

राज्य स्तरीय बैंकर्स समिति STATE LEVEL BANKERS' COMMITTEE

त्रिपुरा TRIPURA

१५२ वीं त्रैमासिक बैठक, जून २०२५

152th Quarterly Meeting, June 2025

कार्यसूची टिप्पण, AGENDA NOTES

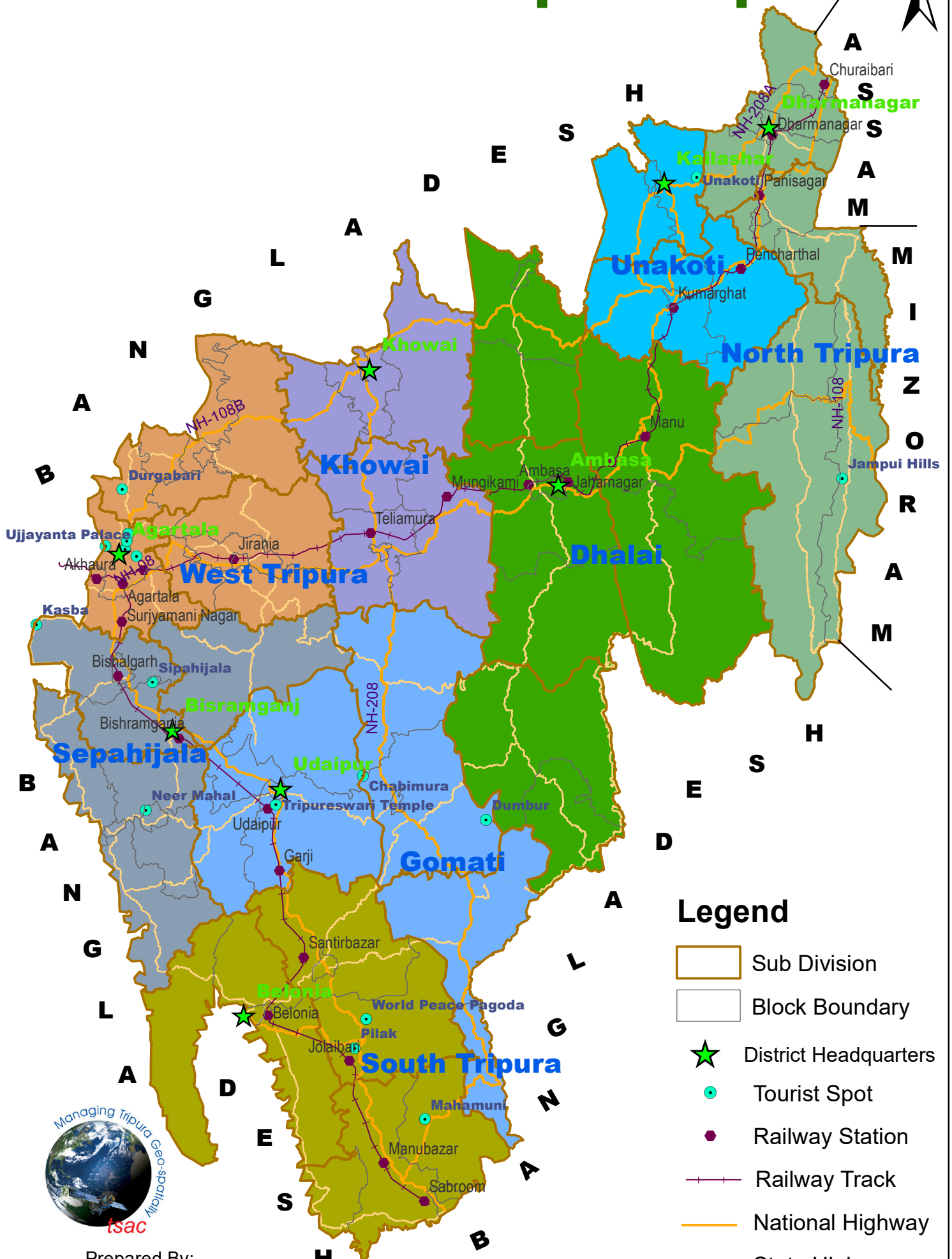


पंजाब नैशनल बैंक
... भरोसे का प्रतीक!











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...the name you can BANK upon!

Administrative Map of Tripura

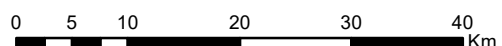


Legend

-  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, Akhaura Road, Agartala – 799002.

Website: www.slbctripura.pnb.in

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BANK-WISE PERFORMANCE UNDER GOVERNMENT SPONSORED SCHEME

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Basic Information of Tripura state

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

Network of Bank Branches in Tripura as on 30.06.2025

Population Group	March 2022	March 2023	March 2024	March 2025	June 2025
RURAL	277	284	293	298	298
% as against total branches	51%	50%	49%	49%	49%
SEMI- URBAN	155	167	180	185	186
% as against total branches	28%	29%	30%	30%	30%
URBAN	115	120	123	125	125
% as against total branches	21%	21%	21%	21%	21%
TOTAL	547	571	596	608	609

District wise distribution of Bank Branch

Name of Bank	Type of Bank	West			Sepahijala			Khowai			Gomati			South			Dhalai			Unakoti			North			Total			GRAND TOTAL
		R	SU	U	R	SU	U	R	SU	U	R	SU	U	R	SU	U	R	SU	U	R	SU	U	R	SU	U	R	SU	U	
Bank of Baroda	Public Sector Bank	0	1	5	0	0	0	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	1	0	1	3	5	9	
Bank of India	Public Sector Bank	2	1	3	1	1	0	0	0	0	1	1	0	0	1	0	1	0	0	0	0	0	0	1	0	5	5	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	1	0	1	1	1	3	
Canara Bank	Public Sector Bank	2	0	4	0	2	0	1	1	0	1	1	0	0	1	0	1	0	0	1	0	1	3	0	5	10	4	19	
Central Bank of India	Public Sector Bank	2	0	1	0	0	0	0	0	0	0	1	0	0	0	0	1	0	0	1	0	0	0	0	2	3	1	6	
Indian Bank	Public Sector Bank	0	0	3	0	0	0	1	0	0	0	1	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	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	1	0	1	1	1	3	
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	19	4	2	0	2	1	0	5	1	0	7	2	0	4	2	0	3	1	0	3	6	0	36	22	19	77
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	1	0	0	1	1	2	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	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	1	0	5	3	1	9	
IDFC Bank	Pvt Bank	0	0	1	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	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	1	0	1	2	
SLICE SFB	Pvt Bank	1	0	2	0	0	0	0	1	0	1	1	0	0	0	0	0	0	2	0	0	0	1	0	4	3	2	9	
South Indian Bank	Pvt Bank	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	2
Ujjivan Bank	Pvt Bank	0	0	3	0	1	0	0	1	0	0	1	0	0	0	0	0	0	0	1	0	0	1	0	0	5	3	8	
Yes Bank	Pvt Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	1	0	1	2	
Jana Small Finance Bank	Pvt Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
ESAF Small Finance Bank	Pvt Bank	0	0	0	0	1	0	0	0	0	1	0	0	0	0	0	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	1	2	3	
TCARDB	Co-Op Bank	0	0	1	0	1	0	0	0	0	0	1	0	0	1	0	0	0	0	1	0	0	0	0	0	4	1	5	
Tripura State Co-Op Bank	Co-Op Bank	7	0	12	6	1	0	4	1	0	5	2	1	6	3	0	6	3	0	4	2	0	1	2	0	39	14	13	66
Total		63	33	124	38	24	0	23	22	0	43	24	1	46	22	0	39	14	0	22	15	0	24	32	0	298	186	125	609

Bankwise Position of ATMs upto June 2025

SI.No.	BANKS	ATM			
		Rural	Semi- Urban	Urban	Total
1	Bank of Baroda	1	3	9	13
2	Bank of India	3	5	3	11
3	Bank of Maharashtra	1	1	1	3
4	Canara Bank	3	5	2	10
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	34	91	137	262
11	Union Bank of India	1	4	8	13
12	UCO Bank	9	12	6	27
A	Sub Total of Public Sec. Bank	111	136	192	439
13	AXIS BANK	5	10	7	22
14	Bandhan Bank	1	2	3	6
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	SLICE SFB	0	1	0	1
26	Jana SFB	0	0	0	0
27	ESAF SFB	1	2	0	3
B	Sub Total of Pvt. Sec. Bank	26	44	38	108
28	Tripura Gramin Bank	25	12	2	39
C	Sub Total of RRB	25	12	2	39
29	ACUB	0	0	0	0
30	TCARDB	0	0	0	0
31	TSCB	2	3	3	8
D	Sub Total of Coop.Banks	2	3	3	8
GRAND TOTAL		164	195	235	594

SLBC-TRIPURA

VITAL BANKING STATISTICS

(Amount Rs. in Crore)

Sl.	Parameter	June 2024	March 2025	June 2025
1	No. of Branches	596	608	609
2	Total Deposits	40528.33	45581.93	45139.11
3	Total Advances	21170.48	22644.73	22666.19
4	CD Ratio	52	50	50
5	CD Ratio with RIDF	57	55	55
6	C+I: Deposit Ratio	75	75	71
7	Priority Sector Advances (PSA)	10460.67	12385.13	12614.36
8	% of PSA to ANBC	47	59	60
9	Agriculture Advances	3716.93	4686.75	4749.74
10	% of Agri Advances to ANBC	17	22	22
11	MSME Advances	4428.89	5259.24	5163.70
12	Education Loans	134.00	159.07	168.47
13	Housing Loans	3311.52	3675.41	3715.73
14	DRI Advances	3.38	3.38	3.38
15	Advance to Schedules Caste	2216.20	1869.84	1865.59
	Advance to Scheduled Tribe	4026.19	3591.02	3605.56
16	Advances to Women Entrepreneurs	4964.09	4557.66	3491.10
17	% of Advances to Women Entrepreneurs to ANBC	22	22	16
18	Weaker Section Advances	7712.46	6866.27	7502.42
19	% of Weaker Advances to ANBC	35	33	35
20	Minority Community Advances	1222.14	1215.71	1240.03
21	% of Minority Community Advances to ANBC	5.53	5.82	5.86

ANBC= Adjusted Net Bank Credit, (ANBC as on June – Rs21170.48 Crores).

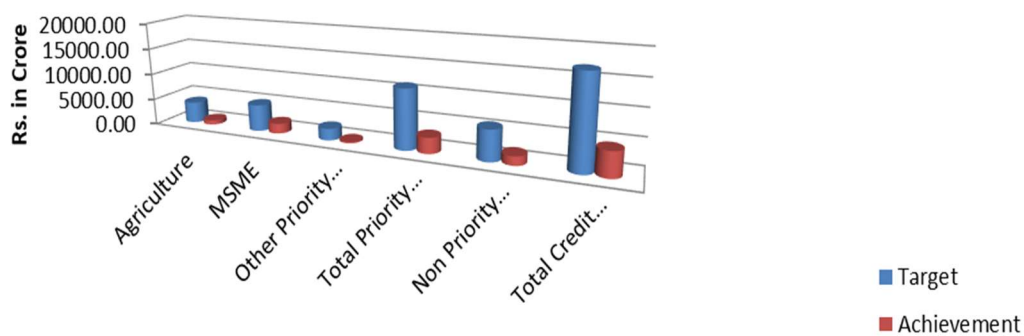
DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN

(Amount Rs in crore)

Sector	2024-25 As on June 2024			2025-26 As on June 2025			Y-o-Y
	Plan	Achievement (Apr'24- Jun'24)	% to Target	Plan	Achievement (Apr'25- June'25)	% to Target	
Agriculture	3500	648.48	19	4000	814.29	20	+1
MSME	4200	1358.13	32	5040	1875.13	37	+5
Other Prisec	1900	414.12	22	2200	260.29	12	-10
Total Prisec	9600	2420.74	25	11240	2949.71	26	+1
Non-Prisec	4800	1215.42	25	5760	1667.87	29	+4
Grand Total	14400	3636.15	25	17000	4617.58	27	+2

Banking Key Indicators for the State of TRIPURA

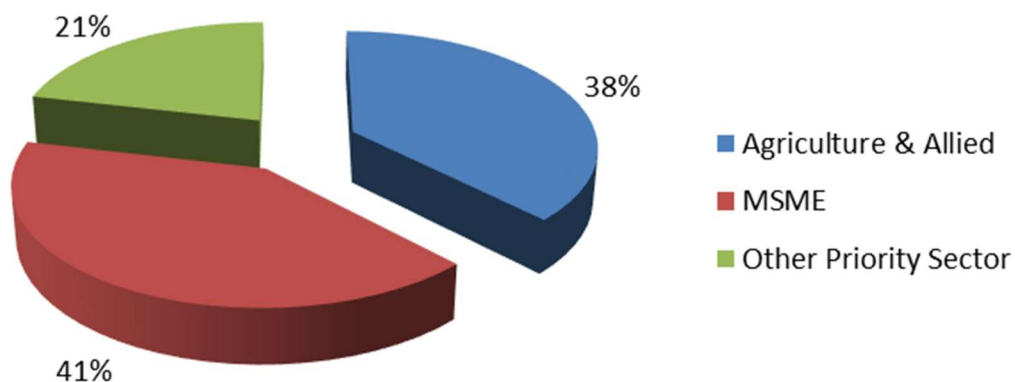
Achievement of Annual Credit Plan 2025-26 up to 30.06.2025



	Agriculture	MSME	Other Priority Sector	Total Priority Sector	Non Priority Sector	Total Credit Plan/Achievement
■ Target	4000.00	5040.00	2200.00	11240.00	5760.00	17000.00
■ Achievement	814.29	1875.13	260.29	2949.71	1667.87	4617.58

Sector

Priority Sector Advance As on 30.06.2025



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	2117047.74			
	Credit Equivalent of Off Balance sheet Exposures (CEOBE) as on the corresponding date of the preceding year				
Number of Accounts in absolute terms and Amount in Lakhs					
Sl. No	Categories	Disbursements during the Quarter (April to June)		Outstanding at the end of the Quarter	
		No. of A/cs	Amount disbursed	No. of A/cs	Balance O/s
1	Priority Sector	80504	294971.45	871528	1261436.36
I	Agriculture	47167	81428.92	498614	474974.31
(i)	Crop Loans	12342	9403.71	202520	91793.29
(ii)	Investment Credit				
	Out of (ii) above, loans for agriculture implements & machinery				
(iii)	Allied Activities	34825	72025.21	296094	383181.02
(a)	Fisheries	912	824.10	64814	42778.22
(b)	Dairying	3176	2642.31	43397	35595.69
(c)	Poultry	690	1099.51	16113	32685.84
(d)	Animal Husbandry				
(e)	Bee keeping				
(f)	Sericulture				
(g)	Others (including WR & FMS)	30047	67459.29	171770	272121.27
	Out of Agriculture, loans to small and marginal farmers				
	Out of Agriculture, loans to other individual farmers				
	Out of Agriculture, loans to corporate farmers, farmers' producer organizations/companies of individual farmers, partnership firms and co-operatives of farmers directly engaged in Agriculture and Allied Activities				
	Out of Agriculture, above loans to Food & Agro-processing				
II	MSMEs	16160	187513.10	215274	516370.26
(i)	Micro Enterprises	15287	104639.84	201595	372512.86
(ii)	Small Enterprises	584	64722.42	2496	105219.86
(iii)	Medium Enterprises	69	16368.1	236	20468.88
(iv)	Advances to KVI	211	798.37	10640	16137.29
(v)	Other Finance to MSMEs	9	984.37	307	2031.37
III	Export Credit				
IV	Education				
V	Housing				
VI	Renewable Energy				
VII	Social Infrastructure				
VIII	'Others' category under Priority Sector	17177	26029.43	157640	270091.80
2	Loans to Weaker Sections under Priority Sector				
3	Non-Priority Sector Loans	51886	166786.86	358994	1005182.52
I	Agriculture	14	50.82	726	207.30
II	MSME (Service)				
(i)	Micro Enterprises (Service)				
(ii)	Small Enterprises (Service)				
(iii)	Medium Enterprises (Service)				
III	Education Loans	37	352.31	195	5569.39
IV	Housing Loans	1086	11000.01	12501	174907.98
V	Personal Loans under Non-Priority Sector	7468	24485.55	67868	126016.33
VI	Other Non-Priority Sector Loans	43281	130898.17	277704	698481.52
4	Total Loans	132390	461758.31	1230522	2266618.88

Agenda item no -1

ADOPTION OF MINUTES:

The minutes of State Level Bankers' Committee meeting held on **18.06.2025** was circulated to all the members. Since no request for amendment has been received, the house may adopt the minutes.

Agenda item no -2

ACTION TAKEN REPORT (ATR) OF SLBC TRIPURA MEETING HELD ON 18.06.2025			
SI No.	AGENDA	ACTION POINT	REMARKS
1	REVIEW OF CREDIT DEPOSIT RATIO:	All Banks to work for improving CD ratio which is declining Y-o-Y.	08 member banks reported drop in CD ratio Q-o-Q including major players like SBI, Bandhan Bank, Axis Bank whereas 17 member banks reported increase in Q-o-Q including major player UCO Bank, Tripura Gramin Bank & Tripura State Co-operative Bank
2	Implementation of Annual Credit Plan:	All Banks to strive for achieving 100% achievement against ACP Targets of FY 2025-26 by March 2025	All banks put together disbursed Rs.4617.58 crore against i.e. 27% of annual Target of Rs.17000 crore under ACP 2024-25 at the end of June 2025.
3	Issuance of KCC	All Banks and Line departments to work for saturation of KCC.	All Banks together sanctioned 12342 no of KCC amounting to Rs. 94.04 lac during April'25 to June'25 of FY 2025-26 thereby achieving 18 % of the Annual Target 70191 Nos.
4	SHG/JLG	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.600 crores in 21000 accounts for FY 2025-26, the Banks have collectively achieved sanction of 18787 accounts (achievement of 89.46%) with corresponding disbursement amount of Rs. 589.67 crores (achievement of 98.28%) as on 30.06.2025
5	MSME Financing & Employment Generation Scheme	<ul style="list-style-type: none">i) Performance needs to be improved in flagship scheme in PMEGP, Swavalamban, PMFME, PM SVANidhi, PM Vishwakarmaii) Average ticket size of the loan in MSME sector needs to improved	Performance under Govt Sponsored Scheme (GSS) as on 30.06.2025 is as follow: - PMEGP – 15 no of cases sanctioned against 84 sponsored cases. Swavalmban – 1360 no of cases sanctioned against 4000 annual target (FY 2024-25) PM Vishwakarma – 3877 no of cases sanctioned PMFME – 25 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. 4617.58 crores as on 30.06.2025 against Annual Target of Rs. 17000.00 crore which translates into 27% of ACP 2025-26 during the period April'25 to June'25. The Achievement under Agriculture sector is 20% whereas MSME and OPS are 37% and 12% of the ACP Targets respectively as on 30.06.2025.

A comparative position of achievement in disbursement under ACP 2025-26 as on 30.06.2025 with the corresponding period of the previous year is as under:

2024-25 As on June 2024				2025-26 As on June 2025			Y-O-Y Change
Sector	Plan	Achievement (Apr'24- Jun'24)	% to Target	Plan	Achievement (Apr'25- June'25)	% to Target	
Agriculture	3500	648.48	19	4000	814.29	20	+1
MSME	4200	1358.12	32	5040	1875.13	37	+5
Other Prisec	1900	414.13	22	2200	260.29	12	-10
Total Prisec	9600	2420.74	25	11240	2949.71	26	+1
Non-Prisec	4800	1215.42	25	5760	1667.87	29	+4
Grand Total	14400	3636.15	25	17000	4617.58	27	+2

AGENCY WISE ACP PERFORMANCE FY 2025-26 vs 2024-25

Sector	Bank Type	FY 2024-25 (As on June 2024)			FY 2025-26 (As on June 2025)			Amount in Lakhs
		ACP Target	ACP Achievement	Achieve ment %	ACP Target	ACP Achievement	Achieve ment %	Y-o-Y Growth %
Agriculture	PSB	60524.00	13771.34	23	70714.00	13456.03	19	-2
	Pvt	108665.00	21244.29	20	122521.00	22695.80	19	7
	RRB	104532.00	16864.44	16	119513.00	18237.96	15	8
	Co-Op	76279.00	12967.73	17	87252.00	27039.13	31	109
MSME	PSB	229841.00	74024.27	32	274566.00	102467.62	37	38
	Pvt	95494.00	47923.91	50	126123.00	68416.56	54	43
	RRB	68258.00	8063.10	12	71613.00	6493.87	9	-19
	Co-Op	26407.00	5801.80	22	31698.00	10135.05	32	75
Other Priority Sector	PSB	28220.00	3607.41	13	18789.00	4813.60	26	33
	Pvt	12914.00	15103.82	117	50153.00	7892.81	16	-48
	RRB	136882.00	20598.87	15	136000.00	7789.97	6	-62
	Co-Op	11426.00	2102.84	18	15058.00	5533.05	37	163
Total Priority Sector	PSB	318585.00	91403.00	29	364069.00	120737.25	33	32
	Pvt	217073.00	84271.86	39	298797.00	99005.17	33	17
	RRB	309672.00	45526.00	15	327126.00	32521.80	10	-29
	Co-Op	114670.00	20872.00	18	134008.00	42707.23	32	105
Non-Priority Sector	PSB	270882.00	56393.77	21	280993.00	79228.38	28	40
	Pvt	173804.00	55022.15	32	248757.00	61493.42	25	12
	RRB	19714.00	6511.96	33	27580.00	19912.98	72	206
	Co-Op	15600.00	3613.67	23	18670.00	7152.08	38	98
Grand Total	PSB	589467.00	147796.77	25	645062.00	199965.63	31	35
	Pvt	390877.00	139294.01	36	547554.00	159498.59	29	15
	RRB	329386.00	52037.96	16	354706.00	52434.78	15	1
	Co-Op	130270.00	24485.67	19	152678.00	49859.31	33	104

HIGHLIGHTS

- ❖ As against the target of Rs. 17,000 crores (priority & Non priority) under Annual Credit Plan for FY 2025-26, an amount of Rs. 4,617.58 Crore was disbursed during the period April'25 to June'25, thereby achieving 27% of the Annual Target.
- ❖ The potential credit outlay for FY 2025-26 under priority sector was estimated at Rs. 11240.00 crore, against which the Banks disbursed Rs. 2949.71 crore during the period April'25 to June'25 and achievement index was 26% whereas the achievement in last year is 25% and in absolute terms banks altogether disbursed Rs. 2420.74 crores during the corresponding period of FY 2024-25. Thus banks altogether disbursed 22% higher than that of the disbursement made in absolute terms in FY 2024-25 in the corresponding period.
- ❖ 05 Public sector Banks out of 12 namely State Bank of India, Punjab National Bank, Union Bank of India, Central Bank of India, Punjab & Sind Bank have surpassed their proportionate ACP target whereas 10 Private Sector Banks out of 15 and Tripura State Co-operative Bank have achieved proportionate ACP target i.e. 25% of Annual ACP target 2025-26 however only Regional Rural Bank operating in the state could not achieved this feat in Q1 of FY 2025-26.
- ❖ During the FY 2025-26 Banks altogether disbursed Rs.814.29 crore to Agriculture Sector against the target of Rs.4000 crores and achieved 20% of the target. Achievement in Agriculture Sector for Public Sector Banks, Private Sector Banks, RRB & Co-operative is 19%, 19%, 15% and 31% respectively.
- ❖ Under the MSME sector Banks together disbursed Rs.1875.13 crore during the period April'25 to June'25 of FY 2025-26 as against the target of Rs.5040 crores thereby achieving 37% of the annual target whereas in corresponding period of the last financial year 2024-25 it was 32%.
- ❖ Tripura Gramin Bank has reported 19% drop in credit disbursement to MSME sector in absolute terms bank disbursed Rs.6493.87 lakh during April'25 to June'25 of FY 2025-26 in comparison to Rs.8063.10 lakh disbursement in the corresponding period of FY 2024-25.
- ❖ In Other Priority Sector, the decline is basically reported by private sector Bank namely Bandhan Bank (reduction by 84 crore Y-o-Y basis) and by Regional Rural Bank i.e. Tripura Gramin Bank (reduction by 128 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 30.06.2025

(Amount in ₹Crores)

Particulars	As on 31 st Mar'24	As on 30 th Jun'24	As on 31 st Mar'25	As on 30 th Jun'25	Q-o-Q Growth	Q-o-Q Growth in %	Y-o-Y Growth	Y-o-Y Growth in %
Deposits	40,362	40,528	45,581	45,139	-442	-1%	4,611	11%
Advances	20,874	21,170	22,644	22,666	22	0.1%	1,496	7%
CD Ratio	52	52	50	50	Nil	-	-2	-
CD Ratio with RIDF	57	57	55	55	Nil	-	-2	-

Banks reported decrease in CD ratio Q-o-Q (31.03.2025 to 30.06.2025)

Sl. No.	Bank	31.03.2024	30.06.2024	31.03.2025	30.06.2025	Q-o-Q Variation
1	Bank of India	83	68	67	62	-6
2	Bank of Maharashtra	43	90	195	145	-50
3	State Bank of India	48	48	46	45	-1
4	AXIS BANK	41	43	39	38	-1
5	Bandhan Bank	100	116	103	99	-4
6	Federal Bank	42	42	60	48	-11
7	NESFB	44	37	20	18	-2
8	ESAF Small Finance Bank	60	471	279	263	-16

Banks reported increase in CD ration Q-o-Q (31.03.2025 to 30.06.2025)

Sl. No.	Bank	31.03.2024	30.06.2024	31.03.2025	30.06.2025	Q-o-Q Variation
1	Bank of Baroda	63	46	54	59	4
2	Canara Bank	55	50	43	49	6
3	Central Bank of India	26	29	31	32	1
4	Indian Overseas Bank	45	45	32	49	17
5	Punjab & Sind Bank	31	31	28	29	1
6	Union Bank of India	29	33	40	41	1
7	UCO Bank	34	36	30	33	2
8	HDFC	59	61	55	63	8
9	ICICI	128	121	98	103	5
10	IDBI BANK	44	29	26	29	2
11	Indusind Bank	600	694	709	742	33
12	Ujjivan Bank	94	78	92	102	10
13	YES Bank	9	9	11	17	5
14	Jana Small Finance Bank	63	45	77	167	89
B	Sub Total of Pvt. Sec. Bank	83	86	79	81	3
1	Tripura Gramin Bank	41	40	40	41	1
C	Sub Total of RRB	41	40	40	41	1
1	ACUB	16	18	24	27	3
2	TSCB	80	82	69	71	2
D	Sub Total of Coop.Banks	79	81	69	71	2
GRAND TOTAL		52	52	50	50	1

Banks reported decrease in CD ratio Y-o-Y (30.06.2024 to 30.06.2025)

Sl. No.	Bank	31.03.2024	30.06.2024	31.03.2025	30.06.2025	Y-O-Y Variation
1	Bank of India	83	68	67	62	-7
2	Canara Bank	55	50	43	49	-2
3	Punjab & Sind Bank	31	31	28	29	-2
4	State Bank of India	48	48	46	45	-3
5	UCO Bank	34	36	30	33	-3
A	Sub Total of Public Sec. Bank	44	44	43	43	-1
1	AXIS BANK	41	43	39	38	-5
2	Bandhan Bank	100	116	103	99	-17
3	ICICI	128	121	98	103	-18
4	IDBI BANK	44	29	26	29	-1
5	IDFC First Bank	40	49	23	23	-26
6	Kotak Mahindra Bank	0	11	5	5	-7
7	South Indian Bank	35	33	30	30	-3
8	NESFB	44	37	20	18	-20
9	ESAF Small Finance Bank	60	471	279	263	-208
B	Sub Total of Pvt. Sec. Bank	83	86	79	81	-5
1	TSCB	80	82	69	71	-11
D	Sub Total of Coop. Banks	79	81	69	71	-10
GRAND TOTAL		52	52	50	50	-2

Banks reported increase in CD ratio Y-o-Y (30.06.2024 to 30.06.2025)

Sl. No.	Bank	31.03.2024	30.06.2024	31.03.2025	30.06.2025	Y-O-Y Variation
1	Bank of Baroda	63	46	54	59	13
2	Bank of Maharashtra	43	90	195	145	55
3	Central Bank of India	26	29	31	32	4
4	Indian Bank	27	27	30	30	3
5	Indian Overseas Bank	45	45	32	49	3
6	Union Bank of India	29	33	40	41	8
7	Federal Bank	42	42	60	48	7
8	HDFC	59	61	55	63	2
9	Indusind Bank	600	694	709	742	48
10	Ujjivan Bank	94	78	92	102	24
11	YES Bank	9	9	11	17	7
12	Jana Small Finance Bank	63	45	77	167	122
13	ACUB	16	18	24	27	10

Bank with decreasing CD ratio trend from 31.03.2024 to 30.06.2025

Sl. No.	Bank	31.03.2024	30.06.2024	31.03.2025	30.06.2025	31.03.24 to 31.03.25	Q-o-Q Variation	Y-O-Y Variation
1	Bank of India	83	68	67	62	-16	-6	-7
2	State Bank of India	48	48	46	45	-3	-1	-3
3	AXIS BANK	41	43	39	38	-1	-1	-5
4	NESFB	44	37	20	18	-24	-2	-20

Bank with increasing CD ratio trend from 31.03.2024 to 30.06.2025

Sl. No.	Bank	31.03.2024	30.06.2024	31.03.2025	30.06.2025	31.03.24 to 31.03.25	Q-o-Q Variation	Y-O-Y Variation
1	Central Bank of India	26	29	31	32	5	1	4
2	Indian Bank	27	27	30	30	3	0	3
3	Punjab National Bank	34	35	36	36	3	0	0
4	Union Bank of India	29	33	40	41	11	1	8
5	Indusind Bank	600	694	709	742	109	33	48
6	YES Bank	9	9	11	17	3	5	7
7	Jana Small Finance Bank	63	45	77	167	15	89	122
8	ACUB	16	18	24	27	8	3	10

District wise CD ratio :

District	C D Ratio					
	March 2024	June 2024	March 2025	June 2025	Q-o-Q change	Y-o-Y change
North Tripura	59	73	63	63	No Change	-10
Unakoti	68	69	69	71	+2	+2
South Tripura	63	68	60	66	+6	-2
Gomati	69	65	70	66	-4	+1
West Tripura	42	43	39	40	+1	-3
Sepahijala	64	58	59	58	-1	No change
Khowai	65	67	62	62	No Change	-5
Dhalai	98	83	98	99	+1	+16
Total State	52	52	50	50	No change	-2

KEY BANKING PARAMETERS OF THE STATE AS ON 30.06.2025

Sl.	Parameter	Jun-24	Mar-25	Jun-25	Q-o-Q Variation	Y-o-Y Variation
1	No. of Branches	596	608	609	0.16	2.18
2	Total Deposits	40528.33	45581.93	45139.11	-0.97	11.38
3	Total Advances	21170.48	22644.73	22666.19	0.09	7.07
4	Priority Sector Advances (PSA)	10460.67	12385.13	12614.36	1.85	20.59
5	% of PSA to ANBC	47	59	60	1.69	27.66
6	Agriculture Advances	3716.93	4686.75	4749.74	1.34	27.79
7	% of Agri Advances to ANBC	17	22	22	0.00	29.41
8	MSME Advances	4428.89	5259.24	5163.7	-1.82	16.59
9	Education Loans	134	159.07	168.47	5.91	25.72
10	Housing Loans	3311.52	3675.41	3715.73	1.10	12.21
11	DRI Advances	3.38	3.38	3.38	0.00	0.00
12	Advance to SC community	2216.2	1869.84	1865.59	-0.23	-15.82
13	Advance to ST community	4026.19	3591.02	3605.56	0.40	-10.45
14	Advances to Women Entrepreneurs	4964.09	4557.66	3491.1	-23.40	-29.67
15	% of Advances to Women Entrepreneurs to	22	22	16	-27.27	-27.27
16	Weaker Section Advances	7712.46	6866.27	7502.42	9.26	-2.72
17	% of Weaker Advances to ANBC	35	33	35	6.06	0.00
18	Minority Community Advances	1222.14	1215.71	1240.03	2.00	1.46
19	% of Minority Community Advances to ANBC	5.53	5.82	5.86	0.69	5.97

KEY HIGHLIGHTS OF PERFORMANCE OF BANKS DURING FY 2025-26

1. Total Bank branches in the state increased from 596 as on 30.06.2024 to 609 as on 30.06.2025 where 05 branches opened in Rural area, 06 in Semi Urban area and 02 branches in Urban area.
2. Total deposit shown a growth of 11% Y-o-Y (-0.97% Q-o-Q) basis whereas Advance shown a growth of 7% (0.09% Q-o-Q).
3. Priority sector Advance increased by 21% Y-o-Y (2% Q-o-Q) basis thereby achieving 60% (to ANBC) Priority Sector Advance as on 30.06.2025 which 47% as on 30.06.2024.
4. In case of Agriculture credit, it was increased to Rs.4750 crore as on 30.06.2025 from 3717 crore as on 30.06.2024 registering a growth of 28%.
5. Advance to MSMEs shown a healthy growth of 17% Y-o-Y basis to Rs.5164 crore on 30.06.2025 from 4429 crore as on 30.06.2024.
6. Housing Loan & Education Loan portfolio also increased by Rs.404 crores and Rs. 34 crores registering a Y-o-Y growth of 12% & 26% respectively as on 30.06.2025.
7. Advance to SC community decreased from Rs. 2216 crores as on 30.06.2024 to Rs.1866 crores as on 30.06.2025 registering a degrowth of 16% whereas advances to ST community decreased from Rs. 4026 crores as on 30.06.2024 to Rs. 4026 crores as on 30.06.2025.

Banks reported decrease in finance to SC Community as given below:

(Amount in Lac)

Sl.No.	BANKS	Advances for SC as on 30.06.2024		Advances for SC as on 30.06.2025		Variation in Amount
		A/c.	Amt.	A/c.	Amt.	
1	Bank of Baroda	143	840.26	104	308.22	-532.04
5	Central Bank of India	142	292.76	160	232.76	-60.00
6	Indian Bank	103	390.68	94	380.07	-10.61
10	State Bank of India	8677	34406.06	9336	21575.46	-12830.60
13	AXIS BANK	1773	411.18	1044	291.66	-119.52
14	Bandhan Bank	74669	38548.82	40653	21168.26	-17380.56
15	Federal Bank	72	94.40	0	0.00	-94.40
18	IDBI BANK	162	490.87	377	354.77	-136.10
19	IDFC First Bank	1880	833.31	53	7.07	-826.24
24	Ujjivan Bank	16531	6398.52	15656	5955.61	-442.91
25	NESFB	77	21.44	79	21.28	-0.16
27	ESAF Small Finance Bank	3341	714.50	1929	293.51	-420.99
31	TSCB	28347	46259.09	15058	30197.96	-16061.13

Banks reported decrease in finance to ST Community as given below:

(Amount in Lac)

Sl.No.	BANKS	Advance for ST as on 30.06.2024		Advance for ST as on 30.06.2025		Variation ST
		No	Amount	No	Amount	
1	Bank of Baroda	353	3433.43	582	933.43	-2500
2	Indian Bank	249	843.04	244	748.57	-94.47
3	State Bank of India	32402	81699.1	35657	63741.1	-17958
4	AXIS BANK	1922	417.57	1011	282.41	-135.16
5	Bandhan Bank	66392	32113.51	25816	13241.7	-18871.81
6	Federal Bank	92	112.47	0	0	-112.47
7	ICICI Bank	536	2417.26	580	2383.82	-33.44
8	IDBI BANK	397	791.98	396	382.61	-409.37
9	IDFC First Bank	3603	1818.78	46	5.94	-1812.84
10	Ujjivan Bank	9627	3519.85	8997	3290.69	-229.16
11	NESFB	183	36.18	99	18.73	-17.45
12	Jana Small Finance	6256	1487.76	4157	1391.4	-96.36
13	ESAF Small Finance	2301	442.21	1695	352.31	-89.9
14	TSCB	70567	93551.72	39152	72584.48	-20967.24

(in decreasing order)

TOP 10 BANKS IN TERMS OF BUSINESS AS ON 30.06.2025					
(Amt. In lac)					
SL No.	Bank's Name	No of Brs	Total Deposit	Total Advance	Total Business
1	State Bank of India	77	1348552.17	607188.23	1955740
2	Tripura Gramin Bank	150	983560.89	400350.36	1383911
3	Punjab National Bank	70	571428.41	205568.03	776996
4	TSCB	66	384679.23	275013.35	659693
5	Bandhan Bank	29	170583.34	168745.19	339329
6	UCO Bank	30	148665.80	60947.74	209614
7	HDFC Bank	23	121391.89	76414.60	197806
8	ICICI Bank	18	86581.30	89350.96	175932
9	Canara Bank	19	102074.67	49812.52	151887
10	Union Bank of India	11	109303.37	35675.71	144979

Agenda item no -5**Issuance of KCC during the year 2025-26**

All Banks together sanctioned 12342 KCC amounting to Rs 94.04 Crores during FY 2025-26 as on 30.06.2025 thereby achieving 18 % of the Annual Target 70191 Nos.

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

Amount in lakh

Quarter	Year	Target	Issued		
			No.	Amt.	% of ACH
March-2023	2022-23	69278	60271	33034.29	87
March-2024	2023-24	66356	29816	24985.95	45
June-2024	2024-25	52277	14494	96.89	28
March-2025	2024-25	52277	54600	44998.21	104
June-2025	2025-26	70191	12342	94.04	18

Bank wise performance in KCC as on 30.06.2025

Amount in lakh

SI.No.	BANKS	Target	Total KCCs Sanctioned		Fresh KCCs Sanctioned	
		No.	No.	Amt.	No.	Amt.
1	Bank of Baroda	341	25	61.97	5	41.72
2	Bank of India	851	450	617.76	170	269.31
3	Bank of Maharashtra	47	0	0.00	0	0.00
4	Canara Bank	2872	152	228.38	134	214.22
5	Central Bank of India	1794	315	432.49	21	8.27
6	Indian Bank	21	1	0.90	1	0.90
7	Indian Overseas Bank	34	4	6.64	4	6.64
8	Punjab & Sind Bank	23	0	0.00	0	0.00
9	Punjab National Bank	15145	1411	1408.05	984	342.40
10	State Bank of India	15947	6371	3082.41	3114	1506.61
11	UCO Bank	1895	32	43.75	32	43.75
12	Union Bank of India	965	192	507.57	109	227.19
13	Axis Bank	1081	194	888.52	179	861.83
14	Bandhan Bank	501	0	0.00	0	0.00
15	Federal Bank	1412	360	451.98	360	451.98
16	HDFC	501	202	264.93	202	264.93
17	ICICI	2054	0	0.00	0	0.00
18	IDBI Bank	812	110	40.22	37	16.58
19	IDFC First Bank	48	0	0.00	0	0.00
20	Indusind Bank	878	0	0.00	0	0.00
21	Kotak Mahindra	47	0	0.00	0	0.00
22	South Indian Bank	50	0	0.00	0	0.00
23	Yes Bank	47	0	0.00	0	0.00
24	Ujjivan Bank	220	0	0.00	0	0.00
25	SLICE SFB	48	0	0.00	0	0.00
26	Jana Small Finance Bank	120	0	0.00	0	0.00
27	ESAF Small Finance Bank	120	0	0.00	0	0.00
28	Tripura Gramin Bank	18497	2027	987.95	2027	987.95
29	ACUB	48	0	0.00	0	0.00
30	TSCB	3772	496	380.19	216	169.89
TOTAL		70191	12342	9403.71	7595	5414.17

Following Banks have not sanctioned a single KCC during the period 01.04.2025 to 30.06.2025: -

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

Notification for Pradhan Mantri Fasal Bima Yojana for Kharif 2025-26 is yet to be notified in the state.

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 30.06.2025 is given below: -

BANK NAME	Sanctioned	Denied by PMU	Disbursed	Pending Information	Rejected	Verified by PMU	Grand Total
Axis Bank	0	1	0	0	0	1	2
Canara Bank	0	1	0	0	2	0	3
HDFC Bank	1	0	1	1	1	0	3
IDBI BANK LTD	0	0	0	1	0	0	1
Kotak Mahindra Bank	0	1	0	0	0	0	1
NABKISAN Finance Ltd	0	0	0	0	1	0	1
Punjab National Bank	3	5	2	6	0	0	14
STATE BANK OF INDIA	1	2	0	4	0	0	7
Tripura State Cooperative Bank Ltd.	1	0	1	0	0	0	1
UCO Bank	4	1	2	3	3	0	11
GRAND TOTAL	10	11	6	15	7	1	44

Achievement in SHG Finance in FY 2025-26

As against the TRLM target of Rs.600 crores in 21000 accounts for FY 2025-26, the Banks have collectively achieved sanction of 18787 accounts (achievement of 89.46%) with corresponding disbursement amount of Rs. 589.67 crores (achievement of 98.28%) as on 30.06.2025:

NATIONAL RURAL LIVELIHOODS MISSION BANK LINKAGE FY 2025-26 as on 30.06.2025							
R1.1 Bank Wise Achievement Report (Rupees in Lakhs)							
SL No	BANK NAME	Target		Achievement		Achievement	
		Total SHG's	Total Disbursement Amt.	Total SHGs	Total Disbursement Amt.	SHGs(%)	Disbursement (%)
1	BANK OF INDIA	515	1471.00	353	878.39	68.54	59.71
2	CANARA BANK	355	1014.00	88	83.7	24.79	8.25
3	CENTRAL BANK OF INDIA	145	414.00	81	110.54	55.86	26.70
4	INDIAN BANK	30	86.00	10	25.61	33.33	29.78
5	INDIAN OVERSEAS BANK	60	171.00	1	0.2	1.67	0.12
6	PUNJAB AND SIND BANK	45	129.00	8	8.99	17.78	6.97
7	PUNJAB NATIONAL BANK	1830	5229.00	253	1067.57	13.83	20.42
8	STATE BANK OF INDIA	763	2180.00	279	525.67	36.57	24.11
9	UCO BANK	807	2306.00	277	533.08	34.32	23.12
10	UNION BANK OF INDIA	60	171.00	16	37.64	26.67	22.01
	Public Sector Bank	4610	13171.00	1366	3271.39	29.63	24.84
11	TRIPURA GRAMIN BANK	11870	33915.00	16902	54153.94	100.00	100.00
	Regional Rural Bank	11870	33915.00	16902	54153.94	100.00	100.00
12	HDFC BANK LTD	375	1071.00	0	0.00	0.00	0.00
13	IDBI BANK LTD	110	314.00	3	3.60	2.73	1.15
	Private Sector Bank	485	1385.00	3	3.60	0.62	0.26
14	TRIPURA CO-OP APEX BANK LTD	4035	11529.00	516	1538.18	12.79	13.34
	Coperative Bank	4035	11529.00	516	1538.18	12.79	13.34
	Grand Total	21000	60000.00	18787	58967.11	89.46	98.28

“Samridhi” Campaign for SHG & Individual Loan

A campaign named “Samridhi” is launched by Tripura Livelihood Mission (TRLM) from 1st August to 31st August 2025 with an objective of accelerating the achievement of SHG credit Linkage and enterprise financing targets under the Annual Plan of 2025-26.

Bank wise Target set by the department is as follow: -

SL No	BANK NAME	Annual Target		Target for Samridihi	
		SHG Bank Finance Amt.	Individual	Total SHGs	Total Disbursement Amt.
1	BANK OF INDIA	1471.00	180.00	403	45
2	CANARA BANK	1014.00	100.00	278	25
3	CENTRAL BANK OF INDIA	414.00	0.00	113	0
4	INDIAN BANK	86.00	0.00	24	0
5	INDIAN OVERSEAS BANK	171.00	0.00	47	0
6	PUNJAB AND SIND BANK	129.00	0.00	35	0
7	PUNJAB NATIONAL BANK	5229.00	400.00	1432	101
8	STATE BANK OF INDIA	2180.00	2120.00	597	533
9	UCO BANK	2306.00	200.00	632	50
10	UNION BANK OF INDIA	171.00	0.00	47	0
	Public Sector Bank	13171.00	3000.00	3608	754.00
11	TRIPURA GRAMIN BANK	33915.00	3000.00	9288	754
	Regional Rural Bank	33915.00	3000.00	9288	754.00
12	HDFC BANK LTD	1071.00	0.00	293	0.00
13	IDBI BANK LTD	314.00	0.00	86	0.00
	Private Sector Bank	1385.00	0.00	379	0.00
14	TRIPURA CO-OP APEX BANK LTD	11529.00	1000.00	3158	251
	Coperative Bank	11529.00	1000.00	3158	251.00
	Grand Total	60000.00	7000.00	16433	1759.00

Agenda item no -8

GOVERNMENT SPONSORED SCHEMES (GSS)

a) PMEGP

For the FY 2025-26, 84 PMEGP cases were sponsored to the bank branches against out of which 15 cases were sanctioned amounting to Rs. 104.39 lakhs as on 30.06.2025. Target for FY 2025-26 is yet to be received from KVIC/deptt.

(Rs/ lac)

Scheme	Prog. Year	Target	Spon.	Sanctioned		Disbursed***	
		No	No	No	Amt	No	Amt
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
As on 30.06.2025	2025-26	NA	84	15	104.39	4	18.98

AGENCY WISE PERFORMANCE UNDER PMEGP DURING April'25 to June'25 of FY 2025-26

Sl.No.	NAME OF THE BANK	TARGET	SPONSORED		SANCTIONED		DISBURSED		REFERRED BACK FOR RECTIFICATION	REJECTED	PENDING	ACHIEVEMENT %AGE
		NO	NO	AMT.	NO	AMT.	NO	AMT.	NO	NO	NO	NO
A	Sub Total of Public Sec. Bank	0	42	449.69	15	104.39	4	18.98	75	0	29	#DIV/0!
B	Sub Total of Pvt. Sec. Bank	0	5	40.71	0	0.00	0	0.00	0	0	5	#DIV/0!
C	Sub Total of RRB	0	24	220.86	0	0.00	0	0.00	5	0	24	#DIV/0!
D	Sub Total of Coop.Banks	0	13	92.29	0	0.00	0	0.00	6	0	13	#DIV/0!
GRAND TOTAL		0	84	803.55	15	104.39	4	18.98	86	0	71	#DIV/0!

b) SWAVALAMBAN

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.

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
As on 30.06.2025	2024-25	4000	4293	1360	4699.02	588	1634.32

AGENCY WISE PERFORMANCE UNDER SWAVALAMBAN DURING FY 2024-25

Name of Bank	Achievement for the Financial Year 2024-25								(Amt. in lac)
	Target	Sponsored		Sanctioned		Disbursed		Rejected	Achievement
	No	No	Amt	No	Amt	No	Amt	No	%
Public Sector Bank	1790	1732	7613.42	438	1439.06	139	433.65	400	24
Private Sector Bank	59	0	0.00	0	0.00	0	0.00	0	0
RRB	1520	1885	7881.64	632	2371.09	224	712.61	920	42
Co-operative Bank	631	633	2622.73	290	888.87	225	488.06	31	46
	4000	4250	18117.79	1360	4699.02	588	1634.32	1351	34

b) PM VISHWAKARMA

In case of PM Vishwakarma Banks together sanctioned 3877 applications under the scheme against 11294 applications as on 30.06.2025.

BANK WISE PERFORMANCE UNDER PM VISHWAKARMA AS ON 30.06.2025

PM Vishwakarma as on 30.06.2025											
Bank Name	Bank Type	Loan Application Sent	Total Loan Amount Applied (in Rs. Lakhs)	Applications Sanctioned	Loan Pending For Sanction	Applications Disbursed	Total Loan Rejected	REJECTION REASON			
								Already NPA	Borrower Not Interested	Borrower Not Reachable/Change in City	REASON Borrower Changed Profession /Not Complying with Scheme
BANK OF BARODA	Public Sector Bank	112	108.00	33	10	32	69	12	27	8	22
BANK OF INDIA	Public Sector Bank	194	185.70	75	8	66	111	19	27	31	34
BANK OF MAHARASHTRA	Public Sector Bank	1	1.00	0	0	0	1	1	0	0	0
CANARA BANK	Public Sector Bank	240	235.50	63	12	61	165	29	32	23	81
CENTRAL BANK OF INDIA	Public Sector Bank	52	48.50	19	3	16	30	4	14	6	6
INDIAN BANK	Public Sector Bank	39	39.00	24	1	15	14	5	2	4	3
INDIAN OVERSEAS BANK	Public Sector Bank	80	75.50	35	0	33	45	4	11	12	18
PUNJAB AND SIND BANK	Public Sector Bank	1	1.00	0	0	0	1	0	1	0	0
PUNJAB NATIONAL BANK	Public Sector Bank	1826	1800.00	711	17	692	1098	135	356	361	246
STATE BANK OF INDIA	Public Sector Bank	2298	2214.10	611	61	581	1626	72	351	690	513
UCO BANK	Public Sector Bank	621	607.10	378	5	142	238	10	24	81	123
UNION BANK OF INDIA	Public Sector Bank	82	78.80	34	2	23	46	7	22	6	11
Total of Public Sector Bank		5546	5394.20	1983	119	1661	3444	298	867	1222	1057
AXIS BANK	Pvt Sector Bank	19	18.40	2	16	2	1	0	0	0	1
Bandhan Bank	Pvt Sector Bank	4	4.00	0	3	0	1	0	1	0	0
HDFC BANK LTD	Pvt Sector Bank	23	23.00	0	7	0	16	7	4	1	4
ICICI BANK LTD	Pvt Sector Bank	9	8.50	1	1	1	7	0	6	0	1
IDBI BANK LTD	Pvt Sector Bank	18	17.50	3	0	3	15	1	2	8	4
KOTAK MAHINDRA BANK	Pvt Sector Bank	1	1.00	0	1	0	0	0	0	0	0
SOUTH INDIAN BANK	Pvt Sector Bank	2	2.00	0	2	0	0	0	0	0	0
Total of Pvt Sector Bank		76	74.40	6	30	6	40	8	13	9	10
TRIPURA GRAMIN BANK	Regional Rural Bank	4948	4803.48	1763	102	1596	3083	222	1072	1207	582
Total of Regional Rural Bank		4948	4803.48	1763	102	1596	3083	222	1072	1207	582
TRIPURA STATE CO-OP.BANK LTD.	Co-Operative Bank	724	710.75	125	517	89	82	0	33	32	17
Total of Co-Operative Bank		724	710.75	125	517	89	82	0	33	32	17
Grand Total		11294	10982.83	3877	768	3352	6649	528	1985	2470	1666

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 three private sector banks Axis Bank, ICICI Bank and IDBI Bank.

c) PM PMFME

For the FY 2025-26, 154 cases have been sponsored to the bank branches, out of which 25 cases were sanctioned as on 30.06.2025.

PMFME Position for FY 2025-26 as on June 2025							
S.No.	Bank Name	Target	Total Applications	Loan Sanctioned	Loan Under Process	Loan Rejected	Additional Document Required
1	BANK OF BARODA	2	0	0	0	0	0
2	BANK OF INDIA	3	6	0	1	5	0
3	CANARA BANK	4	0	0	0	0	0
4	CENTRAL BANK OF INDIA	1	1	0	1	0	0
5	INDIAN OVERSEAS BANK	1	1	0		1	0
6	PUNJAB NATIONAL BANK	10	40	10	17	13	0
7	STATE BANK OF INDIA	14	45	7	12	25	1
8	UCO BANK	5	10	1	2	6	1
9	UNION BANK OF INDIA	2	0	0	0	0	0
Sub- Total for Public Sector Banks		42	103	18	33	50	2
10	AXIS BANK	1	0	0	0	0	0
11	BANDHAN BANK	1	0	0	0	0	0
12	HDFC Bank	1	2	0	2	0	0
13	ICICI BANK	1	0	0	0	0	0
14	IDBI BANK	1	0	0	0	0	0
Sub- Total for Private Sector Banks		5	2	0	2	0	0
15	TRIPURA GRAMIN BANK	18	42	5	15	21	1
Sub- Total for Regional Rural Banks		18	42	5	15	21	1
16	TRIPURA STATE CO-OPERATIVE BANK	5	7	2	5	0	0
Sub- Total for Co-Operative Banks		5	7	2	5	0	0
Grand Total		70	154	25	55	71	3

d) 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:

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

Agenda item no -9

Stand Up India (SUI)

Loans under the scheme had been extended to 38 SC/ST/Women beneficiaries amounting to Rs. 369.22 lakh during April'25 to June'25 of FY 2025-26.

Bank-wise Progress under the Scheme as on 30.06.2025 is as follows:

(Amount in Lac)

PERFORMANCE UNDER STAND UP INDIA											
FY 2025-26 as on 30.06.2025											
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	0	0	0	0	3	34.1
2	Bank of India	0	0	0	0	0	0	0	0	16	112.33
3	Canara Bank	0	0	0	0	0	0	0	0	11	122.34
4	Indian Bank	0	0	0	0	0	0	0	0	7	194.11
5	Indian Overseas Bank	0	0	0	0	0	0	0	0	3	51.38
6	Punjab National Bank	0	0	0	0	0	0	0	0	100	2930.25
7	State Bank of India	2	1.21	6	17.89	17	92.11	25	111.21	162	2420.3
8	UCO Bank	3	44.95	5	16.86	0	0	8	61.81	35	747.07
9	Union Bank	0	0	0	0	3	124.86	3	124.86	16	496.55
10	IndusInd Bank	0	0	0	0	1	56	1	56	27	410.16
11	IDBI	0	0	0	0	0	0	0	0	5	41.45
12	HDFC Bank	0	0	0	0	1	15.34	1	15.34	6	73.99
13	Tripura Gramin Bank	0	0	0	0	0	0	0	0	222	2858.45
GRAND TOTAL		5	46.16	11	34.75	22	288.31	38	369.22	613	10492.48

Agenda item no -10

Pradhan Mantri Mudra Yojana (PMMY)

All Financial Institutions have made an achievement of Rs. 463.03 Crores sanction in 48955 number of accounts for the period April 2025 – June 2025.

Pradhan Mantri Mudra Yojana in Tripura for FY 2025-26 (As on 30.06.2025)															
[Amount Rs. in Crore]															
Bank Name	Shishu (Loans up to Rs. 50,000)			Kishore (Loans from Rs. 50,001 to Rs.			Tarun (Loans from Rs. 5.00 to Rs.			Tarun Plus (Loans from Rs. 10.00 to			Total		
	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt
Public Sector Banks	204	0.81	0.68	1668	41.07	39.75	606	49.11	48.41	4	0.64	0.64	2482	90.99	89.48
Private Sector Banks	14103	52.84	52.84	16814	193.04	192.70	80	5.51	5.29	0	0.00	0.00	30997	251.39	250.83
Small Finance Banks	2800	11.19	11.19	3077	24.31	24.31	0	0.00	0.00	0	0.00	0.00	5877	35.50	35.50
Co-operative Banks	463	7.73	7.73	46	0.56	0.56	5	0.45	0.45	0	0.00	0.00	514	8.74	8.74
Total NBFC-MFI	4984	21.39	21.39	2293	17.89	17.89	10	0.75	0.75	2	0.28	0.28	7289	40.03	40.31
Grand Total including	23031	95.80	95.63	25057	299.53	296.24	861	67.70	66.34	6	0.92	0.92	48955	463.03	459.13

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

1. Tarun plus designed specifically for those who have previously availed and successfully repaid loans under the category, took effect from 24th October, 2024. Banks/FI together sanctioned 6 loans under the category amounting to Rs.0.92 crore under Tarun plus category as on 30.06.2025.
2. Account wise 47% of the total loan sanctioned under the scheme pertains to "Shishu" Category whereas 51% of the total loan sanctioned under the scheme pertains to "Kishore" Category.

Position of NPA in Banks as on 30.06.2025

Amount 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
June 2024	21170	1082.09	5.11
March 2025	22645	1180.82	5.21
June 2025	22666	1002.57	4.42

Percentage of gross NPA as against gross advance decreased from 511% as on 30.06.2024 to 4.42% as on 30.06.2025 and in absolute terms decreased to Rs. 1002.57 crores as on 30.06.2025 from Rs. 1082.09 crores as on 30.06.2024.

The sector wise NPA position as on 30.06.2025 vis-à-vis 30.06.2024 is given here under: -

Amount In Crores.

Sector	June 2024			June 2025		
	Outstanding	NPA	%	Outstanding	NPA	%
Agriculture & allied	3716.94	358.43	9.64	4749.74	359.01	7.56
MSME	4428.89	412.49	9.31	5163.70	340.73	6.60
Other Prisec	2314.84	102.35	4.42	2700.92	88.05	3.26
TOTAL Prisec	10460.67	873.27	8.35	12614.36	787.29	6.24

Position of NPA in Key Schemes as on 30.06.2025: -

Sector	June 2024			June 2025		
	Outstanding	NPA	%	Outstanding	NPA	%
KCC	915.33	217.15	24	961.80	234.99	24
PMEGP	211.76	59.87	28	203.18	59.33	29
SWALAMBAN	256.67	68.66	27	245.02	72.22	29
PM Mudra Yojana	2969.26	416.25	14	3341.37	395.07	12

NPA Position and amount outstanding in Shadow Register of Banks in Tripura as on 30.06.2025 is furnished in the **Annexure**.

FINANCIAL INCLUSION

Pradhan Mantri Jan DhanYojana (PMJDY)

Performance of PMJDY as on 30.06.2025 for the State of Tripura is furnished below:

Sl. No.	Parameter	As on 30.06.2024	As on 30.06.2025	Y-o-Y change
1	Total Accounts	1066429	1125862	↑
1a	Rural Accounts	851397 (79.84%)	896232 (79.60%)	↓
1b	Urban Accounts	215032 (20.16%)	229630 (20.40%)	↑
2	Deposit (Rs/crore)	Rs. 590.65	Rs. 633.77	↑
3	Average deposit per account	Rs. 5538.54	Rs. 5629.16	↑
4	Aadhaar Seeded	925203 (86.76%)	1004763 (89.24%)	↑
5	Zero balance A/cs	120935 (11.34%)	125018 (11.10%)	↓
6	RuPay card issued	523036 (49.05%)	604552 (53.70%)	↑

The detailed Bank wise status is given in Annexure.

reKYC

As per guideline accounts opened in ab 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 30.06.2025 is given here under:

SL NO	BANK	No of customers for whom re-KYC is pending as on June 30, 2025 (A)	No of customers for whom re-KYC is falling due between July 01, 2025 and June 30, 2026 (B)	Total no. of customers to be targeted under the camps (C=A+B)
1	Bank of Baroda	622	286	908
2	Bank of India	10247	1974	12221
3	Bank of Maharashtra	47	28	75
4	Canara Bank	10215	3283	13498
5	Indian Bank	1470	1470	2940
6	Punjab & Sind Bank	0	55	55
7	Punjab National Bank	2735	9608	12343
8	State Bank of India	121998	17996	139994
9	UCO Bank	24959	24959	49918
10	Union Bank of India	11375	2984	14359
11	Axis Bank	131	40	171
12	Bandhan Bank	954	31844	32798
13	HDFC Bank	27643	8859	36502
14	ICICI Bank	788	1715	2503
15	IDBI Bank	1621	830	2451
16	IDFC First Bank	0	0	0
17	IndusInd	3241	2824	6065
18	Kotak Mahindra	137	2	139
19	South Indian Bank	330	222	552
20	Ujjivan Bank	242	9	251
21	Slice SFB	22	12	34
22	Jana Small Finance Bank	565	584	1149
23	ESAF Small Finance Bank	0	88	88
24	Tripura Gramin Bank	452884	407	453291
25	Agartala Co-Op Urban Bank	0	0	0
26	Tripura State Co-Op Bank	28678	32434	61112
	TOTAL	700904	142513	843417

Social Security Schemes:

Performance of 3 Social Security Schemes viz. Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana (APY) as on 30.06.2025 is furnished below:

Social Security Schemes upto June 2025						
	Total enrolments during April'25 to June'26			cummulative Outstanding as on June 2025		
Banks	PMSBY	PMJJBY	APY	PMSBY	PMJJBY	APY
Total PUBLIC sec Bank	12573	5293	2746	833444	276745	98936
Total PRIVATE Sec bank	640	121	741	21689	5194	12607
Total RRB	2101	1548	3532	526264	263411	182353
Total Coop. Bank	209	19	34	12708	793	867
Grand Total	15523	6981	7053	1394105	546143	294763

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

Claim Status of PMSBY & PMJJBY:

PMSBY & PMJJBY--CLAIM STATUS FY 2025-26 (As on 30.06.2025)								
Bank	PMSBY				PMJJBY			
	Claims Made	Claims Settled	Under Process	Rejected	Claims Made	Claims Settled	Under Process	Rejected
Public Sec. Bank	5	1	4	0	12	10	2	0
Pvt. Sec. Bank	0	0	0	0	0	0	0	0
RRB	8	8	0	0	47	42	5	0
Coop.Banks	1	0	1	0	6	0	6	0
Grand Total	14	9	5	0	65	52	13	0

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 01.04.2025 to 30.06.2025)									
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	15	195	15	195
2	Tripura	Dhalai	R-Seti, Ambassa	PNB	19301	5	155	11	353
3	Tripura	Sepahijala	R-Seti, Sepahijala	TGB	33801	3	65	3	65
4	Tripura	West Tripura	Rudset Institute	Canara Bank	19101	18	430	18	430
5	Tripura	Unakoti	R-Seti, Kumarghat	SBI	35601	22	542	22	542
6	Tripura	Gomati	LDM(Gomati)	PNB	33902	6	297	15	755
7	Tripura	Dhalai	LDM(Dhalai)	PNB	19302	0	0	0	0
8	Tripura	Unakoti	LDM(Unakoti)	PNB	35602	7	366	16	770
9	Tripura	West Tripura	LDM(West)	PNB	19102	6	266	6	266
10	Tripura	Khowai	TGB Khowai Branch	TGB	33701	1	15	1	15
11	Tripura	South	TGB Santirbazar Branch	TGB	19201	1	27	0	0
12	Tripura	Gomati	TGB Udaipur Branch	TGB	33903	7	631	7	631
13	Tripura	Sepahijala	TGB Bishramganj Branch	TGB	33802	3	60	3	60
14	Tripura	North	TGB Dhamanagar Branch	TGB	19001	3	50	0	0
Total						97	3099	117	4082

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 during the period April'25 to June'25 of FY 2025-26 is given below:-

Performance of RSETIs in Tripura (FY 2025-26 as on 30.06.2025)															
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	4	0	122	122	38	20	30	4	84	0	0	84	0	122	122
RSETI - PNB - Ambassa, Dhalai	2	4	60	64	13	30	12	0	4	1	0	5	0	64	64
RSETI - TGB - SEPAHIJALA, Sepahijala	2	0	40	40	17	1	7	5	147	0	0	147	0	40	40
RUDESETI, AGARTALA (Promoted by Canara Bank), West Tripura	2	14	47	61	12	29	16	1	29	9	0	38	3	58	61
RSETI - SBI - Kumarghat, Unakoti	4	1	110	111	30	21	29	0	35	16	0	51	0	111	111
Grand Total	14	19	379	398	110	101	94	10	299	26	0	325	3	395	398

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	RSETI is functioning from its own premises
PNB RSETI Ambassa	Dhalai	Building Construction is completed and RSETI would function from its own building by 30.09.2025
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 30.06.2025

Name of Bank	No of BC
Bank of Baroda	13
Bank of India	5
Canara Bank	14
HDFC Bank	55
ICICI Bank	2
IDFC First Bank	82
Indian Overseas Bank	1
India Post Payment Bank	720
Jana Small Finance Bank	1
NABARD	5
Tripura State Cooperative Bank	26
Punjab and Sind Bank	4
Punjab National Bank	205
Tripura Gramin Bank	201
State Bank of India	229
Union Bank of India	10
UCO Bank	126
Axis Bank	3
Total	1702

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
Tripura Total	100.00	100.00

Opening of Brick & Mortar Branches in the identified Villages

Department of Financial Services vide mail dated 18.07.2022, 04.05.2023 & 19.03.2025 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:

SI no	Allocated Bank	District	Village Name	Reply from Bank
1	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.
2	South Indian Bank	Dhalai	Deo Reserve Forest (Part) Village Code: 272472	
3	HDFC Bank	North Tripura	Central CatchmentR.F.(Part) village Code 272728	Bank is in process of opening of bank branch.
4	ICICI Bank	North Tripura	Taiyangpara Village Code: 272721	
5	Bank of Baroda	Dhalai	Central Catchment R.F (Part) Village Code 272536	Bank of Baroda raised security issues in opening of bank branch at the location
6	Indian Overseas Bank	Khowai	Banbazar Village Code 271919	Indian Overseas Bank has informed that TGB Ashrambadi Branch is within 03 km hence requested for exemption.

7	Union Bank of India	South Tripura	Baraiya Village Code : 272264	Bank is yet to update the status
8	Indian Bank	North Tripura	Gachirampara Village Code 272727	
9	Canara Bank	North Tripura	Damcherra RF Village Code 272665	

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:

Sl .	District	Block	Village	Populati on (Census 2011)	Remarks	Action Taken
1	Gomati	Tepania	Garjanmura	4578	Demand for branch of Tripura Gramin Bank - highlighted by Hon'ble Chief Minister in 143rd SLBC Meeting held on 28-06-23	TGB informed the house that they have already deployed BC at the location and are exploring to open a brick and mortar branch at the location. However District Administration also insisted for a bank branch at Garjanmura. House of SLBC subcommittee which met on 21.08.2025 requested TGB to open the branch at the earliest.
2	Dhalai	Manu	Karamcharra	2710	Highlighted by Hon'ble Chief Minister in 143rd SLBC Meeting held on 28-06-23	Tripura State co-operative Bank is in process of opening of bank branch.
3	Unokoti	Kumarghat	Fatikroy	2891	Highlighted by Hon'ble Chief Minister in 143rd SLBC Meeting held on 28-06-23.	Approval awaited from PNB HO.
4	Dhalai	Chawmanu	Manikpur	3179	Based on demand by local population	Allocated to IndusInd Bank . Representative from the Bank stated that the Bank is in the process of conducting feasibility survey at the given location.
5	Dhalai	Ganganagar	Ganganagar	1929	Request by DM Dhalai in DCC meeting, based on demand by local population.	Bank of Baroda is in process of opening of bank branch and floated Tender for Premises.
6	Dhalai	Raishyabari	Raishyabari	3215	Request by DM Dhalai in DCC meeting, based on demand by local population.	Union Bank of India is requested to expedite the process.

Deployment of ATMs in RD Blocks

In the 138th 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	PNB has also requested RBI for dispensation from installation of ATM on ground that Cash Management Agency (third party) is not keen in providing service at the given location, distance of the location from our nearest branch is major hindrance in cash loading from branch.
06	South Tripura	Poangbari	PNB	
07	South Tripura	Rajnagar	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 & Unokoti districts

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

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

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

During the quarter no progress has been reported by any member bank. The matter is discussed at length in the meeting of SLBC sub-committee on FI on 21.08.2025. House resolved that concerned banks to expedite the process and update the status to SLBC after a fortnight.

**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 30.06.2025 is appended below:

PM Surya Ghar as on 30.06.2025									
SL No	Bank Name	Digital Approval (A)	Referred (B)	Application Sourced (A+B = C)	Sanctioned (D)	Partial Disbursed (E)	Disbursed (F)	Rejected (G)	In - Pipeline
1	Bank of Baroda	16	0	16	4	0	3	11	1
2	Bank of India	14	0	14	4	1	3	7	3
3	Bank of Maharashtra	1	0	1	0	0	0	1	0
4	Canara Bank	50	0	50	28	11	22	22	0
5	Central Bank of India	7	0	7	4	0	0	3	0
6	Indian Bank	10	0	10	5	4	4	5	0
7	Indian Overseas Bank	2	1	3	1	0	1	2	0
8	Punjab National Bank	231	11	242	144	1	121	96	2
9	Punjab & Sind Bank	2	0	2	0	0	0	0	2
10	State Bank of India	324	0	324	205	139	186	96	22
11	UCO Bank	20	0	20	12	0	6	8	0
12	Union Bank of India	18	0	18	6	0	4	11	1
13	IDBI Bank	1	0	1	0	0	0	0	1
14	Tripura Gramin Bank	157	19	176	107	2	64	26	43
GRAND TOTAL		853	31	884	520	158	414	288	75

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 15th November 2021 onwards.

The Position as on 30.06.2025 is given as under:

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

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
TOTAL	175	34	53	88

Progress in 03-month Intensive Jansuraksha Camps (01.07.2025 to 30.09.2025)

Objective & Activities: - To deepen the penetration of Financial Inclusion schemes and spreading awareness to ensure equitable access of formal financial services to underserved areas across the State in 1193 GPs & VCs following activities have been organizing: -

- ❖ Re verification of KYC for existing PMJDY & other saving accounts
- ❖ Opening of bank accounts for unbanked adults under PMJDY.
- ❖ Enrolments under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Atal Pension Yojana (APY)
- ❖ Awareness sessions on digital fraud prevention
- ❖ Ways to access unclaimed deposit & grievance redressal
- ❖ Distributing claims under PMJJBY/ PMSBY at camp sites
- ❖ Updating Nominations in saving accounts (wherever pending)

The progress of Banks in the Campaign in PMJJBY & PMSBY Vis-à-vis Target allocated to them by DFS is appended below:

Total enrolments in FY 2025-26 from 01.07.2025 to 13.08.2025						
S.No.	Banks	PMJJBY		PMSBY		APY
		Target	Actual ACH	Target	Actual ACH	
1	Bank of Baroda	1000	41	3000	637	29
2	Bank of India	3000	159	3000	319	117
3	Bank of Maharashtra	1000	7	1000	109	26
4	Canara Bank	4013	366	5048	806	167
5	Central Bank Of India	1360	181	1700	502	121
6	Indian Bank	348	130	516	270	36
7	Indian Overseas Bank	984	206	1250	267	201
8	Punjab & Sind Bank	1000	23	1000	46	27
9	Punjab National Bank	22200	1044	22900	2719	446
10	State Bank of India	11000	4733	18000	7871	467
11	UCO Bank	10000	845	6000	1853	255
12	Union Bank Of India	200	50	400	142	45
	Total PUBLIC sec Bank	56105	7785	63814	15541	1937
13	Axis Bank	1344	26	2806	425	30
14	Bandhan Bank	2030	0	4060	0	70
15	Federal Bank	128	0	258	0	0
16	HDFC Bank	1584	143	3372	448	201
17	ICICI Bank	1148	0	2670	0	0
18	IDBI Bank	657	116	1422	221	603
19	IDFC First Bank	206	5	408	76	1
20	IndusInd Bank	604	0	1214	11	10
21	Kotak Mahindra Bank	164	1	410	1	1
22	South Indian Bank	90	0	0	0	20
23	Ujjivan Bank	0	0	0	0	22
24	Yes Bank	160	0	340	29	0
25	ESAF SFB	0	0	0	0	7
	Total PRIVATE Sec bank	8115	291	16960	1211	965
26	Tripura Gramin Bank	30700	7540	38100	10737	2881
	Total RRB	30700	7540	38100	10737	2881
27	ACUB	0	0	0	0	0
28	TCARDB	0	0	0	0	0
29	TSCB	0	547	0	1913	144
	Total Coop. Bank	0	547	0	1913	144
	Grand Total	94920	16163	118874	29402	5927

The progress of other activities like enrollment under APY, Re-KYC, Nominations & Claim settlement in PMJJBY-PMSBY in camps is appended below:

Bank Name	PMJDY Opened	No. of Re-KYC done for PMJDY Acc	No. of Re-KYC done for Other than PMJDY Acc	No. of PMJJBY Claim Disbursed	No. of PMSBY Claim Disbursed	No. of Nominations done in PMJDY Acc	No. of Nominations done other than PMJDY Acc
Axis Bank Ltd	0	0	0	0	0	0	0
Bandhan Bank	20	7	6	0	0	0	0
Bank Of Baroda	22	10	2	0	0	0	1
Bank Of India	0	5	10	0	1	8	4
Bank Of Maharashtra	5	0	0	0	0	5	0
Canara Bank	69	63	38	0	0	11	12
Central Bank Of India	24	10	3	0	0	3	3
Hdfc Bank Ltd	0	0	0	0	0	0	0
Icici Bank Ltd	0	0	0	0	0	0	0
Idbi Bank Ltd.	1	40	31	0	0	3	2
Indian Bank	24	18	9	0	0	0	0
Indian Overseas Bank	3	18	12	0	0	2	1
Indusind Bank Ltd	0	0	0	0	0	0	0
Punjab & Sind Bank	8	0	3	0	0	0	0
Punjab National Bank	891	906	461	2	0	52	22
State Bank Of India	331	292	145	1	0	36	41
Tripura Gramin Bank	1958	1130	676	1	7	64	36
Uco Bank	262	188	53	0	0	18	10
Union Bank Of India	0	3	3	0	0	0	0
Urban Cooperative	26	197	111	2	0	29	0
TOTAL	3644	2887	1563	6	8	231	132

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 GoI and the implemented by NABSanrakshan:

- Credit Guarantee Scheme for Animal Husbandry and Dairying (AHIDF)
- Credit Guarantee Scheme for Fisheries Infrastructure Development Fund (AHDF)
- 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.

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

Agenda item no -14

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

The performance in the scheme is given below: -

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

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

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.

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 15.10.2025 for compilation of Agenda Notes for 153rd SLBC Meeting for Septemeber 2025 quarter. The date of submission by the concerned banks is tabulated below: -

Sl.	Bank	Date of Submission
1	Punjab National Bank	08.07.2025
2	Kotak Mahindra Bank	11.07.2025
3	ACUB	14.07.2025
4	Bank of India	14.07.2025
5	IDFC First Bank	14.07.2025
6	Jana Small Finance Bank	14.07.2025
7	Tripura Gramin Bank	15.07.2025
8	Ujjivan Bank	15.07.2025
9	Bank of Maharashtra	17.07.2025
10	South Indian Bank	17.07.2025
11	Tripura State Co-Operative Bank	17.07.2025
12	ESAF Bank	18.07.2025
13	HDFC	18.07.2025
14	State Bank of India	18.07.2025
15	YES Bank	18.07.2025
16	Central Bank of India	21.07.2025
17	Indian Overseas Bank	21.07.2025
18	Punjab & Sind Bank	21.07.2025
19	SLICE SFB	21.07.2025
20	Bandhan Bank	22.07.2025
21	IndusInd Bank	23.07.2025
22	Union Bank of India	23.07.2025
23	AXIS BANK	24.07.2025
24	Bank of Baroda	24.07.2025
25	ICICI	24.07.2025
26	UCO Bank	28.07.2025
27	Indian Bank	02.08.2025
28	IDBI BANK	05.08.2025
29	Canara Bank	06.08.2025
30	Federal Bank	12.08.2025



ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ
punjab national bank
राज्य स्तरीय बैंकर्स समिति, त्रिपुरा
State Level Bankers' Committee, Tripura
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Ref:PNB/SLBCTripura/Minutes& Advisory/26/2025-26

Date: 25.08.2025

Proceedings of the Meetings of SLBC Tripura Sub – Committee on Financial Inclusion, Agriculture & MSME held on 21st August 2025 at the Conference Hall of PNB, Circle Office, Agartala.

The SLBC Tripura Sub – Committee on Financial Inclusion, Agriculture & MSME was held on 21st August 2025 at Conference Hall of Punjab National Bank, Circle Office, Agartala.

The meeting was chaired by Shri Shri Rituraj Krishna, DGM Punjab National Bank & Convener SLBC Tripura. The meeting was also attended by dignitaries from RBI, member Banks and line departments. The meeting also witnessed the gracious presence of Shri T. Debbarma, Dy. CEO, TRLM, Govt of Tripura. Shri Diganta Das, DGM NABARD, TRO Agartala. Shri Venkatesh V. GM, Tripura Gramin Bank & Shri Sanjeev Roy, ZM, UCO Bank ZO Agartala. 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 Q1 of FY 2025-26. Subsequently, Shri Uttam Kumar Mukherjee Chief Manager SLBC Tripura made agenda wise presentation to the house 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 Agriculture, MSME & FI on 19.05.2025.
2. The house expressed its concern over the low achievement in ACP Agriculture (which is 20%) specially in Crop Loan subsector in Q1 of FY 2025-26 which is 14% of allocated target. During the period April'25 to June'25, 12342 nos of KCC is sanctioned which 18 % of annual target of 70191. The house resolved that Banks will share the list of farmers to whom KCC issued to Agriculture Deptt, Govt of Tripura periodicaly to enable the department to identify left out farmers and to bring under KCC fold. Agriculture deptt. Will also share the list of sponsored KCCs to banks for proper monitoring of the progress.
3. DGM NABARD observed that Bandhan Bank and HDFC Bank have shown good performance in allied activities and hence suggested that these banks may be share their strategies to SLBC desk for further circulation and implementation by member banks.



4. 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.
5. Asst Director during discussion on Pradhan Mantri Fasal Bima Yojana (PMFBY) informed the house that notification for PMFBY Kharif 2025 is expected to be released soon and requested banks to encourage all loanee farmers to enroll under the scheme after that (but before due date as per notification).
6. During the discussion on KCC in ARDD & in Fisheries, Asst. Director, ARDD opined for better co-ordination between fields functionaries i.e. bank branch/LDM and department to improve performance under the sector.
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 20% in Q1 of the FY 2025-26. 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. DGM NABARD observed that NPA portfolio is quite high that is more than 35% in case of PNB, SBI & UCO Bank (Major players) whereas Tripura Gramin Bank (TGB) & Tripura State Co-operative Bank have manageable level of NPA i.e. less than 10%. So TGB & TSCB may share their strategies to SLBC for circulation and adoption by member banks specially SBI, PNB & UCO Bank.
9. Dy. CEO, Tripura Livelihood Mission (TRLM) requested all member banks to extend their support in Individual fiancé to SHG member as extended in SHG finance.
10. In MSME, house expressed its satisfaction over achievement of 37% MSME ACP 2025-26 however it also noted with concern that Tripura Gramin Bank had only 9% achievement in MSME ACP 2025-26 and hence advised to relook its strategies.
11. In PMEGP, Addl. Director, Deptt of Industries & Commerce, Govt of Tripura informed the house that they have already taken up the issue of allocation of PMEGP target 2025-26 with KVIC however he requested banks not to stop sanction of PMEGP application for this reason. He further emphasized that sanction and disbursement of sponsored PMEGP application should go even in absence of target.
12. In SWAVALAMBAN, Addl. Director informed the house that SWAVALAMBAN target for FY 2025-26 is already allocated and requested banks to achieve proportionate quarterly target.
13. In case of PM Vishwakarma, house observed that huge number of application are rejected with remarks "Borrowers not Interested" & "Borrower not reachable/Change City". House requested nodal department to cross examine such rejected cases randomly to cross examine the validity of the reason and so that timely corrective measure could be taken, if required.
14. In case of PMFME, house expressed its dissatisfaction over large number of pending cases and advised all banks to take corrective action immediately.
15. 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. During the discussion Tripura Gramin Bank informed the house that Tripura Gramin Bank has Ultra Small Branch at Ashrambadi and hence Indian Overseas Bank may explore opening of bank branch at DFS identified location "Banbazar" in South Tripura district.

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

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.
South Indian Bank	Dhalai	Deo Reserve Forest (Part) Village Code: 272472	Branch is in process of entering MOU/agreement with state Govt for premises and to be operational soon.
HDFC Bank	North Tripura	Central CatchmentR.F.(Part) village Code 272728	ICICI informed over phone that ICICI Bank Dasmanipara (which is within 05 km from Taiyangpara) has started its operation.
ICICI Bank	North Tripura	Taiyangpara Village Code: 272721	Bank of Baroda raised security concern.
Bank of Baroda	Dhalai	Central Catchment R.F (Part) Village Code 272536	IOB informed the TGB Ashrambadi Branch is functioning in the area however TGB informed that it has Ultra Small Branch at Ashrambadi hence IOB may explore opening of full fledge branch.
Indian Overseas Bank	Khowai	Banbazar Village Code 271919	Allocated on 18.04.2025
Union Bank of India	South Tripura	Baraiya Village Code : 272264	To update the status
Indian Bank	North Tripura	Gachirampara Village Code :272727	
Canara Bank	North Tripura	Damcherra RF Village Code : 272665	

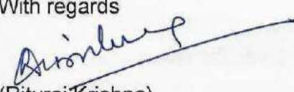


b) by Tripura State Govt

Allocated Bank	District	Block	Village	Population (Census 2011)	Action Taken
Tripura Gramin Bank	Gomati	Tepania	Garjanmura	4578	House resolved that TGB to open branch at the earliest as per decision of District administration in addition to existing BC.
Axis Bank	Dhalai	Manu	Karamcharra	2710	Tripura State Co-operative Bank is awaiting License from RBI.
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 have already finalised the premises and branch is start operation sson.
Union Bank of India	Dhalai	Raishyabari	Raishyabari	3215	Union Bank to update the status.

16. The status of deployment of ATM in allocated locations viz in RD Block office, in Unakoti & in Khowai district may be expedited and its status to be updated to SLBC desk within a fortnight.
17. House observed that progress in ongoing Jansuraksh Campaign is not satisfactory with regard to target although camps are happening and hence advised all stake holders to give maximum publicity of camps so that performance could be improved.

With regards


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



LIST OF THE PARTICIPANTS AT THE SLBC SUB-COMMITTEE on AGRICULTURE, MSME & FI MEETING HELD ON 21st AUGUST 2025 AT CONFERENCE HALL OF PNB, CIRCLE OFFICE, AGARTALA.

Sl. No.	Name	Designation/Office/Institution
1	Shri Rituraj Krishna	DGM & Convener SLBC Tripura, Punjab National Bank
2	Shri T. Debbarma	Dy. CEO, TRLM, Govt of Tripura
3	Shri Diganta Kr. Das	DGM, NABARD, TRO Agartala
4	Shri Venkatesh V.	GM, Tripura Gramin Bank
5	Shri Sanjeev Roy	ZM, UCO Bank
6	Shri S. Debbarma	Addl. Director, Deptt of Industries & Commerce, GoT
7	Dr. Samrat Choudhury	Asstt. Director, ARDD, GoT
8	Dr. Debasis Bhowmik	Asstt. Director, Deptt of Agriculture, GoT
9	Shri Tapas Kr. Basak	Dev. Officer, Deptt of Institutional Finance, GoT
10	Shri Uttam Kr. Mukherjee	Chief Manager, SLBC Tripura, Punjab National Bank
11	Shri Vijay Kumar	Chief Manager, Bank of Baroda, Agartala
12	Shri Angam S	Chief Manager, SBI
13	Shri Kanhaiya Jha	Chief Manager, Tripura Gramin Bank
14	Ms. Madhumita Sarkar	Manager, RBI RO Agartala
15	Shri Pradip Ghosh	CH, HDFC Bank, Agartala
16	Shri Gitangshu Choudhury	AVP, HDFC Bank, Agartala
17	Shri Ranjit Chowdhury	Sr. Manager, Canara Bank, Agartala
18	Shri Kirti Bansal	AM, Indian Overseas Bank, Agartala
19	Ms. Soma Majumdar	SF, Fisheries, GoT
20	Shri Arnab Saha	DM, IndusInd Bank
21	Shri Joydeep Roy	Manager, Axis Bank, Agartala
22	Shri Ajay Bhowmik	Sr. Manager, Union Bank of India, Agartala
23	Shri Bikash Laskar	AVP, Bandhan Bank, Agartala
24	Ms. Debasree Patuary	SMM, TRLM, GoT

*****XXXX*****



Shri



पंजाब नैशनल बैंक
punjab national bank

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/chagartala@pnb.co.in

Ref: SLBC/Tripura/Minutes & advisory/027/2025-26

Date: 26.08.2025

Proceedings of the Meetings of SLBC sub committee on Deepening of Digital Ecosystem for the state of Tripura held on 25th August 2025 at Conference Hall, PNB, Circle office Agartala

The SLBC subcommittee on Deepening of Digital Ecosystem for the state of Tripura was held on 25th August 2025 at Conference Hall, PNB, Circle office, Agartala. The meeting was chaired by Shri Bijan Kr. Mishra, Convenor – in charge, SLBC, Agartala. The house also witnessed the gracious presence of Ms. Rakhi Biswas, Addl Secretary & Director, Deptt of Institutional Finance, Govt of Tripura & Shri Anup Kr. Saha, GM, Tripura Gramin Bank. The other participants who bestowed their presence were Shri B. Thyagarajan, AGM, NABARD, TRO Agartala; Shri Aman Kr. Poddar, Manager, RBI RO Agartala; Shri Ujjwal Das, Chief Manager, Tripura State Co-operative Bank, Agartala; Shri Ashish Sharma, Chief Manager, UCO Bank, ZO Agartala; Shri Palash Bhoumik, State Co-ordinator, SBI; Shri Tapas Kr. Basak, DO, Directorate of Institutional Finance, Govt of Tripura and Shri Deepraj Roy, Manager from Convener Bank, SLBC Tripura. 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 availing 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.
- RBI informed the house that usage of digital payment needs to be improved especially in far flung areas and hence requested bankers to issue QR codes proactively to merchants, individuals, SHGs.

The meeting ended with vote of thanks to all participants

(Bijan Kr. Mishra)
Convenor in-charge
SLBC Tripura



पंजाब नैशनल बैंक punjab national bank



पंजाब नैशनल बैंक
punjab national bank

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Ref: SLBC/Tripura/Minutes & advisory/027/2025-26

Date: 26.08.2025

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(Bijan Kr. Mishra)
Convenor in-charge
SLBC Tripura

26/08/2025



पंजाब नैशनल बैंक punjab national bank



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punjab national bank

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Ref No: SLBC/TRP/Minutes & Advisory/023/2025-26

Date: 23.06.2025

Proceedings of the 151st SLBC Tripura meeting held on 18.06.2025 at Agartala

The 151st meeting of SLBC Tripura was held on 18.06.2025 at New Secretariat, Agartala to review the progress in various banking parameter in the state during the FY 2024-25. The meeting was held in the Chairmanship of Shri J K Sinha, Chief Secretary, Govt of Tripura & Co-chaired by Shri Surendra Nidar, GM (OIC), RBI RO Agartala with gracious presence of Shri Kiran Gitte, 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 Tapas Ray, IAS, Secretary, Department of Social Welfare & Education, Govt of Tripura; Shri Onsing Marchange, GM, RBI RO Agartala; Shri Anil S. Kotmire, GM(OIC), NABARD, TRO Agartala; Shri Kausik Chattopadhyay, GM, Punjab National Bank, Head Office, New Delhi; Shri Vinay Kumar, 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 31.03.2025. The key highlight of his welcome speech are –

- ❖ Total Deposit of Scheduled Commercial Banks, RRBs & Co-Op Banks in Tripura has increased to Rs. 45,582 crores as at March'25 from Rs. 40,362 crores as at March'24, thus achieving Y-O-Y growth of 13%.
- ❖ Total Advance during the review period has increased to Rs. 22,645 crores as at March'25 from Rs. 20,874 crores as at March'24 registering a Y-o-Y growth of 8%.
- ❖ The overall disbursement in Agriculture sector up to March'25 quarter in the current fiscal year is Rs. 2715 Crores translating into 78% of Annual ACP whereas ACP achievement in the last financial year is 72% with disbursement of 2314 crore.
- ❖ The disbursement in MSME sector during the period April to March of the financial year 2024-25 stood at Rs.3737 crore translating into 89% of Annual ACP whereas achievement in the last financial year 2023-24 is ₹3139 crore.
- ❖ The disbursement in Other Priority Sector during the period April to March of the financial year 2024-25 stood at Rs.1814 crore translating into 95% of Annual ACP whereas achievement in the last financial year is Rs.1703 crore.



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

अखौरा रोड, अगरतला -799 002

Akhaura Road, Agartala -799 002

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- ❖ He expressed his concern over the decrease in CD Ratio of the state which is accessed at 50% as on 31.03.2025 whereas CD ratio of state as on 31.03.2024 is 52%.
- ❖ The disbursement under Mudra scheme during FY 2024-25 stands at Rs. 2419 Crores.
- ❖ 54600 KCC accounts (104% of the annual target of 52277 nos.) amounting to Rs. 450 Crores have been disbursed in FY 2024-25 as on March 2025.
- ❖ 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 16700 accounts (achievement of 74%) with corresponding disbursement amount of Rs.466 crores (achievement of more than 100%) as on 31.03.2025.
- ❖ Under PMEGP, 1910 cases were sponsored to the bank branches against the target of 937 cases, out of which 725 cases were sanctioned amounting to Rs.53 crores as on 31.03.2025 for FY 2024-25.
- ❖ Percentage of gross NPA as against gross advance remained almost stagnant at 5.21% as on March'25 to 5.23 % as on March'24 but in absolute terms amount increased from Rs. 1093 crores as on March 2024 to Rs. 1181 crores as on March 2025.
- ❖ The State has recorded high percentage of NPA in Govt sponsored schemes. As on March 2025, percentage of NPA under KCC is 24%, under PMMY is 11%, under PMEGP is 27% and Swavalamban is 28%.
- ❖ As on March'25, total enrolments under Social Security Schemes are: PMSBY – 14 lakhs, PMJJBY – 5 lakhs, APY – 3 lakhs. I am glad to inform you that SLBC Tripura has received "Award of Excellence" from PFRDA, Govt of India for surpassing the annual target set by PFRDA.

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 –

- ❖ He complimented banking fraternity for their hard work and their continued support to the state in the banking activities. He expressed his satisfaction over the Achievement of ACP for FY 2024-25 as on 31.03.2025.
(Action: All Banks)
- ❖ However, he pointed out that C.D ratio which is a key economic indicator is declining and banks to relook into their strategies so that the good work done by them in the field could also be reflected in all parameters including CD ratio.
(Action: All Banks)
- ❖ He further informed the house about various initiative undertaken by the state to attract investment and state has attracted highest investment during "Rising North East" Event at New Delhi. Banks to take this opportunity to improve CD ratio.
(Action: All Banks)

(Action: All Banks)
NLAB
Office, Agartala



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State Level Bankers' Committee, Tripu

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- ❖ He opined that performance in Flagship Government Sponsored Scheme could be improved specially in PM Vishwakarma. He opined that banks should take serious note of the reason for rejection and ascertain that no application is rejected on flimsy ground.

(Action: All Banks)

Shri Kiran Gitte, 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 Vishwakarma. He asked bankers to analyze the reason of high rejection in these schemes.

(Action: All Banks)

- ❖ He further informed the house that rejection in PM Vishwakarma on grounds like “not reachable”, “not interested”, “not in the scheme guideline” needs to be revisited by Banks since three stage verification of Vishwakarmas, skill upgradation trainings are being done by the deptt before being sent for Credit decision in Banks. He suggested banks to review these rejected applications as well as clear pending applications within a week. Department may organize camps in different locations in this regard and concerned banks to participate.

(Action: All Banks, Line Department)

- ❖ During his deliberation, he observed that PM Vishwakarma is a scheme in which borrowers chose banks according to their choice without intervention of deptt or any other agency and a few borrowers have chosen Private Banks. This shows the general acceptance of Private Sector Bank in the state after so much time of operation in the state and hence required to be improved through various customer friendly measures.

(Action: All Pvt Banks)

- ❖ He further informed the house that “Investment Promotion Agency” is functioning under the Directorate of Industries & commerce to attract Investment and Banks to should make close liaison with this Cell so that investors would get hassle free credit facility thereby improving CD ratio.

(Action: All Banks)

Shri Apurba Roy, IAS, Secretary, Deptt of Agriculture & Finance, Govt of Tripura taking part in the discussion observed following-

- ❖ He first of congratulated banks for surpassing the KCC target however is concerned about achievement in overall Agriculture Sector under ACP 2024-25 which is 78% of the allocated Target.

(Action: All Banks)



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State Level Bankers' Committee, Tripura

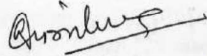
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Ms. Deepa D. Nair, IFS, Secretary, Deptt of ARDD, Fisheries & SC Welfare, Govt of Tripura
flagged following issues-

- ❖ Dismal performance banks in sanctioning of KCC in ARDD & Fisheries. (Action: All Banks)
- ❖ Banks' performance in National Livestock Mission (NLM) is not satisfactory and needs to be improved. (Action: All Banks)

The meeting ended with vote of thanks to the chair.


(Rituraj Krishna)
DGM &
Convenor, SLBC Tripura



**LIST OF THE PARTICIPANTS AT SPECIAL SLBC FOR THE STATE OF TRIPURA
HELD AT NEW SECRETARIAT, CONFERENCE HALL NO.2, AGARTALA ON 18.06.2024**

Sl. No.	Name of the Dignitaries	Designation/Office/Institution
I CHAIRED BY		
1	Shri J K Sinha, IAS	Chief Secretary, Govt. of Tripura
II GOVT. OFFICIALS		
1	Shri Kiran Gitte, 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 Tapas Ray, IAS	Secretary, Social Welfare & Education, GoT
5	Ms. Rakhi Biswas, IAS	Addl. Secretary & Director, Institutional Finance, GoT
6	Shri Vivek H.B, IAS	Director, Department of Urban Development, GoT
7	Shri Subrata Majumder	I/C, CEO TRLM, GoT
8	Shri Ratanjit Debbarma	Director, TR& CI, Tribal Welfare Deptt, GoT
9	Shri Dipak Kr. Das	Director, Horticulture, GoT
10	Dr. P.B. Jamatia	Director, Deptt of Agriculture, GoT
11	Shri Avijit Reang	Jt. Director, Tribal Welfare Deptt, GoT
12	Shri Kamal Debbarma	Jt Director, Deptt of Land Records & Settlement, GoT
13	Shri Rajesh Debbarma	Jt. Director, Deptt of Industries & Commerce, GoT
14	Ms. S. Debnath	Addl. Director, Deptt of Industries & Commerce, GoT
15	Shri S.C. Das	Addl. Director, Deptt of Industries & Commerce, GoT

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16	Shri Tapas Kr. Basak	D.O., Institutional Finance, GoT
17	Dr. Debasish Bhowmik	Asst. Director, Agriculture, GoT
18	Shri Dipayan Ghosh	COO, TRLM, GoT
19	Shri Ankesh Paul	Sr. Executive, KVIC
III		
RBI/NABARD/SIDBI/CERSAI/NEDFi		
1	Shri Surendra Nidar	GM (OIC), RBI RO Agartala
2	Shri Onsing Marchange	GM, RBI RO Agartala
3	Shri Anil S. Kotmire	GM, NABARD TRO Agartala
4	Shri Aman Poddar	Manager, RBI, RO Agartala
5	Shri Ashish Mihsra	AM, NABARD, TRO Agartala
6	Shri Rajsekhar Hansda	BM, SIDBI, Agartala
7	Shri Bappa Kishore Roy	Asstt. Manager, SIDBI
IV		
Convener Bank		
1	Shri Kausik Chattopadhyay	General Manager, Punjab National Bank
2	Shri Vinay Kumar	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 Manoj Bhowmik	LDM, West Tripura District, PNB
6	Shri Mithun Debnath	Manager, FI, Punjab National Bank, CO Agartala
7	Shri Rajkamal Roy	Manager, Punjab National Bank, CO Agartala
V		
PSB/Pvt Bank/RRB/Co-operative Bank		
1	Shri Satyendra Singh	Chairman, Tripura Gramin Bank
2	Shri Bhajan Ch. Ray	MD, Tripura State Co-Operative Bank
3	Shri Tamal Kishore Debbarma	RM, SBI RBO Agartala, North
4	Shri Deabsis Chandra Das	RM, SBI RBO Agartala South
5	Shri Ritankar Kundu	Zonal Head, UCO Bank, Agartala
6	Shri Susanta Das	Chief Manager, Bank of Baroda
7	Shri Vijay Kumar	BM, Bank of Baroda
8	Shri Prantik Das	Chief Manager, Bank of Maharashtra, Guwahati Zone
9	Shri Ranjit Chowdhury	Sr. Manager, Canara Bank
10	Shri Ashish Barla	Sr. Manager, Indian Overseas Bank
11	Shri Trithankar Sutradhar	Sr. Manager, Union Bank of India
12	Shri Partha Saha	BM, Bank of Maharashtra
13	Shri Palash Bhaumik	State Co-ordinator, State Bank of India
14	Shri Dipankar Biswas	Cluster Head, Bandhan Bank
15	Shri Harilal Das	BM, Ujjivan Small Finance Bank



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16	Shri Birat Dutta Bhaumik	AVP-RM, IndusInd Bank
17	Shri Dipankar Choudhury	AVP, Axis Bank
18	Ms. Tania Dutta	BM, Axis Bank
19	Shri Suman Saha	BM, HDFC Bank
20	Shri S. Sarkar	BM, ICICI Bank
21	Shri Subhabrata Chakraborty	Officer, ICICI Bank
22	Shri Anirban Sarkar	SM, IDFC Bank
23	Shri Arijit Kar	Asstt. Manager, South Indian Bank
IV	Through Video Conference	
1	Shri Deobrata Sarkar	LDM, Gornati District, PNB
2	Shri Z. Tonsingh	LDM, South Tripura District, PNB
3	Shri Prasun Kanti Das	LDM, North Tripura District, PNB
4	Shri Sankar Prasad	LDM Sepahijala District, PNB
5	Shri Avijit Chakraborty	Director, RSETI Udaipur (Gomati)
6	Shri Amit Kumar Chakma	Director, RSETI Dhalai (Ambassa)
7	Shri Asim Kumar Das	Director, RSETI Kumarghat
8	Shri Himadri Sekhar Das	Director, RSETI Bishramganj (Sepahijala)
9	Shri Siddhartha Khan	Director, RUDSETI Agartala (West Tripura)

*****XXXX*****



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BANK-WISE & POPULATION GROUP-WISE BRANCH NETWORK AND DEPOSIT AS ON 30.06.2025

(Amt in lakh)

SI No	BANKS	NO. OF BRANCHES				DEPOSITS			
		Rural	Semi urban	Urban	Total	Rural	Semi Urban	Urban	TOTAL
1	Bank of Baroda	1	3	5	9	1259.00	1899.00	69964.00	73122.00
2	Bank of India	5	5	3	13	5262.00	17667.00	31070.00	53999.00
3	Bank of Maharashtra	1	1	1	3	107.00	1800.00	276.00	2183.00
4	Canara Bank	5	10	4	19	15176.77	17988.28	68909.62	102074.67
5	Central Bank of India	2	3	1	6	7047.54	3945.71	11215.46	22208.71
6	Indian Bank	2	1	3	6	1790.99	719.00	43647.20	46157.19
7	Indian Overseas Bank	1	2	2	5	1419.00	2579.00	18413.00	22411.00
8	Punjab & Sind Bank	1	1	1	3	596.13	15.82	3984.49	4596.44
9	Punjab National Bank	38	17	15	70	167053.30	199002.54	205372.57	571428.41
10	State Bank of India	36	22	19	77	312881.47	287793.09	747877.61	1348552.17
12	UCO Bank	12	12	6	30	31569.36	46275.38	70821.06	148665.80
12	Union Bank of India	1	4	6	11	2069.77	14158.47	93075.13	109303.37
A	Sub Total of Public Sec. Bank	105	81	66	252	546232.33	593843.29	1364626.14	2504701.76
13	AXIS BANK	3	8	4	15	3913.83	18193.07	82090.54	104197.44
14	Bandhan Bank	16	9	4	29	39748.94	38668.58	92165.82	170583.34
15	Federal Bank	0	1	1	2	0.00	185.64	9234.68	9420.32
16	HDFC	9	10	4	23	21795.22	24929.71	74666.96	121391.89
17	ICICI	5	8	5	18	37830.34	17813.50	30937.46	86581.30
18	IDBI BANK	5	3	1	9	3741.33	7158.59	15197.74	26097.66
19	IDFC First Bank	1	0	1	2	0.00	0.00	25386.81	25386.81
20	Indusind Bank	1	4	3	8	483.31	1881.61	6834.68	9199.60
21	Kotak Mahindra Bank	1	0	1	2	0.00	0.00	7740.06	7740.06
22	South Indian Bank	0	0	2	2	0.00	0.00	13011.00	13011.00
23	Ujjivan Bank	0	5	3	8	0.00	18112.33	22902.21	41014.54
24	YES Bank	1	0	1	2	130.62	0.00	11679.59	11810.21
25	SLICE SFB	4	3	2	9	1174.41	934.22	3859.47	5968.10
26	Jana Small Finance Bank	0	0	1	1	0.00	0.00	3418.43	3418.43
27	ESAF Small Finance Bank	1	2	0	3	198.29	1077.22	0.00	1275.51
B	Sub Total of Pvt. Sec. Bank	47	53	33	133	109016.29	128954.47	399125.45	637096.21
28	Tripura Gramin Bank	107	33	10	150	414447.75	305369.32	263743.82	983560.89
C	Sub Total of RRB	107	33	10	150	414447.75	305369.32	263743.82	983560.89
29	ACUB	0	1	2	3	0.00	352.07	3520.52	3872.59
30	TCARDB	0	4	1	5	0.00	0.00	0.00	0.00
31	TSCB	39	14	13	66	97181.71	81963.44	205534.08	384679.23
D	Sub Total of Coop.Banks	39	19	16	74	97181.71	82315.51	209054.60	388551.82
GRAND TOTAL		298	186	125	609	1166878.08	1110482.59	2236550.01	4513910.68

BANK-WISE & POPULATION GROUP-WISE ADVANCE AND CD RATIO AS ON 30.06.2025

Amt. in lakh

Sl No.	BANKS	ADVANCES				CREDIT DEPOSIT RATIO (%)				Investment	Credit + Investment Deposit Ratio (%)
		Rural	Semi urban	Urban	TOTAL	Rural	Semi urban	Urban	Total		
1	Bank of Baroda	1711.00	2296.00	38824.00	42831.00	136	121	55	59		59
2	Bank of India	3608.00	12284.00	17329.00	33221.00	69	70	56	62		62
3	Bank of Maharashtra	57.00	366.68	2742.40	3166.08	53	20	994	145		145
4	Canara Bank	12792.68	7671.14	29348.70	49812.52	84	43	43	49		49
5	Central Bank of India	1533.47	2408.93	3247.95	7190.35	22	61	29	32		32
6	Indian Bank	886.84	614.92	12215.49	13717.25	50	86	28	30		30
7	Indian Overseas Bank	1051.65	2055.76	7775.04	10882.45	74	80	42	49		49
8	Punjab & Sind Bank	296.75	2.66	1044.81	1344.22	50	0	26	29		29
9	Punjab National Bank	58597.41	56200.67	90769.95	205568.03	35	28	44	36		36
10	State Bank of India	161787.19	154613.86	290787.18	607188.23	52	54	39	45	134386.00	55
11	UCO Bank	15261.29	21392.35	24294.10	60947.74	48	46	34	41		41
12	Union Bank of India	874.66	5240.93	29560.12	35675.71	42	37	32	33		33
A	Sub Total of Public Sec. Bank	258457.94	265147.90	547938.74	1071544.58	47	45	40	43	134386.00	48
13	AXIS BANK	2785.20	19691.36	17193.72	39670.28	71	108	21	38		38
14	Bandhan Bank	62978.62	62920.35	42846.22	168745.19	158	163	46	99		99
15	Federal Bank	0.00	1053.44	3489.12	4542.56	0	0	38	48		48
16	HDFC	5749.20	20326.95	50338.45	76414.60	26	82	67	63		63
17	ICICI	12146.02	21967.19	55237.75	89350.96	32	123	179	103		103
18	IDBI BANK	1744.98	1993.02	3726.77	7464.77	0	28	25	29		29
19	IDFC First Bank	0.00	0.00	5841.24	5841.24	0	0	23	23		23
20	Indusind Bank	381.92	30868.33	37002.06	68252.31	0	1641	541	742		742
21	Kotak Mahindra Bank	0.00	0.00	355.72	355.72	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	25014.65	16997.41	42012.06	0	138	74	102		102
24	YES Bank	1.29	0.00	1953.45	1954.74	0	0	17	17		17
25	SLICE SFB	316.30	271.16	465.19	1052.65	27	29	12	18		18
26	Jana Small Finance Bank	0.00	0.00	5699.96	5699.96	0	0	167	167		167
27	ESAF Small Finance Bank	977.01	2374.11	0.00	3351.12	493	220	#DIV/0!	263		263
B	Sub Total of Pvt. Sec. Bank	87080.54	186480.56	245090.80	518651.90	80	145	61	81	0.00	81
28	Tripura Gramin Bank	214624.29	119178.95	66547.12	400350.36	52	39	25	41	563250.95	98
C	Sub Total of RRB	214624.29	119178.95	66547.12	400350.36	52	39	25	41	563250.95	98
29	ACUB	0.00	112.92	945.77	1058.69	0	32	27	27	3771.68	125
30	TCARDB	0.00	0.00	0.00	0.00	0	0	0	0		0
31	TSCB	226862.96	28817.31	19333.08	275013.35	233	35	9	71	242650.18	135
D	Sub Total of Coop.Banks	226862.96	28930.23	20278.85	276072.04	233	35	10	71	246421.86	134
GRAND TOTAL		787025.73	599737.64	879855.51	2266618.88	67	54	39	50	944058.81	71
TOTAL RESOURCES SUPPORT PROVIDED TO STATE UNDER RIDF:					231420.00	C.D. Ratio With RIDF				55	

BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 30.06.2025

(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	Bank of Baroda	1517	3284.31	1261	5434.99	399	3140.23	3177	11859.53	10	36
2	Bank of India	7066	10062.84	3153	9608.78	307	2636.78	10526	22308.40	40	88
3	Bank of Maharashtra	0	0.00	171	105.09	133	268.73	304	373.82	0	17
4	Canara Bank	2511	4371.09	2694	18435.47	800	5270.91	6005	28077.47	9	59
5	Central Bank of India	1295	1672.90	579	2635.20	163	588.14	2037	4896.24	29	84
6	Indian Bank	164	200.24	513	5594.17	79	788.48	756	6582.89	2	61
7	Indian Overseas Bank	504	787.66	710	4102.17	165	2534.75	1379	7424.58	8	77
8	Punjab & Sind Bank	165	205.55	337	809.51	40	234.55	542	1249.61	16	95
9	Punjab National Bank	40188	27235.08	13128	64895.28	2423	26532.90	55739	118663.25	16	68
10	State Bank of India	36962	36281.75	7138	79574.14	5242	47841.85	49342	163697.74	6	28
12	UCO Bank	9983	9442.07	5506	24751.77	1710	9804.13	17199	43997.97	30	139
12	Union Bank of India	1914	3603.15	1695	20671.88	228	1432.92	3837	25707.95	7	51
A	Sub Total of Public Sec. Bank	102269	97146.64	36885	236618.45	11689	101074.37	150843	434839.45	10	44
13	AXIS BANK	17604	9942.90	181	5195.16	1768	677.33	19553	15815.39	27	42
14	Bandhan Bank	33102	18668.52	53872	33324.17	81276	29318.05	168250	81310.74	11	46
15	Federal Bank	360	976.31	14	941.47	11	73.07	385	1990.85	25	50
16	HDFC	8076	4852.85	892	26829.92	1727	4804.17	10695	36486.94	7	54
17	ICICI	6490	7578.46	572	33341.92	61	725.48	7123	41645.86	8	45
18	IDBI BANK	2678	1092.76	392	1451.32	111	1372.08	3181	3916.16	13	45
19	IDFC First Bank	193	25.66	1	4.15	0	0.00	194	29.81	0	1
20	Indusind Bank	52232	14382.60	3726	19555.25	249	32.96	56207	33970.81	24	58
21	Kotak Mahindra Bank	0	0.00	1	355.72	0	0.00	1	355.72	0	56
22	SOUTH INDIAN BANK	998	1846.26	24	1781.48	0	0.00	1022	3627.74	47	92
23	YES Bank	9	757.15	8	942.49	0	0.00	17	1699.64	51	115
24	Ujjivan Bank	27756	9387.48	8521	10280.48	13672	7259.20	49949	26927.16	29	82
25	SLICE SFB	17	1.88	1224	682.77	612	213.36	1853	898.01	0	3
26	Jana Small Finance Bank	14675	4123.07	1913	1008.65	676	392.15	17264	5523.87	220	295
27	ESAF Small Finance Bank	4261	1153.37	1920	360.38	4140	1226.83	10321	2740.58	18	42
B	Sub Total of Pvt. Sec. Bank	168451	74789.27	73261	136055.33	104303	46094.68	346015	256939.28	15	51
28	Tripura Gramin Bank	121076	105849.21	74899	105301.13	38881	108410.36	234856	319560.70	29	88
C	Sub Total of RRB	121076	105849.21	74899	105301.13	38881	108410.36	234856	319560.70	29	88
29	ACUB	0	0.00	14	12.15	103	714.53	117	726.68	0	105
30	TCARDB	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
31	TSCB	106818	197189.19	30215	38383.2	2664	13797.86	139697	249370.25	73	92
D	Sub Total of Coop.Banks	106818	197189.19	30229	38395.35	2767	14512.39	139814	250096.93	72	92
GRAND TOTAL		498614	474974.31	215274	516370.26	157640	270091.80	871528	1261436.36	22	60

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

BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 30.06.2025

(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	308.22	582	933.43	0	0.00	978	1916.87	6	192	385.10	171	328.94	0	0.00
2	Bank of India	940	819.27	1498	1234.59	957	951.51	4213	3424.40	14	1125	632.01	461	526.02	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	3456	7197.81	15	804	487.64	1130	2135.39	0	0.00
5	Central Bank of India	160	232.76	442	364.68	278	630.55	1388	1883.16	32	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	141	286.16	264	920.21	226	661.70	839	2889.87	30	172	900.34	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	7127	16680.25	24513	35621.48	3859	6783.93	49854	65162.07	37	16378	34124.61	5775	9492.83	0	0.00
10	State Bank of India	9336	21575.46	35657	63741.10	0	0.00	41460	57119.38	10	27314	48328.10	7363	18293.40	0	0.00
11	Union Bank of India	604	1687.85	570	1656.09	232	408.20	2203	3923.95	12	1350	1280.39	314	850.88	0	0.00
12	UCO Bank	1619	4823.86	6309	8835.98	0	0.00	7662	16737.11	33	3870	7590.01	1972	3727.32	0	0.00
A	Sub Total of Public Sec. Bank	21078	49752.91	71985	119756.37	5552	9435.89	112555	160992.80	16	51917	94797.18	17377	35672.79	25	25.14
13	AXIS BANK	1044	291.66	1011	282.41	0	0.00	19311	8321.56	22	20092	6975.64	2414	1221.15	0	0.00
14	Bandhan Bank	40653	21168.26	25816	13241.70	0	0.00	163152	66829.94	38	138486	21647.60	28301	15195.37	0	0.00
15	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0.00
16	HDFC Bank	120	1723.56	100	805.47	0	0.00	9240	8074.97	12	494	239.66	122	1327.28	0	0.00
17	ICICI Bank	1339	2943.44	580	2383.82	0	0.00	5027	7043.71	8	6217	5356.45	1190	3151.61	0	0.00
18	IDBI BANK	377	354.77	396	382.61	63	33.96	1862	1069.86	12	798	754.18	264	185.56	0	0.00
19	IDFC First Bank	53	7.07	46	5.94	41	5.48	193	25.66	0	168	21.57	12	1.43	0	0.00
20	Indusind Bank	12827	5192.91	26543	9728.51	0	0.00	50137	26989.60	46	1625	5168.73	10150	7437.25	0	0.00
21	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0.00
22	SOUTH INDIAN BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0.00
23	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0.00
24	Ujjivan Bank	15656	5955.61	8997	3290.69	0	0.00	41353	20429.84	62	32982	10085.29	5340	1920.78	0	0.00
25	SLICE SFB	79	21.28	99	18.73	0	0.00	479	103.78	6	283	93.59	19	4.86	0	0.00
26	Jana Small Finance Bank	2169	693.78	4157	1391.40	157	92.81	17212	5466.41	84	17196	5512.49	1914	633.45	0	0.00
27	ESAF Small Finance Bank	1929	293.51	1695	352.31	2477	558.60	10204	2249.79	82	10204	2249.79	808	242.07	0	0.00
B	Sub Total of Pvt. Sec. Bank	76246	38645.85	69440	31883.59	2738	690.85	318170	146605.12	29	228545	58104.99	50534	31320.81	0	0.00
28	Tripura Gramin Bank	36034	67962.48	88947	136331.30	74445	76138.03	232461	312665.28	86	117205	115423.88	33035	32233.46	0	0.00
C	Sub Total of RRB	36034	67962.48	88947	136331.30	74445	76138.03	232461	312665.28	86	117205	115423.88	33035	32233.46	0	0.00
29	ACUB	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0.00
30	TCARDB	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	0	0.00
31	TSCB	15058	30197.96	39152	72584.48	38827	49701.50	101611	129978.31	48	97018	80783.73	16297	24775.98	0	0.00
D	Sub Total of Coop.Banks	15058	30197.96	39152	72584.48	38827	49701.50	101611	129978.31	48	97018	80783.73	16297	24775.98	0	0.00
GRAND TOTAL		148416	186559.20	269524	360555.74	121562	135966.27	764797	750241.51	35	494685	349109.78	117243	124003.04	25	25.14

BANK-WISE PERFORMANCE UNDER EDUCATION LOAN FOR THE YEAR 2025-26, AS**ON 30.06.2025 (Amt in Lacs.)**

SL NO	BANKS	PROPOSAL SANCTIONED in FY 2025-26		Outstanding as on 30.06.2025		NPA as on 30.06.2025	
		NO	Amt.	No.	Amt.	No.	Amt.
1	Bank of Baroda	19	62.33	154	1014.80	5	13.40
2	Bank of India	1	1.19	70	175.77	5	12.77
3	Bank of Maharashtra	0	0.00	53	819.73	0	0.00
4	Canara Bank	22	232.88	403	1350.07	36	104.62
5	Central Bank of India	3	2.94	20	42.00	9	11.39
6	Indian Bank	0	0.00	22	109.59	3	7.38
7	Indian Overseas Bank	1	35.04	18	80.44	0	0.00
8	Punjab & Sind Bank	0	0.00	4	9.42	1	1.62
9	Punjab National Bank	29	54.59	390	1757.76	59	80.38
10	State Bank of India	263	310.11	1698	7649.02	53	133.53
11	UCO Bank	5	23.98	123	362.54	10	18.92
12	Union Bank of India	20	52.16	96	555.03	3	5.18
A	Sub Total of Public Sec. Bank	363	775.22	3051	13926.17	184	389.19
13	Axis Bank	2	3.55	28	34.95	1	2.80
14	Bandhan Bank	0	0.00	0	0.00	0	0.00
15	Federal Bank	0	0.00	3	4.65	0	0.00
16	HDFC Bank	0	0.00	11	28.86	0	0.00
17	ICICI Bank	2	28.84	13	354.01	0	0.00
18	IDBI Bank	8	51.02	9	37.88	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	SLICE SFB	0	0.00	0	0.00	0	0.00
26	Jana Small Finance Bank	0	0.00	0	0.00	0	0.00
27	ESAF Small Finance Bank	0	0.00	0	0.00	0	0.00
B	Sub Total of Pvt. Sec. Bank	12	83.41	64	460.35	2	4.01
28	Tripura Gramin Bank	17	96.74	788	2418.61	104	139.58
C	Sub Total of RRB	17	96.74	788	2418.61	104	139.58
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	8	41.48	1	2.80
D	Sub Total of Coop.Banks	0	0.00	8	41.48	1	2.80
GRAND TOTAL		392	955.37	3911	16846.61	291	535.58

BANK-WISE PERFORMANCE IN FINANCING UNDER HOUSING SCHEME AS ON 30.06.2025

(Amt. in lakhs)

Sl. No.	Name of the Banks	Sanctioned in FY 2025-26		Total Outstanding											
				Urban		Semi-Urban		Rural		Total Outstanding as on 30.06.2025		Out of which PMAY		Total NPA as on 30.06.2025	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	Bank of Baroda	25	242.46	439	9321.20	107	684.98	88	502.75	634	10508.93	118	2014.85	3	39.75
2	Bank of India	2	25.89	262	2469.34	182	2300.00	27	318.35	471	5087.69	1	19.50	7	44.09
3	Bank of Maharashtra	13	24.11	111	151.76	11	279.81	7	23.50	129	455.07	28	295.99	5	135.04
4	Canara Bank	82	1631.21	407	7700.19	188	2921.55	185	2974.46	780	13596.20	56	839.20	7	50.72
5	Central Bank of India	6	55.21	38	374.51	8	93.36	9	107.29	55	575.16	2	22.50	1	8.41
6	Indian Bank	10	118.98	184	3501.45	10	172.02	10	110.10	204	3783.57	17	207.91	10	65.45
7	Indian Overseas Bank	1	2.60	107	1797.24	16	327.84	9	231.17	132	2356.25	8	187.40	0	0
8	Punjab & Sind Bank	0	0.00	30	153.19	0	0.00	10	48.95	40	202.14	0	0.00	0	0
9	Punjab National Bank	221	3035.04	1615	30752.07	654	9708.07	677	12948.54	2946	53408.68	448	8013.11	19	152.39
10	State Bank of India	877	6340.49	7678	81553.47	1638	19970.62	1972	24281.52	11288	125805.61	828	15296.00	21	157.38
11	UCO Bank	35	992.76	618	10779.40	459	5248.05	290	3118.62	1367	19146.07	9	111.32	23	164.96
12	Union Bank of India	19	246.85	177	3159.62	26	315.71	4	26.95	207	3502.28	90	1433.63	0	0
A	Sub-Total PUBLIC sec Bank	1291	12715.60	11666	151713.44	3299	42022.01	3288	44692.20	18253	238427.65	1605	28441.41	96	818.19
13	AXIS BANK	2	8.94	38	793.69	0	0.00	0	0.00	38	793.69	0	0.00	0	0
14	Bandhan Bank	65	358.51	2	11.75	82	313.72	1118	9317.09	1202	9642.56	0	0.00	47	375.02
15	Federal Bank	0	0.00	12	183.61	0	0.00	0	0.00	12	183.61	0	0.00	0	0
16	HDFC	516	645.86	1339	9915.38	605	909.51	9	6.31	1953	10831.20	0	0.00	28	172.36
17	ICICI	8	310.39	275	6216.35	124	2461.93	46	925.27	445	9603.55	0	0.00	0	0
18	IDBI BANK	10	60.60	60	946.72	95	1331.04	11	141.34	166	2419.10	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	420	1362.64	1289	5654.59	1481	4578.23	0	0.00	2770	10232.82	0	0.00	92	21.93
25	SLICE SFB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0
26	Jana SFB	123	72.98	252	173.14	0	0.00	0	0.00	252	173.14	0	0.00	13	9.36
27	ESAF SFB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0
B	Sub Total Pvt. Sec Bank	1145	2849.92	3275	24100.23	2387	9594.43	1184	10390.01	6846	44084.67	0	0	181	586.3
28	TGB	162	3575.65	1695	24176.43	4296	34456.42	3664	28174.91	9655	86807.76	409	13760.00	426	1625.37
C	Sub Total RRB	162	3575.65	1695	24176.43	4296	34456.42	3664	28174.91	9655	86807.76	409	13760	426	1625.37
29	ACUB	0	0.00	44	484.13	0	0.00	0	0.00	44	484.13	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	58	87.40	18	196.86	383	1485.23	39	86.59	440	1768.68	81	71.62	26	101.69
D	Sub-Total Coop. Bank	58	87.40	62	680.99	383	1485.23	39	86.59	484	2252.81	81	71.62	26	101.69
GRAND TOTAL		2656	19228.57	16698	200671.09	10365	87558.09	8175	83343.71	35238	371572.89	2095	42273.03	729	3131.55

BANK-WISE & SECTOR-WISE DISBURSEMENT OF CREDIT VIS-À-VIS TARGETS UNDER ANNUAL CREDIT PLAN 2025-26 DURING 01.04.2025 to 30.06.2025

(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	Bank of Baroda	317.00	1048.83	331	41073.00	10375.10	25	195.00	24.65	13	41585.00	11448.58	28	17537.00	1852.67	11	59122.00	13301.25	23
2	Bank of India	5023.00	1142.13	23	1995.00	120.67	6	988.00	27.08	3	8006.00	1289.88	16	1905.00	262.86	14	9911.00	1552.74	16
3	Bank of Maharashtra	52.00	0.00	0	287.00	3.02	1	438.00	34.11	8	777.00	37.13	5	469.00	46.03	10	1246.00	83.16	7
4	Canara Bank	4032.00	333.56	8	19917.00	420.43	2	1453.00	1303.84	90	25402.00	2057.83	8	14759.00	1525.25	10	40161.00	3583.08	9
5	Central Bank Of India	1727.00	432.49	25	2680.00	1439.89	54	540.00	58.15	11	4947.00	1930.53	39	1877.00	488.52	26	6824.00	2419.05	35
6	Indian Bank	160.00	11.40	7	5972.00	232.59	4	224.00	17.36	8	6356.00	261.35	4	2495.00	430.50	17	8851.00	691.85	8
7	Indian Overseas	307.00	17.14	6	797.00	356.04	45	570.00	54.04	9	1674.00	427.22	26	833.00	19.36	2	2507.00	446.58	18
8	Punjab & Sind Bank	47.00	0.00	0	348.00	170.00	49	65.00	0.00	0	460.00	170.00	37	140.00	0.00	0	600.00	170.00	28
9	Punjab National Bank	25251.00	1865.05	7	57479.00	12082.91	21	5221.00	1012.35	19	87951.00	14960.31	17	44705.00	26141.48	58	132656.00	41101.79	31
10	State Bank of India	26094.00	7329.03	28	100852.00	61497.61	61	5861.00	1748.69	30	132807.00	70575.33	53	185944.00	44838.27	24	318751.00	115413.60	36
11	UCO Bank	2849.00	529.79	19	18801.00	1456.87	8	2830.00	469.43	17	24480.00	2456.09	10	4300.00	1614.66	38	28780.00	4070.75	14
12	Union Bank	4855.00	746.61	15	24365.00	14312.49	59	404.00	63.90	16	29624.00	15123.00	51	6029.00	2008.78	33	35653.00	17131.78	48
A	ACP PUBLIC sec Bank	70714.00	13456.03	19	274566.00	102467.62	37	18789.00	4813.60	26	364069.00	120737.25	33	280993.00	79228.38	28	645062.00	199965.63	31
13	Axis Bank	21509.00	3967.18	18	8981.00	3460.50	39	833.00	91.71	11	31323.00	7519.39	24	15852.00	4683.84	30	47175.00	12203.23	26
14	Bandhan Bank	19872.00	6174.68	31	22937.00	6745.87	29	39052.00	4605.71	12	81861.00	17526.26	21	86528.00	18603.94	22	168389.00	36130.20	21
15	Federal Bank	3745.00	451.98	12	2493.00	1616.06	65	9.00	0.00	0	6247.00	2068.04	33	2508.00	1047.02	42	8755.00	3115.06	36
16	HDFC Bank	9818.00	1116.10	11	35402.00	22387.47	63	1832.00	421.24	23	47052.00	23924.81	51	41550.00	7357.40	18	88602.00	31282.21	35
17	ICICI Bank	11611.00	1364.68	12	37270.00	24084.28	65	174.00	0.87	1	49055.00	25449.83	52	58954.00	19657.19	33	108009.00	45107.02	42
18	IDBI Bank	875.00	224.26	26	1495.00	869.26	58	431.00	48.62	11	2801.00	1142.14	41	2614.00	657.38	25	5415.00	1799.52	33
19	IDFCFirst Bank	29.00	0.00	0	25.00	6.00	24	9.00	0.00	0	63.00	6.00	10	7051.00	803.64	11	7114.00	809.64	11
20	IndusInd	29139.00	3509.49	12	7239.00	1763.68	24	17.00	10.96	64	36395.00	5284.13	15	22650.00	4838.94	21	59045.00	10123.07	17
21	Kotak Mahindra	52.00	0.00	0	527.00	355.72	68	17.00	0.00	0	596.00	355.72	60	0.00	0.00	#DIV/0!	596.00	355.72	60
22	South Indian Bank	3792.00	2148.00	57	1737.00	1332.00	77	9.00	0.00	0	5538.00	3480.00	63	89.00	61.52	69	5627.00	3541.52	63
23	Yes Bank	300.00	227.00	76	1707.00	4198.03	246	17.00	4.23	25	2024.00	4429.26	219	336.00	109.78	33	2360.00	4539.04	192
24	Ujjivan Bank	12568.00	2242.72	18	5305.00	1446.32	27	6000.00	2127.60	35	23873.00	5816.64	24	9464.00	2119.58	22	33337.00	7936.22	24
25	SLICE SFB	29.00	0.00	0	139.00	39.11	28	52.00	0.00	0	220.00	39.11	18	10.00	37.65	377	230.00	76.76	33
26	Jana SFB	8236.00	771.79	9	463.00	55.46	12	674.00	197.17	29	9373.00	1024.42	11	64.00	73.68	115	9437.00	1098.10	12
27	ESAF SFB	946.00	497.92	53	403.00	56.80	14	1027.00	384.70	37	2376.00	939.42	40	1087.00	441.86	41	3463.00	1381.28	40
B	ACP PRIVATE Sec bank	122521.00	22695.80	19	126123.00	68416.56	54	50153.00	7892.81	16	298797.00	99005.17	33	248757.00	61493.42	25	547554.00	159498.59	29
28	Tripura Gramin Bank	119513.00	18237.96	15	71613.00	6493.87	9	136000.00	7789.97	6	327126.00	32521.80	10	27580.00	19912.98	72	354706.00	52434.78	15
C	ACP RRB	119513.00	18237.96	15	71613.00	6493.87	9	136000.00	7789.97	6	327126.00	32521.80	10	27580.00	19912.98	72	354706.00	52434.78	15
29	ACUB	29.00	0.00	0	26.00	0.00	0	88.00	293.55	334	143.00	293.55	205	73.00	85.20	117	216.00	378.75	175
30	TCARDB	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
31	TSCB	87223.00	27039.13	31	31672.00	10135.05	32	14970.00	5239.50	35	133865.00	42413.68	32	18597.00	7066.88	38	152462.00	49480.56	32
D	ACP Coop. Bank	87252.00	27039.13	31	31698.00	10135.05	32	15058.00	5533.05	37	134008.00	42707.23	32	18670.00	7152.08	38	152678.00	49859.31	33
	GRAND TOTAL	400000.00	81428.92	20	504000.00	187513.10	37	220000.00	26029.43	12	1124000.00	294971.45	26	576000.00	166786.86	29	1700000.00	461758.31	27

**Bank - wise Targets and Achievement in Agriculture for 2025-26 for the State of Tripura under ACP
2025-26 as on June 2025**

						Amt. Rs. In Lakhs	
Sl.No.	BANKS	2024-25 (As on June 2024)			2025-26 (As on June 2025)		
		Target	Achievement	% of Achievement	Target	Achievement	% of Achievement
1	Bank of Baroda	277.00	76.76	25	317.00	1048.83	331
2	Bank of India	4220.00	1777.02	42	5023.00	1142.13	23
3	Bank of Maharashtra	11.00	6.81	62	52.00	0.00	0
4	Canara Bank	4003.00	413.94	10	4032.00	333.56	8
5	Central Bank of India	316.00	94.50	30	1727.00	432.49	25
6	Indian Bank	140.00	2.99	2	160.00	11.40	7
7	Indian Overseas Bank	322.00	34.75	11	307.00	17.14	6
8	Punjab & Sind Bank	39.00	20.00	51	47.00	0.00	0
9	Punjab National Bank	23557.00	3380.03	14	25251.00	1865.05	7
10	State Bank of India	20931.00	6141.10	29	26094.00	7329.03	28
11	UCO Bank	2499.00	570.69	23	2849.00	529.79	19
12	Union Bank of India	4209.00	1252.75	30	4855.00	746.61	15
A	ACP PUBLIC sec Bank	60524.00	13771.34	23	70714.00	13456.03	19
13	AXIS BANK	19320.00	4557.84	24	21509.00	3967.18	18
14	Bandhan Bank	17347.00	2703.17	16	19872.00	6174.68	31
15	Federal Bank	2098.00	0.86	0	3745.00	451.98	12
16	HDFC	8691.00	1163.40	13	9818.00	1116.10	11
17	ICICI Bank	10135.00	3277.62	32	11611.00	1364.68	12
18	IDBI BANK	592.00	53.34	7	875.00	224.26	26
19	IDFCFirst Bank	339.00	0.00	0	29.00	0.00	0
20	Indusind Bank	25486.00	3399.33	13	29139.00	3509.49	12
21	Kotak Mahindra Bank	0.00	0.00	#DIV/0!	52.00	0.00	0
22	South Indian Bank	3318.00	2148.00	65	3792.00	2148.00	57
23	Yes Bank	0.00	65.49	#DIV/0!	300.00	227.00	76
24	Ujjivan Bank	13837.00	2325.16	17	12568.00	2242.72	18
25	SLICE SFB	0.00	0.00	#DIV/0!	29.00	0.00	0
26	Jana SFB	7160.00	1106.43	15	8236.00	771.79	9
27	ESAF SFB	342.00	443.65	130	946.00	497.92	53
B	ACP PRIVATE Sec bank	108665.00	21244.29	20	122521.00	22695.80	19
28	Tripura Gramin Bank	104532.00	16864.44	16	119513.00	18237.96	15
C	ACP RRB	104532.00	16864.44	16	119513.00	18237.96	15
29	ACUB	0.00	0.00	#DIV/0!	29.00	0.00	0
30	TCARDB	0.00	0.00	#DIV/0!	0.00	0.00	0
31	TSCB	76279.00	12967.73	17	87223.00	27039.13	31
D	ACP Coop. Bank	76279.00	12967.73	17	87252.00	27039.13	31
GRAND TOTAL		350000.00	64847.80	19	400000.00	80976.94	20

Achievement under Sub-Sectors of Allied Activities against ACP for the Year 2025-26 as on 30.06.2025

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	486	986.86	486	986.86
2	Bank of India	0	0.00	13	23.79	22	31.72	121	252.09	0	0.00	148	216.77	304	524.37
3	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Canara Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	55	105.18	55	105.18
5	Central Bank of India	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
6	Indian Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	4	10.50	4	10.50
7	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2	10.50	2	10.50
8	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
9	Punjab National Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	220	457.00	220	457.00
10	State Bank of India	0	0.00	81	66.03	105	66.29	109	354.43	0	0.00	215	3759.87	510	4246.62
11	UCO Bank	0	0.00	1	2.50	1	2.26	0	0.00	0	0.00	171	481.28	173	486.04
12	Union Bank of India	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	32	239.04	32	239.04
A	Sub Total of Public Sec. Bank	0	0.00	95	92.32	128	100.27	230	606.52	0	0.00	1333	6267.00	1786	7066.11
13	AXIS BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1896	3078.66	1896	3078.66
14	Bandhan Bank	0	0.00	3026	2516.35	583	556.10	396	408.25	0	0.00	2959	2693.98	6964	6174.68
15	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
16	HDFC	0	0.00	53	26.64	7	10.08	59	54.74	0	0.00	496	759.71	615	851.17
17	ICICI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1325	1364.68	1325	1364.68
18	IDBI BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	312	184.04	312	184.04
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	8506	3509.49	8506	3509.49
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	2	227.00	2	227.00
24	Ujjivan Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	3876	2242.72	3876	2242.72
25	SLICE SFB	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	1315	771.79	1315	771.79
27	ESAF Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	312	497.92	312	497.92
B	Sub Total of Pvt. Sec. Bank	0	0.00	3079	2542.99	590	566.18	455	462.99	0	0.00	22030	17477.99	26154	21050.15
28	Tripura Gramin Bank	0	0.00	2	7.00	194	157.65	5	30.00	0	0.00	3534	17055.36	3735	17250.01
C	Sub Total of RRB	0	0.00	2	7.00	194	157.65	5	30.00	0	0.00	3534	17055.36	3735	17250.01
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	3150	26658.94	3150	26658.94
D	Sub Total of Coop.Banks	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	3150	26658.94	3150	26658.94
GRAND TOTAL		0	0.00	3176	2642.31	912	824.10	690	1099.51	0	0.00	30047	67459.29	34825	72025.21

Achievement of Farm Credit as on June 2025 for the Year 2025-26 by the different lending institutions is given below

(Amt in Lacs)

Sl.No.	BANKS	Plan for Farm Credit 2025-26	Achievement 2025-26 (April 2025 to June 2025)	Percentage of Achievement
1	Bank of Baroda	307.00	604.50	197
2	Bank of India	717.00	617.76	86
3	Bank of Maharashtra	52.00	0.00	0
4	Canara Bank	3654.00	232.38	6
5	Central Bank Of India	1713.00	432.49	25
6	Indian Bank	160.00	8.40	5
7	Indian Overseas	69.00	10.14	15
8	Punjab & Sind Bank	18.00	0.00	0
9	Punjab National Bank	20728.00	1663.54	8
10	State Bank of India	20288.00	4299.07	21
11	UCO Bank	2671.00	300.47	11
12	Union Bank	3478.00	623.06	18
A	ACP PUBLIC sec Bank	53855.00	8791.81	16
13	Axis Bank	15699.00	1634.97	10
14	Bandhan Bank	11950.00	5507.05	46
15	Federal Bank	3745.00	451.98	12
16	HDFC Bank	9359.00	983.23	11
17	ICICI Bank	11014.00	978.00	9
18	IDBI Bank	564.00	130.07	23
19	IDFCFirst Bank	29.00	0.00	0
20	IndusInd	29139.00	3509.49	12
21	Kotak Mahindra	52.00	0.00	0
22	South Indian Bank	30.00	0.00	0
23	Yes Bank	30.00	0.00	0
24	Ujjivan Bank	12568.00	2242.72	18
25	SLICE SFB	29.00	0.00	0
26	Jana SFB	8236.00	771.79	9
27	ESAF SFB	946.00	497.92	53
B	ACP PRIVATE Sec bank	103390.00	16707.22	16
28	Tripura Gramin Bank	119513.00	18237.96	15
C	ACP RRB	119513.00	18237.96	15
29	ACUB	29.00	0.00	0
30	TCARDB	0.00	0.00	#DIV/0!
31	TSCB	87223.00	27039.13	31
D	ACP Coop. Bank	87252.00	27039.13	31
GRAND TOTAL		364010.00	70776.12	19

**Bank - wise Targets and Achievement in MSME for 2025-26
for the State of Tripura under ACP 2025-26 as on June 2025**

							Amt. Rs. In Lakhs
Sl.No.	BANKS	2024-25 (As on June 2024)			2025-26 (As on June 2025)		
		Target	Achievement	% of Achievement	Target	Achievement	% of Achievement
1	Bank of Baroda	34228.00	561.15	2	41073.00	10375.10	25
2	Bank of India	1663.00	440.19	26	1995.00	120.67	6
3	Bank of Maharashtra	68.00	20.94	31	287.00	3.02	1
4	Canara Bank	18707.00	1778.70	10	19917.00	420.43	2
5	Central Bank of India	571.00	163.80	29	2680.00	1439.89	54
6	Indian Bank	5014.00	1262.30	25	5972.00	232.59	4
7	Indian Overseas Bank	664.00	108.61	16	797.00	356.04	45
8	Punjab & Sind Bank	179.00	264.00	147	348.00	170.00	49
9	Punjab National Bank	47942.00	6696.10	14	57479.00	12082.91	21
10	State Bank of India	83710.00	47751.30	57	100852.00	61497.61	61
11	UCO Bank	15667.00	2438.77	16	18801.00	1456.87	8
12	Union Bank of India	21428.00	12538.41	59	24365.00	14312.49	59
A	ACP PUBLIC sec Bank	229841.00	74024.27	32	274566.00	102467.62	37
13	AXIS BANK	8721.00	3288.70	38	8981.00	3460.50	39
14	Bandhan Bank	13997.00	119.25	1	22937.00	6745.87	29
15	Federal Bank	1597.00	1.12	0	2493.00	1616.06	65
16	HDFC	23540.00	15568.76	66	35402.00	22387.47	63
17	ICICI Bank	33236.00	19423.49	58	37270.00	24084.28	65
18	IDBI BANK	1425.00	764.69	54	1495.00	869.26	58
19	IDFCFirst Bank	35.00	0.00	0	25.00	6.00	24
20	Indusind Bank	6226.00	1827.02	29	7239.00	1763.68	24
21	Kotak Mahindra Bank Ltd	0.00	0.00	#DIV/0!	527.00	355.72	68
22	South Indian Bank	1283.00	981.00	76	1737.00	1332.00	77
23	Yes Bank	361.00	4725.92	1309	1707.00	4198.03	246
24	Ujjivan Bank	4941.00	1082.19	22	5305.00	1446.32	27
25	SLICE SFB	84.00	29.60	35	139.00	39.11	28
26	Jana SFB	0.00	0.00	#DIV/0!	463.00	55.46	12
27	ESAF SFB	48.00	112.17	234	403.00	56.80	14
B	ACP PRIVATE Sec bank	95494.00	47923.91	50	126123.00	68416.56	54
28	Tripura Gramin Bank	68258.00	8063.10	12	71613.00	6493.87	9
C	ACP RRB	68258.00	8063.10	12	71613.00	6493.87	9
29	ACUB	22.00	0.00	#DIV/0!	26.00	0.00	0
30	TCARDB	0.00	0.00	#DIV/0!	0.00	0.00	0
31	TSCB	26385.00	5801.83	22	31672.00	10135.05	32
D	ACP Coop. Bank	26407.00	5801.83	22	31698.00	10135.05	32
GRAND TOTAL		420000.00	135813.11	32	504000.00	185897.04	37

**Bank - wise Targets and Achievement in OTHER PRIORITY SECTORS for 2025-26
for the State of Tripura under ACP 2025-26 as on June 2025**

							Amt. Rs. In Lakhs
Sl.No.	BANKS	2024-25 (As on June 2024)			2025-26 (As on June 2025)		
		Target	Achievement	% of Achievement	Target	Achievement	% of Achievement
1	Bank of Baroda	93.00	163.37	176	195.00	24.65	13
2	Bank of India	1006.00	128.38	13	988.00	27.08	3
3	Bank of Maharashtra	431.00	102.16	24	438.00	34.11	8
4	Canara Bank	1476.00	156.39	11	1453.00	1303.84	90
5	Central Bank of India	553.00	42.00	8	540.00	58.15	11
6	Indian Bank	100.00	0.00	0	224.00	17.36	8
7	Indian Overseas Bank	973.00	48.88	5	570.00	54.04	9
8	Punjab & Sind Bank	59.00	52.00	88	65.00	0.00	0
9	Punjab National Bank	10658.00	1629.79	15	5221.00	1012.35	19
10	State Bank of India	4865.00	902.72	19	5861.00	1748.69	30
11	UCO Bank	7776.00	359.88	5	2830.00	469.43	17
12	Union Bank of India	230.00	21.84	10	404.00	63.90	16
A	ACP PUBLIC sec Bank	28220.00	3607.41	13	18789.00	4813.60	26
13	AXIS BANK	173.00	342.05	198	833.00	91.71	11
14	Bandhan Bank	323.00	12981.12	4019	39052.00	4605.71	12
15	Federal Bank	9.00	0.00	0	9.00	0.00	0
16	HDFC	1450.00	470.27	32	1832.00	421.24	23
17	ICICI Bank	169.00	15.31	9	174.00	0.87	1
18	IDBI Bank	727.00	2.94	0	431.00	48.62	11
19	IDFCFirst Bank	9.00	0.00	0	9.00	0.00	0
20	Indusind Bank	18.00	0.03	0	17.00	10.96	64
21	Kotak Mahindra Bank Ltd	9.00	0.00	0	17.00	0.00	0
22	South Indian Bank	9.00	0.00	0	9.00	0.00	0
23	Yes Bank	18.00	0.00	0	17.00	4.23	25
24	Ujjivan Bank	9843.00	1222.31	12	6000.00	2127.60	35
25	SLICE SFB	63.00	0.00	0	52.00	0.00	0
26	Jana SFB	51.00	29.54	58	674.00	197.17	29
27	ESAF SFB	43.00	40.25	94	1027.00	384.70	37
B	ACP PRIVATE Sec bank	12914.00	15103.82	116	50153.00	7892.81	16
28	Tripura Gramin Bank	136882.00	20598.87	15	136000.00	7789.97	6
C	ACP RRB	136882.00	20598.87	15	136000.00	7789.97	6
29	ACUB	558.00	48.05	9	88.00	293.55	334
30	TCARDB	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
31	TSCB	11426.00	2054.79	18	14970.00	5239.50	35
D	ACP Coop. Bank	11984.00	2102.84	18	15058.00	5533.05	37
GRAND TOTAL		190000.00	41412.94	22	220000.00	26029.43	12

BANKWISE CREDIT DEPOSIT RATIO OF THE STATE AS ON 30.06.2025

(Amt. In lac)

SL No.	Bank's Name	No of Brs	Total Deposit	Total Advance	CD Ratio
1	Bank of Baroda	9	73122.00	42831.00	59
2	Bank of India	13	53999.00	33221.00	62
3	Bank of Maharashtra	3	2183.00	3166.08	145
4	Canara Bank	19	102074.67	49812.52	49
5	Central Bank Of India	6	22208.71	7190.35	32
6	Indian Bank	6	46157.19	13717.25	30
7	Indian Overseas	5	22411.00	10882.45	49
8	Punjab & Sind Bank	3	4596.44	1344.22	29
9	Punjab National Bank	70	571428.41	205568.03	36
10	State Bank of India	77	1348552.17	607188.23	45
11	UCO Bank	30	148665.80	60947.74	41
12	Union Bank of India	11	109303.37	35675.71	33
13	Axis Bank	15	104197.44	39670.28	38
14	Bandhan Bank	29	170583.34	168745.19	99
15	Federal Bank	2	9420.32	4542.56	48
16	HDFC Bank	23	121391.89	76414.60	63
17	ICICI Bank	18	86581.30	89350.96	103
18	IDBI Bank	9	26097.66	7464.77	29
19	IDFC First Bank	2	25386.81	5841.24	23
20	IndusInd	8	9199.60	68252.31	742
21	Kotak Mahindra	2	7740.06	355.72	5
22	South Indian Bank	2	13011.00	3943.74	30
23	Ujjivan Bank	8	41014.54	42012.06	102
24	Yes Bank	2	11810.21	1954.74	17
25	SLICE SFB	9	5968.10	1052.65	18
26	Jana Small Finance Bank	1	3418.43	5699.96	167
27	ESAF Small Finance Bank	3	1275.51	3351.12	263
28	Tripura Gramin Bank	150	983560.89	400350.36	41
29	ACUB	3	3872.59	1058.69	27
30	TCARDB	5	0.00	0.00	#DIV/0!
31	TSCB	66	384679.23	275013.35	71
Total		609	4513910.68	2266618.88	50

DISTRICTWISE CREDIT DEPOSIT RATIO OF THE STATE AS ON 30.06.2025

Sl.	District	No. of Brs.	Total Deposit	Total Advance	CD Ratio
1	West Tripura	220	2842092.44	1142659.83	40
2	Sepahijala	62	315747.05	183611.92	58
3	Khowai	45	206907.32	129163.22	62
4	Dhalai	53	162690.40	160485.87	99
5	Gomati	68	295936.56	196112.88	66
6	South Tripura	68	289095.90	189618.06	66
7	Unakoti	37	157647.40	112351.98	71
8	North Tripura	56	243793.61	152615.12	63
Total		609	4513910.68	2266618.88	50

CD Ratio as on 30th June 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	71509.00	41120.00	58
2	Bank of India	37221.00	21536.00	58
3	Bank of Maharashtra	1800.00	2742.40	152
4	Canara Bank	79751.29	33853.14	42
5	Central Bank Of India	18263.01	4781.41	26
6	Indian Bank	43647.20	12215.49	28
7	Indian Overseas	18413.00	7775.00	42
8	Punjab & Sind Bank	3984.49	1027.22	26
9	Punjab National Bank	291885.17	122554.35	42
10	State Bank of India	991827.16	370078.60	37
11	UCO Bank	78991.14	28695.75	36
12	Union Bank of India	98866.38	29560.13	30
13	Axis Bank	86004.37	19978.91	23
14	Bandhan Bank	105871.33	62232.46	59
15	Federal Bank	9234.68	3489.12	38
16	HDFC Bank	89414.44	52966.18	59
17	ICICI Bank	30937.46	55237.80	179
18	IDBI Bank	15197.74	3726.77	25
19	IDFC First Bank	25377.82	5809.13	23
20	IndusInd	7318.01	37661.44	515
21	Kotak Mahindra	7740.06	355.72	5
22	South Indian Bank	13011.00	3943.74	30
23	Ujjivan Bank	22902.21	16997.42	74
24	Yes Bank	11679.59	1953.45	17
25	SLICE SFB	4583.60	538.94	12
26	Jana Small Finance Bank	3418.43	5699.96	167
28	Tripura Gramin Bank	452484.33	144937.64	32
29	ACUB	3520.52	945.77	27
31	TSCB	217238.01	50245.89	23
Total		2842092.44	1142659.83	40

CD Ratio as on 30th June 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	1336.00	1711.00	128
2	Bank of India	3751.00	2995.00	80
3	Canara Bank	5496.39	3940.09	72
4	Central Bank Of India	1293.28	1005.61	78
5	Indian Bank	719.00	614.92	86
6	Indian Overseas	863.00	857.45	99
7	Punjab National Bank	54721.93	15571.08	28
8	State Bank of India	67202.88	43120.78	64
9	UCO Bank	5150.00	2089.44	41
10	Union Bank of India	2830.68	2798.20	99
11	Axis Bank	3746.83	3643.05	97
12	Bandhan Bank	9652.72	21391.89	222
13	HDFC Bank	5415.55	7312.66	135
14	ICICI Bank	4252.30	2654.81	62
15	IDBI Bank	7252.19	2171.48	30
16	IDFC First Bank	8.99	32.11	357
17	Ujjivan Bank	3652.80	5686.21	156
18	SLICE SFB	135.18	119.92	89
19	ESAF Small Finance Bank	198.29	977.00	493
20	Tripura Gramin Bank	79758.22	36159.03	45
21	ACUB	352.07	112.92	32
22	TSCB	38147.26	41148.23	108
Total		295936.56	196112.88	66

CD Ratio as on 30th June 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	1399.00	1979.00	141
2	Bank of Maharashtra	107.00	57.00	53
3	Canara Bank	1806.29	1716.84	95
4	Punjab National Bank	51786.56	13796.81	27
5	State Bank of India	53680.97	39370.00	73
6	UCO Bank	6320.25	3022.59	48
7	Union Bank of India	2069.77	874.66	42
8	Axis Bank	3515.16	4513.02	128
9	Bandhan Bank	7489.32	17319.96	231
10	HDFC Bank	5376.97	2864.72	53
11	ICICI Bank	1552.84	3605.00	232
12	IDBI Bank	2377.75	520.47	22
13	IndusInd	0.02	13878.85	69394250
14	Tripura Gramin Bank	108385.59	52441.43	48
15	TSCB	43228.41	33657.71	78
Total		289095.90	189618.06	66

CD Ratio as on 30th June 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	277.00	0.00	0
2	Bank of India	4846.00	2412.00	50
3	Bank of Maharashtra	276.00	366.68	133
4	Canara Bank	4105.53	3663.75	89
5	Punjab & Sind Bank	15.82	2.66	17
6	Punjab National Bank	33248.78	9572.01	29
7	State Bank of India	80319.27	39737.41	49
8	UCO Bank	2273.82	2466.24	108
9	Union Bank of India	3072.23	1146.67	37
10	Axis Bank	4556.15	3427.68	75
11	Bandhan Bank	2119.84	8169.47	385
12	Federal Bank	185.64	1053.44	567
13	HDFC Bank	6252.11	7109.11	114
14	ICICI Bank	2516.23	8436.24	335
15	IDBI Bank	1269.98	1046.05	82
16	IndusInd	1881.57	16712.02	888
17	Ujjivan Bank	3845.65	4541.05	118
18	SLICE SFB	413.14	157.70	38
19	Tripura Gramin Bank	77363.78	35938.44	46
20	TSCB	14955.07	6656.50	45
Total		243793.61	152615.12	63

CD Ratio as on 30th June 2025 for Unakoti District.(Amt.in Lacs)

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Canara Bank	2838.70	1331.35	47
2	Central Bank Of India	964.48	557.26	58
3	Indian Overseas	1419.00	1052.00	74
4	Punjab National Bank	23715.97	6532.94	28
5	State Bank of India	36822.00	28733.01	78
6	UCO Bank	5600.00	3965.36	71
7	Axis Bank	1080.21	1441.06	133
8	Bandhan Bank	9843.04	14287.57	145
9	HDFC Bank	2535.16	1843.18	73
10	ICICI Bank	5507.20	5866.67	107
11	Ujjivan Bank	3588.82	5513.71	154
12	SLICE SFB	259.34	122.63	47
13	Tripura Gramin Bank	50950.77	22811.20	45
14	TSCB	12522.71	18294.04	146
Total		157647.40	112351.98	71

CD Ratio as on 30th June 2025 for Sepahijala District.(Amt.in Lacs)

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of India	4755	3034	64
2	Canara Bank	4028.09	2026.9	50
3	Punjab & Sind Bank	596.13	314.34	53
4	Punjab National Bank	39469.78	11973.28	30
5	State Bank of India	58354.05	31203.35	53
6	UCO Bank	27820.15	9559.2	34
7	Axis Bank	3616.35	4481.15	124
8	Bandhan Bank	18531.79	26877.25	145
9	HDFC Bank	6387.27	2880.61	45
10	ICICI Bank	26935.46	1949.43	7
11	Ujjivan Bank	4398.31	6838.49	155
12	ESAF Small Finance Bank	826.89	1473.86	178
13	Tripura Gramin Bank	95877.11	33936.43	35
14	TSCB	24150.67	47063.63	195
Total		315747.05	183611.92	58

CD Ratio as on 30th June 2025 for Khowai District.(Amt.in Lacs)

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Canara Bank	2541.74	1804.14	71
2	Indian Bank	1548.99	785.19	51
3	Indian Overseas	1716.00	1198	70
4	Punjab National Bank	42213.54	11634.69	28
5	State Bank of India	33662.12	24216.64	72
6	UCO Bank	14300.44	6086.4	43
7	Union Bank of India	2464.31	1296.05	53
8	Axis Bank	1678.37	2185.41	130
9	Bandhan Bank	11283.89	10110.38	90
10	HDFC Bank	2744.15	439.48	16
11	ICICI Bank	9342.04	6591.59	71
12	Ujjivan Bank	2626.75	2435.18	93
13	SLICE SFB	576.84	113.46	20
14	Tripura Gramin Bank	65392.63	36415.73	56
15	TSCB	14815.51	23850.88	161
Total		206907.32	129163.22	62

CD Ratio as on 30th June 2025 for Dhalai District.(Amt.in Lacs)

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of India	2027.00	1265	62
2	Canara Bank	1506.64	1476.31	98
3	Central Bank Of India	1687.94	846.07	50
4	Indian Bank	242.00	101.65	42
5	Punjab National Bank	34386.68	13932.87	41
6	State Bank of India	26683.72	30728.44	115
7	UCO Bank	8210.00	5062.76	62
8	Bandhan Bank	5791.41	8356.21	144
9	HDFC Bank	3266.24	998.66	31
10	ICICI Bank	5537.77	5009.42	90
11	Yes Bank	130.62	1.29	1
12	ESAF Small Finance Bank	250.33	900.26	360
13	Tripura Gramin Bank	53348.46	37710.46	71
14	TSCB	19621.59	54096.47	276
Total		162690.40	160485.87	99

BANK-WISE POSITION IN IMPLEMENTATION OF ISSUING KCCs FOR THE STATE OF TRIPURA DURING THE YEAR 2025-26 AS ON 30.06.2025

Amount in Lacs

SI.No.	BANKS	Target	Total KCCs Sanctioned		Fresh KCCs Sanctioned		KCCs Renewed		Total KCCs disbursed		Outstanding		NPA		NPA % (Account wise)
		No.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	
1	Bank of Baroda	341	25	61.97	5	41.72	20	20.25	25	61.97	118	156.49	5	5.99	4
2	Bank of India	851	450	617.76	170	269.31	280	348.45	450	617.76	5007	6566.62	167	98.15	3
3	Bank of Maharashtra	47	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
4	Canara Bank	2872	152	228.38	134	214.22	18	14.16	152	228.38	1773	2200.58	278	135.66	16
5	Central Bank of India	1794	315	432.49	21	8.27	294	424.22	315	432.49	679	443.43	282	106.46	42
6	Indian Bank	21	1	0.90	1	0.90	0	0.00	1	0.90	111	75.82	13	8.19	12
7	Indian Overseas Bank	34	4	6.64	4	6.64	0	0.00	4	6.64	293	290.81	50	39.24	17
8	Punjab & Sind Bank	23	0	0.00	0	0.00	0	0.00	0	0.00	104	66.82	1	0.50	1
9	Punjab National Bank	15145	1411	1408.05	984	342.40	427	1065.65	1411	1408.05	33336	17694.37	12931	5559.02	39
10	State Bank of India	15947	6371	3082.41	3114	1506.61	3257	1575.80	6371	3082.41	35358	28939.10	18886	13471.33	53
11	UCO Bank	1895	32	43.75	32	43.75	0	0.00	32	43.75	6541	3462.91	2978	1230.66	46
12	Union Bank of India	965	192	507.57	109	227.19	83	280.38	192	507.57	883	1479.31	71	42.75	8
13	Axis Bank	1081	194	888.52	179	861.83	15	26.69	194	888.52	184	2167.09	1	8.53	1
14	Bandhan Bank	501	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
15	Federal Bank	1412	360	451.98	360	451.98	0	0.00	360	451.98	762	1362.58	0	0.00	0
16	HDFC	501	202	264.93	202	264.93	0	0.00	202	264.93	8052	4551.87	879	575.00	11
17	ICICI	2054	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
18	IDBI Bank	812	110	40.22	37	16.58	73	23.64	110	40.22	1124	230.13	70	20.19	6
19	IDFC First Bank	48	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
20	Indusind Bank	878	0	0.00	0	0.00	0	0.00	0	0.00	6195	1215.68	0	0.00	0
21	Kotak Mahindra	47	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
22	South Indian Bank	50	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
23	Yes Bank	47	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
24	Ujjivan Bank	220	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
25	SLICE SFB	48	0	0.00	0	0.00	0	0.00	0	0.00	7	1.17	0	0.00	0
26	Jana Small Finance Bank	120	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	120	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
28	Tripura Gramin Bank	18497	2027	987.95	2027	987.95	0	0.00	2027	987.95	82082	16895.02	7535	1852.31	9
29	ACUB	48	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
30	TSCB	3772	496	380.19	216	169.89	280	210.30	496	380.19	34049	8379.86	1834	345.20	5
TOTAL		70191	12342	9403.71	7595	5414.17	4747	3989.54	12342	9403.71	216658	96179.66	45981	23499.18	21

Performance of Banks in Crop Loan & Term Loan to Agriculture during the year 2025-26 as on 30.06.2025

(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	341	236.00	25	61.97	80	81.00	486	986.86	421	317.00	511	1048.83
2	Bank of India	851	717.00	450	617.76	2310	4306.00	304	524.37	3161	5023.00	754	1142.13
3	Bank of Maharashtra	47	27.00	0	0.00	20	25.00	0	0.00	67	52.00	0	0.00
4	Canara Bank	2872	3244.00	152	228.38	229	788.00	55	105.18	3101	4032.00	207	333.56
5	Central Bank of India	1794	1713.00	315	432.49	13	14.00	0	0.00	1807	1727.00	315	432.49
6	Indian Bank	21	16.00	1	0.90	80	144.00	4	10.50	101	160.00	5	11.40
7	Indian Overseas Bank	34	59.00	4	6.64	110	248.00	2	10.50	144	307.00	6	17.14
8	Punjab & Sind Bank	23	18.00	0	0.00	20	29.00	0	0.00	43	47.00	0	0.00
9	Punjab National Bank	15145	14056.00	1411	1408.05	3449	11195.00	220	457.00	18594	25251.00	1631	1865.05
10	State Bank of India	15947	16500.00	6371	3082.41	3801	9594.00	510	4246.62	19748	26094.00	6881	7329.03
11	UCO Bank	1895	2292.00	32	43.75	363	557.00	173	486.04	2258	2849.00	205	529.79
12	Union Bank of India	965	2433.00	192	507.57	881	2422.00	32	239.04	1846	4855.00	224	746.61
A	Sub Total of Public Sec. Bank	39935	41311.00	8953	6389.92	11356	29403.00	1786	7066.11	51291	70714.00	10739	13456.03
13	AXIS BANK	1081	4301.00	194	888.52	16486	17208.00	1896	3078.66	17567	21509.00	2090	3967.18
14	Bandhan Bank	501	434.00	0	0.00	24601	19438.00	6964	6174.68	25102	19872.00	6964	6174.68
15	Federal Bank	1412	3030.00	360	451.98	10	715.00	0	0.00	1422	3745.00	360	451.98
16	HDFC	501	1402.00	202	264.93	15936	8416.00	615	851.17	16437	9818.00	817	1116.10
17	ICICI	2054	1168.00	0	0.00	11165	10443.00	1325	1364.68	13219	11611.00	1325	1364.68
18	IDBI BANK	812	282.00	110	40.22	475	593.00	312	184.04	1287	875.00	422	224.26
19	IDFC First Bank	48	29.00	0	0.00	0	0.00	0	0.00	48	29.00	0	0.00
20	Indusind Bank	878	512.00	0	0.00	70240	28627.00	8506	3509.49	71118	29139.00	8506	3509.49
21	Kotak Mahindra Bank	47	30.00	0	0.00	20	22.00	0	0.00	67	52.00	0	0.00
22	SOUTH INDIAN BANK	50	30.00	0	0.00	1606	3762.00	1031	2148.00	1656	3792.00	1031	2148.00
23	YES Bank	47	30.00	0	0.00	5	270.00	2	227.00	52	300.00	2	227.00
24	Ujjivan Bank	220	175.00	0	0.00	27229	12393.00	3876	2242.72	27449	12568.00	3876	2242.72
25	SLICE SFB	48	29.00	0	0.00	0	0.00	0	0.00	48	29.00	0	0.00
26	Jana Small Finance Bank	120	75.00	0	0.00	15801	8161.00	1315	771.79	15921	8236.00	1315	771.79
27	ESAF Small Finance Bank	120	75.00	0	0.00	1966	871.00	312	497.92	2086	946.00	312	497.92
B	Sub Total of Pvt. Sec. Bank	7939	11602.00	866	1645.65	185540	110919.00	26154	21050.15	193479	122521.00	27020	22695.80
28	Tripura Gramin Bank	18497	9443.00	2027	987.95	30755	110070.00	3735	17250.01	49252	119513.00	5762	18237.96
C	Sub Total of RRB	18497	9443.00	2027	987.95	30755	110070.00	3735	17250.01	49252	119513.00	5762	18237.96
29	ACUB	48	29.00	0	0.00	0	0.00	0	0.00	48	29.00	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	3772	2505.00	496	380.19	7996	84718.00	3150	26658.94	11768	87223.00	3646	27039.13
D	Sub Total of Coop.Banks	3820	2534.00	496	380.19	7996	84718.00	3150	26658.94	11816	87252.00	3646	27039.13
GRAND TOTAL		70191	64890.00	12342	9403.71	235647	335110.00	34825	72025.21	305838	400000.00	47167	81428.92

PERFORMANCE UNDER PMEGP FOR THE FINANCIAL YEAR 2025-26 AS ON 30.06.2025

SI.No.	NAME OF THE BANK	SPONSORED		SANCTIONED		DISBURSED		REFERRED BACK FOR RECTIFICATION	REJECTED	PENDING
		NO	AMT.	NO	AMT.	NO	AMT.	NO	NO	NO
1	Bank of Baroda	1	10.00	0	0.00	0	0.00	1	0	1
2	Bank of India	0	0.00	0	0.00	0	0.00	0	0	0
3	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	0	0	0
4	Canara Bank	5	40.80	0	0.00	0	0.00	2	0	5
5	Central Bank of India	0	0.00	0	0.00	0	0.00	0	0	0
6	Indian Bank	0	0.00	1	6.31	0	0.00	0	0	0
7	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	0	0	0
8	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0	0
9	Punjab National Bank	23	277.23	8	56.51	3	13.84	37	0	15
10	State Bank of India	10	96.66	4	21.57	1	5.14	19	0	6
11	Union Bank of India	0	0.00	1	15.00	0	0.00	0	0	0
12	UCO Bank	3	25.00	1	5.00	0	0.00	16	0	2
A	Sub Total of Public Sec. Bank	42	449.69	15	104.39	4	18.98	75	0	29
13	AXIS BANK	3	27.14	0	0.00	0	0.00	0	0	3
14	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0	0
15	Federal Bank	0	0.00	0	0.00	0	0.00	0	0	0
16	HDFC	0	0.00	0	0.00	0	0.00	0	0	0
17	ICICI	0	0.00	0	0.00	0	0.00	0	0	0
18	IDBI BANK	2	13.57	0	0.00	0	0.00	0	0	2
19	IDFC First Bank	0	0.00	0	0.00	0	0.00	0	0	0
20	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0	0
21	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0	0
22	South Indian Bank	0	0.00	0	0.00	0	0.00	0	0	0
23	Yes Bank	0	0.00	0	0.00	0	0.00	0	0	0
24	Ujjivan SFB	0	0.00	0	0.00	0	0.00	0	0	0
25	SLICE SFB	0	0.00	0	0.00	0	0.00	0	0	0
B	Sub Total of Pvt. Sec. Bank	5	40.71	0	0.00	0	0.00	0	0	5
26	Tripura Gramin Bank	24	220.86	0	0.00	0	0.00	5	0	24
C	Sub Total of RRB	24	220.86	0	0.00	0	0.00	5	0	24
27	Tripura State Co-Operative Bank	13	92.29	0	0.00	0	0.00	6	0	13
D	Sub Total of Coop.Banks	13	92.29	0	0.00	0	0.00	6	0	13
GRAND TOTAL		84	803.55	15	104.39	4	18.98	86	0	71

**BANK-WISE POSITION IN IMPLEMENTATION OF SWABALAMBAN FOR THE STATE OF TRIPURA FOR THE
PROGRAMME YEAR 2024-25 AS ON JUNE 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	11	30.41	1	3.31	9	15
5	Central Bank of India	53	50	233.68	19	70.93	14	47.69	24	36
6	Indian Bank	23	3	14.44	2	9.30	1	3.00	0	9
7	Indian Overseas Bank	22	2	9.50	1	3.00	0	0.00	1	5
8	Punjab & Sindh Bank	9	0	0.00	0	0.00	0	0.00	0	0
9	Punjab National Bank	699	527	2260.57	126	418.55	40	108.86	147	18
10	State Bank India	633	870	3856.38	231	748.75	72	238.13	158	36
11	UCO Bank	161	169	758.37	33	102.57	8	24.60	48	20
12	Union Bank of India	39	41	172.95	15	55.55	3	8.06	11	38
Total of Public Sector Banks		1790	1732	7613.42	438	1439.06	139	433.65	400	24
13	Axis Bank	8	0	0.00	0	0.00	0	0.00	0	0
14	Bandhan Bank	16	0	0.00	0	0.00	0	0.00	0	0
15	Federal Bank	1	0	0.00	0	0.00	0	0.00	0	0
16	HDFC Bank	9	0	0.00	0	0.00	0	0.00	0	0
17	ICICI Bank	7	0	0.00	0	0.00	0	0.00	0	0
18	IDBI Bank	11	0	0.00	0	0.00	0	0.00	0	0
19	IDFC First Bank	1	0	0.00	0	0.00	0	0.00	0	0
20	IndusInd Bank	2	0	0.00	0	0.00	0	0.00	0	0
21	Kotak Mahindra Bank	1	0	0.00	0	0.00	0	0.00	0	0
22	South Indian Bank	1	0	0.00	0	0.00	0	0.00	0	0
23	YES Bank	1	0	0.00	0	0.00	0	0.00	0	0
23	Ujjivan Small Finance Bank	1	0	0.00	0	0.00	0	0.00	0	0
Total of Private Sector Banks		59	0	0.00	0	0.00	0	0.00	0	0
24	Tripura Gramin Bank	1520	1885	7881.64	632	2371.09	224	712.61	920	42
Total of Regional Rural Bank		1520	1885	7881.64	632	2371.09	224	712.61	920	42
25	Tripura State Co-Operative Bank	631	633	2622.73	290	888.87	225	488.06	31	46
Total of State Co-Op Banks		631	633	2622.73	290	888.87	225	488.06	31	46
GRAND TOTAL		4000	4250	18117.79	1360	4699.02	588	1634.32	1351	34

PM Vishwakarma as on 30.06.2025

Bank Name	Bank Type	Loan Application Sent	Total Loan Amount Applied (in Rs. Lakhs)	Applications Sanctioned	Loan Pending For Sanction	Applications Disbursed	Total Loan Rejected	REJECTION REASON			
								Already NPA	Borrower Not Intrested	Borrower Not Reachable / Change in City	OTHER REASON Borrower Changed Profession/Not Complying with Scheme Guideline/Purpose of Loan not same as proposed utilization
BANK OF BARODA	Public Sector Bank	112	108.00	33	10	32	69	12	27	8	22
BANK OF INDIA	Public Sector Bank	194	185.70	75	8	66	111	19	27	31	34
BANK OF MAHARASHTRA	Public Sector Bank	1	1.00	0	0	0	1	1	0	0	0
CANARA BANK	Public Sector Bank	240	235.50	63	12	61	165	29	32	23	81
CENTRAL BANK OF INDIA	Public Sector Bank	52	48.50	19	3	16	30	4	14	6	6
INDIAN BANK	Public Sector Bank	39	39.00	24	1	15	14	5	2	4	3
INDIAN OVERSEAS BANK	Public Sector Bank	80	75.50	35	0	33	45	4	11	12	18
PUNJAB AND SIND BANK	Public Sector Bank	1	1.00	0	0	0	1	0	1	0	0
PUNJAB NATIONAL BANK	Public Sector Bank	1826	1800.00	711	17	692	1098	135	356	361	246
STATE BANK OF INDIA	Public Sector Bank	2298	2214.10	611	61	581	1626	72	351	690	513
UCO BANK	Public Sector Bank	621	607.10	378	5	142	238	10	24	81	123
UNION BANK OF INDIA	Public Sector Bank	82	78.80	34	2	23	46	7	22	6	11
Total of Public Sector Bank		5546	5394.20	1983	119	1661	3444	298	867	1222	1057
AXIS BANK	Pvt Sector Bank	19	18.40	2	16	2	1	0	0	0	1
Bandhan Bank	Pvt Sector Bank	4	4.00	0	3	0	1	0	1	0	0
HDFC BANK LTD	Pvt Sector Bank	23	23.00	0	7	0	16	7	4	1	4
ICICI BANK LTD	Pvt Sector Bank	9	8.50	1	1	1	7	0	6	0	1
IDBI BANK LTD	Pvt Sector Bank	18	17.50	3	0	3	15	1	2	8	4
KOTAK MAHINDRA BANK	Pvt Sector Bank	1	1.00	0	1	0	0	0	0	0	0
SOUTH INDIAN BANK	Pvt Sector Bank	2	2.00	0	2	0	0	0	0	0	0
Total of Pvt Sector Bank		76	74.40	6	30	6	40	8	13	9	10
TRIPURA GRAMIN BANK	Regional Rural Bank	4948	4803.48	1763	102	1596	3083	222	1072	1207	582
Total of Regional Rural Bank		4948	4803.48	1763	102	1596	3083	222	1072	1207	582
TRIPURA STATE CO-OP.BANK LTD.	Co-Operative Bank	724	710.75	125	517	89	82	0	33	32	17
Total of Co-Operative Bank		724	710.75	125	517	89	82	0	33	32	17
Grand Total		11294	10982.83	3877	768	3352	6649	528	1985	2470	1666

PMFME Position for FY 2025-26 as on June 2025

S.No.	Bank Name	Target	Total Applications	Loan Sanctioned	Loan Under Process	Loan Rejected	Additional Document Required
1	BANK OF BARODA	2	0	0	0	0	0
2	BANK OF INDIA	3	6	0	1	5	0
3	CANARA BANK	4	0	0	0	0	0
4	CENTRAL BANK OF INDIA	1	1	0	1	0	0
5	INDIAN OVERSEAS BANK	1	1	0		1	0
6	PUNJAB NATIONAL BANK	10	40	10	17	13	0
7	STATE BANK OF INDIA	14	45	7	12	25	1
8	UCO BANK	5	10	1	2	6	1
9	UNION BANK OF INDIA	2	0	0	0	0	0
Sub- Total for Public Sector Banks		42	103	18	33	50	2
10	AXIS BANK	1	0	0	0	0	0
11	BANDHAN BANK	1	0	0	0	0	0
12	HDFC Bank	1	2	0	2	0	0
13	ICICI BANK	1	0	0	0	0	0
14	IDBI BANK	1	0	0	0	0	0
Sub- Total for Private Sector Banks		5	2	0	2	0	0
15	TRIPURA GRAMIN BANK	18	42	5	15	21	1
Sub- Total for Regional Rural Banks		18	42	5	15	21	1
16	TRIPURA STATE CO-OPERATIVE BANK	5	7	2	5	0	0
Sub- Total for Co-Operative Banks		5	7	2	5	0	0
Grand Total		70	154	25	55	71	3

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

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

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

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

Pradhan Mantri Mudra Yojana in Tripura for FY 2025-26 (As on 30.06.2025)

[Amount Rs. in Crore]

Sr No	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 Banks																
1	State Bank of India	32	0.15	0.15	653	15.14	15.07	111	8.75	8.66	0	0.00	0.00	796	24.03	23.88
2	Bank of Baroda	7	0.03	0.03	59	1.55	1.54	25	2.21	2.17	0	0.00	0.00	91	3.79	3.74
3	Bank of India	0	0.00	0.00	1	0.02	0.02	0	0.00	0.00	0	0.00	0.00	1	0.02	0.02
4	Bank of Maharashtra	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
5	Canara Bank	24	0.05	0.05	116	3.08	3.07	48	4.15	4.15	1	0.18	0.18	189	7.45	7.44
6	Central Bank of India	5	0.02	0.01	22	0.67	0.62	7	0.55	0.55	0	0.00	0.00	34	1.24	1.18
7	Indian Bank	2	0.01	0.01	13	0.33	0.33	6	0.51	0.51	0	0.00	0.00	21	0.85	0.85
8	Indian Overseas Bank	0	0.00	0.00	11	0.24	0.24	3	0.21	0.21	0	0.00	0.00	14	0.44	0.44
9	Punjab National Bank	109	0.45	0.33	650	16.40	15.49	351	27.92	27.60	0	0.00	0.00	1110	44.77	43.43
10	Union Bank of India	10	0.04	0.04	80	2.02	1.83	28	2.43	2.33	0	0.00	0.00	118	4.49	4.20
11	Punjab & Sind Bank	0	0.00	0.00	2	0.04	0.04	1	0.10	0.10	0	0.00	0.00	3	0.14	0.14
12	UCO Bank	15	0.06	0.06	61	1.58	1.50	26	2.28	2.13	3	0.46	0.46	105	4.39	4.14
	Total	204	0.81	0.68	1668	41.07	39.75	606	49.11	48.41	4	0.64	0.64	2482	90.99	89.48
Private Sector Commercial Banks																
13	Federal Bank	0	0.00	0.00	3	0.06	0.06	0	0.00	0.00	0	0.00	0.00	3	0.06	0.06
14	South Indian Bank	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
15	ICICI Bank	8	0.03	0.03	84	2.28	1.94	15	1.10	0.88	0	0.00	0.00	107	3.41	2.85
16	Axis Bank	1839	6.90	6.90	272	3.21	3.21	15	1.07	1.07	0	0.00	0.00	2126	11.18	11.18
17	IndusInd Bank	6845	23.75	23.75	1899	15.06	15.06	7	0.32	0.32	0	0.00	0.00	8751	39.13	39.13
18	Yes Bank	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
19	HDFC Bank	45	0.17	0.17	172	3.40	3.40	19	1.32	1.32	0	0.00	0.00	236	4.89	4.89
20	Bandhan Bank	5062	20.95	20.95	14337	167.76	167.76	9	0.53	0.53	0	0.00	0.00	19408	189.24	189.24
21	IDBI Bank Limited	304	1.04	1.04	47	1.27	1.27	15	1.17	1.17	0	0.00	0.00	366	3.48	3.48
	Total	14103	52.84	52.84	16814	193.04	192.70	80	5.51	5.29	0	0.00	0.00	30997	251.39	250.83
Regional Rural Banks																
22	Tripura Gramin Bank	477	1.84	1.80	1159	22.66	21.03	160	11.88	11.44	0	0.00	0.00	1796	36.38	34.27
	Total	477	1.84	1.80	1159	22.66	21.03	160	11.88	11.44	0	0.00	0.00	1796	36.38	34.27
Small Finance Banks																
23	Ujjivan Small Finance Bank	2549	10.26	10.26	2693	21.86	21.86	0	0.00	0.00	0	0.00	0.00	5242	32.12	32.12
24	Jana Small Finance Bank Limited	2	0.01	0.01	352	2.25	2.25	0	0.00	0.00	0	0.00	0.00	354	2.26	2.26
25	ESAF Small Finance Bank	249	0.92	0.92	32	0.20	0.20	0	0.00	0.00	0	0.00	0.00	281	1.12	1.12
	Total	2800	11.19	11.19	3077	24.31	24.31	0	0.00	0.00	0	0.00	0.00	5877	35.50	35.50
Co-Operative Banks																
26	Tripura State Co-Operative Bank	463	7.73	7.73	46	0.56	0.56	5	0.45	0.45	0	0.00	0.00	0	0.00	0.00
	Total	463	7.73	7.73	46	0.56	0.56	5	0.45	0.45	0	0.00	0.00	514	8.74	8.74
	Grand Total	18047	74.41	74.24	22764	281.64	278.35	851	66.95	65.59	4	0.64	0.64	41666	423.00	418.82
NBFC-Micro Finance Institutions																
27	VEDIKA CREDIT CAPITAL LTD	1477	7.74	7.74	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	1477	7.74	7.74
28	Annapurna Microfinance Pvt. Ltd.	1397	5.72	5.72	853	7.77	7.77	10	0.75	0.75	2	0.28	0.28	2262	14.51	14.51
29	Village Financial Services Pvt Ltd	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
30	Samasta Microfinance Limited	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
31	SVATANTRA MICROFIN PRIVATE LIMITED	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
32	Arohan Financial Services Pvt. Ltd.	1006	4.16	4.16	119	0.76	0.76	0	0.00	0.00	0	0.00	0.00	1125	4.91	4.91
33	SATYA MicroCapital Limited	1104	3.77	3.77	1321	9.36	9.36	0	0.00	0.00	0	0.00	0.00	2425	13.14	13.14
	Total NBFC-MFI	4984	21.39	21.39	2293	17.89	17.89	10	0.75	0.75	2	0.28	0.28	7289	40.03	40.31
	Grand Total including NBFC-MFI	23031	95.80	95.63	25057	299.53	296.24	861	67.70	66.34	6	0.92	0.92	48955	463.03	459.13

PRADHAN MANTRI MUDRA YOJANA OUTSTANDING POSITION AS ON 30.06.2025 (Amount in Rs. Lakhs)

S.No.	Bank Name	Shishu				Kishore				Tarun				Tarun Plus				Total Mudra Outstanding				NPA %	
		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	No.	Amount	No.	Amount		
1	Bank of Baroda	45	12.99	11	2.70	359	662.60	38	76.65	123	821.91	4	42.17	0	0.00	0	0.00	527	1497.50	53	121.52	10	8
2	Bank of India	1148	291.35	131	27.10	3555	5610.32	174	227.12	289	1859.13	7	43.64	0	0.00	0	0.00	4992	7760.80	312	297.86	6	4
3	Bank of Maharashtra	16	4.65	2	1.05	5	24.56	1	1.54	3	8.45	0	0.00	0	0.00	0	0.00	24	37.66	3	2.59	13	7
4	Canara Bank	465	92.87	154	38.40	1864	3076.24	394	622.97	409	2755.09	47	396.39	0	0.00	0	0.00	2738	5924.20	595	1057.76	22	18
5	Central Bank Of India	147	290.18	48	50.18	247	422.37	46	39.66	41	263.91	0	0.00	0	0.00	0	0.00	435	976.46	94	89.84	22	9
6	Indian Bank	19	4.57	9	2.06	195	260.68	83	88.89	33	191.66	3	2.02	0	0.00	0	0.00	247	456.91	95	92.97	38	20
7	Indian Overseas	44	14.41	4	0.92	260	467.30	41	119.64	107	318.11	20	81.38	0	0.00	0	0.00	411	799.82	65	201.94	16	25
8	Punjab & Sind Bank	103	17.00	0	0.00	45	109.00	0	0.00	15	120.00	2	2.00	0	0.00	0	0.00	163	246.00	2	2.00	1	1
9	Punjab National Bank	4860	946.22	3259	595.47	10415	13719.65	3919	4374.89	2871	12263.63	217	963.85	0	0.00	0	0.00	18146	26929.50	7395	5934.21	41	22
10	State Bank of India	1301	248.65	692	121.30	8514	12758.12	3146	4016.69	792	4356.05	147	708.68	5	59.12	0	0.00	10612	17421.94	3985	4846.67	38	28
11	UCO Bank	1019	209.61	569	97.85	3768	5331.02	1175	1398.02	401	2707.36	36	247.56	8	110.65	0	0.00	5196	8358.64	1780	1743.43	34	21
12	Union Bank	344	54.61	56	8.42	1519	2223.14	234	221.76	246	1537.76	18	65.08	0	0.00	0	0.00	2109	3815.51	308	295.26	15	8
	Total PUBLIC sec Bank	9511	2187.11	4935	945.45	30746	44665.00	9251	11187.83	5330	27203.06	501	2552.77	13	169.77	0	0.00	45600	74224.94	14687	14686.05	32	20
13	Axis Bank	16319	3409.10	1158	203.93	1232	1518.12	23	31.17	174	1002.53	5	40.55	0	0.00	0	0.00	17725	5929.75	1186	275.65	7	5
14	Bandhan Bank	52951	11877.91	4494	718.96	178301	117215.76	9243	3755.69	676	3424.17	11	52.35	0	0.00	0	0.00	231928	132517.84	13748	4527.00	6	3
15	Federal Bank	10	3.38	0	0.00	16	30.94	0	0.00	1	5.51	0	0.00	0	0.00	0	0.00	27	39.83	0	0.00	0	0
16	HDFC Bank	496	115.31	53	11.17	683	821.21	5	3.92	125	664.81	0	0.00	0	0.00	0	0.00	1304	1601.33	58	15.09	4	1
17	ICICI Bank	7	0.53	6	0.45	90	128.46	13	21.94	29	163.83	2	1.31	0	0.00	0	0.00	126	292.82	21	23.70	17	8
18	IDBI Bank	1073	243.92	21	4.98	410	615.62	72	85.14	91	499.54	12	58.06	0	0.00	0	0.00	1574	1359.08	105	148.18	7	11
19	IDFCFirst Bank	111	36.36	6	0.88	556	245.34	21	3.99	0	0.00	0	0.00	0	0.00	0	0.00	667	281.70	27	4.87	4	2
20	IndusInd Bank	40212	8840.55	8114	1216.81	15857	9842.93	1603	477.50	179	632.53	0	0.00	0	0.00	0	0.00	56248	19316.01	9717	1694.31	17	9
21	Kotak Mahindra	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
23	YES Bank	0	0.00	0	0.00	1	1.51	0	0.00	2	17.80	0	0.00	0	0.00	0	0.00	3	19.31	0	0.00	0	0
24	Ujivan Bank	24985	6025.45	1013	193.99	22005	11119.71	675	239.63	0	0.00	0	0.00	0	0.00	0	0.00	46990	17145.16	1688	433.62	4	3
25	Jana SFB	575	222.23	3	1.06	1904	1122.09	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2479	1344.32	3	1.06	0	0
26	SLICE SFB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
27	ESAF	5132	872.38	653	88.92	208	76.78	22	5.90	0	0.00	0	0.00	0	0.00	0	0.00	5340	949.16	675	94.82	13	10
	Total PRIVATE Sec bank	141871	31647.12	15521	2441.15	221263	142738.47	11677	4624.88	1277	6410.72	30	152.27	0	0.00	0	0.00	364411	180796.31	27228	7218.30	7	4
28	Tripura Gramin Bank	23048	4262.89	7671	2037.82	23545	24760.46	4112	4353.40	1482	7140.60	90	352.61	0	0.00	0	0.00	48075	36163.95	11873	6743.83	25	19
	Total RRB	23048	4262.89	7671	2037.82	23545	24760.46	4112	4353.40	1482	7140.60	90	352.61	0	0.00	0	0.00	48075	36163.95	11873	6743.83	25	19
29	ACUB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0
30	TCARDB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0
31	TSCB	33549	7521.18	12609	3592.92	26439	28881.77	6051	6770.96	1308	6548.71	117	494.81	0	0.00	0	0.00	61296	42951.66	18777	10858.69	31	25
	Total Coop. Bank	33549	7521.18	12609	3592.92	26439	28881.77	6051	6770.96	1308	6548.71	117	494.81	0	0.00	0	0.00	61296	42951.66	18777	10858.69	31	25
	Grand Total	207979	45618.30	40736	9017.34	301993	241045.70	31091	26937.07	9397	47303.09	738	3552.46	13	169.77	0	0.00	519382	334136.86	72565	39506.87	14	12

NPA Position of Banks in Tripura as on 30.06.2025

(Amt. in lacs)

SI No	Name of Bank	Agriculture		MSME		OPS		Total Prised		Non- Prised		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	67	58.15	629	732.85	6	25.95	702	816.95	37	39.41	739	856.36
3	Bank of Maharashtra	0	0.00	88	146.45	3	51.25	91	197.70	87	26.45	178	224.15
4	Canara Bank	330	245.10	661	1336.89	37	106.33	1028	1688.32	209	248.13	1237	1936.45
5	Central Bank of India	581	221.36	204	370.68	99	19.88	884	611.92	10	2.08	894	614.00
6	Indian Bank	62	34.96	99	117.11	1	0.86	162	152.93	31	94.96	193	247.89
7	Indian Overseas Bank	49	38.96	137	383.33	0	0.00	186	422.29	2	5.10	188	427.39
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	15972	7177.96	4833	5141.03	139	213.60	20944	12532.59	1331	653.06	22275	13185.65
10	State Bank of India	18886	13471.33	1504	3028.62	62	239.27	20452	16739.22	1548	3009.35	22000	19748.57
11	UCO Bank	3236	1531.48	2040	2387.53	854	740.18	6130	4659.19	168	133.90	6298	4793.09
12	Union Bank of India	127	162.72	211	203.09	20	5.41	358	371.22	181	184.74	539	555.96
A	Sub-Total PUBLIC sec Bank	39317	22959.51	10647	14623.29	1235	1453.33	51199	39036.13	3679	4519.32	54878	43555.45
13	AXIS BANK	1346	315.65	18	1168.99	109	31.17	1473	1515.81	853	752.95	2326	2268.76
14	Bandhan Bank	3850	1136.47	4382	1412.86	3623	1374.15	11855	3923.48	7403	3604.64	19258	7528.12
15	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
16	HDFC	879	575.01	16	483.01	67	118.58	962	1176.60	695	768.60	1657	1945.20
17	ICICI	38	29.37	29	935.34	4	39.84	71	1004.55	453	2402.65	524	3407.20
18	IDBI BANK	303	486.55	81	238.48	1	0.98	385	726.01	84	185.20	469	911.21
19	IDFC First Bank	5	1.15	0	0.00	0	0.00	5	1.15	187	77.96	192	79.11
20	Indusind Bank	8969	1597.12	378	75.42	194	18.88	9541	1691.42	1582	215.74	11123	1907.16
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	17	43.27	17	43.27
23	Yes Bank	0	0.00	0	0.00	0	0.00	0	0.00	3	15.55	3	15.55
24	SLICE SFB	14	1.65	444	240.16	276	126.17	734	367.98	4	6.38	738	374.36
25	Ujjivan Bank	1004	144.99	278	49.15	476	81.66	1758	275.80	196	21.96	1954	297.76
26	Jana SFB	2168	485.06	2	0.59	26	9.96	2196	495.61	14	10.11	2210	505.72
27	ESAF Small Finance Bank	487	65.59	222	33.85	40	8.40	749	107.84	0	0.00	749	107.84
B	Sub Total Pvt. Sec Bank	19063	4838.61	5850	4637.85	4816	1809.79	29729	11286.25	11491	8105.01	41220	19391.26
28	Tripura Gramin Bank	9487	3368.07	12874	10895.73	815	1936.98	23176	16200.78	982	2089.81	24158	18290.59
C	Sub Total RRB	9487	3368.07	12874	10895.73	815	1936.98	23176	16200.78	982	2089.81	24158	18290.59
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	4680	4734.57	3389	3916.62	4128	3604.90	12197	12256.09	4609	6763.79	16806	19019.88
D	Sub-Total Coop. Bank	4680	4734.57	3389	3916.62	4128	3604.90	12197	12256.09	4609	6763.79	16806	19019.88
	GRAND TOTAL	72547	35900.76	32760	34073.49	10994	8805.00	116301	78779.25	20761	21477.93	137062	100257.18

STATUS OF GOVT. SPONSORED SCHEMES & NPA GENERATED THEREOF

		PMRY					PMEGP					SWAVALAMBAN				
		A/Cs Outstand ing	Outstd. Balance as on 30.06.2025	NPA A/Cs	Amt. Outstd. As on 30.06.2025	NPA %	A/Cs Outstand ing	Outstd. Balance as on 30.06.2025	NPA A/Cs	Amt. Outstd. As on 30.06.2025	NPA %	A/Cs Outstand ing	Outstd. Balance as on 30.06.2025	NPA A/Cs	Amt. Outstd. As on 30.06.2025	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	314	761.25	28	60.40	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	0	0.00	0	0.00	0
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	69	82.98	69	82.98	100	84	227.62	54	150.50	66	58	132.59	35	78.59	59
6	Indian Bank	0	0.00	0	0.00	0	68	144.07	32	46.00	32	10	18.56	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	38.53	1	3.47	9	18	31.72	10	16.00	50
9	Punjab National bank	948	791.33	948	791.33	100	1286	3018.75	623	1091.75	36	2017	2537.99	502	876.29	35
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	90	99.28	90	99.28	100	585	1106.53	193	302.03	27	1678	1496.26	504	359.33	24
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
ASCB of PSBs Sub-Total		1461	1277.14	1335	1141.93	89	3349	8179.22	1391	2405.42	29	4778	6732.93	1449	1905.27	28
13	AXIS BANK	0	0.00	0	0.00	0	10	63.72	5	40.58	64	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	7.83	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
ASCB of Pvt s Sub-Total		0	0.00	0	0.00	0	35	131.75	14	58.82	45	38	51.76	5	6.40	0
22	Tripura Gramin Bank	0	0.00	0	0.00	0	3258	6441.82	596	1049.06	16	7332	9499.41	1497	1910.05	20
TGBs Sub-Total		0	0.00	0	0.00	0	3258	6441.82	596	1049.06	16	7332	9499.41	1497	1910.05	20
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
ASCB ofCoop Sub-Total		0	0.00	0	0.00	0	2906	5565.34	569	2419.69	43	6072	8217.96	1630	3400.45	41
GRAND TOTAL		1461	1277.14	1335	1141.93	89	9548	20318.13	2570	5932.99	29	18220	24502.06	4581	7222.17	29

Bank wise details of PMJDY accounts for the State of Tripura as on 30.06.2025

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	3177	6504	5127	4554	9681	632.59	532	8566	8649
Bank of India	PSB	13719	917	7327	7309	14636	712.45	1100	12637	13948
Bank of Maharashtra	PSB	537	2301	1320	1518	2838	130.27	179	2804	2759
Canara Bank	PSB	39444	7033	22423	24054	46477	2147.79	6705	32490	44064
Central Bank of India	PSB	5960	239	2491	3708	6199	168.00	261	3158	5936
Indian Bank	PSB	2092	1032	1287	1837	3124	82.29	206	2053	2062
Indian Overseas Bank	PSB	3826	4977	4927	3876	8803	264.85	206	7875	6579
Punjab & Sind Bank	PSB	462	272	295	439	734	15.99	19	475	685
Punjab National Bank	PSB	138030	6936	64009	80957	144966	7575.59	18016	98374	138952
State Bank of India	PSB	87926	119583	103607	103902	207509	10439.63	5767	188365	173113
UCO Bank	PSB	57419	39255	44672	52002	96674	5096.47	6930	24394	93043
Union Bank of India	PSB	10393	4000	7581	6812	14393	668.11	2839	7997	13307
Sub-Total Public Sector Banks		362985	193049	265066	290968	556034	27934.02	42760	389188	503097
Axis Bank Ltd	PVT	19	381	260	140	400	21.70	49	246	276
Federal Bank Ltd	PVT	12	180	127	65	192	18.03	68	21	137
HDFC Bank Ltd	PVT	684	10493	218	10959	11177	176.86	2300	11177	5147
ICICI Bank Ltd	PVT	164	156	239	81	320	21.81	91	218	159
IDBI Bank Ltd.	PVT	2960	4459	3315	4104	7419	186.20	1565	4622	6399
IndusInd Bank Ltd	PVT	16	1211	1034	193	1227	21.26	27	206	1190
Kotak Mahindra Bank Ltd	PVT	0	230	187	43	230	0.56	138	65	209
South Indian Bank Ltd	PVT	0	285	196	89	285	13.52	121	206	263
Yes Bank Ltd	PVT	59	0	38	21	59	1.45	3	59	56
Sub-Total Pvt Sector Banks		3914	17395	5614	15695	21309	461.39	4362	16820	13836
Tripura Gramin Bank	RRB	508885	19186	210826	317245	528071	34981.10	77896	198544	487830
Sub-Total Regional Rural Banks		508885	19186	210826	317245	528071	34981.10	77896	198544	487830
Tripura State Co-Operative Bank	RCOP	20448	0	7295	13153	20448	0.01	0	0	0
Sub-Total Co-Operative Banks		20448	0	7295	13153	20448	0.01	0	0	0
Grand Total		896232	229630	488801	637061	1125862	63376.52	125018	604552	1004763

Social Security Schemes

		Total enrolments in FY 25-26			Outstanding as on June 2025		
S.No.	Banks	PMSBY	PMJJBY	APY	PMSBY	PMJJBY	APY
1	Bank of Baroda	52	11	32	11696	2961	1781
2	Bank of India	115	44	25	42453	9186	5127
3	Bank of Maharashtra	38	3	33	1732	482	346
4	Canara Bank	366	130	591	46501	18272	10641
5	Central Bank Of India	90	10	41	10410	4262	3023
6	Indian Bank	182	90	71	38357	2423	876
7	Indian Overseas	3373	1551	142	8536	4649	3408
8	Punjab & Sind Bank	13	7	39	3137	920	597
9	Punjab National Bank	1087	442	504	249495	49893	22984
10	State Bank of India	6574	2732	900	357678	155519	33290
11	UCO Bank	636	266	346	50420	22579	14504
12	Union Bank	47	7	22	13029	5599	2359
	Total PUBLIC sec Bank	12573	5293	2746	833444	276745	98936
13	Axis Bank	0	0	17	408	156	3148
14	Bandhan Bank	0	0	73	0	0	3034
15	Federal Bank	0	0	1	177	61	115
16	HDFC Bank	311	34	177	8195	1267	2196
17	ICICI Bank	0	3	0	1947	374	113
18	IDBI Bank	122	79	354	7366	3006	3120
19	IDFC First Bank	0	0	0	2408	118	0
20	IndusInd	0	3	10	310	19	188
21	Kotak Mahindra	0	0	3	147	65	36
22	South Indian Bank	0	2	6	501	124	258
23	Ujjivan Bank	0	0	78	0	0	291
24	Yes Bank	207	0	2	230	4	5
25	ESAF SFB	0	0	20	0	0	103
	Total PRIVATE Sec bank	640	121	741	21689	5194	12607
26	Tripura Gramin Bank	2101	1548	3532	526264	263411	182353
	Total RRB	2101	1548	3532	526264	263411	182353
27	ACUB	0	0	0	0	0	0
28	TCARDB	0	0	0	0	0	0
29	TSCB	209	19	34	12708	793	867
	Total Coop. Bank	209	19	34	12708	793	867
	Grand Total	15523	6981	7053	1394105	546143	294763

PMSBY & PMJJBY--CLAIM STATUS FY 2025-26 (As on 30.06.2025)

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	0	0	0	0	0	0	0	0
5	Central Bank of India	0	0	0	0	0	0	0	0
6	Indian Bank	0	0	0	0	0	0	0	0
7	Indian Overseas Bank	0	0	0	0	0	0	0	0
8	Punjab & Sind Bank	0	0	0	0	1	0	1	0
9	Punjab National Bank	3	0	3	0	7	7	0	0
10	State Bank of India	2	1	1	0	4	3	1	0
11	Union Bank of India	0	0	0	0	0	0	0	0
12	UCO Bank	0	0	0	0	0	0	0	0
A	Sub Total of Public Sec. Bank	5	1	4	0	12	10	2	0
13	AXIS BANK	0	0	0	0	0	0	0	0
14	Bandhan Bank	0	0	0	0	0	0	0	0
15	Federal Bank	0	0	0	0	0	0	0	0
16	HDFC	0	0	0	0	0	0	0	0
17	ICICI	0	0	0	0	0	0	0	0
18	IDBI BANK	0	0	0	0	0	0	0	0
19	IDFCFirst Bank	0	0	0	0	0	0	0	0
20	Indusind Bank	0	0	0	0	0	0	0	0
21	Kotak Mahindra Bank	0	0	0	0	0	0	0	0
22	SOUTH INDIAN BANK	0	0	0	0	0	0	0	0
23	Ujjivan Bank	0	0	0	0	0	0	0	0
24	YES Bank	0	0	0	0	0	0	0	0
25	ESAF	0	0	0	0	0	0	0	0
B	Sub Total of Pvt. Sec. Bank	0	0	0	0	0	0	0	0
26	Tripura Gramin Bank	8	8	0	0	47	42	5	0
C	Sub Total of RRB	8	8	0	0	47	42	5	0
27	ACUB	0	0	0	0	0	0	0	0
28	TCARDB	0	0	0	0	0	0	0	0
29	TSCB	1	0	1	0	6	0	6	0
D	Sub Total of Coop.Banks	1	0	1	0	6	0	6	0
GRAND TOTAL		14	9	5	0	65	52	13	0

Performance of RSETIs in Tripura (upto 30.06.2025)

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
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
2025-26	4	0	122	122	38	20	30	4	84	0	0	84	0	122	122
Total	109	304	3017	3321	654	918	684	129	1376	998	0	2374	95	3226	3321

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
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
2025-26	2	4	60	64	13	30	12	0	4	1	0	5	0	64	64
Total	91	188	2178	2366	325	1487	392	8	816	1053	0	1869	80	2286	2366

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
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
2025-26	2	0	40	40	17	1	7	5	147	0	0	147	0	40	40
Total	87	238	2313	2551	777	570	706	282	939	729	0	1668	349	2202	2551

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
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
2025-26	2	14	47	61	12	29	16	1	29	9	0	38	3	58	61
Total	102	249	2219	2468	611	950	589	26	807	627	0	1434	134	2334	2468

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
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
2025-26	4	1	110	111	30	21	29	0	35	16	0	51	0	111	111
Total	98	422	1982	2404	567	859	551	87	737	1133	0	1870	50	2354	2404
GRAND TOTAL	487	1401	11709	13110	2934	4784	2922	532	4675	4540	0	9215	708	12402	13110

FINANCIAL LITERACY CENTRES REPORT (From 01.04.2025 to 30.06.2025)

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	15	195	15	195
2	Tripura	Dhalai	R-Seti, Ambassa	PNB	19301	5	155	11	353
3	Tripura	Sepahijala	R-Seti, Sepahijala	TGB	33801	3	65	3	65
4	Tripura	West Tripura	Rudset Institute	Canara Bank	19101	18	430	18	430
5	Tripura	Unakoti	R-Seti, Kumarghat	SBI	35601	22	542	22	542
6	Tripura	Gomati	LDM(Gomati)	PNB	33902	6	297	15	755
7	Tripura	Dhalai	LDM(Dhalai)	PNB	19302	0	0	0	0
8	Tripura	Unakoti	LDM(Unakoti)	PNB	35602	7	366	16	770
9	Tripura	West Tripura	LDM(West)	PNB	19102	6	266	6	266
10	Tripura	Khowai	TGB Khowai Branch	TGB	33701	1	15	1	15
11	Tripura	South	TGB Santirbazar Branch	TGB	19201	1	27	0	0
12	Tripura	Gomati	TGB Udaipur Branch	TGB	33903	7	631	7	631
13	Tripura	Sepahijala	TGB Bishramganj Branch	TGB	33802	3	60	3	60
14	Tripura	North	TGB Dharmanagar Branch	TGB	19001	3	50	0	0
Total						97	3099	117	4082

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	562288	279351	173231	30.81	79520	28.47	38872	6.91	14002	5.01
Gomati Total	750078	380306	275200	36.69	133927	35.22	87070	11.61	34060	8.96
Khowai Total	505843	254743	185724	36.72	86449	33.94	52782	10.43	24597	9.66
North Tripura Total	589684	300013	239330	40.59	120678	40.22	70659	11.98	26815	8.94
Sepahijala Total	703983	355954	254038	36.09	121106	34.02	65082	9.24	26644	7.49
South Tripura Total	682532	334999	217036	31.80	101506	30.30	57334	8.40	13890	4.15
Unokoti Total	429332	215068	156827	36.53	78951	36.71	44114	10.28	18434	8.57
West Tripura Total	1774790	871516	909766	51.26	391872	44.96	488925	27.55	131614	15.10
Tripura State Total	5998530	2991950	2411152	40.20	1114009	37.23	904838	15.08	290056	9.69

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	126580	22.51	62813	22.49	462054	82.17	221813	79.40	562288	100.00	279351	100.00	6005
Gomati Total	246989	32.93	114556	30.12	575403	76.71	283363	74.51	750078	100.00	380306	100.00	9319
Khowai Total	151248	29.90	79634	31.26	374394	74.01	176875	69.43	505843	100.00	254743	100.00	4267
North Tripura Total	173834	29.48	77984	25.99	431134	73.11	209229	69.74	589684	100.00	300013	100.00	5865
Sepahijala Total	245552	34.88	125089	35.14	525509	74.65	243754	68.48	703983	100.00	355954	100.00	7903
South Tripura Total	169427	24.82	80815	24.12	531482	77.87	249559	74.50	682532	100.00	334999	100.00	5180
Unokoti Total	120520	28.07	60657	28.20	317238	73.89	153873	71.55	429332	100.00	215068	100.00	2037
West Tripura Total	874152	49.25	360025	41.31	1290652	72.72	559017	64.14	1774790	100.00	871516	100.00	26851
Tripura State Total	2108302	35.15	961573	32.14	4507866	75.15	2097483	70.10	5998530	100.00	2991950	100.00	67427

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	1769	32.18	2814	51.18	2690	48.93	5498	100.00	356
Gomati Total	11453	3797	33.15	4226	36.90	3655	31.91	11453	100.00	561
Khowai Total	5925	2113	35.66	2802	47.29	3240	54.68	5925	100.00	407
North Tripura Total	7849	3513	44.76	4454	56.75	2976	37.92	7849	100.00	500
Sepahijala Total	8831	2588	29.31	3987	45.15	4486	50.80	8831	100.00	511
South Tripura Total	8330	3128	37.55	3979	47.77	4031	48.39	8330	100.00	727
Unokoti Total	6370	2090	32.81	2315	36.34	2841	44.60	6370	100.00	358
West Tripura Total	37647	20043	53.24	13729	36.47	19946	52.98	37647	100.00	2760
Tripura State Total	91903	39041	42.48	38306	41.68	43865	47.73	91903	100.00	6180



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

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