

राज्य स्तरीय बैंकर्स समिति
STATE LEVEL BANKERS' COMMITTEE

त्रिपुरा TRIPURA

१४९वीं त्रैमासिक बैठक, सितम्बर २०२४
149th Quarterly Meeting, September 2024
कार्यसूची टिप्पण, AGENDA NOTES

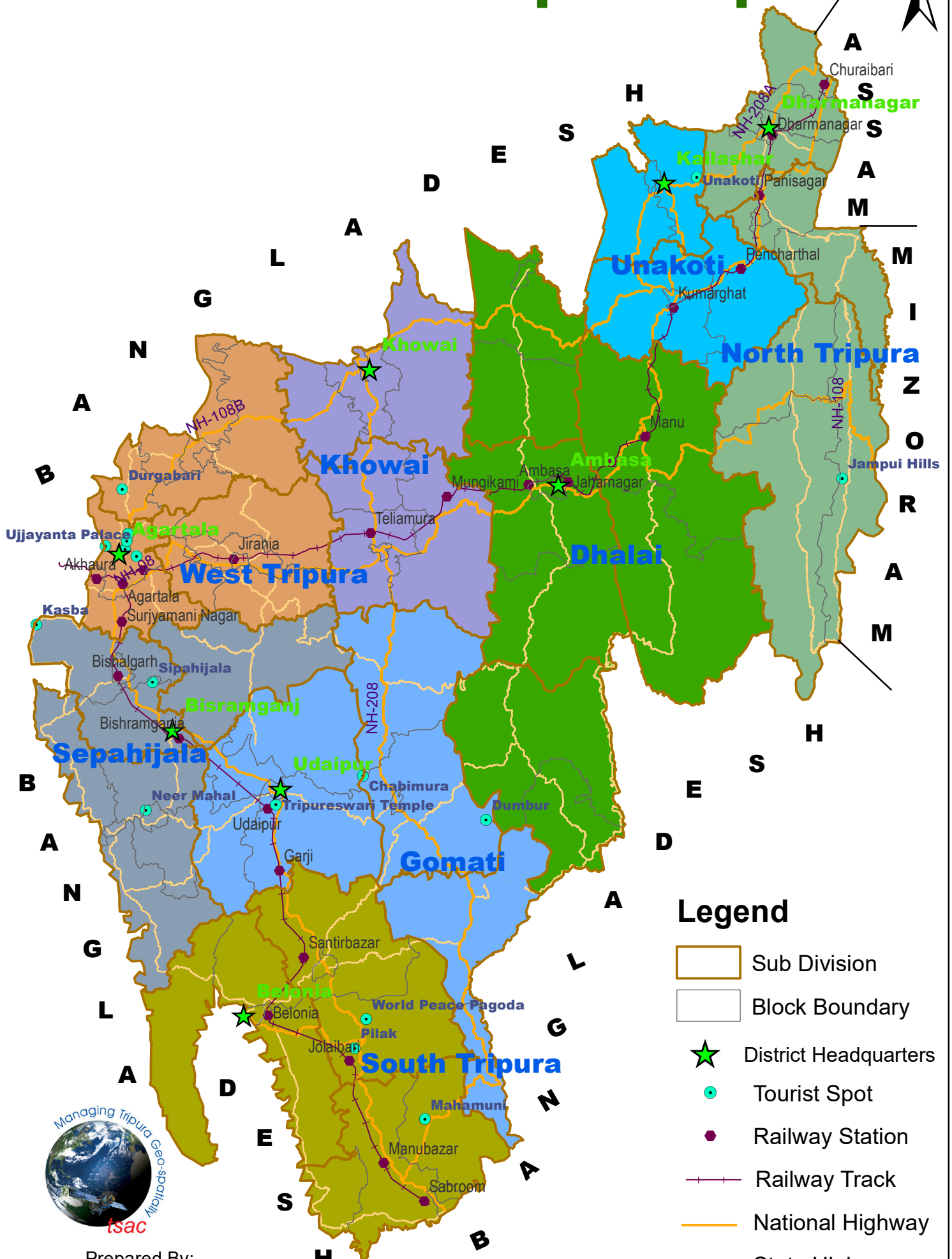


Convener Bank:











punjab national bank
पंजाब नैशनल बैंक

Administrative Map of Tripura

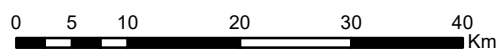


Legend

-  Sub Division
-  Block Boundary
-  District Headquarters
-  Tourist Spot
-  Railway Station
-  Railway Track
-  National Highway
-  State Highway



Prepared By:
Tripura Space Applications Center
DSTE, Government of Tripura



Geo-spatial data prepared in 1:50,000 scale

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Basic Information of Tripura state

Districts	General Information
<p style="text-align: center;">Names of the districts</p> <ol style="list-style-type: none"> 1. North Tripura 2. Unakoti 3. Gomati 4. South Tripura 5. West Tripura 6. Sepahijola 7. Khowai 8. Dhalai <p>No. of Sub Divisions - 23 No. of Blocks - 58 No. of Autonomous Council - 01</p> <p>No of ULBs (Urban Local Bodies) - 20</p> <p>No of GPs/VCs - 1176</p> <p>Total no of Bank branches- 602</p> <p>Average population covered per branch: 6103 <i>(Including RRB & Co-operative Banks)</i></p> <p style="text-align: center;">Lead Bank in all 8 Districts</p> <p style="text-align: center;">PUNJAB NATIONAL BANK</p> <p style="text-align: center;">05 RSETIs in the state:</p>	<ul style="list-style-type: none"> ➤ Capital: Agartala ➤ Area: 10.491 lakh ha ➤ Population: 36.74 lac*. (Male: 18.74 lac ○ Female: 18.00 lac) ➤ Literacy ratio: 87.2%* (Male: 91.50% Female: 82.7%) ➤ Economy: Primarily agrarian. The Primary Sector (Agricultural) contributes about 64% of total employment in the state and about 23% of the state Domestic Product. <p>➤ Net Cropped Area: 2.55 lakh ha</p> <p>Irrigation Potentials: -</p> <ul style="list-style-type: none"> ➤ Source: Good average rainfall- 2500mm per annum ➤ 10 (ten) major rivers in the state is reported to generate an annual flow of 793 million cubic meter of water. ➤ Cropping intensity: 191% ➤ Main crops: Rice, Potato, Pineapple, Jackfruit and Vegetable ➤ Plantation: Rubber, Mandarin oranges <p style="text-align: right;"><small>*as per census 2011</small></p>
<p>Canara RUDSETI Agartala TGB RSETI Bishramganj PNB RSETI Udaipur PNB RSETI Ambassa SBI RSETI Kumarghat</p>	<p>Convener of SLBC</p> <hr/> <p>Punjab National Bank</p>

**Network of Bank Branches in Tripura
As on 30.09.2024**

Population Group	March 2022	March 2023	March 2024	June 2024	Sept 2024
RURAL	277	284	293	293	296
% as against total branches	51%	50%	49%	49%	49%
SEMI- URBAN	155	167	180	180	183
% as against total branches	28%	29%	30%	30%	30%
URBAN	115	120	123	123	123
% as against total branches	21%	21%	21%	21%	21%
TOTAL	547	571	596	596	602

SLBC-TRIPURA

VITAL BANKING STATISTICS

(Amount Rs. in Crore)

Sl.	Parameter	Sept 2023	March 2024	Sept 2024
1	No. of Branches	580	596	602
2	Total Deposits	37432.93	40362.17	41236.14
3	Total Advances	20897.83	20873.75	21782.05
4	CD Ratio	56	52	53
5	CD Ratio with RIDF	57	57	57
6	C+I: Deposit Ratio	76	71	75
7	Priority Sector Advances (PSA)	10230.50	11342.31	11390.85
8	% of PSA to ANBC	52	57	55
9	Agriculture Advances	3990.56	4409.17	4344.31
10	% of Agri Advances to ANBC	20	22	21
11	MSME Advances	4017.95	4499.68	4700.79
12	Education Loans	124.96	130.42	149.96
13	Housing Loans	2803.98	3172.19	3045.30
14	DRI Advances	3.38	3.38	3.38
15	Schedules Caste/ Scheduled Tribe Advances	4547.85	3765.91	5744.83
16	Advances to Women Entrepreneurs	3795.83	3628.23	4561.93
17	% of Advances to Women Entrepreneurs to ANBC	20	18	22
18	Weaker Section Advances	10061.31	5301.02	9612.13
19	% of Weaker Advances to ANBC	52	27	46
20	Minority Community Advances	666.22	837.21	1275.43
21	% of Minority Community Advances to ANBC	3.41	4.51	6.10

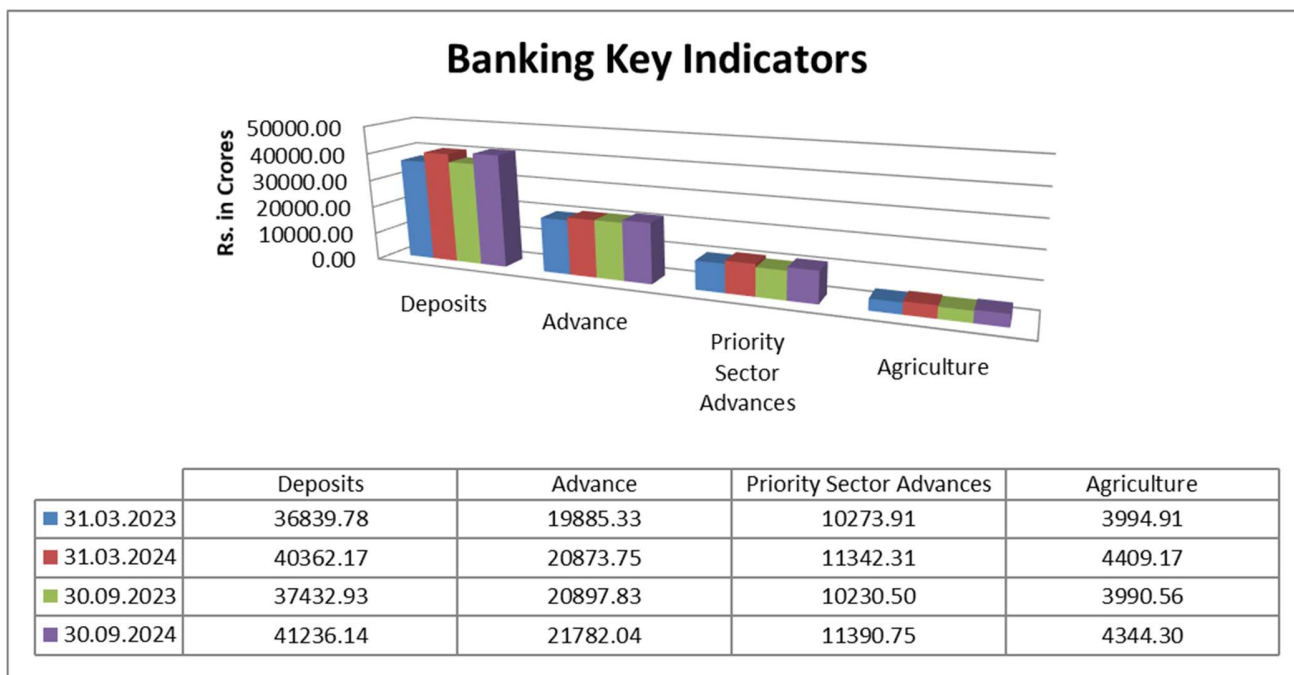
ANBC= Adjusted Net Bank Credit, (ANBC as on Sept 2023 – Rs. 20897.83 Crores).

DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN

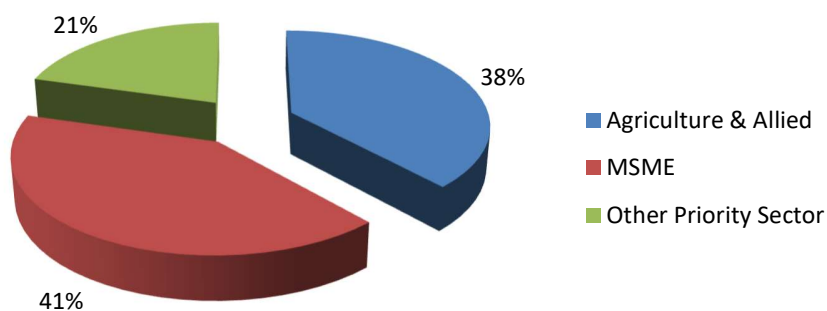
(Amount Rs in crore)

Sector	2023-24 As on Sept 2023			2024-25 As on Sept2024			Y-O-Y growth
	Plan	Achievement	% to Target	Plan	Achievement (Apr'24- Sep'24)	% to Target	
Agriculture	3200	1422.10	44	3500	1397.74	40	- 4
MSME	3500	1746.99	50	4200	2235.28	53	+3
Other Prisec	1300	785.37	60	1900	993.41	52	-8
Total Prisec	8000	3954.47	49	9600	4626.43	48	-1
Non-Prisec	4000	1580.56	40	4800	2336.90	48	+8
Grand Total	12000	5535.03	46	14400	6963.32	48	+2

Banking Key Indicators for the State of TRIPURA



Priority Sector Advance As on 30.09.2024



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	2089783.07			
	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 September)		Outstanding at the end of the Quarter	
		No. of A/cs	Amount disbursed	No. of A/cs	Balance O/s
1	Priority Sector	174256	462642.61	914493	1139085.3
I	Agriculture	91579	139773.69	508080	434430.07
(i)	Crop Loans	26394	20252.47	256458	106982.04
(ii)	Investment Credit				
	Out of (ii) above, loans for agriculture implements & machinery				
(iii)	Allied Activities	65185	119521.22	251622	327448.03
(a)	Fisheries	1319	2418.69	66588	39771.49
(b)	Dairying	2658	4873.64	37473	32351.85
(c)	Poultry	2198	4030.61	15412	28884.21
(d)	Animal Husbandry				
(e)	Bee keeping				
(f)	Sericulture				
(g)	Others (including WR & FMS)	59010	108198.28	132149	226440.48
	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	30154	223527.71	215235	470089.07
(i)	Micro Enterprises	29238	144061.69	193560	261158.85
(ii)	Small Enterprises	797	65231.64	20764	169706.81
(iii)	Medium Enterprises	119	14234.38	911	39223.41
(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	52523	99341.21	191178	234566.16
2	Loans to Weaker Sections under Priority Sector				
3	Non-Priority Sector Loans	87941	233689.68	339809	1039119.56
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	262197	696332.29	1254302	2178204.86

SPECIAL SLBC

AGENDA I – AGRI UDAAN PROGRAMME

AGRI UDAAN is a Food and Agribusiness Accelerator organized by a-IDEA (association for Innovation Development of Entrepreneurship in Agriculture), the Technology Business Incubator of ICAR-NAARM (National Academy of Agriculture Research Management), with support from the National Bank for Agriculture and Rural Development (NABARD) and the Government of India. The program is dedicated to propelling scale-up stage Food and Agribusiness start-ups through rigorous mentoring, extensive industry networking, and opportunities to pitch before investors. AGRI UDAAN offers a unique platform for innovators, entrepreneurs, and start-ups in the Food and Agribusiness sectors to showcase their products and services, receiving valuable inputs from mentors, incubators, R&D institutions, agribusiness industries, investors, and other stakeholders in the start-up ecosystem

Key Features of the scheme –

- Agri Udaan is a four to six months' programme launched to receive the applications from startups that are trying to scale up. These startups usually are 2-3 years old, with a proven record of strong multidisciplinary team, having a working prototype and a reasonable traction in the market.
- Once the applications are evaluated on both technical and business parameters and a cohort of 8-10 innovative startups are shortlisted.
- The shortlisted cohort undergoes 3 days' capacity building workshop at a-IDEA, NAARM followed by rigorous three months mentoring and networking activities with mentors helping them on different areas of scaling up including marketing, sales, R&D, legal, finance, IP, technology, investment, etc.
- This accelerator is earmarked by 1-2 demo days/ investor meets, wherein startups get a chance to pitch before a group of investors ranging from Venture Capitalists (VC), Angels, High Net worth Individuals (HNI), seed investors and corporates.
- Few of the startups also attract seed investments from a-IDEA through undergoing a separate selection process.

Key Focus Areas: -

- ❖ Agriculture
- ❖ Food Technology
- ❖ Agri Mechanization
- ❖ Animal Husbandry & Dairy
- ❖ SAMRT Farming
- ❖ Supply Chain Management & Traceability
- ❖ Natural Resources Management
- ❖ Agri Bio Technology
- ❖ Waste to Value
- ❖ Aquaculture and Fisheries
- ❖ Agri-Fintech
- ❖ Agri Centric Renewable Energy
- ❖ Agri Inputs and Bio-Based Solutions
- ❖ Organic Farming

AGENDA II - Credit Flow to Horticulture, Animal Husbandry & Fisheries

The sectors of horticulture, animal husbandry, and fisheries hold significant potential to boost rural economies, create jobs and improve the livelihood of farming communities, sustainable agricultural practices and lead to food security.

The diverse agro climatic conditions, fertile soil & abundance of rainfall offer immense potential for production of a number of tropical and subtropical fruits and vegetables in the state. Horticulture sector covers cultivation of fruits, plantation crops, vegetables, spices, flowers, processing and preservation of different fruits & vegetables. Among important Horticulture crops, Pineapple grown in Tripura is considered to be the best in the country.

The Livestock sector is crucial to the Indian economy today, comprising one third of the agriculture and allied sector GVA and having over 8% CAGR. At the same time, Animal Husbandry, Dairying and Fisheries activities play a significant role in generating farmer income, particularly among the landless, small and marginal farmers and women, besides providing cheap and nutritious food to millions of people. In view of the need to support this extremely important economic activity, which has traditionally suffered from a lack of organized credit, the RBI has issued a directive dated 04.02.2019 (Annexure II to all banks for issuing Kisan Credit Cards to Animal Husbandry and Fishery farmers (AHDF KCC). The AHDF KCC can take three forms- as an add-on credit facility to existing crop KCC holders; as a standalone AHD Card with collateral free credit limit of up to Rs 1.6 lakh, for which neither land ownership nor any processor tie up needs to be furnished; or as a standalone AHD Card with credit limit above Rs 1.6 lakh up to Rs 3 lakh, on the basis of collateral or collateral free with proof direct tie up with processor

In order to expand the benefit of Kisan Credit Card to all eligible animal husbandry and fishery farmers in the country, ARDD department, in association with the Department of Fisheries (DOF) and the Department of Financial Services (DFS), is organizing a "Nationwide AHDF KCC Campaign" since 15th November 2021.

The broad contours of the campaign as per SOP as provided by ministry is as under:

1. "District-level KCC Camp" will held on every Friday. In case, Friday being a holiday, the date of campaign will be rescheduled either for Thursday or Saturday, the alternate working day, as the case may be.
2. In camps on the spot scrutiny and in-principle acceptance of applications will be done for processing and sanction of KCC to eligible beneficiaries.
3. State Animal Husbandry Department/ State Fisheries Department will appoint District Nodal Officers respectively for this campaign and both Nodal Officers will regularly coordinate with LDM for the weekly camps in the district.
4. The applications will be sourced by the Nodal officers from eligible farmers for Animal Husbandry and Fisheries activities, through District Veterinary Surgeons, District Fishery Officer, field supervisors of district milk unions and CSC.
5. A KCC Coordination committee will be constituted at district level for scrutiny of sourced applications with the composition as follows:
 - (a) Lead District Manager- Convenor
 - (b) DDM, NABARD - Member
 - (c) District Nodal Officer, Department of Animal Husbandry - Member
 - (d) District Nodal Officer, Department of Fisheries - Member
 - (e) Bank's representatives at District Level -Member

The Coordination Committee will function under the overall supervision of the District Magistrate.

The General KCC for farm credit may be included in this campaign for saturation of KCC to eligible farmers.

The progress of the campaign in the state is given below: -

Animal Husbandry Report of 30/09/2024								
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 30/09/2024								
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

AGENDA III - Digitalization of land record

The project of computerization of land record was initiated in 1991-92 in North District under scheme of M/o Rural Development, Deptt. of Land Resources and the same was extended to other district in 1993-94. Currently, JAMI version 3.0 has been implemented in all 45 DC Circles. Also, the process of digitalization of maps has been completed.

(Source: web information available on Deptt of Information Technology, GoT website)

**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.

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.

SI 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. 6963.32 crore in 112days against Rs. 3945.20 crore in 100 days' plan. This disbursement is 48% of the Annual Target of Rs. 14400.00 crore under ACP 2024-25 as on Sept 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 improved marginally and stands at 53% as on 30.09.2024 against 52% as on 31.03.2024. 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)	26394 KCCs sanctioned by Banks amounting to Rs. 202.57 Crores during FY 2024-25 as on 30.09.2024, thereby achieving 40% of the Annual Target (52277 Nos.) In pursuance to PMFBY notification having no. F 5(139) – Agri.(Stat)/2023-24/3563-3670 dated 12.08.2024, HDFC Ergo General Insurance Company Ltd notified implementation of PMFBY for Rabi 2024-25 season. The same is being circulated to member banks for coverage of all eligible farmers.
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 8135 accounts (achievement of 36%) with corresponding sanction amount of Rs.205.66 crores (achievement of 51%) as on 30.09.2024 In TULM SEP (Individual) Banks together have disbursed Rs.241.20 lakh in 134 accounts against half yearly target of Rs.188.40 lakh in 125 accounts whereas in TULM SEP (SHG) the achievement is Rs.994.50 lakhs in 663 accounts against 628 lakhs in 602 accounts thereby achieving 107% & 110% respectively account 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: 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: 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 all 4 locations

6	Sanction of Education loans (Action: All Banks)	Banks have accorded sanction in 395 cases with aggregate sanction amount of Rs. 19.15 crore in FY 2024-25 as on Sept 2024.
7	Housing loans and PMAY <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. (Action: SLBC, Urban Development Department, All Banks)	Till Sept 2024 of FY 2024-25, 2636 housing loans have been sanctioned amounting to Rs.274.85 crore. 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 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.
8	Government sponsored schemes – PMEGP, PM Vishwakarma, PMFME, PMSVANidhi & Swavalamban (Action: All Banks)	For the FY 2024-25, 1164 PMEGP cases were sponsored to the bank branches till 30.09.2024 against the annual target of 937cases, out of which 285 cases were sanctioned amounting to Rs. 21.41 crore as on 30.09.2024. Banks all together have sanctioned 1696 proposals under PM Vishwakarma. In PMFME, banks altogether have sanctioned 05 proposal against 104 sponsored application. For the FY 2024-25, 1138 Swavalamban cases have been sponsored to the bank branches till 30.09.2024 against the annual target of 4000 cases, out of which 38 cases were sanctioned amounting to Rs. 1.48 crore as on 30.09.2024. The disbursement/sanction is low due to some issue in newly launched portal by the deptt.
9	Sanction under PM Mudra scheme & Stand up India (Action: All Banks)	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. 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>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</p> <p>(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 however it increased marginally to 5.74% as on 30.09.2024. The outstanding amount under Written off A/Cs (Shadow Register) is around Rs. 163.66 crores which if added with the outstanding NPA, the percentage of gross NPA stands at 6.49% as on Sept 2024.</p> <p>As on June 2024, percentage of NPA under KCC is 26%, under PMMY is 18%, under PMEGP is 29% 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.</p> <p style="text-align: right;">(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.</p> <p style="text-align: right;">(Action: Concerned Banks)</p> <p>The detail of such allocations is:</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>

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, 04 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 out of which one branch is to be operational by the end of this month. (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 October 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
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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. 6963.32 crore in 112days against Rs. 3945.20 crore in 100 days' plan. This disbursement is 48% of the Annual Target of Rs. 14400.00 crore under ACP 2024-25 as on Sept 2024. Achievement under Agriculture sector is 40% whereas MSME and OPS are 53% and 52% of the ACP Targets respectively as on 30.09.2024.

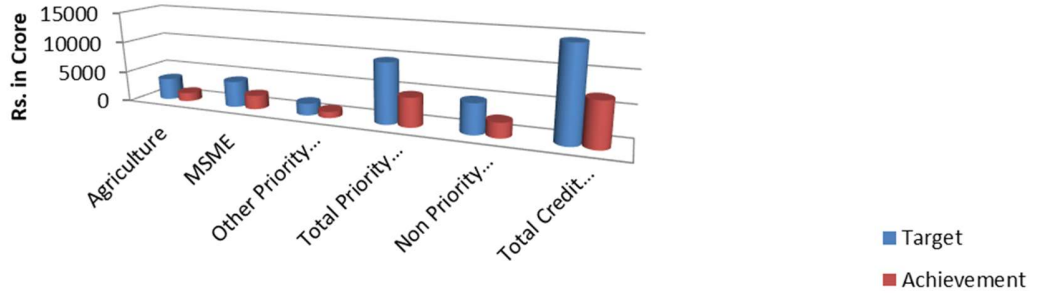
A comparative position of achievement in disbursement under ACP 2024-25 as on 30.09.2024 with the corresponding period of the previous year is as under:

2023-24				2024-25			2024-25			Y-O-Y growth
As on Sept 2023				As on June 2024			As on Sept2024			
Sector	Plan	Achievement	% to Target	Plan	Achievement	% to	Plan	Achievement	% to	
					(Apr'24-Jun'24)	Target		(Apr'24-Sep'24)	Target	
Agriculture	3200	1422.1	44	3500	648.48	19	3500	1397.74	40	-4
MSME	3500	1746.99	50	4200	1358.12	32	4200	2235.28	53	3
Other	1300	785.37	60	1900	414.13	22	1900	993.41	52	-8
Prisec										
Total Prisec	8000	3954.47	49	9600	2420.74	25	9600	4626.43	48	-1
Non-Prisec	4000	1580.56	40	4800	1215.42	25	4800	2336.9	48	8
Grand Total	12000	5535.03	46	14400	3636.15	25	14400	6963.32	48	2

The overall percentage achievement of ACP stands at 25% as on June 2024 whereas achievement as on Sept2024 stands at 48%. ACP achievement was 46% in corresponding period of previous financial year 2023-24 i.e. there is increase of 02% in ACP achievement as on 30.09.2024

Bank wise performance on different sectors under ACP pertaining to the year 2024-25 as on 30.09.2024 has been given in the **Annexure E**.

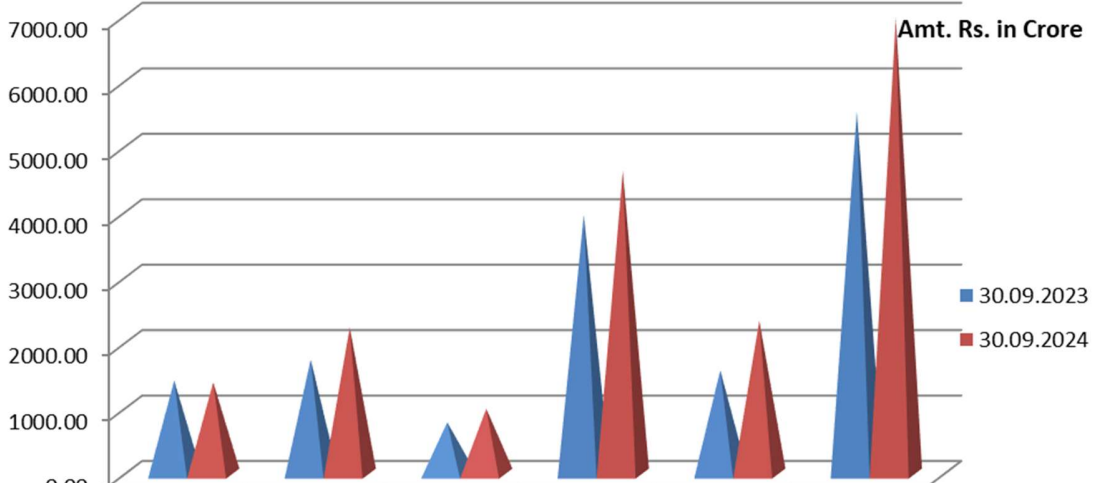
Achievement of Annual Credit Plan 2024-25 up to 30.09.2024



	Agriculture	MSME	Other Priority Sector	Total Priority Sector	Non Priority Sector	Total Credit Plan/Achievement
■ Target	3500	4200	1900	9600	4800	14400.00
■ Achievement	1397.73	2235.27	993.41	4626.42	2336.89	6963.32

Sector

Credit Disbursement under ACP as on 30.09.2023 & 30.09.2024



	Agriculture	MSME	Other Priority Sector	Total Priority Sector	Non Priority Sector	Total Credit Plan/Achievement
■ 30.09.2023	1422.10	1746.99	785.37	3954.47	1580.56	5535.03
■ 30.09.2024	1397.73	2235.27	993.41	4626.42	2336.89	6963.32

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	Agriculture & Allied Activities sector			MSME			OTHER PRISEC			TOTAL PRISEC			Non-priority sector			Total Sector		
		T	A	A as% of T	T	A	A as% of T	T	A	A as% of T	T	A	A as% of T	T	A	A as% of T	T	A	A as% of T
1	West Tripura	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

Tripura State

Districtwise and Sectorwise Achievement under Annual Credit Plan 2024-25 during the period 01.04.2024 to 30.09.2024

Rupees in lac.

SL No.	Name of District	Agriculture & Allied Activities sector			MSME			OTHER PRISEC			TOTAL PRISEC			Non-priority sector			Total Sector		
		T	A	A as% of T	T	A	A as% of T	T	A	A as% of T	T	A	A as% of T	T	A	A as% of T	T	A	A as% of T
1	West Tripura	129956.00	40129.74	31	244068.00	137431.1	56	79595.00	50332.19	63	457077.00	227893.03	50	275470.00	123067.33	45	732544.00	350960.36	48
2	Khowai	28732.00	12262.03	43	20395.00	8885.37	44	15277.00	5894.48	39	64404.00	27041.88	42	22096.00	11099.25	50	86497.00	38141.13	44
3	Sepahijala	37741.00	16118.23	43	32689.00	14694.88	45	20186.00	9398	47	90616.00	40211.11	44	31477.00	18428.96	59	122091.00	58640.07	48
4	Gomati	33267.00	16258.27	49	29665.00	16651.19	56	15048.00	8113.97	54	77980.00	41023.43	53	36351.00	20429.89	56	114327.00	61453.32	54
5	South Tripura	37994.00	18641.07	49	27660.00	13961.93	50	19764.00	9180.87	46	85418.00	41783.87	49	24511.00	16560.4	68	109927.00	58344.27	53
6	North Tripura	33267.00	14725.59	44	32800.00	16392.28	50	11618.00	5744.98	49	77685.00	36862.85	47	42381.00	18962.7	45	120063.00	55825.55	46
7	Unakoti	24349.00	8862.23	36	18123.00	9257.67	51	10078.00	4145.6	41	52550.00	22265.50	42	20519.00	10324.79	50	73066.00	32590.29	45
8	Dhalai	24694.00	12776.53	52	14600.00	6253.29	43	18434.00	6531.12	35	57728.00	25560.94	44	27195.00	14816.36	54	84920.00	40377.30	48
	Total	350000.00	139773.69	40	420000.00	223527.71	53	190000.00	99341.21	52	960000.00	462642.61	48	480000.00	233689.68	49	1440000.00	696332.29	48

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
2024-25 (As on Sep' 2024)	3500.00	1397.74	40

Agency wise achievement Status of Agriculture 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 (As on September 2024)	Target	1691.89	1045.32	762.79	0.00	3500.00
	Achievement	613.31	363.58	420.84	0.00	1397.73
	% of Achv	36	35	55	0	40

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 2024-25 (April'24 – Sep'24)
1	Increase in Farm Credit (KCC) (in crore)	Rs. 448.20	Rs. 202.52
2	KCC (No.)	52277	26394 nos. KCCs. (50% of the target) amounting to Rs.202.57crore

Bank wise position as on 30.06.2024 for agriculture sector is furnished in the **Annexure F & H.**

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

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

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

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

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

Flow of Credit to MSME

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

Plan Year	Target	Achievement	Amt. Rs. In Crore
			% of Achievement
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
2024-25 (As on Sep' 2024)	4200.00	2235.27	53

The disbursement made during the period April-June 2024 is Rs. 1358.13 crores i.e., 32% of the Annual Target which improved to 53% as on Sept'24 by disbursement of Rs.2235.27 crores.

Details of achievement of MSME under ACP 2023-24 during April 2024- Sept 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	Commercial Banks	RRB	Co-Operatives	Amt. Rs. In Crore	
					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 (As on September 2024)	Target	3253.35	682.58	264.07	0.00	4200.00
	Achievement	1950.29	149.35	135.63	0.00	2235.27
	% of Achv	60	22	51	0	53

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:

Amt. Rs. In Crore

Plan Year	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
2024-25 (As on Sept 2024)	1900.00	993.41	52

All banks disbursed Rs. 414.13 crores during the period April 2024 – June 2024 which increased to Rs.993.41 crore as on 30.09.2024

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 (As on September 2024)	Target	411.34	1368.82	119.84	0.00	1900.00
	Achievement	310.29	615.73	67.39	0.00	993.41
	% of Achv	75	45	56	0	52

Details of achievement of Other Priority Sectors (OPS) under ACP 2024-25 during April 2024 – Sept 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:

(Amt. in lacs)

BANKS	Agril & Allied Total Finance		MSME		OTHER PRISECC		Total PRISECC		TFA as % of ANBC	PS Cr. As % to ANBC
	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.		
Bank of Maharashtra	42	60.46	171	305.99	101	440.48	314	806.93	3	38
State Bank of India	38751	39318.45	7015	67387.12	4458	32247.76	50224	138953.33	6	20
IDFC First Bank	523	89.47	10	32.96	0	0	533	122.43	2	3

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

Bank-wise performance in lending to priority sectors and key categories as on 30.09.2024 is given in **Annexure C**.

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 Sept 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 53% as on 30.09.2024 that is it improved marginally from 52% as on June'24.

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 Sept2024, 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	CD RATIO
	Sept 2023	March 2024	June 2024	Sept 2024	Q-O-Q change
North Tripura	60	59	73	64	-9
Unakoti	58	68	69	69	No change
South Tripura	66	63	68	65	-3
Gomati	67	69	65	69	+4
West Tripura	50	42	43	43	No change
Sepahijala	59	64	58	61	+3
Khowai	65	65	67	63	-4
Dhalai	96	98	83	98	+15
Total State	56	52	52	53	+1

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	As on Sept 2024
CD Ratio	52%	52%	53%
CD Ratio including RIDF	57%	57%	57%
CD Ratio Including Investments	71%	75%	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

All Amount in Rupees Lakh

Bank Type	As on September 2023				As on June 2024				As on September 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	242	2129545.33	1068345.97	50	243	2238792.59	979384.28	44	245	2321294.27	1019063.97	44
Total of Private Sector Banks	115	445641.86	420120.74	94	130	582088.29	502112.88	86	133	513085.99	510388.65	99
Total of Regional Rural Banks	150	833179.08	335892.55	40	150	897210	362939.75	40	150	937493.39	375567.42	40
Total of Co-Operative Banks	73	334927.43	265423.81	79	73	334741.82	272610.83	81	74	351740.5	273184.82	78
Grand Total	580	3743293.7	2089783.07	56	596	4052832.7	2117047.74	52	602	4123614.15	2178204.86	53

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	82501.68	39679.69	0	4	4	0	191748.94	-49282	-6	9	-5	-6
Total of Private Sector Banks	-69002.3	8275.77	13	-12	2	13	67444.13	90267.91	5	15	21	5
Total of Regional Rural Banks	40283.39	12627.67	0	4	3	0	104314.31	39674.87	0	13	12	0
Total of Co-Operative Banks	16998.68	573.99	-3	5	0	-3	16813.07	7761.01	-2	5	3	-2
Grand Total	70781.45	61157.12	1	2	3	1	380320.45	88421.79	-3	10	4	-3

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

26394 KCCs sanctioned by Banks amounting to Rs. 202.57 Crores during FY 2024-25 as on 30.09.2024, thereby achieving 50% 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
Sept-2024	2024-25	52277	26394	20252.47	50

The summarized position of KCC disbursement in the FY 2024-25 as on 30.09.2024 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	33727.00	12488	12454.03	41	17
Sub Total of Pvt. Sec. Bank	488	1178.00	647	2705.17	133	82
Sub Total of RRB	17711	7848.00	11641	4374.49	66	26
Sub Total of Coop.Banks	3964	2067.00	1618	718.78	41	17
GRAND TOTAL	52277	44820.00	26394	20252.47	50	45

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

Bank-wise performance under KCC as on 30.09.2024 has been shown in the **Annexures Q**.

Performance of Banks in Crop Loan & Term Loan to Agriculture during the FY 2024-25 as on 30.09.2024

(Amt in Lakhs)

TRIPURA STATE

Performance of Banks in Crop Loan & Term Loan to Agriculture during the year 2024-25 as on 30.09.2024

(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.
A	Sub Total of Public Sec. Bank	30114	33727.00	12488	12454.03	7480	26797.00	3688	11219.47	37594	60524	16176	23673.5
B	Sub Total of Pvt. Sec. Bank	488	1178.00	647	2705.17	189047	107487.00	47606	34951.97	189535	108665	48253	37657.14
C	Sub Total of RRB	17711	7848.00	11641	4374.49	29303	96684.00	9448	31983.68	47014	104532	21089	36358.17
D	Sub Total of Coop.Banks	3964	2067.00	1618	718.78	6663	74212.00	4443	41366.10	10627	76279	6061	42084.88
GRAND TOTAL		52277	44820.00	26394	20252.47	232493	305180.00	65185	119521.22	284770.00	350000.00	91579	139773.69

Bank-wise performance under KCC as on 30.09.2024 has been shown in the **Annexures Q**.

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. The position of coverage of PMFBY in kharif 2024-25 season in the state is as under: -

District	LOANEE Farmers	NON-LOANEE Farmers
	No. of Application ID	No. of Application ID
Dhalai	1073	377
Gomati	822	11
Khowai	843	50
North Tripura	810	104
Sepahijala	649	187
South Tripura	1538	523
Unakoti	245	205
West Tripura	751	29
Total	6731	1486

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

HDFC Ergo General Insurance Company Limited has been notified for implementation of PMFBY in the West Tripura, Sepahijola, Dhalai, South Tripura, Khowai, Gomati, North Tripura and Unakoti Districts for Rabi 2024-25 Season.

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

Sl No	District	Crops	Sum Insured (Rs./Ha)	Actuarial Premium Rates (Rs./Ha)	Farmer Premium Rates (Rs./Ha)	Central Premium Rates (Rs./Ha)	State Premium Rates (Rs./Ha)	Farmer's Share of Premium (Rs./Ha.)	Central Share of Premium (Rs./Ha)	State Share of Premium (Rs./Ha)	Total Premium (Rs./Ha)
1	Dhalai	Boro Paddy	88327	3.00%	1.50%	1.35%	0.15%	1324.905	1192.4145	132.4905	2649.81
		Potato	165281	6.00%	5.00%	0.90%	0.10%	8264.05	1487.529	165.281	9916.86
		Cauliflower	119718	2.00%	2.00%	0.00%	0.00%	2394.36	0	0	2394.36
		Brinjal	111356	2.00%	2.00%	0.00%	0.00%	2227.12	0	0	2227.12
		Tomato	169652	5.00%	5.00%	0.00%	0.00%	8482.6	0	0	8482.6
		Watermelon	159250	3.00%	3.00%	0.00%	0.00%	4777.5	0	0	4777.5
2	Gomati	Boro Paddy	88327	3.00%	1.50%	1.35%	0.15%	1324.905	1192.4145	132.4905	2649.81
		Potato	165281	6.00%	5.00%	0.90%	0.10%	8264.05	1487.529	165.281	9916.86
		Cauliflower	119718	5.00%	5.00%	0.00%	0.00%	5985.9	0	0	5985.9
		Brinjal	111356	2.00%	2.00%	0.00%	0.00%	2227.12	0	0	2227.12
		Tomato	169652	6.00%	5.00%	0.90%	0.10%	8482.6	1526.868	169.652	10179.12
		Watermelon	159250	2.00%	2.00%	0.00%	0.00%	3185	0	0	3185
3	Khowai	Boro Paddy	88327	3.00%	1.50%	1.35%	0.15%	1324.905	1192.4145	132.4905	2649.81
		Potato	165281	4.00%	4.00%	0.00%	0.00%	6611.24	0	0	6611.24
		Cauliflower	119718	3.00%	3.00%	0.00%	0.00%	3591.54	0	0	3591.54
		Brinjal	111356	2.00%	2.00%	0.00%	0.00%	2227.12	0	0	2227.12
		Tomato	169652	3.00%	3.00%	0.00%	0.00%	5089.56	0	0	5089.56
		Watermelon	159250	5.00%	5.00%	0.00%	0.00%	7962.5	0	0	7962.5
4	North Tripura	Boro Paddy	88327	6.00%	1.50%	4.05%	0.45%	1324.905	3577.2435	397.4715	5299.62
		Potato	165281	7.00%	5.00%	1.80%	0.20%	8264.05	2975.058	330.562	11569.67
		Cauliflower	119718	2.00%	2.00%	0.00%	0.00%	2394.36	0	0	2394.36
		Brinjal	111356	4.00%	4.00%	0.00%	0.00%	4454.24	0	0	4454.24
		Tomato	169652	2.00%	2.00%	0.00%	0.00%	3393.04	0	0	3393.04
		Watermelon	159250	5.00%	5.00%	0.00%	0.00%	7962.5	0	0	7962.5
5	Sepahijala	Boro Paddy	88327	3.00%	1.50%	1.35%	0.15%	1324.905	1192.4145	132.4905	2649.81

		Potato	16528 1	7.00%	5.00%	1.80%	0.20%	8264.0 5	2975.05 8	330.56 2	11569. 67
		Cauliflower	11971 8	2.00%	2.00%	0.00%	0.00%	2394.3 6	0	0	2394.3 6
		Brinjal	11135 6	2.00%	2.00%	0.00%	0.00%	2227.1 2	0	0	2227.1 2
		Tomato	16965 2	6.00%	5.00%	0.90%	0.10%	8482.6	1526.86 8	169.65 2	10179. 12
		Watermelon	15925 0	2.00%	2.00%	0.00%	0.00%	3185	0	0	3185
6	South Tripura	Boro Paddy	88327	2.00%	1.50%	0.45%	0.05%	1324.9 05	397.471 5	44.163 5	1766.5 4
		Potato	16528 1	6.00%	5.00%	0.90%	0.10%	8264.0 5	1487.52 9	165.28 1	9916.8 6
		Cauliflower	11971 8	2.00%	2.00%	0.00%	0.00%	2394.3 6	0	0	2394.3 6
		Brinjal	11135 6	2.00%	2.00%	0.00%	0.00%	2227.1 2	0	0	2227.1 2
		Tomato	16965 2	2.00%	2.00%	0.00%	0.00%	3393.0 4	0	0	3393.0 4
		Watermelon	15925 0	4.00%	4.00%	0.00%	0.00%	6370	0	0	6370
7	Unakoti	Boro Paddy	88327	4.00%	1.50%	2.25%	0.25%	1324.9 05	1987.35 75	220.81 75	3533.0 8
		Potato	16528 1	15.00 %	5.00%	9.00%	1.00%	8264.0 5	14875.2 9	1652.8 1	24792. 15
		Cauliflower	11971 8	2.00%	2.00%	0.00%	0.00%	2394.3 6	0	0	2394.3 6
		Brinjal	11135 6	2.00%	2.00%	0.00%	0.00%	2227.1 2	0	0	2227.1 2
		Tomato	16965 2	2.00%	2.00%	0.00%	0.00%	3393.0 4	0	0	3393.0 4
		Watermelon	15925 0	3.00%	3.00%	0.00%	0.00%	4777.5	0	0	4777.5
8	West Tripura	Boro Paddy	88327	4.00%	1.50%	2.25%	0.25%	1324.9 05	1987.35 75	220.81 75	3533.0 8
		Potato	16528 1	8.00%	5.00%	2.70%	0.30%	8264.0 5	4462.58 7	495.84 3	13222. 48
		Cauliflower	11971 8	2.00%	2.00%	0.00%	0.00%	2394.3 6	0	0	2394.3 6
		Brinjal	11135 6	2.00%	2.00%	0.00%	0.00%	2227.1 2	0	0	2227.1 2
		Tomato	16965 2	3.00%	3.00%	0.00%	0.00%	5089.5 6	0	0	5089.5 6
		Watermelon	15925 0	2.00%	2.00%	0.00%	0.00%	3185	0	0	3185

❖ **Cultivators eligible for coverage:** -All the cultivators (including sharecroppers and tenant cultivators) growing notified crops in any reference unit shall be eligible for coverage . Under the Scheme Provision of PMFBY, all farmers whose credit limit is **sanctioned/Renewed** for Rabi 2024-25 and growing the notified crops for notified districts would be covered.

❖ **Loanee Farmers:** -Loanee farmers for the notified crops would be covered as per Revamped PMFBY. All bank branches should arrange to submit premium of crop insurance for loan sanctioned upto 15th January 2025 for Boro Paddy, Watermelon and 31st December 2024 for Potato, Cauliflower, Brinjal, Tomato .The

premium payable by farmer is given in table 1. Loanee farmers who have not opted out from scheme 7 days prior to cut off date, will be eligible for enrollment under the scheme by their financial institutions.

- ❖ **Non-Loanee Farmers:-Non loanee farmers are covered on optional basis.** For coverage of non-loanee farmers bankers should arrange documents 1. duly filled proposal form 2. attested copy of land record documents 3. bank saving account details , 4. Sowing Certificate from Agriculture Officer. In absence of any document as above , coverage will not be provided.
- ❖ **Submission of Caste- Wise / Gender- Wise Declaration with Farmer's list:-**Declaration should be submitted Panchayat-wise, Gender wise and Caste wise.
- ❖ **Claim calculation:** -The claims shall be announced as per notification released by state govt.
- ❖ **Bank Service Charge:** -The bank shall be paid service charges @ 4% of premium amount from HDFC Ergo GIC Ltd.
- ❖ **Cutoff date:-** Loanee farmers whose loan has been sanctioned upto 15th January 2025 for Boro Paddy, Watermelon and 31st December 2024 for Potato, cauliflower, Brinjal, Tomato are being covered. For non loanee farmers, last date for enrollment is 15th January 2025 for Boro Paddy, Watermelon and 31st December 2024 for Potato, Cauliflower, Brinjal, Tomato

Seasonality Discipline

LOANEE FARMER			
SL NO.	ACTIVITY	CROP	TIME LINE
1	Loanee sanctioning / renewing for RABI 2024-25 would be covered under revamped PMFBY.	Boro Paddy	15th Nov 2024 to 15th Jan 2025
		Potato	15th Oct 2024 to 31st Dec 2024
		Cauliflower	15th Oct 2024 to 31st Dec 2024
		Brinjal	15th Oct 2024 to 31st Dec 2024
		Tomato	15th Oct 2024 to 31st Dec 2024
		Watermelon	15th Nov 2024 to 15th Jan 2025
2	Cut off date for debit of premium for farmer account (loanee farmers)	Boro Paddy	15th Jan 2025
		Potato	31st Dec 2024
		Cauliflower	31st Dec 2024
		Brinjal	31st Dec 2024
		Tomato	31st Dec 2024
		Watermelon	15th Jan 2025
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	Boro Paddy	30th Jan 2025
		Potato	15th Jan 2025
		Cauliflower	15th Jan 2025
		Brinjal	15th Jan 2025
		Tomato	15th Jan 2025
		Watermelon	30th Jan 2025
4	Cut of date for receipt of	Boro Paddy	30th Jan 2025

	declarations/proposals of loanee farmers covered on compulsory basis from respective DCCBs/ nodal banks (for cooperatives) by the insurance company	Potato	15th Jan 2025
		Cauliflower	15th Jan 2025
		Brinjal	15th Jan 2025
		Tomato	15th Jan 2025
		Watermelon	30th Jan 2025
NONLOANEE FARMER			
SL NO.	ACTIVITY	CROP	TIME LINE
5	Cut-off date for receipt of proposal from farmers (Non- loanee farmers)	Boro Paddy	15th Jan 2025
		Potato	31st Dec 2024
		Cauliflower	31st Dec 2024
		Brinjal	31st Dec 2024
		Tomato	31st Dec 2024
		Watermelon	15th Jan 2025
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	Boro Paddy	30th Jan 2025
		Potato	15th Jan 2025
		Cauliflower	15th Jan 2025
		Brinjal	15th Jan 2025
		Tomato	15th Jan 2025
		Watermelon	30th Jan 2025
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	Boro Paddy	30th Jan 2025
		Potato	15th Jan 2025
		Cauliflower	15th Jan 2025
		Brinjal	15th Jan 2025
		Tomato	15th Jan 2025
		Watermelon	30th Jan 2025
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	ALL CROP	within 48 hours from the cut off date (2 Days).
BOTH LOANEE & NON-LOANEE FARMERS			
SL NO.	ACTIVITY	CROP	TIME LINE
9	Uploading of soft copies of details of farmers by Bank /DCCBs/PACS	ALL CROP	30th January 2025 for Boro Paddy and watermelon, 15th January 2025 for Potato,Cauliflower,Brinjal,Tomato
10	Cut-off date for prevented sowing	Boro Paddy	30th Jan 2025
		Potato	15th Jan 2025
		Cauliflower	15th Jan 2025
		Brinjal	15th Jan 2025
		Tomato	15th Jan 2025
		Watermelon	30th Jan 2025

Agenda item no -6

SELF HELP GROUPS / JOINT LIABILITY 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

BANK NAME	Target		Achievement		Achievement Percentage(%)	
	Total SHG's	Total Disbursement Amt.	Total SHGs	Total Disbursement Amt.	SHGs(%)	Disbursement (%)
Public Sector Bank	5000	8520	3494	7007.48	882.12	861.33
Regional Rural Bank	14100	25160	3895	11611.89	27.62	46.15
Private Sector Bank	540	970	62	201.34	23.55	37.07
Coperative Bank	2960	5350	684	1745.46	23.11	32.63
Grand Total	22600	40000	8135	20566.17	36	51.42

As against the TRLM target of Rs.400 crores in 22600 accounts for FY 2024-25, the Banks have collectively achieved sanction of 8135 accounts (achievement of 36%) with corresponding disbursement amount of Rs. 205.66 crores (achievement of 51%) as on 30.09.2024.

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

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.

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

TULM SEP (Individual) FY(2024-25) up to Sep 2024							
Bank Type	Disbursement Target	Sponsored	Sanctioned	Disbursed	Returned	Pending	Amount Disbursed (in Lakh)
Public Sector Banks	81	110	87	87	3	20	₹ 156.60
Private Banks	0	0	0	0	0	0	0
Regional Rural Banks	0	0	0	0	0	0	0
Co-Operative Banks	44	47	47	47	0	0	₹ 84.60
Total	125	157	134	134	3	20	₹ 241.20

For the FY 2024-25, 157 SEP-Individual cases were sponsored to the bank branches against the half yearly target of 125 cases, out of which 134 cases were sanctioned & disbursed amounting to Rs. 241.20 lakhs as on 30.09.2024.

TULM SEP(SHG) FY(2024-25) up to Sep 2024							
Bank Type	Target	Sponsored	Sanctioned	Disbursed	Returned	Pending	Amount Disbursed (in lakh)
Public Sector Banks	80	123	94	94	10	21	₹ 138.00
Regional Rural Banks	378	423	387	387	12	24	₹ 580.50
Co-Operative Banks	144	195	184	184	0	11	₹ 276.00
Total	602	741	665	665	22	214	₹ 994.50

For the FY 2024-25, 741 SEP-SHG cases were sponsored to the bank branches against the half yearly target of 602 cases, out of which 665 cases were sanctioned & disbursed amounting to Rs. 994.50 lakhs as on 30.09.2024.

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

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)		Sanctions made during the year 2024-25 (till 30.09.2024)		Balance outstanding as on 30.06.2024	
A/c	Amount	A/c	Amount	A/c	Amount
156	737.09	395	1914.71	4081	14995.93

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

Chief Minister's B.Ed Anuprerona Yojana:

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

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

Status Report of Chief Minister's B.ED Anuprerana Yojana								
S.No	Name of Bank	No. of B.Ed proposals sent to Higher Education Dept for approval	No. of proposals accorded approval by Higher Education Dept for sanction	No. of B.Ed loans sanctioned	Amount in Rs. Lakhs	No. of B.Ed loans disbursed	Amount in Rs. Lakhs	No. of proposals rejected
1	Bank of India	3	3	3	5.60	3	1.72	0
2	UCO Bank	29	29	5	4.75	5	2.54	0
3	Indian Bank	5	5	5	5.50	5	3.20	0
4	Tripura Gramin Bank	938	938	769	761.23	597	401.00	104
5	Tripura State Co-Op Bank	5	5	0	0.00	0	0.00	0
6	Canara Bank	69	69	29	43.50	22	29.40	0
7	Central Bank of India	5	3	2	5.00	1	2.50	1
8	State Bank of India	155	155	35	41.72	29	23.53	52
9	Punjab National Bank	385	385	140	144.25	113	48.00	3
10	Union Bank of India	9	9	3	2.07	2	1.27	6
Total		1603	1601	991	1013.62	777	513.16	166

BANK-WISE PERFORMANCE UNDER EDUCATION LOAN FOR THE YEAR 2024-25, AS ON 30.09.2024 (Amt in Lacs.)							
SL NO	BANKS	PROPOSAL SANCTIONED		Outstanding as on 30.09.2024		NPA as on 30.09.2024	
		NO	Amt.	No.	Amt.	No.	Amt.
A	Sub Total of Public Sec. Bank	348	1442.20	3138	12408.19	186	418.50
B	Sub Total of Pvt. Sec. Bank	2	7.60	72	294.82	3.00	19.35
C	Sub Total of RRB	45	464.91	855	2236.32	132	166.47
D	Sub Total of Coop.Banks	0	0.00	16	56.60	8	11.10
GRAND TOTAL		395	1914.71	4081	14995.93	329	615.42

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

Tripura State

BANK-WISE PERFORMANCE IN FINANCING UNDER HOUSING SCHEME AS ON 30.09.2024 (Amt. in lakhs)

Sl. No.	Name of the Banks	Total Outstanding													
		Sanctioned in FY 2024-25		Urban		Semi-Urban		Rural		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.	No.	Amt.	No.	Amt.	No.	Amt.
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
A	Sub-Total PUBLIC sec Bank	897	16268.31	8967	116649.87	2727	33646.57	2749	35917.09	14443	186213.53	1635	28941.41	92	659.89
B	Sub Total Pvt. Sec Bank	1276	2502.36	2983	18464.03	2381	7873.29	77	946.59	5441	27283.91	0	0	57	105.33
C	Sub Total RRB	441	8513.77	1680	24219.08	4597	34836.70	4065	29737.77	10342	88793.55	409	13760	657	1511.01
D	Sub-Total Coop. Bank	22	200.6	49	447.45	428	1762.09	6	29.19	483	2238.73	91	71.62	28	120.56
GRAND TOTAL		2636	27485.04	13679	159780.43	10133	78118.65	6897	66630.64	30709	304529.72	2135	42773.03	834	2396.79

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

❖ **Pradhan Mantri Awas Yojana (PMAY) - :**

In Pursuance of Government's vision of facilitating Housing for all, Pradhan Mantri Awas Yojana (PMAY) is being implemented in all 20 ULBs across the State of Tripura.

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 especially major players like State Bank of India (SBI), UCO Bank, Canara Bank, Bandhan Bank, HDFC Bank.

In the state of Tripura, a special scheme for finance is available to TUEP (Tripura Urban Employment Program) workers who are beneficiaries.

PMAY- Urban Status:

A Home Loan scheme for TUEP workers under PMAY-formulated is formulated & it is implemented by Punjab National Bank (PNB) till now. However, a proposal for covering all beneficiaries of PMAY in place of TUEP worker is under consideration of Punjab National Bank.

The scheme is yet to be implemented by other member bank/FI.

Agenda item no -8

MSME financing & Employment Generation Schemes

The MSME of Tripura is mostly driven by Micro enterprises through Pradhan Mantri Mudra Scheme, PMEGP, Swalamban.

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
- Limited spread of brand image
- Low productivity
- Inadequate infrastructure facilities
- Being a landlocked State transportation of products of the State to other part of the country is dependent on road connectivity only. Because of the distance, transportation cost is much higher in comparison to other States.

However, the state has scope of expanding the same given its vast natural resources viz-

- **Resource-based industrial units'**
 - a. Like tea processing given that state is producing 73 lakh kg of tea every year (Tripura is the 6th largest tea producing state)
 - b. fruit processing given that state is producing unique variety of queen pineapple, Jackfruit in large scale,
 - c. rubber-based industry given that state is 2nd largest producer of rubber in the country
 - d. Bamboo industry given that Tripura is home of 21 species of bamboo out of 130 species available in in India. Cane and Bamboo handicraft is best in the country.
 - e. 60% of the requirement of the entire country for bamboo stick for Agarbatti-making is met from the state.
 - f. The list is endless like Natural Gas, Tripura is presently power surplus which can be further explored
- **Service Sector units,**
 - a. like hotels given that the state many of tourist places like Matabari, Dumboor lake, Chabbimura, Jampui Hills etc
 - b. cold storage/ware house for storing food grain for export specially in Bangladesh, printing presses, nursing homes/ diagnostic centers, handicraft industry
 - c. printing presses, nursing homes/ diagnostic centers, handicraft industry

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 30.09.2024	2024-25	937	1164	285	2141.04	340	1967.77
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 30.09.2024	2024-25	4000	1138	38	148.36	0	0

*** Including spillover cases of last Financial Year.

PMEGP

For the FY 2024-25, 1164 PMEGP cases were sponsored to the bank branches against the annual target of 937 cases, out of which 285 cases were sanctioned amounting to Rs. 2141.04 lakhs as on 30.09.2024.

**TRIPURA STATE
PERFORMANCE UNDER PMEGP FOR THE FINANCIAL YEAR 2024-25 AS ON 30.09.2024**

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	534	687	5650.50	159	1168.35	178	965.93	175	353	30
B	Sub Total of Pvt. Sec. Bank	32	6	48.22	1	3.50	1	40.69	0	5	3
C	Sub Total of RRB	237	341	2761.74	114	918.54	110	703.95	158	69	48
D	Sub Total of Coop.Banks	134	130	922.71	11	50.65	51	257.2	4	115	8
GRAND TOTAL		937	1164	9383.17	285	2141.04	340	1967.77	337	542	30

Bank-wise performance is given in Annexure V.

SWABALAMBAN

For the FY 2024-25, 1138 cases have been sponsored to the bank branches against the target of 4000 cases, out of which 38 cases were sanctioned amounting to Rs. 148.36 lakhs as on 30.09.2024.

Name of Bank	Achievement for the Financial Year 2024-25								(Amt. in lakhs)
	Target	Sponsored		Sanctioned		Disbursed		Rejected	Achievement %
	No	No	Amt	No	Amt	No	Amt	No	No
Total of Public Sector Banks	1790	413	1819.37	6	25.74	0	0.00	14	0
Total of Private Sector Banks	59	0	0.00	0	0.00	0	0.00	0	0
Total of Regional Rural Bank	1520	527	2188.28	22	90.32	0	0.00	23	1
Total of State Co-Op Banks	631	198	810.74	10	32.30	0	0.00	1	2
GRAND TOTAL	4000	1138	4818.39	38	148.36	0	0.00	38	1

Bank-wise performance is given in Annexure W.

TRIPURA STATE
BANK-WISE POSITION IN IMPLEMENTATION OF MINI DAIRY FOR THE
STATE OF TRIPURA DURING THE YEAR 2024-25 AS ON 30.09.2024

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
3	UCO Bank	4	13.60	4	13.60
TOTAL		151	200.42	151	162.10

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

PMFME Position for FY 2024-25 as on September 2024				
Bank Name	Total Applications	Loan Sanctioned	Loan Under Process	Loan Rejected
Sub- Total for Public Sector Banks	57	3	39	15
Sub- Total for Private Sector Banks	12	0	12	0
Sub- Total for Regional Rural Banks	30	2	13	15
Sub- Total for Co-Operative Banks	5	0	5	0
Grand Total	104	5	69	30

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

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

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

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

The status of PM SVANidhi Yojana in Tripura as on 30-09-2024 is given below:

Dose	Bank Type	Applications	Sanctioned	Disbursed	Returned
1st Dose (Rs.10000/-)	Public Sector Banks	3961	3541	3517	313
	Private Sector Banks	187	95	92	73
	Regional Rural Banks	1812	1596	1556	165
	Co-Operative Banks	530	253	227	43
	Total	6490	5485	5392	594
2nd Dose (Rs.20000/-)	Public Sector Banks	1872	1326	1265	388
	Private Sector Banks	53	17	10	35
	Regional Rural Banks	605	487	455	96
	Co-Operative Banks	63	35	31	0
	Total	2593	1865	1761	519
3rd Dose (Rs.50000/-)	Public Sector Banks	383	310	294	47
	Private Sector Banks	3	3	1	0
	Regional Rural Banks	163	138	115	15
	Co-Operative Banks	12	7	5	0
	Total	561	458	415	62
Grand Total		9644	7808	7568	1175

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

PM Vishwakarma Yojana

PM Vishwakarma, a Central Sector Scheme, was launched on 17th September, 2023 by the Hon'ble Prime Minister of India, to provide end-to-end support to artisans and craftspeople who work with their hands and tools. The Scheme covers artisans and craftspeople engaged in 18 trades, viz. Carpenter (Suthar/Badhai), Boat Maker, Armourer, Blacksmith (Lohar), Hammer and Tool Kit Maker, Locksmith, Goldsmith (Sonar), Potter (Kumhaar), Sculptor (Moortikar, stone carver), Stone breaker, Cobbler (Charmkar)/ 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 30-09-2024 is as under:

Bank Name	Basic Training completed	Loan application sent	Application sent	Loan pending for Sanction	Application Disbursed
Total Public Sector Bank	3052	3052	968	777	832
Total Private Sector Bank	39	39	1	35	1
Total RRB	2740	2740	727	560	369
Total Co-operative Bank	371	371	0	370	0
Grand total	6202	6202	1696	1742	1202

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

Stand Up India

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

Status of implementation

Loans under the scheme had been extended to 60 SC/ST/Women beneficiaries amounting to Rs. 13.89 Crores during FY 2024-25 up to Sept 2024.

Bank-wise Progress under the Scheme as on 30.09.2024 is as follows: -

PERFORMANCE UNDER STAND UP INDIA FY 2024-25 As on 30.09.2024									
		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	1	25	1	25
2	Canara Bank	0	0	0	0	1	24.4	1	24.4
3	State Bank of India	1	30	0	0	6	108.75	7	138.75
4	Punjab National Bank	1	25	1	25	0	0	2	50
5	UCO Bank	0	0	0	0	1	50	1	50
6	Union Bank	0	0	1	23.12	22	523.21	23	546.33
7	IndusInd Bank	0	0	1	58	1	58	2	116
8	Indian Bank	0	0	0	0	3	88.81	3	88.81
9	Tripura Gramin Bank	9	148.9	2	23.41	6	99.49	17	271.77
10	HDFC Bank	1	18.13	0	0	1	47.5	2	65.63
11	Indian Overseas Bank	0	0	0	0	1	12.5	1	12.5
GRAND TOTAL		12	222	5	129.53	43	1037.66	60	1389.2

Pradhan Mantri Mudra Yojana (PMMY)

Status of implementation

All Banks/Financial Institutions have made an achievement of Rs. 927.03 Crores sanction in 112861 number of accounts for the period April 2024 – Sept 2024.

Performance of the Banks in the State of Tripura as on 30.09.2024 for FY 2024-25 is furnished below:

Amt. Rs. In Crores

Pradhan Mantri Mudra Yojana in Tripura for FY 2024-25 (As on 30.09.2024)												
Bank Name	Shishu (Loans up to Rs. 50,000)			Kishore (Loans from Rs. 50,001)			Tarun (Loans from Rs. 5.00 to			Total		
	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt
	Public Sector Banks	6887	21.78	20.86	4492	88.3	84.05	1170	91.77	89.02	12549	201.85
Private Sector Banks	35969	129.28	129.28	38736	396.76	396.43	362	25.57	25.49	75067	551.60	551.19
RRBs	1538	6.34	6.23	2609	47.52	42.27	176	12.69	9.12	4323	66.55	57.62
Co-operative Banks	211	2.60	2.45	476	6.54	6.34	114	2.06	2	801	11.2	10.79
NBFC-MFI	7484	28.12	28.12	2055	13.52	13.52	0	0	0	9539	41.64	41.64
Grand Total including NBFC-MFI	59208	215.94	214.76	51831	579.01	568.98	1822	132.1	125.6	112861	927.03	909.36

PRADHAN MANTRI MUDRA YOJANA OUTSTANDING POSITION AS ON 30.09.2024 (Amount in Rs. Lakhs)																		
Bank Name	Shishu				Kishore				Tarun				Total Mudra Outstanding				NPA %	
	Outstanding		NPA		Outstanding		NPA		Outstanding		NPA		Advance Outstanding		NPA Outstanding			
Total PUBLIC sec Bank	21770	5706.30	6387	1828.94	31976	47987.25	7825	9169.30	5238	28414.35	389	2011.81	58984	82107.9	14601	13010.05	25	16
Total PRIVATE Sec bank	154705	31536.98052	13906	2768.398834	203023	28165.87927	13825	5627.427168	882	4876.91	37	93.62	358610	64579.77	27768	8489.45	8	13
Total RRB	30710	6296.31	10471	2842.69	26267	28073.83	4897	5248.55	1207	5920.00	84	342.22	58184	40290.14	15452	8433.46	27	21
Total Coop. Bank	29082	6519.75	12242	3488.27	22919	25036.21	5875	6573.75	1134	5676.76	114	480.40	53135	37232.72	18231	10542.42	34	28
Grand Total	236267	50059.34	43006	10928.30	284185	129263.17	32422	26619.03	8461	44888.02	624	2928.05	528913	224210.5	76052	40475.38	14	18

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

Agenda item no -9

NPA & Recovery Performance of Banks as on 30.09.2024

a) NPA POSITION as on 30.09.2024

Rs. In Crores.

Year	Gross Advance	Gross NPA	
	Amount	Amount	% to Gross NPA
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
Sept 2023	20898	946.00	4.52
March 2024	20874	1092.83	5.23
June 2024	21170	1082.09	5.11
Sept2024	21782	1249.75	5.73

Percentage of gross NPA as against gross advance increased from 4.52% as on Sept 2023 to 5.73% as on Sept 2024. Amount in absolute terms increased to Rs. 1249.75 crores as on Sept 2024 from Rs. 946 crores as on Sept 2023. The outstanding amount under Written off A/Cs (Shadow Register) is around Rs. 163.66 crores which if added with the outstanding NPA, the total amount would be Rs. 1413.41 crores which seems to be high.

The sector wise NPA position as on 30.09.2024 vis-à-vis 30.09.2023 is given here under: -

Rs. In Crores.

Sector	September 2023			September 2024		
	Outstanding	NPA	%	Outstanding	NPA	%
Agriculture & allied	3990.56	351.11	8.79	4344.30	377.04	8.67
MSME	4017.95	306.58	7.63	4700.79	411.33	8.75
Other Prised	2221.99	107.64	4.84	2345.66	229.07	9.77
TOTAL	20897.83	946.00	4.52	21782.05	1249.06	5.73

Position of NPA in Key Schemes as on 30.09.2024: -

Sector	September 2023			September 2024		
	Outstanding	NPA	%	Outstanding	NPA	%
KCC	845.63	214.21	25.33	869.07	227.90	26.22
PMEGP	213.54	53.66	25.13	207.04	59.50	28.73
SWALAMBAN	240.53	55.02	22.87	253.31	69.12	27.29
PM Mudra Yojana	2315.35	214.15	9.25	2242.11	404.75	18.05

NPA Position and amount outstanding in Shadow Register of Banks in Tripura as on 30.09.2024 is furnished in the **Annexure EE & FF**.

b) Recovery

Overall recovery percentage in respect of three broad sectors, viz., Agriculture, MSME and Other Prisec as on 30.06.2024 stands at 45%.

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

Rs/ Lacs

Sector	<u>September 2023</u>			<u>September 2024</u>		
	Demand*	Recovery	%	Demand*	Recovery	%
Agriculture & allied	119269.63	54020.95	45	118044.99	61336.25	52
MSME	70948.31	27021.75	38	74950.88	30719.39	41
Other Prisec	65739.26	25731.42	39	60010.56	26790.77	45
TOTAL	254693.34	106014.56	42	253006.44	118846.41	47

*Overdue at the close of previous year + demand for the current year & Recovery in current financial year

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

FINANCIAL INCLUSION

Pradhan Mantri Jan DhanYojana (PMJDY)

Performance of PMJDY as on 30.09.2024 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.
863769	219100	1082869	617.43*	943181	131275	537398
In Percentage						
79.77	20.23			87.10	12.12	49.62

* Average deposit per account Rs. 5004.73/-

53.68 crore PMJDY accounts have been opened so far across the country with deposit of Rs. 2,33,89,092.20 crore with an average deposit of Rs. 4357/- per account as against average deposit of Rs. 5701.81/- per account in the State of Tripura.

Aadhaar seeding percentage is 87.10 in Tripura. 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 49.62% PMJDY customers against national issuance of 68.14%. 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 12.12% of total PMJDY accounts opened in the State. Bankers are requested to convert all zero balance accounts into operative accounts.

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

Issue of reKYC (as on 11.11.2024)

PMJDY accounts opened in 2014 are becoming due for periodic updation of re-KYC as these accounts fall in the category of low risk. As such banks are requested to ensure the hassle free reKYC of these accounts at their bank branch and deployment of BC/Bank officials in TEA garden area for mass reKYC. Local administration may be requested for mobilization of customers to banks for the purpose of reKYC of Jandhan accounts. The position of reKYC of Jandhan accounts in the state of Tripura as on 11.11.2024 is given here under: -

State	Total accounts		Inoperative accounts		reKYC Due		Accounts Frozen	
	No	%share	No	%share	No	%share	No	%share
Tripura	10.90	0.20%	1.55	0.14%	3.00	0.29%	0.21	0.12%

No in Lakh

FINANCIAL LITERACY INITIATIVE BY BANKS

In the state of Tripura 14 FLCs (Financial Literacy Center) are running with an objective of scaling up financial literacy efforts in addition to 20 CFLs (Center for Financial Literacy) covering all 58 blocks.

The details of financial literacy camps conducted by FL centers during the quarter is appended below: -

QUARTERLY REPORT									
FINANCIAL LITERACY CENTRES REPORT (From 01.04.2024 to 30.09.2024)									
Sl.	State	District	Address	Name of Sponsoring Bank	FLC Code	Special Camp		Target Group	
						No. of Literacy Camps undertaken	No. of Persons participated	No. of Literacy Camps undertaken	No. of Persons participated
1	Tripura	Gomati	R-Seti,Udaipur	PNB	33901	21	390	39	605
2	Tripura	Dhalai	R-Seti, Ambassa	PNB	19301	1	25	3	84
3	Tripura	Sepahijala	R-Seti, Sepahijala	TGB	33801	5	105	9	176
4	Tripura	West Tripura	Rudset Institute	Canara Bank	19101	53	1248	53	1248
5	Tripura	Unakoti	R-Seti, Kumarghat	SBI	35601	50	1230	50	1230
6	Tripura	Gomati	LDM(Gomati)	PNB	33902	0	0	4	179
7	Tripura	Dhalai	LDM(Dhalai)	PNB	19302	48	2184	49	2213
8	Tripura	Unakoti	LDM(Unakoti)	PNB	35602	27	1257	58	2635
9	Tripura	West Tripura	LDM(West)	PNB	19102	4	264	8	544
10	Tripura	Khowai	TGB Khowai Branch	TGB	33701	5	111	5	111
11	Tripura	South	TGB Santirbazar Branch	TGB	19201	2	74	1	43
12	Tripura	Gomati	TGB Udaipur Branch	TGB	33903	7	236	7	236
13	Tripura	Sepahijala	TGB Bishramganj Branch	TGB	33802	6	144	6	144
14	Tripura	North	TGB Dharmanagar Branch	TGB	19001	5	185	5	185
Total						234	7453	297	9633

Inclusion of Financial Literacy in School Curriculum

The Strategy, released by RBI, has been prepared under the aegis of the Technical Group on Financial Inclusion and Financial Literacy (TGFIFL: Chaired by Deputy Governor in charge of FIDD, RBI) with members from the Govt. of India and Financial Sector Regulators (RBI, SEBI, IRDAI and PFRDA). The Strategy was approved by the Sub-Committee of the FSDC (Financial Stability and Development Council) chaired by Governor, RBI. The NSFE: 2020-25 intends to support the vision of the GOI and the Financial Sector Regulators by empowering various sections of the population to develop adequate knowledge, skills, attitudes and behavior which are needed to manage their money better and to plan for the future. The document recommends '5 C' approach viz., emphasis on development of relevant **Content** in curriculum in schools, colleges and training establishments, developing **Capacity** among intermediaries involved in providing financial services, leveraging the positive effect of **Community** led model for financial literacy through appropriate **Communication** strategy, and, enhancing **Collaboration** among various stakeholders.

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. In the SLBC steering committee meet RBI representative informed the house that they have procured booklets on Financial Literacy and distributed in different library of Tripura.

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 Sept 2024	Total enrolments in FY 24-25			Outstanding as on September 2024		
	Banks	PMSBY	PMJJBY	APY	PMSBY	PMJJBY
Total PUBLIC sec Bank	246986	74621	7369	753499	231732	89957
Total PRIVATE Sec bank	1231	153	681	13928	3455	9213
Total RRB	29789	21547	17061	484846	233164	146697
Total Coop. Bank	422	209	49	34111	12708	810
Grand Total	278428	96530	25160	1286384	481059	246677

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

Claim Status of PMSBY & PMJJBY:

PMSBY & PMJJBY--CLAIM STATUS FY 2024-25 (As on 30.09.2024)									
Sl	Bank	PMSBY				PMJJBY			
		Claims Made	Claims Settled	Under Process	Rejected	Claims Made	Claims Settled	Under Process	Rejected
A	Public Sec. Bank	5	0	5	0	9	2	7	0
B	Pvt. Sec. Bank	0	0	0	0	0	0	0	0
C	RRB	14	9	5	0	84	56	28	0
D	Coop.Banks	1	0	1	0	6	0	6	0
GRAND TOTAL		20	9	11	0	99	58	41	0

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

Performance 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 the FY 2024-25 as on 30.09.2024 is given below

STATE-TRIPURA															
Performance of RSETIs in Tripura (FY 2024-25 as on 30.09.2024)															
Name of RSETI	No. of Programme	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainees		
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employed	Total	APL	BPL	TOTAL
RSETI - PNB - Udaipur, Gomati	19	13	606	619	89	190	154	11	93	36	0	129	0	619	619
RSETI - PNB - Ambassa, Dhalai	16	32	449	481	57	324	87	2	9	16	0	25	0	481	481
RSETI - TGB - SEPAHUJALA, Sepahijala	14	3	457	460	166	61	176	31	23	6	0	29	0	460	460
RUDSETI, AGARTALA (Promoted by Canara Bank), West Tripura	17	45	435	480	113	260	75	5	77	45	0	122	1	479	480
RSETI - SBI -Kumarghat, Unakoti	15	45	435	480	99	138	104	16	109	10	0	119	0	419	419
Grand Total	81	138	2382	2520	524	973	596	65	311	113	0	424	1	2458	2459

Year-wise performance of RSETIs of the State is in **Annexure JJ**.

Opening of New RSETIs

In the 138th SLBC meeting, house resolved to open dedicated RSETI at each district. Accordingly, 03 new RSETIs are proposed in the state, permission for opening of these is awaited by sponsoring banks from Ministry of Rural Development (MoRD), Govt of India, details of which is furnished below: -

Proposed RSETI	Sponsoring Banks	Status
PNB RSETI at South Tripura	Punjab National Bank	Permission is awaited from MoRD
SBI RSETI at North Tripura	State Bank of India	-do-
TGB RSETI at Khowai	State Bank of India	-do-

BC/CSP Position in Tripura including inactive BCs:

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

Name of Bank	No of BCA	Inactivity (%) as on June 2024
Bank of Baroda	15	29%
Bank of India	5	89%
Canara Bank	12	70%
Fino Payments Bank Limited	1190	72%
HDFC Bank Ltd	55	28%
IDFC First Bank Ltd.	84	34%
India Post Payments Bank Limited	631	78%
Punjab National Bank	245	24%
Tripura Gramin Bank	201	0%
State Bank of India	229	20%
Tripura State Co-operative Bank	127	0%
Jana Small Finance Bank	1	0%
Axis Bank	3	0%
Union Bank of India	3	0%
Indian Overseas Bank	1	0%
Punjab & Sind Bank	1	0%
Total	2803	

Deepening of Digital payment system in the state

- Reserve Bank of India with a view to expanding and deepening the digital payments ecosystem, advised to identify one district in the state of Tripura to make it 100% digitally enabled. Accordingly, West Tripura has been identified and made 100% digitally enabled with the concerted efforts of all the stakeholders
- RBI had desired to take up the process of digitalization for the entire state instead of only 1-2 districts at a time. The same was also desired by Chief Secretary, Government of Tripura in the 141st SLBC Meeting held on November 22, 2022.
- Based on the 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 mode of payment, viz. Debit Cards/ Internet Banking/ Mobile Banking /UPI/ USSD/AEPS/POS/QR etc.
- The status quo is maintained since then, the abridged position district wise is appended 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

District-wise performance is in **Annexure LL & MM**.

- RBI has proposed to push the digitization further by identifying cluster in all districts and converting them to digital clusters.

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. The matter is discussed at length in the meeting of SLBC sub-committee on FI on 15.11.2024 wherein concerned bank has submitted that they have already deployed BC with micro ATMs in these districts and hence deployment of ATM may be dispensed with. The house resolved that the respective bank may write to RBI RO Agartala through SLBC desk for dispensation.

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	Present Status
01	Unakoti	Pecharthal	PNB	PO/Work order have placed for deployment ATM
02	Dhalai	Chawmanu	PNB	In process
03	North Tripura	Kalacherra	PNB	PO/Work order have placed for deployment ATM
04	South Tripura	Poangbari	PNB	In process
05	South Tripura	Rajnagar	PNB	In process
06	Unakoti	Chandipur	PNB	PO/Work order have placed for deployment ATM
07	West Tripura	Bamutia	PNB	PO/Work order have placed for deployment ATM
08	West Tripura	Belbari	PNB	In process
09	Gomati	Karbook	SBI	Bank is in the process of setting up ATM at given location
10	North Tripura	Jubarajnagar	SBI	ATM has been installed by the Bank
11	Sepahijala	Nalchar	SBI	In process
12	South Tripura	Bharat Chandra Nagar	SBI	In process
13	South Tripura	Jolaibari	SBI	In process
14	South Tripura	Rupaichari	SBI	In process
15	West Tripura	Hezamara	SBI	ATM has been installed by the Bank
16	West Tripura	Lefunga	SBI	ATM has been installed by the 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 15.11.2024. 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.
South Indian Bank	Dhalai	Longtharai Valley	Deo Reserve Forest (Part) Village Code: 272472	3143		
ICICI Bank	North Tripura	Dasda	Taiyangpara Village Code: 272721	4334	ICICI Bank has been allocated alternate location at " Dasmanipara " due to Infrastructure issues within 05 km of radius vide our email letter dated 31.08.2024	
Bank of Maharashtra	South Tripura	Belonia	Abhaynagar Village Code: 272301	7052	Branch opened and started functioning.	
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.
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	Kalyanpur	1634	Highlighted by Hon'ble Chief Minister in 143rd SLBC Meeting held on 28-06-23	SBI has got approval for opening of bank branch and is process of opening of the same at the earliest.
3	Dhalai	Manu	Purba Karamcharra	2710	Highlighted by Hon'ble Chief Minister in 143rd SLBC Meeting held on 28-06-23	Axis Bank representative is not present in the meeting to appraise the present status.
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 informed the house that the branch will be operational by the end of this month i.e. Nov'24.
6	Dhalai	Chawmanu	Manikpur	3179	Based on demand by local population	IndusInd Bank representative is not present in the meeting to appraise the present status.
7	Dhalai	Ganganagar	Ganganagar	1929	Request by DM Dhalai in DCC meeting, based on demand by local population.	Bank of Baroda representative appraised the house that they are awaiting approval from their Head office.
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 submitted to their Regional Office.

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 KYCR is available	No of branches in which KYC-Id is printed on passbook & Statement	No of branches where KYCR banner along with KYCR missed called no 7799022129 is displayed
Bank of Baroda	7	7	7	0
Bank of India	13	13	0	13
Bank of Maharashtra	3	3	0	3
Canara Bank	19	0	0	0
Central Bank Of India	6	0	0	0
Indian Bank	6	6	6	6
Indian Overseas	5	0	0	0
Punjab & Sind Bank	2	2	0	2
Punjab National Bank	70	70	70	70
State Bank of India	73	73	0	0
UCO Bank	30	0	30	30
Union Bank	11	11	11	11
Axis Bank	15	0	0	0
Bandhan Bank	30	0	0	30
Federal Bank	2	0	0	0
HDFC Bank	23	0	0	23
ICICI Bank	18	0	0	0
IDBI Bank	9	9	9	9
IDFCFirst Bank	1	0	0	0
IndusInd	8	0	0	0
Kotak Mahindra	2	0	0	0
South Indian Bank	2	0	0	0
Yes Bank	2	0	0	0
Ujjivan Bank	8	8	0	8
NESFB	9	0	9	9
Jana SFB	1	0	0	1
ESAF SFB	3	3	0	0
Tripura Gramin Bank	150	0	0	150
ACUB	3	3	0	0
TCARDB	5	0	0	0
TSCB	66	0	0	0
TOTAL	602	208	142	365

Agenda Item No - 13

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 15.01.2025 for compilation of Agenda Notes for 150th SLBC Meeting. The date of submission by the concerned banks is tabulated as follows: -

Sl.	Bank	Date of Submission
1	Punjab National Bank	08.10.2024
2	Tripura Gramin Bank	09.10.2024
3	IDFC First Bank	10.10.2024
4	Bank of Maharashtra	15.10.2024
5	ACUB	15.10.2024
6	Bank of India	18.10.2024
7	Indian Bank	18.10.2024
8	Tripura State Co-Operative Bank	19.10.2024
9	Ujjivan Bank	21.10.2024
10	Bank of Baroda	22.10.2024
11	State Bank of India	22.10.2024
12	ESAF Bank	22.10.2024
13	South Indian Bank	22.10.2024
14	Central Bank of India	24.10.2024
15	Union Bank of India	24.10.2024
16	ICICI	24.10.2024
17	UCO Bank	25.10.2024
18	IndusInd Bank	25.10.2024
19	Bandhan Bank	25.10.2024
20	Jana Small Finance Bank	28.10.2024
21	HDFC	29.10.2024
22	YES Bank	29.10.2024
23	Punjab & Sind Bank	31.10.2024
24	AXIS BANK	02.11.2024
25	Federal Bank	02.11.2024
26	Canara Bank	04.11.2024
27	Indian Overseas Bank	04.11.2024
28	Kotak Mahindra Bank	05.11.2024
29	IDBI BANK	05.11.2024
30	NESFB	05.11.2024

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 as on 30.09.2024 FY 2024-25:

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 30.09.2024 FY 2024-25

SI No	Name of Bank	(Amt in Lacs.)							
		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

However, SLBC steering committee met on 19.11.2024 suggested to get survey in the field for getting the Customers' perception/feedback. Accordingly, a survey format is devised wherein customers of these banks will be surveyed in all 08 districts: -

- How long are you banking with SBI/PNB/UCO Bank? (Name of Bank) Less than 12 month/more than 12month
- Do you face any difficulty in getting service from the bank? Yes/No
- Have you ever applied for any Credit facility from the bank? Yes/No
- If yes, how long it takes to get credit facility from the bank? 07 days/15days/30days/more than 30days
- Is the credit facility availed by you, suffice your requirement? Yes/No
- General Comments on overall banking facility provided by your bank? Satisfactory/Needs to be improved

Signature of Customer

(Name)

Account no.

Contact No.

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.

Appropriation of PMAY grant towards NPA accounts of the customer

Under the flagship program of Government, Pradhan Mantri Awas Yojana-Gramin (PMAY-G), financial assistance in form of grant is provided to beneficiaries identified using SECC 2011 and Awaas+ 2018 data to help them construct a house for their personal living.

Several instances were reported from different districts authorities that such financial assistance (grant) provided by Govt to these identified beneficiaries of PMAY-G in the saving accounts of beneficiaries maintained with Bandhan Bank, is appropriated by Bandhan Bank towards their dues against credit facility.

Convener Bank of SLBC Tripura has taken up the matter with Bandhan Bank and it is reported by the bank through their letter dated 07.02.2024 that they have recovered their dues under the provision of section 171 of Indian Contract Act, 1872.

In view of which Convener Bank of SLBC Tripura vide its letter dated 21.02.2024 requested RBI RO Agartala for their intervention.

The matter is again taken up in DCC meeting of South Tripura District dated 23/09/2024 where house resolved to escalate the matter to SLBC for discussion.



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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 /chagartala@pnb.co.in

Ref: SLBC/Tripura/Minutes & advisory/017/2024-25

Date: 20.11.2024

Proceedings of the Meetings of SLBC Steering Committee for Tripura held on 19th November, 2024 at Tripur Gramin Bank, Head office, Agartala.

The SLBC Tripura Steering Committee for Tripura was held on 19th November, 2024 at Tripura Gramin Bank, Head office, Agartala. The meeting was chaired by Shri Rituraj Krishna, Circle Head Punjab National Bank & Convener SLBC Tripura. The house also witnessed the gracious presence of Shri Diganta Kr. Das, DGM NABARD, TRO Agartala; Ms. Rakhi Biswas IAS, Addl. Secretary & Director, Institutional Finance, Govt of Tripura; Shri Bhajan Chandra Roy, MD, Tripura State Co-operative Bank Ltd; Shri Santosh Rawat, GM, Tripura Gramin Bank; Shri Aman Kr. Poddar, Manager, RO Agartala; Shri T. K. Basak, D.O., Directorate of Institutional Finance, Govt Of Tripura, Shri Bikash Lasker, AVP, Bandhan Bank; Shri Palash Bhaumik, State co-ordinator, SBI; RK Timothy, Manager, UCO Bank & Shri Deepraj Roy, Manager from Convener Bank (PNB).

The draft agenda for 149th SLBC meeting of Tripura for the combined quarter of June'24 & Sept'24 was presented to the house by Shri Uttam Kumar Mukherjee, Chief Manager SLBC Tripura. After discussions held at length among the House members, the following agenda points were identified for discussion in upcoming 149th SLBC meeting of Tripura state: -

SI	Agenda Item	Contents
1	01	Confirmation of proceeding of the 147 th meeting of SLBC for Tripura held on 11.06.2024
	02	SPECIAL SLBC AGENDA on Agri UDAAN Programme, Credit flow to Horticulture, Animal Husbandry & Fisheries, Digitalisation of land record
2	03	Action Taken report w.r.t. proceedings of 147 th meeting of SLBC for Tripura
3	04	Implementation of Annual Credit Plan (ACP)
		ACP achievement
		Flow of Credit to Agriculture & Allied Activites
		Promotion of e-Kisan Upaj Nidhi (e-KUN)
		Flow of Credit to MSME
		Flow of Credit to Other Priority Sector
		Flow of credit in Renewal Source of Energy



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पंजाब नैशनल बैंक
punjab national bank
राज्य स्तरीय बैंकर्स समिति, त्रिपुरा
State Level Bankers' Committee, Tripura
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Durgabari Road, Agartala -799001
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4	05	CD Ratio of Banks in Tripura
5	06	Issuance of Kisan Credit Cards Pradhan Mantri Fasal Bima Yojana
6	07	Self Help Groups/JLG Tripura Rural Livelihood Mission Tripura Urban Livelihood Mission
7	08	Education Loans & Housing Loans PMAY
8	09	MSME financing & Employment Generation Scheme PMEGP Swalamban Mini Diary PMFME PM SVANidhi Yojana PM Vishwakarma Yojana Stand Up India Pradhan Mantri Mudra Yojana
09	10	NPA & Recovery Performance of Banks
10	11	Financial Inclusion Financial Literacy Initiative by Banks Inclusion of Financial Literacy in School Curriculum Social Security Scheme Claim Status of PMJJBY & PMSBY Performance of RSETIs



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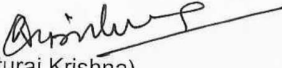



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punjab national bank
राज्य स्तरीय बैंकर्स समिति, त्रिपुरा
State Level Bankers' Committee, Tripura
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		BC/CSP Position in Tripura including inactive BCs
		Deepening of Digital payment system in the state
		Deployment of ATM in Khowai & Unakoti District
		Deployment of ATM in RD blocks
		Status of Opening of Bank Branch in Various Allocated Locations
	12	Implementation & progress of CKYCR in banks
14	12	Timely Submission of Data by Banks
15	15	Other Issues
	15a	Customers' perception and effectiveness of credit scheme of SBI, PNB and UCO Bank
	15b	Discussion of Market Intelligence Issues e.g. Ponzi Scheme/Cyber Frauds etc.
	15C	Appropriation of PMAY grant towards NPA accounts of the customer
16	16	Any other issue with the permission of chair

The meeting ended with vote of thanks to all participants.


(Rituraj Krishna)
Circle Head, CO Agartala
& Convener, SLBC Tripura







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पंजाब नैशनल बैंक
punjab national bank
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ई-मेल/ e-mail : slbctripura@pnb.co.in /chagartala@pnb.co.in

Ref: PNB/SLBC Tripura/ Minutes & Advisory/16/2024-25

Date: 20.11.2024

Proceedings of the Meetings of SLBC Tripura Sub – Committee on Financial Inclusion, Agriculture & MSME held on 15th November 2024 at the Conference Hall of NABARD, TRO, Agartala.

The SLBC Tripura Sub – Committee on Financial Inclusion, Agriculture & MSME was held on 15th November, 2024 at Conference Hall of NABARD, TRO, Agartala.

The meeting was chaired by Shri Anil S. Kotmire, General Manager, NABARD, TRO Agartala & Co-chaired by Shri Rituraj Krishna, DGM Punjab National Bank & Convener SLBC Tripura. The meeting was also attended by representatives from RBI, member Banks and line departments. A list of participants of the meeting is enclosed.

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

- 1. Review of Achievement in ACP during Q2 of FY 2024-25:** The House expressed satisfaction over the overall achievement of ACP as on 30.09.2024 which stands at 48% of the annual target. However, house observed that achievement in Agriculture sector is 40% whereas it is 44% in the corresponding period of FY 2023-24 which is cause of concern. Accordingly, house resolved that –
 - Agriculture deptt & Banks will work in close co-ordination.
 - Agriculture deptt will also participate in “District KCC Camps” organized on **EVERY FRIDAY** for KCC in ARDD & Fisheries. In camps on the spot scrutiny and in-principle acceptance of applications will be done for processing and sanction of KCC to eligible beneficiaries. The applications will be sourced by the Nodal officers of Agriculture Deptt from eligible farmers.
 - Agriculture deptt will share the list of such sourced applications branch wise to respective bank’s administrative office at Agartala through email for its logical conclusion in a time bound manner. Banks in turn will also share list of beneficiaries whose applications are sanctioned or returned on monthly basis.
 - House observed that performance in KCC under ARDD and Fisheries is also not satisfactory and require attention of all stake holders. During discussion it is also observed that no capital subsidy is presently available in ARDD sector and it may be linked to low credit off take in ARDD sector.
- 2. Implementation of PMFBY for Rabi Crops 2024-25:** - The house observed that Banks/FI/Agri deptt to make farmers aware of the benefits of the scheme so that maximum number of farmers whether loanee or non-loanee could be brought under the ambit of PMFBY.
- 3. Review of Credit Flow to SHGs, PMEGP, SWALAMBAN, PM Vishwakrama schemes:-** The house expressed its satisfaction over the performance in SHGs where banks together have achieved 51% of annual target whereas in case of SEP banks altogether have surpassed the half yearly target. However house expressed its displeasure over the progress made in PMEGP & SWALAMBAN and advised all stake holders to work in co-ordination so that performance could be improved in coming quarters. The house also resolved that all applications under PMEGP, PM Vishwakarma etc are to be disposed off within a period of 30 days.



4. **Review of opening of Bank Branch in the State: -**

The house reviewed the position on date and same is reproduced below: -

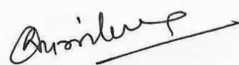
Name of Location	Allocated Bank	Present Status
Manu Chhailengta R.F.(Part) Village Code: 272487	Axis Bank	The infrastructure issue like road, network connectivity, electricity were raised by concerned banks.
Deo Reserve Forest (Part) Village Code: 272472	South Indian Bank	
Dasmanipara	ICICI Bank	ICICI Bank is not present to appraise the house.
Abhayanagar	Bank of Maharashtra	Started functioning
Purba Rajnagar	Federal Bank	Representative could not appraise the house about the
Manu Chhailengta R.F.	IDFC Bank	
Garjanmura	TGB	TGB has already deployed BC at the location. House observed that the matter to be taken up in DCC meeting of Gomati District for further their view and opinion.
Kalyanpur	SBI	Corporate approval obtained & premises identified however local residents through BDO requested for shifting of the premises
Purba Karamcherrra	Axis Bank	Axis Bank is not present to appraise the house.
Fatikroy	PNB	In Process
Gandacherra	SBI	Started functioning
Manikpur	IndusInd Bank	Representative could not appraise the house about the present status
Ganganagar	Bank of Baroda	They are awaiting approval from Corporate office
Raishyabari	Union Bank of India	Survey is done by the bank


5. **Review of Progress in deployment of ATM in Unakoti & Khowai District :-** TGB & TSCB informed the house that they have already deployed a large number of BC in Khowai & Unakoti District with Micro ATM. Further, they have also informed the house that ATM installed in rural areas are less popular than BC. Further, it is discussed that installing more number of ATM may also discourage the digital payment. The house resolved that concerned banks will write to RBI through SLBC desk for dispensation.



Allocation of ATM to different banks				
S.No.	District	Block	ATM Allocation	Present Status
01	Unakoti	Pecharthal	Punjab National Bank	Purchase order/Work order have placed for deployment ATM
02	Dhalai	Chawmanu	Punjab National Bank	In process
03	North Tripura	Kalacherra	Punjab National Bank	Purchase order/Work order have placed for deployment ATM
04	South Tripura	Poangbari	Punjab National Bank	In process
05	South Tripura	Rajnagar	Punjab National Bank	In process
06	Unakoti	Chandipur	Punjab National Bank	Purchase order/Work order have placed for deployment ATM
07	West Tripura	Bamutia	Punjab National Bank	Purchase order/Work order have placed for deployment ATM
08	West Tripura	Belbari	Punjab National Bank	In process
09	Gomati	Karbook	State Bank of India	Bank is in the process of setting up ATM at given location
10	North Tripura	Jubarajnagar	State Bank of India	Bank is in the process of setting up ATM at given location. ATM Machine is ready for installation after electrical connection issues are sorted out.
11	Sepahijala	Nalchar	State Bank of India	Bank is in the process of setting up ATM at given location
12	South Tripura	Bharat Chandra Nagar	State Bank of India	Bank is in the process of setting up ATM at given location
13	South Tripura	Jolaibari	State Bank of India	Bank is in the process of setting up ATM at given location
14	South Tripura	Rupaichari	State Bank of India	Bank is in the process of setting up ATM at given location
15	West Tripura	Hezamara	State Bank of India	ATM has been installed by the Bank
16	West Tripura	Lefunga	State Bank of India	ATM has been installed by the Bank

7. **Bank-wise allocation of GPs for placement of BCs:** As per decision of SLBC meeting held on 31.01.2022 and upon receipt of additional information from member Banks, 140 GPs / VCs were identified where no Branch / BC was available within a radius of 2 KMs from the concerned GP / VC. Punjab National Bank has informed that 55 out of 66 allocated locations BC agent has already been identified, of which, 32 points have been operationalized and the remaining shall be made operational after receipt of IIBF certificate & positive PVR. Tripura Gramin Bank informed that 37 out of 48 allocated locations BC agent has already been identified. Out of which 17 points are already operational. PNB & TGB informed that some of the issues like distance of the proposed location from base branch due to which they are finding tough in identifying candidates. House resolve that PNB & TGB will submit such locations along with reason so that these locations might be reallocated to other member banks whose branch is in close vicinity.


 (Rituraj Krishna)
 DGM & Convener, SLBC Tripura
 Punjab National Bank





**LIST OF THE PARTICIPANTS AT THE SLBC SUB-COMMITTEE MEETING HELD ON 15th November 2024
AT CONFERENCE HALL OF NABARD, TRO, AGARTALA.**

Sl. No.	Name	Designation/Office/Institution
1	Shri Anil S. Kotmire	GM, NABARD, TRO Agartala
2	Shri Rituraj Krishna	DGM & Convener SLBC Tripura, Punjab National Bank
3	Ms. Rakhi Biswas	Addl. Secretary & Director, Institutional Finance, GoT
4	Shri Bhajan Ch. Roy	M.D., Tripura State Co-operative Bank Ltd
5	Shri Santosh Rawat	GM, Tripura Gramin Bank
6	Shri Samarjit Paul	AGM, Reserve Bank of India RO Agartala
7	Shri S. Debbarma	Jt. Director, Deptt of Industries & Commerce, GoT
8	Dr. Debasis Bhowmik	Asstt. Director, Deptt of Agriculture, GoT
9	Dr. Sani Nandi	Asstt. Director, Deptt of ARDD, GoT
10	Shri Uttam Kr. Mukherjee	Chief Manager, SLBC Tripura, Punjab National Bank
11	Shri Susanta Das	Chief Manager, Bank of Baroda, Agartala
12	Shri Kashyap Kumar Barun	Chief Manager, Canara Bank, RO Silchar
13	Shri Deepraj Roy	Manager, SLBC, Tripura
14	Shri Palash Bhowmik	State Co-ordinator, State Bank of India, Agartala
15	Shri R K Timothy	Manager, UCO Bank, ZO Agartala
16	Shri Sandeep Saha	Manager, Canara Bank, Agartala
17	Shri Trithankar Sutradhar	Manager, Union Bank of India, Agartala
18	Shri Debabrata Ghosh	Manager, Bandhan Bank, Agartala
19	Ms. Soma Majumdar	Supdtt of Fisheries, GoT
20	Shri Tapas Kr. Basak	Dev. Officer, Deptt of Institutional Finance, GoT
21	Shri Debraj Saha	RM, IndusInd Bank Ltd, Agartala
22	Shri Akash Sharma	DM, IDFC First Bank Ltd, Agartala
23	Shri Abhijit Debbarma	SMM (M&E), TRLM, GoT
24	Shri Pratim Deb	SMM (FI &ME), TULM, GoT
25	Ms. Sarmista Deb	DM, Bandhan Bank, Agartala
26	Ms. Rakhi Das	Asstt. Manager, Federal Bank, Agartala

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Om



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ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ
punjab national bank
राज्य स्तरीय बैंकर्स समिति, त्रिपुरा
State Level Bankers' Committee, Tripura
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Ref: SLBC/Tripura/Minutes & advisory/017/2024-25

Date: 20.11.2024

Proceedings of the Meetings of SLBC sub committee on Deepening of Digital Ecosystem for the state of Tripura held on 19th November, 2024 at Tripura Gramin Bank, Head office, Agartala.

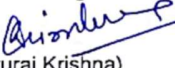
The SLBC sub committee on Deepening of Digital Ecosystem for the state of Tripura was held on 19th November, 2024 at Tripura Gramin Bank, Head office, Agartala. The meeting was chaired by Shri Rituraj Krishna, Circle Head Punjab National Bank & Convener SLBC Tripura. The house also witnessed the gracious presence of Shri Diganta Kr. Das, DGM NABARD, TRO Agartala; Ms. Rakhi Biswas IAS, Addl. Secretary & Director, Institutional Finance, Govt of Tripura; Shri Bhajan Chandra Roy, MD, Tripura State Co-operative Bank Ltd; Shri Santosh Rawat, GM, Tripura Gramin Bank; Shri Aman Kr. Poddar, Manager, RBI, RO Agartala; Shri T. K. Basak, D.O., Directorate of Institutional Finance, Govt Of Tripura, Shri Bikash Lasker, AVP, Bandhan Bank; Shri Palash Bhaumik, State co-ordinator, SBI; Shri RK Timothy, Manager, UCO Bank & Shri Uttam Kr. Mukherjee, Chief Manager; Shri Deepraj Roy, Manager from Convener Bank (PNB).

The present status of digital payment in the state was presented to the house by Shri Uttam Kumar Mukherjee, Chief Manager SLBC Tripura.

The action point emanated from the discussion is detailed below: -

- Based on the 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 mode of payment, viz. Debit Cards/ Internet Banking/ Mobile Banking /UPI/ USSD/AEPS/POS/QR etc. The status quo is maintained since then. All member Banks/Financial Institution to maintain the 100% coverage of eligible accounts i.e. accounts where customer opted-in for availment of any of the digital payment method like debit card, AEPS, Internet banking, mobile banking, UPI, USSD, POS, QR.
- RBI's representative informed the house that RBI has now focusing on 100% digital acceptance in the state through cluster based approach. Accordingly, clusters have been identified by them in different pockets for saturation of all merchants/vendors in that cluster through one or other method of digital payment in collaboration with respective banks in that area. Member banks are requested to extend their full support & co-operation in this regard.

The meeting ended with vote of thanks to all participants.


(Rituraj Krishna)
Circle Head, CO Agartala
& Convener, SLBC Tripura



BANK-WISE & POPULATION GROUP-WISE BRANCH NETWORK AND DEPOSIT AS ON 30.09.2024

(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	1555.00	1486.00	68272.00	71313.00
2	Bank of India	5	5	3	13	5013.44	16094.72	18186.60	39294.76
3	Bank of Maharashtra	1	1	1	3	1875.00	35.00	124.00	2034.00
4	Canara Bank	5	9	5	19	14779.08	16929.39	61638.61	93347.08
5	Central Bank of India	2	3	1	6	6660.62	3747.30	10288.42	20696.34
6	Indian Bank	2	1	3	6	1659.00	679.00	39963.00	42301.00
7	Indian Overseas Bank	1	2	2	5	1231.00	2456.00	16951.00	20638.00
8	Punjab & Sind Bank	1	0	1	2	335.87	0.00	3719.20	4055.07
9	Punjab National Bank	38	17	15	70	152104.05	191055.72	187776.22	530935.99
10	State Bank of India	34	21	18	73	272591.29	274303.92	701775.87	1248671.08
12	Union Bank of India	1	4	6	11	1815.12	13651.55	90283.28	105749.95
12	UCO Bank	12	12	6	30	26563.00	35573.00	80122.00	142258.00
A	Sub Total of Public Sec. Bank	103	76	66	245	486182.47	556011.60	1279100.20	2321294.27
13	AXIS BANK	3	8	4	15	7347.09	13447.36	70010.68	90805.13
14	Bandhan Bank	15	11	4	30	42817.97	14194.44	16095.01	73107.42
15	Federal Bank	0	1	1	2	0.00	180.85	9339.22	9520.07
16	HDFC	9	10	4	23	17017.78	21451.58	80967.34	119436.70
17	ICICI	4	9	5	18	1196.50	26527.13	53075.44	80799.07
18	IDBI BANK	5	3	1	9	0.00	10100.00	10100.00	20200.00
19	IDFC First Bank	0	0	1	1	0.00	0.00	11892.53	11892.53
20	Indusind Bank	1	4	3	8	409.48	1820.79	6336.28	8566.55
21	Kotak Mahindra Bank	1	0	1	2	0.00	0.00	5438.49	5438.49
22	South Indian Bank	0	0	2	2	0.00	0.00	12167.00	12167.00
23	Ujjivan Bank	0	5	3	8	0.00	16267.47	27751.46	44018.93
24	YES Bank	1	0	1	2	0.00	49.09	16530.50	16579.59
25	NESFB	4	3	2	9	1022.29	1306.51	2924.36	5253.16
26	Jana Small Finance Bank	0	0	1	1	0.00	0.00	14550.79	14550.79
27	ESAF Small Finance Bank	1	2	0	3	173.19	577.37	0.00	750.56
B	Sub Total of Pvt. Sec. Bank	44	56	33	133	69984.30	105922.59	337179.10	513085.99
28	Tripura Gramin Bank	107	33	10	150	491530.13	212025.72	233937.54	937493.39
C	Sub Total of RRB	107	33	10	150	491530.13	212025.72	233937.54	937493.39
29	ACUB	0	1	2	3	0.00	351.12	3535.30	3886.42
30	TCARDB	0	4	1	5	0.00	0.00	0.00	0.00
31	TSCB	42	13	11	66	98985.73	77944.75	170923.61	347854.09
D	Sub Total of Coop.Banks	42	18	14	74	98985.73	78295.87	174458.91	351740.51
GRAND TOTAL		296	183	123	602	1146682.63	952255.78	2024675.75	4123614.16

BANK-WISE & POPULATION GROUP-WISE ADVANCE AND CD RATIO AS ON 30.09.2024

Amt. in lakh

Sl 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	1336.00	2054.00	38915.00	42305.00	86	138	57	59		59
2	Bank of India	3643.50	11298.43	17767.04	32708.97	73	70	98	83		83
3	Bank of Maharashtra	6.00	135.69	1933.48	2075.17	0	0	1559	102		102
4	Canara Bank	7445.29	12752.53	32462.18	52660.00	50	75	53	56		56
5	Central Bank of India	1429.51	2075.11	2788.83	6293.45	21	55	27	30		30
6	Indian Bank	551.08	522.91	10744.15	11818.14	33	77	27	28		28
7	Indian Overseas Bank	885.00	1828.00	7494.00	10207.00	72	74	44	49		49
8	Punjab & Sind Bank	373.03	0.00	851.78	1224.81	111	0	23	30		30
9	Punjab National Bank	53833.30	53361.54	73995.26	181190.10	35	28	39	34		34
10	State Bank of India	152107.17	141463.91	298185.02	591756.10	56	52	42	47	134409.00	58
11	Union Bank of India	689.13	7824.11	25142.73	33655.97	38	57	28	32		32
12	UCO Bank	13594.56	18102.82	21471.88	53169.26	51	51	27	37		37
A	Sub Total of Public Sec. Bank	235893.57	251419.05	531751.35	1019063.97	49	45	42	44	134409.00	50
13	AXIS BANK	8801.77	13888.38	18251.98	40942.13	120	103	26	45		45
14	Bandhan Bank	86771.72	57998.70	28802.28	173572.70	203	409	179	237		237
15	Federal Bank	0.00	609.03	4182.71	4791.74	0	0	45	50		50
16	HDFC	4094.56	17813.08	50090.44	71998.08	24	83	62	60		60
17	ICICI	3989.19	31599.54	60097.35	95686.08	333	119	113	118		118
18	IDBI BANK	0.00	3088.82	5453.54	8542.36	0	31	54	42		42
19	IDFC First Bank	0.00	0.00	5837.5	5837.50	0	0	49	49		49
20	Indusind Bank	50.91	27578.18	31963.02	59592.11	0	1515	504	696		696
21	Kotak Mahindra Bank	0.00	0.00	360.66	360.66	0	0	7	7		7
22	South Indian Bank	0.00	0.00	4311.00	4311.00	0	0	35	35		35
23	Ujjivan Bank	0.00	19763.34	13125.49	32888.83	0	121	47	75		75
24	YES Bank	0.00	0.09	1654.64	1654.73	0	0	10	10		10
25	NESFB	348.06	506.69	538.18	1392.93	34	39	18	27		27
26	Jana Small Finance Bank	0.00	0.00	5921.89	5921.89	0	0	41	41		41
27	ESAF Small Finance Bank	827.64	2068.27	0.00	2895.91	478	358	#DIV/0!	386		386
B	Sub Total of Pvt. Sec. Bank	104883.85	174914.12	230590.68	510388.65	150	165	68	99	0.00	99
28	Tripura Gramin Bank	212903.45	94310.12	68353.85	375567.42	43	44	29	40	569325.92	101
C	Sub Total of RRB	212903.45	94310.12	68353.85	375567.42	43	44	29	40	569325.92	101
29	ACUB	0.00	53.82	585.07	638.89	0	15	17	16	3771.68	113
30	TCARDB	0.00	0.00	0.00	0.00	0	0	0	0		0
31	TSCB	227300.46	28419.89	16825.58	272545.93	230	36	10	78	206336.24	138
D	Sub Total of Coop.Banks	227300.46	28473.71	17410.65	273184.82	230	36	10	78	210107.92	137
GRAND TOTAL		780981.33	549117.00	848106.53	2178204.86	68	58	42	53	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 30.09.2024

(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.	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	104	197.9	1330	19333	349	3243.4	1783	22774.30	1	60
2	Bank of India	5078	7304.72	3237	10003.04	374	2796.88	8689	20104.64	22	60
3	Bank of Maharashtra	42	60.46	171	305.99	101	440.48	314	806.93	3	38
4	Canara Bank	2293	4667.64	3069	18579.03	681	4473.53	6043	27720.20	11	64
5	Central Bank of India	590	1587.7	283	2370.35	70	1001.75	943	4959.80	34	105
6	Indian Bank	166	149.59	612	5998.75	57	367.16	835	6515.50	2	72
7	Indian Overseas Bank	474	659.47	626	3766.12	255	1613.86	1355	6039.45	7	62
8	Punjab & Sind Bank	95	69.84	337	493.68	54	352.62	486	916.14	6	74
9	Punjab National Bank	40576	25730.8	13426	57977.26	1526	9824.11	55528	93532.17	16	60
10	State Bank of India	38751	39318.45	7015	67387.12	4458	32247.76	50224	138953.33	6	20
12	Union Bank of India	7732	4984.89	9441	26789.75	5257	10993.6	22430	42768.24	11	91
12	UCO Bank	2625	4557.36	2107	20217.47	215	1266.78	4947	26041.61	18	100
A	Sub Total of Public Sec. Bank	98526	89288.82	41654	233221.56	13397	68621.93	153577	391132.31	8	37
13	AXIS BANK	19655	12287.1	157	5149.24	2080	778.18	21892	18214.52	45	67
14	Bandhan Bank	31191	13652.62	33166	17301.64	125236	54947.05	189593	85901.31	9	59
15	Federal Bank	1170	1781.28	31	1160.81	11	77.48	1212	3019.57	59	100
16	HDFC	12736	5565.45	596	20590.64	1379	2341.94	14711	28498.03	9	48
17	ICICI	10902	11013.27	532	29698.64	69	824.81	11503	41536.72	14	52
18	IDBI BANK	526	1942.65	706	2131.73	88	750.44	1320	4824.82	23	58
19	IDFC First Bank	523	89.47	10	32.96	0	0	533	122.43	2	3
20	Indusind Bank	52434	12264.84	6285	10994.81	3	0.18	58722	23259.83	25	47
21	Kotak Mahindra Bank	0	0	1	360.66	0	0	1	360.66	#DIV/0!	#DIV/0!
22	SOUTH INDIAN BANK	1086	1309.22	23	2656.89	0	0	1109	3966.11	35	105
23	YES Bank	4	177.9	12	1256.78	0	0	16	1434.68	31	249
24	Ujjivan Bank	31106	10856.7	7332	7413.52	15191	7320	53629	25590.22	#REF!	#REF!
25	NESFB	30	3.27	2532	1280.6	0	0	2562	1283.87	0	5
26	Jana Small Finance Bank	20632	5776.24	3	2.51	155	62.55	20790	5841.30	119	120
27	ESAF Small Finance Bank	7644	1489.13	3058	547.04	1584	433.48	12286	2469.65	23	38
B	Sub Total of Pvt. Sec. Bank	189639	78209.14	54444	100578.47	145796	67536.11	389879	246323.72	19	59
28	Tripura Gramin Bank	128457	104369.11	90431	100766.15	30448	96321.04	249336	301456.30	31	90
C	Sub Total of RRB	128457	104369.11	90431	100766.15	30448	96321.04	249336	301456.30	31	90
29	ACUB	0	0	15	16.3	75	518.39	90	534.69	0	108
30	TCARDB	0	0	0	0	0	0	0	0.00	#DIV/0!	#DIV/0!
31	TSCB	91458	162563	28691	35496.59	1462	1568.72	121611	199628.31	61	75
D	Sub Total of Coop.Banks	91458	162563.00	28706	35512.89	1537	2087.11	121701	200163.00	61	75
	GRAND TOTAL	508080	434430.07	215235	470079.07	191178	234566.19	914493	1139075.33	21	55

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

BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 30.09.2024

(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	103	658.26	303	2933.43	0	0.00	576	4505.73	12	96	385.10	74	528.94	0	0.00
2	Bank of India	477	454.27	783	898.59	393	418.51	2197	2353.07	7	266	292.01	258	267.02	20	22.67
3	Bank of Maharashtra	1	7.84	3	14.50	0	0.00	4	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	28	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	104	462.66	255	843.01	0	0.00	674	2939.43	33	243	1052.81	72	580.95	0	0.00
7	Indian Overseas Bank	136	285.85	251	918.90	226	661.70	839	2889.87	30	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	20	3	28.33	0	0.00	0	0.00
9	Punjab National Bank	7200	15158.31	24728	31929.34	3859	7183.93	58084	94532.71	60	16466	31107.94	5831	9153.19	0	0.00
10	State Bank of India	9331	35013.83	33647	82766.88	0	0.00	45224	108953.33	16	25637	70088.36	6884	24630.91	0	0.00
11	Union Bank of India	621	1575.82	575	1366.82	232	408.20	3218	7711.86	16	1424	3533.13	366	827.89	0	0.00
12	UCO Bank	1572	3231.31	6236	5915.57	369	623.10	13381	16221.88	63	3195	3819.75	2009	2632.15	0	0.00
A	Sub Total of Public Sec. Bank	20562	59694.45	69135	133131.35	5241	10425.99	130692	255039.30	24	48970	112383.39	17034	42925.63	25	25.14
13	AXIS BANK	1856	360.49	1930	351.11	0	0.00	29297	11601.67	43	21738	9159.49	3773	1730.58	0	0.00
14	Bandhan Bank	34996	18888.99	19764	11218.81	0	0.00	204486	119475.38	83	120706	73861.16	29020	15506.42	0	0.00
15	Federal Bank	84	96.75	111	135.38	0	0.00	734	892.07	30	458	584.78	81	75.16	0	0.00
16	HDFC Bank	46	290.55	88	489.17	0	0.00	800	1778.50	3	584	258.33	82	740.45	0	0.00
17	ICICI Bank	1463	2918.19	566	2578.54	0	0.00	10068	48895.13	61	7874	39836.65	165	3561.75	0	0.00
18	IDBI BANK	166	483.91	394	792.97	195	484.23	985	1961.14	24	53	33.96	177	166.07	0	0.00
19	IDFC First Bank	1743	855.99	3552	1952.89	1577	814.71	10792	4811.80	114	3773	1166.44	147	21.77	0	0.00
20	Indusind Bank	12297	3577.89	25974	6160.61	0	0.00	97197	24103.98	49	1419	4346.29	9778	4251.09	0	0.00
21	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/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	53	56060	21406.39	5739	2107.15	0	0.00
25	NESFB	379	121.44	199	40.37	63	40.27	1843	600.53	12	1183	393.59	19	4.86	0	0.00
26	Jana Small Finance Bank	2179	589.07	4782	1203.55	1788	474.22	12821	3390.37	53	2206	663.97	1866	459.56	0	0.00
27	ESAF Small Finance Bank	2855	677.68	1766	402.97	1956	579.45	9965	2260.72	#DIV/0!	2194	327.58	1194	273.04	0	0.00
B	Sub Total of Pvt. Sec. Bank	74595	35259.47	68753	28846.22	5579	2392.88	422378	234738.98	56	218248	152038.63	52041	28897.90	0	0.00
28	Tripura Gramin Bank	39976	65409.28	98297	131360.37	82322	73295.71	219336	291456.30	87	130583	110987.16	36727	30943.73	0	0.00
C	Sub Total of RRB	39976	65409.28	98297	131360.37	82322	73295.71	219336	291456.30	87	130583	110987.16	36727	30943.73	0	0.00
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	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	0	0.00
31	TSCB	23599	33197.96	61152	87584.48	61027	51701.50	111611	179978.31	68	97018	80783.73	29824	24775.98	0	0.00
D	Sub Total of Coop.Banks	23599	33197.96	61152	87584.48	61027	51701.50	111611	179978.31	68	97018	80783.73	29824	24775.98	0	0.00
GRAND TOTAL		158732	193561.16	297337	380922.42	154169	137816.08	884017	961212.89	46	494819	456192.91	135626	127543.24	25	25.14

BANK-WISE & SECTOR-WISE DISBURSEMENT OF CREDIT VIS-À-VIS TARGETS UNDER ANNUAL CREDIT PLAN 2024-25 DURING 01.04.2024 to 30.09.2024

(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	76.24	28	34228.00	13687.10	40	93.00	77.84	84	34598.00	13841.18	40	17629.00	4665.00	26	52227.00	18506.18	35
2	Bank of India	4220.00	2556.94	61	1663.00	642.73	39	1006.00	193.96	19	6889.00	3393.63	49	1400.00	771.83	55	8289.00	4165.46	50
3	Bank of Maharastra	11.00	0	0	68.00	132.00	194	431.00	132.00	31	510.00	264.00	52	274.00	706.00	258	784.00	970.00	124
4	Canara Bank	4003.00	883.21	22	18707.00	6733.84	36	1476.00	934.95	63	24186.00	8552.00	35	11714.00	6136.91	52	35900.00	14688.91	41
5	Central Bank Of India	316.00	184.33	58	571.00	209.39	37	553.00	156.55	28	1440.00	550.27	38	257.00	659.86	257	1697.00	1210.13	71
6	Indian Bank	140.00	26.24	19	5014.00	2816.58	56	100.00	28.97	29	5254.00	2871.79	55	2769.00	1206.69	44	8023.00	4078.48	51
7	Indian Overseas	322.00	60.01	19	664.00	235.04	35	973.00	122.64	13	1959.00	417.69	21	349.00	309.50	89	2308.00	727.19	32
8	Punjab & Sind Bank	39.00	20	51	179.00	265.00	148	59.00	28.00	47	277.00	313.00	113	46.00	93.00	202	323.00	406.00	126
9	Punjab National Bank	23557.00	7601.63	32	47942.00	23411.66	49	10658.00	3213.62	30	82157.00	34226.91	42	50334.00	20495.22	41	132491.00	54722.13	41
10	State Bank of India	20931.00	9541.77	46	83710.00	56887.17	68	4865.00	1651.44	34	109506.00	68080.38	62	176888.00	76582.81	43	286394.00	144663.19	51
11	UCO Bank	2499.00	934.59	37	15667.00	5303.99	34	7776.00	574.98	7	25942.00	6813.56	26	5137.00	1380.17	27	31079.00	8193.73	26
12	Union Bank	4209.00	1788.54	42	21428.00	15267.90	71	230.00	117.72	51	25867.00	17174.16	66	4085.00	2685.39	66	29952.00	19859.55	66
A	ACP PUBLIC sec Bank	60524.00	23673.50	39	229841.00	125592.40	55	28220.00	7232.67	26	318585.00	156498.57	49	270882.00	115692.38	43	589467.00	272190.95	46
13	Axis Bank	19320.00	8253.1	43	8721.00	4203.37	48	173.00	418.00	242	28214.00	12874.47	46	13939.00	7526.30	54	42153.00	20400.77	48
14	Bandhan Bank	17347.00	6307.65	36	13997.00	7693.18	55	323.00	20867.53	6461	31667.00	34868.36	110	31056.00	38918.16	125	62723.00	73786.52	118
15	Federal Bank	2098.00	1755.26	84	1597.00	1214.71	76	9.00	0.00	0	3704.00	2969.97	80	2090.00	1072.83	51	5794.00	4042.80	70
16	HDFC Bank	8691.00	1864.67	21	23540.00	21712.39	92	1450.00	858.57	59	33681.00	24435.63	73	34625.00	16380.67	47	68306.00	40816.30	60
17	ICICI Bank	10135.00	5360.39	53	33236.00	22552.65	68	169.00	27.06	16	43540.00	27940.10	64	58348.00	16868.65	29	101888.00	44808.75	44
18	IDBI Bank	592.00	926.06	156	1425.00	1452.42	102	727.00	9.90	1	2744.00	2388.38	87	1518.00	1525.00	100	4262.00	3913.38	92
19	IDFCFirst Bank	339.00	0	0	35.00	46.99	134	9.00	0.00	0	383.00	46.99	12	5876.00	2732.10	47	6259.00	2779.09	44
20	IndusInd	25486.00	5956.79	23	6226.00	2903.67	47	18.00	0.18	1	31730.00	8860.64	28	21425.00	9411.86	44	53155.00	18272.50	34
21	Kotak Mahindra	0.00	0	#DIV/0!	0.00	362.19	#DIV/0!	9.00	0.00	0	9.00	362.19	4024	0.00	0.00	#DIV/0!	9.00	362.19	4024
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	185.49	#DIV/0!	361.00	4993.06	1383	18.00	0.00	0	379.00	5178.55	1366	0.00	221.94	#DIV/0!	379.00	5400.49	1425
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	1069.58	22	33396.00	5699.24	17
25	NESFB	0.00	0	#DIV/0!	84.00	57.11	68	63.00	0.00	0	147.00	57.11	39	8.00	42.84	536	155.00	99.95	64
26	Jana SFB	7160.00	1972.69	28	0.00	2.50	#DIV/0!	51.00	12.64	25	7211.00	1987.83	28	53.00	69.83	132	7264.00	2057.66	28
27	ESAF SFB	342.00	601.88	176	48.00	179.47	374	43.00	380.12	884	433.00	1161.47	268	17.00	451.18	2654	450.00	1612.65	358
B	ACP PRIVATE Sec bank	108665.00	37657.14	35	95494.00	69436.90	73	12914.00	23796.31	184	217073.00	130890.35	60	173804.00	96352.46	55	390877.00	227242.81	58
28	Tripura Gramin Bank	104532.00	36358.17	35	68258.00	14935.19	22	136882.00	61573.47	45	309672.00	112866.83	36	19714.00	12812.87	65	329386.00	125679.70	38
C	ACP RRB	104532.00	36358.17	35	68258.00	14935.19	22	136882.00	61573.47	45	309672.00	112866.83	36	19714.00	12812.87	65	329386.00	125679.70	38
29	ACUB	0.00	0.00	#DIV/0!	22.00	0.00	0	558.00	9.58	2	580.00	9.58	2	61.00	16.38	27	641.00	25.96	4
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	42084.88	55	26385.00	13563.22	51	11426.00	6729.25	59	114090.00	62377.35	55	15539.00	8815.52	57	129629.00	71192.87	55
D	ACP Coop. Bank	76279.00	42084.88	55	26407.00	13563.22	51	11984.00	6738.83	56	114670.00	62386.93	54	15600.00	8831.90	57	130270.00	71218.83	55
GRAND TOTAL		350000.00	139773.69	40	420000.00	223527.71	53	190000.00	99341.28	52	960000.00	462642.68	48	480000.00	233689.61	49	1440000.00	696332.29	48

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

						Amt. Rs. In Lakhs	
Sl.No.	BANKS	2023-24 (As on September 2023)			2024-25 (As on September 2024)		
		Target	Achievement	% of Achievement	Target	Achievement	% of Achievement
1	2	6	7	8	6	7	8
1	Bank of Baroda	777.00	521.15	67	277.00	76.24	28
2	Bank of India	3108.00	2449.44	79	4220.00	2556.94	61
3	Bank of Maharashtra	0.00	6.81	#DIV/0!	11.00	0.00	0
4	Canara Bank	2237.00	1411.26	63	4003.00	883.21	22
5	Central Bank of India	1259.00	12.03	1	316.00	184.33	58
6	Indian Bank	138.00	30.45	22	140.00	26.24	19
7	Indian Overseas Bank	67.00	32.82	49	322.00	60.01	19
8	Punjab & Sind Bank	32.00	5.00	16	39.00	20.00	51
9	Punjab National Bank	18360.00	8788.92	48	23557.00	7601.63	32
10	State Bank of India	15079.00	7013.81	47	20931.00	9541.77	46
11	UCO Bank	1633.00	1083.21	66	2499.00	934.59	37
12	Union Bank of India	2344.00	1487.92	63	4209.00	1788.54	42
A	ACP PUBLIC sec Bank	45034.00	22842.82	51	60524.00	23673.50	39
13	AXIS BANK	4649.00	5841.97	126	19320.00	8253.10	43
14	Bandhan Bank	83043.00	6126.95	7	17347.00	6307.65	36
15	Federal Bank	1100.00	667.93	61	2098.00	1755.26	84
16	HDFC	7713.00	2985.05	39	8691.00	1864.67	21
17	ICICI Bank	6489.00	3357.50	52	10135.00	5360.39	53
18	IDBI BANK	917.00	443.42	48	592.00	926.06	156
19	IDFCFirst Bank	1383.00	8.05	1	339.00	0.00	0
20	Indusind Bank	16441.00	6934.09	42	25486.00	5956.79	23
21	Kotak Mahindra Bank	108.00	0.00	0	0.00	0.00	#DIV/0!
22	South Indian Bank	755.00	924.59	122	3318.00	2148.00	65
23	Yes Bank	108.00	0.00	0	0.00	185.49	#DIV/0!
24	Ujjivan Bank	11778.00	4448.56	38	13837.00	2325.16	17
25	NESFB	81.00	0.00	0	0.00	0.00	#DIV/0!
26	Jana SFB	6552.00	2291.34	35	7160.00	1972.69	28
27	ESAF SFB	0.00	0.00	#DIV/0!	342.00	601.88	176
B	ACP PRIVATE Sec bank	141117.00	34029.45	24	108665.00	37657.14	35
28	Tripura Gramin Bank	82937.00	58864.14	71	104532.00	36358.17	35
C	ACP RRB	82937.00	58864.14	71	104532.00	36358.17	35
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	26474.24	52	76279.00	42084.88	55
D	ACP Coop. Bank	50912.00	26474.24	52	76279.00	42084.88	55
GRAND TOTAL		320000.00	142210.65	44	350000.00	139773.69	40

**Achievement under Sub-Sectors of Allied Activities against ACP for the Year 2024-25 as on
30.09.2024**

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	0.00	0.00	0.00	0.00	1.50	1.50
2	Bank of India	0.00	156.06	82.22	1435.89	0.00	880.27	2554.44
3	Bank of Maharashtra	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	Canara Bank	0.00	0.00	78.95	0.00	0.00	103.79	182.74
5	Central Bank of India	0.00	1.60	0.90	0.00	0.00	179.00	181.50
6	Indian Bank	0.00	6.88	0.98	0.00	0.00	15.89	23.75
7	Indian Overseas Bank	0.00	3.00	0.00	0.00	0.00	57.01	60.01
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	33.75	0.90	0.00	2355.59	2519.98
10	State Bank of India	0.00	414.80	861.59	1787.00	0.00	1411.01	4474.40
11	UCO Bank	0.00	115.02	71.38	62.00	0.00	141.51	389.91
12	Union Bank of India	0.00	241.18	47.56	81.17	0.00	441.33	811.24
A	Sub Total of Public Sec. Bank	0.00	1068.28	1177.33	3368.86	0.00	5605.00	11219.47
13	AXIS BANK	0.00	0.00	0.00	0.00	0.00	6179.97	6179.97
14	Bandhan Bank	0.00	1980.00	761.70	468.70	209.70	2887.55	6307.65
15	Federal Bank	0.00	0.00	0.00	0.00	0.00	1755.26	1755.26
16	HDFC	0.00	159.59	10.75	90.75	0.00	1179.17	1440.26
17	ICICI	0.00	0.00	0.00	0.00	0.00	5360.39	5360.39
18	IDBI BANK	0.00	32.00	23.00	66.00	0.00	597.43	718.43
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	5956.79	5956.79
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	185.49	185.49
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	866.26	1972.69
27	ESAF Small Finance Bank	0.00	322.92	53.50	36.30	0.00	189.16	601.88
B	Sub Total of Pvt. Sec. Bank	0.00	3600.94	848.95	661.75	209.70	29630.63	34951.97
28	Tripura Gramin Bank	0.00	204.42	392.41	0.00	0.00	31386.85	31983.68
C	Sub Total of RRB	0.00	204.42	392.41	0.00	0.00	31386.85	31983.68
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	0.00	0.00	0.00	0.00	41366.10	41366.10
D	Sub Total of Coop.Banks	0.00	0.00	0.00	0.00	0.00	41366.10	41366.10
	GRAND TOTAL	0.00	4873.64	2418.69	4030.61	209.70	107988.58	119521.22

Achievement of Farm Credit as on September 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 September 2024)	Percentage of Achievement
1	Bank of Baroda	105.00	74.74	71
2	Bank of India	58.00	2.50	4
3	Bank of Maharashtra	0.00	0.00	#DIV/0!
4	Canara Bank	3446.00	700.47	20
5	Central Bank Of India	289.00	2.83	1
6	Indian Bank	13.00	2.49	19
7	Indian Overseas	49.00	0.00	0
8	Punjab & Sind Bank	39.00	0.00	0
9	Punjab National Bank	13693.00	5081.65	37
10	State Bank of India	12479.00	5067.37	41
11	UCO Bank	1347.00	544.68	40
12	Union Bank	2209.00	977.30	44
A	ACP PUBLIC sec Bank	33727.00	12454.03	37
13	Axis Bank	0.00	2073.13	#DIV/0!
14	Bandhan Bank	0.00	0.00	#DIV/0!
15	Federal Bank	0.00	0.00	#DIV/0!
16	HDFC Bank	1160.00	424.41	37
17	ICICI Bank	0.00	0.00	#DIV/0!
18	IDBI Bank	18.00	207.63	1154
19	IDFCFirst Bank	0.00	0.00	#DIV/0!
20	IndusInd	0.00	0.00	#DIV/0!
21	Kotak Mahindra	0.00	0.00	#DIV/0!
22	South Indian Bank	0.00	0.00	#DIV/0!
23	Yes Bank	0.00	0.00	#DIV/0!
24	Ujjivan Bank	0.00	0.00	#DIV/0!
25	NESFB	0.00	0.00	#DIV/0!
26	Jana SFB	0.00	0.00	#DIV/0!
27	ESAF SFB	0.00	0.00	#DIV/0!
B	ACP PRIVATE Sec bank	1178.00	2705.17	230
28	Tripura Gramin Bank	7848.00	4374.49	56
C	ACP RRB	7848.00	4374.49	56
29	ACUB	0.00	0.00	#DIV/0!
30	TCARDB	0.00	0.00	#DIV/0!
31	TSCB	2067.00	718.78	35
D	ACP Coop. Bank	2067.00	718.78	35
GRAND TOTAL		44820.00	20252.47	45

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

As on 30.09.2024

(Amt. in Lakhs)

Sl No	Name of Bank	Loans Granted To Small & Marginal Farmers	
		No.	Amount
1	2	3	4
1	Bank of Baroda	44	74.86
2	Bank of India	518	495.95
3	Canara Bank	241	326.12
4	Central Bank of India	24	94.50
5	Indian Bank	1	2.49
6	Indian Overseas Bank	0	11.55
7	Punjab & Sind Bank	0	0.00
8	Punjab National Bank	523	657.08
9	State Bank of India	2353	1941.57
10	UCO Bank	295	68.24
11	Union Bank of India	88	193.62
12	Axis Bank	240	2073.15
13	HDFC	188	149.62
14	ICICI	0	0
15	IDBI Bank	248	202.74
16	Indusind Bank	0	0.00
17	Tripura Gramin Bank	12771	5038.11
18	TSCB	738	352.01
19	Ujjivan Bank	0	0
20	NESFB	0	0.00
TOTAL		18272	11681.61

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

							Amt. Rs. In Lakhs
Sl.No.	BANKS	2023-24 (As on September 2023)			2024-25 (As on September 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	5645.79	38	34228.00	13687.10	40
2	Bank of India	3440.00	1212.00	35	1663.00	642.73	39
3	Bank of Maharashtra	215.00	40.00	19	68.00	132.00	194
4	Canara Bank	25461.00	6611.99	26	18707.00	6733.84	36
5	Central Bank of India	2100.00	112.71	5	571.00	209.39	37
6	Indian Bank	5607.00	3222.77	57	5014.00	2816.58	56
7	Indian Overseas Bank	1971.00	371.07	19	664.00	235.04	35
8	Punjab & Sind Bank	257.00	48.00	19	179.00	265.00	148
9	Punjab National Bank	35591.00	23479.74	66	47942.00	23411.66	49
10	State Bank of India	71396.00	45339.65	64	83710.00	56887.17	68
11	UCO Bank	18889.00	7695.12	41	15667.00	5303.99	34
12	Union Bank of India	22856.00	10890.61	48	21428.00	15267.90	71
A	ACP PUBLIC sec Bank	202491.00	104669.45	52	229841.00	125592.40	55
13	AXIS BANK	1946.00	4175.40	215	8721.00	4203.37	48
14	Bandhan Bank	436.00	8045.05	1845	13997.00	7693.18	55
15	Federal Bank	772.00	526.98	68	1597.00	1214.71	76
16	HDFC	22992.00	14305.38	62	23540.00	21712.39	92
17	ICICI Bank	21247.00	16174.48	76	33236.00	22552.65	68
18	IDBI BANK	2833.00	1704.54	60	1425.00	1452.42	102
19	IDFCFirst Bank	0.00	0.00	#DIV/0!	35.00	46.99	134
20	Indusind Bank	11794.00	3413.84	29	6226.00	2903.67	47
21	Kotak Mahindra Bank Ltd	357.00	0.00	0	0.00	362.19	#DIV/0!
22	South Indian Bank	254.00	330.00	130	1283.00	981.00	76
23	Yes Bank	358.00	346.83	97	361.00	4993.06	1383
24	Ujjivan Bank	5614.00	546.22	10	4941.00	1082.19	22
25	NESFB	6195.00	0.00	0	84.00	57.11	68
26	Jana SFB	0.00	0.00	#DIV/0!	0.00	2.50	#DIV/0!
27	ESAF SFB	0.00	0.00	#DIV/0!	48.00	179.47	374
B	ACP PRIVATE Sec bank	74798.00	49568.72	66	95494.00	69436.90	73
28	Tripura Gramin Bank	51695.00	9743.00	19	68258.00	14935.19	22
C	ACP RRB	51695.00	9743.00	19	68258.00	14935.19	22
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	10718.16	51	26385.00	13563.22	51
D	ACP Coop. Bank	21016.00	10718.16	51	26407.00	13563.22	51
GRAND TOTAL		350000.00	174699.33	50	420000.00	223527.71	53

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

		Amt. Rs. In Lakhs					
Sl.No.	BANKS	2023-24 (As on September 2023)			2024-25 (As on September 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	107.05	11	93.00	77.84	84
2	Bank of India	976.00	337.00	35	1006.00	193.96	19
3	Bank of Maharashtra	261.00	105.90	41	431.00	132.00	31
4	Canara Bank	1436.00	518.76	36	1476.00	934.95	63
5	Central Bank of India	536.00	28.79	5	553.00	156.55	28
6	Indian Bank	1230.00	9.63	1	100.00	28.97	29
7	Indian Overseas Bank	525.00	244.44	47	973.00	122.64	13
8	Punjab & Sind Bank	149.00	7.00	5	59.00	28.00	47
9	Punjab National Bank	10883.00	5545.26	51	10658.00	3213.62	30
10	State Bank of India	8323.00	479.62	6	4865.00	1651.44	34
11	UCO Bank	4498.00	2089.18	46	7776.00	574.98	7
12	Union Bank of India	518.00	0.00	0	230.00	117.72	51
A	ACP PUBLIC sec Bank	30306.00	9472.63	31	28220.00	7232.67	26
13	AXIS BANK	258.00	76.76	30	173.00	418.00	242
14	Bandhan Bank	60521.00	30972.80	51	323.00	20867.53	6461
15	Federal Bank	24.00	0.00	0	9.00	0.00	0
16	HDFC	557.00	296.56	53	1450.00	858.57	59
17	ICICI Bank	1115.00	15.02	1	169.00	27.06	16
18	IDBI Bank	111.00	5.21	5	727.00	9.90	1
19	IDFCFirst Bank	0.00	0.00	#DIV/0!	9.00	0.00	0
20	Indusind Bank	1.00	0.00	0	18.00	0.18	1
21	Kotak Mahindra Bank Ltd	24.00	0.00	0	9.00	0.00	0
22	South Indian Bank	177.00	0.00	0	9.00	0.00	0
23	Yes Bank	25.00	0.00	0	18.00	0.00	0
24	Ujjivan Bank	4618.00	3842.71	83	9843.00	1222.31	12
25	NESFB	0.00	0.00	#DIV/0!	63.00	0.00	0
26	Jana SFB	53.00	8.00	15	51.00	12.64	25
27	ESAF SFB	0.00	0.00	#DIV/0!	43.00	380.12	884
B	ACP PRIVATE Sec bank	67484.00	35217.06	52	12914.00	23796.31	184
28	Tripura Gramin Bank	25145.00	30103.52	120	136882.00	61573.47	45
C	ACP RRB	25145.00	30103.52	120	136882.00	61573.47	45
29	ACUB	0.00	0.00	#DIV/0!	558.00	9.58	2
30	TCARDB	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
31	TSCB	7065.00	3744.45	53	11426.00	6729.25	59
D	ACP Coop. Bank	7065.00	3744.45	53	11984.00	6738.83	56
GRAND TOTAL		130000.00	78537.66	60	190000.00	99341.28	52

BANKWISE CREDIT DEPOSIT RATIO OF THE STATE AS ON 30.09.2024					
(Amt. In lac)					
SL No.	Bank's Name	No of Brs	Total Deposit	Total Advance	CD Ratio
1	Bank of Baroda	7	71313.00	42305.00	59
2	Bank of India	13	39294.76	32708.97	83
3	Bank of Maharashtra	3	2034.00	2075.17	102
4	Canara Bank	19	93347.08	52660.00	56
5	Central Bank Of India	6	20696.34	6293.45	30
6	Indian Bank	6	42301.00	11818.14	28
7	Indian Overseas	5	20638.00	10207.00	49
8	Punjab & Sind Bank	2	4055.07	1224.81	30
9	Punjab National Bank	70	530935.99	181190.10	34
10	State Bank of India	73	1248671.08	591756.10	47
11	UCO Bank	30	142258.00	53169.26	37
12	Union Bank of India	11	105749.95	33655.97	32
13	Axis Bank	15	90805.13	40942.13	45
14	Bandhan Bank	30	73107.42	173572.70	237
15	Federal Bank	2	9520.07	4791.74	50
16	HDFC Bank	23	119436.70	71998.08	60
17	ICICI Bank	18	80799.07	95686.08	118
18	IDBI Bank	9	20200.00	8542.36	42
19	IDFC First Bank	1	11892.53	5837.50	49
20	IndusInd	8	8566.55	59592.11	696
21	Kotak Mahindra	2	5438.49	360.66	7
22	South Indian Bank	9	12167.00	4311.00	35
23	Ujjivan Bank	2	44018.93	32888.83	75
24	Yes Bank	8	16579.59	1654.73	10
25	NESFB	2	5253.16	1392.93	27
26	Jana Small Finance Bank	1	14550.79	5921.89	41
27	ESAF Small Finance Bank	3	750.56	2895.91	386
28	Tripura Gramin Bank	150	937493.39	375567.42	40
29	ACUB	3	3886.42	638.89	16
30	TCARDB	5	0.00	0.00	#DIV/0!
31	TSCB	66	347854.08	272545.93	78
	Total	602	4123614.15	2178204.86	53

DISTRICTWISE CREDIT DEPOSIT RATIO OF THE STATE AS ON 30.09.2024					
Sl.	District	No. of Brs.	Total Deposit	Total Advance	CD Ratio
1	West Tripura	220	2539288.50	1098894.66	43
2	Sepahijala	63	299429.66	183904.18	61
3	Khowai	46	196422.03	123722.24	63
4	Dhalai	50	154939.15	151346.37	98
5	Gomati	66	273067.93	188336.59	69
6	South Tripura	67	276181.41	179103.96	65
7	Unakoti	37	139613.56	96745.71	69
8	North Tripura	53	244671.91	156151.15	64
	Total	602	4123614.15	2178204.86	53

CD Ratio as on 30th September 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	69758	40969	59
2	Bank of India	23251.03	21561.84	93
3	Bank of Maharashtra	1875.00	1933.48	103
4	Canara Bank	72099.67	37055.87	51
5	Central Bank Of India	16949.05	4218.35	25
6	Indian Bank	39963.00	10744.16	27
7	Indian Overseas	16951.00	7448.10	44
8	Punjab & Sind Bank	3719.20	851.78	23
9	Punjab National Bank	264630.10	106179.65	40
10	State Bank of India	880675.53	362959.21	41
11	UCO Bank	84772.00	24963.47	29
12	Union Bank of India	95758.07	28060.71	29
13	Axis Bank	72785.87	20514.38	28
14	Bandhan Bank	14727.03	62138.24	422
15	Federal Bank	9339.22	4182.71	45
16	HDFC Bank	91887.24	52023.50	57
17	ICICI Bank	53075.43	60097.35	113
18	IDBI Bank	11240.00	5453.54	49
19	IDFC First Bank	11892.53	5837.50	49
20	IndusInd	6745.72	32292.45	479
21	Kotak Mahindra	5438.49	360.66	7
22	South Indian Bank	12167.00	4311.00	35
23	Ujjivan Bank	27751.46	13125.44	47
24	Yes Bank	16530.50	1654.64	10
25	NESFB	3570.59	671.13	19
26	Jana Small Finance Bank	14550.79	5921.89	41
27	Tripura Gramin Bank	431155.60	134936.58	31
28	ACUB	3535.30	585.07	17
29	TSCB	182494.08	47842.96	26
Total		2539288.50	1098894.66	43

CD Ratio as on 30th September 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	1555.00	1336.00	86
2	Bank of India	3450.05	3056.87	89
3	Canara Bank	5420.12	3754.48	69
4	Central Bank Of India	1295.24	897.93	69
5	Indian Bank	679.00	522.91	77
6	Indian Overseas	854.00	705.53	83
7	Punjab National Bank	49844.73	13761.45	28
8	State Bank of India	64423.69	40543.48	63
9	UCO Bank	3765.00	2003.31	53
10	Union Bank of India	3102.44	2886.54	93
11	Axis Bank	3489.53	3769.21	108
12	Bandhan Bank	9050.75	25607.28	283
13	HDFC Bank	5522.52	6185.60	112
14	ICICI Bank	3940.76	3175.71	81
15	IDBI Bank	1620.00	554.05	34
16	Ujjivan Bank	3461.94	4375.62	126
17	NESFB	359.17	117.04	33
18	ESAF Small Finance Bank	173.19	827.64	478
19	Tripura Gramin Bank	74153.94	33304.62	45
20	ACUB	351.12	53.82	15
21	TSCB	36555.74	40897.5	112
Total		273067.93	188336.59	69

CD Ratio as on 30th September 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	1020.76	1652.08	162
2	Bank of Maharashtra	35	6	17
3	Canara Bank	1760.36	1454.64	83
4	Punjab National Bank	49748.97	12553.15	25
5	State Bank of India	50973.21	36514.23	72
6	UCO Bank	6211	2570.83	41
7	Union Bank of India	1815.12	689.13	38
8	Axis Bank	3902.63	4507.57	116
9	Bandhan Bank	6880.78	18005.76	262
10	HDFC Bank	3488.95	2125.5	61
11	ICICI Bank	1196.5	3989.2	333
12	IDBI Bank	4890	1605.24	33
13	IndusInd	0.14	12090.5	8636071
14	Tripura Gramin Bank	102997.03	47932.14	47
15	TSCB	41260.96	33407.99	81
Total		276181.41	179103.96	65

CD Ratio as on 30th September 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	5187.81	2219.58	43
2	Bank of Maharashtra	124	135.69	109
3	Canara Bank	5108.8	3506.99	69
4	Punjab National Bank	34064.24	9685.11	28
5	State Bank of India	82520.79	44924.87	54
6	UCO Bank	1468	2365.16	161
7	Union Bank of India	2814.87	922.93	33
8	Axis Bank	4217.8	3390.43	80
9	Bandhan Bank	2074.32	12459.59	601
10	Federal Bank	180.85	609.03	337
11	HDFC Bank	5978.86	6778.21	113
12	ICICI Bank	2560.46	7816.65	305
13	IDBI Bank	2450	929.53	38
14	IndusInd	1820.69	15209.16	835
15	Ujjivan Bank	2991.38	3188.91	107
16	NESFB	442.42	294.81	67
17	Tripura Gramin Bank	73471.46	34269.54	47
18	TSCB	17195.16	7444.96	43
Total		244671.91	156151.15	64

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

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Canara Bank	1375.86	1123.32	82
2	Central Bank Of India	837.46	440.3	53
3	Indian Overseas	1231	925.92	75
4	Punjab National Bank	22792.76	6228.17	27
5	State Bank of India	29086.42	21858.18	75
6	UCO Bank	4225	3408.94	81
7	Axis Bank	1044.05	1614.56	155
8	Bandhan Bank	8360.67	9722.26	116
9	HDFC Bank	1764.82	876.43	50
10	ICICI Bank	5382.08	6255.05	116
11	Ujjivan Bank	3360.7	4350.85	129
12	NESFB	240.39	215.11	89
13	Tripura Gramin Bank	47533.02	21545.11	45
14	TSCB	12379.33	18181.51	147
Total		139613.56	96745.71	69

CD Ratio as on 30th September 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	4335.17	2886.04	67
2	Canara Bank	4040.59	2827.47	70
3	Punjab & Sind Bank	335.87	373.03	111
4	Punjab National Bank	36833.41	8699.17	24
5	State Bank of India	84780.24	39576.96	47
6	UCO Bank	19557	8533.37	44
7	Axis Bank	3902.37	4955.66	127
8	Bandhan Bank	16267.88	23679.6	146
9	HDFC Bank	5982.38	2891.22	48
10	ICICI Bank	672.25	2071.97	308
11	Ujjivan Bank	4062.38	5801.05	143
12	ESAF Small Finance Bank	489.71	1110.05	227
13	Tripura Gramin Bank	94198.37	33458.98	36
14	TSCB	23972.04	47039.61	196
Total		299429.66	183904.18	61

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

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Canara Bank	2075.31	1430.78	69
2	Indian Bank	1417	462.03	33
3	Indian Overseas	1602	1127.45	70
4	Punjab National Bank	40082.69	10982.14	27
5	State Bank of India	31472.54	22220.28	71
6	UCO Bank	14955	5132.86	34
7	Union Bank of India	2259.45	1096.66	49
8	Axis Bank	1462.88	2190.32	150
9	Bandhan Bank	10392.54	11120.9	107
10	HDFC Bank	2269.97	300.66	13
11	ICICI Bank	8014.33	6845.54	85
12	Ujjivan Bank	2391.07	2046.96	86
13	NESFB	640.59	94.84	15
14	Tripura Gramin Bank	62561.79	35039.32	56
15	TSCB	14824.87	23631.50	159
Total		196422.03	123722.24	63

CD Ratio as on 30th September 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	2049.94	1332.56	65
2	Canara Bank	1466.37	1506.45	103
3	Central Bank Of India	1614.59	736.87	46
4	Indian Bank	242	89.04	37
5	Punjab National Bank	32939.09	13101.26	40
6	State Bank of India	24738.66	23158.89	94
7	UCO Bank	7305	4191.32	57
8	Bandhan Bank	5353.45	10839.07	202
9	HDFC Bank	2541.96	816.96	32
10	ICICI Bank	5957.26	5434.61	91
11	Yes Bank	49.09	0.09	0
12	ESAF Small Finance Bank	87.66	958.22	1093
13	Tripura Gramin Bank	51422.18	35081.13	68
14	TSCB	19171.9	54099.9	282
Total		154939.15	151346.37	98

BANK-WISE POSITION IN IMPLEMENTATION OF ISSUING KCCs FOR THE STATE OF TRIPURA DURING THE YEAR 2024-25 AS ON 30.09.2024

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	44	74.86	44	74.86	0	0.00	44	74.86	97	107.00	9	7.40	9
2	Bank of India	136	3	2.5	3	2.5	0	0.00	3	2.5	4070	5076.89	265	168.18	7
3	Canara Bank	2027	580	700.47	519	654.87	61	45.60	302	371.74	931	528.06	275	139.59	30
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	31	29.23	185	113.29	32	20.73	17
7	Punjab & Sind Bank	28	0	0.00	0	0.00	0	0.00	20	8.18	68	26.17	1	0.50	1
8	Punjab National Bank	11169	2975	4989.87	1209	1978.22	1766	3011.65	2975	4989.87	30219	12489.95	13340	5640.26	44
9	State Bank of India	13748	7786	5067.37	5285	4691.01	2501	376.36	7285	3491.01	37199	32497.81	18485	12625.76	50
10	UCO Bank	1644	727	544.68	576	486.46	151	58.22	446	126.46	6434	2943.05	2563	1151.49	40
11	Union Bank of India	877	348	977.3	273	238.2	75	739.10	348	977.3	762	822.87	71	42.75	9
12	Axis Bank	0	240	2073.13	240	2073.13	0	0.00	240	2073.13	285	1386.34	0	0.00	0
14	HDFC	455	232	424.4	210	287.01	22	137.39	210	287.01	12673	5344.11	599	530.29	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	175	207.63	175	207.63	0	0.00	248	202.74	291	248.42	70	20.19	24
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	11641	4374.49	11641	4374.49	0	0.00	11641	4374.49	89299	17369.12	7831	2065.06	9
19	TSCB	3964	1618	718.78	738	352.01	880	366.77	1647	727.12	33664	6609.65	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	26394	20252.47	20938	15517.38	5456	4735.09	25465	17832.63	216922	86906.51	45455	22789.89	21

Performance of Banks in Crop Loan & Term Loan to Agriculture during the year 2024-25 as on 30.09.2024

(Amt in Lakhs)

Sl.No.	BANKS	Crop Loan Target		Crop Loan Disbursement		Term Loan Target		Term Loan Disbursement		Total Agri Target		Total Agri 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	44	74.74	132	172	2	1.5	400	277	46	76.24
2	Bank of India	136	58	3	2.50	2268	4162	1702	2554.44	2404	4220	1705	2556.94
3	Bank of Maharashtra	0	0	0	0.00	6	11	0	0	6	11	0	0.00
4	Canara Bank	2027	3446	580	700.47	162	557	87	182.74	2189	4003	667	883.21
5	Central Bank of India	167	289	6	2.83	21	27	32	181.5	188	316	38	184.33
6	Indian Bank	19	13	1	2.49	77	127	16	23.75	96	140	17	26.24
7	Indian Overseas Bank	31	49	0	0.00	124	273	12	60.01	155	322	12	60.01
8	Punjab & Sind Bank	28	39	0	0.00	0	0	15	20	28	39	15	20.00
9	Punjab National Bank	11169	13693	2993	5081.65	2227	9864	494	2519.98	13396	23557	3487	7601.63
10	State Bank of India	13748	12479	7786	5067.37	1335	8452	839	4474.4	15083	20931	8625	9541.77
11	UCO Bank	1644	1347	727	544.68	516	1152	195	389.91	2160	2499	922	934.59
12	Union Bank of India	877	2209	348	977.30	612	2000	294	811.24	1489	4209	642	1788.54
A	Sub Total of Public Sec. Bank	30114	33727.00	12488	12454.03	7480	26797.00	3688	11219.47	37594	60524	16176	23673.5
13	AXIS BANK	0	0	240	2073.13	20454	19320	4215	6179.97	20454	19320	4455	8253.10
14	Bandhan Bank	0	0	0	0.00	23961	17347	8734	6307.65	23961	17347	8734	6307.65
15	Federal Bank	0	0	0	0.00	1169	2098	1036	1755.26	1169	2098	1036	1755.26
16	HDFC	455	1160	232	424.41	15236	7531	1564	1440.26	15691	8691	1796	1864.67
17	ICICI	0	0	0	0.00	12618	10135	5079	5360.39	12618	10135	5079	5360.39
18	IDBI BANK	33	18	175	207.63	497	574	444	718.43	530	592	619	926.06
19	IDFC First Bank	0	0	0	0.00	868	339	0	0	868	339	0	0.00
20	Indusind Bank	0	0	0	0.00	67885	25486	15298	5956.79	67885	25486	15298	5956.79
21	Kotak Mahindra Bank	0	0	0	0.00	0	0	0	0	0	0	0	0.00
22	SOUTH INDIAN BANK	0	0	0	0.00	1592	3318	1031	2148	1592	3318	1031	2148.00
23	YES Bank	0	0	0	0.00	0	0	2	185.49	0	0	2	185.49
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	0.00
26	Jana Small Finance Bank	0	0	0	0.00	15144	7160	4282	1972.69	15144	7160	4282	1972.69
27	ESAF Small Finance Bank	0	0	0	0.00	922	342	1373	601.88	922	342	1373	601.88
B	Sub Total of Pvt. Sec. Bank	488	1178.00	647	2705.17	189047	107487.00	47606	34951.97	189535	108665	48253	37657.14
28	Tripura Gramin Bank	17711	7848	11641	4374.49	29303	96684	9448	31983.68	47014	104532	21089	36358.17
C	Sub Total of RRB	17711	7848.00	11641	4374.49	29303	96684.00	9448	31983.68	47014	104532	21089	36358.17
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	1618	718.78	6663	74212	4443	41366.1	10627	76279	6061	42084.88
D	Sub Total of Coop.Banks	3964	2067.00	1618	718.78	6663	74212.00	4443	41366.10	10627	76279	6061	42084.88
GRAND TOTAL		52277	44820.00	26394	20252.47	232493	305180.00	65185	119521.22	284770.00	350000.00	91579	139773.69

NATIONAL RURAL LIVELIHOODS MISSION BANK LINKAGE FY 2024-25 as on 30.09.2024

R1.1 Bank Wise Achievement Report (Rupees in Lakhs)

SL No	BANK NAME	Target		Achievement		Achievement Percentage(%)	
		Total SHG's	Total Disbursement Amt.	Total SHGs	Total Disbursement Amt.	SHGs(%)	Disbursement (%)
1	BANK OF INDIA	400	920.00	423	941.51	100.00	100.00
2	CANARA BANK	320	500.00	339	356.85	100.00	71.37
3	CENTRAL BANK OF INDIA	130	180.00	148	299.92	100.00	100.00
4	IDBI BANK LTD	90	140.00	11	21.57	12.22	15.41
5	INDIAN BANK	0	0.00	8	19.18	100.00	100.00
6	INDIAN OVERSEAS BANK	0	0.00	25	27.80	100.00	100.00
7	PUNJAB AND SIND BANK	0	0.00	13	5.99	100.00	100.00
8	PUNJAB NATIONAL BANK	2770	4850.00	1217	3296.07	43.94	67.96
9	STATE BANK OF INDIA	620	1030.00	624	1280.37	100.00	100.00
10	UCO BANK	650	840.00	655	703.24	100.00	83.72
11	UNION BANK OF INDIA	110	200.00	42	76.55	38.18	38.28
	Public Sector Bank	5090	8660.00	3505	7029.05	68.86	81.17
12	TRIPURA GRAMIN BANK	14100	25160.00	3895	11611.89	27.62	46.15
	Regional Rural Bank	14100	25160.00	3895	11611.89	27.62	46.15
13	HDFC BANK LTD	450	830.00	51	179.77	11.33	21.66
	Private Sector Bank	450	830.00	51	179.77	11.33	21.66
14	TRIPURA CO-OP BANK LTD	2960	5350.00	684	1745.46	23.11	32.63
	Coperative Bank	2960	5350.00	684	1745.46	23.11	32.63
	Grand Total	22600	40000.00	8135	20566.17	36.00	51.42

TULM SEP (Individual) FY(2024-25) upto September 2024								
SI	Bank Name	Target (Upto September 2024)	Sponsored	Sanctioned	Disbursed	Returned	Amount Disbursed (in Lakh)	Pending
1	BOI	2	4	4	4	0	₹ 7.20	0
2	BOM	1	0	0	0	0	₹ 0.00	0
3	CANARA BANK	9	5	5	5	0	₹ 9.00	0
4	CBI	1	2	1	1	0	₹ 1.80	1
5	IOB	1	2	0	0	0	₹ 0.00	2
6	PNB	30	27	23	21	0	₹ 37.80	6
7	SBI	16	28	25	25	3	₹ 45.00	0
8	TGB	0	10	10	10	0	₹ 18.00	0
9	TSCBL	44	47	47	47	0	₹ 84.60	0
10	UCO	20	31	20	20	0	₹ 36.00	11
11	UNION BANK	1	1	1	1	0	₹ 1.80	0
	Total	125	157	136	134	3	₹ 241.20	20

TULM SEP(SHG) FY(2024-25) upto September 2024								
SI	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	8	8	8	0	₹ 12.00	0
3	CANARA BANK	16	21	18	16	0	₹ 24.00	5
4	CBI	1	1	0	0	0	₹ 0.00	1
5	PNB	24	40	35	35	0	₹ 52.50	5
6	SBI	17	26	14	14	10	₹ 21.00	2
7	TGB	378	423	387	387	12	₹ 580.50	24
8	TSCBL	144	195	184	184	0	₹ 276.00	11
9	UCO	14	20	12	12	0	₹ 18.00	8
10	UNION BANK	1	1	1	1	0	₹ 1.50	0
	Total	602	741	665	663	22	₹ 994.50	56

BANK-WISE PERFORMANCE UNDER EDUCATION LOAN FOR THE YEAR 2024-25, AS**ON 30.09.2024 (Amt in Lacs.)**

SL NO	BANKS	PROPOSAL SANCTIONED		Outstanding as on 30.09.2024		NPA as on 30.09.2024	
		NO	Amt.	No.	Amt.	No.	Amt.
1	Bank of Baroda	28	102.02	86	609.62	6	16.37
2	Bank of India	7	19.16	78	182.97	5	12.77
3	Bank of Maharashtra	1	100.00	76	324.15	0	0.00
4	Canara Bank	41	136.55	404	1324.89	31	94.42
5	Central Bank of India	1	25.00	32	181.85	5	15.00
6	Indian Bank	1	5.10	24	108.13	3	7.38
7	Indian Overseas Bank	2	36.14	19	83.42	0	0.00
8	Punjab & Sind Bank	0	0.00	4	9.42	1	1.42
9	Punjab National Bank	87	368.45	597	1697.94	63	91.21
10	State Bank of India	158	375.72	1615	7104.66	56	144.70
11	Union Bank of India	13	235.04	91	423.41	3	5.18
12	UCO Bank	9	39.02	112	357.73	13	30.05
A	Sub Total of Public Sec. Bank	348	1442.20	3138	12408.19	186	418.50
13	AXIS BANK	0	0.00	31	68.72	2	18.13
14	Federal Bank	0	0.00	3	5.88	0	0.00
15	HDFC	0	0.00	12	31.97	0	0.00
16	ICICI	0	0.00	10	149.33	0	0.00
17	IDBI BANK	2	7.60	16	38.92	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	2	7.60	72	294.82	3.00	19.35
22	Tripura Gramin Bank	45	464.91	855	2236.32	132	166.47
C	Sub Total of RRB	45	464.91	855	2236.32	132	166.47
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		395	1914.71	4081	14995.93	329	615.42

BANK-WISE PERFORMANCE IN FINANCING UNDER HOUSING SCHEME AS ON 30.09.2024

(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	67	783.70	460	9096.00	93	449.00	90	524.22	643	10069.22	128	2214.85	3	48.31
2	Bank of India	9	174.80	145	1291.01	132	960.58	19	97.32	296	2348.91	1	19.50	7	44.09
3	Bank of Maharashtra	7	155.50	96	784.62	13	165.50	5	124.20	114	1074.32	28	295.99	3	56.15
4	Canara Bank	71	1729.00	224	5514.71	142	3191.37	14	422.73	380	9128.81	56	839.20	2	19.63
5	Central Bank of India	7	146.55	23	644.47	19	212.64	4	28.56	46	885.67	2	22.50	0	0
6	Indian Bank	24	351.11	186	3479.87	11	176.44	11	106.29	208	3762.60	17	207.91	8	50.27
7	Indian Overseas Bank	3	66.78	127	731.03	28	393.10	15	275.13	170	1399.26	8	187.40	0	0
8	Punjab & Sind Bank	0	0.00	36	275.62	0	0.00	0	0.00	36	275.62	0	0.00	0	0
9	Punjab National Bank	355	9868.77	1567	27532.47	622	8133.67	643	11874.15	2832	47540.29	468	8313.11	21	119.53
10	State Bank of India	272	1161.40	5418	54322.11	1242	13556.25	1708	18609.55	8368	86487.91	828	15296.00	23	105.45
11	Union Bank of India	38	643.41	160	2606.30	30	239.02	4	27.37	194	2872.69	9	111.32	0	0
12	UCO Bank	44	1187.29	525	10371.66	395	6169.00	236	3827.57	1156	20368.23	90	1433.63	25	216.46
A	Sub-Total PUBLIC sec Bank	897	16268.31	8967	116649.87	2727	33646.57	2749	35917.09	14443	186213.53	1635	28941.41	92	659.89
13	AXIS BANK	6	47.14	40	843.36	0	0.00	0	0.00	40	843.36	0	0.00	0	0
14	Bandhan Bank	81	602.22	262	3513.38	8	113.74	35	336.11	305	3963.23	0	0.00	3	50.1
15	Federal Bank	0	0.00	4	107.93	0	0.00	0	0.00	4	107.93	0	0.00	0	0
16	HDFC	1032	858.56	820	1794.71	441	494.67	8	6.02	1269	2295.40	0	0.00	9	36.24
17	ICICI	19	611.38	300	7318.90	157	3234.99	19	435.57	476	10989.46	0	0.00	0	0
18	IDBI BANK	30	328.02	69	1082.64	94	1431.66	15	168.89	178	2683.19	0	0.00	11	10.41
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	6	155.00	0	0.00	0	0.00	6	155.00	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	108	55.04	108	55.04	0	0.00	0	0.00	108	55.04	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	1276	2502.36	2983	18464.03	2381	7873.29	77	946.59	5441	27283.91	0	0	57	105.33
28	TGB	441	8513.77	1680	24219.08	4597	34836.70	4065	29737.77	10342	88793.55	409	13760.00	657	1511.01
C	Sub Total RRB	441	8513.77	1680	24219.08	4597	34836.70	4065	29737.77	10342	88793.55	409	13760	657	1511.01
29	ACUB	5	95.00	35	345.91	0	0.00	0	0.00	35	345.91	0	0.00	2	18.87
30	TCARDB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0
31	TSCB	17	105.60	14	101.54	428	1762.09	6	29.19	448	1892.82	91	71.62	26	101.69
D	Sub-Total Coop. Bank	22	200.6	49	447.45	428	1762.09	6	29.19	483	2238.73	91	71.62	28	120.56
GRAND TOTAL		2636	27485.04	13679	159780.43	10133	78118.65	6897	66630.64	30709	304529.72	2135	42773.03	834	2396.79

PERFORMANCE UNDER PMEGP FOR THE FINANCIAL YEAR 2024-25 AS ON 30.09.2024

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	31	21	148.14	6	46.42	13	75.58	4	11	19
2	Bank of India	22	30	325.17	7	53.71	7	48.02	0	23	32
3	Bank of Maharashtra	1	2	12.85	0	0.00	0	0.00	0	2	0
4	Canara Bank	26	30	235.31	6	33.51	7	31.23	14	10	23
5	Central Bank of India	13	10	122.42	3	18.85	4	25.23	2	5	23
6	Indian Bank	6	2	15.00	0	0.00	1	5.81	0	2	0
7	Indian Overseas Bank	15	18	158.48	7	49.22	10	66.09	0	11	47
8	Punjab & Sind Bank	5	2	19.00	1	10.00	0	0.00	0	1	20
9	Punjab National Bank	182	214	1786.40	62	520.65	68	433.34	46	106	34
10	State Bank of India	165	251	2060.17	18	122.34	33	154.32	77	156	11
11	Union Bank of India	12	17	125.65	5	44.28	1	4.06	8	4	42
12	UCO Bank	56	90	641.91	44	269.37	34	122.25	24	22	79
A	Sub Total of Public Sec. Bank	534	687	5650.50	159	1168.35	178	965.93	175	353	30
13	AXIS BANK	4	1	5.71	0	0.00	0	0.00	0	1	0
14	Bandhan Bank	6	0	0.00	0	0.00	0	0.00	0	0	0
15	HDFC	5	2	30.00	0	0.00	1	40.69	0	2	0
16	ICICI	4	0	0.00	0	0.00	0	0.00	0	0	0
17	IDBI BANK	3	3	12.51	1	3.50	0	0.00	0	2	33
18	Federal Bank	1	0	0.00	0	0.00	0	0.00	0	0	0
19	Yes Bank	2	0	0.00	0	0.00	0	0.00	0	0	0
20	IDFC First Bank	1	0	0.00	0	0.00	0	0.00	0	0	0
21	South Indian Bank	1	0	0.00	0	0.00	0	0.00	0	0	0
22	Indusind Bank	1	0	0.00	0	0.00	0	0.00	0	0	0
23	Kotak Mahindra Bank	1	0	0.00	0	0.00	0	0.00	0	0	0
24	Ujjivan SFB	2	0	0.00	0	0.00	0	0.00	0	0	0
25	NESFB	1	0	0.00	0	0.00	0	0.00	0	0	0
B	Sub Total of Pvt. Sec. Bank	32	6	48.22	1	3.50	1	40.69	0	5	3
26	Tripura Gramin Bank	237	341	2761.74	114	918.54	110	703.95	158	69	48
C	Sub Total of RRB	237	341	2761.74	114	918.54	110	703.95	158	69	48
27	Tripura State Co-Operative Bank	134	130	922.71	11	50.65	51	257.20	4	115	8
D	Sub Total of Coop.Banks	134	130	922.71	11	50.65	51	257.2	4	115	8
GRAND TOTAL		937	1164	9383.17	285	2141.04	340	1967.77	337	542	30

BANK-WISE POSITION IN IMPLEMENTATION OF SWABALAMBAN FOR THE STATE OF TRIPURA FOR THE PROGRAMME YEAR 2024-25 AS ON SEPTEMBER 2024

SI No	Name of Bank	Achievement for the Financial Year 2024-25								(Amt. in lakhs)
		Target	Sponsored		Sanctioned		Disbursed		Rejected	Achievement %
		No	No	Amt	No	Amt	No	Amt	No	No
1	Bank of Baroda	30	0	0.00	0	0.00	0	0.00	0	0
2	Bank of India	44	0	0.00	0	0.00	0	0.00	0	0
3	Bank of Maharashtra	4	0	0.00	0	0.00	0	0.00	0	0
4	Canara Bank	73	8	34.34	0	0.00	0	0.00	0	0
5	Central Bank of India	53	10	47.67	0	0.00	0	0.00	0	0
6	Indian Bank	23	0	0.00	0	0.00	0	0.00	0	0
7	Indian Overseas Bank	22	0	0.00	0	0.00	0	0.00	0	0
8	Punjab & Sindh Bank	9	0	0.00	0	0.00	0	0.00	0	0
9	Punjab National Bank	699	125	543.97	0	0.00	0	0.00	1	0
10	State Bank India	633	223	981.49	6	25.74	0	0.00	13	1
11	UCO Bank	161	39	182.64	0	0.00	0	0.00	0	0
12	Union Bank of India	39	8	29.26	0	0.00	0	0.00	0	0
Total of Public Sector Banks		1790	413	1819.37	6	25.74	0	0.00	14	0
13	Axis Bank	8	0	0.00	0	0.00	0	0.00	0	0
14	Bandhan Bank	16	0	0.00	0	0.00	0	0.00	0	0
15	Federal Bank	1	0	0.00	0	0.00	0	0.00	0	0
16	HDFC Bank	9	0	0.00	0	0.00	0	0.00	0	0
17	ICICI Bank	7	0	0.00	0	0.00	0	0.00	0	0
18	IDBI Bank	11	0	0.00	0	0.00	0	0.00	0	0
19	IDFC First Bank	1	0	0.00	0	0.00	0	0.00	0	0
20	IndusInd Bank	2	0	0.00	0	0.00	0	0.00	0	0
21	Kotak Mahindra Bank	1	0	0.00	0	0.00	0	0.00	0	0
22	South Indian Bank	1	0	0.00	0	0.00	0	0.00	0	0
23	YES Bank	1	0	0.00	0	0.00	0	0.00	0	0
23	Ujjivan Small Finance Bank	1	0	0.00	0	0.00	0	0.00	0	0
Total of Private Sector Banks		59	0	0.00	0	0.00	0	0.00	0	0
24	Tripura Gramin Bank	1520	527	2188.28	22	90.32	0	0.00	23	1
Total of Regional Rural Bank		1520	527	2188.28	22	90.32	0	0.00	23	1
25	Tripura State Co-Operative Bank	631	198	810.74	10	32.30	0	0.00	1	2
Total of State Co-Op Banks		631	198	810.74	10	32.30	0	0.00	1	2
GRAND TOTAL		4000	1138	4818.39	38	148.36	0	0.00	38	1

PMFME Position for FY 2024-25 as on September 2024

S.No.	Bank Name	Total Applications	Loan Sanctioned	Loan Under Process	Loan Rejected
1	BANK OF INDIA	3	1	1	1
	CENTRAL BANK OF INDIA	1	0	1	0
2	PUNJAB NATIONAL BANK	17	1	14	2
3	STATE BANK OF INDIA	25	0	20	5
4	UCO BANK	10	0	3	7
5	UNION BANK OF INDIA	1	1	0	0
Sub- Total for Public Sector Banks		57	3	39	15
6	AXIS BANK	3	0	3	0
	HDFC BANK	1	0	1	0
7	ICICI BANK LIMITED	6	0	6	0
8	IDBI BANK	2	0	2	0
Sub- Total for Private Sector Banks		12	0	12	0
9	TRIPURA GRAMIN BANK	30	2	13	15
Sub- Total for Regional Rural Banks		30	2	13	15
10	TRIPURA STATE CO-OPERATIVE BANK	5	0	5	0
Sub- Total for Co-Operative Banks		5	0	5	0
Grand Total		104	5	69	30

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

S/No	BANK	Applications	Sanctioned	Disbursed	Returned
1	Annapurna Finance Pvt.Ltd	26	26	26	0
2	Axis Bank	7	1	0	0
3	Bandhan Bank	8	0	0	5
4	Bank of Baroda	28	20	20	1
5	Bank of India	106	90	90	8
6	Bank of Maharashtra	14	11	11	3
7	Canara Bank	128	114	113	12
8	Central Bank of India	84	74	74	6
9	HDFC Bank	108	49	49	59
10	ICICI Bank	4	2	0	2
11	IDBI Bank	26	14	14	6
12	Indian Bank	36	35	32	1
13	Indian Overseas Bank	30	22	22	8
14	Kotak Mahindra Bank	2	0	0	0
15	Punjab & Sind Bank	2	0	0	0
16	Punjab National Bank	1062	999	999	49
17	Tripura Gramin Bank	1812	1596	1556	165
18	South Indian Bank	2	1	1	0
19	State Bank of India	1817	1644	1632	133
20	Stree Nidhi Credit- Co Operative Fedaration	1	1	1	0
21	TSCBL	530	253	227	43
22	UCO Bank	589	480	472	83
23	Ujjivan Small Finance	3	1	1	1
24	Union Bank	65	52	52	9
TOTAL		6490	5485	5392	594

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	24	24	20
4	Bank of Maharashtra	15	6	6	8
5	Canara Bank	65	37	37	26
6	Central Bank of India	46	29	28	14
7	HDFC Bank	29	12	6	17
8	IDBI Bank	6	4	3	2
9	Indian Bank	9	7	5	2
10	Indian Overseas Bank	18	14	14	4
11	Punjab National Bank	569	398	395	156
12	Tripura Gramin Bank	605	487	455	96
13	State Bank of India	831	632	601	97
14	South Indian Bank	1	0	0	0
15	Stree Nidhi Credit- Co Operative Fedaration	1	1	1	0
16	TSCBL	63	35	31	0
17	UCO Bank	223	150	127	54
18	Union Bank	29	24	23	3
TOTAL		2593	1865	1761	519

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	1
3	Canara Bank	19	12	12	7
4	Central Bank of India	3	2	2	0
5	HDFC Bank	2	2	0	0
6	IDBI Bank	1	1	1	0
7	Indian Overseas Bank	9	5	5	4
8	Punjab National Bank	127	107	107	18
9	Tripura Gramin Bank	163	138	115	15
10	State Bank of India	163	129	115	15
11	TSCBL	12	7	5	0
12	UCO Bank	52	47	46	2
13	Union Bank of India	4	3	3	0
TOTAL		561	458	415	62

PM Vishwakarma for FY 2024-25 as on 30.09.2024

Bank Name	Bank Type	Basic Training Completed	Loan Application Sent	Total Loan Applied (in Rs. Lakhs)	Applications Sanctioned	Loan Pending For Sanction	Applications Disbursed
BANK OF BARODA	Public Sector Bank	83	83	79.50	10	48	1
BANK OF INDIA	Public Sector Bank	128	128	121.30	29	55	22
CANARA BANK	Public Sector Bank	112	112	108.50	25	24	23
CENTRAL BANK OF INDIA	Public Sector Bank	24	24	22.00	6	16	3
INDIAN BANK	Public Sector Bank	19	19	19.00	9	9	0
INDIAN OVERSEAS BANK	Public Sector Bank	31	31	29.50	16	4	15
PUNJAB AND SIND BANK	Public Sector Bank	1	1	1.00	0	1	0
PUNJAB NATIONAL BANK	Public Sector Bank	1067	1067	1050.89	421	154	402
STATE BANK OF INDIA	Public Sector Bank	1217	1217	1157.74	329	363	275
UCO BANK	Public Sector Bank	326	326	316.15	103	86	86
UNION BANK OF INDIA	Public Sector Bank	44	44	41.30	20	17	5
Total of Public Sector Bank		3052	3052	2946.88	968	777	832
AXIS BANK	Pvt Sector Bank	10	10	10.00	0	10	0
Bandhan Bank	Pvt Sector Bank	2	2	2.00	0	1	0
HDFC BANK LTD	Pvt Sector Bank	11	11	11.00	0	10	0
ICICI BANK LTD	Pvt Sector Bank	8	8	7.50	0	8	0
IDBI BANK LTD	Pvt Sector Bank	6	6	6.00	1	4	1
SOUTH INDIAN BANK	Pvt Sector Bank	1	1	1.00	0	1	0
FEDERAL BANK LTD	Pvt Sector Bank	1	1	1.00	0	1	0
Total of Pvt Sector Bank		39	39	38.50	1	35	1
TRIPURA GRAMIN BANK	Regional Rural Bank	2740	2740	2653.54	727	560	369
Total of Regional Rural Bank		2740	2740	2653.54	727	560	369
TRIPURA STATE CO-OP.BANK	Co-Operative Bank	371	371	362.99	0	370	0
Total of Co-Operative Bank		371	371	362.99	0	370	0
Grand Total		6202	6202	6001.91	1696	1742	1202

Pradhan Mantri Mudra Yojana in Tripura for FY 2024-25 (As on 30.09.2024)

[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	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt
Public Sector Banks													
1	State Bank of India	62	0.21	0.21	1016	26.56	26.51	193	15.42	15.42	1271	42.19	42.14
2	Bank of Baroda	8	0.03	0.03	38	1.10	1.10	18	1.59	1.59	64	2.73	2.73
3	Bank of India	10	0.04	0.03	104	2.85	2.16	37	2.99	1.84	151	5.89	4.03
4	Bank of Maharashtra	5817	18.57	18.57	1066	7.40	7.40	0	0.00	0.00	6883	25.97	25.97
5	Canara Bank	71	0.15	0.15	214	5.75	5.74	111	9.14	9.14	396	15.04	15.03
6	Central Bank of India	33	0.08	0.07	49	1.14	0.90	10	0.87	0.67	92	2.09	1.63
7	Indian Bank	9	0.03	0.03	32	0.70	0.70	24	1.93	1.93	65	2.66	2.66
8	Indian Overseas Bank	3	0.02	0.01	50	1.19	1.17	14	1.29	1.29	67	2.50	2.48
9	Punjab National Bank	640	2.11	1.26	1571	32.72	30.06	608	45.18	44.17	2819	80.01	75.49
10	Union Bank of India	33	0.13	0.12	204	4.95	4.46	75	6.28	6.17	312	11.37	10.75
11	Punjab & Sind Bank	103	0.18	0.17	45	1.11	1.09	15	1.21	1.20	163	2.50	2.46
12	UCO Bank	98	0.23	0.21	103	2.83	2.76	65	5.87	5.60	266	8.92	8.57
	Total	6887	21.78	20.86	4492	88.3	84.05	1170	91.77	89.02	12549	201.85	193.93
Private Sector Commercial Banks													
	Federal Bank	0	0.00	0.00	1	0.02	0.02	0	0.00	0.00	1	0.02	0.02
13	South Indian Bank	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
14	ICICI Bank	8	0.03	0.03	88	2.15	1.82	16	1.28	1.20	112	3.46	3.05
15	Axis Bank	3701	13.59	13.59	21	0.12	0.12	0	0.00	0.00	3722	13.71	13.71
16	IndusInd Bank	10933	35.54	35.54	3754	30.99	30.99	79	5.04	5.04	14766	71.57	71.57
	Yes Bank	0	0.00	0.00	0	0.00	0.00	1	0.10	0.10	1	0.10	0.10
17	HDFC Bank	0	0.00	0.00	13	0.43	0.43	16	1.28	1.28	29	1.70	1.70
	Bandhan Bank	21067	79.31	79.31	34838	362.51	362.51	246	17.60	17.60	56151	459.42	459.42
18	IDBI Bank Limited	260	0.81	0.81	21	0.54	0.54	4	0.27	0.27	285	1.62	1.62
	Total	35969	129.28	129.28	38736	396.76	396.43	362	25.57	25.49	75067	551.60	551.19
Regional Rural Banks													
21	Tripura Gramin Bank	1538	6.34	6.23	2609	47.52	42.27	176	12.69	9.12	4323	66.55	57.62
	Total	1538	6.34	6.23	2609	47.52	42.27	176	12.69	9.12	4323	66.55	57.62
Small Finance Banks													
28	Ujjivan Small Finance Bank	5664	22.43	22.43	3461	26.36	26.36	0	0.00	0.00	9125	48.79	48.79
	Jana Small Finance Bank Limited	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
	ESAF Small Finance Bank	1455	5.39	5.39	2	0.01	0.01	0	0.00	0.00	1457	5.40	5.40
	Total	7119	27.82	27.82	3463	26.37	26.37	0	0	0	10582	54.19	54.19
Co-Operative Banks													
29	Tripura State Co-Operative Bank	211	2.6	2.45	476	6.54	6.34	114	2.06	2	801	11.2	10.79
	Total	211	2.60	2.45	476	6.54	6.34	114	2.06	2	801	11.2	10.79
	Grand Total	51724	187.82	186.64	49776	565.49	555.46	1822	132.09	125.63	103322	885.39	867.72
NBFC-Micro Finance Institutions													
22	VEDIKA CREDIT CAPITAL LTD	2876	9.77	9.77	0	0.00	0.00	0	0.00	0.00	2876	9.77	9.77
23	Village Financial Services Pvt Ltd	2027	8.46	8.46	0	0.00	0.00	0	0.00	0.00	2027	8.46	8.46
24	Samasta Microfinance Limited	202	0.80	0.80	249	1.63	1.63	0	0.00	0.00	451	2.43	2.43
25	SVATANTRA MICROFIN PRIVATE LIMITED	305	1.14	1.14	375	2.31	2.31	0	0.00	0.00	680	3.45	3.45
26	SATYA MicroCapital Limited	2074	7.95	7.95	1431	9.58	9.58	0	0.00	0.00	3505	17.53	17.53
	Total NBFC-MFI	7484	28.12	28.12	2055	13.52	13.52	0	0	0	9539	41.64	41.64
	Grand Total including NBFC-MFI	59208	215.94	214.76	51831	579.01	568.98	1822	132.09	125.63	112861	927.03	909.36

PRADHAN MANTRI MUDRA YOJANA OUTSTANDING POSITION AS ON 30.09.2024 (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	685	37.89	7	1.95	1394	3229.00	6	19.50	469	2324.00	8	41.85	2548	5590.89	21	63.30	1	1
2	Bank of India	1147	291.35	131	27.10	3551	5606.56	174	227.12	288	1856.65	7	43.64	4986	7754.56	312	297.86	6	4
3	Bank of Maharashtra	5817	1857.00	2	1.00	1066	740.01	10	6.74	0	0.00	0	0.00	6883	2597.01	12	7.74	0	0
4	Canara Bank	555	114.14	159	40.68	1790	2998.87	369	577.13	400	3081.74	38	239.18	2745	6194.75	566	856.99	21	14
5	Central Bank Of India	46	14.50	27	7.02	82	134.74	60	69.62	19	140.97	5	3.91	147	290.21	92	80.55	63	28
6	Indian Bank	38	6.68	18	3.90	198	301.97	80	114.14	37	203.40	4	2.02	273	512.05	102	120.06	37	23
7	Indian Overseas	48	13.54	2	0.92	287	543.53	13	27.33	41	327.30	10	83.70	376	884.37	25	111.95	7	13
8	Punjab & Sind Bank	103	17.00	0	0.00	45	109.00	0	0.00	15	120.00	2	2.00	163	246	2	2.00	1	1
9	Punjab National Bank	10469	2768.52	4780	1493.27	11742	14071.45	3534	3566.85	2455	9799.95	143	691.12	24666	26639.92	8457	5751.24	34	22
10	State Bank of India	1343	221.54	699	104.45	7274	11586.86	2573	3166.14	733	4165.18	133	677.72	9350	15973.58	3405	3948.31	36	25
11	UCO Bank	1119	281.69	509	141.65	2982	6270.06	810	1199.22	541	4873.92	22	161.06	4642	11425.67	1341	1501.93	29	13
12	Union Bank	400	82.45	53	7.00	1565	2395.20	196	195.51	240	1521.24	17	65.61	2205	3998.89	266	268.12	12	7
	Total PUBLIC sec Bank	21770	5706.30	6387	1828.94	31976	47987.25	7825	9169.30	5238	28414.35	389	2011.81	58984	82107.9	14601	13010.05	25	16
13	Axis Bank	19521	4082.95	1674	909.34	956	1216.76	46	23.36	170	1000.02	11	15.35	20647	6299.73	1731	948.05	8	15
14	Bandhan Bank	59289	12946.66	4625	770.76	172781	10640.19	11978	4982.17	342	2226.32	6	9.06	232412	25813.17	16609	5761.99	7	22
15	Federal Bank	11	4.64	4	1.96	6	11.61	0	0.00	0	0.00	0	0.00	17	16.25	4	1.96	24	12
16	HDFC Bank	135	25.16	66	9.57	103	186.74	1	1.68	81	397.34	1	5.68	319	609.24	68	16.93	21	3
17	ICICI Bank	9	1.12	6	0.31	75	103.08	13	14.98	24	141.15	1	0.26	108	245.35	20	15.55	19	6
18	IDBI Bank	400	18.15	50	4.60	289	431.69	38	73.71	82	394.00	17	61.11	771	843.84	105	139.42	14	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	45178	8305.76	6434	894.46	13444	7801.29	1209	360.72	183	718.08	1	2.16	58805	16825.13	7644	1257.34	13	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	#DIV/0!	#DIV/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	25	1
23	Ujjivan Bank	19894	4301.55	846	135.25	14154	7279.35	532	167.43	0	0.00	0	0.00	34048	11580.9	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	#DIV/0!	#DIV/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	#DIV/0!	#DIV/0!
26	ESAF	8879	1569.34	195	41.07	164	51.27	8	3.38	0	0.00	0	0.00	9043	1620.61	203	44.45	2	3
	Total PRIVATE Sec bank	154705	31536.98052	13906	2768.398834	203023	28165.87927	13825	5627.427168	882	4876.91	37	93.62	358610	64579.77	27768	8489.45	8	13
27	Tripura Gramin Bank	30710	6296.31	10471	2842.69	26267	28073.83	4897	5248.55	1207	5920.00	84	342.22	58184	40290.14	15452	8433.46	27	21
	Total RRB	30710	6296.31	10471	2842.69	26267	28073.83	4897	5248.55	1207	5920.00	84	342.22	58184	40290.14	15452	8433.46	27	21
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	29082	6519.75	12242	3488.27	22919	25036.21	5875	6573.75	1134	5676.76	114	480.40	53135	37232.72	18231	10542.42	34	28
	Total Coop. Bank	29082	6519.75	12242	3488.27	22919	25036.21	5875	6573.75	1134	5676.76	114	480.40	53135	37232.72	18231	10542.42	34	28
	Grand Total	236267	50059.34	43006	10928.30	284185	129263.17	32422	26619.03	8461	44888.02	624	2928.05	528913	224210.5	76052	40475.38	14	18

BANK-WISE & SECTOR-WISE RECOVERY PERFORMANCE AS ON 30.09.2024

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!	239.00	239.00	100	35.00	25.00	71	274.00	264.00	96
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!	120.35	3.50	3	16.86	2.50	15	137.21	6.00	4
4	Canara Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	0
5	Central Bank of India	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	71.44	0.15	0	535.28	8.47	2	0.00	0.00	#DIV/0!	606.72	8.62	1
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	684.36	178.95	26	1388.94	553.81	40	197.03	98.97	50	2270.33	831.73	37
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	2893.55	1247.80	43	8941.20	434.17	5	6702.28	281.61	4	18537.03	1963.58	11
A	Sub Total of Public Sec.	4842.67	2055.40	42	19380.26	5425.65	28	10690.21	2185.12	20	34913.14	9666.17	28
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	952.97	847.95	89	478.55	410.46	86	186.38	167.81	90	1617.90	1426.22	88
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	329.81	286.16	87	290.99	201.01	69	65.91	61.99	94	686.71	549.16	80
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	15134.19	5825.97	38	2958.83	1268.46	43	2332.44	1051.42	45	20425.46	8145.85	40
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!
22	Jana Small Finance Bank	2372.06	2368.57	100	0.10	0.10	100	19.32	14.68	76	2391.48	2383.35	100
23	ESAF	186.14	181.27	97	52.66	51.27	97	107.46	107.10	100	346.26	339.64	98
B	Sub Total of Pvt. Sec. Bank	44820.03	12842.03	29	29579.71	7171.36	24	15520.17	3089.76	20	89919.91	23103.16	26
24	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
25	ACUB	0	0	#DIV/0!	13.5	8.1	60	248.50	183.70	74	262.00	191.80	73
26	TCARDB	0.00	0.00	#DIV/0!	0	0	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	0
27	TSCB	36327.42	20007.70	55	8853.57	4407.8	50	21597.44	12073.75	56	66778.43	36489.25	55
D	Sub Total of Coop.Banks	36327.42	20007.70	55	8867.07	4415.90	50	21845.94	12257.45	56	67040.43	36681.05	55
Grand Total		118044.99	61336.25	52	74950.88	30719.39	41	60010.56	26790.77	45	253006.44	118846.41	47

NPA Position of Banks in Tripura as on 30.09.2024

(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	16.95	466.66	57.48	541.09	135.90	676.99
2	Bank of India	155.28	1101.63	56.86	1313.77	37.07	1350.84
3	Bank of Maharashtra	0.00	160.44	7.16	167.60	30.15	197.75
4	Canara Bank	237.15	1612.99	129.33	1979.47	141.97	2121.44
5	Central Bank of India	24.30	425.78	15.00	465.08	0.07	465.15
6	Indian Bank	28.22	155.37	0.86	184.45	68.49	252.94
7	Indian Overseas Bank	71.44	535.66	0.00	607.10	4.86	611.96
8	Punjab & Sind Bank	6.97	46.63	7.86	61.46	0.24	61.70
9	Punjab National Bank	9210.68	6465.78	174.82	15851.28	601.44	16452.72
10	State Bank of India	12625.76	3052.97	233.08	15911.81	3479.24	19391.05
11	Union Bank of India	134.98	319.80	5.38	460.16	38.09	498.25
12	UCO Bank	1296.24	2912.52	134.58	4343.34	20.58	4363.92
A	Sub-Total PUBLIC sec Bank	23807.97	17256.23	822.41	41886.61	4558.10	46444.71
13	AXIS BANK	125.98	974.98	14903.60	16004.56	712.25	16716.81
14	Bandhan Bank	1498.00	1896.21	875.49	4269.70	3745.98	8015.68
15	Federal Bank	0.00	0.00	0.00	0.00	0.00	0.00
16	HDFC	531.27	608.06	46.89	1186.22	631.06	1817.28
17	ICICI	119.43	1044.78	39.52	1203.73	2208.42	3412.15
18	IDBI BANK	1171.93	504.10	1.22	1677.25	15.33	1692.58
19	IDFC First Bank	0.90	0.00	0.00	0.90	81.77	82.67
20	Indusind Bank	1290.00	176.00	0.00	1466.00	168.29	1634.29
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	6.22	6.22
24	NESFB	2.28	231.51	0.00	233.79	2.05	235.84
25	Ujjivan Bank	108.93	4.82	78.50	192.25	35.40	227.65
26	Jana SFB	498.00	0.00	23.76	521.76	0.00	521.76
27	ESAF Small Finance Bank	38.90	11.13	2.85	52.88	0.00	52.88
B	Sub Total Pvt. Sec Bank	5385.62	5451.59	15971.83	26809.04	7624.65	34433.69
28	TGB	3775.62	14508.15	1889.43	20173.20	2360.89	22534.09
C	Sub Total RRB	3775.62	14508.15	1889.43	20173.20	2360.89	22534.09
29	ACUB	0.00	0.00	618.10	618.10	0.00	618.10
30	TCARDB	0.00	0.00	0.00	0.00	0.00	0.00
31	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		37703.78	41132.59	22906.67	101743.04	23232.66	124975.70

STATUS OF GOVT. SPONSORED SCHEMES & NPA GENERATED THEREOF

		PMRY					PMEGP					SWAVALAMBAN				
		A/Cs Outstanding	Outstd. Balance as on 30.09.2024	NPA A/Cs	Amt. Outstd. As on 30.09.24	NPA %	A/Cs Outstanding	Outstd. Balance as on 30.09.2024	NPA A/Cs	Amt. Outstd. As on 30.09.24	NPA %	A/Cs Outstanding	Outstd. Balance as on 30.09.2024	NPA A/Cs	Amt. Outstd. As on 30.09.24	NPA %
1	Bank of Baroda	21	72.45	21	72.45	100	23	224.00	5	12.70	6	27	297.60	0	0.00	0
2	Bank of Maharashtra	0	0.00	0	0.00	#DIV/0!	9	24.58	3	8.47	34	15	13.85	3	5.01	36
3	Bank of India	0	0.00	0	0.00	#DIV/0!	275	634.85	26	59.20	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!	72	156.52	32	57.63	37	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	1298	2832.62	681	1124.70	40	2185	2679.51	565	956.56	36
9	P&SB	12	0.01	12	0.01	100	18	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	201	374.50	29
12	Union Bank of Inida	96	122.61	15	13.20	11	36	116.75	14	26.57	23	220	578.20	48	70.05	12
13	UCO Bank	105	118.67	105	118.68	100	518	934.02	186	286.71	31	1505	1478.84	530	408.11	28
	ASCB of PSBs Sub-Total	1805	1502.31	1665	1362.59	91	3260	7758.55	1341	2656.52	34	4828	6970.00	1473	2000.31	29
14	AXIS BANK	0	0.00	0	0.00	0	28	75.63	17	34.41	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	88.43	8	28.45	32	55	65.60	5	6.40	10
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	164.06	25	62.86	38	55	65.60	5	6.40	0
23	TGB	0	0.00	0	0.00	0	3700	7215.74	535	810.54	11	7663	10077.65	1160	1505.28	15
	TGBs Sub-Total	0	0.00	0	0.00	0	3700	7215.74	535	810.54	11	7663	10077.65	1160	1505.28	15
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	1805	1502.31	1665	1362.59	91	9919	20703.69	2470	5949.61	29	18618	25331.21	4268	6912.44	27

Bank wise details of PMJDY accounts for the State of Tripura as on 30.09.2024

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	3044	6664	5202	4506	9708	603.56	482	8563	8596
Bank of India	PSB	12984	917	6950	6951	13901	668.59	524	12088	13198
Bank of Maharashtra	PSB	389	2236	1230	1395	2625	135.38	235	2551	2563
Canara Bank	PSB	34556	6310	19709	21157	40866	1909.65	5017	29372	38383
Central Bank of India	PSB	5804	262	2392	3674	6066	164.44	122	3017	5779
Indian Bank	PSB	2293	1144	1612	1825	3437	86.65	703	2020	2519
Indian Overseas Bank	PSB	3362	4757	4554	3565	8119	249.90	206	6815	5517
Punjab & Sind Bank	PSB	436	268	289	415	704	15.47	23	456	644
Punjab National Bank	PSB	138863	7134	67704	78293	145997	7799.68	20746	91762	138078
State Bank of India	PSB	82827	113053	97658	98222	195880	10145.83	4207	178109	160044
UCO Bank	PSB	53752	37273	42044	48981	91025	5040.37	5360	19267	74077
Union Bank of India	PSB	10222	4088	7509	6801	14310	637.03	2409	7811	13151
Sub-Total Public Sector Banks		348532	184106	256853	275785	532638	27456.56	40034	361831	462549
Axis Bank Ltd	PVT	19	408	285	142	427	21.30	50	249	285
Federal Bank Ltd	PVT	0	160	107	53	160	14.85	58	86	118
HDFC Bank Ltd	PVT	211	9972	203	9980	10183	167.43	1530	10183	4591
ICICI Bank Ltd	PVT	139	146	211	74	285	14.91	180	285	159
IDBI Bank Ltd.	PVT	2827	4030	3215	3642	6857	165.22	928	4533	6056
IndusInd Bank Ltd	PVT	17	1215	1040	192	1232	20.40	22	216	1194
Kotak Mahindra Bank Ltd	PVT	0	231	187	44	231	0.99	134	65	210
South Indian Bank Ltd	PVT	0	209	139	70	209	7.90	84	159	101
Yes Bank Ltd	PVT	51	0	32	19	51	0.95	7	51	48
Sub-Total Pvt Sector Banks		3264	16371	5419	14216	19635	413.94	2993	15827	12762
Tripura Gramin Bank	RRB	491525	18623	203693	306455	510148	33872.67	88248	159740	467870
Sub-Total Regional Rural Banks		491525	18623	203693	306455	510148	33872.67	88248	159740	467870
Tripura State Co-Operative Bank	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		863769	219100	473260	609609	1082869	61743.18	131275	537398	943181

Social Security Schemes upto September 2024		Total enrolments in FY 24-25			Outstanding as on September 2024		
S.No.	Banks	PMSBY	PMJJBY	APY	PMSBY	PMJJBY	APY
1	Bank of Baroda	3620	1580	26	11382	2840	1735
2	Bank of India	66	26	166	41006	8636	4713
3	Bank of Maharashtra	149	58	69	1063	422	285
4	Canara Bank	994	482	546	41890	15711	9519
5	Central Bank Of India	488	243	368	9555	3879	2718
6	Indian Bank	229	110	46	37405	1876	777
7	Indian Overseas	0	0	390	7460	3613	2933
8	Punjab & Sind Bank	0	0	63	2706	812	494
9	Punjab National Bank	3524	1046	2103	238025	45276	20325
10	State Bank of India	235390	69962	2638	308027	124408	30723
11	UCO Bank	2412	1047	828	42830	18943	13444
12	Union Bank	114	67	126	12150	5316	2291
	Total PUBLIC sec Bank	246986	74621	7369	753499	231732	89957
13	Axis Bank	0	0	12	408	155	3074
14	Bandhan Bank	0	0	6	0	0	1630
15	Federal Bank	155	50	38	169	59	71
16	HDFC Bank	870	94	256	4081	795	1784
17	ICICI Bank	0	0	2	991	356	112
18	IDBI Bank	0	0	290	5180	1823	2172
19	IDFC First Bank	0	0	0	2385	116	0
20	IndusInd	0	1	4	310	17	18
21	Kotak Mahindra	0	0	4	101	54	30
22	South Indian Bank	180	8	29	272	76	201
23	Ujjivan Bank	0	0	21	0	0	71
24	Yes Bank	26	0	0	31	4	3
25	ESAF SFB	0	0	19	0	0	47
	Total PRIVATE Sec bank	1231	153	681	13928	3455	9213
26	Tripura Gramin Bank	29789	21547	17061	484846	233164	146697
	Total RRB	29789	21547	17061	484846	233164	146697
27	ACUB	0	0	0	0	0	0
28	TCARDB	0	0	0	0	0	0
29	TSCB	422	209	49	34111	12708	810
	Total Coop. Bank	422	209	49	34111	12708	810
	Grand Total	278428	96530	25160	1286384	481059	246677

PMSBY & PMJJBY--CLAIM STATUS FY 2024-25 (As on 30.09.2024)

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	2	0	2	0	6	2	4	0
10	State Bank of India	2	0	2	0	2	0	2	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	5	0	5	0	9	2	7	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	14	9	5	0	84	56	28	0
C	Sub Total of RRB	14	9	5	0	84	56	28	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		20	9	11	0	99	58	41	0

Performance of RSETIs in Tripura (upto 30.09.2024)

RSETI - PNB -Udaipur,Gomati

F.Y	No. of Progra mme	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 Emplo yed	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	19	13	606	619	89	190	154	11	93	36	0	129	0	619	619
Total	110	374	2905	3279	649	866	663	124	1104	882	0	1986	193	3086	3279

RSETI - PNB - Ambassa ,Dhalai

F.Y	No. of Progra mme	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 Emplo yed	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	16	32	449	481	57	324	87	2	9	16	0	25	0	481	481
Total	93	261	2096	2357	331	1410	419	13	630	923	0	1553	213	2144	2357

RSETI - TGB -SEPAHIJALA, Sepahijala

F.Y	No. of Progra mme	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 Emplo yed	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	14	3	457	460	166	61	176	31	23	6	0	29	0	460	460
Total	83	272	2083	2355	720	545	642	229	590	651	0	1241	435	1920	2355

RUDSETI, AGARTALA (Promoted by Canara Bank), West Tripura

F.Y	No. of Progra mme	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 Emplo yed	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	17	45	435	480	113	260	75	5	77	45	0	122	1	479	480
Total	99	328	2040	2368	584	933	520	22	747	658	0	1405	215	2153	2368

RSETI - SBI -Kumarghat, Unakoti.

F.Y	No. of Progra mme	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 Emplo yed	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	15	45	435	480	99	138	104	16	109	10	0	119	0	419	419
Total	94	422	2036	2458	606	735	598	96	738	1008	0	1746	269	2128	2397
GRAND TOTAL	479	1657	11160	12817	2890	4489	2842	484	3809	4122	0	7931	1325	11431	12756

Bankwise Position of ATMs upto September 2024

Sl.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	1	3
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	30	86	142	258
11	Union Bank of India	1	4	9	14
12	UCO Bank	9	12	6	27
A	Sub Total of Public Sec. Bank	110	135	200	445
13	AXIS BANK	5	9	8	22
14	Bandhan Bank	0	3	2	5
15	Federal Bank	0	1	2	3
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	24	46	36	106
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		157	195	241	593

Digital coverage for individuals (Savings Accounts)

Name of District	Eligible Operative Savings Accounts		Debit/ RuPay cards coverage				Internet Banking coverage			
	No. of Accounts	Of which, no. of women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts (G6), no of women accounts covered	% coverage for women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts (G6), no of women accounts covered	% coverage for women accounts
Dhalai Total	573622	286332	192023	33.48	85578	29.89	42028	7.33	17493	6.11
Gomati Total	729724	379389	270777	37.11	133584	35.21	83910	11.50	32748	8.63
Khowai Total	500577	255107	191219	38.20	84956	33.30	52711	10.53	24561	9.63
North Tripura Total	571379	290003	241374	42.24	114200	39.38	69100	12.09	26946	9.29
Sepahijala Total	690111	347798	259768	37.64	120702	34.70	67029	9.71	26708	7.68
South Tripura Total	686003	337235	219249	31.96	90742	26.91	60097	8.76	14908	4.42
Unokoti Total	421521	210382	159503	37.84	72550	34.48	43872	10.41	18430	8.76
West Tripura Total	1842157	838132	1118871	60.74	427433	51.00	489198	26.56	131680	15.71
Tripura State Total	6015094	2944378	2652784	44.10	1129745	38.37	907945	15.09	293474	9.97

Name of District	Mobile Banking + UPI + USSD coverage				AEPS coverage				Coverage with at least one of the digital modes of payment (Debit/ RuPay cards, Internet banking, Mobile banking, UPI, USSD, AEPS)				No. of Operative SB Accounts ineligible for digital coverage as per bank's Board approved policies
	Total No. of Accounts covered	% coverage	Out of total no. of women accounts (G6), no of women accounts covered	% coverage for women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts (G6), no of women accounts covered	% coverage for women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts (G6), no of women accounts covered	% coverage for women accounts	
Dhalai Total	125125	21.81	63562	22.20	458353	79.91	227550	79.47	573622	100.00	286332	100.00	7013
Gomati Total	230666	31.61	111762	29.46	560614	76.83	284383	74.96	729724	100.00	379389	100.00	9886
Khowai Total	142897	28.55	74340	29.14	365935	73.10	182466	71.53	500577	100.00	255107	100.00	5265
North Tripura Total	159991	28.00	72879	25.13	422809	74.00	208482	71.89	571379	100.00	290003	100.00	6818
Sepahijala Total	228361	33.09	109190	31.39	493185	71.46	245235	70.51	690111	100.00	347798	100.00	8726
South Tripura Total	160601	23.41	70188	20.81	518223	75.54	258270	76.58	686003	100.00	337235	100.00	5962
Unokoti Total	108350	25.70	52572	24.99	312562	74.15	156255	74.27	421521	100.00	210382	100.00	2159
West Tripura Total	858981	46.63	363200	43.33	1344250	72.97	562494	67.11	1842157	100.00	838132	100.00	26338
Tripura State Total	2014972	33.50	917693	31.17	4475931	74.41	2125135	72.18	6015094	100.00	2944378	100.00	72167

Digital coverage for Businesses (Current Accounts)

Name of District	Total No. of Eligible Operative Current/ Business Accounts	Eligible Operative Current/ Business Accounts covered through Net Banking		Eligible Operative Current/ Business Accounts covered with POS/ QR		Eligible Operative Current/ Business Accounts covered with Mobile Banking etc.		Eligible Operative Current/ Business Accounts covered with at least one of facilities - Net Banking/ POS/ QR/ Mobile Banking		No. of Operative Current/ Business Accounts ineligible for digital coverage as per bank's Board approved policies
		No. of accounts covered	% coverage	No. of accounts covered	% coverage	No. of accounts covered	% coverage	No. of accounts covered	% coverage	
Dhalai Total	5372	1714	31.91	2729	50.80	2616	48.70	5372	100.00	380
Gomati Total	10824	3222	29.77	3911	36.13	3508	32.41	10824	100.00	581
Khowai Total	5959	2155	36.16	2747	46.10	2987	50.13	5959	100.00	403
North Tripura Total	6678	2505	37.51	4130	61.84	2631	39.40	6678	100.00	499
Sepahijala Total	8391	2317	27.61	4044	48.19	4115	49.04	8391	100.00	506
South Tripura Total	7904	2638	33.38	3859	48.82	3916	49.54	7904	100.00	728
Unokoti Total	6047	1798	29.73	2283	37.75	2562	42.37	6047	100.00	356
West Tripura Total	36547	19109	52.29	13758	37.64	19017	52.03	36547	100.00	2780
Tripura State Total	87722	35458	40.42	37461	42.70	41352	47.14	87722	100.00	6233

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

सितम्बर २०२४

September 2024

Convener Bank:

