

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



131st

DECEMBER 2019

१३१ वी

दिसंबर २०१९

Quarterly Review

Date: 20.02.2020 ★ Time: 11:00 AM

Venue: Hall No. 4, Pragya Bhavan, Agartala

कार्यसूची टिप्पण ★ AGENDA NOTES

युनाइटेड बैंक ऑफ इंडिया

(भारत सरकार का उपक्रम)
आपका बैंक



United Bank of India

(A Govt. of India Undertaking)

The Bank that begins with U

युनाइटेडबँक ऑफ इंडिया
अग्रणी बँक प्रभाग
प्रधान कार्यालय
11, हेमंत बसु सरणी
कोलकाता 700 001

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

संयोजक: त्रिपुरा राज्य स्तरिया बँकर्स समिति

सन्दर्भ: एल. बी डि/एसएलबीसी/ टी/ 131/2019-20

दिनांक: १५.०२.२०२०

एस एल बी सी के सभी सदस्य

प्रिय महोदय,

विषय: त्रिपुरा राज्य स्तरीय बँकर्स समिति की १३० वी
बैठक का कार्यसूची टिप्पण ।

उपर्युक्त सन्दर्भ मे हम आपको सूचित करते है की
त्रिपुरा राज्य स्तरीय बँकर्स समिति की १३१ वी बैठक
दिनांक २०.०२.२०२० को पूर्वान्ह ११:०० बजे प्रज्ञा भवन हॉल
न. ४, अगरतला मे आयोजित की जाएगी। कार्यसूची
टिप्पण की एक प्रति भेज रहे है ।

अनुरोध है की आप उक्त बैठक मे अवश्य भाग ले ।

भवदीय

आनन्द कुमार

उप महा प्रबंधक एवं
मुख्य क्षेत्रीय प्रबंधक
त्रिपुरा क्षेत्र

Convener: State Level Bankers' Committee for Tripura

Ref: LBD/SLBC/T/ 131 /2019-20

Date: 15.02.2020

All members of SLBC

Dear Sir

Sub: Agenda Notes for the 131st Meeting of SLBC
Tripura

With reference to the above, we forward herewith
a set of Agenda Notes for the 131st meeting of
State Level Bankers' Committee for Tripura
scheduled to be held at Pragya Bhavan, Hall No.4,
Agartala on 20.02.2020 at 11:00 AM.

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

Yours Faithfully,



Dy. General Manager &
Chief Regional Manager
Tripura Region



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

Network of Bank Branches in Tripura As on 31.12.2019

Population Group	March 2014	March 2015	March 2016	March 2017	March 2018	March 2019	Dec 2019
Rural	229	248	265	269	271	273	278
% as against total branches	54%	54%	53%	53%	53%	51%	51%
Semi- urban	107	117	127	131	131	148	150
% as against total branches	25%	25%	26%	26%	26%	28%	28%
Urban	89	96	104	108	110	112	114
% as against total branches	21%	21%	21%	21%	21%	21%	21%
TOTAL	425	461	496	508	512	533	542

SLBC-TRIPURA

VITAL BANKING STATISTICS

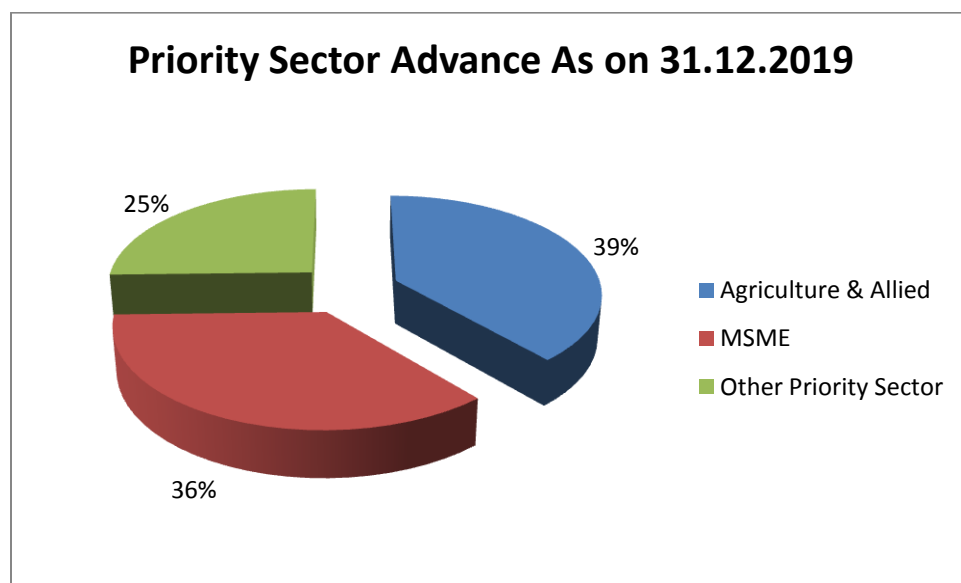
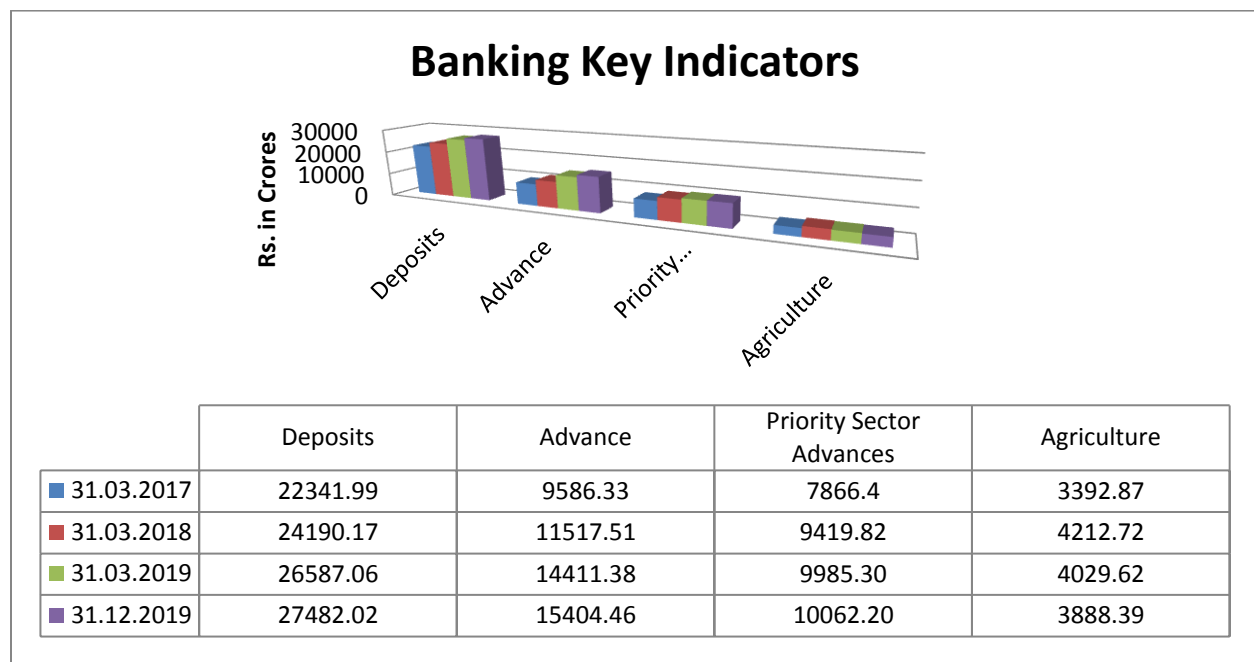
(Amount Rs. in Crore)

Sl.	Parameter	March 2018	March 2019	Dec 2019
1	No. of Branches	512	533	542
2	Total Deposits	24190.17	26587.06	27482.02
3	Total Advances	11517.52	14411.38	15404.46
4	CD Ratio	48	54	56
5	C+I: Deposit Ratio	67	74	79
6	Priority Sector Advances (PSA)	9419.82	9985.30	10062.21
7	% of PSA to ANBC	100	87	71
8	Agriculture Advances	4212.73	4029.62	3888.39
9	% of Agri Advances to ANBC	44	35	28
10	MSME Advances	3917.95	3622.79	3620.59
11	Education Loans	117.29	107.35	117.61
12	Housing Loans	1427.25	1638.03	1932.50
13	DRI Advances	2.41	2.73	3.39
14	Schedules Caste/ Scheduled Tribe Advances	2916.58	3258.05	3253.94
15	Advances to Women Entrepreneurs	2510.65	3109.43	3055.49
16	% of Advances to Women Entrepreneurs to ANBC	26.17	26.99	23.11
17	Weaker Section Advances	4684.82	7642.44	5675.03
18	% of Weaker Advances to ANBC	49	66	40
19	Minority Community Advances	678.90	899.56	701.69
20	% of Minority Community Advances to ANBC	7.06	7.81	4.98

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

Sector	2018-19 As on December 2018			2019-20 As on December 2019		
	Plan	Achievement (April'18-Dec'18)	% to Target	Plan	Achievement (April'19-Dec'19)	% to Target
Agriculture	2338.77	2003.20	86	3455.00	2289.06	66
MSME	1336.24	1448.44	108	2388.00	1884.09	79
Other Prisec	754.80	525.89	70	801.00	492.48	61
Total Prisec	4429.82	3977.54	90	6644.00	4665.64	70
Non-Prisec	901.75	2501.63	277	1118.00	873.88	78
Grand Total	5331.57	6479.18	122	7762.00	5539.52	71

Banking Key Indicators for the State of TRIPURA



Performance of Banks in key areas as on Dec 2019 compared to Dec 2018 & March 2019

(Amt. Rs in Crore)

Parameters	Dec'2018	March'2019	Dec'2019	Variation over Dec 2018	
				Amount	% of increase
Deposit	25995.47	26587.06	27482.02	1486.55	6
Advance	14074.70	14411.38	15404.46	1329.76	9
CD Ratio	54	54	56	2	
Investments	4838.50	5198.47	6413.92	1575.42	33
(C+I)D Ratio with Inv.	73	74	79	6	
RIDF*	275.00	275.00	275.00	0	
CD Ratio with RIDF #	55	55	57	2	
Govt. fund lying with Banks	4496.62	4137.40	4321.63	-174.99	-4
CD ratio without Govt. Fund	65	64	67	2	
Credit in flow from outside the state	2103.14	2074.88	2008.96	-94.18	-4
CD Ratio including Govt. Deposit with Credit inflow	62	62	63	1	
CD ratio excluding Govt. Dep. including credit inflow	75	73	75	0	
Priority Sector Credit (PSC)	9861.21	9985.30	10062.20	200.99	2
% of PSC to ANBC *	91	87	71	-20	
Sectoral deployment of PSC: 1. Agriculture	4106.93	4029.62	3888.39	-218.54	-5
% of Agriculture Adv. to ANBC	38	35	28	-10	
2. MSME	3523.73	3622.79	3620.59	96.86	3
3. Other Prisec	2230.54	2332.88	2553.20	322.66	14
PSC to major sub-sectors: (i) Weaker section	7502.37	7642.44	5675.03	-1827.34	-24
% of weaker section credit to ANBC	69	66	40	-29	
II) SC	1323.46	1427.68	1377.68	54.22	4
III) ST	2219.99	1830.37	1677.81	-542.18	-24
IV) Women Entrepreneur	3061.97	3109.43	3253.42	191.45	6
% of women credit to ANBC	28	27	23	-5	
V) Minority Community	847.99	899.56	701.69	-146.3	-17
% to Total Prisec Advance	8	8	5	-3	

ANBC= Adjusted Net Bank Credit, (ANBC as on Dec 2018 – Rs. 14074.70 Crore).

BANK-WISE & POPULATION GROUP-WISE BRANCH NETWORK AND DEPOSIT AS ON 31.12.2019

(Amt in lakh)

SI No	BANKS	NO. OF BRANCHES				DEPOSITS			
		Rural	Semi urban	Urban	Total	Rural	Semi Urban	Urban	TOTAL
1	2	3	4	5	6	7	8	9	10
1	Allahabad Bank	1	1	1	3	804.00	504.15	10138.26	11446.41
2	Andhra Bank	0	0	1	1	0.00	0.00	3090.63	3090.63
3	Bank of Baroda	1	1	7	9	805.82	640.83	57525.82	58972.47
4	Bank of India	6	5	2	13	2214.00	6927.00	15862.00	25003.00
5	Bank of Maharashtra	0	0	1	1	0.00	0.00	578.86	578.86
6	Canara Bank	4	6	3	13	11301.61	9897.39	28851.58	50050.58
7	Central Bank of India	2	3	1	6	4867.00	2188.00	11300.16	18355.16
8	Corporation Bank	0	1	1	2	0.00	1268.00	4359.00	5627.00
9	Indian Bank	1	0	2	3	135.00	0.00	21806.70	21941.70
10	Indian Overseas Bank	1	2	2	5	819.74	1509.40	13724.29	16053.43
11	Oriental Bank of Commerce	0	1	1	2	0.00	414.00	3180.00	3594.00
12	Punjab & Sind Bank	1	0	1	2	356.97	0.00	2972.35	3329.32
13	Punjab National Bank	1	1	1	3	644.00	590.00	5823.00	7057.00
14	State Bank of India	33	18	17	68	75435.92	241677.66	440186.42	757300.00
15	Syndicate Bank	2	3	1	6	300.00	2780.00	4702.01	7782.01
16	Union Bank of India	1	2	4	7	1058.00	3986.00	43938.00	48982.00
17	United Bank of India	43	8	13	64	80880.09	101881.15	164363.62	347124.86
18	UCO Bank	11	12	6	29	28681.46	28685.29	86103.75	143470.50
A	Sub Total of Public Sec. Bank	108	64	65	237	208303.61	402948.87	918506.45	1529758.93
19	AXIS BANK	2	6	5	13	1990.07	6589.14	22125.00	30704.21
20	Bandhan Bank	9	11	3	23	11123.31	23366.90	22522.49	57012.70
21	Federal Bank	0	0	1	1	0.00	0.00	6047.82	6047.82
22	HDFC	2	3	3	8	569.72	4179.63	32057.27	36806.62
23	ICICI	1	4	3	8	2106.20	5387.35	12326.32	19819.87
24	IDBI BANK	4	4	1	9	1705.00	9366.00	16280.00	27351.00
25	IDFC First Bank	0	0	1	1	0.00	0.00	2012.00	2012.00
26	Indusind Bank	1	4	1	6	0.00	985.46	3251.10	4236.56
27	Kotak Mahindra Bank	0	0	1	1	0.00	0.00	3464.25	3464.25
28	South Indian Bank	0	0	1	1	0.00	0.00	6454.06	6454.06
29	Ujjivan Bank	0	5	3	8	0.00	3520.15	18711.87	22232.02
30	YES Bank	0	0	1	1	0.00	0.00	5887.53	5887.53
31	NESFB	2	1	1	4	235.23	359.30	1105.09	1699.62
B	Sub Total of Pvt. Sec. Bank	21	38	25	84	17729.53	53753.93	152244.80	223728.26
32	Tripura Gramin Bank	107	31	10	148	272608.16	225827.70	195996.99	694432.85
C	Sub Total of RRB	107	31	10	148	272608.16	225827.70	195996.99	694432.85
33	ACUB	0	1	2	3	0.00	336.35	3949.00	4285.35
34	TCARDB	0	4	1	5	0.00	0.00	0.00	0.00
35	TSCB	42	12	11	65	74218.80	62975.76	158802.88	295997.44
D	Sub Total of Coop.Banks	42	17	14	73	74218.80	63312.11	162751.88	300282.79
GRAND TOTAL		278	150	114	542	572860.10	745842.61	1429500.12	2748202.83

BANK-WISE & POPULATION GROUP-WISE ADVANCE AND CD RATIO AS ON 31.12.2019

											Amt. in lakh
SI No.	BANKS	ADVANCES				CREDIT DEPOSIT RATIO (%)				Investment	Credit + Investment Deposit Ratio (%)
		Rural	Semi urban	Urban	TOTAL	Rural	Semi urban	Urban	Total		
1	2	3	4	5	6	7	8	9	10	11	12
1	Allahabad Bank	305.45	281.00	2855.00	3441.45	38	56	28	30		30
2	Andhra Bank	0.00	0.00	568.86	568.86	0	0	18	18		18
3	Bank of Baroda	236.32	252.57	20118.53	20607.42	29	39	35	35		35
4	Bank of India	1639.00	2508.00	12110.00	16257.00	74	36	76	65		65
5	Bank of Maharashtra	0.00	0.00	875.80	875.80	0	0	151	151		151
6	Canara Bank	3065.43	3245.29	13405.01	19715.73	27	33	46	39		39
7	Central Bank of India	772.16	802.00	6724.20	8298.36	16	37	60	45		45
8	Corporation Bank	0.00	113.00	356.00	469.00	0	9	8	8		8
9	Indian Bank	29.00	0.00	2594.50	2623.50	21	0	12	12		12
10	Indian Overseas Bank	232.64	660.38	4739.01	5632.03	28	44	35	35		35
11	OBC	0.00	223.00	475.00	698.00	0	54	15	19		19
12	Punjab & Sind Bank	186.74	0.00	647.90	834.64	52	0	22	25		25
13	Punjab National Bank	205.00	147.00	3310.00	3662.00	32	25	57	52		52
14	State Bank of India	67264.2	190570.8	230965.00	488800.00	89	79	52	65		65
15	Syndicate Bank	200.00	1363.33	3413.72	4977.05	67	49	73	64		64
16	Union Bank of India	262.00	1705.00	11626.00	13593.00	25	43	26	28		28
17	United Bank of India	29556.37	32968.05	90643.00	153167.42	37	32	55	44		44
18	UCO Bank	9087.17	7002.91	17972.67	34062.75	32	24	21	24		24
A	Sub Total of Public Sec. Bank	113041.48	241842.33	423400.20	778284.01	54	60	46	51	0.00	51
19	AXIS BANK	1075.45	1268.02	8346.24	10689.71	54	19	38	35		35
20	Bandhan Bank	54212.67	116187.99	28988.66	199389.32	487	497	129	350		
21	Federal Bank	0.00	0.00	1450.69	1450.69	0	0	24	24		24
22	HDFC	52.25	5322.76	17622.24	22997.25	9	127	55	62		62
23	ICICI	571.29	2941.99	9389.91	12903.19	27	55	76	65		65
24	IDBI BANK	930.23	1665.49	2746.3	5342.02	55	18	17	20		20
25	IDFC First Bank	0.00	0.00	7524.00	7524.00	0	0	374	374		374
26	Indusind Bank	0.00	9151.61	8906.40	18058.01	0	929	274	426		426
27	Kotak Mahindra Bank	0.00	0.00	48.38	48.38	0	0	1	1		1
28	South Indian Bank	0.00	0.00	2718.85	2718.85	0	0	42	42		42
29	Ujjivan Bank	0.00	7962.77	7317.69	15280.46	0	226	39	69		69
30	YES Bank	0.00	0.00	869.00	869.00	0	0	15	15		15
31	NESFB	860.06	774.02	716.27	2350.35	366	215	65	138		
B	Sub Total of Pvt. Sec. Bank	57701.95	145274.65	96644.63	299621.23	325	270	63	134	0.00	134
32	Tripura Gramin Bank	137781.13	79567.88	52889.19	270238.20	51	35	27	39	508377.85	112
C	Sub Total of RRB	137781.13	79567.88	52889.19	270238.20	51	35	27	39	508377.85	112
33	ACUB	0.00	95.40	1497.66	1593.06	0	28	38	37	3030.81	108
34	TCARDB	0.00	0.00	0.00	0.00	0	0	0	0		0
35	TSCB	152199.48	22258.72	16251.50	190709.70	205	35	10	64	129983.39	108
D	Sub Total of Coop.Banks	152199.48	22354.12	17749.16	192302.76	205	35	11	64	133014.20	108
GRAND TOTAL		460724.04	489038.98	590683.18	1540446.20	80	66	41	56	641392.05	79
TOTAL RESOURCES SUPPORT PROVIDED TO STATE UNDER RIDF:						27500.00		C.D. Ratio With RIDF		57	

BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 31.12.2019

(Amt. in lacs)

Sl.No.	BANKS	Agril & Allied		MSME		OTHER PRISEC		Total PRISEC		TFA as % of ANBC	PS Cr. As % to ANBC
		Total Finance		A/c.	Amt.	A/c.	Amt.	A/c.	Amt.		
		A/c.	Amt.								
		3	4	6	7	9	10	12	13	14	15
1	Allahabad Bank	187	204.14	248	1555.42	142	721.84	577	2481.40	8	96
2	Andhra Bank	0	0.00	59	227.07	17	118.38	76	345.45	0	74
3	Bank of Baroda	784	1037.85	1451	8125.31	598	4635.16	2210	11921.55	6	68
4	Bank of India	1326	3562.41	2445	6777.70	388	2175.31	4159	12515.42	24	83
5	Bank of Maharashtra	0	0.00	75	337.63	64	461.52	139	799.15	0	104
6	Canara Bank	1273	1442.51	1934	10460.81	550	2994.90	3757	14898.22	8	87
7	Central Bank of India	1186	1267.47	739	3457.23	731	2852.76	2656	7577.46	18	109
8	Corporation Bank	4	5.00	72	215.00	29	48.00	105	268.00	1	58
9	Indian Bank	4	48.03	200	1355.01	206	455.65	410	1858.69	2	83
10	Indian Overseas Bank	179	211.08	612	3571.29	261	1317.01	1052	5099.38	5	109
11	Oriental Bank of Commerce	8	9.00	148	323.00	28	123.00	184	455.00	2	78
12	Punjab & Sind Bank	14	7.62	116	435.30	110	139.58	240	582.50	1	100
13	Punjab National Bank	34	30.00	251	1589.00	79	573.00	364	2192.00	1	99
14	State Bank of India	38029	27800.00	6512	46200.00	5764	123700.00	50305	197700.00	6	44
15	Syndicate Bank	360	380.05	800	1900.00	110	1000.00	1270	3280.05	11	97
16	Union Bank of India	955	1092.56	1177	9035.77	249	2731.41	2381	12859.74	9	104
17	United Bank of India	46136	21574.38	13060	39090.72	2646	16489.14	61842	77154.24	11	38
18	UCO Bank	8654	5425.45	4210	14725.10	1537	5803.55	14401	25954.10	18	85
A	Sub Total of Public Sec. Bank	99133	64097.55	34109	149381.36	13509	166340.21	146751	379819.12	8	50
19	AXIS BANK	221	288.95	29	2936.77	2737	821.50	2987	4047.22	4	55
20	Bandhan Bank	216678	99612.32	150037	87451.66	762	5404.22	367477	192468.20	65	125
21	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0
22	HDFC	15795	5093.53	2288	4296.00	151	147.04	18234	9536.57	26	49
23	ICICI	6279	2989.31	69	3482.29	22	370.76	6370	6842.36	50	115
24	IDBI BANK	1257	1534.71	733	2041.23	106	809.90	2096	4385.84	33	94
25	IDFC First Bank	8939	1451.00	33504	6041.00	0	0.00	42443	7492.00	22	113
26	Indusind Bank	428	934.40	2987	7739.60	0	0.00	3415	8674.00	7	68
27	Kotak Mahindra Bank	0	0.00	1	44.99	0	0.00	1	44.99	0	61
28	SOUTH INDIAN BANK	0	0.00	33	1608.00	2	11.95	35	1619.95	0	78
29	YES Bank	1	617.00	2	82.00	0	0.00	3	699.00	91	103
30	Ujjivan Bank	31282	6500.22	6419	2887.00	17979	3576.55	55680	12963.77	57	114
31	NESFB	3231	655.81	8630	1605.92	819	54.63	12680	2316.36	0	0
B	Sub Total of Pvt. Sec. Bank	284111	119677.25	204732	120216.46	22578	11196.55	511421	251090.26	53	111
32	Tripura Gramin Bank	112835	76058.09	98242	72520.95	61165	71095.80	272242	219674.84	31	89
C	Sub Total of RRB	112835	76058.09	98242	72520.95	61165	71095.80	272242	219674.84	31	89
33	ACUB	0	0.00	0	0.00	780	1593.06	780	1593.06	0	96
34	TCARDB	0	0.00	0	0.00	0	0.00	0	0.00	0	0
35	TSCB	126573	129007.10	7472	19941.22	21879	5095.14	155924	154043.46	78	93
D	Sub Total of Coop.Banks	126573	129007.10	7472	19941.22	22659	6688.20	156704	155636.52	77	93
GRAND TOTAL		622652	388839.99	344555	362059.99	119911	255320.76	1087118	1006220.74	28	71

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

BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 31.12.2019

(Amt. in Lakhs)

Sl.No	BANKS	Advances for SC		Advance for ST		Advance for OBC		Advances to Weaker Section		Advances to Weaker Section as % of ANBC	Advance for Women Entrepreneurs		Advance for Minority Community		Advance to Physically Handicapped	
		A/c.	Amt.	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.		A/c.	Amt.	A/c.	Amt.	A/c.	Amt.
		3	4	5	6	7	8	9	10		11	12	13	14	15	16
1	Allahabad Bank	125	301.00	162	792.00	56	278.54	37	486.00	19	190	389.14	40	109.45	0	0.00
2	Andhra Bank	10	26.58	0	0.00	0	0.00	9	23.19	5	23	31.12	2	10.61	1	3.80
3	Bank of Baroda	125	395.30	101	589.38	45	110.75	211	787.00	4	196	724.52	29	27.95	0	0.00
4	Bank of India	85	76.78	85	112.75	18	28.91	1792	1596.49	11	67	55.16	12	7.60	2	3.58
5	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	3	6.00	1	0	0.00	0	0.00	0	0.00
6	Canara Bank	1068	1756.49	0	0.00	0	0.00	1742	2228.45	13	0	0.00	761	1374.18	0	0.00
7	Central Bank of India	341	654.46	339	1026.13	147	93.61	789	983.66	14	230	285.25	33	39.16	2	1.28
8	Corporation Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0.00
9	Indian Bank	0	0.00	0	0.00	0	0.00	110	220.12	10	0	0.00	0	0.00	0	0.00
10	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	523	183.48	4	0	0.00	0	0.00	0	0.00
11	Oriental Bank of Commerce	0	0.00	0	0.00	0	0.00	36	34.00	6	0	0.00	0	0.00	0	0.00
12	Punjab & Sind Bank	31	74.36	144	136.01	0	0.00	235	262.30	45	60	51.93	13	48.84	0	0.00
13	Punjab National Bank	0	0.00	0	0.00	0	0.00	70	68.00	3	0	0.00	0	0.00	0	0.00
14	State Bank of India	6796	26709.00	2771	10891.00	11039	43385.00	35214	138390.00	31	11860	46609.00	1391	5466.00	1357	5330.00
15	Syndicate Bank	122	247.46	182	454.00	112	125.57	465	655.00	19	274	392.68	180	259.19	0	0.00
16	Union Bank of India	206	511.76	112	124.21	56	150.21	676	1250.62	10	284	441.92	106	121.56	0	0.00
17	United Bank of India	3032	6100.76	3449	6940.07	3257	6091.40	51414	82361.46	41	1916	776.94	774	2040.81	0	0.00
18	UCO Bank	1374	1945.00	6035	4235.00	1421	2721.00	11850	9125.16	30	3578	5085.00	1421	1385.00	18	21.01
A	Sub Total of Public Sec. Bank	13315	38798.95	13380	25300.55	16151	52984.99	105176	238660.93	31	18678	54842.66	4762	10890.35	1380	5359.67
19	AXIS BANK	501	60.36	381	80.39	0	0.00	1389	421.00	6	1669	340.42	0	0.00	0	0.00
20	Bandhan Bank	111650	51825.88	108541	43691.14	76989	36383.96	280861	104709.38	68	406785	182367.35	46309	21485.69	0	0.00
21	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0.00
22	HDFC Bank	153	200.30	270	1017.07	0	0.00	17160	4345.38	22	16477	3993.49	2993	604.68	0	0.00
23	ICICI Bank	839	536.42	153	560.91	809	580.33	5565	2682.56	45	2601	4828.65	809	580.33	0	0.00
24	IDBI BANK	973	456.18	228	277.99	44	7.25	1647	1137.68	24	77	2.36	329	256.80	0	0.00
25	IDFC First Bank	9199	1900.39	10519	2057.34	4846	1046.75	42443	7524.00	113	42443	7524.00	2158	453.96	0	0.00
26	Indusind Bank	539	848.65	347	712.68	1147	527.97	2033	2089.32	16	1162	1650.32	503	1758.07	0	0.00
27	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0.00
28	SOUTH INDIAN BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0.00
29	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0.00
30	Ujjivan Bank	17028	3477.56	10263	2076.82	12349	2578.67	99947	20343.15	178	60307	12210.10	2819	578.00	0	0.00
31	NESFB	1476	271.81	2821	509.69	872	159.33	17325	3322.51	0	12156	2381.68	176	25.28	0	0.00
B	Sub Total of Pvt. Sec. Bank	142358	59577.55	133523	50984.03	97056	41284.26	468370	146574.98	65	543677	215298.37	56096	25742.81	0	0.00
32	Tripura Gramin Bank	36515	37841.02	100512	89716.29	17985	15423.12	183569	146325.81	59	89513	54105.67	57413	32697.83	0	0.00
C	Sub Total of RRB	36515	37841.02	100512	89716.29	17985	15423.12	183569	146325.81	59	89513	54105.67	57413	32697.83	0	0.00
33	ACUB	126	220.50	147	319.20	18	25.12	415	765.32	46	124	200.50	7	9.12	4	5.20
34	TCARDB	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0.00
35	TSCB	4856	1330.00	5488	1461.29	4699	1201.59	18301	35176.21	21	3258	895.06	2589	829.08	622	179.64
D	Sub Total of Coop.Banks	4982	1550.50	5635	1780.49	4717	1226.71	18716	35941.53	21	3382	1095.56	2596	838.20	626	184.84
GRAND TOTAL		197170	137768.02	253050	167781.36	135909	110919.08	775831	567503.25	40	655250	325342.26	120867	70169.19	2006	5544.51

**CONFIRMATION OF PROCEEDINGS OF
THE 130th MEETING OF THE SLBC FOR TRIPURA**

The proceedings and action points of the 130th Meeting of SLBC for Tripura, held on 01.11.2019 were circulated under the cover of Convener Bank's letter no. LBD/SLBC/T/ 46 /2019-20 dated 11.11.2019. The same may please be confirmed by the House.

ACTION TAKEN REPORT

Present Status of implementation of the major action points emerged in the 130th SLBC meeting held on 01.11.2019 is furnished below as a separate agenda.

Sl No	Major Action Points	Present Status of Implementation
1	100 % disbursement targets set against all sectors under ACP 2019-20 is to be achieved (Action : All Banks)	All the banks put together disbursed Rs 5539.52 crore i.e. 71% of the Annual Target for Rs 7762 crore under ACP 2019-20 as on December 2019. Achievement under Agriculture sector is 66%. Achievements in MSME and OPS are 79% and 61% of the ACP Targets respectively as on 31.12.2019.
2	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. (Action : All Banks and State Government)	CD ratio of the banks in the state increased to 56% as on 31.12.2019 from 54% as on 31.12.2018, thus registering a absolute growth of 2% in Y-O-Y basis. State Govt is focused on developing Agri & Allied sector (including dairy and fisheries) along with tourism sector as well as prioritizing ease of doing business which will contribute to the growth in CD Ratio of the State.
3	Issuance of KCCs to all eligible farmers and implementation of KCC saturation campaign KCC Saturation Campaign to be invariably completed by March 2020, through camp mode. State Level Technical Committee to finalize the scale of finance for working capital for KCC (including animal husbandry and fisheries) SLBC to write to NICL seeking suggestion on lowering of insurance premium on inland fisheries for the benefit of farmers. (Action : All Banks & Agriculture Department)	33143 KCCs were sanctioned by Banks amounting to Rs. 150.66 Crores during FY 2019-20, thereby achieving 47 % of the Annual Target (71,317 Nos.) as on December 2019. As directed by the Govt of India on 06-02-2020, the KCC Saturation drive for providing KCC loans to PM KISAN beneficiaries, State Govt has provided SLBC with updated list of 1.90 lakh PM KISAN beneficiaries, of which 44071 have been identified who have availed KCC loans from Banks. Dept of Agriculture, ARDD & Dept of Fisheries under the leadership of Additional Chief Secretary, Govt of Tripura are working to achieve saturation of all the left out farmers among PM KISAN beneficiaries by 24 th February 2020. State Level Technical Committees have finalized the uniform scale of finance pertaining to working capital finance of dairy and fisheries, which was duly circulated on 30.11.2019. A meeting was convened by NABARD with SLBC and NICL officials on 27-11-2019. It was suggested that Govt may explore implementing a tie-up scheme with insurance companies to facilitate low-cost insurance coverage of eligible beneficiaries, for which SLBC has requested Fisheries Dept.
4	Pradhan Mantri Fasal Bima Yojana (PMFBY) (Action : All Banks & Agriculture Department)	For Rabi Season 2019-20, a total of 1488 loanee farmers and 5148 non-loanee farmers were enrolled for availing insurance coverage under PMFBY in the State.
5	Self Help Groups (SHGs)	Against the TRLM SHG credit linkage target of Rs.62.13 crores in 4489 accounts, the Banks have collectively sanctioned Rs.36.53 crores in 2576 accounts as on 31.12.20 thus achieving

	Banks to pursue no-refusal policy pertaining to opening of SHG savings accounts. (Action : All Banks)	59% of the yearly target (amount wise). Banks have been instructed to comply with the decision of SLBC forthwith.
6	Rubber Production and Smoke Houses Industries Dept to explore cluster based approach for ensuring viability of smoke house projects. State Govt intervention was requested to sort out land ownership issues of intended beneficiaries. Project cost of smoke houses should be inclusive of higher construction costs in hilly terrains. (Action: All Banks & Industries Dept)	A total of 300 proposals under Swavalamban and 338 proposals under PMEGP for setting up rubber processing units with smoke houses have been sponsored to Banks, while sanctions have been accorded to 34 Swavalamban & 41 PMEGP proposals respectively. Bankers have been requested to expedite the sanction of such cases, as development of Rubber industry in the State is an important issue as per the vision of the State Government. It has been decided to ensure inclusion of an additional 10-15% project cost component for construction of smoke houses in hilly areas in line with the decision reached in the last SLBC meeting.
7	Dairy Development Scheme Gomati Co-Operative Milk Producers Union Ltd to finalise procurement modalities of good quality cows from other states. List of sanctioned beneficiaries to be provided to Gomati Co-Operative by Banks. (Action : All Banks & ARDD Dept)	ARDD has sponsored 962 applications to branches as on December 2019 & banks have completed pre-lending inspections for the same. Cattle intended for setting up of units are being procured from other states in a phase wise manner by Gomati Co-Operative Ltd. & private vendors. Banks have collectively sanctioned Rs. 597.76 lakhs in 395 accounts under DEEDS as on 31.12.2019, including those under the Dairy Development scheme of ARDD. List of beneficiaries have already been sent to Gomati Co-Operative Ltd & ARDD by participating banks.
8	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 st July 2019. (Action : Canara Bank, Union Bank of India, Bank of Baroda(e-Vijaya Bank), Axis Bank & ICICI Bank)	Union Bank has set up CSP point at Radhapur in June 2019. Axis Bank is to explore V-SAT connectivity for setting up CSP/BC point at Chandipur GP. ICICI Bank is to conduct fresh feasibility study for opening branch at Nabincherra. Bank of Baroda is to ensure setting up of BC point at Ishan Chandra Nagar . Status report from the 3 banks is awaited. Canara Bank is in the process of opening fixed point BC at Charipara GP.
9	Opening of Bank Branches at Fatikroy Bazar, Kathalia, Kanchanbari Bazar, Bagma, Manikpur, Jamthum Bazar, Ganganagar and Karamcherra. (Action : SBI, TGB, TSCB, Bank of India)	A status report had been sought from all concerned banks. SBI have reported that CSP point is operational at Fatikroy Bazar and process has been initiated for opening of branches at Kathalia and Kanchanbari Bazar. United Bank of India have opened a fixed point BC at Bagma. SLBC is yet to receive any further status report from TGB for opening branch at Manikpur and Ganganagar and TSCB for Karamcherra and Jamthum bazaar.

11	Government sponsord schemes – PMEGP & Swavalamban (Action : All Banks)	<p>Out of 4488 PMEGP proposals sponsored, 569 proposals have been accorded sanction by branches for FY 2019-20 as on 31.12.2019. Sanction and disbursement of pending proposals are expected to pick up in the 4th quarter of the current fiscal</p> <p>In case of Swavalamban, 5262 applications for the current fiscal year have been sponsored till Dec 2019, of which sanction has been accorded to 291 proposals. Bankers are to step up sanction of sponsored cases in a time bound manner.</p>
12	Sanction of Education loans and claim of interest subvention for loans financed under Chief Minister’s B.Ed Anuprerana Yojana Banks to target sanction of 500 proposals by March 2020 and subsequently 1000 proposals for FY 2020-21. (Action : All Banks and Higher Education Dept)	<p>Banks have accorded sanction in 530 cases with aggregate sanction amount of Rs. 1184.27 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>
13	All banks to achieve the target of two Stand Up India loans per year per branch. Achieving the targets under Pradhan Mantri Mudra Yojana (PMMY) (Action: All Banks)	<p>Loans under the Stand Up India scheme had been extended to 33 SC/ST/Women beneficiaries amounting to Rs. 6.16 Crores during FY 2019-20 as on 31.12.2019.</p> <p>All Banks have made an achievement of Rs. 844.79 crores with 187802 numbers of accounts as on 31.12.2019, against the annual target of Rs.1556.70 Crore i.e. 54 % of the target under PMMY.</p>
14	NPA and Recovery (Action : All Banks & State Government)	<p>Percentage of gross NPA as against gross advance increased from 3.98% as on March 2019 to 5.02% as on Dec 2019. Amount in absolute terms increased to Rs 773.77 crore as on Dec 2019 from Rs. 574.13 crore as on 31st March 2019.</p> <p>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 entrepreneurs.</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>
15	Extending financial support for development of tourism sector. (Action: SLBC & Tourism Dept)	<p>Tripura government has drafted a new tourism policy to be discussed in the cabinet meeting. The state has seen an increase in the tourism count and plans to use the upward trend to boost the footfall further. The policy covers various aspects of tourism, including employment and entrepreneurial incentives. The policy is for the period from 2019 to 2024.</p> <p>58 proposals under the 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</p>

		<p>assistance for setting up their respective business units. State Govt has decided to provide trade licenses to the beneficiaries to obviate the issue of proper licensing of motorized boats, and to avail insurance coverage of bank's financed assets as well as for the safety of passengers.</p> <p>For effective implementation of the scheme of motorized boats, a project report is mandatory for availing bank finance. The Tourism Department has been requested to arrange formulation of the project report, for onward circulation among Banks.</p>
16	RBI to create more awareness drives for promoting usage of Rs.10 coins by the public. (Action: RBI)	RBI has been requested to attend to the issue.
17	Issues related to India Post Payments Bank (IPPB) – refusal by some CDPO offices to entertain accounts maintained with IPPB for distribution of social benefits. (Action: IPPB, SLBC, State Govt)	IPPB have written to the Chief Secretary, Govt of Tripura for resolution of the said grievances.

IMPLEMENTATION OF ANNUAL CREDIT PLAN (ACP)

Action Points emerged in the 130th SLBC Meeting held on 01.11.2019

100% disbursement targets set against all sectors under ACP 2019-20 is to be achieved (**Action: All Banks**).

Status of implementation

All the banks put together disbursed Rs 5539.52 crore i.e. 71% of the Annual Target for Rs 7762 crore under ACP 2019-20 as on December 2019.

The overall achievement is 71% against the target of ACP 2019-20 as on 31.12.2019 while achievement under Agriculture sector is 66%. Achievements in MSME and OPS are 79% and 61% of the ACP Targets respectively as on 31.12.2019.

A comparative position of achievement in disbursement under ACP 2019-20 as on 31.12.2019 with the corresponding period of the previous year is as under:

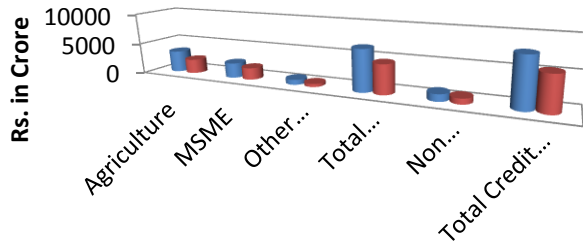
Amt. Rs. In crores

Sector	2018-19 (April to December 2018)			2019-20 (April to December 2019)			
	Plan	Achievement (April - Dec 2018)	% to Target	Plan	Achievement (April - Dec 2019)	% to Target	% of growth (Y-O-Y)
Agriculture	2338.77	2003.20	86	3455.00	2289.06	66	14
MSME	1336.24	1448.44	108	2388.00	1884.09	79	30
Other Prisec	754.80	525.89	70	801.00	492.48	61	-6
Total Prisec	4429.82	3977.54	90	6644.00	4665.64	70	17
Non-Prisec	901.75	2501.63	277	1118.00	873.88	78	-65
Grand Total	5331.57	6479.18	122	7762.00	5539.52	71	-14

Banks are requested to ensure special focus on achieving desired levels of credit disbursement in the agriculture sector.

Bank wise performance on different sectors under ACP pertaining to the year 2019-20 as on 31.12.2019 has been given in the annexure.

Achievement of Annual Credit Plan 2019-20 up to 31.12.2019

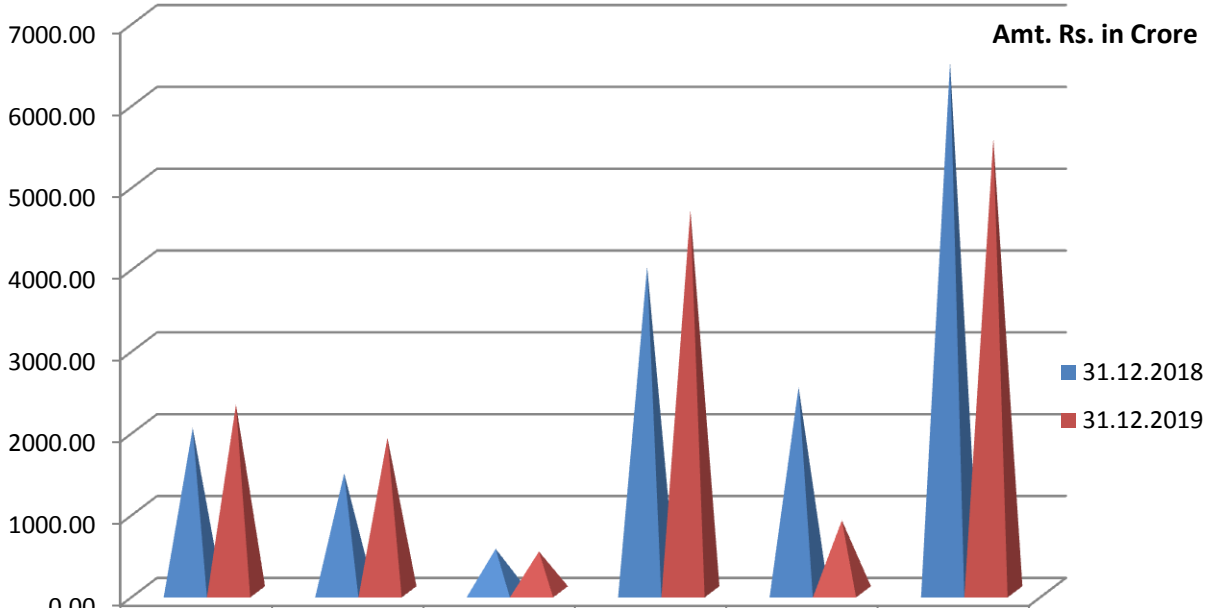


■ Target
■ Achievement

	Agriculture	MSME	Other Priority Sector	Total Priority Sector	Non Priority Sector	Total Credit Plan/Achievement
■ Target	3455	2388	801	6644	1118	7762.00
■ Achievement	2289.06	1884.09	492.48	4665.64	873.88	5539.52

Sector

Credit Disbursement under ACP as on 31.12.2018 and 31.12.2019



	Agriculture	MSME	Other Priority Sector	Total Priority Sector	Non Priority Sector	Total Credit Plan/Achievement
■ 31.12.2018	2003.20	1448.44	525.89	3977.54	2501.63	6479.18
■ 31.12.2019	2289.06	1884.09	492.48	4665.64	873.88	5539.52

TRIPURA STATE

BANK-WISE & SECTOR-WISE DISBURSEMENT OF CREDIT VIS-À-VIS TARGETS UNDER ANNUAL CREDIT PLAN 2019-20 DURING 01.04.2019 to 31.12.2019

(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	18.50	2	1516.10	153.25	10	390.88	86.15	22	2820.19	257.90	9	142.60	105.58	74	2962.79	363.48	12
2	Andhra bank	0.00	0.00	#DIV/0!	531.37	196.38	37	214.65	43.57	20	746.02	239.95	32	233.11	111.88	48	979.13	351.83	36
3	Bank of Baroda	1871.57	150.70	8	4480.64	902.32	20	1469.68	637.58	43	7821.89	1690.60	22	913.03	532.84	58	8734.92	2223.44	25
4	Bank of India	5361.53	650.37	12	6906.06	1091.00	16	1986.83	401.00	20	14254.42	2142.37	15	1573.52	226.00	14	15827.94	2368.37	15
5	Bank of Maharashtra	0.00	0.00	#DIV/0!	531.53	40.18	8	214.65	73.01	34	746.18	113.19	15	29.14	13.09	45	775.32	126.28	16
6	Canara Bank	5328.07	407.23	8	6366.61	1834.06	29	1781.44	561.68	32	13476.12	2802.97	21	2136.89	1272.40	60	15613.01	4075.37	26
7	Central Bank Of India	1104.55	788.84	71	3183.86	631.63	20	1492.71	464.21	31	5781.12	1884.68	33	563.36	472.77	84	6344.48	2357.45	37
8	Corporation Bank	545.40	5.00	1	846.63	215.00	25	249.90	48.00	19	1641.93	268.00	16	101.99	201.00	197	1743.92	469.00	27
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	74.93	3	2032.04	956.35	47	976.25	265.19	27	5710.70	1296.47	23	1734.76	95.45	6	7445.46	1391.92	19
11	P&SB	743.68	7.62	1	1053.99	201.48	19	439.67	15.58	4	2237.34	224.68	10	179.69	12.11	7	2417.03	236.79	10
12	PNB	882.54	0.00	0	1529.39	165.35	11	683.80	0.00	0	3095.73	165.35	5	471.09	438.16	93	3566.82	603.51	17
13	OBC	743.68	9.00	1	1053.99	323.00	31	439.67	123.00	28	2237.34	455.00	20	228.26	244.00	107	2465.60	699.00	28
14	State Bank of India	30329.76	14101.41	46	27137.63	17362.00	64	11957.17	7370.99	62	69424.56	38834.40	56	20106.02	16092.62	80	89530.58	54927.02	61
15	Syndicate Bank	4332.52	45.34	1	2928.62	750.10	26	1152.34	734.50	64	8413.48	1529.94	18	777.05	281.01	36	9190.53	1810.95	20
16	UCO Bank	15864.61	1497.34	9	13927.49	8042.28	58	4339.41	517.01	12	34131.51	10056.63	29	3632.68	649.81	18	37764.19	10706.44	28
17	Union Bank	1523.48	395.69	26	3978.53	1289.20	32	1400.42	529.00	38	6902.43	2213.89	32	359.38	256.08	71	7261.81	2469.97	34
18	United Bank of India	32491.16	14630.23	45	24097.92	17992.92	75	10132.73	6919.75	68	66721.81	39542.90	59	19717.50	11863.89	60	86439.31	51406.79	59
A	ACP PUBLIC sec Bank	105159.14	32782.20	31	103377.05	52146.50	50	39977.92	18790.22	47	248514.11	103718.92	42	53070.05	32868.69	62	301584.16	136587.61	45
19	Axis Bank	3094.05	60.05	2	5783.58	11.96	0	1590.81	531.82	33	10468.44	603.83	6	1806.65	306.80	17	12275.09	910.63	7
20	Bandhan Bank	91475.05	89090.79	97	35510.70	75571.58	213	3853.97	5584.82	145	130839.72	170247.19	130	2797.37	7696.38	275	133637.09	177943.57	133
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	4330.14	94	2835.65	1962.60	69	747.19	96.31	13	8166.51	6389.05	78	9518.79	7422.52	78	17685.30	13811.57	78
23	ICIQI Bank	2806.12	2117.12	75	3645.94	2816.49	77	990.08	45.89	5	7442.14	4979.50	67	3948.37	4664.45	118	11390.51	9643.95	85
24	IDBI Bank	3021.47	177.13	6	3202.36	1545.34	48	1288.23	381.85	30	7512.06	2104.32	28	441.94	650.86	147	7954.00	2755.18	35
25	IDFCFirst Bank	0.00	1298.00	#DIV/0!	988.89	6273.00	634	33.72	0.00	0	1022.61	7571.00	740	0.00	32.00	#DIV/0!	1022.61	7603.00	743
26	IndusInd	138.86	1802.66	1298	1134.66	4827.82	425	315.76	0.00	0	1589.28	6630.48	417	1942.61	4011.94	207	3531.89	10642.42	301
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	1608.00	244	71.63	11.95	17	730.89	1619.95	222	1165.57	1098.90	94	1896.46	2718.85	143
29	Ujjivan Bank	4938.35	5722.12	116	2963.15	2298.03	78	921.42	3026.34	328	8822.92	11046.49	125	1889.20	1421.37	75	10712.12	12467.86	116
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	480.00	42	4098.18	1215.84	30	575.90	6.37	1	5820.41	1702.21	29	0.00	42.11	#DIV/0!	5820.41	1744.32	30
B	ACP PRIVATE Sec bank	111203.90	105078.01	94	62800.15	98130.66	156	10605.61	9685.35	91	184609.66	212894.02	115	23510.50	27347.33	116	208120.16	240241.35	115
32	Tripura Gramin Bank	100634.45	60914.38	61	48857.08	34752.07	71	19767.77	18963.49	96	169259.30	114629.94	68	23991.26	18024.19	75	193250.56	132654.13	69
C	ACP RRB	100634.45	60914.38	61	48857.08	34752.07	71	19767.77	18963.49	96	169259.30	114629.94	68	23991.26	18024.19	75	193250.56	132654.13	69
33	ACUB	0.00	0.00	#DIV/0!	0.00	15.80	#DIV/0!	0.00	129.79	#DIV/0!	0.00	145.59	#DIV/0!	58.28	41.60	71	58.28	187.19	321
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	30132.24	110	22912.23	3364.27	15	9447.98	1679.70	18	59765.86	35176.21	59	11169.91	9106.36	82	70935.77	44282.57	62
D	ACP Coop. Bank	28502.77	30132.24	106	23765.72	3380.07	14	9748.72	1809.49	19	62017.21	35321.80	57	11228.19	9147.96	81	73245.40	44469.76	61
GRAND TOTAL		345500.26	228906.83	66	238800.00	188409.30	79	80100.02	49248.55	61	664400.28	466564.68	70	111800.00	87388.17	78	776200.28	553952.85	71

Tripura State

Districtwise and sectorwise Achievement under Annual Credit Plan 2019-20 during the period 01.04.2019 to 31.12.2019

Rupees in lac.

SL No.	Name of District	Agricultue & Allied Activities sector			MSME			OTHER PRISEC			TOTAL PRISEC			Non-priority sector			Total Sector		
		T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T
1	West Tripura	90955.52	36891.17	41	97277.98	93476.45	96	30172.58	19949.53	66	218406.08	150317.15	69	34513.22	44403.49	129	252919.30	194720.64	77
2	Khowai	44671.36	22455.58	50	11808.10	10759.34	91	2424.19	2491.01	103	58903.65	35705.93	61	5313.06	3371.8	63	64216.71	39077.73	61
3	Sepahijala	53661.13	29194.8	54	30608.89	18145.72	59	10437.95	2928.91	28	94707.97	50269.43	53	8853.48	4764.32	54	103561.45	55033.75	53
4	Gomati	33540.20	28530.61	85	22875.42	13468.51	59	5755.70	9225.82	160	62171.32	51224.94	82	12947.53	8829.55	68	75118.85	60054.49	80
5	South Tripura	35045.76	39247.66	112	19268.95	14187.81	74	8347.22	4402.16	53	62661.93	57837.63	92	12928.09	7077.12	55	75590.02	64914.75	86
6	North Tripura	34290.83	19875.86	58	23358.93	17084.07	73	10088.71	3882.3	38	67738.47	40842.23	60	14074.22	7704.96	55	81812.69	48547.19	59
7	Unakoti	16882.06	20232.94	120	16069.45	12563.21	78	9079.32	3605.08	40	42030.83	36401.23	87	11271.99	5016.29	45	53302.82	41417.52	78
8	Dhalai	36453.40	32478.21	89	17532.28	8724.19	50	3794.35	2763.74	73	57780.03	43966.14	76	11898.41	6220.64	52	69678.44	50186.78	72
	Total	345500.26	228906.83	66	238800.00	188409.30	79	80100.02	49248.55	61	664400.28	466564.68	70	111800.00	87388.17	78	776200.28	553952.85	71

Flow of Credit to Agriculture & Allied Activities

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

(Rs.in crore)

Year	Target	Achievement	% of Target
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-Dec 2019)	3455.00	2289.06	66

Agency wise achievement Status of Farm Credit under ACP in Tripura						
Status reports of last 5 Years is as under						
Plan Year	Parameter	Commercial Banks	RRB	Co-Operatives	Amt. Rs. In Crore	
					Others	Total
2015-2016	Target	538.03	416.11	187.03	0.00	1141.16
	Achievement	794.44	418.96	211.38	0.00	1424.78
	% of Achv	148	101	113	0	125
2016-2017	Target	654.76	447.14	194.92	0.00	1296.82
	Achievement	1146.72	419.34	42.96	0.00	1609.02
	% of Achv	175	94	22	0	124
2017-2018	Target	1350.42	505.43	261.25	0.00	2117.10
	Achievement	1546.22	514.49	254.59	0.00	2315.30
	% of Achv	114	102	97	0	109
2018-2019	Target	1360.33	713.01	265.42	0.00	2338.76
	Achievement	1965.21	705.39	208.52	0.00	2879.12
	% of Achv	144	99	79	0	123
2019-2020 (upto December 2019)	Target	2163.64	1006.34	285.02		3455.00
	Achievement	1378.60	609.14	301.32	0.00	2289.06
	% of Achv	64	61	106	0	66

Progress report on flow of farm credit by all Banks in Tripura for the year 2019-20 is given below:

Amt. Rs. In Crores

Sl No.	Directive	Target (2019-20)	Achievement during 2019-20 (April'19–December'19)
1	Increase in Farm Credit	Rs. 3455.00	Achievement during 2019-20 is Rs 2289.06 Crore (66% of the target)
2	KCC (No.)	71315	33143 nos. KCCs. (47% of the target including new farmers)

Bank wise position as on 31.12.2019 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 December 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	18.50	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	150.70	8
4	Bank of India	4687.34	731.12	16	5361.53	650.37	12
5	Bank of Maharashtra	0.00	0.00	0	0.00	0.00	0
6	Canara Bank	4687.98	202.86	4	5328.07	407.23	8
7	Central Bank of India	1836.49	720.52	39	1104.55	788.84	71
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	74.93	3
11	Punjab & Sind Bank	385.78	3.30	1	743.68	7.62	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	9.00	1
14	State Bank of India	31219.96	24200.00	78	30329.76	14101.41	46
15	Syndicate Bank	2042.41	161.82	8	4332.52	45.34	1
16	UCO Bank	12188.89	3327.83	27	15864.61	1497.34	9
17	Union Bank of India	2177.22	275.44	13	1523.48	395.69	26
18	United Bank of India	29401.04	29749.52	101	32491.16	14630.23	45
A	ACP PUBLIC sec Bank	95272.45	59628.52	63	105159.14	32782.20	31
19	AXIS BANK	2446.50	121.43	5	3094.05	60.05	2
20	Bandhan Bank	27833.73	117827.53	423	91475.05	89090.79	97
21	Federal Bank	0.00	61.20	0	0.00	0.00	0
22	HDFC	944.63	6581.59	697	4583.67	4330.14	94
23	ICICI Bank	3445.37	1610.08	47	2806.12	2117.12	75
24	IDBI BANK	3229.72	159.59	5	3021.47	177.13	6
25	IDFC Bank	0.00	2832.85	0	0.00	1298.00	0
26	Indusind Bank	448.00	1042.06	233	138.86	1802.66	1298
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	5722.12	116
30	Yes Bank	0.00	0.00	0	0.00	0.00	0
31	NESFB	0.00	0.00	0	1146.33	480.00	42
B	ACP PRIVATE Sec bank	40761.12	136892.49	336	111203.90	105078.01	94
32	Tripura Gramin Bank	71301.61	70539.56	99	100634.45	60914.38	61
C	ACP RRB	71301.61	70539.56	99	100634.45	60914.38	61
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	30132.24	110
D	ACP Coop. Bank	26542.57	20852.82	79	28502.77	30132.24	106
GRAND TOTAL		233877.75	287913.39	123	345500.26	228906.83	66

TRIPURA STATE

Achievement under Sub-Sectors of Allied Activities against ACP for the Year 2019-20 as on 31.12.2019

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	3.50	727.89	3.50
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	108.52	1661.31	108.52
4	Bank of India	321.57	0.00	871.69	36.86	586.05	21.55	613.97	51.26	164.85	15.59	1958.81	324.11	4516.94	449.37
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	1.00	673.45	4.30	170.99	0.00	1806.37	350.76	4447.85	360.16
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	311.12	712.53	311.12
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	40.47	83.34	5.50	888.59	0.00	2356.72	53.97
11	Oriental Bank of Commerce	72.51	0.00	166.51	2.00	70.25	5.00	38.09	0.00	14.18	0.00	271.67		633.21	7.00
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	163.00	3887.44	4.00	3004.76	125.00	1231.13	0.00	9112.39	9860.41	25376.37	10152.41
15	Syndicate Bank	730.76	0.00	666.92	3.50	678.30	3.00	331.55	1.50	240.47	0.00	1289.00	12.29	3937.00	20.29
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	145.00	3634.41	20.00	3100.36	412.00	1003.77	0.00	10275.80	12731.62	27466.44	13308.62
18	UCO Bank	2528.50	0.00	2414.58	9.67	1672.29	4.13	1486.75	36.99	486.57	22.40	5244.63	1247.31	13833.32	1320.50
A	Sub Total of Public Sec. Bank	13795.80	0.00	14930.61	391.14	12380.12	66.68	10627.14	680.62	3665.03	43.49	33481.79	25260.43	88880.49	26442.36
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	60.05	2620.08	60.05
20	Bandhan Bank	27806.75	945.40	16408.99	0.00	8950.65	3730.77	7384.23	7026.44	2621.03	8981.20	26528.70	68406.98	89700.35	89090.79
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	5.89	1466.58	2665.64	4476.76	2671.53
23	ICICI	111.63	0.00	469.45	0.00	360.46	0.00	393.41	0.00	91.51	0.00	837.97	2088.15	2264.43	2088.15
24	IDBI BANK	190.46	0.00	346.18	0.00	209.70	0.00	451.87	14.00	241.60	0.00	790.51	61.07	2230.32	75.07
25	IDFC First Bank	0.00	0.00	0.00	430.00	0.00	843.35	0.00	24.30	0.00	0.00	0.00	0.35	0.00	1298.00
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	1802.66	103.23	1802.66
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	358.77	345.34	0.20	1153.39	0.00	72.72	0.00	2145.38	5363.15	4589.44	5722.12
31	NESFB	9.30	0.55	62.20	0.00	101.71	13.05	74.08	12.75	44.35	0.00	174.08	203.98	465.72	230.33
B	Sub Total of Pvt. Sec. Bank	28616.28	945.95	20168.77	788.77	10410.10	4587.37	10827.50	7077.49	3387.62	8987.09	33040.06	80652.03	106450.33	103038.70
32	Tripura Gramin Bank	23626.72	918.52	13093.41	203.73	9993.72	1330.18	8335.90	49.72	3221.25	0.00	28358.41	52568.31	86629.41	55070.46
C	Sub Total of RRB	23626.72	918.52	13093.41	203.73	9993.72	1330.18	8335.90	49.72	3221.25	0.00	28358.41	52568.31	86629.41	55070.46
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	99.55	3093.21	11.50	2844.80	0.00	1012.31	0.00	9219.07	29177.98	22505.59	29289.03
D	Sub Total of Coop.Banks	2020.75	0.00	4665.97	99.55	3190.39	11.50	2917.55	0.00	1083.94	0.00	9724.11	29177.98	23602.71	29289.03
GRAND TOTAL		68059.55	1864.47	52858.76	1483.19	35974.33	5995.73	32708.09	7807.83	11357.84	9030.58	104604.37	187658.75	305562.94	213840.55

TRIPURA STATE				
Achievement of Farm Credit as on December 2019 for the Year 2019-20 by the different lending institutions is given below				
(Amt in Lacs)				
Sl.No.	BANKS	Plan for Farm Credit 2019-20	Achievement 2019-20 (April 2019 to December 2019)	Percentage of Achievement
1	Allahabad Bank	913.21	18.50	2
2	Andhra bank	0.00	0.00	0
3	Bank of Baroda	1871.57	150.70	8
4	Bank of India	5361.53	650.37	12
5	Bank of Maharashtra	0.00	0.00	0
6	Canara Bank	5328.07	407.23	8
7	Central Bank Of India	1104.55	788.84	71
8	Corporation Bank	545.40	5.00	1
9	Indian Bank	420.97	0.00	0
10	Indian Overseas	2702.41	74.93	3
11	P&SB	743.68	7.62	1
12	PNB	882.54	0.00	0
13	OBC	743.68	9.00	1
14	State Bank of India	30329.76	14101.41	46
15	Syndicate Bank	4332.52	45.34	1
16	UCO Bank	15864.61	1497.34	9
17	Union Bank	1523.48	395.69	26
18	United Bank of India	32491.16	14630.23	45
A	ACP PUBLIC sec Bank	105159.14	32782.20	31
19	Axis Bank	3094.05	60.05	2
20	Bandhan Bank	91475.05	89090.79	97
21	Federal Bank	0.00	0.00	0
22	HDFC Bank	4583.67	4330.14	94
23	ICICI Bank	2806.12	2117.12	75
24	IDBI Bank	3021.47	177.13	6
25	IDFCFirst Bank	0.00	1298.00	0
26	IndusInd	138.86	1802.66	1298
27	Kotak Mahindra	0.00	0.00	0
28	South Indian Bank	0.00	0.00	0
29	Ujjivan Bank	4938.35	5722.12	116
30	Yes Bank	0.00	0.00	0
31	NESFB	1146.33	480.00	42
B	ACP PRIVATE Sec bank	111203.90	105078.01	94
32	Tripura Gramin Bank	100634.45	60914.38	61
C	ACP RRB	100634.45	60914.38	61
33	ACUB	0.00	0.00	0
34	TCARDB	1097.12	0.00	0
35	TSCB	27405.65	30132.24	110
D	ACP Coop. Bank	28502.77	30132.24	106
GRAND TOTAL		345500.26	228906.83	66

FINANCE TO SMALL & MARGINAL FARMERS During The Year 2019-20

As on 31.12.2019 **(Amt. in Lakhs)**

SI No	Name of Bank	Loans Granted To Small & Marginal Farmers	
		No.	Amount
1	2	3	4
1	Allahabad Bank	27	15.00
2	Bank of Baroda	18	39.18
3	Bank of India	178	201.00
4	Canara Bank	70	47.07
5	Central Bank of India	30	35.42
6	Corporation Bank	0	0.00
7	Indian Bank	0	0.00
8	Indian Overseas Bank	21	13.96
9	Oriental Bank of Commerce	4	2.00
10	Punjab & Sind Bank	3	2.60
11	Punjab National Bank	0	0.00
12	State Bank of India	2022	1789.00
13	Syndicate Bank	28	25.05
14	UCO Bank	173	91.59
15	Union Bank of India	24	25.79
16	United Bank of India	2761	339.43
17	Axis Bank	0	0.00
18	Bandhan Bank	0	0.00
19	HDFC	299	1658.61
20	ICICI	8	28.97
21	IDBI Bank	61	102.06
22	Indusind Bank	0	0.00
23	Tripura Gramin Bank	9076	3421.99
24	TSCB	4729	843.21
25	Ujjivan Bank	0	0.00
26	NESFB	773	249.67
TOTAL		20305	8931.60

Flow of Credit to MSME

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

Amt. Rs. In Crore			
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-Dec 2019)	2388.00	1884.09	79

The disbursement made during the period April-December 2019 is Rs.1884.09 crore i.e. 79% of the Annual Target, thus recording an increase of 30% over the disbursement made during the corresponding period last year (2018-19).

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 December 2019)	Target	1661.78	488.57	237.65	0.00	2388.00
	Achievement	1502.77	347.52	33.8	0.00	1884.09
	% of Achv	90	71	14	0	79

Details of achievement of MSME under ACP 2019-20 (April-December 2019) are furnished in the Annexure.

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

							Amt. Rs. In Lakhs
Sl.No.	BANKS	2018-19			2019-20		
		Target(T)	Achievement(A)	A as % of T	Target(T)	Achievement (A)	A as % of T
1	2	6	7	8	6	7	8
1	Allahabad Bank	924.11	121.00	13	1516.10	153.25	10
2	Andhra Bank	322.40	201.05	62	531.37	196.38	37
3	Bank of Baroda	2739.90	1757.59	64	4480.64	902.32	20
4	Bank of India	3366.26	3065.55	91	6906.06	1091.00	16
5	Bank of Maharashtra	322.50	135.25	42	531.53	40.18	8
6	Canara Bank	3133.26	1833.65	59	6366.61	1834.06	29
7	Central Bank of India	2050.03	555.80	27	3183.86	631.63	20
8	Corporation Bank	496.61	0.00	0	846.63	215.00	25
9	Indian Bank	865.03	491.40	57	1274.65	0.00	0
10	Indian Overseas Bank	1242.61	382.35	31	2032.04	956.35	47
11	Punjab & Sind Bank	574.61	70.77	12	1053.99	201.48	19
12	Punjab National Bank	829.61	25.72	3	1529.39	165.35	11
13	Oriental Bank of Commerce	574.61	288.00	50	1053.99	323.00	31
14	State Bank of India	14515.92	11100.00	76	27137.63	17362.00	64
15	Syndicate Bank	1529.61	1460.63	95	2928.62	750.10	26
16	UCO Bank	7298.06	10906.31	149	13927.49	8042.28	58
17	Union Bank of India	1995.00	688.60	35	3978.53	1289.20	32
18	United Bank of India	12771.37	13257.59	104	24097.92	17992.92	75
A	ACP PUBLIC sec Bank	55551.52	46341.26	83	103377.05	52146.50	50
19	AXIS BANK	2008.11	14.57	1	5783.58	11.96	0
20	Bandhan Bank	26432.52	105222.10	398	35510.70	75571.58	213
21	Federal Bank	400.00	154.00	39	659.26	0.00	0
22	HDFC	1936.00	5347.64	276	2835.65	1962.60	69
23	ICICI Bank	2290.14	967.89	42	3645.94	2816.49	77
24	IDBI BANK	1632.00	1515.02	93	3202.36	1545.34	48
25	IDFC Bank	600.00	7222.30	1204	988.89	6273.00	634
26	Indusind Bank	485.00	4114.00	848	1134.66	4827.82	425
27	Kotak Mahindra Bank Ltd	400.00	0.00	0	659.26	0.00	0
28	South Indian Bank	400.00	1331.74	333	659.26	1608.00	244
29	Ujjivan Bank	2115.86	1774.96	84	2963.15	2298.03	78
30	Yes Bank	400.00	0.00	0	659.26	0.00	0
31	NESFB	0.00	0.00	0	4098.18	1215.84	30
B	ACP PRIVATE Sec bank	39099.63	127664.22	327	62800.15	98130.66	156
32	Tripura Gramin Bank	23544.03	22797.53	97	48857.08	34752.07	71
C	ACP RRB	23544.03	22797.53	97	48857.08	34752.07	71
33	ACUB	250.00	21.20	8	0.00	15.80	0
34	TCARDB	710.81	0.00	0	853.49	0.00	0
35	TSCB	14468.23	2193.96	15	22912.23	3364.27	15
D	ACP Coop. Bank	15429.04	2215.16	14	23765.72	3380.07	14
GRAND TOTAL		133624.23	199018.17	149	238800.00	188409.30	79

Flow of credit to Other Priority Sectors

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

Plan Year	Amt. Rs. In Crore		
	Target	Achievement	% of Achievement
2015-16	549.73	468.74	85
2016-17	601.19	628.05	104
2017-18	671.86	471.99	70
2018-19	754.80	667.16	88
2019-20 (Apr-Dec 2019)	801.00	492.48	61

All banks disbursed Rs. 492.48 crore during the period April – December 2019 against the disbursement of Rs. 525.89 crore made during the last year in the corresponding period.

Agency wise achievement Status of OPS under ACP in Tripura							
Status reports of last 5 Years is as under							
Plan Year	Parameter					Amt. Rs. In Crore	
		Commercial Banks	RRB	Co-Operatives	Others	Total	
2015-2016	Target	307.69	156.19	85.84	0.00	549.73	
	Achievement	276.34	149.58	42.82	0.00	468.74	
	% of Achv	90	96	50	0	85	
2016-2017	Target	350.07	160.94	90.18	0.00	601.19	
	Achievement	439.89	153.45	34.71	0.00	628.05	
	% of Achv	126	95	38	0	96	
2017-2018	Target	415.75	169.70	86.41	0.00	671.86	
	Achievement	269.31	162.39	40.28	0.00	471.98	
	% of Achv	65	96	47	0	70	
2018-2019	Target	477.85	178.09	98.84	0.00	754.78	
	Achievement	446.44	170.45	50.26	0.00	667.15	
	% of Achv	93	96	51	0	88	
2019-2020 (upto December 2019)	Target	505.85	197.67	97.48	0.00	801.00	
	Achievement	284.75	189.63	18.09	0.00	492.47	
	% of Achv	56	96	19	0	61	

Details of achievement of Other Priority Sectors (OPS) under ACP 2019-20 during April – December 2019 are furnished in the Annexure.

**Bank - wise Targets and Achievement in OTHER PRIORITY SECTORS for 2019-20
for the State of Tripura under ACP 2019 - 2020 as on December 2019**

		Amt. Rs. In Lakhs					
Sl.No.	BANKS	2018-19			2019-20		
		Target(T)	Achievement(A)	A as % of T	Target(T)	Achievement(A)	A as % of T
1	2	6	7	8	6	7	8
1	Allahabad Bank	498.71	61.15	12	390.88	86.15	22
2	Andhra Bank	197.75	89.96	45	214.65	43.57	20
3	Bank of Baroda	1371.25	1444.68	105	1469.68	637.58	43
4	Bank of India	1843.20	593.69	32	1986.83	401.00	20
5	Bank of Maharashtra	197.75	98.25	50	214.65	73.01	34
6	Canara Bank	1594.23	910.94	57	1781.44	561.68	32
7	Central Bank of India	1318.98	408.75	31	1492.71	464.21	31
8	Corporation Bank	370.46	12.40	3	249.90	48.00	19
9	Indian Bank	662.36	191.33	29	655.72	0.00	0
10	Indian Overseas Bank	940.71	511.10	54	976.25	265.19	27
11	Punjab & Sind Bank	466.67	5.60	1	439.67	15.58	4
12	Punjab National Bank	604.67	13.23	2	683.80	0.00	0
13	Oriental Bank of Commerce	466.67	130.00	28	439.67	123.00	28
14	State Bank of India	10868.95	20173.00	186	11957.17	7370.99	62
15	Syndicate Bank	980.67	335.81	34	1152.34	734.50	64
16	UCO Bank	4363.51	1528.29	35	4339.41	517.01	12
17	Union Bank of India	1122.50	405.79	36	1400.42	529.00	38
18	United Bank of India	8803.74	9014.79	102	10132.73	6919.75	68
A	ACP PUBLIC sec Bank	36672.77	35928.76	98	39977.92	18790.22	47
19	AXIS BANK	1359.67	223.36	16	1590.81	531.82	33
20	Bandhan Bank	4920.81	3050.92	62	3853.97	5584.82	145
21	Federal Bank	180.00	0.00	0	71.63	0.00	0
22	HDFC	954.60	93.51	10	747.19	96.31	13
23	ICICI Bank	1020.06	191.40	19	990.08	45.89	5
24	IDBI Bank	872.79	289.06	33	1288.23	381.85	30
25	IDFC Bank	84.75	0.00	0	33.72	0.00	0
26	Indusind Bank	229.00	0.00	0	315.76	0.00	0
27	Kotak Mahindra Bank Ltd	180.00	0.00	0	71.63	0.00	0
28	South Indian Bank	180.00	9.78	5	71.63	11.95	17
29	Ujjivan Bank	951.09	4857.54	511	921.42	3026.34	328
30	Yes Bank	180.00	0.00	0	73.64	0.00	0
31	NESFB	0.00	0.00	0	575.90	6.37	1
B	ACP PRIVATE Sec bank	11112.77	8715.57	78	10605.61	9685.35	91
32	Tripura Gramin Bank	17809.89	17045.84	96	19767.77	18963.49	96
C	ACP RRB	17809.89	17045.84	96	19767.77	18963.49	96
33	ACUB	608.50	427.15	70	0.00	129.79	0
34	TCARDB	547.17	0.00	0	300.74	0.00	0
35	TSCB	8729.17	4599.23	53	9447.98	1679.70	18
D	ACP Coop. Bank	9884.84	5026.38	51	9748.72	1809.49	19
GRAND TOTAL		75480.27	66716.55	88	80100.02	49248.55	61

Quarterly Statement on Priority Sector Advances and Sectoral Deployment of Credit					
	Adjusted Net Bank Credit (ANBC) as on the corresponding date of the preceding year	1407470.98			
	Credit Equivalent of Off Balance sheet Exposures (CEOBE) as on the corresponding date of the preceding year				
Number of Accounts in absolute terms and Amount in Lakhs					
Sl. No	Categories	Disbursements during the Quarter		Outstanding at the end of the Quarter	
		No. of A/cs	Amount disbursed	No. of A/cs	Balance O/s
1	Priority Sector	471697	466564.68	1087118	1006220.74
I	Agriculture	283155	228906.83	622652	388839.99
(i)	Crop Loans	33143	15066.28	313611	69163.39
(ii)	Investment Credit				
	Out of (ii) above, loans for agriculture implements & machinery				
(iii)	Allied Activities	250012	213840.55	309041	319676.6
(a)	Fisheries	24888	5995.73	55038	32053.39
(b)	Dairying	2581	1483.19	30536	32267.27
(c)	Poultry	9144	7807.83	27159	28210.42
(d)	Animal Husbandry				
(e)	Bee keeping				
(f)	Sericulture				
(g)	Others (including WR & FMS)	213399	198553.8	196308	227145.52
	Out of Agriculture, loans to small and marginal farmers				
	Out of Agriculture, loans to other individual farmers				
	Out of Agriculture, loans to corporate farmers, farmers' producer organizations/companies of individual farmers, partnership firms and co-operatives of farmers directly engaged in Agriculture and Allied Activities				
	Out of Agriculture, above loans to Food & Agro-processing				
II	MSMEs	157170	188409.3	344555	362059.99
(i)	Micro Enterprises	149375	122787.3	330740	224741.05
(a)	Manufacturing Enterprises	50151	33633.07	126574	71634.95
(b)	Service Enterprises	99224	89154.23	204166	153106.1
(ii)	Small Enterprises	7727	62362.87	13261	113891.1
(a)	Manufacturing Enterprises	2057	13559.81	3589	28331.9
(b)	Service Enterprises	5670	48803.06	9672	85559.2
(iii)	Medium Enterprises	68	3259.13	554	23427.84
(a)	Manufacturing Enterprises	4	205.78	43	2067.28
(b)	Service Enterprises	64	3053.35	511	21360.56
(iv)	Advances to KVI				
(v)	Other Finance to MSMEs				
III	Export Credit				
IV	Education				
V	Housing				
VI	Renewable Energy				
VII	Social Infrastructure				
VIII	'Others' category under Priority Sector	31372	49248.55	119911	255320.76
2	Loans to Weaker Sections under Priority Sector			775831	567503.25
3	Non-Priority Sector Loans	66798	87388.17	227747	534225.46
I	Agriculture				
II	MSME (Service)				
(i)	Micro Enterprises (Service)				
(ii)	Small Enterprises (Service)				
(iii)	Medium Enterprises (Service)				
III	Education Loans				
IV	Housing Loans				
V	Personal Loans under Non-Priority Sector				
VI	Other Non-Priority Sector Loans				
4	Total Loans	538495	553952.85	1314865	1540446.2

CD RATIO OF BANKS IN TRIPURA

Action Points emerged in the 130th SLBC Meeting held on 01.11.2019

All Banks are to exert efforts jointly to raise the CD ratio of the State to 65% as on 31.03.2020

CD ratio of the Banks in the State stands at 56% as on 31.12.2019 from 54% as on 31.12.2018.

All Banks are requested to take proactive steps for increasing advances in the State for steady growth in CD ratio of the State. State Govt may evolve Industry friendly policy which will invite corporate houses to set up Medium and Large Industry in the State – thereby widening the scope of Big Ticket advance .

District administration is reviewing the progress of CD Ratio in every DCC meeting and action points are taken to push up the CD ratio of all Banks.

CD Ratio

The details of Bank wise and district wise CD ratio are annexed. At the end of December 2019 the CD ratio of the State stood at 56% compared to 54% as on December 2018. The district wise details are as under:

District	CD RATIO Dec 2018	CD RATIO March 2019	CD RATIO Dec 2019	CD RATIO Since Dec 2018
North Tripura	58	51	53	-5
Unakoti	67	59	72	+5
South Tripura	57	53	60	+3
Gomati	164	54	70	-94
West Tripura	36	52	49	+13
Sepahijala	68	62	73	+5
Khowai	67	61	67	No change
Dhalai	73	67	94	+21
Total State	54	54	56	+2

CD ratio of the banks in the state increased to 56% as on 31.12.2019 from 54% as on 31.12.2018, registering a growth of 2% in Y-O-Y basis.

CD ratio of 5 districts in the State as on Dec 2019 has improved over the CD ratio of Dec 2018. There has been an increase of 13% in West Tripura District on account of one big advance from outside the State.

CD Ratio of 94% is the highest in Dhalai District, as against 49%, the lowest in West Tripura District.

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

TRIPURA STATE

BANKWISE CREDIT DEPOSIT RATIO OF THE STATE AS ON 31.12.2019					
(Amt. In lac)					
SL No.	Bank's Name	No of Brs	Total Deposit	Total Advance	CD Ratio
1	Allahabad Bank	3	11446.41	3441.45	30
2	Andhra bank	1	3090.63	568.86	18
3	Bank of Baroda	9	58972.47	20607.42	35
4	Bank of India	13	25003.00	16257.00	65
5	Bank of Maharashtra	1	578.86	875.80	151
6	Canara Bank	13	50050.58	19715.73	39
7	Central Bank Of India	6	18355.16	8298.36	45
8	Corporation Bank	2	5627.00	469.00	8
9	Indian Bank	3	21941.70	2623.50	12
10	Indian Overseas	5	16053.43	5632.03	35
11	P&SB	2	3329.32	834.64	25
12	PNB	3	7057.00	3662.00	52
13	OBC	2	3594.00	698.00	19
14	State Bank of India	68	757300.00	488800.00	65
15	Syndicate Bank	6	7782.01	4977.05	64
16	UCO Bank	29	143470.50	34062.75	24
17	Union Bank	7	48982.00	13593.00	28
18	United Bank of India	64	347124.86	153167.42	44
19	Axis Bank	13	30704.21	10689.71	35
20	Bandhan Bank	23	57012.70	199389.32	350
21	Federal Bank	1	6047.82	1450.69	24
22	HDFC Bank	8	36806.62	22997.25	62
23	ICICI Bank	8	19819.87	12903.19	65
24	IDBI Bank	9	27351.00	5342.02	20
25	IDFC First Bank	1	2012.00	7524.00	374
26	IndusInd	6	4236.56	18058.01	426
27	Kotak Mahindra	1	3464.25	48.38	1
28	South Indian Bank	1	6454.06	2718.85	42
29	Ujjivan Bank	8	22232.02	15280.46	69
30	Yes Bank	1	5887.53	869.00	15
31	NESFB	4	1699.62	2350.35	138
32	Tripura Gramin Bank	148	694432.85	270238.20	39
33	ACUB	3	4285.35	1593.06	37
34	TCARDB	5	0.00	0.00	#DIV/0!
35	TSCB	65	295997.44	190709.70	64
	Total	542	2748202.83	1540446.20	56

DISTRICTWISE CREDIT DEPOSIT RATIO OF THE STATE AS ON 31.12.2019

Sl.	District	No. of Brs.	Total Deposit	Total Advance	CD Ratio
1	West Tripura	194	1786727.19	881563.77	49
2	Sepahijala	60	156896.07	114978.00	73
3	Khowai	38	118228.40	79057.49	67
4	Dhalai	46	102611.89	95973.59	94
5	Gomati	64	173812.75	121809.84	70
6	South Tripura	59	176782.56	105640.05	60
7	Unakoti	33	91510.86	65811.52	72
8	North Tripura	48	141633.11	75611.94	53
	Total	542	2748202.83	1540446.20	56

CD Ratio as on 31st December 2019 for West Tripura District.(Amt.in Lacs)

SI.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Allahabad Bank	10138.26	3012.09	30
2	Andhra bank	3090.63	568.86	18
3	Bank of Baroda	58103.98	20118.53	35
4	Bank of India	17719.00	13326.00	75
5	Bank of Maharastra	578.86	875.80	151
6	Canara Bank	39103.58	14405.01	37
7	Central Bank Of India	16167.16	7496.36	46
8	Corporation Bank	4359.00	356.00	8
9	Indian Bank	21831.70	2597.50	12
10	Indian Overseas	13724.29	4739.01	35
11	P&SB	2972.35	647.90	22
12	PNB	5823.00	3310.00	57
13	OBC	3180.00	475.00	15
14	State Bank of India	563200.00	394700.00	70
15	Syndicate Bank	4702.01	2000.00	43
16	UCO Bank	93591.70	20237.41	22
17	Union Bank	43938.00	11626.00	26
18	United Bank of India	216640.49	103427.93	48
19	Axis Bank	22125.00	8346.77	38
20	Bandhan Bank	29333.72	63226.80	216
21	Federal Bank	6047.82	1450.69	24
22	HDFC Bank	32255.60	17635.30	55
23	ICICI Bank	12326.32	9453.04	77
24	IDBI Bank	16742.00	3065.76	18
25	IDFC First Bank	2012.00	7524.00	374
26	IndusInd	3251.10	9125.44	281
27	Kotak Mahindra	3464.25	48.38	1
28	South Indian Bank	6454.06	2718.85	42
29	Ujjivan Bank	18711.87	7317.69	39
30	Yes Bank	5887.53	869.00	15
31	NESFB	1319.00	1192.94	90
32	Tripura Gramin Bank	326858.84	96182.63	29
33	ACUB	3949.00	1497.66	38
34	TCARDB	0.00	0.00	#DIV/0!
35	TSCB	177125.07	47989.42	27
	Total	1786727.19	881563.77	49

CD Ratio as on 31st December 2019 for Gomati District.(Amt.in Lacs)

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Allahabad Bank	504.15	181	36
2	Bank of Baroda	868.49	488.89	56
3	Bank of India	2488	1346	54
4	Canara Bank	2789.13	1421.76	51
5	Central Bank Of India	808	399	49
6	Indian Overseas	499.11	147.83	30
7	State Bank of India	41900.00	20600	49
8	Syndicate Bank	820	550	67
9	UCO Bank	4864.45	904.31	19
10	Union Bank	2080	1388	67
11	United Bank of India	21397.57	8335.61	39
12	Axis Bank	2419.55	786.52	33
13	Bandhan Bank	5322.18	29913.76	562
14	HDFC Bank	2389.84	2480.16	104
15	ICICI Bank	2178.21	1326	61
16	IDBI Bank	800	322.9	40
17	Ujjivan Bank	609.13	1758.66	289
18	NESFB	187.29	546.47	292
19	Tripura Gramin Bank	53489.51	21634.56	40
20	ACUB	336.35	95.4	28
21	TSCB	27061.79	27183.01	100
	Total	173812.75	121809.84	70

CD Ratio as on 31st December 2019 for Unakoti District.(Amt.in Lacs)

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Canara Bank	1073.55	231.12	22
2	Central Bank Of India	308	86	28
3	Indian Overseas	819.74	232.64	28
4	State Bank of India	23200	11400	49
5	UCO Bank	3668.7	1144.2	31
6	United Bank of India	12912.07	4784.24	37
7	Axis Bank	89.86		0
8	Bandhan Bank	3727.76	19702.88	529
9	ICICI Bank	1623.19	550.16	34
10	Ujjivan Bank	400.64	1034.43	258
11	NESFB		227.55	#DIV/0!
12	Tripura Gramin Bank	34601.86	16720.38	48
13	TSCB	9085.49	9697.92	107
	Total	91510.86	65811.52	72

CD Ratio as on 31st December 2019 for North Tripura District.(Amt.in Lacs)

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of India	1945	575	30
2	Canara Bank	1262.66	454.67	36
3	PNB	590	205	35
4	State Bank of India	43400	12400	29
5	Syndicate Bank	1800	2127.05	118
6	UCO Bank	916.77	482.33	53
7	Union Bank	1906	317	17
8	United Bank of India	16712.4	6893.82	41
9	Axis Bank	2634.13	402	15
10	Bandhan Bank	1242.13	11889	957
11	HDFC Bank	1647.76	2837.83	172
12	ICICI Bank	948.23	771.52	81
13	IDBI Bank	1142	781.33	68
14	IndusInd	985.46	5474.76	556
15	Ujjivan Bank	751.6	1141.48	152
16	NESFB	21.32	226.96	1065
17	Tripura Gramin Bank	54794.77	25469.77	46
18	TSCB	8932.88	3162.42	35
	Total	141633.11	75611.94	53

CD Ratio as on 31st December 2019 for South Tripura District.(Amt.in Lacs)

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of India	220	120	55
2	Canara Bank	1135.17	611.67	54
3	State Bank of India	32900	18100	55
4	UCO Bank	4464.42	747.86	17
5	Union Bank	1058	262	25
6	United Bank of India	19912.33	7545.72	38
7	Axis Bank	1408.95	711.4	50
8	Bandhan Bank	2999.45	19556.55	652
9	ICICI Bank	0	91.34	#DIV/0!
10	IDBI Bank	8667	1172.03	14
11	IndusInd	0	3457.81	#DIV/0!
12	Tripura Gramin Bank	71924.37	30268.58	42
13	TSCB	32092.87	22995.09	72
	Total	176782.56	105640.05	60

CD Ratio as on 31st December 2019 for Sepahijala District.(Amt.in Lacs)

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of India	1950	495	25
2	Canara Bank	1960.54	1332.08	68
3	P&SB	356.97	186.74	52
4	PNB	644	147	23
5	OBC	414	223	54
6	State Bank of India	16200	7500	46
7	Syndicate Bank	460	300	65
8	UCO Bank	19495.14	5375.62	28
9	United Bank of India	17480.52	6661.98	38
10	Axis Bank	2026.72	443.02	22
11	Bandhan Bank	7327.02	30452.01	416
12	HDFC Bank	513.42	43.96	9
13	Ujjivan Bank	1292.12	3179.26	246
14	Tripura Gramin Bank	69742.47	23497.8	34
15	TSCB	17033.15	35140.53	206
	Total	156896.07	114978	73

CD Ratio as on 31st December 2019 for Khowai District.(Amt.in Lacs)

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Allahabad Bank	804	248.36	31
2	Canara Bank	984	357	36
3	Corporation Bank	1268	113	9
4	Indian Overseas	1010.29	512.55	51
5	State Bank of India	20400	13295	65
6	UCO Bank	11962.74	2991.42	25
7	United Bank of India	20194.87	6666.99	33
8	Bandhan Bank	4685.36	15424.84	329
9	ICICI Bank	1312.18	365.81	28
10	Ujjivan Bank	466.66	848.94	182
11	NESFB	172.01	156.43	91
12	Tripura Gramin Bank	43801.07	28292.91	65
13	TSCB	11167.22	9784.24	88
	Total	118228.40	79057.49	67

CD Ratio as on 31st December 2019 for Dhalai District.(Amt.in Lacs)

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of India	681	395	58
2	Canara Bank	1741.95	902.42	52
3	Central Bank Of India	1072	317	30
4	Indian Bank	110	26	24
5	State Bank of India	16100	10805	67
6	UCO Bank	4506.58	2179.6	48
7	United Bank of India	21874.61	8851.13	40
8	Bandhan Bank	2375.08	9223.48	388
9	ICICI Bank	1431.74	345.32	24
10	Tripura Gramin Bank	39219.96	28171.57	72
11	TSCB	13498.97	34757.07	257
	Total	102611.89	95973.59	94

Issuance of KCC during the year 2019-20

Action Points emerged in the 130th SLBC Meeting held on 01.11.2019

All Banks are to exert efforts to issue KCCs to all eligible farmers within 31.03.2020 (Action: All Banks and Agriculture Department).

Status of implementation

33143 KCCs (Including Renewal) sanctioned by Banks amounting to Rs. 150.66 Crores during FY 2019-20, thereby achieving 47 % of the Annual Target (71,315 Nos.).

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

(Amt. Rs in lacs)

Quarter	Year	Target	Issued		
			No.	Amt.	% of Achievement.
March-2018	2017-18	50000	50333	23644.08	101
March-2019	2018-19	55000	56040	36321.91	102
December - 2018	2018-19	55000	45896	31613.73	83
December - 2019	2019-20	71315	33143	15066.28	47

District Level Technical Committees have finalized and circulated the scale of finance pertaining to crop loans and working capital finance of dairy and fisheries for FY 2019-20 on 30.11.2019.

Banks are requested to adhere to the given scale of finance while sanctioning KCC loans.

Bank-wise performance under KCC as on 31.12.2019 has been shown in the Annexure.

Performance of Banks in Crop Loan & Term Loan to Agriculture during the year 2019-20 as on 31.12.2019

(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	3	3.50	30	18.50
2	Andhra Bank	0	0.00	0	0.00	0	0.00
3	Bank of Baroda	28	42.18	56	108.52	84	150.70
4	Bank of India	178	201.00	385	449.37	563	650.37
5	Bank of Maharashtra	0	0.00	0	0.00	0	0.00
6	Canara Bank	70	47.07	465	360.16	535	407.23
7	Central Bank of India	284	477.72	29	311.12	313	788.84
8	Corporation Bank	0	0.00	4	5.00	4	5.00
9	Indian Bank	0	0.00	0	0.00	0	0.00
10	Indian Overseas Bank	31	20.96	5	53.97	36	74.93
11	Oriental Bank of Commerce	4	2.00	4	7.00	8	9.00
12	Punjab & Sind Bank	14	7.62	0	0.00	14	7.62
13	Punjab National Bank	0	0.00	0	0.00	0	0.00
14	State Bank of India	5322	3949.00	15100	10152.41	20422	14101.41
15	Syndicate Bank	28	25.05	4	20.29	32	45.34
16	Union Bank of India	69	53.79	59	341.90	128	395.69
17	United Bank of India	5453	1321.61	13204	13308.62	18657	14630.23
18	UCO Bank	318	176.84	1877	1320.50	2195	1497.34
A	Sub Total of Public Sec. Bank	11826	6339.84	31195	26442.36	43021	32782.20
19	AXIS BANK	0	0.00	59	60.05	59	60.05
20	Bandhan Bank	0	0.00	117693	89090.79	117693	89090.79
21	Federal Bank	0	0.00	0	0.00	0	0.00
22	HDFC	299	1658.61	7150	2671.53	7449	4330.14
23	ICICI	8	28.97	4073	2088.15	4081	2117.12
24	IDBI BANK	61	102.06	73	75.07	134	177.13
25	IDFC First Bank	0	0.00	4329	1298.00	4329	1298.00
26	Indusind Bank	0	0.00	7145	1802.66	7145	1802.66
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	17534	5722.12	17534	5722.12
31	NESFB	773	249.67	712	230.33	1485	480.00
B	Sub Total of Pvt. Sec. Bank	1141	2039.31	158768	103038.70	159909	105078.01
32	Tripura Gramin Bank	15447	5843.92	58690	55070.46	74137	60914.38
C	Sub Total of RRB	15447	5843.92	58690	55070.46	74137	60914.38
33	ACUB	0	0.00	0	0.00	0	0.00
34	TCARDB	0	0.00	0	0.00	0	0.00
35	TSCB	4729	843.21	1359	29289.03	6088	30132.24
D	Sub Total of Coop.Banks	4729	843.21	1359	29289.03	6088	30132.24
GRAND TOTAL		33143	15066.28	250012	213840.55	283155	228906.83

TRIPURA STATE

BANK-WISE POSITION IN IMPLEMENTATION OF ISSUING KCCs FOR THE STATE OF TRIPURA DURING THE YEAR 2019-20 AS ON 31.12.2019

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	28	42.18	10	3.00	28	42.18	56	40.32	0	0.00
3	Bank of India	1508	178	201.00	0	0.00	178	201.00	450	234.08	155	61.62
4	Canara Bank	1572	70	47.07	0	0.00	70	47.07	435	236.41	85	30.81
5	Central Bank of India	700	284	477.72	254	442.30	284	477.72	446	259.40	8	8.21
6	Corporation Bank	204	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
7	Indian Bank	255	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8	Indian Overseas Bank	617	31	20.96	10	7.00	31	20.96	148	75.05	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	14	7.62	11	5.02	14	7.62	42	15.74	1	0.53
11	Punjab National Bank	261	0	0.00	0	0.00	0	0.00	34	29.00	0	0.00
12	State Bank of India	8845	5322	3949.00	3300	2160.00	5322	3949.00	36468	26100.00	4895	1900.00
13	Syndicate Bank	706	28	25.05	0	0.00	28	25.05	192	95.00	5	2.00
14	UCO Bank	3627	318	176.84	145	85.25	318	176.84	7800	2785.25	3105	950.00
15	Union Bank of India	700	69	53.79	45	28.00	69	53.79	301	125.35	4	7.73
16	United Bank of India	8973	5453	1321.61	2692	982.18	5453	1321.61	35535	12967.44	1170	437.96
17	Axis Bank	846	0	0.00	0	0.00	0	0.00	0	0.00	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	299	1658.61	0	0.00	299	1658.61	15752	4745.94	0	0.00
20	ICICI	967	8	28.97	0	0.00	8	28.97	19	4.15	0	0.00
21	IDBI Bank	1413	61	102.06	0	0.00	61	102.06	181	62.74	47	18.94
22	Indusind Bank	64	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
23	Tripura Gramin Bank	25009	15447	5843.92	6371	2421.93	15447	5843.92	105873	15002.54	5626	1242.90
24	TSCB	8750	4729	843.21	0	0.00	4729	843.21	109054	6119.10	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	773	249.67	0	0.00	773	249.67	773	249.67	0	0.00
TOTAL		71315	33143	15066.28	12838	6134.68	33143	15066.28	313611	69163.39	19041	5044.55

Pradhan Mantri Fasal Bima Yojana (PMFBY)

Implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) in Rabi 2019 Season in notified Districts of Tripura

Department of Agriculture, Government of Tripura released the notification vide letter no. F.5(139) – Agri.(Stat)/2019-20/3443-3520 dated 10.12.2019 for the implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) in Tripura and Agriculture Insurance Company Limited had been notified for implementation of PMFBY in West Tripura, Sepahijala, Dhalai, South Tripura, Khowai, Gomati, North Tripura and Unokoti districts for Boro Paddy, Potato, Brinjal, Cauliflower, Tomato, Watermelon during Rabi 2019 Season . The enrollment status for the same is given below.

PMFBY Enrollment Rabi 2019-20 Loanee Farmers		
Bank Name	No. of enrollments	Farmer's Share (in lakhs)
State Bank of India	42	0.32
Allahabad Bank	19	0.06
United Bank of India	1263	8.30
Tripura Gramin Bank	164	1.20
Total	1488	9.88

PMFBY Enrollment Rabi 2019-20 Non - Loanee Farmers			
S.No.	District	No. Of Enrollments	Farmer's Share (in lakhs)
1	Dhalai	573	0.94
2	Gomati	414	0.54
3	Khowai	238	0.43
4	North Tripura	23	0.04
5	Sepahijala	2576	1.42
6	South Tripura	129	0.18
7	Unakoti	100	0.31
8	West Tripura	1095	0.86
TOTAL		5148	4.71

Constraints faced in seamless implementation of PMFBY

1. Very little support extended by Implementing Agency / Insurance Companies to branches for follow up and necessary guidance in uploading of data, inspite of decisions adopted in SLBC meeting of Tripura, convened by the Chief Secretary of the State.
2. Many farmers are not interested to avail PMFBY coverage since there is a perception of premium rates being too high for comfort.
3. PMFBY notification is generally issued 1-2 weeks ahead of the cutoff date for debiting premium (except for Kharif 19) – bankers have repeatedly opined that the notification should be issued at least one month in advance in order to facilitate maximum coverage of farmers.
4. Tripura Gramin Bank and Tripura State Co-Operative Bank having a substantial portfolio of KCCs have informed SLBC that owing to internet access not provided at branch level, the uploading of data takes place centrally, which has proved a cause of delay in enrollment of farmers.
5. Major Banks operating in the State of Tripura have also stated that PMFBY coverage is on the lower side owing to the fact that a lot of KCC loans have been financed for non-notified crops under PMFBY.
6. No. of owner cultivators sanctioned KCC by Banks is relatively less, while for tenant farmers / oral lessees, land owners do not provide any declaration relating to crop cultivation, which is an essential requirement for PMFBY coverage.

Suggestions by SLBC for better implementation of the scheme

1. PMFBY notification should be issued by the State Govt at least one month prior to cutoff date for insurance premium debit.
2. More crops to be brought under notified category for PMFBY coverage.
3. Govt should explore cheaper premium rates for PMFBY coverage to make the scheme more attractive for farmers.

Doubling of Farmer's Income by 2022:

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

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

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

The Tripura government is also committed to work for doubling the income of farmers in next five years. The Government is also taking positive step for rapid implementation of the budgetary provision for ensuing that the farmers get 1.5 times the cost of cultivation as minimum support price for their produce . Government has prepared a five year plan namely "Doubling Farmers' Income (2017-22)" by 2022, outlining strategies based on the proposals of consultation workshops and the experience of the technical experts of the Department by involving cross-section of the society, farmers and their associations, professional organizations engaged at different stage of the value chain, scientists and policy makers. As per assumption of the Technical Expert Group the average monthly income of farmers in Tripura would have been increased to Rs. 6337/- in 2016-17 from Rs. 5426/- in 2012-13 as per survey of "National Sample Survey Organization (NSSO)". The target is to increase the farmers' average monthly income to the tune of Rs 12,850/- from agriculture and allied activities including wages/salary by 5 years' period. For this a strategy has been formulated to -

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

Adequate investment (at least three times of the existing level) is required to be ensured by the State Government for achieving the targets with in 2022, for which respective Departments shall take necessary steps for tapping maximum resources from the Government of India. Planning & Coordination Department shall take up the issue with the NITI Aayog for extending funding support under the "Doubling Farmers Income by 2022" programme.

SELF HELP GROUPS

SELF HELP GROUP
Position as on 31.12.2019

(Amt. in Rs./Lacs)

Sl.No.	Name of the Bank	Deposit Linkage cumulative		Credit linkage 2019-20						Outstanding as on 31.12.2019	
				Under SHG (NRLM+NERLP+WSHG)		Direct SHG		Total		No	Amt.
		No.	Amt.	Nos.	Amt.	Nos.	Amt.	Nos.	Amt.		
1	UBI	6422	1488.49	270	290.40	0	0.00	270	290.40	2096	1225.03
2	SBI	5294	562.50	52	52.00	0	0.00	52	52.00	3014	3823.21
3	TGB	33567	4786.29	12187	5901.26	0	0.00	12187	5901.26	22786	8552.13
4	TSCB	9878	3193.88	1034	1283.53	0	0.00	1034	1283.53	4627	1298.52
5	UCO	87	18.63	30	35.20	0	0.00	30	35.20	238	189.52
6	P & SB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8	CANARA	14	14.88	14	14.88	0	0.00	14	14.88	22	19.44
9	IDBI	6	8.40	1	2.00	0	0.00	1	2.00	6	5.50
10	BOB	36	4.61	3	3.50	0	0.00	3	3.50	3	3.50
	TOTAL :	55304	10077.68	13591	7582.77	0	0.00	13591	7582.77	32792	15116.85

Action Points emerged in the 130th SLBC Meeting held on 01.11.2019

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

Status of implementation

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

Achievement report of NERLP for FY 2019-20 is still awaited.

Tripura Rural Livelihood Mission:

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 lakh)		Amount (Rs. In lakh)	
		Fresh Loans	Renewals/ Enha	Total	Fresh Loans	Repeat/ Renewals/ Enhancement	Total	Sanction	Disbursement	Sanctioned	Disbursed
1	CANARA BANK	30	2	32	3		3	34		6	
2	IDBI	7	5	12		2	2	17		5.5	
3	STATE BANK OF INDIA	237	0	237	2		2	237		3	
4	UCO BANK	31	5	36	11	2	13	41		17	
5	UNITED BANK OF INDIA	233	74	307	162	15	177	381		202.3	
6	Tripura Gramin Bank	1305	1108	2413	1306	441	1747	3521		2591	
7	Tripura state cooperative bank	922	530	1452	512	120	632	1982		828.85	
	PSBs Total	538	86	624	178	19	197	710		233.8	
	RRBs										
	Tripura Gramin Bank	1305	1108	2413	1306	441	1747	3521		2591	
	Total RRBs	1305	1108	2413	1306	441	1747	3521		2591	
	Coop Banks										
	Tripura state cooperative bank	922	530	1452	512	120	632	1982		828.85	
	Total Coop. Banks	922	530	1452	512	120	632	1982		828.85	
	Grand Total	2765	1724	4489	1996	580	2576	6213		3653.65	

EMPLOYMENT GENERATION SCHEMES

Scheme-wise performance under Employment Generation Scheme by Banks for 2019-20 is given below:

(Rs/ lac)

Scheme	Prog. Year	Target	Spon.	Sanctioned		Disbursed	
		No	No	No	Amt	No	Amt
PMEGP							
As on 31.12.2019	2019-20	1500	4488	569	2981.68	213	1193.56
SWAVALAMBAN							
As on 31.12.2019	2018-19	4000	7311	2535	8056.90	2100	6422.65
As on 31.12.2019	2019-20	4000	5262	291	959.74	6	7.65

PMEGP

For the FY 2019-20, 4488 PMEGP cases were sponsored to the bank branches against the target (already circulated) of 1500 cases, out of which 569 cases were sanctioned amounting to Rs. 2981.68 lakhs as on 31.12.2019.

SWABALAMBAN

For FY 2018-19, 7311 cases have been sponsored to the bank branches against the target (already circulated) of 4000 cases, out of which 2535 cases were sanctioned amounting to Rs. 8056.90 lakhs as on 31.12.2019.

For the FY 2019-20, 5262 cases have been sponsored to the bank branches against the target (already circulated) of 4000 cases, out of which 291 cases were sanctioned amounting to Rs. 959.74 lakhs as on 31.12.2019.

PERFORMANCE UNDER PHEMEP FOR THE FINANCIAL YEAR 2019-20 AS ON 31.12.2019

Sl.No.	NAME OF THE BANKS	TARGET	SPONSORED		SANCTIONED		DISBURSED	
		NO	NO	AMT.	NO	AMT.	NO	AMT.
1	Allahabad Bank	6	35	196.89	0	0.00	1	10.00
2	Andhra Bank	1	2	7.14	0	0.00	0	0.00
3	Bank of Baroda	7	22	106.43	2	7.14	4	12.23
4	Bank of India	20	86	520.14	20	100.60	9	46.80
5	Bank of Maharashtra	1	6	40.71	0	0.00	0	0.00
6	Canara Bank	22	102	654.23	16	112.43	12	90.11
7	Central Bank of India	19	30	177.63	0	0.00	0	0.00
8	Corporation Bank	3	4	24.14	0	0.00	0	0.00
9	Indian Bank	6	6	27.17	0	0.00	0	0.00
10	Indian Overseas Bank	9	30	176.09	4	24.66	0	0.00
11	Oriental Bank of Commerce	4	11	58.40	2	15.00	4	15.97
12	Punjab & Sind Bank	4	14	71.97	1	5.00	0	0.00
13	Punjab National Bank	5	18	119.11	2	16.14	2	16.14
14	State Bank of India	305	767	4382.23	46	168.34	8	24.71
15	Syndicate Bank	9	40	254.26	4	34.57	4	20.94
16	Union Bank of India	14	52	291.71	4	19.37	2	30.00
17	United Bank of India	352	815	4886.40	189	1098.74	44	301.17
18	UCO Bank	57	163	963.86	9	29.43	14	49.06
19	Vijaya Bank	8	14	55.86	1	3.57	1	3.57
A	Sub Total of Public Sec. Bank	852	2217	13014.37	300	1634.99	105	620.70
20	AXIS BANK	9	38	260.09	1	2.83	2	5.46
21	Bandhan Bank	18	7	56.00	0	0.00	0	0.00
22	HDFC	5	5	27.23	0	0.00	0	0.00
23	ICICI	8	3	20.71	0	0.00	0	0.00
24	IDBI BANK	9	17	105.29	3	9.80	4	12.80
25	Indusind Bank	2	3	14.29	0	0.00	0	0.00
B	Sub Total of Pvt. Sec. Bank	51	73	483.61	4	12.63	6	18.26
26	Tripura Gramin Bank	441	1672	9594.26	236	1190.20	69	360.63
C	Sub Total of RRB	441	1672	9594.26	236	1190.20	69	360.63
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	526	3302.66	29	143.86	33	193.97
D	Sub Total of Coop.Banks	156	526	3302.66	29	143.86	33	193.97
GRAND TOTAL		1500	4488	26394.90	569	2981.68	213	1193.56

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

(Amt in Lacs.)

SI No	Name of Bank	Achievement for the Financial Year 2018-19						
		Target	Sponsored		Sanctioned		Disbursed	
		No	No	Amt	No	Amt	No	Amt
1	Allahabad Bank	12	35	127.39	7	20.00	7	12.00
2	Axis Bank	6	1	4.38	0	0.00	0	0.00
3	Bank of Baroda	20	50	193.66	12	42.00	8	26.00
4	Bank of India	42	113	422.72	36	102.61	29	81.68
5	Canara Bank	48	135	471.31	36	118.41	31	92.48
6	Central Bank of India	48	95	344.11	11	22.50	9	17.00
7	Dena Bank	2	4	18.00	0	0.00	0	0.00
8	ICICI Bank	7	6	19.00	0	0.00	0	0.00
9	IDBI Bank	11	44	176.49	6	12.29	2	6.00
10	Indian Bank	13	21	70.88	4	12.50	2	6.35
11	Indian Overseas Bank	18	46	157.16	17	47.50	10	30.63
12	Indus Ind Bank	3	1	3.00	0	0.00	0	0.00
13	Oriental Bank Of Commerce	7	19	80.45	3	8.39	3	8.39
14	Punjab & Sind Bank	11	31	109.90	9	27.50	7	21.00
15	Punjab National Bank	9	20	74.10	6	20.47	5	18.00
16	Syndicate Bank	18	47	160.01	16	43.58	9	22.50
17	State Bank of India	670	1104	4097.99	235	562.82	165	351.27
18	Tripura Gramin Bank	1471	2725	9675.48	1182	3846.08	1022	3215.78
19	Tripura State Co-Op Bank	594	1067	3949.47	490	1783.59	445	1571.73
20	Union Bank	32	87	310.64	42	95.61	18	46.77
21	United Bank Of India	756	1278	4588.11	326	1018.04	258	720.15
22	UCO BANK	153	319	1138.19	90	249.07	64	152.92
23	Vijaya Bank	9	19	62.38	3	11.00	3	11.00
24	HDFC	4	1	3.00	0	0.00	0	0.00
25	Andhra Bank	4	8	33.00	2	6.00	2	6.00
26	Bandhan Bank	19	12	36.44	0	0.00	0	0.00
27	Corporation Bank	8	16	61.09	1	1.94	0	0.00
28	South Indian Bank	0	0	0.00	0	0.00	0	0.00
29	Yes Bank	1	0	0.00	0	0.00	0	0.00
30	Bank of Maharashtra	4	7	27.00	1	5.00	1	5.00
	TOTAL	4000	7311	26415.35	2535	8056.90	2100	6422.65

BANK-WISE POSITION IN IMPLEMENTATION OF SWABALAMBAN FOR THE STATE OF TRIPURA FOR THE PROGRAMME YEAR 2019-20

(Amt in Lacs.)

SI No	Name of Bank	Achievement for the Financial Year 2019-20						
		Target	Sponsored		Sanctioned		Disbursed	
		No	No	Amt	No	Amt	No	Amt
1	Allahabad Bank	13	20	61.76	0	0.00	0	0.00
2	Axis Bank	6	6	25.00	0	0.00	0	0.00
3	Bank of Baroda	20	28	98.57	1	5.00	0	0.00
4	Bank of India	41	99	381.06	9	32.10	0	0.00
5	Canara Bank	48	76	304.65	3	13.50	3	4.53
6	Central Bank of India	46	35	102.84	3	7.00	0	0.00
7	Dena Bank	2	0	0.00	0	0.00	0	0.00
8	ICICI Bank	6	2	10.00	0	0.00	0	0.00
9	IDBI Bank	11	27	118.20	0	0.00	0	0.00
10	Indian Bank	11	6	31.94	0	0.00	0	0.00
11	Indian Overseas Bank	18	48	215.31	8	30.74	0	0.00
12	Indus Ind Bank	3	1	5.00	0	0.00	0	0.00
13	Oriental Bank Of Commerce	7	6	18.83	0	0.00	0	0.00
14	Punjab & Sind Bank	11	7	28.00	0	0.00	0	0.00
15	Punjab National Bank	9	5	19.50	0	0.00	0	0.00
16	Syndicate Bank	18	26	115.40	0	0.00	0	0.00
17	State Bank of India	670	796	3294.81	1	3.00	0	0.00
18	Tripura Gramin Bank	1476	2066	8259.04	226	732.68	3	3.12
19	Tripura State Co-Op Bank	594	760	3130.60	13	48.70	0	0.00
20	Union Bank	32	63	229.34	0	0.00	0	0.00
21	United Bank Of India	756	925	3702.71	20	69.62	0	0.00
22	UCO BANK	154	207	796.47	6	13.40	0	0.00
23	Vijaya Bank	9	15	62.00	0	0.00	0	0.00
24	HDFC	4	2	6.00	0	0.00	0	0.00
25	Andhra Bank	4	4	17.00	1	4.00	0	0.00
26	Bandhan Bank	18	18	77.00	0	0.00	0	0.00
27	Corporation Bank	9	9	39.03	0	0.00	0	0.00
28	South Indian Bank	0	0	0.00	0	0.00	0	0.00
29	Yes Bank	0	0	0.00	0	0.00	0	0.00
30	Bank of Maharashtra	4	5	23.00	0	0.00	0	0.00
	TOTAL	4000	5262	21173.06	291	959.74	6	7.65

BANK-WISE POSITION IN IMPLEMENTATION OF MINI DAIRY FOR THE STATE OF TRIPURA DURING THE YEAR 2019-20 AS ON 31.12.2019

SI.No.	BANKS	Proposals Received	Proposals sanctioned		Proposals disbursed		Proposals Rejected
		No.	No.	Amt.	No.	Amt.	No.
1	Canara	64	64	54.11	64	54.11	
2	State Bank of India	81	30	31.80	17	16.60	2
3	UCO Bank	18	12	16.61	12	12.43	
4	United Bank of India	119	77	124.60	10	7.50	42
5	Tripura Gramin Bank	584	116	193.15	2	2.32	291
6	Tripura State Co-operative Bank	96	96	177.49	72	68.74	
	TOTAL	962	395	597.76	177	161.70	335

Bank wise position in implementation of KCC(Fishery)/SCC for F.Y.2019-20 as on 31.12.2019
(Amt. in Lakhs)

SI No	NAME OF THE BANK	Proposals Received		Sanctioned		Disbursed		Rejected/ Returned	Pending
		No	Amt	No	Amt	No	Amt	No	No
1	BOI	2	0.95	0	0.00	0	0.00	0	2
2	Canara Bank	8	2.83	2	1.10	1	0.50	1	5
3	CBI	2	0.83	0	0.00	0	0.00	0	2
4	IOB	2	1.00	0	0.00	0	0.00	0	2
5	SBI	71	54.89	0	0.00	0	0.00	0	71
6	UCO	31	16.90	0	0.00	0	0.00	0	31
7	United Bank of India	83	72.51	6	5.49	6	4.49	0	77
8	Union Bank	1	0.50	0	0.00	0	0.00	0	1
9	Corporation	1	1.56	0	0.00	0	0.00	0	1
10	TGB	265	166.57	35	14.52	19	8.92	13	217
11	TSCB	54	31.71	4	1.83	3	1.25	0	50
GRAND TOTAL		520	350.25	47	22.94	29	15.16	14	459

Achievement under DRI by Banks up to December 2019:

(Rs.in lac)

Sl no	Name of the Bank	Sanctioned (2019-20)		Outstanding as on 31.12.2019	
		No	Amount	No	Amount
1	UBI	0	0.00	254	32.20
2	SBI	0	0.00	589	104.12
3	Canara Bank	233	13.80	328	17.01
4	UCO bank	0	0.00	20	2.11
5	CBI	0	0.00	259	104.15
6	Syndicate Bank	15	3.00	40	8.00
7	Punjab & Sind Bank	0	0.00	3	0.18
8	Tripura Gramin Bank	0	0.00	157	71.36
TOTAL		248	16.8	1650	339.13

Grant of Educational loans/Housing loans

Education Loan: The banks have been financing under Educational Loan Scheme since last 12-13 years as per directives of the Govt. of India and recommendations of High Level Committee on Lead Bank Scheme. The progress under the scheme covering disbursement and total credit exposure are now being reviewed regularly. A report on progress made under Education Loan during the year 2019-20 is annexed; the summary position is as under:

Amt. Rs. In lac

Sanctions made during the year 2019-20		Balance outstanding as on 31.12.2019	
A/c	Amount	A/c	Amount
530	1184.27	3814	11761.22

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

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

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

The council of ministers of the State of Tripura in its meeting held on 5th July, 2018 approved the Chief Minister's B.Ed Anuprerana Yojana and advised Banks working in the State of Tripura to participate in the scheme. A draft MOU was presented at a special SLBC meeting held on 6th September, 2018 at Secretariat Complex, Agartala, where the member Banks of SLBC Tripura approved the MOU and the Banks have subsequently implemented the scheme after signing of MOUs with the Higher Education Department.

Status Report of Chief Minister's B.ED Anuprerana Yojana								
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	5	4.75	5	2.54	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	22	29.40	0
8	Central Bank of India	5	3	2	5.00	1	2.50	1
9	State Bank of India	155	155	35	41.72	29	23.53	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
	Total	1603	1601	991	1013.62	777	513.16	166

The Bank wise performance of Education Loan for the financial year 2019-20 has been annexed.

BANK-WISE PERFORMANCE UNDER EDUCATION LOAN FOR THE YEAR 2019-20, AS ON 31.12.2019						(Amt in Lacs.)			
SL NO	BANKS	PROPOSAL SANCTIONED		PROPOSAL DISBURSED		Outstanding as on 31.12.2019		NPA as on 31.12.2019	
		NO	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	Allahabad Bank	6	13.00	6	7.00	41	78.45	5	10.74
2	Andhra Bank	0	0.00	0	0.00	1	0.75	0	0.00
3	Bank of Baroda	7	68.42	6	37.90	49	229.30	1	4.11
4	Bank of India	16	16.00	16	11.24	66	163.23	7	19.46
5	Bank of Maharashtra	1	3.98	1	0.98	2	4.03	0	0.00
6	Canara Bank	35	96.94	35	31.83	296	941.41	4	11.31
7	Central Bank of India	0	0.00	0	0.00	49	110.06	12	16.16
8	Corporation Bank	0	0.00	0	0.00	3	9.84	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	6	16.23	0	0.00
12	Oriental Bank of Commerce	3	3.00	3	3.00	10	16.00	1	3.00
13	Punjab & Sind Bank	2	4.90	2	4.90	4	13.18	0	0.00
14	Punjab National Bank	2	16.00	2	5.02	35	75.23	12	5.00
15	State Bank of India	131	222.00	131	178.00	1921	5771.00	274	678.00
16	Syndicate Bank	2	2.00	2	2.00	45	214.00	0	0.00
17	Union Bank of India	7	26.49	7	26.49	47	147.74	0	0.00
18	United Bank of India	82	109.07	82	60.00	565	1485.63	50	144.57
19	UCO Bank	17	53.81	13	35.12	155	536.88	18	45.21
A	Sub Total of Public Sec. Bank	312	639.38	307	404.73	3305	9860.19	384	937.56
21	AXIS BANK	0	0.00	0	0.00	0	0.00	0	0.00
22	Federal Bank	0	0.00	0	0.00	5	12.31	0	0.00
23	HDFC	3	4.75	3	4.75	23	55.93	0	0.00
24	ICICI	0	0.00	0	0.00	0	0.00	0	0.00
25	IDBI BANK	2	11.75	2	2.44	16	47.32	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	Sub Total of Pvt. Sec. Bank	5	16.50	5	7.19	44	115.56	0.00	0.00
30	Tripura Gramin Bank	208	522.19	179	341.28	435	1720.35	66	210.88
C	Sub Total of RRB	208	522.19	179	341.28	435	1720.35	66	210.88
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	30	65.12	0	0.00
D	Sub Total of Coop.Banks	5	6.20	5	6.20	30	65.12	0	0.00
GRAND TOTAL		530	1184.27	496	759.40	3814	11761.22	450	1148.44

BANK-WISE PERFORMANCE IN FINANCING UNDER HOUSING SCHEME AS ON 31.12.2019

(Amt. in lakhs)

Sl. No.	Name of the Banks	Sanctioned in FY 2019-20		Total Outstanding						Total Outstanding as on 31.12.2019		Out of which PMAY		Total NPA as on 31.12.2019	
				Urban		Semi-Urban		Rural							
		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	23	374.26	44	549.73	19	194.56	11	104.27	74	848.56	6	35.60	14	49.38
2	Andhra Bank	4	46.00	17	118.39	0	0.00	0	0.00	17	118.39	3	40.00	0	0
3	Bank of Baroda	68	921.00	315	4825.58	62	632.42	5	44.32	382	5502.32	119	1584.35	6	63.28
4	Bank of India	51	841.48	282	1983.92	89	1161.49	67	637.45	438	3782.86	1	19.50	3	18.27
5	Bank of Maharashtra	5	72.01	31	393.49	0	0.00	0	0.00	31	393.49	19	228.99	0	0
6	Canara Bank	70	837.09	196	2557.15	111	929.78	70	893.98	377	4380.91	49	697.34	2	16.74
7	Central Bank of India	2	40.00	33	283.90	7	42.50	4	29.45	44	355.85	0	0.00	0	0
8	Corporation Bank	1	35.00	9	35.00	0	0.00	0	0.00	9	35.00	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	93	1028.68	13	71.00	4	22.86	110	1122.54	2	35.00	0	0
11	Oriental Bank of Commerce	0	0.00	11	79.00	3	22.00	0	0.00	14	101.00	1	17.00	0	0
12	Punjab & Sind Bank	3	70.00	38	156.57	0	0.00	5	57.65	43	214.22	0	0.00	4	24.5
13	Punjab National Bank	17	252.00	59	1038.00	0	0.00	2	16.00	61	1054.00	0	0.00	0	0
14	State Bank of India	897	8111.00	5327	36680.00	655	4514.00	2214	15237.00	8196	56431.00	162	2209.91	64	286.00
15	Syndicate Bank	15	510.90	40	500.00	14	200.00	2	20.00	56	720.00	0	0.00	0	0
16	Union Bank of India	14	319.93	108	1237.63	23	213.71	2	12.61	133	1463.95	0	0.00	0	0
17	United Bank of India	262	4496.90	2692	18524.49	2304	2791.47	842	3659.12	5838	24975.08	367	6224.00	82	179.63
18	UCO Bank	54	776.45	394	4621.41	215	1625.41	142	1877.89	751	8124.71	21	178.21	24	235
A	Sub-Total PUBLIC sec Bank	1494	17834.52	9738	75019.31	3515	12398.34	3370	22612.60	16623	110030.25	751	11272.22	199	872.80
19	AXIS BANK	159	139.01	203	176.41	0	0.00	0	0.00	203	176.41	0	0.00	0	0
20	Bandhan Bank	736	5584.82	10	56.83	723	5510.29	3	17.70	736	5584.82	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	132	91.56	66	46.63	62	44.48	0	0.00	128	91.11	0	0.00	4	3.25
23	ICICI	12	270.42	76	1534.20	0	0.00	0	0.00	76	1534.20	0	0.00	0	0
24	IDBI BANK	46	370.09	37	289.59	42	348.23	14	124.74	93	762.56	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	7	203.60	7	203.60	0	0.00	0	0.00	7	203.60	0	0.00	0	0
28	Ujjivan Bank	449	379.75	528	216.93	526	249.92	0	0.00	1054	466.85	0	0.00	14	1.44
B	Sub Total Pvt. Sec Bank	1541	7039.25	968	2890.49	1353	6152.92	17	142.44	2338	9185.85	0	0	18	4.69
29	TGB	467	4789.91	2615	6103.27	6574	21953.86	20541	37895.24	29730	65952.37	1496	10856.82	783	1749.85
C	Sub Total RRB	467	4789.91	2615	6103.27	6574	21953.86	20541	37895.24	29730	65952.37	1496	10856.82	783	1749.85
30	ACUB	7	103.00	77	592.93	2	21.70	0	0.00	79	614.63	0	0.00	10	104.45
31	TCARDB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0
32	TSCB	10	145.30	541	3271.05	325	2153.40	344	2042.62	1210	7467.07	16	84.50	2	4.23
D	Sub-Total Coop. Bank	17	248.3	618	3863.98	327	2175.10	344	2042.62	1289	8081.70	16	84.50	12	108.68
	GRAND TOTAL	3519	29911.98	13939	87877.05	11769	42680.22	24272	62692.9	49980	193250.17	2263	22213.54	1012	2736.02

❖ Pradhan Mantri Awas Yojana (PMAY) - :

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

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

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

All the Banks in the State financed 2263 cases under PMAY up to 31.12.2019. All the bankers working in the state to come forward to finance eligible beneficiaries under PMAY.

PMAY- CLSS Subsidy claim Position upto 31.12.2019 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 - Dec 2019)		Housing Loans Disbursed under PMAY CLSS (since inception)		Housing Loans Disbursed under PMAY (April - Dec 2019)		Subsidy claimed under PMAY CLSS (since inception)		Subsidy claimed under PMAY CLSS (April - Dec 2019)		Subsidy Received under PMAY CLSS (since inception)		Subsidy Received under PMAY CLSS (April -Dec 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	3	21.06	3	6.00	2	2.20	2	2.20	2	2.20
3	Bank of Baroda	119	1584.35	13	125.40	115	996.75	13	89.75	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	49	697.34	21	234.93	49	548.36	21	234.93	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	35.00	2	20.00	2	30.00	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	2.67	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	21	178.21	4	28.21	21	178.21	4	28.21	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	367	6224.00	130	2224.00	367	4060.00	130	1255.00	555	633.00	88	195.00	265	430.00	165	280.00
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	0	0.00	0	0.00	0	0.00	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
TOTAL		2263	22213.54	189	2723.06	2259	19035.21	192	1711.54	1177	1846.08	103	221.84	381	677.46	238	437.32

MSME financing & bottlenecks thereof, if any

Some of the problems that are being faced by the entrepreneurs of the State can be summarized as under:

- Reluctance of big industrial houses to set up their units in the northeast.
- Inadequate Research & Development facilities
- Inadequate level of computer based technology
- Limited spread of brand image
- Low productivity
- Inadequate infrastructure facilities
- Being a landlocked State transportation of products of the State to other part of the country is dependent on road connectivity only. Because of the distance, transportation cost is much higher in comparison to other States.

The summary of SWOT analysis of Industries in the State could be as under:

Strength : Abundance of natural resources and cheap labours. Political stability etc.

Weakness : Inadequate Research & Development facilities, lack of proper system of identification of viable projects and activities and marketing bottlenecks.

Opportunities: Cross border trading with Bangladesh and increasing domestic demand.

Threat : Relatively higher production cost and fast changes that are taking place in the economy.

The following measures suggested below may be considered for discussion with a view to combat the problems and to ameliorate the industrial situation in the State:

- To examine the issue of supply of power at a reasonable cost to entrepreneurs.
- To study the financial implication for compliance of pollution control norms.
- To promote the brand image of industries of the State.
- To create proper marketing and infrastructure facilities.
- To promote Research & Development activities for continuous development of product quality and cost efficiency to face competitions.

Stand Up India

Stand-Up India Scheme facilitates bank loans between Rs.10 lakh and Rs. 1 crore to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and at least one woman borrower per bank branch for setting up a Greenfield Enterprise.

Action Points emerged in the 130th SLBC Meeting held on 01.11.2019

All Banks are to exert effort to achieve Stand-Up India Targets for FY 2019-20 (Action: All Banks).

Status of implementation

Loans under the scheme had been extended to 33 SC/ST/Women beneficiaries amounting to Rs. 6.16 Crores during FY 2019-20.

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

Bank-wise Progress under the Scheme as on 31.12.2019 is as follows:-

PERFORMANCE UNDER STAND UP INDIA As on 31.12.2019

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	1	10.75	1	10.75
4	Punjab National Bank	0	0	1	10.5	1	10.5
5	State Bank of India	0	0	3	101.8	3	101.8
7	IndusInd Bank	7	134.63	9	173.23	16	307.86
8	Tripura Gramin Bank	0	0	2	32	2	32
9	UCO Bank	0	0	4	66.21	4	66.21
10	United Bank of India	1	10.5	1	16	2	26.5
GRAND TOTAL		10	176.13	23	440.49	33	616.62

Pradhan Mantri Mudra Yojana (PMMY)

Action Points emerged in the 130th SLBC Meeting held on 01.11.2019

All Banks are to exert effort to achieve revised MUDRA Target of Rs. 1556.70 Crore for FY 2019-20
(Action: All Banks).

Status of implementation

All Banks/Financial Institutions have made an achievement of Rs. 844.79 Crore with 187802 numbers of accounts for the period April – December 2019, against the annual target of Rs.1556.70 Crore i.e. 54 % of the 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 as on 31.12.2019 for FY 2019-20 is furnished below:

Amt. Rs. In Crores

Bank Name	Shishu (Loans up to Rs. 50,000)		Kishore (Loans from Rs. 50,001 to Rs. 5.00 Lakh)		Tarun (Loans from Rs. 5.00 to Rs. 10.00 Lakh)		Total	
	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt
Public Sector Banks	3979	8.27	3649	73.18	595	48.06	8223	129.50
Private Sector Banks	34678	86.7	4651	30.41	80	4.92	39409	122.02
RRBs	9838	38.62	3620	52.90	101	7.80	13559	99.32
NBFC MFI	112593	308.82	149	3.39	7	0.43	112749	312.64
NBFC	0	0	3	0.13	15	1.22	18	1.34
Small Finance Banks	11444	35.67	2245	15.24	0	0	13689	50.92
Co-Op Banks	116	51.90	39	77.15	0	0	155	129.05
Grand Total	172648	529.98	14356	252.40	798	62.43	187802	844.79

Bank wise details of disbursement is Annexed.

Pradhan Mantri Mudra Yojana in Tripura for FY 2019-20

[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
Public Sector Banks													
1	State Bank of India	196	0.77	0.77	693	16.9	16.6	164	13.07	13.01	1053	30.74	30.39
2	Allahabad Bank	3	0.01	0.01	13	0.31	0.31	3	0.25	0.25	19	0.57	0.57
3	Andhra Bank	9	0.04	0.03	8	0.16	0.11	4	0.38	0.38	21	0.58	0.52
4	Bank of Baroda	35	0.15	0.15	70	1.67	1.63	11	0.86	0.86	116	2.69	2.64
5	Bank of India	821	0.69	0.5	294	6.05	5.38	50	4.04	3.45	1165	10.78	9.33
6	Bank of Maharashtra	1	0.01	0.01	10	0.32	0.32	4	0.34	0.34	15	0.67	0.67
7	Canara Bank	1026	0.39	0.38	272	8.28	7.79	124	9.85	9.44	1422	18.52	17.62
8	Central Bank of India	205	0.23	0.12	83	1.77	1.2	9	0.76	0.76	297	2.76	2.07
9	Corporation Bank	5	0.02	0.01	11	0.11	0.1	3	0.24	0.24	19	0.37	0.35
10	Indian Bank	0	0	0	2	0.07	0.06	0	0	0	2	0.07	0.06
11	Indian Overseas Bank	13	0.06	0.06	62	1.45	1.43	14	1.21	1.21	89	2.71	2.7
12	Oriental Bank of Commerce	4	0.01	0.01	26	0.6	0.58	5	0.44	0.44	35	1.05	1.03
13	Punjab National Bank	11	0.05	0.03	11	0.33	0.25	5	0.41	0.36	27	0.79	0.64
14	Syndicate Bank	102	0.36	0.31	105	2.4	1.73	17	1.26	0.91	224	4.02	2.95
15	Union Bank of India	25	0.09	0.09	109	2.53	2.3	15	1.22	0.94	149	3.84	3.32
16	United Bank of India	1181	4.33	4.05	1439	21.49	20.23	73	5.92	5.54	2693	31.73	29.82
17	Punjab & Sind Bank	8	0.04	0.04	7	0.15	0.14	0	0	0	15	0.19	0.18
18	UCO Bank	334	1.02	0.58	434	8.59	6.32	94	7.81	6.14	862	17.42	13.04
	Total	3979	8.27	7.15	3649	73.18	66.48	595	48.06	44.27	8223	129.5	117.9
Private Sector Commercial Banks													
19	Federal Bank	0	0	0	1	0.05	0.05	0	0	0	1	0.05	0.05
20	Ratnakar Bank	4	0.01	0.01	0	0	0	0	0	0	4	0.01	0.01
21	ICICI Bank	1247	3.51	3.51	3	0.1	0.1	5	0.43	0.43	1255	4.04	4.04
22	Axis Bank	1568	3.78	3.78	0	0	0	0	0	0	1568	3.78	3.78
23	IndusInd Bank	9673	21.4	21.4	514	8.38	8.38	62	3.44	3.44	10249	33.22	33.22
24	HDFC Bank	416	1.11	1.11	31	0.54	0.54	0	0	0	447	1.65	1.65
25	IDFC Bank Limited	21755	56.83	56.83	4061	20.31	20.31	1	0.08	0.08	25817	77.21	77.21
26	IDBI Bank Limited	15	0.06	0.06	41	1.03	1.03	12	0.97	0.97	68	2.06	2.06
	Total	34678	86.7	86.7	4651	30.41	30.41	80	4.92	4.92	39409	122.02	122.02
Regional Rural Banks													
27	Tripura Gramin Bank	9838	38.62	38.45	3620	52.9	47.8	101	7.8	6.04	13559	99.32	92.28
	Total	9838	38.62	38.45	3620	52.9	47.8	101	7.8	6.04	13559	99.32	92.28
NBFC-Micro Finance Institutions													
28	VEDIKA CREDIT CAPITAL LTD	11275	29.25	29.25	0	0	0	0	0	0	11275	29.25	29.25
29	Annapurna Microfinance Pvt Ltd	9658	30.29	30.29	142	3.35	3.35	7	0.43	0.43	9807	34.07	34.07
30	Village Financial Services Pvt Ltd	22639	69.6	69.6	0	0	0	0	0	0	22639	69.6	69.6
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	25608	53.81	53.81	0	0	0	0	0	0	25608	53.81	53.81
33	Asirvad Microfinance Pvt Ltd	313	0.72	0.72	0	0	0	0	0	0	313	0.72	0.72
34	Intrepid Finance & Leasing Pvt. Ltd	0	0	0	0	0	0	0	0	0	0	0	0
	Arohan Financial Services Pvt. Ltd.	13471	39.57	39.57	4	0.02	0.02	0	0	0	13475	39.59	39.59
35	YVU Financial Services Private Limited	22	0.06	0.06	0	0	0	0	0	0	22	0.06	0.06
	Total	112593	308.82	308.82	149	3.39	3.39	7	0.43	0.43	112749	312.64	312.64
Non-Banking Financial Companies													
36	Cholamandalam Investment & Finance Pvt Ltd	0	0	0	5	0.19	0.12	14	1.16	0.45	19	1.36	0.56
	Total	0	0	0	3	0.13	0.13	15	1.22	1.22	18	1.34	1.34
Small Finance Banks													
37	Ujjivan Small Finance Bank	11444	35.67	35.67	2245	15.24	15.24	0	0	0	13689	50.92	50.92
	Total	11444	35.67	35.67	2245	15.24	15.24	0	0	0	13689	50.92	50.92
Co-Operative Banks													
38	Tripura State Co-Operative Bank	116	51.90	51.90	39	77.15	77.15	0	0	0	155	129.05	129.05
	Total	116	51.90	51.90	39	77.15	77.15	0	0	0	155	129.05	129.05
	Grand Total	172648	529.98	528.69	14356	252.4	240.6	798	62.43	56.88	187802	844.79	826.15

Recovery Performance of Banks As on 31.12.2019

The recovery mechanism is also not functioning properly and the NPAs are rising more or less in all banks. Some of the reasons could be as under:

- Diversion of fund.
- Joint Recovery camps with active involvement of State Govt. Representatives are not being held frequently.
- Un-remunerative price of Agricultural produce.
- Marketing facility is inadequate for industrial products.
- A good number of borrowers do not repay their loans willfully.
- Two Debt Waiver schemes have left negative image in the minds of borrowers who used to be paymasters earlier.
- Recovery process through legal recourse is time consuming.
- Recovery percentage under Public Demand Recovery Act is very poor.
- In enforcing recovery through SARFAESI act, more proactive support of State Govt. is necessary.

The house may discuss these issues and suggest corrective measures for implementation.

Sector wise recovery –

Overall recovery percentage in respect of three broad sectors, viz., Agriculture, MSME and Other Prised as on 31.12.2019 stands at 58%.

A comparative table relating to **Dec 2019** with that of **Dec 2018** is produced below:

Sector	Dec 2018			Dec 2019		
	Demand	Recovery	%	Demand	Recovery	%
Agriculture & allied	73137.15	40915.19	56	92466.32	56437.60	61
MSME	72891.46	49904.92	68	76302.61	44672.32	59
Other Prised	54657.88	37728.98	69	45090.96	23358.74	52
TOTAL	200686.49	128549.09	64	213859.89	124468.66	58

Rs/ Lacs

Scheme wise recovery as on 31.12.2019

Comparative position of some selected schemes is given below:

Sector	Dec 2018			Dec 2019		
	Demand	Recovery	%	Demand	Recovery	%
SJSRY	2165.67	99.42	5	1047.02	153.50	15
SGSY	2697.21	72.52	3	2575.53	36.20	1
REGP(MMS)	731.11	147.41	20	2579.21	178.56	7
PMRY	2415.85	80.11	3	2180.86	86.34	4
PMEGP	2991.25	1011.04	34	4708.23	1858.87	39

Rs/ Lacs

BANK-WISE & SECTOR-WISE RECOVERY PERFORMANCE AS ON 31.12.2019

Sl.No.	Name of Bank	Agri. & Allied activities			MSME			Other Priority Sector			Total Sector		
		Demand	Recovery	Recovery %	Demand	Recovery	Recovery %	Demand	Recovery	Recovery %	Demand	Recovery	Recovery %
1	2	3	4	5	6	7	8	9	10	11	14	15	16
1	Allahabad Bank	185.00	50.43	27	455.64	105.25	23	142.35	31.42	22	782.99	187.10	24
2	Andhra Bank	0	0.00	0	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
3	Bank of Baroda	70.54	8.85	13	83.35	20.82	25	58.69	19.02	32	212.58	48.69	23
4	Bank of India	64.19	0.00	0	91.66	16.53	18	55.39	10.71	19	211.24	27.24	13
5	Bank of Maharashtra	0.00	0.00	0	5.71	0.04	1	0.00	0.00	#DIV/0!	5.71	0.04	1
6	Canara Bank	1024.52	951.19	93	4352.50	3739.94	86	1549.11	1521.68	98	6926.13	6212.81	90
7	Central Bank of India	181.26	38.36	21	1068.62	162.21	15	1081.53	186.37	17	2331.41	386.94	17
8	Corporation Bank	4.14	0.00	0	1.05	0.00	0	0.00	0.00	0	5.19	0.00	0
9	Indian Bank	4.58	0.00	0	175.65	53.36	30	79.35	38.63	49	259.58	91.99	35
10	Indian Overseas Bank	18.00	7.88	44	387.82	78.00	20	0.00	0.00	0	405.82	85.88	21
11	Oriental Bank of Commerce	0.10	0.08	80	12.20	11.90	98	4.32	4.25	98	16.62	16.23	98
12	Punjab & Sind Bank	0.53	0.01	2	137.00	3.00	2	36.00	3.00	8	173.53	6.01	3
13	Punjab National Bank	7.20	3.10	43	521.20	117.11	22	26.23	19.21	73	554.63	139.42	25
14	State Bank of India	9299.00	4284.00	46	7164.00	3782.00	53	5007.00	2249.00	45	21470.00	10315.00	48
15	Syndicate Bank	1.80	0.50	28	300.00	50.00	17	0.00	0.00	#DIV/0!	301.80	50.50	17
16	Union Bank of India	121.80	58.30	48	921.72	484.52	53	318.28	116.32	37	1361.80	659.14	48
17	United Bank of India	8745.50	4371.49	50	8053.11	4629.18	57	5813.25	3072.91	53	22611.86	12073.58	53
18	UCO Bank	4252.00	325.00	8	8224.00	165.00	2	4025.00	172.00	4	16501.00	662.00	4
A	Sub Total of Public Sec.	23980.16	10099.19	42	31955.23	13418.86	42	18196.50	7444.52	41	74131.89	30962.57	42
19	AXIS BANK	54.68	32.85	60	831.29	820.44	99	6.54	1.39	21	892.51	854.68	96
20	Federal Bank	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
21	HDFC	770.85	693.83	90	342.07	319.48	93	23.42	15.99	68	1136.34	1029.30	91
22	ICICI	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
23	IDBI BANK	49.17	32.86	67	169.02	98.97	59	34.80	32.95	95	252.99	164.78	65
24	Indusind Bank	0.40	0.00	0	20.91	5.16	25	0.00	0.00	0	21.31	5.16	24
25	Ujjivan Bank	3226.31	3198.88	99	967.64	964.17	100	1932.36	1921.44	99	6126.31	6084.49	99
26	SOUTH INDIAN BANK	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
27	YES Bank	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
B	Sub Total of Pvt. Sec. Bank	4101.41	3958.42	97	2330.93	2208.22	95	1997.12	1971.77	0	8429.46	8138.41	97
28	Tripura Gramin Bank	59894.25	40698.75	68	36516.45	27774.44	76	19853.67	10477.56	53	116264.37	78950.75	68
C	Sub Total of RRB	59894.25	40698.75	68	36516.45	27774.44	76	19853.67	10477.56	53	116264.37	78950.75	68
29	ACUB	0	0	0	0	0	0	261.17	248.75	95	261.17	248.75	95
30	TCARDB	290.50	9.82	3	0	0	0	1282.50	63.26	5	1573.00	73.08	5
31	TSCB	4200.00	1671.42	40	5500.00	1270.8	23	3500.00	3152.88	90	13200.00	6095.10	46
D	Sub Total of Coop.Banks	4490.50	1681.24	37	5500.00	1270.80	23	5043.67	3464.89	69	15034.17	6416.93	43
Grand Total		92466.32	56437.60	61	76302.61	44672.32	59	45090.96	23358.74	52	213859.89	124468.66	58

BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 31.12.2019

(Amount in Lacs)

SI No.	BANKS	PMRY					SGSY					SJSRY				
		Total Outg.		Demand	Recovery	Total Overdue	Total Outg.		Demand	Recovery	Total Overdue	Total Outg.		Demand	Recovery	Total Overdue
		No.	Amt.				No.	Amt.				No.	Amt.			
		3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1	A.B.	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	2	2.84	2.84	0.00	2.84
2	Andhra Bank					0.00				0.00						0.00
3	BOB	21	9.12	9.12	0.00	9.12	0	0.00	0.00	0.00	0.00	10	2.28	2.28	0.00	2.28
4	BOI	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	44	10.98	3.54	0.00	3.54
5	Canara	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
6	CBI	144	54.12	71.82	15.02	56.80	0	0.00	0.00	0.00	0.00	10	4.01	4.01	0.00	4.01
7	Corporation					0.00				0.00						0.00
8	IB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	5	4.56	3.39	1.01	2.38
9	IDBI	0	0.00	0.00	0.00	0.00	10	10.21	4.77	4.10	0.67	2	2.27	0.93	0.35	0.58
10	IOB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	10	7.85	4.25	1.00	3.25
11	P&SB	12	6.75	6.75	0.00	6.75	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
12	SBI	476	954.00	240.00	12.00	228.00	562	864.00	517.00	10.00	507.00	212	352.00	240.00	19.00	221.00
13	UCO	124	139.21	125.00	5.24	119.76	65	72.21	18.10	5.54	12.56	58	42.10	42.21	2.25	39.96
14	UB	6	1.13	0.79	0.08	0.71	0	0.00	0.00	0.00	0.00	135	581.23	573.32	129.15	444.17
15	UBI	2542	1712.17	1712.17	54.00	1658.17	52	3.16	3.16	2.35	0.81	271	166.14	165.45	0.00	165.45
16	HDFC	0	0.00	0.00	0.00	0.00	1	0.37	0.14	0.14	0.00	1	0.23	3.30	0.74	2.56
17	AXIS BANK	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
18	PNB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
19	ICICI	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	2	0.48	0.00	0.00	0.00
20	Syndicate	11	7.50	7.50	0.00	7.50	10	5.50	5.50	0.00	5.50	10	1.50	1.50	0.00	1.50
21	BOM					0.00					0.00					0.00
22	OBC	5	7.71	7.71	0.00	7.71	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
A	ASCB	3341	2891.71	2180.86	86.34	2094.52	700	955.45	548.67	22.13	526.54	772	1178.47	1047.02	153.50	893.52
23	TGB	0	0.00	0.00	0.00	0.00	49	2.97	2.97	0.19	2.78	0	0.00	0.00	0.00	0.00
B	ASCB incl.	3341	2891.71	2180.86	86.34	2094.52	749	958.42	551.64	22.32	529.32	772	1178.47	1047.02	153.50	893.52
24	ACUB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
25	TCARDB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
26	TSCB	0	0.00	0.00	0.00	0.00	1439	1973.40	2023.89	13.88	2010.01	0	0.00	0.00	0.00	0.00
C	Coop. Bank Sub Total	0	0.00	0.00	0.00	0.00	1439	1973.40	2023.89	13.88	2010.01	0	0.00	0.00	0.00	0.00
GRAND TOTAL		3341	2891.71	2180.86	86.34	2094.52	2188	2931.82	2575.53	36.20	2539.33	772	1178.47	1047.02	153.50	893.52

BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 31.12.2019

(Amount in Lacs)

SI No.	BANKS	TRANSPORT OPERATOR					SUME					KVIC(MMS)				
		Total Outg.		Demand	Recovery	Total Overdu	Total Outg.		Demand	Recovery	Total Overdue	Total Outg.		Demand	Recovery	Total Overdue
		No.	Amt.				No.	Amt.				No.	Amt.			
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	
1	A.B.	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	
2	Andhra Bank					0.00					0.00				0.00	
3	BOB	2	1.65	1.65	0.00	1.65	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	
4	BOI	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	
5	Canara	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	
6	CBI	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	6	18.11	6.12	3.01	
7	Coprporation					0.00					0.00				0.00	
8	IB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	
9	IDBI	56	245.18	162.36	71.82	90.54	0	0.00	0.00	0.00	0.00	3	3.43	0.00	0.00	
10	IOB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	
11	P&SB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	
12	SBI	130	1792.00	160.00	14.00	146.00	0	0.00	0.00	0.00	0.00	1042	6050.00	2412.00	157.00	
13	UCO	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	18	28.24	14.21	2.75	
14	UB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	4	16.48	2.65	1.11	
15	UBI	839	813.58	1125.55	10.25	1115.30	0	0.00	0.00	0.00	0.00	198	144.23	144.23	14.69	
16	HDFC	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	
17	AXIS BANK	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	
18	PNB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	
19	ICICI	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	
20	Syndicate	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	
21	BOM															
22	OBC	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	
A	ASCB	1027	2852.41	1449.56	96.07	1353.49	0	0.00	0.00	0.00	0.00	1271	6260.49	2579.21	178.56	
23	TGB	1219	958.28	553.34	139.23	414.11	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	
B	ASCB incl.	2246	3810.69	2002.90	235.30	1767.60	0	0.00	0.00	0.00	0.00	1271	6260.49	2579.21	178.56	
24	ACUB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	
25	TCARDB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	
26	TSCB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	
C	Coop. Bank Sub Total	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	
GRAND TOTAL		2246	3810.69	2002.90	235.30	1767.60	0	0.00	0.00	0.00	0.00	1271	6260.49	2579.21	178.56	

BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 31.12.2019

(Amount in Lacs)

SI No.	BANKS	SEEUY					PMEGP					SWAVALAMBAN				
		Total Outg.		Demand	Recovery	Total Overdue	Total Outg.		Demand	Recovery	Total Overdue	Total Outg.		Demand	Recovery	Total Overdue
		No.	Amt.				No.	Amt.				No.	Amt.			
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1	A.B.	0	0.00	0.00	0.00	0.00	2	2.95	1.00	0.10	0.90	0	0.00	0.00	0.00	0.00
2	Andhra Bank					0.00	5	11.01	4.74	3.01	1.73	17	16.00	0.67	0.35	0.32
3	BOB	0	0.00	0.00	0.00	0.00	110	298.32	298.32	6.32	292.00	114	105.18	105.18	9.98	95.20
4	BOI	0	0.00	0.00	0.00	0.00	21	29.45	9.50	0.00	9.50	21	21.25	10.14	0.00	10.14
5	Canara	0	0.00	0.00	0.00	0.00	119	326.69	463.51	372.39	91.12	151	241.10	353.39	299.21	54.18
6	CBI	38	11.16	11.16	0.00	11.16	79	195.31	70.46	22.86	47.60	82	168.86	76.41	15.81	60.60
7	Coprporation	0	0.00	0.00	0.00	0.00	8	12.53	2.04	1.66	0.38	6	6.41	6.41	0.00	6.41
8	IB	0	0.00	0.00	0.00	0.00	39	66.75	27.20	4.72	22.48	28	51.22	16.98	4.85	12.13
9	IDBI	0	0.00	0.00	0.00	0.00	27	67.28	2.53	1.34	1.19	0	0.00	0.00	0.00	0.00
10	IOB	0	0.00	0.00	0.00	0.00	32	53.00	20.00	5.00	15.00	24	50.00	15.00	7.00	8.00
11	P&SB	0	0.00	0.00	0.00	0.00	27	39.25	16.16	0.00	16.16	16	26.00	0.80	0.35	0.45
12	SBI	0	0.00	0.00	0.00	0.00	1780	3250.00	450.00	306.00	144.00	3001	5255.00	4239.00	132.00	4107.00
13	UCO	0	0.00	0.00	0.00	0.00	385	610.21	275.10	7.25	267.85	448	435.21	251.00	14.21	236.79
14	UB	0	0.00	0.00	0.00	0.00	157	619.98	94.90	20.26	74.64	253	496.65	70.23	16.63	53.60
15	UBI	0	0.00	0.00	0.00	0.00	2941	4635.91	1057.49	841.60	528.76	1083	1061.82	741.69	383.43	358.26
16	HDFC	0	0.00	0.00	0.00	0.00	1	2.29	2.29	0.00	2.29	1	0.55	0.55	0.08	0.47
17	AXIS BANK	0	0.00	0.00	0.00	0.00	1	3.82	3.82	0.00	3.82	0	0.00	0.00	0.00	0.00
18	PNB	0	0.00	0.00	0.00	0.00	17	41.25	41.25	0.00	41.25	12	18.15	18.15	0.00	18.15
19	ICICI	0	0.00	0.00	0.00	0.00	1	0.15	0.15	0.00	0.15	0	0.00	0.00	0.00	0.00
20	Syndicate Bank	0	0.00	0.00	0.00	0.00	44	78.32	20.00	0.35	19.65	56	61.41	25.00	4.20	20.80
21	BOM						8	10.12	2.56	0.00	2.56	3	5.72	3.09	0.97	2.12
22	OBC	0	0.00	0.00	0.00	0.00	12	12.00	9.00	0.00	9.00	9	8.17	2.27	0.00	2.27
A	ASCB excl.RRB	38	11.16	11.16	0.00	11.16	5816	10366.59	2872.02	1592.86	1279.16	5325	8028.70	5935.96	889.07	5046.89
23	TGB	0	0.00	0.00	0.00	0.00	3988	5713.67	1798.88	218.92	1579.96	4883	5301.11	1208.78	456.39	752.39
B	ASCB incl. RRB	38	11.16	11.16	0.00	11.16	9804	16080.26	4670.90	1811.78	2859.12	10208	13329.81	7144.74	1345.46	5799.28
24	ACUB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
25	TCARDB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
26	TSCB	0	0.00	0.00	0.00	0.00	1572	3558.98	699.29	110.12	589.17	3700	4398.81	820.25	559.12	261.13
C	Coop. Bank Sub Total	0	0.00	0.00	0.00	0.00	1572	396.18	37.33	47.09	-9.76	625	518.25	158.35	143.23	15.12
Grand Total		38	11.16	11.16	0.00	11.16	11376	16476.44	4708.23	1858.87	2849.36	10833	13848.06	7303.09	1488.69	5814.40

BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 31.12.2019

(Amount in Lacs)

SI No.	BANKS	D.R.I.					SHG					IRDP				
		Total Outg.		Demand	Recovery	Total Overd	Total Outg.		Demand	Recovery	Total Overdue	Total Outg.		Demand	Recovery	Total Overdue
		No.	Amt.				No.	Amt.				No.	Amt.			
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	
1	A.B.					0.00					0.00					0.00
2	Andhra Bank					0.00					0.00					0.00
3	BOB					0.00	8	16.15	1.89	0.00	1.89	0	0.00	0.00	0.00	0.00
4	BOI					0.00					0.00					0.00
5	Canara	0	0.00	0.00	0.00	0.00					0.00					0.00
6	CBI					0.00	14	18.20	18.20	0.00	18.20					0.00
7	Coprpotation					0.00					0.00					0.00
8	IB					0.00					0.00					0.00
9	IDBI					0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
10	IOB					0.00					0.00					0.00
11	P&SB	3	0.45	0.45	0.00	0.45					0.00					0.00
12	SBI	611	110.48	10.58	0.00	10.58	3014	3823.00	956.00	0.00	956.00	365	54.22	49.00	0.00	49.00
13	UCO	35	2.87	5.53	1.53	4.00	0	0.00	0.00	0.00	0.00					0.00
14	UB					0.00					0.00					0.00
15	UBI	289	67.45	31.56	0.00	31.56	2084	1287.19	556.08	1.23	554.85	0	0.00	0.00	0.00	0.00
16	HDFC															
17	AXIS BANK					0.00					0.00					0.00
18	PNB					0.00					0.00					0.00
19	ICICI					0.00					0.00					0.00
20	Syndicate Bank					0.00					0.00					0.00
21	BOM															
22	OBC															
A	ASCB	938	181.25	48.12	1.53	46.59	5120	5144.54	1532.17	1.23	1530.94	365	54.22	49.00	0.00	49.00
23	TGB					0.00	18576	3263.92	701.44	298.76	402.68	0	0.00	0.00	0.00	0.00
B	ASCB incl.	938	181.25	48.12	1.53	46.59	23696	8408.46	2233.61	299.99	1933.62	365	54.22	49.00	0.00	49.00
24	ACUB					0.00					0.00					0.00
25	TCARDB					0.00					0.00					0.00
26	TSCB					0.00	1439	2570.94	2061.68	46.28	2015.40	48	69.09	69.19	0.05	69.14
C	Coop. Bank Sub Total	0	0	0	0	0.00	1439	2570.94	2061.68	46.28	2015.40	48	69.09	69.19	0.05	69.14
GRAND TOTAL		938	181.25	48.12	1.53	46.59	25135	10979.40	4295.29	346.27	3949.02	413	123.31	118.19	0.05	118.14

Public Demand Recovery (PDR)

PDR certificate cases as on 31.12.2019

(Rs / Lacs)

As on	Cases pending		Recovery made during the current year.	
	No.	Amt.	No.	Amt.
31.12.2019	1415	1061.88	16	52.05

Bank wise position of Certificate cases (PDR Act) as on 31.12.2019 is furnished in the annexure.

Statement showing the filing and disposal of cases under PDR up to 31.12.2019

(Rs.in Lakhs)

Sl.No.	Name of the Bank	Cases pending		Recovery made during Current Year	
		No.	Amt.	No.	Amt.
1	2	3	4	5	6
1	Allahabad Bank	15	25.04	0	0.00
2	Andhra Bank	0	0.00	0	0.00
3	Bank of Baroda	27	24.69	5	0.88
4	Bank of India	45	42.65	0	0.00
5	Canara Bank	4	3.75	0	0.00
6	Central Bank of India	0	0.00	0	0.00
7	United Bank of India	14	42.83	0	0.00
8	Indian Overseas Bank	15	110.00	10	50.00
9	Punjab & Sind Bank	0	0.00	0	0.00
10	State Bank of India	340	258.00	0	0.00
11	Uco Bank	19	29.26	0	0.00
12	Union Bank of India	27	54.84	1	1.17
13	Oriental Bank of Commerce	3	2.00	0	0.00
14	Tripura Gramin Bank	798	164.62	0	0.00
15	Agartala Urban Coop. Bank	0	0.00	0	0.00
16	Tripura Coop. Agri & Rural Dev. Bank	53	151.10	0	0.00
17	Tripura State Coop. Bank.	55	153.10	0	0.00
	TOTAL :	1415	1061.88	16	52.05

POSITION OF NPA OF BANKS IN THE STATE OF TRIPURA

As on 31.12.2019

Rs. In Crores.

Year	Gross Advance	Gross NPA	
	Amount	Amount	% to Gross NPA
March 2011	3137	176.04	5.61
March 2012	3857	177.78	4.60
March 2013	4590	251.92	5.48
March 2014	5771	368.13	6.37
March 2015	7108	417.41	5.87
March 2016	8415	490.16	5.82
March 2017	9586	540.46	5.64
March 2018	11518	613.19	5.32
March 2019	14411	574.13	3.98
December 2019	15405	773.77	5.02

Percentage of gross NPA as against gross advance increased from 3.98% as on March 2019 to 5.02% as on Dec 2019. Amount in absolute terms increased to Rs 773.77 crore as on Dec 2019 from Rs. 574.13 crore as on 31st March 2019. The outstanding amount under Written off A/Cs (Shadow Register) is around Rs 80.33 crore which if added with the outstanding NPA, the total amount would be Rs. 854.10 crore which seems to be high.

The total outstanding NPA amount in Govt. sponsored schemes have marginally decreased from Rs. 128.89 crores in Dec 2018 to Rs.99.79 crores in Dec 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 and amount outstanding in Shadow Register of Banks in Tripura as on 31.12.2019 is furnished in the Annexure.

NPA Position of Banks in Tripura as on 31.12.2019

(Amt. in lacs)

SI No	Name of Bank	Agriculture	MSME	OPS	Total Prised	Non-Prised	Total NPA
1	2	3	4	5	6	7	8
1	Allahabad Bank	7.23	38.65	153.45	199.33	11.41	210.74
2	Andhra Bank	0.00	0.75	0.00	0.75	0.00	0.75
3	Bank of Baroda	70.54	83.35	58.69	212.58	392.36	604.94
4	Bank of India	1841.16	657.47	38.00	2536.63	85.20	2621.83
5	Bank of Maharashtra	0.00	5.71	11.64	17.35	0.00	17.35
6	Canara Bank	83.67	358.69	60.56	502.92	3.19	506.11
7	Central Bank of India	19.71	426.36	232.22	678.29	0.00	678.29
8	Corporation Bank	4.74	1.30	0.00	6.04	0.20	6.24
9	Indian Bank	3.60	72.35	11.36	87.31	0.38	87.69
10	Indian Overseas Bank	7.88	387.82	0.00	395.70	5.02	400.72
11	Oriental Bank of Commerce	0.00	6.00	1.00	7.00	0.00	7.00
12	Punjab & Sind Bank	0.53	137.00	36.00	173.53	101.00	274.53
13	Punjab National Bank	0.00	89.00	0.00	89.00	839.00	928.00
14	State Bank of India	2400.00	4700.00	1500.00	8600.00	10000.00	18600.00
15	Syndicate Bank	10.00	20.00	150.00	180.00	17.00	197.00
16	Union Bank of India	24.56	175.98	14.63	215.17	181.00	396.17
17	United Bank of India	2649.64	6643.99	503.42	9797.05	84.98	9882.03
18	UCO Bank	1954.00	1865.00	1393.25	5212.25	5050.20	10262.45
A	Sub-Total PUBLIC sec Bank	9077.26	15669.42	4164.22	28910.90	16770.94	45681.84
19	AXIS BANK	0.31	167.99	0.13	168.43	0.00	168.43
20	Bandhan Bank	0.00	0.00	0.00	0.00	0.00	0.00
21	Federal Bank	0.00	0.00	0.00	0.00	0.00	0.00
22	HDFC	380.54	63.80	3.24	447.58	160.51	608.09
23	ICICI	0.00	0.00	0.00	0.00	0.00	0.00
24	IDBI BANK	1117.12	418.86	0.00	1535.98	14.21	1550.19
25	IDFC First Bank	8.00	21.00	0.00	29.00	0.00	29.00
26	Indusind Bank	0.64	15.76	0.00	16.40	32.99	49.39
27	Kotak Mahindra Bank Ltd	0.00	0.00	0.00	0.00	0.85	0.85
28	South Indian Bank	0.00	0.00	0.00	0.00	0.00	0.00
29	NESFB	22.92	57.75	24.43	105.10	0.00	105.10
30	Ujjivan Bank	41.14	2.90	18.78	62.82	5.15	67.97
B	Sub Total Pvt. Sec Bank	1570.67	748.06	46.58	2365.31	213.71	2579.02
31	TGB	10663.98	7826.70	4361.65	22852.33	95.34	22947.67
C	Sub Total RRB	10663.98	7826.70	4361.65	22852.33	95.34	22947.67
32	ACUB	0.00	0.00	234.75	234.75	0.00	234.75
33	TCARDB	0.00	0.00	0.00	0.00	0.00	0.00
34	TSCB	1468.67	1080.78	1923.55	4473.00	1460.73	5933.73
D	Sub-Total Coop. Bank	1468.67	1080.78	2158.3	4707.75	1460.73	6168.48
GRAND TOTAL		22780.58	25324.96	10730.75	58836.29	18540.72	77377.01

Position of Technically Written off A/Cs of Banks in Tripura as on 31.12.2019

SI.No.	BANKS	Amount Outstanding	
		No of A/Cs	Amount
1	2	5	6
1	Allahabad Bank	423	478.75
2	Andhra Bank	0	0.00
3	Bank of Baroda	0	0.00
4	Bank of Maharashtra	0	0.00
5	Bank of India	0	0.00
6	Canara Bank	365	92.13
7	Central Bank of India	210	125.16
8	Indian Bank	129	66.59
9	Indian Overseas Bank	0	0.00
10	Punjab & Sind Bank	39	64.49
11	Punjab National bank	0	0.00
12	State Bank of India	10242	3824.00
13	Syndicate Bank	0	0.00
14	UCO Bank	50	31.78
15	United Bank of India	17360	1460.23
16	Union Bank of India	0	0.00
17	Oriental Bank of Commerce	0	0.00
18	Corporation Bank	0	0.00
A	Sub-Total PUBLIC sec Bank	28818	6143.13
19	AXIS BANK	0	0.00
20	ICICI	0	0.00
21	HDFC	0	0.00
22	South Indian Bank	0	0.00
23	INDUSIND	0	0.00
24	IDBI Bank	1	400.00
B	Sub Total PRIVATE Sec bank	1	400.00
25	Tripura Gramin Bank	35331	1488.02
C	Sub Total RRB	35331	1488.02
26	ACUB	107	2.14
27	TCARDB	0	0.00
28	TSCB	0	0.00
D	Sub-Total Coop. Bank	107	2.14
GRAND TOTAL		64257	8033.29

STATUS OF GOVT. SPONSORED SCHEMES & NPA GENERATED THEREOF

		PMRY					PMEGP					SWAVALAMBAN				
		A/Cs Outstanding	Outstd. Balance as on 31.12.19	NPA A/Cs	Amt. Outstd. As on 31.12.19	NPA %	A/Cs Outstanding	Outstd. Balance as on 31.12.19	NPA A/Cs	Amt. Outstd. As on 31.12.19	NPA %	A/Cs Outstanding	Outstd. Balance as on 31.12.19	NPA A/Cs	Amt. Outstd. As on 31.12.19	NPA %
1	Allahabad Bank	0	0.00	0	0.00	0	24	72.45	9	15.01	21	34	48.62	9	12.91	27
2	Andhra Bank	0	0.00	0	0.00	0	5	11.01	1	0.35	3	15	18.46	2	0.40	2
3	Bank of Baroda	21	9.32	21	9.32	100	110	298.32	13	19.00	6	114	105.18	12	20.88	20
4	Bank of Maharastra	0	0.00	0	0.00	0	12	15.39	0	0.00	0	15	13.85	2	3.19	23
5	Bank of India	0	0.00	0	0.00	0	172	302.62	9	16.23	5	42	80.12	4	2.50	3
6	Canara Bank	0	0.00	0	0.00	0	119	326.69	30	54.88	17	151	241.11	25	34.74	14
7	Central Bank of India	144	54.12	55	31.52	58	79	195.31	22	9.14	5	82	168.86	28	26.18	16
8	CORPORATION BANK	0	0.00	0	0.00	0	7	10.08	0	0.00	0	2	3.27	1	1.47	45
9	Indian Bank	1	0.27	1	0.27	100	39	66.75	19	21.10	32	28	51.22	6	8.21	16
10	IOB	20	42.50	5	18.30	43	33	50.00	5	10.00	20	40	80.00	6	6.00	8
11	PNB	3	2.80	3	2.50	89	48	144.75	14	30.32	21	72	180.40	9	11.45	6
12	P&SB	12	6.75	12	6.75	100	27	39.25	11	16.16	41	16	26.00	10	16.00	62
13	SBI	476	954.00	473	950.00	100	1780	3250.00	450	906.00	28	3001	5255.00	632	575.00	11
14	SYNDICATE BANK	0	0.00	0	0.00	0	55	80.75	10	15.02	19	75	69.00	4	6.05	9
15	OBC	0	0.00	0	0.00	0	9	29.00	3	6.00	21	10	19.00	2	2.00	11
16	United Bank of India	1339	1045.92	1322	1041.31	100	1638	2766.33	593	934.62	34	1937	5230.97	562	1193.84	23
17	Union Bank of Inida	181	229.67	121	114.59	50	151	619.98	117	387.29	62	252	494.56	177	151.82	31
18	UCO Bank	124	148.21	120	131.10	88	368	569.10	145	245.14	43	459	439.25	192	215.12	49
	ASCB of PSBs Sub-Total	2321	2493.56	2133	2305.66	92	4676	8847.78	1451	2686.26	30	6345	12524.87	1683	2287.76	18
19	AXIS BANK	0	0.00	0	0.00	0	1	5.52	0	0.00	0	0	0.00	0	0.00	0
20	HDFC BANK	0	0.00	0	0.00	0	0	0.00	0	0.00	0	1	0.55	0	0.00	0
21	ICICI	0	0.00	0	0.00	0	1	0.15	0	0.00	0	0	0.00	0	0.00	0
22	IDBI BANK	0	0.00	0	0.00	0	27	67.28	7	23.97	36	0	0.00	0	0.00	0
23	INDUSIND BANK	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0	0.00	0	0.00	0
24	SOUTH INDIAN BANK	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0	0.00	0	0.00	0
25	Yes Bank	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0	0.00	0	0.00	0
26	Bandhan Bank	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0	0.00	0	0.00	0
27	Kotak Mahindra	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0	0.00	0	0.00	0
	ASCB of Pvt s Sub-Total	0	0.00	0	0.00	0	29	72.95	7	23.97	33	1	0.55	0	0.00	0
28	TGB	0	0.00	0	0.00	0	4083	6625.95	712	1016.40	15	4121	4717.56	596	807.19	17
	TGBs Sub-Total	0	0.00	0	0.00	0	4083	6625.95	712	1016.40	15	4121	4717.56	596	807.19	17
29	ACUB	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0	0.00	0	0.00	0
30	TCARDB	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0	0.00	0	0.00	0
31	TSCB Ltd	0	0.00	0	0.00	0	1527	2600.05	132	429.89	17	3794	3670.54	409	421.92	11
	ASCB of Coop Sub-Total	0	0.00	0	0.00	0	1527	2600.05	132	429.89	17	3794	3670.54	409	421.92	11
	GRAND TOTAL	2321	2493.56	2133	2305.66	92	10315	18146.73	2302	4156.52	23	14261	20913.52	2688	3516.87	17

Tourism Development - 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.

Tripura government has drafted a new tourism policy to be discussed in the cabinet meeting. The state has seen an increase in the tourism count and plans to use the upward trend to boost the footfall further. The policy covers various aspects of tourism, including employment, entrepreneurial incentives as well as youth encouragement. The policy will be applicable from 2019 to 2024.

58 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. State Govt has decided to provide trade licenses to the beneficiaries to obviate the issue of proper licensing of motorized boats, in order to avail insurance coverage of bank’s financed assets as well as for the safety of passengers.

For effective implementation of the scheme of motorized boats, a project report is mandatory for availing bank finance. The Tourism Department has been requested to arrange formulation of the project report, for onward circulation among Banks.

Bankers will expedite sanction of loans after completion of skill training of beneficiaries.

FINANCIAL INCLUSION

Pradhan Mantri Jan Dhan Yojana (PMJDY)

Performance of PMJDY as on 31.12.2019 for the State of Tripura is furnished below:

Rural Accounts	Urban Accounts	Total Accounts	Deposit (Rs/crore)	Aadhaar Seeded	Zero balance A/cs	RuPay card issued
No.	No.	No.	Amt.	No.	No.	No.
619602	259639	879241	663.83*	786090	59031	682881
In Percentage						
70.47	29.53			89.40	6.71	77.67

* Average deposit per account Rs 7550.11/-

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 7550.11/- per account in the State of Tripura.

Aadhaar seeding percentage is 89.40 in Tripura. On the issue of bulk seeding of Aadhaar numbers from MNREGA database or database of other department, all banks are to observe due diligence and obtain written consent of the customer before seeding the Aadhaar number in the Bank account. All banks are requested to push up Aadhaar seeding for smooth DBT transactions.

All the banks in the State of Tripura issued Rupay Cards to 77.67% PMJDY customers against national issuance of 75.34%. Activation of Rupay cards is an area of concern for banks in Tripura. Bank Mitras should use Rupay Card compliant hand-held devices at the earliest, so that all the beneficiaries get the benefit of Rs. 1 lac inbuilt accident insurance. This area needs attention by all banks.

Number of Zero balance accounts reached to 6.71% of total PMJDY accounts opened in the State. Bankers are requested to convert all zero balance accounts into operative accounts.

Bank Wise Details of PMJDY accounts for the State of Tripura as on 31.12.2019

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	Rupay Card Issued	Aadhaar Seeded
Public Sector Banks											
1	Allahabad Bank	PSB	580	437	588	429	1017	2739726.85	166	310	849
2	Andhra Bank	PSB	0	285	155	130	285	855707.25	42	252	242
3	Bank of Baroda	PSB	2624	6127	5252	3499	8751	28981282.84	539	7660	6842
4	Bank of India	PSB	1894	8538	5312	5120	10432	31171694.63	920	9943	9431
5	Bank of Maharashtra	PSB	0	726	322	404	726	1919172	89	661	690
6	Canara Bank	PSB	15192	2539	8827	8904	17731	60697079.03	1057	7115	16264
7	Central Bank of India	PSB	5387	345	2744	2988	5732	13670878.32	277	2737	5285
8	Corporation Bank	PSB	1323	2171	2074	1420	3494	19339063.84	30	3104	3124
9	Indian Bank	PSB	1028	589	649	968	1617	2046481.26	176	1602	1362
10	Indian Overseas Bank	PSB	1726	2246	2128	1844	3972	8794270.95	793	3748	3396
11	Oriental Bank of Commerce	PSB	713	720	903	530	1433	9376395.29	60	1267	1056
12	Punjab & Sind Bank	PSB	175	152	197	130	327	6040056	0	322	322
13	Punjab National Bank	PSB	1147	141	683	605	1288	2112861.68	425	1276	603
14	State Bank of India	PSB	50769	98450	71693	77526	149219	422604722.5	7713	142143	111585
15	Syndicate Bank	PSB	7306	361	4070	3597	7667	21701521.85	1067	6649	6881
16	UCO Bank	PSB	35952	25972	28685	33239	61924	208278123.8	9011	15898	50644
17	Union Bank of India	PSB	5108	1757	3374	3491	6865	20465055.2	953	5174	6179
18	United Bank of India	PSB	128069	80249	109502	98816	208318	3927120037	17363	161085	195915
	Sub Total Public Sector Banks		258993	231805	247158	243640	490798	4787914131	40681	370946	420670
Private Sector Banks											
19	Axis Bank Ltd	PVT	0	352	253	99	352	786606.67	117	319	263
20	Federal Bank Ltd	PVT	0	159	102	57	159	1751868.1	35	107	118
21	HDFC Bank Ltd	PVT	0	8515	85	8430	8515	3588272.77	2037	8515	2840
22	ICICI Bank Ltd	PVT	13	228	188	53	241	954445.17	172	241	83
23	IDBI Bank Ltd.	PVT	3845	1062	2358	2549	4907	10065668.85	954	4161	4260
24	IndusInd Bank Ltd	PVT	0	1378	1189	189	1378	1054906.19	207	1280	1337
25	Kotak Mahindra Bank Ltd	PVT	0	62	53	9	62	98777.62	18	8	39
26	South Indian Bank Ltd	PVT	0	105	61	44	105	185120.69	38	64	78
	Sub Total Private Sector Banks		3858	11861	4289	11430	15719	18485666.06	3578	14695	9018
Regional Rural Banks											
27	Tripura Gramin Bank	RRB	356751	15973	147252	225472	372724	1831967661	14772	297240	356402
	Sub Total Regional Rural Banks		356751	15973	147252	225472	372724	1831967661	14772	297240	356402
	Grand Total		619602	259639	398699	480542	879241	6638367457.80	59031	682881	786090

Social Security Schemes:

Performance of 3 Social Security Schemes viz. Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana(APY) as on 31.12.2019 is furnished below:

Bank Type	PMSBY	PMJJBY	APY	Total
PSB	281015	69292	22647	372954
RRB	214735	78663	37624	331022
Private	2522	893	1431	4846
Co-op	10354	2696	16	13066
Total	508626	151544	61718	721888

Bankwise position of 3 social security scheme is furnished along with claim position as on 31.12.2019.:

Social Security Schemes upto December 2019		Total		
S.No.	Banks	PMSBY	PMJJBY	APY
1	Allahabad Bank	1098	354	132
2	Andhra bank	1112	299	358
3	Bank of Baroda	7951	2275	1297
4	Bank of India	2532	874	2459
5	Bank of Maharashtra	232	101	20
6	Canara Bank	14343	5462	3080
7	Central Bank Of India	4563	1882	642
8	Corporation Bank	692	161	22
9	Indian Bank	520	320	65
10	Indian Overseas	1645	1287	306
11	P&SB	859	165	139
12	PNB	246	415	78
13	OBC	2395	483	142
14	State Bank of India	61182	16907	6293
15	Syndicate Bank	1385	720	1050
16	UCO Bank	13405	5427	3240
17	Union Bank	2842	1363	460
18	United Bank of India	164013	30797	2864
	Total PUBLIC sec Bank	281015	69292	22647
19	Axis Bank	409	137	583
20	Bandhan Bank	0	0	218
21	Federal Bank	90	34	22
22	HDFC Bank	904	400	476
23	ICICI Bank	199	130	75
24	IDBI Bank	30	22	50
25	IDFC First Bank	523	110	0
26	IndusInd	298	12	0
27	Kotak Mahindra	64	44	6
28	South Indian Bank	0	0	0
29	Ujjivan Bank	0	0	0
30	Yes Bank	5	4	1
	Total PRIVATE Sec bank	2522	893	1431
31	Tripura Gramin Bank	214735	78663	37624
	Total RRB	214735	78663	37624
32	ACUB	0	0	0
33	TCARDB	0	0	0
34	TSCB	10354	2696	16
	Total Coop. Bank	10354	2696	16
	Grand Total	508626	151544	61718

Claim Status of PMSBY & PMJBY:

Sl.	Bank	PMSBY				PMJBY			
		Claims Made	Claims Settled	Under Process	Rejected	Claims Made	Claims Settled	Under Process	Rejected
1	Allahabad Bank	0	0	0	0	0	0	0	0
2	Andhra Bank	1	1	0	0	2	2	0	0
3	Bank of Baroda	2	2	0	0	2	2	0	0
4	Bank of India	0	0	0	0	0	0	0	0
5	Bank of Maharashtra	0	0	0	0	1	1	0	0
6	Canara Bank	0	0	0	0	5	1	4	0
7	Central Bank of India	0	0	0	0	0	0	0	0
8	Corporation Bank	0	0	0	0	0	0	0	0
9	Indian Bank	0	0	0	0	0	0	0	0
10	Indian Overseas Bank	0	0	0	0	0	0	0	0
11	Oriental Bank of Commerce	0	0	0	0	0	0	0	0
12	Punjab & Sind Bank	0	0	0	0	0	0	0	0
13	Punjab National Bank	0	0	0	0	0	0	0	0
14	State Bank of India	0	0	0	0	0	0	0	0
15	Syndicate Bank	0	0	0	0	0	0	0	0
16	Union Bank of India	0	0	0	0	0	0	0	0
17	United Bank of India	5	3	1	1	19	18	1	0
18	UCO Bank	0	0	0	0	10	10	0	0
A	Sub Total of Public Sec. Bank	8	6	1	1	39	34	5	0
19	AXIS BANK	0	0	0	0	0	0	0	0
20	Bandhan Bank	0	0	0	0	0	0	0	0
21	Federal Bank	0	0	0	0	0	0	0	0
22	HDFC	0	0	0	0	0	0	0	0
23	ICICI	0	0	0	0	0	0	0	0
24	IDBI BANK	0	0	0	0	0	0	0	0
25	IDFCFirst Bank	0	0	0	0	0	0	0	0
26	Indusind Bank	0	0	0	0	0	0	0	0
27	Kotak Mahindra Bank	0	0	0	0	0	0	0	0
28	SOUTH INDIAN BANK	0	0	0	0	0	0	0	0
29	Ujjivan Bank	0	0	0	0	0	0	0	0
30	YES Bank	0	0	0	0	0	0	0	0
B	Sub Total of Pvt. Sec. Bank	0	0	0	0	0	0	0	0
31	Tripura Gramin Bank	115	88	8	19	387	270	70	47
C	Sub Total of RRB	115	88	8	19	387	270	70	47
32	ACUB	0	0	0	0	0	0	0	0
33	TCARDB	0	0	0	0	0	0	0	0
34	TSCB	3	3	0	0	15	14	1	0
D	Sub Total of Coop.Banks	3	3	0	0	15	14	1	0
GRAND TOTAL		126	97	9	20	441	318	76	47

Claim settlement in PMJBY is 72% while in PMSBY is 77%. Member banks are requested to review the pending and rejected cases with insurance companies so as to provide the benefit to the nominee at the earliest.

Financial Literacy Centers:

The 14 FLCs have conducted 318 literacy camps during October to December 2019 with participation of 8919 persons.

Besides, 273 rural branches conducted 820 camps during the same period with participation of 11258 persons thus averaging 3 Camps per branch during the quarter.

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

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

RSETI:

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

Performance of RSETIs:

The five RSETIs in Tripura trained 1915 participants during April to December of FY 2019-20. Out of the total participants, 683 people got employed with their own fund and 690 have got self-employed through bank loan thus registering employment percentage of 72%.

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

STATE-TRIPURA																
Performance of RSETIs in Tripura (upto 31.12.2019)													Annexure No.			
RSETI - UBI -Udaipur,Gomati																
F.Y	No. of Programme	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainees			
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employed	Total	APL	BPL	TOTAL	
2014-15	29	469	277	746	169	67	480	30	5	466	0	471	394	352	746	
2015-16	30	481	304	785	174	84	194	42	120	130	0	250	402	383	785	
2016-17	28	498	298	796	159	315	130	20	315	327	8	650	317	479	796	
2017-18	29	540	344	884	115	314	154	33	189	523	26	738	484	400	884	
2018-19	26	373	459	832	155	192	174	15	163	381	0	544	314	518	832	
2019-20	17	204	359	563	135	57	186	21	243	194	0	437	99	464	563	
Total	159	2565	2041	4606	907	1029	1318	161	1035	2021	34	3090	2010	2596	4606	
RSETI - UBI - Ambassa ,Dhalai																
F.Y	No. of Programme	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainees			
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employed	Total	APL	BPL	TOTAL	
2014-15	25	370	341	711	158	317	151	4	97	384	41	522	381	330	711	
2015-16	26	339	278	617	145	268	189	4	74	308	32	414	269	348	617	
2016-17	28	412	256	668	102	419	41	6	73	288	27	388	195	473	668	
2017-18	21	306	187	493	51	355	53	2	45	111	34	190	189	304	493	
2018-19	19	254	214	468	35	388	26	0	237	16	0	253	157	311	468	
2019-20	11	156	146	302	30	197	38	57	60	74	0	134	100	202	302	
Total	130	1837	1422	3259	521	1944	498	73	586	1181	134	1901	1291	1968	3259	
RSETI - TGB -SEPAHIJALA, Sepahijala																
F.Y	No. of Programme	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainees			
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employed	Total	APL	BPL	TOTAL	
2014-15	23	122	679	801	143	178	255	98	40	459	0	499	173	628	801	
2015-16	29	362	422	784	122	324	182	87	519	222	0	741	498	286	784	
2016-17	27	252	513	765	130	299	167	84	205	203	0	408	267	498	765	
2017-18	22	212	307	519	70	161	117	107	125	234	0	359	202	317	519	
2018-19	13	148	216	364	107	87	83	24	220	202	0	422	98	266	364	
2019-20	10	70	232	302	63	84	94	28	64	59	x	123	55	247	302	
Total	124	1166	2369	3535	635	1133	898	428	1173	1379	0	2552	1293	2242	3535	
RUDSETI, AGARTALA (Promoted by Syndicate & Canara Bank), West Tripura																
F.Y	No. of Programme	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainees			
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employed	Total	APL	BPL	TOTAL	
2014-15	20	195	369	564	68	403	37	20	221	20	0	241	256	308	564	
2015-16	30	498	288	786	124	322	152	17	190	367	0	557	504	282	786	
2016-17	29	248	446	694	189	107	180	32	38	360	0	398	433	261	694	
2017-18	27	233	374	607	119	159	154	14	31	319	0	350	406	201	607	
2018-19	23	425	231	656	85	277	140	5	117	184	18	319	344	312	656	
2019-20	13	163	210	373	75	118	173	7	127	338	5	470	238	135	373	
Total	142	1762	1918	3680	660	1386	836	95	724	1588	23	2335	2181	1499	3680	
RSETI - SBI -Kumarghat, Unakoti.																
F.Y	No. of Programme	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainees			
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employed	Total	APL	BPL	TOTAL	
2014-15	29	269	448	717	148	244	148	95	191	123	112	426	23	694	717	
2015-16	29	435	342	777	131	389	140	40	254	156	38	448	150	627	777	
2016-17	24	314	275	589	137	188	135	12	87	230	72	389	148	441	589	
2017-18	29	319	311	630	165	225	90	27	165	200	1	366	159	471	630	
2018-19	16	307	161	468	73	192	77	44	152	166	0	318	225	243	468	
2019-20	14	137	238	375	60	224	71	3	189	25	0	214	113	262	375	
Total	141	1781	1775	3556	714	1462	661	221	1038	900	223	2161	818	2738	3556	
GRAND TOTAL	696	9111	9525	18636	3437	6954	4211	978	4556	7069	414	12039	7593	11043	18636	

QUARTERLY REPORT										
FINANCIAL LITERACY CENTRES-- REPORT FOR THE QUARTER ENDED DECEMBER 2019										
Sl.	State	District	Location(Metro, Urban, SU, Rural)	Address	Date of start of functioning	Name of Sponsoring Bank	No. of Literacy Camps undertaken during the quarter as per RBI guidelines using standardized financial literacy material of RBI	No. of Persons participated in Literacy Camps during the quarter	Out of Persons participated, number of persons already having bank a/c at the time of attending the camp	Out of persons participated, no. of persons opened bank a/c after attending the camp
1	Tripura	Gomati	Semi-Urban	R-Seti,Udaipur	27.03.09	UBI	49	868	720	148
2	Tripura	Dhalai	Rural	R-Seti, Ambassa	25.01.11	UBI	11	295	290	5
3	Tripura	Sepahijala	Urban	R-Seti, Sepahijala	12.02.13	TGB	9	466	450	6
4	Tripura	West Tripura	Urban	Rudset Institute	14.09.11	Syndicate Bank & Canara Bank	11	301	291	10
5	Tripura	Unakoti	Rural	R-Seti, Kumarghat	07.07.13	SBI	44	1456	1443	11
6	Tripura	Gomati	Semi-Urban	LDM(South)	19.10.12	UBI	3	216	197	19
7	Tripura	Dhalai	Semi-Urban	LDM(Dhalai)	19.10.12	UBI	6	78	75	2
8	Tripura	Unakoti	Semi-Urban	LDM(North)	19.10.12	UBI	22	1102	1047	55
9	Tripura	West Tripura	Urban	LDM(West)	19.10.12	UBI	7	322	322	0
10	Tripura	Khowai	Semi-Urban	TGB Khowai Branch	17.09.15	TGB	26	521	499	22
11	Tripura	South	Semi-Urban	TGB Santirbazar Branch	30.12.15	TGB	33	1152	1122	30
12	Tripura	Gomati	Semi-Urban	TGB Udaipur Branch	22.09.15	TGB	49	979	937	42
13	Tripura	Sepahijala	Rural	TGB Bishramganj Branch	30.12.15	TGB	30	693	676	17
14	Tripura	North	Semi-Urban	TGB Dharmanagar Branch	05.03.16	TGB	18	470	456	14
Total							318	8919	8525	381

QUARTERLY REPORT								
RURAL BRANCHES-- REPORT OF CONDUCT OF FINANCIAL LITERACY CAMP FOR THE QUARTER ENDED DECEMBER 2019								
Sr.No.	State	District	No. of Rural Branches in the District	No. of Rural Branches which have conducted literacy camps as per RBI guidelines using standardized Financial Literacy Materials of RBI in the quarter	No. of Literacy Camps conducted as per RBI guidelines using standardized Financial Literacy Material of RBI	No. of persons participated	Out of persons participated, no. of persons already having bank a/c at the time of attending the camp	Out of persons participated, no. of persons opened bank a/c after attending the camp
1	Tripura	West Tripura	52	162	161	2841	1745	1096
2	Tripura	Sepahijala	37	102	101	1428	952	476
3	Tripura	Khowai	25	75	76	1274	971	303
4	Tripura	Gomati	35	111	112	1478	937	541
5	Tripura	South	39	121	124	1025	847	178
6	Tripura	Dhalai	34	98	104	1927	1473	454
7	Tripura	North	29	87	90	674	457	217
8	Tripura	Unakoti	22	64	68	611	402	209
TOTAL			273	820	836	11258	7784	3474

Financial Literacy & Awareness Initiatives by Banks:

As per RBI guidelines, rural branches in all districts of the state have conducted 820 financial literacy awareness camps in the December quarter, where a total of 11258 persons participated. Apart from that, fourteen Financial Literacy Centres in the state have conducted a total of 318 awareness camps where 8919 persons have participated for the quarter ended December 2019. Participants were sensitized on various flagship schemes viz. PMFBY, PMJBY, PMSBY, PMJJBY, APY, PMMY among others.

Digital Modes of Banking :

Bankwise Position of ATMs upto December 2019					
Sl.No.	BANKS	ATM			
		Rural	Semi- Urban	Urban	Total
1	Allahabad Bank	0	0	1	1
2	Andhra Bank	0	0	1	1
3	Bank of Baroda	3	1	8	12
4	Bank of India	4	2	3	9
5	Bank of Maharashtra	0	0	1	1
6	Canara Bank	2	5	3	10
7	Central Bank of India	2	3	2	7
8	Corporation Bank	0	1	1	2
9	Indian Bank	1	0	2	3
10	Indian Overseas Bank	1	2	4	7
11	Oriental Bank of Commerce	0	1	1	2
12	Punjab & Sind Bank	1	0	1	2
13	Punjab National Bank	1	1	3	5
14	State Bank of India	56	71	110	237
15	Syndicate Bank	1	4	1	6
16	Union Bank of India	1	2	7	10
17	United Bank of India	52	13	21	86
18	UCO Bank	10	11	9	30
A	Sub Total of Public Sec. Bank	135	117	179	431
19	AXIS BANK	3	8	9	20
20	Bandhan Bank	0	3	3	6
21	Federal Bank	0	0	1	1
22	HDFC	2	4	6	12
23	ICICI	1	5	5	11
24	IDBI BANK	4	5	2	11
25	IDFC First Bank	0	0	0	0
26	Indusind Bank	0	2	5	7
27	Kotak Mahindra Bank	0	0	1	1
28	SOUTH INDIAN BANK	0	0	2	2
29	YES Bank	0	0	1	1
30	Ujjivan Bank	0	6	2	8
B	Sub Total of Pvt. Sec. Bank	10	33	37	80
31	Tripura Gramin Bank	3	8	4	15
C	Sub Total of RRB	3	8	4	15
32	ACUB	0	0	0	0
33	TCARDB	0	0	0	0
34	TSCB	0	0	2	2
D	Sub Total of Coop.Banks	0	0	2	2
GRAND TOTAL		148	158	222	528

Status of POS machines installed as on 31.12.2019

Sl.No.	BANKS	Status of POS Machines issued upto December 2019
1	Allahabad Bank	2
2	Andhra Bank	18
3	Bank of Baroda	0
4	Bank of India	20
5	Bank of Maharashtra	1
6	Canara Bank	42
7	Central Bank of India	110
8	Corporation Bank	0
9	Indian Bank	0
10	IDBI BANK	25
11	Indian Overseas Bank	12
12	Oriental Bank of Commerce	16
13	Punjab & Sind Bank	1
14	Punjab National Bank	32
15	State Bank of India	1201
16	Syndicate Bank	10
17	Union Bank of India	22
18	United Bank of India	134
19	UCO Bank	85
20	AXIS BANK	1
21	Bandhan Bank	125
22	Federal Bank	15
23	HDFC	401
24	ICICI	114
25	IDFC First Bank	13
26	Indusind Bank	0
27	Kotak Mahindra Bank	3
28	SOUTH INDIAN BANK	47
29	YES Bank	74
35	TSCB	0
	GRAND TOTAL	2524

Constitution of SLBC Sub-Committee on Digital Payments: As advised by the Reserve Bank of India, a sub-committee on digital payments was formed at SLBC level in order to leverage the SLBC mechanism for deepening of digital payments.

The sub-committee shall decide on the course of increasing digital literacy among the populace, improving DBT mechanism, exploring ways to increase adoption of PoS machines, debit cards and other digital banking modes among all age groups of the general population.

The Sub-committee has selected West Tripura District as “Digital District” for the purpose of increasing digital payments on a pilot basis, and based on the success achieved, the same model shall be replicated in the rest of the State.

Timely submission of data by banks:

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

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

All Banks were requested to submit data within 15.07.2019 for compilation of Agenda Notes for 130th SLBC Meeting. The date of submission by the concerned banks is tabulated as follows:-

Sl.	Bank	Date of Submission
1	ACUB	10/01/2020
2	Allahabad Bank	09/01/2020
3	Andhra Bank	09/01/2020
4	AXIS BANK	14/01/2020
5	Bandhan Bank	10/01/2020
6	Bank of Baroda	13/01/2020
7	Bank of India	27/01/2020
8	Bank of Maharashtra	17/01/2020
9	Canara Bank	15/01/2020
10	Central Bank of India	14/01/2020
11	Corporation Bank	15/01/2020
12	Federal Bank	09/01/2020
13	HDFC	17/01/2020
14	ICICI	18/01/2020
15	IDBI BANK	24/01/2020
16	IDFC First Bank	21/01/2020
17	Indian Bank	27/01/2020
18	Indian Overseas Bank	20/01/2020
19	IndusInd Bank	20/01/2020
20	Kotak Mahindra Bank	22/01/2020
21	Oriental Bank of Commerce	16/01/2020
22	Punjab & Sind Bank	14/01/2020
23	Punjab National Bank	16/01/2020
24	South Indian Bank	15/01/2020
25	State Bank of India	16/01/2020
26	Syndicate Bank	18/01/2020
27	TCARDB	09/01/2020
28	Tripura Gramin Bank	27/01/2020
29	TSCB	21/01/2020
30	UCO Bank	13/01/2020
31	Union Bank of India	20/01/2020
32	United Bank of India	07/01/2020
33	YES Bank	14/01/2020
34	Ujjivan Bank	18/01/2020
35	NESFB	17/01/2020

Other Issues:

Performance of India Post Payments Bank:

India Post Payments Bank data as on 31.12.2019						
S.No.	Controlling Office	No. of Banking Outlets under Controlling office	Total No. of Savings Accounts (in actuals)	Total Amount (in Rs. lakhs)	Total No. of Current Accounts(in actuals)	Total Amount (in Rs. lakhs)
1	Dharmanagar	104	25023	156.6	27	0.8
2	Khowai	114	5000	15	7	0.12
3	KAILASHAHAR BRANCH	54	4800	32.21	43	0.21
4	RADHAKISHOREPUR	128	3610	7	13	0.03
5	Agartala	94	4281	26	7	0.01
TOTAL		494	42714	236.81	97	1.17

S.No.	Controlling Office	DBT Transactions						Bills & Utility Payments					
		MGNREGA		Scholarships		Social welfare benefits and other Government subsidies		Mobile and DTH recharge		Electricity, water & gas bills		Donations & insurance premiums	
		Nos.	Amount	Nos.	Amount	Nos.	Amount	Nos.	Amount	Nos.	Amount	Nos.	Amount
1	Dharmanagar	1200	5.2					8517	1896250				
2	Khowai	350	3	150	0.85	500	0.35	600	2.45	45	0.65	nil	nil
3	KAILASHAHAR BRANCH	764	0.97	742	0.74	452	0.52	125	0.15	23	0.03	12	0.02
4	Radhakishorepur	20	0.3	0	0	0	0	0	0	0	0	0	0
5	Agartala	200	0.5	0	0	50	0.05	625	0.65	24	0.08	0	0

S.No.	Controlling Office	Enterprise & Merchant Payments									
		Postal products		Digital Payment of e-commerce delivery(CoD)		Small merchants/kirana stores/unorganized retail		Offline payments		Cash Management Services	
		Nos.	Amount	Nos.	Amount	Nos.	Amount	Nos.	Amount	Nos.	Amount
1	Dharmanagar	3785	3.65	0	0	0	0	0	0	14220	50.5
2	Khowai	19	0.02	50	0.75	6	0.08	nil	nil	600	11
3	KAILASHAHAR BRANCH	76	0.36	0	0	0	0	0	0	750	10.5
4	Radhakishorepur	36	0.18	0	0	0	0	0	0	650	9.5
5	Agartala	42	0.2	0	0	0	0	0	0	950	25.6

S.No.	Controlling Office	Third Party Products Mobilised							
		Loans		Insurance		Investments		Post Office Savings schemes	
		Nos.	Amount	Nos.	Amount	Nos.	Amount	Nos.	Amount
1	Dharmanagar	0	0	0	0	0	0	0	0
2	Khowai	0	0	0	0	0	0	0	0
3	KAILASHAHAR	0	0	0	0	0	0	76	0.36
4	Radhakishorepur	0	0	0	0	0	0	36	0.5
5	Agartala	0	0	0	0	0	0	0	0

Rights of Persons with Disabilities Act 2016:

The State Govt has identified action points for implementation under “The Rights of Persons with Disabilities Act 2016”, which is stated below.

Section	Major Headings	Details of Provisions/Action required
3	Equality and non-discrimination	<ul style="list-style-type: none"> i. Providing appropriate environment to utilize capacity of PwDs. ii. Non-discrimination. iii. Non-deprivation of personal liberty. iv. Providing Reasonable Accommodation (means appropriate and necessary modification and adjustments without imposing disproportionate or undue burden) to PwDs.
20	Non-discrimination in employment	Non- discrimination, reasonable accommodation and barrier free environment, etc.
21	Equal opportunity policy	Every establishment to notify equal opportunity policy as per Central rules and register it with State Commissioner
22	Maintenance of records	Every establishment to maintain records of PwDs regarding employment, facilities provided in form and manner prescribed in Central rules.
23	Grievance Redressal Officers	<ul style="list-style-type: none"> i. Every establishment to appoint a GRO. ii. GRO to maintain prescribed register as per Central rules.
36	Special Employment Exchange	Every establishment to furnish return in prescribed form to special employment exchange.
13	Legal Capacity	Legal Capacity including right to inherit property, access to bank loans, mortgages, etc.

BANK-BRANCH NETWORK IN TRIPURA AS ON 31.12.2019

	West			Sepahijala			Khowai			Gomati			South			Dhalai			Unakoti			North			Total			GRAND TOTAL
	R	SU	U	R	SU	U	R	SU	U	R	SU	U	R	SU	U	R	SU	U	R	SU	U	R	SU	U	R	SU	U	
ACUB	0	0	2	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1	2	3	
Allahabad Bank	0	0	1	0	0	0	1	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	3	
Andhra Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	
Axis Bank	1	0	5	1	1	0	0	1	0	0	1	0	0	1	0	0	0	0	1	0	0	1	0	2	6	5	13	
Bandhan Bank	1	3	3	2	2	0	2	1	0	0	2	0	2	0	0	1	1	0	0	2	0	1	0	0	9	11	3	23
Bank of Baroda	0	1	7	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	7	9	
Bank of India	3	1	2	1	1	0	0	0	0	1	1	0	0	1	0	1	0	0	0	0	0	1	0	6	5	2	13	
Bank of Maharashtra	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	
Canara Bank	2	0	3	0	1	0	0	1	0	1	1	0	1	0	0	1	0	0	1	0	0	1	0	4	6	3	13	
Central Bank of India	2	0	1	0	0	0	0	0	0	0	1	0	0	0	0	1	0	0	1	0	0	0	0	2	3	1	6	
Corporation Bank	0	0	1	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	2	
Federal Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	
HDFC	1	0	3	1	1	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	1	0	2	3	3	8	
ICICI	0	0	3	0	0	0	0	1	0	0	1	0	0	0	0	1	0	1	0	0	0	1	0	1	4	3	8	
IDBI	1	0	1	0	0	0	0	0	0	3	2	0	0	1	0	0	0	0	0	0	0	1	0	4	4	1	9	
IDFC Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	
Indian Bank	0	0	2	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	1	0	2	3	
Indian Overseas Bank	0	0	2	0	0	0	0	1	0	0	1	0	0	0	0	0	0	1	0	0	0	0	0	1	2	2	5	
Indus-ind	0	1	1	1	0	0	0	0	0	0	1	0	0	1	0	0	0	0	0	0	0	1	0	1	4	1	6	
Kotak Mahindra Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	
Oriental Bank of Commerce	0	0	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	2	
Punjab & Sind Bank	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	2	2	
Punjab National Bank	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	1	1	3	
South Indian Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	
SBI	9	4	17	4	2	0	1	1	0	4	2	0	5	3	0	1	3	0	2	1	0	7	2	0	33	18	17	68
Syndicate Bank	0	0	1	0	1	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	2	1	0	2	3	1	6	
TCARDB	0	0	1	0	1	0	0	0	0	0	1	0	0	1	0	0	0	0	1	0	0	0	0	0	4	1	5	
TGB	14	14	10	13	5	0	10	3	0	16	0	0	18	4	0	14	0	0	10	1	0	12	4	0	107	31	10	148
TSCB	9	0	11	6	2	0	4	0	0	6	2	0	5	3	0	6	3	0	5	0	0	1	2	0	42	12	11	65
UCO Bank	2	1	6	1	4	0	2	1	0	0	2	0	1	2	0	2	2	0	2	0	0	1	0	0	11	12	6	29
Union Bank of India	0	0	4	0	0	0	0	0	0	0	1	0	1	0	0	0	0	0	0	0	0	1	0	1	2	4	7	
United Bank of India	9	0	13	4	1	0	4	1	0	5	2	0	8	1	0	7	1	0	2	1	0	4	1	0	43	8	13	64
Yes Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	
NESFB	1	0	1	0	0	0	1	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	2	1	1	4	
Ujjivan Bank	0	0	3	0	1	0	0	1	0	0	1	0	0	0	0	0	0	0	1	0	0	1	0	0	5	3	8	
Total	55	25	114	36	24	0	25	13	0	37	27	0	41	18	0	33	13	0	23	10	0	28	20	0	278	150	114	542

Proceedings of the Meeting of SLBC Tripura Agriculture Sub-Committee held on 14th February 2020 at the Conference Hall of NABARD at Agartala

The SLBC Tripura Agriculture Sub-Committee was held on 14th February 2020 at the Conference Hall of NABARD Tripura Regional Office at Agartala.

The meeting was chaired by Shri Sunil Kumar, GM NABARD, in the presence of Shri Anand Kumar, DGM & CRM United Bank of India, Shri R. Mahajan, AGM, RBI and representatives from Agriculture Department, ARDD, Fisheries and member Banks. A list of participants of the meeting is enclosed.

At the outset, Shri Anand Kumar, DGM & CRM, United Bank of India extended a warm welcome to the participants. He then requested Shri Alok Choudhury, Chief Manager, SLBC to lay down the agenda for the meeting.

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

1. Govt of India's KCC Saturation drive to provide KCC access to all PM KISAN beneficiaries to be ensured by all Banks within the deadline of 22.02.2020.
2. Agriculture Department, with the help of District Administration will procure applications of PM KISAN beneficiaries for branches to sanction KCC loans.
3. All KCCs to be seeded with Aadhaar for availing interest subvention as per Govt of India guidelines.
4. Reporting on the progress of KCC coverage of PM KISAN beneficiaries to be done by all Banks on daily basis to LDMS, Deputy Directors of Agriculture Department and SLBC.
5. KCC achievement (sanctioned & renewed) against targeted figures reported by Banks to SLBC needs to be relooked at. For FY 2020-21, Bank wise targets to be formulated by SLBC only for fresh/new KCC loans.
6. Agriculture Department to supply the approved crop season time frame to SLBC desk for onward circulation among member Banks. This is required by banks to fix the repayment period of crop loans in accordance with RBI guidelines.
7. ARDD and Fisheries Department to ensure submission of proper application form, which is complete in all respects, while sponsoring KCC loans to Bank branches.
8. Banks to extend full co-operation to KCC applications on animal husbandry and fisheries sponsored by ARDD and Department of Fisheries respectively.

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

LIST OF THE PARTICIPANTS AT THE MEETING OF SLBC TRIPURA SUB-COMMITTEE ON AGRICULTURE HELD ON 14TH FEBRUARY, 2020 AT THE CONFERENCE HALL OF NABARD TRIPURA REGIONAL OFFICE AT AGARTALA

Sl. No.	Name	Designation/Office/Institution
1	Shri S Kumar	GM, NABARD
2	Shri A Kumar	DGM & CRM, United Bank of India
3	Shri R K Mahajan	AGM, RBI
4	Shri A Choudhury	Chief Manager, SLBC & FI, United Bank of India
5	Shri M P Hazra	GM, Tripura Gramin Bank
6	Shri D Singh	Chief Manager, UCO Bank
7	Shri U K Saha	HOD (C & R), Tripura Gramin Bank
8	Shri R Kaloi	DO, TSCB
9	Shri R Debnath	DCO, State Bank of India
10	Shri D K Das	DDA, Department of Agriculture, GoT
11	Shri K S Ray	Asst. Director, Department of Agriculture, GoT
12	Dr. K K Majumder	Jt. Director, ARDD, GoT
13	Shri Biswajit Das	Fishery Officer, Fisheries Department, GoT
14	Shri M Roy	Branch Head, Bandhan bank
15	Shri S S Dey	Manager, Tripura Gramin Bank
16	Shri B Bhattacharjee	AM, SLBC Tripura, United Bank of India

Proceedings of the Meeting of SLBC Tripura Sub – Committee on MSME & Industries held on 15th February, 2020 at the Chamber of Jt Director DIC, Agartala.

The meeting of SLBC Tripura Sub - Committee on MSME & Industries was held on 15th February 2020 at the Chamber of Jt Director DIC, Agartala.

The meeting was chaired by Shri S.K. Sarkar, Jt. Director DIC, with the presence of representatives of Banks and other institutions. A list of participants of the meeting is enclosed.

At the outset, Shri Alok Choudhury, Chief Manager, SLBC extended a warm welcome to the participants and laid lay down the agenda for the meeting.

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

1. Sanction and disbursement of PMEGP & Swavalamban schemes needs to be intensified by Banks.
2. On the issue of delayed receipt of Swavalamban loans sanctioned by Banks, DIC informed that Rs. 25 crore & Rs. 27 crore for Swavalamban FY 2018-19 & FY 2019-20 have been requested from the State Govt, which is under active consideration. Bankers have opined that in the event of shortage of available subsidy funds, Swavalamban targets may be revised by the State Govt to make it commensurate with funds available for releasy of subsidy.
3. It was reiterated that for those cases of sponsored beneficiaries who received route permits for plying of auto-rickshaws and could not avail of the loan within the cut-off date for Swavalamban FY 2018-19, these cases will be responsored for sanction during Swavalamban FY 2019-20.
4. It was suggested that sponsoring loans for plying of e-rickshaw to be done on a justified basis to avoid concentration of beneficiaries in a single area, which may otherwise lead to unsustainable projects being financed.
5. On the issue of low disbursement of Swavalamban FY 2019-20 loans, Bankers reiterated that sponsored applications have not reached many branches, in addition to the fact that sponsoring of cases under Swavalamban was initiated only around late October-early November.
6. The committee decided to ensure inclusion of an additional 10-15% project cost component for construction of smoke houses in hilly areas in line with the decision reached in the last SLBC meeting.
7. A total of 300 proposals under Swavalamban and 338 proposals under PMEGP for setting up rubber processing units with smoke houses have been sponsored to Banks, while sanctions have been accorded to 34 Swavalamban & 41 PMEGP proposals respectively. Bankers have been

reputed to expedite the sanction of such cases, as development of Rubber industry in the State is an important issue as per the vision of the State Government.

8. It has been observed that many applicants intending to set up rubber processing units with smoke houses have land ownership issues. State Govt intervention is required in this aspect for resolution of such cases.

9. The tripartite agreement among Banks, Manimalayar Rubbers Pvt Ltd and beneficiaries has been decided and approved for implementation after vetting of proposals by Banks.

10. Bankers have also suggested that DIC may ensure justified sponsoring of proposals under Rubber processing, to avoid concentration of similar cases at any single area, to ensure viability of the projects.

Summing up the discussion, Shri Alok Choudhury, Chief Manager SLBC, United Bank of India requested the sub-committee members to implement the decisions made in the meeting on priority basis.

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LIST OF THE PARTICIPANTS AT THE MEETING OF SLBC TRIPURA SUB - COMMITTEE ON MSME & INDUSTRIES HELD ON 15TH FEBRUARY, 2020 AT THE CHAMBER OF JT DIRECTOR DIC, AGARTALA.

Sl. No.	Name	Designation/Office/Institution
1	Shri S.K. Sarkar	Jt Director, DIC, GoT
2	Shri A Choudhury	Chief Manager, SLBC Tripura, United Bank of India
3	Shri M P Hazra	GM, Tripura Gramin Bank
4	Shri U K Saha	HOD(C & R), Tripura Gramin Bank
5	Shri R Debnath	DCO, State Bank of India
6	Shri S S Dey	Manager, Tripura Gramin Bank
7	Shri R Debbarma	GM, DIC (West Tripura), GoT
8	Shri B Bhattacharjee	A.M. SLBC Tripura, United Bank of India

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Proceedings of the Meeting of SLBC Tripura Sub – Committee on Deepening of Digital Payments and Digital District held on 26th November, 2019 at the Mini Conference Hall of State Guest House at Agartala.

The SLBC Tripura Sub – Committee on Deepening of Digital Payments and Digital District held on 26th November, 2019 at the Mini Conference Hall of State Guest House at Agartala.

The meeting was chaired by Shri Alok Choudhury, Convener Chief Manager SLBC Tripura, United Bank of India and co-chaired by Shri Sandipan Chatterjee, Manager Reserve Bank of India with the presence of senior officials from NABARD, Dept of Telecom, State Govt and major Banks. A list of participants of the meeting is enclosed.

At the outset, Shri Alok Choudhury, CM SLBC, extended a warm welcome to the participants. He then requested Shri Sandipan Chatterjee, Manager, RBI to lay down the agenda for the meeting.

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

1. Tripura is ahead in adoption of digitization among North-Eastern States, due to the initiatives taken by the State Govt. Focus should be on enabling digital payment alternatives among the populace and simultaneously phasing out paper based payment instruments.
2. Keeping in view the infrastructure and connectivity reach in the State, the committee decided to adopt West Tripura district on pilot basis for 100% digitization. Based on the success achieved, additional districts shall be subsequently identified for digitization on saturation basis.
3. 100 payment points / outlets to be identified for enabling fully digitized channels for promoting cashless transactions in West Tripura district.
4. DoT NELSA to provide data on mobile subscription base among the 4.85 lakh population in West Tripura district to SLBC. Major Banks will provide data on digital transactions on various platforms like UPI, IMPS, ATM, Internet Banking, account to mobile mapping progress, etc. to SLBC. RBI to prepare reporting formats in line with discussions held for reporting by Bank and DoT, which shall aid in the assessment of present levels of digitization in the district.
5. On receipt of data from various stakeholders, the percentage of digital transactions against total transactions will be analyzed, and based on the findings, clusters in the district will be identified for concentrating efforts on enabling digital transactions through publicity and demonstrative measures.
6. The committee was of the view that in order to achieve major progress in promoting digital transactions and a less cash society, awareness campaigns among the masses is the most crucial aspect of the endeavor. As such, Banks will invariably include promotion of digital payments through physical demonstration of digital payment avenues in every financial literacy camps

organized by them, which shall be complemented by the publicity measures taken by the State Govt. India Post payments Bank, having a network of 94 CSPs in West Tripura district, will be giving due impetus to promoting digital alternative payment modes throughout the district.

7. RBI will organize an awareness initiative program in association with Govt of India and NPCI for demonstrating digital payment modes.

8. Directorate of IT, Govt of Tripura stated that they have trained personnel, who can be made available to Banks for participating in financial awareness camps for sensitizing the masses on the benefits of digitization.

9. Upon consolidation of data at SLBC desk, the sub-committee shall reconvene within a month to chalk out the strategy to be adopted for further course of action towards achieving digitization in the district on saturation basis.

Summing up the discussion, Shri A Choudhury, Cm SLBC, United Bank of India requested the sub-committee members to implement the decisions made in the meeting on priority basis.

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LIST OF THE PARTICIPANTS AT THE MEETING OF SLBC TRIPURA SUB - COMMITTEE ON DEEPENING OF DIGITAL PAYMENTS AND DIGITAL DISTRICT HELD ON 26TH NOVEMBER, 2019 AT MINI CONFERENCE HALL OF STATE GUEST HOUSE AT AGARTALA.

Sl. No	Name	Designation/Office/Institution
1	Shri Alok Choudhury	Chief manager SLBC United Bank of India
2	Smt Rita Choudhury	AGM NABARD
3	Shri Sandipan Chatterjee	Manager Reserve Bank of India
4	Shri Satyam Singh	ADET, DoT, NE LSA Tripura
5	Shri Santanu Ghosh	D.O., DIF, Govt of Tripura
6	Shri Ashish Kumar Roy	Senior Manager, India Post Payments Bank
7	Shri Abhishekh Majumder	Manager IT, Tripura Gramin Bank
8	Shri Arindam Hazra	A.M. Tripura Gramin Bank
9	Shri Chandan Bhattacharjee	Gr IV Officer, Tripura State Co-Operative Bank Ltd
10	Shri Syamal Debbarma	S.O. Directorate of IT, Govt of Tripura
11	Shri Uttam Podder	J.D. Directorate of IT, Govt of Tripura
12	Shri Nabajyoti Banik	Project Officer, State Bank of India
13	Shri Rajat Debnath	DCO, State Bank of India
14	Md. Ali Hussain	A.M. IT United Bank of India
15	Shri Sandipan Roychowdhury	SDE, BSNL
16	Shri Asis Kar	JTO, BSNL
17	Shri Subhabrata Das	Manager IT, UCO Bank
18	Shri B Bhattacharjee	A.M. SLBC Tripura, United Bank of India

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United Bank of India
Convener of State level Bankers' Committee , Tripura

Minutes of the 130th Meeting of SLBC, Tripura held on 01-11-19 at Pragna Bhawan, Agartala.

The 130th SLBC meeting of Tripura State was held on 1st November, 2019 to review the performance of Banks up to quarter September 2019. Dignitaries in the meeting included,

Shri Biplab Kumar Deb, Hon'ble Chief Minister of Tripura
Shri Ashok Kumar Pradhan, MD & CEO, United Bank of India
Dr. U Venkateswarlu, Chief Secretary, Govt. of Tripura
Shri Manoj Kumar, Addl Chief Secretary, Finance, Power & Forests
Shri Ashok Kumar Dogra, Deputy Secretary, Dept of Financial Services, Govt of India

(A list of participants is annexed)

The major points of discussion and the emerging Action Points thereof are as follows.

Achievement under ACP :All the banks put together disbursed Rs 3129.36 crore upto September 2019, which was 40% of the Annual Target of Rs 7762 crore. The achievement under Agriculture sector was 31%, whereas it was 52% and 37% under MSME and Other Priority Sector respectively. Shri Manoj Kumar, Addl Chief Secretary, Govt of Tripura advised Banks to achieve the full ACP targets uniformly by March 2019, including those Banks which have achieved less than 10% up to September 2019. (Action Point 1: All Banks)

CD Ratio: CD ratio of the banks in the state improved to 56% as on 30.09.2019. Banks with low CD ratio (30% or less) were advised to strive towards attaining parity with the State CD Ratio. (Action Point 2: All concerned Banks)

Agriculture:

- KCC Saturation Campaign is to be invariably completed by March 2020. DCC meetings to take place in the first week of November 2019 to chalk out district-wise plans for identification of left out farmers and sanction of KCC on camp mode.
- Mega camps across all districts for KCC Saturation to be held commencing from 25th November 2019 onwards with the participation of all line departments along with Banks.
- State Level Technical Committee to finalize the scale of finance for working capital for KCC (including animal husbandry & fisheries) within the first half of November 2019. It will be applicable for all the districts on uniform basis.
- SLBC to write to National Insurance Company Ltd. (NICL) seeking their suggestion on lowering of insurance premium on inland fisheries for the benefit of farmers.

(Action Point 3: Banks/SLBC/NABARD/NICL & Line Departments)

SHG:

- The achievement against the ACP (2019-20) stood 32% under DAY-NRLM as on Sept, 2019. All Banks to achieve 100% achievement against target under NRLM by March 2019.
- Smt Saumya Gupta, Secretary Rural Development, pointed out the problems faced by some SHG groups in opening savings accounts with branches of SBI, particularly of SBI Jolaibari Branch. SBI officials to look into the matter for immediate resolution.
- Shri Ashok Kumar Pradhan, MD & CEO, United Bank of India advised all Banks to pursue a no-refusal policy pertaining to opening of savings accounts of SHGs linked with NRLM/NERLP.

(Action Point 4: All Banks)



Rubber Production & Smoke Houses:

- A tripartite agreement among borrower, Bank and Manimalayar Rubbers will be executed for effective implementation of the scheme.
- Industries Dept informed the house that in addition to the 5 directly sponsored proposals, they have sponsored 268 cases under Swavalamban and 61 cases under PMEGP to various Banks pertaining to Rubber production units.
- Industries Dept also informed the house that in order to ensure viability of smoke house units, a cluster based approach is being explored for adoption.
- State Govt's intervention was requested to sort out land ownership issues at intended sites for setting up of smoke house units.
- Higher construction cost for smoke houses in hilly terrain needs to be factored in while disposing of the proposals. (Action Point 5 : All Banks, Industry Dept, State Govt)

Dairy Development Scheme:

- The house was informed that within the first week of November 2019, Gomati Co-Operative Milk Producers Union Ltd (GCMPUL) will be finalizing procurement modalities of good quality cows from outside the State, under the supervision of ARDD.
- Banks were requested to submit the list of sanctioned beneficiaries to GCMPUL immediately, which will aid in assessing the total requirement of cows to be procured. (Action Point 6: All Banks, ARDD)

Opening of Banking Outlets in unbanked centres:

- Union Bank has opened a CSP at Radhapur on July,2019.
- ICICI Bank has opined that branch opening at Nabincherra is not viable due to security issues. The House was of the view that the reasons pointed out needed reassessing, SLBC to write to ICICI Bank for submitting a new feasibility study commensurate with ground realities.
- Axis Bank has reported that setting up CSP/BC point at Chandipur GP is not feasible on account of network connectivity issues. The House opined that Axis Bank should explore V-SAT connectivity as an alternative to render Banking services in the area.
- As regard opening of branch in Ishan Chandra Nagar by erstwhile Vijaya Bank (now Bank of Baroda), the House was informed that Bank of Baroda has restricted the opening of new branches post amalgamation. It was decided that SLBC will write to Bank of Baroda to ensure setting up of fixed point banking outlet operated through BC, by the end of December 2019 .
- Canara Bank reported that they are in the process of recruiting a new BC for operating a fixed point banking outlet at Charipara. (Action Point 7: SLBC & concerned 4 allottee banks)

Opening of new Outlets

- SBI have reported that CSP point is operational at Fatikroy Bazar and Bagma. Process has been initiated for opening of branches at Kathalia, which is expected to be completed by March 2020. SBI is to also initiate process for opening a banking outlet at Kanchanbari bazaar upon completing its feasibility survey, as advised in 129th SLBC meeting.
- TGB will be opening a branch at Manikpur by the end of the December 2019 quarter.
- TSCB will open its branch at Karamcherra by the end of this fiscal year.
- TGB & TSCB to explore the feasibility of opening a banking outlet at Jamthum Bazar.
- United Bank of India's request for opening a fixed point banking outlet operated by BC at Bagma was accepted and approved by the House.
- RBI suggested tapping the reach of India Post payment Bank and other Small Finance Banks for opening of banking outlets when requests pertaining to new branches arise in the future.
- Request for a new branch of TGB / TSCB at Ganganagar was tabled in the House for noting of the concerned Banks for further action.



- SLBC further informs now that from the latest list of 58 URCs sent by DFS, 11 centres have been found to be without any banking touch points in Jan Dhan Darshak App. These centres have been allocated to UBI & TGB for covering through Fixed point Outlets.
(Action Point 8: SBI, TGB, TSCB, SLBC)

Government Sponsored Loan Schemes:

- The House opines that the high number of sponsorship to target ratio for PMEGP loans in many branches, requires a re-look into the sponsorship process for speedy disposal.
- Banks are advised to ensure timely disposal of proposals sponsored to the banks under Swavalamban scheme for FY 2019-20. Banks have also stated that most of the finance in sponsored proposals takes place in 2nd half only (Action Point 9: All Banks, DIC, KVIC, KVIB)

Education Loans:

- In view of the low level of sanction of 208 education loans amounting to Rs.4.69 crores as on Sept,19 Smt Saumya Gupta, Secretary Higher Education, requested banks to target the maximum no. of students passing out of schools for extending education loans. It was decided that Banks will aim to achieve sanction of 500 proposals by March 2020, while the target for FY 2020-21 will be to sanction 1000 education loans.
- It was gathered that approximately 25% of students who had earlier been approved by the Dept for availing education loan under Chief Minister's B.Ed Anuprerna Yojana have since shown no inclination for loans under the Scheme. Banks & Department may revisit the matter.
- The House was also intimated that new applications under Chief Minister's B.Ed Anuprerna Yojana for FY 2019-20 for pursuing courses in NAAC accredited institutes are still awaited.
(Action Point 10: All Banks)

MSME (including PMMY and SUI loans):

- The performance of the banks was satisfactory with attainment of 52% at Rs.1240.41 crore against yearly target of Rs.2388 crore. Banks are on course to surpass the target.
- Banks' collective performance under MUDRA covering 1.20 lakh beneficiaries during the period up to September 2019 was highlighted and it is expected that the trend will continue
- The House was of the view that Banks need to identify eligible borrowers under guidance of Govt. authorities for credit linking of new entrepreneurs under SUI scheme. It was suggested that Banks should focus on handholding of prospective borrowers under SUI.
- Smt Saumya Gupta, Secy, Higher Education, suggested for tapping the fresh graduates with entrepreneurship skill from the engineering colleges for scouting good innovative proposals under Stand Up India Scheme.
(Action Point 11: All Banks)

NPA and Recovery:

- Shri Ashok Kumar Pradhan, MD & CEO, United Bank of India observed that the increase in Gross NPA by Rs.186.24 crore (from 3.98% as on March 2019 to 5.15% on September 2019) is an area of concern. It is imperative that borrowers maintain credit discipline otherwise it would become very difficult for Banks to disburse fresh credit. The intervention of the State Govt was sought to create awareness among borrowers to repay their dues in time.
- The State Govt. authorities were requested to provide necessary co-operation in the process of recovery from NPA borrowers, particularly in Govt. sponsored schemes (where NPA in PMEGP & Swavalamban schemes stands at a high 22% and 19% respectively) and speedy disposal of PDR & SARFAESI cases.
(Action Point 12: All Banks & State Government Deptts)



Tourism : It was observed that suitable training of selected beneficiaries was required for ensuring viability of financed units. Regarding the issues raised by banks on registration / licensing facility for tourist boating purpose State Govt will be providing Trade Licenses to the sponsored beneficiaries for facilitating their financial assistance by Banks under Paryatan Saahayak Prakalpa. This should serve the purpose for the banks to sanction loans under the stated scheme which will be accelerated in the coming days. **(Action Point 13: All Banks, State Govt)**

Other Issues:

- **Non-acceptance of Rs.10 coins by the public:** It was decided that the Reserve Bank of India should create more awareness drives for usage of Rs.10 coins among the public in view of excess coins in banks' custody. **(Point 14: Reserve Bank of India)**
- **Issues related to India Post Payments Bank(IPPB):** Representatives of India Post Payments Bank informed the House that some CDPO offices refused to entertain accounts of scholarship / social pension beneficiaries maintained with India Post Payments Bank. Dr. U Venkateswarlu, Chief Secretary, Govt of Tripura advised IPPB officials to write to SLBC detailing their specific grievances, which will be duly forwarded by SLBC to the Office of The Chief Secretary, Govt of Tripura for necessary intervention and resolution thereof. **(Action Point 15: IPPB, SLBC, State Govt)**
- Sri M R Ray, General Manager & Convener of SLBC also reviewed the performance of RSETIs and advised the RSETI Directors to accelerate the Settlement position with more focus on credit linkage through the banks. **(Action Point 15: Directors of all the 5 RSETIs)**
- Shri Biplab Kumar Deb, Hon'ble Chief Minister of Tripura, suggested the following.
 - (i) Field level functionaries of Banks should work with professionalism and cultivate better relationship with their customers, which will help in identifying potentially good borrowers for extending credit to them.
 - (ii) All branches should maintain a list of farmers in their service area for identifying eligible borrowers, which will help in providing right credit to the right person, without having to resort to middlemen and other political influences.
 - (iii) Poultry sector has a huge potential in Tripura and as per Govt estimates, the sector requires financial investment to the tune of Rs.60 crores in this sector by the end of the current fiscal year, for which it is paramount that Banks are extending the requisite support.
 - (iv) The State of Tripura is uniquely poised for development of food processing industries in the State, where Banks should focus on Jackfruits and Pineapple (Queen variety) processing units with multiple products that have a huge demand in both domestic and foreign markets.
 - (v) Owing to the presently limited scope of industrial development in the State, Bankers are to extend their full support in the Dairy Development Scheme, fisheries, along with big-ticket advances in agri-based sectors in the State which remains the key focus area of the Govt.
 - (vi) The level of NPA being maintained around a low level 5% , indicates a healthy credit culture in the State and it should encourage the banks to extend credit to the stated sectors in a bigger way.

Conclusion: Summing up the discussion, Shri Ashok Kumar Pradhan, MD & CEO, United Bank of India, thanked Shri Biplab Kumar Deb, Hon'ble Chief Minister of Tripura for his august presence in the SLBC meeting, providing guidance to the SLBC to propel the State towards all round growth. The meeting ended with vote of thanks to the Chair and the participants.

(M.R. Ray)
General Manager
Prisec-Agri & Convener of SLBC.

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LIST OF THE PARTICIPANTS AT THE 130th MEETING OF THE SLBC FOR THE STATE OF TRIPURA HELD AT PRAGNA BHAVAN, AGARTALA ON 01.11.2019

Sl.	Name of the Dignitaries	Designation/Office/Institution
A	CHAired BY	
1	Shri Biplab Kumar Deb	Hon'ble Chief Minister of Tripura
2	Dr. U Venkateswarlu	Chief Secretary, Govt. of Tripura
3	Shri Manoj Kumar	Addl Chief Secretary, Finance, Power & Forests, Govt. of Tripura
4	Shri Ashok Kumar Pradhan	MD & CEO, United Bank of India and Chairman, SLBC
B	GOVT. OFFICIALS	Designation/Office/Institution
1	Shri Ashok Kumar Dogra	Deputy Secretary, Dept of Financial Services, GoI
2	Shri N. Darlong	Secretary, Finance Development, GoT
3	Smt Saumya Gupta	Secretary, RD & Education, GoT
4	Shri Rameshwar Das	Secretary, Fisheries, GoT
5	Shri Pradip Acharjee	Joint Secretary, Revenue Department, GoT
6	Shri D.K. Chakma	Director, ARDD & Fisheries, GoT
7	Shri M. L. Sukladas	Additional Director, Agriculture, GoT
8	Smt S. Debnath	Additional Director, Industries & Commerce, GoT
9	Shri Amit Barman Ray	Director, Institutional Finance, GoT
10	Shri N.C. Sharma	Director(I/C), Urban Development, GoT
11	Shri S.K. Sarkar	Joint Director, Industries & Commerce, GoT
12	Shri Rajesh Bhattacharjee	Joint Director, Higher Education, GoT
13	Shri D.K. Nayak	Asst. Director, MSME-DI, GoI
14	Shri Prabir Kr. Paul	Asst. Director, ARDD, GoT
15	Shri Tapas Kr. Basak	Development Officer, Institutional Finance
16	Dr. Basudeb Bhattacharya	Key Officer, CM Janata Darbar.
17	Smt Puja Thapa	SMM, UDD, GoT
18	Shri K Debbarma	I/C, Agriculture Dept, GoT
19	Shri Santanu Ghosh	D.O., DIF
20	Shri Sudhir Ghosh	L.D.C., DIF
21	Shri S C Deb	L.D.C., DHE
22	Shri Sujit Ghosh	ICO, Press Cell, Chief Minister Secretariat
C	RBI/NABARD/SIDBI/HUDCO/ NHB/INSURANCE COs/ BSNL	Designation/Office/Institution
1	Shri Tamal Biswas	General Manager, RBI
2	Shri Sunil Kumar	General Manager, NABARD
3	Shri C D V Raghunath	Assistant General Manager, RBI
4	Shri A Debnath	Assistant General Manager, BSNL
5	Shri Gopi Nammi	Manager, SIDBI
6	Shri Sankar Podder	Marketing Manager, National Insurance Co. Ltd.
7	Shri A Kar	JTO, BSNL
D	COMMERCIAL BANKS	Designation/Office/Institution
1	Shri Mukti Ranjan Ray	General Manager, United Bank of India & Convener, SLBC
2	Shri Anand Kumar	Dy Gen Manager & CRM, United Bank of India, Tripura RO
3	Shri M.M. Goswami	Chairman, Tripura Gramin Bank
4	Smt A Debbarma	MD, Tripura State Co-operative Bank Ltd.



5	Shri M.P. Hazra	GM, Tripura Gramin Bank
6	Shri Shibatosh Chowdhury	RM, SBI RBO Agartala South
7	Shri Dibyendu Chaudhuri	RM, SBI RBO Agartala North
8	Shri Dharmendra Singh	Deputy Zonal Manager, UCO Bank
9	Shri Santanu Bandypadhyay	Assistant General Manager, IDBI Bank
10	Shri Alok Chaudhury	Chief Manager, SLBC & FI, United Bank of India
11	Shri L Sonowal	Chief Manager, Central Bank of India
12	Shri Rajesh Singh	Chief Manager, Bank of India
13	Shri Avinash Kumar	Chief Manager, Canara Bank
14	Shri Debajit Ghosh	Chief Manager, Bank of Baroda
15	Shri Lalita Prasad	Chief Manager, Union Bank of India
16	Shri Khurshid Rabbani	Chief Manager, Indian Overseas Bank
17	Shri Amit Debbarma	GM, ACUB Ltd.
18	Shri Aishik Raha	Dy Vice President, Axis Bank
19	Shri Jaydip Sen	Cluster Head, Axis Bank
20	Shri Janardhan Chhetri	Dy Vice President, North East Small Finance Bank
21	Shri M Sinha	BDE, North East Small Finance Bank
22	Shri Sudip Chakraborty	Cluster Head, Bandhan Bank Ltd.
23	Shri Debasish Roy Barman	Cluster Head, IndusInd Bank
24	Shri Rajat Debnath	DCO, State Bank of India
25	Shri R Kaloi	D.O., TSCB
26	Shri Saroj Swain	Sr. Manager, Central Bank of India
27	Shri Pandav Chakma	Sr. Manager, Syndicate Bank
28	Shri Gitanshu Chowdhury	Branch Manager, HDFC Bank
29	Shri Avinash Kumar	Sr. Manager, Oriental Bank of Commerce
30	Shri Joydeep Roy	Sr. Manager, ICICI Bank
31	Shri Upal Saha	Sr. Manager, Punjab National Bank
32	Shri Ashish Kr. Roy	Sr. Manager, India Post Payments Bank
33	Shri Kedarnath Bhowmik	Branch Manager, India Post Payments Bank
34	Shri N Sinha Ray	Manager, IDBI Bank
35	Shri Ajay Bhowmik	Manager, Andhra Bank
36	Shri Rabin Chakma	Manager, Allahabad Bank
37	Shri Biswajit Gupta	Manager, Corporation Bank
38	Shri Amal Debbarma	C.A., ACUB Ltd.
39	Shri Hrishikesh Saha	Manager, Yes Bank
40	Shri Sandip Dutta	Asst. Manager, Federal Bank
41	Shri Tirthankar Deb	Branch Manager, Kotak Mahindra Bank
42	Shri Suman Kr. Paul	Director, RUDSETI Agartala
43	Shri M.M. Chakma	Director, RSETI Dhalai
44	Shri Sushanta Pal	Director, RSETI Udaipur
45	Shri Gopendra Chandra Rakshit	LDM, South Tripura
46	Shri Arindam Debbarma	LDM, Khowai & Dhalai
47	Shri Arun Chakma	LDM, West Tripura
48	Shri Bhargav Bhattacharjee	Assistant Manager, SLBC & FI, United Bank of India

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त्रिपुरा हेतु राज्य स्तरीय
बैंकर्स समिति की बैठक

STATE LEVEL BANKERS' COMMITTEE MEETING
FOR TRIPURA



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कार्यसूची टिप्पण ★ AGENDA NOTES

December 2019

दिसंबर २०१९



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