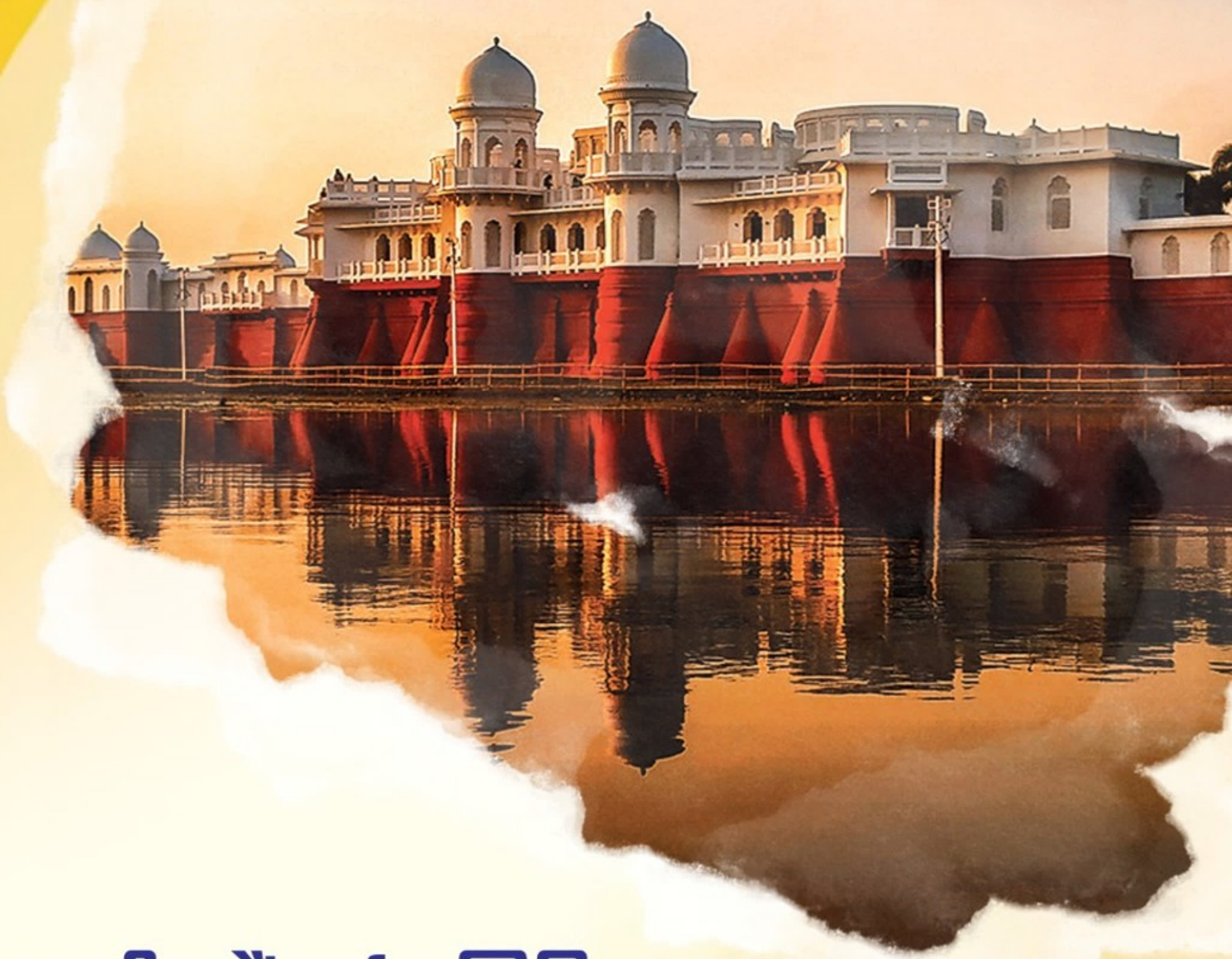


राज्य स्तरीय बैंकर्स समिति
STATE LEVEL BANKERS' COMMITTEE

त्रिपुरा TRIPURA

154 वीं त्रैमासिक बैठक, दिसंबर 2025

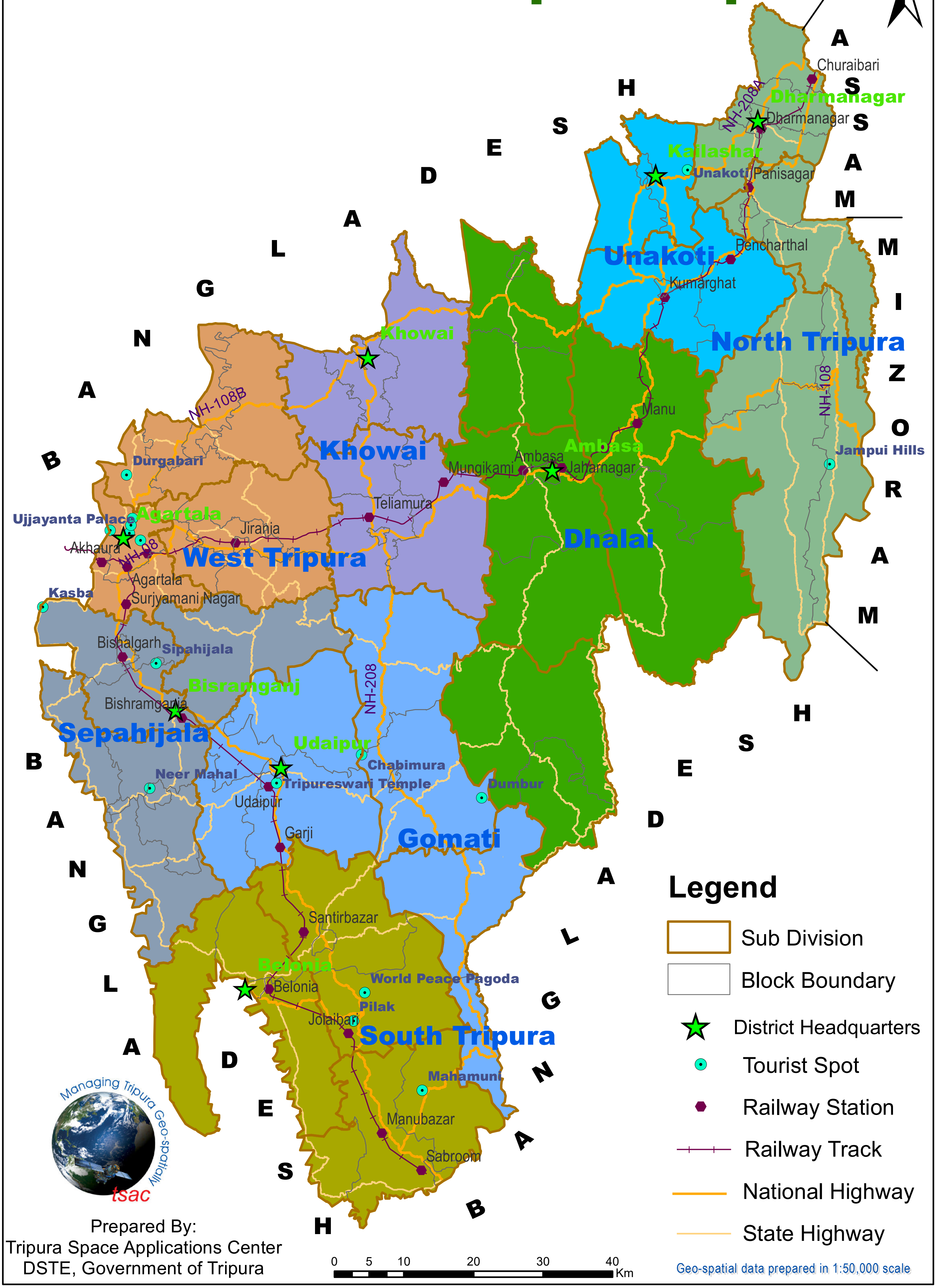
154th Quarterly Meeting, December 2025

कार्यसूची टिप्पण, AGENDA NOTES

पंजाब नैशनल बैंक
...भरोसे का प्रतीक!

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

Administrative Map of Tripura



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, Uttarak’s, Akhaura Road, near Niljyoti travels, Agartala – 799002.

Website: www.slbctripura.pnb.in

Annexures		
BANK-WISE PERFORMANCE UNDER GOVERNMENT SPONSORED SCHEME		
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03	Bank wise performance in Lending to Priority Sectors–Agri, MSME & Others	C
04	Bank wise performance in Lending to Priority Sectors –SC, ST, OBC, Minorities, Weaker Section & Women Entrepreneur Categories	D
05	Bank wise performance under Education Loan	E
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Basic Information of Tripura state

Districts	**General Information**
Names of the districts 1. North Tripura 2 Unakoti 3 Gomati 4 South Tripura 5. West Tripura 6 Sepahijola 7 Khowai 8. Dhalai No. of Sub Divisions **- 23** No. of Blocks **- 58** No. of Autonomous Council - **01** No of ULBs (Urban Local Bodies) - **20** No of GPs/VCs **- 1193** Total no of Bank branches- **618** Average population covered per branch: **5944** *(Including RRB & Co-operative Banks)* **Lead Bank in all 8 Districts** **PUNJAB NATIONAL BANK** **05 RSETIs in the state:**	➢ Capital: Agartala ➢ Area: 10.491 lakh ha ➢ Population: 36.74 lac*. (Male: 18.74 lac o Female: 18.00 lac) ➢ Literacy ratio: 87.2%* (Male: 91.50% Female: 82.7%) ➢ **Economy**: Primarily agrarian. The Primary Sector (Agriculture) contributes about 64% of total employment in th state and about 23% of the state Domestic Product. ➢ Net Cropped Area: 2.5 lakha **Irrigation Potentials: -** ➢ 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 *as per census 2011
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 PNB RSETI Belonia (South Tripura) TGB RSETI Khowai at Teliamura	**Proposed RSETIs:** SBI RSETI North Tripura at Paniagar
Convener of SLBC	**Punjab National Bank**

Network of Bank Branches in Tripura as on 31.12.2025

Population Group	March 2024	Dec 2024	March 2025	June 2025	Sept 2025	Dec 2025
RURAL	293	294	298	298	302	302
% as against total branches	49%	49%	49%	49%	49%	49%
SEMI- URBAN	180	185	185	186	187	189
% as against total branches	30%	30%	30%	30%	30%	31%
URBAN	123	125	125	125	125	127
% as against total branches	21%	21%	21%	21%	21%	20%
TOTAL	**596**	**604**	**608**	**609**	**614**	**618**

District wise distribution of Bank Branch

Name 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	0	1	5	0	0	0	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	1	0	1	3	5	9
Bank of India	2	1	3	1	1	0	0	0	0	1	1	0	0	1	0	1	0	0	0	0	0	0	1	0	5	5	3	13
Bank of Maharashtra	0	0	1	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	1	0	1	1	1	3
Canara Bank	2	0	6	0	2	0	1	1	0	1	1	0	0	2	0	0	1	0	0	1	0	1	3	0	5	11	6	22
Central Bank of India	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	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	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	0	0	1	1	0	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	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	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	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	0	1	6	0	0	0	0	2	0	0	1	0	1	1	0	0	0	0	0	0	0	0	1	0	1	6	6	13
Axis 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	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	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	1	1	2
HDFC Bank	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	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	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	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	1	1	3	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	2	0	1	4	3	8
Kotak Mahindra Bank	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	2
SLICE SFB	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	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	2
Ujjivan Bank	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	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	1	0	1	2
Jana Small Finance Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
ESAF Small Finance Bank	0	0	0	0	1	0	0	0	0	1	0	0	0	0	0	0	1	0	0	0	0	0	0	0	1	2	0	3
Tripura Gramin Bank	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	0	0	2	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	2	3
TCARDB	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	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**	**126**	**38**	**24**	**0**	**24**	**23**	**0**	**43**	**23**	**1**	**46**	**24**	**0**	**39**	**14**	**0**	**22**	**15**	**0**	**25**	**32**	**0**	**302**	**189**	**127**	**618**

Bankwise Position of ATMs upto December 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	2	6	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	38	88	137	263
11	Union Bank of India	1	4	9	14
12	UCO Bank	9	12	6	27
A	**Sub Total of Public Sec. Bank**	**114**	**135**	**192**	**441**
13	AXIS BANK	4	9	6	19
14	Bandhan Bank	1	2	3	6
15	Federal Bank	0	0	2	2
16	HDFC	9	9	8	26
17	ICICI	5	7	7	19
18	IDBI BANK	4	6	3	13
19	IDFC First Bank	0	0	0	0
20	Indusind Bank	1	1	2	4
21	Kotak Mahindra Bank	0	0	1	1
22	SOUTH INDIAN BANK	0	0	2	2
23	YES Bank	0	0	1	1
24	Ujjivan SFB	0	6	2	8
25	SLICE SFB	0	0	0	0
26	Jana SFB	0	0	0	0
27	ESAF SFB	1	2	0	3
B	**Sub Total of Pvt. Sec. Bank**	**25**	**42**	**37**	**104**
28	Tripura Gramin Bank	25	13	2	40
C	**Sub Total of RRB**	**25**	**13**	**2**	**40**
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		**166**	**193**	**234**	**593**

SLBC-TRIPURA

VITAL BANKING STATISTICS **(Amount Rs. in Crore)**

Sl.	Parameter	Dec 2024	March 2025	Dec 2025
1	No. of Branches	604	608	618
2	Total Deposits	43117.67	45581.93	46401.19
3	Total Advances	22102.54	22644.73	23834.21
4	CD Ratio	51	50	51
5	CD Ratio with RIDF & NEDFI	56	55	57
6	C+I: Deposit Ratio	72	75	73
7	Priority Sector Advances (PSA)	11963.71	12385.13	13651.53
8	% of PSA to ANBC	60	59	62
9	Agriculture Advances	4663.42	4686.75	4793.74
10	% of Agri Advances to ANBC	23	22	22
11	MSME Advances	4917.43	5259.24	5931.37
12	Education Loans	159.67	159.07	176.31
13	Housing Loans	3630.66	3675.41	3894.20
14	DRI Advances	3.38	3.38	3.38
15	Advance to Schedules Caste	1552.98	1869.84	2118.26
16	Advance to Scheduled Tribe	3060.47	3591.02	3992.72
17	Advances to Women Entrepreneurs	3179.55	4557.66	4403.93
18	% of Advances to Women Entrepreneurs to ANBC	16	22	20
19	Weaker Section Advances	7364.16	6866.27	7420.58
20	% of Weaker Advances to ANBC	37	33	34
21	Minority Community Advances	1015.73	1215.71	1385.24
22	% of Minority Community Advances to ANBC	5.06	5.82	6.27

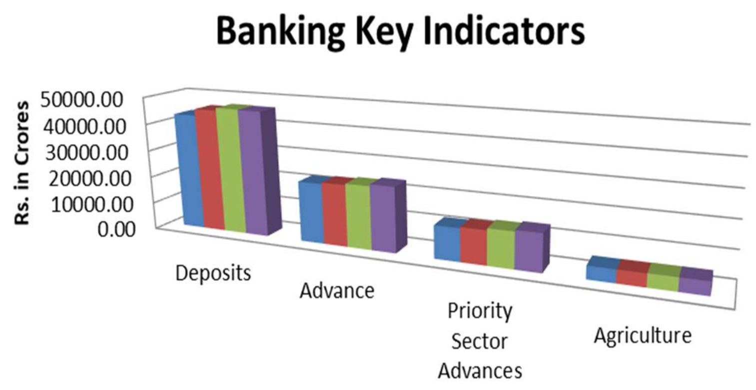
ANBC= Adjusted Net Bank Credit, (ANBC as on Dec – Rs. 22102.54 Crores).

DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN

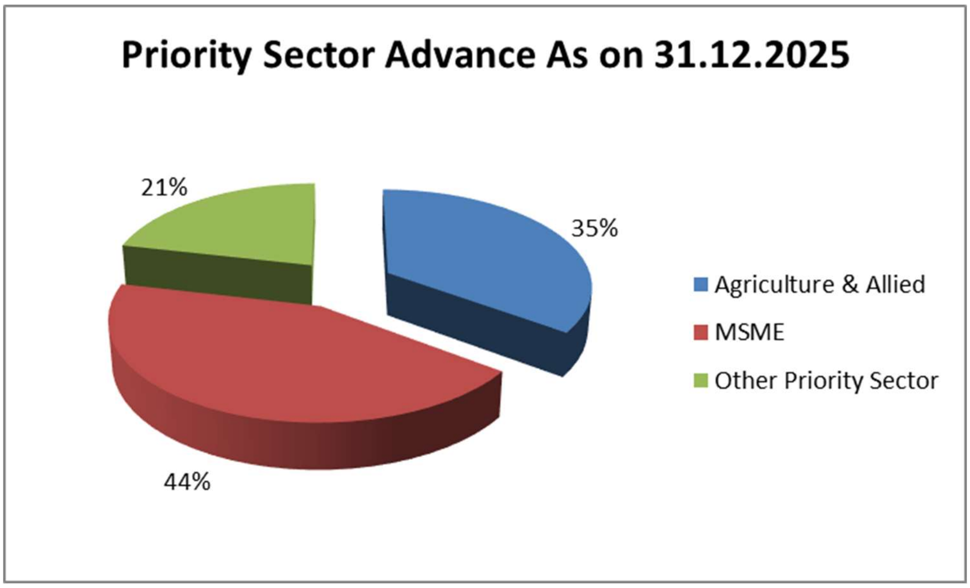
(Amount Rs in crore)

	2024-25 As on Dec 2024			2025-26 As on Dec 2025			Y-o-Y change
Sector	**Plan**	**Achievement (Apr'24-Dec'24)**	**% to Target**	**Plan**	**Achievement (Apr'25-Dec'25)**	**% to Target**	
Agriculture	3500	1993.80	57	4000	2323.78	58	+1
MSME	4200	2939.27	70	5040	3975.39	79	+9
Other Prisec	1900	1397.79	74	2200	984.83	45	-29
Total Prisec	**9600**	**6330.86**	**66**	**11240**	**7284.00**	**65**	**-1**
Non-Prisec	4800	3515.73	73	5760	4997.52	87	+14
Grand Total	**14400**	**9846.59**	**68**	**17000**	**12281.52**	**72**	**+4**

Banking Key Indicators for the State of TRIPURA



	Deposits	Advance	Priority Sector Advances	Agriculture
31.12.2024	43117.66	22102.79	11963.71	4663.42
31.03.2025	45581.93	22644.73	12385.13	4686.75
30.09.2025	46582.44	23169.52	13100.08	4768.72
31.12.2025	46401.19	23844.21	13651.53	4793.73



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	**2210254.43**			
	Credit Equivalent of Off Balance sheet Exposures (CEOBE) as on the corresponding date of the preceding year				
Number of Accounts in absolute terms and **Amount in Lakhs**					
Sl. No	**Categories**	**Disbursements during the Quarter (April to December)**		**Outstanding at the end of the Quarter as on December 2025**	
		No. of A/cs	**Amount disbursed**	**No. of A/cs**	**Balance O/s**
1	**Priority Sector**	**250866**	**728400.16**	**781538**	**1365153.03**
I	**Agriculture**	**151235**	**232377.92**	**430717**	**479373.78**
(i)	Crop Loans	50344	34485.81	195958	94574.74
(ii)	Investment Credit				
	Out of (ii) above, loans for agriculture implements & machinery				
(iii)	Allied Activities	100891	197892.11	234759	384799.04
(a)	Fisheries	3575	2229.26	61931	48381.24
(b)	Dairying	5667	3127.93	41696	40298.98
(c)	Poultry	11110	11716.54	14115	35088.05
(d)	Animal Husbandry				
(e)	Bee keeping				
(f)	Sericulture				
(g)	Others (including WR & FMS)	80539	180818.38	117017	261030.77
	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**	**54398**	**397539.25**	**218998**	**593136.71**
(i)	**Micro Enterprises**	53379	270645.68	216760	466733.60
(ii)	**Small Enterprises**	888	101865.56	2014	104614.30
(iii)	**Medium Enterprises**	131	25028.01	224	21788.81
(iv)	**Advances to KVI**				
(v)	**Other Finance to MSMEs**				
III	**Export Credit**	0	0.00	0	0.00
IV	**Education**	1326	2017.59	3953	12099.59
V	**Housing**	3933	29573.21	22806	206777.28
VI	**Renewable Energy**	1222	2152.96	1348	2160.09
VII	**Social Infrastructure**	450	231.28	711	302.17
VIII	**'Others' category under Priority Sector**	38302	64507.95	103005	71303.41
2	**Loans to Weaker Sections under Priority Sector**				
3	**Non-Priority Sector Loans**	**141132**	**499752.37**	**372021**	**1018268.13**
I	Agriculture	21	55.99	158	160.31
II	MSME (Service)				
(i)	Micro Enterprises (Service)				
(ii)	Small Enterprises (Service)				
(iii)	Medium Enterprises (Service)				
III	Education Loans	100	1204.77	190	5531.86
IV	Housing Loans	2654	37236.85	12971	182643.00
V	Personal Loans under Non-Priority Sector	24179	80953.07	68263	127001.60
VI	Other Non-Priority Sector Loans	114178	380301.69	290439	702931.36
4	**Total Loans**	**391998**	**1228152.53**	**1153559**	**2383421.16**

Agenda item no - 1

ADOPTION OF MINUTES:

The minutes of State Level Bankers' Committee meeting held on **25.11.2025** was circulated to all the members vide convener bank letter no. SLBC/TRP/ Minutes & Advisory/036/2025-26 dated 29.11.2025. 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 25.11.2025			
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 improved marginally and presently stands at 57% however 10 banks shows negative variation in CD ratio Q-o-Q basis including major banks UCO Bank & ICICI Bank.
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 72% of the annual target as on 31.12.2025. Of which 15 banks' achievement under ACP 2025-26 is less than the state average of 72% including major banks Canara Bank, ICICI Bank, HDFC Bank & Tripura Gramin Bank.
3	**Issuance of KCC**	A total of 13 banks out of which 11 belong to Private sector category did not sanction a single loan under KCC scheme which needs to be addressed.	Convener Bank, Punjab National Bank has convened a meeting of these 13 banks in the chairmanship of GM (OIC) NABARD in presence of the Agri Deptt on 11-12-2025 wherein 11 private sector banks expressed their inability to sanction loan under KCC due to embargo placed by their respective HO. Pursuant to which Convener Bank PNB has escalated the issue to head offices of these banks, reply of which is still awaited. Whereas rest 02 Public sector Banks assured to sanction loan under KCC henceforth.
4	**Pending proposal under SHG.**	Banks to clear the pending proposal of SHGs which is mostly pending with Central Bank of India, Canara Bank and IDBI Bank on 25.11.2025	All pending cases are cleared by respective banks.

<table>
<tr>
<td>5</td>
<td>MSME Financing & Employment Generation Scheme</td>
<td>All Banks to revisit their strategies regarding sanctioning of loan under flagship schemes like PEMGP, PM Vishwakarma, Swavalamban so that the proposal do not get rejected on flimsy ground.

All Banks to timely dispose of the proposal under Employment Guarantee Schemes Viz PMEGP, Swavalamban, PM Vishwakarma etc & also to work for the increase the ticket size of the loan under these schemes.</td>
<td>Performance under Govt Sponsored Scheme (GSS) as on 31.12.2025 is as follow: -

PMEGP – 299 no of cases sanctioned against annual target of 679 and 1025 sponsored cases.

Swavalamban – 860 no of cases sanctioned against 4000 annual target and 3175 sponsored cases.
PM Vishwakarma – 4366 no of cases sanctioned against 11884 cases since inception of the scheme.
PMFME – 102 no of cases sanctioned against annual Target of 70 and 483 sponsored applications.

PM SVANidhi - The detail of progress is appended below: -
<table>
<tr><td>Tranche</td><td>Spons.</td><td>Sanction</td></tr>
<tr><td>1st</td><td>7125</td><td>6123</td></tr>
<tr><td>2nd</td><td>3322</td><td>2385</td></tr>
<tr><td>3rd</td><td>998</td><td>802</td></tr>
</table>
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</tr>
<tr>
<td>6</td>
<td>ARDD & Fisheries</td>
<td>Banks to increase sanction of loan under Allied activities like Diary, Poultry and Piggery in the state.</td>
<td>100891 loans are sanctioned under allied sectors amounting to Rs.1978.92 crore. Sector wise figure is:
<table>
<tr><td>Sector</td><td>No</td><td>Amt (in cr)</td></tr>
<tr><td>Dairy</td><td>5667</td><td>31.28</td></tr>
<tr><td>Poultry</td><td>11110</td><td>117.17</td></tr>
<tr><td>Fishery</td><td>3575</td><td>22.29</td></tr>
<tr><td>Others</td><td>80539</td><td>1808.18</td></tr>
</table>
</td>
</tr>
<tr>
<td>7</td>
<td>Timely submission of reports</td>
<td>All Banks to submit Quarterly report within the 15 days of close of Quarter as prescribed under Lead Bank Scheme.</td>
<td>13 Banks out of 31 banks submitted the data within the timeline however Indus Ind Bank have not submitted the data for Dec’25 Quarter. SLBC report is prepared with Sep’25 figure of Indus Ind Bank.</td>
</tr>
<tr>
<td>8</td>
<td>Other issue</td>
<td>Banks to nominate responsible officer in the SLBC to participate in the discussion. It was observed that Central Bank of India is represented by newly joined officer in 153rd SLBC who fails to answer the query of the house.</td>
<td>Convener Bank PNB has written to Zonal Head of Central Bank of India for corrective action.</td>
</tr>
</table>

Agenda item no - 3

IMPLEMENTATION OF ANNUAL CREDIT PLAN (ACP)

All the banks put together disbursed Rs. 12281.52 crores as on 31.12.2025 against Annual Target of Rs. 17000.00 crore which translates into 72% of ACP 2025-26 during the period April'25 to Dec'25. The Achievement under Agriculture sector is 58% whereas MSME and OPS are 79% and 45% of the ACP Targets respectively as on 31.12.2025.

A comparative position of achievement in disbursement under ACP 2025-26 as on 31.12.2025 with the corresponding period of the previous year is as under:

(Amt in Crore)

Sector	2024-25 As on Dec 2024			2025-26 As on Dec 2025			Y-o-Y change
	Plan	Achievement (Apr'24-Dec'24)	% to Target	Plan	Achievement (Apr'25-Dec'25)	% to Target	
Agriculture	3500	1993.80	57	4000	2323.78	58	+1
MSME	4200	2939.27	70	5040	3975.39	79	+9
Other Prisec	1900	1397.79	74	2200	984.83	45	-29
Total Prisec	**9600**	**6330.86**	**66**	**11240**	**7284.00**	**65**	**-1**
Non-Prisec	4800	3515.73	73	5760	4997.52	87	+14
Grand Total	**14400**	**9846.59**	**68**	**17000**	**12281.52**	**72**	**+4**

.

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

Sector	Bank Type	FY 2024-25 (As on December 2024)			FY 2025-26 (As on December 2025)			Amount in Lakhs
		ACP Target	ACP Achievement	Achievement %	ACP Target	ACP Achievement	Achievement %	Y-o-Y Growth %
Agriculture	PSB	60524.00	34321.03	57	70714.00	41063.44	58	20
	Pvt	108665.00	55894.75	51	122521.00	63122.04	52	13
	RRB	104532.00	54243.81	52	119513.00	65391.93	55	21
	Co-Op	76279.00	54920.87	72	87252.00	62800.51	72	14
MSME	PSB	229841.00	165748.05	72	274566.00	220873.04	80	33
	Pvt	95494.00	88746.36	93	126123.00	114499.19	91	29
	RRB	68258.00	20699.57	30	71613.00	37462.87	52	81
	Co-Op	26407.00	18733.37	71	31698.00	24704.15	78	32
Other Priority Sector	PSB	28220.00	10204.52	36	18789.00	17547.87	93	72
	Pvt	12914.00	35528.18	275	50153.00	21814.98	44	-39
	RRB	136882.00	83899.74	61	136000.00	48235.35	35	-43
	Co-Op	11426.00	10147.24	85	15058.00	10884.79	72	7
Total Priority Sector	PSB	318585.00	210273.60	66	364069.00	279484.35	77	33
	Pvt	217073.00	180169.29	83	298797.00	199436.21	67	11
	RRB	309672.00	158843.12	51	327126.00	151090.15	46	-5
	Co-Op	114670.00	83801.48	73	134008.00	98389.45	73	17
Non-Priority Sector	PSB	270882.00	179180.36	66	280993.00	273953.23	97	53
	Pvt	173804.00	142245.87	82	248757.00	145229.77	58	2
	RRB	19714.00	18926.64	96	27580.00	64652.51	234	242
	Co-Op	15600.00	11220.07	72	18670.00	15916.86	85	42
Grand Total	PSB	589467.00	389453.96	66	645062.00	553437.58	86	42
	Pvt	390877.00	322415.16	82	547554.00	344665.98	63	7
	RRB	329386.00	177769.76	54	354706.00	215742.66	61	21
	Co-Op	130270.00	95021.55	73	152678.00	114306.31	75	20

H I G H L I G H T S

- As against the target of Rs. 17,000 crores (priority & Non priority) under Annual Credit Plan for FY 2025-26, an amount of Rs. 12281.52 Crore was disbursed during the period April'25 to Dec'25, thereby achieving 72 % of the Annual Target.

- Out of 31 Banks operating in the state, 16 banks have achievement in ACP 2025-26 is 72% (State average as on 31.12.2025) or more whereas 14 banks' achievement under ACP 2025-26 is less than the state average of 72% including major banks Canara Bank, ICICI Bank, HDFC Bank & Tripura Gramin Bank.

- Out of 31 Banks operating in the state 15 banks have achievement in ACP 2025-26 less than the proportionate target of 75% of ACP 2025-26 as on 31.12.2026 including major banks including major banks Canara Bank, HDFC Bank, ICICI Bank & Tripura Gramin Bank. (Bank wise detail figure is given in annexure)

- The potential credit outlay for FY 2025-26 under priority sector was estimated at Rs. 11240.00 crore, against which the Banks disbursed Rs. 7284.00 crore during the period April'25 to Dec'25 and achievement index was 65% whereas the achievement in last year was 66 % and in absolute terms banks altogether disbursed Rs. 6330.86 crores during the corresponding period of FY 2024-25. Thus banks altogether disbursed 15% higher than that of the disbursement made in absolute terms in FY 2025-26 in the corresponding period.

- During the FY 2025-26 Banks altogether disbursed Rs.2323.78 crore to Agriculture Sector against the target of Rs.4000 crores and achieved 58% of the target. Achievement in Agriculture Sector for Public Sector Banks, Private Sector Banks, RRB & Co-operative is 58%, 52%, 55% and 72% respectively.

- Under the MSME sector Banks together disbursed Rs. 3975.39 crore during the period April'25 to Dec'25 of FY 2025-26 as against the target of Rs.5040.00 crores thereby achieving 79% of the annual target whereas in corresponding period of the last financial year 2024-25 it was 70%.

- In Other Priority Sector, the decline is basically reported by all major private sector Banks and by Regional Rural Bank i.e. Tripura Gramin Bank (reduction by 256 crore Y-o-Y basis).

- Although total disbursement under Priority sector increased in absolute terms however it decreased marginally in percentage terms which is mainly attributed to Tripura Gramin Bank.

Agenda item no -4

REVIEW OF CD RATIO AND KEY BANKING PARAMETERS

CD Ratio:

CD ratio of the banks in the state marginally increased to 57% as on 31.12.2025. For calculation of CD Ratio of the State as on 31.12.2025, the RBI guidelines is followed which is furnished below:

(Amt. in crore)

Total Deposit (A)	46401.19
Total Advance utilized in the State (B)	23844.21
RIDF Support & NEDFI Exposure in the state (C)	2553.50
Total Advance to be reckoned (D = B+C)	26397.71
CD Ratio { (D / A) *100 }	**57%**

The State should strive for increasing the CD to above 60% in the next fiscal, 2026-27 and must focus on MSME and Retail Credit for increasing the ticket size.

Variation of CD ratio of member banks (31.12.2024 to 31.12.2025)

SL No.	Bank's Name	CD Ratio as on 31.12.2024	CD Ratio as on 31.03.2025	CD Ratio as on 30.06.2025	CD Ratio as on 30.09.2025	CD Ratio as on 31.12.2025
1	Bank of Baroda	60	54	59	58	62
2	Bank of India	80	67	62	59	60
3	Bank of Maharastra	121	195	145	180	180
4	Canara Bank	45	43	49	46	50
5	Central Bank Of India	31	31	32	35	36
6	Indian Bank	29	30	30	27	28
7	Indian Overseas	45	32	49	45	43
8	Punjab & Sind Bank	28	28	29	34	39
9	Punjab National Bank	34	36	36	37	37
10	State Bank of India	47	46	45	45	47
11	UCO Bank	39	40	41	43	41
12	Union Bank of India	31	30	33	33	33
13	Axis Bank	44	39	38	38	50
14	Bandhan Bank	106	103	99	95	93
15	Federal Bank	52	60	48	48	29
16	HDFC Bank	64	55	63	57	60
17	ICICI Bank	114	98	103	112	107
18	IDBI Bank	22	26	29	25	28
19	IDFC First Bank	45	23	23	23	21
20	IndusInd	710	709	742	781	781
21	Kotak Mahindra	6	5	5	4	5
22	South Indian Bank	32	30	30	30	29
23	Ujjivan Bank	78	92	102	111	92
24	Yes Bank	12	11	17	23	22
25	NESFB	23	20	18	20	13
26	Jana Small Finance Bank	39	77	167	166	140
27	ESAF Small Finance Bank	324	279	263	237	237
28	Tripura Gramin Bank	40	40	41	41	43
29	ACUB	20	24	27	28	31
30	TSCB	78	69	71	69	72

District wise CD ratio: -

CD ratio of all the districts in the state is above 40% which is the benchmark CD ratio fixed by RBI.

District	C D Ratio						
	Dec 2024	March 2025	June 2025	Sept 2025	Dec 2025	Q-o-Q change	Y-o-Y change
North Tripura	64	63	63	60	71	+11	+7
Unakoti	69	69	71	69	75	+6	+6
South Tripura	65	60	66	58	63	+5	-2
Gomati	69	70	66	68	74	+6	+5
West Tripura	43	39	40	40	40	No Change	-3
Sepahijala	61	59	58	59	67	+8	+6
Khowai	63	62	62	60	69	+9	+6
Dhalai	98	98	99	92	91	-1	-7

KEY BANKING PARAMETERS OF THE STATE AS ON 31.12.2025

Amt in Crores

Parameter	Dec 2024	Mar-2025	Sep-25	Dec-25	Q-o-Q Variation	Y-o-Y Variation
No. of Branches	604	608	614	618	1	2
Total Deposits	43117.67	45581.93	46582.44	46401.19	0	8
Total Advances	22102.54	22644.73	23169.52	23834.21	3	8
Priority Sector Advances (PSA)	11964	12385	13100.08	13651.53	4	14
% of PSA to ANBC	60.00	59.00	60	62		
Agriculture Advances	4663	4687	4768.72	4793.74	1	3
% of Agri Advances to ANBC	23.00	22.00	22	22.00		
MSME Advances	4917.43	5259.24	5519.77	5931.37	7	21
Education Loans	159.67	159.07	172.39	176.31	2	10
Housing Loans	3630.66	3675.41	3805.58	3894.20	2	7
DRI Advances	3.38	3.38	3.38	3.38	0	0
Advance to Schedules Caste	1552.98	1869.84	2110.85	2118.26	0	36
Advance to Scheduled Tribe	3060.47	3591.02	3950.55	3992.72	1	30
Advances to Women Entrepreneurs	3179.55	4557.66	4120.62	4403.93	7	39
% of Advances to Women Entrepreneurs to ANBC	16	22	19	20		
Weaker Section Advances	7364.16	6866.27	7535.09	7420.58	-2	1
% of Weaker Advances to ANBC	37	33	35	34		
Minority Community Advances	1015.73	1215.71	1351.78	1385.24	2	36
% of Minority Community Advances to ANBC	5.06	5.82	6.2	6.27	1	24

KEY HIGHLIGHTS OF PERFORMANCE OF BANKS DURING FY 2025-26

1. Total Bank branches in the state increased from 604 as on 31.12.2024 to 618 as on 31.12.2025 where 08 branches opened in Rural area, 04 in Semi Urban area and 02 branches in Urban area during 01.01.2025 to 31.12.2025.

2. Total deposit shown a growth of 8% Y-o-Y (almost nil % Q-o-Q) basis whereas Advance shown a growth of 8% (3% Q-o-Q).

3. Priority sector Advance increased by 14% Y-o-Y (4% Q-o-Q) basis thereby achieving 62% (to ANBC) Priority Sector Advance as on 31.12.2025 which was 60% as on 31.12.2024.

4. In case of Agriculture credit, it was increased to Rs.4793.74 crore as on 31.12.2025 from 4663 crores as on 31.12.2024 registering a growth of 3%.

5. Advance to MSMEs shown a healthy growth of 21% Y-o-Y basis to Rs.5931.37 crore on 31.12.2025 from 4663 crores as on 31.12.2024.

6. Housing Loan & Education Loan portfolio also increased by Rs.264 crores and Rs. 17 crores registering a Y-o-Y growth of 7% & 10% respectively as on 31.12.2025.

7. Advance to SC community increased from Rs. 1553 crores as on 31.12.2024 to Rs.2118 crores as on 31.12.2025 registering a growth of 36% whereas advances to ST community increased from Rs. 3060 crores as on 31.12.2024 to Rs. 3993 crores as on 31.12.2025 with Y-o-Y growth of 30%

TOP 10 BANKS IN TERMS OF BUSINESS AS ON 31.12.2025

(in decreasing order)

Amt in Lakhs

SL No.	Bank's Name	No of Brs	Total Deposit	Total Advance	CD Ratio	Total Business
1	State Bank of India	79	1346435.24	636152.04	47	1982587.28
2	Tripura Gramin Bank	150	1015996.88	432934.59	43	1448931.47
3	Punjab National Bank	70	593927.09	218821.30	37	812748.39
4	TSCB	66	390767.32	282275.85	72	673043.17
5	Bandhan Bank	29	180745.68	168548.10	93	349293.78
6	UCO Bank	30	167618.69	68334.09	41	235952.78
7	HDFC Bank	23	142743.11	85241.19	60	227984.30
8	Canara Bank	22	115982.12	58256.76	50	174238.88
9	ICICI Bank	19	79831.25	85152.89	107	164984.14
10	Union Bank of India	13	112837.18	37252.97	33	150090.15

Agenda item no - 5

Issuance of KCC during the year 2025-26

All Banks together sanctioned 50345 KCC amounting to Rs 344.86 Crores during FY 2025-26 as on 31.12.2025 thereby achieving 72 % of the Annual Target 70191 Nos.

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

Amt. in lakhs

Quarter	Year	Target	Issued		
			No.	Amt.	% of ACH
March-2024	2023-24	66356	29816	24985.95	45
Dec-2024	2024-25	52277	35896	31985.62	69
March-2025	2024-25	52277	54600	44998.21	104
Sep-2025	2025-26	70191	45780	25714.38	65
Dec-2025	2025-26	70191	50345	34485.80	72

Bank wise performance in KCC as on 31.12.2025

Amt. in lakhs

Sl.No.	BANKS	Target	Total KCCs Sanctioned		Fresh KCCs Sanctioned	
		No.	No.	Amt.	No.	Amt.
1	Bank of Baroda	341	159	218.21	24	52.27
2	Bank of India	851	1751	3176.16	368	596.34
3	Bank of Maharastra	47	0	0.00	0	0.00
4	Canara Bank	2872	507	695.27	230	391.98
5	Central Bank of India	1794	574	1344.55	58	51.96
6	Indian Bank	21	43	20.16	6	2.78
7	Indian Overseas Bank	34	24	26.61	15	19.29
8	Punjab & Sind Bank	23	0	0.00	0	0.00
9	Punjab National Bank	15145	4310	4078.89	2646	1266.63
10	State Bank of India	15947	13445	10382.62	5090	3506.61
11	UCO Bank	1895	770	1211.29	362	412.86
12	Union Bank of India	965	624	1291.07	311	269.35
13	Axis Bank	1081	152	139.94	0	0.00
14	Bandhan Bank	501	0	0.00	0	0.00
15	Federal Bank	1412	308	454.1	235	389.84
16	HDFC	501	239	597.53	239	597.53
17	ICICI	2054	0	0.00	0	0.00
18	IDBI Bank	812	136	87.99	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	25990	9766.27	14720	5913.29
29	ACUB	48	0	0.00	0	0.00
30	TSCB	3772	1313	995.14	476	288.94
TOTAL		**70191**	**50345**	**34485.80**	**24822**	**13781.10**

Following Banks have not sanctioned a single KCC during the period 01.04.2025 to 31.12.2025 :

Bank of Maharashtra	Punjab & Sind Bank	ICICI Bank	Bandhan Bank
IDFC First Bank	Yes Bank	JANA SFB	Kotak Mahindra Bank
South Indian Bank	Ujjivan SFB	IndusInd Bank	Slice SFB
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 & Rabi 2025-26 is given below:

District	Kharif 2024-25		Rabi 2024-25	
	Loanee Farmers	Non- Loanee Farmers	Loanee Farmers	Non- Loanee Farmers
Dhalai	3015	5346	1443	877
Gomati	2764	9038	1453	8583
Khowai	3663	3793	1544	766
North Tripura	1121	8071	643	145
Sepahijala	1730	3934	786	2348
South Tripura	7434	9120	7141	2408
Unakoti	1503	2729	1602	252
West Tripura	1173	6779	1457	3105
Total	**22403**	**48810**	**16069**	**18484**

Agenda item no - 6

Progress under Agriculture Infrastructure Fund (AIF)

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

The progress of implementation of AIF in the state as on 31.12.02025 is given below: -

BANK NAME	Sanctioned	Denied by PMU	Disbursed	Rejected	Verified by PMU	Grand Total
Axis Bank	0	1	0	0	1	2
Bank Of Baroda	0	0	0	1	0	1
Canara Bank	0	1	0	2	0	3
HDFC Bank	1	0	1	2	0	3
IDBI BANK LTD	0	0	0	1	0	1
Kotak Mahindra Bank	0	1	0	0	0	1
NABKISAN Finance Ltd	0	0	0	1	0	1
Punjab National Bank	3	5	2	7	0	15
STATE BANK OF INDIA	1	2	0	5	0	8
Tripura State Cooperative Bank Ltd.	1	0	1	0	0	1
UCO Bank	5	1	2	6	0	12
GRAND TOTAL	**11**	**11**	**6**	**25**	**1**	**48**

<u>**Agenda item no - 7**</u>

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 19236 accounts (achievement of 91.60%) with corresponding disbursement amount of Rs. 577.71 crores (achievement of 96.28%) as on 31.12.2025 :

NATIONAL RURAL LIVELIHOODS MISSSION BANK LINKAGE FY 2025-26 as on 31.12.2025							
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 BARODA	0	0.00	1	25.00	#DIV/0!	#DIV/0!
2	BANK OF INDIA	400	940.00	816	2904.39	204.00	308.98
3	BANK OF MAHARASHTRA	0	0.00	12	36.00	#DIV/0!	#DIV/0!
4	CANARA BANK	340	510.00	616	954.42	181.18	187.14
5	CENTRAL BANK OF INDIA	130	180.00	191	369.38	146.92	205.21
6	INDIAN BANK	0	0.00	27	69.45	#DIV/0!	#DIV/0!
7	INDIAN OVERSEAS BANK	0	0.00	49	103.91	#DIV/0!	#DIV/0!
8	PUNJAB AND SIND BANK	0	0.00	10	19.43	#DIV/0!	#DIV/0!
9	PUNJAB NATIONAL BANK	2870	14900.00	3705	7230.65	129.09	48.53
10	STATE BANK OF INDIA	670	1060.00	1060	3350.94	158.21	316.13
11	UCO BANK	690	860.00	1297	3512.31	187.97	408.41
12	UNION BANK OF INDIA	120	210.00	53	178.64	44.17	85.07
	Public Sector Bank	**5220**	**18660.00**	**7837**	**18754.52**	**150.13**	**100.51**
13	TRIPURA GRAMIN BANK	10850	35000.00	8765	30826.22	80.78	88.07
	Regional Rural Bank	**10850**	**35000.00**	**8765**	**30826.22**	**80.78**	**88.07**
14	HDFC BANK LTD	40	100.00	305	1071.44	762.50	1071.44
15	IDBI BANK LTD	20	30.00	8	17.10	40.00	57.00
	Private Sector Bank	**60**	**130.00**	**313**	**1088.54**	**521.67**	**837.34**
16	TRIPURA CO-OP APEX BANK LTD	4870	6210.00	2321	7101.38	47.66	114.35
	Coperative Bank	**4870**	**6210.00**	**2321**	**7101.38**	**47.66**	**114.35**
	Grand Total	**21000**	**60000.00**	**19236**	**57770.66**	**91.60**	**96.28**

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 31.12.2025 is given below: -

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 Lakh)	Applications Sanctioned	Disbursed	Disbursed Amount (in Rs.Lakh)	Returned	Pending
1	Tripura Gramin Bank	5	2	₹ 13.10	0	0	0	0	5

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.Lakh)	Applications Sanctioned	Disbursed	Disbursed Amount (in Lakh)	Returned	Pending
1	BANK OF BARODA	4	4	₹ 6.30	0	0	₹ 0.00	1	3
2	BANK OF INDIA	4	4	₹ 2.00	0	0	₹ 0.00	3	1
3	CANARA BANK	2	2	₹ 6.80	0	0	₹ 0.00	0	2
4	INDIAN OVERSEAS BANK	1	1	₹ 0.50	0	0	₹ 0.00	0	1
5	PUNJAB NATIONAL BANK	19	17	₹ 23.50	5	3	₹ 1.50	0	16
6	STATE BANK OF	4	4	₹ 2.45	0	0	₹ 0.00	0	4
7	Tripura Gramin Bank	10	7	₹ 7.40	5	4	₹ 2.00	0	6
8	Tripura State Co-operative Bank Limited	1	1	₹ 0.50	1	1	₹ 0.50	0	0
9	UNION BANK OF INDIA	4	4	₹ 5.40	3	3	₹ 1.50	0	1
	Total	**49**	**44**	**54.85**	**14**	**11**	**₹ 5.50**	4	**34**

Agenda item no - 8

GOVERNMENT SPONSORED SCHEMES (GSS)

a) PMEGP

For the FY 2025-26, 1025 PMEGP cases were sponsored to the bank branches against out of which 299 cases were sanctioned amounting to Rs. 2477.89 lakhs as on 31.12.2025. The Target for FY 2025-26 is fixed for 679 number of cases.

(Amt in Lakh)

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
As on 31.12.2025	2025-26	679	1025	299	2477.89	462	2689.35

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

	TARGET	SPONSORED		SANCTIONED		DISBURSED		REFERRED BACK FOR RECTIFICATION	REJECTED	PENDING	ACHIEVEMENT %AGE
TYPE OF BANK	NO	NO	AMT.	NO	AMT.	NO	AMT.	NO	NO	NO	NO
Public Sec. Bank	390	614	6167.97	187	1473.95	318	1908.02	82	286	141	48
Pvt. Sec. Bank	29	18	235.66	1	10.00	1	8.14	0	1	16	3
RRB	170	287	2366.03	95	899.80	59	357.40	29	171	21	56
Coop.Banks	90	106	894.97	16	94.14	84	415.79	26	9	81	18
Total	679	1025	9664.63	299	2477.89	462	2689.35	137	467	259	44

b) SWAVALAMBAN

For the FY 2025-26, 3175 cases have been sponsored to the bank branches against the target of 4000 cases, out of which 860 cases were sanctioned amounting to Rs. 3294.26 lakhs as on 31.12.2025.

(Amt in Lakh)

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
As on 31.12.2025	2025-26	4000	3175	860	3294.26	251	776.43

AGENCY WISE PERFORMANCE UNDER SVAWALAMBAN April'25 to Dec'25 of FY 2025-26

Sl 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	%
Total of Public Sector Banks		1777	1354	6948.40	319	1258.75	77	255.17	554	18
Total of Private Sector Banks		63	5	21.08	0	0.00	0	0.00	0	0
Total of Regional Rural Bank		1502	1317	5792.91	430	1686.66	113	367.96	997	29
Total of State Co-Op Banks		658	499	2134.93	111	348.85	61	153.30	48	17
GRAND TOTAL		4000	3175	14897.32	860	3294.26	251	776.43	1599	22

c) PM PMFME

For the FY 2025-26, 483 cases have been sponsored to the bank branches, out of which 102 cases were sanctioned as on 31.12.2025:

PMFME Position for FY 2025-26 as on December 2025

S.No.	Bank Name	Target	Total Applications	Loan Sanctioned	Sanctioned But Not Able To Disburse	Loan Under Process	Loan Rejected	Additional Document Required
1	BANK OF BARODA	2	2	0	0	0	2	0
2	BANK OF INDIA	3	11	0	0	1	10	0
3	CANARA BANK	4	14	1	0	3	10	0
4	CENTRAL BANK OF INDIA	1	3	1	0	0	2	0
5	INDIAN BANK	0	2	1	0	0	1	0
6	INDIAN OVERSEAS BANK	1	1	0	0	0	1	0
7	PUNJAB NATIONAL BANK	10	111	28	1	25	50	7
8	STATE BANK OF INDIA	14	115	17	1	15	81	1
9	UCO BANK	5	42	15	1	2	22	2
10	UNION BANK OF INDIA	2	6	1	0	1	4	0
Sub- Total for Public Sector Banks		**42**	**307**	**64**	**3**	**47**	**183**	**10**
11	AXIS BANK	1	1	0	0	1	0	0
12	BANDHAN BANK	1	1	0	0	1	0	0
13	HDFC Bank	1	2	0	1	0	1	0
14	ICICI BANK	1	4	1	0	2	1	0
15	IDBI BANK	1	2	1	0	0	1	0
16	IDFC First Bank	0	1	0	0	0	1	0
17	UJJIVAN SFB	0	1	0	0	1	0	0
Sub- Total for Private Sector Banks		**5**	**12**	**2**	**1**	**5**	**4**	**0**
18	TRIPURA GRAMIN BANK	18	134	29	4	22	78	1
Sub- Total for Regional Rural Banks		**18**	**134**	**29**	**4**	**22**	**78**	**1**
19	TRIPURA STATE CO-OPERATIVE BANK	5	30	7	0	22	1	0
Sub- Total for Co-Operative Banks		**5**	**30**	**7**	**0**	**22**	**1**	**0**
Grand Total		**70**	**483**	**102**	**8**	**96**	**266**	**11**

d) PM VISHWAKARMA

In case of PM Vishwakarma Banks together sanctioned 4366 applications under the scheme against 11884 applications as on 31.12.2025.

BANK WISE PERFORMANCE UNDER PM VISHWAKARMA AS ON 31.12.2025

PM Vishwakarma as on 31.12.2025									REJECTION REASON			
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	Already NPA	Borrower Not Intrested	Borrower Not Reachable / Chan	REASON Borrower Changed Profession/ Not Complying with Scheme
BANK OF BARODA	Public Sector Bank	120	116.00	39	3	39	78	12	34	10	22
BANK OF INDIA	Public Sector Bank	202	193.20	78	13	78	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	72	2	72	171	37	31	20	83
CENTRAL BANK OF INDIA	Public Sector Bank	57	53.00	21	6	21	30	4	14	6	6
INDIAN BANK	Public Sector Bank	40	40.00	24	0	24	16	6	3	4	3
INDIAN OVERSEAS BANK	Public Sector Bank	83	78.50	39	0	39	44	5	12	10	17
PUNJAB AND SIND BANK	Public Sector Bank	1	1.00	0	0	0	1	0	1	0	0
PUNJAB NATIONAL BANK	Public Sector Bank	1911	1884.10	785	13	778	1113	141	363	343	266
STATE BANK OF INDIA	Public Sector Bank	2425	2336.05	767	32	767	1626	81	344	672	529
UCO BANK	Public Sector Bank	657	642.10	392	12	392	253	15	24	80	134
UNION BANK OF INDIA	Public Sector Bank	87	83.80	38	0	38	49	8	24	6	11
Total of Public Sector Bank		**5829**	**5669.25**	**2255**	**81**	**2248**	**3493**	**329**	**877**	**1182**	**1105**
AXIS BANK	Pvt Sector Bank	19	18.40	4	10	4	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	24	24.00	0	6	0	18	5	8	0	5
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
FEDERAL 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	0	0	1	0	0	1	0
SOUTH INDIAN BANK	Pvt Sector Bank	2	2.00	0	2	0	0	0	0	0	0
Ujjivan Small Finance Bank	Pvt Sector Bank	1	0.50	0	0	0	1	0	0	1	0
Total of Pvt Sector Bank		**81**	**77.90**	**8**	**24**	**8**	**49**	**6**	**17**	**11**	**15**
TRIPURA GRAMIN BANK	Regional Rural Banl	5219	5062.98	1939	29	1939	3251	238	1132	1281	600
Total of Regional Rural Bank		**5219**	**5062.98**	**1939**	**29**	**1939**	**3251**	**238**	**1132**	**1281**	**600**
TRIPURA STATE CO-OP.BAN	Co-Operative Bank	755	741.25	164	447	164	144	4	58	59	23
Total of Co-Operative Bank		**755**	**741.25**	**164**	**447**	**164**	**144**	**4**	**58**	**59**	**23**
Grand Total		**11884**	**11551.38**	**4366**	**581**	**4359**	**6937**	**577**	**2084**	**2533**	**1743**

Banks together disbursed 4359 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.

e) 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 06.02.2026 since inception is appended below:

PMSVANidhi Position as on 06.02.2026

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	1	0	26	0	0	26	0	0	0	1	0	24	0	0	21
2	Axis Bank	9	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0
3	Bandhan Bank	10	0	0	0	0	0	0	0	0	4	0	0	0	0	0	0
4	Bank of Baroda	29	15	2	20	5	2	20	5	0	1	0	0	13	2	0	14
5	Bank of India	114	52	9	94	27	7	93	27	7	5	9	1	72	10	0	59
6	Bank of Maharastra	15	15	2	12	7	2	12	6	2	1	0	0	11	2	0	6
7	Canara	148	89	29	130	61	24	129	59	24	8	17	4	105	36	0	83
8	Central Bank of India	91	58	20	82	38	16	81	37	14	7	17	2	65	20	0	41
9	HDFC	105	27	3	49	7	2	49	6	2	49	7	0	42	6	0	26
10	ICICI	2	0	0	0	0	0	0	0	0	2	0	0	0	0	0	0
11	IDBI	30	9	3	18	5	3	18	5	2	4	1	0	9	3	0	8
12	Indian Bank	36	31	4	32	21	4	32	13	3	3	0	0	30	5	0	19
13	Indian Oversease Bank	32	21	12	23	16	9	23	16	9	1	0	0	21	13	0	17
14	Punjab National Bank	1154	645	195	1086	468	170	1076	449	164	52	125	12	751	211	2	455
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	1948	1141	325	1800	800	228	1792	788	213	115	233	67	1201	353	33	1049
17	Tripura Gramin Bank	2027	804	270	1822	650	232	1747	607	201	109	75	14	819	291	3	486
18	TSCBL	604	105	19	296	53	12	270	48	11	38	0	0	99	25	1	64
19	UCO Bank	671	274	92	572	201	85	569	195	83	80	41	3	309	97	0	212
20	Ujjivan Small Finance	3	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1
21	Union Bank	69	34	13	59	26	6	58	26	6	6	2	1	41	13	0	29
	Total	**7125**	**3322**	**998**	**6123**	**2385**	**802**	**5997**	**2287**	**741**	**487**	**528**	**104**	**3614**	**1087**	**39**	**2591**

Agenda item no - 9

Pradhan Mantri Mudra Yojana (PMMY)

All Financial Institutions have made an achievement of Rs. 1960.37 Crores sanction in 193965 number of accounts for the period April 2025 – Dec 2025.

Pradhan Mantri Mudra Yojana in Tripura for FY 2025-26 (As on 31.12.2025)

[Amount Rs. in Crore]

Bank Name	Shishu (Loans up to Rs. 50,000)			Kishore (Loans from Rs. 50,001 to Rs. 5.00 Lakh)			Tarun (Loans from Rs. 5.00 to Rs. 10.00 Lakh)			Tarun Plus (Loans from Rs. 10.00 to Rs. 20.00 Lakh)			Total		
	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt
Public Sector Banks	3329	11.20	10.78	6686	153.86	150.71	2417	193.90	190.63	45	5.51	5.42	12477	358.96	357.54
Private Sector Commercial Banks	38684	153.43	153.43	78724	952.50	951.95	367	25.45	24.57	3	0.43	0.43	117778	1131.81	1130.37
Regional Rural Banks	3988	16.00	15.91	4396	85.72	80.95	548	40.84	38.04	0	0.00	0.00	8932	142.56	134.90
Small Finance Banks	6549	25.48	25.48	11687	93.79	93.79	0	0.00	0.00	0	0.00	0.00	18236	119.27	119.27
Co-Operative Banks	53244	217.70	217.19	101597	1287.13	1278.66	3344	260.87	253.92	48	5.94	5.85	158233	1766.13	1755.61
NBFC-Micro Finance Institutions	27198	124.17	124.17	8473	66.09	66.09	52	3.98	3.98	9	1.20	1.20	35732	194.24	195.44
Grand Total including NBFC-MFI	80442	341.87	341.36	110070	1353.22	1344.75	3396	264.85	257.90	57	7.14	7.05	193965	1960.37	1951.05

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 57 loans under the category amounting to Rs.7.14 crore as on 31.12.2025.
2. Account wise 41% of the total loan sanctioned under the scheme pertains to "Shishu" Category whereas 57% of the total loan sanctioned under the scheme pertains to "Kishore" Category.

Agenda item no - 10

Position of NPA in Banks as on 31.12.2025

Amt 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
Dec 2024	22103	1048.73	4.74
March 2025	22645	1180.82	5.21
June 2025	22666	1002.57	4.42
Sept 2025	23170	1008.30	4.35
Dec 2025	23834	997.54	4.19

Percentage of gross NPA as against gross advance decreased marginally from 4.74% as on 31.12.2024 to 4.19% as on 31.12.2025 and in absolute terms decreased from Rs. 1048.73 crores as on 31.12.2024 from Rs. 997.54 crores as on 31.12.2025.

The sector wise NPA position as on 31.12.2024 vis-à-vis 31.12.2025 is given here under:

Amt in Crores

Sector	**December 2024**			**December 2025**		
	Outstanding	**NPA**	**%**	**Outstanding**	**NPA**	**%**
Agriculture & allied	4663.42	346.99	7.44	4793.74	368.28	7.68
MSME	4917.42	379.58	7.72	5931.37	327.18	5.52
Other Prisec	2382.87	85.79	3.60	2926.43	85.88	2.93
TOTAL PRISEC	**11963.71**	**812.36**	**6.79**	**13651.53**	**781.34**	**5.72**

Position of NPA in Key Schemes as on 31.12.2025:

Amt in Crores

Sector	**December 2024**			**December 2025**		
	Outstanding	**NPA**	**%**	**Outstanding**	**NPA**	**%**
KCC	924.22	224.52	24.26	974.59	239.69	24.59
PMEGP	209.66	64.26	30.65	200.20	57.61	28.78
SWALAMBAN	244.67	75.45	27.29	211.70	67.48	31.87
PM Mudra Yojana	3304.02	410.80	12.43	3537.93	448.37	12.67

NPA Position and amount outstanding in Shadow Register of Banks in Tripura as on 31.12.2025 is furnished in the **Annexure.**

Agenda item no - 11

FINANCIAL INCLUSION

Pradhan Mantri Jan DhanYojana (PMJDY)

Performance of PMJDY as on 31.12.2025 for the State of Tripura is furnished below:

Sl. No.	Parameter	As on 31.12.2024	As on 31.12.2025	Y-o-Y change
1	Total Accounts	1100241	1147715	↑
1a	Rural Accounts	876419 (79.66%)	1022964 (89.13%)	↑
1b	Urban Accounts	223822 (20.34%)	124020 (10.87%)	↓
2	Deposit (Rs/crore)	Rs. 617.53	655.77	↑
3	Average deposit per account	Rs. 5612.67	5713.69	↑
4	Aadhaar Seeded	974372 (88.56%)	1028327 (89.60%)	↑
5	Zero balance A/cs	129194 (11.74%)	109065 (9.50%)	↓
6	RuPay card issued	546148 (49.64%)	630772 (54.96%)	↑

The detailed Bank wise status is given in Annexure.

reKYC

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

The position of reKYC of accounts in the state of Tripura as on 26.12.2025 is given here under:

Sl No	Bank Name	No. of accounts due for re-KYC as on 30.06.2025		No. of accounts due for re-KYC on 30.06.2026		TOTAL KYC PENDING as on 26.12.2025	Total ReKYC done as on 26.12.2025			% Achievement
		Total (X)	PMJDY Accounts (out of X)	Total (Y)	PMJDY Accounts (out of Y)		PMJDY Accounts	Other Accounts	Total	(N / I) %
1	Bank of Baroda	3205	911	7538	1389	4929	433	2176	2609	34.61
2	Bank of India	747	104	1140		1140			0	0.00
3	Bank of Maharastra	260	193	287	255	111	176	0	176	61.32
4	Canara Bank	6143	2624	9470	7410	6173	1310	1987	3297	34.82
5	Central Bank Of India	3481	2587	21075	16048	18043	2360	672	3032	14.39
6	Indian Bank	1787	1250	6061	2311	2936	1093	2032	3125	51.56
7	Indian Overseas	Not Reported								
8	Punjab & Sind Bank	Not Reported								
9	Punjab National Bank	2735	1177	12343	1177	10150	221	1972	2193	17.77
10	State Bank of India	79923	65528	90715		90715			0	0.00
11	UCO Bank	41216	11553	76205	11553	48267	7226	20712	27938	36.66
12	Union Bank of India	1376	0	2028	0	788	0	1240	1240	61.14
13	Axis Bank	1402	43	5516	81	4924	3	589	592	10.73
14	Bandhan Bank	586	0	67201	0	56032	0	11169	11169	16.62
15	Federal Bank	971	0	1183	0	752	0	431	431	36.43
16	HDFC Bank	1362	345	1853	369	1466	20	367	387	20.89
17	ICICI Bank	788	0	2503	0	2182	0	321	321	12.82
18	IDBI Bank	1655	0	1771	0	1771	0	0	0	0.00
19	IDFC First Bank	0	0	0	0	0	0	0	0	#DIV/0!
20	IndusInd	Not Reported								
21	Kotak Mahindra	265	0	267		267			0	0.00
22	South Indian Bank	900	420	1400	600	780	360	260	620	44.29
23	Yes Bank	381	0	501	1	468	0	33	33	6.59
24	Ujjivan Bank	251	0	251	0	183	0	68	68	27.09
25	Slice SFB	2373	0	4329	0	4225	0	104	104	2.40
26	Jana Small Finance Bank	565	0	1149	0	420	0	729	729	63.45
27	ESAF Small Finance Bank	0	0	84	0	80	0	4	4	4.76
28	Tripura Gramin Bank	703894	61324	709410	61896	589836	32271	87303	119574	16.86
29	Agartala Co-Op Urban Bar	0	0	0	0	0	0	0	0	#DIV/0!
30	Tripura State Co-Op Bank	62941	6584	89375	7423	10935	2358	76082	78440	87.77

Social Security Schemes:

Performance of 3 Social Security Schemes viz. Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana (APY) as on 31.12.2025 is furnished below:

Social Security Schemes										
		Total enrolments in FY 25-26 as on December 2025			Outstanding as on December 2024			Outstanding as on December 2025		
S.No.	Banks	PMSBY	PMJJBY	APY	PMSBY	PMJJBY	APY	PMSBY	PMJJBY	APY
1	Bank of Baroda	993	206	119	11444	2869	1742	12637	3156	1868
2	Bank of India	3300	679	539	41455	8823	4776	45638	9821	5641
3	Bank of Maharastra	1026	213	119	1155	428	305	2720	692	432
4	Canara Bank	3694	1727	1545	43587	16419	9816	49829	19869	11595
5	Central Bank Of India	1519	471	300	10112	4136	2925	11839	4723	3282
6	Indian Bank	1095	611	228	37590	2058	793	39270	2944	1033
7	Indian Overseas	994	762	349	7908	4006	3077	9460	5365	3615
8	Punjab & Sind Bank	312	105	131	2831	846	540	3436	1018	689
9	Punjab National Bank	14569	5968	2428	242397	46713	21303	262977	55419	24908
10	State Bank of India	35202	20502	2784	333371	138632	31629	386306	173289	35174
11	UCO Bank	11572	5482	2575	45018	20084	13699	61356	27874	16733
12	Union Bank	649	224	155	12444	5439	2322	13631	5816	2491
	Total PUBLIC sec Bank	**74925**	**36950**	**11272**	**789312**	**250453**	**92927**	**899099**	**309986**	**107461**
13	Axis Bank	1900	559	200	408	155	3082	2308	1625	3331
14	andhan Ban	0	0	1057	0	0	2510	0	0	4018
15	ederal Ban	126	25	43	169	59	71	303	86	158
16	HDFC Bank	2101	624	641	5228	862	1860	9985	1857	2660
17	ICICI Bank	0	3	0	1321	358	113	2046	386	113
18	IDBI Bank	2004	571	1053	6116	2118	2292	9274	3514	3819
19	FC First Bar	360	59	36	2386	116	0	2768	177	36
20	IndusInd	131	91	34	310	19	18	441	107	212
21	tak Mahind	1	1	10	137	61	30	148	66	43
22	th Indian B	418	7	56	389	84	228	779	126	308
23	Ujjivan Bank	0	0	241	0	0	138	0	0	454
24	Yes Bank	279	0	2	48	4	3	302	4	5
25	ESAF SFB	0	0	38	0	0	66	0	0	121
	Total PRIVATE Sec bank	**7320**	**1940**	**3411**	**16512**	**3836**	**10411**	**28354**	**7948**	**15278**
26	Tripura Gramin Bank	54058	41567	20044	499580	244761	161257	578456	303776	198865
	Total RRB	**54058**	**41567**	**20044**	**499580**	**244761**	**161257**	**578456**	**303776**	**198865**
27	ACUB	0	0	0	0	0	0	0	0	0
28	TCARDB	0	0	0	0	0	0	0	0	0
29	TSCB	2272	1319	135	34111	12708	825	49784	18582	968
	Total Coop. Bank	**2272**	**1319**	**135**	**34111**	**12708**	**825**	**49784**	**18582**	**968**
	Grand Total	**138575**	**81776**	**34862**	**1339515**	**511758**	**265420**	**1555693**	**640292**	**322572**

Progress of member banks in Social Security Scheme from 01.04.2025 to 31.12.2025 including claim settlement status under these scheme is given in annexure.

PMSBY & PMJJBY--CLAIM STATUS FY 2025-26 (As on 31.12.2025)									
	BANK TYPE	PMSBY				PMJJBY			
		Claims Made	Claims Settled	Under Process	Rejected	Claims Made	Claims Settled	Under Process	Rejected
A	Sub Total of Public Sec. Bank	8	1	7	0	37	31	6	0
B	Sub Total of Pvt. Sec. Bank	0	0	0	0	0	0	0	0
C	Sub Total of RRB	25	15	8	2	187	162	23	2
D	Sub Total of Coop.Banks	2	0	2	0	11	7	4	0
GRAND TOTAL		35	16	17	2	235	200	33	2

FINANCIAL LITERACY INTIATIVE BY BANKS

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

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

QUARTERLY REPORT									
FINANCIAL LITERACY CENTRES REPORT (From 01.04.2025 to 31.12.2025)									
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	43	751
2	Tripura	Dhalai	R-Seti, Ambassa	PNB	19301	19	566	33	992
3	Tripura	Sepahijala	R-Seti, Sepahijala	TGB	33801	18	408	18	438
4	Tripura	West Tripura	Rudset Institute	Canara Bank	19101	52	1082	52	1082
5	Tripura	Unakoti	R-Seti, Kumarghat	SBI	35601	114	2715	114	2715
6	Tripura	Gomati	LDM(Gomati)	PNB	33902	18	844	45	2160
7	Tripura	Dhalai	LDM(Dhalai)	PNB	19302	0	0	0	0
8	Tripura	Unakoti	LDM(Unakoti)	PNB	35602	19	921	52	2013
9	Tripura	West Tripura	LDM(West)	PNB	19102	14	695	14	695
10	Tripura	Khowai	TGB Khowai Branch	TGB	33701	7	150	7	150
11	Tripura	South	TGB Santirbazar Branch	TGB	19201	7	201	7	174
12	Tripura	Gomati	TGB Udaipur Branch	TGB	33903	13	752	13	752
13	Tripura	Sepahijala	TGB Bishramganj Branch	TGB	33802	10	193	10	193
14	Tripura	North	TGB Dharmanagar Branch	TGB	19001	7	212	6	131
Total						**328**	**9283**	**414**	**12246**

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 allotted however Bank started operation temporarily from rented premises at Hrishyamukh, South Tripura and training is to be stated soon after necessary formalities.
TGB RSETI Khowai	Khowai	Land is yet to be allotted Bank started operation temporarily from rented/alloted premises at Teliamura.
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 Dec'25 of FY 2025-26 is given below:

APRIL 2025 to DECEMBER 2025 FY 2025-26												
SL NO	RSETI DISTRICT	Name of RSETI	BANK	TARGET 2025-26	TARGET UPTO DECEMBER 2025	CANDIDATE TRAINED TILL 31.12.2025	% OF ACHIEVEMENT	SETTLED TILL 31.12.2025	SETTLED %	CANDIDATE FINANCE BY BANK	CREDIT LINKAGE %	PENDING CLAIMS FROM GOVERNMENT (in Lakh)
1	GOMATI	RSETI Udaipur	PNB	700	525	566	80.86	342	60.42	91	26.61	61.02
2	DHALAI	RSETI Ambassa	PNB	600	495	422	70.33	253	59.95	138	54.55	46.55
3	SEPAHIJALA	RSETI SEPAHIJALA	TGB	600	450	433	72.17	302	69.75	176	58.28	35.95
4	WEST TRIPURA	RUDSETI, AGARTALA	Canara Bank	600	450	452	75.33	348	76.99	183	52.59	49.82
5	UNAKOTI	RSETI Kumarghat	SBI	630	472	491	77.94	319	64.97	109	34.17	46.00

Review of operation of Business Correspondents (BCs)

Position as on 31.12.2025

BC/CSP for STATE TRIPURA as on 31.12.2025		
BARB	Bank Of Baroda	13
BARBUPGRRB	Uttar Pradesh Gramin Bank	1
BKID	Bank Of India	5
CNRB	Canara Bank	14
FINO	FINO Payments Bank Ltd.	1335
HDFC	HDFC Bank Ltd	53
ICIC	ICICI Bank Ltd	2
IDFB	IDFC Bank	82
IDIB	Indian Bank	4
IOBA	Indian Overseas Bank	1
JSFB	Jana Small Finance Bank	1
NABARD	NABARD	5
NRCB	Rural Cooperative Bank	26
PSIB	Punjab and Sind Bank	4
PUNB	Punjab National Bank	202
PUNBTGRRB	Tripura Gramin Bank	201
SBIN	State Bank Of India	229
UBIN	Union Bank Of India	10
UCBA	UCO Bank	126
UTIB	Axis Bank Ltd	2
TOTAL		**2316**

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 14 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 05 villages and it is reported that, in 02 locations there is already a bank branch in a permissible distance. Detail status of rest 07 villages along with aforesaid 02 location were branch exists are mentioned below :

Sl no	Allocated Bank	District	Village Name	Reply from Bank
1	Axis Bank	Dhalai	Manu Chhailengta R.F.(Part) VillageCode :272487	The infrastructure issue like road, network connectivity, electricity was raised by concerned banks. Banks are requested to relook into the issues and make joint survey with LDM of Concerned District & Local Administration.
2	South Indian Bank	Dhalai	Deo Reserve Forest (Part) Village Code: 272472	
3	HDFC Bank	North Tripura	Central CatchmentR.F.(Part) village Code 272728	Govt building is identified for the branch however allocation of same to the bank is awaited from district/block administration.
4	Federal Bank	Khowai	Purba Rajnagar Village Code : 271934	Allocated to concerned Bank on 17.05.2023. Bank replied via email that Slice Small Finance Bank (erstwhile NESFB) is operating at location. Slice Small Finance Bank (erstwhile NESFB) is requested to confirm and update the branch detail in Jandhan Darshak portal, if exists.
5	Bank of Baroda	Dhalai	Central Catchment R.F (Part) Village Code 272536	Bank of Baroda raised security issues in opening of bank branch at the location
6	Indian Overseas Bank	Khowai	Banbazar Village Code 271919	Indian Overseas Bank has informed that TGB Ashrambadi Branch is within 03 km hence requested for exemption.
7	Union Bank of India	South Tripura	Baraiya Village Code : 272264	Bank is yet to update the status
8	Indian Bank	North Tripura	Gachirampara Village Code 272727	
9	Canara Bank	North Tripura	Damcherra RF Village Code 272665	

There were a 08 number of requests received from State Government for opening of brick and mortar branch in the state out of which bank branches are opened in 03 locations. Details of the remaining location are given below :

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 and requested to drop the proposal. The matter is again examined in the house of SLBC Sub Committee meeting held on 18.02.2026 and The chairman of house, GM RBI, Agartala requested TGB to reconsider opening of full-fledged branch.
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** reported in the SLBC Sub Committee meeting held on 18.02.2026 that branch has been opened.
3	Unokoti	Kumarghat	Fatikroy	2891	Highlighted by Hon'ble Chief Minister in 143rd SLBC Meeting held on 28-06-23.	**PNB** has obtained HO approval and is process of finalisation of premise.
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 opening of bank branch.
5	Dhalai	Ganganagar	Ganganagar	1929	Request by DM Dhalai in DCC meeting, based on demand by local population.	**Bank of Baroda** could not find suitable premises hence written letter to District Administration for their support in this direction.
6	Dhalai	Raishyabari	Raishyabari	3215	Request by DM Dhalai in DCC meeting, based on demand by local population.	**Union Bank of India** could not find suitable premises yet.

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 will be operation within a week.
02	North Tripura	Kalacherra	PNB	ATM is operational.
03	Unakoti	Chandipur	PNB	ATM will be operation by 31st March2026
04	West Tripura	Bamutia	PNB	
05	Dhalai	Chawmanu	PNB	**PNB has also requested RBI for dispensation from installation of ATM on ground that** Cash Management Agency (third party) is not keen in providing service at the given location, distance of the location from our nearest branch is major hindrance in cash loading from branch.
06	South Tripura	Poangbari	PNB	
07	South Tripura	Rajnagar	PNB	
08	West Tripura	Belbari	PNB	
09	Gomati	Karbook	SBI	Bank is in the process of setting up ATM
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 & Unokoti districts

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

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

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

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

Agenda item no - 12

POLICY INITIATIVE OF THE GOVERNMENT

Implementation of CKYC in Banks

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

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

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

E- Kisan Upaj Nidhi & CGS - NPF

e-Kisan Upaj Nidhi (e-KUN) a digital gateway on boarded on Jansamarth portal on 04.03.2024 with collaborative efforts of Department of Food and Public Distribution, Department of Financial Services, Warehousing Development and Regulatory Authority (WDRA) and NABARD. The gateway will boost post-harvest pledge financing for farmers. This will provide them sufficient liquidity and help them defer sale of their harvested produce to a more opportune time when it could fetch better prices. Thus, distress sale can be reduced.

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

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

PM Surya Ghar – Muft Biji Yojana

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

The Status of implementation in the state of Tripura as on 31.12.2025 is appended below:

PM Surya Ghar as on 31.12.2025

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	37	0	37	13	0	12	17	7
2	Bank of India	33	0	33	13	5	10	13	7
3	Bank of Maharashtra	7	0	7	3	0	0	4	0
4	Canara Bank	90	0	90	50	13	47	35	5
5	Central Bank of India	15	0	15	8	0	0	7	0
6	Indian Bank	19	0	19	8	6	8	11	0
7	Indian Overseas Bank	6	1	7	3	0	3	4	0
8	Punjab National Bank	534	11	545	300	1	271	213	32
9	Punjab & Sind Bank	5	0	5	1	0	1	4	0
10	State Bank of India	1,181	0	1,181	709	573	658	384	88
11	UCO Bank	95	0	95	44	1	12	31	20
12	Union Bank of India	45	0	45	15	1	13	21	9
13	IDBI Bank	7	0	7	1	0	0	2	4
14	Tripura Gramin Bank	703	26	729	456	4	247	231	42
15	Tripura State Co-Op	0	2	2	0	0	0	2	0
	GRAND TOTAL	**2777**	**40**	**2817**	**1624**	**604**	**1282**	**979**	**214**

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 31.12.2025 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	1097	1097	570	5	343	169	0
Fishery	1716	1716	852	5	492	362	0

*Source- Jansuraksha portal

National Livestock Mission

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

BANBK WISE TATUS OF APPLICATION OF ENTREPRENEURSHIP DEVELOPMENT PROGRAMME UNDER NLM LOAN AS OF 16/02/2026					
SL . NO.	NAME OF THE BANK	NO. OF APPLICATION SEND TO BANK	NO. OF LOAN SANCTIONED	NO. OF APPLICATI ON PENDING	NO. OF APPLICAT ION REJECTED
1	PNB	81	16	9	56
2	SBI	95	14	3	78
3	TGB	66	6	3	57
4	TSCBL	16	0	7	9
5	HDFC	8	1	0	7
6	INDIAN OVERSEASE BANK	5	4	1	0
7	UCO BANK	12	0	5	7
8	BANK OF INDIA	11	2	4	5
9	IDBI BANK	3		2	1
10	CANARA BANK	6	0	0	6
11	BANDHAN BANK				
12	NATION COOPARATIVE DEVELOPMENT CORPORATION	3	0	3	0
13	AXIS BANK	4	0	3	1
14	UNION BANK OF INDIA	3	2	0	1
15	PANJAB AND SIND BANK	1	0	1	0
TOTAL		314	45	41	228

NABARD Initiative: NABSanrakshan Trustee Private Limited

NABARD with the objective of addressing the need of the agriculture and rural sector, established a wholly owned subsidiary NABSanrakshan Trustee Private Limited. The Credit Guarantee mechanism under the management of NABSanrakshan, aims to facilitate credit flow to agriculture and rural sector through mitigation of the risk of default for lending institutions.
Following three Credit Guarantee Scheme (CGS) have been announced by GoI and the implemented by NABSanrakshan:

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

Credit Guarantee Scheme for Animal Husbandry and Dairying (AHIDF)

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

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

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

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

To 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 Awass 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 settled in the state of Tripura as on 31.12.2025 are given below:

Amt in Crores

		DEAF SETTLED AS ON 31.12.2025																	
Name of District		WEST TRIPURA		KHOWAI		DHALAI		NORTH TRIPURA		UNAKOTI		SHEPAHIJALA		GOMATI		SOUTH TRIPURA		TRIPURA	
S.No	BANK	NO	AMT in Cr	NO	AMT in Cr	NO	AMT in Cr	NO	AMT in Cr	NO	AMT in Cr	NO	AMT in Cr	NO	AMT in Cr	NO	AMT in Cr	NO	AMT in Cr
1	Bank of Baroda	3	0.0400	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	2	0.0010	0	0.0000	5	0.0410
2	Bank of India	7	0.0003	0	0.0000	0	0.0000	1	0.0002	0	0.0000	0	0.0000	2	0.0002	0	0.0000	10	0.0007
3	Bank of Maharastra	55	0.0010	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	55	0.0010
4	Canara Bank	13	0.0462	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	2	0.0003	15	0.0465
5	Central Bank Of India	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000
6	Indian Bank	9	0.0612	3	0.0012	0	0.0000	0	0.0000	0	0.0000	2	0.0001	0	0.0000	0	0.0000	14	0.0625
7	Indian Overseas	11	0.0700	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	1	0.0009	0	0.0000	12	0.0709
8	Punjab National Bank	51	0.4489	16	0.0745	28	0.1072	9	0.0342	2	0.0043	19	0.0287	19	0.0509	42	0.0587	186	0.8074
9	State Bank of India	95	0.4200	21	0.0350	17	0.0355	11	0.0216	12	0.0272	4	0.0037	6	0.1854	4	0.1384	170	0.8668
10	UCO Bank	61	0.4399	18	0.0651	5	0.0003	11	0.0016	7	0.0068	11	0.0192	1	0.0002	0	0.0000	114	0.5331
11	Union Bank of India	5	0.0060	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	5	0.0060
12	Axis Bank	3	0.0507	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	3	0.0507
13	Federal Bank	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000
14	HDFC Bank	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000
15	ICICI Bank	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000
16	IDBI Bank	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000
17	Ujjivan Bank	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000
18	Jana Small Finance Bank	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000
19	ESAF Small Finance Bank	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000
20	Tripura Gramin Bank	341	0.7166	91	0.1642	190	0.4101	154	0.3930	71	0.2167	264	0.7018	242	0.5110	452	0.6598	1805	3.7732
21	Tripura State Co-Op Bank	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000
TOTAL		**654**	**2.3008**	**149**	**0.3400**	**240**	**0.5531**	**186**	**0.4506**	**92**	**0.2550**	**300**	**0.7535**	**273**	**0.7496**	**500**	**0.8572**	**2394**	**6.2598**

The amount of unclaimed deposit laying with bank in the state of Tripura as on 31.12.2025 are given below:

Amt in Crores

		DEAF PENDING AS ON 31.12.2025																	
Name of District		WEST TRIPURA		KHOWAI		DHALAI		NORTH TRIPURA		UNAKOTI		SHEPAHIJALA		GOMATI		SOUTH TRIPURA		TRIPURA	
S.No	BANK	NO	AMT in Cr	NO	AMT in Cr	NO	AMT in Cr	NO	AMT in Cr	NO	AMT in Cr	NO	AMT in Cr	NO	AMT in Cr	NO	AMT in Cr	NO	AMT in Cr
1	Bank of Baroda	3120	1.6700	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	190	0.0190	0	0.0000	3310	1.6890
2	Bank of India	4960	0.6197	0	0.0000	388	0.0200	598	0.0398	0	0.0000	0	0.0000	419	0.0298	174	0.0100	6539	0.7193
3	Bank of Maharastra	0	0.0090	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0090
4	Canara Bank	7574	1.9838	226	0.0200	169	0.0100	3585	0.1700	446	0.0400	0	0.0000	2531	0.2000	297	0.0397	14828	2.4635
5	Central Bank Of India	2714	0.6200	0	0.0000	870	0.0400	0	0.0000	8	0.0000	0	0.0000	498	0.0400	0	0.0000	4090	0.7000
6	Indian Bank																		
7	Indian Overseas	0	0.0000	0	0.0000	0	0.0000	0	0.0000	4	0.0200	0	0.0000	2	0.0491	0	0.0000	6	0.0691
8	Punjab National Bank	1285	8.4911	252	1.0455	290	1.4428	344	2.4758	69	0.2157	187	0.6513	368	1.9191	229	1.6213	3024	17.8626
9	State Bank of India	0	0.0000	72	1.2150	76	0.5945	78	0.7484	81	0.7528	88	0.8763	85	0.4646	86	4.5616	566	9.2132
10	UCO Bank	10681	6.3701	4988	0.8549	741	0.0497	453	0.0284	337	0.0132	2979	1.3108	1174	0.1398	390	0.0100	21743	8.7769
11	Union Bank of India	3745	1.5640	0	0.0000	0	0.0000	370	0.0600	0	0.0000	0	0.0000	495	0.0900	255	0.0300	4865	1.7440
12	Axis Bank	1803	0.5393	0	0.0000	0	0.0000	309	0.1200	0	0.0000	0	0.0000	171	0.0700	12	0.0100	2295	0.7393
13	Federal Bank	95	0.0065	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	95	0.0065
14	HDFC Bank	1584	0.1342	0	0.0000	0	0.0000	576	0.0112	0	0.0000	0	0.0000	1061	0.0109	0	0.0000	3221	0.1563
15	ICICI Bank	787	0.2549	25	0.0061	13	0.0051	55	0.0267	0	0.0000	0	0.0000	44	0.0230	0	0.0000	924	0.3159
16	IDBI Bank	1029	0.3300	0	0.0000	0	0.0000	397	0.0200	0	0.0000	0	0.0000	70	0.0000	282	0.0200	1778	0.3700
17	Ujjivan Bank	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000
18	Jana Small Finance Bank	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000
19	ESAF Small Finance Bank	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000
20	Tripura Gramin Bank	19860	3.3234	6271	1.2058	6007	1.3899	7272	1.7270	5299	1.1833	12523	1.7182	7533	1.6190	7015	1.2702	71780	13.4368
21	Tripura State Co-Op Bank	3565	0.1700	2596	0.1300	1473	0.0700	1364	0.0700	1212	0.0600	2809	0.1400	3831	0.1900	1341	0.0600	18191	0.8900
TOTAL		**62793**	**26.0248**	**14427**	**4.4761**	**10027**	**3.6220**	**15401**	**5.4972**	**7456**	**2.2850**	**18584**	**4.6965**	**18472**	**4.8644**	**10081**	**7.6328**	**157241**	**59.0989**

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 15.04.2026 for compilation of Agenda Notes for 155th SLBC Meeting for March 2025 quarter.

The date of submission by the concerned member banks for 154th SLBC is tabulated below :

Sl.	Bank	Date of Submission
1	Punjab National Bank	08.01.2026
2	Bank of India	08.01.2026
3	Bank of Baroda	09.01.2026
4	ACUB	09.01.2026
5	Tripura Gramin Bank	12.01.2026
6	Union Bank of India	12.01.2026
7	AXIS BANK	13.01.2026
8	ESAF Bank	13.01.2026
9	Jana Small Finance Bank	14.01.2026
10	Kotak Mahindra Bank	14.01.2026
11	Ujjivan Bank	14.01.2026
12	Bank of Maharashtra	15.01.2026
13	HDFC Bank	15.01.2026
14	ICICI Bank	16.01.2026
15	Indian Bank	17.01.2026
16	IDFC First Bank	19.01.2026
17	State Bank of India	19.01.2026
18	Tripura State Co-Operative Bank	19.01.2026
19	UCO Bank	19.01.2026
20	YES Bank	20.01.2026
21	Central Bank of India	28.01.2026
22	Bandhan Bank	30.01.2026
23	Canara Bank	30.01.2026
24	IDBI BANK	30.01.2026
25	SLICE SFB	31.01.2026
26	Punjab & Sind Bank	02.02.2026
27	South Indian Bank	02.02.2026
28	Indian Overseas Bank	04.02.2026
29	Federal Bank	06.02.2026
30	IndusInd Bank	Not Reported

पंजाब नैशनल बैंक
punjab national bank
राज्य स्तरीय बैंकर्स समिति, त्रिपुरा
State Level Bankers' Committee, Tripura

...the name you can BANK upon

Akhaura Road, Agartala -799 001
/ e-mail : slbctripura@pnb.co.in /chagartala@pnb.co.in

Ref: PNB/SLBC Tripura/Minutes& Advisory/040/2025-26 **Date: 19.02.2026**

<u>Proceedings of the Meetings of SLBC Tripura Sub – Committee on Financial Inclusion, Agriculture & MSME held on 18th February, 2026 at the Conference Hall of PNB, Circle Office, Agartala.</u>

The SLBC Tripura Sub – Committee on Financial Inclusion, Agriculture & MSME was held on 18th February 2026 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 Digant Kumra Das, DGM NABARD; Shri Venkatesh V. General Manager, Tripura Gramin Bank; Sri Sanjeev Roy, Zonal Manager, UCO Bank; Dr. Samrat Choudhury, Asstt. 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 beside participants from RBI, member banks and line department. A list of participants of the meeting is enclosed.

At the outset, Shri Rituraj Krishna, Convenor, SLBC Tripura welcomed the participants and briefed the house about the key highlights of performance of banks in first three quarters 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 17.11.2025.
2. The house expressed its concern over the achievement in ACP Agriculture (which is 58%) specially in Crop Loan subsector in first three quarter of FY 2025-26 which is 52% of allocated target whereas it was 67% 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 Dec'25. Convenor, SLBC Tripura informed the house they have taken up the matter with head offices of these 13 banks as advised in last SLBC subcommittee meeting held on 17.11.2025 however, no reply or action taken report have received till date. To which RBI advised these 13 banks to share the internal guideline for financing under KCC through SLBC desk to further the examine the issue at their end.

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4. House observed that data pertaining to KCC in ARDD & Fisheries did not incorporated the data of RRB i.e. Tripura Gramin Bank which is a major player and hence advised SLBC desk to collect data of Tripura Gramin Bank manually and incorporate the same hence forth, if not available in Jansuraksha portal.
5. NABARD suggested that new initiative of Govt like Integrated Aqua Park in the state may be presented by Fisheries deptt, GoT in next SLBC meeting so that member banks can tap the potential provided by this new initiative.
6. Agriculture deptt informed the house the coverage of loanee farmers under PMFBY is very low and hence requested banks to cover all eligible farmers under the ambit from next PMFBY year, if they do not opt out of the scheme which is accepted by the house. House further suggested all banks to sensitize their field staff regarding the applicability of PMFBY on loanee farmers.
7. TRLM representative applauded the support received from the member banks in financing to SHG thereby achieving target year on year and requested to continue their support.
8. House expressed its pleasure over the achievement in MSME ACP for 2025-26 which is 79% of annual ACP however raised concern over the rejection of applications under Govt sponsored schemes viz. PMEGP, Swavalamban, PMFME, PM Vishwakarma and advised banks to relook their strategies.
9. 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 infrastructure issues, house suggested to raise the issue to DM's office for logical resolution.
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 CatchmentR.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. House advised HDFC Bank to take follow up actions with administration for early resolution.
Federal Bank	Khowai	Purba Rajnagar Village Code : 271934	Allocated to concerned Bank on 17.05.2023. Bank replied via email that Slice SFB (erstwhile NESFB) is operating at the location. Slice SFB is requested to confirm & update the branch detail, if exists in Jandhan darshak portal through their HO/ZO

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 Administation.
Indian Overseas Bank	Khowai	Banbazar Village Code 271919	Tripura Gramin Bank confirmed in the house that they are in process of converting their Ultra Small Branch of Ashrambadi to full-fledged branch which is nearby.
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	Indian Bank chose not to attend the meeting which is 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	GM RBI advised Tripura Gramin Bank to revisit the proposal of full-fledged branch at the location.
Tripura State Co-op Bank	Dhalai	Manu	Karamcharra	2710	Representative informed the house that the branch started functioning.
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 did not attended the meeting hence present status could not be known.
Bank of Baroda	Dhalai	Ganganagar	Ganganagar	1929	Bank of Baroda 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 however facing suitable

					premises issues to which house advised the bank to take up the matter with District Administration.

10. Tripura Gramin Bank informed the house that they are in process of installing 02 ATM at Khowai and 01 at Unakoti. House observed that progress of installation of ATMs in Khowai and Unakoti District is slow and needs to expedited by concerned bank.

11. 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 Institutional Finance to kindly intervene in the matter.

12. House advised all banks to submit state wise target of Social Security Schemes to SLBC desk so that the progress could be monitored more effectively.

13. GM RBI informed the house the progress of banks in reKYC in the state is above national average in focused category i.e. for operative accounts however it is below average in Inoperative category as per data received from their central office and hence advised banks to focus equally on Inoperative accounts category.

14. House took strong exception to the fact that IndusInd Bank has not submitted data for December quarter due to which agenda is prepared with previous quarter data of IndusInd Bank data. IndusInd bank did not attend the meeting as well. House advised Convenor to take up this matter with their Head office.

15. GM RBI advised banks to continue their effort for restitution of Unclaimed deposits.

The meeting ended with vote of thanks to all participants.

(Rituraj Krishna)
Convenor, SLBC Tripura
Punjab National Bank

PUNJAB NATIONAL BANK Circle Office, Agartala SLBC Tripura

LIST OF THE PARTICIPANTS AT THE SLBC SUB-COMMITTEE on AGRICULTURE, MSME & FI MEETING HELD ON 18th FEBRUARY 2026 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 Diganta Kr. Das	DGM, NABARD TRO Agartala
4	Shri Venkatesh V.	GM, Tripura Gramin Bank
5	Dr. Samrat Choudhury	Asstt. 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 Sanjeev Roy	Zonal Manager, UCO Bank, 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 Pradip Ghosh	RBG-CH, HDFC Bank
17	Shri Partha Saha	Manager, Bank of Maharashtra
18	Shri Shashi Bala Bhartiya	Chief Manager, Canara Bank
19	Shri Chayan Rakshit	SM, Axis Bank
20	Shri Gitangshu Choudhury	Manager, HDFC Bank
21	Ms. Mrithrika Debbarma	Manager, TSCB Ltd
22	Shri Sumit Kumar	Chief Manager, Bank of India
23	Shri Ajoy Bhowmik	Sr. Manager, UBI
24	Shri Suman H.	SM, HDFC
25	Ms. Debasree Patuary	SMM, TRLM, GoT
26	Shri Saurabh Jyoti Das	Branch Head, Bandhan Bank
27	Shri Sauvik Deb	BM, South Indian Bank

***************************xxxx***************************

PUNJAB NATIONAL BANK Circle Office, Agartala SLBC Tripura

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Ref: SLBC/Tripura/Minutes & advisory/041/2025-26 **Date: 19.02.2026**

Proceedings of the Meetings of SLBC sub committee on Deepening of Digital Ecosystem for the state of Tripura held on 18th February 2026 at Conference Hall, PNB, Circle office Agartala

The SLBC subcommittee on Deepening of Digital Ecosystem for the state of Tripura was held on 18th February 2026 at Conference Hall, PNB, 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 Digant Kumra Das, DGM NABARD; Shri Venkatesh V. General Manager, Tripura Gramin Bank; Sri Sanjeev Roy, Zonal Manager, UCO Bank; Dr. Samrat Choudhury, Asstt. Director, ARDD, GoT; Shri Aman Kr. Poddar, Manager, RBI RO Agartala; Shri Palash Bhoumik, State Co-ordinator, SBI; Shri Tapas Kr. Basak, DO, Directorate of Institutional Finance, Govt of Tripura; Ms. Debasree Patuary, SMM, TRLM, GoT; Ms. M. Debabrma, Manager TSCB Ltd and Shri Deepraj Roy, Manager from Convener Bank.

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.
- GM RBI & Chairman of the house shows his concern about the usages of the digital channel and requested all stake holders to work in collaboration with each other so that usage could be increased. He requested banks to issue QR to SHG groups proactively so that it can be used effectively for their internal collection as well as livelihood activities

The meeting ended with vote of thanks to all participants.

(Rituraj Krishna)
Convenor, SLBC Tripura
Punjab National Bank

PUNJAB NATIONAL BANK Circle Office, Agartala SLBC Tripura

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State Level Bankers' Committee, Tripura

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Ref: SLBC/Tripura/Minutes & advisory/042/2025-26 **Date: 19.02.2026**

Proceedings of the Meetings of SLBC Steering Committee for the state of Tripura held on 18th February 2026 at the Conference Hall of Punjab National Bank, Circle Office Agartala

The SLBC subcommittee on Deepening of Digital Ecosystem for the state of Tripura was held on 18th February 2026 at Conference Hall, PNB, 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 Digant Kumra Das, DGM NABARD; Shri Venkatesh V. General Manager, Tripura Gramin Bank; Sri Sanjeev Roy, Zonal Manager, UCO Bank; Dr. Samrat Choudhury, Asstt. Director, ARDD, GoT; Shri Aman Kr. Poddar, Manager, RBI RO Agartala; Shri Palash Bhoumik, State Co-ordinator, SBI; Shri Tapas Kr. Basak, DO, Directorate of Institutional Finance, Govt of Tripura; Ms. Debasree Patuary, SMM, TRLM, GoT; Ms. M. Debabrma, Manager TSCB Ltd and Shri Deepraj Roy, Manager from Convener Bank.

The draft agenda for 154th 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 upcoming154th SLBC meeting of Tripura state:

Agenda Item	Contents
01	**Adoption of Minutes**
02	**ATR of SLBC Tripura meeting held on 25.11.2025**
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 31.12.2025
	Variation of CD ratio of member banks from 31.12.2024 to 31.12.2025
	District wise CD ratio
	Key banking parameter of the state as on 31.12.2025
	Key highlights of performance of banks during FY 2025-26
	Top 10 Banks in terms of Business as on 31.12.2025
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
	PMFME
	PM Vishwakarma

PUNJAB NATIONAL BANK SLBC Tripura

	PM SVANidhi
09	**Pradhan Mantri Mudra Yojana**
10	**Position of NPA in Banks**
11	**Financial Inclusion**
	Pradhan Mantri Jandhan Yojana
	reKYC
	Social Security Scheme
	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
	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
13	Other Issues:
	Discussion of Market Intelligence Issues e.g. Ponzi Scheme/Cyber Frauds etc.
	Appropriation of PMAY grant towards NPA accounts of the customer
	Timely Submission of Data by Banks
	Ongoing Campaign "Aapki Poonji, Aapka Adhikar"
	New Initiative of Govt- "Integrated Aqua Park" to be presented by Fisheries Deptt, GoT
14	**Any other issue with the permission of chair**

The meeting ended with vote of thanks to all participants.

(Rituraj Krishna)
Convenor, SLBC Tripura

PUNJAB NATIONAL BANK Circle Office, Agartala SLBC Tripura

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Ref No: SLBC/TRP/Minutes & Advisory/036/2025-26 **Date: 29.11.2025**

Proceedings of the 153rd SLBC Tripura meeting held on 25.11.2025 at Agartala

The 153rd meeting of SLBC Tripura was held on 25.11.2025 at New Secretariat, Agartala to review the progress in various banking parameter in the state during the first half year of FY 2025-26. The meeting was held in the Chairmanship of Shri J K Sinha, Chief Secretary, Govt of Tripura with gracious presence of Shri Kiran Gitte, Secretary, Deptt of Industries & Commerce, Govt of Tripura; Shri Apurba Roy, IAS, Secretary, Department of Finance & Agriculture, Govt of Tripura; Shri Onsing Marchang, 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 30.09.2025. The key highlight of his welcome speech are –

- Total Deposit of Scheduled Commercial Banks, RRBs & Co-Op Banks in Tripura has increased to Rs. 46,582 crores as at Sept'25 from Rs. 41,236 crores as at Sept'24, thus achieving **Y-O-Y growth of 13%.**
- Total Advance during the review period has increased to Rs. 23,170 crores as at Sept'25 from Rs. 21,782 crores as at Sept'24 registering a **Y-o-Y growth of 6%.**
- The banks in the state of Tripura have achieved 51% of ACP 2025-26 for the period April 2025 – Sept 2025. The achievement under Agriculture, MSME segment and Other Priority Sector was 40%, 60% and 32% respectively during this period.
- The overall disbursement in Agriculture sector up to Sept'25 quarter in the current fiscal year is Rs. 1598 Crores translating into 40% of Annual ACP whereas ACP achievement in the corresponding period of last financial year is Rs.1398 Crore which also stand at 40%.
- The disbursement in MSME sector during the period April to Sept of the financial year 2025-26 stood at Rs.3062 crore translating into 60% of Annual ACP whereas achievement in the last financial year 2024-25 is ₹2235 crore i.e. 53% of ACP 2024-25.

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- The disbursement in Other Priority Sector during the period April to Sept of the financial year 2025-26 stood at Rs.714 crore translating into 32% of Annual ACP whereas achievement in the last financial year is Rs.993 crores that is 52% of ACP 2024-25 in Other Priority Sector.

- Overall CD Ratio of the state remained stagnant at 50% as on 30.09.2025.

- The disbursement under Mudra scheme during FY 2025-26 stands at Rs. 1044 Crores whereas disbursement in the corresponding period of Last FY 2024-25 stand at Rs 909 Crores.

- 45780 KCC accounts (65% of the annual target of 70191 nos.) amounting to Rs. 257 Crores have been disbursed in FY 2025-26 as on Sept 2025 whereas 26394 no of KCC amounting to Rs. 203 crore disbursed in corresponding period of last Financial Year 2024-25.

- Under PMEGP, 610 cases were sponsored to the bank branches, out of which 114 cases were sanctioned amounting to Rs.984 lakh as on 30.09.2025 for FY 2025-26.

- 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 amount decreased from Rs. 1250 crores as on Sept 2024 to Rs. 1008 crores as on Sept 2025.

- The State has recorded high percentage of NPA in Govt sponsored schemes. As on Sept 2025, percentage of NPA under KCC decreased from 26% as on 30.09.2024 to 24%, under Pradhan Mantri Mudra Yojana it decreased from 18% to 12%, under PMEGP it marginally increased from 28% to 29% and Swavalamban it increased from 27% to 29% Y-o-Y basis.

- In the recently concluded 04-month intensive saturation campaign, 44801 no of customers have been enrolled under PMJJBY against the target of 94920 (47%) whereas 78056 no of customers have enrolled under PMSBY against the target of 118874 (66%) and 14257 no of customers have been enrolled under APY at the end of the campaign i.e. on 30.09.2025.

- Apart from enrollment under Social Security Schemes reKYC, nomination updating, PMJJBY-PMSBY Claim settlement was also been done in these camps. Accordingly, ReKYC done in 21463 accounts, 35 PMJJBY claim settled, 10 PMSBY claim settled and nomination updated in 903 accounts during the campaign period 01.07.2025 to 31.10.2025.

- "Aapki Punji, Aapka Adhikar" Campaign has been launched from Agartala, West Tripura district on 16.11.2025 where Rs 25.24 lakh unclaimed deposit have returned to 51 number of customers. Further, 02 such camps also been organized at Dharmanagar, North Tripura & Belonia, South Tripura along with 100 districts of pan India. Camps under "Aapki Punji, Aapka Adhikar" campaign will also be organized in remaining 05 districts of the state as per schedule provided by Deptt of Financial Services, Govt of India.

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Shri Kiran Gitte, IAS, Secretary, Deptt of Industries & commerce, Govt of Tripura taking part in the discussion observed following-

- The rejection under flagship schemes viz PM Vishwakram, PMEGP, Swavalamban outpaces the sanction. He observed that PM Vishwakarma applications are submitted to bank after three stage verification however these applications got rejected under flimsy ground like borrower not interested, not complying with scheme guideline, borrower not reachable etc. He advised banks to strengthen their monitoring system so that applications did not get rejected on such flimsy ground.

(Action: All Banks)

- He also pointed out that the average ticket size of the loan sanctioned under PMEGP, Swavalamban schemes or any other Govt sponsored Scheme is very small around 3-4 lakh which is not sufficient to carry out any viable business and hence advised to take care off.

(Action: All Banks)

Shri Apurba Roy, IAS, Secretary, Deptt of Finance & Agriculture, Govt of Tripura in his informative deliberation stated following points-

- Kishan Credit Card allows direct flow of credit to crop loan and in the state 13 banks have not sanctioned a single KCC during the first half year of FY 2025-26 namely Bank of Maharashtra, Punjab & Sind Bank, Bandhan Bank, ICICI Bank, IDFC first Bank, IndusInd Bank, Slice SFB, Jana SFB, Ujjivan SFB, South Indian Bank, Kotak Mahindra Bank, ESAF SFB & Yes Bank.

(Action: 13 Banks to submit their justification)

- He urged banks to continue their effort in enrolling customers under PMJJBY, PMSBY, APY & PMJDY in their day to day banking.

(Action: All Banks)

Ms. Rakhi Biswas, IAS, Addl. Secretary & Director, Deptt of Institutional Finance, Govt of Tripura moved the discussion further by giving her input that C.D ratio of the state has declined Y-o-Y. She observed that CD. Ratio as on 30.09.2024 was 53% whereas it is 50% as on 30.09.2025.

(Action: All Banks)

Shri Deepak Kumar, IAS, Director, Deptt of Industries & Commerce, Govt of Tripura has raised the issue of pending cases of flagship schemes viz PMEGP, Swavalamban, PM Vishwakarma, PMFME with banks and requested to timely disposal of these applications.

(Action: All Banks)

Shri Subrata Majumdar, Addl CEO, TRLM, Govt of Tripura raised the issue of pending case of SHG loans with Central Bank of India, Canara Bank & IDBI Bank.

(Action: Central Bank of India/Canara Bank/IDBI Bank)

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Shri Anil S. Kotmire, GM (OIC) NABARD TRO Agartala informed the house that ample scope of financing under Diary, Poultry, Piggery & KCC is there in the state and banks to come forward to extend support through liberalized financing under the sector.

(Action: All Banks)

Shri Onsing Marchang, GM RBI Agartala raised the concern over delay in submission of quarter reports/data by member banks to SLBC which jeopardizes the whole Lead Bank Schemes in the state. He advised all banks to stick to timeline i.e within 15 days of close of respective Quarter.

(Action: All Banks especially 22 banks who submitted late)

The Chairman of the house Shri J. K. Sinha, IAS Chief Secretary, Govt of Tripura gave his valuable thoughts, shared his vision and flagged his concerns. The key takeaways from his address are –

- Banks should work in tandem with set target/sub targets and achieve the same in all parameters viz. ACP 2025-26, KCC financing, Govt Sponsored Schemes, Social Security Schemes.

  (Action: All Banks)

- The sanctity of the meeting is to be maintained, banks should nominate responsible officers for this meeting who is well acquainted with the facts and figures so that he can reply with queries emerged during the course of discussion. He was very much displeased that Central Bank of India is represented by an officer who could not reply to the queries raised in the house.

  (Action: All Banks/Central Bank of India)

- He expressed his utmost displeasure over the rejection of applications under Govt Sponsored Schemes like PM Vishwakarma, PMEGP, Swavalamban on flimsy ground like "Borrower not interested"/ "Borrower not reachable" and reprimanded banks that the matter may be escalated to Secretary, Deptt of Financial Services, Govt of India for for his intervention if situation warrants.

  (Action: All Banks)

- He urges banks to seize the opportunity provided by the department in increasing the CD ratio through extending the loans under KCC, PMEGP & Other Govt Sponsored Schemes.

  (Action: All Banks)

The meeting ended with vote of thanks to the chair.

(Rituraj Krishna)
DGM &
Convenor, SLBC Tripura

PUNJAB NATIONAL BANK Circle Office, Agartala SLBC Tripura

LIST OF THE PARTICIPANTS AT SPECIAL SLBC FOR THE STATE OF TRIPURA HELD AT NEW SECRETARIAT, CONFERENCE HALL NO.2, AGARTALA ON 25.11.2025

Sl. No.	Name of the Dignitaries	Designation/Office/Institution
I	**CHAIRED BY**	
1	Shri J K Sinha, IAS	Chief Secretary, Govt. of Tripura
II	**GOVT. OFFICIALS**	
1	Shri Kiran Gitte	Secretary, Industries & Commerce, GoT
2	Shri Apurba Roy, IAS	Secretary, Agriculture & Finance, GoT
3	Ms. Rakhi Biswas, IAS	Addl. Secretary & Director, Institutional Finance, GoT
4	Dr. N.K. Chanchal	Director, ARDD, GoT
5	Ms. Megha Jain	Director, Department of Urban Development, GoT
6	Dr. Deepak Kumar	Director, Industries & Commerce, GoT
7	Shri Dipak Kr. Das	Director, Horticulture, GoT
8	Shri Subrata Majumdar	Addl. CEO, TRLM, GoT
9	Dr. P.B. Jamatia	Director, Deptt of Agriculture, GoT
10	Shri S. Debbarma	Addl. Director, Industries & Commerce, GoT
11	Shri Rajesh Debbarma	Jt. Director, Deptt of Industries & Commerce, GoT
12	Shri Maulik Majumdar	Jt. Director, Deptt of Industries & Commerce, GoT
13	Dr. Debasish Bhowmik	Asst. Director, Agriculture, GoT
14	Pinku Debbarma	Jt. Director, Urban Development, GoT
15	Shri Tapas Kr. Basak	D.O., Institutional Finance, GoT
16	Ms. Soma Majumdar	SF, Deptt of Fisheries, GoT
17	Ms. Debashree Patwary	SMM-FI, TRLM, GoT
III	**RBI/NABARD/SIDBI/CERSAI/NEDFi**	
1	Shri Onsing Marchang	GM, RBI RO Agartala
2	Shri Anil S. Kotmire	GM, NABARD TRO Agartala
3	Shri Sheik Niyamatullah	Manager, RBI, RO Agartala
4	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

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V	PSB/Pvt Bank/RRB/Co-operative Bank	
1	Shri Bhajan ch. Ray	MD Tripura State Co-Operative Bank
2	Shri Anup Kr. Saha	GM, Tripura Gramin Bank
3	Shri Deabsis Chandra Das	RM, SBI RBO Agartala South
4	Shri Sunit Majumder	Chief Manager (ops), SBI
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 Sumit Kumar	Chief Manager, Bank of India
9	Shri Ranjit Choudhury	Sr. Manager, Canara Bank
10	Shri Ashish Barla	Sr. Manager, IOB
11	Shri Ajoy Bhowmik	Sr. Manager, Union Bank of India
12	Shri Partha Saha	BM, Bank of Maharashtra
13	Shri Mousam Chakma	BH, IDBI Bank, Agartala
14	Shri Amit Kr. Das	BH, Indian Bank
15	Shri Imran Laskar	Manager, ICICI Bank
16	Shri Dipankar Choudhury	AVP, Axis Bank
17	Shri Mritunjoy Roy	Cluster Head, Bandhan Bank
18	Md. Saraj Ahmad	Cluster Head, Axis Bank
19	Shri Suman Saha	BM, HDFC Bank
20	Shri Dibyendu Sekhar Roy	Manager, HDFC Bank
21	Shri Palash Bhaumik	State Co-ordinator, SBI
22	Shri Partha Pratim Nath	Asst. Manager, Federal Bank
23	Shri Birat Dutta Bhaumik	Branch Head, IndusInd Bank
24	Shri Debajit Kar	RM, Ujjivan SFB
25	Shri Dulal Paul	Manager, South Indian Bank
26	Shri Pronojit Dey	Asstt. Manager, Central Bank of India
27	Shri Anthony Uchoi	Sr. Manager, Bank of India
28	Shri Kapil Saha	RO-L, Slice SFB
29	Shri Ramkrishan Bhattacharjee	BH, Slice SFB
VI	**SLIC**	
1	Joydeep Paul Choudhury	Asstt. Manager, Bajaj Life Insurance
2	Sandip Deb	Sr. Manager, ICICI Lombard General Insurance
IV	**Through Video Conference**	
1	Ms. Kirti	Jt. Director, DFs, GOI
2	Shri Manoj Bhowmik	LDM, West Tripura

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3	Shri Avnish Kumar	LDM, Khowai
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 Sankar Prasad	LDM Sepahijala
8	Shri Avijit Chakraborty	Director, RSETI Udaipur (Gomati)

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PUNJAB NATIONAL BANK Circle Office, Agartala SLBC Tripura

BANK-WISE & POPULATION GROUP-WISE BRANCH NETWORK AND DEPOSIT AS ON 31.12.2025

(Amt in lakh)

Sl No	BANKS	NO. OF BRANCHES				DEPOSITS			
		Rural	Semi urban	Urban	Total	Rural	Semi Urban	Urban	TOTAL
1	Bank of Baroda	1	3	5	9	1778.99	2430.40	72211.16	76420.55
2	Bank of India	5	5	3	13	5469.00	18074.00	33624.00	57167.00
3	Bank of Maharashtra	1	1	1	3	156.24	361.21	1361.02	1878.47
4	Canara Bank	5	11	6	22	20417.42	16137.46	79427.24	115982.12
5	Central Bank of India	2	3	1	6	7173.68	4110.72	11354.40	22638.80
6	Indian Bank	2	1	3	6	1962.56	837.53	45184.54	47984.63
7	Indian Overseas Bank	1	2	2	5	1402.13	2752.35	18487.19	22641.67
8	Punjab & Sind Bank	1	1	1	3	662.53	54.91	3929.65	4647.09
9	Punjab National Bank	38	17	15	70	173706.62	207843.67	212376.80	593927.09
10	State Bank of India	37	23	19	79	328644.55	267771.88	750018.81	1346435.24
12	UCO Bank	12	12	6	30	25239.42	43366.13	99013.14	167618.69
12	Union Bank of India	1	6	6	13	1983.77	14425.73	96427.68	112837.18
A	**Sub Total of Public Sec. Bank**	**106**	**85**	**68**	**259**	**568596.91**	**578165.99**	**1423415.63**	**2570178.53**
13	AXIS BANK	3	8	4	15	4221.21	17949.77	55145.34	77316.32
14	Bandhan Bank	16	9	4	29	42027.86	41312.44	97405.38	180745.68
15	Federal Bank	0	1	1	2	0.00	34.29	10262.90	10297.19
16	HDFC	9	10	4	23	24299.69	29876.14	88567.28	142743.11
17	ICICI	6	8	5	19	10682.02	16857.59	52291.64	79831.25
18	IDBI BANK	5	3	1	9	3549.10	8732.86	16760.50	29042.46
19	IDFC First Bank	1	0	1	2	0.00	0.00	27660.33	27660.33
20	Indusind Bank	1	4	3	8	489.56	1707.34	6430.19	8627.09
21	Kotak Mahindra Bank	1	0	1	2	65.03	0.00	7421.15	7486.18
22	South Indian Bank	0	0	2	2	0.00	0.00	13799.00	13799.00
23	Ujjivan Bank	0	5	3	8	0.00	18405.44	37298.85	55704.29
24	YES Bank	1	0	1	2	143.30	0.00	12322.52	12465.82
25	Slice Small Finance Bank	6	2	2	10	1381.22	1571.86	4370.46	7323.54
26	Jana Small Finance Bank	0	0	1	1	0.00	0.00	4396.55	4396.55
27	ESAF Small Finance Bank	1	2	0	3	217.82	1523.70	0.00	1741.52
B	**Sub Total of Pvt. Sec. Bank**	**50**	**52**	**33**	**135**	**87076.81**	**137971.43**	**434132.09**	**659180.33**
28	Tripura Gramin Bank	107	33	10	150	431583.54	310179.73	274233.61	1015996.88
C	**Sub Total of RRB**	**107**	**33**	**10**	**150**	**431583.54**	**310179.73**	**274233.61**	**1015996.88**
29	ACUB	0	1	2	3	0.00	334.32	3661.63	3995.95
30	TCARDB	0	4	1	5	0.00	0.00	0.00	0.00
31	TSCB	39	14	13	66	101675.95	82672.07	206419.30	390767.32
D	**Sub Total of Coop.Banks**	**39**	**19**	**16**	**74**	**101675.95**	**83006.39**	**210080.93**	**394763.27**
	GRAND TOTAL	**302**	**189**	**127**	**618**	**1188933.21**	**1109323.54**	**2341862.26**	**4640119.01**

BANK-WISE & POPULATION GROUP-WISE ADVANCE AND CD RATIO AS ON 31.12.2025

Amt. in lakh

Sl No.	BANKS	ADVANCES Rural	ADVANCES Semi urban	ADVANCES Urban	ADVANCES TOTAL	CREDIT DEPOSIT RATIO (%) Rural	CREDIT DEPOSIT RATIO (%) Semi urban	CREDIT DEPOSIT RATIO (%) Urban	CREDIT DEPOSIT RATIO (%) Total	Investment	Credit + Investment Deposit Ratio (%)
1	Bank of Baroda	1541.18	3416.31	42379.03	47336.52	87	141	59	62		62
2	Bank of India	3813.00	13695.00	16763.00	34271.00	70	76	50	60		60
3	Bank of Maharashtra	129.05	687.63	2559.48	3376.16	83	190	188	180		180
4	Canara Bank	10913.82	13704.8	33638.14	58256.76	53	85	42	50		50
5	Central Bank of India	1747.11	2849.34	3580.38	8176.83	24	69	32	36		36
6	Indian Bank	740.76	795.25	11995.38	13531.39	38	95	27	28		28
7	Indian Overseas Bank	1088.78	2112.99	6517.71	9719.48	78	77	35	43		43
8	Punjab & Sind Bank	284.20	25.35	1514.46	1824.01	43	0	39	39		39
9	Punjab National Bank	65477.94	61729.74	91613.62	218821.30	38	30	43	37		37
10	State Bank of India	181814.55	158410.19	294927.28	635152.02	55	59	39	47	134338.00	57
11	UCO Bank	15690.57	27102.56	25540.96	68334.09	62	62	26	41		41
12	Union Bank of India	939.81	8850.11	27463.05	37252.97	47	61	28	33		33
A	**Sub Total of Public Sec. Bank**	**284180.77**	**293379.27**	**558492.49**	**1136052.53**	**50**	**51**	**39**	**44**	**134338.00**	**49**
13	AXIS BANK	3094.03	19440.63	15803.61	38338.27	73	108	29	50		50
14	Bandhan Bank	54668.26	76643.28	37236.56	168548.10	130	186	38	93		93
15	Federal Bank	0.00	818.45	2188.04	3006.49	0	0	21	29		29
16	HDFC	6964.95	24856.15	53420.09	85241.19	29	83	60	60		60
17	ICICI	16892.58	15738.37	52521.94	85152.89	158	93	100	107		107
18	IDBI BANK	1049.65	4159.37	2834.97	8043.99	0	48	17	28		28
19	IDFC First Bank	0.00	0.00	5898.14	5898.14	0	0	21	21		21
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	5	5		5
22	South Indian Bank	0.00	0.00	3943.74	3943.74	0	0	29	29		29
23	Ujjivan Bank	0.00	30040.30	21045.42	51085.72	0	163	56	92		92
24	YES Bank	17.37	0.00	2708.16	2725.53	0	0	22	22		22
25	Slice Small Finance Bank	385.14	243.57	291.39	920.10	28	15	7	13		13
26	Jana Small Finance Bank	0.00	0.00	6155.43	6155.43	0	0	140	140		140
27	ESAF Small Finance Bank	1135.40	2990.00	0.00	4125.40	521	196	#DIV/0!	237		237
B	**Sub Total of Pvt. Sec. Bank**	**84530.24**	**206032.51**	**240363.26**	**530926.01**	**97**	**149**	**55**	**81**	**0.00**	**81**
28	Tripura Gramin Bank	228145.44	128490.07	76299.08	432934.59	53	41	28	43	617844.11	103
C	**Sub Total of RRB**	**228145.44**	**128490.07**	**76299.08**	**432934.59**	**53**	**41**	**28**	**43**	**617844.11**	**103**
29	ACUB	0.00	127.72	1104.46	1232.18	0	38	30	31	3771.68	125
30	TCARDB	0.00	0.00	0.00	0.00	0	0	0	0		0
31	TSCB	232957.42	30276.71	19041.72	282275.85	229	37	9	72	238793.91	133
D	**Sub Total of Coop.Banks**	**232957.42**	**30404.43**	**20146.18**	**283508.03**	**229**	**37**	**10**	**72**	**242565.59**	**133**
	TOTAL	**829813.87**	**658306.28**	**895301.01**	**2383421.16**	**70**	**59**	**38**	**51**	**994747.70**	**73**

TOTAL CREDIT PROVIDED BY NEDFI IN THE STATE OF TRIPURA :	**11125.00**	**C.D. Ratio With RIDF & NEDFI**	**57**
TOTAL RESOURCES SUPPORT PROVIDED TO STATE UNDER RIDF :	**244224.52**		
GRAND TOTAL :	**255349.52**		

BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 31.12.2025

(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	1983	4489.50	1269	19176.80	335	2753.27	3587	26419.57	10	62
2	Bank of India	8381	12637.98	3390	10343.63	330	2828.94	12101	25810.55	36	74
3	Bank of Maharashtra	128	184.75	191	796.36	114	1461.71	433	2442.82	7	87
4	Canara Bank	2315	4331.68	2667	20541.51	1030	8383.52	6012	33256.71	9	68
5	Central Bank of India	1284	1809.96	583	2971.75	174	734.47	2041	5516.18	27	84
6	Indian Bank	180	247.42	426	6647.87	80	758.94	686	7654.23	2	61
7	Indian Overseas Bank	535	835.48	750	4577.00	168	2646.71	1453	8059.19	9	83
8	Punjab & Sind Bank	123	203.99	252	1319.44	94	234.56	469	1757.99	17	144
9	Punjab National Bank	40849	31211.53	13554	75747.20	2620	27691.75	57023	134650.48	16	71
10	State Bank of India	39723	41507.80	8493	89224.45	6119	49354.99	54335	180087.24	7	30
12	UCO Bank	7470	5616.28	5807	28383.65	4184	14402.57	17461	48402.50	10	83
12	Union Bank of India	1526	3404.01	1666	21286.16	232	1568.82	3424	26258.99	10	80
A	**Sub Total of Public Sec. Bank**	**104497**	**106480.38**	**39048**	**281015.82**	**15480**	**112820.25**	**159025**	**500316.45**	**10**	**48**
13	AXIS BANK	16728	6439.62	165	4318.77	1573	531.83	18466	11290.22	16	27
14	Bandhan Bank	47264	31528.49	54975	34762.12	48857	20096.15	151096	86386.76	18	50
15	Federal Bank	374	512.56	19	181.30	0	0.00	393	693.86	11	14
16	HDFC	7029	4835.84	1097	33509.41	1570	4617.72	9696	42962.97	7	59
17	ICICI	2570	4588.37	617	34869.81	53	631.98	3240	40090.16	5	43
18	IDBI BANK	1342	926.90	402	1785.23	114	1289.89	1858	4002.02	14	58
19	IDFC First Bank	53	2.02	2	10.11	0	0.00	55	12.13	0	0
20	Indusind Bank	49316	12014.24	3482	18613.34	204	27.93	53002	30655.51	19	49
21	Kotak Mahindra Bank	0	0.00	1	351.75	0	0.00	1	351.75	0	99
22	SOUTH INDIAN BANK	998	1846.26	24	1781.48	0	0.00	1022	3627.74	47	92
23	YES Bank	7	298.03	9	1985.46	0	0.00	16	2283.49	1	6
24	Ujjivan Bank	26746	10049.86	8750	12955.90	12500	7382.19	47996	30387.95	547	1655
25	SLICE SFB	12	1.10	906	669.58	377	141.24	1295	811.92	0	44
26	Jana Small Finance Bank	14919	4875.11	2172	920.53	272	122.11	17363	5917.75	372	451
27	ESAF Small Finance Bank	2764	1274.17	1396	375.39	5598	1794.91	9758	3444.47	22	61
B	**Sub Total of Pvt. Sec. Bank**	**170122**	**79192.57**	**74017**	**147090.18**	**71118**	**36635.95**	**315257**	**262918.70**	**15**	**51**
28	Tripura Gramin Bank	106909	107901.41	60187	106922.01	41240	121991.60	208336	336815.02	28	87
C	**Sub Total of RRB**	**106909**	**107901.41**	**60187**	**106922.01**	**41240**	**121991.60**	**208336**	**336815.02**	**28**	**87**
29	ACUB	0	0.00	14	12.15	104	812.97	118	825.12	0	107
30	TCARDB	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
31	TSCB	49189	185799.42	45732	58096.55	3881	20381.77	98802	264277.74	68	97
D	**Sub Total of Coop.Banks**	**49189**	**185799.42**	**45746**	**58108.70**	**3985**	**21194.74**	**98920**	**265102.86**	**68**	**97**
	GRAND TOTAL	**430717**	**479373.78**	**218998**	**593136.71**	**131823**	**292642.54**	**781538**	**1365153.03**	**22**	**62**

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

BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 31.12.2025

(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.	Amt.
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1	Bank of Baroda	118	671.83	261	1043.63	0	0.00	1171	2336.55	5	672	2505.60	76	782.11	0	0.00
2	Bank of India	958	837.27	1516	1252.59	975	969.51	4213	3424.40	10	1143	650.01	479	544.02	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	1026	3616.88	1766	6781.84	0	0.00	3620	8286.38	17	2708	10779.82	1366	4768.96	0	0.00
5	Central Bank of India	160	232.76	442	364.68	278	630.55	1394	2004.36	30	503	687.83	63	46.81	3	1.92
6	Indian Bank	94	380.07	244	748.57	0	0.00	281	573.98	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	30	172	900.34	53	122.38	2	0.55
8	Punjab & Sind Bank	27	61.94	224	161.94	0	0.00	213	201.64	16	3	28.33	0	0.00	0	0.00
9	Punjab National Bank	7247	17707.49	24689	38508.54	3859	6783.93	50695	70849.94	37	16940	36724.26	5917	10062.71	0	0.00
10	State Bank of India	11604	44978.15	38795	99130.89	0	0.00	44816	63220.47	11	30593	81244.27	8886	31268.51	0	0.00
11	UCO Bank	1639	5088.41	6395	9193.09	0	0.00	13430	15963.35	27	4012	8311.10	2042	4453.23	0	0.00
12	Union Bank of India	375	635.32	424	934.84	93	335.56	1837	3741.47	11	229	95.97	214	521.44	1	1.10
A	**Sub Total of Public Sec. Bank**	**23390**	**74503.91**	**75023**	**159055.32**	**5431**	**9381.25**	**122513**	**173514.75**	**17**	**57181**	**142280.35**	**19171**	**52718.99**	**26**	**26.24**
13	AXIS BANK	1044	291.66	1011	282.41	0	0.00	18249	4583.05	11	20092	6975.64	2414	1221.15	0	0.00
14	Bandhan Bank	40653	20235.66	25816	13358.82	0	0.00	141913	69190.35	40	138486	21647.60	25868	15061.87	0	0.00
15	Federal Bank	0	0.00	0	0.00	0	0.00	110	79.12	2	0	0.00	0	0.00	0	0.00
16	HDFC Bank	134	1836.02	111	1089.30	0	0.00	8228	9002.48	12	757	443.25	136	1715.44	0	0.00
17	ICICI Bank	772	2519.97	496	2058.15	0	0.00	2552	6391.54	7	4527	32520.32	614	2695.01	0	0.00
18	IDBI BANK	377	354.77	396	382.61	63	33.96	1469	958.82	14	798	754.18	264	185.56	0	0.00
19	IDFC First Bank	14	0.50	12	0.46	10	0.27	53	2.02	0	53	2.02	5	0.42	0	0.00
20	Indusind Bank	11750	4596.25	22790	6137.35	0	0.00	50137	26989.60	43	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	15289	6408.50	8816	3658.24	0	0.00	27208	9845.64	536	52620	23745.33	5313	2094.98	0	0.00
25	SLICE SFB	174	48.28	108	13.77	33	56.11	418	135.78	10	528	188.44	13	2.95	0	0.00
26	Jana Small Finance Bank	2161	722.93	4280	1463.46	1424	432.52	17310	5868.04	104	17048	5754.98	8	8.44	0	0.00
27	ESAF Small Finance Bank	3085	921.87	1511	399.43	2368	682.53	9543	2762.10	94	8543	2262.10	808	242.07	0	0.00
B	**Sub Total of Pvt. Sec. Bank**	**75453**	**37936.41**	**65347**	**28844.00**	**3898**	**1205.39**	**277190**	**135808.54**	**26**	**245249**	**99824.92**	**43992**	**28214.53**	**0**	**0.00**
28	Tripura Gramin Bank	34622	69187.22	85449	138788.10	71517	77510.10	190786	302756.54	79	112594	117503.91	31735	32814.33	0	0.00
C	**Sub Total of RRB**	**34622**	**69187.22**	**85449**	**138788.10**	**71517**	**77510.10**	**190786**	**302756.54**	**79**	**112594**	**117503.91**	**31735**	**32814.33**	**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**	**47**	**97018**	**80783.73**	**16297**	**24775.98**	**0**	**0.00**
	GRAND TOTAL	**148523**	**211825.50**	**264971**	**399271.90**	**119673**	**137798.24**	**692100**	**742058.14**	**34**	**512042**	**440392.91**	**111195**	**138523.83**	**26**	**26.24**

BANK-WISE PERFORMANCE UNDER EDUCATION LOAN FOR THE YEAR 2025-26, AS ON 31.12.2025 (Amt in Lacs.)							
SL NO	BANKS	PROPOSAL SANCTIONED in FY 2025-26		Outstanding as on 31.12.2025		NPA as on 31.12.2025	
		NO	Amt.	No.	Amt.	No.	Amt.
1	Bank of Baroda	52	223.52	105	868.28	0	0.00
2	Bank of India	6	25.66	75	200.24	3	9.00
3	Bank of Maharashtra	5	29.05	23	178.26	1	3.18
4	Canara Bank	171	298.86	446	1799.43	38	106.20
5	Central Bank of India	6	9.56	22	48.75	9	11.39
6	Indian Bank	2	1.19	16	68.06	3	7.38
7	Indian Overseas Bank	2	37.24	19	83.69	0	0.00
8	Punjab & Sind Bank	0	0.00	4	9.43	1	1.62
9	Punjab National Bank	138	498.18	410	2039.59	56	64.80
10	State Bank of India	859	1314.11	1938	8163.89	57	152.71
11	UCO Bank	40	52.75	130	344.64	11	21.84
12	Union Bank of India	58	148.37	111	646.76	3	5.18
A	**Sub Total of Public Sec. Bank**	**1339**	**2638.49**	**3299**	**14451.02**	**182**	**383.30**
13	Axis Bank	6	99.21	26	122.39	0	0.00
14	Bandhan Bank	0	0.00	0	0.00	0	0.00
15	Federal Bank	0	0.00	0	0.00	0	0.00
16	HDFC Bank	0	0.00	11	26.72	0	0.00
17	ICICI Bank	3	63.12	10	378.30	0	0.00
18	IDBI Bank	6	10.57	12	45.01	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**	**15**	**172.90**	**59**	**572.42**	**1**	**1.21**
28	Tripura Gramin Bank	72	410.97	777	2566.53	57	152.71
C	**Sub Total of RRB**	**72**	**410.97**	**777**	**2566.53**	**57**	**152.71**
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	0	0.00
D	**Sub Total of Coop.Banks**	**0**	**0.00**	**8**	**41.48**	**0**	**0.00**
	GRAND TOTAL	**1426**	**3222.36**	**4143**	**17631.45**	**240**	**537.22**

BANK-WISE PERFORMANCE IN FINANCING UNDER HOUSING SCHEME AS ON 31.12.2025 (Amt. in lakhs)

Sl. No.	Name of the Banks	Sanctioned in FY 2024-25		Total Outstanding									
				Urban		Semi-Urban		Rural		Total Outstanding as on 31.12.2025		Total NPA as on 31.12.2025	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	Bank of Baroda	64	1090.83	527	9532.25	83	1151.15	12	156.71	622	10840.11	2	24.92
2	Bank of India	10	175.43	238	2192.89	158	1982.11	16	241.89	412	4416.89	3	16.95
3	Bank of Maharashtra	26	301.93	96	1333.94	18	183.26	5	22.46	119	1539.66	1	5.81
4	Canara Bank	193	3324.87	452	8985.67	251	3876.64	155	2624.19	858	15486.50	5	24.41
5	Central Bank of India	17	277.44	43	472.59	11	96.48	10	145.57	64	714.64	1	8.41
6	Indian Bank	23	406.50	181	3567.37	14	204.76	11	107.46	206	3879.59	40	622.74
7	Indian Overseas Bank	7	165.26	109	2019.26	16	289.96	8	153.92	133	2463.14	0	0
8	Punjab & Sind Bank	1	47.00	32	184.60	0	0.00	10	54.97	42	239.57	0	0
9	Punjab National Bank	516	11077.46	1660	32695.29	682	11030.19	704	14271.64	3046	57997.12	16	101.65
10	State Bank of India	1924	20985.81	7367	78203.31	2479	27978.09	2185	25874.49	12031	132055.89	19	104.12
11	UCO Bank	159	2163.41	493	7606.52	540	6711.69	185	2445.27	1218	16763.48	24	183.21
12	Union Bank of India	48	796.88	188	3444.67	27	377.31	4	28.59	219	3850.57	0	0
A	**Sub-Total PUBLIC sec Bank**	**2988**	**40812.82**	**11386**	**150238.36**	**4279**	**53881.64**	**3305**	**46127.16**	**18970**	**250247.16**	**111**	**1092.22**
13	AXIS BANK	3	22.75	37	778.05	0	0.00	0	0.00	37	778.05	0	0
14	Bandhan Bank	432	1532.84	267	3042.12	864	6043.37	133	488.30	1264	9573.79	36	285.16
15	Federal Bank	17	212.11	10	116.40	0	0.00	0	0.00	10	116.40	0	0
16	HDFC	968	2003.49	1095	10001.29	492	861.57	5	2.99	1592	10865.85	59	185.62
17	ICICI	18	655.43	270	6011.66	119	2280.23	41	861.74	430	9153.63	0	0
18	IDBI BANK	25	208.25	105	1694.30	45	496.50	19	199.05	169	2389.85	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	1120	4420.83	1360	6613.19	1629	5137.29	0	0.00	2989	11750.48	103	32.74
25	SLICE SFB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0
26	Jana SFB	225	197.22	271	235.13	0	0.00	0	0.00	271	235.13	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**	**2809**	**9282.92**	**3423**	**28697.14**	**3149**	**14818.96**	**198**	**1552.08**	**6770**	**45068.18**	**220**	**517.33**
28	TGB	719	16482.43	1652	26016.48	4266	36125.67	3640	29663.95	9558	91806.10	387	1236.35
C	**Sub Total RRB**	**719**	**16482.43**	**1652**	**26016.48**	**4266**	**36125.67**	**3640**	**29663.95**	**9558**	**91806.10**	**387**	**1236.35**
29	ACUB	7	134.00	39	530.15	0	0.00	0	0.00	39	530.15	0	0
30	TCARDB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0
31	TSCB	64	97.89	53	214.23	368	1467.86	19	86.59	440	1768.68	26	101.69
D	**Sub-Total Coop. Bank**	**71**	**231.89**	**92**	**744.38**	**368**	**1467.86**	**19**	**86.59**	**479**	**2298.83**	**26**	**101.69**
	GRAND TOTAL	**6587**	**66810.06**	**16553**	**205696.36**	**12062**	**106294.13**	**7162**	**77429.78**	**35777**	**389420.27**	**744**	**2947.59**

BANK-WISE & SECTOR-WISE DISBURSEMENT OF CREDIT VIS-À-VIS TARGETS UNDER ANNUAL CREDIT PLAN 2025-26 DURING 01.04.2025 to 31.12.2025

(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	2640.43	833	41073.00	16951.36	41	195.00	100.91	52	41585.00	19692.70	47	17537.00	6068.53	35	59122.00	25761.23	44
2	Bank of India	5023.00	3717.27	74	1995.00	855.52	43	988.00	219.24	22	8006.00	4792.03	60	1905.00	1584.87	83	9911.00	6376.90	64
3	Bank of Maharastra	52.00	100.53	193	287.00	302.39	105	438.00	310.83	71	777.00	713.75	92	469.00	182.14	39	1246.00	895.89	72
4	Canara Bank	4032.00	1423.96	35	19917.00	12880.87	65	1453.00	773.90	53	25402.00	15078.73	59	14759.00	9275.23	63	40161.00	24353.96	61
5	Central Bank Of India	1727.00	1363.61	79	2680.00	2142.39	80	540.00	287.00	53	4947.00	3793.00	77	1877.00	1399.30	75	6824.00	5192.30	76
6	Indian Bank	160.00	102.99	64	5972.00	6580.30	110	224.00	66.13	30	6356.00	6749.42	106	2495.00	2050.92	82	8851.00	8800.34	99
7	Indian Overseas	307.00	49.11	16	797.00	390.60	49	570.00	206.10	36	1674.00	645.81	39	833.00	35.01	4	2507.00	680.82	27
8	Punjab & Sind Bank	47.00	0.00	0	348.00	972.69	280	65.00	47.00	72	460.00	1019.69	222	140.00	0.00	0	600.00	1019.69	170
9	Punjab National Bank	25251.00	7782.65	31	57479.00	48424.19	84	5221.00	3599.43	69	87951.00	59806.27	68	44705.00	43858.86	98	132656.00	103665.13	78
10	State Bank of India	26094.00	19765.08	76	100852.00	90363.61	90	5861.00	5815.20	99	132807.00	115943.89	87	185944.00	195729.31	105	318751.00	311673.20	98
11	UCO Bank	2849.00	2382.67	84	18801.00	20271.45	108	2830.00	5785.12	204	24480.00	28439.24	116	4300.00	6281.80	146	28780.00	34721.04	121
12	Union Bank	4855.00	1735.14	36	24365.00	20737.67	85	404.00	337.01	83	29624.00	22809.82	77	6029.00	7487.26	124	35653.00	30297.08	85
A	**ACP PUBLIC sec Bank**	**70714.00**	**41063.44**	**58**	**274566.00**	**220873.04**	**80**	**18789.00**	**17547.87**	**93**	**364069.00**	**279484.35**	**77**	**280993.00**	**273953.23**	**97**	**645062.00**	**553437.58**	**86**
13	Axis Bank	21509.00	5835.88	27	8981.00	4598.37	51	833.00	122.02	15	31323.00	10556.27	34	15852.00	14092.40	89	47175.00	24648.67	52
14	Bandhan Bank	19872.00	30176.45	152	22937.00	26982.75	118	39052.00	13354.79	34	81861.00	70513.99	86	86528.00	58644.27	68	168389.00	129158.26	77
15	Federal Bank	3745.00	457.10	12	2493.00	194.61	8	9.00	0.00	0	6247.00	651.71	10	2508.00	2481.26	99	8755.00	3132.97	36
16	HDFC Bank	9818.00	3140.93	32	35402.00	33567.49	95	1832.00	1035.84	57	47052.00	37744.26	80	41550.00	21331.08	51	88602.00	59075.34	67
17	ICICI Bank	11611.00	4172.79	36	37270.00	30615.30	82	174.00	1.77	1	49055.00	34789.86	71	58954.00	21136.08	36	108009.00	55925.94	52
18	IDBI Bank	875.00	345.73	40	1495.00	1135.85	76	431.00	57.94	13	2801.00	1539.52	55	2614.00	2105.73	81	5415.00	3645.25	67
19	IDFCFirst Bank	29.00	0.00	0	25.00	10.11	40	9.00	0.00	0	63.00	10.11	16	7051.00	2715.23	39	7114.00	2725.34	38
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	5139.10	301	17.00	0.00	0	2024.00	5366.10	265	336.00	447.44	133	2360.00	5813.54	246
24	Ujjivan Bank	12568.00	7299.41	58	5305.00	6419.73	121	6000.00	5572.52	93	23873.00	19291.66	81	9464.00	10585.87	112	33337.00	29877.53	90
25	SLICE SFB	29.00	0.00	0	139.00	131.43	95	52.00	0.00	0	220.00	131.43	60	10.00	231.98	2320	230.00	363.41	158
26	Jana SFB	8236.00	3252.49	39	463.00	257.00	56	674.00	48.19	7	9373.00	3557.68	38	64.00	199.60	312	9437.00	3757.28	40
27	ESAF SFB	946.00	1993.06	211	403.00	297.95	74	1027.00	1578.00	154	2376.00	3869.01	163	1087.00	1258.42	116	3463.00	5127.43	148
B	**ACP PRIVATE Sec bank**	**122521.00**	**63122.04**	**52**	**126123.00**	**114499.19**	**91**	**50153.00**	**21814.98**	**44**	**298797.00**	**199436.21**	**67**	**248757.00**	**145229.77**	**58**	**547554.00**	**344665.98**	**63**
28	Tripura Gramin Bank	119513.00	65391.93	55	71613.00	37462.87	52	136000.00	48235.35	35	327126.00	151090.15	46	27580.00	64652.51	234	354706.00	215742.66	61
C	**ACP RRB**	**119513.00**	**65391.93**	**55**	**71613.00**	**37462.87**	**52**	**136000.00**	**48235.35**	**35**	**327126.00**	**151090.15**	**46**	**27580.00**	**64652.51**	**234**	**354706.00**	**215742.66**	**61**
29	ACUB	29.00	0.00	0	26.00	0.00	0	88.00	256.10	291	143.00	256.10	179	73.00	109.40	150	216.00	365.50	169
30	TCARDB	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
31	TSCB	87223.00	62800.51	72	31672.00	24704.15	78	14970.00	10628.69	71	133865.00	98133.35	73	18597.00	15807.46	85	152462.00	113940.81	75
D	**ACP Coop. Bank**	**87252.00**	**62800.51**	**72**	**31698.00**	**24704.15**	**78**	**15058.00**	**10884.79**	**72**	**134008.00**	**98389.45**	**73**	**18670.00**	**15916.86**	**85**	**152678.00**	**114306.31**	**75**
	GRAND TOTAL	**400000.00**	**232377.92**	**58**	**504000.00**	**397539.25**	**79**	**220000.00**	**98482.99**	**45**	**1124000.00**	**728400.16**	**65**	**576000.00**	**499752.37**	**87**	**1700000.00**	**1228152.53**	**72**

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

Amt. Rs. In Lakhs

Sl.No.	BANKS	2024-25 (As on December 2024)			2025-26 (As on December 2025)		
		Target	Achievement	% of Achievement	Target	Achievement	% of Achievement
1	Bank of Baroda	277.00	85.00	31	317.00	2640.43	833
2	Bank of India	4220.00	3041.75	72	5023.00	3717.27	74
3	Bank of Maharashtra	11.00	0.00	0	52.00	100.53	193
4	Canara Bank	4003.00	1200.06	30	4032.00	1423.96	35
5	Central Bank of India	316.00	1256.00	397	1727.00	1363.61	79
6	Indian Bank	140.00	65.74	47	160.00	102.99	64
7	Indian Overseas Bank	322.00	72.50	23	307.00	49.11	16
8	Punjab & Sind Bank	39.00	20.00	51	47.00	0.00	0
9	Punjab National Bank	23557.00	11391.96	48	25251.00	7782.65	31
10	State Bank of India	20931.00	14198.03	68	26094.00	19765.08	76
11	UCO Bank	2499.00	625.31	25	2849.00	2382.67	84
12	Union Bank of India	4209.00	2364.68	56	4855.00	1735.14	36
A	**ACP PUBLIC sec Bank**	**60524.00**	**34321.03**	**57**	**70714.00**	**41063.44**	**58**
13	AXIS BANK	19320.00	10816.27	56	21509.00	5835.88	27
14	Bandhan Bank	17347.00	10537.65	61	19872.00	30176.45	152
15	Federal Bank	2098.00	2586.20	123	3745.00	457.10	12
16	HDFC	8691.00	2553.46	29	9818.00	3140.93	32
17	ICICI Bank	10135.00	7433.01	73	11611.00	4172.79	36
18	IDBI BANK	592.00	532.37	90	875.00	345.73	40
19	IDFCFirst Bank	339.00	0.00	0	29.00	0.00	0
20	Indusind Bank	25486.00	9847.31	39	29139.00	4073.20	14
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	236.99	#DIV/0!	300.00	227.00	76
24	Ujjivan Bank	13837.00	6067.45	44	12568.00	7299.41	58
25	SLICE SFB	0.00	0.00	#DIV/0!	29.00	0.00	0
26	Jana SFB	7160.00	2267.08	32	8236.00	3252.49	39
27	ESAF SFB	342.00	868.96	254	946.00	1993.06	211
B	**ACP PRIVATE Sec bank**	**108665.00**	**55894.75**	**51**	**122521.00**	**63122.04**	**52**
28	Tripura Gramin Bank	104532.00	54243.81	52	119513.00	65391.93	55
C	**ACP RRB**	**104532.00**	**54243.81**	**52**	**119513.00**	**65391.93**	**55**
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	#DIV/0!
31	TSCB	76279.00	54920.87	72	87223.00	62800.51	72
D	**ACP Coop. Bank**	**76279.00**	**54920.87**	**72**	**87252.00**	**62800.51**	**72**
	GRAND TOTAL	**350000.00**	**199380.46**	**57**	**400000.00**	**232377.92**	**58**

Achievement under Sub-Sectors of Allied Activities against ACP for the Year 2025-26 as on 31.12.2025

Sl 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	156	306.48	22	45.06	14	108.24	0	0.00	703	1962.44	895	2422.22
2	Bank of India	0	0.00	42	71.74	44	68.69	110	247.24	0	0.00	122	153.44	318	541.11
3	Bank of Maharashtra	0	0.00	88	100.53	0	0.00	0	0.00	0	0.00	0	0.00	88	100.53
4	Canara Bank	0	0.00	7	8.13	22	25.79	26	35.20	0	0.00	258	659.57	313	728.69
5	Central Bank of India	0	0.00	2	1.17	19	17.89	0	0.00	0	0.00	0	0.00	21	19.06
6	Indian Bank	0	0.00	2	2.81	11	12.94	2	3.87	0	0.00	23	63.21	38	82.83
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	39	123.62	16	68.40	10	24.68	0	0.00	929	3487.06	994	3703.76
10	State Bank of India	0	0.00	147	119.81	276	179.05	186	448.53	0	0.00	1367	8635.07	1976	9382.46
11	UCO Bank	0	0.00	16	20.75	7	9.56	18	28.68	0	0.00	125	1112.38	166	1171.37
12	Union Bank of India	0	0.00	4	45.89	8	72.80	11	76.54	0	0.00	15	248.84	38	444.07
A	**Sub Total of Public Sec. Bank**	**0**	**0.00**	**503**	**800.93**	**425**	**500.18**	**377**	**972.98**	**0**	**0.00**	**3544**	**16344.51**	**4849**	**18618.60**
13	AXIS BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	6431	5695.93	6431	5695.93
14	Bandhan Bank	0	0.00	4528	2019.45	1844	834.15	10594	10612.37	0	0.00	15128	16710.48	32094	30176.45
15	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	4	3	4	3.00
16	HDFC	0	0.00	53	26.64	7	10.08	59	54.74	0	0.00	1990	2451.94	2109	2543.40
17	ICICI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	4039	4172.79	4039	4172.79
18	IDBI BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	264	257.74	264	257.74
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	11496	7299.41	11496	7299.41
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	5682	3252.49	5682	3252.49
27	ESAF Small Finance Bank	0	0.00	562	250.05	373	180.40	72	38.65	0	0.00	350	1523.96	1357	1993.06
B	**Sub Total of Pvt. Sec. Bank**	**0**	**0.00**	**5143**	**2296.14**	**2224**	**1024.63**	**10725**	**10705.76**	**0**	**0.00**	**56274**	**47815.94**	**74366**	**61842.47**
28	Tripura Gramin Bank	0	0.00	21	30.86	926	704.45	8	37.80	0	0.00	13562	54852.53	14517	55625.64
C	**Sub Total of RRB**	**0**	**0.00**	**21**	**30.86**	**926**	**704.45**	**8**	**37.80**	**0**	**0.00**	**13562**	**54852.53**	**14517**	**55625.64**
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	7159	61805.40	7159	61805.40
D	**Sub Total of Coop.Banks**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**7159**	**61805.40**	**7159**	**61805.40**
	GRAND TOTAL	**0**	**0.00**	**5667**	**3127.93**	**3575**	**2229.26**	**11110**	**11716.54**	**0**	**0.00**	**80539**	**180818.38**	**100891**	**197892.11**

Achievement of Farm Credit as on December 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 December 2025)	Percentage of Achievement
1	Bank of Baroda	307.00	2385.61	777
2	Bank of India	717.00	3176.16	443
3	Bank of Maharastra	52.00	0.00	0
4	Canara Bank	3654.00	824.43	23
5	Central Bank Of India	1713.00	1344.55	78
6	Indian Bank	160.00	90.09	56
7	Indian Overseas	69.00	49.11	71
8	Punjab & Sind Bank	18.00	0.00	0
9	Punjab National Bank	20728.00	5451.22	26
10	State Bank of India	20288.00	14293.34	70
11	UCO Bank	2671.00	1383.04	52
12	Union Bank	3478.00	1291.07	37
A	**ACP PUBLIC sec Bank**	**53855.00**	**30288.62**	**56**
13	Axis Bank	15699.00	2996.26	19
14	Bandhan Bank	11950.00	27375.90	229
15	Federal Bank	3745.00	457.10	12
16	HDFC Bank	9359.00	2965.95	32
17	ICICI Bank	11014.00	3958.62	36
18	IDBI Bank	564.00	282.28	50
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	7299.41	58
25	SLICE SFB	29.00	0.00	0
26	Jana SFB	8236.00	3252.49	39
27	ESAF SFB	946.00	1993.06	211
B	**ACP PRIVATE Sec bank**	**103390.00**	**54654.27**	**53**
28	Tripura Gramin Bank	119513.00	65391.93	55
C	**ACP RRB**	**119513.00**	**65391.93**	**55**
29	ACUB	29.00	0.00	0
30	TCARDB	0.00	0.00	#DIV/0!
31	TSCB	87223.00	62800.51	72
D	**ACP Coop. Bank**	**87252.00**	**62800.51**	**72**
	GRAND TOTAL	**364010.00**	**213135.33**	**59**

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

Amt. Rs. In Lakhs

Sl.No.	BANKS	2024-25 (As on December 2024)			2025-26 (As on December 2025)		
		Target	Achievement	% of Achievement	Target	Achievement	% of Achievement
1	Bank of Baroda	34228.00	14674.00	43	41073.00	16951.36	41
2	Bank of India	1663.00	864.64	52	1995.00	855.52	43
3	Bank of Maharashtra	68.00	157.00	231	287.00	302.39	105
4	Canara Bank	18707.00	11816.95	63	19917.00	12880.87	65
5	Central Bank of India	571.00	1783.51	312	2680.00	2142.39	80
6	Indian Bank	5014.00	3601.82	72	5972.00	6580.30	110
7	Indian Overseas Bank	664.00	289.98	44	797.00	390.60	49
8	Punjab & Sind Bank	179.00	265.00	148	348.00	972.69	280
9	Punjab National Bank	47942.00	37240.76	78	57479.00	48424.19	84
10	State Bank of India	83710.00	65535.41	78	100852.00	90363.61	90
11	UCO Bank	15667.00	12947.76	83	18801.00	20271.45	108
12	Union Bank of India	21428.00	16571.22	77	24365.00	20737.67	85
A	**ACP PUBLIC sec Bank**	**229841.00**	**165748.05**	**72**	**274566.00**	**220873.04**	**80**
13	AXIS BANK	8721.00	4511.82	52	8981.00	4598.37	51
14	Bandhan Bank	13997.00	15900.46	114	22937.00	26982.75	118
15	Federal Bank	1597.00	1854.01	116	2493.00	194.61	8
16	HDFC	23540.00	24556.54	104	35402.00	33567.49	95
17	ICICI Bank	33236.00	25725.47	77	37270.00	30615.30	82
18	IDBI BANK	1425.00	935.72	66	1495.00	1135.85	76
19	IDFCFirst Bank	35.00	13.00	37	25.00	10.11	40
20	Indusind Bank	6226.00	5023.93	81	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	1332.00	104	1737.00	1332.00	77
23	Yes Bank	361.00	4298.07	1191	1707.00	5139.10	301
24	Ujjivan Bank	4941.00	3538.33	72	5305.00	6419.73	121
25	SLICE SFB	84.00	93.00	111	139.00	131.43	95
26	Jana SFB	0.00	321.75	#DIV/0!	463.00	257.00	56
27	ESAF SFB	48.00	280.07	583	403.00	297.95	74
B	**ACP PRIVATE Sec bank**	**95494.00**	**88746.36**	**93**	**126123.00**	**114499.19**	**91**
28	Tripura Gramin Bank	68258.00	20699.57	30	71613.00	37462.87	52
C	**ACP RRB**	**68258.00**	**20699.57**	**30**	**71613.00**	**37462.87**	**52**
29	ACUB	22.00	0.00	0	26.00	0.00	0
30	TCARDB	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
31	TSCB	26385.00	18733.37	71	31672.00	24704.15	78
D	**ACP Coop. Bank**	**26407.00**	**18733.37**	**71**	**31698.00**	**24704.15**	**78**
	GRAND TOTAL	**420000.00**	**293927.35**	**70**	**504000.00**	**397539.25**	**79**

Bank - wise Targets and Achievement in OTHER PRIORITY SECTORS for 2025-26 for the State of Tripura under ACP 2025-26 as on December 2025							
						Amt. Rs. In Lakhs	
Sl.No.	BANKS	2024-25 (As on December 2024)			2025-26 (As on December 2025)		
		Target	Achievement	% of Achievement	Target	Achievement	% of Achievement
1	Bank of Baroda	93.00	100.00	108	195.00	100.91	52
2	Bank of India	1006.00	281.69	28	988.00	219.24	22
3	Bank of Maharashtra	431.00	282.00	65	438.00	310.83	71
4	Canara Bank	1476.00	569.45	39	1453.00	773.90	53
5	Central Bank of India	553.00	94.80	17	540.00	287.00	53
6	Indian Bank	100.00	44.85	45	224.00	66.13	30
7	Indian Overseas Bank	973.00	151.04	16	570.00	206.10	36
8	Punjab & Sind Bank	59.00	28.00	47	65.00	47.00	72
9	Punjab National Bank	10658.00	5087.92	48	5221.00	3599.43	69
10	State Bank of India	4865.00	2415.66	50	5861.00	5815.20	99
11	UCO Bank	7776.00	916.69	12	2830.00	5785.12	204
12	Union Bank of India	230.00	232.42	101	404.00	337.01	83
A	**ACP PUBLIC sec Bank**	**28220.00**	**10204.52**	**36**	**18789.00**	**17547.87**	**93**
13	AXIS BANK	173.00	509.45	294	833.00	122.02	15
14	Bandhan Bank	323.00	29242.15	9053	39052.00	13354.79	34
15	Federal Bank	9.00	0.00	0	9.00	0.00	0
16	HDFC	1450.00	1166.30	80	1832.00	1035.84	57
17	ICICI Bank	169.00	32.09	19	174.00	1.77	1
18	IDBI Bank	727.00	18.28	3	431.00	57.94	13
19	IDFCFirst Bank	9.00	0.00	0	9.00	0.00	0
20	Indusind Bank	18.00	2.12	12	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	3352.47	34	6000.00	5572.52	93
25	SLICE SFB	63.00	0.00	0	52.00	0.00	0
26	Jana SFB	51.00	478.65	939	674.00	48.19	7
27	ESAF SFB	43.00	726.67	1690	1027.00	1578.00	154
B	**ACP PRIVATE Sec bank**	**12914.00**	**35528.18**	**275**	**50153.00**	**21814.98**	**44**
28	Tripura Gramin Bank	136882.00	83899.74	61	136000.00	48235.35	35
C	**ACP RRB**	**136882.00**	**83899.74**	**61**	**136000.00**	**48235.35**	**35**
29	ACUB	558.00	54.34	10	88.00	256.10	291
30	TCARDB	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
31	TSCB	11426.00	10092.90	88	14970.00	10628.69	71
D	**ACP Coop. Bank**	**11984.00**	**10147.24**	**85**	**15058.00**	**10884.79**	**72**
	GRAND TOTAL	**190000.00**	**139779.68**	**74**	**220000.00**	**98482.99**	**45**

BANKWISE CREDIT DEPOSIT RATIO OF THE STATE AS ON 31.12.2025					
					(Amt. In lac)
SL No.	**Bank's Name**	**No of Brs**	**Total Deposit**	**Total Advance**	**CD Ratio**
1	Bank of Baroda	9	76420.55	47336.52	62
2	Bank of India	13	57167.00	34271.00	60
3	Bank of Maharastra	3	1878.47	3376.16	180
4	Canara Bank	22	115982.12	58256.76	50
5	Central Bank Of India	6	22638.80	8176.83	36
6	Indian Bank	6	47984.63	13531.39	28
7	Indian Overseas	5	22641.67	9719.48	43
8	Punjab & Sind Bank	3	4647.09	1824.01	39
9	Punjab National Bank	70	593927.09	218821.30	37
10	State Bank of India	79	1346435.24	636152.04	47
11	UCO Bank	30	167618.69	68334.09	41
12	Union Bank of India	13	112837.18	37252.97	33
13	Axis Bank	15	77316.32	38338.27	50
14	Bandhan Bank	29	180745.68	168548.10	93
15	Federal Bank	2	10297.19	3006.49	29
16	HDFC Bank	23	142743.11	85241.19	60
17	ICICI Bank	19	79831.25	85152.89	107
18	IDBI Bank	9	29042.46	8043.99	28
19	IDFC First Bank	2	27660.33	5898.14	21
20	IndusInd	8	8627.09	67389.27	781
21	Kotak Mahindra	2	7486.18	351.75	5
22	South Indian Bank	2	13799.00	3943.74	29
23	Ujjivan Bank	8	55704.29	51085.72	92
24	Yes Bank	2	12465.82	2725.53	22
25	SLICE SFB	10	7323.54	920.10	13
26	Jana Small Finance Bank	1	4396.55	6155.43	140
27	ESAF Small Finance Bank	3	1741.52	4125.40	237
28	Tripura Gramin Bank	150	1015996.88	432934.59	43
29	ACUB	3	3995.95	1232.18	31
30	TCARDB	5	0.00	0.00	#DIV/0!
31	TSCB	66	390767.32	282275.85	72
32	RIDF & NEDFI		0.00	255349.52	#DIV/0!
Total		**618**	**4640119.01**	**2638770.68**	**57**

CD Ratio as on 31st December 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	73911.39	44935.08	61
2	Bank of India	40024.00	21298.00	53
3	Bank of Maharastra	1361.02	2559.48	188
4	Canara Bank	92782.17	39052.17	42
5	Central Bank Of India	18528.09	5327.48	29
6	Indian Bank	45184.54	11995.38	27
7	Indian Overseas	18487.19	6517.71	35
8	Punjab & Sind Bank	3929.65	1514.46	39
9	Punjab National Bank	303433.68	127167.77	42
10	State Bank of India	979891.11	378993.95	39
11	UCO Bank	111670.70	32225.41	29
12	Union Bank of India	102324.13	30742.37	30
13	Axis Bank	59366.55	18897.65	32
14	Bandhan Bank	114580.61	61993.32	54
15	Federal Bank	10262.90	2188.04	21
16	HDFC Bank	104603.77	56523.96	54
17	ICICI Bank	52291.64	52521.96	100
18	IDBI Bank	17952.85	4010.53	22
19	IDFC First Bank	27660.33	5898.14	21
20	IndusInd	6730.21	36576.11	543
21	Kotak Mahindra	7486.18	351.75	5
22	South Indian Bank	13799.00	3943.74	29
23	Ujjivan Bank	37298.85	21045.42	56
24	Yes Bank	12322.52	2708.16	22
25	SLICE SFB	5722.83	496.58	9
26	Jana Small Finance Bank	4396.55	6155.43	140
27	Tripura Gramin Bank	467301.26	161976.08	35
28	ACUB	3661.63	1104.46	30
29	TSCB	218840.55	39554.53	18
	Total	**2955805.90**	**1178275.12**	**40**

CD Ratio as on 31st December 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	1960.54	1817.8	93
2	Bank of India	3935.00	3286	84
3	Canara Bank	5667.64	4141.51	73
4	Central Bank Of India	1275.39	1101.62	86
5	Indian Bank	837.53	795.26	95
6	Indian Overseas	980.54	860.42	88
7	Punjab National Bank	57359.39	17942.54	31
8	State Bank of India	69694.43	46565.33	67
9	UCO Bank	3625.45	2288.52	63
10	Union Bank of India	2789.65	2781.52	100
11	Axis Bank	3895.19	3176.97	82
12	Bandhan Bank	10004.55	24611.27	246
13	HDFC Bank	6048.15	8792.68	145
14	ICICI Bank	4031.08	2560.77	64
15	IDBI Bank	7037.13	2369.99	34
16	IndusInd	0.02	13976.28	69881400
17	Ujjivan Bank	3729.65	7210.88	193
18	SLICE SFB	185.92	102.98	55
19	ESAF Small Finance Bank	217.82	1135.4	521
20	Tripura Gramin Bank	85315.69	38351.55	45
21	ACUB	334.32	127.72	38
22	TSCB	38116.65	42940.13	113
	Total	**307041.73**	**226937.14**	**74**

CD Ratio as on 31st December 2025 for South Tripura District.(Amt.in Lacs)

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of India	1231	2312	188
2	Bank of Maharastra	156.24	129.05	83
3	Canara Bank	2005.3	1877.35	94
4	Punjab National Bank	54389.37	15187.87	28
5	State Bank of India	55126.57	44026	80
6	UCO Bank	4989.09	3245.37	65
7	Union Bank of India	1983.77	939.81	47
8	Axis Bank	3557.21	4819.82	135
9	Bandhan Bank	7671.45	17448.86	227
10	HDFC Bank	6030.72	3805.31	63
11	ICICI Bank	1604.65	3322.58	207
12	IDBI Bank	2310.12	612.6	27
13	Tripura Gramin Bank	109793.99	56003.23	51
14	TSCB	45989.52	33645.51	73
	Total	**296839.00**	**187375.36**	**63**

CD Ratio as on 31st December 2025 for North Tripura District.(Amt.in Lacs)

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of Baroda	548.62	583.64	106
2	Bank of India	4883	2664	55
3	Bank of Maharastra	361.21	687.63	190
4	Canara Bank	5429.39	4229.82	78
5	Punjab & Sind Bank	54.91	25.35	46
6	Punjab National Bank	33632.89	10646.91	32
7	State Bank of India	80874.08	41697.66	52
8	UCO Bank	2250.82	2644.77	118
9	Union Bank of India	3003.32	1301.18	43
10	Axis Bank	4240.03	3556.21	84
11	Bandhan Bank	2363.13	12006.55	508
12	Federal Bank	34.29	818.45	2387
13	HDFC Bank	7623.05	8236.48	108
14	ICICI Bank	3717.43	9185.48	247
15	IDBI Bank	1742.36	1050.87	60
16	IndusInd	1896.86	16836.88	888
17	Ujjivan Bank	3757.06	5875.89	156
18	SLICE SFB	508.66	128.97	25
19	Tripura Gramin Bank	78323.53	38103.99	49
20	TSCB	13341.15	16553.94	124
	Total	**248585.79**	**176834.67**	**71**

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

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Canara Bank	1600.27	1576.32	99
2	Central Bank Of India	1003.79	782.45	78
3	Indian Overseas	1402.13	1088.78	78
4	Punjab National Bank	24182.8	7316.33	30
5	State Bank of India	37412.96	30539.54	82
6	UCO Bank	5563.41	4288.58	77
7	Axis Bank	1102.48	1413.95	128
8	Bandhan Bank	8777.75	8815.87	100
9	HDFC Bank	3646.52	2680.95	74
10	ICICI Bank	4209.43	4981.68	118
11	Ujjivan Bank	3683.15	6025.1	164
12	SLICE SFB	289.7	97.79	34
13	Tripura Gramin Bank	53817.83	24086.44	45
14	TSCB	13231.96	27013.93	204
	Total	**159924.18**	**120707.71**	**75**

CD Ratio as on 31st December 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	5015	3313	66
2	Canara Bank	4229.01	3558.32	84
3	Punjab & Sind Bank	662.53	284.2	43
4	Punjab National Bank	40789.58	13076.15	32
5	State Bank of India	60601.47	34255.31	57
6	UCO Bank	21070.12	11518.18	55
7	Axis Bank	3519.79	4277.42	122
8	Bandhan Bank	19696.93	23645.48	120
9	HDFC Bank	7290.17	3477.65	48
10	ICICI Bank	1328.85	1823.76	137
11	Ujjivan Bank	4606.81	7948.09	173
12	ESAF Small Finance Bank	1019.67	1896.1	186
13	Tripura Gramin Bank	99487.87	36150.93	36
14	TSCB	25353.59	52471.19	207
	Total	**294671.39**	**197695.78**	**67**

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

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Canara Bank	2706.23	2268.82	84
2	Indian Bank	1643.53	657.71	40
3	Indian Overseas	1771.81	1252.57	71
4	Punjab National Bank	44506.93	12762.25	29
5	State Bank of India	34292.45	27550.3	80
6	UCO Bank	10826.37	6284.14	58
7	Union Bank of India	2736.31	1488.09	54
8	Axis Bank	1635.07	2196.25	134
9	Bandhan Bank	11524.10	9859.7	86
10	HDFC Bank	3825.00	591.42	15
11	ICICI Bank	7653.29	5855.78	77
12	Ujjivan Bank	2628.77	2980.34	113
13	SLICE SFB	616.43	93.78	15
14	Tripura Gramin Bank	67188.88	38837.7	58
15	TSCB	15876.54	31937.8	201
	Total	**209431.71**	**144616.65**	**69**

CD Ratio as on 31st December 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	2079.00	1398	67
2	Canara Bank	1562.11	1552.45	99
3	Central Bank Of India	1831.53	965.28	53
4	Indian Bank	319.03	83.04	26
5	Punjab National Bank	35632.45	14721.48	41
6	State Bank of India	28542.17	32523.95	114
7	UCO Bank	7622.73	5839.12	77
8	Bandhan Bank	6127.16	10167.05	166
9	HDFC Bank	3675.73	1132.74	31
10	ICICI Bank	4994.88	4900.88	98
11	IDFC First Bank	0	0	#DIV/0!
12	Yes Bank	143.3	17.37	12
13	ESAF Small Finance Bank	504.03	1093.9	217
14	Tripura Gramin Bank	54767.83	39424.67	72
15	TSCB	20017.36	38158.82	191
	Total	**167819.31**	**151978.75**	**91**

BANK-WISE POSITION IN IMPLEMENTATION OF ISSUING KCCs FOR THE STATE OF TRIPURA DURING THE YEAR 2025-26 AS ON 31.12.2025

Amount in Lacs

Sl.No.	BANKS	Target	Total KCCs Sanctioned		Fresh KCCs Sanctioned		KCCs Renewed		Total KCCs disbursed		Outstanding		NPA		NPA % (Account wise)
		No.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	
1	Bank of Baroda	341	159	218.21	24	52.27	135	165.94	159	218.21	178	222.56	3	16.43	2
2	Bank of India	851	1751	3176.16	368	596.34	1383	2579.82	1751	3176.16	6308	9125.02	67	58.15	1
3	Bank of Maharastra	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	507	695.27	230	391.98	277	303.29	507	695.27	1444	1645.62	300	150.10	21
5	Central Bank of India	1794	574	1344.55	58	51.96	516	1292.59	574	1344.55	654	435.53	176	82.57	27
6	Indian Bank	21	43	20.16	6	2.78	37	17.38	43	20.16	106	74.45	7	4.59	7
7	Indian Overseas Bank	34	24	26.61	15	19.29	9	7.32	24	26.61	325	327.62	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	4310	4078.89	2646	1266.63	1664	2812.26	4310	4078.89	33700	19436.04	12767	5478.28	38
10	State Bank of India	15947	13445	10382.62	5090	3506.61	8355	6876.01	13445	10382.62	36739	29774.07	19172	13505.82	52
11	UCO Bank	1895	770	1211.29	362	412.86	408	798.43	770	1211.29	6759	4135.38	2915	1215.55	43
12	Union Bank of India	965	624	1291.07	311	269.35	313	1021.72	624	1291.07	850	1534.61	85	48.42	10
13	Axis Bank	1081	152	139.94	0	0.00	152	139.94	152	139.94	98	142.66	3	1.97	3
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	308	454.1	235	389.84	73	64.26	308	454.1	372	510.42	0	0.00	0
16	HDFC	501	239	597.53	239	597.53	0	0.00	239	597.53	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	136	87.99	42	21.43	94	66.56	136	87.99	770	170.97	32	9.12	4
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	25990	9766.27	14720	5913.29	11270	3852.98	25990	9766.27	72202	16688.81	10571	2555.11	15
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	1313	995.14	476	288.94	837	706.20	1313	995.14	34864	8573.03	834	224.50	2
TOTAL		**70191**	**50345**	**34485.80**	**24822**	**13781.10**	**25523**	**20704.70**	**50345**	**34485.80**	**203235**	**97459.13**	**47934**	**23968.69**	**24**

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Performance of Banks in Crop Loan & Term Loan to Agriculture during the year 2025-26 as on 31.12.2025

(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	159	218.21	80	81.00	895	2422.22	421	317.00	1054	2640.43
2	Bank of India	851	717.00	1751	3176.16	2310	4306.00	318	541.11	3161	5023.00	2069	3717.27
3	Bank of Maharashtra	47	27.00	0	0.00	20	25.00	88	100.53	67	52.00	88	100.53
4	Canara Bank	2872	3244.00	507	695.27	229	788.00	313	728.69	3101	4032.00	820	1423.96
5	Central Bank of India	1794	1713.00	574	1344.55	13	14.00	21	19.06	1807	1727.00	595	1363.61
6	Indian Bank	21	16.00	43	20.16	80	144.00	38	82.83	101	160.00	81	102.99
7	Indian Overseas Bank	34	59.00	24	26.61	110	248.00	2	22.50	144	307.00	26	49.11
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	4310	4078.89	3449	11195.00	994	3703.76	18594	25251.00	5304	7782.65
10	State Bank of India	15947	16500.00	13445	10382.62	3801	9594.00	1976	9382.46	19748	26094.00	15421	19765.08
11	UCO Bank	1895	2292.00	770	1211.29	363	557.00	166	1171.38	2258	2849.00	936	2382.67
12	Union Bank of India	965	2433.00	624	1291.07	881	2422.00	38	444.07	1846	4855.00	662	1735.14
A	**Sub Total of Public Sec. Bank**	**39935**	**41311.00**	**22207**	**22444.83**	**11356**	**29403.00**	**4849**	**18618.61**	**51291**	**70714.00**	**27056**	**41063.44**
13	AXIS BANK	1081	4301.00	152	139.94	16486	17208.00	6431	5695.94	17567	21509.00	6583	5835.88
14	Bandhan Bank	501	434.00	0	0.00	24601	19438.00	32094	30176.45	25102	19872.00	32094	30176.45
15	Federal Bank	1412	3030.00	308	454.10	10	715.00	4	3.00	1422	3745.00	312	457.10
16	HDFC	501	1402.00	239	597.53	15936	8416.00	2109	2543.40	16437	9818.00	2348	3140.93
17	ICICI	2054	1168.00	0	0.00	11165	10443.00	4039	4172.79	13219	11611.00	4039	4172.79
18	IDBI BANK	812	282.00	136	87.99	475	593.00	264	257.74	1287	875.00	400	345.73
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	11496	7299.41	27449	12568.00	11496	7299.41
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	5682	3252.49	15921	8236.00	5682	3252.49
27	ESAF Small Finance Bank	120	75.00	0	0.00	1966	871.00	1357	1993.06	2086	946.00	1357	1993.06
B	**Sub Total of Pvt. Sec. Bank**	**7939**	**11602.00**	**835**	**1279.56**	**185540**	**110919.00**	**74366**	**61842.48**	**193479**	**122521.00**	**75201**	**63122.04**
28	Tripura Gramin Bank	18497	9443.00	25990	9766.27	30755	110070.00	14517	55625.66	49252	119513.00	40507	65391.93
C	**Sub Total of RRB**	**18497**	**9443.00**	**25990**	**9766.27**	**30755**	**110070.00**	**14517**	**55625.66**	**49252**	**119513.00**	**40507**	**65391.93**
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	1313	995.14	7996	84718.00	7158	61805.37	11768	87223.00	8471	62800.51
D	**Sub Total of Coop.Banks**	**3820**	**2534.00**	**1313**	**995.14**	**7996**	**84718.00**	**7158**	**61805.37**	**11816**	**87252.00**	**8471**	**62800.51**
	GRAND TOTAL	**70191**	**64890.00**	**50345**	**34485.80**	**235647**	**335110.00**	**100890**	**197892.12**	**305838**	**400000.00**	**151235**	**232377.92**

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PERFORMANCE UNDER PMEGP FOR THE FINANCIAL YEAR 2025-26 AS ON 31.12.2025

		TARGET	SPONSORED		SANCTIONED		DISBURSED		REFERRED BACK FOR RECTIFICATION	REJECTED	PENDING	ACHIEVE MENT %AGE
Sl.No.	NAME OF THE BANK	NO	NO	AMT.	NO	AMT.	NO	AMT.	NO	NO	NO	NO
1	Bank of Baroda	17	14	94.14	4	27.20	6	40.70	2	2	8	24
2	Bank of India	26	22	179.23	6	32.86	9	80.70	6	1	15	23
3	Bank of Maharashtra	1	0	0.00	0	0.00	0	0.00	0	0	0	0
4	Canara Bank	19	30	278.94	13	131.09	13	55.84	3	8	9	68
5	Central Bank of India	10	2	17.14	1	10.00	0	0.00	0	1	0	10
6	Indian Bank	5	9	81.14	1	6.31	3	13.40	1	2	6	20
7	Indian Overseas Bank	9	6	37.29	4	24.14	2	9.86	2	2	0	44
8	Punjab & Sind Bank	3	1	5.00	0	0.00	0	0.00	0	0	1	0
9	Punjab National Bank	130	231	2524.40	80	659.00	158	1024.40	35	127	24	62
10	State Bank of India	120	204	2115.06	38	229.46	71	361.91	17	104	62	32
11	UCO Bank	41	78	656.94	31	227.29	44	175.86	14	35	12	76
12	Union Bank of India	9	17	178.69	9	126.60	12	145.35	2	4	4	100
A	**Sub Total of Public Sec. Bank**	**390**	**614**	**6167.97**	**187**	**1473.95**	**318**	**1908.02**	**82**	**286**	**141**	**48**
13	AXIS BANK	3	8	63.23	0	0.00	0	0.00	0	1	7	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	4	139.51	0	0.00	0	0.00	0	0	4	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	0	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**	**18**	**235.66**	**1**	**10.00**	**1**	**8.14**	**0**	**1**	**16**	**3**
26	Tripura Gramin Bank	170	287	2366.03	95	899.80	59	357.40	29	171	21	56
C	**Sub Total of RRB**	**170**	**287**	**2366.03**	**95**	**899.80**	**59**	**357.40**	**29**	**171**	**21**	**56**
27	Tripura State Co-Operative Bank	90	106	894.97	16	94.14	84	415.79	26	9	81	18
D	**Sub Total of Coop.Banks**	**90**	**106**	**894.97**	**16**	**94.14**	**84**	**415.79**	**26**	**9**	**81**	**18**
GRAND TOTAL		**679**	**1025**	**9664.63**	**299**	**2477.89**	**462**	**2689.35**	**137**	**467**	**259**	**44**

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

Sl 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	31	203.59	11	46.71	0	0.00	7	37
2	Bank of India	43	37	201.95	5	20.02	2	8.55	4	12
3	Bank of Maharastra	5	3	19.95	0	0.00	0	0.00	2	0
4	Canara Bank	84	52	275.63	9	29.10	1	1.50	5	11
5	Central Bank of India	36	28	162.38	6	45.41	2	7.25	7	17
6	Indian Bank	23	9	41.90	0	0.00	0	0.00	0	0
7	Indian Overseas Bank	33	11	53.20	0	0.00	0	0.00	1	0
8	Punjab & Sindh Bank	9	3	24.88	1	10.00	1	4.00	1	11
9	Punjab National Bank	692	412	2027.91	127	505.69	24	80.85	314	18
10	State Bank India	624	631	3250.26	137	497.42	40	126.90	145	22
11	UCO Bank	157	107	545.72	17	70.45	4	18.25	58	11
12	Union Bank of India	41	30	141.03	6	33.95	3	7.87	10	15
Total of Public Sector Banks		**1777**	**1354**	**6948.40**	**319**	**1258.75**	**77**	**255.17**	**554**	**18**
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	1317	5792.91	430	1686.66	113	367.96	997	29
Total of Regional Rural Bank		**1502**	**1317**	**5792.91**	**430**	**1686.66**	**113**	**367.96**	**997**	**29**
25	Tripura State Co-Operative Bank	658	499	2134.93	111	348.85	61	153.30	48	17
Total of State Co-Op Banks		**658**	**499**	**2134.93**	**111**	**348.85**	**61**	**153.30**	**48**	**17**
GRAND TOTAL		**4000**	**3175**	**14897.32**	**860**	**3294.26**	**251**	**776.43**	**1599**	**22**

Pradhan Mantri Mudra Yojana in Tripura for FY 2025-26 (As on 31.12.2025)

[Amount Rs. in Crore]

Sr No	Bank Name	Shishu (Loans up to Rs. 50,000)			Kishore (Loans from Rs. 50,001 to Rs. 5.00 Lakh)			Tarun (Loans from Rs. 5.00 to Rs. 10.00 Lakh)			Tarun Plus (Loans from Rs. 10.00 to Rs. 20.00 Lakh)			Total		
		No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt
	Public Sector Banks															
1	State Bank of India	295	0.95	0.95	1816	40.89	40.68	365	29.23	29.20	8	1.10	1.10	2484	72.17	71.94
2	Bank of Baroda	454	1.56	1.56	255	6.46	6.42	103	9.37	9.32	5	0.90	0.90	817	18.30	18.19
3	Bank of India	14	0.05	0.05	264	5.64	4.90	130	9.74	7.98	0	0.00	0.00	408	15.43	12.93
4	Bank of Maharashtra	1748	5.71	5.71	263	1.80	1.80	4	0.27	0.27	0	0.00	0.00	2015	7.77	7.77
5	Canara Bank	87	0.20	0.20	488	13.06	13.04	248	20.25	20.19	2	0.33	0.33	825	33.83	33.76
6	Central Bank of India	38	0.12	0.10	73	1.94	1.75	20	1.64	1.58	0	0.00	0.00	131	3.70	3.42
7	Indian Bank	7	0.03	0.03	64	1.41	1.41	32	2.61	2.61	6	0.87	0.87	109	4.92	4.92
8	Indian Overseas Bank	14	0.05	0.05	46	1.08	1.08	16	1.18	1.08	0	0.00	0.00	76	2.31	2.20
9	Punjab National Bank	354	1.37	1.07	2104	51.03	49.86	1106	88.05	87.34	18	1.23	1.14	3582	141.68	139.41
10	Union Bank of India	32	0.12	0.10	267	6.72	6.42	114	9.61	9.25	0	0.00	0.00	413	16.45	15.77
11	Punjab & Sind Bank	29	0.13	0.13	107	2.31	2.31	26	2.05	2.05	0	0.00	0.00	162	4.48	4.48
12	UCO Bank	257	0.91	0.83	939	21.52	21.04	253	19.90	19.76	6	1.08	1.08	1455	43.40	42.71
	Total	**3329**	**11.20**	**10.78**	**6686**	**153.86**	**150.71**	**2417**	**193.90**	**190.63**	**45**	**5.51**	**5.42**	**12477**	**358.96**	**357.54**
	Private Sector Commercial Banks															
13	Federal Bank	0	0.00	0.00	3	0.06	0.06	1	0.10	0.10	0	0.00	0.00	4	0.16	0.16
14	South Indian Bank	0	0.00	0.00	0	0.00	0.00	2	0.20	0.20	0	0.00	0.00	2	0.20	0.20
15	ICICI Bank	7	0.03	0.03	102	2.96	2.62	30	2.31	1.98	0	0.00	0.00	139	5.31	4.63
16	Axis Bank	5309	20.41	20.41	1731	17.77	17.56	78	5.92	5.37	1	0.12	0.12	7119	44.22	43.46
17	IndusInd Bank	12152	45.66	45.66	2989	27.70	27.70	33	1.42	1.42	0	0.00	0.00	15174	74.78	74.78
18	HDFC Bank	243	0.94	0.94	653	11.96	11.96	73	5.24	5.24	0	0.00	0.00	969	18.14	18.14
19	Bandhan Bank	20668	85.35	85.35	73091	887.91	887.91	101	6.25	6.25	0	0.00	0.00	93860	979.51	979.51
20	IDBI Bank Limited	305	1.04	1.04	155	4.14	4.14	49	4.01	4.01	2	0.31	0.31	511	9.49	9.49
	Total	**38684**	**153.43**	**153.43**	**78724**	**952.50**	**951.95**	**367**	**25.45**	**24.57**	**3**	**0.43**	**0.43**	**117778**	**1131.81**	**1130.37**
	Regional Rural Banks															
21	Tripura Gramin Bank	3988	16.00	15.91	4396	85.72	80.95	548	40.84	38.04	0	0.00	0.00	8932	142.56	134.90
	Total	**3988**	**16.00**	**15.91**	**4396**	**85.72**	**80.95**	**548**	**40.84**	**38.04**	**0**	**0.00**	**0.00**	**8932**	**142.56**	**134.90**
	Small Finance Banks															
22	Ujjivan Small Finance Bank	5621	21.89	21.89	10891	88.27	88.27	0	0.00	0.00	0	0.00	0.00	16512	110.16	110.16
23	Jana Small Finance Bank Limited	2	0.01	0.01	418	2.80	2.80	0	0.00	0.00	0	0.00	0.00	420	2.81	2.81
24	Slice Small Finance Bank	0	0.00	0.00	1	0.04	0.04	0	0.00	0.00	0	0.00	0.00	1	0.04	0.04
25	ESAF Small Finance Bank	926	3.58	3.58	377	2.68	2.68	0	0.00	0.00	0	0.00	0.00	1303	6.25	6.25
	Total	**6549**	**25.48**	**25.48**	**11687**	**93.79**	**93.79**	**0**	**0.00**	**0.00**	**0**	**0.00**	**0.00**	**18236**	**119.27**	**119.27**
	Co-Operative Banks															
26	Tripura State Co-Operative Bank	694	11.59	11.59	104	1.26	1.26	12	0.68	0.68	0	0.00	0.00	810	13.53	13.53
	Total	**694**	**11.59**	**11.59**	**104**	**1.26**	**1.26**	**12**	**0.68**	**0.68**	**0**	**0.00**	**0.00**	**810**	**13.53**	**13.53**
	Grand Total	**53244**	**217.70**	**217.19**	**101597**	**1287.13**	**1278.66**	**3344**	**260.87**	**253.92**	**48**	**5.94**	**5.85**	**158233**	**1766.13**	**1755.61**
	NBFC-Micro Finance Institutions															
27	VEDIKA CREDIT CAPITAL LTD	9857	52.30	52.30	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	9857	52.30	52.30
28	Annapurna Microfinance Pvt. Ltd.	5201	22.17	22.17	2847	25.54	25.54	52	3.98	3.98	9	1.20	1.20	8109	52.89	52.89
29	Belstar Investment and Finance Private Limited	5123	21.70	21.70	1707	12.77	12.77	0	0.00	0.00	0	0.00	0.00	6830	34.46	34.46
30	SVATANTRA MICROFIN PRIVATE LIMITED	3753	15.18	15.18	1047	7.72	7.72	0	0.00	0.00	0	0.00	0.00	4800	22.90	22.90
31	Arohan Financial Services Pvt. Ltd.	1940	8.09	8.09	515	3.25	3.25	0	0.00	0.00	0	0.00	0.00	2455	11.34	11.34
32	Light Microfinance Private Limited	2	0.01	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	2	0.01	0.01
33	SATYA MicroCapital Limited	1322	4.72	4.72	2357	16.81	16.81	0	0.00	0.00	0	0.00	0.00	3679	21.53	21.53
	Total NBFC-MFI	**27198**	**124.17**	**124.17**	**8473**	**66.09**	**66.09**	**52**	**3.98**	**3.98**	**9**	**1.20**	**1.20**	**35732**	**194.24**	**195.44**
	Grand Total including NBFC-MFI	**80442**	**341.87**	**341.36**	**110070**	**1353.22**	**1344.75**	**3396**	**264.85**	**257.90**	**57**	**7.14**	**7.05**	**193965**	**1960.37**	**1951.05**

U

PRADHAN MANTRI MUDRA YOJANA OUTSTANDING POSITION AS ON 31.12.2025 (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			
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	Number wise	Amount wise
1	Bank of Baroda	23	3.95	1	0.18	205	304.58	16	26.67	104	560.84	9	11.01	7	84.84	0	0.00	339	954.21	26	37.86	8	4
2	Bank of India	1156	299.00	131	27.10	3575	5651.73	174	227.12	305	1943.82	7	43.64	0	0.00	0	0.00	5036	7894.55	312	297.86	6	4
3	Bank of Maharastra	18	12.19	2	1.05	5	24.56	1	1.54	0	0.00	0	0.00	0	0.00	0	0.00	23	36.75	3	2.59	13	7
4	Canara Bank	425	86.94	151	38.46	1879	3114.07	416	650.52	463	3036.93	56	350.44	0	0.00	0	0.00	2767	6237.94	623	1039.42	23	17
5	Central Bank Of India	154	419.70	45	55.41	251	430.59	50	44.58	39	242.41	0	0.00	0	0.00	0	0.00	444	1092.70	95	99.99	21	9
6	Indian Bank	20	3.67	10	1.41	215	248.31	83	63.11	58	149.48	4	4.22	4	52.70	0	0.00	297	454.16	97	68.74	33	15
7	Indian Overseas	55	23.36	4	0.91	270	473.96	43	122.16	110	311.55	22	81.43	0	0.00	0	0.00	435	808.87	69	204.50	16	25
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	4762	931.07	3244	591.83	10637	13757.89	4000	4230.35	3202	14122.29	240	1028.80	14	91.49	0	0.00	18615	28902.74	7484	5850.98	40	20
10	State Bank of India	1372	312.24	727	167.73	8633	12408.67	3461	4197.75	845	4618.67	155	608.28	11	119.41	0	0.00	10861	17458.99	4343	4973.76	40	28
11	UCO Bank	1004	218.80	577	112.89	3785	5348.72	1323	1607.32	508	3329.40	45	310.40	11	134.75	0	0.00	5308	9031.67	1945	2030.61	37	22
12	Union Bank	334	45.73	56	7.73	1485	2067.12	274	253.12	253	1570.72	20	82.85	0	0.00	0	0.00	2072	3683.57	350	343.70	17	9
	Total PUBLIC sec Bank	**9351**	**2368.05**	**4948**	**1004.70**	**30990**	**43928.98**	**9841**	**11424.24**	**5891**	**29926.11**	**558**	**2521.07**	**47**	**483.19**	**0**	**0.00**	**46279**	**76706.33**	**15347**	**14950.01**	**33**	**19**
13	Axis Bank	16535	3423.57	2173	366.90	2646	2524.13	31	36.97	230	1192.51	6	25.61	2	20.13	0	0.00	19413	7160.34	2210	429.48	11	6
14	Bandhan Bank	52951	11877.92	4494	718.96	178301	117215.76	9243	3755.69	676	3424.18	11	52.36	0	0.00	0	0.00	231928	132517.86	13748	4527.01	6	3
15	Federal 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!
16	HDFC Bank	593	134.18	29	7.02	1109	1243.76	16	11.88	166	848.85	1	4.43	0	0.00	0	0.00	1868	2226.79	46	23.33	2	1
17	ICICI Bank	9	0.48	6	0.23	92	159.22	15	27.33	45	251.75	5	3.01	0	0.00	0	0.00	146	411.45	26	30.57	18	7
18	IDBI Bank	907	129.03	49	6.37	410	614.58	83	91.49	99	549.57	13	63.04	3	35.35	0	0.00	1419	1328.53	145	160.90	10	12
19	IDFCFirst Bank	24	8.43	9	0.55	147	67.68	24	2.09	0	0.00	0	0.00	0	0.00	0	0.00	171	76.11	33	2.64	19	3
20	IndusInd Bank	34281	6766.06	7721	1257.93	13869	8098.46	2087	652.52	196	686.96	0	0.00	0	0.00	0	0.00	48346	15551.48	9808	1910.45	20	12
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	16.47	0	0.00	0	0.00	0	0.00	2	16.47	0	0.00	0	0
24	Ujjivan Bank	19916	4378.99	939	159.93	25095	13671.25	742	242.83	0	0.00	0	0.00	0	0.00	0	0.00	45011	18050.24	1681	402.76	4	2
25	Jana SFB	524	155.59	57	24.26	1845	852.51	84	44.91	0	0.00	0	0.00	0	0.00	0	0.00	2369	1008.10	141	69.17	6	7
26	SLICE SFB	0	0.00	0	0.00	3	11.10	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	3	11.10	0	0.00	0	0
27	ESAF	3194	621.49	322	41.68	551	335.41	9	1.83	0	0.00	0	0.00	0	0.00	0	0.00	3745	956.90	331	43.51	9	5
	Total PRIVATE Sec bank	**128934**	**27495.74**	**15799**	**2583.83**	**224068**	**144793.86**	**12334**	**4867.54**	**1414**	**6970.29**	**36**	**148.45**	**5**	**55.48**	**0**	**0.00**	**354421**	**179315.37**	**28169**	**7599.82**	**8**	**4**
28	Tripura Gramin Bank	21085	3656.81	7259	1825.37	22266	22551.24	3868	3877.33	1507	7195.44	89	311.94	0	0.00	0	0.00	44858	33403.49	11216	6014.64	25	18
	Total RRB	**21085**	**3656.81**	**7259**	**1825.37**	**22266**	**22551.24**	**3868**	**3877.33**	**1507**	**7195.44**	**89**	**311.94**	**0**	**0.00**	**0**	**0.00**	**44858**	**33403.49**	**11216**	**6014.64**	**25**	**18**
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	50277	11271.25	18896	5384.35	39622	43282.23	9068	10146.97	1961	9813.89	175	741.52	0	0.00	0	0.00	91860	64367.37	28139	16272.84	31	25
	Total Coop. Bank	**50277**	**11271.25**	**18896**	**5384.35**	**39622**	**43282.23**	**9068**	**10146.97**	**1961**	**9813.89**	**175**	**741.52**	**0**	**0.00**	**0**	**0.00**	**91860**	**64367.37**	**28139**	**16272.84**	**31**	**25**
	Grand Total	**209647**	**44791.85**	**46902**	**10798.25**	**316946**	**254556.31**	**35111**	**30316.08**	**10773**	**53905.73**	**858**	**3722.98**	**52**	**538.67**	**0**	**0.00**	**537418**	**353792.56**	**82871**	**44837.31**	**15**	**13**

NPA Position of Banks in Tripura as on 31.12.2025

(Amt. in lacs)

Sl 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	20	49.02	169	675.87	8	39.89	197	764.78	107	237.71	304	1002.49
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	89	138.34	57	17.54	146	155.88	29	11.28	175	167.16
4	Canara Bank	846	444.74	752	1445.67	42	119.97	1640	2010.38	222	278.14	1862	2288.52
5	Central Bank of India	545	186.71	200	376.25	99	19.64	844	582.60	10	2.08	854	584.68
6	Indian Bank	62	39.63	65	92.08	0	0.00	127	131.71	17	78.72	144	210.43
7	Indian Overseas Bank	49	40.75	146	399.70	0	0.00	195	440.45	3	9.76	198	450.21
8	Punjab & Sind Bank	2	6.97	73	46.63	6	7.86	81	61.46	10	0.24	91	61.70
9	Punjab National Bank	15780	7058.73	4943	5038.47	131	158.66	20854	12255.86	1367	733.89	22221	12989.75
10	State Bank of India	19172	13505.82	1514	3212.29	66	250.53	20752	16968.64	2303	2665.81	23055	19634.45
11	UCO Bank	3295	1578.70	2217	2742.78	872	1178.71	6384	5500.19	198	173.68	6582	5673.87
12	Union Bank of India	105	71.01	248	239.86	4	12.35	357	323.22	185	195.41	542	518.63
A	**Sub-Total PUBLIC sec Bank**	**39943**	**23040.23**	**11045**	**15140.79**	**1291**	**1831.10**	**52279**	**40012.12**	**4488**	**4426.13**	**56767**	**44438.25**
13	AXIS BANK	1998	360.21	12	225.23	210	49.97	2220	635.41	482	527.06	2702	1162.47
14	Bandhan Bank	3850	1136.48	4382	1412.86	3623	1374.16	11855	3923.50	7403	3604.64	19258	7528.14
15	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
16	HDFC	988	532.56	21	744.39	59	78.58	1068	1355.53	634	708.48	1702	2064.01
17	ICICI	34	29.81	43	1193.04	3	34.50	80	1257.35	507	3126.03	587	4383.38
18	IDBI BANK	286	485.84	83	240.41	1	0.98	370	727.23	65	135.07	435	862.30
19	IDFC First Bank	8	0.84	0	0.00	0	0.00	8	0.84	250	108.01	258	108.85
20	Indusind Bank	9346	1826.07	348	70.25	37	2.57	9731	1898.89	1564	307.14	11295	2206.03
21	Kotak Mahindra Bank ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
22	South Indian Bank	0	0.00	0	0.00	0	0.00	0	0.00	9	17.88	9	17.88
23	Yes Bank	0	0.00	0	0.00	0	0.00	0	0.00	2	0.51	2	0.51
24	SLICE SFB	11	1.09	518	266.15	269	110.97	798	378.21	3	5.27	801	383.48
25	Ujjivan Bank	983	150.97	334	55.07	388	74.24	1705	280.28	225	38.31	1930	318.59
26	Jana SFB	2575	576.49	120	59.31	23	10.92	2718	646.72	0	0.00	2718	646.72
27	ESAF Small Finance Bank	232	28.78	122	17.55	49	13.05	403	59.38	1	0.49	404	59.87
B	**Sub Total Pvt. Sec Bank**	**20311**	**5129.14**	**5983**	**4284.26**	**4662**	**1749.94**	**30956**	**11163.34**	**11145**	**8578.89**	**42101**	**19742.23**
28	Tripura Gramin Bank	12560	3781.52	11326	9259.31	697	1293.88	24583	14334.71	937	1648.47	25520	15983.18
C	**Sub Total RRB**	**12560**	**3781.52**	**11326**	**9259.31**	**697**	**1293.88**	**24583**	**14334.71**	**937**	**1648.47**	**25520**	**15983.18**
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	4820	4876.61	3491	4034.12	4252	3713.04	12563	12623.77	4748	6966.70	17311	19590.47
D	**Sub-Total Coop. Bank**	**4820**	**4876.61**	**3491**	**4034.12**	**4252**	**3713.04**	**12563**	**12623.77**	**4748**	**6966.70**	**17311**	**19590.47**
	GRAND TOTAL	**77634**	**36827.50**	**31845**	**32718.48**	**10902**	**8587.96**	**120381**	**78133.94**	**21318**	**21620.19**	**141699**	**99754.13**

STATUS OF GOVT. SPONSORED SCHEMES & NPA GENERATED THEREOF																
		PMRY					PMEGP					SWAVALAMBAN				
		A/Cs Outstanding	Outstd. Balance as on 30.09.2025	NPA A/Cs	Amt. Outstd. As on 30.09.2025	NPA %	A/Cs Outstanding	Outstd. Balance as on 30.09.2025	NPA A/Cs	Amt. Outstd. As on 30.09.2025	NPA %	A/Cs Outstanding	Outstd. Balance as on 30.09.2025	NPA A/Cs	Amt. Outstd. As on 30.09.2025	NPA %
1	Bank of Baroda	18	59.56	18	59.56	100	88	275.19	7	21.33	8	9	9.06	0	0.00	0
2	Bank of India	0	0.00	0	0.00	0	323	788.59	28	60.40	8	36	19.37	19	2.58	13
3	Bank of Maharastra	0	0.00	0	0.00	0	9	24.58	3	8.47	34	0	0.00	0	0.00	0
4	Canara Bank	0	0.00	0	0.00	0	228	526.17	98	177.55	34	192	201.93	21	26.37	13
5	Central Bank of India	59	69.58	59	69.58	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	71	148.93	33	65.54	44	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	17	42.81	1	7.12	17
8	Punjab & Sind Bank	8	0.01	8	0.01	100	18	38.53	0	0.00	0	16	26.89	8	14.12	53
9	Punjab National bank	902	711.59	902	711.59	100	1289	3051.89	617	1042.31	34	2059	2603.29	501	869.93	33
10	State Bank of India	229	108.48	184	82.68	76	576	1609.12	236	547.88	34	459	759.82	287	456.72	60
11	UCO Bank	80	87.29	80	87.29	100	598	1473.95	218	347.41	24	1481	1117.96	476	299.52	27
12	Union Bank of Inida	82	101.61	82	101.61	100	53	228.91	15	26.25	11	198	473.59	42	53.42	11
	SCB of PSBs Sub-Total	**1378**	**1138.12**	**1333**	**1112.32**	**98**	**3372**	**8526.12**	**1313**	**2459.28**	**29**	**4535**	**5405.87**	**1390**	**1808.37**	**33**
13	AXIS BANK	0	0.00	0	0.00	0	8	42.11	4	21.14	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	20.08	0	0.00	0	0	0.00	0	0.00	0
16	ICICI	0	0.00	0	0.00	0	0	0.00	0	0.00	#DIV/0!	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**	**34**	**125.31**	**14**	**39.99**	**32**	**32**	**42.63**	**4**	**5.21**	**0**
22	Tripura Gramin Bank	0	0.00	0	0.00	0	2995	5803.55	502	841.92	15	6871	8918.01	1225	1533.92	17
	RRBs Sub-Total	**0**	**0.00**	**0**	**0.00**	**0**	**2995**	**5803.55**	**502**	**841.92**	**15**	**6871**	**8918.01**	**1225**	**1533.92**	**17**
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	6803	6803.48	4252	3400.45	50
	Co-op Sub-Total	**0**	**0.00**	**0**	**0.00**	0	**2906**	**5565.34**	**569**	**2419.69**	**43**	**6803**	**6803.48**	**4252**	**3400.45**	50
	GRAND TOTAL	**1378**	**1138.12**	**1333**	**1112.32**	**98**	**9307**	**20020.32**	**2398**	**5760.88**	**29**	**18241**	**21169.99**	**6871**	**6747.95**	**32**

Bank wise details of PMJDY accounts for the State of Tripura as on 31.12.2025										
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	3266	6318	5056	4528	9584	589.83	552	8504	8633
Bank of India	PSB	14094	912	7503	7503	15006	742.29	1215	12673	14326
Bank of Maharashtra	PSB	686	2493	1456	1723	3179	189.15	212	3147	2975
Canara Bank	PSB	41744	7434	23526	25652	49178	2377.25	7742	34661	46781
Central Bank of India	PSB	5992	235	2495	3732	6227	160.59	339	3207	5967
Indian Bank	PSB	2121	1016	1285	1852	3137	84.52	210	2157	2046
Indian Overseas Bank	PSB	4074	5093	5131	4036	9167	266.06	206	8222	6968
Punjab & Sind Bank	PSB	481	274	299	456	755	17.07	19	492	716
Punjab National Bank	PSB	140614	6911	64942	82583	147525	7884.42	19112	103143	141607
State Bank of India	PSB	198546	12465	105372	105639	211011	11179.20	6076	191810	178086
UCO Bank	PSB	58115	39980	45444	52651	98095	4579.33	8445	25371	94379
Union Bank of India	PSB	10488	3958	7608	6838	14446	678.27	2726	8097	13386
Sub-Total Public Sector Banks		**480221**	**87089**	**270117**	**297193**	**567310**	**28747.97**	**46854**	**401484**	**515870**
Axis Bank Ltd	PVT	19	360	235	144	379	69.02	28	236	276
Federal Bank Ltd	PVT	12	191	132	71	203	16.52	73	18	159
HDFC Bank Ltd	PVT	1382	11501	219	12664	12883	191.72	3189	12883	5911
ICICI Bank Ltd	PVT	178	156	251	83	334	18.91	100	232	197
IDBI Bank Ltd.	PVT	2939	4160	2984	4115	7099	187.54	1341	3900	6063
IndusInd Bank Ltd	PVT	16	1200	1024	192	1216	20.97	23	210	1179
Kotak Mahindra Bank Ltd	PVT	0	229	186	43	229	0.99	142	118	208
South Indian Bank Ltd	PVT	0	324	221	103	324	17.67	121	245	303
Yes Bank Ltd	PVT	67	0	45	22	67	1.39	3	67	64
Sub-Total Pvt Sector Banks		**4613**	**18121**	**5297**	**17437**	**22734**	**524.73**	**5020**	**17909**	**14360**
Tripura Gramin Bank	RRB	517682	19541	214273	322950	537223	36304.22	57191	211379	498097
Sub-Total Regional Rural Banks		**517682**	**19541**	**214273**	**322950**	**537223**	**36304.22**	**57191**	**211379**	**498097**
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		**1022964**	**124751**	**496982**	**650733**	**1147715**	**65576.93**	**109065**	**630772**	**1028327**

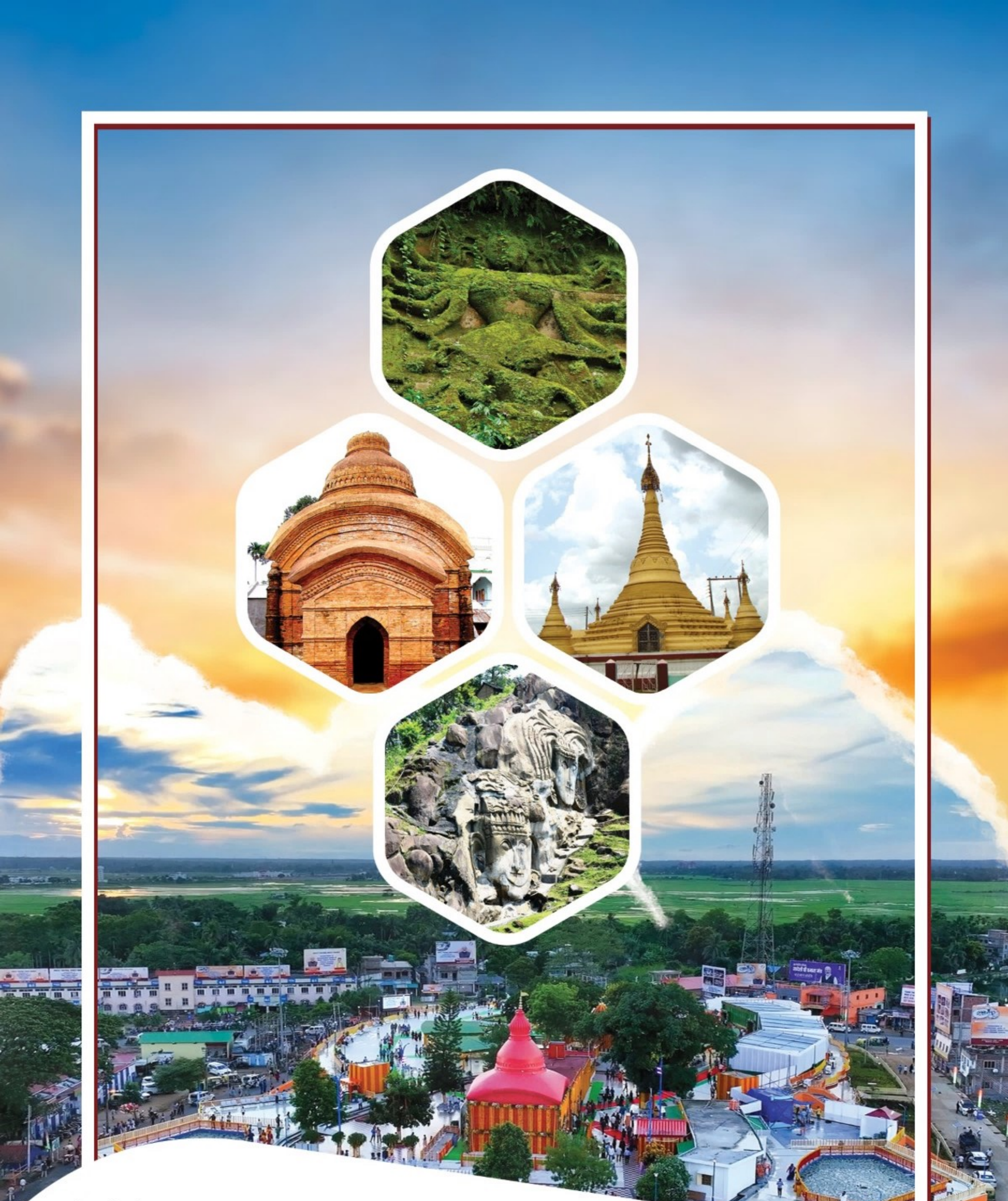
Y

PMSBY & PMJJBY--CLAIM STATUS FY 2025-26 (As on 31.12.2025)									
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	28	25	3	0
10	State Bank of India	3	1	2	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**	**8**	**1**	**7**	**0**	**37**	**31**	**6**	**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	25	15	8	2	187	162	23	2
C	**Sub Total of RRB**	**25**	**15**	**8**	**2**	**187**	**162**	**23**	**2**
27	ACUB	0	0	0	0	0	0	0	0
28	TCARDB	0	0	0	0	0	0	0	0
29	TSCB	2	0	2	0	11	7	4	0
D	**Sub Total of Coop.Banks**	**2**	**0**	**2**	**0**	**11**	**7**	**4**	**0**
	GRAND TOTAL	**35**	**16**	**17**	**2**	**235**	**200**	**33**	**2**

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	616469	307221	213194	34.58	91893	29.91	52539	8.52	15267	4.97
Gomati Total	793539	400538	312986	39.44	135832	33.91	109149	13.75	36226	9.04
Khowai Total	552101	276262	218410	39.56	91835	33.24	67724	12.27	28033	10.15
North Tripura Total	693446	346702	324000	46.72	146112	42.14	106758	15.40	37080	10.70
Sepahijala Total	772730	385764	304873	39.45	130747	33.89	94216	12.19	33481	8.68
South Tripura Total	752270	360184	258834	34.41	95903	26.63	90351	12.01	21264	5.90
Unokoti Total	465727	233877	188303	40.43	84098	35.96	63945	13.73	23543	10.07
West Tripura Total	1944540	970146	1107089	56.93	486103	50.11	511361	26.30	169748	17.50
Tripura State Total	6590822	3280694	2927689	44.42	1262523	38.48	1096043	16.63	364642	11.11

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	149526	24.26	63385	20.63	481368	78.08	243634	79.30	616469	100.00	307221	100.00	6660
Gomati Total	235847	29.72	99129	24.75	587507	74.04	294785	73.60	793539	100.00	400538	100.00	10504
Khowai Total	147291	26.68	69215	25.05	383432	69.45	191420	69.29	552101	100.00	276262	100.00	7440
North Tripura Total	188747	27.22	74553	21.50	491390	70.86	247464	71.38	693446	100.00	346702	100.00	8759
Sepahijala Total	228933	29.63	108843	28.21	529233	68.49	263476	68.30	772730	100.00	385764	100.00	9695
South Tripura Total	179766	23.90	71105	19.74	548878	72.96	264314	73.38	752270	100.00	360184	100.00	7545
Unokoti Total	108288	23.25	51036	21.82	334820	71.89	170791	73.03	465727	100.00	233877	100.00	3167
West Tripura Total	787317	40.49	326448	33.65	1321552	67.96	641865	66.16	1944540	100.00	970146	100.00	33353
Tripura State Total	2025715	30.74	863714	26.33	4678180	70.98	2317749	70.65	6590822	100.00	3280694	100.00	87123

Digital coverage for individuals (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	6805	2481	36.46	3029	44.51	3402	49.99	6805	100.00	266
Gomati Total	12735	4183	32.85	4651	36.52	4256	33.42	12735	100.00	528
Khowai Total	6586	2407	36.55	2666	40.48	3829	58.14	6586	100.00	484
North Tripura Total	9685	4420	45.64	4797	49.53	3741	38.63	9685	100.00	854
Sepahijala Total	9814	3198	32.59	4128	42.06	5425	55.28	9814	100.00	301
South Tripura Total	10170	3796	37.33	4201	41.31	4600	45.23	10170	100.00	444
Unokoti Total	7290	2631	36.09	2473	33.92	3027	41.52	7290	100.00	385
West Tripura Total	48130	25305	52.58	15853	32.94	21637	44.96	48130	100.00	3405
Tripura State Total	111215	48421	43.54	41798	37.58	49917	44.88	111215	100.00	6667



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