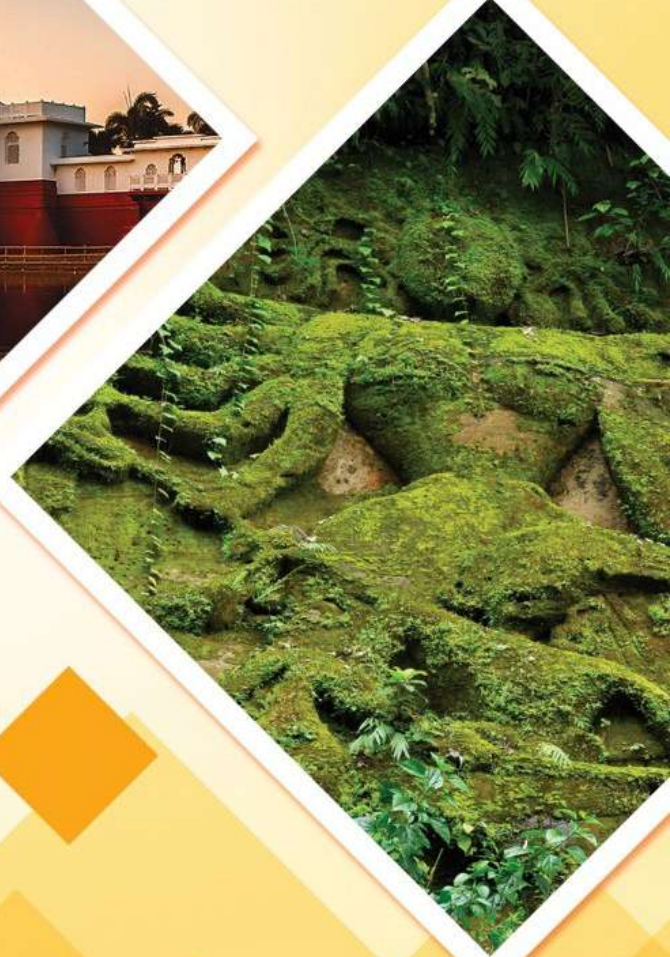


राज्य स्तरीय बैंकर्स समिति  
**STATE LEVEL BANKERS' COMMITTEE**

त्रिपुरा TRIPURA

१५१वीं त्रैमासिक बैठक, मार्च २०२५ हेतु  
**151<sup>st</sup> Quarterly Meeting for March 2025**

**कार्यसूची टिप्पण, AGENDA NOTES**

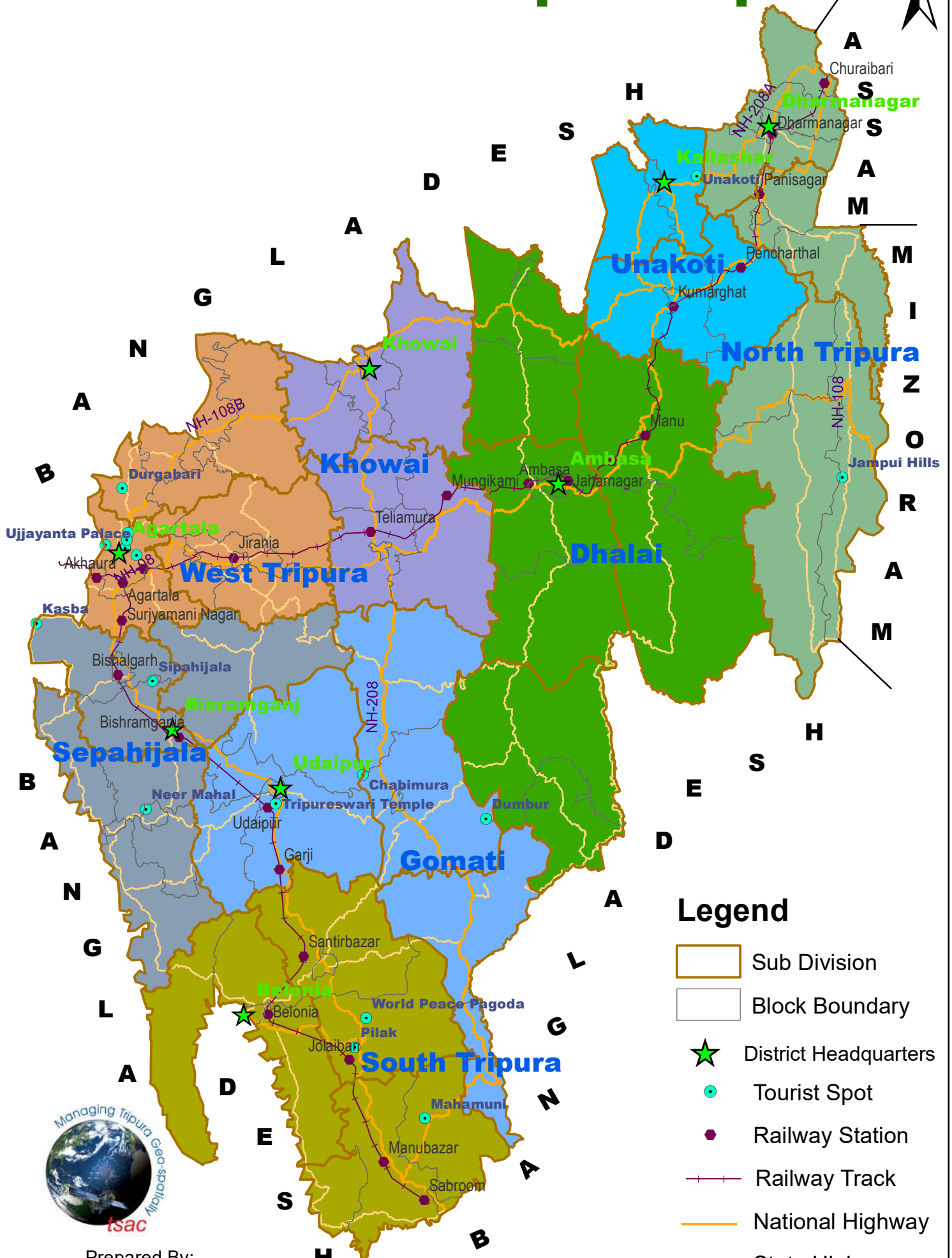


**पंजाब नैशनल बैंक**  
... भरोसे का प्रतीक!











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...the name you can BANK upon!

# Administrative Map of Tripura

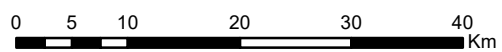


## Legend

-  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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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](http://www.slbctripura.pnb.in)

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### Basic Information of Tripura state

<b>Districts</b>	<b>General Information</b>
<p style="text-align: center;"><b>Names of the districts</b></p> <ol style="list-style-type: none"> <li>1. North Tripura</li> <li>2. Unakoti</li> <li>3. Gomati</li> <li>4. South Tripura</li> <li>5. West Tripura</li> <li>6. Sepahijola</li> <li>7. Khowai</li> <li>8. Dhalai</li> </ol> <p>No. of Sub Divisions - <b>23</b>            No. of Blocks - <b>58</b>            No. of Autonomous Council - <b>01</b></p> <p>No of ULBs (Urban Local Bodies) - <b>20</b></p> <p>No of GPs/VCs - <b>1176</b></p> <p>Total no of Bank branches- <b>602</b></p> <p>Average population covered per branch: <b>6103</b>  <i>(Including RRB &amp; Co-operative Banks)</i></p> <p><b>Lead Bank in all 8 Districts</b></p> <p><b>PUNJAB NATIONAL BANK</b></p> <p><b>05 RSETIs in the state:</b></p>	<ul style="list-style-type: none"> <li>➤ Capital: Agartala</li> <li>➤ Area: 10.491 lakh ha</li> <li>➤ Population: 36.74 lac*. (Male: 18.74 lac                ○ Female: 18.00 lac)</li> <li>➤ Literacy ratio: 87.2%* (Male: 91.50%                Female: 82.7%)</li> <li>➤ <b>Economy:</b> Primarily agrarian.                The Primary Sector (Agriculture) contributes about 64% of total employment in th state and about 23% of the state Domestic Product.</li> <li>➤ Net Cropped Area: 2.5 lakh ha</li> </ul> <p><b>Irrigation Potentials: -</b></p> <ul style="list-style-type: none"> <li>➤ Source: Good average rainfall- 2500mm per annum</li> <li>➤ 10 (ten) major rivers in the state is reported to generate an annual flow of 793 million cubic meter of water.</li> <li>➤ Cropping intensity: 191%</li> <li>➤ Main crops: Rice, Potato, Pineapple, Jackfruit and Vegetable</li> <li>➤ Plantation: Rubber, Mandarin oranges</li> </ul> <p style="text-align: right;"><small>*as per census 2011</small></p>
<p>PNB RSETI Udaipur            PNB RSETI Ambassa            Canara RUDSETI Agartala            TGB RSETI Bishramganj            SBI RSETI Kumarghat</p>	<p><b>Proposed RSETIs:</b>            PNB RSETI Belonia (South Tripura)            SBI RSETI North Tripura            TGB RSETI Khowai</p>
<p><b>Convener of SLBC</b></p>	<p style="text-align: center;"><b>Punjab National Bank</b></p>

**Network of Bank Branches in Tripura as on 31.03.2025**

<b>Population Group</b>	<b>March 2022</b>	<b>March 2023</b>	<b>March 2024</b>	<b>Dec 2024</b>	<b>March 2025</b>
<b>RURAL</b>	277	284	293	294	298
<b>% as against total branches</b>	51%	50%	49%	49%	49%
<b>SEMI- URBAN</b>	155	167	180	185	185
<b>% as against total branches</b>	28%	29%	30%	30%	30%
<b>URBAN</b>	115	120	123	125	125
<b>% as against total branches</b>	21%	21%	21%	21%	21%
<b>TOTAL</b>	<b>547</b>	<b>571</b>	<b>596</b>	<b>604</b>	<b>608</b>

**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	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	3	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	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	3	0	5	10	5	20
Central Bank of India	Public Sector Bank	2	0	1	0	0	0	0	0	0	0	1	0	0	0	0	0	1	0	0	1	0	0	0	0	2	3	1	6
Indian Bank	Public Sector Bank	0	0	3	0	0	0	1	0	0	0	1	0	0	0	0	1	0	0	0	0	0	0	0	0	2	1	3	6
Indian Overseas Bank	Public Sector Bank	0	0	2	0	0	0	0	1	0	0	1	0	0	0	0	0	0	0	1	0	0	0	0	0	1	2	2	5
Punjab & Sind Bank	Public Sector Bank	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	2
Punjab National Bank	Public Sector Bank	6	3	15	5	2	0	1	4	0	7	2	0	8	1	0	6	2	0	2	1	0	3	2	0	38	17	15	70
State Bank of India	Public Sector Bank	8	7	18	4	2	0	2	1	0	5	1	0	7	2	0	4	2	0	3	1	0	3	6	0	36	22	18	76
UCO Bank	Public Sector Bank	2	1	6	2	3	0	2	1	0	0	2	0	1	1	0	3	2	0	0	2	0	2	0	0	12	12	6	30
Union Bank of India	Public Sector Bank	0	1	6	0	0	0	0	1	0	0	1	0	1	0	0	0	0	0	0	0	0	0	1	0	1	4	6	11
Axis Bank	Pvt Bank	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	4	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	4	29
Federal Bank	Pvt Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	1	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	2	1	0	9	10	4	23
ICICI Bank	Pvt Bank	2	0	5	2	0	0	0	2	0	0	1	0	1	1	0	0	1	0	0	2	0	0	1	0	5	8	5	18
IDBI Bank	Pvt Bank	1	0	1	0	0	0	0	0	0	4	1	0	0	1	0	0	0	0	0	0	0	0	1	0	5	3	1	9
IDFC Bank	Pvt Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	1	0	1	2
Indusind Bank	Pvt Bank	1	1	3	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	2	0	1	4	3	8
Kotak Mahindra Bank	Pvt Bank	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	2
NESFB	Pvt Bank	1	0	2	0	0	0	0	1	0	1	1	0	0	0	0	0	0	0	2	0	0	0	1	0	4	3	2	9
South Indian Bank	Pvt Bank	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	2
Ujjivan Bank	Pvt Bank	0	0	3	0	1	0	0	1	0	0	1	0	0	0	0	0	0	0	0	1	0	0	1	0	0	5	3	8
Yes Bank	Pvt Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	1	0	1	2
Jana Small Finance Bank	Pvt Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
ESAF Small Finance Bank	Pvt Bank	0	0	0	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	1	0	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
<b>Total</b>		<b>63</b>	<b>33</b>	<b>124</b>	<b>38</b>	<b>24</b>	<b>0</b>	<b>23</b>	<b>22</b>	<b>0</b>	<b>43</b>	<b>24</b>	<b>1</b>	<b>46</b>	<b>22</b>	<b>0</b>	<b>39</b>	<b>14</b>	<b>0</b>	<b>22</b>	<b>15</b>	<b>0</b>	<b>24</b>	<b>31</b>	<b>0</b>	<b>298</b>	<b>185</b>	<b>125</b>	<b>608</b>

<b>Bankwise Position of ATMs upto March 2025</b>					
<b>Sl.No.</b>	<b>BANKS</b>	<b>ATM</b>			
		<b>Rural</b>	<b>Semi- Urban</b>	<b>Urban</b>	<b>Total</b>
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	3	7	3	13
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	11	20	88
10	State Bank of India	33	91	138	262
11	Union Bank of India	1	4	8	13
12	UCO Bank	9	12	6	27
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>110</b>	<b>138</b>	<b>194</b>	<b>442</b>
13	AXIS BANK	5	10	7	22
14	Bandhan Bank	0	2	3	5
15	Federal Bank	0	0	2	2
16	HDFC	9	9	8	26
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>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>25</b>	<b>44</b>	<b>38</b>	<b>107</b>
27	Tripura Gramin Bank	25	12	2	39
<b>C</b>	<b>Sub Total of RRB</b>	<b>25</b>	<b>12</b>	<b>2</b>	<b>39</b>
28	ACUB	0	0	0	0
29	TCARDB	0	0	0	0
30	TSCB	2	3	3	8
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>2</b>	<b>3</b>	<b>3</b>	<b>8</b>
	<b>GRAND TOTAL</b>	<b>162</b>	<b>197</b>	<b>237</b>	<b>596</b>

## SLBC-TRIPURA

### VITAL BANKING STATISTICS

(Amount Rs. in Crore)

Sl.	Parameter	March 2024	Dec 2024	March 2025
1	No. of Branches	596	604	608
2	Total Deposits	40362.17	43117.67	45581.93
3	Total Advances	20873.75	22102.54	22644.73
4	CD Ratio	52	51	50
5	CD Ratio with RIDF	57	56	55
6	C+I: Deposit Ratio	71	72	75
7	Priority Sector Advances (PSA)	11342.31	11963.71	12385.13
8	% of PSA to ANBC	57	60	59
9	Agriculture Advances	4409.17	4663.42	4686.75
10	% of Agri Advances to ANBC	22	23	22
11	MSME Advances	4499.68	4917.43	5259.24
12	Education Loans	130.42	159.67	159.07
13	Housing Loans	3172.19	3630.66	3675.41
14	DRI Advances	3.38	3.38	3.38
15	Advance to Schedules Caste	1488.35	1552.98	1869.84
	Advance to Scheduled Tribe	2277.56	3060.47	3591.02
16	Advances to Women Entrepreneurs	3628.23	3179.55	4557.66
17	% of Advances to Women Entrepreneurs to ANBC	18	16	22
18	Weaker Section Advances	5301.02	7364.16	6866.27
19	% of Weaker Advances to ANBC	27	37	33
20	Minority Community Advances	837.21	1015.73	1215.71
21	% of Minority Community Advances to ANBC	4.51	5.06	5.82

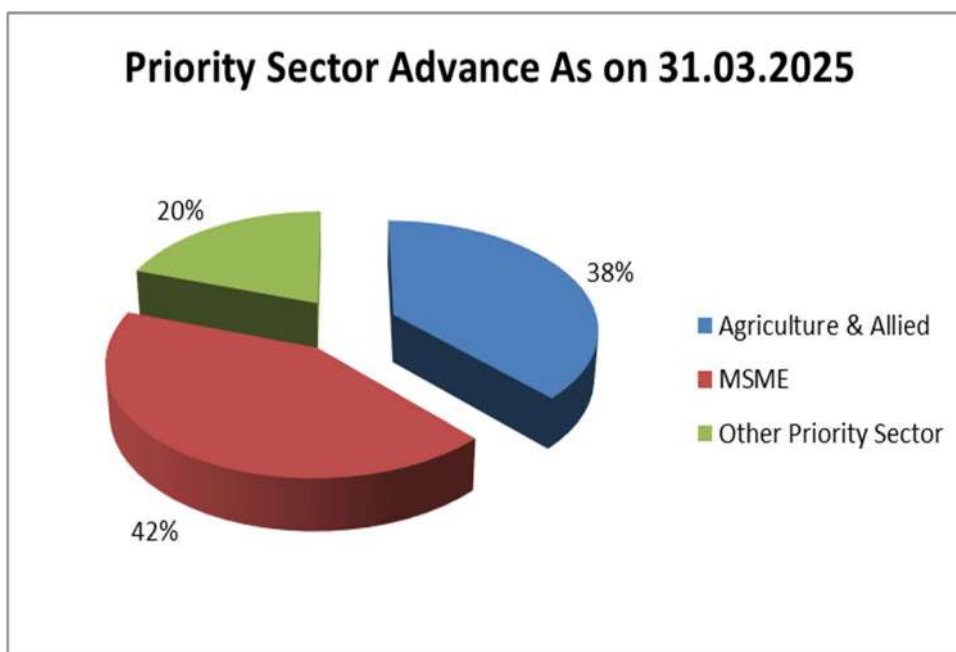
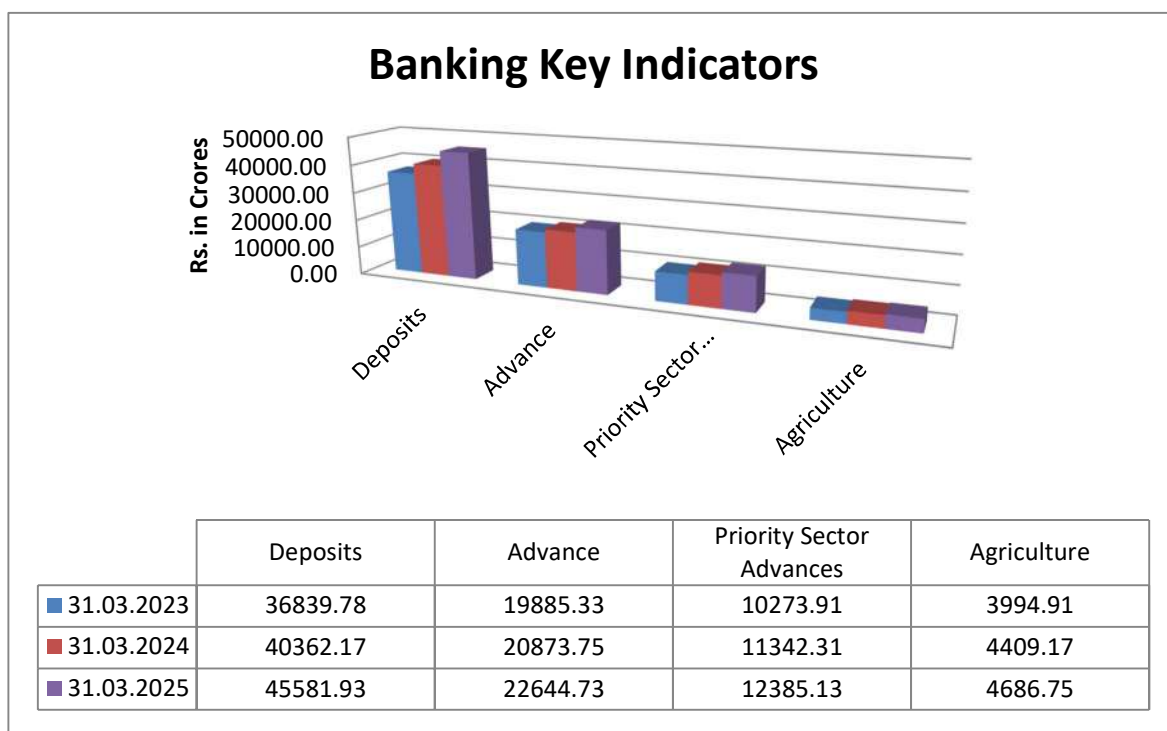
ANBC= Adjusted Net Bank Credit, (ANBC as on March – Rs20873.75 Crores).

### DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN

(Amount Rs in crore)

2023-24 As on March 2024				2024-25 As on March 2025			Change
Sector	Plan	Achievement (Apr'23-Dec'23)	% to Target	Plan	Achievement (Apr'24-Dec'24)	% to Target	
Agriculture	3200	2313.98	72	3500	2715.43	78	+6
MSME	3500	3138.85	90	4200	3737.21	89	+1
Other Prisec	1300	1703.19	131	1900	1813.80	95	-29
<b>Total Prisec</b>	<b>8000</b>	<b>7156.03</b>	<b>89</b>	<b>9600</b>	<b>8266.44</b>	<b>86</b>	<b>-2</b>
Non-Prisec	4000	3966.61	99	4800	4870.83	101	+10
<b>Grand Total</b>	<b>12000</b>	<b>11122.65</b>	<b>93</b>	<b>14400</b>	<b>13137.27</b>	<b>91</b>	<b>+2</b>

## Banking Key Indicators for the State of TRIPURA



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	2087375.46			
	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 March)		Outstanding at the end of the Quarter	
		No. of A/cs	Amount disbursed	No. of A/cs	Balance O/s
<b>1</b>	<b>Priority Sector</b>	<b>366108</b>	<b>826644.26</b>	<b>910357</b>	<b>1238513.37</b>
<b>I</b>	<b>Agriculture</b>	<b>186430</b>	<b>271542.65</b>	<b>504609</b>	<b>468675.34</b>
(i)	Crop Loans	54054	44507.48	222724	95566.98
(ii)	Investment Credit				
	Out of (ii) above, loans for agriculture implements & machinery				
(iii)	Allied Activities	132376	227035.17	281885	373108.36
(a)	Fisheries	4932	7752.21	63789	41737.21
(b)	Dairying	9447	7055.96	40182	34328.93
(c)	Poultry	3785	5379.78	15340	32074.19
(d)	Animal Husbandry				
(e)	Bee keeping				
(f)	Sericulture				
(g)	Others (including WR & FMS)	114212	206847.22	162574	264968.03
	Out of Agriculture, loans to small and marginal farmers				
	Out of Agriculture, loans to other individual farmers				
	Out of Agriculture, loans to corporate farmers, farmers' producer organizations/companies of individual farmers, partnership firms and co-operatives of farmers directly engaged in Agriculture and Allied Activities				
	Out of Agriculture, above loans to Food & Agro-processing				
<b>II</b>	<b>MSMEs</b>	<b>78605</b>	<b>373721.16</b>	<b>231296</b>	<b>525924.13</b>
(i)	Micro Enterprises	76516	256548.85	211056	387533.43
(ii)	Small Enterprises	1105	98921.74	9063	108117.6
(iii)	Medium Enterprises	156	13874.5	197	11985.73
(iv)	Advances to KVI	727	3179.05	10888	16572.5
(v)	Other Finance to MSMEs	101	1197.02	92	1714.87
<b>III</b>	<b>Export Credit</b>				
<b>IV</b>	<b>Education</b>				
<b>V</b>	<b>Housing</b>				
<b>VI</b>	<b>Renewable Energy</b>				
<b>VII</b>	<b>Social Infrastructure</b>				
<b>VIII</b>	<b>'Others' category under Priority Sector</b>	<b>101073</b>	<b>181380.45</b>	<b>174452</b>	<b>243913.9</b>
<b>2</b>	<b>Loans to Weaker Sections under Priority Sector</b>				
<b>3</b>	<b>Non-Priority Sector Loans</b>	<b>170503</b>	<b>487082.8</b>	<b>361600</b>	<b>1025960.34</b>
<b>I</b>	Agriculture	71	355.44	798	259.66
<b>II</b>	MSME (Service)				
(i)	Micro Enterprises (Service)				
(ii)	Small Enterprises (Service)				
(iii)	Medium Enterprises (Service)				
<b>III</b>	Education Loans	156	1935.47	197	5133.12
<b>IV</b>	Housing Loans	3989	55013.48	14394	205749.36
<b>V</b>	Personal Loans under Non-Priority Sector	26504	54015.09	72425	115388.87
<b>VI</b>	Other Non-Priority Sector Loans	139783	375763.32	273786	699429.33
<b>4</b>	<b>Total Loans</b>	<b>536611</b>	<b>1313727.06</b>	<b>1271957</b>	<b>2264473.71</b>

**Agenda item no -1**

**ADOPTION OF MINUTES:**

The minutes of State Level Bankers' Committee meeting held on **28.02.2025** was circulated to all the members. Since no request for amendment has been received, the house may adopt the minutes.

**Agenda item no -2**

<b>ACTION TAKEN REPORT (ATR) OF SLBC TRIPURA MEETING HELD ON 28.02.2025</b>			
<b>Sl No.</b>	<b>AGENDA</b>	<b>ACTION POINT</b>	<b>REMARKS</b>
1	<b>REVIEW OF CREDIT DEPOSIT RATIO:</b>	All Banks to reduce disparity between Deposit growth and credit growth.	04 member banks reported negative Deposit Growth Q-o-Q however shown positive Advance growth viz. Bank of Maharashtra, IDBI Bank, PNB & Ujjivan Small Finance Bank & Jana SFB whereas  03 member banks reported negative growth in Advance Q-o-Q however shown positive Deposit growth ICICI Bank, IDFC First Bank, Yes Bank & North East SFB.
		All Banks to work for improving CD ratio which is declining Y-o-Y.	17 member banks reported drop in CD ratio Q-o-Q including major players like SBI, Tripura State Co-op. Bank, HDFC Bank whereas 08 member banks reported increase in Q-o-Q including major player PNB & UCO Bank.
2	<b>Implementation of Annual Credit Plan:</b>	All Banks to strive for achieving 100% achievement against ACP Targets of FY 24-25 by March 2025	All banks put together disbursed Rs.13137.27 crore against i.e. 91% of annual Target of Rs.14400 crore under ACP 2024-25 at the end of the financial year.
3	<b>Issuance of KCC</b>	All Banks and Line departments to work for saturation of KCC.	All Banks together sanctioned 54600 KCC amounting to Rs. 52277 Crores during FY 2024-25 as on 31.03.2025 thereby achieving 104 % of the Annual Target 52277 Nos.
4	<b>SHG/JLG</b>	All Banks to achieve the target for FY 2024-25 by March 2025 in SHG under TRLM/TULM as hitherto.	As against the TRLM target of Rs.400 crores in 22600 accounts for FY 2024-25, the Banks have collectively achieved sanction of 16700 accounts (achievement of 73.89%) with corresponding disbursement amount of Rs. 466.41 crores (achievement of more than 100%) as on 31.03.2025
5	<b>MSME Financing &amp; Employment Generation Scheme</b>	i) Performance needs to be improved in flagship scheme in PMEGP, Swavalamban, PMFME, PM SVANidhi, PM Vishwakarma Average ticket size of the loan in MSME sector needs to improved  ii)	Performance under Govt Sponsored Scheme (GSS) as on 31.03.2025 is as follow: -  PMEGP – 725 no of cases sanctioned against 937 annual target Swavalmban – 1310 no of cases sanctioned against 4000 annual target PM Vishwakarma – 3394 no of cases sanctioned PMFME – 72 no of cases sanctioned No new application is sponsored in PM SVANidhi since 01.01.2025.

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

All the banks put together disbursed Rs. 13137 crores as on 31.03.2025 against Annual Target of Rs. 14400.00 crore which translates into 91% of ACP 2024-25. The Achievement under Agriculture sector is 78% whereas MSME and OPS are 89% and 95% of the ACP Targets respectively as on 31.03.2025.

A comparative position of achievement in disbursement under ACP 2024-25 as on 31.03.2025 with the corresponding period of the previous year is as under:

Sector	2023-24 As on March 2024			2024-25 As on March 2025			Change
	Plan	Achievement (Apr'23-Dec'23)	% to Target	Plan	Achievement (Apr'24-Dec'24)	% to Target	
Agriculture	3200	2313.98	72	3500	2715.43	78	+6
MSME	3500	3138.85	90	4200	3737.21	89	-1
Other Prisec	1300	1703.19	131	1900	1813.80	95	-36
<b>Total Prisec</b>	<b>8000</b>	<b>7156.03</b>	<b>89</b>	<b>9600</b>	<b>8266.44</b>	<b>86</b>	<b>-3</b>
Non-Prisec	4000	3966.61	99	4800	4870.83	101	+2
<b>Grand Total</b>	<b>12000</b>	<b>11122.65</b>	<b>93</b>	<b>14400</b>	<b>13137.27</b>	<b>91</b>	<b>+2</b>

**AGENCY WISE ACP PERFORMANCE FY 2024-25 vs 2023-24**

Sector	Bank Type	FY 2023-24 (As on March 2024)			FY 2024-25 (As on March 2025)			Amount in Lakhs
		ACP Target	ACP Achievement	Achievement %	ACP Target	ACP Achievement	Achievement %	Y-o-Y Growth %
Agriculture	PSB	45034.00	40090.98	89	60524.00	45186.77	75	13
	Pvt	141117.00	74244.37	53	108665.00	75037.94	69	1
	RRB	82937.00	67678.47	82	104532.00	79371.53	76	17
	Co-Op	50912.00	49384.64	97	76279.00	71946.41	94	46
MSME	PSB	202491.00	157020.51	78	229841.00	203440.67	89	30
	Pvt	74798.00	84482.34	113	95494.00	116798.91	122	38
	RRB	51695.00	52190.26	101	68258.00	29187.16	43	-44
	Co-Op	21016.00	20192.35	96	26407.00	24294.42	92	20
Other Priority Sector	PSB	30306.00	16463.56	54	28220.00	13939.70	49	-15
	Pvt	67484.00	63726.44	94	12914.00	46821.06	363	-27
	RRB	25145.00	83083.20	330	136882.00	108413.02	79	30
	Co-Op	7065.00	7046.25	100	11426.00	12206.67	102	73
Total Priority Sector	PSB	277831.00	213575.05	77	318585.00	262567.14	82	23
	Pvt	283399.00	222453.16	78	217073.00	238657.91	110	7
	RRB	159777.00	202951.93	127	309672.00	216971.71	70	7
	Co-Op	78993.00	76623.24	97	114670.00	108447.50	95	42
Non-Priority Sector	PSB	171758.00	215833.23	126	270882.00	251595.95	93	17
	Pvt	187864.00	151610.07	81	173804.00	194610.94	112	28
	RRB	27259.00	16311.65	60	19714.00	25814.70	131	58
	Co-Op	13119.00	12906.88	98	15600.00	15061.21	97	17
Grand Total	PSB	449589.00	429408.28	96	589467.00	514163.09	87	20
	Pvt	471263.00	374063.23	79	390877.00	433268.85	111	16
	RRB	187036.00	219263.58	117	329386.00	242786.41	74	11
	Co-Op	92112.00	89530.12	97	130270.00	123508.71	95	38

## HIGHLIGHTS

- ❖ As against the target of Rs. 14,400 crore (priority & Non priority) under Annual Credit Plan for FY 2024-25, an amount of Rs. 13,137 Crore was disbursed, thereby achieving 91% of the Annual Target.
- ❖ The potential credit outlay for FY 2024-285 under priority sector was estimated at Rs. 9600.00 crore, against which the Banks disbursed Rs. 8266.44 crore and achievement index was 86% whereas the achievement in last year is 89% however in absolute terms banks altogether disbursed Rs. 13,137.27 crore during FY 2024-25 against Rs. 11,122.65 crores in FY 2023-24 which is higher by 18%.
- ❖ 03 Public sector Banks namely Bank of Maharashtra, Central Bank of India, Punjab & Sind Bank surpassed their ACP target whereas 03 Private Sector Bank Namely Federal Bank, Kotak Mahindra Bank & Yes Bank achieved this feat.
- ❖ During the FY 2024-25 Banks altogether disbursed Rs.2715.43 crore to Agriculture Sector against the target of Rs.3500 crores and achieved 78% of the target. Achievement of Public Sector Banks, Private Sector Banks, RRB & Co-operative was 75%, 69%, 76% and 94% respectively.
- ❖ In case of KCC Banks together sanctioned 54600 KCC amounting to Rs. 52277 Crores during FY 2024-25 as on 31.03.2025 thereby achieving 104 % of the Annual Target 52277 Nos.
- ❖ The top performers in KCC segment includes who surpassed Annual Target are Tripura Gramin Bank, Bank of India, Central Bank of India, Axis Bank, HDFC Bank, IDBI Bank, IndusInd Bank with closely supported by State Bank of India with 99% achievement.
- ❖ Under the MSME sector Banks together disbursed Rs.3737.21 crore during FY 2024-25 as against the target of Rs.4200 crores thereby achieving 89% of the annual target.
- ❖ Tripura Gramin Bank has reported 44% drop in credit disbursement to MSME sector in absolute terms bank disbursed Rs.29187.16 lakh during FY 2024-25 in comparison to Rs.52190.26 disbursement during FY 2023-24.
- ❖ In Other Priority Sector, the decline is basically reported by UCO Bank in PSBs who's disbursement is dropped by Rs. 35 crore from Rs. 46.54 crore as on 31.03.2024 to Rs. 11.20 crore as on 31.03.2025. Bandhan Bank which has reported fall of Rs. 189.15 crore Y-o-Y basis.

### Agenda item no -4

## REVIEW OF CD RATIO AND KEY BANKING PARAMETERS

### DEPOSITS, ADVANCES & CD RATIO FOR TRIPURA AS ON 31.03.2025

(Amount in ₹Crores)

Particulars	As on 31 <sup>st</sup> Mar'24	As on 30 <sup>th</sup> Jun'24	As on 30 <sup>th</sup> Sep'24	As on 31 <sup>st</sup> Dec'24	As on 31 <sup>st</sup> Mar'25	Q-o-Q growth	Q-o-Q Growth in %	Y-o-Y Growth	Y-o-Y Growth in %
Deposit	40362	40528	41236	43118	45581	2463	6	5219	13
Advances	20874	21170	21782	22103	22644	541	2	1770	8
CD Ratio	52	52	53	51	50	-1	-	-2	-
CD Ratio with RIDF	57	57	57	56	55	-1	-	-2	-

		31.12.2024			31.03.2025			Amt in Cr
Sl.No.	Name of the Bank	Total Deposit	Total Advance	CD Ratio	Total Deposit	Total Advance	CD Ratio	Change in CD Ratio Q-o-Q
<b>Bank showing decrease in CD ratio Q-o-Q</b>								
1	ESAF Small Finance Bank	9	29	324	12	33	279	-45
2	IDFC First Bank	130	58	45	244	57	23	-22
3	ICICI Bank	824	941	114	899	882	98	-16
4	Indian Overseas	215	97	45	339	108	32	-13
5	Bank of India	437	348	80	544	366	67	-12
6	TSCB	3508	2730	78	3929	2730	69	-8
7	HDFC Bank	1148	729	64	1366	757	55	-8
8	Bank of Baroda	718	429	60	794	430	54	-6
9	Axis Bank	929	411	44	1065	419	39	-5
10	NESFB	56	13	23	62	12	20	-4
11	Bandhan Bank	1641	1737	106	1782	1829	103	-3
12	Canara Bank	1086	492	45	1177	501	43	-3
13	South Indian Bank	122	39	32	131	39	30	-2
14	State Bank of India	12661	5971	47	13212	6018	46	-2
15	Kotak Mahindra	56	4	6	70	4	5	-1
16	Yes Bank	151	18	12	160	18	11	-1
17	IndusInd	88	623	710	96	679	709	-1
<b>Bank showing increase in CD ratio Q-o-Q</b>								
1	UCO Bank	1489	583	39	1500	604	40	1
2	Punjab National Bank	5526	1901	34	5369	1953	36	2
3	ACUB	38	8	20	39	9	24	4
4	IDBI Bank	312	69	22	269	71	26	4
5	Federal Bank	94	49	52	110	66	60	8
6	Ujjivan Bank	461	358	78	438	405	92	15
7	Jana Small Finance Bank	146	57	39	73	57	77	38
8	Bank of Maharashtra	23	28	121	15	30	195	74
<b>Banks maintaining almost same CD ratio Q-o-Q</b>								
1	Tripura Gramin Bank	9509	3851	40	10066	4019	40	0
2	Union Bank of India	1062	328	31	1117	340	31	0
3	Central Bank Of India	210	66	31	219	68	31	0
4	Punjab & Sind Bank	43	12	28	43	12	28	0
5	Indian Bank	426	125	29	441	131	29	0
1. Reduction of CD ratio of State by 1% it is attributed to major plyers SBI, TSCB, HDFC & ICICI								
In SBI Deposit increased by 551 crore basis whereas Advance increased by 46 crore Q-o-Q								
In TSCB Deposit increased by 421 crore and Advance shrunk by 29 crore Q-o-Q								
In HDFC deposit increased by 218 crore VS advance growth of 28 core Q-o-Q								
In ICICI deposit increased by 75 crore whereas advance degrown by 59 crore								

		31.03.2024			31.03.2025			Amt in Cr
Sl.No.	Name of the Bank	Total Deposit	Total Advance	CD Ratio	Total Deposit	Total Advance	CD Ratio	Change in CD Ratio Y-o-Y
<b>Bank showing decrease in CD ratio Y-o-Y</b>								
1	ICICI Bank	694	886	128	899	882	98	-30
2	NESFB	51	22	44	62	12	20	-24
3	IDBI Bank	192	84	44	269	71	26	-18
4	IDFC First Bank	135	53	40	244	56	23	-17
5	Bank of India	350	290	83	544	366	67	-16
6	Indian Overseas	211	94	45	339	107	32	-13
7	Canara Bank	906	494	55	1177	501	43	-12
8	TSCB	3413	2736	80	3929	2729	69	-11
9	Bank of Baroda	661	415	63	793	430	54	-9
10	South Indian Bank	121	42	35	130	39	30	-5
11	HDFC Bank	1152	675	59	1365	757	55	-4
12	Punjab & Sind Bank	42	13	31	43	12	28	-3
13	State Bank of India	121	58	48	13211	6017	46	-2
14	Axis Bank	905	369	41	1065	418	39	-2
15	Ujjivan Bank	337	317	94	438	404	92	-2
16	Tripura Gramin Bank	8799	3598	41	10066	4019	40	-1
<b>Bank showing increase in CD ratio Y-o-Y</b>								
1	ESAF Small Finance Bank	4	2	60	12	32	279	219
2	Bank of Maharashtra	50	21	43	15	29	195	152
3	IndusInd	96	576	600	96	679	709	109
4	Federal Bank	84	35	42	110	66	60	18
5	Jana Small Finance Bank	102	64	63	73	56	77	14
6	ACUB	39	6	16	39	9	24	8
7	UCO Bank	1480	499	34	1500	603	40	6
8	Central Bank Of India	196	52	26	219	68	31	5
9	Kotak Mahindra	52	0	0	70	3	5	5
10	Indian Bank	406	108	27	441	131	30	3
11	Bandhan Bank	1571	1577	100	1781	1829	103	3
12	Punjab National Bank	5009	1690	34	5368	1953	36	2
13	Yes Bank	158	13	9	159	18	11	2
14	Union Bank of India	982	285	29	1116	340	30	1

**District wise CD ratio: -**

District	C D Ratio						
	March 2024	June 2024	Sept 2024	Dec 2024	March 2025	Q-o-Q change	Y-o-Y change
North Tripura	59	73	64	64	63	-1	+4
Unakoti	68	69	69	72	69	-3	+1
South Tripura	63	68	65	62	60	-2	-3
Gomati	69	65	69	71	70	-1	+1
West Tripura	42	43	43	41	39	-2	-3
Sepahijala	64	58	61	66	59	-7	-5
Khowai	65	67	63	67	62	-5	-3
Dhalai	98	83	98	100	98	-2	No change
<b>Total State</b>	<b>52</b>	<b>52</b>	<b>53</b>	<b>51</b>	<b>50</b>	<b>-1</b>	<b>-2</b>

**KEY BANKING PARAMETERS OF THE STATE AS ON 31.03.2025**

<b>Sl.</b>	<b>Parameter</b>	<b>March 2024</b>	<b>December 2024</b>	<b>March 2025</b>	<b>Q-o-Q Variation</b>	<b>Y-o-Y Variation</b>
<b>1</b>	No. of Branches	596	604	608	0.66	2.01
<b>2</b>	Total Deposits	40362.17	43117.67	45581.93	5.72	12.93
<b>3</b>	Total Advances	20873.75	22102.54	22644.73	2.45	8.48
<b>4</b>	Priority Sector Advances (PSA)	11342.31	11963.71	12385.13	3.52	9.19
<b>5</b>	% of PSA to ANBC	57	60	59	-1.67	3.51
<b>6</b>	Agriculture Advances	4409.17	4663.42	4686.75	0.50	6.30
<b>7</b>	% of Agri Advances to ANBC	22	23	22	-4.35	0.00
<b>8</b>	MSME Advances	4499.68	4917.43	5259.24	6.95	16.88
<b>9</b>	Education Loans	130.42	159.67	159.07	-0.38	21.97
<b>10</b>	Housing Loans	3172.19	3630.66	3675.41	1.23	15.86
<b>11</b>	DRI Advances	3.38	3.38	3.38	0.00	0.00
<b>12</b>	Advance to SC community	1488.35	1552.98	1869.84	20.40	25.63
<b>13</b>	Advance to ST community	2277.56	3060.47	3591.02	17.34	57.67
<b>14</b>	Advances to Women Entrepreneurs	3628.23	3179.55	4557.66	43.34	25.62
<b>15</b>	% of Advances to Women Entrepreneurs to	18	16	22	37.50	22.22
<b>16</b>	Weaker Section Advances	5301.02	7364.16	6866.27	-6.76	29.53
<b>17</b>	% of Weaker Advances to ANBC	27	37	33	-10.81	22.22
<b>18</b>	Minority Community Advances	837.21	1015.73	1215.71	19.69	45.21
<b>19</b>	% of Minority Community Advances to ANBC	4.51	5.06	5.82	15.02	29.05

## KEY HIGHLIGHTS OF PERFORMANCE OF BANKS DURING FY 2024-25

1. Total Bank branches in the state increased from 596 as on 31.03.2024 to 608 as on 31.03.2025 where 05 branches opened each in Rural and Semi Urban area and 02 branches opened in Urban area.
2. Total deposit shown a growth of 13% Y-o-Y (6% Q-o-Q) basis whereas Advance shown a growth of 8% (2% Q-o-Q).
3. Priority sector Advance increased by 9% Y-o-Y (4% Q-o-Q) basis thereby achieving 59% (to ANBC) Priority Sector Advance as on 31.03.2025 which 57% as on 31.03.2024.
4. In case of Agriculture credit, it was increased to Rs.4687 crore as on 31.03.2025 from 4409 crore as on 31.03.2024.
5. Advance to MSMEs shown a healthy growth of 17% Y-o-Y basis to Rs.5259 crore on 31.03.2025 from 4499.68 crore as on 31.03.2024.
6. Housing Loan & Education Loan portfolio also increased by Rs.503 crores and Rs. 29 crores registering a Y-o-Y growth of 16% & 22% respectively as on 31.03.2025.
7. Advance to SC community increased from Rs. 1488.35 crores as on 31.03.2024 to Rs.1869.84 crores as on 31.03.2025 registering a growth of 26% whereas advances to ST community increased from Rs. 2277.56 crores as on 31.03.2024 to 3591.02 crores as on 31.03.2025.

(in decreasing order)

<b>TOP 10 BANKS IN TERMS OF BUSINESS AS ON 31.03.2025</b>					
SL No.	Bank's Name	No of Brs	Total Deposit	Total Advance	Total Business
1	State Bank of India	76	13212	6018	19229
2	Tripura Gramin Bank	150	10066	4019	14085
3	Punjab National Bank	70	5369	1953	7321
4	TSCB	66	3929	2730	6659
5	Bandhan Bank	29	1782	1829	3611
6	HDFC Bank	23	1366	757	2123
7	UCO Bank	30	1500	604	2104
8	ICICI Bank	18	899	882	1781
9	Canara Bank	20	1177	501	1678
10	Axis Bank	15	1065	419	1484

**Issuance of KCC during the year 2024-25**

54600 KCCs sanctioned by Banks amounting to Rs. 449.98 Crores during FY 2024-25 as on 31.03.2025, thereby achieving 104% of the Annual Target (52277 Nos.).

**Performance of KCC in the last three years is given below:**

(Amt.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
March-2024	2023-24	66356	29816	24985.95	45
March-2025	2024-25	52277	54600	44998.21	104

The top performers in the segment includes who surpassed Annual Target are Tripura Gramin Bank, Bank of India, Central Bank of India, Axis Bank, HDFC Bank, IDBI Bank, IndusInd Bank with closely supported by State Bank of India with 99% achievement.

**Following Banks have not sanctioned a single KCC during the period 01.04.2024 to 31.03.2025: -**

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

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

**Status of implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY)**

District	Kharif 2024-25		Rabi 2024-25	
	Loanee Farmers	Non-Loanee Farmers	Loanee Farmers	Non-Loanee Farmers
Dhalai	1073	377	2236	0
Gomati	822	11	1632	130
Khowai	843	50	1637	62
North Tripura	810	104	1482	275
Sepahijala	649	187	1814	647
South Tripura	1538	523	3762	80
Unakoti	245	205	1286	36
West Tripura	751	29	1485	195
<b>Total</b>	<b>6731</b>	<b>1486</b>	<b>15334</b>	<b>1425</b>

**Agenda item no -6****Progress under Agriculture Infrastructure Fund (AIF)**

The role of infrastructure is crucial for agriculture development and for taking the production dynamics to the next level. It is only through the development of Infrastructure, especially at the post-harvest stage that the produce can be optimally utilized and opportunity for value addition and fair deal of farmers. Credit guarantee coverage will be available for eligible borrowers from this financing facility under Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE)

The progress of implementation of AIF in the state as on 31.03.2025 is given below:

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	1	5	2	6	0	14
STATE BANK OF INDIA	1	2	0	4	0	7
Tripura State Cooperative Bank Ltd.	0	0	1	0	0	1
UCO Bank	3	1	1	3	3	11
<b>GRAND TOTAL</b>	<b>6</b>	<b>9</b>	<b>4</b>	<b>15</b>	<b>7</b>	<b>41</b>

**Agenda item no -7****Achievement in SHG Finance in FY 2024-25**

As against the TRLM target of Rs.400 crores in 22600 accounts for FY 2024-25, the Banks have collectively achieved sanction of 16700 accounts (achievement of 73.89%) with corresponding disbursement amount of Rs. 466.41 crores (achievement of more than 100%) as on 31.03.2025:

<b>NATIONAL RURAL LIVELIHOODS MISSION BANK LINKAGE FY 2024-25 as on 31.03.2025</b>							
<b>R1.1 Bank Wise Achievement Report (Rupees in Lakhs)</b>							
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	609	1361.99	100.00	100.00
2	CANARA BANK	320	500.00	398	582.31	100.00	100.00
3	CENTRAL BANK OF INDIA	130	180.00	173	363.63	100.00	100.00
4	INDIAN BANK	0	0.00	27	87.87	100.00	100.00
5	INDIAN OVERSEAS BANK	0	0.00	48	72.05	100.00	100.00
6	PUNJAB AND SIND BANK	0	0.00	16	23.18	100.00	100.00
7	PUNJAB NATIONAL BANK	2770	4850.00	2777	6106.58	100.00	100.00
8	STATE BANK OF INDIA	620	1030.00	871	2185.94	100.00	100.00
9	UCO BANK	650	840.00	751	933.46	100.00	100.00
10	UNION BANK OF INDIA	110	200.00	61	217.21	55.45	100.00
	<b>Public Sector Bank</b>	<b>5000</b>	<b>8520.00</b>	<b>5731</b>	<b>11934.22</b>	<b>114.62</b>	<b>100.00</b>
11	TRIPURA GRAMIN BANK	14100	25160.00	8654	28252.5	61.38	100.00
	<b>Regional Rural Bank</b>	<b>14100</b>	<b>25160.00</b>	<b>8654</b>	<b>28252.50</b>	<b>61.38</b>	<b>100.00</b>
12	HDFC BANK LTD	450	830.00	105	367.44	23.33	44.27
13	IDBI BANK LTD	90	140.00	18	34.07	20.00	24.34
	<b>Private Sector Bank</b>	<b>540</b>	<b>970.00</b>	<b>123</b>	<b>401.51</b>	<b>22.78</b>	<b>41.39</b>
14	TRIPURA CO-OP APEX BANK LTD	2960	5350.00	2192	6052.82	74.05	100.00
	<b>Coperative Bank</b>	<b>2960</b>	<b>5350.00</b>	<b>2192</b>	<b>6052.82</b>	<b>74.05</b>	<b>100.00</b>
	<b>Grand Total</b>	<b>22600</b>	<b>40000.00</b>	<b>16700</b>	<b>46641.05</b>	<b>73.89</b>	<b>100.00</b>

Revised target for FY 2025-26 is set by Tripura Rural Livelihood Mission which is Rs600 crores in 21000 accounts including Fresh Linkage and renewal.

Bank wise target set by Tripura Rural Livelihood Mission is given in Annexure.

**GOVERNMENT SPONSORED SCHEMES (GSS)**

**a) PMEGP**

For the FY 2024-25, 1910 PMEGP cases were sponsored to the bank branches against the target of 937 cases, out of which 725 cases were sanctioned amounting to Rs. 5286.26 lakhs as on 31.03.2025.

(Rs/ lac)

Scheme	Prog. Year	Target	Spon.	Sanctioned		Disbursed***	
		No	No	No	Amt	No	Amt
<b>PMEGP</b>							
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 31.03.2025	2024-25	937	1910	725	5286.26	865	5153.55

\*\*\*includes spill over cases of last financial year

**AGENCY WISE PERFORMANCE UNDER PMEGP DURING FY 2024-25**

Sl.No.	NAME OF THE BANK	TARGET		SPONSORED		SANCTIONED		DISBURSED		REFERRED BACK FOR RECTIFICATION	REJECTED	PENDING	ACHIEVE MENT %AGE
		NO	NO	NO	AMT.	NO	AMT.	NO	AMT.	NO	NO	NO	NO
A	Sub Total of Public Sec. Bank	534	1159	10667.46	445	3320.35	482	2981.05	100	683	31	83	
B	Sub Total of Pvt. Sec. Bank	32	13	121.80	2	12.51	1	40.70	0	2	9	6	
C	Sub Total of RRB	237	499	3899.03	181	1387.49	237	1444.33	27	317	1	76	
D	Sub Total of Coop.Banks	134	239	1776.09	97	565.91	145	687.47	28	137	5	72	
<b>GRAND TOTAL</b>		<b>937</b>	<b>1910</b>	<b>16464.4</b>	<b>725</b>	<b>5286.26</b>	<b>865</b>	<b>5153.55</b>	<b>155</b>	<b>1139</b>	<b>46</b>	<b>77</b>	

**b) SVAWALAMBAN**

For the FY 2024-25, 4293 cases have been sponsored to the bank branches against the target of 4000 cases, out of which 1310 cases were sanctioned amounting to Rs. 5208.070 lakhs as on 31.03.2025.

(Rs/ lac)

Scheme	Prog. Year	Target	Spon.	Sanctioned		Disbursed***	
		No	No	No	Amt	No	Amt
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 31.03.2025	2024-25	4000	4293	1310	5208.70	177	827.25

**AGENCY WISE PERFORMANCE UNDER SVAWALAMBAN DURING FY 2024-25**

Sl 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	%
<b>Total of Public Sector Banks</b>		<b>1790</b>	<b>1747</b>	<b>7672.95</b>	<b>401</b>	<b>1626.13</b>	<b>29</b>	<b>238.93</b>	<b>407</b>	<b>22</b>
<b>Total of Private Sector Banks</b>		<b>59</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0</b>
<b>Total of Regional Rural Bank</b>		<b>1520</b>	<b>1911</b>	<b>7984.75</b>	<b>623</b>	<b>2432.38</b>	<b>43</b>	<b>275.81</b>	<b>939</b>	<b>41</b>
<b>Total of State Co-Op Banks</b>		<b>631</b>	<b>635</b>	<b>2632.23</b>	<b>286</b>	<b>1150.19</b>	<b>105</b>	<b>312.51</b>	<b>32</b>	<b>45</b>
<b>GRAND TOTAL</b>		<b>4000</b>	<b>4293</b>	<b>18289.93</b>	<b>1310</b>	<b>5208.70</b>	<b>177</b>	<b>827.25</b>	<b>1378</b>	<b>33</b>

**c) PM VISHWAKARMA**

In case of PM Vishwakarma Banks together sanctioned 3394 applications under the scheme against 10833 applications as on 31.03.2025.

<b>PM Vishwakarma for FY 2024-25 as on 31.03.2025</b>						
<b>Bank Type</b>	<b>Basic Training Completed</b>	<b>Loan Application Sent</b>	<b>Total Loan Amount Applied (in Rs. Lakhs)</b>	<b>Applications Sanctioned</b>	<b>Loan Pending For Sanction</b>	<b>Applications Disbursed</b>
Total of Public Sector Bank	5296	5296	5149.30	1626	327	1503
Total of Pvt Sector Bank	66	66	64.90	5	30	4
Total of Regional Rural Bank	4764	4764	4625.27	1663	207	1515
Total of Co-Operative Bank	707	707	693.75	100	526	67
<b>Grand Total</b>	<b>10833</b>	<b>10833</b>	<b>10533.22</b>	<b>3394</b>	<b>1090</b>	<b>3089</b>

Banks together disbursed 3089 applications in PM Vishwakarma with TOP PERFORMANCE by Tripura Gramin Bank in RRB category followed by Punjab National Bank and State Bank of India chronologically in PSBs and participation from two private sector banks ICICI Bank and IDBI Bank.

**d) PM PMFME**

For the FY 2024-25, 392 cases have been sponsored to the bank branches, out of which 72 cases were sanctioned amounting to Rs. 5208.070 lakhs as on 31.03.2025.

<b>PMFME Position for FY 2024-25 as on March 2025</b>					
<b>S.No.</b>	<b>Bank Name</b>	<b>Total Applications</b>	<b>Loan Sanctioned</b>	<b>Loan Under Process</b>	<b>Loan Rejected</b>
	<b>Sub- Total for Public Sector Banks</b>	<b>225</b>	<b>42</b>	<b>38</b>	<b>145</b>
	<b>Sub- Total for Private Sector Banks</b>	<b>23</b>	<b>2</b>	<b>18</b>	<b>3</b>
	<b>Sub- Total for Regional Rural Banks</b>	<b>122</b>	<b>23</b>	<b>9</b>	<b>90</b>
	<b>Sub- Total for Co-Operative Banks</b>	<b>22</b>	<b>5</b>	<b>14</b>	<b>3</b>
	<b>Grand Total</b>	<b>392</b>	<b>72</b>	<b>79</b>	<b>241</b>

**e) PM SVANidhi**

No new application under the scheme is sponsored after 31.12.2024.

The synopsis of progress as on 31.12.2024 is reproduced below for reference:

<b>Dose</b>	<b>Applications</b>	<b>Sanctioned</b>	<b>Disbursed</b>	<b>Returned</b>
<b>1st Dose (Rs.10000/-)</b>	<b>6689</b>	<b>5686</b>	<b>5614</b>	<b>645</b>
<b>2nd Dose (Rs. 20000/-)</b>	<b>2767</b>	<b>2028</b>	<b>1949</b>	<b>632</b>
<b>3rd Dose (Rs.50000/-)</b>	<b>660</b>	<b>549</b>	<b>521</b>	<b>88</b>
<b>Grand Total</b>	<b>10116</b>	<b>8263</b>	<b>8084</b>	<b>1365</b>

**Agenda item no -9**

**Stand Up India (SUI)**

Loans under the scheme had been extended to 149 SC/ST/Women beneficiaries amounting to Rs. 34.11 Crores during FY 2024-25.

Bank-wise Progress under the Scheme as on 31.03.2025 is as follows :

<b>PERFORMANCE UNDER STAND UP INDIA</b>											
<b>FY 2024-25 as on 31.03.2025</b>											
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	2	42.78	2	42.78	11	122.34
4	Indian Bank	0	0	0	0	3	88.81	3	88.81	7	194.11
5	Indian Overseas Bank	0	0	0	0	1	12.5	1	12.5	4	63.02
6	Punjab National Bank	3	114.03	1	25	14	660.29	18	799.32	100	3262.92
7	State Bank of India	14	308.05	5	33.5	17	374.65	36	716.2	137	2309.07
8	UCO Bank	0	0	0	0	1	50	1	50	19	55.51
9	Union Bank	0	0	1	23.12	6	131.73	7	154.85	31	894.26
10	IndusInd Bank	1	50.85	2	83.45	8	284.79	11	419.09	32	453.06
11	IDBI	0	0	0	0	0	0	0	0	5	41.45
12	HDFC Bank	1	18.13	1	10.3	3	77.88	5	106.31	6	69.42
13	Tripura Gramin Bank	19	359.1	10	129.81	33	487.41	62	976.32	222	1449.29
<b>GRAND TOTAL</b>		<b>38</b>	<b>850.16</b>	<b>20</b>	<b>305.18</b>	<b>91</b>	<b>2256.01</b>	<b>149</b>	<b>3411.35</b>	<b>593</b>	<b>9092.88</b>

**Agenda item no -10**

**Pradhan Mantri Mudra Yojana (PMMY)**

All Financial Institutions have made an achievement of Rs. 2434.36 Crores sanction in 292107 number of accounts for the period April 2024 – March2025.

<b>Pradhan Mantri Mudra Yojana in Tripura for FY 2024-25 (As on 31.03.2025)</b>															
<b>[Amount Rs. in Crore]</b>															
Bank Name	Shishu			Kishore			Tarun			Tarun Plus			Total		
	(Loans up to Rs. 50,000)			(Loans from Rs. 50,001 to Rs. 5.00 Lakh)			(Loans from Rs. 5.00 to Rs. 10.00 Lakh)			(Loans from Rs. 10.00 to Rs. 20.00 Lakh)					
	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt
Public Sector Bank	17843	55.86	54.96	10911	212.71	207.58	2874	223.43	220.91	21	2.93	2.86	31649	492.00	486.31
Private Sector Bank	78386	292.19	292.19	107737	1096.26	1096.07	765	49.73	49.67	2	0.26	0.26	186890	1438.18	1438.19
RRB	2714	11.14	10.86	6164	120.23	111.58	617	44.28	41.09	0	0.00	0.00	9495	175.65	163.53
Small Finance Banks	15285	60.65	60.65	10640	81.27	81.27	0	0.00	0.00	0	0.00	0.00	25925	141.92	141.92
Co-operative Banks	0	0.00	0.00	450	7.51	7.51	0	0.00	0.00	0	0.00	0.00	450	7.51	7.51
NBFC-MFI	26708	100.57	100.57	10914	74.07	74.07	60	4.46	4.46	16	2.01	2.01	37698	179.10	181.11
Grand Total	140936	520.41	519.23	146816	1592.05	1578.08	4316	321.90	316.13	39	5.20	5.13	292107	2434.36	2418.57

**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 24<sup>th</sup> October, 2024. Banks/FI together sanctioned 39 loans under the category amounting to Rs.5.20 crore under Tarun plus category as on 31.03.2025.
2. 48% of the total loan sanctioned under the scheme pertains to “Shishu” Category whereas 50% of the total loan sanctioned under the scheme pertains to “Kishore” Category.

**Agenda item no -11**

**Position of NPA in Banks as on 31.03.2025**

Rs. In Crores.

Year	Gross Advance	Gross NPA	
	Amount	Amount	% to Gross NPA
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
March 2024	20874	1092.83	5.23
March 2025	22645	1180.82	5.21

Percentage of gross NPA as against gross advance remained stagnant at 5.2% as on March 2025 which was same as on March 2024 however amount in absolute terms increased to Rs. 1180.82 crores as on March 2025 from Rs. 1092.83 crores as on March 2024.

The sector wise NPA position as on 31.03.2025 vis-à-vis 31.03.2024 is given here under: -

Rs. In Crores.

Sector	March2024			March 2025		
	Outstanding	NPA	%	Outstanding	NPA	%
Agriculture & allied	4409.18	352.93	8.00	4686.75	404.41	8.63
MSME	4499.68	330.93	7.35	5259.24	369.52	7.02
Other Prisec	2433.45	217.49	8.94	2439.14	107.51	4.41
<b>TOTAL Prisec</b>	<b>11342.31</b>	<b>901.35</b>	<b>7.94</b>	<b>12385.13</b>	<b>881.45</b>	<b>7.12</b>

Position of **NPA in Key Schemes as on 31.03.2025: -**

Sector	March2024			March 2025		
	Outstanding	NPA	%	Outstanding	NPA	%
KCC	914.09	220.04	24	955.67	225.26	24
PMEGP	215.16	59.25	28	212.74	56.79	27
SWALAMBAN	247.20	68.62	28	246.37	69.75	28
PM Mudra Yojana	2584.39	271.46	11	3524.42	374.91	11

NPA Position and amount outstanding in Shadow Register of Banks in Tripura as on 31.03.2025 is furnished in the **Annexure**.

**FINANCIAL INCLUSION**  
**Pradhan Mantri Jan DhanYojana (PMJDY)**

Performance of PMJDY as on 31.03.2025 for the State of Tripura is furnished below:

Sl. No.	Parameter	As on 31.03.2024	As on 31.03.2025	Y-o-Y change
1	Total Accounts	1029264	1116524	↑
1a	Rural Accounts	813373 (79.02%)	889546 (79.67%)	↑
1b	Urban Accounts	215891 (20.98%)	226978 (20.32%)	↓
2	Deposit (Rs/crore)	Rs. 529.16	Rs. 640.16	↑
3	Average deposit per account	Rs. 5141.15	Rs. 5733.51	↑
4	Aadhaar Seeded	881531 (85.65%)	992872 (88.93%)	↑
5	Zero balance A/cs	62527 (6.07%)	134947 (12.09%)	↑
6	RuPay card issued	386885 (37.59%)	583772 (52.28%)	↑

The detailed Bank wise status is given in Annexure.

**reKYC**

As per guideline accounts opened in a bank branch required to be reKYC periodically like after 10 years in case of Low Risk Accounts, 08 years in case of Medium Risk accounts, 02 year in case of High Risk accounts. Accounts like salary account, pension account, Jandhan account which generally fall in Low Risk Category need also to be reKYC. As such banks are requested to ensure the hassle free reKYC of these accounts at their bank branch.

The position of reKYC of accounts in the state of Tripura as on 31.03.2025 is given here under:

<b>reKYC data as on 31.03.2025</b>				
Bank Type	Total no. of accounts	No. of accounts pending for KYC/ re-KYC AS ON 31.03.2025	Out of which no. of PM JAN DHAN Accounts	No. of JAN DHAN accounts (D) pending for KYC/ re-KYC as on 31.03.2025
Public Sec Bank	2327863	172964	482541	61879
Private Sec Bank	425428	86136	11951	5575
Regional Rural Bank	2252645	305687	423984	64515
Co-operative Bank	1252047	29334	22586	1967
<b>Grand Total</b>	<b>6257983</b>	<b>594121</b>	<b>941062</b>	<b>133936</b>

### Social Security Schemes:

Performance of 3 Social Security Schemes viz. Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana (APY) as on 31.03.2025 is furnished below:

Banks	Total enrolments in FY 24-25			Outstanding as on March 2025		
	PMSBY	PMJJBY	APY	PMSBY	PMJJBY	APY
Total PUBLIC sec Bank	99520	53805	13568	816315	267376	96152
Total PRIVATE Sec bank	8022	1721	3083	20533	4921	11615
Total RRB	59630	43489	49185	520626	258711	178821
Total Coop. Bank	209	19	72	34111	12708	833
Grand Total	167381	99034	65908	1391585	543716	287421

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

#### Claim Status of PMSBY & PMJJBY:

PMSBY & PMJJBY--CLAIM STATUS FY 2024-25 (As on 31.03.2025)									
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	10	2	7	1	26	17	9	0
B	Sub Total of Pvt. Sec. Bank	0	0	0	0	0	0	0	0
C	Sub Total of RRB	37	25	12	0	202	167	33	2
D	Sub Total of Coop.Banks	1	0	1	0	6	0	6	0
GRAND TOTAL		48	27	20	1	234	184	48	2

#### FINANCIAL LITERACY INTIATIVE 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 31.03.2025)								
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	50	851	68	1063
2	Dhalai	R-Seti, Ambassa	PNB	19301	9	292	21	689
3	Sepahijala	R-Seti, Sepahijala	TGB	33801	10	215	14	288
4	West Tripura	Rudset Institute	Canara Bank	19101	140	3047	140	3047
5	Unakoti	R-Seti, Kumarghat	SBI	35601	96	2498	96	2498
6	Gomati	LDM(Gomati)	PNB	33902	2	97	23	684
7	Dhalai	LDM(Dhalai)	PNB	19302	60	2798	90	4333
8	Unakoti	LDM(Unakoti)	PNB	35602	51	2261	69	3012
9	West Tripura	LDM(West)	PNB	19102	14	592	30	1117
10	Khowai	TGB Khowai Branch	TGB	33701	9	201	9	201
11	South	TGB Santirbazar Branch	TGB	19201	5	201	1	43
12	Gomati	TGB Udaipur Branch	TGB	33903	12	598	12	598
13	Sepahijala	TGB Bishramganj Branch	TGB	33802	10	321	10	249
14	North	TGB Dhamanagar Branch	TGB	19001	8	253	2	272
Total					476	14225	585	18094

## 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. 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.

### Performance of RSETIs:

Five RSETIs are providing skill development training for the Rural Unemployed youth of all the 8 districts in the State. These RSETIs are functioning in premises temporarily arranged for the purpose however construction work for permanent building is going on. The performance of RSETIs in the FY 2024-25 as on 31.03.2025 is given below

Performance of RSETIs in Tripura (FY 2024-25 as on 31.03.2025)															
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	31	26	980	1006	146	305	256	22	290	337	0	627	0	1006	1006
RSETI - PNB - Ambassa, Dhalai	27	37	763	800	102	510	153	2	192	307	0	499	0	800	800
RSETI - TGB - SEPAHIJALA, Sepahijala	26	41	802	843	258	135	297	101	225	98	0	323	0	843	843
RUDSETI, AGARTALA (Promoted by Canara Bank), West Tripura	33	74	757	831	201	338	210	9	166	161	0	327	9	822	831
RSETI - SBI - Kumarghat, Unakoti	31	179	649	828	182	289	192	32	204	239	0	443	0	828	828
<b>Grand Total</b>	<b>148</b>	<b>357</b>	<b>3951</b>	<b>4308</b>	<b>889</b>	<b>1577</b>	<b>1108</b>	<b>166</b>	<b>1077</b>	<b>1142</b>	<b>0</b>	<b>2219</b>	<b>9</b>	<b>4299</b>	<b>4308</b>

### Status of RSETIs in the State

No of Districts	No of Districts having RSETI	No of Districts without RSETIs
08	05	Nil (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

**Review of operation of Business Correspondents (BCs)**  
**Position as on 31.03.2025**

<b>Name of Bank</b>	<b>No of BC</b>
Bank of Baroda	13
Bank of India	5
Canara Bank	13
HDFC Bank	56
IDFC First Bank	82
India Post Payment Bank	720
Punjab National Bank	205
Tripura Gramin Bank	201
State Bank of India	229
UCO Bank	126
NABARD	5
Tripura State Co-operative Bank	26
Jana Samall Finance Bank	1
Axis Bank	3
Union Bank of India	10
Indian Overseas Bank	1
Punjab and Sind Bank	1
ICICI Bank	2
<b>Total</b>	<b>1699</b>

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 inactivity of BCs and advised all member banks to take necessary action in this regard.

**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	Coverage percentage (%) of eligible current accounts
Dhalai	100.00	100.00
Gomati	100.00	100.00
Khowai	100.00	100.00
North Tripura	100.00	100.00
Sepahijala	100.00	100.00
South Tripura	100.00	100.00
Unokoti	100.00	100.00
West Tripura	100.00	100.00
<b>Tripura Total</b>	<b>100.00</b>	<b>100.00</b>

### Opening of Brick & Mortar Branches in the identified Villages

Department of Financial Services vide mail dated 18.07.2022 & 04.05.2023 informed that 10 locations in the state of Tripura have been identified to open the brick-and-mortar branches. After undertaking survey, banks have opened brick-and-mortar branches in 04 villages and at one location there is already a bank branch in a permissible distance. Out of remaining 05 villages, in 01 village member banks yet to open the branch and in other 04 locations banks are facing infrastructure difficulty like suitable premises, all weather road and network connectivity. Details of 05 locations are given below: -

Allocated Bank	District	Village Name	Reply from Bank
Axis Bank	Dhalai	Manu Chhailengta R.F.(Part) VillageCode :272487	The infrastructure issue like road, network connectivity, electricity was raised by concerned banks. Banks are requested to relook into the issues and make joint survey with LDM of Concerned District & Local Administration.
<b>HDFC Bank</b>	<b>North Tripura</b>	<b>Central CatchmentR.F.(Part) village Code 272728</b>	
South Indian Bank	Dhalai	Deo Reserve Forest (Part) Village Code: 272472	
ICICI Bank	North Tripura	Taiyangpara Village Code: 272721	ICICI Bank has been allocated alternate location at “ <b>Dasmanipara</b> ” 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.
Federal Bank	Khowai	Purba Rajnagar Village Code: 271934	Allocated to concerned Bank by SLBC on 17.05.2023. <b>Bank's reply to DFS:</b> Assigned team is doing a detailed feasibility study of the location.

Department of Financial Services vide mail dated 19.03.2025 informed that 04 locations in the state of Tripura have been identified to open the brick-and-mortar branches out of which 01 locations is already been identified earlier and allocated to HDFC Bank (above).

The new identified locations and allocated banks are given below: -

Allocated Bank	District	Sub district	Village Name	Village code	Village Population	Remarks/Justification
Bank of Baroda	Dhalai	Longtharia Valley	Central Catchment R.F	272536	6,799	Bank with 11% rural presence.
Indian Overseas Bank	Khowai	Khowai	Banbazar	271919	2,214	Bank with 20% rural presence.
Union Bank of India	South Tripura	Belonia	Baraiya	272264	2176	Bank with 11% rural presence.

There were a 08 number of requests received from State Government for opening of brick and mortar branch in the state out of which bank branches are opened in 02 locations and bank branch in 06 remaining locations are at various stage. The detail of these 06 locations are:

Allocated Bank	District	Block	Village	Population (Census 2011)	Action Taken
Tripura Gramin Bank	Gomati	Tepania	Garjanmura	4578	TGB has deployed BCA with passbook printing facility, account opening and other operations at the location.
Axis Bank	Dhalai	Manu	Purba Karamcharra	2710	Axis Bank representative to appraise the present status.
Punjab National Bank	Unakoti	Kumarghat	Fatikroy	2891	PNB has informed the house that they are in process of opening the branch at the earliest.
IndusInd Bank	Dhalai	Chawmanu	Manikpur	3179	IndusInd Bank to appraise the present status.
Bank of Baroda	Dhalai	Ganganagar	Ganganagar	1929	Bank of Baroda representative appraised the house that they are awaiting approval from their Head office.
Union Bank of India	Dhalai	Raishyabari	Raishyabari	3215	Union Bank informed the house that they have made survey and submitted to their Regional Office.

### **Deployment of ATMs in RD Blocks**

In the 138<sup>th</sup> SLBC meeting, keeping in view the needs of the rural population, the State Government had advised to open ATM in all BDO offices. Accordingly, SLBC desk allocated these BDO offices to member banks. Subsequently member banks raised the issue of ATMs in close vicinity and accordingly it was reviewed in SLBC subcommittee on FI and SLBC house and it is decided that Bank will open ATM in 16 BDO offices. Out of 16 locations ATM is operation in 03 BDO office and deployment of ATM in rest 13 BDO offices is appended below:

Allocation of ATM to different banks				
S.No.	District	Block	ATM Allocation	Present Status
01	Unakoti	Pecharthal	PNB	ATM machine is at the location and operation will start soon after other necessary arrangements.
02	North Tripura	Kalacherra	PNB	
03	Unakoti	Chandipur	PNB	
04	West Tripura	Bamutia	PNB	
05	Dhalai	Chawmanu	PNB	<b>PNB has also requested RBI for dispensation from installation of ATM on ground that</b> 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.
06	South Tripura	Poangbari	PNB	
07	South Tripura	Rainagar	PNB	
08	West Tripura	Belbari	PNB	
09	Gomati	Karbook	SBI	Bank is in the process of setting up ATM at given location
10	Sepahijala	Nalchar	SBI	In process
11	South Tripura	Bharat Chandra Nagar	SBI	In process
12	South Tripura	Jolaibari	SBI	In process
13	South Tripura	Rupaichari	SBI	In process

### **Deployment of ATMs in Khowai & Unakoti districts**

147<sup>th</sup> 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 31<sup>st</sup> 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
	<b>Total</b>	<b>23</b>	<b>20</b>

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.

**POLICY INITIATIVE OF THE GOVERNMENT  
Implementation of CKYC in Banks**

Central Know your Customer record registry (CKYCRR) is a registry established under PML Rules, 2005 (Maintenance of Records) in 2016 as a repository of KYC record. Before this repository, when a person approaches the financial institution for opening an account, he/she needs to submit KYC documents to every financial institution. For any change in KYC details, individual needs to approach all the institutions where he/she have an account.

Now, customer has to submit documents only once to any financial institution, the financial institutions upload the KYC details into this repository and the CKYCR issues a 14-digit unique CKYC Number, which can be used by the customers to maintain multiple account based relationships. In case of any changes to the personal information can be informed to only one institution and all other institutions customer has an account will be informed by CKYCR.

As per PML guideline, every Reporting Entity within 10 days after the commencement of account-based relationship with the client has to file the electronic copy of the client's KYC records with the Central KYCR Registry. The CKYCR Registry shall process the KYC records received from reporting entity for deduplication and issue a 14-digit unique KYC identifier for each client to the reporting entity, which shall communicate the KYC identifier in writing to the customer. The registry has started Missed call facility (no.7799022129) and view only facility on CKYCR website to know CKYC card.

**E- Kisan Upaj Nidhi & CGS - NPF**

e-Kisan Upaj Nidhi (e-KUN) a digital gateway on boarded on Jansamarth portal on 04.03.2024 with collaborative efforts of Department of Food and Public Distribution, Department of Financial Services, Warehousing Development and Regulatory Authority (WDRA) and NABARD. 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.

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.

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.

## PM Surya Ghar – Muft Biji Yojana

**PM Surya Ghar – Muft Biji Yojana** is a scheme launched by Government of India in its 2024-25 Union Budget for rooftop solar plant project with an investment of over 75,000 crore rupees to provide solar power for about 1 crore households and to provide them 300 units of free electricity every month.

The Status of implementation in the state of Tripura as on 31.03.2025 is appended below: -

<b>PM Surya Ghar for FY 2024-25 as on 31.03.2025</b>									
<b>SL No</b>	<b>Bank Name</b>	<b>Digital Approval (A)</b>	<b>Referred (B)</b>	<b>Application Sourced (A+B = C)</b>	<b>Sanctioned (D)</b>	<b>Partial Disbursed (E)</b>	<b>Disbursed (F)</b>	<b>Rejected (G)</b>	<b>In - Pipeline</b>
1	Bank of Baroda	7	0	7	2	0	1	4	1
2	Bank of India	6	0	6	3	0	1	3	0
3	Canara Bank	27	0	27	12	5	10	15	0
4	Central Bank of India	2	0	2	2	0	0	0	0
5	Indian Bank	5	0	5	2	2	2	3	0
6	Indian Overseas Bank	0	1	1	0	0	0	1	0
7	Punjab National Bank	122	11	133	90	0	71	42	1
8	State Bank of India	127	0	127	80	34	73	36	9
9	Tripura Gramin Bank	30	17	47	30	0	16	4	13
10	UCO Bank	8	0	8	5	0	4	2	1
11	Union Bank of India	5	0	5	3	0	3	2	0
<b>GRAND TOTAL</b>		<b>339</b>	<b>29</b>	<b>368</b>	<b>229</b>	<b>41</b>	<b>181</b>	<b>112</b>	<b>25</b>

### KCC in Animal Husbandry, Dairy & Fishery Farmers

In order to expand the benefit of KCC to all eligible animal husbandry and fishery farmers in the country, the Department of Financial Services (DFS), is organizing a nationwide “Animal Husbandry and Fisheries KCC campaign” from 15<sup>th</sup> November 2021 onwards.

The Position as on 31.03.2025 is given as under:

<b>Sector</b>	<b>No of Applications Received</b>	<b>No of Applications Accepted</b>	<b>No of Applications Sanctioned</b>	<b>Already having KCC with Some other Bank</b>	<b>Applicant in default NPA</b>	<b>Rejected Other Reason</b>	<b>Pendency more than 15 days</b>
<b>ARDD</b>	<b>963</b>	<b>963</b>	<b>471</b>	<b>5</b>	<b>336</b>	<b>133</b>	<b>0</b>
<b>Fishery</b>	<b>1601</b>	<b>1601</b>	<b>754</b>	<b>3</b>	<b>492</b>	<b>346</b>	<b>2</b>

## National Livestock Mission

The status of application sponsored by Deptt of ARDD, Govt of Tripura under National Livestock Mission is here under :

BANKWISE STATUS OF NATIONAL LIVESTOCK MISSION LOAN AS ON 01.05.2025 (since)2021				
BANK	APPLICATION	SANCTIONED	PENDING	REJECTION
Punjab National Bank	53	11	14	28
State Bank of India	44	11	7	27
Tripura Gramin Bank	39	4	9	25
Tripura State Co-operative Bank	7	0	7	0
HDFC Bank	4	0	3	1
Indian Overseas Bank	5	4	1	0
UCO Bank	5	0	2	3
Bank of India	7	2	4	1
Punjab & Sind Bank	1	0	1	0
IDBI Bank	2	0	2	0
Canara Bank	2	0	0	2
Bandhan Bank	1	0	0	1
Union Bank of India	2	2	0	0
Axis Bank	3	0	3	0
<b>TOTAL</b>	<b>175</b>	<b>34</b>	<b>53</b>	<b>88</b>

### NABARD Initiative: NABSAnrakshan Trustee Private Limited

NABARD with the objective of addressing the need of the agriculture and rural sector, established a wholly owned subsidiary NABSAnrakshan Trustee Private Limited. The Credit Guarantee mechanism under the management of NABSAnrakshan, aims to facilitate credit flow to agriculture and rural sector through mitigation of the risk of default for lending institutions.

Following three Credit Guarantee Scheme (CGS) have been announced by Gol and the implemented by NABSAnrakshan:

- **Credit Guarantee Scheme for Animal Husbandry and Dairying (AHIDF)**
- **Credit Guarantee Scheme for Fisheries Infrastructure Development Fund (FIDF)**
- **Credit Guarantee Scheme for Farmers Producer Organizations Financing (FPO)**

#### Credit Guarantee Scheme for Animal Husbandry and Dairying (AHIDF)

The credit guarantee will be extended to loans given under AHIDF only which are viable and are covered under MSME defined ceilings. The guarantee coverage would be 25% of the credit facility available to the borrower.

The eligible activities are –

- (i) the dairy processing and value addition infrastructure,
- (ii) meat processing and value addition infrastructure
- (iii) Animal Feed Plant
- (iv) Establishment of IVF Centre
- (v) Sex Sorted Semen and
- (vi) Breed Multiplication Farm.

Procurement of land, working capital, old machineries and vehicle for personal use are not covered under AHIDF.

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## **Credit Guarantee Scheme for Fisheries & Aquaculture Infrastructure Development Fund (FIDF)**

To intensify development of various fisheries infrastructures like fishing harbors, fish landing centers, ice plants, cold storage, fish transport facilities, integrated cold chain, modern fish markets, Brood Banks, Hatcheries, aquaculture development, Fish Seed Farms, state of art of fisheries training centers, fish processing units, fish feed mills/plants, cage culture in reservoir, Introduction Deep Sea Fishing Vessels, disease Diagnostic Laboratories, Mariculture and Aquatic Quarantine Facilities Credit Guarantee Scheme for Fisheries & Aquaculture Infrastructure Development Fund (FIDF) is created

The fund provides loan for up to 80% of project's estimated cost. The Government of India provides interest subvention up to 3% per annum for the repayment period of 12 years inclusive of moratorium of 2 years for providing the concessional finance by the NLEs namely NABARD, NCDC & all schedule banks at the interest rate not lower than 5% per annum.

## **Credit Guarantee Scheme for Farmer Producer Organizations (FPO)**

Recognizing the importance of FPOs in the agricultural landscape, Ministry of Agriculture and Farmer's Welfare, Government of India has launched a dedicated central sector scheme "Formation and Promotion of 10,000 Farmer Producer Organizations (FPOs)" to address the challenges faced by FPOs. The modalities of the Trust formation and the Scheme design is under formulation.

The credit guarantee cover per FPO will be limited to the project loan of Rs. 2 crore. The RRB may be eligible to seek Credit Guarantee Cover for a credit facility sanctioned in respect of a single FPO borrower for a maximum of 2 times over a period of 5 years. The likely Annual Credit Guarantee Fee will be maximum up to:

- 0.85% of the credit facility up to Rs. 1.00 crore project loan and
- 0.75% of credit facility above Rs. 1.00 crore and up to Rs. 2.00 crore project loan sanctioned by the Banks.

The guarantee coverage under this scheme will be:

- For Credit facility up to Rs. 1 crore, credit guarantee cover will be 85% of sanctioned credit facility with ceiling of Rs.85 lakh and
- For Credit facility up to Rs. 2 crore, credit guarantee cover will be 75% of sanctioned credit facility with ceiling of Rs. Rs. 1.50 crore.

## **LENDING AGAINST SECURITY OF PROPERTY CARDS ISSUED UNDER SVAMITVA SCHEME**

The Central Sector Scheme "SVAMITVA" aims to provide the 'Record of Rights' to village household owners possessing houses in inhabited areas (Abadi) in villages. Under the scheme, land parcels in rural inhabited area of all the villages of the country are surveyed. It helps in determination of clear ownership of property.

The Scheme facilitates monetization of properties leading to ease of securing bank loans, reduction of property related disputes, comprehensive village level planning and providing a basis for assessment of property tax, which would accrue to the Gram Panchayats directly in States where it is devolved.

Banks are requested to formulate internal guidelines for issuance of loan against the issued property cards

**Other Issues**  
**Discussion on Market Intelligence Issues**

As per RBI circular RBI/2017-2018/155/FIDD.CO.LBS.BC.No.19/02.01.001/2017-18 April 6, 2018 following issues are brought to the attention of all stakeholders:

- Ponzi Schemes/ Illegal Activities of Unincorporated Bodies/ Firms/ Companies Soliciting Deposits from the Public.
- Banking Related Cyber Frauds, phishing, etc.
- Instances of usurious activities by lending entities in the area, cases of over indebtedness
- Credit related frauds by borrower groups etc.

Bankers have a crucial role in educating their customers about these threats. 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.

**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 137<sup>th</sup> 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:

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

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.  
PMAY- Urban Status:

A Home Loan scheme for TUEP workers under PMAY-formulated is formulated as per decision of SLBC house & 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 received from Urban Development Deptt to which Lead Bank Punjab National Bank has raised some queries crucial for approving the scheme for all. These queries are sent to Director, Urban Development Deptt, Govt of India for necessary clarification.

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

## Mandatory Registration of Lease Deed by the bank branches including ATMs

3(2)-DIF/SLBC/2021(5)

1/896449/2025

Government of Tripura  
Directorate of Institutional Finance  
PN Complex, Gurkhabasti, Agartala.  
Email Id – [dif-agr@yahoo.in](mailto:dif-agr@yahoo.in)  
Phone No – 0381-232-5388

Dated-17/05/2025.

To  
The DGM & Circle Head  
PNB, (SLBC Convener), Agartala.  
The Regional Manager  
Regional Business Office, SBI, North /South.  
The Zonal Manager  
UCO Bank, Kaman Chowmuhani, Agartala.  
The Chairman  
TGB, Head Office, Abhoynagar, Agartala.  
The Managing Director  
TSCB Ltd., Head Office, Post Office Chowmuhani, Agartala.

**Subject:** -Non-registration of lease deeds by the bank branches including ATMs.

Sir,

Kindly find enclosed here with a copy of the letter addressed to the undersigned from the Deputy Secretary, Revenue Department, Government of Tripura regarding the subject cited above.

It is stated that as per Section 17 of the Registration Act, 1908, the leases of immovable property from year to year, or for any term exceeding one year or reserving a yearly rent should be registered. It has come to notice of the appropriate authority that bank branches and their ATMs working under their jurisdiction did not register / renew their lease agreements / deeds from year to year which was required to be registered as per the Act. As a result, huge economic loss has incurred to the Government exchequer.

Considering the above, I am to request you to kindly check the issue raised by Revenue Department & ensure that no bank branch including ATMs are functioning without registering their lease agreement / deeds or renewals are pending years long.

The Convener, SLBC (Circle Head, PNB) is requested to take up the matter with other banks operating in the State to resolve the issue. He is also requested to make an agenda point on the issue for discussion in the forthcoming SLBC meeting.

Yours faithfully,

Enclo :- As Stated.

(Rakhi Biswas, IAS)  
Addl. Secretary & Director,  
Institutional Finance

Copy to:-

1. PS to the Secretary, Finance for kind information.
2. The Deputy Secretary, Revenue Department for information please.

## Timely submission of data by banks

**Timely submission** of correct data by all banks/financial institutions is of prime importance for effective functioning of Lead Bank Scheme. Delayed submission of data comes in the way of timely holding of various meetings relating to Lead Bank Scheme. It also debars the convener bank/ lead bank to submit compiled data to RBI, NABARD and Central and State Governments on various items as and when asked for. All banks need to make a lot of improvement in this area. The issue has become more important in the context of RBI directives that SLBC meetings are to be held within 45 days of the end of the quarter.

All Banks were requested to submit data within 15.07.2025 for compilation of Agenda Notes for 152<sup>th</sup> SLBC Meeting for June 2025 quarter. The date of submission by the concerned banks is tabulated below:

Sl.	Bank	Date of Submission
1	Punjab National Bank	08.04.2025
2	Jana Small Finance Bank	10.04.2025
3	Bank of Maharashtra	11.04.2025
4	Ujjivan Bank	15.04.2025
5	Tripura Gramin Bank	16.04.2025
6	Indian Overseas Bank	16.04.2025
7	AXIS BANK	17.04.2025
8	Bandhan Bank	17.04.2025
9	Bank of India	17.04.2025
10	ICICI	17.04.2025
11	Indian Bank	17.04.2025
12	South Indian Bank	17.04.2025
13	Canara Bank	18.04.2025
14	ACUB	18.04.2025
15	Bank of Baroda	19.04.2025
16	UCO Bank	19.04.2025
17	Tripura State Co-Operative Bank	22.04.2025
18	HDFC	22.04.2025
19	ESAF Bank	24.04.2025
20	IDFC First Bank	24.04.2025
21	NESFB	24.04.2025
22	Union Bank of India	24.04.2025
23	Federal Bank	25.04.2025
24	IndusInd Bank	25.04.2025
25	IDBI BANK	28.04.2025
26	State Bank of India	28.04.2025
27	Central Bank of India	29.04.2025
28	YES Bank	30.04.2025
29	Punjab & Sind Bank	01.05.2025
30	Kotak Mahindra Bank	01.05.2025



ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ  
punjab national bank  
राज्य स्तरीय बैंकरों समिति, त्रिपुरा  
State Level Bankers' Committee, Tripura  
दुर्गाबाई रोड, अगर्ताला - 799 001  
Durgabai Road, Agartala - 799001  
ई-मेल: slbctripura@pnb.co.in /chaganala@pnb.co.in

Ref:PNB/SLBCTripura/Minutes& Advisory/22/2024-25

Date: 20.05.2025

**Proceedings of the Meetings of SLBC Tripura Sub – Committee on Financial Inclusion, Agriculture & MSME held on 19<sup>th</sup> May 2025 at the Conference Hall of NABARD, TRO, Agartala.**

The SLBC Tripura Sub – Committee on Financial Inclusion, Agriculture & MSME was held on 19<sup>th</sup> May 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 dignitaries from RBI, member Banks and line departments along with gracious presence of Ms. Rakhi Biswas, IAS, Addl. Secretary & Director, Deptt of Institutional Finance, Govt of Tripura. A list of participants of the meeting is enclosed.

At the outset, Shri Rituraj Krishna, Convener, SLBC Tripura welcomed the participants and briefed the house about the key highlights of performance of banks in the FY 2024-25. Subsequently, Shri Anil S. Kotmire, GM, NABARD TRO Agartala delivered his key note address following which point wise agenda taken up for discussion.

The gist of deliberations and emerging Action Points are as follows-

1. The house adopted the minutes of last meeting of SLBC subcommittee on FI, Agriculture & MSME on 14.02.2025.
2. The house expressed its satisfaction that banks altogether have achieved ACP target for KCC. However, GM NABARD opined that scope of further improvement is there specially if banks could cover landless farmers. He suggested that landless farmers may be provided with "Cultivation Certificate" by Agriculture Deptt as discussed in 131<sup>st</sup> SLBC meeting held on 20-02-2020 in this regard. LDMs/DDMs/Agriculture Deptt to create awareness as well.
3. The house took cognizance that some of the member banks did not participate in KCC financing at all like Bank of Maharashtra, Bandhan Bank & ICICI Bank. Accordingly advised all banks to start participating in KCC financing.
4. Credit flow to allied activities in Agriculture is Rs. 2270.35 crore which can be further improved leveraging the vast potential available in the state specially in Dairy, Fishery & Poultry. Jt. Director, ARDD informed the house that the deptt has taken initiative to



Chit  
Duty

- sponsor applications to bank branches and is getting good support from the banks which will yield good results.
5. During the discussion on KCC in ARDD & in Fisheries, house observed that applications are sponsored to few banks only and requested department to look into the issue.
  6. Chairman of the house surprised to note that coverage of farmers under PMFBY for Rabi crops is more than that in Kharif crops to which Asstt. Director, Agriculture deptt clarified the reason.
  7. House observed that performance in Agriculture Infrastructure Fund (AIF) is not at all satisfactory and cited that it may be one of the reason for non-achievement of Agriculture ACP target which is 78% in the FY 2024-25. It is resolved that LDM/DDM/Agriculture Deptt to create mass awareness about the benefit of the scheme through their ongoing meetings/camps/FLCs etc.
  8. Chairman of the house suggested Punjab National Banks, State Bank of India, UCO Bank and likewise other banks in which NPA portfolio is quiet high that banks may explore the possibility of One Time Settlement (OTS) of NPA KCC accounts wherever possible.
  9. Representative from Tripura Livelihood Mission (TRLM) expressed satisfaction over 100% achievement in SHG finance amount wise. However, house observed that account wise achievement is 74% only and hence requested TRLM to sponsor sufficient number of SHG applications to bank branches.
  10. In MSME, house observed that Tripura Gramin Bank had disbursed Rs.291.87 crore in MSME during FY 2024-25 whereas it had disbursement Rs.521.90 crore in FY 2023-24 and requested TGB to examine the reason.
  11. In PMEGP, Rs. 51.54 crore is disbursed in 865 applications, out of which only one (01) applications pertains to Private Sector Bank. House observed that success of the scheme depends upon contribution/participant each and hence requested Private Sector Bank to relook into their strategy.
  12. In SWAVALAMBAN, it is observed that 177 cases are disbursed out of 1310 scationed applications to which some banks raised the issue to non-issuance of permit for e-Rickshaw, pendency of EDP training. Chairman advised banks to submit exact figure reason wise henceforth so that meaningful discussion could be done. Jt Director, Deptt of Industries & Commerce, requested banks to disburse eligible sanctioned applications by 30.06.2025.
  13. RBI raised the issue of high rejection in PMFME cases and opined banks to examine rejected cases at their administrative office level on sample basis to cross check the efficiency of appraisal process at field level.
  14. House observed that there is slow process in opening of bank branches at allocated location and advised to expedite the process. A time line may be intimated to SLBC desk at the earliest. State Administration is also requested to look into the infrastructural issues raised by banks.



*[Handwritten signature]*  
Date: \_\_\_\_\_

The detail of allocated location is appended below: -  
a) by DFS, GOI

Allocated Bank	District	Village Name	Reply from Bank
Axis Bank	Dhalai	Manu Chhailengla R.F.(Part) VillageCode :272487	The infrastructure issue like road, network connectivity, electricity was raised by concerned banks Banks are requested to relook into the issues and make joint survey with LDM of Concerned District & Local Administration.
HDFC Bank	North Tripura	Central CatchmentR.F.(Part) village Code 272728	
South Indian Bank	Dhalai	Deo Reserve Forest (Part) Village Code: 272472	
ICICI Bank	North Tripura	Taiyangpara Village Code: 272721	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. Bank is requested to make joint survey with LDM of concerned district
Federal Bank	Khowai	Purba Rajnagar Village Code: 271934	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.
Bank of Baroda	Dhalai	Central Catchment R.F (Part) Village Code 272536	Allocated on 18.04.2025
Indian Overseas Bank	Khowai	Banbazar Village Code 271919	Allocated on 18.04.2025
Union Bank of India	South Tripura	Baraiya Village Code : 272264	Allocated on 18.04.2025



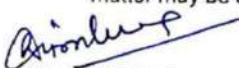
b) by Tripura State Govt

Allocated Bank	District	Block	Village	Population (Census 2011)	Action Taken
Tripura Gramin Bank	Gomati	Tepania	Garjanmura	4578	TGB has deployed BCA with passbook printing facility, account opening and other operations at the location.
Axis Bank	Dhalai	Manu	Purba Karamcharra	2710	Axis Bank representative is not present in the meeting to appraise the present status.
Punjab National Bank	Unakoti	Kumarghat	Fatikroy	2891	PNB has informed the house that they are in process of opening the branch at the earliest.
IndusInd Bank	Dhalai	Chawmanu	Manikpur	3179	IndusInd Bank to appraise the present status.
Bank of Baroda	Dhalai	Ganganagar	Ganganagar	1929	Bank of Baroda representative appraised the house that they are awaiting approval from their Head office.
Union Bank of India	Dhalai	Raishyabari	Raishyabari	3215	Union Bank informed the house that they have made survey and submitted to their Regional Office.

15. The status of deployment is discussed in the house, house accepted the arguments submitted by TGB, TSCB, SBI & PNB that Fixed point BC is more effective than ATM since it provides basic banking services whereas ATM only help in cash circulation and may be against the digitalization objective. As such it is resolved that deployment of ATM in allocated locations viz in RD Block office, in Unakoti & in Khowai district may be dispensed subject to approval of SLBC house.

16. House applauded the achievement of SLBC Tripura recognized by PFRDA which bestowed "Award of Excellence" to it.

17. House observed that issue of freeing of blocked industrial land mortgaged to Bank/FIs by the defaulter Industrial unit is beyond the purview of LBS/SLBC fora and hence the matter may be discussed by TIDC with respective bank on case to case basis.

  
(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 19<sup>TH</sup> MAY 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	Ms. Rakhi Biswas	Add. Secretary & Director, Institutional Finance, GoT
4	Shri Sunil Nigam	AGM, Reserve Bank of India, RO Agartala
5	Shri Venkatesh V.	GM, Tripura Gramin Bank
6	Shri Biswait Kr. Das	GM, Tripura State Co-operative Bank Ltd
7	Shri Moulik Majumder	Jt. Director, Deptl of Industries & Commerce, GoT
8	Dr. Amitabha Dasgupta	Jt. Director, ARDD, GoT
9	Dr. Debasis Bhowmik	Asstt. Director, Deptl 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, Deptl of Institutional Finance, GoT
13	Shri Uttam Kr. Mukherjee	Chief Manager, SLBC Tripura, Punjab National Bank
14	Shri Susanta Das	Chief Manager, Bank of Baroda, Agartala
15	Shri Aman Kr. Poddar	Manager, RBI RO Agartala
16	Shri Suman Saha	BM, HDFC Bank, Agartala
17	Shri Ranjit Chowdhury	Sr. Manager, Canara Bank, Agartala
18	Shri Deepraj Roy	Manager, SLBC, Tripura
19	Shri Palash Bhowmik	State Co-ordinator, State Bank of India, Agartala
20	Shri Birat Dutta Bhaumik	AVP, IndusInd Bank
21	Shri Dipankar Choudhury	AVP, Axis Bank, Agartala
22	Shri Biki Ghosh	Sr. Manager, Tripura Gramin Bank
23	Shri Biswanth Mazumder	Sr. Manager, Tripura State Co-operative Bank
24	Shri Ajay Bhowmik	Manager, Union Bank of India, Agartala
25	Shri Partha Saha	BM, Bank of Maharashtra
26	Shri Ankadeep Ghosh	BCE, IDFC First Bank Ltd, Agartala
27	Shri Dipak Chakraborty	FIC, TRLM, GoT
28	Ms. Sarmista Deb	Manager, Bandhan Bank
29	Shri Mainak Saha	Officer, Federal Bank, Agartala
30	Shri Soumil Sarkar	BM, ICICI Bank
31	Shri Debraj Chandra	Dy. Manager, SBI
32	Shri Amit Das	Asst. Manager, Indian Bank
33	Shri Gopal Das	AH, Ujjivan SFB
34	Shri Ashish Barla	Sr. Manager, Indian Overseas Bank

\*\*\*\*\*XXXX\*\*\*\*\*



*Shri*  
*D. Das*



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

Ref: SLBC/Tripura/Minutes & advisory/023/2025-26

Date: 23.05.2025

**Proceedings of the Meetings of SLBC sub committee on Deepening of Digital Ecosystem for the state of Tripura held on 22<sup>nd</sup> May 2025 at Tripur Gramin Bank, Head office, Agartala.**

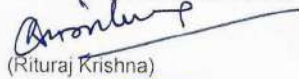
The SLBC sub committee on Deepening of Digital Ecosystem for the state of Tripura, was held on 22<sup>nd</sup> May 2025, at Tripura Gramin Bank, Head office, Agartala. The meeting was chaired by Shri Anil S. Kotmire, GM (OIC) NABARD & co-chaired by Shri Rituraj Krishna, Convenor, SLBC, Agartala. The house also witnessed the gracious presence of Ms. Rakhi Biswas, Addl Secretary & Director, Deptt of Institutional Finance, Govt of Tripura; Shri Sunil Nigam, AGM, RBI RO Agartala; Shri Venkatesh V., GM Tripura Gramin Bank HO; Shri Ritankar Kundu, Zonal Manager, UCO Bank, ZO Agartala, Shri Aman Kr. Poddar Manager, RBI RO Agartala & representatives from various banks operating in the state of Tripura namely Shri Kanhaiya Jha, Chief Manager & Shri Goutam Bhowmik, Asstt. Manager from TGB; Shri Mritunjoy Roy, BH from Bandhan Bank; Shri Palash Bhaumik, State Co-ordinator from SBI; 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 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.
- House resolved that Bank should proactively issue QR codes to further increase the acceptance of digital payments in the state

The meeting ended with vote of thanks to all participants.

  
(Rituraj Krishna)

DGM & C  
SLBC T  






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punjab national bank

ਰਾਜ ਯਤੀਕ ਬੈਂਕਰੀ ਸਮਿਤੀ, ਤ੍ਰਿਪੁਰਾ  
State Level Bankers' Committee, Tripura

ਦੁਰਗਾਮੀ ਰੋਡ, ਅਗਰਤਲਾ -799 001

Durgabari Road, Agartala -799001

ਫੋਨ/ e-mail: slbctripura@pnb.co.in / chasartala@pnb.co.in

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

Date: 23.05.2025

**Proceedings of the Meetings of SLBC Steering Committee for the state of Tripura held on 22<sup>nd</sup> May 2025 at the Conference Hall of Tripura Gramin Bank, HO Agartala.**

The SLBC sub committee on Deepening of Digital Ecosystem for the state of Tripura was held on 22<sup>nd</sup> May 2025 at Tripura Gramin Bank, Head office, Agartala. The meeting was chaired by Shri Anil S. Kotmire, GM (OIC) NABARD & co-chaired by Shri Rituraj Krishna, Convenor, SLBC, Agartala. The house also witnessed the gracious presence of Ms. Rakhi Biswas, Addl Secretary & Director, Deptt of Institutional Finance, Govt of Tripura; Shri Sunil Nigam, AGM, RBI RO Agartala; Shri Venkatesh V., GM Tripura Gramin Bank HO; Shri Ritankar Kundu, Zonal Manager, UCO Bank, ZO Agartala, Shri Aman Kr. Poddar Manager, RBI RO Agartala & representatives from various banks operating in the state of Tripura namely Shri Kanhaiya Jha, Chief Manager & Shri Goutam Bhowmik, Asstt. Manager from TGB; Shri Mritunjoy Roy, BH from Bandhan Bank; Shri Palash Bhaumik, State Co-ordinator from SBI; 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 150<sup>th</sup> 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 150<sup>th</sup> SLBC meeting of Tripura state: -

Agenda Item	Contents
	General Information/Network of Bank Branches & Vital Banking Statistics
01	Adoption of Minutes
02	ATR of SLBC Tripura meeting held on 28.02.2025
03	Implementation of Annual Credit Plan (ACP)
04	Review of CD Ratio & Key Banking Parameter in Tripura
	Deposit, Advance & CD Ratio for Tripura as on 31.03.2025
	Banks showing decrease in CD ratio Q-o-Q
	Banks showing increase in CD ratio Q-o-Q
	Banks maintaining almost same CD ratio



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ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ



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पंजाब नैशनल बैंक  
punjab national bank  
राज्य स्तरीय बैंकर्स समिति, त्रिपुरा  
State Level Bankers' Committee, Tripura  
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Durgabari Road, Agartala -799001

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	Banks with decreasing CD ratio trend
	Banks with single digit CD ratio
	Banks with increasing CD ratio trend
	District wise CD ratio
	Key banking parameter of the state as on 31.03.2025
	Key highlights of performance of banks during FY 2024-25
	Top 10 Banks in terms of Business as on 31.03.2025
05	Issuance of KCC during the Year 2024-25
	Pradhan Mantri Fasal Bima Yojana (PMFBY)
06	Progress under AIF
07	Achievement in SHG Finance in FY 2024-25
08	Government Sponsored Schemes
	PMEGP
	SWAVALAMBAN
	PM Vishwakarma
	PMFME
	PM SVANidhi
09	Stand Up India
10	Pradhan Mantri Mudra Yojana
11	Position of NPA in Banks
12	Financial Inclusion
	Pradhan Mantri Jandhan Yojana
	Social Security Scheme





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राज्य स्तरीय बैंकर्स समिति, त्रिपुरा  
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	Claim Status of PMJJBY & PMSBY
	Financial Literacy Initiative by Banks
	Inclusion of Financial Literacy in School Curriculum
	Performance of RSETIs
	Review of operation of Business Correspondents (BCs)
	Deepening of Digital payment system in the state
	Opening of Brick and Mortar Branch in identified villages
	a) by DFS, Govt of India
	b) State authorities
	Deployment of ATM in RD Blocks
	Deployment of ATM in Khowai & Unakoti District
13	Policy Initiative of the Government
	Implementation of CKYC in Banks
	E-Kishan Upaj Nidhi (e-KUN) & CGS-NPF
	PM Suryaghar Muft Bijli Yojana
	KCC in Animal Husbandry, Dairy & Fishery Farmer
	National Livestock Mission (NLM)
	NABARD initiative – NABSANRAKSHAN Trust Pvt Ltd
	CGS-AHIDF,
	CGS- FIDF
	CGS- FPO
	Lending against Security of property cards issued under SVAMITVA scheme
14	Other Issues:
	Discussion of Market Intelligence Issues e.g. Ponzi Scheme/Cyber Frauds etc.
	Appropriation of PMAY grant towards NPA accounts of the customer
	PMAY – Implementation of PMAY – Gramen & PMAY- Urban for Tripura





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punjab national bank  
राज्य स्तरीय बैंकरों समिति, त्रिपुरा  
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ई-मेल/ e-mail : slbctripura@pnb.co.in /cbatartala@pnb.co.in

	Mandatory registration of lease deeds by the bank branches including ATMs
	Timely Submission of Data by Banks
15	Any other issue with the permission of chair
	Proceeding of SLBC Sub Committee on Agriculture, MSME & FI Meeting held on 19.05.2025
	Proceeding of SLBC Sub Committee on Digital Ecosystem held on 20.05.2025
	Proceeding of SLBC Steering committee meet held on 20.05.2025
	Proceeding for 149 <sup>th</sup> SLBC meeting held on 09.12.2025

The meeting ended with vote of thanks to all participants.

  
(Rituraj Krishna)  
DGM & Convenor  
SLBC Tripura





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 punjab national bank  
 राज्य स्तरीय बैंकर्स समिति, त्रिपुरा  
 State Level Bankers' Committee, Tripura  
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Ref No: SLBC/TRP/Minutes & Advisory/022 /2024-25

Date: 03.03.2025

**Proceedings of the 150<sup>th</sup> SLBC Tripura meeting held on 28.02.2025 at Agartala**

The 150<sup>th</sup> meeting of SLBC Tripura was held on 28.02.2025 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 Kiran Gite, IAS, Secretary, Department of Industries & Commerce, Govt of Tripura; Shri Apurba Roy, IAS, Secretary, Department of Finance & Agriculture, Govt of Tripura; Smt Deepa D. Nair, IFS, Secretary, ARDD, Fisheries & SC Welfare, Govt of Tripura; Shri Raval Hamendra Kumar, IAS, Special Secretary, Department of Education, Govt of Tripura; Shri Surendra Nidar, GM (OIC), RBI RO Agartala; Shri Anil S. Kotmire, GM(OIC), NABARD, TRO Agartala; Shri Kausik Chattopadhyay, GM, Punjab National Bank, Head Office, New Delhi; Shri Chittaranjan Prusty, GM & ZM PNB ZO Guwahati; Shri Rituraj Krishna, DGM & Convenor, SLBC Tripura; Senior Officers of State Government & State 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 31.12.2024. The key highlight of his welcome speech are -**

- ❖ The banks in the state of Tripura have achieved 68% of ACP 2024-25 for the period April 2024 – Dec 2024. The achievement under Agriculture, MSME segment and Other Priority Sector was 57%, 70% and 74% 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. 43117.67 crores as at Dec 2024 from Rs. 38031.41 crores as at Dec 2023, thus achieving Y-O-Y growth of 13%.  
(Action: for Information to all members)
- ❖ Total Advance during the review period has increased to Rs.22102.54 crores as at Dec'24 from Rs. 20,063.11 crores as at Dec'23 registering a Y-o-Y growth of 10%.  
(Action: all member banks to reduce disparity between Deposit & Credit growth)
- ❖ The overall disbursement in Agriculture sector up to Dec' 2024 quarter in the current fiscal year is Rs. 1993.80 Crores translating into 57% of Annual ACP whereas ACP





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achievement in the corresponding period of last financial year is 51% with disbursement of 1641.99 crore.

(Action: All Banks/NABARD/Agriculture deptt)

- ❖ The disbursement in MSME sector during the period April to Dec of the financial year 2024-25 stood at Rs.2939.27 translating into 70% of Annual ACP whereas achievement in the corresponding period in last financial year 2023-24 is 69% with disbursement of ₹2430.41 crore.

(Action: for information & for keeping up the pace, all members)

- ❖ Overall CD Ratio of the state is at 51% as on 31.12.2024. CD Ratio of 100% is the highest in Dhalai District, as against 41%, the lowest in West Tripura District, having 59% of the total business of the State.

(Action: All Banks to work for increasing the CD ratio)

- ❖ The disbursement under Mudra scheme up to the Dec quarter of FY 2024-25 stands at Rs. 1460.17 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 Dec 2024.

(Action: for information for information & for keeping up the pace, all members)

- ❖ 35896 KCC accounts (69% of the annual target of 52277 nos.) amounting to Rs. 301.05 Crores have been disbursed in FY 2024-25 as on Dec 2024.

(Action: All Banks/Line Department to work for saturation of KCC)

- ❖ 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 11465 accounts (achievement of 51%) with corresponding disbursement amount of Rs.303.50 crores (achievement of 76%) as on 31.12.2024.

(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, 1561 cases were sponsored to the bank branches against the target of 937 cases, out of which 491 cases were sanctioned amounting to Rs.36.04 crores as on 31.12.2024 for FY 2024-25. Banks will have to ensure 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 deliverable by Banks under the ongoing Strengthening of Ecosystem for MSME.

(Action: All member banks/KVIC)



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- ❖ Percentage of gross NPA as against gross advance decreased from 4.81% as on Dec 2023 to 4.74% as on Dec 2024 but in absolute terms amount increased from Rs. 964.78 crores as on Dec 2023 to Rs. 1048.73 crores as on Dec 2024. The State has recorded high percentage of NPA in Govt sponsored schemes. As on Dec 2024, percentage of NPA under KCC is 24%, under PMMY is 12%, under PMEGP and Swavalamban is 31%. He requested State Govt to help in recovering these loans.  
(Action: All Banks/Line Department)
- ❖ Presently, out of a combined total of 10116 proposals pertaining to 1<sup>st</sup>, 2<sup>nd</sup> and 3<sup>rd</sup> dose, under PM SVANidhi, Banks have cumulatively sanctioned 8263 cases, with a healthy 82% sanction percentage. Of the sanctioned cases, 8084 no. of loans, i.e., 98% of cases have been disbursed, for an aggregate amount of Rs.12.12 crores.  
(Action: All Banks/TULM/ULBs)
- ❖ As on Dec 2024, total enrolments under Social Security Schemes are: PMSBY – 13.39 lakhs, PMJJBY – 5.11 lakhs, APY – 2.65 lakhs. During the period under review Jansuraksha Camps have been organized by banks between 15.10.2024 to 15.01.2025 in 1176 GPs/VCs in the state covering all 58 blocks in 08 districts.  
(Action: All Banks/Line department)

Subsequently, Shri J. K. Sinha, IAS Chief Secretary, Govt of Tripura & Chairman of the house gave his insights. The key takeaways from his address are –

- ❖ C.D ratio which is key indicator for all banking activities in the state is declining and presently stand at 51%. That mean that deposit mobilized from the state is not fully utilized/invested in the state hence all out efforts to be given to reverse the trend.  
(Action: All Banks)
- ❖ Banks should take proactive approach in funding/providing credit facility to the investors who are going to invest in the state within their underwriting criterion.
- ❖ ACP for 2025-26 is to be fixed 20% over and above the ACP target of 2024-25 which is fixed at ₹14400 crores. Accordingly, Chair fixed the ACP target for FY 2025-26 at ₹17000 crores after detailed discussion.  
(Action: SLBC desk to allocate proportionate target to member banks)

**Shri Kiran Gite, IAS, Secretary, Deptt of Industries & Commerce, Govt of Tripura in his address raised following issues-**

- ❖ Performance needs to be improved in flagship schemes of Govt PMEGP, SWALAMBAN, PMFME and specially in PM Vishwakarm. He asked bankers to analyze the reason of high rejection in these schemes. He also suggested to form a committee of major bankers & line department to analyze the reason of high rejection in these flagship schemes.





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(Action: SBI/PNB/TGB/TSCB/UCO/KVIC/DIC/SLBC)

- ❖ The average ticket size of the MSME loan in the state is lower which ranges from ₹5 to ₹6 lakh. He urged bankers to increase the average ticket size from ₹5-06 lakh to ₹10 lakh.

(Action: ALL 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.
- ❖ Banks' performance in National Livestock Mission (NLM) is not satisfactory and needs to be improved.

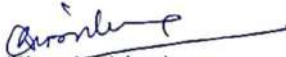
(Action: All Banks)

Shri Raval Hamendra Kumar, IAS, Special Secretary, Deptt of Education & Shri Ajit Sukla Das, IAS, CEO TRLM expressed their pleasure over the performance of Banks in Education Loan & SHIG finance respectively.

(Action: for information for information & for keeping up the pace, all members)

The house started the discussion with Special Agenda on Agri Udaan Programme, Credit flow to Horticulture, Animal Husbandry & Fisheries sector and Digitalisation of land records which is placed for discussion in the house as NABARD Tripura Regional office letter no. NB/Trip/80504/CPD-SLBC/2024-25 dated 11.11.2024 followed by Action points emanated from visit of Hon'ble Union Minister of Finance, Govt of India to Itanagar on 30.09.2024 and regular agenda.

The meeting ended with vote of thanks to the Chair.

  
(Rituraj Krishna)  
DGM &  
Convener, SLBC Tripura



**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
	<b>CHAired BY</b>	
	Shri J K Sinha, IAS	Chief Secretary, Govt. of Tripura





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II	GOVT. OFFICIALS	
1	Shri Kiran Gilte, IAS	Secretary, Industries & Commerce, GoT
2	Shri Apurba Roy, IAS	Secretary, Agriculture & Finance, GoT
3	Smt Deepa D. Nair, IFS	Secretary, ARDD, Fisheries & SC Welfare, GoT
4	Shri Raval H. Kumar, IAS	Special Secretary, Education, GoT
5	Ms. Rakhi Biswas, IAS	Addl. Secretary & Director, Institutional Finance, GoT
6	Shri Ajit Sukladas	CEO TRLM & MD TULM, GoT
7	Shri Deepak Kr. Das	Director, Horticulture, GoT
8	Shri Hirendra Debbarma	Jt. Director, Deptt of Agriculture & FW, GoT
9	Shri Amitabh Chakma	Jt. Director, Deptt of Urban Development, GoT
10	Dr. Debashis Bhowmik	Asslt. Director, Deptt of Agriculture & FW, GoT
11	Shri Tapas Kr. Basak	D.O., Institutional Finance, GoT
12	Dr. Debasish Bhowmik	Asslt. Director, Agriculture, GoT
13	Shri Abhijit Debbarma	TRLM
14	Ms. Debasree Patwary	TRLM
15	Shri Ashish Kr. Mondal	KVIC
III	RBI/NABARD/SIDBI/CERSAI/NEDFi	
1	Shri Surendra Nidar	GM (OIC), RBI RO Agartala
2	Shri Anil S. Kolmire	GM, NABARD TRO Agartala
3	Shri Sudip Bhattacharyya	DGM, Reserve Bank of India, RO Agartala
4	Shri Rajesh Chandrekar	DGM, NABARD, TRO Agartala
5	Shri Bappa Kishore Roy	Asslt. Manager, SIDBI
6	Shri Ranendra Narayan Roy Choudhury	Branch Manager, NEDFi
7	Shri Prasenjit Debnath	BDR, NEDFi
IV	Convener Bank	
1	Shri Kausik Chattopadhyay	General Manager, Punjab National Bank
2	Shri Chittaranjan Prusty	GM & ZM 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

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3	Shri Deabsis Chandra Das	RM, SBI RBO Agartala South
4	Shri Ritankar Kundu	Zonal Head, UCO Bank, Agartala
5	Shri Susanta Das	Chief Manager, Bank of Baroda
6	Shri Uttam Kr. Roy	Chief Manager, Indian Overseas Bank
7	Shri Nilamani Nanda Rajam	Chief Manager, Union Bank Of India
8	Shri Deepak Kumar	Chief Manager, Canara Bank
9	Shri Rakesh Kr. Choudhury	Chief Manager, Bank of India
10	Shri J. Bhattacharjee	Manager, Central Bank of India
11	Shri Amit Dey	Asstt Branch Manager, Indian Bank
12	Shri Palash Bhaumik	State Co-ordinator, State Bank of India
13	Shri Dipankar Biswas	Cluster Head, Bandhan Bank
14	Shri Gopal Das	CH, Ujjivan Small Finance Bank
15	Shri Birat Dutta Bhaumik	AVP-BM, IndusInd Bank
16	Shri Dipankar Choudhury	AVP, Axis Bank
17	Ms. Shriparna Sarkar	AGM, IDBI Bank
18	Shri Suman Saha	AVP, HDFC Bank
19	Shri Abhijit Chawdhury	Branch Head, North East Small Finance Bank
20	Shri Nayan Datta	RM, Kotak Mahindra Bank
21	Rajarshi Bhattacharjee	Sr. Manager, Yes Bank
22	Shri S. Sarkar	BM, ICICI Bank
23	Shri Subhabrata Chakraborty	Officer, ICICI Bank
24	Ms. Ankita Saha	Officer, Federal Bank
25	Shri Rishiraj Sarkar	Dy. Manager, Bank of Maharashtra
26	Shri Arijit Kar	Asstt. Manager, South Indian Bank
27	Shri Debanjan Datta	AVP & Branch Manager Jana Small Finance Bank
28	Shri Sourav Biswas	DM, IDFC First Bank
<b>IV Through Video Conference</b>		
1	Shri Prafulla Debbarma	LDM, Gomati, PNB
2	Shri Z. Tonsingh	LDM South Tripura, PNB
3	Shri Prasun Kanti Das	LDM North Tripura, PNB
4	Shri Rupesh Kumar	LDM Sepahijala, PNB
5	Shri Avijit Chakraborty	Director, RSETI Udaipur (Gomati)
6	Shri Amit Kumar Chakma	Director, RSETI Dhalai (Ambassa)
7	Shri John P. Debbarma	Director, RUDSETI Agartala (West Tripura)
<b>V Absentees</b>		
1	India Post Payment Bank	

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**BANK-WISE & POPULATION GROUP-WISE BRANCH NETWORK AND DEPOSIT AS ON 31.03.2025**

(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	1768.00	1885.00	75711.00	79364.00
2	Bank of India	5	5	3	13	5333.00	17505.00	31586.00	54424.00
3	Bank of Maharashtra	1	1	1	3	101.42	272.00	1153.39	1526.81
4	Canara Bank	5	10	5	20	15955.43	18113.28	83629.46	117698.17
5	Central Bank of India	2	3	1	6	6934.50	3932.65	11034.88	21902.03
6	Indian Bank	2	1	3	6	1864.39	754.82	41496.23	44115.44
7	Indian Overseas Bank	1	2	2	5	1457.00	2606.00	29882.00	33945.00
8	Punjab & Sind Bank	1	0	1	2	638.16	0.00	3700.48	4338.64
9	Punjab National Bank	38	17	15	70	162789.47	202000.56	172064.09	536854.12
10	State Bank of India	36	22	18	76	303755.55	282409.41	734990.92	1321155.88
12	UCO Bank	12	12	6	30	28294.86	41265.01	80453.02	150012.89
12	Union Bank of India	1	4	6	11	1980.10	14521.88	95166.16	111668.14
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>105</b>	<b>80</b>	<b>66</b>	<b>251</b>	<b>530871.88</b>	<b>585265.61</b>	<b>1360867.63</b>	<b>2477005.12</b>
13	AXIS BANK	3	8	4	15	3655.39	19840.50	83025.37	106521.26
14	Bandhan Bank	16	9	4	29	41872.87	41208.39	95089.42	178170.68
15	Federal Bank	0	1	1	2	0.00	243.38	10804.62	11048.00
16	HDFC	9	10	4	23	20878.05	25134.67	90571.47	136584.19
17	ICICI	5	8	5	18	34469.85	19664.79	35761.85	89896.49
18	IDBI BANK	5	3	1	9	3354.31	10306.65	13274.65	26935.61
19	IDFC First Bank	1	0	1	2	0.00	0.00	24410.25	24410.25
20	Indusind Bank	1	4	3	8	451.58	1824.59	7302.79	9578.96
21	Kotak Mahindra Bank	1	0	1	2	0.00	0.00	7001.49	7001.49
22	South Indian Bank	0	0	2	2	0.00	0.00	13062.00	13062.00
23	Ujjivan Bank	0	5	3	8	0.00	18119.18	25727.49	43846.67
24	YES Bank	1	0	1	2	151.17	0.00	15828.34	15979.51
25	NESFB	4	3	2	9	1269.03	1214.11	3732.99	6216.13
26	Jana Small Finance Bank	0	0	1	1	0.00	0.00	7343.43	7343.43
27	ESAF Small Finance Bank	1	2	0	3	223.15	947.07	0.00	1170.22
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>47</b>	<b>53</b>	<b>33</b>	<b>133</b>	<b>106325.40</b>	<b>138503.33</b>	<b>432936.16</b>	<b>677764.89</b>
28	Tripura Gramin Bank	107	33	10	150	424819.06	310874.24	270906.39	1006599.69
<b>C</b>	<b>Sub Total of RRB</b>	<b>107</b>	<b>33</b>	<b>10</b>	<b>150</b>	<b>424819.06</b>	<b>310874.24</b>	<b>270906.39</b>	<b>1006599.69</b>
29	ACUB	0	1	2	3	0.00	335.48	3575.51	3910.99
30	TCARDB	0	4	1	5	0.00	0.00	0.00	0.00
31	TSCB	39	14	13	66	102527.61	83332.59	207052.62	392912.82
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>39</b>	<b>19</b>	<b>16</b>	<b>74</b>	<b>102527.61</b>	<b>83668.07</b>	<b>210628.13</b>	<b>396823.81</b>
<b>GRAND TOTAL</b>		<b>298</b>	<b>185</b>	<b>125</b>	<b>608</b>	<b>1164543.95</b>	<b>1118311.25</b>	<b>2275338.31</b>	<b>4558193.51</b>

**BANK-WISE & POPULATION GROUP-WISE ADVANCE AND CD RATIO AS ON 31.03.2025**

**Amt. in lakh**

SI No.	BANKS	ADVANCES				CREDIT DEPOSIT RATIO (%)				Investment	Credit + Investment Deposit Ratio (%)
		Rural	Semi urban	Urban	TOTAL	Rural	Semi urban	Urban	Total		
1	2	3	4	5	6	7	8	9	10	11	12
1	Bank of Baroda	1506.60	2326.40	39174.30	43007.30	85	123	52	54		54
2	Bank of India	5416.94	18145.77	13033.72	36596.43	102	104	41	67		67
3	Bank of Maharashtra	55.92	445.76	2473.07	2974.75	55	0	214	195		195
4	Canara Bank	7551.28	13520.97	29010.99	50083.24	47	75	35	43		43
5	Central Bank of India	1429.92	2296.65	3115.08	6841.65	21	58	28	31		31
6	Indian Bank	502.98	708.55	11875.68	13087.21	27	94	29	30		30
7	Indian Overseas Bank	1026.08	1965.12	7780.59	10771.79	70	75	26	32		32
8	Punjab & Sind Bank	373.03	0.00	851.78	1224.81	58	0	23	28		28
9	Punjab National Bank	57554.29	56207.42	81525.55	195287.26	35	28	47	36		36
10	State Bank of India	160696.69	153267.03	287795.61	601759.33	53	54	39	46	134386.00	56
11	UCO Bank	13255.74	22990.35	24111.95	60358.04	47	56	30	40		40
12	Union Bank of India	839.26	8495.95	24682.01	34017.22	42	59	26	30		30
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>250208.73</b>	<b>280369.97</b>	<b>525430.33</b>	<b>1056009.03</b>	<b>47</b>	<b>48</b>	<b>39</b>	<b>43</b>	<b>134386.00</b>	<b>48</b>
13	AXIS BANK	2663.32	21095.63	18127.73	41886.68	73	106	22	39		39
14	Bandhan Bank	70277.11	66909.42	45761.30	182947.83	168	162	48	103		103
15	Federal Bank	0.00	484.68	6106.17	6590.85	0	0	57	60		60
16	HDFC	5506.50	19813.78	50373.25	75693.53	26	79	56	55		55
17	ICICI	12665.57	20906.92	54617.35	88189.84	37	106	153	98		98
18	IDBI BANK	969.60	3653.51	2436.32	7059.43	0	35	18	26		26
19	IDFC First Bank	0.00	0.00	5651.32	5651.32	0	0	23	23		23
20	Indusind Bank	306.06	30665.53	36945.64	67917.23	0	1681	506	709		709
21	Kotak Mahindra Bank	0.00	0.00	352.66	352.66	0	0	5	5		5
22	South Indian Bank	0.00	0.00	3943.74	3943.74	0	0	30	30		30
23	Ujjivan Bank	0.00	24058.44	16392.24	40450.68	0	133	64	92		92
24	YES Bank	1.22	0.00	1782.84	1784.06	0	0	11	11		11
25	NESFB	377.52	332.20	519.94	1229.66	30	27	14	20		20
26	Jana Small Finance Bank	0.00	0.00	5673.21	5673.21	0	0	77	77		77
27	ESAF Small Finance Bank	919.96	2342.14	0.00	3262.10	412	247	#DIV/0!	279		279
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>93686.86</b>	<b>190262.25</b>	<b>248683.71</b>	<b>532632.82</b>	<b>88</b>	<b>137</b>	<b>57</b>	<b>79</b>	<b>0.00</b>	<b>79</b>
28	Tripura Gramin Bank	214839.20	119016.65	68069.92	401925.77	51	38	25	40	563250.95	96
<b>C</b>	<b>Sub Total of RRB</b>	<b>214839.20</b>	<b>119016.65</b>	<b>68069.92</b>	<b>401925.77</b>	<b>51</b>	<b>38</b>	<b>25</b>	<b>40</b>	<b>563250.95</b>	<b>96</b>
29	ACUB	0.00	77.38	858.92	936.30	0	23	24	24	3771.68	120
30	TCARDB				0.00	0	0	0	0		0
31	TSCB	226714.78	28780.27	17474.75	272969.80	221	35	8	69	242650.18	131
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>226714.78</b>	<b>28857.65</b>	<b>18333.67</b>	<b>273906.10</b>	<b>221</b>	<b>34</b>	<b>9</b>	<b>69</b>	<b>246421.86</b>	<b>131</b>
<b>GRAND TOTAL</b>		<b>785449.57</b>	<b>618506.52</b>	<b>860517.63</b>	<b>2264473.72</b>	<b>67</b>	<b>55</b>	<b>38</b>	<b>50</b>	<b>944058.81</b>	<b>70</b>
<b>TOTAL RESOURCES SUPPORT PROVIDED TO STATE UNDER RIDF:</b>					<b>231420.00</b>	<b>C.D. Ratio With RIDF</b>				<b>55</b>	

**BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 31.03.2025**

(Amt. in lacs)

Sl.No.	BANKS	Agril & Allied Total Finance		MSME		OTHER PRISEC		Total PRISEC		TFA as % of ANBC	PS Cr. As % to ANBC
		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	118	136.00	1528	20279.00	380	3499.30	2026	23914.30	0	58
2	Bank of India	6682	9420.71	3338	10458.11	387	2952.44	10407	22831.26	32	79
3	Bank of Maharashtra	0	0.00	47	175.74	102	814.96	149	990.70	0	46
4	Canara Bank	2498	4256.25	2830	18284.57	786	4545.58	6114	27086.40	9	55
5	Central Bank of India	1254	1564.60	589	2635.11	160	527.53	2003	4727.24	30	91
6	Indian Bank	167	203.91	485	6594.68	58	402.94	710	7201.53	2	66
7	Indian Overseas Bank	511	755.87	683	3447.32	161	2741.88	1355	6945.07	8	74
8	Punjab & Sind Bank	109	69.84	337	493.68	93	352.62	539	916.14	5	69
9	Punjab National Bank	40225	27063.83	13461	66483.20	1557	10005.36	55243	103552.39	16	61
10	State Bank of India	38141	36059.96	7482	74714.10	4496	31594.17	50119	142368.23	6	24
12	UCO Bank	6732	4424.63	16050	30292.21	5324	13638.09	28106	48354.93	15	169
12	Union Bank of India	2287	4287.94	1762	19290.90	226	1404.22	4275	24983.06	9	50
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>98724</b>	<b>88243.54</b>	<b>48592</b>	<b>253148.62</b>	<b>13730</b>	<b>72479.09</b>	<b>161046</b>	<b>413871.25</b>	<b>9</b>	<b>42</b>
13	AXIS BANK	19013	11541.78	166	5559.72	2285	757.79	21464	17859.29	31	48
14	Bandhan Bank	30299	16331.22	57459	35683.93	94722	41971.43	182480	93986.58	10	60
15	Federal Bank	768	2733.39	19	1813.02	11	70.74	798	4617.15	77	130
16	HDFC	9017	5098.07	707	24224.06	1512	2596.65	11236	31918.78	8	47
17	ICICI	8898	10051.72	555	27418.79	66	766.92	9519	38237.43	11	43
18	IDBI BANK	1533	597.50	410	1544.98	69	597.98	2012	2740.46	7	33
19	IDFC First Bank	168	34.57	3	11.04	0	0.00	171	45.61	1	1
20	Indusind Bank	55513	15379.06	3897	17570.76	795	111.37	60205	33061.19	27	57
21	Kotak Mahindra Bank	0	0.00	1	352.66	0	0.00	1	352.66	#DIV/0!	#DIV/0!
22	SOUTH INDIAN BANK	998	1846.26	24	1781.48	0	0.00	1022	3627.74	43	85
23	YES Bank	9	784.73	7	735.89	0	0.00	16	1520.62	57	111
24	Ujjivan Bank	25746	8131.12	9120	10786.37	14892	7794.21	49758	26711.70	26	84
25	NESFB	20	1.91	1396	786.42	584	238.71	2000	1027.04	0	3
26	Jana Small Finance Bank	15163	4200.94	1918	1080.62	386	212.41	17467	5493.97	185	243
27	ESAF Small Finance Bank	5344	1255.27	2322	430.17	3376	1041.02	11042	2726.46	20	42
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>172489</b>	<b>77987.54</b>	<b>78004</b>	<b>129779.91</b>	<b>118698</b>	<b>56159.23</b>	<b>369191</b>	<b>263926.68</b>	<b>17</b>	<b>56</b>
28	Tripura Gramin Bank	123694	105745.27	74120	105167.20	39880	110790.01	237694	321702.48	29	89
<b>C</b>	<b>Sub Total of RRB</b>	<b>123694</b>	<b>105745.27</b>	<b>74120</b>	<b>105167.20</b>	<b>39880</b>	<b>110790.01</b>	<b>237694</b>	<b>321702.48</b>	<b>29</b>	<b>89</b>
29	ACUB	0	0.00	14	12.15	89	629.99	103	642.14	0	101
30	TCARDB	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
31	TSCB	109702	196698.99	30566	37816.25	2055	3855.58	142323	238370.82	72	87
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>109702</b>	<b>196698.99</b>	<b>30580</b>	<b>37828.40</b>	<b>2144</b>	<b>4485.57</b>	<b>142426</b>	<b>239012.96</b>	<b>72</b>	<b>87</b>
<b>GRAND TOTAL</b>		<b>504609</b>	<b>468675.34</b>	<b>231296</b>	<b>525924.13</b>	<b>174452</b>	<b>243913.90</b>	<b>910357</b>	<b>1238513.37</b>	<b>22</b>	<b>59</b>

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

**BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 31.03.2025**

(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	104	708.22	282	1933.43	0	0.00	543	3305.73	8	92	385.10	71	328.94	0	0.00
2	Bank of India	919	796.27	1478	1214.59	935	930.51	4213	3424.40	12	1102	608.01	436	502.02	20	22.67
3	Bank of Maharashtra	1	7.84	3	14.50	0	0.00	4	22.34	1	0	0.00	0	0.00	0	0.00
4	Canara Bank	925	2889.23	1679	5523.80	0	0.00	3826	7039.03	14	804	487.64	1130	2135.39	0	0.00
5	Central Bank of India	150	232.76	472	264.68	162	730.55	1360	1795.55	35	503	687.83	63	46.81	3	1.92
6	Indian Bank	94	380.07	244	748.57	0	0.00	285	514.20	5	206	352.82	75	148.82	0	0.00
7	Indian Overseas Bank	136	285.85	251	918.90	226	661.70	839	2889.87	31	171	900.49	53	122.38	2	0.55
8	Punjab & Sind Bank	27	61.94	224	161.94	0	0.00	213	201.64	15	3	28.33	0	0.00	0	0.00
9	Punjab National Bank	7227	16509.03	24711	34854.58	3859	6783.93	47604	60709.55	36	16435	33888.39	5744	9443.09	0	0.00
10	State Bank of India	9855	21575.46	35657	63741.10	0	0.00	42560	51750.04	9	27314	48328.10	7363	18293.40	0	0.00
11	Union Bank of India	611	1672.30	571	1462.44	232	408.20	13506	18330.18	64	1374	3324.71	411	1059.87	0	0.00
12	UCO Bank	1665	3346.55	6615	6264.47	372	624.11	2587	4590.85	9	3201	3822.56	2014	2634.18	0	0.00
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>21714</b>	<b>48465.52</b>	<b>72187</b>	<b>117103.00</b>	<b>5786</b>	<b>10139.00</b>	<b>117540</b>	<b>154573.38</b>	<b>16</b>	<b>51205</b>	<b>92813.98</b>	<b>17360</b>	<b>34714.90</b>	<b>25</b>	<b>25.14</b>
13	AXIS BANK	1344	291.66	1411	282.41	0	0.00	20543	9493.66	26	21692	8675.64	3414	1621.15	0	0.00
14	Bandhan Bank	42539	23372.60	27068	14839.81	0	0.00	138921	58211.29	37	245342	128654.18	28810	16455.49	0	0.00
15	Federal Bank	90	111.99	119	143.72	0	0.00	501	647.00	18	528	656.78	99	84.30	0	0.00
16	HDFC Bank	83	306.97	99	512.90	0	0.00	10046	6501.87	10	582	251.79	107	889.71	0	0.00
17	ICICI Bank	1439	2993.08	603	1314.43	0	0.00	6258	7925.02	9	4799	6195.28	1418	2020.72	0	0.00
18	IDBI BANK	227	354.77	376	382.61	53	33.96	1658	852.39	10	774	754.18	244	185.56	0	0.00
19	IDFC First Bank	50	9.43	29	6.48	37	7.78	168	34.57	1	168	34.57	10	2.23	0	0.00
20	Indusind Bank	12827	4577.89	26543	7713.51	0	0.00	38395	17081.45	30	1625	5075.91	10150	5251.09	0	0.00
21	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	0	0.00
22	SOUTH INDIAN BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0.00
23	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0.00
24	Ujjivan Bank	16138	5989.98	9419	3599.15	0	0.00	40525	13307.50	42	34982	10085.29	5524	1974.46	0	0.00
25	NESFB	379	121.44	199	40.37	63	40.27	1843	600.53	27	1183	393.59	19	4.86	0	0.00
26	Jana Small Finance Bank	1979	552.90	4082	1186.54	1365	413.64	14821	3990.37	62	4500	2171.86	1866	459.56	0	0.00
27	ESAF Small Finance Bank	1929	293.51	1108	289.76	795	202.58	10890	2338.41	878	7020	1448.29	808	242.07	0	0.00
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>79024</b>	<b>38976.22</b>	<b>71056</b>	<b>30311.69</b>	<b>2313</b>	<b>698.23</b>	<b>284569</b>	<b>120984.06</b>	<b>26</b>	<b>323195</b>	<b>164397.36</b>	<b>52469</b>	<b>29191.20</b>	<b>0</b>	<b>0.00</b>
28	Tripura Gramin Bank	37599	69344.24	92804	139103.08	77677	77686.01	220132	281091.30	78	122291	117770.58	34469	32888.80	0	0.00
<b>C</b>	<b>Sub Total of RRB</b>	<b>37599</b>	<b>69344.24</b>	<b>92804</b>	<b>139103.08</b>	<b>77677</b>	<b>77686.01</b>	<b>220132</b>	<b>281091.30</b>	<b>78</b>	<b>122291</b>	<b>117770.58</b>	<b>34469</b>	<b>32888.80</b>	<b>0</b>	<b>0.00</b>
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	101611	129978.31	48	97018	80783.73	16297	24775.98	0	0.00
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>15058</b>	<b>30197.96</b>	<b>39152</b>	<b>72584.48</b>	<b>38827</b>	<b>49701.50</b>	<b>101611</b>	<b>129978.31</b>	<b>47</b>	<b>97018</b>	<b>80783.73</b>	<b>16297</b>	<b>24775.98</b>	<b>0</b>	<b>0.00</b>
<b>GRAND TOTAL</b>		<b>153395</b>	<b>186983.94</b>	<b>275199</b>	<b>359102.25</b>	<b>124603</b>	<b>138224.74</b>	<b>723852</b>	<b>686627.05</b>	<b>33</b>	<b>593709</b>	<b>455765.65</b>	<b>120595</b>	<b>121570.88</b>	<b>25</b>	<b>25.14</b>

**BANK-WISE PERFORMANCE UNDER EDUCATION LOAN FOR THE YEAR 2024-25, AS****ON 31.03.2025 ( Amt in Lacs.)**

SL NO	BANKS	PROPOSAL SANCTIONED		Outstanding as on 31.03.2025		NPA as on 31.03.2025	
		NO	Amt.	No.	Amt.	No.	Amt.
1	Bank of Baroda	43	181.00	107	727.00	5	13.40
2	Bank of India	11	27.77	82	191.58	5	12.77
3	Bank of Maharashtra	1	70.00	15	109.57	0	0.00
4	Canara Bank	151	352.87	418	1417.08	38	108.72
5	Central Bank of India	6	9.76	20	37.54	9	11.39
6	Indian Bank	8	56.52	22	113.93	3	7.38
7	Indian Overseas Bank	3	38.47	19	85.83	0	0.00
8	Punjab & Sind Bank	0	0.00	4	12.70	0	0.00
9	Punjab National Bank	227	1280.68	403	1787.96	59	80.38
10	State Bank of India	804	1522.19	1719	7496.98	47	111.51
11	UCO Bank	15	58.45	179	490.66	13	30.05
12	Union Bank of India	54	218.91	98	512.27	3	5.18
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>1323</b>	<b>3816.62</b>	<b>3086</b>	<b>12983.10</b>	<b>182</b>	<b>380.78</b>
13	Axis Bank	2	32.21	28	78.10	0	0.00
14	Bandhan Bank	0	0.00	0	0.00	0	0.00
15	Federal Bank	0	0.00	3	4.89	0	0.00
16	HDFC Bank	0	0.00	12	29.93	0	0.00
17	ICICI Bank	7	197.67	14	322.24	0	0.00
18	IDBI Bank	26	191.90	9	35.27	1	1.21
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>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>35</b>	<b>421.78</b>	<b>66</b>	<b>470.43</b>	<b>1.00</b>	<b>1.21</b>
28	Tripura Gramin Bank	75	646.82	803	2397.27	103	133.06
<b>C</b>	<b>Sub Total of RRB</b>	<b>75</b>	<b>646.82</b>	<b>803</b>	<b>2397.27</b>	<b>103</b>	<b>133.06</b>
29	ACUB	0	0.00	0	0.00	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
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>0</b>	<b>0.00</b>	<b>15</b>	<b>56.61</b>	<b>8</b>	<b>11.10</b>
<b>GRAND TOTAL</b>		<b>1433</b>	<b>4885.22</b>	<b>3970</b>	<b>15907.41</b>	<b>294</b>	<b>526.15</b>

**BANK-WISE PERFORMANCE IN FINANCING UNDER HOUSING SCHEME AS ON 31.03.2025**

(Amt. in lakhs)

Sl. No.	Name of the Banks	Sanctioned in FY 2024-25		Total Outstanding										Total NPA as on 31.03.2025	
				Urban		Semi-Urban		Rural		Total Outstanding as on 31.03.2025		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	97	889.00	482	9917.33	107	561.53	95	593.14	684	11072.00	128	2214.85	3	39.75
2	Bank of India	18	321.75	291	3348.72	254	2557.64	39	301.18	584	6207.54	1	19.50	7	44.09
3	Bank of Maharashtra	13	307.00	101	1668.69	9	148.70	0	0.00	110	1817.39	28	295.99	5	135.04
4	Canara Bank	222	3490.29	400	7732.63	286	4218.42	102	1609.45	788	13560.50	56	839.20	7	65.65
5	Central Bank of India	18	70.36	37	341.22	7	84.34	8	93.49	52	519.05	2	22.50	1	8.41
6	Indian Bank	36	631.77	186	3508.10	11	170.53	11	119.66	208	3798.29	17	207.91	7	96.82
7	Indian Overseas Bank	10	480.27	116	2355.30	17	164.76	9	135.99	142	2656.05	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	720	20736.11	1611	29142.33	654	9708.07	677	12948.54	2942	51798.94	468	8313.11	17	99.98
10	State Bank of India	2896	27053.80	7830	80566.67	1678	18970.62	2062	23981.51	11570	123518.80	828	15296.00	21	157.38
11	UCO Bank	128	3615.47	623	8779.40	464	4248.05	295	1870.78	1382	14898.23	9	111.32	24	237.94
12	Union Bank of India	66	1303.54	174	3047.20	26	300.18	4	27.13	204	3374.51	90	1433.63	0	0
<b>A</b>	<b>Sub-Total PUBLIC sec Bank</b>	<b>4224</b>	<b>58899.36</b>	<b>11891</b>	<b>150719.44</b>	<b>3513</b>	<b>41132.84</b>	<b>3302</b>	<b>41680.87</b>	<b>18706</b>	<b>233533.15</b>	<b>1635</b>	<b>28941.41</b>	<b>92</b>	<b>885.06</b>
13	AXIS BANK	8	101.21	40	817.80	0	0.00	0	0.00	40	817.80	0	0.00	0	0
14	Bandhan Bank	469	2223.13	251	3066.68	868	6325.69	50	174.31	1169	9566.68	0	0.00	43	377.83
15	Federal Bank	0	0.00	12	182.25	0	0.00	0	0.00	12	182.25	0	0.00	0	0
16	HDFC	1947	3373.19	1312	10292.08	535	829.27	11	8.16	1858	11129.51	0	0.00	28	172.36
17	ICICI	26	823.99	286	6686.05	126	2482.99	44	833.51	456	10002.55	0	0.00	0	0
18	IDBI BANK	4	40.46	61	961.89	96	1356.04	11	146.34	168	2464.27	0	0.00	1	7.63
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	967	4524.67	1260	4962.49	1409	3970.59	0	0.00	2669	8933.08	0	0.00	73	18.48
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	232	171.54	232	173.03	0	0.00	0	0.00	232	173.03	0	0.00	5	2.08
27	ESAF SFB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0
<b>B</b>	<b>Sub Total Pvt. Sec Bank</b>	<b>3654</b>	<b>11288.19</b>	<b>3462</b>	<b>27347.27</b>	<b>3034</b>	<b>14964.58</b>	<b>116</b>	<b>1162.32</b>	<b>6612</b>	<b>43474.17</b>	<b>0</b>	<b>0</b>	<b>150</b>	<b>578.38</b>
28	TGB	1008	20401.64	1687	24829.73	4438	35185.07	3775	27937.03	9900	87951.83	409	13760.00	433	929.34
<b>C</b>	<b>Sub Total RRB</b>	<b>1008</b>	<b>20401.64</b>	<b>1687</b>	<b>24829.73</b>	<b>4438</b>	<b>35185.07</b>	<b>3775</b>	<b>27937.03</b>	<b>9900</b>	<b>87951.83</b>	<b>409</b>	<b>13760</b>	<b>433</b>	<b>929.34</b>
29	ACUB	0	0.00	37	400.74	0	0.00	0	0.00	37	400.74	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	71	288.64	25	256.86	437	1828.01	57	96.59	519	2181.46	91	71.62	26	101.69
<b>D</b>	<b>Sub-Total Coop. Bank</b>	<b>71</b>	<b>288.64</b>	<b>62</b>	<b>657.60</b>	<b>437</b>	<b>1828.01</b>	<b>57</b>	<b>96.59</b>	<b>556</b>	<b>2582.20</b>	<b>91</b>	<b>71.62</b>	<b>26</b>	<b>101.69</b>
	<b>GRAND TOTAL</b>	<b>8957</b>	<b>90877.83</b>	<b>17102</b>	<b>203554.04</b>	<b>11422</b>	<b>93110.5</b>	<b>7250</b>	<b>70876.81</b>	<b>35774</b>	<b>367541.35</b>	<b>2135</b>	<b>42773.03</b>	<b>701</b>	<b>2494.47</b>

**BANK-WISE & SECTOR-WISE DISBURSEMENT OF CREDIT VIS-À-VIS TARGETS UNDER ANNUAL CREDIT PLAN 2024-25 DURING 01.04.2024 to 31.03.2025**

(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	94.00	34	34228.00	15188.00	44	93.00	109.00	117	34598.00	15391.00	44	17629.00	5356.00	30	52227.00	20747.00	40
2	Bank of India	4220.00	4232.94	100	1663.00	1097.80	66	1006.00	349.52	35	6889.00	5680.26	82	1400.00	1413.37	101	8289.00	7093.63	86
3	Bank of Maharashtra	11.00	0.00	0	68.00	157.00	231	431.00	307.00	71	510.00	464.00	91	274.00	443.07	162	784.00	907.07	116
4	Canara Bank	4003.00	1661.91	42	18707.00	17482.39	93	1476.00	801.52	54	24186.00	19945.82	82	11714.00	11095.77	95	35900.00	31041.59	86
5	Central Bank Of India	316.00	1491.15	472	571.00	2140.70	375	553.00	80.11	14	1440.00	3711.96	258	257.00	1333.99	519	1697.00	5045.95	297
6	Indian Bank	140.00	98.69	70	5014.00	5164.86	103	100.00	64.34	64	5254.00	5327.89	101	2769.00	2316.40	84	8023.00	7644.29	95
7	Indian Overseas	322.00	91.64	28	664.00	339.47	51	973.00	518.74	53	1959.00	949.85	48	349.00	928.41	266	2308.00	1878.26	81
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	14742.53	63	47942.00	50831.72	106	10658.00	6930.96	65	82157.00	72505.21	88	50334.00	44090.18	88	132491.00	116595.39	88
10	State Bank of India	20931.00	19331.85	92	83710.00	73602.29	88	4865.00	3277.74	67	109506.00	96211.88	88	176888.00	174919.89	99	286394.00	271131.77	95
11	UCO Bank	2499.00	649.46	26	15667.00	18763.65	120	7776.00	1120.04	14	25942.00	20533.15	79	5137.00	4477.54	87	31079.00	25010.69	80
12	Union Bank	4209.00	2772.60	66	21428.00	18407.79	86	230.00	352.73	153	25867.00	21533.12	83	4085.00	5128.33	126	29952.00	26661.45	89
<b>A</b>	<b>ACP PUBLIC sec Bank</b>	<b>60524.00</b>	<b>45186.77</b>	<b>75</b>	<b>229841.00</b>	<b>203440.67</b>	<b>89</b>	<b>28220.00</b>	<b>13939.70</b>	<b>49</b>	<b>318585.00</b>	<b>262567.14</b>	<b>82</b>	<b>270882.00</b>	<b>251595.95</b>	<b>93</b>	<b>589467.00</b>	<b>514163.09</b>	<b>87</b>
13	Axis Bank	19320.00	12542.54	65	8721.00	4896.07	56	173.00	567.10	328	28214.00	18005.71	64	13939.00	14728.88	106	42153.00	32734.59	78
14	Bandhan Bank	17347.00	15363.82	89	13997.00	34056.18	243	323.00	37237.06	11529	31667.00	86657.06	274	31056.00	80896.88	260	62723.00	167553.94	267
15	Federal Bank	2098.00	2814.53	134	1597.00	1839.93	115	9.00	0.00	0	3704.00	4654.46	126	2090.00	1784.60	85	5794.00	6439.06	111
16	HDFC Bank	8691.00	3329.29	38	23540.00	27442.78	117	1450.00	1642.22	113	33681.00	32414.29	96	34625.00	29596.59	85	68306.00	62010.88	91
17	ICICI Bank	10135.00	9741.10	96	33236.00	28722.06	86	169.00	33.66	20	43540.00	38496.82	88	58348.00	24250.13	42	101888.00	62746.95	62
18	IDBI Bank	592.00	572.60	97	1425.00	1007.17	71	727.00	51.19	7	2744.00	1630.96	59	1518.00	2051.72	135	4262.00	3682.68	86
19	IDFCFirst Bank	339.00	0.00	0	35.00	15.47	44	9.00	0.00	0	383.00	15.47	4	5876.00	5974.84	102	6259.00	5990.31	96
20	IndusInd	25486.00	16779.17	66	6226.00	7687.26	123	18.00	6.02	33	31730.00	24472.45	77	21425.00	20504.06	96	53155.00	44976.51	85
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	638.11	#DIV/0!	9.00	1000.30	11114
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	794.46	#DIV/0!	361.00	924.10	256	18.00	0.00	0	379.00	1718.56	453	0.00	2739.23	#DIV/0!	379.00	4457.79	1176
24	Ujjivan Bank	13837.00	6766.71	49	4941.00	6869.39	139	9843.00	5861.81	60	28621.00	19497.91	68	4775.00	9979.11	209	33396.00	29477.02	88
25	NESFB	0.00	0.00	#DIV/0!	84.00	107.47	128	63.00	0.00	0	147.00	107.47	73	8.00	153.65	1921	155.00	261.12	168
26	Jana SFB	7160.00	2943.68	41	0.00	1168.55	#DIV/0!	51.00	208.73	409	7211.00	4320.96	60	53.00	176.44	333	7264.00	4497.40	62
27	ESAF SFB	342.00	1242.04	363	48.00	368.29	767	43.00	1213.27	2822	433.00	2823.60	652	17.00	1075.18	6325	450.00	3898.78	866
<b>B</b>	<b>ACP PRIVATE Sec bank</b>	<b>108665.00</b>	<b>75037.94</b>	<b>69</b>	<b>95494.00</b>	<b>116798.91</b>	<b>122</b>	<b>12914.00</b>	<b>46821.06</b>	<b>363</b>	<b>217073.00</b>	<b>238657.91</b>	<b>110</b>	<b>173804.00</b>	<b>194610.94</b>	<b>112</b>	<b>390877.00</b>	<b>433268.85</b>	<b>111</b>
28	Tripura Gramin Bank	104532.00	79371.53	76	68258.00	29187.16	43	136882.00	108413.02	79	309672.00	216971.71	70	19714.00	25814.70	131	329386.00	242786.41	74
<b>C</b>	<b>ACP RRB</b>	<b>104532.00</b>	<b>79371.53</b>	<b>76</b>	<b>68258.00</b>	<b>29187.16</b>	<b>43</b>	<b>136882.00</b>	<b>108413.02</b>	<b>79</b>	<b>309672.00</b>	<b>216971.71</b>	<b>70</b>	<b>19714.00</b>	<b>25814.70</b>	<b>131</b>	<b>329386.00</b>	<b>242786.41</b>	<b>74</b>
29	ACUB	0.00	0.00	#DIV/0!	22.00	0.00	0	558.00	293.55	53	580.00	293.55	51	61.00	85.20	140	641.00	378.75	59
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	71946.41	94	26385.00	24294.42	92	11426.00	11913.12	104	114090.00	108153.95	95	15539.00	14976.01	96	129629.00	123129.96	95
<b>D</b>	<b>ACP Coop. Bank</b>	<b>76279.00</b>	<b>71946.41</b>	<b>94</b>	<b>26407.00</b>	<b>24294.42</b>	<b>92</b>	<b>11984.00</b>	<b>12206.67</b>	<b>102</b>	<b>114670.00</b>	<b>108447.50</b>	<b>95</b>	<b>15600.00</b>	<b>15061.21</b>	<b>97</b>	<b>130270.00</b>	<b>123508.71</b>	<b>95</b>
	<b>GRAND TOTAL</b>	<b>350000.00</b>	<b>271542.65</b>	<b>78</b>	<b>420000.00</b>	<b>373721.16</b>	<b>89</b>	<b>190000.00</b>	<b>181380.45</b>	<b>95</b>	<b>960000.00</b>	<b>826644.26</b>	<b>86</b>	<b>480000.00</b>	<b>487082.80</b>	<b>101</b>	<b>1440000.00</b>	<b>1313727.06</b>	<b>91</b>

**Bank - wise Targets and Achievement in Agriculture for 2024-25 for the State of Tripura under ACP  
2024-25 as on March 2025**

						Amt. Rs. In Lakhs	
Sl.No.	BANKS	2023-24 (As on March 2024)			2024-25 (As on March 2025)		
		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	94.00	34
2	Bank of India	3108.00	3160.11	102	4220.00	4232.94	100
3	Bank of Maharashtra	0.00	6.81	#DIV/0!	11.00	0.00	0
4	Canara Bank	2237.00	2757.69	123	4003.00	1661.91	42
5	Central Bank of India	1259.00	186.01	15	316.00	1491.15	472
6	Indian Bank	138.00	90.95	66	140.00	98.69	70
7	Indian Overseas Bank	67.00	178.72	267	322.00	91.64	28
8	Punjab & Sind Bank	32.00	20.00	63	39.00	20.00	51
9	Punjab National Bank	18360.00	15251.15	83	23557.00	14742.53	63
10	State Bank of India	15079.00	13576.36	90	20931.00	19331.85	92
11	UCO Bank	1633.00	1617.56	99	2499.00	649.46	26
12	Union Bank of India	2344.00	2724.47	116	4209.00	2772.60	66
<b>A</b>	<b>ACP PUBLIC sec Bank</b>	<b>45034.00</b>	<b>40090.98</b>	<b>89</b>	<b>60524.00</b>	<b>45186.77</b>	<b>75</b>
13	AXIS BANK	4649.00	13684.72	294	19320.00	12542.54	65
14	Bandhan Bank	83043.00	14254.80	17	17347.00	15363.82	89
15	Federal Bank	1100.00	1358.41	123	2098.00	2814.53	134
16	HDFC	7713.00	5626.73	73	8691.00	3329.29	38
17	ICICI Bank	6489.00	6562.84	101	10135.00	9741.10	96
18	IDBI BANK	917.00	725.49	79	592.00	572.60	97
19	IDFCFirst Bank	1383.00	219.35	16	339.00	0.00	0
20	Indusind Bank	16441.00	16503.51	100	25486.00	16779.17	66
21	Kotak Mahindra Bank	108.00	0.00	0	0.00	0.00	#DIV/0!
22	South Indian Bank	755.00	214.85	28	3318.00	2148.00	65
23	Yes Bank	108.00	0.00	0	0.00	794.46	#DIV/0!
24	Ujjivan Bank	11778.00	10244.92	87	13837.00	6766.71	49
25	NESFB	81.00	0.00	0	0.00	0.00	#DIV/0!
26	Jana SFB	6552.00	4627.00	71	7160.00	2943.68	41
27	ESAF SFB	0.00	221.75	#DIV/0!	342.00	1242.04	363
<b>B</b>	<b>ACP PRIVATE Sec bank</b>	<b>141117.00</b>	<b>74244.37</b>	<b>53</b>	<b>108665.00</b>	<b>75037.94</b>	<b>69</b>
28	Tripura Gramin Bank	82937.00	67678.47	82	104532.00	79371.53	76
<b>C</b>	<b>ACP RRB</b>	<b>82937.00</b>	<b>67678.47</b>	<b>82</b>	<b>104532.00</b>	<b>79371.53</b>	<b>76</b>
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	49384.64	97	76279.00	71946.41	94
<b>D</b>	<b>ACP Coop. Bank</b>	<b>50912.00</b>	<b>49384.64</b>	<b>97</b>	<b>76279.00</b>	<b>71946.41</b>	<b>94</b>
<b>GRAND TOTAL</b>		<b>320000.00</b>	<b>231398.46</b>	<b>72</b>	<b>350000.00</b>	<b>271542.65</b>	<b>78</b>

**Achievement under Sub-Sectors of Allied Activities against ACP for the Year 2024-25 as on 31.03.2025**

SI No	Name	W R		Dairy Dev		Fishery		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	8	5.00	8	5.00
2	Bank of India	0	0.00	94	155.20	42	54.52	1514	1927.78	0	0.00	107	497.32	1757	2634.82
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	20	19.18	18	19.44	1	1.50	0	0.00	179	449.44	218	489.56
5	Central Bank of India	0	0.00	2	0.65	18	5.93	0	0.00	0	0.00	2	0.67	22	7.25
6	Indian Bank	0	0.00	7	17.90	12	21.59	0	0.00	0	0.00	32	56.04	51	95.53
7	Indian Overseas Bank	0	0.00	1	2.60	3	5.40	6	38.74	0	0.00	19	42.40	29	89.14
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	928	4834.02	1043	5187.51
10	State Bank of India	0	0.00	177	426.26	408	846.95	282	1206.23	0	0.00	670	4133.98	1537	6613.42
11	UCO Bank	0	0.00	3	8.60	7	15.06	1	1.60	0	0.00	7	15.88	18	41.14
12	Union Bank of India	0	0.00	76	181.18	63	177.56	84	211.17	0	0.00	81	593.62	304	1163.53
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>0</b>	<b>0.00</b>	<b>438</b>	<b>941.31</b>	<b>610</b>	<b>1280.20</b>	<b>1909</b>	<b>3478.92</b>	<b>0</b>	<b>0.00</b>	<b>2045</b>	<b>10646.47</b>	<b>5002</b>	<b>16346.90</b>
13	AXIS BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	8247	9592.40	8247	9592.40
14	Bandhan Bank	0	0.00	6765	4621.65	2141	1805.55	1308	1155.35	3598	4000.37	5677	3780.90	19489	15363.82
15	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1540	2814.54	1540	2814.54
16	HDFC	0	0.00	235	204.33	10	19.16	83	105.03	0	0.00	285	345.26	613	673.78
17	ICICI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	8615	9741.10	8615	9741.10
18	IDBI BANK	0	0.00	60	32.00	38	23.00	97	66.00	0	0.00	74	173.48	269	294.48
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	39156	16714.08	39156	16714.08
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	7	794.46	7	794.46
24	Ujjivan Bank	0	0.00	660	432.86	0	0.00	0	0.00	0	0.00	12195	6333.85	12855	6766.71
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	5943	2943.68	5943	2943.68
27	ESAF Small Finance Bank	0	0.00	1148	421.52	366	147.90	161	61.20	35	12.47	396	598.95	2106	1242.04
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>0</b>	<b>0.00</b>	<b>8868</b>	<b>5712.36</b>	<b>2555</b>	<b>1995.61</b>	<b>1649</b>	<b>1387.58</b>	<b>3633</b>	<b>4012.84</b>	<b>83166</b>	<b>55980.70</b>	<b>99871</b>	<b>69089.09</b>
28	Tripura Gramin Bank	0	0.00	141	402.29	1767	4476.40	227	513.28	0	0.00	18129	65676.25	20264	71068.22
<b>C</b>	<b>Sub Total of RRB</b>	<b>0</b>	<b>0.00</b>	<b>141</b>	<b>402.29</b>	<b>1767</b>	<b>4476.40</b>	<b>227</b>	<b>513.28</b>	<b>0</b>	<b>0.00</b>	<b>18129</b>	<b>65676.25</b>	<b>20264</b>	<b>71068.22</b>
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	7239	70530.96	7239	70530.96
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>7239</b>	<b>70530.96</b>	<b>7239</b>	<b>70530.96</b>
	<b>GRAND TOTAL</b>	<b>0</b>	<b>0.00</b>	<b>9447</b>	<b>7055.96</b>	<b>4932</b>	<b>7752.21</b>	<b>3785</b>	<b>5379.78</b>	<b>3633</b>	<b>4012.84</b>	<b>110579</b>	<b>202834.38</b>	<b>132376</b>	<b>227035.17</b>

**Achievement of Farm Credit as on March 2025 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 March 2025)	Percentage of Achievement
1	Bank of Baroda	105.00	89.00	85
2	Bank of India	58.00	1598.12	2755
3	Bank of Maharashtra	0.00	0.00	#DIV/0!
4	Canara Bank	3446.00	1172.35	34
5	Central Bank Of India	289.00	1483.90	513
6	Indian Bank	13.00	3.16	24
7	Indian Overseas	49.00	2.50	5
8	Punjab & Sind Bank	39.00	0.00	0
9	Punjab National Bank	13693.00	9555.02	70
10	State Bank of India	12479.00	12718.43	102
11	UCO Bank	1347.00	608.32	45
12	Union Bank	2209.00	1609.07	73
<b>A</b>	<b>ACP PUBLIC sec Bank</b>	<b>33727.00</b>	<b>28839.87</b>	<b>86</b>
13	Axis Bank	0.00	2950.14	#DIV/0!
14	Bandhan Bank	0.00	0.00	#DIV/0!
15	Federal Bank	0.00	2804.38	#DIV/0!
16	HDFC Bank	1160.00	587.08	51
17	ICICI Bank	0.00	0.00	#DIV/0!
18	IDBI Bank	18.00	278.12	1545
19	IDFCFirst Bank	0.00	0.00	#DIV/0!
20	IndusInd	0.00	65.09	#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>B</b>	<b>ACP PRIVATE Sec bank</b>	<b>1178.00</b>	<b>6684.81</b>	<b>567</b>
28	Tripura Gramin Bank	7848.00	8303.31	106
<b>C</b>	<b>ACP RRB</b>	<b>7848.00</b>	<b>8303.31</b>	<b>106</b>
29	ACUB	0.00	0.00	#DIV/0!
30	TCARDB	0.00	0.00	#DIV/0!
31	TSCB	2067.00	1415.45	68
<b>D</b>	<b>ACP Coop. Bank</b>	<b>2067.00</b>	<b>1415.45</b>	<b>68</b>
	<b>GRAND TOTAL</b>	<b>44820.00</b>	<b>45243.44</b>	<b>101</b>

**Bank - wise Targets and Achievement in MSME for 2024-25  
for the State of Tripura under ACP 2024-25 as on March 2025**

						Amt. Rs. In Lakhs	
Sl.No.	BANKS	2023-24 (As on March 2024)			2024-25 (As on March 2025)		
		Target	Achievement	% of Achievement	Target	Achievement	% of Achievement
1	2	6	7	8	6	7	8
1	Bank of Baroda	14708.00	5645.79	38	34228.00	15188.00	44
2	Bank of India	3440.00	1198.38	35	1663.00	1097.80	66
3	Bank of Maharashtra	215.00	51.98	24	68.00	157.00	231
4	Canara Bank	25461.00	16026.42	63	18707.00	17482.39	93
5	Central Bank of India	2100.00	352.71	17	571.00	2140.70	375
6	Indian Bank	5607.00	3833.66	68	5014.00	5164.86	103
7	Indian Overseas Bank	1971.00	412.73	21	664.00	339.47	51
8	Punjab & Sind Bank	257.00	135.00	53	179.00	265.00	148
9	Punjab National Bank	35591.00	36657.74	103	47942.00	50831.72	106
10	State Bank of India	71396.00	64343.39	90	83710.00	73602.29	88
11	UCO Bank	18889.00	11980.00	63	15667.00	18763.65	120
12	Union Bank of India	22856.00	16382.71	72	21428.00	18407.79	86
<b>A</b>	<b>ACP PUBLIC sec Bank</b>	<b>202491.00</b>	<b>157020.51</b>	<b>78</b>	<b>229841.00</b>	<b>203440.67</b>	<b>89</b>
13	AXIS BANK	1946.00	6804.52	350	8721.00	4896.07	56
14	Bandhan Bank	436.00	21220.05	4867	13997.00	34056.18	243
15	Federal Bank	772.00	1231.36	160	1597.00	1839.93	115
16	HDFC	22992.00	18000.03	78	23540.00	27442.78	117
17	ICICI Bank	21247.00	25412.72	120	33236.00	28722.06	86
18	IDBI BANK	2833.00	1500.78	53	1425.00	1007.17	71
19	IDFCFirst Bank	0.00	27.00	#DIV/0!	35.00	15.47	44
20	Indusind Bank	11794.00	5848.76	50	6226.00	7687.26	123
21	Kotak Mahindra Bank Ltd	357.00	0.00	0	0.00	362.19	#DIV/0!
22	South Indian Bank	254.00	351.00	138	1283.00	1332.00	104
23	Yes Bank	358.00	447.41	125	361.00	924.10	256
24	Ujjivan Bank	5614.00	3530.07	63	4941.00	6869.39	139
25	NESFB	6195.00	71.39	1	84.00	107.47	128
26	Jana SFB	0.00	0.00	#DIV/0!	0.00	1168.55	#DIV/0!
27	ESAF SFB	0.00	37.25	#DIV/0!	48.00	368.29	767
<b>B</b>	<b>ACP PRIVATE Sec bank</b>	<b>74798.00</b>	<b>84482.34</b>	<b>113</b>	<b>95494.00</b>	<b>116798.91</b>	<b>122</b>
28	Tripura Gramin Bank	51695.00	52190.26	101	68258.00	29187.16	43
<b>C</b>	<b>ACP RRB</b>	<b>51695.00</b>	<b>52190.26</b>	<b>101</b>	<b>68258.00</b>	<b>29187.16</b>	<b>43</b>
29	ACUB	0.00	17.00	#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	20175.35	96	26385.00	24294.42	92
<b>D</b>	<b>ACP Coop. Bank</b>	<b>21016.00</b>	<b>20192.35</b>	<b>96</b>	<b>26407.00</b>	<b>24294.42</b>	<b>92</b>
<b>GRAND TOTAL</b>		<b>350000.00</b>	<b>313885.46</b>	<b>90</b>	<b>420000.00</b>	<b>373721.16</b>	<b>89</b>

**Bank - wise Targets and Achievement in OTHER PRIORITY SECTORS for 2024-25  
for the State of Tripura under ACP 2024-25 as on March 2025**

							Amt. Rs. In Lakhs
Sl.No.	BANKS	2023-24 (As on March 2024)			2024-25 (As on March 2025)		
		Target	Achievement	% of Achievement	Target	Achievement	% of Achievement
1	2	6	7	8	6	7	8
1	Bank of Baroda	971.00	107.05	11	93.00	109.00	117
2	Bank of India	976.00	466.92	48	1006.00	349.52	35
3	Bank of Maharashtra	261.00	252.21	97	431.00	307.00	71
4	Canara Bank	1436.00	995.18	69	1476.00	801.52	54
5	Central Bank of India	536.00	226.50	42	553.00	80.11	14
6	Indian Bank	1230.00	39.04	3	100.00	64.34	64
7	Indian Overseas Bank	525.00	540.18	103	973.00	518.74	53
8	Punjab & Sind Bank	149.00	24.00	16	59.00	28.00	47
9	Punjab National Bank	10883.00	6261.11	58	10658.00	6930.96	65
10	State Bank of India	8323.00	2784.36	33	4865.00	3277.74	67
11	UCO Bank	4498.00	4653.73	103	7776.00	1120.04	14
12	Union Bank of India	518.00	113.28	22	230.00	352.73	153
<b>A</b>	<b>ACP PUBLIC sec Bank</b>	<b>30306.00</b>	<b>16463.56</b>	<b>54</b>	<b>28220.00</b>	<b>13939.70</b>	<b>49</b>
13	AXIS BANK	258.00	153.51	60	173.00	567.10	328
14	Bandhan Bank	60521.00	56151.70	93	323.00	37237.06	11529
15	Federal Bank	24.00	0.00	0	9.00	0.00	0
16	HDFC	557.00	791.24	142	1450.00	1642.22	113
17	ICICI Bank	1115.00	58.89	5	169.00	33.66	20
18	IDBI Bank	111.00	9.90	9	727.00	51.19	7
19	IDFCFirst Bank	0.00	0.00	#DIV/0!	9.00	0.00	0
20	Indusind Bank	1.00	0.00	0	18.00	6.02	33
21	Kotak Mahindra Bank Ltd	24.00	0.00	0	9.00	0.00	0
22	South Indian Bank	177.00	30.00	17	9.00	0.00	0
23	Yes Bank	25.00	0.00	0	18.00	0.00	0
24	Ujjivan Bank	4618.00	6495.00	141	9843.00	5861.81	60
25	NESFB	0.00	0.00	#DIV/0!	63.00	0.00	0
26	Jana SFB	53.00	26.00	49	51.00	208.73	409
27	ESAF SFB	0.00	10.20	#DIV/0!	43.00	1213.27	2822
<b>B</b>	<b>ACP PRIVATE Sec bank</b>	<b>67484.00</b>	<b>63726.44</b>	<b>94</b>	<b>12914.00</b>	<b>46821.06</b>	<b>363</b>
28	Tripura Gramin Bank	25145.00	83083.20	330	136882.00	108413.02	79
<b>C</b>	<b>ACP RRB</b>	<b>25145.00</b>	<b>83083.20</b>	<b>330</b>	<b>136882.00</b>	<b>108413.02</b>	<b>79</b>
29	ACUB	0.00	334.50	#DIV/0!	558.00	293.55	53
30	TCARDB	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
31	TSCB	7065.00	6711.75	95	11426.00	11913.12	104
<b>D</b>	<b>ACP Coop. Bank</b>	<b>7065.00</b>	<b>7046.25</b>	<b>100</b>	<b>11984.00</b>	<b>12206.67</b>	<b>102</b>
<b>GRAND TOTAL</b>		<b>130000.00</b>	<b>170319.45</b>	<b>131</b>	<b>190000.00</b>	<b>181380.45</b>	<b>95</b>

**BANKWISE CREDIT DEPOSIT RATIO OF THE STATE AS ON 31.03.2025**

(Amt. In lac)

SL No.	Bank's Name	No of Brs	Total Deposit	Total Advance	CD Ratio
1	Bank of Baroda	9	79364.00	43007.30	54
2	Bank of India	13	54424.00	36596.43	67
3	Bank of Maharashtra	3	1526.81	2974.75	195
4	Canara Bank	20	117698.17	50083.24	43
5	Central Bank Of India	6	21902.03	6841.65	31
6	Indian Bank	6	44115.44	13087.21	30
7	Indian Overseas	5	33945.00	10771.79	32
8	Punjab & Sind Bank	2	4338.64	1224.81	28
9	Punjab National Bank	70	536854.12	195287.26	36
10	State Bank of India	76	1321155.88	601759.33	46
11	UCO Bank	30	150012.89	60358.04	40
12	Union Bank of India	11	111668.14	34017.22	30
13	Axis Bank	15	106521.26	41886.68	39
14	Bandhan Bank	29	178170.68	182947.83	103
15	Federal Bank	2	11048.00	6590.85	60
16	HDFC Bank	23	136584.19	75693.53	55
17	ICICI Bank	18	89896.49	88189.84	98
18	IDBI Bank	9	26935.61	7059.43	26
19	IDFC First Bank	2	24410.25	5651.32	23
20	IndusInd	8	9578.96	67917.23	709
21	Kotak Mahindra	2	7001.49	352.66	5
22	South Indian Bank	9	13062.00	3943.74	30
23	Ujjivan Bank	2	43846.67	40450.68	92
24	Yes Bank	8	15979.51	1784.06	11
25	NESFB	2	6216.13	1229.66	20
26	Jana Small Finance Bank	1	7343.43	5673.21	77
27	ESAF Small Finance Bank	3	1170.22	3262.10	279
28	Tripura Gramin Bank	150	1006599.69	401925.77	40
29	ACUB	3	3910.99	936.30	24
30	TCARDB	5	0.00	0.00	#DIV/0!
31	TSCB	66	392912.82	272969.80	69
<b>Total</b>		<b>608</b>	<b>4558193.51</b>	<b>2264473.72</b>	<b>50</b>

**DISTRICTWISE CREDIT DEPOSIT RATIO OF THE STATE AS ON 31.03.2025**

Sl.	District	No. of Brs.	Total Deposit	Total Advance	CD Ratio
1	West Tripura	220	2863068.01	1127686.31	39
2	Sepahijala	62	309796.35	183890.45	59
3	Khowai	45	210193.32	129410.56	62
4	Dhalai	53	166392.20	163401.49	98
5	Gomati	68	307234.77	214905.58	70
6	South Tripura	68	295681.95	178755.44	60
7	Unakoti	37	156508.96	108682.03	69
8	North Tripura	55	249317.95	157741.86	63
<b>Total</b>		<b>608</b>	<b>4558193.51</b>	<b>2264473.72</b>	<b>50</b>

**CD Ratio as on 31st March 2025 for West Tripura District.(Amt.in Lacs)**

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of Baroda	77274.00	41475.20	54
2	Bank of India	37619.00	20115.15	53
3	Bank of Maharashtra	1153.39	2463.07	214
4	Canara Bank	94926.73	33401.65	35
5	Central Bank Of India	17969.39	4544.34	25
6	Indian Bank	41496.24	11881.40	29
7	Indian Overseas	29882.00	7792.13	26
8	Punjab & Sind Bank	3700.48	851.78	23
9	Punjab National Bank	251845.22	112412.26	45
10	State Bank of India	971472.93	366986.56	38
11	UCO Bank	85286.00	26898.36	32
12	Union Bank of India	100959.96	28028.53	28
13	Axis Bank	86680.76	20791.05	24
14	Bandhan Bank	109447.53	66569.23	61
15	Federal Bank	10804.62	6106.22	57
16	HDFC Bank	104427.18	52932.90	51
17	ICICI Bank	35761.86	54617.34	153
18	IDBI Bank	14315.92	3790.63	26
19	IDFC First Bank	24410.25	5651.32	23
20	IndusInd	7754.38	37251.70	480
21	Kotak Mahindra	7001.49	352.66	5
22	South Indian Bank	13062.00	3943.74	30
23	Ujjivan Bank	25727.48	16392.22	64
24	Yes Bank	15828.34	1782.84	11
25	NESFB	4605.64	610.36	13
26	Jana Small Finance Bank	7343.43	5673.21	77
27	Tripura Gramin Bank	459295.18	145142.50	32
28	ACUB	3575.51	858.92	24
29	TSCB	219441.1	48369.04	22
<b>Total</b>		<b>2863068.01</b>	<b>1127686.31</b>	<b>39</b>

**CD Ratio as on 31st March 2025 for Gomati District.(Amt.in Lacs)**

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of Baroda	1838.00	1511.60	82
2	Bank of India	3795.00	4584.73	121
3	Canara Bank	5762.74	3893.23	68
4	Central Bank Of India	1298.94	959.43	74
5	Indian Bank	754.82	502.98	67
6	Indian Overseas	938.00	811.08	86
7	Punjab National Bank	57262.91	15316.86	27
8	State Bank of India	67134.91	43084.39	64
9	UCO Bank	7450.00	2417.79	32
10	Union Bank of India	3185.12	2854.63	90
11	Axis Bank	3976.20	4023.78	101
12	Bandhan Bank	10480.17	26702.34	255
13	HDFC Bank	5342.18	6659.98	125
14	ICICI Bank	4435.71	2689.64	61
15	IDBI Bank	8175.22	1763.79	22
16	IndusInd	0.01	13287.30	132873000
17	Ujjivan Bank	3677.85	5447.09	148
18	NESFB	127.53	138.32	108
19	ESAF Small Finance Bank	223.15	919.96	412
20	Tripura Gramin Bank	81798.25	36140.69	44
21	ACUB	335.48	77.38	23
22	TSCB	39242.58	41118.59	105
<b>Total</b>		<b>307234.77</b>	<b>214905.58</b>	<b>70</b>

**CD Ratio as on 31st March 2025 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	1378.00	2709.82	197
2	Bank of Maharashtra	101.42	45.92	45
3	Canara Bank	1820.45	1687.29	93
4	Punjab National Bank	51878.50	13625.09	26
5	State Bank of India	51160.08	38751.02	76
6	UCO Bank	8018.00	3814.04	48
7	Union Bank of India	1980.10	839.26	42
8	Axis Bank	3839.33	4732.83	123
9	Bandhan Bank	8170.85	18777.13	230
10	HDFC Bank	5369.26	2757.42	51
11	ICICI Bank	1749.66	3975.96	227
12	IDBI Bank	3050.7	494.38	16
13	Tripura Gramin Bank	112841.87	52917.21	47
14	TSCB	44323.73	33628.07	76
<b>Total</b>		<b>295681.95</b>	<b>178755.44</b>	<b>60</b>

**CD Ratio as on 31st March 2025 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	252	20.5	8
2	Bank of India	4859	2987.49	61
3	Bank of Maharashtra	272	465.76	171
4	Canara Bank	5458.42	3481.23	64
5	Punjab National Bank	34674.54	9560.65	28
6	State Bank of India	80478	39975.87	50
7	UCO Bank	2051	3299.97	161
8	Union Bank of India	2989.47	1039.74	35
9	Axis Bank	4559.28	3376.38	74
10	Bandhan Bank	2653.31	12973.96	489
11	Federal Bank	243.38	484.63	199
12	HDFC Bank	6358.28	7073.89	111
13	ICICI Bank	2718.63	7349.51	270
14	IDBI Bank	1393.77	1010.63	73
15	IndusInd	1824.55	17113.35	938
16	Ujjivan Bank	3686.03	4238.22	115
17	NESFB	504.72	193.9	38
18	Tripura Gramin Bank	78975.75	36450.79	46
19	TSCB	15365.82	6645.39	43
<b>Total</b>		<b>249317.95</b>	<b>157741.86</b>	<b>63</b>

**CD Ratio as on 31st March 2025 for Unakoti District.(Amt.in Lacs)**

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Canara Bank	1540.38	1375.27	89
2	Central Bank Of India	913.06	535.01	59
3	Indian Overseas	1457	1014.54	70
4	Punjab National Bank	23166.29	6922.81	30
5	State Bank of India	36568.5	27563.03	75
6	UCO Bank	4398	5146.14	117
7	Axis Bank	1198.1	1592.94	133
8	Bandhan Bank	10404.71	9891.86	95
9	HDFC Bank	2212	1690.64	76
10	ICICI Bank	6147.5	5869.61	95
11	Ujjivan Bank	3702.75	5846.24	158
12	NESFB	268.85	150.78	56
13	Tripura Gramin Bank	51455.22	22807.64	44
14	TSCB	13076.6	18275.52	140
<b>Total</b>		<b>156508.96</b>	<b>108682.03</b>	<b>69</b>

**CD Ratio as on 31st March 2025 for Sepahijala District.(Amt.in Lacs)**

SI.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of India	4604	4405.26	96
2	Canara Bank	4019.61	3057.8	76
3	Punjab & Sind Bank	638.16	373.03	58
4	Punjab National Bank	39601.03	11908.12	30
5	State Bank of India	57338.26	30971.77	54
6	UCO Bank	19889.03	8392.41	42
7	Axis Bank	4463.5	5103.02	114
8	Bandhan Bank	19241.42	25107.5	130
9	HDFC Bank	6619.58	3199.41	48
10	ICICI Bank	23841.24	2001.49	8
11	IndusInd	0.02	264.88	1324400
12	Ujjivan Bank	4528.61	6232	138
13	ESAF Small Finance Bank	761.15	1430.57	188
14	Tripura Gramin Bank	99004.75	34409.19	35
15	TSCB	25245.99	47034	186
<b>Total</b>		<b>309796.35</b>	<b>183890.45</b>	<b>59</b>

**CD Ratio as on 31st March 2025 for Khowai District.(Amt.in Lacs)**

SI.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Canara Bank	2542.50	1696.69	67
2	Indian Bank	1597.59	593.97	37
3	Indian Overseas	1668.00	1154.04	69
4	Punjab National Bank	43288.53	11576.06	27
5	State Bank of India	31256.03	23695.9	76
6	UCO Bank	15302.86	5772.92	38
7	Union Bank of India	2553.49	1255.06	49
8	Axis Bank	1804.09	2266.68	126
9	Bandhan Bank	11667.76	11781.09	101
10	HDFC Bank	3110.20	372.27	12
11	ICICI Bank	8878.95	6688.12	75
12	Ujjivan Bank	2523.95	2294.91	91
13	NESFB	709.39	136.30	19
14	Tripura Gramin Bank	67789.90	36294.19	54
15	TSCB	15500.08	23832.36	154
<b>Total</b>		<b>210193.32</b>	<b>129410.56</b>	<b>62</b>

**CD Ratio as on 31st March 2025 for Dhalai District.(Amt.in Lacs)**

SI.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of India	2169.00	1793.98	83
2	Canara Bank	1627.34	1490.08	92
3	Central Bank Of India	1720.64	802.87	47
4	Indian Bank	266.79	108.86	41
5	Punjab National Bank	35137.10	13965.41	40
6	State Bank of India	25747.17	30730.79	119
7	UCO Bank	7618.00	4616.41	61
8	Bandhan Bank	6104.93	11144.72	183
9	HDFC Bank	3145.51	1007.02	32
10	ICICI Bank	6362.94	4998.17	79
11	Yes Bank	151.17	1.22	1
12	ESAF Small Finance Bank	185.92	911.57	490
13	Tripura Gramin Bank	55438.77	37763.56	68
14	TSCB	20716.92	54066.83	261
<b>Total</b>		<b>166392.2</b>	<b>163401.49</b>	<b>98</b>

**BANK-WISE POSITION IN IMPLEMENTATION OF ISSUING KCCs FOR THE STATE OF TRIPURA DURING THE YEAR 2024-25 AS ON 31.03.2025**

Amount in Lacs

Sl.No.	BANKS	Target	Total KCCs Sanctioned		Fresh KCCs Sanctioned		KCCs Renewed		Total KCCs disbursed		Outstanding		NPA		NPA % (Account wise)
		No.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	
1	Bank of Baroda	268	58	87.00	52	82.00	6	5.00	58	87.00	107	121.00	5	5.99	5
2	Bank of India	136	1112	1598.12	359	472.75	753	1125.37	1112	1598.12	4777	6248.86	265	168.18	6
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	1037	1172.34	953	1066.36	84	105.98	1037	1172.34	1741	2095.22	278	135.66	16
5	Central Bank of India	167	861	1483.90	158	226.86	703	1257.04	861	1483.90	683	445.83	282	106.46	41
6	Indian Bank	19	3	3.16	3	3.16	0	0.00	3	3.16	107	57.77	13	8.19	12
7	Indian Overseas Bank	31	2	2.50	2	2.50	0	0.00	2	2.50	256	326.41	50	39.24	20
8	Punjab & Sind Bank	28	0	0.00	0	0.00	0	0.00	0	0.00	82	45.61	1	0.50	1
9	Punjab National Bank	11169	6469	9555.02	4108	5996.56	2361	3558.46	6469	9555.02	33308	16920.79	13194	5638.02	40
10	State Bank of India	13748	13596	12718.42	7311	7027.41	6285	5691.01	13596	12718.42	36219	28642.33	18296	12460.14	51
11	UCO Bank	1644	817	608.32	817	608.32	0	0.00	817	608.32	6383	3545.84	2978	1230.66	47
12	Union Bank of India	877	679	1609.07	373	838.20	306	770.87	679	1609.07	898	1545.43	71	42.75	8
13	Axis Bank	0	298	2950.15	298	2950.15	0	0.00	298	2950.15	228	2713.14	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	762	1362.58	0	0.00	0
16	HDFC	455	2689	3148.30	2439	2570.50	250	577.80	2689	3148.30	9001	4823.42	687	506.80	8
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	897	278.13	210	125.94	687	152.19	897	278.13	1071	282.90	70	20.19	7
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	130	65.09	130	65.09	0	0.00	130	65.09	6195	1215.68	0	0.00	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	7	1.17	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	22808	8303.28	22808	8303.28	0	0.00	22808	8303.28	80455	17022.83	7317	1818.29	9
29	TSCB	3964	3144	1415.41	2830	1273.87	314	141.54	1796	792.74	40444	8150.17	1834	345.20	5
<b>TOTAL</b>		<b>52277</b>	<b>54600</b>	<b>44998.21</b>	<b>42851</b>	<b>31612.95</b>	<b>11749</b>	<b>13385.26</b>	<b>53252</b>	<b>44375.54</b>	<b>222724</b>	<b>95566.98</b>	<b>45341</b>	<b>22526.27</b>	<b>20</b>

**Performance of Banks in Crop Loan & Term Loan to Agriculture during the year 2024-25 as on 31.03.2025**

**(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	55	89.00	132	172.00	8	5.00	400	277.00	63	94.00
2	Bank of India	136	58.00	1112	1598.12	2268	4162.00	1757	2634.82	2404	4220.00	2869	4232.94
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	1037	1172.35	162	557.00	218	489.56	2189	4003.00	1255	1661.91
5	Central Bank of India	167	289.00	861	1483.90	21	27.00	22	7.25	188	316.00	883	1491.15
6	Indian Bank	19	13.00	3	3.16	77	127.00	51	95.53	96	140.00	54	98.69
7	Indian Overseas Bank	31	49.00	2	2.50	124	273.00	29	89.14	155	322.00	31	91.64
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	6469	9555.02	2227	9864.00	1043	5187.51	13396	23557.00	7512	14742.53
10	State Bank of India	13748	12479.00	13596	12718.43	1335	8452.00	1537	6613.42	15083	20931.00	15133	19331.85
11	UCO Bank	1644	1347.00	817	608.32	516	1152.00	18	41.14	2160	2499.00	835	649.46
12	Union Bank of India	877	2209.00	679	1609.07	612	2000.00	304	1163.53	1489	4209.00	983	2772.60
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>30114</b>	<b>33727.00</b>	<b>24631</b>	<b>28839.87</b>	<b>7480</b>	<b>26797.00</b>	<b>5002</b>	<b>16346.90</b>	<b>37594</b>	<b>60524.00</b>	<b>29633</b>	<b>45186.77</b>
13	AXIS BANK	0	0.00	298	2950.14	20454	19320.00	8247	9592.40	20454	19320.00	8545	12542.54
14	Bandhan Bank	0	0.00	0	0.00	23961	17347.00	19489	15363.82	23961	17347.00	19489	15363.82
15	Federal Bank	0	0.00	1537	2804.38	1169	2098.00	3	10.15	1169	2098.00	1540	2814.53
16	HDFC	455	1160.00	257	587.08	15236	7531.00	2499	2742.21	15691	8691.00	2756	3329.29
17	ICICI	0	0.00	0	0.00	12618	10135.00	8615	9741.10	12618	10135.00	8615	9741.10
18	IDBI BANK	33	18.00	897	278.12	497	574.00	269	294.48	530	592.00	1166	572.60
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	130	65.09	67885	25486.00	39156	16714.08	67885	25486.00	39286	16779.17
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	7	794.46	0	0.00	7	794.46
24	Ujjivan Bank	0	0.00	0	0.00	28701	13837.00	12855	6766.71	28701	13837.00	12855	6766.71
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	5943	2943.68	15144	7160.00	5943	2943.68
27	ESAF Small Finance Bank	0	0.00	0	0.00	922	342.00	2106	1242.04	922	342.00	2106	1242.04
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>488</b>	<b>1178.00</b>	<b>3119</b>	<b>6684.81</b>	<b>189047</b>	<b>107487.00</b>	<b>100220</b>	<b>68353.13</b>	<b>189535</b>	<b>108665.00</b>	<b>103339</b>	<b>75037.94</b>
28	Tripura Gramin Bank	17711	7848.00	22808	8303.31	29303	96684.00	20264	71068.22	47014	104532.00	43072	79371.53
<b>C</b>	<b>Sub Total of RRB</b>	<b>17711</b>	<b>7848.00</b>	<b>22808</b>	<b>8303.31</b>	<b>29303</b>	<b>96684.00</b>	<b>20264</b>	<b>71068.22</b>	<b>47014</b>	<b>104532.00</b>	<b>43072</b>	<b>79371.53</b>
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	3147	1415.45	6663	74212.00	7239	70530.96	10627	76279.00	10386	71946.41
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>3964</b>	<b>2067.00</b>	<b>3147</b>	<b>1415.45</b>	<b>6663</b>	<b>74212.00</b>	<b>7239</b>	<b>70530.96</b>	<b>10627</b>	<b>76279.00</b>	<b>10386</b>	<b>71946.41</b>
<b>GRAND TOTAL</b>		<b>52277</b>	<b>44820.00</b>	<b>53705</b>	<b>45243.44</b>	<b>232493</b>	<b>305180.00</b>	<b>132725</b>	<b>226299.21</b>	<b>284770.00</b>	<b>350000.00</b>	<b>186430</b>	<b>271542.65</b>

### Bank Wise SHG Bank loan Target for the FY 2025-26

Sl No	Name of the Bank	Total number of SB Account available	Fresh loan	Renewal loan	Total target for sanctioning of loan	Target for disbursement (Amt. in lakh Rs.)
1	BOI	1235	277	238	515	1471
2	Canara	889	205	150	355	1014
3	CBI	378	70	75	145	414
4	HDFC	12	196	179	375	1071
5	IDBI	307	58	52	110	314
6	Indian Bank	90	20	10	30	86
7	IOB	142	38	22	60	171
8	P&S Bank	104	25	20	45	129
9	PNB	4721	852	978	1830	5229
10	SBI	1915	403	360	763	2180
11	TGB	29100	5567	6303	11870	33915
12	TSCB	11007	2045	1990	4035	11529
13	UCO BANK	2010	426	381	807	2306
14	Union Bank of India	167	18	42	60	171
<b>Grand Total</b>		<b>52077</b>	<b>10200</b>	<b>10800</b>	<b>21000</b>	<b>60000</b>

**PERFORMANCE UNDER PMEGP FOR THE FINANCIAL YEAR 2024-25 AS ON 31.03.2025**

SI.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	33	210.29	14	88.57	13	75.58	3	14	5	45
2	Bank of India	22	45	465.09	23	227.80	22	136.19	2	21	1	105
3	Bank of Maharashtra	1	2	9.29	0	0.00	0	0.00	0	0	2	0
4	Canara Bank	26	59	561.11	23	147.51	21	106.05	3	36	0	88
5	Central Bank of India	13	11	142.43	5	58.14	9	74.95	1	6	0	38
6	Indian Bank	6	6	45.00	2	10.14	1	5.81	0	2	2	33
7	Indian Overseas Bank	15	26	248.06	10	79.94	14	92.56	0	16	0	67
8	Punjab & Sind Bank	5	2	19.00	1	10.00	0	0.00	0	0	1	20
9	Punjab National Bank	182	401	3904.08	188	1480.00	253	1704.51	54	198	15	103
10	State Bank of India	165	402	3678.94	94	582.00	69	401.93	10	306	2	57
11	Union Bank of India	12	34	346.03	13	147.74	11	65.21	1	18	3	108
12	UCO Bank	56	138	1038.14	72	488.51	69	318.26	26	66	0	129
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>534</b>	<b>1159</b>	<b>10667.46</b>	<b>445</b>	<b>3320.35</b>	<b>482</b>	<b>2981.05</b>	<b>100</b>	<b>683</b>	<b>31</b>	<b>83</b>
13	AXIS BANK	4	3	14.29	0	0.00	0	0.00	0	0	3	0
14	Bandhan Bank	6	0	0.00	0	0.00	0	0.00	0	0	0	0
15	HDFC	5	4	45.00	0	0.00	1	40.70	0	1	3	0
16	ICICI	4	0	0.00	0	0.00	0	0.00	0	0	0	0
17	IDBI BANK	3	6	62.51	2	12.51	0	0.00	0	1	3	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>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>32</b>	<b>13</b>	<b>121.80</b>	<b>2</b>	<b>12.51</b>	<b>1</b>	<b>40.70</b>	<b>0</b>	<b>2</b>	<b>9</b>	<b>6</b>
26	Tripura Gramin Bank	237	499	3899.03	181	1387.49	237	1444.33	27	317	1	76
<b>C</b>	<b>Sub Total of RRB</b>	<b>237</b>	<b>499</b>	<b>3899.03</b>	<b>181</b>	<b>1387.49</b>	<b>237</b>	<b>1444.33</b>	<b>27</b>	<b>317</b>	<b>1</b>	<b>76</b>
27	Tripura State Co-Operative Bank	134	239	1776.09	97	565.91	145	687.47	28	137	5	72
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>134</b>	<b>239</b>	<b>1776.09</b>	<b>97</b>	<b>565.91</b>	<b>145</b>	<b>687.47</b>	<b>28</b>	<b>137</b>	<b>5</b>	<b>72</b>
<b>GRAND TOTAL</b>		<b>937</b>	<b>1910</b>	<b>16464.4</b>	<b>725</b>	<b>5286.26</b>	<b>865</b>	<b>5153.55</b>	<b>155</b>	<b>1139</b>	<b>46</b>	<b>77</b>

**BANK-WISE POSITION IN IMPLEMENTATION OF SWABALAMBAN FOR THE STATE OF TRIPURA FOR THE  
PROGRAMME YEAR 2024-25 AS ON MARCH 2025**

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	%
1	Bank of Baroda	30	2	17.10	0	0.00	0	0.00	2	0
2	Bank of India	44	2	7.60	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	66	282.83	10	38.98	1	3.31	9	14
5	Central Bank of India	53	50	233.68	17	71.39	10	37.99	24	32
6	Indian Bank	23	3	14.44	2	9.60	0	0.00	0	9
7	Indian Overseas Bank	22	2	9.50	1	4.75	0	0.00	0	5
8	Punjab & Sindh Bank	9	0	0.00	0	0.00	0	0.00	0	0
9	Punjab National Bank	699	535	2292.17	115	470.64	6	21.69	152	16
10	State Bank India	633	876	3881.46	208	835.99	11	173.09	160	33
11	UCO Bank	161	169	758.37	33	131.65	1	2.85	48	20
12	Union Bank of India	39	42	175.80	15	63.13	0	0.00	12	38
<b>Total of Public Sector Banks</b>		<b>1790</b>	<b>1747</b>	<b>7672.95</b>	<b>401</b>	<b>1626.13</b>	<b>29</b>	<b>238.93</b>	<b>407</b>	<b>22</b>
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
<b>Total of Private Sector Banks</b>		<b>59</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0</b>
24	Tripura Gramin Bank	1520	1911	7984.75	623	2432.38	43	275.81	939	41
<b>Total of Regional Rural Bank</b>		<b>1520</b>	<b>1911</b>	<b>7984.75</b>	<b>623</b>	<b>2432.38</b>	<b>43</b>	<b>275.81</b>	<b>939</b>	<b>41</b>
25	Tripura State Co-Operative Bank	631	635	2632.23	286	1150.19	105	312.51	32	45
<b>Total of State Co-Op Banks</b>		<b>631</b>	<b>635</b>	<b>2632.23</b>	<b>286</b>	<b>1150.19</b>	<b>105</b>	<b>312.51</b>	<b>32</b>	<b>45</b>
<b>GRAND TOTAL</b>		<b>4000</b>	<b>4293</b>	<b>18289.93</b>	<b>1310</b>	<b>5208.70</b>	<b>177</b>	<b>827.25</b>	<b>1378</b>	<b>33</b>

**PM Vishwakarma for FY 2024-25 as on 31.03.2025**

<b>Bank Name</b>	<b>Bank Type</b>	<b>Basic Training Completed</b>	<b>Loan Application Sent</b>	<b>Total Loan Amount Applied (in Rs. Lakhs)</b>	<b>Applications Sanctioned</b>	<b>Loan Pending For Sanction</b>	<b>Applications Disbursed</b>
BANK OF BARODA	Public Sector Bank	111	111	107.00	20	36	3
BANK OF INDIA	Public Sector Bank	181	181	172.80	67	13	61
BANK OF MAHARASHTRA	Public Sector Bank	1	1	1.00	0	0	0
CANARA BANK	Public Sector Bank	237	237	232.00	61	8	59
CENTRAL BANK OF INDIA	Public Sector Bank	51	51	47.50	19	4	16
INDIAN BANK	Public Sector Bank	39	39	39.00	24	2	13
INDIAN OVERSEAS BANK	Public Sector Bank	65	65	61.50	27	0	26
PUNJAB AND SIND BANK	Public Sector Bank	1	1	1.00	0	0	0
PUNJAB NATIONAL BANK	Public Sector Bank	1745	1745	1720.30	681	44	663
STATE BANK OF INDIA	Public Sector Bank	2180	2180	2098.70	568	188	517
UCO BANK	Public Sector Bank	607	607	593.20	129	9	127
UNION BANK OF INDIA	Public Sector Bank	78	78	75.30	30	23	18
<b>Total of Public Sector Bank</b>		<b>5296</b>	<b>5296</b>	<b>5149.30</b>	<b>1626</b>	<b>327</b>	<b>1503</b>
AXIS BANK	Pvt Sector Bank	18	18	17.40	1	16	0
Bandhan Bank	Pvt Sector Bank	4	4	4.00	0	3	0
HDFC BANK LTD	Pvt Sector Bank	23	23	23.00	0	7	0
ICICI BANK LTD	Pvt Sector Bank	8	8	7.50	1	1	1
IDBI BANK LTD	Pvt Sector Bank	11	11	11.00	3	1	3
SOUTH INDIAN BANK	Pvt Sector Bank	2	2	2.00	0	2	0
<b>Total of Pvt Sector Bank</b>		<b>66</b>	<b>66</b>	<b>64.90</b>	<b>5</b>	<b>30</b>	<b>4</b>
TRIPURA GRAMIN BANK	Regional Rural Bank	4764	4764	4625.27	1663	207	1515
<b>Total of Regional Rural Bank</b>		<b>4764</b>	<b>4764</b>	<b>4625.27</b>	<b>1663</b>	<b>207</b>	<b>1515</b>
TRIPURA STATE CO-OP.BANK LTD.	Co-Operative Bank	707	707	693.75	100	526	67
<b>Total of Co-Operative Bank</b>		<b>707</b>	<b>707</b>	<b>693.75</b>	<b>100</b>	<b>526</b>	<b>67</b>
<b>Grand Total</b>		<b>10833</b>	<b>10833</b>	<b>10533.22</b>	<b>3394</b>	<b>1090</b>	<b>3089</b>

## PMFME Position for FY 2024-25 as on March 2025

S.No.	Bank Name	Total Applications	Loan Sanctioned	Loan Under Process	Loan Rejected
1	BANK OF BARODA	3	1	1	1
2	BANK OF INDIA	13	2	1	10
3	CANARA BANK	3	0	0	3
4	CENTRAL BANK OF INDIA	1	0	0	1
5	INDIAN OVERSEAS BANK	2	0	1	1
6	PUNJAB NATIONAL BANK	68	15	22	31
7	STATE BANK OF INDIA	86	17	8	61
8	UCO BANK	45	6	2	37
9	UNION BANK OF INDIA	4	1	3	0
<b>Sub- Total for Public Sector Banks</b>		<b>225</b>	<b>42</b>	<b>38</b>	<b>145</b>
10	AXIS BANK	3	0	3	0
11	BANDHAN BANK	1	0	1	0
12	ICICI BANK	16	1	13	2
13	IDBI BANK	2	1	0	1
14	UJJIVAN SFB	1	0	1	0
<b>Sub- Total for Private Sector Banks</b>		<b>23</b>	<b>2</b>	<b>18</b>	<b>3</b>
15	TRIPURA GRAMIN BANK	122	23	9	90
<b>Sub- Total for Regional Rural Banks</b>		<b>122</b>	<b>23</b>	<b>9</b>	<b>90</b>
16	TRIPURA STATE CO-OPERATIVE BANK	22	5	14	3
<b>Sub- Total for Co-Operative Banks</b>		<b>22</b>	<b>5</b>	<b>14</b>	<b>3</b>
<b>Grand Total</b>		<b>392</b>	<b>72</b>	<b>79</b>	<b>241</b>

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

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

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

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

**Pradhan Mantri Mudra Yojana in Tripura for FY 2024-25 (As on 31.03.2025)**

[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
		<b>Public Sector Banks</b>														
1	State Bank of India	369	1.09	1.09	3156	68.84	68.61	475	37.82	37.77	0	0.00	0.00	4000	107.74	107.47
2	Bank of Baroda	7106	22.80	22.80	1200	11.46	11.13	139	10.28	10.23	5	0.54	0.54	8450	45.09	44.70
3	Bank of India	52	0.21	0.17	476	10.83	9.49	88	6.60	5.31	0	0.00	0.00	616	17.64	14.97
4	Bank of Maharashtra	8573	26.75	26.75	1275	9.82	9.82	0	0.00	0.00	0	0.00	0.00	9848	36.57	36.57
5	Canara Bank	132	0.31	0.31	603	15.90	15.82	300	25.19	25.15	1	0.15	0.15	1036	41.55	41.44
6	Central Bank of India	65	0.16	0.14	122	2.82	2.48	25	2.05	1.85	0	0.00	0.00	212	5.03	4.47
7	Indian Bank	15	0.06	0.06	89	1.96	1.95	44	3.58	3.58	1	0.20	0.20	149	5.80	5.79
8	Indian Overseas Bank	21	0.11	0.11	104	2.30	2.28	20	1.75	1.71	1	0.15	0.15	146	4.31	4.25
9	Punjab National Bank	711	2.49	1.90	2908	63.80	61.98	1396	102.67	102.35	4	0.54	0.47	5019	169.49	166.69
10	Union Bank of India	50	0.19	0.18	455	10.98	10.31	149	13.07	12.72	0	0.00	0.00	654	24.25	23.21
11	Punjab & Sind Bank	556	1.18	0.95	301	7.61	7.48	93	7.69	7.53	0	0.00	0.00	950	16.48	15.96
12	UCO Bank	193	0.51	0.50	222	6.39	6.23	145	12.73	12.71	9	1.35	1.35	569	20.98	20.78
	<b>Total</b>	<b>17843</b>	<b>55.86</b>	<b>54.96</b>	<b>10911</b>	<b>212.71</b>	<b>207.58</b>	<b>2874</b>	<b>223.43</b>	<b>220.91</b>	<b>21</b>	<b>2.93</b>	<b>2.86</b>	<b>31649</b>	<b>492.00</b>	<b>486.31</b>
<b>Private Sector Commercial Banks</b>																
13	Federal Bank	0	0.00	0.00	14	0.36	0.36	0	0.00	0.00	0	0.00	0.00	14	0.36	0.36
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	92	2.26	2.07	19	1.54	1.48	0	0.00	0.00	119	3.83	3.58
16	Axis Bank	8080	30.03	30.03	205	1.26	1.26	0	0.00	0.00	0	0.00	0.00	8285	31.30	31.30
17	IndusInd Bank	25931	90.92	90.92	10355	83.96	83.96	68	3.66	3.66	0	0.00	0.00	36354	178.54	178.54
18	Yes Bank	0	0.00	0.00	4	0.31	0.31	0	0.00	0.00	0	0.00	0.00	4	0.31	0.31
19	HDFC Bank	362	1.40	1.40	448	6.49	6.49	53	3.92	3.92	1	0.10	0.10	864	11.91	11.91
20	Bandhan Bank	42965	166.44	166.44	96454	997.31	997.31	595	38.12	38.12	0	0.00	0.00	140014	1201.87	1201.87
21	IDBI Bank Limited	1040	3.37	3.37	164	4.26	4.26	30	2.49	2.49	1	0.16	0.16	1235	10.28	10.28
	<b>Total</b>	<b>78386</b>	<b>292.19</b>	<b>292.19</b>	<b>107737</b>	<b>1096.26</b>	<b>1096.07</b>	<b>765</b>	<b>49.73</b>	<b>49.67</b>	<b>2</b>	<b>0.26</b>	<b>0.26</b>	<b>186890</b>	<b>1438.18</b>	<b>1438.19</b>
<b>Regional Rural Banks</b>																
22	Tripura Gramin Bank	2714	11.14	10.86	6164	120.23	111.58	617	44.28	41.09	0	0.00	0.00	9495	175.65	163.52
	<b>Total</b>	<b>2714</b>	<b>11.14</b>	<b>10.86</b>	<b>6164</b>	<b>120.23</b>	<b>111.58</b>	<b>617</b>	<b>44.28</b>	<b>41.09</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>9495</b>	<b>175.65</b>	<b>163.53</b>
<b>Small Finance Banks</b>																
23	Ujjivan Small Finance Bank	12536	49.94	49.94	8976	70.21	70.21	0	0.00	0.00	0	0.00	0.00	21512	120.15	120.15
24	Jana Small Finance Bank Limited	581	2.61	2.61	1641	10.92	10.92	0	0.00	0.00	0	0.00	0.00	2222	13.53	13.53
25	ESAF Small Finance Bank	2168	8.10	8.10	23	0.14	0.14	0	0.00	0.00	0	0.00	0.00	2191	8.24	8.24
	<b>Total</b>	<b>15285</b>	<b>60.65</b>	<b>60.65</b>	<b>10640</b>	<b>81.27</b>	<b>81.27</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>25925</b>	<b>141.92</b>	<b>141.92</b>
<b>Co-Operative Banks</b>																
26	Tripura State Co-Operative Bank	0	0.00	0.00	450	7.51	7.51	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
	<b>Total</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>450</b>	<b>7.51</b>	<b>7.51</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>450</b>	<b>7.51</b>	<b>7.51</b>
	<b>Grand Total</b>	<b>114228</b>	<b>419.84</b>	<b>418.66</b>	<b>135902</b>	<b>1517.98</b>	<b>1504.01</b>	<b>4256</b>	<b>317.44</b>	<b>311.67</b>	<b>23</b>	<b>3.19</b>	<b>3.12</b>	<b>254409</b>	<b>2255.26</b>	<b>2237.46</b>
<b>NBFC-Micro Finance Institutions</b>																
27	VEDIKA CREDIT CAPITAL LTD	4008	16.21	16.21	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	4008	16.21	16.21
28	Annapurna Microfinance Pvt. Ltd.	8074	32.46	32.46	4531	37.79	37.79	60	4.46	4.46	16	2.01	2.01	12681	76.72	76.72
29	Village Financial Services Pvt Ltd	3325	13.33	13.33	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	3325	13.33	13.33
30	Samasta Microfinance Limited	58	0.25	0.25	332	2.41	2.41	0	0.00	0.00	0	0.00	0.00	390	2.65	2.65
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.	5332	20.68	20.68	639	4.12	4.12	0	0.00	0.00	0	0.00	0.00	5971	24.79	24.79
33	SATYA MicroCapital Limited	5812	17.28	17.28	1931	12.83	12.83	0	0.00	0.00	0	0.00	0.00	7743	30.11	30.11
	<b>Total NBFC-MFI</b>	<b>26708</b>	<b>100.57</b>	<b>100.57</b>	<b>10914</b>	<b>74.07</b>	<b>74.07</b>	<b>60</b>	<b>4.46</b>	<b>4.46</b>	<b>16</b>	<b>2.01</b>	<b>2.01</b>	<b>37698</b>	<b>179.10</b>	<b>181.11</b>
	<b>Grand Total including NBFC-MFI</b>	<b>140936</b>	<b>520.41</b>	<b>519.23</b>	<b>146816</b>	<b>1592.05</b>	<b>1578.08</b>	<b>4316</b>	<b>321.90</b>	<b>316.13</b>	<b>39</b>	<b>5.20</b>	<b>5.13</b>	<b>292107</b>	<b>2434.36</b>	<b>2418.57</b>

**PRADHAN MANTRI MUDRA YOJANA OUTSTANDING POSITION AS ON 31.03.2025 (Amount in Rs. Lakhs)**

S.No.	Bank Name	Shishu				Kishore				Tarun				Total Mudra Outstanding				NPA %	
		Outstanding		NPA		Outstanding		NPA		Outstanding		NPA		Advance Outstanding		NPA Outstanding		Number wise	Amount wise
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount		
1	Bank of Baroda	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	537	109.41	141	34.93	1572	2867.58	312	518.62	357	3152.70	33	201.80	2466	6129.69	486	755.35	20	12
5	Central Bank Of India	155	325.39	45	47.80	254	426.74	44	38.01	36	232.79	0	0.00	445	984.92	89	85.81	20	9
6	Indian Bank	29	5.57	16	3.02	195	260.68	83	88.89	33	191.66	3	2.02	257	457.91	102	93.93	40	21
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	10059	2428.38	4244	1346.53	12093	14496.24	3382	3397.04	2589	10927.83	134	653.18	24741	27852.45	7760	5396.75	31	19
10	State Bank of India	1347	250.58	679	115.52	8346	12863.42	2938	3936.05	792	4471.31	136	680.13	10485	17585.31	3753	4731.70	36	27
11	UCO Bank	1269	326.86	511	139.82	3390	7229.24	804	1184.03	655	5816.23	22	159.32	5314	13372.33	1337	1483.17	25	11
12	Union Bank	347	64.56	52	7.29	1483	2228.33	215	202.42	239	1524.77	13	57.47	2069	3817.66	280	267.18	14	7
	<b>Total PUBLIC sec Bank</b>	<b>21959</b>	<b>6134.76</b>	<b>5832</b>	<b>1725.88</b>	<b>33700</b>	<b>49310.64</b>	<b>8051</b>	<b>9750.49</b>	<b>5600</b>	<b>31043.13</b>	<b>378</b>	<b>1921.56</b>	<b>61259</b>	<b>86488.53</b>	<b>14261</b>	<b>13397.93</b>	<b>23</b>	<b>15</b>
13	Axis Bank	19659	3810.61	2207	176.49	1187	1551.88	69	39.44	199	1139.55	14	17.07	21045	6502.04	2290	233.00	11	4
14	Bandhan Bank	55825	13074.07	4363	707.91	178960	119440.41	9060	3674.09	666	3651.59	7	34.68	235451	136166.1	13430	4416.68	6	3
15	Federal Bank	10	3.67	0	0.00	13	25.65	0	0.00	1	8.51	0	0.00	24	37.83	0	0.00	0	0
16	HDFC Bank	459	117.52	41	6.69	529	577.48	4	3.72	109	572.93	0	0.00	1097	1267.93	45	10.41	4	1
17	ICICI Bank	8	0.81	6	0.40	86	119.61	12	19.42	24	136.98	1	0.81	118	257.4	19	20.63	16	8
18	IDBI Bank	1073	243.92	21	4.98	410	615.62	72	85.14	91	499.54	12	58.06	1574	1359.08	105	148.18	7	11
19	IDFCFirst Bank	7159	1141.94	3981	632.07	4290	1686.74	55	23.38	0	0.00	0	0.00	11449	2828.68	4036	655.45	35	23
20	IndusInd Bank	38478	8613.56	7753	1112.48	15388	9776.77	1474	437.24	174	641.74	0	0.00	54040	19032.07	9227	1549.72	17	8
21	Kotak Mahindra	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0.00	#DIV/0!	#DIV/0!
22	South Indian 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!
23	YES Bank	0	0.00	0	0.00	1	1.51	0	0.00	2	18.44	0	0.00	3	19.95	0	0.00	0	0
24	Ujjivan Bank	25342	6120.76	980	198.67	20561	10137.45	621	232.97	0	0.00	0	0.00	45903	16258.21	1601	431.64	3	3
25	Jana SFB	578	246.43	0	0.00	1644	1014.35	0	0.00	0	0.00	0	0.00	2222	1260.78	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	6237	1100.86	692	101.58	211	67.17	29	9.58	0	0.00	0	0.00	6448	1168.03	721	111.16	11	10
	<b>Total PRIVATE Sec bank</b>	<b>154828</b>	<b>34474.15</b>	<b>20044</b>	<b>2941.27</b>	<b>223280</b>	<b>145014.64</b>	<b>11396</b>	<b>4524.98</b>	<b>1266</b>	<b>6669.28</b>	<b>34</b>	<b>110.62</b>	<b>379374</b>	<b>186158.1</b>	<b>31474</b>	<b>7576.87</b>	<b>8</b>	<b>4</b>
28	Tripura Gramin Bank	24437	4620.59	7189	1930.98	24311	26277.79	3565	3781.93	1461	7196.51	72	261.21	50209	38094.89	10826	5974.12	22	16
	<b>Total RRB</b>	<b>24437</b>	<b>4620.59</b>	<b>7189</b>	<b>1930.98</b>	<b>24311</b>	<b>26277.79</b>	<b>3565</b>	<b>3781.93</b>	<b>1461</b>	<b>7196.51</b>	<b>72</b>	<b>261.21</b>	<b>50209</b>	<b>38094.89</b>	<b>10826</b>	<b>5974.12</b>	<b>22</b>	<b>16</b>
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	32572	7302.12	12242	3488.27	25669	28040.56	5875	6573.75	1270	6357.97	114	480.40	59511	41700.65	18231	10542.42	31	25
	<b>Total Coop. Bank</b>	<b>32572</b>	<b>7302.12</b>	<b>12242</b>	<b>3488.27</b>	<b>25669</b>	<b>28040.56</b>	<b>5875</b>	<b>6573.75</b>	<b>1270</b>	<b>6357.97</b>	<b>114</b>	<b>480.40</b>	<b>59511</b>	<b>41700.65</b>	<b>18231</b>	<b>10542.42</b>	<b>31</b>	<b>25</b>
	<b>Grand Total</b>	<b>233796</b>	<b>52531.62</b>	<b>45307</b>	<b>10086.40</b>	<b>306960</b>	<b>248643.63</b>	<b>28887</b>	<b>24631.15</b>	<b>9597</b>	<b>51266.89</b>	<b>598</b>	<b>2773.79</b>	<b>550353</b>	<b>352442.1</b>	<b>74792</b>	<b>37491.34</b>	<b>14</b>	<b>11</b>

**NPA Position of Banks in Tripura as on 31.03.2025**

(Amt. in lacs)

SI No	Name of Bank	Agriculture		MSME		OPS		Total Prisec		Non- Prisec		Total NPA	
		No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount
1	Bank of Baroda	5	10.52	168	729.08	8	42.74	181	782.34	65	121.90	246	904.24
2	Bank of India	217	147.89	631	971.47	8	46.13	856	1165.49	0	0.00	856	1165.49
3	Bank of Maharashtra	0	0.00	89	149.95	5	39.23	94	189.18	87	24.74	181	213.92
4	Canara Bank	405	280.54	741	1501.87	42	128.21	1188	1910.62	259	299.08	1447	2209.70
5	Central Bank of India	576	218.63	202	370.07	99	19.88	877	608.58	10	2.08	887	610.66
6	Indian Bank	72	39.48	140	188.85	1	0.86	213	229.19	31	94.96	244	324.15
7	Indian Overseas Bank	61	47.40	114	360.81	0	0.00	175	408.21	3	5.00	178	413.21
8	Punjab & Sind Bank	2	6.97	73	46.63	6	7.86	81	61.46	10	0.24	91	61.70
9	Punjab National Bank	16277	7741.16	4794	5881.71	134	149.09	21205	13771.96	1327	613.21	22532	14385.17
10	State Bank of India	19517	13519.22	1526	2565.26	55	212.33	21098	16296.81	1594	3139.96	22692	19436.77
11	UCO Bank	3052	1344.79	2751	2679.03	56	161.10	5859	4184.92	26	147.12	5885	4332.04
12	Union Bank of India	117	151.30	218	199.36	19	5.42	354	356.08	161	153.51	515	509.59
<b>A</b>	<b>Sub-Total PUBLIC sec Bank</b>	<b>40301</b>	<b>23507.90</b>	<b>11447</b>	<b>15644.09</b>	<b>433</b>	<b>812.85</b>	<b>52181</b>	<b>39964.84</b>	<b>3573</b>	<b>4601.80</b>	<b>55754</b>	<b>44566.64</b>
13	AXIS BANK	1565	238.62	15	1002.40	729	2.84	2309	1243.86	1408	859.21	3717	2103.07
14	Bandhan Bank	4091	1115.40	4421	1395.74	2854	1155.18	11366	3666.32	7123	3335.10	18489	7001.42
15	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
16	HDFC	687	506.80	17	441.01	64	52.57	768	1000.38	538	768.65	1306	1769.03
17	ICICI	59	43.88	28	842.69	4	50.41	91	936.98	536	2794.46	627	3731.44
18	IDBI BANK	292	486.16	76	234.48	1	0.98	369	721.62	80	179.20	449	900.82
19	IDFC First Bank	6	1.42	0	0.00	0	0.00	6	1.42	191	79.19	197	80.61
20	Indusind Bank	9693	1621.00	225	36.00	751	104.00	10669	1761.00	1517	171.00	12186	1932.00
21	Kotak Mahindra Bank Ltd	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	9	17.88	9	17.88
23	Yes Bank	0	0.00	0	0.00	0	0.00	0	0.00	2	0.25	2	0.25
24	NESFB	14	1.56	418	243.47	201	103.83	633	348.86	2	4.75	635	353.61
25	Ujjivan Bank	983	126.12	231	39.79	461	77.53	1675	243.44	186	21.66	1861	265.10
26	Jana SFB	1898	417.96	0	0.00	25	9.49	1923	427.45	6	2.82	1929	430.27
27	ESAF Small Finance Bank	549	84.32	209	34.06	41	8.63	799	127.01	1	0.50	800	127.51
<b>B</b>	<b>Sub Total Pvt. Sec Bank</b>	<b>19837</b>	<b>4643.24</b>	<b>5640</b>	<b>4269.64</b>	<b>5131</b>	<b>1565.46</b>	<b>30608</b>	<b>10478.34</b>	<b>11599</b>	<b>8234.67</b>	<b>42207</b>	<b>18713.01</b>
28	Tripura Gramin Bank	9354	2821.18	12570	9205.31	673	1163.35	22597	13189.84	1029	1647.65	23626	14837.49
<b>C</b>	<b>Sub Total RRB</b>	<b>9354</b>	<b>2821.18</b>	<b>12570</b>	<b>9205.31</b>	<b>673</b>	<b>1163.35</b>	<b>22597</b>	<b>13189.84</b>	<b>1029</b>	<b>1647.65</b>	<b>23626</b>	<b>14837.49</b>
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	9360	9469.14	6778	7833.23	8256	7209.80	24394	24512.17	9219	15452.81	33613	39964.98
<b>D</b>	<b>Sub-Total Coop. Bank</b>	<b>9360</b>	<b>9469.14</b>	<b>6778</b>	<b>7833.23</b>	<b>8256</b>	<b>7209.80</b>	<b>24394</b>	<b>24512.17</b>	<b>9219</b>	<b>15452.81</b>	<b>33613</b>	<b>39964.98</b>
<b>GRAND TOTAL</b>		<b>78852</b>	<b>40441.46</b>	<b>36435</b>	<b>36952.27</b>	<b>14493</b>	<b>10751.46</b>	<b>129780</b>	<b>88145.19</b>	<b>25420</b>	<b>29936.93</b>	<b>155200</b>	<b>118082.12</b>

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

		PMRY					PMEGP					SWAVALAMBAN				
		A/Cs Outstand ing	Outstd. Balance as on 31.03.2025	NPA A/Cs	Amt. Outstd. As on 31.03.2025	NPA %	A/Cs Outstand ing	Outstd. Balance as on 31.03.2025	NPA A/Cs	Amt. Outstd. As on 31.03.2025	NPA %	A/Cs Outstand ing	Outstd. Balance as on 31.03.2025	NPA A/Cs	Amt. Outstd. As on 31.03.2025	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 India	0	0.00	0	0.00	0	307	728.85	26	59.20	8	43	24.37	25	2.74	11
3	Bank of Maharastra	0	0.00	0	0.00	0	9	24.58	3	8.47	34	13	9.85	2	3.46	35
4	Canara Bank	0	0.00	0	0.00	0	240	567.33	91	166.48	29	204	248.79	26	32.83	13
5	Central Bank of India	79	98.78	79	98.78	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	69	145.21	32	43.59	30	11	22.56	0	0.00	0
7	Indian Overseas Bank	0	0.00	0	0.00	0	35	132.64	4	11.64	9	41	75.95	10	12.08	16
8	Punjab & Sind Bank	8	0.01	8	0.01	100	18	46.72	11	15.40	33	18	31.72	10	16.00	50
9	Punjab National bank	1035	891.76	1035	891.76	100	1300	2973.72	626	1052.69	35	2109	2611.78	557	949.56	36
10	State Bank of India	229	108.48	184	82.68	76	648	1791.14	343	526.61	29	462	1306.31	287	456.72	35
11	UCO Bank	105	118.67	105	118.68	100	623	1698.33	177	272.11	16	1722	1588.72	544	411.02	26
12	Union Bank of Inida	96	122.61	15	13.20	11	39	131.78	14	26.57	20	226	583.17	50	70.69	12
	<b>ASCB of PSBs Sub-Total</b>	<b>1573</b>	<b>1412.76</b>	<b>1447</b>	<b>1277.56</b>	<b>90</b>	<b>3395</b>	<b>8702.92</b>	<b>1386</b>	<b>2344.76</b>	<b>27</b>	<b>4938</b>	<b>6929.84</b>	<b>1556</b>	<b>2055.52</b>	<b>30</b>
13	AXIS BANK	0	0.00	0	0.00	0	25	60.99	20	44.36	73	0	0.00	0	0.00	0
14	Bandhan Bank	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0	0.00	0	0.00	0
15	HDFC BANK	0	0.00	0	0.00	0	2	11.69	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	23	60.20	9	18.24	30	38	51.76	5	6.40	12
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	Kotak Mahindra	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0	0.00	0	0.00	0
	<b>ASCB of Pvt s Sub-Total</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>50</b>	<b>132.88</b>	<b>29</b>	<b>62.60</b>	<b>47</b>	<b>38</b>	<b>51.76</b>	<b>5</b>	<b>6.40</b>	<b>0</b>
22	Tripura Gramin Bank	0	0.00	0	0.00	0	3449	6872.83	595	851.64	12	7389	9437.20	1280	1512.53	16
	<b>TGBs Sub-Total</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>3449</b>	<b>6872.83</b>	<b>595</b>	<b>851.64</b>	<b>12</b>	<b>7389</b>	<b>9437.20</b>	<b>1280</b>	<b>1512.53</b>	<b>16</b>
23	ACUB	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0	0.00	0	0.00	0
24	TCARDB	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0	0.00	0	0.00	0
25	TSCB	0	0.00	0	0.00	0	2906	5565.34	569	2419.69	43	6072	8217.96	1630	3400.45	41
	<b>ASCB ofCoop Sub-Total</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>2906</b>	<b>5565.34</b>	<b>569</b>	<b>2419.69</b>	<b>43</b>	<b>6072</b>	<b>8217.96</b>	<b>1630</b>	<b>3400.45</b>	<b>41</b>
	<b>GRAND TOTAL</b>	<b>1573</b>	<b>1412.76</b>	<b>1447</b>	<b>1277.56</b>	<b>90</b>	<b>9800</b>	<b>21273.97</b>	<b>2579</b>	<b>5678.69</b>	<b>27</b>	<b>18437</b>	<b>24636.76</b>	<b>4471</b>	<b>6974.90</b>	<b>28</b>

## Bank wise details of PMJDY accounts for the State of Tripura as on 31.03.2025

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	3121	6563	5151	4533	9684	626.30	500	8555	8623
Bank of India	PSB	13435	916	7193	7158	14351	737.33	895	12552	13653
Bank of Maharashtra	PSB	493	2255	1271	1477	2748	147.54	174	2716	2673
Canara Bank	PSB	38079	6772	21676	23175	44851	2233.10	6106	31028	42423
Central Bank of India	PSB	5840	240	2437	3643	6080	165.92	210	3062	5817
Indian Bank	PSB	2068	1035	1283	1820	3103	89.20	211	2029	2066
Indian Overseas Bank	PSB	3694	4920	4824	3790	8614	262.71	206	7603	6313
Punjab & Sind Bank	PSB	459	274	295	438	733	16.29	23	474	679
Punjab National Bank	PSB	141471	7176	68383	80264	148647	7557.44	23160	94389	140704
State Bank of India	PSB	86545	117779	101835	102489	204324	10817.65	5447	185688	170053
UCO Bank	PSB	56540	38925	44107	51358	95465	4474.57	6853	23571	91806
Union Bank of India	PSB	10309	4025	7545	6789	14334	670.82	2639	7917	13232
<b>Sub-Total Public Sector Banks</b>		<b>362054</b>	<b>190880</b>	<b>266000</b>	<b>286934</b>	<b>552934</b>	<b>27798.86</b>	<b>46424</b>	<b>379584</b>	<b>498042</b>
Axis Bank Ltd	PVT	19	386	265	140	405	19.73	48	246	278
Federal Bank Ltd	PVT	12	180	127	65	192	15.59	72	22	137
HDFC Bank Ltd	PVT	537	10371	216	10692	10908	159.24	2146	10908	4962
ICICI Bank Ltd	PVT	164	157	240	81	321	29.23	95	218	158
IDBI Bank Ltd.	PVT	2960	4381	3309	4032	7341	182.82	1420	4593	6351
IndusInd Bank Ltd	PVT	16	1212	1035	193	1228	20.25	25	206	1190
Kotak Mahindra Bank Ltd	PVT	0	231	187	44	231	0.95	137	65	210
South Indian Bank Ltd	PVT	0	257	171	86	257	8.86	113	189	235
Yes Bank Ltd	PVT	51	0	32	19	51	1.02	3	51	48
<b>Sub-Total Pvt Sector Banks</b>		<b>3759</b>	<b>17175</b>	<b>5582</b>	<b>15352</b>	<b>20934</b>	<b>437.70</b>	<b>4059</b>	<b>16498</b>	<b>13569</b>
Tripura Gramin Bank	RRB	503285	18923	208169	314039	522208	35779.50	84464	187690	481261
<b>Sub-Total Regional Rural Banks</b>		<b>503285</b>	<b>18923</b>	<b>208169</b>	<b>314039</b>	<b>522208</b>	<b>35779.50</b>	<b>84464</b>	<b>187690</b>	<b>481261</b>
Tripura State Co-Operative Bank	RCOP	20448	0	7295	13153	20448	0.01	0	0	0
<b>Sub-Total Co-Operative Banks</b>		<b>20448</b>	<b>0</b>	<b>7295</b>	<b>13153</b>	<b>20448</b>	<b>0.01</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Grand Total</b>		<b>889546</b>	<b>226978</b>	<b>487046</b>	<b>629478</b>	<b>1116524</b>	<b>64016.06</b>	<b>134947</b>	<b>583772</b>	<b>992872</b>

Social Security Schemes upto December 2024		Total enrolments in FY 24-25			Outstanding as on March 2025		
S.No.	Banks	PMSBY	PMJJBY	APY	PMSBY	PMJJBY	APY
1	Bank of Baroda	303	142	37	11586	2927	1746
2	Bank of India	1677	686	555	42310	9126	5102
3	Bank of Maharashtra	592	59	95	1564	465	311
4	Canara Bank	4625	2473	1044	45542	17702	10017
5	Central Bank Of India	1146	560	632	10220	4206	2982
6	Indian Bank	728	447	74	37939	2226	805
7	Indian Overseas	3225	1455	723	8348	4487	3266
8	Punjab & Sind Bank	449	117	127	3065	896	558
9	Punjab National Bank	13664	4964	4258	245668	48440	22480
10	State Bank of India	65544	39353	4309	349004	149688	32390
11	UCO Bank	6262	3157	1542	48142	21633	14158
12	Union Bank	1305	392	172	12927	5580	2337
	<b>Total PUBLIC sec Bank</b>	<b>99520</b>	<b>53805</b>	<b>13568</b>	<b>816315</b>	<b>267376</b>	<b>96152</b>
13	Axis Bank	0	1	69	408	156	3131
14	Bandhan Bank	0	0	1248	0	0	2872
15	Federal Bank	6	49	39	169	59	72
16	HDFC Bank	4333	445	395	7358	1161	1923
17	ICICI Bank	850	7	3	1947	367	113
18	IDBI Bank	2580	1204	884	7133	2850	2766
19	IDFC First Bank	22	2	0	2407	118	0
20	IndusInd	0	3	164	310	19	178
21	Kotak Mahindra	25	8	4	146	65	30
22	South Indian Bank	0	2	59	426	122	231
23	Ujjivan Bank	0	0	163	0	0	213
24	Yes Bank	206	0	0	229	4	3
25	ESAF SFB	0	0	55	0	0	83
	<b>Total PRIVATE Sec bank</b>	<b>8022</b>	<b>1721</b>	<b>3083</b>	<b>20533</b>	<b>4921</b>	<b>11615</b>
26	Tripura Gramin Bank	59630	43489	49185	520626	258711	178821
	<b>Total RRB</b>	<b>59630</b>	<b>43489</b>	<b>49185</b>	<b>520626</b>	<b>258711</b>	<b>178821</b>
27	ACUB	0	0	0	0	0	0
28	TCARDB	0	0	0	0	0	0
29	TSCB	209	19	72	34111	12708	833
	<b>Total Coop. Bank</b>	<b>209</b>	<b>19</b>	<b>72</b>	<b>34111</b>	<b>12708</b>	<b>833</b>
	<b>Grand Total</b>	<b>167381</b>	<b>99034</b>	<b>65908</b>	<b>1391585</b>	<b>543716</b>	<b>287421</b>

**PMSBY & PMJJBY--CLAIM STATUS FY 2024-25 (As on 31.03.2025)**

Sl.	Bank	PMSBY				PMJJBY			
		Claims Made	Claims Settled	Under Process	Rejected	Claims Made	Claims Settled	Under Process	Rejected
1	Bank of Baroda	0	0	0	0	0	0	0	0
2	Bank of India	0	0	0	0	0	0	0	0
3	Bank of Maharashtra	0	0	0	0	0	0	0	0
4	Canara Bank	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	5	0	5	0	18	16	2	0
10	State Bank of India	2	0	2	0	3	0	3	0
11	Union Bank of India	0	0	0	0	0	0	0	0
12	UCO Bank	2	1	0	1	5	1	4	0
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>10</b>	<b>2</b>	<b>7</b>	<b>1</b>	<b>26</b>	<b>17</b>	<b>9</b>	<b>0</b>
13	AXIS BANK	0	0	0	0	0	0	0	0
14	Bandhan Bank	0	0	0	0	0	0	0	0
15	Federal Bank	0	0	0	0	0	0	0	0
16	HDFC	0	0	0	0	0	0	0	0
17	ICICI	0	0	0	0	0	0	0	0
18	IDBI BANK	0	0	0	0	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>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
26	Tripura Gramin Bank	37	25	12	0	202	167	33	2
<b>C</b>	<b>Sub Total of RRB</b>	<b>37</b>	<b>25</b>	<b>12</b>	<b>0</b>	<b>202</b>	<b>167</b>	<b>33</b>	<b>2</b>
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
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>6</b>	<b>0</b>	<b>6</b>	<b>0</b>
<b>GRAND TOTAL</b>		<b>48</b>	<b>27</b>	<b>20</b>	<b>1</b>	<b>234</b>	<b>184</b>	<b>48</b>	<b>2</b>

## STATE-TRIPURA

## Performance of RSETIs in Tripura (upto 31.03.2025)

## 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	31	26	980	1006	146	305	256	22	290	337	0	627	0	1006	1006
<b>Total</b>	<b>122</b>	<b>387</b>	<b>3279</b>	<b>3666</b>	<b>706</b>	<b>981</b>	<b>765</b>	<b>135</b>	<b>1301</b>	<b>1183</b>	<b>0</b>	<b>2484</b>	<b>193</b>	<b>3473</b>	<b>3666</b>

## 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	27	37	763	800	102	510	153	2	192	307	0	499	0	800	800
<b>Total</b>	<b>104</b>	<b>266</b>	<b>2410</b>	<b>2676</b>	<b>376</b>	<b>1596</b>	<b>485</b>	<b>13</b>	<b>813</b>	<b>1214</b>	<b>0</b>	<b>2027</b>	<b>213</b>	<b>2463</b>	<b>2676</b>

## 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	26	41	802	843	258	135	297	101	225	98	0	323	0	843	843
<b>Total</b>	<b>95</b>	<b>310</b>	<b>2428</b>	<b>2738</b>	<b>812</b>	<b>619</b>	<b>763</b>	<b>299</b>	<b>792</b>	<b>743</b>	<b>0</b>	<b>1535</b>	<b>435</b>	<b>2303</b>	<b>2738</b>

## 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	33	74	757	831	201	338	210	9	166	161	0	327	9	822	831
<b>Total</b>	<b>115</b>	<b>357</b>	<b>2362</b>	<b>2719</b>	<b>672</b>	<b>1011</b>	<b>655</b>	<b>26</b>	<b>836</b>	<b>774</b>	<b>0</b>	<b>1610</b>	<b>223</b>	<b>2496</b>	<b>2719</b>

## 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	31	179	649	828	182	289	192	32	204	239	0	443	0	828	828
<b>Total</b>	<b>110</b>	<b>556</b>	<b>2250</b>	<b>2806</b>	<b>689</b>	<b>886</b>	<b>686</b>	<b>112</b>	<b>833</b>	<b>1237</b>	<b>0</b>	<b>2070</b>	<b>269</b>	<b>2537</b>	<b>2806</b>
<b>GRAND TOTAL</b>	<b>546</b>	<b>1876</b>	<b>12729</b>	<b>14605</b>	<b>3255</b>	<b>5093</b>	<b>3354</b>	<b>585</b>	<b>4575</b>	<b>5151</b>	<b>0</b>	<b>9726</b>	<b>1333</b>	<b>13272</b>	<b>14605</b>

## FINANCIAL LITERACY CENTRES REPORT (From 01.04.2024 to 31.03.2025)

Sl.	State	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	Tripura	Gomati	R-Seti,Udaipur	PNB	33901	50	851	68	1063
2	Tripura	Dhalai	R-Seti, Ambassa	PNB	19301	9	292	21	689
3	Tripura	Sepahijala	R-Seti, Sepahijala	TGB	33801	10	215	14	288
4	Tripura	West Tripura	Rudset Institute	Canara Bank	19101	140	3047	140	3047
5	Tripura	Unakoti	R-Seti, Kumarghat	SBI	35601	96	2498	96	2498
6	Tripura	Gomati	LDM(Gomati)	PNB	33902	2	97	23	684
7	Tripura	Dhalai	LDM(Dhalai)	PNB	19302	60	2798	90	4333
8	Tripura	Unakoti	LDM(Unakoti)	PNB	35602	51	2261	69	3012
9	Tripura	West Tripura	LDM(West)	PNB	19102	14	592	30	1117
10	Tripura	Khowai	TGB Khowai Branch	TGB	33701	9	201	9	201
11	Tripura	South	TGB Santirbazar Branch	TGB	19201	5	201	1	43
12	Tripura	Gomati	TGB Udaipur Branch	TGB	33903	12	598	12	598
13	Tripura	Sepahijala	TGB Bishramganj Branch	TGB	33802	10	321	10	249
14	Tripura	North	TGB Dharmanagar Branch	TGB	19001	8	253	2	272
<b>Total</b>						<b>476</b>	<b>14225</b>	<b>585</b>	<b>18094</b>

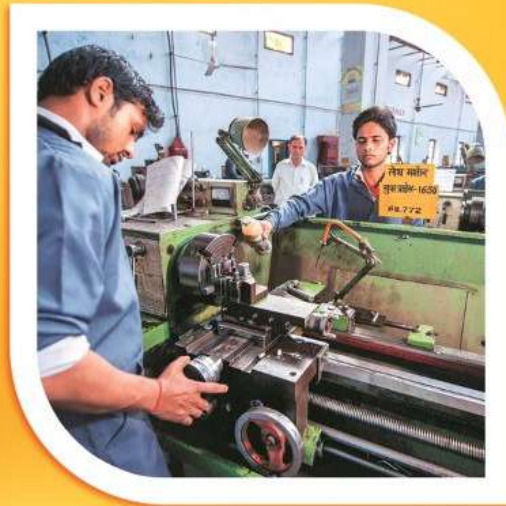
## Digital coverage for individuals (Savings Accounts)

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	561207	279208	172570	30.75	76059	27.24	38950	6.94	14002	5.01
Gomati Total	738425	379509	275138	37.26	133911	35.29	87084	11.79	34058	8.97
Khowai Total	504439	254545	194237	38.51	86816	34.11	52781	10.46	24598	9.66
North Tripura Total	587574	298860	242943	41.35	121459	40.64	69628	11.85	26619	8.91
Sepahijala Total	702905	355797	260502	37.06	125158	35.18	65072	9.26	26644	7.49
South Tripura Total	680963	334729	216775	31.83	101395	30.29	57431	8.43	13986	4.18
Unokoti Total	426728	214377	164541	38.56	80842	37.71	44108	10.34	18461	8.61
West Tripura Total	1770148	868640	943553	53.30	421483	48.52	489290	27.64	131581	15.15
Tripura State Total	5972389	2985665	2470259	41.36	1147123	38.42	904344	15.14	289949	9.71

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	126333	22.51	62817	22.50	464054	82.69	222643	79.74	561207	100.00	279208	100.00	6005
Gomati Total	247089	33.46	114576	30.19	578203	78.30	288281	75.96	738425	100.00	379509	100.00	9319
Khowai Total	151248	29.98	79634	31.28	376394	74.62	183175	71.96	504439	100.00	254545	100.00	4267
North Tripura Total	173880	29.59	77998	26.10	434234	73.90	209429	70.08	587574	100.00	298860	100.00	5865
Sepahijala Total	245552	34.93	125089	35.16	525509	74.76	246754	69.35	702905	100.00	355797	100.00	7903
South Tripura Total	169289	24.86	80849	24.15	531482	78.05	256559	76.65	680963	100.00	334729	100.00	5180
Unokoti Total	120580	28.26	60676	28.30	321238	75.28	155593	72.58	426728	100.00	214377	100.00	2037
West Tripura Total	864139	48.82	375726	43.25	1290652	72.91	561970	64.70	1770148	100.00	868640	100.00	26481
Tripura State Total	2098110	35.13	977365	32.74	4521766	75.71	2124404	71.15	5972389	100.00	2985665	100.00	67057

## 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	5498	1770	32.19	2814	51.18	2690	48.93	5498	100.00	356
Gomati Total	11436	3797	33.20	4226	36.95	3655	31.96	11436	100.00	586
Khowai Total	5925	2113	35.66	2802	47.29	3240	54.68	5925	100.00	407
North Tripura Total	7878	3513	44.59	4685	59.47	2976	37.78	7878	100.00	500
Sepahijala Total	8823	2588	29.33	3987	45.19	4486	50.84	8823	100.00	511
South Tripura Total	8342	3128	37.50	4010	48.07	4031	48.32	8342	100.00	727
Unokoti Total	6370	2090	32.81	2315	36.34	2846	44.68	6370	100.00	358
West Tripura Total	37705	20041	53.15	13791	36.58	19990	53.02	37705	100.00	2782
Tripura State Total	91977	39040	42.45	38630	42.00	43914	47.74	91977	100.00	6227



**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](http://www.slbctripura.pnb.in)