



राज्य स्तरीय बैंकर्स समिति STATE LEVEL BANKERS' COMMITTEE

त्रिपुरा TRIPURA

153 वीं त्रैमासिक बैठक, सितम्बर 2025

153rd Quarterly Meeting, September 2025

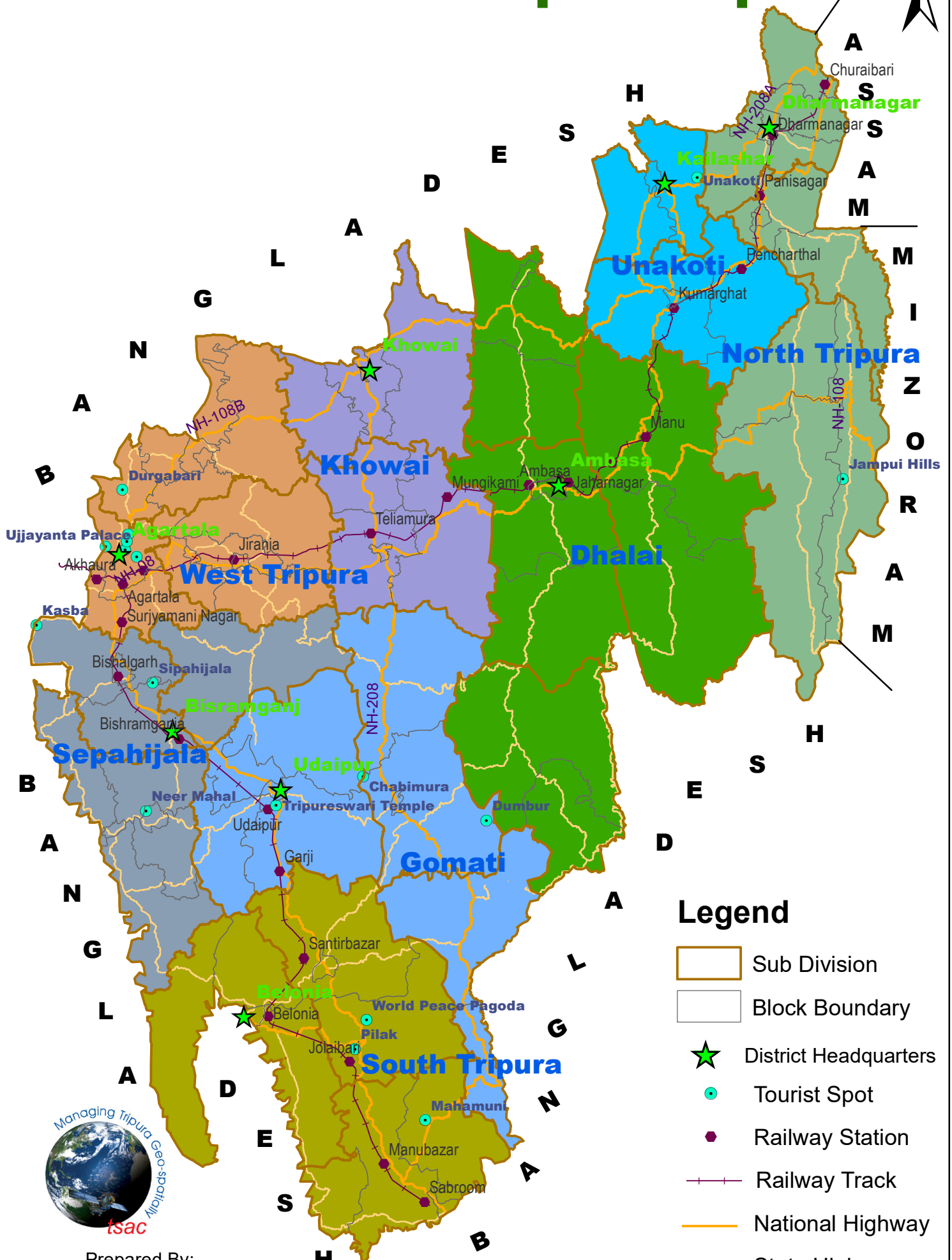
कार्यसूची टिप्पण, AGENDA NOTES

पंजाब नैशनल बैंक
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Administrative Map of Tripura

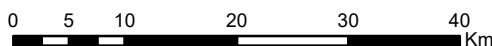


Legend

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



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



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

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

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

Website: www.slbctripura.pnb.in

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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</p> <p>No. of Blocks - 58</p> <p>No. of Autonomous Council - 01</p> <p>No of ULBs (Urban Local Bodies) - 20</p> <p>No of GPs/VCs - 1193</p> <p>Total no of Bank branches- 614</p> <p>Average population covered per branch: 5984 (Including RRB & Co-operative Banks)</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 the 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;">*as per census 2011</p>
<p>PNB RSETI Gomati at Udaipur PNB RSETI Dhalai at Ambassa Canara RUDSETI West Tripura at Agartala TGB RSETI Sepahijala at Bishramganj SBI RSETI Unnakoti at Kumarghat</p>	<p>Proposed RSETIs: PNB RSETI Belonia (South Tripura) SBI RSETI North Tripura at Rajnagar TGB RSETI Khowai at Teliamura</p>
Convener of SLBC	Punjab National Bank

Network of Bank Branches in Tripura as on 30.09.2025

Population Group	March 2023	March 2024	March 2025	June 2025	Sept 2025
RURAL	284	293	298	298	302
% as against total branches	50%	49%	49%	49%	49%
SEMI- URBAN	167	180	185	186	187
% as against total branches	29%	30%	30%	30%	30%
URBAN	120	123	125	125	125
% as against total branches	21%	21%	21%	21%	21%
TOTAL	571	596	608	609	614

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	1	0	5	5	3	13			
Bank of Maharashtra	Public Sector Bank	0	0	1	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	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	0	1	0	0	1	0	0	0	0	2	3	1	6		
Indian Bank	Public Sector Bank	0	0	3	0	0	0	1	0	0	0	1	0	0	0	0	1	0	0	0	0	0	0	0	0	2	1	3	6		
Indian Overseas Bank	Public Sector Bank	0	0	2	0	0	0	0	1	0	0	1	0	0	0	0	0	0	0	1	0	0	0	0	0	1	2	2	5		
Punjab & Sind Bank	Public Sector Bank	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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	9	8	19	4	2	0	2	1	0	5	1	0	7	2	0	4	2	0	3	1	0	3	6	0	37	23	19	79		
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	1	0	0	0	0	0	0	0	0	1	0	1	5	6	12		
Axis Bank	Pvt Bank	3	0	4	0	2	0	0	1	0	0	1	0	0	2	0	0	0	0	0	1	0	0	1	0	3	8	4	15		
Bandhan Bank	Pvt Bank	3	3	4	3	2	0	4	0	0	0	1	0	3	1	0	2	0	0	1	1	0	0	1	0	16	9	4	29		
Federal Bank	Pvt Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	1	1	2	
HDFC Bank	Pvt Bank	6	2	4	1	0	0	0	2	0	0	1	0	0	3	0	0	1	0	0	0	0	2	1	0	9	10	4	23		
ICICI Bank	Pvt Bank	2	0	5	2	0	0	0	2	0	0	1	0	1	1	0	0	1	0	0	2	0	1	1	0	6	8	5	19		
IDBI Bank	Pvt Bank	1	0	1	0	0	0	0	0	0	4	1	0	0	1	0	0	0	0	0	0	0	0	1	0	5	3	1	9		
IDFC Bank	Pvt Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	1	0	1	2		
Indusind Bank	Pvt Bank	1	1	3	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	2	0	1	4	3	8	
Kotak Mahindra Bank	Pvt Bank	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	2
SLICE SFB	Pvt Bank	2	0	2	0	0	0	1	1	0	1	0	0	0	0	0	0	0	0	2	0	0	0	1	0	6	2	2	10		
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	0	2	2	
Ujjivan Bank	Pvt Bank	0	0	3	0	1	0	0	1	0	0	1	0	0	0	0	0	0	0	0	1	0	0	1	0	0	5	3	8		
Yes Bank	Pvt Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	1	0	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	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	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	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	2	3		
TCARDB	Co-Op Bank	0	0	1	0	1	0	0	0	0	0	1	0	0	1	0	0	0	0	0	1	0	0	0	0	0	4	1	5		
Tripura State Co-Op Bank	Co-Op Bank	7	0	12	6	1	0	4	1	0	5	2	1	6	3	0	6	3	0	4	2	0	1	2	0	39	14	13	66		
Total		65	34	124	38	24	0	24	22	0	43	23	1	46	23	0	39	14	0	22	15	0	25	32	0	302	187	125	614		

Bankwise Position of ATMs upto September 2025					
Sl.No.	BANKS	ATM			
		Rural	Semi- Urban	Urban	Total
1	Bank of Baroda	1	3	9	13
2	Bank of India	3	5	3	11
3	Bank of Maharashtra	1	1	0	2
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	1	1	3
9	Punjab National Bank	57	11	20	88
10	State Bank of India	37	88	135	260
11	Union Bank of India	1	4	9	14
12	UCO Bank	9	12	6	27
A	Sub Total of Public Sec. Bank	114	134	190	438
13	AXIS BANK	5	10	6	21
14	Bandhan Bank	1	2	3	6
15	Federal Bank	0	1	2	3
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	1	0	1	2
24	Ujjivan SFB	0	6	2	8
25	SLICE SFB	0	0	0	0
26	Jana SFB	0	0	0	0
27	ESAF SFB	1	2	0	3
B	Sub Total of Pvt. Sec. Bank	27	44	37	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		168	193	232	593

SLBC-TRIPURA

VITAL BANKING STATISTICS

(Amount Rs. in Crore)

Sl.	Parameter	Sept 2024	March 2025	Sept 2025
1	No. of Branches	602	608	614
2	Total Deposits	41236.14	45581.93	46582.44
3	Total Advances	21782.05	22644.73	23169.52
4	CD Ratio	53	50	50
5	CD Ratio with RIDF	57	55	55
6	C+I: Deposit Ratio	75	75	70
7	Priority Sector Advances (PSA)	11390.85	12385.13	13100.08
8	% of PSA to ANBC	55	59	60
9	Agriculture Advances	4344.31	4686.75	4768.72
10	% of Agri Advances to ANBC	21	22	22
11	MSME Advances	4700.79	5259.24	5519.77
12	Education Loans	149.96	159.07	172.39
13	Housing Loans	3045.30	3675.41	3805.58
14	DRI Advances	3.38	3.38	3.38
15	Advance to Schedules Caste	1935.61	1869.84	2110.85
16	Advance to Scheduled Tribe	3809.22	3591.02	3950.55
17	Advances to Women Entrepreneurs	4561.93	4557.66	4120.62
18	% of Advances to Women Entrepreneurs to ANBC	22	22	19
19	Weaker Section Advances	9612.13	6866.27	7535.09
20	% of Weaker Advances to ANBC	46	33	35
21	Minority Community Advances	1275.43	1215.71	1351.78
22	% of Minority Community Advances to ANBC	6.10	5.82	6.20

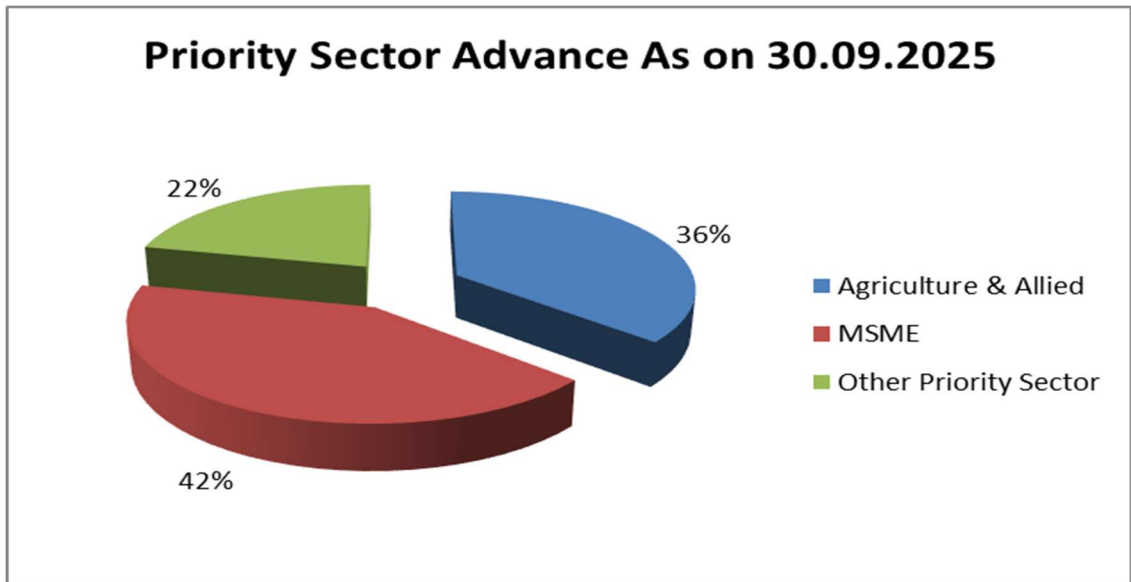
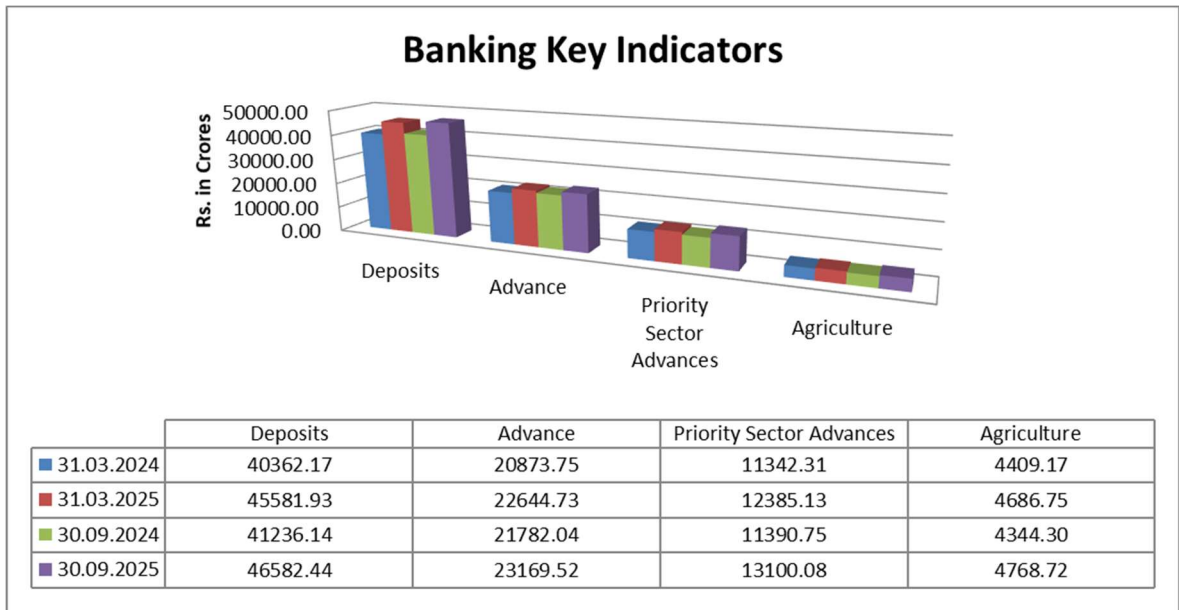
ANBC= Adjusted Net Bank Credit, (ANBC as on Sept – Rs21782.05 Crores).

DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN

(Amount Rs in crore)

Sector	2024-25 As on Sept 2024			2025-26 As on Sept 2025			Y-o-Y
	Plan	Achievement (Apr'24-Sep'24)	% to Target	Plan	Achievement (Apr'25-Sep'25)	% to Target	
Agriculture	3500	1397.74	40	4000	1597.68	40	+1
MSME	4200	2235.28	53	5040	3062.11	60	+5
Other Prisec	1900	993.41	52	2200	713.54	32	-10
Total Prisec	9600	4626.43	48	11240	5373.33	48	+1
Non-Prisec	4800	2336.90	48	5760	3353.51	58	+4
Grand Total	14400	3636.15	48	17000	8726.84	51	+2

Banking Key Indicators for the State of TRIPURA



Quarterly Statement on Priority Sector Advances and Sectoral Deployment of Credit					
	Adjusted Net Bank Credit (ANBC) as on the corresponding date of the preceding year	2178204.86			
	Credit Equivalent of Off Balance sheet Exposures (CEOBE) as on the corresponding date of the preceding year				
Number of Accounts in absolute terms and Amount in Lakhs					
Sl. No	Categories	Disbursements during the Quarter (April to September)		Outstanding at the end of the Quarter as on September 2025	
		No. of A/cs	Amount disbursed	No. of A/cs	Balance O/s
1	Priority Sector	154823	537333.29	850919	1310008.16
I	Agriculture	100578	159768.03	477194	476872.27
(i)	Crop Loans	45780	25714.39	191982	92284.75
(ii)	Investment Credit				
	Out of (ii) above, loans for agriculture implements & machinery				
(iii)	Allied Activities	54798	134053.64	285212	384587.52
(a)	Fisheries	1682	1389.30	62814	43076.22
(b)	Dairying	3353	2916.73	41597	35798.69
(c)	Poultry	762	1206.63	14831	32887.84
(d)	Animal Husbandry				
(e)	Bee keeping				
(f)	Sericulture				
(g)	Others (including WR & FMS)	49001	128540.98	165970	272824.77
	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	29114	306211.48	215146	551977.03
(i)	Micro Enterprises	28264	196215.83	212822	427983.17
(ii)	Small Enterprises	754	87463.45	2124	102600.06
(iii)	Medium Enterprises	96	22532.2	200	21393.80
(iv)	Advances to KVI				
(v)	Other Finance to MSMEs				
III	Export Credit				
IV	Education	1026	1366.85	3810	11628.38
V	Housing	2755	18306.84	22958	199228.87
VI	Renewable Energy	688	1171.15	822	1310.33
VII	Social Infrastructure	159	64.21	472	170.87
VIII	'Others' category under Priority Sector	20503	50444.73	130517	68820.41
2	Loans to Weaker Sections under Priority Sector				
3	Non-Priority Sector Loans	83027	335350.63	365187	1006943.90
I	Agriculture	17	55.04	228	193.86
II	MSME (Service)				
(i)	Micro Enterprises (Service)				
(ii)	Small Enterprises (Service)				
(iii)	Medium Enterprises (Service)				
III	Education Loans	93	997.78	195	5610.73
IV	Housing Loans	1941	23957.69	12857	181329.40
V	Personal Loans under Non-Priority Sector	15977	52142.62	64557	121952.56
VI	Other Non-Priority Sector Loans	64999	258197.5	287350	697857.35
4	Total Loans	237850	872683.92	1216106	2316952.06

Agenda item no -1

ADOPTION OF MINUTES:

The minutes of State Level Bankers' Committee meeting held on **02.09.2025** was circulated to all the members vide convener bank letter no . SLBC/TRP/ Minutes & Advisory/028/2025-26 dated 06.09.2025. 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 18.05.2025			
Sl 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.	C.D Ratio of the state remain stagnant at 50% however 02 banks namely UCO Bank & Punjab National Bank have shown increase in CD ration Q-o-Q as well as Y-o-Y.
2	Implementation of Annual Credit Plan:	All Banks to strive for achieving 100% achievement against ACP Targets of FY 2025-26 by March 2026.	All Banks put together have achieved 51% of the annual target as on 30.09.2025 which translates into Rs8726.84 crore.
3	Issuance of KCC	All Banks to strive for increasing flow of credit to Agriculture sector particularly KCC where achievement was 18% of the annual Target as on 30.06.2025.	All Banks put together have achieved 65% of the annual target i.e.45780 KCC application during the period 01.04.2025 to 30.09.2025.
4	Flow of Credit to ARDD & Fisheries Sector.	All Banks to strive for increasing flow of credit to ARDD sector. PNB to clear all pending proposal under National Livestock Mission. Tripura Gramin Bank to clear pending proposal of Animal Husbandry Infrastructure Development Fund (AHIDF).	No significant progress has been reported by members in the sector during the period under review however members banks are exploring the avenues to expand the credit outreach.
5	MSME Financing & Employment Generation Scheme	All Banks to revisit their strategies regarding sanctioning of loan under flagship schemes like PEMGP, PM Vishwakarma, Swavalamban where rejection rate is too high.	Performance under Govt Sponsored Scheme (GSS) as on 30.09.2025 is as follow: - PMEGP – 114 no of cases sanctioned against annual target of 679 and 610 sponsored cases. Swavalmban – 435 no of cases sanctioned against 4000 annual target and 2171 sponsored cases. PM Vishwakarma – 4250 no of cases sanctioned against 11757 cases since inception of the scheme. PMFME – 39 no of cases sanctioned against annual Target of 70 and 195 sponsored applications. PM SVANidhi scheme is revamped and launched from Oct'25 hence no progress is reported during the period under review.

IMPLEMENTATION OF ANNUAL CREDIT PLAN (ACP)

All the banks put together disbursed Rs. 8726.84 crores as on 30.09.2025 against Annual Target of Rs. 17000.00 crore which translates into 51% of ACP 2025-26 during the period April'25 to Sept'25. The Achievement under Agriculture sector is 40% whereas MSME and OPS are 61% and 32% of the ACP Targets respectively as on 30.09.2025.

A comparative position of achievement in disbursement under ACP 2025-26 as on 30.09.2025 with the corresponding period of the previous year is as under:

2024-25 As on Sept 2024				2025-26 As on Sept 2025			Y-o-Y
Sector	Plan	Achievement (Apr'24-Sep'24)	% to Target	Plan	Achievement (Apr'25-Sep'25)	% to Target	
Agriculture	3500	1397.74	40	4000	1597.68	40	+0
MSME	4200	2235.28	53	5040	3062.11	61	+8
Other Prisec	1900	993.41	52	2200	713.54	32	-20
Total Prisec	9600	4626.43	48	11240	5373.33	48	+0
Non-Prisec	4800	2336.90	48	5760	3353.51	58	+10
Grand Total	14400	3636.15	48	17000	8726.84	51	+2

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

Sector	Bank Type	FY 2024-25 (As on September 2024)			FY 2025-26 (As on September 2025)			Amount in Lakhs
		ACP Target	ACP Achievement	Achievement %	ACP Target	ACP Achievement	Achievement %	Y-o-Y Growth %
Agriculture	PSB	60524.00	23673.50	39	70714.00	25721.75	36	9
	Pvt	108665.00	37657.14	35	122521.00	43286.18	35	15
	RRB	104532.00	36358.17	35	119513.00	45404.16	38	25
	Co-Op	76279.00	42084.88	55	87252.00	45355.94	52	8
MSME	PSB	229841.00	125592.40	55	274566.00	168825.74	61	34
	Pvt	95494.00	69436.90	73	126123.00	95940.72	76	38
	RRB	68258.00	14935.19	22	71613.00	25292.28	35	69
	Co-Op	26407.00	13563.22	51	31698.00	16152.74	51	19
Other Priority Sector	PSB	28220.00	7232.67	26	18789.00	10969.85	58	52
	Pvt	12914.00	23796.31	184	50153.00	13539.26	27	-43
	RRB	136882.00	61573.47	45	136000.00	37917.93	28	-38
	Co-Op	11426.00	6738.83	56	15058.00	8926.74	59	32
Total Priority Sector	PSB	318585.00	156498.57	49	364069.00	205517.34	56	31
	Pvt	217073.00	130890.35	60	298797.00	152766.16	51	17
	RRB	309672.00	112866.83	36	327126.00	108614.37	33	-4
	Co-Op	114670.00	62386.93	54	134008.00	70435.42	53	13
Non-Priority Sector	PSB	270882.00	115692.38	43	280993.00	182697.39	65	58
	Pvt	173804.00	96352.46	55	248757.00	96896.93	39	1
	RRB	19714.00	12812.87	65	27580.00	43736.98	159	241
	Co-Op	15600.00	8831.90	57	18670.00	12019.33	64	36
Grand Total	PSB	589467.00	272190.95	46	645062.00	388214.73	60	43
	Pvt	390877.00	227242.81	58	547554.00	249663.09	46	10
	RRB	329386.00	125679.70	38	354706.00	152351.35	43	21
	Co-Op	130270.00	71218.83	55	152678.00	82454.75	54	16

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.8726.84 Crore was disbursed during the period April'25 to Sept'25, thereby achieving 51% 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. 5373.33 crore during the period April'25 to Sept'25 and achievement index was 48% whereas the achievement in last year is 48 % and in absolute terms banks altogether disbursed Rs. 4626.43 crores during the corresponding period of FY 2024-25. Thus banks altogether disbursed 16% higher than that of the disbursement made in absolute terms in FY 2024-25 in the corresponding period.
- ❖ 07 Public sector Banks out of 12 namely State Bank of India, Punjab National Bank, UCO Bank, Union Bank of India, Central Bank of India, Punjab & Sind Bank, Indian Bank have surpassed their proportionate ACP target whereas 06 Private Sector Banks out of 15 and Tripura State Co-operative Bank have achieved or surpassed the proportionate ACP target i.e. 50% of Annual ACP target 2025-26 however only Regional Rural Bank operating in the state could not achieved this feat in Q2 of FY 2025-26.
- ❖ During the FY 2025-26 Banks altogether disbursed Rs.1597.68 crore to Agriculture Sector against the target of Rs.4000 crores and achieved 40% of the target. Achievement in Agriculture Sector for Public Sector Banks, Private Sector Banks, RRB & Co-operative is 36%, 35%, 38% and 52% respectively.
- ❖ Under the MSME sector Banks together disbursed Rs. 3062.11 crore during the period April'25 to Sept'25 of FY 2025-26 as against the target of Rs.5040 crores thereby achieving 60% of the annual target whereas in corresponding period of the last financial year 2024-25 it was 53%.
- ❖ In Other Priority Sector, the decline is basically reported by private sector Bank namely Bandhan Bank (reduction by 125 crore Y-o-Y basis) and by Regional Rural Bank i.e. Tripura Gramin Bank (reduction by 237 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 30.09.2025

(Amount in ₹Crores)

Particulars	As on 31 st Mar'24	As on 30 th Sep'24	As on 31 st Mar'25	As on 30 th June'25	As on 30 th Sep'25	Q-o-Q growth	Q-o-Q Growth in %	Y-o-Y growth	Y-o-Y Growth in %
Deposits	40,362	41,236	45,581	45,139	46,582	1443	3%	4,611	13%
Advances	20,874	21,782	22,644	22,666	23,170	504	2%	1,496	7%
CD Ratio	52	53	50	50	50	Nil	-	-3	-
CD Ratio with RIDF	57	57	55	55	55	Nil	-	-2	-

Variation of CD ratio of member banks (31.03.2024 to 30.09.2025)

SI. No.	BANKS	31.03.2024	30.09.2024	31.12.2024	31.03.2025	30.06.2025	30.09.2025
1	Bank of Baroda	63	59	60	54	59	58
2	Bank of India	83	83	80	67	62	59
3	Bank of Maharashtra	43	102	121	195	145	180
4	Canara Bank	55	56	45	43	49	46
5	Central Bank of India	26	30	31	31	32	35
6	Indian Bank	27	28	29	30	30	27
7	Indian Overseas Bank	45	49	45	32	49	45
8	Punjab & Sind Bank	31	30	28	28	29	34
9	Punjab National Bank	34	34	34	36	36	37
10	State Bank of India	48	47	47	46	45	45
11	UCO Bank	29	32	39	40	41	43
12	Union Bank of India	34	37	31	30	33	33
13	AXIS BANK	41	45	44	39	38	38
14	Bandhan Bank	100	237	106	103	99	95
15	Federal Bank	42	50	52	60	48	48
16	HDFC	59	60	64	55	63	57
17	ICICI	128	118	114	98	103	112
18	IDBI BANK	44	42	22	26	29	25
19	IDFC First Bank	40	49	45	23	23	23
20	Indusind Bank	600	696	710	709	742	781
21	Kotak Mahindra Bank	0	7	6	5	5	4
22	South Indian Bank	35	35	32	30	30	30
23	Ujjivan Bank	94	75	78	92	102	111
24	YES Bank	9	10	12	11	17	23
25	SLICE SFB	44	27	23	20	18	20
26	Jana Small Finance Bank	63	41	39	77	167	166
27	ESAF Small Finance Bank	60	386	324	279	263	237
28	Tripura Gramin Bank	41	40	40	40	41	41
29	ACUB	16	16	20	24	27	28
30	TCARDB	0	0	0	0	0	0
31	TSCB	80	78	78	69	71	69
	GRAND TOTAL	52	53	51	50	50	50

Trend Analysis of CD ratio for 10 major banks (in terms of Business)

BANKS	31.03.2024	30.09.2024	31.12.2024	31.03.2025	30.06.2025	30.09.2025	Y-O-Y change	Q-o-Q Change
ICICI	128	118	114	98	103	112	-6	9
Bandhan Bank	100	237	106	103	99	95	-142	-4
TSCB	80	78	78	69	71	69	-9	-2
HDFC	59	60	64	55	63	57	-3	-6
Canara Bank	55	56	45	43	49	46	-10	-3
State Bank of India	48	47	47	46	45	45	-2	0
Tripura Gramin Bank	41	40	40	40	41	41	1	0
Punjab National Bank	34	34	34	36	36	37	3	1
Union Bank of India	34	37	31	30	33	33	-4	0
UCO Bank	29	32	39	40	41	43	11	2

- ❖ 5 Banks have shown decrease in CD ratio Y-o-Y as well as Q-o-Q namely Bandhan Bank, Tripura State Co-operative Bank, HDFC Bank, Canara Bank & Union Bank.
- ❖ 7 Banks have shown decrease in CD ratio Y-o-Y namely ICICI Bank, State Bank of India, Bandhan Bank, Tripura State Co-operative Bank, HDFC Bank, Canara Bank & Union Bank.
- ❖ 2 Banks have shown increase in CD ratio Y-o-Y as well as Q-o-Q namely UCO Bank & Punjab National Bank.

District wise CD ratio :

District	C D Ratio						
	March 2024	Sept 2024	March 2025	June 2025	Sept 2025	Q-o-Q change	Y-o-Y change
North Tripura	59	64	63	63	60	-3	-4
Unakoti	68	69	69	71	69	-2	No change
South Tripura	63	65	60	66	58	-8	-7
Gomati	69	69	70	66	68	+2	-1
West Tripura	42	43	39	40	40	No change	-3
Sepahijala	64	61	59	58	59	+1	-2
Khowai	65	63	62	62	60	-2	-3
Dhalai	98	98	98	99	92	-7	-6
Total State	52	53	50	50	50	No change	-2

KEY BANKING PARAMETERS OF THE STATE AS ON 30.09.2025

Sl.	Parameter	Sep-24	Mar-25	Jun-25	Sep-25	Q-o-Q Variation	Y-o-Y Variation
1	No. of Branches	602	608	609	614	0.82	1.99
2	Total Deposits	41236.14	45581.93	45139.11	46582.44	3.20	12.97
3	Total Advances	21782.05	22644.73	22666.19	23169.52	2.22	6.37
4	Priority Sector Advances (PSA)	11390.85	12385.13	12614.36	13100.08	3.85	15.01
5	% of PSA to ANBC	55	59	60	60		
6	Agriculture Advances	4344.31	4686.75	4749.74	4768.72	0.40	9.77
7	% of Agri Advances to ANBC	21	22	22	22		
8	MSE Advances	4700.79	5259.24	5163.7	5519.77	6.90	17.42
9	Education Loans	149.96	159.07	168.47	172.39	2.33	14.96
10	Housing Loans	3045.3	3675.41	3715.73	3805.58	2.42	24.97
11	DRI Advances	3.38	3.38	3.38	3.38	0.00	0.00
12	Advance to Schedules Caste Community	1935.61	1869.84	1865.59	2110.85	13.15	9.05
13	Advance to Scheduled Tribe community	3809.22	3591.02	3605.56	3950.55	9.57	3.71
14	Advances to Women Entrepreneurs	4561.93	4557.66	3491.1	4120.62	18.03	-9.67
15	% of Advances to Women Entrepreneurs to ANBC	22	22	16	19		
16	Weaker Section Advances	9612.13	6866.27	7502.42	7535.09	0.44	-21.61
17	% of Weaker Advances to ANBC	46	33	35	35		
18	Minority Community Advances	1275.43	1215.71	1240.03	1351.78	9.01	5.99
19	% of Minority Community Advances to Prisec Advances	6.1	5.82	5.86	6.2	5.80	1.64

KEY HIGHLIGHTS OF PERFORMANCE OF BANKS DURING FY 2024-25

1. Total Bank branches in the state increased from 602 as on 30.09.2024 to 614 as on 30.09.2025 where 06 branches opened in Rural area, 04 in Semi Urban area and 02 branches in Urban area during 01.10.2024 to 30.09.2025.
2. Total deposit shown a growth of 13% Y-o-Y (3.20% Q-o-Q) basis whereas Advance shown a growth of 6% (2% Q-o-Q).
3. Priority sector Advance increased by 15% Y-o-Y (4% Q-o-Q) basis thereby achieving 60% (to ANBC) Priority Sector Advance as on 30.09.2025 which was 55% as on 30.09.2024.
4. In case of Agriculture credit, it was increased to Rs.4769 crore as on 30.09.2025 from 4344 crore as on 30.09.2024 registering a growth of 10%.
5. Advance to MSMEs shown a healthy growth of 17% Y-o-Y basis to Rs.5520 crore on 30.09.2025 from 4701 crore as on 30.09.2024.
6. Housing Loan & Education Loan portfolio also increased by Rs.760 crores and Rs. 22 crores registering a Y-o-Y growth of 25% & 15% respectively as on 30.09.2025.
7. Advance to SC community increased from Rs. 1936crores as on 30.09.2024 to Rs.2111 crores as on 30.09.2025 registering a growth of 9% whereas advances to ST community increased from Rs. 3809 crores as on 30.09.2024 to Rs. 3951 crores as on 30.09.2025 with Y-o-Y growth of 4%

(in decreasing order)

TOP 10 BANKS IN TERMS OF BUSINESS AS ON 30.09.2025					
SI No.	BANKS	No of Branches	Deposit	Advance	Total Business
1	State Bank of India	79	1394230.17	620711.07	2014941.24
2	Tripura Gramin Bank	150	1019331.91	415311.48	1434643.39
3	Punjab National Bank	70	581455.50	215878.12	797333.62
4	TSCB	66	394380.98	273822.02	668203.00
5	Bandhan Bank	29	179912.33	170020.00	349932.33
6	HDFC	23	137964.02	79103.09	217067.11
7	UCO Bank	30	147841.90	63243.79	211085.69
8	Canara Bank	19	115179.47	53240.01	168419.48
9	ICICI	19	78085.31	87273.29	165358.60
10	Union Bank of India	12	110291.77	36146.26	146438.03

Issuance of KCC during the year 2025-26

All Banks together sanctioned 45780 KCC amounting to Rs 257.14 Crores during FY 2025-26 as on 30.09.2025 thereby achieving 65 % of the Annual Target 70191 Nos.

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

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
Sept-2024	2024-25	52277	26394	20252.47	50
March-2025	2024-25	52277	54600	44998.21	104
Sept-2025	2025-26	70191	45780	25714.38	65

Bank wise performance in KCC as on 30.09.2025

(Amt in Lacs)

Sl.No.	BANKS	Target	Total KCCs Sanctioned		Fresh KCCs Sanctioned	
			No.	Amt.	No.	Amt.
1	Bank of Baroda	341	45	74.80	24	52.27
2	Bank of India	851	1007	1622.72	205	343.69
3	Bank of Maharashtra	47	0	0.00	0	0.00
4	Canara Bank	2872	334	443.01	159	242.92
5	Central Bank of India	1794	484	931.46	33	13.33
6	Indian Bank	21	36	17.68	6	2.78
7	Indian Overseas Bank	34	19	25.92	15	19.29
8	Punjab & Sind Bank	23	0	0.00	0	0.00
9	Punjab National Bank	15145	3046	2899.84	1270	416.84
10	State Bank of India	15947	11613	6402.34	3114	1506.61
11	UCO Bank	1895	480	1048.88	255	214.62
12	Union Bank of India	965	272	301.80	152	242.19
13	Axis Bank	1081	223	1333.41	179	861.83
14	Bandhan Bank	501	0	0.00	0	0.00
15	Federal Bank	1412	2235	389.84	2235	389.84
16	HDFC	501	217	420.03	217	420.03
17	ICICI	2054	0	0.00	0	0.00
18	IDBI Bank	812	128	68.41	42	21.43
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	24617	8885.62	13027	4987.95
29	ACUB	48	0	0.00	0	0.00
30	TSCB	3772	1024	848.62	353	208.39
TOTAL		70191	45780	25714.38	21286	9944.01

Following Banks have not sanctioned a single KCC during the period 01.04.2025 to 30.09.2025: -

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

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

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

Notification for Pradhan Mantri Fasal Bima Yojana for Kharif 2025-26 is notified in the state and cutoff date for enrollment under the scheme is extended till 31.10.2025.

The progress of coverage of farmers under PMFBY for Kharif 2025-26 is given below: -

District	Kharif 2024-25	
	Loanee Farmers	Non- Loanee Farmers
Dhalai	3015	5346
Gomati	2764	9038
Khowai	3663	3793
North Tripura	1121	8071
Sepahijala	1730	3934
South Tripura	7434	9120
Unakoti	1503	2729
West Tripura	1173	6779
Total	22403	48810

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 30.09.2025 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
Bank Of Baroda	0	0	0	1	0	0	1
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	5	1	2	3	3	0	12
GRAND TOTAL	11	11	6	16	7	1	46

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 7371 accounts (achievement of 35.10%) with corresponding disbursement amount of Rs. 197.28 crores (achievement of 32.88%) as on 30.09.2025: -

NATIONAL RURAL LIVELIHOODS MISSION BANK LINKAGE FY 2025-26 as on 30.09.2025							
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	400	940.00	449	1467.9	112.25	156.16
2	CANARA BANK	340	510.00	258	136.9	75.88	26.84
3	CENTRAL BANK OF INDIA	130	180.00	141	218.05	108.46	121.14
4	INDIAN BANK	0	0.00	13	39.04	#DIV/0!	#DIV/0!
5	INDIAN OVERSEAS BANK	0	0.00	15	11.53	#DIV/0!	#DIV/0!
6	PUNJAB AND SIND BANK	0	0.00	8	8.99	#DIV/0!	#DIV/0!
7	PUNJAB NATIONAL BANK	2870	14900.00	2751	3915.17	95.85	26.28
8	STATE BANK OF INDIA	670	1060.00	361	852.44	53.88	80.42
9	UCO BANK	690	860.00	402	957.12	58.26	111.29
10	UNION BANK OF INDIA	120	210.00	32	120.73	26.67	57.49
	Public Sector Bank	5220	18660.00	4430	7727.87	84.87	41.41
11	TRIPURA GRAMIN BANK	10850	35000.00	2316	10042.46	21.35	28.69
	Regional Rural Bank	10850	35000.00	2316	10042.46	100.00	100.00
12	HDFC BANK LTD	40	100.00	0	0.00	0.00	0.00
13	IDBI BANK LTD	20	30.00	3	3.60	15.00	12.00
	Private Sector Bank	60	130.00	3	3.60	5.00	2.77
14	TRIPURA CO-OP APEX BANK LTD	4870	6210.00	622	1953.91	12.77	31.46
	Coperative Bank	4870	6210.00	622	1953.91	12.77	31.46
	Grand Total	21000	60000.00	7371	19727.84	35.10	32.88

Deendayal Jan Aajeevika Yojana- Shehri

Department of Financial Services, Ministry of Finance, Government of India vide letter F. No.6/15/2025-MO-DFS dated 18-06-2025 has informed about implementation of the Financial Inclusion and Enterprise Development (FI&ED) component under Deendayal Jan Aajeevika Yojana-Shehri (DJAY-S), a newly launched mission for urban poverty alleviation, on a pilot basis. In the state of Tripura Agartala has been identified by the ministry for this pilot run.

The progress of implementation as on 30.09.2025 is given below: -

Individual Loan of VoG Category Sponsored to Banks under D-JAY(S) at Agartala									
SL	Bank Name	Applications Sponsored by Task Force Committee	Application Picked up by Banks	Sponsored Amount (in Rs.)	Applications Sanctioned	Disbur sed	Disburse d Amount (in Rs.)	Returned	Pending
1	BANK OF BARODA	4	4	635000	0	0	0	1 (defaulter)	3
2	BANK OF INDIA	3	3	500000	0	0	0	2(defaulter)	1
3	CANARA BANK	2	2	680000	0	0	0	2(defaulter)	0
4	INDIAN OVERSEAS BANK	1	1	50000	0	0	0	1 (defaulter)	0
5	PUNJAB NATIONAL BANK	17	17	2305000	3	0	0	2(defaulter)	15
6	STATE BANK OF INDIA	9	9	835000	0	0	0	0	9
7	Tripura Gramin Bank	7	7	600000	2	2	100000	1	4
8	Tripura State Co-operative Bank	1	1	50000	0	0	0	0	1
9	UNION BANK OF INDIA	4	4	540000	3	2	100000	0	2
	Total	48	48	6195000	8	4	200000	9	35

Joint Liability Group Loan of VoG Category Sponsored to Banks under D-JAY(S) at Agartala									
Sl.No	Bank Name	Applications Sponsored by Task Force Committee	Application Picked up by Banks	Sponsored Amount (in Rs.)	Applications Sanctioned	Disbur sed	Disburse d Amount (in Rs.)	Returned	Pending
1	Tripura Gramin Bank	2	2	410000	0	0	0	0	2
	Total	2	2	410000	0	0	0	0	2

Self Help Groups Loan Sponsored to Banks under D-JAY(S) at Agartala									
Sl.No	Bank Name	Applications Sponsored by Task Force Committee	Application Picked up by Banks	Sponsored Amount (in Rs.)	Applications Sanctioned	Disbur sed	Disburse d Amount (in Rs.)	Returned	Pending
1	BOB	1	1	150000	0	0	0	0	1
2	BOM	9	9	3100000	5	5	1500000	0	2
3	CANARA BANK	4	4	950000	3	3	600000	0	1
4	INDIAN OVERSEAS BANK	1	1	200000	0	0	0	0	1
5	PUNJAB NATIONAL BANK	9	9	3350000	5	5	2350000	0	3
6	Tripura Gramin Bank	206	206	83300000	172	172	72050000	2	32
7	Tripura State Co-operative Bank	9	9	2700000	9	9	2700000	0	0
8	UCO Bank	4	4	1200000	1	1	200000	0	3
	Total	243	243	94950000	195	195	79400000	2	43

GOVERNMENT SPONSORED SCHEMES (GSS)

a) PMEGP

For the FY 2025-26, 610 PMEGP cases were sponsored to the bank branches against out of which 114 cases were sanctioned amounting to Rs. 983.96 lakhs as on 30.09.2025. The Target for FY 2025-26 is fixed for 679 number of cases.

(Rs/ lac)

Scheme	Prog. Year	Target	Spon.	Sanctioned		Disbursed***	
		No	No	No	Amt	No	Amt
PMEGP							
As on 31.03.2023	2022-23	2164	3098	1021	6644.57	708	3612.22
As on 31.03.2024	2023-24	1712	2346	994	6424.39	841	4406.45
As on 31.03.2025	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
As on 30.09.2025	2025-26	679	610	114	983.96	390	2180.33

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

SI.No.	NAME OF THE BANK	TARGET	SPONSORED		SANCTIONED		DISBURSED		REFERRED BACK FOR RECTIFICATION	REJECTED	PENDING	ACHIEVEMENT %AGE
		NO	NO	AMT.	NO	AMT.	NO	AMT.	NO	NO	NO	NO
A	Sub Total of Public Sec. Bank	390	336	3475.57	81	674.02	276	1548.89	130	99	156	21
B	Sub Total of Pvt. Sec. Bank	29	13	161.86	1	10.00	1	8.14	1	0	12	3
C	Sub Total of RRB	170	188	1579.17	32	299.94	39	269.65	23	50	106	19
D	Sub Total of Coop.Banks	90	73	627.40	0	0.00	74	353.65	49	1	72	0
GRAND TOTAL		679	610	5844.00	114	983.96	390	2180.33	203	150	346	17

b) SWAVALAMBAN

For the FY 2025-26, 2171 cases have been sponsored to the bank branches against the target of 4000 cases, out of which 435 cases were sanctioned amounting to Rs. 1664.45 lakhs as on 30.09.2025.

(Rs/ lac)

Scheme	Prog. Year	Target	Spon.	Sanctioned		Disbursed***	
		No	No	No	Amt	No	Amt
As on 31.03.2023	2022-23	4000	8216	2392	7872.78	1242	3603.54
As on 31.03.2024	2023-24	4000	7152	1979	6700.05	817	2325.60
As on 31.03.2025	2024-25	4000	4293	1310	5208.70	177	827.25
As on 30.06.2025	2024-25	4000	4293	1360	4699.02	588	1634.32
As on 30.09.2025	2025-26	4000	2171	435	1664.45	110	347.33

AGENCY WISE PERFORMANCE UNDER SWAVALAMBAN DURING FY 2024-25

BANK-WISE POSITION IN IMPLEMENTATION OF SWAVALAMBAN FOR THE STATE OF TRIPURA FOR THE PROGRAMME YEAR 2025-26 AS ON SEPTEMBER 2025

Name of Bank	Achievement for the Financial Year 2025-26								(Amt. in lakhs)
	Target	Sponsored		Sanctioned		Disbursed		Rejected	Achievement
	No	No	Amt	No	Amt	No	Amt	No	%
Total of Public Sector Banks	1777	954	4942.16	193	705.79	23	65.06	314	11
Total of Private Sector Banks	63	5	21.08	0	0.00	0	0.00	0	0
Total of Regional Rural Bank	1502	872	3887.65	217	876.83	64	212.18	490	14
Total of State Co-Op Banks	658	340	1484.56	25	81.83	23	70.09	38	4
GRAND TOTAL	4000	2171	10335.45	435	1664.45	110	347.33	842	11

b) PM VISHWAKARMA

In case of PM Vishwakarma Banks together sanctioned 4250 applications under the scheme against 11757 applications as on 30.09.2025.

BANK WISE PERFORMANCE UNDER PM VISHWAKARMA AS ON 30.09.2025

PM Vishwakarma as on 30.09.2025											
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 Guideline/Purpose of Loan not same as proposed
BANK OF BARODA	Public Sector Bank	120	116.00	36	7	35	77	12	33	10	22
BANK OF INDIA	Public Sector Bank	202	193.20	77	14	70	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	245	240.50	68	11	66	166	35	30	21	80
CENTRAL BANK OF INDIA	Public Sector Bank	55	51.00	21	4	18	30	4	14	6	6
INDIAN BANK	Public Sector Bank	40	40.00	24	1	22	15	6	3	3	3
INDIAN OVERSEAS BANK	Public Sector Bank	82	77.50	38	0	36	44	4	12	10	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	1891	1864.60	769	19	750	1103	142	360	342	259
STATE BANK OF INDIA	Public Sector Bank	2395	2307.65	744	41	720	1610	81	346	655	528
UCO BANK	Public Sector Bank	648	633.10	388	11	204	249	13	24	82	130
UNION BANK OF INDIA	Public Sector Bank	86	82.80	36	1	24	49	8	24	6	11
Total of Public Sector Bank		5766	5608.35	2201	109	1945	3456	325	874	1166	1091
AXIS BANK	Pvt Sector Bank	19	18.40	3	11	3	5	0	0	1	4
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	11	0	12	5	3	0	4
ICICI BANK LTD	Pvt Sector Bank	10	9.00	1	2	1	7	0	6	0	1
IDBI BANK LTD	Pvt Sector Bank	19	18.50	3	0	3	16	1	2	8	5
INDUSIND BANK	Pvt Sector Bank	1	1.00	0	1	0	0	0	0	0	0
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		79	76.90	7	31	7	41	6	12	9	14
TRIPURA GRAMIN BANK	Regional Rural Bank	5164	5009.98	1878	150	1675	3136	226	1102	1229	579
Total of Regional Rural Bank		5164	5009.98	1878	150	1675	3136	226	1102	1229	579
TRIPURA STATE CO-OP.BANK LTD.	Co-Operative Bank	748	734.75	164	452	126	132	4	46	59	23
Total of Co-Operative Bank		748	734.75	164	452	126	132	4	46	59	23
Grand Total		11757	11429.98	4250	742	3753	6765	561	2034	2463	1707

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, 170 cases have been sponsored to the bank branches, out of which 39 cases were sanctioned as on 30.09.2025.

PMFME Position for FY 2025-26 as on September 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	5	0	4	1	0
3	CANARA BANK	4	0	0	0	0	0
4	CENTRAL BANK OF INDIA	1	2	0	1	1	0
5	INDIAN BANK	0	2	1	0	1	0
6	INDIAN OVERSEAS BANK	1	0	0	0	0	0
7	PUNJAB NATIONAL BANK	10	49	10	24	15	0
8	STATE BANK OF INDIA	14	37	3	12	22	0
9	UCO BANK	5	19	8	3	8	0
10	UNION BANK OF INDIA	2	2	1	0	1	0
Sub- Total for Public Sector Banks		42	116	23	44	49	0
11	AXIS BANK	1	0	0	0	0	0
12	BANDHAN BANK	1	1	0	1	0	0
13	HDFC Bank	1	3	0	3	0	0
14	ICICI BANK	1	3	1	2	0	0
15	IDBI BANK	1	2	0	1	1	0
	UJJIVAN SFB	0	1	0	1	0	0
Sub- Total for Private Sector Banks		5	9	1	8	1	0
16	TRIPURA GRAMIN BANK	18	60	14	24	22	0
Sub- Total for Regional Rural Banks		18	60	14	24	22	0
17	TRIPURA STATE CO-OPERATIVE BANK	5	10	1	9	0	0
Sub- Total for Co-Operative Banks		5	10	1	9	0	0
Grand Total		70	195	39	85	72	0

d) PM SVANidhi

The Government of India introduced the Pradhan Mantri Street Vendor's Atma Nirbhar Nidhi (PM SVANidhi) Scheme in June 2020 - the first micro-credit program designed specifically for Urban Street Vendors. The scheme was originally launched for a period up to March 31,2022 and then the scheme was further extended with the approval of Cabinet Committee on Economic Affairs for a lending period of loans till December 31,2024.

The Union Cabinet in its meeting dated 27th August 2025 has approved the restructuring and extension of lending period till March 2030. The Revised Scheme Guidelines and Loan Operational Guidelines have been circulated vide Ministry of Finance, Department of Financial Services letter F. No. 16/1/2021-MODFS dated 10.09.2025.

Revised guideline include: -

- ❖ 1 st Tranche ₹15000
- ❖ 2 nd Tranche ₹25000
- ❖ 3 rd Tranche ₹50000

On timely or early repayment of a tranche, the vendors will be eligible for the next tranche of working capital term loan with enhanced limit.

- ❖ A UPI linked RuPay Credit Card will be available as an additional facility for PM SVANidhi beneficiaries who have successfully repaid their 2nd tranche loan and are eligible for 3rd tranche loan under the PM SVANidhi Scheme. This card will be a domestic card and initially the credit limit will be ₹10,000 which will be gradually increased to ₹30,000, the card will be valid for a period of 5 years

The synopsis of progress as on 23.10.2025 since inception is appended below: -

PMSVANidhi Position as on 22.10.2025																	
SL No	Name of Bank	Applications			Sanctioned			Disbursed			Returned			Loans Repaid			Digitally Active
		1st Dose	2nd Dose	3rd Dose	1st Dose	2nd Dose	3rd Dose	1st Dose	2nd Dose	3rd Dose	1st Dose	2nd Dose	3rd Dose	1st Dose	2nd Dose	3rd Dose	
1	Annapurna Finance	26	15	0	26	0	0	26	0	0	0	15	0	24	0	0	20
2	Axis Bank	9	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0
3	Bandhan Bank	11	0	0	0	0	0	0	0	0	9	0	0	0	0	0	0
4	Bank of Baroda	29	15	1	20	5	1	20	5	0	2	4	0	13	1	0	14
5	Bank of India	109	51	8	92	25	5	92	25	5	13	21	1	72	9	0	58
6	Bank of Maharashtra	15	16	0	12	7	0	12	6	0	3	9	0	11	0	0	6
7	Canara	137	86	28	118	43	14	117	43	14	15	27	6	102	34	0	79
8	Central Bank of India	89	53	11	80	34	7	79	33	5	9	13	0	61	12	0	34
9	HDFC	107	26	5	49	6	1	49	6	1	58	19	3	42	6	0	24
10	ICICI	2	0	0	0	0	0	0	0	0	2	0	0	0	0	0	0
11	IDBI	25	8	3	15	4	2	15	4	2	9	2	0	8	3	0	8
12	Indian Bank	36	29	2	32	9	1	32	9	1	4	2	0	28	2	0	16
13	Indian Oversease Bank	33	21	10	22	14	5	22	14	5	10	4	4	21	12	0	17
14	Punjab National Bank	1098	629	176	1022	426	137	1021	422	134	62	159	23	726	184	1	417
15	South Indian Bank	2	1	0	1	0	0	1	0	0	0	0	0	1	0	0	1
16	State Bank of India	1863	1183	311	1711	700	173	1705	678	158	129	183	36	1163	320	33	993
17	Tripura Gramin Bank	1903	675	220	1673	537	172	1653	526	165	165	97	22	680	228	2	410
18	TSCBL	550	80	16	266	43	8	250	38	7	42	0	0	78	19	0	56
19	UCO Bank	621	253	67	503	166	58	501	161	57	106	79	3	274	72	0	196
20	Ujjivan Small Finance	3	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1
21	Union Bank	66	35	13	52	24	4	52	23	4	12	5	1	41	13	0	27
	Total	6734	3176	871	5696	2043	588	5648	1993	558	651	639	99	3346	915	36	2377

Agenda item no - 09**Pradhan Mantri Mudra Yojana (PMMY)**

All Financial Institutions have made an achievement of Rs. 1063.80 Crores sanction in 108863 number of accounts for the period April 2025 – Sept 2025.

Pradhan Mantri Mudra Yojana in Tripura for FY 2025-26 (As on 30.09.2025)															
[Amount Rs. in Crore]															
Bank Name	Shishu			Kishore			Tarun			Tarun Plus			Total		
	(Loans up to Rs. 50,000)			(Loans from Rs. 50,001 to Rs.			(Loans from Rs. 5.00 to Rs.			(Loans from Rs. 10.00 to Rs.					
	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	2260	7.72	7.41	4485	101.66	98.43	1554	124.25	121.14	29	3.43	3.19	8328	233.63	230.17
Private Sector Commercial Banks	22926	88.39	88.39	37329	446.53	446.17	195	13.18	12.87	0	0.00	0.00	60450	548.10	547.42
Regional Rural Banks	1016	4.11	4.08	2330	44.56	40.44	296	21.82	9.28	0	0.00	0.00	3642	70.49	53.80
Small Finance Banks	4923	19.31	19.31	6939	56.00	56.00	0	0.00	0.00	0	0.00	0.00	11862	75.31	75.31
Co-Operative Banks	546	9.13	9.13	64	0.78	0.78	7	0.53	0.53	0	0.00	0.00	617	10.44	10.44
Grand Total	31671	128.66	128.32	51147	649.53	641.82	2052	159.78	143.82	29	3.43	3.19	84899	937.97	917.14
NBFC-Micro Finance Institutions	18212	78.63	78.63	5703	43.96	43.96	43	3.24	3.24	6	0.78	0.78	23964	125.83	126.61
Grand Total	49883	207.29	206.95	56850	693.49	685.78	2095	163.02	147.06	35	4.21	3.97	108863	1063.80	1043.75

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 35 loans under the category amounting to Rs.4.21 crore under Tarun plus category as on 30.09.2025.
2. Account wise 46% of the total loan sanctioned under the scheme pertains to “Shishu” Category whereas 52% of the total loan sanctioned under the scheme pertains to “Kishore” Category.

Agenda item no -10**Position of NPA in Banks as on 30.09.2025**

Rs. In Crores.

Year	Gross Advance	Gross NPA	
	Amount	Amount	% to Gross NPA
March 2020	16220	866.94	5.34
March 2021	16884	906.99	5.37
March 2022	18546	1172.93	6.32
March 2023	19996	1423.54	7.12
March 2024	20874	1092.83	5.23
Sept 2024	21782	1249.75	5.73
March 2025	22645	1180.82	5.21
June 2025	22666	1002.57	4.42
Sept 2025	138873	1008.30	4.35

Percentage of gross NPA as against gross advance decreased from 5.73% as on 30.09.2024 to 4.35% as on 30.09.2025 and in absolute terms decreased from Rs. 1249.75 crores as on 30.09.2024 from Rs. 1008.30 crores as on 30.09.2025.

The sector wise NPA position as on 30.09.2025 vis-à-vis 30.09.2024 is given here under: -

Rs. In Lac.

Sector	Sept 2024			Sept 2025		
	Outstanding	NPA	%	Outstanding	NPA	%
Agriculture & allied	4344.30	377.04	8.67	4768.72	360.89	7.57
MSME	4700.79	411.33	8.75	5519.77	335.07	6.07
Other Prised	2345.66	229.07	9.77	2811.59	81.82	2.91
TOTAL	21782.05	1249.06	5.73	23169.52	1008.30	4.35

Position of NPA in Key Schemes as on 30.09.2025: -

Sector	Sept 2024			Sept 2025		
	Outstanding	NPA	%	Outstanding	NPA	%
KCC	869.07	227.90	26.22	981.91	236.65	24.10
PMEGP	207.04	59.50	28.73	200.06	58.48	29.23
SWALAMBAN	253.31	69.12	27.29	238.99	69.87	29.23
PM Mudra Yojana	2242.11	404.75	18.05	3400.52	420.44	12.36

NPA Position and amount outstanding in Shadow Register of Banks in Tripura as on 30.09.2025 is furnished in the **Annexure**.

FINANCIAL INCLUSION

Pradhan Mantri Jan DhanYojana (PMJDY)

Performance of PMJDY as on 30.09.2025 for the State of Tripura is furnished below:

Sl. No.	Parameter	As on 30.09.2024	As on 30.09.2025	Y-o-Y change
1	Total Accounts	1082869	1139491	↑
1a	Rural Accounts	863769 (79.77%)	1015471 (89.12%)	↑
1b	Urban Accounts	219100 (20.23%)	124020 (10.88%)	↓
2	Deposit (Rs/crore)	Rs. 617.43	Rs. 663.98	↑
3	Average deposit per account	Rs. 5004.73	Rs. 5826.96	↑
4	Aadhaar Seeded	943181 (87.10%)	1019294(89.45%)	↑
5	Zero balance A/cs	131275 (12.12%)	112928 (9.91%)	↓
6	RuPay card issued	537398 (49.62%)	620367 (54.44%)	↑

The detailed Bank wise status is given in Annexure.

Social Security Scheme/reKYC

Progress in Jansuraksha Camps (01.07.2025 to 31.10.2025)

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/reKYC 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 25-26 from 01.07.2025 to 31.10.2025						
S.No.	Banks	PMJJBY		PMSBY		APY
		Target	Actual ACH	Target	Actual ACH	
1	Bank of Baroda	1000	110	3000	774	64
2	Bank of India	3000	493	3000	2786	405
3	Bank of Maharashtra	1000	57	1000	333	66
4	Canara Bank	4013	982	5048	1964	606
5	Central Bank Of India	1360	345	1700	885	188
6	Indian Bank	348	369	516	689	104
7	Indian Overseas Bank	984	502	1250	660	103
8	Punjab & Sind Bank	1000	28	1000	71	35
9	Punjab National Bank	22200	3812	22900	9894	1220
10	State Bank of India	11000	12517	18000	20204	1077
11	UCO Bank	10000	4150	6000	8722	1617
12	Union Bank Of India	200	187	400	463	129
	Total PUBLIC sec Bank	56105	23552	63814	47445	5614
13	Axis Bank	1344	247	2806	1148	36
14	Bandhan Bank	2030	0	4060	0	505
15	Federal Bank	128	22	258	112	42
16	HDFC Bank	1584	386	3372	1213	365
17	ICICI Bank	1148	0	2670	0	0
18	IDBI Bank	657	350	1422	1112	698
19	IDFC First Bank	206	57	408	205	4
20	IndusInd Bank	604	1	1214	35	12
21	Kotak Mahindra Bank	164	1	410	1	7
22	South Indian Bank	90	0	0	0	39
23	Ujjivan Bank	0	0	0	0	94
24	Yes Bank	160	0	340	69	0
25	ESAF SFB	0	0	0	0	15
	Total PRIVATE Sec bank	8115	1064	16960	3895	1817
26	Tripura Gramin Bank	30700	19132	38100	25078	6746
	Total RRB	30700	19132	38100	25078	6746
27	ACUB	0	0	0	0	0
28	TCARDB	0	0	0	0	0
29	TSCB	0	1053	0	1638	80
	Total Coop. Bank	0	1053	0	1638	80
	Grand Total	94920	44801	118874	78056	14257

Progress of member banks in Social Security Scheme from 01.04.2025 to 30.09.2025 including claim settlement status under these scheme is given in annexure.

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	Re-KYC done for PMJDY Acc	Re-KYC done for Other than PMJDY Acc	PMJJBY Claim Disbursed	PMSBY Claim Disbursed	Nominations done in PMJDY Acc	Nominations done other than PMJDY Acc
Axis Bank Ltd	0	0	0	0	0	0	0
Bandhan Bank	177	23	40	0	0	0	0
Bank Of Baroda	33	22	2	0	0	2	7
Bank Of India	148	239	426	0	1	8	4
Bank Of Maharashtra	60	0	0	0	0	30	38
Canara Bank	273	140	214	0	0	26	26
Central Bank Of India	28	10	3	0	0	3	3
Hdfc Bank Ltd	60	22	20	0	0	60	45
Icici Bank Ltd	0	0	0	0	0	0	0
Idbi Bank Ltd.	95	76	52	0	0	6	3
Indian Bank	66	238	409	0	0	0	0
Indian Overseas Bank	15	26	17	0	0	3	2
Indusind Bank Ltd	0	0	0	0	0	0	0
Punjab & Sind Bank	34	0	28	0	0	0	0
Punjab National Bank	2557	1993	1389	4	0	62	42
State Bank Of India	1742	1548	1096	3	0	87	49
Tripura Gramin Bank	4791	8808	2341	16	9	194	96
Uco Bank	969	692	424	0	0	29	15
Union Bank Of India	48	3	3	0	0	0	0
Urban Cooperative	305	630	529	12	0	52	11
TOTAL	11401	14470	6993	35	10	562	341

FINANCIAL LITERACY INITIATIVE BY BANKS

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

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

FINANCIAL LITERACY CENTRES REPORT (From 01.04.2025 to 30.09.2025)									
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	30	544	30	544
2	Tripura	Dhalai	R-Seti, Ambassa	PNB	19301	12	367	24	732
3	Tripura	Sepahijala	R-Seti, Sepahijala	TGB	33801	8	119	8	149
4	Tripura	West Tripura	Rudset Institute	Canara Bank	19101	34	709	34	709
5	Tripura	Unakoti	R-Seti, Kumarghat	SBI	35601	67	1601	67	1601
6	Tripura	Gomati	LDM(Gomati)	PNB	33902	12	572	30	1393
7	Tripura	Dhalai	LDM(Dhalai)	PNB	19302	0	0	0	0
8	Tripura	Unakoti	LDM(Unakoti)	PNB	35602	13	619	37	1505
9	Tripura	West Tripura	LDM(West)	PNB	19102	10	530	10	530
10	Tripura	Khowai	TGB Khowai Branch	TGB	33701	4	85	4	85
11	Tripura	South	TGB Santirbazar Branch	TGB	19201	4	131	3	104
12	Tripura	Gomati	TGB Udaipur Branch	TGB	33903	11	728	11	728
13	Tripura	Sepahijala	TGB Bishramanj Branch	TGB	33802	6	120	6	120
14	Tripura	North	TGB Dhamanagar Branch	TGB	19001	4	167	3	86
Total						215	6292	267	8286

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.

Perfromance of RSETIs:

Five RSETIs are providing skill development training for the Rural Unemployed youth of all the 8 districts in the State. 03 more RSETIs are proposed for South Tripura (Belonia); North Tripura (Panisagar); Khowai (Teliamura)

Status of RSETIs in the State is as follows:

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	RSETI is functioning from its own premises
SBI RSETI Kumarghat	Unnakoti	Land allotted and Building Construction by SBI's approved vendor is going on.
TGB RSETI Bishramganj	Sepahijala	RSETIs is to shift to its newly constructed own premises soon.
PNB RSETI Belonia	South Tripura	Land is yet to be allotted however Bank is in process of starting of operation temporarily from rented premises at Hrishyamukh, South Tripura soon.
TGB RSETI Khowai	Khowai	Land is yet to be allotted Bank is in process of starting of operation temporarily from identified premises at Teliamura soon.
SBI RSETI North Tripura	North Tripura	Land is yet to be allotted however Govt has allotted Rajnagar PHC under North Tripura for operation temporarily

The performance of RSETIs during the period April'25 to Sep'25 of FY 2025-26 is given below:-

APRIL 2025 to SEPTEMBER 2025 FY 2025-26																	
District	Total RSETIs	No of Pgms.	Total Candidates	Male	Female	BPL	APL	SC	ST	OBC	GEN	Minority	Total	Self	Wage	Bank	Self
	Functional		Trained										settled	empl yd	empl yd	Finan ce	Finance
<u>DHALAI DISTT.</u>	1	10	277	38	239	277	0	60	166	35	16	0	112	112	0	70	40
<u>Gomati</u>	1	15	437	32	405	437	0	114	108	94	114	7	191	191	0	90	101
<u>Sepahijala</u>	1	7	196	16	180	196	0	43	55	54	23	21	475	475	0	97	378
<u>Unakoti</u>	1	12	339	17	322	339	0	92	49	117	76	5	134	134	0	43	91
<u>WEST TRIPURA</u>	1	11	307	50	257	298	9	48	155	76	19	9	165	165	0	49	116
			1556	153	1403	1547	9	357	533	376	248	42	1077	1077	0	349	726

Review of operation of Business Correspondents (BCs)

Position as on 30.09.2025

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) Village Code :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 Catchment R.F.(Part) village Code 272728	Govt building is identified for the branch however allocation of same to the bank is awaited from district/block administration.
4	ICICI Bank	North Tripura	Taiyangpara Village Code: 272721	Branch opened at alternate location Dasmanipara within 05km radius.
5	Federal Bank	Khowai	Purba Rajnagar Village Code : 271934	Allocated to concerned Bank on 17.05.2023. Bank replied that Tripura Gramin Bank is operating at location however field visit by LDM and Tripura Gramin Bank informed that there is no bank branch at the location accordingly bank is requested to revisit its position. No further updated is received thereafter.
6	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
7	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.
8	Union Bank of India	South Tripura	Baraiya Village Code : 272264	Bank is yet to update the status
9	Indian Bank	North Tripura	Gachirampara Village Code 272727	
10	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	Population (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. 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.
02	North Tripura	Kalacherra	PNB	
03	Unakoti	Chandipur	PNB	
04	West Tripura	Bamutia	PNB	
05	Dhalai	Chawmanu	PNB	
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
10	Sepahijala	Nalchar	SBI	Bank is in the process of setting up ATM
11	South Tripura	Bharat Chandra Nagar	SBI	Bank is in the process of setting up ATM
12	South Tripura	Jolaibari	SBI	Bank is in the process of setting up ATM
13	South Tripura	Rupaichari	SBI	Bank is in the process of setting up ATM

Deployment of ATMs in Khowai & Unakoti districts

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

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

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

During the quarter HDFC has reported opening of 01 ATM in Khowai district and Central Bank of India has reported 01 in Unakoti whereas ICICI Bank has reduced 01 ATM in Khowai District.

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 30.09.2025 is appended below: -

PM Surya Ghar for FY 2025-26 as on 30.09.2025									
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	22	0	22	6	0	6	10	6
2	Bank of India	19	0	19	5	3	5	6	8
3	Bank of Maharashtra	2	0	2	0	0	0	2	0
4	Canara Bank	46	0	46	28	13	24	12	6
5	Central Bank of India	8	0	8	2	0	0	6	0
6	Indian Bank	11	0	11	6	4	4	5	0
7	Indian Overseas Bank	5	0	5	1	0	1	3	1
8	Punjab National Bank	253	0	253	122	1	105	103	28
9	Punjab & Sind Bank	4	0	4	1	0	1	3	0
10	State Bank of India	560	0	560	295	251	268	148	117
11	UCO Bank	45	0	45	15	1	4	16	14
12	Union Bank of India	23	0	23	4	0	2	15	4
13	IDBI Bank	4	0	4	1	0	0	0	3
14	Tripura Gramin Bank	360	8	368	201	2	103	66	101
GRAND TOTAL		1362	8	1370	687	275	523	395	288

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 30.09.2025 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 22.10.2025 FROM 2021				
BANK	APPLICATION	SANCTIONED	PENDING	REJECTION
Punjab National Bank	57	13	15	29
State Bank of India	44	12	5	27
Tripura Gramin Bank	42	5	4	33
Tripura State Co-operative Bank	7	0	7	0
HDFC Bank	6	1	0	5
Indian Overseas Bank	5	4	1	0
UCO Bank	6	0	3	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	185	39	45	101

NABARD Initiative: NABSanrakshan Trustee Private Limited

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

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

- **Credit Guarantee Scheme for Animal Husbandry and Dairying (AHIDF)**
- **Credit Guarantee Scheme for Fisheries Infrastructure Development Fund (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 intensifies 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 - 13

Other Issues

Discussion on Market Intelligence Issues

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

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

Bankers have a crucial role in educating their customers about these threats. By fostering an environment of awareness and vigilance, financial institutions can empower their customers to recognize and avoid fraudulent activities, safeguarding not only their money but also their trust in the banking system. It is a collective effort that requires continuous adaptation to the evolving tactics of fraudsters, ensuring that both bankers and customers stay ahead of potential threats.

Appropriation of PMAY grant towards NPA accounts of the customer

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

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

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

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

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

Campaign on “Aapki Poonji, Aapka Adhikar”

A National level campaign for settlement of unclaimed assets in the financial sector – “Aapki Poonji, Aapka Adhikar” has been launched by Hon’ble Finance Minister of 4th October 2025 for a period of 03 month (Oct’2025 – Dec’2025) with an aim to facilitate the citizen to claim their unclaimed bank deposits, shares, dividends, mutual funds, insurance proceeds etc.

The amount of unclaimed deposit lying with bank in the state of Tripura as on 30.09.2025 are given below:

S.No	BANK	TRIPURA	
		NO	AMT in Cr
1	Bank of Baroda	3315	1.73
2	Bank of India	6549	0.72
3	Bank of Maharashtra	55	0.01
4	Canara Bank	14843	2.51
5	Central Bank Of India	4090	0.70
6	Indian Overseas	18	0.14
7	Punjab National Bank	3210	18.67
8	State Bank of India	736	10.08
9	UCO Bank	21857	9.31
10	Union Bank of India	4870	1.75
11	Axis Bank	2298	0.79
12	Federal Bank	95	0.01
13	HDFC Bank	3221	0.16
14	ICICI Bank	924	0.32
15	IDBI Bank	1778	0.37
16	Ujjivan Bank	0	0.00
17	Jana Small Finance Bank	0	0.00
18	ESAF Small Finance Bank	0	0.00
19	Tripura Gramin Bank	73585	17.21
20	Tripura State Co-Op Bank	18191	0.89
TOTAL		159635	65.36

Till Date 3 district level camps are organized in the state of Tripura as per schedule given by DFS, Govt of India. The Detail report for the 03 nos of camps for “Aapki Poonji, Aapka Adhikar” viz at West Tripura, at North Tripura and at South Tripura are given below:

DEAF A/C SETTLES on 16.10.2025 at WEST TRIPURA			
BANK	NATURE	SETTLED ACCOUNTS	
		NO	AMOUNT in Lakh
Punjab National Bank	Deposit	8	1.72
UCO Bank	Deposit	11	14.21
Union Bank of India	Deposit	5	1.85
IDBI Bank	Deposit	11	0.86
Tripura Gramin Bank	Deposit	14	4.75
Tripura State Co-Operative Bank	Deposit	2	1.85
TOTAL		51	25.24

DEAF A/C SETTLES on 14.11.2025 at NORTH TRIPURA			
BANK	NATURE	SETTLED ACCOUNTS	
		NO	AMOUNT in Lakh
Bank of India	Deposit	4	0.05
Punjab National Bank	Deposit	6	1.95
State Bank of India	Deposit	6	0.1
UCO Bank	Deposit	17	0.26
Tripura Gramin Bank	Deposit	61	19.01
TOTAL		94	21.37

DEAF A/C SETTLES on 14.11.2025 at SOUTH TRIPURA			
BANK	NATURE	SETTLED ACCOUNTS	
		NO	AMOUNT in Lakh
Punjab National Bank	Deposit	19	4.04
State Bank of India	Deposit	8	2.59
Union Bank of India	Deposit	1	0.07
Tripura Gramin Bank	Deposit	12	3.66
Tripura State Co-Operative Bank	Deposit	2	0.07
TOTAL		42	10.43

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 15.01.2026 for compilation of Agenda Notes for 154th SLBC Meeting for December 2025 quarter. The date of submission by the concerned banks is tabulated below: -

Sl.	Bank	Date of Submission
1	Punjab National Bank	08.10.2025
2	ACUB	08.10.2025
3	Bank of India	09.10.2025
4	ESAF Bank	10.10.2025
5	Union Bank of India	12.10.2025
6	Tripura Gramin Bank	15.10.2025
7	Ujjivan Bank	15.10.2025
8	YES Bank	15.10.2025
9	Tripura State Co-Operative Bank	16.10.2025
10	ICICI Bank	16.10.2025
11	Bank of Baroda	16.10.2025
12	IDFC First Bank	18.10.2025
13	State Bank of India	18.10.2025
14	AXIS BANK	22.10.2025
15	IndusInd Bank	22.10.2025
16	Kotak Mahindra Bank	23.10.2025
17	UCO Bank	27.10.2025
18	Jana Small Finance Bank	27.10.2025
19	Bank of Maharashtra	28.10.2025
20	HDFC Bank	28.10.2025
21	IDBI BANK	28.10.2025
22	Central Bank of India	29.10.2025
23	South Indian Bank	29.10.2025
24	Canara Bank	30.10.2025
25	Indian Overseas Bank	01.11.2025
26	Indian Bank	03.11.2025
27	Punjab & Sind Bank	06.11.2025
28	SLICE SFB	06.11.2025
29	Bandhan Bank	10.11.2025
30	Federal Bank	10.11.2025



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punjab national bank
राज्य स्तरीय बैंकर्स समिति, त्रिपुरा
State Level Bankers' Committee, Tripura
अखौरा रोड, अगर्तला -799 002
Akhaura Road, Agartala -799 002
ई-मेल/ e-mail : slbctripura@pnb.co.in /chagartala@pnb.co.in

Ref:PNB/SLBCTripura/Minutes& Advisory/030/2025-26

Date: 18.11.2025

Proceedings of the Meetings of SLBC Tripura Sub – Committee on Financial Inclusion, Agriculture & MSME held on 17th Novemeber, 2025 at the Conference Hall of PNB, Circle Office, Agartala.

The SLBC Tripura Sub – Committee on Financial Inclusion, Agriculture & MSME was held on 17th November 2025 at Conference Hall of Punjab National Bank, Circle Office, Agartala.

The meeting was chaired by Shri Onsing Marchang, General Manager, RBI, RO Agartala and co-chaired by Shri Rituraj Krishna, DGM Punjab National Bank & Convener SLBC Tripura. The meeting also witnessed the gracious presence of Shri Venkatesh V. General Manager, Tripura Gramin Bank, Ms.Emilia Reang, Jt Director.(HO); Director of Institutional Finacne, GoT; Dr. B.K. Das, Addl, Director, ARDD, GoT; Shri Sukesh Chandra Majumdar, Dy. Director, Fisheries; Shri Moulik Majumdar, Jt Director, Deptt of Industries & Commerce, GoT; Dr. Debashish Bhowmik, Asstt Director, Deptt of Agriculture, GoT & Shri B. Thyagarajan, AGM NABARD, TRO Agartala beside participants from RBI, member banks and line department. 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 first half year 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 25.08.2025.
2. The house expressed its concern over the achievement in ACP Agriculture (which is 40%) specially in Crop Loan subsector in first half year of FY 2025-26 which is 40% of allocated target whereas it was 45% in corresponding period of previous financial year although disbursement increased in absolute terms.



3. House observed that 02 Public Sector Bank, 07 Private Sector Bank and all 04 Small Finance Banks have not issued a single KCC during the period April'25 to Sept'25, and hence advised these banks to revisit their strategies since KCC boosts the flow of credit to Agriculture especially crop loan. Representative of ICICI Bank informed the house that loan under KCC will be sanctioned from this quarter.
4. House also requested Agriculture deptt to explore dedicating one day on fortnightly basis for joint door to door campaign by field staffs and branch official for recovering of NPA KCC.
5. Add. Director, ARDD informed the house that banks may take advantage of Interest Subvention Scheme of the department to increase the flow of loan under ARDD sector.
6. Dy. Director, Deptt of Fisheries informed that report on Fisheries did not reflected the true picture of work done in ARDD & fisheries sector since it did not capture the achievement of Tripura Gramin Bank and hence requested to incorporate the same manually, if could not be done through DFS portal.
7. Asstt. Director, Agriculture Deptt requested bank to enroll maximum loanee farmers under PMFBY for the Rabi season.
8. Asst. Director, Agriculture Deptt informed the house that they are exploring the avenues for flow credit to Agriculture Infrastructure Fund through 20 FPOs.
9. SMM, TRLM informed the house that disbursement under SHG loan sanctioned till 30.09.2025 under "Samriddhi" Campaign also took place after 30.09.2025 hence the actual achievement would be reflected in next quarter report.
10. The house observed that all pending proposals of Deendayal Jan Ajeevika Yojana – Sheri (DJAY- S) to be cleared by all member banks without further delay.
11. The house observed that review of achievement under MSME sector is reviewed last week at RBI RO Agartala under the Chairmanship of GM (OIC), RBI RO Agartala and at Conference Hall, Directorate of Industries & Commerce, GoT under the Chairmanship of Director, I&C hence reiterated the decision of these house that is banks to sanction/reject proposals within the time frame stipulated by respective banks. Banks requested department to help in recovering NPA in Govt Sponsored Schemes where NPA is as high as 29%.
12. The issue raised by member banks regarding opening bank branch is placed before the house and decision/resolution/suggestion emanated from discussion is appended below:

a) by DFS, GOI identified location GOI

Allocated Bank	District	Village Name	Reply from Bank
Axis Bank	Dhalai	Manu Chhailengta R.F.(Part) VillageCode :272487	Axis Bank raised the issue of non-availability of premises and house suggested to raise the issue to DM's office for logical resolution

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Punjab National Bank



South Indian Bank	Dhalai	Deo Reserve Forest (Part) Village Code: 272472	South Indian Bank chose not to attend the meeting which viewed seriously by the house.
HDFC Bank	North Tripura	Central Catchment R.F.(Part) village Code 272728	Branch is in process of entering MOU/agreement with state Govt for premises and to be operational soon for which proposal already been sent by bank to Block Administration.
ICICI Bank	North Tripura	Taiyangpara Village Code: 272721	Branch started its function.
Bank of Baroda	Dhalai	Central Catchment R.F (Part) Village Code 272536	Bank of Baroda raised security concern. House observed that BSF camp in the vicinity and hence branch may revisit its stand and take up with issue with District Administration.
Indian Overseas Bank	Khowai	Banbazar Village Code 271919	IOB which could be represented due to constraint beyond the control of the nodal SLBC branch however informed to SLBC desk that joint survey with LDM will be done shortly.
Union Bank of India	South Tripura	Baraiya Village Code : 272264	Representative informed the house that they have already obtained Head office approval and are processing further.
Indian Bank	North Tripura	Gachirampara Village Code :272727	South Indian Bank chose not to attend the meeting which viewed seriously by the house.
Canara Bank	North Tripura	Damcherra RF Village Code : 272665	Representative informed the house that survey is about to be done shortly.

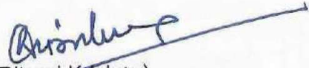
b) identified by Tripura State Govt

Allocated Bank	District	Block	Village	Population (Census 2011)	Action Taken
Tripura Gramin Bank	Gomati	Tepania	Garjanmura	4578	Representative informed the house that they are in process of opening of the branch.
Axis Bank	Dhalai	Manu	Karamcharra	2710	Representative informed the house that branch will be functional by 31.03.2026.



Punjab National Bank	Unakoti	Kumarghat	Fatikroy	2891	PNB has informed the house that branch will be functional by 31.03.2026.
IndusInd Bank	Dhalai	Chawmanu	Manikpur	3179	IndusInd Bank informed the house that they are in process of zeroing on exact point where physical branch could be opened based on feasibility study made by them.
Bank of Baroda	Dhalai	Ganganagar	Ganganagar	1929	Axis Bank raised the issue of non-availability of premises and house suggested to raise the issue to DM's office for logical resolution.
Union Bank of India	Dhalai	Raishyabari	Raishyabari	3215	Representative informed the house that they have already obtained Head office approval and are processing further...

13. House observed that there is no significant progress in installation of ATMs in Khowai and Unakoti District. During discussion it is highlighted that installation of ATM causes expenditure for the banks and which could not have compensated due to low usages in rural areas where BC channels are more popular. Further, installation of ATM may also defeat the purpose of penetration of digital payment ecosystem to General Manager, RBI informed the house that they will look into these aspects a fresh.
14. SBI informed the house that they have already issued letters to BDO of Karbook, Nalchar, Bharat Chandra Naagar, Jolaibari, Rupaichari Block for premises in which ATMs RD Block could be installed and hence requested Jt. Director, Institutional Finance to kindly intervene in the matter.
15. House observed that achievement in recently concluded Jansuraksh Campaign is not satisfactory with regard to target although camps were happened in all GP/VCs and hence advised all banks to give focus attention to Social Security Scheme in normal course of banking activity.
16. House observed that progress in settlement of unclaimed deposit in the state is led by District Level camps under "Aapki Poonji, Aapka Adhikar" in which 03 camps were held in the state till date and such 05 more camps is expected. The Chairman of the house advised all banks to continue the effort of identifying beneficiaries of unclaimed deposit even after holding of camp in the district.


(Rituraj Krishna)
Convener, SLBC Tripura
Punjab National Bank



LIST OF THE PARTICIPANTS AT THE SLBC SUB-COMMITTEE on AGRICULTURE, MSME & FI MEETING HELD ON 17th NOVEMBER 2025 AT CONFERENCE HALL OF PNB, CIRCLE OFFICE, AGARTALA.

Sl. No.	Name	Designation/Office/Institution
1	Shri Onsing Marchang	General Manager, RBI RO Agartala
2	Shri Rituraj Krishna	DGM & Convener SLBC Tripura, Punjab National Bank
3	Shri Venkatesh V.	GM, Tripura Gramin Bank
4	Ms. Emilia Reang	Jt. Director (HO), Directorate of Institutional Finance, GoT
5	Dr. B.K. Das	Addl. Director, ARDD, GoT
6	Shri Sukesh Ch. Majumdar	Dy. Director, Deptt of Fisheries, GoT
7	Shri Maulik Majumdar	Jt. Director, Deptt of Industries & Commerce, GoT
8	Dr. Debasis Bhowmik	Asstt. Director, Deptt of Agriculture, GoT
9	Shri B.Thyagarajan	AGM, NABARD, TRO Agartala
10	Shri Tapas Kr. Basak	Dev. Officer, Deptt of Institutional Finance, GoT
11	Shri Uttam Kr. Mukherjee	Chief Manager, SLBC Tripura, Punjab National Bank
12	Shri Vijay Kumar	Chief Manager, Bank of Baroda, Agartala
13	Shri Aman Poddar	Manager, RBI RO Agartala
14	Shri Palash Bhowmik	State Co-ordinator, SBI,
15	Shri Deepraj Roy	Manager, SLBC Tripura, PNB
16	Shri R.K. timothy	Manager, UCO Bank
17	Shri Partha Saha	Manager, Bank of Maharashtra
18	Shri Ranjit Choudhury	Sr. Manager, Canara Bank
19	Shri Joydeep Roy	Manager, Axis Bank
20	Shri Dipankar Choudhury	AVP, Axis Bank
21	Ms. Mrithrika Debbarma	Manager, TSCB Ltd
22	Shri Anthony Uchoi	Sr. Manager, Bank of India
23	Ms. Agamoni Majumdar	Asstt. Manager, UBI
24	Shri M. Kachari	Asstt. Manager, UBI
25	Shri Jayanta Das	Area Head, HDFC Bank
26	Shri S. Sarkar	Branch Manager, ICICI Bank
27	Shri Birat Dutta Bhaumik	BH, IndusInd Bank
28	Ms. Debasree Patuary	SMM, TRLM, GoT

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राज्य स्तरीय बैंकर्स' समिति, त्रिपुरा
State Level Bankers' Committee, Tripu
अखौरा रोड, अमरतला -799 002
Akhaura Road, Agartala -799 002
ई-मेल/ e-mail : slbctripura@pnb.co.in
/chagartala@pnb.co.in

Ref: SLBC/Tripura/Minutes & advisory/032/2025-26

Date: 18.11.2025

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 sub-committee of SLBC Tripura on Deepening of Digital Ecosystem was held on 17th Novemebr 2025 at Conference Hall, PNB, Circle office, Agartala. The meeting was chaired by Shri Onsing Marchang, GM, RBI RO Agartala and co-chaired by Shri Anil S. Kotmire, GM (OIC), NABARD, TRO Agartala and Shri Rituraj Krishna, Convenor, SLBC, Agartala. The house also witnessed the gracious presence of Ms. Emilia Reang, Jt. Director (HO), Deptt of Instituional Finance, Govt of Tripura & Shri Venkatesh V., 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 Biswanath Majumdar, Sr. Manager, Tripura State Co-operative Bank, Agartala; Shri Anthony Uochi, Sr. Manager, Bank of India; Shri Palash Bhoumik, State Co-ordinator, SBI; Shri Tapas Kr. Basak, DO, Directorate of Institutional Finance, Govt of Tripura and Shri Uttam Kr. Mukherjee, Chief Manager, & Shri Deepraj Roy, Manager from Convener Bank, SLBC Tripura.

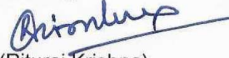
The present status of digital payment in the state was presented to the house by Shri Uttam Kumar Mukherjee, Chief Manager SLBC Tripura.

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 index on usage of digital payment in the state of Tripura needs to be improved hence requested all stake holders including banks to popularize and extend their full support in this regard.
- RBI representative suggested to issue QR codes proactively to merchants, individuals, SHGs to improve the usages.

The meeting ended with vote of thanks to all participants.

With regards


(Rituraj Krishna)
Convenor, SLBC Tripura



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

अखौरा रोड, अगर्तला -799 002
Akhaura Road, Agartala -799 002
ई-मेल/ e-mail : slbctripura@pnb.co.in
/chagartala@pnb.co.in

Ref: SLBC/Tripura/Minutes & advisory/031/2025-26

Date: 18.11.2025

Proceedings of the Meetings of SLBC Steering Committee for the state of Tripura held on 17th Novemebr 2025 at the Conference Hall of Punjab National Bank, Circle Office Agartala

The steering committee of SLBC Tripura was held on 17th Novemebr 2025 at Conference Hall, PNB, Circle office, Agartala. The meeting was chaired by Shri Onsing Marchang, GM, RBI RO Agartala and co-chaired by Shri Anil S. Kotmire, GM (OIC), NABARD, TRO Agartala and Shri Rituraj Krishna, Convenor, SLBC, Agartala. The house also witnessed the gracious presence of Ms. Emilia Reang, Jt. Director (HO), Deptt of Instituional Finance, Govt of Tripura & Shri Venkatesh V., 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 Biswanath Majumdar, Sr. Manager, Tripura State Co-operative Bank, Agartala; Shri Anthony Uochi, Sr. Manager, Bank of India; Shri Palash Bhoumik, State Co-ordinator, SBI; Shri Tapas Kr. Basak, DO, Directorate of Institutional Finance, Govt of Tripura and Shri Uttam Kr. Mukherjee, Chief Manager, & Shri Deepraj Roy, Manager from Convener Bank, SLBC Tripura.

The draft agenda for 152nd SLBC meeting of Tripura was presented to the house by Shri Uttam Kumar Mukherjee, Chief Manager SLBC Tripura. After discussions held at length among the House members, the following agenda points were identified for discussion in upcoming 153rd SLBC meeting of Tripura state: -

Agenda Item	Contents
01	Adoption of Minutes
02	ATR of SLBC Tripura meeting held on 02.09.2025
03	Implementation of Annual Credit Plan (ACP)
04	Review of CD Ratio & Key Banking Parameter in Tripura Deposit, Advance & CD Ratio for Tripura as on 31.03.2025 Variation of CD ratio of member banks from 31.03.2024 to 30.09.2025 Trend analysis of CD ratio of 10 major banks (in terms of business) District wise CD ratio Key banking parameter of the state as on 30.09.2025 Key highlights of performance of banks during FY 2025-26 Top 10 Banks in terms of Business as on 30.09.2025
05	Issuance of KCC during the Year 2025-26 Pradhan Mantri Fasal Bima Yojana (PMFBY)
06	Progress under AIF
07	Achievement in SHG Finance in FY 2025-26 Deendayal Jan Aajeevika Yojana – Shehri (DJAY – S)
08	Government Sponsored Schemes PMEGP SWAVALAMBAN PM Vishwakarma PMFME PM SVANidhi
09	Pradhan Mantri Mudra Yojana
10	Position of NPA in Banks
11	Financial Inclusion

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

अखौरा रोड, अमरतला -799 002
Akhaura Road, Agartala -799 002
ई-मेल/ e-mail : slbctripura@pnb.co.in
/chagartala@pnb.co.in

	Pradhan Mantri Jandhan Yojana Social Security Scheme/reKYC Progress under Jansuraksha Campaign Financial Literacy Initiative by Banks Inclusion of Financial Literacy in School Curriculum Performance of RSETIs Review of operation of Business Correspondents (BCs) Deepening of Digital payment system in the state Opening of Brick and Mortar Branch in identified villages a) by DFS, Govt of India b) State authorities Deployment of ATM in RD Blocks Deployment of ATM in Khowai & Unakoti District
12	Policy Initiative of the Government
13	Implementation of CKYC in Banks E-Kishan Upaj Nidhi (e-KUN) & CGS-NPF PM Suryaghar Muft Bijli Yojana KCC in Animal Husbandry, Dairy & Fishery Farmer National Livestock Mission (NLM) NABARD initiative – NABSANRAKSHAN Trust Pvt Ltd CGS-AHIDF, CGS- FIDF CGS- FPO Lending against Security of property cards issued under SVAMITVA scheme
14	Other Issues: Discussion of Market Intelligence Issues e.g. Ponzi Scheme/Cyber Frauds etc. Appropriation of PMAY grant towards NPA accounts of the customer Campaign on "Aapki Poonji, Aapka Adhikar" Timely Submission of Data by Banks
15	Any other issue with the permission of chair

The meeting ended with vote of thanks to all participants.

With regards,

(Pitara) Krishna
Convenor, SLBC Tripura





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punjab national bank

ਰਾਜ ਸ਼ਤਰੀਯ ਬੈਂਕਰਸ ਸਮਿਤੀ, ਤ੍ਰਿਪੁਰਾ
State Level Bankers' Committee, Tripu

ਅਖੌਰਾ ਰੋਡ, ਅਗਰਤਲਾ -799 002

Akhaura Road, Agartala -799 002

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

Ref No: SLBC/TRP/Minutes & Advisory/028/2025-26

Date: 06.09.2025

Proceedings of the 152nd SLBC Tripura meeting held on 02.09.2025 at Agartala

The 152nd meeting of SLBC Tripura was held on 02.09.2025 at New Secretariat, Agartala to review the progress in various banking parameter in the state during the Q1 of FY 2025-26. 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 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 30.06.2025. The key highlight of his welcome speech are –

- ❖ Total Deposit of Scheduled Commercial Banks, RRBs & Co-Op Banks in Tripura has increased to Rs. 45139 crores as at June'25 from Rs. 40,528 crores as at June'24, thus achieving Y-O-Y growth of 11%.
- ❖ Total Advance during the review period has increased to Rs. 22,666 crores as at June'25 from Rs. 21,170 crores as at March'24 registering a **Y-o-Y growth of 7%**.
- ❖ The overall disbursement in Agriculture sector up to June'25 quarter in the current fiscal year is Rs. 814 Crores translating into 20% of Annual ACP whereas ACP achievement in the corresponding period of last financial year is 19% with disbursement of 648 crore.
- ❖ The disbursement in MSME sector during the period April to June of the financial year 2025-26 stood at Rs.1875 crore translating into 37% of Annual ACP whereas achievement in the last financial year 2024-25 is ₹1358 crore.
- ❖ The disbursement in Other Priority Sector during the period April to June of the financial year 2025-26 stood at Rs.260 crore translating into 12% of Annual ACP whereas achievement in the last financial year is Rs.414 crores.



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ਰਾਜਯ ਸ਼ਤਰੀਯ ਬੈਂਕਰਸ ਸਮਿਤੀ, ਤ੍ਰਿਪੁਰਾ
State Level Bankers' Committee, Tripu

ਅਖੌਰਾ ਰੋਡ, ਅਗਰਤਲਾ -799 002
Akhaura Road, Agartala -799 002

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

- ❖ Overall CD Ratio of the state is at 50% as on 30.06.2025 whereas CD ratio of state as on 31.03.2025 is 50%.
- ❖ The disbursement under Mudra scheme during FY 2025-26 stands at Rs. 459 Crores.
- ❖ 12342 KCC accounts (18% of the annual target of 70191 nos.) amounting to Rs. 94 Crores have been disbursed in FY 2025-26 as on June 2025.
- ❖ Under PMEGP, 84 cases were sponsored to the bank branches, out of which 15 cases were sanctioned amounting to Rs.104.39 lakh as on 30.06.2025 for FY 2025-26.
- ❖ Percentage of gross NPA as against gross advance decreased from 5.11% as on 30.06.2024 to 4.42 % as on 30.06.2025 but in absolute terms amount decreased from Rs. 1082 crores as on June 2024 to Rs. 1003 crores as on June 2025.
- ❖ The State has recorded high percentage of NPA in Govt sponsored schemes. As on June 2025, percentage of NPA under KCC remained stagnant at 24%, under PMMY it decreased from 14% to 12%, under PMEGP it increased from 28% to 29% and Swavalamban it increased from 27% to 29% Y-o-Y basis.
- ❖ As on June'25, total enrolments under Social Security Schemes are: PMSBY – 14 lakhs, PMJJBY – 5 lakhs, APY – 3 lakhs.
- ❖ In the ongoing 03-month intensive saturation campaign, 18345 no of customers have been enrolled under PMJJBY against the target of 94920 whereas 35296 no of customers have enrolled under PMSBY against the target of 118874 and 6555 no of customers have been enrolled under APY as on 20.08.2025.
- ❖ A total of 730 camps have been organized out of 1176 GPs-VCs/Camps till 27.08.2025 in which total of reKY, nomination updating, PMJJBY-PMSBY Claim settlement is also been done apart from enrollment under social security scheme. In these camps reKYC done in 6263 accounts, 22 PMJJBY claim settled, 08 PMSBY claim settled and nomination updated in 465 accounts.

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

- ❖ CD ratio of the state is not improving it stands at 50% as on 30.06.2025 however it declined by 02% with respect to June'24.
(Action: All Banks)
- ❖ ACP achievement of the state during the quarter is 27% whereas Achievement under Agriculture ACP is 20% and achievement under KCC is 18% which is a cause of concern and required focused attention to Agriculture Credit in general and KCC in particular.
(Action: All Banks)
- ❖ Out of 31 banks operating in the state, 15 banks did not sanction a single KCC during the period April'25 to June'25. During the period, achievement under KCC financing is 18% of annual target whereas the achievement in corresponding period of previous year it is 28% although target has been increased substantially. This is a matter of concern. Regarding NPA, it is observed that NPA in KCC is very low in case of TGB and TSCB whereas it is very high in case of SBI & PNB. So these banks must look into their strategies and may follow the best practices adopted by TGB and TSCB.
(Action: concerned Banks)

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

Ms. Deepa D. Nair, IFS, Secretary, Deptt of ARDD, Fisheries & SC Welfare, Govt of Tripura in her informative deliberation stated following points-

- ❖ State has surpassed the target set by ministry however she informed the house that there is further scope of increasing credit flow to ARDD & Fisheries sector.
(Action: All Banks)
- ❖ She raised the issue of pending proposal under Animal Husbandry Infrastructure Development Fund (AIHIDF) is pending with TGB Bishramganj.
(Action: Tripura Gramin Bank)
- ❖ She further informed the house that proposals scouted under enterprise development program of National Livestock Mission are notably good proposals and requested banks to process all 38 pending proposals majority of which are pending with PNB.
(Action: All Banks, PNB)

Subsequently, Shri Tapas Roy, IAS, Secretary, Deptt of Minorities Welfare, Govt of Tripura taking part in the discussion raised the issue of appropriation made by banks in NPA accounts from the social pension paid by the Govt and requested bankers to not to deduct NPA dues from Social Pension.

(Action: All Banks)

Shri T.K. Chakma, IAS CEO TRLM & MD TRLM Govt of Tripura taking part in discussion informed the house that Disbursement target of 100 crore in SHG finance in 30 days under "Samriddhi" campaign is surpassed with the help of bankers and have achieved disbursement of Rs.115 crore in 30 days i.e. 01-08-2025 to 30-08-2025.

(For information: All Banks)

Ms. Swapna Debnath, Addl. Director, Deptt of Industries & Commerce, Govt of Tripura informed the house the department is review the flagship like PMEGP, Swavalamban, PMFME, PM Vishwakarma with all banks and GMs regularly. Last such review meeting was held on 30.09.2025 and in that meeting it is observed that Rejection Rate is quite high about 45% in comparison to total application.

(Action: All Banks)

Shri Grijavallabhan VK on behalf of NeSL made a detailed presentation on eBG submission by banks in the meeting.

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 –

- ❖ Banks should work with the zeal and enthusiasm towards the state goal and set target/sub targets.
(Action: All Banks)
- ❖ Tripura is witnessing all round development and banks to seize the opportunity to increase the CD ratio.
(Action: All Banks)

(Action: All Banks)



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

- ❖ The performance of the state is not satisfactory in ongoing 03 month Jan Suraksha Camp. This not only the responsibility of the Lead Bank but also the responsibility of the individual banks to organize camps as allocated, making pre camp activity like miking in the vicinity, affixing posters and banners in local market, GP offices.
(Action: All Banks, SLBC)

- ❖ The submission of Electronic Bank Guarantee (e-BG) as EMD during Bid submission needs to be taken care off by banks operating in the state. Onboarding of banks who are not yet on boarded especially Tripura Gramin Bank & Tripura State Co-operative Bank needs to be taken care off.
(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 Apurba Roy, IAS	Secretary, Agriculture & Finance, GoT
2	Smt Deepa D. Nair, IFS	Secretary, ARDD, Fisheries & SC Welfare, GoT
3	Shri Tapas Ray, IAS	Secretary, Social Welfare & Education, GoT
4	Ms. Rakhi Biswas, IAS	Addl. Secretary & Director, Institutional Finance, GoT
5	Shri T. K. Chakma	CEO TRLM & MD TULM, GoT
6	Shri Dipak Kr. Das	Director, Horticulture, GoT
7	Dr. Vineet Chaturvedi	Director, KVIC, GOI
8	Dr. Rashmi Das	Jt. Director, Department of Urban Development, GoT
9	Ms. S. Debnath	Addl. Director, Deptt of Industries & Commerce, GoT
10	Shri Rajesh Debbarma	Jt. Director, Deptt of Industries & Commerce, GoT
11	Dr. Debasish Bhowmik	Asst. Director, Agriculture, GoT
12	Shri Tapas Kr. Basak	D.O., Institutional Finance, GoT



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III		
RBI/NABARD/SIDBI/CERSAI/NEDFi		
1	Shri Surendra Nidar	GM (OIC), RBI RO Agartala
2	Shri Onsing Marchang	GM, RBI RO Agartala
3	Shri Anil S. Kotmire	GM, NABARD TRO Agartala
4	Shri B. Thyagarajan	AGM, NABARD TRO Agartala
5	Shri Aman Poddar	Manager, RBI, RO Agartala
6	Shri Rajsekhar Hansda	BM, SIDBI, Agartala
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 Deepraj Roy	Manager SLBC, Punjab National Bank
6	Shri Mithun Debnath	Manager, FI, Punjab National Bank, CO Agartala
V		
PSB/Pvt Bank/RRB/Co-operative Bank		
1	Shri Satyendra Singh	Chairman, Tripura Gramin Bank
2	Shri Biswajit Kr. Dutta	GM, 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 Sanjeev Roy	Zonal Head, UCO Bank, Agartala
6	Shri Santanu Kundu	Regional Head, Canara Bank RO Silchar
7	Shri Vijay Kumar	Chief Manager, Bank of Baroda
8	Shri Rakesh Kr. Choudhury	Chief Manager, Bank of India
9	Shri Suman Sarkar	Chief Manager, Central Bank of India
10	Shri Birat Dutta Bhaumik	AVP-BM, IndusInd Bank
11	Shri Tamal deb	BM, Kotak Mahindra Bank
12	Shri Santanu Chanda	AVP & BH, Ujjivan Small Finance Bank
13	Shri Mousam Chakma	BH, IDBI Bank, Agartala
14	Shri Amit Kr. Das	BH, Indian Bank
15	Shri S. Sarkar	BH, ICICI Bank
16	MD. Saraj Ahmad	Cluster Head, Axis Bank
17	Shri Mritunjoy Roy	Cluster Head, Bandhan Bank
18	Shri Ajoy Bhowmik	Sr. Manager, Union Bank of India
19	Shri Suman Saha	BM, HDFC Bank
20	Shri Abhijit C.	Slice SFB
21	Shri Palash Bhaumik	State Co-ordinator, SBI



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

22	Shri Tapas Shil	Manager, IDFC First Bank
23	Shri Arijit Kar	Asstt. Manager, South Indian Bank
24	Shri Rajarshi Bhattacharjee	Sr. Manager- Govt Banking, Yes Bank
25	Shri John Paul	Manager, Canara Bank, RO Silchar
26	Partha Saha	BM, Bank of Maharashtra
27	Ms. Debashree Patwary	SMM-FI, TRLM, GoT
28	Rajib Debbarma	CE
IV	Through Video Conference	
1	Shri V P Singh	GM, CERSAI
2	Shri Girjavallbhan VK	NeSL
3	Shri K SAnbalagan	NeSL
4	Shri Deobrata Sarkar	LDM, Gomati District, PNB
5	Shri Z. Tonsingh	LDM, South Tripura District, PNB
6	Shri Prasun Kanti Das	LDM, North Tripura District, PNB
7	Shri Avijit Chakraborty	Director, RSETI Udaipur (Gomati)
8	Shri Amit Kumar Chakma	Director, RSETI Dhalai (Ambassa)
9	Shri Asim Kumar Das	Director, RSETI Kumarghat
10	Shri Siddhartha Khan	Director, RUDSETI Agartala (West Tripura)
11	Shri Pramod Kumar Gupta	---

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BANK-WISE & POPULATION GROUP-WISE BRANCH NETWORK AND DEPOSIT AS ON 30.09.2025

(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	1363.04	2023.06	73328.01	76714.11
2	Bank of India	5	5	3	13	5723.00	18148.00	32388.00	56259.00
3	Bank of Maharashtra	1	1	1	3	135.31	285.00	1252.52	1672.83
4	Canara Bank	5	10	4	19	18122.94	18891.53	78165	115179.47
5	Central Bank of India	2	3	1	6	7175.57	4073.81	11414.29	22663.67
6	Indian Bank	2	1	3	6	1960.27	818.44	44508.35	47287.06
7	Indian Overseas Bank	1	2	2	5	1595.00	2733.00	18207.00	22535.00
8	Punjab & Sind Bank	1	1	1	3	641.48	36.88	4355.44	5033.80
9	Punjab National Bank	38	17	15	70	168032.99	208888.17	204534.34	581455.50
10	State Bank of India	37	23	19	79	366577.98	277705.17	749947.02	1394230.17
12	UCO Bank	12	12	6	30	31203.10	45857.39	70781.41	147841.90
12	Union Bank of India	1	5	6	12	2055.17	8752.29	99484.31	110291.77
A	Sub Total of Public Sec. Bank	106	83	66	255	604585.85	588212.74	1388365.69	2581164.28
13	AXIS BANK	3	8	4	15	4157.59	18086.76	77758.16	100002.51
14	Bandhan Bank	16	9	4	29	40399.23	39424.09	100089.01	179912.33
15	Federal Bank	0	1	1	2	0.00	185.64	9234.68	9420.32
16	HDFC	9	10	4	23	23847.59	30928.04	83188.39	137964.02
17	ICICI	6	8	5	19	39660.63	18633.50	19791.18	78085.31
18	IDBI BANK	5	3	1	9	3693.48	11000.01	16615.81	31309.30
19	IDFC First Bank	1	0	1	2	0.00	0.00	26223.45	26223.45
20	Indusind Bank	1	4	3	8	489.56	1707.34	6430.19	8627.09
21	Kotak Mahindra Bank	1	0	1	2	55.49	0.00	7971.32	8026.81
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	18191.21	23886.92	42078.13
24	YES Bank	1	0	1	2	144.02	0.00	12519.10	12663.12
25	SLICE SFB	6	2	2	10	1339.70	1410.45	4290.00	7040.15
26	Jana Small Finance Bank	0	0	1	1	0.00	0.00	3484.51	3484.51
27	ESAF Small Finance Bank	1	2	0	3	215.25	1349.44	0.00	1564.69
B	Sub Total of Pvt. Sec. Bank	50	52	33	135	114002.54	140916.48	404493.72	659412.74
28	Tripura Gramin Bank	107	33	10	150	438107.77	316913.41	264310.73	1019331.91
C	Sub Total of RRB	107	33	10	150	438107.77	316913.41	264310.73	1019331.91
29	ACUB	0	1	2	3	0.00	343.02	3611.32	3954.34
30	TCARDB	0	4	1	5	0.00	0.00	0.00	0.00
31	TSCB	39	14	13	66	104841.36	84111.41	205428.21	394380.98
D	Sub Total of Coop.Banks	39	19	16	74	104841.36	84454.43	209039.53	398335.32
GRAND TOTAL		302	187	125	614	1261537.52	1130497.06	2266209.67	4658244.25

BANK-WISE & POPULATION GROUP-WISE ADVANCE AND CD RATIO AS ON 30.09.2025

Amt. in lakh

SI No.	BANKS	ADVANCES				CREDIT DEPOSIT RATIO (%)				Investment	Credit + Investment Deposit Ratio (%)
		Rural	Semi urban	Urban	TOTAL	Rural	Semi urban	Urban	Total		
1	Bank of Baroda	1389.06	2294.00	40495.18	44178.24	102	113	55	58		58
2	Bank of India	3784.00	12881.00	16806.00	33471.00	66	71	52	59		59
3	Bank of Maharashtra	103.57	528.08	2374.03	3005.68	77	185	190	180		180
4	Canara Bank	8299.17	14700.12	30240.72	53240.01	46	78	39	46		46
5	Central Bank of India	1600.67	2715.91	3503.08	7819.66	22	67	31	35		35
6	Indian Bank	759.27	675.27	11110.98	12545.52	39	83	25	27		27
7	Indian Overseas Bank	1087.85	2071.88	7073.23	10232.96	68	76	39	45		45
8	Punjab & Sind Bank	269.61	11.27	1418.65	1699.53	42	0	33	34		34
9	Punjab National Bank	61699.17	58439.70	95739.25	215878.12	37	28	47	37		37
10	State Bank of India	175302.41	149513.39	295895.27	620711.07	48	54	39	45	134386.00	54
11	UCO Bank	14838.81	24746.32	23658.66	63243.79	48	54	33	43		43
12	Union Bank of India	901.49	5385.34	29859.43	36146.26	44	62	30	33		33
A	Sub Total of Public Sec. Bank	270035.08	273962.28	558174.48	1102171.84	45	47	40	43	134386.00	48
13	AXIS BANK	2887.21	18920.88	16055.44	37863.53	69	105	21	38		38
14	Bandhan Bank	62044.25	60914.76	47060.99	170020.00	154	155	47	95		95
15	Federal Bank	0.00	1053.44	3489.12	4542.56	0	0	38	48		48
16	HDFC	6031.27	21516.54	51555.28	79103.09	25	70	62	57		57
17	ICICI	17084.96	15892.67	54295.66	87273.29	43	85	274	112		112
18	IDBI BANK	955.70	3958.11	2770.22	7684.03	0	36	17	25		25
19	IDFC First Bank	0.00	0.00	5956.47	5956.47	0	0	23	23		23
20	Indusind Bank	322.86	31102.39	35964.02	67389.27	0	1822	559	781		781
21	Kotak Mahindra Bank	0.00	0.00	351.75	351.75	0	0	4	4		4
22	South Indian Bank	0.00	0.00	3943.74	3943.74	0	0	30	30		30
23	Ujjivan Bank	0.00	27498.38	19112.52	46610.90	0	151	80	111		111
24	YES Bank	2.19	0.00	2905.52	2907.71	0	0	23	23		23
25	SLICE SFB	270.44	429.58	693.49	1393.51	20	30	16	20		20
26	Jana Small Finance Bank	0.00	0.00	5776.88	5776.88	0	0	166	166		166
27	ESAF Small Finance Bank	1043.11	2663.06	0.00	3706.17	485	197	#DIV/0!	237		237
B	Sub Total of Pvt. Sec. Bank	90641.99	183949.81	249931.10	524522.90	80	131	62	80	0.00	80
28	Tripura Gramin Bank	219883.12	122534.98	72893.38	415311.48	50	39	28	41	563250.95	96
C	Sub Total of RRB	219883.12	122534.98	72893.38	415311.48	50	39	28	41	563250.95	96
29	ACUB	0.00	119.05	1004.77	1123.82	0	35	28	28	3771.68	124
30	TCARDB	0.00	0.00	0.00	0.00	0	0	0	0		0
31	TSCB	227487.43	29122.54	17212.05	273822.02	217	35	8	69	238014.55	130
D	Sub Total of Coop.Banks	227487.43	29241.59	18216.82	274945.84	217	35	9	69	241786.23	130
GRAND TOTAL		808047.62	609688.66	899215.78	2316952.06	64	54	40	50	939423.18	70
TOTAL RESOURCES SUPPORT PROVIDED TO STATE UNDER RIDF:					226868.00	C.D. Ratio With RIDF				55	

BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 30.09.2025

(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	950	2186.82	1252	18080.92	342	2820.07	2544	23087.81	5	55
2	Bank of India	7629	11076.54	3281	9997.36	314	2728.59	11224	23802.49	34	73
3	Bank of Maharashtra	53	37.52	179	601.55	113	952.09	345	1591.16	2	77
4	Canara Bank	2367	4100.60	2700	18679.50	823	4965.78	5890	27745.88	8	53
5	Central Bank of India	1291	1802.61	574	2867.44	169	674.26	2034	5344.31	29	85
6	Indian Bank	183	251.53	452	5934.53	79	743.75	714	6929.81	2	59
7	Indian Overseas Bank	533	827.92	734	5063.77	168	2657.22	1435	8548.91	8	84
8	Punjab & Sind Bank	123	205.55	252	1193.41	311	234.55	686	1633.51	17	133
9	Punjab National Bank	40560	29883.63	13320	68534.74	2546	27338.32	56426	125756.69	16	69
10	State Bank of India	38376	37639.14	7960	81202.24	5615	48120.10	51951	166961.48	6	28
12	UCO Bank	7489	5418.42	5747	25919.28	4065	13456.81	17301	44794.51	10	84
12	Union Bank of India	1588	3039.83	1706	21123.80	210	1439.65	3504	25603.28	9	76
A	Sub Total of Public Sec. Bank	101142	96470.11	38157	259198.54	14755	106131.19	154054	461799.84	9	45
13	AXIS BANK	17096	8773.26	178	4145.71	1699	600.27	18973	13519.24	21	33
14	Bandhan Bank	33102	25294.52	53872	39708.21	81276	21886.22	168250	86888.95	15	50
15	Federal Bank	360	976.31	14	941.47	11	73.07	385	1990.85	20	42
16	HDFC	7771	4871.36	977	28726.50	1821	4925.87	10569	38523.73	7	54
17	ICICI	4279	6029.05	607	34568.96	56	690.61	4942	41288.62	6	43
18	IDBI BANK	1544	1018.92	401	1609.01	113	1338.75	2058	3966.68	12	46
19	IDFC First Bank	129	11.22	0	0.00	0	0.00	129	11.22	0	0
20	Indusind Bank	49316	12014.24	3482	18613.34	204	27.93	53002	30655.51	20	51
21	Kotak Mahindra Bank	0	0.00	1	351.75	0	0.00	1	351.75	0	98
22	SOUTH INDIAN BANK	998	1846.26	24	1781.48	0	0.00	1022	3627.74	43	84
23	YES Bank	9	771.81	10	1896.81	0	0.00	19	2668.62	47	161
24	Ujjivan Bank	27637	9726.61	10300	12853.86	11086	5955.73	49023	28536.20	30	87
25	SLICE SFB	9	0.85	1555	872.67	0	0.00	1564	873.52	0	3
26	Jana Small Finance Bank	14684	4381.01	2138	1026.72	397	203.10	17219	5610.83	315	403
27	ESAF Small Finance Bank	3505	1205.53	1638	354.61	4951	1535.73	10094	3095.87	20	52
B	Sub Total of Pvt. Sec. Bank	160439	76920.95	75197	147451.10	101614	37237.28	337250	261609.33	15	51
28	Tripura Gramin Bank	108336	106003.14	70446	105512.18	37793	114283.72	216575	325799.04	28	87
C	Sub Total of RRB	108336	106003.14	70446	105512.18	37793	114283.72	216575	325799.04	28	87
29	ACUB	0	0.00	14	12.15	111	829.53	125	841.68	0	132
30	TCARDB	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
31	TSCB	107277	197478.07	31332	39803.06	4306	22677.14	142915	259958.27	72	95
D	Sub Total of Coop.Banks	107277	197478.07	31346	39815.21	4417	23506.67	143040	260799.95	72	95
	GRAND TOTAL	477194	476872.27	215146	551977.03	158579	281158.86	850919	1310008.16	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 30.09.2025

(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	1037	2067.15	5	192	385.10	171	328.94	0	0.00
2	Bank of India	946	825.27	1504	1240.59	963	957.51	4213	3424.40	10	1131	638.01	467	532.02	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	985	3270.62	1753	6278.20	0	0.00	3616	7085.98	13	2599	10190.61	1381	4612.34	0	0.00
5	Central Bank of India	160	232.76	442	364.68	278	630.55	1380	1910.88	30	503	687.83	63	46.81	3	1.92
6	Indian Bank	94	380.07	244	748.57	0	0.00	294	611.38	5	206	352.82	75	148.82	0	0.00
7	Indian Overseas Bank	141	285.95	264	920.21	226	661.70	839	2889.87	28	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	16	3	28.33	0	0.00	0	0.00
9	Punjab National Bank	7190	17231.29	24557	37212.70	3859	6783.93	50392	68399.14	38	16657	35769.25	5775	9492.83	0	0.00
10	State Bank of India	10358	41737.04	36595	94725.67	0	0.00	43246	59174.06	10	28277	78819.38	7935	29311.39	0	0.00
11	Union Bank of India	604	1687.85	570	1656.09	232	408.20	13372	15395.31	29	1350	1280.39	314	850.88	0	0.00
12	UCO Bank	1636	4982.66	6277	8666.17	0	0.00	1952	3715.58	11	3943	7783.01	1922	3767.41	0	0.00
A	Sub Total of Public Sec. Bank	22246	71011.51	73015	152922.75	5558	9441.89	120558	164897.73	16	55033	136835.07	18156	49213.82	25	25.14
13	AXIS BANK	1044	291.66	1011	282.41	0	0.00	18743	7194.06	18	20092	6975.64	2414	1221.15	0	0.00
14	Bandhan Bank	40653	21168.26	25816	13241.70	0	0.00	163152	70828.54	41	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	146	1826.27	119	1158.51	0	0.00	9000	8674.50	12	1227	561.74	130	1411.94	0	0.00
17	ICICI Bank	1050	2519.97	496	2198.96	0	0.00	3814	6629.73	7	5296	33876.74	862	2928.99	0	0.00
18	IDBI BANK	377	354.77	396	382.61	63	33.96	1675	1077.49	13	798	754.18	264	185.56	0	0.00
19	IDFC First Bank	41	3.37	26	2.80	26	1.88	73	6.14	0	129	11.22	5	0.42	0	0.00
20	Indusind Bank	11750	4596.25	22790	6137.35	0	0.00	50137	26989.60	45	1797	5531.06	8549	4986.64	0	0.00
21	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0.00
22	SOUTH INDIAN BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0.00
23	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0.00
24	Ujjivan Bank	17962	8636.29	10974	5050.82	11681	6759.34	29411	9624.54	29	52763	2237.91	5508	2070.39	0	0.00
25	SLICE SFB	217	60.92	123	17.85	45	50.70	479	103.78	7	648	183.62	14	2.66	0	0.00
26	Jana Small Finance Bank	2130	684.42	4241	1427.24	1499	457.04	17167	5557.46	94	5128	2480.48	8	8.44	0	0.00
27	ESAF Small Finance Bank	1929	293.51	1695	352.31	2477	558.60	9915	2484.66	86	9915	2249.79	808	242.07	0	0.00
B	Sub Total of Pvt. Sec. Bank	77299	40435.69	67687	30252.56	15791	7861.52	303566	139170.50	27	236279	76509.98	46863	28253.63	0	0.00
28	Tripura Gramin Bank	35505	69439.98	87643	139295.12	73350	77793.26	229046	319462.59	85	115479	117933.18	32548	32934.21	0	0.00
C	Sub Total of RRB	35505	69439.98	87643	139295.12	73350	77793.26	229046	319462.59	85	115479	117933.18	32548	32934.21	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	150108	211085.14	267497	395054.91	133526	144798.17	754781	753509.13	35	503809	412061.96	113864	135177.64	25	25.14

**BANK-WISE PERFORMANCE UNDER EDUCATION LOAN FOR THE YEAR 2025-26, AS
ON 30.09.2025 (Amt in Lacs.)**

SL NO	BANKS	PROPOSAL SANCTIONED in FY 2025-26		Outstanding as on 30.09.2025		NPA as on 30.09.2025	
		NO	Amt.	No.	Amt.	No.	Amt.
1	Bank of Baroda	45	172.18	104	837.03	0	0.00
2	Bank of India	5	22.37	74	196.95	3	9.00
3	Bank of Maharashtra	6	34.38	20	149.54	0	0.00
4	Canara Bank	130	205.50	433	1682.95	37	108.92
5	Central Bank of India	5	7.19	21	46.34	9	11.39
6	Indian Bank	1	0.81	18	87.30	3	7.38
7	Indian Overseas Bank	2	37.24	19	80.64	0	0.00
8	Punjab & Sind Bank	0	0.00	4	9.42	1	1.62
9	Punjab National Bank	107	393.03	401	2002.38	57	71.88
10	State Bank of India	678	952.30	1820	8052.55	52	133.95
11	UCO Bank	34	37.45	127	332.91	10	18.92
12	Union Bank of India	45	117.24	105	619.38	3	5.18
A	Sub Total of Public Sec. Bank	1058	1979.69	3146	14097.39	175	368.24
13	Axis Bank	3	17.98	27	46.92	1	2.83
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	27.83	0	0.00
17	ICICI Bank	3	60.67	11	380.06	0	0.00
18	IDBI Bank	5	5.57	11	40.01	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	11	84.22	63	499.47	2	4.04
28	Tripura Gramin Bank	50	300.72	788	2600.77	93	108.42
C	Sub Total of RRB	50	300.72	788	2600.77	93	108.42
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		1119	2364.63	4005	17239.11	271	483.50

BANK-WISE PERFORMANCE IN FINANCING UNDER HOUSING SCHEME AS ON 30.09.2025

(Amt. in lakhs)

SI. No.	Name of the Banks	Sanctioned in FY 2024-25		Total Outstanding									
				Urban		Semi-Urban		Rural		Total Outstanding as on 30.09.2025		Total NPA as on 30.09.2025	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	Bank of Baroda	48	760.71	536	9509.76	79	1024.90	12	160.71	627	10695.37	0	0
2	Bank of India	5	96.52	263	2492.89	183	2323.54	28	341.89	474	5158.32	3	16.95
3	Bank of Maharashtra	19	134.08	81	1225.01	11	344.81	7	123.64	99	1693.46	2	39.21
4	Canara Bank	144	2216.18	429	8540.12	252	3838.23	145	2439.18	826	14817.53	6	54.41
5	Central Bank of India	12	154.78	40	423.15	10	96.48	10	137.27	60	656.90	1	8.41
6	Indian Bank	6	182.00	182	3510.77	10	205.78	9	104.07	201	3820.62	8	82.25
7	Indian Overseas Bank	4	128.60	108	1917.71	16	327.84	9	231.17	133	2476.72	0	0
8	Punjab & Sind Bank	1	47.00	30	134.60	0	0.00	10	38.95	40	173.55	0	0
9	Punjab National Bank	376	6907.49	1635	31682.21	669	10405.69	692	13646.14	2996	55734.04	14	77.11
10	State Bank of India	1405	13291.43	7162	76975.72	2374	26547.04	2091	24896.62	11627	128419.38	21	160.82
11	UCO Bank	106	1257.75	480	7421.57	384	4732.79	283	3689.91	1147	15844.27	8	115.48
12	Union Bank of India	30	523.04	180	3308.75	26	363.42	3	26.55	209	3698.72	0	0
A	Sub-Total PUBLIC sec Bank	2156	25699.58	11126	147142.26	4014	50210.52	3299	45836.10	18439	243188.88	63	554.64
13	AXIS BANK	3	15.29	38	786.64	0	0.00	0	0.00	38	786.64	0	0
14	Bandhan Bank	70	1124.80	2	11.75	82	313.72	1118	9274.60	1202	9600.07	47	375.02
15	Federal Bank	0	0.00	12	183.61	0	0.00	0	0.00	12	183.61	0	0
16	HDFC	923	1564.20	1300	10087.75	663	982.45	8	5.15	1971	11075.35	59	185.62
17	ICICI	11	468.27	271	6103.25	122	2406.53	42	891.21	435	9400.99	0	0
18	IDBI BANK	21	165.89	104	1693.71	45	506.50	19	219.05	168	2419.26	0	0
19	IDFC First Bank	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
21	Kotak Mahindra Bank Ltd	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
23	Yes Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0
24	Ujjivan SFB	844	3338.11	1426	6504.02	1739	5548.93	0	0.00	3165	12052.95	99	27.76
25	SLICE SFB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0
26	Jana SFB	169	102.41	248	164.14	0	0.00	0	0.00	248	164.14	22	13.81
27	ESAF SFB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0
B	Sub Total Pvt. Sec Bank	2042	6808.97	3409	25739.87	2651	9758.13	1187	10390.01	7247	45888.01	227	602.21
28	TGB	433	9534.58	1672	25116.48	4306	35125.67	3663	28913.92	9641	89156.07	387	1236.35
C	Sub Total RRB	433	9534.58	1672	25116.48	4306	35125.67	3663	28913.92	9641	89156.07	387	1236.35
29	ACUB	7	134.00	48	556.63	0	0.00	0	0.00	48	556.63	0	0
30	TCARDB	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	26	101.69
D	Sub-Total Coop. Bank	65	221.40	66	753.49	383	1485.23	39	86.59	488	2325.31	26	101.69
GRAND TOTAL		4696	42264.53	16273	198752.10	11354	96579.55	8188	85226.62	35815	380558.27	703	2494.89

BANK-WISE & SECTOR-WISE DISBURSEMENT OF CREDIT VIS-À-VIS TARGETS UNDER ANNUAL CREDIT PLAN 2025-26 DURING 01.04.2025 to 30.09.2025

(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	1358.49	429	41073.00	13649.94	33	195.00	72.28	37	41585.00	15080.71	36	17537.00	4523.61	26	59122.00	19604.32	33
2	Bank of India	5023.00	2155.83	43	1995.00	509.25	26	988.00	118.89	12	8006.00	2783.97	35	1905.00	957.59	50	9911.00	3741.56	38
3	Bank of Maharashtra	52.00	37.52	72	287.00	289.73	101	438.00	169.08	39	777.00	496.33	64	469.00	108.49	23	1246.00	604.82	49
4	Canara Bank	4032.00	942.53	23	19917.00	7963.82	40	1453.00	462.20	32	25402.00	9368.55	37	14759.00	5944.86	40	40161.00	15313.41	38
5	Central Bank Of India	1727.00	951.08	55	2680.00	2015.87	75	540.00	161.97	30	4947.00	3128.92	63	1877.00	933.17	50	6824.00	4062.09	60
6	Indian Bank	160.00	70.89	44	5972.00	5383.57	90	224.00	10.20	5	6356.00	5464.66	86	2495.00	1067.36	43	8851.00	6532.02	74
7	Indian Overseas	307.00	48.42	16	797.00	368.00	46	570.00	169.44	30	1674.00	585.86	35	833.00	22.56	3	2507.00	608.42	24
8	Punjab & Sind Bank	47.00	0.00	0	348.00	950.00	273	65.00	47.00	72	460.00	997.00	217	140.00	0.00	0	600.00	997.00	166
9	Punjab National Bank	25251.00	5631.11	22	57479.00	29060.95	51	5221.00	2283.65	44	87951.00	36975.71	42	44705.00	35136.53	79	132656.00	72112.24	54
10	State Bank of India	26094.00	12497.94	48	100852.00	78145.49	77	5861.00	3700.88	63	132807.00	94344.31	71	185944.00	125861.19	68	318751.00	220205.50	69
11	UCO Bank	2849.00	1497.30	53	18801.00	12935.25	69	2830.00	3637.91	129	24480.00	18070.46	74	4300.00	3897.49	91	28780.00	21967.95	76
12	Union Bank	4855.00	530.64	11	24365.00	17553.87	72	404.00	136.35	34	29624.00	18220.86	62	6029.00	4244.54	70	35653.00	22465.40	63
A	ACP PUBLIC sec Bank	70714.00	25721.75	36	274566.00	168825.74	61	18789.00	10969.85	58	364069.00	205517.34	56	280993.00	182697.39	65	645062.00	388214.73	60
13	Axis Bank	21509.00	5595.58	26	8981.00	4315.84	48	833.00	98.92	12	31323.00	10010.34	32	15852.00	8254.18	52	47175.00	18264.52	39
14	Bandhan Bank	19872.00	18140.10	91	22937.00	18743.05	82	39052.00	8296.77	21	81861.00	45179.92	55	86528.00	38494.78	44	168389.00	83674.70	50
15	Federal Bank	3745.00	393.34	11	2493.00	194.79	8	9.00	0.00	0	6247.00	588.13	9	2508.00	207.91	8	8755.00	796.04	9
16	HDFC Bank	9818.00	2132.97	22	35402.00	27512.92	78	1832.00	863.18	47	47052.00	30509.07	65	41550.00	14037.11	34	88602.00	44546.18	50
17	ICICI Bank	11611.00	2579.71	22	37270.00	28592.31	77	174.00	0.87	1	49055.00	31172.89	64	58954.00	15004.77	25	108009.00	46177.66	43
18	IDBI Bank	875.00	283.98	32	1495.00	1047.75	70	431.00	51.04	12	2801.00	1382.77	49	2614.00	1325.63	51	5415.00	2708.40	50
19	IDFCFirst Bank	29.00	0.00	0	25.00	0.00	0	9.00	0.00	0	63.00	0.00	0	7051.00	2032.13	29	7114.00	2032.13	29
20	IndusInd	29139.00	4073.20	14	7239.00	3106.05	43	17.00	43.91	258	36395.00	7223.16	20	22650.00	9938.89	44	59045.00	17162.05	29
21	Kotak Mahindra	52.00	0.00	0	527.00	711.45	135	17.00	0.00	0	596.00	711.45	119	0.00	0.00	#DIV/0!	596.00	711.45	119
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	5056.40	296	17.00	0.00	0	2024.00	5283.40	261	336.00	197.70	59	2360.00	5481.10	232
24	Ujjivan Bank	12568.00	4725.32	38	5305.00	4877.61	92	6000.00	3124.03	52	23873.00	12726.96	53	9464.00	6212.07	66	33337.00	18939.03	57
25	SLICE SFB	29.00	0.00	0	139.00	89.61	64	52.00	0.00	0	220.00	89.61	41	10.00	205.64	2056	230.00	295.25	128
26	Jana SFB	8236.00	1920.17	23	463.00	198.39	43	674.00	76.79	11	9373.00	2195.35	23	64.00	103.66	162	9437.00	2299.01	24
27	ESAF SFB	946.00	1066.81	113	403.00	162.55	40	1027.00	983.75	96	2376.00	2213.11	93	1087.00	820.94	76	3463.00	3034.05	88
B	ACP PRIVATE Sec bank	122521.00	43286.18	35	126123.00	95940.72	76	50153.00	13539.26	27	298797.00	152766.16	51	248757.00	96896.93	39	547554.00	249663.09	46
28	Tripura Gramin Bank	119513.00	45404.16	38	71613.00	25292.28	35	136000.00	37917.93	28	327126.00	108614.37	33	27580.00	43736.98	159	354706.00	152351.35	43
C	ACP RRB	119513.00	45404.16	38	71613.00	25292.28	35	136000.00	37917.93	28	327126.00	108614.37	33	27580.00	43736.98	159	354706.00	152351.35	43
29	ACUB	29.00	0.00	0	26.00	0.00	0	88.00	244.10	277	143.00	244.10	171	73.00	76.32	105	216.00	320.42	148
30	TCARDB	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
31	TSCB	87223.00	45355.94	52	31672.00	16152.74	51	14970.00	8682.64	58	133865.00	70191.32	52	18597.00	11943.01	64	152462.00	82134.33	54
D	ACP Coop. Bank	87252.00	45355.94	52	31698.00	16152.74	51	15058.00	8926.74	59	134008.00	70435.42	53	18670.00	12019.33	64	152678.00	82454.75	54
GRAND TOTAL		400000.00	159768.03	40	504000.00	306211.48	61	220000.00	71353.78	32	1124000.00	537333.29	48	576000.00	335350.63	58	1700000.00	872683.92	51

**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 30.09.2025

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	533	1283.69	533	1283.69
2	Bank of India	0	0.00	32	60.41	44	68.69	110	247.24	0	0.00	124	156.77	310	533.11
3	Bank of Maharashtra	0	0.00	53	37.52	0	0.00	0	0.00	0	0.00	0	0.00	53	37.52
4	Canara Bank	0	0.00	6	6.62	20	25.09	21	26.80	0	0.00	182	441.01	229	499.52
5	Central Bank of India	0	0.00	2	1.15	19	18.47	0	0.00	0	0.00	0	0.00	21	19.62
6	Indian Bank	0	0.00	1	2.51	13	12.83	2	3.93	0	0.00	11	33.95	27	53.22
7	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2	22.50	2	22.50
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	24	88.65	7	19.60	8	18.68	0	0.00	488	2604.34	527	2731.27
10	State Bank of India	0	0.00	123	105.33	220	131.01	155	393.46	0	0.00	590	5465.80	1088	6095.60
11	UCO Bank	0	0.00	16	20.75	2	2.04	0	0.00	0	0.00	64	425.63	82	448.42
12	Union Bank of India	0	0.00	6	34.24	2	4.56	6	23.53	0	0.00	16	166.50	30	228.83
A	Sub Total of Public Sec. Bank	0	0.00	263	357.18	327	282.29	302	713.64	0	0.00	2010	10600.19	2902	11953.30
13	AXIS BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	4242	4262.17	4242	4262.17
14	Bandhan Bank	0	0.00	3026	2516.35	583	556.10	396	408.25	0	0.00	2959	14659.40	6964	18140.10
15	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	5	3.5	5	3.50
16	HDFC	0	0.00	53	26.64	7	10.08	59	54.74	0	0.00	1302	1621.47	1421	1712.93
17	ICICI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1338	2579.71	1338	2579.71
18	IDBI BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	255	215.57	255	215.57
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	9857	4073.20	9857	4073.20
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	7839	4725.32	7839	4725.32
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	3356	1920.17	3356	1920.17
27	ESAF Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	780	1066.81	780	1066.81
B	Sub Total of Pvt. Sec. Bank	0	0.00	3079	2542.99	590	566.18	455	462.99	0	0.00	32966	37502.32	37090	41074.48
28	Tripura Gramin Bank	0	0.00	11	16.56	765	540.83	5	30.00	0	0.00	8940	35931.15	9721	36518.54
C	Sub Total of RRB	0	0.00	11	16.56	765	540.83	5	30.00	0	0.00	8940	35931.15	9721	36518.54
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	5085	44507.32	5085	44507.32
D	Sub Total of Coop.Banks	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	5085	44507.32	5085	44507.32
	GRAND TOTAL	0	0.00	3353	2916.73	1682	1389.30	762	1206.63	0	0.00	49001	128540.98	54798	134053.64

**Achievement of Farm Credit as on September 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 September 2025)	Percentage of Achievement
1	Bank of Baroda	307.00	1192.03	388
2	Bank of India	717.00	1622.72	226
3	Bank of Maharashtra	52.00	0.00	0
4	Canara Bank	3654.00	528.33	14
5	Central Bank Of India	1713.00	931.46	54
6	Indian Bank	160.00	70.89	44
7	Indian Overseas	69.00	48.42	70
8	Punjab & Sind Bank	18.00	0.00	0
9	Punjab National Bank	20728.00	3613.83	17
10	State Bank of India	20288.00	9028.19	45
11	UCO Bank	2671.00	1133.01	42
12	Union Bank	3478.00	301.81	9
A	ACP PUBLIC sec Bank	53855.00	18470.69	34
13	Axis Bank	15699.00	3083.49	20
14	Bandhan Bank	11950.00	16618.45	139
15	Federal Bank	3745.00	393.34	11
16	HDFC Bank	9359.00	1987.69	21
17	ICICI Bank	11014.00	2091.27	19
18	IDBI Bank	564.00	235.52	42
19	IDFCFirst Bank	29.00	0.00	0
20	IndusInd	29139.00	4073.20	14
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	4725.32	38
25	SLICE SFB	29.00	0.00	0
26	Jana SFB	8236.00	1920.17	23
27	ESAF SFB	946.00	1066.81	113
B	ACP PRIVATE Sec bank	103390.00	36195.26	35
28	Tripura Gramin Bank	119513.00	45404.16	38
C	ACP RRB	119513.00	45404.16	38
29	ACUB	29.00	0.00	0
30	TCARDB	0.00	0.00	#DIV/0!
31	TSCB	87223.00	45355.94	52
D	ACP Coop. Bank	87252.00	45355.94	52
GRAND TOTAL		364010.00	145426.05	40

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

						Amt. Rs. In Lakhs	
Sl.No.	BANKS	2024-25 (As on September 2024)			2025-26 (As on September 2025)		
		Target	Achievement	% of Achievement	Target	Achievement	% of Achievement
1	Bank of Baroda	34228.00	13687.10	40	41073.00	13649.94	33
2	Bank of India	1663.00	642.73	39	1995.00	509.25	26
3	Bank of Maharashtra	68.00	132.00	194	287.00	289.73	101
4	Canara Bank	18707.00	6733.84	36	19917.00	7963.82	40
5	Central Bank of India	571.00	209.39	37	2680.00	2015.87	75
6	Indian Bank	5014.00	2816.58	56	5972.00	5383.57	90
7	Indian Overseas Bank	664.00	235.04	35	797.00	368.00	46
8	Punjab & Sind Bank	179.00	265.00	148	348.00	950.00	273
9	Punjab National Bank	47942.00	23411.66	49	57479.00	29060.95	51
10	State Bank of India	83710.00	56887.17	68	100852.00	78145.49	77
11	UCO Bank	15667.00	5303.99	34	18801.00	12935.25	69
12	Union Bank of India	21428.00	15267.90	71	24365.00	17553.87	72
A	ACP PUBLIC sec Bank	229841.00	125592.40	55	274566.00	168825.74	61
13	AXIS BANK	8721.00	4203.37	48	8981.00	4315.84	48
14	Bandhan Bank	13997.00	7693.18	55	22937.00	18743.05	82
15	Federal Bank	1597.00	1214.71	76	2493.00	194.79	8
16	HDFC	23540.00	21712.39	92	35402.00	27512.92	78
17	ICICI Bank	33236.00	22552.65	68	37270.00	28592.31	77
18	IDBI BANK	1425.00	1452.42	102	1495.00	1047.75	70
19	IDFCFirst Bank	35.00	46.99	134	25.00	0.00	0
20	Indusind Bank	6226.00	2903.67	47	7239.00	3106.05	43
21	Kotak Mahindra Bank Ltd	0.00	362.19	#DIV/0!	527.00	711.45	135
22	South Indian Bank	1283.00	981.00	76	1737.00	1332.00	77
23	Yes Bank	361.00	4993.06	1383	1707.00	5056.40	296
24	Ujjivan Bank	4941.00	1082.19	22	5305.00	4877.61	92
25	SLICE SFB	84.00	57.11	68	139.00	89.61	64
26	Jana SFB	0.00	2.50	#DIV/0!	463.00	198.39	43
27	ESAF SFB	48.00	179.47	374	403.00	162.55	40
B	ACP PRIVATE Sec bank	95494.00	69436.90	73	126123.00	95940.72	76
28	Tripura Gramin Bank	68258.00	14935.19	22	71613.00	25292.28	35
C	ACP RRB	68258.00	14935.19	22	71613.00	25292.28	35
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	#DIV/0!
31	TSCB	26385.00	13563.22	51	31672.00	16152.74	51
D	ACP Coop. Bank	26407.00	13563.22	51	31698.00	16152.74	51
GRAND TOTAL		420000.00	223527.71	53	504000.00	306211.48	61

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

							Amt. Rs. In Lakhs
Sl.No.	BANKS	2024-25 (As on September 2024)			2025-26 (As on September 2025)		
		Target	Achievement	% of Achievement	Target	Achievement	% of Achievement
1	Bank of Baroda	93.00	77.84	84	195.00	72.28	37
2	Bank of India	1006.00	193.96	19	988.00	118.89	12
3	Bank of Maharashtra	431.00	132.00	31	438.00	169.08	39
4	Canara Bank	1476.00	934.95	63	1453.00	462.20	32
5	Central Bank of India	553.00	156.55	28	540.00	161.97	30
6	Indian Bank	100.00	28.97	29	224.00	10.20	5
7	Indian Overseas Bank	973.00	122.64	13	570.00	169.44	30
8	Punjab & Sind Bank	59.00	28.00	47	65.00	47.00	72
9	Punjab National Bank	10658.00	3213.62	30	5221.00	2283.65	44
10	State Bank of India	4865.00	1651.44	34	5861.00	3700.88	63
11	UCO Bank	7776.00	574.98	7	2830.00	3637.91	129
12	Union Bank of India	230.00	117.72	51	404.00	136.35	34
A	ACP PUBLIC sec Bank	28220.00	7232.67	26	18789.00	10969.85	58
13	AXIS BANK	173.00	418.00	242	833.00	98.92	12
14	Bandhan Bank	323.00	20867.53	6461	39052.00	8296.77	21
15	Federal Bank	9.00	0.00	0	9.00	0.00	0
16	HDFC	1450.00	858.57	59	1832.00	863.18	47
17	ICICI Bank	169.00	27.06	16	174.00	0.87	1
18	IDBI Bank	727.00	9.90	1	431.00	51.04	12
19	IDFCFirst Bank	9.00	0.00	0	9.00	0.00	0
20	Indusind Bank	18.00	0.18	1	17.00	43.91	258
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	0.00	0
24	Ujjivan Bank	9843.00	1222.31	12	6000.00	3124.03	52
25	SLICE SFB	63.00	0.00	0	52.00	0.00	0
26	Jana SFB	51.00	12.64	25	674.00	76.79	11
27	ESAF SFB	43.00	380.12	884	1027.00	983.75	96
B	ACP PRIVATE Sec bank	12914.00	23796.31	184	50153.00	13539.26	27
28	Tripura Gramin Bank	136882.00	61573.47	45	136000.00	37917.93	28
C	ACP RRB	136882.00	61573.47	45	136000.00	37917.93	28
29	ACUB	558.00	9.58	2	88.00	244.10	277
30	TCARDB	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
31	TSCB	11426.00	6729.25	59	14970.00	8682.64	58
D	ACP Coop. Bank	11984.00	6738.83	56	15058.00	8926.74	59
GRAND TOTAL		190000.00	99341.28	52	220000.00	71353.78	32

BANKWISE CREDIT DEPOSIT RATIO OF THE STATE AS ON 30.09.2025

(Amt. In lac)

SL No.	Bank's Name	No of Brs	Total Deposit	Total Advance	CD Ratio
1	Bank of Baroda	9	76714.11	44178.24	58
2	Bank of India	13	56259.00	33471.00	59
3	Bank of Maharashtra	3	1672.83	3005.68	180
4	Canara Bank	19	115179.47	53240.01	46
5	Central Bank Of India	6	22663.67	7819.66	35
6	Indian Bank	6	47287.06	12545.52	27
7	Indian Overseas	5	22535.00	10232.96	45
8	Punjab & Sind Bank	3	5033.80	1699.53	34
9	Punjab National Bank	70	581455.50	215878.12	37
10	State Bank of India	79	1394230.17	620711.07	45
11	UCO Bank	30	147841.90	63243.79	43
12	Union Bank of India	12	110291.77	36146.26	33
13	Axis Bank	15	100002.51	37863.53	38
14	Bandhan Bank	29	179912.33	170020.00	95
15	Federal Bank	2	9420.32	4542.56	48
16	HDFC Bank	23	137964.02	79103.09	57
17	ICICI Bank	19	78085.31	87273.29	112
18	IDBI Bank	9	31309.30	7684.03	25
19	IDFC First Bank	2	26223.45	5956.47	23
20	IndusInd	8	8627.09	67389.27	781
21	Kotak Mahindra	2	8026.81	351.75	4
22	South Indian Bank	2	13011.00	3943.74	30
23	Ujjivan Bank	8	42078.13	46610.90	111
24	Yes Bank	2	12663.12	2907.71	23
25	SLICE SFB	10	7040.15	1393.51	20
26	Jana Small Finance Bank	1	3484.51	5776.88	166
27	ESAF Small Finance Bank	3	1564.69	3706.17	237
28	Tripura Gramin Bank	150	1019331.91	415311.48	41
29	ACUB	3	3954.34	1123.82	28
30	TCARDB	5	0.00	0.00	#DIV/0!
31	TSCB	66	394380.98	273822.02	69
Total		614	4658244.25	2316952.06	50

DISTRICTWISE CREDIT DEPOSIT RATIO OF THE STATE AS ON 30.09.2025

Sl.	District	No. of Brs.	Total Deposit	Total Advance	CD Ratio
1	West Tripura	223	2897475.46	1172023.15	40
2	Sepahijala	62	319045.40	188195.08	59
3	Khowai	46	220984.39	132230.22	60
4	Dhalai	53	178731.36	163762.93	92
5	Gomati	67	312498.66	212323.45	68
6	South Tripura	69	304618.86	177417.04	58
7	Unakoti	37	164857.40	113762.79	69
8	North Tripura	57	260032.72	157237.40	60
Total		614	4658244.25	2316952.06	50

CD Ratio as on 30th September 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	74963.02	42789.18	57
2	Bank of India	38871.00	21169.00	54
3	Bank of Maharashtra	1252.52	2374.03	190
4	Canara Bank	91680.72	35158.17	38
5	Central Bank Of India	18589.85	5103.75	27
6	Indian Bank	44508.35	11110.98	25
7	Indian Overseas	18207.00	7073.23	39
8	Punjab & Sind Bank	4355.44	1418.68	33
9	Punjab National Bank	289391.35	128865.92	45
10	State Bank of India	1009877.95	376530.14	37
11	UCO Bank	82202.02	29914.55	36
12	Union Bank of India	99494.31	29859.43	30
13	Axis Bank	81915.74	18942.65	23
14	Bandhan Bank	113992.92	67306.58	59
15	Federal Bank	9234.68	3489.12	38
16	HDFC Bank	99152.93	54242.69	55
17	ICICI Bank	19791.19	54295.64	274
18	IDBI Bank	17787.86	3853.52	22
19	IDFC First Bank	26208.83	5942.83	23
20	IndusInd	6730.21	36576.11	543
21	Kotak Mahindra	8026.81	351.75	4
22	South Indian Bank	13011.00	3943.74	30
23	Ujjivan Bank	23886.93	19112.51	80
24	Yes Bank	12519.10	2905.52	23
25	SLICE SFB	5527.08	873.87	16
26	Jana Small Finance Bank	3484.51	5776.88	166
27	Tripura Gramin Bank	461188.58	153981.46	33
28	ACUB	3611.32	1004.77	28
29	TSCB	218012.24	48056.45	22
	Total	2897475.46	1172023.15	40

CD Ratio as on 30th September 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	1451.06	1389.06	96
2	Bank of India	4044.00	3190	79
3	Canara Bank	5813.22	4022.61	69
4	Central Bank Of India	1305.30	1080.66	83
5	Indian Bank	818.44	675.27	83
6	Indian Overseas	932.00	857.77	92
7	Punjab National Bank	57433.49	16504.84	29
8	State Bank of India	72754.32	43472.79	60
9	UCO Bank	4556.14	2170.81	48
10	Union Bank of India	2890.73	2695.41	93
11	Axis Bank	3805.21	3347.31	88
12	Bandhan Bank	8962.68	19652.8	219
13	HDFC Bank	6005.17	7930.98	132
14	ICICI Bank	4055.88	2593.35	64
15	IDBI Bank	9355.32	2226.59	24
16	IndusInd	0.02	13976.28	69881400
17	Ujjivan Bank	3645.07	6382.86	175
18	SLICE SFB	171.09	110.2	64
19	ESAF Small Finance Bank	215.26	1043.11	485
20	Tripura Gramin Bank	84540.01	37173.74	44
21	ACUB	343.02	119.05	35
22	TSCB	39401.23	41707.96	106
	Total	312498.66	212323.45	68

CD Ratio as on 30th September 2025 for South Tripura District.(Amt.in Lacs)

SI.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of India	1354	2165	160
2	Bank of Maharashtra	135.31	103.57	77
3	Canara Bank	1968.88	1800.94	91
4	Punjab National Bank	54495.51	14705.04	27
5	State Bank of India	57398.83	41898.24	73
6	UCO Bank	7269.88	3066.56	42
7	Union Bank of India	2055.16	901.49	44
8	Axis Bank	3380.2	4401.66	130
9	Bandhan Bank	7382.18	13764.42	186
10	HDFC Bank	6192.09	3199.86	52
11	ICICI Bank	1563.71	3358.12	215
12	IDBI Bank	2386.47	531.76	22
13	Tripura Gramin Bank	112736.18	53496.28	47
14	TSCB	46300.46	34024.1	73
	Total	304618.86	177417.04	58

CD Ratio as on 30th September 2025 for North Tripura District.(Amt.in Lacs)

SI.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of Baroda	300.03	0	0
2	Bank of India	4897	2484	51
3	Bank of Maharashtra	285	528.08	185
4	Canara Bank	5529.16	3811.73	69
5	Punjab & Sind Bank	36.88	11.25	31
6	Punjab National Bank	34689.86	10014.92	29
7	State Bank of India	84019.13	40263.77	48
8	UCO Bank	2458.94	2609.47	106
9	Union Bank of India	3173.46	1255.41	40
10	Axis Bank	4469.05	3409.39	76
11	Bandhan Bank	1893.42	8540.03	451
12	Federal Bank	185.64	1053.44	567
13	HDFC Bank	7603.41	7267.57	96
14	ICICI Bank	7853.06	9183.93	117
15	IDBI Bank	1779.65	1072.16	60
16	IndusInd	1896.86	16836.88	888
17	Ujjivan Bank	4009.14	5118.29	128
18	SLICE SFB	476.19	145.08	30
19	Tripura Gramin Bank	80443.67	37233.26	46
20	TSCB	14033.17	6398.74	46
	Total	260032.72	157237.4	60

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

SI.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Canara Bank	1680.44	1569.68	93
2	Central Bank Of India	992.95	692.86	70
3	Indian Overseas	1595	1087.85	68
4	Punjab National Bank	24411.81	6915.42	28
5	State Bank of India	38149.04	29646.43	78
6	UCO Bank	5761.12	4116.25	71
7	Axis Bank	1100.78	1403.08	127
8	Bandhan Bank	9674.42	13531.3	140
9	HDFC Bank	3486.74	1864.06	53
10	ICICI Bank	5512.02	5217.74	95
11	Ujjivan Bank	3528.21	5946.46	169
12	SLICE SFB	273.57	102.63	38
13	Tripura Gramin Bank	55064.13	23302.92	42
14	TSCB	13627.17	18366.11	135
	Total	164857.40	113762.79	69

CD Ratio as on 30th September 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	4880	3106	64
2	Canara Bank	4141.52	3272.36	79
3	Punjab & Sind Bank	641.48	269.6	42
4	Punjab National Bank	40877.95	12445.72	30
5	State Bank of India	63254.43	32550.04	51
6	UCO Bank	18639.41	9940.02	53
7	Axis Bank	3638.35	4239.72	117
8	Bandhan Bank	19286.92	26304.58	136
9	HDFC Bank	7143.28	3078.68	43
10	ICICI Bank	26187.97	1949.56	7
11	Ujjivan Bank	4371.47	7299.08	167
12	ESAF Small Finance Bank	921.85	1673.66	182
13	Tripura Gramin Bank	99618.06	34705.33	35
14	TSCB	25442.71	47360.73	186
	Total	319045.4	188195.08	59

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

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Canara Bank	2729.17	2072.83	76
2	Indian Bank	1700.06	670.05	39
3	Indian Overseas	1801.00	1214.11	67
4	Punjab National Bank	44067.10	12218.1	28
5	State Bank of India	36217.35	25562.72	71
6	UCO Bank	17009.82	6157.39	36
7	Union Bank of India	2678.11	1434.52	54
8	Axis Bank	1693.18	2119.72	125
9	Bandhan Bank	12696.06	10147.59	80
10	HDFC Bank	3768.93	422.84	11
11	ICICI Bank	7713.01	5913.62	77
12	Ujjivan Bank	2637.31	2751.7	104
13	SLICE SFB	592.22	161.73	27
14	Tripura Gramin Bank	69500.05	37391.61	54
15	TSCB	16181.02	23991.69	148
	Total	220984.39	132230.22	60

CD Ratio as on 30th September 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	2213.00	1357	61
2	Canara Bank	1636.36	1531.69	94
3	Central Bank Of India	1775.57	942.39	53
4	Indian Bank	260.21	89.22	34
5	Punjab National Bank	36088.43	14208.16	39
6	State Bank of India	32559.12	30786.94	95
7	UCO Bank	9944.57	5268.74	53
8	Bandhan Bank	6023.73	10772.7	179
9	HDFC Bank	4611.47	1096.41	24
10	ICICI Bank	5408.47	4761.33	88
11	IDFC First Bank	14.62	13.64	93
12	Yes Bank	144.02	2.19	2
13	ESAF Small Finance Bank	427.58	989.4	231
14	Tripura Gramin Bank	56241.23	38026.88	68
15	TSCB	21382.98	53916.24	252
	Total	178731.36	163762.93	92

BANK-WISE POSITION IN IMPLEMENTATION OF ISSUING KCCs FOR THE STATE OF TRIPURA DURING THE YEAR 2025-26 AS ON 30.09.2025

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	45	74.80	24	52.27	21	22.53	45	74.80	119	156.49	5	5.99	4
2	Bank of India	851	1007	1622.72	205	343.69	802	1279.03	1007	1622.72	5564	7571.58	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	334	443.01	159	242.92	175	200.09	334	443.01	1484	1718.27	287	142.04	19
5	Central Bank of India	1794	484	931.46	33	13.33	451	918.13	484	931.46	675	456.80	282	106.46	42
6	Indian Bank	21	36	17.68	6	2.78	30	14.90	36	17.68	116	93.32	13	8.19	11
7	Indian Overseas Bank	34	19	25.92	15	19.29	4	6.63	19	25.92	323	326.86	49	37.76	15
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	3046	2899.84	1270	416.84	1776	2483.00	3046	2899.84	33656	18786.51	12846	5505.13	38
10	State Bank of India	15947	11613	6402.34	3114	1506.61	8499	4895.73	11613	6402.34	36195	29348.12	19160	13662.08	53
11	UCO Bank	1895	480	1048.88	255	214.62	225	834.26	480	1048.88	6773	4103.55	2941	1230.20	43
12	Union Bank of India	965	272	301.80	152	242.19	120	59.61	192	507.57	871	1451.89	91	56.66	10
13	Axis Bank	1081	223	1333.41	179	861.83	44	471.58	223	1333.41	202	2244.58	1	8.53	0
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	2235	389.84	2235	389.84	0	0.00	2235	389.84	762	1362.58	0	0.00	0
16	HDFC	501	217	420.03	217	420.03	0	0.00	217	420.03	7753	4594.67	952	579.82	12
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	128	68.41	42	21.43	86	46.98	128	68.41	896	228.66	58	14.59	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	0	0.00	0	0.00	#DIV/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	9	0.85	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	24617	8885.62	13027	4987.95	11590	3897.67	24617	8885.62	73757	16712.67	7551	1863.33	10
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	1024	848.62	353	208.39	671	640.23	1024	848.62	36432	8966.45	1834	345.20	5
TOTAL		70191	45780	25714.38	21286	9944.01	24494	15770.37	45700	25920.15	205691	98190.67	46238	23664.63	22

Performance of Banks in Crop Loan & Term Loan to Agriculture during the year 2025-26 as on 30.09.2025

(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	45	74.80	80	81.00	533	1283.69	421	317.00	578	1358.49
2	Bank of India	851	717.00	1007	1622.72	2310	4306.00	310	533.11	3161	5023.00	1317	2155.83
3	Bank of Maharashtra	47	27.00	0	0.00	20	25.00	53	37.52	67	52.00	53	37.52
4	Canara Bank	2872	3244.00	334	443.01	229	788.00	229	499.52	3101	4032.00	563	942.53
5	Central Bank of India	1794	1713.00	484	931.46	13	14.00	21	19.62	1807	1727.00	505	951.08
6	Indian Bank	21	16.00	36	17.67	80	144.00	27	53.22	101	160.00	63	70.89
7	Indian Overseas Bank	34	59.00	19	25.92	110	248.00	2	22.50	144	307.00	21	48.42
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	3046	2899.84	3449	11195.00	527	2731.27	18594	25251.00	3573	5631.11
10	State Bank of India	15947	16500.00	11613	6402.34	3801	9594.00	1088	6095.60	19748	26094.00	12701	12497.94
11	UCO Bank	1895	2292.00	480	1048.88	363	557.00	82	448.42	2258	2849.00	562	1497.30
12	Union Bank of India	965	2433.00	272	301.81	881	2422.00	30	228.83	1846	4855.00	302	530.64
A	Sub Total of Public Sec. Bank	39935	41311.00	17336	13768.45	11356	29403.00	2902	11953.30	51291	70714.00	20238	25721.75
13	AXIS BANK	1081	4301.00	223	1333.41	16486	17208.00	4242	4262.17	17567	21509.00	4465	5595.58
14	Bandhan Bank	501	434.00	0	0.00	24601	19438.00	6964	18140.10	25102	19872.00	6964	18140.10
15	Federal Bank	1412	3030.00	2235	389.84	10	715.00	5	3.50	1422	3745.00	2240	393.34
16	HDFC	501	1402.00	217	420.04	15936	8416.00	1421	1712.93	16437	9818.00	1638	2132.97
17	ICICI	2054	1168.00	0	0.00	11165	10443.00	1338	2579.71	13219	11611.00	1338	2579.71
18	IDBI BANK	812	282.00	128	68.41	475	593.00	255	215.57	1287	875.00	383	283.98
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	9857	4073.20	71118	29139.00	9857	4073.20
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	7839	4725.32	27449	12568.00	7839	4725.32
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	3356	1920.17	15921	8236.00	3356	1920.17
27	ESAF Small Finance Bank	120	75.00	0	0.00	1966	871.00	780	1066.81	2086	946.00	780	1066.81
B	Sub Total of Pvt. Sec. Bank	7939	11602.00	2803	2211.70	185540	110919.00	37090	41074.48	193479	122521.00	39893	43286.18
28	Tripura Gramin Bank	18497	9443.00	24617	8885.62	30755	110070.00	9721	36518.54	49252	119513.00	34338	45404.16
C	Sub Total of RRB	18497	9443.00	24617	8885.62	30755	110070.00	9721	36518.54	49252	119513.00	34338	45404.16
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	1024	848.62	7996	84718.00	5085	44507.32	11768	87223.00	6109	45355.94
D	Sub Total of Coop.Banks	3820	2534.00	1024	848.62	7996	84718.00	5085	44507.32	11816	87252.00	6109	45355.94
	GRAND TOTAL	70191	64890.00	45780	25714.39	235647	335110.00	54798	134053.64	305838	400000.00	100578	159768.03

PERFORMANCE UNDER PMEGP FOR THE FINANCIAL YEAR 2025-26 AS ON 30.09.2025

SI.No.	NAME OF THE BANK	TARGET	SPONSORED		SANCTIONED		DISBURSED		REFERRED BACK FOR RECTIFICATION	REJECTED	PENDING	ACHIEVEMENT %AGE
		NO	NO	AMT.	NO	AMT.	NO	AMT.	NO	NO	NO	NO
1	Bank of Baroda	17	9	64.14	2	15.06	5	36.63	2	0	7	12
2	Bank of India	26	15	125.43	4	23.57	2	12.21	2	1	10	15
3	Bank of Maharashtra	1	0	0.00	0	0.00	0	0.00	0	0	0	0
4	Canara Bank	19	19	176.09	8	88.23	9	52.63	3	5	6	42
5	Central Bank of India	10	1	10.00	1	10.00	0	0.00	0	0	0	10
6	Indian Bank	5	2	15.00	1	6.31	2	8.26	1	0	1	20
7	Indian Overseas Bank	9	1	7.14	0	0.00	2	9.86	2	1	0	0
8	Punjab & Sind Bank	3	0	0.00	0	0.00	0	0.00	0	0	0	0
9	Punjab National Bank	130	126	1441.09	35	283.23	129	848.79	45	25	66	27
10	State Bank of India	120	112	1220.71	13	73.91	92	413.09	61	41	58	11
11	UCO Bank	41	41	283.11	14	108.71	30	143.79	12	23	4	34
12	Union Bank of India	9	10	132.86	3	65.00	5	23.63	2	3	4	33
A	Sub Total of Public Sec. Bank	390	336	3475.57	81	674.02	276	1548.89	130	99	156	21
13	AXIS BANK	3	5	46.43	0	0.00	0	0.00	0	0	5	0
14	Bandhan Bank	5	0	0.00	0	0.00	0	0.00	0	0	0	0
15	Federal Bank	1	0	0.00	0	0.00	0	0.00	0	0	0	0
16	HDFC	5	2	82.51	0	0.00	0	0.00	0	0	2	0
17	ICICI	4	0	0.00	0	0.00	0	0.00	0	0	0	0
18	IDBI BANK	4	5	29.29	1	10.00	1	8.14	1	0	4	25
19	IDFC First Bank	1	0	0.00	0	0.00	0	0.00	0	0	0	0
20	Indusind Bank	1	0	0.00	0	0.00	0	0.00	0	0	0	0
21	Kotak Mahindra Bank	1	0	0.00	0	0.00	0	0.00	0	0	0	0
22	South Indian Bank	1	1	3.63	0	0.00	0	0.00	0	0	1	0
23	Yes Bank	1	0	0.00	0	0.00	0	0.00	0	0	0	0
24	Ujjivan SFB	1	0	0.00	0	0.00	0	0.00	0	0	0	0
25	SLICE SFB	1	0	0.00	0	0.00	0	0.00	0	0	0	0
B	Sub Total of Pvt. Sec. Bank	29	13	161.86	1	10.00	1	8.14	1	0	12	3
26	Tripura Gramin Bank	170	188	1579.17	32	299.94	39	269.65	23	50	106	19
C	Sub Total of RRB	170	188	1579.17	32	299.94	39	269.65	23	50	106	19
27	Tripura State Co-Operative Bank	90	73	627.40	0	0.00	74	353.65	49	1	72	0
D	Sub Total of Coop.Banks	90	73	627.40	0	0.00	74	353.65	49	1	72	0
GRAND TOTAL		679	610	5844.00	114	983.96	390	2180.33	203	150	346	17

**BANK-WISE POSITION IN IMPLEMENTATION OF SWABALAMBAN FOR THE STATE OF TRIPURA FOR THE
PROGRAMME YEAR 2025-26 AS ON SEPTEMBER 2025**

SI No	Name of Bank	Achievement for the Financial Year 2025-26								(Amt. in lakhs)
		Target	Sponsored		Sanctioned		Disbursed		Rejected	Achievement
		No	No	Amt	No	Amt	No	Amt	No	%
1	Bank of Baroda	30	23	172.24	5	24.06	0	0.00	0	17
2	Bank of India	43	31	178.14	3	11.38	1	4.75	2	7
3	Bank of Maharashtra	5	1	9.50	0	0.00	0	0.00	0	0
4	Canara Bank	84	33	193.31	9	29.10	1	1.50	2	11
5	Central Bank of India	36	19	117.82	2	12.91	2	7.25	3	6
6	Indian Bank	23	7	32.40	0	0.00	0	0.00	0	0
7	Indian Overseas Bank	33	6	25.65	0	0.00	0	0.00	0	0
8	Punjab & Sindh Bank	9	1	12.53	1	10.00	0	0.00	0	11
9	Punjab National Bank	692	293	1453.93	82	333.03	5	11.58	195	12
10	State Bank India	624	448	2301.78	81	246.16	12	32.11	94	13
11	UCO Bank	157	70	344.68	8	29.90	0	0.00	12	5
12	Union Bank of India	41	22	100.18	2	9.25	2	7.87	6	5
Total of Public Sector Banks		1777	954	4942.16	193	705.79	23	65.06	314	11
13	Axis Bank	8	1	4.75	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	2	7.60	0	0.00	0	0.00	0	0
17	ICICI Bank	11	0	0.00	0	0.00	0	0.00	0	0
18	IDBI Bank	11	2	8.73	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		63	5	21.08	0	0.00	0	0.00	0	0
24	Tripura Gramin Bank	1502	872	3887.65	217	876.83	64	212.18	490	14
Total of Regional Rural Bank		1502	872	3887.65	217	876.83	64	212.18	490	14
25	Tripura State Co-Operative Bank	658	340	1484.56	25	81.83	23	70.09	38	4
Total of State Co-Op Banks		658	340	1484.56	25	81.83	23	70.09	38	4
GRAND TOTAL		4000	2171	10335.45	435	1664.45	110	347.33	842	11

PMSVANidhi Position as on 22.10.2025

SL No	Name of Bank	Applications			Sanctioned			Disbursed			Returned			Loans Repaid			Digitally Active
		1st Dose	2nd Dose	3rd Dose	1st Dose	2nd Dose	3rd Dose	1st Dose	2nd Dose	3rd Dose	1st Dose	2nd Dose	3rd Dose	1st Dose	2nd Dose	3rd Dose	
1	Annapurna Finance	26	15	0	26	0	0	26	0	0	0	15	0	24	0	0	20
2	Axis Bank	9	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0
3	Bandhan Bank	11	0	0	0	0	0	0	0	0	9	0	0	0	0	0	0
4	Bank of Baroda	29	15	1	20	5	1	20	5	0	2	4	0	13	1	0	14
5	Bank of India	109	51	8	92	25	5	92	25	5	13	21	1	72	9	0	58
6	Bank of Maharashtra	15	16	0	12	7	0	12	6	0	3	9	0	11	0	0	6
7	Canara	137	86	28	118	43	14	117	43	14	15	27	6	102	34	0	79
8	Central Bank of India	89	53	11	80	34	7	79	33	5	9	13	0	61	12	0	34
9	HDFC	107	26	5	49	6	1	49	6	1	58	19	3	42	6	0	24
10	ICICI	2	0	0	0	0	0	0	0	0	2	0	0	0	0	0	0
11	IDBI	25	8	3	15	4	2	15	4	2	9	2	0	8	3	0	8
12	Indian Bank	36	29	2	32	9	1	32	9	1	4	2	0	28	2	0	16
13	Indian Oversease Bank	33	21	10	22	14	5	22	14	5	10	4	4	21	12	0	17
14	Punjab National Bank	1098	629	176	1022	426	137	1021	422	134	62	159	23	726	184	1	417
15	South Indian Bank	2	1	0	1	0	0	1	0	0	0	0	0	1	0	0	1
16	State Bank of India	1863	1183	311	1711	700	173	1705	678	158	129	183	36	1163	320	33	993
17	Tripura Gramin Bank	1903	675	220	1673	537	172	1653	526	165	165	97	22	680	228	2	410
18	TSCBL	550	80	16	266	43	8	250	38	7	42	0	0	78	19	0	56
19	UCO Bank	621	253	67	503	166	58	501	161	57	106	79	3	274	72	0	196
20	Ujjivan Small Finance	3	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1
21	Union Bank	66	35	13	52	24	4	52	23	4	12	5	1	41	13	0	27
	Total	6734	3176	871	5696	2043	588	5648	1993	558	651	639	99	3346	915	36	2377

Pradhan Mantri Mudra Yojana in Tripura for FY 2025-26 (As on 30.09.2025)

[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)			Total		
		No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt
Public Sector Banks																
1	State Bank of India	56	0.26	0.26	1230	28.03	27.93	210	16.69	16.64	6	0.81	0.81	1502	45.79	45.63
2	Bank of Baroda	20	0.09	0.09	165	4.33	4.32	68	6.04	5.98	0	0.00	0.00	253	10.46	10.39
3	Bank of India	9	0.04	0.03	188	3.98	3.28	114	8.35	6.60	0	0.00	0.00	311	12.36	9.91
4	Bank of Maharashtra	1748	5.71	5.71	258	1.64	1.64	0	0.00	0.00	0	0.00	0.00	2006	7.35	7.35
5	Canara Bank	46	0.09	0.09	334	8.47	8.47	155	12.82	12.82	1	0.18	0.18	536	21.56	21.56
6	Central Bank of India	10	0.04	0.03	52	1.42	1.29	14	1.11	1.05	0	0.00	0.00	76	2.58	2.37
7	Indian Bank	5	0.02	0.02	42	0.95	0.95	24	1.89	1.81	6	0.87	0.87	77	3.73	3.65
8	Indian Overseas Bank	8	0.02	0.02	34	0.81	0.81	8	0.55	0.55	0	0.00	0.00	50	1.39	1.39
9	Punjab National Bank	217	0.87	0.61	1363	32.88	31.42	705	55.94	55.13	11	0.67	0.58	2296	90.36	87.73
10	Union Bank of India	13	0.05	0.05	175	4.50	4.05	77	6.57	6.27	0	0.00	0.00	265	11.12	10.37
11	Punjab & Sind Bank	19	0.08	0.08	74	1.43	1.43	19	1.56	1.56	0	0.00	0.00	112	3.06	3.06
12	UCO Bank	109	0.45	0.42	570	13.22	12.84	160	12.73	12.73	5	0.90	0.75	844	27.30	26.75
	Total	2260	7.72	7.41	4485	101.66	98.43	1554	124.25	121.14	29	3.43	3.19	8328	233.63	230.17
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	1	0.10	0.10	0	0.00	0.00	1	0.10	0.10
15	ICICI Bank	7	0.03	0.03	97	2.74	2.38	19	1.44	1.13	0	0.00	0.00	123	4.21	3.53
16	Axis Bank	3804	14.49	14.49	858	9.07	9.07	29	2.22	2.22	0	0.00	0.00	4691	25.77	25.77
17	Indusind Bank	8230	29.20	29.20	2288	21.31	21.31	28	1.16	1.16	0	0.00	0.00	10546	51.67	51.67
19	HDFC Bank	133	0.51	0.51	406	8.11	8.11	45	3.17	3.17	0	0.00	0.00	584	11.80	11.80
20	Bandhan Bank	10446	43.11	43.11	33560	402.12	402.12	38	2.27	2.27	0	0.00	0.00	44044	447.50	447.50
21	IDBI Bank Limited	306	1.05	1.05	117	3.12	3.12	35	2.82	2.82	0	0.00	0.00	458	6.99	6.99
	Total	22926	88.39	88.39	37329	446.53	446.17	195	13.18	12.87	0	0.00	0.00	60450	548.10	547.42
Regional Rural Banks																
22	Tripura Gramin Bank	1016	4.11	4.08	2330	44.56	40.44	296	21.82	9.28	0	0.00	0.00	3642	70.49	53.80
	Total	1016	4.11	4.08	2330	44.56	40.44	296	21.82	9.28	0	0.00	0.00	3642	70.49	53.80
Small Finance Banks																
23	Ujjivan Small Finance Bank	4373	17.25	17.25	6418	52.53	52.53	0	0.00	0.00	0	0.00	0.00	10791	69.78	69.78
24	Jana Small Finance Bank Limited	2	0.01	0.01	381	2.49	2.49	0	0.00	0.00	0	0.00	0.00	383	2.50	2.50
25	ESAF Small Finance Bank	548	2.05	2.05	140	0.98	0.98	0	0.00	0.00	0	0.00	0.00	688	3.03	3.03
	Total	4923	19.31	19.31	6939	56.00	56.00	0	0.00	0.00	0	0.00	0.00	11862	75.31	75.31
Co-Operative Banks																
26	Tripura State Co-Operative Bank	546	9.13	9.13	64	0.78	0.78	7	0.53	0.53	0	0.00	0.00	618	10.45	10.45
	Total	546	9.13	9.13	64	0.78	0.78	7	0.53	0.53	0	0.00	0.00	617	10.44	10.44
	Grand Total	31671	128.66	128.32	51147	649.53	641.82	2052	159.78	143.82	29	3.43	3.19	84899	937.97	917.14
NBFC-Micro Finance Institutions																
27	VEDIKA CREDIT CAPITAL LTD	8104	37.11	37.11	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	8104	37.11	37.11
28	Annapurna Microfinance Pvt. Ltd.	3749	15.63	15.63	1868	16.48	16.48	43	3.24	3.24	6	0.78	0.78	5666	36.13	36.13
29	Belstar Investment and Finance Private Limited	3354	14.24	14.24	1137	8.51	8.51	0	0.00	0.00	0	0.00	0.00	4491	22.75	22.75
30	Arohan Financial Services Pvt. Ltd.	1672	6.90	6.90	323	2.04	2.04	0	0.00	0.00	0	0.00	0.00	1995	8.94	8.94
31	SATYA MicroCapital Limited	1333	4.75	4.75	2375	16.93	16.93	0	0.00	0.00	0	0.00	0.00	3708	21.69	21.69
	Total NBFC-MFI	18212	78.63	78.63	5703	43.96	43.96	43	3.24	3.24	6	0.78	0.78	23964	125.83	126.61
	Grand Total including NBFC-MFI	49883	207.29	206.95	56850	693.49	685.78	2095	163.02	147.06	35	4.21	3.97	108863	1063.80	1043.75

PRADHAN MANTRI MUDRA YOJANA OUTSTANDING POSITION AS ON 30.09.2025 (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	21	3.32	1	0.18	185	250.87	4	6.78	96	441.22	0	0.00	0	0.00	0	0.00	302	695.41	5	6.96	2	1
2	Bank of India	1155	298.01	131	27.10	3561	5622.17	174	227.12	294	1876.05	7	43.64	0	0.00	0	0.00	5010	7796.23	312	297.86	6	4
3	Bank of Maharashtra	16	4.65	2	1.05	7	31.15	1	1.54	0	0.00	0	0.00	0	0.00	0	0.00	23	35.80	3	2.59	13	7
4	Canara Bank	433	86.10	153	38.32	1907	3173.66	409	636.54	440	2878.52	51	324.28	0	0.00	0	0.00	2780	6138.28	613	999.14	22	16
5	Central Bank Of India	407	272.32	159	74.83	332	515.69	134	110.97	53	326.18	6	32.66	0	0.00	0	0.00	792	1114.19	299	218.46	38	20
6	Indian Bank	21	4.52	11	2.28	221	284.18	83	91.13	55	302.3	3	2.02	3	44.16	0	0.00	300	635.16	97	95.43	32	15
7	Indian Overseas	49	17.04	4	0.98	269	475.15	43	120.19	108	301.97	22	81.43	0	0.00	0	0.00	426	794.16	69	202.60	16	26
8	Punjab & Sind Bank	28	11.40	0	0.00	50	98.78	0	0.00	4	40.00	0	0.00	0	0.00	0	0.00	82	150.18	0	0.00	0	0
9	Punjab National Bank	4765	929.12	3253	595.10	10576	13785.43	3969	4348.39	3038	13110.55	231	1072.72	8	53.29	0	0.00	18387	27878.39	7453	6016.21	41	22
10	State Bank of India	1271	269.76	734	162.18	8638	12603.76	3381	4282.61	793	4167.01	159	657.14	9	85.97	0	0.00	10711	17126.50	4274	5101.93	40	30
11	UCO Bank	1000	213.31	573	111.05	3750	5236.98	1247	1498.82	456	2968.90	39	276.31	9	126.85	0	0.00	5215	8546.04	1859	1886.18	36	22
12	Union Bank	330	48.83	57	8.31	1517	2165.56	256	238.91	248	1526.25	17	59.46	0	0.00	0	0.00	2095	3740.64	330	306.68	16	8
	Total PUBLIC sec Bank	9496	2158.38	5078	1021.38	31013	44243.38	9701	11563.00	5585	27938.95	535	2549.66	29	310.27	0	0.00	46123	74650.98	15314	15134.04	33	20
13	Axis Bank	17368	3620.38	1869	321.04	1889	2027.95	23	30.90	191	1023.11	3	21.23	1	10.79	0	0.00	19449	6682.23	1895	373.17	10	6
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	13	4.01	0	0.00	6	11.21	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	19	15.22	0	0.00	0	0
16	HDFC Bank	546	122.05	37	8.73	903	1035.72	7	7.18	145	743.39	0	0.00	1	8.24	0	0.00	1595	1909.40	44	15.91	3	1
17	ICICI Bank	7	0.31	6	0.23	91	132.12	14	24.56	38	189.56	2	1.93	0	0.00	0	0.00	136	321.99	22	26.72	16	8
18	IDBI Bank	1103	221.8	21	4.8	416	617.74	80	92.2	97	478.35	12	58.06	1	12.14	0	0.00	1617	1330.03	113	155.06	7	12
19	IDFCFirst Bank	88	28.38	1	0.10	428	190.25	21	3.27	0	0.00	0	0.00	0	0.00	0	0.00	516	218.63	22	3.37	4	2
20	IndusInd Bank	38119	7520.25	8927	1336.93	15040	8893.35	1922	572.43	184	645.81	0	0.00	0	0.00	0	0.00	53343	17059.41	10849	1909.36	20	11
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	0	0.00	0	0.00	2	17.14	0	0.00	0	0.00	0	0.00	2	17.14	0	0.00	0	0
24	Ujjivan Bank	22735	5265.84	974	171.19	23354	12311.44	725	246.99	0	0.00	0	0.00	0	0.00	0	0.00	46089	17577.28	1699	418.18	4	2
25	Jana SFB	561	191.96	44	19.44	1896	995.94	72	37.47	0	0.00	0	0.00	0	0.00	0	0.00	2457	1187.90	116	56.91	5	5
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	4179	728.10	663	91.35	331	185.49	24	5.50	0	0.00	0	0.00	0	0.00	0	0.00	4510	913.59	687	96.85	15	11
	Total PRIVATE Sec bank	137670	29580.99	17036	2672.77	222655	143616.97	12131	4776.19	1333	6521.53	28	133.57	3	31.17	0	0.00	361661	179750.66	29195	7582.53	8	4
28	Tripura Gramin Bank	22852	4064.80	7590	1948.69	23539	23803.16	4146	4237.14	1512	7099.46	95	327.98	0	0.00	0	0.00	47903	34967.42	11831	6513.81	25	19
	Total RRB	22852	4064.80	7590	1948.69	23539	23803.16	4146	4237.14	1512	7099.46	95	327.98	0	0.00	0	0.00	47903	34967.42	11831	6513.81	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	39588	8875.00	14879	4239.64	31198	34080.49	7140	7989.74	1544	7727.47	138	583.87	0	0.00	0	0.00	72330	50682.96	22157	12813.25	31	25
	Total Coop. Bank	39588	8875.00	14879	4239.64	31198	34080.49	7140	7989.74	1544	7727.47	138	583.87	0	0.00	0	0.00	72330	50682.96	22157	12813.25	31	25
	Grand Total	209606	44679.17	44583	9882.48	308405	245744.00	33118	28566.07	9974	49287.41	796	3595.08	32	341.44	0	0.00	528017	340052.02	78497	42043.63	15	12

NPA Position of Banks in Tripura as on 30.09.2025

(Amt. in lacs)

SI No	Name of Bank	Agriculture		MSME		OPS		Total Prisec		Non- Prisec		Total NPA	
		No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount
1	Bank of Baroda	18	13.98	164	1141.56	8	28.72	190	1184.26	106	218.17	296	1402.43
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	91	310.09	85	50.00	176	360.09	6	63.58	182	423.67
4	Canara Bank	400	203.29	745	1444.31	40	133.28	1185	1780.88	232	309.14	1417	2090.02
5	Central Bank of India	581	219.39	202	376.29	99	19.88	882	615.56	10	2.08	892	617.64
6	Indian Bank	69	38.51	0	0.00	0	0.00	69	38.51	0	0.00	69	38.51
7	Indian Overseas Bank	49	40.75	143	391.07	0	0.00	192	431.82	3	9.72	195	441.54
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	15887	7108.02	4894	5230.75	130	141.10	20911	12479.87	1350	684.22	22261	13164.09
10	State Bank of India	19160	13662.08	1623	3162.01	62	246.57	20845	17070.66	2051	2859.45	22896	19930.11
11	UCO Bank	3266	1600.65	2111	2448.02	856	736.59	6233	4785.26	191	144.54	6424	4929.80
12	Union Bank of India	98	64.99	234	208.92	4	12.35	336	286.26	184	178.28	520	464.54
A	Sub-Total PUBLIC sec Bank	39597	23016.78	10909	15492.50	1296	1402.30	51802	39911.58	4180	4508.83	55982	44420.41
13	AXIS BANK	1766	383.48	12	152.41	164	43.71	1942	579.60	553	561.13	2495	1140.73
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	952	579.82	18	584.62	74	59.57	1044	1224.01	616	727.31	1660	1951.32
17	ICICI	28	27.32	34	1019.52	4	39.80	66	1086.64	484	2525.38	550	3612.02
18	IDBI BANK	286	485.83	83	240.40	1	0.98	370	727.21	65	135.07	435	862.28
19	IDFC First Bank	4	0.56	0	0.00	0	0.00	4	0.56	221	90.99	225	91.55
20	Indusind Bank	10075	1795.67	413	78.30	157	14.82	10645	1888.79	1586	311.32	12231	2200.11
21	Kotak Mahindra Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
22	South Indian Bank	0	0.00	0	0.00	0	0.00	0	0.00	9	17.88	9	17.88
23	Yes Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
24	SLICE SFB	6	0.73	759	342.93	0	0.00	765	343.66	8	12.71	773	356.37
25	Ujjivan Bank	1019	149.11	284	46.99	446	77.50	1749	273.60	185	34.07	1934	307.67
26	Jana SFB	2495	559.22	97	47.84	19	9.08	2611	616.14	22	13.81	2633	629.95
27	ESAF Small Finance Bank	490	66.04	234	35.84	54	12.41	778	114.29	0	0.00	778	114.29
B	Sub Total Pvt. Sec Bank	20971	5184.25	6316	3961.71	4542	1632.02	31829	10777.98	11152	8034.31	42981	18812.29
28	Tripura Gramin Bank	9300	3153.01	12110	10135.97	791	1542.56	22201	14831.54	903	1820.19	23104	16651.73
C	Sub Total RRB	9300	3153.01	12110	10135.97	791	1542.56	22201	14831.54	903	1820.19	23104	16651.73
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	3604.89	12197	12256.08	4609	8689.02	16806	20945.10
D	Sub-Total Coop. Bank	4680	4734.57	3389	3916.62	4128	3604.89	12197	12256.08	4609	8689.02	16806	20945.10
GRAND TOTAL		74548	36088.61	32724	33506.80	10757	8181.77	118029	77777.18	20844	23052.35	138873	100829.53

STATUS OF GOVT. SPONSORED SCHEMES & NPA GENERATED THEREOF

		PMRY					PMEGP					SWAVALAMBAN				
		A/Cs Outstand ing	Outstd. Balance as on 30.09.2025	NPA A/Cs	Amt. Outstd. As on 30.09.2025	NPA %	A/Cs Outstand ing	Outstd. Balance as on 30.09.2025	NPA A/Cs	Amt. Outstd. As on 30.09.2025	NPA %	A/Cs Outstand ing	Outstd. Balance as on 30.09.2025	NPA A/Cs	Amt. Outstd. As on 30.09.2025	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	321	775.22	28	60.40	8	43	24.37	25	2.74	11
3	Bank of Maharashtra	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	228	526.17	98	177.55	34	192	201.93	21	26.37	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	150.03	30	46.71	31	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	1284	2996.48	627	1089.84	36	2059	2603.29	501	869.93	33
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	575	1098.04	197	310.22	28	1568	1271.29	499	316.39	25
12	Union Bank of India	96	122.61	15	13.20	11	50	201.72	15	26.38	13	202	499.63	46	61.76	12
	SCB of PSBs Sub-Total	1461	1277.14	1335	1141.93	89	3343	8197.17	1405	2423.29	30	4674	6442.86	1434	1840.58	29
13	AXIS BANK	0	0.00	0	0.00	0	8	42.11	4	21.16	50	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	10.27	0	0.00	0	0	0.00	0	0.00	0
16	ICICI	0	0.00	0	0.00	0	1	0.08	1	0.08	100	0	0.00	0	0.00	0
17	IDBI BANK	0	0.00	0	0.00	0	24	63.12	10	18.85	30	32	42.63	4	5.21	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
	SCB of Pvt s Sub-Total	0	0.00	0	0.00	0	35	115.58	15	40.09	35	32	42.63	4	5.21	0
22	Tripura Gramin Bank	0	0.00	0	0.00	0	3122	6127.81	545	964.63	16	7136	9195.27	1370	1740.26	19
	RRBs Sub-Total	0	0.00	0	0.00	0	3122	6127.81	545	964.63	16	7136	9195.27	1370	1740.26	19
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
	Co-op 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	9406	20005.90	2534	5847.70	29	17914	23898.72	4438	6986.50	29

Bank wise details of PMJDY accounts for the State of Tripura as on 30.09.2025

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	3240	6354	5078	4516	9594	625.37	560	8507	8628
Bank of India	PSB	13923	914	7424	7413	14837	759.67	1184	12637	14156
Bank of Maharashtra	PSB	577	2380	1357	1600	2957	171.70	184	2924	2856
Canara Bank	PSB	40696	7259	23039	24916	47955	2337.13	7133	33640	45561
Central Bank of India	PSB	6011	236	2502	3745	6247	167.09	276	3218	5986
Indian Bank	PSB	2103	1031	1285	1849	3134	82.75	205	2086	2049
Indian Overseas Bank	PSB	3952	5031	5028	3955	8983	265.47	206	8075	6774
Punjab & Sind Bank	PSB	475	274	298	451	749	16.37	19	487	705
Punjab National Bank	PSB	139461	6942	64462	81941	146403	7828.36	18988	101259	140874
State Bank of India	PSB	197797	12446	105022	105221	210243	11158.53	6323	190893	176060
UCO Bank	PSB	57951	39817	45270	52498	97768	4582.40	7022	24914	94048
Union Bank of India	PSB	10446	3981	7596	6831	14427	719.80	2683	8065	13356
Sub-Total Public Sector Banks		476632	86665	268361	294936	563297	28714.65	44783	396705	511053
Axis Bank Ltd	PVT	19	371	250	140	390	28.08	47	247	274
Federal Bank Ltd	PVT	12	191	132	71	203	20.08	69	18	148
HDFC Bank Ltd	PVT	1081	11018	219	11880	12099	188.47	2691	12099	5555
ICICI Bank Ltd	PVT	170	156	245	81	326	21.46	96	224	187
IDBI Bank Ltd.	PVT	2968	4526	3330	4164	7494	190.20	1690	4584	6430
IndusInd Bank Ltd	PVT	16	1203	1027	192	1219	20.61	20	200	1182
Kotak Mahindra Bank Ltd	PVT	0	229	186	43	229	0.70	139	64	208
South Indian Bank Ltd	PVT	0	310	211	99	310	13.09	130	231	288
Yes Bank Ltd	PVT	65	0	43	22	65	1.29	3	65	62
Sub-Total Pvt Sector Banks		4331	18004	5643	16692	22335	483.99	4885	17732	14334
Tripura Gramin Bank	RRB	514060	19351	212703	320708	533411	37199.00	63260	205930	493907
Sub-Total Regional Rural Banks		514060	19351	212703	320708	533411	37199.00	63260	205930	493907
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		1015471	124020	494002	645489	1139491	66397.66	112928	620367	1019294

Social Security Schemes

		Total enrolments in FY 25-26 as on September 2025			Outstanding as on September 2025		
S.No.	Banks	PMSBY	PMJJBY	APY	PMSBY	PMJJBY	APY
1	Bank of Baroda	781	93	94	12425	3043	1843
2	Bank of India	2756	395	413	45094	9537	5515
3	Bank of Maharashtra	264	33	76	1958	512	389
4	Canara Bank	2054	953	1052	48189	19095	11102
5	Central Bank Of India	943	347	219	11263	4599	3201
6	Indian Bank	697	377	149	38872	2710	954
7	Indian Overseas	567	414	230	9033	5017	3496
8	Punjab & Sind Bank	78	35	74	3202	948	632
9	Punjab National Bank	9677	3801	1523	258085	53252	24003
10	State Bank of India	21549	11994	1792	372653	164781	34182
11	UCO Bank	6761	3019	1357	56608	25374	15515
12	Union Bank	492	189	147	13474	5781	2483
	Total PUBLIC sec Bank	46619	21650	7126	870856	294649	103315
13	Axis Bank	781	216	49	1189	216	3180
14	Bandhan Bank	0	0	413	0	0	3374
15	Federal Bank	112	22	42	289	83	157
16	HDFC Bank	1333	282	492	9217	1515	2511
17	ICICI Bank	0	3	0	2046	380	113
18	IDBI Bank	686	383	1052	7942	3320	3818
19	IDFC First Bank	158	56	4	2566	174	4
20	IndusInd	33	4	22	343	20	200
21	Kotak Mahindra	1	1	7	148	66	40
22	South Indian Bank	0	2	44	558	126	296
23	Ujjivan Bank	0	0	147	0	0	360
24	Yes Bank	275	0	2	298	4	5
25	ESAF SFB	0	0	35	0	0	118
	Total PRIVATE Sec bank	3379	969	2309	24596	5904	14176
26	Tripura Gramin Bank	23815	18236	9626	548213	280099	188447
	Total RRB	23815	18236	9626	548213	280099	188447
27	ACUB	0	0	0	0	0	0
28	TCARDB	0	0	0	0	0	0
29	TSCB	1847	1072	113	40475	15107	946
	Total Coop. Bank	1847	1072	113	40475	15107	946
	Grand Total	75660	41927	19174	1484140	595759	306884

PMSBY & PMJJBY--CLAIM STATUS FY 2025-26 (As on 30.09.2025)

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	1	0	1	0	1	0	1	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	20	18	2	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	1	0	1	0	3	3	0	0
A	Sub Total of Public Sec. Bank	7	1	6	0	29	24	5	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	19	14	3	2	100	79	21	0
C	Sub Total of RRB	19	14	3	2	100	79	21	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		27	15	10	2	135	103	32	0

STATE-TRIPURA															
Performance of RSETIs in Tripura (upto 30.09.2025)															
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	15	32	405	437	114	108	94	7	101	90	0	191	0	437	437
Total	120	336	3300	3636	730	1006	748	132	1393	1088	0	2481	95	3541	3636
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	10	38	239	277	60	166	35	0	40	72	0	112	0	277	277
Total	99	222	2357	2579	372	1623	415	8	852	1124	0	1976	80	2499	2579
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	7	16	180	196	43	55	54	21	78	97	0	175	0	196	196
Total	92	254	2453	2707	803	624	753	298	870	826	0	1696	349	2358	2707
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	11	50	257	307	48	155	76	9	116	49	0	165	9	298	307
Total	111	285	2429	2714	647	1076	649	34	894	667	0	1561	140	2574	2714
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	12	17	322	339	92	49	117	5	91	43	0	134	0	339	339
Total	106	438	2194	2632	629	887	639	92	793	1160	0	1953	50	2582	2632
GRAND TOTAL	528	1535	12733	14268	3181	5216	3204	564	4802	4865	0	9667	714	13554	14268

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	566095	281577	175694	31.04	80152	28.47	38872	6.87	14002	4.97
Gomati Total	752030	382072	267719	35.60	128721	33.69	86925	11.56	34030	8.91
Khowai Total	507333	255432	187070	36.87	87260	34.16	52782	10.40	24597	9.63
North Tripura Total	608454	309718	251518	41.34	126454	40.83	70759	11.63	26915	8.69
Sepahijala Total	707768	358473	256798	36.28	122937	34.29	65082	9.20	26644	7.43
South Tripura Total	684410	336262	207985	30.39	96947	28.83	57334	8.38	13890	4.13
Unokoti Total	416802	209675	147952	35.50	75100	35.82	44114	10.58	18434	8.79
West Tripura Total	1781675	876114	909206	51.03	392299	44.78	488937	27.44	131618	15.02
Tripura State Total	6024567	3009323	2403942	39.90	1109870	36.88	904805	15.02	290130	9.64

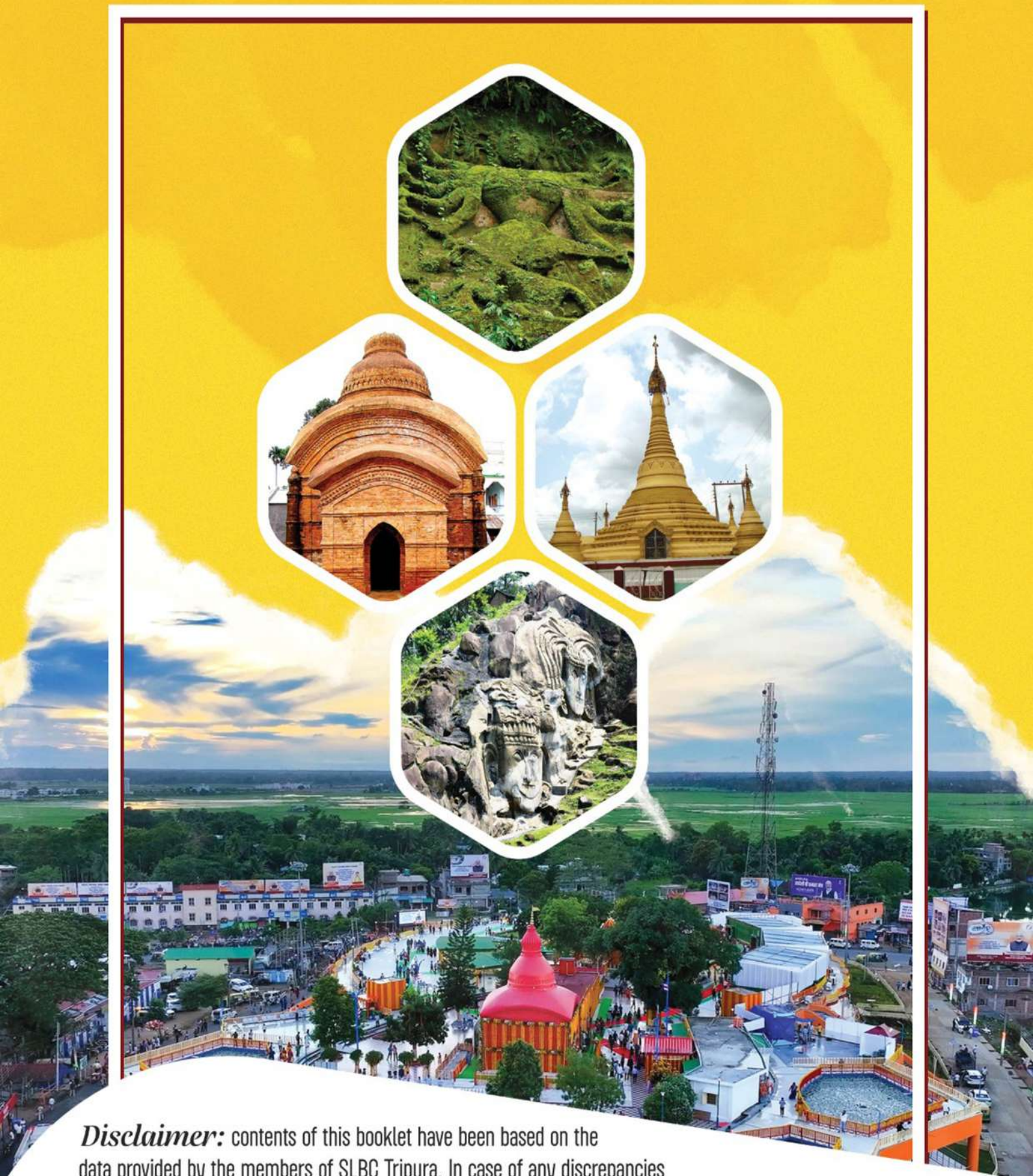
Name of District	Mobile Banking + UPI + USSD coverage				AEPS coverage				Coverage with at least one of the digital modes of payment (Debit/ RuPay cards, Internet banking, Mobile banking, UPI, USSD, AEPS)				No. of Operative SB Accounts ineligible for digital coverage as per bank's Board approved policies
	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	22.36	62813	22.31	445407	78.68	215279	76.45	566095	100.00	281577	100.00	6005
Gomati Total	246989	32.84	114556	29.98	557257	74.10	277391	72.60	752030	100.00	382072	100.00	9319
Khowai Total	151248	29.81	79634	31.18	361430	71.24	175663	68.77	507333	100.00	255432	100.00	4267
North Tripura Total	173834	28.57	77984	25.18	425397	69.91	210232	67.88	608454	100.00	309718	100.00	5865
Sepahijala Total	245552	34.69	125089	34.89	513433	72.54	242071	67.53	707768	100.00	358473	100.00	7903
South Tripura Total	169427	24.76	80815	24.03	512733	74.92	241660	71.87	684410	100.00	336262	100.00	5180
Unokoti Total	120520	28.92	60657	28.93	299236	71.79	147964	70.57	416802	100.00	209675	100.00	2037
West Tripura Total	874152	49.06	360025	41.09	1244307	69.84	546263	62.35	1781675	100.00	876114	100.00	26851
Tripura State Total	2108302	35.00	961573	31.95	4359200	72.36	2056523	68.34	6024567	100.00	3009323	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	5521	1769	32.04	2814	50.97	2690	48.72	5521	100.00	356
Gomati Total	11503	3797	33.01	4226	36.74	3655	31.77	11503	100.00	561
Khowai Total	6023	2113	35.08	2802	46.52	3240	53.79	6023	100.00	407
North Tripura Total	8133	3603	44.30	4514	55.50	2976	36.59	8133	100.00	500
Sepahijala Total	8812	2588	29.37	4004	45.44	4486	50.91	8812	100.00	511
South Tripura Total	8388	3085	36.78	3979	47.44	3856	45.97	8388	100.00	727
Unokoti Total	6231	1995	32.02	2220	35.63	2729	43.80	6231	100.00	358
West Tripura Total	38099	20432	53.63	13829	36.30	19946	52.35	38099	100.00	2760
Tripura State Total	92710	39382	42.48	38388	41.41	43578	47.00	92710	100.00	6180

TARGET FOR ALLIED ACTIVITY FOR FY 2025-26

SN	Bank Name	Bank Type	Target under e-NWR based pledged Finance (in ₹ Crore)	Target under Agriculture Allied Activities (in ₹ Crore)						
				WR	Dairy Dev	Fishery	Poultry	FMS	Other Term Loan	Total Allied
1	Bank of Baroda	PSB	0.00	0.00	1.20	1.20	1.20	0.00	6.41	10.01
2	Bank of India	PSB	0.00	0.00	4.20	3.22	15.87	0.00	7.28	30.57
3	Bank of Maharashtra	PSB	0.00	0.00	1.10	1.10	1.10	0.00	1.31	4.61
4	Canara Bank	PSB	0.00	0.00	2.20	2.20	2.20	0.00	34.21	40.81
5	Central Bank of India	PSB	0.00	0.00	1.81	2.21	1.71	0.00	2.61	8.34
6	Indian Bank	PSB	0.00	0.00	2.51	2.51	1.01	0.00	5.31	11.34
7	Indian Overseas Bank	PSB	0.00	0.00	0.92	1.03	4.25	0.00	4.25	10.45
8	Punjab & Sind Bank	PSB	0.00	0.00	0.72	0.72	1.02	0.00	3.32	5.78
9	Punjab National Bank	PSB	0.00	0.00	11.74	11.98	7.42	0.00	99.17	130.31
10	State Bank of India	PSB	0.00	0.00	8.26	16.95	24.23	0.00	94.20	143.64
11	UCO Bank	PSB	0.00	0.00	8.06	11.24	5.10	0.00	11.59	35.99
12	Union Bank of India	PSB	0.00	0.00	3.59	3.41	4.50	0.00	14.29	25.79
13	Axis Bank	PVT	0.00	0.00	1.51	1.51	1.51	0.00	47.29	51.82
14	Bandhan Bank	PVT	0.00	0.00	22.65	3.28	3.35	0.00	55.01	84.29
15	Federal Bank	PVT	0.00	0.00	1.51	1.51	1.51	0.00	23.61	28.14
16	HDFC Bank	PVT	0.00	0.00	1.51	1.51	1.51	0.00	8.94	13.47
17	ICICI Bank	PVT	0.00	0.00	3.78	3.78	3.78	0.00	46.07	57.41
18	IDBI Bank	PVT	0.00	0.00	0.51	0.51	0.51	0.00	2.41	3.94
19	IndusInd	PVT	0.00	0.00	1.98	1.98	1.98	0.00	49.54	55.48
20	South Indian Bank	PVT	0.00	0.00	0.86	0.86	0.86	0.00	15.90	18.48
21	Yes Bank	PVT	0.00	0.00	0.32	0.32	0.32	0.00	2.82	3.78
22	Ujjivan Bank	PVT	0.00	0.00	0.58	0.58	0.58	0.00	23.47	25.21
23	Jana Small Finance Bank	PVT	0.00	0.00	0.71	0.71	0.71	0.00	17.30	19.43
24	ESAF Small Finance Bank	PVT	0.00	0.00	1.53	0.48	0.42	0.00	3.24	5.67
25	Tripura Gramin Bank	RRB	0.00	0.00	4.52	20.29	5.16	0.00	150.53	180.50
26	Tripura State Co-Op Bank	RCOP	0.00	0.00	3.83	3.83	3.83	0.00	93.25	104.74
TOTAL			0.00	0.00	92.11	98.92	95.64	0.00	823.33	1110.00



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