

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



133rd

SEPTEMBER 2020

१३३ वी

सितंबर २०२०

Quarterly Review

Date: 30.12.2020 ★ Time: 11:30 AM

Venue: Conference Hall No.II, New Secretariat, Agartala

कार्यसूची टिप्पण ★ AGENDA NOTES

पंजाब नैशनल बैंक
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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 30.09.2020**

Population Group	March 2014	March 2015	March 2016	March 2017	March 2018	March 2020	September 2020
Rural	229	248	265	269	271	272	277
% as against total branches	54%	54%	53%	53%	53%	50%	50%
Semi- urban	107	117	127	131	131	157	157
% as against total branches	25%	25%	26%	26%	26%	29%	29%
Urban	89	96	104	108	110	113	114
% as against total branches	21%	21%	21%	21%	21%	21%	21%
TOTAL	425	461	496	508	512	542	548

SLBC-TRIPURA

VITAL BANKING STATISTICS

(Amount Rs. in Crore)

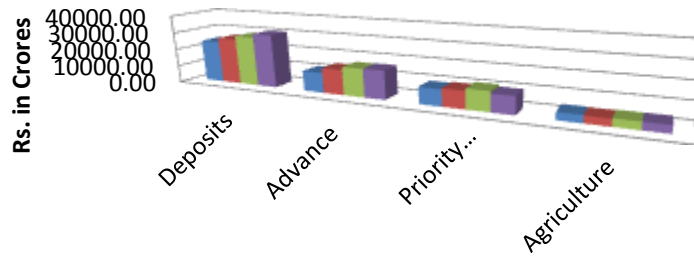
Sl.	Parameter	March 2019	March 2020	September 2020
1	No. of Branches	533	542	548
2	Total Deposits	26587.06	28598.97	30748.84
3	Total Advances	14411.38	16220.07	16431.61
4	CD Ratio	54	57	53
5	C+I: Deposit Ratio	74	78	77
6	Priority Sector Advances (PSA)	9985.30	11237.42	10039.51
7	% of PSA to ANBC	87	78	68
8	Agriculture Advances	4029.62	4273.53	4327.42
9	% of Agri Advances to ANBC	35	30	29
10	MSME Advances	3622.79	3827.93	3984.42
11	Education Loans	107.35	115.37	112.92
12	Housing Loans	1638.03	1852.81	1848.28
13	DRI Advances	2.73	3.38	3.38
14	Schedules Caste/ Scheduled Tribe Advances	3258.05	2928.20	3045.87
15	Advances to Women Entrepreneurs	3109.43	4119.19	3379.76
16	% of Advances to Women Entrepreneurs to ANBC	26.99	29	23
17	Weaker Section Advances	7642.44	6586.00	6455.28
18	% of Weaker Advances to ANBC	66	46	44
19	Minority Community Advances	899.56	597.73	573.22
20	% of Minority Community Advances to ANBC	7.81	4.15	3.88

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

Sector	2019-20 As on September 2019			2020-21 As on September 2020		
	Plan	Achievement (Apr'19-Sep'19)	% to Target	Plan	Achievement (Apr'20-Sep'20)	% to Target
Agriculture	3455.00	1076.2	31	3957.54	866.06	22
MSME	2388.00	1240.41	52	3250	899.44	28
Other Prisec	801.00	293.15	37	933.93	116.15	12
Total Prisec	6644.00	2609.78	39	8141.47	1881.65	23
Non-Prisec	1118.00	519.58	46	1248.58	386.12	31
Grand Total	7762.00	3129.36	40	9390.05	2267.77	24

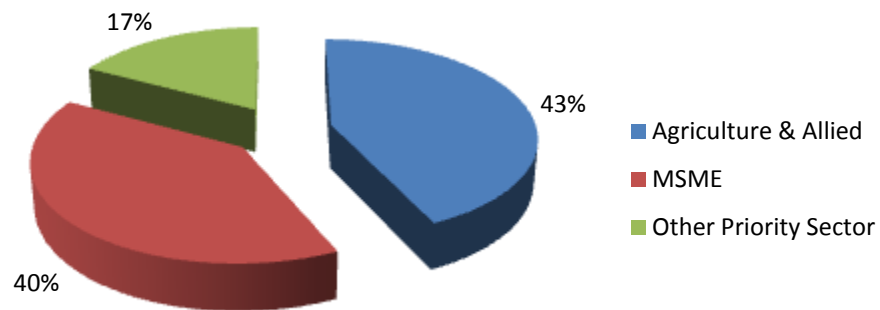
Banking Key Indicators for the State of TRIPURA

Banking Key Indicators



	Deposits	Advance	Priority Sector Advances	Agriculture
■ 31.03.2018	24190.17	11517.51	9419.82	4212.72
■ 31.03.2019	26587.06	14411.38	9985.30	4029.62
■ 31.03.2020	28598.97	16220.07	11237.42	4273.53
■ 30.09.2020	30748.84	16431.61	10039.51	4327.42

Priority Sector Advance As on 30.09.2020



Performance of Banks in key areas as on September 2020 compared to September 2019 & March 2020

(Amt. Rs in Crore)

Parameters	September'2019	March'2020	September'2020	Variation over September 2019	
				Amount	% of increase
Deposit	26387.05	28598.97	30748.84	4361.79	+17
Advance	14765.99	16220.07	16431.60	1665.61	+11
CD Ratio	56	57	53		-3
Investments	5890.53	6199.13	7225.73	1335.2	+23
(C+I)D Ratio with Inv.	78	78	77		-1
RIDF*	275.00	275.00	275.00	-	-
CD Ratio with RIDF #	57	58	54		-3
Govt. fund lying with Banks	4321.63	3723.03	3745.06	-576.57	-13
CD ratio without Govt. Fund	67	65	61		-6
Credit in flow from outside the state	2008.96	1929.41	1914.27	-94.69	-5
CD Ratio including Govt. Deposit with Credit inflow	64	63	60		-4
CD ratio excluding Govt. Dep. including credit inflow	76	73	68		-8
Priority Sector Credit (PSC)	10162.29	11237.42	10039.51	-122.78	-1
% of PSC to ANBC *	83	78	68		-15
Sectoral deployment of PSC: 1. Agriculture	4322.78	4273.53	4327.42	4.64	-
% of Agriculture Adv. to ANBC	35	30	29		-6
2. MSME	3634.73	3827.93	3984.42	349.69	+10
3. Other Prisec	2204.77	3135.95	1727.66	-477.11	-22
PSC to major sub-sectors: (i) Weaker section	8243.87	6586.00	6455.28	-1788.59	-22
% of weaker section credit to ANBC	67	46	44		-23
II) SC	1387.99	1387.81	1215.80	-172.19	-12
III) ST	1666.92	1540.39	1830.06	163.14	+10
IV) Women Entrepreneur	3505.27	4119.19	3379.76	-125.51	-4
% of women credit to ANBC	29	29	23		-6
V) Minority Community	683.34	597.73	573.22	-110.12	-16
% to Total Prisec Advance	6	4	4		-2

ANBC= Adjusted Net Bank Credit, (ANBC as on September 2019 – Rs. 14765.99 Crore).

BANK-WISE & POPULATION GROUP-WISE BRANCH NETWORK AND DEPOSIT AS ON 30.09.2020

(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	Bank of Baroda	2	0	7	9	950.88	0.00	61405.56	62356.44
2	Bank of India	5	5	3	13	3101.00	8859.00	15394.00	27354.00
3	Bank of Maharashtra	0	0	1	1	0.00	0.00	651.00	651.00
4	Canara Bank	6	9	4	19	10823.39	14639.43	56945.36	82408.18
5	Central Bank of India	2	3	1	6	4470.00	3898.00	12701.51	21069.51
6	Indian Bank	2	1	3	6	1187.60	534.90	27516.56	29239.06
7	Indian Overseas Bank	1	2	2	5	1017.01	1517.09	15107.15	17641.25
8	Punjab & Sind Bank	1	0	1	2	396.56	0.00	3091.98	3488.54
9	Punjab National Bank	36	18	14	68	126217.08	167685.95	165594.94	459497.97
10	State Bank of India	33	18	17	68	187416.00	191226.00	481306.00	859948.00
12	Union Bank of India	1	3	6	10	1127.00	10054.00	50394.00	61575.00
12	UCO Bank	11	12	6	29	24781.44	33167.34	86171.14	144119.92
A	Sub Total of Public Sec. Bank	100	71	65	236	361487.96	431581.71	976279.20	1769348.87
13	AXIS BANK	2	7	4	13	2390.07	7554.57	26718.95	36663.59
14	Bandhan Bank	14	11	3	28	12097.12	23942.91	23020.17	59060.20
15	Federal Bank	0	0	1	1	0.00	0.00	7158.60	7158.60
16	HDFC	2	3	4	9	1171.42	4904.28	37733.27	43808.97
17	ICICI	1	4	3	8	1780.13	7511.88	15174.52	24466.53
18	IDBI BANK	5	3	1	9	1200.00	9400.00	13700.00	24300.00
19	IDFC First Bank	0	0	1	1	0.00	0.00	2866.00	2866.00
20	Indusind Bank	1	4	1	6	107.92	1150.05	7425.19	8683.16
21	Kotak Mahindra Bank	0	0	1	1	0.00	0.00	3946.11	3946.11
22	South Indian Bank	0	0	1	1	0.00	0.00	7393.25	7393.25
23	Ujjivan Bank	0	5	3	8	0.00	4317.53	11964.97	16282.50
24	YES Bank	0	0	1	1	0.00	0.00	4790.00	4790.00
25	NESFB	3	1	1	5	320.54	730.86	14956.56	16007.96
B	Sub Total of Pvt. Sec. Bank	28	38	25	91	19067.20	59512.08	176847.59	255426.87
26	Tripura Gramin Bank	107	31	10	148	295770.52	245084.74	207706.01	748561.27
C	Sub Total of RRB	107	31	10	148	295770.52	245084.74	207706.01	748561.27
27	ACUB	0	1	2	3	0.00	376.02	3820.78	4196.80
28	TCARDB	0	4	1	5	0.00	0.00	0.00	0.00
29	TSCB	42	12	11	65	71133.45	67106.81	159110.01	297350.27
D	Sub Total of Coop.Banks	42	17	14	73	71133.45	67482.83	162930.79	301547.07
GRAND TOTAL		277	157	114	548	747459.13	803661.36	1523763.59	3074884.08

BANK-WISE & POPULATION GROUP-WISE ADVANCE AND CD RATIO AS ON 30.09.2020

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	Bank of Baroda	554.24	0.00	22221.29	22775.53	58	#DIV/0!	36	37		37
2	Bank of India	1939.00	4643.00	11185.00	17767.00	63	52	73	65		65
3	Bank of Maharashtra	0.00	0.00	1106.48	1106.48	0	0	170	170		170
4	Canara Bank	3975.54	7235.47	15934.52	27145.53	37	49	28	33		33
5	Central Bank of India	4481.27	2393.72	3414.66	10289.65	100	61	27	49		49
6	Indian Bank	301.19	325.49	8204.74	8831.42	25	61	30	30		30
7	Indian Overseas Bank	362.50	1122.27	5032.23	6517.00	36	74	33	37		37
8	Punjab & Sind Bank	181.01	0.00	1705.80	1886.81	46	0	55	54		54
9	Punjab National Bank	31186.24	35114.77	50868.27	117169.28	25	21	31	25		25
10	State Bank of India	67996.57	99928.26	386871.25	554796.08	36	52	80	65		65
11	Union Bank of India	349.00	3220.00	11499.04	15068.04	31	32	23	24		24
12	UCO Bank	8609.23	8837.80	18275.74	35722.77	35	27	21	25		25
A	Sub Total of Public Sec. Bank	119935.79	162820.78	536319.02	819075.59	33	38	55	46	0.00	46
13	AXIS BANK	1220.59	1430.19	10484.11	13134.89	51	19	39	36		36
14	Bandhan Bank	68360.08	135141.37	35437.99	238939.44	565	564	154	405		
15	Federal Bank	0.00	0.00	1475.77	1475.77	0	0	21	21		21
16	HDFC	131.33	5861.87	18247.22	24240.42	11	120	48	55		55
17	ICICI	513.54	3684.54	12811.09	17009.17	29	49	84	70		70
18	IDBI BANK	662.82	2225.74	2222.24	5110.80	55	24	16	21		21
19	IDFC First Bank	0.00	0.00	7616.10	7616.10	0	0	266	266		266
20	Indusind Bank	2.07	10198.07	9967.48	20167.62	0	887	134	232		232
21	Kotak Mahindra Bank	0.00	0.00	39.37	39.37	0	0	1	1		1
22	South Indian Bank	0.00	0.00	2105.49	2105.49	0	0	28	28		28
23	Ujjivan Bank	0.00	8218.99	7749.00	15967.99	0	190	65	98		98
24	YES Bank	0.00	0.00	562.00	562.00	0	0	12	12		12
25	NESFB	1426.31	728.70	1440.56	3595.57	445	100	10	22		
B	Sub Total of Pvt. Sec. Bank	72316.74	167489.47	110158.42	349964.63	379	281	62	137	0.00	137
26	Tripura Gramin Bank	143673.59	81437.05	28734.70	253845.34	49	33	14	34	607290.80	115
C	Sub Total of RRB	143673.59	81437.05	28734.70	253845.34	49	33	14	34	607290.80	115
27	ACUB	0.00	86.70	1285.89	1372.59	0	23	34	33	3077.90	106
28	TCARDB	0.00	0.00	0.00	0.00	0	0	0	0		0
29	TSCB	179214.91	23194.74	16493.11	218902.76	252	35	10	74	112205.04	111
D	Sub Total of Coop.Banks	179214.91	23281.44	17779.00	220275.35	252	34	11	73	115282.94	111
GRAND TOTAL		515141.03	435028.74	692991.14	1643160.91	69	54	45	53	722573.74	77
TOTAL RESOURCES SUPPORT PROVIDED TO STATE UNDER RIDF:							27500.00	C.D. Ratio With RIDF			54

BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 30.09.2020

(Amt. in lacs)

Sl.No.	BANKS	Agril & Allied		MSME		OTHER PRISEC		Total PRISEC		TFA as % of ANBC	PS Cr. As % to ANBC
		Total Finance		A/c.	Amt.	A/c.	Amt.	A/c.	Amt.		
		A/c.	Amt.								
1	2	3	4	6	7	9	10	12	13	14	15
1	Bank of Baroda	122	332.32	573	10867.95	257	3976.25	952	15176.52	2	78
2	Bank of India	1540	3786.90	3504	7519.82	358	2433.14	5402	13739.86	23	85
3	Bank of Maharashtra	0	0.00	119	392.72	203	559.69	322	952.41	0	109
4	Canara Bank	1547	2039.37	3722	14547.43	644	3542.03	5913	20128.83	9	88
5	Central Bank of India	1262	1493.74	530	4051.21	513	3791.01	2305	9335.96	19	120
6	Indian Bank	293	345.73	927	4155.30	619	2047.24	1839	6548.27	6	116
7	Indian Overseas Bank	205	236.34	572	4013.57	125	1457.40	902	5707.31	4	101
8	Punjab & Sind Bank	76	37.08	348	1416.05	54	196.17	478	1649.30	2	105
9	Punjab National Bank	43251	19741.28	14257	42085.11	2104	14825.31	59612	76651.70	15	57
10	State Bank of India	39734	24009.65	7247	47700.84	7501	42975.45	54482	114685.94	5	25
12	Union Bank of India	882	1167.00	1215	10226.00	200	1730.00	2297	13123.00	8	92
12	UCO Bank	9139	6926.60	5356	15666.61	888	6456.50	15383	29049.71	21	87
A	Sub Total of Public Sec. Bank	98051	60116.01	38370	162642.61	13466	83990.19	149887	306748.81	8	43
13	AXIS BANK	521	505.97	34	3172.71	3375	1302.21	3930	4980.89	6	58
14	Bandhan Bank	245108	120253.01	186252	115005.68	38	245.83	431398	235504.52	64	126
15	Federal Bank	223	208.75	23	444.81	25	75.90	271	729.46	18	62
16	HDFC	15346	4939.45	1637	4893.99	99	112.11	17082	9945.55	21	42
17	ICICI	6619	3810.29	117	5133.72	23	379.19	6759	9323.20	36	89
18	IDBI BANK	1214	345.73	952	2314.83	132	1087.30	2298	3747.86	7	74
19	IDFC First Bank	7452	1443.00	31932	6173.00	0	0.00	39384	7616.00	19	98
20	Indusind Bank	459	1705.34	2718	9053.83	0	0.00	3177	10759.17	11	71
21	Kotak Mahindra Bank	0	0.00	1	35.42	0	0.00	1	35.42	0	47
22	SOUTH INDIAN BANK	0	0.00	43	1312.42	1	6.78	44	1319.20	0	49
23	YES Bank	1	404.00	3	134.00	0	0.00	4	538.00	49	65
24	Ujjivan Bank	30184	6589.02	8300	4269.14	15622	3383.00	54106	14241.16	45	96
25	NESFB	3516	768.78	9176	2405.69	830	376.62	13522	3551.09	0	0
B	Sub Total of Pvt. Sec. Bank	310643	140973.34	241188	154349.24	20145	6968.94	571976	302291.52	50	108
26	Tripura Gramin Bank	148499	73657.17	95144	58486.40	25696	70335.40	269339	202478.97	26	70
C	Sub Total of RRB	148499	73657.17	95144	58486.40	25696	70335.40	269339	202478.97	26	70
27	ACUB	0	0.00	0	0.00	391	933.67	391	933.67	0	56
28	TCARDB	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
29	TSCB	128068	157995.81	8621	22964.60	23610	10538.15	160299	191498.56	83	100
D	Sub Total of Coop.Banks	128068	157995.81	8621	22964.60	24001	11471.82	160690	192432.23	82	100
GRAND TOTAL		685261	432742.33	383323	398442.85	83308	172766.35	1151892	1003951.53	29	68

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

BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 30.09.2020

(Amt. in Lakhs)

Sl.No	BANKS	Advances for SC		Advance for ST		Advance for OBC		Advances to Weaker Section		Advances to Weaker Section as % of ANBC	Advance for Women Entrepreneurs		Advance for Minority Community		Advance to Physically handicapped	
		A/c.	Amt.	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.		%	A/c.	Amt.	A/c.	Amt.	A/c.
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1	Bank of Baroda	130	412.50	107	612.20	58	115.30	531	1924.17	10	206	752.82	30	31.35	0	0.00
2	Bank of India	340	301.00	631	609.94	393	479.71	2037	1798.05	11	505	160.58	168	246.82	0	0.00
3	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0.00
4	Canara Bank	518	1238.42	707	1548.05	160	1129.75	2526	4807.98	21	448	213.84	469	1149.81	3	1.92
5	Central Bank of India	348	776.46	344	1024.44	162	1130.55	840	1071.21	14	236	302.56	37	39.17	3	1.92
6	Indian Bank	46	210.30	98	641.00	56	221.00	142	689.72	12	190	142.00	40	111.00	0	0.00
7	Indian Overseas Bank	68	189.01	117	586.40	169	527.92	507	1934.51	34	79	481.21	47	137.96	27	12.01
8	Punjab & Sind Bank	29	157.42	257	224.09	0	0.00	370	558.48	36	84	176.97	0	0.00	0	0.00
9	Punjab National Bank	3246	6757.43	3449	6940.07	3257	6091.40	50253	29314.16	22	2192	889.87	816	2003.08	0	0.00
10	State Bank of India	3355	6853.99	3939	8046.00	2187	4469.99	37218	193495.12	43	7296	14601.99	1969	4023.00	510	1043.01
11	Union Bank of India	206	51.70	112	124.21	58	150.13	511	488.72	3	29	442.18	106	120.50	0	0.00
12	UCO Bank	1290	2285.00	6193	5725.00	633	1585.00	9139	11751.65	35	3116	4842.00	1621	1854.00	1	1.00
A	Sub Total of Public Sec. Bank	9576	19233.23	15954	26081.40	7133	15900.75	104074	247833.77	35	14381	23006.02	5303	9716.69	544	1059.86
13	AXIS BANK	902	174.40	782	156.06	0	0.00	4890	951.12	11	3099	598.28	107	22.38	0	0.00
14	Bandhan Bank	122453	63702.87	120602	54412.09	83585	44343.75	329408	130177.60	70	448927	222502.66	52550	27259.69	0	0.00
15	Federal Bank	11	22.69	11	8.87	0	0.00	108	120.96	10	70	78.49	16	10.91	0	0.00
16	HDFC Bank	79	131.47	226	947.30	0	0.00	16355	4168.81	18	16109	3964.62	2757	565.64	0	0.00
17	ICICI Bank	818	642.68	174	622.36	822	545.57	5873	3433.20	33	2849	6724.86	844	652.13	0	0.00
18	IDBI BANK	129	155.57	880	419.38	60	32.66	1631	875.72	17	902	334.11	331	249.80	0	0.00
19	IDFC First Bank	10847	2090.22	13497	2613.35	10199	2020.67	77056	14975.00	193	39384	7615.96	3129	635.19	0	0.00
20	Indusind Bank	3878	1323.33	6119	1586.69	1015	442.57	10915	3297.22	22	17278	4123.56	3094	2172.88	0	0.00
21	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
22	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
23	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0.00
24	Ujjivan Bank	15829	3803.48	9714	2090.68	10741	2782.74	52169	11343.21	77	55100	12877.43	5917	1309.25	0	0.00
25	NESFB	1141	249.37	2175	453.60	700	159.88	11908	2415.27	101	12204	2648.66	127	19.69	0	0.00
B	Sub Total of Pvt. Sec. Bank	156087	72296.08	154180	63310.38	107122	50327.85	510313	171758.11	62	595922	261468.63	68872	32897.56	0	0.00
26	Tripura Gramin Bank	35187	27783.55	102645	91624.63	56511	32605.61	291292	218325.88	76	81039	52360.97	15910	13951.13	0	0.00
C	Sub Total of RRB	35187	27783.55	102645	91624.63	56511	32605.61	291292	218325.88	76	81039	52360.97	15910	13951.13	0	0.00
27	ACUB	121	202.50	141	302.12	18	23.56	377	634.98	38	102	128.50	7	8.85	3	4.34
28	TCARDB	0	0.00	0	0	0	0	0	0.00	0	0	0.00	0	0	0	0
29	TSCB	8346	2065.15	7225	1688.32	5299	1298.14	28253	6975.94	4	4214	1012.32	2556	748.00	613	164.01
D	Sub Total of Coop.Banks	8467	2267.65	7366	1990.44	5317	1321.70	28630	7610.92	4	4316	1140.82	2563	756.85	616	168.35
GRAND TOTAL		209317	121580.51	280145	183006.85	176083	100155.91	934309	645528.68	44	695658	337976.43	92648	57322.24	1160	1228.21

**CONFIRMATION OF PROCEEDINGS OF
THE 132nd MEETING OF THE SLBC FOR TRIPURA**

The proceedings and action points of the 132nd Meeting of SLBC for Tripura, held on 24.06.2020 were circulated under the cover of Convener Bank's letter no. SLBC/TRP/Minutes/132/2020 dated 06.07.2020. The same may please be confirmed by the House.

ACTION TAKEN REPORT

Present Status of implementation of the major action points emerged in the 132nd SLBC meeting held on 24.06.2020 is furnished below as a separate agenda.

Sl No	Major Action Points	Present Status of Implementation
1	<p>100 % disbursement targets set against all sectors under ACP 2020-21 is to be achieved (Action: All Banks)</p>	<p>All the banks put together disbursed Rs 2267.77 crore i.e. 24% of the Annual Target for Rs 9390.05 crore under ACP 2020-21 as on September 2020. The overall achievement is 24% against the target of ACP 2020-21 as on 30.09.2020 while achievement under Agriculture sector is 22%. Achievements in MSME and OPS are 28% and 12% of the ACP Targets respectively as on 30.09.2020. The performance has been comparatively less in the first & second quarters of FY 2020-21 owing to lockdown restrictions in place during these quarters, necessitated by the onset of COVID-19 pandemic in the State.</p>
2	<p>All banks to exert efforts jointly to raise the CD Ratio of the State and to sustain steady growth in the districts. (Action: All Banks and State Government)</p>	<p>CD ratio of the banks in the state decreased to 53% as on 30.09.2020 from 56% as on 30.09.2019. CD ratio of 2 districts in the State as on September 2020 has improved over the CD ratio of September 2019. CD Ratio of 93% is the highest in Dhalai District, as against 45%, the lowest in West Tripura District.</p>
3	<p>Issuance of KCCs to all eligible farmers and implementation of KCC saturation campaign</p> <p>Agriculture Dept to co-ordinate with Banks for rectification of blank / incomplete applications submitted of PMKISAN beneficiaries for consideration by Banks.</p> <p>State Govt to explore the possibility of providing farmers with cultivation certificate for financing KCCs.</p> <p>A meeting to be held by State Government with insurance companies, line departments and SLBC for analyzing problems related to insurance coverage of poultry, goaterly and fishery units financed by Banks. (Action: All Banks, State Govt & Line Depts)</p>	<p>80939 KCCs was sanctioned by Banks amounting to Rs. 301.31 Crores during FY 2020-21, thereby achieving 63 % of the Annual Target (129489 Nos.).</p> <p>The matter has been taken up at DCC meetings and rectification is ongoing.</p> <p>Under consideration of Department of Agriculture.</p> <p>Under consideration of State Government.</p>

4	<p>Pradhan Mantri Fasal Bima Yojana (PMFBY) (Action: All Banks & Agriculture Department)</p>	<p>PMFBY notification for Kharif 2020 was circulated on 05.05.2020, for which HDFC ERGO General Insurance Company Ltd. is the implementing agency. Mukhya Mantri Fasal Bima Yojana was launched by the State Govt, which provides for subsidizing PMFBY premium rates for farmers in order to encourage maximum enrolment of eligible farmers under the scheme. 12027 loanee farmers have been brought under the coverage of PMFBY during Kharif 2020 season. Additionally, 194585 non-loanee farmers have also been covered under PMFBY during Kharif 2020 season.</p> <p>PMFBY notification for Rabi 2020 was issued on 07.11.2020, for which Agriculture Insurance Company of India Ltd is the implementing agency.</p>
5	<p>Self Help Groups (SHGs) Banks to achieve the target for FY 20-21 by March 2021. (Action : All Banks)</p>	<p>As against the TRLM target of Rs.100 crores in 8000 accounts for FY 2020-21, the Banks have collectively achieved sanction of 3014 accounts (achievement of 38%) with corresponding sanction amount of Rs.40.10 crores (achievement of 40%) up to September 2020.</p>
6	<p>Rubber Production and Smoke Houses Bankers have been requested to expedite the sanction of such cases, as development of Rubber industry in the State is an important issue under the vision document of the State Government. A total of 500 smoke house units to be set up during the current fiscal.</p> <p>SOPs to be prepared for time bound processing and sanction of cases. (Action: All Banks & Industries Dept)</p>	<p>A total of 404 proposals under Swavalamban and 368 proposals under PMEGP for setting up rubber processing units with smoke houses have been sponsored to Banks, while sanctions have been accorded for 94 Swavalamban and 114 PMEGP loans respectively.</p> <p>SOP prepared by Dept of Industries & Commerce have been circulated among all Banks for effecting sanctions expeditiously.</p>
7	<p>Dairy Development Scheme (Action : All Banks& ARDD Dept)</p>	<p>572 proposals have been sanctioned by Banks in FY 2020-21 as on September 2020 quarter with aggregate sanction amount of Rs. 353.91 lakhs.</p>
8	<p>Opening of bank branches in 5 unbanked villages (above 5000 population having no bank branches within a radius of 3 km) by the concerned Banks by 31st July 2019. (Action: Canara Bank, Union Bank of</p>	<p>Union Bank has set up CSP point at Radhapur in June 2019.</p> <p>Axis Bank has set up CSP/BC point at Chandipur GP in August 2020.</p> <p>ICICI Bank has yet to report on the present status of</p>

	India, Bank of Baroda, Axis Bank & ICICI Bank)	<p>opening branch / BC point at Nabincherra.</p> <p>BC point of SBI exists at Ishaan Chandra Nagar.</p> <p>Canara Bank informed that opening of fixed-point BC Outlet at Charipara GP is underway – once on boarding of BC is permitted by their HO, BC code will be generated and agent will be activated for performing transactions.</p>
9	<p>Opening of Bank Branches at Fatikroy, Kanchanbari, Kathalia, Jamthum Bazar and Karamcherra.</p> <p>(Action: SBI, TSCB)</p>	<p>TSCB has initiated the process of opening BC point at Karamcherra and Jamthum Bazaar.</p> <p>SBI has opened CSP point at Fatikroy and Kachanbari. SBI will be opening a branch at Kathalia by 31st March 2021.</p>
11	<p>Government sponsored schemes – PMEGP & Swavalamban</p> <p>(Action: All Banks)</p> <p>Sponsor Bank of Tripura Gramin Bank to explore possibility of obtaining CGTMSE membership for Tripura Gramin Bank</p> <p>(Action: TGB, PNB, NABARD)</p>	<p>Out of 1659 PMEGP proposals sponsored, 171 proposals have been accorded sanction by branches for FY 2020-21 as on 30.09.2020 amounting to Rs. 1093.08 lakhs.</p> <p>In case of Swavalamban for FY 2020-21, 3002 cases have been sponsored to the bank branches against the target of 6000 cases, out of which 2 cases were sanctioned amounting to Rs. 10 lakhs as on 30.09.2020. Most sponsored proposals have reached branches during October - November 2020, and banks are presently undertaking scrutiny and inspection of received proposals for according sanction in eligible cases.</p> <p>Issue is under consideration subject to necessary grading requirements of TGB.</p>
12	<p>Sanction of Education loans</p> <p>(Action: All Banks)</p>	<p>Banks have accorded sanction in 98 cases with aggregate sanction amount of Rs. 278.99 lakhs.</p>
13	<p>Housing loans and PMAY</p> <p>Urban Development Department to take up the issue of pending release of subsidy in 998 cases of TGB with National Housing Bank.</p> <p>(Action: TGB & Urban Development Dept)</p>	<p>Till September 2020, 2230 cases have been sanctioned under PMAY.</p> <p>The issue has been taken up by Urban Development Dept with NHB and is under process.</p>
14	<p>All banks to achieve the target of two Stand Up India loans per year per branch.</p>	<p>Loans under the scheme had been extended to 10 SC/ST/Women beneficiaries amounting to Rs. 1.42 Crores during FY 2020-21 up to September 2020.</p> <p>Dept of Industries & Commerce has been requested to explore sponsoring eligible cases under Stand-Up India, to</p>

	Achieving the targets under Pradhan Mantri Mudra Yojana (PMMY) (Action: All Banks)	boost performance of the scheme in Tripura. All Banks/Financial Institutions have made an achievement of Rs. 299.17 crores with 48957 numbers of accounts for the period April – September 2020, against the annual target of Rs.1692.01 crores i.e. 18 % of the target.
15	NPA and Recovery (Action: All Banks & State Government)	Percentage of gross NPA as against gross advance decreased from 5.15% as on September 2019 to 4.40% as on September 2020. Amount in absolute terms decreased slightly to Rs. 722.27 crores as on 30th September 2020 from Rs. 760.37 crores as on 30th September 2019. The outstanding amount under Written off A/Cs (Shadow Register) is around Rs 155.11 crores which if added with the outstanding NPA, the total amount would be Rs. 877.38 crores which seems high. The total outstanding NPA amount in Govt. sponsored schemes has increased from Rs. 102.17 crores in September 2019 to Rs.111.66 crores in September 2020. State Govt is requested to take adequate measures in helping bank officials in recovery of these loans.
16	Extending financial support for development of tourism sector. (Action: SLBC & Tourism Dept)	Tripura government has drafted a new tourism policy to be discussed in the cabinet meeting. The policy covers various aspects of tourism, including employment and entrepreneurial incentives. The policy is for the period from 2019 to 2024. 58 proposals under the tourism scheme “Paryatan Sahayak Prakalpa” have been forwarded to various bank branches for extending credit support. Necessary documents such as project report/trade license and skill training is yet to be furnished to the banks for undertaking sanction of loans.
17	Ratification of Annual Credit Plan 2020-21 (Action: All Banks, SLBC, NABARD)	Target of Agri-allied Sector, MSME Sector and Other Priority Sector has been set at Rs. 3957.54 crores, Rs. 3250 crores and Rs.933.93 crores respectively, as per discussions held in 132 nd SLBC meeting.
18	PM SVANidhi Scheme & Mukhya Mantri Swanirbhar Yojana (Action: All Banks, Urban Development Department, SLBC)	1982 cases under PM SVANidhi have been sanctioned as on 24-11-2020 and the figure is set to rise further in the coming months. The progress is expected to pick up further upon resolution of portal issues faced by TGB & TSCB. ULBs are conducting various camps for the success of Mukhya Mantri Swanirbhar Yojana. Bankers are also participating in the camps for handholding of shopkeepers to help them in availing bank finance for their business units.

IMPLEMENTATION OF ANNUAL CREDIT PLAN (ACP)

Action Points emerged in the 132nd SLBC Meeting held on 24.06.2020

100% disbursement targets set against all sectors under ACP 2020-21 is to be achieved (**Action: All Banks**).

Status of implementation

All the banks put together disbursed Rs 2267.77 crore i.e. 24% of the Annual Target for Rs 9390.05 crore under ACP 2020-21 as on September 2020.

The overall achievement is 24% against the target of ACP 2020-21 as on 30.09.2020 while achievement under Agriculture sector is 22%. Achievements in MSME and OPS are 28% and 12% of the ACP Targets respectively as on 30.09.2020.

A comparative position of achievement in disbursement under ACP 2020-21 as on 30.09.2020 with the corresponding period of the previous year is as under:

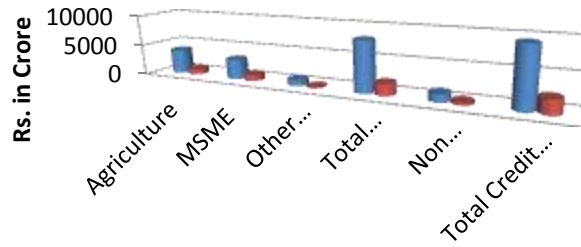
Amt. Rs. In crores

Sector	2019-20 (April to September 2019)			2020-21 (April to September 2020)			
	Plan	Achievement (Apr'19-Sep'19)	% to Target	Plan	Achievement (Apr'20-Sep'20)	% to Target	% of growth (Y-O-Y)
Agriculture	3455.00	1076.2	31	3957.54	866.06	22	-20
MSME	2388.00	1240.41	52	3250	899.44	28	-28
Other Prisec	801.00	293.15	37	933.93	116.15	12	-60
Total Prisec	6644.00	2609.78	39	8141.47	1881.65	23	-28
Non-Prisec	1118.00	519.58	46	1248.58	386.12	31	-26
Grand Total	7762.00	3129.36	40	9390.05	2267.77	24	-28

The performance has been comparatively less in the first & second quarters of FY 2020-21 owing to lockdown restrictions in place during these quarters, necessitated by the onset of COVID-19 pandemic in the State.

Bank wise performance on different sectors under ACP pertaining to the year 2020-21 as on 30.09.2020 has been given in the annexure.

Achievement of Annual Credit Plan 2020-21 up to 30.09.2020

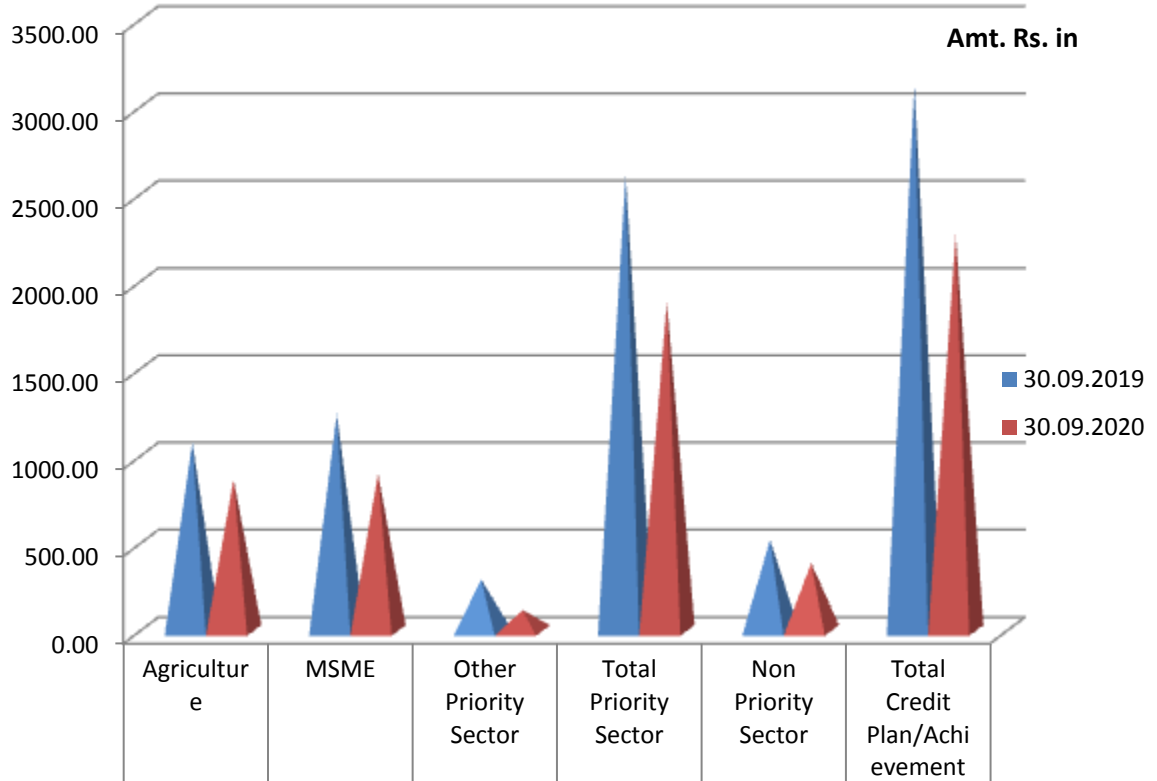


	Agriculture	MSME	Other Priority Sector	Total Priority Sector	Non Priority Sector	Total Credit Plan/Achievement
■ Target	3957.54	3250	933.93	8141.47	1248.58	9390.05
■ Achievement	866.05	899.44	116.14	1881.65	386.12	2267.77

■ Target
■ Achievement

Sector

Credit Disbursement under ACP as on 30.09.2019 & 30.09.2020



	Agriculture	MSME	Other Priority Sector	Total Priority Sector	Non Priority Sector	Total Credit Plan/Achievement
■ 30.09.2019	1076.20	1240.41	293.15	2609.78	519.58	3129.36
■ 30.09.2020	866.05	899.44	116.14	1881.65	386.12	2267.77

TRIPURA STATE

BANK-WISE & SECTOR-WISE DISBURSEMENT OF CREDIT VIS-À-VIS TARGETS UNDER ANNUAL CREDIT PLAN 2020-21 DURING 01.04.2020 to 30.09.2020

(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	Bank of Baroda	1585.00	76.70	5	3585.00	1274.50	36	453.00	367.85	81	5623.00	1719.05	31	734.00	425.22	58	6357.00	2144.27	34
2	Bank of India	8303.00	420.04	5	8654.00	713.55	8	2239.00	335.71	15	19196.00	1469.30	8	2815.00	290.41	10	22011.00	1759.71	8
3	Bank of Maharashtra	52.00	0.00	0	855.00	40.70	5	18.00	94.19	523	925.00	134.89	15	17.00	38.18	225	942.00	173.07	18
4	Canara Bank	14793.12	164.38	1	13789.00	1758.03	13	3145.00	217.36	7	31727.12	2139.77	7	4663.00	898.82	19	36390.12	3038.59	8
5	Central Bank Of India	4732.00	42.00	1	5056.00	751.27	15	1437.00	19.40	1	11225.00	812.67	7	1907.00	392.00	21	13132.00	1204.67	9
6	Indian Bank	2428.00	51.28	2	2735.00	760.63	28	249.00	195.55	79	5412.00	1007.46	19	434.00	90.99	21	5846.00	1098.45	19
7	Indian Overseas	4995.00	11.00	0	5239.00	278.20	5	1514.00	142.88	9	11748.00	432.08	4	1926.00	167.35	9	13674.00	599.43	4
8	Punjab & Sind Bank	1527.00	6.38	0	1646.00	25.22	2	356.00	28.82	8	3529.00	60.42	2	210.00	28.80	14	3739.00	89.22	2
9	Punjab National Bank	57124.00	13892.37	24	47728.00	17903.25	38	13302.00	1822.93	14	118154.00	33618.55	28	18272.00	2547.16	14	136426.00	36165.71	27
10	State Bank of India	48003.24	11054.16	23	42462.00	15303.99	36	11976.00	1749.93	15	102441.24	28108.08	27	15721.00	1691.90	11	118162.24	29799.98	25
11	UCO Bank	28780.00	351.75	1	21066.00	1875.69	9	5525.00	288.32	5	55371.00	2515.76	5	8422.00	208.54	2	63793.00	2724.30	4
12	Union Bank	2808.00	43.02	2	5571.00	818.69	15	673.00	5.80	1	9052.00	867.51	10	944.00	26.02	3	9996.00	893.53	9
A	ACP PUBLIC sec Bank	175130.36	26113.08	15	158386.00	41503.72	26	40887.00	5268.74	13	374403.36	72885.54	19	56065.00	6805.39	12	430468.36	79690.93	19
13	Axis Bank	2507.00	124.40	5	4221.00	75.94	2	662.00	141.51	21	7390.00	341.85	5	736.00	962.92	131	8126.00	1304.77	16
14	Bandhan Bank	36449.00	27315.14	75	35103.00	28751.34	82	10492.00	12.32	0	82044.00	56078.80	68	12532.00	1212.50	10	94576.00	57291.30	61
15	Federal Bank	52.00	129.00	248	139.00	60.00	43	21.00	6.46	31	212.00	195.46	92	17.00	5.00	29	229.00	200.46	88
16	HDFC Bank	1065.00	1671.60	157	3086.00	2407.21	78	508.00	33.58	7	4659.00	4112.39	88	423.00	3377.95	799	5082.00	7490.34	147
17	ICICI Bank	3472.00	1837.75	53	3657.00	2957.50	81	909.00	11.78	1	8038.00	4807.03	60	1226.00	3513.12	287	9264.00	8320.15	90
18	IDBI Bank	7477.00	21.87	0	6958.00	333.05	5	1789.00	25.60	1	16224.00	380.52	2	2773.00	138.23	5	18997.00	518.75	3
19	IDFCFirst Bank	52.00	204.00	392	138.00	879.00	637	18.00	0.00	0	208.00	1083.00	521	17.00	0.00	0	225.00	1083.00	481
20	IndusInd Bank	809.00	53.72	7	1849.00	1089.25	59	270.00	0.00	0	2928.00	1142.97	39	279.00	3300.72	1183	3207.00	4443.69	139
21	Kotak Mahindra	52.00	0.00	0	138.00	0.00	0	18.00	0.00	0	208.00	0.00	0	16.00	0.00	0	224.00	0.00	0
22	South Indian Bank	52.00	0.00	0	139.00	0.00	0	18.00	0.00	0	209.00	0.00	0	17.00	3.50	21	226.00	3.50	2
23	Ujjivan Bank	3426.00	626.28	18	1799.00	220.25	12	795.00	432.05	54	6020.00	1278.58	21	837.00	404.89	48	6857.00	1683.47	25
24	Yes Bank	52.00	0.00	0	139.00	0.00	0	20.00	0.00	0	211.00	0.00	0	16.00	0.00	0	227.00	0.00	0
25	NESFB	1861.00	117.05	6	926.00	481.97	52	325.00	311.44	96	3112.00	910.46	29	418.00	52.00	12	3530.00	962.46	27
B	ACP PRIVATE Sec bank	57326.00	32100.81	56	58292.00	37255.51	64	15845.00	974.74	6	131463.00	70331.06	53	19307.00	12970.83	67	150770.00	83301.89	55
26	Tripura Gramin Bank	126742.52	19737.49	16	87771.00	7058.44	8	28818.00	2463.76	9	243331.52	29259.69	12	39087.00	11801.21	30	282418.52	41060.90	15
C	ACP RRB	126742.52	19737.49	16	87771.00	7058.44	8	28818.00	2463.76	9	243331.52	29259.69	12	39087.00	11801.21	30	282418.52	41060.90	15
27	ACUB	104.00	0.00	0	138.00	0.00	0	40.00	0.00	0	282.00	0.00	0	33.00	32.34	98	315.00	32.34	10
28	TCARDB	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
29	TSCB	36451.12	8654.50	24	20413.00	4126.82	20	7803.00	2907.40	37	64667.12	15688.72	24	10366.00	7003.12	68	75033.12	22691.84	30
D	ACP Coop. Bank	36555.12	8654.50	24	20551.00	4126.82	20	7843.00	2907.40	37	64949.12	15688.72	24	10399.00	7035.46	68	75348.12	22724.18	30
GRAND TOTAL		395754.00	86605.88	22	325000.00	89944.49	28	93393.00	11614.64	12	814147.00	188165.01	23	124858.00	38612.89	31	939005.00	226777.90	24

Districtwise and sectorwise Achievement under Annual Credit Plan 2020-21 during the period 01.04.2020 to 30.09.2020

Rupees in lac.

SL No.	Name of District	Agriculture & Allied Activities sector			MSME			OTHER PRISEC			TOTAL PRISEC			Non-priority sector			Total Sector		
		T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T
1	West Tripura	95639.00	18032.04	19	147140.00	47607.25	32	33552.00	5123.24	15	276331.00	70762.53	26	38761.00	17599.83	45	315092.00	88362.36	28
2	Khowai	50832.00	7829.92	15	17181.00	4523.3	26	3043.00	559.85	18	71056.00	12913.07	18	6332.00	1668.68	26	77388.00	14581.75	19
3	Sepahijala	61394.00	12932.61	21	42361.00	9722.6	23	14233.00	1107.26	8	117988.00	23762.47	20	9131.00	3119.74	34	127119.00	26882.21	21
4	Gomati	39659.00	11898.01	30	28145.00	7350.74	26	7531.00	1144.21	15	75335.00	20392.96	27	14541.00	4047.48	28	89876.00	24440.44	27
5	South Tripura	44635.00	12926.39	29	20051.00	5228.63	26	10080.00	1174.54	12	74766.00	19329.56	26	14519.00	3479.84	24	89285.00	22809.40	26
6	North Tripura	39035.00	9060.64	23	30155.00	6448.79	21	10837.00	927.54	9	80027.00	16436.97	21	15665.00	4580.45	29	95692.00	21017.42	22
7	Unakoti	24338.00	6749.68	28	18066.00	5891.07	33	9479.00	901.44	10	51883.00	13542.19	26	12547.00	2071.59	17	64430.00	15613.78	24
8	Dhalai	40222.00	7176.59	18	21901.00	3172.11	14	4638.00	676.56	15	66761.00	11025.26	17	13362.00	2045.28	15	80123.00	13070.54	16
	Total	395754.00	86605.88	22	325000.00	89944.49	28	93393.00	11614.64	12	814147.00	188165.01	23	124858.00	38612.89	31	939005.00	226777.90	24

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
2016-17	1296.82	1609.02	124
2017-18	2117.11	2315.30	109
2018-19	2338.77	2879.13	123
2019-20	3455.00	3014.03	87
2020-21 (As on September 2020)	3957.54	866.05	22

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
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	Target	2163.64	1006.34	285.02	0.00	3455.00
	Achievement	1947.83	815.95	250.23	0.00	3014.01
	% of Achv	90	81	88	0	87
2020-2021 (as on September 2020)	Target	2324.56	1267.42	365.56	0.00	3957.54
	Achievement	582.13	197.37	86.55	0.00	866.05
	% of Achv	25	16	24	0	22

Progress report on flow of farm credit by all Banks in Tripura for the year 2020-21 is given below:

Amt. Rs. In Crores

Sl No.	Directive	Target (2020-21)	Achievement during 2020-21 (April'20 – September'20)
1	Increase in Farm Credit	Rs. 3957.54	Achievement during 2020-21 is Rs 866.05 Crore (22% of the target)
2	KCC (No.)	129489	80939 nos. KCCs. (63% of the target including new farmers)

Bank wise position as on 30.09.2020 for different sectors is furnished in the Annexure.

**Bank - wise Targets and Achievement in Agriculture for 2020-21 for the State of Tripura under
ACP 2020-21 as on September 2020**

					Amt. Rs. In Lakhs		
Sl.No.	BANKS	2019-20			2020-21		
		Target	Achievement	% of Achievement	Target	Achievement	% of Achievement
1	2	6	7	8	6	7	8
1	Allahabad Bank	913.21	20.56	2			
2	Andhra Bank	0.00	0.00	0			
3	Bank of Baroda	1871.57	224.68	12	1585.00	76.70	5
4	Bank of India	5361.53	678.92	13	8303.00	420.04	5
5	Bank of Maharashtra	0.00	0.00	0	52.00	0.00	0
6	Canara Bank	5328.07	545.13	10	14793.12	164.38	1
7	Central Bank of India	1104.55	957.85	87	4732.00	42.00	1
8	Corporation Bank	545.40	4.27	1			
9	Indian Bank	420.97	0.00	0	2428.00	51.28	2
10	Indian Overseas Bank	2702.41	76.10	3	4995.00	11.00	0
11	Punjab & Sind Bank	743.68	8.92	1	1527.00	6.38	0
12	Punjab National Bank	882.54	0.00	0	57124.00	13892.37	24
13	Oriental Bank of Commerce	743.68	10.00	1			
14	State Bank of India	30329.76	15561.00	51	48003.24	11054.16	23
15	Syndicate Bank	4332.52	151.00	3			
16	UCO Bank	15864.61	2076.71	13	28780.00	351.75	1
17	Union Bank of India	1523.48	407.08	27	2808.00	43.02	2
18	United Bank of India	32491.16	16914.25	52			
A	ACP PUBLIC sec Bank	105159.14	37636.47	36	175130.36	26113.08	15
19	AXIS BANK	3094.05	134.86	4	2507.00	124.40	5
20	Bandhan Bank	91475.05	135849.00	149	36449.00	27315.14	75
21	Federal Bank	0.00	0.00	0	52.00	129.00	248
22	HDFC	4583.67	5345.11	117	1065.00	1671.60	157
23	ICICI Bank	2806.12	2965.67	106	3472.00	1837.75	53
24	IDBI BANK	3021.47	177.13	6	7477.00	21.87	0
25	IDFC Bank	0.00	1781.00	0	52.00	204.00	392
26	Indusind Bank	138.86	2536.76	1827	809.00	53.72	7
27	Kotak Mahindra Bank	0.00	0.00	0	52.00	0.00	0
28	South Indian Bank	0.00	0.00	0	52.00	0.00	0
29	Ujjivan Bank	4938.35	7877.99	160	3426.00	626.28	18
30	Yes Bank	0.00	0.00	0	52.00	0.00	0
31	NESFB	1146.33	480.00	0	1861.00	117.05	6
B	ACP PRIVATE Sec bank	111203.90	157147.52	141	57326.00	32100.81	56
32	Tripura Gramin Bank	100634.45	81595.73	81	126742.52	19737.49	16
C	ACP RRB	100634.45	81595.73	81	126742.52	19737.49	16
33	ACUB	0.00	0.00	0	104.00	0.00	0
34	TCARDB	1097.12	0.00	0	0.00	0.00	0
35	TSCB	27405.65	25023.94	91	36451.12	8654.50	24
D	ACP Coop. Bank	28502.77	25023.94	88	36555.12	8654.50	24
	GRAND TOTAL	345500.26	301403.66	87	395754.00	86605.88	22

TRIPURA STATE

Achievement under Sub-Sectors of Allied Activities against ACP for the Year 2020-21 as on 30.09.2020

Sl No	Name	W R		Dairy Dev		Fishery		Poultry		FMS		Other Term Loan		Total of Allied	
		Tar	Ach	Tar	Ach	Tar	Ach	Tar	Ach	Tar	Ach	Tar	Ach	Tar	Ach
1	Bank of Baroda	71.34	0.00	253.93	0.00	234.08	0.00	292.47	0.00	54.21	0.00	678.97	46.88	1585.00	46.88
2	Bank of India	321.57	0.00	871.69	0.00	586.05	0.00	613.97	0.00	164.85	0.00	5744.87	323.08	8303.00	323.08
3	Bank of Maharashtra	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	52.00	0.00	52.00	0.00
4	Canara Bank	319.30	0.00	861.54	0.00	616.20	2.50	673.45	1.50	170.99	0.00	12151.64	117.17	14793.12	121.17
5	Central Bank of India	14.60	0.00	149.63	0.00	147.25	0.00	82.35	31.65	42.72	0.00	4295.45	9.45	4732.00	41.10
6	Indian Bank	18.38	0.00	38.27	0.00	35.35	0.00	24.65	0.00	12.40	0.00	2298.95	23.25	2428.00	23.25
7	Indian Overseas Bank	150.55	0.00	450.51	0.00	381.26	0.00	402.47	0.00	83.34	0.00	3526.87	1.60	4995.00	1.60
8	Punjab & Sind Bank	72.51	0.00	166.51	0.00	70.25	0.00	38.09	0.00	14.18	0.00	1165.46	1.09	1527.00	1.09
9	Punjab National Bank	81.81	0.00	190.89	43.23	87.89	6.52	52.57	13.68	25.74	0.00	56685.10	13106.59	57124.00	13170.02
10	State Bank of India	4392.04	0.00	3748.61	430.00	3887.44	640.00	3004.76	302.00	1231.13	0.00	31739.26	6156.16	48003.24	7528.16
11	UCO Bank	2528.50	0.00	2414.58	2.15	1672.29	1.20	1486.75	2.00	486.57	0.00	20191.31	238.19	28780.00	243.54
12	Union Bank of India	94.32	0.00	152.72	0.00	110.69	3.82	318.88	0.00	66.38	0.00	2065.01	0.00	2808.00	3.82
A	Sub Total of Public Sec. Bank	8064.92	0.00	9298.88	475.38	7828.75	654.04	6990.41	350.83	2352.51	0.00	140594.89	20023.46	175130.36	21503.71
13	AXIS BANK	249.64	0.00	529.62	0.00	357.44	0.00	316.83	0.00	95.57	0.00	957.90	96.18	2507.00	96.18
14	Bandhan Bank	7806.75	20.75	6408.99	0.00	8950.65	366.02	7384.23	349.30	2621.03	439.55	3277.35	26139.52	36449.00	27315.14
15	Federal Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	52.00	129.00	52.00	129.00
16	HDFC	9.30	0.00	485.24	0.00	67.15	0.00	139.21	0.00	209.28	0.00	154.82	702.49	1065.00	702.49
17	ICICI	111.63	0.00	469.45	0.00	360.46	0.00	393.41	0.00	91.51	0.00	2045.54	1837.75	3472.00	1837.75
18	IDBI BANK	190.46	0.00	346.18	0.00	209.70	0.00	451.87	0.00	241.60	0.00	6037.19	5.86	7477.00	5.86
19	IDFC First Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	52.00	204.00	52.00	204.00
20	Indusind Bank	9.30	0.00	24.38	0.00	17.65	0.00	14.48	0.00	11.56	0.00	731.63	53.72	809.00	53.72
21	Kotak Mahindra Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	52.00	0.00	52.00	0.00
22	SOUTH INDIAN BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	52.00	0.00	52.00	0.00
23	Ujjivan Bank	229.90	0.00	642.71	0.00	345.34	0.00	1153.39	0.00	72.72	0.00	981.94	626.28	3426.00	626.28
24	YES Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	52.00	0.00	52.00	0.00
25	NESFB	9.30	0.00	62.20	2.15	101.71	2.90	74.08	4.00	44.35	0.00	1569.36	103.85	1861.00	112.90
B	Sub Total of Pvt. Sec. Bank	8616.28	20.75	8968.77	2.15	10410.10	368.92	9927.50	353.30	3387.62	439.55	16015.73	29898.65	57326.00	31083.32
26	Tripura Gramin Bank	23626.72	0.00	13093.41	0.00	9993.72	0.00	8335.90	0.00	3221.25	0.00	68471.52	7665.63	126742.52	7665.63
C	Sub Total of RRB	23626.72	0.00	13093.41	0.00	9993.72	0.00	8335.90	0.00	3221.25	0.00	68471.52	7665.63	126742.52	7665.63
27	ACUB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	104.00	0.00	104.00	0.00
28	TCARDB	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	TSCB	1948.24	2.15	4387.96	57.99	3093.21	4.20	2844.80	36.65	1012.31	1.20	23164.60	6249.09	36451.12	6351.28
D	Sub Total of Coop.Banks	1948.24	2.15	4387.96	57.99	3093.21	4.20	2844.80	36.65	1012.31	1.20	23268.60	6249.09	36555.12	6351.28
GRAND TOTAL		42256.16	22.90	35749.02	535.52	31325.78	1027.16	28098.61	740.78	9973.69	440.75	248350.74	63836.83	395754.00	66603.94

Achievement of Farm Credit as on September 2020 for the Year 2020-21 by the different lending institutions is given below				
(Amt in Lacs)				
Sl.No.	BANKS	Plan for Farm Credit 2020-21	Achievement 2020-21 (April 2020 to September 2020)	Percentage of Achievement
1	Bank of Baroda	1585.00	76.70	5
2	Bank of India	8303.00	420.04	5
3	Bank of Maharashtra	52.00	0.00	0
4	Canara Bank	14793.12	164.38	1
5	Central Bank Of India	4732.00	42.00	1
6	Indian Bank	2428.00	51.28	2
7	Indian Overseas	4995.00	11.00	0
8	Punjab & Sind Bank	1527.00	6.38	0
9	Punjab National Bank	57124.00	13892.37	24
10	State Bank of India	48003.24	11054.16	23
11	UCO Bank	28780.00	351.75	1
12	Union Bank	2808.00	43.02	2
A	ACP PUBLIC sec Bank	175130.36	26113.08	15
13	Axis Bank	2507.00	124.40	5
14	Bandhan Bank	36449.00	27315.14	75
15	Federal Bank	52.00	129.00	248
16	HDFC Bank	1065.00	1671.60	157
17	ICICI Bank	3472.00	1837.75	53
18	IDBI Bank	7477.00	21.87	0
19	IDFCFirst Bank	52.00	204.00	392
20	IndusInd	809.00	53.72	7
21	Kotak Mahindra	52.00	0.00	0
22	South Indian Bank	52.00	0.00	0
23	Ujjivan Bank	3426.00	626.28	18
24	Yes Bank	52.00	0.00	0
25	NESFB	1861.00	117.05	6
B	ACP PRIVATE Sec bank	57326.00	32100.81	56
26	Tripura Gramin Bank	126742.52	19737.49	16
C	ACP RRB	126742.52	19737.49	16
27	ACUB	104.00	0.00	0
28	TCARDB	0.00	0.00	0
29	TSCB	36451.12	8654.50	24
D	ACP Coop. Bank	36555.12	8654.50	24
GRAND TOTAL		395754.00	86605.88	22

FINANCE TO SMALL & MARGINAL FARMERS During The Year 2020-21

As on 30.09.2020

(Amt. in Lakhs)

SI No	Name of Bank	Loans Granted To Small & Marginal Farmers	
		No.	Amount
1	2	3	4
1	Bank of Baroda	61	30.50
2	Bank of India	81	30.23
3	Canara Bank	125	43.21
4	Central Bank of India	3	3.00
5	Indian Bank	79	30.09
6	Indian Overseas Bank	63	63.00
7	Punjab & Sind Bank	23	27.57
8	Punjab National Bank	11969	3573.87
9	State Bank of India	7499	4600.00
10	UCO Bank	4969	1517.00
11	Union Bank of India	128	25.60
12	Axis Bank	33	28.22
13	Bandhan Bank	0	0.00
14	HDFC	786	969.11
15	ICICI	0	0.00
16	IDBI Bank	36	16.01
17	Indusind Bank	0	0.00
18	Tripura Gramin Bank	36470	14823.36
19	TSCB	9565	1734.00
20	Ujjivan Bank	0	0.00
21	NESFB	10	4.15
TOTAL		71900	27518.92

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
2016-17	967.06	1366.77	141
2017-18	1090.48	1600.54	147
2018-19	1336.24	1990.18	149
2019-20	2388.00	2804.35	117
2020-21 (As on September 2020)	3250	899.44	28

The disbursement made during the period April-September 2020 is Rs.899.45 crore i.e. 28% of the Annual Target.

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	
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	Target	1661.78	488.57	237.65	0.00	2388.00	
	Achievement	2099.21	490.72	214.42	0.00	2804.35	
	% of Achv	126	100	90	0	117	
2020-2021 (as on September 2020)	Target	2166.78	877.71	205.51	0.00	3250.00	
	Achievement	787.59	70.58	41.27	0.00	899.44	
	% of Achv	36	8	20	0	28	

Details of achievement of MSME under ACP 2020-21 (April-September 2020) are furnished in the Annexure.

**Bank - wise Targets and Achievement in MSME for 2020-21
for the State of Tripura under ACP 2020-21 as on September 2020**

							Amt. Rs. In Lakhs
Sl.No.	BANKS	2019-20			2020-21		
		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	1516.10	154.00	10			
2	Andhra Bank	531.37	221.73	42			
3	Bank of Baroda	4480.64	1357.22	30	3585.00	1274.50	36
4	Bank of India	6906.06	1073.62	16	8654.00	713.55	8
5	Bank of Maharashtra	531.53	59.26	11	855.00	40.70	5
6	Canara Bank	6366.61	2475.50	39	13789.00	1758.03	13
7	Central Bank of India	3183.86	583.41	18	5056.00	751.27	15
8	Corporation Bank	846.63	175.01	21			
9	Indian Bank	1274.65	491.45	39	2735.00	760.63	28
10	Indian Overseas Bank	2032.04	1023.65	50	5239.00	278.20	5
11	Punjab & Sind Bank	1053.99	175.30	17	1646.00	25.22	2
12	Punjab National Bank	1529.39	165.35	11	47728.00	17903.25	38
13	Oriental Bank of Commerce	1053.99	332.00	31			
14	State Bank of India	27137.63	18764.00	69	42462.00	15303.99	36
15	Syndicate Bank	2928.62	1480.00	51			
16	UCO Bank	13927.49	8204.21	59	21066.00	1875.69	9
17	Union Bank of India	3978.53	1384.20	35	5571.00	818.69	15
18	United Bank of India	24097.92	19815.27	82			
A	ACP PUBLIC sec Bank	103377.05	57935.18	56	158386.00	41503.72	26
19	AXIS BANK	5783.58	171.96	3	4221.00	75.94	2
20	Bandhan Bank	35510.70	122866.00	346	35103.00	28751.34	82
21	Federal Bank	659.26	0.00	0	139.00	60.00	43
22	HDFC	2835.65	3274.24	115	3086.00	2407.21	78
23	ICICI Bank	3645.94	3548.86	97	3657.00	2957.50	81
24	IDBI BANK	3202.36	1545.34	48	6958.00	333.05	5
25	IDFC Bank	988.89	8232.00	832	138.00	879.00	637
26	Indusind Bank	1134.66	5308.35	468	1849.00	1089.25	59
27	Kotak Mahindra Bank Ltd	659.26	0.00	0	138.00	0.00	0
28	South Indian Bank	659.26	1598.00	242	139.00	0.00	0
29	Ujjivan Bank	2963.15	4225.70	143	1799.00	220.25	12
30	Yes Bank	659.26	0.00	0	139.00	0.00	0
31	NESFB	4098.18	1215.84	30	926.00	481.97	52
B	ACP PRIVATE Sec bank	62800.15	151986.29	242	58292.00	37255.51	64
32	Tripura Gramin Bank	48857.08	49072.15	100	87771.00	7058.44	8
C	ACP RRB	48857.08	49072.15	100	87771.00	7058.44	8
33	ACUB	0.00	15.80	0	138.00	0.00	0
34	TCARDB	853.49	0.00	0	0.00	0.00	0
35	TSCB	22912.23	21426.23	94	20413.00	4126.82	20
D	ACP Coop. Bank	23765.72	21442.03	90	20551.00	4126.82	20
	GRAND TOTAL	238800.00	280435.65	117	325000.00	89944.49	28

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
2016-17	601.19	628.05	104
2017-18	671.86	471.99	70
2018-19	754.80	667.16	88
2019-20	801.00	638.50	80
2020-21 (As on September 2020)	933.93	116.14	12

All banks disbursed Rs. 116.14 crore during the period April – September 2020.

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	
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	Target	505.85	197.67	97.48	0.00	801.00	
	Achievement	285.75	259.36	93.38	0.00	638.49	
	% of Achv	56	131	96	0	80	
2020-2021 (as on September 2020)	Target	567.32	288.18	78.43	0.00	933.93	
	Achievement	62.43	24.63	29.08	0.00	116.14	
	% of Achv	11	9	37	0	12	

Details of achievement of Other Priority Sectors (OPS) under ACP 2020-21 during April – September 2020 are furnished in the Annexure.

**Bank - wise Targets and Achievement in OTHER PRIORITY SECTORS for 2020-21
for the State of Tripura under ACP 2020-21 as on September 2020**

		Amt. Rs. In Lakhs					
Sl.No.	BANKS	2019-20			2020-21		
		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	390.88	104.00	27			
2	Andhra Bank	214.65	123.44	58			
3	Bank of Baroda	1469.68	788.32	54	453.00	367.85	81
4	Bank of India	1986.83	465.51	23	2239.00	335.71	15
5	Bank of Maharashtra	214.65	44.58	21	18.00	94.19	523
6	Canara Bank	1781.44	911.62	51	3145.00	217.36	7
7	Central Bank of India	1492.71	440.72	30	1437.00	19.40	1
8	Corporation Bank	249.90	52.78	21			
9	Indian Bank	655.72	192.36	29	249.00	195.55	79
10	Indian Overseas Bank	976.25	422.12	43	1514.00	142.88	9
11	Punjab & Sind Bank	439.67	47.38	11	356.00	28.82	8
12	Punjab National Bank	683.80	0.00	0	13302.00	1822.93	14
13	Oriental Bank of Commerce	439.67	113.00	26			
14	State Bank of India	11957.17	9039.00	76	11976.00	1749.93	15
15	Syndicate Bank	1152.34	1110.00	96			
16	UCO Bank	4339.41	1302.20	30	5525.00	288.32	5
17	Union Bank of India	1400.42	459.13	33	673.00	5.80	1
18	United Bank of India	10132.73	7427.19	73			
A	ACP PUBLIC sec Bank	39977.92	23043.35	58	40887.00	5268.74	13
19	AXIS BANK	1590.81	708.60	45	662.00	141.51	21
20	Bandhan Bank	3853.97	77.00	2	10492.00	12.32	0
21	Federal Bank	71.63	0.00	0	21.00	6.46	31
22	HDFC	747.19	126.27	17	508.00	33.58	7
23	ICICI Bank	990.08	48.88	5	909.00	11.78	1
24	IDBI Bank	1288.23	381.85	30	1789.00	25.60	1
25	IDFC Bank	33.72	0.00	0	18.00	0.00	0
26	Indusind Bank	315.76	0.00	0	270.00	0.00	0
27	Kotak Mahindra Bank Ltd	71.63	0.00	0	18.00	0.00	0
28	South Indian Bank	71.63	13.00	18	18.00	0.00	0
29	Ujjivan Bank	921.42	4170.32	453	795.00	432.05	54
30	Yes Bank	73.64	0.00	0	20.00	0.00	0
31	NESFB	575.90	6.37	1	325.00	311.44	96
B	ACP PRIVATE Sec bank	10605.61	5532.29	52	15845.00	974.74	6
32	Tripura Gramin Bank	19767.77	25936.49	131	28818.00	2463.76	9
C	ACP RRB	19767.77	25936.49	131	28818.00	2463.76	9
33	ACUB	0.00	134.89	0	40.00	0.00	0
34	TCARDB	300.74	0.00	0	0.00	0.00	0
35	TSCB	9447.98	9203.62	97	7803.00	2907.40	37
D	ACP Coop. Bank	9748.72	9338.51	96	7843.00	2907.40	37
GRAND TOTAL		80100.02	63850.64	80	93393.00	11614.64	12

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	1476599.7			
	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	211102	188165.01	1151892	1003951.53
I	Agriculture	130408	86605.88	685261	432742.33
(i)	Crop Loans	50414	20001.94	324781	70535.76
(ii)	Investment Credit				
	Out of (ii) above, loans for agriculture implements & machinery				
(iii)	Allied Activities	79994	66603.94	360480	362206.57
(a)	Fisheries	4264	1027.34	61243	35821.25
(b)	Dairying	931	535.52	27458	31725.71
(c)	Poultry	867	740.78	29174	29257.69
(d)	Animal Husbandry				
(e)	Bee keeping				
(f)	Sericulture				
(g)	Others (including WR & FMS)	73932	64300.3	242605	265401.92
	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	75604	89944.49	383323	398442.85
(i)	Micro Enterprises	72339	58817.25	370172	249658.18
(a)	Manufacturing Enterprises	32062	16156.04	147527	86512.85
(b)	Service Enterprises	40277	42661.21	222645	163145.33
(ii)	Small Enterprises	3262	30990.33	12573	125588.48
(a)	Manufacturing Enterprises	1406	6736.11	3859	32183.59
(b)	Service Enterprises	1856	24254.22	8714	93404.89
(iii)	Medium Enterprises	3	136.91	578	23196.19
(a)	Manufacturing Enterprises	0	0	41	1942.28
(b)	Service Enterprises	3	136.91	537	21253.91
(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	5090	11614.64	83308	172766.35
2	Loans to Weaker Sections under Priority Sector	179356	129094.93	1086571	1145528.68
3	Non-Priority Sector Loans	15964	38612.89	208809	639209.38
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	227066	226777.9	1360701	1643160.91

CD RATIO OF BANKS IN TRIPURA

Action Points emerged in the 132nd SLBC Meeting held on 24.06.2020

All Banks are to exert efforts jointly to raise the CD ratio of the State to 76% commensurate with the national average.

CD ratio of the Banks in the State stands at 53% as on 30.09.2020 from 56% as on 30.09.2019.

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 September 2020, the CD ratio of the State stood at 53% compared to 56% as September 2019. The district wise details are as under:

District	CD RATIO September 2019	CD RATIO March 2020	CD RATIO September 2020	CD RATIO Since September 2019
North Tripura	55	52	57	+2
Unakoti	66	75	78	+12
South Tripura	61	57	58	-3
Gomati	65	64	61	-4
West Tripura	48	51	45	-3
Sepahijala	79	72	74	-5
Khowai	73	65	63	-10
Dhalai	102	96	93	-9
Total State	56	57	53	-3

CD ratio of the banks in the state decreased to 53% as on 30.09.2020 from 56% as on 30.09.2019.

CD ratio of 2 districts in the State as on September 2020 has improved over the CD ratio of September 2019. CD Ratio of 93% is the highest in Dhalai District, as against 45%, the lowest in West Tripura District.

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

BANKWISE CREDIT DEPOSIT RATIO OF THE STATE AS ON 30.09.2020

(Amt. In lac)

SL No.	Bank's Name	No of Brs	Total Deposit	Total Advance	CD Ratio
1	Bank of Baroda	9	62356.44	22775.53	37
2	Bank of India	13	27354.00	17767.00	65
3	Bank of Maharashtra	1	651.00	1106.48	170
4	Canara Bank	19	82408.18	27145.53	33
5	Central Bank Of India	6	21069.51	10289.65	49
6	Indian Bank	6	29239.06	8831.42	30
7	Indian Overseas	5	17641.25	6517.00	37
8	P&SB	2	3488.54	1886.81	54
9	PNB	68	459497.97	117169.28	25
10	State Bank of India	68	859948.00	554796.08	65
11	UCO Bank	29	144119.92	35722.77	25
12	Union Bank	10	61575.00	15068.04	24
13	Axis Bank	13	36663.59	13134.89	36
14	Bandhan Bank	28	59060.20	238939.44	405
15	Federal Bank	1	7158.60	1475.77	21
16	HDFC Bank	9	43808.97	24240.42	55
17	ICICI Bank	8	24466.53	17009.17	70
18	IDBI Bank	9	24300.00	5110.80	21
19	IDFC First Bank	1	2866.00	7616.10	266
20	IndusInd	6	8683.16	20167.62	232
21	Kotak Mahindra	1	3946.11	39.37	1
22	South Indian Bank	1	7393.25	2105.49	28
23	Ujjivan Bank	8	16282.50	15967.99	98
24	Yes Bank	1	4790.00	562.00	12
25	NESFB	5	16007.96	3595.57	22
26	Tripura Gramin Bank	148	748561.27	253845.34	34
27	ACUB	3	4196.80	1372.59	33
28	TCARDB	5	0.00	0.00	0
29	TSCB	65	297350.27	218902.76	74
	Total	548	3074884.08	1643160.91	53

DISTRICTWISE CREDIT DEPOSIT RATIO OF THE STATE AS ON 30.09.2020

SI.	District	No. of Brs.	Total Deposit	Total Advance	CD Ratio
1	West Tripura	196	1918478.47	865733.13	45
2	Sepahijala	61	191700.75	142415.89	74
3	Khowai	40	140830.10	89170.32	63
4	Dhalai	46	120321.40	111323.84	93
5	Gomati	64	222503.75	136108.70	61
6	South Tripura	60	213493.40	124273.51	58
7	Unakoti	33	108003.13	83805.14	78
8	North Tripura	48	159553.08	90330.38	57
	Total	548	3074884.08	1643160.91	53

CD Ratio as on 30th September 2020 for West Tripura District.(Amt.in Lacs)

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of Baroda	61405.56	22221.29	36
2	Bank of India	18034.00	13096.00	73
3	Bank of Maharashtra	651.00	1106.48	170
4	Canara Bank	65067.89	18744.31	29
5	Central Bank Of India	17171.51	7895.93	46
6	Indian Bank	27516.52	8154.26	30
7	Indian Overseas	15107.15	5032.53	33
8	P&SB	3091.98	1705.80	55
9	PNB	249124.42	65661.75	26
10	State Bank of India	611008.00	411734.92	67
11	UCO Bank	93115.36	20452.23	22
12	Union Bank	54551.00	12505.04	23
13	Axis Bank	25757.17	9936.04	39
14	Bandhan Bank	30248.70	77955.29	258
15	Federal Bank	7158.60	1475.77	21
16	HDFC Bank	38501.68	18316.32	48
17	ICICI Bank	15174.52	12810.67	84
18	IDBI Bank	14300.00	2679.72	19
19	IDFC First Bank	2866.00	7616.10	266
20	IndusInd	7533.11	10226.14	136
21	Kotak Mahindra	3946.11	39.37	1
22	South Indian Bank	7393.25	2105.49	28
23	Ujjivan Bank	11964.98	7748.97	65
24	Yes Bank	4790.00	562.00	12
25	NESFB	15260.28	1572.07	10
26	Tripura Gramin Bank	345122.88	74677.67	22
27	ACUB	3847.56	1285.29	33
28	TCARDB	0.00	0.00	0
29	TSCB	168769.24	48415.68	29
	Total	1918478.47	865733.13	45

CD Ratio as on 30th September 2020 for Gomati District.(Amt.in Lacs)

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of Baroda	950.88	554.24	58
2	Bank of India	2302	1887	82
3	Canara Bank	4027.43	2322.8	58
4	Central Bank Of India	902	510	57
5	Indian Bank	534.94	325.49	61
6	Indian Overseas	492.03	422.32	86
7	PNB	41212.84	8933.15	22
8	State Bank of India	62405.00	33419.95	54
9	UCO Bank	5010.86	1036.43	21
10	Union Bank	2337	1654	71
11	Axis Bank	2760.32	1056.35	38
12	Bandhan Bank	5108.28	23267.48	455
13	HDFC Bank	2443.01	2655	109
14	ICICI Bank	1946	1674.89	86
15	IDBI Bank	1200	1214	101
16	IndusInd		3.17	0
17	Ujjivan Bank	697.63	1728.03	248
18	NESFB	234.97	758.75	323
19	Tripura Gramin Bank	58848.99	22600.58	38
20	ACUB	349.24	87.3	25
21	TSCB	28740.33	29997.77	104
	Total	222503.75	136108.7	61

CD Ratio as on 30th September 2020 for Unakoti District.(Amt.in Lacs)

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Canara Bank	854.5	294.16	34
2	Central Bank Of India	1120	599.3	54
3	Indian Overseas	1017.01	362.2	36
4	PNB	19294.82	5038.81	26
5	State Bank of India	27011	16583.51	61
6	UCO Bank	3341.42	1471.5	44
7	Axis Bank	506.6	98.03	19
8	Bandhan Bank	4149.73	25088.52	605
9	ICICI Bank	2100.69	686.22	33
10	Ujjivan Bank	578.68	1083.68	187
11	NESFB	16.82	536.06	3187
12	Tripura Gramin Bank	38148.62	17176.7	45
13	TSCB	9863.24	14786.45	150
	Total	108003.13	83805.14	78

CD Ratio as on 30th September 2020 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	3077	734	24
2	Canara Bank	3180.4	1924.99	61
3	PNB	24345.2	6917.33	28
4	State Bank of India	45208	20937.25	46
5	UCO Bank	840.75	688.84	82
6	Union Bank	2061	418	20
7	Axis Bank	3303.98	572.93	17
8	Bandhan Bank	1264.09	15011.28	1188
9	HDFC Bank	2122.26	3202.89	151
10	ICICI Bank	1866.15	955.47	51
11	IDBI Bank	1100	782.3	71
12	IndusInd	1150.05	6226.44	541
13	Ujjivan Bank	865.39	1128.65	130
14	NESFB	134.11	466.02	347
15	Tripura Gramin Bank	59470.83	27061.8	46
16	TSCB	9563.87	3302.19	35
	Total	159553.08	90330.38	57

CD Ratio as on 30th September 2020 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	320	231	72
2	Canara Bank	1254.78	794.24	63
3	PNB	38626.41	8034.02	21
4	State Bank of India	41010	24666.01	60
5	UCO Bank	4534.15	878.12	19
6	Union Bank	1127	349	31
7	Axis Bank	1438.21	836.88	58
8	Bandhan Bank	3252.04	24319.5	748
9	IDBI Bank	7700	434.78	6
10	IndusInd	0	3703.49	0
11	Tripura Gramin Bank	80089.78	31711.34	40
12	TSCB	34141.03	28315.13	83
	Total	213493.4	124273.51	58

CD Ratio as on 30th September 2020 for Sepahijala District.(Amt.in Lacs)

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of India	2393	1219	51
2	Canara Bank	2723.89	1619.41	59
3	P&SB	396.56	181.01	46
4	PNB	26837.93	6502.53	24
5	State Bank of India	34202	20285	59
6	UCO Bank	20167.87	5813.8	29
7	Axis Bank	2281.69	136.87	6
8	Bandhan Bank	7765.16	43208.39	556
9	HDFC Bank	742.02	66.21	9
10	Ujjivan Bank	1618.85	3459.56	214
11	Tripura Gramin Bank	74395.49	24304.02	33
12	TSCB	18176.29	35620.09	196
	Total	191700.75	142415.89	74

CD Ratio as on 30th September 2020 for Khowai District.(Amt.in Lacs)

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Canara Bank	1148.58	409.14	36
2	Indian Bank	1101.6	349.13	32
3	Indian Overseas	1025.06	699.95	68
4	PNB	30663.93	6722.61	22
5	State Bank of India	22503	13779.05	61
6	UCO Bank	12652.82	3074.61	24
7	Union Bank	1499	142	9
8	Axis Bank	615.62	497.79	81
9	Bandhan Bank	4759.66	18624.43	391
10	ICICI Bank	1780.13	513.97	29
11	IndusInd		0.82	0
12	Ujjivan Bank	556.97	819.1	147
13	NESFB	361.78	262.67	73
14	Tripura Gramin Bank	49853.24	28331.5	57
15	TSCB	12308.71	14943.55	121
	Total	140830.10	89170.32	63

CD Ratio as on 30th September 2020 for Dhalai District.(Amt.in Lacs)

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of India	1228	600	49
2	Canara Bank	4150.71	1036.48	25
3	Central Bank Of India	1876	1284.42	68
4	Indian Bank	86	2.54	3
5	PNB	29392.42	9359.08	32
6	State Bank of India	16601	13390.39	81
7	UCO Bank	4456.69	2307.24	52
8	Bandhan Bank	2512.54	11464.55	456
9	ICICI Bank	1599.04	367.95	23
10	IndusInd		7.56	0
11	Tripura Gramin Bank	42631.44	27981.73	66
12	TSCB	15787.56	43521.9	276
	Total	120321.40	111323.84	93

Issuance of KCC during the year 2020-21

Action Points emerged in the 132nd SLBC Meeting held on 24.06.2020

All Banks are to exert efforts to issue KCCs to all eligible farmers within 31.03.2021 (Action: All Banks and Agriculture Department).

Status of implementation

80939 KCCs (Including Renewal) sanctioned by Banks amounting to Rs. 301.31 Crores during FY 2020-21, thereby achieving 63 % of the Annual Target (1,29,489 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
March-2020	2019-20	71315	56651	25700.75	79
September-2020	2020-21	129489	80939	30131.18	63

State Level Technical Committee have finalized and circulated the scale of finance pertaining to crop loans and working capital finance of dairy and fisheries for FY 2020-21 on 21.05.2020.

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

Bank-wise performance under KCC as on 30.09.2020 has been shown in the Annexure.

Performance of Banks in Crop Loan & Term Loan to Agriculture during the year 2020-21 as on 30.09.2020

(Amt in Lacs)

SI.No.	BANKS	Crop Disbursement		Term Loan		Total	
		A/c.	Amt.	A/c.	Amt.	A/c.	Amt.
1	2	3	4	5	6	7	8
1	Bank of Baroda	25	29.82	22	46.88	47	76.70
2	Bank of India	229	96.96	58	323.08	287	420.04
3	Bank of Maharashtra	0	0.00	0	0.00	0	0.00
4	Canara Bank	125	43.21	74	121.17	199	164.38
5	Central Bank of India	3	0.90	27	41.10	30	42.00
6	Indian Bank	60	28.03	21	23.25	81	51.28
7	Indian Overseas Bank	10	9.40	1	1.60	11	11.00
8	Punjab & Sind Bank	15	5.29	6	1.09	21	6.38
9	Punjab National Bank	2685	722.35	9834	13170.02	12519	13892.37
10	State Bank of India	9550	3526.00	0	7528.16	9550	11054.16
11	UCO Bank	284	108.21	219	243.54	503	351.75
12	Union Bank of India	146	39.20	1	3.82	147	43.02
A	Sub Total of Public Sec. Bank	13132	4609.37	10263	21503.71	23395	26113.08
13	AXIS BANK	33	28.22	89	96.18	122	124.40
14	Bandhan Bank	0	0.00	53024	27315.14	53024	27315.14
15	Federal Bank	0	0.00	113	129.00	113	129.00
16	HDFC	786	969.11	10	702.49	796	1671.60
17	ICICI	0	0.00	2743	1837.75	2743	1837.75
18	IDBI BANK	36	16.01	119	5.86	155	21.87
19	IDFC First Bank	0	0.00	729	204.00	729	204.00
20	Indusind Bank	0	0.00	233	53.72	233	53.72
21	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00
22	SOUTH INDIAN BANK	0	0.00	0	0.00	0	0.00
23	YES Bank	0	0.00	0	0.00	0	0.00
24	Ujjivan Bank	0	0.00	1648	626.28	1648	626.28
25	NESFB	10	4.15	283	112.90	293	117.05
B	Sub Total of Pvt. Sec. Bank	865	1017.49	58991	31083.32	59856	32100.81
26	Tripura Gramin Bank	31653	12071.86	5041	7665.63	36694	19737.49
C	Sub Total of RRB	31653	12071.86	5041	7665.63	36694	19737.49
27	ACUB	0	0.00	0	0.00	0	0.00
28	TCARDB	0	0.00	0	0.00	0	0.00
29	TSCB	4764	2303.22	5699	6351.28	10463	8654.50
D	Sub Total of Coop.Banks	4764	2303.22	5699	6351.28	10463	8654.50
GRAND TOTAL		50414	20001.94	79994	66603.94	130408	86605.88

BANK-WISE POSITION IN IMPLEMENTATION OF ISSUING KCCs FOR THE STATE OF TRIPURA DURING THE YEAR 2020-21 AS ON 30.09.2020

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	Bank of Baroda	489	61	30.50	0	0.00	25	29.82	34	32.23	0	0.00
2	Bank of India	2582	276	102.98	195	72.75	229	96.96	618	242.72	184	82.84
3	Canara Bank	4921	125	43.21	0	0.00	125	43.21	682	335.37	34	10.38
4	Central Bank of India	1367	3	3.00	0	0.00	3	0.90	435	241.35	9	8.15
5	Indian Bank	736	79	30.09	0	0.00	60	28.03	93	36.79	3	1.18
6	Indian Overseas Bank	1423	66	66.00	3	3.00	10	9.40	170	93.41	9	7.40
7	Punjab & Sind Bank	460	33	31.95	10	4.38	15	5.29	58	20.05	0	0.00
8	Punjab National Bank	18367	12183	3645.06	214	71.19	2685	722.35	36471	13827.16	5342	1964.58
9	State Bank of India	16447	9550	5482.00	2051	882.00	9550	3526.00	38590	22701.69	21997	11601.43
10	UCO Bank	8977	4969	1517.00	0	0.00	284	108.21	7130	3831.94	2622	980.24
11	Union Bank of India	921	158	38.90	30	13.30	146	39.20	504	205.35	24	6.02
12	Axis Bank	853	33	28.22	0	0.00	33	28.22	321	391.97	3	1.01
13	Bandhan Bank	4212	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
14	HDFC	281	786	969.11	0	0.00	786	969.11	15336	4611.92	1754	402.50
15	ICICI	1050	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
16	IDBI Bank	2992	36	16.01	0	0.00	36	16.01	1116	345.36	559	144.04
17	Indusind Bank	228	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18	Tripura Gramin Bank	48844	42642	16175.00	6172	1351.64	31653	12071.86	112389	16048.06	7078	1398.74
19	TSCB	12591	9929	1948.00	364	214.00	4764	2303.22	110061	7320.73	5855	702.64
20	Ujjivan Bank	1118	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
21	NESFB	630	10	4.15	0	0.00	10	4.15	773	249.67	0	0.00
TOTAL		129489	80939	30131.18	9039	2612.26	50414	20001.94	324781	70535.76	45473	17311.14

Pradhan Mantri Fasal Bima Yojana (PMFBY)

Implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) in Kharif 2020 Season in notified Districts of Tripura

Department of Agriculture, Government of Tripura released the notification vide letter no. F.5(139) – Agri.(Stat)/2019-20/4934-5013 dated 05.05.2020 for the implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) in Tripura and HDFC ERGO General Insurance Company Ltd. has been notified for implementation of PMFBY in all districts for Boro Aush Paddy and Aman Paddy during Kharif 2020 Season. The PMFBY coverage of loanee farmers by Banks is given herewith:

Bank Name	Total Policy	Total Farmer Share	Total State Share	Total Gol Share	Total Sum Insured
State Bank Of India	775	40858.18	343774.46	9392.39	19179647.35
Bank Of Baroda	35	823.39	7144.55	4691.39	372348.37
Canara Bank	49	3095.16	21342.86	11633.72	1157285.89
Central Bank Of India	8	200	4218.56	0	220931.2
UCO Bank	52	8118.53	23977.82	3536.99	1585181.34
United Bank Of India (now Punjab National Bank)	6041	220497.28	1955663.46	333326.55	106957723.6
Tripura Gramin Bank	1743	29447.89	458231.3	93762.75	23863634.15
Tripura State Cooperative Bank Ltd	3324	142709.11	1286814.82	287702.9	69879233.73
Total	12027	445749.54	4101167.83	744046.69	223215985.6

Tripura kharif 2020 Non loanee Farmer enrollment status				
District	No of Non loanee farmer			Total
	Bank	CSC	INTERMEDIARY	
Dhalai	271	22802	1522	24595
Khowai	0	18354	285	18639
North Tripura	5	15770	1844	17619
Sepahijala	0	24436	1354	25790
South Tripura	62	28485	1495	30042
Unakoti	13	13616	3078	16707
West Tripura	67	22582	3061	25710
Gomati	98	35255	130	35483
Grand Total	516	181300	12769	194585

Implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) in Rabi 2020-21 Season in Tripura

Department of Agriculture, Government of Tripura released the notification vide letter no. F.5(139) – Agri.(Stat)/2019-20/5531-5608 dated 07.11.2020 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 2020-21 Season .

Cut-off date for debit of premium from farmer accounts by all stakeholders during Rabi 2020-21 Season:

Name of Crop	Enrolment Starting Date	Enrolment Ending Date
Potato, Cauliflower, Brinjal, Tomato	15-11-2020	31-12-2020
Boro Paddy, Watermelon	15-11-2020	15-01-2021

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.

PM KISAN KCC Saturation Campaign – Phase I status as on 30.06.2020:

District Name	KCC Saturation drive for Farmers including PM Kisan Beneficiaries, Animal Husbandry (Dairy, Poultry & Fisheries) and allied activities																			Jan Suraksha Schemes					
	Cumulative number of KCC applications Received	Status of applications sanctioned under PM KISAN KCC Saturation Scheme (cumulative since inception)														Application not found to be eligible			Pending Applications	Cumulative Applications Received		Cumulative Applications Sanctioned			
		Status of KCC applications Sanctioned								KCC Limit Sanctioned (in Rs lakhs)						Applicant already having a KCC either in same bank or other banks/ Cooperative/ PACS or existing KCC under default/NPA	Non-availability of land records, No clear title/ disputed land records, etc.	Total		Consented PMSBY	Consented PMJJBY	Consented PMSBY	Consented PMJJBY		
		KCC (Crop Loan)	Farmers with AH or Fisheries Activities		Only Animal Husbandry			Fisheries	Grand Total	KCC (Crop Loan)	Farmers with AH or Fisheries Activities		Only Animal Husbandry											Fisheries	Grand Total
KCC (Crop Loan) with dairy activity	KCC (Crop Loan) with any other allied activities		Dairy	Poultry	Others	KCC (Crop Loan) with dairy activity	KCC (Crop Loan) with any other allied activities				Dairy	Poultry	Others												
(A)	(B)	(C)		(D)			(E)	(G)=B+C+D+E	(H)	(I)		(J)			(K)	(L)=H+I+J+K	(M)	(N)	(O) = [(M) + (N)]	(P) = [(A) - (G+O)]					
West Tripura	12561	6012	373	451	84	47	94	11	7076	2718	286	254	113	34	109	38	3553	1440	2171	3611	1874	5044	3228	3265	1438
Sepahijala	14712	8548	655	745	124	68	75	14	10230	2510	264	219	109	41	25	40	3208	2012	1316	3328	1154	1481	1344	574	301
Khowai	11335	5004	420	451	15	10	123	37	6060	1253	172	132	61	22	35	31	1706	1850	2341	4191	1084	1070	1070	294	229
Dhalai	24726	10441	275	385	233	205	287	67	11889	2896	173	79	146	69	63	51	3477	5111	3220	8331	4502	2092	2097	411	279
Gomati	23776	12678	565	750	13	128	224	10	14368	4233	332	334	111	59	42	62	5173	2405	2983	5422	3990	2851	2088	1437	557
South Tripura	25993	12082	565	514	138	41	340	57	13738	3858	366	269	177	73	180	79	5002	2958	4071	7082	5173	4089	3024	1941	718
Unokoti	7165	3299	209	131	14	109	141	5	3909	893	187	69	73	72	52	29	1374	1495	794	2288	968	1307	1300	186	105
North Tripura	22407	9786	12	445	16	13	176	33	10482	2264	168	338	160	31	111	73	3145	4585	3319	7904	4021	5803	5153	1287	314
Tripura State Total	142675	67850	3074	3872	637	621	1460	234	77752	20626	1948	1694	950	401	618	402	26639	21856	20215	42157	22766	23737	19304	9395	3941

KCC Saturation drive for Farmers including PM Kisan Beneficiaries, Animal Husbandry (Dairy, Poultry & Fisheries) and allied activities																				Jan Suraksha Schemes					
Bank Name	Cumulative number of KCC applications Received	Status of applications sanctioned under PM KISAN KCC Saturation Scheme (cumulative since inception)														Application not found to be eligible			Pending Applications	Cumulative Applications Received		Cumulative Applications Sanctioned			
		Status of KCC applications Sanctioned							KCC Limit Sanctioned (in Rs lakhs)							Applicant already having a KCC either in same bank or other banks/ Cooperative/ PACS or existing KCC under default/NPA	Non-availability of land records, No clear title/ disputed land records, etc.	Total		Consented PMSBY	Consented PMJJBY	Consented PMSBY	Consented PMJJBY		
		KCC (Crop Loan)	Farmers with AH or Fisheries Activities		Only Animal Husbandry			Fisheries	Grand Total	KCC (Crop Loan)	Farmers with AH or Fisheries Activities		Only Animal Husbandry											Fisheries	Grand Total
			KCC (Crop Loan) with dairy activity	KCC (Crop Loan) with any other allied activities	Dairy	Poultry	Others				KCC (Crop Loan) with dairy activity	KCC (Crop Loan) with any other allied activities	Dairy	Poultry	Others										
(A)	(B)	(C)		(D)			(E)	(G)=B+C+D+E	(H)	(I)		(J)			(K)	(L)=H+I+J+K	(M)	(N)	(O) = [(M) + (N)]	(P) = [(A) - (G+O)]					
Bank of Baroda	210	9	6	0	0	0	45	1	61	7.00	1.00	0.00	0.00	0.00	4.00	2.00	14.00	0	100	100	49	1950	587	1950	587
Bank of India	1395	251	4	5	8	6	0	2	276	90.69	0.82	2.37	4.27	3.76	0.00	1.07	102.98	27	23	50	1069	143	87	102	87
Canara Bank	1990	36	0	0	0	0	0	0	36	47.20	0.00	0.00	0.00	0.00	0.00	0.00	47.20	44	0	44	1910	0	0	9	2
Central Bank of India	13	3	0	0	0	0	0	0	3	3.00	0.00	0.00	0.00	0.00	0.00	0.00	3.00	0	0	0	10	189	74	0	0
Indian Bank	106	56	0	0	0	0	0	0	56	35.00	0.00	0.00	0.00	0.00	0.00	0.00	35.00	0	0	0	50	0	0	0	0
Indian Overseas Bank	105	24	15	10	10	2	2	3	66	24.00	15.00	10.00	10.00	2.00	2.00	3.00	66.00	24	15	39	0	30	30	25	25
Punjab & Sind Bank	66	0	0	0	19	14	0	0	33	0.00	0.00	0.00	18.91	13.04	0.00	0.00	31.95	0	0	0	33	611	160	711	160
Punjab National Bank	15629	11236	0	0	131	3	150	70	11590	3,273.80	0.00	0.00	29.15	2.15	40.60	35.91	3,381.61	973	3066	4039	0	0	0	0	0
State Bank of India	16515	7477	57	75	51	56	16	31	7763	1,044.00	776.00	68.00	710.00	141.00	23.00	10.00	2,772.00	4376	854	5229	3523	16515	16515	1164	94
UCO Bank	9022	4969	0	0	0	0	0	0	4969	1,517.00	0.00	0.00	0.00	0.00	0.00	0.00	1,517.00	4053	0	4053	0	0	0	0	0
Union Bank	286	158	0	0	0	0	0	0	158	38.00	0.00	0.00	0.00	0.00	0.00	0.00	38.00	15	24	126	2	0	0	0	0
IDBI Bank	4	0	0	0	0	0	0	0	4	1.01	0.00	0.00	0.00	0.00	0.00	0.00	1.01	0	0	0	0	3059	1120	3059	1120
HDFC Bank	251	133	0	0	0	0	33	0	166	345.00	0.00	0.00	0.00	0.00	161.00	0.00	506.00	0	61	61	24	910	401	910	401
Tripura Gramin Bank	77681	33726	2992	3782	418	540	1119	65	42642	12,252.00	1,155.00	1,614.00	178.00	239.00	387.00	350.00	16,175.00	9366	15193	24559	10480	0	0	0	0
TSCB	19402	9772	0	0	0	0	95	62	9929	1,948.00	0.00	0.00	0.00	0.00	0.00	0.00	1,948.00	2978	879	3857	5616	330.2	330.2	1464.73	1464.73
Tripura State Total	142675	67850	3074	3872	637	621	1460	234	77752	20626	1948	1694	950	401	618	402	26639	21856	20215	42157	22766	23737	19304	9395	3941

SELF HELP GROUPS

SELF HELP GROUP
Position as on 30.09.2020

(Amt. in Rs./Lacs)

Sl.No.	Name of the Bank	Deposit Linkage cumulative		Credit linkage 2020-21						Outstanding as on 30.09.2020	
				Under NRLM SHG		Direct SHG		Total		No	Amt.
		No.	Amt.	Nos.	Amt.	Nos.	Amt.	Nos.	Amt.		
1	PNB	6422	1488.49	176	189.19	0	0.00	176	189.19	1800	1190.95
2	SBI	5294	562.50	75	76.50	0	0.00	75	76.50	3014	3823.21
3	TGB	35792	5457.92	2297	3146.15	0	0.00	2297	3146.15	9353	5916.03
4	BOI	25	17.88	25	17.88	0	0.00	25	17.88	25	17.88
5	TSCB	13602	3360.89	389	517.75	0	0.00	389	517.75	1678	1324.51
6	UCO	88	161.60	39	50.00	0	0.00	39	50.00	229	172.21
7	CANARA	620	183.67	13	12.86	0	0.00	13	12.86	102	75.65
8	IDBI	6	8.40	0	0.00	0	0.00	0	0.00	6	5.50
	TOTAL :	61849	11241.35	3014	4010.33	0	0.00	3014	4010.33	16207	12525.94

Action Points emerged in the 132nd SLBC Meeting held on 24.06.2020

To clear all pending proposals and achieve the target for FY 2020-21 by March 2021. (Action: All Banks)

Status of implementation

As against the TRLM target of Rs.100 crores in 8000 accounts for FY 2020-21, the Banks have collectively achieved sanction of 3014 accounts (achievement of 7%) with corresponding sanction amount of Rs.40.10 crores (achievement of 40%).

Tripura Rural Livelihood Mission:

Status on SHG Bank linkage under NRLM during FY20-21 (as on September, 2020)

Sl.no	Name of Bank	Target for total no. of SHG loan	Disbursement Target (Amt. in lakh Rs.)	Total no. of loan application submitted	Total no. of SHG loan sanctioned	Total sanctioned Amt.(Amt. in lakh Rs.)	Total no. of loan application available with bank for sanctioning and disbursement
1	Punjab National Bank	1056	1261	320	176	189.19	144
2	State Bank of India	359	412	72	75	76.5	-3
3	Tripura Gramin Bank	4179	5351	2455	2297	3146.15	158
4	UCO Bank	327	384	107	39	50	68
5	Tripura State Cooperative Bank Ltd.	1550	1968	517	389	517.75	128
6	Canara Bank	183	232	10	13	12.86	-3
7	IDBI	71	79	3	0	0	3
8	Bank of India	131	146	41	25	17.88	16
9	Central Bank of India	53	63	11	0	0	11
10	Syndicate Bank	22	27	0	0	0	0
11	Union Bank	29	29	10	0	0	10
12	Punjab& Sind Bank	6	7	1	0	0	1
13	Corporation Bank	5	5	0	0	0	0
14	Indian Overseas Bank	2	2	1	0	0	1
15	Bandhan Bank	27	34	0	0	0	0
Total		8000	10000	3548	3014	4010.33	534

DAY – NULM Position:

SEP(Individual) Bank Wise Loan Status (Physical Report) for the FY(2020-21)							
SL	Bank Name	Target	Sponsored	Sanctioned	Disbursed	Returned	Pending
1	Indian Bank	0	2	0	0	0	2
2	Axis Bank	5	2	0	0	0	2
3	Bandhan Bank	24	12	0	0	0	12
4	Bank of Baroda	6	10	0	0	0	10
5	Bank of India	22	30	0	0	0	30
6	Bank of Maharashtra	7	8	0	0	0	8
7	Canara Bank	60	51	2	2	5	39
8	Central Bank of India	10	20	0	0	1	19
9	Federal Bank	3	2	0	0	0	2
10	HDFC	4	2	0	0	0	2
11	ICICI	2	2	0	0	0	2
12	IDBI Bank	12	5	0	0	0	5
13	Indian Overseas Bank	7	4	0	0	0	4
14	North East Small Finance Bank Ltd.	50	32	4	4	0	28
15	PNB	256	232	1	1	3	190
16	Punjab & Sind Bank	2	1	0	0	0	1
17	SBI	178	144	4	4	9	108
18	South Indian Bank	0	1	0	0	0	1
19	TGB	49	232	0	0	79	143
20	TSCBL	161	163	7	7	8	122
21	UCO Bank	108	87	5	5	0	48
22	Ujjivan Small Finance Bank	16	6	0	0	0	6
23	Union Bank Of India	18	22	0	0	6	16
	Total	1000	1070	23	23	111	800

SEP(SHG) Bank Wise Loan Status (Physical Report) for the FY(2020-21)							
SL	Bank Name	Target	Sponsored	Sanctioned	Disbursed	Returned	Pending
1	Indian Bank	0	0	0	0	0	0
2	Axis Bank	0	0	0	0	0	0
3	Bandhan Bank	7	2	0	0	0	2
4	Bank of India	1	2	0	0	0	2
5	BOM	0	4	0	0	0	4
6	Canara Bank	5	6	0	0	0	6
7	Central Bank of India	0	1	0	0	0	1
8	HDFC	0	1	0	0	0	1
9	ICICI	0	0	0	0	0	0
10	IDBI	1	0	0	0	0	0
11	IDBI	2	0	0	0	0	0
12	Indian Overseas Bank	0	3	0	0	0	3
13	North East Small Finance Bank Ltd.	7	4	0	0	0	4
14	PNB	27	10	0	0	0	8
15	SBI	20	11	0	0	0	11
16	Syndicate Bank	1	2	0	0	0	2
17	TGB	137	95	0	0	8	84
18	TSCBL	70	47	0	1	0	44
19	UCO Bank	18	8	0	0	3	4
20	Ujjivan Small Finance Bank	2	0	0	0	0	0
21	Union Bank Of India	2	0	0	0	0	0
	Total	300	196	0	1	11	176

Status of Sponsored SEP - G Loans under TULM Scheme for the FY (2020 -21)								
ULB Name	Bank Name	Branch Name	Target	Sponsored	Sanctioned	Disbursed	Returned	Pending
Amarpur	TSCBL	Amarpur	1	1	Nil	Nil	Nil	1

EMPLOYMENT GENERATION SCHEMES

Scheme-wise performance under Employment Generation Schemes by Banks for 2020-21 is given below:

(Rs/ lac)

Scheme	Prog. Year	Target	Spon.	Sanctioned		Disbursed	
		No	No	No	Amt	No	Amt
PMEGP							
As on 30.09.2020	2020-21	2000	1659	171	1093.08	265	1614.50**
SWAVALAMBAN							
As on 30.09.2020	2020-21	6000	3002	2	10.00	0	0.00

** Including PMEGP cases of FY 2019-20 disbursed during Apr-Jun 2020.

PMEGP

For the FY 2020-21, 1659 PMEGP cases were sponsored to the bank branches against the target (already circulated) of 2000 cases, out of which 171 cases were sanctioned amounting to Rs. 1093.08 lakhs as on 30.09.2020.

SWABALAMBAN

For the FY 2020-21, 3002 cases have been sponsored to the bank branches against the target (already circulated) of 6000 cases, out of which 2 cases were sanctioned amounting to Rs. 10 lakhs as on 30.09.2020. EDP training for sanctioned cases was exempted up to 30.09.2020 for facilitating subsidy claims to be made by Banks expeditiously. Most sponsored proposals have reached branches during October - November 2020, and banks are presently undertaking scrutiny and inspection of received proposals for according sanction in eligible cases.

PERFORMANCE UNDER PMEGP FOR THE FINANCIAL YEAR 2020-21 AS ON 30.09.2020

		TARGET	SPONSORED		SANCTIONED		DISBURSED		REJECTED
Sl.No.	NAME OF THE BANKS	NO	NO	AMT.	NO	AMT.	NO	AMT.	NO
1	Bank of Baroda	21	12	75.78	1	1.65	2	14.80	5
2	Bank of India	33	42	259.83	4	27.01	1	10.50	8
3	Bank of Maharashtra	2	1	2.25	0	0.00	0	0.00	0
4	Canara Bank	58	73	570.75	15	105.91	8	65.03	54
5	Central Bank of India	40	9	68.57	1	10.50	1	10.50	3
6	Indian Bank	23	4	44.27	2	15.01	3	18.01	1
7	Indian Overseas Bank	12	20	194.47	0	0.00	0	0.00	0
8	Punjab & Sind Bank	8	7	46.73	2	10.50	0	0.00	5
9	Punjab National Bank	442	338	2659.83	68	437.35	68	407.43	176
10	State Bank of India	385	273	2170.90	27	121.36	14	69.06	236
11	Union Bank of India	29	24	160.20	3	16.15	10	52.10	2
12	UCO Bank	97	71	545.39	0	0.00	5	20.89	37
A	Sub Total of Public Sec. Bank	1150	874	6798.97	123	745.44	112	668.32	527
13	AXIS BANK	10	7	89.28	1	2.25	1	5.25	1
14	Bandhan Bank	25	6	43.52	0	0.00	0	0.00	1
15	HDFC	7	3	18.10	0	0.00	0	0.00	0
16	ICICI	11	0	0.00	0	0.00	0	0.00	0
17	IDBI BANK	13	7	62.18	1	5.07	1	5.07	3
18	Federal Bank	2	0	0.00	0	0.00	0	0.00	0
19	Yes Bank	3	0	0.00	0	0.00	0	0.00	0
20	IDFC First Bank	2	2	18.01	0	0.00	0	0.00	0
21	South Indian Bank	3	1	7.50	0	0.00	0	0.00	0
22	Indusind Bank	3	0	0.00	0	0.00	0	0.00	0
B	Sub Total of Pvt. Sec. Bank	79	26	238.59	2	7.32	2	10.32	5
23	Tripura Gramin Bank	525	566	4294.05	43	309.71	112	690.10	97
C	Sub Total of RRB	525	566	4294.05	43	309.71	112	690.10	97
24	Tripura State Co-Operative Bank	246	193	1672.90	3	30.61	39	245.76	6
D	Sub Total of Coop.Banks	246	193	1672.90	3	30.61	39	245.76	6
GRAND TOTAL		2000	1659	13004.51	171	1093.08	265	1614.50	635

BANK-WISE POSITION IN IMPLEMENTATION OF SWABALAMBAN FOR THE STATE OF TRIPURA FOR THE PROGRAMME YEAR 2020-21

(Amt in Lacs.)

SI No	Name of Bank	Achievement for the Financial Year 2020-21						
		Target	Sponsored		Sanctioned		Disbursed	
		No	No	Amt	No	Amt	No	Amt
1	Allahabad Bank (now Indian Bank)	15	22	91.63	0	0.00	0	0.00
2	Axis Bank	6	1	10.00	0	0.00	0	0.00
3	Bank of Baroda	20	23	126.10	0	0.00	0	0.00
4	Bank of India	83	48	235.26	0	0.00	0	0.00
5	Canara Bank	99	66	304.23	0	0.00	0	0.00
6	Central Bank of India	63	45	200.70	0	0.00	0	0.00
7	Dena Bank (now Bank of Baroda)	4	0	0.00	0	0.00	0	0.00
8	ICICI Bank	11	0	0.00	0	0.00	0	0.00
9	IDBI Bank	20	5	20.50	0	0.00	0	0.00
10	Indian Bank	15	8	68.00	0	0.00	0	0.00
11	Indian Overseas Bank	60	26	83.20	0	0.00	0	0.00
12	Indus Ind Bank	4	0	0.00	0	0.00	0	0.00
13	Oriental Bank Of Commerce (now Punjab National Bank)	10	5	30.00	0	0.00	0	0.00
14	Punjab & Sind Bank	10	11	42.00	0	0.00	0	0.00
15	Punjab National Bank	20	4	17.13	0	0.00	0	0.00
16	Syndicate Bank (now Canara Bank)	30	28	122.34	0	0.00	0	0.00
17	State Bank of India	1031	426	1936.17	0	0.00	0	0.00
18	Tripura Gramin Bank	2123	1179	5037.65	0	0.00	0	0.00
19	Tripura State Co-Op Bank	842	389	1664.12	0	0.00	0	0.00
20	Union Bank	80	38	173.19	0	0.00	0	0.00
21	United Bank Of India (now Punjab National Bank)	1108	511	2214.24	2	10.00	0	0.00
22	UCO BANK	253	122	558.39	0	0.00	0	0.00
23	Vijaya Bank (now Bank of Baroda)	20	13	60.00	0	0.00	0	0.00
24	HDFC	4	0	0.00	0	0.00	0	0.00
25	Andhra Bank (now Union Bank)	7	5	27.84	0	0.00	0	0.00
26	Bandhan Bank	22	18	72.63	0	0.00	0	0.00
27	Corporation Bank (now Union Bank)	10	1	20.00	0	0.00	0	0.00
28	South Indian Bank	4	0	0.00	0	0.00	0	0.00
29	Yes Bank	4	0	0.00	0	0.00	0	0.00
30	Federal Bank	4	0	0.00	0	0.00	0	0.00
31	Kotak Mahindra Bank	4	0	0.00	0	0.00	0	0.00
32	IDFC First Bank	4	0	0.00	0	0.00	0	0.00
33	Bank of Maharashtra	10	8	36.50	0	0.00	0	0.00
	TOTAL	6000	3002	13151.82	2	10.00	0	0.00

**BANK-WISE POSITION IN IMPLEMENTATION OF MINI DAIRY FOR THE STATE OF TRIPURA
DURING THE YEAR 2020-21 AS ON 30.09.2020**

Sl.No.	BANKS	Proposals Received	Proposals sanctioned		Proposals disbursed		Proposals Rejected
		No.	No.	Amt.	No.	Amt.	No.
1	Canara Bank	8	8	6.93	8	6.93	
2	Bank of India	3	3	3.27	3	3.27	
	Indian Bank	1	1	1.40	1	0.70	
3	State Bank of India	1	1	4.67	1	3.20	
4	UCO Bank	4	4	6.38	4	6.38	
5	Punjab National Bank	29	26	61.13	26	56.96	
6	Tripura Gramin Bank	435	418	178.61	418	178.61	
7	Tripura State Co-operative Bank	131	111	91.52	109	90.12	
	TOTAL	612	572	353.91	570	346.17	0

**Bank wise position in implementation of KCC(Fishery)/SCC for F.Y.2020-21 as on 30.10.2020
(Amt. in Lakhs)**

SI No	NAME OF THE BANK	Propo sals	Sanctioned		Disbursed		Rejected/ Returned	Pending
		No	No	Amt	No	Amt	No	No
1	BOB	1	1	0.50	1	0.50	0	0
2	BOM							0
3	BOI	63	0	0.00	0	0.00	0	63
4	Canara Bank	217	0	0.00	0	0.00	0	217
5	CBI	41	0	0.00	0	0.00	0	41
6	IB	27	5	2.34	0	0.00	4	18
7	IOB	18	0	0.00	0	0.00	0	18
8	P&SB	7	0	0.00	0	0.00	0	7
9	SBI	1349	35	11.82	11	3.33	95	1219
10	UCO	588	1	0.30	1	0.30	4	583
11	Punjab National Bank	1286	12	4.21	7	3.07	9	1265
12	Union Bank	26	0	0.00	0	0.00	0	26
A	Sub-Total PUBLIC sec Bank	3623	54	19.17	20	7.20	112	3457
19	BANDHAN BANK	10	0	0.00	0	0.00	1	9
20	ICICI Bank	1	0	0.00	0	0.00	0	1
21	IDBI BANK	46	0	0.00	0	0.00	0	46
22	HDFC	1	0	0.00	0	0.00	0	1
23	Axis Bank	3	0	0.00	0	0.00	0	3
24	INDUSIND							0
25	YES Bank							0
B	Sub Total PRIVATE Sec bank	61	0	0.00	0	0.00	1	60
26	TGB	6579	334	91.46	167	48.05	131	6114
C	Sub Total RRB	6579	334	91.46	167	48.05	131	6114
27	ACUB							0
28	TCARDB							0
29	TSCB	2043	75	36.96	63	26.10	12	1956
D	Sub-Total Coop. Bank	2043	75	36.96	63	26.10	12	1956
	GRAND TOTAL	12306	463	147.59	250	81.35	256	11587

Achievement under DRI by Banks up to September 2020:

(Rs.in lac)

Sl no	Name of the Bank	Sanctioned (2020-21)		Outstanding as on 30.09.2020	
		No	Amount	No	Amount
1	Punjab National Bank	0	0.00	241	30.43
2	State Bank of India	0	0.00	589	104.12
3	Canara Bank	2	0.25	239	26.03
4	UCO bank	0	0.00	18	1.55
5	Central Bank of India	0	0.00	259	104.15
6	Punjab & Sind Bank	0	0.00	3	0.18
7	Tripura Gramin Bank	0	0.00	157	71.36
	TOTAL	2	0.25	1506	337.82

Agenda item no -8

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 2020-21 is annexed; the summary position is as under:

Amt. Rs. In lac

Sanctions made during the year 2020-21		Balance outstanding as on 30.09.2020	
A/c	Amount	A/c	Amount
98	278.99	4123	11292.62

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 2020-21 has been annexed.

BANK-WISE PERFORMANCE UNDER EDUCATION LOAN FOR THE YEAR 2020-21, AS ON 30.09.2020 (Amt in Lacs.)

SL NO	BANKS	PROPOSAL SANCTIONED		PROPOSAL DISBURSED		Outstanding as on 30.09.2020		NPA as on 30.09.2020	
		NO	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	Bank of Baroda	18	126.58	17	118.00	57	318.55	1	4.11
2	Bank of India	5	5.49	1	0.85	54	135.54	12	17.37
3	Bank of Maharashtra	0	0.00	0	0.00	2	3.98	0	0.00
4	Canara Bank	0	0.00	0	0.00	327	915.46	21	60.76
5	Central Bank of India	1	3.50	1	3.50	45	102.00	9	39.00
6	Indian Bank	0	0.00	0	0.00	49	74.84	2	2.39
7	Indian Overseas Bank	1	2.00	1	2.00	7	18.26	0	0.00
8	Punjab & Sind Bank	0	0.00	0	0.00	5	15.71	0	0.00
9	Punjab National Bank	2	5.35	2	2.11	463	1370.23	42	103.93
10	State Bank of India	45	47.21	45	25.27	1805	5602.19	262	670.75
11	Union Bank of India	0	0.00	0	0.00	45	121.63	0	0.00
12	UCO Bank	6	7.87	6	4.29	160	544.59	15	45.98
A	Sub Total of Public Sec. Bank	78	198.00	73	156.02	3019	9222.98	364	944.29
13	AXIS BANK	0	0.00	0	0.00	0	0.00	0	0.00
14	Federal Bank	0	0.00	0	0.00	5	13.40	0	0.00
15	HDFC	0	0.00	0	0.00	23	52.79	1	1.92
16	ICICI	0	0.00	0	0.00	0	0.00	0	0.00
17	IDBI BANK	2	2.42	2	2.42	16	45.79	0	0.00
18	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00
19	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00
20	SOUTH INDIAN BANK	0	0.00	0	0.00	0	0.00	0	0.00
21	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00
B	Sub Total of Pvt. Sec. Bank	2	2.42	2	2.42	44	111.98	1.00	1.92
22	Tripura Gramin Bank	15	76.75	10	28.24	1035	1891.77	82	202.81
C	Sub Total of RRB	15	76.75	10	28.24	1035	1891.77	82	202.81
23	ACUB	0	0.00	0	0.00	0	0.00	0	0.00
24	TCARDB	0	0.00	0	0.00	0	0.00	0	0.00
25	TSCB	3	1.82	3	1.82	25	65.89	7	9.92
D	Sub Total of Coop.Banks	3	1.82	3	1.82	25	65.89	7	9.92
GRAND TOTAL		98	278.99	88	188.50	4123	11292.62	454	1158.94

BANK-WISE PERFORMANCE IN FINANCING UNDER HOUSING SCHEME AS ON 30.09.2020

(Amt. in lakhs)

Sl. No.	Name of the Banks	Sanctioned in FY 2020-21		Total Outstanding												Total NPA as on 30.09.2020	
				Urban		Semi-Urban		Rural		Total Outstanding as on 30.09.2020		Out of which PMAY					
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.		
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16		
1	Bank of Baroda	98	1377.50	389	6036.22	63	644.35	7	65.44	459	6746.01	123	1692.85	6	60.3		
2	Bank of India	31	294.12	234	2931.30	147	1204.10	25	154.24	406	4289.64	1	19.50	4	20.66		
3	Bank of Maharashtra	3	43.00	36	444.60	0	0.00	0	0.00	36	444.60	23	275.99	0	0		
4	Canara Bank	54	265.80	266	3650.15	160	1345.54	85	981.84	511	5977.53	56	839.20	2	6.81		
5	Central Bank of India	14	193.50	33	283.90	7	42.50	4	29.45	44	355.85	2	22.50	1	2.01		
6	Indian Bank	9	102.40	452	1961.67	10	75.70	17	112.07	479	2149.44	17	207.91	5	37.02		
7	Indian Overseas Bank	6	140.88	98	1307.32	12	65.22	8	66.55	118	1439.09	4	68.00	5	107		
8	Punjab & Sind Bank	3	28.51	26	181.68	0	0.00	4	16.56	30	198.24	0	0.00	3	2.21		
9	Punjab National Bank	20	468.42	1357	15469.75	587	6000.14	62	130.07	2006	21599.96	420	7765.00	42	145.18		
10	State Bank of India	231	2318.27	4731	29744.44	833	5930.00	2664	18976.00	8228	54650.44	224	5186.39	98	614.74		
11	Union Bank of India	2	73.00	101	1140.50	52	455.46	2	12.41	155	1608.37	9	111.32	0	0		
12	UCO Bank	29	366.76	418	4689.89	238	2441.57	140	1648.57	796	8780.03	24	368.79	12	124.5		
A	Sub-Total PUBLIC sec Bank	500	5672.16	8141	67841.42	2109	18204.58	3018	22193.20	13268	108239.20	903	16557.45	178	1120.43		
13	AXIS BANK	41	47.13	310	287.82	0	0.00	0	0.00	310	287.82	0	0.00	0	0		
14	Bandhan Bank	1	3.50	45	253.05	10	169.05	0	0.00	55	422.10	0	0.00	0	0		
15	Federal Bank	0	0.00	7	82.56	0	0.00	0	0.00	7	82.56	0	0.00	0	0		
16	HDFC	42	33.58	49	37.74	59	44.95	0	0.00	108	82.69	0	0.00	3	0.7		
17	ICICI	16	445.82	102	2191.12	0	0.00	0	0.00	102	2191.12	0	0.00	0	0		
18	IDBI BANK	14	261.99	60	654.12	62	727.13	12	359.41	134	1740.66	0	0.00	0	0		
19	Indusind Bank	0	0.00	41	366.30	0	0.00	0	0.00	41	366.30	0	0.00	0	0		
20	Kotak Mahindra Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0		
21	South Indian Bank	0	0.00	7	171.35	0	0.00	0	0.00	7	171.35	0	0.00	0	0		
22	Ujjivan Bank	87	75.46	376	223.86	590	380.93	0	0.00	966	604.79	0	0.00	11	1.32		
B	Sub Total Pvt. Sec Bank	201	867.48	997	4267.92	721	1322.06	12	359.41	1730	5949.39	0	0	14	2.02		
23	TGB	158	2387.01	2455	6344.98	4441	24404.50	17765	37694.16	24661	68443.64	1250	19820.27	889	1823.87		
C	Sub Total RRB	158	2387.01	2455	6344.98	4441	24404.50	17765	37694.16	24661	68443.64	1250	19820.27	889	1823.87		
24	ACUB	0	0.00	68	563.15	2	21.09	0	0.00	70	584.24	0	0.00	15	151.03		
25	TCARDB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0		
26	TSCB	43	252.78	152	504.12	172	558.61	232	549.75	556	1612.48	77	63.34	15	72.08		
D	Sub-Total Coop. Bank	43	252.78	220	1067.27	174	579.70	232	549.75	626	2196.72	77	63.34	30	223.11		
GRAND TOTAL		902	9179.43	11813	79521.59	7445	44510.84	21027	60796.52	40285	184828.95	2230	36441.06	1111	3169.43		

❖ 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 2230 cases under PMAY up to 30.09.2020. All the bankers working in the state to come forward to finance eligible beneficiaries under PMAY.

PMAY- CLSS Subsidy claim Position upto 30.09.2020 as furnished by Banks (Amount in Rs. Lakhs)

S.No.	Bank	Housing loans sanctioned under PMAY CLSS (since inception)		Housing loans sanctioned under PMAY CLSS (April - Sep 2020)		Housing Loans Disbursed under PMAY CLSS (since inception)		Housing Loans Disbursed under PMAY (April - Sep 2020)		Subsidy claimed under PMAY CLSS (since inception)		Subsidy claimed under PMAY CLSS (April - Sep 2020)		Subsidy Received under PMAY CLSS (since inception)		Subsidy Received under PMAY CLSS (April - Sep 2020)	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	123	1692.85	8	96.10	131	1788.95	8	85.00	103	219.89	10	21.30	64	125.96	21	35.82
2	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
3	Bank of Maharashtra	23	275.99	2	37.00	22	275.99	2	20.00	21	253.99	0	0.00	3	7.08	0	0.00
4	Canara Bank	56	839.20	1	15.00	56	659.36	1	15.00	22	49.15	0	0.00	1	2.35	0	0.00
5	Central Bank Of India	2	22.50	2	22.50	2	22.50	2	22.50	0	0.00	0	0.00	0	0.00	0	0.00
6	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
7	Indian Bank	17	207.91	0	0.00	15	204.51	2	3.40	8	3.36	0	0.00	0	0.00	0	0.00
8	Indian Overseas	4	68.00	0	0.00	4	68.00	1	10.00	0	0.00	4	68.00	4	68.00	0	0.00
9	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
10	PNB	420	7765	14	301.86	420	5507	14	145.35	410	820.67	50	100	317	698.67	22	63.67
11	State Bank of India	224	5186.39	96	2172.61	336	5044.90	96	1203.51	83	1304.44	0	0.00	83	116.10	0	0.00
12	UCO Bank	24	368.79	5	95.00	23	368.79	5	52.00	24	368.79	5	95.00	0	0.00	0	0.00
13	Union Bank	9	111.32	0	0.00	9	111.32	0	0.00	8	10.45	3	6.65	6	9.25	3	6.65
14	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
15	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
16	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
17	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
18	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
19	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
20	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
21	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
22	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
23	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
24	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
25	Tripura Gramin Bank	1250	19820.27	118	2360.35	1250	19720.27	118	2360.35	1119	2987.15	118	1837.14	3	5.72	0	0.00
26	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
27	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
28	TSCB	77	63.34	3	1.80	77	63.34	3	1.80	38	28.27	0	0.00	38	3.26	0	0.00
TOTAL		2230	36441.06	249	5102.22	2346	33846.93	252	3918.91	1836	6046.16	190	2128.09	519	1036.39	46	106.14

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 primarily dependent on road connectivity. 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 132nd SLBC Meeting held on 24.06.2020

All Banks are to exert effort to achieve Stand-Up India Targets for FY 2020-21 (Action: All Banks).

Status of implementation

Loans under the scheme had been extended to 10 SC/ST/Women beneficiaries amounting to Rs. 1.42 Crores during FY 2020-21 up to September 2020.

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

Bank-wise Progress under the Scheme as on 30.09.2020 is as follows: -

PERFORMANCE UNDER STAND UP INDIA FY 2020-21 As on 30.09.2020

Amt.: Rs. In Lakhs

Sl.	Bank	SC/ST		Women		TOTAL	
		No.	Amt.	No.	Amt.	No.	Amt.
1	Bank of Baroda	1	21	2	30	3	51
2	State Bank of India	3	11.79	2	15.6	5	27.39
3	IndusInd Bank	0	0	1	14	1	14
4	Tripura Gramin Bank	0	0	1	50	1	50
GRAND TOTAL		4	32.79	6	109.6	10	142.39

Pradhan Mantri Mudra Yojana (PMMY)

Action Points emerged in the 132nd SLBC Meeting held on 24.06.2020

All Banks are to exert effort to achieve revised MUDRA Target of Rs. 1692.01 Crore for FY 2020-21 (Action: All Banks).

Status of implementation

All Banks/Financial Institutions have made an achievement of Rs. 299.17 Crore with 48957 numbers of accounts for the period April – September 2020, against the annual target of Rs.1692.01 Crore i.e. 18 % of the target.

Performance of the Banks in the State of Tripura as on 30.09.2020 for FY 2020-21 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	4428	8.92	3096	62.64	616	28.45	8140	100.01
Private Sector Banks	9436	24.81	304	2.28	71	0.69	9811	27.77
RRBs	4890	17.41	4472	73.17	146	10.9	9508	101.48
NBFC MFI	20875	60.02	224	5.17	36	2.36	21135	67.54
Co-Op Banks	187	0.93	176	1.44	0	0	363	2.37
Grand Total	39816	112.09	8272	144.7	869	42.4	48957	299.17

Bank wise details of disbursement is Annexed.

Pradhan Mantri Mudra Yojana in Tripura for FY 2020-21 (As on 30.09.2020)

[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	616	1.66	1.66	766	14.54	13.85	121	9.66	9.57	1503	25.86	25.08
2	Bank of Baroda	15	0.07	0.07	31	0.71	0.63	3	0.21	0.21	49	0.99	0.91
3	Bank of India	895	1.77	1.25	531	11.13	5.01	30	2.21	1.13	1456	15.12	7.39
4	Bank of Maharashtra	4	0.01	0.01	13	0.25	0.23	0	0	0	17	0.26	0.24
5	Canara Bank	532	0.5	0.47	138	3.95	3.13	55	4.09	3.41	725	8.53	7.01
6	Central Bank of India	110	0.29	0.2	117	2.5	1.93	22	1.77	1.47	249	4.56	3.59
7	Indian Bank	9	0.02	0.02	15	0.21	0.21	0	0	0	24	0.23	0.23
8	Indian Overseas Bank	55	0.11	0.11	59	1.12	1.12	5	0.33	0.33	119	1.56	1.56
9	Punjab National Bank	860	1.8	1.75	769	17.24	15.18	326	5.71	5.19	1955	24.75	22.12
10	Union Bank of India	33	0.11	0.09	98	2.08	1.71	11	0.96	0.6	142	3.15	2.4
11	Punjab & Sind Bank	48	0.06	0.04	1	0.01	0.01	0	0	0	49	0.07	0.05
12	UCO Bank	1251	2.52	1.32	558	8.9	5.73	43	3.51	2.23	1852	14.93	9.28
	Total	4428	8.92	6.99	3096	62.64	48.74	616	28.45	24.14	8140	100.01	79.86
Private Sector Commercial Banks													
13	Ratnakar Bank	30	0.06	0.06	0	0	0	0	0	0	30	0.06	0.06
14	ICICI Bank	347	1.02	1.02	1	0.02	0.02	0	0	0	348	1.04	1.04
15	IndusInd Bank	4970	12.56	12.56	59	0.99	0.99	3	0.1	0.1	5032	13.65	13.65
16	HDFC Bank	22	0.04	0.04	4	0.05	0.05	0	0	0	26	0.09	0.09
17	IDFC Bank Limited	4038	11.1	11.1	47	0.24	0.24	0	0	0	4085	11.34	11.34
18	IDBI Bank Limited	29	0.03	0.03	193	0.98	0.98	68	0.59	0.59	290	1.59	1.59
	Total	9436	24.81	24.81	304	2.28	2.28	71	0.69	0.69	9811	27.77	27.77
Regional Rural Banks													
19	Tripura Gramin Bank	4890	17.41	17.2	4472	73.17	67.87	146	10.9	10.43	9508	101.48	95.5
	Total	4890	17.41	17.2	4472	73.17	67.87	146	10.9	10.43	9508	101.48	95.5
NBFC-Micro Finance Institutions													
20	VEDIKA CREDIT CAPITAL LTD	842	2.38	2.38	0	0	0	0	0	0	842	2.38	2.38
21	Annapurna Microfinance Pvt. Ltd.	5561	22.34	22.34	220	5.14	5.14	36	2.36	2.36	5817	29.83	29.83
22	Village Financial Services Pvt Ltd	90	0.27	0.27	0	0	0	0	0	0	90	0.27	0.27
23	ASA International India Microfinance Pvt. Ltd.	3914	10.15	10.15	0	0	0	0	0	0	3914	10.15	10.15
24	Belstar Investment and Finance Private Limited	1617	4.72	4.72	0	0	0	0	0	0	1617	4.72	4.72
25	SVATANTRA MICROFIN PRIVATE LIMITED	10	0.03	0.03	0	0	0	0	0	0	10	0.03	0.03
26	Satin Creditcare Network Limited	5178	10.59	10.59	0	0	0	0	0	0	5178	10.59	10.59
27	Asinad Microfinance Pvt. Ltd	258	0.69	0.69	1	0.01	0.01	0	0	0	259	0.7	0.7
28	Arohan Financial Services Pvt. Ltd.	1138	3.51	3.51	0	0	0	0	0	0	1138	3.51	3.51
29	YVU Financial Services Private Limited	1329	3.44	3.44	0	0	0	0	0	0	1329	3.44	3.44
30	Janakalyan Financial Services Private Limited	840	1.65	1.65	0	0	0	0	0	0	840	1.65	1.65
31	SATYA MicroCapital Limited	98	0.25	0.25	3	0.02	0.02	0	0	0	101	0.27	0.27
	Total	20875	60.02	60.02	224	5.17	5.17	36	2.36	2.36	21135	67.54	67.54
Co-Operative Banks													
32	Tripura State Co-Operative Bank	187	0.93	0.93	176	1.44	1.34	0	0	0	363	2.37	2.27
	Total	187	0.93	0.93	176	1.44	1.34	0	0	0	363	2.37	2.27
	Grand Total	39816	112.09	109.95	8272	144.7	125.4	869	42.4	37.62	48957	299.17	272.94

PRADHAN MANTRI MUDRA YOJANA OUTSTANDING POSITION AS ON 30.09.2020 (Amount in Rs. Lakhs)

S.No.	Bank Name	Shishu				Kishore				Tarun				Total Mudra Outstanding			
		Outstanding		NPA		Outstanding		NPA		Outstanding		NPA		Advance Outstanding		NPA Outstanding	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	68	28.92	23	8.30	62	173.03	14	21.70	30	199.20	4	22.98	160	401.15	41	52.98
2	Bank of India	734	333.18	68	3.39	2001	2440.21	11	7.23	52	328.26	0	0.00	2787	3101.65	79	10.62
3	Bank of Maharashtra	18	4.84	1	0.30	76	148.14	1	2.01	17	130.22			111	283.2	2	2.31
4	Canara Bank	2551	201.65	57	21.90	888	1647.53	103	388.64	543	1676.91	1	0.52	3982	3526.09	161	411.06
5	Central Bank Of India	41	15.99	4	1.23	27	43.64	1	3.28	1	9.80	0	0.00	69	69.43	5	4.51
6	Indian Bank	22	13.90	2	0.80	77	142.52	20	23.13	6	36.00			105	192.42	22	23.93
7	Indian Overseas	44	11.85	11	3.26	157	297.14	12	17.09	49	320.62	1	6.05	250	629.61	24	26.40
8	Punjab & Sind Bank	68	15.04	2	0.83	40	29.88	2	2.84	1	5.63	1	5.63	109	50.55	5	9.30
9	Punjab National Bank	2462	671.89	636	193.46	5999	8680.39	1958	2392.67	803	4370.87	147	608.82	9264	13723.15	2741	3194.95
10	State Bank of India	1652	440.25	1114	745.37	3568	5411.87	320	801.08	323	1715.04	65	324.01	5543	7567.16	1499	1870.46
11	UCO Bank	1421	269.47	217	48.32	1808	1709.80	161	199.97	67	323.38	2	13.01	3296	2302.65	380	261.30
12	Union Bank	78	24.13	0	0.00	269	469.68	0	0.00	37	285.74	0	0.00	384	779.55	0	0.00
	Total PUBLIC sec Bank	9159	2031.11	2135	1027.16	14972	21193.83	2603	3859.64	1929	9401.67	221	981.02	26060	32626.61	4959	5867.82
13	Axis Bank													0	0	0	0.00
14	Bandhan Bank	92620	219.74	0	0.00	11339	26.07	0	0.00					103959	245.81	0	0.00
15	Federal Bank					4	13.57	0	0.00	4	28.01	0	0.00	8	41.58	0	0.00
16	HDFC Bank	1084	122.88	258	8.72	97	106.29	2	0.67	3	9.14	0	0.00	1184	238.3106	260	9.39
17	ICICI Bank	1410	407.02	4	0.18	6	12.56	0	0.00	12	83.20	0	0.00	1428	502.78	4	0.18
18	IDBI Bank	398	80.26	46	18.11	216	443.40	20	32.48	19	139.43	5	42.31	633	663.09	71	92.90
19	IDFCFirst Bank													0	0	0	0.00
20	IndusInd Bank	15688	2305.76	0	0.00	1084	1246.18	0	0.00	131	507.28	0	0.00	16903	4059.221	0	0.00
21	Kotak Mahindra													0	0	0	0.00
22	South Indian Bank													0	0	0	0.00
23	Ujjivan Bank	31566	6115.26	275	38.65	6177	2933.99	9	3.69	0	0.00	0	0.00	37743	9049.255	284	42.33
24	Yes Bank													0	0	0	0.00
25	NESFB													0	0	0	0.00
	Total PRIVATE Sec bank	142766	9250.92	583	65.65	18923	4782.07	31	36.84	169	767.06	5	42.31	161858	14800.05	619	144.80
26	Tripura Gramin Bank	50611	12159.77	9867	2699.44	29452	32171.50	2267	2875.59	743	3903.42	84	489.55	80806	48234.69	12218	6064.58
	Total RRB	50611	12159.77	9867	2699.44	29452	32171.50	2267	2875.59	743	3903.42	84	489.55	80806	48234.69	12218	6064.58
27	ACUB													0	0	0	0.00
28	TCARDB													0	0	0	0.00
29	TSCB	257	126.00	0	0.00	441	344.83	2	7.80	0	0.00	0	0.00	698	470.83	2	7.80
	Total Coop. Bank	257	126.00	0	0.00	441	344.83	2	7.80	0	0.00	0	0.00	698	470.83	2	7.80
	Grand Total	202793	23567.80	12585	3792.25	63788	58492.23	4903	6779.87	2841	14072.15	310	1512.88	269422	96132.18	17798	12085.00

Recovery Performance of Banks As on 30.09.2020

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 30.09.2020 stands at 47%.

A comparative table relating to **September 2020** with that of **September 2019** is produced below:

Rs/ Lacs

Sector	September 2019			September 2020		
	Demand	Recovery	%	Demand	Recovery	%
Agriculture & allied	73505.87	37840.23	51	65438.06	30936.13	47
MSME	64356.28	30483.11	47	35728.70	18694.13	52
Other Prised	41288.28	16822.04	41	27086.48	10102.27	37
TOTAL	179150.43	85145.38	48	128253.24	59732.53	47

Scheme wise recovery as on 30.09.2020

Comparative position of some selected schemes is given below:

Rs/ Lacs

Sector	September 2019			September 2020		
	Demand	Recovery	%	Demand	Recovery	%
SJSRY	1280.36	151.41	12	1047.02	159.50	15
SGSY	3917.88	43.72	1	2515.59	46.47	2
REGP(MMS)	2797.06	267.70	9.6	2584.21	101.56	4
PMRY	2181.72	80.67	3.7	4260.87	92.95	2
PMEGP	4913.80	1723.48	35	7492.09	1757.67	23

BANK-WISE & SECTOR-WISE RECOVERY PERFORMANCE AS ON 30.09.2020

SI.No.	Name of Bank	Agri. & Allied activities			MSME			Other Priority Sector			Total Sector		
		Demand	Recovery	Recovery %	Demand	Recovery	Recovery %	Demand	Recovery	Recovery %	Demand	Recovery	Recovery %
1	2	3	4	5	6	7	8	9	10	11	14	15	16
1	Bank of Baroda	136.73	11.62	8	313.08	23.42	7	85.72	9.88	12	535.53	44.92	8
2	Bank of India			0			0			0	0.00	0.00	0
3	Bank of Maharashtra	0.00	0.00	0	5.98	0.25	4			0	5.98	0.25	4
4	Canara Bank			0			0			0	0.00	0.00	0
5	Central Bank of India	350.00	9.94	3	500.00	3.27	1	47.00	1.39	3	897.00	14.60	2
6	Indian Bank	6.50	0.00	0	30.07	1.26	4	0.00	0.00	0	36.57	1.26	3
7	Indian Overseas Bank	17.00	0.25	1	81.00	0.00	0	0.00	0.00	0	98.00	0.25	0
8	Punjab & Sind Bank	6.97	0.00	0	46.72	1.11	2	3.47	0.00	0	57.16	1.11	2
9	Punjab National Bank	562.45	251.71	45	1814.69	866.71	48	1082.33	517.92	48	3459.47	1636.34	47
10	State Bank of India	11601.43	66.63	1	4241.10	51.52	1	892.10	143.34	16	16734.63	261.49	2
11	Union Bank of India			0			0			0	0.00	0.00	0
12	UCO Bank	1323.65	422.16	32	43.70	9.20	21	26.45	5.75	22	1393.80	437.11	31
A	Sub Total of Public Sec.	14004.73	762.31	5	7076.34	956.74	14	2137.07	678.28	32	23218.14	2397.33	10
13	AXIS BANK	82.20	9.68	12	2081.63	2062.26	99	10.43	0.58	6	2174.26	2072.52	95
14	Bandhan Bank	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
14	Federal Bank	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
15	HDFC	557.3381	424.55	76	338.96	307.44	91	21.56	13.59	63	917.86	745.58	81
16	ICICI	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
17	IDBI BANK	9.43	10.79	114	28.05	17.12	61	0.84	0.87	104	38.32	28.78	75
18	Indusind Bank	0.49	0.02	4	17.22	3.11	18	0.00	0.00	0	17.71	3.13	18
19	Ujjivan Bank	6397.09	2615.18	41	1369.58	600.33	44	3182.08	1305.46	41	10948.75	4520.97	41
20	SOUTH INDIAN BANK	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
21	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	7046.55	3060.22	43	3835.44	2990.26	78	3214.91	1320.50	41	14096.90	7370.98	52
22	Tripura Gramin Bank	40586.78	24053.60	59	23046.92	14167.26	61	14454.14	6027.95	42	78087.84	44248.81	57
C	Sub Total of RRB	40586.78	24053.60	59	23046.92	14167.26	61	14454.14	6027.95	42	78087.84	44248.81	57
23	ACUB	0	0	0	0	0	0	80.36	94.69	118	80.36	94.69	118
24	TCARDB	0.00	0.00	0	0	0	0	0.00	0.00	0	0.00	0.00	0
25	TSCB	3800.00	3060.00	81	1770.00	579.87	33	7200.00	1980.85	28	12770.00	5620.72	44
D	Sub Total of Coop.Banks	3800.00	3060.00	81	1770.00	579.87	33	7280.36	2075.54	29	12850.36	5715.41	44
Grand Total		65438.06	30936.13	47	35728.70	18694.13	52	27086.48	10102.27	37	128253.24	59732.53	47

BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 30.09.2020

(Amount in Lacs)

SI No.	BANKS	PMRY					SGSY					SJSRY				
		Total Outg.		Demand	Recovery	Total Overdue	Total Outg.		Demand	Recovery	Total Overdue	Total Outg.		Demand	Recovery	Total Overdue
		No.	Amt.				No.	Amt.				No.	Amt.			
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1	A.B.	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	2	2.84	2.84	0.00	2.84
2	Andhra Bank					0.00					0.00					0.00
3	BOB	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	637	2394.00	2320.00	15.00	2305.00	567	866.00	510.00	15.00	495.00	212	353.00	240.00	25.00	215.00
13	UCO	124	146.20	125.01	8.85	116.16	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	3502	4338.70	4260.87	92.95	4167.92	705	957.45	541.67	27.13	514.54	772	1179.47	1047.02	159.50	887.52
23	TGB	0	0.00	0.00	0.00	0.00	49	2.56	2.56	0.54	2.02	0	0.00	0.00	0.00	0.00
B	ASCB incl.	3502	4338.70	4260.87	92.95	4167.92	754	960.01	544.23	27.67	516.56	772	1179.47	1047.02	159.50	887.52
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	3127	1971.36	1971.36	18.80	1952.56	0	0.00	0.00	0.00	0.00
C	Coop. Bank															
	Sub Total	0	0.00	0.00	0.00	0.00	3127	1971.36	1971.36	18.80	1952.56	0	0.00	0.00	0.00	0.00
GRAND TOTAL		3502	4338.70	4260.87	92.95	4167.92	3881	2931.37	2515.59	46.47	2469.12	772	1179.47	1047.02	159.50	887.52

BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 30.09.2020

(Amount in Lacs)

SI No.	BANKS	TRANSPORT OPERATOR					SUME					KVIC(MMS)				
		Total Outg.		Demand	Recovery	Total Overdue	Total Outg.		Demand	Recovery	Total Overdue	Total Outg.		Demand	Recovery	Total Overdue
		No.	Amt.				No.	Amt.				No.	Amt.			
1	2	3	4	5	6	7			10	11	12	18	19	20	21	22
1	A.B.	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
2	Andhra Bank					0.00					0.00					0.00
3	BOB	2	1.65	1.65	0.00	1.65	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
4	BOI	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
5	Canara	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
6	CBI	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	6	18.11	6.12	3.01	3.11
7	Coprporation					0.00					0.00					0.00
8	IB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
9	IDBI	56	245.18	162.36	71.82	90.54	0	0.00	0.00	0.00	0.00	3	3.43	0.00	0.00	0.00
10	IOB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
11	P&SB	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
12	SBI	130	1792.00	1600.00	182.00	146.00	0	0.00	0.00	0.00	0.00	1042	6050.00	2417.00	80.00	2337.00
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	11.46
14	UB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	4	16.48	2.65	1.11	1.54
15	UBI	839	813.58	1125.55	10.25	1115.30	0	0.00	0.00	0.00	0.00	198	144.23	144.23	14.69	129.54
16	HDFC	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
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	0	0.00	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	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	0.00
A	ASCB	1027	2852.41	2889.56	264.07	2625.49	0	0.00	0.00	0.00	0.00	1271	6260.49	2584.21	101.56	2482.65
23	TGB	1254	1008.36	687.15	217.56	469.59	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
B	ASCB incl.	2281	3860.77	3576.71	481.63	3095.08	0	0.00	0.00	0.00	0.00	1271	6260.49	2584.21	101.56	2482.65
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	0	0.00	0.00	0.00	0.00	0	0.00	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	0.00
GRAND TOTAL		2281	3860.77	3576.71	481.63	3095.08	0	0.00	0.00	0.00	0.00	1271	6260.49	2584.21	101.56	2482.65

BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 30.09.2020

(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	3060.00	32.00	3028.00	3061	530.00	3750.00	67.00	3683.00
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	170	617.78	95.20	19.51	75.69	265	495.15	70.73	15.83	54.90
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	5942	10906.05	5557.22	1338.02	4219.20	5594	3737.44	5492.69	835.70	4656.99
23	TGB	0	0.00	0.00	0.00	0.00	4351	5936.51	1897.54	372.56	1524.98	5016	5432.68	1305.46	643.28	662.18
B	ASCB incl. RRB	38	11.16	11.16	0.00	11.16	10293	16842.56	7454.76	1710.58	5744.18	10610	9170.12	6798.15	1478.98	5319.17
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	1157	3854.52	1315.16	366.16	949.00	3032	4385.00	820.25	707.69	112.56
C	Coop. Bank Sub Total	0	0.00	0.00	0.00	0.00	1157	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	11450	17238.74	7492.09	1757.67	5734.42	11235	9688.37	6956.50	1622.21	5334.29

BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 30.09.2020

(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	
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	
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	
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	7454	3175.50	823.54	365.27	458.27	0	0.00	0.00	0.00	0.00
B	ASCB incl.	938	181.25	48.12	1.53	46.59	12574	8320.04	2355.71	366.50	1989.21	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	14013	10890.98	4417.39	412.78	4004.61	413	123.31	118.19	0.05	118.14

Public Demand Recovery (PDR)

PDR certificate cases as on 30.09.2020

(Rs / Lacs)

As on	Cases pending		Recovery made during the current year.	
	No.	Amt.	No.	Amt.
30.09.2020	1415	1061.88	0	0

Bank wise position of Certificate cases (PDR Act) as on 30.09.2020 is furnished in the annexure.

Statement showing the filing and disposal of cases under PDR up to 30.09.2020

(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	0	0.00
4	Bank of India	45	42.65	0	0.00
5	Canara Bank	4	3.75	0	0.00
6	Central Bank of India	0	0.00	0	0.00
7	United Bank of India	14	42.83	0	0.00
8	Indian Overseas Bank	15	110.00	0	0.00
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	0	0.00
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	0	0.00

POSITION OF NPA OF BANKS IN THE STATE OF TRIPURA

As on 30.09.2020

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
March 2020	16220	866.94	5.34
September 2019	14766	760.37	5.15
September 2020	16431	722.27	4.40

Percentage of gross NPA as against gross advance decreased from 5.15% as on September 2019 to 4.40% as on September 2020. Amount in absolute terms decreased slightly to Rs. 722.27 crores as on 30th September 2020 from Rs. 760.37 crore as on 30th September 2019. The outstanding amount under Written off A/Cs (Shadow Register) is around Rs 155.11 crores which if added with the outstanding NPA, the total amount would be Rs. 877.38 crores which seems to be high.

The total outstanding NPA amount in Govt. sponsored schemes has increased from Rs. 102.17 crores in September 2019 to Rs.111.66 crores in September 2020. State Govt is requested to take adequate measures in helping bank officials in recovery of these loans.

NPA Position and amount outstanding in Shadow Register of Banks in Tripura as on 30.09.2020 is furnished in the Annexure.

NPA Position of Banks in Tripura as on 30.09.2020

(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	Bank of Baroda	125.11	289.66	490.61	905.38	98.26	1003.64
2	Bank of India	1788.35	618.32	37.91	2444.58	21.42	2466.00
3	Bank of Maharashtra	0.00	0.00	0.00	0.00	0.00	0.00
4	Canara Bank	114.70	335.75	66.10	516.55	80.63	597.18
5	Central Bank of India	70.70	603.78	15.30	689.78	4.50	694.28
6	Indian Bank	20.00	99.14	202.60	321.74	100.44	422.18
7	Indian Overseas Bank	5.66	394.23	0.00	399.89	1.16	401.05
8	Punjab & Sind Bank	6.97	46.80	3.47	57.24	0.24	57.48
9	Punjab National Bank	3606.00	5664.96	534.63	9805.59	707.75	10513.34
10	State Bank of India	11601.42	4241.10	892.10	16734.62	301.26	17035.88
11	Union Bank of India	6.02	43.71	1.11	50.84	12.35	63.19
12	UCO Bank	1012.76	1143.60	170.48	2326.84	2897.13	5223.97
A	Sub-Total PUBLIC sec Bank	18357.69	13481.05	2414.31	34253.05	4225.14	38478.19
13	AXIS BANK	1.01	167.99	0.13	169.13	5.09	174.22
14	Bandhan Bank	0.00	0.00	0.00	0.00	0.00	0.00
15	Federal Bank	0.00	0.00	0.00	0.00	0.00	0.00
16	HDFC	402.50	79.46	2.48	484.44	110.48	594.92
17	ICICI	6.34	0.00	0.00	6.34	127.10	133.44
18	IDBI BANK	1073.29	402.98	0.00	1476.27	14.11	1490.38
19	IDFC First Bank	0.00	0.00	0.00	0.00	0.00	0.00
20	Indusind Bank	0.00	0.00	0.00	0.00	0.00	0.00
21	Kotak Mahindra Bank Ltd	0.00	0.00	0.00	0.00	0.85	0.85
22	South Indian Bank	0.00	0.00	0.00	0.00	0.00	0.00
23	NESFB	25.06	49.75	18.13	92.94	0.00	92.94
24	Ujjivan Bank	37.77	5.44	12.85	56.06	1.80	57.86
B	Sub Total Pvt. Sec Bank	1545.97	705.62	33.59	2285.18	259.43	2544.61
25	TGB	10397.61	7989.64	2026.70	20413.95	1888.55	22302.50
C	Sub Total RRB	10397.61	7989.64	2026.70	20413.95	1888.55	22302.50
26	ACUB	0.00	0.00	618.10	618.10	0.00	618.10
27	TCARDB	0.00	0.00	0.00	0.00	0.00	0.00
28	TSCB	2283.63	1489.51	2363.47	6136.61	2147.22	8283.83
D	Sub-Total Coop. Bank	2283.63	1489.51	2981.57	6754.71	2147.22	8901.93
GRAND TOTAL		32584.90	23665.82	7456.17	63706.89	8520.34	72227.23

TRIPURA STATE

Position of Technically Written off A/Cs of Banks in Tripura as on 30.09.2020

Sl.No.	BANKS	Amount Outstanding	
		No of A/Cs	Amount
1	2	5	6
1	Bank of Baroda	0	0.00
2	Bank of Maharashtra	0	0.00
3	Bank of India	0	0.00
4	Canara Bank	0	0.00
5	Central Bank of India	153	83.94
6	Indian Bank	428	480.12
7	Indian Overseas Bank	0	0.00
8	Punjab & Sind Bank	39	64.49
9	Punjab National bank	16968	1578.01
10	State Bank of India	12062	3738.00
11	UCO Bank	61	3127.18
12	Union Bank of India	0	0.00
A	Sub-Total PUBLIC sec Bank	29711	9071.74
13	AXIS BANK	0	0.00
14	ICICI	0	0.00
15	HDFC	0	0.00
16	South Indian Bank	0	0.00
17	INDUSIND	0	0.00
18	IDBI Bank	2504	4949.65
B	Sub Total PRIVATE Sec bank	2504	4949.65
19	Tripura Gramin Bank	35331	1488.02
C	Sub Total RRB	35331	1488.02
20	ACUB	107	2.14
21	TCARDB	0	0.00
22	TSCB	0	0.00
D	Sub-Total Coop. Bank	107	2.14
GRAND TOTAL		67653	15511.55

STATUS OF GOVT. SPONSORED SCHEMES & NPA GENERATED THEREOF

		PMRY					PMEGP					SWAVALAMBAN				
		A/Cs Outstanding	Outstd. Balance as on 30.09.2020	NPA A/Cs	Amt. Outstd. As on 30.09.20	NPA %	A/Cs Outstanding	Outstd. Balance as on 30.09.2020	NPA A/Cs	Amt. Outstd. As on 30.09.20	NPA %	A/Cs Outstanding	Outstd. Balance as on 30.09.2020	NPA A/Cs	Amt. Outstd. As on 30.09.20	NPA %
1	Bank of Baroda	20	8.98	20	8.98	100	142	390.40	21	31.23	8	160	232.33	19	30.21	13
2	Bank of Maharastra	0	0.00	0	0.00	0	12	15.39	0	0.00	0	15	13.85	2	3.19	23
3	Bank of India	0	0.00	0	0.00	0	227	298.06	51	23.59	8	42	74.40	38	27.40	37
4	Canara Bank	0	0.00	0	0.00	0	214	611.88	37	67.76	11	214	282.28	26	32.83	12
5	Central Bank of India	58	20.63	58	20.63	100	84	225.62	53	150.50	67	68	149.40	45	100.42	67
6	Indian Bank	1	0.27	1	0.27	100	75	87.97	26	29.85	34	28	51.22	6	8.21	16
7	IOB	20	42.50	5	18.30	43	35	132.64	4	11.64	9	41	75.95	10	12.08	16
8	PNB	1253	966.07	1239	961.55	100	1618	2933.25	560	876.70	30	2097	2343.96	469	661.74	28
9	P&SB	12	0.01	12	0.01	100	25	52.22	11	15.40	29	16	26.00	10	16.00	62
10	SBI	535	1465.58	339	1194.25	81	306	1320.77	129	927.55	70	557	1387.00	216	1078.99	78
12	Union Bank of Inida	181	229.67	27	11.45	5	156	624.66	117	38.72	6	267	511.51	10	15.36	3
13	UCO Bank	116	134.06	114	132.99	99	367	528.91	95	166.91	32	506	441.14	213	174.07	39
ASCB of PSBs Sub-Total		2196	2867.77	1815	2348.43	82	3261	7221.77	1104	2339.85	32	4011	5589.04	1064	2160.50	39
14	AXIS BANK	0	0.00	0	0.00	0	1	5.52	0	0.00	0	0	0.00	0	0.00	0
15	HDFC BANK	0	0.00	0	0.00	0	0	0.00	0	0.00	0	1	0.55	0	0.00	0
16	ICICI	0	0.00	0	0.00	0	1	0.15	0	0.00	0	0	0.00	0	0.00	0
17	IDBI BANK	0	0.00	0	0.00	0	27	67.28	7	23.97	36	0	0.00	0	0.00	0
18	INDUSIND BANK	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0	0.00	0	0.00	0
19	SOUTH INDIAN BANK	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0	0.00	0	0.00	0
20	Yes Bank	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0	0.00	0	0.00	0
21	Bandhan Bank	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0	0.00	0	0.00	0
22	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
23	TGB	0	0.00	0	0.00	0	4052	6031.56	1042	1341.66	22	5716	6588.81	1342	1637.35	25
TGBs Sub-Total		0	0.00	0	0.00	0	4052	6031.56	1042	1341.66	22	5716	6588.81	1342	1637.35	25
24	ACUB	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0	0.00	0	0.00	0
25	TCARDB	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0	0.00	0	0.00	0
26	TSCB Ltd	0	0.00	0	0.00	0	1670	3969.65	192	681.38	17	3512	5145.92	530	633.07	12
ASCB of Coop Sub-Total		0	0.00	0	0.00	0	1670	3969.65	192	681.38	17	3512	5145.92	530	633.07	12
GRAND TOTAL		2196	2867.77	1815	2348.43	82	9012	17295.93	2345	4386.86	25	13240	17324.32	2936	4430.92	26

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 30.09.2020 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.
631072	253173	884245	571.71*	781633	31580	441683
In Percentage						
71.37	28.63			88.39	3.57	49.95

* Average deposit per account Rs 6465.58/-

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 6465.58/- per account in the State of Tripura.

Aadhaar seeding percentage is 88.39 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 49.95% 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 3.57% 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 30.09.2020

S.No	Banks	Type of Bank	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposit	Zero Balance Account	RupayCard Issued	Aadhaar Seeded
1	Bank of Baroda	PSB	2765	6259	4939	4085	9024	36210971.92	354	7109	7918
2	Bank of India	PSB	12562	1117	7051	6628	13679	52391820.08	598	12207	12700
3	Bank of Maharashtra	PSB	0	759	344	415	759	3944947.00	42	714	722
4	Canara Bank	PSB	23338	4015	13872	13481	27353	106851230.36	1550	18332	25073
5	Central Bank of India	PSB	3895	286	1912	2269	4181	12615879.51	113	1605	3828
6	Indian Bank	PSB	1573	978	1192	1359	2551	5167825.13	136	1976	2209
7	Indian Overseas Bank	PSB	1715	2365	2183	1897	4080	12325335.61	441	3828	3503
8	Punjab & Sind Bank	PSB	175	152	197	130	327	5167562.00	0	322	322
9	Punjab National Bank	PSB	109603	72440	131587	50456	182043	2456506921.45	9577	77101	176022
10	State Bank of India	PSB	54494	104099	76170	82423	158593	558026843.83	2622	150996	113818
11	UCO Bank	PSB	37767	27032	29710	35089	64799	264265299.07	5440	16946	50971
12	Union Bank of India	PSB	7192	4246	5882	5556	11438	48819354.83	898	8716	10252
13	Axis Bank Ltd	PVT	0	349	251	98	349	1081977.47	88	316	260
14	Federal Bank Ltd	PVT	0	159	103	56	159	1695698.80	34	111	117
15	HDFC Bank Ltd	PVT	0	7843	188	7655	7843	12634159.57	217	7795	2875
16	ICICI Bank Ltd	PVT	13	227	187	53	240	956912.15	140	240	82
17	IDBI Bank Ltd.	PVT	2141	2760	2356	2545	4901	13286901.38	469	4151	4255
18	IndusInd Bank Ltd	PVT	0	1374	1185	189	1374	1412438.19	161	1275	1333
19	Kotak Mahindra Bank Ltd	PVT	0	61	52	9	61	92094.36	16	7	38
20	South Indian Bank Ltd	PVT	0	103	60	43	103	160472.12	22	65	79
21	Tripura Gramin Bank	RRB	373839	16549	154565	235823	390388	2123548907.90	8662	127871	365256
	Grand Total		631072	253173	433986	450259	884245	5717163552.73	31580	441683	781633

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 30.09.2020 is furnished below:

Bank Type	PMSBY	PMJJBY	APY	Total
PSB	301843	113316	27168	442327
RRB	226781	86032	49044	361857
Private	5568	2006	2395	9969
Co-op	17062	4633	47	21742
Total	551254	205987	78654	835895

Bank wise position of 3 social security schemes is furnished along with claim position as on 30.09.2020:

Social Security Schemes upto September 2020		Total		
S.No.	Banks	PMSBY	PMJJBY	APY
1	Bank of Baroda	8238	2351	1374
2	Bank of India	4701	1920	4057
3	Bank of Maharashtra	250	106	35
4	Canara Bank	5841	5943	6937
5	Central Bank Of India	5390	2680	1110
6	Indian Bank	1734	740	253
7	Indian Overseas	2206	1176	219
8	P&SB	815	164	149
9	PNB	166671	31718	3092
10	State Bank of India	81748	55678	5580
11	UCO Bank	15004	6104	3421
12	Union Bank	2962	2472	567
	Total PUBLIC sec Bank	301843	113316	27168
13	Axis Bank	416	142	949
14	Bandhan Bank	0	0	269
15	Federal Bank	82	35	22
16	HDFC Bank	921	405	528
17	ICICI Bank	200	134	84
18	IDBI Bank	3059	1120	534
19	IDFC First Bank	523	110	0
20	IndusInd	298	12	0
21	Kotak Mahindra	64	44	6
22	South Indian Bank	0	0	0
23	Ujjivan Bank	0	0	0
24	Yes Bank	5	4	3
	Total PRIVATE Sec bank	5568	2006	2395
25	Tripura Gramin Bank	226781	86032	49044
	Total RRB	226781	86032	49044
26	ACUB	0	0	0
27	TCARDB	0	0	0
28	TSCB	17062	4633	47
	Total Coop. Bank	17062	4633	47
	Grand Total	551254	205987	78654

Claim Status of PMSBY & PMJJBY:

PMSBY & PMJJBY--CLAIM STATUS (As on 30.09.2020)									
Sl.	Bank	PMSBY				PMJJBY			
		Claims Made	Claims Settled	Under Process	Rejected	Claims Made	Claims Settled	Under Process	Rejected
1	Bank of Baroda	2	2	0	0	1	1	0	0
2	Bank of India	0	0	0	0	0	0	0	0
3	Bank of Maharashtra	0	0	0	0	0	0	0	0
4	Canara Bank	0	0	0	0	0	0	0	0
5	Central Bank of India	0	0	0	0	0	0	0	0
6	Indian Bank	0	0	0	0	0	0	0	0
7	Indian Overseas Bank	0	0	0	0	0	0	0	0
8	Punjab & Sind Bank	0	0	0	0	0	0	0	0
9	Punjab National Bank	0	0	0	0	0	0	0	0
10	State Bank of India	0	0	0	0	0	0	0	0
11	Union Bank of India	2	2	0	0	0	0	0	0
12	UCO Bank	0	0	0	0	1	1	0	0
A	Sub Total of Public Sec. Bank	4	4	0	0	2	2	0	0
13	AXIS BANK	0	0	0	0	0	0	0	0
14	Bandhan Bank	0	0	0	0	0	0	0	0
15	Federal Bank	0	0	0	0	0	0	0	0
16	HDFC	0	0	0	0	0	0	0	0
17	ICICI	0	0	0	0	0	0	0	0
18	IDBI BANK	0	0	0	0	0	0	0	0
19	IDFCFirst Bank	0	0	0	0	0	0	0	0
20	Indusind Bank	0	0	0	0	0	0	0	0
21	Kotak Mahindra Bank	0	0	0	0	0	0	0	0
22	SOUTH INDIAN BANK	0	0	0	0	0	0	0	0
23	Ujjivan Bank	0	0	0	0	0	0	0	0
24	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
25	Tripura Gramin Bank	45	30	10	5	42	26	13	4
C	Sub Total of RRB	45	30	10	5	42	26	13	4
26	ACUB	0	0	0	0	0	0	0	0
27	TCARDB	0	0	0	0	0	0	0	0
28	TSCB	4	3	1	0	19	16	2	0
D	Sub Total of Coop.Banks	4	3	1	0	19	16	2	0
GRAND TOTAL		53	37	11	5	63	44	15	4

Claim settlement in PMJJBY is 69.84% while in PMSBY is 69.81%. 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:

Owing to lockdown restrictions in place due to the onset of the COVID-19 pandemic, financial literacy camps scheduled to be held were put on hold as per Government directions.

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:

Owing to lockdown restrictions in place due to the onset of the COVID-19 pandemic, training programs of RSETIs scheduled to be held were put on hold as per Government directions.

Digital Modes of Banking:

Bankwise Position of ATMs upto September 2020					
Sl.No.	BANKS	ATM			
		Rural	Semi- Urban	Urban	Total
1	Bank of Baroda	1	1	13	15
2	Bank of India	4	2	3	9
3	Bank of Maharashtra	0	0	1	1
4	Canara Bank	6	10	6	22
5	Central Bank of India	1	2	1	4
6	Indian Bank	1	0	3	4
7	Indian Overseas Bank	1	1	3	5
8	Punjab & Sind Bank	1	0	1	2
9	Punjab National Bank	53	15	25	93
10	State Bank of India	56	71	110	237
11	Union Bank of India	1	4	8	13
12	UCO Bank	10	11	9	30
A	Sub Total of Public Sec. Bank	135	117	183	435
13	AXIS BANK	3	8	8	19
14	Bandhan Bank	0	3	3	6
15	Federal Bank	0	0	1	1
16	HDFC	2	4	7	13
17	ICICI	1	4	5	10
18	IDBI BANK	4	5	2	11
19	IDFC First Bank	0	0	0	0
20	Indusind Bank	0	2	5	7
21	Kotak Mahindra Bank	0	0	1	1
22	SOUTH INDIAN BANK	0	0	2	2
23	YES Bank	0	0	1	1
24	Ujjivan Bank	0	6	2	8
B	Sub Total of Pvt. Sec. Bank	10	32	37	79
25	Tripura Gramin Bank	20	8	4	32
C	Sub Total of RRB	20	8	4	32
26	ACUB	0	0	0	0
27	TCARDB	0	0	0	0
28	TSCB	0	0	2	2
D	Sub Total of Coop.Banks	0	0	2	2
GRAND TOTAL		165	157	226	548

Status of POS machines installed as on 30.09.2020

Sl.No.	BANKS	Status of POS Machines issued upto September 2020
1	Bank of Baroda	10
2	Bank of India	20
3	Bank of Maharashtra	1
4	Canara Bank	52
5	Central Bank of India	0
6	Indian Bank	2
7	IDBI BANK	25
8	Indian Overseas Bank	45
9	Punjab & Sind Bank	1
10	Punjab National Bank	240
11	State Bank of India	1218
12	Union Bank of India	40
13	UCO Bank	92
14	AXIS BANK	14
15	Bandhan Bank	135
16	Federal Bank	15
17	HDFC	527
18	ICICI	76
19	IDFC First Bank	13
20	Indusind Bank	0
21	Kotak Mahindra Bank	24
22	SOUTH INDIAN BANK	47
23	YES Bank	175
24	Ujjivan Bank	98
25	NESFB	0
26	Tripura Gramin Bank	0
27	ACUB	0
28	TCARDB	0
29	TSCB	0
	GRAND TOTAL	2870

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. The progress of Digitization Campaign in West Tripura District for the period April 2020 to October 2020 is given below.

Expanding and Deepening of Digital Payments Ecosystem - Review Format

District: West Tripura

Period: Apr - Oct 2020

Bank Name	For Bank Customers															For non-customers				4. Digital Financial Literacy		
	1. Digital coverage for individuals (Savings Accounts)								2. Digital coverage for business (Current Accounts)							3. Provision of Digital infrastructure				No. of FLC camps on Digital FL	No. of people participated	
	Total No. of Operative SB Accs.	No. of Debit cards/ RuPay cards issued to Operative SB Accs.	% Debit/ RuPay cards coverage	No. of net banking issued	% Net banking coverage	No. of Mobile Banking + UPI + USSD ^	% of MB/ UPI USSD coverage	Total No. of Operative SB Accounts covered with at least one of the facilities - Debit/ RuPay cards, net banking, mobile banking, UPI, USSD	% of such Accounts Out of total Operative Accounts	Total No. of Operative Current Accounts	No. of net banking to CAs	% Net banking coverage	No. of POS/ QR availed by CA accounts^	% of POS/ QR coverage	Total No. of Operative Current Accounts covered with at least one of digital modes of payments - Net Banking, POS, QR etc.	% of such Accounts Out of total Operative Current Accounts	A. POS/ QR issued to shopkeepers (other than CA holders)**	B. POS/ QR issued to Govt./ Public Service providers	C. POS/ QR issued to others***			Total POS/ QR (A+B+C) other than CA holders
INDIA POST PAYMENTS BANK	6154	0	0.00	0	0.00	1045	16.98	1045	16.98	10	0	0.00	1	10.00	1	10.00	0	0	0	0	5	240
STATE BANK OF INDIA	347034	224369	64.65	215267	62.03	325556	93.81	326714	94.14	8258	3095	37.48	967	11.71	4218	51.08					3	60
TRIPURA GRAMIN BANK	812555	80920	9.96	0	0.00	9195	1.13	82588	10.16	2667	0	0.00			0	0.00					55	3609
TRIPURA STATE CO-OPERATIVE BANK	159471	11091	6.95	0	0.00	0	0.00	11091	6.95	2986	0	0.00	0	0.00	0	0.00	0	0	0	0	78	4056
UCO BANK	296890	169175	56.98	14012	4.72	13049	4.40	180402	60.76	3613	179	4.95	83	2.30	262	7.25	0	0	40	40	2	100
PUNJAB NATIONAL BANK	159008	131415	82.65	9874	6.21	14257	8.97	133728	84.10	4056	1375	33.90	175	4.31	1417	34.94	0	0	0	0	25	1245
INDIAN OVERSEAS BANK	9415	8002	84.99	713	7.57	956	10.15	8002	84.99	427	185	43.33	65	15.22	185	43.33	0	0	0	0	0	0
AXIS BANK	13523	13523	100.00	13523	100.00	11305	83.60	13523	100.00	1319	1319	100.00	556	42.15								
BANK OF INDIA	35629	27027	75.86	13575	38.10	15980	44.85	31619	88.75	670	339	50.60	72	10.75	411	61.34	13	NIL	5	18	19	410
BANK OF BARODA	36305	29212	80.46	14225	39.18	13115	36.12	17138	47.21	803	400	49.81	300	37.36	650	80.95	14	0	297	311	5	300
CANARA BANK	29066	25647	88.24	10630	36.57	4120	14.17	25671	88.32	769	303	39.40	376	48.89	645	83.88				0		
CENTRAL BANK OF INDIA	26471	12929	48.84	905	3.42	1273	4.81	25000	94.44	2661	1605	60.32	2	0.08	1056	39.68	NIL	NIL	NIL	NIL	8	206
BANK OF MAHARASHTRA	2129	2026	95.16	140	6.58	85	3.99	2026	95.16	58	17	29.31	NA	0.00	17	29.31	NA	NA	NA	NA	nil	nil
IDBI BANK	11996	10779	89.85	4234	35.30	6301	52.53	10779	89.85	627	298	47.53	35	5.58	298	47.53	0	0	0	0	0	0
KOTAK MAHINDRA BANK	6236	5417	86.87	5792	92.88	4014	64.37	5828	93.46	332	100	30.12	19	5.72	119	35.84	0	0	19	19	0	0
FEDERAL BANK	5239	5330	101.74	930	17.75	2950	56.31	5112	97.58	280	154	55.00	62	22.14	160	57.14						
INDUSIND BANK	12700	4015	31.61	1649	12.98	744	5.86	4016	31.62	339	134	39.53	34	10.03	174	51.33	0	0	0	0	1	6
ICICI BANK	11100	10767	97.00	6327	57.00	8658	78.00	7437	67.00	1215	425	34.98	486	40.00	911	74.98	0	0	0	0	0	0
UNION BANK	48007	44166	92.00	17426	36.30	22995	47.90	30840	64.24	2466	1378	55.88	40	1.62	1389	56.33	-	-	-	-	-	-
HDFC BANK LTD	122133	109284	89.48	32417	26.54	38011	31.12	110815	90.73	16125	6197	38.43	4021	24.94	6345	39.35	550	246	0	796	0	0
INDIAN BANK	10270	5849	56.95	1774	17.27	1769	17.22	5961	58.04	1509	188	12.46	5	0.33	346	22.93	0	0	0	0	6	135
NORTH EAST SMALL FINANCE BANK	1565	666	42.56	1542	98.53	1564	99.94	1564	99.94	69	63	91.30	0	0.00	63	91.30	0	0	0	0	0	0
PUNJAB & SIND BANK	8801	4092	46.49	86	0.98	5779	65.66	5779	65.66	195	11	5.64	2	1.03	13	6.67	0	0	0	0	2	26
SOUTH INDIAN BANK	6620	4560	68.88	304	4.59	3777	57.05	4630	69.94	288	128	44.44	55	19.10	190	65.97	0	0	0	0	0	0
BANDHAN BANK	21830	19364	88.70	3182	14.58	3112	14.26	21524	98.60	2901	468	16.13	78	2.69	546	18.82	NIL	NIL				
UJIVAN BANK	26713	26324	98.54	22860	85.58	24426	91.44	26324	98.54	369	290	78.59	0	0.00	290	78.59	0	0	0	0	0	0
YES BANK	1389	180	12.96		0.00		0.00	180	12.96	102		0.00	116	113.73	116	113.73	53			53		
Total	2228249	986129	44.26	391387	17.56	534036	23.97	1099336	49.34	55114	18651	33.84	7550	13.70	19822	35.97	630	246	361	1237	209	10393

On-boarding of merchants/ traders/ businesses/ utility service providers (PoS)				
State/ UT		Tripura		
Name of the District		West Tripura		
Period		Apr - Oct 2020		
Sr. No.	Total no of merchants/ traders/ businesses/ utility service providers identified in the district for coverage (PoS)	Targets and achievement		
		Target	Achievement	% Achievement
1	Allahabad Bank (Now Indian Bank)	6		
2	Andhra Bank (Now Union Bank)	6		
3	Bank of Baroda	46		
4	Bank of India	22		
5	Bank of Maharashtra	6		
6	Canara Bank	22	1	4.55
7	Central Bank of India	10	2	20.00
8	Corporation Bank (Now Union Bank)	6		
9	Indian Bank	12	5	41.67
10	Indian Overseas Bank	15	8	53.33
11	Oriental Bank of Commerce (Now PNB)	6		
12	Punjab National Bank	10	2	
13	Punjab & Sind Bank	6	5	83.33
14	State Bank of India	150	58	38.67
15	Syndicate Bank (Now Canara Bank)	10	2	20.00
16	UCO Bank	50	43	86.00
17	United Bank of India (Now PNB)	100	61	61.00
18	Union Bank of India	24	2	8.33
19	Axis Bank	32	14	43.75
20	Bandhan Bank	40	3	7.50
21	Federal Bank	10	5	50.00
22	HDFC	50	135	270.00
23	ICICI	32		
24	IDBI	10	2	20.00
25	IndusInd Bank	10		
26	IDFC	6		
27	NESFB	8		
28	Ujjivan SF Bank	18		
29	Kotak Mahindra Bank	6		
30	South Indian Bank	15	1	6.67
31	Yes Bank	15	23	153.33
32	India Post Payments Bank	6		
	Total	765	372	48.63

Timely submission of data by banks:

24 out of 29 Banks submitted the reports after the stipulated date. All Banks are once again requested to ensure submission of data within the stipulated time period.

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

All Banks were requested to submit data within 15.10.2020 for compilation of Agenda Notes for 133rd SLBC Meeting. The date of submission by the concerned banks is tabulated as follows: -

Sl.	Bank	Date of Submission
1	ACUB	08/10/2020
2	AXIS BANK	27/10/2020
3	Bandhan Bank	28/10/2020
4	Bank of Baroda	29/10/2020
5	Bank of India	20/10/2020
6	Bank of Maharashtra	20/10/2020
7	Canara Bank	03/11/2020
8	Central Bank of India	05/11/2020
9	Federal Bank	05/11/2020
10	HDFC	03/11/2020
11	ICICI	25/11/2020
12	IDBI BANK	24/11/2020
13	IDFC First Bank	17/11/2020
14	Indian Bank	03/11/2020
15	Indian Overseas Bank	08/10/2020
16	IndusInd Bank	25/11/2020
17	Kotak Mahindra Bank	10/11/2020
18	Punjab & Sind Bank	08/10/2020
19	Punjab National Bank	07/10/2020
20	South Indian Bank	10/11/2020
21	State Bank of India	20/10/2020
22	TCARDB	09/10/2020
23	Tripura Gramin Bank	24/11/2020
24	TSCB	12/11/2020
25	UCO Bank	20/10/2020
26	Union Bank of India	19/11/2020
27	YES Bank	03/11/2020
28	Ujjivan Bank	10/11/2020
29	NESFB	14/11/2020

Other Issues:

Performance of India Post Payments Bank:

India Post Payments Bank data as on 30.09.2020						
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	27737	224	32	0.87
2	Khowai	50	6700	48	7	0.15
3	KAILASHAHAR BRANCH	53	6932	69.43	52	0.13
4	RADHAKISHOREPUR	128	6437	32.33	23	0.05
5	Agartala	89	7354	61.31	11	0.03
TOTAL		424	55160	435.07	125	1.08

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
Dharmanagar	0	0	0	0	0	0	9817	20.86	0	0	0	0
Khowai	4000	200	400	0.5	600	0.8	600	0.15	200	0.5	100	5
KAILASHAHAR BRANCH	345	3.6	1034	2.7	763	2.87	897	0.98	56	0.2	0	0
Radhakishorepur	120	1.5	0	0	0	0	637	1.02	0	0	0	0
Agartala	240	3.1	0	0	120	1	543	0.2	120	0.35	0	0

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
Dharmanagar	6573	73.4	0	0	0	0	0	0	32560	78.23
Khowai	0	0	0	0	0	0	0	0	3562	53.23
KAILASHAHAR BRANCH	235	2.89	0	0	9	0.13	0	0	3213	48.9
Radhakishorepur	0	0	0	0	0	0	0	0	7724	100.32
Agartala			0	0	0	0	0	0	7624	90.32

Controlling Office	Third Party Products Mobilised							
	Loans		Insurance		Investments		Post Office Savings schemes	
	Nos.	Amount	Nos.	Amount	Nos.	Amount	Nos.	Amount
Dharmanagar	0	0	1	10450	0	0	0	0
Khowai	0	0	3	26125	0	0	80	9000
KAILASHAHAR	0	0	0	0	0	0	0	0
Radhakishorepur	0	0	0	0	0	0	0	0
Agartala	0	0	6	105545	0	0	0	0

Atma Nirbhar Bharat Abhiyan:

On May 12, Prime Minister Shri Narendra Modi, announced a special economic package of Rs 20 lakh crore (equivalent to 10% of India's GDP) with the aim of making the country independent against the tough competition in the global supply chain and to help in empowering the poor, labourers, migrants who have been adversely affected by COVID-19. Following this announcement, the Finance Minister, Smt. Nirmala Sitharaman, through five press conferences, announced the detailed measures under the economic package. A summary of the schemes related to MSME sector requiring financial assistance to be provided by Banks are stated here under.

- **Collateral free loans for businesses (Guaranteed Emergency Credit Line):** All businesses (including MSMEs) will be provided with collateral free automatic loans. MSMEs can borrow up to 20% of their entire outstanding credit as on February 29, 2020 from banks and Non-Banking Financial Companies (NBFCs). Borrowers with up to Rs 25 crore outstanding and Rs 100 crore turnover will be eligible for such loans and can avail the scheme till October 31, 2020. Interest on the loan will be capped and 100% credit guarantee on principal and interest will be provided to Banks and Non-Banking Financial Companies (NBFCs).
- **Subordinate debt for MSMEs:** This scheme aims to support to stressed MSMEs which have Non-Performing Assets (NPAs). Under the scheme, promoters of MSMEs will be given debt from banks, which will be infused into the MSMEs as equity. The government will facilitate Rs 20,000 crore of subordinate debt to MSMEs. For this purpose, it will provide Rs 4,000 crore to the Credit Guarantee Trust Fund for Micro and Small Enterprises, which will provide partial credit guarantee support to banks providing credit under the scheme.
- **Street vendors:** A special scheme called PM SVANidhi has been launched to facilitate easy access to credit for street vendors. Under this scheme, bank credit will be provided to each vendor for an initial working capital of up to Rs 10,000.

The progress under the aforementioned schemes for the State of Tripura is summarized below:

Tripura State	Data as on 14.08.2020			
	Sanction		Disbursement	
	No.	Amount (inlakhs)	No.	Amount (inlakhs)
Guaranteed Emergency Credit Line	6521	13338.69	4527	9259.96
COVID 19 special loan scheme	1380	5134.62	1342	4254.86
Fresh MSME Loans	6	231	6	231
Fresh Mudra Loans	8252	14936	8252	12400
Credit Guarantee Scheme for sub-ordinate debt	0	0	0	0

Guaranteed Emergency Credit Line Scheme:

Sl.No	BANKS	GECL Sanctioned as on 14-08-2020	
		No.	Amt. (in lakhs)
1	Bank of Baroda	369	1078.00
2	Bank of India	307	348.00
3	Bank of Maharashtra	80	62.00
4	Canara Bank	521	725.93
5	Central Bank Of India	114	142.17
6	Indian Bank	80	262.32
7	Indian Overseas	48	145.89
8	P&SB	62	20.24
9	PNB	824	2333.00
10	State Bank of India	2206	5730.00
11	UCO Bank	1205	1054.58
12	Union Bank	363	663.16
A	Total PUBLIC sec Bank	6179	12565.29
13	Axis Bank	2	50.00
14	Bandhan Bank	0	0.00
15	Federal Bank	6	26.27
16	HDFC Bank	0	0.00
17	ICICI Bank	4	184.00
18	IDBI Bank	90	40.00
19	IDFCFirst Bank	0	0.00
20	IndusInd	0	0.00
21	Kotak Mahindra	0	0.00
22	South Indian Bank	0	0.00
23	Ujjivan Bank	0	0.00
24	Yes Bank	0	0.00
25	NESFB	0	0.00
B	Total PRIVATE Sec bank	102	300.27
26	Tripura Gramin Bank	211	296.00
C	Total RRB	211	296.00
27	ACUB	0	0.00
28	TCARDB	0	0.00
29	TSCB	29	181.55
D	Total Coop. Bank	29	181.55
GRAND TOTAL		6521	13343.11

PM SVANidhi Yojana as on 24-11-2020:

In Marketplace	
Bank	No. of applications
ALLAHABAD BANK	3
ANDHRA BANK	2
AXIS BANK	1
Bank of Baroda	5
BANK OF INDIA	21
CANARA BANK	17
CENTRAL BANK OF INDIA	7
CORPORATION BANK	2
HDFC BANK	1
ICICI BANK LIMITED	4
IDBI BANK	4
INDIA POST PAYMENT BANK	3
INDIAN BANK	6
INDIAN OVERSEAS BANK	1
Kotak Mahindra Bank	1
North East Small Finance Bank	3
Punjab National Bank	2
STATE BANK OF INDIA	65
SYNDICATE BANK	5
Tripura Gramin Bank	39
UCO BANK	41
Ujjivan Small Finance Bank Limited	1
UNION BANK OF INDIA	7
VIJAYA BANK	3
Total	244

Picked Up	
Bank	No. of applications
ANDHRA BANK	4
AXIS BANK	4
BANDHAN BANK LTD	49
BANK OF BARODA	7
BANK OF INDIA	3
BANK OF MAHARASHTRA	1
Canara Bank	12
CENTRAL BANK	2
HDFC	3
ICICI BANK LIMITED	170
IDBI BANK	17
INDIAN POST PAYMENT BANK	1
INDUSIND BANK	2
ORIENTAL BANK OF COMMERCE	4
PUNJAB & SIND BANK	4
Punjab National Bank	47
SOUTH INDIAN BANK	2
STATE BANK OF INDIA	64
SYNDICATE BANK	1
TRIPURA GRAMIN BANK	378
TRIPURA STATE CO OPERATIVE BANK	31
UCO BANK	79
Ujjivan Small Finance Bank	3
UNION BANK OF INDIA	8
Vijaya Bank	15
Grand Total	911

Sanctioned (yet to be disbursed)	
Bank	No. of applications
BANK OF BARODA	4
BANK OF INDIA	5
CANARA BANK	10
CENTRAL BANK OF INDIA	2
CORPORATION BANK	5
ICICI BANK LIMITED	67
INDIA POST	3
INDIAN OVERSEAS BANK	2
Punjab National Bank	84
STATE BANK OF INDIA	5
SYNDICATE BANK	3
Tripura Gramin Bank	29
TRIPURA STATE CO-OPERATIVE BANK	20
UCO BANK	15
UNION BANK OF INDIA	10
VIJAYA BANK	4
Total	268

Disbursed	
Bank	No. of applications
ALLAHABAD BANK	2
ANDHRA BANK	1
AXIS BANK	1
Bandhan Bank	1
Bank of Boroda	1
Bank Of India	44
BANK OF MAHARASHTRA	1
CANARA BANK	32
CENTRAL BANK OF INDIA	25
CORPORATION BANK	3
ICICI BANK LIMITED	1
IDBI BANK	3
INDIAN BANK	2
INDIAN OVERSEAS BANK	9
STATE BANK OPF INDIA	467
SYNDICATE BANK	1
TRIPURA GRAMIN BANK	522
TRIPURA STATE CO OPERATIVE BANK	99
UCO BANK	80
Ujjivan Small Finance Bank Limited	1
UNION BANK OF INDIA	7
Punjab National Bank	411
Total	1714

PM Formalization of Micro Food Processing Enterprises Scheme:

Recently, the Ministry of Food Processing Industries (MoFPI) has launched the PM Formalization of Micro Food Processing Enterprises (PM FME) scheme as a part of 'Atmanirbhar Bharat Abhiyan'.

The Directorate of Industries & Commerce, Govt of Tripura will be the State Nodal Agency for implementation of the scheme. The first meeting of the State Level Approval Committee (SLAC) as constituted under PMFME guidelines was held on 9th September 2020 under the chairmanship of the Chief Secretary, Govt of Tripura. The salient features of the scheme are stated herewith.

- **One District One Product (ODOP) Approach:**
 - The States would identify food products for districts keeping in view the existing clusters and availability of raw material.
 - The ODOP could be a perishable produce based or cereal based or a food item widely produced in an area. E.g. mango, potato, pickle, millet based products, fisheries, poultry, etc.
- **Other Focus Areas:**
 - Waste to wealth products, minor forest products and Aspirational Districts.
 - Capacity building and research: Academic and research institutions under MoFPI along with State Level Technical Institutions would be provided support for training of units, product development, appropriate packaging and machinery for micro units.
- **Financial Support:**
 - Existing individual micro food processing units desirous of upgrading their units can avail credit-linked capital subsidy at 35% of the eligible project cost with a maximum ceiling of Rs.10 lakh per unit.
 - Support would be provided through credit linked grants at 35% for development of common infrastructure including common processing facility, lab, warehouse, etc. through FPOs/SHGs/cooperatives or state owned agencies or private enterprise.
 - A seed capital (initial funding) of Rs. 40,000- per Self Help Group (SHG) member would be provided for working capital and purchase of small tools.
- **Duration:** It will be implemented over a period of five years from 2020-21 to 2024-25.
- **Funding Details:**
 - It is a centrally sponsored scheme with an outlay of Rs. 10,000 crore.
 - The expenditure under the scheme would be shared in 60:40 ratio between Central and State Governments, in 90:10 ratio with North Eastern and Himalayan States, 60:40 ratio with UTs with legislature and 100% by Centre for other UTs.
- **Need:**
 - The unorganized food processing sector comprising nearly 25 lakh units contributes to 74% of employment in the food processing sector.
 - Nearly 66% of these units are located in rural areas and about 80% of them are family-based enterprises supporting livelihood of rural households and minimizing their migration to urban areas. These units largely fall within the category of micro enterprises.
 - The unorganized food processing sector faces a number of challenges which limit their performance and their growth. The challenges include lack of access to modern technology & equipment, training, access institutional credit, lack of basic awareness on quality control of products; and lack of branding & marketing skills etc.

New requests for opening of Bank Branches in Dhalai District:

The DM & Collector Dhalai District has advised to raise proposal to SLBC for opening of 4 (Four) new Bank Branches in Dhalai District at the specified locations mentioned as under:

- 1. Raishyabari under Raishyabari Block :** Only one UCO Bank Branch is functioning in entire Block covering a population of 14000, so another Bank Branch of Tripura Gramin Bank or Tripura State co-operative Bank may be opened at Raishyabari.
- 2. Ganganagar under Ganganagar Block:** Only one Branch of Tripura Gramin Bank is functioning in entire Block covering a population of 15000, so another Nationalized Bank Branch may be opened at Ganganagar area.
- 3. Manikpur under Chaumanu Block:** Presently there is no Bank Branch functioning at Manikpur which is at a central place of Five GPs (Manikpur GP, Debacherra GP, Rajdhar GP, West Malidhar GP & East Malidhar GP) having approximately 10000 inhabitants. So, one Bank Branch may be opened at Manikpur, as the area is currently serviced only through BC / CSP.
- 4. Karamcherra under Manu Block:** Presently there is no Bank Branch at Karamcherra having approximately 4000 inhabitants of two GPs namely Paschim Karamcherra GP and Purba Karamcherra GP, so one Bank Branch may be opened at Karamcherra area. It may kindly be noted that TSCB is currently in the process of opening a BC point at the location within October 2020.

Proposal to CDBT Shillong for CDBT enable Branch at Ambassa:

- The DM & Collector Dhalai District advised to take initiative for proposal to CDBT Shillong for designating one Nationalized Bank Branch functioning at Ambassa as CDBT enable Branch.
- Presently only PNB Kamalpur Branch is the CDBT enable Branch for entire District and district level offices situated under at Ambassa are having difficulties in depositing the income tax challans at PNB Kamalpur Branch situated at a distance of over 50 kms.
- The business entities of Manu, Chaumanu, Raishyabari, Gandacherra and Ambassa are also facing the same difficulties and as such the proposal has been mooted for consideration by SLBC.

BANK-BRANCH NETWORK IN TRIPURA AS ON 30.09.2020

Name of Bank	Type of Bank	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	
Bank of Baroda	Public Sector Bank	1	0	7	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	2	0	7	9	
Bank of India	Public Sector Bank	2	1	3	1	1	0	0	0	0	1	1	0	0	1	0	1	0	0	0	0	0	0	0	5	5	3	13	
Bank of Maharashtra	Public Sector 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	
Canara Bank	Public Sector Bank	2	0	4	0	2	0	0	1	0	1	2	0	1	0	0	1	0	0	1	0	2	2	0	6	9	4	19	
Central Bank of India	Public Sector Bank	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	
Indian Bank	Public Sector Bank	0	0	3	0	0	0	1	0	0	0	1	0	0	0	0	1	0	0	0	0	0	0	0	2	1	3	6	
Indian Overseas Bank	Public Sector 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	
Punjab & Sind Bank	Public Sector Bank	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	2	
Punjab National Bank	Public Sector Bank	6	3	14	5	2	0	1	4	0	5	2	0	8	1	0	6	2	0	2	1	0	3	3	0	36	18	14	68
State Bank of India	Public Sector Bank	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
UCO Bank	Public Sector 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	Public Sector Bank	0	0	6	0	0	0	0	1	0	0	1	0	1	0	0	0	0	0	0	0	0	1	0	1	3	6	10	
Axis Bank	Pvt Bank	2	0	4	0	2	0	0	1	0	0	1	0	0	1	0	0	0	0	1	0	0	1	0	2	7	4	13	
Bandhan Bank	Pvt Bank	2	3	3	3	2	0	4	1	0	0	2	0	3	0	0	1	1	0	0	2	0	1	0	0	14	11	3	28
Federal Bank	Pvt 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 Bank	Pvt Bank	1	0	4	1	1	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	1	0	2	3	4	9	
ICICI Bank	Pvt Bank	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 Bank	Pvt Bank	1	0	1	0	0	0	0	0	0	4	1	0	0	1	0	0	0	0	0	0	0	1	0	5	3	1	9	
IDFC Bank	Pvt 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	
Indusind Bank	Pvt Bank	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	Pvt 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	Pvt Bank	2	0	1	0	0	0	1	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	3	1	1	5	
South Indian Bank	Pvt 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	
Ujjivan Bank	Pvt 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	
Yes Bank	Pvt 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	
Tripura Gramin Bank	Rural Bank	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
ACUB	Co-Op Bank	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	
TCARDB	Co-Op Bank	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	
Tripura State Co-Op Bank	Co-Op Bank	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
Total		55	27	114	36	25	0	24	16	0	38	26	0	42	18	0	32	14	0	23	10	0	27	21	0	277	157	114	548



Ref: SLBC Tripura/ Meeting - 03/2020-21

Date: 07.09.2020

Proceedings of the SLBC Tripura Agriculture Sub-Committee meeting held on 7th September, 2020 via Video Conference.

The SLBC Tripura Agriculture Sub-Committee meeting was held on 7th September 2020 via Video Conference.

The meeting was chaired by Shri M R Gopal, GM NABARD and convened by Shri Anand Kumar, DGM & Circle Head Punjab National Bank Agartala Circle Office & SLBC Tripura. In the meeting, representatives of major Banks along with Agriculture Department & ARDD were present. A list of participants of the meeting is enclosed.

At the outset, Shri Anand Kumar, DGM & Circle Head, Punjab National Bank Agartala Circle Office and SLBC Tripura, extended a warm welcome to the participants and laid down the agenda for the meeting.

After discussions held at length among the participating Bankers and representatives of Govt departments, the following action points were identified for pursuing by the Banks & State Govt.

- **ACP Achievement:** ACP achievement of 10% in Agri- Allied Sector for the June 2020 quarter was very less. This can be attributed to the lockdown imposed in the wake of the COVID-19 pandemic and associated movement restrictions which hampered credit flow in Q1 2020. Barring SBI, TSCB and TGB performance, performance of all other Banks were insignificant. The concerned Banks had adopted camp mode for agriculture finance which should be followed by other Bankers. Bankers were advised to redouble their efforts to bridge the performance gap in the subsequent quarters. **(Action: All Banks)**
- **KCC Saturation Drive:** 22766 sponsored KCC applications are still pending with Banks. Agriculture Department has requested bankers to expedite the disposal of the same. ARDD to furnish relevant information to SLBC desk pertaining to issues raised by dairy farmers linked with Gomati Co-operative for resolution. A meeting will be held at a later date among all stakeholders for resolution of such issues with a view to achieve 100% credit linkage of dairy farmers in the State. **(Action: Banks, ARDD, SLBC)**
- **DEDS / EDEG:** As informed by NABARD, there is no budgetary allocation under DEDS / EDEG for the current year. ARDD to write to Ministry of Animal Husbandry, Dairying and Fisheries, Govt of India for providing subsidy allocation in the State of Tripura for financing dairy & poultry units under DEDS / EDEG. **(Action: ARDD)**
- **SHG Financing:** Till the quarter ended June 2020 only 5 Banks have financed loans under SHG. Bankers were requested to ensure better participation in achieving targets under SHG finance. **(Action: All Banks)**
- **Fishery Loans:** GM NABARD requested Fishery Department to sponsor more applications of Fishery KCC to Banks. **(Action: Fishery Department)**
- **Formation of Fruit / Vegetable Clusters:** DGM PNB requested Agriculture Department to identify clusters in the State of Tripura where Banks may focus on financing specific fruits / vegetable products. **(Action: Agriculture Department)**

- **New Schemes under Atma Nirbhar Bharat in Agri- Allied Sector:** NABARD is in the process of chalking out a plan of action for implementation of the newly launched schemes – Agriculture Infrastructure Fund, Animal Husbandry Infrastructure Fund, Micro Food Processing Units, etc. along with Department of Agriculture and ARDD.
- **Farmers Producers Organization:** Agriculture Department has informed that formation of new FPOs is under process and they will share the details subsequently. GM NABARD intimated the House that FPOs need not necessarily involve only agricultural produce, FPOs involving multiple commodities may be encouraged. **(Action: Agriculture Dept, ARDD & Fisheries Dept for creation of multi-commodity FPOs)**

Summing up the discussion, Shri Anand Kumar, DGM & Circle Head, Punjab National Bank Agartala Circle Office and SLBC Tripura requested the participants to implement the decisions made in the meeting on priority basis.

List of participants at the SLBC Tripura Agriculture Sub-Committee meeting held on 7th September, 2020 via Video Conference

Sl. No.	Name	Designation/Office/Institution
1	Shri M R Gopal	GM NABARD
2	Shri Anand Kumar	DGM & Circle Head, Punjab National Bank Agartala Circle & SLBC Tripura
3	Shri Subir Das	Manager Reserve Bank of India
4	Shri Janardan Bose	GM, Tripura State Co-Operative Bank
5	Shri D Singh	Chief Manager UCO Bank
6	Shri Dibyendu Choudhuri	RM State Bank of India
7	Shri Dipak Kr Das	Dy Director Agriculture Department, Govt of Tripura
8	Smt Jasmine Debbarma	Dairy Officer ARDD, Govt of Tripura
9	Shri Nanda Gopal Neotia	Fishery Officer, Dept of Fisheries, Govt of Tripura
10	Shri Sankha Shubhra Dey	Manager Tripura Gramin Bank
11	Shri Uttam Kr Saha	HOD (C&R) Tripura Gramin Bank
12	Shri Bhargav Bhattacharjee	Manager, SLBC Tripura, Punjab National Bank



Ref: SLBC Tripura/ Meeting - 04/2020-21

Date: 15.09.2020

Proceedings of the SLBC Tripura MSME Sub-Committee meeting held on 15th September, 2020 via Video Conference.

The SLBC Tripura MSME Sub-Committee meeting was held on 15th September 2020 via Video Conference.

The meeting was chaired by Shri Anand Kumar, DGM & Circle Head Punjab National Bank Agartala Circle Office & SLBC Tripura. In the meeting, representatives of major Banks along with Industries Department & Urban Development Department were present. A list of participants of the meeting is enclosed.

At the outset, Shri Anand Kumar, DGM & Circle Head, Punjab National Bank Agartala Circle Office and SLBC Tripura, extended a warm welcome to the participants and laid down the agenda for the meeting.

After discussions held at length among the participating Bankers and representatives of Govt departments, the following action points were identified for pursuing by the Banks & State Govt.

- **ACP Achievement:** ACP achievement of 11% in MSME Sector for the June 2020 quarter was very less. This can be attributed to the lockdown imposed in the wake of the COVID-19 pandemic and associated movement restrictions which hampered credit flow in Q1 2020. Barring SBI, TSCB, HDFC and ICICI, performance of all other Banks were insignificant. Bankers were advised to redouble their efforts to bridge the performance gap in the subsequent quarters. **(Action: All Banks)**
- **PMEGP FY 2020-21:** As per the decision of the 132nd SLBC meeting held on 24.06.2020, PMEGP target for FY 2020-21 was revised to 2000 from the earlier target of 1500. As on June 2020, out of the 469 sponsored proposals, Bankers collectively accorded sanctions in only 33 cases. As stated by Dept of Industries & Commerce, the figures as on August 2020 did not show any noticeable improvement. Bankers were advised to expedite the process of sanction in PMEGP for arriving at a respectable achievement vis-à-vis the annual target for FY 2020-21. **(Action: Banks)**
- **Swavalamban FY 2019-20:** Swavalamban scheme for FY 2019-20 is scheduled to be capped off by the end of September 2020. Bankers were requested to dispose off all pending cases by 30th September 2020 accordingly. As per the decision of the 132nd SLBC meeting held on 24.06.2020, Swavalamban target for FY 2020-21 was revised to 6000 from the earlier target of 4000. Dept of Industries & Commerce requested Bankers to ensure full co-operation in achieving the desired targets for FY 2020-21. **(Action: Banks, DIC)**
- **Pradhan Mantri Mudra Yojana & Stand Up India:** Owing to lockdown restrictions in Q1 of FY 2020-21, the progress of sanction under Mudra loans has been under par. Bankers were advised to take the initiative for bridging the gap by Q2 of FY 2020-21. Dept of Industries & Commerce is exploring the possibility of sponsoring loans under Stand Up India for aiding better performance in this regard. **(Action: All Banks, DIC)**
- **NULM:** Out of the 752 SEP proposals and 139 SHG proposals sponsored under NULM, only 72 and 18 cases respectively were sanctioned till June 2020. As requested by Urban Development Department, Banks were advised to dispose off the cases in a time bound manner. Tripura Gramin Bank to adequately sensitize their branches regarding the scheme guidelines for proper processing of applications sponsored under NULM. **(Action: All Banks and TGB in particular)**

- **Atma Nirbhar Bharat Abhiyan -GECL & PM SVANidhi:** DGM PNB requested Bankers to provide adequate focus on disbursing loans under GECL & PM SVANidhi as the same is being monitored at the highest level by the Government of India. Tripura Gramin Bank and Tripura State Co-Operative Bank were requested to resolve branch mapping issues at Udyamimitra Portal (particularly in Dhalai district) at the earliest in co-ordination with SIDBI, so as to facilitate timely disbursement of credit to street vendors under PMSVANidhi. TGB to also sensitize their field functionaries on PMSVANidhi scheme for providing financial assistance to street vendors as per scheme guidelines. **(Action: All Banks – TGB & TSCB in particular)**
- **Mukhya Mantri Swanirbhar Yojana:** The State Govt is facilitating handholding of shopkeepers at ULB level for insurance coverage, issuance of trade license and credit support under various welfare schemes and through Bank linkage via Mudra Loans. All Banks were requested by Urban Development Dept to accord necessary co-operation for the success of the scheme. **(Action: Banks, Urban Development Dept)**

Summing up the discussion, Shri Anand Kumar, DGM & Circle Head, Punjab National Bank Agartala Circle Office and SLBC Tripura requested the participants to implement the decisions made in the meeting on priority basis.

List of participants at the SLBC Tripura MSME Sub-Committee meeting held on 15th September, 2020 via Video Conference

Sl. No.	Name	Designation/Office/Institution
1	Shri Anand Kumar	DGM & Circle Head, Punjab National Bank Agartala Circle & SLBC Tripura
2	Shri Janardan Bose	GM, Tripura State Co-Operative Bank
3	Shri D Singh	Chief Manager UCO Bank
4	Shri Dibyendu Choudhuri	RM State Bank of India
5	Smt Swapna Debnath	Additional Director Dept of Industries & Commerce, Govt of Tripura
6	Shri Pratim Deb	SMM, DAY-NULM, Urban Development Department, Govt of Tripura
7	Shri Kanak Das	Manager Tripura Gramin Bank
8	Shri Uttam Kr Saha	HOD (C&R) Tripura Gramin Bank
9	Shri Bhargav Bhattacharjee	Manager, SLBC Tripura, Punjab National Bank

Ref: SLBC Tripura/ Meeting - 07/2020-21

Date: 30.11.2020

Proceedings of the SLBC Tripura Sub-Committee on Expanding and Deepening of Digital Payment Ecosystem meeting held on 27th November, 2020 via Video Conference.

The SLBC Tripura Sub-Committee on Expanding and Deepening of Digital Payment Ecosystem meeting was held on 27th November, 2020 via Video Conference.

The meeting was chaired by Shri Anand Kumar, DGM & Circle Head Punjab National Bank Agartala Circle Office & SLBC Tripura. In the meeting, representatives of Banks along with officials of Reserve Bank of India, and NPCI were present. A list of participants of the meeting is enclosed.

At the outset, Shri Anand Kumar, DGM & Circle Head, Punjab National Bank Agartala Circle Office and SLBC Tripura, 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, the following observations pertaining to adoption of digital banking products among bank customers in West Tripura district were identified for resolution at appropriate levels:

- **India Post Payments Bank:** The Bank presently does not have debit card and net banking facility. However, they are exploring coverage of all accounts through UPI platform. As the majority of their customers are based in rural areas with limited access to smart phones, the Bank shall be sensitizing their customers on transacting via UPI through the usage of USSD codes.
- **UCO Bank:** Adoption of digital banking products among Jan Dhan customers proving to be a challenge. The Bank is offering PoS terminals to merchants free of charge to promote adoption of digital transactions by merchant outlets.
- **Bank of India:** The Bank has a healthy coverage of 88.75% savings account holders through digital banking products, but more focus is required for coverage of current accounts. Presently, the Bank has launched a campaign for enrolling maximum number of customers on digital platforms.
- **Indian Bank:** Senior Citizens have been observed to be reluctant in adopting digital transactions, comprising approximately 15% of their savings account holders. Merchants have cited high MDR charges for being reluctant to accept payment through PoS terminals. The Bank is actively trying to promote their digital products among their customers. A campaign for enrolling maximum number of customers on digital platforms has been launched and it is expected that noticeable progress will be observed in the subsequent months.
- **Axis Bank:** As per report submitted by the Bank, it has already achieved 100% digital coverage of savings and current account holders in West Tripura district. For each new customer, the Bank provides a welcome kit with pre-activated digital banking products, thus ensuring full digitization coverage.
- **ICICI Bank:** Issuance of net-banking among their customer base is an area of concern. However, the Bank has already issued debit cards to 97% savings account holders. The Bank is actively trying to promote its digital products among current account holders, where focus on PoS enrollment remains a priority.

- **Ujjivan Bank:** The Bank has a healthy coverage of 98.54% savings account holders through digital banking products and 78.59% of current account holders. It is expected that coverage of remaining accounts will be completed by March 2021.
- **Punjab National Bank:** The bank has an overall digital coverage of 85% in savings accounts. However, it was observed that reported figures under net banking and mobile banking reflect the activation position only and as such, should also include issuance position for these products in subsequent reports. The Bank has already credit linked over 500 street vendors under the ongoing PM SVANidhi scheme and digitally onboarded all such vendors through UPI-QR code for enabling them to accept payments digitally. PoS enrolment remains an area of concern. The Bank has launched “Digital Apnayein” Campaign to actively promote its digital products among savings and current account holders, which is expected to give a considerable boost in issuance of debit cards, PoS terminals, internet banking / mobile banking channels and UPI activation.
- **Tripura Gramin Bank:** Out of total 22.28 lakhs savings accounts in the district, Tripura Gramin Bank has a share of 23% (4.24 lakhs accounts). Owing to limited digital infrastructure, around 10% of savings account holders have been covered through issuance of debit cards. The Bank does not have facility for internet banking, PoS and UPI/QR code. As elucidated in the meeting, many of their customers have multiple accounts, which is also an area of concern. Besides, approximately 50% of all accounts are of MGNREGA DBT beneficiaries, where adoption of digital banking channels has proved to be challenging. However, as a significant portion of savings accounts are ABPS enabled, the Bank was advised to incorporate the same in subsequent digitization reports for West Tripura district. The Bank has decided to issue 1 lakh debit cards in savings accounts by December 2020.
- **Tripura State Co-Operative Bank:** As in the case of Tripura Gramin Bank, Tripura State Co-Operative Bank also has limited digital infrastructure and does not provide facility for internet banking, PoS and UPI/QR code. Debit Card issuance has also been an area of concern. The Bank has a share of 7% of total savings accounts in West Tripura district, and digital banking products have been issued to 6.95% of their savings accounts. Multiple accounts of customers comprise 25-30% of the Bank’s total savings account base. The Bank has recently launched its mobile banking product and is exploring avenues for tie-up with UPI/QR code service providers for digital on boarding of their customers. A majority of savings accounts are ABPS enabled and shall be subsequently incorporated in their digitization report for West Tripura district.

Further to the above, RBI has notified the following action points for implementation:

- The SLBC Tripura Sub-Committee on Expanding and Deepening of Digital Payment Ecosystem will convene on monthly basis to monitor the progress achieved regarding 100% digitization of West Tripura District.
- Banks to provide details on volume of cash transactions taking place in branches of West Tripura district (excluding ATM cash and remittances) to SLBC desk on quarterly basis for compilation and onward forwarding to RBI Agartala. This is required to ascertain the reduction in cash based transactions at branches corresponding to increase in adoption of digital payment modes by the population.
- All Banks to actively endeavor for achieving 100% digitization in West Tripura district by March 2021.

Summing up the discussion, Shri Anand Kumar, DGM & Circle Head, Punjab National Bank Agartala Circle Office and SLBC Tripura requested the participants to implement the decisions made in the meeting on priority basis.

List of participants at the SLBC Tripura Sub-Committee on Expanding and Deepening of Digital Payment Ecosystem held on 27th November, 2020 via Video Conference

Sl. No.	Name	Designation/Office/Institution
1	Shri Anand Kumar	DGM & Circle Head, Punjab National Bank Agartala Circle & SLBC Tripura
2	Shri Sandipan Chatterjee	Manager Reserve Bank of India
3	Shri Biswanath Maujumder	Development Officer Tripura State Co-Operative Bank
4	Shri D Singh	Chief Manager UCO Bank
5	Shri Rajesh Singh	Chief Manager Bank of India
6	Shri Jaydip Sen	CRDM Axis Bank Agartala
7	Shri Joydeep Roy	Manager ICICI Bank Agartala
8	Smt Payel Saha	Senior Manager IT Tripura Gramin Bank
9	Smt Supriya Debnath	Manager Indian Bank
10	Shri Partha Ghosh	Manager Ujjivan Bank
11	Shri Sovik Ghosh	NPCI
12	Shri Anup Singha	Manager India Post Payments Bank
13	Shri Bhargav Bhattacharjee	Manager, SLBC Tripura, Punjab National Bank

Ref: SLBC Tripura/ Meeting - 08/2020-21

Date: 08.12.2020

Proceedings of the SLBC Tripura Agriculture Sub-Committee meeting held on 8th December, 2020 via Video Conference.

The SLBC Tripura Agriculture Sub-Committee meeting was held on 8th December 2020 via Video Conference.

The meeting was chaired by Shri M R Gopal, GM NABARD and convened by Shri Anand Kumar, DGM & Circle Head Punjab National Bank Agartala Circle Office & SLBC Tripura. In the meeting, representatives of major Banks along with Agriculture Department & ARDD were present. A list of participants of the meeting is enclosed.

At the outset, Shri Anand Kumar, DGM & Circle Head, Punjab National Bank Agartala Circle Office and SLBC Tripura, 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 Govt departments, the following action points were identified for pursuing by the Banks & State Govt.

- **ACP Achievement:** ACP achievement of 22% in Agri- Allied Sector for the September 2020 quarter was very less. This can be attributed to the lockdown imposed in the wake of the COVID-19 pandemic and associated movement restrictions which hampered credit flow in Q1 & Q2 of FY 2020-21. Barring SBI, TSCB and PNB, performance of all other Banks were insignificant. The concerned Banks had adopted camp mode for agriculture finance which should be followed by other Bankers. Bankers were advised to redouble their efforts to bridge the performance gap in the subsequent quarters. **(Action: All Banks)**
- **KCC Saturation Drive:** Out of the 1.42 lakh PMKISAN KCC Applications available with Banks, 80939 has been sanctioned of which, 30525 sanctioned cases are awaiting disbursement. Besides the above, as per PMJDY portal of DFS, Gol, there is a pendency of 5584 & 5827 cases of TSCB & TGB respectively pertaining to PMKISAN KCC applications routed through CSC outlets in PMFBY portal. Both Banks have faced problems in crystalising the data from PMFBY portal and the matter has been taken up with the portal technical team for early resolution. As decided in the meeting, Bankers are to be proactively clear the pendencies with regards to KCC Saturation drive and ensure timely credit to farmers during the ongoing Rabi Season. **(Action: Banks, Agri Dept, SLBC)**
- **DEDS / EDEG:** Banks participating in the Kamdhenu Yojana of State Government are to raise their claims for interest subvention from PNB Agartala Branch (e-UBI), designated as nodal branch by ARDD. **(Action: Banks, ARDD)**
- **SHG Financing:** Till the quarter ended September 2020 3548 SHGs were accorded credit linkage with corresponding amount of Rs.40.10 crores. Banks to ensure timely disposal of SHG applications sponsored by TRLM. **(Action: All Banks)**
- **Fishery Loans:** Banks to ensure timely disposal of 11587 pending fishery KCC proposals. **(Action: Banks, Fishery Department)**
- **PMFBY Rabi 2020:** Banks to ensure coverage of all eligible loanee farmers under PMFBY Rabi 2020. Mukhya Mantri Fasal Bima Yojana will be implemented in tandem with PMFBY whereby

farmer premium of Boro Paddy crop will be subsidized by the State Government. **(Action: All Banks, Agri Dept)**

- **Formation of Fruit / Vegetable Clusters:** DGM PNB requested Agriculture Department to identify clusters in the State of Tripura where Banks may focus on financing specific fruits / vegetable products. **(Action: Agriculture Department)**
- **New Schemes under Atma Nirbhar Bharat in Agri- Allied Sector:** NABARD is in the process of chalking out a plan of action for implementation of the newly launched schemes – Agriculture Infrastructure Fund, Animal Husbandry Infrastructure Fund, Micro Food Processing Units, etc. along with Department of Agriculture and ARDD.
- **Farmers Producers Organization:** Agriculture Department has informed that formation of new FPOs is under process and they will share the details subsequently. GM NABARD intimated the House that FPOs need not necessarily involve only agricultural produce, FPOs involving multiple commodities may be encouraged. **(Action: Agriculture Dept, ARDD & Fisheries Dept for creation of multi-commodity FPOs)**

Summing up the discussion, Shri Anand Kumar, DGM & Circle Head, Punjab National Bank Agartala Circle Office and SLBC Tripura requested the participants to implement the decisions made in the meeting on priority basis.

List of participants at the SLBC Tripura Agriculture Sub-Committee meeting held on 8th December, 2020 via Video Conference

Sl. No.	Name	Designation/Office/Institution
1	Shri M R Gopal	GM NABARD
2	Shri Anand Kumar	DGM & Circle Head, Punjab National Bank Agartala Circle & SLBC Tripura
3	Shri Subir Das	Manager Reserve Bank of India
4	Shri Biswanath Majumder	Development Officer, Tripura State Co-Operative Bank
5	Shri D Singh	Chief Manager UCO Bank
6	Shri Rajat Debnath	DCO State Bank of India
7	Shri Dipak Kr Das	Dy Director Agriculture Department, Govt of Tripura
8	Smt Jasmine Debbarma	Joint Director ARDD, Govt of Tripura
9	Shri Abani Debbarma	Joint Director, Dept of Fisheries, Govt of Tripura
10	Shri David Debbarma	Manager Tripura Gramin Bank
11	Shri Bhargav Bhattacharjee	Manager, SLBC Tripura, Punjab National Bank



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Ref: PNB/TRIPURA/SLBC/29/2020-21

मंडल कार्यालय, अगरतला

दुर्गाबाड़ी रोड, अगरतला -799 001

Circle Office, Agartala

Durgabari Road, Agartala -799001

Date: 10.06.2020

1. Member Banks under SLBC Tripura
2. LDM of West Tripura District

Re: Deepening of Digital Payments and Adoption of Digital District

SLBC Tripura convened the first meeting of the sub-committee on Deepening of Digital Payments and Digital District on 26th November 2019, wherein active participation of members were sought to achieve the objectives as envisioned by the Reserve Bank of India. In this regard, West Tripura district was identified for making 100% digitally enabled. Member banks of the sub-committee were requested to focus their efforts on parameters identified by RBI for improving digitization coverage, and report the progress made to SLBC on quarterly basis for onward intimation to RBI.

However, in view of the onset of COVID 19 pandemic and the lockdown stipulations, the desired progress could not be achieved. As reported by LDM of West Tripura District, it has not been possible to conduct camps/hold meetings during the intervening period. In view of the prevailing situation and extended lockdown norms, the following resolutions for adoption by the Sub-Committee are stated as under:

- **Action Point 1:** The Sub-Committee meeting is to be conducted at the very earliest with observance of social distancing norms. Holding of awareness camps and outreach programs at various locations will be done as per decision of the District Authorities.
- **Action Point 2:** Member Banks are to proactively enroll the customers for Debit Cards, UPI, Net Banking, etc. The target for PoS enrollment has been fixed by LDM West Tripura District and should be achieved by the banks within December 2020. Special focus to be given to the target groups of business establishments/service providers for achieving the stated objectives.
- **Action Point 3:** Extensive publicity should be arranged at branches highlighting the benefits of Digital Banking which is clearly evident to all during the current lockdown. Digital Banking products & platforms should form part of the financial literacy camps undertaken by branches periodically.

The progress made in some of the important deliverables as observed during March 2020 quarter is given below.

1. Digital coverage for individuals (Savings Accounts)							2. Digital coverage for business (Current Accounts)						
Total No. of Operative SB Accs.	No. of Debit cards/ RuPay cards issued to Operative SB Accs.	% Debit/ RuPay cards coverage	No. of net banking issued	% Net banking coverage	No. of Mobile Banking + UPI + USSD ^	% of MB/ UPI/ USSD coverage	Total No. of Operative SB Accounts covered with at least one of the facilities - Debit/ RuPay cards, net banking, mobile banking, UPI, USSD	% of such Accounts Out of total Operative Accounts	Total No. of Operative Current Accounts	No. of net banking to C/As	% Net banking coverage	No. of POS/ OR availed by CA accounts*	% of POS/ OR coverage
1216980	557318	45.80	239444	19.68	525850	43.21	816527	67.09	31551	9458	29.98	2840	9.00



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- **Action Point 4:** Also, as per RBI directive, a separate target for enrolment of vendors/providers for PoS has since been fixed for West Tripura District as proposed by LDM. The target of 765 PoS enrolment covering 32 banks with provision for providing PoS has been allocated to the banks as stated below. It should be the endeavor of the allottee banks to achieve the target by December 2020.

Sr. No.	Bank Name	POS Target
1	Allahabad Bank (Now Indian Bank)	6
2	Andhra Bank (Now Union Bank)	6
3	Bank of Baroda	46
4	Bank of India	22
5	Bank of Maharashtra	6
6	Canara Bank	22
7	Central Bank of India	10
8	Corporation Bank (Now Union Bank)	6
9	Indian Bank	12
10	Indian Overseas Bank	15
11	Oriental Bank of Commerce (Now PNB)	6
12	Punjab National Bank	10
13	Punjab & Sind Bank	6
14	State Bank of India	150
15	Syndicate Bank (Now Canara Bank)	10
16	UCO Bank	50
17	United Bank of India (Now PNB)	100
18	Union Bank of India	24
Sub Total of PSU Banks		507

Sr. No.	Bank Name	POS Target
19	Axis Bank	32
20	Bandhan Bank	40
21	Federal Bank	10
22	HDFC	50
23	ICICI	32
24	IDBI	10
25	IndusInd Bank	10
26	IDFC	6
27	NESFB	8
28	Ujjivan SF Bank	18
29	Kotak Mahindra Bank	6
30	South Indian Bank	15
31	Yes Bank	15
Sub Total of PVT Banks		252
32	India Post Payments Bank	6
Sub Total of Payment Bank		6
Grand Total		765

Circle Head
Punjab National Bank
Circle Office, Agartala & Convener SLBC Tripura



Convener of State Level Bankers' Committee, Tripura

Ref No : SLBC/TRP/Minutes/132/2020

Date : 06.07.2020

Minutes of the 132nd Meeting of SLBC, Tripura held on 24-06-2020 at Agartala.

The 132nd SLBC meeting of Tripura State was held at New Secretariat Building, Agartala on 24th June 2020 to review the performance of Banks for and up to the quarter ended March 2020. Dignitaries in the meeting included:

Shri Biplab Kumar Deb, Hon'ble Chief Minister of Tripura,
Shri SS Mallikarjuna Rao, MD & CEO, Punjab National Bank (through Video Conference),
Shri Manoj Kumar, Chief Secretary, Govt. of Tripura.

A list of the other participants is annexed.

After felicitation of Shri Biplab Kumar Deb, Hon'ble Chief Minister of Tripura, the meeting commenced with the Action Taken Report for the Action Points from the 131st SLBC meeting dated 20-02-2020 and discussion on agenda items. The gist of the deliberations and the emerging Action Points are as follows.

Achievement under ACP

All the banks put together disbursed Rs 7651.82 crore i.e. 99% of the Annual Target for Rs 7762 crore under ACP 2019-20 as on March 2020. Achievement under Agriculture sector is 87%. Achievements in MSME and OPS are 117% and 80% of the ACP Targets respectively as on 31.03.2020. The performance of Public Sector Banks in FY 2019-20 was found to be below par. Punjab National Bank (including e-UBI & e-OBC), State Bank of India and UCO Bank need to improve on this score in the next fiscal year.

(Action Point 1: All Banks)

CD Ratio

- CD ratio of the banks in the State increased to 57% as on 31.03.2020 from 54% as on 31.03.2019, with 3% YoY growth. The banks should strive for reaching the national level of 76% on urgent basis with thrust on PMKISAN KCC Saturation Drive & MSME schemes under Atmanirbhar Bharat Abhiyan.
- CD Ratio of e-United Bank of India (now Punjab National Bank) and UCO Bank should be improved for achieving parity with the CD Ratio of the State.

(Action Point 2: All Banks)

Agriculture & PMFBY

- 56651 KCC (Including Renewal) loans were sanctioned by Banks amounting to Rs. 257.00 Crores during FY 2019-20, thereby achieving 79 % of the Annual Target of 71315.
- Agriculture Department has provided updated list of 1.90 lakh PM KISAN beneficiaries, of which 44071 have already availed KCC loans from Banks. Till 27th May 2020, bankers have received 145257 KCC applications from PMKISAN beneficiaries, of which 64194 KCCs have been sanctioned amounting to Rs.206.71 crores.
- It has been observed that the desired sanction of proposals could not be achieved on account of duplicate applications received at branches, defaulter status of applicants, low CIBIL score, blank/incomplete applications submitted, etc. Agriculture Department is to co-ordinate with banks for rectification of blank/incomplete applications of PM KISAN beneficiaries for consideration by banks.
- State Government was requested to provide landless farmers with land cultivation certificate for financing KCCs in order to bring them under the fold of institutional finance.
- It was observed that insurance companies are reluctant to provide insurance coverage to poultry, goatery and fishery units financed by Banks. As advised by Shri Manoj Kumar, Chief Secretary, Govt of Tripura, a meeting will be held with insurance companies, State Govt and SLBC for analyzing the problems and chalking out an action plan for resolution of the issues.



- **Pradhan Mantri Fasal Bima Yojana:** PMFBY notification for Kharif 2020 was issued on 05.05.2020 with HDFC ERGO General Insurance Company Ltd. as the implementing agency. Mukhya Mantri Fasal Bima Yojana launched by the State Govt will provide for subsidizing PMFBY premium rates for farmers in order to encourage maximum enrolment of eligible farmers under the scheme. Bankers are to ensure coverage of all eligible loanee farmers under PMFBY within the cut-off date of 15-07-2020. **(Action Point 3: Banks/State Govt/SLBC/NABARD/ Line Departments)**

Self Help Groups

- Against the revised TRLM target of Rs.50 crores in 3990 accounts for FY 2019-20, the Banks have sanctioned 3466 accounts (achievement of 87%) for Rs.51.27 crores (achievement of 103%).
TRLM SHG credit linkage target for FY 20-21 has been fixed at 8000 SHGs with corresponding sanction amount of Rs.100 crores
- 15000 SHGs to be taken up by TRLM from NERLP in addition to the 8000 already inducted last year. Majority of SHGs is to be sponsored for credit linkage in FY 20-21 will be from NERLP districts – West Tripura, Sepahijala, North Tripura, Unokoti & Khowai.
- NULM target is to be communicated by Urban Development Dept within 15 days to SLBC. **(Action Point 4: All Banks / TRLM / Urban Development Department)**

Rubber Production & Smoke Houses

- 331 proposals under Swavalamban and 368 proposals under PMEGP for setting up rubber processing units with smoke houses have been sponsored to Banks out of which sanctions have been accorded for 45 Swavalamban and 112 PMEGP loans respectively.
- It has been decided that GMs from Department of Industries & Commerce shall co-ordinate with branch managers to undertake necessary inspection & sort out land related issues
- A total of 500 smoke house units to be set up during FY 2020-21. A SOP is to be prepared by DIC/Banks for time bound processing & sanction of smoke house units by Banks on priority basis. **(Action Point 5: All Banks, Industry Dept, State Govt)**

Dairy Development Scheme

- ARDD has sponsored 1124 applications to branches as on March 2020 and branches have completed pre-lending inspections for the same. Cattle are being procured from other states in a phase wise manner by Gomati Co-Operative Ltd. and private vendors. With the relaxation of lockdown norms, dairy sector is expected to show matured progress in the subsequent quarters
- Banks have collectively sanctioned Rs. 893.92 lakhs in 546 accounts under DEDS as on 31.03.2020, including those under the Dairy Development scheme of ARDD. **(Action Point 6: All Banks, ARDD)**

Opening of Banking Outlets in unbanked centres

- **On the issue of opening of Outlets in five (5) centers which were pending for long:**
 - ICICI Bank and Axis Bank are to expedite the process of branch opening at Nabincherra & Chandipur within July 2020.
 - As regard opening of branch in Ishan Chandra Nagar by erstwhile Vijaya Bank (now Bank of Baroda), is to ensure the same within July 2020.
 - Canara Bank reported that a fixed point banking outlet operated by BC is to be made operational within July 2020 at Charipara. **(Action Point 7: SLBC, ICICI Bank, Axis Bank, Bank of Baroda & Canara Bank)**
- **Opening of new branches**
 - TGB has started CSP point at Manikpur, while a branch of TGB is functioning at Ganganagar.
 - TSCB is to open BC/ CSP at Karamcherra & Jamthum Bazaar. **(Action Point 8: TSCB & SLBC)**

Government Sponsored Loan Schemes

- Out of 5226 PMEGP proposals sponsored, 1061 proposals have been accorded sanction by branches for FY 2019-20 as on 31.03.2020 amounting to Rs. 5415.57 lakhs.
- In case of Swavalamban, 6213 applications have been sponsored till March 2020, of which sanction has been accorded to 1214 proposals with corresponding amount of Rs. 4217.07 lakhs.



- Release of pending subsidy under Swavalamban Scheme for FY 2016-17 and 2017-18 was discussed with a positive note and State Govt has assured quick resolution of the issue.
- Keeping in view the rehabilitation of migrant workers arriving from other states, it was decided to raise the targets for PMEGP & Swavalamban to 2000 nos. and 6000 nos. respectively.
- Banks are to refrain from obtaining collateral security like fixed deposits, employee guarantee, etc., for MSME loans (especially PMEGP & Swavalamban) upto Rs.10 lakhs per borrower.
- Sponsor Bank of Tripura Gramin Bank & State Government to explore the possibility of obtaining CGTMSE membership for Tripura Gramin Bank as MLI (Member lending Institution).
- All pending sponsored cases of PMEGP & Swavalamban which could not be sanctioned by the cut-off date for FY 2019-20 are to be re-sponsored for FY 20-21 in order to reduce the no. of rejections observed every year. **(Action Point 9: All Banks, DIC, KVIC, KVIB)**

Education Loans

- Banks have accorded sanction in 678 cases with aggregate sanction amount of Rs. 1451.47 lakhs, in FY 19-20 against the annual target of 500 cases, which was duly appreciated by the State Govt.
- Bankers to continue financing education loans with the target for FY 2020-21 set at 1000 sanctioned cases. **(Action Point 10: All Banks)**

Housing Loans & PMAY

- PMAY subsidy for 998 loans under Tripura Gramin Bank is pending with National Housing Bank. Urban Development Department, Govt of Tripura will take up the issue with NHB and Ministry of Housing & Urban Affairs for release of pending subsidy amount in a time bound manner. **(Action Point 11: TGB, Urban Development Department)**

PMMY and Stand Up India loans

- Loans under the Stand Up India scheme had been extended to 51 SC/ST/Women beneficiaries amounting to Rs. 9.43 Crores during FY 2019-20 as on 31.03.2020. Banks are to strive for attaining 2 beneficiaries per branch as per norms.
- Directorate of Industries & Commerce, Govt of Tripura may take the initiative to sponsor loans under SUI scheme to Bank branches, for improved performance in the subsequent quarters.
- All Banks/ Financial Institutions have achieved disbursement of Rs. 1873.14 crores with 396266 number of accounts for FY 2019-20, against the annual target of Rs.1556.70 Crore i.e. 120 % of the target under PMMY. **(Action Point 12: All Banks, DIC)**

NPA and Recovery

- Convener of SLBC observed that the amount of NPA of all Banks taken together was Rs.866.94 crores as on March 2020 which showed a considerable increase over that of March 2019 position at Rs. 574.13 crores. The overall increase from 3.98% of March 2019 to 5.34% of March 2020 is an area of concern and banks should remain vigilant on this score.
- The State Govt. was requested to provide necessary support in the recovery of dues from NPA borrowers, mainly in Govt. sponsored schemes (with NPA in PMEGP & Swavalamban schemes at an alarming rate of 23% and 18% respectively) and speedy disposal of PDR & SARFAESI cases.
- As directed by the Chief Secretary, Govt of Tripura, all Banks were advised to furnish the list of pending cases under PDR to SLBC desk for compilation and onward submission to the State Administration, in order to expedite the process of resolution in a time bound manner. **(Action Point 13: All Banks & State Government)**

Tourism

- 101 proposals under the "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 will be 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, and to avail insurance coverage of bank's financed assets as well as for the safety of passengers. Gram Panchayats have been empowered to issue trade licenses to beneficiaries for operating speed boats. The State Tourism Department may arrange for model scheme/project for onward circulation among Banks.



- Migrant workers returning from other States on account of loss of livelihood will be the focus for rehabilitation under the scheme – primarily under hospitality sector such as restaurants, hotels, etc. Database will be shared with SLBC for arranging credit linkage as per skill mapping of eligible candidates, in co-ordination with Industry Department and Tourism Department
- Migrant workers will be skill mapped for comprehensive assessment of their requirements for facilitating proper credit linkage. **(Action Point 14: All Banks, DIC, Tourism Dept)**

Ratification and approval of Annual Credit Plan for FY 2020-21

- ACP for the FY 2020-21 was tabled for approval of the House. Target of Rs.3957.54 crore, Rs. 933.93 crore and Rs.1248.58 crore respectively for Agri-allied Sector, Other Priority Sector and Non-Priority Sector was duly approved by the House.
- MSME target is to be set at Rs.3250 crore instead of the proposed Rs.2889 crore, taking into account the various schemes for MSMEs launched under Atma Nirbhar Bharat Package.
- NABARD may conduct mid-term review for revision of agri-allied targets, if the need arises. **(Action point 15: All Banks, SLBC, NABARD)**

Implementation of PM SVANidhi Scheme

- Street Vendor's Atma Nirbhar Nidhi (PM SVANidhi) scheme will be implemented from July 2020 onwards. State Level & Urban Local Body level monitoring committees have been constituted for successful implementation of the scheme. **(Action point 16: All Banks, ULBC, SLBC)**

Implementation of Mukhya Mantri Swanirbhar Yojana

As informed, with the objective of bringing the shopkeepers under the fold of organized sector, State Government has launched Mukhya Mantri Swanirbhar Yojana. Presently the State has 1 lakh vendors in 20 ULBs out of which 59000 vendors have been issued trade licenses.

Thrust will be on credit linkage & handholding support to all eligible vendors / traders through active co-ordination between the line departments and banks

State Govt will bear the insurance premium for the first year benefiting 25000 vendors / traders (approximately) having annual turnover upto Rs.20 lakhs.

Also, focus will be on Contributory Pension Scheme/NPS for the shopkeepers/traders for ensuring benefits under social security schemes.

(Action Point 17: Banks, ULBs, Sales Tax Dept, SC/ST Corp, etc)

Summing up the discussion, Shri Biplab Kumar Deb, Hon'ble Chief Minister again exhorted the banks:

- to improve the CD Ratio with focus for accelerated credit under Atmanirbhar Bharat Abhiyan.
- to reduce the gap in sanction and disbursement for education loans.
- to focus on employment generation scheme with increased ticket size for PMEGP loans.
- to attain the target of 2 SUI loan sanction per branch.
- to focus on growth of the rubber industry with increased extension of credit.
- to assist the State Govt in rebuilding the economy of the State with special attention to the migrant workers and local entrepreneurs.

Shri SS Mallikarjuna Rao, MD & CEO, Punjab National Bank, 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.

General Manager & Convener
SLBC Tripura



LIST OF THE PARTICIPANTS AT THE 132nd MEETING OF THE SLBC FOR THE STATE OF TRIPURA HELD AT NEW SECRETARIAT BUILDING, CONFERENCE HALL NO.2, AGARTALA ON 24.06.2020

Sl. No.	Name of the Dignitaries	Designation/Office/Institution
I	CHAired BY	
1	Shri Biplab Kumar Deb	Hon'ble Chief Minister of Tripura
2	Shri Manoj Kumar	Chief Secretary, Agriculture, Govt. of Tripura
3	Shri S S Mallikarjuna Rao	MD & CEO, Punjab National Bank and Chairman, SLBC Tripura
4	Shri Sanjay Kumar	Executive Director, Punjab National Bank
5	Shri A K Azad	Executive Director, Punjab National Bank
II	GOVT. OFFICIALS	Designation/Office/Institution
1	Shri Kiran Gitte	Secretary, Urban Development, Tourism & Industries, GoT
2	Shri Amit Barman Ray	Secretary, Institutional Finance, GoT
3	Shri Apurba Roy	Secretary, Planning & Co-ordination, GoT
4	Smt Saumya Gupta	Secretary, RD & Education, GoT
5	Shri Vikas Singh	Additional Secretary & CEO TRLM, GoT
6	Dr. P K Goyal	Director, Industries & Commerce, GoT
7	Shri D K Chakma	Director, ARDD & Fisheries, GoT
8	Dr. D P Sarkar	Director, Agriculture, GoT
9	Shri Vikram Khandekar	Director, KVIC
10	Dr. P B Jamatia	Director, Horticulture, GoT
11	Shri Tapas Kr. Basak	Development Officer, Institutional Finance, GoT
12	Shri Sujit Ghosh	ICO, Press Cell, Chief Minister Secretariat
III	RBI/NABARD/SIDBI/NHB/HUDCO/INSURANCE COMPANIES/ BSNL	Designation/Office/Institution
1	Shri Tamal Biswas	General Manager, RBI
2	Shri P K Mahapatra	Deputy General Manager, NABARD
3	Shri Gopi Nammi	Manager, SIDBI
4	Shri Suman Bhowmik	HDFC ERGO General Insurance
5	Shri Baidya Debbarma	A.O., National Insurance
IV	COMMERCIAL BANKS	Designation/Office/Institution
1	Shri Rajiv Puri	Chief General Manager, PSFID, Punjab National Bank
2	Shri Arun Sharma	General Manager, PSFID, Punjab National Bank
3	Shri Sakshi Gopal Saha	General Manager, Punjab National Bank & Convener, SLBC Tripura
4	Shri Mukti Ranjan Ray	General Manager, Punjab National Bank



6	Shri Anand Kumar	Deputy General Manager & Circle Head, Punjab National Bank, Agartala Circle
7	Shri M.M. Goswami	Chairman, Tripura Gramin Bank
8	Shri Janardhan Bose	General Manager, Tripura State Co-operative Bank Ltd.
9	Shri Dipak Chandra Das	RM, SBI RBO Agartala South
10	Shri Dibyendu Chaudhuri	RM, SBI RBO Agartala North
11	Shri S K Jha	Zonal Manager, UCO Bank
12	Shri Babloo Kumar	Chief Manager, Indian Bank
13	Shri Rajesh Singh	Chief Manager, Bank of India
14	Shri Avinash Kumar	Chief Manager, Canara Bank
15	Shri Debojit Ghosh	Chief Manager, Bank of Baroda
16	Shri Lalita Prasad	Chief Manager, Union Bank of India
17	Shri Saroj Swain	Senior Manager, Central Bank of India
18	Shri Jaydip Sen	Cluster Head & DVP, Axis Bank
19	Shri Surajit Paul	B.M., Bandhan Bank Ltd.
20	Shri Rajat Debnath	DCO, State Bank of India
21	Shri Sanjib Singh	Senior Manager, HDFC Bank
22	Shri Sayenta Bhowmik	B.M., ICICI Bank
23	Shri Arun Chakma	LDM, West Tripura & Sepahijala
24	Shri Bhargav Bhattacharjee	Manager, SLBC Tripura, Punjab National Bank

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त्रिपुरा हेतु राज्य स्तरीय
बैंकर्स समिति की बैठक

STATE LEVEL BANKERS' COMMITTEE MEETING
FOR TRIPURA



133rd

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कार्यसूची टिप्पण ★ AGENDA NOTES

September 2020

सितंबर २०२०



पंजाब नैशनल बैंक
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