0.00	234.19	0.00	62.66	0.00	1077.52	18.69	1676.70	18.69
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	77.92	1795.34	181.20
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	44.04	565.51	79.23
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	20.94	875.13	27.25
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	794.12	1528.72	3125.00	1402.13	5549.00	332.77	715.00	5724.57	8382.52	9320.63	18666.00
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	37.11	682.41	79.44
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	164.64	547.01	212.69
19	United Bank of India	103.72	509.77	123.21	215.46	1337.60	1072.85	1197.44	3242.25	346.00	973.25	5373.03	8019.73	8481.00	14033.31
20	UCO Bank	54.27	13.09	34.85	131.27	659.79	314.89	535.34	298.57	169.98	26.21	2742.68	714.98	4196.91	1499.01
21	Vijaya Bank	3.71	0.15	4.20	1.73	66.51	3.66	86.80	5.39	12.97	0.54	257.95	5.71	432.14	17.18
A	Sub Total of Public Sec. Bank	348.08	641.39	553.52	1188.95	4977.32	4580.50	4439.86	9187.71	1205.03	1767.84	19508.31	17652.35	31032.12	35018.74
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	61.81	796.29	61.81
23	Bandhan Bank	34.68	0.00	50.85	7720.01	543.51	3083.55	459.00	3283.96	125.51	2197.76	2130.86	50988.04	3344.41	67273.32
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	61.20	0.00	61.20
25	HDFC	3.00	1.95	16.00	48.21	43.14	27.23	33.69	89.01	8.88	76.40	149.92	2515.19	254.63	2757.99
26	ICICI	13.06	3.96	19.62	38.64	189.08	137.28	185.17	171.64	44.92	49.26	699.92	672.24	1151.77	1073.02
27	IDFC First Bank	0.00	0.00	0.00	0.00	0.00	920.80	0.00	176.15	0.00	38.90	0.00	1041.90	0.00	2177.75
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	221.41	118.20	6.15	70.36	259.36	23.77	214.82	455.95	1596.33	691.94	2298.07
B	Sub Total of Pvt. Sec. Bank	67.06	5.91	140.50	8028.27	1039.20	4175.01	871.60	3980.12	229.66	2577.14	4019.02	56936.71	6367.04	75703.16
32	Tripura Gramin Bank	282.45	650.00	356.20	2148.01	3878.74	2799.19	3567.62	2471.61	949.80	14562.25	15202.78	14477.72	24237.59	37108.78
C	Sub Total of RRB	282.45	650.00	356.20	2148.01	3878.74	2799.19	3567.62	2471.61	949.80	14562.25	15202.78	14477.72	24237.59	37108.78
33	ACUB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
34	TCARDB	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	1805.82	358.90	1436.41	5146.47	5680.45	7919.07	20875.70
D	Sub Total of Coop.Banks	101.80	1080.48	81.41	7403.26	1377.84	3469.28	1147.37	1805.82	377.99	1436.41	5664.87	5680.45	8751.28	20875.70
GRAND TOTAL		799.39	2377.78	1131.63	18768.49	11273.10	15023.98	10026.45	17445.26	2762.48	20343.64	44394.98	94747.23	70388.03	168706.38

Achievement of New Farmers brought under finance during the year 2018-19 up to 31.12.2018					
(Amt. in Lakhs)					
SI No	Name of Bank	New farmers		Loans to SF/MF	
		Achievement		No.	Amount
		No.	Amount		
1	2	3	4	5	6
1	Allahabad Bank	11	8.21	11	8.21
2	Bank of Baroda	15	13.12	15	13.12
3	Bank of India	40	158.13	40	158.13
4	Bank of Maharashtra	0	0.00	0	0.00
5	Canara Bank	34	65.84	34	65.84
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	73	43.14	73	43.14
11	Oriental Bank of Commerce	4	3.00	4	3.00
12	Punjab & Sind Bank	9	3.30	9	3.30
13	Punjab National Bank	21	23.26	21	23.26
14	State Bank of India	4999	3008.00	4999	3008.00
15	Syndicate Bank	41	38.26	41	38.26
16	UCO Bank	1291	706.91	1291	706.91
17	Union Bank of India	64	26.81	64	26.81
18	United Bank of India	7650	4817.18	7650	4817.18
19	Vijaya Bank	41	39.56	41	39.56
20	Axis Bank	4	21.20	4	21.20
21	Bandhan Bank	0	0.00	0	0.00
22	Federal Bank	0	0.00	0	0.00
23	HDFC	1339	1985.99	1339	1985.99
24	ICICI	29	22.05	29	22.05
25	Indusind Bank	191	714.83	191	714.83
26	South Indian Bank	0	0.00	0	0.00
27	Tripura Gramin Bank	12534	9816.97	12534	9816.97
28	TSCB	1188	167.56	1188	167.56
29	Ujjivan Bank	3503	2007.17	3503	2007.17
TOTAL		33128	23697.66	33128	23697.66

Achievement of Farm Credit As on December 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 December 2018)	Percentage of Achievement
1	Allahabad Bank	1459.72	21.62	1
2	Andhra bank	0.00	0.00	0
3	Bank of Baroda	469.63	62.12	13
4	Bank of India	4687.34	678.10	14
5	Bank of Maharashtra	0.00	0.00	0
6	Canara Bank	4687.98	289.41	6
7	Central Bank Of India	1836.49	82.21	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	104.00	5
13	P&SB	385.78	3.30	1
14	PNB	808.28	23.26	3
15	OBC	385.78	3.00	1
16	State Bank of India	31219.96	23396.00	75
17	Syndicate Bank	2042.41	125.15	6
18	UCO Bank	12188.89	2495.88	20
19	Union Bank	2177.22	239.50	11
20	United Bank of India	29401.04	20622.64	70
21	Vijaya bank	1012.56	61.98	6
A	ACP PUBLIC sec Bank	98502.16	48359.09	49
22	Axis Bank	2446.50	83.01	3
23	Bandhan Bank	27833.73	67273.32	242
24	Federal Bank	0.00	61.20	0
25	HDFC Bank	944.63	4943.44	523
26	ICICI Bank	3445.37	1095.07	32
27	IDFC First Bank	0.00	2177.75	0
28	IndusInd	448.00	827.19	185
29	Kotak Mahindra	0.00	0.00	0
30	South Indian Bank	0.00	0.00	0
31	Ujjivan Bank	2413.17	4630.90	192
32	Yes Bank	0.00	0.00	0
B	ACP PRIVATE Sec bank	37531.40	81091.88	216
33	Tripura Gramin Bank	71301.61	49621.15	70
C	ACP RRB	71301.61	49621.15	70
34	ACUB	0.00	0.00	0
35	TCARDB	989.09	0.00	0
36	TSCB	25553.49	21247.99	83
D	ACP Coop. Bank	26542.57	21247.99	80
GRAND TOTAL		233877.75	200320.11	86

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 31.12.2018		(Amt. in Lakhs)	
Sl No	Name of Bank	Loans Granted To Small & Marginal Farmers	
		No.	Amount
1	2	3	4
1	Allahabad Bank	11	8.21
2	Bank of Baroda	15	13.12
3	Bank of India	40	158.13
4	Bank of Maharashtra	0	0.00
5	Canara Bank	34	65.84
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	73	43.14
11	Oriental Bank of Commerce	4	3.00
12	Punjab & Sind Bank	9	3.30
13	Punjab National Bank	21	23.26
14	State Bank of India	4999	3008.00
15	Syndicate Bank	41	38.26
16	UCO Bank	1291	706.91
17	Union Bank of India	64	26.81
18	United Bank of India	7650	4817.18
19	Vijaya Bank	41	39.56
20	Axis Bank	4	21.20
21	Bandhan Bank	0	0.00
22	Federal Bank	0	0.00
23	HDFC	1339	1985.99
24	ICICI	29	22.05
25	Indusind Bank	191	714.83
26	South Indian Bank	0	0.00
27	Tripura Gramin Bank	12534	9816.97
28	TSCB	1188	167.56
29	Ujjivan Bank	3503	2007.17
TOTAL		33128	23697.66

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 December 2017)	1090.48	1086.19	99
2018-19 (April to December 2018)	1336.24	1448.44	108

अप्रैल से दिसंबर २०१८ तक कुल ऋण अदायगी की राशि रु.१४४८.४४ करोड़ है जो कुल वार्षिक लक्ष्य का १०८% है। इस प्रकार यह पीछले साल २०१७-१८ की तुलना में इस साल ३३% बढ़ा है।

The disbursement made during the period April-December 2018 is Rs.1448.44 crore i.e. 108% of the Annual Target, thus recording an increase of 33% 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					Amt. Rs. In Crore	
		Commercial Banks	RRB	Co-Operatives	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 December 2018)	Target	946.51	235.44	154.29	0.00	1336.24	
	Achievement	1264.63	167.71	16.1	0.00	1448.44	
	% of Achv	134	71	10	0	108	

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

Details of achievement of MSME under ACP 2018-19 (April-December 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 December 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	57.25	6
2	Andhra Bank	250.00	114.97	46	322.40	190.10	59
3	Bank of Baroda	950.00	231.14	24	1217.40	540.45	44
4	Bank of India	2600.00	3060.89	118	3366.26	2869.62	85
5	Bank of Maharashtra	250.00	173.00	69	322.50	102.35	32
6	Canara Bank	2725.00	1600.41	59	3133.26	1132.42	36
7	Central Bank of India	1650.00	355.21	22	2050.03	357.76	17
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	1450.00	117
13	Punjab & Sind Bank	400.00	49.12	12	574.61	28.25	5
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	259.00	45
16	State Bank of India	12900.00	12152.00	94	14515.92	10506.00	72
17	Syndicate Bank	1200.00	795.12	66	1529.61	1423.05	93
18	UCO Bank	4750.00	8939.00	188	7298.06	8814.38	121
19	Union Bank of India	1600.00	1166.69	73	1995.00	319.20	16
20	United Bank of India	11000.00	10814.46	98	12771.37	9578.33	75
21	Vijaya Bank	800.00	2342.57	293	1200.00	904.34	75
A	ACP PUBLIC sec Bank	46225.00	45401.42	98	57183.52	40538.04	71
22	AXIS BANK	1650.00	134.62	8	2008.11	80.23	4
23	Bandhan Bank	26500.00	82310.58	311	26432.52	70887.13	268
24	Federal Bank	300.00	50.14	17	400.00	154.00	39
25	HDFC	1300.00	2102.01	162	1936.00	4768.64	246
26	ICICI Bank	1650.00	136.87	8	2290.14	492.72	22
27	IDFC Bank	150.00	6126.35	4084	600.00	5033.10	839
28	Indusind Bank	500.00	1733.31	347	485.00	2548.56	525
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	982.64	246
31	Ujjivan Bank				2115.86	978.02	46
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	85925.04	229
33	Tripura Gramin Bank	19250.00	18915.00	98	23544.03	16771.36	71
C	ACP RRB	19250.00	18915.00	98	23544.03	16771.36	71
34	ACUB	200.00	0.00	0	250.00	14.20	6
35	TCARDB	0.00	0.00	0	710.81	0.00	0
36	TSCB	10423.27	1928.70	19	14468.23	1595.81	11
D	ACP Coop. Bank	10623.27	1928.70	18	15429.04	1610.01	10
GRAND TOTAL		109048.27	160054.00	147	133624.23	144844.45	108

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 December 2017)	671.86	364.79	54
2018-19 (April to September 2018)	754.80	525.89	70

सभी बैंको ने मिल कर अप्रैल से दिसंबर २०१८ तक रु.५२५.८९ करोड़ के ऋण राशि की अदायगी की है जबकि पीछले वर्ष यह रु.३६४.७९ करोड़ थी।

All banks disbursed Rs. 525.89 crore during the period April – December 2018 against the disbursement of Rs. 364.79 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 December 2018)	Target	477.85	178.09	98.84	0.00	754.78	
	Achievement	375.16	120.39	30.33	0.00	525.89	
	% of Achv	79	68	31	0	70	

वार्षिक ऋण योजना २०१८-१९ के अंतर्गत अप्रैल से दिसंबर 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 - December 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 December 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	64.12	13
2	Andhra Bank	175.00	166.22	95	197.75	67.16	34
3	Bank of Baroda	600.00	111.19	19	665.00	358.05	54
4	Bank of India	1300.00	456.49	35	1843.20	485.96	26
5	Bank of Maharashtra	175.00	120.00	69	197.75	74.81	38
6	Canara Bank	1275.00	694.81	54	1594.23	481.28	30
7	Central Bank of India	1200.00	294.82	25	1318.98	308.75	23
8	Corporation Bank	250.00	83.00	33	370.46	12.40	3
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	259.90	28
13	Punjab & Sind Bank	300.00	43.00	14	466.67	29.60	6
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	128.00	27
16	State Bank of India	9975.00	9456.00	95	10868.95	19928.00	183
17	Syndicate Bank	700.00	54.17	8	980.67	321.30	33
18	UCO Bank	3650.00	1007.00	28	4363.51	1146.66	26
19	Union Bank of India	1000.00	689.10	69	1122.50	56.12	5
20	United Bank of India	9300.00	8659.77	93	8803.74	6711.57	76
21	Vijaya Bank	500.00	2019.10	404	565.00	625.76	111
A	ACP PUBLIC sec Bank	33480.00	25689.99	77	37545.56	31456.81	84
22	AXIS BANK	1025.00	156.65	15	1359.67	139.58	10
23	Bandhan Bank	4800.00	555.92	12	4920.81	1519.38	31
24	Federal Bank	175.00	30.00	17	180.00	0.00	0
25	HDFC	495.00	48.02	10	954.60	70.39	7
26	ICICI Bank	750.00	77.74	10	1020.06	155.86	15
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	476.73	265
31	Ujjivan Bank				951.09	3697.71	389
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	6059.65	59
33	Tripura Gramin Bank	16970.00	16239.00	96	17809.89	12039.97	68
C	ACP RRB	16970.00	16239.00	96	17809.89	12039.97	68
34	ACUB	550.00	323.00	59	608.50	312.06	51
35	TCARDB	300.00	4.50	2	547.17	0.00	0
36	TSCB	7790.92	3701.40	48	8729.17	2721.37	31
D	ACP Coop. Bank	8640.92	4028.90	47	9884.84	3033.43	31
GRAND TOTAL		67185.92	47198.90	70	75480.27	52589.86	70

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

२८.१२.२०१८ को हुई एसएलबीसी १२७वीं की बैठक में उठे प्रमुख कार्य बिन्दु:

Action Points emerged in the 127th SLBC Meeting held on 28.12.2018

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 ४५८९६ के.सी.सी ऋण (जिनमे नवीनीकरण/रिनिवल भी शामिल है।) को स्वीकृति प्रदान की है जिसकी कुल राशि रु. ३१६.१३करोड़ है (अप्रैल से दिसंबर २०१८ के बीच की अवधि के लिए)। अर्थात् वार्षिक लक्ष्य का लगभग ८३ % (५५,००० की संख्या) प्राप्त किया जा चुका है।

45896 KCCs (Including Renewal) sanctioned by Banks amounting to Rs. 316.13 Crores during FY 2018-19, thereby achieving 83 % 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
December-2018	2018-19	55000	45896	31613.73	83

३१.१२.२०१८ तक केसीसी के अंतर्गत बैंको का प्रदर्शन नीचे के अनुलग्नक में प्रस्तुत है :

Bank-wise performance under KCC as on 31.12.2018 has been shown in the Annexure.

Performance of Banks in Crop Loan & Term Loan to Agriculture during the year 2018-19 as on 31.12.2018

(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	11	8.21	12	13.41	23	21.62
2	Andhra Bank	0	0.00	0	0.00	0	0.00
3	Bank of Baroda	15	13.12	13	49.00	28	62.12
4	Bank of India	452	659.41	17	18.69	469	678.10
5	Bank of Maharashtra	0	0.00	0	0.00	0	0.00
6	Canara Bank	55	108.21	102	181.20	157	289.41
7	Central Bank of India	2	2.98	27	79.23	29	82.21
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	128	76.75	25	27.25	153	104.00
13	Oriental Bank of Commerce	4	3.00	0	0.00	4	3.00
14	Punjab & Sind Bank	9	3.30	0	0.00	9	3.30
15	Punjab National Bank	21	23.26	0	0.00	21	23.26
16	State Bank of India	8124	4730.00	10217	18666.00	18341	23396.00
17	Syndicate Bank	56	45.71	56	79.44	112	125.15
18	Union Bank of India	64	26.81	19	212.69	83	239.50
19	United Bank of India	9715	6589.33	20498	14033.31	30213	20622.64
20	UCO Bank	1905	996.87	753	1499.01	2658	2495.88
21	Vijaya Bank	51	44.80	16	17.18	67	61.98
A	Sub Total of Public Sec. Bank	20665	13340.35	32151	35,018.74	52816	48359.09
22	AXIS BANK	4	21.20	65	61.81	69	83.01
23	Bandhan Bank	0	0.00	103368	67273.32	103368	67273.32
24	Federal Bank	0	0.00	32	61.20	32	61.20
25	HDFC	1654	2185.45	6923	2757.99	8577	4943.44
26	ICICI	29	22.05	2521	1073.02	2550	1095.07
27	IDFC First Bank	0	0.00	7217	2177.75	7217	2177.75
28	Indusind Bank	226	827.19	0	0.00	226	827.19
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	7631	2298.07	12393	4630.90
B	Sub Total of Pvt. Sec. Bank	6675	5388.72	127757	75703.16	134432	81091.88
32	Tripura Gramin Bank	16259	12512.37	82389	37108.78	98648	49621.15
C	Sub Total of RRB	16259	12512.37	82389	37108.78	98648	49621.15
33	ACUB	0	0.00	0	0.00	0	0.00
34	TCARDB	0	0.00	0	0.00	0	0.00
35	TSCB	2297	372.29	924	20875.70	3221	21247.99
D	Sub Total of Coop.Banks	2297	372.29	924	20875.70	3221	21247.99
GRAND TOTAL		45896	31613.73	243221	168706.38	289117	200320.11

TRIPURA STATE

BANK-WISE POSITION IN IMPLEMENTATION OF ISSUING KCCs FOR THE STATE OF TRIPURA DURING THE YEAR 2018-19 AS ON 31.12.2018

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	11	8.21	0	0.00	9	6.71	61	18.14
2	Bank of Baroda	170	15	13.12	0	0.00	14	12.11	62	32.48
3	Bank of India	1185	452	659.41	412	501.28	435	532.28	1106	1517.77
4	Bank of Maharashtra	0	0	0.00	0	0.00	0	0.00	0	0.00
5	Canara Bank	1235	55	108.21	21	42.37	49	101.36	986	1195.64
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	4	10.00
8	IDBI Bank	1110	53	8.59	8	4.40	41	10.55	202	71.33
9	Indian Bank	200	0	0.00	0	0.00	0	0.00	0	0.00
10	Indian Overseas Bank	485	128	76.75	55	33.61	105	66.38	53	50.00
11	Oriental Bank of Commerce	155	4	3.00	0	0.00	4	2.50	10	7.00
12	Punjab & Sind Bank	155	9	3.30	0	0.00	6	2.25	38	19.00
13	Punjab National Bank	205	21	23.26	0	0.00	19	21.52	93	80.40
14	State Bank of India	6950	8124	4730.00	3125	1722.00	7819	4552.54	37125	22316.00
15	Syndicate Bank	555	56	45.71	15	7.45	49	25.91	155	71.86
16	UCO Bank	3000	1905	996.87	614	289.96	1425	658.17	6985	2502.02
17	Union Bank of India	400	64	26.81	0	0.00	61	25.41	190	105.21
18	United Bank of India	7050	9715	6589.33	2065	1772.15	9419	6331.24	51596	18179.39
19	Vijaya Bank	125	51	44.80	10	5.24	42	37.56	77	51.29
20	Axis Bank	665	4	21.20	0	0.00	4	21.20	12	36.98
21	Bandhan Bank	2490	0	0.00	0	0.00	0	0.00	0	0.00
22	Federal Bank	0	0	0.00	0	0	0	0.00	0	0.00
23	HDFC	150	1654	2185.45	315	199.46	1249	1637.59	15728	4934.71
24	ICICI	760	29	22.05	0	0.00	18	15.64	32	29.54
25	Indusind Bank	50	226	827.19	35	112.36	215	786.74	595	910.57
26	South Indian Bank	0	0	0.00	0	0	0	0.00	0	0.00
27	Tripura Gramin Bank	19650	16259	12512.37	3725	2695.40	15814	12404.32	98016	13782.79
28	TSCB	6875	2297	372.29	1109	204.73	2149	369.32	81898	5880.68
29	Ujjivan Bank	310	4762	2332.83	1259	325.66	4625	1656.21	18269	3217.61
TOTAL		55000	45896	31613.73	12768	7916.07	43571	29277.51	313726	75267.46

स्वयं सहायता समूह / SELF HELP GROUPS

SELF HELP GROUP

Position as on 31.12.2018

(Amt. in Rs./Lacs)

Sl.No.	Name of the Bank	Deposit Linkage cumulative		Credit linkage 2018-19						Outstanding as on 31.12.2018	
				Under SHG (NRLM+NERLP+WSHG)		Direct SHG		Total		No	Amt.
		No.	Amt.	Nos.	Amt.	Nos.	Amt.	Nos.	Amt.		
1	UBI	7155	1670.74	200	73.10	0	0.00	200	73.1	2084	1288.54
2	SBI	5294	562.50	43	43.75	9	7.50	52	51.25	3014	3823.21
3	TGB	32661	4498.64	1034	654.87	93	79.51	1127	734.38	21967	5274.97
4	TSCB	10800	540.00	378	397.90	0	0.00	378	397.90	6418	3068.38
5	UCO	130	119.12	69	69.20	0	0.00	69	69.20	103	64.83
6	P & SB	3	1.00	0	0.00	0	0.00	0	0.00	0	0.00
7	VB	10	0.84	6	5.00	0	0.00	6	5.00	10	6.04
8	BOI	58	42.23	19	15.52	19	13.71	38	29.23	48	44.26
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 :	56141	7446.97	1755	1267.74	134	112.42	1889	1380.16	33663	13587.81

२८.१२.२०१८ को हुई एसएलबीसी १२७वीं की बैठक में उठे प्रमुख कार्य बिन्दु:

Action Points emerged in the 127th SLBC Meeting held on 28.12.2018

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 31.12.2018

(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	1272.10	4357	4483	896.6	272	273.50	173
2	Sepahijala	3760	231.78	2880	3457	69.14	80	80.00	140
3	Khowai	2966	2966.77	184	2742	548.4	211	211.00	104
4	North	3900	561.65	6081	3455	4000	251	250.40	146
5	Unakoti	2671	304.03	4132	2224	444.8	251	232.50	86
TOTAL		18001	5336.33	17634	16361	5958.94	1065	1047.4	649

NRLM (Achievement of Q3 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 Organisations (Federations in SHGs)	No of Cluster Level Federations
					No.	Amt. (in lakh Rs)	No.	Amt. (in lakh Rs)	No.	Amt. (in lakh Rs)		
1	Dhalai	287	44.24	182	402	44.60	244	290.50	84	109.13	23	0
2	Gomati	193	64.86	153	419	54.50	133	199.50	183	281.98	19	0
3	South	351	68.10	221	196	25.55	149	216.00	29	64.60	18	0
TOTAL		831	177.20	556	1017	124.65	526	706.00	296	455.71	60	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	1348	181.91	2021	1213	242.6	196	177.00	34
2	TSCB	393	31.24		342	68.4	25	25.00	21
3	UBI	146	24.82		127	25.4	3	3.00	2
4	Bandhan	59	3.49		55	11	0	0.00	8
5	Canara	189	15.24		185	37	0	0.00	15
6	SBI	57	8.14		44	8.8	0	0.00	0
7	CBI	177	17.15		111	22.2	0	0.00	0
8	IOB	8	0.75		7	1.4	1	0.50	1
9	UCO	142	20.78		140	28	26	27.00	1
TOTAL		2519	303.52		2224	444.80	251	232.50	82

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 चलें 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 31.12.2018

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	62	0	3	5	0	1
2	SBI	42	25	12	76	1	2	12	0	2
3	TSCB	4	0	25	46	2	3	13	1	3
4	TGB	8	1	29	78	3	1	2	0	0
5	UCO	28	11	8	42	1	0	10	0	0
6	UNION	4	1	0	4	0	0	0	0	0
7	CANARA	16	1	3	7	0	2	6	0	0
8	VIJAYA	1	0	0	1	0	0	1	0	0
9	CBI	4	0	2	0	0	0	1	0	0
10	AXIS	7	0	1	2	0	0	0	0	0
11	BOI	5	0	1	3	0	0	0	0	0
12	BOB	1	0	0	0	0	0	0	0	0
13	INDIAN	0	0	0	0	0	0	0	0	0
14	HDFC	2	0	0	0	0	0	0	0	0
15	ALLAHABAD	6	1	0	0	0	0	0	0	0
16	FEDERAL	0	0	0	0	0	0	0	0	0
17	DENA	0	0	0	0	0	0	0	0	0
18	IOB	2	0	0	0	0	0	0	0	0
19	P & SB	1	0	0	0	0	0	0	0	0
20	PNB	0	0	0	0	0	0	0	0	0
21	SYNDICATE	5	0	0	0	0	0	0	0	0
22	BOM	0	0	0	1	3	0	1	0	3
23	CORPORATION	2	0	0	0	0	0	0	0	0
24	OBC	0	0	0	0	0	0	0	0	0
25	ICICI	3	0	1	0	0	0	0	0	0
26	ANDHRA	0	0	0	1	0	0	0	0	0
27	INDUSIND	0	0	0	0	0	0	0	0	0
28	YES	0	0	0	0	0	0	0	0	0
29	FEDERAL	0	0	0	0	0	0	0	0	0
30	KOTAK	0	0	0	0	0	0	0	0	0
31	IDBI	3	1	1	4	0	0	0	0	0
32	BANDHAN	9	4	4	2	0	0	0	0	0
33	UJJIVAN BANK	0	0	0	0	0	0	0	0	0
34	IDFC	0	0	0	0	0	0	0	0	0
	TOTAL	200	80	100	329	10	11	51	1	9

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

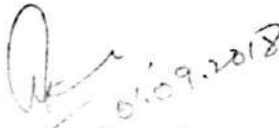
MEMORANDUM

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

**Deendayal Antodaya Yojana-National Rural Livelihoods Mission
SHG Bank Linkage - Credit Plan vs Achievements for the FY 2018-19**

Sl.No	Bank	Targets			Achievements			Targets		Achievements	
		No.of SHGs/Applications			No of SHGs/Applications			Amount (Rs. In crores)		Amount(Rs. In crores)	
		Fresh Loans	Repeat/Renewals/Enhancement	Total	Fresh Loans	Repeat/Renewals/Enhancement	Total	Sanction	Disbursement	Sanctioned	Disbursed
1	ALLAHABAD BANK	0	0	0				0			
2	ANDHRA BANK	0	0	0				0			
3	BANK OF BARODA	0	0	0				0			
4	BANK OF INDIA	12	1	13				14			
5	BANK OF MAHARASHTRA	0	0	0				0			
6	CANARA BANK	11	0	11	2		2	11		5	
7	CENTRAL BANK OF INDIA	0	0	0				0			
8	CORPORATION BANK	0	0	0				0			
9	DENA BANK	0	0	0				0			
10	IDBI	49	8	57	12		12	65		13.15	
11	INDIAN BANK	0	0	0				0			
12	INDIAN OVERSEAS BANK	0	0	0				0			
13	ORIENTAL BANK OF COMMERCE	0	0	0				0			
14	PUNJAB AND SIND BANK	0	0	0				0			
15	PUNJAB NATIONAL BANK	0	0	0				0			
16	STATE BANK OF INDIA	17	0	17				17			
17	SYNDICATE BANK	0	0	0				0			
18	UCO BANK	20	1	21	6		6	22		6.8	
19	UNION BANK OF INDIA	0	0	0				0			
20	UNITED BANK OF INDIA	91	10	101	41	6	47	111		54.95	
21	VIJAYA BANK	0	0	0				0			
22	Tripura Gramin Bank	741	280	1021	492	163	655	1301		1006.02	
23	Tripura state cooperative bank	468	141	609	287	22	309	750		365.87	
24	Bandhan bank	0	0	0				0			
	PSBs Total	200	20	220	61	6	67	240		79.9	
	RRBs										
1	Tripura Gramin Bank	741	280	1021	492	163	655	1301		1006.02	
	Total RRBs	741	280	1021	492	163	655	1301		1006.02	
	Pvt.SectorBanks										
1											
2											
	Total Pvt. Sector Banks										
	Coop Banks										
1	Tripura state cooperative bank	468	141	609	287	22	309	750		365.87	
	Total Coop. Banks	468	141	609	287	22	309	750		365.87	
	Grand Total	1409	441	1850	840	191	1014	2291		1451.79	

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

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

(Amt. Rs in Crore)

Parameters	December 2017	March'2018	December 2018	Variation over Decemeber 2017	
				Amount	% of increase
Deposit	23401.96	24190.17	25995.47	2593.51	11
Advance	10808.36	11517.52	14074.70	3266.34	30
CD Ratio	46	48	54		8
Investments	5221.54	4653.47	4838.50	383.04	-7
(C+I)D Ratio with Inv.	68	67	73		5
RIDF*	275.00	275.00	275.00	0	0
CD Ratio with RIDF #	47	49	55		8
Govt. fund lying with Banks	3197.14	3203.24	4496.62	1299.48	41
CD ratio without Govt. Fund	53	55	65		12
Credit in flow from outside the state	561.87	561.87	2103.14	1541.27	274
CD Ratio including Govt. Deposit with Credit inflow	48	50	62		14
CD ratio excluding Govt. Dep. including credit inflow	56	58	75		19
Priority Sector Credit (PSC)	8596.17	9419.82	9861.21	1265.04	15
% of PSC to ANBC *	94	100	91		-3
Sectoral deployment of PSC: 1. Agriculture	3671.66	4212.73	4106.93	435.27	12
% of Agriculture Adv. to ANBC	40	44	38		-2
2.MSME	3437.12	3917.95	3523.73	86.61	3
3.Other Prisec	1487.39	1489.15	2230.54	743.15	50
PSC to major sub-sectors: (i)Weaker section	4181.81	4684.82	7502.37	3320.56	79
% of weaker section credit to ANBC	46	49	69		23
II) SC	985.61	1097.55	1323.46	337.85	34
III) ST	1695.17	1819.04	2219.99	524.82	31
IV) Women Entrepreneur	2180.25	2510.65	3061.97	881.72	40
% of women credit to ANBC	24	26	28		4
V) Minority Community	626.01	678.90	847.99	221.98	35
% to Total Prisec Advance	7	7	8		1

ANBC= Adjusted Net Bank Credit, (ANBC as on December'2017– Rs.10808.36 Crore).

TRIPURA STATE

BANK-WISE & POPULATION GROUP-WISE BRANCH NETWORK AND DEPOSIT AS ON 31.12.2018

(Amt in lakh)

SI No	BANKS	NO. OF BRANCHES				DEPOSITS			
		Rural	Semi urban	Urban	Total	Rural	Semi Urban	Urban	TOTAL
1	2	3	4	5	6	7	8	9	10
1	Allahabad Bank	1	1	1	3	736.10	454.88	9795.26	10986.24
2	Andhra Bank	0	0	1	1	0.00	0.00	2622.61	2622.61
3	Bank of Baroda	1	0	3	4	485.26	0.00	28994.20	29479.46
4	Bank of India	6	5	2	13	4581.26	8125.69	9247.05	21954.00
5	Bank of Maharashtra	0	0	1	1	0.00	0.00	518.09	518.09
6	Canara Bank	4	6	3	13	5674.23	5412.26	34686.34	45772.83
7	Central Bank of India	2	3	1	6	3412.59	1825.37	11386.73	16624.69
8	Corporation Bank	0	1	1	2	0.00	1075.00	4507.00	5582.00
9	Dena Bank	0	0	1	1	0.00	0.00	407.62	407.62
10	Indian Bank	1	0	2	3	110.00	0.00	19312.00	19422.00
11	IDBI BANK	5	3	1	9	1012.36	11414.25	14529.39	26956.00
12	Indian Overseas Bank	2	2	1	5	1824.17	698.41	12998.62	15521.20
13	Oriental Bank of Commerce	0	1	1	2	0.00	351.00	2640.00	2991.00
14	Punjab & Sind Bank	1	0	1	2	355.00	0.00	2493.00	2848.00
15	Punjab National Bank	1	1	1	3	257.00	340.00	5455.00	6052.00
16	State Bank of India	32	18	16	66	174691.00	163791.00	374509.00	712991.00
17	Syndicate Bank	2	3	1	6	701.45	1706.56	4493.40	6901.41
18	Union Bank of India	1	2	4	7	1018.20	4332.17	43563.69	48914.06
19	United Bank of India	43	8	14	65	152745.62	111925.47	156513.42	421184.51
20	UCO Bank	11	12	6	29	19704.00	25838.00	74149.00	119691.00
21	Vijaya Bank	0	1	3	4	0.00	715.29	21671.98	22387.27
A	Sub Total of Public Sec. Bank	113	67	65	245	367308.24	338005.35	834493.40	1539806.99
22	AXIS BANK	2	5	3	10	2198.53	5986.72	19770.22	27955.47
23	Bandhan Bank	9	11	3	23	9625.00	17082.22	19893.63	46600.85
24	Federal Bank	0	0	1	1	0.00	0.00	4937.67	4937.67
25	HDFC	1	2	3	6	95.86	3167.01	29705.89	32968.76
26	ICICI	1	4	3	8	1525.90	4260.96	8899.17	14686.03
27	IDFC First Bank	0	0	1	1	0.00	0.00	907.97	907.97
28	Indusind Bank	0	4	1	5	0.00	884.02	2917.57	3801.59
29	Kotak Mahindra Bank	0	0	1	1	0.00	0.00	3187.24	3187.24
30	South Indian Bank	0	0	1	1	0.00	0.00	6312.25	6312.25
31	Ujjivan Bank	0	5	3	8	0.00	1950.82	13371.65	15322.47
32	YES Bank	0	0	1	1	0.00	0.00	5048.23	5048.23
B	Sub Total of Pvt. Sec. Bank	13	31	21	65	13445.29	33331.75	114951.49	161728.53
33	Tripura Gramin Bank	103	31	10	144	235267.74	195676.22	186972.11	617916.07
C	Sub Total of RRB	103	31	10	144	235267.74	195676.22	186972.11	617916.07
34	ACUB	0	1	2	3	0.00	273.28	3844.47	4117.75
35	TCARDB	0	4	1	5	0.00	0.00	0.00	0.00
36	TSCB	42	12	11	65	66951.92	61150.00	147875.92	275977.84
D	Sub Total of Coop.Banks	42	17	14	73	66951.92	61423.28	151720.39	280095.59
GRAND TOTAL		271	146	110	527	682973.19	628436.60	1288137.39	2599547.18

TRIPURA STATE

BANK-WISE & POPULATION GROUP-WISE ADVANCE AND CD RATIO AS ON 31.12.2018

Sl No.	BANKS	ADVANCES				CREDIT DEPOSIT RATIO (%)				Investment	Credit + Investment Deposit Ratio (%)
		Rural	Semi urban	Urban	TOTAL	Rural	Semi urban	Urban	Total		
1	2	3	4	5	6	7	8	9	10	11	12
1	Allahabad Bank	162.45	155.48	2260.52	2578.45	22	34	23	23		23
2	Andhra Bank	0.00	0.00	466.37	466.37	0	0	18	18		18
3	Bank of Baroda	456.00	0.00	11972.58	12428.58	94	0	41	42		42
4	Bank of India	3038.00	4964.00	7054.00	15056.00	66	61	76	69		69
5	Bank of Maharashtra	0.00	0.00	765.91	765.91	0	0	148	148		148
6	Canara Bank	3907.15	2859.99	10367.89	17135.03	69	53	30	37		37
7	Central Bank of India	683.17	735.64	5542.54	6961.35	20	40	49	42		42
8	Corporation Bank	0.00	72.00	393.00	465.00	0	7	9	8		8
9	Dena Bank	0.00	0.00	64.98	64.98	0	0	16	16		16
10	Indian Bank	24.00	0.00	2216.00	2240.00	22	0	11	12		12
11	IDBI BANK	596.94	2218.01	1862.26	4677.21	59	19	13	17		17
12	Indian Overseas Bank	109.39	551.27	4003.87	4664.53	6	79	31	30		30
13	OBC	0.00	133.00	450.00	583.00	0	38	17	19		19
14	Punjab & Sind Bank	143.00	0.00	439.00	582.00	40	0	18	20		20
15	Punjab National Bank	154.00	159.00	1902.00	2215.00	60	47	35	37		37
16	State Bank of India	251773	61746	131981	445500.00	144	38	35	62		62
17	Syndicate Bank	525.26	1146.95	1708.42	3380.63	75	67	38	49		49
18	Union Bank of India	218.30	1372.55	10793.02	12383.87	21	32	25	25		25
19	United Bank of India	72145.98	42531.19	88189.95	202867.12	47	38	56	48		48
20	UCO Bank	7046.00	6793.00	16754.00	30593.00	36	26	23	26		26
21	Vijaya Bank	0.00	614.28	4417.54	5031.82	0	86	20	22		22
A	Sub Total of Public Sec. Bank	340982.64	126052.36	303604.85	770639.85	93	37	36	50	0.00	50
22	AXIS BANK	490.99	786.93	6120.98	7398.90	0	13	31	26		26
23	Bandhan Bank	46530.09	84536.59	22815.10	153881.78	483	495	115	330		
24	Federal Bank	0.00	0.00	1148.09	1148.09	0	0	23	23		23
25	HDFC	0.00	4529.81	15024.83	19554.64	0	143	51	59		59
26	ICICI	214.26	1902.03	3833.19	5949.48	14	45	43	41		41
27	IDFC First Bank	0.00	0.00	6638.35	6638.35	0	0	731	731		731
28	Indusind Bank	0.00	6819.52	6024.33	12843.85	0	771	206	338		338
29	Kotak Mahindra Bank	0.00	0.00	74.23	74.23	0	0	2	2		2
30	South Indian Bank	0.00	0.00	2081.30	2081.30	0	0	33	33		33
31	Ujjivan Bank	0.00	5124.12	6277.62	11401.74	0	263	47	74		74
31	YES Bank	0.00	0.00	676.42	676.42	0	0	13	13		13
B	Sub Total of Pvt. Sec. Bank	47235.34	103699.00	70714.44	221648.78	351	311	62	137	0.00	137
32	Tripura Gramin Bank	140895.94	79796.14	26474.35	247166.43	60	41	14	40	458692.30	114
C	Sub Total of RRB	140895.94	79796.14	26474.35	247166.43	60	41	14	40	458692.30	114
33	ACUB	0.00	84.25	1574.71	1658.96	0	31	41	40	2823.70	109
34	TCARDB	0.00	852.79	315.29	1168.08	0	0	0	0		0
35	TSCB	126864.38	23292.80	15031.70	165188.88	189	38	10	60	22334.70	68
D	Sub Total of Coop.Banks	126864.38	24229.84	16921.70	168015.92	189	39	11	60	25158.40	69
GRAND TOTAL		655978.30	333777.34	417715.34	1407470.98	96	53	32	54	483850.70	73
TOTAL RESOURCES SUPPORT PROVIDED TO STATE UNDER RIDF:						27500.00		C.D. Ratio With RIDF		55	

TRIPURA STATE

BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 31.12.2018

(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.		
1	2	3	4	6	7	9	10	12	13	14	15
1	Allahabad Bank	188	192.45	253	1584.21	122	424.46	563	2201.12	6	72
2	Andhra Bank	0	0.00	54	190.10	14	67.16	68	257.26	0	94
3	Bank of Baroda	129	503.29	730	4929.81	325	2148.34	1184	7581.44	5	77
4	Bank of India	1162	3339.77	2336	6796.52	429	2003.95	3927	12140.24	24	88
5	Bank of Maharashtra	0	0.00	98	339.49	32	189.77	130	529.26	0	90
6	Canara Bank	1135	1401.21	2492	1231.13	3154	10609.19	6781	13241.53	10	91
7	Central Bank of India	904	1083.28	676	3185.57	686	2137.63	2266	6406.48	17	100
8	Corporation Bank	4	10.00	251	222.00	57	92.00	312	324.00	2	62
9	Dena Bank	0	0.00	17	15.59	2	10.24	19	25.83	0	44
10	Indian Bank	5	46.10	196	1236.01	196	450.31	397	1732.42	2	81
11	IDBI BANK	1611	1524.90	697	2005.56	86	483.42	2394	4013.88	33	88
12	Indian Overseas Bank	94	105.00	721	3220.60	55	359.40	870	3685.00	4	132
13	Oriental Bank of Commerce	4	3.00	110	259.00	30	128.00	144	390.00	1	80
14	Punjab & Sind Bank	38	19.00	204	231.00	112	119.00	354	369.00	3	60
15	Punjab National Bank	64	80.40	145	1400.00	33	71.60	242	1552.00	3	61
16	State Bank of India	65269	52624.00	6593	51000.00	12511	88236.00	84373	191860.00	18	65
17	Syndicate Bank	328	221.88	642	1423.05	104	406.83	1074	2051.76	7	68
18	Union Bank of India	815	825.55	989	8643.80	402	2342.07	2206	11811.42	7	98
19	United Bank of India	174682	73564.89	21693	69253.67	5899	25145.35	202274	167963.91	49	112
20	UCO Bank	8147	4291.21	3701	14217.96	854	4636.22	12702	23145.39	15	79
21	Vijaya Bank	113	193.05	348	2256.50	247	1685.24	708	4134.79	5	101
A	Sub Total of Public Sec. Bank	254692	140028.98	42946	173641.57	25350	141746.18	322988	455416.73	25	82
22	AXIS BANK	147	200.55	14	2701.28	158	131.90	319	3033.73	1	16
23	Bandhan Bank	184722	71892.67	152924	78554.39	16168	1157.55	353814	151604.61	65	136
24	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0
25	HDFC	15733	4703.14	4907	4934.71	141	129.99	20781	9767.84	25	53
26	ICICI	4957	2140.19	17	519.73	16	306.74	4990	2966.66	61	85
27	IDFC First Bank	10947	1966.45	23443	4671.90	0	0.00	34390	6638.35	44	148
28	Indusind Bank	945	1170.80	2268	5431.77	0	0.00	3213	6602.57	9	48
29	Kotak Mahindra Bank	0	0.00	1	64.61	0	0.00	1	64.61	0	117
30	SOUTH INDIAN BANK	0	0.00	21	982.64	12	476.73	33	1459.37	0	133
31	YES Bank	233	513.18	1	48.70	0	0.00	234	561.88	521	0
32	Ujjivan Bank	23285	4830.73	3398	1062.42	21822	4402.69	48505	10295.84	0	0
B	Sub Total of Pvt. Sec. Bank	240969	87417.71	186994.00	98972.15	38317	6605.60	466280	192995.46	51	112
32	Tripura Gramin Bank	141928	71790.08	115247	68039.69	24015	63038.34	281190	202868.11	35	98
C	Sub Total of RRB	141928	71790.08	115247	68039.69	24015	63038.34	281190	202868.11	35	98
33	ACUB	0	0.00	0	0.00	654	1489.65	654	1489.65	0	98
34	TCARDB	845	309.87	0	0.00	894	858.21	1739	1168.08	19	71
35	TSCB	126021	111147.21	5433	11719.80	19370	9316.29	150824	132183.30	78	93
D	Sub Total of Coop.Banks	126866	111457.08	5433	11719.80	20918	11664.15	153217	134841.03	77	93
GRAND TOTAL		764455	410693.85	350620	352373.21	108600	223054.27	1223675	986121.33	38	91

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

BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 31.12.2018

(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.
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1	Allahabad Bank	126	298.00	160	772.00	56	236.15	531	1684.97	55	189	378.82	39	97.42	0	0.00
2	Andhra Bank	7	27.25	0	0.00	0	0.00	26	64.86	24	19	37.61	0	0.00	0	0.00
3	Bank of Baroda	86	123.00	55	128.00	31	59.00	233	381.25	4	61	71.25	12	13.75	0	0.00
4	Bank of India	54	58.59	60	126.58	10	19.69	175	241.51	2	51	36.65	11	6.95	3	7.59
5	Bank of Maharashtra	11	35.23	0	0.00	5	76.29	23	121.36	21	7	9.84	0	0.00	0	0.00
6	Canara Bank	1112	1503.72	0	0.00	0	0.00	1112	1503.72	10	0	0.00	614	901.62	0	0.00
7	Central Bank of India	329	592.06	332	975.44	144	86.37	1029	1915.00	30	224	261.13	27	23.16	2	1.24
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	23	5	5.25	4	8.25	0	0.00
10	Indian Bank	13	36.45	12	62.68	6	8.28	59	155.80	7	28	48.39	3	8.92	0	0.00
11	IDBI BANK	231	165.68	1183	615.03	154	277.66	3238	1730.11	38	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	28	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	33	36985	30236.00	12397	11612.00	432	5211.00
17	Syndicate Bank	98	124.18	145	363.18	89	99.33	553	899.86	30	221	313.17	104	205.63	0	0.00
18	Union Bank of India	175	452.91	84	78.31	121	110.99	605	1037.56	9	225	395.35	67	76.76	0	0.00
19	United Bank of India	44445	29197.10	49391	41419.09	14400	15264.52	174536	137375.78	91	45952	36698.26	19936	14718.56	412	78.25
20	UCO Bank	1828	1920.17	3758	4093.83	263	214.79	8910	9929.89	34	3061	3701.10	2268	2066.00	16	18.86
21	Vijaya Bank	17	158.74	54	438.13	13	135.27	181	1177.73	29	97	445.59	22	72.83	0	0.00
A	Sub Total of Public Sec. Bank	75001	59639.30	105081	89020.80	26583	18666.48	316007	255737.51	46	88994	73614.12	35967	30125.14	865	5316.94
22	AXIS BANK	2	1.53	1	1.97	0	0.00	101	76.77	0	98	73.27	12	8.05	0	0.00
23	Bandhan Bank	97107	31876.66	88678	31620.60	48295	19930.18	576998	226844.95	204	342918	143417.51	38796	17015.62	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	332	1073.11	84	58.49	0	0.00	19496	4440.20	24	19080	3308.60	3222	498.17	0	0.00
26	ICICI Bank	784	434.03	87	279.38	0	0.00	2695	3245.83	93	1824	2532.42	597	337.00	0	0.00
27	IDFC First Bank	9199	1900.39	10519	2057.34	4846	1046.75	59902	12160.62	271	35338	7156.14	2158	453.96	0	0.00
28	Indusind Bank	480	672.78	432	471.87	0	0.00	2038	2367.61	17	1126	1222.96	425	1237.92	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	13921	2871.12	8037	1660.89	10145	2105.64	80543	16727.31	0	48440	10089.66	1923	396.15	0	0.00
B	Sub Total of Pvt. Sec. Bank	121825	38829.62	107838	36150.54	63286	23082.57	741773	265863.29	154	448824	167800.56	47133	19946.87	0	0.00
32	Tripura Gramin Bank	38967	24605.67	96389	74652.38	17968	16239.57	246013	166737.25	80	92689	51239.63	68957	32861.08	0	0.00
C	Sub Total of RRB	38967	24605.67	96389	74652.38	17968	16239.57	246013	166737.25	80	92689	51239.63	68957	32861.08	0	0.00
33	ACUB	124	224.50	159	388.50	0	0.00	437	884.16	58	154	271.16	10	9.60	5	7.48
34	TCARDB	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0.00
35	TSCB	22206	9046.92	40013	21786.96	33819	16910.00	122578	61015.63	43	26540	13271.75	3712	1856.50	487	268.30
D	Sub Total of Coop.Banks	22330	9271.42	40172	22175.46	33819	16910.00	123015	61899.79	43	26694	13542.91	3722	1866.10	492	275.78
	GRAND TOTAL	258123	132346.01	349480	221999.18	141656	74898.62	1426808	750237.84	69	657201	306197.22	155779	84799.19	1357	5592.72

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	1080836.58			
	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	Balance O/s
1	Priority Sector	472272	397754.42	1223675	986121.33
I	Agriculture	289117	200320.11	764455	410693.85
(i)	Crop Loans	45896	31613.73	313726	75267.46
(ii)	Investment Credit				
	Out of (ii) above, loans for agriculture implements & machinery				
(iii)	Allied Activities	243221	168706.38	450729	335426.39
(a)	Fisheries	55409	15023.98	94282	32142.59
(b)	Dairying	18043	13714.59	47051	36259.74
(c)	Poultry	18533	17445.26	39550	27459.21
(d)	Animal Husbandry				
(e)	Bee keeping				
(f)	Sericulture				
(g)	Others	151236	122522.55	269846	239564.85
	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	143758	144844.45	350620	352373.21
(i)	Micro Enterprises	143599	140660.99	347859	317531.8
(a)	Manufacturing Enterprises	39133	42356.45	181324	152806.94
(b)	Service Enterprises	104466	98304.54	166535	164724.86
(ii)	Small Enterprises	159	4183.46	2757	23416.14
(a)	Manufacturing Enterprises	36	1258.64	588	4946.06
(b)	Service Enterprises	123	2924.82	2169	18470.08
(iii)	Medium Enterprises			4	11425.27
(a)	Manufacturing Enterprises			4	11425.27
(b)	Service Enterprises				
(iv)	Advances to KVI				
(v)	Other Finance to MSMEs				
III	Export Credit				
IV	Education				
V	Housing				
VI	Renewable Energy				
VII	Social Infrastructure				
VIII	'Others' category under Priority Sector	39397	52589.86	108600	223054.27
2	Loans to Weaker Sections under Priority Sector			1425148	827988.99
3	Non-Priority Sector Loans	31918	250163.7	274129	421349.65
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	504190	647918.12	1497804	1407470.98

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

त्रिपुरा में अन्य राज्यों की तुलना में क्रेडिट ऑफ टेक समान्यतः निम्न स्तर पर है। राज्य का ऋण : जमा अनुपात बीते दो-तीन वर्षों में लगातार बढ़ा है और ३० जून 2018 तक यह ४९% रहा। वार्षिक ऋण योजना के अंतर्गत राज्य की उपलब्धियां क्रमशः इस प्रकार हैं:- वार्षिक ऋण योजना-२००७-०८(१०२%), वार्षिक ऋण योजना-२००८-०९ (११३%), वार्षिक ऋण योजना-२००९-१०(११४%), वार्षिक ऋण योजना-२०१०-११(९९%), वार्षिक ऋण योजना -२०११-१२(९८%), वार्षिक ऋण योजना -२०१२-१३(९४%), वार्षिक ऋण योजना -२०१३-१४(१२३%), वार्षिक ऋण योजना-२०१४-१५(११६%), वार्षिक ऋण योजना-२०१५-१६(१२४%), वार्षिक ऋण योजना-२०१६-१७(१२५%), वार्षिक ऋण योजना -२०१७-१८(११३%) और वार्षिक ऋण योजना-२०१८-१९(१२२%) अप्रैल से दिसंबर २०१८ में ऋण वृद्धि हुई है। तब भी ऋण : जमा अनुपात वृद्धि निशान तक नहीं पहुंचा है। इसके कारण इस प्रकार हो सकते हैं:-

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 (122%) during April to December 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 31.12.2018	2018-19	1500	4013	398	2257.27	193	524.78
SWAVALAMBAN							
As on 31.12.2018	2018-19	4000	7146	720	2272.38	1	1.50

PMEGP/ पीएमईजीपी

३१.१२.२०१८ तक वित्तीय वर्ष २०१८ -१९ के लिए १५०० के लक्ष्य के एबज में ४०१३ मामले बैंकों को भेजे गए जिनमें से ३९८ मामलों में ऋण स्वीकृति दी जा चुकी है जिसकी कुल राशि है रु.२२.५७ करोड़।

ज्यादातर बैंकों ने ऋण देने के पूर्व की निरीक्षण-प्रक्रिया पहले ही शुरू कर दी है, ताकि प्रस्तावों को स्वीकृति दी जा सके। सभी बैंकों को सलाह दी जाती है कि वे प्रायोजित मामलों का मार्च-२०१९ के पहले निपटारा करें।

For the FY 2018-19, 4013 PMEGP cases were sponsored to the bank branches against the target (already circulated) of 1500 cases, out of which 398 cases were sanctioned amounting to Rs. 22.57 Crore as on 31.12.2018.

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 March 2019 quarter.

SWABALAMBAN/स्वाबलंबन

वित्तीय वर्ष २०१८ -१९ के लिए ४००० के लक्ष्य के एबज में दिसंबर तिमाही तक ७१४६ 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। इन मामलों में से ७२० मामलों में ऋण स्वीकृति दी गई है जिसकी कुल राशि २२.७२ करोड़ है। 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, 7146 cases have been sponsored to the bank branches against the target (already circulated) of 4000 cases, out of which 720 cases were sanctioned amounting to Rs. 22.72 Crore as on 31.12.2018. 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 31.12.2018

Sl.No.	NAME OF THE BANKS	TARGET	SPONSORED		SANCTIONED		DISBURSED	
		NO	NO	AMT.	NO	AMT.	NO	AMT.
1	Allahabad Bank	6	24	188.45	7	39.56	1	2.89
2	Andhra Bank	1	1	7.85	1	5.65	1	4.59
3	Bank of Baroda	7	29	227.71	2	11.30	1	8.25
4	Bank of India	20	91	714.55	24	135.63	15	52.35
5	Bank of Maharashtra	1	4	31.41	1	5.65	1	3.80
6	Canara Bank	22	112	879.45	14	79.12	4	8.80
7	Central Bank of India	19	33	259.12	1	4.85	1	3.80
8	Corporation Bank	3	6	47.11	0	0.00	0	0.00
9	Indian Bank	6	11	86.37	0	0.00	0	0.00
10	IDBI BANK	9	23	180.60	0	0.00	0	0.00
11	Indian Overseas Bank	9	30	235.57	1	4.25	1	3.70
12	Oriental Bank of Commerce	4	12	94.23	1	5.65	0	0.00
13	Punjab & Sind Bank	4	5	39.26	3	16.95	2	3.85
14	Punjab National Bank	5	16	125.64	3	16.95	1	2.10
15	State Bank of India	305	690	5418.03	48	271.26	11	36.34
16	Syndicate Bank	9	27	212.01	3	16.95	2	4.34
17	Union Bank of India	14	37	290.53	1	5.65	0	0.00
18	United Bank of India	352	732	5747.82	63	356.03	62	180.16
19	UCO Bank	57	171	1342.73	20	113.03	11	15.43
20	Vijaya Bank	8	16	125.64	0	0.00	0	0.00
A	Sub Total of Public Sec. Bank	861	2070	16254.08	193	1088.48	114	330.40
21	AXIS BANK	9	18	141.34	3	27.24	3	24.25
22	Bandhan Bank	18	6	47.11	0	0.00	0	0.00
23	HDFC	5	6	46.25	0	0.00	0	0.00
24	ICICI	8	3	23.56	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	33	258.26	3	27.24	3	24.25
29	Tripura Gramin Bank	441	1442	11322.89	175	988.97	66	139.98
C	Sub Total of RRB	441	1442	11322.89	175	988.97	66	139.98
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	468	3674.84	27	152.58	10	30.15
D	Sub Total of Coop.Banks	156	468	3674.84	27	152.58	10	30.15
GRAND TOTAL		1500	4013	31510.07	398	2257.27	193	524.78

Tripura State

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	No	Amt	No	Amt	No	Amt
1	Allahabad Bank	12	35	127.39	6	18.00	0	0.00
2	Axis Bank	6	1	4.38	0	0.00	0	0.00
3	Bank of Baroda	20	45	178.36	0	0.00	0	0.00
4	Bank of India	42	111	412.72	13	39.85	0	0.00
5	Canara Bank	48	128	449.43	14	44.90	0	0.00
6	Central Bank of India	48	93	337.12	6	10.50	0	0.00
7	Dena Bank	2	4	18.00	0	0.00	0	0.00
8	ICICI Bank	7	6	19.00	0	0.00	0	0.00
9	IDBI Bank	11	44	176.49	3	4.65	0	0.00
10	Indian Bank	13	16	51.80	0	0.00	0	0.00
11	Indian Overseas Bank	18	46	157.16	7	23.50	0	0.00
12	Indus Ind Bank	3	1	3.00	0	0.00	0	0.00
13	Oriental Bank Of Commerce	7	19	80.45	0	0.00	0	0.00
14	Punjab & Sind Bank	11	31	109.90	0	0.00	0	0.00
15	Punjab National Bank	9	20	74.10	1	2.47	0	0.00
16	Syndicate Bank	18	46	157.01	6	12.58	0	0.00
17	State Bank of India	670	1068	3943.34	18	36.70	0	0.00
18	Tripura Gramin Bank	1471	2709	9607.46	519	1675.16	0	0.00
19	Tripura State Co-Op Bank	594	1031	3826.95	28	113.02	0	0.00
20	Union Bank	32	84	301.59	7	11.99	0	0.00
21	United Bank Of India	756	1228	4406.72	68	205.41	1	1.50
22	UCO BANK	153	316	1131.21	24	73.65	0	0.00
23	Vijaya Bank	9	19	62.38	0	0.00	0	0.00
24	HDFC	4	1	3.00	0	0.00	0	0.00
25	Andhra Bank	4	8	33.00	0	0.00	0	0.00
26	Bandhan Bank	19	12	36.44	0	0.00	0	0.00
27	Corporation Bank	8	16	61.09	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	8	32.00	0	0.00	0	0.00
	TOTAL	4000	7146	25801.49	720	2272.38	1	1.50

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

TRIPURA STATE

Bank wise position in implementation of KCC(Fishery)/SCC for F.Y.2018-19 as on 31.12.2018

(Amt. in Lakhs)

SI No	NAME OF THE BANK	Proposals Received		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	5	4.90	5	4.90	5	4.90	0	0
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	15.50	5	11.70	5	10.66	0	2
16	United Bank of India	63	49.02	49	17.26	0	0.00	10	4
17	Union Bank								0
18	VB								0
19	OBC								0
20	Corporation								0
A	Sub-Total PUBLIC sec Bank	110	100.74	60	34.36	10	15.56	10	40
21	BANDHAN BANK	4087	3083.55	4087	3083.55	4087	3083.55	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	4088	3083.85	4087	3083.55	4087	3083.55	0	1
27	TGB	1793	1031.26	1766	1017.39	1766	1017.39	25	2
C	Sub Total RRB	1793	1031.26	1766	1017.39	1766	1017.39	25	2
28	ACUB								0
29	TCARDB								0
30	TSCB	4	7.51	4	7.51	4	7.51	0	0
D	Sub-Total Coop. Bank	4	7.51	4	7.51	4	7.51	0	0
GRAND TOTAL		5995	4223.36	5917	4142.81	5867	4124.01	35	43

**Grant of Educational loans/Housing loans/Specialized Schemes/DRI Outstanding Credit
as on 31.12.2018**

३१.१२.२०१८ तक शैक्षणिक ऋण/आवास-ऋण/विशेष योजनाएँ/डीआरआई ऋण

Achievement under DRI by Banks up to December 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	10	1.50	390	65.48
2	SBI	0	0.00	589	104.12
3	Canara Bank	26	2.90	264	23.75
4	UCO bank	1	0.15	21	1.70
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	1.28
	TOTAL	45	5.11	1549	300.48

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 31.12.2018	
A/c	Amount	A/c	Amount
291	804.72	3754	11060.40

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).

Status Report of Chief Minister's B.ED Anuprerana Yojana as on 15-02-2019									
S. No.	Name of Bank	No. of B.Ed proposals sent to Higher Education Dept for approval	Amount in Rs. Lakhs	No. of proposals accorded approval by Higher Education Dept for sanction	No. of B.Ed loans sanctioned	Amount in Rs. Lakhs	No. of B.Ed loans disbursed	Amount in Rs. Lakhs	No. of proposals rejected
1	Bank of India	3	3.00	3	1	1.20	1	0.56	0
2	UCO Bank	27	29.00	27	4	4.50	0	NA	0
3	Allahabad Bank	5	5.50	5	5	5.50	5	3.20	0
4	TGB	939	941.00	864	331	332.50	237	171.00	3
5	TSCB	5	6.00	5	0	NA	0	NA	0
6	Andhra Bank	2	2.50	2	1	2.50	0	NA	0
7	Canara Bank	60	61.00	60	26	28.00	17	10.00	0
8	Central Bank of India	3	3.30	3	2	2.00	1	0.75	0
9	State Bank of India	154	158.00	153	37	39.00	25	18.00	0
10	United Bank of India	383	610.00	378	63	81.00	9	5.80	3
Total		1581	1819.30	1500	470	496.20	295	209.31	6

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

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

TRIPURA STATE

BANK-WISE PERFORMANCE UNDER EDUCATION LOAN FOR THE YEAR 2018-19, AS ON 31.12.2018													(Amt in Lacs)	
SL NO	BANKS	Proposals received	PROPOSAL SANCTIONED		PROPOSAL DISBURSED		No of cases pending	No of cases rejected	Outstanding as on 31.12.2018		NPA as on 31.12.2018			
			No.	NO	Amt.	No.			Amt.	No.	Amt.	No.	Amt.	
1	Allahabad Bank	7	6	15.00	4	3.15	0	1	27	57.45	7	14.98		
2	Andhra Bank	0	0	0.00	0	0.00	0	0	0	0.00	0	0.00		
3	Bank of Baroda	4	4	20.30	4	20.30	0	0	16	96.15	3	11.80		
4	Bank of India	19	17	20.54	17	13.95	0	2	54	147.17	4	11.29		
5	Bank of Maharashtra	1	1	2.98	1	2.98	0	0	1	2.98	0	0.00		
6	Canara Bank	11	11	30.12	7	23.21	0	0	263	835.73	5	12.96		
7	Central Bank of India	2	2	10.00	2	1.22	0	0	46	106.23	9	14.16		
8	Corporation Bank	0	0	0.00	0	0.00	0	0	3	8.36	0	0.00		
9	Dena Bank	0	0	0.00	0	0.00	0	0	0	0.00	0	0.00		
10	Indian Bank	0	0	0.00	0	0.00	0	0	10	47.23	0	0.00		
11	IDBI BANK	0	0	0.00	0	0.00	0	0	14	46.26	0	0.00		
12	Indian Overseas Bank	1	1	2.11	1	1.49	0	0	5	9.41	0	0.00		
13	Oriental Bank of Commerce	3	3	8.00	3	2.00	0	0	10	14.00	1	3.00		
14	Punjab & Sind Bank	1	1	7.50	1	7.50	0	0	4	7.20	0	0.00		
15	Punjab National Bank	7	7	12.20	7	6.23	0	0	38	102.11	15	3.90		
16	State Bank of India	157	150	294.00	150	265.00	3	4	1975	5859.00	115	315.00		
17	Syndicate Bank	2	2	11.40	2	11.40	0	0	58	137.77	0	0.00		
18	Union Bank of India	1	1	0.70	1	0.70	0	0	43	145.06	1	4.20		
19	United Bank of India	5	5	24.11	5	9.80	0	0	482	1508.32	51	112.00		
20	UCO Bank	11	11	103.42	11	66.33	0	0	146	527.11	20	57.71		
21	Vijaya Bank	6	6	18.35	6	8.81	0	0	30	70.28	0	0.00		
A	Sub Total of Public Sec. Bank	238	228	580.73	222	444.07	3	7	3225	9727.82	231	561.00		
22	AXIS BANK	0	0	0.00	0	0.00	0	0	0	0.00	0	0.00		
23	Federal Bank	1	1	3.00	1	1.50	0	0	6	8.12	0	0.00		
24	HDFC	13	13	24.23	7	13.55	0	0	26	57.43	0	0.00		
25	ICICI	0	0	0.00	0	0.00	0	0	0	0.00	0	0.00		
26	Indusind Bank	0	0	0.00	0	0.00	0	0	0	0.00	0	0.00		
27	Kotak Mahindra Bank	0	0	0.00	0	0.00	0	0	0	0.00	0	0.00		
28	SOUTH INDIAN BANK	0	0	0.00	0	0.00	0	0	0	0.00	0	0.00		
29	YES Bank	0	0	0.00	0	0.00	0	0	0	0.00	0	0.00		
B	Sub Total of Pvt. Sec. Bank	14	14	27.23	8	15.05	0	0	32	65.55	0.00	0.00		
30	Tripura Gramin Bank	43	39	174.04	35	57.85	0	4	461	1207.62	123	314.00		
C	Sub Total of RRB	43	39	174.04	35	57.85	0	4	461	1207.62	123	314.00		
31	ACUB	0	0	0.00	0	0.00	0	0	0	0.00	0	0.00		
32	TCARDB	0	0	0.00	0	0.00	0	0	0	0.00	0	0.00		
33	TSCB	10	10	22.72	10	22.72	0	0	36	59.41	6	4.13		
D	Sub Total of Coop.Banks	10	10	22.72	10	22.72	0	0	36	59.41	6	4.13		
GRAND TOTAL		305	291	804.72	275	539.69	3	11	3754	11060.40	360	879.13		

BANK-WISE PERFORMANCE IN FINANCING UNDER HOUSING SCHEME AS ON 31.12.2018

Amount in Lacs

Sl. No.	Name of the Banks	Sanctioned in FY 2018-19		Urban		Semi-Urban		Rural		Total		Out of which PMAY		Total NPA as on 31.12.2018	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
		3	4	5	6	7	8	9	10	11	12	13	14	15	16
1	Allahabad Bank	11	59.18	68	413.18	4	35.26	7	77.00	79	525.44	5	65.00	21	74.25
2	Andhra Bank	5	53.00	13	92.98	0	0.00	0	0.00	13	92.98	2	20.00	0	0
3	Bank of Baroda	15	205.50	52	2245.66	0	0.00	9	239.17	61	2484.83	0	0.00	5	37.15
4	Bank of India	92	796.69	318	1844.57	113	1088.69	69	564.95	500	3498.21	1	19.50	6	29.16
5	Bank of Maharashtra	6	105.00	31	298.40	0	0.00	0	0.00	31	298.40	20	155.23	0	0
6	Canara Bank	43	483.83	134	1478.56	68	451.29	31	181.21	233	2111.06	13	101.00	0	0
7	Central Bank of India	0	0.00	29	245.29	8	41.29	3	22.21	40	308.79	0	0.00	0	0
8	Corporation Bank	1	8.29	10	65.44	0	0.00	0	0.00	10	65.44	1	2.32	0	0
9	Dena Bank	0	0.00	2	10.63	0	0.00	0	0.00	2	10.63	0	0.00	0	0
10	Indian Bank	0	0.00	49	406.37	0	0.00	0	0.00	49	406.37	0	0.00	0	0
11	IDBI BANK	20	168.97	45	506.39	49	386.47	11	97.24	105	990.10	0	0.00	0	0
12	Indian Overseas Bank	13	315.00	35	232.50	12	60.00	3	10.00	50	302.50	0	0.00	0	0
13	Oriental Bank of Commerce	5	106.00	10	72.00	4	36.00	0	0.00	14	108.00	1	17.00	0	0
14	Punjab & Sind Bank	0	0.00	8	109.50	0	0.00	5	22.00	13	131.50	0	0.00	0	0
15	Punjab National Bank	14	255.46	39	644.20	0	0.00	2	26.75	41	670.95	0	0.00	0	0
16	State Bank of India	463	8544.00	2419	24159.00	1101	14269.00	914	4250.00	4434	42678.00	159	2160.91	61	266.00
17	Syndicate Bank	14	220.00	32	507.38	30	190.59	1	5.54	63	703.51	0	0.00	0	0
18	Union Bank of India	4	36.00	128	1376.80	22	215.63	2	14.00	152	1606.43	0	0.00	0	0
19	United Bank of India	208	3068.00	1927	15491.31	1589	2124.79	472	1943.90	3988	19560.00	285	3924.00	36	72.00
20	UCO Bank	93	1417.00	345	3621.87	181	1531.74	128	1314.59	654	6468.20	13	89.50	16	261.57
21	Vijaya Bank	47	740.98	178	1023.74	10	95.26	0	0.00	188	1119.00	82	723.42	0	0
A	Sub-Total PUBLIC sec Bank	1054	16582.9	5872	54845.77	3191	20526.01	1657	8768.56	10720	84140.34	582	7277.88	145	740.13
22	AXIS BANK	7	14.61	147	134.97	0	0.00	0	0.00	147	134.97	5	115.80	0	0
23	Bandhan Bank	17	88.50	4	19.40	26	172.72	1	4.90	31	197.02	0	0.00	0	0
24	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0
25	HDFC	87	56.84	60	44.15	38	26.10	0	0.00	98	70.25	0	0.00	1	0.29
26	ICICI	34	804.97	66	1420.58	0	0.00	0	0.00	66	1420.58	20	373.52	0	0
27	Indusind Bank	0	0.00	41	366.30	0	0.00	0	0.00	41	366.30	0	0.00	0	0
28	Kotak Mahindra Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0
29	South Indian Bank	7	169.92	6	143.92	0	0.00	0	0.00	6	143.92	0	0.00	0	0
30	Ujjivan Bank	747	249.43	1474	329.76	0	0.00	0	0.00	1474	329.76	0	0.00	0	0
B	Sub Total Pvt. Sec Bank	899	1384.27	1798	2459.08	64	198.82	1	4.90	1863	2662.80	25	489.32	1	0.29
31	TGB	484	5503.17	2476	5781.52	6387	21342.38	19713	37361.29	28576	64485.19	18	195.37	1384	3103.49
C	Sub Total RRB	484	5503.17	2476	5781.52	6387	21342.38	19713	37361.29	28576	64485.19	18	195.37	1384	3103.49
32	ACUB	0	0.00	14	110.00	0	0.00	0	0.00	14	110.00	0	0.00	0	0
33	TCARDB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0
34	TSCB	45	233.59	541	3271.05	325	2153.40	344	2042.62	1210	7467.07	0	0.00	0	0
D	Sub-Total Coop. Bank	45	233.59	555	3381.05	325	2153.40	344	2042.62	1224	7577.07	0	0.00	0	0
GRAND TOTAL		2482	23703.93	10701	66467.42	9967	44220.61	21715	48177.37	42383	158865.40	625	7962.57	1530	3843.91

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

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 625 cases under PMAY up to 31.12.2018. All the bankers working in the state to come forward to finance eligible beneficiaries under PMAY.

PMAY- CLSS Subsidy claim Position upto 31.12.2018 as furnished by Banks (Amount in Rs. Lakhs)

S.No.	Bank	Housing loans sanctioned under PMAY CLSS (since inception)		Housing loans sanctioned under PMAY CLSS (April - Dec 2018)		Housing Loans Disbursed under PMAY CLSS (since inception)		Housing Loans Disbursed under PMAY (April - Dec 2018)		Subsidy claimed under PMAY CLSS (since inception)		Subsidy claimed under PMAY CLSS (April - Dec 2018)		Subsidy Received under PMAY CLSS (since inception)		Subsidy Received under PMAY CLSS (April - Dec 2018)	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Allahabad Bank	5	65	2	24	5	65	2	24	0	0	0	0	0	0	0	0
2	Andhra bank	2	20	2	20	2	20	2	20	0	0	0	0	0	0	0	0
3	Bank of Baroda	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Bank of India	1	19.5	1	19.5	1	12	1	12	0	0	0	0	0	0	0	0
5	Bank of Maharashtra	20	155.23	5	75	20	155.23	5	75	20	75	5	15	0	0	0	0
6	Canara Bank	13	101	13	101	13	85.65	13	85.65	0	0	0	0	0	0	0	0
7	Central Bank Of India	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8	Corporation Bank	1	2.32	0	0	1	2.32	0	0	1	0.85	1	0.85	1	0.85	1	0.85
9	Dena bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	IDBI Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	Indian Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	Indian Overseas	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	P&SB	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	PNB	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	OBC	1	17	1	17	1	12.75	1	12.75	0	0	0	0	0	0	0	0
16	State Bank of India	159	2160.91	77	1233.72	159	1798.61	77	1013.91	159	381.26	77	194.95	67	138.62	42	95.71
17	Syndicate Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	UCO Bank	13	89.5	4	34	13	77.12	3	21.26	10	13.23	0	0	0	0	0	0
19	Union Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	United Bank of India	285	3924	98	1124	280	3776	98	993	198	414	125	263	37	66	12	22
21	Vijaya bank	82	723.42	11	165.38	82	689	11	97.22	78	47.37	8	21.62	26	40.53	0	0
22	Axis Bank	5	115.8			5	96.58	5	96.58					5	11.8		
23	Bandhan Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24	Federal Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
25	HDFC Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
26	ICICI Bank	20	373.52	0	0	20	352.89	0	0					5	43.48	0	0
27	IDFC First Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
28	IndusInd	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
29	Kotak Mahindra	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30	South Indian Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
31	Ujjivan Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
32	Yes Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
33	Tripura Gramin Bank	18	195.37	6	69	18	195.37	6	69	5	12.65	5	12.65	0	0	0	0
34	ACUB	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
35	TCARDB	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
36	TSCB	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL		625	7962.57	220	2882.6	620	7338.52	224	2520.37	471	944.36	221	508.07	141	301.28	55	118.56

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.

२८.१२.२०१८ को हुई एसएलबीसी १२७वीं की बैठक में उठे प्रमुख कार्य बिन्दु:

Action Points emerged in the 127th SLBC Meeting held on 28.12.2018

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 दिसंबर २०१८ के दौरान कुल ४३ अनुसूचित जाति/अनुसूचित जनजाति/ महिला उद्यमियों को ऋण दिया जा चुका है जिसकी कुल राशि ७.५२ करोड़ है। सभी बैंको से निवेदन है के वे इस योजना के अंतर्गत ज्यादा से ज्यादा ऋण को स्वीकृति दें।

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

Loans under the scheme had been extended to 43 SC/ST/Women beneficiaries amounting to Rs. 7.52 Crores during April-December 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 31.12.2018 is as follows:-

PERFORMANCE UNDER STAND UP INDIA As on 31.12.2018

Amt.: Rs. In Lakhs

Sl.	Bank	SC/ST		Women		TOTAL	
		No.	Amt.	No.	Amt.	No.	Amt.
1	Andhra Bank	1	15	1	24.91	2	39.91
2	Bank of Baroda	1	21	2	30	3	51
3	Canara Bank			2	21	2	21
4	IDBI Bank	5	51.5	1	10.01	6	61.51
5	State Bank of India	3	81			3	81
6	Syndicate Bank			1	10	1	10
7	IndusInd Bank	8	149			8	149
8	Tripura Gramin Bank	6	101.5	3	65	9	166.5
9	UCO Bank			1	15.5	1	15.5
10	United Bank of India	4	75.5	3	43.25	7	118.75
11	Bank of India			1	38	1	38
GRAND TOTAL		28	494.5	15	257.67	43	752.17

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

२८.१२.२०१८ को हुई एसएलबीसी १२७वीं की बैठक में उठे प्रमुख कार्य बिन्दु:

Action Points emerged in the 127th SLBC Meeting held on 28.12.2018

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 दिसंबर २०१८ के दौरान कुल १९१८८३ की संख्या में ऋण दिये गए हैं जिसकी कुल राशि ८०३.४९ करोड़ रुपए हैं जो इस वर्ष के कुल लक्ष्य रु.१४५३.९० करोड़ का ५५ प्रतिशत है।

All Banks have made an achievement of Rs. 803.49 Crore with 191883 numbers of accounts as on 31.12.2018, against the annual target of Rs.1453.90 Crore i.e. 55 % 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 31.12.2018 for FY 2018-19(from 01.04.2018 to 31.12.2018) is furnished below:

Amt. Rs. In Crores

Bank Name	Shishu (Loans up to Rs. 50,000)		Kishore (Loans from Rs. 50,001 to Rs. 5.00 Lakh)		Tarun (Loans from Rs. 5.00 to Rs. 10.00 Lakh)		Total	
	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt
Public Sector Banks	1618	6.65	2909	68.48	781	64.16	5308	139.26
Private Sector Banks	71455	267.68	5086	26.94	22	1.23	76563	295.85
RRBs	14439	52.95	3896	59.76	102	8.18	18437	120.89
Small Finance Banks	30949	81.71	406	3.46	0	0	31355	85.17
Co-Op Banks	244	1.14	169	2.29	57	3.86	470	7.29
NBFC Micro-Finance Institutions	59578	154.64	172	0.39	0	0	59750	155.03
Grand Total	178283	564.77	12638	161.32	962	77.43	191883	803.49

Bank wise details of disbursement is Annexed.

Bank Type :		All			State:			Tripura			Financial Year:			2018-19	
Bank :		All			Scheme:			Mudra			Data Till Date:			31/12/2018	
[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	266	1.23	1.23	588	16.28	16.04	211	17.5	17.4	1065	35.01	34.67		
2	Allahabad Bank	6	0.03	0.03	16	0.31	0.29	7	0.58	0.58	29	0.91	0.89		
3	Andhra Bank	6	0.02	0.02	7	0.24	0.2	7	0.6	0.56	20	0.86	0.78		
4	Bank of Baroda	35	0.16	0.16	76	1.88	1.78	17	1.62	1.62	128	3.66	3.56		
5	Bank of India	152	0.62	0.61	262	4.93	4.58	12	0.88	0.85	426	6.43	6.03		
6	Bank of Maharashtra	5	0.02	0.02	33	0.9	0.77	16	1.42	1.13	54	2.34	1.91		
7	Canara Bank	164	0.69	0.67	284	8.18	7.65	131	9.98	9.43	579	18.85	17.75		
8	Central Bank of India	58	0.22	0.12	71	1.37	1.17	4	0.4	0.4	133	1.99	1.69		
9	Corporation Bank	23	0.09	0.07	22	0.43	0.41	5	0.42	0.42	50	0.94	0.9		
10	Dena Bank	1	0	0	0	0	0	0	0	0	1	0	0		
11	Indian Bank	2	0.01	0.01	3	0.11	0.11	0	0	0	5	0.12	0.12		
12	Indian Overseas Bank	20	0.09	0.09	26	0.58	0.57	2	0.16	0.16	48	0.83	0.82		
13	Oriental Bank of Commerce	13	0.05	0.04	25	0.68	0.68	4	0.35	0.35	42	1.08	1.07		
14	Punjab National Bank	5	0.01	0.01	10	0.31	0.29	12	0.98	0.93	27	1.3	1.23		
15	Syndicate Bank	43	0.16	0.13	82	1.71	1.35	7	0.53	0.37	132	2.39	1.85		
16	Union Bank of India	34	0.16	0.14	127	2.26	1.96	17	1.33	0.9	178	3.75	3.01		
17	United Bank of India	375	1.64	1.53	722	17.6	15.49	215	18.1	17.24	1312	37.34	34.26		
18	Punjab & Sind Bank	10	0.04	0.04	25	0.31	0.26	3	0.28	0.28	38	0.62	0.58		
19	UCO Bank	338	1.12	0.87	446	8.49	6.9	92	7.58	5.9	876	17.19	13.67		
20	Vijaya Bank	41	0.2	0.2	20	0.51	0.51	9	0.75	0.75	70	1.46	1.46		
21	IDBI Bank Limited	21	0.09	0.09	64	1.4	1.4	10	0.7	0.7	95	2.19	2.19		
	Total	1618	6.65	6.08	2909	68.48	62.41	781	64.16	59.97	5308	139.26	128.44		
Private Sector Banks															
22	Ratnakar Bank	421	0.93	0.93	0	0	0	0	0	0	421	0.93	0.93		
23	ICICI Bank	821	2.24	2.24	2	0.08	0.08	0	0	0	823	2.32	2.32		
24	IndusInd Bank	213	0.92	0.92	118	1.76	1.76	22	1.23	1.23	353	3.92	3.92		
25	HDFC Bank	580	1.28	1.28	35	0.44	0.44	0	0	0	615	1.72	1.72		
	Bandhan Bank	50839	214.13	214.13	0	0	0	0	0	0	50839	214.13	214.13		
26	IDFC Bank Limited	18581	48.18	48.18	4931	24.66	24.66	0	0	0	23512	72.83	72.83		
	Total	71455	267.68	267.68	5086	26.94	26.94	22	1.23	1.23	76563	295.85	295.85		
Regional Rural Banks															
27	Tripura Gramin Bank	14439	52.95	52.73	3896	59.76	53.02	102	8.18	6.86	18437	120.89	112.61		
	Total	14439	52.95	52.73	3896	59.76	53.02	102	8.18	6.86	18437	120.89	112.61		
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		
	North East Small Finance Bank Limited	11207	13.69	13.69	0	0	0	0	0	0	11207	13.69	13.69		
	Total	30949	81.71	81.71	406	3.46	3.46	0	0	0	31355	85.17	85.17		
Co-Operative Banks															
29	Tripura State Co-Operative Bank	244	1.14	1.14	169	2.29	2.29	57	3.86	3.86	470	7.29	7.29		
	Total	244	1.14	1.14	169	2.29	2.29	57	3.86	3.86	470	7.29	7.29		
NBFC-Micro Finance Institutions															
30	VEDIKA CREDIT CAPITAL LTD	1770	4.68	4.68	0	0	0	0	0	0	1770	4.68	4.68		
31	Annapurna Microfinance Pvt. Ltd.	1498	6.48	6.46	172	0.39	0.39	0	0	0	1670	6.87	6.85		
32	Village Financial Services Pvt Ltd	18284	49.76	49.76	0	0	0	0	0	0	18284	49.76	49.76		
33	ASA International India Microfinance Pvt. Ltd.	15692	40.25	40.25	0	0	0	0	0	0	15692	40.25	40.25		
34	Satin Creditcare Network Limited	4419	12.88	12.88	0	0	0	0	0	0	4419	12.88	12.88		
35	Asirvad Microfinance Pvt. Ltd	488	1.05	1.05	0	0	0	0	0	0	488	1.05	1.05		
36	Arohan Financial Services Pvt. Ltd.	16309	36.8	36.8	0	0	0	0	0	0	16309	36.8	36.8		
37	SKS Microfinance Limited	1118	2.74	2.63	0	0	0	0	0	0	1118	2.74	2.63		
	Total	59578	154.64	154.51	172	0.39	0.39	0	0	0	59750	155.03	154.9		
	Grand Total	178283	564.77	563.85	12638	161.32	148.5	962	77.43	71.92	191883	803.49	784.26		

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 ensuing 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.

CD RATIO OF BANKS IN TRIPURA
त्रिपुरा राज्य मे बैंको का ऋण : जमा अनुपात

२८.१२.२०१८ को हुई एसएलबीसी १२७वीं की बैठक में उठे प्रमुख कार्य बिन्दु:

Action Points emerged in the 127th SLBC Meeting held on 28.12.2018

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 54% as on 31.12.2018 from 46% as on 31.12.2017. दिसंबर २०१७ की तुलना में दिसंबर २०१८ में ऋण:जमा अनुपात ४६ प्रतिशत से बढ़ाकर ५४ 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 मे निवेश के लिए आमंत्रित करे ताकि बैंकों को बड़े ऋण-प्रस्ताव मिल सके।

२८.१२.२०१८ को हुई एसएलबीसी १२७वीं की बैठक में उठे प्रमुख कार्य बिन्दु:

Action Points emerged in the 127th SLBC Meeting held on 28.12.2018

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 । दिसंबर २०१७ की तुलना में इस वर्ष (दिसंबर २०१८) में यह अनुपात ४६ प्रतिशत से बढ़ा कर ५४ प्रतिशत हो गया है ।

The details of Bank wise and district wise CD ratio are annexed. At the end of December 2018 the CD ratio of the State stood at ५४% compared to 46% as on December 2017. The district wise details are as under:

District	CD RATIO March 2018	CD RATIO December 2017	CD RATIO December 2018	CD RATIO Since December 2017
North Tripura	49	47	58	+11
Unakoti	59	56	67	+11
South Tripura	50	48	57	+9
Gomati	93	89	164	+75
West Tripura	36	35	36	+1
Sepahijala	67	65	68	+3
Khowai	69	66	67	+1
Dhalai	66	63	73	+10
Total State	48	46	54	+8

त्रिपुरा राज्य के कुल आठ जिलों में से सात जिलों में ऋण:जमा अनुपात दिसंबर २०१७ के मुकाबले दिसंबर २०१८ में काफी बढ़ा है। इनमें गोमती जिले का ऋण : जमा अनुपात सबसे अधिक १६४% है एवं पश्चिम त्रिपुरा में सबसे कम ३६% है जबकि राज्य के कुल व्यवसाय का ५३% व्यवसाय इसी जिले में होता है।

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

CD ratio of the banks in the state increased to 54% as on 31.12.2018 from 46% as on 31.12.2017, registering a growth of 8% in Y-O-Y basis.

CD ratio of all eight districts in the State as on December 2018 has improved over the CD ratio of December 2017. There has been an increase of 75% in Gomati District on account of one big advance of State Bank of India in the District in the power sector sanctioned from outside the State.

CD Ratio of 164% is the highest in Gomati District, as against 36%, the lowest in West Tripura District having 53% 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 31.12. 2018					
(Amt. In lac)					
SL No.	Bank's Name	No of Brs	Total Deposit	Total Advance	CD Ratio
1	Allahabad Bank	3	10986.24	2578.45	23
2	Andhra bank	1	2622.61	466.37	18
3	Bank of Baroda	4	29479.46	12428.58	42
4	Bank of India	13	21954.00	15056.00	69
5	Bank of Maharashtra	1	518.09	765.91	148
6	Canara Bank	13	45772.83	17135.03	37
7	Central Bank Of India	6	16624.69	6961.35	42
8	Corporation Bank	2	5582.00	465.00	8
9	Dena bank	1	407.62	64.98	16
10	IDBI Bank	9	26956.00	4677.21	17
11	Indian Bank	3	19422.00	2240.00	12
12	Indian Overseas	5	15521.20	4664.53	30
13	P&SB	2	2848.00	582.00	20
14	PNB	3	6052.00	2215.00	37
15	OBC	2	2991.00	583.00	19
16	State Bank of India	66	712991.00	445500.00	62
17	Syndicate Bank	6	6901.41	3380.63	49
18	UCO Bank	29	119691.00	30593.00	26
19	Union Bank	7	48914.06	12383.87	25
20	United Bank of India	65	421184.51	202867.12	48
21	Vijaya bank	4	22387.27	5031.82	22
22	Axis Bank	10	27955.47	7398.90	26
23	Bandhan Bank	23	46600.85	153881.78	330
24	Federal Bank	1	4937.67	1148.09	23
25	HDFC Bank	6	32968.76	19554.64	59
26	ICICI Bank	8	14686.03	5949.48	41
27	IDFC First Bank	1	907.97	6638.35	731
28	IndusInd	5	3801.59	12843.85	338
29	Kotak Mahindra	1	3187.24	74.23	2
30	South Indian Bank	1	6312.25	2081.30	33
31	Ujjivan Bank	8	15322.47	11401.74	74
32	Yes Bank	1	5048.23	676.42	13
33	Tripura Gramin Bank	144	617916.07	247166.43	40
34	ACUB	3	4117.75	1658.96	40
35	TCARDB	5	0.00	1168.08	0
36	TSCB	65	275977.84	165188.88	60
	Total	527	2599547.18	1407470.98	54

DISTRICTWISE CREDIT DEPOSIT RATIO OF THE STATE AS ON 31.12.2018					
Sl.	District	No. of Brs.	Total Deposit	Total Advance	CD Ratio
1	West	189	1577696.97	561178.84	36
2	Sepahijala	55	177691.71	120430.45	68
3	Khowai	37	124073.98	83289.57	67
4	Dhalai	46	109872.00	80456.43	73
5	Gomati	63	188585.31	309794.98	164
6	South	57	185518.15	106221.99	57
7	Unakoti	32	100349.76	67347.34	67
8	North	48	135759.30	78751.38	58
	Total	527	2599547.18	1407470.98	54

TRIPURA STATE

CD Ratio as on 31st December 2018 for West Tripura District.(Amt.in Lacs)

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Allahabad Bank	9637.48	2260.52	23
2	Andhra bank	2622.61	466.37	18
3	Bank of Baroda	28702.46	11972.58	42
4	Bank of India	14012.00	11446.00	82
5	Bank of Maharastra	518.09	765.91	148
6	Canara Bank	37289.50	12682.06	34
7	Central Bank Of India	14798.22	6225.71	42
8	Corporation Bank	4507.00	393.00	9
9	Dena bank	407.62	64.98	16
10	IDBI Bank	15155.00	1959.77	13
11	Indian Bank	19312.00	2214.00	11
12	Indian Overseas	13385.75	4003.87	30
13	P&SB	2493.00	439.00	18
14	PNB	5455.00	1902.00	35
15	OBC	2640.00	450.00	17
16	State Bank of India	486478.00	155350.00	32
17	Syndicate Bank	4429.98	1708.42	39
18	UCO Bank	79564.00	18554.00	23
19	Union Bank	43563.69	10793.02	25
20	United Bank of India	185835.5	99278.47	53
21	Vijaya bank	22387.27	5031.82	22
22	Axis Bank	19995.63	6029.22	30
23	Bandhan Bank	22737.80	51194.74	225
24	Federal Bank	4937.67	1148.09	23
25	HDFC Bank	29705.89	15024.87	51
26	ICICI Bank	9012.97	3833.19	43
27	IDFC First Bank	907.97	6638.35	731
28	IndusInd	2917.57	6501.62	223
29	Kotak Mahindra	3187.24	74.23	2
30	South Indian Bank	6312.25	2081.30	33
31	Ujjivan Bank	13371.65	4673.83	35
32	Yes Bank	5048.23	676.42	13
33	Tripura Gramin Bank	296967.78	66371.65	22
34	ACUB	3844.47	1574.71	41
35	TCARDB	0.00	558.39	0
36	TSCB	165555.68	46836.73	28
	Total	1577696.97	561178.84	36

CD Ratio as on 31st December 2018 for Gomati District.(Amt.in Lacs)

SI.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Allahabad Bank	541.12	155.48	29
2	Bank of Baroda	777.00	456.00	59
3	Bank of India	2623.00	1718.00	65
4	Canara Bank	1846.74	740.23	40
5	Central Bank Of India	635.45	402.44	63
6	IDBI Bank	908.00	276.05	30
7	Indian Overseas	509.18	144.99	28
8	State Bank of India	52454.00	215695.00	411
9	Syndicate Bank	742.47	391.22	53
10	UCO Bank	4170.00	840	20
11	Union Bank	2634.51	1117.75	42
12	United Bank of India	41821.25	17503.65	42
13	Axis Bank	2435.64	458.33	19
14	Bandhan Bank	4492.23	18401.49	410
15	ICICI Bank	1480.37	960.88	65
16	Ujjivan Bank	378.4	1518.3	401
17	Tripura Gramin Bank	45115.23	22368.3	50
18	ACUB	273.28	84.25	31
19	TCARDB		183.44	0
20	TSCB	24747.44	26379.18	107
	Total	188585.31	309794.98	164

CD Ratio as on 31st December 2018 for Unakoti District.(Amt.in Lacs)

SI.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Canara Bank	801.32	237.75	30
2	Central Bank Of India	241.84	49.6	21
3	Indian Overseas	877.62	109.39	12
4	State Bank of India	24919	9709	39
5	UCO Bank	2595	859	33
6	United Bank of India	25525.24	12123.62	47
7	Bandhan Bank	3207.58	15635.28	487
8	ICICI Bank	1481.46	295.94	20
9	Ujjivan Bank	205.19	944.68	460
10	Tripura Gramin Bank	31708.81	17979.03	57
11	TSCB	8786.7	9404.05	107
	Total	100349.76	67347.34	67

CD Ratio as on 31st December 2018 for North Tripura District.(Amt.in Lacs)

SI.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of India	2520	762	30
2	Canara Bank	1088.98	465.1	43
3	IDBI Bank	1365	825.5	60
4	PNB	257	154	60
5	State Bank of India	36519	9898	27
6	Syndicate Bank	1337.47	1120.89	84
7	UCO Bank	765	377	49
8	Union Bank	1697.66	254.8	15
9	United Bank of India	26597.68	14046.26	53
10	Axis Bank	2342.1	268.6	11
11	Bandhan Bank	1183.89	9042.98	764
12	HDFC Bank	1253.14	2472.8	197
13	ICICI Bank	946.7	472.19	50
14	IndusInd	884.02	3750.59	424
15	Ujjivan Bank	440.6	850.07	193
16	Tripura Gramin Bank	48198.58	26088.42	54
17	TSCB	8362.48	7902.18	94
	Total	135759.3	78751.38	58

CD Ratio as on 31st December 2018 for South Tripura District.(Amt.in Lacs)

SI.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of India	208	69	33
2	Canara Bank	1505.12	957.76	64
3	IDBI Bank	9528	1615.89	17
4	State Bank of India	40353	21209	53
5	UCO Bank	3196	613	19
6	Union Bank	1018.2	218.3	21
7	United Bank of India	32935.98	14289.52	43
8	Axis Bank	1261.74	344.94	27
9	Bandhan Bank	2601.76	14987.4	576
10	HDFC Bank	1913.87	2056.74	107
11	ICICI Bank	0	3.03	0
12	IndusInd	0	2591.64	0
13	Tripura Gramin Bank	61292.16	32182.76	53
14	TCARDB		206.87	0
15	TSCB	29704.32	14876.14	50
	Total	185518.15	106221.99	57

TRIPURA STATE

CD Ratio as on 31st December 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	1717	603	35
2	Canara Bank	1748.65	1127.68	64
3	P&SB	355	143	40
4	PNB	340	159	47
5	OBC	351	133	38
6	State Bank of India	33025	11526	35
7	Syndicate Bank	391.49	160.1	41
8	UCO Bank	16064	4826	30
9	United Bank of India	37212.16	14260.45	38
10	Axis Bank	1920.36	297.81	16
11	Bandhan Bank	6008.82	23985.31	399
12	HDFC Bank	95.86	0.23	0
13	Ujjivan Bank	695.43	2701.73	388
14	Tripura Gramin Bank	61639.18	25822.55	42
15	TCARDB		219.38	0
16	TSCB	16127.76	34465.21	214
	Total	177691.71	120430.45	68

TRIPURA STATE

CD Ratio as on 31st December 2018 for Khowai District.(Amt.in Lacs)

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Allahabad Bank	807.64	162.45	20
2	Canara Bank	866.54	289.23	33
3	Corporation Bank	1075	72	7
4	Indian Overseas	748.65	406.28	54
5	State Bank of India	23939	12683	53
6	UCO Bank	9763	2670	27
7	United Bank of India	32772.88	15115.24	46
8	Bandhan Bank	4329.23	13033.23	301
9	ICICI Bank	826.77	230.87	28
10	Ujjivan Bank	231.2	713.13	308
11	Tripura Gramin Bank	38174.12	28504.22	75
12	TSCB	10539.95	9409.92	89
	Total	124073.98	83289.57	67

TRIPURA STATE

CD Ratio as on 31st December 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	874	458	52
2	Canara Bank	625.98	635.22	101
3	Central Bank Of India	949.18	283.6	30
4	Indian Bank	110	26	24
5	State Bank of India	15304	9430	62
6	UCO Bank	3574	1854	52
7	United Bank of India	38483.82	16249.91	42
8	Bandhan Bank	2039.54	7601.35	373
9	ICICI Bank	937.76	153.38	16
10	Tripura Gramin Bank	34820.21	27849.5	80
11	TCARDB	0	0	0
12	TSCB	12153.51	15915.47	131
	Total	109872.00	80456.43	73

Recovery Performance of Banks/ बैंको व वसूली संबंधी प्रदर्शन

As on 31.12.2018

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 31.12.2018 stands at 64 %.

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

Rs/ Lacs

Sector	December 2017			December 2018		
	Demand	Recovery	%	Demand	Recovery	%
Agriculture & allied	64504.72	40394.20	63	73137.15	40915.19	56
MSME	60597.49	37542.47	62	72891.46	49904.92	68
Other Prised	36979.85	21414.75	58	54657.88	37728.98	69
TOTAL	162442.06	99351.42	61	200686.49	128549.09	64

Scheme wise recovery as on 31.12.2018

Comparative position of some selected schemes is given below:

Rs/ Lacs

Sector	December 2017			December 2018		
	Demand	Recovery	%	Demand	Recovery	%
SJSRY	2076.82	150.91	7	2165.67	99.42	5
SGSY	2912.72	317.76	11	2697.21	72.52	3
REGP(MMS)	2021.72	1104.81	55	731.11	147.41	20
PMRY	2406.30	232.79	9	2415.85	80.11	3
PMEGP	4040.05	1584.24	39	2991.25	1011.04	34

BANK-WISE & SECTOR-WISE RECOVERY PERFORMANCE AS ON 31.12.2018

Sl.No.	Name of Bank	Agri. & Allied activities			MSME			Other Priority Sector			Total Sector		
		Demand	Recovery	Recovery %	Demand	Recovery	Recovery %	Demand	Recovery	Recovery %	Demand	Recovery	Recovery %
1	2	3	4	5	6	7	8	9	10	11	14	15	16
1	Allahabad Bank	1.20	0.10	8	28.46	6.15	22	0.00	0.00	#DIV/0!	29.66	6.25	21
2	Andhra Bank	0	0.00	0	82.52	75.32	91	0.52	0.35	67	83.04	75.67	91
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	3.09	0.97	31	0.00	0.00	#DIV/0!	3.09	0.97	31
6	Canara Bank	853.58	821.50	96	3719.05	3414.73	92	0.00	0.00	#DIV/0!	4572.63	4236.23	93
7	Central Bank of India	153.79	29.62	19	1021.19	132.65	13	981.78	158.66	16	2156.76	320.93	15
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	2351.59	43	7445.00	4126.39	55	3215.78	2617.89	81	16174.98	9095.87	56
19	UCO Bank	3952.00	1177.00	30	4947.00	330.00	7	3656.00	457.00	13	12555.00	1964.00	16
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.	18799.01	8522.37	45	30312.43	16582.77	55	13408.40	5843.50	44	62519.84	30948.64	50
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	47470.46	27817.26	59	37970.23	29875.12	79	30008.72	26097.21	87	115449.41	83789.59	73
C	Sub Total of RRB	47470.46	27817.26	59	37970.23	29875.12	79	30008.72	26097.21	87	115449.41	83789.59	73
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	3550.00	1682.05	47	1880.00	786.45	42	6600.00	2881.60	44	12030.00	5350.10	44
D	Sub Total of Coop.Banks	3840.50	1691.87	44	1880.00	786.45	42	8629.39	3188.72	37	14349.89	5667.04	39
Grand Total		73137.15	40915.19	56	72891.46	49904.92	68	54657.88	37728.98	69	200686.49	128549.09	64

BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 31.12.2018

(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	143	58.56	66.78	13.91	52.87	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	10	10.21	4.77	4.10	0.67	2	2.27	0.93	0.35	0.58
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	136	151.89	127.00	29.00	98.00	61	39.14	47.00	6.00	41.00	78	55.27	49.00	12.00	37.00
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	52	3.16	3.16	2.35	0.81	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	2874	3014.86	2415.85	80.11	2335.74	1676	1158.32	632.19	26.95	605.24	1535	2933.28	2125.62	99.19	2026.43
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.	2874	3014.86	2415.85	80.11	2335.74	1742	1163.10	636.97	27.68	609.29	1535	2933.28	2125.62	99.19	2026.43
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	44.84	2015.40	72	40.50	40.05	0.23	39.82
C	Coop. Bank															
	Sub Total	0	0.00	0.00	0.00	0.00	1434	2060.24	2060.24	44.84	2015.40	72	40.50	40.05	0.23	39.82
GRAND TOTAL		2874	3014.86	2415.85	80.11	2335.74	3176	3223.34	2697.21	72.52	2624.69	1607	2973.78	2165.67	99.42	2066.25

BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 31.12.2018

(Amount in Lacs)

SI No.	BANKS	TRANSPORT OPERATOR					SUME					KVIC(MMS)				
		Total Outg.		Demand	Recovery	Total Overdue	Total Outg.		Demand	Recovery	Total Overdue	Total Outg.		Demand	Recovery	Total Overdue
		No.	Amt.				No.	Amt.				No.	Amt.			
1	2	3	4	5	6	7	8	9	10	11	12	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	0	0.00	0.00	0.00	0.00
2	Andhra Bank					0.00					0.00					0.00
3	BOB	2	1.65	1.65	0.00	1.65	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
4	BOI	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
5	Canara	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
6	CBI	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	6	16.56	4.92	2.61	2.31
7	Copporation					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	56	245.18	162.36	71.82	90.54	0	0.00	0.00	0.00	0.00	3	3.43	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	21	33.74	29.00	5.00	24.00
14	UB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	4	16.48	2.65	1.11	1.54
15	UBI	839	813.58	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	2121	2920.31	1971.46	107.07	1864.39	0	0.00	0.00	0.00	0.00	755	1203.44	694.80	147.41	547.39
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.	3502	4141.92	2149.91	206.69	1943.22	0	0.00	0.00	0.00	0.00	755	1203.44	694.80	147.41	547.39
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	600	486.50	486.50	21.03	465.47	0	0.00	0.00	0.00	0.00	59	36.31	36.31	0.00	36.31
C	Coop. Bank Sub Total	600	486.50	486.50	21.03	465.47	0	0.00	0.00	0.00	0.00	59	36.31	36.31	0.00	36.31
GRAND TOTAL		4102	4628.42	2636.41	227.72	2408.69	0	0.00	0.00	0.00	0.00	814	1239.75	731.11	147.41	583.70

BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 31.12.2018

(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	9	18.41	4.57	1.42	3.15	0	0.00	0.00	0.00	0.00
2	Andhra Bank					0.00	5	7.79	4.88	3.93	0.95	15	13.53	1.85	0.75	1.10
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	301.90	341.21	275.12	66.09	164	238.18	302.12	226.89	75.23
6	CBI	0	0.00	0.00	0.00	0.00	73	185.93	63.57	19.77	43.80	76	159.56	69.93	14.92	55.01
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	21	61.94	4.95	2.78	2.17	0	0.00	0.00	0.00	0.00
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	326	530.68	231.00	23.00	208.00	397	370.15	201.00	21.00	180.00
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	3845	5495.34	992.74	463.98	528.76	4256	4505.73	1082.16	740.62	341.54
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	3	5.72	3.09	0.97	2.12
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	6486	11719.88	2457.55	850.69	1606.86	6899	7671.76	2436.97	1279.51	1157.46
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	10551	17565.94	2953.92	963.95	1989.97	11409	12712.20	2978.05	1485.42	1492.63
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	1275	3053.92	810.00	200.00	610.00	3006	3598.36	1320.00	673.44	646.56
C	Coop. Bank Sub Total	0	0.00	0.00	0.00	0.00	1275	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	11826	17962.12	2991.25	1011.04	1980.21	12034	13230.45	3136.40	1628.65	1507.75

BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 31.12.2018

(Amount in Lacs)

SI No.	BANKS	D.R.I.					SHG					IRDP				
		Total Outg.		Dema nd	Recover y	Total Overd	Total Outg.		Demand	Recover y	Total Overdue	Total Outg.		Demand	Recovery	Total Overdue
		No.	Amt.				No.	Amt.				No.	Amt.			
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	
1	A.B.					0.00					0.00					0.00
2	Andhra Bank					0.00					0.00					0.00
3	BOB					0.00	8	16.15	1.89	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	81	61.29	31.29	15.00	16.29					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	5310	5202.71	1560.34	16.23	1544.11	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	22008	7834.19	1778.56	125.59	1652.97	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	23447	9869.65	3814.02	140.09	3673.93	404	123.36	118.14	0.00	118.14

पी डी आर / Public Demand Recovery (PDR)

३१.१२.२०१८ तक के पी डी आर संबंधी प्रमाण-पत्र

PDR certificate cases as on 31.12.2018

(Rs / Lacs)

As on	Cases pending		Recovery made during the current year.	
	No.	Amt.	No.	Amt.
31.12.2018	1466	1009.34	141	238.01

सभी बैंको का ३१.१२.२०१८ तक के पी डी आर संबंधी प्रमाण-पत्र का विवरण नीचे प्रस्तुत है।

Bank wise position of Certificate cases (PDR Act) as on 31.12.2018 is furnished in the annexure.

Statement showing the filing and disposal of cases under PDR up to 31.12.2018

(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	45	42.65	0	0.00
5	Canara Bank	4	3.75	0	0.00
6	Central Bank of India	0	0.00	0	0.00
7	United Bank of India	5	12.00	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 :	1466	1009.34	141	238.01

POSITION OF NPA OF BANKS IN THE STATE OF TRIPURA**त्रिपुरा राज्य में सेवारत बैंको में एनपीए की स्थिति**

As on 31.12.2018

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
December 2017	10808.36	611.87	5.66
December 2018	14074.70	633.71	4.50

Percentage of gross NPA as against gross advance reduced from 5.66% as on December 2017 to 4.50% as on December 2018. Amount in absolute terms increased to Rs 633.71 crore as on 31st December 2018 from Rs. 611.87 crore as on 31st December 2017. The outstanding amount under Written off A/Cs (Shadow Register) is around Rs 96.55 crore which if added with the outstanding NPA, the total amount would be Rs 730.26 crore which seems to be high.

The total outstanding NPA amount in Govt. sponsored schemes have increased from Rs.124.84 crores in December 2017 to Rs.128.89 crores in December 2018. 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 31.12.2018 is furnished in the Annexure.

TRIPURA STATE
NPA Position of Banks in Tripura as on 31.12.2018

(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	7.45	42.41	136.14	186.00	2.14	188.14
2	Andhra Bank	0.00	0.00	0.00	0.00	0.00	0.00
3	Bank of Baroda	100.23	28.30	73.52	202.05	415.28	617.33
4	Bank of India	1835.66	772.84	42.11	2650.61	91.94	2742.55
5	Bank of Maharashtra	0.00	17.82	0.00	17.82	0.00	17.82
6	Canara Bank	124.98	369.95	0.00	494.93	0.00	494.93
7	Central Bank of India	11.70	365.83	213.44	590.97	0.00	590.97
8	Corporation Bank	1.81	4.41	0.00	6.22	0.13	6.35
9	Indian Bank	4.00	67.72	12.16	83.88	0.85	84.73
10	IDBI BANK	1151.66	452.94	0.00	1604.60	30.71	1635.31
11	Indian Overseas Bank	100.00	140.00	11.03	251.03	0.00	251.03
12	Oriental Bank of Commerce	0.00	21.00	0.00	21.00	1.00	22.00
13	Punjab & Sind Bank	2.50	120.00	34.30	156.80	94.20	251.00
14	Punjab National Bank	8.51	1000.64	31.85	1041.00	115.82	1156.82
15	State Bank of India	301.42	1309.24	369.34	1980.00	792.00	2772.00
16	Syndicate Bank	3.45	15.92	152.94	172.31	13.98	186.29
17	Union Bank of India	8.01	308.89	121.72	438.62	77.28	515.90
18	United Bank of India	1601.25	3204.98	3314.29	8120.52	103.56	8224.08
19	UCO Bank	1484.11	3291.00	289.01	5064.12	2701.00	7765.12
20	Vijaya Bank	31.03	32.59	1.31	64.93	7.56	72.49
A	Sub-Total PUBLIC sec Bank	6777.77	11566.48	4803.16	23147.41	4447.45	27594.86
21	AXIS BANK	0.00	19.24	0.92	20.16	0.00	20.16
22	Bandhan Bank	0.00	0.00	0.00	0.00	16.40	16.40
23	Federal Bank	0.00	0.00	0.00	0.00	0.00	0.00
24	HDFC	320.04	42.24	0.29	362.57	115.03	477.60
25	ICICI	0.00	0.00	0.00	0.00	0.00	0.00
26	IDFC First Bank	5.71	2.07	0.00	7.78	0.00	7.78
27	Indusind Bank	4.79	23.81	0.00	28.60	25.93	54.53
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	17.02	4.40	11.07	32.49	14.25	46.74
B	Sub Total Pvt. Sec Bank	347.56	91.76	12.28	451.60	171.61	623.21
31	TGB	14692.02	9993.56	3481.68	28167.26	2058.51	30225.77
C	Sub Total RRB	14692.02	9993.56	3481.68	28167.26	2058.51	30225.77
32	ACUB	0.00	0.00	307.18	307.18	0.00	307.18
33	TCARDB	0.00	0.00	0.00	0.00	0.00	0.00
34	TSCB	1057.40	1547.86	867.09	3472.35	1148.15	4620.50
D	Sub-Total Coop. Bank	1057.40	1547.86	1174.27	3779.53	1148.15	4927.68
GRAND TOTAL		22874.75	23199.66	9471.39	55545.80	7825.72	63371.52

TRIPURA STATE

Position of Technically Written off A/Cs of Banks in Tripura as on 31.12.2018

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	419	479.31	419	479.31
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	0	0.00	0	0.00
10	Indian Overseas Bank	0	0.00	0	0.00
11	Punjab & Sind Bank	37	78.00	37	98.00
12	Punjab National bank	0	0.00	0	0.00
13	State Bank of India	45000	19900.00	19152	6900.00
14	Syndicate Bank	0	0.00	0	0.00
15	UCO Bank	0	0.00	7	26.55
16	United Bank of India	48896	4012.14	19670	1658.48
17	Union Bank of India	0	0.00	0	0.00
18	Vijaya Bank	1	0.47	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	95260	24940.49	40226	9653.76
21	AXIS BANK	0	0.00	0	0.00
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	0	0.00	0	0.00
27	Tripura Gramin Bank	0	0.00	0	0.00
C	Sub Total RRB	0	0.00	0	0.00
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		95367	24942.63	40333	9655.90

STATUS OF GOVT. SPONSORED SCHEMES & NPA GENERATED THEREOF																
		PMRY					PMEGP					SWAVALAMBAN				
		A/Cs Outstanding	Outstd. Balance as on 31.12.18	NPA A/Cs	Amt. Outstd. As on 31.12.18	NPA %	A/Cs Outstanding	Outstd. Balance as on 31.12.18	NPA A/Cs	Amt. Outstd. As on 31.12.18	NPA %	A/Cs Outstanding	Outstd. Balance as on 31.12.18	NPA A/Cs	Amt. Outstd. As on 31.12.18	NPA %
1	Allahabad Bank	0	0.00	0	0.00	0	24	72.45	9	18.41	25	34	48.62	9	16.54	34
2	Andhra Bank	0	0.00	0	0.00	0	6	7.79	0	0.00	0	15	13.53	0	0.00	0
3	Bank of Baroda	84	221.32	10	16.00	7	91	62.34	14	25.00	40	0	0.00	0	0.00	0
4	Bank of Maharashtra	0	0.00	0	0.00	0	11	25.32	0	0.00	0	18	37.82	3	5.72	15
5	Bank of India	0	0.00	0	0.00	0	7	32.80	3	13.90	42	21	26.31	4	2.54	10
6	Canara Bank	0	0.00	0	0.00	0	109	301.90	42	80.65	27	164	238.18	28	65.21	27
7	Central Bank of India	143	58.56	53	34.83	59	73	185.93	18	9.51	5	76	159.56	24	23.32	15
8	CORPORATION BANK	0	0.00	0	0.00	0	8	13.76	0	0.00	0	1	1.77	0	0.00	0
9	Indian Bank	1	0.27	1	0.27	100	39	66.75	19	21.10	32	28	51.22	6	8.21	16
10	IDBI BANK	0	0.00	0	0.00	0	21	61.94	4	19.60	32	0	0.00	0	0.00	0
11	IOB	20	42.50	5	18.30	43	25	39.50	12	9.50	24	43	68.50	16	11.10	16
12	PNB	3	2.80	3	2.50	89	48	144.75	29	58.60	40	72	180.40	38	77.45	43
13	P&SB	35	79.60	7	25.00	31	22	48.00	10	16.00	33	32	64.00	24	36.00	56
14	SBI	2420	2429.00	570	1009.00	42	3301	7763.00	1694	2229.00	29	1026	1461.00	469	602.00	41
15	SYNDICATE BANK	0	0.00	0	0.00	0	44	77.98	8	11.28	14	56	61.41	5	4.36	7
16	OBC	0	0.00	0	0.00	0	7	13.00	4	8.00	62	8	13.00	2	2.00	15
17	United Bank of India	2612	1759.32	2610	1755.69	100	3252	5126.15	1512	1559.36	30	1125	1103.39	295	410.26	37
18	Union Bank of India	181	229.67	121	114.59	50	141	649.11	101	388.21	60	248	572.32	181	163.61	29
19	UCO Bank	135	151.89	135	151.89	100	326	530.68	111	230.85	44	397	370.15	185	183.22	49
20	Vijaya Bank	21	9.67	21	9.67	100	6	13.44	0	0.00	0	4	9.00	1	3.00	33
ASCB of PSBs Sub-Total		5655	4984.60	3536	3137.74	63	7561	15236.59	3590	4698.97	31	3368	4480.18	1290	1614.54	36
21	AXIS BANK	0	0.00	0	0.00	0	1	3.82	0	0.00	0	0	0.00	0	0.00	0
22	HDFC BANK	0	0.00	0	0.00	0	0	0.00	0	0.00	0	1	0.55	0	0.00	0
23	ICICI	0	0.00	0	0.00	0	1	0.15	0	0.00	0	0	0.00	0	0.00	0
24	INDUSIND BANK	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0	0.00	0	0.00	0
25	SOUTH INDIAN BANK	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0	0.00	0	0.00	0
26	Yes Bank	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0	0.00	0	0.00	0
27	Bandhan Bank	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0	0.00	0	0.00	0
28	Kotak Mahindra	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0	0.00	0	0.00	0
ASCB of Pvt s Sub-Total		0	0.00	0	0.00	0	2	3.97	0	0.00	0	1	0.55	0	0.00	0
29	TGB	0	0.00	0	0.00	0	4083	6625.95	712	1536.49	23	4121	4717.56	596	1249.94	26
TGBs Sub-Total		0	0.00	0	0.00	0	4083	6625.95	712	1536.49	23	4121	4717.56	596	1249.94	26
30	ACUB	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0	0.00	0	0.00	0
31	TCARDB	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0	0.00	0	0.00	0
32	TSCB Ltd	0	0.00	0	0.00	0	1275	3053.92	330	300.12	10	3006	3598.36	712	351.60	10
ASCB of Coop Sub-Total		0	0.00	0	0.00	0	1275	3053.92	330	300.12	10	3006	3598.36	712	351.60	10
GRAND TOTAL		5655	4984.60	3536	3137.74	63	12921	24920.43	4632	6535.58	26	10496	12796.65	2598	3216.08	25

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

27 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 15.01.2019 for compilation of Agenda Notes for 128th SLBC Meeting. The date of submission by the concerned banks is tabulated as follows:-

Sl.	Bank	Date of Submission
1	ACUB	10.01.2019
2	Allahabad Bank	31.01.2019
3	Andhra Bank	08.01.2019
4	AXIS BANK	31.01.2019
5	Bandhan Bank	24.01.2019
6	Bank of Baroda	07.01.2019
7	Bank of India	14.01.2019
8	Bank of Maharashtra	11.01.2019
9	Canara Bank	08.02.2019
10	Central Bank of India	19.01.2019
11	Corporation Bank	22.01.2019
12	Dena Bank	04.02.2019
13	Federal Bank	07.01.2019
14	HDFC	18.01.2019
15	ICICI	21.12.2018
16	IDBI BANK	08.02.2019
17	IDFC First Bank	04.02.2019
18	Indian Bank	06.02.2019
19	Indian Overseas Bank	08.02.2019
20	Indusind Bank	31.01.2019
21	Kotak Mahindra Bank	31.01.2019
22	Oriental Bank of Commerce	19.01.2019
23	Punjab & Sind Bank	05.02.2019
24	Punjab National Bank	06.02.2019
25	South Indian Bank	07.01.2019
26	State Bank of India	12.02.2019
27	Syndicate Bank	08.02.2019
28	TCARDB	04.02.2019
29	Tripura Gramin Bank	06.02.2019
30	TSCB	15.01.2019
31	UCO Bank	22.01.2019
32	Union Bank of India	24.01.2019
33	United Bank of India	05.01.2019
34	Vijaya Bank	16.01.2019
35	YES Bank	25.01.2019
36	Ujjivan Bank	08.02.2019

Other Issues / अन्य मुद्दे :

Proceedings of the Meeting of SLBC Tripura Sub - Committee for issues related to security bill payments related to Currency Chests held on 4th January, 2019 at Tripura Regional Office, United Bank of India, Agartala.

The SLBC Tripura sub-committee meeting constituted for discussions on issues related to security bill payments related to Currency Chests was held on 4th January 2019 at Tripura Regional Office, United Bank of India, Agartala.

The meeting was chaired by Shri P Dasgupta, AGM, United Bank of India, with the presence of representatives of Banks maintaining Currency Chests in Tripura. A list of participants of the meeting is enclosed.

At the outset, Shri P Dasgupta, AGM United Bank of India extended a warm welcome to the participants. He informed the participants about the reasons for formation of the sub-committee, as per the action taken w.r.t. the decisions taken in the 127th SLBC meeting for Tripura which was held on 28.12.2018, and then proceeded to lay down the agenda for the meeting.

After discussions held at length among the participating Bankers, the following points were identified for pursuing by the Banks to resolve the issues raised by State Govt.

- 1. Providing detailed lists of outstanding dues:** All concerned Banks shall communicate in writing to the Director General of Police, with a request to provide detailed statements on outstanding dues of security bills for reconciliation at their end within 10th January 2019.
- 2. Payment of outstanding bills for the Financial Year 2018-19:** All concerned Banks have committed to disposing off all outstanding security bills related to the FY 2018-19 on priority basis, within 20th January 2019.
- 3. Waiver of arrear salary payment to security personnel deployed in Currency Chest Branches:** Attention was drawn by the Bankers to the discussions held in the 96th SLBC meeting for Tripura, which was held on 15.12.2011. The Banks had raised the issue of waiver of arrear salary payments to security personnel deployed in Currency Chest branches, owing to the fact that maintaining Currency Chests in the North-eastern States was not a profitable proposition for the Banks. The positive steps taken by State Govt of Meghalaya and Manipur in this regard were cited by the Banks. The bankers had desired consideration of the issue by the State Govt and recommended that payment of salary bills of security pertaining to the period prior to 01.04.2010 be waived. Sri Manoj Kumar, Commissioner & Secretary, Finance Department had opined that the issue can be reconsidered by the State Govt of Tripura.

In addition to the above, the Bankers have also drawn attention to the letter (Ref. No. F.No.11/41/2011-BO.II) dated 9th October, 2012 issued by Dr. Shashank Saksena, Director (BO.II & PR), Dept of Financial Services, Govt of India, to Dr. Sanjay Kumar Panda, Chief Secretary, Govt of Tripura, wherein he requested to consider the deployment of security personnel free of cost by the State Govt for manning the currency chests located in the State of Tripura. The sub-committee was of the view that this issue be taken up with the State Govt again for consideration on their part.

Summing up the discussion, Shri P Dasgupta, requested the sub-committee members to implement the decisions made in the meeting on priority basis so that all issues relating outstanding bills related to security personnel for Currency Chest branches be resolved with the State Govt at the earliest. The meeting ended with a vote of thanks by Shri Alok Chowdhury, Chief Manager, SLBC & FI, United bank of India.

Proceedings of the Meeting of SLBC Tripura Sub - Committee for issues related to security bill payments related to Currency Chests held on 16th February, 2019 at Tripura Regional Office, United Bank of India, Agartala.

The SLBC Tripura sub-committee meeting constituted for discussions on issues related to security bill payments related to Currency Chests was held on 16th February 2019 at Tripura Regional Office, United Bank of India, Agartala.

The meeting was chaired by Shri M Dohare, GM & CRM, United Bank of India, with the presence of representatives of Banks maintaining Currency Chests in Tripura. A list of participants of the meeting is enclosed.

At the outset, Shri M Dohare, GM & CRM, United Bank of India extended a warm welcome to the participants. He then proceeded to lay down the agenda for the meeting, which pertained to the follow up of the action taken in connection with the decisions adopted in the last meeting of the sub-committee on 04-01-2019.

After discussions held at length among the participating Bankers, the following points were identified for pursuing by the Banks to resolve the issues raised by State Govt.

- 1. State Bank of India:** Shri Deepak Choudhury, RM SBI, stated that outstanding bills of SBI currency chests at Dharmanagar, TLA House, Agartala & Udaipur branches have been paid in full for the FY 2018-19.
- 2. Central Bank of India:** Shri S Mondal, Asst. Manager, Agartala Branch stated that outstanding bills upto December 2018 for the FY 2018-19 have been paid. Bills from January 2019 onwards have not been received at the branch as on date, and shall be promptly paid upon receiving the same.
- 3. Tripura Gramin Bank:** Shri T Reang, HOD(Dev) TGB, stated that outstanding bill of Rs. 6.58 lakhs for FY 2018-19 received by the Bank will be cleared by March 2019.
- 4. United Bank of India:** All bills received at Currency Chest branches pertaining to FY 2018-19 have been cleared.
- 5. Waiver of portion of bills related to Currency Chest Branches:** The committee was of the view that as Currency Chests were opened at remote locations at the behest of the State Govt, so the concerned Banks will request the State Govt for waiver of 75% of pending bills which remained outstanding previous to the current fiscal year. A positive response from the State Govt will enable the concerned Banks to seek approval from their respective Competent Authority for payment of the remaining 25% of all pending dues.

Summing up the discussion, Shri P Dasgupta, AGM United Bank of India, requested the sub-committee members to implement the decisions made in the meeting on priority basis so that all issues relating outstanding bills related to security personnel for Currency Chest branches be resolved with the State Govt at the earliest.

Proceedings of the Meeting of SLBC Tripura Sub - Committee on Industries held on 14th February, 2019 at Directorate of Industries & Commerce, Govt of Tripura at Agartala.

The SLBC Tripura sub-committee meeting on Industries was held on 14th February 2019 at Directorate of Industries & Commerce, Govt of Tripura at Agartala.

The meeting was chaired by Shri Sachi Sarkar, Joint Director, DIC, with the presence of representatives of Banks. A list of participants of the meeting is enclosed.

At the outset, Shri Sachi Sarkar, Joint Director, DIC extended a warm welcome to the participants. He then proceeded to lay down the agenda for the meeting.

After discussions held at length among the participating Bankers, the following points were identified for pursuing by the Banks to resolve the issues raised by State Govt.

1. Joint inspection with DIC officials for Swavalamban proposals pending in all districts, which need to be expedited.
2. PMEGP & Swavalamban sanctioned till date against the target for the FY 2018-19 is an area of concern. Banks will take up with branches for immediate disposal of cases by the end of February 2019.
3. Issues related to pending subsidy of proposals sanctioned under Swavalamban & PMEGP schemes in the FY 2017-18 were taken up for discussion.

Summing up the discussion, Shri A Choudhury, Chief Manager SLBC & FI, United Bank of India requested the sub-committee members to implement the decisions made in the meeting on priority basis. The meeting ended with a vote of thanks by Shri Alok Chowdhury, Chief Manager, SLBC & FI, United bank of India.

Proceedings of the Meeting of SLBC Tripura Sub - Committee on Agriculture held on 15th February, 2019 at the Conference Hall of NABARD at Agartala.

The SLBC Tripura sub-committee meeting on Agriculture was held on 15th February 2019 at the Conference Hall of NABARD at Agartala.

The meeting was chaired by Shri Sunil Kumar, GM NABARD with the presence of Shri M Dohare, GM & CRM United Bank of India, Shri MD Debnath, AGM RBI, and representatives from Agriculture Dept, ARDD, Horticulture Dept and Banks. A list of participants of the meeting is enclosed.

At the outset, Shri S Kumar, GM NABARD extended a warm welcome to the participants. He then proceeded to lay down the agenda for the meeting.

After discussions held at length among the participating Bankers, the following points were identified for pursuing by the Banks to resolve the issues that rose in the meeting.

1. Shri S Kumar, GM NABARD, observed that clarification is to be sought from HDFC Bank, Ujjivan Bank and Bandhan Bank pertaining to their reported figures in ACP achievement in agriculture sector which seemed very high compared to their allotted targets. He was of the view that block-wise & sector wise break up of their achievement figures would provide a better insight into the same.

2. Issues pertaining to the role of AICIL towards enrollment of farmers under PMFBY for Rabi season of FY 2018-19 were brought up for discussion, specifically regarding log-in and updation issues in PMFBY portal. The house was of the opinion that for the farmers whose premium amount was deducted for PMFBY coverage and remitted to AICIL, which were still not updated in the portal should mandatorily be covered under the insurance coverage. Banks were advised to raise their issues concerning PMFBY enrollment in the weekly Video Conference undertaken by the Ministry of Agriculture & Farmers' Welfare, Govt of India with Agricultural Department of the State Govt of Tripura. Banks also urged the Agriculture Department for early notification of PMFBY for the subsequent crop seasons, as this will enable field functionaries of banks to raise awareness for the scheme and generate better figures of enrollment under the stated flagship insurance scheme.

3. The house observed that the enrollment figures of PMFBY for Rabi in the current fiscal were very low, one of the reasons being a confusion among PACS towards the premium amount to be borne by the State Govt. Agriculture Dept clarified that premium amount in eligible cases to be borne by State Govt upon updation in the portal. The detailed notification regarding the same was sought from Agriculture Dept for circulation among Banks.

4. The house were in consensus about the targets under ACP for Banks engaged in micro-finance needs to be reviewed. It was decided to invite the concerned Banks in the meeting for finalization of ACP for FY 2019-20 for discussions.

5. Detailed guidelines of the Dairy Development Scheme recently launched by the State Govt was sought from ARDD. ARDD stated that the same is under process and will be circulated to all Banks very soon, along with list of beneficiaries and identified catchment areas.

6. On the issue of subsidy being exhausted for DEDS scheme of NABARD, it was clarified that there is ample subsidy which was still unutilized for the current fiscal. Banks were advised to claim subsidy in eligible cases in the "Ensure" portal of NABARD at the earliest for the benefit of borrowers.

7. Shri MD Debnath, AGM RBI, commented on the issue of Financial Inclusion Plan of Tripura, wherein SLBC desk confirmed all areas in the State were covered through both brick & mortar branches and BC channels.

8. Shri S Kumar, GM NABARD proposed a meeting with all 14 FLC Counsellors of the State for directing focus in awareness camps towards proper utilization of KCC loans, PMFBY, Cyber security, etc.

Summing up the discussion, Shri M Dohare, GM & CRM, United Bank of India requested the sub-committee members to implement the decisions made in the meeting on priority basis.

List of 21 (Twenty one) notified village identified under Pradhan Mantri Adarsh Gram Yojana (PMAGY) phase –II out of 26 villages selected by Govt and Bank Branch wise allocation

Sl	District	Block	Gram panchayet/Village	Name of Bank	Name of Branch
1	West Tripura	Mohanpur	Kalkalia	TGB	Sidhai Mohanpur
2	Sepahijala	Mohanbhog	Ghrantali	United Bank	Melaghar
3		Nalchar	Khas chowmahani	PNB	Jumerdhepa
4			Paschim Nalchar	TGB	Nalchar
5		Boxanagar	Uttar/Dakhin Kalamcherra	TGB/UBI	Boxanagar
6	Gomati	Tapania	Chhataria	United Bank	Udaipur
7		Amarpur	Rangamati	State Bank	Amarpur
8	South Tripura	Rajnagar	Dakshin Srirampur	United Bank	Siddhinagar
9	Khowai	Kalyanpur	Dwarikapur	TGB	Kalyanpur
10			Kamalnagar	TGB	Kalyanpur
11		Teliamura	Paschim Teliamura	United Bank	Teliamura
12			Uttar/Madhya/Dakshin Krishnapur	TGB	Teliamura
13	Dhalai	Durgachow mahani	Bamancherra	TGB	Bamancherra
14			Chotosurma	UCO	Kamalpur
15			Kuchainala	TGB	Bamancherra
16			Cholobari	TGB	Bamancherra
17		Salema	Chankap	United Bank	Halahali
18	Unakoti	Kumarghat	Gokulnagar	TGB	Fatikroy
19			Jagannathpur	TGB	Fatikroy
20	North Tripura	Kadamtala	Brajendranagar	TGB	Kadamtala
21			Satsangam	TGB	Kadamtala

BANK-BRANCH NETWORK IN TRIPURA AS ON 31.12.2018

	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	1	2	3	
Allahabad Bank	0	0	1	0	0	0	1	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	3	
Andhra Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	
Axis Bank	2	1	3	0	1	0	0	0	0	0	1	0	0	1	0	0	0	0	0	0	0	1	0	2	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	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	1	0	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	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	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	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	1	1	2	
Dena Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	
Federal Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	
HDFC	0	0	3	0	1	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	1	0	0	3	3	6	
ICICI	0	2	1	0	0	0	1	0	0	0	1	0	0	0	0	1	0	0	1	0	0	1	0	1	6	1	8	
IDBI	1	0	1	0	0	0	0	0	0	3	2	0	0	1	0	0	0	0	0	0	0	1	0	4	4	1	9	
IDFC Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	
Indian Bank	0	0	2	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	1	0	2	3	
Indian Overseas Bank	1	0	1	0	0	0	0	1	0	0	1	0	0	0	0	0	0	1	0	0	0	0	0	2	2	1	5	
Indus-ind	0	2	1	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	1	0	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	1	1	
Oriental Bank of Commerce	0	0	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	2	
Punjab & Sind Bank	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	2	
Punjab National Bank	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	1	1	3	
South Indian Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	
SBI	9	4	16	3	2	0	1	1	0	3	3	0	5	3	0	1	3	0	2	1	0	7	2	0	31	19	16	66
Syndicate Bank	0	0	1	1	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	2	1	0	3	2	1	6	
TCARDB	0	0	1	1	0	0	0	0	0	0	1	0	0	1	0	0	0	0	1	0	0	0	0	1	3	1	5	
TGB	13	11	13	12	5	0	10	3	0	16	2	0	15	4	0	14	0	0	9	1	0	12	4	0	101	30	13	144
TSCB	7	0	11	6	2	0	4	1	0	5	3	0	6	3	0	6	2	0	6	0	0	2	1	0	42	12	11	65
UCO Bank	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	1	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	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	5	3	8	
Total	53	26	110	34	21	0	25	12	0	35	28	0	38	19	0	33	13	0	22	10	0	29	19	0	269	148	110	527

**UNITED BANK OF INDIA : LEAD BANK DIVISION
CONVENER OF SLBC,TRIPURA**

Proceedings of the 127th Meeting of State Level Bankers' Committee for Tripura held on the 28th December, 2018 at the conference hall of State Guest House, Agartala.

The 127th SLBC meeting of Tripura State was held at the Conference Hall of State Guest House, Agartala on 28th December, 2018 to review the performance of Banks for the quarter ending September 2018, 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 chaired by Shri Biplab Kumar Deb, Hon'ble Chief Minister, Government of Tripura with the presence of Shri Ashok Kumar Pradhan, MD and C.E.O., United Bank of India as Convener of SLBC Tripura . Other dignitaries included Sri L K Gupta, Chief Secretary, Addl Chief Secretary of Agriculture & Industry, Principal Secretaries/Secretaries of the key Govt Departments, AGM from RBI, DGM of NABARD, Senior Executives of the State Government, SIDBI, Member Banks & Insurance Companies. All the LDMs and RSETI Directors also participated in the meeting. A list of participants of the meeting is enclosed.

At the outset, Shri Mukti Ranjan Ray, Convener SLBC, Tripura extended a hearty welcome to Shri Biplab Kumar Deb, Hon'ble Chief Minister along with other participants. Thereafter, he requested Shri Ashok Kumar Pradhan, Managing Director & Chairman, SLBC Tripura to give the key note address before commencement of th proceedings

Shri Pradhan, in his address expressed his sincere thanks and conveyed his greetings to the Hon'ble Chief Minister Shri Biplab Kumar Deb for his kind presence in the august gathering, having observed that his presence, despite the busy schedule, demonstrates the eagerness for a dynamic and vibrant Tripura with involvement of all the stakeholders. He further wished a hearty welcome to Shri L.K. Gupta, Chief Secretary, Addl. Chief Secretaries of the key Departments, Principal Secretaries and other executives from the Govt. of Tripura, RBI, NABARD, SIDBI and Banks. He then requested Shri M Dohare, DGM & CRM, United Bank of India, Tripura Region to deliver the presentation on performance figures of the Banks for the quarter ended September 2018.

The proceedings started with confirmation of the minutes of the 126th SLBC meeting .Shri Pradhan, MD & Chairman of SLBC asked for placing the point wise action taken report on the major action points of the previous SLBC meeting pertaining to the quarter ended June,2018 along with discussion of the listed agenda items of the 127th meeting for the quarter ending September,2018.

Shri Dohare, DGM & CRM, United Bank of India then proceeded to outline the performance of the Banks against the Annual Credit Plan as well as other focused areas concerning the banks as envisaged by SLBC & other Stakeholders.

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1. **CD Ratio:** The State registered growth in CD ratio by 4% to the level of 49% from September 2017. The role of the banks in the growth of the economy of the State and the expectation emerging in the changing scenario which demands for a sustainable economic growth and all round development of the State was highlighted. Shri Dohare requested the Bankers to put more emphasis on further growth in CD ratio for reaching the targeted level of 60% by March 2019 through disbursement of more credit in the eligible sectors to the call of the Chief Secretary that a high target under ACP would lead to attainment of better CD Ratio by Banks. Sri Pradhan also desired that Banks should first target the CD Ratio of 60% which would conversely help them attaining the ACP targets as well. **(Action: All Banks)**

2. **Refund of Service Charges :** It was informed that the refund of deducted amount from accounts of beneficiaries of Prime Minister's Swachh Bharat Abhiyan has been completed in almost all identified cases. However, Shri Kumar Alok, Principal Secretary, GoT, informed the house that he was aware of a few left out cases in SBI Bamutia Branch. The Competent Authority of SBI assured to look into the issue for its early resolution.

3. **Opening of Bank Branches in unbanked villages:** On the issue of opening branches at 5 allocated villages, representatives of Union Bank of India and Canara Bank replied that they are exploring the feasibility of opening a fixed point banking outlet operated by Business Correspondents to service their allocated villages. All the 5 concerned Banks were advised to update the status regarding the same to SLBC desk for onward reporting to the State Govt authorities and complete the process immediately.. **(Action: Union Bank of India, Canara Bank, Vijaya Bank, Axis Bank and ICICI Bank).**

Opening of Bank Branches / Shifting of Branches: On the issue of opening of UBI branches at Fatikroy / Kanchanbari, SBI branch at Kathalia & Ranirbazar, demand for opening of new Bank branches at Manikpur under Chawmanu block, at Karamcharra under Manu block and at Rajnagar – Anandabazar under Jubarajnagar block, it was conveyed to the House that on account of PCA imposed by RBI on UBI, opening of new branches are currently put on hold. SLBC desk has invited interested Banks, not under PCA restrictions to avail of this opportunity for opening new branches at the concerned areas. Pertaining to the issue of shifting of some Bank branches like UBI Chawmanu branch from Manu to Chawmanu, Canara Bank, Dalak branch from Amarpur to Dalak from their present place of operation, it was opined that the concerned branches have already established business at their current place of operation, and as such, shifting of these branches is not feasible as it would be highly inconvenient for their existing customers. Shri Deepak Choudhury, Regional Manager, State Bank of India informed that SBI is planning to open 7 new branches in the State, whereupon Shri L.K. Gupta, Chief Secretary, Govt of Tripura, stressed the need for opening bank branches preferably in rural areas to serve the purpose of financial inclusion and cover more people.

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4. **Agriculture:** Shri M Dohare, stated that as agriculture is the primary area of economy of the State, it requires more attention from all concerned stake holders including the banks. He requested all the participants to ensure collective effort to cover all eligible farmers under KCC in the State. Dr D. P. Sarkar, Director, Agriculture Dept, Govt of Tripura, emphasized on covering all KCC borrowers under PMFBY mandatorily. Dr.G.S.G Ayyangar, Addl Chief Secretary, Agriculture, Industry & commerce, Govt of Tripura advised to invite PMFBY implementing Insurance Companies to every SLBC meeting for discussions on issues regarding PMFBY implementation. He also elucidated that a large no. of KCC proposals sponsored by Agriculture Dept have been rejected on numerous grounds Shri Shibatoash Choudhury, Regional Manager, State Bank Of India suggested that Agriculture Dept may mark copies of sponsored proposals to controlling offices of respective Banks for follow up with branches. **(Action: - All Banks and Agriculture Dept)**

The following key areas with high potential for development of Agriculture in Tripura were discussed in the meeting.

- a) **Rubber Industry:** Shri Biplab Kumar Deb, Hon'ble Chief Minister of Tripura Informed the house that 86000 MT rubbers are currently produced in the State per year and the quantity is set to increase twice as much in the next two years, earmarking Tripura as one of the top rubber producing States in the country. He advised banks to proactively ascertain projects for smoke houses for rubber processing as the State Govt estimates the requirement of around 4000 smoke houses in the coming years. He suggested that the advances may be extended to the entrepreneurs under PMEGP, Swavalamban and Stand UP India schemes depending on the quantum of the loan. It was also informed that Department has prepared the input cost for smoke house which is to be shared with the banks for assessing the loan proposals, In view of the potential in this segment, Shri A. Pradhan, MD & CEO of UBI advised for forming a SLBC Sub-Committee for Rubber Smoke House loans. **(Action Point: SLBC, All banks and the line Dept.)**
- b) **Rice Production:** Due to the efforts of the State Government, Food Corporation Of India (FCI) has started procuring paddy directly from farmers at Minimum Support Price (MSP). FCI will procure paddy at a fixed price of Rs 1,750 per quintal which would largely benefit the local farmers by considerably increasing their income. Adequate investment in this sector as well as for finance under irrigational activities by the banks is desired to boost the static agriculture sector and contribute to doubling of farmers' income. **(Action : All banks)**
- c) **Dairy Farming:** Hon'ble Chief Minister informed the House regarding the proposed Dairy Scheme for increase in milk production. The scheme envisages setting up of 5000 high breed cow units to be procured from Hayana in phases and the milk estimated to be around 80000 litre per day will be sold to Gomti Dairy through a supply chain. The scheme will have provision for interest subvention by State Govt. Sri Pradhan lauded the proactive steps taken by the Chief Minister and exhorted the banks to fully participate in the programme which offers both backward and forward loan linkage scope. **(Action: ARDD, Bank)**



- d) **Others** : Regarding fishery loans ,it was opined that though 36 out of the 260 sponsored cases has been sanctioned, the process is to be stepped up and completed before onset of monsoon season.

Director of Agriculture pointed out the difference in farm credit data as available with the department and as reported by the banks. He also mentioned about the discrepancy in ticket size of KCC loans and also about some instances where scale of finance has not been followed. Sri Pradhan suggested that the Sub Committees under SLBC should sit regularly and sort out such operational issues. (Action. SLBC)

Shri K Venugopal, DGM NABARD, informed the House that NABARD is willing to provide training to Bank officers (including newly joined Officers) to sensitize them towards proper processing of loan applications under Dairy Entrepreneurship and Development Scheme, SHG Financing, KCC, etc. among others.

5. **MSME** : Sri Dohare informed the House about the ongoing SAMVEG- MSME Outreach Program with identification of Tripura West & Sepahijola as Aspiration Districts. The State has been able to attain the target with satisfactory performance in MUDRA loans. Going forward it is expected that the program will galvanize the MSME sector in all the districts.

Performance in the following schematic loans under MSME were also discussed.

Stand Up India: After reviewing the performance of Banks under Stand Up India, the House was of the view that there is a need to promote the scheme at various forums for generating awareness among the entrepreneurs. Shri Pradhan opined that due to rigid eligibility norms momentum in this scheme has not picked up. Shri Anand Prakash Srivastava, GM SIDBI proposed an awareness workshop in the month of January 2019 to be organized by SIDBI for Banks/ Financial Institutions to sensitize their personnel on processing applications made under Stand up India. (Action: All Banks and ~~SIDBI~~)

Pradhan Mantri Mudra Yojana: Shri M Dohare informed the house that the state of Tripura ranks second among the north-eastern states in Mudra loan performance in the current fiscal, with Assam heading the list. He urged all Banks to step up disbursements under Mudra Yojana to achieve the state target by focusing their efforts in financing activities with huge potential as identified by the State Govt.

PMMY: He also highlighted the Banks performance under MUDRA covering 1.23 lakhs beneficiaries during the period up to September 2018 and hoped that the trend will continue and the banks will be able to surpass the last year performance. (Action: All Banks)

PMEGP & Swabalamban Loans : It was observed that the disposal of the proposals under these schemes needs acceleration and the banks should arrange for sanction of the eligible proposals at an early date with diligence.

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6. **Digital Banking Modes:** The House reviewed the status of ATMs and PoS machines operational in the State and observed the need to further increase penetration of digital banking modes in the State to promote a less cash dependent society. Issues relating to attempts of Bank frauds through unsolicited calls to customers by fraudsters/ other cyber crimes were discussed. The State Govt advised Banks to aggressively promote awareness about such issues among the general public and asked for prompt handling of customer complaints in this regard. It was suggested by MD & CEO of UBI that the matter should be extensively covered by Financial Literacy Camps also. (Action: All Banks)

7. **Social Security Schemes (PMSBY, PMJJBY, APY):** Shri M Dohare, informed the House that as per the decision of the last SLBC meeting, Banks are well on course to ensure the target of 70% coverage of all PMJDY account holders under PMSBY by March 2019. He also mentioned that Tripura Gramin Bank had been awarded by Pension Fund Regulatory and Development Authority in New Delhi for commendable performance in APY enrollment.

On the issue of claim settlements under PMSBY and PMJJBY, the house noted that a considerable percentage of lodged claims were under process and there was little improvement in the scenario since the last quarter. Representatives of LIC and NICL updated the status regarding claims of PMJJBY and PMSBY respectively and assured timely settlement of claims on priority basis. In addition, it was mentioned that settlement claims under PMSBY & PMJJBY for Tripura Gramin Bank and Tripura State Co-Operative Bank are processed by NICL and LIC respectively at their nodal offices in Agartala, whereas the claims from all other Banks are processed at the respective central offices of the concerned insurance companies. The House was of the view that financial awareness regarding claim of insurance under these schemes should be promoted among the populace to ensure timely submission of claim request to Banks for taking up with LIC and NICL for settlement under PMJJBY and PMSBY respectively. (Action: All Banks, LIC & NICL)

8. **Pradhan Mantri Awas Yojana (PMAY):** After reviewing the progress of loans under PMAY, the house was of the view that more can be done in financing loans under this scheme. Shri Manoj Kumar, Principal Secretary, Urban Development and Power, Govt of Tripura, advised banks to increase their portfolio under PMAY scheme, by sanctioning fresh loans as well as identifying existing borrowers from the cut-off date who can be brought under the ambit of PMAY. He also requested that Banks should increase the numbers of subsidy claims under this scheme to pass on the benefits to the borrowers. Shri Pradhan suggested that while all new eligible loans are to be covered under PMAY, the persisting portal & subsidy related issues are to be addressed through sitting with NHB/HUDCO (Action: All Banks)

9. **Chief Minister's B.Ed Anuprerna Yojana:** Participating Banks have forwarded 1360 proposals to Higher Education Dept, Govt of Tripura under this scheme for approval. These proposals, after due deliberation by State Govt officials, have been accorded approval and the list of approved applicants will be forwarded to respective Banks. All Banks were requested to sanction and disburse loans under this scheme expeditiously.

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However, Shri Kumar Alok, Principal Secretary to the Chief Minister stated that pursuant to the meeting of the Council of Ministers held on 27.12.2018 and as per the decision of the State Govt, the criteria of NAAC/QCI accreditation under the scheme has been relaxed for students admitted to the B.Ed course in the current academic year. All Banks are to take note of the same and proceed accordingly. Department has also been requested to notify the same. (Action: All Banks)

10. SHG Finance : During the discussion it was observed that in few instances loans have not been sanctioned in time. Also, the NRLM portal data has not been updated regularly. There has also been wrong data entry relating to Scheme codes in the system. It is advised that the data under erstwhile SGSY and the current NRLM for SHGs should be segregated for proper analysis. The House was unanimous in opinion regarding the success of SHGs in repayment of the loans. (Action:All Banks)

11.Loans to Weaker Sections : Shri M.L. Dey, Secretary, SC, OBC & Minorities Dept, Govt of Tripura, suggested that Banks should increase the share of financial assistance provided to SC/ST/OBCs, other minority communities and weaker sections as against their total advance portfolio for upliftment of these traditionally deprived sections of the society. He also requested all banks to adopt villages with a high percentage of SC/ST/OBC demographic under Adarsh Gram Yojana for their development by bringing them under the formal credit system. (Action: All Banks, NABARD)

12.Achieving targets under ACP and Flagship Schemes: Shri L.K. Gupta, Chief Secretary, Govt of Tripura, advised Banks to complete disbursements as earmarked under ACP and other flagship schemes within February 2019, so that borrower applicants are not inconvenienced in the likely scenario of the Election Commission's Model Code of Conduct put into effect for the upcoming Lok Sabha Elections. (Action: All Banks)

13.Issues related to payment of dues to security personnel deployed in guarding Currency Chests: Shri L.K. Gupta, Chief Secretary, Govt of Tripura, brought to the attention of the house, the issues pertaining to outstanding bills related to payment of security personnel deployed in guarding of currency chests, specifically the dues dating back 15-20 years. Shri Ashok Kumar Pradhan, MD & CEO, United bank of India, proposed the formation of a sub-committee of SLBC to look into the various issues related to these outstanding dues and deciding the future course of action. Shri L.K. Gupta suggested that all concerned Banks should immediately clear any outstanding dues of the current fiscal year, pertaining to payment of security personnel and ensure strict adherence to time bound clearance of such bills as and when it may arise.
(Action: All Banks maintaining Currency Chests in Tripura, State Govt)

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Sri Deb observed that for the Banks to finance quality loans under priority sector, it is imperative for Branch officials to source projects through field visits and by developing a good rapport among people of the area. This would help in proper assessment of credit absorption capacity and credit worthiness of the borrower applicants and the corresponding credit need for the business units. He cited the example of Bandhan Bank.

Sri Deb also advised the Banks to synchronize their respective business targets in line with the State Government's policies, so that Banks can finance projects in the sectors relevant to the development of the State as envisaged by the authorities. He advocated frequent field visits by branch functionaries and maintaining rapport with the public.

Sri Deb also observed that there is a need for the Banks to focus on certain identified schemes for providing financial assistance to eligible beneficiaries such as KCC, fishery loans, PMEGP, Swavalamban, smoke house units for rubber processing, Pradhan Mantri Mudra Yojana, as well as social security schemes like Atal Pension Yojana, Pradhan Mantri Suraksha Bima Yojana, Pradhan Mantri Jeevan Jyoti Bima Yojana, among others for all round development of the State. He suggested increase in the targets under subsequent Annual Credit Plans in the key potential areas to maximize the credit disbursements to eligible borrowers and contribute to the economic growth of the State.

Conclusion : Summing up the discussion, Shri Ashok Kumar Pradhan, MD & CEO, United Bank of India, thanked Shri Biplab Kumar Deb, Hon'ble Chief Minister, Govt. of Tripura for his august presence in the SLBC meeting. He expressed sincere gratitude to Shri Deb for his keen participation and providing guidance to the SLBC to propel the State towards all round growth. Shri Pradhan assured for functioning of the banks in line with the priorities of State Govt and charting a common road map. He heartily thanked Shri L.K. Gupta, Chief Secretary, Govt. of Tripura, Dr. G.S.G. Ayyanger, Addl. Chief Secretary, Agriculture, Industries & Commerce, 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, Banks and other agencies for their kind presence and active participation in 127th Meeting of SLBC. The meeting ended with a vote of thanks to the chairs by Shri M Dohare, DGM & CRM, United Bank of India.



LIST OF THE PARTICIPANTS AT THE 127th MEETING OF THE SLBC FOR THE STATE OF TRIPURA HELD AT CONFERENCE HALL OF STATE GUEST HOUSE, AGARTALA ON 28.12.2018 AT 11:00 A.M.

Sl. No	Name of the Dignitaries	Designation/Office/Institution
I		CHAired BY
1	Shri Biplab Kumar Deb	Hon'ble Chief Minister, Govt. of Tripura
2	Shri L.K. Gupta	Chief Secretary, Govt. of Tripura
3	Shri Ashok Kumar Pradhan	Managing Director & CEO, United Bank of India and Co-Chairman, SLBC-Tripura
II	GOVT. OFFICIALS	
1	Dr. G.S.G. Ayyangar	Addl. Chief Secretary, Agriculture, Industries & Commerce, GoT
2	Shri Kumar Alok	Principal Secretary to the Chief Minister
3	Shri Manoj Kumar	Principal Secretary, Power, Urban Development, GoT
4	Shri Barun Kumar Sahu	Principal Secretary, Rural Development, GoT
5	Shri Rameshwar Das	Secretary, Fishery, GoT
6	Shri M.L. Dey	Secretary, OBC, SC, Minority Welfare, GoT
7	Shri Shailendra Singh	Sr. Secretary, Science, Technology & Environment, GoT
8	Shri Shantanu	Secretary, TW, GoT
9	Dr. K. K. Majumder	Director, ARDD, GoT
10	Dr. D. P. Sarkar	Director, Agriculture, GoT
11	Shri G. R. Das	Director, Fisheries, GoT
12	Shri S.K. Sarkar	Joint Director, Industries & Commerce, GoT
13	Shri Prabin Kr. Paul	Asst. Director, ARDD, GoT
14	Dr. Jasmin Debbarma	Asst Director, ARDD, GoT
15	Shri Tapas Kr. Basak	Development Officer, Institutional Finance
16	Dr. Basudeb Bhattacharya	Key Officer, CM Janata Darbar.
17	Md. Iqbal Ahmed	TKVIB
18	Shri Ashutosh Saha	I/C PMEGP, TKVIB
19	Shri K. C. Roy	KVIC, Agartala
20	Shri Sudhir Ghosh	L.D.C., DIF
21	Shri Santanu Ghosh	L.D.C., DIF
22	Shri B. Debbarma	ICA, Govt of Tripura
III	RBI/NABARD/SIDBI/NHB/HUDCO/ INSURANCE COMPANIES/ BSNL	Designation/Office/Institution
1	Shri A.P. Srivastava	General Manager, SIDBI
2	Shri K Venugopal	Deputy General Manager, NABARD
3	Shri M. D. Debnath	Assistant General Manager, RBI
4	Shri M.D. Debnath	AGM, RBI
5	Major Ashwani Saini	AGM, RBI
6	Shri Gopi Nammi	Manager, SIDBI
7	Shri Subrata Nag	BM (P&GS), LIC
8	Md. F. U. Ahmed	Divisional Manager, New India Assurance Co. Ltd.
9	Shri Sankar Podder	Marketing Officer, National Insurance Co. Ltd.



10	Shri Swapan Das	Consultant, NERLP Tripura
IV	COMMERCIAL BANKS	Designation/Office/Institution
1	Shri Mukti Ranjan Ray	General Manager, United Bank of India & Convener, SLBC Tripura
2	Shri M. Dohare	DGM & CRM, United Bank of India, Tripura Region
3	Shri M.M. Goswami	Chairman, Tripura Gramin Bank
4	Shri M.P. Hazra	GM, Tripura Gramin Bank
5	Shri Amit Bhattacharya	GM, Tripura State Co-operative Bank Ltd.
6	Shri Shibatosh Chowdhury	RM, SBI RBO Agartala South
7	Shri Deepak Choudhury	RM, SBI RBO Agartala North
8	Shri Subhodh Kr. Jha	ZM, UCO Bank
9	Shri P. Dasgupta	AGM, United Bank of India Tripura Region
10	Shri Sanjib Kr. Bhuyan	AGM, Lead Bank Division, United Bank of India
11	Shri Alok Chaudhury	Chief Manager, SLBC & FI, United Bank of India
12	Shri Avinash Kumar	Chief Manager, Canara Bank
13	Shri Debajit Ghosh	Chief Manager, Bank of Baroda
14	Shri Sanjit Singh	Chief Manager, Allahabad Bank
15	Shri Sangram Behera	Chief Manager, Vijaya Bank
16	Shri Lalita Prasad	Chief Manager, Union Bank of India
17	Shri L.S.S. Nath Shahdeo	Chief Manager, Indian Overseas Bank
18	Shri P. Natraj Krishnan	VP & Cluster Head, Axis Bank
19	Shri Sudip Chakraborty	Cluster Head, Bandhan Bank Ltd.
20	Shri Uttam Chetia	Regional Sales Manager (Rural Lending), Axis Bank
21	Shri Sunil Pradhan	Sr. Manager, Central Bank of India
22	Shri Partha Nath	SBM, ICICI Bank
23	Shri Anupam Sarkar	Sr. Manager, Indian Bank
24	Shri Avinash Kumar	Sr. Manager, Oriental Bank of Commerce
25	Shri Trilochan De	Sr. Manager, UCO Bank
26	Shri Chiranjib Pathak	Sr. Branch Manager, IDFC Bank
27	Shri Avinash Kumar	Sr. Manager, Oriental Bank of Commerce
28	Shri Upal Saha	Sr. Manager, Punjab National Bank
29	Shri D.K. Bhowmik	Sr. Manager, Punjab & Sind Bank
30	Shri Pandav Chakma	Branch Manager, Syndicate Bank
31	Shri Niladri Bhattacharjee	Manager, Indusind Bank
32	Shri Mrinmoy Saha	Asst Manager, Yes Bank Ltd.
33	Shri Minhajuddin Mondal	Branch Manager, HDFC Bank
34	Shri Ashray Mishra	Branch Manager, HDFC Bank
35	Shri Rajat Debnath	DCO, State Bank of India
36	Shri Joydeep Roy	BM, ICICI Bank
37	Shri Epton Thomas	Branch Manager, South Indian Bank
38	Shri Rajesh Kairi	BM, Ujjivan Small Finance Bank Ltd.
39	Shri Ajay Bhowmik	Manager, Andhra Bank
40	Shri Debanjan Sahoo	Manager, IDBI Bank
41	Shri Prantik Das	Manager, Bank of Maharashtra
42	Shri Biswajit Gupta	Manager, Corporation Bank
43	Shri Subrata Pal	Manager, Federal Bank
44	Shri Krishnapada Bhowmik	GM, ACUB Ltd.
45	Shri Soumen Bag	State Manager, IDFC Bank
46	Shri Rabi Kaloi	Assistant Manager, TSCB Ltd.
47	Shri Amal Debbarma	Assistant Development Officer, ACUB Ltd.



48	Shri Sanmoy Banerjee	Assistant Manager, Kotak Mahindra Bank
49	Shri Rajan Dasgupta	Officer, Bank of India
50	Shri Sushanta Paul	Director, RSETI Udaipur
51	Shri Madan Mohan Chakma	Director, RSETI Dhalai
52	Shri Gopendra Chandra Rakshit	LDM, South Tripura
53	Shri Chandan Kanti Das	LDM, Gomati
54	Shri Bidyut Choudhuri	LDM, Sepahijala
55	Shri Arindam Debbarma	LDM, Khowai & Ambassa
56	Shri Arun Chakma	LDM, West Tripura
57	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



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कार्यसूची टिप्पण ★ AGENDA NOTES

December 2018

दिसंबर 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