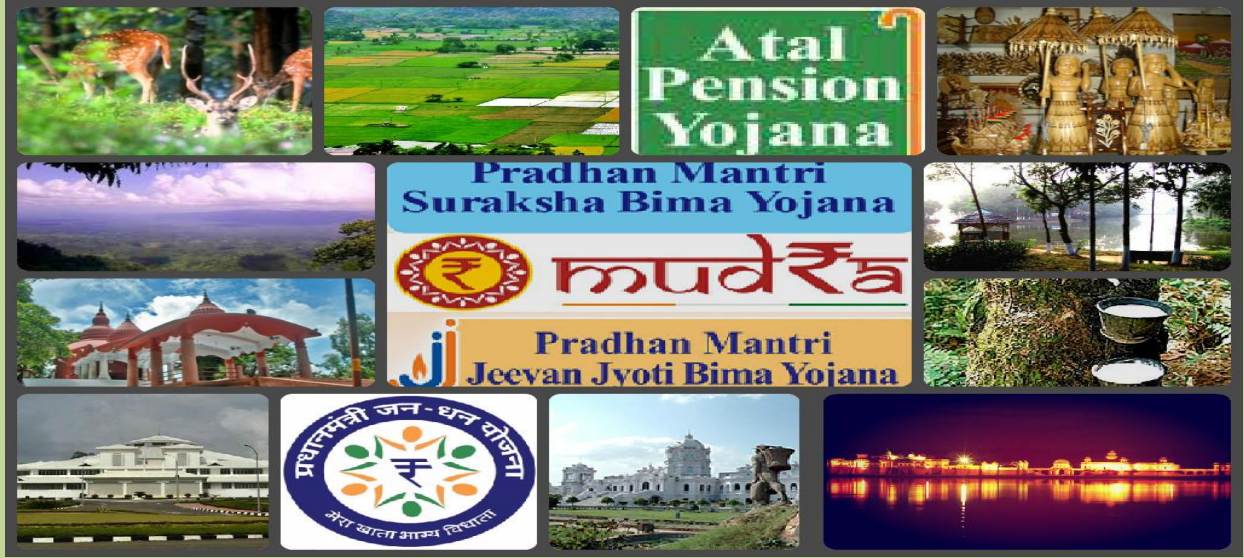


त्रिपुरा हेतु  
राज्य स्तरीय बैंकर्स समिति की बैठक  
STATE LEVEL BANKERS' COMMITTEE MEETING  
FOR TRIPURA



130<sup>th</sup>

JUNE & SEPTEMBER 2019

१३० वी

जून और सितंबर २०१९

Quarterly Review

Date: 01.11.2019 ★ Time: 10:30 AM

Venue: Hall No. 4, Pragna Bhavan, Agartala

कार्यसूची टिप्पण ★ AGENDA NOTES

युनाइटेड बैंक ऑफ इंडिया

(भारत सरकार का उपक्रम)  
आपका बैंक



United Bank of India

(A Govt. of India Undertaking)

The Bank that begins with U

## **Flow of Events for 130<sup>th</sup> SLBC meeting**

- Welcome address by Convener, SLBC, Tripura
- Inaugural Address by Chairman, SLBC, Tripura & MD & CEO, United Bank of India.
- Key Note Address by Hon'ble Chief Minister / Chief Secretary, GoT with presentation of PPT by Convener, SLBC, Tripura and Agenda-wise discussion/review
- Address by Director, Dept of Financial Services , MoF
- Address by General Manager, Reserve Bank of India
- Address by General Manager, NABARD, Kolkata

### **Agenda items**

1. Confirmation of minutes of the 129th SLBC meeting dated 18-06-2019.
  2. Action taken Report for the resolutions adopted in the 129<sup>th</sup> SLBC meeting.
  3. Review of credit disbursement by Banks as per ACP 2019-20
  4. Review of status of opening of Banking Outlets
  5. CD Ratio
  6. Progress in Agriculture (including KCC)
  7. Doubling of farmers' income by 2022 & new initiatives (KCC Saturation,Animal Husbandry,Fishery etc)
  8. Progress in SHG Finance (NERLP, NRLM & NULM)
  9. Progress in Education Loan & Housing Loan
  10. Progress in MSME
  11. Progress in MUDRA & SUI loans
  12. Status of Recovery position, NPA, etc.
  13. Financial Literacy Camps & Awareness Drive
  14. Review of functioning of RSETIs.
  15. Unresolved issues related to DCC & DLRC Meeting & Calendar of SLBC
  16. Miscellaneous (PMEGP loans, Swavalamban Loans, PMJDY, PMSBY, PMJJB, APY etc)
  17. Paryatan Sahayak Prakalpa Scheme
  18. State Level Bankers Meet for Public Sector Banks for Generation of Ideas and Consultation
  19. Uniform Banking Hours in all Public Sector Banks
  20. SLBC Sub-Committee on Digital District & Deepening of Digital Payments
- Vote of Thanks and conclusion

**United Bank of India  
Lead Bank Division  
Head Office**

**Convener: State Level Banker's Committee for Tripura**

**Executive Summary for the 130<sup>th</sup> SLBC Meeting**

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# EXECUTIVE SUMMARY OF AGENDA FOR 130<sup>th</sup> SLBC

## AGENDA- 1

### Confirmation of minutes of the 129<sup>th</sup> SLBC meeting dated 18-06-2019.

The proceedings and action points of the 129<sup>th</sup> Meeting of SLBC for Tripura, held on 18.06.2019 were circulated under the cover of Convener Bank's letter no. LBD/SLBC/T/45 /2019-20 dated 21.06.2019. The same may please be confirmed by the House.

## AGENDA - 2

### Action Taken Report for the Resolutions adopted in the 129<sup>th</sup> SLBC meeting dt 18-06-19

Sl No	Major Action Points	Present Status of Implementation
1	<p>PLP prepared by NABARD may be suitably altered to ensure 20% increase in ACP 2019-20 over the achievement of previous year.</p> <p>100 % disbursement targets set against all sectors under ACP 2019-20 is to be achieved <b>(Action : All Banks)</b></p>	<p>As per SLBC decision, ACP targets were set at 20% above the achievement of ACP for FY 2018-19. Bank &amp; District-wise targets allocated accordingly.</p> <p>All the banks put together disbursed Rs 1652.93 crore i.e. 21% of the Annual Target for Rs 7762 crore under ACP 2019-20 as on June 2019 while it is Rs 3129.36 crore i.e. 40% of the Annual Target of Rs 7762 crore as on September 2019.</p> <p>Achievement under Agriculture sector is 15%. Achievements in MSME and OPS are 26% and 21% of the ACP Targets respectively as on 30.06.2019 while it is 31% in Agriculture, 52% in MSME and 37% in OPS of the ACP Targets respectively as on 30.09.2019.</p>
2	<p>All banks to exert efforts jointly to raise the CD Ratio of the State to 65 % as on 31.03.2020 and to sustain steady growth in the districts. <b>(Action : All Banks and State Government)</b></p>	<p>CD ratio of the banks in the state increased to 56% as on 30.06.2019 from 49% as on 30.06.2018 and has remained at the same level as on 30-09-2019, thus registering a growth of 7% in Y-O-Y basis.</p> <p>State Govt is focused on developing Agri &amp; Allied sector (including dairy and fisheries) along with tourism sector as well as prioritizing ease of doing business through launch of SWAGAT portal (Single Window Approval by All Govt Agencies in Tripura) which will help to boost credit in the State, thus facilitating an increase in the CD Ratio of the State.</p>
3	<p>Issuance of KCCs to all eligible farmers and implementation of KCC saturation campaign</p>	<p>List of 3.53 lakh farmers comprising of 1.63 lakh PM KISAN beneficiaries, 1.21 lakh patta holders and an additional 0.69 lakh other farmers have been shared by Agriculture Department with SLBC, which was duly circulated among Banks for identification of left out farmers for KCC coverage.</p>

	<p>Agriculture Department to furnish the details of farmers including that of PM KISAN beneficiaries in the State for circulation among Banks.</p> <p><b>(Action : All Banks &amp; Agriculture Department)</b></p>	<p>As decided in the Agriculture Sub-Committee meeting, Banks will focus on the listed 3.53 lakh farmers for KCC saturation campaign. For patta holders, clarification of land records, pertaining to the demarcation of land held by them has been sought from Forest &amp; Tribal Welfare Departments.</p> <p>District Level Technical Committees are yet to formulate the scale of finance pertaining to working capital finance of dairy and fisheries. As per decision of SLBC Agri sub-committee, DLTCs to follow indicative scale of finance approved in Agriculture sub-committee meeting.</p> <p>8488 KCCs sanctioned by Banks amounting to Rs. 51.82 Crores during FY 2019-20, thereby achieving 12 % of the Annual Target (71,317 Nos.) as on June 2019. By Sept,19 total 21483 KCCs were sanctioned by Banks amounting to Rs. 92.65 Crores, thereby achieving 30 % of the Target (71,317 Nos.).</p>
4	<p>Pradhan Mantri Fasal Bima Yojana (PMFBY)</p> <p><b>(Action : All Banks &amp; Agriculture Department)</b></p>	<p>For Kharif Season 2019-20, a total of 1900 loanee farmers and 30039 non-loanee farmers were enrolled for availing insurance coverage under PMFBY in the State.</p>
5	<p>Self Help Groups (SHGs)</p> <p><b>(Action : All Banks)</b></p>	<p>Against the allocated TRLM SHG credit linkage target of Rs.62.13 crores in 4489 accounts, Banks have collectively effected sanction of Rs.3.60 crores in 272 accounts as on 30.06.2019 and Rs.20.03 crores in 1458 accounts, thus achieving 32% of the yearly target.</p>
6	<p>Rubber Production and Smoke Houses</p> <p><b>(Action: All Banks &amp; Industries Dept)</b></p>	<p>A workshop on Rubber Production &amp; Commercial Utilisation was held on 8<sup>th</sup> August 2019 under the aegis of Dept of Industries &amp; Commerce, Govt of Tripura, where the scheme was rolled out with a view to promote rubber industry in the State through financial assistance to eligible borrowers. 5 proposals were sanctioned by Banks for setting up rubber processing units with smoke houses. A tripartite agreement among borrower, Bank and Manimalayar Rubbers will be executed for effective implementation of the scheme.</p>
7	<p>Dairy Development Scheme <b>(Action : All Banks &amp; ARDD Dept)</b></p>	<p>ARDD has sponsored 498 applications to branches as on June 2019 and banks have initiated pre-lending inspections for the same. Concrete modalities of the State Govt Dairy Scheme will be finalized and circulated to all Banks for implementation. A tripartite agreement among Bank, borrowers and GCMPUL to be signed before disbursement of loan.</p> <p>Banks have collectively sanctioned Rs.550.72 lakhs in 355 accounts under DEDES as on 30.09.2019, including those under the Dairy Development scheme of ARDD.</p>

8	<p>Opening of bank branches in 5 unbanked villages ( above 5000 population having no bank branches within a radius of 3 km ) by the concerned Banks by 31<sup>st</sup> July 2019.</p> <p><b>(Action : Canara Bank, Union Bank of India, Vijaya Bank, Axis Bank &amp; ICICI Bank)</b></p>	<p>Union Bank has set up CSP point at Radhapur from June 2019 onwards. Axis Bank has reported that setting up CSP/BC point at Chandipur GP has been found to be not feasible. ICICI Bank has opined that branch opening at Nabincherra is not viable due to security concerns in the area.</p> <p>SLBC has not received any further status report from Canara Bank and Vijaya Bank (now Bank of Baroda).</p>
9	<p>Opening of Bank Branches at Fatikroy Bazar, Kathalia, Kanchanbari Bazar, Bagma, Manikpur and Karamcherra. <b>(Action : SBI, TGB, TSCB, Bank of India)</b></p>	<p>A status report had been sought from all concerned banks.</p> <p>SBI have reported that CSP point is operational at Fatikroy Bazar and Bagma. Process has been initiated for opening of branches at Kathalia and Kanchanbari Bazar.</p> <p>SLBC is yet to receive any further status report from TGB for opening branch at Manikpur and TSCB for Karamcherra.</p>
10	<p>Interest subvention on KCC &amp; Fishery loans provided by Bandhan Bank, Ujjivan SFB, IndusInd Bank, HDFC Bank to be verified by NABARD. <b>(Action : NABARD)</b></p>	<p>SLBC desk has requested NABARD to provide the data.</p>
11	<p>Government sponsord schemes – PMEGP &amp; Swavalamban <b>(Action : All Banks)</b></p>	<p>Out of 2717 PMEGP proposals sponsored, 53 proposals have been accorded sanction by branches for FY 2019-20 as on 30.09.2019. Sanction and disbursement of pending proposals are expected to pick up in the 3<sup>rd</sup> &amp; 4<sup>th</sup> quarter of the current fiscal</p> <p>In case of Swavalamban, applications have yet to be sponsored for the current fiscal year. The online portal for submission of Swavalamban applications was launched in 30<sup>th</sup> August 2019.</p>
12	<p>Sanction of Education loans and claim of interest subvention for loans financed under Chief Minister’s B.Ed Anuprerana Yojana <b>(Action : All Banks and Higher Education Dept)</b></p>	<p>Banks have accorded sanction in 208 cases with aggregate sanction amount of Rs. 468.87 lakhs.</p> <p>Chief Minister’s B.Ed Anuprerana Yojana: Concerned Banks have been advised to claim interest subvention from Higher Education Dept for sanctioned cases under.</p> <p>Promotion of CSIS scheme is taken up by Higher Education Dept through display of banners at strategic locations and raising awareness about the scheme.</p>
13	<p>All banks to achieve the target of two Stand Up India loans per year per branch.</p> <p>For substantial improvement of performance in Stand Up India, Banks need to identify eligible borrowers under guidance of Govt authorities for credit linkage of new entrepreneurs. <b>(Action: All Banks &amp; State Government)</b></p>	<p>Loans under the scheme had been extended to 13 SC/ST/Women beneficiaries amounting to Rs. 2.13 Crores during FY 2019-20 as on 30.09.2019.</p> <p>In order to boost the performance under Stand Up India, State Government is requested to create awareness among entrepreneurs to apply through the portal <a href="http://www.psbloansin59minutes.com">www.psbloansin59minutes.com</a>.</p> <p>All Banks have made an achievement of Rs. 203.52 crores with</p>

	<p>Achieving the targets under Pradhan Mantri Mudra Yojana (PMMY)</p> <p>Banks to desist from insisting on security/guarantor for PMMY loans.</p> <p><b>(Action: All Banks)</b></p>	<p>45142 numbers of accounts as on 30.06.2019, against the annual target of Rs.1556.70 Crore i.e. 13 % of the target under PMMY.</p> <p>As on September 2019, the achievement stands at Rs.692.86 crores in 120955 accounts (44.5% of the Annual Target).</p> <p>As advised by the Hon'ble Chief Minister of Tripura in the last SLBC meeting, Banks were advised to strictly desist from insisting on security/guarantor for sanction of loans under Pradhan Mantri Mudra Yojana.</p>
14	<p>NPA and Recovery <b>(Action : All Banks &amp; State Government)</b></p>	<p>Percentage of gross NPA as against gross advance increased from 3.98% as on March 2019 to 4.50% as on June 2019. Amount in absolute terms increased to Rs 657.22 crores from Rs. 574.13 crores in the corresponding quarter.</p> <p>As on September 2019, gross NPA% increased further to 5.15%, and amount in absolute terms increased to Rs.760.37 crores. The outstanding amount under Written off A/Cs (Shadow Register) is around Rs 107.36 crores which if added with the outstanding NPA, the total amount would be Rs. 867.73 crores which seems to be high.</p> <p>State Govt is requested to ensure disposal of PDR cases as well as issuance of District Magistrate's permission for SARFAESI action within 30 days of applying for the same.</p> <p>Directions have been issued from the O/O The Chief Secretary, Govt of Tripura to DDOs for strict adherence on existing guidelines for extending co-operation in recovery of Bank dues from State Govt employees, which was duly circulated among member Banks for their noting and necessary action.</p>
15	<p>Extending financial support for development of tourism sector. <b>(Action: SLBC &amp; Tourism Dept)</b></p>	<p>A novel initiative has been taken by the State Govt to develop the tourism industry in Tripura through the launch of "Paryatan Sahayak Prakalpa" scheme that provides for interest subvention to eligible borrowers.</p> <p>24 proposals under the newly launched tourism scheme "Paryatan Sahayak Prakalpa" have been forwarded to various bank branches for extending credit support to eligible beneficiaries after undergoing suitable training arranged by Tourism Dept. Banks are conducting pre-lending inspections for the same, and eligible borrowers shall be suitably provided with financial assistance for setting up their respective business units.</p>
16	<p>Participation of high ranking Bank officials in SLBC meetings. <b>(Action: All Banks &amp; SLBC)</b></p>	<p>All Banks have been advised to nominate high ranking officials for participation in SLBC meetings henceforth.</p>

### AGENDA - 3

#### Review of Credit Disbursement by Banks as per ACP 2019-2020:

All the banks put together disbursed Rs 1652.93 crore i.e. 21% of the Annual Target for Rs 7762 crore under ACP 2019-20 as on June 2019. Achievement under Agriculture sector is 15%. Achievements in MSME and OPS are 26% and 21% of the ACP Targets respectively as on 30.06.2019.

The collective disbursement figure as on 30-09-2019 stands at Rs 3129.36 crore i.e. 40% of the Annual Target for Rs 7762 crore under ACP 2019-20 as on September 2019. Achievement under Agriculture sector is 31%. Achievements in MSME and OPS are 52% and 37% of the ACP Targets respectively .

A comparative position of achievement in disbursement under ACP 2019-20 as on June 2019 with September 2019 is as under:

Amt in crores

(April 2019 to June 2019)				(April 2019 to September 2019)		
Sector	Target	Achievement	Achievement %	Target	Achievement	Achievement %
Agriculture	3455	525.49	15	3455	1076.2	31
MSME	2388	619.12	26	2388	1240.41	52
Other Prisec	801	168.82	21	801	293.15	37
<b>Total Prisec</b>	<b>6644</b>	<b>1313.44</b>	<b>20</b>	<b>6644</b>	<b>2609.78</b>	<b>39</b>
Non-Prisec	1118	339.49	30	1118	519.58	46
<b>Grand Total</b>	<b>7762</b>	<b>1652.93</b>	<b>21</b>	<b>7762</b>	<b>3129.36</b>	<b>40</b>

Bank-wise achievement position is annexed herewith as reported by banks.



**TRIPURA STATE**  
**BANK-WISE & SECTOR-WISE DISBURSEMENT OF CREDIT VIS-À-VIS TARGETS UNDER ANNUAL CREDIT PLAN 2019-20 DURING 01.04.2019 to 30.06.2019**

(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	913.21	6.35	1	1516.10	30.25	2	390.88	34.95	9	2820.19	71.55	3	142.60	25.00	18	2962.79	96.55	3
2	Andhra bank	0.00	0.00	0	531.37	208.55	39	214.65	99.62	46	746.02	308.17	41	233.11	210.79	90	979.13	518.96	53
3	Bank of Baroda	1871.57	77.33	4	4480.64	359.80	8	1469.68	251.70	17	7821.89	688.83	9	913.03	209.46	23	8734.92	898.29	10
4	Bank of India	5361.53	120.71	2	6906.06	737.38	11	1986.83	326.95	16	14254.42	1185.04	8	1573.52	135.54	9	15827.94	1320.58	8
5	Bank of Maharastra	0.00	0.00	0	531.53	32.48	6	214.65	22.08	10	746.18	54.56	7	29.14	8.03	28	775.32	62.59	8
6	Canara Bank	5328.07	246.72	5	6366.61	609.44	10	1781.44	183.96	10	13476.12	1040.12	8	2136.89	426.49	20	15613.01	1466.61	9
7	Central Bank Of India	1104.55	727.84	66	3183.86	561.32	18	1492.71	415.25	28	5781.12	1704.41	29	563.36	412.89	73	6344.48	2117.30	33
8	Corporation Bank	545.40	0.00	0	846.63	19.00	2	249.90	11.00	4	1641.93	30.00	2	101.99	13.00	13	1743.92	43.00	2
9	Indian Bank	420.97	0.00	0	1274.65	0.00	0	655.72	0.00	0	2351.34	0.00	0	169.98	0.00	0	2521.32	0.00	0
10	Indian Overseas	2702.41	18.68	1	2032.04	128.20	6	976.25	146.91	15	5710.70	293.79	5	1734.76	267.08	15	7445.46	560.87	8
11	P&SB	743.68	6.02	1	1053.99	9.96	1	439.67	0.55	0	2237.34	16.53	1	179.69	5.74	3	2417.03	22.27	1
12	PNB	882.54	0.00	0	1529.39	0.00	0	683.80	0.00	0	3095.73	0.00	0	471.09	0.00	0	3566.82	0.00	0
13	OBC	743.68	6.00	1	1053.99	291.00	28	439.67	128.00	29	2237.34	425.00	19	228.26	191.00	84	2465.60	616.00	25
14	State Bank of India	30329.76	1900.00	6	27137.63	13900.00	51	11957.17	1831.00	15	69424.56	17631.00	25	20106.02	11869.00	59	89530.58	29500.00	33
15	Syndicate Bank	4332.52	30.84	1	2928.62	646.56	22	1152.34	703.54	61	8413.48	1380.94	16	777.05	256.77	33	9190.53	1637.71	18
16	UCO Bank	15864.61	1268.28	8	13927.49	6832.78	49	4339.41	274.71	6	34131.51	8375.77	25	3632.68	562.54	15	37764.19	8938.31	24
17	Union Bank	1523.48	126.57	8	3978.53	322.50	8	1400.42	183.62	13	6902.43	632.69	9	359.38	101.23	28	7261.81	733.92	10
18	United Bank of India	32491.16	2406.41	7	24097.92	2422.16	10	10132.73	2466.30	24	66721.81	7294.87	11	19717.50	5455.19	28	86439.31	12750.06	15
<b>A</b>	<b>ACP PUBLIC sec Bank</b>	<b>105159.14</b>	<b>6941.75</b>	<b>7</b>	<b>103377.05</b>	<b>27111.38</b>	<b>26</b>	<b>39977.92</b>	<b>7080.14</b>	<b>18</b>	<b>248514.11</b>	<b>41133.27</b>	<b>17</b>	<b>53070.05</b>	<b>20149.75</b>	<b>38</b>	<b>301584.16</b>	<b>61283.02</b>	<b>20</b>
19	Axis Bank	3094.05	16.20	1	5783.58	11.11	0	1590.81	120.97	8	10468.44	148.28	1	1806.65	376.01	21	12275.09	524.29	4
20	Bandhan Bank	91475.05	29572.59	32	35510.70	22628.57	64	3853.97	1619.61	42	130839.72	53820.77	41	2797.37	616.18	22	133637.09	54436.95	41
21	Federal Bank	0.00	0.00	0	659.26	0.00	0	71.63	0.00	0	730.89	0.00	0	0.00	0.00	0	730.89	0.00	0
22	HDFC Bank	4583.67	1204.05	26	2835.65	630.30	22	747.19	32.26	4	8166.51	1866.61	23	9518.79	2281.20	24	17685.30	4147.81	23
23	ICICI Bank	2806.12	513.69	18	3645.94	594.32	16	990.08	30.31	3	7442.14	1138.32	15	3948.37	1758.81	45	11390.51	2897.13	25
24	IDBI Bank	3021.47	26.10	1	3202.36	94.09	3	1288.23	107.18	8	7512.06	227.37	3	441.94	159.38	36	7954.00	386.75	5
25	IDFCFirst Bank	0.00	497.00	0	988.89	1935.00	196	33.72	0.00	0	1022.61	2432.00	238	0.00	0.00	0	1022.61	2432.00	238
26	IndusInd	138.86	4.44	3	1134.66	1107.80	98	315.76	0.00	0	1589.28	1112.24	70	1942.61	884.28	46	3531.89	1996.52	57
27	Kotak Mahindra	0.00	0.00	0	659.26	0.00	0	71.63	0.00	0	730.89	0.00	0	0.00	0.00	0	730.89	0.00	0
28	South Indian Bank	0.00	0.00	0	659.26	1341.00	203	71.63	10.53	15	730.89	1351.53	185	1165.57	1247.02	107	1896.46	2598.55	137
29	Ujjivan Bank	4938.35	1736.56	35	2963.15	369.73	12	921.42	1015.67	110	8822.92	3121.96	35	1889.20	556.92	29	10712.12	3678.88	34
30	Yes Bank	0.00	0.00	0	659.26	0.00	0	73.64	0.00	0	732.90	0.00	0	0.00	0.00	0	732.90	0.00	0
31	NESFB	1146.33	149.65	13	4098.18	292.42	7	575.90	0.55	0	5820.41	442.62	8	0.00	16.95	0	5820.41	459.57	8
<b>B</b>	<b>ACP PRIVATE Sec bank</b>	<b>111203.90</b>	<b>33720.28</b>	<b>30</b>	<b>62800.15</b>	<b>29004.34</b>	<b>46</b>	<b>10605.61</b>	<b>2937.08</b>	<b>28</b>	<b>184609.66</b>	<b>65661.70</b>	<b>36</b>	<b>23510.50</b>	<b>7896.75</b>	<b>34</b>	<b>208120.16</b>	<b>73558.45</b>	<b>35</b>
32	Tripura Gramin Bank	100634.45	11604.74	12	48857.08	4976.45	10	19767.77	5881.28	30	169259.30	22462.47	13	23991.26	3756.85	16	193250.56	26219.32	14
<b>C</b>	<b>ACP RRB</b>	<b>100634.45</b>	<b>11604.74</b>	<b>12</b>	<b>48857.08</b>	<b>4976.45</b>	<b>10</b>	<b>19767.77</b>	<b>5881.28</b>	<b>30</b>	<b>169259.30</b>	<b>22462.47</b>	<b>13</b>	<b>23991.26</b>	<b>3756.85</b>	<b>16</b>	<b>193250.56</b>	<b>26219.32</b>	<b>14</b>
33	ACUB	0.00	0.00	0	0.00	4.00	0	0.00	53.24	0	0.00	57.24	0	58.28	16.43	28	58.28	73.67	126
34	TCARDB	1097.12	0.00	0	853.49	0.00	0	300.74	0.00	0	2251.35	0.00	0	0.00	0.00	0	2251.35	0.00	0
35	TSCB	27405.65	283.03	1	22912.23	816.21	4	9447.98	930.39	10	59765.86	2029.63	3	11169.91	2129.57	19	70935.77	4159.20	6
<b>D</b>	<b>ACP Coop. Bank</b>	<b>28502.77</b>	<b>283.03</b>	<b>1</b>	<b>23765.72</b>	<b>820.21</b>	<b>3</b>	<b>9748.72</b>	<b>983.63</b>	<b>10</b>	<b>62017.21</b>	<b>2086.87</b>	<b>3</b>	<b>11228.19</b>	<b>2146.00</b>	<b>19</b>	<b>73245.40</b>	<b>4232.87</b>	<b>6</b>
<b>GRAND TOTAL</b>		<b>345500.26</b>	<b>52549.80</b>	<b>15</b>	<b>238800.00</b>	<b>61912.38</b>	<b>26</b>	<b>80100.02</b>	<b>16882.13</b>	<b>21</b>	<b>664400.28</b>	<b>131344.31</b>	<b>20</b>	<b>111800.00</b>	<b>33949.35</b>	<b>30</b>	<b>776200.28</b>	<b>165293.66</b>	<b>21</b>

**TRIPURA STATE**  
**BANK-WISE & SECTOR-WISE DISBURSEMENT OF CREDIT VIS-À-VIS TARGETS UNDER ANNUAL CREDIT PLAN 2019-20 DURING 01.04.2019 to 30.09.2019**

(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	913.21	15.00	2	1516.10	121.00	8	390.88	61.15	16	2820.19	197.15	7	142.60	84.58	59	2962.79	281.73	10
2	Andhra bank	0.00	0.00	#DIV/0!	531.37	222.97	42	214.65	110.53	51	746.02	333.50	45	233.11	216.37	93	979.13	549.87	56
3	Bank of Baroda	1871.57	126.79	7	4480.64	746.71	17	1469.68	512.67	35	7821.89	1386.17	18	913.03	484.51	53	8734.92	1870.68	21
4	Bank of India	5361.53	525.26	10	6906.06	1156.30	17	1986.83	323.10	16	14254.42	2004.66	14	1573.52	128.44	8	15827.94	2133.10	13
5	Bank of Maharastra	0.00	0.00	#DIV/0!	531.53	48.93	9	214.65	31.68	15	746.18	80.61	11	29.14	8.03	28	775.32	88.64	11
6	Canara Bank	5328.07	363.88	7	6366.61	1434.70	23	1781.44	1.22	0	13476.12	1799.80	13	2136.89	1169.33	55	15613.01	2969.13	19
7	Central Bank Of India	1104.55	740.12	67	3183.86	569.45	18	1492.71	423.51	28	5781.12	1733.08	30	563.36	416.91	74	6344.48	2149.99	34
8	Corporation Bank	545.40	5.00	1	846.63	151.85	18	249.90	93.15	37	1641.93	250.00	15	101.99	175.00	172	1743.92	425.00	24
9	Indian Bank	420.97	0.00	0	1274.65	0.00	0	655.72	0.00	0	2351.34	0.00	0	169.98	0.00	0	2521.32	0.00	0
10	Indian Overseas	2702.41	73.33	3	2032.04	833.97	41	976.25	141.02	14	5710.70	1048.32	18	1734.76	172.53	10	7445.46	1220.85	16
11	P&SB	743.68	2.47	0	1053.99	116.66	11	439.67	10.70	2	2237.34	129.83	6	179.69	11.86	7	2417.03	141.69	6
12	PNB	882.54	7.50	1	1529.39	0.00	0	683.80	150.69	22	3095.73	158.19	5	471.09	0.00	0	3566.82	158.19	4
13	OBC	743.68	7.00	1	1053.99	343.00	33	439.67	127.00	29	2237.34	477.00	21	228.26	188.00	82	2465.60	665.00	27
14	State Bank of India	30329.76	2003.00	7	27137.63	15100.00	56	11957.17	2200.00	18	69424.56	19303.00	28	20106.02	14205.00	71	89530.58	33508.00	37
15	Syndicate Bank	4332.52	30.84	1	2928.62	646.56	22	1152.34	703.54	61	8413.48	1380.94	16	777.05	256.77	33	9190.53	1637.71	18
16	UCO Bank	15864.61	1361.22	9	13927.49	7311.07	52	4339.41	470.01	11	34131.51	9142.30	27	3632.68	590.66	16	37764.19	9732.96	26
17	Union Bank	1523.48	381.10	25	3978.53	1193.95	30	1400.42	434.28	31	6902.43	2009.33	29	359.38	111.44	31	7261.81	2120.77	29
18	United Bank of India	32491.16	3141.25	10	24097.92	14072.16	58	10132.73	3892.43	38	66721.81	21105.84	32	19717.50	6472.81	33	86439.31	27578.65	32
<b>A</b>	<b>ACP PUBLIC sec Bank</b>	<b>105159.14</b>	<b>8783.76</b>	<b>8</b>	<b>103377.05</b>	<b>44069.28</b>	<b>43</b>	<b>39977.92</b>	<b>9686.68</b>	<b>24</b>	<b>248514.11</b>	<b>62539.72</b>	<b>25</b>	<b>53070.05</b>	<b>24692.24</b>	<b>47</b>	<b>301584.16</b>	<b>87231.96</b>	<b>29</b>
19	Axis Bank	3094.05	16.20	1	5783.58	11.11	0	1590.81	120.97	8	10468.44	148.28	1	1806.65	376.01	21	12275.09	524.29	4
20	Bandhan Bank	91475.05	56974.28	62	35510.70	46264.84	130	3853.97	2762.81	72	130839.72	106001.93	81	2797.37	1331.41	48	133637.09	107333.34	80
21	Federal Bank	0.00	0.00	#DIV/0!	659.26	0.00	0	71.63	0.00	0	730.89	0.00	0	0.00	0.00	#DIV/0!	730.89	0.00	0
22	HDFC Bank	4583.67	3070.98	67	2835.65	1345.17	47	747.19	62.48	8	8166.51	4478.63	55	9518.79	4856.84	51	17685.30	9335.47	53
23	ICICI Bank	2806.12	1300.31	46	3645.94	1529.35	42	990.08	40.78	4	7442.14	2870.44	39	3948.37	3031.49	77	11390.51	5901.93	52
24	IDBI Bank	3021.47	165.60	5	3202.36	1420.89	44	1288.23	281.30	22	7512.06	1867.79	25	441.94	609.71	138	7954.00	2477.50	31
25	IDFCFirst Bank	0.00	927.00	#DIV/0!	988.89	4268.00	432	33.72	0.00	0	1022.61	5195.00	508	0.00	4.00	#DIV/0!	1022.61	5199.00	508
26	IndusInd	138.86	4.44	3	1134.66	1107.80	98	315.76	0.00	0	1589.28	1112.24	70	1942.61	884.28	46	3531.89	1996.52	57
27	Kotak Mahindra	0.00	0.00	#DIV/0!	659.26	0.00	0	71.63	0.00	0	730.89	0.00	0	0.00	0.00	#DIV/0!	730.89	0.00	0
28	South Indian Bank	0.00	0.00	#DIV/0!	659.26	1608.79	244	71.63	11.10	15	730.89	1619.89	222	1165.57	1099.98	94	1896.46	2719.87	143
29	Ujjivan Bank	4938.35	3836.35	78	2963.15	1215.83	41	921.42	2165.23	235	8822.92	7217.41	82	1889.20	1134.52	60	10712.12	8351.93	78
30	Yes Bank	0.00	0.00	#DIV/0!	659.26	0.00	0	73.64	0.00	0	732.90	0.00	0	0.00	0.00	#DIV/0!	732.90	0.00	0
31	NESFB	1146.33	640.26	56	4098.18	1651.95	40	575.90	93.32	16	5820.41	2385.53	41	0.00	11.65	#DIV/0!	5820.41	2397.18	41
<b>B</b>	<b>ACP PRIVATE Sec bank</b>	<b>111203.90</b>	<b>66935.42</b>	<b>60</b>	<b>62800.15</b>	<b>60423.73</b>	<b>96</b>	<b>10605.61</b>	<b>5537.99</b>	<b>52</b>	<b>184609.66</b>	<b>132897.14</b>	<b>72</b>	<b>23510.50</b>	<b>13339.89</b>	<b>57</b>	<b>208120.16</b>	<b>146237.03</b>	<b>70</b>
32	Tripura Gramin Bank	100634.45	31543.69	31	48857.08	18527.28	38	19767.77	12961.57	66	169259.30	63032.54	37	23991.26	11569.62	48	193250.56	74602.16	39
<b>C</b>	<b>ACP RRB</b>	<b>100634.45</b>	<b>31543.69</b>	<b>31</b>	<b>48857.08</b>	<b>18527.28</b>	<b>38</b>	<b>19767.77</b>	<b>12961.57</b>	<b>66</b>	<b>169259.30</b>	<b>63032.54</b>	<b>37</b>	<b>23991.26</b>	<b>11569.62</b>	<b>48</b>	<b>193250.56</b>	<b>74602.16</b>	<b>39</b>
33	ACUB	0.00	0.00	#DIV/0!	0.00	11.00	#DIV/0!	0.00	78.74	#DIV/0!	0.00	89.74	#DIV/0!	58.28	27.14	47	58.28	116.88	201
34	TCARDB	1097.12	0.00	0	853.49	0.00	0	300.74	0.00	0	2251.35	0.00	0	0.00	0.00	#DIV/0!	2251.35	0.00	0
35	TSCB	27405.65	357.97	1	22912.23	1010.50	4	9447.98	1050.39	11	59765.86	2418.86	4	11169.91	2329.50	21	70935.77	4748.36	7
<b>D</b>	<b>ACP Coop. Bank</b>	<b>28502.77</b>	<b>357.97</b>	<b>1</b>	<b>23765.72</b>	<b>1021.50</b>	<b>4</b>	<b>9748.72</b>	<b>1129.13</b>	<b>12</b>	<b>62017.21</b>	<b>2508.60</b>	<b>4</b>	<b>11228.19</b>	<b>2356.64</b>	<b>21</b>	<b>73245.40</b>	<b>4865.24</b>	<b>7</b>
<b>GRAND TOTAL</b>		<b>345500.26</b>	<b>107620.84</b>	<b>31</b>	<b>238800.00</b>	<b>124041.79</b>	<b>52</b>	<b>80100.02</b>	<b>29315.37</b>	<b>37</b>	<b>664400.28</b>	<b>260978.00</b>	<b>39</b>	<b>111800.00</b>	<b>51958.39</b>	<b>46</b>	<b>776200.28</b>	<b>312936.39</b>	<b>40</b>

## **Agenda: 4**

### **Review of status of Opening of Banking Outlets**

Status of reallocation of said 5 unbanked villages are furnished below.

<b>ALLOCATION OF UNBANKED VILLAGES HAVING POPULATION ABOVE 5000 TO DIFFERENT SCHEDULED COMMERCIAL BANKS</b>							
<b>Name of the State</b>			<b>TRIPURA</b>				
<b>Sl.</b>	<b>District</b>	<b>Block</b>	<b>GP having Bank Branch or Not (Yes or No)</b>	<b>Name of Unbanked Village &gt; 5000</b>	<b>Population as per 2011 Census</b>	<b>Allotted to Bank (Specify Name) for Branch Opening</b>	<b>Bank Response</b>
2	West	Dukli	No	Charipara	6710	Canara Bank	Response awaited
3	West	Dukli	No	Ishan Chandra Nagar	5944	Bank of Baroda (e-Vijaya Bank)	Response awaited
11	North	Jubarajnagar	No	Radhapur	5678	Union Bank of India	CSP started at Radhapur , North Tripura from June 2019 onwards
12	North	Dasda	No	Chandipur	5133	Axis Bank	Reported that setting up CSP/BC point at Chandipur GP has been found to be not feasible.
19	Unakoti	Pecharthal	No	Nabincherra	5025	ICICI	Reported that branch opening is not viable due to security concerns.

SBI have reported that CSP point is operational at Fatikroy Bazar and Bagma. Process has been initiated for opening of branches at Kathalia and Kanchanbari Bazar.

SLBC is yet to receive any further status report from TGB for opening branch at Manikpur and TSCB for Karamcherra.

SLBC desk has written to TGB & TSCB requesting them to conduct a feasibility study for ascertaining the viability of opening of a Bank branch at Jamthum Bazar under Salema Block in Dhalai district.

On the issue of opening of a Nationalized Bank Branch at Natun Bazar under West Jarulbachai Gaon Panchayat, Dukli R.D Block, West Tripura, SLBC has invited interested Banks to furnish their intent for opening a branch. Any confirmation regarding the same is awaited.

On the request for opening of more nationalized/corporate Bank branch at Santir Bazar Area, SLBC has invited interested Banks to furnish their intent for opening a branch. Any confirmation regarding the same is awaited. At present, United Bank of India, State Bank of India, Tripura Gramin Bank, Tripura State Co-operative Bank Ltd and Union Bank are operating branches at Santir Bazar area.

## AGENDA- 5

### CD Ratio:

CD ratio of the banks in the state increased to 56% as on 30.09.2019 from 49% as on 30.06.2018, registering a growth of 7% in Y-O-Y basis. CD Ratio remains at 56% for the quarter ended September 2019.

CD Ratio of 102% is the highest in Dhalai District, as against 48%, the lowest in West Tripura District.

For calculation of CD Ratio of the State as on 30<sup>th</sup> September 2019, the RBI guidelines is followed which is furnished below:

**(Amt. Rs. in crore)**

Total Deposit (A)	26387.05
Total Advance utilized in the State (B=C+D)	14490.99
Out of which outstanding of credit sanctioned from the State (C )	12482.03
Credit sanctioned from outside State but utilized in Tripura (D)	2008.96
RIDF Support (E)	275.00
Total Advance to be reckoned (F=B+E)	14765.99
CD Ratio (F*100 / A)	<b>56%</b>

Quarter-wise CD Position of the banks for June & Sept,2019 annexed

**TRIPURA STATE**

<b>BANKWISE CREDIT DEPOSIT RATIO OF THE STATE AS ON 30.06. 2019</b>					
(Amt. In lac)					
<b>SL No.</b>	<b>Bank's Name</b>	<b>No of Brs</b>	<b>Total Deposit</b>	<b>Total Advance</b>	<b>CD Ratio</b>
1	Allahabad Bank	3	11181.00	3559.00	32
2	Andhra bank	1	2878.30	518.96	18
3	Bank of Baroda	9	57697.85	17850.82	31
4	Bank of India	13	23616.00	15340.00	65
5	Bank of Maharastra	1	565.65	822.62	145
6	Canara Bank	13	44660.07	18034.93	40
7	Central Bank Of India	6	17889.42	7338.24	41
8	Corporation Bank	2	5417.00	407.00	8
9	Indian Bank	3	19947.00	2501.24	13
10	Indian Overseas	5	16485.37	5119.03	31
11	P&SB	2	3036.84	598.71	20
12	PNB	3	6961.00	3064.54	44
13	OBC	2	3333.00	616.00	18
14	State Bank of India	68	744482.35	444800.00	60
15	Syndicate Bank	6	7557.06	3714.41	49
16	UCO Bank	29	124655.67	32430.23	26
17	Union Bank	7	51588.88	13043.87	25
18	United Bank of India	65	318235.91	160258.26	50
19	Axis Bank	10	30908.44	8653.31	28
20	Bandhan Bank	23	50714.77	188214.05	371
21	Federal Bank	1	6476.50	1014.76	16
22	HDFC Bank	6	31844.88	21902.56	69
23	ICICI Bank	8	17219.86	8750.57	51
24	IDBI Bank	9	27923.54	5022.56	18
25	IDFC First Bank	1	1343.00	7500.00	558
26	IndusInd	5	4571.20	15051.94	329
27	Kotak Mahindra	1	3535.77	75.17	2
28	South Indian Bank	1	6720.83	2598.55	39
29	Ujjivan Bank	8	19928.47	13601.54	68
30	Yes Bank	1	5416.00	1094.00	20
31	NESFB	4	1001.16	3008.03	300
32	Tripura Gramin Bank	148	656602.25	264043.76	40
33	ACUB	3	4168.35	1695.80	41
34	TCARDB	5	0.00	0.00	0
35	TSCB	65	291270.26	188859.45	65
	<b>Total</b>	<b>537</b>	<b>2619833.65</b>	<b>1461103.91</b>	<b>56</b>

<b>DISTRICTWISE CREDIT DEPOSIT RATIO OF THE STATE AS ON 30.06.2019</b>					
<b>Sl.</b>	<b>District</b>	<b>No. of Brs.</b>	<b>Total Deposit</b>	<b>Total Advance</b>	<b>CD Ratio</b>
1	West	193	1699860.58	841882.88	50
2	Sepahijala	57	145114.86	114712.00	79
3	Khowai	38	115552.87	74040.51	64
4	Dhalai	46	93880.82	72584.50	77
5	Gomati	64	171610.44	118456.45	69
6	South	59	172294.52	95490.07	55
7	Unakoti	32	90472.41	61275.77	68
8	North	48	131047.15	82661.73	63
	<b>Total</b>	<b>537</b>	<b>2619833.65</b>	<b>1461103.91</b>	<b>56</b>

**TRIPURA STATE**

<b>BANKWISE CREDIT DEPOSIT RATIO OF THE STATE AS ON 30.09.2019</b>					
(Amt. In lac)					
<b>SL No.</b>	<b>Bank's Name</b>	<b>No of Brs</b>	<b>Total Deposit</b>	<b>Total Advance</b>	<b>CD Ratio</b>
1	Allahabad Bank	3	11096.15	3276.70	30
2	Andhra bank	1	3239.71	549.87	17
3	Bank of Baroda	9	57193.76	19572.82	34
4	Bank of India	13	28353.00	16256.00	57
5	Bank of Maharastra	1	574.58	877.05	153
6	Canara Bank	13	43111.76	19153.88	44
7	Central Bank Of India	6	18044.03	7806.35	43
8	Corporation Bank	2	6023.00	425.00	7
9	Indian Bank	3	21941.70	2357.34	11
10	Indian Overseas	5	17251.12	5634.81	33
11	P&SB	2	3035.06	1573.16	52
12	PNB	3	6826.00	3064.54	45
13	OBC	2	3424.00	665.00	19
14	State Bank of India	68	770200.00	453300.00	59
15	Syndicate Bank	6	7752.05	3705.66	48
16	UCO Bank	29	142681.75	33272.86	23
17	Union Bank	7	51678.89	13243.87	26
18	United Bank of India	65	262149.91	131670.95	50
19	Axis Bank	10	30908.44	8653.31	28
20	Bandhan Bank	23	54535.27	186851.21	343
21	Federal Bank	1	6204.82	1168.83	19
22	HDFC Bank	6	37063.79	23435.94	63
23	ICICI Bank	8	18405.65	10465.70	57
24	IDBI Bank	9	27984.50	5088.09	18
25	IDFC First Bank	1	1821.00	7775.00	427
26	IndusInd	5	4571.20	15051.94	329
27	Kotak Mahindra	1	3535.77	75.17	2
28	South Indian Bank	1	6511.70	2719.87	42
29	Ujjivan Bank	8	21594.99	14769.48	68
30	Yes Bank	1	5649.00	828.00	15
31	NESFB	4	1253.64	2397.18	191
32	Tripura Gramin Bank	148	661699.59	288647.66	44
33	ACUB	3	4270.97	1663.02	39
34	TCARDB	5	0.00	0.00	#DIV/0!
35	TSCB	65	298119.05	190603.44	64
	<b>Total</b>	<b>537</b>	<b>2638705.85</b>	<b>1476599.70</b>	<b>56</b>

**DISTRICTWISE CREDIT DEPOSIT RATIO OF THE STATE AS ON 30.09.2019**

<b>Sl.</b>	<b>District</b>	<b>No. of Brs.</b>	<b>Total Deposit</b>	<b>Total Advance</b>	<b>CD Ratio</b>
1	West Tripura	193	1709122.09	827505.66	48
2	Sepahijala	57	149361.06	117727.95	79
3	Khowai	38	111687.01	80979.62	73
4	Dhalai	46	95549.98	97200.58	102
5	Gomati	64	178216.62	115496.86	65
6	South Tripura	59	173494.42	106042.29	61
7	Unakoti	32	87050.01	57461.82	66
8	North Tripura	48	134224.66	74184.92	55
	<b>Total</b>	<b>537</b>	<b>2638705.85</b>	<b>1476599.70</b>	<b>56</b>

## Agenda-6

### Progress in Agriculture (including KCC )

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
2015-16	1141.16	1424.78	125
2016-17	1296.82	1609.02	124
2017-18	2117.11	2315.30	109
2018-19	2338.77	2879.13	123
2019-20 (Apr-Jun 2019)	3455.00	525.49	15
2019-20 (Apr-Sep 2019)	3455.00	1076.20	31

Amt. Rs. In Crores

Sl No.	Directive	Target (2019-20)	Achievement during 2019-20 (April'19-June'19)	Achievement during 2019-20 (April'19-September'19)
1	Increase in Farm Credit	Rs. 3455.00	Achievement is Rs 525.49 Crores (15% of the target)	Achievement is Rs 1076.20 Crores (31% of the target)
2	KCC (No.)	71315	8488 nos. KCCs (12% of the target), of which 3884 nos. of new farmers have been financed involving an amount of Rs 22.59 crores.	21483 nos. KCCs (30% of the target), of which 15184 nos. of new farmers have been financed involving an amount of Rs 55.75 crores.

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

**Bank - wise Targets and Achievement in Agriculture for 2019-20 for the State of Tripura under  
ACP 2019-2020 as on June 2019**

					Amt. Rs. In Lakhs		
Sl.No.	BANKS	2018-19			2019-20		
		Target	Achievement	% of Achievement	Target	Achievement	% of Achievement
1	2	6	7	8	6	7	8
1	Allahabad Bank	1459.72	16.96	1	913.21	6.35	1
2	Andhra Bank	0.00	0.00	0	0.00	0.00	0
3	Bank of Baroda	1482.19	174.28	12	1871.57	77.33	4
4	Bank of India	4687.34	731.12	16	5361.53	120.71	2
5	Bank of Maharashtra	0.00	0.00	0	0.00	0.00	0
6	Canara Bank	4687.98	202.86	4	5328.07	246.72	5
7	Central Bank of India	1836.49	720.52	39	1104.55	727.84	66
8	Corporation Bank	225.68	0.00	0	545.40	0.00	0
9	Indian Bank	159.37	0.00	0	420.97	0.00	0
10	Indian Overseas Bank	2124.32	39.94	2	2702.41	18.68	1
11	Punjab & Sind Bank	385.78	3.30	1	743.68	6.02	1
12	Punjab National Bank	808.28	18.93	2	882.54	0.00	0
13	Oriental Bank of Commerce	385.78	6.00	2	743.68	6.00	1
14	State Bank of India	31219.96	24200.00	78	30329.76	1900.00	6
15	Syndicate Bank	2042.41	161.82	8	4332.52	30.84	1
16	UCO Bank	12188.89	3327.83	27	15864.61	1268.28	8
17	Union Bank of India	2177.22	275.44	13	1523.48	126.57	8
18	United Bank of India	29401.04	29749.52	101	32491.16	2406.41	7
<b>A</b>	<b>ACP PUBLIC sec Bank</b>	<b>95272.45</b>	<b>59628.52</b>	<b>63</b>	<b>105159.14</b>	<b>6941.75</b>	<b>7</b>
19	AXIS BANK	2446.50	121.43	5	3094.05	16.20	1
20	Bandhan Bank	27833.73	117827.53	423	91475.05	29572.59	32
21	Federal Bank	0.00	61.20	0	0.00	0.00	0
22	HDFC	944.63	6581.59	697	4583.67	1204.05	26
23	ICICI Bank	3445.37	1610.08	47	2806.12	513.69	18
24	IDBI BANK	3229.72	159.59	5	3021.47	26.10	1
25	IDFC Bank	0.00	2832.85	0	0.00	497.00	0
26	Indusind Bank	448.00	1042.06	233	138.86	4.44	3
27	Kotak Mahindra Bank	0.00	0.00	0	0.00	0.00	0
28	South Indian Bank	0.00	0.00	0	0.00	0.00	0
29	Ujjivan Bank	2413.17	6656.16	276	4938.35	1736.56	35
30	Yes Bank	0.00	0.00	0	0.00	0.00	0
31	NESFB	0.00	0.00	0	1146.33	149.65	13
<b>B</b>	<b>ACP PRIVATE Sec bank</b>	<b>40761.12</b>	<b>136892.49</b>	<b>336</b>	<b>111203.90</b>	<b>33720.28</b>	<b>30</b>
32	Tripura Gramin Bank	71301.61	70539.56	99	100634.45	11604.74	12
<b>C</b>	<b>ACP RRB</b>	<b>71301.61</b>	<b>70539.56</b>	<b>99</b>	<b>100634.45</b>	<b>11604.74</b>	<b>12</b>
33	ACUB	0.00	0.00	0	0.00	0.00	0
34	TCARDB	989.09	0.00	0	1097.12	0.00	0
35	TSCB	25553.49	20852.82	82	27405.65	283.03	1
<b>D</b>	<b>ACP Coop. Bank</b>	<b>26542.57</b>	<b>20852.82</b>	<b>79</b>	<b>28502.77</b>	<b>283.03</b>	<b>1</b>
<b>GRAND TOTAL</b>		<b>233877.75</b>	<b>287913.39</b>	<b>123</b>	<b>345500.26</b>	<b>52549.80</b>	<b>15</b>



**Bank - wise Targets and Achievement in Agriculture for 2019-20 for the State of Tripura under  
ACP 2019-2020 as on September 2019**

						Amt. Rs. In Lakhs	
Sl.No.	BANKS	2018-19			2019-20		
		Target	Achievement	% of Achievement	Target	Achievement	% of Achievement
1	2	6	7	8	6	7	8
1	Allahabad Bank	1459.72	16.96	1	913.21	15.00	2
2	Andhra Bank	0.00	0.00	0	0.00	0.00	0
3	Bank of Baroda	1482.19	174.28	12	1871.57	126.79	7
4	Bank of India	4687.34	731.12	16	5361.53	525.26	10
5	Bank of Maharashtra	0.00	0.00	0	0.00	0.00	0
6	Canara Bank	4687.98	202.86	4	5328.07	363.88	7
7	Central Bank of India	1836.49	720.52	39	1104.55	740.12	67
8	Corporation Bank	225.68	0.00	0	545.40	5.00	1
9	Indian Bank	159.37	0.00	0	420.97	0.00	0
10	Indian Overseas Bank	2124.32	39.94	2	2702.41	73.33	3
11	Punjab & Sind Bank	385.78	3.30	1	743.68	2.47	0
12	Punjab National Bank	808.28	18.93	2	882.54	7.50	1
13	Oriental Bank of Commerce	385.78	6.00	2	743.68	7.00	1
14	State Bank of India	31219.96	24200.00	78	30329.76	2003.00	7
15	Syndicate Bank	2042.41	161.82	8	4332.52	30.84	1
16	UCO Bank	12188.89	3327.83	27	15864.61	1361.22	9
17	Union Bank of India	2177.22	275.44	13	1523.48	381.10	25
18	United Bank of India	29401.04	29749.52	101	32491.16	3141.25	10
<b>A</b>	<b>ACP PUBLIC sec Bank</b>	<b>95272.45</b>	<b>59628.52</b>	<b>63</b>	<b>105159.14</b>	<b>8783.76</b>	<b>8</b>
19	AXIS BANK	2446.50	121.43	5	3094.05	16.20	1
20	Bandhan Bank	27833.73	117827.53	423	91475.05	56974.28	62
21	Federal Bank	0.00	61.20	0	0.00	0.00	0
22	HDFC	944.63	6581.59	697	4583.67	3070.98	67
23	ICICI Bank	3445.37	1610.08	47	2806.12	1300.31	46
24	IDBI BANK	3229.72	159.59	5	3021.47	165.60	5
25	IDFC Bank	0.00	2832.85	0	0.00	927.00	0
26	Indusind Bank	448.00	1042.06	233	138.86	4.44	3
27	Kotak Mahindra Bank	0.00	0.00	0	0.00	0.00	0
28	South Indian Bank	0.00	0.00	0	0.00	0.00	0
29	Ujjivan Bank	2413.17	6656.16	276	4938.35	3836.35	78
30	Yes Bank	0.00	0.00	0	0.00	0.00	0
31	NESFB	0.00	0.00	0	1146.33	640.26	56
<b>B</b>	<b>ACP PRIVATE Sec bank</b>	<b>40761.12</b>	<b>136892.49</b>	<b>336</b>	<b>111203.90</b>	<b>66935.42</b>	<b>60</b>
32	Tripura Gramin Bank	71301.61	70539.56	99	100634.45	31543.69	31
<b>C</b>	<b>ACP RRB</b>	<b>71301.61</b>	<b>70539.56</b>	<b>99</b>	<b>100634.45</b>	<b>31543.69</b>	<b>31</b>
33	ACUB	0.00	0.00	0	0.00	0.00	0
34	TCARDB	989.09	0.00	0	1097.12	0.00	0
35	TSCB	25553.49	20852.82	82	27405.65	357.97	1
<b>D</b>	<b>ACP Coop. Bank</b>	<b>26542.57</b>	<b>20852.82</b>	<b>79</b>	<b>28502.77</b>	<b>357.97</b>	<b>1</b>
<b>GRAND TOTAL</b>		<b>233877.75</b>	<b>287913.39</b>	<b>123</b>	<b>345500.26</b>	<b>107620.84</b>	<b>31</b>

**TRIPURA STATE**

**BANK-WISE POSITION IN IMPLEMENTATION OF ISSUING KCCs FOR THE STATE OF TRIPURA DURING THE YEAR 2019-20 AS ON 30.06.2019**

Amount in Lacs

Sl.No.	BANKS	Target	Proposals sanctioned		Proposal Renewed		Proposal disbursed		Outstanding		NPA	
		No.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	2	3	4	5	6	7	8	9	10	11	12	13
1	Allahabad Bank	331	12	3.50	0	0.00	12	3.50	58	14.47	2	0.89
2	Bank of Baroda	375	12	10.75	1	0.50	12	10.75	153	131.20	0	0.00
3	Bank of India	1508	14	9.10	0	0.00	14	9.10	1175	1612.43	186	92.64
4	Bank of Maharashtra	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
5	Canara Bank	1572	27	19.13	0	0.00	27	19.13	443	227.52	85	32.80
6	Central Bank of India	700	260	445.30	254	442.30	260	445.30	452	252.50	4	6.33
7	Corporation Bank	204	0	0.00	0	0.00	0	0.00	1	0.82	1	0.82
8	Indian Bank	255	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
9	Indian Overseas Bank	617	60	12.00	50	7.00	60	12.00	210	70.00	4	2.00
10	Oriental Bank of Commerce	197	3	2.00	0	0.00	3	2.00	3	2.00	0	0.00
11	Punjab & Sind Bank	197	12	6.02	11	5.02	12	6.02	41	14.77	0	0.00
12	Punjab National Bank	261	0	0.00	0	0.00	0	0.00	81	76.21	0	0.00
13	State Bank of India	8845	2525	1600.00	2295	1470.00	2525	1600.00	27134	25139.00	8936	16936.00
14	Syndicate Bank	706	3	1.90	0	0.00	3	1.90	169	81.90	0	0.00
15	UCO Bank	3627	238	89.78	124	47.29	238	89.78	7000	2626.46	3315	1170.15
16	Union Bank of India	700	50	31.65	45	28.00	50	31.65	235	331.64	5	8.37
17	United Bank of India	8973	1825	1224.29	1423	767.14	1825	1224.29	35566	11302.59	1025	363.82
18	Axis Bank	846	18	16.20	0	0.00	18	16.20	12	36.98	0	0.00
19	Bandhan Bank	3169	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
20	Federal Bank	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00
21	HDFC	191	73	474.12	0	0.00	73	474.12	15413	4644.00	0	0.00
22	ICICI	967	24	6.69	22	6.19	24	6.69	24	6.69	0	0.00
23	IDBI Bank	1413	3	2.63	0	0.00	3	2.63	189	66.94	45	19.03
24	Indusind Bank	64	0	0.00	0	0.00	0	0.00	595	910.57	0	0.00
25	South Indian Bank	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00
26	Tripura Gramin Bank	25009	3062	1070.49	379	148.91	3062	1070.49	83387	15340.85	6963	1614.31
27	TSCB	8750	25	109.95	0	0.00	25	109.95	82435	5719.88	3926	379.59
28	Ujjivan Bank	623	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
29	NESFB	1215	242	46.50	0	0.00	242	46.50	242	46.50	0	0.00
<b>TOTAL</b>		<b>71315</b>	<b>8488</b>	<b>5182.00</b>	<b>4604</b>	<b>2922.35</b>	<b>8488</b>	<b>5182.00</b>	<b>255018</b>	<b>68655.92</b>	<b>24497</b>	<b>20626.75</b>

**TRIPURA STATE**

**BANK-WISE POSITION IN IMPLEMENTATION OF ISSUING KCCs FOR THE STATE OF TRIPURA DURING THE YEAR 2019-20 AS ON 30.09.2019**

Amount in Lacs

SI.No.	BANKS	Target	Proposals sanctioned		Proposal Renewed		Proposal disbursed		Outstanding		NPA	
		No.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	2	3	4	5	6	7	8	9	10	11	12	13
1	Allahabad Bank	331	27	15.00	0	0.00	27	15.00	48	14.21	2	0.91
2	Bank of Baroda	375	20	34.14	5	1.50	20	34.14	153	131.20	0	0.00
3	Bank of India	1508	154	163.16	0	0.00	154	163.16	1195	1946.00	182	92.50
4	Canara Bank	1572	56	39.37	0	0.00	56	39.37	442	236.70	95	34.92
5	Central Bank of India	700	276	453.42	254	442.30	276	453.42	436	247.55	6	6.94
6	Corporation Bank	204	0	0.00	0	0.00	0	0.00	1	0.82	1	0.82
7	Indian Bank	255	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8	Indian Overseas Bank	617	60	12.00	50	7.00	60	12.00	143	70.00	12	3.35
9	Oriental Bank of Commerce	197	4	2.00	0	0.00	4	2.00	4	2.00	0	0.00
10	Punjab & Sind Bank	197	2	1.45	0	0.00	2	1.45	42	15.74	0	0.00
11	Punjab National Bank	261	0	0.00	0	0.00	0	0.00	81	76.21	0	0.00
12	State Bank of India	8845	3300	1701.00	2295	1470.00	3300	1701.00	27561	25600.00	4607	2100.00
13	Syndicate Bank	706	3	1.90	0	0.00	3	1.90	181	91.90	0	0.00
14	UCO Bank	3627	320	155.22	128	58.20	320	155.22	7300	2693.61	3150	946.50
15	Union Bank of India	700	62	39.20	45	28.00	62	39.20	283	110.76	4	7.73
16	United Bank of India	8973	3514	1704.50	2032	1095.45	3514	1704.50	32493	11579.02	1185	445.35
17	Axis Bank	846	18	16.20	0	0.00	18	16.20	12	36.98	0	0.00
18	Bandhan Bank	3169	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
19	HDFC	191	175	1026.72	0	0.00	175	1026.72	15606	4795.77	0	0.00
20	ICICI	967	24	6.69	22	6.19	24	6.69	23	6.36	0	0.00
21	IDBI Bank	1413	22	11.49	0	0.00	22	11.49	183	64.25	43	1.46
22	Indusind Bank	64	0	0.00	0	0.00	0	0.00	595	910.57	0	0.00
23	Tripura Gramin Bank	25009	10351	3710.48	1468	581.64	10351	3710.48	106312	15007.42	7243	1646.76
24	TSCB	8750	2853	125.47	0	0.00	2853	125.47	83038	5812.68	3926	379.59
25	Ujjivan Bank	623	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
26	NESFB	1215	242	46.50	0	0.00	242	46.50	242	46.50	0	0.00
<b>TOTAL</b>		<b>71315</b>	<b>21483</b>	<b>9265.91</b>	<b>6299</b>	<b>3690.28</b>	<b>21483</b>	<b>9265.91</b>	<b>276374</b>	<b>69496.25</b>	<b>20456</b>	<b>5666.83</b>

## **AGENDA – 7**

### **Doubling of Farmers' Income by 2022 & new initiatives:**

The State of Tripura is endowed with rich natural agricultural resources and has diverse agro-climatic conditions which offer unique opportunities for cultivation of various crops, livestock rearing, pisciculture, horticulture with Immense potential for increasing agricultural production in the state, which may also favourably impact food security at national level. The vision of 'Doubling Farmers' income by 2022' is thus possible and can be achieved in the State by ensuring farmers' access to skills, technologies, markets and financial services through strategic planning and co-ordination of all concerned in the State. The following action points are now flagged off ,

- In the State, 2.55 lakh (approx) farmers have already been covered under KCC as revisited by SLBC w.r.t. the position post data cleaning by the Banks and the remaining uncovered farmers are to be brought under institutional credit system in a mission mode.KCC Saturation Campaign is the right direction
- Proper entrepreneurship skill among the rural youths is to be developed emphasizing cultivation of high value commodities such as fruits, vegetables, flowers, fisheries, sericulture, animal husbandry, poultry etc. Institutions like RSETIs are expected to be the catalyst in this respect.
- Qualified and trained youths are to be encouraged to set up Agri-Clinics and Custom Hiring centres. More thrust to be given on Investment credit component.
- NABARD sponsored DEDS & NLM-EDGE schemes where credit linked subsidy is also available, are to be prioritized for accelerated growth by the banks.

### **KCC Saturation Campaign:**

- Agriculture Department has furnished the beneficiary list of 3.53 lakh farmers (1.69 lakh PM KISAN Beneficiaries + 0.69 lakh other farmers + 1.21 lakh patta holders in the state under Forest Rights Act, 2006) to SLBC desk which was duly circulated among all concerned Banks for identification of left out farmers and subsequently ensure full coverage under KCC Saturation Campaign by 31 December 2019.
- Further clarification regarding patta holders in the State was sought from Forest Dept and Tribal Welfare Dept for bringing them under the ambit of KCC coverage. The provided data on patta holders also needs further crystallization to enable Banks to identify ways of extending financial assistance under prevalent guidelines.
- Banks will be targeting the list of (1.63+0.69+1.21) 3.53 lakh farmers as provided by Agriculture Department for implementation of KCC Saturation Campaign. District Administration, in co-ordination with LDMs will help in identification of uncovered farmers and their distribution to the Bank branch nearest to their residence. All member Banks have been advised to furnish district wise sanction and disbursement report on KCC to SLBC desk in order to ascertain the progress achieved in KCC saturation campaign.

## **New development in KCC: Working Capital for Animal Husbandry and Fisheries:**

In terms of the recent RBI Master Direction banks will now provide KCC loans for people engaged in Fishery and Animal Husbandry activities. It will meet the short term credit requirements upto Rs.2.00 lacs for dairy farming, pig-goat rearing, poultry (layers & broilers) business with all the benefits as available under KCC scheme.

RBI, FIDD, Central Office vide letter no. RBI/2018-19/118 dated 07.02.2019 has increased the limit for collateral free agricultural loans from the existing level of Rs.1 lakh to Rs.1.60 lakh. RBI has issued Circular on KCC(AH & Fishery) on 04-02-2019.

IBA has recently directed the banks vide SB/Cir/KCC/2018-19/6778 dated 04-02-2019 to waive the processing, documentation, inspection, ledger folio and all other service charges for KCC/Crop Loans upto Rs.3.00 lacs.

District Level Technical Committees are yet to formulate the scale of finance pertaining to working capital finance of dairy and fisheries. As per decision of SLBC Agri sub-committee, DLTCs to follow indicative scale of finance approved in Agriculture sub-committee meeting.

**Fisheries:** On account of the non-availability of scale of finance in the fisheries sector, NABARD's indicative model was adopted by the committee as a work around, which shall be adopted in the District Level Technical Committee meetings subsequently. The base model for fisheries for a cultivable area of 1 Kani was fixed at Rs. 29000/- (Rs.187200/- per ha) of which Rs.6000/- will be cash and Rs.23000/- in kind.

**Diary:** On account of the non-availability of scale of finance for diary projects, NABARD's indicative model for a diary unit with 2 cross bred cows was adopted as the base model to be duly approved in the District Level Technical Committee meetings subsequently. The committee approved the indicative project cost for Working Capital Finance for 1 cross bred cow yielding 10 litres milk which stands at Rs.7700/-, of which Rs. 4700/- for feed for one month, insurance premium of Rs. 1000/. Veterinary aid of Rs. 1000/ and Labour Rs.1000. The Chart for different yield is given as under:

Disaggregated data on Dairy, Poultry, Fishery, etc is annexed.

**Performance of Banks in Crop Loan & Term Loan to Agriculture during the year 2019-20 as on 30.06.2019**

(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	12	3.50	5	2.85	17	6.35
2	Andhra Bank	0	0.00		0.00	0	0.00
3	Bank of Baroda	12	10.75	34	66.58	46	77.33
4	Bank of India	14	9.10	96	111.61	110	120.71
5	Bank of Maharashtra	0	0.00	0	0.00	0	0.00
6	Canara Bank	27	19.13	120	227.59	147	246.72
7	Central Bank of India	260	445.30	31	282.54	291	727.84
8	Corporation Bank	0	0.00	0	0.00	0	0.00
9	Indian Bank	0	0.00	0	0.00	0	0.00
10	Indian Overseas Bank	60	12.00	3	6.68	63	18.68
11	Oriental Bank of Commerce	3	2.00	2	4.00	5	6.00
12	Punjab & Sind Bank	12	6.02	0	0.00	12	6.02
13	Punjab National Bank	0	0.00	0	0.00	0	0.00
14	State Bank of India	2525	1600.00	90	300.00	2615	1900.00
15	Syndicate Bank	3	1.90	18	28.94	21	30.84
16	Union Bank of India	50	31.65	84	94.92	134	126.57
17	United Bank of India	1825	1224.29	1029	1182.12	2854	2406.41
18	UCO Bank	238	89.78	1607	1178.50	1845	1268.28
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>5041</b>	<b>3455.42</b>	<b>3119</b>	<b>3486.33</b>	<b>8160</b>	<b>6941.75</b>
19	AXIS BANK	18	16.20	0	0.00	18	16.20
20	Bandhan Bank	0	0.00	37587	29572.59	37587	29572.59
21	Federal Bank	0	0.00	0	0.00	0	0.00
22	HDFC	73	474.12	2531	729.93	2604	1204.05
23	ICICI	24	6.69	1145	507.00	1169	513.69
24	IDBI BANK	3	2.63	21	23.47	24	26.10
25	IDFC First Bank	0	0.00	1726	497.00	1726	497.00
26	Indusind Bank	0	0.00	1	4.44	1	4.44
27	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00
28	SOUTH INDIAN BANK	0	0.00	0	0.00	0	0.00
29	YES Bank	0	0.00	0	0.00	0	0.00
30	Ujjivan Bank	0	0.00	5716	1736.56	5716	1736.56
31	NESFB	242	46.50	292	103.15	534	149.65
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>360</b>	<b>546.14</b>	<b>49019</b>	<b>33174.14</b>	<b>49379</b>	<b>33720.28</b>
32	Tripura Gramin Bank	3062	1070.49	10786	10534.25	13848	11604.74
<b>C</b>	<b>Sub Total of RRB</b>	<b>3062</b>	<b>1070.49</b>	<b>10786</b>	<b>10534.25</b>	<b>13848</b>	<b>11604.74</b>
33	ACUB	0	0.00	0	0.00	0	0.00
34	TCARDB	0	0.00	0	0.00	0	0.00
35	TSCB	25	109.95	73	173.08	98	283.03
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>25</b>	<b>109.95</b>	<b>73</b>	<b>173.08</b>	<b>98</b>	<b>283.03</b>
<b>GRAND TOTAL</b>		<b>8488</b>	<b>5182.00</b>	<b>62997</b>	<b>47367.80</b>	<b>71485</b>	<b>52549.80</b>

**Performance of Banks in Crop Loan & Term Loan to Agriculture during the year 2019-20 as on 30.09.2019**

(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	27	15.00	0	0.00	27	15.00
2	Andhra Bank	0	0.00		0.00	0	0.00
3	Bank of Baroda	20	34.14	48	92.65	68	126.79
4	Bank of India	154	163.16	207	362.10	361	525.26
5	Bank of Maharashtra	0	0.00	0	0.00	0	0.00
6	Canara Bank	56	39.37	215	324.51	271	363.88
7	Central Bank of India	276	453.42	36	286.70	312	740.12
8	Corporation Bank	0	0.00	3	5.00	3	5.00
9	Indian Bank	0	0.00	0	0.00	0	0.00
10	Indian Overseas Bank	60	12.00	3	61.33	63	73.33
11	Oriental Bank of Commerce	4	2.00	2	5.00	6	7.00
12	Punjab & Sind Bank	2	1.45	1	1.02	3	2.47
13	Punjab National Bank	0	0.00	4	7.50	4	7.50
14	State Bank of India	3300	1701.00	181	302.00	3481	2003.00
15	Syndicate Bank	3	1.90	18	28.94	21	30.84
16	Union Bank of India	62	39.20	302	341.90	364	381.10
17	United Bank of India	3514	1704.50	1250	1436.75	4764	3141.25
18	UCO Bank	320	155.22	1675	1206.00	1995	1361.22
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>7798</b>	<b>4322.36</b>	<b>3945</b>	<b>4461.40</b>	<b>11743</b>	<b>8783.76</b>
19	AXIS BANK	18	16.20	0	0.00	18	16.20
20	Bandhan Bank	0	0.00	75180	56974.28	75180	56974.28
21	Federal Bank	0	0.00	0	0.00	0	0.00
22	HDFC	175	1026.72	5149	2044.26	5324	3070.98
23	ICICI	24	6.69	4169	1293.62	4193	1300.31
24	IDBI BANK	22	11.49	95	154.11	117	165.60
25	IDFC First Bank	0	0.00	3174	927.00	3174	927.00
26	Indusind Bank	0	0.00	1	4.44	1	4.44
27	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00
28	SOUTH INDIAN BANK	0	0.00	0	0.00	0	0.00
29	YES Bank	0	0.00	0	0.00	0	0.00
30	Ujjivan Bank	0	0.00	12085	3836.35	12085	3836.35
31	NESFB	242	46.50	841	593.76	1083	640.26
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>481</b>	<b>1107.60</b>	<b>100694</b>	<b>65827.82</b>	<b>101175</b>	<b>66935.42</b>
32	Tripura Gramin Bank	10351	3710.48	28498	27833.21	38849	31543.69
<b>C</b>	<b>Sub Total of RRB</b>	<b>10351</b>	<b>3710.48</b>	<b>28498</b>	<b>27833.21</b>	<b>38849</b>	<b>31543.69</b>
33	ACUB	0	0.00	0	0.00	0	0.00
34	TCARDB	0	0.00	0	0.00	0	0.00
35	TSCB	2853	125.47	155	232.50	3008	357.97
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>2853</b>	<b>125.47</b>	<b>155</b>	<b>232.50</b>	<b>3008</b>	<b>357.97</b>
<b>GRAND TOTAL</b>		<b>21483</b>	<b>9265.91</b>	<b>133292</b>	<b>98354.93</b>	<b>154775</b>	<b>107620.84</b>

TRIPURA STATE

**Achievement under Sub-Sectors of Allied Activities against ACP for the Year 2019-20 as on 30.06.2019**

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	34.68	0.00	119.55	0.00	108.96	0.00	100.69	0.00	36.95	0.00	327.06	2.85	727.89	2.85
2	Andhra Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	Bank of Baroda	71.34	0.00	253.93	0.00	234.08	0.00	292.47	0.00	54.21	0.00	755.28	66.58	1661.31	66.58
4	Bank of India	321.57	0.00	871.69	2.85	586.05	0.00	613.97	3.21	164.85	3.48	1958.81	102.07	4516.94	111.61
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	319.30	0.00	861.54	0.00	616.20	0.00	673.45	0.00	170.99	0.00	1806.37	227.59	4447.85	227.59
7	Central Bank of India	14.60	0.00	149.63	0.00	147.25	0.00	82.35	0.00	42.72	0.00	275.98	282.54	712.53	282.54
8	Corporation Bank	34.68	0.00	84.90	0.00	59.45	0.00	66.04	0.00	17.15	0.00	169.14	0.00	431.36	0.00
9	Indian Bank	18.38	0.00	38.27	0.00	35.35	0.00	24.65	0.00	12.40	0.00	149.37	0.00	278.42	0.00
10	Indian Overseas Bank	150.55	0.00	450.51	2.00	381.26	2.00	402.47	1.00	83.34	1.68	888.59	0.00	2356.72	6.68
11	Oriental Bank of Commerce	72.51	0.00	166.51	0.00	70.25	0.00	38.09	0.00	14.18	0.00	271.67	4.00	633.21	4.00
12	Punjab & Sind Bank	72.51	0.00	166.51	0.00	70.25	0.00	38.09	0.00	14.18	0.00	271.67	0.00	633.21	0.00
13	Punjab National Bank	81.81	0.00	190.89	0.00	87.89	0.00	52.57	0.00	25.74	0.00	297.54	0.00	736.44	0.00
14	State Bank of India	4392.04	0.00	3748.61	0.00	3887.44	6.00	3004.76	0.00	1231.13	0.00	9112.39	294.00	25376.37	300.00
15	Syndicate Bank	730.76	0.00	666.92	0.00	678.30	2.10	331.55	13.27	240.47	0.00	1289.00	13.57	3937.00	28.94
16	Union Bank of India	94.32	0.00	152.72	21.01	110.69	6.00	318.88	9.10	66.38	0.00	388.49	58.81	1131.48	94.92
17	United Bank of India	4858.25	0.00	4593.85	10.00	3634.41	2.00	3100.36	55.00	1003.77	0.00	10275.80	1115.12	27466.44	1182.12
18	UCO Bank	2528.50	0.00	2414.58	0.00	1672.29	3.10	1486.75	33.58	486.57	0.00	5244.63	1141.82	13833.32	1178.50
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>13795.80</b>	<b>0.00</b>	<b>14930.61</b>	<b>35.86</b>	<b>12380.12</b>	<b>21.20</b>	<b>10627.14</b>	<b>115.16</b>	<b>3665.03</b>	<b>5.16</b>	<b>33481.79</b>	<b>3308.95</b>	<b>88880.49</b>	<b>3486.33</b>
19	AXIS BANK	249.64	0.00	529.62	0.00	357.44	0.00	316.83	0.00	95.57	0.00	1070.98	0.00	2620.08	0.00
20	Bandhan Bank	27806.75	2335.63	16408.99	0.00	8950.65	1111.67	7384.23	2618.88	2621.03	3049.78	26528.70	20456.63	89700.35	29572.59
21	Federal Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
22	HDFC	9.30	0.00	1685.24	0.00	67.15	0.00	1039.21	0.00	209.28	0.00	1466.58	729.93	4476.76	729.93
23	ICICI	111.63	0.00	469.45	0.00	360.46	0.00	393.41	0.00	91.51	0.00	837.97	507.00	2264.43	507.00
24	IDBI BANK	190.46	0.00	346.18	0.00	209.70	0.00	451.87	0.00	241.60	0.00	790.51	23.47	2230.32	23.47
25	IDFC First Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	497.00	0.00	497.00
26	Indusind Bank	9.30	0.00	24.38	0.00	17.65	0.00	14.48	0.00	11.56	0.00	25.86	4.44	103.23	4.44
27	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
28	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
29	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
30	Ujjivan Bank	229.90	0.00	642.71	0.00	345.34	0.20	1153.39	0.00	72.72	0.00	2145.38	1736.36	4589.44	1736.56
31	NESFB	9.30	0.55	62.20	0.00	101.71	13.05	74.08	12.75	44.35	0.00	174.08	76.80	465.72	103.15
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>28616.28</b>	<b>2336.18</b>	<b>20168.77</b>	<b>0.00</b>	<b>10410.10</b>	<b>1124.92</b>	<b>10827.50</b>	<b>2631.63</b>	<b>3387.62</b>	<b>3049.78</b>	<b>33040.06</b>	<b>24031.63</b>	<b>106450.33</b>	<b>33174.14</b>
32	Tripura Gramin Bank	23626.72	351.24	13093.41	1362.80	9993.72	986.75	8335.90	69.92	3221.25	0.00	28358.41	7763.54	86629.41	10534.25
<b>C</b>	<b>Sub Total of RRB</b>	<b>23626.72</b>	<b>351.24</b>	<b>13093.41</b>	<b>1362.80</b>	<b>9993.72</b>	<b>986.75</b>	<b>8335.90</b>	<b>69.92</b>	<b>3221.25</b>	<b>0.00</b>	<b>28358.41</b>	<b>7763.54</b>	<b>86629.41</b>	<b>10534.25</b>
33	ACUB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
34	TCARDB	72.51	0.00	278.01	0.00	97.18	0.00	72.75	0.00	71.63	0.00	505.04	0.00	1097.12	0.00
35	TSCB	1948.24	0.00	4387.96	0.00	3093.21	0.00	2844.80	0.00	1012.31	0.00	9219.07	173.08	22505.59	173.08
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>2020.75</b>	<b>0.00</b>	<b>4665.97</b>	<b>0.00</b>	<b>3190.39</b>	<b>0.00</b>	<b>2917.55</b>	<b>0.00</b>	<b>1083.94</b>	<b>0.00</b>	<b>9724.11</b>	<b>173.08</b>	<b>23602.71</b>	<b>173.08</b>
	<b>GRAND TOTAL</b>	<b>68059.55</b>	<b>2687.42</b>	<b>52858.76</b>	<b>1398.66</b>	<b>35974.33</b>	<b>2132.87</b>	<b>32708.09</b>	<b>2816.71</b>	<b>11357.84</b>	<b>3054.94</b>	<b>104604.37</b>	<b>35277.20</b>	<b>305562.94</b>	<b>47367.80</b>



**Achievement under Sub-Sectors of Allied Activities against ACP for the Year 2019-20 as on 30.09.2019**

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	34.68	0.00	119.55	0.00	108.96	0.00	100.69	0.00	36.95	0.00	327.06	0.00	727.89	0.00
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	71.34	0.00	253.93	0.00	234.08	0.00	292.47	0.00	54.21	0.00	755.28	92.65	1661.31	92.65
4	Bank of India	321.57	0.00	871.69	2.89	586.05	0.00	613.97	3.42	164.85	4.32	1958.81	351.47	4516.94	362.10
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	319.30	0.00	861.54	4.10	616.20	0.00	673.45	2.51	170.99	0.00	1806.37	317.90	4447.85	324.51
7	Central Bank of India	14.60	0.00	149.63	0.00	147.25	0.00	82.35	0.00	42.72	0.00	275.98	286.70	712.53	286.70
8	Corporation Bank	34.68	0.00	84.90	0.00	59.45	0.00	66.04	0.00	17.15	0.00	169.14	5.00	431.36	5.00
9	Indian Bank	18.38	0.00	38.27	0.00	35.35	0.00	24.65	0.00	12.40	0.00	149.37	0.00	278.42	0.00
10	Indian Overseas Bank	150.55	0.00	450.51	6.00	381.26	2.00	402.47	47.83	83.34	5.50	888.59	0.00	2356.72	61.33
11	Oriental Bank of Commerce	72.51	0.00	166.51	0.00	70.25	0.00	38.09	0.00	14.18	0.00	271.67	5.00	633.21	5.00
12	Punjab & Sind Bank	72.51	0.00	166.51	0.00	70.25	0.00	38.09	1.02	14.18	0.00	271.67	0.00	633.21	1.02
13	Punjab National Bank	81.81	0.00	190.89	0.00	87.89	0.00	52.57	0.00	25.74	0.00	297.54	7.50	736.44	7.50
14	State Bank of India	4392.04	0.00	3748.61	33.00	3887.44	4.00	3004.76	2.00	1231.13	0.00	9112.39	263.00	25376.37	302.00
15	Syndicate Bank	730.76	0.00	666.92	0.00	678.30	2.10	331.55	13.27	240.47	0.00	1289.00	13.57	3937.00	28.94
16	Union Bank of India	94.32	0.00	152.72	21.01	110.69	6.00	318.88	9.10	66.38	0.00	388.49	305.79	1131.48	341.90
17	United Bank of India	4858.25	0.00	4593.85	112.00	3634.41	10.00	3100.36	94.00	1003.77	0.00	10275.80	1220.75	27466.44	1436.75
18	UCO Bank	2528.50	0.00	2414.58	9.67	1672.29	4.13	1486.75	36.99	486.57	0.00	5244.63	1155.21	13833.32	1206.00
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>13795.80</b>	<b>0.00</b>	<b>14930.61</b>	<b>188.67</b>	<b>12380.12</b>	<b>28.23</b>	<b>10627.14</b>	<b>210.14</b>	<b>3665.03</b>	<b>9.82</b>	<b>33481.79</b>	<b>4024.54</b>	<b>88880.49</b>	<b>4461.40</b>
19	AXIS BANK	249.64	0.00	529.62	0.00	357.44	0.00	316.83	0.00	95.57	0.00	1070.98	0.00	2620.08	0.00
20	Bandhan Bank	27806.75	4522.73	16408.99	0.00	8950.65	2287.35	7384.23	4759.79	2621.03	5686.10	26528.70	39718.31	89700.35	56974.28
21	Federal Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
22	HDFC	9.30	0.00	1685.24	0.00	67.15	0.00	1039.21	0.00	209.28	0.00	1466.58	2044.26	4476.76	2044.26
23	ICICI	111.63	0.00	469.45	0.00	360.46	0.00	393.41	0.00	91.51	0.00	837.97	1293.62	2264.43	1293.62
24	IDBI BANK	190.46	0.00	346.18	0.00	209.70	0.00	451.87	0.00	241.60	0.00	790.51	154.11	2230.32	154.11
25	IDFC First Bank	0.00	0.00	0.00	332.00	0.00	0.00	0.00	22.00	0.00	0.00	0.00	573.00	0.00	927.00
26	Indusind Bank	9.30	0.00	24.38	0.00	17.65	0.00	14.48	0.00	11.56	0.00	25.86	4.44	103.23	4.44
27	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
28	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
29	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
30	Ujivan Bank	229.90	0.00	642.71	254.35	345.34	0.20	1153.39	0.00	72.72	0.00	2145.38	3581.80	4589.44	3836.35
31	NESFB	9.30	0.55	62.20	0.00	101.71	13.05	74.08	12.75	44.35	0.00	174.08	567.41	465.72	593.76
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>28616.28</b>	<b>4523.28</b>	<b>20168.77</b>	<b>586.35</b>	<b>10410.10</b>	<b>2300.60</b>	<b>10827.50</b>	<b>4794.54</b>	<b>3387.62</b>	<b>5686.10</b>	<b>33040.06</b>	<b>47936.95</b>	<b>106450.33</b>	<b>65827.82</b>
32	Tripura Gramin Bank	23626.72	351.24	13093.41	1362.80	9993.72	986.75	8335.90	69.92	3221.25	0.00	28358.41	25062.50	86629.41	27833.21
<b>C</b>	<b>Sub Total of RRB</b>	<b>23626.72</b>	<b>351.24</b>	<b>13093.41</b>	<b>1362.80</b>	<b>9993.72</b>	<b>986.75</b>	<b>8335.90</b>	<b>69.92</b>	<b>3221.25</b>	<b>0.00</b>	<b>28358.41</b>	<b>25062.50</b>	<b>86629.41</b>	<b>27833.21</b>
33	ACUB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
34	TCARDB	72.51	0.00	278.01	0.00	97.18	0.00	72.75	0.00	71.63	0.00	505.04	0.00	1097.12	0.00
35	TSCB	1948.24	0.00	4387.96	129.30	3093.21	0.00	2844.80	0.00	1012.31	0.00	9219.07	103.20	22505.59	232.50
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>2020.75</b>	<b>0.00</b>	<b>4665.97</b>	<b>129.30</b>	<b>3190.39</b>	<b>0.00</b>	<b>2917.55</b>	<b>0.00</b>	<b>1083.94</b>	<b>0.00</b>	<b>9724.11</b>	<b>103.20</b>	<b>23602.71</b>	<b>232.50</b>
	<b>GRAND TOTAL</b>	<b>68059.55</b>	<b>4874.52</b>	<b>52858.76</b>	<b>2267.12</b>	<b>35974.33</b>	<b>3315.58</b>	<b>32708.09</b>	<b>5074.60</b>	<b>11357.84</b>	<b>5695.92</b>	<b>104604.37</b>	<b>77127.19</b>	<b>305562.94</b>	<b>98354.93</b>

## Agenda-8

### Progress in SHG Finance:

The positions of Savings and Credit Linked SHGs for the State of Tripura are given below: -

#### SELF HELP GROUP

Position as on 30.06.2019

(Amt. in Rs./Lacs)

Sl.No.	Name of the Bank	Deposit Linkage cumulative		Credit linkage 2019-20						Outstanding as on 30.06.2019	
				Under SHG (NRLM+NERLP+WSHG)		Direct SHG		Total		No	Amt.
		No.	Amt.	Nos.	Amt.	Nos.	Amt.	Nos.	Amt.		
1	UBI	7155	1670.74	52	35.77	0	0.00	52	35.77	2158	1191.50
2	SBI	5294	562.50	52	52.00	0	0.00	52	52.00	3014	3823.21
3	TGB	33152	4695.27	120	121.80	51	26.57	171	148.37	22610	5344.24
4	TSCB	10800	540.00	144	144.00	0	0.00	144	144.00	4034	1578.52
5	UCO	87	18.63	17	17.00	0	0.00	17	17.00	221	144.22
6	P & SB	3	1.00	0	0.00	0	0.00	0	0.00	0	0.00
8	BOI	3	8.00	3	8.00	0	0.00	3	8.00	3	6.85
9	IDBI	6	8.40	0	0.00	0	0.00	0	0.00	6	5.50
10	BOB	36	4.61	0	0.00	0	0.00	0	0.00	23	13.74
	<b>TOTAL :</b>	<b>56536</b>	<b>7509.15</b>	<b>388</b>	<b>378.57</b>	<b>51</b>	<b>26.57</b>	<b>439</b>	<b>405.14</b>	<b>32069</b>	<b>12107.78</b>

#### SELF HELP GROUP

Position as on 30.09.2019

(Amt. in Rs./Lacs)

Sl.No.	Name of the Bank	Deposit Linkage cumulative		Credit linkage 2019-20						Outstanding as on 30.09.2019	
				Under SHG (NRLM+NERLP+WSHG)		Direct SHG		Total		No	Amt.
		No.	Amt.	Nos.	Amt.	Nos.	Amt.	Nos.	Amt.		
1	UBI	7245	1824.93	109	111.50	0	0.00	109	111.5	2126	1238.85
2	SBI	5294	562.50	52	52.00	0	0.00	52	52.00	3014	3823.21
3	TGB	33567	4786.29	156	136.29	76	35.66	232	171.95	22689	5401.73
4	TSCB	10850	203.53	180	180.00	0	0.00	180	180.00	4172	2011.88
5	UCO	87	18.63	17	17.00	0	0.00	17	17.00	225	154.21
6	P & SB	3	1.00	0	0.00	0	0.00	0	0.00	0	0.00
8	BOI	5	12.00	5	12.00	0	0.00	5	12.00	5	12.00
9	IDBI	6	8.40	0	0.00	0	0.00	0	0.00	6	5.50
10	BOB	36	4.61	3	3.50	0	0.00	3	3.50	26	16.47
	<b>TOTAL :</b>	<b>57093</b>	<b>7421.89</b>	<b>522</b>	<b>512.29</b>	<b>76</b>	<b>35.66</b>	<b>598</b>	<b>547.95</b>	<b>32263</b>	<b>12663.85</b>

Bank wise performance for NRLM and NULM for 2019-20 is furnished in Annexure.

**Deendayal Antodaya Yojana-National Rural Livelihoods Mission  
SHG Bank Linkage - Credit Plan vs Achievements for the FY 2019-20**

Sl.No	Bank	Targets			Achievements			Targets	Achievements
		No. of SHGs/Applications			No of SHGs/Applications			Amount (Rs. In lakhs)	Amount (Rs. In lakhs)
		Fresh Loans	Repeat/ Renewals/ Enhancement	Total	Fresh Loans	Repeat/ Renewals/ Enhancement	Total	Sanction	Sanctioned
1	CANARA BANK	30	2	32	1		1	34	1.5
2	IDBI	7	5	12		1	1	17	2
3	STATE BANK OF INDIA	237	0	237	1		1	237	2
4	UCO BANK	31	5	36	12	3	15	41	20
5	UNITED BANK OF INDIA	233	74	307	106	3	109	381	111.5
6	Tripura Gramin Bank	1305	1108	2413	497	134	631	3521	905.91
7	Tripura state cooperative bank	922	530	1452	261	51	312	1982	398.33
	<b>PSBs Total</b>	<b>538</b>	<b>86</b>	<b>622</b>	<b>120</b>	<b>7</b>	<b>127</b>	<b>710</b>	<b>137</b>
	<b>RRBs</b>								
	Tripura Gramin Bank	1305	1108	2413	702	217	919	3521	1367.73
	<b>Total RRBs</b>	<b>1305</b>	<b>1108</b>	<b>2413</b>	<b>702</b>	<b>217</b>	<b>919</b>	<b>3521</b>	<b>1367.73</b>
	<b>Coop Banks</b>								
	Tripura state cooperative bank	922	530	1452	347	65	412	1982	498.6
	<b>Total Coop. Banks</b>	<b>922</b>	<b>530</b>	<b>1452</b>	<b>347</b>	<b>65</b>	<b>412</b>	<b>1982</b>	<b>498.6</b>
	<b>Grand Total</b>	<b>2765</b>	<b>1724</b>	<b>4489</b>	<b>1169</b>	<b>289</b>	<b>1458</b>	<b>6213</b>	<b>2003.33</b>

**NULM:**

No. Of cases disbursed in the FY 2019-20 (Spill Over Cases)										
Name of the ULB	Total Cases	SEP(I)	Break-up of details		SEP(G)	Break-up of details		SHG (BL)	Break-up of details	
			Name of bank	No. of cases		Name of bank	No. of cases		Name of bank	No. of cases
Khowai	3	1	UBI Bachaibari	1	0	0	0	2	UBI Bachaibari	2
					0	0	0	1	UCO Khowai	1
Teliamura	4	3	SBI, Teliamura	3	0	0	0	1	TSCB, Teliamura	1
Belonia	1	1	Bank of India	1	0	0	0	0	0	0
Ambassa	2	1	UBI	1	0	0	0	1	TSCB	1

N.B.: Targets for NULM under FY 2019-20 will be distributed among all stakeholders upon allocation of State Target by Tripura Urban Development Department

## Agenda no-9

### A) Progress in Education Loan

<b>BANK-WISE PERFORMANCE UNDER EDUCATION LOAN FOR THE YEAR 2019-20, AS ON 30.06.2019</b>						<b>( Amt in Lacs.)</b>			
SL NO	BANKS	PROPOSAL SANCTIONED		PROPOSAL DISBURSED		Outstanding as on 30.06.2019		NPA as on 30.06.2019	
		NO	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	Allahabad Bank	0	0.00	0	0.00	41	77.48	5	10.35
2	Andhra Bank	0	0.00	0	0.00	1	0.75	0	0.00
3	Bank of Baroda	3	48.00	0	0.00	45	157.53	1	4.10
4	Bank of India	7	32.32	7	7.09	50	147.37	7	19.46
5	Bank of Maharashtra	0	0.00	0	0.00	1	2.98	0	0.00
6	Canara Bank	8	13.80	8	13.80	283	891.68	5	13.01
7	Central Bank of India	0	0.00	0	0.00	49	109.45	12	16.25
8	Corporation Bank	0	0.00	0	0.00	3	10.77	0	0.00
10	Indian Bank	0	0.00	0	0.00	10	47.23	0	0.00
11	Indian Overseas Bank	0	0.00	0	0.00	5	9.41	0	0.00
12	Oriental Bank of Commerce	0	0.00	0	0.00	10	15.00	1	3.00
13	Punjab & Sind Bank	1	3.30	1	0.55	5	11.51	0	0.00
14	Punjab National Bank	0	0.00	0	0.00	43	79.00	17	0.45
15	State Bank of India	29	29.00	29	29.00	1734	5198.00	141	462.00
16	Syndicate Bank	3	12.40	3	12.40	54	129.16	0	0.00
17	Union Bank of India	0	0.00	0	0.00	40	145.06	0	0.00
18	United Bank of India	49	48.14	15	8.89	549	1496.97	46	100.62
19	UCO Bank	5	8.16	2	1.18	150	523.26	22	61.57
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>105</b>	<b>195.12</b>	<b>65</b>	<b>72.91</b>	<b>3073</b>	<b>9052.61</b>	<b>257</b>	<b>690.81</b>
21	AXIS BANK	0	0.00	0	0.00	0	0.00	0	0.00
22	Federal Bank	0	0.00	0	0.00	6	8.12	0	0.00
23	HDFC	0	0.00	0	0.00	25	60.30	0	0.00
24	ICICI	0	0.00	0	0.00	0	0.00	0	0.00
25	IDBI BANK	0	0.00	0	0.00	15	46.85	0	0.00
26	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00
27	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00
28	SOUTH INDIAN BANK	0	0.00	0	0.00	0	0.00	0	0.00
29	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>46</b>	<b>115.27</b>	<b>0.00</b>	<b>0.00</b>
30	Tripura Gramin Bank	12	59.24	10	20.02	1027	1542.69	83	209.27
<b>C</b>	<b>Sub Total of RRB</b>	<b>12</b>	<b>59.24</b>	<b>10</b>	<b>20.02</b>	<b>1027</b>	<b>1542.69</b>	<b>83</b>	<b>209.27</b>
31	ACUB	0	0.00	0	0.00	0	0.00	0	0.00
32	TCARDB	0	0.00	0	0.00	0	0.00	0	0.00
33	TSCB	3	3.88	3	3.88	34	68.42	3	5.76
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>3</b>	<b>3.88</b>	<b>3</b>	<b>3.88</b>	<b>34</b>	<b>68.42</b>	<b>3</b>	<b>5.76</b>
<b>GRAND TOTAL</b>		<b>120</b>	<b>258.24</b>	<b>78</b>	<b>96.81</b>	<b>4180</b>	<b>10778.99</b>	<b>343</b>	<b>905.84</b>

<b>BANK-WISE PERFORMANCE UNDER EDUCATION LOAN FOR THE YEAR 2019-20, AS ON 30.09.2019</b>						<b>( Amt in Lacs.)</b>			
SL NO	BANKS	PROPOSAL SANCTIONED		PROPOSAL DISBURSED		Outstanding as on 30.09.2019		NPA as on 30.09.2019	
		NO	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	Allahabad Bank	6	13.00	6	7.00	41	77.48	5	10.35
2	Andhra Bank	0	0.00	0	0.00	1	0.75	0	0.00
3	Bank of Baroda	7	68.42	3	13.90	46	187.30	1	4.11
4	Bank of India	16	16.00	16	11.24	66	163.23	7	19.46
5	Bank of Maharashtra	0	0.00	0	0.00	1	2.98	0	0.00
6	Canara Bank	21	54.86	21	17.35	293	924.79	5	14.47
7	Central Bank of India	0	0.00	0	0.00	53	113.26	13	17.80
8	Corporation Bank	0	0.00	0	0.00	0	0.00	0	0.00
10	Indian Bank	0	0.00	0	0.00	10	47.23	0	0.00
11	Indian Overseas Bank	1	3.77	1	1.25	4	7.39	0	0.00
12	Oriental Bank of Commerce	2	2.00	2	2.00	10	16.00	1	3.00
13	Punjab & Sind Bank	1	3.30	1	0.55	5	11.51	0	0.00
14	Punjab National Bank	0	0.00	0	0.00	43	79.00	17	0.45
15	State Bank of India	29	29.00	29	29.00	1734	5198.00	141	462.00
16	Syndicate Bank	6	3.95	6	3.95	54	131.70	6	4.20
17	Union Bank of India	5	15.81	5	5.61	45	150.67	0	0.00
18	United Bank of India	64	67.31	64	56.90	528	1518.00	65	100.62
19	UCO Bank	13	45.51	13	15.84	143	467.61	18	48.21
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>171</b>	<b>322.93</b>	<b>167</b>	<b>164.59</b>	<b>3077</b>	<b>9096.90</b>	<b>279</b>	<b>684.67</b>
21	AXIS BANK	0	0.00	0	0.00	0	0.00	0	0.00
22	Federal Bank	0	0.00	0	0.00	6	8.12	0	0.00
23	HDFC	2	1.97	2	1.97	25	62.27	0	0.00
24	ICICI	0	0.00	0	0.00	0	0.00	0	0.00
25	IDBI BANK	1	2.00	1	2.00	14	47.88	0	0.00
26	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00
27	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00
28	SOUTH INDIAN BANK	0	0.00	0	0.00	0	0.00	0	0.00
29	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>3</b>	<b>3.97</b>	<b>3</b>	<b>3.97</b>	<b>45</b>	<b>118.27</b>	<b>0.00</b>	<b>0.00</b>
30	Tripura Gramin Bank	29	135.77	29	45.93	435	1720.35	83	209.14
<b>C</b>	<b>Sub Total of RRB</b>	<b>29</b>	<b>135.77</b>	<b>29</b>	<b>45.93</b>	<b>435</b>	<b>1720.35</b>	<b>83</b>	<b>209.14</b>
31	ACUB	0	0.00	0	0.00	0	0.00	0	0.00
32	TCARDB	0	0.00	0	0.00	0	0.00	0	0.00
33	TSCB	5	6.20	5	6.20	32	60.29	3	5.76
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>5</b>	<b>6.20</b>	<b>5</b>	<b>6.20</b>	<b>32</b>	<b>60.29</b>	<b>3</b>	<b>5.76</b>
<b>GRAND TOTAL</b>		<b>208</b>	<b>468.87</b>	<b>204</b>	<b>220.69</b>	<b>3589</b>	<b>10995.81</b>	<b>365</b>	<b>899.57</b>

**Status Report of Chief Minister's B.ED Anuprerana Yojana for FY 2018-19 as on  
30.09.2019**

S. No	Name of Bank	No. of B.Ed proposals sent to Higher Education Dept for approval	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	3	5.60	3	1.72	0
2	UCO Bank	29	29	4	4.50	2	1.10	0
3	Allahabad Bank	5	5	5	5.50	5	3.20	0
4	TGB	938	938	769	761.23	597	401.00	104
5	TSCB	5	5	0	0.00	0	0.00	0
6	Andhra Bank	2	2	2	1.15	1	0.35	0
7	Canara Bank	69	69	29	43.50	18	29.40	0
8	Central Bank of India	3	3	2	5.00	1	2.50	1
9	State Bank of India	155	155	33	40.71	29	20.74	52
10	United Bank of India	385	385	140	144.25	113	48.00	3
11	Union Bank of India	7	7	1	0.92	1	0.92	6
<b>Total</b>		<b>1601</b>	<b>1601</b>	<b>988</b>	<b>1012.36</b>	<b>770</b>	<b>508.93</b>	<b>166</b>

## B) Housing Loan:

### Tripura State

#### BANK-WISE PERFORMANCE IN FINANCING UNDER HOUSING SCHEME AS ON 30.06.2019 (Amt. in lakhs)

Sl. No.	Name of the Banks	Sanctioned in FY 2019-20		Urban		Semi-Urban		Rural		Total Outstanding as on 30.06.2019		Out of which PMAY		Total NPA as on 30.06.2019	
		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	1	24.00	63	716.30	4	55.26	7	77.00	74	848.56	6	65.00	14	49.38
2	Andhra Bank	0	0.00	15	99.62	0	0.00	0	0.00	15	99.62	3	30.00	0	0
3	Bank of Baroda	17	393.30	266	4520.61	48	512.57	3	30.87	317	5064.05	106	1079.62	5	58.15
4	Bank of India	15	263.00	220	1928.30	89	1161.49	67	637.45	376	3727.24	1	19.50	5	43.57
5	Bank of Maharashtra	2	20.00	25	321.09	0	0.00	0	0.00	25	321.09	19	228.99	0	0
6	Canara Bank	22	400.93	169	2148.43	106	890.40	60	736.33	335	3775.16	36	523.35	2	15.62
7	Central Bank of India	0	0.00	30	249.29	8	41.29	4	25.27	42	315.85	0	0.00	0	0
8	Corporation Bank	0	0.00	6	67.00	0	0.00	0	0.00	6	67.00	1	2.32	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	Indian Overseas Bank	2	11.75	35	233.50	12	61.00	3	9.86	50	304.36	2	11.75	0	0
12	Oriental Bank of Commerce	0	0.00	11	82.00	3	23.00	0	0.00	14	105.00	1	17.00	0	0
13	Punjab & Sind Bank	0	0.00	21	111.21	0	0.00	5	19.52	26	130.73	0	0.00	3	8.73
14	Punjab National Bank	0	0.00	42	666.21	0	0.00	2	26.75	44	692.96	0	0.00	0	0
15	State Bank of India	213	1270.00	4315	28854.00	560	3744.00	1834	12265.00	6709	44863.00	162	2209.91	62	228.00
16	Syndicate Bank	7	249.00	36	1924.53	11	962.26	0	0.00	47	2886.79	0	0.00	0	0
17	Union Bank of India	8	177.95	109	1173.30	21	179.72	2	13.22	132	1366.24	0	0.00	0	0
18	United Bank of India	43	591.68	2348	16469.54	1829	2404.64	606	2210.58	4783	21084.76	313	4380.87	73	177.42
19	UCO Bank	22	407.50	361	4072.72	196	1470.42	133	1297.57	690	6840.71	15	126.50	24	272.36
<b>A</b>	<b>Sub-Total PUBLIC sec Bank</b>	<b>352</b>	<b>3809.11</b>	<b>8121</b>	<b>64044.02</b>	<b>2887</b>	<b>11506.05</b>	<b>2726</b>	<b>17349.42</b>	<b>13734</b>	<b>92899.49</b>	<b>665</b>	<b>8694.81</b>	<b>188</b>	<b>853.23</b>
21	AXIS BANK	42	39.72	144	131.00	0	0.00	0	0.00	144	131.00	0	0.00	0	0
22	Bandhan Bank	13	50.17	19	114.13	22	143.46	5	32.50	46	290.09	0	0.00	0	0
23	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0
24	HDFC	43	32.26	62	49.75	56	35.03	0	0.00	118	84.78	0	0.00	1	0.75
25	ICICI	6	151.02	70	1432.44	0	0.00	0	0.00	70	1432.44	20	373.52	0	0
26	IDBI BANK	2	3.40	51	585.29	61	551.60	21	211.69	133	1348.58	0	0.00	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	0	0.00	6	149.44	0	0.00	0	0.00	6	149.44	0	0.00	0	0
30	Ujjivan Bank	0	0.00	1374	318.98	0	0.00	0	0.00	1374	318.98	0	0.00	24	2.49
<b>B</b>	<b>Sub Total Pvt. Sec Bank</b>	<b>106</b>	<b>276.57</b>	<b>1767</b>	<b>3147.33</b>	<b>139</b>	<b>730.09</b>	<b>26</b>	<b>244.19</b>	<b>1932</b>	<b>4121.61</b>	<b>20</b>	<b>373.52</b>	<b>25</b>	<b>3.24</b>
31	TGB	144	2012.50	2509	5864.29	6451	21703.18	20017	37781.09	28977	65348.56	1496	10856.82	1123	2509.69
<b>C</b>	<b>Sub Total RRB</b>	<b>144</b>	<b>2012.5</b>	<b>2509</b>	<b>5864.29</b>	<b>6451</b>	<b>21703.18</b>	<b>20017</b>	<b>37781.09</b>	<b>28977</b>	<b>65348.56</b>	<b>1496</b>	<b>10856.82</b>	<b>1123</b>	<b>2509.69</b>
32	ACUB	5	83.00	86	567.77	1	9.92	0	0.00	87	577.69	0	0.00	12	106.81
33	TCARDB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0
34	TSCB	0	0.00	541	3271.05	325	2153.40	344	2042.62	1210	7467.07	13	68.66	12	64.23
<b>D</b>	<b>Sub-Total Coop. Bank</b>	<b>5</b>	<b>83</b>	<b>627</b>	<b>3838.82</b>	<b>326</b>	<b>2163.32</b>	<b>344</b>	<b>2042.62</b>	<b>1297</b>	<b>8044.76</b>	<b>13</b>	<b>68.66</b>	<b>24</b>	<b>171.04</b>
<b>GRAND TOTAL</b>		<b>607</b>	<b>6181.18</b>	<b>13024</b>	<b>76894.46</b>	<b>9803</b>	<b>36102.64</b>	<b>23113</b>	<b>57417.32</b>	<b>45940</b>	<b>170414.42</b>	<b>2194</b>	<b>19993.81</b>	<b>1360</b>	<b>3537.2</b>

**BANK-WISE PERFORMANCE IN FINANCING UNDER HOUSING SCHEME AS ON 30.09.2019**

(Amt. in lakhs)

Sl. No.	Name of the Banks	Sanctioned in FY 2019-20		Total Outstanding										Total NPA as on 30.09.2019	
				Urban		Semi-Urban		Rural		Total Outstanding as on 30.09.2019		Out of which PMAY			
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
1	Allahabad Bank	23	346.20	35	665.89	5	45.00	3	25.00	43	735.89	6	35.60	14	52.30
2	Andhra Bank	3	36.00	20	185.59	0	0.00	0	0.00	20	185.59	3	40.00	0	0
3	Bank of Baroda	43	650.00	275	4410.35	53	546.48	5	45.47	333	5002.30	106	1079.62	5	56.25
4	Bank of India	68	605.00	282	1983.92	89	1161.49	67	637.45	438	3782.86	1	19.50	5	42.1
5	Bank of Maharashtra	4	29.60	30	380.00	0	0.00	0	0.00	30	380.00	19	228.99	0	0
6	Canara Bank	47	675.29	172	2073.81	105	851.32	59	698.73	336	3623.86	46	617.14	2	6.75
7	Central Bank of India	0	0.00	33	271.42	8	41.29	4	25.27	45	337.98	0	0.00	0	0
8	Corporation Bank	1	35.00	10	71.71	1	9.98	0	0.00	11	81.69	1	2.32	0	0
9	Indian Bank	0	0.00	49	406.37	0	0.00	0	0.00	49	406.37	0	0.00	0	0
10	Indian Overseas Bank	8	130.50	48	526.09	13	71.00	4	22.86	65	619.95	2	15.00	0	0
11	Oriental Bank of Commerce	0	0.00	11	82.00	3	23.00	0	0.00	14	105.00	1	17.00	0	0
12	Punjab & Sind Bank	0	0.00	21	118.80	0	0.00	5	18.33	26	137.13	0	0.00	3	8.02
13	Punjab National Bank	0	0.00	42	666.21	0	0.00	2	26.75	44	692.96	0	0.00	0	0
14	State Bank of India	310	4714.00	5253	35171.00	647	4329.00	2182	14610.00	8082	54110.00	162	2209.91	66	400.00
15	Syndicate Bank	7	249.00	36	1924.53	11	962.26	0	0.00	47	2886.79	0	0.00	0	0
16	Union Bank of India	12	271.96	111	1232.30	23	214.72	2	13.22	136	1460.24	0	0.00	0	0
17	United Bank of India	150	2376.00	2571	17239.74	2044	2572.31	751	3127.77	5366	22939.82	317	5000.00	75	154.82
18	UCO Bank	37	628.56	369	4274.21	194	1571.20	134	1692.07	697	7537.48	17	165.50	21	232.68
<b>A</b>	<b>Sub-Total PUBLIC sec Bank</b>	<b>713</b>	<b>10747.11</b>	<b>9368</b>	<b>71683.94</b>	<b>3196</b>	<b>12399.05</b>	<b>3218</b>	<b>20942.92</b>	<b>15782</b>	<b>105025.91</b>	<b>681</b>	<b>9430.58</b>	<b>191</b>	<b>952.92</b>
19	AXIS BANK	42	39.72	144	131.00	0	0.00	0	0.00	144	131.00	0	0.00	0	0
20	Bandhan Bank	17	82.93	21	136.90	22	143.46	5	32.50	48	312.86	0	0.00	0	0
21	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0
22	HDFC	89	60.51	69	48.68	66	39.77	0	0.00	135	88.45	0	0.00	5	2.68
23	ICICI	12	270.42	76	1534.20	0	0.00	0	0.00	76	1534.20	20	373.52	0	0
24	IDBI BANK	27	271.30	32	257.65	34	309.10	8	106.62	74	673.37	0	0.00	0	0
25	Indusind Bank	0	0.00	41	366.30	0	0.00	0	0.00	41	366.30	0	0.00	0	0
26	Kotak Mahindra Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0
27	South Indian Bank	2	57.19	7	203.60	0	0.00	0	0.00	7	203.60	0	0.00	0	0
28	Ujjivan Bank	0	0.00	1374	318.98	0	0.00	0	0.00	1374	318.98	0	0.00	24	2.49
<b>B</b>	<b>Sub Total Pvt. Sec Bank</b>	<b>189</b>	<b>782.07</b>	<b>1764</b>	<b>2997.31</b>	<b>122</b>	<b>492.33</b>	<b>13</b>	<b>139.12</b>	<b>1899</b>	<b>3628.76</b>	<b>20</b>	<b>373.52</b>	<b>29</b>	<b>5.17</b>
29	TGB	337	4864.13	2567	5901.22	6529	21856.93	20139	37651.28	29235	65409.43	1496	10856.82	1123	2509.69
<b>C</b>	<b>Sub Total RRB</b>	<b>337</b>	<b>4864.13</b>	<b>2567</b>	<b>5901.22</b>	<b>6529</b>	<b>21856.93</b>	<b>20139</b>	<b>37651.28</b>	<b>29235</b>	<b>65409.43</b>	<b>1496</b>	<b>10856.82</b>	<b>1123</b>	<b>2509.69</b>
30	ACUB	7	103.00	77	609.93	2	18.34	0	0.00	79	628.27	0	0.00	10	105.62
31	TCARDB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0
32	TSCB	3	54.39	541	3271.05	325	2153.40	344	2042.62	1210	7467.07	16	84.50	12	5.52
<b>D</b>	<b>Sub-Total Coop. Bank</b>	<b>10</b>	<b>157.39</b>	<b>618</b>	<b>3880.98</b>	<b>327</b>	<b>2171.74</b>	<b>344</b>	<b>2042.62</b>	<b>1289</b>	<b>8095.34</b>	<b>16</b>	<b>84.50</b>	<b>22</b>	<b>111.14</b>
<b>GRAND TOTAL</b>		<b>1249</b>	<b>16550.7</b>	<b>14317</b>	<b>84463.45</b>	<b>10174</b>	<b>36920.05</b>	<b>23714</b>	<b>60775.94</b>	<b>48205</b>	<b>182159.44</b>	<b>2213</b>	<b>20745.42</b>	<b>1365</b>	<b>3578.92</b>



**PMAY- CLSS Subsidy claim Position upto 30.09.2019 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 - Sep 2019)		Housing Loans Disbursed under PMAY CLSS (since inception)		Housing Loans Disbursed under PMAY (April - Sep 2019)		Subsidy claimed under PMAY CLSS (since inception)		Subsidy claimed under PMAY CLSS (April - Sep 2019)		Subsidy Received under PMAY CLSS (since inception)		Subsidy Received under PMAY CLSS (April - Sep 2019)	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Allahabad Bank	6	35.60	2	16.00	6	35.60	2	16.00	6	2.72	2	0.64	0	0.00	0	0.00
2	Andhra bank	3	40.00	0	0.00	3	32.00	0	0.00	3	6.00	0	0.00	2	2.20	2	2.20
3	Bank of Baroda	106	1079.62	9	75.40	115	996.75	9	53.79	103	219.89	10	21.30	64	125.96	21	35.82
4	Bank of India	1	19.50	0	0.00	1	12.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
5	Bank of Maharashtra	19	228.99	2	20.00	19	228.99	2	20.00	19	228.99	0	0.00	0	0.00	0	0.00
6	Canara Bank	46	617.14	11	95.99	46	490.18	11	55.27	22	49.15	0	0.00	1	2.35	1	2.35
7	Central Bank Of India	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8	Corporation Bank	1	2.32	0	0.00	1	2.32	0	0.00	1	0.85	0	0.00	1	0.85	1	0.85
9	IDBI Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
10	Indian Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
11	Indian Overseas	2	15.00	2	15.00	2	15.00	2	15.00	0	0.00	0	0.00	0	0.00	0	0.00
12	P&SB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
13	PNB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
14	OBC	1	17.00	0	0.00	1	17.00	0	0.00	1	2.20	0	0.00	0	0.00	0	0.00
15	State Bank of India	162	2209.91	3	49.00	162	1952.66	3	26.07	72	135.60	0	0.00	48	116.10	48	116.10
16	Syndicate Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
17	UCO Bank	17	165.50	2	18.00	17	165.50	2	18.00	10	16.00	1	2.70	0	0.00	0	0.00
18	Union Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
19	United Bank of India	317	5000.00	80	1000.00	317	3450.00	80	645.00	535	589.00	68	151.00	250	400.00	150	250.00
20	Axis Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
21	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
22	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
23	HDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
24	ICICI Bank	20	373.52	0	0.00	20	352.89	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
25	IDFC First Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
26	IndusInd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
27	Kotak Mahindra	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
28	South Indian Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
29	Ujjivan Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
30	Yes Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
31	Tripura Gramin Bank	1496	10856.82	0	0.00	1496	10856.82	0	0.00	385	551.21	0	0.00	0	0.00	0	0.00
32	ACUB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
33	TCARDB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
34	TSCB	16	84.50	12	5.52	16	84.50	12	5.52	0	0.00	0	0.00	0	0.00	0	0.00
<b>TOTAL</b>		<b>2213</b>	<b>20745.42</b>	<b>123</b>	<b>1294.91</b>	<b>2222</b>	<b>18692.21</b>	<b>123</b>	<b>854.65</b>	<b>1157</b>	<b>1801.61</b>	<b>81</b>	<b>175.64</b>	<b>366</b>	<b>647.46</b>	<b>223</b>	<b>407.32</b>

## Agenda-10

### Deployment of Credit in MSME

All member Banks put together in the State disbursed Rs. 619.12 crore under MSME as against the target of Rs. 2388 crore i.e. 26 % of the total target up to June 2019 during the financial year 2019-20. As of September 2019, the achievement position stands at Rs. 1240.41 crores (52% of the total target).

Sustained effort and concerted action on the part of the banks contributed a lot. It is also evident that the economy has been able to cope up with the challenges posed by Demonetization & GST. This augurs well for the coming days.

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
2015-16	822.67	1219.64	148
2016-17	967.06	1366.77	141
2017-18	1090.48	1600.54	147
2018-19	1336.24	1990.18	149
2019-20 (Apr-Jun 2019)	2388.00	619.12	26
2019-20 (Apr-Sep 2019)	2388.00	1240.41	52

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
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	Target	946.51	235.44	154.29	0.00	1336.24
	Achievement	1740.05	227.97	22.15	0.00	1990.17
	% of Achv	184	97	14	0	149
2019-2020 (upto September 2019)	Target	1661.78	488.57	237.65	0.00	2388.00
	Achievement	1044.93	185.27	10.21	0.00	1240.41
	% of Achv	63	38	4	0	52

## Agenda – 11

### Progress in MUDRA & Stand-Up-India Loans

#### A. MUDRA Loans :

All Banks/Financial Institutions have made an achievement of Rs. 203.52 Crore with 45142 numbers of accounts for the period April – June 2019, against the annual target of Rs.1556.70 Crore i.e. 13 % of the target. As on September 2019, the achievement stands at Rs.692.86 crores in 120955 accounts (44.5% of the Annual Target).

The target for FY 2019-20 has been set as Rs.1556.70 crores for Banks (other than NBFCs).

Performance of the Banks in the State of Tripura for FY 2019-20 is furnished below:

#### Achievement of Mudra Loan in 2019-20 as on 30-06-2019

(Rupees in Crore)

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	1605	3.27	1233	26.44	248	20.24	3086	49.95
Private Sector Banks	8343	21.6	1563	9.78	17	0.85	9923	32.21
RRBs	3081	12.17	1238	16.81	28	2.11	4347	31.09
NBFC MFI	23364	59.2	0	0	0	0	23364	59.2
Small Finance Banks	3935	12.06	467	3.21	0	0	4402	15.27
Co-Op Banks	12	6	8	9.8	0	0	20	15.8
<b>Grand Total</b>	<b>40340</b>	<b>114.3</b>	<b>4509</b>	<b>66.04</b>	<b>293</b>	<b>23.2</b>	<b>45142</b>	<b>203.52</b>

#### Achievement of Mudra Loan in 2019-20 as on 30-09-2019

(Rupees in Crore)

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	2924	5.03	2330	49.17	542	43.98	5796	98.13
Private Sector Banks	22810	56.7	3039	20.1	48	2.85	25897	79.64
RRBs	6680	26.26	2475	34.59	55	4.22	9210	65.07
NBFC MFI	70588	194.91	64	1.53	19	1.47	70671	197.9
Small Finance Banks	7891	24.52	1221	8.1	0	0	9112	32.62
Co-Op Banks	187	88.80	82	130.7	0	0	269	219.5
<b>Grand Total</b>	<b>111080</b>	<b>396.22</b>	<b>9211</b>	<b>244.19</b>	<b>664</b>	<b>52.52</b>	<b>120955</b>	<b>692.86</b>

**Pradhan Mantri Mudra Yojana in Tripura for FY 2019-20 as on 30.09.2019**

[Amount Rs. in Crore]

Sr 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
<b>Public Sector Banks</b>													
1	State Bank of India	102	0.39	0.39	518	13.27	12.85	170	13.8	13.8	790	27.46	27.04
2	Allahabad Bank	0	0	0	5	0.14	0.14	1	0.06	0.06	6	0.19	0.19
3	Andhra Bank	8	0.03	0.03	6	0.1	0.05	2	0.2	0.2	16	0.33	0.28
4	Bank of Baroda	3	0	0	28	0.67	0.62	4	0.28	0.28	35	0.95	0.9
5	Bank of India	821	0.66	0.41	204	4.35	3.36	36	2.96	2.41	1061	7.97	6.19
6	Bank of Maharashtra	1	0.01	0.01	8	0.27	0.26	0	0	0	9	0.28	0.26
7	Canara Bank	793	0.26	0.26	191	5.88	5.57	90	6.96	6.81	1074	13.1	12.65
8	Central Bank of India	198	0.2	0.09	70	1.66	1.04	7	0.63	0.63	275	2.49	1.76
9	Corporation Bank	2	0.01	0.01	5	0.05	0.04	3	0.24	0.24	10	0.29	0.28
10	Indian Bank	0	0	0	1	0.05	0.05	0	0	0	1	0.05	0.05
11	Indian Overseas Bank	6	0.03	0.03	35	0.76	0.76	4	0.36	0.36	45	1.15	1.14
12	Oriental Bank of Commerce	2	0.01	0.01	15	0.28	0.27	2	0.18	0.18	19	0.47	0.46
13	Punjab National Bank	4	0.02	0.01	6	0.18	0.11	3	0.26	0.2	13	0.45	0.32
14	Syndicate Bank	37	0.13	0.12	43	0.98	0.68	6	0.46	0.26	86	1.56	1.06
15	Union Bank of India	17	0.07	0.06	80	1.78	1.56	10	0.78	0.57	107	2.63	2.19
16	United Bank of India	678	2.48	2.38	834	13.09	11.83	148	12.1	11.84	1660	27.67	26.05
17	Punjab & Sind Bank	5	0.02	0.02	6	0.13	0.13	0	0	0	11	0.15	0.15
18	UCO Bank	247	0.71	0.32	275	5.53	3.84	56	4.71	3.31	578	10.94	7.47
	<b>Total</b>	<b>2924</b>	<b>5.03</b>	<b>4.15</b>	<b>2330</b>	<b>49.17</b>	<b>43.16</b>	<b>542</b>	<b>43.98</b>	<b>41.15</b>	<b>5796</b>	<b>98.13</b>	<b>88.44</b>
<b>Private Sector Commercial Banks</b>													
19	Federal Bank	0	0	0	1	0.05	0.05	0	0	0	1	0.05	0.05
20	Ratnakar Bank	3	0.01	0.01	0	0	0	0	0	0	3	0.01	0.01
21	ICICI Bank	809	2.23	2.23	2	0.09	0.09	3	0.23	0.23	814	2.55	2.55
22	Axis Bank	726	1.76	1.76	0	0	0	0	0	0	726	1.76	1.76
23	IndusInd Bank	6202	13.52	13.52	393	5.84	5.84	36	1.84	1.84	6631	21.2	21.2
24	HDFC Bank	297	0.78	0.78	24	0.47	0.47	0	0	0	321	1.25	1.25
25	IDFC Bank Limited	14768	38.38	38.38	2593	12.97	12.97	0	0	0	17361	51.34	51.34
26	IDBI Bank Limited	5	0.02	0.02	26	0.68	0.68	9	0.78	0.78	40	1.48	1.48
	<b>Total</b>	<b>22810</b>	<b>56.7</b>	<b>56.7</b>	<b>3039</b>	<b>20.1</b>	<b>20.1</b>	<b>48</b>	<b>2.85</b>	<b>2.85</b>	<b>25897</b>	<b>79.64</b>	<b>79.64</b>
<b>Regional Rural Banks</b>													
27	Tripura Gramin Bank	6680	26.26	26.12	2475	34.59	32.49	55	4.22	3.81	9210	65.07	62.42
	<b>Total</b>	<b>6680</b>	<b>26.26</b>	<b>26.12</b>	<b>2475</b>	<b>34.59</b>	<b>32.49</b>	<b>55</b>	<b>4.22</b>	<b>3.81</b>	<b>9210</b>	<b>65.07</b>	<b>62.42</b>
<b>NBFC-Micro Finance Institutions</b>													
28	VEDIKA CREDIT CAPITAL LTD	7281	17.84	17.84	0	0	0	0	0	0	7281	17.84	17.84
29	Annapurna Microfinance Pvt Ltd	4365	13.77	13.77	58	1.38	1.38	4	0.25	0.25	4427	15.4	15.4
30	Village Financial Services Pvt Ltd	15529	48.38	48.38	0	0	0	0	0	0	15529	48.38	48.38
31	ASA International India Microfinance Pvt Ltd	29607	85.52	85.52	3	0.02	0.02	0	0	0	29610	85.54	85.54
32	Satin Creditcare Network Limited	13628	28.98	28.98	0	0	0	0	0	0	13628	28.98	28.98
33	Asirvad Microfinance Pvt Ltd	155	0.36	0.36	0	0	0	0	0	0	155	0.36	0.36
34	Intrepid Finance & Leasing Pvt. Ltd	0	0	0	0	0	0	0	0	0	0	0	0
35	YVU Financial Services Private Limited	23	0.06	0.06	0	0	0	0	0	0	23	0.06	0.06
	<b>Total</b>	<b>70588</b>	<b>194.91</b>	<b>194.91</b>	<b>61</b>	<b>1.4</b>	<b>1.4</b>	<b>4</b>	<b>0.25</b>	<b>0.25</b>	<b>70653</b>	<b>196.56</b>	<b>196.56</b>
<b>Non-Banking Financial Companies</b>													
36	Cholamandalam Investment & Finance Pvt Ltd	0	0	0	3	0.13	0.13	15	1.22	1.22	18	1.34	1.34
	<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>0.13</b>	<b>0.13</b>	<b>15</b>	<b>1.22</b>	<b>1.22</b>	<b>18</b>	<b>1.34</b>	<b>1.34</b>
<b>Small Finance Banks</b>													
37	Ujjivan Small Finance Bank	7891	24.52	24.52	1221	8.1	8.1	0	0	0	9112	32.62	32.62
	<b>Total</b>	<b>7891</b>	<b>24.52</b>	<b>24.52</b>	<b>1221</b>	<b>8.1</b>	<b>8.1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>9112</b>	<b>32.62</b>	<b>32.62</b>
<b>Co-Operative Banks</b>													
38	Tripura State Co-Operative Bank	187	88.80	88.80	82	130.7	130.7	0	0	0	269	219.5	219.5
	<b>Total</b>	<b>187</b>	<b>88.80</b>	<b>88.80</b>	<b>82</b>	<b>130.7</b>	<b>130.7</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>269</b>	<b>219.5</b>	<b>219.5</b>
	<b>Grand Total</b>	<b>111080</b>	<b>396.22</b>	<b>395.2</b>	<b>9211</b>	<b>244.2</b>	<b>236.08</b>	<b>664</b>	<b>52.52</b>	<b>49.28</b>	<b>120955</b>	<b>692.86</b>	<b>680.52</b>

## **B. STAND-UP INDIA (SUI)**

SUI Scheme facilitates bank loans between Rs.10 lakh and Rs.100 lakh to Scheduled Caste (SC) or Scheduled Tribe (ST) and woman beneficiary. Target of 2 loans per bank branch has been given for setting up Greenfield Enterprise. Loans under the scheme had been extended to 13 SC/ST/Women beneficiaries amounting to Rs. 2.13 Crores during FY 2019-20.

Bank-wise Progress under the Scheme as on 30.09.2019 is as follows:-

### **PERFORMANCE UNDER STAND UP INDIA As on 30.09.2019**

**Amt.: Rs. In Lakhs**

Sl.	Bank	SC/ST		Women		TOTAL	
		No.	Amt.	No.	Amt.	No.	Amt.
1	Andhra Bank	1	10	0	0	1	10
2	Bank of Baroda	1	21	2	30	3	51
3	Canara Bank	0	0	0	0	0	0
4	IDBI Bank	0	0	0	0	0	0
5	State Bank of India	0	0	1	15	1	15
6	Syndicate Bank	0	0	0	0	0	0
7	IndusInd Bank	0	0	4	75	4	75
8	Tripura Gramin Bank	0	0	1	17	1	17
9	UCO Bank	0	0	1	18.9	1	18.9
10	United Bank of India	1	10.5	1	16	2	26.5
11	Bank of India	0	0	0	0	0	0
<b>GRAND TOTAL</b>		<b>3</b>	<b>41.5</b>	<b>10</b>	<b>171.9</b>	<b>13</b>	<b>213.4</b>

With MSME being the thrust area of credit, it is only logical that the banks would play a pivotal role in extension of need based credit to the target group. However fresh loans has decreased due to limited scope for locating target group with mandatory condition of Greenfield projects. Limited business opportunity in rural area for credit absorption above Rs.10.00 lacs is also proving to be a deterrent.

It is also observed that the banks are not updating the Stand Up India Mitra portal on real time basis. Same may be attended to on regular basis so as to depict the actual position with reconciliation of the manual data.

## AGENDA- 12

### Status of Recovery position, NPA, etc.

Percentage of gross NPA as against gross advance increased from 3.98% as on March 2019 to 4.50% as on June 2019. Amount in absolute terms increased to Rs 657.22 crores from Rs. 574.13 crores in the corresponding quarter.

As on September 2019, gross NPA% increased to 5.15%, and amount in absolute terms increased to Rs.760.37 crores. The outstanding amount under Written off A/Cs (Shadow Register) is around Rs 107.36 crores which if added with the outstanding NPA, the total amount would be Rs. 867.73 crores which seems to be high.

The total outstanding NPA amount in Govt. sponsored schemes has marginally decreased from Rs.102.17 crores in June 2019 to Rs.99.83 crores as on September 2019. 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 for last 6 years of Tripura is furnished here under: **(Rs. in crore)**

Rs. In Crores.

Year	Gross Advance	Gross NPA	
	Amount	Amount	% to Gross NPA
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
March 2019	14411	574.13	3.98
June 2019	14611	657.22	4.50
September 2019	14766	760.37	5.15

**Sector-Wise NPA as on 30.06.2019:**

**Amt. in Rs. / Lakhs**

Sl No	Bank Category	Agriculture			MSME			OPS			Total Prisec			Non- Prisec			State Total		
		Gross Advance	Gross NPA	NPA %	Gross Advance	Gross NPA	NPA %	Gross Advance	Gross NPA	NPA %	Gross Advance	Gross NPA	NPA %	Gross Advance	Gross NPA	NPA %	Gross Advance	Gross NPA	NPA %
1	PSB	133996.06	8499.66	6.34	142639.8	11854.62	8.31	124401.33	7996.91	6.43	401037.2	28351.19	7.07	328980.67	5070.88	1.54	730017.86	33422.07	4.58
2	Pvt. Banks	118234.96	1500.17	1.27	112399.54	502.69	0.45	8396.14	64.08	0.76	239030.6	2066.94	0.86	37456.4	174.95	0.47	276487.04	2241.89	0.81
3	RRB	68258.34	11344.69	16.6	65371.66	8488.39	13	63307.04	5187.58	8.19	196937	25020.66	12.70	67106.72	100.19	0.15	264043.76	25120.85	9.51
4	Coop. Banks	122931.01	1057.4	0.86	19343.04	1547.86	8	13121.15	1183.91	9.02	155395.2	3789.17	2.44	35160.05	1148.15	3.27	190555.25	4937.32	2.59
GRAND TOTAL		443420.37	22401.92	5.05	339754.04	22393.56	6.59	209225.66	14432.48	6.90	992400.1	59227.96	5.97	468703.84	6494.17	1.39	1461103.91	65722.13	4.50

**Sector-Wise NPA as on 30.09.2019:**

**Amt. in Rs. / Lakhs**

Sl No	Bank Category	Agriculture			MSME			OPS			Total Prisec			Non- Prisec			State Total		
		Gross Advance	Gross NPA	NPA %	Gross Advance	Gross NPA	NPA %	Gross Advance	Gross NPA	NPA %	Gross Advance	Gross NPA	NPA %	Gross Advance	Gross NPA	NPA %	Gross Advance	Gross NPA	NPA %
1	PSB	104629.87	8950.07	8.55	151851.67	16711.58	11	129348.3	2916.68	2.25	385829.84	28578.33	7.41	330576.02	15503.79	4.69	716405.86	44082.12	6.15
2	Pvt. Banks	117892.67	917.8	0.78	114262.58	620.22	0.54	8532.92	39.5	0.46	240688.17	1577.52	0.66	38591.55	168.56	0.44	279279.72	1746.08	0.63
3	RRB	80962.74	10986.59	13.6	77423.71	8076.81	10.4	75838.76	4802.84	6.33	234225.21	23866.24	10.2	54422.45	93.23	0.17	288647.66	23959.47	8.30
4	Coop. Banks	128793.68	1468	1.14	19935.13	1080.79	5.42	6757.1	2240.37	33.16	155485.91	4789.16	3.08	36780.55	1460.73	3.97	192266.46	6249.89	3.25
GRAND TOTAL		432278.96	22322.46	5.16	363473.09	26489.4	7.29	220477.08	9999.39	4.54	1016229.13	58811.25	5.79	460370.57	17226.31	3.74	1476599.7	76037.56	5.15

**Recovery Mechanism & Performance:**  
Sector wise recovery –

A comparative table relating to **June 2019** with that of **September 2019** is produced below:

Rs/ Lacs

Sector	June 2019			September 2019		
	Demand	Recovery	%	Demand	Recovery	%
Agriculture & allied	54122.24	21942.45	41	73505.87	37840.23	51
MSME	51115.65	19587.75	38	64356.28	30483.11	47
Other Prisec	32839.66	12413.41	38	41288.28	16822.04	41
<b>TOTAL</b>	<b>138077.55</b>	<b>53943.61</b>	<b>39</b>	<b>179150.43</b>	<b>85145.38</b>	<b>48</b>

Comparative position of some selected schemes is given below:

Rs/ Lacs

Sector	June 2019			September 2019		
	Demand	Recovery	%	Demand	Recovery	%
SJSRY	1150.10	160.58	14	1280.36	151.41	12
SGSY	3834.75	39.43	1	3917.88	43.72	1
REGP(MMS)	2630.59	267.57	10	2797.06	267.70	9.6
PMRY	2154.21	47.55	2	2181.72	80.67	3.7
PMEGP	4158.22	1762.77	42	4913.80	1723.48	35

**STATUS OF PDR CASES AS ON 30.09.2019:**

(Rs / Lacs)

As on	Cases pending		Recovery made during the current year.	
	No.	Amt.	No.	Amt.
30.09.2019	1449	1127.92	11	51.17



## Agenda - 13

### Financial Literacy Camps & Awareness Drive

Financial Inclusion and Education are two important elements in the Reserve Bank of India's developmental role. The aim of this initiative is to create awareness about financial products and services, good financial practices, going digital, consumer protection, etc. The objective is to promote awareness in these areas through a focused campaign, particularly in rural area.

As to the Financial Literacy ,all the Lead District Managers and the RSETIs are designated centres for promotion Financial Literacy and are regularly holding Camps covering general population as well as specific targets like students, farmers, senior citizens, SHGs, small entrepreneurs, etc.

**The progress for the year 2019-20 is given hereunder.**

Quarter	No of Special camps	Number of participants	No of target specific camp	Number of participants	Total Camps	Total Participants
June 19	86	3514	212	3647	298	7161

Quarter	No of Special camps	Number of participants	No of target specific camp	Number of participants	Total Camps	Total Participants
Sep 19**	84	3178	210	3571	294	6749

\*\* Provisional Figures for Sep 2019 quarter

## AGENDA-14

### Review of functioning of RSETIs:

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

STATE-TRIPURA																
Performance of RSETIs in Tripura (upto 30.06.2019)													Annexure No.			
<b>RSETI - UBI -Udaipur,Gomati</b>																
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	
2019-20	4	92	36	128	25	15	20	3	0	0	0	0	75	53	128	
<b>RSETI - UBI - Ambassa ,Dhalai</b>																
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	
2019-20	2	54	9	63	8	36	8	0	25	20	0	45	29	34	63	
<b>RSETI - TGB -SEPAHIJALA, Sepahijala</b>																
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	
2019-20	2	19	24	43	4	16	9	11	0	20	0	20	15	28	43	
<b>RUDESETI, AGARTALA (Promoted by Syndicate &amp; Canara Bank), West Tripura</b>																
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	
2019-20	4	64	51	115	17	47	49	2	63	27	1	91	80	35	115	
<b>RSETI - SBI -Kumarghat, Unakoti.</b>																
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	
2019-20	4	62	49	111	10	91	9	0	6	0	0	6	37	74	111	

STATE-TRIPURA																
Performance of RSETIs in Tripura (upto 30.09.2019)											Annexure No.					
<b>RSETI - UBI -Udaipur,Gomati</b>																
F.Y	No. of Program me	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	
2019-20	8	175	88	263	51	26	74	3	26	164	0	190	92	171	263	
<b>RSETI - UBI - Ambassa ,Dhalai</b>																
F.Y	No. of Program me	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	
2019-20	6	79	116	195	24	123	24	53	17	27	0	44	58	137	195	
<b>RSETI - TGB -SEPAHIJALA, Sepahijala</b>																
F.Y	No. of Program me	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	
2019-20	5	50	108	158	33	68	44	9	19	14	x	33	10	148	158	
<b>RUDESETI, AGARTALA (Promoted by Syndicate &amp; Canara Bank), West Tripura</b>																
F.Y	No. of Program me	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	
2019-20	9	116	132	248	66	53	52	6	35	114	1	150	173	75	248	
<b>RSETI - SBI -Kumarghat, Unakoti.</b>																
F.Y	No. of Program me	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	
2019-20	11	120	174	294	41	194	44	3	36	14	0	50	96	196	294	

## AGENDA- 15

### Unresolved issues related to DCC/DLRC meeting & Calendar of SLBC:

SLBC proposes to hold the quarterly review meeting in the FY 2019-20 as given hereunder. Same may be ratified accordingly.

<b>SLBC Tripura Calendar of Meetings for Financial Year 2018-19 &amp; 2019-20</b>				
<b>S.No.</b>	<b>Financial Year</b>	<b>Quarter</b>	<b>Scheduled Date of Meeting</b>	<b>Meeting Conducted On</b>
1	2018-19	Jun-18	24.08.2018	13.09.2018
2	2018-19	Sep-18	21.11.2018	28.12.2018
3	2018-19	Dec-18	20.02.2019	15.03.2019
4	2018-19	Mar-19	13.05.2019	18.06.2019
5	2019-20	Jun-19	13.08.2019	01.11.2019
6	2019-20	Sep-19	15.11.2019	
7	2019-20	Dec-19	12.02.2020	To be held
8	2019-20	Mar-20	14.05.2020	To be held

The meeting for the June 2019 quarter has been deferred due to unavoidable circumstances, elections, etc. The combined meeting for both June 2019 quarter and September 2019 quarter will now be held on 1<sup>st</sup> November 2019.

The member banks and line departments are requested to take note of the proposed Calendar of Meetings for SLBC in order to prepare & participate in the meetings with necessary preparedness.

**Member Banks:** They must ensure submission of quarterly progress data within 15 days from the date of end of the quarter as per Lead Bank Scheme so as to enable SLBC to compile/ analyze the data and prepare the background notes/agenda note in time accordingly.

**LDMs :** LDMs are to prepare the annual calendar of meetings (DCC/DLRC) in consultation with the District Magistrates under intimation of RBI officials in charge of respective districts. The said meetings are to be held with 30 days from the end of the quarter and minutes be forwarded to SLBC within 1 week for necessary action, if any. LDM's must intimate all DCOs well in advance for attending the meetings. Action Points emerging in the DCC/DLRC are to be acted upon by concerned banks/ Departments and action taken reports should be discussed in next meeting

BLBC forum is to be strengthened with participation of all the banks & regular holding of meeting under supervision of LDMs.

## Agenda-16

### Miscellaneous (PMEGP Loans, Swavalamban Loans, PMJDY, PMSBY, PMJJBY etc.)

#### A.PMEGP loans

PMEGP Performance by Banks for 2019-20 is given below:

(Rs/ lac)

Scheme	Prog. Year	Target	Spon.	Sanctioned		Disbursed	
		No	No	No	Amt	No	Amt
<b>PMEGP</b>							
As on 30.06.2019	2019-20	1500	251	9	65.30	87	517.28
As on 30.09.2019	2019-20	1500	2717	53	282.91	161	956.70

Sanction and disbursement of pending proposals are expected to pick up in the 3rd & 4th quarter of the current fiscal year.

#### PERFORMANCE UNDER PMEGP FOR THE FINANCIAL YEAR 2019-20 AS ON 30.09.2019

Sl.No.	NAME OF THE BANKS	TARGET	SPONSORED		SANCTIONED		DISBURSED	
		NO	NO	AMT.	NO	AMT.	NO	AMT.
1	Allahabad Bank	6	32	196.25	0	0.00	1	5.94
2	Andhra Bank	1	2	7.50	0	0.00	0	0.00
3	Bank of Baroda	7	33	143.27	1	3.75	4	23.77
4	Bank of India	20	50	291.33	4	21.00	5	29.71
5	Bank of Maharashtra	1	6	42.75	0	0.00	0	0.00
6	Canara Bank	22	61	360.55	1	5.25	8	47.54
7	Central Bank of India	19	22	105.37	0	0.00	0	0.00
8	Corporation Bank	3	3	18.00	0	0.00	0	0.00
9	Indian Bank	6	8	41.28	0	0.00	0	0.00
10	Indian Overseas Bank	9	23	118.06	0	0.00	0	0.00
11	Oriental Bank of Commerce	4	5	22.89	0	0.00	3	17.83
12	Punjab & Sind Bank	4	5	24.15	0	0.00	0	0.00
13	Punjab National Bank	5	11	74.86	2	16.95	2	11.88
14	State Bank of India	305	480	2629.85	13	50.30	4	23.77
15	Syndicate Bank	9	36	209.24	0	0.00	4	23.77
16	Union Bank of India	14	44	255.63	0	0.00	2	11.88
17	United Bank of India	352	474	2677.32	22	141.31	36	213.92
18	UCO Bank	57	92	502.55	2	4.50	13	77.25
19	Vijaya Bank	8	0	0.00	0	0.00	0	0.00
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>852</b>	<b>1387</b>	<b>7720.85</b>	<b>45</b>	<b>243.06</b>	<b>82</b>	<b>487.26</b>
20	AXIS BANK	9	7	37.80	0	0.00	2	11.88
21	Bandhan Bank	18	5	27.30	0	0.00	0	0.00
22	HDFC	5	4	21.24	0	0.00	0	0.00
23	ICICI	8	3	21.75	0	0.00	0	0.00
24	IDBI BANK	9	14	83.56	3	10.30	4	23.77
25	Indusind Bank	2	3	15.00	0	0.00	0	0.00
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>51</b>	<b>36</b>	<b>206.65</b>	<b>3</b>	<b>10.30</b>	<b>6</b>	<b>35.65</b>
26	Tripura Gramin Bank	441	1024	5795.53	3	15.90	40	237.69
<b>C</b>	<b>Sub Total of RRB</b>	<b>441</b>	<b>1024</b>	<b>5795.53</b>	<b>3</b>	<b>15.90</b>	<b>40</b>	<b>237.69</b>
27	ACUB	0	0	0.00	0	0.00	0	0.00
28	TCARDB	0	0	0.00	0	0.00	0	0.00
29	TSCB	156	270	1678.79	2	13.65	33	196.09
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>156</b>	<b>270</b>	<b>1678.79</b>	<b>2</b>	<b>13.65</b>	<b>33</b>	<b>196.09</b>
<b>GRAND TOTAL</b>		<b>1500</b>	<b>2717</b>	<b>15401.82</b>	<b>53</b>	<b>282.91</b>	<b>161</b>	<b>956.70</b>

## **B. Swavalamban loans**

Swavalamban performance by Banks for 2018-19 is given below:

(Rs/ lac)

Scheme	Prog. Year	Target	Spon.	Sanctioned		Disbursed	
		No	No	No	Amt	No	Amt
<b>SWAVALAMBAN</b>							
As on 30.06.2019	2018-19	4000	7357	2494	7953.89	1486	4106.78

For FY 2018-19, 7357 cases have been sponsored to the bank branches against the target (already circulated) of 4000 cases, out of which 2494 cases were sanctioned amounting to Rs. 7953.89 lakhs as on 30.06.2019.

For the FY 2019-20, proposals are yet to be sponsored to Bank branches.

## **C.Financial Inclusion & Social Security Schemes**

### **PMJDY Report as on 30.06.2019 (Cumulative)**

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 7588.93/- per account in the State of Tripura.

Aadhaar seeding percentage is 88.89 in Tripura. All the banks in the State of Tripura issued Rupay Cards to 77.75% PMJDY customers against national issuance of 75.34%. Activation of Rupay cards is an area of concern for banks in Tripura.

**Bank Wise Details of PMJDY accounts for the State of Tripura as on 30.09.2019**

S.No	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	1022	779	921	880	1801	2377264	210	1089	1336
	Andhra Bank	PSB	0	281	155	126	281	909140.94	41	251	241
	Bank of Baroda	PSB	2616	6109	5246	3479	8725	28976094.26	547	7648	6816
	Bank of India	PSB	4836	8545	6975	6406	13381	36567167.07	1097	11870	12306
	Bank of Maharashtra	PSB	0	720	320	400	720	2015768	90	655	684
	Canara Bank	PSB	15121	2531	8784	8868	17652	61138836.53	1111	6074	16184
	Central Bank of India	PSB	5399	346	2752	2993	5745	14510040.2	281	2743	5297
	Corporation Bank	PSB	1324	2174	2075	1423	3498	19405983.66	30	3104	3126
	Indian Bank	PSB	1028	589	649	968	1617	2223789.81	177	1602	1362
	Indian Overseas Bank	PSB	1721	2247	2128	1840	3968	9027141.07	806	3743	3389
	Oriental Bank of Commerce	PSB	692	711	882	521	1403	7893283.1	58	1289	1057
	Punjab & Sind Bank	PSB	175	152	197	130	327	6094014	0	322	322
	Punjab National Bank	PSB	1151	142	685	608	1293	2237658.95	429	1281	609
	State Bank of India	PSB	49851	96307	69965	76193	146158	405817757.5	7918	138504	104348
	Syndicate Bank	PSB	7249	359	4043	3565	7608	23078410.8	1068	6649	6822
	UCO Bank	PSB	35607	25896	28526	32977	61503	210503560	9234	15711	50283
	Union Bank of India	PSB	4849	1744	3258	3335	6593	19287400.68	956	5142	5944
	United Bank of India	PSB	127708	80029	109194	98543	207737	3990478354	17316	161999	195915
	<b>Total PSB</b>		<b>260349</b>	<b>229661</b>	<b>246755</b>	<b>243255</b>	<b>490010</b>	<b>4842541665</b>	<b>41369</b>	<b>369676</b>	<b>416041</b>
	Axis Bank Ltd	PVT	0	358	258	100	358	1001691.7	121	323	267
	Federal Bank Ltd	PVT	0	152	97	55	152	1487012.3	35	110	114
	HDFC Bank Ltd	PVT	0	8515	85	8430	8515	3503144.4	2027	8515	2840
	ICICI Bank Ltd	PVT	14	228	189	53	242	977669.89	174	242	84
	IDBI Bank Ltd.	PVT	3845	1064	2356	2553	4909	10353695.3	933	4164	4263
	IndusInd Bank Ltd	PVT	0	1589	1380	209	1589	1542304.88	212	1499	1547
	Kotak Mahindra Bank Ltd	PVT	0	62	53	9	62	90376.85	18	62	39
	South Indian Bank Ltd	PVT	0	105	61	44	105	263220.21	39	64	78
	<b>Total PVT</b>		<b>3859</b>	<b>12073</b>	<b>4479</b>	<b>11453</b>	<b>15932</b>	<b>19219115.53</b>	<b>3559</b>	<b>14979</b>	<b>9232</b>
	Tripura Gramin Bank	RRB	362283	16033	147249	231067	378316	1848812636	15095	302872	360819
	<b>Total RRB</b>		<b>362283</b>	<b>16033</b>	<b>147249</b>	<b>231067</b>	<b>378316</b>	<b>1848812636</b>	<b>15095</b>	<b>302872</b>	<b>360819</b>
	<b>Grand Total</b>		<b>626491</b>	<b>257767</b>	<b>398483</b>	<b>485775</b>	<b>884258</b>	<b>6710573417</b>	<b>60023</b>	<b>687527</b>	<b>786092</b>

## PMSBY, PMJJBY, APY Progress Status

Performance of 3 Social Security Schemes viz. Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana(APY) as on 30.09.2019 is furnished below:

Social Security Schemes upto September 2019		Total		
S.No.	Banks	PMSBY	PMJJBY	APY
1	Allahabad Bank	1046	333	117
2	Andhra bank	992	296	335
3	Bank of Baroda	7741	2171	1217
4	Bank of India	1811	649	1038
5	Bank of Maharashtra	229	101	20
6	Canara Bank	12860	4891	2719
7	Central Bank Of India	4520	2117	881
8	Corporation Bank	60	35	11
9	Indian Bank	520	320	65
10	Indian Overseas	1645	1287	306
11	P&SB	838	156	133
12	PNB	246	415	78
13	OBC	2324	450	116
14	State Bank of India	47874	13226	4602
15	Syndicate Bank	951	349	369
16	UCO Bank	13214	5308	3188
17	Union Bank	2264	1533	460
18	United Bank of India	128370	42840	2207
	<b>Total PUBLIC sec Bank</b>	<b>227505</b>	<b>76477</b>	<b>17862</b>
19	Axis Bank	406	137	545
20	Bandhan Bank	0	0	216
21	Federal Bank	177	68	11
22	HDFC Bank	903	399	445
23	ICICI Bank	208	191	84
24	IDBI Bank	22	9	48
25	IDFC First Bank	517	106	0
26	IndusInd	298	12	0
27	Kotak Mahindra	64	44	6
28	South Indian Bank	85	64	5
29	Ujjivan Bank	0	0	0
30	Yes Bank	11	7	2
	<b>Total PRIVATE Sec bank</b>	<b>2691</b>	<b>1037</b>	<b>1362</b>
31	Tripura Gramin Bank	211662	76298	34438
	<b>Total RRB</b>	<b>211662</b>	<b>76298</b>	<b>34438</b>
32	ACUB	0	0	0
33	TCARDB	0	0	0
34	TSCB	15002	4358	13
	<b>Total Coop. Bank</b>	<b>15002</b>	<b>4358</b>	<b>13</b>
	<b>Grand Total</b>	<b>456860</b>	<b>158170</b>	<b>53675</b>

( N.B: .PMSBY & PMJJBY figure includes both new enrolment & yearly renewal cases)

### Details of claim & Settlement in PMSBY & PMJJBY

As on	Scheme	Claims Made	Claims Settled	Under Process	Rejected
30.09.2019	PMSBY	114	69	27	18
	PMJJBY	386	267	85	33



## **Agenda-17**

### **Paryatan Sahayak Prakalpa Scheme:-**

Tripura has a very high potential to become a great tourist destination in North-East India. There are many tourist locations in the State which are not well known across the country, and even more locations which are yet to be explored.

To develop the tourism industry, the State Government of Tripura has launched “Paryatan Sahayak Prakalpa” scheme, which aims to provide interest subsidy on loans availed by eligible entrepreneurs for taking up activities in the tourism sector.

Projects that can be taken up under this scheme include – Home stay facilities, way side amenities (pay and use toilets, dhabas, restaurants, etc.), boats (speed boats, shikaras, etc.), water/adventure sport facilities, heritage tourism and eco tourism facilities, yoga/ayurvedic facilities near tourist locations, eco-friendly transport activities near tourist zones and any other innovative projects related to tourism.

The detailed guidelines of the scheme is available at the website <http://tripuratourism.gov.in/guidelines>

Tourism Department, Govt of Tripura have sponsored 24 proposals under this scheme to various Bank branches, of which, 6 are with United Bank of India, 6 with State Bank of India, 2 with UCO Bank, 2 with Tripura Gramin Bank, 6 with Tripura State Co-Operative Bank Ltd and one each with Canara Bank and IDBI Bank.

Banks are conducting pre-lending inspections for the same & eligible borrowers shall be suitably provided with financial assistance for setting up their respective business units.

## **Agenda -18**

### **State Level Bankers Meet for Public Sector Banks for Generation of Ideas and Consultation:-**

18 Public Sector Banks working in the State of Tripura completed their ideation exercise held on 22nd to 23rd August 2019 at Pragna Bhavan in the State Capital Agartala. The two-day meeting convened by SLBC was attended Shri A.K. Das, Executive Director, United Bank of India. Shri V Gandotra, General Manager HR and Shri G P Sharma, Field GM for North-East, United Bank of India also graced this occasion. Shri D Gupta, General Manager, State Bank of India and other senior officials from all public sector Banks participated in this two-day deliberation exercise. Shri Manoj Kumar, Addl Chief Secretary, Govt of Tripura was the Chief Guest in the meeting, who highlighted the vision of the State Govt and also pointed out the areas where Banks have the scope of contribution. Shri P.K. Mohapatra, DGM NABARD mentioned the potentials where all the stake holders including Banks should work together for the growth of the State Agriculture Sector with specific thrust on KCC Saturation. Representatives from CII & Industry Owners Association also expressed their aspirations from banks

The objective of the ideation meeting was to align the State priorities with the Banking business for contributing to the national priorities. The discussions mainly took place on nine themes stated below:

1. Credit to agriculture
2. MSME lending
3. Retail lending
4. Digital Banking
5. Export Credit
6. Ease of living
7. Financial Inclusion, SHG and Women Empowerment
8. Establishing financial grid
9. Enabling bank credit towards a \$5 Trillion economy.

The suggestions & Ideas generated will be deliberated during the National Meet.

Theme	Suggestions for State Govt
Enabling bank credit towards a \$ 5 Trillion economy	<ol style="list-style-type: none"> <li>1. Timely payment of dues from Govt agencies.</li> <li>2. Single window platform for ease of business.</li> <li>3. Credit guarantee coverage in agri sector</li> <li>4. Mass agri-education at affordable cost</li> <li>5. Ensuring backward and forward linkage.</li> <li>6. Improvement in both physical infrastructure like road connectivity and internet connectivity.</li> <li>7. Improving credit culture in Tripura for MSME, Agriculture and Retail borrowers.</li> <li>8. Joint recovery drives with local govt bodies for effective recovery of dues.</li> <li>9. Revenue authority can provide certificate for income proof for those in the unorganized sector.</li> </ol>
Retail Lending	<ol style="list-style-type: none"> <li>1. Digitization of land records to facilitate online search and registration of bank charge / mortgage information with land record.</li> <li>2. The land on which an approved commercial project is coming up shall be deemed to have been converted for enforcement under SARFAESI.</li> </ol>
Promoting Digital Banking	<ol style="list-style-type: none"> <li>1. Restrict / Ban cash transactions in Government establishments / educational institutions, all hospitals, etc.</li> <li>2. Financial Literacy and Digital banking should be part of curriculum in schools / colleges</li> </ol>
Export Credit	<ol style="list-style-type: none"> <li>1. Formation of SEZ/EOU/Area Based schemes for export promotion.</li> <li>2. Special transport subsidy for export.</li> </ol>

Use of Technology in PSBs	<ol style="list-style-type: none"> <li>1. Ensuring high speed connectivity in remote areas.</li> <li>2. Block level authorities should organize digital literacy camps for awareness and increase of e-knowledge of aged and less educated class.</li> </ol>
Establishing financial grid	<ol style="list-style-type: none"> <li>1. Inclusion of Courses on financial literacy at school level.</li> <li>2. Govt should come forward with plans to increase internet connectivity and power supply at every gram panchayat.</li> <li>3. Identification of services and trading clusters for financing under MUDRA.</li> </ol>
Credit to MSMEs	<ol style="list-style-type: none"> <li>1. Developing a common portal for all Govt sponsored MSME schemes viz., DIC, KVIC, Municipal Corp, etc. for better monitoring control &amp; avoid origination of multiple applications.</li> <li>2. Waiver of Loans of any kind to be avoided to improve credit culture.</li> <li>3. Joint recovery drives with local Govt bodies for effective recovery of dues.</li> <li>4. Timely payment of bills of MSMEs by Deptt.</li> <li>5. Mandatory on-boarding of PSUs / Govt Deptt on TReDS platform.</li> <li>6. Single window clearance for all types of permissions required for setting up business units in a time bound manner.</li> <li>7. To expand the reach of Government e-marketplace (GeM) for all MSME entrepreneurs</li> </ol>
Credit to Agriculture	<ol style="list-style-type: none"> <li>1. Digitalization of Land records with details of land demarcation.</li> <li>2. All Farm Credit accounts must be linked to Aadhar to obviate multiple financing.</li> <li>3. Enhancing marketing support to farmers- Government sponsored procuring agencies be mandated to procure produce from small &amp; marginal farmers at MSP/SAP.</li> <li>4. To strengthen rural godown and cold chain management to improve forward linkage.</li> <li>5. Loan waivers should be discouraged to improve the credit culture.</li> <li>6. Scale of finance should be rationalized nationwide, bankers must have right and method to add entry of indebtedness to 7/12 extract or other land documents for marking lien.</li> <li>7. Guarantee coverage in Agri sector required in the same line as CGTMSE.</li> <li>8. Cluster financing of farmers for fisheries, pineapple, dairy, natural rubber, etc. to be promoted. Identification of clusters for forward and backward linkage to be provided by Govt.</li> <li>9. All crops to be covered under PMFBY.</li> <li>12. Boost up agri-allied activities like fishery, piggery, goatery, dairy, etc.</li> <li>13. Value addition and processing of rubber.</li> </ol>

## **Agenda -19**

### **Uniform Banking Hours in all Public Sector Banks:-**

In terms of the action plan under EASE 2.0 initiated by Department of Financial Services, the Indian Banks' Association Sub-committee had approved implementation of three types of Customer Banking Hours on uniform basis as noted below.

<b>Category</b>	<b>Uniform Banking Hours</b>
Timing Set 1	9.00 A.M. – 3.00 P.M.
Timing Set 2	10.00 A.M. – 4.00 P.M.
Timing Set 3	11.00 A.M. – 5.00 P.M.

Lead District Managers were directed to give the recommendation about timings to be adopted by branches on uniform basis in respective districts in co-ordination with the DCCs.

All Lead District Managers in Tripura in accordance with discussions held with the respective DCC members and with the approval of the District Magistrates of each district have recommended that Customer Banking Hours in each district should follow the Timing Set 2 (10.00 A.M. – 4.00 P.M.) on uniform basis with consideration given to the prevalent market timings in every district.

As such, Uniform Banking Hours in all Public Sector Banks operating in Tripura will be following the recommended Timing Set 2, i.e. from 10.00 A.M. – 4.00 P.M.

## **Agenda -20**

### **SLBC Sub-Committee on Digital District & Deepening of Digital Payments**

In terms of RBI & IBA directive, a SLBC Sub-Committee is being formed on Deepening of Digital Payments and Digital District. The objective is to expand the scope of digital payment ecosystem in line with the recommendations of the Expert Committee on Deepening of Digital Payments and Payment System Vision Document 2021 of RBI. The committee will also identify and adopt one district in the State to make it 100% digitally enabled in a co-ordinated manner with the stakeholders.

The following Departments / Organisations & banks will be members of the Committee which will prepare the roadmap for achieving the stated objective.

1. Department of Finance, Govt of Tripura
2. Department of Institutional Finance, Govt of Tripura
3. Reserve bank of India
4. NABARD
5. United Bank of India
6. State Bank of India
7. UCO Bank
8. Tripura Gramin Bank
9. Tripura State Co-operative Bank Ltd
10. BSNL
11. India Post Payments Bank
12. NPCI

### **SOP for the Digital Districts (as suggested by IBA)**

- The SLBC will convene a meeting of the bankers & stakeholders and finalize the way forward for making the said District 100 % digitally enabled.
- The digital landscape in the District is to be evaluated and data collated including those of the merchant establishments, and to decide the targets for all entities going forward. The targets may be allocated based on the number of bank branches in the identified district or any other parameter as deemed suitable.
- The specific issues enabling or inhibiting the delivery of service like poor internet connectivity, data drops, etc. may be consolidated and flagged to the authorities concerned and followed up to its logical conclusion.
- The MIS regarding the progress of the allocated targets may be collated will be made available on the SLBC's website.
- Awareness and Training Programmes
- Customer awareness programmes to be conducted by way of meetings / advertisement in local media/ society meetings etc.
- Staff education In- house training need on multi product and cross platform usage by staff need to be conducted.
- Services of RSETIs may be leveraged wherever they are present.



# त्रिपुरा हेतु राज्य स्तरीय बैंकर्स समिति की बैठक

STATE LEVEL BANKERS' COMMITTEE MEETING  
FOR TRIPURA



130<sup>th</sup>

१३० वी



कार्यसूची टिप्पण ★ AGENDA NOTES

June &  
September 2019

जून और सितंबर  
2019



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



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