

राज्य स्तरीय बैंकर्स समिति
STATE LEVEL BANKERS' COMMITTEE
त्रिपुरा TRIPURA
१४८ वीं बैठक, जून २०२४
148th Quarterly MEETING, June 2024
कार्यसूची टिप्पण, AGENDA NOTES



पंजाब नैशनल बैंक
...भरोसे का प्रतीक !



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



CONTENTS

Sl.	Agenda	Contents	Page No.
1		General information/Population Details/ /Network of Bank Branches & Vital Banking Statistics	i-vii
2	01	Confirmation of the proceedings of the 147th meeting of SLBC for Tripura held on 11.06.2024	1
3		SPECIAL SLBC AGENDA ON FINANCIAL INCLUSION	2
4	02	Action Taken Report w.r.t. proceedings of 147th meeting of SLBC for Tripura	19
5	03	Implementation of Annual Credit Plan (ACP)	24
		ACP Achievement	25
		Flow of Credit to Agriculture & Allied Activities	27
		Promotion of e-Kisan Upaj Nidhi (e-KUN)	28
		Flow of Credit to MSME	29
		Flow of Credit to Other Priority Sectors	30
		Flow of Credit to Renewable Sources of Energy	31
6	04	CD Ratio of Banks in Tripura	32
7	05	Issuance of Kisan Credit Cards	35
		Pradhan Mantri Fasal Bima Yojana	37
8	06	Self Help Groups / JLG	39
		Tripura Rural Livelihood Mission	40
		Tripura Urban Livelihood Mission	41
9	07	Education Loans & Housing Loans	42
		PMAY	44
10	08	MSME Financing & Employment Generation Schemes	45
		PMEGP	46
		Swavalamban	46
		Mini Dairy	47
		PMFME	47
		PM SVANidhi Yojana	48
		PM Vishwakarma Yojana	49
		Stand Up India	50
		Pradhan Mantri Mudra Yojana	51
11	09	NPA & Recovery Performance of Banks	53
		NPA Position, Written Off Accounts & NPA in Govt Sponsored Schemes	54
12	10	Financial Inclusion – Additional Parameters	55

		Social Security Schemes	55
		Claim Status of PMJJBY & PMSBY	55
13	11	ATM Deployment	56
		Deployment of ATMs in Khowai & Unokoti districts	56
		Deployment of ATM in all RD blocks	56
14	12	Status of Opening of Bank Branch in Various Allocated Locations	57
15	13	Timely Submission of Data by Banks	59
16	14	Other Issues	60
		Customers' perception and effectiveness of credit scheme of SBI, PNB & UCO Bank	60
		Review of inclusion of Financial Education in the School Curriculum	61
		Financial literacy initiatives by banks	61
		Implementation of CKYC in Banks	62
		Discussion on Market Intelligence Issues e.g.: Ponzi Schemes/ Illegal Activities of Unincorporated Bodies/ Firms/ Companies Soliciting Deposits from the Public, Banking Related Cyber Frauds, phishing	64
		Timely conduct of DCC & DLRC meeting	65
17		Bank Branch Network in Tripura as on 30.06.2024	66
18		Proceedings of the SLBC Sub-Committee Meeting held on 26.08.2024	67
19		Proceedings of the 147th SLBC Meeting of Tripura held on 11.06.2024	77
20		Annexures to All Agenda Items	A - OO

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

**Network of Bank Branches in Tripura
As on 30.06.2024**

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

SLBC-TRIPURA

VITAL BANKING STATISTICS

(Amount Rs. in Crore)

Sl.	Parameter	June 2023	March 2024	June 2024
1	No. of Branches	572	596	596
2	Total Deposits	39458.12	40362.17	40528.33
3	Total Advances	22099.50	20873.75	21170.48
4	CD Ratio	56	52	52
5	C+I: Deposit Ratio	74	71	75
6	Priority Sector Advances (PSA)	9658.52	11342.31	10460.67
7	% of PSA to ANBC	51	57	47
8	Agriculture Advances	3780.19	4409.17	3716.93
9	% of Agri Advances to ANBC	20	22	17
10	MSME Advances	3642.18	4499.68	4428.89
11	Education Loans	114.77	130.42	134.00
12	Housing Loans	2607.53	3172.19	3311.52
13	DRI Advances	3.38	3.38	3.38
14	Schedules Caste/ Scheduled Tribe Advances	4410.23	3765.91	6242.39
15	Advances to Women Entrepreneurs	3775.65	3628.23	4964.09
16	% of Advances to Women Entrepreneurs to ANBC	20	18	22
17	Weaker Section Advances	10177.81	5301.02	7712.46
18	% of Weaker Advances to ANBC	53	27	35
19	Minority Community Advances	856.44	837.21	1222.14
20	% of Minority Community Advances to ANBC	4.48	4.51	5.53

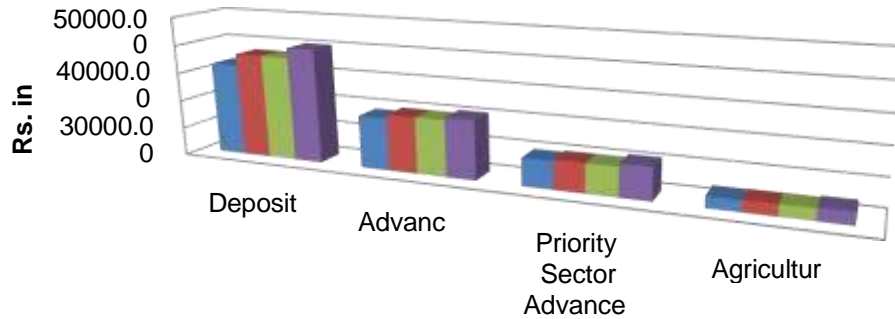
DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN

(Amount Rs in crore)

2023-24				2024-25		
As on June 2023				As on June 2024		
Sector	Plan	Achievement (Apr'23-Jun'23)	% to Target	Plan	Achievement (Apr'24-Jun'24)	% to Target
Agriculture	3200	379.39	12	3500	648.48	19
MSME	3500	789.32	23	4200	1358.13	32
Other Prisec	1300	321.23	25	1900	414.12	22
Total Prisec	8000	1489.95	19	9600	2420.74	25
Non-Prisec	4000	645.54	16	4800	1215.42	25
Grand Total	12000	2135.49	18	14400	3636.15	25

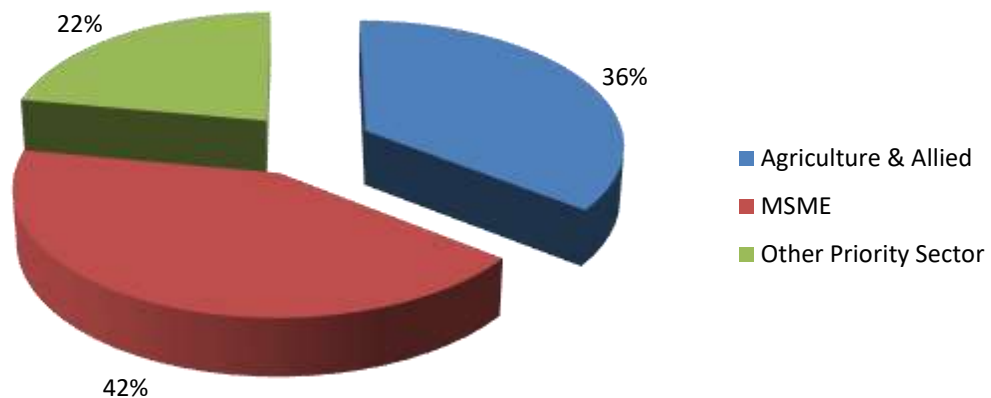
Banking Key Indicators for the State of TRIPURA

Banking Key



	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
31.03.2024	40362.17	20873.75	11342.31	4409.17
30.06.2024	40528.33	21170.48	10460.66	3716.93

Priority Sector Advance As on 30.06.2024



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

(Amt. Rs in Crore)

Parameters	June'2023	March'2024	June'2024	Variation over June 2023	
				Amount	% of increase
Deposit	39458.12	40362.17	40528.33	1070.21	2.71
Advance	22099.50	20873.75	21170.48	-929.02	-4.20
CD Ratio	56	52	52	-	-4
Priority Sector Credit (PSC)	9658.52	11342.31	10460.66	802.14	8.30
% of PSC to ANBC *	51	57	47	-	4
Sectoral deployment of PSC: 1. Agriculture	3780.19	4409.17	3716.93	-63.26	-1.67
% of Agriculture Adv. to ANBC	20	22	17	-	-3
2. MSME	3642.18	4499.68	4428.89	786.71	21.60
3. Other Prised	2236.14	2433.45	2314.84	78.7	3.52
PSC to major sub-sectors: (i) Weaker section	10177.81	5301.02	7712.46	2465.35	24.22
% of weaker section credit to ANBC	53	27	35	-	18
II) SC	1514.64	1488.35	2216.20	701.56	46.32
III) ST	2895.59	2277.56	4026.19	1130.6	39.04
IV) Women Entrepreneur	3775.65	3628.23	4964.09	1188.44	31.48
% of women credit to ANBC	20	18	22	-	2
V) Minority Community	856.44	1030.17	1222.14	365.70	42.70
% credit to ANBC	4.5	5.15	5.53	-	0.38

ANBC= Adjusted Net Bank Credit, (ANBC as on June 2023 – Rs. 22099.50 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	2209950.47			
	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	89771	242073.85	844244	1046066.68
I	Agriculture	49481	64847.80	456192	371693.93
(i)	Crop Loans	14494	9689.09	230267	91532.74
(ii)	Investment Credit				
	Out of (ii) above, loans for agriculture implements & machinery				
(iii)	Allied Activities	34987	55158.71	225925	280161.19
(a)	Fisheries	1012	1297.04	60686	34028.08
(b)	Dairying	2493	3347.21	31544	27679.91
(c)	Poultry	1885	2375.04	14144	24713.03
(d)	Animal Husbandry				
(e)	Bee keeping				
(f)	Sericulture				
(g)	Others (including WR & FMS)	29597	48139.42	119551	193740.17
	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	11645	135813.11	224234	442889.16
(i)	Micro Enterprises	10945	80601.22	201653	246034.13
(ii)	Small Enterprises	635	43762.41	21632	159720.11
(iii)	Medium Enterprises	65	11449.48	949	37134.92
(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	28645	41412.94	163818	231483.59
2	Loans to Weaker Sections under Priority Sector				
3	Non-Priority Sector Loans	66128	121541.72	306096	1070981.06
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	155899	363615.57	1150340	2117047.74

**CONFIRMATION OF PROCEEDINGS OF
THE 147th MEETING OF THE SLBC FOR TRIPURA**

The proceedings and action points of the 147th Meeting of SLBC for Tripura, held on 11.06.2024 were circulated under the cover of Convener Bank's letter no. SLBC/TRP/Minutes & Advisory/006/2024-25 dated 18.06.2024. The same may please be confirmed by the House.

SPECIAL SLBC ON FINANCIAL INCLUSION

AGENDA I – Banking Outlets in Tripura

The Bank Branch network in the State of Tripura as on March 2022, March 2023, March 2024 & June 2024 is given below:

Sl.	District	Population (Census 2011)	No. of Branches as on March 2022	No. of Branches as on March 2023	No. of Branches as on March 2024	No. of Branches as on June 2024	Branch per one lakh population as on June 2024 (Census 2011)
1	West Tripura	717366	197	210	219	219	31
2	Sepahijala	585320	60	59	63	63	11
3	Khowai	342864	40	41	45	45	13
4	Dhalai	404091	47	49	50	50	12
5	Gomati	482759	63	65	66	66	14
6	South Tripura	421618	60	63	65	65	15
7	Unakoti	265766	34	35	36	36	14
8	North Tripura	454133	46	49	52	52	11
Total		3673917	550	547	596	596	16

The BC / CSP position in the State of Tripura as on March 2022, March 2023, March 2024 and June 2024 is given below:

Sl.	District	Population (Census 2011)	No. of BC/CSP as on March 2022	No. of BC/CSP as on March 2023	No. of BC/CSP as on March 2024	No. of BC/CSP as on June 2024	BC/CSP per one lakh population as on June 2024 (Census 2011)
1	West Tripura	717366	195	194	557	559	78
2	Sepahijala	585320	198	199	369	369	63
3	Khowai	342864	190	189	233	235	69
4	Dhalai	404091	212	214	284	286	71
5	Gomati	482759	161	165	382	383	79
6	South Tripura	421618	144	148	298	300	71
7	Unakoti	265766	138	144	174	176	66
8	North Tripura	454133	108	118	517	518	114
Total		3673917	1346	1371	2814	2826	77

In the State of Tripura, provision of Banking services through Bank Branch and / or BC outlet is present in every village of Tripura within a radius of 5 KMs and the same is reflected in DBT GIS portal of DFS, GoI.

The ATM network in the State of Tripura as on March 2022, March 2023, March 2023 and June 2024 is given below:

Sl.	District	Population (Census 2011)	No. of ATMs as on March 2022	No. of ATMs as on March 2023	No. of ATMs as on March 2024	No. of ATMs as on June 2024	ATMs per one lakh population as on June 2024 (Census 2011)
1	West Tripura	717366	279	271	315	294	41
2	Sepahijala	585320	42	47	38	34	6
3	Khowai	342864	25	28	29	28	8
4	Dhalai	404091	39	39	34	34	8
5	Gomati	482759	57	55	51	71	15
6	South Tripura	421618	41	45	38	42	10
7	Unakoti	265766	22	22	21	22	8
8	North Tripura	454133	53	57	55	62	14
Total		3673917	558	564	581	587	16

AGENDA II – Pradhan Mantri Jan Dhan Yojana

The PMJDY account position in the State of Tripura as on March 2022, March 2023, March 2024 and June 2024 is given below:

Sl.	District	Population (Census 2011)	No. of PMJDY accounts as on March 2022	No. of PMJDY accounts as on March 2023	No. of PMJDY accounts as on March 2024	No. of PMJDY accounts as on June 2024	PMJDY accounts per one lakh population as on June 2024 (Census 2011)
1	West Tripura	717366	206639	230480	262284	263258	36698
2	Sepahijala	585320	77249	85746	87702	91316	15601
3	Khowai	342864	83774	92989	88645	92099	26862
4	Dhalai	404091	94046	104391	123990	130556	32309
5	Gomati	482759	95158	105625	109528	113863	23586
6	South Tripura	421618	109120	121123	126066	131875	31278
7	Unakoti	265766	75904	84253	91703	96463	36296
8	North Tripura	454133	114279	126850	139346	146999	32369
Total		3673917	856169	951457	1029264	1066429	29027

Sl.	District	Women Population (Census 2011)	No. of Women PMJDY accounts as on March 2021	No. of Women PMJDY accounts as on March 2022	No. of Women PMJDY accounts as on March 2023	No. of Women PMJDY accounts as on March 2024	No. of Women PMJDY accounts as on June 2024	Women PMJDY accounts per one lakh population as on June 2024 (Census 2011)
1	West Tripura	355287	112702	116795	129513	148983	150224	42282
2	Sepahijala	289889	44104	44616	49390	49513	52067	17961
3	Khowai	169809	45488	47258	52315	49126	51375	30254
4	Dhalai	200132	49364	52255	57846	68602	71992	35972
5	Gomati	239094	48781	51017	56476	59745	62984	26343
6	South Tripura	208813	60735	62334	69004	70670	74503	35679
7	Unakoti	131625	43802	44862	49662	53514	57049	43342
8	North Tripura	224917	60012	61420	67992	75559	80192	35654
Total		1819566	464988	480557	532198	575712	600386	32996

Performance of PMJDY as on 30.06.2024 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.
851397	215032	1066429	590.64*	925203	120935	523036
In Percentage						
79.83	20.16	--	--	86.75	11.34	49.04

* Average deposit per account Rs 5538.54/-

52.99 crore PMJDY accounts have been opened so far across the country with deposit of Rs. 2,28,361.93 crore with an average deposit of Rs. 4309.52 per account as against average deposit of Rs. 5538.54/- per account in the State of Tripura.

Aadhaar seeding percentage is 86.75 in Tripura. On the issue of bulk seeding of Aadhaar numbers from MNREGA database or database of other department, all banks are to observe due diligence and obtain written

consent of the customer before seeding the Aadhaar number in the Bank account. All banks are requested to push up Aadhaar seeding for smooth DBT transactions.

All the banks in the State of Tripura issued Rupay Cards to 49.04% PMJDY customers against national issuance of 67.88%. 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 11.34% of total PMJDY accounts opened in the State. Bankers are requested to convert all zero balance accounts into operative accounts.

Bank Wise Details of PMJDY accounts for the State of Tripura as on 30.06.2024

Sl. No.	Banks	Type of Bank	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposit (in Lakhs)	Zero Balance Account	RupayCard Issued	Aadhaar Seeded
1	Bank of Baroda	PSB	3014	6670	5197	4487	9684	575.04	481	8535	8568
2	Bank of India	PSB	12738	920	6838	6820	13658	636.11	413	11855	12948
3	Bank of Maharashtra	PSB	314	2168	1159	1323	2482	117.84	226	2407	2422
4	Canara Bank	PSB	33616	5943	19178	20381	39559	1726.45	4683	28741	37064
5	Central Bank of India	PSB	5770	265	2338	3697	6035	164.90	124	2952	5751
6	Indian Bank	PSB	2287	1147	1615	1819	3434	79.60	693	2014	2526
7	Indian Overseas Bank	PSB	3185	4672	4413	3444	7857	243.85	199	6390	4742
8	Punjab & Sind Bank	PSB	415	254	275	394	669	14.41	23	442	609
9	Punjab National Bank	PSB	136588	7081	66910	76759	143669	7713.92	19744	83574	135790
10	State Bank of India	PSB	81569	110963	95810	96722	192532	10141.90	4179	175109	156161
11	UCO Bank	PSB	52008	36146	40756	47398	88154	4864.59	5342	19032	72637
12	Union Bank of India	PSB	10032	4086	7372	6746	14118	600.54	1859	7636	12952
	Sub-Total Public Sector Banks		341536	180315	251861	269990	521851	26879.14	37966	348687	452170
13	Axis Bank Ltd	PVT	18	407	285	140	425	22.56	52	249	279
14	Federal Bank Ltd	PVT	0	160	107	53	160	18.85	58	83	117
15	HDFC Bank Ltd	PVT	121	9734	203	9652	9855	161.27	1237	9855	4432
16	ICICI Bank Ltd	PVT	139	146	211	74	285	14.91	180	285	159
17	IDBI Bank Ltd.	PVT	2833	4025	3217	3641	6858	161.45	935	4547	6059
18	IndusInd Bank Ltd	PVT	16	1215	1040	191	1231	19.85	22	218	1194
19	Kotak Mahindra Bank Ltd	PVT	0	231	187	44	231	0.80	135	65	210
20	South Indian Bank Ltd	PVT	0	188	123	65	188	3.77	73	146	166
21	Yes Bank Ltd	PVT	46	0	30	16	46	0.72	6	46	43
	Sub-Total Pvt Sector Banks		3173	16106	5403	13876	19279	404.17	2698	15494	12659
22	Tripura Gramin Bank	RRB	486240	18611	201484	303367	504851	31781.32	80271	158855	460374
	Sub-Total Regional Rural Banks		486240	18611	201484	303367	504851	31781.32	80271	158855	460374
23	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		851397	215032	466043	600386	1066429	59064.64	120935	523036	925203

AGENDA III – Social Security Schemes (Micro Insurance & Micro Pension)

The enrollment position under Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana (APY) in the State of Tripura as June 2024 is given below:

Data as on March 2024						Data as on June 2024					
Sl.	District	Total no. of eligible PMJDY Accounts for PMJJBY enrolment		Out of total eligible PMJDY, enrolment of PMJJBY		Sl.	District	Total no. of eligible PMJDY Accounts for PMJJBY enrolment		Out of total eligible PMJDY, enrolment of PMJJBY	
		Male	Female	Male	Female			Male	Female	Male	Female
1	West Tripura	28219	46928	20715	19622	1	West Tripura	62455	58046	20912	20092
2	Sepahijala	24607	18722	8632	7518	2	Sepahijala	32781	31528	8326	8197
3	Khowai	22801	23879	7692	7921	3	Khowai	30445	33173	8090	7775
4	Dhalai	35191	27094	8367	8058	4	Dhalai	36821	35393	7898	9120
5	Gomati	23159	25592	9451	9258	5	Gomati	36813	35371	9547	9565
6	South Tripura	24872	23604	11540	10823	6	South Tripura	37366	35901	11695	11042
7	Unakoti	24167	24208	8120	7768	7	Unakoti	32719	31240	9231	6910
8	North Tripura	46987	26753	8439	8020	8	North Tripura	45378	43600	8674	8138
Total		230003	216780	82956	78988	Total		314778	304252	84373	80839

Data as on March 2024						Data as on June 2024					
Sl.	District	Total no. of eligible PMJDY Accounts for PMSBY enrolment		Out of total eligible PMJDY, enrolment of PMSBY		Sl.	District	Total no. of eligible PMJDY Accounts for PMSBY enrolment		Out of total eligible PMJDY, enrolment of PMSBY	
		Male	Female	Male	Female			Male	Female	Male	Female
1	West Tripura	81501	77529	42017	40671	1	West Tripura	72658	68011	43878	40138
2	Sepahijala	31549	31090	21182	20547	2	Sepahijala	37007	37517	24567	17711
3	Khowai	36933	34426	20314	19713	3	Khowai	38600	37118	19987	20629
4	Dhalai	68537	65533	27468	26392	4	Dhalai	41376	39558	27868	26794
5	Gomati	65240	63036	24987	23991	5	Gomati	41134	41482	25512	24104
6	South Tripura	39017	37594	25170	23989	6	South Tripura	40995	41349	25017	24822
7	Unakoti	57497	55825	24651	23509	7	Unakoti	39845	37393	24510	24081
8	North Tripura	47830	47015	21359	20982	8	North Tripura	53840	51533	22175	20923
Total		428104	412048	207148	199794	Total		365455	353961	213514	199202

Data as on March 2024				Data as on June 2024			
Sl.	District	Enrolment of APY		Sl.	District	Enrolment of APY	
		Male	Female			Male	Female
1	West Tripura	32278	31896	1	West Tripura	32394	33249
2	Sepahijala	10548	10717	2	Sepahijala	11552	10147
3	Khowai	7159	8432	3	Khowai	8693	7148
4	Dhalai	8592	8961	4	Dhalai	9303	8690
5	Gomati	13700	11929	5	Gomati	13739	12148
6	South Tripura	19680	19263	6	South Tripura	20570	19271
7	Unakoti	6609	6461	7	Unakoti	7312	6275
8	North Tripura	12347	12622	8	North Tripura	13785	12138
Total		110913	110281	Total		117348	109066

AGENDA IV – Kisan Credit Card

The Kisan Credit Card (KCC) account position in the State of Tripura as on March 2022, March 2023, March 2024 and June 2024 is given below:

Amt. in Rs. Lakhs

Sl.	District	As on March 2022				As on March 2023			
		Outstanding KCC as on March 2022		Total no. of KCC issued to SF / MF		Outstanding KCC as on March 2023		Total no. of KCC issued to SF / MF	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	West Tripura	54177	11168.2	50269	10153.09	37635	10356.67	34758	9334.01
2	Sepahijala	46203	9887.33	42888	8988.65	32197	9168.4	29736	8263.08
3	Khowai	41070	11360.08	38123	10327.53	28532	10534.34	26351	9494.14
4	Dhalai	36730	8394.16	34095	7631.28	25516	7789.44	23566	7020.28
5	Gomati	53292	8828.33	49468	8025.89	37123	8186.54	34285	7378.17
6	South Tripura	51778	17256.72	48062	15688.25	35974	16003.01	33224	14422.81
7	Unakoti	30978	6520.94	29032	5928.23	21520	6046.74	19875	5449.66
8	North Tripura	37299	8759.53	34623	7963.36	25915	8128.45	23934	7325.81
Total		351527	82175.29	326560	74706.28	244412	76213.59	225729	68687.96

Sl.	District	As on March 2024				As on June 2024			
		Outstanding KCC as on March 2023		Total no. of KCC issued to SF / MF		Outstanding KCC as on June 2024		Total no. of KCC issued to SF / MF	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	West Tripura	31411	15973.46	28898	14376	32390	14174.84	29799	12757
2	Sepahijala	31967	9959	29410	8963	23292	8742.75	21429	7868
3	Khowai	28032	11043.02	25789	9939	35077	13681.8	32271	12314
4	Dhalai	25096	8487.97	23088	7639	23058	8035.78	21213	7232
5	Gomati	31080	8955.1	28594	8060	28343	8703.86	26076	7833
6	South Tripura	38800	22788.29	35696	20509	38595	23288.08	35507	20959
7	Unakoti	16417	5732.31	15104	5159	17911	5243.83	16478	4719
8	North Tripura	31285	8469.58	28782	7623	31601	9661.8	29073	8696
Total		234088	91408.73	215361	82268	230267	91532.74	211846	82379

AGENDA V – Self Help Groups

The Self-Help Group (SHG) account position in the State of Tripura under Tripura Rural Livelihood Mission as on March 2022, March 2023, March 2024 & June 2024 is given below:

SHG Position as on March 2022 (Amount in Lakhs)						
Sl.	District	No. of SHGs	Amount Sanctioned	Outstanding Accounts	Outstanding Amount	Avg ticket size loan outstanding
1	DHALAI	2,248	2,893.22	3932	3,615.57	0.92
2	GOMATI	2,058	2,868.12	4715	4,163.28	0.88
3	KHOWAI	1256	1257.48	1689	1679.4	0.99
4	NORTH TRIPURA	1575	1789.29	2262	2,453.95	1.08
5	SEPAHIJALA	1724	2009.49	2522	2,341.10	0.93
6	SOUTH TRIPURA	3,348	6,102.57	6555	6,485.98	0.99
7	UNAKOTI	1262	1406.86	1831	1671.66	0.91
8	WEST TRIPURA	2491	3098.92	3892	3187.77	0.82
TOTAL		15,962	21,425.95	27,398	25,598.71	0.93

SHG Position as on March 2023 (Amount in Lakhs)						
Sl.	District	No. of SHGs	Amount Sanctioned	Outstanding Accounts	Outstanding Amount	Avg ticket size loan outstanding
1	DHALAI	2,589	3,803.85	5380	3,879.40	0.72
2	GOMATI	2,348	4,125.97	6337	4,829.17	0.76
3	KHOWAI	1471	1865.73	2728	1911.47	0.70
4	NORTH TRIPURA	1932	2390.99	3269	2,164.62	0.66
5	SEPAHIJALA	1721	2710.55	3707	2,673.07	0.72
6	SOUTH TRIPURA	3,091	6,950.48	8472	7,876.32	0.93
7	UNAKOTI	1898	2686.96	3062	2390.01	0.78
8	WEST TRIPURA	3040	4442.19	6033	4499.12	0.75
TOTAL		18,090	28,976.72	38,988	30,223.18	0.78

SHG Position as on March 2024 (Amount in Lakhs)						
Sl.	District	No. of SHGs	Amount Sanctioned	Outstanding Accounts	Outstanding Amount	Avg ticket size loan outstanding
1	DHALAI	1,308	3,018.73	2459	2,581.09	1.05
2	GOMATI	846	1,718.79	2158	1,373.56	0.64
3	KHOWAI	561	995.13	957	672.35	0.70
4	NORTH TRIPURA	1046	2067.1	1418	1,196.79	0.84
5	SEPAHIJALA	897	1936.31	2142	1,333.84	0.62
6	SOUTH TRIPURA	1,242	2,929.08	1974	2,054.60	1.04
7	UNAKOTI	623	1265.15	960	876.15	0.91
8	WEST TRIPURA	8351	17921.34	20473	25080.16	1.23
TOTAL		14,874	31,851.63	32,541	35,168.54	1.08

SHG Position as on June 2024 (Amount in Lakhs)						
Sl.	District	No. of SHGs	Amount Sanctioned	Outstanding Accounts	Outstanding Amount	Avg ticket size loan outstanding
1	DHALAI	490	994.31	4,688	5,098.39	1.09
2	GOMATI	340	856.25	4,893	4,664.41	0.95
3	KHOWAI	205	419.83	2,517	2,245.97	0.89
4	NORTH TRIPURA	278	580.23	3,022	2,660.80	0.88
5	SEPAHIJALA	427	1057.08	3,487	3,239.96	0.93
6	SOUTH TRIPURA	605	1,650.37	6,133	8,182.74	1.33
7	UNAKOTI	245	549.85	2,802	2,809.48	1.00
8	WEST TRIPURA	341	719.08	4,285	4232.5	0.99
TOTAL		2,931	6,827.00	31,827	33,134.25	1.04

AGENDA VI – Credit Deposit Ratio

The CD Ratio position in the State of Tripura as on March 2022, March 2023, March 2024 & June 2024 is given below:

CREDIT DEPOSIT RATIO OF THE STATE AS ON 31.03.2022 (All amount in Lakhs)					
Sl.	District	No. of Brs.	Total Deposit	Total Advance	CD Ratio
1	West Tripura	197	2022284.90	1024187.62	51
2	Sepahijala	60	204633.43	132261.63	65
3	Khowai	40	153181.27	88115.52	58
4	Dhalai	47	129107.37	127821.70	99
5	Gomati	63	220278.56	138255.41	63
6	South Tripura	60	237392.33	150075.07	63
7	Unakoti	34	121462.73	81640.17	67
8	North Tripura	46	181478.67	112238.17	62
Total		547	3269819.26	1854595.29	57

CREDIT DEPOSIT RATIO OF THE STATE AS ON 31.03.2023 (All amount in Lakhs)					
Sl.	District	No. of Brs.	Total Deposit	Total Advance	CD Ratio
1	West Tripura	210	2335054.72	1094473.84	47
2	Sepahijala	59	217579.99	146332.67	67
3	Khowai	41	165546.66	104405.53	63
4	Dhalai	49	138560.51	132851.46	96
5	Gomati	65	244829.26	157289.17	64
6	South Tripura	63	241663.75	152828.71	63
7	Unakoti	35	131624.03	87508.25	66
8	North Tripura	49	209119.09	123971.22	59
Total		571	3683978.01	1999660.85	54

CREDIT DEPOSIT RATIO OF THE STATE AS ON 31.03.2024 (All amount in Lakhs)					
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

CREDIT DEPOSIT RATIO OF THE STATE AS ON 30.06.2024 (All amount in Lakhs)					
Sl.	District	No. of Brs.	Total Deposit	Total Advance	CD Ratio
1	West Tripura	219	2534882.84	1086443.38	43
2	Sepahijala	63	261157.05	151947.12	58
3	Khowai	45	185473.24	124022.84	67
4	Dhalai	50	149005.58	123113.08	83
5	Gomati	66	267020.1	172567.35	65
6	South Tripura	65	277152.88	189797.90	68
7	Unakoti	36	139523.24	96041.72	69
8	North Tripura	52	238617.77	173114.35	73
Total		596	4052832.70	2117047.74	52

AGENDA VII – Financial Literacy Centers

There are 14 Financial Literacy Centers operating in Tripura. The details of the financial literacy camps conducted by these centers in FY 2021-22, FY 2022-23, FY 2023-24 and FY 2024-25 (as on June 2024) is given below:

Financial Literacy Centres in Tripura						FY 2021-22				FY 2022-23			
Sl.	District	Location (Metro, Urban, SU, Rural)	Address	Date of start of functioning	Name of Sponsoring Bank	No. of Special FL Camps conducted	No. of Participants	No. of Target Specific Camps conducted	No. of Participants	No. of Special FL Camps conducted	No. of Participants	No. of Target Specific Camps conducted	No. of Participants
1	Gomati	Semi-Urban	R-Seti,Udaipur	27.03.09	PNB	14	251	41	92	15	264	43	97
2	Dhalai	Rural	R-Seti, Ambassa	25.01.11	PNB	16	245	38	825	17	257	40	866
3	Sepahijala	Urban	R-Seti, Sepahijala	12.02.13	TGB	10	173	36	824	11	182	38	865
4	West Tripura	Urban	Rudset Institute	14.09.11	Canara Bank	18	320	42	961	19	336	44	1009
5	Unakoti	Rural	R-Seti, Kumarghat	07.07.13	SBI	12	636	43	984	13	215	45	1033
6	Gomati	Semi-Urban	LDM(South)	19.10.12	PNB	17	442	45	1026	18	316	47	1077
7	Dhalai	Semi-Urban	LDM(Dhalai)	19.10.12	PNB	15	502	37	849	16	261	39	891
8	Unakoti	Semi-Urban	LDM(North)	19.10.12	PNB	18	682	34	762	19	324	36	800
9	West Tripura	Urban	LDM(West)	19.10.12	PNB	25	669	60	1338	19	327	46	1042
10	Khowai	Semi-Urban	TGB Khowai Branch	17.09.15	TGB	22	259	61	1825	14	234	38	846
11	South Tripura	Semi-Urban	TGB Santirbazar Branch	30.12.15	TGB	25	247	62	1995	12	113	40	877
12	Gomati	Semi-Urban	TGB Udaipur Branch	22.09.15	TGB	22	429	60	1715	16	277	44	996
13	Sepahijala	Rural	TGB Bishramganj Branch	30.12.15	TGB	25	331	57	1825	18	313	43	978
14	North Tripura	Semi-Urban	TGB Dharmanagar Branch	05.03.16	TGB	23	292	59	1147	13	212	42	950
Total						262	5478	675	16168	220	3631	585	12327

Financial Literacy Centres in Tripura						FY 2023-24				FY 2024-25			
Sl.	District	Location (Metro, Urban, SU, Rural)	Address	Date of start of functioning	Name of Sponsoring Bank	No. of Special FL Camps conducted	No. of Participants	No. of Target Specific Camps conducted	No. of Participants	No. of Special FL Camps conducted	No. of Participants	No. of Target Specific Camps conducted	No. of Participants
1	Gomati	Semi-Urban	R-Seti,Udaipur	27.03.09	PNB	16	277	45	102	0	0	18	215
2	Dhalai	Rural	R-Seti, Ambassa	25.01.11	PNB	18	270	42	909	1	25	0	0
3	Sepahijala	Urban	R-Seti, Sepahijala	12.02.13	TGB	12	191	40	908	2	60	4	77
4	West Tripura	Urban	Rudset Institute	14.09.11	Canara Bank	20	353	46	1059	31	750	31	750
5	Unakoti	Rural	R-Seti, Kumarghat	07.07.13	SBI	14	226	47	1085	5	129	5	129
6	Gomati	Semi-Urban	LDM(South)	19.10.12	PNB	19	332	49	1131	0	0	2	108
7	Dhalai	Semi-Urban	LDM(Dhalai)	19.10.12	PNB	17	274	41	936	5	205	6	234
8	Unakoti	Semi-Urban	LDM(North)	19.10.12	PNB	20	340	38	840	6	348	52	2222
9	West Tripura	Urban	LDM(West)	19.10.12	PNB	20	343	48	1094	0	0	4	264
10	Khowai	Semi-Urban	TGB Khowai Branch	17.09.15	TGB	15	246	40	888	2	46	2	46
11	South Tripura	Semi-Urban	TGB Santirbazar Branch	30.12.15	TGB	13	119	42	921	1	31	0	0
12	Gomati	Semi-Urban	TGB Udaipur Branch	22.09.15	TGB	17	291	46	1046	5	137	5	137
13	Sepahijala	Rural	TGB Bishramganj Branch	30.12.15	TGB	19	329	45	1027	3	71	3	71
14	North Tripura	Semi-Urban	TGB Dharmanagar Branch	05.03.16	TGB	14	223	44	998	1	32	1	32
Total						234	3814	613	12944	62	1834	133	4285

AGENDA VIII – Skill Development initiatives of RSETIs

Five RSETIs are providing skill development training for the Rural Unemployed youth of all the 8 districts in the State. These RSETIs are functioning in premises temporarily arranged for the purpose however construction work for permanent building is going on. The performance of RSETIs in FY 2021-22, FY 2022-23, FY 2023-24 & FY 2024-25 (as on June 2024) is given below:

RSETIs in Tripura						FY 2021-22				FY 2022-23				FY 2023-24				FY 2024-25			
						No. of Beneficiaries Trained		Out of trained beneficiaries, no. of credit linked		No. of Beneficiaries Trained		Out of trained beneficiaries, no. of credit linked		No. of Beneficiaries Trained		Out of trained beneficiaries, no. of credit linked		No. of Beneficiaries Trained		Out of trained beneficiaries, no. of credit linked	
Sl.	District	Location (Metro, Urban, SU, Rural)	Address	Date of start of functioning	Name of Sponsoring Bank	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
1	Gomati	Semi-Urban	R-Seti,Udaipur	27.03.09	PNB	51	623	41	317	106	561	52	266	121	731	17	55	1	266	1	10
2	Dhalai	Rural	R-Seti, Ambassa	25.01.11	PNB	50	372	29	118	44	445	23	295	53	538	14	288	9	117	0	0
3	Sepahijala	Urban	R-Seti, Sepahijala	12.02.13	TGB	80	311	38	105	88	516	41	255	29	644	11	238	2	152	0	1
4	West Tripura	Urban	Rudset Institute Agartala	14.09.11	Canara Bank	68	341	46	136	16	455	11	238	77	619	21	196	7	168	6	24
5	Unakoti	Rural	R-Seti, Kumarghat	07.07.13	SBI	44	334	26	269	113	400	61	224	85	489	32	177	38	38	4	6

Major Categories of skill training programme:

Agriculture EDP – Dairy, piggery, poultry farming activities, etc.

Process EDP – Beauty Parlor, Mechanical works, etc.

Product EDP – Tailoring, mfg of paper bags, bamboo products, toys, etc.

General EDP – Training of PMEGP applicants, other general entrepreneurial skill development, etc.

N.B.1: RSETI Udaipur undertakes skill development training at South Tripura district in addition to Gomati District.

N.B.2: RSETI Kumarghat undertakes skill development training at North Tripura district in addition to Unakoti District.

N.B.3: RUDSETI Agartala undertakes skill development training at Khowai district in addition to West Tripura District.

AGENDA IX – Enabling Infrastructure for furthering Financial Inclusion and digital payment ecosystem

Challenges / issues being faced in provision of formal banking service through Brick & Mortar branches in the region:

Internet Connectivity (provision of VSAT, Bharat Net, etc.):

- 2mbps connectivity has not been provided in all GP/VCs till date.
- On account of high requirement, upgradation of 2 mbps bandwidth to 4/8/10/100 mbps isn't happening.
- Frequent disruptions in connectivity persist throughout the State, adversely affecting customer services of banks.

Issues/Challenges being faced in the existing Business Correspondent Model in the region:

Most of the banks have corporate BCs and following challenges have been observed:

- As BCs are catering to low-income customers with low volume transactions, their share of commission is just at subsistence level. Hence, frequent attrition is happening.
- Allowing BCs to handle cash is the biggest challenge. An extremely high proportion of the financial transactions are in cash, warranting high-cost cash-handling operations and added operational risks.

Strengthening Financial Awareness Efforts and Building Robust Consumer Grievance Redressal Mechanism

Existing Financial Literacy Initiatives –

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

As to the Financial Literacy, all the Lead District Managers and the RSETIs are designated centres for promotion Financial Literacy and are regularly holding Camps covering general population as well as specific targets like students, farmers, senior citizens, SHGs, small entrepreneurs, etc. The 14 Financial Literacy Centres in the State are mandated to organize a minimum of 2 special camps and 5 target specific camps every month.

Suggestion - New and innovative approaches comprising of interactive and audio-visual based programmes maybe used to demonstrate digital banking usage among the populace for effective awareness generation and proper utilization of digital banking avenues by the rural population.

Specific Financial Literacy Modules (based on prevailing cultural practices and demographic) –

Financial literacy modules include awareness generation on Pradhan Mantri Jan Dhan Yojana (PMJDY, PMJJBY, PMSBY), Atal Pension Yojana, Digital Banking Channels – usage and safeguarding measures, benefits of maintaining credit discipline among borrowers, grievance redressal mechanism of Banks, etc.

Financial Awareness as part of School curriculum – State Govt's intervention is sought for the same.

Leveraging digital financial inclusion to address concerns of difficult terrain and low population density:

The State is affected with intermittent network connectivity issues quite frequently, in addition to the presence of shadow areas in many remote and hilly areas in the State in terms of digital connectivity reach. As such, adoption of digital banking alternatives by the populace has not kept pace with more developed parts of the country. Though banking coverage has been achieved in all parts of the State, other than urban areas, people prefer to make use of traditional banking channels and the BC model.

Financial awareness camps organized by rural branches and FLCs repeatedly endeavor to emphasize the benefits of using digital banking channels among the general population, but it is understood that more efforts over an extended period of time will provide noticeable improvements in digital adoption rates. A massive campaign involving all stake holders including State Govt machinery at the panchayat level is the need of the hour.

As Aadhar seeding in Bank accounts is approaching near saturation levels, issues related to DBT/ABPS/AEPS are on the verge of being fully streamlined, with very little left to be done in this area. The State Govt has taken initiatives to leverage ABPS for crediting beneficiary accounts of MGNREGA workers without exception. Besides, digitized Govt receipts, digitized land records and a plethora of other note-worthy steps taken by the State Govt is ensuring the movement towards a less-cash and fully digitized society.

The recently formed SLBC sub-committee on Deepening of Digital Payments has been tasked with exploring ways to improve digital adoption rates among the populace. West Tripura district has been taken up for achieving 100% digitization on pilot basis.

Details on new initiatives/innovative approach taken/adopted by Banks/financial institutions for addressing constraints in furthering of financial inclusion in the region –

In order to ensure last mile reach of financial inclusion in the State, Banks in co-ordination with the State Govt are ensuring that every household has been provided with a bank account – the endeavor being further boosted since the launch of Pradhan Mantri Jan Dhan Yojana and its associated schemes.

Banks have also leveraged the wide network of BC / CSPs to strengthen the Joint Liability Groups through handholding and providing credit for inter-lending among members of JLGs. Banks have also been involved in strengthening of SHG mechanism in the State to provide much-needed credit for inter-lending among SHG members in order to further their livelihood prospects.

Financial Literacy Camps are being regularly organized by rural branches to ensure maximum possible reach among the rural populace to avail benefits of being part of the institutional financial system and wean them away from traditional informal credit system.

AGENDA X – Expanding and Deepening of Digital Payments in the state of Tripura

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

Digital coverage for individuals (Savings Accounts) as on June 2024

Name of District	Digital coverage for individuals (Savings Accounts)									
	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	576143	286445	193936	33.66	84600	29.53	41888	7.27	17456	6.09
Gomati Total	724126	376318	267886	36.99	132288	35.15	84013	11.60	32754	8.70
Khowai Total	500947	253624	192025	38.33	85770	33.82	52643	10.51	24543	9.68
North Tripura Total	568976	286455	238810	41.97	112535	39.29	68738	12.08	26849	9.37
Sepahijala Total	686869	344052	258112	37.58	119140	34.63	66913	9.74	26658	7.75
South Tripura Total	691528	336684	219895	31.80	89876	26.69	59757	8.64	14794	4.39
Unokoti Total	420517	209276	158913	37.79	72434	34.61	43750	10.40	18391	8.79
West Tripura Total	1834612	832567	1118928	60.99	424113	50.94	490844	26.75	132095	15.87
Tripura State Total	6003718	2925421	2648505	44.11	1120756	38.31	908546	15.13	293540	10.03

Name of District	Digital coverage for individuals (Savings Accounts)												
	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	123938	21.51	63193	22.06	455546	79.07	226075	78.92	576143	100.00	286445	100.00	
Gomati Total	229202	31.65	111158	29.54	558056	77.07	282966	75.19	724126	100.00	376318	100.00	9946
Khowai Total	141841	28.31	73943	29.15	363222	72.51	180846	71.30	500947	100.00	253624	100.00	5265
North Tripura Total	158241	27.81	72158	25.19	418283	73.52	205950	71.90	568976	100.00	286455	100.00	6900
Sepahijala Total	226554	32.98	108453	31.52	489664	71.29	243143	70.67	686869	100.00	344052	100.00	8743
South Tripura Total	158973	22.99	69717	20.71	514528	74.40	256710	76.25	691528	100.00	336684	100.00	5962
Unokoti Total	107423	25.55	52207	24.95	310638	73.87	155152	74.14	420517	100.00	209276	100.00	2159
West Tripura Total	857500	46.74	363428	43.65	1338044	72.93	558719	67.11	1834612	100.00	832567	100.00	26349
Tripura State Total	2003672	33.37	914257	31.25	4447981	74.09	2109561	72.11	6003718	100.00	2925421	100.00	72332

Digital coverage for Businesses (Current Accounts) as on June 2024

Name of Bank	Digital coverage for Businesses (Current Accounts)									
	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	5287	1679	31.76	2690	50.88	2598	49.14	5287	100.00	381
Gomati Total	10718	3169	29.57	3903	36.42	3502	32.67	10718	100.00	582
Khowai Total	5929	2135	36.01	2742	46.25	2974	50.16	5929	100.00	403
North Tripura Total	6554	2391	36.48	4125	62.94	2567	39.17	6554	100.00	498
Sepahijala Total	8383	2295	27.38	4055	48.38	4113	49.07	8383	100.01	506
South Tripura Total	7793	2572	33.00	3850	49.40	3876	49.74	7793	100.00	729
Unokoti Total	6012	1766	29.37	2291	38.11	2538	42.22	6012	100.00	356
West Tripura Total	36216	18731	51.72	13754	37.98	18869	52.10	36216	100.00	2782
Tripura State Total	86892	34738	39.98	37410	43.05	41037	47.23	86892	100.00	6237

Agenda item no -2

ACTION TAKEN REPORT

Present Status of implementation of the major action points emerged in the 147th SLBC meeting held on 11.06.2024 is furnished below as a separate agenda.

Sl No	Major Action Points	Present Status of Implementation
1	All banks to prepare 100 days' plan (w.e.f. 09.06.2024) to achieve proportionate ACP target. (Action: All Banks, SLBC)	All the banks put together disbursed Rs. 3636.15 crore in 22 days against Rs. 3945.20 crore in 100 days' plan. This disbursement is 25% of the Annual Target of Rs. 14400.00 crore under ACP 2024-25 as on June 2024.
2	All Banks to work towards attaining parity with the national average of CD Ratio. (Action: All Banks, SLBC)	C.D. Ratio of the state remain unchanged at 52% however banks are putting all effort to improve CD ratio quarter by quarter to attain parity with national average in a phased manner.
3	Issuance of KCCs to all eligible farmers and coverage of eligible KCC holders under PMFBY scheme. (Action: Agriculture Dept / Banks / NABARD / SLBC)	14494 KCCs sanctioned by Banks amounting to Rs. 96.89 Crores during FY 2024-25 as on 30.06.2024, thereby achieving 28% of the Annual Target (52277 Nos.) PMFBY notification having no. F 5(139) –Agri.(sat)/2023-24/3563-3670 dated 12.08.2024 was circulated on 13.08.2024 for extending the crop insurance benefit to the farmers of Tripura.
4	Banks to achieve the target for FY 24-25 by March 2025 in Self Help Groups (SHGs) under TRLM & TULM SEP (Individual) & SEP (SHG) (Action: All Banks)	As against the TRLM target of Rs.400 crores in 22600 accounts for FY 2024-25, the Banks have collectively achieved sanction of 2931 accounts (achievement of 13%) with corresponding sanction amount of Rs.68.27 crores (achievement of 17%) as on 30.06.2024 In TULM SEP (Individual) Banks together have disbursed Rs.79.67 lakh in 30 accounts against target of Rs.188.40 lakh in 125 accounts whereas in TULM SEP (SHG) the achievement is Rs.499 lakhs in 405 accounts against 625 lakhs in 625 accounts thereby achieving 42% & 65% respectively amount wise.
5	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)	Present status of implementation is as under: <ul style="list-style-type: none"> • Punjab National Bank: BC Agents have been deployed in 15 locations, while candidates have been identified in 23 locations and awaiting PVR. For the remaining 28 locations, concerned CBCs have expressed their inability to provide BC agents. As such, these locations have been reallocated to other CBCs for deployment of BC Agents at the earliest. • Tripura Gramin Bank: TGB informed that BC agents have been deployed in 37 locations and are in process of deployment in remaining 11 locations. • UCO Bank: Candidates have deployed BC agents in 3 out of 4 locations, while process of identification is ongoing for remaining 1 location.

6	Sanction of Education loans (Action: All Banks)	Banks have accorded sanction in 226 cases with aggregate sanction amount of Rs. 11.60 crore in FY 2024-25 as on June 2024.
7	<p>Housing loans and PMAY</p> <ul style="list-style-type: none"> All member banks especially major players like SBI, UCO Bank & Canara Bank to formulate & implement PMAY – Rural for Tripura specific MGNREGA workers which is already been implemented by PNB, TGB & TSCB long back so that benefits of the scheme could reach to the people at last mile. The Scheme of housing loan under PMAY-Urban for all beneficiaries identified by Urban Local Bodies is to be formulated by all member banks especially major players like SBI, UCO Bank, Canara Bank, TGB & TSCB without further delay. <p>(Action: SLBC, Urban Development Department, All Banks)</p>	<p>Till June 2024 of FY 2024-25, 1743 housing loans have been sanctioned amounting to Rs.386.15 crore.</p> <p>PMAY – Rural for Tripura specific MGNREGA workers is yet to be implemented by all member bank i.e. the scheme is yet to be implemented by major players like SBI, UCO Bank, Canara Bank</p> <p>PMAY – Urban for Tripura specific beneficiaries identified by Urban Local Bodies (ULB) are yet to be implemented by member bank in the state of Tripura however PMAY- Urban for TUEP workers is already been implemented by PNB.</p>
8	<p>Government sponsored schemes – PMEGP, PM Vishwakarma, PMFME, PMSVANidhi & Swavalamban</p> <p>(Action: All Banks)</p>	<p>For the FY 2024-25, 395 PMEGP cases were sponsored to the bank branches till 30.06.2024 against the annual target of 937cases, out of which 37 cases were sanctioned amounting to Rs. 2.85 crore as on 30.06.2024.</p> <p>Banks all together have sanctioned 398 proposals against sponsored applications of 2832 in case of PM Vishwakarma.</p> <p>For the FY 2024-25, 7247 Swavalamban cases have been sponsored to the bank branches till 30.06.2024 against the annual target of 4000 cases, out of which 2205 cases were sanctioned amounting to Rs. 74.63 crore as on 30.06.2024.</p>
9	<p>Sanction under PM Mudra scheme & Stand up India</p> <p>(Action: All Banks)</p>	<p>All Banks/Financial Institutions have extended the benefit of PM Mudra scheme to 27411 beneficiaries (accounts) amounting to Rs. 235.54 Crores as on 30.06.2024 during the FY 2024-25.</p> <p>Loans under Stand Up India scheme had been extended to 40 SC/ST/Women beneficiaries amounting to Rs. 40.79 Crores as on 30.06.2024 during FY 2024-25.</p>

<p>10</p>	<p>All banks do not participate equally in lending to Government sponsored schemes under priority sector lending, such as KCC, PMEGP, Swavalamban, PM SVANidhi, PM Vishwakarma and PMFME.</p> <p>As such, to provide an impetus to Banks for improving their performance under priority sector lending schemes in the state of Tripura, the House suggested to categorize banks into two lists - Positive Banks and Negative Banks, based on performance under above-mentioned schemes.</p> <p style="text-align: right;">(Action: All Banks)</p>	<p>All banks are requested to participate equally in lending to Government sponsored schemes under priority sector lending, such as KCC, PMEGP, Swavalamban, PM SVANidhi, PM Vishwakarma and PMFME.</p>
------------------	--	---

<p>11</p>	<p>NPA and Recovery (Action: All Banks & State Government)</p>	<p>Percentage of NPA as against gross advance have decreased marginally from 5.23% as on March 2024 to 5.12% as on June 2024. The outstanding amount under Written off A/Cs (Shadow Register) is around Rs. 147.18 crores which if added with the outstanding NPA, the percentage of gross NPA stands at 5.81% as on June 2024.</p> <p>As on June 2024, percentage of NPA under KCC is 11%, under PMMY is 14%, under PMEGP is 28% and Swavalamban is 27%.</p>
<p>12</p>	<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. (Action: PNB, SBI, TGB, State Govt)</p>	<p>The permission for opening of new RSETIs is awaited from MoRD, Govt of India by respective banks.</p>
<p>13</p>	<p>As per decision of previous SLBC meeting, Bank wise targets have been allocated for opening ATMs in Block Development Offices in Tripura which is subsequently reviewed and observed that Punjab National Bank has to install ATMs in 08 RD block locations & State Bank of India has to install ATMs in 08 locations as on 31.03.2024.</p> <p>Bank wise target for installing new ATMs in district of Unakoti & Khowai have also been allocated as per decision of last SLBC meeting. (Action: Concerned Banks)</p>	<p>Tripura Gramin Bank has submitted that Customer do not use ATMs which is evident from the position of average daily hits. The bank further submitted that it had deployed 51 Business Correspondents (BCs) in Khowai and 35 Business Correspondents (BCs) in Unakoti Districts hence installation of ATM may not be insisted upon.</p> <p>No member bank has reported installation of ATM in the period under review.</p>

The detail of such allocations is:			
S. No.	Bank Name	No. of New ATMS to be installed in Khowai District	No of new ATMs to be installed in Unakoti district
1	Canara Bank	1	1
2	Indian Bank	1	0
3	Bandhan Bank	5	2
4	HDFC	1	0
5	ICICI Bank	0	1
6	Ujjivan Bank	0	0
7	NESFB	1	2
8	Tripura Gramin Bank	10	8
9	TSCB	4	5
10	Central Bank of India	0	1
	Total	23	20
14	Status of opening of bank branch in locations identified by Department of Financial Services, Ministry of Finance, Government of India. (Action: Concerned Banks)		Out of 09 locations identified by DFS for opening of brick and mortar branch, 03 branches are already being opened & member banks identified 03 locations where infrastructural issues persist. (The detail given in agenda item)
15	Status of opening of bank branch in locations identified by State administration, Govt of Tripura. (Action: Concerned Banks)		The proposal of opening bank branch at 08 locations is under process at member banks. (The detail given in agenda item)

<p>16</p>	<p>Other Issues:</p> <ul style="list-style-type: none"> • Delay in submission of returns by member banks • House also discussed RBI's promotion of Indian Rupee as Global Currency and it is decided that all stake holders will take initiative in this direction by holding dialogue with concerned export-import/business enterprises. • RBI requested Bankers and officials of State Government to promote adoption and increasing usage of CBDC to achieve the national vision of a less cash economy. • All banks to make use of CKYC registry which facilitates the simplification of Due Diligence with regards to Customer Identification Process (CIP) which makes the process cost effective and less time consuming. • House observed that presently no WDRA recognized warehouse is functioning in the state and hence requested WDRA to explore the possibility • Director, Institutional Finance, has expressed concern regarding long pendency of issues / complaints received through CM Helpline Portal concerning Banks remaining unresolved till date.. 	<ul style="list-style-type: none"> • 03 out of 30 Banks submitted the reports within the stipulated cut-off date of 15th July 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. • All stake holders are taking initiative through dialogue, meetings for promotion of Indian Rupee as Global currency. • Banks informed that they are promoting the use of CBDC through their staff member. • Banks are using records of CKYC registry for Due Diligence and progress in this regard is included in agenda item. • All Banks are now addressing the complaints / issues at the earliest and informing Directorate of Institutional Finance for case closure in CM Helpline portal
------------------	--	--

IMPLEMENTATION OF ANNUAL CREDIT PLAN (ACP)

Action Points emerged in the 147th SLBC Meeting held on 11.06.2024

All banks to prepare 100 days' plan (w.e.f. 09.06.2024) to achieve proportionate ACP target.
(Action: All Banks).

Status of implementation

All the banks put together disbursed Rs. 3636.15 crore in 22 days against Rs. 3945.20 crore in 100 days' plan.

This disbursement is 25% of the Annual Target of Rs. 14400.00 crore under ACP 2024-25 as on June 2024 while achievement under Agriculture sector is 72%. Achievements in MSME and OPS are 32% and 22% of the ACP Targets respectively as on 30.06.2024.

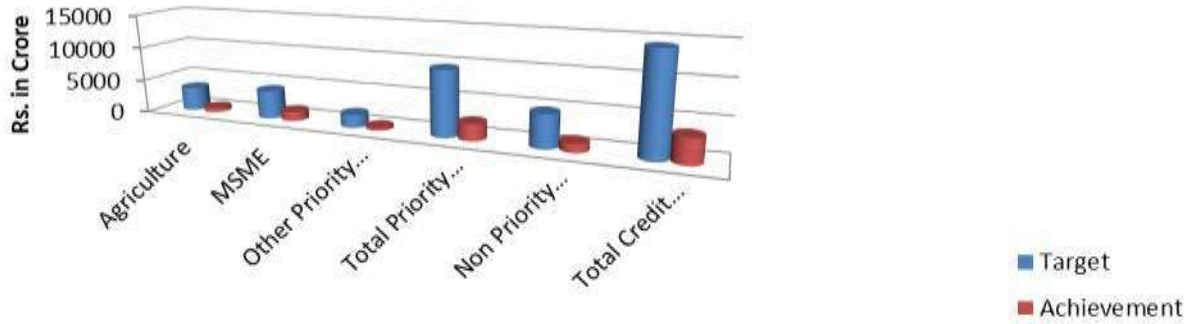
A comparative position of achievement in disbursement under ACP 2024-25 as on 30.06.2024 with the corresponding period of the previous year is as under:

2023-24 As on June 2023				2024-25 As on June 2024			% of growth (Y-O-Y)
Sector	Plan	Achievement (Apr'23-Jun'23)	% to Target	Plan	Achievement (Apr'24-Jun'24)	% to Target	
Agriculture	3200	379.39	12	3500	648.48	19	+71
MSME	3500	789.32	23	4200	1358.12	32	+72
Other Prisec	1300	321.23	25	1900	414.13	22	+29
Total Prisec	8000	1489.95	19	9600	2420.74	25	+62
Non-Prisec	4000	645.54	16	4800	1215.42	25	+88
Grand Total	12000	2135.49	18	14400	3636.15	25	+70

Bank wise performance on different sectors under ACP pertaining to the year 2024-25 as on 30.06.2024 has been given in the **Annexure E**.

There has been an overall growth of disbursement under ACP in absolute amount of 70% as on June 2024 as compared to the corresponding period in the last fiscal year. However, overall percentage achievement of ACP stands at 25% as on June 2024 as against 18% as on June 2023.

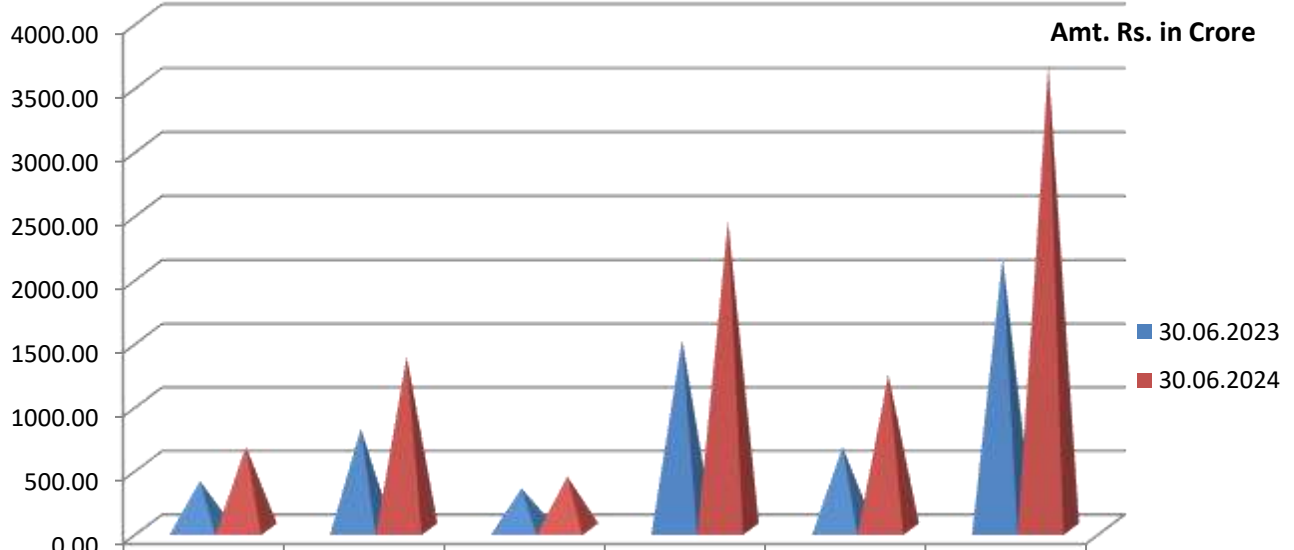
Achievement of Annual Credit Plan 2024-25 up to 30.06.2024



	Agriculture	MSME	Other Priority Sector	Total Priority Sector	Non Priority Sector	Total Credit Plan/Achievement
■ Target	3500	4200	1900	9600	4800	14400.00
■ Achievement	648.48	1358.13	414.13	2420.74	1215.42	3636.15

Sector

Credit Disbursement under ACP as on 30.06.2023 & 30.06.2024



	Agriculture	MSME	Other Priority Sector	Total Priority Sector	Non Priority Sector	Total Credit Plan/Achievement
■ 30.06.2023	379.39	789.32	321.23	1489.95	645.54	2135.49
■ 30.06.2024	648.48	1358.13	414.13	2420.74	1215.41	3636.15

Tripura State

Districtwise and Sectorwise Achievement under Annual Credit Plan 2024-25 during the period 01.04.2024 to 30.06.2024

Rupees in lac.

SL No.	Name of District	Agricultue & Allied Activities sector			MSME			OTHER PRISEC			TOTAL PRISEC			Non-priority sector			Total Sector		
		T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T
1	West Tripura	129956.00	21397.34	16	244068.00	83477.86	34	79595.00	16408.7	21	457077.00	121283.90	27	275470.00	62422.41	23	732544.00	183706.31	25
2	Khowai	28732.00	5634.82	20	20395.00	5056.73	25	15277.00	3472.2	23	64404.00	14163.75	22	22096.00	6336.87	29	86497.00	20500.62	24
3	Sepahijala	37741.00	7371.77	20	32689.00	8666.7	27	20186.00	5030.52	25	90616.00	21068.99	23	31477.00	9621.49	31	122091.00	30690.48	25
4	Gomati	33267.00	7186.69	22	29665.00	9896.85	33	15048.00	3987.59	26	77980.00	21071.13	27	36351.00	10193.49	28	114327.00	31264.62	27
5	South Tripura	37994.00	7904.79	21	27660.00	8055.51	29	19764.00	4655.87	24	85418.00	20616.17	24	24511.00	8842.05	36	109927.00	29458.22	27
6	North Tripura	33267.00	7046.16	21	32800.00	11408.18	35	11618.00	2828.2	24	77685.00	21282.54	27	42381.00	11321.18	27	120063.00	32603.72	27
7	Unakoti	24349.00	3638.74	15	18123.00	6299.29	35	10078.00	1972.52	20	52550.00	11910.55	23	20519.00	5331.5	26	73066.00	17242.05	24
8	Dhalai	24694.00	4667.49	19	14600.00	2951.99	20	18434.00	3057.34	17	57728.00	10676.82	18	27195.00	7472.73	27	84920.00	18149.55	21
	Total	350000.00	64847.80	19	420000.00	135813.11	32	190000.00	41412.94	22	960000.00	242073.85	25	480000.00	121541.72	25	1440000.00	363615.57	25

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
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
2024-25 (As on June 2024)	3500.00	648.48	19

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
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	2313.97
	% of Achv	61	82	97	0	72
2024-2025	Target	1691.89	1045.32	762.79	0.00	3500.00
	Achievement	350.15	168.64	129.67	0.00	648.46
	% of Achv	21	16	17	0	19

Progress report on flow of farm credit by all Banks in Tripura for the year 2024-25 is given below:

Amt. Rs. In Crores

Sl No.	Directive	Target (2024-25)	Achievement during 2023-24 (April'24 – June'24)
1	Increase in Farm Credit	Rs. 3500.00	Achievement up to June 2024 quarter of FY 2024-25 is Rs. 648.28 Crores (19 % of the target)
2	KCC (No.)	52277	14494 nos. KCCs. (28% of the target)

Bank wise position as on 30.06.2024 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:

Amt. Rs. In Crore			
Plan Year	Target	Achievement	% of Achievement
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
2024-25 (As on June 2024)	4200.00	1358.13	32

The disbursement made during the period April-June 2024 is Rs. 1358.13 crores i.e., 32% of the Annual Target.

Details of achievement of MSME under ACP 2023-24 during April 2024-June 2024 are furnished in the **Annexure J**.

Agency wise achievement Status of MSE / MSME under ACP in Tripura						
Status reports of last 5 Years is as under						
Plan Year	Parameter	Amt. Rs. In Crore				
		Commercial Banks	RRB	Co-Operatives	Others	Total
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	3138.84
	% of Achv	87	101	96	0	90
2024-2025	Target	3253.35	682.58	264.07	0.00	4200.00
	Achievement	1219.47	80.63	58.01	0.00	1358.11
	% of Achv	37	12	22	0	32

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
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
2024-25 (As on June 2024)	1900.00	414.13	22

All banks disbursed Rs. 414.13 crores during the period April 2024 – June 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
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
2024-2025	Target	411.34	1368.82	119.84	0.00	1900.00
	Achievement	187.11	205.98	21.02	0.00	414.11
	% of Achv	45	15	18	0	22

Details of achievement of Other Priority Sectors (OPS) under ACP 2024-25 during April 2024 – June 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		TFA as % of ANBC	PS Cr. As % to ANBC
	Total Finance		A/c.	Amt.	A/c.	Amt.	A/c.	Amt.		
	A/c.	Amt.								
State Bank of India	37483	38563.13	6466	62069.4	4359	32702.35	48308	133334.88	4	15
IDFC First Bank	672	140.16	0	0	0	0	672	140.16	3	3
Ujjivan Bank	31106	10856.39	7332	7413.45	15191	7320.31	53629	25590.15	3	7
NESFB	44	4.63	3227	1745.5	0	0	3271	1750.13	0	6

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

Bank-wise performance in lending to priority sectors and key categories as on 30.06.2024 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 were also assigned as part of Annual Credit Plan FY 2024-25. However, no member banks have reported any disbursement in this sub-sector as on 30th June 2024.

CD RATIO OF BANKS IN TRIPURA

Action Points emerged in the 147th SLBC Meeting held on 11.06.2024

All Banks are to exert efforts jointly to raise the CD ratio of the State to 80% commensurate with the national average.

CD ratio of the Banks in the State stands at 52% as on 30.06.2024.

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 June 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
	June 2023	March 2024	June 2024	Since March 2024
North Tripura	59	59	73	+14
Unakoti	66	68	69	+1
South Tripura	61	63	68	+5
Gomati	63	69	65	-4
West Tripura	51	42	43	+1
Sepahijala	68	64	58	-6
Khowai	59	65	67	+2
Dhalai	96	98	83	-15
Total State	56	52	52	No Change

CD ratio of the banks remain constant at 52% as on June 2024 as compared to March 2024. CD ratio of 5 districts in the State as on June 2024 has improved over the CD ratio of March 2024. CD Ratio of 83% is the highest in Dhalai District, as against 43%, the lowest in West Tripura District, having 59% of the total business of the State.

Particulars	As on March 2024	As on June 2024
CD Ratio	52%	52%
CD Ratio including RIDF	57%	57%
CD Ratio Including Investments	71%	75%

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 June 2023				As on March 2024				As on June 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	2400130.39	1221158.57	51	243	2244806.5	980912.14	44	243	2238792.59	979384.28	44
Total of Private Sector Banks	111	423114.14	388872.45	92	130	566160.14	472359.94	83	130	582088.29	502112.88	86
Total of Regional Rural Banks	148	787874.27	329027.60	42	150	879939.98	359827.23	41	150	897210	362939.75	40
Total of Co-Operative Banks	73	334693.74	270891.85	81	73	345310.86	274276.15	79	73	334741.82	272610.83	81
Grand Total	572	3945812.54	2209950.47	56	596	4036217.48	2087375.46	52	596	4052832.7	2117047.74	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	-6013.91	-1527.86	0	0	0	0	-161337.8	-241774.29	-7	-7	-20	-7
Total of Private Sector Banks	15928.15	29752.94	3	3	6	3	158974.15	113240.43	-6	38	29	-6
Total of Regional Rural Banks	17270.02	3112.52	-1	2	1	-1	109335.73	33912.15	-2	14	10	-2
Total of Co-Operative Banks	-10569.04	-1665.32	2	-3	-1	2	48.08	1718.98	0	0	1	0
Grand Total	16615.22	29672.28	0	0	1	0	107020.16	-92902.73	-4	3	-4	-4

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 2024-25

Action Points emerged in the 147th SLBC Meeting held on 11.06.2024

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

Status of implementation

14494 KCCs sanctioned by Banks amounting to Rs. 96.89 Crores during FY 2024-25 as on 30.06.2024, thereby achieving 28% of the Annual Target (52277 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-2022	2021-22	108220	55743	30709.50	52
March-2023	2022-23	69278	60271	33034.29	87
June-2023	2023-24	66356	6703	4584.73	10
March-2024	2023-24	66356	29816	24985.95	45
June-2024	2024-25	52277	14494	9689.09	28

The summarized position of KCC disbursement in the FY 2024-25 as on 30.06.2024 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	30114	33727	7309	5867.75	24	17
Sub Total of Pvt. Sec. Bank	488	1178	405	1440.56	83	82
Sub Total of RRB	17711	7848	6042	2028.77	34	26
Sub Total of Coop.Banks	3964	2067	738	352.01	19	17
GRAND TOTAL	52277	44820	14494	9689.09	28	22

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

Bank-wise performance under KCC as on 30.06.2024 has been shown in the **Annexures P & Q**.

Performance of Banks in Crop Loan & Term Loan to Agriculture during the FY 2024-25 as on 30.06.2024

(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	30114	33727.00	7309	5867.75	7480	26797	2300	7903.59	37594	60524	9609	13771.34
Sub Total of Pvt. Sec. Bank	488	1178	838	1441.41	189047	107487	26807	19802.88	189535	108665	27645	21244.29
Sub Total of RRB	17711	7848	6042	2028.77	29303	96684	4316	14835.67	47014	104532	10358	16864.44
Sub Total of Coop.Banks	3964	2067	738	351.62	6663	74212	1131	12616.11	10627	76279	1869	12967.73
GRAND TOTAL	52277	44820.00	14927	9689.55	232493	305180	34554	55158.25	284770	350000	49481	64847.80

Pradhan Mantri Fasal Bima Yojana (PMFBY)

Implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) in Kharif 2024-25 Season in notified Districts of Tripura

Department of Agriculture, Government of Tripura has released notification vide letter no. F.5(139)-Agri.(Stat)/2023-24/3563-3670 dated 12th August 2024 for the implementation of **Pradhan Mantri Fasal Bima Yojana (PMFBY)** in Tripura and **HDFC Ergo General Insurance Company Limited** has been notified for implementation of PMFBY in the West Tripura, Sepahijala, Dhalai, South Tripura, Khowai, Gomati, North Tripura and Unakoti districts for Aman Paddy Kharif 2024 Season .

1. Notified Districts ,Crops, Rates and Reference Unit of Insurance: (Table : 1)

Cluster	District	Crops	Sum Insured (Rs./ Hectare)	Actuarial Premium Rates (Rs./ Hectare)	Farmer Premium Rates (Rs./ Hectare)	Central Premium Rates (Rs./ Hectare)	State Premium Rates (Rs./ Hectare)	Farmer's Share of Premium (Rs.)	Central Share of Premium (Rs.)	State Share of Premium (Rs.)	Total Premium (Rs.)
1	Dhalai	Aman Paddy	85922	3.00%	2.00%	0.90%	0.10%	1718.44	773.30	85.92	2577.66
1	Gomati	Aman Paddy	85922	4.00%	2.00%	1.80%	0.20%	1718.44	1546.60	171.84	3436.88
1	Khowai	Aman Paddy	85922	3.00%	2.00%	0.90%	0.10%	1718.44	773.30	85.92	2577.66
1	North Tripura	Aman Paddy	85922	3.00%	2.00%	0.90%	0.10%	1718.44	773.30	85.92	2577.66
1	Sepahijala	Aman Paddy	85922	3.00%	2.00%	0.90%	0.10%	1718.44	773.30	85.92	2577.66
1	South Tripura	Aman Paddy	85922	2.00%	2.00%	0.00%	0.00%	1718.44	0.00	0.00	1718.44
1	Unakoti	Aman Paddy	85922	3.00%	2.00%	0.90%	0.10%	1718.44	773.30	85.92	2577.66
1	West Tripura	Aman Paddy	85922	3.00%	2.00%	0.90%	0.10%	1718.44	773.30	85.92	2577.66

Seasonality Discipline



LOANEE FARMER			
SL NO.	ACTIVITY	CROP	TIME LINE
1	Loanee sanctioning / renewing for KHARIF 2024 would be covered under revamped PMFBY.	Aman Paddy	20th April 2024 to 31st August 2024
2	Cut-off date for debit of premium for farmer account (loanee farmers)	Aman Paddy	31st August 2024
3	Cut-off date for receipt of consolidated declarations/ proposal of loanee farmers covered on compulsory basis from bank branches (CBs RRBs) to respective insurance and DCCBs for PACS	Aman Paddy	15th September 2024
4	Cut of date for receipt of declarations/proposals of Loanee farmers covered on voluntary basis from respective DCCBs/ nodal banks (for cooperatives) by the insurance company	Aman Paddy	15th September 2024
NONLOANEE FARMER			
SL NO.	ACTIVITY	CROP	TIME LINE
5	Cut-off date for receipt of proposal from farmers (Non-loanee farmers)	Aman Paddy	31st August 2024
6	Cut-off date for receipt of consolidated declarations/ proposal of Non-loanee farmers covered on voluntary basis from bank branches (CBs RRBs) to respective insurance and DCCBs for PACS	Aman Paddy	15th September 2023
7	Cut of date for receipt of declarations/proposals of Non-loanee farmers covered on voluntary basis from respective DCCBs/ nodal banks (for cooperatives) by the insurance company	Aman Paddy	15th September 2024
8	Cut of date for receipt of consolidated declaration proposal of non loanee farmers covered on voluntary basis from insurance agents/ intermediaries to insurance company	Aman Paddy	Within 7 days of receipt of declaration/premium
BOTH LOANEE & NON-LOANEE FARMERS			
SL NO.	ACTIVITY	CROP	TIME LINE
9	Uploading of soft copies of details of farmers by Bank /DCCBs/PACS Intermediaries	Aman Paddy	15th September 2024 for Aman Paddy.
10	Cut-off date for prevented sowing	Aman Paddy	15th September 2024
11	Cut –off date for receipt of yield data	Aman Paddy	
12	Processing , approvals and payment of final claims based on yield	Within three weeks for receipt of yield data (subject to release of premium subsidy)	

The notification along with premium chart and time schedule is circulated to all member bank/FI and LDM for information and necessary action on 13-08-2024 through email.

SELF HELP GROUPS

Action Points emerged in the 147th SLBC Meeting held on 11.06.2024

All banks to achieve the target for FY 2024-25 as done in FY 2024-25

Status of implementation

Amount in Rs. Lakhs

Bank Name	Target FY 2024-25		Achievement		Achievement Percentage(%)	
	Total SHG's	Total Disbursement Amt.	Total SHG's	Total Disbursement Amt.	Total SHGs %	Total Disbursement Amt. %
Public Sector Bank	4798	8607	1583	2888.1	32.99	33.56
Private Sector Bank	604	335	1	1.2	0.17	0.36
Regional Rural Bank	13232	23614	1216	3546.5	9.19	15.02
Coperative Bank	3966	7444	131	391.2	3.30	5.26
Grand Total	22600	40000	2931	6827	12.97	17.07

As against the TRLM target of Rs.400 crores in 22600 accounts for FY 2024-25, the Banks have collectively achieved sanction of 2931 accounts (achievement of 12.97%) with corresponding disbursement amount of Rs. 68.27 crores (achievement of 17.07%) as on 30.06.2024.

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

Joint Liability Groups: In Tripura, a focus on financing joint liability groups (JLGs) by bankers is crucial for enhancing financial inclusion. JLGs enable members, often from marginalized communities, to access credit without collateral, fostering entrepreneurship and self-reliance. By supporting these groups, banks can play a pivotal role in empowering individuals and promoting inclusive economic growth. This approach aligns with the broader national agenda of financial inclusion, ensuring that the benefits of economic progress reach all layers of society.

NATIONAL RURAL LIVELIHOODS MISSION BANK LINKAGE

R1.1 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 INDIA	452	809	241	503.79	53.32	62.27
2	CANARA BANK	347	614	63	53.47	18.16	8.71
3	CENTRAL BANK OF INDIA	155	274	98	188.93	63.23	68.95
4	INDIAN BANK	27	48	4	4.86	14.81	10.13
5	INDIAN OVERSEAS BANK	35	62	8	6.23	22.86	10.05
6	PUNJAB AND SIND BANK	40	71	12	2.99	30.00	4.21
7	PUNJAB NATIONAL BANK	2046	3674	510	1172.05	24.93	31.90
8	STATE BANK OF INDIA	746	1320	349	497.75	46.78	37.71
9	UCO BANK	870	1593	264	420.9	30.34	26.42
10	UNION BANK OF INDIA	80	142	34	37.13	42.50	26.15
	Public Sector Bank	4798	8607	1583	2888.1	32.99	33.56
11	IDBI BANK LTD	170	257	1	1.2	0.59	0.47
12	HDFC BANK LTD	434	78	0	0	0.00	0.00
	Private Sector Bank	604	335	1	1.2	0.17	0.36
13	TRIPURA GRAMIN BANK	13232	23614	1216	3546.5	9.19	15.02
	Regional Rural Bank	13232	23614	1216	3546.5	9.19	15.02
14	TRIPURA CO-OP APEX BANK LTD	3966	7444	131	391.2	3.30	5.26
	Coperative Bank	3966	7444	131	391.2	3.30	5.26
	Grand Total	22600	40000	2931	6827	12.97	17.07

Tripura Urban Livelihood Mission as on June 2024 (FY 2024-25):

TULM SEP (Individual) FY(2024-25) up to June 2024							
Bank Type	Disbursement Target	Sponsored	Sanctioned	Disbursed	Returned	Pending	Amount Disbursed (in Lakh)
Public Sector Banks	81	89	23	21	3	65	₹ 17.39
Private Banks	0	0	0	0	0	0	0
Regional Rural Banks	0	0	0	0	0	0	0
Co-Operative Banks	44	39	9	9	0	30	₹ 17.39
Total	400	128	32	30	3	95	₹ 79.67

For the FY 2024-25, 128 SEP-Individual cases were sponsored to the bank branches against the target of 400 cases, out of which 32 cases were sanctioned amounting to Rs. 79.67 lakhs as on 30.06.2024.

TULM SEP(SHG) FY(2024-25) up to June 2024							
Bank Type	Target	Sponsored	Sanctioned	Disbursed	Returned	Pending	Amount Disbursed (in lakh)
Public Sector Banks	106	481	310	292	12	178	₹ 371.5
Regional Rural Banks	378	173	105	105	0	68	₹ 117
Co-Operative Banks	144	19	8	8	0	11	₹ 10.50
Total	628	673	423	405	12	214	₹ 499

For the FY 2024-25, 673 SEP-SHG cases were sponsored to the bank branches against the target of 628 cases, out of which 423 cases were sanctioned and Rs. 449 lakhs disbursed in 405 accounts as on 30.06.2024.

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

Agenda item no -7

Grant of Educational loans/Housing loans

Education Loan: The banks have been financing under Educational Loan Scheme 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 2024-25 is annexed; the summary position is as under:

Amt. Rs. In lac

Sanctions made during the year 2024-25 (till 30.06.2024)		Balance outstanding as on 30.06.2024	
A/c	Amount	A/c	Amount
156	737.09	5996	13399.37

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 Anuprerna 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 Anuprerna 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 Anuprerna 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 Anuprerna 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

BANK-WISE PERFORMANCE UNDER EDUCATION LOAN DURING THE YEAR 2024-25,
AS ON 30.06.2024 (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	140	559.43	5044	11064.339	225	417.20
B	Sub Total of Pvt. Sec. Bank	01	15.85	72	294.32	1.00	1.22
C	Sub Total of RRB	15	161.81	864	1984.12	151	207.78
D	Sub Total of Coop.Banks	0	0	16	56.60	8	11.10
GRAND TOTAL		156	737.09	5996	13399.37	385	637.30

The Bank wise performance of Education Loan for the financial year 2024-25 is given in **Annexure U**.

BANK-WISE PERFORMANCE IN FINANCING UNDER HOUSING SCHEME AS ON 30.06.2024
(Amt. in lakhs)

Sl. No.	Name of the Banks	Sanctioned in FY 2024-25		Total Outstanding as on 30.06.2024		Out of which PMAY		Total NPA as on 30.06.2024	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
A	Sub-Total PUBLIC sec Bank	382	23502.48	18738	213199.12	1635	28941.41	98	813.35
B	Sub Total Pvt. Sec Bank	616	1362.45	4975	26586.83	0	0	46	97.07
C	Sub Total RRB	209	3818.04	10654	89167.48	409	13760	718	1763.32
D	Sub-Total Coop. Bank	12	219.5	483	2198.93	91	71.62	29	132.21
GRAND TOTAL		1743	38614.66	34850	331152.36	2135	42773.03	890	2779.50

The Bank wise performance of Housing Loan for the financial year 2024-25 is given in **Annexure V**.

❖ **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 were approved by the State Government (as per DPR).

In the state of Tripura, a special scheme for finance is available to MGNREGA workers who are beneficiaries.

PMAY- Grameen Status:

In persuasion to the decision of 137th meeting of SLBC for the state of Tripura held on 21-12-2021, a Home Loan scheme for MNREGA workers under PMAY-Grameen is formulated & it is implemented by Punjab National Bank (PNB), Tripura Gramin Bank & Tripura State Co-operative Bank.

The performance in the scheme is given below: -

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

The scheme is yet to be implemented by all member bank/FI specially major players like State Bank of India (SBI), UCO Bank, Canara Bank.

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 2024-25 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 31.03.2024	2023-24	1712	2346	994	6424.39	841	4406.45
As on 30.06.2024	2024-25	937	395	37	285.27	190	1069.58
SWAVALAMBAN							
As on 31.03.2023	2022-23	4000	8216	2392	7872.78	1242	3603.54
As on 31.03.2024	2023-24	4000	7152	1979	6700.05	817	2325.60
As on 30.06.2024	2024-25	4000	7247	2205	7462.52	1492	4536.60

*** Including spillover cases of last Financial Year.

PMEGP

For the FY 2024-25, 395 PMEGP cases were sponsored to the bank branches against the annual target of 937 cases, out of which 37 cases were sanctioned amounting to Rs. 285.27 lakhs as on 30.06.2024.

PERFORMANCE UNDER PMEGP DURING THE FINANCIAL YEAR 2024-25 AS ON 30.06.2024

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	518	235	2031.45	29	218.27	94	515.30	82	124	6
B	Sub Total of Pvt. Sec. Bank	4	1	5	0	0	0	0	0	1	0
C	Sub Total of RRB	292	129	1026.40	8	67.00	66	410.33	76	45	3
D	Sub Total of Coop.Banks	123	30	215.80	0	0	30	143.95	16	14	0
GRAND TOTAL		937	395	3278.65	37	285.27	190	1069.58	174	184	4

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

SWABALAMBAN

For the FY 2023-24, 7152 cases have been sponsored to the bank branches against the target of 4000 cases, out of which 2205 cases were sanctioned amounting to Rs. 7462.52 lakhs as on 30.06.2024.

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	3135	12518.23	851	2826.87	515	1658.88	48
Private Sector Banks	59	48	206.15	1	2.36	0	0.00	2
Regional Rural Bank	1520	3013	12016.76	962	3424.16	666	1980.50	63
State Co-Op Banks	631	1051	4191.02	391	1209.13	311	897.22	37
Total	4000	7247	28932.16	2205	7462.52	1492	4536.60	55

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

TRIPURA STATE
BANK-WISE POSITION IN IMPLEMENTATION OF MINI DAIRY FOR THE
STATE OF TRIPURA DURING THE YEAR 2024-25 AS ON 30.06.2024

SI.No.	BANKS	Proposals sanctioned		Proposals disbursed	
		No.	Amt. (in Rs. Lakhs)	No.	Amt. (in Rs. Lakhs)
1	Bank of India	123	151.06	123	112.74
2	Punjab National Bank	24	35.76	24	35.76
TOTAL		147	186.82	147	148.50

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

PMFME Position for FY 2024-25 as on June 2024				
Bank Name	Total Applications	Loan Sanctioned	Loan Under Process	Loan Rejected
Sub- Total for Public Sector Banks	30	2	20	8
Sub- Total for Private Sector Banks	7	0	7	0
Sub- Total for Regional Rural Banks	14	0	12	2
Sub- Total for Co-Operative Banks	3	0	3	0
Grand Total	54	2	42	10

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

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 16-08-2024 is given below:

Dose	Bank Type	Applications	Sanctioned	Disbursed	Returned
1st Dose (Rs.10000/-)	Public Sector Banks	3882	3511	3459	280
	Private Sector Banks	157	72	65	70
	Regional Rural Banks	1758	1570	1533	145
	Co-Operative Banks	519	253	228	43
	Others	26	26	26	0
	Total	6342	5432	5311	538
2nd Dose (Rs.20000/-)	Public Sector Banks	1717	1216	1159	327
	Private Sector Banks	37	15	9	17
	Regional Rural Banks	64	35	31	0
	Co-Operative Banks	571	453	420	97
	Others	16	0	0	16
	Total	2405	1719	1619	457
3rd Dose (Rs.50000/-)	Public Sector Banks	340	274	248	29
	Private Sector Banks	4	2	1	0
	Regional Rural Banks	12	7	5	0
	Co-Operative Banks	150	122	106	16
	Others	0	0	0	0
	Total	506	405	360	45
Grand Total		9253	7556	7290	1040

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

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)/ Shoemaker/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	Applications Sanctioned	Loan Pending For Sanction	Applications Disbursed
Total of Public Sector Bank	1529	1529	336	661	169
Total of Pvt Sector Bank	18	18	0	17	0
Total of Regional Rural Bank	1135	1135	62	710	23
Total of Co-Operative Bank	150	150	0	150	0
Grand Total	2832	2832	398	1538	192

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

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 40 SC/ST/Women beneficiaries amounting to Rs. 9.79 Crores during FY 2024-25 up to June 2024.

Bank-wise Progress under the Scheme as on 30.06.2024 is as follows: -

PERFORMANCE UNDER STAND UP INDIA FY 2024-25 As on 30.06.2024									
						Amt.: Rs. In Lakhs			
Sl.	Bank	SC		ST		Women		TOTAL	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	Bank of Baroda	0	0	0	0	0	0	0	0
2	Canara Bank	0	0	0	0	0	0	0	0
3	State Bank of India	1	30	0	0	3	71.25	4	101.25
4	Punjab National Bank	0	0	1	25	0	0	1	25
5	UCO Bank	0	0	0	0	0	0	0	0
6	Union Bank	0	0	0	0	22	523.21	22	523.21
7	IndusInd Bank	0	0	1	58	1	58	2	116
8	Indian Bank	0	0	0	0	2	22.14	2	22.14
9	Tripura Gramin Bank	5	78.87	1	10.41	2	54.34	8	143.62
10	HDFC Bank	0	0	0	0	1	47.5	1	47.5
GRAND TOTAL		6	108.9	3	93.41	31	776.44	40	978.72

Pradhan Mantri Mudra Yojana (PMMY)

Status of implementation

All Banks/Financial Institutions have made an achievement of Rs. 235.54 Crores sanction in 27411 number of accounts for the period April 2024 – June 2024.

Performance of the Banks in the State of Tripura as on 30.06.2024 for FY 2024-25 is furnished below:

Amt. Rs. In Crores

Bank Name	Shishu			Kishore			Tarun			Total		
	(Loans up to Rs. 50,000)			(Loans from Rs. 50,001 to Rs. 5.00 Lakh)			(Loans from Rs. 5.00 to Rs. 10.00 Lakh)					
	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt
Public Sector Bank	367	1.2	0.83	1896	48.74	42.94	595	47.42	45.66	2858	97.36	89.43
Private Sector Bank	8655	29.04	29.04	2304	18.98	18.7	31	1.99	1.9	10990	49.98	49.61
Regional Rural Bank	834	3.4	3.35	1402	25.1	23.67	84	6.02	4.45	2320	34.52	31.47
Small Finance Bank	4483	17.53	17.53	2137	16.25	16.25	0	0	0	6620	33.78	33.78
Co-operative Bank	0	0.00	0.00	0	0	0	0	0	0	0	0	0
NBFC& others	3626	13.32	13.32	997	6.58	6.58	0	0	0	4623	19.9	19.9
Grand Total including NBFC	17965	64.49	64.07	8736	115.7	108.14	710	55.43	52.01	27411	235.54	224.19

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

PRADHAN MANTRI MUDRA YOJANA OUTSTANDING POSITION AS ON 30.06.2024 (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			
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
	Total PUBLIC sec Bank	15976	3850.13	6484	1864.10	30267	45062.50	7550	8856.49	5169	27411.39	375	2017.18	51412	76324.02	14409	12737.77	28	17
	Total PRIVATE Sec bank	160238	33916.22052	12491	2038.028834	213391	109031.5593	10669	5702.507168	631	4470.76	51	1317.36	374260	147418.5	23211	9057.90	6	6
	Total RRB	32576	6995.31	12137	3366.31	26150	27626.57	5936	6552.38	1098	5318.25	116	497.92	59824	39940.13	18189	10416.61	30	26
	Total Coop. Bank	25966	5821.21	10930	3114.53	20463	22353.76	5246	5869.42	1013	5068.53	101	428.93	47442	33243.5	16277	9412.88	34	28
	Grand Total	234756	50582.87	42042	10382.97	290271	204074.39	29401	26980.80	7911	42268.93	643	4261.39	532938	296926.2	72086	41625.16	14	14

NPA & Recovery Performance of Banks as on 30.06.2024

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 Prised as on 30.06.2024 stands at 45%.

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

Rs/ Lacs

Sector	June 2023			June 2024		
	Demand	Recovery	%	Demand	Recovery	%
Agriculture & allied	119270	53583.41	45	115204.21	57039.85	50
MSME	71184.24	27022.95	38	70557.04	28566.37	40
Other Prised	65395.62	25374.85	39	65625.03	28164.91	43
TOTAL	254586.53	105221.65	41	251386.29	113771.13	45

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

POSITION OF NPA OF BANKS IN THE STATE OF TRIPURA

As on 30.06.2024

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
June 2023	22099	1448.36	6.55
March 2024	20874	1092.83	5.23
June 2024	21170	1082.09	5.11

Percentage of gross NPA as against gross advance decreased from 6.55% as on June 2023 to 5.11% as on June 2024. Amount in absolute terms decreased to Rs. 1082.09 crores as on June 2024 from Rs. 1448.36 crores as on June 2023. The outstanding amount under Written off A/Cs (Shadow Register) is around Rs. 147.18 crores which if added with the outstanding NPA, the total amount would be Rs. 1229.27 crores which seems to be high.

NPA Position and amount outstanding in Shadow Register of Banks in Tripura as on 30.06.2024 is furnished in the **Annexure FF & GG**.

Social Security Schemes:

Performance of 3 Social Security Schemes viz. Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana (APY) as on 30.06.2024 is furnished below:

Social Security Schemes upto June 2024	Total enrolments in FY 24-25			Outstanding as on June 2024		
	Banks	PMSBY	PMJJBY	APY	PMSBY	PMJJBY
Total PUBLIC sec Bank	220684	59714	32697	723949	217301	85292
Total PRIVATE Sec bank	201	48	28	11663	3225	8751
Total RRB	9085	6405	2516	464020	218137	131587
Total Coop. Bank	422	209	19	34111	12708	784
Grand Total	230392	66376	35260	1233743	451371	226414

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

Claim Status of PMSBY & PMJJBY:

PMSBY & PMJJBY--CLAIM STATUS FY 2024-25 (As on 30.06.2024)									
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	1	0	1	0	3	0	3	0
B	Sub Total of Pvt. Sec. Bank	0	0	0	0	0	0	0	0
C	Sub Total of RRB	6	3	3	0	37	22	15	0
D	Sub Total of Coop.Banks	1	0	1	0	6	0	6	0
GRAND TOTAL		8	3	5	0	46	22	24	0

Member banks are requested to take up with insurance companies so as to early settlement of claim.

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

Deployment of ATMs in Khowai & Unakoti districts

147th SLBC house confirmed the decision of SLBC subcommittee which met on 16-05-2024, wherein it was decided that all banks to ensure having equal no. of ATMs and branches in Khowai & Unakoti district in the first phase, targeting 23 new ATMs in Khowai district & 20 new ATMs in Unakoti district. The house suggested banks to formulate action plan to open these ATMs in the vicinity of Health Center/Hospital by 31st July 2024.

The details of such new ATMs to be opened in Khowai & Unakoti districts are appended as under:

S.No.	Bank Name	No. of New ATMS to be installed in Khowai District	No of new ATMS to be installed in Unakoti district
1	Canara Bank	1	1
2	Indian Bank	1	0
3	Bandhan Bank	5	2
4	HDFC	1	0
5	ICICI Bank	0	1
6	Ujjivan Bank	0	0
7	NESFB	1	2
8	Tripura Gramin Bank	10	8
9	TSCB	4	5
10	Central Bank of India	0	1
	Total	23	20

During the quarter no progress has been reported by any member bank

Deployment of ATMs in RD Blocks

As per decision of SLBC, Punjab National Bank & State Bank of India is to expedite the installation of ATMs in 8 RD block offices each, detail of which are reproduced below: -

Allocation of ATM to different banks			
S.No.	District	Block	ATM Allocation
1	Unakoti	Pecharthal	Punjab National Bank
2	Dhalai	Chawmanu	Punjab National Bank
3	North Tripura	Kalacherra	Punjab National Bank
4	South Tripura	Poangbari	Punjab National Bank
5	South Tripura	Rajnagar	Punjab National Bank
6	Unakoti	Chandipur	Punjab National Bank
7	West Tripura	Bamutia	Punjab National Bank
8	West Tripura	Belbari	Punjab National Bank
9	Gomati	Karbook	State Bank of India
10	North Tripura	Jubarajnagar	State Bank of India
11	Sepahijala	Nalchar	State Bank of India
12	South Tripura	Bharat Chandra Nagar	State Bank of India
13	South Tripura	Jolaibari	State Bank of India
14	South Tripura	Rupaichari	State Bank of India
15	West Tripura	Hezamara	State Bank of India
16	West Tripura	Lefunga	State Bank of India

During the quarter no progress has been reported by any member bank

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 26.08.2024. 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 has been requested to update the status to SLBC desk by email.
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.	SLBC desk has been advised to take update from Fedral Bank through email.
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.

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 DCC of Gomati District would be appropriate forum who could decide that BC outlet would suffice or not.
2	Khowai	Kalyanpur	Pramodnagar	1634	Highlighted by Hon'ble Chief Minister in 143rd SLBC Meeting held on 28-06-23	SBI representative could not appraise the present status and hence advised to submit the same to SLBC desk by email.
3	Dhalai	Manu	Purba Karamcharra	2710	Highlighted by Hon'ble Chief Minister in 143rd SLBC Meeting held on 28-06-23	Axis Bank representative could not appraise the present status and hence advised to submit the same to SLBC desk by email.
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 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 finalized for the branch.
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.	Bank of Baroda representative could not appraise the present status and hence advised to submit the same to SLBC desk by email.
8	Dhalai	Raishyabari	Raishyabari	3215	Request by DM Dhalai in DCC meeting, based on demand by local population. Only UCO Bank has branch here.	Union Bank informed the house that they have made survey and is in process of opening of branch at the allocated location.

Timely submission of data by banks:

25 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 15.07.2024 for compilation of Agenda Notes for 148th SLBC Meeting. The date of submission by the concerned banks is tabulated as follows: -

Sl.	Bank	Date of Submission
1	Punjab National Bank	08.07.2024
2	Bank of India	09.07.2024
3	Indian Bank	10.07.2024
4	UCO Bank	15.07.2024
5	ACUB	15.07.2024
6	Federal Bank	16.07.2024
7	IDFC First Bank	16.07.2024
8	Jana Small Finance Bank	17.07.2024
9	ESAF Bank	18.07.2024
10	AXIS BANK	18.07.2024
11	YES Bank	19.07.2024
12	Bank of Maharashtra	19.07.2024
13	Kotak Mahindra Bank	21.07.2024
14	NESFB	22.07.2024
15	Central Bank of India	22.07.2024
16	South Indian Bank	24.07.2024
17	HDFC	24.07.2024
18	ICICI	24.07.2024
19	IndusInd Bank	25.07.2024
20	Ujjivan Bank	25.07.2024
21	Punjab & Sind Bank	26.07.2024
22	Union Bank of India	30.07.2024
23	Tripura State Co-Operative Bank	30.07.2024
24	Canara Bank	30.07.2024
25	Tripura Gramin Bank	30.07.2024
26	Indian Overseas Bank	31.07.2024
27	State Bank of India	05.08.2024
28	Bank of Baroda	06.08.2024
29	Bandhan Bank	08.08.2024
30	IDBI BANK	08.08.2024

Other Issues:

Customers’ perception and effectiveness of credit scheme of SBI, PNB and UCO Bank

State Bank of India (SBI), Punjab National Bank (PNB) & UCO Bank is generally perceived positively due to their customer service and wider reach through their branch network. In Tripura, PNB’s further reputation is bolstered by its role as lead bank in all 08 districts. The credit schemes are designed by these banks to cater various segments including agricultural loans and MSME (Micro, Small and Medium Enterprises) funding. Its effectiveness in Tripura is linked to its focus on regional development and support for small-scale enterprises.

The effectiveness of the credit delivery of these banks i.e. credit to priority sector to their ANBC (Adjusted Net Bank Credit) as on March 2024 is appended below: -

Sl.No.	BANKS	Allied Activities		MSME		OTHER PRISEC		Total PRISEC		TFA as % of	PS Cr. As % to ANBC
1	Punjab National Bank	40653	24323.83	13426	54420.63	1534	10185.98	55613	88930.44	16	60
2	State Bank of India	41318	36767.93	6943	57471.36	5196	33038.31	53457	127277.60	5	19
3	UCO Bank	9220	4464.30	8618	23738.00	5060	12205.92	22898	40408.22	10	87

The contribution of these banks in various flagship scheme is given below: -

PMEGP of FY 2023-24:

Sl.No.	NAME OF THE BANK	TARGET	SPONSORED		SANCTIONED		DISBURSED		REJECTED	PENDING	ACHIEVEMENT %AGE
		NO	NO	AMT.	NO	AMT.	NO	AMT.	NO	NO	NO
1	Punjab National Bank	222	449	5322.88	214	1748.14	133	781.16	152	83	96
2	State Bank of India	226	448	5334.16	181	749.03	81	387.49	253	14	80
3	UCO Bank	95	109	1026.24	47	255.57	55	213.91	62	0	49

SWALAMBAN as on FY 2023-24

(Amt in Lacs.)

SI No	Name of Bank	Achievement for the Financial Year 2023-24							
		Target	Sponsored		Sanctioned		Disbursed		
1	Punjab National Bank	699	1113	4387.35	277	941.83	73	227.97	
2	State Bank India	633	1124	4540.19	306	952.86	125	384.24	
3	UCO Bank	161	329	1244.14	51	192.69	23	53.09	

Performance in other scheme like PMFME, PM Vishwakarma, PM SVANidhi SHG credit Linkage is given in Annexure

Review of Inclusion of Financial Education 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.

Financial Literacy Initiatives by Banks

In order to ensure last mile reach of financial inclusion in the State, Banks in co-ordination with the State Govt are ensuring that every household has been provided with a bank account – the endeavor being further boosted since the launch of Pradhan Mantri Jan Dhan Yojana and its associated schemes, viz., Pradhan Mantri Suraksha Bima Yojana, Pradhan Mantri Jeevan Jyoti Bima Yojana, Atal Pension Yojana, Pradhan Mantri Mudra Yojana, etc.

Banks have also been involved in strengthening of SHG mechanism through National Rural Livelihood Mission in the State to provide much-needed credit for inter-lending among SHG members in order to further their livelihood prospects.

Financial Literacy Camps are being regularly organized throughout the state of Tripura by rural branches and 14 Financial Literacy Centers (FLCs) as well as dedicated 20 Centers for Financial Literacy (CFL) in audio – visual / interactive ways to ensure maximum possible reach among the rural populace to avail benefits of being part of the institutional financial system and wean them away from traditional informal credit system.

As mandated by RBI, all rural branches are to conduct one camp on 3rd Friday of every month. Further to the above, all dedicated Financial Literacy Centers (FLCs) are to conduct two special camps on digitization and five camps on target specific groups (farmers, students, MSME entrepreneurs, SHGS, etc.) per month.

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 universalization 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.

Name of Bank	Total no of branches in the state	Out of which search & download facility of CKYCR is available	No of branches in which CKYC- Id is printed on passbook & Statement	No of branches where CKYCR banner along with CKYCR missed called no 7799022129 is displayed
Bank of Baroda	7	0	0	0
Bank of India	13	13	0	13
Bank of Maharashtra	2	2	0	2
Indian Bank	6	6	6	6
Punjab & Sind Bank	2	2	0	0
Punjab National Bank	70	70	70	70
State Bank of India	72	72	0	0
UCO Bank	30	0	30	30
Union Bank of India	11	11	11	11
Federal Bank	1	1	0	0
HDFC Bank	23	0	0	0
IDFC First Bank	1	0	0	1
IndusInd	8	0	0	0
South Indian Bank	2	0	0	0
Ujjivan Bank	8	8	0	8
NESFB	9	0	9	9
ESAF Small Finance Bank	3	3	0	0
Tripura Gramin Bank	150	0	0	0
Agartala Co-Op Urban Bank	3	3	0	0
TOTAL	421	191	126	150

National Data - Progress of CKYCR Upload w.r.t. member Banks of SLBC Tripura

S no.	Bank Name	Institution Type	Upload (A)	Download (B)	Update	(A+B)	B as % of (A+B)(Use of CKYCR for customer onboarding)
1	BANK OF BARODA	PSU Bank	597	690	511	1287	54%
2	BANK OF INDIA	PSU Bank	5907	24	0	5931	0%
3	BANK OF MAHARASHTRA	PSU Bank	302	196	0	498	39%
4	CANARA BANK	PSU Bank	1108	436	0	1544	28%
5	CENTRAL BANK OF INDIA	PSU Bank	216	0	0	216	0%
6	IDBI Bank Limited	PSU Bank	343	307	0	650	47%
7	INDIAN BANK	PSU Bank	614	542	36	1156	47%
8	indian overseas bank	PSU Bank	529	0	0	529	0%
9	PUNJAB AND SIND BANK	PSU Bank	31	0	0	31	0%
10	PUNJAB NATIONAL BANK	PSU Bank	20867	13	17	20880	0%
11	STATE BANK OF INDIA	PSU Bank	15498	22973	14970	38471	60%
12	UCO BANK	PSU Bank	4010	61	0	4071	1%
13	Union Bank Of India	PSU Bank	1030	180	1	1210	15%
14	Axis Bank Limited	Private Bank	1360	5381	3477	6741	80%
15	Bandhan Bank Limited	Private Bank	7066	4773	252	11839	40%
16	ESAF SMALL FINANCE BANK LIMITED	Private Bank	818	0	0	818	0%
17	HDFC BANK	Private Bank	1488	3552	529	5040	70%
18	ICICI BANK LIMITED	Private Bank	1010	5610	1	6620	85%
19	IDFC FIRST BANK LIMITED	Private Bank	316	2699	1765	3015	90%
20	INDUSIND BANK LIMITED	Private Bank	726	4620	32	5346	86%
21	Jana Small Finance Bank Limited	Private Bank	652	2	3	654	0%
22	Kotak Mahindra Bank	Private Bank	194	1485	895	1679	88%
23	NORTH EAST SMALL FINANCE BANK LIMITED	Private Bank	342	272	0	614	44%
24	THE FEDERAL BANK LTD	Private Bank	202	478	0	680	70%
25	THE SOUTH INDIAN BANK LIMITED	Private Bank	104	221	198	325	68%
26	UJJIVAN SMALL FINANCE BANK LTD	Private Bank	1347	0	112	1347	0%
27	YES BANK LIMITED	Private Bank	177	831	613	1008	82%
28	AIRTEL PAYMENTS BANK LIMITED	Payment Bank	3891	8461	3435	12352	68%
29	INDIA POST PAYMENTS BANK LTD	Payment Bank	1505	0	0	1505	0%
	TOTAL		72250	63807	26847	136057	47%

Discussion on Market Intelligence Issues e.g.: Ponzi Schemes/ Illegal Activities of Unincorporated Bodies/ Firms/ Companies Soliciting Deposits from the Public, Banking Related Cyber Frauds, phishing

In the intricate world of financial transactions, marketing intelligence plays a pivotal role in identifying and mitigating risks associated with fraudulent schemes. Ponzi schemes, characterized by the promise of high returns with little risk, rely on a continuous influx of new investors to pay returns to earlier ones, eventually leading to collapse when new investments dwindle. Unincorporated bodies, often not registered as separate legal entities, can engage in unauthorized solicitation of public deposits, leading to potential legal and financial repercussions. The digital age has further complicated the landscape with the prevalence of cyber frauds, where phishing attacks deceive individuals into revealing sensitive information, causing significant financial harm.

Bankers have a crucial role in educating their customers about these threats. Effective education strategies include in-person seminars, online resources, and clear communication about the bank's fraud prevention measures. By fostering an environment of awareness and vigilance, financial institutions can empower their customers to recognize and avoid fraudulent activities, safeguarding not only their money but also their trust in the banking system. It is a collective effort that requires continuous adaptation to the evolving tactics of fraudsters, ensuring that both bankers and customers stay ahead of potential threats.

Timely conduct of DCC Meetings

SLBC Advisory on DCC & DLRC schedule is reproduced herewith for adherence by all concerned.



...the name you can BANK upon!

Punjab National Bank

SLBC Tripura, Circle Office: Agartala
Durgabari Road, Agartala, Tripura - 799001

Email : slbctripura@pnb.co.in / chagartala@pnb.co.in
www.pnbIndia.in

Ref: PNB/TRIPURA/SLBC/33/2023-24

Date: 01.01.2024

For Member Banks of SLBC Tripura, LDMs and all other Govt Institutions


Re: Calendar of DCC & DLRC Meetings for FY 2024-25

In terms of the provisions of the Lead Bank Scheme, we propose to hold the quarterly DCC & DLRC meetings in the FY 2024-25 as noted hereunder:

District	Reporting Quarter	Date of proposed meeting for DCC	Time of DCC Meeting	Date of proposed meeting for DLRC	Time of DLRC Meeting
West Tripura	Mar-24	16-05-24	11.30 AM onwards	16-05-24	2.00 PM onwards
Sepahijala	Mar-24	17-05-24	11.30 AM onwards	17-05-24	2.00 PM onwards
Gomati	Mar-24	20-05-24	11.30 AM onwards	20-05-24	2.00 PM onwards
South Tripura	Mar-24	21-05-24	11.30 AM onwards	21-05-24	2.00 PM onwards
Khowai	Mar-24	22-05-24	11.30 AM onwards	22-05-24	2.00 PM onwards
Dhalai	Mar-24	24-05-24	11.30 AM onwards	24-05-24	2.00 PM onwards
North Tripura	Mar-24	27-05-24	11.30 AM onwards	27-05-24	2.00 PM onwards
Unokoti	Mar-24	28-05-24	11.30 AM onwards	28-05-24	2.00 PM onwards
West Tripura	Jun-24	16-08-24	11.30 AM onwards	16-08-24	2.00 PM onwards
Sepahijala	Jun-24	20-08-24	11.30 AM onwards	20-08-24	2.00 PM onwards
Gomati	Jun-24	21-08-24	11.30 AM onwards	21-08-24	2.00 PM onwards
South Tripura	Jun-24	22-08-24	11.30 AM onwards	22-08-24	2.00 PM onwards
Khowai	Jun-24	23-08-24	11.30 AM onwards	23-08-24	2.00 PM onwards
Dhalai	Jun-24	26-08-24	11.30 AM onwards	26-08-24	2.00 PM onwards
North Tripura	Jun-24	27-08-24	11.30 AM onwards	27-08-24	2.00 PM onwards
Unokoti	Jun-24	28-08-24	11.30 AM onwards	28-08-24	2.00 PM onwards
West Tripura	Sep-24	18-11-24	11.30 AM onwards	18-11-24	2.00 PM onwards
Sepahijala	Sep-24	19-11-24	11.30 AM onwards	19-11-24	2.00 PM onwards
Gomati	Sep-24	20-11-24	11.30 AM onwards	20-11-24	2.00 PM onwards
South Tripura	Sep-24	21-11-24	11.30 AM onwards	21-11-24	2.00 PM onwards
Khowai	Sep-24	22-11-24	11.30 AM onwards	22-11-24	2.00 PM onwards
Dhalai	Sep-24	25-11-24	11.30 AM onwards	25-11-24	2.00 PM onwards
North Tripura	Sep-24	26-11-24	11.30 AM onwards	26-11-24	2.00 PM onwards
Unokoti	Sep-24	27-11-24	11.30 AM onwards	27-11-24	2.00 PM onwards
West Tripura	Dec-24	17-02-25	11.30 AM onwards	17-02-25	2.00 PM onwards
Sepahijala	Dec-24	18-02-25	11.30 AM onwards	18-02-25	2.00 PM onwards
Gomati	Dec-24	19-02-25	11.30 AM onwards	19-02-25	2.00 PM onwards
South Tripura	Dec-24	20-02-25	11.30 AM onwards	20-02-25	2.00 PM onwards
Khowai	Dec-24	21-02-25	11.30 AM onwards	21-02-25	2.00 PM onwards
Dhalai	Dec-24	24-02-25	11.30 AM onwards	24-02-25	2.00 PM onwards
North Tripura	Dec-24	25-02-25	11.30 AM onwards	25-02-25	2.00 PM onwards
Unokoti	Dec-24	26-02-25	11.30 AM onwards	26-02-25	2.00 PM onwards

Effort will be made for adhering to the above calendar subject to exigencies emerging due to unavoidable circumstances. The other Stakeholders, Line Departments, LDMs and the member Banks are also being intimated for necessary information and action in this regard.

With Regards


(Bikash Das)
Deputy General Manager &
Convener of SLBC, Tripura



BANK-BRANCH NETWORK IN TRIPURA AS ON 30.06.2024

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	1	0	0	0	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	0	5	9	5	19
Central Bank of India	Public Sector Bank	2	0	1	0	0	0	0	0	0	0	1	0	0	0	0	0	1	0	0	1	0	0	0	0	2	3	1	6
Indian Bank	Public Sector Bank	0	0	3	0	0	0	1	0	0	0	1	0	0	0	0	1	0	0	0	0	0	0	0	0	2	1	3	6
Indian Overseas Bank	Public Sector Bank	0	0	2	0	0	0	0	1	0	0	1	0	0	0	0	0	0	0	1	0	0	0	0	0	1	2	2	5
Punjab & Sind Bank	Public Sector Bank	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	2
Punjab National Bank	Public Sector Bank	6	3	15	5	2	0	1	4	0	7	2	0	8	1	0	6	2	0	2	1	0	3	2	0	38	17	15	70
State Bank of India	Public Sector Bank	9	6	18	4	2	0	1	1	0	5	1	0	6	2	0	3	2	0	2	1	0	3	6	0	33	21	18	72
UCO Bank	Public Sector Bank	2	1	6	2	3	0	2	1	0	0	2	0	1	1	0	3	2	0	0	2	0	2	0	0	12	12	6	30
Union Bank of India	Public Sector Bank	0	1	6	0	0	0	0	1	0	0	1	0	1	0	0	0	0	0	0	0	0	0	1	0	1	4	6	11
Axis Bank	Pvt Bank	2	0	4	0	2	0	0	1	0	0	1	0	0	2	0	0	0	0	0	1	0	0	1	0	2	8	4	14
Bandhan Bank	Pvt Bank	3	2	4	2	3	0	4	1	0	0	2	0	3	0	0	2	0	0	0	2	0	1	0	0	15	10	4	29
Federal Bank	Pvt Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
HDFC Bank	Pvt Bank	6	2	4	1	0	0	0	2	0	0	1	0	0	3	0	0	1	0	0	0	0	2	1	0	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	0	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	0	5	3	1	9
IDFC Bank	Pvt Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
Indusind Bank	Pvt Bank	1	1	3	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	2	0	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	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	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	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	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	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	0	1	1
ESAF Small Finance Bank	Pvt Bank	0	0	0	0	1	0	0	0	0	1	0	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	0	107	33	10	150
ACUB	Co-Op Bank	0	0	2	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	2	3
TCARDB	Co-Op Bank	0	0	1	0	1	0	0	0	0	0	1	0	0	1	0	0	0	0	0	1	0	0	0	0	0	4	1	5
Tripura State Co-Op Bank	Co-Op Bank	9	0	11	6	2	0	4	0	0	6	2	0	5	3	0	6	3	0	5	0	0	1	2	0	42	12	11	65
Total		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



...the name you can BANK upon!

पंजाब नेशनल बैंक
punjab national bank
राज्य स्तरीय बैंकर्स समिति, त्रिपुरा
State Level Bankers' Committee, Tripura
दुर्गाबाड़ी रोड, अगरतला - 799 001
Durgabari Road, Agartala - 799001
ई-मेल/ e-mail : slbctripura@pnb.co.in /chugartala@pnb.co.in

Ref: SLBC/Tripura/Minutes & advisory/009/2024-25

Date: 26.08.2024

Proceedings of the Meetings of SLBC Sub – Committee on Agriculture, MSME & Financial Inclusion for Tripura held on 26th August, 2024 at the Conference Hall of NABARD, Agartala.

The SLBC Tripura Sub – Committee on Agriculture, MSME & Financial Inclusion was held on 26th August, 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
Shri Sudip Bhattacharyya, DGM, RBI, RO Agartala
Shri Ajit Sukladas, TCS SSG, Addl. CEO, TRLM, GoT

A list of the other participants 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 16-05-2024 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. 648.28 crore i.e. 19% of the Annual Target of Rs. 3500.00 crore under ACP 2024-25 as on 30.06.2024.
- All Banks to strive for achieving 100% achievement against Agriculture ACP targets of FY 2024-25.
- House observed that the disbursement under crop loan during the quarter is not commensurating with Agri term loan which seems to be on higher side specially in banks other public sector bank. Hence, All Banks including Public Sector Bank are advised to submit the segment wise bifurcation of Agri term loan.
- GM, NABARD, TRO Agartala suggested banks to increase finance to Agriculture through JLG (Joint Liability Group).

(Action Point 1: All Banks, SLBC)





...the name you can BANK upon!

पंजाब नैशनल बैंक
punjab national bank
राज्य स्तरीय बैंकर्स समिति, त्रिपुरा
State Level Bankers' Committee, Tripura
दुर्गावारी रोड, अग्रतला - 799 001
Durgabari Road, Agartala - 799001
ई-मेल/ e-mail : sllbctripura@pnb.co.in /chagartala@pnb.co.in

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 2024-25, the Banks have collectively achieved sanction of 2931 accounts (achievement of 13%) with corresponding sanction amount of Rs.68.27 crores (achievement of 17%) as on 30.06.2024. Addl. CEO TRLM flagged the issue of low participation in the schme by some like IDBI Bank, HDFC Bank, Punjab & Sind Bank and advised to improve their participation.
- In case of TULM, SEP (Individual) banks all together have sanctioned 32 loan accounts against the half yearly target of 128 accounts whereas banks all together have sanctioned 423 loan accounts against the half yearly target of 628 accounts.
- The house observed that the target allocated to different banks is not uniform. Further, application sponsored to individual bank is commensurating with the allocated target. As such, house requested Addl. CEO to revisit the TULM target.

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

Achievement in MSME ACP in 2024-25

- All the banks put together disbursed Rs. 1358.13 crores i.e. 32% of the Annual Target for Rs. 4200.00 crores under ACP 2024-25 as on 2024-25.
- All Banks to strive for achieving 100% achievement against MSME ACP targets of FY 2024-25.
- All Banks to dispose off pending applications of PMEGP, SWALAMBAN, PM Vishwakarma & PMFME on priority basis.
- The house observed that target allocation under PMEGP to different banks is not uniform and may be revisited by concerned department.
- The house observed that sanction under PMFME is quite low as compared to rejected cases and advised all banks to submit consolidated report containing individual rejection reason so that the forum could take suggest necessary corrective measure to bring it down.

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





...the name you can BANK upon!

ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ
punjab national bank
राज्य स्तरीय बैंकर्स समिति, त्रिपुरा
State Level Bankers' Committee, Tripura
दुर्गाबाड़ी रोड, अमरगला - 799 001
Durgabari Road, Agartala - 799001
ई-मेल : slbtripura@pnb.co.in /chagartala@pnb.co.in

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	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 has not attended the meeting and hence requested to update the status to SLBC desk by email.
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.	SLBC desk is advised to take update from Federal Bank through email.





...the name you can BANK upon!

ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ
punjab national bank
ਰਾਜ ਸਰਕਾਰੀ ਬੈਂਕਰਜ਼ ਸਮਿਟੀ, ਤਿਰੂਪੁਰ
State Level Bankers' Committee, Tripura
ਦੁਰਗਾਬਰੀ ਰੋਡ, ਅਜਮਲਾ -799 001
Durgabari Road, Ajamala -799001
ई-मेल/ e-mail : slbctripura@pnb.co.in /ehagartala@pnb.co.in

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.
-----------------	--------	-------------------	---	------	--	---

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

Sl.	District	Block	Village	Population (Census 2011)	Remarks	Suggestion made by house
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 DCC of Gomati District would be appropriate forum who could decide that BC outlet would suffice or not.
2	Khowai	Kalyanpur	Pramodnagar	1634	Highlighted by Hon'ble Chief Minister in 143rd SLBC Meeting held on 28-06-23	SBI representative could not appraise the present status and hence advised to submit the same to SLBC desk by email.
3	Dhalai	Manu	Purba Karamcharra	2710	Highlighted by Hon'ble Chief Minister in 143rd SLBC Meeting held on 28-06-23	Axis Bank representative could not appraise the present status and hence advised to submit the same to SLBC desk by email.
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.





...the name you can BANK upon!

ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ
punjab national bank
राज्य स्तरीय बैंकर्स समिति, त्रिपुरा
State Level Bankers' Committee, Tripura
दुर्गाबारी रोड, अगर्ताला - 799 001
Durgabari Road, Agartala - 799001
ई-मेल/ e-mail : slbctripura@pnb.co.in / chagartala@pnb.co.in

5	Dhalai	Dumburnagar	Gandac herra	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 representative could not appraise the present satus and hence advised to submit the same to SLBC desk by email.
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. SLBC desk is advised to take update from Indusind bank
7	Dhalai	Ganganagar	Ganganagar	1929	Request by DM Dhalai in DCC meeting, based on demand by local population.	Bank of Baroda representative could not appraise the present satus and hence advised to submit the same to SLBC desk by email.
8	Dhalai	Raishyabari	Raishyabari	3215	Request by DM Dhalai in DCC meeting, based on demand by local population. Only UCO Bank has branch here.	Union Bank informed the house that they have made survey and is in process of opening of branch at the allocated location.

(Action Point 5: State Administration, concerned Banks)

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





...the name you can BANK upon!

ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ
punjab national bank
राज्य स्तरीय बैंकर्स समिति, त्रिपुरा
State Level Bankers' Committee, Tripura
दुर्गाचारी रोड, अगरतला - 799 001
Durgachari Road, Agartala - 799001
ई-मेल/ e-mail : slbctripura@pnb.co.in /chagartala@pnb.co.in

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
01	Unakoti	Pecharthal	Punjab National Bank
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
10	North Tripura	Jubarajnagar	State Bank of India
11	Sepahijala	Nalchar	State Bank of India
12	South Tripura	Bharat Chandra Nagar	State Bank of India
13	South Tripura	Jolaibari	State Bank of India
14	South Tripura	Rupaichari	State Bank of India

147th SLBC house confirmed the decision of SLBC subcommittee which met on 16-05-2024, wherein it was decided that all banks to ensure having equal no. of ATMs and branches in Khowai & Unakoti district in the first phase, targeting 23 new ATMs in Khowai district & 20 new ATMs in Unakoti district. The house suggested banks to formulate action plan to open these ATMs in the vicinity of Health Center/Hospital by 31st July 2024.

The details of such new ATMs to be opened in Khowai & Unakoti districts are appended as under:

S.No.	Bank Name	No. of New ATMS to be installed in Khowai District	No of new ATMS to be installed in Unakoti district
1	Canara Bank	1	1
2	Indian Bank	1	0
3	Bandhan Bank	5	2
4	HDFC	1	0





...the name you can BANK upon!

ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ
punjab national bank
राज्य स्तरीय बैंकर्स समिति, त्रिपुरा
State Level Bankers' Committee, Tripura
दुर्गाबारी रोड, अगर्ताला - 799 001
Durgabari Road, Agartala - 799001
ई-मेल/ e-mail : slbctripura@pnb.co.in / chagartala@pnb.co.in

5	ICICI Bank	0	1
6	Ujjivan Bank	0	0
7	NESFB	1	2
8	Tripura Gramin Bank	10	8
9	TSCB	4	5
10	Central Bank of India	0	1
	Total	23	20

Banks like Tripura Gramin Bank (TGB), Tripura State Co-operative Bank (TSCB), PNB has raised the issue of low hit in ATMs in Rural areas due to which banks are finding tough to find and finalize cash replenishment agency and/or other related vendors. Further, TGB has highlighted the popularity of Business Correspondent where customer can withdraw cash through AEPS (Adhar Enabled Payment Service) at their ease.

On which DGM, RBI suggested SLBC to compile data from these banks and submit to their office for examination of the issue at their end.

(Action Point 5: Concerned Banks, SLBC, RBI)

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, GoI 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



ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ | punjab national bank



...the name you can BANK upon!

ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ
punjab national bank
राज्य स्तरीय बैंकर्स' समिति, त्रिपुरा
State Level Bankers' Committee, Tripura
दुर्गाबाड़ी रोड, अगरतला - 799 001
Durgabari Road, Agartala - 799001
ई-मेल/ e-mail : slbctripura@pnb.co.in /chagartala@pnb.co.in

3	Gomati	11
4	South Tripura	13
5	Khowai	17
6	Dhalai	22
7	Unakoti	8
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)





...the name you can BANK upon!

ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ
punjab national bank
राज्य स्तरीय बैंकर्स' समिति, त्रिपुरा
State Level Bankers' Committee, Tripura
दुर्गाबादी रोड, अगर्ताला - 799 001
Durgabadi Road, Agartala - 799001
ई-मेल/ e-mail : slbctripura@pnb.co.in /chagartala@pnb.co.in

Social security scheme

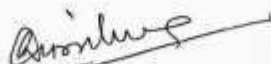
RBI suggested to saturate all PMJDY account holders with PMJJBY, PMSBY through repeated persuasion of targeted beneficiaries and bank may record their unwillingness in writing, incase they do not wish to avail of social security schemes coverage even after repeated persuasion. The same was accepted by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

(Action Point 10: All Banks)

Delay in submission of Quarterly reports

DGM RBI reiterated the timeline given in Lead Bank Scheme for quarterly submission of data which is 15th of the close of quarter. He advised to all banks to strictly follow the timeline hence forth so that SLBC meeting could be organized in time.

(Action Point 10: All Banks)


Convener, SLBC Tripura
Punjab National Bank



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
5	Shri Sudip Bhattacharyya	DGM, RBI RO Agartala
6	Shri Ajit Sukladas, TCS SSG	Addl. CEO, TRLM, GoT
7	Dr. A. Dasgupta	Joint Director, ARDD, GoT
8	Ms. Soma Majumdar	Supdt of Fisheries, GoT



...the name you can BANK upon!

ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ
punjab national bank
राज्य स्तरीय बैंकर्स समिति, त्रिपुरा
State Level Bankers' Committee, Tripura
दुर्गाबाड़ी रोड, अगरतला - 799 001
Durgabari Road, Agartala - 799001
ई-मेल/ e-mail : slbctripura@pnb.co.in /chagartala@pnb.co.in

10	Shri Santosh Rawat	GM, Tripura Gramin Bank
11	Shri Uttam Kumar Mukherjee	Chief Manager, SLBC Tripura, Punjab National Bank
12	Shri M.Sovas Meitei	Chief Manager, State Bank Of India
13	Shri N. Neeimani Nand Rajam	Chief Manger, Union Bank of India
14	Shri Sujit Saha	Chief Manager, Bank of Baroda
15	Shri Dipankar Biswas	Cluster Head, Bandhan Bank
16	Shri Pranjit Paul	Sr. Manager, Tripura Gramin Bank
14	Shri Argha Banerjee	Manager, RBI, RO Agartala
15	Shri Deepraj Roy	Manager, SLBC Tripura, Punjab National Bank
16	Shri Suman Saha	Branch Manager, HDFC Bank
17	Shri Biswanath Majumdar	Manager, Tripura State Co-operative Bank
18	Ms. M. Debbarma	Manager, Tripura State Co-operative Bank
18	Ms. Tania Datta	Branch Manager, Axis Bank
19	Shri Abhijit Debbarma	SMM (M&E), TRLM, GoT
20	Shri Pratim Deb	SMM (FI), TULM, GoT

*****XXXX*****





...the name you can BANK upon!

ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ
punjab national
bank

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

डुर्गाबाड़ी रोड, अगर्ताला -
799 001

Durgabari Road, Agartala -
799001

ई-मेल/ e-mail - slbctripura@pnb.co.in
/chagartala@pnb.co.in

Date: 18.06.2024

Ref No: SLBC/TRP/Minutes & Advisory/006/2024-25

Minutes of the 147th Meeting of SLBC, Tripura held on 11.06.2024 at Agartala

The 147th meeting of SLBC Tripura was held at New Secretariat, Agartala on 11th June 2024 to review the performance of Banks for the FY 2023-24. Dignitaries present in the meeting included:

Prof. (Dr.) Manik Saha, Hon'ble Chief Minister, Govt of Tripura,
Shri J K Sinha, IAS, Chief Secretary, Govt. of Tripura,
Shri Abhishek Singh, IAS, Secretary, Department of Urban Development, Govt of Tripura
Shri Apurba Roy, IAS, Secretary, Department of Finance & Agriculture, Govt of Tripura
Shri Raval Hamendra Kumar, IAS, Special Secretary, Department of Education, Govt of Tripura
Ms. Kirti, Jt. Director, DFS, Ministry of Finance, Government of India (Through Video Conference)
Shri Kausik Chattopadhyay, GM, Punjab National Bank, Head Office, New Delhi
Shri Surendra Nidar, GM, RBI RO Agartala
Shri Anil S. Kotmire, GM, NABARD, TRO Agartala
Shri Bikash Das, DGM, Punjab National Bank, Zonal Office Guwahati,
Shri Rituraj Krishna, 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 discussion on agenda items along with the Action Taken Report for the Action Points from the 146th SLBC meeting 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 & Approval of ACP for the FY 2024-25

- 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. 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.
- After threadbare discussion on the achievement in ACP during FY 2023-24, house approved the total advance under ACP plan for 2024-25 as ₹14400 crores proposing a growth of 20% Y-O-Y over last year total target under ACP i.e. for FY 2023-24.



ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ
... the name you can BANK upon !



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



...the name you can BANK upon!

ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ
punjab national
bank

ਰਾਜਯ ਸਤਰੀਯ ਬੈਂਕਰਸ ਸਮਿਤਿ, ਤ੍ਰਿਪੁਰਾ
State Level Bankers' Committee, Tripura

ਦੁਰਗਾਬਾਰੀ ਰੋਡ, ਆਗਰਟਾਲਾ -

799 001

Durgabari Road, Agartala -

799001

ਫੋ-ਨੰਬਰ/ e-mail : slbctripura@pnb.co.in
/chagartala@pnb.co.in

The segment wise ACP Target for FY 2024-25 is approved as under: -

(All amount in crores)

Particular	Agriculture	MSME	Other Prisecc	Total Prisecc	Non- Prisecc	Total Advance
ACP target for 2023-24	3200	3500	1300	8000	4000	12000
ACP target for 2024-25 recommended by SLBC sub-committee (meeting dated 16.05.2024)	3000	4000	1900	8900	4300	13200
Final ACP target approved by the house	3500	4200	1900	9600	4800	14400

- SLBC desk to proportionately allocate this target to all banks keeping in view of last year (2023-24) ACP target & geographical presence.
- All banks to prepare 100 days' plan (w.e.f. 09.06.2024) to achieve proportionate ACP target.

(Action Point 1: All Banks, SLBC)

CD Ratio

- CD ratio of the banks decreased to 52% as on March 2024 as compared to 54% as on March 2023.
- CD ratio including RIDF improved to 57% as on March 2024 as compared to 55% as on March 2023.
- All Banks to work towards attaining parity with the national average of CD Ratio which stands at 70%.

(Action Point 2: All Banks)

Agriculture & PMFBY

- 29816 KCC loans were sanctioned by Banks amounting to Rs. 249.85 crores as on March 2024, thereby achieving 45% of the Annual Target of 66356 nos.
- The house appreciated the decision of SLBC subcommittee held on 16.05.2024, wherein it was decided to hold fortnightly camps on every Friday at block level in joint collaboration of banks, Agriculture Deptt, LDMs & DDMs to bring more farmers under KCC coverage and revive stressed KCCs.





...the name you can BANK upon!

ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ
punjab national
bank

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

दुर्गाबाड़ी रोड, अगारता -
799 001

Durgabari Road, Agartala -
799001

ई-मेल/ e-mail : slbctripura@pnb.co.in
/chagartala@pnb.co.in

- **Pradhan Mantri Fasal Bima Yojana:** 14599 Loanee farmers were brought under PMFBY Kharif 2023 and 8127 Loanee farmers during Rabi 2023.
- Banks to strive for increasing the loanee farmer coverage in subsequent crop seasons.

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

Self Help Groups

- As against the TRLM target of Rs.400 crores in 22600 accounts for FY 2023-24, the Banks have collectively achieved sanction of 23254 accounts (achievement of 103%) with corresponding sanction amount of Rs.610.32 crores (achievement of 153%) as on 31.03.2024.
- TRLM Target for FY 2024-25 was approved as under:

No. of Fresh Loans	No. of Renewal Loans	Total Target for sanctioning loan in Nos.	Target for disbursement (Amt. in lakh Rs.)
11200	11400	22600	40000

- As on March 2024 of FY 2023-24, 418 cases amounting to ₹766.80 lakhs have been sanctioned under TULM SEP (Individual) against target of 400 cases
- As on March 2024 of FY 2023-24, 2053 cases amounting to ₹3389.40 lakhs have been sanctioned under TULM SEP (SHG) against target of 1903 cases.

- Tripura Urban Livelihood Mission Targets up to September 2024 were approved as under:

Individual		Self Help Group							Physical Target (nos.)	Target (in Lakhs)
Physical Target (nos.)	Target (in Lakhs)	Physical (nos.)	Target (in Lakh)	Physical (nos.)	Annual Credit Target (in Lakh)	Physical (nos.)	Target (in Lakhs)	Physical (nos.)		
		Target		Target		Target		Target	Target	
125	188.40	602	628	335	787	84	310	6	27	

- The house recognized the contribution of TGB, TSCB, Canara Bank, PNB & SBI in timely settlement of PMJJBY & PMSBY claim of SHG members.

(Action Point 4: All Banks / TRLM / TULM)

- **Opening of new BC Points**
 - Punjab National Bank: In 55 out of 66 allocated locations, BC agent has already been identified, of which, 32 points have been operationalized and the remaining 11 shall be made operational at the earliest.
 - Tripura Gramin Bank: In 37 out of 48 allocated locations BC agent has already been identified, of which, 17 points have been operationalized and the remaining 11 shall be made operational at the earliest.





...the name you can BANK upon!

ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ
punjab national
bank

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

दुर्गाबारी रोड, अगर्ताला -

799 001

Durgabari Road, Agartala -

799001

ई-मेल/ e-mail : slbctripura@pnb.co.in

/chagartala@pnb.co.in

- o Tripura State Co-Operative Bank: BC points at all 13 allocated locations have been operationalized.
- o State Bank of India: BC points at all 9 allocated locations have been operationalized.
- o UCO Bank: In 3 out of 4 allocated locations, BC agent has already been identified & deployed and the remaining one location shall be made operational at the earliest.
- o All banks to take effort to bring down the number of Inactive BCs and make suitable replacement wherever necessary.

(Action Point 5: SLBC, all concerned Banks)

Education Loans

- Banks have accorded sanction in 813 cases with aggregate sanction amount of Rs. 36.31 crore as on 31.03.2024 of FY 2023-24.
- All banks to submit education loan details gender-wise (Male / Female), category-wise (SC/ST/OBC) & stream-wise (Engineering/Medical/Nursing/MBA/Others) for better understanding and decision making.

(Action Point 6: All Banks, SLBC, Education Dept)

Housing Loans

- Till March 2024 of FY 2023-24, 6907 housing loans have been sanctioned with aggregate sanction amount of Rs.736.18 crores.
- All member banks especially major players like SBI, UCO Bank & Canara Bank to formulate & implement PMAY – Rural for Tripura specific MGNREGA workers which is already been implemented by PNB, TGB & TSCB long back so that benefits of the scheme could reach to the people at last mile.
- The Scheme of housing loan under PMAY-Urban for all beneficiaries identified by Urban Local Bodies is to be formulated by all member banks especially major players like SBI, UCO Bank, Canara Bank, TGB & TSCB without further delay.
- PNB has already implement PMAY-Urban scheme for TUEP workers, however, based on request of Urban Development Department, necessary amendments, as approved in 146th SLBC Meeting, have been recommended to Corporate office and is under consideration.

(Action Point 7: All Banks)

Government Sponsored Loan Schemes

- Out of 2346 **PMEGP** proposals sponsored against the target of 1712 cases, 994 proposals have been accorded sanction by branches at the close of FY 2023-24 amounting to Rs. 6424.39 lakhs.
- In case of **Swavalamban** for 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.
- In case of **PMFME**, 58 Loan application have been sanctioned against total application of 282 whereas 58 applications are under process at bank branch level as on 31.03.2024.
- 5350 applications have been sanctioned against 6216 sponsored applications under Tranche-I of **PMSVANidhi** scheme whereas this figure stands at 1600 against 2230 sponsored applications in case of Tranche-II. For Tranche-III, 331 applications have been sanctioned against 400 sponsored applications.





...the name you can BANK upon!

ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ
punjab national
bank

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

दुर्गाबादी रोड, अगरतला -
799 001
Durgabadi Road, Agartala -
799001

ई-मेल/ e-mail : slbctripura@pnb.co.in
/chagartala@pnb.co.in

- As on 30.05.2024, 1095 applications under **PM Vishwakarma** scheme were sponsored to bank branches, out of which 214 applications have been sanctioned. As informed by Hon'ble Chief Secretary, Government of Tripura, Ministry of MSME will be celebrating 1st Anniversary of the launch of PM Vishwakarma Scheme on 17th September 2024. On the said occasion, there is a possibility of visit of our Hon'ble Prime Minister to the State of Tripura. In view of the same, all Banks were advised to improve lending performance under the scheme.
- Banks to put in place a control system to reduce rejection of sponsored cases especially applications under 2nd & 3rd tranche of **PMSVANidhi** scheme and cite valid/specific reasons.
- As per concerns raised by Chairman, Tripura Gramin Bank, Department of Industries & Commerce, Government of Tripura was requested to relook into the issue of allocation of proportionate target of PMEGP & SWALMABAN applications to member bank which may be linked with the geographical presence and no. of branches of the concerned bank.

(Action Point 8: All Banks, DIC, KVIC)

PMMY and Stand-Up India loans

- Loans under Stand up India had been extended to 140 SC/ST/Women beneficiaries amounting to Rs. 22.05 Crores during FY 2023-24.
- All Banks to scout and sanction a minimum of 2 proposals per branch under Stand Up India scheme during the Financial Year 2024-25.
- All Banks/Financial Institutions have made an achievement of Rs. 2497.75 crores with 329209 numbers of accounts for the period April 2023 – March 2024, under Pradhan Mantri Mudra Yojana thereby achieving 105% of the allocated annual target of Rs. 2388.88 crores.

(Action Point 9: All Banks)

Flow of credit to Priority Sector and Deposit Mobilization

- The House observed that all banks do not participate equally in lending to Government sponsored schemes under priority sector lending, such as KCC, PMEGP, Swavalamban, PM SVANidhi, PM Vishwakarma and PMFME.
- As such, to provide an impetus to Banks for improving their performance under priority sector lending schemes in the state of Tripura, the matter was discussed at length and as advised by the House, Banks will be categorized into two lists - Positive Banks and Negative Banks, based on performance under above-mentioned schemes.
- On the basis of such categorization, all Departments of the State Government may explore parking of funds in Positive Banks.
- The list of Positive and Negative Banks may be prepared on quarterly basis and reviewed in SLBC meetings.

(Action Point 10: State Government)





...the name you can BANK upon!

ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ
punjab national
bank

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

दुर्गाबाड़ी रोड, अगर्ताला -
799 001

Dargabari Road, Agartala -
799001

ई-मेल/ e-mail : slbctripura@pnb.co.in
/chagartala@pnb.co.in

NPA and Recovery

- 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. As on March 2024, percentage of NPA under KCC is 20%, under PMMY is 11%, under PMEGP is 28% and Swavalamban is 28%.
- All banks to utilize the proposed block level KCC camps for recovery of dues in Govt Sponsored Schemes and KCC. Agriculture deptt, KVIC/DIC and similar govt agencies are requested to pursue borrowers for attending block level camps and help in recovery of dues. Banks may also explore the recovery of dues by lodging certificate cases under PDR act.

(Action Point 11: All Banks & State Government)

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.
- Respective banks have already sought permission from Ministry of Rural Development, Govt of India for opening of RSETIs. TRLM was requested to extend their support to banks in getting early approval of the same. On getting approval from MoRD, Govt of India, respective banks will initiate process for operationalization of new RSETIs.

(Action Point 12: SBI, PNB, TGB, TRLM)

Opening of ATMs

- As per decision of SLBC, Punjab National Bank & State Bank of India is to expedite the installation of ATMs in 8 RD block offices each, detail of which are reproduced below: -

Allocation of ATM to different banks			
S.No.	District	Block	ATM Allocation
1	Unakoti	Pecharthal	Punjab National Bank
2	Dhalai	Chawmanu	Punjab National Bank
3	North Tripura	Kalacherra	Punjab National Bank
4	South Tripura	Poangbari	Punjab National Bank
5	South Tripura	Rajnagar	Punjab National Bank
6	Unakoti	Chandipur	Punjab National Bank
7	West Tripura	Bamutia	Punjab National Bank





...the name you can BANK upon!

ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ
punjab national
bank

ਰਾਜਯ ਸ਼ਟਰੀਯ ਬੈਂਕਰਜ਼ ਸਮਿਤਿ, ਤਰਿਪੁਰਾ
State Level Bankers' Committee, Tripura

ਦੁਰਗਾਬਾਈ ਰੋਡ, ਆਗਰਤਲਾ -

799 001

Durgabari Road, Agartala -

799001

ਫੋ-ਮੈਲ/ e-mail : slbctripura@pnb.co.in

/chagartala@pnb.co.in

8	West Tripura	Belbari	Punjab National Bank
9	Gomati	Karbook	State Bank of India
10	North Tripura	Jubarajnagar	State Bank of India
11	Sepahijala	Nalchar	State Bank of India
12	South Tripura	Bharat Chandra Nagar	State Bank of India
13	South Tripura	Jolaibari	State Bank of India
14	South Tripura	Rupaichari	State Bank of India
15	West Tripura	Hezamara	State Bank of India
16	West Tripura	Lefunga	State Bank of India

- SLBC house confirmed the decision of SLBC subcommittee which met on 16-05-2024, wherein it was decided that all banks to ensure having equal no. of ATMs and branches in Khowai & Unakoti district in the first phase, targeting 23 new ATMs in Khowai district & 20 new ATMs in Unakoti district. The house suggested banks to formulate action plan to open these ATMs in the vicinity of Health Center/Hospital by 31st July 2024.

The details of such new ATMs to be opened in Khowai & Unakoti districts are appended as under:

S.No.	Bank Name	No. of New ATMS to be installed in Khowai District	No of new ATMs to be installed in Unakoti district
1	Canara Bank	1	1
2	Indian Bank	1	0
3	Bandhan Bank	5	2
4	HDFC	1	0
5	ICICI Bank	0	1
6	Ujjivan Bank	0	0
7	NESFB	1	2
8	Tripura Gramin Bank	10	8
9	TSCB	4	5
10	Central Bank of India	0	1
	Total	23	20

(Action Point 13: Respective Banks)





...the name you can BANK upon!

ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ
punjab national
bank

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

दुर्गाबाही रोड, अगारता -
799 001
Durgabahi Road, Agartala -
799001

ई-मेल/ e-mail : slbctripura@pnb.co.in
/chagartala@pnb.co.in

Opening of Brick and Mortar branch:

- 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.
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 that they have opened the branch.	HDFC Bank is requested to update the status in JANDHAN Darshak portal accordingly.





...the name you can BANK upon!

ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ
punjab national
bank

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

दुर्गावारी रोड, अमरकला -
799 001
Durgabari Road, Agartala -
799001

ई-मेल/ e-mail : slbctripura@pnb.co.in
/chagartala@pnb.co.in

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	Sipahjaila	Bishalgarih	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 informed the house that they have already deployed BC at the location and are exploring to open a brick and mortar branch at the location. TGB is requested 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	Representative of SBI informed the House that they are in process of opening of bank branch at Kalyanpur block which will also cater the banking need of Pramodnagar. In view of which house resolved to drop the proposal of opening of bank branch at Pramodnagar.





...the name you can BANK upon!

पंजाब नैशनल बैंक punjab national bank

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

दुर्गाबाड़ी रोड, अगरतला -

799 001

Durgabari Road, Agartala -

799001

ई-मेल/ e-mail : slbctripura@pnb.co.in

/chaganala@pnb.co.in

3	Dhalai	Manu	Purba Karamc harra	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	Gandac herra	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 representative informed the house that they are in process of opening of brick and mortar branch.
6	Dhalai	Chawmanu	Manikpur	3179	Based on demand by local population	Allocated to IndusInd Bank. Representative from the Bank stated 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.	House advised Bank of Baroda to expedite the process.
8	Dhalai	Raishyabari	Raishyabari	3215	Request by DM Dhalai in DCC meeting, based on demand by local population. Only UCO Bank has branch here.	House advised Union Bank of India to expedite the process.

(Action Point 14: State Administration, concerned Banks)





...the name you can BANK upon!

ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ
punjab national
bank

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

दुर्गाबादी रोड, अगरतला -

799 001

Dargabadi Road, Agartala -

799001

ई-मेल/ e-mail : slbctripura@pnb.co.in

/chagarwala@pnb.co.in

Other Issues:

- Timely submission of data by member banks is an area of concern due to which SLBC meeting gets delayed and it is advised to all member banks to submit data to SLBC desk as per timeline i.e. within 15 days of close of respective quarter through data portal of SLBC Tripura & by email. SLBC desk informed the house the parallel run through data portal and via email will be in practice till the stabilization of the data portal, post which, manual submission of data may be discontinued.
- House discussed the action points emanating from North East Banker's Conclave 2.0 held in April 28, 2024 at New Delhi and advised SLBC desk to invite representative of NEDFI from now onwards for better understanding and co-ordination.
- House also discussed RBI's promotion of Indian Rupee as Global Currency and it is decided that all stake holders will take initiative in this direction by holding dialogue with concerned export-import/business enterprises.
- Special Secretary, Department of Education informed the house that State Government is in the process of inclusion of financial literacy in school curriculum in phased manner from this fiscal year onwards.
- It has been decided to organize sensitization program of District Collectors & CEO of Zilla Parishads on scope & role of LBS (Lead Bank Scheme) annually, preferably in April/May where faculty support will be provided by RBI.
- All banks to make use of CKYC registry which facilitates the simplification of Due Diligence with regards to Customer Identification Process (CIP) which makes the process cost effective and less time consuming.
- House observed that presently no WDRA recognized warehouse is functioning in the state and hence requested WDRA to explore the possibility.
- Director, Institutional Finance, has expressed concern regarding long pendency of issues / complaints received through CM Helpline Portal concerning Banks remaining unresolved till date. All Banks are requested to address the complaints / issues at the earliest and inform directorate of Institutional Finance for case closure in CM Helpline portal.
- Reserve Bank of India gave a brief presentation on Central Bank Digital Currency (CBDC), highlighting features and benefits of the same. RBI requested Bankers and officials of State Government to promote adoption and increasing usage of CBDC to achieve the national vision of a less cash economy.
- As highlighted by Hon'ble Chief Minister of Tripura, Tripura State Co-Operative Bank was advised to increase enrolment under Atal Pension Yojana.

ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ
...the name you can BANK upon!



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





...the name you can BANK upon!

ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ
punjab national
bank

ਰਾਜ્ય ਸ୍ਤਰੀਯ ਬੈਂਕਰਸ ਸਮਿਤਿ, ਤ੍ਰਿਪੁਰਾ
State Level Bankers' Committee, Tripu

ਦੁਰਗਾਬਾਈ ਰੋਡ, ਆਗਰਤਲਾ -
799 001

Durgabai Road, Agartala -
799001

ਈ-ਮੇਲ/ e-mail : slbctripura@pnb.co.in
/chagartala@pnb.co.in

- SLBC Tripura has been awarded "Award of Inspirational Leadership FY 2023-24" by PFRDA, for achieving 100% of enrolment targets under Atal Pension Yojana. SLBC Tripura has consistently achieved 100% of enrolment targets under APY for the last 3 consecutive years, ably supported by all member Banks in the State. The house appreciated this achievement and expressed support for continuing the momentum in this fiscal year as well.
- House noted with concern that some of member banks are absent in the meeting and hence house could not get the comments/view/suggestion for fruitful discussion including status of opening of bank branch at allocated location.

(Action Point 15: SLBC, All Banks, WDRA, State Government)

Shri Rituraj Krishna, Circle Head, PNB CO Agartala & Convener SLBC Tripura 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 the Convener.

Circle Head, PNB Agartala CO
& Convener, SLBC, Tripura

*****XXXX*****





...the name you can BANK upon!

ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ
punjab national
bank

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

दुर्गाबाड़ी रोड, अगर्ताला -
799 001
Durgabari Road, Agartala -
799001

ई-मेल/ e-mail : slbctripura@pnb.co.in
/chagartala@pnb.co.in

LIST OF THE PARTICIPANTS AT THE 147th MEETING OF THE SLBC FOR THE STATE OF TRIPURA HELD AT NEW SECRETARIAT, CONFERENCE HALL NO.2, AGARTALA ON 11.06.2024

Sl. No.	Name of the Dignitaries	Designation/Office/Institution
I CHAIRED BY		
1	Prof. (Dr.) Manik Saha	Hon'ble Chief Minister of Tripura
2	Shri J K Sinha, IAS	Chief Secretary, Govt. of Tripura
3	Shri Kausik Chattopadhyay	General Manager, Punjab National Bank
II GOVT. OFFICIALS Designation/Office/Institution		
1	Shri Apurba Roy, IAS	Secretary, Agriculture & Finance, GoT
2	Shri Abhishek Singh, IAS	Secretary, Urban Development Department, GoT
3	Shri Raval H. Kumar, IAS	Special Secretary, Education, GoT
4	Dr. Brahmneet Kaur, IAS	CEO TRLM, GoT
5	Smt Vishwasree B, IAS	Director, Industries & Commerce, GoT
6	Ms. Rakhi Biswas, IAS	Addl. Secretary & Director, Institutional Finance, GoT
7	Shri Rajat Pant, IAS	Director, Urban Development, GoT
8	Dr. Neeraj Kr. Chanchal, IFS	Director, ARDD, GoT
9	Shri Santosh Das	Director, Fisheries, GoT
10	Shri Saradindu Das	Director, Agriculture, GoT
11	Dr. P.B. Jamatia	Director, Horticulture, GoT
12	Shri S. Prabhu	Director, Tribal Welfare Deptt, GoT
13	Shri Ram Suresh	Asst. Director, KVIC
14	Shri Debasish Roy	KVIC
15	Dr. Debasish Bhowmik	Asst. Director, Agriculture, GoT
16	Shri Tapas Kr. Basak	D.O., Institutional Finance, GoT
III RBI/NABARD/SIDBI/NHB/HU DCO/ INSURANCE COMPANIES / BSNL / OTHERS Designation/Office/Institution		
1	Shri Surendra Nidar	GM, Reserve Bank of India
2	Shri Anil S. Kotmire	GM, NABARD TRO
3	Shri Diganta Kumar Das	DGM, NABARD Tripura
4	Shri Debarshi Biswas	AGM, SIDBI



ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ
...the name you can BANK upon!



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



...the name you can BANK upon!

ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ
punjab national
bank

ਰਾਜਯ ਸ਼ਰੀਯ ਬੈਂਕਰਜ਼ ਸਮਿਤਿ, ਤ੍ਰਿਪੁਰਾ
State Level Bankers' Committee, Tripura

ਦੁਰਗਾਬਾਰੀ ਰੋਡ, ਭਵਗਲਾ -
799 001
Durgabari Road, Agartala -
799001

ਈ-ਮੇਲ/ e-mail : slbctripura@pnb.co.in
/chaganala@pnb.co.in

5	Shri Argha Banerjee	Manager, RBI
6	Shri Prasanjeet Sinha	SIA, SIDBI
IV	COMMERCIAL BANKS	Designation/Office/Institution
1	Shri Bikash Das	DGM Punjab National Bank, Zonal Office, Guwahati
2	Shri Rituraj Krishna	Circle Head, Punjab National Bank, Agartala Circle & Convener SLBC Tripura,
3	Shri Satyendra Singh	Chairman, Tripura Gramin Bank
4	Shri Bhajan Ch. Ray	MD, Tripura State Co-operative Bank
5	Shri Tamal Kishore Debbarma	RM, SBI RBO Agartala North
6	Shri Deabsis Chandra Das	RM, SBI RBO Agartala South
7	Shri Ritankar Kundu	Zonal Head, UCO Bank
8	Shri Uttam Kumar Mukherjee	Chief Manager SLBC, Punjab National Bank
9	Shri Deepak Kumar	Chief Manager, Canara Bank
10	Shri Uttam Kumar Roy	Chief Manager, Indian Overseas Bank
11	Shri Manoj Bhowmik	LDM, West Tripura (PNB)
12	Shri Tapan Bhattacharjee	Sr. Manager, Union Bank of India
13	Shri Pallab Borkakoti	Sr. Manager, Bank of India
14	Shri Susanta Das	Chief Manager, Bank of Baroda
15	Shri Kumar Rohit Gaurav	Senior Manager, Central Bank of India
16	Shri Dipankar Choudhury	AVP, Axis Bank
17	Shri Suman Halder	SM, HDFC Bank
18	Shri Dipankar Biswas	Cluster Head, Bandhan Bank
19	Shri Amitabha Sengupta	Cluster Head, Bandhan Bank
20	Shri Harilal Das	Sr. B.M, Ujjivan Small Finance Bank
21	Shri Bhargav Bhattacharjee	Manager, SLBC Tripura, Punjab National Bank
22	Shri Atanu Choudhury	Manager, Canara Bank
23	Shri Samarjit Debbarma	Manager, Union Bank of India
24	Shri Palash Bhaumik	DCO, State Bank of India
25	Shri Suman Saha	BM, HDFC Bank
26	Shri Arkadeep Ghosh	BCE CASA RM, IDFC First Bank
27	Shri Ajoy Debnath	DM, Kotak Mahindra Bank
28	Shri Arnab Saha	PM, IndusInd Bank
29	Shri Eby Thomas	Officer, Federal Bank
30	Shri Rana Debnath	BM, South Indian Bank

ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ
...the name you can BANK upon!



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





...the name you can BANK upon!

ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ
punjab national
bank

राज्य स्तरीय बैंकर्स समिति, त्रिपुरा
State Level Bankers' Committee, Tripu
दुर्गाबारी रोड, अगर्तला -
799 001
Durgabari Road, Agartala -
799001
ई-मेल/ e-mail : slbctripura@pnb.co.in
/chagartala@pnb.co.in

V Through Video Conference	
1	Ms. Kirti Jt Director, DFS, Ministry of Finance, Govt of Tripura
2	Deputy Director WDRA
3	Shri Manjit Singh AGM & Dy. Circle Head, PNB CO Agartala
4	Shri Prasun Kanti Das LDM North Tripura, PNB
5	Shri Z. Tonsingh LDM South Tripura, PNB
6	Shri Debasis Barua LDM Sepahijala, PNB
7	Shri Madan Mohan Chakma LDM Unokoti, PNB
8	Shri Avijit Chakraborty Director, RSETI Udaipur (Gomati)
9	Shri Amit Kumar Chakma Director, RSETI Ambassa (Dhalai)
10	Shri Asim Kr. Das Director, RSETI Kumarghat (Unakoti)
11	Shri John Debbarma Director, RUDSETI Agartala (West Tripura)
12	Shri Himadri Sekhar Das Director, RSETI Bishramganj (Sepahijala)
13	Shri Shubhabaran Das Academician/Economist, Tripura University
VI List of Absentee Banks	
1	Indian Bank
2	ICICI Bank
3	Bank of Maharashtra
4	Yes Bank
5	Indian Post Payment Bank

*****XXX*****



BANK-WISE & POPULATION GROUP-WISE BRANCH NETWORK AND DEPOSIT AS ON 30.06.2024

(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	1437.00	1500.00	67810.00	70747.00
2	Bank of India	5	5	3	13	4781.00	15195.00	17131.00	37107.00
3	Bank of Maharashtra	0	1	1	2	0.00	105.12	2330.00	2435.12
4	Canara Bank	5	9	5	19	13757.34	16000.73	64537.26	94295.33
5	Central Bank of India	2	3	1	6	6358.79	3540.33	10311.27	20210.39
6	Indian Bank	2	1	3	6	1518.00	686.00	38456.00	40660.00
7	Indian Overseas Bank	1	2	2	5	1101.11	2417.45	17625.89	21144.45
8	Punjab & Sind Bank	1	0	1	2	620.99	0.00	3665.08	4286.07
9	Punjab National Bank	38	17	15	70	153108.29	187891.15	153078.93	494078.37
10	State Bank of India	33	21	18	72	266924.77	258911.74	689937.61	1215774.12
12	Union Bank of India	1	4	6	11	1732.10	13220.62	82044.02	96996.74
12	UCO Bank	12	12	6	30	26267.00	34779.00	80012.00	141058.00
A	Sub Total of Public Sec. Bank	101	76	66	243	477606.39	534247.14	1226939.06	2238792.59
13	AXIS BANK	2	8	4	14	7098.43	12352.17	68259.60	87710.20
14	Bandhan Bank	15	10	4	29	39047.21	36424.22	76445.00	151916.43
15	Federal Bank	0	0	1	1	0.00	100.85	9453.99	9554.84
16	HDFC	9	10	4	23	14940.22	20378.76	75398.77	110717.75
17	ICICI	4	9	5	18	1014.64	25655.77	50179.44	76849.85
18	IDBI BANK	5	3	1	9	0.00	11518.88	18477.03	29995.91
19	IDFC First Bank	0	0	1	1	0.00	0.00	11263.26	11263.26
20	Indusind Bank	1	4	3	8	411.17	1862.79	6231.99	8505.95
21	Kotak Mahindra Bank	1	0	1	2	0.00	0.00	5660.27	5660.27
22	South Indian Bank	0	0	2	2	0.00	0.00	11980.03	11980.03
23	Ujjivan Bank	0	5	3	8	26924.00	15153.96	0.00	42077.96
24	YES Bank	1	0	1	2	0.00	0.00	15857.90	15857.90
25	NESFB	4	3	2	9	996.91	1348.36	2669.43	5014.70
26	Jana Small Finance Bank	0	0	1	1	0.00	0.00	14398.41	14398.41
27	ESAF Small Finance Bank	1	2	0	3	123.54	72.24	389.05	584.83
B	Sub Total of Pvt. Sec. Bank	43	54	33	130	90556.12	124868.00	366664.17	582088.29
28	Tripura Gramin Bank	107	33	10	150	305093.08	344130.31	247986.61	897210.00
C	Sub Total of RRB	107	33	10	150	305093.08	344130.31	247986.61	897210.00
29	ACUB	0	1	2	3	0.00	354.31	3542.34	3896.65
30	TCARDB	0	4	1	5	0.00	0.00	0.00	0.00
31	TSCB	42	12	11	65	95556.63	73930.98	161357.56	330845.17
D	Sub Total of Coop.Banks	42	17	14	73	95556.63	74285.29	164899.90	334741.82
GRAND TOTAL		293	180	123	596	968812.22	1077530.74	2006489.74	4052832.70

BANK-WISE & POPULATION GROUP-WISE ADVANCE AND CD RATIO AS ON 30.06.2024

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	1259.00	1483.00	29834.00	32576.00	88	99	44	46		46
2	Bank of India	3289.72	6785.69	15224.67	25300.08	69	45	89	68		68
3	Bank of Maharashtra	0.00	31.56	2170.45	2202.01	0	0	93	90		90
4	Canara Bank	7122.07	11714.13	28626.85	47463.05	52	73	44	50		50
5	Central Bank of India	1280.50	1851.18	2676.40	5808.08	20	52	26	29		29
6	Indian Bank	564.03	543.62	9682.78	10790.43	37	79	25	27		27
7	Indian Overseas Bank	822.97	1743.88	7039.96	9606.81	75	72	40	45		45
8	Punjab & Sind Bank	329.16	0.00	989.95	1319.11	53	0	27	31		31
9	Punjab National Bank	49534.68	50918.25	74917.55	175370.48	32	27	49	35		35
10	State Bank of India	151121.13	139937.24	295601.32	586659.69	57	54	43	48	134409.00	59
11	Union Bank of India	699.96	7549.77	23317.41	31567.14	40	57	28	33		33
12	UCO Bank	13047.07	16721.16	20953.17	50721.40	50	48	26	36		36
A	Sub Total of Public Sec. Bank	229070.29	239279.48	511034.51	979384.28	48	45	42	44	134409.00	50
13	AXIS BANK	7970.18	12632.62	16805.14	37407.94	112	102	25	43		43
14	Bandhan Bank	72946.25	62362.10	41059.00	176367.35	187	171	54	116		116
15	Federal Bank	0.00	127.63	3852.88	3980.51	0	0	41	42		42
16	HDFC	3361.67	16701.23	47954.22	68017.12	23	82	64	61		61
17	ICICI	3681.36	30401.38	58896.73	92979.47	363	118	117	121		121
18	IDBI BANK	0.00	2834.5	5896.62	8731.12	#DIV/0!	25	32	29		29
19	IDFC First Bank	0.00	0	5528.5	5528.50	0	0	49	49		49
20	Indusind Bank	20.76	27060.50	31952.39	59033.65	0	1453	513	694		694
21	Kotak Mahindra Bank	0.00	0.00	638.11	638.11	0	0	11	11		11
22	South Indian Bank	0.00	0.00	3962.33	3962.33	0	0	33	33		33
23	Ujjivan Bank	13125.36	19763.35	0.00	32888.71	0	130	#DIV/0!	78		78
24	YES Bank	0.00	0.00	1475.92	1475.92	0	0	9	9		9
25	NESFB	634.21	602.44	633.37	1870.02	64	45	24	37		37
26	Jana Small Finance Bank	0.00	0.00	6478.64	6478.64	0	0	45	45		45
27	ESAF Small Finance Bank	725.20	847.47	1180.82	2753.49	587	1173	304	471		471
B	Sub Total of Pvt. Sec. Bank	102464.99	173333.22	226314.67	502112.88	113	139	62	86	0.00	86
28	Tripura Gramin Bank	164602.07	138523.06	59814.62	362939.75	54	40	24	40	569325.92	104
C	Sub Total of RRB	164602.07	138523.06	59814.62	362939.75	54	40	24	40	569325.92	104
29	ACUB	0.00	49.01	642.07	691.08	0	14	18	18	3771.68	115
30	TCARDB	0.00	0.00	0.00	0.00	0	0	0	0		0
31	TSCB	226947.69	28297.36	16674.70	271919.75	238	38	10	82	206336.24	145
D	Sub Total of Coop.Banks	226947.69	28346.37	17316.77	272610.83	238	38	11	81	210107.92	144
GRAND TOTAL		723085.04	579482.13	814480.57	2117047.74	75	54	41	52	913842.84	75
TOTAL RESOURCES SUPPORT PROVIDED TO STATE UNDER RIDF:						173804.00			C.D. Ratio With RIDF		57

BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 30.06.2024

(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	495	914.92	1414	13170.13	363	2916.48	2272	17001.53	3	49
2	Bank of India	4446	6024.8	3153	9390.5	364	2466.3	7963	17881.60	23	69
3	Bank of Maharashtra	2	1.34	206	620	93	759.01	301	1380.35	0	65
4	Canara Bank	231	4867.02	3189	16841.72	733	4285.15	4153	25993.89	12	64
5	Central Bank of India	631	1290.87	283	2520.99	74	1067.53	988	4879.39	27	104
6	Indian Bank	167	152.23	577	5401.69	56	374.17	800	5928.09	2	81
7	Indian Overseas Bank	391	599.46	622	3255.61	368	3219.47	1381	7074.54	7	77
8	Punjab & Sind Bank	95	83.53	389	493.68	54	352.62	538	929.83	8	89
9	Punjab National Bank	4786	24537.03	13262	54128.57	1481	9988.92	19529	88654.52	15	55
10	State Bank of India	37483	38563.13	6466	62069.4	4359	32702.35	48308	133334.88	4	15
12	Union Bank of India	9705	5035.28	8956	24817.93	5169	11292.2	23830	41145.41	11	87
12	UCO Bank	2421	4340.53	2109	19137.53	206	1182.03	4736	24660.09	19	107
A	Sub Total of Public Sec. Bank	60853	86410.14	40626	211847.75	13320	70606.23	114799	368864.12	7	30
13	AXIS BANK	18545	10791.23	154	4787.18	1724	767.71	20423	16346.12	45	68
14	Bandhan Bank	30306	13403.4	43575	17994.88	101331	55872.83	175212	87271.11	9	59
15	Federal Bank	808	1329.76	29	1065.14	11	78.88	848	2473.78	51	95
16	HDFC	14277	6029.86	605	18604.18	1036	2159.5	15918	26793.54	13	58
17	ICICI	10363	10281.16	509	27493.01	73	858.8	10945	38632.97	15	57
18	IDBI BANK	220	1980.09	397	1548.85	75	613.79	692	4142.73	24	51
19	IDFC First Bank	672	140.16	0	0	0	0	672	140.16	3	3
20	Indusind Bank	52523	12880.45	7403	11344.49	2	0.02	59928	24224.96	29	54
21	Kotak Mahindra Bank	0	0	0	0	0	0	0	0.00	0	0
22	SOUTH INDIAN BANK	998	1203.33	21	2442	0	0	1019	3645.33	34	103
23	YES Bank	2	66.69	9	1142.27	0	0	11	1208.96	4	75
24	Ujjivan Bank	31106	10856.39	7332	7413.45	15191	7320.31	53629	25590.15	3	7
25	NESFB	44	4.63	3227	1745.5	0	0	3271	1750.13	0	6
26	Jana Small Finance Bank	23248	6348.64	0	0	162	80.46	23410	6429.10	114	116
27	ESAF Small Finance Bank	8231	1753.38	3123	629.17	714	139.88	12068	2522.43	28	41
B	Sub Total of Pvt. Sec. Bank	191343	77069.17	66384	96210.12	120319	67892.18	378046	241171.47	196	615
28	Tripura Gramin Bank	130842	103925.03	92250	100348.25	28650	90924.13	251742	295197.41	32	90
C	Sub Total of RRB	130842	103925.03	92250	100348.25	28650	90924.13	251742	295197.41	32	90
29	ACUB	0	0	25	23.28	73	475.33	98	498.61	0	104
30	TCARDB	0	0	0	0	0	0	0	0.00	#DIV/0!	#DIV/0!
31	TSCB	73154	104289.59	24949	34459.76	1456	1585.72	99559	140335.07	39	52
D	Sub Total of Coop.Banks	73154	104289.59	24974	34483.04	1529	2061.05	99657	140833.68	38	52
	GRAND TOTAL	456192	371693.93	224234	442889.16	163818	231483.59	844224	1046066.68	17	47

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

BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 30.06.2024

(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	16	134	485.10	81	658.94	0	0.00
2	Bank of India	862	739.27	1427	1163.59	878	877.91	4627	3816.47	15	1051	558.01	389	455.02	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	848	2491.60	1665	5117.69	0	0.00	4913	12232.32	30	974	487.64	1426	4135.39	0	0.00
5	Central Bank of India	142	292.76	465	264.68	162	1130.55	1328	2424.55	52	495	687.83	61	46.81	3	1.92
6	Indian Bank	103	390.68	249	843.04	0	0.00	667	2847.48	39	243	1032.81	72	580.95	0	0.00
7	Indian Overseas Bank	136	285.85	251	918.90	226	661.70	839	2889.87	32	171	900.49	53	122.38	2	0.55
8	Punjab & Sind Bank	27	61.94	224	161.94	0	0.00	254	252.21	24	3	28.33	0	0.00	0	0.00
9	Punjab National Bank	7184	14700.04	24791	30506.62	3859	7183.93	47781	51722.35	32	16381	29960.48	5842	9025.57	0	0.00
10	State Bank of India	8677	34406.06	32402	81699.10	0	0.00	39543	48283.41	6	23954	67792.72	6429	24001.80	0	0.00
11	Union Bank of India	576	1517.86	575	1340.15	232	408.20	3085	7352.19	16	1344	3275.20	358	810.78	0	0.00
12	UCO Bank	336	162.11	344	2092.06	45	78.00	958	3476.25	15	112	283.93	121	860.15	0	0.00
A	Sub Total of Public Sec. Bank	19035	55896.27	62759	127555.70	5402	10340.29	104720	140737.17	12	44862	105492.54	14832	40697.79	25	25.14
13	AXIS BANK	1773	411.18	1922	417.57	0	0.00	20423	10271.32	43	19559	8591.64	3447	1682.69	0	0.00
14	Bandhan Bank	74669	38548.82	66392	32113.51	52856	29343.58	185333	70433.27	48	250267	120583.91	30770	16027.58	0	0.00
15	Federal Bank	72	94.40	92	112.47	0	0.00	522	683.68	26	311	427.72	47	49.09	0	0.00
16	HDFC Bank	22	131.72	92	542.36	0	0.00	15918	6347.77	14	441	184.84	67	435.48	0	0.00
17	ICICI Bank	1318	2050.97	536	2417.26	0	0.00	11195	48310.75	71	7781	40688.30	1560	3154.22	0	0.00
18	IDBI BANK	162	490.87	397	791.98	192	478.58	735	712.81	9	48	33.96	170	161.92	0	0.00
19	IDFC First Bank	1880	833.31	3603	1818.78	0	0.00	10156	4028.86	91	4460	1337.12	213	39.65	0	0.00
20	Indusind Bank	12666	3773.98	26506	6536.99	0	0.00	97197	24103.98	54	1377	4158.75	9902	4550.64	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	16531	6398.52	9627	3519.85	0	0.00	43390	14967.69	4	56060	21406.39	5739	2107.15	0	0.00
25	NESFB	77	21.44	183	36.18	50	22.41	1675	560.68	2	1353	478.23	12	2.42	0	0.00
26	Jana Small Finance Bank	2511	628.29	6256	1487.76	2046	520.37	23991	6418.00	115	2423	716.99	2383	591.23	0	0.00
27	ESAF Small Finance Bank	3341	714.50	2301	442.21	2818	597.60	12068	2522.43	41	12029	2451.53	1173	246.09	0	0.00
B	Sub Total of Pvt. Sec. Bank	115022	54098.00	117907	50236.92	57962	30962.54	422603	189361.24	483	356109	201059.38	55483	29048.16	0	0.00
28	Tripura Gramin Bank	41242	65366.55	101256	131274.57	80120	73247.84	260512	300812.49	91	133275	110914.67	37894	30923.52	0	0.00
C	Sub Total of RRB	41242	65366.55	101256	131274.57	80120	73247.84	260512	300812.49	91	133275	110914.67	37894	30923.52	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	28347	46259.09	70567	93551.72	55730	51914.35	99559	140335.07	52	93059	78942.37	25934	21544.33	1056	736.29
D	Sub Total of Coop.Banks	28347	46259.09	70567	93551.72	55730	51914.35	99559	140335.07	52	93059	78942.37	25934	21544.33	1056	736.29
GRAND TOTAL		203646	221619.91	352489	402618.91	199214	166465.02	887394	771245.97	35	627305	496408.96	134143	122213.80	1081	761.43

BANK-WISE & SECTOR-WISE DISBURSEMENT OF CREDIT VIS-À-VIS TARGETS UNDER ANNUAL CREDIT PLAN 2024-25 DURING 01.04.2024 to 30.06.2024

(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	277.00	76.76	28	34228.00	561.15	2	93.00	163.37	176	34598.00	801.28	2	17629.00	736.49	4	52227.00	1537.77	3
2	Bank of India	4220.00	1777.02	42	1663.00	440.19	26	1006.00	128.38	13	6889.00	2345.59	34	1400.00	286.34	20	8289.00	2631.93	32
3	Bank of Maharashtra	11.00	6.81	62	68.00	20.94	31	431.00	102.16	24	510.00	129.91	25	274.00	78.84	29	784.00	208.75	27
4	Canara Bank	4003.00	413.94	10	18707.00	1778.70	10	1476.00	156.39	11	24186.00	2349.03	10	11714.00	1903.41	16	35900.00	4252.44	12
5	Central Bank Of India	316.00	94.5	30	571.00	163.80	29	553.00	42.00	8	1440.00	300.30	21	257.00	23.40	9	1697.00	323.70	19
6	Indian Bank	140.00	2.99	2	5014.00	1262.30	25	100.00	0.00	0	5254.00	1265.29	24	2769.00	374.88	14	8023.00	1640.17	20
7	Indian Overseas	322.00	34.75	11	664.00	108.61	16	973.00	48.88	5	1959.00	192.24	10	349.00	145.47	42	2308.00	337.71	15
8	Punjab & Sind Bank	39.00	20	51	179.00	264.00	147	59.00	52.00	88	277.00	337.00	122	46.00	93.08	202	323.00	430.08	133
9	Punjab National Bank	23557.00	3380.03	14	47942.00	6696.10	14	10658.00	1629.79	15	82157.00	11705.91	14	50334.00	10697.61	21	132491.00	22403.52	17
10	State Bank of India	20931.00	6141.1	29	83710.00	47751.30	57	4865.00	902.72	19	109506.00	54795.12	50	176888.00	40164.13	23	286394.00	94959.25	33
11	UCO Bank	2499.00	570.69	23	15667.00	2438.77	16	7776.00	359.88	5	25942.00	3368.65	13	5137.00	674.56	13	31079.00	4043.21	13
12	Union Bank	4209.00	1252.75	30	21428.00	12538.41	59	230.00	21.84	10	25867.00	13813.00	53	4085.00	1215.64	30	29952.00	15028.64	50
A	ACP PUBLIC sec Bank	60524.00	13771.34	23	229841.00	74024.27	32	28220.00	3607.41	13	318585.00	91403.32	29	270882.00	56393.85	21	589467.00	147797.17	25
13	Axis Bank	19320.00	4557.84	24	8721.00	3288.70	38	173.00	342.05	198	28214.00	8188.59	29	13939.00	3750.39	27	42153.00	11938.98	28
14	Bandhan Bank	17347.00	2703.17	16	13997.00	119.25	1	323.00	12981.12	4019	31667.00	15803.54	50	31056.00	20920.52	67	62723.00	36724.06	59
15	Federal Bank	2098.00	0.86	0	1597.00	1.12	0	9.00	0.00	0	3704.00	1.82	0	2090.00	0.62	0	5794.00	2.44	0
16	HDFC Bank	8691.00	1163.4	13	23540.00	15568.76	66	1450.00	470.27	32	33681.00	17202.43	51	34625.00	9608.80	28	68306.00	26811.23	39
17	ICI Bank	10135.00	3277.62	32	33236.00	19423.49	58	169.00	15.31	9	43540.00	22716.42	52	58348.00	11988.07	21	101888.00	34704.49	34
18	IDBI Bank	592.00	53.34	9	1425.00	764.69	54	727.00	2.94	0	2744.00	820.97	30	1518.00	580.17	38	4262.00	1401.14	33
19	IDFCFirst Bank	339.00	0	0	35.00	0.00	0	9.00	0.00	0	383.00	0.00	0	5876.00	1263.08	22	6259.00	1263.08	20
20	IndusInd	25486.00	3399.33	13	6226.00	1827.02	29	18.00	0.03	0	31730.00	5226.38	16	21425.00	4729.82	22	53155.00	9956.20	19
21	Kotak Mahindra	0.00	0	#DIV/0!	0.00	0.00	#DIV/0!	9.00	0.00	0	9.00	0.00	0	0.00	638.11	#DIV/0!	9.00	638.11	7090
22	South Indian Bank	3318.00	2148	65	1283.00	981.00	76	9.00	0.00	0	4610.00	3129.00	68	74.00	61.52	83	4684.00	3190.52	68
23	Yes Bank	0.00	65.49	#DIV/0!	361.00	4725.92	1309	18.00	0.00	0	379.00	4791.41	1264	0.00	124.16	#DIV/0!	379.00	4915.57	1297
24	Ujjivan Bank	13837.00	2325.16	17	4941.00	1082.19	22	9843.00	1222.31	12	28621.00	4629.66	16	4775.00	1069.63	22	33396.00	5699.29	17
25	NESFB	0.00	0	#DIV/0!	84.00	29.60	35	63.00	0.00	0	147.00	29.60	20	8.00	14.38	180	155.00	43.98	28
26	Jana SFB	7160.00	1106.43	15	0.00	0.00	#DIV/0!	51.00	29.54	58	7211.00	1135.97	16	53.00	0.00	0	7264.00	1135.97	16
27	ESAF SFB	342.00	443.65	130	48.00	112.17	234	43.00	40.25	94	433.00	596.07	138	17.00	272.97	1606	450.00	869.04	193
B	ACP PRIVATE Sec bank	108665.00	21244.29	20	95494.00	47923.91	50	12914.00	15103.82	116	217073.00	84271.86	39	173804.00	55022.24	32	390877.00	139294.10	36
28	Tripura Gramin Bank	104532.00	16864.44	16	68258.00	8063.10	12	136882.00	20598.87	15	309672.00	45526.41	15	19714.00	6511.96	33	329386.00	52038.37	16
C	ACP RRB	104532.00	16864.44	16	68258.00	8063.10	12	136882.00	20598.87	15	309672.00	45526.41	15	19714.00	6511.96	33	329386.00	52038.37	16
29	ACUB	0.00	0.00	#DIV/0!	22.00	0.00	#DIV/0!	558.00	48.05	9	580.00	48.05	8	61.00	39.70	65	641.00	87.75	14
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	76279.00	12967.73	17	26385.00	5801.83	22	11426.00	2054.79	18	114090.00	20824.21	18	15539.00	3573.97	23	129629.00	24398.18	19
D	ACP Coop. Bank	76279.00	12967.73	17	26407.00	5801.83	22	11984.00	2102.84	18	114670.00	20872.26	18	15600.00	3613.67	23	130270.00	24485.93	19
GRAND TOTAL		350000.00	64847.80	18	420000.00	135813.11	32	190000.00	41412.94	22	960000.00	242073.85	25	480000.00	121541.72	25	1440000.00	363615.57	25

**Bank - wise Targets and Achievement in Agriculture for 2024-25 for the State of Tripura under ACP
2024-25 as on June 2024**

					Amt. Rs. In Lakhs		
Sl.No.	BANKS	2023-24 (As on June 2023)			2023-24 (As on June 2024)		
		Target	Achievement	% of Achievement	Target	Achievement	% of Achievement
1	2	6	7	8	6	7	8
1	Bank of Baroda	777.00	254.86	33	277.00	76.76	25
2	Bank of India	3108.00	354.93	11	4220.00	1777.02	42
3	Bank of Maharashtra	0.00	6.81	#DIV/0!	11.00	6.81	62
4	Canara Bank	2237.00	686.19	31	4003.00	413.94	10
5	Central Bank of India	1259.00	12.03	1	316.00	94.50	30
6	Indian Bank	138.00	9.90	7	140.00	2.99	2
7	Indian Overseas Bank	67.00	19.93	30	322.00	34.75	11
8	Punjab & Sind Bank	32.00	5.00	16	39.00	20.00	51
9	Punjab National Bank	18360.00	1712.12	9	23557.00	3380.03	14
10	State Bank of India	15079.00	3761.73	25	20931.00	6141.10	29
11	UCO Bank	1633.00	897.77	55	2499.00	570.69	23
12	Union Bank of India	2344.00	947.52	40	4209.00	1252.75	30
A	ACP PUBLIC sec Bank	45034.00	8668.79	19	60524.00	13771.34	23
13	AXIS BANK	4649.00	3255.53	70	19320.00	4557.84	24
14	Bandhan Bank	83043.00	1999.37	2	17347.00	2703.17	16
15	Federal Bank	1100.00	398.00	36	2098.00	0.86	0
16	HDFC	7713.00	1700.32	22	8691.00	1163.40	13
17	ICICI Bank	6489.00	1389.62	21	10135.00	3277.62	32
18	IDBI BANK	917.00	66.57	7	592.00	53.34	7
19	IDFCFirst Bank	1383.00	0.00	0	339.00	0.00	0
20	Indusind Bank	16441.00	2710.90	16	25486.00	3399.33	13
21	Kotak Mahindra Bank	108.00	0.00	0	0.00	0.00	#DIV/0!
22	South Indian Bank	755.00	405.00	54	3318.00	2148.00	65
23	Yes Bank	108.00	0.00	0	0.00	65.49	#DIV/0!
24	Ujjivan Bank	11778.00	1547.00	13	13837.00	2325.16	17
25	NESFB	81.00	0.00	0	0.00	0.00	#DIV/0!
26	Jana SFB	6552.00	767.72	12	7160.00	1106.43	15
27	ESAF SFB	0.00	0.00	0	342.00	443.65	130
B	ACP PRIVATE Sec bank	141117.00	14240.03	10	108665.00	21244.29	20
28	Tripura Gramin Bank	82937.00	3320.64	4	104532.00	16864.44	16
C	ACP RRB	82937.00	3320.64	4	104532.00	16864.44	16
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	50912.00	11709.76	23	76279.00	12967.73	17
D	ACP Coop. Bank	50912.00	11709.76	23	76279.00	12967.73	17
GRAND TOTAL		320000.00	37939.22	12	350000.00	64847.80	19

**Achievement under Sub-Sectors of Allied Activities against ACP for the Year 2024-25 as on
30.06.2024**

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	27.41	55.16
2	Bank of India	0.00	151.06	81.72	1435.89	0.00	107.05	1775.72
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	42.20	42.20
5	Central Bank of India	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	Indian Bank	0.00	0.00	0.00	0.00	0.00	0.50	0.50
7	Indian Overseas Bank	0.00	3.00	0.00	0.00	0.00	31.75	34.75
8	Punjab & Sind Bank	0.00	0.00	0.00	1.90	0.00	18.10	20.00
9	Punjab National Bank	0.00	129.74	30.20	0.90	0.00	1351.13	1511.97
10	State Bank of India	0.00	67.91	167.51	460.84	0.00	2753.74	3450.00
11	UCO Bank	0.00	115.02	71.38	62.00	0.00	135.16	383.56
12	Union Bank of India	0.00	62.80	36.90	122.07	0.00	401.15	622.92
A	Sub Total of Public Sec. Bank	0.00	544.05	398.84	2085.70	0.00	4875.00	7903.59
13	AXIS BANK	0.00	0.00	0.00	0.00	0.00	3405.35	3405.35
14	Bandhan Bank	0.00	1014.00	341.78	194.66	0.00	1152.73	2703.17
15	Federal Bank	0.00	0.00	0.00	0.00	0.00	0.86	0.86
16	HDFC	0.00	51.35	6.21	75.58	0.00	743.26	876.40
17	ICICI	0.00	0.00	0.00	0.00	0.00	3277.62	3277.62
18	IDBI BANK	0.00	0.00	0.00	0.00	0.00	52.27	52.27
19	IDFC First Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	Indusind Bank	0.00	0.00	0.00	0.00	0.00	3399.33	3399.33
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	2148.00	2148.00
23	YES Bank	0.00	0.00	0.00	0.00	0.00	65.49	65.49
24	Ujjivan Bank	0.00	0.00	0.00	0.00	0.00	2325.16	2325.16
25	NESFB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
26	Jana Small Finance Bank	0.00	1106.43	0.00	0.00	0.00	0.00	1106.43
27	ESAF Small Finance Bank	0.00	264.03	29.20	19.10	118.84	12.48	443.65
B	Sub Total of Pvt. Sec. Bank	0.00	2435.81	377.19	289.34	118.84	16582.55	19803.73
28	Tripura Gramin Bank	0.00	204.42	392.41	0.00	0.00	14238.84	14835.67
C	Sub Total of RRB	0.00	204.42	392.41	0.00	0.00	14238.84	14835.67
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	162.93	128.60	0.00	0.00	12324.19	12615.72
D	Sub Total of Coop.Banks	0.00	162.93	128.60	0.00	0.00	12324.19	12615.72
GRAND TOTAL		0.00	3347.21	1297.04	2375.04	118.84	48020.58	55158.71

**Achievement of Farm Credit as on June 2024 for the Year 2024-25
by the different lending institutions is given below**

(Amt in Lacs)				
Sl.No.	BANKS	Plan for Farm Credit 2024-25	Achievement 2024-25 (April 2024 to June)	Percentage of Achievement
1	Bank of Baroda	277.00	76.76	28
2	Bank of India	4220.00	1777.02	42
3	Bank of Maharashtra	11.00	6.81	62
4	Canara Bank	4003.00	413.94	10
5	Central Bank Of India	316.00	94.50	30
6	Indian Bank	140.00	2.99	2
7	Indian Overseas	322.00	34.75	11
8	Punjab & Sind Bank	39.00	20.00	51
9	Punjab National Bank	23557.00	3380.03	14
10	State Bank of India	20931.00	6141.10	29
11	UCO Bank	2499.00	570.69	23
12	Union Bank	4209.00	1252.75	30
A	ACP PUBLIC sec Bank	60524.00	13771.34	23
13	Axis Bank	19320.00	4557.84	24
14	Bandhan Bank	17347.00	2703.17	16
15	Federal Bank	2098.00	0.86	0
16	HDFC Bank	8691.00	1163.40	13
17	ICICI Bank	10135.00	3277.62	32
18	IDBI Bank	592.00	53.34	9
19	IDFCFirst Bank	339.00	0.00	0
20	IndusInd	25486.00	3399.33	13
21	Kotak Mahindra	0.00	0.00	#DIV/0!
22	South Indian Bank	3318.00	2148.00	65
23	Yes Bank	0.00	65.49	#DIV/0!
24	Ujjivan Bank	13837.00	2325.16	17
25	NESFB	0.00	0.00	#DIV/0!
26	Jana SFB	7160.00	1106.43	15
27	ESAF SFB	342.00	443.65	130
B	ACP PRIVATE Sec bank	108665.00	21244.29	20
28	Tripura Gramin Bank	104532.00	16864.44	16
C	ACP RRB	104532.00	16864.44	16
29	ACUB	0.00	0.00	#DIV/0!
30	TCARDB	0.00	0.00	#DIV/0!
31	TSCB	76279.00	12967.73	17
D	ACP Coop. Bank	76279.00	12967.73	17
GRAND TOTAL		350000.00	64847.80	18

FINANCE TO SMALL & MARGINAL FARMERS During The Year 2024-25

As on 30.06.2024

(Amt. in Lakhs)

SI No	Name of Bank	Loans Granted To Small & Marginal Farmers	
		No.	Amount
1	2	3	4
1	Bank of Baroda	3	3.22
2	Bank of India	2	1.3
3	Canara Bank	61	45.62
4	Central Bank of India	24	94.50
5	Indian Bank	1	2.49
6	Indian Overseas Bank	0	0
7	Punjab & Sind Bank	0	0.00
8	Punjab National Bank	523	657.08
9	State Bank of India	2876	2433.39
10	UCO Bank	26	24.81
11	Union Bank of India	88	193.62
12	Axis Bank	142	963.96
13	Bandhan Bank	0	0.00
14	HDFC	210	287.01
15	ICICI	0	0.00
16	IDBI Bank	6	1.07
17	Indusind Bank	0	0.00
18	Tripura Gramin Bank	6042	2028.77
19	TSCB	738	352.01
20	Ujjivan Bank	0	0.00
21	NESFB	0	0.00
TOTAL		10742	7088.85

**Bank - wise Targets and Achievement in MSME for 2024-25
for the State of Tripura under ACP 2024-25 as on June 2024**

							Amt. Rs. In Lakhs
Sl.No.	BANKS	2023-24 (As on June 2024)			2024-25 (As on June 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	14708.00	2221.72	15	34228.00	561.15	2
2	Bank of India	3440.00	1279.75	37	1663.00	440.19	26
3	Bank of Maharashtra	215.00	10.00	5	68.00	20.94	31
4	Canara Bank	25461.00	4203.33	17	18707.00	1778.70	10
5	Central Bank of India	2100.00	112.71	5	571.00	163.80	29
6	Indian Bank	5607.00	1666.46	30	5014.00	1262.30	25
7	Indian Overseas Bank	1971.00	201.17	10	664.00	108.61	16
8	Punjab & Sind Bank	257.00	41.00	16	179.00	264.00	147
9	Punjab National Bank	35591.00	4137.65	12	47942.00	6696.10	14
10	State Bank of India	71396.00	11768.84	16	83710.00	47751.30	57
11	UCO Bank	18889.00	7511.08	40	15667.00	2438.08	16
12	Union Bank of India	22856.00	10187.21	45	21428.00	12538.41	59
A	ACP PUBLIC sec Bank	202491.00	43340.92	21	229841.00	74023.58	32
13	AXIS BANK	1946.00	2721.15	140	8721.00	3288.70	38
14	Bandhan Bank	436.00	66.30	15	13997.00	119.25	1
15	Federal Bank	772.00	492.71	64	1597.00	1.12	0
16	HDFC	22992.00	11766.07	51	23540.00	15568.76	66
17	ICICI Bank	21247.00	9093.73	43	33236.00	19423.49	58
18	IDBI BANK	2833.00	28.93	1	1425.00	764.69	54
19	IDFCFirst Bank	0.00	0.00	#DIV/0!	35.00	0.00	0
20	Indusind Bank	11794.00	1860.85	16	6226.00	1827.02	29
21	Kotak Mahindra Bank Ltd	357.00	0.00	0	0.00	0.00	#DIV/0!
22	South Indian Bank	254.00	0.00	0	1283.00	981.00	76
23	Yes Bank	358.00	0.00	0	361.00	4725.92	1309
24	Ujjivan Bank	5614.00	17.00	0	4941.00	1082.19	22
25	NESFB	6195.00	0.00	0	84.00	29.60	35
26	Jana SFB	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
27	ESAF SFB	0.00	0.00	0	48.00	112.17	234
B	ACP PRIVATE Sec bank	74798.00	26046.74	35	95494.00	47923.91	50
28	Tripura Gramin Bank	51695.00	4290.54	8	68258.00	8063.10	12
C	ACP RRB	51695.00	4290.54	8	68258.00	8063.10	12
29	ACUB	0.00	0.00	#DIV/0!	22.00	0.00	#DIV/0!
30	TCARDB	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
31	TSCB	21016.00	5254.00	25	26385.00	5801.83	22
D	ACP Coop. Bank	21016.00	5254.00	25	26407.00	5801.83	22
GRAND TOTAL		350000.00	78932.20	23	420000.00	135812.42	32

**Bank - wise Targets and Achievement in OTHER PRIORITY SECTORS for 2024-25
for the State of Tripura under ACP 2024-25 as on June 2024**

Amt. Rs. In Lakhs							
Sl.No.	BANKS	2023-24 (As on June 2024)			2024-25 (As on June 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	971.00	45.93	5	93.00	163.37	176
2	Bank of India	976.00	135.14	14	1006.00	128.38	13
3	Bank of Maharashtra	261.00	67.73	26	431.00	102.16	24
4	Canara Bank	1436.00	458.39	32	1476.00	156.39	11
5	Central Bank of India	536.00	28.79	5	553.00	42.00	8
6	Indian Bank	1230.00	0.00	0	100.00	0.00	0
7	Indian Overseas Bank	525.00	70.11	13	973.00	48.88	5
8	Punjab & Sind Bank	149.00	7.00	5	59.00	52.00	88
9	Punjab National Bank	10883.00	444.93	4	10658.00	1629.79	15
10	State Bank of India	8323.00	37.25	0	4865.00	902.72	19
11	UCO Bank	4498.00	1786.58	40	7776.00	359.88	5
12	Union Bank of India	518.00	0.00	0	230.00	21.84	10
A	ACP PUBLIC sec Bank	30306.00	3081.85	10	28220.00	3607.41	13
13	AXIS BANK	258.00	51.02	20	173.00	342.05	198
14	Bandhan Bank	60521.00	9567.40	16	323.00	12981.12	4019
15	Federal Bank	24.00	0.00	0	9.00	0.00	0
16	HDFC	557.00	124.25	22	1450.00	470.27	32
17	ICICI Bank	1115.00	0.00	0	169.00	15.31	9
18	IDBI Bank	111.00	0.00	0	727.00	2.94	0
19	IDFCFirst Bank	0.00	0.00	#DIV/0!	9.00	0.00	0
20	Indusind Bank	1.00	0.00	0	18.00	0.03	0
21	Kotak Mahindra Bank Ltd	24.00	0.00	0	9.00	0.00	0
22	South Indian Bank	177.00	13.00	7	9.00	0.00	0
23	Yes Bank	4618.00	1745.00	38	18.00	0.00	0
24	Ujjivan Bank	25.00	0.00	0	9843.00	1222.31	12
25	NESFB	0.00	0.00	#DIV/0!	63.00	0.00	0
26	Jana SFB	53.00	14.00	26	51.00	29.54	58
27	ESAF SFB	0.00	0.00	#DIV/0!	43.00	40.25	94
B	ACP PRIVATE Sec bank	67484.00	11514.67	17	12914.00	15103.82	116
28	Tripura Gramin Bank	25145.00	15478.36	62	136882.00	20598.87	15
C	ACP RRB	25145.00	15478.36	62	136882.00	20598.87	15
29	ACUB	0.00	0.00	#DIV/0!	558.00	48.05	9
30	TCARDB	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
31	TSCB	7065.00	2048.85	29	11426.00	2054.79	18
D	ACP Coop. Bank	7065.00	2048.85	29	11984.00	2102.84	18
GRAND TOTAL		130000.00	32123.73	25	190000.00	41412.94	22

TRIPURA STATE

BANKWISE CREDIT DEPOSIT RATIO OF THE STATE AS ON 30.06.2024					
(Amt. In lac)					
SL No.	Bank's Name	No of Brs	Total Deposit	Total Advance	CD Ratio
1	Bank of Baroda	7	70747.00	32576.00	46
2	Bank of India	13	37107.00	25300.08	68
3	Bank of Maharashtra	2	2435.12	2202.01	90
4	Canara Bank	19	94295.33	47463.05	50
5	Central Bank Of India	6	20210.39	5808.08	29
6	Indian Bank	6	40660.00	10790.43	27
7	Indian Overseas	5	21144.45	9606.81	45
8	Punjab & Sind Bank	2	4286.07	1319.11	31
9	Punjab National Bank	70	494078.37	175370.48	35
10	State Bank of India	72	1215774.12	586659.69	48
11	UCO Bank	30	141058.00	50721.40	36
12	Union Bank of India	11	96996.74	31567.14	33
13	Axis Bank	14	87710.20	37407.92	43
14	Bandhan Bank	29	151916.43	176367.35	116
15	Federal Bank	1	9554.84	3980.51	42
16	HDFC Bank	23	110717.75	68017.12	61
17	ICICI Bank	18	76849.85	92979.47	121
18	IDBI Bank	9	29995.91	8731.12	29
19	IDFC First Bank	1	11263.26	5528.50	49
20	IndusInd	8	8505.95	59033.65	694
21	Kotak Mahindra	2	5660.27	638.11	11
22	South Indian Bank	2	11980.03	3962.33	33
23	Ujjivan Bank	8	42077.96	32888.71	78
24	Yes Bank	2	15857.90	1475.92	9
25	NESFB	9	5014.70	1870.01	37
26	Jana Small Finance Bank	1	14398.41	6478.64	45
27	ESAF Small Finance Bank	3	584.83	2753.49	471
28	Tripura Gramin Bank	150	897210.00	362939.77	40
29	ACUB	3	3896.65	691.08	18
30	TCARDB	5	0.00	0.00	#DIV/0!
31	TSCB	65	330845.17	271919.76	82
	Total	596	4052832.7	2117047.74	52

DISTRICTWISE CREDIT DEPOSIT RATIO OF THE STATE AS ON 30.06.2024

SI.	District	No. of Brs.	Total Deposit	Total Advance	CD Ratio
1	West Tripura	219	2534882.84	1086443.38	43
2	Sepahijala	63	261157.05	151947.12	58
3	Khowai	45	185473.24	124022.84	67
4	Dhalai	50	149005.58	123113.08	83
5	Gomati	66	267020.1	172567.35	65
6	South Tripura	65	277152.88	189797.90	68
7	Unakoti	36	139523.24	96041.72	69
8	North Tripura	52	238617.77	173114.35	73
	Total	596	4052832.70	2117047.74	52

CD Ratio as on 30th June 2024 for West Tripura District.(Amt.in Lacs)

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of Baroda	69310.00	31317.00	45
2	Bank of India	21972.00	14872.90	68
3	Bank of Maharashtra	2330.00	2170.45	93
4	Canara Bank	74067.27	32888.63	44
5	Central Bank Of India	16670.06	3956.90	24
6	Indian Bank	38456.00	9682.78	25
7	Indian Overseas	17625.89	7039.96	40
8	Punjab & Sind Bank	3665.08	989.95	27
9	Punjab National Bank	241962.95	104341.71	43
10	State Bank of India	866516.63	360927.70	42
11	UCO Bank	84640.00	24219.81	29
12	Union Bank of India	87301.96	26097.15	30
13	Axis Bank	70677.96	18874.04	27
14	Bandhan Bank	91579.00	60826.06	66
15	Federal Bank	9453.99	3852.88	41
16	HDFC Bank	84785.31	49268.63	58
17	ICICI Bank	50179.44	58896.73	117
18	IDBI Bank	18477.03	5896.62	32
19	IDFC First Bank	11263.26	5528.50	49
20	IndusInd	6648.17	31973.16	481
21	Kotak Mahindra	5653.01	638.11	11
22	South Indian Bank	11980.03	3962.33	33
23	Ujjivan Bank	26924.00	13125.36	49
24	Yes Bank	15857.90	1475.92	9
25	NESFB	3247.25	788.74	24
26	Jana Small Finance Bank	14398.41	6478.64	45
27	Tripura Gramin Bank	413503.24	128983.30	31
28	ACUB	3542.34	642.07	18
29	TCARDB	0.00	0.00	#DIV/0!
30	TSCB	172194.66	76727.35	45
	Total	2534882.84	1086443.38	43

CD Ratio as on 30th June 2024 for Gomati District.(Amt.in Lacs)

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of Baroda	1437.00	1259.00	88
2	Bank of India	3338.00	3045.53	91
3	Canara Bank	5575.91	3670.35	66
4	Central Bank Of India	1250.08	813.05	65
5	Indian Bank	686.00	543.62	79
6	Indian Overseas	852.22	730.79	86
7	Punjab National Bank	48316.38	12911.63	27
8	State Bank of India	62237.18	40180.73	65
9	UCO Bank	3700.00	1878.08	51
10	Union Bank of India	3106.03	2976.83	96
11	Axis Bank	3182.79	3343.85	105
12	Bandhan Bank	9252.00	26116.81	282
13	HDFC Bank	5278.67	6104.65	116
14	ICICI Bank	3681.97	2768.96	75
15	IDBI Bank	7787.57	492.50	6
16	Ujjivan Bank	3443.64	4375.43	127
17	NESFB	406.18	347.04	85
18	ESAF Small Finance Bank	123.54	725.20	587
19	Tripura Gramin Bank	69943.48	32047.85	46
20	ACUB	354.31	49.01	14
21	TSCB	33067.15	28186.44	85
	Total	267020.1	172567.35	65

CD Ratio as on 30th June 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	959	1424.48	149
2	Canara Bank	1698.03	1419.66	84
3	Punjab National Bank	48468.05	11862.59	24
4	State Bank of India	48202.46	36372.95	75
5	UCO Bank	6199	2494.16	40
6	Union Bank of India	1732.1	699.96	40
7	Axis Bank	3686.65	3958.79	107
8	Bandhan Bank	7126	18362.98	258
9	HDFC Bank	3142.74	1743.12	55
10	ICICI Bank	1014.67	3681.39	363
11	IDBI Bank	2484.44	1556.47	63
12	IndusInd	0.14	12057.37	8612407
13	Tripura Gramin Bank	113885.22	54334.28	48
14	TSCB	38554.38	39829.7	103
	Total	277152.88	189797.9	68

CD Ratio as on 30th June 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	4789	1850.67	39
2	Bank of Maharashtra	105.12	31.56	30
3	Canara Bank	4642.68	3081.19	66
4	Punjab National Bank	34410.14	9553.08	28
5	State Bank of India	79581.03	44861.14	56
6	UCO Bank	1432	2095.37	146
7	Union Bank of India	2762.75	853.77	31
8	Axis Bank	4022.48	3151.31	78
9	Bandhan Bank	2062	12533.91	608
10	Federal Bank	100.85	127.63	127
11	HDFC Bank	6061.95	6554.72	108
12	ICICI Bank	2478.15	7692.26	310
13	IDBI Bank	1246.87	785.53	63
14	IndusInd	1857.64	15003.12	808
15	Ujjivan Bank	2731.91	3189.32	117
16	NESFB	431.9	349.28	81
17	Tripura Gramin Bank	71186.07	33487.83	47
18	TSCB	18715.23	27912.66	149
	Total	238617.77	173114.35	73

CD Ratio as on 30th June 2024 for Unakoti District.(Amt.in Lacs)

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Canara Bank	1243.68	1022.37	82
2	Central Bank Of India	764.12	368.05	48
3	Indian Overseas	1101.11	822.97	75
4	Punjab National Bank	22570.4	5866.82	26
5	State Bank of India	28884.35	21512.03	74
6	UCO Bank	4001	3272.18	82
7	Axis Bank	1004.93	1483.49	148
8	Bandhan Bank	10666.66	10365.85	97
9	HDFC Bank	1526.42	430.88	28
10	ICICI Bank	5859.87	6033.81	103
11	Ujjivan Bank	3052.93	4350.77	143
12	NESFB	288.85	264.51	92
13	Tripura Gramin Bank	46297.71	20924.36	45
14	TSCB	12261.21	19323.63	158
	Total	139523.24	96041.72	69

CD Ratio as on 30th June 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	4107	2862	70
2	Canara Bank	3667.56	2664.66	73
3	Punjab & Sind Bank	620.99	329.16	53
4	Punjab National Bank	27762.12	7633.81	27
5	State Bank of India	79262.27	39261.38	50
6	UCO Bank	19412	7593.36	39
7	Axis Bank	3852.95	4625.02	120
8	Bandhan Bank	15825	24341.29	154
9	HDFC Bank	5631.15	3088.86	55
10	ICICI Bank	318	2067.29	650
11	Kotak Mahindra	7.26	0	0
12	Ujjivan Bank	3895.53	5800.93	149
13	ESAF Small Finance Bank	389.05	847.47	218
14	Tripura Gramin Bank	75103.31	24789.3	33
15	TSCB	21302.86	26042.59	122
	Total	261157.05	151947.12	58

CD Ratio as on 30th June 2024 for Khowai District.(Amt.in Lacs)

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Canara Bank	1932.02	1297.53	67
2	Indian Bank	1277	472.79	37
3	Indian Overseas	1565.23	1013.09	65
4	Punjab National Bank	38884.18	10594.9	27
5	State Bank of India	28818.83	21710.79	75
6	UCO Bank	14849	5148.02	35
7	Union Bank of India	2093.9	939.43	45
8	Axis Bank	1282.44	1971.42	154
9	Bandhan Bank	9770	12234.24	125
10	HDFC Bank	1975.47	222.14	11
11	ICICI Bank	7488.52	6685.9	89
12	Ujjivan Bank	2029.95	2046.9	101
13	NESFB	640.52	120.44	19
14	Tripura Gramin Bank	58844.29	34330.33	58
15	TSCB	14021.89	25234.92	180
	Total	185473.24	124022.84	67

CD Ratio as on 30th June 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	1942	1244.5	64
2	Canara Bank	1468.18	1418.66	97
3	Central Bank Of India	1526.13	670.08	44
4	Indian Bank	241	91.24	38
5	Punjab National Bank	31704.15	12605.94	40
6	State Bank of India	22271.37	21832.97	98
7	UCO Bank	6825	4020.42	59
8	Bandhan Bank	5635.77	11586.21	206
9	HDFC Bank	2316.04	604.12	26
10	ICICI Bank	5829.23	5153.13	88
11	ESAF Small Finance Bank	72.24	1180.82	1635
12	Tripura Gramin Bank	48446.68	34042.52	70
13	TSCB	20727.79	28662.47	138
	Total	149005.58	123113.08	83

Performance of Banks in Crop Loan & Term Loan to Agriculture during the year 2024-25 as on 30.06.2024

(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	268	105	22	21.60	132	172	45	55.16	400	277	67	76.76
2	Bank of India	136	58	2	1.30	2268	4162	1071	1775.72	2404	4220	1073	1777.02
3	Bank of Maharashtra	0	0	0	0.00	6	11	4	6.81	6	11	4	6.81
4	Canara Bank	2027	3446	302	371.74	162	557	33	42.2	2189	4003	335	413.94
5	Central Bank of India	167	289	24	94.50	21	27	0	0	188	316	24	94.5
6	Indian Bank	19	13	1	2.49	77	127	1	0.5	96	140	2	2.99
7	Indian Overseas Bank	31	49	0	0.00	124	273	8	34.75	155	322	8	34.75
8	Punjab & Sind Bank	28	39	0	0.00	0	0	15	20	28	39	15	20
9	Punjab National Bank	11169	13693	1187	1868.06	2227	9864	267	1511.97	13396	23557	1454	3380.03
10	State Bank of India	13748	12479	5285	2691.10	1335	8452	452	3450	15083	20931	5737	6141.1
11	UCO Bank	1644	1347	289	187.13	516	1152	191	383.56	2160	2499	480	570.69
12	Union Bank of India	877	2209	197	629.83	612	2000	213	622.92	1489	4209	410	1252.75
A	Sub Total of Public Sec. Bank	30114	33727.00	7309	5867.75	7480	26797.00	2300	7903.59	37594	60524	9609	13771.34
13	AXIS BANK	0	0	189	1152.49	20454	19320	1899	3405.35	20454	19320	2088	4557.84
14	Bandhan Bank	0	0	0	0.00	23961	17347	3686	2703.17	23961	17347	3686	2703.17
15	Federal Bank	0	0	433	0.85	1169	2098	2	0.01	1169	2098	435	0.86
16	HDFC	455	1160	210	287.00	15236	7531	976	876.4	15691	8691	1186	1163.4
17	ICICI	0	0	0	0.00	12618	10135	2634	3277.62	12618	10135	2634	3277.62
18	IDBI BANK	33	18	6	1.07	497	574	24	52.27	530	592	30	53.34
19	IDFC First Bank	0	0	0	0.00	868	339	0	0	868	339	0	0
20	Indusind Bank	0	0	0	0.00	67885	25486	8544	3399.33	67885	25486	8544	3399.33
21	Kotak Mahindra Bank	0	0	0	0.00	0	0	0	0	0	0	0	0
22	SOUTH INDIAN BANK	0	0	0	0.00	1592	3318	1030	2148	1592	3318	1030	2148
23	YES Bank	0	0	0	0.00	0	0	1	65.49	0	0	1	65.49
24	Ujjivan Bank	0	0	0	0.00	28701	13837	4548	2325.16	28701	13837	4548	2325.16
25	NESFB	0	0	0	0.00	0	0	0	0	0	0	0	0
26	Jana Small Finance Bank	0	0	0	0.00	15144	7160	2407	1106.43	15144	7160	2407	1106.43
27	ESAF Small Finance Bank	0	0	0	0.00	922	342	1056	443.65	922	342	1056	443.65
B	Sub Total of Pvt. Sec. Bank	488	1178.00	838	1441.41	189047	107487.00	26807	19802.88	189535	108665	27645	21244.29
28	Tripura Gramin Bank	17711	7848	6042	2028.77	29303	96684	4316	14835.67	47014	104532	10358	16864.44
C	Sub Total of RRB	17711	7848.00	6042	2028.77	29303	96684.00	4316	14835.67	47014	104532	10358	16864.44
29	ACUB	0	0.00	0	0.00	0	0	0	0	0	0	0	0.00
30	TCARDB	0	0.00	0	0.00	0	0	0	0	0	0	0	0.00
31	TSCB	3964	2067	738	351.62	6663	74212	1131	12616.11	10627	76279	1869	12967.73
D	Sub Total of Coop.Banks	3964	2067.00	738	351.62	6663	74212.00	1131	12616.11	10627	76279	1869	12967.73
GRAND TOTAL		52277	44820.00	14927	9689.55	232493	305180.00	34554	55158.25	284770.00	350000.00	49481	64847.80

BANK-WISE POSITION IN IMPLEMENTATION OF ISSUING KCCs FOR THE STATE OF TRIPURA DURING THE YEAR 2024-25 AS ON 30.06.2024

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	268	22	21.6	3	3.22	19	18.38	22	21.6	116	119.53	0	0.00	0
2	Bank of India	136	2	1.3	2	1.3	0	0.00	2	1.3	4063	5071.39	265	168.18	7
3	Canara Bank	2027	302	371.74	61	45.62	241	326.12	302	371.74	907	491.85	234	103.13	26
4	Central Bank of India	167	24	94.5	24	94.50	0	0.00	24	94.5	611	1279.79	67	24.30	11
5	Indian Bank	19	1	2.49	1	2.49	0	0.00	1	2.49	115	61.69	13	8.19	11
6	Indian Overseas Bank	31	0	0	0	0	0	0.00	0	0.00	185	113.29	32	20.73	17
7	Punjab & Sind Bank	28	0	0.00	0	0.00	0	0.00	0	0.00	68	26.17	1	0.50	1
8	Punjab National Bank	11169	1187	1868.06	523	657.08	664	1210.98	1187	1868.06	33500	15464.13	13742	5770.72	41
9	State Bank of India	13748	5285	2691.1	2876	2433.39	2409	257.71	5285	2691.01	40098	32931.36	17801	11974.00	44
10	UCO Bank	1644	289	187.13	26	24.81	263	162.32	289	187.01	6482	3515.95	2895	1285.60	45
11	Union Bank of India	877	197	629.83	88	193.62	109	436.21	197	629.83	736	805.96	69	38.97	9
12	Axis Bank	0	189	1152.49	142	963.96	47	188.53	189	1152.49	224	1386.34	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	455	210	287	210	287.01	0	-0.01	210	287.01	14205	5934.02	687	564.56	5
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	33	6	1.07	6	1.07	0	0.00	6	1.07	0	0.00	0	0.00	#DIV/0!
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	17711	6042	2028.77	6042	2028.77	0	0.00	6042	2028.77	92267	17424.89	5572	1410.80	6
19	TSCB	3964	738	352.01	738	352.01	0	0.00	738	352.01	36671	6904.08	1834	345.20	5
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	0	0	0	0	0.00	0	0.00	0	0.00	19	2.30	0	0.00	0
TOTAL		52277	14494	9689.09	10742	7088.85	3752	2600.24	14494	9688.89	230267	91532.74	43212	21714.88	19

DFS SPECIAL KCC CAMPAIGN ON ANIMAL HUSBANDRY AND FISHERIES

Animal Husbandry Report of 30/06/2024

Bank Name	Cummulative No of Applications Received	Cummulative No of Applications Accepted	Cummulative No of Applications Sanctioned	Cummulative - Already having KCC with Some other Bank	Cummulative - Applicant in default NPA	Cummulative - Applicant (i) not tracable (ii) Unwilling to avail (iii) Unaware about the submission of application	Cummulative -Any Other Reason	Pendency more than 15 days
Bank of Baroda	3	3	2	0	0	0	1	0
Bank of India	16	16	9	5	2	0	0	0
Canara Bank	4	4	3	0	1	0	0	0
Central Bank of India	15	15	1	0	0	1	13	0
Cooperative Bank	132	132	56	0	29	0	29	0
Punjab & Sind Bank	0	0	0	0	0	0	0	0
Punjab National Bank (incl Tripura Gramin Bank)	628	628	346	0	236	0	46	0
State Bank of India	96	96	27	0	35	5	29	0
UCO Bank	30	30	16	0	14	0	0	0
Union Bank of India	5	5	1	0	4	0	0	0
Grand Total	929	929	461	5	321	6	118	0

Fisheries Report of 30/06/2024

Bank Name	Cummulative No of Applications Received	Cummulative No of Applications Accepted	Cummulative No of Applications Sanctioned	Cummulative - Already having KCC with Some other Bank	Cummulative - Applicant in default NPA	Cummulative - Applicant (i) not tracable (ii) Unwilling to avail (iii) Unaware about the submission of application	Cummulative -Any Other Reason	Pendency more than 15 days
Bank of India	5	5	4	0	0	0	1	0
Canara Bank	32	32	19	0	9	1	3	0
Central Bank of India	6	6	1	0	5	0	0	0
Cooperative Bank	263	263	82	0	128	0	53	0
IDBI Bank Ltd.	20	20	0	0	0	0	20	0
Indian Bank	5	5	1	0	4	0	0	0
Indian Overseas Bank	4	4	2	0	0	0	2	0
Punjab & Sind Bank	2	2	2	0	0	0	0	0
Punjab National Bank (incl Tripura Gramin Bank)	989	989	555	0	267	0	167	0
State Bank of India	164	164	58	1	53	11	37	0
UCO Bank	58	58	19	0	14	0	25	0
Union Bank of India	8	8	5	0	0	0	3	0
Grand Total	1556	1556	748	1	480	12	311	0

NATIONAL RURAL LIVELIHOODS MISSION BANK LINKAGE

R1.1 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 INDIA	400	920.00	241	503.79	60.25	54.76
2	CANARA BANK	320	500.00	63	53.47	19.69	10.69
3	CENTRAL BANK OF INDIA	130	180.00	98	188.93	75.38	100.00
4	IDBI BANK LTD	90	140.00	1	1.20	1.11	0.86
5	INDIAN BANK	0	0.00	4	4.86	100.00	100.00
6	INDIAN OVERSEAS BANK	0	0.00	8	6.23	100.00	100.00
7	PUNJAB AND SIND BANK	0	0.00	12	2.99	100.00	100.00
8	PUNJAB NATIONAL BANK	2770	4850.00	510	1172.05	18.41	24.17
9	STATE BANK OF INDIA	620	1030.00	349	497.75	56.29	48.33
10	UCO BANK	650	840.00	264	420.90	40.62	50.11
11	UNION BANK OF INDIA	110	200.00	34	37.13	30.91	18.57
	Public Sector Bank	5090	8660.00	1584	2889.30	31.12	33.36
12	TRIPURA GRAMIN BANK	14100	25160.00	1216	3546.50	8.62	14.10
	Regional Rural Bank	14100	25160.00	1216	3546.50	8.62	14.10
13	HDFC BANK LTD	450	830.00	0	0.00	0.00	0.00
	Private Sector Bank	450	830.00	0	0.00	0.00	0.00
14	TRIPURA CO-OP APEX BANK LTD	2960	5350.00	131	391.20	4.43	7.31
	Coperative Bank	2960	5350.00	131	391.20	4.43	7.31
	Grand Total	22600	40000.00	2931	6827.00	12.97	17.07

TULM SEP (Individual) FY(2024-25) upto June 2024								
Sl	Bank Name	Target (Upto September 2024)	Sponsored	Sanctioned	Disbursed	Returned	Amount Disbursed (in Lakh)	Pending
1	BOI	2	4	2	2	0	3.70	2
2	BOM	1	0	0	0	0	0.00	0
3	CANARA BANK	9	1	0	0	0	1.75	1
4	CBI	1	2	0	0	0	0.00	2
5	IOB	1	0	0	0	0	0.00	0
6	PNB	30	27	5	4	0	13.80	23
7	SBI	16	23	4	4	3	20.50	16
8	TSCBL	44	39	9	9	0	17.39	30
9	UCO	20	31	12	11	0	22.53	20
10	UNION BANK	1	1	0	0	0	0.00	1
	Total	125	128	32	30	3	79.67	95

TULM SEP(SHG) FY(2024-25) upto June 2024								
Sl	Bank Name	Target (Upto September 2024)	Sponsored	Sanctioned	Disbursed	Returned	Amount Disbursed (in Lakh)	Pending
1	BOI	3	6	6	6	0	9.00	0
2	BOM	4	6	4	4	0	4.50	2
3	CANARA BANK	16	20	8	8	0	8.00	12
4	CBI	1	1	0	0	0	0.00	1
5	PNB	24	27	10	10	0	23.00	17
6	SBI	17	417	282	263	12	327.00	142
7	TGB	378	173	105	105	0	117.00	68
8	TSCBL	144	19	8	8	0	10.50	11
9	UCO	14	4	0	0	0	0.00	4
10	UNION BANK	1	0	0	1	0	0.00	0
	Total	602	673	423	405	12	499.00	257

**BANK-WISE PERFORMANCE UNDER EDUCATION LOAN FOR THE YEAR 2024-25, AS
ON 30.06.2024 (Amt in Lacs.)**

SL NO	BANKS	PROPOSAL SANCTIONED		Outstanding as on 30.06.2024		NPA as on 30.06.2024	
		NO	Amt.	No.	Amt.	No.	Amt.
1	Bank of Baroda	6	42.66	76	419.40	4	6.11
2	Bank of India	0	0.00	71	163.61	5	12.77
3	Bank of Maharashtra	0	0.00	15	75.59	0	0.00
4	Canara Bank	18	55.38	388	1199.14	31	94.42
5	Central Bank of India	2	27.00	32	181.85	5	15.00
6	Indian Bank	0	0.00	21	64.91	3	0.70
7	Indian Overseas Bank	1	35.00	24	86.58	0	0.00
8	Punjab & Sind Bank	0	0.00	4	9.42	1	1.42
9	Punjab National Bank	27	66.09	611	1442.61	107	104.40
10	State Bank of India	80	215.25	3612	6763.58	53	146.89
11	Union Bank of India	5	116.05	85	329.43	3	5.44
12	UCO Bank	1	2.00	105	328.21	13	30.05
A	Sub Total of Public Sec. Bank	140	559.43	5044	11064.33	225	417.20
13	AXIS BANK	1	15.85	31	60.58	0	0.00
14	Federal Bank	0	0.00	3	5.88	0	0.00
15	HDFC	0	0.00	12	32.91	0	0.00
16	ICICI	0	0.00	10	149.33	0	0.00
17	IDBI BANK	0	0.00	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	1	15.85	72	294.32	1.00	1.22
22	Tripura Gramin Bank	15	161.81	864	1984.12	151	207.78
C	Sub Total of RRB	15	161.81	864	1984.12	151	207.78
23	ACUB	0	0.00	0	0.00	0	0.00
24	TCARDB	0	0.00	0	0.00	0	0.00
25	TSCB	0	0.00	16	56.6	8	11.10
D	Sub Total of Coop.Banks	0	0.00	16	56.60	8	11.10
GRAND TOTAL		156	737.09	5996	13399.37	385	637.30

BANK-WISE PERFORMANCE IN FINANCING UNDER HOUSING SCHEME AS ON 30.06.2024

(Amt. in lakhs)

SI. No.	Name of the Banks	Sanctioned in FY 2024-25		Total Outstanding										Total NPA as on 30.06.2024	
				Urban		Semi-Urban		Rural		Total Outstanding as on 30.06.2024		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	115	2273.00	354	12560.00	42	1182.00	11	166.97	407	13908.97	128	2214.85	0	0
2	Bank of India	6	128.38	143	1255.12	131	950.05	19	97.32	293	2302.49	1	19.50	7	44.09
3	Bank of Maharashtra	3	87.54	36	393.14	5	64.75	0	0.00	41	457.89	28	295.99	3	56.15
4	Canara Bank	0	0.00	383	8145.36	251	2954.71	120	994.20	754	12094.27	56	839.20	5	51.55
5	Central Bank of India	1	15.00	19	644.47	19	212.64	4	28.56	42	885.67	2	22.50	0	0
6	Indian Bank	4	92.94	186	3333.18	11	179.35	10	100.77	207	3613.30	17	207.91	8	66.08
7	Indian Overseas Bank	1	13.88	112	1900.03	15	154.47	9	139.91	136	2194.41	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	71	2212.24	1975	33594.26	675	9232.37	139	2975.23	2789	45801.86	468	8313.11	22	107.46
10	State Bank of India	144	18107.78	7814	69235.18	1935	19524.11	2904	20847.74	12653	109607.03	828	15296.00	27	258.00
11	Union Bank of India	23	209.99	149	2262.65	30	224.80	4	27.51	183	2514.96	9	111.32	1	13.56
12	UCO Bank	14	361.73	580	9804.32	383	5939.01	234	3799.32	1197	19542.65	90	1433.63	25	216.46
A	Sub-Total PUBLIC sec Bank	382	23502.48	11779	143354.38	3497	40618.26	3462	29226.48	18738	213199.12	1635	28941.41	98	813.35
13	AXIS BANK	5	15.85	41	859.99	0	0.00	0	0.00	41	859.99	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	546	470.26	604	1698.33	300	405.83	6	5.19	910	2109.35	0	0.00	9	38.39
17	ICICI	18	545.73	315	7592.75	161	3354.38	19	437.88	495	11385.01	0	0.00	0	0
18	IDBI BANK	0	0.00	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	0	0.00	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	0	0.00	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	32	19.61	32	19.61	0	0.00	0	0.00	32	19.61	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	616	1362.45	2656	17864.92	2244	7773.84	75	948.07	4975	26586.83	0	0	46	97.07
28	TGB	209	3818.04	1735	24916.73	4728	35016.22	4191	29234.53	10654	89167.48	409	13760.00	718	1763.32
C	Sub Total RRB	209	3818.04	1735	24916.73	4728	35016.22	4191	29234.53	10654	89167.48	409	13760	718	1763.32
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	0	0.00	14	101.54	428	1762.09	6	29.19	448	1892.82	91	71.62	26	101.69
D	Sub-Total Coop. Bank	12	219.5	49	407.65	428	1762.09	6	29.19	483	2198.93	91	71.62	29	132.21
GRAND TOTAL		1219	28902.47	16219	186543.68	10897	85170.41	7734	59438.27	34850	331152.36	2135	42773.03	891	2805.95

PERFORMANCE UNDER PMEGP FOR THE FINANCIAL YEAR 2024-25 AS ON 30.06.2024

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	25	8	46.43	4	38.57	5	26.74	1	3	16
2	Bank of India	20	9	76.23	5	33.71	3	16.28	0	4	25
3	Bank of Maharashtra	0	1	7.14	0	0.00	0	0.00	0	1	#DIV/0!
4	Canara Bank	17	7	52.14	0	0.00	5	24.30	6	1	0
5	Central Bank of India	9	3	31.00	0	0.00	2	12.21	1	2	0
6	Indian Bank	1	0	0.00	0	0.00	1	5.81	0	0	0
7	Indian Overseas Bank	16	3	23.49	3	22.14	6	44.63	0	0	19
8	Punjab & Sind Bank	5	1	5.00	1	5.00	0	0.00	0	0	20
9	Punjab National Bank	203	79	753.00	10	90.71	45	271.02	14	55	5
10	State Bank of India	171	78	687.31	1	1.00	16	72.27	43	34	1
11	Union Bank of India	8	12	97.88	2	13.57	1	4.07	1	9	25
12	UCO Bank	43	34	251.83	3	13.57	10	37.97	16	15	7
A	Sub Total of Public Sec. Bank	518	235	2031.45	29	218.27	94	515.30	82	124	6
13	AXIS BANK	0	0	0.00	0	0.00	0	0.00	0	0	#DIV/0!
14	Bandhan Bank	0	0	0.00	0	0.00	0	0.00	0	0	#DIV/0!
15	HDFC	1	0	0.00	0	0.00	0	0.00	0	0	0
16	ICICI	0	0	0.00	0	0.00	0	0.00	0	0	#DIV/0!
17	IDBI BANK	2	1	5.00	0	0.00	0	0.00	0	1	0
18	Federal Bank	0	0	0.00	0	0.00	0	0.00	0	0	#DIV/0!
19	Yes Bank	1	0	0.00	0	0.00	0	0.00	0	0	0
20	IDFC First Bank	0	0	0.00	0	0.00	0	0.00	0	0	#DIV/0!
21	South Indian Bank	0	0	0.00	0	0.00	0	0.00	0	0	#DIV/0!
22	Indusind Bank	0	0	0.00	0	0.00	0	0.00	0	0	#DIV/0!
23	Kotak Mahindra Bank	0	0	0.00	0	0.00	0	0.00	0	0	#DIV/0!
24	Ujjivan SFB	0	0	0.00	0	0.00	0	0.00	0	0	#DIV/0!
B	Sub Total of Pvt. Sec. Bank	4	1	5.00	0	0.00	0	0.00	0	1	0
25	Tripura Gramin Bank	292	129	1026.40	8	67.00	66	410.33	76	45	3
C	Sub Total of RRB	292	129	1026.40	8	67.00	66	410.33	76	45	3
26	Tripura State Co-Operative Bank	123	30	215.80	0	0.00	30	143.95	16	14	0
D	Sub Total of Coop.Banks	123	30	215.80	0	0.00	30	143.95	16	14	0
GRAND TOTAL		937	395	3278.65	37	285.27	190	1069.58	174	184	4

BANK-WISE POSITION IN IMPLEMENTATION OF SWABALAMBAN FOR THE STATE OF TRIPURA FOR THE PROGRAMME YEAR 2023-24 AS ON JUNE 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	35	158.35	10	41.86	8	27.06	33
2	Bank of India	44	94	398.66	29	111.87	12	111.87	66
3	Bank of Maharashtra	4	6	22.70	0	0.00	0	0.00	0
4	Canara Bank	73	138	589.25	34	107.89	22	61.31	47
5	Central Bank of India	53	107	430.34	34	117.83	27	90.90	64
6	Indian Bank	23	17	71.53	0	0.00	0	0.00	0
7	Indian Overseas Bank	22	61	237.14	0	0.00	20	69.28	0
8	Punjab & Sindh Bank	9	11	32.36	3	15.00	0	0.00	33
9	Punjab National Bank	699	1129	4463.69	311	1063.17	177	570.03	44
10	State Bank India	633	1129	4559.20	346	1064.72	195	586.49	55
11	UCO Bank	161	336	1273.15	61	232.13	39	96.04	38
12	Union Bank of India	39	72	281.86	23	72.40	15	45.90	59
Total of Public Sector Banks		1790	3135	12518.23	851	2826.87	515	1658.88	48
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	3013	12016.76	962	3424.16	666	1980.50	63
Total of Regional Rural Bank		1520	3013	12016.76	962	3424.16	666	1980.5	63
25	Tripura State Co-Operative Bank	631	1051	4191.02	391	1209.13	311	897.22	62
Total of State Co-Op Banks		631	1051	4191.02	391	1209.13	311	897.22	62
GRAND TOTAL		4000	7247	28932.162	2205	7462.52	1492	4536.6	55

PMFME Position for FY 2024-25 as on June 2024					
S.No.	Bank Name	Total Applications	Loan Sanctioned	Loan Under Process	Loan Rejected
1	BANK OF INDIA	2	1	1	0
2	PUNJAB NATIONAL BANK	9	1	7	1
3	STATE BANK OF INDIA	11	0	9	2
4	UCO BANK	7	0	2	5
5	UNION BANK OF INDIA	1	0	1	0
Sub- Total for Public Sector Banks		30	2	20	8
6	AXIS BANK	2	0	2	0
7	ICICI BANK LIMITED	4	0	4	0
8	IDBI BANK	1	0	1	0
Sub- Total for Private Sector Banks		7	0	7	0
9	TRIPURA GRAMIN BANK	14	0	12	2
Sub- Total for Regional Rural Banks		14	0	12	2
10	TRIPURA STATE CO-OPERATIVE BANK	3	0	3	0
Sub- Total for Co-Operative Banks		3	0	3	0
Grand Total		54	2	42	10

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	8	4	0	0
3	Bandhan Bank	8	0	0	1
4	Bank of Baroda	28	20	20	1
5	Bank of India	103	89	89	5
6	Bank of Maharashtra	14	10	10	3
7	Canara Bank	126	114	109	11
8	Central Bank of India	80	73	73	5
10	HDFC Bank	110	50	49	59
11	ICICI Bank	4	2	0	2
12	IDBI Bank	23	14	14	7
13	Indian Bank	36	34	30	1
14	Indian Overseas Bank	30	22	22	7
18	Punjab National Bank	1046	993	962	34
19	Tripura Gramin Bank	1758	1570	1533	145
20	South Indian Bank	1	1	1	0
21	State Bank of India	1791	1627	1624	130
22	Stree Nidhi Credit- Co Operative Fedaration	1	1	1	0
23	TSCBL	518	252	227	43
24	UCO Bank	563	477	468	78
25	Ujjivan Small Finance	3	1	1	1
26	Union Bank	65	52	52	5
TOTAL		6342	5432	5311	538

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	52	21	21	20
4	Bank of Maharashtra	13	4	1	2
5	Canara Bank	63	36	36	25
6	Central Bank of India	40	23	21	14
7	HDFC Bank	30	11	6	15
8	IDBI Bank	6	4	3	2
9	Indian Bank	8	5	5	2
10	Indian Overseas Bank	18	15	14	3
11	Punjab National Bank	565	365	343	114
12	Tripura Gramin Bank	571	453	420	97
13	State Bank of India	716	582	570	91
14	South Indian Bank	1	0	0	0
15	Stree Nidhi Credit- Co Operative Fedaration	1	1	1	0
16	TSCBL	63	34	30	0
17	UCO Bank	198	136	120	49
18	Union Bank	29	24	23	3
TOTAL		2405	1719	1619	457

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	5	4	4	0
3	Canara Bank	15	11	11	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	8	4	0
8	Punjab National Bank	124	93	75	6
9	Tripura Gramin Bank	150	122	106	16
10	State Bank of India	133	108	106	17
11	TSCBL	12	7	5	0
12	UCO Bank	47	44	43	2
13	Union Bank of India	4	3	3	0
TOTAL		506	405	360	45

PM Vishwakarma Position as on June 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	50	50	48.50	1	30	0
BANK OF INDIA	Public Sector Bank	74	74	70.80	15	38	4
CANARA BANK	Public Sector Bank	58	58	55.50	6	34	6
CENTRAL BANK OF INDIA	Public Sector Bank	12	12	11.50	2	9	0
INDIAN BANK	Public Sector Bank	2	2	2.00	0	1	0
INDIAN OVERSEAS BANK	Public Sector Bank	24	24	23.50	1	12	0
PUNJAB NATIONAL BANK	Public Sector Bank	529	529	520.90	134	174	120
STATE BANK OF INDIA	Public Sector Bank	604	604	564.65	121	355	39
UCO BANK	Public Sector Bank	150	150	143.90	47	7	0
UNION BANK OF INDIA	Public Sector Bank	26	26	23.80	9	1	0
Total of Public Sector Bank		1529	1529	1465.05	336	661	169
AXIS BANK	Pvt Sector Bank	4	4	4.00	0	4	0
Bandhan Bank	Pvt Sector Bank	1	1	1.00	0	1	0
HDFC BANK LTD	Pvt Sector Bank	6	6	6.00	0	5	0
ICICI BANK LTD	Pvt Sector Bank	5	5	4.50	0	5	0
IDBI BANK LTD	Pvt Sector Bank	2	2	2.00	0	2	0
Total of Pvt Sector Bank		18	18	17.5	0	17	0
TRIPURA GRAMIN BANK	Regional Rural Bank	1135	1135	1100.05	62	710	23
Total of Regional Rural Bank		1135	1135	1100.05	62	710	23
TRIPURA STATE CO-OP.BANK LTD.	Co-Operative Bank	150	150	145.00	0	150	0
Total of Co-Operative Bank		150	150	145.00	0	150	0
Grand Total		2832	2832	2727.60	398	1538	192

Pradhan Mantri Mudra Yojana in Tripura for FY 2024-25 (As on 30.06.2024)

[Amount Rs. in Crore]

Sr No	Bank Name	Shishu (Loans up to Rs. 50,000)			Kishore (Loans from Rs. 50,001 to Rs. 5.00 Lakh)			Tarun (Loans from Rs. 5.00 to Rs. 10.00 Lakh)			Total		
		No Of A/Cs	Sanctio n Amt	Disburse ment Amt	No Of A/Cs	Sancti on Amt	Disburse ment Amt	No Of A/Cs	Sanction Amt	Disburse ment Amt	No Of A/Cs	Sanction Amt	Disburse ment Amt
Public Sector Banks													
1	State Bank of India	48	0.13	0.13	674	17.97	17.9	125	10.07	10.07	847	28.17	28.1
2	Bank of Baroda	8	0.03	0.03	38	1.1	1.1	18	1.59	1.59	64	2.73	2.73
3	Bank of India	14	0.07	0.02	199	5.74	2.17	33	2.63	1.35	246	8.44	3.54
4	Bank of Maharashtra	0	0	0	3	0.09	0.09	0	0	0	3	0.09	0.09
5	Canara Bank	29	0.07	0.07	91	2.41	2.39	33	2.72	2.72	153	5.2	5.18
6	Central Bank of India	19	0.05	0.03	27	0.61	0.39	4	0.3	0.24	50	0.96	0.66
7	Indian Bank	7	0.03	0.03	16	0.37	0.37	12	0.99	0.99	35	1.39	1.39
8	Indian Overseas Bank	0	0	0	24	0.59	0.55	4	0.38	0.38	28	0.96	0.93
9	Punjab National Bank	177	0.65	0.36	674	15.91	14.5	285	21.66	21.43	1136	38.22	36.29
10	Union Bank of India	19	0.07	0.06	97	2.44	2	44	3.73	3.54	160	6.24	5.61
11	Punjab & Sind Bank	0	0	0	5	0.12	0.12	0	0	0	5	0.12	0.12
12	UCO Bank	46	0.1	0.1	48	1.39	1.36	37	3.35	3.35	131	4.84	4.81
	Total	367	1.2	0.83	1896	48.74	42.94	595	47.42	45.66	2858	97.36	89.43
Private Sector Commercial Banks													
13	South Indian Bank	0	0	0	0	0	0	0	0	0	0	0	0
14	ICICI Bank	8	0.03	0.03	78	1.84	1.56	9	0.66	0.57	95	2.53	2.16
15	Axis Bank	2212	8.18	8.18	11	0.07	0.07	0	0	0	2223	8.24	8.24
16	IndusInd Bank	6435	20.83	20.83	2203	16.69	16.69	10	0.5	0.5	8648	38.01	38.01
17	HDFC Bank	0	0	0	5	0.17	0.17	10	0.71	0.71	15	0.88	0.88
18	IDBI Bank Limited	0	0	0	7	0.21	0.21	2	0.12	0.12	9	0.32	0.32
	Total	8655	29.04	29.04	2304	18.98	18.7	31	1.99	1.9	10990	49.98	49.61
Regional Rural Banks													
21	Tripura Gramin Bank	834	3.4	3.35	1402	25.1	23.67	84	6.02	4.45	2320	34.52	31.47
	Total	834	3.4	3.35	1402	25.1	23.67	84	6.02	4.45	2320	34.52	31.47
Small Finance Banks													
28	Ujjivan Small Finance Bank	3748	14.81	14.81	2137	16.25	16.25	0	0	0	5885	31.06	31.06
	Jana Small Finance Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0
	ESAF Small Finance Bank	735	2.72	2.72	0	0	0	0	0	0	735	2.72	2.72
	Total	4483	17.53	17.53	2137	16.25	16.25	0	0	0	6620	33.78	33.78
Co-Operative Banks													
29	Tripura State Co-Operative Bank												
	Total	0	0.00	0.00	0	0	0	0	0	0	0	0	0
	Grand Total	14339	51.17	50.75	7739	109.1	101.56	710	55.43	52.01	22788	215.64	204.29
NBFC-Micro Finance Institutions													
22	VEDIKA CREDIT CAPITAL LTD	1407	4.01	4.01	0	0	0	0	0	0	1407	4.01	4.01
23	Village Financial Services Pvt Ltd	1138	4.87	4.87	0	0	0	0	0	0	1138	4.87	4.87
24	Samasta Microfinance Limited	202	0.8	0.8	249	1.63	1.63	0	0	0	451	2.43	2.43
25	SVATANTRA MICROFIN PRIVATE LIMITED	305	1.14	1.14	375	2.31	2.31	0	0	0	680	3.45	3.45
26	SATYA MicroCapital Limited	574	2.5	2.5	373	2.64	2.64	0	0	0	947	5.13	5.13
	Total NBFC-MFI	3626	13.32	13.32	997	6.58	6.58	0	0	0	4623	19.9	19.9
	Grand Total including NBFC-MFI	17965	64.49	64.07	8736	115.7	108.14	710	55.43	52.01	27411	235.54	224.19

PRADHAN MANTRI MUDRA YOJANA OUTSTANDING POSITION AS ON 30.06.2024 (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	671	36.89	7	1.95	1194	1510.00	6	19.50	453	2174.00	8	41.85	2318	3720.89	21	63.30	1	2
2	Bank of India	1130	285.38	131	27.10	3493	5474.20	174	227.12	279	1797.62	7	43.64	4902	7557.2	312	297.86	6	4
3	Bank of Maharashtra	11	7.73	5	3.45	19	10.85	10	6.74	7	17.64	2	12.68	37	36.22	17	22.87	46	63
4	Canara Bank	572	117.83	164	42.44	1784	2976.49	352	552.68	357	2685.01	32	202.94	2713	5779.33	548	798.06	20	14
5	Central Bank Of India	41	12.23	27	7.02	81	138.74	60	69.62	19	140.97	5	39.16	141	291.94	92	115.80	65	40
6	Indian Bank	50	7.85	18	3.53	207	327.38	78	124.35	39	233.90	5	20.61	296	569.13	101	148.49	34	26
7	Indian Overseas	14	3.53	2	0.92	152	313.99	8	17.33	47	338.40	10	83.70	213	655.92	20	101.95	9	16
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	10564	2792.70	4910	1529.05	11588	13944.27	3566	3651.46	2448	9327.83	143	730.63	24600	26064.8	8619	5911.14	35	23
10	State Bank of India	1414	220.74	659	99.55	7121	11571.09	2319	2824.04	750	4333.72	123	618.28	9285	16125.55	3101	3541.87	33	22
11	UCO Bank	1073	271.69	509	141.65	2960	6219.54	810	1199.22	537	4850.52	22	161.06	4570	11341.75	1341	1501.93	29	13
12	Union Bank	410	83.99	52	7.44	1578	2473.49	167	164.43	230	1486.78	16	60.63	2218	4044.26	235	232.50	11	6
	Total PUBLIC sec Bank	15976	3850.13	6484	1864.10	30267	45062.50	7550	8856.49	5169	27411.39	375	2017.18	51412	76324.02	14409	12737.77	28	17
13	Axis Bank	17732	4130.42	1217	62.61	835	1050.74	34	13.82	148	848.63	11	15.53	18715	6029.79	1262	91.96	7	2
14	Bandhan Bank	64568	13826.94	4106	753.61	183672	91246.88	8845	5070.89	111	170.89	17	57.44	248351	105244.7	12968	5881.94	5	6
15	Federal Bank	12	581.22	4	203.64	2	380.11	0	0.00	2	1802.80	1	1161.79	16	2764.13	5	1365.43	31	49
16	HDFC Bank	144	29.05	75	10.38	103	192.83	2	4.12	75	376.31	2	9.64	322	598.19	79	24.14	25	4
17	ICICI Bank	9	1.33	6	0.27	72	102.75	9	12.49	19	109.96	0	0.00	100	214.04	15	12.76	15	6
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	1388	276.65	5	0.95	1048	432.90	0	0.00	0	0.00	0	0.00	2436	709.55	0	0.00	0	0
20	IndusInd Bank	46884	8956.34	6082	841.64	12915	7884.80	1203	356.53	183	734.49	1	4.24	59982	17575.63	7286	1202.41	12	7
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
26	ESAF	9452	1894.24	92	22.67	164	62.70	0	0.00	0	0.00	0	0.00	9616	1956.94	92			
	Total PRIVATE Sec bank	160238	33916.22052	12491	2038.028834	213391	109031.5593	10669	5702.507168	631	4470.76	51	1317.36	374260	147418.5	23211	9057.90	6	6
27	Tripura Gramin Bank	32576	6995.31	12137	3366.31	26150	27626.57	5936	6552.38	1098	5318.25	116	497.92	59824	39940.13	18189	10416.61	30	26
	Total RRB	32576	6995.31	12137	3366.31	26150	27626.57	5936	6552.38	1098	5318.25	116	497.92	59824	39940.13	18189	10416.61	30	26
28	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
29	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
30	TSCB	25966	5821.21	10930	3114.53	20463	22353.76	5246	5869.42	1013	5068.53	101	428.93	47442	33243.5	16277	9412.88	34	28
	Total Coop. Bank	25966	5821.21	10930	3114.53	20463	22353.76	5246	5869.42	1013	5068.53	101	428.93	47442	33243.5	16277	9412.88	34	28
	Grand Total	234756	50582.87	42042	10382.97	290271	204074.39	29401	26980.80	7911	42268.93	643	4261.39	532938	296926.2	72086	41625.16	14	14

BANK-WISE & SECTOR-WISE RECOVERY PERFORMANCE AS ON 30.06.2024

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	1056.76	612.47	58	6196.82	4014.77	65	3155.18	1663.87	53	10408.76	6291.11	60
10	State Bank of India	505.41	111.91	22	88.82	85.46	96	81.06	17.13	21	675.29	214.50	32
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	2899.00	1250.71	43	8941.20	427.95	5	6702.28	276.22	4	18542.48	1954.88	11
A	Sub Total of Public Sec.	4613.96	1991.27	43	17887.46	4761.08	27	10573.78	2097.89	20	33075.20	8850.24	27
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	1042.28	956.20	92	525.28	449.72	86	202.22	180.11	89	1769.78	1586.03	90
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!
	ESAF	26.02	26.02	100	4.30	4.30	100	1.21	1.21	100	31.53	31.53	100
B	Sub Total of Pvt. Sec. Bank	42207.96	9562.51	23	26678.67	5892.80	22	21251.07	5126.07	24	90137.70	20581.39	23
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		115204.21	57039.85	50	70557.04	28566.37	40	65625.03	28164.91	43	251386.29	113771.13	45

NPA Position of Banks in Tripura as on 30.06.2024

(Amt. in lacs)

SI No	Name of Bank	Agriculture	MSME	OPS	Total Prised	Non-Prised	Total NPA
1	2	3	4	5	6	7	8
1	Bank of Baroda	2.72	716.83	73.47	793.02	29.59	822.61
2	Bank of India	145.08	1081.73	56.86	1283.67	37.07	1320.74
3	Bank of Maharashtra	0.00	175.43	6.76	182.19	7.52	189.71
4	Canara Bank	235.26	1603.11	123.52	1961.89	123.01	2084.90
5	Central Bank of India	24.30	425.78	15.00	465.08	0.07	465.15
6	Indian Bank	25.95	123.53	0.70	150.18	86.34	236.52
7	Indian Overseas Bank	71.44	535.28	0.00	606.72	5.20	611.92
8	Punjab & Sind Bank	6.97	46.63	7.86	61.46	0.24	61.70
9	Punjab National Bank	8043.91	6478.13	177.00	14699.04	790.28	15489.32
10	State Bank of India	12324.28	2472.46	220.70	15017.44	3576.91	18594.35
11	Union Bank of India	129.51	288.81	5.41	423.73	37.62	461.35
12	UCO Bank	1252.20	2312.87	134.58	3699.65	20.58	3720.23
A	Sub-Total PUBLIC sec Bank	22261.62	16260.59	821.86	39344.07	4714.43	44058.50
13	AXIS BANK	94.90	13.75	47.97	156.62	500.85	657.47
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	565.68	676.26	50.69	1292.63	574.92	1867.55
17	ICICI	87.85	897.61	34.42	1019.88	2131.84	3151.72
18	IDBI BANK	1906.18	599.93	1.22	2507.33	15.46	2522.79
19	IDFC First Bank	1.63	0.00	0.00	1.63	66.78	68.41
20	Indusind Bank	1290.94	175.08	0.00	1466.02	168.29	1634.31
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	Yes Bank	0.00	0.00	0.00	0.00	1.22	1.22
24	NESFB	2.41	174.56	0.00	176.97	2.05	179.02
25	Ujjivan Bank	108.92	4.80	78.49	192.21	35.40	227.61
26	Jana SFB	712.54	0.00	21.55	734.09	0.00	734.09
B	Sub Total Pvt. Sec Bank	6794.98	3914.10	2693.74	13402.82	5496.14	18898.96
27	TGB	2051.97	17158.18	2495.98	21706.13	1982.21	23688.34
C	Sub Total RRB	2051.97	17158.18	2495.98	21706.13	1982.21	23688.34
28	ACUB	0.00	0.00	618.10	618.10	0.00	618.10
29	TCARDB	0.00	0.00	0.00	0.00	0.00	0.00
30	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		35843.14	41249.49	10234.58	87327.21	20881.80	108209.01

Position of Technically Written off A/Cs of Banks in Tripura as on 30.06.2024

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	13008	5959.19
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	15224	7328.83
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	49144	5468.06
C	Sub Total RRB	49144	5468.06
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		64941	15333.31

STATUS OF GOVT. SPONSORED SCHEMES & NPA GENERATED THEREOF

		PMRY					PMEGP					SWAVALAMBAN				
		A/Cs Outstand ing	Outstd. Balance as on 30.06.2024	NPA A/Cs	Amt. Outstd. As on 30.06.24	NPA %	A/Cs Outstand ing	Outstd. Balance as on 30.06.2024	NPA A/Cs	Amt. Outstd. As on 30.06.24	NPA %	A/Cs Outstand ing	Outstd. Balance as on 30.06.2024	NPA A/Cs	Amt. Outstd. As on 30.06.24	NPA %
1	Bank of Baroda	21	72.45	21	72.45	100	12	31.25	7	11.05	35	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!	268	625.85	23	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	33	59.69	35	32	57.69	10	22.01	38
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	1336	2959.64	703	1173.70	40	2185	2679.51	565	956.56	36
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	648	1791.14	254	767.96	43	462	1306.31	190	325.01	25
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	760.88	185	287.40	38	1393	1389.84	528	411.25	30
ASCB of PSBs Sub-Total		1820	1565.54	1662	1364.02	87	3249	7489.44	1358	2693.10	36	4689	6583.40	1460	1953.96	30
14	AXIS BANK	0	0.00	0	0.00	0	28	77.55	17	34.75	45	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	0	0.00	0	0.00	0	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	53	170.14	25	63.20	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	10208	21176.05	2487	5986.53	28	19018	25667.11	4255	6866.09	27

Bank wise details of PMJDY accounts for the State of Tripura as on 30.06.2024

Banks	Type of Bank	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposit (in Lakhs)	Zero Balance Account	RupayCard Issued	Aadhaar Seeded
Bank of Baroda	PSB	3014	6670	5197	4487	9684	575.04	481	8535	8568
Bank of India	PSB	12738	920	6838	6820	13658	636.11	413	11855	12948
Bank of Maharashtra	PSB	314	2168	1159	1323	2482	117.84	226	2407	2422
Canara Bank	PSB	33616	5943	19178	20381	39559	1726.45	4683	28741	37064
Central Bank of India	PSB	5770	265	2338	3697	6035	164.90	124	2952	5751
Indian Bank	PSB	2287	1147	1615	1819	3434	79.60	693	2014	2526
Indian Overseas Bank	PSB	3185	4672	4413	3444	7857	243.85	199	6390	4742
Punjab & Sind Bank	PSB	415	254	275	394	669	14.41	23	442	609
Punjab National Bank	PSB	136588	7081	66910	76759	143669	7713.92	19744	83574	135790
State Bank of India	PSB	81569	110963	95810	96722	192532	10141.90	4179	175109	156161
UCO Bank	PSB	52008	36146	40756	47398	88154	4864.59	5342	19032	72637
Union Bank of India	PSB	10032	4086	7372	6746	14118	600.54	1859	7636	12952
Sub-Total Public Sector Banks		341536	180315	251861	269990	521851	26879.14	37966	348687	452170
Axis Bank Ltd	PVT	18	407	285	140	425	22.56	52	249	279
Federal Bank Ltd	PVT	0	160	107	53	160	18.85	58	83	117
HDFC Bank Ltd	PVT	121	9734	203	9652	9855	161.27	1237	9855	4432
ICICI Bank Ltd	PVT	139	146	211	74	285	14.91	180	285	159
IDBI Bank Ltd.	PVT	2833	4025	3217	3641	6858	161.45	935	4547	6059
IndusInd Bank Ltd	PVT	16	1215	1040	191	1231	19.85	22	218	1194
Kotak Mahindra Bank Ltd	PVT	0	231	187	44	231	0.80	135	65	210
South Indian Bank Ltd	PVT	0	188	123	65	188	3.77	73	146	166
Yes Bank Ltd	PVT	46	0	30	16	46	0.72	6	46	43
Sub-Total Pvt Sector Banks		3173	16106	5403	13876	19279	404.17	2698	15494	12659
Tripura Gramin Bank	RRB	486240	18611	201484	303367	504851	31781.32	80271	158855	460374
Sub-Total Regional Rural Banks		486240	18611	201484	303367	504851	31781.32	80271	158855	460374
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		851397	215032	466043	600386	1066429	59064.64	120935	523036	925203

Social Security Schemes upto June 2024		Total enrolments in FY 24-25			Outstanding as on June 2024		
S.No.	Banks	PMSBY	PMJJBY	APY	PMSBY	PMJJBY	APY
1	Bank of Baroda	3513	1285	1863	11313	2809	1718
2	Bank of India	37	18	30	40698	8472	4570
3	Bank of Maharashtra	86	35	14	978	409	220
4	Canara Bank	0	0	0	41013	15305	9117
5	Central Bank Of India	169	59	45	9099	3667	2419
6	Indian Bank	79	38	11	37271	1811	742
7	Indian Overseas	0	0	0	7169	3440	2676
8	Punjab & Sind Bank	0	0	0	2643	793	444
9	Punjab National Bank	1516	482	473	233199	43827	18905
10	State Bank of India	213357	57085	29382	287323	113027	29382
11	UCO Bank	1862	669	835	41573	18530	12893
12	Union Bank	65	43	44	11670	5211	2206
	Total PUBLIC sec Bank	220684	59714	32697	723949	217301	85292
13	Axis Bank	0	0	0	408	155	3072
14	Bandhan Bank	0	0	0	0	0	1627
15	Federal Bank	0	0	0	74	59	48
16	HDFC Bank	131	18	18	3204	733	1593
17	ICICI Bank	0	0	0	335	345	111
18	IDBI Bank	0	0	0	4680	1670	1985
19	IDFC First Bank	0	0	0	2385	116	0
20	IndusInd	1	0	2	310	16	17
21	Kotak Mahindra	2	3	0	101	54	29
22	South Indian Bank	55	27	5	149	73	177
23	Ujjivan Bank	0	0	0	0	0	53
24	Yes Bank	12	0	3	17	4	3
25	ESAF SFB	0	0	28	0	0	36
	Total PRIVATE Sec bank	201	48	28	11663	3225	8751
26	Tripura Gramin Bank	9085	6405	2516	464020	218137	131587
	Total RRB	9085	6405	2516	464020	218137	131587
27	ACUB	0	0	0	0	0	0
28	TCARDB	0	0	0	0	0	0
29	TSCB	422	209	19	34111	12708	784
	Total Coop. Bank	422	209	19	34111	12708	784
	Grand Total	230392	66376	35260	1233743	451371	226414

PMSBY & PMJJBY--CLAIM STATUS FY 2024-25 (As on 30.06.2024)

Sl.	Bank	PMSBY				PMJJBY			
		Claims Made	Claims Settled	Under Process	Rejected	Claims Made	Claims Settled	Under Process	Rejected
1	Bank of Baroda	0	0	0	0	0	0	0	0
2	Bank of India	0	0	0	0	0	0	0	0
3	Bank of Maharashtra	0	0	0	0	0	0	0	0
4	Canara Bank	0	0	0	0	0	0	0	0
5	Central Bank of India	0	0	0	0	0	0	0	0
6	Indian Bank	0	0	0	0	0	0	0	0
7	Indian Overseas Bank	0	0	0	0	0	0	0	0
8	Punjab & Sind Bank	0	0	0	0	0	0	0	0
9	Punjab National Bank	0	0	0	0	2	0	2	0
10	State Bank of India	0	0	0	0	0	0	0	0
11	Union Bank of India	0	0	0	0	0	0	0	0
12	UCO Bank	1	0	1	0	1	0	1	0
A	Sub Total of Public Sec. Bank	1	0	1	0	3	0	3	0
13	AXIS BANK	0	0	0	0	0	0	0	0
14	Bandhan Bank	0	0	0	0	0	0	0	0
15	Federal Bank	0	0	0	0	0	0	0	0
16	HDFC	0	0	0	0	0	0	0	0
17	ICICI	0	0	0	0	0	0	0	0
18	IDBI BANK	0	0	0	0	0	0	0	0
19	IDFCFirst Bank	0	0	0	0	0	0	0	0
20	Indusind Bank	0	0	0	0	0	0	0	0
21	Kotak Mahindra Bank	0	0	0	0	0	0	0	0
22	SOUTH INDIAN BANK	0	0	0	0	0	0	0	0
23	Ujjivan Bank	0	0	0	0	0	0	0	0
24	YES Bank	0	0	0	0	0	0	0	0
B	Sub Total of Pvt. Sec. Bank	0	0	0	0	0	0	0	0
25	Tripura Gramin Bank	6	3	3	0	37	22	15	0
C	Sub Total of RRB	6	3	3	0	37	22	15	0
26	ACUB	0	0	0	0	0	0	0	0
27	TCARDB	0	0	0	0	0	0	0	0
28	TSCB	1	0	1	0	6	0	6	0
D	Sub Total of Coop.Banks	1	0	1	0	6	0	6	0
GRAND TOTAL		8	3	5	0	46	22	24	0

STATE-TRIPURA															
Performance of RSETIs in Tripura (upto 30.06.2024)											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
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
2024-25	8	1	266	267	49	82	57	8	54	11	0	65	0	267	267
Total	99	362	2565	2927	609	758	566	121	1065	857	0	1922	193	2734	2927
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
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
2024-25	5	9	117	126	18	88	12	0	6	0	0	6	0	126	126
Total	82	238	1764	2002	292	1174	344	11	627	907	0	1534	213	1789	2002
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
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
2024-25	5	2	152	154	52	11	76	10	9	1	0	10	0	154	154
Total	74	271	1778	2049	606	495	542	208	576	646	0	1222	435	1614	2049
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
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
2024-25	6	7	168	175	42	103	18	1	44	30	0	74	0	175	175
Total	88	290	1773	2063	513	776	463	18	714	643	0	1357	214	1849	2063
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
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
2024-25	3	38	38	76	12	48	7	2	44	10	0	54	0	76	76
Total	82	415	1639	2054	519	645	501	82	673	1008	0	1681	269	1785	2054
GRAND TOTAL	425	1576	9519	11095	2539	3848	2416	440	3655	4061	0	7716	1324	9771	11095

Bankwise Position of ATMs upto June 2024

SI.No.	BANKS	ATM			
		Rural	Semi- Urban	Urban	Total
1	Bank of Baroda	1	2	8	11
2	Bank of India	3	5	3	11
3	Bank of Maharashtra	1	1	0	2
4	Canara Bank	6	10	4	20
5	Central Bank of India	0	0	0	0
6	Indian Bank	0	1	3	4
7	Indian Overseas Bank	1	2	3	6
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	9	14
12	UCO Bank	9	12	6	27
A	Sub Total of Public Sec. Bank	107	135	199	441
13	AXIS BANK	4	9	8	21
14	Bandhan Bank	0	3	2	5
15	Federal Bank	0	0	2	2
16	HDFC	8	8	7	23
17	ICICI	5	7	7	19
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	23	45	36	104
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		153	194	240	587

Digital coverage for individuals (Savings Accounts)

Name of Bank	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	576143	286445	193936	33.66	84600	29.53	41888	7.27	17456	6.09
Gomati Total	724126	376318	267886	36.99	132288	35.15	84013	11.60	32754	8.70
Khowai Total	500947	253624	192025	38.33	85770	33.82	52643	10.51	24543	9.68
North Tripura Total	568976	286455	238810	41.97	112535	39.29	68738	12.08	26849	9.37
Sepahijala Total	686869	344052	258112	37.58	119140	34.63	66913	9.74	26658	7.75
South Tripura Total	691528	336684	219895	31.80	89876	26.69	59757	8.64	14794	4.39
Unokoti Total	420517	209276	158913	37.79	72434	34.61	43750	10.40	18391	8.79
West Tripura Total	1834612	832567	1118928	60.99	424113	50.94	490844	26.75	132095	15.87
Tripura State Total	6003718	2925421	2648505	44.11	1120756	38.31	908546	15.13	293540	10.03

Name of Bank	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	123938	21.51	63193	22.06	455546	79.07	226075	78.92	576143	100.00	286445	100.00	7008
Gomati Total	229202	31.65	111158	29.54	558056	77.07	282966	75.19	724126	100.00	376318	100.00	9946
Khowai Total	141841	28.31	73943	29.15	363222	72.51	180846	71.30	500947	100.00	253624	100.00	5265
North Tripura Total	158241	27.81	72158	25.19	418283	73.52	205950	71.90	568976	100.00	286455	100.00	6900
Sepahijala Total	226554	32.98	108453	31.52	489664	71.29	243143	70.67	686869	100.00	344052	100.00	8743
South Tripura Total	158973	22.99	69717	20.71	514528	74.40	256710	76.25	691528	100.00	336684	100.00	5962
Unokoti Total	107423	25.55	52207	24.95	310638	73.87	155152	74.14	420517	100.00	209276	100.00	2159
West Tripura Total	857500	46.74	363428	43.65	1338044	72.93	558719	67.11	1834612	100.00	832567	100.00	26349
Tripura State Total	2003672	33.37	914257	31.25	4447981	74.09	2109561	72.11	6003718	100.00	2925421	100.00	72332

Digital coverage for Businesses (Current Accounts)

Name of Bank	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	5287	1679	31.76	2690	50.88	2598	49.14	5287	100.00	381
Gomati Total	10718	3169	29.57	3903	36.42	3502	32.67	10718	100.00	582
Khowai Total	5929	2135	36.01	2742	46.25	2974	50.16	5929	100.00	403
North Tripura Total	6554	2391	36.48	4125	62.94	2567	39.17	6554	100.00	498
Sepahijala Total	8382	2295	27.38	4055	48.38	4113	49.07	8382	100.00	506
South Tripura Total	7793	2572	33.00	3850	49.40	3876	49.74	7793	100.00	729
Unokoti Total	6012	1766	29.37	2291	38.11	2538	42.22	6012	100.00	356
West Tripura Total	36216	18731	51.72	13754	37.98	18869	52.10	36216	100.00	2782
Tripura State Total	86891	34738	39.98	37410	43.05	41037	47.23	86891	100.00	6237



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

148th

१४८ वीं



कार्यसूची टिप्पण ★ **AGENDA NOTES**

June 2024

जून २०२४



CONVENER BANK

पंजाब नैशनल बैंक
...भरोसे का प्रतीक !



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