

१४७ वीं त्रिपुरा हेतु
राज्य स्तरीय बैंकर्स समिति की बैठक
147th STATE LEVEL BANKERS' COMMITTEE
MEETING FOR TRIPURA



मार्च २०२४
MARCH 2024
Quarterly Review

Date: 11.06.2024 ★ Time: 5:00 PM

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

कार्यसूची टिप्पण ★ AGENDA NOTES

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

**Network of Bank Branches in Tripura
As on 31.03.2024**

Population Group	March 2020	March 2021	March 2022	March 2023	March 2024
RURAL	272	279	277	284	293
% as against total branches	50%	50%	51%	50%	49%
SEMI- URBAN	157	157	155	167	180
% as against total branches	29%	29%	28%	29%	30%
URBAN	113	114	115	120	123
% as against total branches	21%	21%	21%	21%	21%
TOTAL	542	550	547	571	596

SLBC-TRIPURA

VITAL BANKING STATISTICS

(Amount Rs. in Crore)

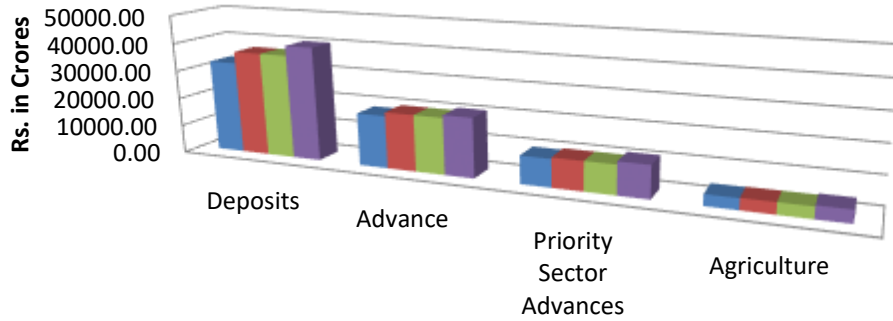
Sl.	Parameter	March 2023	December 2023	March 2024
1	No. of Branches	571	580	596
2	Total Deposits	36839.78	38031.41	40362.17
3	Total Advances	19885.33	20063.11	20873.75
4	CD Ratio	54	53	52
5	C+I: Deposit Ratio	74	73	71
6	Priority Sector Advances (PSA)	10273.91	11059.82	11342.31
7	% of PSA to ANBC	55	56	57
8	Agriculture Advances	3994.91	4446.71	4409.17
9	% of Agri Advances to ANBC	22	22	22
10	MSME Advances	3821.83	4263.18	4499.68
11	Education Loans	104.88	125.77	130.42
12	Housing Loans	2574.35	2867.01	3172.19
13	DRI Advances	3.38	3.38	3.38
14	Schedules Caste/ Scheduled Tribe Advances	4404.20	3529.79	3765.91
15	Advances to Women Entrepreneurs	3748.99	3529.34	3628.23
16	% of Advances to Women Entrepreneurs to ANBC	20	18	18
17	Minority Community Advances	837.21	966.13	1030.17
18	% of Minority Community Advances to ANBC	4.51	4.87	5.15

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

2022-23 As on March 2023				2023-24 As on March 2024		
Sector	Plan	Achievement (Apr'22-Mar'23)	% to Target	Plan	Achievement (Apr'23-Mar'24)	% to Target
Agriculture	2321.57	2067.74	89	3200	2313.98	72
MSME	1816.81	2242.01	123	3500	3138.85	90
Other Prisec	1276.45	1286.82	101	1300	1703.19	131
Total Prisec	5414.83	5596.58	103	8000	7156.03	89
Non-Prisec	3131.95	3110.85	99	4000	3966.61	99
Grand Total	8546.78	8707.44	102	12000	11122.65	93

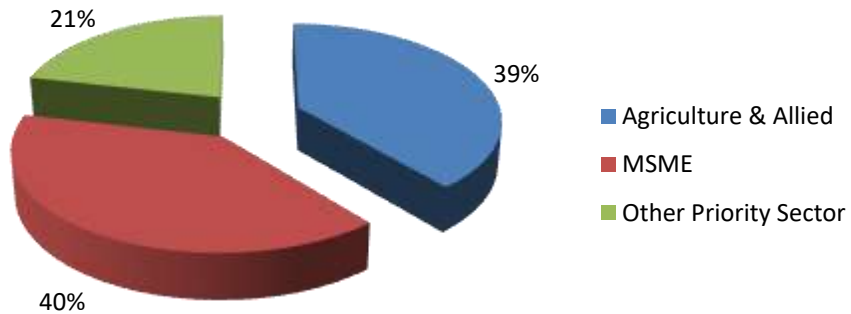
Banking Key Indicators for the State of TRIPURA

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
■ 31.03.2023	36839.78	19885.33	10273.91	3994.91
■ 31.03.2024	40362.17	20873.75	11342.31	4409.17

Priority Sector Advance As on 31.03.2024



Performance of Banks in key areas as on March 2024 compared to March 2023 & December 2023

(Amt. Rs in Crore)

Parameters	March'2023	December'2023	March'2024	Variation over March 2023	
				Amount	% of increase
Deposit	36839.78	38031.41	40362.17	3522.39	+10
Advance	19885.33	20063.11	20873.75	988.42	+5
CD Ratio	54	53	52	---	-2
Priority Sector Credit (PSC)	10273.91	11059.82	11342.31	1068.4	+10
% of PSC to ANBC *	55	56	57	---	+2
Sectoral deployment of PSC: 1. Agriculture	3994.91	4446.71	4409.17	414.26	+10
% of Agriculture Adv. to ANBC	22	22	22	---	No Change
2.MSME	3821.83	4263.18	4499.68	677.85	+18
3.Other Prisec	2457.16	2349.92	2433.45	-23.71	-1
SC Advances	1518.85	1424.86	1488.35	-30.50	-2
ST Advances	2885.35	2104.92	2277.56	-607.79	-21
Women Entrepreneur Advances	3748.99	3529.34	3628.23	-120.76	-3
% of women credit to ANBC	20	18	18	---	-2
Minority Community	837.21	966.13	1030.17	192.96	+23
% of minority credit to ANBC	4.51	4.87	5.15	---	+0.64

ANBC= Adjusted Net Bank Credit, (ANBC as on March 2023 – Rs. 19885.33 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	1999660.85			
	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
1	Priority Sector	359746	715603.37	953776	1134231.25
I	Agriculture	183601	231398.46	506790	440917.99
(i)	Crop Loans	29816	24985.95	234088	91408.69
(ii)	Investment Credit				
	Out of (ii) above, loans for agriculture implements & machinery				
(iii)	Allied Activities	153785	206412.51	272702	349509.3
(a)	Fisheries	2306	2560.27	73144	40152.47
(b)	Dairying	3214	4093.73	38415	32952.27
(c)	Poultry	1615	1890.06	16257	30214.89
(d)	Animal Husbandry				
(e)	Bee keeping				
(f)	Sericulture				
(g)	Others (including WR & FMS)	146650	197868.45	144886	246189.67
	Out of Agriculture, loans to small and marginal farmers				
	Out of Agriculture, loans to other individual farmers				
	Out of Agriculture, loans to corporate farmers, farmers' producer organizations/companies of individual farmers, partnership firms and co-operatives of farmers directly engaged in Agriculture and Allied Activities				
	Out of Agriculture, above loans to Food & Agro-processing				
II	MSMEs	79115	313885.46	263777	449968.12
(i)	Micro Enterprises	77043	225935.03	237096	250042.69
(ii)	Small Enterprises	1846	80208.14	25931	162037.34
(iii)	Medium Enterprises	226	7742.29	750	37888.09
(iv)	Advances to KVI				
(v)	Other Finance to MSMEs				
III	Export Credit				
IV	Education				
V	Housing				
VI	Renewable Energy				
VII	Social Infrastructure				
VIII	'Others' category under Priority Sector	97030	170319.45	183209	243345.14
2	Loans to Weaker Sections under Priority Sector				
3	Non-Priority Sector Loans	99689	396661.83	305674	953144.21
I	Agriculture				
II	MSME (Service)				
(i)	Micro Enterprises (Service)				
(ii)	Small Enterprises (Service)				
(iii)	Medium Enterprises (Service)				
III	Education Loans				
IV	Housing Loans				
V	Personal Loans under Non-Priority Sector				
VI	Other Non-Priority Sector Loans				
4	Total Loans	459435	1112265.2	1259450	2087375.46

**CONFIRMATION OF PROCEEDINGS OF
THE 146TH MEETING OF THE SLBC FOR TRIPURA**

The proceedings and action points of the 146th Meeting of SLBC for Tripura, held on 21.02.2024 were circulated under the cover of Convener Bank's letter no. SLBC/TRP/Minutes/146/2023 dated 28.02.2024. The same may please be confirmed by the House.

ACTION TAKEN REPORT

Present Status of implementation of the major action points emerged in the 146th SLBC meeting held on 21.02.2024 is furnished below as a separate agenda.

Sl No	Major Action Points	Present Status of Implementation
1	All Banks to strive for achieving 100% achievement against ACP Targets of FY 23-24 by March 2024 (Action: All Banks, SLBC)	All the banks put together disbursed Rs. 11122.65 crore i.e. 93% of the Annual Target for Rs. 12000.00 crore under ACP 2023-24 at the end of the financial year 2023-24.
2	Banks with low CD Ratio to work towards attaining parity with the State CD Ratio. (Action: All Banks, SLBC)	CD ratio of the Banks in the State stands at 52% as on 31.03.2024 however CD ratio with RIDF stands at 57%. Out of 14 banks having CD ratio less than state average, 06 banks have reported increase in their CD ratio.
3	Issuance of KCCs to all eligible farmers and coverage of eligible KCC holders under PMFBY scheme. (Action: Agriculture Dept / Banks / NABARD / SLBC)	29816 KCCs sanctioned by Banks amounting to Rs. 249.86 Crores at the end of FY 2023-24. During the year 2023, 14599 loanee farmers were covered under PMFBY- Kharif 2023 & 8127 loanee farmers were covered under PMFBY- Rabi 2023 In the meeting of SLBC sub committee on Agriculture, MSME & FI for Tripura state it was decided to hold agriculture camp in every block on fortnightly basis on Friday in joint collaboration of Banks, Agriculture Deptt, LDMS & DDMs after completion of Loksabha election 2024 for mobilization of fresh KCC as well as revival & upgradation of NPA KCC.
4	Self Help Groups (SHGs) Banks to achieve the target for FY 23-24 by March 2024. (Action: All Banks) TULM pending cases to be reduced by according sanction in eligible cases by the end of the fiscal year. (Action: All Banks)	As against the TRLM target of Rs.400 crores in 22600 accounts for FY 2023-24, the Banks have collectively achieved sanction of 23254 accounts (achievement of 103%) with corresponding sanction amount of Rs.610.32 crores (achievement of 153%) at the end of financial year.

5	<p>140 GPs / VCs were identified where no Branch / BC was available within a radius of 2 KMs from the concerned GP / VC. (Action: PNB, TGB,TSCB,SBI & SLBC)</p>	<p>Present status of implementation is as under:</p> <ul style="list-style-type: none"> • Punjab National Bank: BC Agents have been deployed in 32 locations, while candidates have been identified in 23 locations and awaiting PVR. Candidates are to be identified in 11 remaining locations by CBCs. • Tripura Gramin Bank: BC agents have been deployed in 17 locations. Out of remaining 31 locations, BC agents have been identified for 20 locations and shall be made operational soon. The Bank is actively working to identify BC candidates for 11 remaining locations at the earliest. • Tripura State Co-Operative Bank: BC Agents have been operationalized in all 13 allocated locations. • State Bank of India: BC Agents have been deployed in all 9 allocated locations. • UCO Bank: BC agents have been deployed in 3 out of 4 locations, while process of identification is ongoing for remaining 1 locations
6	<p>Government sponsored schemes – PMEGP, Swavalamban, PMFME & PMSVANidhi (Action: All Banks)</p>	<p>For the FY 2023-24, 2346 PMEGP cases were sponsored to the bank branches against the target of 1712 cases, out of which 994 cases were sanctioned amounting to Rs. 6424.29 lakhs at the end of FY 2023-24. For the FY 2023-24, 7152 Swavalamban cases have been sponsored to the bank branches against the target of 4000 cases, out of which 1979 cases were sanctioned amounting to Rs. 6700.05 lakhs as on 31.03.2024.</p>
7	<p>Sanction of Education loans (Action: All Banks)</p>	<p>Banks have accorded sanction in 813 cases with aggregate sanction amount of Rs. 3631.15 lakhs at the end of FY 2023-24.</p>
8	<p>Housing loans and PMAY 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. (Action: All Banks)</p>	<p>At the close of FY 2023-24, 6907 housing loans have been sanctioned with aggregate sanction amount of Rs.736.18 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 PMAY – Urban for Tripura state. The subsequent modification approved by the house has been sent by PNB to its Head office for approval. Rest of the member Banks of SLBC Tripura are yet to come up with approved scheme. PMAY- R for MGNREGA workers have been implemented in PNB, TGB & TSCB however rest of the member banks yet to approve/implement the scheme.</p>

9	<p>All banks to ensure sanction of 02 cases per branch under Stand Up India.</p> <p>Achieving the targets under Pradhan Mantri Mudra Yojana (PMMY)</p> <p>(Action: All Banks)</p>	<p>Loans under Stand Up India scheme had been extended to 140 SC/ST/Women beneficiaries amounting to Rs. 22.05 Crores during FY 2023-24.</p> <p>All Banks/Financial Institutions have made an achievement of Rs. 2621.79 Crores with 350421 number of accounts during the FY2023-24, i.e., 110% of the sanction amount annual target for FY 2023-24 under PMMY.</p>
10	<p>NPA and Recovery (Action: All Banks& State Government)</p>	<p>Percentage of NPA as against gross advance have increased marginally from 4.81% as on December 2023 to 5.23% as on March 2024. The outstanding amount under Written off A/Cs (Shadow Register) is around Rs. 148.05 crores which if added with the outstanding NPA, the percentage of gross NPA stands at 5.94% as on March 2024.</p> <p>As on March 2024, percentage of NPA under KCC is 20%, under PMMY is 11%, under PMEGP is 28% and Swavalamban is 28%.</p>
11	<p>As decided in the 138th 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.</p> <p>(Action: PNB, SBI, TGB, State Govt)</p>	<p>All the respective banks have submitted proposal to MoRD, Govt of India, permission is awaited.</p>
12	<p>As per decision of last SLBC meeting, Bank wise targets have been allocated for opening ATMs in Block Development Offices in Tripura viz Punjab National Bank (08 locations), State Bank of India (08 locations).</p> <p>RBI suggested SLBC desk to formulate action plan by allocating target to member banks for opening of more ATMs in Khowai district.</p> <p>(Action: SLBC, State Govt)</p>	<p>PNB & SBI both informed that they are in process of installing ATMs in the allocated RD blocks.</p> <p>In pursuance to suggestion of RBI, SLBC subcommittee on FI was held on 12.03.2024 and it was decided that member banks will increase number of ATMs in Khowai district, wherein, in the 1st phase member banks will explore increasing the number of ATMs equal to their number of branches in Khowai district. Bank wise target have been accordingly fixed and circulated to all member banks.</p>

<p>13</p>	<p>Saturation under Social Security Schemes (Action: All Banks)</p>	<p>In performance under 3 social security schemes, viz., PMSBY, PMJJBY and APY, gross enrolments stand at approximately 11.93 lakhs, 4.03 lakhs and 2.21 lakhs respectively.</p> <p>As per DFS target of enrollment during three-month saturation we have achieved 200% in PMSBY, 23% in PMJJBY of given target of fresh enrollment.</p> <p>In APY SLBC Tripura is set to receive “Award of excellence” from PFRDA, for surpassing APY annual target in FY 2023-24.</p>
<p>14</p>	<p>Delay in submission of data by Banks (Action: All Banks)</p>	<p>06 out of 30 Banks submitted the reports within the stipulated cut-off date of 15th April 2024. 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. SLBC meetings are to be held within 45 days of the end of the quarter.</p> <p>For the sake of convenience of member banks, data portal of SLBC Tripura has been made live and all member banks are requested to upload the data within the timeline hence forth.</p>

IMPLEMENTATION OF ANNUAL CREDIT PLAN (ACP)

Action Points emerged in the 146th SLBC Meeting held on 21.02.2024

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. 11122.65 crore i.e. 93% of the Annual Target for Rs. 12000.00 crore under ACP 2023-24 as on March 2024.

The overall achievement is 93% against the target of ACP 2023-24 as on 31.03.2024 while achievement under Agriculture sector is 72%. Achievements in MSME and OPS are 90% and 131% of the ACP Targets respectively as on 31.03.2024.

A comparative position of achievement in disbursement under ACP 2023-24 as on 31.03.2024 with the corresponding period of the previous year is as under:

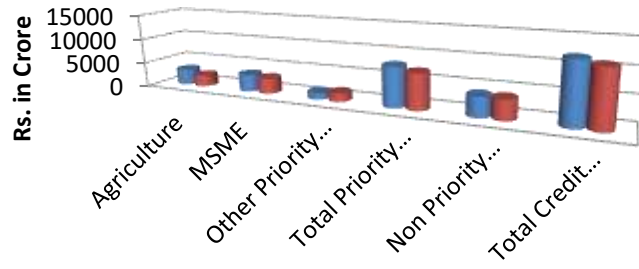
Amt. Rs. In crores

Sector	2022-23 (April 2022 to March 2023)			2023-24 (April 2023 to March 2024)			
	Plan	Achievement	% to Target	Plan	Achievement	% to Target	% of growth (Y-O-Y)
Agriculture	2321.57	2067.74	89	3200	2313.98	72	+12
MSME	1816.81	2242.01	123	3500	3138.85	90	+40
Other Prisec	1276.45	1286.82	101	1300	1703.19	131	+32
Total Prisec	5414.83	5596.58	103	8000	7156.03	89	+28
Non-Prisec	3131.95	3110.85	99	4000	3966.61	99	+28
Grand Total	8546.78	8707.44	102	12000	11122.65	93	+28

Bank wise performance on different sectors under ACP pertaining to the year 2023-24 as on 31.03.2024 has been given in the **Annexure E**.

There has been an overall growth of disbursement under ACP in absolute amount of 28% as on March 2024 as compared to the corresponding period in the last fiscal year. However, overall percentage achievement of ACP stands at 93% as on March 2024 as against 102% as on March 2023. As the ACP target for FY 2023-24 was fixed at 40% more than FY 2022-23, with a view to provide more push to credit disbursement, Banks have been able to achieve 28% growth in the period under consideration, which may be a reason for achievement of 93% against the ACP target FY 2023-24.

Achievement of Annual Credit Plan 2023-24 up to 31.03.2024

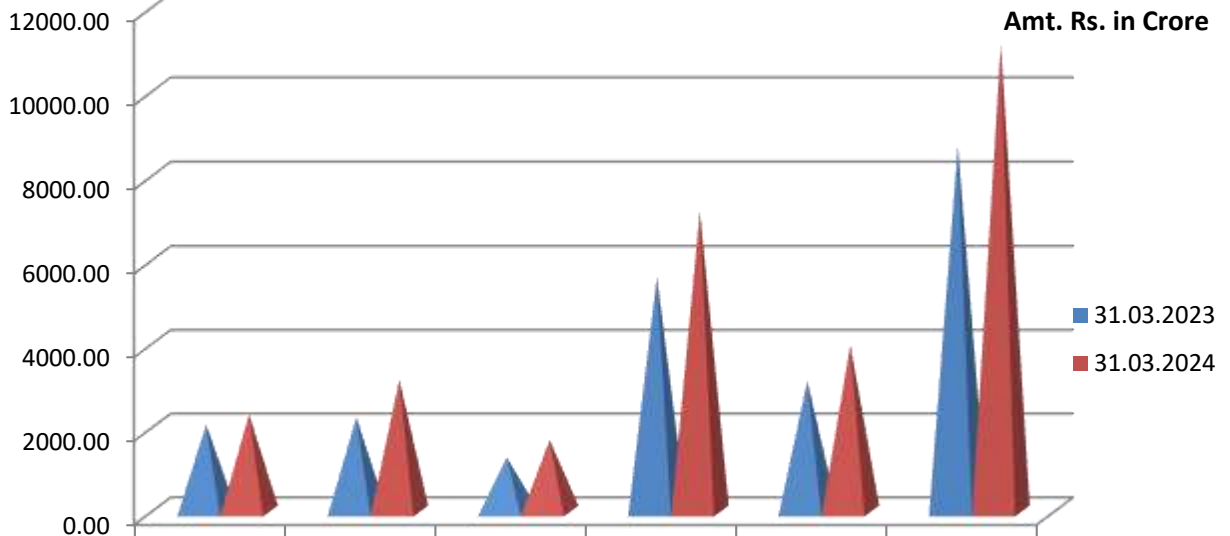


■ Target
■ Achievement

	Agriculture	MSME	Other Priority Sector	Total Priority Sector	Non Priority Sector	Total Credit Plan/Achievement
■ Target	3200	3500	1300	8000	4000	12000.00
■ Achievement	2313.98	3138.85	1703.19	7156.03	3966.61	11122.65

Sector

Credit Disbursement under ACP as on 31.03.2023 & 31.03.2024



	Agriculture	MSME	Other Priority Sector	Total Priority Sector	Non Priority Sector	Total Credit Plan/Achievement
■ 31.03.2023	2067.74	2242.01	1286.82	5596.58	3110.85	8707.44
■ 31.03.2024	2313.98	3138.85	1703.19	7156.03	3966.61	11122.65

Tripura State

Districtwise and Sectorwise Achievement under Annual Credit Plan 2023-24 during the period 01.04.2023 to 31.03.2024

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	82624.55	99	220034.00	176593.6	80	54831.00	65724.21	120	357908.00	324942.36	91	218344.00	226931.38	104	576252.00	551873.74	96
2	Khowai	27314.00	18886.16	69	16046.00	15508.28	97	9780.00	12446.95	127	53140.00	46841.39	88	22713.00	18170.51	80	75853.00	65011.90	86
3	Sepahijala	39263.00	22412.83	57	16999.00	21919.2	129	13566.00	18387.55	136	69828.00	62719.58	90	27742.00	19056.31	69	97570.00	81775.89	84
4	Gomati	40476.00	24078.87	59	24735.00	24755.32	100	12605.00	18782.38	149	77816.00	67616.57	87	28794.00	30224.53	105	106610.00	97841.10	92
5	South Tripura	43117.00	26572.29	62	18816.00	23598.12	125	12780.00	17613.03	138	74713.00	67783.44	91	31541.00	26272.33	83	106254.00	94055.77	89
6	North Tripura	29826.00	22916.82	77	26667.00	24757.53	93	10336.00	12043.39	117	66829.00	59717.74	89	29875.00	32109.03	107	96704.00	91826.77	95
7	Unakoti	21594.00	16071.42	74	15167.00	15046.84	99	9612.00	9266.2	96	46373.00	40384.46	87	21547.00	19428.53	90	67920.00	59812.99	88
8	Dhalai	35367.00	17835.52	50	11536.00	11706.57	101	6490.00	16055.74	247	53393.00	45597.83	85	19444.00	24469.21	126	72837.00	70067.04	96
	Total	320000.00	231398.46	72	350000.00	313885.46	90	130000.00	170319.45	131	800000.00	715603.37	89	400000.00	396661.83	99	1200000.00	1112265.20	93

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	3200.00	2313.98	72

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	Target	1861.51	829.37	509.12	0.00	3200.00
	Achievement	1143.35	676.78	493.84	0.00	2313.98
	% of Achv	61	82	97	0	72

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 – March'24)
1	Increase in Farm Credit	Rs. 3200.00	Achievement up to March 2024 quarter of FY 2023-24 is Rs. 2313.98 Crores (72% of the target)
2	KCC (No.)	66356	29816 nos. KCCs. (45% of the target)

Bank wise position as on 31.03.2024 for agriculture sector is furnished in the **Annexure F**.

Promotion of e-Kisan Upaj Nidhi (e-KUN)

Digital Gateway: An online platform to facilitate the farmers with stocks in WDRA registered warehouses to obtain post-harvest loans from banks. The gateway will boost post-harvest pledge financing for farmers. This will provide them sufficient liquidity and help them defer sale of their harvested produce to a more opportune time when it could fetch better prices. Thus, distress sale can be reduced.

Digital Gateway facilitates loaning against electronic Negotiable Warehouse Receipts (e-NWRs) regulated by WDRA. It will reduce the turnaround time for pledge loans through seamless transfer of data. Banks onboarded on the digital gateway will provide a choice to farmers in terms of rate of interest, loan amount, etc. Farmer can choose the best option available.

The farmer will first have to register himself with his repository account details issued to him by the repository, authorized by WDRA. The gateway will automatically authenticate these details through electronically integrated data bases of UIDAI, CBDT, Repository, etc. The Rule engine of portal also examines the farmer credit details like CIBIL score, etc. The Rule engine then provides the farmer, details of loans offered by banks. Once the farmer chooses a bank's offer, the portal provides a digital in-principle approval for the loan. The farmer can go to the bank to complete documentation and to get the amount disbursed.

Digital Gateway is a fruit of collaborative efforts of Department of Food & Public Distribution, Department of Financial Services (DFS), Warehousing Development and Regulatory Authority (WDRA) and National Bank for Agriculture and Rural Development (NABARD). WDRA has got this gateway developed through the Task Force set up by the of Department of Financial Services for putting all financial services offered by Gal on a single electronic platform called Jansamarth portal. WDRA is a regulatory body established by the Government of India with a prime objective of implementing Negotiable Warehouse Receipt (NWR) System in the country, which would help farmers to store their produce in scientific storage godowns and to seek loan from banks against their NWRs. NABARD has facilitated the development of this gateway by providing critical inputs based on their wide experience in agriculture finance. NABARD will promote the digital gateway through its District Development Managers (DDMs) posted across the country.

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:

Plan Year	Target	Achievement	Amt. Rs. In Crore
			% 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	3500.00	3138.85	90

The disbursement made during the period April-March 2024 is Rs. 3138.85 crores i.e., 90% 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	Commercial Banks	RRB	Co-Operatives	Amt. Rs. In Crore	
					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	Target	2772.89	516.95	210.16	0.00	3500.00
	Achievement	2415.02	521.9	201.92	0.00	3138.85
	% of Achv	87	101	96	0	90

Details of achievement of MSME under ACP 2023-24 (April 2023-March 2024) are furnished in the Annexure J.

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	1300.00	1703.19	131

All banks disbursed Rs. 1703.19 crores during the period April 2023 – March 2024.

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	Target	977.90	251.45	70.65	0.00	1300.00	
	Achievement	801.90	830.83	70.46	0.00	1703.19	
	% of Achv	82	330	100	0	131	

Details of achievement of Other Priority Sectors (OPS) under ACP 2023-24 during April 2023 – March 2024 are furnished in the **Annexure K**.

The Banks having less than 40% of advances under priority sector as compared to ANBC of previous year are as under:

BANKS	Agril & Allied		MSME		OTHER PRISEC		Total PRISEC		(Amt. in lacs)	
	Total Finance								TFA as % of ANBC	PS Cr. As % to ANBC
	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.		
State Bank of India	41318	36767.93	6943	57471.36	5196	33038.31	53457	127277.60	5	19
IDFC First Bank	875	198.04	5	6.95	0	0.00	880	204.99	4	4
NESFB	76	8.00	3634	2107.39	0	0.00	3710	2115.39	0	34

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

Bank-wise performance in lending to priority sectors and key categories as on 31.03.2024 is given in **Annexure C & D**.

Flow of Credit to Renewable Sources of Energy

The flow of credit to renewable sources of energy is a critical factor in the sustainable development of the State of Tripura. With the state's commitment to the "Sustainable Development Goals (SDG) Vision 2030," there is a significant emphasis on developing renewable energy resources to ensure economic growth, energy security, and environmental sustainability.

Banks have to play a pivotal role in this transition by providing the necessary financial support for renewable energy projects. This support helps in overcoming the initial high capital costs and facilitates the adoption of clean energy technologies. Moreover, the credit flow from banks to renewable energy projects aligns with the global shift towards a low-carbon economy. By investing in renewable energy, banks in Tripura are poised to not only contribute to the state's energy vision but also tap into a growing market with potential long-term returns, fostering a green economy for future generations.

Promotion of Solar Home lighting is a potential area identified by NABARD in Tripura. There are many entrepreneurs dealing with solar equipment in the State, who are also providing after sales service including repairing of solar equipment. Banks are encouraged to lend in this segment for which targets shall be assigned as part of Annual Credit Plan FY 2024-25.

Approval of Annual Credit Plan for FY 2024-25

NABARD has published the State Focus Paper for the financial year 2024-25. The Annual Credit Plan prepared by SLBC based on the Potential Linked Plan (PLP) given by NABARD for FY 2024-25 and achievement made under ACP FY 2023-24 was tabled in the SLBC Sub-Committee meeting, held on 16.05.2024.

As decided by the SLBC Sub-committee, the credit potential outlay, for the year 2024-25, has been recommended at Rs. 13200 crores, out of which Rs. 8900 crores are in Priority sector. The method of assessment is given hereunder for adoption of the same by the House for setting up the targets of FY 2024-25. SLBC will allocate the bank-wise and district-level targets under respective sectors in the same proportion as assessed below for necessary action by LDMS, accordingly.

Synopsis of the ACP for FY 2024-25

Particulars	Amt in Crore					
	Agriculture	MSME	Other Prisec	Total Prisec	Non- Prisec	Total Advance
Achievement as on 31-03-2023	2067.74	2242.01	1286.82	5596.58	3110.85	8707.44
ACP for 2023-24	3200.00	3500.00	1300.00	8000.00	4000.00	12000.00
Growth proposed in last year ACP	54.76%	56.11%	1.02%	42.94%	22.23%	37.81%
Achievement as on 31-03-2024	2313.98	3138.85	1703.19	7156.03	3966.62	11122.65
ACP 23-24 Achievement %	72%	90%	131%	89%	99%	93%
YOY growth in ACP achievement	11.91%	40%	32.36%	27.86%	28.47%	27.74%
PLP for 2024-25	4838.12	3981.14	1360.47	10179.74	---	10179.74
ACP 24-25 recommended by the house of SLBC Sub-Committee	3000	4000	1900	8900	4300	13200
Proposed growth % (24-25) against Achievement of March-23	30%	27%	12%	24%	8%	19%

CD RATIO OF BANKS IN TRIPURA

Action Points emerged in the 146th SLBC Meeting held on 21.02.2024

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 52% as on 31.03.2024.

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 March 2024, the CD ratio of the State stood at 52%. The district wise details are as under:

District	CD RATIO	CD RATIO	CD RATIO	CD RATIO
	March 2023	December 2023	March 2024	Since March 2023
North Tripura	59	61	59	No Change
Unakoti	66	69	68	+2
South Tripura	63	67	63	No Change
Gomati	64	71	69	+5
West Tripura	47	43	42	-5
Sepahijala	67	68	64	-3
Khowai	63	66	65	+2
Dhalai	96	98	98	+2
Total State	54	53	52	-2

CD ratio of the banks decreased to 52% as on March 2024 as compared to 54% as on March 2023. CD ratio of 4 districts in the State as on March 2024 has improved over the CD ratio of March 2023. CD Ratio of 98% is the highest in Dhalai District, as against 42%, the lowest in West Tripura District, having 59% of the total business of the State.

Particulars	As on March 2023	AS on March 2024
CD Ratio	54%	52%
CD Ratio including RIDF	55%	57%
CD Ratio Including Investments	74%	71%

District-wise / Bank-wise CD Ratio of Banks is furnished in the **Annexures L, M, N & O**.

Summarized position of Deposits, Advances and CD Ratio is as under:

All Amount in Rupees Lakh

Bank Type	As on March 2023				As on December 2023				As on March 2024			
	No. of Branches	Deposits	Advances	CD Ratio	No. of Branches	Deposits	Advances	CD Ratio	No. of Branches	Deposits	Advances	CD Ratio
Total of Public Sector Banks	240	2127913.11	1033702.76	49	242	2186252.02	957633.56	44	243	2244806.5	980912.14	44
Total of Private Sector Banks	110	425900.76	389391.78	91	115	443507.42	434076.51	98	130	566160.14	472359.94	83
Total of Regional Rural Banks	148	802255.56	324936.41	41	150	835862.78	340990.42	41	150	879939.98	359827.23	41
Total of Co-Operative Banks	73	327908.58	251629.9	77	73	337519.02	273610.8	81	73	345310.86	274276.15	79
Grand Total	571	3683978.01	1999660.85	54	580	3803141.24	2006311.29	53	596	4036217.48	2087375.46	52

Bank Type	Variation Over the Quarter			Growth Over the Quarter %			Variation Y-o-Y			Growth Y-o-Y %		
	Deposits	Advances	CD Ratio	Deposits	Advances	CD Ratio	Deposits	Advances	CD Ratio	Deposits	Advances	CD Ratio
Total of Public Sector Banks	58554.48	23278.58	0	3	2	0	116893.39	-52790.62	-5	5	-5	-5
Total of Private Sector Banks	122652.72	38283.43	-14	28	9	-14	140259.38	82968.16	-8	33	21	-8
Total of Regional Rural Banks	44077.2	18836.81	0	5	6	0	77684.42	34890.82	0	10	11	0
Total of Co-Operative Banks	7791.84	665.35	-2	2	0	-2	17402.28	22646.25	3	5	9	3
Grand Total	233076.24	81064.17	-1	6	4	-1	352239.47	87714.61	-2	10	4	-2

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 146th SLBC Meeting held on 21.02.2024

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

29816 KCCs sanctioned by Banks amounting to Rs. 249.85 Crores during FY 2023-24 as on 31.03.2024, thereby achieving 45% 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
March-2023	2022-23	69278	60271	33034.29	87
December-2023	2023-24	66356	21069	18317.48	32
March-2024	2023-24	66356	29816	24985.95	45

The summarized position of KCC disbursement in the FY 2023-24 as on 31.03.2024 is given as under:

Amount in Rs. Lakhs

BANKS	Crop Loan Target		Crop Loan Disbursement		Achievement %	
	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.
Sub Total of Public Sec. Bank	25235	20974.00	15146	15987.53	60	76
Sub Total of Pvt. Sec. Bank	7600	7672.00	639	2575.96	8	34
Sub Total of RRB	26739	11275.00	11469	5083.22	43	45
Sub Total of Coop.Banks	6782	3084.00	2562	1339.24	38	43
GRAND TOTAL	66356	43005.00	29816	24985.95	45	58

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

Bank-wise performance under KCC as on 31.03.2024 has been shown in the **Annexures P & Q**.

Performance of Banks in Crop Loan & Term Loan to Agriculture during the FY 2023-24 as on 31.03.2024

(Amt in Lakhs)

BANKS	Crop Loan Target		Crop Loan Disbursement		Term Loan Target		Term Loan Disbursement		Total Agri-Allied Target		Total Agri-Allied Disbursement	
	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.
Sub Total of Public Sec. Bank	25235	20974.00	15146	15987.53	9396	24060.00	10313	24103.45	34631	45034.00	25459	40090.98
Sub Total of Pvt. Sec. Bank	7600	7672.00	639	2575.96	240903	133445.00	120184	71668.41	248503	141117.00	120823	74244.37
Sub Total of RRB	26739	11275.00	11469	5083.22	20755	71662.00	18970	62595.25	47494	82937.00	30439	67678.47
Sub Total of Coop.Banks	6782	3084.00	2562	1339.24	3537	47828.00	4318	48045.40	10319	50912.00	6880	49384.64
GRAND TOTAL	66356	43005.00	29816	24985.95	274591	276995.00	153785	206412.51	340947	320000.00	183601	231398.46

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
Total	14599	2.67	51.12	19.90	2579.02

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

Implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) in Rabi 2023-24 Season

For Rabi 2023 Season, Boro Paddy, Watermelon, Potato, Cauliflower, Brinjal & Tomato are the notified crops. Loanee farmers for the notified crops would be covered as per Revamped PMFBY. All bank branches have been advised to submit premium of crop insurance for loans sanctioned up to 15th January 2024 for Boro Paddy and Watermelon, while for Potato, Cauliflower, Brinjal & Tomato, the cut-off date is 31st December 2023. The position of Rabi 2023-24 enrolment is as under:

					All Amount in Rs.Lakhs
PMFBY RABI-23 LOANEE FARMER					
Bank Name	Total no of Policies	Total Farmer Share	Total State Share	Total GOI Share	Total Sum Insured
Bank Of Baroda	6	0.00600	0.03170	0.04847	2.15408
Bank Of India	46	0.01150	0.19810	0.17150	12.70354
Canara Bank	1	0.01244	0.00000	0.00000	0.31109
Punjab And Sind Bank	46	0.00920	0.15848	0.13720	10.16284
Punjab National Bank	1668	0.25843	3.60585	3.01860	235.05071
State Bank Of India	2036	0.49195	7.97763	2.86493	543.43552
Tripura Gramin Bank	2674	0.55252	8.78047	8.85336	556.01910
Tripura State Cooperative Bank Ltd	1650	0.57919	5.29707	5.77118	345.92274
Grand Total	8127	1.92123	26.04929	20.86522	1705.75962

Total Non-Loanee Farmers covered under Rabi 2023-24 Season: 104288 nos.

SELF HELP GROUPS

Action Points emerged in the 146th SLBC Meeting held on 21.02.2024

To clear all pending proposals and achieve the target for FY 2023-24 by March 2024.

Status of implementation

Amount in Rs. Lakhs

Bank Name	Target FY 2023-24		Achievement		Achievement Percentage(%)	
	Total SHG's	Total Disbursement Amt.	Total SHGs	Total Disbursement Amt.	Total SHGs %	Total Disbursement Amt. %
Public Sector Banks	5090	8660.00	6114	13250.06	120	153
Regional Rural Banks	14100	25160.00	13663	40578.04	97	161
Private Sector Banks	450	830.00	610	1294.80	136	156
Co-Operative Banks	2960	5350.00	2867	5909.26	97	110
Grand Total	22600	40000.00	23254	61032.16	103	153

As against the TRLM target of Rs.400 crores in 22600 accounts for FY 2023-24, the Banks have collectively achieved sanction of 23254 accounts (achievement of 103%) with corresponding disbursement amount of Rs. 610.32 crores (achievement of 153%) as on 31.03.2024.

Bank-wise achievement is given in **Annexure R**.

TRLM Target for FY 2024-25

Sl No	Name of the Bank	Fresh loan	Renewal loan	Total target for sanctioning of loan	Target for disbursement (Amt. in lakh Rs.)
1	Bank of India	220	232	452	809
2	Canara Bank	188	159	347	614
3	Central Bank of India	80	75	155	274
4	HDFC Bank	275	159	434	78
5	IDBI Bank	125	45	170	257
6	Indian Bank	20	7	27	48
7	Indian Overseas Bank	20	15	35	62
8	Punjab & Sind Bank	20	20	40	71
9	Punjab National Bank	973	1073	2046	3674
10	State Bank of India	377	369	746	1320
11	Tripura Gramin Bank	6359	6873	13232	23614
12	Tripura State Co-Operative Bank	2034	1932	3966	7444
13	UCO Bank	479	391	870	1593
14	Union Bank of India	30	50	80	142
Grand Total		11200	11400	22600	40000

Tripura Urban Livelihood Mission as on March 2024 (FY 2023-24):

TULM SEP (Individual) FY(2023-24) up to March 2024							
Bank Type	Target	Sponsored	Sanctioned	Disbursed	Returned	Pending	Amount Disbursed (in Lakh)
Public Sector Banks	241	491	252	260	56	175	₹ 468.00
Private Banks	3	5	1	1	0	4	₹ 1.80
Regional Rural Banks	0	28	23	23	0	5	₹ 41.40
Co-Operative Banks	156	219	142	142	47	30	₹ 255.60
Total	400	743	418	426	103	214	₹ 766.80

For the FY 2023-24, 743 SEP-Individual cases were sponsored to the bank branches against the target of 400 cases, out of which 418 cases were sanctioned amounting to Rs. 766.80 lakhs as on 31.03.2024.

TULM SEP(SHG) FY(2023-24) up to March 2024							
Bank Type	Target	Sponsored	Sanctioned	Disbursed	Returned	Pending	Amount Disbursed (in lakh)
Public Sector Banks	413	310	299	277	0	33	₹ 498.60
Regional Rural Banks	833	1285	1253	1165	0	120	₹ 2,097.00
Co-Operative Banks	657	502	501	441	0	61	₹ 793.80
Total	1903	2097	2053	1883	0	214	₹ 3,389.40

For the FY 2023-24, 2097 SEP-SHG cases were sponsored to the bank branches against the target of 1903 cases, out of which 2053 cases were sanctioned amounting to Rs. 3389.40 lakhs as on 31.03.2024.

Bank-wise achievement is given in **Annexure S**.

TULM Targets for FY 2024-25 (up to September 2024)

Individual Loan target under Self Employment Program- TULM upto September 2024

SL	Name of Bank	Target	Amount (in lakh)
1	BOI	2	₹ 2.90
2	BOM	1	₹ 2.00
3	CANARA BANK	9	₹ 14.00
4	CBI	1	₹ 1.00
5	IOB	1	₹ 2.00
6	PNB	30	₹ 50.90
7	SBI	16	₹ 26.70
8	TSCBL	44	₹ 58.80
9	UCO	20	₹ 28.10
10	UNION BANK	1	₹ 2.00
Total		125	₹ 188.40

SHG Credit Linkage target under Self Employment Program- TULM upto September 2024

SL	BANK NAME	Target of 1st dose	Amount (in Lakh)	Target of 2nd dose	Amount (in Lakh)	Target of 3rd dose	Amount (in Lakh)	Target of 4th dose	Amount (in Lakh)
1	BOI	3	₹ 4.50	3	₹ 9.00	0	₹ 0.00	0	₹ 0.00
2	BOM	4	₹ 4.00	4	₹ 8.00	0	₹ 0.00	0	₹ 0.00
3	CANARA BANK	16	₹ 16.50	5	₹ 14.00	6	₹ 22.00	1	₹ 6.00
4	CBI	1	₹ 1.00	0	₹ 0.00	0	₹ 0.00	0	₹ 0.00
5	PNB	24	₹ 26.50	15	₹ 37.50	5	₹ 25.00	0	₹ 0.00
6	SBI	17	₹ 23.00	6	₹ 18.00	0	₹ 0.00	0	₹ 0.00
7	TGB	378	₹ 374.00	167	₹ 383.00	22	₹ 83.00	5	₹ 21.00
8	TSCBL	144	₹ 163.50	124	₹ 292.50	42	₹ 146.00	0	₹ 0.00
9	UCO	14	₹ 14.00	11	₹ 25.00	8	₹ 29.00	0	₹ 0.00
10	UNION BANK	1	₹ 1.00	0	₹ 0.00	1	₹ 5.00	0	₹ 0.00
		602	₹ 628.00	335	₹ 787.00	84	₹ 310.00	6	₹ 27.00

Recognition of banks w.r.t. settlement of insurance claims of SHG members under TRLM

F.No.6(25)-RD(TRLM)/2023-Part(1) / 695-97

I/113656/2024

Government of Tripura
Tripura Rural Livelihood Mission
State Mission Management Unit
Rural Development Department

Dated: 26/4/2024

To
**The Convener,
SLBC, Agartala**

Subject:- Felicitations of Bank branches having good performance in settlement of insurance claims for the deceased women SHG members.

Sir,

With reference to the subject cited above, it is for your information that coverage of eligible women SHG members under the Pradhan Mantri Jiban Jyoti Bima Yojana (PMJJBY) & Pradhan Mantri Suraksha Bima Yojana (PMSBY) is an important sector under DAY-NRLM. During the FY23-24, a total no. of 2.32 lakh under PMJJBY and 2.85 lakh under PMSBY SHG members were enrolled. It is also to be mentioned that a total no. of 30 nos. insurance claims have been raised and settled by the banks for the deceased women SHG members. As an implementing agency for SHG development, Tripura Rural livelihood Mission would like to acknowledge and appreciate the efforts of these Banks in ensuring the security and well-being of SHG members through timely and effective insurance enrollment and claim settlements.

In view of the above, and as desired by the Chairperson of the General Body of TRLM during the meeting held on 04.04.2024 you are requested to take necessary action to felicitate the bank branches in the next meeting of State Level Bankers Committee (SLBC).

The details of bank branches is given in Annexure-I.

Yours faithfully,

Encl: As Stated

Signed by
(Dr. Bhanoori Kaur, IAS)
Chief Executive Officer
Date: 26-04-2024 11:09:00
Tripura Rural Livelihood Mission

Copy to:

1. The PS to the Chief Secretary, Govt. of Tripura for kind information of the Chief Secretary, Govt. of Tripura.
2. The Secretary, RD Department, Govt. of Tripura for kind information.

Insurance Claim Settlement Report under Tripura Gramin Bank:-

Annexure-I

Name of The district	Name of the Block	No of claim setteled		Name of the deceased SHG member	Name of the nominee	Relation with nominee	Name of the Bank	Name of the Branch	Claim Raised Date	Claim setteled Date	Benifitted Amount
		PMJJBY	PMSBY								
Dhalai	Ambassa	3	0	Chandana Debnath	Prabir Debnath	Son	TGB	Ambassa	31-05-2023	14.09.2023	2,00,000/-
				Krauri Mog	Kanjoy Mog	Husband	TGB	Kulai	08-11-2022	09.09.2023	2,00,000/-
				Madan Gopal Sharma	Niba Rani sharma	Wife	TGB	Ambassa	04-02-2021	03.12.2021	2,00,000/-
Gomati	Kakraban	1	0	Dipu Rani Bhowmik Majumder	Suman Majumder	Husband	TGB	Gangacherra	18 July 2023	25 September 2023	2,00,000/-
	Matabari	1	0	Maya Das	Balaram Das	Husband	TGB	Chandrapur	25 April 2023	28 December 2023	2,00,000/-
	Silachari	1	0	Antara Chakma	Dhikel Chakma	Son	TGB	Silachari	05 June 2023	06 October 2023	2,00,000/-
North Tripura	Kalacherra	1	0	Kakali Nath	Siton Nath	Wife	TGB	Sanicherra	20 October 2023	21 December 2023	2,00,000/-
	Laljhuri	1	0	Rakhi Bala Nath	Sasankha Nath	Wife	TGB	Kanchanpur	07 September 2023	30 November 2023	2,00,000/-
	Kalacherra	0	1	Kakali Nath	Siton Nath	Wife	TGB	Sanicherra	20 October 2023	21 December 2023	2,00,000/-
Sepahijala Tripura	Nalchar	1	0	Sima Ghosh	Subrata Ghosh	Son	TGB	Durlavnarayan	15-02-2023	28-02-2024	2,00,000/-
Khowai	Kalyanpur	1	0	Minati Sarkar	Parimal Sarkar	Husband	TGB	Mohercherra	24-04-2023	27-09-2023	2,00,000/-
	Padmabill	1	0	Sabita Debbarma	Aparjit Debbarma	Son	TGB	Hatkata	27-02-2023	06-09-2023	2,00,000/-
		0	1	Sabita Debbarma	Aparjit Debbarma	Son	TGB	Hatkata	27-02-2023	06-12-2023	2,00,000/-
South Tripura	Bokafa	2	0	Jupati Chakma	Chiranjit Chakma	Son	TGB	Santirbazar	23/04/2023	10-05-2023	2,00,000/-
				Sarita Reang	Khuniram Reang	Husband	TGB	BC Manu	14/11/2023	03-10-2024	2,00,000/-
	Hrishyamukh	4	0	Rina Mitra	Papan Mitra	Son	TGB	Matei	26-08-2023	25-09-2023	2,00,000/-
				Rakhi Bala Debnath	Rajendra Debnath	Husband	TGB	Belonia	05-07-2023	25-09-2023	2,00,000/-
				Pramila Chakraborty	Dowal Chakraborty	Daughter	TGB	Hrishyamukh	17-03-2023	17-08-2023	2,00,000/-
				Radharani Das	Litan Kumar Das	Son	TGB	Matei	24-08-2023	06-02-2024	2,00,000/-
	Jolaibari	2	0	Sujit Majumder	Sujit Majumder	Husband	TGB	Baikhora	01-03-2023	15-10-2023	2,00,000/-
				Suparna Pal	Subrata Shil	Husband	TGB	Jolaibari	24.03.23	17.08.2023	2,00,000/-
	Satchand	2	0	Annalaxmi Tripura	Sahana Mog	Daughter	TGB	Harina	25-05-2022	18-10-2022	2,00,000/-
Chaindau Mog				Ugyajai Mog	Husband	TGB	Harina	07-10-2022	16-08-2023	2,00,000/-	

Insurance Claim Settlement Report under Tripura State Cooperative Bank:-

Name of The district	Name of the Block	No of claim setteled		Name of the deceased SHG member	Name of the nominee	Relation with nominee	Name of the Bank	Name of the Branch	Claim Raised Date	Claim setteled Date	Benifitted Amount
		PMJJBY	PMSBY								
Dhalai	Ambassa	1	0	Bakul Deb	Jahar Deb	Husband	TSCB	Ambassa	15.06.2023	08.07.2023	200000
South	Bokafa	1	0	Late Janaki Reang	Nickel Gorom	Son	TSCBL	Santirbazar	15/09/2023	13/11/2023	2,00,000/-

Insurance Claim Settlement Report under Canara Bank:-

Name of the Block	No of claim setteled		Name of the deceased SHG member	Name of the nominee	Relation with nominee	Name of the Bank	Name of the Branch	Claim Raised Date	Claim setteled Date	Benifitted Amount
	PMJJBY	PMSBY								
Kadamtala	1	0	Achama Begam	Faruk Ahomed Choudhury	Son	Canara bank	Kadamtala	30 September 2023	18 December 2023	200000
Laljhuri	1	0	Sulekha Nath	Pranay Nath	Wife	Canara bank	Laljhuri	30 January 2024	16 March 2024	200000
Chandipur	1	0	Lentongli Halam	Roulthainir Halam	Husband	Canara bank	Kailashahar	03-10-2023	14/12/2023	200000

Insurance Claim Settlement Report under Punjab National Bank:-

Name of The district	Name of the Block	No of claim setteled		Name of the deceased SHG member	Name of the nominee	Relation with nominee	Name of the Bank	Name of the Branch	Claim Raised Date	Claim setteled Date	Benifitted Amount
		PMJJBY	PMSBY								
Unakoti	Gournagar	1	0	Biswajit Sinha	Kalpana Sinha	wife	PNB	Gournagar	04-09-2023	19-11-2023	200000

Insurance Claim Settlement Report under State Bank of India:-

Name of The district	Name of the Block	No of claim setteled		Name of the deceased SHG member	Name of the nominee	Relation with nominee	Name of the Bank	Name of the Branch	Claim Raised Date	Claim setteled Date	Benifitted Amount
		PMJJBY	PMSBY								
Gomati	Matabari	1	0	Putul Bibi	Javed Hossain	Son	SBI	Garjee	15 February 2023	09 August 2023	200000

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 31.03.2024	
A/c	Amount	A/c	Amount
813	3631.15	4251	13042.11

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

Status Report of Chief Minister's B.ED Anuprerana Yojana								
S.No.	Name of Bank	No. of B.Ed proposals sent to Higher Education Dept for approval	No. of proposals accorded approval by Higher Education Dept for sanction	No. of B.Ed loans sanctioned	Amount in Rs. Lakhs	No. of B.Ed loans disbursed	Amount in Rs. Lakhs	No. of proposals rejected
1	Bank of India	3	3	3	5.60	3	1.72	0
2	UCO Bank	29	29	5	4.75	5	2.54	0
3	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 31.03.2024 (Amt in Lacs.)**

SL NO	BANKS	PROPOSAL SANCTIONED		Outstanding as on 31.03.2024		NPA as on 31.03.2024	
		NO	Amt.	No.	Amt.	No.	Amt.
A	Sub Total of Public Sec. Bank	647	2371.51	3286	10738.44	227	368.56
B	Sub Total of Pvt. Sec. Bank	19	159.97	74	299.25	1.00	1.22
C	Sub Total of RRB	121	1010.87	875	1947.82	124	164.08
D	Sub Total of Coop.Banks	26	88.80	16	56.60	8	11.10
GRAND TOTAL		813	3631.15	4251	13042.11	360	544.96

The Bank wise performance of Education Loan for the financial year 2023-24 is given in **Annexure T**.

**BANK-WISE PERFORMANCE IN FINANCING UNDER HOUSING SCHEME AS ON 31.03.2024
(Amt. in lakhs)**

Sl. No.	Name of the Banks	Total Outstanding							
		Sanctioned in FY 2023-24		Total Outstanding as on 31.03.2024		Out of which PMAY		Total NPA as on 31.03.2024	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
A	Sub-Total PUBLIC sec Bank	2933	40101.89	18866	203699.24	1635	29041.41	96	551.45
B	Sub Total Pvt. Sec Bank	2686	7935.73	4558	25593.09	0	0	45	81.39
C	Sub Total RRB	1270	25251.5	10752	85728.10	409	13760	677	1367.38
D	Sub-Total Coop. Bank	18	329.3	483	2198.93	91	71.62	29	132.21
GRAND TOTAL		6907	73618.42	34659	317219.36	2135	42873.03	847	2132.43

The Bank wise performance of Housing Loan for the financial year 2023-24 is given in **Annexure U**.

❖ 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 31.03.2024. All the bankers working in the state to come forward to finance eligible beneficiaries under PMAY.

PMAY- Grameen Status:

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

MSME financing & Employment Generation Schemes

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.

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
PMEGP							
As on 31.03.2023	2022-23	2164	3098	1021	6644.57	708	3612.22
As on 31.12.2023	2023-24	1712	2164	709	4757.18	487	3324.29
As on 31.03.2024	2023-24	1712	2346	994	6424.39	841	4406.45
SWAVALAMBAN							
As on 31.03.2023	2022-23	4000	8216	2392	7872.78	1242	3603.54
As on 31.12.2023	2023-24	4000	6546	1125	3713.01	253	746.42
As on 31.03.2024	2023-24	4000	7152	1979	6700.05	817	2325.60

PMEGP

For the FY 2023-24, 2346 PMEGP cases were sponsored to the bank branches against the target of 1712 cases, out of which 994 cases were sanctioned amounting to Rs. 6424.39 lakhs as on 31.03.2024.

PERFORMANCE UNDER PMEGP FOR THE FINANCIAL YEAR 2023-24 AS ON 31.03.2024

Sl.No.	NAME OF THE BANK	TARGET	SPONSORED		SANCTIONED		DISBURSED		REJECTED	PENDING	ACHIEVEMENT %AGE
		NO	NO	AMT.	NO	AMT.	NO	AMT.	NO	NO	NO
A	Sub Total of Public Sec. Bank	766	1257	14411.68	547	3479.91	362	1910.50	569	141	71
B	Sub Total of Pvt. Sec. Bank	250	45	663.32	5	75.83	5	46.62	10	30	2
C	Sub Total of RRB	480	768	7742.12	313	2150.94	324	1797.53	454	1	65
D	Sub Total of Coop.Banks	216	276	2958.20	129	717.71	150	651.8	147	0	60
GRAND TOTAL		1712	2346	25775.32	994	6424.39	841	4406.45	1180	172	58

Bank-wise performance is given in Annexure V.

SWABALAMBAN

For the FY 2023-24, 7152 cases have been sponsored to the bank branches against the target of 4000 cases, out of which 1979 cases were sanctioned amounting to Rs. 6700.05 lakhs as on 31.03.2024.

Name of Bank	Achievement for the Financial Year 2023-24 (Amt. in lakhs)							
	Target	Sponsored		Sanctioned		Disbursed		Achievement %
	No.	No.	Amt	No.	Amt	No.	Amt	No.
Public Sector Banks	1790	3082	12263.51	775	2576.99	299	963.82	43
Private Sector Banks	59	48	206.15	1	2.36	0	0.00	2
Regional Rural Bank	1520	2984	11901.37	850	3034.09	370	975.91	56
State Co-Op Banks	631	1038	4126.02	353	1086.61	148	385.87	56
Total	4000	7152	28497.05	1979	6700.05	817	2325.6	49

Bank-wise performance is given in Annexure W.

BANK-WISE POSITION IN IMPLEMENTATION OF MINI DAIRY FOR THE STATE OF TRIPURA DURING THE YEAR 2023-24 AS ON 31.03.2024

SI.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	355	392.28	344	376.28
3	Tripura Gramin Bank	41	63.18	41	63.18
4	UCO Bank	83	96.08	83	96.08
5	Punjab National Bank	115	285.77	115	279.26
6	Tripura State Co-Operative Bank	77	44.40	65	37.02
TOTAL		672	886.21	649	854.67

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

PMFME Position for FY 2023-24 as on March 2024				
Bank Name	Total Applications	Loan Sanctioned	Loan Under Process	Loan Rejected
Sub- Total for Public Sector Banks	162	29	21	112
Sub- Total for Private Sector Banks	14	2	12	0
Sub- Total for Regional Rural Banks	89	25	14	50
Sub- Total for Co-Operative Banks	17	2	11	4
Grand Total	282	58	58	166

Bank-wise performance is given in **Annexure X**.

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 12-05-2024 is given below:

Dose	Bank Type	Applications	Sanctioned	Disbursed	Returned
1st Dose (Rs.10000/-)	Public Sector Banks	3819	3469	3429	262
	Private Sector Banks	185	99	92	70
	Regional Rural Banks	1706	1537	1511	137
	Co-Operative Banks	506	245	220	46
	Total	6216	5350	5252	515
2nd Dose (Rs.20000/-)	Public Sector Banks	1604	1138	1104	312
	Private Sector Banks	51	15	10	33
	Regional Rural Banks	516	414	396	92
	Co-Operative Banks	59	33	29	0
	Total	2230	1600	1539	437
3rd Dose (Rs.50000/-)	Public Sector Banks	272	224	219	23
	Private Sector Banks	4	2	1	0
	Regional Rural Banks	113	98	91	7
	Co-Operative Banks	11	7	5	0
	Total	400	331	316	30
Grand Total		8846	7281	7107	982

The detailed bank-wise status of the same is given in **Annexure Y & Z**.

PM Vishwakarma Yojana

PM Vishwakarma, a Central Sector Scheme, was launched on 17th September, 2023 by the Hon'ble Prime Minister of India, to provide end-to-end support to artisans and craftspeople who work with their hands and tools. The Scheme covers artisans and craftspeople engaged in 18 trades, viz. Carpenter (Suthar/Badhai), Boat Maker, Armourer, Blacksmith (Lohar), Hammer and Tool Kit Maker, Locksmith, Goldsmith (Sonar), Potter (Kumhaar), Sculptor (Moortikar, stone carver), Stone breaker, Cobbler (Charmkar)/ Shoemith/Footwear artisan, Mason (Rajmistri), Basket/Mat/Broom Maker/Coir Weaver, Doll & Toy Maker (Traditional), Barber (Naai), Garland maker (Malakaar), Washerman (Dhobi), Tailor (Darzi) and Fishing Net Maker. The Scheme envisages provisioning of the following benefits to the artisans and crafts persons:

- **Recognition:** Recognition of artisans and craftspeople through PM Vishwakarma certificate and ID card.
- **Skill Upgradation:** Basic Training of 5-7 days and Advanced Training of 15 days or more, with a stipend of Rs. 500 per day.
- **Toolkit Incentive:** A toolkit incentive of upto Rs. 15,000 in the form of e-vouchers at the beginning of Basic Skill Training.
- **Credit Support:** Collateral free 'Enterprise Development Loans' of upto Rs. 3 lakh in two tranches of Rs. 1 lakh and Rs. 2 lakh with tenures of 18 months and 30 months, respectively, at a concessional rate of interest fixed at 5%, with Government of India subvention to the extent of 8%. Beneficiaries who have completed Basic Training will be eligible to avail the first tranche of credit support of upto Rs. 1 lakh. The second loan tranche will be available to beneficiaries who have availed the 1st tranche and maintained a standard loan account and have adopted digital transactions in their business or have undergone Advanced Training.
- **Incentive for Digital Transaction:** An amount of Re. 1 per digital transaction, upto maximum 100 transactions monthly will be credited to the beneficiary's account for each digital pay-out or receipt.
- **Marketing Support:** Marketing support will be provided to the artisans and craftspeople in the form of quality certification, branding, onboarding on e-commerce platforms such as GeM, advertising, publicity and other marketing activities to improve linkage to value chain.

In addition to the above-mentioned benefits, the Scheme will onboard the beneficiaries on Udyam Assist Platform as 'entrepreneurs' in the formal MSME ecosystem. Enrolment of beneficiaries shall be done through Common Service Centres with Aadhaar-based biometric authentication on PM Vishwakarma portal. The enrolment of beneficiaries will be followed by a three-step verification which will include Verification at Gram Panchayat/ ULB level, Vetting and Recommendation by the District Implementation Committee and Approval by the Screening Committee. The summarized status of PM Vishwakarma Scheme as on 30-05-2024 is as under:

Bank Type	Basic Training Completed	Loan Application Sent	Total Loan Amount Applied (in Rs. Lakhs)	Applications Sanctioned	Loan Pending For Sanction	Applications Disbursed
Total of Public Sector Bank	628	628	593.70	214	329	4
Total of Pvt Sector Bank	6	6	5.50	0	6	0
Total of Regional Rural Bank	420	420	406.35	0	420	0
Total of Co-Operative Bank	41	41	38.50	0	41	0
Grand Total	1095	1095	1044.05	214	796	4

The detailed bank-wise status of the same is given in **Annexure AA**.

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. 22.05 Crores during FY 2023-24 up to March 2024.

Bank-wise Progress under the Scheme as on 31.03.2024 is as follows: -

PERFORMANCE UNDER STAND UP INDIA FY 2023-24 As on 31.03.2024									
						Amt.: Rs. In Lakhs			
Sl.	Bank	SC		ST		Women		TOTAL	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	Bank of Baroda	1	11	0	0	0	0	1	11
2	Canara Bank	0	0	0	0	2	23	2	23
3	State Bank of India	1	10.5	4	40.06	19	318.45	24	369.01
4	Punjab National Bank	4	84	2	62	23	354.98	29	500.98
5	UCO Bank	8	66.55	0	0	4	41.6	12	108.15
6	Union Bank	0	0	0	0	18	365.35	18	365.35
7	IndusInd Bank	1	24.29	2	51.03	2	31.3	5	106.62
8	Indian Bank	0	0	0	0	2	45.99	2	45.99
9	Tripura Gramin Bank	15	204	14	197	17	224	46	625
10	HDFC Bank	0	0	0	0	1	50.24	1	50.24
GRAND TOTAL		30	400.30	22	350.09	88	1454.91	140	2205.30

Pradhan Mantri Mudra Yojana (PMMY)

Status of implementation

All Banks/Financial Institutions have made an achievement of Rs. 2497.75 Crores with 329209 number of accounts for the period April 2023 – March 2024.

Performance of the Banks in the State of Tripura as on 31.03.2024 for FY 2023-24 is furnished below:

Amt. Rs. In Crores

Bank Name	Shishu (Loans up to Rs. 50,000)		Kishore (Loans from Rs. 50,001 to Rs. 5.00 Lakh)		Tarun (Loans from Rs. 5.00 to Rs. 10.00 Lakh)		Total	
	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt
Public Sector Banks	5398	15.11	9125	218.6	2767	210.84	17290	444.50
Private Sector Banks	93777	333.19	106220	1054.00	146	8.57	200143	1395.28
RRBs	5336	21.07	5301	96.56	332	24.01	10969	141.64
NBFC MFI	53550	199.64	11580	97.63	261	16.84	65391	314.11
Small Finance Banks	17083	67.55	11290	95.80	0	0	28373	163.35
Co-Op Banks	4112	18.98	2319	15.58	612	4.31	7043	38.87
Grand Total	179256	655.54	145835	1578.00	4118	264.57	329209	2497.75

Bank wise details of disbursement is Annexed in **Annexures BB & CC**.

PRADHAN MANTRI MUDRA YOJANA OUTSTANDING POSITION AS ON 31.03.2024 (Amount in Rs. Lakhs)

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	Number wise	Amount wise
Total PUBLIC sec Bank	16268	3968.11	6302	1801.63	30368	43568.97	6768	7673.19	4700	23266.76	310	1647.82	51336	70803.84	13380	11122.64	26	16
Total PRIVATE Sec bank	140033	30317.01	12116	1869.34	209153	106851.53	10631	5682.06	562	4179.99	46	1239.93	349748	141348.5	22793	8791.33	7	6
Total RRB	34768	7589.54	9094	2585.16	27087	29100.57	3585	3686.76	1128	5706.35	56	203.43	62983	42396.47	12735	6475.35	20	15
Total Coop. Bank	4113	1898.99	644	359.96	2319	1558.65	464	311.73	612	431.99	120	84.70	7044	3889.62	1228	756.39	17	19
Grand Total	195182	43773.65	28156	6616.09	268927	181079.72	21448	17353.75	7002	33585.10	532	3175.88	471111	258438.5	50136	27145.71	11	11

Recovery Performance of Banks as on 31.03.2024

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 Prisec as on 31.03.2024 stands at 44%.

A comparative table relating to **March 2024** with that of **March 2023** is produced below:

Rs/ Lacs

Sector	March 2023			March 2024		
	Demand	Recovery	%	Demand	Recovery	%
Agriculture & allied	203863.60	122594.47	60	119508.63	57313.30	48
MSME	109770.50	60922.74	56	71553.06	28689.87	40
Other Prisec	107854.70	53255.61	49	65941.06	28489.62	43
TOTAL	421488.80	236772.82	56	257002.75	114492.79	44

The detailed bank-wise status of the same is given in **Annexure DD**.

POSITION OF NPA OF BANKS IN THE STATE OF TRIPURA

As on 31.03.2024

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
March 2023	19996	1423.54	7.12
December 2023	20063	964.78	4.81
March 2024	20874	1092.83	5.23

Percentage of gross NPA as against gross advance decreased from 7.12% as on March 2023 to 5.23% as on March 2024. Amount in absolute terms decreased to Rs. 1092.83 crores as on March 2024 from Rs. 1423.54 crores as on March 2023. The outstanding amount under Written off A/Cs (Shadow Register) is around Rs. 148.05 crores which if added with the outstanding NPA, the total amount would be Rs. 1240.88 crores which seems to be high.

The total outstanding NPA amount in Govt. sponsored schemes has decreased from Rs. 153.96 crores in March 2023 to Rs. 141.50 crores in March 2024. 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 31.03.2024 is furnished in the **Annexure EE & FF**.

FINANCIAL INCLUSION

Pradhan Mantri Jan Dhan Yojana (PMJDY)

Performance of PMJDY as on 31.03.2024 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.
813373	215891	1029264	529.15*	881531	62527	386885
In Percentage						
79.02	20.98			85.64	6.07	37.58

* Average deposit per account: Rs. 5141.14/-

52.30 crores PMJDY accounts have been opened so far across the country with deposit of Rs. 2,28,057.47 crores with an average deposit of Rs. 4360.56/- per account as against average deposit of Rs. 5141.14/- per account in the State of Tripura.

Aadhaar seeding percentage is 85.64 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 37.58% PMJDY customers against national issuance of 35.58%. 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 6.07% of total PMJDY accounts opened in the State. Bankers are requested to convert all zero balance accounts into operative accounts.

Type of Bank	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposit (in Rs. Lakhs)	Zero Balance Account	RupayCard Issued	Aadhaar Seeded
Sub-Total Public Sector Banks	333849	177158	245996	265011	511007	28495.40	36313	345427	441037
Sub-Total Pvt Sector Banks	3090	15774	5355	13509	18864	389.41	2329	15102	12362
Sub-Total Regional Rural Banks	455986	22959	194906	284039	478945	24031.17	23885	26356	428132
Sub-Total Co-Operative Banks	20448	0	7295	13153	20448	0.01	0	0	0
Grand Total	813373	215891	453552	575712	1029264	52915.98	62527	386885	881531

The detailed bank-wise status of the same is given in **Annexure HH**.

Social Security Schemes:

Performance of 3 Social Security Schemes viz. Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana (APY) as on 31.03.2024 is furnished below:

Bank Type	PMSBY	PMJJBY	APY
PSB	725510	206155	82561
Private	11725	4283	8477
RRB	422652	180724	129423
Co-op	33627	12428	761
Total	1193514	403590	221222

The detailed bank-wise status of the same is given in **Annexure II**.

Claim Status of PMSBY & PMJJBY:

PMSBY & PMJJBY--CLAIM STATUS FY 2023-24 (As on 31.03.2024)									
Sl.	Bank	PMSBY				PMJJBY			
		Claims Made	Claims Settled	Under Process	Rejected	Claims Made	Claims Settled	Under Process	Rejected
A	Sub Total of Public Sec. Bank	8	2	6	0	12	10	2	0
B	Sub Total of Pvt. Sec. Bank	0	0	0	0	2	1	1	0
C	Sub Total of RRB	33	21	9	3	126	76	50	0
D	Sub Total of Coop.Banks	0	0	0	0	13	3	10	0
GRAND TOTAL		41	23	15	3	153	90	63	0

Claim settlement in PMJJBY is 59% while in PMSBY is 56%. 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.

The detailed bank-wise status of the same is given in **Annexure JJ**.

Performance of RSETIs:

STATE-TRIPURA															
Performance of RSETIs in Tripura (FY 2023-24 as on 31.03.2024)															
Name of RSETI	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
RSETI - PNB - Udaipur, Gomati	29	121	731	852	171	304	135	53	696	72	0	768	9	843	852
RSETI - PNB - Ambassa, Dhalai	22	53	538	591	83	414	72	3	225	302	0	527	0	591	591
RSETI - TGB - SEPAHIJALA, Sepahijala	21	29	644	673	175	181	146	123	234	249	0	483	3	670	673
RUDSETI, AGARTALA (Promoted by Canara Bank), West Tripura	28	77	619	696	179	294	161	6	265	217	0	482	55	641	696
RSETI - SBI - Kumarghat, Unakoti	24	85	489	574	140	192	120	37	184	209	0	393	0	574	574
Grand Total	124	365	3021	3386	748	1385	634	222	1604	1049	0	2653	67	3319	3386

The detailed RSETI-wise status of the last 5 years is given in **Annexure KK**.

The BC / CSP position in the State of Tripura as on March 2024:

District-wise BC / CSP Points as per Jan Dhan Darshak Portal			
Sl. No.	District	No. of Villages	No. of BC/CSP
1	West Tripura	172	557
2	Sepahijala	169	369
3	Khowai	124	233
4	Dhalai	151	284
5	Gomati	173	382
6	South Tripura	169	298
7	North Tripura	129	517
8	Unakoti	91	174
TOTAL		1178	2814

Inactivity of BC / CSP Points:

BCs / CSPs play an important role in increasing the financial inclusion of the state by facilitating banking services at a very low cost. Reserve Bank of India has expressed concern regarding considerable percentage of inactivity of BCs of many banks in Tripura, annexed as under:

Tripura - inactive Fixed Point BC data	
Bank Name	Inactivity (%) - as per latest available data
Bank of Baroda	Not Reported
Bank of India	0.00%
Bank of Maharashtra	0.00%
Canara Bank	Not Reported
Central Bank Of India	0.00%
Indian Bank	Not Reported
Indian Overseas	Not Reported
P&SB	0.00%
PNB	16.30%
State Bank of India	38.00%
UCO Bank	41.00%
Union Bank	0.00%
Axis Bank	0.00%
Bandhan Bank	0.00%

Tripura - inactive Fixed Point BC data	
Bank Name	Inactivity (%) - as per latest available data
Federal Bank	0.00%
HDFC Bank	22.81%
ICICI Bank	0.00%
IDBI Bank	0.00%
IDFCFirst Bank	22.36%
IndusInd	0.00%
Kotak Mahindra	0.00%
South Indian Bank	0.00%
Ujjivan Bank	0.00%
Yes Bank	0.00%
NESFB	Not Reported
Jana SFB	0.00%
Tripura Gramin Bank	0.00%
TSCB	1.20%

* Inactivity % is given as number of inactive BCs divided by Total number of BCs of the bank operating in Tripura

Banks are requested to ensure that BC points remain active for providing service to the local population as per prescribed guidelines of RBI.

Digital Modes of Banking:

Bank wise Position of ATMs up to March 2024					
Sl. No.	BANKS	ATM			
		Rural	Semi- Urban	Urban	Total
A	Sub Total of Public Sec. Bank	103	129	196	428
B	Sub Total of Pvt. Sec. Bank	20	44	36	100
C	Sub Total of RRB	21	11	2	34
D	Sub Total of Coop. Banks	2	3	3	8
GRAND TOTAL		146	187	237	570

The detailed bank-wise status of the same is given in **Annexure LL**.

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 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
Tripura Total	100.00	100.00

The detailed bank-wise status of the same is given in **Annexure MM & NN**.

Deployment of ATMs in Khowai & Unokoti districts

In the SLBC Sub-Committee meeting held on 16.05.2024, RBI had suggested Banks to also explore opening of more ATMs in semi-urban and rural locations in Khowai district, preferably in prominent locations like district hospitals, market areas, through a collective action plan, in a phase-wise manner. As per RBI, Khowai district requires a total of 66 ATMs to achieve parity with the national average. Presently, 29 ATMs are functioning as against 44 branches in Khowai district and 37 new ATMs are required in the district. Present position of ATMs under Khowai District is as under:

Bank Name	No. of ATMs			No. of Branches		
	R	SU	Total	R	SU	Total
Canara Bank	1	0	1	1	1	2
Indian Bank	0	0	0	1	0	1
Indian Overseas Bank	0	1	1	0	1	1
Punjab National Bank	2	3	5	1	4	5
State Bank of India	4	5	9	1	1	2
UCO Bank	2	1	3	2	1	3
Union Bank of India	0	1	1	0	1	1
AXIS BANK	0	1	1	0	1	1
Bandhan Bank	0	0	0	4	1	5
HDFC	1	0	1	0	2	2
ICICI Bank	1	2	3	0	2	2
Ujjivan Bank	0	1	1	0	1	1
NESFB	0	0	0	0	1	1
Tripura Gramin Bank	3	0	3	10	3	13
TSCB	0	0	0	4	0	4
Total	14	15	29	24	20	44

Banks have observed that operation of ATMs involve significant capital and operational expenditure, which requires ATMs to have large no. of hits to remain profitable and as such, location of setting up new ATMs will have to be taken under consideration. It was decided that all banks to ensure having equal no. of ATMs and branches in the district in the first phase, targeting 15 new ATMs for Khowai district in FY 2024-25, the detail of which are appended below: -

S.No.	Bank Name	No. of ATMs presently installed	No. of Branches	No. of New ATMS to be installed
1	Canara Bank	1	2	1
2	Indian Bank	0	1	1
3	Indian Overseas Bank	1	1	0
4	Punjab National Bank	5	5	0
5	State Bank of India	9	2	0
6	UCO Bank	3	3	0
7	Union Bank of India	1	1	0
8	AXIS BANK	1	1	0
9	Bandhan Bank	0	5	5
10	HDFC	1	2	1
11	ICICI Bank	3	2	0
12	Ujjivan Bank	1	1	0
13	NESFB	0	1	1
14	Tripura Gramin Bank	3	13	10
15	TSCB	0	4	4
	Total	29	44	23

RBI has also flagged the issue of lower number of ATMs in Unakoti district, in view of which it is requested to Bankers to give impetus for opening of ATMs in Unakoti district as well.

Position of ATMs in Unakoti District

Bank Name	No. of ATMs			No. of Branches		
	R	SU	Total	R	SU	Total
Canara Bank	0	0	0	0	1	1
Central Bank of India	0	0	0	0	1	1
Indian Overseas Bank	1	0	1	1	0	1
Punjab National Bank	2	1	3	2	1	3
State Bank of India	4	5	9	2	1	3
UCO Bank	0	2	2	0	2	2
AXIS BANK	0	1	1	0	1	1
Bandhan Bank	0	0	0	0	2	2
ICICI Bank	1	0	1	1	0	1
Ujjivan Bank	0	1	1	0	1	1
NESFB	0	0	0	2	0	2
Tripura Gramin Bank	2	1	3	10	1	11
TSCB	0	0	0	5	0	5
Total	10	11	21	23	11	34

Status of Opening of Bank Branch in Various Allocated Locations

Status of locations allocated by Department of Financial Services, Ministry of Finance, Government of India for opening of brick and mortar branches were taken up for discussion in the house of SLBC Sub-committee meeting held on 16.05.2024. The replies furnished by concerned banks and the decisions arrived at regarding the stated issues are as under:

Allocated Bank	District	Sub District	Village Name	Population	Reply from Bank	Suggestion made by house
Axis Bank	Dhalai	Manu	Manu Chhailengta R.F.(Part) Village Code: 272487	3373	The infrastructure issue like road, network connectivity, electricity were raised by concerned banks.	State administration may intervene to resolve the issue. SLBC / LDMs have already communicated the challenges to State & District Administrations for further consideration.
ICICI Bank	North Tripura	Dasda	Taiyangpara Village Code: 272721	4334		
South Indian Bank	Dhalai	Longtharai Valley	Deo Reserve Forest (Part) Village Code: 272472	3143		
Bank of Maharashtra	South Tripura	Belonia	Abhaynagar Village Code: 272301	7052	Earlier Bank of Maharashtra stated that the Bank is in process of opening branch at Nalua which is around 4 KM away from allotted location however branch is yet to be opened	Bank of Maharashtra to expedite the process.
Federal Bank	Khowai	Khowai	Purba Rajnagar Village Code: 271934	4301	Allocated to concerned Bank by SLBC on 17.05.2023. Bank's reply to DFS: Assigned team is doing a detailed feasibility study of the location.	Federal Bank to expedite the process.
HDFC BANK	North Tripura	Dasda	Central Catchment R.F. Village Code: 272728	14476	HDFC Bank have reported: Not Feasible Bank's reply to DFS: Branch opened beyond 5 KM and Bank is in discussion with SLBC for the said village.	HDFC Bank is requested to open branch at the allotted location or within a radius of 5 KMs from the same.

IDFC First Bank	Dhalai	Longtharai Valley	Manu Chhailengta R.F. (Part) Village Code: 272532	5843	Bank yet to give response to SLBC desk after Bank's Earlier reply was not accepted by the house.	IDFC Bank is requested to proceed for opening of branch at the allotted location.
Kotak Mahindra Bank	Sipahijala	Bishalgarh	Kamalasagar Village Code: 272047	3417	Kotak Mahindra Bank has informed that they have opened the branch at the given location.	Kotak Mahindra Bank is requested to update the same in JANDHAN Darshak portal.
Yes Bank	Dhalai	Longtharai Valley	Deo Reserve Forest (Part) Village Code: 272706	3039	Yes Bank has informed that they have opened the branch at the given location.	YES Bank is requested to update the same in JANDHAN Darshak portal.

There were a number of requests from State Government for opening of Banking Outlets, as under:

Sl.	District	Block	Village	Population (Census 2011)	Remarks	Action Taken
1	Gomati	Tepania	Garjanmura	4578	Demand for branch of Tripura Gramin Bank - highlighted by Hon'ble Chief Minister in 143rd SLBC Meeting held on 28-06-23	TGB has deployed BCA with passbook printing facility, account opening and other operations at the location. The house was of the view that deployment of BCA could not substitute for physical branch and hence requested to explore the opening of branch at the location. TGB to expedite the opening of bank branch.
2	Khowai	Kalyanpur	Pramodnagar	1634	Highlighted by Hon'ble Chief Minister in 143rd SLBC Meeting held on 28-06-23	ICICI Bank which remain unrepresented in the house is requested to update the status of opening of bank Branch.
3	Dhalai	Manu	Purba Karamcharra	2710	Highlighted by Hon'ble Chief Minister in 143rd SLBC Meeting held on 28-06-23	Axis Bank which remain unrepresented in the house is requested to update the status of opening of bank Branch.
4	Unokoti	Kumarghat	Fatikroy	2891	Highlighted by Hon'ble Chief Minister in 143rd SLBC Meeting held on 28-06-23	PNB has informed the house that they are in process of opening the branch at the earliest.
5	Dhalai	Dumburnagar	Gandacherra	10097	Highlighted by Hon'ble Chief	SBI has obtained license for opening branch. However,

					Minister in 143rd SLBC Meeting held on 28-06-23. Additional Branch required. Presently only UCO & TGB Branches available.	suitable premises are yet to be finalised for the branch. SBI representative assured that the branch will commence operations by the end of June 2024 quarter.
6	Dhalai	Chawmanu	Manikpur	3179	Based on demand by local population	Allocated to IndusInd Bank. Representative from the Bank stated in the last subcommittee meeting held on 12-03-2024 that the Bank is in the process of conducting feasibility survey at the given location. IndusInd Bank is requested to expedite the process.
7	Dhalai	Ganganagar	Ganganagar	1929	Request by DM Dhalai in DCC meeting, based on demand by local population.	Allocated to Bank of Baroda. Bank of Baroda is requested to apprise the house about present status.
8	Dhalai	Raishyabari	Raishyabari	3215	Request by DM Dhalai in DCC meeting, based on demand by local population. Only UCO Bank has branch here.	Allocated to Union Bank of India. Union Bank of India is requested to apprise the house about present status.

Timely submission of data by banks:

24 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 15.04.2024 for compilation of Agenda Notes for 147th SLBC Meeting. The date of submission by the concerned banks is tabulated as follows: -

Sl.	Bank	Date of Submission
1	Punjab National Bank	08.04.2024
2	ACUB	15.04.2024
3	Bank of India	15.04.2024
4	IDFC First Bank	15.04.2024
5	Punjab & Sind Bank	15.04.2024
6	Tripura Gramin Bank	15.04.2024
7	Kotak Mahindra Bank	16.04.2024
8	AXIS BANK	17.04.2024
9	ICICI	17.04.2024
10	Indian Bank	17.04.2024
11	Indian Overseas Bank	17.04.2024
12	South Indian Bank	17.04.2024
13	Ujjivan Bank	17.04.2024
14	Bandhan Bank	18.04.2024
15	Bank of Maharashtra	18.04.2024
16	IDBI BANK	18.04.2024
17	Jana Small Finance Bank	18.04.2024
18	Tripura State Co-Operative Bank	18.04.2024
19	YES Bank	22.04.2024
20	HDFC	23.04.2024
21	Federal Bank	24.04.2024
22	IndusInd Bank	24.04.2024
23	Central Bank of India	25.04.2024
24	NESFB	25.04.2024
25	India Post Payment Bank	26.04.2024
26	UCO Bank	29.04.2024
27	Union Bank of India	29.04.2024
28	Bank of Baroda	30.04.2024
29	Canara Bank	01.05.2024
30	State Bank of India	01.05.2024

Other Issues:

Progress w.r.t. action points emanating from North East Banker's Conclave 2.0 held on April 28, 2023 at New Delhi

Pursuant to the discussions held in the North East Banker's Conclave, some of the major action points and its present position is annexed as under:

S.No.	Action Point	Response pertaining to SLBC Tripura
1	To remove the regional imbalances in availability of banking facilities, a North East Regional Bankers Committee is to be formed by joint initiative of NEDFi and SBI.	Issue comes under the purview of NEDFi and SBI (SLBC Convener Bank Assam)
2	A North East Banking Cell is to be opened by D/O Financial Services to deal exclusively with the banking issues and challenges of NER.	Issue comes under the purview of DFS, Gol.
3	A North East Banking Cell is also to be opened in RBI to facilitate suitable policies and guidelines for development of banking in the region.	Issue comes under the purview of RBI.
4	All Banks and NE States with local customary land ownership / landholding practices to work out acceptable land documentation appropriate to facilitate access to credit.	Issue may be referred to Indian Banks Association for suggestions in this regard.
5	All NE States with private / Government land ownership systems to digitize land records and documentation to facilitate access to credit.	Issue comes under the purview of State Governments.
6	Considering the present socio-economic situation of NER States, special innovative NER specific schemes need to be formulated / designed by all the concerned Ministries / Banks including, inter-alia, relaxed collateral obligations.	Issue may be referred to Indian Banks Association for suggestions pertaining to tailor-made NER specific loan schemes, as per requirement of target demographic and economic conditions.
7	Banking facilities to be extended to all unbanked areas including 2200 border villages in NER.	In Tripura, all GPs are covered by Branch / BC Point within a radius of 5 KMs. SLBC is working with member Banks to identify and allocate locations for setting up additional banking touchpoints as per requirement of local population.

8	To launch extensive awareness programs by RBI, all Financial Institutions and Banks and improving financial literacy of the region and thereby improving the credit worthiness of the people of NER in general.	All 14 Financial Literacy Centers in Tripura along with 20 Centers for Financial Literacy, covering all rural blocks of Tripura are conducting financial literacy camps all year round. Banks have also been sensitized in various fora for providing handholding support to prospective entrepreneurs and new-to-credit applicants for accessing institutional credit.
9	Tech-driven Business Correspondent (BC) model is to be adopted to extend banking facilities across NER, even in the remote and border areas.	Banks have adopted tech-driven solutions to enable BC agents to provide a plethora of banking services apart from cash operations, such as NEFT & IMPS transactions, AEPS transactions, ATM issuance, enrolment under micro-insurance schemes, APY, JLG-credit linkage, SHG dual authentication, etc.
10	RBI Forex Cell is to be opened in NER to promote exports from the region.	Issue comes under the purview of RBI.
11	To take initiatives for encouraging Rupee denominated trade in Border areas.	Issue comes under the purview of State Government.

Internationalization of Indian Rupee (Promotion of Rupee as Global Currency)

A Conference on Internationalization of Rupee was recently held on May 03, 2024 at Reserve Bank of India Central Office, Mumbai which was graced by Shri Radha Shyam Ratho, Executive Director, RBI. The agenda of the conference was to work towards internationalization of Indian Rupee by building on the growing economic importance of India in the international fora and growing momentum regarding the use of Indian Rupee for the settlement of trade transaction after the introduction of Special Rupee Vostro Account (SRVA) and Local Currency Settlement Scheme by RBI.

The process of internationalization of Indian Rupee is long drawn and hence there is a need to remain focused. In a meeting organized by RBI on 22.05.2024, RBI has advised Banks having AD branches in Tripura to reach out to stakeholders, viz. Trade Bodies in the state, major exporters and importers, association of traders, etc. and any other relevant stakeholders including academics to familiarize them in the subject to convey RBI's approach in promoting the use of INR for international trade settlement.

Inclusion of Financial Literacy in School Curriculum

Financial education is a vital skill for the school students of classes VI-X in Tripura state, as it helps them to understand the basics of money management, budgeting, saving, investing, and financial decision-making. The integration of financial education in the school curriculum is a key initiative as per the National Strategy for Financial Education, which aims to create a financially aware and empowered population.

The integration of financial education in the school curriculum involves designing and delivering age-appropriate and relevant content, using interactive and experiential methods, and assessing the learning outcomes of the students. The integration of financial education in the school curriculum also requires the involvement and support of various stakeholders, such as teachers, parents, school authorities, financial institutions, and government agencies. The integration of financial education in the school curriculum can benefit the students of classes VI-X in Tripura state by enhancing their financial literacy, confidence, and responsibility, as well as preparing them for their future financial needs and goals.

Reserve Bank of India has 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.

One Day Sensitization Workshop for District Magistrates about LBS (LBS) Scheme

Reserve Bank of India has highlighted to SLBC regarding the provisions mentioned in Para 2.3.7 (Capacity Building/ Training/ Sensitization Programmes) of Reserve Bank of India's Master Circular on Lead Bank Scheme dated 01.04.2024, as under:

- i) There is a need for sensitizing the District Collectors and CEOs of Zilla Parishads on banks and banking in general as also on the specific scope and role of the LBS. In each State, a full day 'Sensitization Workshop' may be convened by the SLBC Convener Bank every year, preferably in April/ May. Such sensitization should form part of the probationary training of such officers. Further, as soon as they are posted in a district, the SLBC may arrange for exposure visits for the District Collectors to the SLBC Convener's office for sensitization and understanding of the LBS.
- ii) Staff at the operational level of banks and government agencies associated with implementation of the LBS need to be aware of the latest developments and emerging opportunities. There is need for staff sensitization/ training/seminars, etc., at periodic intervals on an ongoing basis.

In the SLBC Steering Committee meeting held on 22.05.2024, Shri Surendra Nidar, GM, RBI RO Agartala has kindly consented for providing faculty member for sensitization workshop for DM & Collectors, if approved by the SLBC house.

Performance of India Post Payments Bank:

Data as on 31.03.2024						
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	AGARTALA	142	15903	270	11	0.65
2	RK PUR	202	11000	76.5	NA	NA
3	KHOWAI	113	11700	123	5	0.24
4	DHARMANAGAR	107	32414	381	8	0.56
5	KAILASAHAR	77	10364	76	NA	NA
TOTAL		641	81381	926.5	24	1.45

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	AGARTALA	12560	325	3540	87	5465	132	800	1.2	430	0.8	330	0.92
2	RK PUR	7650	128	1540	65	3200	65	430	0.67	234	0.3	334	0.7
3	KHOWAI	10300	245	3600	94	2700	68	220	0.57	160	0.24	260	0.7
4	DHARMANAGAR	24300	543	3750	121	4700	110	980	0.97	125	0.32	342	0.9
5	KAILASAHAR	8540	325	2450	78	1600	54	320	0.29	230	0.4	80	0.8

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	AGARTALA	880	1.32	NA	NA	1700	1.5	NA	NA	22500	320
2	RK PUR	670	1.43	NA	NA	400	0.9	NA	NA	11000	122
3	KHOWAI	800	1.65	NA	NA	600	0.8	NA	NA	11200	150
4	DHARMANAGAR	430	0.98	NA	NA	800	1.4	NA	NA	18700	345
5	KAILASAHAR	320	0.85	NA	NA	400	0.9	NA	NA	14300	206

S.No.	Controlling Office	Third Party Products Mobilised							
		Loans		Insurance		Investments		Post Office Savings schemes	
		Nos.	Amount	Nos.	Amount	Nos.	Amount	Nos.	Amount
1	AGARTALA	3	16.33	54	8.5	NA	NA	5400	45.6
2	RK PUR	NA	NA	31	4.31	NA	NA	2200	32.7
3	KHOWAI	2	7.1	21	2.8	NA	NA	1267	23.54
4	DHARMANAGAR	2	6.23	34	4.5	NA	NA	4780	65.6
5	KAILASAHAR	NA	NA	29	3.21	NA	NA	1800	28.5

Implementation of CKYC in Banks

Department of Financial Services, Ministry of Finance, Government of India, in their letter addressed to SLBC has informed that CKYCR Registry was set up to receive, store, safeguard, and retrieve the KYC Records in digital form of clients under the Prevention of Money Laundering (Maintenance of Records) Rules, 2005. The basic intent for setting up of registry was to achieve universalisation of KYC across financial sector to make CKYCR as single source of truth. Various benefits of CKYC are as under:

- The CKYC facilitates the conducive ambience for the ease of doing business by simplifying the process of accumulating verified/mandatory documents and then creating a repository for the use of the same by various entities under Financial Sector Regulators.
- The CKYC provides uniform template for the synchronization of customer information(s) which in essence, can be called as standardization of customer information.
- The CKYC facilitates the culling out of relevant information from the large chunk of data, provided by all the associated entities and also enables the registry to clean up the duplication/repetition of data.
- The CKYC provides the ample scope for the single line of documentation so as to avoid submission of multiplicity of documents at various forum and allows for the portability of the same among the various entities.
- The CKYC facilitates the simplification of Due Diligence with regards to Customer Identification Process (CIP) which makes the process cost effective and less time consuming.

However, it is understood that many Banks /FIs are yet to on board for API Search & Download, updation of KYC records in the CKYCR Registry is not happening; Banks are only updating the record in their CBS system as in majority of banks, the functionality of Search, Download and update is not available at the Branches and lack of awareness among staff resulting in asking for KYC documents for account opening even for those customers who have a KYC identifier. It was therefore requested to SLBC for arranging to co- ordinate with participating banks and financial institutions falling in their jurisdiction, to sensitize the dealing staff in Banks and FIs.

For this purpose, a meeting was held virtually with representatives from member Banks of SLBC Tripura and nodal officer from CERSAI on 8th May 2024, where the CERSAI official gave a detailed presentation on the subject. Banks & FI were also requested to prepare and circulate brochures/ papers, specifying the usage and benefits of CKYC, which would further encourage to understand the usefulness of CKYC in a larger perspective.

BANK-BRANCH NETWORK IN TRIPURA AS ON 31.03.2024

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	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	1	0	1	1	1	2
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	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	2	3	1	6	
Indian Bank	Public Sector Bank	0	0	3	0	0	0	1	0	0	0	1	0	0	0	0	1	0	0	0	0	0	0	0	2	1	3	6	
Indian Overseas Bank	Public Sector Bank	0	0	2	0	0	0	0	1	0	0	1	0	0	0	0	0	0	0	1	0	0	0	0	1	2	2	5	
Punjab & Sind Bank	Public Sector Bank	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	2	
Punjab National Bank	Public Sector Bank	6	3	15	5	2	0	1	4	0	7	2	0	8	1	0	6	2	0	2	1	0	3	2	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	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	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	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	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	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	1	1	
HDFC Bank	Pvt Bank	6	2	4	1	0	0	0	2	0	0	1	0	0	3	0	0	1	0	0	0	0	2	1	9	10	4	23	
ICICI Bank	Pvt Bank	2	0	5	1	1	0	0	3	0	0	1	0	0	2	0	0	0	0	1	1	0	0	1	4	9	5	18	
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	5	3	1	9	
IDFC Bank	Pvt Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	
Indusind Bank	Pvt Bank	1	1	3	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	2	1	4	3	8	
Kotak Mahindra Bank	Pvt Bank	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	2	
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	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	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	5	3	8	
Yes Bank	Pvt Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	1	0	1	2	
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	1	1	
ESAF Small Finance Bank	Pvt Bank	0	0	0	0	1	0	0	0	0	1	0	0	0	0	0	1	0	0	0	0	0	0	0	1	2	0	3	
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	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	1	2	3	
TCARDB	Co-Op Bank	0	0	1	0	1	0	0	0	0	0	1	0	0	1	0	0	0	0	1	0	0	0	0	0	4	1	5	
Tripura State Co-Op Bank	Co-Op Bank	9	0	11	6	2	0	4	0	0	6	2	0	5	3	0	6	3	0	5	0	0	1	2	42	12	11	65	
Total		62	34	123	37	26	0	24	21	0	43	23	0	42	23	0	37	13	0	23	13	0	25	27	0	293	180	123	596



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राज्य स्तरीय बैंकर्स समिति, त्रिपुरा
State Level Bankers' Committee, Tripura

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Ref: SLBC/Tripura/Minutes & advisory/001/2024-25

Date: 17.05.2024

Proceedings of the Meetings of SLBC Sub – Committee on Agriculture, MSME & Financial Inclusion for Tripura held on 16th May, 2024 at the Conference Hall of NABARD, Agartala.

The SLBC Tripura Sub – Committee on Agriculture, MSME & Financial Inclusion was held on 16th May, 2024 at Conference Hall of NABARD, Agartala. Dignitaries in the meeting included:

Shri Anil S. Kotmire, GM NABARD, TRO Agartala
Shri Rituraj Krishna, Convener, SLBC Tripura
Dr. Brahmneet Kaur, IAS, CEO TRLM
Ms. Rakhi Biswas, IAS, Director, Institutional Finance, GoT
Shri Sudip Bhattacharyya, DGM, RBI, RO Agartala
Shri Diganta Das, DGM, NABARD, TRO Agartala

A list of the other participants & absentees is annexed.

The keynote address was delivered by Shri Anil S. Kotmire, General Manager, NABARD, TRO Agartala & Shri Rituraj Krishna, Convener, SLBC Tripura, following which the regular meeting commenced with the confirmation of proceeding of last SLBC sub-committee on Financial Inclusion & Agriculture held on 12-03-2024 and proceeded with agenda wise discussion, presented by Shri Uttam Kr. Mukherjee, Chief Manager, SLBC Tripura.

After discussions held at length among the House members, the following action points were identified:

Achievement in Agriculture ACP in 2023-24

- All the banks put together disbursed Rs. 2313.98 crore i.e. 72% of the Annual Target of Rs. 3200.00 crore under ACP 2023-24 at the end of the financial year 2023-24.
- All Banks to strive for achieving 100% achievement against Agriculture ACP targets of FY 2024-25 which is also discussed in the house and will be placed before house of 147th SLBC for approval.
- All Banks to put focus on farm credit under Agriculture segment and to schedule Agriculture (KCC) camp jointly with Agriculture deptt in every block on fortnightly basis preferably on Friday after completion of Loksabha elections 2024 for fresh issuance & revival of KCCs including NPA KCC recovery which was postponed due to election.



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State Level Bankers' Committee, Tripura
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ਫੈਕਸ/ Fax : 0381-2315928
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- Agriculture department to share the list of sponsored KCC (bankwise & branchwise) to SLBC desk for onward submission to respective banks/LDMs so that the sponsored cases are disposed in a timely manner.

(Action Point 1: All Banks, Agriculture deptt, SLBC)

Progress under AIF

- AIF is one of the main area of credit offtake in Agriculture sector hence Agriculture department is to focus on this segment particularly so that large no. of applications could be sponsored.

(Action Point 2: Agriculture deptt)

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 23254 accounts (achievement of 103%) with corresponding sanction amount of Rs.610.32 crores (achievement of 153%) at the end of financial year 2023-24.
- The CEO TRLM & MD TULM had fixed annual target of TRLM at Rs.400 crores in 22600 accounts for FY 2024-25 and urged to the Banks to achieve the stipulated target as they did in the FY 2023-24. The target under TULM upto Septemeber 2024 is fixed in following manner-

SHG Credit Linkage target under Self Employment Program - TULM		
Tranche	No of Accounts	Amount (in Lakh)
1 st Dose	602	628
2 nd Dose	335	787
3 rd Dose	84	310
4 th Dose	6	27

Individual Loan Target under Self Employment Program - TULM	
No of Accounts	Amount (in Lakh)
125	188.40

- Bank wise target is annexed.

(Action Point 3: All Banks, TRLM, TULM)





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Achievement in MSME ACP in 2023-24

- All the banks put together disbursed Rs. 3138.85 crores i.e. 90% of the Annual Target for Rs. 3500.00 crores under ACP 2023-24 at the end of the financial year 2023-24.
- All Banks to strive for achieving 100% achievement against MSME ACP targets of FY 2024-25 which is also discussed in the house and will be placed before house of 147th SLBC for approval.
- All Banks to dispose off pending applications of PMEGP, SWALAMBAN & PMFME on priority basis however house has taken serious note of limited participation by private banks in these flagship employment generation programs.

Finalization and Adoption of ACP for FY 2024-25

After detailed discussion and deliberation segment wise ACP for 2024-25 is fixed at Rs. 13,200 crores and will be placed before house of 147th SLBC for final approval. The segment wise ACP for the FY 2024-25, as approved by the house, is as under: -

Particular	ACP for 2024-25 (Amount in Crore)
Agriculture	3000
MSME	4000
Other Priority Sector	1900
Total Priority Sector	8900
Non - Priority Sector	4300
Total Credit Outlay (Advance)	13200

(Action Point 4: SLBC)





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Opening of Brick and Mortar branches

Status of locations allocated by Department of Financial Services, Ministry of Finance, Government of India for opening of brick and mortar branches were taken up for discussion in the house. The replies furnished by concerned banks and the decisions arrived at regarding the stated issues are as under:

Allocated Bank	District	Sub District	Village Name	Population	Reply from Bank	Suggestion made by house
Axis Bank	Dhalai	Manu	Manu Chhailengta R.F.(Part) Village Code: 272487	3373	The infrastructure issue like road, network connectivity, electricity were raised by concerned banks.	State administration may intervene to resolve the issue. SLBC / LDMs have already communicated the challenges to State & District Administrations for further consideration.
ICICI Bank	North Tripura	Dasda	Taiyangpara Village Code: 272721	4334		
South Indian Bank	Dhalai	Longharai Valley	Deo Reserve Forest (Part) Village Code: 272472	3143		
Bank of Maharashtra	South Tripura	Belonia	Abhaynagar Village Code: 272301	7052	Earlier Bank of Maharashtra stated that the Bank is in process of opening branch at Nalua which is around 4 KM away from allotted location however branch is yet to be opened	Bank of Maharashtra to expedite the process.
Federal Bank	Khowai	Khowai	Purba Rajnagar Village Code: 271934	4301	Allocated to concerned Bank by SLBC on 17.05.2023. Bank's reply to DFS: Assigned team is doing a detailed	Federal Bank to expedite the process.





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					feasibility study of the location.	
HDFC BANK	North Tripura	Dasda	Central Catchment R.F. Village Code: 272728	1447 6	HDFC Bank have reported: Not Feasible Bank's reply to DFS: Branch opened beyond 5 KM and Bank is in discussion with SLBC for the said village.	HDFC Bank is requested to open branch at the allotted location or within a radius of 5 KMs from the same.
IDFC First Bank	Dhalai	Longh arai Valley	Manu Chhailengta R.F. (Part) Village Code: 272532	5843	Bank yet to give response to SLBC desk after Bank's Earlier reply was not accepted by the house.	IDFC Bank is requested to proceed for opening of branch at the allotted location.
Kotak Mahindra Bank	Sipahij ala	Bishalg arh	Kamalasagar Village Code: 272047	3417	Kotak Mahindra Bank has informed that they have opened the branch at the given location.	Kotak Mahindra Bank is requested to update the same in JANDHAN Darshak portal.
Yes Bank	Dhalai	Longh arai Valley	Deo Reserve Forest (Part) Village Code: 272706	3039	Yes Bank has informed that they have opened the branch at the given location.	YES Bank is requested to update the same in JANDHAN Darshak portal.





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There were a number of requests from State Government for opening of Banking Outlets, as under:

Sl.	District	Block	Village	Population (Census 2011)	Remarks	Action Taken
1	Gomati	Tepania	Garjanmura	4578	Demand for branch of Tripura Gramin Bank - highlighted by Hon'ble Chief Minister in 143rd SLBC Meeting held on 28-06-23	TGB has deployed BCA with passbook printing facility, account opening and other operations at the location. The house was of the view that deployment of BCA could not substitute for physical branch and hence requested to explore the opening of branch at the location. TGB to expedite the opening of bank branch.
2	Khowai	Kalyanpur	Pramodnagar	1634	Highlighted by Hon'ble Chief Minister in 143rd SLBC Meeting held on 28-06-23	ICICI Bank which remain unrepresented in the house is requested to update the status of opening of bank Branch.
3	Dhalai	Manu	Purba Karamcharra	2710	Highlighted by Hon'ble Chief Minister in 143rd SLBC Meeting held on 28-06-23	Axis Bank which remain unrepresented in the house is requested to update the status of opening of bank Branch.
4	Unokoti	Kumarghat	Fatikroy	2891	Highlighted by Hon'ble Chief Minister in 143rd SLBC Meeting held on 28-06-23	PNB has informed the house that they are in process of opening the branch at the earliest.





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5	Dhalai	Dumburnagar	Gandacherra	10097	Highlighted by Hon'ble Chief Minister in 143rd SLBC Meeting held on 28-06-23. Additional Branch required. Presently only UCO & TGB Branches available.	SBI has obtained license for opening branch. However, suitable premises are yet to be finalised for the branch. SBI representative assured that the branch will commence operations by the end of June 2024 quarter.
6	Dhalai	Chawmanu	Manikpur	3179	Based on demand by local population	Allocated to Indusind Bank. Representative from the Bank stated in the last subcommittee meeting held on 12-03-2024 that the Bank is in the process of conducting feasibility survey at the given location. Indusind Bank is requested to expedite the process.
7	Dhalai	Ganganagar	Ganganagar	1929	Request by DM Dhalai in DCC meeting, based on demand by local population.	Allocated to Bank of Baroda. Bank of Baroda is requested to apprise the house about present status.
8	Dhalai	Raishyabari	Raishyabari	3215	Request by DM Dhalai in DCC meeting, based on demand by local population. Only UCO Bank has branch here.	Allocated to Union Bank of India. Union Bank of India is requested to apprise the house about present status.

Further RBI representative highlighted the demand of opening of SBI bank branch at Halahali which is raised in DCC meeting of the concerned district to which TSCB representative informed the house that TSCB is in the process of opening of bank branch at Halahali. House resolved that opening of bank branch by TSCB at Halahali is in process and will serve the purpose hence proposal of opening of SBI branch at Halahali is dropped.

(Action Point 5: State Administration, concerned District)





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Bank-wise and Block-wise ATM allocation:

In the 138th SLBC meeting held on 31.01.2022, Bank-wise Block-wise ATM allocation was approved by the House and Banks were advised to open ATMs at respective RD blocks in the State of Tripura. It was decided in the earlier sub-committee 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. Banks were requested to explore setting up of ATMs in feasible locations within the jurisdiction of the respective RD Block / District, the present status of which is as under:

Allocation of ATM to different banks				
S.No	District	Block	ATM Allocation	Present Status
01	Unakoti	Pecharthal	Punjab National Bank	Bank is in the process of setting up ATM at given locations.
02	Dhalai	Chawmanu	Punjab National Bank	
03	North Tripura	Kalacherra	Punjab National Bank	
04	South Tripura	Poangbari	Punjab National Bank	
05	South Tripura	Rajnagar	Punjab National Bank	
06	Unakoti	Chandipur	Punjab National Bank	
07	West Tripura	Bamutia	Punjab National Bank	
08	West Tripura	Belbari	Punjab National Bank	
09	Gomati	Karbook	State Bank of India	Bank is in the process of setting up ATM at given location
10	North Tripura	Jubarajnagar	State Bank of India	Bank is in the process of setting up ATM at given location. ATM Machine is ready for installation after electrical connection issues are sorted out.
11	Sepahijala	Nalchar	State Bank of India	Bank is in the process of setting up ATM at given locations
12	South Tripura	Bharat Chandra Nagar	State Bank of India	





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13	South Tripura	Jolaibari	State Bank of India	
14	South Tripura	Rupaichari	State Bank of India	
15	West Tripura	Hezamara	State Bank of India	ATM has been installed by the Bank
16	West Tripura	Lefunga	State Bank of India	ATM has been installed by the Bank

(Action Point 6: PNB, SBI)

Allocation of location for opening of ATMs in Khowai district

RBI had suggested Banks may also explore opening of more ATMs in semi-urban and rural locations, in Khowai district, preferably in prominent locations like district hospitals, market areas, through a collective action plan, in a phase-wise manner. As per RBI, Khowai district requires a total of 66 ATMs to achieve parity with the national average. Presently, 29 ATMs are functioning as against 44 branches in Khowai district and 37 new ATMs are required in the district. In last SLBC sub committee meeting held on 12.03.2024 it was decided that all banks to ensure having equal no. of ATMs and branches in the district in the first phase, targeting 15 new ATMs for Khowai district in FY 2024-25:

S.No.	Bank Name	No. of ATMs presently installed	No. of Branches	No. of New ATMS to be installed
1	Canara Bank	1	2	1
2	Indian Bank	0	1	1
3	Indian Overseas Bank	1	1	0
4	Punjab National Bank	5	5	0
5	State Bank of India	9	2	0
6	UCO Bank	3	3	0
7	Union Bank of India	1	1	0
8	AXIS BANK	1	1	0
9	Bandhan Bank	0	5	5
10	HDFC	1	2	1



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11	ICICI Bank	3	2	0
12	Ujjivan Bank	1	1	0
13	NESFB	0	1	1
14	Tripura Gramin Bank	3	13	10
15	TSCB	0	4	4
	Total	29	44	23

House advised concerned banks to expedite the process.

(Action Point 7: concerned Bank)

Allocation of location for opening of ATMs in Unakoti district

RBI has also flagged the issue of lower number of ATMs in Unakoti district to which house resolved to have similar approach in the district, as in Khowai, i.e., all banks to ensure having equal no. of ATMs and branches in the Unakoti district in the first phase, targeting 20 new ATMs for Unakoti district in FY 2024-25: -

S.No.	Bank	No. of ATMs	No. of Branches	No of new ATMs to be installed
1	Canara Bank	0	1	1
2	Central Bank of India	0	1	1
3	Indian Overseas Bank	1	1	0
4	Punjab National Bank	3	3	0
5	State Bank of India	9	3	0
6	UCO Bank	2	2	0
7	AXIS BANK	1	1	0
8	Bandhan Bank	0	2	2





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9	ICICI Bank	1	2	1
10	Ujjivan Bank	1	1	0
11	NESFB	0	2	2
12	Tripura Gramin Bank	3	11	8
13	TSCB	0	5	5
	Total	21	35	20

(Action Point 8: concerned Banks)

BC deployment in unbanked GPs:

In the 139th SLBC Meeting, held on 21-05-2022, it was decided that every GP / VC should have at least one Branch or BC Agent to serve the local population. Although all GPs / VCs in Tripura are covered through the availability of Branch / BC point within a 5 KM radius as per guidelines of DFS, Gol and RBI, however, SLBC desk based on inputs from member Banks identified 140 GPs / VCs where there is no dedicated BC / CSP point. Based on the reach and presence of member Banks, the list of GPs/VCs were allotted to various Banks for opening BC / CSP at the given locations as under:

S.No.	District	No of GP's/VC's
1	West Tripura	31
2	Sepahijala	25
3	Gomati	11
4	South Tripura	13
5	Khowai	17
6	Dhalai	22
7	Unakoti	8



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8	North Tripura	13
Total		140

S.No.	Bank	No. of GPs / VCs allotted
1	Punjab National Bank	66
2	State Bank of India	9
3	Tripura Gramin Bank	48
4	Tripura State Co-Operative Bank	13
5	UCO Bank	4
Total		140

Present status of implementation reported by Banks is as under:

- **Punjab National Bank:** 55 out of 66 allocated locations BC agent has already been identified out of which 32 points are already operational and 23 points will be operational after receipt of IIBF certificate & positive PVR.
- **Tripura Gramin Bank:** 37 out of 48 allocated locations BC agent has already been identified out of which 17 points are already operational and 20 points will be operational after receipt of IIBF certificate & positive PVR.
- **UCO Bank:** 03 out of 04 allocated locations BC agent has already been identified and operational.
- **SBI & TSCB :** Allocated locations have already been covered.

(Action Point 9: PNB, TGB, UCO Bank)





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Saturation of Social security scheme

As per targets allotted by DFS for saturation under insurance schemes, achievement of enrollment under PMSBY and PMJJBY by all Banks in FY 2023-24 stands at 200% and 23% respectively. For APY, achievement of PFRDA allotted target stands at 110% for FY 2023-24.

RBI suggested to saturate all PMJDY account holders with PMJJBY, PMSBY through repeated persuasion of targeted beneficiaries and bank may record their unwillingness in writing, incase they do not wish to avail of social security schemes coverage even after repeated persuasion. The same was accepted by the house, as an action plan going forward.

The CEO TRLM & MD TULM suggested to bring all SHG members under the ambit of PMJJBY & PMSBY through repeated persuasion. The service of Bank Sakhis of TRLM may be utilized for this service. Further, she also suggested banks to share the list of SHG members to TRLM & TULM whose renewal of PMJJBY, PMSBY could not be done for policy year 2024-25 due to insufficiency of fund / dormant account status of their saving account.

(Action Point 10: All Banks)


Issue of slow pace of construction of RSETI buildings

PNB requested CEO TRLM & Addl. Secretary, RD deptt, Govt of Tripura for her assistance in expediting the construction work of RSETI buildings sponsored by PNB at Ambassa & Udaipur which is entrusted to Chief Engineer, RD deptt, Govt of Tripura.

TGB informed that fund from the MoRD, GOI is still to be received by them due to which progress in construction work of RSETI sponsored by TGB at Bishramganj is slow.

SBI representative have assured the house for taking necessary steps for expediting the construction work of RSETI Building at Kumarghat.

Shri Rituraj Krishna, Convener SLBC Tripura, in his concluding remarks, requested the sub-committee members to implement the decisions made in the meeting on priority basis.


Convener, SLBC Tripura
Punjab National Bank





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**LIST OF THE PARTICIPANTS AT THE SLBC SUB-COMMITTEE MEETING HELD ON 16th MAY
2024 AT CONFERENCE HALL OF NABARD, AGARTALA.**

Sl.No	Name	Designation/Office/Institution
1	Shri Anil S. Kotmire	General Manager, NABARD, TRO Agartala
2	Shri Rituraj Krishna	Convener, SLBC Tripura
3	Dr. Brahmneet Kaur	CEO TRLM & MD TULM
4	Ms. Rakhi Biswas	Director, Institutional Finance, GoT
5	Shri Sudip Bhattacharyya	DGM, RBI RO Agartala
6	Shri Diganta Kumar Das	DGM, NABARD Tripura RO
7	Shri S. Debbarma	Joint Director, Industries & Commerce, GoT
8	Shri Kashinath Das	Joint Director, Agriculture deptt, GoT
9	Shri T. K. Basak	D.O., Institutional Finance, GoT
10	Shri Santosh Rawat	GM, Tripura Gramin Bank
11	Shri Uttam Kumar Mukherjee	Chief Manager, SLBC Tripura, Punjab National Bank
12	Shri Sujit Saha	Chief Manager, Bank of Baroda
13	Shri Pranab Kr. Mohanta	Chief Manger, SBI
14	Shri Argha Banerjee	Manager, RBI, RO Agartala
15	Shri Bhargav Bhattacharjee	Manager, SLBC Tripura, Punjab National Bank
16	Shri Palash Bhaumik	DCO, State Bank Of India
17	Shri R K Timothy	Manager, UCO Bank
18	Shri Dipankar Choudhury	AVP, Axis Bank
19	Shri Pranajit Paul	FM, TGB
20	Shri Biswanath Mazumdar	Sr. Manager, TSCB Ltd
21	Shri Kirit Debbarma	Statistician, Agriculture deptt, GoT
22	Shri Saroj Kumar Roy	Representative, South Indian Bank



पंजाब नैशनल बैंक ...the name you can BANK upon!
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ਰਾਜ્ય ਸਰੀਰ ਬੈਂਕਰਜ਼ ਸਮਿਤਿ, ਤਿਰੂਪੁਰ
State Level Bankers' Committee, Tripura

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LIST OF BANKS WHOSE REPRESENTATIVES WERE ABSENT AT THE SLBC SUB-COMMITTEE MEETING HELD ON 16th MAY 2024 AT CONFERENCE HALL OF NABARD, AGARTALA

Sl.No	Name
1	HDFC Bank Ltd
2	ICICI Bank Ltd
3	IndusInd Bank Ltd
4	Union Bank Of India
5	Bank of Maharashtra

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Convener of State Level Bankers' Committee, Tripura

Ref No: SLBC/TRP/Minutes/146/2023

Date: 28-02-2024

Minutes of the 146th Meeting of SLBC, Tripura held on 21-02-2024 at Agartala

The 146th meeting of SLBC Tripura was held at New Secretariat, Agartala on 21st February 2024 to review the performance of Banks for and up to the quarter ended December 2023 of FY 2023-24. Dignitaries in the meeting included:

Shri J K Sinha, IAS, Chief Secretary, Government of Tripura,
Ms. Kirti, Joint Director, Department of Financial Services, Ministry of Finance, Govt of India (through VC),
Shri Kausik Chattopadhyay, General Manager, Head Office, Punjab National Bank,
Shri Loken Das, General Manager, NABARD Tripura Regional Office,
Shri Sudip Bhattacharyya, Deputy General Manager, Reserve Bank of India, Agartala,
Shri Rajesh Kumar Pramanic, Deputy General Manager & Dy.ZM 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 Kausik Chattopadhyay, General Manager, Punjab National Bank, following which the regular meeting commenced with the Action Taken Report for the Action Points from the 145th SLBC meeting and discussion on agenda items, presented by Shri Uttam Kr. Mukherjee, Chief Manager, SLBC Tripura.

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

Achievement under ACP

- All the banks put together disbursed Rs. 7955.08 crore i.e. 66% of the Annual Target for Rs. 12000.00 crore under ACP 2023-24 as on December 2023. Achievement under Agriculture sector is 51%. Achievements in MSME and OPS are 69% and 103% of the ACP Targets respectively as on 31.12.2023.
- However, it is pertinent to mention that data from 15 banks for the period under review could not be incorporated due to non-submission of data from respective Banks.
- All Banks to strive for achieving 100% achievement against ACP targets of FY 2023-24 by March 2024.

(Action Point 1: All Banks, SLBC)

CD Ratio

- CD ratio of the banks decreased to 53% as on December 2023 as compared to 56% as on September 2023.
- Drop in CD ratio was primarily due to reduced advance of Rs.1146.45 crores as reported by State Bank of India, compared to the previous quarter. SBI to submit reason for reduction of advances with sector-wise break-up.
- Banks with low CD Ratio to work towards attaining parity with the State CD Ratio.

(Action Point 2: All Banks)

Agriculture & PMFBY

- 21069 KCC loans were sanctioned by Banks amounting to Rs. 183.17 crores as on December 2023 of FY 2023-24, thereby achieving 32% of the Annual Target of 66356 nos.
- 5 Major banks operating in the state viz SBI, PNB, TGB, TSCB and UCO Bank had shared list of uncovered PM Kisan beneficiaries to Agriculture Department, Govt of Tripura.



- Agriculture Department, Govt of Tripura has extended their support in mobilization of PM Kisan beneficiaries to nearest bank branches through their field level officials or by sponsoring applications.
- 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. Banks will strive to upgrade all KCC NPA account holders wherever possible and line department, LDMs, DDMs were requested to extend their full support.
- As per reports submitted by Banks, a total of 1.14 lakh PM KISAN farmers were under coverage of KCC as on 30.04.2022.
- As per PMFBY portal mapped report under Ghar Ghar KCC Abhiyaan as on 31.12.2023, there is huge discrepancy in enrolment figures of TGB and TSCB, showing a gap of more than 58000, while for rest of the Banks the progress remains consistent.
- TGB and TSCB are requested to co-ordinate with NABARD for rectification of data in PMFBY portal at the earliest to ensure proper updation of the same.
- **Pradhan Mantri Fasal Bima Yojana:** 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.
- 8127 loanee farmers have been brought under the coverage of PMFBY during Rabi 2023 season. A total of 104288 enrolments have been completed as Non-Loanee under Rabi 2023 Season.
- Banks to strive for increasing the loanee farmer coverage in subsequent crop seasons.

(Action Point 3: Banks/State Govt/SLBC/ Line Departments/NABARD)

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 17304 accounts (achievement of 76.57%) with corresponding sanction amount of Rs.367.53 crores (achievement of 91.88%) as on 31.12.2023.
- CEO TRLM requested Banks having significant pending cases available with them to clear the same by March 2024, with a view to improve the performance under the scheme.
- As on December 2023 of FY 2023-24, 226 cases have been sanctioned under TULM SEP (Individual) and 1595 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 4: All Banks / TRLM / TULM)

Opening of new BC Points in 140 identified GPs / VCs

- **Punjab National Bank:** BC Agents have been deployed in 23 locations, while candidates have been identified in 21 locations and awaiting PVR. Candidates are to be identified in 22 remaining locations by CBCs.
- **Tripura Gramin Bank:** BC agents have been deployed in 17 locations. Out of remaining 31 locations, BC agents have been identified for 20 locations and shall be made operational soon. The Bank is actively working to identify BC candidates for 11 remaining locations at the earliest.
- **Tripura State Co-Operative Bank:** BC Agents have been operationalized in all 13 allocated locations.
- **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.

Government Sponsored Loan Schemes

- Out of 2164 PMEGP proposals sponsored against the target of 1712 cases, 709 proposals have been accorded sanction by branches for FY 2023-24 as on 31.12.2023 amounting to Rs. 4757.18 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.
- Out of total 29 cases under PMEGP 2nd loan sponsored in this fiscal year, 10 cases have been sanctioned while 16 are still pending with Banks. Banks to ensure according priority to cases sponsored under PMEGP 2nd loan for scaling up of existing MSME units.
- In case of Swavalamban for FY 2023-24, 6546 cases have been sponsored to the bank branches against the target of 4000 cases, out of which 1125 cases were sanctioned amounting to Rs. 3713.01 lakhs as on 31.12.2023.
- Banks having nil sanction / very few sanctions, especially Private Sector Banks, were requested to contribute more under PMEGP and Swavalamban schemes, by according sanctions in eligible cases.
- Department of Industries & Commerce, Government of Tripura assured that a major portion of the total pending Swavalamban subsidy amount of Rs. 36 crores, shall be provided to Banks by June 2024.
- Banks have been requested by Secretary Industries Department, Govt of Tripura to accord more focus on sanctioning loans under PMFME scheme, as well as revisit rejected cases for improving performance under the scheme.
- Banks have been requested to ensure timely sanction of cases under PMSVANIDHI 2nd Dose, where high pendency is an area of concern.

(Action Point 6: All Banks, DIC, KVIC)

Education Loans

- Banks have accorded sanction in 513 cases with aggregate sanction amount of Rs. 2164.66 lakh as on 31.12.2023 of FY 2023-24.

(Action Point 7: All Banks)

Housing Loans & PMAY

- Till December 2023 of FY 2023-24, 4023 housing loans have been sanctioned with aggregate sanction amount of Rs.416.57 crores.
- PMAY (Urban) scheme approved by SLBC was circulated to all member Banks to get the same approved from their respective Bank boards.
- PNB had approved the loan scheme with certain modifications and shared the approved scheme guidelines with Urban Development Department, Govt of Tripura (UDD) for providing necessary approval / suggestions before implementation by PNB.
- Director, UDD had suggested certain modifications which were taken up for active consideration and subsequent approval of SLBC forum.
- As advised by Hon'ble Chief Secretary, Govt of Tripura, it was decided to approve all modifications requested by Urban Development Department, Govt of Tripura, as is, for necessary incorporation in PMAY Urban Loan scheme guidelines of Punjab National Bank and subsequently by other member Banks of SLBC Tripura accordingly.

(Action Point 8: Urban Development Dept, SLBC, All Banks)



PMMY and Stand-Up India loans

- Loans under Stand up India had been extended to 162 SC/ST/Women beneficiaries amounting to Rs. 28.01 Crores during FY 2023-24 up to December 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. 1954.51 crores with 258621 numbers of accounts for the period April 2023 – December 2023, under Pradhan Mantri Mudra Yojana.

(Action Point 9: All Banks)

NPA and Recovery

- Percentage of gross NPA as against gross advance decreased from 4.95% as on December 2022 to 4.81% as on December 2023.
- Amount in absolute terms decreased to Rs. 964.78 crores as on December 2023 from Rs. 982.50 crores as on December 2022. The outstanding amount under Written off A/Cs (Shadow Register) is around Rs. 160.21 crores which if added with the outstanding NPA, the total amount would be Rs. 1124.99 crores which seems to be high.
- The total outstanding NPA amount in Govt. sponsored schemes has increased from Rs. 125.09 crores in December 2022 to Rs. 131.78 crores in December 2023. As on December 2023, percentage of NPA under KCC is 20%, under PMMY is 11%, under PMEGP is 26% and Swavalamban is 26%.
- 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 10: All Banks & State Government)

Rural Self Employment Training Institutes (RSETIs)

- It was decided in the 138th 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.
- Concerned Banks were requested to co-ordinate with TRLM & Rural Development Department for acquiring necessary permissions from MoRD for setting up RSETIs in specified districts.

(Action Point 11: SBI, PNB, TGB, State Govt of Tripura)

ATMs in Block Development Offices

- As per decision of 138th 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 to ensure opening of more ATMs in Khowai district, which presently has 4 ATMs per lakh population, with a view to achieve parity with the national average of 80 ATMs per lakh population. In this regard, SLBC desk is to formulate an action plan by allocating targets for opening ATMs to member Banks within a specified timeline.

Financial Inclusion:

- As on December 2023, gross enrolments under PMSBY, PMJJBY and APY stands at 10.50 lakhs, 3.68 lakhs and 2.09 lakhs respectively.
- As suggested by Finance Secretary, Govt of Tripura, Tripura State Co-Operative Bank to improve enrolments under Atal Pension Yojana.
- Banks to focus on saturation of all eligible population under the three flagship social security schemes, viz., PMSBY, PMJJBY and APY.


(Action Point 13: All Banks)

Other Issues:

- Proposal for reduction in frequency of District Level Review Meetings (DLRC) as put forward by RBI was discussed in the forum. The House suggested that the efficacy and meaningfulness of DLRC meetings to be improved by collaborative efforts of all stakeholders.
- Proposal of Director, Institutional Finance, Govt of Tripura for inviting academicians in the next SLBC meeting, in order to address different issues related with the banking sector in Tripura, was approved by the house.
- Special Invitee, Shri Naveen Shah, Chairman-cum-Managing Director, National Divyangjan Finance & Development Corporation (NDFDC), highlighted that NDFDC functions as an apex institution for the benefit of Persons with Disabilities.
- Financial assistance is extended by the Corporation at concessional interest rate for starting /augmenting any activity contributing directly or indirectly in the income generation of Persons with Disabilities (PwDs), thus helping them in their overall process of empowerment.
- The assistance is extended through the State Channelizing Agencies(SCAs) nominated by the State Government(s)/selected Public Sector Banks (PSBs)/Regional Rural Banks(RRBs) and other organizations with which MoA has been signed by NDFDC for channelizing the funds.
- Shri Naveen Shah requested Banks to explore lending to PwDs, with support from NDFDC for overall social development in the State of Tripura.

(Action Point 14: All Banks, RBI, 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 Rajesh Kumar Pramanic, Deputy General Manager & Dy.ZM Guwahati, Punjab National Bank.


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



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LIST OF THE PARTICIPANTS AT THE 146TH MEETING OF THE SLBC FOR THE STATE OF TRIPURA HELD AT NEW SECRETARIAT, CONFERENCE HALL NO.2, AGARTALA ON 21.02.2024

Sl. No.	Name of the Dignitaries	Designation/Office/Institution
CHAired BY		
1	Shri J K Sinha	Chief Secretary, Govt. of Tripura
2	Shri Kausik Chattopadhyay	General Manager, Punjab National Bank
GOVT. OFFICIALS		
		Designation/Office/Institution
1	Shri Puneet Agarwal	Principal Secretary, Revenue, GoT
2	Shri Kiran Gitte	Secretary, Industries & Commerce, GoT
3	Shri Apurba Roy	Secretary, Finance & Agriculture, GoT
4	Dr. Sandeep Rathod	Secretary, Rural Development, GoT
5	Shri S Prabhu	Additional Secretary, Tribal Welfare, GoT
6	Shri Prasada Rao Vadarappu	CEO TRLM, GoT
7	Dr. N K Chanchal	Director, ARDD, GoT
8	Dr. P.B. Jamatia	Director, Horticulture Department, GoT
9	Smt Emilia Reang	Joint Director, Small Savings, GoT
10	Shri Amitabha Chakma	Joint Director, Urban Development, GoT
11	Smt Swapna Debnath	Joint Director, Industries & Commerce, GoT
12	Shri M Majumder	Joint Director, Industries & Commerce, GoT
13	Shri Kashinath Das	JDA, Agriculture Department, GoT
14	Dr. Debasish Bhowmik	Asst. Director, Agriculture Department, GoT
15	Shri Alok Choudhury	BE, KVIC
16	Shri Tapas Kr. Basak	D.O., Institutional Finance, GoT
17	Shri Debasish Roy	N.O., PMEGP, KVIC
18	Shri Ashok Debbarma	DDF, Fisheries Department, GoT
RBI/NABARD/SIDBI/NHB/HUDCO/INSURANCE COMPANIES / BSNL / OTHERS		
		Designation/Office/Institution
1	Shri Naveen Shah	CMD, National Divyangjan Finance & Development Corporation, New Delhi
2	Dr. Vineet Rana	GM, National Divyangjan Finance & Development Corporation, New Delhi
3	Shri Loken Das	GM, NABARD Tripura
4	Shri Sudip Bhattacharyya	DGM, Reserve Bank of India
5	Shri Diganta Kumar Das	DGM, NABARD Tripura
6	Shri Argha Banerjee	Manager, Reserve Bank of India
7	Shri Bodhayan Ghosh	AM, NABARD Tripura
COMMERCIAL BANKS		
		Designation/Office/Institution
1	Shri Rajesh Kumar Pramanic	DGM & Dy. Zonal Manager Guwahati, Punjab National Bank
2	Shri Bikash Das	Deputy General Manager & Convener, Punjab National Bank, Agartala Circle
3	Shri Satendra Singh	

4	Smt Aparna Debbarma	AGM, Tripura State Co-operative Bank
5	Shri Debasish Chandra Das	RM, SBI RBO Agartala South
6	Shri Bikram Suna	Chief Manager, SBI RBO Agartala North
7	Shri Raju Das	Zonal Manager, UCO Bank
8	Shri Uttam Kumar Mukherjee	Chief Manager SLBC, Punjab National Bank
9	Shri Sanjib Dey	Chief Manager, Canara Bank
10	Shri Amit Anand	Chief Manager, Union Bank of India
11	Shri Uttam Kumar Roy	Chief Manager, Indian Overseas Bank
12	Shri Susanta Das	Chief Manager, Bank of Baroda
13	Shri Prem Samuel Dang	Chief Manager, State Bank of India
14	Shri Palash Bhaumik	DCO, State Bank of India
15	Shri Partha Ghosh	Regional Head, Ujjivan Small Finance Bank
16	Shri Suman Saha	Branch Head, HDFC Bank
17	Shri Ajoy Debnath	D.M., Kotak Mahindra Bank
18	Shri Dipankar Choudhury	AVP, Axis Bank
19	Shri Dipankar Biswas	Cluster Head, Bandhan Bank
20	Shri Ritesh Kumar	Senior Manager, Indian Bank
21	Shri Pritam Saha	DBM, ICICI Bank
22	Shri Kalyan Saha	GBG, ICICI Bank
23	Shri Manoj Bhowmik	Senior Manager, LDM West Tripura
24	Shri Bhargav Bhattacharjee	Manager, SLBC Tripura, Punjab National Bank
Through Video Conference		
1	Ms. Kirti	Joint Director, DFS, MoF, Government of India
2	Shri Avijit Chakraborty	Director, RSETI Udaipur
3	Smt Chandra Debnath	Director, RSETI Dhalai
4	Shri Ashim Kumar Das	Director, RSETI Kumarghat
5	Shri John Paul	Director, RUDSET Agartala
6	Shri Prasun Kanti Das	LDM, North Tripura District
7	Shri Madan Mohan Chakma	LDM, Unakoti District
8	Shri Debasish Barua	LDM, Sepahijala District

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BANK-WISE & POPULATION GROUP-WISE BRANCH NETWORK AND DEPOSIT AS ON 31.03.2024

(Amt in lakh)

SI No	BANKS	NO. OF BRANCHES				DEPOSITS			
		Rural	Semi urban	Urban	Total	Rural	Semi Urban	Urban	TOTAL
1	2	3	4	5	6	7	8	9	10
1	Bank of Baroda	1	1	5	7	1489.00	1586.00	63087.00	66162.00
2	Bank of India	5	5	3	13	4791.45	14188.18	16085.78	35065.41
3	Bank of Maharashtra	0	1	1	2	0.00	76.35	4928.52	5004.87
4	Canara Bank	5	9	5	19	13941.16	15345.5	61372.04	90658.70
5	Central Bank of India	2	3	1	6	644.04	8097.82	10936.44	19678.30
6	Indian Bank	2	1	3	6	1477.55	676.71	38477.43	40631.69
7	Indian Overseas Bank	1	2	2	5	1175.06	2322.61	17684.19	21181.86
8	Punjab & Sind Bank	1	0	1	2	620.99	0.00	3665.08	4286.07
9	Punjab National Bank	38	17	15	70	141598.22	188253.52	171056.17	500907.91
10	State Bank of India	33	21	18	72	265079.03	256948.60	692939.49	1214967.12
12	Union Bank of India	1	4	6	11	1763.55	13837.73	82603.29	98204.57
12	UCO Bank	12	12	6	30	29519.00	37377.00	81162.00	148058.00
A	Sub Total of Public Sec. Bank	101	76	66	243	462099.05	538710.02	1243997.43	2244806.50
13	AXIS BANK	2	8	4	14	7098.73	18979.19	64514.23	90592.15
14	Bandhan Bank	15	10	4	29	40620.93	38410.53	78165.97	157197.43
15	Federal Bank	0	0	1	1	0.00	0.00	8411.57	8411.57
16	HDFC	9	10	4	23	13730.78	20407.60	81087.26	115225.64
17	ICICI	4	9	5	18	6700.78	19336.20	43444.68	69481.66
18	IDBI BANK	5	3	1	9	3300.00	6000.00	9900.00	19200.00
19	IDFC First Bank	0	0	1	1	0.00	0.00	13534.63	13534.63
20	Indusind Bank	1	4	3	8	534.13	1921.82	7159.70	9615.65
21	Kotak Mahindra Bank	1	0	1	2	0.00	0.00	5248.14	5248.14
22	South Indian Bank	0	0	2	2	0.00	0.00	12192.26	12192.26
23	Ujjivan Bank	0	5	3	8	0.00	13157.39	20609.99	33767.38
24	YES Bank	1	0	1	2	0.00	0.00	15851.59	15851.59
25	NESFB	4	3	2	9	1028.51	1526.45	2569.72	5124.68
26	Jana Small Finance Bank	0	0	1	1	0.00	0.00	10270.67	10270.67
27	ESAF Small Finance Bank	1	2	0	3	103.37	343.32	0.00	446.69
B	Sub Total of Pvt. Sec. Bank	43	54	33	130	73117.23	120082.50	372960.41	566160.14
28	Tripura Gramin Bank	107	33	10	150	374022.67	275521.68	230395.63	879939.98
C	Sub Total of RRB	107	33	10	150	374022.67	275521.68	230395.63	879939.98
29	ACUB	0	1	2	3	0.00	368.40	3573.11	3941.51
30	TCARDB	0	4	1	5	0.00	0.00	0.00	0.00
31	TSCB	42	12	11	65	100782.34	78688.70	161898.31	341369.35
D	Sub Total of Coop.Banks	42	17	14	73	100782.34	79057.10	165471.42	345310.86
GRAND TOTAL		293	180	123	596	1010021.29	1013371.30	2012824.89	4036217.48

BANK-WISE & POPULATION GROUP-WISE ADVANCE AND CD RATIO AS ON 31.03.2024

											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	931.00	856.00	39800.00	41587.00	63	54	63	63		63	
2	Bank of India	3507.11	10435.71	15121.76	29064.58	73	74	94	83		83	
3	Bank of Maharashtra	0.00	45.51	2110.72	2156.23	0	0	43	43		43	
4	Canara Bank	6874.31	11308.22	31268.51	49451.04	49	74	51	55		55	
5	Central Bank of India	138.37	2449.83	2581.49	5169.69	21	30	24	26		26	
6	Indian Bank	536.65	522.97	9786.92	10846.54	36	77	25	27		27	
7	Indian Overseas Bank	776.95	1684.36	6973.63	9434.94	66	73	39	45		45	
8	Punjab & Sind Bank	329.16	0.00	989.95	1319.11	53	0	27	31		31	
9	Punjab National Bank	48214.65	50241.83	70568.56	169025.04	34	27	41	34		34	
10	State Bank of India	149747.75	137574.13	297006.38	584328.26	56	54	43	48		48	
11	Union Bank of India	719.23	7276.68	20583.22	28579.13	41	53	25	29		29	
12	UCO Bank	13042.02	16606.64	20301.92	49950.58	44	44	25	34		34	
A	Sub Total of Public Sec. Bank	224817.20	239001.88	517093.06	980912.14	49	44	42	44	0.00	44	
13	AXIS BANK	4377.92	17837.79	14761.63	36977.34	62	94	23	41		41	
14	Bandhan Bank	70484.58	54225.89	33077.88	157788.35	174	141	42	100		100	
15	Federal Bank	0.00	0.00	3543.74	3543.74	0	0	42	42		42	
16	HDFC	3003.17	15991.80	48584.76	67579.73	22	78	60	59		59	
17	ICICI	1868.16	12049.37	74755.67	88673.20	28	62	172	128		128	
18	IDBI BANK	2432.83	2112.32	3859.87	8405.02	74	35	39	44		44	
19	IDFC First Bank	0.00	0.00	5385.57	5385.57	0	0	40	40		40	
20	Indusind Bank	44.36	26678.38	30939.31	57662.05	0	1388	432	600		600	
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	4288.17	4288.17	0	0	35	35		35	
23	Ujjivan Bank	0.00	19151.40	12573.87	31725.27	0	146	61	94		94	
24	YES Bank	0.00	0.00	1372.69	1372.69	0	0	9	9		9	
25	NESFB	803.28	729.31	732.74	2265.33	78	48	29	44		44	
26	Jana Small Finance Bank	0.00	0.00	6427.00	6427.00	0	0	63	63		63	
27	ESAF Small Finance Bank	101.56	164.92	0.00	266.48	0	0	#DIV/0!	60		60	
B	Sub Total of Pvt. Sec. Bank	83115.86	148941.18	240302.90	472359.94	114	124	64	83	0.00	83	
28	Tripura Gramin Bank	196281.61	106128.21	57417.41	359827.23	52	39	25	41	572385.22	106	
C	Sub Total of RRB	196281.61	106128.21	57417.41	359827.23	52	39	25	41	572385.22	106	
29	ACUB	0.00	35.10	603.35	638.45	0	10	17	16	3771.68	112	
30	TCARDB	0.00	0.00	0.00	0.00	0	0	0	0		0	
31	TSCB	228143.48	28533.77	16960.45	273637.70	226	36	10	80	201435.24	139	
D	Sub Total of Coop.Banks	228143.48	28568.87	17563.80	274276.15	226	36	11	79	205206.92	139	
GRAND TOTAL		732358.15	522640.14	832377.17	2087375.46	73	52	41	52	777592.14	71	
TOTAL RESOURCES SUPPORT PROVIDED TO STATE UNDER RIDF:						193600.00		C.D. Ratio With RIDF		57		

BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 31.03.2024

(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	543	1007.02	1414	12999.12	363	3267.12	2320	17273.26	3	53
2	Bank of India	6913	9103.43	3281	10261.43	382	2607.50	10576	21972.36	28	67
3	Bank of Maharashtra	2	2.34	253	566.22	103	794.82	358	1363.38	0	65
4	Canara Bank	2857	4623.32	3338	18186.55	1716	5478.83	7911	28288.70	12	72
5	Central Bank of India	601	1196.37	272	2357.19	74	710.84	947	4264.40	25	89
6	Indian Bank	166	155.20	565	5135.10	62	410.66	793	5700.96	2	73
7	Indian Overseas Bank	437	529.13	692	3255.61	211	2343.57	1340	6128.31	6	74
8	Punjab & Sind Bank	95	63.53	337	493.68	54	314.09	486	871.30	5	70
9	Punjab National Bank	40653	24323.83	13426	54420.63	1534	10185.98	55613	88930.44	16	60
10	State Bank of India	41318	36767.93	6943	57471.36	5196	33038.31	53457	127277.60	5	19
12	Union Bank of India	2124	3918.72	2187	16847.70	203	1187.70	4514	21954.12	17	95
12	UCO Bank	9220	4464.30	8618	23738.00	5060	12205.92	22898	40408.22	10	87
A	Sub Total of Public Sec. Bank	104929	86155.12	41326	205732.59	14958	72545.34	161213	364433.05	8	35
13	AXIS BANK	18700	11934.40	148	5745.80	834	277.87	19682	17958.07	56	84
14	Bandhan Bank	34977	13445.66	71790	33711.35	119172	60822.00	225939	107979.01	9	69
15	Federal Bank	604	872.38	28	1238.14	11	80.31	643	2190.83	36	90
16	HDFC	15000	6303.56	556	18214.21	706	1910.46	16262	26428.23	14	61
17	ICICI	9390	8482.66	462	25670.09	75	877.72	9927	35030.47	13	56
18	IDBI BANK	531	2223.65	703	2061.03	76	626.16	1310	4910.84	26	58
19	IDFC First Bank	875	198.04	5	6.95	0	0.00	880	204.99	4	4
20	Indusind Bank	51911	12904.54	8636	10472.33	0	0.00	60547	23376.87	31	56
21	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0
22	SOUTH INDIAN BANK	998	1846.26	21	1614.80	8	205.36	1027	3666.42	54	107
23	YES Bank	0	0.00	11	1116.69	0	0.00	11	1116.69	0	69
24	Ujjivan Bank	30636	10961.55	5617	6080.44	16347	7570.01	52600	24612.00	39	88
25	NESFB	76	8.00	3634	2107.39	0	0.00	3710	2115.39	0	34
26	Jana Small Finance Bank	24192	6309.00	0	0.00	151	80.00	24343	6389.00	93	94
27	ESAF Small Finance Bank	595	208.19	105	34.45	27	9.72	727	252.36	#DIV/0!	#DIV/0!
B	Sub Total of Pvt. Sec. Bank	188485	75697.89	91716	108073.67	137407	72459.61	417608	256231.17	19	66
28	Tripura Gramin Bank	140033	99126.43	87696	95485.90	30248	95837.15	257977	290449.48	31	89
C	Sub Total of RRB	140033	99126.43	87696	95485.90	30248	95837.15	257977	290449.48	31	89
29	ACUB	0	0.00	28	24.53	133	517.99	161	542.52	0	170
30	TCARDB	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
31	TSCB	73343	179938.55	43011	40651.43	463	1985.05	116817	222575.03	72	89
D	Sub Total of Coop.Banks	73343	179938.55	43039	40675.96	596	2503.04	116978	223117.55	72	89
GRAND TOTAL		506790	440917.99	263777	449968.12	183209	243345.14	953776	1134231.25	22	57

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

BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 31.03.2024

(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	143	840.26	353	3433.43	0	0.00	711	5417.73	17	134	485.10	81	658.94	0	0.00
2	Bank of India	849	726.23	1412	1150.29	865	866.31	4563	3761.53	11	1038	549.01	379	447.02	20	22.67
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	859	2518.99	1626	4892.41	0	0.00	6156	19193.70	49	2232	7585.45	1439	4196.85	0	0.00
5	Central Bank of India	142	292.76	465	264.68	162	1130.55	1328	2424.55	50	495	687.83	61	46.81	3	1.92
6	Indian Bank	94	347.26	171	467.03	0	0.00	480	1239.13	16	137	229.78	78	195.06	0	0.00
7	Indian Overseas Bank	136	285.85	251	918.90	226	661.70	838	2916.65	35	161	900.49	60	148.13	4	1.58
8	Punjab & Sind Bank	27	61.94	224	161.94	0	0.00	254	252.21	20	3	28.33	0	0.00	0	0.00
9	Punjab National Bank	7203	14267.23	24635	29473.84	3859	7183.93	47781	51722.35	35	16236	29402.86	5828	8741.01	0	0.00
10	State Bank of India	12253	33816.51	39191	80023.12	0	0.00	43712	46339.73	7	29587	66353.66	8773	23390.96	0	0.00
11	Union Bank of India	529	1467.89	547	1233.30	217	380.02	2862	6970.69	30	1221	3109.51	348	779.97	0	0.00
12	UCO Bank	2170	2805.17	6982	4954.33	1883	3060.42	16899	18334.64	40	3601	5289.71	2243	2204.26	20	20.75
A	Sub Total of Public Sec. Bank	24406	57437.93	75870	126987.77	7212	13282.93	125598	158595.25	15	54845	114621.73	19290	40809.01	47	46.92
13	AXIS BANK	1420	232.00	1025	145.13	1301	205.78	14779	12386.99	58	4862	924.67	745	190.30	0	0.00
14	Bandhan Bank	74669	38548.82	66392	32113.51	52856	29343.58	185333	70433.27	45	250267	120583.91	30770	16027.58	0	0.00
15	Federal Bank	62	74.32	63	55.96	0	0.00	397	438.47	18	235	271.68	37	36.51	0	0.00
16	HDFC Bank	19	92.66	94	573.68	0	0.00	15390	6193.65	14	2736	518.33	49	223.66	0	0.00
17	ICICI Bank	1154	1538.16	465	2356.25	0	0.00	10500	47060.70	75	7408	40094.41	1473	3071.88	0	0.00
18	IDBI BANK	162	490.87	397	791.98	192	478.58	735	712.81	8	48	33.96	170	161.92	0	0.00
19	IDFC First Bank	2092	824.78	3801	1814.89	1848	780.51	13517	5033.56	96	5467	1553.03	309	60.35	0	0.00
20	Indusind Bank	12932	3737.53	26746	6670.88	0	0.00	98581	24560.52	59	1322	3820.52	9867	4458.87	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	13457	4667.26	8822	3155.12	8423	3030.91	43262	15258.95	54	43252	15253.27	5073	1842.51	0	0.00
25	NESFB	90	25.67	194	41.89	57	26.39	1859	681.13	11	1506	584.29	12	2.89	0	0.00
26	Jana Small Finance Bank	2741	627.00	6885	1574.00	2235	541.00	23991	6418.00	95	2755	877.00	2655	674.00	0	0.00
27	ESAF Small Finance Bank	239	80.75	16	5.49	220	77.59	727	252.36	#DIV/0!	727	252.35	40	13.50	0	0.00
B	Sub Total of Pvt. Sec. Bank	109037	50939.82	114900	49298.78	67132	34484.34	409071	189430.41	49	320585	184767.42	51200	26763.97	0	0.00
28	Tripura Gramin Bank	47401	33016.59	38807	31685.97	72487	38577.59	138121	134234.15	41	127321	54202.43	39426	30954.06	0	0.00
C	Sub Total of RRB	47401	33016.59	38807	31685.97	72487	38577.59	138121	134234.15	41	127321	54202.43	39426	30954.06	0	0
29	ACUB	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0.00
30	TCARDB	0	0.00	0	0	0	0	0	0.00	0	0	0.00	0	0	0	0
31	TSCB	16799	7440.74	22084	19783.53	11492	6209.33	70213	47892.49	19	12298	9231.65	6484	4490.95	1056	736.29
D	Sub Total of Coop.Banks	16799	7440.74	22084	19783.53	11492	6209.33	70213	47892.49	19	12298	9231.65	6484	4490.95	1056	736.29
GRAND TOTAL		197643	148835.08	251661	227756.05	158323	92554.19	743003	530152.30	27	515049	362823.23	116400	103017.99	1103	783.21

TRIPURA STATE
BANK-WISE & SECTOR-WISE DISBURSEMENT OF CREDIT VIS-À-VIS TARGETS UNDER ANNUAL CREDIT PLAN 2023-24 DURING 01.04.2023 to 31.03.2024
(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	3160.11	102	3440.00	1198.38	35	976.00	466.92	48	7524.00	4825.41	64	1975.00	997.58	51	9499.00	5822.99	61
3	Bank of Maharashtra	0.00	6.81	#DIV/0!	215.00	51.98	24	261.00	252.21	97	476.00	311.00	65	461.00	226.39	49	937.00	537.39	57
4	Canara Bank	2237.00	2757.69	123	25461.00	16026.42	63	1436.00	995.18	69	29134.00	19779.29	68	5957.00	10185.79	171	35091.00	29965.08	85
5	Central Bank Of India	1259.00	186.01	15	2100.00	352.71	17	536.00	226.50	42	3895.00	765.22	20	331.00	102.00	31	4226.00	867.22	21
6	Indian Bank	138.00	90.95	66	5607.00	3833.66	68	1230.00	39.04	3	6975.00	3963.65	57	3573.00	2288.66	64	10548.00	6252.31	59
7	Indian Overseas	67.00	178.72	267	1971.00	412.73	21	525.00	540.18	103	2563.00	1131.63	44	901.00	268.65	30	3464.00	1400.28	40
8	Punjab & Sind Bank	32.00	20.00	63	257.00	135.00	53	149.00	24.00	16	438.00	179.00	41	45.00	59.00	131	483.00	238.00	49
9	Punjab National Bank	18360.00	15251.15	83	35591.00	36657.74	103	10883.00	6261.11	58	64834.00	58170.00	90	31821.00	41646.29	131	96655.00	99816.29	103
10	State Bank of India	15079.00	13576.36	90	71396.00	64343.39	90	8323.00	2784.36	33	94798.00	80704.11	85	112468.00	147965.13	132	207266.00	228669.24	110
11	UCO Bank	1633.00	1617.56	99	18889.00	11980.00	63	4498.00	4653.73	103	25020.00	18251.29	73	5101.00	4247.01	83	30121.00	22498.30	75
12	Union Bank	2344.00	2724.47	116	22856.00	16382.71	72	518.00	113.28	22	25718.00	19220.46	75	2705.00	3379.14	125	28423.00	22599.60	80
A	ACP PUBLIC sec Bank	45034.00	40090.98	89	202491.00	157020.51	78	30306.00	16463.56	54	277831.00	213575.05	77	171758.00	215833.23	126	449589.00	429408.28	96
13	Axis Bank	4649.00	13684.72	294	1946.00	6804.52	350	258.00	153.51	60	6853.00	20642.75	301	6187.00	11710.64	189	13040.00	32353.39	248
14	Bandhan Bank	83043.00	14254.80	17	436.00	21220.05	4867	60521.00	56151.70	93	144000.00	91626.55	64	73079.00	26879.30	37	217079.00	118505.85	55
15	Federal Bank	1100.00	1358.41	123	772.00	1231.36	160	24.00	0.00	0	1896.00	2589.77	137	2614.00	1729.67	66	4510.00	4319.44	96
16	HDFC Bank	7713.00	5626.73	73	22992.00	18000.03	78	557.00	791.24	142	31262.00	24418.00	78	29855.00	28648.40	96	61117.00	53066.40	87
17	ICICI Bank	6489.00	6562.84	101	21247.00	25412.72	120	1115.00	58.89	5	28851.00	32034.46	111	38543.00	48273.35	125	67394.00	80307.81	119
18	IDBI Bank	917.00	725.49	79	2833.00	1500.78	53	111.00	9.90	9	3861.00	2236.17	58	1594.00	1439.49	90	5455.00	3675.66	67
19	IDFCFirst Bank	1383.00	219.35	16	0.00	27.00	#DIV/0!	0.00	0.00	#DIV/0!	1383.00	246.35	18	11118.00	4861.14	44	12501.00	5107.49	41
20	IndusInd	16441.00	16503.51	100	11794.00	5848.76	50	1.00	0.00	0	28236.00	22352.27	79	16846.00	23965.43	142	45082.00	46317.70	103
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	214.85	28	254.00	351.00	138	177.00	30.00	17	1186.00	595.85	50	1910.00	4.00	0	3096.00	599.85	19
23	Ujjivan Bank	11778.00	10244.92	87	5614.00	3530.07	63	4618.00	6495.00	141	22010.00	20269.99	92	4016.00	4033.70	100	26026.00	24303.69	93
24	Yes Bank	108.00	0.00	0	358.00	447.41	125	25.00	0.00	0	491.00	447.41	91	1853.00	0.00	0	2344.00	447.41	19
25	NESFB	81.00	0.00	0	6195.00	71.39	1	0.00	0.00	#DIV/0!	6276.00	71.39	1	175.00	6.95	4	6451.00	78.34	1
26	Jana SFB	6552.00	4627.00	71	0.00	0.00	#DIV/0!	53.00	26.00	49	6605.00	4653.00	70	44.00	44.00	100	6649.00	4697.00	71
27	ESAF SFB	0.00	221.75	#DIV/0!	0.00	37.25	#DIV/0!	0.00	10.20	#DIV/0!	0.00	269.20	#DIV/0!	0.00	14.00	#DIV/0!	0.00	283.20	#DIV/0!
B	ACP PRIVATE Sec bank	141117.00	74244.37	53	74798.00	84482.34	113	67484.00	63726.44	94	283399.00	222453.16	78	187864.00	151610.07	81	471263.00	374063.23	79
28	Tripura Gramin Bank	82937.00	67678.47	82	51695.00	52190.26	101	25145.00	83083.20	330	159777.00	202951.93	127	27259.00	16311.65	60	187036.00	219263.58	117
C	ACP RRB	82937.00	67678.47	82	51695.00	52190.26	101	25145.00	83083.20	330	159777.00	202951.93	127	27259.00	16311.65	60	187036.00	219263.58	117
29	ACUB	0.00	0.00	#DIV/0!	0.00	17.00	#DIV/0!	0.00	334.50	#DIV/0!	0.00	351.50	#DIV/0!	0.00	50.25	#DIV/0!	0.00	401.75	#DIV/0!
30	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!
31	TSCB	50912.00	49384.64	97	21016.00	20175.35	96	7065.00	6711.75	95	78993.00	76271.74	97	13119.00	12856.63	98	92112.00	89128.37	97
D	ACP Coop. Bank	50912.00	49384.64	97	21016.00	20192.35	96	7065.00	7046.25	100	78993.00	76623.24	97	13119.00	12906.88	98	92112.00	89530.12	97
GRAND TOTAL		320000.00	231398.46	72	350000.00	313885.46	90	130000.00	170319.45	131	800000.00	715603.37	89	400000.00	396661.83	99	1200000.00	1112265.20	93

**Bank - wise Targets and Achievement in Agriculture for 2023-24 for the State of Tripura under
ACP 2023-24 as on March 2024**

						Amt. Rs. In Lakhs	
Sl.No.	BANKS	2022-23 (As on March 2023)			2023-24 (As on March 2024)		
		Target	Achievement	% of Achievement	Target	Achievement	% of Achievement
1	2	6	7	8	6	7	8
1	Bank of Baroda	779.00	385.68	50	777.00	521.15	67
2	Bank of India	2401.00	2723.81	113	3108.00	3160.11	102
3	Bank of Maharashtra	0.00	0.00	#DIV/0!	0.00	6.81	#DIV/0!
4	Canara Bank	1628.00	1736.63	107	2237.00	2757.69	123
5	Central Bank of India	225.00	1074.84	478	1259.00	186.01	15
6	Indian Bank	44.00	74.54	169	138.00	90.95	66
7	Indian Overseas Bank	57.00	20.61	36	67.00	178.72	267
8	Punjab & Sind Bank	27.00	16.00	59	32.00	20.00	63
9	Punjab National Bank	15693.00	14531.73	93	18360.00	15251.15	83
10	State Bank of India	9370.00	11492.47	123	15079.00	13576.36	90
11	UCO Bank	1503.00	1394.37	93	1633.00	1617.56	99
12	Union Bank of India	1593.00	2003.24	126	2344.00	2724.47	116
A	ACP PUBLIC sec Bank	33320.00	35453.92	106	45034.00	40090.98	89
13	AXIS BANK	2848.00	3973.51	140	4649.00	13684.72	294
14	Bandhan Bank	73445.00	13514.65	18	83043.00	14254.80	17
15	Federal Bank	881.00	940.46	107	1100.00	1358.41	123
16	HDFC	4126.00	5475.00	133	7713.00	5626.73	73
17	ICICI Bank	720.00	4632.64	643	6489.00	6562.84	101
18	IDBI BANK	783.00	684.79	87	917.00	725.49	79
19	IDFCFirst Bank	1182.00	421.35	36	1383.00	219.35	16
20	Indusind Bank	4570.00	14052.39	307	16441.00	16503.51	100
21	Kotak Mahindra Bank	93.00	0.00	0	108.00	0.00	0
22	South Indian Bank	428.00	645.00	151	755.00	214.85	28
23	Ujjivan Bank	10067.00	6954.59	69	11778.00	10244.92	87
24	Yes Bank	93.00	0.00	0	108.00	0.00	0
25	NESFB	286.00	27.34	10	81.00	0.00	0
26	Jana SFB	5199.00	5600.17	108	6552.00	4627.00	71
27	ESAF SFB	0.00	0.00	0	0.00	221.75	#DIV/0!
B	ACP PRIVATE Sec bank	104721.00	56921.89	54	141117.00	74244.37	53
28	Tripura Gramin Bank	49715.00	70885.79	143	82937.00	67678.47	82
C	ACP RRB	49715.00	70885.79	143	82937.00	67678.47	82
29	ACUB	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
30	TCARDB	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
31	TSCB	44401.00	43512.98	98	50912.00	49384.64	97
D	ACP Coop. Bank	44401.00	43512.98	98	50912.00	49384.64	97
GRAND TOTAL		232157.00	206774.58	89	320000.00	231398.46	72

**Achievement under Sub-Sectors of Allied Activities against ACP for the Year 2023-24 as on
31.03.2024**

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	14.52	11.13	2.10	0.00	468.32	496.07
2	Bank of India	0.00	376.28	71.76	901.29	0.00	1802.40	3151.73
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	2684.88	2684.88
5	Central Bank of India	0.00	0.00	0.00	0.00	0.00	161.84	161.84
6	Indian Bank	0.00	0.00	1.50	0.00	0.00	79.01	80.51
7	Indian Overseas Bank	0.00	0.00	0.00	0.00	0.00	146.14	146.14
8	Punjab & Sind Bank	0.00	0.00	0.00	1.90	0.00	9.92	11.82
9	Punjab National Bank	2.21	279.26	290.91	154.42	11.00	8586.11	9323.91
10	State Bank of India	0.00	0.00	502.27	0.00	0.00	4975.29	5477.56
11	UCO Bank	0.00	59.70	122.27	133.59	34.20	918.09	1267.85
12	Union Bank of India	0.00	719.52	137.64	281.11	0.00	156.06	1294.33
A	Sub Total of Public Sec. Bank	2.21	1449.28	1137.48	1474.41	45.20	19994.87	24103.45
13	AXIS BANK	0.00	0.00	0.00	0.00	0.00	12082.51	12082.51
14	Bandhan Bank	0.00	1014.00	341.78	194.66	0.00	12704.36	14254.80
15	Federal Bank	0.00	0.00	0.00	0.00	0.00	1358.41	1358.41
16	HDFC	0.00	951.18	21.78	114.03	0.00	3788.79	4875.78
17	ICICI	0.00	0.00	0.00	0.00	0.00	6562.84	6562.84
18	IDBI BANK	0.00	29.00	20.00	58.00	0.00	395.69	502.69
19	IDFC First Bank	0.00	0.00	126.21	40.16	0.00	52.98	219.35
20	Indusind Bank	0.00	0.00	364.72	0.00	0.00	16138.79	16503.51
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	214.85	214.85
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	10045.92	10244.92
25	NESFB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
26	Jana Small Finance Bank	0.00	15.00	0.00	0.00	0.00	4612.00	4627.00
27	ESAF Small Finance Bank	0.00	169.92	26.29	8.80	0.04	16.70	221.75
B	Sub Total of Pvt. Sec. Bank	0.00	2377.10	901.78	415.65	0.04	67973.84	71668.41
28	Tripura Gramin Bank	0.00	204.42	392.41	0.00	0.00	61998.42	62595.25
C	Sub Total of RRB	0.00	204.42	392.41	0.00	0.00	61998.42	62595.25
29	ACUB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
30	TCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
31	TSCB	0.00	62.93	128.60	0.00	0.00	47853.87	48045.40
D	Sub Total of Coop.Banks	0.00	62.93	128.60	0.00	0.00	47853.87	48045.40
GRAND TOTAL		2.21	4093.73	2560.27	1890.06	45.24	197821.00	206412.51

Achievement of Farm Credit as on March 2024 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 March 2024)	Percentage of Achievement
1	Bank of Baroda	777.00	521.15	67
2	Bank of India	3108.00	3160.11	102
3	Bank of Maharashtra	0.00	6.81	#DIV/0!
4	Canara Bank	2237.00	2757.69	123
5	Central Bank Of India	1259.00	186.01	15
6	Indian Bank	138.00	90.95	66
7	Indian Overseas	67.00	178.72	267
8	Punjab & Sind Bank	32.00	20.00	63
9	Punjab National Bank	18360.00	15251.15	83
10	State Bank of India	15079.00	13576.36	90
11	UCO Bank	1633.00	1617.56	99
12	Union Bank	2344.00	2724.47	116
A	ACP PUBLIC sec Bank	45034.00	40090.98	89
13	Axis Bank	4649.00	13684.72	294
14	Bandhan Bank	83043.00	14254.80	17
15	Federal Bank	1100.00	1358.41	123
16	HDFC Bank	7713.00	5626.73	73
17	ICICI Bank	6489.00	6562.84	101
18	IDBI Bank	917.00	725.49	79
19	IDFCFirst Bank	1383.00	219.35	16
20	IndusInd	16441.00	16503.51	100
21	Kotak Mahindra	108.00	0.00	0
22	South Indian Bank	755.00	214.85	28
23	Ujjivan Bank	11778.00	10244.92	87
24	Yes Bank	108.00	0.00	0
25	NESFB	81.00	0.00	0
26	Jana SFB	6552.00	4627.00	71
27	ESAF SFB	0.00	221.75	#DIV/0!
B	ACP PRIVATE Sec bank	141117.00	74244.37	53
28	Tripura Gramin Bank	82937.00	67678.47	82
C	ACP RRB	82937.00	67678.47	82
29	ACUB	0.00	0.00	#DIV/0!
30	TCARDB	0.00	0.00	#DIV/0!
31	TSCB	50912.00	49384.64	97
D	ACP Coop. Bank	50912.00	49384.64	97
GRAND TOTAL		320000.00	231398.46	72

FINANCE TO SMALL & MARGINAL FARMERS During The Year 2023-24

As on 31.03.2024

(Amt. in Lakhs)

SI No	Name of Bank	Loans Granted To Small & Marginal Farmers	
		No.	Amount
1	2	3	4
1	Bank of Baroda	20	11.93
2	Bank of India	6	8.38
3	Canara Bank	117	72.81
4	Central Bank of India	5	1.90
5	Indian Bank	36	10.44
6	Indian Overseas Bank	8	14.90
7	Punjab & Sind Bank	0	0.00
8	Punjab National Bank	2670	5596.62
9	State Bank of India	4265	3714.99
10	UCO Bank	172	128.40
11	Union Bank of India	442	1119.16
12	Axis Bank	97	1602.21
13	Bandhan Bank	0	0.00
14	HDFC	293	750.95
15	ICICI	0	0.00
16	IDBI Bank	249	222.80
17	Indusind Bank	0	0.00
18	Tripura Gramin Bank	11469	5083.22
19	TSCB	2513	1316.34
20	Ujjivan Bank	0	0.00
21	NESFB	0	0.00
TOTAL		22362	19655.05

**Bank - wise Targets and Achievement in MSME for 2023-24
for the State of Tripura under ACP 2023-24 as on March 2024**

							Amt. Rs. In Lakhs
Sl.No.	BANKS	2022-23 (As on March 2023)			2023-24 (As on March 2024)		
		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	8764.83	55	14708.00	5645.79	38
2	Bank of India	1597.00	2264.00	142	3440.00	1198.38	35
3	Bank of Maharashtra	133.00	38.76	29	215.00	51.98	24
4	Canara Bank	5101.00	16013.20	314	25461.00	16026.42	63
5	Central Bank of India	1317.00	1292.71	98	2100.00	352.71	17
6	Indian Bank	2270.00	7217.85	318	5607.00	3833.66	68
7	Indian Overseas Bank	1217.00	798.22	66	1971.00	412.73	21
8	Punjab & Sind Bank	158.00	271.00	172	257.00	135.00	53
9	Punjab National Bank	21970.00	27570.13	125	35591.00	36657.74	103
10	State Bank of India	17427.00	45833.46	263	71396.00	64343.39	90
11	UCO Bank	8162.00	11581.21	142	18889.00	11980.00	63
12	Union Bank of India	14556.00	14312.76	98	22856.00	16382.71	72
A	ACP PUBLIC sec Bank	89744.00	135958.13	151	202491.00	157020.51	78
13	AXIS BANK	708.00	1176.73	166	1946.00	6804.52	350
14	Bandhan Bank	269.00	2423.95	901	436.00	21220.05	4867
15	Federal Bank	562.00	476.64	85	772.00	1231.36	160
16	HDFC	2576.00	13073.00	507	22992.00	18000.03	78
17	ICICI Bank	11703.00	11577.26	99	21247.00	25412.72	120
18	IDBI BANK	1748.00	1251.18	72	2833.00	1500.78	53
19	IDFCFirst Bank	0.00	0.00	#DIV/0!	0.00	27.00	#DIV/0!
20	Indusind Bank	13599.00	7279.74	54	11794.00	5848.76	50
21	Kotak Mahindra Bank Ltd	220.00	0.00	0	357.00	0.00	0
22	South Indian Bank	315.00	156.00	50	254.00	351.00	138
23	Ujjivan Bank	3466.00	2088.32	60	5614.00	3530.07	63
24	Yes Bank	221.00	32.91	15	358.00	447.41	125
25	NESFB	3632.00	3824.00	105	6195.00	71.39	1
26	Jana SFB	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
27	ESAF SFB	0.00	0.00	0	0.00	37.25	#DIV/0!
B	ACP PRIVATE Sec bank	39019.00	43359.73	111	74798.00	84482.34	113
28	Tripura Gramin Bank	39544.00	31911.09	81	51695.00	52190.26	101
C	ACP RRB	39544.00	31911.09	81	51695.00	52190.26	101
29	ACUB	0.00	0.00	#DIV/0!	0.00	17.00	#DIV/0!
30	TCARDB	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
31	TSCB	13374.00	12972.77	97	21016.00	20175.35	96
D	ACP Coop. Bank	13374.00	12972.77	97	21016.00	20192.35	96
	GRAND TOTAL	181681.00	224201.72	123	350000.00	313885.46	90

Bank - wise Targets and Achievement in OTHER PRIORITY SECTORS for 2023-24 for the State of Tripura under ACP 2023-24 as on March 2024							
							Amt. Rs. In Lakhs
Sl.No.	BANKS	2022-23 (As on March 2023)			2023-24 (As on March 2024)		
		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	734.00	96	976.00	466.92	48
3	Bank of Maharashtra	261.00	214.19	82	261.00	252.21	97
4	Canara Bank	1086.00	1120.97	103	1436.00	995.18	69
5	Central Bank of India	252.00	283.79	113	536.00	226.50	42
6	Indian Bank	55.00	39.86	72	1230.00	39.04	3
7	Indian Overseas Bank	525.00	185.47	35	525.00	540.18	103
8	Punjab & Sind Bank	149.00	35.00	23	149.00	24.00	16
9	Punjab National Bank	10883.00	8979.78	83	10883.00	6261.11	58
10	State Bank of India	16499.00	2414.85	15	8323.00	2784.36	33
11	UCO Bank	4477.00	3404.25	76	4498.00	4653.73	103
12	Union Bank of India	353.00	80.84	23	518.00	113.28	22
A	ACP PUBLIC sec Bank	35831.00	17838.06	50	30306.00	16463.56	54
13	AXIS BANK	433.00	141.59	33	258.00	153.51	60
14	Bandhan Bank	61175.00	48022.90	79	60521.00	56151.70	93
15	Federal Bank	6.00	9.49	158	24.00	0.00	0
16	HDFC	470.00	403.00	86	557.00	791.24	142
17	ICICI Bank	285.00	510.14	179	1115.00	58.89	5
18	IDBI Bank	111.00	282.26	254	111.00	9.90	9
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	30.00	17
23	Ujjivan Bank	4618.00	4379.13	95	4618.00	6495.00	141
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	0.50	#DIV/0!	53.00	26.00	49
27	ESAF SFB	0.00	0.00	0	0.00	10.20	#DIV/0!
B	ACP PRIVATE Sec bank	67293.00	53749.01	80	67484.00	63726.44	94
28	Tripura Gramin Bank	17312.00	26939.60	156	25145.00	83083.20	330
C	ACP RRB	17312.00	26939.60	156	25145.00	83083.20	330
29	ACUB	0.00	0.00	#DIV/0!	0.00	334.50	#DIV/0!
30	TCARDB	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
31	TSCB	7209.00	6578.03	91	7065.00	6711.75	95
D	ACP Coop. Bank	7209.00	6578.03	91	7065.00	7046.25	100
GRAND TOTAL		127645.00	105104.70	82	130000.00	170319.45	131

TRIPURA STATE

BANKWISE CREDIT DEPOSIT RATIO OF THE STATE AS ON 31.03.2024					
(Amt. In lac)					
SL No.	Bank's Name	No of Brs	Total Deposit	Total Advance	CD Ratio
1	Bank of Baroda	7	66162.00	41587.00	63
2	Bank of India	13	35065.41	29064.58	83
3	Bank of Maharashtra	2	5004.87	2156.23	43
4	Canara Bank	19	90658.70	49451.04	55
5	Central Bank Of India	6	19678.30	5169.69	26
6	Indian Bank	6	40631.69	10846.54	27
7	Indian Overseas	5	21181.86	9434.94	45
8	Punjab & Sind Bank	2	4286.07	1319.11	31
9	Punjab National Bank	70	500907.91	169025.04	34
10	State Bank of India	72	1214967.12	584328.26	48
11	UCO Bank	30	148058.00	49950.58	34
12	Union Bank of India	11	98204.57	28579.13	29
13	Axis Bank	14	90592.15	36977.34	41
14	Bandhan Bank	29	157197.43	157788.35	100
15	Federal Bank	1	8411.57	3543.74	42
16	HDFC Bank	23	115225.64	67579.73	59
17	ICICI Bank	18	69481.66	88673.20	128
18	IDBI Bank	9	19200.00	8405.02	44
19	IDFC First Bank	1	13534.63	5385.57	40
20	IndusInd	8	9615.65	57662.05	600
21	Kotak Mahindra	2	5248.14	0.00	0
22	South Indian Bank	2	12192.26	4288.17	35
23	Ujjivan Bank	8	33767.38	31725.27	94
24	Yes Bank	2	15851.59	1372.69	9
25	NESFB	9	5124.68	2265.33	44
26	Jana Small Finance Bank	1	10270.67	6427.00	63
27	ESAF Small Finance Bank	3	446.69	266.48	60
28	Tripura Gramin Bank	150	879939.98	359827.23	41
29	ACUB	3	3941.51	638.45	16
30	TCARDB	5	0.00	0.00	#DIV/0!
31	TSCB	65	341369.35	273637.70	80
	Total	596	4036217.48	2087375.46	52

DISTRICTWISE CREDIT DEPOSIT RATIO OF THE STATE AS ON 31.03.2024					
Sl.	District	No. of Brs.	Total Deposit	Total Advance	CD Ratio
1	West Tripura	219	2543425.84	1073413.04	42
2	Sepahijala	63	243560.37	156395.32	64
3	Khowai	45	184067.62	118813.87	65
4	Dhalai	50	152639.30	149839.47	98
5	Gomati	66	263203.53	182279.27	69
6	South Tripura	65	268164.13	169419.85	63
7	Unakoti	36	143127.41	97768.06	68
8	North Tripura	52	238029.28	139446.58	59
	Total	596	4036217.48	2087375.46	52

CD Ratio as on 31st March 2024 for West Tripura District.(Amt.in Lacs)

SI.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of Baroda	64673.00	40656.00	63
2	Bank of India	20627.99	18786.24	91
3	Bank of Maharashtra	4928.52	2110.72	43
4	Canara Bank	71198.93	35431.49	50
5	Central Bank Of India	16237.89	3575.43	22
6	Indian Bank	38477.43	9786.92	25
7	Indian Overseas	17684.19	6973.63	39
8	Punjab & Sind Bank	3665.08	989.95	27
9	Punjab National Bank	247283.68	98162.53	40
10	State Bank of India	903248.24	377145.90	42
11	UCO Bank	86963.00	20747.21	24
12	Union Bank of India	87908.18	23227.38	26
13	Axis Bank	71612.96	19139.55	27
14	Bandhan Bank	93741.02	63445.80	68
15	Federal Bank	8411.57	3543.74	42
16	HDFC Bank	92403.76	51422.89	56
17	ICICI Bank	43644.92	56604.47	130
18	IDBI Bank	10900.00	5459.87	50
19	IDFC First Bank	13534.63	5385.57	40
20	IndusInd	7693.83	31243.27	406
21	Kotak Mahindra	5248.14	0.00	0
22	South Indian Bank	12192.26	4288.17	35
23	Ujjivan Bank	20609.99	12573.88	61
24	Yes Bank	15851.59	1372.69	9
25	NESFB	3174.04	932.93	29
26	Jana Small Finance Bank	10270.67	6427.00	63
27	Tripura Gramin Bank	394558.90	125248.45	32
28	ACUB	3573.11	603.36	17
29	TCARDB	0.00	0.00	#DIV/0!
30	TSCB	173108.32	48128.00	28
	Total	2543425.84	1073413.04	42

CD Ratio as on 31st March 2024 for Gomati District.(Amt.in Lacs)

SI.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of Baroda	1489.00	931.00	63
2	Bank of India	3155.84	2982.55	95
3	Canara Bank	5134.55	3639.46	71
4	Central Bank Of India	1058.31	568.86	54
5	Indian Bank	676.71	522.97	77
6	Indian Overseas	808.61	681.86	84
7	Punjab National Bank	48865.60	12763.52	26
8	State Bank of India	60725.20	39495.82	65
9	UCO Bank	3928.00	1883.06	48
10	Union Bank of India	3459.95	2997.49	87
11	Axis Bank	3650.67	3168.95	87
12	Bandhan Bank	9941.10	25657.18	258
13	HDFC Bank	5301.55	5741.41	108
14	ICICI Bank	3665.42	2531.20	69
15	IDBI Bank	1300.00	527.83	41
16	Ujjivan Bank	2540.90	4359.20	172
17	NESFB	491.01	413.84	84
18	ESAF Small Finance Bank	103.37	101.57	98
19	Tripura Gramin Bank	70566.52	32188.48	46
20	ACUB	368.40	35.09	10
21	TSCB	35972.82	41087.93	114
	Total	263203.53	182279.27	69

CD Ratio as on 31st March 2024 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	994.41	1431.9	144
2	Canara Bank	1618.82	1365.03	84
3	Punjab National Bank	48356.94	11763.52	24
4	State Bank of India	47017.08	35480.18	75
5	UCO Bank	7067	2405.24	34
6	Union Bank of India	1763.55	719.23	41
7	Axis Bank	4035.01	4172.11	103
8	Bandhan Bank	7786.12	14525.34	187
9	HDFC Bank	3700.26	1414.99	38
10	ICICI Bank	915.01	3549.46	388
11	IDBI Bank	4700	1515.23	32
12	IndusInd	0	11555.28	#DIV/0!
13	Tripura Gramin Bank	98610.79	46235.16	47
14	TSCB	41599.14	33287.18	80
	Total	268164.13	169419.85	63

CD Ratio as on 31st March 2024 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	4373.06	1897.83	43
2	Bank of Maharashtra	76.35	45.51	60
3	Canara Bank	4651.91	2821.33	61
4	Punjab National Bank	34935.08	9445.79	27
5	State Bank of India	73924.32	36313.46	49
6	UCO Bank	1825	2072.3	114
7	Union Bank of India	2958.46	862.89	29
8	Axis Bank	4370.03	2755.15	63
9	Bandhan Bank	2508.48	7629.62	304
10	HDFC Bank	6801.71	6263.82	92
11	ICICI Bank	2684.5	7407.32	276
12	IDBI Bank	2300	902.09	39
13	IndusInd	1921.82	14863.5	773
14	Ujjivan Bank	2114.76	2956.32	140
15	NESFB	415.26	416.89	100
16	Tripura Gramin Bank	72023.84	34458.52	48
17	TSCB	20144.7	8334.24	41
	Total	238029.28	139446.58	59

CD Ratio as on 31st March 2024 for Unakoti District.(Amt.in Lacs)

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Canara Bank	1230.69	1010.85	82
2	Central Bank Of India	775	368	47
3	Indian Overseas	1175.06	776.95	66
4	Punjab National Bank	22369.9	5726.03	26
5	State Bank of India	32871.55	26099.41	79
6	UCO Bank	4898	2964.49	61
7	Axis Bank	998.79	1264.85	127
8	Bandhan Bank	10667.18	10365.85	97
9	HDFC Bank	367.67	192.51	52
10	ICICI Bank	5489.86	5210.75	95
11	Ujjivan Bank	2866.28	3984.75	139
12	NESFB	284.17	343.72	121
13	Tripura Gramin Bank	46679.38	21287.53	46
14	TSCB	12453.88	18172.37	146
	Total	143127.41	97768.06	68

CD Ratio as on 31st March 2024 for Sepahijala District.(Amt.in Lacs)

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of India	3825.83	2741.54	72
2	Canara Bank	3275.53	2686.07	82
3	Punjab & Sind Bank	620.99	329.16	53
4	Punjab National Bank	28013.38	7820.89	28
5	State Bank of India	45260.63	23337.78	52
6	UCO Bank	19761	11753.39	59
7	Axis Bank	4507.15	4706.65	104
8	Bandhan Bank	16486.24	14342.78	87
9	HDFC Bank	3970.33	1582.75	40
10	ICICI Bank	0	2037.09	#DIV/0!
11	Ujjivan Bank	3790.39	5868.57	155
12	ESAF Small Finance Bank	288.65	164.91	57
13	Tripura Gramin Bank	89584.35	31979.01	36
14	TSCB	24175.9	47044.73	195
	Total	243560.37	156395.32	64

CD Ratio as on 31st March 2024 for Khowai District.(Amt.in Lacs)

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Canara Bank	1923.83	1129.02	59
2	Indian Bank	1215.42	449.65	37
3	Indian Overseas	1514	1002.5	66
4	Punjab National Bank	38772.79	10523.85	27
5	State Bank of India	27515.12	21502.28	78
6	UCO Bank	15774	5007.18	32
7	Union Bank of India	2114.43	772.14	37
8	Axis Bank	1417.54	1770.08	125
9	Bandhan Bank	10431.52	10235.01	98
10	HDFC Bank	401.99	79.7	20
11	ICICI Bank	6743.28	6306.23	94
12	Ujjivan Bank	1845.06	1982.55	107
13	NESFB	760.2	157.95	21
14	Tripura Gramin Bank	58906.74	34421.12	58
15	TSCB	14731.7	23474.61	159
	Total	184067.62	118813.87	65

CD Ratio as on 31st March 2024 for Dhalai District.(Amt.in Lacs)

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of India	2088.28	1224.52	59
2	Canara Bank	1624.44	1367.79	84
3	Central Bank Of India	1607.1	657.4	41
4	Indian Bank	262.13	87	33
5	Punjab National Bank	32310.54	12818.91	40
6	State Bank of India	24404.98	24953.43	102
7	UCO Bank	7842	3117.71	40
8	Bandhan Bank	5635.77	11586.77	206
9	HDFC Bank	2278.37	881.66	39
10	ICICI Bank	6338.67	5026.68	79
11	ESAF Small Finance Bank	54.67	0	0
12	Tripura Gramin Bank	49009.46	34008.96	69
13	TSCB	19182.89	54108.64	282
	Total	152639.3	149839.47	98

Performance of Banks in Crop Loan & Term Loan to Agriculture during the year 2023-24 as on 31.03.2024

(Amt in Lakhs)

Sl.No.	BANKS	Crop Loan Target		Crop Loan Disbursement		Term Loan Target		Term Loan Disbursement		Total Agri-Allied Target		Total Agri-Allied Disbursement	
		A/c.	Amt.	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.
1	Bank of Baroda	151	183.00	45	25.08	358	594.00	333	496.07	509	777.00	378	521.15
2	Bank of India	134	113.00	6	8.38	2695	2995.00	2282	3151.73	2829	3108.00	2288	3160.11
3	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	4	6.81	0	0.00	4	6.81
4	Canara Bank	970	841.00	117	72.81	771	1396.00	1632	2684.88	1741	2237.00	1749	2757.69
5	Central Bank of India	417	313.00	55	24.17	249	946.00	31	161.84	666	1259.00	86	186.01
6	Indian Bank	130	63.00	36	10.44	53	75.00	26	80.51	183	138.00	62	90.95
7	Indian Overseas Bank	35	33.00	36	32.58	17	34.00	42	146.14	52	67.00	78	178.72
8	Punjab & Sind Bank	46	28.00	10	8.18	16	4.00	5	11.82	62	32.00	15	20.00
9	Punjab National Bank	6950	6069.00	4800	5927.24	4286	12291.00	3865	9323.91	11236	18360.00	8665	15251.15
10	State Bank of India	14791	10897.00	8913	8098.80	493	4182.00	863	5477.56	15284	15079.00	9776	13576.36
11	UCO Bank	827	1073.00	561	349.71	216	560.00	834	1267.85	1043	1633.00	1395	1617.56
12	Union Bank of India	784	1361.00	567	1430.14	242	983.00	396	1294.33	1026	2344.00	963	2724.47
A	Sub Total of Public Sec. Bank	25235	20974.00	15146	15987.53	9396	24060.00	10313	24103.45	34631	45034.00	25459	40090.98
13	AXIS BANK	0	0.00	97	1602.21	3542	4649.00	6547	12082.51	3542	4649.00	6644	13684.72
14	Bandhan Bank	0	0.00	0	0.00	113889	83043.00	19323	14254.80	113889	83043.00	19323	14254.80
15	Federal Bank	0	0.00	0	0.00	641	1100.00	757	1358.41	641	1100.00	757	1358.41
16	HDFC	534	2006.00	293	750.95	14114	5707.00	9863	4875.78	14648	7713.00	10156	5626.73
17	ICICI	6731	5349.00	0	0.00	1869	1140.00	8169	6562.84	8600	6489.00	8169	6562.84
18	IDBI BANK	303	303.00	249	222.80	625	614.00	313	502.69	928	917.00	562	725.49
19	IDFC First Bank	0	0.00	0	0.00	4265	1383.00	562	219.35	4265	1383.00	562	219.35
20	Indusind Bank	0	0.00	0	0.00	60089	16441.00	43951	16503.51	60089	16441.00	43951	16503.51
21	Kotak Mahindra Bank	0	0.00	0	0.00	79	108.00	0	0.00	79	108.00	0	0.00
22	SOUTH INDIAN BANK	0	0.00	0	0.00	448	755.00	1031	214.85	448	755.00	1031	214.85
23	YES Bank	0	0.00	0	0.00	79	108.00	0	0.00	79	108.00	0	0.00
24	Ujjivan Bank	0	0.00	0	0.00	25454	11778.00	19267	10244.92	25454	11778.00	19267	10244.92
25	NESFB	32	14.00	0	0.00	157	67.00	0	0.00	189	81.00	0	0.00
26	Jana Small Finance Bank	0	0.00	0	0.00	15652	6552.00	9804	4627.00	15652	6552.00	9804	4627.00
27	ESAF Small Finance Bank	0	0.00	0	0.00	0	0.00	597	221.75	0	0.00	597	221.75
B	Sub Total of Pvt. Sec. Bank	7600	7672.00	639	2575.96	240903	133445.00	120184	71668.41	248503	141117.00	120823	74244.37
28	Tripura Gramin Bank	26739	11275.00	11469	5083.22	20755	71662.00	18970	62595.25	47494	82937.00	30439	67678.47
C	Sub Total of RRB	26739	11275.00	11469	5083.22	20755	71662.00	18970	62595.25	47494	82937.00	30439	67678.47
29	ACUB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
30	TCARDB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
31	TSCB	6782	3084.00	2562	1339.24	3537	47828.00	4318	48045.40	10319	50912.00	6880	49384.64
D	Sub Total of Coop.Banks	6782	3084.00	2562	1339.24	3537	47828.00	4318	48045.40	10319	50912.00	6880	49384.64
GRAND TOTAL		66356	43005.00	29816	24985.95	274591	276995.00	153785	206412.51	340947	320000.00	183601	231398.46

BANK-WISE POSITION IN IMPLEMENTATION OF ISSUING KCCs FOR THE STATE OF TRIPURA DURING THE YEAR 2023-24 AS ON 31.03.2024

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	45	25.08	20	11.93	25	13.15	45	25.08	115	121.94	0	0.00	0
2	Bank of India	134	6	8.38	6	8.38	0	0.00	6	8.38	4063	5071.39	265	168.18	7
3	Canara Bank	970	117	72.81	117	72.81	0	0.00	117	72.81	891	480.01	234	103.13	26
4	Central Bank of India	417	55	24.17	5	1.90	50	22.27	55	24.17	587	1185.29	67	24.30	11
5	Indian Bank	130	36	10.44	36	10.44	0	0.00	36	10.44	117	65.78	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	10	8.18	0	0.00	10	8.18	10	8.18	68	26.17	1	0.50	1
8	Punjab National Bank	6950	4800	5927.24	2670	5596.62	2130	330.62	4800	5927.24	33398	15270.98	13907	5829.71	42
9	State Bank of India	14791	8913	8098.8	4265	3714.99	4648	4383.81	8913	8098.8	39792	32121.76	20411	12107.59	51
10	UCO Bank	827	561	349.71	172	128.4	389	221.31	561	349.71	6587	3168.61	2299	901.91	35
11	Union Bank of India	784	567	1430.14	442	1119.16	125	310.98	567	1430.14	764	808.18	63	35.20	8
12	Axis Bank	0	97	1602.21	97	1602.21	0	0.00	97	1602.21	100	1755.08	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	293	750.95	293	750.95	0	0.00	293	750.95	14914	6237.18	984	572.74	7
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	248.42	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	11469	5083.22	11469	5083.22	0	0.00	11469	5083.22	94778	17442.63	5535	1378.16	6
19	TSCB	6782	2562	1339.24	2513	1316.34	49	22.90	2562	1339.24	37300	7289.68	4019	814.92	11
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	19	2.30	0	0.00	0
TOTAL		66356	29816	24985.95	22362	19655.05	7454	5330.9	29816	24985.95	234088	91408.69	47961	22003.91	20

TRIPURA RURAL LIVELIHOODS MISSION BANK LINKAGE

Bank Wise Achievement Report (Rupees in Lakhs)

S.No	Bank Name	Target		Achievement		Achievement Percentage(%)	
		Total SHG's	Total Disbursement Amt.	Total SHGs	Total Disbursement Amt.	Total SHGs %	Total Disbursement %
1	BANK OF BARODA	0	0.00	1	2.00	100	100
2	BANK OF INDIA	400	920.00	576	1474.32	144	160
3	BANK OF MAHARASHTRA	0	0.00	29	49.00	100	100
4	CANARA BANK	320	500.00	463	858.72	145	172
5	CENTRAL BANK OF INDIA	130	180.00	191	370.80	147	206
6	IDBI BANK LTD	90	140.00	122	204.25	136	146
7	INDIAN BANK	0	0.00	23	49.23	100	100
8	INDIAN OVERSEAS BANK	0	0.00	60	69.34	100	100
9	PUNJAB AND SIND BANK	0	0.00	48	71.00	100	100
10	PUNJAB NATIONAL BANK	2770	4850.00	2722	6461.16	98	133
11	STATE BANK OF INDIA	620	1030.00	930	1891.11	150	184
12	UCO BANK	650	840.00	846	1491.61	130	178
13	UNION BANK OF INDIA	110	200.00	103	257.52	94	129
	Public Sector Bank	5090	8660.00	6114	13250.06	120	153
14	TRIPURA GRAMIN BANK	14100	25160.00	13663	40578.04	97	161
	Regional Rural Bank	14100	25160.00	13663	40578.04	97	161
15	HDFC BANK LTD	450	830.00	610	1294.80	136	156
	Private Sector Bank	450	830.00	610	1294.80	136	156
16	TRIPURA CO-OP APEX BANK LTD	2960	5350.00	2867	5909.26	97	110
	Coperative Bank	2960	5350.00	2867	5909.26	97	110
	Grand Total	22600	40000.00	23254	61032.16	103	153

TULM SEP (Individual) FY(2023-24) upto March 2024								
Sl	Bank Name	Target	Sponsored	Sanctioned	Disbursed	Returned	Pending	Amount Disbursed (in Lakh)
1	TSCBL	156	219	142	142	47	30	₹ 255.60
2	PNB	114	132	73	72	8	52	₹ 129.60
3	TGB	0	28	23	23	0	5	₹ 41.40
4	SBI	54	180	98	106	23	51	₹ 190.80
5	Canara Bank	18	22	11	14	6	2	₹ 25.20
6	BOI	2	14	4	3	3	8	₹ 5.40
7	Bandhan Bank	0	1	1	1	0	0	₹ 1.80
8	UCO Bank	45	130	63	62	12	56	₹ 111.60
9	Union Bank	5	5	0	0	3	2	₹ 0.00
10	BOB	0	3	2	2	0	1	₹ 3.60
11	Ujjivan	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	SIB	2	1	0	0	0	1	₹ 0.00
15	CBI	1	2	0	0	1	1	₹ 0.00
16	BOM	1	1	1	1	0	0	₹ 1.80
17	FEDERAL BANK	1	1	0	0	0	1	₹ 0.00
	Total	400	743	418	426	103	214	₹ 766.80

TULM SEP(SHG) FY(2023-24) upto March 2024								
Sl	Bank Name	Target	Sponsored	Sanctioned	Disbursed	Returned	Pending	Amount Disbursed (in lakh)
1	TSCBL	657	502	501	441	0	61	₹ 793.80
2	PNB	161	92	97	84	0	8	₹ 151.20
3	TGB	833	1285	1253	1165	0	120	₹ 2,097.00
4	SBI	41	24	23	21	0	3	₹ 37.80
5	Canara Bank	56	67	67	67	0	0	₹ 120.60
6	BOI	5	13	13	13	0	0	₹ 23.40
7	UCO Bank	89	77	62	55	0	22	₹ 99.00
8	Union Bank	13	7	7	7	0	0	₹ 12.60
9	BOB	8	1	1	1	0	0	₹ 1.80
10	BOM	35	25	25	25	0	0	₹ 45.00
11	IOB	0	1	1	1	0	0	₹ 1.80
12	CBI	5	3	3	3	0	0	₹ 5.40
	Total	1903	2097	2053	1883	0	214	₹ 3,389.40

**BANK-WISE PERFORMANCE UNDER EDUCATION LOAN FOR THE YEAR 2023-24, AS
ON 31.03.2024 (Amt in Lacs.)**

SL NO	BANKS	PROPOSAL SANCTIONED		Outstanding as on 31.03.2024		NPA as on 31.03.2024	
		NO	Amt.	No.	Amt.	No.	Amt.
1	Bank of Baroda	23	147.39	71	419.40	4	6.11
2	Bank of India	35	35.20	71	156.82	4	11.94
3	Bank of Maharashtra	5	59.00	15	75.59	0	0.00
4	Canara Bank	119	173.91	351	889.98	31	94.42
5	Central Bank of India	6	107.68	32	241.85	5	15.00
6	Indian Bank	4	123.00	23	74.49	3	0.70
7	Indian Overseas Bank	6	12.04	10	26.86	0	0.00
8	Punjab & Sind Bank	0	0.00	4	9.42	1	1.42
9	Punjab National Bank	97	488.69	632	1443.57	111	121.77
10	State Bank of India	297	847.76	1801	6563.58	62	103.55
11	Union Bank of India	30	295.33	80	310.63	3	5.44
12	UCO Bank	25	81.51	196	526.25	3	8.21
A	Sub Total of Public Sec. Bank	647	2371.51	3286	10738.44	227	368.56
13	AXIS BANK	4	20.42	32	73.23	0	0.00
14	Federal Bank	0	0.00	3	6.21	0	0.00
15	HDFC	0	0.00	12	33.76	0	0.00
16	ICICI	6	123.92	11	140.43	0	0.00
17	IDBI BANK	9	15.63	16	45.62	1	1.22
18	Indusind Bank	0	0.00	0	0.00	0	0.00
19	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00
20	SOUTH INDIAN BANK	0	0.00	0	0.00	0	0.00
21	YES Bank	0	0.00	0	0.00	0	0.00
B	Sub Total of Pvt. Sec. Bank	19	159.97	74	299.25	1.00	1.22
22	Tripura Gramin Bank	121	1010.87	875	1947.82	124	164.08
C	Sub Total of RRB	121	1010.87	875	1947.82	124	164.08
23	ACUB	0	0.00	0	0.00	0	0.00
24	TCARDB	0	0.00	0	0.00	0	0.00
25	TSCB	26	88.80	16	56.6	8	11.10
D	Sub Total of Coop.Banks	26	88.80	16	56.60	8	11.10
GRAND TOTAL		813	3631.15	4251	13042.11	360	544.96

BANK-WISE PERFORMANCE IN FINANCING UNDER HOUSING SCHEME AS ON 31.03.2024

(Amt. in lakhs)

SI. No.	Name of the Banks	Sanctioned in FY 2023-24		Total Outstanding										Total NPA as on 31.03.2024	
				Urban		Semi-Urban		Rural		Total Outstanding as on 31.03.2024		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	70	892.00	354	7980.00	42	1182.00	19	468.00	415	9630.00	128	2214.85	0	0
2	Bank of India	51	431.72	150	1327.76	141	1008.79	20	104.12	311	2440.67	1	19.50	5	24.26
3	Bank of Maharashtra	14	194.15	67	1096.29	4	40.21	0	0.00	71	1136.50	28	395.99	1	5.81
4	Canara Bank	218	3036.42	383	8145.36	251	2954.71	120	994.20	754	12094.27	56	839.20	5	51.55
5	Central Bank of India	22	118.82	14	181.55	19	212.62	9	134.82	42	528.99	2	22.50	0	0
6	Indian Bank	49	1291.50	186	3289.00	10	158.50	10	108.40	206	3555.90	17	207.91	10	90.94
7	Indian Overseas Bank	21	320.08	111	1891.15	15	154.47	9	139.91	135	2185.53	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	595	11924.43	1965	32514.26	671	8651.47	138	2868.16	2774	44033.89	468	8313.11	21	81.01
10	State Bank of India	1706	18107.78	7814	69235.18	1935	19524.11	2904	20847.74	12653	109607.03	828	15296.00	40	200.95
11	Union Bank of India	30	450.92	114	1753.83	58	618.97	4	27.67	176	2400.47	9	111.32	1	13.56
12	UCO Bank	157	3334.07	587	6719.19	426	5857.17	280	3234.01	1293	15810.37	90	1433.63	13	83.37
A	Sub-Total PUBLIC sec Bank	2933	40101.89	11773	134360.24	3572	40363.02	3521	28975.98	18866	203699.24	1635	29041.41	96	551.45
13	AXIS BANK	19	180.42	24	471.79	0	0.00	0	0.00	24	471.79	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	12	193.24	0	0.00	0	0.00	12	193.24	0	0.00	0	0
16	HDFC	343	752.53	373	1531.65	172	320.81	3	3.12	548	1855.58	0	0.00	8	22.71
17	ICICI	106	2850.02	312	7477.12	156	3121.27	21	454.46	489	11052.85	0	0.00	0	0
18	IDBI BANK	28	320.50	69	1011.63	94	1301.66	15	168.89	178	2482.18	0	0.00	0	0
19	IDFC First Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0
20	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0
21	Kotak Mahindra Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0
22	South Indian Bank	1	30.00	8	205.00	0	0.00	0	0.00	8	205.00	0	0.00	0	0
23	Yes Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0
24	Ujjivan SFB	2174	3491.26	1374	3593.07	1681	2598.23	0	0.00	3055	6191.30	0	0.00	34	8.58
25	NESFB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0
26	Jana SFB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0
27	ESAF SFB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0
B	Sub Total Pvt. Sec Bank	2686	7935.73	2373	17174.80	2111	7455.71	74	962.58	4558	25593.09	0	0	45	81.39
28	TGB	1270	25251.50	1354	22045.20	4167	30793.09	5231	32889.81	10752	85728.10	409	13760.00	677	1367.38
C	Sub Total RRB	1270	25251.5	1354	22045.20	4167	30793.09	5231	32889.81	10752	85728.10	409	13760	677	1367.38
29	ACUB	12	219.50	35	306.11	0	0.00	0	0.00	35	306.11	0	0.00	3	30.52
30	TCARDB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0
31	TSCB	6	109.80	14	101.54	428	1762.09	6	29.19	448	1892.82	91	71.62	26	101.69
D	Sub-Total Coop. Bank	18	329.3	49	407.65	428	1762.09	6	29.19	483	2198.93	91	71.62	29	132.21
GRAND TOTAL		6907	73618.42	15549	173987.89	10278	80373.91	8832	62857.56	34659	317219.36	2135	42873.03	847	2132.43

PERFORMANCE UNDER PMEGP FOR THE FINANCIAL YEAR 2023-24 AS ON 31.03.2024

SI.No.	NAME OF THE BANK	TARGET	SPONSORED		SANCTIONED		DISBURSED		REJECTED	PENDING	ACHIEVE MENT %AGE
		NO	NO	AMT.	NO	AMT.	NO	AMT.	NO	NO	NO
1	Bank of Baroda	23	46	466.40	26	158.43	19	99.33	13	7	113
2	Bank of India	43	45	586.80	21	143.71	26	157.62	17	7	49
3	Bank of Maharashtra	3	1	5.00	0	0.00	0	0.00	0	1	0
4	Canara Bank	56	56	610.52	18	131.20	18	107.58	38	0	32
5	Central Bank of India	23	19	203.92	9	77.51	6	42.78	10	0	39
6	Indian Bank	20	21	179.80	1	7.14	2	16.33	4	16	5
7	Indian Overseas Bank	16	26	362.92	17	131.69	12	62.93	8	1	106
8	Punjab & Sind Bank	6	11	89.60	5	25.00	2	8.33	2	4	83
9	Punjab National Bank	222	449	5322.88	214	1748.14	133	781.16	152	83	96
10	State Bank of India	226	448	5334.16	181	749.03	81	387.49	253	14	80
11	Union Bank of India	33	26	223.44	8	52.49	8	33.04	10	8	24
12	UCO Bank	95	109	1026.24	47	255.57	55	213.91	62	0	49
A	Sub Total of Public Sec. Bank	766	1257	14411.68	547	3479.91	362	1910.50	569	141	71
13	AXIS BANK	46	8	102.60	1	9.40	1	9.40	1	6	2
14	Bandhan Bank	72	2	10.00	0	0.00	0	0.00	0	2	0
15	HDFC	49	13	299.00	1	50.00	0	0.00	1	11	2
16	ICICI	23	4	37.20	0	0.00	0	0.00	2	2	0
17	IDBI BANK	29	15	171.80	2	12.86	4	37.22	6	7	7
18	Federal Bank	3	0	0.00	0	0.00	0	0.00	0	0	0
19	Yes Bank	3	1	5.00	1	3.57	0	0.00	0	0	33
20	IDFC First Bank	3	0	0.00	0	0.00	0	0.00	0	0	0
21	South Indian Bank	3	1	28.00	0	0.00	0	0.00	0	1	0
22	Indusind Bank	10	1	9.72	0	0.00	0	0.00	0	1	0
23	Kotak Mahindra Bank	3	0	0.00	0	0.00	0	0.00	0	0	0
24	Ujjivan SFB	6	0	0.00	0	0.00	0	0.00	0	0	0
B	Sub Total of Pvt. Sec. Bank	250	45	663.32	5	75.83	5	46.62	10	30	2
25	Tripura Gramin Bank	480	768	7742.12	313	2150.94	324	1797.53	454	1	65
C	Sub Total of RRB	480	768	7742.12	313	2150.94	324	1797.53	454	1	65
26	Tripura State Co-Operative Bank	216	276	2958.20	129	717.71	150	651.80	147	0	60
D	Sub Total of Coop.Banks	216	276	2958.20	129	717.71	150	651.8	147	0	60
GRAND TOTAL		1712	2346	25775.32	994	6424.39	841	4406.45	1180	172	58

**BANK-WISE POSITION IN IMPLEMENTATION OF SWABALAMBAN FOR THE STATE OF TRIPURA FOR THE PROGRAMME YEAR
2023-24 AS ON MARCH 2024**

SI No	Name of Bank	Achievement for the Financial Year 2023-24							(Amt. in lakhs)
		Target	Sponsored		Sanctioned		Disbursed		Achievement %
		No	No	Amt	No	Amt	No	Amt	No
1	Bank of Baroda	30	32	145.29	9	37.11	6	11.97	30
2	Bank of India	44	91	384.66	26	102.42	12	102.42	59
3	Bank of Maharashtra	4	5	17.70	0	0.00	0	0.00	0
4	Canara Bank	73	132	554.25	30	97.77	15	43.17	41
5	Central Bank of India	53	101	405.34	32	108.13	21	71.16	60
6	Indian Bank	23	15	61.53	0	0.00	0	0.00	0
7	Indian Overseas Bank	22	59	222.14	23	76.36	17	51.85	105
8	Punjab & Sindh Bank	9	11	32.36	3	15.00	0	0.00	33
9	Punjab National Bank	699	1113	4387.35	277	941.83	73	227.97	40
10	State Bank India	633	1124	4540.19	306	952.86	125	384.24	48
11	UCO Bank	161	329	1244.14	51	192.69	23	53.09	32
12	Union Bank of India	39	70	268.56	18	52.82	7	17.95	46
Total of Public Sector Banks		1790	3082	12263.51	775	2576.99	299	963.82	43
13	Axis Bank	8	6	29.50	0	0.00	0	0.00	0
14	Bandhan Bank	16	3	10.86	0	0.00	0	0.00	0
15	Federal Bank	1	0	0.00	0	0.00	0	0.00	0
16	HDFC Bank	9	11	57.00	0	0.00	0	0.00	0
17	ICICI Bank	7	7	30.00	0	0.00	0	0.00	0
18	IDBI Bank	11	21	78.79	1	2.36	0	0.00	9
19	IDFC First Bank	1	0	0.00	0	0.00	0	0.00	0
20	IndusInd Bank	2	0	0.00	0	0.00	0	0.00	0
21	Kotak Mahindra Bank	1	0	0.00	0	0.00	0	0.00	0
22	South Indian Bank	1	0	0.00	0	0.00	0	0.00	0
23	YES Bank	1	0	0.00	0	0.00	0	0.00	0
23	Ujjivan Small Finance Bank	1	0	0.00	0	0.00	0	0.00	0
Total of Private Sector Banks		59	48	206.15	1	2.36	0	0.00	2
24	Tripura Gramin Bank	1520	2984	11901.37	850	3034.09	370	975.91	56
Total of Regional Rural Bank		1520	2984	11901.37	850	3034.09	370	975.91	56
25	Tripura State Co-Operative Bank	631	1038	4126.02	353	1086.61	148	385.87	56
Total of State Co-Op Banks		631	1038	4126.02	353	1086.61	148	385.87	56
GRAND TOTAL		4000	7152	28497.05	1979	6700.05	817	2325.6	49

PMFME Position for FY 2023-24 as on March 2024

S.No.	Bank Name	Total Applications	Loan Sanctioned	Loan Under Process	Loan Rejected
1	BANK OF BARODA	1	0	0	1
2	BANK OF INDIA	6	1	0	5
3	CANARA BANK	9	2	1	6
4	CENTRAL BANK OF INDIA	4	2	2	0
5	INDIAN BANK	1	0	0	1
6	INDIAN OVERSEAS BANK	1	0	1	0
7	PUNJAB NATIONAL BANK	31	7	10	14
8	STATE BANK OF INDIA	62	9	4	49
9	UCO BANK	43	8	2	33
10	UNION BANK OF INDIA	4	0	1	3
	Sub- Total for Public Sector Banks	162	29	21	112
11	BANDHAN BANK LIMITED	1	0	1	0
12	HDFC BANK	7	2	5	0
13	ICICI BANK LIMITED	5	0	5	0
14	IDBI BANK	1	0	1	0
	Sub- Total for Private Sector Banks	14	2	12	0
15	TRIPURA GRAMIN BANK	89	25	14	50
	Sub- Total for Regional Rural Banks	89	25	14	50
16	TRIPURA STATE CO-OPERATIVE BANK	17	2	11	4
	Sub- Total for Co-Operative Banks	17	2	11	4
	Grand Total	282	58	58	166

PMSVANidhi Position - 1st Dose (Rs.10,000/-)

S/No	BANK	Applications	Sanctioned	Disbursed	Returned
1	Annapurna Finance Pvt.Ltd	26	26	26	0
2	Axis Bank	7	4	0	0
3	Bandhan Bank	8	0	0	1
4	Bank of Baroda	27	20	20	1
5	Bank of India	103	90	86	4
6	Bank of Maharashtra	14	9	9	4
7	Canara Bank	118	108	108	10
8	Central Bank of India	77	71	71	5
9	Federal Bank	1	0	0	0
10	HDFC Bank	110	50	49	60
11	ICICI Bank	4	2	0	1
12	IDBI Bank	22	14	14	7
13	Indian Bank	35	34	30	1
14	Indian Overseas Bank	33	22	21	8
15	India Post Payments Bank	1	0	0	0
16	Kotak Mahindra Bank	1	0	0	0
17	Punjab & Sind Bank	1	0	0	0
18	Punjab National Bank	1022	977	953	28
19	Tripura Gramin Bank	1706	1537	1511	137
20	South Indian Bank	1	1	1	0
21	State Bank of India	1763	1618	1613	120
22	Stree Nidhi Credit- Co Operative Fedaration	1	1	1	0
23	TSCBL	506	245	220	46
24	UCO Bank	561	468	466	76
25	Ujjivan Small Finance	3	1	1	1
26	Union Bank	65	52	52	5
TOTAL		6216	5350	5252	515

PMSVANidhi Position - 2nd Dose (Rs.20,000/-)					
S/No	BANK	Applications	Sanctioned	Disbursed	Returned
1	Annapurna Finance Pvt.Ltd	16	0	0	16
2	Bank of Baroda	15	5	5	4
3	Bank of India	63	21	19	25
4	Bank of Maharastra	8	1	1	1
5	Canara Bank	58	34	34	24
6	Central Bank of India	28	11	8	13
7	HDFC Bank	27	10	6	15
8	IDBI Bank	6	4	3	2
9	Indian Bank	7	5	5	2
10	Indian Overseas Bank	18	14	13	3
11	Punjab National Bank	531	355	338	113
12	Tripura Gramin Bank	516	414	396	92
13	State Bank of India	669	563	556	78
14	South Indian Bank	1	0	0	0
15	Stree Nidhi Credit- Co Operative Fedaration	1	1	1	0
16	TSCBL	59	33	29	0
17	UCO Bank	175	105	103	46
18	Union Bank	32	24	22	3
TOTAL		2230	1600	1539	437

PMSVANidhi Position - 3rd Dose (Rs.50,000/-)					
S/No	BANK	Applications	Sanctioned	Disbursed	Returned
1	Bank of Baroda	1	1	0	0
2	Bank of India	6	4	4	0
3	Canara Bank	12	8	8	4
4	Central Bank of India	2	2	2	0
5	HDFC Bank	3	1	0	0
6	IDBI Bank	1	1	1	0
7	Indian Overseas Bank	9	4	4	0
8	Punjab National Bank	76	63	61	3
9	Tripura Gramin Bank	113	98	91	7
10	State Bank of India	121	102	100	15
11	TSCBL	11	7	5	0
12	UCO Bank	42	38	38	1
13	Union Bank of India	3	2	2	0
TOTAL		400	331	316	30

PM Vishwakarma Yojana as on 30-05-2024

Bank Name	Bank Type	Basic Training Completed	Loan Application Sent	Total Loan Amount Applied (in Rs. Lakhs)	Applications Sanctioned	Loan Pending For Sanction	Applications Disbursed
BANK OF BARODA	Public Sector Bank	15	15	14.00	0	14	0
BANK OF INDIA	Public Sector Bank	37	37	35.30	13	19	0
CANARA BANK	Public Sector Bank	16	16	14.50	5	7	3
CENTRAL BANK OF INDIA	Public Sector Bank	4	4	4.00	0	4	0
INDIAN OVERSEAS BANK	Public Sector Bank	12	12	12.00	1	11	0
PUNJAB NATIONAL BANK	Public Sector Bank	249	249	244.90	86	126	1
STATE BANK OF INDIA	Public Sector Bank	220	220	198.00	109	73	0
UCO BANK	Public Sector Bank	64	64	60.50	0	64	0
UNION BANK OF INDIA	Public Sector Bank	11	11	10.50	0	11	0
Total of Public Sector Bank		628	628	593.70	214	329	4
AXIS BANK	Pvt Sector Bank	2	2	2.00	0	2	0
Bandhan Bank	Pvt Sector Bank	1	1	1.00	0	1	0
HDFC BANK LTD	Pvt Sector Bank	2	2	2.00	0	2	0
ICICI BANK LTD	Pvt Sector Bank	1	1	0.50	0	1	0
Total of Pvt Sector Bank		6	6	5.50	0	6	0
TRIPURA GRAMIN BANK	Regional Rural Bank	420	420	406.35	0	420	0
Total of Regional Rural Bank		420	420	406.35	0	420	0
TRIPURA STATE CO-OP.BANK LTD.	Co-Operative Bank	41	41	38.50	0	41	0
Total of Co-Operative Bank		41	41	38.50	0	41	0
Grand Total		1095	1095	1044.05	214	796	4

Pradhan Mantri Mudra Yojana in Tripura for FY 2023-24 (As on 31.03.2024)

[Amount Rs. in Crore]

Sr No	Bank Name	Annual Target FY 23-24		Shishu (Loans up to Rs. 50,000)			Kishore (Loans from Rs. 50,001 to Rs. 5.00 Lakh)			Tarun (Loans from Rs. 5.00 to Rs. 10.00 Lakh)			Total			Achievement % against Annual Target FY 23-24	
		No Of A/Cs	Sanction 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	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt
Public Sector Banks																	
1	State Bank of India	26200	88.63	703	1.38	1.38	3003	75.46	75.36	490	38.8	38.79	4196	115.63	115.52	16.02	130.46
2	Bank of Baroda	13990	21.00	166	0.66	0.65	201	5.77	5.6	86	7.54	7.44	453	13.97	13.69	3.24	66.52
3	Bank of India	6580	21.56	49	0.17	0.15	378	10.27	9.66	71	5.44	5.24	498	15.87	15.05	7.57	73.59
4	Bank of Maharashtra	5380	13.69	1327	4.29	4.29	334	4.4	4.4	2	0.15	0.15	1663	8.85	8.85	30.91	64.64
5	Canara Bank	15780	37.22	299	0.47	0.46	674	17.9	17.79	248	21.05	21.04	1221	39.42	39.29	7.74	105.90
6	Central Bank of India	1910	4.82	120	0.13	0.09	120	3.13	2.53	31	2.51	2.26	271	5.76	4.88	14.19	119.40
7	Indian Bank	1480	4.73	43	0.1	0.1	88	2.4	2.4	38	2.77	2.77	169	5.27	5.27	11.42	111.46
8	Indian Overseas Bank	1050	4.64	10	0.03	0.03	145	3.49	3.44	24	2.04	1.91	179	5.56	5.38	17.05	119.72
9	Punjab National Bank	87770	219.28	1887	6.11	3.37	3166	70.52	63.27	1469	103.57	102.51	6522	180.2	169.16	7.43	82.18
10	Union Bank of India	6780	21.32	119	0.43	0.39	694	16.83	15.82	151	12.98	12.67	964	30.24	28.88	14.22	141.81
11	Punjab & Sind Bank	870	1.51	30	0.12	0.12	69	1.13	1.05	5	0.46	0.46	104	1.71	1.63	11.95	113.10
12	UCO Bank	19850	52.43	645	1.22	1.16	253	7.25	7.19	152	13.53	13.5	1050	21.99	21.85	5.29	41.94
	Total	187640	490.85	5398	15.11	12.19	9125	218.6	208.51	2767	210.84	208.74	17290	444.5	429.44	9.21	90.56
Private Sector Commercial Banks																	
13	Federal Bank	130	0.07	1	0.01	0.01	0	0	0	0	0	0	1	0.01	0.01	0.77	13.89
14	Ratnakar Bank	1700	0.43	0	0	0	0	0	0	0	0	0	0	0	0	0.00	0.00
15	South Indian Bank	40	0.16	0	0	0	0	0	0	0	0	0	0	0	0	0.00	0.00
16	ICICI Bank	660	2.20	6	0.03	0.03	69	1.81	1.7	17	1.32	1.26	92	3.16	2.98	13.94	143.90
17	Axis Bank	73880	29.65	10721	39.41	39.41	102	0.59	0.59	0	0	0	10823	40.01	40.01	14.65	134.93
18	IndusInd Bank	621710	212.03	40905	133.55	133.55	8411	68.89	68.89	61	3.05	3.05	49377	205.49	205.49	7.94	96.92
19	HDFC Bank	870	5.14	78	0.31	0.31	65	1.52	1.52	32	2.27	2.27	175	4.1	4.1	20.11	79.83
	Bandhan Bank	0	0.00	40772	156.12	156.12	96504	973.8	973.8	10	0.29	0.29	137286	1130.21	1130.21	#DIV/0!	#DIV/0!
	IDFC Bank Limited	91490	39.30	1283	3.73	3.73	986	4.93	4.93	0	0	0	2269	8.66	8.66	2.48	22.04
20	IDBI Bank Limited	2200	7.36	11	0.03	0.03	83	1.98	1.98	26	1.64	1.64	120	3.65	3.65	5.45	49.62
	Total	792680	296.33	93777	333.19	333.19	106220	1054	1053.41	146	8.57	8.51	200143	1395.28	1395.11	25.25	470.86
Regional Rural Banks																	
21	Tripura Gramin Bank	152700	223.87	5336	21.07	20.78	5301	96.56	84.13	332	24.01	15.29	10969	141.64	120.2	7.18	63.27
	Total	152700	223.87	5336	21.07	20.78	5301	96.56	84.13	332	24.01	15.29	10969	141.64	120.2	7.18	63.27
Small Finance Banks																	
28	Ujjivan Small Finance Bank	257500	170.24	16965	67.11	67.11	11290	95.8	95.8	0	0	0	28255	162.91	162.91	10.97	95.69
	Jana Small Finance Bank Limited			0	0	0	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!
	ESAF Small Finance Bank			118	0.44	0.44	0	0	0	0	0	0	118	0.44	0.44	#DIV/0!	#DIV/0!
	Total	257500	170.24	17083	67.55	67.55	11290	95.8	95.8	0	0	0	28373	163.35	163.35	11.02	95.95
Co-Operative Banks																	
29	Tripura State Co-Operative Bank	53010	35.28	4112	18.98	18.98	2319	15.58	15.58	612	4.31	4.31	7043	38.87	38.87	13.29	110.18
	Total	53010	35.28	4112	18.98	18.98	2319	15.58	15.58	612	4.31	4.31	7043	38.87	38.87	13.29	110.18
	Grand Total	1443530	1216.57	125706	455.9	452.69	134255	1480	1457.43	3857	247.73	236.85	263818	2183.64	2146.97	18.28	179.49
NBFC-Micro Finance Institutions																	
22	VEDIKA CREDIT CAPITAL LTD			17458	61.93	61.93	0	0	0	0	0	0	17458	61.93	61.93		
23	Annapurna Microfinance Pvt. Ltd.			2648	10.91	10.91	1221	13.39	13.39	30	2.59	2.59	3899	26.89	26.89		
24	Village Financial Services Pvt Ltd			6538	24.79	24.79	0	0	0	0	0	0	6538	24.79	24.79		
25	Samasta Microfinance Limited			4736	16.55	16.55	2464	15.71	15.71	0	0	0	7200	32.26	32.26		
26	Belstar Investment and Finance Private Limited			5263	21.36	21.36	1506	9.56	9.56	0	0	0	6769	30.92	30.92		
	SVATANTRA MICROFIN PRIVATE LIMITED			2526	9.12	9.12	695	4.3	4.3	0	0	0	3221	13.42	13.42		
	Arohan Financial Services Pvt. Ltd.			4614	15.13	15.13	652	4.13	4.13	0	0	0	5266	19.25	19.25		
	SATYA MicroCapital Limited			9767	39.85	39.85	4289	28.82	28.82	0	0	0	14056	68.67	68.67		
	Shriram Transport Finance Co. Ltd.			0	0	0	753	21.72	21.72	231	14.25	14.25	984	35.97	35.97		
	Total NBFC-MFI			53550	199.64	199.64	11580	97.63	97.63	261	16.84	16.84	65391	314.11	314.11		
	Grand Total including NBFC-MFI	2698980	2388.88	179256	655.54	652.33	145835	1578	1555.06	4118	264.57	253.69	329209	2497.75	2461.08	12.20	104.56

PRADHAN MANTRI MUDRA YOJANA OUTSTANDING POSITION AS ON 31.03.2024 (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		Number wise	Amount wise
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount		
1	Bank of Baroda	104	23.74	11	3.90	425	706.59	38	74.59	117	777.62	1	4.60	646	1507.96	50	83.09	8	6
2	Bank of India	1003	237.55	131	27.10	3120	4953.30	174	227.12	266	1702.21	7	43.64	4389	6893.06	312	297.86	7	4
3	Bank of Maharashtra	12	17.73	5	3.45	19	10.85	10	6.74	7	17.64	2	12.68	38	46.22	17	22.87	45	49
4	Canara Bank	594	124.04	168	43.58	1793	3021.53	322	519.20	350	2583.12	31	184.68	2737	5728.69	521	747.46	19	13
5	Central Bank Of India	39	12.39	27	7.02	81	138.44	60	69.84	19	140.97	5	39.16	139	291.8	92	116.02	66	40
6	Indian Bank	58	8.84	16	3.08	213	339.44	66	111.58	38	207.70	5	22.50	309	555.98	87	137.16	28	25
7	Indian Overseas	50	11.82	9	3.26	281	544.24	16	30.71	62	466.60	10	83.70	393	1022.66	35	117.67	9	12
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	10776	2828.27	4993	1553.51	11674	14115.68	3556	3630.35	2561	9181.06	128	662.09	25011	26125.01	8677	5845.95	35	22
10	State Bank of India	1520	251.16	656	104.78	6918	11213.83	2106	2517.28	729	4191.98	99	487.62	9167	15656.97	2861	3109.68	31	20
11	UCO Bank	1666	354.67	233	44.30	4161	5913.74	254	315.50	338	2538.91	6	41.33	6165	8807.32	493	401.13	8	5
12	Union Bank	420	88.33	53	7.66	1593	2508.86	166	170.28	210	1433.95	14	63.82	2223	4031.144	233	241.75	10	6
	Total PUBLIC sec Bank	16268	3968.11	6302	1801.63	30368	43568.97	6768	7673.19	4700	23266.76	310	1647.82	51336	70803.84	13380	11122.64	26	16
13	Axis Bank	15810	3940.37	1162	50.33	778	1004.35	34	6.08	136	796.85	9	0.00	16724	5741.567	1205	56.41	7	1
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	12	533.90	2	100.67	2	396.89	0	0.00	2	1909.46	1	1113.77	16	2840.25	3	1214.44	19	43
16	HDFC Bank	175	34.78	105	13.06	107	198.36	0	0.00	68	335.12	0	0.00	350	568.2516	105	13.06	30	2
17	ICICI Bank	9	1.40	6	0.22	59	104.71	10	9.99	16	91.41	0	0.00	84	197.5153	16	10.21	19	5
18	IDBI Bank	354	13.48	57	6.88	323	475.50	44	77.23	93	427.68	19	68.72	770	916.66	120	152.83	16	17
19	IDFCFirst Bank	1389	226.82	1	0.35	1048	432.90	0	0.00	0	0.00	0	0.00	2437	659.72	0	0.00	0	0
20	IndusInd Bank	38021	7532.77	5830	808.84	8907	5789.61	1166	350.45	136	448.58	0	0.00	47064	13770.96	6996	1159.29	15	8
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	5.00	1	0.13	3	11.00	0	0.00	0	0.00	0	0.00	4	16	1	0.13	0	0
23	Ujjivan Bank	19694	4201.55	846	135.25	14254	7191.35	532	167.43	0	0.00	0	0.00	33948	11392.9	1378	302.68	4	3
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
	Total PRIVATE Sec bank	140033	30317.01	12116	1869.34	209153	106851.53	10631	5682.06	562	4179.99	46	1239.93	349748	141348.5	22793	8791.33	7	6
26	Tripura Gramin Bank	34768	7589.54	9094	2585.16	27087	29100.57	3585	3686.76	1128	5706.35	56	203.43	62983	42396.47	12735	6475.35	20	15
	Total RRB	34768	7589.54	9094	2585.16	27087	29100.57	3585	3686.76	1128	5706.35	56	203.43	62983	42396.47	12735	6475.35	20	15
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	4113	1898.99	644	359.96	2319	1558.65	464	311.73	612	431.99	120	84.70	7044	3889.62	1228	756.39	17	19
	Total Coop. Bank	4113	1898.99	644	359.96	2319	1558.65	464	311.73	612	431.99	120	84.70	7044	3889.62	1228	756.39	17	19
	Grand Total	195182	43773.65	28156	6616.09	268927	181079.72	21448	17353.75	7002	33585.10	532	3175.88	471111	258438.5	50136	27145.71	11	11

BANK-WISE & SECTOR-WISE RECOVERY PERFORMANCE AS ON 31.03.2024

Sl.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	0.00	0.00	#DIV/0!	189.00	49.00	26	35.00	25.00	71	224.00	74.00	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!	110.25	3.50	3	16.40	2.50	15	126.65	6.00	5
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	19.86	6.14	31	460.29	26.80	6	432.00	21.00	5	912.15	53.94	6
6	Indian Bank	2.39	1.00	42	65.31	50.80	78	60.77	53.21	88	128.47	105.01	82
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	1212.47	65	6496.82	4214.77	65	3355.18	1963.87	59	11708.76	7391.11	63
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	3803.98	1241.37	33	8941.20	403.71	5	6702.28	268.23	4	19447.46	1913.31	10
A	Sub Total of Public Sec.	9151.53	2480.02	27	18941.64	4928.38	26	10887.72	2427.77	22	38980.89	9836.17	25
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	835.15	766.92	92	471.42	410.22	87	205.52	176.15	86	1512.09	1353.29	89
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	315.80	264.18	84	275.51	170.72	62	64.98	61.99	95	656.29	496.89	76
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	Sub Total of Pvt. Sec. Bank	41974.81	9347.21	22	26620.51	5849.00	22	21253.16	5120.90	24	88584.62	19557.56	22
22	Tripura Gramin Bank	32054.87	26431.12	82	17123.85	13706.47	80	11954.24	9258.44	77	61132.96	49396.04	81
C	Sub Total of RRB	32054.87	26431.12	82	17123.85	13706.47	80	11954.24	9258.44	77	61132.96	49396.04	81
23	ACUB	0	0	#DIV/0!	13.5	8.1	60	248.50	183.70	74	262.00	191.80	73
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	19054.95	52	8853.57	4197.91	47	21597.44	11498.81	53	66778.43	34751.67	52
D	Sub Total of Coop.Banks	36327.42	19054.95	52	8867.07	4206.01	47	21845.94	11682.51	53	67040.43	34943.47	52
Grand Total		119508.63	57313.30	48	71553.06	28689.87	40	65941.06	28489.62	43	255738.90	113733.23	44

NPA Position of Banks in Tripura as on 31.03.2024

(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	2.72	716.83	73.47	793.02	29.59	822.61
2	Bank of India	152.45	2139.22	36.20	2327.87	37.07	2364.94
3	Bank of Maharashtra	0.00	118.53	6.76	125.29	4.21	129.50
4	Canara Bank	223.73	1330.62	104.98	1659.33	159.66	1818.99
5	Central Bank of India	24.30	425.78	15.00	465.08	0.07	465.15
6	Indian Bank	18.22	269.81	25.13	313.16	79.20	392.36
7	Indian Overseas Bank	40.81	488.96	0.00	529.77	4.85	534.62
8	Punjab & Sind Bank	6.97	46.63	7.86	61.46	0.24	61.70
9	Punjab National Bank	8125.61	6580.96	189.87	14896.44	760.12	15656.56
10	State Bank of India	12290.55	2101.38	214.43	14606.36	3098.34	17704.70
11	Union Bank of India	125.67	300.73	19.25	445.65	33.80	479.45
12	UCO Bank	1056.78	780.00	521.22	2358.00	67.54	2425.54
A	Sub-Total PUBLIC sec Bank	22067.81	15299.45	1214.17	38581.43	4274.69	42856.12
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	0.00	0.00	0.00	0.00	0.00
16	HDFC	572.74	663.09	37.87	1273.70	503.33	1777.03
17	ICICI	60.06	1020.66	58.61	1139.33	1681.31	2820.64
18	IDBI BANK	1906.18	599.93	1.22	2507.33	15.46	2522.79
19	IDFC First Bank	2.56	0.00	0.00	2.56	79.12	81.68
20	Indusind Bank	1047.89	113.81	0.00	1161.70	3.77	1165.47
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	2.06	230.87	0.00	232.93	4.75	237.68
24	Ujjivan Bank	108.20	2.27	84.48	194.95	38.70	233.65
25	Jana SFB	624.00	0.00	18.00	642.00	0.00	642.00
B	Sub Total Pvt. Sec Bank	6349.82	4159.74	2666.75	13176.31	4329.08	17505.39
26	TGB	2140.83	9717.04	13645.48	25503.35	1855.29	27358.64
C	Sub Total RRB	2140.83	9717.04	13645.48	25503.35	1855.29	27358.64
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	4734.57	3916.62	3604.90	12256.09	8689.02	20945.11
D	Sub-Total Coop. Bank	4734.57	3916.62	4223	12874.19	8689.02	21563.21
GRAND TOTAL		35293.03	33092.85	21749.40	90135.28	19148.08	109283.36

Position of Technically Written off A/Cs of Banks in Tripura as on 31.03.2024

SI.No.	BANKS	Amount Outstanding	
		No of A/Cs	Amount
1	Bank of Baroda	6	82.00
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	32	18.51
6	Indian Bank	3	5.38
7	Indian Overseas Bank	0	0.00
8	Punjab & Sind Bank	39	64.49
9	Punjab National bank	12142	5344.71
10	State Bank of India	2084	1179.00
11	UCO Bank	51	17.42
12	Union Bank of India	0	0.00
A	Sub-Total PUBLIC sec Bank	14358	6714.35
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	Sub Total PRIVATE Sec bank	466	2534.28
19	Tripura Gramin Bank	49498	5554.76
C	Sub Total RRB	49498	5554.76
20	ACUB	107	2.14
21	TCARDB	0	0.00
22	TSCB	0	0.00
D	Sub-Total Coop. Bank	107	2.14
GRAND TOTAL		64429	14805.53

STATUS OF GOVT. SPONSORED SCHEMES & NPA GENERATED THEREOF

		PMRY					PMEGP					SWAVALAMBAN				
		A/Cs Outstanding	Outstd. Balance as on 31.03.2024	NPA A/Cs	Amt. Outstd. As on 31.03.24	NPA %	A/Cs Outstanding	Outstd. Balance as on 31.03.2024	NPA A/Cs	Amt. Outstd. As on 31.03.24	NPA %	A/Cs Outstanding	Outstd. Balance as on 31.03.2024	NPA A/Cs	Amt. Outstd. As on 31.03.24	NPA %
1	Bank of Baroda	21	72.45	21	72.45	100	15	38.03	7	31.25	82	0	0.00	0	0.00	#DIV/0!
2	Bank of Maharashtra	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!	256	601.87	33	56.20	9	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	89	114.02	89	114.02	100	84	227.62	54	150.50	66	68	149.40	45	100.42	67
6	Indian Bank	0	0.00	0	0.00	#DIV/0!	77	171.26	30	54.04	32	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	1372	3091.07	699	1191.67	39	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	30	89.96	13	24.52	27	220	578.20	48	70.05	12
13	UCO Bank	120	181.90	102	120.11	66	478	806.85	153	263.31	33	1764	759.99	165	150.99	20
ASCB of PSBs Sub-Total		1820	1565.54	1662	1364.02	87	3443	7823.64	1420	2630.07	34	5352	5636.24	1217	1949.89	35
14	AXIS BANK	0	0.00	0	0.00	0	30	82.90	17	35.98	43	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	25	92.59	8	28.45	31	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
ASCB of Pvt s Sub-Total		0	0.00	0	0.00	0	56	175.59	26	64.44	37	48	58.53	5	6.40	0
23	TGB	0	0.00	0	0.00	0	4000	7951.13	535	810.54	10	8209	10807.22	1160	1505.28	14
TGBs Sub-Total		0	0.00	0	0.00	0	4000	7951.13	535	810.54	10	8209	10807.22	1160	1505.28	14
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	2906	5565.34	569	2419.69	43	6072	8217.96	1630	3400.45	41
ASCB ofCoop Sub-Total		0	0.00	0	0.00	0	2906	5565.34	569	2419.69	43	6072	8217.96	1630	3400.45	41
GRAND TOTAL		1820	1565.54	1662	1364.02	87	10405	21515.70	2550	5924.74	28	19681	24719.95	4012	6862.02	28

Bank wise details of PMJDY accounts for the State of Tripura as on 31.03.2024

Banks	Type of Bank	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposit (in Rs. Lakhs)	Zero Balance Account	RupayCard Issued	Aadhaar Seeded
Bank of Baroda	PSB	2992	6657	5180	4469	9649	588.01	474	8502	8532
Bank of India	PSB	12476	921	6706	6691	13397	647.72	356	11594	12679
Bank of Maharashtra	PSB	225	2078	1084	1219	2303	117.95	218	2231	2246
Canara Bank	PSB	33562	5916	19195	20283	39478	1785.99	4624	28480	36938
Central Bank of India	PSB	5666	266	2269	3663	5932	153.19	111	2890	5649
Indian Bank	PSB	2292	1141	1613	1820	3433	76.02	686	2000	2528
Indian Overseas Bank	PSB	3038	4600	4290	3348	7638	235.60	199	6184	4565
Punjab & Sind Bank	PSB	404	243	266	381	647	13.70	23	431	585
Punjab National Bank	PSB	132667	6988	64743	74912	139655	7930.43	18434	84583	131736
State Bank of India	PSB	79483	108634	93268	94849	188117	11350.02	3963	172136	151311
UCO Bank	PSB	51267	35652	40185	46734	86919	4971.81	5343	18967	71617
Union Bank of India	PSB	9777	4062	7197	6642	13839	624.95	1882	7429	12651
Sub-Total Public Sector Banks		333849	177158	245996	265011	511007	28495.40	36313	345427	441037
Axis Bank Ltd	PVT	9	417	285	141	426	21.05	49	249	276
Federal Bank Ltd	PVT	0	137	94	43	137	18.84	33	84	108
HDFC Bank Ltd	PVT	61	9443	200	9304	9504	155.34	928	9504	4177
ICICI Bank Ltd	PVT	129	145	204	70	274	14.23	155	274	152
IDBI Bank Ltd.	PVT	2841	4006	3206	3641	6847	155.58	932	4538	6059
IndusInd Bank Ltd	PVT	16	1216	1041	191	1232	19.44	25	220	1195
Kotak Mahindra Bank Ltd	PVT	0	230	186	44	230	0.80	135	64	209
South Indian Bank Ltd	PVT	0	180	117	63	180	3.61	69	135	154
Yes Bank Ltd	PVT	34	0	22	12	34	0.52	3	34	32
Sub-Total Pvt Sector Banks		3090	15774	5355	13509	18864	389.41	2329	15102	12362
Tripura Gramin Bank	RRB	455986	22959	194906	284039	478945	24031.17	23885	26356	428132
Sub-Total Regional Rural Banks		455986	22959	194906	284039	478945	24031.17	23885	26356	428132
The Tripura State Co-Operative Bank Ltd.	RCOP	20448	0	7295	13153	20448	0.01	0	0	0
Sub-Total Co-Operative Banks		20448	0	7295	13153	20448	0.01	0	0	0
Grand Total		813373	215891	453552	575712	1029264	52915.98	62527	386885	881531

Social Security Schemes upto March 2024		Target for FY 2023-24			Total enrolments in FY 23-24			Achievement % in FY 23-24			Outstanding as on March 2024		
S.No.	Banks	PMSBY	PMJJBY	APY	PMSBY	PMJJBY	APY	PMSBY	PMJJBY	APY	PMSBY	PMJJBY	APY
1	Bank of Baroda	2345	8862	700	2733	1040	49	117	12	7	8507	3593	1709
2	Bank of India	4355	16458	1300	410	260	251	9	2	19	39916	7828	4545
3	Bank of Maharashtra	335	1266	100	86	35	41	26	3	41	698	330	213
4	Canara Bank	6365	24054	1700	6415	6572	536	101	27	32	60718	18362	8973
5	Central Bank Of India	2010	7596	600	2170	1094	570	108	14	95	9725	5287	2350
6	Indian Bank	2010	7596	600	991	442	62	49	6	10	2343	1129	731
7	Indian Overseas	1675	6330	500	378	2609	790	23	41	158	1482	2354	2543
8	Punjab & Sind Bank	670	2532	200	899	419	79	134	17	40	2181	811	431
9	Punjab National Bank	23450	88620	6600	12793	5127	5374	55	6	81	142435	30277	18218
10	State Bank of India	24120	91152	7100	226408	67627	6002	939	74	85	409710	113711	28068
11	UCO Bank	10050	37980	3000	10192	6430	2867	101	17	96	36657	17659	12615
12	Union Bank	3685	13926	1100	643	322	379	17	2	34	11138	4814	2165
	Total PUBLIC sec Bank	81070	306372	23500	264118	91977	17000	326	30	72	725510	206155	82561
13	Axis Bank	4690	17724	910	0	0	176	0	0	19	405	155	3060
14	Bandhan Bank	9715	36714	840	0	0	720	0	0	86	0	0	1624
15	Federal Bank	335	1266	30	10	29	1	3	2	3	78	26	33
16	HDFC Bank	6030	22788	1050	1466	233	313	24	1	30	2901	715	1525
17	ICICI Bank	4690	17724	560	0	58	2	0	0	0	203	143	110
18	IDBI Bank	3015	11394	630	845	575	601	28	5	95	4735	2687	1882
19	IDFC First Bank	335	1266	30	24	6	0	7	0	0	2401	116	0
20	IndusInd	2345	8862	60	309	16	7	13	0	12	309	16	14
21	Kotak Mahindra	335	1266	30	56	13	4	17	1	13	114	56	26
22	South Indian Bank	670	2532	30	43	27	1	6	1	3	575	364	172
23	Ujjivan Bank	2680	10128	0	0	0	0	0	0	#DIV/0!	0	0	0
24	Yes Bank	335	1266	30	0	0	0	0	0	0	4	5	3
25	ESAF SFB	0	0	0	0	0	28	#DIV/0!	#DIV/0!	#DIV/0!	0	0	28
	Total PRIVATE Sec bank	35175	132930	4200	2753	957	1825	8	1	43	11725	4283	8477
26	Tripura Gramin Bank	50451	190214	14800	106377	70294	29016	211	37	196	422652	180724	129423
	Total RRB	50451	190214	14800	106377	70294	29016	211	37	196	422652	180724	129423
27	ACUB	1005	3798	0	0	0	0	0	0	#DIV/0!	0	0	0
28	TCARDB	1675	6330	0	0	0	0	0	0	#DIV/0!	0	0	0
29	TSCB	21775	82290	1300	9100	3802	433	42	5	33	33627	12428	761
	Total Coop. Bank	24455	92418	1300	9100	3802	433	37	4	33	33627	12428	761
	Grand Total	191151	721934	43800	382348	167030	48274	200	23	110	1193514	403590	221222

PMSBY & PMJBY--CLAIM STATUS FY 2023-24 (As on 31.03.2024)

Sl.	Bank	PMSBY				PMJBY			
		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	2	0	2	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	2	0	2	0
A	Sub Total of Public Sec. Bank	8	2	6	0	12	10	2	0
13	AXIS BANK	0	0	0	0	0	0	0	0
14	Bandhan Bank	0	0	0	0	0	0	0	0
15	Federal Bank	0	0	0	0	0	0	0	0
16	HDFC	0	0	0	0	0	0	0	0
17	ICICI	0	0	0	0	0	0	0	0
18	IDBI BANK	0	0	0	0	1	0	1	0
19	IDFCFirst Bank	0	0	0	0	1	1	0	0
20	Indusind Bank	0	0	0	0	0	0	0	0
21	Kotak Mahindra Bank	0	0	0	0	0	0	0	0
22	SOUTH INDIAN BANK	0	0	0	0	0	0	0	0
23	Ujjivan Bank	0	0	0	0	0	0	0	0
24	YES Bank	0	0	0	0	0	0	0	0
B	Sub Total of Pvt. Sec. Bank	0	0	0	0	2	1	1	0
25	Tripura Gramin Bank	33	21	9	3	126	76	50	0
C	Sub Total of RRB	33	21	9	3	126	76	50	0
26	ACUB	0	0	0	0	0	0	0	0
27	TCARDB	0	0	0	0	0	0	0	0
28	TSCB	0	0	0	0	13	3	10	0
D	Sub Total of Coop.Banks	0	0	0	0	13	3	10	0
GRAND TOTAL		41	23	15	3	153	90	63	0

STATE-TRIPURA

Performance of RSETIs in Tripura (upto 31.03.2024)																Annexure No.		
RSETI - PNB -Udaipur,Gomati																		
F.Y	No. of Programme	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainees					
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employed	Total	APL	BPL	TOTAL			
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	29	121	731	852	171	304	135	53	696	72	0	768	9	843	852			
Total	113	617	2772	3389	733	754	741	129	1252	1125	0	2377	357	3032	3389			
RSETI - PNB - Ambassa ,Dhalai																		
F.Y	No. of Programme	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainees					
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employed	Total	APL	BPL	TOTAL			
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	22	53	538	591	83	414	72	3	225	302	0	527	0	591	591			
Total	92	439	1857	2296	322	1349	388	87	681	1018	0	1699	375	1921	2296			
RSETI - TGB -SEPAHIJALA, Sepahijala																		
F.Y	No. of Programme	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainees					
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employed	Total	APL	BPL	TOTAL			
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	21	29	644	673	175	181	146	123	234	249	0	483	3	670	673			
Total	82	418	1877	2295	638	584	590	236	661	788	0	1449	555	1740	2295			
RUDSETI, AGARTALA (Promoted by Canara Bank), West Tripura																		
F.Y	No. of Programme	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainees					
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employed	Total	APL	BPL	TOTAL			
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	28	77	619	696	179	294	161	6	265	217	0	482	55	641	696			
Total	100	516	1881	2397	568	814	567	30	826	992	5	1823	544	1853	2397			
RSETI - SBI -Kumarghat, Unakoti.																		
F.Y	No. of Programme	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainees					
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employed	Total	APL	BPL	TOTAL			
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	24	85	489	574	140	192	120	37	184	209	0	393	0	574	574			
Total	96	660	1793	2453	584	829	609	86	756	1178	0	1934	425	2028	2453			
GRAND TOTAL	483	2650	10180	12830	2845	4330	2895	568	4176	5101	5	9282	2256	10574	12830			

Bankwise Position of ATMs upto March 2024

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	1	0	1
4	Canara Bank	3	6	2	11
5	Central Bank of India	0	0	0	0
6	Indian Bank	0	1	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	27	86	142	255
11	Union Bank of India	1	4	8	13
12	UCO Bank	9	12	6	27
A	Sub Total of Public Sec. Bank	103	129	196	428
13	AXIS BANK	3	8	8	19
14	Bandhan Bank	0	3	2	5
15	Federal Bank	0	0	2	2
16	HDFC	8	8	7	23
17	ICICI	3	7	7	17
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 SFB	0	6	2	8
25	NESFB	0	1	0	1
26	ESAF SFB	1	2	0	3
B	Sub Total of Pvt. Sec. Bank	20	44	36	100
27	Tripura Gramin Bank	21	11	2	34
C	Sub Total of RRB	21	11	2	34
28	ACUB	0	0	0	0
29	TCARDB	0	0	0	0
30	TSCB	2	3	3	8
D	Sub Total of Coop.Banks	2	3	3	8
GRAND TOTAL		146	187	237	570

Digital coverage for individuals (Savings Accounts)

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)

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



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

147th
१४७ वीं



कार्यसूची टिप्पण ★ AGENDA NOTES

March 2024
मार्च २०२४



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