

राज्य स्तरीय बैंकर्स समिति STATE LEVEL BANKERS' COMMITTEE

त्रिपुरा TRIPURA

१५० वीं त्रैमासिक बैठक, दिसंबर २०२४

150th Quarterly meeting, December, 2024

कार्यसूची टिप्पण, AGENDA NOTES

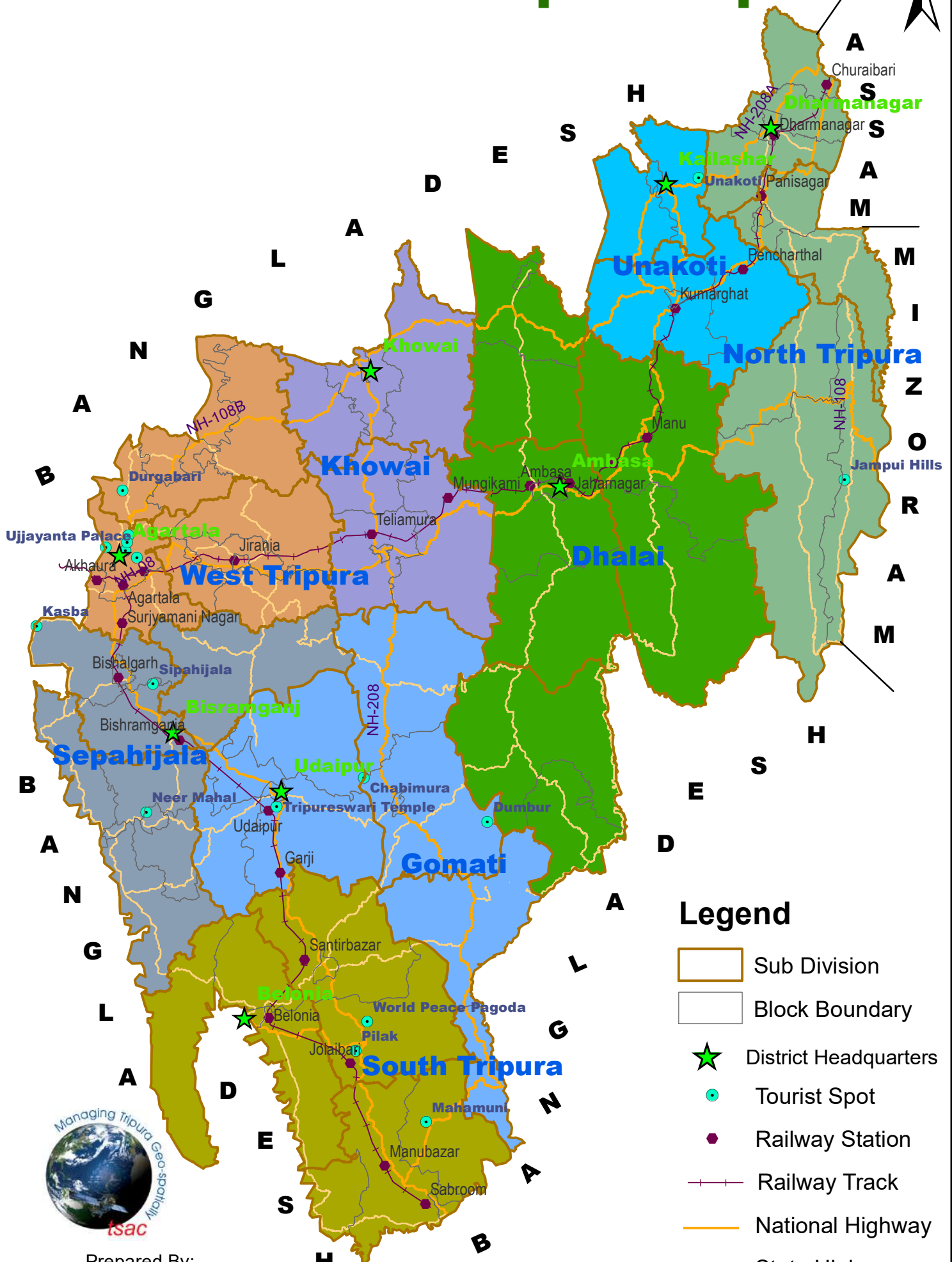


पंजाब नैशनल बैंक
... भरोसे का प्रतीक!











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

Administrative Map of Tripura

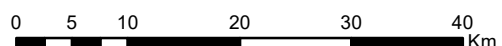


Legend

-  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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*agenda as decided in meeting of steering committee of SLBC Tripura held on 18.02.2025

Disclaimer: contents of this booklet have been based on the data provided by the members of SLBC Tripura. In case of any discrepancies is observed by the reader, kindly contact office of Convenor, SLBC Tripura as per the communication details provided below:

C/o – PNB Circle office, Durgabadi Road, Palace compound, Agartala – 799001.

Website: www.slbctripura.pnb.in

Basic Information of Tripura state

Districts	General Information
<p>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>Lead Bank in all 8 Districts</p> <p>PUNJAB NATIONAL BANK</p> <p>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 (Agriculture) contributes about 64% of total employment in th state and about 23% of the state Domestic Product. ➤ Net Cropped Area: 2.5 lakh ha <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 align="right">*as per census 2011</p>
<p>PNB RSETI Udaipur PNB RSETI Ambassa Canara RUDSETI Agartala TGB RSETI Bishramganj SBI RSETI Kumarghat</p>	<p>Proposed RSETIs: PNB RSETI Belonia (South Tripura) SBI RSETI North Tripura TGB RSETI Khowai</p>
<p>Convener of SLBC</p>	<p align="center">Punjab National Bank</p>

Network of Bank Branches in Tripura As on 31.12.2024

Population Group	March 2022	March 2023	March 2024	Sept 2024	Dec 2024
RURAL	277	284	293	293	294
% as against total branches	51%	50%	49%	49%	49%
SEMI- URBAN	155	167	180	184	185
% as against total branches	28%	29%	30%	30%	31%
URBAN	115	120	123	125	125
% as against total branches	21%	21%	21%	21%	21%
TOTAL	547	571	596	602	604

District wise distribution of Bank Branch

Name of Bank	Type of Bank	West			Sepahijala			Khowai			Gomati			South			Dhalai			Unakoti			North			Total			GRAND TOTAL
		R	SU	U	R	SU	U	R	SU	U	R	SU	U	R	SU	U	R	SU	U	R	SU	U	R	SU	U	R	SU	U	
Bank of Baroda	Public Sector Bank	0	1	5	0	0	0	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	1	0	1	3	5	9	
Bank of India	Public Sector Bank	2	1	3	1	1	0	0	0	0	1	1	0	0	1	0	1	0	0	0	0	0	0	1	0	5	5	13	
Bank of Maharashtra	Public Sector Bank	0	0	1	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	1	0	1	1	3	
Canara Bank	Public Sector Bank	2	0	5	0	2	0	1	1	0	1	1	0	0	1	0	0	1	0	0	1	0	1	2	0	5	9	19	
Central Bank of India	Public Sector Bank	2	0	1	0	0	0	0	0	0	0	1	0	0	0	0	1	0	0	1	0	0	0	0	0	2	3	6	
Indian Bank	Public Sector Bank	0	0	3	0	0	0	1	0	0	0	1	0	0	0	0	1	0	0	0	0	0	0	0	0	2	1	3	
Indian Overseas Bank	Public Sector Bank	0	0	2	0	0	0	0	1	0	0	1	0	0	0	0	0	0	0	1	0	0	0	0	0	1	2	5	
Punjab & Sind Bank	Public Sector Bank	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	2	
Punjab National Bank	Public Sector Bank	6	3	15	5	2	0	1	4	0	7	2	0	8	1	0	6	2	0	2	1	0	3	2	0	38	17	70	
State Bank of India	Public Sector Bank	9	7	18	4	2	0	1	1	0	5	1	0	6	2	0	3	2	0	3	1	0	3	6	0	34	22	74	
UCO Bank	Public Sector Bank	2	1	6	2	3	0	2	1	0	0	2	0	1	1	0	3	2	0	0	2	0	2	0	0	12	12	6	
Union Bank of India	Public Sector Bank	0	1	6	0	0	0	0	1	0	0	1	0	1	0	0	0	0	0	0	0	0	0	1	0	1	4	11	
Axis Bank	Pvt Bank	3	0	4	0	2	0	0	1	0	0	1	0	0	2	0	0	0	0	0	1	0	0	1	0	3	8	15	
Bandhan Bank	Pvt Bank	3	3	4	3	2	0	4	0	0	0	1	0	3	1	0	2	0	0	1	1	0	0	1	0	16	9	29	
Federal Bank	Pvt Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	1	2	
HDFC Bank	Pvt Bank	6	2	4	1	0	0	0	2	0	0	1	0	0	3	0	0	1	0	0	0	0	0	2	1	0	9	10	23
ICICI Bank	Pvt Bank	2	0	5	1	1	0	0	3	0	0	1	0	0	2	0	0	0	0	1	1	0	0	1	0	4	9	18	
IDBI Bank	Pvt Bank	1	0	1	0	0	0	0	0	0	0	4	1	0	1	0	0	0	0	0	0	0	0	1	0	5	3	9	
IDFC Bank	Pvt Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
Indusind Bank	Pvt Bank	1	1	3	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	2	0	1	4	8	
Kotak Mahindra Bank	Pvt Bank	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	2	
NESFB	Pvt Bank	1	0	2	0	0	0	0	1	0	1	1	0	0	0	0	0	0	0	2	0	0	0	1	0	4	3	9	
South Indian Bank	Pvt Bank	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	2
Ujjivan Bank	Pvt Bank	0	0	3	0	1	0	0	1	0	0	1	0	0	0	0	0	0	0	0	1	0	0	1	0	0	5	3	8
Yes Bank	Pvt Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	1	0	1	2
Jana Small Finance Bank	Pvt Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
ESAF Small Finance Bank	Pvt Bank	0	0	0	1	0	0	0	0	0	1	0	0	0	0	0	0	1	0	0	0	0	0	0	0	1	2	0	3
Tripura Gramin Bank	Rural Bank	17	13	10	12	6	0	8	5	0	17	1	0	18	3	0	14	0	0	9	1	0	12	4	0	107	33	10	150
ACUB	Co-Op Bank	0	0	2	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	2	3
TCARDB	Co-Op Bank	0	0	1	0	1	0	0	0	0	0	1	0	0	1	0	0	0	0	0	1	0	0	0	0	0	4	1	5
Tripura State Co-Op Bank	Co-Op Bank	7	0	12	6	1	0	4	1	0	5	2	1	6	3	0	6	3	0	4	2	0	1	2	0	39	14	13	66
Total		64	33	124	37	25	0	22	23	0	43	24	1	44	23	0	37	13	0	23	14	0	24	30	0	294	185	125	604

Bankwise Position of ATMs upto December 2024					
Sl.No.	BANKS	ATM			
		Rural	Semi- Urban	Urban	Total
1	Bank of Baroda	1	3	9	13
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	1	0	1
6	Indian Bank	0	1	2	3
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	33	86	138	257
11	Union Bank of India	1	4	8	13
12	UCO Bank	9	12	6	27
A	Sub Total of Public Sec. Bank	113	137	195	445
13	AXIS BANK	5	10	7	22
14	Bandhan Bank	0	2	3	5
15	Federal Bank	0	0	2	2
16	HDFC	8	7	7	22
17	ICICI	5	7	7	19
18	IDBI BANK	4	6	3	13
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
	Jana SFB	0	0	0	0
26	ESAF SFB	1	2	0	3
B	Sub Total of Pvt. Sec. Bank	24	42	37	103
27	Tripura Gramin Bank	24	12	2	38
C	Sub Total of RRB	24	12	2	38
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		163	194	237	594

SLBC-TRIPURA

VITAL BANKING STATISTICS

(Amount Rs. in Crore)

Sl.	Parameter	Dec 2023	March 2024	Dec 2024
1	No. of Branches	580	596	604
2	Total Deposits	38031.41	40362.17	43117.67
3	Total Advances	20063.11	20873.75	22102.54
4	CD Ratio	53	52	51
5	CD Ratio with RIDF	57	57	56
6	C+I: Deposit Ratio	73	71	72
7	Priority Sector Advances (PSA)	11059.82	11342.31	11963.71
8	% of PSA to ANBC	56	57	60
9	Agriculture Advances	4446.71	4409.17	4663.42
10	% of Agri Advances to ANBC	22	22	23
11	MSME Advances	4263.18	4499.68	4917.43
12	Education Loans	125.77	130.42	159.67
13	Housing Loans	2867.01	3172.19	3630.66
14	DRI Advances	3.38	3.38	3.38
15	Schedules Caste/ Scheduled Tribe Advances	3529.79	3765.91	4613.45
16	Advances to Women Entrepreneurs	3529.34	3628.23	3179.55
17	% of Advances to Women Entrepreneurs to ANBC	18	18	16
18	Weaker Section Advances	8927.56	5301.02	7364.16
19	% of Weaker Advances to ANBC	45	27	37
20	Minority Community Advances	966.13	837.21	1015.73
21	% of Minority Community Advances to ANBC	4.87	4.51	5.06

ANBC= Adjusted Net Bank Credit, (ANBC as on Dec2023 – Rs. 20063.11 Crores).

DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN

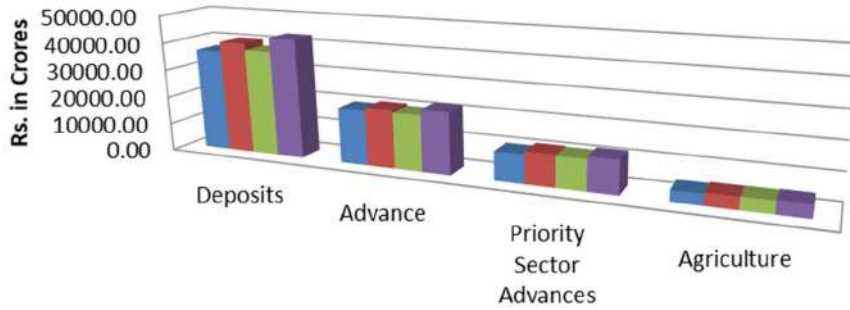
(Amount Rs in crore)

Sector	2023-24 As on Dec 2023			2024-25 As on Dec2024			Y-O-Y growth
	Plan	Achievement (Apr'23- Dec'23)	% to Target	Plan	Achievement (Apr'24- Dec'24)	% to Target	
Agriculture	3200	1641.99	51	3500	1993.80	57	+6
MSME	3500	2430.41	69	4200	2939.27	70	+1
Other Prisec	1300	1343.52	103	1900	1397.79	74	-29
Total Prisec	8000	5415.92	68	9600	6330.86	66	-2
Non-Prisec	4000	2539.16	63	4800	3515.73	73	+10
Grand Total	12000	7955.08	66	14400	6963.32	48	+2

(v)

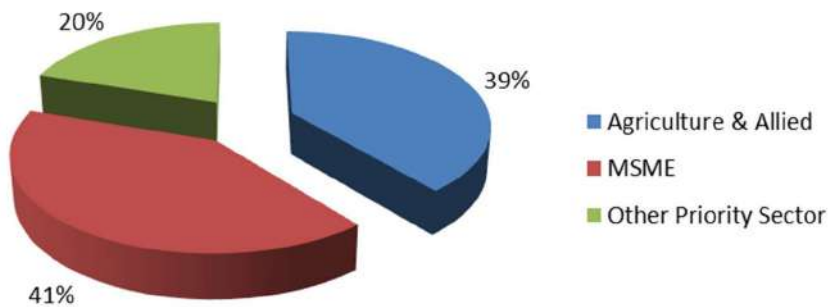
Banking Key Indicators for the State of TRIPURA

Banking Key Indicators



	Deposits	Advance	Priority Sector Advances	Agriculture
■ 31.03.2023	36839.78	19885.33	10273.91	3994.91
■ 31.03.2024	40362.17	20873.75	11342.31	4409.17
■ 31.12.2023	38031.41	20063.11	11059.82	4446.71
■ 31.12.2024	43117.66	22102.79	11963.71	4663.42

Priority Sector Advance As on 31.12.2024



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	2006311.29			
	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 December)		Outstanding at the end of the Quarter	
		No. of A/cs	Amount disbursed	No. of A/cs	Balance O/s
1	Priority Sector	258189	633087.49	916082	1196371
I	Agriculture	132351	199380.46	518121	466341.50
(i)	Crop Loans	34061	30105.33	218690	89649.34
(ii)	Investment Credit				
	Out of (ii) above, loans for agriculture implements & machinery				
(iii)	Allied Activities	98290	169275.13	299431	376692.16
(a)	Fisheries	3104	2991.70	76239	45737.21
(b)	Dairying	7229	5093.99	44602	37204.63
(c)	Poultry	3077	4249.47	21340	34949.89
(d)	Animal Husbandry				
(e)	Bee keeping				
(f)	Sericulture				
(g)	Others (including WR & FMS)	84880	156939.97	157250	258800.43
	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	49269	293927.35	211498	491742.86
(i)	Micro Enterprises	47775	193000.27	196155	360771.83
(ii)	Small Enterprises	928	84432.15	3201	102482.53
(iii)	Medium Enterprises	123	13600.61	253	9614.96
(iv)	Advances to KVI	325	1611.18	11056	16736.63
(v)	Other Finance to MSMEs	118	1283.14	833	2136.91
III	Export Credit				
IV	Education				
V	Housing				
VI	Renewable Energy				
VII	Social Infrastructure				
VIII	'Others' category under Priority Sector	76569	139779.68	186463	238286.64
2	Loans to Weaker Sections under Priority Sector				
3	Non-Priority Sector Loans	128736	351572.94	348540	1013908.24
I	Agriculture	62	262.95	1002	344.65
II	MSME (Service)				
(i)	Micro Enterprises (Service)				
(ii)	Small Enterprises (Service)				
(iii)	Medium Enterprises (Service)				
III	Education Loans	116	1277.93	391	5499.29
IV	Housing Loans	2820	37376.96	13877	194463.37
V	Personal Loans under Non-Priority Sector	18466	37877.13	61737	111471.72
VI	Other Non-Priority Sector Loans	107272	274777.97	271533	702129.21
4	Total Loans	386925	984660.43	1264622	2210279.24

(vii)

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 31/12/2024								
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	5	5	3	0	1	0	1	0
Central Bank of India	15	15	1	0	0	1	13	0
Cooperative Bank	134	134	56	0	29	0	31	0
Punjab & Sind Bank	4	4	4	0	0	0	0	0
Punjab National Bank (incl Tripura Gramin Bank)	638	638	348	0	242	1	47	0
State Bank of India	99	99	27	0	36	6	30	0
UCO Bank	33	33	16	0	17	0	0	0
Union Bank of India	5	5	1	0	4	0	0	0
Grand Total	952	952	467	5	331	8	123	0

Fisheries Report of 31/12/2024								
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	34	34	19	0	9	1	5	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)	1000	1000	555	2	268	6	169	0
State Bank of India	170	170	58	1	55	13	39	0
UCO Bank	64	64	19	0	14	0	30	1
Union Bank of India	9	9	5	0	0	0	4	0
Grand Total	1582	1582	748	3	483	20	323	1

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)

AGENDA IV

Action points emanated from the review meeting of RRBs (North Eastern Region) under the Chairmanship of Hon'ble Finance Minister, Govt of India, held on 30.09.2024 at Itanagar –

a) To discuss the reason for low growth of KCC

The observation regarding reason for low growth of KCC in the state of Tripura is enumerated below for discussion: -

- I. Total area of the state is 10.492 sq km with International Border with Bangladesh is 856 km and 26% net sown area.
- II. Irrigation 42% of net cropped area. Average Size of land holding is 0.56 hectare thereby increase in input cost but decrease in yield.
- III. Many farmer practice subsistence farming, reducing the need for institutional credit.
- IV. Tribal population which form a significant part of state's population also practice jhum (shifting) cultivation or have informal land ownership making it difficult to bring them under KCC fold.
- V. Limited awareness of benefit of KCC among rural farmers.

b) Potential of financing for sericulture especially in Assam and Tripura and to enable at least one RRB branch per district to provide credit to sericulture

c) How many districts have the provision of Mobile van unit along with Veterinary doctor and vaccinations under GOI scheme of Ministries of Fisheries, Animal Husbandry and Dairying

Deptt of Fisheries vide its letter no. F.5-5/MVU/TLDA/2024/2926 dated 25.01.2025 informed that all the eight (08) districts of Tripura State have mobile unit along with Veterinary doctors & Vaccination, the detail of which is reproduced below: -

Name of District	No of MVU unit
West Tripura	02
Sepahijala	02
Khowai	02
Gomati	01
South Tripura	02
North Tripura	01
Unakoti	02
Dhalai	01
Total	13

**CONFIRMATION OF PROCEEDINGS OF
THE 149th MEETING OF THE SLBC FOR TRIPURA**

The proceedings and action points of the 149th Meeting of SLBC for Tripura, held on 09.12.2024 were circulated under the cover of Convener Bank's letter no. SLBC/TRP/Minutes & Advisory/019/2024-25 dated 11.12.2024. The same may please be confirmed by the House.

IMPLEMENTATION OF ANNUAL CREDIT PLAN (ACP)

Action Points emerged in the 149th SLBC Meeting held on 09.02.2024

All Banks to achieve ACP target in all segment.

(Action: All Banks).

Status of implementation

All the banks put together disbursed Rs. 9846.60 crore as on 31.12.2024 against Annual Target of Rs. 14400.00 crore which translates into 68% of ACP 2024-25. The Achievement under Agriculture sector is 57% whereas MSME and OPS are 70% and 74% of the ACP Targets respectively as on 31.12.2024.

A comparative position of achievement in disbursement under ACP 2024-25 as on 31.12.2024 with the corresponding period of the previous year is as under:

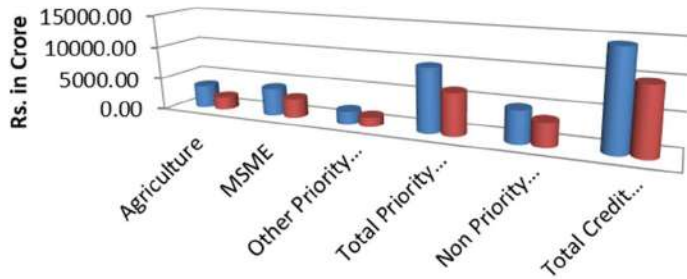
Sector	2023-24 As on Dec 2023			2024-25 As on Dec 2024			Y-O-Y growth
	Plan	Achievement	% to Target	Plan	Achievement (Apr'24- Dec'24)	% to Target	
Agriculture	3200.00	1641.99	51	3500.00	1993.80	57	+6
MSME	3500.00	2430.41	69	4200	2939.27	70	+1
Other Prisec	1300.00	1343.52	103	1900	1397.80	74	-29*
Total Prisec	8000.00	5415.92	68	9600	6330.87	66	-2
Non-Prisec	4000.00	2539.16	63	4800	3515.73	73	+10
Grand Total	12000.00	7955.08	66	14400	9846.60	68	+2

The major decline in observed in the ACP achievement under Other priority sector in following bank: -

Sl. No.	BANKS	2023-24 (As on December 2023)			2024-25 (As on December 2024)		
		Target (T)	Achievement (A)	A as % of T	Target(T)	Achievement (A)	A as % of T
1	Tripura Gramin Bank	25145.00	54610.34	217	136882.00	83899.74	61

Bank wise performance on different sectors under ACP pertaining to the year 2024-25 as on 31.12.2024 has been given in the **Annexure E**.

Achievement of Annual Credit Plan 2024-25 up to 31.12.2024

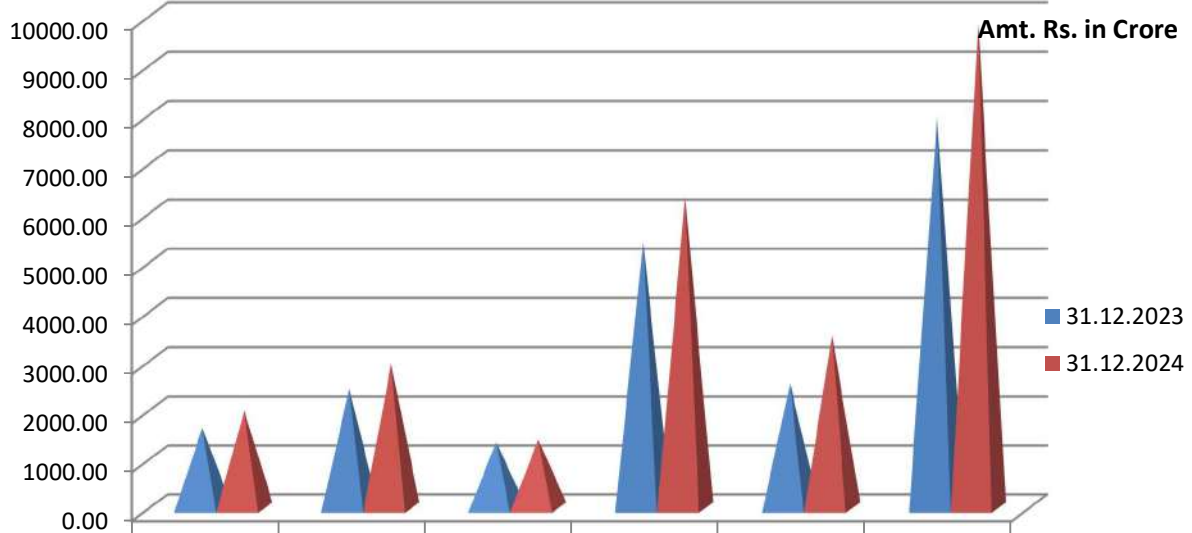


■ Target
■ Achievement

	Agriculture	MSME	Other Priority Sector	Total Priority Sector	Non Priority Sector	Total Credit Plan/Achievement
■ Target	3500.00	4200.00	1900.00	9600.00	4800.00	14400.00
■ Achievement	1993.80	2939.27	1397.80	6330.87	3515.73	9846.60

Sector

Credit Disbursement under ACP as on 31.12.2023 & 31.12.2024



	Agricultur e	MSME	Other Priority Sector	Total Priority Sector	Non Priority Sector	Total Credit Plan/Achievement
■ 31.12.2023	1641.98	2430.40	1343.52	5415.92	2539.16	7955.08
■ 31.12.2024	1993.80	2939.27	1397.80	6330.87	3515.73	9846.60

Tripura State

Districtwise and Sectorwise Achievement under Annual Credit Plan 2024-25 during the period 01.04.2024 to 31.12.2024

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	53511.19	41	244068.00	159506.7	65	79595.00	63211.72	79	457077.00	276229.57	60	275470.00	171269.81	62	732544.00	447499.38	61
2	Khowai	28732.00	18411.59	64	20395.00	29017.41	142	15277.00	12024.49	79	64404.00	59453.49	92	22096.00	31502.59	143	86497.00	90956.08	105
3	Sepahijala	37741.00	24505.81	65	32689.00	20814.9	64	20186.00	13415.1	66	90616.00	58735.81	65	31477.00	25512.75	81	122091.00	84248.56	69
4	Gomati	33267.00	23439.36	70	29665.00	22237.28	75	15048.00	12224.63	81	77980.00	57901.27	74	36351.00	35213.21	97	114327.00	93114.48	81
5	South Tripura	37994.00	27070.35	71	27660.00	17893.22	65	19764.00	13801.38	70	85418.00	58764.95	69	24511.00	21663.21	88	109927.00	80428.16	73
6	North Tripura	33267.00	20547.08	62	32800.00	20840.91	64	11618.00	8668.53	75	77685.00	50056.52	64	42381.00	26384.91	62	120063.00	76441.43	64
7	Unakoti	24349.00	13598.32	56	18123.00	12778.73	71	10078.00	6255.05	62	52550.00	32632.10	62	20519.00	16953.65	83	73066.00	49585.75	68
8	Dhalai	24694.00	18296.76	74	14600.00	10838.24	74	18434.00	10178.78	55	57728.00	39313.79	68	27195.00	23072.81	85	84920.00	62386.60	73
	Total	350000.00	199380.46	57	420000.00	293927.35	70	190000.00	139779.68	74	960000.00	633087.49	66	480000.00	351572.94	73	1440000.00	984660.43	68

Flow of Credit to Priority Sector

Regulatory (RBI) guideline on Priority Sector lending

Priority Sector Lending	40% of Adjusted Net Bank Credit (ANBC) or Credit Equivalent of off-Balance sheet Exposures (CEOBE) whichever is higher for commercial banks										
	Following banks have not achieved this feat in the state of Tripura however they may have exceeded in other states: -										
	SI.No	BANKS	Agril & Allied Activities		MSME		OTHER PRISEC		Total PRISEC		PS Cr. As % to ANBC
			No	Amount	No	Amount	No	Amount	No	Amount	
	1	Bank of Maharashtra	0	0	171	100.71	106	565.48	277	666.19	31.06
	2	NESFB*	32	3.2	2332	1199.44	0	0	2364	1202.64	4.28
	3	IDFC First Bank	276	51.68	2	8.63	0	0	278	60.31	1.22
	4	State Bank of India	37473	35848.3	7283	72136.96	4458	31795.24	49214	139780.5	24.03
	5	IDBI BANK	1663	651.88	423	1513.71	67	560.07	2153	2725.66	32.77
	6	ESAF Small Finance Bank*	6232	1316.66	2770	489.46	2383	691.39	11385	2497.51	38.68
	*RBI guideline is 75% for small finance bank										
Agriculture	18% of ANBC or CEOBE whichever is higher for commercial banks										
	Following banks have not achieved this feat in the state of Tripura however they may have exceeded in other states: -										
	SI.No.	BANKS	Agril & Allied Activities		TFA as % of ANBC	SI.No.	BANKS	Agril & Allied Activities		TFA as % of ANBC	
			No	Amount				No	Amount		
	1	Bank of Maharashtra	0	0	0.00	10	Indian Overseas Bank	501	729.53	8.25	
	3	NESFB	32	3.2	0.01	11	HDFC	10724	5220.04	8.76	
	4	Bank of Baroda	114	127	0.34	12	UCO Bank	6618	4351.08	9.08	
	5	IDFC First Bank	276	51.68	1.04	14	Bandhan Bank	31596	16192.89	10.26	
	6	Indian Bank	163	182.52	1.97	15	Canara Bank	2675	4856.16	11.13	
	7	Punjab & Sind Bank	109	69.84	5.61	16	ICICI	11475	11059.13	13.76	
	8	State Bank of India	37473	35848.3	6.16	17	PNB	40441	26328.28	16.05	
	9	IDBI BANK	1663	651.88	7.84	18	Union Bank	2545	4716.72	17.24	

Flow of Credit to Agriculture & Allied Activities

The position of credit disbursement to agriculture against the Annual Credit Plan as compiled by SLBC for the State of Tripura for last 5 years is as follows:

(Rs.in crore)

Year	Target	Achievement	% of Target
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 Dec' 2024)	3500.00	1993.80	57

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 December 2024)	Target	1691.89	1045.32	762.79	0.00	3500.00
	Achievement	902.15	542.44	549.21	0.00	1993.80
	% of Achv	53	52	72	0	57

Details of achievement of Agriculture under ACP 2024-25 during April 2024- Dec 2024 are furnished in the **Annexure F**.

Comparative study of Banks whose achievement in disbursement under ACP 2024-25 is less than that of achievement in the corresponding period of previous year:

BANKS	2023-24 (As on December 2023)			2024-25 (As on December 2024)			Variation Y-o-Y (Amt)
	Target	Achievement	% of Ach	Target	Achievement	% of Ach	
Bank of Baroda	777.00	521.15	67	277.00	85.00	31	-436.15
Bank of India	3108.00	3108.51	100	4220.00	3041.75	72	-66.76
Canara Bank	2237.00	1411.26	63	4003.00	1200.06	30	-211.20
Indian Overseas Bank	67.00	207.42	310	322.00	72.50	23	-134.92
UCO Bank	1633.00	1533.38	94	2499.00	625.31	25	-908.07
HDFC	7713.00	2985.05	39	8691.00	2553.46	29	-431.59
IDFCFirst Bank	1383.00	84.55	6	339.00	0.00	0	-84.55
Jana SFB	6552.00	2291.34	35	7160.00	2267.08	32	-24.26
Tripura Gramin Bank	82937.00	61950.46	75	104532.00	54243.81	52	-7706.65

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 – Dec'24)
1	Increase in Farm Credit (KCC) (in crore)	Rs. 448.20	301.05crore
2	KCC (No.)	52277	35896 nos. KCCs. (40% of the target)

Bank wise position as on 31.12.2024 for agriculture sector is furnished in the **Annexure P & Q**.

Decision/Recommendation of SLBC Sub committee on Agriculture, MSME & FI which met on 14.02.2025: -

- KCC required to be agenda in Financial Awareness Camps specially in CFL camps.
- Banks should explore the simplification of documentation process.
- All Banks to participate in KCC financing, SLBC to allocate nominal target of 100 KCC financing to banks who are not participating till now from next FY 2025-26.

Implementation of Agriculture Infrastructure Fund for enhancing & strengthening the Agri Infrastructure

Main objective:

- To provide debt financing facility for post-harvest management infrastructure & community farming assets.
- Corpus of Rs. 1 lakh crore for FPOs, SHGs, PACs, Startups, Agri entrepreneurs for other farm processing based activities.
- Credit Guarantee for Loan up to Rs. 2 crore under CGTMSE.
- Interest subvention of 3% per annum for loan up to Rs. 2 crore for max period of 7 years.
- Moratorium for repayment from 06 month up to 2 years.

Position of implementation in the State of Tripura as on 31.12.2024

BANK NAME	Sanctioned	Denied by PMU	Disbursed	Pending Information	Rejected	Grand Total
Axis Bank	0	1	0	0	0	1
Canara Bank	0	0	0	0	2	2
HDFC Bank	1	0	0	1	1	3
IDBI BANK LTD	0	0	0	1	0	1
NABKISAN Finance Ltd	0	0	0	0	1	1
Punjab National Bank	3	5	2	6	0	14
STATE BANK OF INDIA	1	2	0	4	0	7
Tripura State Cooperative Bank Ltd.	1	0	1	0	0	1
UCO Bank	1	0	1	2	3	6
Grand Total	7	8	4	14	7	36

Promotion of e-Kisan Upaj Nidhi (e-KUN) & Credit Guarantee Scheme for e-NWR based financing (CGS-NPF)

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.

Government of India has launched a credit Guarantee Scheme of e-NWR based pledge financing (CGS-NPF) with a corpus of Rs.1000 crore to encourage banks to extend pledge finance against e-NWRs to farmers and traders on the agricultural/horticultural produce stored in the WDRA registered warehouses.

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 Dec 2024)	4200.00	2939.27	70

The disbursement made during the period April-Dec 2024 is Rs. 2939.27 crores i.e., 70% of the Annual Target.

Details of achievement of MSME under ACP 2024-25 during April 2024- Dec 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 December 2024)	Target	3253.35	682.58	264.07	0.00	4200.00
	Achievement	2544.94	207.00	187.33	0.00	2939.27
	% of Achv	78	30	71	0	70

Comparative study of Banks whose achievement in disbursement under ACP 2024-25 is less than that of achievement in the corresponding period of previous year:

BANKS	2023-24 (As on December 2023)			2024-25 (As on December 2024)			Variation Y-o-Y (Amt)
	Target	Achievement	% of Ach	Target	Achievement	% of Ach	
Bank of India	3440.00	1159.38	34	1663.00	864.64	52	-294.74
Indian Overseas Bank	1971.00	500.59	25	664.00	289.98	44	-210.61
Bandhan Bank	436.00	21220.05	4867	13997.00	15900.46	114	-5319.59
Tripura Gramin Bank	51695.00	44585.12	86	68258.00	20699.57	30	-23885.55

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 Dec 2024)	1900.00	1397.80	74

All banks disbursed Rs. 1397.80 crores during the period April 2024 – Dec 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 December 2024)	Target	411.34	1368.82	119.84	0.00	1900.00
	Achievement	457.32	839.00	101.47	0.00	1397.79
	% of Achv	111	61	85	0	74

Details of achievement of Other Priority Sectors (OPS) under ACP 2024-25 during April 2024 – Dec 2024 are furnished in the **Annexure K**.

Comparative study of Banks whose achievement in disbursement under ACP 2024-25 is less than that of achievement in the corresponding period of previous year:

BANKS	2023-24 (As on December 2023)			2024-25 (As on December 2024)			Variation Y-o-Y (Amt)
	Target	Achievement	% of Ach	Target	Achievement	% of Ach	
Bank of Baroda	971.00	107.05	11	93.00	100.00	108	-7.05
Bank of India	976.00	443.81	45	1006.00	281.69	28	-162.12
Indian Overseas Bank	525.00	283.39	54	973.00	151.04	16	-132.35
Punjab National Bank	10883.00	5992.14	55	10658.00	5087.92	48	-904.22
UCO Bank	4498.00	3587.12	80	7776.00	916.69	12	-2670.43
Bandhan Bank	60521.00	56151.54	93	323.00	29242.15	9053	-26909.39
Ujjivan Bank	4618.00	3842.71	83	9843.00	3352.47	34	-490.24

Bank-wise performance in lending to priority sectors and key categories as on 31.12.2024 is given in **Annexure C & D**.

Flow of Credit to Renewable Sources of Energy

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

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

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

02 member banks have reported disbursement in this sub-sector as on 31st Dec 2024: -

Bank Name	Renewal Energy	
	No. of account	Amt
Canara Bank	2	3.50
Punjab National Bank	32	74.88
GRAND TOTAL	34	78.38

Approval of Annual Credit Plan for FY 2024-25

NABARD has published the State Focus Paper for the financial year 2025-26. The Annual Credit Plan proposed by SLBC based on the Potential Linked Plan (PLP) given by NABARD for FY 2025-26 and projected achievement under ACP FY 2024-25 on 31.03.2025 considering 30% increase over actual achievement as on 31.12.2024

The ACP prepared in the way is tabulated below for discussion and approval:

SYNOPSIS OF THE ACP FOR FY 2025-26

Particulars	Agriculture	MSME	Other Prisec	Total Prisec	Non- Prisec	Total Advance
ACP for 2023-24	3200.00	3500.0 0	1300.00	8000.00	4000.0 0	12000.0 0
Achievement as on 31.03.2024	2313.98	3138.8 5	1703.19	7156.03	3966.6 2	11122.6 5
Achievement in %	72	90	131	89	99	93
ACP for 2024-25	3500.00	4200.0 0	1900.00	9600.00	4800.0 0	14400.0 0
Achievement as on 31.12.2024	1993.80	2939.2 7	1397.80	6330.87	3515.7 3	9846.60
Proj. Ach 31.03.2025 @ 20%	2392.56	3527.1 2	1677.36	7597.04	4218.8 8	11815.9 2
Proj. Ach 31.03.2025 @ 30%	2591.94	3821.0 5	1817.14	8230.13	4570.4 5	12800.5 8
PLP for 2025-26	4777.71	5216.3 2	2670.12	12664.1 5	--	12664.1 5
Projected ACP for FY 2025-26 @ 20% over projected achievement on 31.03.2025	3110.00	4585.0 0	2181.00	9876.00	5485.0 0	15361.0 0
Proposed ACP for FY 2025-26	3500.00	4600.0 0	2200.00	10300.0 0	5500.0 0	15800.0 0

CD RATIO OF BANKS IN TRIPURA

Action Points emerged in the 149th SLBC Meeting held on 09.12.2024

All stake holders to work in tandem with State's focus and improve the CD ratio of the state from 53% to 73% with special focus on West Tripura which has lowest CD ratio in the state.

As per Lead Bank Scheme CD ratio of the state is to be measured including RIDF, the position of CD ratio with different parameter is appended below: -

Particulars	As on Dec 2023	As on March 2024	As on Dec 2024
CD Ratio	53%	52%	51%
CD Ratio including RIDF	57%	57%	56%
CD Ratio Including Investments	73%	71%	72%

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.

CD ratio of the Banks in the State stands at 51% as on 31.12.2024 i.e. it decreased marginally from 53% as on 31.12.2023 i.e. 2% decrease in Y-o-Y basis.

The following banks have shown decrease in their CD ratio Y-o-Y basis: -

SL No	BANK'S NAME	CD Ratio as on 31.12.2023			CD Ratio as on 31.12.2024			VARIATION Y-o-Y
		DEPOSIT	ADVANCE	CD RATIO	DEPOSIT	ADVANCE	CD RATIO	
1	JANA SFB	2248.72	6456.34	287	14550.79	5665.96	39	-248
2	NESFB	5499.19	4855.43	88	5593.84	1311.70	23	-65
3	ICICI BANK	55100.41	80367.31	146	82393.51	94083.97	114	-32
4	BANDHAN BANK	123161.55	157817.41	128	164116.81	173657.16	106	-22
5	IDBI BANK	19112.00	8317.78	44	31196.12	6857.33	22	-22
6	IDFC FIRSTBANK	8801.75	4957.09	56	13002.76	5820.55	45	-12
7	AXIS BANK	54285.84	27016.37	50	92889.98	41147.23	44	-6
8	UJJIVAN BANK	33926.00	28071.35	83	46076.58	35787.32	78	-5
9	TSCBL	333615.22	273089.30	82	350765.46	272998.95	78	-4
10	CANARA BANK	89977.07	43629.65	48	108649.44	49163.88	45	-3
11	BANK OF INDIA	34877.00	28886.30	83	43672.96	34773.62	80	-3
12	STATE BANK OF INDIA	1164741.34	581705.22	50	1266072.53	597111.67	47	-3
13	SOUTH INDIAN BANK	10896.75	3791.59	35	12180.00	3943.74	32	-2

CD ratio of the Banks in the State stands at 51% as on 31.12.2024 i.e. it decreased marginally from 53% as on 30.09.2023 i.e. 2% decrease in Q-o-Q basis.

The following banks have shown decrease in their CD ratio Y-o-Y basis:

SL No	BANK'S NAME	CD Ratio as on 30.09.2024			CD Ratio as on 31.12.2024			VARIATION Q-o-Q
		DEPOSIT	ADVANCE	CD RATIO	DEPOSIT	ADVANCE	CD RATIO	
1	BANDHAN BANK	73107.42	173672.70	237	164116.81	173657.16	106	-132
2	ESAF	760.56	2895.91	386	907.43	2942.06	324	-62
3	IDBI BANK	20200.00	8542.36	42	31196.12	6857.33	22	-20
4	CANARA BANK	93347.08	52660.00	56	108649.44	49163.88	45	-11
5	IOB	20638.00	10207.00	49	21549.73	9725.08	45	-4
6	IDFC FIRSTBANK	11892.53	5837.50	49	13002.76	5820.55	45	-4
7	ICICI BANK	80799.07	95686.08	118	82393.51	94083.97	114	-4
8	NESFB	5253.16	1392.93	27	5593.84	1311.70	23	-4
9	BANK OF INDIA	39294.76	32708.97	83	43672.96	34773.62	80	-3
10	SOUTH INDIAN BANK	12167.00	4311.00	35	12180.00	3943.74	32	-3
11	PSB	4055.07	1224.81	30	4338.64	1224.81	28	-2
12	JANA SFB	14550.79	5921.89	41	14550.79	5665.96	39	-2
13	UNION BANK	105749.95	33656.97	32	106209.79	32770.53	31	-1
14	AXIS BANK	90805.13	40942.13	45	92889.98	41147.23	44	-1

District wise CD ratio: -

District	CD RATIO	CD RATIO	CD RATIO	CD RATIO	CD RATIO
	Dec 2023	March 2024	Sept 2024	Dec 2024	Y-O-Y change
North Tripura	61	59	64	64	+3
Unakoti	69	68	69	72	+3
South Tripura	67	63	65	62	-5
Gomati	71	69	69	71	No change
West Tripura	43	42	43	41	-2
Sepahijala	68	64	61	66	-2
Khowai	66	65	63	67	+1
Dhalai	98	98	98	100	+2
Total State	53	52	53	51	-2

CD Ratio of 100% is the highest in Dhalai District, as against 13%, the lowest in West Tripura District, having 59% of the total business of the State. 03 out of 08 districts shown decline in CD ratio Y-o-Y basis namely South Tripura, West Tripura & Sepahijola 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.

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

Issuance of KCC during the year 2024-25**Action Points emerged in the 149th SLBC Meeting held on 09.12.2024**

All Banks to boost the credit flow in Agriculture sector
(Action: All Banks and Agriculture Department).

Status of implementation

35896 KCCs sanctioned by Banks amounting to Rs. 319.86 Crores during FY 2024-25 as on 31.12.2024, thereby achieving 69% 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
December-2023	2023-24	66356	21069	18317.48	32
March-2024	2023-24	66356	29816	24985.95	45
September-2024	2024-25	52277	26394	20252.47	50
December-2024	2024-25	52277	35896	31985.62	69

Following Banks have not sanctioned a single KCC during the period 01.04.2024 to 31.12.2024: -

Bank of Maharashtra	Indian Overseas Bank	Punjab & Sind Bank	Bandhan Bank
Federal Bank	ICICI Bank	IDFC First Bank	Kotak Mahindra Bank
South Indian Bank	Yes Bank	Ujjivan Small Finance Bank	North East Small Finance Bank
JANA Small Finance Bank	ESAF Small Finance Bank		

Top 03 Banks in sanctioning KCC		Bottom 03 Banks in Sanctioning KCC	
Name of Bank	No of KCC sanctioned	Name of Bank	No of KCC sanctioned
Tripura Gramin Bank	13173	Indian Bank	1
State Bank of India	11053	IndusInd Bank	5
Punjab National Bank	3860	Bank of Baroda	52

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

Bank-wise performance under KCC as on 31.12.2024 has been shown in the **Annexures P & Q.**

Performance of Banks in Agriculture & Allied activities during the FY 2024-25 as on 31.12.2024

(Amt in Lakhs)

Performance of Banks in Crop Loan & Term Loan to Agriculture during the year 2024-25 as on 31.12.2024

(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.
A	Sub Total of Public Sec. Bank	30114	33727.00	17993	20728.55	7480	26797.00	4169	13592.48	37594	60524.00	22162	34321.03
B	Sub Total of Pvt. Sec. Bank	488	1178.00	1097	3248.68	189047	107487.00	73945	52646.07	189535	108665.00	75042	55894.75
C	Sub Total of RRB	17711	7848.00	13173	5335.36	29303	96684.00	14049	48908.45	47014	104532.00	27222	54243.81
D	Sub Total of Coop.Banks	3964	2067.00	1798	792.74	6663	74212.00	6127	54128.13	10627	76279.00	7925	54920.87
GRAND TOTAL		52277	44820.00	34061	30105.33	232493	305180.00	98290	169275.13	284770.00	350000.00	132351	199380.46

Pradhan Mantri Fasal Bima Yojana (PMFBY)

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 given notification for implementation of PMFBY in the West Tripura, Sepahijala, Dhalai, South Tripura, Khowai, Gomati, North Tripura and Unakoti Districts for Rabi 2024-25 Season.

The coverage of PMFBY in Rabi 2024-25 season in the state is given below: -

District	Loanee Farmers No of Application Id	Non- Loanee Farmers No of Application Id
Dhalai	2236	0
Gomati	1632	130
Khowai	1637	62
North Tripura	1482	275
Sepahijala	1814	647
South Tripura	3762	80
Unakoti	1286	36
West Tripura	1485	195
Total	15334	1425

SELF HELP GROUPS /JOINT LIABILITY GROUPS**Action Points emerged in the 149th SLBC Meeting held on 09.12.2024**

All banks to achieve the target for FY 2024-25 as done in FY 2023-24.

Status of implementation

Amount in Rs. Lakhs

BANK NAME	Target		Achievement		Achievement	
	Total SHG's	Total Disbursement Amt.	Total SHGs	Total Disbursement Amt.	SHGs(%)	Disbursement (%)
Public Sector Bank	5000	8520.00	3890	7961.11	77.80	93.44
Regional Rural Bank	14100	25160.00	6114	18403.81	43.36	73.15
Private Sector Bank	540	970.00	81	262.34	15.00	27.05
Coperative Bank	2960	5350.00	1380	3722.60	46.62	69.58
Grand Total	22600	40000.00	11465	30349.86	50.73	75.87

As against the TRLM target of Rs.400 crores in 22600 accounts for FY 2024-25, the Banks have collectively achieved sanction of 11465 accounts (achievement of 51%) with corresponding disbursement amount of Rs. 303.50 crores (achievement of 76%) as on 31.12.2024.

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.

NATIONAL RURAL LIVELIHOODS MISSION BANK LINKAGE FY 2024-25 as on 31.12.2024							
R1.1 Bank Wise Achievement Report (Rupees in Lakhs)							
SL No	BANK NAME	Target		Achievement		Achievement	
		Total SHG's	Total Disbursement Amt.	Total SHGs	Total Disbursement Amt.	SHGs(%)	Disbursement (%)
1	BANK OF INDIA	400	920.00	497	1099.83	100.00	100.00
2	CANARA BANK	320	500.00	362	420.59	100.00	84.12
3	CENTRAL BANK OF INDIA	130	180.00	161	318.74	100.00	100.00
4	INDIAN BANK	0	0.00	19	60.42	100.00	100.00
5	INDIAN OVERSEAS BANK	0	0.00	38	40.54	100.00	100.00
6	PUNJAB AND SIND BANK	0	0.00	16	5.99	100.00	100.00
7	PUNJAB NATIONAL BANK	2770	4850.00	1368	3831.34	49.39	79.00
8	STATE BANK OF INDIA	620	1030.00	671	1442.61	100.00	100.00
9	UCO BANK	650	840.00	712	650.81	100.00	77.48
10	UNION BANK OF INDIA	110	200.00	46	90.24	41.82	45.12
	Public Sector Bank	5000	8520.00	3890	7961.11	77.80	93.44
11	TRIPURA GRAMIN BANK	14100	25160.00	6114	18403.81	43.36	73.15
	Regional Rural Bank	14100	25160.00	6114	18403.81	43.36	73.15
12	HDFC BANK LTD	450	830.00	68	235.27	15.11	28.35
13	IDBI BANK LTD	90	140.00	13	27.07	14.44	19.34
	Private Sector Bank	540	970.00	81	262.34	15.00	27.05
14	TRIPURA CO-OP APEX BANK LTD	2960	5350.00	1380	3722.60	46.62	69.58
	Coperative Bank	2960	5350.00	1380	3722.60	46.62	69.58
	Grand Total	22600	40000.00	11465	30349.86	50.73	75.87

Tripura Urban Livelihood Mission as on Dec2024 (FY 2024-25):

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 136 cases were sanctioned & Rs. 241.20 lakhs disbursed in 134 cases as on 30.09.2024. Subsequently, yearly target has been assigned by the dept however no fresh proposal is sponsored.

Whereas 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 and Rs. 994.50 lakhs disbursed in 663 accounts as on 30.09.2024. Subsequently, yearly target has been assigned by the deptt however no fresh proposal is sponsored.

As such progress in these scheme as on 31.12.2024 reflects the same position as that on 30.09.2024: -

TULM SEP (Individual) FY(2024-25) upto December 2024								
SI	Bank Name	Target (Upto March 2024)	Sponsored	Sanctioned	Disbursed	Returned	Amount Disbursed (in Lakh)	Pending
1	BOI	5	4	4	4	0	₹ 7.20	0
2	BOM	1	0	0	0	0	₹ 0.00	0
3	CANARA BANK	19	5	5	5	0	₹ 9.00	0
4	CBI	5	2	1	1	0	₹ 1.80	1
5	Federal	4	0	0	0	0	₹ 0.00	0
6	IOB	1	2	0	0	0	₹ 0.00	2
7	PNB	83	27	23	21	0	₹ 37.80	6
8	SBI	71	28	25	25	3	₹ 45.00	0
9	TGB	0	10	10	10	0	₹ 18.00	0
10	TSCBL	127	47	47	47	0	₹ 84.60	0
11	UCO	63	31	20	20	0	₹ 36.00	11
12	UNION BANK	1	1	1	1	0	₹ 1.80	0
	Total	380	157	136	134	3	₹ 241.20	20

TULM SEP(SHG) FY(2024-25) upto December 2024								
SI	Bank Name	Target (Upto March 2025)	Sponsored	Sanctioned	Disbursed	Returned	Amount Disbursed (in Lakh)	Pending
1	BOI	5	6	6	6	0	₹ 9.00	0
2	BOM	14	8	8	8	0	₹ 12.00	0
3	CANARA BANK	42	21	18	16	0	₹ 24.00	5
4	CBI	2	1	0	0	0	₹ 0.00	1
5	PNB	70	40	35	35	0	₹ 52.50	5
6	SBI	23	26	14	14	10	₹ 21.00	2
7	TGB	917	423	387	387	12	₹ 580.50	24
8	TSCBL	323	195	184	184	0	₹ 276.00	11
9	UCO	45	20	12	12	0	₹ 18.00	8
10	UNION BANK	1	1	1	1	0	₹ 1.50	0
	Total	1442	741	665	663	22	₹ 994.50	56

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:

Sanctions made during the year 2024-25 (till 31.12.2024)		Balance outstanding as on 31.12.2024	
A/c	Amount	A/c	Amount
1309	3566.34	4113	15966.69

Amt. Rs. In lac

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 31.12.2024 (Amt in Lacs.)							
SL NO	BANKS	PROPOSAL SANCTIONED		Outstanding as on 31.12.2024		NPA as on 31.12.2024	
		NO	Amt.	No.	Amt.	No.	Amt.
A	Sub Total of Public Sec. Bank	1237	2854.94	3199	13192.20	171	350.32
B	Sub Total of Pvt. Sec. Bank	11	130.53	66	367.40	3.00	18.37
C	Sub Total of RRB	61	580.87	832	2348.32	125	165.21
D	Sub Total of Coop.Banks	0	0.00	16	58.77	8	11.10
GRAND TOTAL		1309	3566.34	4113	15966.69	307	545.00

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

Housing Loan: Banks all together have sanctioned 6785 housing loan during the FY 2024-25 till 31.12.2024 amounting to Rs.626.75 crore.

Summarized position of Housing Loan is appended below:-

BANK-WISE PERFORMANCE IN FINANCING UNDER HOUSING SCHEME AS ON 31.12.2024 (Amt. in lakhs)															
Sl. No.	Name of the Banks	Sanctioned in FY 2024-25		Total Outstanding						Total Outstanding as on 31.12.2024		Out of which PMAY		Total NPA as on 31.12.2024	
		No.	Amt.	Urban		Semi-Urban		Rural		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	3279	40590.77	11686	147238.69	3180	38513.80	3091	40749.42	17957	226501.91	1635	28941.41	99	905.65
B	Sub Total Pvt. Sec Bank	2724	7825.18	3466	27723.48	2320	8031.40	879	6395.92	6665	42150.80	0	0	159	646.16
C	Sub Total RRB	709	13959	1724	25503.81	4584	36030.58	4051	30697.07	10359	92231.46	409	13760	625	1642.35
D	Sub-Total Coop. Bank	73	299.64	25	256.86	438	1828.01	57	96.59	520	2181.46	91	71.62	26	101.69
GRANDTOTAL		6785	62674.59	16901	200722.84	10522	84403.79	8078	77939	35501	363065.63	2135	42773.03	909	3295.85

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.

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 Bangaldesh, 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 31.12.2024	2024-25	937	1561	491	3603.99	496	2842.78
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 31.12.2024	2024-25	4000	2960	532	2110.49	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.

PERFORMANCE UNDER PMEGP FOR THE FINANCIAL YEAR 2024-25 AS ON 31.12.2024

Sl. No.	Category	TARGET	SPONSORED		SANCTIONED		DISBURSED		REFERRED BACK FOR RECTIFICATIO	REJECTED	PENDING	ACHIEVE MENT %AGE
A	Sub Total of Public Sec. Bank	534	933	8225.31	294	2129.25	254	1413.24	113	417	222	55
B	Sub Total of Pvt. Sec. Bank	32	6	48.22	2	12.51	1	40.70	0	1	3	6
C	Sub Total of RRB	237	425	3361.63	157	1253.43	157	975.05	49	230	38	66
D	Sub Total of Coop.Banks	134	197	1485.63	38	208.80	84	413.79	19	5	154	28
GRAND TOTAL		937	1561	13120.8	491	3603.99	496	2842.78	181	653	417	52

Key takeaways from the performance of banks in PMEGP:-

- No Private Sector Bank other than IDBI Bank has participated in PMEGP financing.**
- Top three banks in PMEGP Sanction are –**

Bank	No of sanction
Tripura Gramin Bank	- 157
Punjab National Bank	- 129
UCO Bank	- 50
- Bottom three banks other than Private Sector Banks in PMEGP Sanction are –**

Bank	No of sanction
Indian Bank	Nil
Bank of Maharastra	Nil
Punjab & Sind Bank	01

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.

BANK-WISE POSITION IN IMPLEMENTATION OF SWABALAMBAN FOR THE STATE OF TRIPURA FOR THE PROGRAMME YEAR 2024-25 AS ON DECEMBER 2024									
Name of Bank	Achievement for the Financial Year 2024-25								(Amt. in lakhs)
	Target	Sponsored		Sanctioned		Disbursed		Rejected	Achievement %
Total of Public Sector Banks	1790	1143	5055.13	158	627.60	0	0.00	115	9
Total of Private Sector Banks	59	0	0.00	0	0.00	0	0.00	0	0
Total of Regional Rural Bank	1520	1375	5781.11	256	1030.93	0	0.00	289	17
Total of State Co-Op Banks	631	442	1809.1	118	451.96	0	0.00	5	19
GRAND TOTAL	4000	2960	12645.34	532	2110.49	0	0.00	409	13

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

Key takeaways from the performance of banks in SWABALAMBAN: -

- 1. No Private Sector Bank has participated in SWABALAMBAN financing.**
- 2. Top three banks in SWABALAMBAN Sanction are –**

Bank	No of sanction
Tripura Gramin Bank	- 256
Tripura State Co-operative	- 118
State Bank of India	- 98
- 3. Out of all member banks only SBI, PNB, Canara Bank, Central Bank of India, UCO Bank, TGB & TSCB participated in the Scheme.**

BANK-WISE POSITION IN IMPLEMENTATION OF MINI DAIRY FOR THE STATE OF TRIPURA DURING THE YEAR 2024-25 AS ON 31.12.2024

Sl.No.	BANKS	Proposals sanctioned		Proposals disbursed	
		No.	Amt. (in Rs. Lakhs)	No.	Amt. (in Rs. Lakhs)
1	Bank of India	143	225.50	143	225.50
2	Punjab National Bank	24	35.76	24	35.76
3	UCO Bank	4	13.60	4	13.60
TOTAL		171	274.86	171	274.86

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

PMFME Position for FY 2024-25 as on December 2024					
S.No.	Bank Name	Total Applications	Loan Sanctioned	Loan Under Process	Loan Rejected
1	BANK OF BARODA	3	0	3	0
2	BANK OF INDIA	6	2	0	4
3	CANARA BANK	2	0	2	0
4	CENTRAL BANK OF INDIA	2	0	2	0
5	PUNJAB NATIONAL BANK	35	2	19	14
6	STATE BANK OF INDIA	44	4	14	26
7	UCO BANK	22	2	4	16
8	UNION BANK OF INDIA	1	1	0	0
Sub- Total for Public Sector Banks		115	11	44	60
1	AXIS BANK	3	0	3	0
2	BANDHAN BANK	1	0	1	0
3	HDFC BANK	1	0	1	0
4	ICICI BANK	6	0	6	0
5	IDBI BANK	2	0	2	0
Sub- Total for Private Sector Banks		13	0	13	0
1	TRIPURA GRAMIN BANK	69	13	14	42
Sub- Total for Regional Rural Banks		69	13	14	42
1	TRIPURA STATE CO-OPERATIVE BANK	15	2	13	0
Sub- Total for Co-Operative Banks		15	2	13	0
Grand Total		212	26	84	102

Decision/Recommendation of SLBC subcommittee meet on Agriculture, MSME & FI which met on 14.02.2025: -

- No of rejection is high as compared to sanction and Banks are requested to ensure that no application got reject on flimsy ground.
- Department to study the cause of such rejection and take corrective action to minimize rejection.
- Banks may also route/encourage the customer to avail loan under the scheme.

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 31-12-2024 is given below:

Dose	Bank Type	Applications	Sanctioned	Disbursed	Returned
1st Dose (Rs.10000/-)	Public Sector Banks	4067	3660	3630	356
	Private Sector Banks	187	93	92	77
	Regional Rural Banks	1885	1672	1650	170
	Co-Operative Banks	550	261	242	42
	Total	6689	5686	5614	645
2nd Dose (Rs.20000/-)	Public Sector Banks	1997	1442	1384	500
	Private Sector Banks	50	15	9	32
	Regional Rural Banks	648	531	521	100
	Co-Operative Banks	72	40	35	0
	Total	2767	2028	1949	632
3rd Dose (Rs.50000/-)	Public Sector Banks	449	372	356	69
	Private Sector Banks	6	6	1	0
	Regional Rural Banks	191	163	158	19
	Co-Operative Banks	14	8	6	0
	Total	660	549	521	88
Grand Total		10116	8263	8084	1365

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	Bank Type	Basic Training Completed	Loan Application Sent	Total Loan Amount Applied (in Rs. Lakhs)	Applications Sanctioned	Loan Pending For Sanction	Applications Disbursed
Total of Public Sector Bank		4304	4304	4173.18	1370	343	1238
Total of Pvt Sector Bank		57	57	56.00	3	30	3
Total of Regional Rural Bank		3985	3985	3866.92	1323	239	1142
Total of Co-Operative Bank		558	558	547.49	87	388	67
Grand Total		8904	8904	8643.59	2783	1000	2450

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

Key takeaways from the performance of banks in PM Vishwakarma:-

1. No Private Sector Bank other than IDBI Bank has participated in PM Vishwakarma financing.
2. Top three banks in PM Vishwakarma Sanction are –

Bank	No of sanction
Tripura Gramin Bank -	1323
Punjab National Bank -	607
State Bank of India -	469
3. Bottom three banks (other than Private Sector Banks) in PM Vishwakarma Sanction are –

Bank	No of sanction
Punjab & Sind Bank	Nil
Bank of Maharashtra	Nil
Central Bank of India	07

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 86 SC/ST/Women beneficiaries amounting to Rs. 18.33 Crores during FY 2024-25 up to Dec 2024.

Bank-wise Progress under the Scheme as on 31.12.2024 is as follows: -

PERFORMANCE UNDER STAND UP INDIA											
		FY 2024-25 as on 31.12.2024								Outstanding 31.12.2024	
Sl.	Bank	SC		ST		Women		TOTAL		TOTAL	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	Bank of Baroda	0	0	0	0	1	25	1	25	3	34.1
2	Bank of India	0	0	0	0	2	20.17	2	20.17	16	144.33
3	Canara Bank	0	0	0	0	1	24.4	1	24.4	10	102.34
4	State Bank of India	13	297.55	2	23	13	334.65	28	655.2	137	2309.07
5	Punjab National Bank	2	50	1	25	0	0	3	75	83	2409.02
6	UCO Bank	0	0	0	0	1	50	1	50	19	55.51
7	Union Bank	0	0	1	23.12	5	88.13	6	111.25	34	951.18
8	IndusInd Bank	0	0	1	58	1	58	2	116	17	201.48
9	Indian Bank	0	0	0	0	3	88.81	3	88.81	7	176.24
10	Tripura Gramin Bank	13	252.28	4	63.41	19	273.44	36	589.13	196	2756.01
11	HDFC Bank	1	18.13	0	0	1	47.5	2	65.63	3	46.45
12	Indian Overseas Bank	0	0	0	0	1	12.5	1	12.5	4	63.02
GRAND TOTAL		29	617.96	9	192.53	48	1022.6	86	1833.09	529	9248.75

Pradhan Mantri Mudra Yojana (PMMY)

Status of implementation

All Banks/Financial Institutions have made an achievement of Rs. 1481.31 Crores sanction in 179212 number of accounts for the period April 2024 – Dec 2024.

Performance of the Banks in the State of Tripura as on 31.12.2024 for FY 2024-25 is furnished below:

Amt. Rs. In Crores

Pradhan Mantri Mudra Yojana in Tripura for FY 2024-25 (As on 31.12.2024)										
[Amount Rs. in Crore]										
Bank Name	Shishu		Kishore		Tarun		Tarun Plus		Total	
	(Loans up to Rs.		(Loans from Rs.		(Loans from Rs. 5.00		(Loans from Rs.			
	No Of A/Cs	Sanction Amt	No Of A/Cs	Sanction Amt	No Of A/Cs	Sanction Amt	No Of A/Cs	Sanction Amt	No Of A/Cs	Sanction Amt
Public Sector Bank	8819	28.77	7139	140.65	1884	148.39	0	0.00	17842	317.81
Private Sector Bank	51447	188.06	61914	618.56	462	32.20	0	0.00	113823	838.82
Regional Rural Bank	2332	9.66	4666	88.12	403	29.04	0	0.00	7401	126.82
Small Finance Bank	11043	43.26	6244	47.99	0	0.00	0	0.00	17287	91.25
Co-operative Banks	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
NBFC-MFI	15611	60.25	7226	44.38	22	1.98	0	0.00	22859	106.61
Grand Total including NBFC-MFI	89252	330.00	87189	939.70	2771	211.61	0	0.00	179212	1481.31

Key takeaways from the performance of banks in PM Mudra Scheme: -

1. Tarun plus designed specifically for those who have previously availed and successfully repaid loans under the category, took effect from 24th October, 2024. However, Banks/FI have not sanctioned PM Mudra Loan under Tarun plus category as on 31.12.2024.
2. 50% of the total loan sanctioned under the scheme pertains to “Shishu” Category whereas 49% of the total loan sanctioned under the scheme pertains to “Kishore” Category.

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

Position of NPA in Banks as on 31.12.2024

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
Dec 2023	20063	964.78	4.81
March 2024	20874	1092.83	5.23
Dec 2024	22103	1048.73	4.74

Percentage of gross NPA as against gross advance decreased marginally from 4.81% as on Dec 2023 to 4.74% as on Dec 2024 however amount in absolute terms increased to Rs. 1048.73 crores as on Dec 2024 from Rs. 964.78 crores as on Dec 2023. The outstanding amount under Written off A/Cs (Shadow Register) is around Rs. 160.42 crores which if added with the outstanding NPA, the total amount would be Rs. 1209.15 crores (5.47%) which seems to be high.

The sector wise NPA position as on 31.12.2024 vis-à-vis 31.12.2023 is given here under: -
Rs. In Crores.

Sector	<u>December 2023</u>			<u>December 2024</u>		
	Outstanding	NPA	%	Outstanding	NPA	%
Agriculture & allied	4446.71	337.19	7.58	4663.42	346.99	7.44
MSME	4263.18	345.33	8.10	4917.42	379.58	7.71
Other Prisec	2349.92	110.02	4.68	2382.87	85.79	3.60
TOTAL	20063.11	964.78	4.80	22102.79	1048.73	4.74

Position of NPA in Key Schemes as on 31.12.2024: -









Sector	<u>December 2023</u>			<u>December 2024</u>		
	Outstanding	NPA	%	Outstanding	NPA	%
KCC	857.15	216.35	25.24	924.22	224.52	24.29
PMEGP	214.23	56.65	26.44	209.66	64.26	30.65
SWALAMBAN	241.73	63.19	26.14	244.67	75.45	30.83
PM Mudra Yojana	2515.20	270.60	10.76	3304.02	410.80	12.43

NPA Position and amount outstanding in Shadow Register of Banks in Tripura as on 31.12.2024 is furnished in the **Annexure DD & EE**.

FINANCIAL INCLUSION

Pradhan Mantri Jan DhanYojana (PMJDY)

Performance of PMJDY as on 31.12.2024 for the State of Tripura is furnished below:

Sl. No.	Parameter	As on 31.12.2023	As on 31.12.2024	Y-o-Y change
1	Total Accounts	1013238	1100241	
1a	Rural Accounts	803299 (79.28%)	876419 (79.66%)	
1b	Urban Accounts	209939 (20.72%)	223822 (20.34%)	
2	Deposit (Rs/crore)	Rs. 503.04	Rs. 617.53	
3	Average deposit per account	Rs. 4964.68	Rs. 5612.67	
4	Aadhaar Seeded	865259 (85.40%)	974372 (88.56%)	
5	Zero balance A/cs	64338 (6.35%)	129194 (11.74%)	
6	RuPay card issued	379252 (37.43%)	546148 (49.64%)	

54.80 crore PMJDY accounts have been opened so far across the country with deposit of Rs. 2,45,994.13 crore with an average deposit of Rs. 4488.94 per account as against average deposit of Rs. 5612.67 per account in the State of Tripura.

Aadhaar seeding percentage is 88.56 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 49.64% PMJDY customers against national issuance of 68.38%. Activation of Rupay cards is an area of concern for banks in Tripura along with lackluster interest among beneficiaries for re-issuance of expired debit cards. Bank Mitras should use Rupay Card compliant hand-held devices at the earliest, so that all the beneficiaries get the benefit of Rs. 1 lac inbuilt accident insurance. This area needs attention by all banks.

Number of Zero balance accounts reached to 11.74% of total PMJDY accounts opened in the State. Awareness drive/campaign is must to convert all zero balance accounts into operative accounts.

The detailed Bank wise status is given in **Annexure FF**.

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: -

FINANCIAL LITERACY CENTRES REPORT (From 01.04.2024 to 31.12.2024)								
Sl.	District	Address	Name of Sponsoring Bank	FLC Code	Special Camp		Target Group Specific camp	
					No. of Literacy Camps undertaken	No. of Persons participated	No. of Literacy Camps undertaken	No. of Persons participated
1	Gomati	R-Seti,Udaipur	PNB	33901	36	588	54	800
2	Dhalai	R-Seti, Ambassa	PNB	19301	4	144	7	203
3	Sepahijala	R-Seti, Sepahijala	TGB	33801	8	175	12	251
4	West Tripura	Rudset Institute	Canara Bank	19101	74	1769	74	1769
5	Unakoti	R-Seti, Kumarghat	SBI	35601	90	2325	90	2325
6	Gomati	LDM(Gomati)	PNB	33902	1	45	14	482
7	Dhalai	LDM(Dhalai)	PNB	19302	54	2444	64	2905
8	Unakoti	LDM(Unakoti)	PNB	35602	49	2213	64	2886
9	West Tripura	LDM(West)	PNB	19102	9	428	19	843
10	Khowai	TGB Khowai Branch	TGB	33701	6	151	6	151
11	South	TGB Santirbazar Branch	TGB	19201	3	140	1	43
12	Gomati	TGB Udaipur Branch	TGB	33903	10	506	10	506
13	Sepahijala	TGB Bishramganj Branch	TGB	33802	7	246	7	174
14	North	TGB Dharmanagar Branch	TGB	19001	5	185	2	272
Total					356	11359	424	13610

The detail of Quarter wise number of camps conducted by Centres for Financial Literacy (CFL)

State	Number of CFLs	Number of Block served	Number of Camps	Number of Participants
Tripura	20	58	482	15355

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 31.12.2024 is furnished below:

Social Security Schemes upto September 2024	Total enrolments in FY 24-25			Outstanding as on December 2024		
	PMSBY	PMJJBY	APY	PMSBY	PMJJBY	APY
Banks						
Total PUBLIC sec Bank	291444	95991	10339	789312	250453	92927
Total PRIVATE Sec bank	2897	465	1879	16512	3836	10411
Total RRB	44207	32899	31621	499580	244761	161257
Total Coop. Bank	209	19	64	34111	12708	825
Grand Total	338757	129374	43903	1339515	511758	265420

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

Claim Status of PMSBY & PMJJBY:

PMSBY & PMJJBY--CLAIM STATUS FY 2024-25 (As on 31.12.2024)									
Sl.	Bank	PMSBY				PMJJBY			
		Claims Made	Claims Settled	Under Process	Rejected	Claims Made	Claims Settled	Under Process	Rejected
A	Sub Total of Public Sec. Bank	8	2	5	1	16	7	9	0
B	Sub Total of Pvt. Sec. Bank	0	0	0	0	0	0	0	0
C	Sub Total of RRB	27	13	14	0	143	97	46	0
D	Sub Total of Coop.Banks	1	0	1	0	6	0	6	0
	GRAND TOTAL	36	15	20	1	165	104	61	0

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

Perfromance 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 31.12.2024 is given below

STATE-TRIPURA															
Performance of RSETIs in Tripura (FY 2024-25 as on 31.12.2024)															
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	26	14	834	848	115	249	216	14	171	113	0	284	0	848	848
RSETI - PNB - Ambassa, Dhalai	25	33	729	762	100	476	152	2	9	98	0	107	0	762	762
RSETI - TGB - SEPAHIJALA, Sepahijala	21	29	671	700	231	104	241	87	32	6	0	32	0	700	700
RUDSETI, AGARTALA (Promoted by Canara Bank), West Tripura	28	73	663	736	183	294	196	6	90	47	0	137	6	730	736
RSETI - SBI -Kumarghat, Unakoti	24	155	490	645	149	212	168	22	129	52	0	181	0	645	645
Grand Total	124	304	3387	3691	778	1335	973	131	431	316	0	741	6	3685	3691

Status of RSETIs in the State

No of Districts	No of Districts having RSETI	No of Districts without RSETIs
08	05***	***Permission for opening of RSETIs in remaining district is already been received and process of starting of operation of RSETIs temporarily from rented premises is under away at South Tripura by PNB, at North Tripura by SBI & at Khowai by TGB.
Status of Land allotment		
CANARA RUDSETI Agartala	West Tripura	RSETI is functioning from its own premises
PNB RSETI Udaipur	Gomati	Land allotted and Building Construction by RD deptt, Govt of Tripura is in final stage.
PNB RSETI Ambassa	Dhalai	Land allotted and Building Construction by RD deptt, Govt of Tripura is in final stage.
SBI RSETI Kumarghat	Unnakoti	Land allotted and Building Construction by SBI's approved vendor is going on.
TGB RSETI Bishramganj	Sepahijala	Land allotted and Building Construction by RD deptt, Govt of Tripura is in final stage.
PNB RSETI Belonia	South Tripura	Land is yet to be allotted however team comprising members from sponsoring bank, LDM & TRLM visited o/o DM, South Tripura for identification of suitable land.
TGB RSETI Khowai	Khowai	Land is yet to be allotted
SBI RSETI North Tripura	North Tripura	Land is yet to be allotted

The detailed of the same is given in **Annexure II**.

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:

Bank-wise inactive Fixed Point BC data		
State	Tripura	
Bank Name	Number of BCs	Inactivity (%) - September 2024
Airtel Payments Bank Limited	2347	7.03%
Bank of Baroda	16	6.25%
Bank of India	9	22.22%
Canara Bank	10	80.00%
City Union Bank Ltd.	156	36.54%
Fino Payments Bank Limited	1183	72.27%
HDFC Bank Ltd	57	36.84%
IDFC First Bank Ltd.	156	36.54%
India Post Payments Bank Limited	324	71.91%
State Bank of India	163	14.11%
UCO Bank	55	25.45%
Union Bank of India	10	30.00%

Source: Data as reported by SCBs (including RRBs & PBs)

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 anyone digital mode	Coverage percentage (%) of eligible current accounts through anyone 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

Name of Bank	Digital coverage for Businesses (Current Accounts)									
	Total No. of Eligible Operative Current/ Business Accounts	Eligible Operative Current/ Business Accounts covered through Net Banking		Eligible Operative Current/ Business Accounts covered with POS/ QR		Eligible Operative Current/ Business Accounts covered with Mobile Banking etc.		Eligible Operative Current/ Business Accounts covered with at least one of facilities - Net Banking/ POS/ QR/ Mobile Banking		No. of Operative Current/ Business Accounts ineligible for digital coverage as per bank's Board approved policies
		No. of accounts covered	% coverage	No. of accounts covered	% coverage	No. of accounts covered	% coverage	No. of accounts covered	% coverage	
Dhalai Total	5444	1746	32.07	2797	51.38	2667	48.99	5444	100.00	356
Gomati Total	11173	3792	33.94	4224	37.81	3649	32.66	11173	100.00	586
Khowai Total	5727	2076	36.25	2795	48.80	3230	56.40	5727	100.00	407
North Tripura Total	7770	3497	45.01	4645	59.78	2954	38.02	7770	100.00	500
Sepahijala Total	8714	2575	29.55	4002	45.93	4520	51.87	8714	100.00	511
South Tripura Total	8287	3125	37.71	4010	48.39	4031	48.64	8287	100.00	727
Unokoti Total	6282	2069	32.94	2302	36.64	2822	44.92	6282	100.00	358
West Tripura Total	37289	20037	53.73	13847	37.13	20097	53.90	37289	100.00	2799

Name of Bank	Digital coverage for individuals (Savings Accounts)																						
	Eligible Operative		Debit/ RuPay cards coverage				Internet Banking coverage				Mobile Banking + UPI + USSD				AEPS coverage				Coverage with at least one of				No. of Operative SB Accounts ineligible for digital 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	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	565801	279718	173808	30.72	85440	30.55	38684	6.84	13922	4.98	125937	22.26	65001	23.24	463869	81.98	222588	79.58	565801	100.00	279718	100.00	
Gomati Total	738701	379761	274510	37.16	146226	38.50	83908	11.36	32783	8.63	240503	32.56	113161	29.80	571902	77.42	285194	75.10	738701	100.00	379761	100.00	9855
Khowai Total	504128	253641	195270	38.73	97278	38.35	52829	10.48	24598	9.70	151248	30.00	79634	31.40	377033	74.79	183175	72.22	504128	100.00	253641	100.00	5265
North Tripura Total	581719	295170	241480	41.51	128782	43.63	69281	11.91	27010	9.15	173283	29.79	80746	27.36	434234	74.65	209429	70.95	581719	100.00	295170	100.00	6751
Sepahijala Total	696106	352440	261183	37.52	134597	38.19	67191	9.65	26740	7.59	244629	35.14	124743	35.39	525474	75.49	246750	70.01	696106	100.00	352440	100.00	8719
South Tripura Total	687695	336506	221076	32.15	112260	33.36	60403	8.78	14969	4.45	172880	25.14	81396	24.19	535282	77.84	258859	76.93	687695	100.00	336506	100.00	5966
Unokoti Total	423324	212695	159854	37.76	84834	39.89	43964	10.39	18446	8.67	120383	28.44	60686	28.53	324099	76.56	157157	73.89	423324	100.00	212695	100.00	2159
West Tripura Total	1761705	855527	976742	55.44	431524	50.44	5E+05	27.76	1E+05	15.42	859345	48.78	374967	43.83	1293095	73.40	562703	65.77	1761713	100.00	855527	100.00	26310

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. Accordingly, Tripura Gramin Bank (TGB) & Tripura State Co-op. Bank (TSCB) have represented to RBI RO Agartala through Convener, SLBC Tripura for dispensation. However, House of SLBC sub committee on Agriculture, MSME & FI which met on 14-02-2025 resolved to place the proposal before house of SLBC for consideration.

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
02	Dhalai	Chawmanu	PNB	PNB requested for dispensation
03	North Tripura	Kalacherra	PNB	PO/Work order have placed
04	South Tripura	Poangbari	PNB	PNB requested for dispensation
05	South Tripura	Rajnagar	PNB	PNB requested for dispensation
06	Unakoti	Chandipur	PNB	PO/Work order have placed
07	West Tripura	Bamutia	PNB	PO/Work order have placed
08	West Tripura	Belbari	PNB	PNB requested for dispensation
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

PNB has also requested RBI for dispensation from installation of ATM on ground that Cash Management Agency (third party) is not keen in providing service at the given location, distance of the location from our nearest branch is major hindrance in cash loading from branch.

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.
IDFC First Bank	Dhalai	Longtharai Valley	Manu Chhailengta R.F. (Part) Village Code: 272532	5843		
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 however bank reported that Dasmanipara is not feasible due to unstable connectivity and all weather Road. The matter has been taken up with DFS, GOI.	
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.

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

Sl.	District	Block	Village	Population (Census 2011)	Action Taken
1	Gomati	Tepania	Garjanmura	4578	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	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	Axis Bank representative is not present in the meeting to appraise the present status.
4	Unokoti	Kumarghat	Fatikroy	2891	PNB has informed the house that they are in process of opening the branch at the earliest.
5	Dhalai	Dumburnagar	Gandacherra	10097	Branch started operation.
6	Dhalai	Chawmanu	Manikpur	3179	IndusInd Bank representative is not present in the meeting to appraise the present status.
7	Dhalai	Ganganagar	Ganganagar	1929	Bank of Baroda representative appraised the house that they are awaiting approval from their Head office.
8	Dhalai	Raishyabari	Raishyabari	3215	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 CKYCR is available	No of branches in which CKYC-Id is printed on passbook & Statement	No of branches where CKYCR banner along with CKYCR missed called no 7799022129 is displayed
Bank of Baroda	9	9	9	0
Bank of India	13	13	0	13
Bank of Maharashtra	3	3	0	3
Canara Bank	19	19	19	19
Central Bank Of India	6	0	0	0
Indian Bank	6	6	6	6
Indian Overseas	5	5	5	5
Punjab & Sind Bank	2	2	0	2
Punjab National Bank	70	70	70	70
State Bank of India	74	73	0	0
UCO Bank	30	0	30	30
Union Bank	11	11	11	11
Axis Bank	15	0	0	0
Bandhan Bank	29	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	604	234	168	389

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 15.04.2025 for compilation of Agenda Notes for 151th SLBC Meeting for March 2025 quarter. The date of submission by the concerned banks is tabulated as follows: -

Sl.	Bank	Date of Submission
1	Punjab National Bank	08.01.2025
2	Bank of India	15.01.2025
3	Indian Overseas Bank	15.01.2025
4	Tripura Gramin Bank	15.01.2025
5	UCO Bank	15.01.2025
6	Bank of Maharashtra	16.01.2025
7	ESAF Bank	16.01.2025
8	ICICI	17.01.2025
9	Indian Bank	17.01.2025
10	State Bank of India	17.01.2025
11	IDFC First Bank	17.01.2025
12	Bandhan Bank	18.01.2025
13	Jana Small Finance Bank	18.01.2025
14	Canara Bank	20.01.2025
15	Tripura State Co-Operative Bank	20.01.2025
16	ACUB	20.01.2025
17	Bank of Baroda	21.01.2025
18	Kotak Mahindra Bank	21.01.2025
19	AXIS BANK	22.01.2025
20	HDFC	22.01.2025
21	Ujjivan Bank	22.01.2025
22	NESFB	23.01.2025
23	Union Bank of India	26.01.2025
24	IndusInd Bank	27.01.2025
25	Central Bank of India	28.01.2025
26	South Indian Bank	28.01.2025
27	YES Bank	28.01.2025
28	Federal Bank	30.01.2025
29	Punjab & Sind Bank	30.01.2025
30	IDBI BANK	04.02.2025

Other Issues:**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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Ref: PNB/SLBC Tripura/ Minutes & Advisory/20/2024-25

Date: 14.02.2025

Proceedings of the Meetings of SLBC Tripura Sub – Committee on Financial Inclusion, Agriculture & MSME held on 14th February 2025 at the Conference Hall of NABARD, TRO, Agartala.

The SLBC Tripura Sub – Committee on Financial Inclusion, Agriculture & MSME was held on 14th February 2025 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 31.12.2024 which stands at 68% of the annual target. However, house observed that achievement in Agriculture sector is 57% at the end of 03rd quarter of the current financial year hence achievement of ACP in Agriculture sector would be sceptible at the end of FY 2024-25. Accordingly, house resolved that –
 - KCC required to be an agenda in Financial Awareness camps specially in CFL camps.
 - Banks should explore the simplification of documentation process.
 - All Banks to participate in KCC financing, SLBC to allocate nominal target of 100 KCC financing to banks who are not participating till now from next FY 2025-25.
 - House observed that performance in KCC under ARDD and Fisheries is also not satisfactory and require attention of all stake holders.
 - House observed that financing under Agriculture Infrastructure (AIF) is far from satisfactory and it might be factor for low achievement in KCC/farm credit. As such house resolved that all stake holder to work for enhancing financing under AIF.
- 2. Implementation of PMFBY for Rabi Crops 2024-25:** - The house observed that coverage of Loanee farmers under PMFBY is low with compared to total number of Loanee Farmers hence Banks/FI/Agri dept to make efforts to aware farmers about the benefits of the scheme.



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 account wise and 76% disbursement.

The house observed that NPA in PMEGP is SWALAMBAN is quite high which may be denting factor in financing under the schemes. Hence, recovery mechanism like that of CBRM which is functional in case of SHG sponsored by TRLM may be formulated in consultation with KVIC, Directorate of Industries & Banks.

The house further resolved that –

- all banks to redistribute their allocated target of PMEGP to their branches by 28.02.2025 and confirm the same to Directorate of Industries & SLBC.
- All banks to upload the detail of their branches in SWALMABAN portal by 28.02.2025 and confirm the same to Directorate of Industries & SLBC.

4. **Review of Progress in deployment of ATM in Unakoti & Khowai District and RD Blocks:** -

TGB, TSCB & PNB informed the house that they have taken up the matter with RBI for dispensation on the ground that ATM installed in rural areas are less popular than BC. Again, PNB mentioned in its letter that they could not find n 03rd party vendor for cash loading and distance of nearby PNB branch from proposed location (RD block) is high so they requested for dispensation. To which house observed that house of the SLBC would be appropriate authority to give dispensation as such the matter may be taken up in SLBC house.

5. **Bank-wise allocation of GPs for placement of BCs:** 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.

6. **Review of Progress in PMFME in the state:** The house observed that number of rejected application is very with that of sanctioned hence house resolved that –

- Department to study the cause of such rejection and take corrective action to minimize rejection.
- Banks are also requested to not reject the application of flimsy ground.
- Banks may also route/encourage their customer to avail loan under this scheme.



7. Review of opening of Bank Branch in the State: -

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

Sl. No.	Village Name	Allocated Bank	District	Sub District	Reply from Bank	Suggestion made by house
1	Manu Chhailengta R.F.(Part) Village Code: 272487	Axis Bank	Dhalai	Manu	The infrastructure issue like road, network connectivity, electricity were raised by concerned banks.	State administration may intervene to resolve the issue.
2	Manu Chhailengta R.F. (Part) Village Code: 272532	IDFC First Bank	Dhalai	Longtharai Valley		
3	Deo Reserve Forest (Part) Village Code: 272472	South Indian Bank	Dhalai	Longtharai Valley		
4	Taiyangpara Village Code: 272721	ICICI Bank	North Tripura	Dasda		
5	Purba Rajnagar Village Code: 271934	Federal Bank	Khowai	Khowai	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.
6	Garjanmura	TGB	Gomati	Tepania	House resolved that TGB should open branch	
7	Kalyanpur	SBI	Khowai	Kalyanpur	Branch is to be opened on 15.02.25	
8	Purba Karamcharra	Axis Bank	Dhalai	Manu	Axis Bank to update SLBC by 17.02.2025 about the present status	
9	Fatikroy	PNB	Unakoti	Kumarghat	Awaiting approval from HO	
10	Gandacherra	SBI	Dhalai	Dumburnagar	Branch opened	
11	Manikpur	IndusInd Bank	Dhalai	Chawmanu	Axis Bank to update SLBC by 17.02.2025 about the present status	
12	Ganganagar	Bank of Baroda	Dhalai	Ganganagar	Awaiting approval from HO	
13	Raishyabari	Union Bank of India	Dhalai	Raishyabari	Already obtained approval & Bank is searching for suitable premises	

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



**LIST OF THE PARTICIPANTS AT THE SLBC SUB-COMMITTEE on AGRICULTURE, MSME & FI MEETING
HELD ON 14TH FEBRUARY 2025 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	Shri Sudip Bhattacharjee	DGM, Reserve Bank of India, RO Agartala
4	Ms. Rakhi Biswas	Addl. Secretary & Director, Institutional Finance, GoT
5	Shri Bhajan Ch. Roy	M.D., Tripura State Co-operative Bank Ltd
6	Shri Anup Kr. Saha	GM, Tripura Gramin Bank
7	Shri S. Debbarma	Jt. Director, Deptt of Industries & Commerce, GoT
8	Dr. Amitabha Dasgupta	Jt. Director, ARDD, GoT
9	Dr. Debasis Bhowmik	Asstt. Director, Deptt of Agriculture, GoT
10	Dr. Sani Nandi	Asstt. Director, ARDD, GoT
11	Shri Ritankar Kundu	Zonal Head, UCO Bank ZO Agartala
12	Shri Tapas Kr. Basak	Dev. Officer, Deptt of Institutional Finance, GoT
13	Shri Uttam Kr. Mukherjee	Chief Manager, SLBC Tripura, Punjab National Bank
14	Shri Suman Saha	BM, HDFC Bank, Agartala
15	Shri Siddhartha Khan	Manager, Canara Bank, Agartala
16	Shri Deepraj Roy	Manager, SLBC, Tripura
17	Shri Palash Bhowmik	State Co-ordinator, State Bank of India, Agartala
18	Shri Dipankar Choudhury	AVP, Axis Bank, Agartala
19	Shri Shashank Verma	Manager, Union Bank of India, Agartala
20	Shri Harilal Das	BM, Ujjivan Bank, Agartala
21	Shri Akash Sharma	DM, IDFC First Bank Ltd, Agartala
22	Ms. Mousumi Majumdar	CMM, TULM, GoT
23	Ms. DebasreePatwary	SMM TRLM, GoT
24	Shri Rajib Saha	DM, Bandhan Bank, Agartala
25	Shri Krishna Barman	Manager, Bandhan Bank
26	Ms. Ankita Saha	Asstt. Manager, Federal Bank, Agartala
27	Shri Abhijit Biswas	Officer, Bank of Baroda, Agartala

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Date: 18.02.2025

Ref: SLBC/Tripura/Minutes & advisory/021/2024-25

Proceedings of the Meetings of SLBC sub committee on Deepening of Digital Ecosystem for the state of Tripura held on 18th February, 2025 at Tripur Gramin Bank, Head office, Agartala.

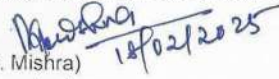
The SLBC sub committee on Deepening of Digital Ecosystem for the state of Tripura was held on 18th February, 2025 at Tripura Gramin Bank, Head office, Agartala. The meeting was chaired by Shri Bijan Kumar Mishra, SLBC Convener- incharge, Agartala. The house also witnessed the gracious presence of Ms. Rakhi Biswas, Addl Secretary & Director, Deptt of Institutional Finance, Govt of Tripura; Shri Sudip Bhattacharyya, DGM, RBI RO Agartala; Shri Diganta Das, DGM, NABRAD, TRO Agartala & representatives from various banks operating in the state of Tripura namely Shri Kanhaiya Jha, Chief Manager & Shri Pranajit Paul, Sr. Manager from TGB; Shri Mritunjoy Roy, BH from Bandhan Bank; Shri Palash Bhaumik, State Co-ordinator from SBI; Shri R K Timothy, Manager from UCO Bank; Shri Ujjwal Das, Sr. Manager from Tripura State Co-operative Bank; Shri Uttam Kr. Mukherjee, Chief Manager & Shri Deepraj Roy, Manager from Convener Bank. Shri Tapas Kr. Basak, D.O. Deptt of Insitutional Finance is also bestowed his presence.

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.


(Bijan Kr. Mishra)
Convener – in charge,
SLBC Tripura







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Date: 18.02.2025

Ref: SLBC/Tripura/Minutes & advisory/21/2024-25

Proceedings of the Meetings of SLBC Steering Committee for the state of Tripura held on 18th February, 2025 at the Conference Hall of Tripura Gramin Bank, HO Agartala.

The meeting of Steering Committee of SLBC Tripura for the state of Tripura was held on 18th February, 2025 at Conference Hall of Tripura Gramin Bank, Head office, Agartala. The meeting was chaired by Shri Bijan Kumar Mishra, SLBC Convener- incharge, Agartala. The house also witnessed the gracious presence of Ms. Rakhi Biswas, Addl Secretary & Director, Deptt of Institutional Finance, Govt of Tripura; Shri Sudip Bhattacharyya, DGM, RBI RO Agartala; Shri Diganta Das, DGM, NABRAD, TRO Agartala & representatives from various banks operating in the state of Tripura namely Shri Kanhaiya Jha, Chief Manager & Shri Pranajit Paul, Sr. Manager from TGB; Shri Mritunjoy Roy, BH from Bandhan Bank; Shri Palash Bhaumik, State Co-ordinator from SBI; Shri R K Timothy, Manager from UCO Bank; Shri Ujjwal Das, Sr. Manager from Tripura State Co-operative Bank; Shri Uttam Kr. Mukherjee, Chief Manager & Shri Deepraj Roy, Manager from Convener Bank. Shri Tapas Kr. Basak, D.O. Deptt of Institutional Finance is also bestowed his presence.

The draft agenda for 150th SLBC meeting of Tripura 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 150th SLBC meeting of Tripura state: -

Agenda Item	Contents
01	<p>SPECIAL SLBC AGENDA</p> <p>Agri UDAAN Programme,</p> <p>Credit flow to Horticulture, Animal Husbandry & Fisheries, Digitalisation of land record,</p> <p>Action points emanated from the review meeting of RRBs (North Eastern Region) under the Chairmanship of Hon'ble Finance Minister, Govt of India, held on 30.09.2024 at Itanagar-</p> <ul style="list-style-type: none"> ❖ To discuss the reason for low growth of KCC ❖ Potential of financing for sericulture especially in Assam and Tripura and to enable at least one RRB branch per district to provide credit to sericulture ❖ How many districts have the provision of Mobile van unit along with Veterinary doctor and vaccinations under GOI scheme of Ministries of Fisheries, Animal Husbandry and Dairying?
02	Confirmation of proceeding of the 149 th meeting held on 09.12.2024





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03	Implementation of Annual Credit Plan (ACP)
	ACP achievement
	Flow of Credit to Priority Sector
	Flow of Credit to Agriculture & Allied Activites
	Promotion of e-Kisan Upaj Nidhi (e-KUN)/ Credit Guarantee Scheme for e-NWR based pledge financing (CGS-NPF)
	Flow of Credit to MSME
	Flow of Credit to Other Priority Sector
	Flow of credit in Renewal Source of Energy
04	CD Ratio of Banks in Tripura
05	Issuance of Kisan Credit Cards
	Pradhan Mantri Fasal Bima Yojana
06	Self Help Groups/JLG
	Tripura Rural Livelihood Mission
	Tripura Urban Livelihood Mission
07	Education Loans & Housing Loans
	PMAY
08	MSME financing & Employment Generation Scheme
	PMEGP
	Swalamban
	Mini Diary
	PMFME
	PM SVANidhi Yojana
	PM Vishwakarma Yojana



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	Stand Up India
	Pradhan Mantri Mudra Yojana
09	Position of NPA in Banks
10	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
	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
11	Implementation & progress of CKYCR in banks
12	Timely Submission of Data by Banks
13	Other Issues:
	Discussion of Market Intelligence Issues e.g. Ponzi Scheme/Cyber Frauds etc.
	Appropriation of PMAY grant towards NPA accounts of the customer
	Any other issue with the permission of chair

The meeting ended with vote of thanks to all participants.

(Bijan Kr. Mishra) *Bijan Kr. Mishra*
Convener – in charge,
SLBC Tripura *18/02/2025*





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Ref No: SLBC/TRP/Minutes & Advisory/19 /2024-25

Date: 11.12.2024

Proceedings of the 149th SLBC Tripura meeting held on 09.12.2024 at Agartala

The 149th meeting of SLBC Tripura was held on 09.12.2024 at New Secretariat, Agartala to review the progress in various banking parameter in the state during the first two quarters of the FY 2024-25. The meeting was held in the Chairmanship of Shri J K Sinha, Chief Secretary, Govt of Tripura with gracious presence of Shri Apurba Roy, IAS, Secretary, Department of Finance & Agriculture, Govt of Tripura; Shri Kiran Gitte, IAS, Secretary, Department of Industries, Govt of Tripura; Smt Deepa D. Nair, IFS, Secretary, ARDD, Fisheries & SC Welfare, Govt of Tripura; Shri Sandeep R. Rathod, IAS, Secretary, Rural Development, Govt of Tripura; Shri Raval Hamendra Kumar, IAS, Special Secretary, Department of Education, Govt of Tripura; Shri Anil S. Kotmire, GM(OIC), NABARD, TRO Agartala; Shri Kausik Chattopadhyay, GM, Punjab National Bank, Head Office, New Delhi; Shri Sudip Bhattacharjee, DGM, RBI RO Agartala; Shri Rituraj Krishna, DGM & Convenor, SLBC Tripura; Senior Officers of State Government & Controlling Heads of Various Banks operating in the State of Tripura.

Detail list of participants is annexed.

At the outset, Shri Kausik Chattopadhyay, General Manager, PNB HO welcomed all the dignitaries and highlighted the achievement of banking system in the State and appreciated the role of banks in over-all performance of banks as on 30.09.2024. The key highlight of his welcome speech are –

- ❖ The banks in the state of Tripura have achieved 48% of ACP 2024-25 for the period April 2024 – Sep 2024. The achievement under Agriculture, MSME segment and Other Priority Sector was 40%, 53% and 52% respectively during this period.
(Action: for information to all members)
- ❖ Total Deposit of Scheduled Commercial Banks, RRBs & Co-Op Banks in Tripura has increased to Rs. 41236.14 crores as at Sept 2024 from Rs. 37432.93 crores as at Sept 2023, thus achieving Y-O-Y growth of 10%.
(Action: for Information to all members)
- ❖ Total Advance during the review period has increased to Rs.21782.04 crores as at Sep'24 from Rs. 20897.83 crores as at sep'23 registering a Y-o-Y growth of 4%
(Action: all member banks to reduce disparity between Deposit & Credit growth)





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- ❖ The overall disbursement in Agriculture sector up to Sep 2024 quarter in the current fiscal year is Rs. 1397.74 Crores which is roughly the same in the corresponding period of last financial year however Q-O-Q basis it grown 115% over the disbursement of Rs. 648.48 crores made during the first quarter of the current financial year 2024-25. To boost the credit flow in Agriculture sector agritech startups required to accelerated through Agri Udaan Program of Ministry of Agriculture & Farmer Welfare (MoAFW), GOI.
(Action: All Banks/NABARD/Agriculture deptt)
- ❖ The disbursement in MSME sector during the period April to Sept of the financial year 2024-25 stood at Rs.2235.28 Crores with a Y-O-Y increase of 28% over the disbursement of Rs.1746.99 crores made during the corresponding period in last financial year 2023-24.
(Action : for information & for keeping up the pace, all members)
- ❖ Overall CD Ratio of the state is at 53% as on 30.09.2024. CD Ratio of 98% is the highest in Dhalai District, as against 43%, the lowest in West Tripura District, having 59% of the total business of the State.
(Action: All Banks to increase CD ratio in West Tripura district)
- ❖ The disbursement under Mudra scheme up to the Sep quarter of FY 2024-25 stands at Rs. 909.36 Crores.
(Action: for information for information & for keeping up the pace, all members)
- ❖ 26394 KCC accounts (28% of the annual target of 52277 nos.) amounting to Rs. 202.57 Crores have been disbursed in FY 2024-25 as on Sept 2024.
(Action: for information for information & for keeping up the pace, all members)
- ❖ As against the TRLM (Tripura Rural Livelihood Mission) 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 51.42%) as on 30.09.2024.
(Action: for information for information & for keeping up the pace, all members)
- ❖ In case of TULM (Tripura Urban Livelihood Mission) banks have surpassed the half yearly target of disbursement in 125 accounts in SEP (Individual) category & 602 accounts in SEP (SHG) category by disbursement in 134 accounts in SEP (Individual) category & 665 accounts in SEP (SHG) category.
(Action: for information for information & for keeping up the pace, all members)
- ❖ Under PMEGP, 1134 cases were sponsored to the bank branches against the target of 937 cases, out of which 285 cases were sanctioned amounting to Rs.21.41 crores as on 30.09.2024 for FY 2024-25. Banks will have to ensure





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that all proposals for the fiscal year 2024-25 are disposed in time in the present financial year with completion of the EDP training and lodging of claim for Margin Money. A proactive approach will improve the MSME portfolio as well. It is also one of the deliverables by Banks under the ongoing Strengthening of Ecosystem for MSME.

(Action: All member banks/KVIC/DIC)

- ❖ Percentage of gross NPA as against gross advance increased from 4.52% as on Sept 2023 to 5.73% as on June 2024. Amount in absolute terms increased from Rs. 946.00 crores as on Sept 2023 to Rs. 1249.75 crores as on Sept 2024. He highlighted the issue of high percentage of NPA in Govt sponsored schemes which is 26% in KCC, 18% in PMMY, 29% in PMEGP and 27% in Swavalamban. He requested State Govt's helping hand in recovering public money which is entrapped in these loans.

(Action: All Banks/Line Department)

- ❖ Presently, out of a combined total of 9644 proposals pertaining to 1st, 2nd and 3rd dose, under PM SVANidhi, Banks have cumulatively sanctioned 7808 cases, with a healthy 81% sanction percentage. Of the sanctioned cases, 7808 no. of loans, i.e., 97% of cases have been disbursed, for an aggregate amount of Rs.10.99 crores. Bankers are requested to ensure disbursement in remaining cases at the earliest.

(Action: All Banks/TULM/ULBs)

- ❖ As on Sept 2024, total enrolments under Social Security Schemes are: PMSBY – 12.86 lakhs, PMJJBY – 4.81 lakhs, APY – 2.46 lakhs. He further informed the house that 03 month Jansuraksha Campaign has been launched by Department of Financial Services, Govt of India from 15.10.2024 to 15.01.2024 with the mandate to hold Gram Panchayat/ Village Council level camps to saturate eligible population under the Pradhan Mantri Jeevan Jyoti Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY). Accordingly, he sought necessary support from member banks, State Govt to make it a grand success.

(Action : All Banks/Line department)

Subsequently, Shri J. K. Sinha, IAS Chief Secretary, Govt of Tripura & Chairman of the house, highlighted two major events organized by RBI RO Agartala and shared his vision/roadmap for future. The key takeaways from his address are –

- ❖ RBI has organized a workshop on Treasury functioning so that optimum benefit of system could be driven. He emphasized that State Bank of India which is basically concerned with Treasury function and other banks which may not be directly linked to treasury function must work ethically and protect state's interest.

(Action: SBI/Banks/Treasury department)





...the name you can BANK upon!

पंजाब नैशनल बैंक
punjab national bank

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

- ❖ RBI has also organized a workshop on LBS fora where DMs/ADMs of districts also participated along with other stake holders like LDM, DDM, SLBC & NABARD.
(Action: for information to all members)
- ❖ He reiterated the guideline of Lead Bank Scheme (LBS) that BLBC is the basic building block of LBS fora whether it is to access the potential of credit absorption in the system, potential areas of this credit flow, monitoring of credit flow in the targeted areas, banking facilities in the block, areas of concern etc and hence holding of BLBC in every quarter holds the key of success of BLBC. He advised convener of BLBCs to hold meeting every quarter.
(Action: LDM/Banks/Line departments)
- ❖ He shared his concern regarding non participation of all stake holders in the BLBC meeting which defeats the very purpose of holding the meeting and advised all stake holders viz all banks, line departments specially departments like Agriculture, Animal Husbandry, Fisheries and departments where there is credit link schemes/programs.
(Action: LDM/Banks/Line departments)
- ❖ He also expressed similar concern regarding holding and participation in DCC meetings in the District.
(Action: LDM/Banks/Line departments)
- ❖ He urged stake holders to work in tandem with State's focus and improve the CD ratio of the state from 53% to 73%.
(Action: All Banks/Line Departments)
- ❖ He also highlighted the issue of low acceptability of DPR by banks for the purpose of extending credit hence requested to prepare model DPR by NABARD.
(Action: NABARD/SIDBI may prepare DPR for MSME proposal)

Shri Apurba Roy, Secretary, IAS, Deptt of Finance & Agriculture, Govt of Tripura in his speech emphasizes upon –

- ❖ Holding of camps for NPA recovery and a calendar to be prepared and shared with department.
(Action: SLBC/LDM/Line Departments)
- ❖ Adoption of best practices of Dhalai District having CD ratio of 98% to achieve CD ratio of 73%.
(Action: ALL Banks/LDMs/SLBC)





...the name you can BANK upon!

ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ
punjab national bank

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

Shri Kiran Gitte, IAS, Secretary, Deptt of Industries, Govt of Tripura in his address raised following issues-

- ❖ Onboarding of all Banks on NeSL (National E-Governance Services Ltd) platform so that eBG (electronic Bank Guarantee) could be issued to eligible contractors/customers.
(Action: All Banks)
- ❖ Performance needs to be improved in flagship schemes of Govt PMEGP, SWALAMBAN, PMFME and specially in PM Vishwakarma.
(Action: All Banks)
- ❖ Zero sanction of PM Vishwakarma in Axis Bank, Bandhan Bank, HDFC Bank, South Indian Bank, Federal Bank & Punjab & Sind Bank
(Action: Concerned Banks)

Ms. Deepa D. Nair, IFS, Secretary, Deptt of ARDD, Fisheries & SC Welfare, Govt of Tripura flagged following issues-

- ❖ Dismal performance banks in sanctioning of KCC in ARDD & Fisheries.
(Action: All Banks)
- ❖ Inclusion of National Livestock Mission (NLM), Pradhan Mantri Matsya Sampada Yojana (PMMSY), Mukhyamantri Pranisampad Yojana in SLBC agenda for better monitoring of the scheme.
(Action: SLBC/LDM/All Banks)


Shri Sandeep Rathod, IAS, Secretary, Deptt of Rural Development in his address raised the issue of funding in building construction of RSETI by RD deptt managed by PNB & TGB to which PNB replied that they have already disbursed the 75% of fund and rest will be disbursed on completion.

On which TGB informed the house that they have requested MoRD, Govt of India for early release of RSETI Building Construction grant/fund.

(Action: for information to all members)

The House approved all the decision of SLBC sub committee on Agriculture, MSME & FI which was held on 15.11.2024 & Digital Ecosystem which was held on 19.11.2024.

The meeting ended with vote of thanks to the chair.


(Rituraj Krishna)
DGM &
Convenor, SLBC Tripura





ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ
punjab national bank
राज्य स्तरीय बैंकर्स समिति, त्रिपुरा
State Level Bankers' Committee, Tripura
दुर्गाबादी रोड, अगर्ताला - 799 001
Durgabari Road, Agartala - 799001
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LIST OF THE PARTICIPANTS AT SPECIAL SLBC FOR THE STATE OF TRIPURA HELD AT NEW SECRETARIAT, CONFERENCE HALL NO.2, AGARTALA ON 02.09.2024

Sl. No.	Name of the Dignitaries	Designation/Office/Institution
I CHAIRED BY		
1	Shri J K Sinha, IAS	Chief Secretary, Govt. of Tripura
II GOVT. OFFICIALS		
1	Shri Apurba Roy, IAS	Secretary, Agriculture & Finance, GoT
2	Shri Kiran Gitte, IAS	Secretary, Industries, GoT
3	Smt Deepa D. Nair, IFS	Secretary, ARDD, Fisheries & SC Welfare, GoT
4	Dr. Sandeep R. Rathod, IAS	Secretary, Rural Development, GoT
5	Shri Raval H. Kumar, IAS	Special Secretary, Education, GoT
6	Ms. Rakhi Biswas, IAS	Addl. Secretary & Director, Institutional Finance, GoT
7	Shri Ajit Sukladas	CEO TRLM & MD TULM, GoT
8	Dr. Rashmi Das	Jt. Director, Urban Development, GoT
9	Dr. P.B. Jamatia	Director, Horticulture, GoT
10	Shri Tapas Kr. Basak	D.O., Institutional Finance, GoT
11	Dr. Debasish Bhowmik	Asst. Director, Agriculture, GoT
12	Shri Alok Chakraborty	KVIC
13	Shri Salem Ahmed	Deptt of Industries, GoT
14	Shri Swapan Mitra	GM, ISC
15	Shri Abhijit Debbarma	TRLM
16	Shri Debasish Roy	KVIC
17	Shri Tapan Das	Tourism
III RBI/NABARD/SIDBI/CERSAI/NEDFi		
1	Shri Anil S. Kotmire	GM, NABARD TRO Agartala
2	Shri Diganta Kumar Das	DGM, NABARD TRO Agartala
3	Shri Sudip Bhattacharjee	DGM, Reserve Bank of India, RO Agartala
5	Shri Debarshi Biswas	AGM, SIDBI
6	Shri Prasanjeet Sinha	Sr. Associate, Venture Capital Fund SIDBI
7	Ms. Supriya Das	Manager, NEDFi
8	Shri Bikram Paul	Manager, NEDFi



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ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ
punjab national bank
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ई-मेल/ e-mail : slbctripura@pnb.co.in
/chagartala@pnb.co.in

IV	Convener Bank	
1	Shri Kausik Chattopadhyay	General Manager, Punjab National Bank
2	Shri Bikash Das	DGM & DZM Punjab National Bank, Zonal Office, Guwahati
3	Shri Rituraj Krishna	Circle Head, Punjab National Bank, Agartala Circle & Convener SLBC Tripura
4	Shri Uttam Kumar Mukherjee	Chief Manager SLBC, Punjab National Bank
5	Shri Deepraj Roy	Manager, SLBC Tripura, Punjab National Bank
V	PSB/Pvt Bank/RRB/Co-operative Bank	
1	Shri Satyendra Singh	Chairman, Tripura Gramin Bank
2	Shri Bhajan Ch. Ray	MD, Tripura State Co-Operative Bank
3	Shri Vaibhav Kale	DGM & DZM, Bank of Maharashtra, ZO Guwahati
4	Shri Tamal Kishore Debbarma	RM, SBI RBO Agartala North
5	Shri Deabhis Chandra Das	RM, SBI RBO Agartala South
6	Shri Ritankar Kundu	Zonal Head, UCO Bank, Agartala
7	Shri Susanta Das	Chief Manager, Bank of Baroda
8	Shri Uttam Kr. Roy	Chief Manager, Indian Overseas Bank
9	Shri Nilamani Nanda Rajam	Chief Manager, Union Bank Of India
10	Shri M. Sovas Meitei	Chief Manager, State Bank of India
11	Shri Rakesh Kr. Choudhury	Chief Manager, Bank of India
12	Shri Kumar Rohit Gaurav	Sr. Manager, Central Bank of India
13	Shri Abhishek Paul	Manager, Canara Bank
14	Shri Samarjit Debbarma	Manager, Union Bank of India
15	Shri Palash Bhaumik	DCO, State Bank of India
16	Shri Dipankar Biswas	Cluster Head, Bandhan Bank
17	Shri Gopal Das	CH, Ujjivan Small Finance Bank
18	Shri Birat Dutta Bhaumik	AVP-BM, IndusInd Bank
19	Shri Dipankar Choudhury	AVP, Axis Bank
20	Shri Saraj Ahmed	VP, Axis Bank
21	Shri Suman Saha	AVP-BM, HDFC Bank
22	Shri Basab Bhattacharjee	Area Head, HDFC Bank
23	Shri Tamal Dev	BM, Kotak Bank
25	Shri Joyjit Bhattacharjee	ABM, Central Bank of India
26	Shri Tapas Shil	Manager (Sales), IDFC First Bank



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

IV Through Video Conference	
1	Shri Manoj Bhowmik LDM, West Tripura, PNB
2	Shri Prafulla Debbarma LDM, Gomati, PNB
3	Shri Z. Tonsingh LDM South Tripura, PNB
4	Shri Prasun Kanti Das LDM North Tripura, PNB
5	Shri Rupesh Kumar LDM Sepahijala, PNB
6	Shri Avijit Chakraborty Director, RSETI Udaipur (Gomati)
7	Shri Amit Kumar Chakma Director, RSETI Dhalai (Ambassa)
9	Shri John P. Debbarma Director, RUDSETI Agartala (West Tripura)
10	Representative from NESFB
V Absentees	
1	IDBI Bank
2	South Indian Bank
3	Federal Bank
4	India Post Payment Bank



*****xxx*****



BANK-WISE & POPULATION GROUP-WISE BRANCH NETWORK AND DEPOSIT AS ON 31.12.2024

(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	3	5	9	1575.00	1493.00	68716.00	71784.00
2	Bank of India	5	5	3	13	5252.83	17132.78	21287.35	43672.96
3	Bank of Maharashtra	1	1	1	3	35.00	195.54	2093.82	2324.36
4	Canara Bank	5	9	5	19	11235.84	8307.54	89106.06	108649.44
5	Central Bank of India	2	3	1	6	6798.94	3744.83	10490.26	21034.03
6	Indian Bank	2	1	3	6	1796.00	719.00	40042.00	42557.00
7	Indian Overseas Bank	1	2	2	5	1197.87	2477.09	17874.77	21549.73
8	Punjab & Sind Bank	1	0	1	2	638.16	0.00	3700.48	4338.64
9	Punjab National Bank	38	17	15	70	157530.57	193234.16	201812.53	552577.26
10	State Bank of India	34	22	18	74	275025.56	274878.76	716168.21	1266072.53
12	UCO Bank	12	12	6	30	27834.09	40814.88	80253.00	148901.97
12	Union Bank of India	1	4	6	11	1837.03	13221.61	91151.15	106209.79
A	Sub Total of Public Sec. Bank	103	79	66	248	490756.89	556219.19	1342695.63	2389671.71
13	AXIS BANK	3	8	4	15	7263.94	14130.97	71495.07	92889.98
14	Bandhan Bank	16	9	4	29	44210.18	102054.98	17851.65	164116.81
15	Federal Bank	0	1	1	2	0.00	185.64	9234.68	9420.32
16	HDFC	9	10	4	23	16682.03	22050.59	76095.77	114828.39
17	ICICI	4	9	5	18	1260.84	27263.48	53869.19	82393.51
18	IDBI BANK	5	3	1	9	3438.01	9540.64	18217.47	31196.12
19	IDFC First Bank	0	0	1	1	0.00	0.00	13002.76	13002.76
20	Indusind Bank	1	4	3	8	399.32	1844.28	6530.90	8774.50
21	Kotak Mahindra Bank	1	0	1	2	0.00	0.00	5551.58	5551.58
22	South Indian Bank	0	0	2	2	0.00	0.00	12180.00	12180.00
23	Ujjivan Bank	0	5	3	8	0.00	17002.98	29073.60	46076.58
24	YES Bank	1	0	1	2	84.57	0.00	14967.36	15051.93
25	NESFB	4	3	2	9	1105.89	1223.78	3264.17	5593.84
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	186.50	720.93	0.00	907.43
B	Sub Total of Pvt. Sec. Bank	45	54	33	132	74631.28	196018.27	345884.99	616534.54
28	Tripura Gramin Bank	107	33	10	150	351570.68	342949.50	256425.83	950946.01
C	Sub Total of RRB	107	33	10	150	351570.68	342949.50	256425.83	950946.01
29	ACUB	0	1	2	3	0.00	337.46	3511.34	3848.80
30	TCARDB	0	4	1	5	0.00	0.00	0.00	0.00
31	TSCB	39	14	13	66	99940.94	79892.79	170931.72	350765.45
D	Sub Total of Coop.Banks	39	19	16	74	99940.94	80230.25	174443.06	354614.25
GRAND TOTAL		294	185	125	604	1016899.79	1175417.21	2119449.51	4311766.51

BANK-WISE & POPULATION GROUP-WISE ADVANCE AND CD RATIO AS ON 31.12.2024

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	1505.90	2289.90	39063.50	42859.30	96	153	57	60		60
2	Bank of India	3957.96	12338.12	18477.54	34773.62	75	72	87	80		80
3	Bank of Maharashtra	6.00	346.18	2456.88	2809.06	17	0	117	121		121
4	Canara Bank	8921.62	5698.21	34544.05	49163.88	79	69	39	45		45
5	Central Bank of India	1416.97	2172.20	3013.60	6602.77	21	58	29	31		31
6	Indian Bank	574.39	504.81	11403.75	12482.95	32	70	28	29		29
7	Indian Overseas Bank	986.18	1922.44	6817.06	9725.68	82	78	38	45		45
8	Punjab & Sind Bank	318.49	0.00	906.32	1224.81	50	0	24	28		28
9	Punjab National Bank	53930.12	53723.09	82471.98	190125.19	34	28	41	34		34
10	State Bank of India	155562.61	147283.55	294265.51	597111.67	57	54	41	47	134386.00	58
11	UCO Bank	14520.92	20282.23	23497.42	58300.57	52	50	29	39		39
12	Union Bank of India	779.69	7969.68	24021.16	32770.53	42	60	26	31		31
A	Sub Total of Public Sec. Bank	242480.85	254530.41	540938.77	1037950.03	49	46	40	43	134386.00	49
13	AXIS BANK	8902.14	14163.95	18081.14	41147.23	123	100	25	44		44
14	Bandhan Bank	86286.55	58465.71	28904.90	173657.16	195	57	162	106		106
15	Federal Bank	0.00	755.89	4103.09	4858.98	0	0	44	52		52
16	HDFC	4822.92	18791.17	49304.23	72918.32	29	85	65	64		64
17	ICICI	3970.45	31719.49	58394.03	94083.97	315	116	108	114		114
18	IDBI BANK	884.64	3485.26	2487.43	6857.33	0	37	14	22		22
19	IDFC First Bank	0.00	0.00	5820.55	5820.55	0	0	45	45		45
20	Indusind Bank	133.86	33838.99	28311.89	62284.74	0	1835	434	710		710
21	Kotak Mahindra Bank	0.00	0.00	353.62	353.62	0	0	6	6		6
22	South Indian Bank	0.00	0.00	3943.74	3943.74	0	0	32	32		32
23	Ujjivan Bank	0.00	21360.93	14426.39	35787.32	0	126	50	78		78
24	YES Bank	0.59	0.00	1835.80	1836.39	0	0	12	12		12
25	NESFB	441.69	414.39	455.62	1311.70	40	34	14	23		23
26	Jana Small Finance Bank	0.00	0.00	5665.96	5665.96	0	0	39	39		39
27	ESAF Small Finance Bank	811.89	2130.17	0.00	2942.06	435	295	#DIV/0!	324		324
B	Sub Total of Pvt. Sec. Bank	106254.73	185125.95	222088.39	513469.07	142	94	64	83	0.00	83
28	Tripura Gramin Bank	182739.26	140093.35	62234.45	385067.06	52	41	24	40	563085.53	100
C	Sub Total of RRB	182739.26	140093.35	62234.45	385067.06	52	41	24	40	563085.53	100
29	ACUB	0.00	67.18	702.14	769.32	0	20	20	20	3771.68	118
30	TCARDB	0.00	0.00	0.00	0.00	0	0	0	0		0
31	TSCB	227155.66	28750.65	17092.64	272998.95	227	36	10	78	201234.24	135
D	Sub Total of Coop.Banks	227155.66	28817.83	17794.78	273768.27	227	36	10	77	205005.92	135
GRAND TOTAL		758630.50	608567.54	843056.39	2210254.43	75	52	40	51	902477.45	72
TOTAL RESOURCES SUPPORT PROVIDED TO STATE UNDER RIDF:					205788.00	C.D. Ratio With RIDF				56	

BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 31.12.2024

(Amt. in lacs)

Sl.No.	BANKS	Agril & Allied		MSME		OTHER PRISEC		Total PRISEC		TFA as % of ANBC	PS Cr. As % to ANBC
		Total Finance		A/c.	Amt.	A/c.	Amt.	A/c.	Amt.		
		A/c.	Amt.								
1	2	3	4	6	7	9	10	12	13	14	15
1	Bank of Baroda	114	127	1368	20205	372	3446.3	1854	23778.30	0	63
2	Bank of India	5873	8229.52	3277	10224.95	380	2884.61	9530	21339.08	28	74
3	Bank of Maharashtra	0	0	171	100.71	106	565.48	277	666.19	0	31
4	Canara Bank	2675	4856.16	2967	18737.6	708	4102.94	6350	27696.70	11	63
5	Central Bank of India	1249	1559.24	581	2530.62	159	535.52	1989	4625.38	33	98
6	Indian Bank	163	182.52	416	6644.32	56	360.2	635	7187.04	2	78
7	Indian Overseas Bank	501	729.53	701	3791.32	154	2335.55	1356	6856.40	8	78
8	Punjab & Sind Bank	109	69.84	337	493.68	93	352.62	539	916.14	6	74
9	Punjab National Bank	40441	26328.28	13365	62139.41	1509	9836.24	55315	98303.93	16	60
10	State Bank of India	37473	35848.3	7283	72136.96	4458	31795.24	49214	139780.50	6	24
12	UCO Bank	6618	4351.08	9854	28502.21	5314	13688.53	21786	46541.82	9	97
12	Union Bank of India	2545	4716.72	1724	18024.96	204	1330.08	4473	24071.76	17	88
A	Sub Total of Public Sec. Bank	97761	86998.19	42044	243531.74	13513	71233.31	153318	401763.24	9	42
13	AXIS BANK	19864	12277.3	162	5267.96	2192	782.19	22218	18327.45	45	68
14	Bandhan Bank	31596	16192.89	35234	20744.05	115706	49299.3	182536	86236.24	10	55
15	Federal Bank	1283	2022.8	35	965.05	11	76.18	1329	3064.03	67	102
16	HDFC	10724	5220.04	612	21701.01	1407	2395.52	12743	29316.57	9	49
17	ICICI	11475	11059.13	540	29303.3	65	780.81	12080	41143.24	14	51
18	IDBI BANK	1663	651.88	423	1513.71	67	560.07	2153	2725.66	8	33
19	IDFC First Bank	276	51.68	2	8.63	0	0	278	60.31	1	1
20	Indusind Bank	51792	12598.42	4321	17404.41	919	122.92	57032	30125.75	26	61
21	Kotak Mahindra Bank	0	0	1	353.62	0	0	1	353.62	#DIV/0!	#DIV/0!
22	SOUTH INDIAN BANK	998	1846.26	24	1781.48	0	0	1022	3627.74	49	96
23	YES Bank	5	226.56	13	1371.57	0	0	18	1598.13	39	277
24	Ujjivan Bank	29529	9769.76	8459	8184.34	13585	6625.68	51573	24579.78	35	88
25	NESFB	32	3.2	2332	1199.44	0	0	2364	1202.64	0	4
26	Jana Small Finance Bank	17295	4742.26	519	319.97	885	470.52	18699	5532.75	98	114
27	ESAF Small Finance Bank	6232	1316.66	2770	489.46	2383	691.39	11385	2497.51	20	39
B	Sub Total of Pvt. Sec. Bank	182764	77978.84	55447	110608.00	137220	61804.58	375431	250391.42	18	58
28	Tripura Gramin Bank	126786	104403.36	84125	100636.47	33622	100854.12	244533	305893.95	31	90
C	Sub Total of RRB	126786	104403.36	84125	100636.47	33622	100854.12	244533	305893.95	31	90
29	ACUB	0	0	13	13.32	84	572.23	97	585.55	0	112
30	TCARDB	0	0	0	0	0	0	0	0.00	#DIV/0!	#DIV/0!
31	TSCB	110810	196961.11	29869	36953.33	2024	3822.4	142703	237736.84	72	87
D	Sub Total of Coop.Banks	110810	196961.11	29882	36966.65	2108	4394.63	142800	238322.39	72	87
GRAND TOTAL		518121	466341.50	211498	491742.86	186463	238286.64	916082	1196371.00	23	60

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

BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 31.12.2024

(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	98	658.26	282	1933.43	0	0.00	543	3306	9	92	385.10	71	328.94	0	0.00
2	Bank of India	889	766.27	1448	1184.59	393	418.51	4213	3424	12	1072	578.01	411	477.02	0	0.00
3	Bank of Maharashtra	1	7.84	3	14.50	0	0.00	4	22	1	0	0.00	0	0.00	0	0.00
4	Canara Bank	757	2063.12	1389	3489.07	0	0.00	4080	8175	19	804	487.64	1130	2135.39	0	0.00
5	Central Bank of India	150	232.76	472	264.68	162	730.55	1353	1965	42	503	687.83	63	46.81	3	1.92
6	Indian Bank	106	263.01	120	254.26	0	0.00	279	523	6	206	352.82	76	155.88	0	0.00
7	Indian Overseas Bank	136	285.85	251	918.90	226	661.70	839	2890	33	171	900.49	53	122.38	2	0.55
8	Punjab & Sind Bank	27	61.94	224	161.94	0	0.00	213	202	16	3	28.33	0	0.00	0	0.00
9	Punjab National Bank	7203	13267.23	24635	27073.84	3859	6783.93	47766	57872	35	16236	29402.86	5828	8241.01	0	0.00
10	State Bank of India	9331	11575.46	33647	43741.10	0	0.00	41457	51430	9	25637	38328.10	6884	10293.40	0	0.00
11	Union Bank of India	621	1575.82	575	1366.82	232	408.20	13817	16664	35	1424	3533.13	366	827.89	0	0.00
12	UCO Bank	1653	3336.77	6591	6251.95	369	623.10	3218	7712	28	3195	3819.75	2009	2632.15	0	0.00
A	Sub Total of Public Sec. Bank	20972	34094.33	69637	86655.08	5241	9625.99	117782	154183.89	16	49343	78504.06	16891	25260.87	5	2.47
13	AXIS BANK	1452	263.89	1513	260.09	0	0.00	21305	10806	40	15513	8737.10	2827	1544.77	0	0.00
14	Bandhan Bank	24869	14968.96	24170	14487.24	0	0.00	141834	54579	35	74227	14398.98	18568	10723.64	0	0.00
15	Federal Bank	90	111.99	119	143.72	0	0.00	836	997	33	528	656.78	99	84.30	0	0.00
16	HDFC Bank	83	306.97	99	512.90	0	0.00	11647	6061	10	582	251.79	107	889.71	0	0.00
17	ICICI Bank	1155	1461.12	622	1314.43	0	0.00	8287	10992	14	4799	6195.28	1711	2020.72	0	0.00
18	IDBI BANK	182	210.53	376	382.61	53	33.96	1255	1049	13	481	286.87	163	135.22	0	0.00
19	IDFC First Bank	77	14.43	54	9.49	56	10.81	276	52	1	179	33.65	19	3.30	0	0.00
20	Indusind Bank	11971	3577.89	25331	6474.44	0	0.00	38395	17081	35	1419	4628.67	9812	4251.09	0	0.00
21	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0	#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	0	0	0.00	0	0.00	0	0.00
23	YES Bank	0	0.00	0	0.00	0	0.00	0	0	0	0	0.00	0	0.00	0	0.00
24	Ujjivan Bank	16138	5989.98	9101	3199.31	0	0.00	40525	13308	47	34982	10085.29	5452	1913.13	0	0.00
25	NESFB	379	121.44	199	40.37	63	40.27	1843	601	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	53	2206	663.97	1866	459.56	0	0.00
27	ESAF Small Finance Bank	1729	230.51	998	269.00	795	188.42	10720	2248	#DIV/0!	6420	1348.29	778	212.07	0	0.00
B	Sub Total of Pvt. Sec. Bank	60304	27846.78	67364	28297.15	2755	747.68	289744	121162.74	28	142519	47680.26	41421	22242.37	0	0.00
28	Tripura Gramin Bank	30703	63159.13	87099	118510.23	74024	68445.57	220132	281091.30	82	130583	110987.16	30402	29293.59	0	0.00
C	Sub Total of RRB	30703	63159.13	87099	118510.23	74024	68445.57	220132	281091.30	82	130583	110987.16	30402	29293.59	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	15058	30197.96	39152	72584.48	38827	49701.50	111611	179978.31	66	97018	80783.73	16297	24775.98	0	0.00
D	Sub Total of Coop.Banks	15058	30197.96	39152	72584.48	38827	49701.50	111611	179978.31	66	97018	80783.73	16297	24775.98	0	0.00
GRAND TOTAL		127037	155298.20	263252	306046.94	120847	128520.74	739269	736416.24	37	419463	317955.21	105011	101572.81	5	2.47

BANK-WISE & SECTOR-WISE DISBURSEMENT OF CREDIT VIS-À-VIS TARGETS UNDER ANNUAL CREDIT PLAN 2024-25 DURING 01.04.2024 to 31.12.2024

(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	85.00	31	34228.00	14674.00	43	93.00	100.00	108	34598.00	14859.00	43	17629.00	5338.00	30	52227.00	20197.00	39
2	Bank of India	4220.00	3041.75	72	1663.00	864.64	52	1006.00	281.69	28	6889.00	4188.08	61	1400.00	1082.74	77	8289.00	5270.82	64
3	Bank of Maharashtra	11.00	0.00	0	68.00	157.00	231	431.00	282.00	65	510.00	439.00	86	274.00	308.45	113	784.00	747.45	95
4	Canara Bank	4003.00	1200.06	30	18707.00	11816.95	63	1476.00	569.45	39	24186.00	13586.46	56	11714.00	8438.32	72	35900.00	22024.78	61
5	Central Bank Of India	316.00	1256.00	397	571.00	1783.51	312	553.00	94.80	17	1440.00	3134.31	218	257.00	1250.92	487	1697.00	4385.23	258
6	Indian Bank	140.00	65.74	47	5014.00	3601.82	72	100.00	44.85	45	5254.00	3712.41	71	2769.00	1661.43	60	8023.00	5373.84	67
7	Indian Overseas	322.00	72.50	23	664.00	289.98	44	973.00	151.04	16	1959.00	513.52	26	349.00	555.38	159	2308.00	1068.90	46
8	Punjab & Sind Bank	39.00	20.00	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	11391.96	48	47942.00	37240.76	78	10658.00	5087.92	48	82157.00	53720.64	65	50334.00	29543.59	59	132491.00	83264.23	63
10	State Bank of India	20931.00	14198.03	68	83710.00	65535.41	78	4865.00	2415.66	50	109506.00	82149.10	75	176888.00	123995.79	70	286394.00	206144.89	72
11	UCO Bank	2499.00	625.31	25	15667.00	12947.76	83	7776.00	916.69	12	25942.00	14489.76	56	5137.00	2866.85	56	31079.00	17356.61	56
12	Union Bank	4209.00	2364.68	56	21428.00	16571.22	77	230.00	232.42	101	25867.00	19168.32	74	4085.00	4045.89	99	29952.00	23214.21	78
A	ACP PUBLIC sec Bank	60524.00	34321.03	57	229841.00	165748.05	72	28220.00	10204.52	36	318585.00	210273.60	66	270882.00	179180.36	66	589467.00	389453.96	66
13	Axis Bank	19320.00	10816.27	56	8721.00	4511.82	52	173.00	509.45	294	28214.00	15837.54	56	13939.00	10565.67	76	42153.00	26403.21	63
14	Bandhan Bank	17347.00	10537.65	61	13997.00	15900.46	114	323.00	29242.15	9053	31667.00	55680.26	176	31056.00	57717.94	186	62723.00	113398.20	181
15	Federal Bank	2098.00	2586.20	123	1597.00	1854.01	116	9.00	0.00	0	3704.00	4440.21	120	2090.00	1535.57	73	5794.00	5975.78	103
16	HDFC Bank	8691.00	2553.46	29	23540.00	24556.54	104	1450.00	1166.30	80	33681.00	28276.30	84	34625.00	23118.19	67	68306.00	51394.49	75
17	ICICI Bank	10135.00	7433.01	73	33236.00	25725.47	77	169.00	32.09	19	43540.00	33190.57	76	58348.00	20803.55	36	101888.00	53994.12	53
18	IDBI Bank	592.00	532.37	90	1425.00	935.72	66	727.00	18.28	3	2744.00	1486.37	54	1518.00	1421.64	94	4262.00	2908.01	68
19	IDFCFirst Bank	339.00	0.00	0	35.00	13.00	37	9.00	0.00	0	383.00	13.00	3	5876.00	4654.31	79	6259.00	4667.31	75
20	IndusInd	25486.00	9847.31	39	6226.00	5023.93	81	18.00	2.12	12	31730.00	14873.36	47	21425.00	14664.03	68	53155.00	29537.39	56
21	Kotak Mahindra	0.00	0.00	#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	2148.00	65	1283.00	1332.00	104	9.00	0.00	0	4610.00	3480.00	75	74.00	61.52	83	4684.00	3541.52	76
23	Yes Bank	0.00	236.99	#DIV/0!	361.00	4298.07	1191	18.00	0.00	0	379.00	4535.06	1197	0.00	272.62	#DIV/0!	379.00	4807.68	1269
24	Ujjivan Bank	13837.00	6067.45	44	4941.00	3538.33	72	9843.00	3352.47	34	28621.00	12958.25	45	4775.00	6575.92	138	33396.00	19534.17	58
25	NESFB	0.00	0.00	#DIV/0!	84.00	93.00	111	63.00	0.00	0	147.00	93.00	63	8.00	0.00	0	155.00	93.00	60
26	Jana SFB	7160.00	2267.08	32	0.00	321.75	#DIV/0!	51.00	478.65	939	7211.00	3067.48	43	53.00	130.05	245	7264.00	3197.53	44
27	ESAF SFB	342.00	868.96	254	48.00	280.07	583	43.00	726.67	1690	433.00	1875.70	433	17.00	724.86	4264	450.00	2600.56	578
B	ACP PRIVATE Sec bank	108665.00	36855.60	26	95494.00	88746.36	93	12914.00	35528.18	275	217073.00	180169.29	83	173804.00	142245.87	82	390877.00	322415.16	82
28	Tripura Gramin Bank	104532.00	54243.81	52	68258.00	20699.57	30	136882.00	83899.74	61	309672.00	158843.12	51	19714.00	18926.64	96	329386.00	177769.76	54
C	ACP RRB	104532.00	54243.81	52	68258.00	20699.57	30	136882.00	83899.74	61	309672.00	158843.12	51	19714.00	18926.64	96	329386.00	177769.76	54
29	ACUB	0.00	0.00	#DIV/0!	22.00	0.00	0	558.00	54.34	10	580.00	54.34	9	61.00	32.00	52	641.00	86.34	13
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	54920.87	72	26385.00	18733.37	71	11426.00	10092.90	88	114090.00	83747.14	73	15539.00	11188.07	72	129629.00	94935.21	73
D	ACP Coop. Bank	76279.00	54920.87	72	26407.00	18733.37	71	11984.00	10147.24	85	114670.00	83801.48	73	15600.00	11220.07	72	130270.00	95021.55	73
	GRAND TOTAL	350000.00	199380.46	57	420000.00	293927.35	70	190000.00	139779.68	74	960000.00	633087.49	66	480000.00	351572.94	73	1440000.00	984660.43	68

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

					Amt. Rs. In Lakhs		
Sl.No.	BANKS	2023-24 (As on December 2023)			2024-25 (As on December 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	85.00	31
2	Bank of India	3108.00	3108.51	100	4220.00	3041.75	72
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	1200.06	30
5	Central Bank of India	1259.00	12.03	1	316.00	1256.00	397
6	Indian Bank	138.00	31.14	23	140.00	65.74	47
7	Indian Overseas Bank	67.00	207.42	310	322.00	72.50	23
8	Punjab & Sind Bank	32.00	5.00	16	39.00	20.00	51
9	Punjab National Bank	18360.00	9547.51	52	23557.00	11391.96	48
10	State Bank of India	15079.00	11050.81	73	20931.00	14198.03	68
11	UCO Bank	1633.00	1533.38	94	2499.00	625.31	25
12	Union Bank of India	2344.00	2319.26	99	4209.00	2364.68	56
A	ACP PUBLIC sec Bank	45034.00	29754.28	66	60524.00	34321.03	57
13	AXIS BANK	4649.00	5841.97	126	19320.00	10816.27	56
14	Bandhan Bank	83043.00	8876.60	11	17347.00	10537.65	61
15	Federal Bank	1100.00	667.93	61	2098.00	2586.20	123
16	HDFC	7713.00	2985.05	39	8691.00	2553.46	29
17	ICICI Bank	6489.00	3357.50	52	10135.00	7433.01	73
18	IDBI BANK	917.00	443.42	48	592.00	532.37	90
19	IDFCFirst Bank	1383.00	84.55	6	339.00	0.00	0
20	Indusind Bank	16441.00	6934.09	42	25486.00	9847.31	39
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	236.99	#DIV/0!
24	Ujjivan Bank	11778.00	4448.56	38	13837.00	6067.45	44
25	NESFB	81.00	0.00	0	0.00	0.00	#DIV/0!
26	Jana SFB	6552.00	2291.34	35	7160.00	2267.08	32
27	ESAF SFB	0.00	0.00	#DIV/0!	342.00	868.96	254
B	ACP PRIVATE Sec bank	141117.00	36855.60	26	108665.00	55894.75	51
28	Tripura Gramin Bank	82937.00	61950.46	75	104532.00	54243.81	52
C	ACP RRB	82937.00	61950.46	75	104532.00	54243.81	52
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	35638.40	70	76279.00	54920.87	72
D	ACP Coop. Bank	50912.00	35638.40	70	76279.00	54920.87	72
GRAND TOTAL		320000.00	164198.74	51	350000.00	199380.46	57

Achievement under Sub-Sectors of Allied Activities against ACP for the Year 2024-25 as on 31.12.2024

Sl No	Name	W R		Dairy Dev		Fis hery		Poultry		FMS		Other Term Loan		Total of Allied	
		No	Ach	No	Ach	No	Ach	No	Ach	No	Ach	No	Ach	No	Ach
1	Bank of Baroda	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	4	3.00	4	3.00
2	Bank of India	0	0.00	94	155.20	42	54.52	1514	1927.78	0	0.00	101	486.50	1751	2624.00
3	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Canara Bank	0	0.00	0	0.00	9	8.01	1	1.50	0	0.00	131	280.64	141	290.15
5	Central Bank of India	0	0.00	2	1.16	13	5.59	0	0.00	0	0.00	0	0.00	15	6.75
6	Indian Bank	0	0.00	5	6.88	1	0.98	0	0.00	0	0.00	29	55.39	35	63.25
7	Indian Overse as Bank	0	0.00	1	2.60	3	5.40	6	38.74	0	0.00	8	25.76	18	72.50
8	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	3	1.90	0	0.00	12	18.10	15	20.00
9	Punjab National Bank	0	0.00	58	129.74	39	133.75	18	90.00	0	0.00	598	3643.60	713	3997.09
10	State Bank of India	0	0.00	156	387.26	367	766.95	249	1024.23	0	0.00	384	3208.43	1156	5386.87
11	UCO Bank	0	0.00	3	8.60	9	10.06	1	1.60	0	0.00	7	15.88	20	36.14
12	Union Bank of India	0	0.00	76	161.18	63	167.56	84	201.17	0	0.00	78	562.82	301	1092.73
A	Sub Total of Public Sec. Bank	0	0.00	395	852.62	546	1152.82	1876	3286.92	0	0.00	1352	8300.12	4169	13592.48
13	AXIS BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	6233	8263.66	6233	8263.66
14	Bandhan Bank	0	0.00	4857	3199.45	1496	1226.90	864	737.50	3776	2453.70	2690	2920.10	13683	10537.65
15	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1485	2586.20	1485	2586.20
16	HDFC	0	0.00	239	201.86	10	16.48	82	97.52	0	0.00	1565	1718.82	1896	2034.68
17	ICICI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	6882	7433.01	6882	7433.01
18	IDBI BANK	0	0.00	60	32.00	38	23.00	97	66.00	0	0.00	479	237.21	674	358.21
19	IDFC First Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
20	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	23942	9844.18	23942	9844.18
21	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
22	SOUTH INDIAN BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1031	2148.00	1031	2148.00
23	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	3	236.99	3	236.99
24	Ujjivan Bank	0	0.00	660	432.86	0	0.00	0	0.00	0	0.00	10936	5634.59	11596	6067.45
25	NESFB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
26	Jana Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	4795	2267.08	4795	2267.08
27	ESAF Small Finance Bank	0	0.00	977	359.97	247	96.10	131	48.25	35	12.47	335	352.17	1725	868.96
B	Sub Total of Pvt. Sec. Bank	0	0.00	6793	4226.14	1791	1362.48	1174	949.27	3811	2466.17	60376	43642.01	73945	52646.07
28	Tripura Gramin Bank	0	0.00	41	15.23	767	476.40	27	13.28	0	0.00	13214	48403.54	14049	48908.45
C	Sub Total of RRB	0	0.00	41	15.23	767	476.40	27	13.28	0	0.00	13214	48403.54	14049	48908.45
29	ACUB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
30	TCARDB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
31	TSCB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	6127	54128.13	6127	54128.13
D	Sub Total of Coop.Banks	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	6127	54128.13	6127	54128.13
	GRAND TOTAL	0	0.00	7229	5093.99	3104	2991.70	3077	4249.47	3811	2466.17	81069	154473.80	98290	169275.13

Achievement of Farm Credit as on December 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 December 2024)	Percentage of Achievement
1	Bank of Baroda	105.00	82.00	78
2	Bank of India	58.00	417.75	720
3	Bank of Maharashtra	0.00	0.00	#DIV/0!
4	Canara Bank	3446.00	909.91	26
5	Central Bank Of India	289.00	1249.25	432
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	7394.87	54
10	State Bank of India	12479.00	8811.16	71
11	UCO Bank	1347.00	589.17	44
12	Union Bank	2209.00	1271.95	58
A	ACP PUBLIC sec Bank	33727.00	20728.55	61
13	Axis Bank	0.00	2552.61	#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	518.78	45
17	ICICI Bank	0.00	0.00	#DIV/0!
18	IDBI Bank	18.00	174.16	968
19	IDFCFirst Bank	0.00	0.00	#DIV/0!
20	IndusInd	0.00	3.13	#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	3248.68	276
28	Tripura Gramin Bank	7848.00	5335.36	68
C	ACP RRB	7848.00	5335.36	68
29	ACUB	0.00	0.00	#DIV/0!
30	TCARDB	0.00	0.00	#DIV/0!
31	TSCB	2067.00	792.74	38
D	ACP Coop. Bank	2067.00	792.74	38
GRAND TOTAL		44820.00	30105.33	67

FINANCE TO SMALL & MARGINAL FARMERS During The Year 2024-25 as on 31.12.2024**(Amt. in Lakhs)**

Sl No	Name of Bank	Loans Granted To Small & Marginal Farmers	
		No.	Amount
1	Bank of Baroda	52	82.00
2	Bank of India	309	417.75
3	Bank of Maharashtra	0	0.00
4	Canara Bank	751	864.30
5	Central Bank of India	41	18.72
6	Indian Bank	1	2.49
7	Indian Overseas Bank	0	0.00
8	Punjab & Sind Bank	20	8.18
9	Punjab National Bank	1794	2978.59
10	State Bank of India	6285	5691.01
11	UCO Bank	596	498.46
12	Union Bank of India	273	238.20
13	Axis Bank	284	2552.59
14	Bandhan Bank	0	0.00
15	Federal Bank	0	0.00
16	HDFC	1601	1370.03
17	ICICI	0	0.00
18	IDBI Bank	175	207.63
19	IDFC First Bank	0	0.00
20	Indusind Bank	0	0.00
21	Kotak Mahindra	0	0.00
22	South Indian Bank	0	0.00
23	Yes Bank	0	0.00
24	Ujjivan Bank	0	0.00
25	NESFB	0	0.00
26	Jana Small Finance Bank	0	0.00
27	ESAF Small Finance Bank	0	0.00
28	Tripura Gramin Bank	13173	5335.32
29	TSCB	1614	713.47
TOTAL		26969	20978.74

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

							Amt. Rs. In Lakhs	
Sl.No.	BANKS	2023-24 (As on December 2023)			2024-25 (As on December 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	14674.00	43	
2	Bank of India	3440.00	1159.38	34	1663.00	864.64	52	
3	Bank of Maharashtra	215.00	40.00	19	68.00	157.00	231	
4	Canara Bank	25461.00	6611.99	26	18707.00	11816.95	63	
5	Central Bank of India	2100.00	112.71	5	571.00	1783.51	312	
6	Indian Bank	5607.00	3422.50	61	5014.00	3601.82	72	
7	Indian Overseas Bank	1971.00	500.59	25	664.00	289.98	44	
8	Punjab & Sind Bank	257.00	48.00	19	179.00	265.00	148	
9	Punjab National Bank	35591.00	26982.00	76	47942.00	37240.76	78	
10	State Bank of India	71396.00	53761.73	75	83710.00	65535.41	78	
11	UCO Bank	18889.00	7951.28	42	15667.00	12947.76	83	
12	Union Bank of India	22856.00	14334.65	63	21428.00	16571.22	77	
A	ACP PUBLIC sec Bank	202491.00	120570.62	60	229841.00	165748.05	72	
13	AXIS BANK	1946.00	4175.40	215	8721.00	4511.82	52	
14	Bandhan Bank	436.00	21220.05	4867	13997.00	15900.46	114	
15	Federal Bank	772.00	526.98	68	1597.00	1854.01	116	
16	HDFC	22992.00	14305.38	62	23540.00	24556.54	104	
17	ICICI Bank	21247.00	16174.48	76	33236.00	25725.47	77	
18	IDBI BANK	2833.00	1704.54	60	1425.00	935.72	66	
19	IDFCFirst Bank	0.00	0.00	#DIV/0!	35.00	13.00	37	
20	Indusind Bank	11794.00	3413.84	29	6226.00	5023.93	81	
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	1332.00	104	
23	Yes Bank	358.00	346.83	97	361.00	4298.07	1191	
24	Ujjivan Bank	5614.00	546.22	10	4941.00	3538.33	72	
25	NESFB	6195.00	0.00	0	84.00	93.00	111	
26	Jana SFB	0.00	0.00	#DIV/0!	0.00	321.75	#DIV/0!	
27	ESAF SFB	0.00	0.00	#DIV/0!	48.00	280.07	583	
B	ACP PRIVATE Sec bank	74798.00	62743.72	84	95494.00	88746.36	93	
28	Tripura Gramin Bank	51695.00	44585.12	86	68258.00	20699.57	30	
C	ACP RRB	51695.00	44585.12	86	68258.00	20699.57	30	
29	ACUB	0.00	10.00	#DIV/0!	22.00	0.00	0	
30	TCARDB	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	
31	TSCB	21016.00	15131.51	72	26385.00	18733.37	71	
D	ACP Coop. Bank	21016.00	15141.51	72	26407.00	18733.37	71	
GRAND TOTAL		350000.00	243040.97	69	420000.00	293927.35	70	

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

		Amt. Rs. In Lakhs					
Sl.No.	BANKS	2023-24 (As on December 2023)			2024-25 (As on December 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	100.00	108
2	Bank of India	976.00	443.81	45	1006.00	281.69	28
3	Bank of Maharashtra	261.00	105.90	41	431.00	282.00	65
4	Canara Bank	1436.00	518.76	36	1476.00	569.45	39
5	Central Bank of India	536.00	28.79	5	553.00	94.80	17
6	Indian Bank	1230.00	33.39	3	100.00	44.85	45
7	Indian Overseas Bank	525.00	283.39	54	973.00	151.04	16
8	Punjab & Sind Bank	149.00	7.00	5	59.00	28.00	47
9	Punjab National Bank	10883.00	5992.14	55	10658.00	5087.92	48
10	State Bank of India	8323.00	1504.72	18	4865.00	2415.66	50
11	UCO Bank	4498.00	3587.12	80	7776.00	916.69	12
12	Union Bank of India	518.00	93.90	18	230.00	232.42	101
A	ACP PUBLIC sec Bank	30306.00	12705.97	42	28220.00	10204.52	36
13	AXIS BANK	258.00	76.76	30	173.00	509.45	294
14	Bandhan Bank	60521.00	56151.54	93	323.00	29242.15	9053
15	Federal Bank	24.00	0.00	0	9.00	0.00	0
16	HDFC	557.00	296.56	53	1450.00	1166.30	80
17	ICICI Bank	1115.00	15.02	1	169.00	32.09	19
18	IDBI Bank	111.00	5.21	5	727.00	18.28	3
19	IDFCFirst Bank	0.00	0.00	#DIV/0!	9.00	0.00	0
20	Indusind Bank	1.00	0.00	0	18.00	2.12	12
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	3352.47	34
25	NESFB	0.00	0.00	#DIV/0!	63.00	0.00	0
26	Jana SFB	53.00	8.00	15	51.00	478.65	939
27	ESAF SFB	0.00	0.00	0	43.00	726.67	1690
B	ACP PRIVATE Sec bank	67484.00	60395.80	89	12914.00	35528.18	275
28	Tripura Gramin Bank	25145.00	54610.34	217	136882.00	83899.74	61
C	ACP RRB	25145.00	54610.34	217	136882.00	83899.74	61
29	ACUB	0.00	140.50	#DIV/0!	558.00	54.34	10
30	TCARDB	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
31	TSCB	7065.00	6499.80	92	11426.00	10092.90	88
D	ACP Coop. Bank	7065.00	6640.30	94	11984.00	10147.24	85
GRAND TOTAL		130000.00	134352.41	103	190000.00	139779.68	74

BANKWISE CREDIT DEPOSIT RATIO OF THE STATE AS ON 31.12.2024

(Amt. In lac)

SL No.	Bank's Name	No of Brs	Total Deposit	Total Advance	CD Ratio
1	Bank of Baroda	9	71784.00	42859.30	60
2	Bank of India	13	43672.96	34773.62	80
3	Bank of Maharashtra	3	2324.36	2809.06	121
4	Canara Bank	19	108649.44	49163.88	45
5	Central Bank Of India	6	21034.03	6602.77	31
6	Indian Bank	6	42557.00	12482.95	29
7	Indian Overseas	5	21549.73	9725.68	45
8	Punjab & Sind Bank	2	4338.64	1224.81	28
9	Punjab National Bank	70	552577.26	190125.19	34
10	State Bank of India	74	1266072.53	597111.67	47
11	UCO Bank	30	148901.97	58300.57	39
12	Union Bank of India	11	106209.79	32770.53	31
13	Axis Bank	15	92889.98	41147.23	44
14	Bandhan Bank	29	164116.81	173657.16	106
15	Federal Bank	2	9420.32	4858.98	52
16	HDFC Bank	23	114828.39	72918.32	64
17	ICICI Bank	18	82393.51	94083.97	114
18	IDBI Bank	9	31196.12	6857.33	22
19	IDFC First Bank	1	13002.76	5820.55	45
20	IndusInd	8	8774.50	62284.74	710
21	Kotak Mahindra	2	5551.58	353.62	6
22	South Indian Bank	9	12180.00	3943.74	32
23	Ujjivan Bank	2	46076.58	35787.32	78
24	Yes Bank	8	15051.93	1836.39	12
25	NESFB	2	5593.84	1311.70	23
26	Jana Small Finance Bank	1	14550.79	5665.96	39
27	ESAF Small Finance Bank	3	907.43	2942.06	324
28	Tripura Gramin Bank	150	950946.01	385067.06	40
29	ACUB	3	3848.80	769.32	20
30	TCARDB	5	0.00	0.00	#DIV/0!
31	TSCB	66	350765.45	272998.95	78
	Total	604	4311766.51	2210254.43	51

DISTRICTWISE CREDIT DEPOSIT RATIO OF THE STATE AS ON 31.12.2024

Sl.	District	No. of Brs.	Total Deposit	Total Advance	CD Ratio
1	West Tripura	221	2779909.56	1138051.58	41
2	Sepahijala	62	250460.29	165875.02	66
3	Khowai	45	166213.01	111119.90	67
4	Dhalai	50	158455.44	158170.53	100
5	Gomati	68	286158.24	203669.17	71
6	South Tripura	67	285053.60	175455.35	62
7	Unakoti	37	146848.85	105254.26	72
8	North Tripura	54	238667.52	152658.62	64
	Total	604	4311766.51	2210254.43	51

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

SI.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of Baroda	70209.00	41353.40	59
2	Bank of India	26678.61	22588.66	85
3	Bank of Maharashtra	2093.82	2456.88	117
4	Canara Bank	89106.06	34544.05	39
5	Central Bank Of India	17289.20	4430.38	26
6	Indian Bank	40042.00	11403.75	28
7	Indian Overseas	17874.77	6817.06	38
8	Punjab & Sind Bank	3700.48	851.78	23
9	Punjab National Bank	282229.06	113464.16	40
10	State Bank of India	925049.19	371211.35	40
11	UCO Bank	84998.00	25117.00	30
12	Union Bank of India	96542.85	27043.16	28
13	Axis Bank	74551.47	20473.33	27
14	Bandhan Bank	103367.47	62828.39	61
15	Federal Bank	9234.68	4103.03	44
16	HDFC Bank	86496.74	51557.56	60
17	ICICI Bank	53869.20	58394.02	108
18	IDBI Bank	19280.10	3433.87	18
19	IDFC First Bank	13002.76	5820.55	45
20	IndusInd	6930.25	34253.13	494
21	Kotak Mahindra	5551.58	353.62	6
22	South Indian Bank	12180.00	3943.74	32
23	Ujjivan Bank	29073.60	14426.39	50
24	Yes Bank	14967.36	1835.80	12
25	NESFB	3994.58	621.88	16
26	Jana Small Finance Bank	14550.79	5665.96	39
27	Tripura Gramin Bank	490832.09	160297.27	33
28	ACUB	3511.34	702.14	20
29	TSCB	182702.51	48059.27	26
	Total	2779909.56	1138051.58	41

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

SI.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of Baroda	1575.00	1505.90	96
2	Bank of India	3610.70	3286.60	91
3	Canara Bank	5406.57	3838.70	71
4	Central Bank Of India	1261.16	955.28	76
5	Indian Bank	719.00	494.00	69
6	Indian Overseas	832.01	768.63	92
7	Punjab National Bank	51730.15	13956.29	27
8	State Bank of India	66106.99	41609.29	63
9	UCO Bank	7394.99	2372.76	32
10	Union Bank of India	2833.67	2832.44	100
11	Axis Bank	3642.02	3999.61	110
12	Bandhan Bank	9158.85	25727.63	281
13	HDFC Bank	5383.65	6452.24	120
14	ICICI Bank	4299.92	2874.47	67
15	IDBI Bank	8324.95	1973.61	24
16	IndusInd	0.01	12519.89	125198900
17	Ujjivan Bank	3651.69	4846.30	133
18	NESFB	355.33	264.24	74
19	ESAF Small Finance Bank	186.50	811.89	435
20	Tripura Gramin Bank	71386.81	31616.80	44
21	ACUB	337.46	67.18	20
22	TSCB	37960.81	40895.42	108
	Total	286158.24	203669.17	71

CD Ratio as on 31st December 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	1049.42	1886.11	180
2	Bank of Maharashtra	35.00	6.00	17
3	Canara Bank	1727.46	1569.14	91
4	Punjab National Bank	50011.95	13292.90	27
5	State Bank of India	49958.86	38185.02	76
6	UCO Bank	7824.64	3759.53	48
7	Union Bank of India	1837.03	779.74	42
8	Axis Bank	3930.91	4684.42	119
9	Bandhan Bank	6972.62	17734.39	254
10	HDFC Bank	3944.01	2381.24	60
11	ICICI Bank	1260.84	3970.45	315
12	IDBI Bank	2264.61	455.46	20
13	Tripura Gramin Bank	112320.68	53065.83	47
14	TSCB	41915.57	33685.12	80
	Total	285053.60	175455.35	62

CD Ratio as on 31st December 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 Baroda			#DIV/0!
2	Bank of India	5671.79	2397.74	42
3	Bank of Maharashtra	195.54	346.18	177
4	Canara Bank	3872.54	3485.64	90
5	Punjab National Bank	34049.33	9610.87	28
6	State Bank of India	77374.6	38642.96	50
7	UCO Bank	1996.34	3478.73	174
8	Union Bank of India	2805.52	999.09	36
9	Axis Bank	4247.55	3378.66	80
10	Bandhan Bank	2159.97	12372.86	573
11	Federal Bank	185.64	755.95	407
12	HDFC Bank	6348.04	6957.76	110
13	ICICI Bank	2601.84	7840.99	301
14	IDBI Bank	1326.46	994.39	75
15	IndusInd	1844.24	15511.72	841
16	Ujjivan Bank	3139.42	3623.34	115
17	NESFB	457.91	221.18	48
18	Tripura Gramin Bank	74228.91	34982.97	47
19	TSCB	16161.88	7057.59	44
	Total	238667.52	152658.62	64

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

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Canara Bank	1346.27	1189.89	88
2	Central Bank Of India	824.01	436.58	53
3	Indian Overseas	1197.87	986.18	82
4	Punjab National Bank	22908.41	6509.24	28
5	State Bank of India	34288.33	26648.29	78
6	UCO Bank	4315	5172.96	120
7	Axis Bank	940.14	1576.65	168
8	Bandhan Bank	8764.59	9606.49	110
9	HDFC Bank	1769.03	1155.55	65
10	ICICI Bank	5588.38	6450.13	115
11	Ujjivan Bank	3405.01	5103.23	150
12	NESFB	257.5	128.98	50
13	Tripura Gramin Bank	48802.7	22058.92	45
14	TSCB	12441.61	18231.17	147
	Total	146848.85	105254.26	72

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

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
2	Bank of India	4558.89	3117.52	68
4	Canara Bank	3812.62	1495.74	39
8	Punjab & Sind Bank	638.16	373.03	58
9	Punjab National Bank	37759.8	8962.28	24
10	State Bank of India	55689.04	29907.49	54
11	UCO Bank	19728	8186.44	41
13	Axis Bank	4107.75	4902.73	119
14	Bandhan Bank	17609.45	23757.33	135
16	HDFC Bank	6105.19	3239.51	53
17	ICICI Bank	835	2018.64	242
23	Ujjivan Bank	4365.03	5716.32	131
27	ESAF Small Finance Bank	634.12	1268.5	200
28	Tripura Gramin Bank	70179.2	25813	37
31	TSCB	24438.04	47116.49	193
	Total	250460.29	165875.02	66

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

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
4	Canara Bank	1956.75	1597.33	82
6	Indian Bank	1554.00	495	32
7	Indian Overseas	1645.08	1153.81	70
9	Punjab National Bank	40823.70	11117.28	27
10	State Bank of India	31260.04	22535.08	72
11	UCO Bank	15149.00	5643.76	37
12	Union Bank of India	2190.72	1116.1	51
13	Axis Bank	1470.14	2131.83	145
14	Bandhan Bank	10706.22	11011.35	103
16	HDFC Bank	2325.50	341.84	15
17	ICICI Bank	8206.46	7072.61	86
23	Ujjivan Bank	2441.83	2071.74	85
25	NESFB	528.52	75.42	14
28	Tripura Gramin Bank	30811.86	21016.94	68
31	TSCB	15143.19	23739.81	157
	Total	166213.01	111119.90	67

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

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
2	Bank of India	2103.55	1496.99	71
4	Canara Bank	1421.17	1443.39	102
5	Central Bank Of India	1659.66	780.53	47
6	Indian Bank	242.00	90.2	37
9	Punjab National Bank	33064.86	13212.17	40
10	State Bank of India	26345.48	28372.19	108
11	UCO Bank	7496.00	4569.39	61
14	Bandhan Bank	5377.64	10618.72	197
16	HDFC Bank	2456.23	832.62	34
17	ICICI Bank	5731.87	5462.66	95
24	Yes Bank	84.57	0.59	1
27	ESAF Small Finance Bank	86.81	861.67	993
28	Tripura Gramin Bank	52383.76	36215.33	69
31	TSCB	20001.84	54214.08	271
	Total	158455.44	158170.53	100

BANK-WISE POSITION IN IMPLEMENTATION OF ISSUING KCCs FOR THE STATE OF TRIPURA DURING THE YEAR 2024-25 AS ON 31.12.2024

Amount in Lacs

SI.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	Bank of Baroda	268	52	82.00	52	82.00	0	0.00	52	82.00	105	115.00	5	5.99	5
2	Bank of India	136	309	417.75	309	417.75	0	0.00	309	417.75	3974	5068.49	265	168.18	7
3	Bank of Maharashtra	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
4	Canara Bank	2027	812	909.91	751	864.30	61	45.61	812	909.90	1995	2470.52	254	113.98	13
5	Central Bank of India	167	680	1249.25	41	18.72	639	1230.53	680	1249.25	684	1279.79	282	106.46	41
6	Indian Bank	19	1	2.49	1	2.49	0	0.00	1	2.49	102	48.22	13	8.19	13
7	Indian Overseas Bank	31	0	0.00	0	0.00	0	0.00	0	0.00	256	256.41	50	39.24	20
8	Punjab & Sind Bank	28	0	0.00	0	0.00	0	0.00	20	8.18	82	45.61	1	0.50	1
9	Punjab National Bank	11169	3860	7394.87	1794	2978.59	2066	4416.28	3860	7394.87	33484	16609.84	13069	5573.72	39
10	State Bank of India	13748	11053	8811.16	6285	5691.01	4768	3120.15	11053	8811.16	35761	28647.42	18296	12460.14	51
11	UCO Bank	1644	771	589.17	596	498.46	175	90.71	771	589.17	6284	3527.21	2978	1230.66	47
12	Union Bank of India	877	455	1271.95	273	238.20	182	1033.75	455	1271.95	908	1591.92	71	42.75	8
13	Axis Bank	0	284	2552.61	284	2552.59	0	0.02	284	2552.59	236	2424.95	0	0.00	0
14	Bandhan Bank	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
15	Federal Bank	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
16	HDFC	455	2079	2399.07	1840	1884.55	239	514.52	1840	1884.55	10690	4965.17	628	518.30	6
17	ICICI	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
18	IDBI Bank	33	564	174.16	175	124.69	389	49.47	564	174.16	758	231.50	70	20.19	9
19	IDFC First Bank	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
20	Indusind Bank	0	5	3.13	0	0.00	5	3.13	5	3.13	0	0.00	0	0.00	#DIV/0!
21	Kotak Mahindra	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
22	South Indian Bank	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
23	Yes Bank	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
24	Ujjivan Bank	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
25	NESFB	0	0	0.00	0	0.00	0	0.00	0	0.00	8	1.20	0	0.00	0
26	Jana Small Finance Bank	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
27	ESAF Small Finance Bank	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
28	Tripura Gramin Bank	17711	13173	5335.36	13173	5335.32	0	0.04	13173	5335.32	87510	17230.94	7317	1818.29	8
29	TSCB	3964	1798	792.74	1616	713.47	182	79.27	1796	792.74	39329	7907.32	1834	345.20	5
TOTAL		52277	35896	31985.62	27190	21402.14	8706	10583.48	35675	31479.21	222166	92421.51	45133	22451.79	20

Performance of Banks in Crop Loan & Term Loan to Agriculture during the year 2024-25 as on 31.12.2024

(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	105.00	52	82.00	132	172.00	4	3.00	400	277.00	56	85.00
2	Bank of India	136	58.00	309	417.75	2268	4162.00	1751	2624.00	2404	4220.00	2060	3041.75
3	Bank of Maharashtra	0	0.00	0	0.00	6	11.00	0	0.00	6	11.00	0	0.00
4	Canara Bank	2027	3446.00	812	909.91	162	557.00	141	290.15	2189	4003.00	953	1200.06
5	Central Bank of India	167	289.00	680	1249.25	21	27.00	15	6.75	188	316.00	695	1256.00
6	Indian Bank	19	13.00	1	2.49	77	127.00	35	63.25	96	140.00	36	65.74
7	Indian Overseas Bank	31	49.00	0	0.00	124	273.00	18	72.50	155	322.00	18	72.50
8	Punjab & Sind Bank	28	39.00	0	0.00	0	0.00	15	20.00	28	39.00	15	20.00
9	Punjab National Bank	11169	13693.00	3860	7394.87	2227	9864.00	713	3997.09	13396	23557.00	4573	11391.96
10	State Bank of India	13748	12479.00	11053	8811.16	1335	8452.00	1156	5386.87	15083	20931.00	12209	14198.03
11	UCO Bank	1644	1347.00	771	589.17	516	1152.00	20	36.14	2160	2499.00	791	625.31
12	Union Bank of India	877	2209.00	455	1271.95	612	2000.00	301	1092.73	1489	4209.00	756	2364.68
A	Sub Total of Public Sec. Bank	30114	33727.00	17993	20728.55	7480	26797.00	4169	13592.48	37594	60524.00	22162	34321.03
13	AXIS BANK	0	0.00	284	2552.61	20454	19320.00	6233	8263.66	20454	19320.00	6517	10816.27
14	Bandhan Bank	0	0.00	0	0.00	23961	17347.00	13683	10537.65	23961	17347.00	13683	10537.65
15	Federal Bank	0	0.00	0	0.00	1169	2098.00	1485	2586.20	1169	2098.00	1485	2586.20
16	HDFC	455	1160.00	244	518.78	15236	7531.00	1896	2034.68	15691	8691.00	2140	2553.46
17	ICICI	0	0.00	0	0.00	12618	10135.00	6882	7433.01	12618	10135.00	6882	7433.01
18	IDBI BANK	33	18.00	564	174.16	497	574.00	674	358.21	530	592.00	1238	532.37
19	IDFC First Bank	0	0.00	0	0.00	868	339.00	0	0.00	868	339.00	0	0.00
20	Indusind Bank	0	0.00	5	3.13	67885	25486.00	23942	9844.18	67885	25486.00	23947	9847.31
21	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
22	SOUTH INDIAN BANK	0	0.00	0	0.00	1592	3318.00	1031	2148.00	1592	3318.00	1031	2148.00
23	YES Bank	0	0.00	0	0.00	0	0.00	3	236.99	0	0.00	3	236.99
24	Ujjivan Bank	0	0.00	0	0.00	28701	13837.00	11596	6067.45	28701	13837.00	11596	6067.45
25	NESFB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
26	Jana Small Finance Bank	0	0.00	0	0.00	15144	7160.00	4795	2267.08	15144	7160.00	4795	2267.08
27	ESAF Small Finance Bank	0	0.00	0	0.00	922	342.00	1725	868.96	922	342.00	1725	868.96
B	Sub Total of Pvt. Sec. Bank	488	1178.00	1097	3248.68	189047	107487.00	73945	52646.07	189535	108665.00	75042	55894.75
28	Tripura Gramin Bank	17711	7848.00	13173	5335.36	29303	96684.00	14049	48908.45	47014	104532.00	27222	54243.81
C	Sub Total of RRB	17711	7848.00	13173	5335.36	29303	96684.00	14049	48908.45	47014	104532.00	27222	54243.81
29	ACUB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
30	TCARDB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
31	TSCB	3964	2067.00	1798	792.74	6663	74212.00	6127	54128.13	10627	76279.00	7925	54920.87
D	Sub Total of Coop.Banks	3964	2067.00	1798	792.74	6663	74212.00	6127	54128.13	10627	76279.00	7925	54920.87
GRAND TOTAL		52277	44820.00	34061	30105.33	232493	305180.00	98290	169275.13	284770.00	350000.00	132351	199380.46

NATIONAL RURAL LIVELIHOODS MISSION BANK LINKAGE FY 2024-25 as on 31.12.2024

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	497	1099.83	100.00	100.00
2	CANARA BANK	320	500.00	362	420.59	100.00	84.12
3	CENTRAL BANK OF INDIA	130	180.00	161	318.74	100.00	100.00
4	INDIAN BANK	0	0.00	19	60.42	100.00	100.00
5	INDIAN OVERSEAS BANK	0	0.00	38	40.54	100.00	100.00
6	PUNJAB AND SIND BANK	0	0.00	16	5.99	100.00	100.00
7	PUNJAB NATIONAL BANK	2770	4850.00	1368	3831.34	49.39	79.00
8	STATE BANK OF INDIA	620	1030.00	671	1442.61	100.00	100.00
9	UCO BANK	650	840.00	712	650.81	100.00	77.48
10	UNION BANK OF INDIA	110	200.00	46	90.24	41.82	45.12
	Public Sector Bank	5000	8520.00	3890	7961.11	77.80	93.44
11	TRIPURA GRAMIN BANK	14100	25160.00	6114	18403.81	43.36	73.15
	Regional Rural Bank	14100	25160.00	6114	18403.81	43.36	73.15
12	HDFC BANK LTD	450	830.00	68	235.27	15.11	28.35
13	IDBI BANK LTD	90	140.00	13	27.07	14.44	19.34
	Private Sector Bank	540	970.00	81	262.34	15.00	27.05
14	TRIPURA CO-OP APEX BANK LTD	2960	5350.00	1380	3722.60	46.62	69.58
	Coperative Bank	2960	5350.00	1380	3722.60	46.62	69.58
	Grand Total	22600	40000.00	11465	30349.86	50.73	75.87

TULM SEP (Individual) FY(2024-25) upto December 2024

Sl	Bank Name	Target (Upto March 2024)	Sponsored	Sanctioned	Disbursed	Returned	Amount Disbursed (in Lakh)	Pending
1	BOI	5	4	4	4	0	₹ 7.20	0
2	BOM	1	0	0	0	0	₹ 0.00	0
3	CANARA BANK	19	5	5	5	0	₹ 9.00	0
4	CBI	5	2	1	1	0	₹ 1.80	1
5	Federal	4	0	0	0	0	₹ 0.00	0
6	IOB	1	2	0	0	0	₹ 0.00	2
7	PNB	83	27	23	21	0	₹ 37.80	6
8	SBI	71	28	25	25	3	₹ 45.00	0
9	TGB	0	10	10	10	0	₹ 18.00	0
10	TSCBL	127	47	47	47	0	₹ 84.60	0
11	UCO	63	31	20	20	0	₹ 36.00	11
12	UNION BANK	1	1	1	1	0	₹ 1.80	0
	Total	380	157	136	134	3	₹ 241.20	20

TULM SEP(SHG) FY(2024-25) upto December 2024

Sl	Bank Name	Target (Upto March 2025)	Sponsored	Sanctioned	Disbursed	Returned	Amount Disbursed (in Lakh)	Pending
1	BOI	5	6	6	6	0	₹ 9.00	0
2	BOM	14	8	8	8	0	₹ 12.00	0
3	CANARA BANK	42	21	18	16	0	₹ 24.00	5
4	CBI	2	1	0	0	0	₹ 0.00	1
5	PNB	70	40	35	35	0	₹ 52.50	5
6	SBI	23	26	14	14	10	₹ 21.00	2
7	TGB	917	423	387	387	12	₹ 580.50	24
8	TSCBL	323	195	184	184	0	₹ 276.00	11
9	UCO	45	20	12	12	0	₹ 18.00	8
10	UNION BANK	1	1	1	1	0	₹ 1.50	0
	Total	1442	741	665	663	22	₹ 994.50	56

**BANK-WISE PERFORMANCE UNDER EDUCATION LOAN FOR THE YEAR 2024-25, AS
ON 31.12.2024 (Amt in Lacs.)**

SL NO	BANKS	PROPOSAL SANCTIONED		Outstanding as on 31.12.2024		NPA as on 31.12.2024	
		NO	Amt.	No.	Amt.	No.	Amt.
1	Bank of Baroda	37	175.00	99	708.00	5	13.40
2	Bank of India	8	20.56	79	184.37	5	12.77
3	Bank of Maharashtra	1	7.00	53	819.73	0	0.00
4	Canara Bank	119	262.64	389	1301.27	29	84.37
5	Central Bank of India	5	6.46	20	37.32	0	0.00
6	Indian Bank	7	35.51	24	100.50	3	7.38
7	Indian Overseas Bank	2	36.78	18	77.86	0	0.00
8	Punjab & Sind Bank	0	0.00	4	12.70	0	0.00
9	Punjab National Bank	323	907.61	574	1698.90	65	90.29
10	State Bank of India	676	1192.09	1668	7310.78	48	106.88
11	UCO Bank	13	51.51	177	483.72	13	30.05
12	Union Bank of India	46	159.78	94	457.05	3	5.18
A	Sub Total of Public Sec. Bank	1237	2854.94	3199	13192.20	171	350.32
13	Axis Bank	2	17.37	29	65.16	2	17.38
14	Bandhan Bank	0	0.00	0	0.00	0	0.00
15	Federal Bank	0	0.00	3	5.27	0	0.00
16	HDFC Bank	0	0.00	12	30.93	0	0.00
17	ICICI Bank	5	103.22	12	228.65	0	0.00
18	IDBI Bank	4	9.94	10	37.39	1	0.99
19	IDFC First Bank	0	0.00	0	0.00	0	0.00
20	IndusInd	0	0.00	0	0.00	0	0.00
21	Kotak Mahindra	0	0.00	0	0.00	0	0.00
22	South Indian Bank	0	0.00	0	0.00	0	0.00
23	Yes Bank	0	0.00	0	0.00	0	0.00
24	Ujjivan Bank	0	0.00	0	0.00	0	0.00
25	NESFB	0	0.00	0	0.00	0	0.00
26	Jana Small Finance Bank	0	0.00	0	0.00	0	0.00
27	ESAF Small Finance Bank	0	0.00	0	0.00	0	0.00
B	Sub Total of Pvt. Sec. Bank	11	130.53	66	367.40	3.00	18.37
28	Tripura Gramin Bank	61	580.87	832	2348.32	125	165.21
C	Sub Total of RRB	61	580.87	832	2348.32	125	165.21
29	ACUB	0	0.00	1	2.16	0	0.00
30	TCARDB	0	0.00	0	0.00	0	0.00
31	TSCB	0	0.00	15	56.61	8	11.10
D	Sub Total of Coop.Banks	0	0.00	16	58.77	8	11.10
GRAND TOTAL		1309	3566.34	4113	15966.69	307	545.00

BANK-WISE PERFORMANCE IN FINANCING UNDER HOUSING SCHEME AS ON 31.12.2024

(Amt. in lakhs)

SI. No.	Name of the Banks	Sanctioned in FY 2024-25		Total Outstanding										Total NPA as on 31.12.2024	
				Urban		Semi-Urban		Rural		Total Outstanding as on 31.12.2024		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	89	874.00	478	9875.00	103	499.00	93	551.00	674	10925.00	128	2214.85	3	39.75
2	Bank of India	14	261.13	150	1477.34	132	1090.58	19	132.32	301	2700.24	1	19.50	7	44.09
3	Bank of Maharashtra	13	282.00	111	1317.62	11	259.31	0	0.00	122	1576.93	28	295.99	5	135.04
4	Canara Bank	182	2535.49	438	8202.31	239	3498.06	36	803.19	713	12503.56	56	839.20	5	36.25
5	Central Bank of India	12	324.34	37	347.18	7	85.31	8	95.68	52	528.17	2	22.50	1	8.41
6	Indian Bank	30	486.17	186	3505.40	11	174.02	10	100.42	207	3779.84	17	207.91	10	65.45
7	Indian Overseas Bank	6	114.26	111	1978.07	16	144.28	9	135.34	136	2257.69	8	187.40	0	0
8	Punjab & Sind Bank	0	0.00	40	311.85	0	0.00	0	0.00	40	311.85	0	0.00	0	0
9	Punjab National Bank	754	13984.33	1591	28142.33	636	8843.51	659	12083.99	2886	49069.83	468	8313.11	24	151.98
10	State Bank of India	2025	18054.20	7817	77887.40	1586	17187.33	2008	22772.75	11411	117847.48	828	15296.00	18	132.01
11	UCO Bank	101	2686.75	563	11442.20	407	6420.54	244	4010.94	1214	21873.68	9	111.32	26	292.67
12	Union Bank of India	53	988.10	164	2751.99	32	311.86	5	63.79	201	3127.64	90	1433.63	0	0
A	Sub-Total PUBLIC sec Bank	3279	40590.77	11686	147238.69	3180	38513.80	3091	40749.42	17957	226501.91	1635	28941.41	99	905.65
13	AXIS BANK	8	88.30	41	821.25	0	0.00	0	0.00	41	821.25	0	0.00	0	0
14	Bandhan Bank	258	1440.67	263	3555.59	0	0.00	812	5398.60	1075	8954.19	0	0.00	46	409.8
15	Federal Bank	0	0.00	12	187.41	0	0.00	0	0.00	12	187.41	0	0.00	0	0
16	HDFC	1457	2431.96	1239	10284.22	504	723.31	9	7.25	1752	11014.78	0	0.00	17	209.53
17	ICICI	23	713.26	291	7073.93	130	2707.07	45	871.09	466	10652.09	0	0.00	0	0
18	IDBI BANK	20	161.51	64	982.84	87	1306.86	13	118.98	164	2408.68	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	1	30.00	8	205.00	0	0.00	0	0.00	8	205.00	0	0.00	0	0
23	Yes Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0
24	Ujjivan SFB	801	2836.21	1392	4489.29	1599	3294.16	0	0.00	2991	7783.45	0	0.00	85	16.42
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	156	123.27	156	123.95	0	0.00	0	0.00	156	123.95	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	2724	7825.18	3466	27723.48	2320	8031.40	879	6395.92	6665	42150.80	0	0	159	646.16
28	TGB	709	13959.00	1724	25503.81	4584	36030.58	4051	30697.07	10359	92231.46	409	13760.00	625	1642.35
C	Sub Total RRB	709	13959	1724	25503.81	4584	36030.58	4051	30697.07	10359	92231.46	409	13760	625	1642.35
29	ACUB	1	11.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0
30	TCARDB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0
31	TSCB	72	288.64	25	256.86	438	1828.01	57	96.59	520	2181.46	91	71.62	26	101.69
D	Sub-Total Coop. Bank	73	299.64	25	256.86	438	1828.01	57	96.59	520	2181.46	91	71.62	26	101.69
GRAND TOTAL		6785	62674.59	16901	200722.84	10522	84403.79	8078	77939	35501	363065.63	2135	42773.03	909	3295.85

PERFORMANCE UNDER PMEGP FOR THE FINANCIAL YEAR 2024-25 AS ON 31.12.2024

Sl.No.	NAME OF THE BANK	TARGET	SPONSORED		SANCTIONED		DISBURSED		REFERRED BACK FOR RECTIFICATION	REJECTED	PENDING	ACHIEVEMENT %AGE
		NO	NO	AMT.	NO	AMT.	NO	AMT.	NO	NO	NO	NO
1	Bank of Baroda	31	27	178.14	8	56.43	13	75.58	5	6	13	26
2	Bank of India	22	33	378.31	10	78.71	15	86.12	4	18	5	45
3	Bank of Maharashtra	1	1	5.71	0	0.00	0	0.00	0	0	1	0
4	Canara Bank	26	44	425.89	16	97.00	10	43.33	1	22	6	62
5	Central Bank of India	13	10	138.86	6	61.71	6	40.65	2	4	0	46
6	Indian Bank	6	5	35.00	0	0.00	1	5.81	0	0	5	0
7	Indian Overseas Bank	15	20	203.06	8	59.23	11	74.65	2	8	4	53
8	Punjab & Sind Bank	5	2	19.00	1	10.00	0	0.00	0	0	1	20
9	Punjab National Bank	182	305	2745.11	129	1013.49	107	681.63	52	114	62	71
10	State Bank of India	165	346	2987.43	50	336.34	35	160.19	14	195	101	30
11	Union Bank of India	12	24	187.80	7	51.43	5	23.84	2	10	7	58
12	UCO Bank	56	116	921.00	59	364.91	51	221.44	31	40	17	105
A	Sub Total of Public Sec. Bank	534	933	8225.31	294	2129.25	254	1413.24	113	417	222	55
13	AXIS BANK	4	1	5.71	0	0.00	0	0.00	0	0	1	0
14	Bandhan Bank	6	0	0.00	0	0.00	0	0.00	0	0	0	0
15	HDFC	5	2	30.00	0	0.00	1	40.70	0	0	2	0
16	ICICI	4	0	0.00	0	0.00	0	0.00	0	0	0	0
17	IDBI BANK	3	3	12.51	2	12.51	0	0.00	0	1	0	67
18	Federal Bank	1	0	0.00	0	0.00	0	0.00	0	0	0	0
19	Yes Bank	2	0	0.00	0	0.00	0	0.00	0	0	0	0
20	IDFC First Bank	1	0	0.00	0	0.00	0	0.00	0	0	0	0
21	South Indian Bank	1	0	0.00	0	0.00	0	0.00	0	0	0	0
22	Indusind Bank	1	0	0.00	0	0.00	0	0.00	0	0	0	0
23	Kotak Mahindra Bank	1	0	0.00	0	0.00	0	0.00	0	0	0	0
24	Ujjivan SFB	2	0	0.00	0	0.00	0	0.00	0	0	0	0
25	NESFB	1	0	0.00	0	0.00	0	0.00	0	0	0	0
B	Sub Total of Pvt. Sec. Bank	32	6	48.22	2	12.51	1	40.70	0	1	3	6
26	Tripura Gramin Bank	237	425	3361.63	157	1253.43	157	975.05	49	230	38	66
C	Sub Total of RRB	237	425	3361.63	157	1253.43	157	975.05	49	230	38	66
27	Tripura State Co-Operative Bank	134	197	1485.63	38	208.80	84	413.79	19	5	154	28
D	Sub Total of Coop.Banks	134	197	1485.63	38	208.80	84	413.79	19	5	154	28
GRAND TOTAL		937	1561	13120.8	491	3603.99	496	2842.78	181	653	417	52

BANK-WISE POSITION IN IMPLEMENTATION OF SWAVALAMBAN FOR THE STATE OF TRIPURA FOR THE PROGRAMME YEAR 2024-25 AS ON DECEMBER 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	44	182.89	2	7.49	0	0.00	1	3
5	Central Bank of India	53	46	192.64	9	35.58	0	0.00	7	17
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	322	1392.32	41	161.21	0	0.00	34	6
10	State Bank India	633	601	2622.89	98	392.89	0	0.00	57	15
11	UCO Bank	161	111	588.44	8	30.43	0	0.00	16	5
12	Union Bank of India	39	19	75.95	0	0.00	0	0.00	0	0
Total of Public Sector Banks		1790	1143	5055.13	158	627.60	0	0.00	115	9
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	1375	5781.11	256	1030.93	0	0.00	289	17
Total of Regional Rural Bank		1520	1375	5781.11	256	1030.93	0	0.00	289	17
25	Tripura State Co-Operative Bank	631	442	1809.10	118	451.96	0	0.00	5	19
Total of State Co-Op Banks		631	442	1809.1	118	451.96	0	0.00	5	19
GRAND TOTAL		4000	2960	12645.34	532	2110.49	0	0.00	409	13

PMFME Position for FY 2024-25 as on December 2024

S.No.	Bank Name	Total Applications	Loan Sanctioned	Loan Under Process	Loan Rejected
1	BANK OF BARODA	3	0	3	0
2	BANK OF INDIA	6	2	0	4
3	CANARA BANK	2	0	2	0
4	CENTRAL BANK OF INDIA	2	0	2	0
5	PUNJAB NATIONAL BANK	35	2	19	14
6	STATE BANK OF INDIA	44	4	14	26
7	UCO BANK	22	2	4	16
8	UNION BANK OF INDIA	1	1	0	0
Sub- Total for Public Sector Banks		115	11	44	60
9	AXIS BANK	3	0	3	0
10	BANDHAN BANK	1	0	1	0
11	HDFC BANK	1	0	1	0
12	ICICI BANK	6	0	6	0
13	IDBI BANK	2	0	2	0
Sub- Total for Private Sector Banks		13	0	13	0
14	TRIPURA GRAMIN BANK	69	13	14	42
Sub- Total for Regional Rural Banks		69	13	14	42
15	TRIPURA STATE CO-OPERATIVE BANK	15	2	13	0
Sub- Total for Co-Operative Banks		15	2	13	0
Grand Total		212	26	84	102

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

S/No	BANK	Applications	Sanctioned	Disbursed	Returned
1	Annapurna Finance Pvt.Ltd	26	26	26	0
2	Axis Bank	8	1	0	0
3	Bandhan Bank	10	0	0	5
4	Bank of Baroda	29	20	20	1
5	Bank of India	106	93	92	12
6	Bank of Maharashtra	15	12	12	3
7	Canara Bank	138	118	117	17
8	Central Bank of India	90	80	79	7
9	HDFC Bank	108	49	49	59
10	ICICI Bank	3	0	0	3
11	IDBI Bank	25	15	15	9
12	Indian Bank	36	32	32	4
13	Indian Overseas Bank	32	22	22	8
14	Kotak Mahindra Bank	2	0	0	0
15	Punjab & Sind Bank	2	0	0	2
16	Punjab National Bank	1090	1033	1017	53
17	Tripura Gramin Bank	1885	1672	1650	170
18	South Indian Bank	2	1	1	0
19	State Bank of India	1854	1698	1690	136
20	Stree Nidhi Credit- Co Operative Fedaration	1	1	1	0
21	TSCBL	549	260	241	42
22	UCO Bank	610	500	497	102
23	Ujjivan Small Finance	3	1	1	1
24	Union Bank	65	52	52	11
TOTAL		6689	5686	5614	645

PMSVANidhi Position - 2nd Dose (Rs.20,000/-)					
S/No	BANK	Applications	Sanctioned	Disbursed	Returned
1	Annapurna Finance Pvt.Ltd	15	0	0	15
2	Bank of Baroda	15	5	5	4
3	Bank of India	47	25	25	21
4	Bank of Maharashtra	16	7	6	8
5	Canara Bank	71	43	42	27
6	Central Bank of India	49	34	33	13
7	HDFC Bank	27	11	6	15
8	IDBI Bank	7	4	3	2
9	Indian Bank	11	9	9	2
10	Indian Overseas Bank	19	14	14	4
11	Punjab National Bank	591	428	409	155
12	Tripura Gramin Bank	648	531	521	100
13	State Bank of India	900	692	661	182
14	South Indian Bank	1	0	0	0
15	Stree Nidhi Credit- Co Operative Fedaration	1	1	1	0
16	TSCBL	71	39	34	0
17	UCO Bank	247	162	157	79
18	Union Bank	31	23	23	5
TOTAL		2767	2028	1949	632

PMSVANidhi Position - 3rd Dose (Rs.50,000/-)					
S/No	BANK	Applications	Sanctioned	Disbursed	Returned
1	Bank of Baroda	1	1	0	0
2	Bank of India	6	5	5	1
3	Canara Bank	21	14	14	6
4	Central Bank of India	6	6	5	0
5	HDFC Bank	4	4	0	0
6	IDBI Bank	2	2	1	0
7	Indian Bank	1	1	1	0
8	Indian Overseas Bank	9	5	5	4
9	Punjab National Bank	152	130	127	21
10	Tripura Gramin Bank	191	163	158	19
11	State Bank of India	189	150	142	33
12	TSCBL	14	8	6	0
13	UCO Bank	59	56	54	3
14	Union Bank of India	5	4	3	1
TOTAL		660	549	521	88

PM Vishwakarma for FY 2024-25 as on 31.12.2024

Bank Name	Bank Type	Basic Training Completed	Loan Application Sent	Total Loan Amount Applied (in Rs. Lakhs)	Applications Sanctioned	Loan Pending For Sanction	Applications Disbursed
BANK OF BARODA	Public Sector Bank	104	104	100.50	19	42	3
BANK OF INDIA	Public Sector Bank	174	174	165.30	41	62	33
BANK OF MAHARASHTRA	Public Sector Bank	1	1	1.00	0	0	0
CANARA BANK	Public Sector Bank	181	181	176.50	49	26	47
CENTRAL BANK OF INDIA	Public Sector Bank	38	38	35.00	7	16	5
INDIAN BANK	Public Sector Bank	28	28	28.00	10	13	0
INDIAN OVERSEAS BANK	Public Sector Bank	55	55	52.00	22	11	16
PUNJAB AND SIND BANK	Public Sector Bank	1	1	1.00	0	1	0
PUNJAB NATIONAL BANK	Public Sector Bank	1427	1427	1405.49	607	49	587
STATE BANK OF INDIA	Public Sector Bank	1753	1753	1680.39	469	81	418
UCO BANK	Public Sector Bank	479	479	467.70	122	15	117
UNION BANK OF INDIA	Public Sector Bank	63	63	60.30	24	27	12
Total of Public Sector Bank		4304	4304	4173.18	1370	343	1238
AXIS BANK	Pvt Sector Bank	16	16	15.50	0	16	0
Bandhan Bank	Pvt Sector Bank	3	3	3.00	0	2	0
HDFC BANK LTD	Pvt Sector Bank	19	19	19.00	0	7	0
ICICI BANK LTD	Pvt Sector Bank	7	7	6.50	0	3	0
IDBI BANK LTD	Pvt Sector Bank	10	10	10.00	3	0	3
SOUTH INDIAN BANK	Pvt Sector Bank	2	2	2.00	0	2	0
Total of Pvt Sector Bank		57	57	56.00	3	30	3
TRIPURA GRAMIN BANK	Regional Rural Bank	3985	3985	3866.92	1323	239	1142
Total of Regional Rural Bank		3985	3985	3866.92	1323	239	1142
TRIPURA STATE CO-OP.BAN	Co-Operative Bank	558	558	547.49	87	388	67
Total of Co-Operative Bank		558	558	547.49	87	388	67
Grand Total		8904	8904	8643.59	2783	1000	2450

Pradhan Mantri Mudra Yojana in Tripura for FY 2024-25 (As on 31.12.2024)

[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)			Tarun Plus (Loans from Rs. 10.00 to Rs. 20.00 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	No Of A/Cs	Sanction Amt	Disbursement Amt
		Public Sector Banks														
1	State Bank of India	233	0.69	0.69	2051	45.75	45.58	329	26.24	26.23	0	0.00	0.00	2613	72.68	72.50
2	Bank of Baroda	1091	4.44	4.43	281	4.45	4.44	55	5.13	5.13	0	0.00	0.00	1427	14.02	14.00
3	Bank of India	42	0.18	0.11	175	4.42	3.63	33	2.61	2.35	0	0.00	0.00	250	7.21	6.09
4	Bank of Maharashtra	5851	18.63	18.63	1103	8.06	8.06	0	0.00	0.00	0	0.00	0.00	6954	26.69	26.69
5	Canara Bank	114	0.25	0.25	390	10.81	10.79	200	16.70	16.70	0	0.00	0.00	704	27.76	27.74
6	Central Bank of India	54	0.13	0.12	77	1.69	1.40	15	1.25	1.03	0	0.00	0.00	146	3.07	2.54
7	Indian Bank	13	0.05	0.05	47	1.08	1.08	34	2.78	2.78	0	0.00	0.00	94	3.91	3.91
8	Indian Overseas Bank	15	0.08	0.08	70	1.58	1.56	21	1.87	1.82	0	0.00	0.00	106	3.53	3.46
9	Punjab National Bank	1019	3.36	1.87	2389	48.73	45.22	929	68.71	68.39	0	0.00	0.00	4337	120.80	115.47
10	Union Bank of India	39	0.15	0.14	269	6.64	6.13	99	8.54	8.32	0	0.00	0.00	407	15.33	14.59
11	Punjab & Sind Bank	181	0.38	0.32	123	3.01	2.96	54	4.47	4.40	0	0.00	0.00	358	7.86	7.67
12	UCO Bank	167	0.43	0.36	164	4.43	4.18	115	10.09	9.52	0	0.00	0.00	446	14.96	14.06
	Total	8819	28.77	27.05	7139	140.65	135.03	1884	148.39	146.67	0	0.00	0.00	17842	317.81	308.75
Private Sector Commercial Banks																
13	Federal Bank	0	0.00	0.00	8	0.19	0.19	0	0.00	0.00	0	0.00	0.00	8	0.19	0.19
14	South Indian Bank	0	0.00	0.00	1	0.05	0.05	0	0.00	0.00	0	0.00	0.00	1	0.05	0.05
15	ICICI Bank	8	0.03	0.03	86	2.08	1.85	16	1.28	1.21	0	0.00	0.00	110	3.39	3.10
16	Axis Bank	6136	22.63	22.63	99	0.60	0.60	0	0.00	0.00	0	0.00	0.00	6235	23.24	23.24
17	IndusInd Bank	16089	54.69	54.69	6184	50.19	50.19	41	1.98	1.98	0	0.00	0.00	22314	106.86	106.86
18	Yes Bank	0	0.00	0.00	0	0.00	0.00	1	0.10	0.10	0	0.00	0.00	1	0.10	0.10
19	HDFC Bank	0	0.00	0.00	20	0.61	0.61	31	2.32	2.32	0	0.00	0.00	51	2.92	2.92
20	Bandhan Bank	28664	108.95	108.95	55444	562.92	562.92	361	25.58	25.58	0	0.00	0.00	84469	697.45	697.45
21	IDBI Bank Limited	550	1.76	1.76	72	1.92	1.92	12	0.94	0.94	0	0.00	0.00	634	4.62	4.62
	Total	51447	188.06	188.06	61914	618.56	618.33	462	32.20	32.13	0	0.00	0.00	113823	838.82	838.52
Regional Rural Banks																
22	Tripura Gramin Bank	2332	9.66	9.47	4666	88.12	81.85	403	29.04	23.72	0	0.00	0.00	7401	126.83	115.04
	Total	2332	9.66	9.47	4666	88.12	81.85	403	29.04	23.72	0	0.00	0.00	7401	126.82	115.04
Small Finance Banks																
23	Ujjivan Small Finance Bank	9338	36.92	36.92	6240	47.97	47.97	0	0.00	0.00	0	0.00	0.00	15578	84.89	84.89
24	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	0	0.00	0.00
25	ESAF Small Finance Bank	1705	6.34	6.34	4	0.02	0.02	0	0.00	0.00	0	0.00	0.00	1709	6.36	6.36
	Total	11043	43.26	43.26	6244	47.99	47.99	0	0.00	0.00	0	0.00	0.00	17287	91.25	91.25
Co-Operative Banks																
26	Tripura State Co-Operative Bank	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
	Total	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
	Grand Total	73641	269.75	267.84	79963	895.32	883.20	2749	209.63	202.52	0	0.00	0.00	156353	1374.70	1353.56
NBFC-Micro Finance Institutions																
27	VEDIKA CREDIT CAPITAL LTD	3906	14.82	14.82	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	3906	14.82	14.82
28	Annapurna Microfinance Pvt. Ltd.	2444	9.68	9.68	1273	10.99	10.99	22	1.98	1.98	0	0.00	0.00	3739	22.66	22.66
29	Village Financial Services Pvt Ltd	2744	11.24	11.24	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	2744	11.24	11.24
30	Samasta Microfinance Limited	202	0.80	0.80	249	1.63	1.63	0	0.00	0.00	0	0.00	0.00	451	2.43	2.43
31	SVATANTRA MICROFIN PRIVATE LIMITED	99	0.36	0.36	3481	16.92	16.92	0	0.00	0.00	0	0.00	0.00	3580	17.27	17.27
32	Arohan Financial Services Pvt. Ltd.	3662	13.75	13.75	436	2.81	2.81	0	0.00	0.00	0	0.00	0.00	4098	16.55	16.55
33	SATYA MicroCapital Limited	2554	9.60	9.60	1787	12.03	12.03	0	0.00	0.00	0	0.00	0.00	4341	21.63	21.63
	Total NBFC-MFI	15611	60.25	60.25	7226	44.38	44.38	22	1.98	1.98	0	0.00	0.00	22859	106.61	106.61
	Grand Total including NBFC-MFI	89252	330.00	328.09	87189	939.70	927.58	2771	211.61	204.50	0	0.00	0.00	179212	1481.31	1460.17

PRADHAN MANTRI MUDRA YOJANA OUTSTANDING POSITION AS ON 31.12.2024 (Amount in Rs. Lakhs)

S.No.	Bank Name	Shishu				Kishore				Tarun				Total Mudra Outstanding				NPA %	
		Outstanding		NPA		Outstanding		NPA		Outstanding		NPA		Advance Outstanding		NPA Outstanding			
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	Number wise	Amount wise
1	Bank of Baroda	1091	444.00	7	1.95	1475	1955.00	6	19.50	469	2324.00	8	41.85	3035	4723	21	63.30	1	1
2	Bank of India	1148	291.35	131	27.10	3554	5609.54	174	227.12	288	1856.65	7	43.64	4990	7757.54	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	437	86.98	141	34.93	1472	2467.58	312	518.62	337	3052.70	33	201.80	2246	5607.26	486	755.35	22	13
5	Central Bank Of India	143	147.77	40	46.24	238	420.94	44	41.20	42	279.83	1	9.84	423	848.54	85	97.28	20	11
6	Indian Bank	34	6.87	20	3.72	194	273.01	88	101.15	35	198.39	6	13.80	263	478.27	114	118.67	43	25
7	Indian Overseas	57	14.66	4	0.92	227	524.86	83	132.07	127	425.19	20	80.15	411	964.71	107	213.14	26	22
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	10237	2728.38	4644	1446.53	11733	14036.24	3403	3447.04	2472	10227.83	134	653.18	24442	26992.45	8181	5546.75	33	21
10	State Bank of India	1381	233.76	717	105.52	7953	12402.44	2734	3431.71	770	4351.30	133	655.75	10104	16987.5	3584	4192.98	35	25
11	UCO Bank	1194	300.80	511	140.98	3124	6567.79	807	1189.73	579	5182.78	22	160.09	4897	12051.37	1340	1490.80	27	12
12	Union Bank	366	73.69	52	6.94	1472	2217.64	204	192.25	225	1468.76	16	59.85	2063	3760.09	272	259.04	13	7
	Total PUBLIC sec Bank	22008	6202.26	6269	1815.83	32553	47324.05	7865	9307.13	5359	29487.43	382	1921.95	59920	83013.74	14516	13044.91	24	16
13	Axis Bank	20027	3926.10	1924	130.61	1078	1464.40	57	44.05	178	1031.24	10	0.13	21283	6421.74	1991	174.79	9	3
14	Bandhan Bank	56762	12451.81	4888	818.36	178032	109739.87	12840	5492.70	590	3452.79	8	18.53	235384	125644.5	17736	6329.59	8	5
15	Federal Bank	11	4.47	5	2.41	10	18.61	0	0.00	0	0.00	0	0.00	21	23.08	5	2.41	24	10
16	HDFC Bank	110	20.10	51	8.17	107	169.29	1	1.68	91	467.30	0	0.00	308	656.69	52	9.85	17	1
17	ICICI Bank	8	0.41	6	0.36	77	106.94	11	17.20	27	144.43	2	0.68	112	251.78	19	18.24	17	7
18	IDBI Bank	170	41.13	1	0.42	102	117.21	33	32.41	26	123.74	16	47.53	298	282.08	50	80.36	17	28
19	IDFCFirst Bank	8159	1541.94	3981	632.07	5290	2186.74	55	23.38	0	0.00	0	0.00	13449	3728.68	4036	655.45	30	18
20	IndusInd Bank	36798	7153.89	7023	998.37	13390	8121.66	1299	385.05	160	577.75	0	0.00	50348	15853.3	8322	1383.42	17	9
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	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!
24	Ujjivan Bank	26816	6373.18	1171	243.90	20646	9993.63	748	302.52	0	0.00	0	0.00	47462	16366.81	1919	546.42	4	3
25	Jana SFB	1	0.50	0	0.00	4	4.00	0	0.00	0	0.00	0	0.00	5	4.5	0	0.00	0	0
26	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!
27	ESAF	8879	1569.34	570	92.11	172	46.37	22	7.56	0	0.00	0	0.00	9051	1615.71	592	99.67	7	6
	Total PRIVATE Sec bank	157742	33087.87	19621	2926.91	218911	131979.72	15066	6306.55	1072	5797.25	36	66.87	377725	170864.8	34723	9300.33	9	5
28	Tripura Gramin Bank	28773	5671.38	10029	2712.86	25633	27081.85	4757	5096.36	1313	6538.04	98	383.12	55719	39291.27	14884	8192.34	27	21
	Total RRB	28773	5671.38	10029	2712.86	25633	27081.85	4757	5096.36	1313	6538.04	98	383.12	55719	39291.27	14884	8192.34	27	21
29	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
30	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
31	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	237605	51481.26	48161	10943.87	300016	231421.83	33563	27283.79	8878	47499.48	630	2852.34	546499	330402.6	82354	41080.00	15	12

NPA Position of Banks in Tripura as on 31.12.2024

(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	11.54	437.99	42.74	492.27	121.90	614.17
2	Bank of India	147.89	971.47	46.13	1165.49	37.07	1202.56
3	Bank of Maharashtra	0.00	139.45	39.23	178.68	24.74	203.42
4	Canara Bank	233.96	1651.86	129.13	2014.95	155.90	2170.85
5	Central Bank of India	216.94	387.80	20.08	624.82	2.08	626.90
6	Indian Bank	34.96	117.11	0.86	152.93	94.96	247.89
7	Indian Overseas Bank	71.44	507.19	0.00	578.63	5.23	583.86
8	Punjab & Sind Bank	6.97	46.63	7.86	61.46	0.24	61.70
9	Punjab National Bank	7685.42	6050.25	167.16	13902.83	651.98	14554.81
10	State Bank of India	12460.14	2804.62	204.73	15469.49	2983.11	18452.60
11	UCO Bank	1375.38	2891.81	134.58	4401.77	20.54	4422.31
12	Union Bank of India	145.28	183.93	5.39	334.60	164.46	499.06
A	Sub-Total PUBLIC sec Bank	22389.92	16190.11	797.89	39377.92	4262.21	43640.13
13	AXIS BANK	180.69	974.16	47.62	1202.47	779.99	1982.46
14	Bandhan Bank	1827.17	1891.70	1260.83	4979.70	3926.77	8906.47
15	Federal Bank	0.00	0.00	0.00	0.00	0.00	0.00
16	HDFC	518.74	475.96	62.48	1057.18	706.43	1763.61
17	ICICI	130.23	980.70	42.70	1153.63	2341.54	3495.17
18	IDBI BANK	485.85	229.48	0.98	716.31	141.89	858.20
19	IDFC First Bank	0.00	0.00	0.00	0.00	75.86	75.86
20	Indusind Bank	1295.60	19.71	100.67	1415.98	211.93	1627.91
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	2.06	237.86	0.00	239.92	6.13	246.05
25	Ujjivan Bank	118.92	30.53	77.41	226.86	20.54	247.40
26	Jana SFB	480.23	0.00	18.55	498.78	0.00	498.78
27	ESAF Small Finance Bank	78.40	30.80	7.02	116.22	3.96	120.18
B	Sub Total Pvt. Sec Bank	5117.89	4870.90	1618.26	11607.05	8239.14	19846.19
28	TGB	2456.21	12980.22	1939.81	17376.24	2446.58	19822.82
C	Sub Total RRB	2456.21	12980.22	1939.81	17376.24	2446.58	19822.82
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		34698.59	37957.85	8578.96	81235.40	23636.95	104872.35

STATUS OF GOVT. SPONSORED SCHEMES & NPA GENERATED THEREOF

		PMRY					PMEGP					SWAVALAMBAN				
		A/Cs Outstand ing	Outstd. Balance as on 31.12.2024	NPA A/Cs	Amt. Outstd. As on 31.12.24	NPA %	A/Cs Outstand ing	Outstd. Balance as on 31.12.2024	NPA A/Cs	Amt. Outstd. As on 31.12.24	NPA %	A/Cs Outstand ing	Outstd. Balance as on 31.12.2024	NPA A/Cs	Amt. Outstd. As on 31.12.24	NPA %
1	Bank of Baroda	21	72.45	21	72.45	100	23	235.00	5	11.50	5	21	277.22	0	0.00	0
2	Bank of Maharashtra	0	0.00	0	0.00	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	0	281	648.95	26	59.20	9	43	24.37	25	2.74	11
4	Canara Bank	0	0.00	0	0.00	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	0	68	144.07	32	46.00	32	32	57.69	10	22.01	38
7	IOB	0	0.00	0	0.00	0	35	132.64	4	11.64	9	41	75.95	10	12.08	16
8	PNB	1253	966.07	1239	961.55	100	1293	2879.33	656	1069.04	37	2105	2599.51	557	949.56	37
9	P&SB	8	0.01	8	0.01	100	18	46.72	11	15.40	33	18	31.72	10	16.00	50
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	601	1166.52	177	272.11	23	1567	1506.02	532	408.99	27
ASCB of PSBs Sub-Total		1801	1502.31	1661	1362.59	91	3340	8044.91	1307	2573.43	32	4806	6902.52	1467	1994.19	29
14	AXIS BANK	0	0.00	0	0.00	0	28	63.19	19	30.03	48	0	0.00	0	0.00	0
15	HDFC BANK	0	0.00	0	0.00	0	2	27.08	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	55	178.70	27	58.48	33	55	65.60	5	6.40	0
23	TGB	0	0.00	0	0.00	0	3613	7176.82	792	1374.11	19	7350	9281.04	1646	2143.98	23
TGBs Sub-Total		0	0.00	0	0.00	0	3613	7176.82	792	1374.11	19	7350	9281.04	1646	2143.98	23
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		1801	1502.31	1661	1362.59	91	9914	20965.77	2695	6425.71	31	18283	24467.12	4748	7545.02	31

Bank wise details of PMJDY accounts for the State of Tripura as on 31.12.2024

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	3077	6592	5165	4504	9669	613.05	490	8531	8595
Bank of India	PSB	13159	916	7048	7027	14075	697.40	671	12298	13374
Bank of Maharashtra	PSB	407	2240	1222	1425	2647	145.36	204	2614	2587
Canara Bank	PSB	36153	6505	20594	22064	42658	2011.88	5609	30405	40190
Central Bank of India	PSB	5823	240	2408	3655	6063	165.95	150	3051	5799
Indian Bank	PSB	2292	1138	1595	1835	3430	82.34	705	2020	2503
Indian Overseas Bank	PSB	3539	4841	4695	3685	8380	258.11	206	7198	5904
Punjab & Sind Bank	PSB	449	272	293	428	721	15.89	23	466	662
Punjab National Bank	PSB	139971	7168	67983	79156	147139	7590.43	21924	92654	139193
State Bank of India	PSB	84946	115682	100063	100565	200628	10134.99	5160	181949	165307
UCO Bank	PSB	56256	38892	43950	51198	95148	4981.05	6784	20267	90274
Union Bank of India	PSB	10264	4042	7523	6783	14306	624.92	2524	7853	13181
Sub-Total Public Sector Banks		356336	188528	262539	282325	544864	27321.36	44450	369306	487569
Axis Bank Ltd	PVT	19	402	280	141	421	21.17	49	249	283
Federal Bank Ltd	PVT	12	176	125	63	188	15.40	73	21	133
HDFC Bank Ltd	PVT	396	10174	209	10361	10570	163.09	1849	10570	4748
ICICI Bank Ltd	PVT	139	146	211	74	285	14.91	180	285	159
IDBI Bank Ltd.	PVT	2819	4033	3201	3651	6852	181.04	980	4519	6052
IndusInd Bank Ltd	PVT	17	1214	1039	192	1231	21.25	27	214	1192
Kotak Mahindra Bank Ltd	PVT	0	231	187	44	231	0.93	134	65	210
South Indian Bank Ltd	PVT	0	216	141	75	216	8.15	86	163	194
Yes Bank Ltd	PVT	51	0	32	19	51	1.66	4	51	48
Sub-Total Pvt Sector Banks		3453	16592	5425	14620	20045	427.61	3382	16137	13019
Tripura Gramin Bank	RRB	496182	18702	205664	309220	514884	34003.88	81362	160725	473784
Sub-Total Regional Rural Banks		496182	18702	205664	309220	514884	34003.88	81362	160725	473784
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		876419	223822	480923	619318	1100241	61752.85	129194	546168	974372

Social Security Schemes upto December 2024		Total enrolments in FY 24-25			Outstanding as on December 2024		
S.No.	Banks	PMSBY	PMJJBY	APY	PMSBY	PMJJBY	APY
1	Bank of Baroda	3620	1580	33	11444	2869	1742
2	Bank of India	456	187	229	41455	8823	4776
3	Bank of Maharashtra	156	61	89	1155	428	305
4	Canara Bank	994	482	843	43587	16419	9816
5	Central Bank Of India	7140	1646	575	10112	4136	2925
6	Indian Bank	395	304	62	37590	2058	793
7	Indian Overseas	0	0	534	7908	4006	3077
8	Punjab & Sind Bank	572	248	109	2831	846	540
9	Punjab National Bank	12169	3883	3081	242397	46713	21303
10	State Bank of India	262756	86156	3544	333371	138632	31629
11	UCO Bank	3072	1377	1083	45018	20084	13699
12	Union Bank	114	67	157	12444	5439	2322
	Total PUBLIC sec Bank	291444	95991	10339	789312	250453	92927
13	Axis Bank	0	0	20	408	155	3082
14	Bandhan Bank	0	0	886	0	0	2510
15	Federal Bank	80	28	38	169	59	71
16	HDFC Bank	2148	164	332	5228	862	1860
17	ICICI Bank	0	0	3	1321	358	113
18	IDBI Bank	431	229	410	6116	2118	2292
19	IDFC First Bank	1	0	0	2386	116	0
20	IndusInd	0	1	4	310	19	18
21	Kotak Mahindra	14	7	4	137	61	30
22	South Indian Bank	180	36	56	389	84	228
23	Ujjivan Bank	0	0	88	0	0	138
24	Yes Bank	43	0	0	48	4	3
25	ESAF SFB	0	0	38	0	0	66
	Total PRIVATE Sec bank	2897	465	1879	16512	3836	10411
26	Tripura Gramin Bank	44207	32899	31621	499580	244761	161257
	Total RRB	44207	32899	31621	499580	244761	161257
27	ACUB	0	0	0	0	0	0
28	TCARDB	0	0	0	0	0	0
29	TSCB	209	19	64	34111	12708	825
	Total Coop. Bank	209	19	64	34111	12708	825
	Grand Total	338757	129374	43903	1339515	511758	265420

PMSBY & PMJBY--CLAIM STATUS FY 2024-25 (As on 31.12.2024)

Sl.	Bank	PMSBY				PMJBY			
		Claims Made	Claims Settled	Under Process	Rejected	Claims Made	Claims Settled	Under Process	Rejected
1	Bank of Baroda	0	0	0	0	0	0	0	0
2	Bank of India	0	0	0	0	0	0	0	0
3	Bank of Maharashtra	0	0	0	0	0	0	0	0
4	Canara Bank	1	1	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	3	0	3	0	10	6	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	2	1	0	1	4	1	3	0
A	Sub Total of Public Sec. Bank	8	2	5	1	16	7	9	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
25	ESAF	0	0	0	0	0	0	0	0
B	Sub Total of Pvt. Sec. Bank	0	0	0	0	0	0	0	0
26	Tripura Gramin Bank	27	13	14	0	143	97	46	0
C	Sub Total of RRB	27	13	14	0	143	97	46	0
27	ACUB	0	0	0	0	0	0	0	0
28	TCARDB	0	0	0	0	0	0	0	0
29	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		36	15	20	1	165	104	61	0

STATE-TRIPURA															
Performance of RSETIs in Tripura (upto 31.12.2024)															
RSETI - PNB -Udaipur,Gomati															
F.Y	No. of Programme	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainees		
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employed	Total	APL	BPL	TOTAL
2020-21	17	83	384	467	90	83	111	10	9	185	0	194	98	369	467
2021-22	22	51	623	674	150	131	127	15	47	358	0	405	32	642	674
2022-23	23	106	561	667	149	158	136	35	259	231	0	490	54	613	667
2023-24	29	121	731	852	171	304	135	53	696	72	0	768	9	843	852
2024-25	26	14	834	848	115	249	216	14	171	113	0	284	0	848	848
Total	117	375	3133	3508	675	925	725	127	1182	959	0	2141	193	3315	3508
RSETI - PNB - Ambassa ,Dhalai															
F.Y	No. of Programme	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainees		
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employed	Total	APL	BPL	TOTAL
2020-21	15	82	292	374	64	139	105	5	1	162	0	163	133	241	374
2021-22	19	50	372	422	47	241	76	2	178	147	0	325	36	386	422
2022-23	21	44	445	489	80	292	79	1	217	296	0	513	44	445	489
2023-24	22	53	538	591	83	414	72	3	225	302	0	527	0	591	591
2024-25	25	33	729	762	100	476	152	2	9	98	0	107	0	762	762
Total	102	262	2376	2638	374	1562	484	13	630	1005	0	1635	213	2425	2638
RSETI - TGB -SEPAHIJALA, Sepahijala															
F.Y	No. of Programme	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainees		
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employed	Total	APL	BPL	TOTAL
2020-21	10	72	155	227	52	50	64	22	0	14	0	14	86	141	227
2021-22	17	80	311	391	131	99	73	35	141	143	0	284	115	276	391
2022-23	21	88	516	604	196	154	183	18	192	239	0	431	231	373	604
2023-24	21	29	644	673	175	181	146	123	234	249	0	483	3	670	673
2024-25	21	29	671	700	231	104	241	87	32	6	0	32	0	700	700
Total	90	298	2297	2595	785	588	707	285	599	651	0	1244	435	2160	2595
RUDSETI, AGARTALA (Promoted by Canara Bank), West Tripura															
F.Y	No. of Programme	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainees		
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employed	Total	APL	BPL	TOTAL
2020-21	15	122	190	312	73	90	82	1	58	156	0	214	92	220	312
2021-22	20	68	341	409	94	109	105	8	67	182	0	249	36	373	409
2022-23	19	16	455	471	125	180	97	2	280	58	0	338	31	440	471
2023-24	28	77	619	696	179	294	161	6	265	217	0	482	55	641	696
2024-25	28	73	663	736	183	294	196	6	90	47	0	137	6	730	736
Total	110	356	2268	2624	654	967	641	23	760	660	0	1420	220	2404	2624
RSETI - SBI -Kumarghat, Unakoti.															
F.Y	No. of Programme	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainees		
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employed	Total	APL	BPL	TOTAL
2020-21	16	135	378	513	152	48	164	25	131	120	0	251	219	294	513
2021-22	16	44	334	378	123	127	96	5	223	295	0	518	48	330	378
2022-23	23	113	400	513	92	230	114	13	91	374	0	465	2	511	513
2023-24	24	85	489	574	140	192	120	37	184	209	0	393	0	574	574
2024-25	24	155	490	645	149	212	168	22	129	52	0	181	0	645	645
Total	103	532	2091	2623	656	809	662	102	758	1050	0	1808	269	2354	2623
GRAND TOTAL	522	1823	12165	13988	3144	4851	3219	550	3929	4325	0	8248	1330	12658	13988

Bankwise Position of ATMs upto December 2024

Sl.No.	BANKS	ATM			
		Rural	Semi- Urban	Urban	Total
1	Bank of Baroda	1	3	9	13
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	1	0	1
6	Indian Bank	0	1	2	3
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	33	86	138	257
11	Union Bank of India	1	4	8	13
12	UCO Bank	9	12	6	27
A	Sub Total of Public Sec. Bank	113	137	195	445
13	AXIS BANK	5	10	7	22
14	Bandhan Bank	0	2	3	5
15	Federal Bank	0	0	2	2
16	HDFC	8	7	7	22
17	ICICI	5	7	7	19
18	IDBI BANK	4	6	3	13
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
	Jana SFB	0	0	0	0
26	ESAF SFB	1	2	0	3
B	Sub Total of Pvt. Sec. Bank	24	42	37	103
27	Tripura Gramin Bank	24	12	2	38
C	Sub Total of RRB	24	12	2	38
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		163	194	237	594

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	565801	279718	173808	30.72	85440	30.55	38684	6.84	13922	4.98
Gomati Total	738701	379761	274510	37.16	146226	38.50	83908	11.36	32783	8.63
Khowai Total	504128	253641	195270	38.73	97278	38.35	52829	10.48	24598	9.70
North Tripura Total	581719	295170	241480	41.51	128782	43.63	69281	11.91	27010	9.15
Sepahijala Total	696106	352440	261183	37.52	134597	38.19	67191	9.65	26740	7.59
South Tripura Total	687695	336506	221076	32.15	112260	33.36	60403	8.78	14969	4.45
Unokoti Total	423324	212695	159854	37.76	84834	39.89	43964	10.39	18446	8.67
West Tripura Total	1761705	855527	976742	55.44	431524	50.44	489065	27.76	131941	15.42
Tripura State Total	5959179	2965458	2503923	42.02	1220941	41.17	905325	15.19	290409	9.79

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	125937	22.26	65001	23.24	463869	81.98	222588	79.58	565801	100.00	279718	100.00	7012
Gomati Total	240503	32.56	113161	29.80	571902	77.42	285194	75.10	738701	100.00	379761	100.00	9855
Khowai Total	151248	30.00	79634	31.40	377033	74.79	183175	72.22	504128	100.00	253641	100.00	5265
North Tripura Total	173283	29.79	80746	27.36	434234	74.65	209429	70.95	581719	100.00	295170	100.00	6751
Sepahijala Total	244629	35.14	124743	35.39	525474	75.49	246750	70.01	696106	100.00	352440	100.00	8719
South Tripura Total	172880	25.14	81396	24.19	535282	77.84	258859	76.93	687695	100.00	336506	100.00	5966
Unokoti Total	120383	28.44	60686	28.53	324099	76.56	157157	73.89	423324	100.00	212695	100.00	2159
West Tripura Total	859345	48.78	374967	43.83	1293095	73.40	562703	65.77	1761713	100.00	855527	100.00	26310
Tripura State Total	2088208	35.04	980334	33.06	4524988	75.93	2125855	71.69	5959187	100.00	2965458	100.00	72037

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	5444	1746	32.07	2797	51.38	2667	48.99	5444	100.00	356
Gomati Total	11173	3792	33.94	4224	37.81	3649	32.66	11173	100.00	586
Khowai Total	5727	2076	36.25	2795	48.80	3230	56.40	5727	100.00	407
North Tripura Total	7770	3497	45.01	4645	59.78	2954	38.02	7770	100.00	500
Sepahijala Total	8714	2575	29.55	4002	45.93	4520	51.87	8714	100.00	511
South Tripura Total	8287	3125	37.71	4010	48.39	4031	48.64	8287	100.00	727
Unokoti Total	6282	2069	32.94	2302	36.64	2822	44.92	6282	100.00	358
West Tripura Total	37289	20037	53.73	13847	37.13	20097	53.90	37289	100.00	2799
Tripura State Total	90686	38917	42.91	38622	42.59	43970	48.49	90686	100.00	6244



Disclaimer: contents of this booklet have been based on the data provided by the members of SLBC Tripura. In case of any discrepancies is observed by the reader, kindly contact office of Convenor, SLBC Tripura as per the communication details provided below:

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Agartala -799001.

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