

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



145<sup>th</sup>

SEPTEMBER 2023

१४५ वीं

सितंबर २०२३

Quarterly Review

Date: 15.11.2023 ★ Time: 4:00 PM

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

कार्यसूची टिप्पण

★ AGENDA NOTES

पंजाब नैशनल बैंक  
...भरोसे का प्रतीक !



punjab national bank  
...the name you can BANK upon !



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| <b>Description</b>               | <b>2001</b> | <b>2011</b>              |
|----------------------------------|-------------|--------------------------|
| 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 <sup>2</sup>          | 305         | 350                      |
| Area(Km <sup>2</sup> )           | 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 30.09.2023**

| Population Group            | March 2017 | March 2018 | March 2020 | March 2021 | March 2022 | March 2023 | September 2023 |
|-----------------------------|------------|------------|------------|------------|------------|------------|----------------|
| Rural                       | 269        | 271        | 272        | 279        | 277        | 284        | 286            |
| % as against total branches | 53%        | 53%        | 50%        | 50%        | 51%        | 50%        | 49%            |
| Semi- urban                 | 131        | 131        | 157        | 157        | 155        | 167        | 172            |
| % as against total branches | 26%        | 26%        | 29%        | 29%        | 28%        | 29%        | 30%            |
| Urban                       | 108        | 110        | 113        | 114        | 115        | 120        | 122            |
| % as against total branches | 21%        | 21%        | 21%        | 21%        | 21%        | 21%        | 21%            |
| <b>TOTAL</b>                | <b>508</b> | <b>512</b> | <b>542</b> | <b>550</b> | <b>547</b> | <b>571</b> | <b>580</b>     |

**SLBC-TRIPURA****VITAL BANKING STATISTICS****(Amount Rs. in Crore)**

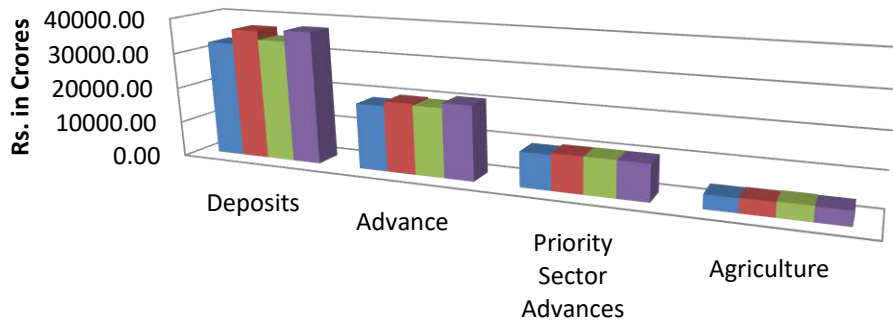
| Sl. | Parameter                                    | September 2022 | March 2023 | September 2023 |
|-----|--|----------------|------------|----------------|
| 1   | No. of Branches                              | 556            | 571        | 580            |
| 2   | Total Deposits                               | 34344.17       | 36839.78   | 37432.93       |
| 3   | Total Advances                               | 19514.27       | 19885.33   | 20897.83       |
| 4   | CD Ratio                                     | 57             | 54         | 56             |
| 5   | C+I: Deposit Ratio                           | 78             | 74         | 76             |
| 6   | Priority Sector Advances (PSA)               | 10289.61       | 10273.91   | 10230.50       |
| 7   | % of PSA to ANBC                             | 59             | 55         | 52             |
| 8   | Agriculture Advances                         | 4150.84        | 3994.91    | 3990.56        |
| 9   | % of Agri Advances to ANBC                   | 24             | 22         | 20             |
| 10  | MSME Advances                                | 3529.66        | 3821.83    | 4017.95        |
| 11  | Education Loans                              | 109.05         | 104.88     | 124.96         |
| 12  | Housing Loans                                | 2214.42        | 2574.35    | 2803.98        |
| 13  | DRI Advances                                 | 3.38           | 3.38       | 3.38           |
| 14  | Schedules Caste/ Scheduled Tribe Advances    | 3326.40        | 4404.20    | 4547.85        |
| 15  | Advances to Women Entrepreneurs              | 3541.51        | 3748.99    | 3795.83        |
| 16  | % of Advances to Women Entrepreneurs to ANBC | 20             | 20         | 20             |
| 17  | Weaker Section Advances                      | 8882.90        | 10131.37   | 10061.31       |
| 18  | % of Weaker Advances to ANBC                 | 51             | 55         | 52             |
| 19  | Minority Community Advances                  | 715.24         | 837.21     | 666.22         |
| 20  | % of Minority Community Advances to ANBC     | 4.09           | 4.51       | 3.41           |

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

| Sector              | 2022-23<br>As on September 2022 |                                |                | 2023-24<br>As on September 2023 |                                |                |
|---------------------|---------------------------------|--------------------------------|----------------|---------------------------------|--------------------------------|----------------|
|                     | Plan                            | Achievement<br>(Apr'22-Sep'22) | % to<br>Target | Plan                            | Achievement<br>(Apr'23-Sep'23) | % to<br>Target |
| Agriculture         | 2321.57                         | 960.21                         | 41             | 3200                            | 1422.10                        | 44             |
| MSME                | 1816.81                         | 884.21                         | 49             | 3500                            | 1746.99                        | 50             |
| Other<br>Prisec     | 1276.45                         | 679.37                         | 53             | 1300                            | 785.37                         | 60             |
| <b>Total Prisec</b> | <b>5414.83</b>                  | <b>2523.80</b>                 | <b>47</b>      | <b>8000</b>                     | <b>3954.47</b>                 | <b>49</b>      |
| Non-Prisec          | 3131.95                         | 1180.49                        | 38             | 4000                            | 1580.56                        | 40             |
| <b>Grand Total</b>  | <b>8546.78</b>                  | <b>3704.30</b>                 | <b>43</b>      | <b>12000</b>                    | <b>5535.03</b>                 | <b>46</b>      |

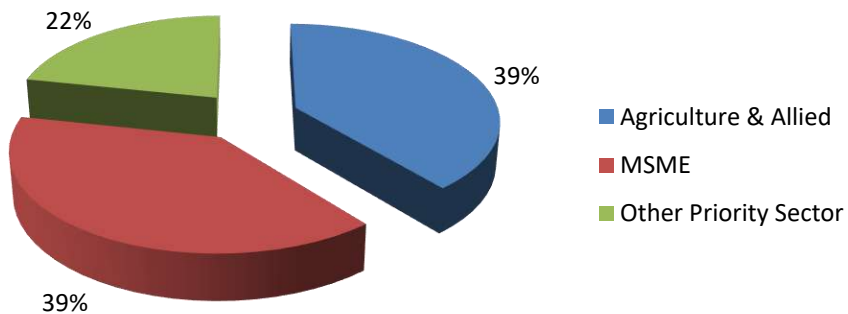
## Banking Key Indicators for the State of TRIPURA

### Banking Key Indicators



|              | Deposits | Advance  | Priority Sector Advances | Agriculture |
|--------------|----------|----------|--------------------------|-------------|
| ■ 31.03.2022 | 32698.19 | 18545.95 | 9764.22                  | 3875.44     |
| ■ 31.03.2023 | 36839.78 | 19885.33 | 10273.91                 | 3994.91     |
| ■ 30.09.2022 | 34344.14 | 19514.27 | 10289.61                 | 4150.84     |
| ■ 30.09.2023 | 37432.93 | 20897.83 | 10230.50                 | 3990.56     |

### Priority Sector Advance As on 30.09.2023



**Performance of Banks in key areas as on September 2023 compared to March 2023 & September 2022**

(Amt. Rs in Crore)

| Parameters                                      | September'2022 | March'2023 | September'2023 | Variation over September 2022 |               |
|---|----------------|------------|----------------|-------------------------------|---------------|
|   |                |            |                | Amount                        | % of increase |
| Deposit   | 34344.14       | 36839.78   | 37432.93       | 3088.79                       | +9            |
| Advance   | 19514.27       | 19885.33   | 20897.83       | 1383.56                       | +7            |
| CD Ratio  | 57             | 54         | 56             | ---                           | -1            |
| Priority Sector Credit (PSC)                    | 10289.61       | 10273.91   | 10230.50       | -59.11                        | -0.6          |
| % of PSC to ANBC *                              | 59             | 55         | 52             | ---                           | -7            |
| Sectoral deployment of PSC:<br>1. Agriculture   | 4150.84        | 3994.91    | 3990.56        | -160.28                       | -4            |
| % of Agriculture Adv. to ANBC                   | 24             | 22         | 20             | ---                           | -4            |
| 2. MSME   | 3529.66        | 3821.83    | 4017.95        | 488.29                        | +14           |
| 3. Other Prised                                 | 2609.10        | 2457.16    | 2221.99        | -387.11                       | -15           |
| PSC to major sub-sectors:<br>(i) Weaker section | 8882.90        | 10131.37   | 10061.31       | 1178.41                       | +13           |
| % of weaker section credit to ANBC              | 51             | 55         | 52             | ---                           | +1            |
| II) SC  | 1269.81        | 1518.85    | 1562.26        | 292.45                        | +23           |
| III) ST   | 2056.58        | 2885.35    | 2985.59        | 929.01                        | +45           |
| IV) Women Entrepreneur                          | 3541.51        | 3748.99    | 3795.83        | 254.32                        | +7            |
| % of women credit to ANBC                       | 20             | 20         | 20             | ---                           | No Change     |
| V) Minority Community                           | 715.24         | 837.21     | 666.22         | -49.02                        | -7            |
| % credit to ANBC                                | 4              | 5          | 3              | ---                           | -1            |

ANBC= Adjusted Net Bank Credit, (ANBC as on September 2022 – Rs. 19514.27 Crores).

| 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  | 1951427.88                                       |                  |                                       |                   |
|   | 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 (April to June) |                  | Outstanding at the end of the Quarter |                   |
|   |   | No. of A/cs                                      | Amount disbursed | No. of A/cs                           | Balance O/s       |
| <b>1</b>  | <b>Priority Sector</b>  | <b>192716</b>                                    | <b>395447.64</b> | <b>950787</b>                         | <b>1023050.98</b> |
| <b>I</b>  | <b>Agriculture</b>  | <b>105292</b>                                    | <b>142210.65</b> | <b>517265</b>                         | <b>399056.44</b>  |
| (i)   | Crop Loans  | 13970  | 9412.86          | 236626                                | 84563.08          |
| (ii)  | Investment Credit   |  |                  |                                       |                   |
|   | Out of (ii) above, loans for agriculture implements & machinery   |  |                  |                                       |                   |
| (iii)   | Allied Activities   | 91322  | 132797.79        | 280639                                | 314493.36         |
| (a)   | Fisheries   | 1522   | 1392.37          | 72014                                 | 39014.73          |
| (b)   | Dairying  | 1468   | 1935.13          | 31523                                 | 32055.14          |
| (c)   | Poultry   | 1105   | 1392.37          | 15229                                 | 28660.12          |
| (d)   | Animal Husbandry  |  |                  |                                       |                   |
| (e)   | Bee keeping   |  |                  |                                       |                   |
| (f)   | Sericulture   |  |                  |                                       |                   |
| (g)   | Others (including WR & FMS)   | 87227  | 128077.92        | 161873                                | 214763.37         |
|   | 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   |  |                  |                                       |                   |
| <b>II</b>   | <b>MSMEs</b>  | <b>28056</b>                                     | <b>174699.33</b> | <b>243884</b>                         | <b>401795.3</b>   |
| (i)   | Micro Enterprises   | 25414  | 124453.7         | 219761                                | 223092.45         |
| (ii)  | Small Enterprises   | 2633   | 49944.72         | 23442                                 | 144774.56         |
| (iii)   | Medium Enterprises  | 9  | 300.91           | 681                                   | 33928.29          |
| (iv)  | Advances to KVI   |  |                  |                                       |                   |
| (v)   | Other Finance to MSMEs  |  |                  |                                       |                   |
| <b>III</b>  | <b>Export Credit</b>  |  |                  |                                       |                   |
| <b>IV</b>   | <b>Education</b>  |  |                  |                                       |                   |
| <b>V</b>  | <b>Housing</b>  |  |                  |                                       |                   |
| <b>VI</b>   | <b>Renewable Energy</b>   |  |                  |                                       |                   |
| <b>VII</b>  | <b>Social Infrastructure</b>  |  |                  |                                       |                   |
| <b>VIII</b>   | <b>'Others' category under Priority Sector</b>  | <b>59368</b>                                     | <b>78537.66</b>  | <b>189638</b>                         | <b>222199.24</b>  |
| <b>2</b>  | <b>Loans to Weaker Sections under Priority Sector</b>   |  |                  |                                       |                   |
| <b>3</b>  | <b>Non-Priority Sector Loans</b>  | <b>49987</b>                                     | <b>158056.06</b> | <b>259929</b>                         | <b>1066732.09</b> |
| <b>I</b>  | <b>Agriculture</b>  |  |                  |                                       |                   |
| <b>II</b>   | <b>MSME (Service)</b>   |  |                  |                                       |                   |
| (i)   | Micro Enterprises (Service)   |  |                  |                                       |                   |
| (ii)  | Small Enterprises (Service)   |  |                  |                                       |                   |
| (iii)   | Medium Enterprises (Service)  |  |                  |                                       |                   |
| <b>III</b>  | <b>Education Loans</b>  |  |                  |                                       |                   |
| <b>IV</b>   | <b>Housing Loans</b>  |  |                  |                                       |                   |
| <b>V</b>  | <b>Personal Loans under Non-Priority Sector</b>   |  |                  |                                       |                   |
| <b>VI</b>   | <b>Other Non-Priority Sector Loans</b>  |  |                  |                                       |                   |
| <b>4</b>  | <b>Total Loans</b>  | <b>242703</b>                                    | <b>553503.7</b>  | <b>1210716</b>                        | <b>2089783.07</b> |

**BANK-WISE & POPULATION GROUP-WISE BRANCH NETWORK AND DEPOSIT AS ON 30.09.2023**

(Amt in lakh)

| Sl 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                       | 1               | 1          | 5          | 7          | 1444.00          | 1321.00          | 60060.00          | 62825.00          |
| 2                  | Bank of India                        | 5               | 5          | 3          | 13         | 4933.00          | 12306.00         | 17605.00          | 34844.00          |
| 3                  | Bank of Maharashtra                  | 0               | 0          | 1          | 1          | 0.00             | 0.00             | 2161.29           | 2161.29           |
| 4                  | Canara Bank                          | 5               | 9          | 5          | 19         | 13570.25         | 15035.64         | 61371.18          | 89977.07          |
| 5                  | Central Bank of India                | 2               | 3          | 1          | 6          | 628.04           | 3368.83          | 15281.59          | 19278.46          |
| 6                  | Indian Bank                          | 2               | 1          | 3          | 6          | 1376.51          | 685.70           | 34055.01          | 36117.22          |
| 7                  | Indian Overseas Bank                 | 1               | 2          | 2          | 5          | 1099.34          | 2053.79          | 16822.27          | 19975.40          |
| 8                  | Punjab & Sind Bank                   | 1               | 0          | 1          | 2          | 579.88           | 0.00             | 6132.35           | 6712.23           |
| 9                  | Punjab National Bank                 | 38              | 17         | 15         | 70         | 139534.18        | 178458.43        | 146254.92         | 464247.53         |
| 10                 | State Bank of India                  | 33              | 21         | 18         | 72         | 257355.88        | 243802.96        | 667426.12         | 1168584.96        |
| 12                 | Union Bank of India                  | 1               | 4          | 6          | 11         | 1667.00          | 12791.00         | 70131.00          | 84589.00          |
| 12                 | UCO Bank                             | 12              | 12         | 6          | 30         | 26549.03         | 34586.98         | 79097.16          | 140233.17         |
| <b>A</b>           | <b>Sub Total of Public Sec. Bank</b> | <b>101</b>      | <b>75</b>  | <b>66</b>  | <b>242</b> | <b>448737.11</b> | <b>504410.33</b> | <b>1176397.89</b> | <b>2129545.33</b> |
| 13                 | AXIS BANK                            | 2               | 8          | 4          | 14         | 5016.94          | 15576.42         | 33692.48          | 54285.84          |
| 14                 | Bandhan Bank                         | 15              | 10         | 4          | 29         | 33526.09         | 32743.28         | 59703.15          | 125972.52         |
| 15                 | Federal Bank                         | 0               | 0          | 1          | 1          | 0.00             | 0.00             | 8204.92           | 8204.92           |
| 16                 | HDFC                                 | 6               | 8          | 4          | 18         | 9278.72          | 12408.88         | 71595.19          | 93282.79          |
| 17                 | ICICI                                | 3               | 6          | 5          | 14         | 4969.88          | 14820.45         | 35310.08          | 55100.41          |
| 18                 | IDBI BANK                            | 5               | 3          | 1          | 9          | 2932.85          | 3599.70          | 12579.45          | 19112.00          |
| 19                 | IDFC First Bank                      | 0               | 0          | 1          | 1          | 0.00             | 0.00             | 8326.59           | 8326.59           |
| 20                 | Indusind Bank                        | 1               | 4          | 2          | 7          | 445.49           | 1703.58          | 7427.96           | 9577.03           |
| 21                 | Kotak Mahindra Bank                  | 0               | 0          | 1          | 1          | 0.00             | 0.00             | 4513.48           | 4513.48           |
| 22                 | South Indian Bank                    | 0               | 0          | 2          | 2          | 0.00             | 0.00             | 10896.75          | 10896.75          |
| 23                 | Ujjivan Bank                         | 0               | 5          | 3          | 8          | 0.00             | 12244.56         | 21681.44          | 33926.00          |
| 24                 | YES Bank                             | 0               | 0          | 1          | 1          | 0.00             | 0.00             | 14695.62          | 14695.62          |
| 25                 | NESFB                                | 4               | 3          | 2          | 9          | 977.77           | 1254.78          | 3266.64           | 5499.19           |
| 26                 | Jana Small Finance Bank              | 0               | 0          | 1          | 1          | 0.00             | 0.00             | 2248.72           | 2248.72           |
| <b>B</b>           | <b>Sub Total of Pvt. Sec. Bank</b>   | <b>36</b>       | <b>47</b>  | <b>32</b>  | <b>115</b> | <b>57147.74</b>  | <b>94351.65</b>  | <b>294142.47</b>  | <b>445641.86</b>  |
| 27                 | Tripura Gramin Bank                  | 107             | 33         | 10         | 150        | 348269.21        | 266307.21        | 218602.66         | 833179.08         |
| <b>C</b>           | <b>Sub Total of RRB</b>              | <b>107</b>      | <b>33</b>  | <b>10</b>  | <b>150</b> | <b>348269.21</b> | <b>266307.21</b> | <b>218602.66</b>  | <b>833179.08</b>  |
| 28                 | ACUB                                 | 0               | 1          | 2          | 3          | 0.00             | 0.00             | 4235.31           | 4235.31           |
| 29                 | TCARDB                               | 0               | 4          | 1          | 5          | 0.00             | 0.00             | 0.00              | 0.00              |
| 30                 | TSCB                                 | 42              | 12         | 11         | 65         | 97154.98         | 74900.17         | 158636.97         | 330692.12         |
| <b>D</b>           | <b>Sub Total of Coop.Banks</b>       | <b>42</b>       | <b>17</b>  | <b>14</b>  | <b>73</b>  | <b>97154.98</b>  | <b>74900.17</b>  | <b>162872.28</b>  | <b>334927.43</b>  |
| <b>GRAND TOTAL</b> |                                      | <b>286</b>      | <b>172</b> | <b>122</b> | <b>580</b> | <b>951309.04</b> | <b>939969.36</b> | <b>1852015.30</b> | <b>3743293.70</b> |

**BANK-WISE & POPULATION GROUP-WISE ADVANCE AND CD RATIO AS ON 30.09.2023**

**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                       | 1289.00          | 1922.00          | 34627.00         | 37838.00          | 89                       | 145        | 58                          | 60        |                  | 60                                    |
| 2  | Bank of India                        | 3025.00          | 8532.00          | 22134.00         | 33691.00          | 61                       | 69         | 126                         | 97        |                  | 97                                    |
| 3  | Bank of Maharashtra                  | 0.00             | 0.00             | 2144.72          | 2144.72           | 0                        | 0          | 99                          | 99        |                  | 99                                    |
| 4  | Canara Bank                          | 6812.80          | 10928.41         | 25888.44         | 43629.65          | 50                       | 73         | 42                          | 48        |                  | 48                                    |
| 5  | Central Bank of India                | 135.37           | 1346.38          | 3223.69          | 4705.44           | 22                       | 40         | 21                          | 24        |                  | 24                                    |
| 6  | Indian Bank                          | 525.91           | 447.30           | 8065.92          | 9039.13           | 38                       | 65         | 24                          | 25        |                  | 25                                    |
| 7  | Indian Overseas Bank                 | 724.83           | 1631.82          | 7400.47          | 9757.12           | 66                       | 79         | 44                          | 49        |                  | 49                                    |
| 8  | Punjab & Sind Bank                   | 295.33           | 0.00             | 949.67           | 1245.00           | 51                       | 0          | 15                          | 19        |                  | 19                                    |
| 9  | Punjab National Bank                 | 43643.62         | 47131.32         | 66148.70         | 156923.64         | 31                       | 26         | 45                          | 34        |                  | 34                                    |
| 10   | State Bank of India                  | 136946.27        | 124617.53        | 434785.88        | 696349.68         | 53                       | 51         | 65                          | 60        |                  | 60                                    |
| 11   | Union Bank of India                  | 677.00           | 6305.00          | 18949.00         | 25931.00          | 41                       | 49         | 27                          | 31        |                  | 31                                    |
| 12   | UCO Bank                             | 12340.31         | 15623.22         | 19128.06         | 47091.59          | 46                       | 45         | 24                          | 34        |                  | 34                                    |
| <b>A</b>   | <b>Sub Total of Public Sec. Bank</b> | <b>206415.44</b> | <b>218484.98</b> | <b>643445.55</b> | <b>1068345.97</b> | <b>46</b>                | <b>43</b>  | <b>55</b>                   | <b>50</b> | <b>0.00</b>      | <b>50</b>                             |
| 13   | AXIS BANK                            | 3054.22          | 12984.94         | 10977.21         | 27016.37          | 61                       | 83         | 33                          | 50        |                  | 50                                    |
| 14   | Bandhan Bank                         | 56968.81         | 52294.66         | 35343.50         | 144606.97         | 170                      | 160        | 59                          | 115       |                  | 115                                   |
| 15   | Federal Bank                         | 0.00             | 0.00             | 3006.51          | 3006.51           | 0                        | 0          | 37                          | 37        |                  | 37                                    |
| 16   | HDFC                                 | 1907.02          | 12505.47         | 45149.75         | 59562.24          | 21                       | 101        | 63                          | 64        |                  | 64                                    |
| 17   | ICICI                                | 1788.86          | 10232.79         | 68345.66         | 80367.31          | 36                       | 69         | 194                         | 146       |                  | 146                                   |
| 18   | IDBI BANK                            | 492.48           | 3189             | 4636.3           | 8317.78           | 17                       | 89         | 37                          | 44        |                  | 44                                    |
| 19   | IDFC First Bank                      | 0.00             | 0.00             | 4211.76          | 4211.76           | 0                        | 0          | 51                          | 51        |                  | 51                                    |
| 20   | Indusind Bank                        | 48.46            | 22935.08         | 26296.75         | 49280.29          | 0                        | 1346       | 354                         | 515       |                  | 515                                   |
| 21   | Kotak Mahindra Bank                  | 0.00             | 0.00             | 0.00             | 0.00              | 0                        | 0          | 0                           | 0         |                  | 0                                     |
| 22   | South Indian Bank                    | 0.00             | 0.00             | 3791.59          | 3791.59           | 0                        | 0          | 35                          | 35        |                  | 35                                    |
| 23   | Ujjivan Bank                         | 0.00             | 16906.49         | 11164.86         | 28071.35          | 0                        | 138        | 51                          | 83        |                  | 83                                    |
| 24   | YES Bank                             | 0.00             | 0.00             | 576.80           | 576.80            | 0                        | 0          | 4                           | 4         |                  | 4                                     |
| 25   | NESFB                                | 1857.94          | 1626.75          | 1370.74          | 4855.43           | 190                      | 130        | 42                          | 88        |                  | 88                                    |
| 26   | Jana Small Finance Bank              | 0.00             | 0.00             | 6456.34          | 6456.34           | 0                        | 0          | 287                         | 287       |                  | 287                                   |
| <b>B</b>   | <b>Sub Total of Pvt. Sec. Bank</b>   | <b>66117.79</b>  | <b>132675.18</b> | <b>221327.77</b> | <b>420120.74</b>  | <b>116</b>               | <b>141</b> | <b>75</b>                   | <b>94</b> | <b>0.00</b>      | <b>94</b>                             |
| 27   | Tripura Gramin Bank                  | 184627.08        | 99633.12         | 51632.35         | 335892.55         | 53                       | 37         | 24                          | 40        | 572644.44        | 109                                   |
| <b>C</b>   | <b>Sub Total of RRB</b>              | <b>184627.08</b> | <b>99633.12</b>  | <b>51632.35</b>  | <b>335892.55</b>  | <b>53</b>                | <b>37</b>  | <b>24</b>                   | <b>40</b> | <b>572644.44</b> | <b>109</b>                            |
| 28   | ACUB                                 | 0.00             | 0.00             | 494.74           | 494.74            | 0                        | #DIV/0!    | 12                          | 12        | 3929.37          | 104                                   |
| 29   | TCARDB                               | 0.00             | 0.00             | 0.00             | 0.00              | 0                        | 0          | 0                           | 0         |                  | 0                                     |
| 30   | TSCB                                 | 193669.11        | 28083.62         | 43176.34         | 264929.07         | 199                      | 37         | 27                          | 80        | 191049.08        | 138                                   |
| <b>D</b>   | <b>Sub Total of Coop.Banks</b>       | <b>193669.11</b> | <b>28083.62</b>  | <b>43671.08</b>  | <b>265423.81</b>  | <b>199</b>               | <b>37</b>  | <b>27</b>                   | <b>79</b> | <b>194978.45</b> | <b>137</b>                            |
| <b>GRAND TOTAL</b>   |                                      | <b>650829.42</b> | <b>478876.90</b> | <b>960076.75</b> | <b>2089783.07</b> | <b>68</b>                | <b>51</b>  | <b>52</b>                   | <b>56</b> | <b>767622.89</b> | <b>76</b>                             |
| <b>TOTAL RESOURCES SUPPORT PROVIDED TO STATE UNDER RIDF:</b> |                                      |                  |                  |                  |                   | <b>27500.00</b>          |            | <b>C.D. Ratio With RIDF</b> |           |                  | <b>57</b>                             |

**BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 30.09.2023**

(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                       | 834            | 1662.69          | 1442          | 17294.67         | 361           | 3233.64          | 2637          | 22191.00          | 6                | 74                  |
| 2                  | Bank of India                        | 3823           | 5131.06          | 3256          | 10353.78         | 377           | 2646.79          | 7456          | 18131.63          | 16               | 58                  |
| 3                  | Bank of Maharashtra                  | 1              | 1.37             | 287           | 526.36           | 99            | 839.32           | 387           | 1367.05           | 0                | 69                  |
| 4                  | Canara Bank                          | 2740           | 4949.07          | 3511          | 18633.11         | 1668          | 5279.54          | 7919          | 28861.72          | 13               | 74                  |
| 5                  | Central Bank of India                | 1265           | 1806.05          | 591           | 2139.11          | 72            | 351.29           | 1928          | 4296.45           | 40               | 95                  |
| 6                  | Indian Bank                          | 163            | 122.26           | 560           | 4190.07          | 58            | 324.05           | 781           | 4636.38           | 2                | 73                  |
| 7                  | Indian Overseas Bank                 | 399            | 468.46           | 613           | 369.65           | 179           | 2705.42          | 1191          | 3543.53           | 5                | 41                  |
| 8                  | Punjab & Sind Bank                   | 95             | 63.53            | 337           | 515.42           | 54            | 314.09           | 486           | 893.04            | 7                | 95                  |
| 9                  | Punjab National Bank                 | 41008          | 22452.77         | 13646         | 52413.07         | 1604          | 10457.37         | 56258         | 85323.21          | 15               | 58                  |
| 10                 | State Bank of India                  | 35278          | 32753.25         | 3499          | 52922.00         | 4243          | 31046.26         | 43020         | 116721.51         | 5                | 18                  |
| 12                 | Union Bank of India                  | 1671           | 3126.96          | 2217          | 15494.94         | 39            | 0.65             | 3927          | 18622.55          | 15               | 91                  |
| 12                 | UCO Bank                             | 8553           | 4480.78          | 7182          | 19143.63         | 4483          | 11572.00         | 20218         | 35196.41          | 11               | 83                  |
| <b>A</b>           | <b>Sub Total of Public Sec. Bank</b> | <b>95830</b>   | <b>77018.25</b>  | <b>37141</b>  | <b>193995.81</b> | <b>13237</b>  | <b>68770.42</b>  | <b>146208</b> | <b>339784.48</b>  | <b>8</b>         | <b>35</b>           |
| 13                 | AXIS BANK                            | 17198          | 9012.75          | 114           | 4058.63          | 717           | 270.49           | 18029         | 13341.87          | 57               | 85                  |
| 14                 | Bandhan Bank                         | 43164          | 15230.66         | 53848         | 24596.20         | 130040        | 53814.00         | 227052        | 93640.86          | 8                | 47                  |
| 15                 | Federal Bank                         | 509            | 778.96           | 29            | 492.25           | 12            | 85.64            | 550           | 1356.85           | 38               | 65                  |
| 16                 | HDFC                                 | 15172          | 4873.35          | 509           | 15488.05         | 770           | 1972.66          | 16451         | 22334.06          | 12               | 55                  |
| 17                 | ICICI                                | 8750           | 7109.40          | 288           | 19698.09         | 75            | 899.41           | 9113          | 27706.90          | 14               | 54                  |
| 18                 | IDBI BANK                            | 874            | 2548.49          | 778           | 2080.58          | 84            | 693.72           | 1736          | 5322.79           | 41               | 85                  |
| 19                 | IDFC First Bank                      | 638            | 91.46            | 0             | 0.00             | 0             | 0.00             | 638           | 91.46             | 2                | 2                   |
| 20                 | Indusind Bank                        | 48089          | 10394.67         | 11090         | 11495.30         | 0             | 0.00             | 59179         | 21889.97          | 29               | 61                  |
| 21                 | Kotak Mahindra Bank                  | 0              | 0.00             | 0             | 0.00             | 0             | 0.00             | 0             | 0.00              | 0                | 0                   |
| 22                 | SOUTH INDIAN BANK                    | 940            | 1703.00          | 4             | 126.00           | 2             | 8.78             | 946           | 1837.78           | 110              | 118                 |
| 23                 | YES Bank                             | 0              | 0.00             | 5             | 351.00           | 0             | 0.00             | 5             | 351.00            | 0                | 27                  |
| 24                 | Ujjivan Bank                         | 29910          | 9878.38          | 1600          | 4307.98          | 18908         | 7954.80          | 50418         | 22141.16          | 44               | 99                  |
| 25                 | NESFB                                | 1365           | 249.28           | 8006          | 4347.85          | 0             | 0.00             | 9371          | 4597.13           | 0                | 0                   |
| 26                 | Jana Small Finance Bank              | 24238          | 6378.28          | 0             | 0.00             | 112           | 48.24            | 24350         | 6426.52           | 0                | 0                   |
| <b>B</b>           | <b>Sub Total of Pvt. Sec. Bank</b>   | <b>190847</b>  | <b>68248.68</b>  | <b>76271</b>  | <b>87041.93</b>  | <b>150720</b> | <b>65747.74</b>  | <b>417838</b> | <b>221038.35</b>  | <b>17</b>        | <b>56</b>           |
| 27                 | Tripura Gramin Bank                  | 154968         | 95301.21         | 95736         | 87964.66         | 25194         | 85643.43         | 275898        | 268909.30         | 32               | 91                  |
| <b>C</b>           | <b>Sub Total of RRB</b>              | <b>154968</b>  | <b>95301.21</b>  | <b>95736</b>  | <b>87964.66</b>  | <b>25194</b>  | <b>85643.43</b>  | <b>275898</b> | <b>268909.30</b>  | <b>32</b>        | <b>91</b>           |
| 28                 | ACUB                                 | 0              | 0.00             | 21            | 10.14            | 101           | 413.12           | 122           | 423.26            | 0                | 61                  |
| 29                 | TCARDB                               | 0              | 0.00             | 0             | 0.00             | 0             | 0.00             | 0             | 0.00              | #DIV/0!          | #DIV/0!             |
| 30                 | TSCB                                 | 75620          | 158488.30        | 34715         | 32782.76         | 386           | 1624.53          | 110721        | 192895.59         | 57               | 70                  |
| <b>D</b>           | <b>Sub Total of Coop.Banks</b>       | <b>75620</b>   | <b>158488.30</b> | <b>34736</b>  | <b>32792.90</b>  | <b>487</b>    | <b>2037.65</b>   | <b>110843</b> | <b>193318.85</b>  | <b>57</b>        | <b>70</b>           |
| <b>GRAND TOTAL</b> |                                      | <b>517265</b>  | <b>399056.44</b> | <b>243884</b> | <b>401795.30</b> | <b>189638</b> | <b>222199.24</b> | <b>950787</b> | <b>1023050.98</b> | <b>20</b>        | <b>52</b>           |

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

**BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 30.09.2023**

(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                       | 208             | 748.35           | 395            | 3086.19          | 0               | 0.00             | 989                        | 5610.07           | 19                                      | 305                             | 1153.51          | 81                             | 622.02          | 0                                 | 0.00          |
| 2                  | Bank of India                        | 808             | 691.66           | 1345           | 1095.52          | 825             | 825.07           | 4348                       | 3582.54           | 11                                      | 990                             | 522.87           | 361                            | 425.82          | 19                                | 21.60         |
| 3                  | Bank of Maharashtra                  | 1               | 7.84             | 13             | 14.50            | 0               | 0.00             | 14                         | 22.34             | 1                                       | 0                               | 0.00             | 0                              | 0.00            | 0                                 | 0.00          |
| 4                  | Canara Bank                          | 845             | 2504.26          | 1578           | 4452.51          | 160             | 1129.75          | 6181                       | 19472.10          | 50                                      | 2164                            | 7347.60          | 1434                           | 4037.98         | 0                                 | 0.00          |
| 5                  | Central Bank of India                | 142             | 292.76           | 465            | 264.68           | 162             | 1130.55          | 1328                       | 2424.55           | 54                                      | 495                             | 687.83           | 61                             | 46.81           | 3                                 | 1.92          |
| 6                  | Indian Bank                          | 101             | 382.52           | 261            | 856.19           | 56              | 221.00           | 731                        | 2844.29           | 45                                      | 235                             | 848.60           | 78                             | 535.98          | 0                                 | 0.00          |
| 7                  | Indian Overseas Bank                 | 124             | 278.86           | 235            | 917.49           | 212             | 649.93           | 772                        | 2885.55           | 34                                      | 148                             | 895.43           | 49                             | 142.26          | 4                                 | 1.58          |
| 8                  | Punjab & Sind Bank                   | 20              | 51.49            | 214            | 150.94           | 0               | 0.00             | 237                        | 230.76            | 25                                      | 3                               | 28.33            | 0                              | 0.00            | 0                                 | 0.00          |
| 9                  | Punjab National Bank                 | 7209            | 13058.45         | 23425          | 25364.71         | 3554            | 7521.25          | 56268                      | 80574.88          | 55                                      | 16292                           | 26746.63         | 5787                           | 7883.60         | 1                                 | 0.24          |
| 10                 | State Bank of India                  | 8230            | 31149.71         | 29691          | 70987.92         | 0               | 0.00             | 59595                      | 161874.50         | 25                                      | 21674                           | 59736.87         | 0                              | 0.00            | 0                                 | 0.00          |
| 11                 | Union Bank of India                  | 453             | 1361.18          | 451            | 909.00           | 164             | 274.79           | 2244                       | 5447.63           | 26                                      | 863                             | 2235.93          | 313                            | 666.72          | 0                                 | 0.00          |
| 12                 | UCO Bank                             | 2188            | 2704.58          | 6883           | 4878.33          | 1818            | 2999.88          | 16996                      | 18005.77          | 42                                      | 3923                            | 5235.69          | 2164                           | 2166.19         | 20                                | 21.10         |
| <b>A</b>           | <b>Sub Total of Public Sec. Bank</b> | <b>20329</b>    | <b>53231.66</b>  | <b>64956</b>   | <b>112977.98</b> | <b>6951</b>     | <b>14752.22</b>  | <b>149703</b>              | <b>302974.97</b>  | <b>31</b>                               | <b>47092</b>                    | <b>105439.29</b> | <b>10328</b>                   | <b>16527.38</b> | <b>47</b>                         | <b>46.44</b>  |
| 13                 | AXIS BANK                            | 1420            | 232.00           | 1025           | 145.13           | 1301            | 205.78           | 9353                       | 1697.88           | 11                                      | 4862                            | 924.67           | 745                            | 190.30          | 0                                 | 0.00          |
| 14                 | Bandhan Bank                         | 74669           | 38548.82         | 66392          | 32113.51         | 52856           | 29343.58         | 474954                     | 236617.40         | 118                                     | 250267                          | 120583.91        | 30770                          | 16027.58        | 0                                 | 0.00          |
| 15                 | Federal Bank                         | 49              | 61.75            | 45             | 42.34            | 0               | 0.00             | 341                        | 435.10            | 21                                      | 210                             | 295.46           | 37                             | 35.55           | 0                                 | 0.00          |
| 16                 | HDFC Bank                            | 17              | 74.22            | 87             | 509.56           | 0               | 0.00             | 9226                       | 2370.78           | 6                                       | 9073                            | 1559.40          | 49                             | 227.60          | 0                                 | 0.00          |
| 17                 | ICICI Bank                           | 1017            | 1478.04          | 385            | 2193.85          | 0               | 0.00             | 9621                       | 43758.57          | 86                                      | 6844                            | 37352.55         | 1375                           | 2734.13         | 0                                 | 0.00          |
| 18                 | IDBI BANK                            | 184             | 514.30           | 458            | 684.90           | 200             | 445.81           | 1833                       | 2920.93           | 47                                      | 748                             | 1096.39          | 243                            | 179.53          | 0                                 | 0.00          |
| 19                 | IDFC First Bank                      | 2416            | 640.47           | 3955           | 1385.30          | 2252            | 646.22           | 16517                      | 4234.39           | 71                                      | 7372                            | 1481.28          | 522                            | 81.12           | 0                                 | 0.00          |
| 20                 | Indusind Bank                        | 12896           | 3419.83          | 25699          | 5723.47          | 0               | 0.00             | 49282                      | 16601.86          | 46                                      | 1209                            | 3336.26          | 9478                           | 4122.30         | 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                         | 16450           | 6515.44          | 9728           | 3513.59          | 10781           | 4712.41          | 95520                      | 36133.59          | 161                                     | 53027                           | 19488.38         | 5534                           | 1903.77         | 0                                 | 0.00          |
| 25                 | NESFB                                | 160             | 44.86            | 304            | 82.47            | 101             | 34.22            | 2405                       | 629.58            | 10                                      | 1826                            | 464.47           | 14                             | 3.56            | 0                                 | 0.00          |
| 26                 | Jana Small Finance Bank              | 3398            | 835.83           | 8060           | 1969.33          | 2958            | 724.02           | 20536                      | 5425.76           | 89                                      | 2472                            | 913.05           | 3648                           | 983.53          | 0                                 | 0.00          |
| <b>B</b>           | <b>Sub Total of Pvt. Sec. Bank</b>   | <b>109278</b>   | <b>51529.73</b>  | <b>108078</b>  | <b>46394.12</b>  | <b>67491</b>    | <b>35388.02</b>  | <b>671524</b>              | <b>346313.13</b>  | <b>88</b>                               | <b>337910</b>                   | <b>187495.82</b> | <b>48767</b>                   | <b>25505.44</b> | <b>0</b>                          | <b>0.00</b>   |
| 27                 | Tripura Gramin Bank                  | 53489           | 45451.86         | 156051         | 124349.88        | 85912           | 49572.35         | 442834                     | 320192.53         | 108                                     | 123202                          | 79607.66         | 24180                          | 21210.78        | 0                                 | 0.00          |
| <b>C</b>           | <b>Sub Total of RRB</b>              | <b>53489</b>    | <b>45451.86</b>  | <b>156051</b>  | <b>124349.88</b> | <b>85912</b>    | <b>49572.35</b>  | <b>442834</b>              | <b>320192.53</b>  | <b>108</b>                              | <b>123202</b>                   | <b>79608</b>     | <b>24180</b>                   | <b>21211</b>    | <b>0.00</b>                       | <b>0</b>      |
| 28                 | ACUB                                 | 121             | 202.50           | 141            | 302.12           | 18              | 23.56            | 392                        | 669.87            | 97                                      | 102                             | 128.50           | 7                              | 8.85            | 3                                 | 4.34          |
| 29                 | TCARDB                               | 0               | 0.00             | 0              | 0                | 0               | 0                | 0                          | 0.00              | 0                                       | 0                               | 0.00             | 0                              | 0               | 0                                 | 0             |
| 30                 | TSCB                                 | 13778           | 5810.37          | 17297          | 14535.02         | 9349            | 4771.19          | 56256                      | 35980.82          | 13                                      | 9807                            | 6912.55          | 5165                           | 3369.56         | 860                               | 582.13        |
| <b>D</b>           | <b>Sub Total of Coop.Banks</b>       | <b>13899</b>    | <b>6012.87</b>   | <b>17438</b>   | <b>14837.14</b>  | <b>9367</b>     | <b>4794.75</b>   | <b>56648</b>               | <b>36650.69</b>   | <b>13</b>                               | <b>9909</b>                     | <b>7041.05</b>   | <b>5172</b>                    | <b>3378.41</b>  | <b>863</b>                        | <b>586.47</b> |
| <b>GRAND TOTAL</b> |                                      | <b>196995</b>   | <b>156226.12</b> | <b>346523</b>  | <b>298559.12</b> | <b>169721</b>   | <b>104507.34</b> | <b>1320709</b>             | <b>1006131.32</b> | <b>52</b>                               | <b>518113</b>                   | <b>379583.82</b> | <b>88447</b>                   | <b>66622.01</b> | <b>910</b>                        | <b>632.91</b> |

**CONFIRMATION OF PROCEEDINGS OF  
THE 144<sup>TH</sup> MEETING OF THE SLBC FOR TRIPURA**

The proceedings and action points of the 144<sup>th</sup> Meeting of SLBC for Tripura, held on 13.09.2023 were circulated under the cover of Convener Bank's letter no. SLBC/TRP/Minutes/144/2023 dated 19.09.2023. The same may please be confirmed by the House.

### ACTION TAKEN REPORT

Present Status of implementation of the major action points emerged in the 144<sup>th</sup> SLBC meeting held on 13.09.2023 is furnished below as a separate agenda.

| Sl No | Major Action Points  | Present Status of Implementation  |
|-------|--|---|
| 1     | Banks have now been directed by Reserve Bank of India to focus on achieving full digitalization for remaining seven districts of Tripura by September 2023.<br><b>(Action: All Banks, SLBC)</b>  | Based on reports furnished by member Banks as on September 2023, under all districts of Tripura, eligible savings accounts and current accounts have been fully covered with at least one of the digital modes of payment, viz., Debit Cards / Internet Banking / Mobile Banking / UPI / USSD / AEPS / POS / QR, etc.   |
| 2     | All Banks to strive for achieving 100% achievement against ACP Targets of FY 23-24 by March 2024 <b>(Action: All Banks, SLBC)</b>  | All the banks put together disbursed Rs. 5535.03 crore i.e. 46% of the Annual Target for Rs. 12000.00 crore under ACP 2023-24 as on September 2023.<br>Achievement under Agriculture sector is 44%. Achievements in MSME and OPS are 50% and 60% of the ACP Targets respectively as on 30.09.2023.  |
| 3     | Banks with low CD Ratio to work towards attaining parity with the State CD Ratio.<br><b>(Action: All Banks, SLBC)</b>  | CD ratio of the Banks in the State stands at 56% as on 30.09.2023. CD ratio of 5 districts in the State as on September 2023 has improved over the CD ratio of March 2023. 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.   |
| 4     | Agriculture Department to explore promotion of Agriculture Infrastructure Fund (AIF) in co-ordination with Banks.<br><br>Issuance of KCCs to all eligible farmers and implementation of KCC saturation campaign<br><b>(Action: Agriculture Dept / Banks / State Govt / SLBC)</b> | As on date, 4 proposals have been sanctioned under AIF in Tripura. Banks are coordinating with line departments for improving performance under the scheme.<br><br>13970 KCCs sanctioned by Banks amounting to Rs. 94.12 Crores during FY 2023-24 as on 30.09.2023, thereby achieving 21% of the Annual Target (66356 Nos.).  |
| 5     | Pradhan Mantri Fasal Bima Yojana (PMFBY)<br><b>(Action: All Banks &amp; Agriculture Department)</b>  | PMFBY notification was circulated on 20.04.2023, for which HDFC Ergo General Insurance Co. Ltd., is the implementing agency, with subsidized premium rates as per Mukhya Mantri Fasal Bima Yojana for farmers in order to encourage maximum enrolment of eligible farmers under the scheme.<br>14599 loanee farmers have been brought under the coverage of PMFBY during Kharif 2023 season. A total of 254185 enrolments have been completed as Non-Loanee under Kharif 2023 Season. |
| 6     | Self Help Groups (SHGs)<br>Banks to achieve the target for FY 23-24 by March 2024.<br><b>(Action: All Banks)</b>   | As against the TRLM target of Rs.400 crores in 22600 accounts for FY 2023-24, the Banks have collectively achieved sanction of 12727 accounts (achievement of 56.31%) with corresponding sanction amount of Rs.260.80 crores (achievement of 65.20%) as on 30.09.2023.  |

|   |  |   |
|---|--|---|
|   | TULM pending cases to be reduced by according sanction in eligible cases by the end of the fiscal year.<br><b>(Action: All Banks)</b>                                    | As on September 2023 of FY 2023-24, 83 cases have been sanctioned under TULM SEP (Individual) against 346 sponsored cases.<br>For TULM SEP (SHG), 1061 cases have been sanctioned against 1354 sponsored cases.   |
| 7 | 140 GPs / VCs were identified where no Branch / BC was available within a radius of 2 KMs from the concerned GP / VC.<br><b>(Action: PNB, TGB, TSCB, SBI &amp; SLBC)</b> | Present status of implementation is as under: <ul style="list-style-type: none"> <li>• Punjab National Bank: BC Agents have been deployed in 19 locations, while candidates have been identified in 23 locations and awaiting PVR. Candidates are to be identified in 28 remaining locations by CBCs.</li> <li>• Tripura Gramin Bank: BC agents have been deployed in 9 locations. TGB has been requested to provide status update regarding remaining 39 locations at the earliest.</li> <li>• Tripura State Co-Operative Bank: BC Agents have been finalized for all 13 allocated locations and will be operationalized by September 2023, upon procurement of micro ATMs.</li> <li>• State Bank of India: BC Agents have been deployed in all 9 allocated locations.</li> <li>• UCO Bank: Candidates have been identified in 2 out of 4 locations, while process of identification is ongoing for remaining 2 locations</li> </ul> |
| 8 | Government sponsored schemes – PMEGP & Swavalamban<br><b>(Action: All Banks)</b>   | For the FY 2023-24, 1785 PMEGP cases were sponsored to the bank branches against the target of 1712 cases, out of which 439 cases were sanctioned amounting to Rs. 2937.18 lakhs as on 30.09.2023.<br><br>For the FY 2023-24, 4834 Swavalamban cases have been sponsored to the bank branches against the target of 4000 cases, out of which 571 cases were sanctioned amounting to Rs. 1933.78 lakhs as on 30.09.2023.   |
| 9 | Sanction of Education loans<br><b>(Action: All Banks)</b>  | Banks have accorded sanction in 457 cases with aggregate sanction amount of Rs. 1867.55 lakhs in FY 2023-24 as on September 2023.   |

|                  |  |   |
|------------------|--|---|
| <p><b>10</b></p> | <p>Housing loans and PMAY</p> <p>PMAY (Urban) scheme in line with PMAY Gramin scheme for urban TUEP beneficiaries has been approved by the house. The same is to be adopted by respective boards of SLBC Tripura member Banks.</p> <p><b>(Action: SLBC, Urban Development Department, All Banks)</b></p> | <p>Till September 2023 of FY 2023-24, 3491 housing loans have been sanctioned with aggregate sanction amount of Rs.263.96 crores.</p> <p>PMAY (Urban) scheme as approved by SLBC was circulated to all member Banks along with an advisory to get the same approved from their respective Bank boards. PNB has approved the loan scheme with certain modifications and issued necessary circular regarding the same. PNB has shared the approved scheme guidelines with Urban Development Department (UDD) for providing necessary approval / suggestions before implementation by PNB. UDD have suggested certain modifications which has been taken up for active consideration, Rest of the member Banks of SLBC Tripura are yet to come up with approved scheme.</p>  |
| <p><b>11</b></p> | <p>All banks to focus on increasing no. of sanctioned cases under Stand Up India as well as the ticket size of loans.</p> <p>Achieving the targets under Pradhan Mantri Mudra Yojana (PMMY)</p> <p><b>(Action: All Banks)</b></p>  | <p>Loans under Stand Up India scheme had been extended to 140 SC/ST/Women beneficiaries amounting to Rs. 25.47 Crores during FY 2023-24 up to September 2023.</p> <p>All Banks/Financial Institutions have made an achievement of Rs. 542.24 Crores with 81742 number of accounts for the period April 2023 – September 2023.</p>   |
| <p><b>12</b></p> | <p>NPA and Recovery <b>(Action: All Banks &amp; State Government)</b></p>  | <p>Percentage of gross NPA as against gross advance decreased from 6.19% as on September 2022 to 4.52% as on September 2023. Amount in absolute terms decreased to Rs. 946 crores as on September 2023 from Rs. 1208.82 crores as on September 2022.</p> <p>The outstanding amount under Written off A/Cs (Shadow Register) is around Rs. 162.90 crores which if added with the outstanding NPA, the total amount would be Rs. 1108.90 crores which seems to be high.</p> <p>The total outstanding NPA amount in Govt. sponsored schemes has increased from Rs. 119.35 crores in September 2022 to Rs. 120.61 crores in September 2023.</p> <p>As on September 2023, percentage of NPA under KCC is 20%, under PMMY is 9%, under PMEGP is 25% and Swavalamban is 23%.</p> |

|    |   |   |
|----|---|---|
| 13 | <p>As decided in the 138<sup>th</sup> SLBC meeting, there was a need to have a dedicated RSETI at each district. State Bank of India has decided to open RSETI at North Tripura district. Tripura Gramin Bank opted to open RSETI at Khowai district and Punjab National Bank was allotted South Tripura district for opening RSETI.<br/><b>(Action: PNB, SBI, TGB, State Govt)</b></p>                               | <p>DM South Tripura has advised opening of RSETI South Tripura at Hrishyamukh Tipra Bazaar Training Center. Approval from MoRD is awaited.<br/>Tripura Gramin Bank has written to DM Khowai for allocating suitable premises for RSETI.<br/>State Bank of India has written to DM North Tripura for allocating suitable premises for RSETI.</p>   |
| 14 | <p>As per decision of last SLBC meeting, Bank wise targets have been allocated for opening ATMs in all Block Development Offices in Tripura, which have been approved by the House. Bank wise targets include Punjab National Bank (24 locations), State Bank of India (20 locations), Tripura Gramin Bank (7 locations), UCO Bank (3 locations) and Canara Bank (2 locations). <b>(Action: SLBC, State Govt)</b></p> | <p>It was decided in the earlier meeting that SLBC desk is to review the availability of existing ATMs in the vicinity of Block Development Offices. If ATM availability was ascertained nearby to BDO offices, those locations may be considered to have been covered.<br/>Subsequently, it has been observed that ATMs are available within a vicinity of 1 KM from 34 rural development block offices, while ATMs are available within a distance of 1 – 2 KM in 9 RD block offices. No ATMs are available within the vicinity of 15 RD Block Offices. In the SLBC Sub-committee meeting held on 25.08.2023, Banks were requested to explore setting up of ATMs in feasible locations within the jurisdiction of the respective RD Block / District.<br/>Further to the above, RBI has suggested Banks may also explore opening of more ATMs in semi-urban and rural locations, especially in Dhalai and Khowai districts, preferably in prominent locations like district hospitals, market areas, etc.</p> |

**IMPLEMENTATION OF ANNUAL CREDIT PLAN (ACP)**

Action Points emerged in the 144<sup>th</sup> SLBC Meeting held on 13.09.2023

100% disbursement targets set against all sectors under ACP 2023-24 is to be achieved (**Action: All Banks**).

**Status of implementation**

All the banks put together disbursed Rs. 5535.03 crore i.e. 46% of the Annual Target for Rs. 12000.00 crore under ACP 2023-24 as on September 2023.

The overall achievement is 46% against the target of ACP 2023-24 as on 30.09.2023 while achievement under Agriculture sector is 44%. Achievements in MSME and OPS are 50% and 60% of the ACP Targets respectively as on 30.09.2023.

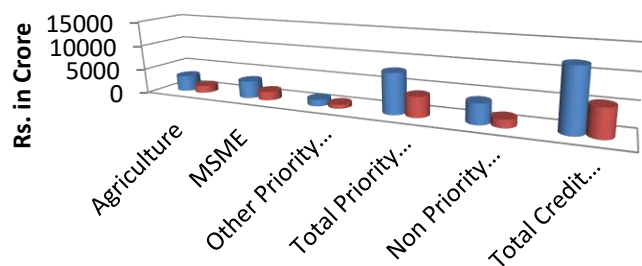
A comparative position of achievement in disbursement under ACP 2023-24 as on 30.09.2023 with the corresponding period of the previous year is as under:

Amt. Rs. In crores

| Sector              | 2022-23<br>(April 2022 to September 2022) |                |             | 2023-24<br>(April 2023 to September 2023) |                |             |                     |
|---------------------|---|----------------|-------------|---|----------------|-------------|---------------------|
|                     | Plan                                      | Achievement    | % to Target | Plan                                      | Achievement    | % to Target | % of growth (Y-O-Y) |
| Agriculture         | 2321.57                                   | 960.21         | 41          | 3200                                      | 1422.10        | 44          | +48                 |
| MSME                | 1816.81                                   | 884.21         | 49          | 3500                                      | 1746.99        | 50          | +98                 |
| Other<br>Prisec     | 1276.45                                   | 679.37         | 53          | 1300                                      | 785.37         | 60          | +16                 |
| <b>Total Prisec</b> | <b>5414.83</b>                            | <b>2523.80</b> | <b>47</b>   | <b>8000</b>                               | <b>3954.47</b> | <b>49</b>   | <b>+57</b>          |
| Non-Prisec          | 3131.95                                   | 1180.49        | 38          | 4000                                      | 1580.56        | 40          | +34                 |
| <b>Grand Total</b>  | <b>8546.78</b>                            | <b>3704.30</b> | <b>43</b>   | <b>12000</b>                              | <b>5535.03</b> | <b>46</b>   | <b>+49</b>          |

Bank wise performance on different sectors under ACP pertaining to the year 2023-24 as on 30.09.2023 has been given in the annexure.

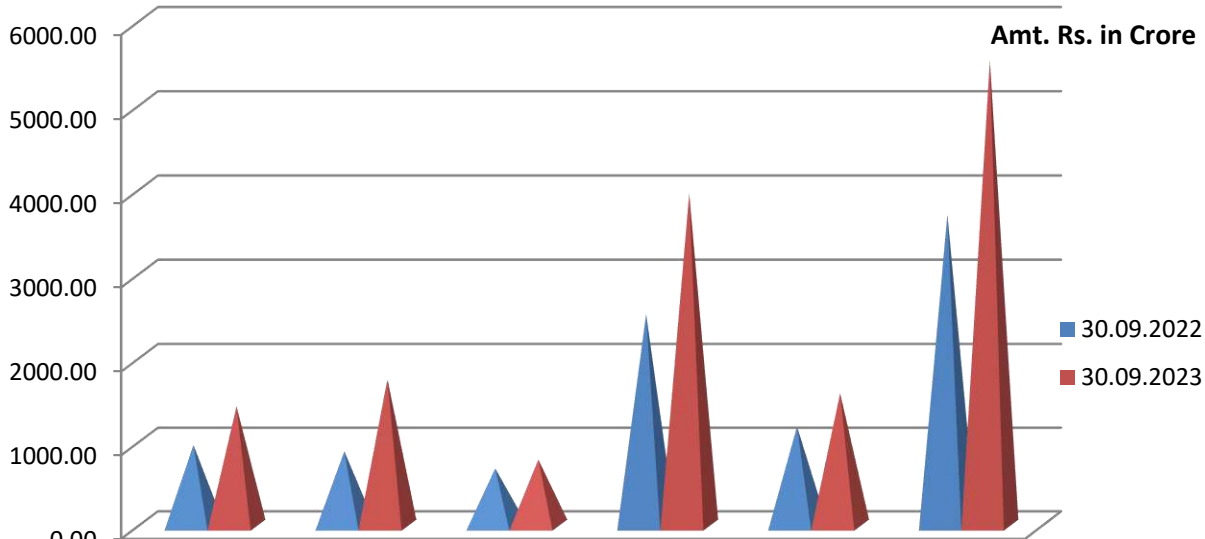
### Achievement of Annual Credit Plan 2023-24 up to 30.09.2023



|               | Agriculture | MSME    | Other Priority Sector | Total Priority Sector | Non Priority Sector | Total Credit Plan/Achievement |
|---------------|-------------|---------|-----------------------|-----------------------|---------------------|-------------------------------|
| ■ Target      | 3200        | 3500    | 1300                  | 8000                  | 4000                | 12000.00                      |
| ■ Achievement | 1422.10     | 1746.99 | 785.37                | 3954.47               | 1580.56             | 5535.03                       |

Sector

### Credit Disbursement under ACP as on 30.09.2022 & 30.09.2023



|              | Agriculture | MSME    | Other Priority Sector | Total Priority Sector | Non Priority Sector | Total Credit Plan/Achievement |
|--------------|-------------|---------|-----------------------|-----------------------|---------------------|-------------------------------|
| ■ 30.09.2022 | 960.21      | 884.21  | 679.37                | 2523.81               | 1180.49             | 3704.30                       |
| ■ 30.09.2023 | 1422.10     | 1746.99 | 785.37                | 3954.47               | 1580.56             | 5535.03                       |

**TRIPURA STATE**

**BANK-WISE & SECTOR-WISE DISBURSEMENT OF CREDIT VIS-À-VIS TARGETS UNDER ANNUAL CREDIT PLAN 2023-24 DURING 01.04.2023 to 30.09.2023**

(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              | 777.00                    | 521.15           | 67          | 14708.00         | 5645.79          | 38          | 971.00                | 107.05          | 11          | 16456.00         | 6273.99          | 38          | 6420.00             | 4467.59          | 70          | 22876.00          | 10741.58         | 47          |
| 2                  | Bank of India               | 3108.00                   | 2449.44          | 79          | 3440.00          | 1212.00          | 35          | 976.00                | 337.00          | 35          | 7524.00          | 3998.44          | 53          | 1975.00             | 596.00           | 30          | 9499.00           | 4594.44          | 48          |
| 3                  | Bank of Maharashtra         | 0.00                      | 6.81             | #DIV/0!     | 215.00           | 40.00            | 19          | 261.00                | 105.90          | 41          | 476.00           | 152.71           | 32          | 461.00              | 84.13            | 18          | 937.00            | 236.84           | 25          |
| 4                  | Canara Bank                 | 2237.00                   | 1411.26          | 63          | 25461.00         | 6611.99          | 26          | 1436.00               | 518.76          | 36          | 29134.00         | 8542.01          | 29          | 5957.00             | 3499.65          | 59          | 35091.00          | 12041.66         | 34          |
| 5                  | Central Bank Of India       | 1259.00                   | 12.03            | 1           | 2100.00          | 112.71           | 5           | 536.00                | 28.79           | 5           | 3895.00          | 153.53           | 4           | 331.00              | 3.74             | 1           | 4226.00           | 157.27           | 4           |
| 6                  | Indian Bank                 | 138.00                    | 30.45            | 22          | 5607.00          | 3222.77          | 57          | 1230.00               | 9.63            | 1           | 6975.00          | 3262.85          | 47          | 3573.00             | 1052.63          | 29          | 10548.00          | 4315.48          | 41          |
| 7                  | Indian Overseas             | 67.00                     | 32.82            | 49          | 1971.00          | 371.07           | 19          | 525.00                | 244.44          | 47          | 2563.00          | 648.33           | 25          | 901.00              | 247.53           | 27          | 3464.00           | 895.86           | 26          |
| 8                  | P&SB                        | 32.00                     | 5.00             | 16          | 257.00           | 48.00            | 19          | 149.00                | 7.00            | 5           | 438.00           | 60.00            | 14          | 45.00               | 20.00            | 44          | 483.00            | 80.00            | 17          |
| 9                  | PNB                         | 18360.00                  | 8788.92          | 48          | 35591.00         | 23479.74         | 66          | 10883.00              | 5545.26         | 51          | 64834.00         | 37813.92         | 58          | 31821.00            | 14608.12         | 46          | 96655.00          | 52422.04         | 54          |
| 10                 | State Bank of India         | 15079.00                  | 7013.81          | 47          | 71396.00         | 45339.65         | 64          | 8323.00               | 479.62          | 6           | 94798.00         | 52833.08         | 56          | 112468.00           | 37590.24         | 33          | 207266.00         | 90423.32         | 44          |
| 11                 | UCO Bank                    | 1633.00                   | 1083.21          | 66          | 18889.00         | 7695.12          | 41          | 4498.00               | 2089.18         | 46          | 25020.00         | 10867.51         | 43          | 5101.00             | 2316.17          | 45          | 30121.00          | 13183.68         | 44          |
| 12                 | Union Bank                  | 2344.00                   | 1487.92          | 63          | 22856.00         | 10890.61         | 48          | 518.00                | 0.00            | 0           | 25718.00         | 12378.53         | 48          | 2705.00             | 1406.02          | 52          | 28423.00          | 13784.55         | 48          |
| <b>A</b>           | <b>ACP PUBLIC sec Bank</b>  | <b>45034.00</b>           | <b>22842.82</b>  | <b>51</b>   | <b>202491.00</b> | <b>104669.45</b> | <b>52</b>   | <b>30306.00</b>       | <b>9472.63</b>  | <b>31</b>   | <b>277831.00</b> | <b>136984.90</b> | <b>49</b>   | <b>171758.00</b>    | <b>65891.82</b>  | <b>38</b>   | <b>449589.00</b>  | <b>202876.72</b> | <b>45</b>   |
| 13                 | Axis Bank                   | 4649.00                   | 5841.97          | 126         | 1946.00          | 4175.40          | 215         | 258.00                | 76.76           | 30          | 6853.00          | 10094.13         | 147         | 6187.00             | 3835.91          | 62          | 13040.00          | 13930.04         | 107         |
| 14                 | Bandhan Bank                | 83043.00                  | 6126.95          | 7           | 436.00           | 8045.05          | 1845        | 60521.00              | 30972.80        | 51          | 144000.00        | 45144.80         | 31          | 73079.00            | 12362.03         | 17          | 217079.00         | 57506.83         | 26          |
| 15                 | Federal Bank                | 1100.00                   | 667.93           | 61          | 772.00           | 526.98           | 68          | 24.00                 | 0.00            | 0           | 1896.00          | 1194.91          | 63          | 2614.00             | 1097.40          | 42          | 4510.00           | 2292.31          | 51          |
| 16                 | HDFC Bank                   | 7713.00                   | 2985.05          | 39          | 22992.00         | 14305.38         | 62          | 557.00                | 296.56          | 53          | 31262.00         | 17586.99         | 56          | 29855.00            | 14201.18         | 48          | 61117.00          | 31788.17         | 52          |
| 17                 | ICICI Bank                  | 6489.00                   | 3357.50          | 52          | 21247.00         | 16174.48         | 76          | 1115.00               | 15.02           | 1           | 28851.00         | 19547.00         | 68          | 38543.00            | 25080.23         | 65          | 67394.00          | 44627.23         | 66          |
| 18                 | IDBI Bank                   | 917.00                    | 443.42           | 48          | 2833.00          | 1704.54          | 60          | 111.00                | 5.21            | 5           | 3861.00          | 2153.17          | 56          | 1594.00             | 913.94           | 57          | 5455.00           | 3067.11          | 56          |
| 19                 | IDFCFirst Bank              | 1383.00                   | 8.05             | 1           | 0.00             | 0.00             | #DIV/0!     | 0.00                  | 0.00            | #DIV/0!     | 1383.00          | 8.05             | 1           | 11118.00            | 1454.82          | 13          | 12501.00          | 1462.87          | 12          |
| 20                 | IndusInd                    | 16441.00                  | 6934.09          | 42          | 11794.00         | 3413.84          | 29          | 1.00                  | 0.00            | 0           | 28236.00         | 10347.93         | 37          | 16846.00            | 11578.57         | 69          | 45082.00          | 21926.50         | 49          |
| 21                 | Kotak Mahindra              | 108.00                    | 0.00             | 0           | 357.00           | 0.00             | 0           | 24.00                 | 0.00            | 0           | 489.00           | 0.00             | 0           | 30.00               | 0.00             | 0           | 519.00            | 0.00             | 0           |
| 22                 | South Indian Bank           | 755.00                    | 924.59           | 122         | 254.00           | 330.00           | 130         | 177.00                | 0.00            | 0           | 1186.00          | 1254.59          | 106         | 1910.00             | 14.10            | 1           | 3096.00           | 1268.69          | 41          |
| 23                 | Ujjivan Bank                | 11778.00                  | 4448.56          | 38          | 5614.00          | 546.22           | 10          | 4618.00               | 3842.71         | 83          | 22010.00         | 8837.49          | 40          | 4016.00             | 1075.62          | 27          | 26026.00          | 9913.11          | 38          |
| 24                 | Yes Bank                    | 108.00                    | 0.00             | 0           | 358.00           | 346.83           | 97          | 25.00                 | 0.00            | 0           | 491.00           | 346.83           | 71          | 1853.00             | 63.68            | 3           | 2344.00           | 410.51           | 18          |
| 25                 | NESFB                       | 81.00                     | 0.00             | 0           | 6195.00          | 0.00             | 0           | 0.00                  | 0.00            | #DIV/0!     | 6276.00          | 0.00             | 0           | 175.00              | 110.31           | 63          | 6451.00           | 110.31           | 2           |
| 26                 | Jana SFB                    | 6552.00                   | 2291.34          | 35          | 0.00             | 0.00             | #DIV/0!     | 53.00                 | 8.00            | 15          | 6605.00          | 2299.34          | 35          | 44.00               | 25.92            | 59          | 6649.00           | 2325.26          | 35          |
| <b>B</b>           | <b>ACP PRIVATE Sec bank</b> | <b>141117.00</b>          | <b>34029.45</b>  | <b>24</b>   | <b>74798.00</b>  | <b>49568.72</b>  | <b>66</b>   | <b>67484.00</b>       | <b>35217.06</b> | <b>52</b>   | <b>283399.00</b> | <b>118815.23</b> | <b>42</b>   | <b>187864.00</b>    | <b>71813.71</b>  | <b>38</b>   | <b>471263.00</b>  | <b>190628.94</b> | <b>40</b>   |
| 27                 | Tripura Gramin Bank         | 82937.00                  | 58864.14         | 71          | 51695.00         | 9743.00          | 19          | 25145.00              | 30103.52        | 120         | 159777.00        | 98710.66         | 62          | 27259.00            | 11932.77         | 44          | 187036.00         | 110643.43        | 59          |
| <b>C</b>           | <b>ACP RRB</b>              | <b>82937.00</b>           | <b>58864.14</b>  | <b>71</b>   | <b>51695.00</b>  | <b>9743.00</b>   | <b>19</b>   | <b>25145.00</b>       | <b>30103.52</b> | <b>120</b>  | <b>159777.00</b> | <b>98710.66</b>  | <b>62</b>   | <b>27259.00</b>     | <b>11932.77</b>  | <b>44</b>   | <b>187036.00</b>  | <b>110643.43</b> | <b>59</b>   |
| 28                 | ACUB                        | 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                | 21.60            | #DIV/0!     | 0.00              | 21.60            | #DIV/0!     |
| 29                 | 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!     |
| 30                 | TSCB                        | 50912.00                  | 26474.24         | 52          | 21016.00         | 10718.16         | 51          | 7065.00               | 3744.45         | 53          | 78993.00         | 40936.85         | 52          | 13119.00            | 8396.16          | 64          | 92112.00          | 49333.01         | 54          |
| <b>D</b>           | <b>ACP Coop. Bank</b>       | <b>50912.00</b>           | <b>26474.24</b>  | <b>52</b>   | <b>21016.00</b>  | <b>10718.16</b>  | <b>51</b>   | <b>7065.00</b>        | <b>3744.45</b>  | <b>53</b>   | <b>78993.00</b>  | <b>40936.85</b>  | <b>52</b>   | <b>13119.00</b>     | <b>8417.76</b>   | <b>64</b>   | <b>92112.00</b>   | <b>49354.61</b>  | <b>54</b>   |
| <b>GRAND TOTAL</b> |                             | <b>320000.00</b>          | <b>142210.65</b> | <b>44</b>   | <b>350000.00</b> | <b>174699.33</b> | <b>50</b>   | <b>130000.00</b>      | <b>78537.66</b> | <b>60</b>   | <b>800000.00</b> | <b>395447.64</b> | <b>49</b>   | <b>400000.00</b>    | <b>158056.06</b> | <b>40</b>   | <b>1200000.00</b> | <b>553503.70</b> | <b>46</b>   |

## Tripura State

**Districtwise and Sectorwise Achievement under Annual Credit Plan 2023-24 during the period 01.04.2023 to 30.09.2023**

*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     | 83043.00                               | 51586.38         | 62          | 220034.00        | 113824           | 52          | 54831.00         | 30535.84        | 56          | 357908.00        | 195946.23        | 55          | 218344.00           | 83282.97         | 38          | 576252.00         | 279229.20        | 48          |
| 2      | Khowai           | 27314.00                               | 12404.16         | 45          | 16046.00         | 5821.65          | 36          | 9780.00          | 6311.48         | 65          | 53140.00         | 24537.29         | 46          | 22713.00            | 7886             | 35          | 75853.00          | 32423.29         | 43          |
| 3      | Sepahijala       | 39263.00                               | 13025.71         | 33          | 16999.00         | 9919.01          | 58          | 13566.00         | 8211.23         | 61          | 69828.00         | 31155.95         | 45          | 27742.00            | 9196.98          | 33          | 97570.00          | 40352.93         | 41          |
| 4      | Gomati           | 40476.00                               | 14674.93         | 36          | 24735.00         | 11638.18         | 47          | 12605.00         | 7455.02         | 59          | 77816.00         | 33768.13         | 43          | 28794.00            | 12456.72         | 43          | 106610.00         | 46224.85         | 43          |
| 5      | South Tripura    | 43117.00                               | 17989.66         | 42          | 18816.00         | 10135.89         | 54          | 12780.00         | 9268.64         | 73          | 74713.00         | 37394.19         | 50          | 31541.00            | 12892.8          | 41          | 106254.00         | 50286.99         | 47          |
| 6      | North Tripura    | 29826.00                               | 12132.22         | 41          | 26667.00         | 11882.08         | 45          | 10336.00         | 6100.12         | 59          | 66829.00         | 30114.42         | 45          | 29875.00            | 15191.48         | 51          | 96704.00          | 45305.90         | 47          |
| 7      | Unakoti          | 21594.00                               | 9502.9           | 44          | 15167.00         | 6397.34          | 42          | 9612.00          | 4988.82         | 52          | 46373.00         | 20889.06         | 45          | 21547.00            | 8013.18          | 37          | 67920.00          | 28902.24         | 43          |
| 8      | Dhalai           | 35367.00                               | 10894.69         | 31          | 11536.00         | 5081.17          | 44          | 6490.00          | 5666.51         | 87          | 53393.00         | 21642.37         | 41          | 19444.00            | 9135.93          | 47          | 72837.00          | 30778.30         | 42          |
|        | <b>Total</b>     | <b>320000.00</b>                       | <b>142210.65</b> | <b>44</b>   | <b>350000.00</b> | <b>174699.33</b> | <b>50</b>   | <b>130000.00</b> | <b>78537.66</b> | <b>60</b>   | <b>800000.00</b> | <b>395447.64</b> | <b>49</b>   | <b>400000.00</b>    | <b>158056.06</b> | <b>40</b>   | <b>1200000.00</b> | <b>553503.70</b> | <b>46</b>   |

## 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 |
|--------------------------------|---------|-------------|-------------|
| 2019-20                        | 3455.00 | 3014.03     | 87          |
| 2020-21                        | 3957.54 | 2207.05     | 56          |
| 2021-22                        | 3117.04 | 1752.38     | 56          |
| 2022-23                        | 2321.57 | 2067.74     | 89          |
| 2023-24 (As on September 2023) | 3200.00 | 1422.10     | 44          |

| 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   |
| 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  | Target      | 2324.56          | 1267.42 | 365.56        | 0.00              | 3957.54 |
|  | Achievement | 1668.29          | 246.47  | 292.29        | 0.00              | 2207.05 |
|  | % of Achv   | 72               | 19      | 80            | 0                 | 56      |
| 2021-2022  | Target      | 2401.52          | 365.34  | 350.18        | 0.00              | 3117.04 |
|  | Achievement | 1060.03          | 367.78  | 324.55        | 0.00              | 1752.36 |
|  | % of Achv   | 44               | 101     | 93            | 0                 | 56      |
| 2022-2023  | Target      | 1380.41          | 497.15  | 444.01        | 0.00              | 2321.57 |
|  | Achievement | 923.75           | 708.85  | 435.12        | 0.00              | 2067.72 |
|  | % of Achv   | 67               | 143     | 98            | 0                 | 89      |
| 2023-2024 (As on September 2023)                                   | Target      | 1861.51          | 829.37  | 509.12        | 0.00              | 3200.00 |
|  | Achievement | 568.72           | 588.64  | 264.74        | 0.00              | 1422.10 |
|  | % of Achv   | 31               | 71      | 52            | 0                 | 44      |

Progress report on flow of farm credit by all Banks in Tripura for the year 2023-24 is given below:

Amt. Rs. In Crores

| Sl No. | Directive               | Target (2023-24) | Achievement during 2023-24 (April'23 – September'23)  |
|--------|-------------------------|------------------|---|
| 1      | Increase in Farm Credit | Rs. 3200.00      | Achievement up to September 2023 quarter of FY 2023-24 is Rs. 1422.10 Crore (44% of the target) |
| 2      | KCC (No.)               | 66356            | 13970 nos. KCCs. (21% of the target)  |

Bank wise position as on 30.09.2023 for different sectors is furnished in the Annexure.

**Bank - wise Targets and Achievement in Agriculture for 2023-24 for the State of Tripura under  
ACP 2023-24 as on September 2023**

|                    |                             |                                |                 |                  |                                | Amt. Rs. In Lakhs |                  |
|--------------------|-----------------------------|--------------------------------|-----------------|------------------|--------------------------------|-------------------|------------------|
| Sl.No.             | BANKS                       | 2022-23 (As on September 2022) |                 |                  | 2023-24 (As on September 2023) |                   |                  |
|                    |                             | Target                         | Achievement     | % of Achievement | Target                         | Achievement       | % of Achievement |
| 1                  | 2                           | 6                              | 7               | 8                | 6                              | 7                 | 8                |
| 1                  | Bank of Baroda              | 779.00                         | 345.65          | 44               | 777.00                         | 521.15            | 67               |
| 2                  | Bank of India               | 2401.00                        | 1774.17         | 74               | 3108.00                        | 2449.44           | 79               |
| 3                  | Bank of Maharashtra         | 0.00                           | 0.00            | #DIV/0!          | 0.00                           | 6.81              | #DIV/0!          |
| 4                  | Canara Bank                 | 1628.00                        | 700.35          | 43               | 2237.00                        | 1411.26           | 63               |
| 5                  | Central Bank of India       | 225.00                         | 714.38          | 318              | 1259.00                        | 12.03             | 1                |
| 6                  | Indian Bank                 | 44.00                          | 5.94            | 14               | 138.00                         | 30.45             | 22               |
| 7                  | Indian Overseas Bank        | 57.00                          | 5.11            | 9                | 67.00                          | 32.82             | 49               |
| 8                  | Punjab & Sind Bank          | 27.00                          | 7.00            | 26               | 32.00                          | 5.00              | 16               |
| 9                  | Punjab National Bank        | 15693.00                       | 7145.36         | 46               | 18360.00                       | 8788.92           | 48               |
| 10                 | State Bank of India         | 9370.00                        | 3253.00         | 35               | 15079.00                       | 7013.81           | 47               |
| 11                 | UCO Bank                    | 1503.00                        | 653.80          | 43               | 1633.00                        | 1083.21           | 66               |
| 12                 | Union Bank of India         | 1593.00                        | 1022.65         | 64               | 2344.00                        | 1487.92           | 63               |
| <b>A</b>           | <b>ACP PUBLIC sec Bank</b>  | <b>33320.00</b>                | <b>15627.41</b> | <b>47</b>        | <b>45034.00</b>                | <b>22842.82</b>   | <b>51</b>        |
| 13                 | AXIS BANK                   | 2848.00                        | 1593.11         | 56               | 4649.00                        | 5841.97           | 126              |
| 14                 | Bandhan Bank                | 73445.00                       | 6953.71         | 9                | 83043.00                       | 6126.95           | 7                |
| 15                 | Federal Bank                | 881.00                         | 493.00          | 56               | 1100.00                        | 667.93            | 61               |
| 16                 | HDFC                        | 4126.00                        | 2652.26         | 64               | 7713.00                        | 2985.05           | 39               |
| 17                 | ICICI Bank                  | 720.00                         | 276.14          | 38               | 6489.00                        | 3357.50           | 52               |
| 18                 | IDBI BANK                   | 783.00                         | 150.69          | 19               | 917.00                         | 443.42            | 48               |
| 19                 | IDFCFirst Bank              | 1182.00                        | 366.65          | 31               | 1383.00                        | 8.05              | 1                |
| 20                 | Indusind Bank               | 4570.00                        | 6961.28         | 152              | 16441.00                       | 6934.09           | 42               |
| 21                 | Kotak Mahindra Bank         | 93.00                          | 0.00            | 0                | 108.00                         | 0.00              | 0                |
| 22                 | South Indian Bank           | 428.00                         | 519.00          | 121              | 755.00                         | 924.59            | 122              |
| 23                 | Ujjivan Bank                | 10067.00                       | 4617.35         | 46               | 11778.00                       | 4448.56           | 38               |
| 24                 | Yes Bank                    | 93.00                          | 0.00            | 0                | 108.00                         | 0.00              | 0                |
| 25                 | NESFB                       | 286.00                         | 22.52           | 8                | 81.00                          | 0.00              | 0                |
| 26                 | Jana SFB                    | 5199.00                        | 2932.97         | 56               | 6552.00                        | 2291.34           | 35               |
| <b>B</b>           | <b>ACP PRIVATE Sec bank</b> | <b>104721.00</b>               | <b>27538.68</b> | <b>26</b>        | <b>141117.00</b>               | <b>34029.45</b>   | <b>24</b>        |
| 27                 | Tripura Gramin Bank         | 49715.00                       | 30267.11        | 61               | 82937.00                       | 58864.14          | 71               |
| <b>C</b>           | <b>ACP RRB</b>              | <b>49715.00</b>                | <b>30267.11</b> | <b>61</b>        | <b>82937.00</b>                | <b>58864.14</b>   | <b>71</b>        |
| 28                 | ACUB                        | 0.00                           | 0.00            | #DIV/0!          | 0.00                           | 0.00              | #DIV/0!          |
| 29                 | TCARDB                      | 0.00                           |                 | #DIV/0!          | 0.00                           | 0.00              | #DIV/0!          |
| 30                 | TSCB                        | 44401.00                       | 22588.71        | 51               | 50912.00                       | 26474.24          | 52               |
| <b>D</b>           | <b>ACP Coop. Bank</b>       | <b>44401.00</b>                | <b>22588.71</b> | <b>51</b>        | <b>50912.00</b>                | <b>26474.24</b>   | <b>52</b>        |
| <b>GRAND TOTAL</b> |                             | <b>232157.00</b>               | <b>96021.91</b> | <b>41</b>        | <b>320000.00</b>               | <b>142210.65</b>  | <b>44</b>        |

TRIPURA STATE

**Achievement under Sub-Sectors of Allied Activities against ACP for the Year 2023-24 as on 30.09.2023**

| SI No              | Name                                 | W R         | Dairy Dev      | Fishery        | Poultry        | FMS          | Other Term Loan  | Total of Allied  |
|--------------------|--------------------------------------|-------------|----------------|----------------|----------------|--------------|------------------|------------------|
|                    |                                      | Ach         | Ach            | Ach            | Ach            | Ach          | Ach              | Ach              |
| 1                  | Bank of Baroda                       | 0.00        | 14.38          | 13.90          | 3.13           | 0.00         | 473.37           | 504.78           |
| 2                  | Bank of India                        | 0.00        | 353.28         | 60.46          | 868.29         | 0.00         | 1164.12          | 2446.15          |
| 3                  | Bank of Maharashtra                  | 0.00        | 0.00           | 0.00           | 0.00           | 0.00         | 6.81             | 6.81             |
| 4                  | Canara Bank                          | 0.00        | 0.00           | 0.00           | 0.00           | 0.00         | 1369.09          | 1369.09          |
| 5                  | Central Bank of India                | 0.00        | 0.00           | 0.00           | 0.00           | 0.00         | 0.00             | 0.00             |
| 6                  | Indian Bank                          | 0.00        | 0.00           | 0.00           | 0.00           | 0.00         | 20.70            | 20.70            |
| 7                  | Indian Overseas Bank                 | 0.00        | 0.00           | 0.00           | 0.00           | 0.00         | 0.24             | 0.24             |
| 8                  | Punjab & Sind Bank                   | 0.00        | 0.00           | 0.00           | 0.00           | 0.00         | 0.00             | 0.00             |
| 9                  | Punjab National Bank                 | 2.02        | 124.71         | 63.77          | 68.07          | 6.49         | 7512.58          | 7777.64          |
| 10                 | State Bank of India                  | 0.00        | 0.00           | 502.27         | 0.00           | 0.00         | 2796.55          | 3298.82          |
| 11                 | UCO Bank                             | 0.00        | 45.40          | 84.55          | 131.09         | 35.25        | 505.66           | 801.95           |
| 12                 | Union Bank of India                  | 0.00        | 79.67          | 38.37          | 62.55          | 0.00         | 1074.14          | 1254.73          |
| <b>A</b>           | <b>Sub Total of Public Sec. Bank</b> | <b>2.02</b> | <b>617.44</b>  | <b>763.32</b>  | <b>1133.13</b> | <b>41.74</b> | <b>14923.26</b>  | <b>17480.91</b>  |
| 13                 | AXIS BANK                            | 0.00        | 0.00           | 0.00           | 0.00           | 0.00         | 5147.74          | 5147.74          |
| 14                 | Bandhan Bank                         | 0.00        | 1014.00        | 341.78         | 194.66         | 0.00         | 4576.51          | 6126.95          |
| 15                 | Federal Bank                         | 0.00        | 0.00           | 0.00           | 0.00           | 0.00         | 667.93           | 667.93           |
| 16                 | HDFC                                 | 0.00        | 2.32           | 0.77           | 24.27          | 0.00         | 2542.41          | 2569.77          |
| 17                 | ICICI                                | 0.00        | 0.00           | 0.00           | 0.00           | 0.00         | 3357.50          | 3357.50          |
| 18                 | IDBI BANK                            | 0.00        | 0.00           | 0.00           | 0.00           | 0.00         | 220.62           | 220.62           |
| 19                 | IDFC First Bank                      | 0.00        | 0.00           | 0.00           | 0.00           | 0.00         | 8.05             | 8.05             |
| 20                 | Indusind Bank                        | 0.00        | 0.00           | 161.54         | 0.00           | 0.00         | 6772.55          | 6934.09          |
| 21                 | Kotak Mahindra Bank                  | 0.00        | 0.00           | 0.00           | 0.00           | 0.00         | 0.00             | 0.00             |
| 22                 | SOUTH INDIAN BANK                    | 0.00        | 0.00           | 0.00           | 0.00           | 0.00         | 924.59           | 924.59           |
| 23                 | YES Bank                             | 0.00        | 0.00           | 0.00           | 0.00           | 0.00         | 0.00             | 0.00             |
| 24                 | Ujjivan Bank                         | 0.00        | 198.00         | 1.00           | 0.00           | 0.00         | 4249.56          | 4448.56          |
| 25                 | NESFB                                | 0.00        | 0.00           | 0.00           | 0.00           | 0.00         | 0.00             | 0.00             |
| 26                 | Jana Small Finance Bank              | 0.00        | 9.34           | 0.00           | 0.00           | 0.00         | 2282.00          | 2291.34          |
| <b>B</b>           | <b>Sub Total of Pvt. Sec. Bank</b>   | <b>0.00</b> | <b>1223.66</b> | <b>505.09</b>  | <b>218.93</b>  | <b>0.00</b>  | <b>30749.46</b>  | <b>32697.14</b>  |
| 27                 | Tripura Gramin Bank                  | 0.00        | 63.18          | 60.92          | 0.00           | 0.00         | 56302.43         | 56426.53         |
| <b>C</b>           | <b>Sub Total of RRB</b>              | <b>0.00</b> | <b>63.18</b>   | <b>60.92</b>   | <b>0.00</b>    | <b>0.00</b>  | <b>56302.43</b>  | <b>56426.53</b>  |
| 28                 | ACUB                                 | 0.00        | 0.00           | 0.00           | 0.00           | 0.00         | 0.00             | 0.00             |
| 29                 | TCARDB                               | 0.00        | 0.00           | 0.00           | 0.00           | 0.00         | 0.00             | 0.00             |
| 30                 | TSCB                                 | 0.00        | 30.85          | 63.04          | 0.00           | 0.00         | 26099.32         | 26193.21         |
| <b>D</b>           | <b>Sub Total of Coop.Banks</b>       | <b>0.00</b> | <b>30.85</b>   | <b>63.04</b>   | <b>0.00</b>    | <b>0.00</b>  | <b>26099.32</b>  | <b>26193.21</b>  |
| <b>GRAND TOTAL</b> |                                      | <b>2.02</b> | <b>1935.13</b> | <b>1392.37</b> | <b>1352.06</b> | <b>41.74</b> | <b>128074.47</b> | <b>132797.79</b> |

**Achievement of Farm Credit as on September 2023 for the Year 2023-24 by the different lending institutions is given below**

| (Amt in Lacs)      |                             |                              |  |                           |
|--------------------|-----------------------------|------------------------------|--|---------------------------|
| Sl.No.             | BANKS                       | Plan for Farm Credit 2023-24 | Achievement 2023-24 (April 2023 to September 2023) | Percentage of Achievement |
| 1                  | Bank of Baroda              | 777.00                       | 521.15   | 67                        |
| 2                  | Bank of India               | 3108.00                      | 2449.44  | 79                        |
| 3                  | Bank of Maharashtra         | 0.00                         | 6.81   | #DIV/0!                   |
| 4                  | Canara Bank                 | 2237.00                      | 1411.26  | 63                        |
| 5                  | Central Bank Of India       | 1259.00                      | 12.03  | 1                         |
| 6                  | Indian Bank                 | 138.00                       | 30.45  | 22                        |
| 7                  | Indian Overseas             | 67.00                        | 32.82  | 49                        |
| 8                  | Punjab & Sind Bank          | 32.00                        | 5.00   | 16                        |
| 9                  | Punjab National Bank        | 18360.00                     | 8788.92  | 48                        |
| 10                 | State Bank of India         | 15079.00                     | 7013.81  | 47                        |
| 11                 | UCO Bank                    | 1633.00                      | 1083.21  | 66                        |
| 12                 | Union Bank                  | 2344.00                      | 1487.92  | 63                        |
| <b>A</b>           | <b>ACP PUBLIC sec Bank</b>  | <b>45034.00</b>              | <b>22842.82</b>                                    | <b>51</b>                 |
| 13                 | Axis Bank                   | 4649.00                      | 5841.97  | 126                       |
| 14                 | Bandhan Bank                | 83043.00                     | 6126.95  | 7                         |
| 15                 | Federal Bank                | 1100.00                      | 667.93   | 61                        |
| 16                 | HDFC Bank                   | 7713.00                      | 2985.05  | 39                        |
| 17                 | ICICI Bank                  | 6489.00                      | 3357.50  | 52                        |
| 18                 | IDBI Bank                   | 917.00                       | 443.42   | 48                        |
| 19                 | IDFCFirst Bank              | 1383.00                      | 8.05   | 1                         |
| 20                 | IndusInd                    | 16441.00                     | 6934.09  | 42                        |
| 21                 | Kotak Mahindra              | 108.00                       | 0.00   | 0                         |
| 22                 | South Indian Bank           | 755.00                       | 924.59   | 122                       |
| 23                 | Ujjivan Bank                | 11778.00                     | 4448.56  | 38                        |
| 24                 | Yes Bank                    | 108.00                       | 0.00   | 0                         |
| 25                 | NESFB                       | 81.00                        | 0.00   | 0                         |
| 26                 | Jana Small Finance Bank     | 6552.00                      | 2291.34  | 35                        |
| <b>B</b>           | <b>ACP PRIVATE Sec bank</b> | <b>141117.00</b>             | <b>34029.45</b>                                    | <b>24</b>                 |
| 27                 | Tripura Gramin Bank         | 82937.00                     | 58864.14   | 71                        |
| <b>C</b>           | <b>ACP RRB</b>              | <b>82937.00</b>              | <b>58864.14</b>                                    | <b>71</b>                 |
| 28                 | ACUB                        | 0.00                         | 0.00   | #DIV/0!                   |
| 29                 | TCARDB                      | 0.00                         | 0.00   | #DIV/0!                   |
| 30                 | TSCB                        | 50912.00                     | 26474.24   | 52                        |
| <b>D</b>           | <b>ACP Coop. Bank</b>       | <b>50912.00</b>              | <b>26474.24</b>                                    | <b>52</b>                 |
| <b>GRAND TOTAL</b> |                             | <b>320000.00</b>             | <b>142210.65</b>                                   | <b>44</b>                 |

| <b>FINANCE TO SMALL &amp; MARGINAL FARMERS During The Year 2023-24</b> |                       |  |                |
|--|-----------------------|--|----------------|
| <b>As on 30.09.2023</b>  |                       | <b>(Amt. in Lakhs)</b>                               |                |
| <b>Sl No</b>   | <b>Name of Bank</b>   | <b>Loans Granted To Small &amp; Marginal Farmers</b> |                |
|  |                       | <b>No.</b>   | <b>Amount</b>  |
| <b>1</b>   | <b>2</b>              | <b>3</b>   | <b>4</b>       |
| 1  | Bank of Baroda        | 3  | 3.22           |
| 2  | Bank of India         | 0  | 0.00           |
| 3  | Canara Bank           | 0  | 0.00           |
| 4  | Central Bank of India | 15   | 12.03          |
| 5  | Indian Bank           | 34   | 9.75           |
| 6  | Indian Overseas Bank  | 8  | 14.90          |
| 7  | Punjab & Sind Bank    | 0  | 0.00           |
| 8  | Punjab National Bank  | 2137   | 1011.28        |
| 9  | State Bank of India   | 4265   | 3714.99        |
| 10   | UCO Bank              | 331  | 216.60         |
| 11   | Union Bank of India   | 180  | 233.19         |
| 12   | Axis Bank             | 59   | 694.23         |
| 13   | Bandhan Bank          | 0  | 0.00           |
| 14   | HDFC                  | 152  | 415.28         |
| 15   | ICICI                 | 0  | 0.00           |
| 16   | IDBI Bank             | 249  | 222.80         |
| 17   | Indusind Bank         | 0  | 0.00           |
| 18   | Tripura Gramin Bank   | 5130   | 2437.61        |
| 19   | TSCB                  | 1093   | 266.57         |
| 20   | Ujjivan Bank          | 0  | 0.00           |
| 21   | NESFB                 | 0  | 0.00           |
| <b>TOTAL</b>   |                       | <b>13656</b>   | <b>9252.45</b> |

## 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 |
| 2019-20                        | 2388.00 | 2804.35     | 117              |
| 2020-21                        | 3250    | 2144.72     | 66               |
| 2021-22                        | 2857.97 | 1479.22     | 52               |
| 2022-23                        | 1816.81 | 2242.01     | 123              |
| 2023-24 (As on September 2023) | 3500.00 | 1746.99     | 50               |

The disbursement made during the period April-September 2023 is Rs. 1746.99 crore i.e., 50% 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   |
| 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   | Target      | 2166.78           | 877.71 | 205.51        | 0.00   | 3250.00 |
|   | Achievement | 1851.89           | 188.61 | 104.21        | 0.00   | 2144.71 |
|   | % of Achv   | 85                | 21     | 51            | 0      | 66      |
| 2021-2022   | Target      | 2489.24           | 247.29 | 121.43        | 0.00   | 2857.96 |
|   | Achievement | 1049.65           | 320.49 | 109.06        | 0.00   | 1479.20 |
|   | % of Achv   | 42                | 130    | 90            | 0      | 52      |
| 2022-2023   | Target      | 1287.63           | 395.44 | 133.74        | 0.00   | 1816.81 |
|   | Achievement | 1793.17           | 319.11 | 129.72        | 0.00   | 2242.00 |
|   | % of Achv   | 139               | 81     | 97            | 0      | 123     |
| 2023-2024 (As on September 2023)                                  | Target      | 2772.89           | 516.95 | 210.16        | 0.00   | 3500.00 |
|   | Achievement | 1542.38           | 97.43  | 107.18        | 0.00   | 1746.99 |
|   | % of Achv   | 56                | 19     | 51            | 0      | 50      |

Details of achievement of MSME under ACP 2023-24 (April 2023-September 2023) are furnished in the Annexure.

**Bank - wise Targets and Achievement in MSME for 2023-24  
for the State of Tripura under ACP 2023-24 as on September 2023**

|                    |                             |                                |                 |             |                                |                  | Amt. Rs. In Lakhs |
|--------------------|-----------------------------|--------------------------------|-----------------|-------------|--------------------------------|------------------|-------------------|
| Sl.No.             | BANKS                       | 2022-23 (As on September 2022) |                 |             | 2023-24 (As on September 2023) |                  |                   |
|                    |                             | 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                  | Bank of Baroda              | 15836.00                       | 6768.96         | 43          | 14708.00                       | 5645.79          | 38                |
| 2                  | Bank of India               | 1597.00                        | 755.09          | 47          | 3440.00                        | 1212.00          | 35                |
| 3                  | Bank of Maharashtra         | 133.00                         | 24.88           | 19          | 215.00                         | 40.00            | 19                |
| 4                  | Canara Bank                 | 5101.00                        | 2135.71         | 42          | 25461.00                       | 6611.99          | 26                |
| 5                  | Central Bank of India       | 1317.00                        | 613.24          | 47          | 2100.00                        | 112.71           | 5                 |
| 6                  | Indian Bank                 | 2270.00                        | 1701.80         | 75          | 5607.00                        | 3222.77          | 57                |
| 7                  | Indian Overseas Bank        | 1217.00                        | 197.17          | 16          | 1971.00                        | 371.07           | 19                |
| 8                  | Punjab & Sind Bank          | 158.00                         | 173.00          | 109         | 257.00                         | 48.00            | 19                |
| 9                  | Punjab National Bank        | 21970.00                       | 12549.18        | 57          | 35591.00                       | 23479.74         | 66                |
| 10                 | State Bank of India         | 17427.00                       | 6751.00         | 39          | 71396.00                       | 45339.65         | 64                |
| 11                 | UCO Bank                    | 8162.00                        | 4036.25         | 49          | 18889.00                       | 7695.12          | 41                |
| 12                 | Union Bank of India         | 14556.00                       | 11131.66        | 76          | 22856.00                       | 10890.61         | 48                |
| <b>A</b>           | <b>ACP PUBLIC sec Bank</b>  | <b>89744.00</b>                | <b>46837.94</b> | <b>52</b>   | <b>202491.00</b>               | <b>104669.45</b> | <b>52</b>         |
| 13                 | AXIS BANK                   | 708.00                         | 316.39          | 45          | 1946.00                        | 4175.40          | 215               |
| 14                 | Bandhan Bank                | 269.00                         | 638.45          | 237         | 436.00                         | 8045.05          | 1845              |
| 15                 | Federal Bank                | 562.00                         | 456.03          | 81          | 772.00                         | 526.98           | 68                |
| 16                 | HDFC                        | 2576.00                        | 5123.08         | 199         | 22992.00                       | 14305.38         | 62                |
| 17                 | ICICI Bank                  | 11703.00                       | 8809.17         | 75          | 21247.00                       | 16174.48         | 76                |
| 18                 | IDBI BANK                   | 1748.00                        | 610.00          | 35          | 2833.00                        | 1704.54          | 60                |
| 19                 | IDFCFirst Bank              | 0.00                           | 0.00            | #DIV/0!     | 0.00                           | 0.00             | #DIV/0!           |
| 20                 | Indusind Bank               | 13599.00                       | 3717.64         | 27          | 11794.00                       | 3413.84          | 29                |
| 21                 | Kotak Mahindra Bank Ltd     | 220.00                         | 0.00            | 0           | 357.00                         | 0.00             | 0                 |
| 22                 | South Indian Bank           | 315.00                         | 0.50            | 0           | 254.00                         | 330.00           | 130               |
| 23                 | Ujjivan Bank                | 3466.00                        | 1464.05         | 42          | 5614.00                        | 546.22           | 10                |
| 24                 | Yes Bank                    | 221.00                         | 32.00           | 14          | 358.00                         | 346.83           | 97                |
| 25                 | NESFB                       | 3632.00                        | 2230.80         | 61          | 6195.00                        | 0.00             | 0                 |
| 26                 | Jana SFB                    | 0.00                           | 0.00            | #DIV/0!     | 0.00                           | 0.00             | #DIV/0!           |
| <b>B</b>           | <b>ACP PRIVATE Sec bank</b> | <b>39019.00</b>                | <b>23398.11</b> | <b>60</b>   | <b>74798.00</b>                | <b>49568.72</b>  | <b>66</b>         |
| 27                 | Tripura Gramin Bank         | 39544.00                       | 11773.21        | 30          | 51695.00                       | 9743.00          | 19                |
| <b>C</b>           | <b>ACP RRB</b>              | <b>39544.00</b>                | <b>11773.21</b> | <b>30</b>   | <b>51695.00</b>                | <b>9743.00</b>   | <b>19</b>         |
| 28                 | ACUB                        | 0.00                           | 0.00            | #DIV/0!     | 0.00                           | 0.00             | #DIV/0!           |
| 29                 | TCARDB                      | 0.00                           |                 | #DIV/0!     | 0.00                           | 0.00             | #DIV/0!           |
| 30                 | TSCB                        | 13374.00                       | 6412.63         | 48          | 21016.00                       | 10718.16         | 51                |
| <b>D</b>           | <b>ACP Coop. Bank</b>       | <b>13374.00</b>                | <b>6412.63</b>  | <b>48</b>   | <b>21016.00</b>                | <b>10718.16</b>  | <b>51</b>         |
| <b>GRAND TOTAL</b> |                             | <b>181681.00</b>               | <b>88421.89</b> | <b>49</b>   | <b>350000.00</b>               | <b>174699.33</b> | <b>50</b>         |

### 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 |
| 2019-20                        | 801.00            | 638.50      | 80               |
| 2020-21                        | 933.93            | 370.65      | 40               |
| 2021-22                        | 481.55            | 1288.33     | 268              |
| 2022-23                        | 1276.45           | 1286.82     | 101              |
| 2023-24 (As on September 2023) | 1300.00           | 785.37      | 60               |

All banks disbursed Rs. 785.37 crores during the period April 2023 – September 2023.

| 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   |
| 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  | Target      | 567.32            | 288.18 | 78.43         | 0.00   | 933.93  |
|  | Achievement | 195.71            | 102.38 | 72.55         | 0.00   | 370.64  |
|  | % of Achv   | 34                | 36     | 93            | 0      | 40      |
| 2021-2022  | Target      | 263.43            | 134.22 | 83.9          | 0.00   | 481.55  |
|  | Achievement | 1027.55           | 185.68 | 75.09         | 0.00   | 1288.32 |
|  | % of Achv   | 390               | 138    | 89            | 0      | 268     |
| 2022-2023  | Target      | 1031.24           | 173.12 | 72.09         | 0.00   | 1276.45 |
|  | Achievement | 964.72            | 251.45 | 70.64         | 0.00   | 1286.81 |
|  | % of Achv   | 94                | 145    | 98            | 0      | 101     |
| 2023-2024 (As on September 2023)                           | Target      | 977.90            | 251.45 | 70.65         | 0.00   | 1300.00 |
|  | Achievement | 446.89            | 301.03 | 37.44         | 0.00   | 785.36  |
|  | % of Achv   | 46                | 120    | 53            | 0      | 60      |

Details of achievement of Other Priority Sectors (OPS) under ACP 2023-24 during April 2023 – September 2023 are furnished in the Annexure.

**Bank - wise Targets and Achievement in OTHER PRIORITY SECTORS for 2023-24  
for the State of Tripura under ACP 2023-24 as on September 2023**

|                    |                             | Amt. Rs. In Lakhs              |                 |             |                                |                 |             |
|--------------------|-----------------------------|--------------------------------|-----------------|-------------|--------------------------------|-----------------|-------------|
| Sl.No.             | BANKS                       | 2022-23 (As on September 2022) |                 |             | 2023-24 (As on September 2023) |                 |             |
|                    |                             | 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                  | Bank of Baroda              | 524.00                         | 345.06          | 66          | 971.00                         | 107.05          | 11          |
| 2                  | Bank of India               | 767.00                         | 528.39          | 69          | 976.00                         | 337.00          | 35          |
| 3                  | Bank of Maharashtra         | 261.00                         | 157.95          | 61          | 261.00                         | 105.90          | 41          |
| 4                  | Canara Bank                 | 1086.00                        | 784.50          | 72          | 1436.00                        | 518.76          | 36          |
| 5                  | Central Bank of India       | 252.00                         | 170.79          | 68          | 536.00                         | 28.79           | 5           |
| 6                  | Indian Bank                 | 55.00                          | 9.22            | 17          | 1230.00                        | 9.63            | 1           |
| 7                  | Indian Overseas Bank        | 525.00                         | 129.72          | 25          | 525.00                         | 244.44          | 47          |
| 8                  | Punjab & Sind Bank          | 149.00                         | 29.00           | 19          | 149.00                         | 7.00            | 5           |
| 9                  | Punjab National Bank        | 10883.00                       | 5309.66         | 49          | 10883.00                       | 5545.26         | 51          |
| 10                 | State Bank of India         | 16499.00                       | 8164.00         | 49          | 8323.00                        | 479.62          | 6           |
| 11                 | UCO Bank                    | 4477.00                        | 2306.80         | 52          | 4498.00                        | 2089.18         | 46          |
| 12                 | Union Bank of India         | 353.00                         | 60.35           | 17          | 518.00                         | 0.00            | 0           |
| <b>A</b>           | <b>ACP PUBLIC sec Bank</b>  | <b>35831.00</b>                | <b>17995.44</b> | <b>50</b>   | <b>30306.00</b>                | <b>9472.63</b>  | <b>31</b>   |
| 13                 | AXIS BANK                   | 433.00                         | 110.30          | 25          | 258.00                         | 76.76           | 30          |
| 14                 | Bandhan Bank                | 61175.00                       | 30553.00        | 50          | 60521.00                       | 30972.80        | 51          |
| 15                 | Federal Bank                | 6.00                           | 9.49            | 158         | 24.00                          | 0.00            | 0           |
| 16                 | HDFC                        | 470.00                         | 285.84          | 61          | 557.00                         | 296.56          | 53          |
| 17                 | ICICI Bank                  | 285.00                         | 58.60           | 21          | 1115.00                        | 15.02           | 1           |
| 18                 | IDBI Bank                   | 111.00                         | 0.00            | 0           | 111.00                         | 5.21            | 5           |
| 19                 | IDFCFirst Bank              | 0.00                           | 0.00            | #DIV/0!     | 0.00                           | 0.00            | #DIV/0!     |
| 20                 | Indusind Bank               | 1.00                           | 0.00            | 0           | 1.00                           | 0.00            | 0           |
| 21                 | Kotak Mahindra Bank Ltd     | 24.00                          | 0.00            | 0           | 24.00                          | 0.00            | 0           |
| 22                 | South Indian Bank           | 145.00                         | 0.00            | 0           | 177.00                         | 0.00            | 0           |
| 23                 | Ujjivan Bank                | 4618.00                        | 3099.74         | 67          | 4618.00                        | 3842.71         | 83          |
| 24                 | Yes Bank                    | 25.00                          | 0.00            | 0           | 25.00                          | 0.00            | 0           |
| 25                 | NESFB                       | 0.00                           | 0.00            | #DIV/0!     | 0.00                           | 0.00            | #DIV/0!     |
| 26                 | Jana SFB                    | 0.00                           | 0.00            | #DIV/0!     | 53.00                          | 8.00            | 15          |
| <b>B</b>           | <b>ACP PRIVATE Sec bank</b> | <b>67293.00</b>                | <b>34116.97</b> | <b>51</b>   | <b>67484.00</b>                | <b>35217.06</b> | <b>52</b>   |
| 27                 | Tripura Gramin Bank         | 17312.00                       | 11138.88        | 64          | 25145.00                       | 30103.52        | 120         |
| <b>C</b>           | <b>ACP RRB</b>              | <b>17312.00</b>                | <b>11138.88</b> | <b>64</b>   | <b>25145.00</b>                | <b>30103.52</b> | <b>120</b>  |
| 28                 | ACUB                        | 0.00                           | 0.00            | #DIV/0!     | 0.00                           | 0.00            | #DIV/0!     |
| 29                 | TCARDB                      | 0.00                           |                 | #DIV/0!     | 0.00                           | 0.00            | #DIV/0!     |
| 30                 | TSCB                        | 7209.00                        | 4685.72         | 65          | 7065.00                        | 3744.45         | 53          |
| <b>D</b>           | <b>ACP Coop. Bank</b>       | <b>7209.00</b>                 | <b>4685.72</b>  | <b>65</b>   | <b>7065.00</b>                 | <b>3744.45</b>  | <b>53</b>   |
| <b>GRAND TOTAL</b> |                             | <b>127645.00</b>               | <b>67937.01</b> | <b>53</b>   | <b>130000.00</b>               | <b>78537.66</b> | <b>60</b>   |

**CD RATIO OF BANKS IN TRIPURA**

**Action Points emerged in the 144<sup>th</sup> SLBC Meeting held on 13.09.2023**

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 56% as on 30.09.2023.

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 2023, the CD ratio of the State stood at 56%. The district wise details are as under:

| District           | CD RATIO<br>September 2022 | CD RATIO<br>March 2023 | CD RATIO<br>September 2023 | CD RATIO<br>Since March 2023 |
|--------------------|----------------------------|------------------------|----------------------------|------------------------------|
| North Tripura      | 63                         | 59                     | 60                         | +1                           |
| Unakoti            | 67                         | 66                     | 58                         | -8                           |
| South Tripura      | 62                         | 63                     | 66                         | +3                           |
| Gomati             | 65                         | 64                     | 67                         | +3                           |
| West Tripura       | 50                         | 47                     | 50                         | +3                           |
| Sepahijala         | 69                         | 67                     | 59                         | -8                           |
| Khowai             | 64                         | 63                     | 65                         | +2                           |
| Dhalai             | 95                         | 96                     | 96                         | No Change                    |
| <b>Total State</b> | <b>57</b>                  | <b>54</b>              | <b>56</b>                  | <b>+2</b>                    |

CD ratio of the banks increased to 56% as on September 2023 as compared to 54% as on March 2023.

CD ratio of 5 districts in the State as on September 2023 has improved over the CD ratio of March 2023.

CD Ratio of 96% is the highest in Dhalai District, as against 50%, the lowest in West Tripura District, having 60% of the total business of the State.

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

**BANKWISE CREDIT DEPOSIT RATIO OF THE STATE AS ON 30.09.2023**

(Amt. In lac)

| SL No. | Bank's Name             | No of Brs  | Total Deposit    | Total Advance     | CD Ratio  |
|--------|-------------------------|------------|------------------|-------------------|-----------|
| 1      | Bank of Baroda          | 7          | 62825.00         | 37838.00          | 60        |
| 2      | Bank of India           | 13         | 34844.00         | 33691.00          | 97        |
| 3      | Bank of Maharashtra     | 1          | 2161.29          | 2144.72           | 99        |
| 4      | Canara Bank             | 19         | 89977.07         | 43629.65          | 48        |
| 5      | Central Bank Of India   | 6          | 19278.46         | 4705.44           | 24        |
| 6      | Indian Bank             | 6          | 36117.22         | 9039.13           | 25        |
| 7      | Indian Overseas         | 5          | 19975.40         | 9757.12           | 49        |
| 8      | Punjab & Sind Bank      | 2          | 6712.23          | 1245.00           | 19        |
| 9      | Punjab National Bank    | 70         | 464247.53        | 156923.64         | 34        |
| 10     | State Bank of India     | 72         | 1168584.96       | 696349.68         | 60        |
| 11     | UCO Bank                | 30         | 140233.17        | 47091.59          | 34        |
| 12     | Union Bank of India     | 11         | 84589.00         | 25931.00          | 31        |
| 13     | Axis Bank               | 14         | 54285.84         | 27016.37          | 50        |
| 14     | Bandhan Bank            | 29         | 125972.52        | 144606.97         | 115       |
| 15     | Federal Bank            | 1          | 8204.92          | 3006.51           | 37        |
| 16     | HDFC Bank               | 18         | 93282.79         | 59562.24          | 64        |
| 17     | ICICI Bank              | 14         | 55100.41         | 80367.31          | 146       |
| 18     | IDBI Bank               | 9          | 19112.00         | 8317.78           | 44        |
| 19     | IDFC First Bank         | 1          | 8326.59          | 4211.76           | 51        |
| 20     | IndusInd                | 7          | 9577.03          | 49280.29          | 515       |
| 21     | Kotak Mahindra          | 1          | 4513.48          | 0.00              | 0         |
| 22     | South Indian Bank       | 2          | 10896.75         | 3791.59           | 35        |
| 23     | Ujjivan Bank            | 8          | 33926.00         | 28071.35          | 83        |
| 24     | Yes Bank                | 1          | 14695.62         | 576.80            | 4         |
| 25     | NESFB                   | 9          | 5499.19          | 4855.43           | 88        |
| 26     | Jana Small Finance Bank | 1          | 2248.72          | 6456.34           | 287       |
| 27     | Tripura Gramin Bank     | 150        | 833179.08        | 335892.55         | 40        |
| 28     | ACUB                    | 3          | 4235.31          | 494.74            | 12        |
| 29     | TCARDB                  | 5          | 0.00             | 0.00              | #DIV/0!   |
| 30     | TSCB                    | 65         | 330692.12        | 264929.07         | 80        |
|        | <b>Total</b>            | <b>580</b> | <b>3743293.7</b> | <b>2089783.07</b> | <b>56</b> |

**DISTRICTWISE CREDIT DEPOSIT RATIO OF THE STATE AS ON 30.09.2023**

| SI. | District      | No. of Brs. | Total Deposit     | Total Advance     | CD Ratio  |
|-----|---------------|-------------|-------------------|-------------------|-----------|
| 1   | West Tripura  | 215         | 2357201.13        | 1169752.72        | 50        |
| 2   | Sepahijala    | 59          | 222289.35         | 131906.38         | 59        |
| 3   | Khowai        | 44          | 173507.05         | 113512.68         | 65        |
| 4   | Dhalai        | 49          | 144256.74         | 137781.05         | 96        |
| 5   | Gomati        | 65          | 247118.39         | 164719.61         | 67        |
| 6   | South Tripura | 63          | 241979.15         | 160868.61         | 66        |
| 7   | Unakoti       | 35          | 136859.37         | 80040.14          | 58        |
| 8   | North Tripura | 50          | 220082.52         | 131201.88         | 60        |
|     | <b>Total</b>  | <b>580</b>  | <b>3743293.70</b> | <b>2089783.07</b> | <b>56</b> |

**CD Ratio as on 30th September 2023 for West Tripura District.(Amt.in Lacs)**

| <b>Sl.No.</b> | <b>Name of the Bank</b> | <b>Total Deposit</b> | <b>Total Advance</b> | <b>Total C.D. Ratio</b> |
|---------------|-------------------------|----------------------|----------------------|-------------------------|
| 1             | Bank of Baroda          | 61381.00             | 36549.00             | 60                      |
| 2             | Bank of India           | 20837.00             | 24398.00             | 117                     |
| 3             | Bank of Maharashtra     | 2161.29              | 2144.72              | 99                      |
| 4             | Canara Bank             | 71086.76             | 30141.78             | 42                      |
| 5             | Central Bank Of India   | 16046.89             | 3443.47              | 21                      |
| 6             | Indian Bank             | 34055.01             | 8065.92              | 24                      |
| 7             | Indian Overseas         | 16822.27             | 7400.47              | 44                      |
| 8             | Punjab & Sind Bank      | 6132.35              | 949.67               | 15                      |
| 9             | Punjab National Bank    | 225129.34            | 91592.03             | 41                      |
| 10            | State Bank of India     | 871338.49            | 506420.56            | 58                      |
| 11            | UCO Bank                | 84117.53             | 22054.75             | 26                      |
| 12            | Union Bank of India     | 75223.00             | 21220.00             | 28                      |
| 13            | Axis Bank               | 38709.41             | 14031.43             | 36                      |
| 14            | Bandhan Bank            | 73261.22             | 52259.22             | 71                      |
| 15            | Federal Bank            | 8204.92              | 3006.51              | 37                      |
| 16            | HDFC Bank               | 79711.53             | 46885.59             | 59                      |
| 17            | ICICI Bank              | 35310.00             | 52549.81             | 149                     |
| 18            | IDBI Bank               | 13514.58             | 5412.00              | 40                      |
| 19            | IDFC First Bank         | 8326.59              | 4211.76              | 51                      |
| 20            | IndusInd                | 7873.45              | 26561.13             | 337                     |
| 21            | Kotak Mahindra          | 4513.48              | 0.00                 | 0                       |
| 22            | South Indian Bank       | 10896.75             | 3791.59              | 35                      |
| 23            | Ujjivan Bank            | 21681.44             | 11164.86             | 51                      |
| 24            | Yes Bank                | 14695.62             | 576.80               | 4                       |
| 25            | NESFB                   | 3919.53              | 1914.13              | 49                      |
| 26            | Jana Small Finance Bank | 2248.72              | 6456.34              | 287                     |
| 27            | Tripura Gramin Bank     | 376472.20            | 114659.19            | 30                      |
| 28            | ACUB                    | 3890.37              | 467.70               | 12                      |
| 29            | TCARDB                  | 0.00                 | 0.00                 | #DIV/0!                 |
| 30            | TSCB                    | 169640.39            | 71424.29             | 42                      |
|               | <b>Total</b>            | <b>2357201.13</b>    | <b>1169752.72</b>    | <b>50</b>               |

**CD Ratio as on 30th September 2023 for Gomati District.(Amt.in Lacs)**

| Sl.No. | Name of the Bank      | Total Deposit    | Total Advance    | Total C.D. Ratio |
|--------|-----------------------|------------------|------------------|------------------|
| 1      | Bank of Baroda        | 1444             | 1289             | 89               |
| 2      | Bank of India         | 3198             | 2767             | 87               |
| 3      | Canara Bank           | 4866.8           | 3451.39          | 71               |
| 4      | Central Bank Of India | 1030.31          | 565.86           | 55               |
| 5      | Indian Bank           | 685.7            | 447.3            | 65               |
| 6      | Indian Overseas       | 702.38           | 663.99           | 95               |
| 7      | Punjab National Bank  | 45791.46         | 11320.36         | 25               |
| 8      | State Bank of India   | 57151.93         | 36238.95         | 63               |
| 9      | UCO Bank              | 3716.96          | 1669.1           | 45               |
| 10     | Union Bank of India   | 3011             | 2768             | 92               |
| 11     | Axis Bank             | 3590.41          | 2637.15          | 73               |
| 12     | Bandhan Bank          | 8339.25          | 16512.69         | 198              |
| 13     | HDFC Bank             | 3877.88          | 5050.94          | 130              |
| 14     | ICICI Bank            | 2936.81          | 2752.59          | 94               |
| 15     | IDBI Bank             | 1997.72          | 492.48           | 25               |
| 16     | Ujjivan Bank          | 2386.69          | 4136.61          | 173              |
| 17     | NESFB                 | 425.21           | 1066.8           | 251              |
| 18     | Tripura Gramin Bank   | 67600.19         | 30162.45         | 45               |
| 19     | ACUB                  | 344.94           | 27.04            | 8                |
| 20     | TSCB                  | 34020.75         | 40699.91         | 120              |
|        | <b>Total</b>          | <b>247118.39</b> | <b>164719.61</b> | <b>67</b>        |

**CD Ratio as on 30th September 2023 for Unakoti District.(Amt.in Lacs)**

| Sl.No. | Name of the Bank      | Total Deposit    | Total Advance   | Total C.D. Ratio |
|--------|-----------------------|------------------|-----------------|------------------|
| 1      | Canara Bank           | 1217.14          | 1029.95         | 85               |
| 2      | Central Bank Of India | 695.29           | 225.61          | 32               |
| 3      | Indian Overseas       | 1099.34          | 724.83          | 66               |
| 4      | Punjab National Bank  | 22097.1          | 5667.32         | 26               |
| 5      | State Bank of India   | 32468.66         | 23922.1         | 74               |
| 6      | UCO Bank              | 4771.83          | 3198.41         | 67               |
| 7      | Axis Bank             | 869.85           | 1009.35         | 116              |
| 8      | Bandhan Bank          | 8150.46          | 8584.72         | 105              |
| 9      | ICICI Bank            | 4376.2           | 4239.46         | 97               |
| 10     | Ujjivan Bank          | 2653.79          | 3283.1          | 124              |
| 11     | NESFB                 | 243.4            | 772.41          | 317              |
| 12     | Tripura Gramin Bank   | 45834.29         | 20612.05        | 45               |
| 13     | TSCB                  | 12382.02         | 6770.83         | 55               |
|        | <b>Total</b>          | <b>136859.37</b> | <b>80040.14</b> | <b>58</b>        |

**CD Ratio as on 30th September 2023 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        | 4254             | 1618             | 38               |
| 2      | Canara Bank          | 5149.51          | 2769.37          | 54               |
| 3      | Punjab National Bank | 32745.2          | 8665.93          | 26               |
| 4      | State Bank of India  | 67992.73         | 34493.41         | 51               |
| 5      | UCO Bank             | 1544.3           | 2127.5           | 138              |
| 6      | Union Bank of India  | 2743             | 746              | 27               |
| 7      | Axis Bank            | 3860.68          | 1980.71          | 51               |
| 8      | Bandhan Bank         | 2005.59          | 10000.77         | 499              |
| 9      | HDFC Bank            | 4741.98          | 5468.9           | 115              |
| 10     | ICICI Bank           | 2339.3           | 6647.69          | 284              |
| 11     | IDBI Bank            | 1131.98          | 975.24           | 86               |
| 12     | IndusInd             | 1703.58          | 12700.34         | 746              |
| 13     | Ujjivan Bank         | 1895.76          | 2559.92          | 135              |
| 14     | NESFB                | 352.76           | 774.63           | 220              |
| 15     | Tripura Gramin Bank  | 68504.84         | 32111.33         | 47               |
| 16     | TSCB                 | 19117.31         | 7562.14          | 40               |
|        | <b>Total</b>         | <b>220082.52</b> | <b>131201.88</b> | <b>60</b>        |

**CD Ratio as on 30th September 2023 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        | 851              | 1298             | 153              |
| 2      | Canara Bank          | 1483.44          | 1205.33          | 81               |
| 3      | Punjab National Bank | 44326.16         | 11128.26         | 25               |
| 4      | State Bank of India  | 43651.42         | 33567.37         | 77               |
| 5      | UCO Bank             | 6356.91          | 2295.52          | 36               |
| 6      | Union Bank of India  | 1667             | 677              | 41               |
| 7      | Axis Bank            | 2606.31          | 2512.8           | 96               |
| 8      | Bandhan Bank         | 6471.99          | 16512.26         | 255              |
| 9      | HDFC Bank            | 1668.74          | 985.13           | 59               |
| 10     | ICICI Bank           | 462.3            | 2947.79          | 638              |
| 11     | IDBI Bank            | 2467.72          | 1438.06          | 58               |
| 12     | IndusInd             | 0                | 10018.82         | #DIV/0!          |
| 13     | Tripura Gramin Bank  | 90864.49         | 43265.62         | 48               |
| 14     | TSCB                 | 39101.67         | 33016.65         | 84               |
|        | <b>Total</b>         | <b>241979.15</b> | <b>160868.61</b> | <b>66</b>        |

**CD Ratio as on 30th September 2023 for Sepahijala District.(Amt.in Lacs)**

| Sl.No. | Name of the Bank     | Total Deposit    | Total Advance    | Total C.D. Ratio |
|--------|----------------------|------------------|------------------|------------------|
| 1      | Bank of India        | 3585             | 2567             | 72               |
| 2      | Canara Bank          | 3170.96          | 2734.83          | 86               |
| 3      | Punjab & Sind Bank   | 579.88           | 295.33           | 51               |
| 4      | Punjab National Bank | 26039.55         | 6749.35          | 26               |
| 5      | State Bank of India  | 42816.12         | 21403.46         | 50               |
| 6      | UCO Bank             | 18043.31         | 7440.81          | 41               |
| 7      | Axis Bank            | 3572.06          | 3554.64          | 100              |
| 8      | Bandhan Bank         | 13572.25         | 20668.54         | 152              |
| 9      | HDFC Bank            | 2733.75          | 1151.62          | 42               |
| 10     | ICICI Bank           | 0                | 1624.32          | #DIV/0!          |
| 11     | Ujjivan Bank         | 3496.64          | 5206.96          | 149              |
| 12     | Tripura Gramin Bank  | 82185.44         | 30232.89         | 37               |
| 13     | TSCB                 | 22494.39         | 28276.63         | 126              |
|        | <b>Total</b>         | <b>222289.35</b> | <b>131906.38</b> | <b>59</b>        |

**CD Ratio as on 30th September 2023 for Khowai District.(Amt.in Lacs)**

| Sl.No. | Name of the Bank     | Total Deposit    | Total Advance    | Total C.D. Ratio |
|--------|----------------------|------------------|------------------|------------------|
| 1      | Canara Bank          | 1693.31          | 959.99           | 57               |
| 2      | Indian Bank          | 1168.41          | 428.5            | 37               |
| 3      | Indian Overseas      | 1351.41          | 967.83           | 72               |
| 4      | Punjab National Bank | 36433.55         | 9700.06          | 27               |
| 5      | State Bank of India  | 29126.27         | 20541.45         | 71               |
| 6      | UCO Bank             | 14069.1          | 4785.76          | 34               |
| 7      | Union Bank of India  | 1945             | 520              | 27               |
| 8      | Axis Bank            | 1077.12          | 1290.29          | 120              |
| 9      | Bandhan Bank         | 9417.4           | 10419.22         | 111              |
| 10     | HDFC Bank            | 105.3            | 0                | 0                |
| 11     | ICICI Bank           | 4969.5           | 5375.77          | 108              |
| 12     | Ujjivan Bank         | 1811.68          | 1719.9           | 95               |
| 13     | NESFB                | 558.29           | 327.46           | 59               |
| 14     | Tripura Gramin Bank  | 55416.94         | 33233.4          | 60               |
| 15     | TSCB                 | 14363.77         | 23243.05         | 162              |
|        | <b>Total</b>         | <b>173507.05</b> | <b>113512.68</b> | <b>65</b>        |

**CD Ratio as on 30th September 2023 for Dhalai District.(Amt.in Lacs)**

| Sl.No. | Name of the Bank      | Total Deposit    | Total Advance    | Total C.D. Ratio |
|--------|-----------------------|------------------|------------------|------------------|
| 1      | Bank of India         | 2119             | 1043             | 49               |
| 2      | Canara Bank           | 1309.15          | 1337.01          | 102              |
| 3      | Central Bank Of India | 1505.97          | 470.5            | 31               |
| 4      | Indian Bank           | 208.1            | 97.41            | 47               |
| 5      | Punjab National Bank  | 31685.17         | 12100.33         | 38               |
| 6      | State Bank of India   | 24039.34         | 19762.38         | 82               |
| 7      | UCO Bank              | 7613.23          | 3519.74          | 46               |
| 8      | Bandhan Bank          | 4754.36          | 9649.55          | 203              |
| 9      | HDFC Bank             | 443.61           | 20.06            | 5                |
| 10     | ICICI Bank            | 4706.3           | 4229.88          | 90               |
| 11     | Tripura Gramin Bank   | 46300.69         | 31615.62         | 68               |
| 12     | TSCB                  | 19571.82         | 53935.57         | 276              |
|        | <b>Total</b>          | <b>144256.74</b> | <b>137781.05</b> | <b>96</b>        |

**Identification of gaps in rural and agriculture infrastructure which need financing (rural godowns, solar power, agro processing, horticulture, allied activities, agri-marketing etc.)**

Tripura has a predominantly agrarian economy. However, the rural and agriculture infrastructure in the state is inadequate and requires financing to improve productivity, quality and marketability of the farm produce. Some of the gaps identified in the rural and agriculture infrastructure are:

- **Rural godowns:** There is a lack of proper storage facilities for the farmers to store their produce and prevent post-harvest losses. Rural godowns can help in preserving the quality and quantity of the produce and enable the farmers to sell at remunerative prices.

- **Solar power:** The state faces frequent power cuts and erratic supply, which affects the irrigation, processing and marketing of the farm produce. Solar power can provide a reliable and renewable source of energy for the rural areas and reduce the dependence on grid electricity.

- **Agro processing:** The state has a rich diversity of crops, fruits, vegetables, spices and medicinal plants, but there is a lack of value addition and processing facilities to enhance their shelf life and value. Agro processing can help in creating employment opportunities, reducing wastage and increasing income for the farmers.

- **Horticulture:** The state has a favorable climate and soil for horticulture crops, but there is a lack of modern technology, quality planting material, cold storage, packaging and transportation facilities. Help is required in diversifying the cropping pattern, improving nutrition and generating higher returns for the farmers.

- **Allied activities:** The state has a potential for animal husbandry, fisheries and other allied activities, but there is a lack of infrastructure, training, credit and marketing support for these sectors. Allied activities can help in supplementing the income of the farmers, especially during lean seasons, and creating rural employment.

- **Agri-marketing:** Limited marketing system for the farm produce, with challenges in connectivity, lack of market information, intermediaries and regulated markets. Agri-marketing can help in improving the access of the farmers to the markets, ensuring fair prices and reducing transaction costs.

Issuance of KCC during the year 2023-24

Action Points emerged in the 144<sup>th</sup> SLBC Meeting held on 13.09.2023

All Banks are to exert efforts to issue KCCs to all eligible farmers within 31.03.2024 (Action: All Banks and Agriculture Department).

**Status of implementation**

13970 KCCs sanctioned by Banks amounting to Rs. 94.12 Crores during FY 2023-24 as on 30.09.2023, thereby achieving 21% of the Annual Target (66356 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-2021     | 2020-21 | 129489 | 103167 | 37199.72 | 80                |
| March-2022     | 2021-22 | 108220 | 55743  | 30709.50 | 52                |
| September-2022 | 2022-23 | 69278  | 16886  | 14400.79 | 24                |
| March-2023     | 2022-23 | 69278  | 60271  | 33034.29 | 87                |
| September-2023 | 2023-24 | 66356  | 13970  | 9412.86  | 21                |

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

Bank-wise performance under KCC as on 30.09.2023 has been shown in the Annexure.

**Performance of Banks in Crop Loan & Term Loan to Agriculture during the year 2023-24 as on 30.09.2023**

(Amt in Lacs)

| Sl.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                       | 28           | 16.37          | 350          | 504.78           | 378           | 521.15           |
| 2                  | Bank of India                        | 4            | 3.29           | 1781         | 2446.15          | 1785          | 2449.44          |
| 3                  | Bank of Maharashtra                  | 0            | 0.00           | 4            | 6.81             | 4             | 6.81             |
| 4                  | Canara Bank                          | 66           | 42.17          | 849          | 1369.09          | 915           | 1411.26          |
| 5                  | Central Bank of India                | 15           | 12.03          | 0            | 0.00             | 15            | 12.03            |
| 6                  | Indian Bank                          | 34           | 9.75           | 23           | 20.70            | 57            | 30.45            |
| 7                  | Indian Overseas Bank                 | 36           | 32.58          | 0            | 0.24             | 36            | 32.82            |
| 8                  | Punjab & Sind Bank                   | 5            | 5.00           | 0            | 0.00             | 5             | 5.00             |
| 9                  | Punjab National Bank                 | 2137         | 1011.28        | 3160         | 7777.64          | 5297          | 8788.92          |
| 10                 | State Bank of India                  | 4265         | 3714.99        | 311          | 3298.82          | 4576          | 7013.81          |
| 11                 | UCO Bank                             | 486          | 281.26         | 322          | 801.95           | 808           | 1083.21          |
| 12                 | Union Bank of India                  | 180          | 233.19         | 509          | 1254.73          | 689           | 1487.92          |
| <b>A</b>           | <b>Sub Total of Public Sec. Bank</b> | <b>7256</b>  | <b>5361.91</b> | <b>7309</b>  | <b>17480.91</b>  | <b>14565</b>  | <b>22842.82</b>  |
| 13                 | AXIS BANK                            | 59           | 694.23         | 6585         | 5147.74          | 6644          | 5841.97          |
| 14                 | Bandhan Bank                         | 0            | 0.00           | 8754         | 6126.95          | 8754          | 6126.95          |
| 15                 | Federal Bank                         | 0            | 0.00           | 363          | 667.93           | 363           | 667.93           |
| 16                 | HDFC                                 | 152          | 415.28         | 6237         | 2569.77          | 6389          | 2985.05          |
| 17                 | ICICI                                | 0            | 0.00           | 4155         | 3357.50          | 4155          | 3357.50          |
| 18                 | IDBI BANK                            | 249          | 222.80         | 52           | 220.62           | 301           | 443.42           |
| 19                 | IDFC First Bank                      | 0            | 0.00           | 24           | 8.05             | 24            | 8.05             |
| 20                 | Indusind Bank                        | 0            | 0.00           | 20438        | 6934.09          | 20438         | 6934.09          |
| 21                 | Kotak Mahindra Bank                  | 0            | 0.00           | 0            | 0.00             | 0             | 0.00             |
| 22                 | SOUTH INDIAN BANK                    | 0            | 0.00           | 486          | 924.59           | 486           | 924.59           |
| 23                 | YES Bank                             | 0            | 0.00           | 0            | 0.00             | 0             | 0.00             |
| 24                 | Ujjivan Bank                         | 0            | 0.00           | 8765         | 4448.56          | 8765          | 4448.56          |
| 25                 | NESFB                                | 0            | 0.00           | 0            | 0.00             | 0             | 0.00             |
| 26                 | Jana Small Finance Bank              | 0            | 0.00           | 4871         | 2291.34          | 4871          | 2291.34          |
| <b>B</b>           | <b>Sub Total of Pvt. Sec. Bank</b>   | <b>460</b>   | <b>1332.31</b> | <b>60730</b> | <b>32697.14</b>  | <b>61190</b>  | <b>34029.45</b>  |
| 27                 | Tripura Gramin Bank                  | 5130         | 2437.61        | 21191        | 56426.53         | 26321         | 58864.14         |
| <b>C</b>           | <b>Sub Total of RRB</b>              | <b>5130</b>  | <b>2437.61</b> | <b>21191</b> | <b>56426.53</b>  | <b>26321</b>  | <b>58864.14</b>  |
| 28                 | ACUB                                 | 0            | 0.00           | 0            | 0.00             | 0             | 0.00             |
| 29                 | TCARDB                               | 0            | 0.00           | 0            | 0.00             | 0             | 0.00             |
| 30                 | TSCB                                 | 1124         | 281.03         | 2092         | 26193.21         | 3216          | 26474.24         |
| <b>D</b>           | <b>Sub Total of Coop.Banks</b>       | <b>1124</b>  | <b>281.03</b>  | <b>2092</b>  | <b>26193.21</b>  | <b>3216</b>   | <b>26474.24</b>  |
| <b>GRAND TOTAL</b> |                                      | <b>13970</b> | <b>9412.86</b> | <b>91322</b> | <b>132797.79</b> | <b>105292</b> | <b>142210.65</b> |

**BANK-WISE POSITION IN IMPLEMENTATION OF ISSUING KCCs FOR THE STATE OF TRIPURA DURING THE YEAR 2023-24 AS ON 30.09.2023**

Amount in Lacs

| Sl.No.       | BANKS                 | Target       | Total KCCs Sanctioned |                | Fresh KCCs Sanctioned |                | KCCs Renewed |               | Total KCCs disbursed |                | Outstanding   |                 | NPA          |                 | NPA % (Account wise) |
|--------------|-----------------------|--------------|-----------------------|----------------|-----------------------|----------------|--------------|---------------|----------------------|----------------|---------------|-----------------|--------------|-----------------|----------------------|
|              |                       | No.          | 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        | 151          | 28                    | 16.37          | 3                     | 3.22           | 25           | 13.15         | 28                   | 16.37          | 115           | 121.94          | 0            | 0.00            | 0                    |
| 2            | Bank of India         | 134          | 4                     | 3.29           | 0                     | 0.00           | 4            | 3.29          | 4                    | 3.29           | 3983          | 4951.39         | 259          | 162.18          | 7                    |
| 3            | Canara Bank           | 970          | 66                    | 42.17          | 0                     | 0.00           | 66           | 42.17         | 66                   | 42.17          | 916           | 464.95          | 241          | 108.59          | 26                   |
| 4            | Central Bank of India | 417          | 15                    | 12.03          | 15                    | 12.03          | 0            | 0.00          | 15                   | 12.03          | 1091          | 1046.02         | 32           | 23.13           | 3                    |
| 5            | Indian Bank           | 130          | 34                    | 9.75           | 34                    | 9.75           | 0            | 0.00          | 34                   | 9.75           | 118           | 61.89           | 13           | 8.19            | 11                   |
| 6            | Indian Overseas Bank  | 35           | 36                    | 32.58          | 8                     | 14.90          | 28           | 17.68         | 36                   | 32.58          | 185           | 113.29          | 36           | 22.99           | 19                   |
| 7            | Punjab & Sind Bank    | 46           | 5                     | 5              | 0                     | 0.00           | 5            | 5.00          | 5                    | 5.00           | 68            | 26.17           | 1            | 0.50            | 1                    |
| 8            | Punjab National Bank  | 6950         | 2137                  | 1011.28        | 2137                  | 1011.28        | 0            | 0.00          | 2137                 | 1011.28        | 33818         | 14492.11        | 15080        | 6128.80         | 45                   |
| 9            | State Bank of India   | 14791        | 4265                  | 3714.99        | 4265                  | 3714.99        | 0            | 0.00          | 4265                 | 3714.99        | 34380         | 27815.89        | 17583        | 10593.36        | 51                   |
| 10           | UCO Bank              | 827          | 486                   | 281.26         | 331                   | 216.6          | 155          | 64.66         | 486                  | 281.26         | 7416          | 3452.46         | 2659         | 1147.22         | 36                   |
| 11           | Union Bank of India   | 784          | 180                   | 233.19         | 180                   | 233.19         | 0            | 0.00          | 180                  | 233.19         | 731           | 852.27          | 57           | 29.15           | 8                    |
| 12           | Axis Bank             | 0            | 59                    | 694.23         | 59                    | 694.23         | 0            | 0.00          | 59                   | 694.23         | 68            | 811.35          | 0            | 0.00            | 0                    |
| 13           | Bandhan Bank          | 0            | 0                     | 0              | 0                     | 0.00           | 0            | 0.00          | 0                    | 0.00           | 0             | 0.00            | 0            | 0.00            | #DIV/0!              |
| 14           | HDFC                  | 534          | 152                   | 415.28         | 152                   | 415.28         | 0            | 0.00          | 152                  | 415.28         | 15095         | 4829.61         | 2200         | 809.49          | 15                   |
| 15           | ICICI                 | 0            | 0                     | 0              | 0                     | 0.00           | 0            | 0.00          | 0                    | 0.00           | 0             | 0.00            | 0            | 0.00            | #DIV/0!              |
| 16           | IDBI Bank             | 303          | 249                   | 222.8          | 249                   | 222.8          | 0            | 0.00          | 249                  | 222.8          | 410           | 261.08          | 127          | 36.39           | 31                   |
| 17           | Indusind Bank         | 0            | 0                     | 0              | 0                     | 0.00           | 0            | 0.00          | 0                    | 0.00           | 0             | 0.00            | 0            | 0.00            | #DIV/0!              |
| 18           | Tripura Gramin Bank   | 33470        | 5130                  | 2437.61        | 5130                  | 2437.61        | 0            | 0.00          | 5130                 | 2437.61        | 97402         | 18439.38        | 6577         | 1614.39         | 7                    |
| 19           | TSCB                  | 6782         | 1124                  | 281.03         | 1093                  | 266.57         | 31           | 14.46         | 1124                 | 281.03         | 40265         | 6719.10         | 3349         | 679.10          | 8                    |
| 20           | Ujjivan Bank          | 0            | 0                     | 0              | 0                     | 0.00           | 0            | 0.00          | 0                    | 0.00           | 0             | 0.00            | 0            | 0.00            | #DIV/0!              |
| 21           | NESFB                 | 32           | 0                     | 0              | 0                     | 0.00           | 0            | 0.00          | 0                    | 0.00           | 565           | 104.18          | 242          | 57.71           | 43                   |
| <b>TOTAL</b> |                       | <b>66356</b> | <b>13970</b>          | <b>9412.86</b> | <b>13656</b>          | <b>9252.45</b> | <b>314</b>   | <b>160.41</b> | <b>13970</b>         | <b>9412.86</b> | <b>236626</b> | <b>84563.08</b> | <b>48456</b> | <b>21421.19</b> | <b>20</b>            |

## Pradhan Mantri Fasal Bima Yojana (PMFBY)

### Implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) in Kharif 2023-24 Season in notified Districts of Tripura

Department of Agriculture, Government of Tripura had released notification vide letter no. F.5(139)-Agri.(Stat)/2023-24/847-944 dated 20th April 2023 for the implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) in Tripura and HDFC Ergo General Insurance Company Limited was notified for implementation of PMFBY in West Tripura, Sepahijala, Dhalai, South Tripura, Khowai, Gomati, North Tripura and Unakoti districts for Aman Paddy and Aush Paddy for Kharif 2023 Season. The position of PMFBY coverage for Loanee farmers in Kharif 2023-24 season is as under:

All Amount in Rs. Lakhs

| Bank Name                          | Total No. of Policies | Total Farmer Share | Total State Share | Total Gol Share | Total Sum Insured |
|------------------------------------|-----------------------|--------------------|-------------------|-----------------|-------------------|
| Tripura Gramin Bank                | 5569                  | 0.89               | 18.80             | 7.58            | 942.60            |
| Tripura State Cooperative Bank Ltd | 3090                  | 0.64               | 11.28             | 6.44            | 560.19            |
| Punjab National Bank               | 3707                  | 0.58               | 10.48             | 3.92            | 531.05            |
| State Bank Of India                | 2029                  | 0.45               | 9.64              | 1.38            | 497.01            |
| Canara Bank                        | 93                    | 0.02               | 0.36              | 0.17            | 17.62             |
| Bank Of Baroda                     | 42                    | 0.01               | 0.12              | 0.09            | 6.13              |
| Indian Bank                        | 31                    | 0.03               | 0.21              | 0.19            | 11.12             |
| Central Bank Of India              | 15                    | 0.03               | 0.10              | 0.06            | 6.29              |
| UCO Bank                           | 13                    | 0.01               | 0.09              | 0.04            | 4.67              |
| Bank Of India                      | 10                    | 0.00               | 0.05              | 0.02            | 2.33              |
| <b>Total</b>                       | <b>14599</b>          | <b>2.67</b>        | <b>51.12</b>      | <b>19.90</b>    | <b>2579.02</b>    |

Total Non-Loanee Farmers covered under Kharif 2023-24 Season: 254185 nos.

**SELF HELP GROUPS**

**SELF HELP GROUP**

**Position as on 30.09.2023**

(Amt. in Rs./Lacs)

| Sl.No. | Name of the Bank         | Deposit Linkage cumulative |                 | Credit linkage 2023-24 |                 |            |             |              |                 | Outstanding as on 30.09.2023 |                 |
|--------|--------------------------|----------------------------|-----------------|------------------------|-----------------|------------|-------------|--------------|-----------------|------------------------------|-----------------|
|        |                          |                            |                 | Under NRLM SHG         |                 | Direct SHG |             | Total        |                 | No                           | Amt.            |
|        |                          | No.                        | Amt.            | Nos.                   | Amt.            | Nos.       | Amt.        | Nos.         | Amt.            |                              |                 |
| 1      | PUNJAB NATIONAL BANK     | 8197                       | 3627.64         | 1296                   | 2441.78         | 0          | 0.00        | 1296         | 2441.78         | 4271                         | 4686.93         |
| 2      | STATE BANK OF INDIA      | 2485                       | 917.26          | 502                    | 896.94          | 0          | 0.00        | 502          | 896.94          | 564                          | 778.20          |
| 3      | TRIPURA GRAMIN BANK      | 29159                      | 8893.62         | 7911                   | 17384.18        | 0          | 0.00        | 7911         | 17384.18        | 24889                        | 24245.58        |
| 4      | BANK OF INDIA            | 519                        | 431.81          | 271                    | 776.75          | 0          | 0.00        | 271          | 776.75          | 617                          | 1120.25         |
| 5      | TRIPURA STATE CO-OP BANK | 37136                      | 8243.22         | 1449                   | 2664.54         | 0          | 0.00        | 1449         | 2664.54         | 6569                         | 6661.45         |
| 6      | UCO BANK                 | 547                        | 394.72          | 309                    | 313.03          | 0          | 0.00        | 309          | 313.03          | 866                          | 1265.84         |
| 7      | CANARA BANK              | 237                        | 1.58            | 306                    | 527.28          | 0          | 0.00        | 306          | 527.28          | 231                          | 216.83          |
| 8      | UNION BANK OF INDIA      | 57                         | 46.96           | 54                     | 115.54          | 0          | 0.00        | 54           | 115.54          | 81                           | 133.86          |
| 9      | IDBI BANK                | 73                         | 98.85           | 102                    | 153.63          | 0          | 0.00        | 102          | 153.63          | 83                           | 68.42           |
| 10     | BANK OF BARODA           | 13                         | 20.00           | 0                      | 0.00            | 0          | 0.00        | 0            | 0.00            | 10                           | 18.20           |
| 11     | BANK OF MAHARASHTRA      | 66                         | 0.95            | 17                     | 31.00           | 0          | 0.00        | 17           | 31.00           | 30                           | 45.19           |
| 12     | PUNJAB & SINDH BANK      | 56                         | 33.00           | 18                     | 18.48           | 0          | 0.00        | 18           | 18.48           | 56                           | 33.00           |
| 13     | INDIAN OVERSEAS BANK     | 15                         | 15.41           | 46                     | 51.91           | 0          | 0.00        | 46           | 51.91           | 10                           | 9.14            |
| 14     | CENTRAL BANK OF INDIA    | 115                        | 415.98          | 124                    | 147.97          | 0          | 0.00        | 124          | 147.97          | 115                          | 415.98          |
| 15     | INDIAN BANK              | 34                         | 4.74            | 9                      | 16.50           | 0          | 0.00        | 9            | 16.50           | 34                           | 39.84           |
| 16     | HDFC BANK                | 314                        | 547.90          | 313                    | 541.01          | 0          | 0.00        | 313          | 541.01          | 646                          | 741.97          |
|        | <b>TOTAL :</b>           | <b>79023</b>               | <b>23693.64</b> | <b>12727</b>           | <b>26080.54</b> | <b>0</b>   | <b>0.00</b> | <b>12727</b> | <b>26080.54</b> | <b>39072</b>                 | <b>40480.68</b> |

**Action Points emerged in the 144<sup>th</sup> SLBC Meeting held on 13.09.2023**

To clear all pending proposals and achieve the target for FY 2023-24 by March 2024. (Action: All Banks)

**Status of implementation**

As against the TRLM target of Rs.400 crores in 22600 accounts for FY 2023-24, the Banks have collectively achieved sanction of 12727 accounts (achievement of 56.31%) with corresponding sanction amount of Rs.260.80 crores (achievement of 65.20%) as on 30.09.2023.

**Tripura Rural Livelihood Mission (FY 2023-24 as on 30.09.2023):**

| (Nos. in Actuals, Rupees in Lakhs) |                            |              |                         |              |                         |                           |              |
|------------------------------------|----------------------------|--------------|-------------------------|--------------|-------------------------|---------------------------|--------------|
| S.No                               | Bank Name                  | Target       |                         | Achievement  |                         | Achievement Percentage(%) |              |
|                                    |                            | Total SHGs   | Total Disbursement Amt. | Total SHGs   | Total Disbursement Amt. | Account-wise              | Amount-wise  |
| 1                                  | BANK OF BARODA             | 0            | 0.00                    | 0            | 0.00                    | 0.00                      | 0.00         |
| 2                                  | BANK OF INDIA              | 400          | 920.00                  | 271          | 776.75                  | 67.75                     | 84.43        |
| 3                                  | BANK OF MAHARASHTRA        | 0            | 0.00                    | 17           | 31.00                   | 100.00                    | 100.00       |
| 4                                  | CANARA BANK                | 320          | 500.00                  | 306          | 527.28                  | 95.63                     | 100.00       |
| 5                                  | CENTRAL BANK OF INDIA      | 130          | 180.00                  | 124          | 147.97                  | 95.38                     | 82.21        |
| 6                                  | IDBI BANK LTD              | 90           | 140.00                  | 102          | 153.63                  | 100.00                    | 100.00       |
| 7                                  | INDIAN BANK                | 0            | 0.00                    | 9            | 16.50                   | 100.00                    | 100.00       |
| 8                                  | INDIAN OVERSEAS BANK       | 0            | 0.00                    | 46           | 51.91                   | 100.00                    | 100.00       |
| 9                                  | PUNJAB AND SIND BANK       | 0            | 0.00                    | 18           | 18.48                   | 100.00                    | 100.00       |
| 10                                 | PUNJAB NATIONAL BANK       | 2770         | 4850.00                 | 1296         | 2441.78                 | 46.79                     | 50.35        |
| 11                                 | STATE BANK OF INDIA        | 620          | 1030.00                 | 502          | 896.94                  | 80.97                     | 87.08        |
| 12                                 | UCO BANK                   | 650          | 840.00                  | 309          | 313.03                  | 47.54                     | 37.27        |
| 13                                 | UNION BANK OF INDIA        | 110          | 200.00                  | 54           | 115.54                  | 49.09                     | 57.77        |
|                                    | <b>Public Sector Banks</b> | <b>5090</b>  | <b>8660.00</b>          | <b>3054</b>  | <b>5490.81</b>          | <b>60.00</b>              | <b>63.40</b> |
| 14                                 | TRIPURA GRAMIN BANK        | 14100        | 25160.00                | 7911         | 17384.18                | 56.11                     | 69.09        |
|                                    | <b>Regional Rural Bank</b> | <b>14100</b> | <b>25160.00</b>         | <b>7911</b>  | <b>17384.18</b>         | <b>56.11</b>              | <b>69.09</b> |
| 15                                 | HDFC BANK LTD              | 450          | 830.00                  | 313          | 541.01                  | 69.56                     | 65.18        |
|                                    | <b>Private Sector Bank</b> | <b>450</b>   | <b>830.00</b>           | <b>313</b>   | <b>541.01</b>           | <b>69.56</b>              | <b>65.18</b> |
| 16                                 | TRIPURA CO-OP BANK LTD     | 2960         | 5350.00                 | 1449         | 2664.54                 | 48.95                     | 49.80        |
|                                    | <b>Cooperative Bank</b>    | <b>2960</b>  | <b>5350.00</b>          | <b>1449</b>  | <b>2664.54</b>          | <b>48.95</b>              | <b>49.80</b> |
|                                    | <b>Grand Total</b>         | <b>22600</b> | <b>40000.00</b>         | <b>12727</b> | <b>26080.54</b>         | <b>56.31</b>              | <b>65.20</b> |

## Tripura Urban Livelihood Mission as on September 2023 (FY 2023-24):

| TULM SEP(Individual) FY(2023-24) upto September 2023 |              |            |            |            |           |           |            |                            |
|--|--------------|------------|------------|------------|-----------|-----------|------------|----------------------------|
| Sl   | Bank Name    | Target     | Sponsored  | Sanctioned | Disbursed | Returned  | Pending    | Amount Disbursed (in Lakh) |
| 1  | TSCBL        | 156        | 110        | 41         | 37        | 10        | 59         | ₹ 65.68                    |
| 2  | PNB          | 114        | 69         | 14         | 7         | 8         | 47         | ₹ 15.05                    |
| 3  | TGB          | 0          | 4          | 0          | 0         | 0         | 4          | ₹ 0.00                     |
| 4  | SBI          | 54         | 70         | 12         | 16        | 9         | 49         | ₹ 25.80                    |
| 5  | Canara Bank  | 18         | 7          | 3          | 3         | 0         | 4          | ₹ 4.40                     |
| 6  | BOI          | 3          | 11         | 0          | 0         | 1         | 10         | ₹ 0.00                     |
| 7  | BANDHAN BANK | 0          | 1          | 1          | 1         | 0         | 0          | ₹ 1.40                     |
| 8  | UCO Bank     | 46         | 65         | 12         | 12        | 5         | 48         | ₹ 20.80                    |
| 9  | Union Bank   | 6          | 1          | 0          | 0         | 0         | 1          | ₹ 0.00                     |
| 10   | BOB          | 0          | 1          | 0          | 0         | 0         | 1          | ₹ 0.00                     |
| 11   | Ujjiban      | 0          | 1          | 0          | 0         | 0         | 1          | ₹ 0.00                     |
| 12   | HDFC         | 0          | 1          | 0          | 0         | 0         | 1          | ₹ 0.00                     |
| 13   | IOB          | 1          | 2          | 0          | 0         | 0         | 2          | ₹ 0.00                     |
| 14   | IDBI         | 2          | 0          | 0          | 0         | 0         | 0          | ₹ 0.00                     |
| 15   | CBI          | 1          | 3          | 0          | 0         | 2         | 1          | ₹ 0.00                     |
|  | <b>Total</b> | <b>401</b> | <b>346</b> | <b>83</b>  | <b>76</b> | <b>35</b> | <b>228</b> | <b>₹ 133.13</b>            |

| TULM SEP(SHG) FY(2023-24) upto September 2023 |              |             |             |             |             |           |            |                            |
|---|--------------|-------------|-------------|-------------|-------------|-----------|------------|----------------------------|
| Sl  | Bank Name    | Target      | Sponsored   | Sanctioned  | Disbursed   | Returned  | Pending    | Amount Disbursed (in lakh) |
| 1   | TSCBL        | 657         | 324         | 256         | 269         | 0         | 68         | ₹ 448.35                   |
| 2   | PNB          | 161         | 73          | 53          | 59          | 2         | 18         | ₹ 133.45                   |
| 3   | TGB          | 833         | 818         | 667         | 655         | 23        | 128        | ₹ 1,236.50                 |
| 4   | SBI          | 41          | 21          | 17          | 17          | 0         | 4          | ₹ 17.07                    |
| 5   | Canara Bank  | 56          | 33          | 7           | 27          | 0         | 26         | ₹ 58.50                    |
| 6   | BOI          | 5           | 13          | 10          | 11          | 0         | 3          | ₹ 67.50                    |
| 7   | IDBI         | 0           | 0           | 0           | 0           | 0         | 0          | ₹ 0.00                     |
| 8   | UCO Bank     | 89          | 39          | 34          | 34          | 0         | 5          | ₹ 94.50                    |
| 9   | Union Bank   | 13          | 7           | 3           | 5           | 0         | 4          | ₹ 21.00                    |
| 10  | BOB          | 8           | 3           | 0           | 0           | 0         | 3          | ₹ 0.00                     |
| 11  | BOM          | 35          | 19          | 13          | 13          | 0         | 6          | ₹ 25.00                    |
| 12  | HDFC         | 4           | 0           | 0           | 0           | 0         | 0          | 25                         |
| 13  | IOB          | 0           | 1           | 1           | 1           | 0         | 0          | ₹ 1.00                     |
| 14  | CBI          | 5           | 3           | 0           | 1           | 0         | 3          | ₹ 1.00                     |
| 15  | <b>Total</b> | <b>1907</b> | <b>1354</b> | <b>1061</b> | <b>1092</b> | <b>25</b> | <b>268</b> | <b>₹ 2,128.87</b>          |

**EMPLOYMENT GENERATION SCHEMES**

Scheme-wise performance under Employment Generation Schemes by Banks for FY 2023-24 is given below:

(Rs/ lac)

| Scheme             | Prog. Year | Target | Spon. | Sanctioned |         | Disbursed*** |         |
|--------------------|------------|--------|-------|------------|---------|--------------|---------|
|                    |            | No     | No    | No         | Amt     | No           | Amt     |
| <b>PMEGP</b>       |            |        |       |            |         |              |         |
| As on 30.09.2022   | 2022-23    | 2164   | 2005  | 486        | 3046.50 | 141          | 643.68  |
| As on 31.03.2023   | 2022-23    | 2164   | 3098  | 1021       | 6644.57 | 708          | 3612.22 |
| As on 30.09.2023   | 2023-24    | 1712   | 1785  | 439        | 2937.18 | 306          | 2175.94 |
| <b>SWAVALAMBAN</b> |            |        |       |            |         |              |         |
| As on 30.09.2022   | 2022-23    | 4000   | 6041  | 622        | 2059.00 | 26           | 64.30   |
| As on 31.03.2023   | 2022-23    | 4000   | 8216  | 2392       | 7872.78 | 1242         | 3603.54 |
| As on 30.09.2023   | 2023-24    | 4000   | 4834  | 571        | 1933.78 | 34           | 106.94  |

**PMEGP**

For the FY 2023-24, 1785 PMEGP cases were sponsored to the bank branches against the target of 1712 cases, out of which 439 cases were sanctioned amounting to Rs. 2937.18 lakhs as on 30.09.2023.

**SWABALAMBAN**

For the FY 2023-24, 4834 cases have been sponsored to the bank branches against the target of 4000 cases, out of which 571 cases were sanctioned amounting to Rs. 1933.78 lakhs as on 30.09.2023.

**PERFORMANCE UNDER PMEGP FOR THE FINANCIAL YEAR 2023-24 AS ON 30.09.2023**

| Sl.No.             | NAME OF THE BANK                     | TARGET      | SPONSORED   |                 | SANCTIONED |                | DISBURSED  |                | REJECTED   | PENDING    |
|--------------------|--------------------------------------|-------------|-------------|-----------------|------------|----------------|------------|----------------|------------|------------|
|                    |                                      | NO          | NO          | AMT.            | NO         | AMT.           | NO         | AMT.           | NO         | NO         |
| 1                  | Bank of Baroda                       | 23          | 26          | 196.71          | 10         | 65.57          | 7          | 42.14          | 1          | 15         |
| 2                  | Bank of India                        | 43          | 36          | 334.29          | 13         | 102.17         | 14         | 120.71         | 19         | 4          |
| 3                  | Bank of Maharashtra                  | 3           | 1           | 3.57            | 0          | 0.00           | 0          | 0.00           | 0          | 1          |
| 4                  | Canara Bank                          | 56          | 48          | 402.09          | 16         | 118.83         | 10         | 80.31          | 28         | 4          |
| 5                  | Central Bank of India                | 23          | 13          | 90.66           | 5          | 32.51          | 2          | 21.42          | 6          | 2          |
| 6                  | Indian Bank                          | 20          | 16          | 116.43          | 1          | 7.14           | 0          | 0.00           | 1          | 14         |
| 7                  | Indian Overseas Bank                 | 16          | 12          | 110.20          | 6          | 35.51          | 5          | 27.28          | 4          | 2          |
| 8                  | Punjab & Sind Bank                   | 6           | 4           | 21.00           | 1          | 5.00           | 2          | 10.71          | 0          | 3          |
| 9                  | Punjab National Bank                 | 222         | 300         | 2659.29         | 98         | 768.97         | 60         | 444.02         | 84         | 118        |
| 10                 | State Bank of India                  | 226         | 339         | 2938.74         | 57         | 329.34         | 29         | 191.42         | 196        | 86         |
| 11                 | Union Bank of India                  | 33          | 18          | 118.17          | 4          | 17.14          | 3          | 16.65          | 5          | 9          |
| 12                 | UCO Bank                             | 95          | 77          | 449.31          | 24         | 118.86         | 23         | 93.20          | 47         | 6          |
| <b>A</b>           | <b>Sub Total of Public Sec. Bank</b> | <b>766</b>  | <b>890</b>  | <b>7440.46</b>  | <b>235</b> | <b>1601.04</b> | <b>155</b> | <b>1047.86</b> | <b>391</b> | <b>264</b> |
| 13                 | AXIS BANK                            | 46          | 5           | 51.14           | 1          | 9.40           | 1          | 9.40           | 1          | 3          |
| 14                 | Bandhan Bank                         | 72          | 0           | 0.00            | 0          | 0.00           | 0          | 0.00           | 0          | 0          |
| 15                 | HDFC                                 | 49          | 9           | 119.29          | 0          | 0.00           | 0          | 0.00           | 0          | 9          |
| 16                 | ICICI                                | 23          | 5           | 33.71           | 0          | 0.00           | 0          | 0.00           | 0          | 5          |
| 17                 | IDBI BANK                            | 29          | 8           | 65.00           | 1          | 25.00          | 1          | 25.00          | 0          | 7          |
| 18                 | Federal Bank                         | 3           | 0           | 0.00            | 0          | 0.00           | 0          | 0.00           | 0          | 0          |
| 19                 | Yes Bank                             | 3           | 1           | 3.57            | 1          | 3.57           | 0          | 0.00           | 0          | 0          |
| 20                 | IDFC First Bank                      | 3           | 0           | 0.00            | 0          | 0.00           | 0          | 0.00           | 0          | 0          |
| 21                 | South Indian Bank                    | 3           | 0           | 0.00            | 0          | 0.00           | 0          | 0.00           | 0          | 0          |
| 22                 | Indusind Bank                        | 10          | 1           | 9.72            | 0          | 0.00           | 0          | 0.00           | 0          | 1          |
| 23                 | Kotak Mahindra Bank                  | 3           | 0           | 0.00            | 0          | 0.00           | 0          | 0.00           | 0          | 0          |
| 24                 | Ujjivan SFB                          | 6           | 0           | 0.00            | 0          | 0.00           | 0          | 0.00           | 0          | 0          |
| <b>B</b>           | <b>Sub Total of Pvt. Sec. Bank</b>   | <b>250</b>  | <b>29</b>   | <b>282.43</b>   | <b>3</b>   | <b>37.97</b>   | <b>2</b>   | <b>34.40</b>   | <b>1</b>   | <b>25</b>  |
| 25                 | Tripura Gramin Bank                  | 480         | 645         | 4610.77         | 189        | 1240.03        | 103        | 816.54         | 357        | 99         |
| <b>C</b>           | <b>Sub Total of RRB</b>              | <b>480</b>  | <b>645</b>  | <b>4610.77</b>  | <b>189</b> | <b>1240.03</b> | <b>103</b> | <b>816.54</b>  | <b>357</b> | <b>99</b>  |
| 26                 | Tripura State Co-Operative Bank      | 216         | 221         | 1825.00         | 12         | 58.14          | 46         | 277.14         | 11         | 198        |
| <b>D</b>           | <b>Sub Total of Coop.Banks</b>       | <b>216</b>  | <b>221</b>  | <b>1825.00</b>  | <b>12</b>  | <b>58.14</b>   | <b>46</b>  | <b>277.14</b>  | <b>11</b>  | <b>198</b> |
| <b>GRAND TOTAL</b> |                                      | <b>1712</b> | <b>1785</b> | <b>14158.66</b> | <b>439</b> | <b>2937.18</b> | <b>306</b> | <b>2175.94</b> | <b>760</b> | <b>586</b> |

**BANK-WISE POSITION IN IMPLEMENTATION OF SWABALAMBAN FOR THE STATE OF TRIPURA FOR THE PROGRAMME YEAR 2023-24 AS ON SEPTEMBER 2023**

( Amt in Lacs.)

| SI No                                | Name of Bank                    | Achievement for the Financial Year 2023-24 |             |                 |            |                |           |               |
|--------------------------------------|---------------------------------|--|-------------|-----------------|------------|----------------|-----------|---------------|
|                                      |                                 | Target                                     | Sponsored   |                 | Sanctioned |                | Disbursed |               |
|                                      |                                 | No   | No          | Amt             | No         | Amt            | No        | Amt           |
| 1                                    | Bank of Baroda                  | 30   | 12          | 58.51           | 2          | 10.45          | 0         | 0.00          |
| 2                                    | Bank of India                   | 44   | 47          | 198.41          | 7          | 20.60          | 7         | 20.60         |
| 3                                    | Bank of Maharashtra             | 4  | 0           | 0.00            | 0          | 0.00           | 0         | 0.00          |
| 4                                    | Canara Bank                     | 73   | 103         | 436.23          | 12         | 34.60          | 0         | 0.00          |
| 5                                    | Central Bank of India           | 53   | 82          | 315.84          | 17         | 54.70          | 0         | 0.00          |
| 6                                    | Indian Bank                     | 23   | 11          | 37.15           | 0          | 0.00           | 0         | 0.00          |
| 7                                    | Indian Overseas Bank            | 22   | 48          | 181.01          | 13         | 0.00           | 0         | 0.00          |
| 8                                    | Punjab & Sindh Bank             | 9  | 7           | 5.37            | 0          | 0.00           | 0         | 0.00          |
| 9                                    | Punjab National Bank            | 699  | 724         | 2855.30         | 64         | 232.04         | 6         | 23.17         |
| 10                                   | State Bank India                | 633  | 726         | 2926.55         | 79         | 250.49         | 3         | 17.00         |
| 11                                   | UCO Bank                        | 161  | 231         | 872.87          | 16         | 86.68          | 0         | 0.00          |
| 12                                   | Union Bank of India             | 39   | 42          | 155.19          | 4          | 10.97          | 0         | 0.00          |
| <b>Total of Public Sector Banks</b>  |                                 | <b>1790</b>                                | <b>2033</b> | <b>8042.43</b>  | <b>214</b> | <b>700.53</b>  | <b>16</b> | <b>60.77</b>  |
| 13                                   | Axis Bank                       | 8  | 6           | 29.50           | 0          | 0.00           | 0         | 0.00          |
| 14                                   | Bandhan Bank                    | 16   | 2           | 5.86            | 0          | 0.00           | 0         | 0.00          |
| 15                                   | Federal Bank                    | 1  | 0           | 0.00            | 0          | 0.00           | 0         | 0.00          |
| 16                                   | HDFC Bank                       | 9  | 9           | 47.00           | 0          | 0.00           | 0         | 0.00          |
| 17                                   | ICICI Bank                      | 7  | 7           | 30.00           | 0          | 0.00           | 0         | 0.00          |
| 18                                   | IDBI Bank                       | 11   | 19          | 65.79           | 0          | 0.00           | 0         | 0.00          |
| 19                                   | IDFC First Bank                 | 1  | 0           | 0.00            | 0          | 0.00           | 0         | 0.00          |
| 20                                   | IndusInd Bank                   | 2  | 0           | 0.00            | 0          | 0.00           | 0         | 0.00          |
| 21                                   | Kotak Mahindra Bank             | 1  | 0           | 0.00            | 0          | 0.00           | 0         | 0.00          |
| 22                                   | South Indian Bank               | 1  | 0           | 0.00            | 0          | 0.00           | 0         | 0.00          |
| 23                                   | YES Bank                        | 1  | 0           | 0.00            | 0          | 0.00           | 0         | 0.00          |
| 23                                   | Ujjivan Small Finance Bank      | 1  | 0           | 0.00            | 0          | 0.00           | 0         | 0.00          |
| <b>Total of Private Sector Banks</b> |                                 | <b>59</b>                                  | <b>43</b>   | <b>178.15</b>   | <b>0</b>   | <b>0.00</b>    | <b>0</b>  | <b>0.00</b>   |
| 24                                   | Tripura Gramin Bank             | 1520                                       | 2019        | 8097.33         | 276        | 975.67         | 4         | 6.87          |
| <b>Total of Regional Rural Bank</b>  |                                 | <b>1520</b>                                | <b>2019</b> | <b>8097.33</b>  | <b>276</b> | <b>975.67</b>  | <b>4</b>  | <b>6.87</b>   |
| 25                                   | Tripura State Co-Operative Bank | 631  | 739         | 2884.23         | 81         | 257.58         | 14        | 39.30         |
| <b>Total of State Co-Op Banks</b>    |                                 | <b>631</b>                                 | <b>739</b>  | <b>2884.23</b>  | <b>81</b>  | <b>257.58</b>  | <b>14</b> | <b>39.3</b>   |
| <b>GRAND TOTAL</b>                   |                                 | <b>4000</b>                                | <b>4834</b> | <b>19202.14</b> | <b>571</b> | <b>1933.78</b> | <b>34</b> | <b>106.94</b> |

**BANK-WISE POSITION IN IMPLEMENTATION OF MINI DAIRY FOR THE  
STATE OF TRIPURA DURING THE YEAR 2023-24 AS ON 30.09.2023**

| Sl.No.       | BANKS                           | Proposals sanctioned |                     | Proposals disbursed |                     |
|--------------|---------------------------------|----------------------|---------------------|---------------------|---------------------|
|              |                                 | No.                  | Amt. (in Rs. Lakhs) | No.                 | Amt. (in Rs. Lakhs) |
| 1            | Indian Overseas Bank            | 1                    | 4.50                | 1                   | 2.85                |
| 2            | Bank of India                   | 331                  | 353.28              | 331                 | 353.28              |
| 3            | Tripura Gramin Bank             | 41                   | 63.18               | 41                  | 63.18               |
| 4            | UCO Bank                        | 60                   | 71.85               | 60                  | 71.85               |
| 5            | Punjab National Bank            | 53                   | 131.00              | 53                  | 131.00              |
| 6            | Tripura State Co-Operative Bank | 64                   | 37.00               | 54                  | 30.85               |
| <b>TOTAL</b> |                                 | <b>550</b>           | <b>660.81</b>       | <b>540</b>          | <b>653.01</b>       |

**PM Formalization of Micro Food Processing Enterprises Scheme (PMFME) status:**

| <b>PMFME Position for Tripura State as on September 2023 (Since Inception)</b> |                           |                        |                           |                      |
|--|---------------------------|------------------------|---------------------------|----------------------|
| <b>Bank</b>  | <b>Total Applications</b> | <b>Loan Sanctioned</b> | <b>Loan Under Process</b> | <b>Loan Rejected</b> |
| Bandhan Bank   | 1                         | 0                      | 1                         | 0                    |
| Bank of Baroda   | 3                         | 2                      | 0                         | 1                    |
| Bank of India  | 13                        | 2                      | 4                         | 7                    |
| Bank of Maharashtra  | 1                         | 1                      | 0                         | 0                    |
| Canara Bank  | 19                        | 3                      | 2                         | 14                   |
| Central Bank of India  | 3                         | 1                      | 1                         | 1                    |
| HDFC Bank  | 3                         | 1                      | 1                         | 1                    |
| ICICI Bank   | 11                        | 0                      | 11                        | 0                    |
| IDBI Bank  | 1                         | 0                      | 1                         | 0                    |
| IDFC First Bank Ltd  | 1                         | 0                      | 1                         | 0                    |
| Punjab and Sind Bank   | 3                         | 1                      | 0                         | 2                    |
| Punjab National Bank   | 62                        | 7                      | 11                        | 44                   |
| State Bank of India  | 121                       | 22                     | 12                        | 87                   |
| Tripura Gramin Bank  | 101                       | 20                     | 30                        | 51                   |
| Tripura State Co-Op Bank   | 15                        | 0                      | 10                        | 5                    |
| UCO Bank   | 58                        | 16                     | 5                         | 37                   |
| Union Bank of India  | 13                        | 3                      | 0                         | 10                   |
| <b>Grand Total</b>   | <b>429</b>                | <b>79</b>              | <b>90</b>                 | <b>260</b>           |

**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 is now being reviewed regularly. A report on progress made under Education Loan during the year 2023-24 is annexed; the summary position is as under:

| Amt. Rs. In lac                        |         |                                      |          |
|--|---------|--------------------------------------|----------|
| Sanctions made during the year 2023-24 |         | Balance outstanding as on 30.09.2023 |          |
| A/c                                    | Amount  | A/c                                  | Amount   |
| 457                                    | 1867.55 | 3990                                 | 12496.71 |

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:**

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 5<sup>th</sup> 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 6<sup>th</sup> 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  | Indian Bank              | 5  | 5  | 5                            | 5.50                | 5                           | 3.20                | 0                         |
| 4  | Tripura Gramin Bank      | 938  | 938  | 769                          | 761.23              | 597                         | 401.00              | 104                       |
| 5  | Tripura State Co-Op Bank | 5  | 5  | 0                            | 0.00                | 0                           | 0.00                | 0                         |
| 6  | Canara Bank              | 69   | 69   | 29                           | 43.50               | 22                          | 29.40               | 0                         |
| 7  | Central Bank of India    | 5  | 3  | 2                            | 5.00                | 1                           | 2.50                | 1                         |
| 8  | State Bank of India      | 155  | 155  | 35                           | 41.72               | 29                          | 23.53               | 52                        |
| 9  | Punjab National Bank     | 385  | 385  | 140                          | 144.25              | 113                         | 48.00               | 3                         |
| 10   | Union Bank of India      | 9  | 9  | 3                            | 2.07                | 2                           | 1.27                | 6                         |
| Total  |                          | 1603   | 1601   | 991                          | 1013.62             | 777                         | 513.16              | 166                       |

The Bank wise performance of Education Loan for the financial year 2023-24 has been annexed.

**BANK-WISE PERFORMANCE UNDER EDUCATION LOAN FOR THE YEAR 2023-24, AS ON  
30.09.2023 ( Amt in Lacs.)**

| SL NO    | BANKS                                | PROPOSAL RECEIVED | PROPOSAL SANCTIONED |                | Outstanding as on 30.09.2023 |                 | NPA as on 30.09.2023 |               |
|----------|--------------------------------------|-------------------|---------------------|----------------|------------------------------|-----------------|----------------------|---------------|
|          |                                      | NO                | NO                  | Amt.           | No.                          | Amt.            | No.                  | Amt.          |
| 1        | Bank of Baroda                       | 26                | 23                  | 147.39         | 76                           | 466.46          | 4                    | 6.11          |
| 2        | Bank of India                        | 26                | 26                  | 28.00          | 65                           | 154.15          | 3                    | 10.12         |
| 3        | Bank of Maharashtra                  | 5                 | 5                   | 59.00          | 14                           | 53.14           | 0                    | 0.00          |
| 4        | Canara Bank                          | 87                | 87                  | 208.25         | 367                          | 1280.57         | 34                   | 103.23        |
| 5        | Central Bank of India                | 0                 | 0                   | 0.00           | 29                           | 59.55           | 13                   | 17.65         |
| 6        | Indian Bank                          | 2                 | 2                   | 94.00          | 23                           | 76.92           | 3                    | 8.29          |
| 7        | Indian Overseas Bank                 | 2                 | 2                   | 8.00           | 16                           | 34.81           | 0                    | 0.00          |
| 8        | Punjab & Sind Bank                   | 0                 | 0                   | 0.00           | 4                            | 9.42            | 1                    | 1.42          |
| 9        | Punjab National Bank                 | 63                | 63                  | 254.75         | 675                          | 1347.63         | 113                  | 139.81        |
| 10       | State Bank of India                  | 124               | 124                 | 146.36         | 1437                         | 6152.50         | 62                   | 169.22        |
| 11       | Union Bank of India                  | 14                | 14                  | 77.56          | 67                           | 232.86          | 3                    | 6.15          |
| 12       | UCO Bank                             | 14                | 14                  | 41.12          | 185                          | 485.86          | 7                    | 25.27         |
| <b>A</b> | <b>Sub Total of Public Sec. Bank</b> | <b>363</b>        | <b>360</b>          | <b>1064.43</b> | <b>2958</b>                  | <b>10353.87</b> | <b>243</b>           | <b>487.27</b> |
| 13       | AXIS BANK                            | 0                 | 0                   | 0.00           | 33                           | 53.18           | 0                    | 0.00          |
| 14       | Federal Bank                         | 0                 | 0                   | 0.00           | 5                            | 9.77            | 0                    | 0.00          |
| 15       | HDFC                                 | 4                 | 3                   | 4.49           | 14                           | 35.75           | 0                    | 0.00          |
| 16       | ICICI                                | 0                 | 0                   | 0.00           | 9                            | 37.12           | 0                    | 0.00          |
| 17       | IDBI BANK                            | 4                 | 4                   | 1.79           | 17                           | 34.24           | 1                    | 0.96          |
| 18       | Indusind Bank                        | 0                 | 0                   | 0.00           | 0                            | 0.00            | 0                    | 0.00          |
| 19       | Kotak Mahindra Bank                  | 0                 | 0                   | 0.00           | 0                            | 0.00            | 0                    | 0.00          |
| 20       | SOUTH INDIAN BANK                    | 0                 | 0                   | 0.00           | 0                            | 0.00            | 0                    | 0.00          |
| 21       | YES Bank                             | 0                 | 0                   | 0.00           | 0                            | 0.00            | 0                    | 0.00          |
| <b>B</b> | <b>Sub Total of Pvt. Sec. Bank</b>   | <b>8</b>          | <b>7</b>            | <b>6.28</b>    | <b>78</b>                    | <b>170.06</b>   | <b>1.00</b>          | <b>0.96</b>   |
| 22       | Tripura Gramin Bank                  | 69                | 69                  | 722.84         | 941                          | 1925.61         | 85                   | 74.86         |
| <b>C</b> | <b>Sub Total of RRB</b>              | <b>69</b>         | <b>69</b>           | <b>722.84</b>  | <b>941</b>                   | <b>1925.61</b>  | <b>85</b>            | <b>74.86</b>  |
| 23       | ACUB                                 | 0                 | 0                   | 0.00           | 0                            | 0.00            | 0                    | 0.00          |
| 24       | TCARDB                               | 0                 | 0                   | 0.00           | 0                            | 0.00            | 0                    | 0.00          |
| 25       | TSCB                                 | 21                | 21                  | 74.00          | 13                           | 47.17           | 7                    | 9.25          |
| <b>D</b> | <b>Sub Total of Coop.Banks</b>       | <b>21</b>         | <b>21</b>           | <b>74.00</b>   | <b>13</b>                    | <b>47.17</b>    | <b>7</b>             | <b>9.25</b>   |
|          | <b>GRAND TOTAL</b>                   | <b>461</b>        | <b>457</b>          | <b>1867.55</b> | <b>3990</b>                  | <b>12496.71</b> | <b>336</b>           | <b>572.34</b> |

## BANK-WISE PERFORMANCE IN FINANCING UNDER HOUSING SCHEME AS ON 30.09.2023

(Amt. in lakhs)

| Sl. No.            | Name of the Banks                | Sanctioned in FY 2023-24 |                 | Total Outstanding |                  |             |                 |             |                 |                                    |                  |                   |                 | Total NPA as on 30.09.2023 |                |
|--------------------|----------------------------------|--------------------------|-----------------|-------------------|------------------|-------------|-----------------|-------------|-----------------|------------------------------------|------------------|-------------------|-----------------|----------------------------|----------------|
|                    |                                  |                          |                 | Urban             |                  | Semi-Urban  |                 | Rural       |                 | Total Outstanding as on 30.09.2023 |                  | 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                   | 26                       | 85.69           | 241               | 2475.18          | 52          | 491.61          | 5           | 62.00           | 298                                | 3028.79          | 128               | 2214.85         | 1                          | 13.75          |
| 2                  | Bank of India                    | 37                       | 309.00          | 162               | 1429.47          | 129         | 953.49          | 21          | 89.97           | 312                                | 2472.93          | 1                 | 19.50           | 6                          | 40.54          |
| 3                  | Bank of Maharashtra              | 5                        | 81.44           | 70                | 1010.58          | 0           | 0.00            | 0           | 0.00            | 70                                 | 1010.58          | 28                | 395.99          | 1                          | 5.65           |
| 4                  | Canara Bank                      | 138                      | 1607.47         | 363               | 7192.62          | 241         | 3058.39         | 100         | 1070.25         | 704                                | 11321.26         | 56                | 839.20          | 3                          | 11.64          |
| 5                  | Central Bank of India            | 2                        | 28.79           | 28                | 141.29           | 6           | 101.81          | 10          | 150.64          | 44                                 | 393.74           | 2                 | 22.50           | 0                          | 0              |
| 6                  | Indian Bank                      | 18                       | 158.00          | 175               | 2790.72          | 10          | 185.60          | 11          | 146.66          | 196                                | 3122.98          | 17                | 207.91          | 13                         | 113.6          |
| 7                  | Indian Overseas Bank             | 11                       | 171.13          | 121               | 2006.88          | 27          | 384.39          | 15          | 279.36          | 163                                | 2670.63          | 8                 | 187.40          | 0                          | 0              |
| 8                  | Punjab & Sind Bank               | 0                        | 0.00            | 28                | 226.67           | 0           | 0.00            | 8           | 48.95           | 36                                 | 275.62           | 0                 | 0.00            | 0                          | 0              |
| 9                  | Punjab National Bank             | 391                      | 6230.00         | 1925              | 30012.45         | 648         | 7926.97         | 117         | 2403.47         | 2690                               | 40342.89         | 468               | 8313.11         | 25                         | 145.96         |
| 10                 | State Bank of India              | 547                      | 4201.51         | 6798              | 63638.53         | 1781        | 17235.00        | 2012        | 20809.00        | 10591                              | 101682.53        | 828               | 15296.00        | 9                          | 38.28          |
| 11                 | Union Bank of India              | 10                       | 140.76          | 148               | 2125.43          | 25          | 244.38          | 4           | 29.38           | 177                                | 2399.19          | 9                 | 111.32          | 1                          | 0.77           |
| 12                 | UCO Bank                         | 86                       | 1654.30         | 513               | 5837.18          | 402         | 5267.38         | 267         | 3025.98         | 1182                               | 14130.54         | 90                | 1433.63         | 20                         | 179.99         |
| <b>A</b>           | <b>Sub-Total PUBLIC sec Bank</b> | <b>1271</b>              | <b>14668.09</b> | <b>10572</b>      | <b>118887.00</b> | <b>3321</b> | <b>35849.02</b> | <b>2570</b> | <b>28115.66</b> | <b>16463</b>                       | <b>182851.68</b> | <b>1635</b>       | <b>29041.41</b> | <b>79</b>                  | <b>550.18</b>  |
| 13                 | AXIS BANK                        | 15                       | 86.16           | 30                | 357.69           | 0           | 0.00            | 0           | 0.00            | 30                                 | 357.69           | 0                 | 0.00            | 0                          | 0              |
| 14                 | Bandhan Bank                     | 15                       | 311.00          | 201               | 2691.30          | 8           | 113.74          | 35          | 336.11          | 244                                | 3141.15          | 0                 | 0.00            | 3                          | 50.1           |
| 15                 | Federal Bank                     | 0                        | 0.00            | 8                 | 77.24            | 0           | 0.00            | 0           | 0.00            | 8                                  | 77.24            | 0                 | 0.00            | 0                          | 0              |
| 16                 | HDFC                             | 263                      | 288.60          | 364               | 1628.95          | 150         | 277.52          | 2           | 1.60            | 516                                | 1908.07          | 0                 | 0.00            | 6                          | 4.09           |
| 17                 | ICICI                            | 52                       | 1340.50         | 288               | 6469.16          | 150         | 2942.18         | 17          | 250.09          | 455                                | 9661.43          | 0                 | 0.00            | 0                          | 0              |
| 18                 | IDBI BANK                        | 44                       | 506.53          | 79                | 1088.54          | 108         | 1380.35         | 14          | 119.27          | 201                                | 2588.16          | 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                | 1                        | 13.00           | 7                 | 185.47           | 0           | 0.00            | 0           | 0.00            | 7                                  | 185.47           | 0                 | 0.00            | 0                          | 0              |
| 22                 | Ujjivan Bank                     | 1266                     | 953.94          | 909               | 950.86           | 1326        | 1036.03         | 0           | 0.00            | 2235                               | 1986.89          | 0                 | 0.00            | 44                         | 12.01          |
| <b>B</b>           | <b>Sub Total Pvt. Sec Bank</b>   | <b>1656</b>              | <b>3499.73</b>  | <b>1927</b>       | <b>13815.51</b>  | <b>1742</b> | <b>5749.82</b>  | <b>68</b>   | <b>707.07</b>   | <b>3737</b>                        | <b>20272.40</b>  | <b>0</b>          | <b>0</b>        | <b>53</b>                  | <b>66.2</b>    |
| 23                 | TGB                              | 558                      | 8137.66         | 1441              | 19315.49         | 4431        | 26980.20        | 5570        | 28817.26        | 11442                              | 75112.95         | 409               | 13760.00        | 872                        | 1774           |
| <b>C</b>           | <b>Sub Total RRB</b>             | <b>558</b>               | <b>8137.66</b>  | <b>1441</b>       | <b>19315.49</b>  | <b>4431</b> | <b>26980.20</b> | <b>5570</b> | <b>28817.26</b> | <b>11442</b>                       | <b>75112.95</b>  | <b>409</b>        | <b>13760</b>    | <b>872</b>                 | <b>1774</b>    |
| 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                             | 6                        | 91.50           | 12                | 84.62            | 356         | 1468.41         | 5           | 24.33           | 373                                | 1577.36          | 91                | 71.62           | 22                         | 84.74          |
| <b>D</b>           | <b>Sub-Total Coop. Bank</b>      | <b>6</b>                 | <b>91.5</b>     | <b>80</b>         | <b>647.77</b>    | <b>358</b>  | <b>1489.50</b>  | <b>5</b>    | <b>24.33</b>    | <b>443</b>                         | <b>2161.60</b>   | <b>91</b>         | <b>71.62</b>    | <b>37</b>                  | <b>235.77</b>  |
| <b>GRAND TOTAL</b> |                                  | <b>3491</b>              | <b>26396.98</b> | <b>14020</b>      | <b>152665.77</b> | <b>9852</b> | <b>70068.54</b> | <b>8213</b> | <b>57664.32</b> | <b>32085</b>                       | <b>280398.63</b> | <b>2135</b>       | <b>42873.03</b> | <b>1041</b>                | <b>2626.15</b> |

❖ 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 2135 cases under PMAY up to 30.09.2023. All the bankers working in the state to come forward to finance eligible beneficiaries under PMAY.

**PMAY- Grameen Status:**

| <b>Bank</b>              | <b>Received</b> | <b>Sanctioned</b> | <b>Returned</b> |
|--------------------------|-----------------|-------------------|-----------------|
| Tripura Gramin Bank      | 4853            | 543               | 4310            |
| Tripura State Co-Op Bank | 1648            | 679               | 969             |
| Punjab National Bank     | 721             | 155               | 566             |
| <b>Total</b>             | <b>7222</b>     | <b>1377</b>       | <b>5845</b>     |

**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.

## PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) Yojana

The PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) was launched by the Ministry of Housing and Urban Affairs on June 01, 2020 for providing affordable Working Capital loan to street vendors to resume their livelihoods that have been adversely affected due to Covid-19 lockdown.

The duration of the scheme has been extended till December 2024, with focus on enhanced collateral free affordable loan corpus, increased adoption of digital transactions and holistic socio-economic development of the Street Vendors and their families.

The status of PM SVANidhi Yojana in Tripura as on 01-11-2023 is given below:

| <b>PMSVANidhi Position - 1st Dose (Rs.10,000/-)</b> |  |                     |                   |                  |                 |
|---|--|---------------------|-------------------|------------------|-----------------|
| <b>S/No</b>   | <b>BANK</b>  | <b>Applications</b> | <b>Sanctioned</b> | <b>Disbursed</b> | <b>Returned</b> |
| 1   | <b>Annapurna Finance Pvt.Ltd</b>                   | 27                  | 26                | 26               | 1               |
| 2   | <b>Axis Bank</b>                                   | 4                   | 4                 | 0                | 0               |
| 3   | <b>Bandhan Bank</b>                                | 6                   | 0                 | 0                | 2               |
| 4   | <b>Bank of Baroda</b>                              | 23                  | 20                | 20               | 1               |
| 5   | <b>Bank of India</b>                               | 91                  | 84                | 79               | 1               |
| 6   | <b>Bank of Maharashtra</b>                         | 26                  | 8                 | 8                | 2               |
| 7   | <b>Canara Bank</b>                                 | 102                 | 96                | 87               | 5               |
| 8   | <b>Central Bank of India</b>                       | 60                  | 55                | 55               | 5               |
| 9   | <b>Federal Bank</b>                                | 0                   | 0                 | 0                | 0               |
| 10  | <b>HDFC Bank</b>                                   | 113                 | 50                | 49               | 63              |
| 11  | <b>ICICI Bank</b>                                  | 3                   | 0                 | 0                | 1               |
| 12  | <b>IDBI Bank</b>                                   | 18                  | 11                | 11               | 5               |
| 13  | <b>Indian Bank</b>                                 | 31                  | 31                | 26               | 0               |
| 14  | <b>Indian Overseas Bank</b>                        | 24                  | 20                | 19               | 0               |
| 15  | <b>Punjab National Bank</b>                        | 948                 | 899               | 888              | 21              |
| 16  | <b>Tripura Gramin Bank</b>                         | 1524                | 1362              | 1354             | 107             |
| 17  | <b>South Indian Bank</b>                           | 1                   | 1                 | 1                | 0               |
| 18  | <b>State Bank of India</b>                         | 1651                | 1591              | 1526             | 22              |
| 19  | <b>Stree Nidhi Credit- Co Operative Fedaration</b> | 1                   | 1                 | 1                | 0               |
| 20  | <b>TSCBL</b>                                       | 426                 | 232               | 205              | 62              |
| 21  | <b>UCO Bank</b>                                    | 508                 | 407               | 401              | 60              |
| 22  | <b>Ujjivan Small Finance</b>                       | 2                   | 1                 | 1                | 1               |
| 23  | <b>Union Bank</b>                                  | 49                  | 42                | 42               | 4               |
| <b>TOTAL</b>  |  | <b>5638</b>         | <b>4941</b>       | <b>4799</b>      | <b>363</b>      |

| <b>PMSVANidhi Position - 2nd Dose (Rs.20,000/-)</b> |  |                     |                   |                  |                 |
|---|--|---------------------|-------------------|------------------|-----------------|
| <b>S/No</b>   | <b>BANK</b>  | <b>Applications</b> | <b>Sanctioned</b> | <b>Disbursed</b> | <b>Returned</b> |
| 1   | <b>Annapurna Finance Pvt.Ltd</b>                   | 16                  | 0                 | 0                | 16              |
| 2   | <b>Bank of Baroda</b>                              | 9                   | 5                 | 5                | 4               |
| 3   | <b>Bank of India</b>                               | 63                  | 14                | 14               | 24              |
| 4   | <b>Bank of Maharastra</b>                          | 7                   | 1                 | 0                | 1               |
| 5   | <b>Canara Bank</b>                                 | 55                  | 31                | 28               | 23              |
| 6   | <b>Central Bank of India</b>                       | 17                  | 5                 | 5                | 12              |
| 7   | <b>HDFC Bank</b>                                   | 20                  | 5                 | 5                | 7               |
| 8   | <b>IDBI Bank</b>                                   | 6                   | 4                 | 3                | 2               |
| 9   | <b>Indian Bank</b>                                 | 4                   | 2                 | 2                | 1               |
| 10  | <b>Indian Overseas Bank</b>                        | 18                  | 13                | 12               | 3               |
| 11  | <b>Punjab National Bank</b>                        | 500                 | 332               | 318              | 131             |
| 12  | <b>Tripura Gramin Bank</b>                         | 397                 | 303               | 302              | 46              |
| 13  | <b>State Bank of India</b>                         | 626                 | 538               | 533              | 55              |
| 14  | <b>South Indian Bank</b>                           | 1                   | 0                 | 0                | 0               |
| 15  | <b>Stree Nidhi Credit- Co Operative Fedaration</b> | 1                   | 1                 | 1                | 0               |
| 16  | <b>TSCBL</b>                                       | 50                  | 29                | 24               | 1               |
| 17  | <b>UCO Bank</b>                                    | 168                 | 96                | 93               | 45              |
| 18  | <b>Union Bank</b>                                  | 30                  | 20                | 20               | 4               |
| <b>TOTAL</b>  |  | <b>1988</b>         | <b>1399</b>       | <b>1365</b>      | <b>375</b>      |

| <b>PMSVANidhi Position - 3rd Dose (Rs.50,000/-)</b> |                              |                     |                   |                  |                 |
|---|------------------------------|---------------------|-------------------|------------------|-----------------|
| <b>S/No</b>   | <b>BANK</b>                  | <b>Applications</b> | <b>Sanctioned</b> | <b>Disbursed</b> | <b>Returned</b> |
| 1   | <b>Bank of India</b>         | 4                   | 2                 | 2                | 0               |
| 2   | <b>Canara Bank</b>           | 7                   | 7                 | 7                | 0               |
| 3   | <b>Central Bank of India</b> | 1                   | 1                 | 1                | 0               |
| 4   | <b>IDBI Bank</b>             | 1                   | 1                 | 1                | 0               |
| 5   | <b>Indian Overseas Bank</b>  | 4                   | 4                 | 4                | 0               |
| 6   | <b>Punjab National Bank</b>  | 62                  | 54                | 52               | 2               |
| 7   | <b>Tripura Gramin Bank</b>   | 68                  | 60                | 59               | 2               |
| 8   | <b>State Bank of India</b>   | 86                  | 84                | 80               | 0               |
| 9   | <b>TSCBL</b>                 | 10                  | 6                 | 4                | 0               |
| 10  | <b>UCO Bank</b>              | 30                  | 24                | 24               | 1               |
| 11  | <b>Union Bank of India</b>   | 1                   | 1                 | 1                | 0               |
| <b>TOTAL</b>  |                              | <b>274</b>          | <b>244</b>        | <b>235</b>       | <b>5</b>        |

## Stand Up India

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

### Status of implementation

Loans under the scheme had been extended to 140 SC/ST/Women beneficiaries amounting to Rs. 25.47 Crores during FY 2023-24 up to September 2023.

Bank-wise Progress under the Scheme as on 30.09.2023 is as follows: -

| <b>PERFORMANCE UNDER STAND UP INDIA FY 2023-24 As on 30.09.2023</b> |                     |            |              |            |               |                           |                |              |                |
|---|---------------------|------------|--------------|------------|---------------|---------------------------|----------------|--------------|----------------|
|   |                     |            |              |            |               | <b>Amt.: Rs. In Lakhs</b> |                |              |                |
| <b>Sl.</b>  | <b>Bank</b>         | <b>SC</b>  |              | <b>ST</b>  |               | <b>Women</b>              |                | <b>TOTAL</b> |                |
|   |                     | <b>No.</b> | <b>Amt.</b>  | <b>No.</b> | <b>Amt.</b>   | <b>No.</b>                | <b>Amt.</b>    | <b>No.</b>   | <b>Amt.</b>    |
| 1   | Bank of Baroda      | 1          | 11           | 0          | 0             | 0                         | 0              | 1            | 11             |
| 2   | State Bank of India | 24         | 433.7        | 24         | 374.33        | 46                        | 1039.86        | 94           | 1847.89        |
| 3   | UCO Bank            | 9          | 51.6         | 1          | 10            | 11                        | 51.6           | 21           | 113.2          |
| 4   | Union Bank          | 0          | 0            | 0          | 0             | 4                         | 152.84         | 4            | 152.84         |
| 5   | IndusInd Bank       | 2          | 47.8         | 0          | 0             | 1                         | 21             | 3            | 68.8           |
| 6   | Tripura Gramin Bank | 12         | 231          | 0          | 0             | 4                         | 73             | 16           | 304            |
| 7   | HDFC Bank           | 0          | 0            | 0          | 0             | 1                         | 50.24          | 1            | 50.24          |
| <b>GRAND TOTAL</b>  |                     | <b>48</b>  | <b>775.1</b> | <b>25</b>  | <b>384.33</b> | <b>67</b>                 | <b>1388.54</b> | <b>140</b>   | <b>2547.97</b> |

## Pradhan Mantri Mudra Yojana (PMMY)

### Status of implementation

All Banks/Financial Institutions have made an achievement of Rs. 542.24 Crores with 81742 number of accounts for the period April 2023 – September 2023.

Performance of the Banks in the State of Tripura as on 30.09.2023 for FY 2023-24 is furnished below:

Amt. Rs. In Crores

| Bank Name                   | Shishu<br>(Loans up to Rs. 50,000) |               | Kishore<br>(Loans from Rs. 50,001 to Rs. 5.00 Lakh) |               | Tarun<br>(Loans from Rs. 5.00 to Rs. 10.00 Lakh) |              | Total        |               |
|-----------------------------|------------------------------------|---------------|---|---------------|--|--------------|--------------|---------------|
|                             | A/Cs                               | Amt           | A/Cs  | Amt           | A/Cs   | Amt          | A/Cs         | Amt           |
| <b>Public Sector Banks</b>  | 2129                               | 6.27          | 2938  | 73.45         | 926  | 73.93        | <b>5993</b>  | <b>153.65</b> |
| <b>Private Sector Banks</b> | 27818                              | 90.63         | 2652  | 26.05         | 80   | 4.85         | <b>30550</b> | <b>121.53</b> |
| <b>RRBs</b>                 | 4469                               | 17.59         | 3715  | 64.52         | 230  | 16.68        | <b>8414</b>  | <b>98.79</b>  |
| <b>NBFC MFI</b>             | 19516                              | 69.95         | 2243  | 13.94         | 0  | 0            | <b>21759</b> | <b>83.89</b>  |
| <b>Small Finance Banks</b>  | 5956                               | 22.80         | 3316  | 29.82         | 0  | 0            | <b>9272</b>  | <b>52.62</b>  |
| <b>Co-Op Banks</b>          | 3360                               | 15.51         | 1894  | 12.73         | 500  | 3.52         | <b>5754</b>  | <b>31.76</b>  |
| <b>Grand Total</b>          | <b>63248</b>                       | <b>222.75</b> | <b>16758</b>  | <b>220.50</b> | <b>1736</b>                                      | <b>98.98</b> | <b>81742</b> | <b>542.24</b> |

Bank wise details of disbursement is Annexed.

**Pradhan Mantri Mudra Yojana in Tripura for FY 2023-24 (As on 30.09.2023)**

[Amount Rs. in Crore]

| Sr No                                  | Bank Name                                      | Shishu<br>(Loans up to Rs. 50,000) |               |                  | Kishore<br>(Loans from Rs. 50,001 to Rs. 5.00 Lakh) |              |                  | Tarun<br>(Loans from Rs. 5.00 to Rs. 10.00 Lakh) |              |                  | Total        |               |                  |
|--|--|------------------------------------|---------------|------------------|---|--------------|------------------|--|--------------|------------------|--------------|---------------|------------------|
|  |  | No Of A/Cs                         | Sanction Amt  | Disbursement Amt | No Of A/Cs  | Sanction Amt | Disbursement Amt | No Of A/Cs                                       | Sanction Amt | Disbursement Amt | No Of A/Cs   | Sanction Amt  | Disbursement Amt |
| <b>Public Sector Banks</b>             |  |                                    |               |                  |   |              |                  |  |              |                  |              |               |                  |
| 1                                      | State Bank of India                            | 371                                | 0.73          | 0.73             | 995   | 26.25        | 26.06            | 253  | 20.93        | 20.92            | 1619         | 47.91         | 47.71            |
| 2                                      | Bank of Baroda                                 | 128                                | 0.52          | 0.52             | 68  | 2            | 2                | 32   | 2.82         | 2.82             | 228          | 5.34          | 5.34             |
| 3                                      | Bank of India                                  | 40                                 | 0.18          | 0.05             | 216   | 5.8          | 4.67             | 41   | 3.34         | 2.78             | 297          | 9.32          | 7.5              |
| 4                                      | Bank of Maharashtra                            | 496                                | 1.65          | 1.65             | 74  | 0.94         | 0.94             | 1  | 0.06         | 0.06             | 571          | 2.65          | 2.65             |
| 5                                      | Canara Bank                                    | 198                                | 0.3           | 0.29             | 323   | 8.46         | 8.39             | 107  | 8.82         | 8.82             | 628          | 17.58         | 17.5             |
| 6                                      | Central Bank of India                          | 76                                 | 0.12          | 0.05             | 95  | 2.32         | 1.4              | 22   | 1.84         | 1.47             | 193          | 4.28          | 2.92             |
| 7                                      | Indian Bank                                    | 32                                 | 0.06          | 0.06             | 40  | 1.18         | 1.18             | 20   | 1.37         | 1.37             | 92           | 2.61          | 2.61             |
| 8                                      | Indian Overseas Bank                           | 4                                  | 0.02          | 0.02             | 79  | 1.82         | 1.73             | 10   | 0.88         | 0.88             | 93           | 2.72          | 2.63             |
| 9                                      | Punjab National Bank                           | 244                                | 1.67          | 1.66             | 559   | 12.68        | 12.39            | 289  | 20.42        | 20.29            | 1092         | 34.77         | 34.34            |
| 10                                     | Union Bank of India                            | 66                                 | 0.23          | 0.19             | 363   | 8.74         | 7.95             | 81   | 7.02         | 6.68             | 510          | 15.99         | 14.82            |
| 11                                     | Punjab & Sind Bank                             | 4                                  | 0.01          | 0.01             | 15  | 0.22         | 0.2              | 1  | 0.1          | 0.1              | 20           | 0.33          | 0.31             |
| 12                                     | UCO Bank                                       | 470                                | 0.78          | 0.67             | 111   | 3.04         | 3.04             | 69   | 6.33         | 6.29             | 650          | 10.15         | 10               |
|  | <b>Total</b>                                   | <b>2129</b>                        | <b>6.27</b>   | <b>5.9</b>       | <b>2938</b>   | <b>73.45</b> | <b>69.95</b>     | <b>926</b>                                       | <b>73.93</b> | <b>72.48</b>     | <b>5993</b>  | <b>153.65</b> | <b>148.33</b>    |
| <b>Private Sector Commercial Banks</b> |  |                                    |               |                  |   |              |                  |  |              |                  |              |               |                  |
| 13                                     | Ratnakar Bank                                  | 0                                  | 0             | 0                | 0   | 0            | 0                | 0  | 0            | 0                | 0            | 0             | 0                |
| 14                                     | South Indian Bank                              | 0                                  | 0             | 0                | 0   | 0            | 0                | 0  | 0            | 0                | 0            | 0             | 0                |
| 15                                     | ICICI Bank                                     | 10                                 | 0.04          | 0.04             | 63  | 1.54         | 1.49             | 15   | 1.2          | 1.16             | 88           | 2.78          | 2.69             |
| 16                                     | Axis Bank                                      | 5356                               | 19.36         | 19.36            | 15  | 0.09         | 0.09             | 0  | 0            | 0                | 5371         | 19.45         | 19.45            |
| 17                                     | IndusInd Bank                                  | 22295                              | 70.75         | 70.75            | 2460  | 22.44        | 22.44            | 43   | 2.11         | 2.11             | 24798        | 95.3          | 95.3             |
| 18                                     | HDFC Bank                                      | 19                                 | 0.08          | 0.08             | 30  | 0.91         | 0.91             | 15   | 1.03         | 1.03             | 64           | 2.02          | 2.02             |
| 19                                     | IDFC Bank Limited                              | 131                                | 0.38          | 0.38             | 45  | 0.23         | 0.23             | 0  | 0            | 0                | 176          | 0.61          | 0.61             |
| 20                                     | IDBI Bank Limited                              | 7                                  | 0.02          | 0.02             | 39  | 0.84         | 0.84             | 7  | 0.51         | 0.51             | 53           | 1.37          | 1.37             |
|  | <b>Total</b>                                   | <b>27818</b>                       | <b>90.63</b>  | <b>90.63</b>     | <b>2652</b>   | <b>26.05</b> | <b>26</b>        | <b>80</b>  | <b>4.85</b>  | <b>4.81</b>      | <b>30550</b> | <b>121.53</b> | <b>121.44</b>    |
| <b>Regional Rural Banks</b>            |  |                                    |               |                  |   |              |                  |  |              |                  |              |               |                  |
| 21                                     | Tripura Gramin Bank                            | 4469                               | 17.59         | 17.35            | 3715  | 64.52        | 55.82            | 230  | 16.68        | 11.11            | 8414         | 98.79         | 84.28            |
|  | <b>Total</b>                                   | <b>4469</b>                        | <b>17.59</b>  | <b>17.35</b>     | <b>3715</b>   | <b>64.52</b> | <b>55.82</b>     | <b>230</b>                                       | <b>16.68</b> | <b>11.11</b>     | <b>8414</b>  | <b>98.79</b>  | <b>84.28</b>     |
| <b>NBFC-Micro Finance Institutions</b> |  |                                    |               |                  |   |              |                  |  |              |                  |              |               |                  |
| 22                                     | VEDIKA CREDIT CAPITAL LTD                      | 6706                               | 22.87         | 22.87            | 0   | 0            | 0                | 0  | 0            | 0                | 6706         | 22.87         | 22.87            |
| 23                                     | Village Financial Services Pvt Ltd             | 3137                               | 11.73         | 11.73            | 0   | 0            | 0                | 0  | 0            | 0                | 3137         | 11.73         | 11.73            |
| 24                                     | Samasta Microfinance Limited                   | 2352                               | 8.54          | 8.54             | 830   | 5.15         | 5.15             | 0  | 0            | 0                | 3182         | 13.69         | 13.69            |
| 25                                     | Belstar Investment and Finance Private Limited | 2991                               | 11.98         | 11.98            | 611   | 3.78         | 3.78             | 0  | 0            | 0                | 3602         | 15.76         | 15.76            |
| 26                                     | SVATANTRA MICROFIN PRIVATE LIMITED             | 1806                               | 6.45          | 6.45             | 389   | 2.4          | 2.4              | 0  | 0            | 0                | 2195         | 8.85          | 8.85             |
|  | Arohan Financial Services Pvt. Ltd.            | 2292                               | 7.46          | 7.46             | 309   | 1.93         | 1.93             | 0  | 0            | 0                |              |               |                  |
| 27                                     | SATYA MicroCapital Limited                     | 232                                | 0.92          | 0.92             | 104   | 0.68         | 0.68             | 0  | 0            | 0                | 336          | 1.6           | 1.6              |
|  | <b>Total</b>                                   | <b>19516</b>                       | <b>69.95</b>  | <b>69.95</b>     | <b>2243</b>   | <b>13.94</b> | <b>13.94</b>     | <b>0</b>   | <b>0</b>     | <b>0</b>         | <b>21759</b> | <b>83.89</b>  | <b>83.89</b>     |
| <b>Small Finance Banks</b>             |  |                                    |               |                  |   |              |                  |  |              |                  |              |               |                  |
| 28                                     | Ujjivan Small Finance Bank                     | 5956                               | 22.8          | 22.8             | 3316  | 29.82        | 29.82            | 0  | 0            | 0                | 9272         | 52.62         | 52.62            |
|  | <b>Total</b>                                   | <b>5956</b>                        | <b>22.8</b>   | <b>22.8</b>      | <b>3316</b>   | <b>29.82</b> | <b>29.82</b>     | <b>0</b>   | <b>0</b>     | <b>0</b>         | <b>9272</b>  | <b>52.62</b>  | <b>52.62</b>     |
| <b>Co-Operative Banks</b>              |  |                                    |               |                  |   |              |                  |  |              |                  |              |               |                  |
| 29                                     | Tripura State Co-Operative Bank                | 3360                               | 15.51         | 15.51            | 1894  | 12.73        | 12.73            | 500  | 3.52         | 3.52             | 5754         | 31.76         | 31.76            |
|  | <b>Total</b>                                   | <b>3360</b>                        | <b>15.51</b>  | <b>15.51</b>     | <b>1894</b>   | <b>12.73</b> | <b>12.73</b>     | <b>500</b>                                       | <b>3.52</b>  | <b>3.52</b>      | <b>5754</b>  | <b>31.76</b>  | <b>31.76</b>     |
|  | <b>Grand Total</b>                             | <b>63248</b>                       | <b>222.75</b> | <b>222.14</b>    | <b>16758</b>  | <b>220.5</b> | <b>208.26</b>    | <b>1736</b>                                      | <b>98.98</b> | <b>91.92</b>     | <b>81742</b> | <b>542.24</b> | <b>522.32</b>    |

**PRADHAN MANTRI MUDRA YOJANA OUTSTANDING POSITION AS ON 30.09.2023 (Amount in Rs. Lakhs)**

| S.No. | Bank Name                     | Shishu        |                 |              |                | Kishore       |                  |              |                 | Tarun       |                 |            |                | Total Mudra Outstanding |                 |                 |                 | NPA %     |           |
|-------|-------------------------------|---------------|-----------------|--------------|----------------|---------------|------------------|--------------|-----------------|-------------|-----------------|------------|----------------|-------------------------|-----------------|-----------------|-----------------|-----------|-----------|
|       |                               | 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          | No.       | Amount    |
| 1     | Bank of Baroda                | 96            | 21.23           | 11           | 3.90           | 425           | 706.59           | 38           | 74.59           | 117         | 777.62          | 5          | 39.82          | 638                     | 1505.441        | 54              | 118.31          | 8         | 8         |
| 2     | Bank of India                 | 883           | 193.99          | 131          | 27.10          | 2678          | 4281.14          | 174          | 227.12          | 240         | 1517.02         | 7          | 43.64          | 3801                    | 5992.15         | 312             | 297.86          | 8         | 5         |
| 3     | Bank of Maharashtra           | 10            | 6.25            | 5            | 3.45           | 19            | 10.85            | 10           | 6.74            | 7           | 17.64           | 2          | 12.68          | 36                      | 34.74           | 17              | 22.87           | 47        | 66        |
| 4     | Canara Bank                   | 631           | 140.38          | 171          | 43.99          | 1719          | 3031.15          | 280          | 449.55          | 315         | 2398.81         | 26         | 150.11         | 2665                    | 5570.34         | 477             | 643.65          | 18        | 12        |
| 5     | Central Bank Of India         | 141           | 122.85          | 25           | 29.11          | 215           | 348.75           | 31           | 32.96           | 38          | 251.65          | 1          | 6.05           | 394                     | 723.25          | 57              | 68.12           | 14        | 9         |
| 6     | Indian Bank                   | 52            | 8.12            | 12           | 2.39           | 209           | 332.67           | 59           | 100.44          | 37          | 221.45          | 3          | 17.54          | 298                     | 562.24          | 74              | 120.37          | 25        | 21        |
| 7     | Indian Overseas               | 103           | 25.63           | 9            | 3.26           | 200           | 542.78           | 16           | 30.71           | 11          | 107.62          | 10         | 83.70          | 314                     | 676.03          | 35              | 117.67          | 11        | 17        |
| 8     | Punjab & Sind Bank            | 26            | 9.57            | 0            | 0.00           | 90            | 102.46           | 0            | 0.00            | 3           | 25.00           | 2          | 2.00           | 119                     | 137.03          | 2               | 2.00            | 2         | 1         |
| 9     | Punjab National Bank          | 11251         | 2942.14         | 5439         | 1668.15        | 11774         | 14005.11         | 3758         | 3781.32         | 2437        | 7973.09         | 126        | 632.69         | 25462                   | 24920.34        | 9323            | 6082.16         | 37        | 24        |
| 10    | State Bank of India           | 1577          | 289.66          | 686          | 110.66         | 6089          | 9264.31          | 2104         | 2441.78         | 587         | 3504.94         | 82         | 396.51         | 8253                    | 13058.91        | 2872            | 2948.95         | 35        | 23        |
| 11    | UCO Bank                      | 1473          | 305.96          | 339          | 61.99          | 3810          | 5207.57          | 173          | 193.05          | 285         | 1607.43         | 6          | 37.87          | 5568                    | 7120.96         | 518             | 292.91          | 9         | 4         |
| 12    | Union Bank                    | 449           | 102.90          | 58           | 6.26           | 1388          | 2113.07          | 119          | 147.44          | 176         | 1202.22         | 6          | 31.79          | 2013                    | 3418.194        | 183             | 185.48          | 9         | 5         |
|       | <b>Total PUBLIC sec Bank</b>  | <b>16692</b>  | <b>4168.68</b>  | <b>6886</b>  | <b>1960.25</b> | <b>28616</b>  | <b>39946.45</b>  | <b>6762</b>  | <b>7485.70</b>  | <b>4253</b> | <b>19604.49</b> | <b>276</b> | <b>1454.39</b> | <b>49561</b>            | <b>63719.63</b> | <b>13924</b>    | <b>10900.35</b> | <b>28</b> | <b>17</b> |
| 13    | Axis Bank                     | 13644         | 3094.35         | 1095         | 69.05          | 536           | 757.08           | 33           | 3.70            | 23          | 214.75          | 2          | 0.00           | 14203                   | 4066.184        | 1130            | 72.75           | 8         | 2         |
| 14    | Bandhan Bank                  | 64568         | 13826.94        | 4106         | 753.61         | 183672        | 91246.88         | 8845         | 5070.89         | 111         | 170.89          | 17         | 57.44          | 248351                  | 105244.7        | 12968           | 5881.94         | 5         | 6         |
| 15    | Federal Bank                  | 11            | 5.18            | 2            | 0.97           | 4             | 10.76            | 0            | 0.00            | 2           | 18.66           | 1          | 11.17          | 17                      | 34.6            | 3               | 12.14           | 18        | 35        |
| 16    | HDFC Bank                     | 201           | 24.06           | 176          | 19.93          | 84            | 180.39           | 0            | 0.00            | 56          | 284.39          | 0          | 0.00           | 341                     | 488.8491        | 176             | 19.93           | 52        | 4         |
| 17    | ICICI Bank                    | 199           | 55.71           | 9            | 0.47           | 52            | 106.87           | 19           | 9.75            | 15          | 104.22          | 0          | 0.00           | 266                     | 266.801         | 28              | 10.22           | 11        | 4         |
| 18    | IDBI Bank                     | 364           | 18.59           | 66           | 10.61          | 344           | 494.55           | 49           | 91.47           | 81          | 393.26          | 22         | 84.27          | 789                     | 906.4           | 137             | 186.35          | 17        | 21        |
| 19    | IDFCFirst Bank                | 0             | 0.00            | 0            | 0.00           | 0             | 0.00             | 0            | 0.00            | 0           | 0.00            | 0          | 0.00           | 0                       | 0               | 0               | 0.00            | #DIV/0!   | #DIV/0!   |
| 20    | IndusInd Bank                 | 39911         | 7775.86         | 3182         | 461.64         | 5614          | 3547.46          | 801          | 269.69          | 151         | 529.18          | 0          | 0.00           | 45676                   | 11852.5         | 3983            | 731.33          | 9         | 6         |
| 21    | Kotak Mahindra                | 0             | 0.00            | 0            | 0.00           | 0             | 0.00             | 0            | 0.00            | 0           | 0.00            | 0          | 0.00           | 0                       | 0               | 0               | 0.00            | 0         | 0         |
| 22    | South Indian Bank             | 1             | 0.50            | 1            | 0.13           | 3             | 11.00            | 0            | 0.00            | 0           | 0.00            | 0          | 0.00           | 4                       | 11.5            | 1               | 0.13            | 0         | 0         |
| 23    | Ujjivan Bank                  | 23043         | 5785.00         | 1121         | 166.00         | 15208         | 8093.00          | 467          | 152.00          | 0           | 0.00            | 0          | 0.00           | 38251                   | 13878           | 1588            | 318.00          | 4         | 2         |
| 24    | Yes Bank                      | 0             | 0.00            | 0            | 0.00           | 0             | 0.00             | 0            | 0.00            | 0           | 0.00            | 0          | 0.00           | 0                       | 0               | 0               | 0.00            | 0         | 0         |
| 25    | NESFB                         | 0             | 0.00            | 0            | 0.00           | 0             | 0.00             | 0            | 0.00            | 0           | 0.00            | 0          | 0.00           | 0                       | 0               | 0               | 0.00            | 0         | 0         |
|       | <b>Total PRIVATE Sec bank</b> | <b>141942</b> | <b>30586.19</b> | <b>9758</b>  | <b>1482.41</b> | <b>205517</b> | <b>104447.99</b> | <b>10214</b> | <b>5597.51</b>  | <b>439</b>  | <b>1715.36</b>  | <b>42</b>  | <b>152.88</b>  | <b>347898</b>           | <b>136749.5</b> | <b>20014</b>    | <b>7232.80</b>  | <b>6</b>  | <b>5</b>  |
| 26    | Tripura Gramin Bank           | 25221         | 6259.05         | 4394         | 1377.45        | 16223         | 18287.83         | 1185         | 1220.67         | 627         | 3341.61         | 15         | 63.90          | 42071                   | 27888.49        | 5594            | 2662.02         | 13        | 10        |
|       | <b>Total RRB</b>              | <b>25221</b>  | <b>6259.05</b>  | <b>4394</b>  | <b>1377.45</b> | <b>16223</b>  | <b>18287.83</b>  | <b>1185</b>  | <b>1220.67</b>  | <b>627</b>  | <b>3341.61</b>  | <b>15</b>  | <b>63.90</b>   | <b>42071</b>            | <b>27888.49</b> | <b>5594</b>     | <b>2662.02</b>  | <b>13</b> | <b>10</b> |
| 27    | ACUB                          | 0             | 0.00            | 0            | 0.00           | 0             | 0.00             | 0            | 0.00            | 0           | 0.00            | 0          | 0.00           | 0                       | 0               | 0               | 0.00            | 0         | 0         |
| 28    | TCARDB                        | 0             | 0.00            | 0            | 0.00           | 0             | 0.00             | 0            | 0.00            | 0           | 0.00            | 0          | 0.00           | 0                       | 0               | 0               | 0.00            | 0         | 0         |
| 29    | TSCB                          | 3360          | 1551.45         | 526          | 294.08         | 1894          | 1273.40          | 379          | 254.68          | 500         | 352.93          | 100        | 70.58          | 5754                    | 3177.78         | 1005            | 619.34          | 17        | 19        |
|       | <b>Total Coop. Bank</b>       | <b>3360</b>   | <b>1551.45</b>  | <b>526</b>   | <b>294.08</b>  | <b>1894</b>   | <b>1273.40</b>   | <b>379</b>   | <b>254.68</b>   | <b>500</b>  | <b>352.93</b>   | <b>100</b> | <b>70.58</b>   | <b>5754</b>             | <b>3177.78</b>  | <b>1005</b>     | <b>619.34</b>   | <b>17</b> | <b>19</b> |
|       | <b>Grand Total</b>            | <b>187215</b> | <b>42565.37</b> | <b>21564</b> | <b>5114.20</b> | <b>252250</b> | <b>163955.67</b> | <b>18540</b> | <b>14558.55</b> | <b>5819</b> | <b>25014.39</b> | <b>433</b> | <b>1741.76</b> | <b>445284</b>           | <b>231535.4</b> | <b>40537</b>    | <b>21414.50</b> | <b>9</b>  | <b>9</b>  |

**Recovery Performance of Banks as on 30.09.2023**

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 30.09.2023 stands at 42%.

A comparative table relating to **September 2023** with that of **September 2022** is produced below:

Rs/ Lacs

| Sector               | September 2022   |                  |           | September 2023   |                  |           |
|----------------------|------------------|------------------|-----------|------------------|------------------|-----------|
|                      | Demand           | Recovery         | %         | Demand           | Recovery         | %         |
| Agriculture & allied | 173842.78        | 76642.45         | 44        | 119269.63        | 54020.95         | 45        |
| MSME                 | 84900.56         | 37442.11         | 44        | 70948.31         | 27021.75         | 38        |
| Other Prised         | 99757.29         | 38334.02         | 38        | 65739.26         | 25731.42         | 39        |
| <b>TOTAL</b>         | <b>329813.94</b> | <b>140091.16</b> | <b>42</b> | <b>254693.34</b> | <b>106014.56</b> | <b>42</b> |

**BANK-WISE & SECTOR-WISE RECOVERY PERFORMANCE AS ON 30.09.2023**

| SI.No.             | Name of Bank                       | Agri. & Allied activities sector |                 |            | 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                     | 11.39                            | 5.50            | 48         | 475.00          | 120.23          | 25         | 287.00                | 132.00          | 46         | 773.39           | 257.73           | 33         |
| 2                  | Bank of India                      | 107.34                           | 8.89            | 8          | 1386.35         | 76.33           | 6          | 87.62                 | 38.96           | 44         | 1581.31          | 124.18           | 8          |
| 3                  | Bank of Maharashtra                | 0.00                             | 0.00            | #DIV/0!    | 7.95            | 0.33            | 4          | 0.00                  | 0.00            | #DIV/0!    | 7.95             | 0.33             | 4          |
| 4                  | Canara Bank                        | 0.00                             | 0.00            | #DIV/0!    | 0.00            | 0.00            | #DIV/0!    | 0.00                  | 0.00            | #DIV/0!    | 0.00             | 0.00             | 0          |
| 5                  | Central Bank of India              | 83.00                            | 65.28           | 79         | 36.00           | 35.00           | 97         | 62.21                 | 1.87            | 3          | 181.21           | 102.15           | 56         |
| 6                  | Indian Bank                        | 10.34                            | 0.01            | 0          | 197.93          | 4.30            | 2          | 88.30                 | 0.38            | 0          | 296.57           | 4.69             | 2          |
| 7                  | Indian Overseas Bank               | 16.23                            | 0.15            | 1          | 402.70          | 8.47            | 2          | 0.00                  | 0.00            | #DIV/0!    | 418.93           | 8.62             | 2          |
| 8                  | Punjab & Sind Bank                 | 6.97                             | 0.00            | 0          | 46.72           | 18.00           | 39         | 3.47                  | 0.00            | 0          | 57.16            | 18.00            | 31         |
| 9                  | Punjab National Bank               | 1856.76                          | 914.25          | 49         | 6496.82         | 3522.17         | 54         | 3355.18               | 1780.07         | 53         | 11708.76         | 6216.49          | 53         |
| 10                 | State Bank of India                | 3338.00                          | 10.00           | 0          | 843.00          | 77.00           | 9          | 195.00                | 55.00           | 28         | 4376.00          | 142.00           | 3          |
| 11                 | Union Bank of India                | 0.00                             | 0.00            | #DIV/0!    | 0.00            | 0.00            | #DIV/0!    | 0.00                  | 0.00            | #DIV/0!    | 0.00             | 0.00             | 0          |
| 12                 | UCO Bank                           | 3789.67                          | 966.51          | 26         | 8934.92         | 363.53          | 4          | 6880.76               | 219.90          | 3          | 19605.35         | 1549.94          | 8          |
| <b>A</b>           | <b>Sub Total of Public Sec.</b>    | <b>9219.70</b>                   | <b>1970.59</b>  | <b>21</b>  | <b>18827.39</b> | <b>4225.37</b>  | <b>22</b>  | <b>10959.54</b>       | <b>2228.17</b>  | <b>20</b>  | <b>39006.63</b>  | <b>8424.13</b>   | <b>22</b>  |
| 13                 | AXIS BANK                          | 24567.81                         | 2626.97         | 11         | 22800.40        | 2347.52         | 10         | 12662.74              | 1591.72         | 13         | 60030.95         | 6566.21          | 11         |
| 14                 | Bandhan Bank                       | 108.79                           | 12.99           | 12         | 2767.36         | 2754.99         | 100        | 13.80                 | 0.78            | 6          | 2889.96          | 2768.75          | 96         |
| 14                 | Federal Bank                       | 0.00                             | 0.00            | #DIV/0!    | 0.00            | 0.00            | #DIV/0!    | 0.00                  | 0.00            | #DIV/0!    | 0.00             | 0.00             | #DIV/0!    |
| 15                 | HDFC                               | 566.96                           | 555.80          | 98         | 151.85          | 111.88          | 74         | 211.09                | 183.91          | 87         | 929.90           | 851.59           | 92         |
| 16                 | ICICI                              | 1125.73                          | 669.31          | 59         | 66.43           | 55.89           | 84         | 71.70                 | 34.36           | 48         | 0.00             | 0.00             | #DIV/0!    |
| 17                 | IDBI BANK                          | 276.82                           | 229.51          | 83         | 118.07          | 71.01           | 60         | 34.30                 | 33.39           | 97         | 429.19           | 333.91           | 78         |
| 18                 | Indusind Bank                      | 42.53                            | 22.85           | 54         | 164.38          | 81.66           | 50         | 60.42                 | 59.90           | 99         | 267.33           | 164.42           | 62         |
| 19                 | Ujjivan Bank                       | 14979.00                         | 4984.00         | 33         | 75.00           | 28.00           | 37         | 8174.00               | 3196.00         | 39         | 23228.00         | 8208.00          | 35         |
| 20                 | SOUTH INDIAN BANK                  | 0.00                             | 0.00            | #DIV/0!    | 0.00            | 0.00            | #DIV/0!    | 0.00                  | 0.00            | #DIV/0!    | 0.00             | 0.00             | #DIV/0!    |
| 21                 | YES Bank                           | 0.00                             | 0.00            | #DIV/0!    | 0.00            | 0.00            | #DIV/0!    | 0.00                  | 0.00            | #DIV/0!    | 0.00             | 0.00             | #DIV/0!    |
| <b>B</b>           | <b>Sub Total of Pvt. Sec. Bank</b> | <b>41667.64</b>                  | <b>9101.42</b>  | <b>22</b>  | <b>26143.50</b> | <b>5450.95</b>  | <b>21</b>  | <b>21228.05</b>       | <b>5100.06</b>  | <b>24</b>  | <b>87775.33</b>  | <b>18892.88</b>  | <b>22</b>  |
| 22                 | Tripura Gramin Bank                | 32054.87                         | 26431.12        | 82         | 17123.85        | 13706.47        | 80         | 11954.24              | 9258.44         | 77         | 61132.96         | 49396.04         | 81         |
| <b>C</b>           | <b>Sub Total of RRB</b>            | <b>32054.87</b>                  | <b>26431.12</b> | <b>82</b>  | <b>17123.85</b> | <b>13706.47</b> | <b>80</b>  | <b>11954.24</b>       | <b>9258.44</b>  | <b>77</b>  | <b>61132.96</b>  | <b>49396.04</b>  | <b>81</b>  |
| 23                 | ACUB                               | 0                                | 0               | #DIV/0!    | 0               | 0               | #DIV/0!    | 0.00                  | 0.00            | #DIV/0!    | 0.00             | 0.00             | 0          |
| 24                 | TCARDB                             | 0.00                             | 0.00            | #DIV/0!    | 0               | 0               | #DIV/0!    | 0.00                  | 0.00            | #DIV/0!    | 0.00             | 0.00             | 0          |
| 25                 | TSCB                               | 36327.42                         | 16517.82        | 45         | 8853.57         | 3638.96         | 41         | 21597.44              | 9144.74         | 42         | 66778.43         | 29301.52         | 44         |
| <b>D</b>           | <b>Sub Total of Coop.Banks</b>     | <b>36327.42</b>                  | <b>16517.82</b> | <b>45</b>  | <b>8853.57</b>  | <b>3638.96</b>  | <b>41</b>  | <b>21597.44</b>       | <b>9144.74</b>  | <b>42</b>  | <b>66778.43</b>  | <b>29301.52</b>  | <b>44</b>  |
| <b>Grand Total</b> |                                    | <b>119269.63</b>                 | <b>54020.95</b> | <b>45</b>  | <b>70948.31</b> | <b>27021.75</b> | <b>38</b>  | <b>65739.26</b>       | <b>25731.42</b> | <b>39</b>  | <b>254693.34</b> | <b>106014.56</b> | <b>42</b>  |

## POSITION OF NPA OF BANKS IN THE STATE OF TRIPURA

As on 30.09.2023

Rs. In Crores.

| Year           | Gross Advance | Gross NPA |                |
|----------------|---------------|-----------|----------------|
|                | Amount        | Amount    | % to Gross NPA |
| 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           |
| March 2021     | 16884         | 906.99    | 5.37           |
| March 2022     | 18546         | 1172.93   | 6.32           |
| September 2022 | 19514         | 1208.82   | 6.19           |
| March 2023     | 19996         | 1423.54   | 7.12           |
| September 2023 | 20898         | 946.00    | 4.52           |

Percentage of gross NPA as against gross advance decreased from 6.19% as on September 2022 to 4.52% as on September 2023. Amount in absolute terms decreased to Rs. 946 crores as on September 2023 from Rs. 1208.82 crores as on September 2022. The outstanding amount under Written off A/Cs (Shadow Register) is around Rs. 162.90 crores which if added with the outstanding NPA, the total amount would be Rs. 1108.90 crores which seems to be high.

The total outstanding NPA amount in Govt. sponsored schemes has increased from Rs. 119.35 crores in September 2022 to Rs. 120.61 crores in September 2023. 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 30.09.2023 is furnished in the Annexure.

**NPA Position of Banks in Tripura as on 30.09.2023**

(Amt. in lacs)

| SI No              | Name of Bank                     | Agriculture     | MSME            | OPS             | Total Prisec    | Non-Prisec      | Total NPA       |
|--------------------|----------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| 1                  | 2                                | 3               | 4               | 5               | 6               | 7               | 8               |
| 1                  | Bank of Baroda                   | 13.30           | 457.91          | 22.58           | 493.79          | 34.83           | 528.62          |
| 2                  | Bank of India                    | 112.81          | 2191.29         | 50.66           | 2354.76         | 81.94           | 2436.70         |
| 3                  | Bank of Maharashtra              | 0.00            | 107.46          | 5.65            | 113.11          | 0.00            | 113.11          |
| 4                  | Canara Bank                      | 220.69          | 1067.56         | 109.90          | 1398.15         | 91.88           | 1490.03         |
| 5                  | Central Bank of India            | 68.24           | 506.53          | 22.09           | 596.86          | 1.77            | 598.63          |
| 6                  | Indian Bank                      | 9.89            | 257.66          | 8.29            | 275.84          | 124.52          | 400.36          |
| 7                  | Indian Overseas Bank             | 218.66          | 363.80          | 0.00            | 582.46          | 0.00            | 582.46          |
| 8                  | Punjab & Sind Bank               | 6.97            | 46.63           | 7.86            | 61.46           | 0.24            | 61.70           |
| 9                  | Punjab National Bank             | 8530.09         | 7398.77         | 244.31          | 16173.17        | 844.57          | 17017.74        |
| 10                 | State Bank of India              | 10813.44        | 771.34          | 205.72          | 11790.50        | 3505.94         | 15296.44        |
| 11                 | Union Bank of India              | 115.46          | 277.52          | 0.39            | 393.37          | 31.02           | 424.39          |
| 12                 | UCO Bank                         | 1338.16         | 1537.88         | 658.29          | 3534.33         | 171.85          | 3706.18         |
| <b>A</b>           | <b>Sub-Total PUBLIC sec Bank</b> | <b>21447.71</b> | <b>14984.35</b> | <b>1335.74</b>  | <b>37767.80</b> | <b>4888.56</b>  | <b>42656.36</b> |
| 13                 | AXIS BANK                        | 2.20            | 157.00          | 7.17            | 166.37          | 3.31            | 169.68          |
| 14                 | Bandhan Bank                     | 2023.93         | 1372.11         | 2459.40         | 5855.44         | 1981.45         | 7836.89         |
| 15                 | Federal Bank                     | 0.00            | 9.51            | 0.00            | 9.51            | 0.00            | 9.51            |
| 16                 | HDFC                             | 809.49          | 642.46          | 26.33           | 1478.28         | 510.76          | 1989.04         |
| 17                 | ICICI                            | 23.23           | 785.76          | 49.48           | 858.47          | 1163.10         | 2021.57         |
| 18                 | IDBI BANK                        | 1907.40         | 639.19          | 0.96            | 2547.55         | 4.82            | 2552.37         |
| 19                 | IDFC First Bank                  | 2.17            | 0.00            | 0.00            | 2.17            | 70.21           | 72.38           |
| 20                 | Indusind Bank                    | 843.34          | 106.44          | 0.00            | 949.78          | 149.62          | 1099.40         |
| 21                 | Kotak Mahindra Bank Ltd          | 0.00            | 0.00            | 0.00            | 0.00            | 0.00            | 0.00            |
| 22                 | South Indian Bank                | 0.00            | 0.00            | 0.00            | 0.00            | 17.88           | 17.88           |
| 23                 | NESFB                            | 140.00          | 512.68          | 0.00            | 652.68          | 5.77            | 658.45          |
| 24                 | Ujjivan Bank                     | 113.01          | 1.92            | 123.85          | 238.78          | 54.21           | 292.99          |
| 25                 | Jana SFB                         | 279.34          | 0.00            | 3.33            | 282.67          | 0.00            | 282.67          |
| <b>B</b>           | <b>Sub Total Pvt. Sec Bank</b>   | <b>6144.11</b>  | <b>4227.07</b>  | <b>2670.52</b>  | <b>13041.70</b> | <b>3961.13</b>  | <b>17002.83</b> |
| 26                 | TGB                              | 2967.64         | 9350.94         | 1967.80         | 14286.38        | 2452.67         | 16739.05        |
| <b>C</b>           | <b>Sub Total RRB</b>             | <b>2967.64</b>  | <b>9350.94</b>  | <b>1967.80</b>  | <b>14286.38</b> | <b>2452.67</b>  | <b>16739.05</b> |
| 27                 | ACUB                             | 0.00            | 0.00            | 618.10          | 618.10          | 0.00            | 618.10          |
| 28                 | TCARDB                           | 0.00            | 0.00            | 0.00            | 0.00            | 0.00            | 0.00            |
| 29                 | TSCB                             | 4552.03         | 2095.59         | 4172.33         | 10819.95        | 6763.79         | 17583.74        |
| <b>D</b>           | <b>Sub-Total Coop. Bank</b>      | <b>4552.03</b>  | <b>2095.59</b>  | <b>4790.43</b>  | <b>11438.05</b> | <b>6763.79</b>  | <b>18201.84</b> |
| <b>GRAND TOTAL</b> |                                  | <b>35111.49</b> | <b>30657.95</b> | <b>10764.49</b> | <b>76533.93</b> | <b>18066.15</b> | <b>94600.08</b> |

**Position of Technically Written off A/Cs of Banks in Tripura as on 30.09.2023**

| SI.No.             | BANKS                             | Amount Outstanding |                 |
|--------------------|-----------------------------------|--------------------|-----------------|
|                    |                                   | No of A/Cs         | Amount          |
| 1                  | Bank of Baroda                    | 6                  | 30.00           |
| 2                  | Bank of Maharashtra               | 1                  | 2.84            |
| 3                  | Bank of India                     | 0                  | 0.00            |
| 4                  | Canara Bank                       | 0                  | 0.00            |
| 5                  | Central Bank of India             | 0                  | 0.00            |
| 6                  | Indian Bank                       | 8                  | 17.66           |
| 7                  | Indian Overseas Bank              | 0                  | 0.00            |
| 8                  | Punjab & Sind Bank                | 39                 | 64.49           |
| 9                  | Punjab National bank              | 15608              | 8763.26         |
| 10                 | State Bank of India               | 2084               | 1179.00         |
| 11                 | UCO Bank                          | 54                 | 20.71           |
| 12                 | Union Bank of India               | 0                  | 0.00            |
| <b>A</b>           | <b>Sub-Total PUBLIC sec Bank</b>  | <b>17800</b>       | <b>10077.96</b> |
| 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                         | 466                | 2534.28         |
| <b>B</b>           | <b>Sub Total PRIVATE Sec bank</b> | <b>466</b>         | <b>2534.28</b>  |
| 19                 | Tripura Gramin Bank               | 46277              | 3675.98         |
| <b>C</b>           | <b>Sub Total RRB</b>              | <b>46277</b>       | <b>3675.98</b>  |
| 20                 | ACUB                              | 107                | 2.14            |
| 21                 | TCARDB                            | 0                  | 0.00            |
| 22                 | TSCB                              | 0                  | 0.00            |
| <b>D</b>           | <b>Sub-Total Coop. Bank</b>       | <b>107</b>         | <b>2.14</b>     |
| <b>GRAND TOTAL</b> |                                   | <b>64650</b>       | <b>16290.36</b> |

**STATUS OF GOVT. SPONSORED SCHEMES & NPA GENERATED THEREOF**

|    |                                | PMRY                    |   |             |                                      |           | PMEGP                   |   |             |                                      |           | SWAVALAMBAN             |   |             |                                      |           |
|----|--------------------------------|-------------------------|---|-------------|--------------------------------------|-----------|-------------------------|---|-------------|--------------------------------------|-----------|-------------------------|---|-------------|--------------------------------------|-----------|
|    |                                | A/Cs<br>Outstand<br>ing | Outstd.<br>Balance as<br>on<br>30.09.2023 | NPA<br>A/Cs | Amt.<br>Outstd.<br>As on<br>30.09.23 | NPA<br>%  | A/Cs<br>Outstand<br>ing | Outstd.<br>Balance as<br>on<br>30.09.2023 | NPA<br>A/Cs | Amt.<br>Outstd.<br>As on<br>30.09.23 | NPA<br>%  | A/Cs<br>Outstand<br>ing | Outstd.<br>Balance as<br>on<br>30.09.2023 | NPA<br>A/Cs | Amt.<br>Outstd.<br>As on<br>30.09.23 | NPA<br>%  |
| 1  | Bank of Baroda                 | 0                       | 0.00                                      | 0           | 0.00                                 | #DIV/0!   | 23                      | 104.78                                    | 0           | 0.00                                 | 0         | 0                       | 0.00                                      | 0           | 0.00                                 | #DIV/0!   |
| 2  | Bank of Maharastra             | 0                       | 0.00                                      | 0           | 0.00                                 | #DIV/0!   | 12                      | 15.39                                     | 0           | 0.00                                 | 0         | 15                      | 13.85                                     | 3           | 5.01                                 | 36        |
| 3  | Bank of India                  | 0                       | 0.00                                      | 0           | 0.00                                 | #DIV/0!   | 293                     | 532.92                                    | 62          | 92.93                                | 17        | 43                      | 24.37                                     | 25          | 2.74                                 | 11        |
| 4  | Canara Bank                    | 0                       | 0.00                                      | 0           | 0.00                                 | #DIV/0!   | 244                     | 631.59                                    | 71          | 135.04                               | 21        | 214                     | 282.28                                    | 26          | 32.83                                | 12        |
| 5  | Central Bank of India          | 58                      | 20.63                                     | 51          | 16.31                                | 79        | 84                      | 227.62                                    | 54          | 150.50                               | 66        | 68                      | 149.40                                    | 45          | 100.42                               | 67        |
| 6  | Indian Bank                    | 1                       | 0.27                                      | 1           | 0.27                                 | 100       | 81                      | 176.78                                    | 30          | 51.14                                | 29        | 32                      | 57.69                                     | 8           | 12.88                                | 22        |
| 7  | IOB                            | 0                       | 0.00                                      | 0           | 0.00                                 | #DIV/0!   | 35                      | 132.64                                    | 4           | 11.64                                | 9         | 41                      | 75.95                                     | 10          | 12.08                                | 16        |
| 8  | PNB                            | 1253                    | 966.07                                    | 1239        | 961.55                               | 100       | 1455                    | 3010.50                                   | 738         | 1230.01                              | 41        | 2231                    | 2709.51                                   | 561         | 902.89                               | 33        |
| 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                            | 229                     | 108.48                                    | 184         | 82.68                                | 76        | 815                     | 1965.14                                   | 345         | 696.50                               | 35        | 708                     | 959.00                                    | 316         | 644.00                               | 67        |
| 12 | Union Bank of Inida            | 96                      | 122.61                                    | 15          | 13.20                                | 11        | 33                      | 97.20                                     | 12          | 26.58                                | 27        | 220                     | 578.20                                    | 48          | 70.05                                | 12        |
| 13 | UCO Bank                       | 120                     | 181.90                                    | 102         | 120.11                               | 66        | 441                     | 657.29                                    | 143         | 219.30                               | 33        | 679                     | 607.39                                    | 240         | 200.02                               | 33        |
|    | <b>ASCB of PSBs Sub-Total</b>  | <b>1769</b>             | <b>1399.97</b>                            | <b>1604</b> | <b>1194.13</b>                       | <b>85</b> | <b>3541</b>             | <b>7604.07</b>                            | <b>1470</b> | <b>2629.04</b>                       | <b>35</b> | <b>4267</b>             | <b>5483.64</b>                            | <b>1292</b> | <b>1998.92</b>                       | <b>36</b> |
| 14 | AXIS BANK                      | 0                       | 0.00                                      | 0           | 0.00                                 | 0         | 29                      | 92.77                                     | 12          | 18.99                                | 20        | 0                       | 0.00                                      | 0           | 0.00                                 | 0         |
| 15 | HDFC BANK                      | 0                       | 0.00                                      | 0           | 0.00                                 | 0         | 0                       | 0.00                                      | 0           | 0.00                                 | 0         | 0                       | 0.00                                      | 0           | 0.00                                 | 0         |
| 16 | ICICI                          | 0                       | 0.00                                      | 0           | 0.00                                 | 0         | 1                       | 0.10                                      | 1           | 0.01                                 | 10        | 0                       | 0.00                                      | 0           | 0.00                                 | 0         |
| 17 | IDBI BANK                      | 0                       | 0.00                                      | 0           | 0.00                                 | 0         | 23                      | 89.75                                     | 9           | 32.06                                | 36        | 48                      | 58.53                                     | 5           | 6.40                                 | 11        |
| 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         |
|    | <b>ASCB of Pvt s Sub-Total</b> | <b>0</b>                | <b>0.00</b>                               | <b>0</b>    | <b>0.00</b>                          | <b>0</b>  | <b>53</b>               | <b>182.62</b>                             | <b>22</b>   | <b>51.06</b>                         | <b>28</b> | <b>48</b>               | <b>58.53</b>                              | <b>5</b>    | <b>6.40</b>                          | <b>0</b>  |
| 23 | TGB                            | 0                       | 0.00                                      | 0           | 0.00                                 | 0         | 4217                    | 8154.30                                   | 649         | 957.22                               | 12        | 8019                    | 10673.87                                  | 958         | 1249.14                              | 12        |
|    | <b>TGBs Sub-Total</b>          | <b>0</b>                | <b>0.00</b>                               | <b>0</b>    | <b>0.00</b>                          | <b>0</b>  | <b>4217</b>             | <b>8154.30</b>                            | <b>649</b>  | <b>957.22</b>                        | <b>12</b> | <b>8019</b>             | <b>10673.87</b>                           | <b>958</b>  | <b>1249.14</b>                       | <b>12</b> |
| 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         | 2595                    | 5412.97                                   | 569         | 1728.35                              | 32        | 5421                    | 7836.63                                   | 1630        | 2247.64                              | 29        |
|    | <b>ASCB ofCoop Sub-Total</b>   | <b>0</b>                | <b>0.00</b>                               | <b>0</b>    | <b>0.00</b>                          | <b>0</b>  | <b>2595</b>             | <b>5412.97</b>                            | <b>569</b>  | <b>1728.35</b>                       | <b>32</b> | <b>5421</b>             | <b>7836.63</b>                            | <b>1630</b> | <b>2247.64</b>                       | <b>29</b> |
|    | <b>GRAND TOTAL</b>             | <b>1769</b>             | <b>1399.97</b>                            | <b>1604</b> | <b>1194.13</b>                       | <b>85</b> | <b>10406</b>            | <b>21353.96</b>                           | <b>2710</b> | <b>5365.67</b>                       | <b>25</b> | <b>17755</b>            | <b>24052.67</b>                           | <b>3885</b> | <b>5502.10</b>                       | <b>23</b> |

## FINANCIAL INCLUSION

### Pradhan Mantri Jan Dhan Yojana (PMJDY)

Performance of PMJDY as on 30.09.2023 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.               |
| 795733               | 205782         | 1001515        | 501.23*            | 852728         | 62149             | 367808            |
| <b>In Percentage</b> |                |                |                    |                |                   |                   |
| 79.45                | 20.55          |                |                    | 85.14          | 6.20              | 36.72             |

\* Average deposit per account Rs. 5004.73/-

49.07 crore PMJDY accounts have been opened so far across the country with deposit of Rs. 1,96,988.55 crore with an average deposit of Rs. 4013.88/- per account as against average deposit of Rs. 5004.73/- per account in the State of Tripura.

Aadhaar seeding percentage is 85.14 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 36.72% PMJDY customers against national issuance of 67.90%. Activation of Rupay cards is an area of concern for banks in Tripura along with lackluster interest among beneficiaries for re-issuance of expired debit cards. Bank Mitras should use Rupay Card compliant hand-held devices at the earliest, so that all the beneficiaries get the benefit of Rs. 1 lac inbuilt accident insurance. This area needs attention by all banks.

Number of Zero balance accounts reached to 6.20% 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 30.09.2023

| 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          | 2958          | 6636          | 5150          | 4444          | 9594           | 51871886.28       | 488                  | 8437             | 8468           |
| 2                  | Bank of India                            | PSB          | 12810         | 1103          | 7233          | 6680          | 13913          | 64104517.88       | 901                  | 11702            | 13001          |
| 3                  | Bank of Maharashtra                      | PSB          | 4             | 1948          | 878           | 1074          | 1952           | 8540965           | 170                  | 1880             | 1901           |
| 4                  | Canara Bank                              | PSB          | 32737         | 5690          | 18611         | 19816         | 38427          | 167077088         | 4506                 | 25104            | 35846          |
| 5                  | Central Bank of India                    | PSB          | 5429          | 267           | 2199          | 3497          | 5696           | 15686394.37       | 101                  | 2787             | 5407           |
| 6                  | Indian Bank                              | PSB          | 1670          | 1058          | 1259          | 1469          | 2728           | 8224592.23        | 327                  | 2031             | 2216           |
| 7                  | Indian Overseas Bank                     | PSB          | 2854          | 4102          | 3864          | 3092          | 6956           | 24262219.07       | 204                  | 4555             | 4148           |
| 8                  | Punjab & Sind Bank                       | PSB          | 384           | 221           | 243           | 362           | 605            | 1295957.63        | 32                   | 405              | 546            |
| 9                  | Punjab National Bank                     | PSB          | 126674        | 6806          | 61946         | 71534         | 133480         | 707823871.1       | 19282                | 78711            | 125246         |
| 10                 | State Bank of India                      | PSB          | 76928         | 104227        | 89147         | 92008         | 181155         | 1026033736        | 4185                 | 167494           | 142669         |
| 11                 | UCO Bank                                 | PSB          | 49418         | 34394         | 38761         | 45051         | 83812          | 444649634.4       | 5345                 | 18849            | 68664          |
| 12                 | Union Bank of India                      | PSB          | 9602          | 4133          | 7148          | 6587          | 13735          | 59426094.9        | 1091                 | 7251             | 12483          |
| 13                 | Axis Bank Ltd                            | PVT          | 9             | 425           | 294           | 140           | 434            | 2795023           | 57                   | 249              | 275            |
| 14                 | Federal Bank Ltd                         | PVT          | 0             | 141           | 96            | 45            | 141            | 2039115.9         | 35                   | 85               | 109            |
| 15                 | HDFC Bank Ltd                            | PVT          | 20            | 7764          | 164           | 7620          | 7784           | 12965900.04       | 350                  | 7784             | 2793           |
| 16                 | ICICI Bank Ltd                           | PVT          | 7             | 198           | 146           | 59            | 205            | 960648.68         | 131                  | 205              | 84             |
| 17                 | IDBI Bank Ltd.                           | PVT          | 2829          | 4007          | 3198          | 3638          | 6836           | 16196823.63       | 918                  | 4572             | 6052           |
| 18                 | IndusInd Bank Ltd                        | PVT          | 16            | 1263          | 1087          | 192           | 1279           | 1963041.15        | 70                   | 339              | 1239           |
| 19                 | Kotak Mahindra Bank Ltd                  | PVT          | 0             | 160           | 130           | 30            | 160            | 69208.93          | 94                   | 72               | 137            |
| 20                 | South Indian Bank Ltd                    | PVT          | 0             | 145           | 92            | 53            | 145            | 341465.46         | 44                   | 107              | 121            |
| 21                 | The Tripura State Co-Operative Bank Ltd. | RCOP         | 20448         | 0             | 7295          | 13153         | 20448          | 898.23            | 0                    | 0                | 0              |
| 22                 | Tripura Gramin Bank                      | RRB          | 450936        | 21094         | 191450        | 280580        | 472030         | 2395984850        | 23818                | 25189            | 421323         |
| <b>Grand Total</b> |  |              | <b>795733</b> | <b>205782</b> | <b>440391</b> | <b>561124</b> | <b>1001515</b> | <b>5012313932</b> | <b>62149</b>         | <b>367808</b>    | <b>852728</b>  |

### 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 30.09.2023 is furnished below:

| Bank Type      | PMSBY          | PMJJBY        | APY           |
|----------------|----------------|---------------|---------------|
| <b>PSB</b>     | <b>594975</b>  | <b>183268</b> | <b>72055</b>  |
| <b>RRB</b>     | <b>375600</b>  | <b>148169</b> | <b>108695</b> |
| <b>Private</b> | <b>9666</b>    | <b>2673</b>   | <b>7485</b>   |
| <b>Co-op</b>   | <b>29360</b>   | <b>10106</b>  | <b>552</b>    |
| <b>Total</b>   | <b>1009601</b> | <b>344216</b> | <b>188787</b> |

Bank wise position of 3 social security schemes is furnished along with claim position as on 30.09.2023:

| Social Security Schemes upto September 2023 |                               | Total          |               |               |
|---|-------------------------------|----------------|---------------|---------------|
| S.No.                                       | Banks                         | PMSBY          | PMJJBY        | APY           |
| 1   | Bank of Baroda                | 11124          | 2700          | 1686          |
| 2   | Bank of India                 | 40422          | 8268          | 4387          |
| 3   | Bank of Maharashtra           | 943            | 399           | 175           |
| 4   | Canara Bank                   | 40707          | 15015         | 8786          |
| 5   | Central Bank Of India         | 8460           | 3223          | 1969          |
| 6   | Indian Bank                   | 36219          | 1322          | 697           |
| 7   | Indian Overseas               | 5923           | 2726          | 2154          |
| 8   | Punjab & Sind Bank            | 2004           | 600           | 376           |
| 9   | Punjab National Bank          | 137487         | 28159         | 13963         |
| 10  | State Bank of India           | 262931         | 99049         | 24538         |
| 11  | UCO Bank                      | 37510          | 16847         | 11350         |
| 12  | Union Bank                    | 11245          | 4960          | 1974          |
|   | <b>Total PUBLIC sec Bank</b>  | <b>594975</b>  | <b>183268</b> | <b>72055</b>  |
| 13  | Axis Bank                     | 407            | 154           | 3037          |
| 14  | Bandhan Bank                  | 0              | 0             | 1226          |
| 15  | Federal Bank                  | 157            | 55            | 32            |
| 16  | HDFC Bank                     | 2046           | 599           | 1351          |
| 17  | ICICI Bank                    | 333            | 204           | 109           |
| 18  | IDBI Bank                     | 3836           | 1414          | 1517          |
| 19  | IDFC First Bank               | 2382           | 110           | 0             |
| 20  | IndusInd                      | 305            | 13            | 14            |
| 21  | Kotak Mahindra                | 86             | 50            | 25            |
| 22  | South Indian Bank             | 109            | 70            | 171           |
| 23  | Ujjivan Bank                  | 0              | 0             | 0             |
| 24  | Yes Bank                      | 5              | 4             | 3             |
|   | <b>Total PRIVATE Sec bank</b> | <b>9666</b>    | <b>2673</b>   | <b>7485</b>   |
| 25  | Tripura Gramin Bank           | 375600         | 148169        | 108695        |
|   | <b>Total RRB</b>              | <b>375600</b>  | <b>148169</b> | <b>108695</b> |
| 26  | ACUB                          | 0              | 0             | 0             |
| 27  | TCARDB                        | 0              | 0             | 0             |
| 28  | TSCB                          | 29360          | 10106         | 552           |
|   | <b>Total Coop. Bank</b>       | <b>29360</b>   | <b>10106</b>  | <b>552</b>    |
|   | <b>Grand Total</b>            | <b>1009601</b> | <b>344216</b> | <b>188787</b> |

**Claim Status of PMSBY & PMJJBY:**

| <b>PMSBY &amp; PMJJBY--CLAIM STATUS FY 2023-24 (As on 30.09.2023)</b> |                                      |             |                |               |          |             |                |               |          |
|---|--------------------------------------|-------------|----------------|---------------|----------|-------------|----------------|---------------|----------|
| Sl.   | Bank                                 | PMSBY       |                |               |          | PMJJBY      |                |               |          |
|   |                                      | Claims Made | Claims Settled | Under Process | Rejected | Claims Made | Claims Settled | Under Process | Rejected |
| 1   | Bank of Baroda                       | 0           | 0              | 0             | 0        | 0           | 0              | 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        | 2           | 2              | 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                 | 1           | 0              | 1             | 0        | 0           | 0              | 0             | 0        |
| 8   | Punjab & Sind Bank                   | 0           | 0              | 0             | 0        | 0           | 0              | 0             | 0        |
| 9   | Punjab National Bank                 | 1           | 0              | 1             | 0        | 0           | 0              | 0             | 0        |
| 10  | State Bank of India                  | 2           | 0              | 2             | 0        | 8           | 8              | 0             | 0        |
| 11  | Union Bank of India                  | 0           | 0              | 0             | 0        | 0           | 0              | 0             | 0        |
| 12  | UCO Bank                             | 3           | 2              | 1             | 0        | 1           | 0              | 1             | 0        |
| <b>A</b>  | <b>Sub Total of Public Sec. Bank</b> | <b>7</b>    | <b>2</b>       | <b>5</b>      | <b>0</b> | <b>11</b>   | <b>10</b>      | <b>1</b>      | <b>0</b> |
| 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        | 1           | 0              | 1             | 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>B</b>  | <b>Sub Total of Pvt. Sec. Bank</b>   | <b>0</b>    | <b>0</b>       | <b>0</b>      | <b>0</b> | <b>1</b>    | <b>0</b>       | <b>1</b>      | <b>0</b> |
| 25  | Tripura Gramin Bank                  | 17          | 8              | 4             | 5        | 87          | 28             | 59            | 0        |
| <b>C</b>  | <b>Sub Total of RRB</b>              | <b>17</b>   | <b>8</b>       | <b>4</b>      | <b>5</b> | <b>87</b>   | <b>28</b>      | <b>59</b>     | <b>0</b> |
| 26  | ACUB                                 | 0           | 0              | 0             | 0        | 0           | 0              | 0             | 0        |
| 27  | TCARDB                               | 0           | 0              | 0             | 0        | 0           | 0              | 0             | 0        |
| 28  | TSCB                                 | 1           | 0              | 0             | 1        | 4           | 0              | 4             | 0        |
| <b>D</b>  | <b>Sub Total of Coop.Banks</b>       | <b>1</b>    | <b>0</b>       | <b>0</b>      | <b>1</b> | <b>4</b>    | <b>0</b>       | <b>4</b>      | <b>0</b> |
| <b>GRAND TOTAL</b>  |                                      | <b>25</b>   | <b>10</b>      | <b>9</b>      | <b>6</b> | <b>103</b>  | <b>38</b>      | <b>65</b>     | <b>0</b> |

Claim settlement in PMJJBY is 37% while in PMSBY is 40%. 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.

## Performance of RSETIs:

| STATE-TRIPURA  |                  |                     |             |              |                           |             |             |            |                          |                |               |                              |             |              |              |  |
|--|------------------|---------------------|-------------|--------------|---------------------------|-------------|-------------|------------|--------------------------|----------------|---------------|------------------------------|-------------|--------------|--------------|--|
| Performance of RSETIs in Tripura (upto 30.09.2023)               |                  |                     |             |              |                           |             |             |            |                          |                |               |                              |             | Annexure No. |              |  |
| <b>RSETI - PNB -Udaipur,Gomati</b>                               |                  |                     |             |              |                           |             |             |            |                          |                |               |                              |             |              |              |  |
| F.Y  | No. of Programme | No. of Participants |             |              | Out of total Participants |             |             |            | No. of Trainees Employed |                |               | Financial Status of Trainees |             |              |              |  |
|  |                  | Male                | Female      | Total        | SC                        | ST          | OBC         | MC         | With owned fund          | With bank Loan | Wage Employed | Total                        | APL         | BPL          | TOTAL        |  |
| 2018-19  | 26               | 373                 | 459         | 832          | 155                       | 192         | 174         | 15         | 163                      | 381            | 0             | 544                          | 314         | 518          | 832          |  |
| 2019-20  | 22               | 256                 | 473         | 729          | 173                       | 78          | 232         | 16         | 241                      | 279            | 0             | 520                          | 164         | 565          | 729          |  |
| 2020-21  | 17               | 83                  | 384         | 467          | 90                        | 83          | 111         | 10         | 9                        | 185            | 0             | 194                          | 98          | 369          | 467          |  |
| 2021-22  | 22               | 51                  | 623         | 674          | 150                       | 131         | 127         | 15         | 47                       | 358            | 0             | 405                          | 32          | 642          | 674          |  |
| 2022-23  | 23               | 106                 | 561         | 667          | 149                       | 158         | 136         | 35         | 259                      | 231            | 0             | 490                          | 54          | 613          | 667          |  |
| 2023-24  | 12               | 95                  | 272         | 367          | 84                        | 128         | 84          | 22         | 192                      | 42             | 0             | 234                          | 4           | 363          | 367          |  |
| <b>Total</b>   | <b>122</b>       | <b>964</b>          | <b>2772</b> | <b>3736</b>  | <b>801</b>                | <b>770</b>  | <b>864</b>  | <b>113</b> | <b>911</b>               | <b>1476</b>    | <b>0</b>      | <b>2387</b>                  | <b>666</b>  | <b>3070</b>  | <b>3736</b>  |  |
| <b>RSETI - PNB - Ambassa ,Dhalai</b>                             |                  |                     |             |              |                           |             |             |            |                          |                |               |                              |             |              |              |  |
| F.Y  | No. of Programme | No. of Participants |             |              | Out of total Participants |             |             |            | No. of Trainees Employed |                |               | Financial Status of Trainees |             |              |              |  |
|  |                  | Male                | Female      | Total        | SC                        | ST          | OBC         | MC         | With owned fund          | With bank Loan | Wage Employed | Total                        | APL         | BPL          | TOTAL        |  |
| 2018-19  | 19               | 254                 | 214         | 468          | 35                        | 388         | 26          | 0          | 237                      | 16             | 0             | 253                          | 157         | 311          | 468          |  |
| 2019-20  | 15               | 210                 | 210         | 420          | 48                        | 263         | 56          | 76         | 60                       | 111            | 0             | 171                          | 162         | 258          | 420          |  |
| 2020-21  | 15               | 82                  | 292         | 374          | 64                        | 139         | 105         | 5          | 1                        | 162            | 0             | 163                          | 133         | 241          | 374          |  |
| 2021-22  | 19               | 50                  | 372         | 422          | 47                        | 241         | 76          | 2          | 178                      | 147            | 0             | 325                          | 36          | 386          | 422          |  |
| 2022-23  | 21               | 44                  | 445         | 489          | 80                        | 292         | 79          | 1          | 217                      | 296            | 0             | 513                          | 44          | 445          | 489          |  |
| 2023-24  | 11               | 18                  | 288         | 306          | 41                        | 208         | 47          | 1          | 10                       | 85             | 0             | 95                           | 0           | 306          | 306          |  |
| <b>Total</b>   | <b>100</b>       | <b>658</b>          | <b>1821</b> | <b>2479</b>  | <b>315</b>                | <b>1531</b> | <b>389</b>  | <b>85</b>  | <b>703</b>               | <b>817</b>     | <b>0</b>      | <b>1520</b>                  | <b>532</b>  | <b>1947</b>  | <b>2479</b>  |  |
| <b>RSETI - TGB -SEPAHIJALA, Sepahijala</b>                       |                  |                     |             |              |                           |             |             |            |                          |                |               |                              |             |              |              |  |
| F.Y  | No. of Programme | No. of Participants |             |              | Out of total Participants |             |             |            | No. of Trainees Employed |                |               | Financial Status of Trainees |             |              |              |  |
|  |                  | Male                | Female      | Total        | SC                        | ST          | OBC         | MC         | With owned fund          | With bank Loan | Wage Employed | Total                        | APL         | BPL          | TOTAL        |  |
| 2018-19  | 13               | 148                 | 216         | 364          | 107                       | 87          | 83          | 24         | 220                      | 202            | 0             | 422                          | 98          | 266          | 364          |  |
| 2019-20  | 13               | 149                 | 251         | 400          | 84                        | 100         | 124         | 38         | 94                       | 143            | 0             | 237                          | 120         | 280          | 400          |  |
| 2020-21  | 10               | 72                  | 155         | 227          | 52                        | 50          | 64          | 22         | 0                        | 14             | 0             | 14                           | 86          | 141          | 227          |  |
| 2021-22  | 17               | 80                  | 311         | 391          | 131                       | 99          | 73          | 35         | 141                      | 143            | 0             | 284                          | 115         | 276          | 391          |  |
| 2022-23  | 21               | 88                  | 516         | 604          | 196                       | 154         | 183         | 18         | 192                      | 239            | 0             | 431                          | 231         | 373          | 604          |  |
| 2023-24  | 11               | 19                  | 340         | 359          | 93                        | 102         | 65          | 78         | 168                      | 28             | 0             | 196                          | 2           | 357          | 359          |  |
| <b>Total</b>   | <b>85</b>        | <b>556</b>          | <b>1789</b> | <b>2345</b>  | <b>663</b>                | <b>592</b>  | <b>592</b>  | <b>215</b> | <b>815</b>               | <b>769</b>     | <b>0</b>      | <b>1584</b>                  | <b>652</b>  | <b>1693</b>  | <b>2345</b>  |  |
| <b>RUDSETI, AGARTALA (Promoted by Canara Bank), West Tripura</b> |                  |                     |             |              |                           |             |             |            |                          |                |               |                              |             |              |              |  |
| F.Y  | No. of Programme | No. of Participants |             |              | Out of total Participants |             |             |            | No. of Trainees Employed |                |               | Financial Status of Trainees |             |              |              |  |
|  |                  | Male                | Female      | Total        | SC                        | ST          | OBC         | MC         | With owned fund          | With bank Loan | Wage Employed | Total                        | APL         | BPL          | TOTAL        |  |
| 2018-19  | 23               | 425                 | 231         | 656          | 85                        | 277         | 140         | 5          | 117                      | 184            | 18            | 319                          | 344         | 312          | 656          |  |
| 2019-20  | 18               | 233                 | 276         | 509          | 97                        | 141         | 122         | 13         | 156                      | 379            | 5             | 540                          | 330         | 179          | 509          |  |
| 2020-21  | 15               | 122                 | 190         | 312          | 73                        | 90          | 82          | 1          | 58                       | 156            | 0             | 214                          | 92          | 220          | 312          |  |
| 2021-22  | 20               | 68                  | 341         | 409          | 94                        | 109         | 105         | 8          | 67                       | 182            | 0             | 249                          | 36          | 373          | 409          |  |
| 2022-23  | 19               | 16                  | 455         | 471          | 125                       | 180         | 97          | 2          | 280                      | 58             | 0             | 338                          | 31          | 440          | 471          |  |
| 2023-24  | 14               | 51                  | 302         | 353          | 95                        | 170         | 59          | 4          | 91                       | 52             | 0             | 143                          | 42          | 311          | 353          |  |
| <b>Total</b>   | <b>109</b>       | <b>915</b>          | <b>1795</b> | <b>2710</b>  | <b>569</b>                | <b>967</b>  | <b>605</b>  | <b>33</b>  | <b>769</b>               | <b>1011</b>    | <b>23</b>     | <b>1803</b>                  | <b>875</b>  | <b>1835</b>  | <b>2710</b>  |  |
| <b>RSETI - SBI -Kumarghat, Unakoti.</b>                          |                  |                     |             |              |                           |             |             |            |                          |                |               |                              |             |              |              |  |
| F.Y  | No. of Programme | No. of Participants |             |              | Out of total Participants |             |             |            | No. of Trainees Employed |                |               | Financial Status of Trainees |             |              |              |  |
|  |                  | Male                | Female      | Total        | SC                        | ST          | OBC         | MC         | With owned fund          | With bank Loan | Wage Employed | Total                        | APL         | BPL          | TOTAL        |  |
| 2018-19  | 16               | 307                 | 161         | 468          | 73                        | 192         | 77          | 44         | 152                      | 166            | 0             | 318                          | 225         | 243          | 468          |  |
| 2019-20  | 17               | 283                 | 192         | 475          | 77                        | 232         | 115         | 6          | 127                      | 180            | 0             | 307                          | 156         | 319          | 475          |  |
| 2020-21  | 16               | 135                 | 378         | 513          | 152                       | 48          | 164         | 25         | 131                      | 120            | 0             | 251                          | 219         | 294          | 513          |  |
| 2021-22  | 16               | 44                  | 334         | 378          | 123                       | 127         | 96          | 5          | 223                      | 295            | 0             | 518                          | 48          | 330          | 378          |  |
| 2022-23  | 23               | 113                 | 400         | 513          | 92                        | 230         | 114         | 13         | 91                       | 374            | 0             | 465                          | 2           | 511          | 513          |  |
| 2023-24  | 11               | 7                   | 261         | 268          | 66                        | 95          | 67          | 11         | 133                      | 59             | 0             | 192                          | 0           | 268          | 268          |  |
| <b>Total</b>   | <b>99</b>        | <b>889</b>          | <b>1726</b> | <b>2615</b>  | <b>583</b>                | <b>924</b>  | <b>633</b>  | <b>104</b> | <b>857</b>               | <b>1194</b>    | <b>0</b>      | <b>2051</b>                  | <b>650</b>  | <b>1965</b>  | <b>2615</b>  |  |
| <b>GRAND TOTAL</b>   | <b>515</b>       | <b>3982</b>         | <b>9903</b> | <b>13885</b> | <b>2931</b>               | <b>4784</b> | <b>3083</b> | <b>550</b> | <b>4055</b>              | <b>5267</b>    | <b>23</b>     | <b>9345</b>                  | <b>3375</b> | <b>10510</b> | <b>13885</b> |  |

## The BC / CSP position in the State of Tripura as on June 2023:

| Sl.          | District      | Population (Census 2011) | No. of BC/CSP as on June 2023 | BC/CSP per one lakh population as on June 2023 (Census 2011) |
|--------------|---------------|--------------------------|-------------------------------|--|
| 1            | West Tripura  | 717366                   | 194                           | 27   |
| 2            | Sepahijala    | 585320                   | 199                           | 34   |
| 3            | Khowai        | 342864                   | 189                           | 55   |
| 4            | Dhalai        | 404091                   | 214                           | 53   |
| 5            | Gomati        | 482759                   | 165                           | 34   |
| 6            | South Tripura | 421618                   | 148                           | 35   |
| 7            | Unakoti       | 265766                   | 144                           | 54   |
| 8            | North Tripura | 454133                   | 118                           | 26   |
| <b>Total</b> |               | <b>3673917</b>           | <b>1371</b>                   | <b>37</b>  |

### Digital Modes of Banking:

| <b>Bankwise Position of ATMs upto September 2023</b> |                                      |            |             |            |            |
|--|--------------------------------------|------------|-------------|------------|------------|
| SI.No.   | BANKS                                | ATM        |             |            |            |
|  |                                      | Rural      | Semi- Urban | Urban      | Total      |
| 1  | Bank of Baroda                       | 1          | 1           | 8          | 10         |
| 2  | Bank of India                        | 3          | 5           | 3          | 11         |
| 3  | Bank of Maharashtra                  | 0          | 0           | 0          | 0          |
| 4  | Canara Bank                          | 3          | 6           | 2          | 11         |
| 5  | Central Bank of India                | 0          | 0           | 0          | 0          |
| 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                 | 57         | 12          | 20         | 89         |
| 10   | State Bank of India                  | 31         | 86          | 145        | 262        |
| 11   | Union Bank of India                  | 1          | 4           | 9          | 14         |
| 12   | UCO Bank                             | 9          | 12          | 6          | 27         |
| <b>A</b>   | <b>Sub Total of Public Sec. Bank</b> | <b>108</b> | <b>127</b>  | <b>200</b> | <b>435</b> |
| 13   | AXIS BANK                            | 3          | 8           | 8          | 19         |
| 14   | Bandhan Bank                         | 0          | 3           | 2          | 5          |
| 15   | Federal Bank                         | 0          | 0           | 1          | 1          |
| 16   | HDFC                                 | 6          | 8           | 8          | 22         |
| 17   | ICICI                                | 2          | 6           | 8          | 16         |
| 18   | IDBI BANK                            | 4          | 8           | 2          | 14         |
| 19   | IDFC First Bank                      | 0          | 0           | 0          | 0          |
| 20   | Indusind Bank                        | 1          | 1           | 2          | 4          |
| 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          | 4           | 2          | 6          |
| <b>B</b>   | <b>Sub Total of Pvt. Sec. Bank</b>   | <b>16</b>  | <b>38</b>   | <b>37</b>  | <b>91</b>  |
| 25   | Tripura Gramin Bank                  | 21         | 10          | 2          | 33         |
| <b>C</b>   | <b>Sub Total of RRB</b>              | <b>21</b>  | <b>10</b>   | <b>2</b>   | <b>33</b>  |
| 26   | ACUB                                 | 0          | 0           | 0          | 0          |
| 27   | TCARDB                               | 0          | 0           | 0          | 0          |
| 28   | TSCB                                 | 2          | 3           | 3          | 8          |
| <b>D</b>   | <b>Sub Total of Coop.Banks</b>       | <b>2</b>   | <b>3</b>    | <b>3</b>   | <b>8</b>   |
| <b>GRAND TOTAL</b>                                   |                                      | <b>147</b> | <b>178</b>  | <b>242</b> | <b>567</b> |

**Constitution of SLBC Sub-Committee on Digital Payments:** Reserve Bank of India had advised to identify new districts for 100% digitalization. In Tripura, West Tripura has already been 100% digitalized with the concerted efforts of all the stakeholders and Gomati has also been identified in the second phase. Subsequently, Sepahijala and South Tripura have also been identified for 100% digitalization.

As informed by RBI Central Office, all remaining districts of Tripura, have been taken up for digitalization. In this regard, SLBC desk had advised all concerned Lead District Managers to raise the issue in DCC Meetings with the District Authority, Bankers and other line departments accordingly.

Field Level assessment surveys were also conducted by LDMs to identify merchants, businesses and others for coverage. Banks were advised to adhere to the time bound roadmap for achieving 100% digitalization of all remaining districts by September 2023.

Based on reports furnished by member Banks as on September 2023, under all districts of Tripura, eligible savings accounts and current accounts have been fully covered with at least one of the digital modes of payment, viz., Debit Cards / Internet Banking / Mobile Banking / UPI / USSD / AEPS / POS / QR, etc.

The progress of Digitization Campaign as on September 2023 is given below.

| District             | Coverage percentage (%) of eligible savings accounts through any one digital mode | Coverage percentage (%) of eligible current accounts through any one digital mode |
|----------------------|---|---|
| Dhalai               | 100.00  | 100.00  |
| Gomati               | 100.00  | 100.00  |
| Khowai               | 100.00  | 100.00  |
| North Tripura        | 100.00  | 100.00  |
| Sepahijala           | 100.00  | 100.00  |
| South Tripura        | 100.00  | 100.00  |
| Unokoti              | 100.00  | 100.00  |
| West Tripura         | 100.00  | 100.00  |
| <b>Tripura Total</b> | <b>100.00</b>   | <b>100.00</b>   |

## Digital coverage for individuals (Savings Accounts) as on September 2023

| Name of the District | Eligible Operative Savings Accounts |                                 | Debit/ RuPay cards coverage   |            |   |                               | Internet Banking coverage     |            |   |                               |
|----------------------|-------------------------------------|---------------------------------|-------------------------------|------------|---|-------------------------------|-------------------------------|------------|---|-------------------------------|
|                      | No. of Accounts                     | Of which, no. of women accounts | Total No. of Accounts covered | % coverage | Out of total no. of women accounts (G6), no of women accounts covered | % coverage for women accounts | Total No. of Accounts covered | % coverage | Out of total no. of women accounts (G6), no of women accounts covered | % coverage for women accounts |
|                      | Dhalai Total                        | 554499                          | 276886                        | 168371     | 30.36   | 74092                         | 26.76                         | 42706      | 7.70  | 17380                         |
| Gomati Total         | 696081                              | 360018                          | 239886                        | 34.46      | 115627  | 32.12                         | 78233                         | 11.24      | 27474   | 7.63                          |
| Khowai Total         | 488742                              | 248719                          | 178183                        | 36.46      | 78185   | 31.44                         | 50958                         | 10.43      | 22071   | 8.87                          |
| North Tripura Total  | 547183                              | 274147                          | 219931                        | 40.19      | 101138  | 36.89                         | 62346                         | 11.39      | 22388   | 8.17                          |
| Sepahijala Total     | 666180                              | 336299                          | 233959                        | 35.12      | 108426  | 32.24                         | 64545                         | 9.69       | 24791   | 7.37                          |
| South Tripura Total  | 676310                              | 330464                          | 198766                        | 29.39      | 82860   | 25.07                         | 54934                         | 8.12       | 12659   | 3.83                          |
| Unokoti Total        | 405798                              | 204379                          | 142991                        | 35.24      | 66297   | 32.44                         | 40074                         | 9.88       | 15302   | 7.49                          |
| West Tripura Total   | 1519924                             | 704289                          | 883556                        | 58.13      | 356894  | 50.67                         | 397128                        | 26.13      | 119549  | 16.97                         |
| Tripura State Total  | 5554717                             | 2735201                         | 2265643                       | 40.79      | 983519  | 35.96                         | 790924                        | 14.24      | 261614  | 9.56                          |

| Name of the District | Mobile Banking + UPI + USSD coverage |            |   |                               | AEPS coverage                 |            |   |                               | Coverage with at least one of the digital modes of payment (Debit/ RuPay cards, Internet banking, Mobile banking, UPI, USSD, AEPS) |            |   |                               | No. of Operative SB Accounts ineligible for digital coverage as per bank's Board approved policies |
|----------------------|--------------------------------------|------------|---|-------------------------------|-------------------------------|------------|---|-------------------------------|--|------------|---|-------------------------------|--|
|                      | Total No. of Accounts covered        | % coverage | Out of total no. of women accounts (G6), no of women accounts covered | % coverage for women accounts | Total No. of Accounts covered | % coverage | Out of total no. of women accounts (G6), no of women accounts covered | % coverage for women accounts | Total No. of Accounts covered  | % coverage | Out of total no. of women accounts (G6), no of women accounts covered | % coverage for women accounts |  |
|                      | Dhalai Total                         | 110694     | 19.96   | 59758                         | 21.58                         | 463628     | 83.61   | 229619                        | 82.93  | 554499     | 100.00  | 276886                        |  |
| Gomati Total         | 212086                               | 30.47      | 105964  | 29.43                         | 593109                        | 85.21      | 295266  | 82.01                         | 696081   | 100.00     | 360018  | 100.00                        | 11235  |
| Khowai Total         | 131861                               | 26.98      | 68913   | 27.71                         | 392614                        | 80.33      | 196355  | 78.95                         | 488742   | 100.00     | 248719  | 100.00                        | 7086   |
| North Tripura Total  | 141853                               | 25.92      | 65995   | 24.07                         | 443435                        | 81.04      | 217450  | 79.32                         | 547183   | 100.00     | 274147  | 100.00                        | 4464   |
| Sepahijala Total     | 208291                               | 31.27      | 105614  | 31.40                         | 531602                        | 79.80      | 260609  | 77.49                         | 666180   | 100.00     | 336299  | 100.00                        | 4927   |
| South Tripura Total  | 145471                               | 21.51      | 67397   | 20.39                         | 549371                        | 81.23      | 270654  | 81.90                         | 676310   | 100.00     | 330464  | 100.00                        | 2783   |
| Unokoti Total        | 95552                                | 23.55      | 48775   | 23.86                         | 330358                        | 81.41      | 166427  | 81.43                         | 405798   | 100.00     | 204379  | 100.00                        | 9303   |
| West Tripura Total   | 741171                               | 48.76      | 306923  | 43.58                         | 1189824                       | 78.28      | 435944  | 61.90                         | 1519924  | 100.00     | 704289  | 100.00                        | 39576  |
| Tripura State Total  | 1786979                              | 32.17      | 829339  | 30.32                         | 4493941                       | 80.90      | 2072324   | 75.76                         | 5554717  | 100.00     | 2735201   | 100.00                        | 85125  |

### Digital coverage for Businesses (Current Accounts) as on September 2023

| Name of the District |  |   |            |  |            |  |            |  |            |   |
|----------------------|--|---|------------|--|------------|--|------------|--|------------|---|
|                      | Total No. of Eligible Operative Current/ Business Accounts | Eligible Operative Current/ Business Accounts covered through Net Banking |            | Eligible Operative Current/ Business Accounts covered with POS/ QR |            | Eligible Operative Current/ Business Accounts covered with Mobile Banking etc. |            | Eligible Operative Current/ Business Accounts covered with at least one of facilities - Net Banking/ POS/ QR/ Mobile Banking |            | No. of Operative Current/ Business Accounts ineligible for digital coverage as per bank's Board approved policies |
|                      |  | No. of accounts covered   | % coverage | No. of accounts covered  | % coverage | No. of accounts covered  | % coverage | No. of accounts covered  | % coverage |   |
| Dhalai Total         | 4161   | 1546  | 37.15      | 2804   | 67.39      | 2030   | 48.79      | 4161   | 100.00     | 1542  |
| Gomati Total         | 7001   | 2530  | 36.14      | 4374   | 62.48      | 3476   | 49.65      | 7001   | 100.00     | 3866  |
| Khowai Total         | 4731   | 1758  | 37.16      | 2808   | 59.35      | 2401   | 50.75      | 4731   | 100.00     | 1057  |
| North Tripura Total  | 6950   | 2415  | 34.75      | 4576   | 65.84      | 2817   | 40.53      | 6950   | 100.00     | 963   |
| Sepahijala Total     | 6850   | 1917  | 27.99      | 3948   | 57.64      | 2943   | 42.96      | 6850   | 100.00     | 1693  |
| South Tripura Total  | 6079   | 1797  | 29.56      | 4125   | 67.86      | 2697   | 44.37      | 6079   | 100.00     | 1762  |
| Unokoti Total        | 5096   | 1582  | 31.04      | 2864   | 56.20      | 2422   | 47.53      | 5096   | 100.00     | 1393  |
| West Tripura Total   | 36801  | 18553   | 50.41      | 21053  | 57.21      | 19277  | 52.38      | 36801  | 100.00     | 4753  |
| Tripura State Total  | 77669  | 32098   | 41.33      | 46552  | 59.94      | 38063  | 49.01      | 77669  | 100.00     | 17029   |

**Timely submission of data by banks:**

16 out of 30 Banks did not submit the reports within 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 13.10.2023 for compilation of Agenda Notes for 145<sup>th</sup> SLBC Meeting. The date of submission by the concerned banks is tabulated as follows: -

| <b>Sl.</b> | <b>Bank</b>             | <b>Date of Submission</b> |
|------------|-------------------------|---------------------------|
| 1          | Indian Overseas Bank    | 07.10.2023                |
| 2          | Punjab National Bank    | 07.10.2023                |
| 3          | Bank of Maharashtra     | 09.10.2023                |
| 4          | Punjab & Sind Bank      | 09.10.2023                |
| 5          | Tripura Gramin Bank     | 09.10.2023                |
| 6          | TSCB                    | 09.10.2023                |
| 7          | Bank of India           | 10.10.2023                |
| 8          | South Indian Bank       | 10.10.2023                |
| 9          | UCO Bank                | 10.10.2023                |
| 10         | Union Bank of India     | 10.10.2023                |
| 11         | Indian Bank             | 11.10.2023                |
| 12         | Jana Small Finance Bank | 12.10.2023                |
| 13         | Bank of Baroda          | 13.10.2023                |
| 14         | IDBI BANK               | 13.10.2023                |
| 15         | IDFC First Bank         | 16.10.2023                |
| 16         | Kotak Mahindra Bank     | 16.10.2023                |
| 17         | YES Bank                | 16.10.2023                |
| 18         | AXIS BANK               | 17.10.2023                |
| 19         | Bandhan Bank            | 17.10.2023                |
| 20         | Ujjivan Bank            | 17.10.2023                |
| 21         | State Bank of India     | 19.10.2023                |
| 22         | ACUB                    | 20.10.2023                |
| 23         | Canara Bank             | 20.10.2023                |
| 24         | ICICI                   | 20.10.2023                |
| 25         | HDFC                    | 25.10.2023                |
| 26         | India Post Payment Bank | 25.10.2023                |
| 27         | IndusInd Bank           | 25.10.2023                |
| 28         | NESFB                   | 26.10.2023                |
| 29         | Federal Bank            | 27.10.2023                |
| 30         | Central Bank of India   | Did Not Submit            |

Other Issues:

Performance of India Post Payments Bank:

| Data as on 30.09.2023 |                        |   |  |                             |  |                             |
|-----------------------|------------------------|---|--|-----------------------------|--|-----------------------------|
| 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                     | KHOWAI BRANCH          | 102   | 11526                                      | 123                         | 15   | 0.5                         |
| 2                     | AGARTALA BRANCH        | 141   | 12801                                      | 183                         | 16   | 0.03                        |
| 3                     | KAILASAHAR BRANCH      | 77  | 10032                                      | 90.4                        | 61   | 0.65                        |
| 4                     | RADHAKISHOREPUR BRANCH | 224   | 10645                                      | 78.5                        | 31   | 0.01                        |
| 5                     | DHARMANAGAR BRANCH     | 107   | 32006                                      | 355.5                       | 54   | 0.1                         |
| <b>TOTAL</b>          |                        | <b>651</b>                                      | <b>77010</b>                               | <b>830.4</b>                | <b>177</b>                                 | <b>1.29</b>                 |

| S.No. | Controlling Office     | DBT Transactions |        |              |        |  |        | Bills & Utility Payments |        |                                |        |                                |        |
|-------|------------------------|------------------|--------|--------------|--------|--|--------|--------------------------|--------|--------------------------------|--------|--------------------------------|--------|
|       |                        | MGNREGA          |        | Scholarships |        | Social welfare benefits and other Government subsidies |        | Mobile and DTH recharge  |        | Electricity, water & gas bills |        | Donations & insurance premiums |        |
|       |                        | Nos.             | Amount | Nos.         | Amount | Nos.   | Amount | Nos.                     | Amount | Nos.                           | Amount | Nos.                           | Amount |
| 1     | KHOWAI BRANCH          | 965              | 78.5   | 243          | 9      | 721  | 32     | 110                      | 0.54   | 32                             | 0.14   | NA                             | NA     |
| 2     | AGARTALA BRANCH        | 987              | 25     | 26           | 0.12   | 994  | 26     | 432                      | 0.43   | 98                             | 0.24   | NA                             | NA     |
| 3     | KAILASAHAR BRANCH      | 934              | 29.3   | 42           | 1.2    | 879  | 31     | 521                      | 1.3    | 82                             | 0.70   | NA                             | NA     |
| 4     | RADHAKISHOREPUR BRANCH | 758              | 10.6   | 61           | 0.37   | 365  | 4.2    | 106                      | 1.1    | 97                             | 0.43   | NA                             | NA     |
| 5     | DHARMANAGAR BRANCH     | 302              | 5.4    | 18           | 0.25   | 880  | 34.4   | 780                      | 2.7    | 323                            | 0.97   | NA                             | NA     |

| S.No. | Controlling Office     | Enterprise & Merchant Payments |        |   |        |  |        |                  |        |                          |        |
|-------|------------------------|--------------------------------|--------|---|--------|--|--------|------------------|--------|--------------------------|--------|
|       |                        | Postal products                |        | Digital Payment of e-commerce delivery(CoD) |        | Small merchants/kirana stores/unorganized retail |        | Offline payments |        | Cash Management Services |        |
|       |                        | Nos.                           | Amount | Nos.  | Amount | Nos.   | Amount | Nos.             | Amount | Nos.                     | Amount |
| 1     | KHOWAI BRANCH          | 25                             | 1      | NA  | NA     | 26   | 0.2    | NA               | NA     | 5400                     | 87     |
| 2     | AGARTALA BRANCH        | 243                            | 2.2    | NA  | NA     | NA   | NA     | NA               | NA     | 13321                    | 104    |
| 3     | KAILASAHAR BRANCH      | 95                             | 1.2    | NA  | NA     | NA   | NA     | NA               | NA     | 11300                    | 97     |
| 4     | RADHAKISHOREPUR BRANCH | 56                             | 1.1    | NA  | NA     | NA   | NA     | NA               | NA     | 6200                     | 54     |
| 5     | DHARMANAGAR BRANCH     | 870                            | 7.5    | NA  | NA     | NA   | NA     | NA               | NA     | 8740                     | 214    |

| S.No. | Controlling Office     | Third Party Products Mobilised |        |           |        |             |        |                             |        |
|-------|------------------------|--------------------------------|--------|-----------|--------|-------------|--------|-----------------------------|--------|
|       |                        | Loans                          |        | Insurance |        | Investments |        | Post Office Savings schemes |        |
|       |                        | Nos.                           | Amount | Nos.      | Amount | Nos.        | Amount | Nos.                        | Amount |
| 1     | KHOWAI BRANCH          | NA                             | NA     | 8         | 0.5    | NA          | NA     | NA                          | NA     |
| 2     | AGARTALA BRANCH        | NA                             | NA     | 43        | 1.36   | NA          | NA     | NA                          | NA     |
| 3     | KAILASAHAR BRANCH      | NA                             | NA     | 12        | 0.32   | NA          | NA     | NA                          | NA     |
| 4     | RADHAKISHOREPUR BRANCH | NA                             | NA     | 5         | 0.16   | NA          | NA     | NA                          | NA     |
| 5     | DHARMANAGAR BRANCH     | NA                             | NA     | 32        | 0.65   | NA          | NA     | NA                          | NA     |

## Performance of Airtel Payments Bank:

| Data as on 31.03.2023 |                    |   |  |                             |  |                             |
|-----------------------|--------------------|---|--|-----------------------------|--|-----------------------------|
| 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                     | Guwahati           | 2207  | 184256                                     | 377.19                      | NA   | NA                          |

| S.No. | Controlling Office | DBT Transactions |        |              |        |  |           | Bills & Utility Payments |            |                                |           |                                |         |
|-------|--------------------|------------------|--------|--------------|--------|--|-----------|--------------------------|------------|--------------------------------|-----------|--------------------------------|---------|
|       |                    | MGNREGA          |        | Scholarships |        | Social welfare benefits and other Government subsidies |           | Mobile and DTH recharge  |            | Electricity, water & gas bills |           | Donations & insurance premiums |         |
|       |                    | Nos.             | Amount | Nos.         | Amount | Nos.   | Amount    | Nos.                     | Amount     | Nos.                           | Amount    | Nos.                           | Amount  |
| 1     | Guwahati           | NA               | NA     | NA           | NA     | 14,153   | 8,745,559 | 91,687                   | 15,611,857 | 2,003                          | 1,411,354 | 5,148                          | 715,943 |

| S.No. | Controlling Office | Enterprise & Merchant Payments |        |   |           |  |         |                  |        |                          |             |
|-------|--------------------|--------------------------------|--------|---|-----------|--|---------|------------------|--------|--------------------------|-------------|
|       |                    | Postal products                |        | Digital Payment of e-commerce delivery(CoD) |           | Small merchants/kirana stores/unorganized retail |         | Offline payments |        | Cash Management Services |             |
|       |                    | Nos.                           | Amount | Nos.  | Amount    | Nos.   | Amount  | Nos.             | Amount | Nos.                     | Amount      |
| 1     | Guwahati           | NA                             | NA     | 4,111                                       | 1,582,709 | 544  | 154,956 | 1                | 4,500  | 42,917                   | 660,324,961 |

| S.No. | Controlling Office | Third Party Products Mobilised |        |           |         |             |        |                 |        |
|-------|--------------------|--------------------------------|--------|-----------|---------|-------------|--------|-----------------|--------|
|       |                    | Loans                          |        | Insurance |         | Investments |        | Savings schemes |        |
|       |                    | Nos.                           | Amount | Nos.      | Amount  | Nos.        | Amount | Nos.            | Amount |
| 1     | Guwahati           | NA                             | NA     | 1,683     | 202,246 | NA          | NA     | NA              | NA     |

**DFS SPECIAL KCC CAMPAIGN ON ANIMAL HUSBANDRY AND FISHERIES**

| <b>Animal Husbandry KCC Report as on 30-09-2023</b>  |  |  |  |   |   |   |                                      |                                   |
|--|--|--|--|---|---|---|--------------------------------------|-----------------------------------|
| <b>Bank Name</b>                                     | <b>Cummulative No of Applications Received</b> | <b>Cummulative No of Applications Sanctioned</b> | <b>Cummulative - Already having KCC with Some other Bank</b> | <b>Cummulative - Applicant in default NPA</b> | <b>Cummulative - Applicant (i) not tracable (ii) Unwilling to avail (iii) Unaware about the submission of application</b> | <b>Cummulative -Wrong/ incomplete information furnished</b> | <b>Cummulative -Any Other Reason</b> | <b>Pendency more than 15 days</b> |
| Bank of Baroda                                       | 3  | 2  | 0  | 0   | 0   | 0   | 1                                    | 0                                 |
| Bank of India  | 16   | 9  | 5  | 2   | 0   | 0   | 0                                    | 0                                 |
| Canara Bank  | 4  | 3  | 0  | 1   | 0   | 0   | 0                                    | 0                                 |
| Central Bank of India                                | 15   | 1  | 0  | 0   | 1   | 0   | 13                                   | 0                                 |
| Tripura State Co-Op Bank                             | 132  | 49   | 0  | 29  | 0   | 18  | 25                                   | 11                                |
| Punjab & Sind Bank                                   | 0  | 0  | 0  | 0   | 0   | 0   | 0                                    | 0                                 |
| Punjab National Bank (including Tripura Gramin Bank) | 628  | 346  | 0  | 236   | 0   | 0   | 46                                   | 0                                 |
| State Bank of India                                  | 96   | 27   | 0  | 35  | 5   | 0   | 29                                   | 0                                 |
| UCO Bank   | 30   | 16   | 0  | 14  | 0   | 0   | 0                                    | 0                                 |
| Union Bank of India                                  | 5  | 1  | 0  | 4   | 0   | 0   | 0                                    | 0                                 |
| <b>Total</b>   | <b>929</b>                                     | <b>454</b>                                       | <b>5</b>   | <b>321</b>                                    | <b>6</b>  | <b>18</b>   | <b>114</b>                           | <b>11</b>                         |

### Fisheries KCC Report as on 30-09-2023

| Bank Name  | Cummulative No of Applications Received | Cummulative No of Applications Sanctioned | Cummulative - Already having KCC with Some other Bank | Cummulative - Applicant in default NPA | Cummulative -Not having permission/licence for pond/reservoir | Cummulative - Applicant (i) not tracable (ii) Unwilling to avail (iii) Unaware about the submission of application | Cummulative - Wrong/ incomplete information furnished | Cummulative - Any Other Reason | Pendency more than 15 days |
|--|---|---|---|--|---|--|---|--------------------------------|----------------------------|
| Bank of India  | 4                                       | 3   | 0   | 0                                      | 0   | 0  | 0   | 1                              | 0                          |
| Canara Bank  | 31                                      | 18  | 0   | 9                                      | 0   | 1  | 0   | 3                              | 0                          |
| Central Bank of India                                | 6                                       | 1   | 0   | 5                                      | 0   | 0  | 0   | 0                              | 0                          |
| Tripura State Co-Op Bank                             | 263                                     | 82  | 0   | 128                                    | 0   | 0  | 0   | 46                             | 7                          |
| IDBI Bank Ltd.                                       | 20                                      | 0   | 0   | 0                                      | 0   | 0  | 0   | 20                             | 0                          |
| Indian Bank  | 5                                       | 1   | 0   | 4                                      | 0   | 0  | 0   | 0                              | 0                          |
| Indian Overseas Bank                                 | 4                                       | 2   | 0   | 0                                      | 0   | 0  | 0   | 0                              | 2                          |
| Punjab & Sind Bank                                   | 2                                       | 2   | 0   | 0                                      | 0   | 0  | 0   | 0                              | 0                          |
| Punjab National Bank (including Tripura Gramin Bank) | 989                                     | 555                                       | 0   | 267                                    | 0   | 0  | 0   | 167                            | 0                          |
| State Bank of India                                  | 164                                     | 58  | 1   | 53                                     | 2   | 11   | 2   | 37                             | 0                          |
| UCO Bank   | 58                                      | 19  | 0   | 14                                     | 0   | 0  | 0   | 25                             | 0                          |
| Union Bank of India                                  | 8                                       | 5   | 0   | 0                                      | 0   | 0  | 0   | 3                              | 0                          |
| <b>Total</b>   | <b>1554</b>                             | <b>746</b>                                | <b>1</b>  | <b>480</b>                             | <b>2</b>  | <b>12</b>  | <b>2</b>  | <b>302</b>                     | <b>9</b>                   |

**BANK-BRANCH NETWORK IN TRIPURA AS ON 30.09.2023**

| 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 | 0         | 1         | 5          | 0          | 0         | 0        | 0         | 0         | 0        | 1         | 0         | 0        | 0         | 0         | 0        | 0         | 0         | 0        | 0         | 0         | 0        | 0         | 0         | 0        | 1          | 1          | 5          | 7           |    |
| 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         | 1        | 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          | 0          | 0          | 1           | 1  |
| Canara Bank              | Public Sector Bank | 2         | 0         | 5          | 0          | 2         | 0        | 1         | 1         | 0        | 1         | 1         | 0        | 0         | 1         | 0        | 0         | 1         | 0        | 0         | 1         | 0        | 1         | 2         | 0        | 5          | 9          | 5          | 19          |    |
| Central Bank of India    | Public Sector Bank | 2         | 0         | 1          | 0          | 0         | 0        | 0         | 0         | 0        | 0         | 1         | 0        | 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         | 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         | 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         | 0        | 1          | 0          | 1          | 2           |    |
| Punjab National Bank     | Public Sector Bank | 6         | 3         | 15         | 5          | 2         | 0        | 1         | 4         | 0        | 7         | 2         | 0        | 8         | 1         | 0        | 6         | 2         | 0        | 2         | 1         | 0        | 3         | 2         | 0        | 38         | 17         | 15         | 70          |    |
| State Bank of India      | Public Sector Bank | 9         | 6         | 18         | 4          | 2         | 0        | 1         | 1         | 0        | 5         | 1         | 0        | 6         | 2         | 0        | 3         | 2         | 0        | 2         | 1         | 0        | 3         | 6         | 0        | 33         | 21         | 18         | 72          |    |
| UCO Bank                 | Public Sector Bank | 2         | 1         | 6          | 2          | 3         | 0        | 2         | 1         | 0        | 0         | 2         | 0        | 1         | 1         | 0        | 3         | 2         | 0        | 0         | 2         | 0        | 2         | 0         | 0        | 12         | 12         | 6          | 30          |    |
| Union Bank of India      | Public Sector Bank | 0         | 1         | 6          | 0          | 0         | 0        | 0         | 1         | 0        | 0         | 1         | 0        | 1         | 0         | 0        | 0         | 0         | 0        | 0         | 0         | 0        | 0         | 1         | 0        | 1          | 4          | 6          | 11          |    |
| Axis Bank                | Pvt Bank           | 2         | 0         | 4          | 0          | 2         | 0        | 0         | 1         | 0        | 0         | 1         | 0        | 0         | 2         | 0        | 0         | 0         | 0        | 0         | 1         | 0        | 0         | 1         | 0        | 2          | 8          | 4          | 14          |    |
| Bandhan Bank             | Pvt Bank           | 3         | 2         | 4          | 2          | 3         | 0        | 4         | 1         | 0        | 0         | 2         | 0        | 3         | 0         | 0        | 2         | 0         | 0        | 0         | 2         | 0        | 1         | 0         | 0        | 15         | 10         | 4          | 29          |    |
| 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          | 0          | 1          | 1           |    |
| HDFC Bank                | Pvt Bank           | 4         | 1         | 4          | 1          | 0         | 0        | 0         | 2         | 0        | 0         | 1         | 0        | 0         | 2         | 0        | 0         | 1         | 0        | 0         | 0         | 0        | 1         | 1         | 0        | 6          | 8          | 4          | 18          |    |
| ICICI Bank               | Pvt Bank           | 2         | 0         | 5          | 0          | 0         | 0        | 0         | 2         | 0        | 0         | 1         | 0        | 0         | 1         | 0        | 0         | 1         | 0        | 1         | 0         | 0        | 1         | 0         | 0        | 3          | 6          | 5          | 14          |    |
| 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        | 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          | 0          | 1          | 1           |    |
| Indusind Bank            | Pvt Bank           | 1         | 1         | 2          | 0          | 0         | 0        | 0         | 0         | 0        | 0         | 0         | 0        | 0         | 1         | 0        | 0         | 0         | 0        | 0         | 0         | 0        | 0         | 2         | 0        | 1          | 4          | 2          | 7           |    |
| 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          | 0          | 1          | 1           |    |
| NESFB                    | Pvt Bank           | 1         | 0         | 2          | 0          | 0         | 0        | 0         | 1         | 0        | 1         | 1         | 0        | 0         | 0         | 0        | 0         | 0         | 2        | 0         | 0         | 0        | 1         | 0         | 0        | 4          | 3          | 2          | 9           |    |
| South Indian Bank        | Pvt Bank           | 0         | 0         | 2          | 0          | 0         | 0        | 0         | 0         | 0        | 0         | 0         | 0        | 0         | 0         | 0        | 0         | 0         | 0        | 0         | 0         | 0        | 0         | 0         | 0        | 0          | 0          | 2          | 2           |    |
| 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        | 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          | 0          | 1          | 1           |    |
| Jana Small Finance 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          | 0          | 1          | 1           |    |
| Tripura Gramin Bank      | Rural Bank         | 14        | 16        | 10         | 13         | 5         | 0        | 10        | 3         | 0        | 16        | 0         | 0        | 18        | 4         | 0        | 14        | 0         | 0        | 10        | 1         | 0        | 12        | 4         | 0        | 107        | 33         | 10         | 150         |    |
| 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        | 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        | 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          |    |
| <b>Total</b>             |                    | <b>60</b> | <b>33</b> | <b>122</b> | <b>35</b>  | <b>24</b> | <b>0</b> | <b>24</b> | <b>20</b> | <b>0</b> | <b>42</b> | <b>23</b> | <b>0</b> | <b>42</b> | <b>21</b> | <b>0</b> | <b>36</b> | <b>13</b> | <b>0</b> | <b>23</b> | <b>12</b> | <b>0</b> | <b>24</b> | <b>26</b> | <b>0</b> | <b>286</b> | <b>172</b> | <b>122</b> | <b>580</b>  |    |



**Convener of State Level Bankers' Committee, Tripura**

Ref No: SLBC/TRP/Minutes/144/2023

Date: 19.09.2023

**Minutes of the 144<sup>th</sup> Meeting of SLBC, Tripura held on 13-09-2023 at Agartala.**

The 144<sup>th</sup> meeting of SLBC Tripura was held at New Secretariat, Agartala on 13<sup>th</sup> September 2023 to review the performance of Banks for and up to the quarter ended June 2023 of FY 2023-24. Dignitaries in the meeting included:

Shri J K Sinha, IAS, Chief Secretary, Govt. of Tripura,  
Dr. P K Goyal, Director, Department of Financial Services, Ministry of Finance, Government of India,  
Shri Kuldeep Singh Rana, General Manager, Head Office, Punjab National Bank,  
Shri Chittaranjan Prusty, GM & Zonal Manager Guwahati, Punjab National Bank,  
Shri Bikash Das, Deputy General Manager & Convener SLBC Tripura, Punjab National Bank,

A list of the other participants is annexed.

The keynote address was delivered by Shri Kuldeep Singh Rana, General Manager, Punjab National Bank, following which the regular meeting commenced with the Action Taken Report for the Action Points from the 143<sup>rd</sup> SLBC meeting and discussion on agenda items, presented by Shri Bikash Das, Convener SLBC Tripura.

The gist of the deliberations and the emerging Action Points are as follows.

**Special Agenda on Financial Inclusion & Awareness**

- Progress under National Strategy for Financial Inclusion (NSFI) was reviewed. Low performing Banks were advised to provide more focus on targeted parameters.
- Sponsor Banks of 14 Financial Literacy Centres operating in Tripura were advised to initiate the process of recruitment of Financial Literacy Counsellors on priority basis for undertaking financial awareness activities.
- Progress under DFS Jansuraskha Campaign for the Period April – July 2023 was discussed. It was observed that Banks had organized camps in all 1178 GPs / VCs in Tripura, however, turnout of people in the camps were quite low, thus, generating less no. of fresh applications for PMJJBY & PMSBY. DFS, GoI has intimated that a new campaign will be launched shortly where database from e-SHRAM portal for unorganized workers will be considered for enrolment under Social Security Schemes.
- Credit linkage status of RSETI-trained candidates was an area of concern. Banks were advised to give preference to RSETI-trained candidates while financing loans under government schemes.
- The house was informed that, as on July 2023, eligible savings accounts and current accounts in West Tripura district have been fully covered with at least one of the digital modes of payment, viz., Debit Cards / Internet Banking / Mobile Banking / UPI / USSD / AEPS / POS / QR, etc. Banks have now been directed by Reserve Bank of India to focus on achieving full digitalization for remaining seven districts of Tripura by September 2023.



(Action Point 1: All Banks, SLBC)

#### **Achievement under ACP**

- All the banks put together disbursed Rs. 2135.49 crore i.e. 18% of the Annual Target for Rs. 12000.00 crore under ACP 2023-24 as on June 2023. Achievement under Agriculture sector is 12%. Achievements in MSME and OPS are 23% and 25% of the ACP Targets respectively as on 30.06.2023.
- All Banks to strive for achieving 100% achievement against ACP targets of FY 2023-24 by March 2024.

**(Action Point 2: All Banks, SLBC)**

#### **CD Ratio**

- CD ratio of the banks increased to 56% as on June 2023 as compared to 54% as on March 2023.
- Banks with low CD Ratio to work towards attaining parity with the State CD Ratio.

**(Action Point 3: All Banks)**

#### **Agriculture & PMFBY**

- 6703 KCC loans were sanctioned by Banks amounting to Rs. 45.84 crores as on June 2023 of FY 2023-24, thereby achieving 10% of the Annual Target of 66356 nos.
- Agriculture Department to explore promotion of Agriculture Infrastructure Fund (AIF) in co-ordination with Banks.
- NPA List of KCC defaulters have been provided to Agriculture Department as requested for follow up at their end in order to assist Bankers in recovery proceedings.
- **Pradhan Mantri Fasal Bima Yojana:** PMFBY notification was circulated on 20.04.2023, for which HDFC Ergo General Insurance Co. Ltd., is the implementing agency, with subsidized premium rates as per Mukhya Mantri Fasal Bima Yojana for farmers in order to encourage maximum enrolment of eligible farmers under the scheme.
- 14599 loanee farmers have been brought under the coverage of PMFBY during Kharif 2023 season. A total of 254185 enrolments have been completed as Non-Loanee under Kharif 2023 Season.
- Banks to strive for increasing the loanee farmer coverage in subsequent crop seasons.

**(Action Point 4: Banks/State Govt/SLBC/ Line Departments)**

#### **Self Help Groups**

- As against the TRLM target of Rs.400 crores in 22600 accounts for FY 2023-24, the Banks have collectively achieved sanction of 5077 accounts (achievement of 22.50%) with corresponding sanction amount of Rs.102 crores (achievement of 25.50%) as on 30.06.2023.
- CEO TRLM requested State Bank of India to improve its performance under the scheme.
- The House was intimated that there have been many instances where branches of Public Sector Banks, TGB and TSCB were handholding SHGs and maintaining their savings accounts but credit linkage was being taken up by HDFC Bank. The House was of the view that TRLM may ensure that SHGs should avail credit linkage from only those Banks that are handholding them and maintaining savings accounts, provided that concerned Banks ensure timely disbursement of credit.
- As on June 2023 of FY 2023-24, 125 cases have been sanctioned under TULM SEP (Individual) and 757 cases sanctioned under TULM SHG. Bankers were requested to reduce the pendency in sponsored applications by according sanction in eligible cases at the earliest.

**(Action Point 5: All Banks / TRLM / TULM)**



### **Opening of new BC Points in 140 identified GPs / VCs**

- **Punjab National Bank:** BC Agents have been deployed in 15 locations, while candidates have been identified in 23 locations and awaiting PVR. For the remaining 28 locations, concerned CBCs have expressed their inability to provide BC agents. As such, these locations have been reallocated to other CBCs for deployment of BC Agents at the earliest.
- **Tripura Gramin Bank:** BC agents have been deployed in 9 locations. TGB has been requested to provide status update regarding remaining 39 locations at the earliest.
- **Tripura State Co-Operative Bank:** BC Agents have been finalized for all 13 allocated locations and will be operationalized by September 2023, upon procurement of micro ATMs.
- **State Bank of India:** BC Agents have been deployed in all 9 allocated locations.
- **UCO Bank:** Candidates have been identified in 2 out of 4 locations, while process of identification is ongoing for remaining 2 locations.

**(Action Point 6: SLBC, all concerned Banks)**

### **Government Sponsored Loan Schemes**

- Out of 1416 PMEGP proposals sponsored against the target of 1712 cases, 287 proposals have been accorded sanction by branches for FY 2023-24 as on 30.06.2023 amounting to Rs. 1863.39 lakhs.
- Banks to put in place a control system to reduce rejection of sponsored cases, wherein, rejection of proposals to be decided by the next higher authority of branch incumbents, citing valid and specific reasons.
- In case of Swavalamban for FY 2023-24, 3686 cases have been sponsored to the bank branches against the target of 4000 cases, out of which 175 cases were sanctioned amounting to Rs. 621.01 lakhs as on 30.06.2023.
- Department of Industries & Commerce, Government of Tripura was requested to look into the issue of releasing Swavalamban subsidy in pending cases.

**(Action Point 7: All Banks, DIC, KVIC)**

### **Education Loans**

- Banks have accorded sanction in 164 cases with aggregate sanction amount of Rs. 589.24 lakh as on 30.06.2023 of FY 2023-24.

**(Action Point 8: All Banks, Education Dept)**

### **Housing Loans & PMAY**

- Till June 2023 of FY 2023-24, 1235 housing loans have been sanctioned with aggregate sanction amount of Rs.126.85 crores.
- PMAY (Urban) scheme as approved by SLBC was circulated to all member Banks along with an advisory to get the same approved from their respective Bank boards. PNB has approved the loan scheme with certain modifications and issued necessary circular regarding the same. PNB has shared the approved scheme guidelines with Urban Development Department (UDD) for providing necessary approval / suggestions before implementation by PNB. UDD have suggested certain modifications which will be taken up for resolution on priority basis.

**(Action Point 9: Rural Development Dept, Urban Development Dept, SLBC, All Banks)**



#### **PMMY and Stand-Up India loans**

- Loans under Stand up India had been extended to 30 SC/ST/Women beneficiaries amounting to Rs. 4.27 Crores during FY 2023-24 up to June 2023. Banks to ensure sanction of 2 cases under the scheme per branch in every financial year.
- All Banks/Financial Institutions have made an achievement of Rs. 277.43 crores with 42042 numbers of accounts for the period April 2023 – June 2023, under Pradhan Mantri Mudra Yojana.

**(Action Point 10: All Banks)**

#### **NPA and Recovery**

- Percentage of gross NPA as against gross advance increased from 6.16% as on June 2022 to 6.55% as on June 2023.
- Amount in absolute terms increased to Rs. 1448.36 crores as on June 2023 from Rs. 1176.98 crores as on June 2022. The outstanding amount under Written off A/Cs (Shadow Register) is around Rs. 182.30 crores which if added with the outstanding NPA, the total amount would be Rs. 1630.66 crores which seems to be high.
- The total outstanding NPA amount in Govt. sponsored schemes has increased from Rs. 120.70 crores in June 2022 to Rs. 138.67 crores in June 2023. As on June 2023, percentage of NPA under KCC is 21%, under PMMY is 6%, under PMEGP is 27% and Swavalamban is 25%.
- Line Departments of State Government were requested to provide necessary support to Bankers for recovery of loans pertaining to Government Sponsored Schemes. Banks to organize recovery camps in co-ordination with line departments in this regard.

**(Action Point 11: All Banks & State Government)**

#### **Rural Self Employment Training Institutes (RSETIs)**

- It was decided in the 138<sup>th</sup> SLBC meeting, that there was a need to have a dedicated RSETI at each district. State Bank of India is to open RSETI at North Tripura district, Tripura Gramin Bank at Khowai district and Punjab National Bank at South Tripura district for opening RSETI.
- DM South Tripura has advised opening of RSETI South Tripura at Hrishyamukh Tipra Bazaar Training Center. Approval from MoRD is awaited.
- Tripura Gramin Bank has written to DM Khowai for allocating suitable premises for RSETI.
- State Bank of India has written to DM North Tripura for allocating suitable premises for RSETI.

**(Action Point 12: SBI, PNB, TGB, State Govt of Tripura)**

#### **ATMs in Block Development Offices**

- As per decision of 138<sup>th</sup> SLBC meeting, Bank wise targets were allocated for opening ATMs in all Block Development Offices in Tripura. Bank wise targets include Punjab National Bank (24 locations), State Bank of India (20 locations), Tripura Gramin Bank (7 locations), UCO Bank (3 locations) and Canara Bank (2 locations).
- It was decided in the earlier meeting that SLBC desk is to review the availability of existing ATMs in the vicinity of Block Development Offices. If ATM availability was ascertained nearby to BDO offices, those locations may be considered to have been covered.
- Subsequently, it has been observed that ATMs are available within a vicinity of 1 KM from 34 rural development block offices, while ATMs are available within a distance of 1 – 2 KM in 9 RD block offices. No ATMs are available within the vicinity of 15 RD Block Offices. In the SLBC Sub-committee meeting held on 25.08.2023, Banks were requested to explore setting up of ATMs in feasible locations within the jurisdiction of the respective RD Block / District.
- Further to the above, RBI has suggested Banks may also explore opening of more ATMs in semi-urban and rural locations, especially in Dhalai and Khowai districts, preferably in prominent locations like district hospitals, market areas, etc.

**(Action Point 13: PNB, SBI, TGB, Canara Bank, UCO Bank, SLBC, State Government)**



**PMSVANidhi Yojana**

- Banks are to ensure digital onboarding of all PMSVANidhi beneficiaries, by handholding through "Penny Drop Transactions".
- Pendency of PMSVANidhi cases to be reduced by concerned Banks. Bandhan Bank, HDFC Bank and Axis Bank have been asked to focus on this aspect.
- Urban Development Department to sensitize unwilling beneficiaries for availing loans in co-ordination with concerned Banks.
- Urban Development Department has been requested to sponsor more applications in order to help Banks achieve the targets set by the Department.


**(Action Point 14: SLBC, All Banks, Urban Development Department)**

**Other Issues:**

- Directorate of Social Welfare & Social Education, Government of Tripura raised the matter of providing necessary support and handholding to beneficiaries of social pension by banks, so that, payment of social pension can be executed in a smooth manner. SLBC Tripura has issued an advisory for Banks to co-operate with line departments in this regard.
- Deputy Director, Warehousing Development and Regulatory Authority (WDRA) requested Bankers to explore pledge financing for agriculture commodities through electronic-Negotiable Warehouse Receipts (e-NWRs) in Tripura.
- In the State of Tripura, there have been reports of unlicensed entities, viz., Harit Krishi Co-Operative Bank Ltd. & FBL Model Bank attempting to operate bank branches and offering loans and deposits to customers without any legal authority or oversight. This poses a serious threat to the financial stability and security of the region, as well as the reputation and trust of the legitimate banking sector. The House observed that State Authorities are to be alerted by Banks, Line Departments, and other institutional members of the forum, wherever such activities are observed in the interest of the public.
- Reserve Bank of India had written to the Directorate of State Council of Educational Research and Training (SCERT), Government of Tripura for integration of financial education in school curriculum for students of Classes VI-X, as envisaged in the National Strategy for Financial Education (NSFE) 2020-25 vision document. SCERT has been requested by Reserve Bank of India to implement the recommendations of the same in a time bound manner.
- Banks were requested to give focus to Atma Nirbhar Tripura Scheme for OBC and Minority applicants where facility of interest subvention is available. OBC Welfare & Minority Welfare Departments were requested to organize meetings in co-ordination with Bankers for improving performance under the scheme.
- Endeavour to be made for holding the next SLBC meeting in the month of October 2023. Member Banks to provide necessary data to SLBC Desk by 10<sup>th</sup> October 2023, so that the meeting can be organized in time.

**(Action Point 15: All Banks, Line Departments)**

Shri Bikash Das, Deputy General Manager & Convener SLBC Tripura, Punjab National Bank, thanked all eminent dignitaries for their august presence in the SLBC meeting and providing guidance to the SLBC to propel the State towards all round growth. The meeting ended with vote of thanks to the Chair, delivered by Shri Chittaranjan Prusty, GM & Zonal Manager Guwahati, Punjab National Bank.

  
Deputy General Manager & Convener, SLBC, Tripura  
Punjab National Bank



**LIST OF THE PARTICIPANTS AT THE 144<sup>TH</sup> MEETING OF THE SLBC FOR THE STATE OF TRIPURA HELD AT NEW SECRETARIAT, CONFERENCE HALL NO.2, AGARTALA ON 13.09.2023**

| Sl. No.   | Name of the Dignitaries    | Designation/Office/Institution                  |
|---|----------------------------|---|
| <b>CHAired BY</b>   |                            |   |
| 1   | Shri J K Sinha             | Chief Secretary, Govt. of Tripura               |
| 2   | Shri Kuldeep Singh Rana    | General Manager, Punjab National Bank           |
| <b>GOVT. OFFICIALS</b>  |                            |   |
|   |                            | <b>Designation/Office/Institution</b>           |
| 1   | Shri Puneet Agarwal        | Principal Secretary, Revenue, GoT               |
| 2   | Shri B S Mishra            | Principal Secretary, ARDD & Fisheries, GoT      |
| 3   | Shri K S Sethi             | Principal Secretary, Industries & Commerce, GoT |
| 4   | Dr. P K Chakravarty        | Secretary to Hon'ble Chief Minister of Tripura  |
| 5   | Dr. P K Goyal              | Director, DFS, Government of India              |
| 6   | Shri Abhishek Singh        | Secretary, Urban Development Department, GoT    |
| 7   | Shri Apurba Roy            | Secretary, Finance & Agriculture, GoT           |
| 8   | Shri Tapas Roy             | Secretary, OBC & Minorities Welfare, GoT        |
| 9   | Shri L T Darlong           | Secretary, Tribal Welfare, GoT                  |
| 10  | Dr. Sandeep Rathod         | Secretary, Rural Development, GoT               |
| 11  | Smt Vishwasree B           | Director, Industries & Commerce, GoT            |
| 12  | Shri Prasada Rao Vadarappu | CEO TRLM, GoT                                   |
| 13  | Smt Rakhi Biswas           | Director, Institutional Finance, GoT            |
| 14  | Shri K Shashi Kumar        | Director, ARDD, GoT                             |
| 15  | Md. Moslem Uddin Ahmed     | Director, Fisheries, GoT                        |
| 16  | Shri Rajat Pant            | Director, Urban Development, GoT                |
| 17  | Shri Saradindu Das         | Director, Agriculture Department, GoT           |
| 18  | Dr. P.B. Jamatia           | Director, Horticulture Department, GoT          |
| 19  | Shri Ashish Modak          | State Director, KVIC                            |
| 20  | Shri Alok Choudhury        | KVIC  |
| 21  | Dr. Debasish Bhowmik       | Asst. Director, Agriculture Department, GoT     |
| 22  | Shri Tapas Kr. Basak       | H.O.D., Institutional Finance, GoT              |
| <b>RBI/NABARD/SIDBI/NHB/HUDCO/INSURANCE COMPANIES / BSNL / OTHERS</b> |                            |   |
|   |                            | <b>Designation/Office/Institution</b>           |
| 1   | Shri Satwant Singh Sahota  | GM, Reserve Bank of India                       |
| 2   | Shri Loken Das             | GM, NABARD Tripura                              |
| 3   | Shri Bodhayan Ghosh        | AM, NABARD Tripura                              |
| 4   | Shri Abhinav Vats          | AM, Reserve Bank of India                       |
| 5   | Shri Bappa Kishore Roy     | A.M., SIDBI                                     |

|                                 | <b>COMMERCIAL BANKS</b>     | <b>Designation/Office/Institution</b>   |
|---------------------------------|-----------------------------|---|
| 1                               | Shri Chittaranjan Prusty,   | GM & Zonal Manager Guwahati, Punjab National Bank                                     |
| 2                               | Shri Bikash Das             | Deputy General Manager & Convener SLBC Tripura, Punjab National Bank, Agartala Circle |
| 3                               | Shri Satyendra Singh        | Chairman, Tripura Gramin Bank   |
| 4                               | Shri Bhajan Ch. Ray         | MD, Tripura State Co-operative Bank   |
| 5                               | Shri Tamal Kishore Debbarma | RM, SBI RBO Agartala North  |
| 6                               | Shri P K Sahu               | Chief Manager, SBI  |
| 7                               | Shri Saurabh Trivedi        | Chief Manager, UCO Bank   |
| 8                               | Shri Uttam Kumar Mukherjee  | Chief Manager SLBC, Punjab National Bank  |
| 9                               | Shri Rajesh Ranjan Jha      | Chief Manager, LDM West Tripura   |
| 10                              | Shri Uttam Kumar Roy        | Chief Manager, Indian Overseas Bank   |
| 11                              | Shri Sanjib Dey             | Chief Manager, Canara Bank  |
| 12                              | Shri Angom Ramchandra Singh | Chief Manager, Bank of India  |
| 13                              | Shri Susanta Das            | Chief Manager, Bank of Baroda   |
| 14                              | Shri Tapan Bhattacharya     | Senior Manager, Union Bank of India   |
| 15                              | Shri Kumar Rohit Gaurav     | Senior Manager, Central Bank of India   |
| 16                              | Shri Palash Bhaumik         | DCO, State Bank of India  |
| 17                              | Shri Ritesh Kumar           | Senior Manager, Indian Bank   |
| 18                              | Shri Ritesh Bose            | Cluster Head, HDFC Bank   |
| 19                              | Md Saraj Ahmed              | Cluster Head, Axis Bank   |
| 20                              | Shri Dipankar Biswas        | Cluster Head, Bandhan Bank  |
| 21                              | Shri Bikash Laskar          | Senior Manager, Axis Bank   |
| 22                              | Shri Sayenta Bhowmik        | Regional Head Sales, ICICI Bank   |
| 23                              | Shri Soumil Sarkar          | BM, ICICI Bank  |
| 24                              | Shri Samarjit Debbarma      | Manager, Union Bank of India  |
| 25                              | Shri Joyjit Bhattacharjee   | AM, Central Bank of India   |
| 26                              | Shri Amit Sarkar            | CCM, Ujjivan Small Finance Bank   |
| 27                              | Shri Apurba Choudhury       | manager, Ujjivan Small Finance Bank   |
| 28                              | Shri Suman Saha             | Branch Head, HDFC Bank  |
| 29                              | Shri Bhargav Bhattacharjee  | Manager, SLBC Tripura, Punjab National Bank   |
| <b>Through Video Conference</b> |                             |   |
| 1                               | Dr. P K Goyal               | Joint Secretary, DFS, Government of India   |
| 2                               | Shri Bikash Sinha           | India Post Payments Bank  |
| 3                               | Shri Himadri Shekhar Das    | Director, RSETI Bishramganj   |
| 4                               | Shri Manoj Bhowmik          | LDM, Gomati District  |
| 5                               | Smt Chandra Debnath         | Director, RSETI Dhalai  |
| 6                               | Shri Anup Singha            | ZM, North East Small Finance Bank   |
| 7                               | Shri Avijit Chakraborty     | Director, RSETI Udaipur   |
| 8                               | Shri Prafulla Debbarma      | LDM, Sepahijala District  |
| 9                               | Representative              | South Indian Bank   |
| 10                              | Shri Naveen Barolia         | Deputy Director, WDRA   |
| 11                              | Shri Zenkhankhap Tonsingh   | LDM, South Tripura District   |
| 12                              | Representative              | IDBI Bank   |
| 13                              | Shri Ashim Kumar Das        | Director, RSETI Kumarghat   |

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त्रिपुरा हेतु राज्य स्तरीय  
बैंकर्स समिति की बैठक

STATE LEVEL BANKERS' COMMITTEE MEETING  
FOR TRIPURA



145<sup>th</sup>

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कार्यसूची टिप्पण ★ AGENDA NOTES

September 2023

सितंबर २०२३



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