राज्य स्तरीय बैंकर्स समिति
STATE LEVEL BANKERS' COMMITTEE

त्रिपुरा TRIPURA

155 वीं त्रैमासिक बैठक, मार्च 2026

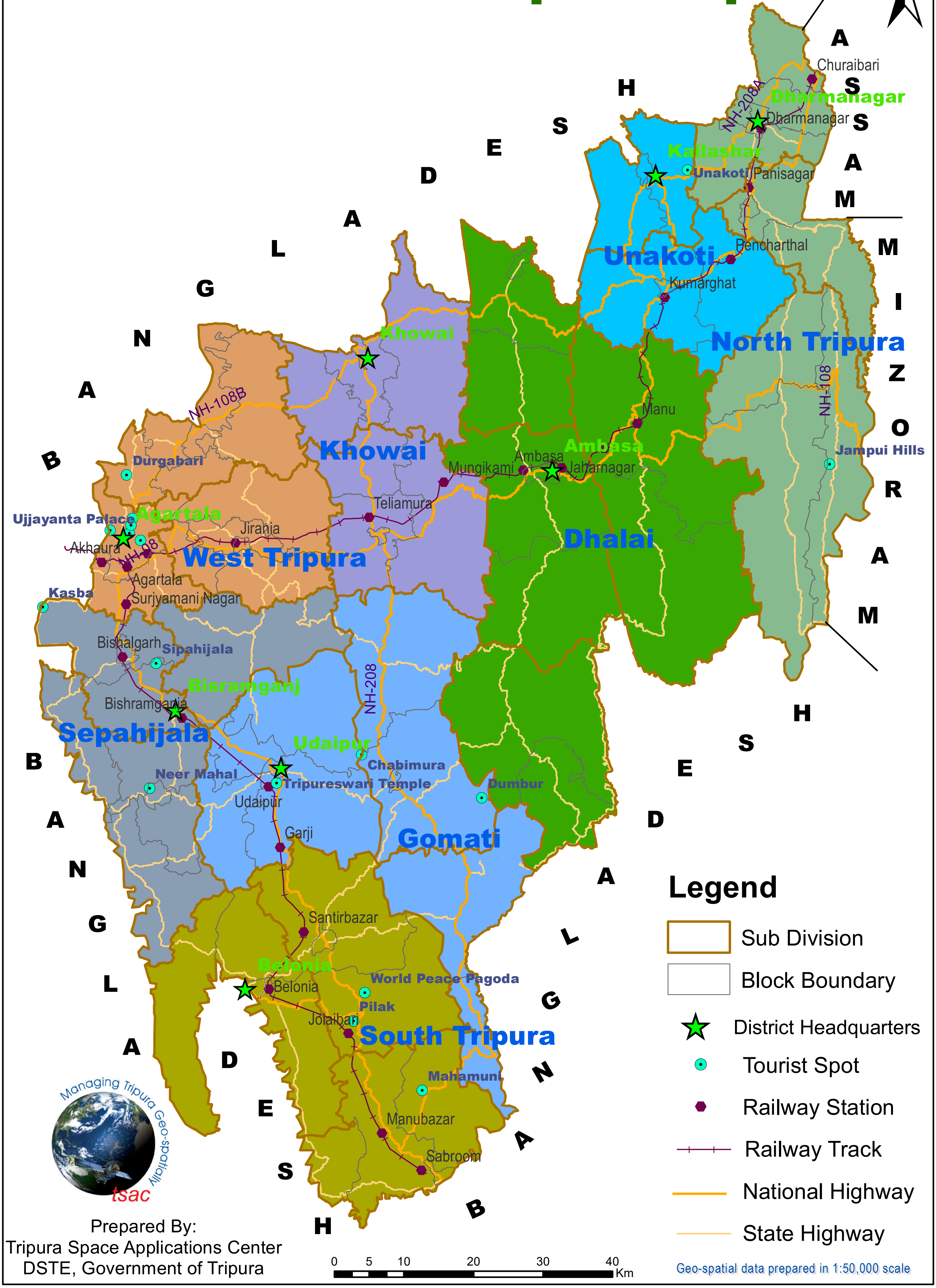
155th Quarterly Meeting, March 2026

कार्यसूची टिप्पण, AGENDA NOTES

पंजाब नैशनल बैंक
...भरोसे का प्रतीक!

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

Administrative Map of Tripura



Agenda Item	Contents	Page No.
	General Information/Network of Bank Branches & Vital Banking Statistics	4
01	**Adoption of Minutes**	11
02	**ATR of SLBC Tripura meeting held on 13.03.2026**	11
03	**Implementation of Annual Credit Plan (ACP)**	13
04	**Review of CD Ratio & Key Banking Parameter in Tripura**	
	Deposit, Advance & CD Ratio for Tripura as on 31.03.2026	14
	Variation of CD ratio of member banks from 31.03.2025 to 31.03.2026	15
	District wise CD ratio	15
	Key highlights of performance of banks during FY 2025-26	16
	Top 10 Banks in terms of Business as on 31.03.2026	16
05	**Issuance of KCC during the Year 2025-26**	17
06	**Progress under AIF**	18
07	**Achievement in SHG Finance in FY 2025-26**	18
	Deendayal Jan Aajeevika Yojana – Shehri (DJAY – S)	19
08	**Government Sponsored Schemes**	
	PMEGP	19
	SWAVALAMBAN	20
	PMFME	20
	PM Vishwakarma	21
	PM SVANidhi	21
09	**Pradhan Mantri Mudra Yojana**	23
10	**Position of NPA in Banks**	23
11	**Financial Inclusion**	
	Pradhan Mantri Jandhan Yojana	24
	Social Security Scheme	25
	Financial Literacy Initiative by Banks	26
	Inclusion of Financial Literacy in School Curriculum	26
	Performance of RSETIs	27
	Review of operation of Business Correspondents (BCs)	28
	Deepening of Digital payment system in the state	28
	Opening of Brick and Mortar Branch in identified villages	
	a) by DFS, Govt of India	29
	b) State authorities	30
	Deployment of ATM in RD Blocks	31
	Deployment of ATM in Khowai & Unakoti District	31
12	**Policy Initiative of the Government**	
	Implementation of CKYC in Banks	32
	E-Kishan Upaj Nidhi (e-KUN) & CGS-NPF	32

	PM Suryaghar Muft Bijli Yojana	32
	KCC in Animal Husbandry, Dairy & Fishery Farmer	33
	NABARD initiative – NABSANRAKSHAN Trust Pvt Ltd CGS-AHIDF, CGS- FIDF CGS- FPO	33
	Lending against Security of property cards issued under SVAMITVA scheme	35
13	**Other Issues:**	
	Discussion of Market Intelligence Issues e.g. Ponzi Scheme/Cyber Frauds etc.	35
	Appropriation of PMAY grant towards NPA accounts of the customer	35
	Startup Related Agenda	36
	Timely Submission of Data by Banks	37
14	**Any other issue with the permission of chair**	
	Proceeding of SLBC Sub Committee on Agriculture, MSME & FI Meeting held on 05.05.2026	38
	Proceeding of SLBC Sub Committee on Digital Ecosystem held on 05.05.2026	43
	Proceeding of SLBC Steering committee meet held on 05.05.2026	44
	Proceeding for 154th SLBC meeting held on 13.03.2026	46

Website: www.slbctripura.pnb.bank.in

Annexures		
BANK-WISE PERFORMANCE UNDER GOVERNMENT SPONSORED SCHEME		
Sl. No.	Particular	Page
01	Bank-Wise & Population Group wise Branch Network and Deposit	A
02	Bank-Wise & Population Group wise Advance and CD ratio	B
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
06	Bank wise performance under Housing Loan	F
07	Bank wise & sector wise Disbursement vis-à-vis Target ACP 2025-26	G
08	Bank wise Target and Achievement in Agriculture under ACP 2025-26	H
09	Bank wise Achievement in sub sector of Allied Activ. against ACP 2025-26	I
10	Achievement of Farm Credit under ACP 2025-26	J
11	Bank wise Target and Achievement in MSME under ACP 2025-26	K
12	Bank wise Target and Achievement in Other Prisec under ACP 2025-26	L
13	Bank wise Credit Deposit Ratio as on 31.03.2026	M
14	Bank wise CD ratio in West Tripura District as on 31.03.2026	N
15	Bank wise CD ratio in Gomati District as on 31.03.2026	N
16	Bank wise CD ratio in South Tripura District as on 31.03.2026	O
17	Bank wise CD ratio in North Tripura District as on 31.03.2026	O
18	Bank wise CD ratio in Unakoti District as on 31.03.2026	O
19	Bank wise CD ratio in Sepahijala District as on 31.03.2026	P
20	Bank wise CD ratio in Khowai District as on 31.03.2026	P
21	Bank wise CD ratio in Dhalai District as on 31.03.2026	P
22	Bank wise Position in issuance of KCC	Q
23	Performance of Banks in Crop Loan & Term Loan to Agriculture	R
24	Bank wise performance under PMEGP scheme	S
25	Bank wise performance under SWAVALAMBAN scheme	T
26	Bank wise performance under Pradhan Mantri Mudra Yojana in FY 2025-26 as on 31.03.2026	U
27	Outstanding position of Pradhan Mantri Mudra Yojana as on 31.03.2026	V
28	NPA Position of Banks in Tripura as on 31.03.2026	W
29	Status of Govt Sponsored Schemes & NPA Position there off	X
30	Bank wise PMJDY accounts for the state of Tripura	Y
31	Bank wise Claim Status of PMJJBY & PMSBY	Z
32	District wise digital coverage for individuals (Saving Accounts)	AA
33	District wise digital coverage for Businesses (Current Accounts)	BB

Basic Information of Tripura state

<table>
<tr><td>

Districts

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:

</td><td>

General Information

- Capital: Agartala
- Area: 10.491 lakh ha
- Population: 36.74 lac*. (Male: 18.74 lac
  - Female: 18.00 lac)
- Literacy ratio: 87.2%* (Male: 91.50% Female: 82.7%)
- **Economy**: Primarily agrarian.
  The Primary Sector (Agriculture) contributes about 64% of total employment in th state and about 23% of the state Domestic Product.
- Net Cropped Area: 2.5 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

</td></tr>
<tr><td>

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

</td><td>

Proposed RSETIs:

SBI RSETI North Tripura at Paniagar

</td></tr>
<tr><td>

Convener of SLBC

</td><td>

Punjab National Bank

</td></tr>
</table>

Network of Bank Branches in Tripura as on 31.03.2026

Population Group	Dec 2024	March 2025	June 2025	Sep 2025	Dec 2025	March 2025
RURAL	294	298	298	302	302	302
% as against total branches	49%	49%	49%	49%	49%	49%
SEMI- URBAN	185	185	186	187	189	190
% as against total branches	30%	30%	30%	30%	31%	31%
URBAN	125	125	125	125	127	126
% as against total branches	21%	21%	21%	21%	20%	20%
TOTAL	**604**	**608**	**609**	**614**	**618**	**618**

District wise distribution of Bank Branch

Name of Bank	Type of Bank	West			Sepahijala			Khowai			Gomati			South			Dhalai			Unakoti			North			Total			GRAND TOTAL
		R	SU	U	R	SU	U	R	SU	U	R	SU	U	R	SU	U	R	SU	U	R	SU	U	R	SU	U	R	SU	U	
Bank of Baroda	Public Sector Bank	0	1	5	0	0	0	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	1	0	1	3	5	9
Bank of India	Public Sector Bank	2	1	3	1	1	0	0	0	0	1	1	0	0	1	0	1	0	0	0	0	0	0	1	0	5	5	3	13
Bank of Maharashtra	Public Sector Bank	0	0	1	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	1	0	1	1	1	3
Canara Bank	Public Sector Bank	2	0	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	Public Sector Bank	2	0	1	0	0	0	0	0	0	0	1	0	0	0	0	0	1	0	0	1	0	0	0	0	2	3	1	6
Indian Bank	Public Sector Bank	0	0	3	0	0	0	1	0	0	0	1	0	0	0	0	1	0	0	0	0	0	0	0	0	2	1	3	6
Indian Overseas Bank	Public Sector Bank	0	0	2	0	0	0	0	1	0	0	1	0	0	0	0	0	0	0	1	0	0	0	0	0	1	2	2	5
Punjab & Sind Bank	Public Sector Bank	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	1	1	3
Punjab National Bank	Public Sector Bank	6	3	15	5	2	0	1	4	0	7	2	0	8	1	0	6	2	0	2	1	0	3	2	0	38	17	15	70
State Bank of India	Public Sector Bank	9	8	19	4	2	0	2	1	0	5	1	0	7	2	0	4	2	0	3	1	0	3	6	0	37	23	19	79
UCO Bank	Public Sector Bank	2	3	6	2	3	0	2	1	0	0	2	0	1	1	0	3	2	0	0	2	0	2	0	0	12	14	6	32
Union Bank of India	Public Sector Bank	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	Pvt Bank	3	0	4	0	2	0	0	1	0	0	1	0	0	2	0	0	0	0	0	1	0	0	1	0	3	8	4	15
Bandhan Bank	Pvt Bank	3	3	4	3	2	0	4	0	0	0	1	0	3	1	0	2	0	0	1	1	0	0	1	0	16	9	4	29
Federal Bank	Pvt Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	1	1	2
HDFC Bank	Pvt Bank	6	2	4	1	0	0	0	2	0	0	1	0	0	3	0	0	1	0	0	0	0	2	1	0	9	10	4	23
ICICI Bank	Pvt Bank	2	0	5	2	0	0	0	2	0	0	1	0	1	1	0	0	1	0	0	2	0	1	1	0	6	8	5	19
IDBI Bank	Pvt Bank	1	0	1	0	0	0	0	0	0	4	1	0	0	1	0	0	0	0	0	0	0	0	1	0	5	3	1	9
IDFC Bank	Pvt Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	1	0	1	2
Indusind Bank	Pvt Bank	1	1	2	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	1	0	1	3	2	6
Kotak Mahindra Bank	Pvt Bank	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	2
SLICE SFB	Pvt Bank	2	0	2	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	2	0	0	0	1	0	5	2	2	9
South Indian Bank	Pvt Bank	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	2
Ujjivan Bank	Pvt Bank	0	0	3	0	1	0	0	1	0	0	1	0	0	0	0	0	0	0	0	1	0	0	1	0	0	5	3	8
Yes Bank	Pvt Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	1	0	1	2
Jana Small Finance Bank	Pvt Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
ESAF Small Finance Bank	Pvt Bank	0	0	0	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	Rural Bank	17	13	10	12	6	0	8	5	0	17	1	0	18	3	0	14	0	0	9	1	0	12	4	0	107	33	10	150
ACUB	Co-Op Bank	0	0	2	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	2	3
TCARDB	Co-Op Bank	0	0	1	0	1	0	0	0	0	0	1	0	0	1	0	0	0	0	0	1	0	0	0	0	0	4	1	5
Tripura State Co-Op Bank	Co-Op Bank	7	0	12	6	1	0	4	1	0	5	2	1	6	3	0	7	3	0	4	2	0	1	2	0	40	14	13	67
Total		65	36	125	38	24	0	24	23	0	42	23	1	46	24	0	40	14	0	22	15	0	25	31	0	302	190	126	618

Bankwise Position of ATMs upto March 2026					
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	6	11
12	UCO Bank	11	12	7	30
A	**Sub Total of Public Sec. Bank**	**116**	**135**	**190**	**441**
13	AXIS BANK	4	10	6	20
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**	**43**	**37**	**105**
28	Tripura Gramin Bank	24	16	3	43
C	**Sub Total of RRB**	**24**	**16**	**3**	**43**
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		**167**	**197**	**233**	**597**

SLBC-TRIPURA

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

Sl.	Parameter	March 2025	Dec 2025	March 2026
1	No. of Branches	608	618	618
2	Total Deposits	45581.93	46401.19	49037.86
3	Total Advances	22644.73	23834.21	24303.27
4	CD Ratio	50	51	50
5	CD Ratio with RIDF & NEDFI	55	57	55
6	C+I: Deposit Ratio	75	73	85
7	Priority Sector Advances (PSA)	12385.13	13651.53	13955.85
8	% of PSA to ANBC	59	62	62
9	Agriculture Advances	4686.75	4793.74	4993.97
10	% of Agri Advances to ANBC	22	22	22
11	MSME Advances	5259.24	5931.37	6006.08
12	Education Loans	159.07	176.31	180.24
13	Housing Loans	3675.41	3894.20	4017.75
14	DRI Advances	3.38	3.38	3.38
15	Advance to Schedules Caste	1869.84	2118.26	2579.01
16	Advance to Scheduled Tribe	3591.02	3992.72	4018.95
17	Advances to Women Entrepreneurs	4557.66	4403.93	4264.63
18	% of Advances to Women Entrepreneurs to ANBC	22	20	19
19	Weaker Section Advances	6866.27	7420.58	7449.60
20	% of Weaker Advances to ANBC	33	34	33
21	Minority Community Advances	1215.71	1385.24	1378.26
22	% of Minority Community Advances to ANBC	5.82	6.27	6.08

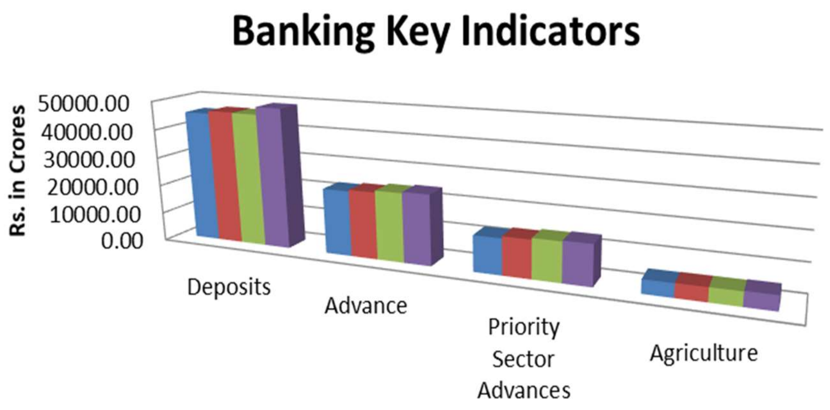
ANBC= Adjusted Net Bank Credit, (ANBC as on Mar – Rs. 22644.73 Crores).

DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN

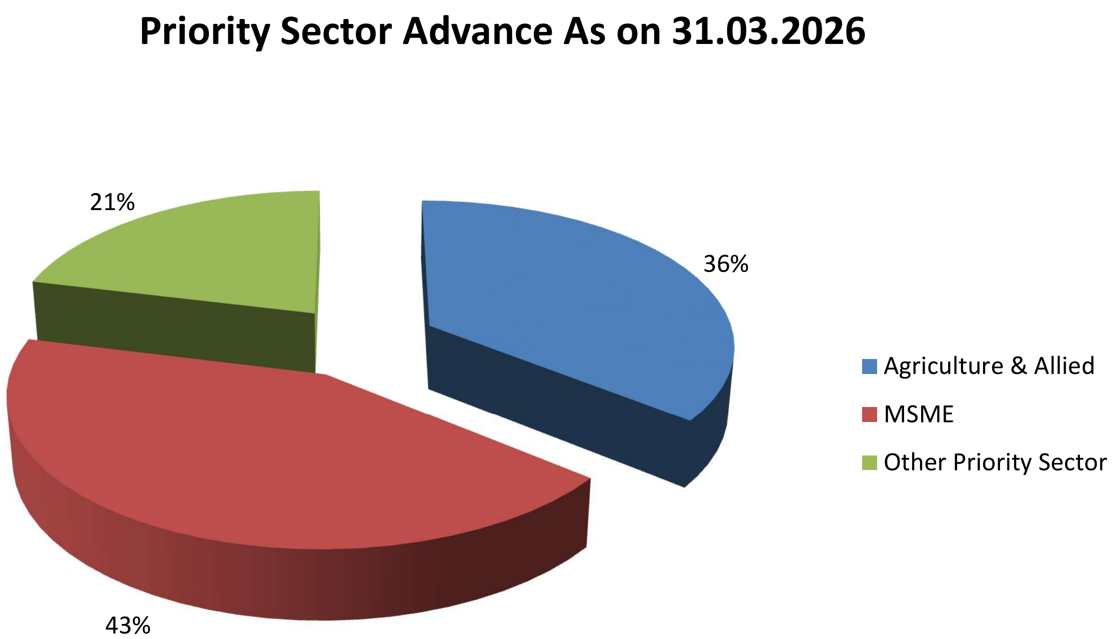
(Amount Rs in crore)

2024-25 As on March 2025				2025-26 As on March 2026			Y-o-Y change
Sector	**Plan**	**Achievement (Apr'24-Mar'25)**	**% to Target**	**Plan**	**Achievement (Apr'25-Mar'26)**	**% to Target**	
Agriculture	3500	2715.43	78	4000	3240.93	81	+3
MSME	4200	3737.21	89	5040	4925.47	98	+9
Other Prisec	1900	1813.80	95	2200	1293.32	59	-36
Total Prisec	**9600**	**8266.44**	**86**	**11240**	**9459.72**	**84**	**-2**
Non-Prisec	4800	4870.83	101	5760	7450.45	129	+28
Grand Total	**14400**	**13137.27**	**91**	**17000**	**16910.16**	**99**	**+8**

Banking Key Indicators for the State of TRIPURA



	Deposits	Advance	Priority Sector Advances	Agriculture
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
31.03.2026	49037.86	24303.27	13955.85	4993.97



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	**2264473.71**			
	Credit Equivalent of Off Balance sheet Exposures (CEOBE) as on the corresponding date of the preceding year				
Number of Accounts in absolute terms and **Amount in Lakhs**					
Sl. No	**Categories**	**Disbursements during the Quarter (April to March)**		**Outstanding at the end of the Quarter as on March 2026**	
		No. of A/cs	**Amount disbursed**	**No. of A/cs**	**Balance O/s**
1	**Priority Sector**	**337761**	**945972.26**	**759962**	**1395585.52**
I	**Agriculture**	**206123**	**324093.22**	**429929**	**499397.02**
(i)	Crop Loans	56628	43841.39	196807	96838.54
(ii)	Investment Credit				
	Out of (ii) above, loans for agriculture implements & machinery				
(iii)	Allied Activities	149495	280251.83	233122	402558.48
(a)	Fisheries	3959	2549.37	49793	42851.35
(b)	Dairying	7256	4336.16	31821	35985.39
(c)	Poultry	11246	11587.63	13537	33993.55
(d)	Animal Husbandry				
(e)	Bee keeping				
(f)	Sericulture				
(g)	Others (including WR & FMS)	127034	261778.67	137971	289728.19
	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**	**77957**	**492547.19**	**210638**	**600608.21**
(i)	**Micro Enterprises**	76779	351674.36	208433	473551.00
(ii)	**Small Enterprises**	973	113076.5	1970	104881.43
(iii)	**Medium Enterprises**	205	27796.33	235	22175.78
(iv)	**Advances to KVI**				
(v)	**Other Finance to MSMEs**				
III	**Export Credit**	0	0.00	0	0.00
IV	**Education**	1597	2705.4	4104	12309.99
V	**Housing**	5191	47705.97	22932	228220.77
VI	**Renewable Energy**	2033	3639.5	2167	3477.42
VII	**Social Infrastructure**	1119	585.95	1483	618.76
VIII	**'Others' category under Priority Sector**	43741	74695.03	88709	50953.35
2	**Loans to Weaker Sections under Priority Sector**				
3	**Non-Priority Sector Loans**	**173873**	**745044.67**	**387794**	**1034741.68**
I	Agriculture	25	82.49	146	369.53
II	MSME (Service)				
(i)	Micro Enterprises (Service)				
(ii)	Small Enterprises (Service)				
(iii)	Medium Enterprises (Service)				
III	Education Loans	105	1468.8	199	5714.61
IV	Housing Loans	3211	49171.75	12692	173554.83
V	Personal Loans under Non-Priority Sector	31250	108229.58	70902	132053.23
VI	Other Non-Priority Sector Loans	139282	586092.05	303855	723049.48
4	**Total Loans**	**511634**	**1691016.93**	**1147756**	**2430327.20**

Agenda item no - 1

ADOPTION OF MINUTES:

The minutes of State Level Bankers' Committee meeting held on **13.03.2026** was circulated to all the members vide convener bank letter no. SLBC/TRP/ Minutes & Advisory/043/2025-26 dated 17.03.2026. 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 13.03.2026			
SI No.	**AGENDA**	**ACTION POINT**	**REMARKS**
1	**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 99.47% of the annual target as on 31.03.2026. All member banks are committed to achieve the ACP Target for FY 2026-27.
2	**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 presently stands at 55%. Total of 19 banks shows negative variation in CD ratio Q-o-Q basis including major decrease shown by major banks TSCB (6%), HDFC (7%), ICICI (12%), AXIS (12%), BOB (4%) and Canara Bank (3%).
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. Pursuant to which Convener Bank PNB has escalated the issue to head offices of these banks, reply of which is still awaited. After that only Bank of Maharastra has sanctioned KCC proposal as on 31.03.2026.
4	**Pending proposal under SHG.**	Bank should continue financing of SHG and also achieve the target	All member banks are committed to financing of SHG proposals.
5	**MSME Financing & Employment Generation Scheme**	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.	Performance under Govt Sponsored Scheme (GSS) as on 31.12.2025 is as follow: - PMEGP – 527 no of cases sanctioned against annual target of 679 and 1471 sponsored cases.

<table>
<tr>
<td></td>
<td></td>
<td>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>Swavalamban – 1330 no of cases sanctioned against 4000 annual target and 3934 sponsored cases.

PM Vishwakarma – 4500 no of cases sanctioned against 12061 cases since inception of the scheme.

PMFME – 139 no of cases sanctioned against annual Target of 70 and 496 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>7188</td><td>6200</td></tr>
<tr><td>2nd</td><td>3351</td><td>2438</td></tr>
<tr><td>3rd</td><td>1073</td><td>860</td></tr>
</table>
</td>
</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>149495 loans are sanctioned under allied sectors amounting to Rs.2802.07 crore. Sector wise figure is:
<table>
<tr><td>Sector</td><td>No</td><td>Amt (in cr)</td></tr>
<tr><td>Dairy</td><td>7256</td><td>43.36</td></tr>
<tr><td>Poultry</td><td>11246</td><td>115.88</td></tr>
<tr><td>Fishery</td><td>3959</td><td>25.49</td></tr>
<tr><td>Others</td><td>127034</td><td>2617.34</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>9 Banks out of 31 banks submitted the data within the timeline however Indus Federal Bank have not submitted the data for Mar’26 Quarter. SLBC report is prepared with Dec’25 figure of Federal Bank.</td>
</tr>
</table>

Agenda item no - 3

IMPLEMENTATION OF ANNUAL CREDIT PLAN (ACP)

All the banks put together disbursed Rs. 16910.16 crores as on 31.03.2026 against Annual Target of Rs. 17000.00 crore which translates into 99% of ACP 2025-26 during the period April'25 to Mar'26. The Achievement under Agriculture sector is 81% whereas MSME and OPS are 98% and 59% of the ACP Targets respectively as on 31.03.2026.

A comparative position of achievement in disbursement under ACP 2025-26 as on 31.03.2026 with the corresponding period of the previous year is as under:

(Amt in Crore)

Sector	2024-25 As on March 2025			2025-26 As on March 2026			Y-o-Y change
	Plan	Achievement (Apr'24-Mar'25)	% to Target	Plan	Achievement (Apr'25-Mar'26)	% to Target	
Agriculture	3500	2715.43	78	4000	3240.93	81	+3
MSME	4200	3737.21	89	5040	4925.47	98	+9
Other Prisec	1900	1813.80	95	2200	1293.32	59	-36
Total Prisec	**9600**	**8266.44**	**86**	**11240**	**9459.72**	**84**	**-2**
Non-Prisec	4800	4870.83	101	5760	7450.45	129	+28
Grand Total	**14400**	**13137.27**	**91**	**17000**	**16910.16**	**99**	**+8**

.

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

Sector	Bank Type	FY 2024-25 (As on March 2025)			FY 2025-26 (As on March 2026)			Amount in Lakhs
		ACP Target	ACP Achievement	Achievement %	ACP Target	ACP Achievement	Achievement %	Y-o-Y Growth %
Agriculture	PSB	60524.00	45186.77	75	70714.00	58608.78	83	30
	Pvt	108665.00	75037.94	69	122521.00	95634.90	78	27
	RRB	104532.00	79371.53	76	119513.00	85243.23	71	7
	Co-Op	76279.00	71946.41	94	87252.00	84606.31	97	18
MSME	PSB	229841.00	203440.67	89	274566.00	264832.12	96	30
	Pvt	95494.00	116798.91	122	126123.00	146965.28	117	26
	RRB	68258.00	29187.16	43	71613.00	51611.55	72	77
	Co-Op	26407.00	24294.42	92	31698.00	29138.24	92	20
Other Priority Sector	PSB	28220.00	13939.70	49	18789.00	27477.16	146	97
	Pvt	12914.00	46821.06	363	50153.00	24751.84	49	-47
	RRB	136882.00	108413.02	79	136000.00	62318.48	46	-43
	Co-Op	11426.00	12206.67	102	15058.00	14784.37	98	21
Total Priority Sector	PSB	318585.00	262567.14	82	364069.00	350918.06	96	34
	Pvt	217073.00	238657.91	110	298797.00	267352.02	89	12
	RRB	309672.00	216971.71	70	327126.00	199173.26	61	-8
	Co-Op	114670.00	108447.50	95	134008.00	128528.92	96	19
Non-Priority Sector	PSB	270882.00	251595.95	93	280993.00	413967.15	147	65
	Pvt	173804.00	194610.94	112	248757.00	223849.89	90	15
	RRB	19714.00	25814.70	131	27580.00	86235.12	313	234
	Co-Op	15600.00	15061.21	97	18670.00	20992.51	112	39
Grand Total	PSB	589467.00	514163.09	87	645062.00	764885.21	119	49
	Pvt	390877.00	433268.85	111	547554.00	491201.91	90	13
	RRB	329386.00	242786.41	74	354706.00	285408.38	80	18
	Co-Op	130270.00	123508.71	95	152678.00	149521.43	98	21

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. 16910.16 Crore was disbursed during the period April'25 to Mar'26, thereby achieving 99 % of the Annual Target.
- Out of 31 Banks operating in the state, 13 banks have achieve ACP Target 2025-26 (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. 9459.27 crore during the period April'25 to Mar'26 and achievement index was 84% whereas the achievement in last year was 86 % and in absolute terms banks altogether disbursed Rs. 8266.44 crores during the corresponding period of FY 2024-25.
- During the FY 2025-26 Banks altogether disbursed Rs.3240.48 crore to Agriculture Sector against the target of Rs.4000 crores and achieved 81% of the target. Achievement in Agriculture Sector for Public Sector Banks, Private Sector Banks, RRB & Co-operative is 83%, 78%, 71% and 97% respectively.
- Under the MSME sector Banks together disbursed Rs. 4925.47 crore during the period April'25 to March'26 of FY 2025-26 as against the target of Rs.5040.00 crores thereby achieving 98% of the annual target whereas in corresponding period of the last financial year 2024-25 it was 89%.
- In Other Priority Sector Bank together disbursed Rs. 1293.32 crore during the period April'25 to March'26 of FY 2025-26 as against the target of Rs. 2200 Crores thereby achieving 59% of the annual target.
- 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 is 55% as on 31.03.2026. For calculation of CD Ratio of the State as on 31.03.2026, the RBI guidelines is followed which is furnished below:

(Amt. in crore)

Total Deposit (A)	49037.86
Total Advance utilized in the State (B)	24303.28
RIDF Support & NEDFI Exposure in the state (C)	2809.74
Total Advance to be reckoned (D = B+C)	27113.02
CD Ratio { (D / A) *100 }	**55%**

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 (31.03.2025 to 31.03.2026)

SL No.	Bank's Name	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	CD Ratio as on 31.03.2026
1	Bank of Baroda	54	59	58	62	58
2	Bank of India	67	62	59	60	65
3	Bank of Maharastra	195	145	180	180	163
4	Canara Bank	43	49	46	50	47
5	Central Bank Of India	31	32	35	36	38
6	Indian Bank	30	30	27	28	28
7	Indian Overseas	32	49	45	43	40
8	Punjab & Sind Bank	28	29	34	39	37
9	Punjab National Bank	36	36	37	37	36
10	State Bank of India	46	45	45	47	47
11	UCO Bank	40	41	43	41	40
12	Union Bank of India	30	33	33	33	33
13	Axis Bank	39	38	38	50	38
14	Bandhan Bank	103	99	95	93	93
15	Federal Bank	60	48	48	29	29
16	HDFC Bank	55	63	57	60	52
17	ICICI Bank	98	103	112	107	94
18	IDBI Bank	26	29	25	28	46
19	IDFC First Bank	23	23	23	21	59
20	IndusInd	709	742	781	781	566
21	Kotak Mahindra	5	5	4	5	0
22	South Indian Bank	30	30	30	29	29
23	Ujjivan Bank	92	102	111	92	86
24	Yes Bank	11	17	23	22	21
25	NESFB	20	18	20	13	12
26	Jana Small Finance Bank	77	167	166	140	58
27	ESAF Small Finance Bank	279	263	237	237	277
28	Tripura Gramin Bank	40	41	41	43	42
29	ACUB	24	27	28	31	31
30	TSCB	69	71	69	72	66

District wise CD ratio: -

District	C D Ratio						
	Mar 2025	June 2025	Sept 2025	Dec 2025	Mar 2026	Q-o-Q change	Y-o-Y change
North Tripura	63	63	60	71	64	-7	+1
Unakoti	69	71	69	75	68	-7	-1
South Tripura	60	66	58	63	60	-3	0
Gomati	70	66	68	74	70	-4	0
West Tripura	39	40	40	40	39	-1	0
Sepahijala	59	58	59	67	63	-4	+4
Khowai	62	62	60	69	62	-7	0
Dhalai	98	99	92	91	95	+4	-3

KEY HIGHLIGHTS OF PERFORMANCE OF BANKS DURING FY 2025-26

1. Total Bank branches in the state increased from 608 as on 31.03.2025 to 618 as on 31.12.2025.

2. Total deposit shown a growth of 8 % Y-o-Y and 6 % Q-o-Q basis whereas Advance shown a growth of 7 % Y-o-Y and 2 % Q-o-Q.

3. Priority sector Advance increased by 13 % Y-o-Y and 2 % Q-o-Q basis thereby achieving 62% (to ANBC) Priority Sector Advance as on 31.03.2026.

4. In case of Agriculture credit, it was increased to Rs.4993.97 crore as on 31.03.2026 from 4686.75 crores as on 31.03.2025 registering a growth of 7 Y-o-Y%.

5. Advance to MSMEs it was increased to Rs.6006.08 crore as on 31.03.2026 from 5259.24 crores as on 31.03.2025 registering a growth of 14 Y-o-Y%.

6. Housing Loan & Education Loan portfolio also increased by Rs.342 crores and Rs. 21 crores registering a Y-o-Y growth of 9% & 13% respectively as on 31.03.2026.

7. Advance to SC community increased from Rs. 1869.84 crores as on 31.03.2025 to Rs.2579.01 crores as on 31.03.2026 registering a Y-o-Y growth of 38% whereas advances to ST community increased from Rs. 3591.02 crores as on 31.03.2025 to Rs. 4018.95 crores as on 31.03.2026 with Y-o-Y growth of 12%

TOP 10 BANKS IN TERMS OF BUSINESS AS ON 31.03.2026

(in decreasing order)

Amt in Lakhs

TOP 10 BANKS IN TERMS OF BUSINESS AS ON 31.03.2026					
					(Amt. In lac)
SL No.	Bank's Name	No of Brs	Total Deposit	Total Advance	Total Business
1	State Bank of India	79	1380876.01	642706.87	2023582.88
2	Tripura Gramin Bank	150	1087990.85	452229.31	1540220.16
3	Punjab National Bank	70	645234.67	231825.02	877059.69
4	TSCB	67	418383.13	276396.4	694779.53
5	Bandhan Bank	29	180745.68	168548.1	349293.78
6	HDFC Bank	23	168534.07	88451.82	256985.89
7	UCO Bank	32	177196.55	71262.37	248458.92
8	Canara Bank	22	118616.29	56323.71	174940.00
9	ICICI Bank	19	87893.53	82768.48	170662.01
10	Union Bank of India	13	115401.5	37578.78	152980.28

Agenda item no - 5

Issuance of KCC during the year 2025-26

All Banks together sanctioned 56628 KCC amounting to Rs 438.41 Crores during FY 2025-26 as on 31.03.2026 thereby achieving 81 % 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-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
March-2026	2025-26	70191	56628	43841.39	81

Bank wise performance in KCC as on 31.03.2026

Amt. in lakhs

Sl.No.	BANKS	Target	Total KCCs Sanctioned		Fresh KCCs Sanctioned	
		No.	No.	Amt.	No.	Amt.
1	Bank of Baroda	341	196	316.99	30	52.27
2	Bank of India	851	2501	4558.50	582	748.34
3	Bank of Maharastra	47	3	5.79	0	0.00
4	Canara Bank	2872	690	990.16	230	391.98
5	Central Bank of India	1794	690	1607.62	58	51.96
6	Indian Bank	21	56	45.11	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	5755	5304.96	3246	1589.48
10	State Bank of India	15947	14693	13946.71	5090	3506.61
11	UCO Bank	1895	1068	2107.06	362	412.86
12	Union Bank of India	965	709	1274.88	311	269.35
13	Axis Bank	1081	163	156.12	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	246	653.98	239	597.53
17	ICICI	2054	0	0.00	0	0.00
18	IDBI Bank	812	139	91.06	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	27623	10961.08	14720	5913.29
29	ACUB	48	0	0.00	0	0.00
30	TSCB	3772	1764	1340.66	476	288.94
	TOTAL	**70191**	**56628**	**43841.39**	**25642**	**14255.95**

Following Banks have not sanctioned a single KCC during the period 01.04.2025 to 31.03.2026:

ESAF SFB	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

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

Agenda item no - 6

Progress under Agriculture Infrastructure Fund (AIF)

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

The progress of implementation of AIF in the state as on 31.03.2026 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**

Agenda item no - 7

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 17964 accounts (achievement of 85.34%) with corresponding disbursement amount of Rs. 579.73 crores (achievement of 96.62%) as on 31.03.2026 :

NATIONAL RURAL LIVELIHOODS MISSSION BANK LINKAGE FY 2025-26 as on 31.03.2026							
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 (%)
2	BANK OF INDIA	400	940.00	728	2725.89	182.00	289.99
4	CANARA BANK	340	510.00	481	886.69	141.47	173.86
5	CENTRAL BANK OF INDIA	130	180.00	193	412.61	148.46	229.23
6	INDIAN BANK	0	0.00	28	70.08	#DIV/0!	#DIV/0!
7	INDIAN OVERSEAS BANK	0	0.00	53	135.24	#DIV/0!	#DIV/0!
8	PUNJAB AND SIND BANK	0	0.00	24	70.93	#DIV/0!	#DIV/0!
9	PUNJAB NATIONAL BANK	2870	14900.00	3194	7719.73	111.29	51.81
10	STATE BANK OF INDIA	670	1060.00	601	1860.47	89.70	175.52
11	UCO BANK	690	860.00	964	3061.49	139.71	355.99
12	UNION BANK OF INDIA	120	210.00	44	194.75	36.67	92.74
	Public Sector Bank	**5220**	**18660.00**	**6310**	**17137.88**	**120.88**	**91.84**
13	TRIPURA GRAMIN BANK	10850	35000.00	8924	32012.37	82.25	91.46
	Regional Rural Bank	**10850**	**35000.00**	**8924**	**32012.37**	**82.25**	**91.46**
14	HDFC BANK LTD	40	100.00	95	383.72	237.50	383.72
15	IDBI BANK LTD	20	30.00	37	82.54	185.00	275.13
	Private Sector Bank	**60**	**130.00**	**132**	**466.26**	**220.00**	**358.66**
16	TRIPURA CO-OP APEX BANK LTD	4870	6210.00	2598	8356.7	53.35	134.57
	Coperative Bank	**4870**	**6210.00**	**2598**	**8356.70**	**53.35**	**134.57**
	Grand Total	**21000**	**60000.00**	**17964**	**57973.21**	**85.54**	**96.62**

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 31.03.2026 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 Rs.)	Applications Sanctioned	Disbursed	Disbursed Amount (in Rs.)	Returned	Pending
1	Tripura Gramin Bank	5	5	₹ 760,000.00	0	0	0	0	5
	Total	5	5	**₹ 760,000**	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.)	Applications Sanctioned	Disbursed	Disbursed Amount (in Rs.)	Returned	Pending
1	BANK OF BARODA	4	4	₹ 635,000	0	0	₹ 0	0	4
2	BANK OF INDIA	1	1	₹ 500,000	0	0	₹ 0	2(defaulter)	1
3	CANARA BANK	2	2	₹ 680,000	0	0	₹ 0	2(defaulter)	0
4	INDIAN OVERSEAS BANK	1	1	₹ 50,000	0	0	₹ 0	1 (defaulter)	0
5	PUNJAB NATIONAL BANK	17	17	₹ 2,305,000	3	3	₹ 150,000	2(defaulter)	15
6	STATE BANK OF INDIA	9	9	₹ 835,000	0	0	₹ 0	0	9
7	Tripura Gramin Bank	10	10	₹ 740,000	4	4	₹ 200,000	1	6
8	Tripura State Co-operative Bank Limited	1	1	₹ 50,000	1	1	₹ 50,000	0	0
9	UNION BANK OF INDIA	4	4	₹ 540,000	3	3	₹ 150,000	0	1
	Total	49	49	**₹ 6,335,000**	11	11	**₹ 550,000**	8	36

Agenda item no - 8

GOVERNMENT SPONSORED SCHEMES (GSS)

a) PMEGP

For the FY 2025-26, 1471 PMEGP cases were sponsored to the bank branches against out of which 527 cases were sanctioned amounting to Rs. 4399.43 lakhs as on 31.03.2026. 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
As on 31.03.2025	2024-25	937	1910	725	5286.26	865	5153.55
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
As on 31.03.2026	2025-26	679	1471	527	4399.43	717	4288.23

b) SWAVALAMBAN

For the FY 2025-26, 3934 cases have been sponsored to the bank branches against the target of 4000 cases, out of which 1330 cases were sanctioned amounting to Rs. 4989.73 lakhs as on 31.03.2026.

(Amt in Lakh)

Scheme	Prog. Year	Target	Spon.	Sanctioned		Disbursed***	
		No	No	No	Amt	No	Amt
As on 31.03.2025	2024-25	4000	4293	1310	5208.70	177	827.25
As on 31.12.2025	2025-26	4000	3175	860	3294.26	251	776.43
As on 31.03.2026	2025-26	4000	3934	1330	4989.73	630	1962.89

c) PM PMFME

For the FY 2025-26, 496 cases have been sponsored to the bank branches, out of which 139 cases were sanctioned as on 31.03.2026:

PMFME Position for FY 2025-26 as on March 2026

S.No.	Bank Name	Target	Total Applications	Loan Sanctioned	Sanctioned But Not Able To Disburse	Loan Under Process	Loan Rejected
1	BANK OF BARODA	2	3	0	0	2	1
2	BANK OF INDIA	3	17	0	0	12	5
3	CANARA BANK	4	13	2	0	1	10
4	CENTRAL BANK OF INDIA	1	2	1	0	0	1
5	INDIAN BANK	0	4	2	0	1	1
6	INDIAN OVERSEAS BANK	1	0	0	0	0	0
7	PUNJAB AND SIND BANK	0	1	0	0	1	0
8	PUNJAB NATIONAL BANK	10	112	41	0	15	56
9	STATE BANK OF INDIA	14	114	23	0	27	64
10	UCO BANK	5	39	17	0	2	20
11	UNION BANK OF INDIA	2	9	3	0	3	3
Sub- Total for Public Sector Banks		**42**	**314**	**89**	**0**	**64**	**161**
12	AXIS BANK	1	0	0	0	0	0
13	BANDHAN BANK	1	2	0	0	2	0
14	HDFC Bank	1	1	0	0	1	0
15	ICICI BANK	1	3	1	0	2	0
16	IDBI BANK	1	8	2	0	3	3
17	IDFC First Bank	0	0	0	0	0	0
18	UJJIVAN SFB	0	2	0	0	2	0
Sub- Total for Private Sector Banks		**5**	**16**	**3**	**0**	**10**	**3**
19	TRIPURA GRAMIN BANK	18	133	43	0	10	80
Sub- Total for Regional Rural Banks		**18**	**133**	**43**	**0**	**10**	**80**
20	TRIPURA STATE CO-OPERATIVE BANK	5	33	4	0	27	2
Sub- Total for Co-Operative Banks		**5**	**33**	**4**	**0**	**27**	**2**
Grand Total		**70**	**496**	**139**	**0**	**111**	**246**

d) PM VISHWAKARMA

In case of PM Vishwakarma Banks together sanctioned 4500 applications under the scheme against 120614 applications as on 31.03.2026.

BANK WISE PERFORMANCE UNDER PM VISHWAKARMA AS ON 31.03.2026

PM Vishwakarma as on 31.03.2026											
								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 / Change in City	OTHER REASON Borrower Changed Profession/Not Complying with Scheme Guideline/Purpose of Loan not same as proposed utilization
BANK OF BARODA	Public Sector Bank	123	119.00	39	7	39	77	12	35	7	23
BANK OF INDIA	Public Sector Bank	202	193.20	79	19	72	104	19	27	24	34
BANK OF MAHARASHTRA	Public Sector Bank	2	2.00	0	0	0	2	2	0	0	0
CANARA BANK	Public Sector Bank	248	243.50	72	6	70	170	37	31	17	85
CENTRAL BANK OF INDIA	Public Sector Bank	60	55.70	22	7	18	31	5	14	5	7
INDIAN BANK	Public Sector Bank	40	40.00	24	0	22	16	6	3	4	3
INDIAN OVERSEAS BANK	Public Sector Bank	85	80.50	39	0	39	46	5	13	11	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	1940	1912.60	800	22	783	1118	144	366	339	269
STATE BANK OF INDIA	Public Sector Bank	2460	2369.40	794	40	776	1626	81	344	653	548
UCO BANK	Public Sector Bank	673	657.60	402	19	228	252	15	26	77	134
UNION BANK OF INDIA	Public Sector Bank	87	83.80	40	1	29	46	8	23	4	11
Total of Public Sector Bank		**5921**	**5758.30**	**2311**	**121**	**2076**	**3489**	**334**	**883**	**1141**	**1131**
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	5	0	19	4	10	0	5
ICICI BANK LTD	Pvt Sector Bank	10	9.00	1	0	1	9	0	6	2	1
IDBI BANK LTD	Pvt Sector Bank	19	18.50	3	1	3	15	1	2	7	5
FEDERAL BANK	Pvt Sector Bank	1	1.00	0	0	0	1	0	0	1	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	1	0	0	0	0	0	0
Total of Pvt Sector Bank		**81**	**77.90**	**8**	**22**	**8**	**51**	**5**	**19**	**12**	**15**
TRIPURA GRAMIN BANK	Regional Rural Bank	5298	5140.27	2016	33	1771	3249	252	1251	1055	691
Total of Regional Rural Bank		**5298**	**5140.27**	**2016**	**33**	**1771**	**3249**	**252**	**1251**	**1055**	**691**
TRIPURA STATE CO-OP.BANK LTD.	Co-Operative Bank	761	747.25	165	466	127	130	4	54	49	23
Total of Co-Operative Bank		**761**	**747.25**	**165**	**466**	**127**	**130**	**4**	**54**	**49**	**23**
Grand Total		**12061**	**11723.72**	**4500**	**642**	**3982**	**6919**	**595**	**2207**	**2257**	**1860**

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.

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 23.04.2026 since inception is appended below:

PMSVANidhi Position as on 23.04.2026

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	2	0	0	13	2	0	16
5	Bank of India	115	53	9	97	28	7	97	27	7	5	9	1	73	10	0	63
6	Bank of Maharastra	15	15	3	12	7	3	12	6	3	1	0	0	11	3	0	7
7	Canara	153	88	31	131	63	25	131	61	25	8	16	4	105	38	0	98
8	Central Bank of India	93	59	24	84	40	20	81	38	17	6	16	2	66	24	0	44
9	HDFC	95	14	2	49	7	2	49	6	2	46	7	0	42	6	0	28
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	3	4	1	0	9	3	0	11
12	Indian Bank	36	31	6	32	21	5	32	14	4	3	0	0	30	7	0	20
13	Indian Oversease Bank	25	16	9	24	16	9	24	16	9	0	0	0	21	13	0	19
14	Punjab National Bank	1171	665	215	1095	479	187	1082	467	181	57	126	11	768	230	3	546
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	1967	1144	337	1811	806	239	1800	796	227	118	229	72	1205	364	33	1194
17	Tripura Gramin Bank	2050	825	297	1848	670	252	1789	622	216	112	77	16	848	317	3	636
18	TSCBL	619	118	23	316	55	12	297	50	11	42	0	0	112	25	1	83
19	UCO Bank	669	263	99	576	210	88	572	203	85	78	44	5	311	103	0	289
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	59	26	6	6	2	1	41	13	0	33
	Total	**7188**	**3351**	**1073**	**6200**	**2438**	**860**	**6091**	**2342**	**796**	**496**	**528**	**112**	**3681**	**1158**	**40**	**3110**

Agenda item no - 9

Pradhan Mantri Mudra Yojana (PMMY)

All Financial Institutions have made an achievement of Rs. 2822.91 Crores sanction in 275426 number of accounts for the period April 2025 – Mar 2026

.

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	Disburse ment Amt	No Of A/Cs	Sanction Amt	Disburse ment Amt	No Of A/Cs	Sanction Amt	Disburse ment Amt	No Of A/Cs	Sanction Amt	Disburse ment Amt
Public Sector Banks																
	Total	4815	15.85	15.36	9282	211.66	205.89	3296	266.33	262.24	95	9.03	8.51	17488	493.84	492.00
Private Sector Commercial Banks																
	Total	52890	212.34	212.34	112395	1349.76	1349.20	581	39.77	38.73	10	1.35	1.35	165876	1603.24	1601.63
Regional Rural Banks																
	Total	4204	17.14	17.05	7495	157.62	150.68	805	64.84	62.26	0	0.00	0.00	12504	239.60	229.99
Small Finance Banks																
	Total	8181	31.90	31.90	16592	133.24	133.24	2	0.18	0.18	0	0.00	0.00	24775	165.32	165.32
Co-Operative Banks																
	Total	840	14.03	14.03	152	1.85	1.85	14	0.68	0.68	0	0.00	0.00	1006	16.56	16.56
NBFC-Micro Finance Institutions																
	Total NBFC-MFI	38221	178.40	178.40	15469	120.42	120.42	71	5.53	5.53	16	2.17	2.17	53777	304.35	306.52
	Grand Total including NBFC-MFI	109151	469.66	469.08	161385	1974.55	1961.28	4769	377.33	369.62	121	12.55	12.03	275426	2822.91	2812.02

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

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 121 loans under the category amounting to Rs.12.55 crore as on 31.03.2026.

Agenda item no - 10

Position of NPA in Banks as on 31.03.2026

Amt in Crores

Year	Gross Advance	Gross NPA	
	Amount	Amount	% to Gross NPA
Dec 2024	22103	1048.73	4.74
March 2024	20874	1092.83	5.23
June 2025	22666	1002.57	4.42
Sept 2025	23170	1008.30	4.35
Dec 2025	23834	997.54	4.19
March 2026	24038	1346.82	5.60

Percentage of gross NPA as against gross advance increased marginally from 5.23% as on 31.03.2025 to 5.60% as on 31.03.2026.

The sector wise NPA position as on 31.03.2025 vis-à-vis 31.03.2026 is given here under:

Amt in Crores

Sector	March 2025			March 2026		
	Outstanding	**NPA**	**%**	**Outstanding**	**NPA**	**%**
Agriculture & allied	4686.75	404.41	8.63	4993.97	541.43	10.84
MSME	5259.24	369.52	7.02	6006.08	322.64	5.37
Other Prisec	2439.14	107.51	4.41	2955.80	86.95	2.94
TOTAL PRISEC	**12385.13**	**881.45**	**7.12**	**13955.85**	**951.02**	**6.81**

Position of NPA in Key Schemes as on 31.03.2026:

Amt in Crores

Sector	March 2025			March 2026		
	Outstanding	**NPA**	**%**	**Outstanding**	**NPA**	**%**
KCC	955.67	225.26	24	968.38	250.81	26
PMEGP	212.74	56.79	27	209.88	64.36	31
SWALAMBAN	246.37	69.75	28	196.66	54.72	28
PM Mudra Yojana	3524.42	374.91	11	3776.14	486.24	13

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 31.03.2026 for the State of Tripura is furnished below:

Sl. No.	Parameter	As on 31.03.2025	As on 31.03.2026	Y-o-Y change
1	Total Accounts	1116524	1155222	↑
1a	Rural Accounts	889546 (79.67%)	1029667 (89.13%)	↑
1b	Urban Accounts	226978 (20.32%)	125555 (10.87%)	↓
2	Deposit (Rs/crore)	Rs. 640.16	Rs. 716.28	↑
3	Average deposit per account	Rs. 5733.51	Rs. 6200.44	↑
4	Aadhaar Seeded	992872 (88.93%)	1022950 (97.21%)	↑
5	Zero balance A/cs	134947 (12.09%)	105507 (9.13%)	↓
6	RuPay card issued	583772 (52.28%)	640544 (55.45%)	↑

The detailed Bank wise status is given in Annexure.

Social Security Schemes:

Performance of 3 Social Security Schemes viz. Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana (APY) as on 31.03.2026 is furnished below:

Social Security Schemes

		Total enrolments in FY 25-26 as on March 2026			Outstanding as on March 2026		
S.No.	Banks	PMSBY	PMJJBY	APY	PMSBY	PMJJBY	APY
1	Bank of Baroda	1134	280	153	12778	3230	1902
2	Bank of India	3495	827	588	45833	9969	5690
3	Bank of Maharastra	1273	325	123	2967	804	436
4	Canara Bank	5092	2350	2012	51227	20492	12062
5	Central Bank Of India	1918	656	386	12238	4908	3368
6	Indian Bank	1510	823	286	39685	3156	1091
7	Indian Overseas	1564	1197	562	10030	5800	3828
8	Punjab & Sind Bank	802	169	150	3926	1082	708
9	Punjab National Bank	22001	9448	3907	270409	58899	26387
10	State Bank of India	39679	23344	3823	390783	176131	36213
11	UCO Bank	13735	7113	3921	63519	29426	18079
12	Union Bank	742	270	186	13724	5862	2522
	Total PUBLIC sec Bank	**92945**	**46802**	**16097**	**917119**	**319759**	**112286**
13	Axis Bank	3251	1875	344	2308	840	3475
14	Bandhan Bank	0	0	10385	0	0	13346
15	Federal Bank	146	26	73	323	87	188
16	HDFC Bank	3380	987	899	11264	2220	2918
17	ICICI Bank	0	3	0	3447	662	113
18	IDBI Bank	3020	1576	1061	10290	4523	3827
19	IDFC First Bank	519	92	41	2927	210	41
20	IndusInd	733	590	47	1043	606	225
21	Kotak Mahindra	75	3	15	222	68	48
22	South Indian Bank	497	133	75	858	252	327
23	Ujjivan Bank	0	0	364	0	0	577
24	Yes Bank	287	0	2	310	4	5
25	ESAF SFB	0	0	39	0	0	122
	Total PRIVATE Sec bank	**11908**	**5285**	**13345**	**32992**	**9472**	**25212**
26	Tripura Gramin Bank	82424	68714	27931	606822	331178	206752
	Total RRB	**82424**	**68714**	**27931**	**606822**	**331178**	**206752**
27	ACUB	0	0	0	0	0	0
28	TCARDB	0	0	0	0	0	0
29	TSCB	4936	3267	153	49784	18740	986
	Total Coop. Bank	**4936**	**3267**	**153**	**49784**	**18740**	**986**
	Grand Total	**192213**	**124068**	**57526**	**1606717**	**679149**	**345236**

Progress of member banks in Social Security Scheme from 01.04.2025 to 31.03.2026 including claim settlement status under these scheme is given in annexure.

PMSBY & PMJJBY--CLAIM STATUS FY 2025-26 (As on 31.03.2026)									
Sl.	Bank	PMSBY				PMJJBY			
		Claims Made	Claims Settled	Under Process	Rejected	Claims Made	Claims Settled	Under Process	Rejected
A	Sub Total of Public Sec. Bank	11	1	10	0	49	43	6	0
B	Sub Total of Pvt. Sec. Bank	0	0	0	0	0	0	0	0
C	Sub Total of RRB	32	20	10	2	267	243	22	2
D	Sub Total of Coop.Banks	2	1	1	0	28	27	1	0
GRAND TOTAL		45	22	21	2	344	313	29	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 31.03.2026)									
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	45	768	58	975
2	Tripura	Dhalai	R-Seti, Ambassa	PNB	19301	24	680	35	1037
3	Tripura	Sepahijala	R-Seti, Sepahijala	TGB	33801	18	408	23	578
4	Tripura	West Tripura	Rudset Institute	Canara Bank	19101	69	1323	69	1323
5	Tripura	Unakoti	R-Seti, Kumarghat	SBI	35601	159	3807	159	3807
6	Tripura	Gomati	LDM(Gomati)	PNB	33902	24	1067	60	2801
7	Tripura	Dhalai	LDM(Dhalai)	PNB	19302	0	0	0	0
8	Tripura	Unakoti	LDM(Unakoti)	PNB	35602	25	1067	69	2584
9	Tripura	West Tripura	LDM(West)	PNB	19102	20	988	19	1370
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	10	262	6	131
Total						431	11666	535	15875

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 March'26 of FY 2025-26 is given below:

APRIL 2025 to MARCH 2026 FY 2025-26										
SL NO	RSETI DISTRICT	Name of RSETI	BANK	TARGET 2025-26	TARGET UPTO MARCH 2026	CANDIDATE TRAINED TILL 31.03.2026	% OF ACHIEVEMENT	SETTLED TILL 31.03.2026	CANDIDATE FINANCE BY BANK	PENDING CLAIMS FROM GOVERNMENT (in Lakh)
1	GOMATI	RSETI Udaipur,Gomati	PNB	850	850	878	103.29	704	463	49.84
2	DHALAI	RSETI Ambassa ,Dhalai	PNB	810	810	731	90.25	591	368	50.48
3	SEPAHIJALA	RSETI SEPAHIJALA, Sepahijala	TGB	600	600	621	103.5	389	342	37.04
4	WEST TRIPURA	RUDSETI, AGARTALA West Tripura	Canara Bank	600	600	650	108.33	498	327	35.51
5	UNAKOTI	RSETI Kumarghat, Unakoti	SBI	630	63	647	102.7	527	333	24.09

Review of operation of Business Correspondents (BCs)

Position as on 31.03.2026

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 that Slice SFB (earstwhile North East SFB) has a branch in the mentioned location. Vide mail dated 21.04.2026, Slice SFB has updated the branch details in the Jandhan Darshak portal.
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. As per communication from TGB, one USB is present in Ashrambadi and they have applied for license to RBI for opening a full fledged branch at the location.
7	Union Bank of India	South Tripura	Baraiya Village Code : 272264	Tender floated for premises for the second time. As only received one bid previously.
8	Indian Bank	North Tripura	Gachirampara Village Code 272727	Bank is yet to update the status
9	Canara Bank	North Tripura	Damcherra RF Village Code 272665	Bank is yet to update the status

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 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. Premises finalised and will be operational by 31.05.2026.
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** floated tender for premises for the second time.

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 is operational.
02	North Tripura	Kalacherra	PNB	ATM is operational.
03	Unakoti	Chandipur	PNB	ATM will be operational by 31.05.2026
04	West Tripura	Bamutia	PNB	ATM is operational.
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 FY 2025-26 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 31.03.2026 is appended below:

PM Surya Ghar as on 31.03.2026

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	51	0	51	20	0	13	26	5
2	Bank of India	45	0	45	21	9	17	16	8
3	Bank of Maharashtra	12	0	12	5	2	2	7	0
4	Canara Bank	106	0	106	56	12	47	43	7
5	Central Bank of India	21	0	21	10	0	0	9	2
6	Indian Bank	25	0	25	13	6	8	12	0
7	Indian Overseas Bank	12	1	13	6	0	3	7	0
8	Punjab National Bank	761	11	772	429	1	293	292	50
9	Punjab & Sind Bank	6	0	6	1	0	1	5	0
10	State Bank of India	1,778	0	1,778	1,063	900	1,001	595	118
11	UCO Bank	148	0	148	63	4	15	48	37
12	Union Bank of India	59	0	59	22	1	13	24	13
13	IDBI Bank	7	0	7	2	0	0	2	3
14	Tripura Gramin Bank	1,125	29	1,154	715	5	405	397	42
15	Tripura State Co-Op	6	10	16	0	0	0	4	12
	GRAND TOTAL	**4162**	**51**	**4213**	**2426**	**940**	**1818**	**1487**	**297**

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 31.03.2026 is given as under:

Animal Husbandry Report of 31/03/2026								
Bank Name	Cummulative No of Applications Received	Cummulative No of Applications Accepted	Cummulative No of Applications Sanctioned	Cummulative - Already having KCC with Some other Bank	Cummulative - Applicant in default NPA	Cummulative - Appplicant (i) not tracable (ii) Unwilling to avail (iii) Unaware about the submission of application	Cummulative -Any Other Reason	Pendency more than 15 days
Bank of Baroda	12	12	11	0	0	0	1	0
Bank of India	35	35	22	5	6	0	2	0
Canara Bank	29	29	12	0	1	3	13	0
Central Bank of India	16	16	2	0	0	1	13	0
Cooperative Bank	174	174	85	0	33	0	56	0
Indian Bank	1	1	1	0	0	0	0	0
Punjab & Sind Bank	4	4	4	0	0	0	0	0
Punjab National Bank	733	733	434	0	245	5	49	0
State Bank of India	142	142	62	0	40	8	32	0
UCO Bank	48	48	23	0	19	1	5	0
Union Bank of India	5	5	1	0	4	0	0	0
Grand Total	**1199**	**1199**	**657**	**5**	**348**	**18**	**171**	**0**

Fisheries Report of 31/03/2026								
Bank Name	Cummulative No of Applications Received	Cummulative No of Applications Accepted	Cummulative No of Applications Sanctioned	Cummulative - Already having KCC with Some other Bank	Cummulative - Applicant in default NPA	Cummulative - Appplicant (i) not tracable (ii) Unwilling to avail (iii) Unaware about the submission of application	Cummulative -Any Other Reason	Pendency more than 15 days
Bank of Baroda	3	3	3	0	0	0	0	0
Bank of India	13	13	11	0	0	0	2	0
Canara Bank	47	47	29	0	9	2	7	0
Central Bank of India	7	7	2	0	5	0	0	0
Cooperative Bank	345	345	155	0	130	1	59	0
IDBI Bank Ltd.	22	22	2	0	0	0	20	0
Indian Bank	5	5	1	0	4	0	0	0
Indian Overseas Bank	7	7	2	0	2	1	2	0
Punjab & Sind Bank	2	2	2	0	0	0	0	0
Punjab National Bank	1062	1062	608	4	270	8	172	0
State Bank of India	233	233	109	1	58	16	49	0
UCO Bank	75	75	24	0	15	3	33	0
Union Bank of India	15	15	8	0	0	0	7	0
Grand Total	**1836**	**1836**	**956**	**5**	**493**	**31**	**351**	**0**

*Source- Jansuraksha portal

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.

17(44)/DIT/IT/2023-Part(3) 1/1335875/2026

Tel/ Fax: 0381 – 235 5751
e-mail: itdept-tr@nic.in

GOVERNMENT OF TRIPURA

DIRECTORATE OF INFORMATION TECHNOLOGY

ITI Road, Indranagar, Agartala – 799 006

To
The Convener/Coordinator
State Level Bankers' Committee (SLBC)
Tripura
slbctripura@pnb.co.in or chagartala@pnb.co.in

Subject: Inclusion of Startup-related Agenda in forthcoming State Level Bankers' Committee (SLBC) Meetings.

Sir,

The State Government has launched Sector-Agnostic Tripura Start-up Policy, on 24 January 2025, aims to promote innovation and entrepreneurship covering diverse sectors such as IT, biotechnology, renewable energy, food processing, handicrafts, manufacturing, and allied activities.

Since its launch, 144 start-ups/entities have applied for registration, of which 118 applications have been approved. So far, 59 start-ups have been recognized and 20 start-ups have been approved under Proof of Concept (PoC). Financial assistance provided under the policy includes ₹1.14 crore as Tri-Seed Fund, ₹33.86 lakh as operational cost support, and ₹1.25 crore as PoC support to eligible start-ups.

Strengthening access to institutional finance is critical for the growth and sustainability of startups in the State. In this regard, focused deliberations at the SLBC level would help facilitate improved credit linkage under various schemes such as CGSS, MUDRA, CGTMSE, PMEGP, and other relevant financial products, besides ensuring timely processing of loan applications and addressing credit-related challenges faced by startups.

In view of the above, I would request you to kindly include Startup financing and credit facilitation as one of the agenda in the forthcoming SLBC meeting, to enable better coordination between banks, financial institutions, and the State Government in promoting entrepreneurship and innovation across Tripura

Yours faithfully,

(Jeya Ragul Geshan B, IFS)
Director, IT
Govt. of Tripura

Copy to: -

1. PS/PA to the Chief Secretary, Govt. for Tripura for kind information of the Chief Secretary, Govt. of Tripura.
2. PS/PA to the Secretary, IT, Govt. for Tripura for kind information of the Secretary, IT, Govt. of Tripura.
3. PS/PA to the Secretary, Finance Dept., Govt. for Tripura for kind information of the Secretary, Finance Dept., Govt. of Tripura.
4. The Project Lead, SPARK Team, for information and necessary action.

Timely submission of data by banks

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

All Banks were requested to submit data within 15.07.2026 for compilation of Agenda Notes for 156th SLBC Meeting for March 2025 quarter.

The date of submission by the concerned member banks for 155th SLBC is tabulated below :

Sl.	Bank	Date of Submission
1	Punjab National Bank	08.04.2026
2	Bank of India	09.04.2026
3	Tripura Gramin Bank	10.04.2026
4	AXIS BANK	10.04.2026
5	Bank of Maharashtra	10.04.2026
6	Kotak Mahindra Bank	11.04.2026
7	Union Bank of India	13.04.2026
8	HDFC Bank	15.04.2026
9	Ujjivan Bank	15.04.2026
10	YES Bank	16.04.2026
11	South Indian Bank	16.04.2026
12	IDFC First Bank	16.04.2026
13	Bank of Baroda	16.04.2026
14	ESAF Bank	17.04.2026
15	Jana Small Finance Bank	17.04.2026
16	Bandhan Bank	18.04.2026
17	Canara Bank	18.04.2026
18	State Bank of India	18.04.2026
19	UCO Bank	18.04.2026
20	SLICE SFB	19.04.2026
21	Central Bank of India	20.04.2026
22	ICICI Bank	20.04.2026
23	Indian Bank	20.04.2026
24	ACUB	20.04.2026
25	Indian Overseas Bank	22.04.2026
26	IndusInd Bank	22.04.2026
27	Tripura State Co-Operative Bank	23.04.2026
28	Punjab & Sind Bank	23.04.2026
29	IDBI BANK	24.04.2026
30	Federal 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 -799 002
/ e-mail : slbctripura@pnb.co.in /chagartala@pnb.co.in

Ref: PNB/SLBC Tripura/Minutes& Advisory/07/2026-27 Date: 06.05.2026

Proceedings of the Meetings of SLBC Tripura Sub – Committee Agriculture, MSME & Financial Inclusion, held on 5th May, 2026 at the Conference Hall of PNB, Circle Office, Agartala.

The SLBC Tripura Sub – Committee on Agriculture, MSME & Financial Inclusion was held on 5th May 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 Diganta Kumar Das, DGM NABARD; Shri Anup Kr Saha General Manager, Tripura Gramin Bank; Shri Sanjeev Roy, Zonal Manager, UCO Bank & 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 FY 2025-26. Subsequently, Shri Ashis Toppo, 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 18.02.2026.
2. The house expressed its concern over the achievement in ACP Agriculture (which is 81%) specially in Crop Loan subsector in FY 2025-26 which is 68% of allocated target whereas it was 101% in corresponding period of previous financial year. Disbursement also has decreased in absolute terms from 452.43 Crores to 438.41 Crores.
3. House observed that 01 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 March'26. Convenor, SLBC Tripura informed the house they have taken up the matter with head offices of 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. After that only Bank of Maharashtra has sanctioned KCC proposal as on 31.03.2026.
4. Credit flow to allied activities in Agriculture is Rs. 2802.06 crore which can be further improved leveraging the vast potential available in the state specially in Dairy, Fishery & Poultry. For effective monitoring under other term loans category, the house suggested

PUNJAB NATIONAL BANK Circle Office, Agartala SLBC Tripura पंजाब नैशनल बैंक मंडल कार्यालय, अगरतला

SLBC to obtain other term loan details from member banks under Credit to Allied Activity in Agriculture.

5. House observed that data pertaining to KCC in ARDD & Fisheries are not provided separately for Tripura Gramin Bank in Jansuraksha Portal. Hence the house advised to SLBC desk to collect data manually from Tripura Gramin Bank and incorporate the same in report henceforth if it is not available in Jansuraksha Portal.
6. The House suggested to SLBC desk to collect rejection reasons in Any other reason category under KCC in ARDD Dairy & Fisheries in case to case basis for effective monitoring.
7. Agriculture deptt raised concern about the rejection of Proposal in AIF scheme. The house suggested to SLBC desk to collect rejection reasons from the member banks and incorporate the same henceforth. The house advised the member banks to disburse the AIF loans which are sanctioned but not disbursed at the earliest.
8. TRLM representative applauded the support received from the member banks in financing to SHG thereby achieving 96.62 % of ACP and requested to continue their support.
9. The house opinioned for timely uploading of SHG data in portal by TRLM.
10. The house raised concern regarding the progress of under DJAY-S Scheme. Representatives from member Banks informed the house that bank are unable to sanction the loans under DJAY-S scheme since product code has not been developed by the respective banks. The house advised the member banks to take up the matter with respective Head office to formulate the product code and start the sanctioning of loans under DJAY-S.
11. House expressed its pleasure over the achievement in MSME ACP for 2025-26 which is 98% 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.
12. The issue raised by member banks regarding opening bank branch is placed before the house and decision/resolution/suggestion emanated from discussion is appended below: -

a) by DFS, GOI identified location GOI

Allocated Bank	District	Village Name	Reply from Bank
Axis Bank	Dhalai	Manu Chhailengta R.F.(Part) VillageCode :272487	Representative from Axis Bank informed the house that Building has been identified and branch to be opened by the end of Sep'2026.
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	Govt building is identified for the branch however allocation of same to the bank is awaited from district/bloc administration. HDFC bank has written letter to DM, North Tripura

PUNJAB NATIONAL BANK Circle Office, Agartala SLBC Tripura मंडल कार्यालय, अगरतला पंजाब नैशनल बैंक

			and Principal Officer, TTAADC regarding this issue.
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 issues in opening of bank branch at the location. BOB has written a letter to DM, Dhalai regarding this issue.
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 floated tender for premises for the second time as only one bid received previously.
Indian Bank	North Tripura	Gachirampara Village Code :272727	Survey completed by Indian Bank but no suitable building available in the location.
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	TGB informed the house that they have already deployed BC and request to drop the proposal. The chairman of house, GM RBI, Agartala requested to reconsider opening of full-fledge branch.
Tripura State Co-op Bank	Dhalai	Manu	Karamcharra	2710	Tripura state Co-operative Bank reported that the branch has been opened.
Punjab National Bank	Unakoti	Kumarghat	Fatikroy	2891	PNB has informed the house that bank has obtained HO approval. Premise has been finalized and branch will be operational by 30.06.2026.

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, hence written letter to District Administration for their support.
Union Bank of India	Dhalai	Raishyabari	Raishyabari	3215	Representative informed the house that they have floated the tender second time as only one bid received previously.

13. The House observed that progress of installation of ATMs in Khowai and Unakoti District is slow and needs to expedited by concerned bank. Out of 23 target only 2 Atm have been opened in Khowai District and out of 20 only 1 Atm has been opened in Unakoti District.
14. PNB has informed the house that 3 ATMs in RD Block are now operational and 1 in Chandipur is in process of setting up of ATM. PNB has requested for dispensation from RBI for location-Chawmanu, Poangbari, Belbari and Rajnagar for installation of ATM on ground that Cash Management Agency is not keen in providing services in those location and distance from nearest PNB branch is also a major hindrance in cash loading. 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.
15. House took strong exception to the fact that Federal Bank has not submitted data for March quarter due to which agenda is prepared with previous quarter data of Federal Bank. Federal bank did not attend the meeting as well. House advised Convener to take up this matter with their Head office.
16. The house expressed concern about the fact that in-spite of escalating the matter by Convener SLBC Tripura to the Head office of 13 respective banks for Nil KCC sanctions, only 1 bank has sanction fresh KCC. Other 12 Bank have not sanctioned a single KCC in FY-2025-26 and reply for their respective head office is still awaited. The Chairman of the house, GM, RBI advised the SLBC desk to take up the matter with the respected Head Office of Banks.

The meeting ended with vote of thanks to all participants.

(Rituraj Krishna)
DGM & 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 5th May 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 Anup Kr. Saha	GM, Tripura Gramin Bank
5	Shri Tapas Bhowmik	Manager, Deptt of Industries & Commerce, GoT
6	Dr. Debasis Bhowmik	Asstt. Director, Deptt of Agriculture, GoT
7	Shri Sanjeev Roy	Zonal Manager, UCO Bank, Agartala
8	Shri Tapas Kr. Basak	Dev. Officer, Deptt of Institutional Finance, GoT
9	Shri Sanjeev Kumar Thakur	AGM, SLBC Tripura, Punjab National Bank
10	Shri Ashis Toppo	Chief Manager, SLBC Tripura, Punjab National Bank
11	Shri Vijay Kumar	Chief Manager, Bank of Baroda, Agartala
12	Shri Kalpita Behera	Manager, RBI RO Agartala
13	Shri Palash Bhowmik	State Co-ordinator, SBI,
14	Shri Deepraj Roy	Manager, SLBC Tripura, Punjab National Bank
15	Shri Suman Saha	AUP, HDFC Bank
16	Shri Shashi Bala Bhartiya	Chief Manager, Canara Bank
17	Shri Nabarun Chakraborty	SM, Axis Bank
18	Shri Biswanath Mazumder	Sr. Manager, TSCB Ltd
19	Shri Ritesh Ranjan Sinha	Chief Manager, IOB
20	Shri Ajay Bhowmik	Chief Manager, Union Bank
21	Shri Sunny Halder	Asst. Manager, Indian Bank
22	Smt. Soma Majumder	SF, Fisheries
23	Shri Chandan Pachari	Consultant, DIT
24	Shri Sagar Kumar	Consultant, DIT

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

पंजाब नैशनल बैंक ...भरोसे का प्रतीक ! punjab national bank ...the name you can BANK upon !

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

...the name you can BANK upon

Ref: SLBC/Tripura/Minutes & advisory/10/2026-27 **Date: 06.05.2026**

Proceedings of the Meetings of SLBC sub committee on Deepening of Digital Ecosystem for the state of Tripura held on 5th May 2026 at Conference Hall, PNB, Circle office Agartala

The SLBC subcommittee on Deepening of Digital Ecosystem for the state of Tripura was held on 5th May 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 Diganta Kumar Das, DGM NABARD; Shri Anup Kr Saha General Manager, Tripura Gramin Bank; Shri Sanjeev Roy, Zonal Manager, UCO Bank and Dr. Debashish Bhowmik, Asstt Director, Deptt of Agriculture, GoT.

The present status of digital payment in the state was presented to the house by Shri Ashis Toppo, 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

पंजाब नैशनल बैंक ...भरोसे का प्रतीक ! punjab national bank ...the name you can BANK upon !

...the name you can BANK upon
002

पंजाब नैशनल बैंक
punjab national bank
राज्य स्तरीय बैंकर्स समिति, त्रिपुरा
State Level Bankers' Committee, Tripura
□□□□□ □□□, □□□□□□ -799

Akhaura Road, Agartala -799 002
□-□□□/ e-mail : slbctripura@pnb.co.in
/chagartala@pnb.co.in

Ref: SLBC/Tripura/Minutes & advisory/08/2026-27 **Date: 06.05.2026**

Proceedings of the Meetings of SLBC Steering Committee for the state of Tripura held on 5th May 2026 at the Conference Hall of Punjab National Bank, Circle Office Agartala

The SLBC Steering Committee meeting for the state of Tripura was held on 5th May 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 Diganta Kumar Das, DGM NABARD; Shri Anup Kr Saha General Manager, Tripura Gramin Bank; Shri Sanjeev Roy, Zonal Manager, UCO Bank and Dr. Debashish Bhowmik, Asstt Director, Deptt of Agriculture, GoT.

The draft agenda for 155th SLBC meeting of Tripura was presented to the house by Shri Ashis Toppo, Chief Manager SLBC Tripura. After discussions held at length among the House members, the following agenda points were identified for discussion in upcoming 155th SLBC meeting of Tripura State.

Agenda Item	Contents
01	**Adoption of Minutes**
02	**ATR of SLBC Tripura meeting held on 13.03.2026**
03	**Implementation of Annual Credit Plan (ACP)**
04	**Review of CD Ratio & Key Banking Parameter in Tripura**
	Deposit, Advance & CD Ratio for Tripura as on 31.03.2026
	Variation of CD ratio of member banks from 31.03.2025 to 31.03.2026
	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 31.03.2026
05	**Issuance of KCC during the Year 2025-26**
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

PUNJAB NATIONAL BANK Circle Office, Agartala SLBC Tripura मंडल कार्यालय, अगरतला पंजाब नैशनल बैंक

	SWAVALAMBAN
	PMFME
	PM Vishwakarma
	PM SVANidhi
09	**Pradhan Mantri Mudra Yojana**
10	**Position of NPA in Banks**
11	**Financial Inclusion**
	Pradhan Mantri Jandhan Yojana
	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
	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
	Startup Related Agenda
	Timely Submission of Data by Banks
14	**Any other issue with the permission of chair**
	Proceeding for 154th SLBC meeting held on 13.03.2026

The meeting ended with vote of thanks to all participants.

(Rituraj Krishna)
Convenor, SLBC Tripura

PUNJAB NATIONAL BANK Circle Office, Agartala SLBC Tripura

पंजाब नैशनल बैंक ...भरोसे का प्रतीक !
punjab national bank ...the name you can BANK upon !

पंजाब नैशनल बैंक
punjab national bank
राज्य स्तरीय बैंकर्स समिति, त्रिपुरा
State Level Bankers' Committee, Tripu
...the name you can BANK upon!
अखौरा रोड, अगरतला -799 002
Akhaura Road, Agartala -799 002
ई-मेल/ e-mail : slbctripura@pnb.co.in /chagartala@pnb.co.in

Ref No: SLBC/TRP/Minutes & Advisory/043 /2025-26 **Date: 17.03.2026**

Proceedings of the 154th SLBC Tripura meeting held on 13.03.2026 at Agartala

The 154th meeting of SLBC Tripura was held on 13.03.2026 at New Secretariat, Agartala to review the progress in various banking parameter in the state during the first nine months 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 Abhishek Singh, IAS, Secretary, Department of Rural Development & Power, Govt of Tripura; Shri P.K. Chakraborty, IAS, Secretary to Hon'ble Chief Minister, Tripura State; Shri Milind Ramteke, Secretary, Deptt of Urban Development & Revenue, govt of Tripura; Ms. Rakhi Biswas, Special Secretary, Deptt of Finance (Institutional Finance) 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 Debasish Gangopadhyay, ZM PNB ZO Guwahati; Shri Rituraj Krishna, DGM & Convenor, SLBC Tripura; Senior Officers of State Government & State Heads of Various Banks operating in the State of Tripura.

Detail list of participants is annexed.

At the outset, Shri Kausik Chattopadhyay, General Manager, PNB HO welcomed all the dignitaries and highlighted the achievement of banking system in the State and appreciated the role of banks in over-all performance of banks as on 31.12.2025. The key highlight of his welcome speech are –

- Total Deposit of Scheduled Commercial Banks, RRBs & Co-Op Banks in Tripura has increased to Rs. 46,401 crores as at Dec'25 from Rs. 43,118 crores as at Dec'24, thus achieving **Y-o-Y growth of 8%.**

- Total Advance during the review period has increased to Rs. 23,834 crores as at Dec'25 from Rs. 22,103 crores as at Dec'24 registering a **Y-o-Y growth of 8%.**

- The banks in the state of Tripura have achieved 72% of ACP 2025-26 for the period April 2025 – Dec 2025. The achievement under Agriculture, MSME segment and Other Priority Sector was 58%, 79% and 45% respectively during this period.

- The overall disbursement in Agriculture sector up to Dec'25 quarter in the current fiscal year is Rs. 2324 Crores translating into 58% of Annual Agriculture ACP whereas ACP achievement in the corresponding period of last financial year is Rs.1994 Crore. Thus Agriculture sector witnessed increased disbursement of 17% over corresponding period of previous Financial Year.

पंजाब नैशनल बैंक
punjab national bank
राज्य स्तरीय बैंकर्स समिति, त्रिपुरा
State Level Bankers' Committee, Tripu
...the name you can BANK upon!
अखौरा रोड, अगरतला -799 002
Akhaura Road, Agartala -799 002
ई-मेल/ e-mail : slbctripura@pnb.co.in /chagartala@pnb.co.in

- The disbursement in MSME sector during the period April to Dec of the financial year 2025-26 stood at Rs.3975 crore translating into 79% of Annual MSME ACP of Rs.5040 whereas achievement in the corresponding period of last financial year 2024-25 is ₹2939. Thus MSME sector witnessed 35% increased credit flow to the sector.

- The disbursement in Other Priority Sector during the period April to Dec of the financial year 2025-26 stood at Rs.985 crore translating into 45% of Annual Other Prisec ACP of Rs.2200 whereas achievement in the corresponding period of last financial year is Rs.1398 crores. The decrease in the outflow to other priority sector is reported by private banks and RRB.

- Overall CD Ratio of the state is at 57% as on 31.12.2025.

- The disbursement under Mudra scheme during April'25 to Dec'25 of FY 2025-26 stands at Rs. 1951 Crores whereas disbursement in the corresponding period of Last FY 2024-25 stand at Rs 1460 Crores thereby achieving 33% increase Y-o-Y.

- 50345 KCC accounts (72% of the annual target of 70191 nos.) amounting to Rs. 345 Crores have been disbursed in FY 2025-26 as on Dec 2025 whereas 35896 no of KCC amounting to Rs. 320 crore disbursed in corresponding period of last Financial Year 2024-25. 11 Private Sector Bank & 02 Public Sector Bank did not sanction a single KCC during the period 01st April 2025 to 31st Dec 2025. From the desk of Convenor, SLBC Tripura letters have been issued to Head offices of these banks, however we are yet to receive any response from their end. The same may be reviewed by the house.

- Under the SHG front, Banks altogether have achieved 96% of annual target by disbursing ₹578 crores against the annual target of ₹600 crores.

- In PMFME, Banks altogether have surpassed our annual Target by sanctioning 102 applications against annual Target of 70.

- Under PMEGP, 1025 cases were sponsored to the bank branches against annual Target of 679, out of which 299 cases were sanctioned as on 31.12.2025 for FY 2025-26. However, if we take in account the spill over cases of last financial year than disbursement during the period April'25 to Dec'25 is 27 crores in 462 accounts.

- Percentage of gross NPA as against gross advance decreased from 4.74% as on 31.12.2024 to 4.19 % as on 31.12.2025 and in absolute terms amount decreased from Rs. 1049 crores as on Dec 2024 to Rs. 998 crores as on Dec 2025. The State has recorded high percentage of NPA in KCC & Govt sponsored schemes which is 24% or more.

- Even after conclusion of 04-month intensive saturation campaign, Banks are continuing with their effort for saturation. 138575 no of customers have been enrolled under PMSBY whereas 81776 customers are enrolled in PMJJBY and 34862 were enrolled under APY during this Financial Year 2026-27.

- As on Dec'25 reKYC has been done in 78440 accounts out of 89375 accounts for which reKYC need to be done as per the report submitted by member banks.

- As on 31.12.2025, under the campaign "Aapki Poonji, Aapka Adhikar" 2394 accounts have been identified and deposit of ₹6.26 crore has been returned to rightful owner by banks all together.

Shri Kiran Gitte, IAS, Secretary, Deptt of Industries & commerce, Govt of Tripura informed about the various initiative taken for the economic development of the state-

- State Govt has signed a number of MOUs/agreement for investment in the state and banks should seize upon the opportunity of credit demand wherever exist in these projects.

- Govt has launched "Women Entrepreneur Policy" on 12.03.2026 for greater goods and banks should extend their helping hand by way of credit to prospective women entrepreneurs. He further informed that deptt is in process of identifying 2400 model entrepreneur for their further grooming.

(Action: All Banks)

Shri Abhishek Singh, IAS, Secretary, Deptt of Rural Development & Power, Govt of Tripura taking part in the discussion highlighted following points-

- Banks have supported well in SHG credit linkage especially Tripura Gramin Bank (TGB) which has been recognized nationally. Banks to continue the support for dinancing under SHG model as well as individual.

- Banks to market roof top solar financing schemes to their home loan borrowers to improve performance under PM Suryghar and reduce/minimize pendency in already made applications under the schemes.

(Action: All Banks)

Shri Pradip Kumar Chakraborty, Secretary to Hon'ble Chief Secretary, Govt of Tripura emphasized upon the need for better awareness of the Govt Sponsored Schemes in the mass and review of Govt Sponsored Schemes in District Level Committees.

(Action: All Banks/LDMs)

Shri Milind Ramteke, Secretary, Deptt of Urban Development & Revenue, Govt of Tripura advised banks quick disposal of PM SVANidhi loan applications.

PUNJAB NATIONAL BANK Circle Office, Agartala SLBC Tripura

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

...the name you can BANK upon!

(Action: All Banks)

Dr. Neeraj Kr. Chachal, IFS, Deptt of Animal Resource Development Deptt, Govt of Tripura shows his concern on the performance of banks in sanctioning proposals under ARDD sector i.e. high rate of rejection and high pending proposals especially in Dhalai & Khowai district. He applauded the performance of PNB in NLM (National Livestock Mission)'s Proposals.

(Action: All Banks)

Shri T.K. Chakma, IAS, CEO TRLM & SMD, TULM expressed his satisfaction over the support extended by the banks however raised concern over limited participation by IDBI Bank & Punjab and Sind Bank in SHG lending.

(Action: IDBI Bank, P&SB Bank)

Shri Deepak Kumar, IAS, Director, Deptt of Industries & Commerce, Govt of Tripura in his deliberation has raised the following issues-

- Banks have rejected a large number of PM Vishwakarma which out spaces the number of sanction.
- Rejection of PM Vishwakarma application have been done in two major categories viz. i) Borrower not Interested & (ii) Borrower not reachable which require further cross examination.
- Pendency in Swavalamaban is quite high which defeats very purpose of the applications.

(Action: All Banks)

Shri Sukesh Ch. Majumdar, Dy. Director, Deptt of Fisheries, echoed the similar issue of ARDD i..e high pending case of Fisheries Loan proposal.

(Action: All Banks)

Dr. Debashis Bhowmik, Asst Director, Deptt of Agriculture raised the issue of non-participation by 13 banks in KCC financing even after Convenor, SLBC Tripura taken up the matter with Head offices of these 13 banks. To which Chairman of the house advised him to have separate meeting with these 13 banks and appraise the status.

(Action: Agiculture deptt)

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 –

- State recognizing the importance of role played by financial institutions have brought financial institutions related work under a Special Secretary which is headed by Ms. Rakhi Biswas presently.

(For information to all stake holders)

पंजाब नैशनल बैंक ...भरोसे का प्रतीक ! punjab national bank ...the name you can BANK upon!

- Banks to zeroed on the areas where the rejection under PM Vishwakarma is high so that correction action could be initiated and rejection under "Borrower not interested to take loan" or "Borrower not reachable" could be averted.

(Action: All Banks/SLBC)

- Deptt of Institutional Finance to make a study on PM Vishwakarma covering all aspects from onboarding in the schemes to final settling in their inherited trades. It may also include application process, bank loan journey and challenges faced by beneficiaries and or any other relevant inputs. NABARD may also collaborate with the department in this study.

(Action: Deptt of Institutional Finance, NABARD)

- He urges banks to improve the flow of the credit to allied sector of agriculture especially Animal Husbandry & Fisheries because it gave addition tool to generate income to the farmers.

(Action: All Banks)

Shri Rituraj Krishna, Convenor, SLBC Tripura also placed the proposed ACP for 2026-27 for discussion and approval of the house which after thread bear discussion approved with changes. The approved ACP for 2026-27 is placed below: -

(amt in Rs. Lac)

Financial Year	Agril & Allied Activities	MSME	Other Priority Sector	Priority Sector	Non Priority Sector	Total Sector
ACP for 2025-26	400000.00	504000.00	220000.00	1124000.00	576000.00	1700000.00
Approved ACP for 2026-27	484000	609840	266200	1360040	696960	2057000

With regards

(Rituraj Krishna)
DGM &
Convenor, SLBC Tripura

LIST OF THE PARTICIPANTS AT SPECIAL SLBC FOR THE STATE OF TRIPURA HELD AT NEW SECRETARIAT, CONFERENCE HALL NO.2, AGARTALA ON 13.03.2026

Sl. No.	Name of the Dignitaries	Designation/Office/Institution
I		CHAIRED BY
1	Shri J K Sinha, IAS	Chief Secretary, Govt. of Tripura

पंजाब नैशनल बैंक
punjab national bank
...the name you can BANK upon!
राज्य स्तरीय बैंकर्स समिति, त्रिपुरा
State Level Bankers' Committee, Tripu
अखौरा रोड, अगरतला -799 002
Akhaura Road, Agartala -799 002
ई-मेल/ e-mail : slbctripura@pnb.co.in /chagartala@pnb.co.in

II	**GOVT. OFFICIALS**	
1	Shri Kiran Gitte	Secretary, Industries & Commerce, GoT
2	Shri Abishek Singh, IAS	Secretary, Rural Development & Power, GoT
3	Shri P.K. Chakraborty, IAS	Secretary to Hon'ble Chief Minister, GoT
4	Shri Milind Ramteke, IAS	Secretary, Urban Development & Revenue, GoT
5	Ms. Rakhi Biswas, IAS	Special Secretary, Deptt of Finance (Institutional Finance)
6	Dr. N.K. Chanchal, IFS	Director, ARDD, GoT
7	Ms. Megha Jain	Director, Department of Urban Development, GoT
8	Dr. Deepak Kumar	Director, Industries & Commerce, GoT
9	Shri Sukesh Ch. Majumdar	Dy. Director, Horticulture, GoT
10	Dr. Debashis Bhowmik	Astt Director, Deptt of Fisheries, GoT
9	Shri R. Debbarma	Jt. Director, Deptt of Industries & Commerce, GoT
10	Shri M. Majumdar	Jt. Director, Deptt. 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	Shri Tapas Kr. Basak	D.O., Institutional Finance, 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 Aman Poddar	Manager, RBI, RO Agartala
4	Shri Saurabh Kr. Ojha	Asstt. Manager, NABARD, TRO Agartala
5	Shri Rajsekhar Hansda	Manager, SIDBI
IV	**Convener Bank**	
1	Shri Kausik Chattopadhyay	General Manager, Punjab National Bank
2	Shri Debasish Gangopadhyay	ZM Punjab National Bank, Zonal Office, Guwahati
3	Shri Rituraj Krishna	Circle Head, Punjab National Bank, Agartala Circle & Convener SLBC Tripura
4	Shri Uttam Kumar Mukherjee	Chief Manager SLBC, Punjab National Bank
5	Shri Deepraj Roy	Manager SLBC, Punjab National Bank
6	Shri Mithun Debnath	Manager, FI, Punjab National Bank, CO Agartala
V	**PSB/Pvt Bank/RRB/Co-operative Bank**	
1	Shri Satyendra Singh	Chairman, Tripura Gramin Bank
2	Shri Jay Ram Pait	AGM, SBI SLBC Assam/LHO representati
3	Shri Deabsis Chandra Das	RM, SBI RBO Agartala South
4	Ms. Aparna Debbarma	AGM, Tripura State Co-op Bank
5	Shri Sanjeev Roy	Zonal Head, UCO Bank, Agartala

PUNJAB NATIONAL BANK Circle Office, Agartala SLBC Tripura

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

...the name you can BANK upon!

6	Shri Santanu Kundu	Regional Head, Canara Bank RO Silchar
7	Shri Tamal Kishore Deb Barma	RM, State Bank of India RO North
8	Shri Sumit Kumar	Chief Manager, Bank of India
9	Shri Suman Sarkar	Chief Manager, Central Bank of India
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 Vijay Kumar	Chief Manager, Bank of Baroda
16	Shri Rajib Datta	Branch Head, Axis Bank
17	Shri Mritunjoy Roy	Cluster Head, Bandhan Bank
18	Shri Nayan Datta	RM, Ujjivan SFB
19	Shri Suman Saha	AVP, HDFC Bank
20	Shri A. Pathak	ZRM, Slice SFB
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 Mousam Chakma	BH, IDBI Bank
25	Shri Anthony Uchoi	Sr. Manager, Bank of India
26	Shri Abhijit Chakraborty	BH, Retail Banking, Slice SFB
27	Shri Partha Sarathi Das	Sr. Manager, Punjab & Sind Bank
VI	**Through Video Conference**	
1	Ms. Kirti	Jt. Director, DFs, GOI
2.	Representative	WDRA
3	Shri Sankar Prasad	LDM, Sepahijala District, PNB
4	Shri Avnish Kumar	LDM, Khowai District, PNB
5	Shri Deobrata Sarkar	LDM, Gomati District, PNB
6	Shri Z. Tonsingh	LDM, South Tripura District, PNB
7	Shri Prasun Kanti Das	LDM, North Tripura District, PNB
8	Shri Shyam Prakash	LDM, Unakoti District, PNB
9	Shri Mithul Pal	Director, RSETI Belonia (South Tripura)
10	Shri Himadri Sekhar Das	Director, RSETI Bishramganj (Sephaijala)
11	Shri Amit Chakma	Director, RSETI Ambassa (Dhalai)
12	Director	RSETI Kumarghat (Unakoti)
13	Shri Abhijit Chakraborty	Director, RSETI Udaipur (Gomati)

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

BANK-WISE & POPULATION GROUP-WISE BRANCH NETWORK AND DEPOSIT AS ON 31.03.2026

(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	2003.15	2576.24	77679.02	82258.41
2	Bank of India	5	5	3	13	5821.00	18776.00	25819.00	50416.00
3	Bank of Maharashtra	1	1	1	3	207.79	441.00	1388.86	2037.65
4	Canara Bank	5	11	6	22	19245.70	20023.99	79346.60	118616.29
5	Central Bank of India	2	3	1	6	7346.28	4562.10	12457.07	24365.45
6	Indian Bank	2	1	3	6	2253.87	865.67	47448.11	50567.65
7	Indian Overseas Bank	1	2	2	5	1402.13	2752.35	18487.19	22641.67
8	Punjab & Sind Bank	1	1	1	3	803.40	107.24	4105.48	5016.12
9	Punjab National Bank	38	17	15	70	176284.20	216517.29	252433.18	645234.67
10	State Bank of India	37	23	19	79	349192.97	280234.50	751448.54	1380876.01
12	UCO Bank	12	14	6	32	35724.90	50996.66	90474.99	177196.55
12	Union Bank of India	1	6	6	13	2217.01	16964.62	96219.87	115401.50
A	**Sub Total of Public Sec. Bank**	**106**	**87**	**68**	**261**	**602502.40**	**614817.66**	**1457307.91**	**2674627.97**
13	AXIS BANK	3	8	4	15	4967.84	20940.38	83159.78	109068.00
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	27654.02	33638.16	107241.89	168534.07
17	ICICI	6	8	5	19	12607.87	18162.94	57122.72	87893.53
18	IDBI BANK	5	3	1	9	3985.70	11485.13	2877.99	18348.82
19	IDFC First Bank	1	0	1	2	0.00	0.00	9854.53	9854.53
20	Indusind Bank	1	3	2	6	596.91	1879.82	9220.11	11696.84
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	20446.90	48009.03	68455.93
24	YES Bank	1	0	1	2	167.08	0.00	10575.43	10742.51
25	Slice Small Finance Bank	5	2	2	9	1542.81	1816.21	4655.12	8014.14
26	Jana Small Finance Bank	0	0	1	1	0.00	0.00	11890.34	11890.34
27	ESAF Small Finance Bank	1	2	0	3	261.16	1700.57	0.00	1961.73
B	**Sub Total of Pvt. Sec. Bank**	**49**	**51**	**32**	**132**	**93876.28**	**151416.84**	**473495.37**	**718788.49**
28	Tripura Gramin Bank	107	33	10	150	470014.34	323839.12	294137.39	1087990.85
C	**Sub Total of RRB**	**107**	**33**	**10**	**150**	**470014.34**	**323839.12**	**294137.39**	**1087990.85**
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	40	14	13	67	108383.68	88551.59	221447.86	418383.13
D	**Sub Total of Coop.Banks**	**40**	**19**	**16**	**75**	**108383.68**	**88885.91**	**225109.49**	**422379.08**
	GRAND TOTAL	**302**	**190**	**126**	**618**	**1274776.70**	**1178959.53**	**2450050.16**	**4903786.39**

BANK-WISE & POPULATION GROUP-WISE ADVANCE AND CD RATIO AS ON 31.03.2026

Amt. in lakh

Sl No.	BANKS	ADVANCES Rural	Semi urban	Urban	TOTAL	CREDIT DEPOSIT RATIO (%) Rural	Semi urban	Urban	Total	Investment	Credit + Investment Deposit Ratio (%)
1	Bank of Baroda	1487.16	3815.93	42562.73	47865.82	74	148	55	58		58
2	Bank of India	3776.00	13100.00	16024.00	32900.00	65	70	62	65		65
3	Bank of Maharashtra	56.33	761.24	2501.21	3318.78	27	173	180	163		163
4	Canara Bank	9262.32	15598.89	31462.51	56323.72	48	78	40	47		47
5	Central Bank of India	1825.40	3176.85	4183.78	9186.03	25	70	34	38		38
6	Indian Bank	924.37	878.81	12271.30	14074.48	41	102	26	28		28
7	Indian Overseas Bank	853.19	1729.93	6500.90	9084.02	61	63	35	40		40
8	Punjab & Sind Bank	301.78	139.80	1389.40	1830.98	38	0	34	37		37
9	Punjab National Bank	68620.65	65499.46	97704.91	231825.02	39	30	39	36		36
10	State Bank of India	185678.48	164845.78	292182.61	642706.87	53	59	39	47	134324.00	56
11	UCO Bank	16473.36	27832.13	26956.88	71262.37	46	55	30	40		40
12	Union Bank of India	1030.69	9100.84	27447.25	37578.78	46	54	29	33		33
A	**Sub Total of Public Sec. Bank**	**290289.73**	**306479.66**	**561187.48**	**1157956.87**	**48**	**50**	**39**	**43**	**134324.00**	**48**
13	AXIS BANK	3744.84	20523.11	16761.28	41029.23	75	98	20	38		38
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	7366.35	26043.71	55041.76	88451.82	27	77	51	52		52
17	ICICI	16214.71	15005.58	51548.19	82768.48	129	83	90	94		94
18	IDBI BANK	966.16	4244.54	3149.45	8360.15	0	37	109	46		46
19	IDFC First Bank	0.00	0.00	5859.33	5859.33	0	0	59	59		59
20	Indusind Bank	312.93	30607.79	35231.29	66152.01	0	1628	382	566		566
21	Kotak Mahindra Bank	0.00	0.00	0.23	0.23	0	0	0	0		0
22	South Indian Bank	0.00	0.00	3944.74	3944.74	0	0	29	29		29
23	Ujjivan Bank	0.00	34947.02	23918.66	58865.68	0	171	50	86		86
24	YES Bank	16.21	0.00	2250.55	2266.76	0	0	21	21		21
25	Slice Small Finance Bank	379.08	203.74	341.91	924.73	25	11	7	12		12
26	Jana Small Finance Bank	0.00	0.00	6911.27	6911.27	0	0	58	58		58
27	ESAF Small Finance Bank	1482.69	3941.73	0.00	5424.42	568	232	#DIV/0!	277		277
B	**Sub Total of Pvt. Sec. Bank**	**85151.23**	**212978.95**	**244383.26**	**542513.44**	**91**	**141**	**52**	**75**	**0.00**	**75**
28	Tripura Gramin Bank	239527.30	135843.36	76858.65	452229.31	51	42	26	42	653751.00	102
C	**Sub Total of RRB**	**239527.30**	**135843.36**	**76858.65**	**452229.31**	**51**	**42**	**26**	**42**	**653751.00**	**102**
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	202508.26	30029.96	43858.18	276396.40	187	34	20	66	950350.63	293
D	**Sub Total of Coop.Banks**	**202508.26**	**30157.68**	**44962.64**	**277628.58**	**187**	**34**	**20**	**66**	**954122.31**	**292**
	TOTAL	**817476.52**	**685459.65**	**927392.03**	**2430328.20**	**64**	**58**	**38**	**50**	**1742197.31**	**85**

TOTAL CREDIT PROVIDED BY NEDFI IN THE STATE OF TRIPURA :	**11125.00**	**C.D. Ratio With RIDF & NEDFI**	**55**
TOTAL RESOURCES SUPPORT PROVIDED TO STATE UNDER RIDF :	**269849.19**		
GRAND TOTAL :	**280974.19**		

BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 31.03.2026

(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	1994	4501.93	1246	19083.20	444	4764.94	3684	28350.07	10	66
2	Bank of India	9203	13968.91	3471	10176.18	354	2624.32	13028	26769.41	38	73
3	Bank of Maharashtra	203	306.57	162	608.71	75	936.78	440	1852.06	10	62
4	Canara Bank	2236	3503.47	2569	18391.82	1037	8352.07	5842	30247.36	7	60
5	Central Bank of India	1302	1919.60	568	3432.37	186	918.66	2056	6270.63	28	92
6	Indian Bank	192	287.38	404	6885.50	132	889.78	728	8062.66	2	62
7	Indian Overseas Bank	370	652.02	736	4503.34	312	3481.47	1418	8636.83	6	80
8	Punjab & Sind Bank	123	221.57	305	1182.54	46	226.05	474	1630.16	18	133
9	Punjab National Bank	41296	33172.01	13610	81906.19	3020	31001.15	57926	146079.35	17	75
10	State Bank of India	41172	42202.06	9267	92152.55	7342	64083.43	57781	198438.04	7	33
12	UCO Bank	7423	6192.84	5878	29735.40	4339	13861.43	17640	49789.67	10	82
12	Union Bank of India	1446	3080.89	1630	21731.70	217	1559.65	3293	26372.24	9	78
A	**Sub Total of Public Sec. Bank**	**106960**	**110009.25**	**39846**	**289789.50**	**17504**	**132699.73**	**164310**	**532498.48**	**10**	**50**
13	AXIS BANK	17696	7554.68	162	4326.89	1339	447.59	19197	12329.16	18	29
14	Bandhan Bank	47264	31528.49	54975	34762.12	48857	20096.15	151096	86386.76	17	47
15	Federal Bank	374	512.56	19	181.30	0	0.00	393	693.86	8	11
16	HDFC	6481	4969.22	1521	36895.57	1088	4244.05	9090	46108.84	7	61
17	ICICI	1467	3717.18	624	32768.31	54	655.46	2145	37140.95	4	42
18	IDBI BANK	1017	892.08	399	1841.75	119	1361.01	1535	4094.84	13	58
19	IDFC First Bank	10	0.50	0	0.00	0	0.00	10	0.50	0	0
20	Indusind Bank	40537	10087.18	3840	23058.76	111	35.14	44488	33181.08	15	49
21	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0
22	SOUTH INDIAN BANK	998	1846.26	24	1781.48	0	0.00	1022	3627.74	47	92
23	YES Bank	7	283.08	7	1523.19	0	0.00	14	1806.27	1	4
24	Ujjivan Bank	26822	11018.03	11876	17618.72	9800	6138.49	48498	34775.24	618	1949
25	SLICE SFB	0	0.00	691	656.23	236	117.84	927	774.07	0	43
26	Jana Small Finance Bank	15384	5708.36	1936	708.52	300	136.86	17620	6553.74	464	533
27	ESAF Small Finance Bank	7630	3430.12	3017	1052.70	76	12.43	10723	4495.25	60	79
B	**Sub Total of Pvt. Sec. Bank**	**165687**	**81547.74**	**79091**	**157175.54**	**61980**	**33245.02**	**306758**	**271968.30**	**15**	**51**
28	Tripura Gramin Bank	105227	111215.01	58138	111012.34	39564	126757.23	202929	348984.58	28	87
C	**Sub Total of RRB**	**105227**	**111215.01**	**58138**	**111012.34**	**39564**	**126757.23**	**202929**	**348984.58**	**28**	**87**
29	ACUB	0	0.00	14	12.15	104	812.97	118	825.12	0	88
30	TCARDB	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
31	TSCB	52055	196625.02	33549	42618.68	243	2065.34	85847	241309.04	72	88
D	**Sub Total of Coop.Banks**	**52055**	**196625.02**	**33563**	**42630.83**	**347**	**2878.31**	**85965**	**242134.16**	**72**	**88**
	GRAND TOTAL	**429929**	**499397.02**	**210638**	**600608.21**	**119395**	**295580.29**	**759962**	**1395585.52**	**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 31.03.2026

(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	487	2337.82	560	4591.67	0	0.00	1215	3013.23	7	340	180.10	77	826.14	0	0.00
2	Bank of India	958	837.27	1516	1252.59	975	969.51	0	0.00	0	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	1044	3609.38	1816	7238.66	0	0.00	3533	8166.99	16	689	355.19	1373	4684.73	0	0.00
5	Central Bank of India	160	232.76	442	364.68	278	630.55	1407	2166.83	32	503	687.83	63	46.81	3	1.92
6	Indian Bank	94	380.07	244	748.57	0	0.00	266	592.65	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	27	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	7376	18824.62	24837	40069.51	3859	6783.93	51278	74448.52	38	17350	39144.33	5917	10062.71	0	0.00
10	State Bank of India	12635	46685.17	40683	102868.18	0	0.00	46815	68472.22	11	32646	83480.66	9767	32309.16	0	0.00
11	UCO Bank	1636	49826.66	6324	8822.14	0	0.00	13596	16364.38	27	3958	7815.18	1973	3918.50	0	0.00
12	Union Bank of India	375	635.32	424	934.84	93	335.56	1818	3701.73	11	229	95.97	214	521.44	1	1.10
A	**Sub Total of Public Sec. Bank**	**24934**	**123724.80**	**77337**	**167987.49**	**5431**	**9381.25**	**120984**	**180040.40**	**17**	**57239**	**133690.76**	**19991**	**53184.71**	**26**	**26.24**
13	AXIS BANK	1044	291.66	1011	282.41	0	0.00	18935	5264.48	13	20092	6975.64	2414	1221.15	0	0.00
14	Bandhan Bank	40653	20235.66	25816	13358.82	0	0.00	141913	69190.35	38	138486	21647.60	25868	15061.87	0	0.00
15	Federal Bank	0	0.00	0	0.00	0	0.00	110	79.12	1	0	0.00	0	0.00	0	0.00
16	HDFC Bank	134	1836.02	111	1089.30	0	0.00	7589	8840.61	12	757	443.25	136	1715.44	0	0.00
17	ICICI Bank	772	2519.97	496	2058.15	0	0.00	1449	5416.19	6	4527	32520.32	614	2695.01	0	0.00
18	IDBI BANK	377	354.77	396	382.61	63	33.96	1135	880.69	12	798	754.18	264	185.56	0	0.00
19	IDFC First Bank	14	0.50	12	0.46	10	0.27	10	0.50	0	53	2.02	5	0.42	0	0.00
20	Indusind Bank	11750	4596.25	22790	6137.35	0	0.00	40137	20163.52	30	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	26193	10688.38	599	52620	23745.33	5313	2094.98	0	0.00
25	SLICE SFB	174	48.28	108	13.77	33	56.11	104	13.35	1	528	188.44	13	2.95	0	0.00
26	Jana Small Finance Bank	2161	722.93	4280	1463.46	1424	432.52	17616	6550.46	115	17048	5754.98	8	8.44	0	0.00
27	ESAF Small Finance Bank	3085	921.87	1511	399.43	2368	682.53	10486	3670.41	113	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**	**265677**	**130758.06**	**25**	**245249**	**99824.92**	**43992**	**28214.53**	**0**	**0.00**
28	Tripura Gramin Bank	33742	66042.55	82420	132479.96	69695	73987.15	175834	310695.54	77	110854	112163.17	31248	31651.01	0	0.00
C	**Sub Total of RRB**	**33742**	**66042.55**	**82420**	**132479.96**	**69695**	**73987.15**	**175834**	**310695.54**	**77**	**110854**	**112163.17**	**31248**	**31651.01**	**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	75198	123466.24	45	97018	80783.73	16297	24775.98	0	0.00
D	**Sub Total of Coop.Banks**	**15058**	**30197.96**	**39152**	**72584.48**	**38827**	**49701.50**	**75198**	**123466.24**	**45**	**97018**	**80783.73**	**16297**	**24775.98**	**0**	**0.00**
	GRAND TOTAL	**149187**	**257901.72**	**264256**	**401895.93**	**117851**	**134275.29**	**637693**	**744960.24**	**33**	**510360**	**426462.58**	**111528**	**137826.23**	**26**	**26.24**

BANK-WISE PERFORMANCE UNDER EDUCATION LOAN FOR THE YEAR 2025-26, AS ON 31.03.2026 (Amt in Lacs.)

SL NO	BANKS	PROPOSAL SANCTIONED in FY 2025-26		Outstanding as on 31.03.2026		NPA as on 31.03.2026	
		NO	Amt.	No.	Amt.	No.	Amt.
1	Bank of Baroda	59	269.02	109	907.26	0	0.00
2	Bank of India	12	32.89	81	157.97	3	9.00
3	Bank of Maharashtra	6	34.07	22	176.17	1	3.18
4	Canara Bank	201	385.17	461	1886.52	41	110.81
5	Central Bank of India	11	25.97	24	78.50	9	11.39
6	Indian Bank	4	4.16	15	54.65	3	7.38
7	Indian Overseas Bank	2	37.24	26	94.20	0	0.00
8	Punjab & Sind Bank	0	0.00	1	0.92	1	1.62
9	Punjab National Bank	169	600.77	419	2057.13	48	51.03
10	State Bank of India	1015	1735.70	2062	8323.14	57	152.71
11	UCO Bank	49	72.24	134	349.96	12	21.77
12	Union Bank of India	64	242.02	118	733.82	3	5.18
A	**Sub Total of Public Sec. Bank**	**1592**	**3439.25**	**3472**	**14820.24**	**178**	**374.07**
13	Axis Bank	7	129.71	26	151.08	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	25.52	0	0.00
17	ICICI Bank	3	115.17	11	427.50	0	0.00
18	IDBI Bank	8	13.28	14	53.00	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**	**18**	**258.16**	**62**	**657.10**	**1**	**1.21**
28	Tripura Gramin Bank	86	457.82	766	2544.70	71	90.08
C	**Sub Total of RRB**	**86**	**457.82**	**766**	**2544.70**	**71**	**90.08**
29	ACUB	0	0.00	0	0.00	0	0.00
30	TCARDB	0	0.00	0	0.00	0	0.00
31	TSCB	6	18.97	3	2.56	0	0.00
D	**Sub Total of Coop.Banks**	**6**	**18.97**	**3**	**2.56**	**0**	**0.00**
	GRAND TOTAL	**1702**	**4174.20**	**4303**	**18024.60**	**250**	**465.36**

BANK-WISE PERFORMANCE IN FINANCING UNDER HOUSING SCHEME AS ON 31.03.2026 (Amt. in lakhs)

Sl. No.	Name of the Banks	Sanctioned in FY 2025-26		Total Outstanding			
				Total Outstanding as on 31.03.2026		Total NPA as on 31.03.2026	
		No.	Amt.	No.	Amt.	No.	Amt.
1	Bank of Baroda	75	1400.69	617	10759.35	2	24.92
2	Bank of India	19	373.27	421	3765.73	3	16.95
3	Bank of Maharashtra	13	284.39	88	1505.52	1	5.81
4	Canara Bank	223	4174.85	856	15846.73	6	31.23
5	Central Bank of India	26	321.15	74	869.01	1	8.41
6	Indian Bank	27	594.88	206	3887.77	40	622.74
7	Indian Overseas Bank	7	165.26	177	2777.04	0	0
8	Punjab & Sind Bank	5	152.00	14	217.99	0	0
9	Punjab National Bank	690	16518.94	3166	61845.13	15	152.61
10	State Bank of India	2431	29157.85	12430	136034.16	55	151.32
11	UCO Bank	201	3071.92	1182	16534.32	24	183.21
12	Union Bank of India	48	988.09	209	3967.74	0	0
A	**Sub-Total PUBLIC sec Bank**	**3765**	**57203.29**	**19440**	**258010.49**	**147**	**1197.20**
13	AXIS BANK	3	25.24	36	767.47	0	0
14	Bandhan Bank	543	1844.17	1264	9573.79	36	285.16
15	Federal Bank	17	212.11	10	116.41	0	0
16	HDFC	1003	2387.55	1243	10546.64	59	185.62
17	ICICI	26	822.72	428	8832.54	0	0
18	IDBI BANK	31	298.45	171	2462.86	0	0
19	IDFC First Bank	0	0.00	0	0.00	0	0
20	Indusind Bank	0	0.00	0	0.00	0	0
21	Kotak Mahindra Bank ltd	0	0.00	0	0.00	0	0
22	South Indian Bank	1	30.00	8	205.00	0	0
23	Yes Bank	0	0.00	0	0.00	0	0
24	Ujjivan SFB	1576	6663.38	3115	13096.45	103	32.74
25	SLICE SFB	0	0.00	0	0.00	0	0
26	Jana SFB	291	351.58	296	354.99	22	13.81
27	ESAF SFB	0	0.00	0	0.00	0	0
B	**Sub Total Pvt. Sec Bank**	**3491**	**12635.20**	**6571**	**45956.15**	**220**	**517.33**
28	TGB	1089	26001.15	9546	97169.53	179	682.01
C	**Sub Total RRB**	**1089**	**26001.15**	**9546**	**97169.53**	**179**	**682.01**
29	ACUB	9	188.50	39	530.15	0	0
30	TCARDB	0	0.00	0	0.00	0	0
31	TSCB	48	849.58	28	109.28	26	101.69
D	**Sub-Total Coop. Bank**	**57**	**1038.08**	**67**	**639.43**	**26**	**101.69**
	GRAND TOTAL	**8402**	**96877.72**	**35624**	**401775.60**	**572**	**2498.23**

BANK-WISE & SECTOR-WISE DISBURSEMENT OF CREDIT VIS-À-VIS TARGETS UNDER ANNUAL CREDIT PLAN 2025-26 DURING 01.04.2025 to 31.03.2026

(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	5608.10	1769	41073.00	19467.69	47	195.00	207.74	107	41585.00	25283.53	61	17537.00	8030.26	46	59122.00	33313.79	56
2	Bank of India	5023.00	5238.20	104	1995.00	1089.07	55	988.00	439.12	44	8006.00	6766.39	85	1905.00	2000.47	105	9911.00	8766.86	88
3	Bank of Maharastra	52.00	325.81	627	287.00	235.39	82	438.00	152.65	35	777.00	713.85	92	469.00	561.15	120	1246.00	1275.00	102
4	Canara Bank	4032.00	1896.58	47	19917.00	16959.67	85	1453.00	1078.45	74	25402.00	19934.70	78	14759.00	12675.61	86	40161.00	32610.31	81
5	Central Bank Of India	1727.00	1664.00	96	2680.00	2650.58	99	540.00	347.12	64	4947.00	4661.70	94	1877.00	1963.37	105	6824.00	6625.07	97
6	Indian Bank	160.00	186.23	116	5972.00	7422.84	124	224.00	188.10	84	6356.00	7797.17	123	2495.00	2698.22	108	8851.00	10495.39	119
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	62.00	132	348.00	965.73	278	65.00	107.00	165	460.00	1134.73	247	140.00	130.25	93	600.00	1264.98	211
9	Punjab National Bank	25251.00	13071.22	52	57479.00	69829.32	121	5221.00	6156.11	118	87951.00	89056.65	101	44705.00	54221.45	121	132656.00	143278.10	108
10	State Bank of India	26094.00	24955.97	96	100852.00	96994.50	96	5861.00	10507.56	179	132807.00	132458.03	100	185944.00	316085.20	170	318751.00	448543.23	141
11	UCO Bank	2849.00	3741.48	131	18801.00	26992.35	144	2830.00	7658.58	271	24480.00	38392.41	157	4300.00	9228.27	215	28780.00	47620.68	165
12	Union Bank	4855.00	1810.08	37	24365.00	21834.38	90	404.00	428.63	106	29624.00	24073.09	81	6029.00	6337.89	105	35653.00	30410.98	85
A	**ACP PUBLIC sec Bank**	**70714.00**	**58608.78**	**83**	**274566.00**	**264832.12**	**96**	**18789.00**	**27477.16**	**146**	**364069.00**	**350918.06**	**96**	**280993.00**	**413967.15**	**147**	**645062.00**	**764885.21**	**119**
13	Axis Bank	21509.00	8091.00	38	8981.00	4862.04	54	833.00	123.37	15	31323.00	13076.41	42	15852.00	19610.00	124	47175.00	32686.41	69
14	Bandhan Bank	19872.00	50369.65	253	22937.00	42002.95	183	39052.00	15700.31	40	81861.00	108072.91	132	86528.00	101324.19	117	168389.00	209397.10	124
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	4110.17	42	35402.00	39361.85	111	1832.00	1209.88	66	47052.00	44681.90	95	41550.00	28473.85	69	88602.00	73155.75	83
17	ICICI Bank	11611.00	5128.40	44	37270.00	31109.95	83	174.00	2.64	2	49055.00	36240.99	74	58954.00	27523.17	47	108009.00	63764.16	59
18	IDBI Bank	875.00	366.78	42	1495.00	1525.87	102	431.00	137.84	32	2801.00	2030.49	72	2614.00	2894.63	111	5415.00	4925.12	91
19	IDFCFirst Bank	29.00	0.00	0	25.00	0.00	0	9.00	0.00	0	63.00	0.00	0	7051.00	3439.39	49	7114.00	3439.39	48
20	IndusInd	29139.00	5873.81	20	7239.00	6697.43	93	17.00	71.34	420	36395.00	12642.58	35	22650.00	18937.79	84	59045.00	31580.37	53
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	10489.18	83	5305.00	12987.34	245	6000.00	5159.65	86	23873.00	28636.17	120	9464.00	15977.67	169	33337.00	44613.84	134
25	SLICE SFB	29.00	0.00	0	139.00	256.95	185	52.00	0.00	0	220.00	256.95	117	10.00	396.01	3960	230.00	652.96	284
26	Jana SFB	8236.00	4927.04	60	463.00	267.24	58	674.00	84.44	13	9373.00	5278.72	56	64.00	354.24	554	9437.00	5632.96	60
27	ESAF SFB	946.00	3446.77	364	403.00	516.50	128	1027.00	2262.37	220	2376.00	6225.64	262	1087.00	1928.73	177	3463.00	8154.37	235
B	**ACP PRIVATE Sec bank**	**122521.00**	**95634.90**	**78**	**126123.00**	**146965.28**	**117**	**50153.00**	**24751.84**	**49**	**298797.00**	**267352.02**	**89**	**248757.00**	**223849.89**	**90**	**547554.00**	**491201.91**	**90**
28	Tripura Gramin Bank	119513.00	85243.23	71	71613.00	51611.55	72	136000.00	62318.48	46	327126.00	199173.26	61	27580.00	86235.12	313	354706.00	285408.38	80
C	**ACP RRB**	**119513.00**	**85243.23**	**71**	**71613.00**	**51611.55**	**72**	**136000.00**	**62318.48**	**46**	**327126.00**	**199173.26**	**61**	**27580.00**	**86235.12**	**313**	**354706.00**	**285408.38**	**80**
29	ACUB	29.00	0.00	0	26.00	0.00	0	88.00	394.20	448	143.00	394.20	276	73.00	163.88	224	216.00	558.08	258
30	TCARDB	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
31	TSCB	87223.00	84606.31	97	31672.00	29138.24	92	14970.00	14390.17	96	133865.00	128134.72	96	18597.00	20828.63	112	152462.00	148963.35	98
D	**ACP Coop. Bank**	**87252.00**	**84606.31**	**97**	**31698.00**	**29138.24**	**92**	**15058.00**	**14784.37**	**98**	**134008.00**	**128528.92**	**96**	**18670.00**	**20992.51**	**112**	**152678.00**	**149521.43**	**98**
	GRAND TOTAL	**400000.00**	**324093.22**	**81**	**504000.00**	**492547.19**	**98**	**220000.00**	**129331.85**	**59**	**1124000.00**	**945972.26**	**84**	**576000.00**	**745044.67**	**129**	**1700000.00**	**1691016.93**	**99**

Bank - wise Targets and Achievement in Agriculture for 2025-26 for the State of Tripura under ACP 2025-26 as on March 2026

Amt. Rs. In Lakhs

Sl.No.	BANKS	2024-25 (As on March 2025)			2025-26 (As on March 2026)		
		Target	Achievement	% of Achievement	Target	Achievement	% of Achievement
1	Bank of Baroda	277.00	94.00	34	317.00	5608.10	1769
2	Bank of India	4220.00	4232.94	100	5023.00	5238.20	104
3	Bank of Maharashtra	11.00	0.00	0	52.00	325.81	627
4	Canara Bank	4003.00	1661.91	42	4032.00	1896.58	47
5	Central Bank of India	316.00	1491.15	472	1727.00	1664.00	96
6	Indian Bank	140.00	98.69	70	160.00	186.23	116
7	Indian Overseas Bank	322.00	91.64	28	307.00	49.11	16
8	Punjab & Sind Bank	39.00	20.00	51	47.00	62.00	132
9	Punjab National Bank	23557.00	14742.53	63	25251.00	13071.22	52
10	State Bank of India	20931.00	19331.85	92	26094.00	24955.97	96
11	UCO Bank	2499.00	649.46	26	2849.00	3741.48	131
12	Union Bank of India	4209.00	2772.60	66	4855.00	1810.08	37
A	**ACP PUBLIC sec Bank**	**60524.00**	**45186.77**	**75**	**70714.00**	**58608.78**	**83**
13	AXIS BANK	19320.00	12542.54	65	21509.00	8091.00	38
14	Bandhan Bank	17347.00	15363.82	89	19872.00	50369.65	253
15	Federal Bank	2098.00	2814.53	134	3745.00	457.10	12
16	HDFC	8691.00	3329.29	38	9818.00	4110.17	42
17	ICICI Bank	10135.00	9741.10	96	11611.00	5128.40	44
18	IDBI BANK	592.00	572.60	97	875.00	366.78	42
19	IDFCFirst Bank	339.00	0.00	0	29.00	0.00	0
20	Indusind Bank	25486.00	16779.17	66	29139.00	5873.81	20
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	794.46	#DIV/0!	300.00	227.00	76
24	Ujjivan Bank	13837.00	6766.71	49	12568.00	10489.18	83
25	SLICE SFB	0.00	0.00	#DIV/0!	29.00	0.00	0
26	Jana SFB	7160.00	2943.68	41	8236.00	4927.04	60
27	ESAF SFB	342.00	1242.04	363	946.00	3446.77	364
B	**ACP PRIVATE Sec bank**	**108665.00**	**75037.94**	**69**	**122521.00**	**95634.90**	**78**
28	Tripura Gramin Bank	104532.00	79371.53	76	119513.00	85243.23	71
C	**ACP RRB**	**104532.00**	**79371.53**	**76**	**119513.00**	**85198.25**	**71**
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	71946.41	94	87223.00	84606.31	97
D	**ACP Coop. Bank**	**76279.00**	**71946.41**	**94**	**87252.00**	**84606.31**	**97**
	GRAND TOTAL	**350000.00**	**271542.65**	**78**	**400000.00**	**324093.22**	**81**

Achievement under Sub-Sectors of Allied Activities against ACP for the Year 2025-26 as on 31.03.2026

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	1933	4831.33	2125	5291.11
2	Bank of India	0	0.00	51	84.38	46	70.69	122	268.76	0	0.00	171	255.87	390	679.70
3	Bank of Maharashtra	0	0.00	88	100.53	0	0.00	0	0.00	0	0.00	109	219.49	197	320.02
4	Canara Bank	0	0.00	26	22.08	43	81.51	115	88.77	0	0.00	202	714.06	386	906.42
5	Central Bank of India	0	0.00	2	1.17	19	17.89	0	0.00	0	0.00	27	37.32	48	56.38
6	Indian Bank	0	0.00	2	2.81	11	12.94	2	3.87	0	0.00	41	121.50	56	141.12
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	16	62.00	16	62.00
9	Punjab National Bank	0	0.00	43	126.67	30	97.44	10	24.68	0	0.00	1523	7517.47	1606	7766.26
10	State Bank of India	0	0.00	160	126.77	320	214.76	221	244.53	0	0.00	2157	10423.20	2858	11009.26
11	UCO Bank	0	0.00	16	20.75	10	20.88	18	28.68	0	0.00	113	1564.11	157	1634.42
12	Union Bank of India	0	0.00	4	45.89	8	72.80	11	76.54	0	0.00	12	339.97	35	535.20
A	**Sub Total of Public Sec. Bank**	**0**	**0.00**	**548**	**837.53**	**509**	**633.97**	**513**	**844.07**	**0**	**0.00**	**6306**	**26108.82**	**7876**	**28424.39**
13	AXIS BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	9950	7934.88	9950	7934.88
14	Bandhan Bank	0	0.00	4528	2019.45	1844	834.15	10594	10612.37	0	0.00	36417	36903.68	53383	50369.65
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	2932	3364.73	3051	3456.19
17	ICICI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	4422	5128.40	4422	5128.40
18	IDBI BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	268	275.72	268	275.72
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	13924	5873.81	13924	5873.81
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	1528	1089.20	0	0.00	0	0.00	0	0.00	14495	9399.98	16023	10489.18
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	8445	4927.04	8445	4927.04
27	ESAF Small Finance Bank	0	0.00	562	250.05	373	180.40	72	38.65	0	0.00	1839	2977.67	2846	3446.77
B	**Sub Total of Pvt. Sec. Bank**	**0**	**0.00**	**6671**	**3385.34**	**2224**	**1024.63**	**10725**	**10705.76**	**0**	**0.00**	**93729**	**79163.91**	**113349**	**94279.64**
28	Tripura Gramin Bank	0	0.00	37	113.29	1226	890.77	8	37.80	0	0.00	17354	73240.29	18625	74282.15
C	**Sub Total of RRB**	**0**	**0.00**	**37**	**113.29**	**1226**	**890.77**	**8**	**37.80**	**0**	**0.00**	**17354**	**73240.29**	**18625**	**74282.15**
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	9645	83265.65	9645	83265.65
D	**Sub Total of Coop.Banks**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**9645**	**83265.65**	**9645**	**83265.65**
	GRAND TOTAL	**0**	**0.00**	**7256**	**4336.16**	**3959**	**2549.37**	**11246**	**11587.63**	**0**	**0.00**	**127034**	**261778.67**	**149495**	**280251.83**

Achievement of Farm Credit as on March 2026 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	3327.16	1084
2	Bank of India	717.00	4559.79	636
3	Bank of Maharastra	52.00	5.79	11
4	Canara Bank	3654.00	1165.47	32
5	Central Bank Of India	1713.00	1607.62	94
6	Indian Bank	160.00	45.11	28
7	Indian Overseas	69.00	49.11	71
8	Punjab & Sind Bank	18.00	0.00	0
9	Punjab National Bank	20728.00	7786.15	38
10	State Bank of India	20288.00	19092.43	94
11	UCO Bank	2671.00	2283.27	85
12	Union Bank	3478.00	1274.88	37
A	**ACP PUBLIC sec Bank**	**53855.00**	**41196.78**	**76**
13	Axis Bank	15699.00	5239.80	33
14	Bandhan Bank	11950.00	46131.65	386
15	Federal Bank	3745.00	457.10	12
16	HDFC Bank	9359.00	3927.98	42
17	ICICI Bank	11014.00	4919.43	45
18	IDBI Bank	564.00	292.73	52
19	IDFCFirst Bank	29.00	0.00	0
20	IndusInd	29139.00	5873.81	20
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	10489.18	83
25	SLICE SFB	29.00	0.00	0
26	Jana SFB	8236.00	4927.04	60
27	ESAF SFB	946.00	3446.77	364
B	**ACP PRIVATE Sec bank**	**103390.00**	**85705.49**	**83**
28	Tripura Gramin Bank	119513.00	85243.23	71
C	**ACP RRB**	**119513.00**	**85243.23**	**71**
29	ACUB	29.00	0.00	0
30	TCARDB	0.00	0.00	#DIV/0!
31	TSCB	87223.00	84606.31	97
D	**ACP Coop. Bank**	**87252.00**	**84606.31**	**97**
	GRAND TOTAL	**364010.00**	**296751.81**	**82**

Bank - wise Targets and Achievement in MSME for 2025-26 for the State of Tripura under ACP 2025-26 as on March 2026							
						Amt. Rs. In Lakhs	
Sl.No.	BANKS	2024-25 (As on March 2025)			2025-26 (As on March 2026)		
		Target	Achievement	% of Achievement	Target	Achievement	% of Achievement
1	Bank of Baroda	34228.00	15188.00	44	41073.00	19467.69	47
2	Bank of India	1663.00	1097.80	66	1995.00	1089.07	55
3	Bank of Maharashtra	68.00	157.00	231	287.00	235.39	82
4	Canara Bank	18707.00	17482.39	93	19917.00	16959.67	85
5	Central Bank of India	571.00	2140.70	375	2680.00	2650.58	99
6	Indian Bank	5014.00	5164.86	103	5972.00	7422.84	124
7	Indian Overseas Bank	664.00	339.47	51	797.00	390.60	49
8	Punjab & Sind Bank	179.00	265.00	148	348.00	965.73	278
9	Punjab National Bank	47942.00	50831.72	106	57479.00	69829.32	121
10	State Bank of India	83710.00	73602.29	88	100852.00	96994.50	96
11	UCO Bank	15667.00	18763.65	120	18801.00	26992.35	144
12	Union Bank of India	21428.00	18407.79	86	24365.00	21834.38	90
A	**ACP PUBLIC sec Bank**	**229841.00**	**203440.67**	**89**	**274566.00**	**264832.12**	**96**
13	AXIS BANK	8721.00	4896.07	56	8981.00	4862.04	54
14	Bandhan Bank	13997.00	34056.18	243	22937.00	42002.95	183
15	Federal Bank	1597.00	1839.93	115	2493.00	194.61	8
16	HDFC	23540.00	27442.78	117	35402.00	39361.85	111
17	ICICI Bank	33236.00	28722.06	86	37270.00	31109.95	83
18	IDBI BANK	1425.00	1007.17	71	1495.00	1525.87	102
19	IDFCFirst Bank	35.00	15.47	44	25.00	0.00	0
20	Indusind Bank	6226.00	7687.26	123	7239.00	6697.43	93
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	924.10	256	1707.00	5139.10	301
24	Ujjivan Bank	4941.00	6869.39	139	5305.00	12987.34	245
25	SLICE SFB	84.00	107.47	128	139.00	256.95	185
26	Jana SFB	0.00	1168.55	#DIV/0!	463.00	267.24	58
27	ESAF SFB	48.00	368.29	767	403.00	516.50	128
B	**ACP PRIVATE Sec bank**	**95494.00**	**116798.91**	**122**	**126123.00**	**146965.28**	**117**
28	Tripura Gramin Bank	68258.00	29187.16	43	71613.00	51611.55	72
C	**ACP RRB**	**68258.00**	**29187.16**	**43**	**71613.00**	**51611.55**	**72**
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	24294.42	92	31672.00	29138.24	92
D	**ACP Coop. Bank**	**26407.00**	**24294.42**	**92**	**31698.00**	**29138.24**	**92**
	GRAND TOTAL	**420000.00**	**373721.16**	**89**	**504000.00**	**492547.19**	**98**

Bank - wise Targets and Achievement in OTHER PRIORITY SECTORS for 2025-26 for the State of Tripura under ACP 2025-26 as on March 2026							
						Amt. Rs. In Lakhs	
Sl.No.	BANKS	2024-25 (As on March 2025)			2025-26 (As on March 2026)		
		Target	Achievement	% of Achievement	Target	Achievement	% of Achievement
1	Bank of Baroda	93.00	109.00	117	195.00	207.74	107
2	Bank of India	1006.00	349.52	35	988.00	439.12	44
3	Bank of Maharashtra	431.00	307.00	71	438.00	152.65	35
4	Canara Bank	1476.00	801.52	54	1453.00	1078.45	74
5	Central Bank of India	553.00	80.11	14	540.00	347.12	64
6	Indian Bank	100.00	64.34	64	224.00	188.10	84
7	Indian Overseas Bank	973.00	518.74	53	570.00	206.10	36
8	Punjab & Sind Bank	59.00	28.00	47	65.00	107.00	165
9	Punjab National Bank	10658.00	6930.96	65	5221.00	6156.11	118
10	State Bank of India	4865.00	3277.74	67	5861.00	10507.56	179
11	UCO Bank	7776.00	1120.04	14	2830.00	7658.58	271
12	Union Bank of India	230.00	352.73	153	404.00	428.63	106
A	**ACP PUBLIC sec Bank**	**28220.00**	**13939.70**	**49**	**18789.00**	**27477.16**	**146**
13	AXIS BANK	173.00	567.10	328	833.00	123.37	15
14	Bandhan Bank	323.00	37237.06	11529	39052.00	15700.31	40
15	Federal Bank	9.00	0.00	0	9.00	0.00	0
16	HDFC	1450.00	1642.22	113	1832.00	1209.88	66
17	ICICI Bank	169.00	33.66	20	174.00	2.64	2
18	IDBI Bank	727.00	51.19	7	431.00	137.84	32
19	IDFCFirst Bank	9.00	0.00	0	9.00	0.00	0
20	Indusind Bank	18.00	6.02	33	17.00	71.34	420
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	5861.81	60	6000.00	5159.65	86
25	SLICE SFB	63.00	0.00	0	52.00	0.00	0
26	Jana SFB	51.00	208.73	409	674.00	84.44	13
27	ESAF SFB	43.00	1213.27	2822	1027.00	2262.37	220
B	**ACP PRIVATE Sec bank**	**12914.00**	**46821.06**	**363**	**50153.00**	**24751.84**	**49**
28	Tripura Gramin Bank	136882.00	108413.02	79	136000.00	62318.48	46
C	**ACP RRB**	**136882.00**	**108413.02**	**79**	**136000.00**	**62318.48**	**46**
29	ACUB	558.00	293.55	53	88.00	394.20	448
30	TCARDB	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
31	TSCB	11426.00	11913.12	104	14970.00	14390.17	96
D	**ACP Coop. Bank**	**11984.00**	**12206.67**	**102**	**15058.00**	**14784.37**	**98**
	GRAND TOTAL	**190000.00**	**181380.45**	**95**	**220000.00**	**129331.85**	**59**

BANKWISE CREDIT DEPOSIT RATIO OF THE STATE AS ON 31.03.2026

(Amt. In lac)

SL No.	Bank's Name	No of Brs	Total Deposit	Total Advance	CD Ratio
1	Bank of Baroda	9	82258.41	47865.83	58
2	Bank of India	13	50416.00	32900.00	65
3	Bank of Maharastra	3	2037.65	3318.78	163
4	Canara Bank	22	118616.29	56323.71	47
5	Central Bank Of India	6	24365.45	9186.03	38
6	Indian Bank	6	50567.65	14074.48	28
7	Indian Overseas	5	22641.67	9084.02	40
8	Punjab & Sind Bank	3	5016.12	1830.98	37
9	Punjab National Bank	70	645234.67	231825.02	36
10	State Bank of India	79	1380876.01	642706.87	47
11	UCO Bank	32	177196.55	71262.37	40
12	Union Bank of India	13	115401.50	37578.78	33
13	Axis Bank	15	109068.00	41029.23	38
14	Bandhan Bank	29	180745.68	168548.10	93
15	Federal Bank	2	10297.19	3006.49	29
16	HDFC Bank	23	168534.07	88451.82	52
17	ICICI Bank	19	87893.53	82768.48	94
18	IDBI Bank	9	18348.82	8360.15	46
19	IDFC First Bank	2	9854.53	5859.33	59
20	IndusInd	6	11696.84	66152.01	566
21	Kotak Mahindra	2	7486.18	0.23	0
22	South Indian Bank	2	13799.00	3943.74	29
23	Ujjivan Bank	8	68455.93	58865.68	86
24	Yes Bank	2	10742.51	2266.76	21
25	SLICE SFB	9	8014.14	924.73	12
26	Jana Small Finance Bank	1	11890.34	6911.27	58
27	ESAF Small Finance Bank	3	1961.73	5424.42	277
28	Tripura Gramin Bank	150	1087990.85	452229.31	42
29	ACUB	3	3995.95	1232.18	31
30	TCARDB	5	0.00	0.00	#DIV/0!
31	TSCB	67	418383.13	276396.40	66
32	RIDF & NEDFI		0.00	280974.19	#DIV/0!
Total		**618**	**4903786.39**	**2711301.39**	**55**

CD Ratio as on 31st March 2026 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	79434.53	45191.34	57
2	Bank of India	32760.00	20398.00	62
3	Bank of Maharastra	1388.86	2501.21	180
4	Canara Bank	93738.02	37100.27	40
5	Central Bank Of India	19803.35	6009.20	30
6	Indian Bank	47448.11	12271.30	26
7	Indian Overseas	18487.19	6500.90	35
8	Punjab & Sind Bank	4105.48	1389.40	34
9	Punjab National Bank	338456.12	135473.61	40
10	State Bank of India	996369.33	379018.88	38
11	UCO Bank	104109.45	34098.63	33
12	Union Bank of India	103439.37	30923.22	30
13	Axis Bank	88127.62	20506.14	23
14	Bandhan Bank	114580.61	61993.32	54
15	Federal Bank	10262.90	2188.04	21
16	HDFC Bank	126046.29	58278.32	46
17	ICICI Bank	57122.73	51548.19	90
18	IDBI Bank	4119.88	4485.55	109
19	IDFC First Bank	9854.53	5859.33	59
20	IndusInd	9817.05	35829.96	365
21	Kotak Mahindra	7486.18	0.23	0
22	South Indian Bank	13799.00	3943.74	29
23	Ujjivan Bank	48009.02	23918.66	50
24	Yes Bank	10575.43	2250.55	21
25	SLICE SFB	6463.94	615.67	10
26	Jana Small Finance Bank	11890.34	6911.27	58
27	Tripura Gramin Bank	494572.79	167986.76	34
28	ACUB	3661.63	1104.46	30
29	TSCB	234912.79	49557.43	21
	Total	**3090842.54**	**1207853.58**	**39**

CD Ratio as on 31st March 2026 for Gomati District.(Amt.in Lacs)

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of Baroda	2230.82	1898.38	85
2	Bank of India	4207.00	3264	78
3	Canara Bank	5897.34	4113.57	70
4	Central Bank Of India	1538.25	1257.44	82
5	Indian Bank	865.68	878.81	102
6	Indian Overseas	980.54	770.91	79
7	Punjab National Bank	61593.42	18901.09	31
8	State Bank of India	73502.73	48428.55	66
9	UCO Bank	5186.72	2313.88	45
10	Union Bank of India	3703.11	2767.2	75
11	Axis Bank	4540.89	3225.36	71
12	Bandhan Bank	10004.55	24611.27	246
13	HDFC Bank	6809.13	9199.49	135
14	ICICI Bank	4367.34	2473.57	57
15	IDBI Bank	9663.69	2246.39	23
16	IndusInd	0.01	14173.04	141730400
17	Ujjivan Bank	4092.62	8224.39	201
18	SLICE SFB	0.00	0	#DIV/0!
19	ESAF Small Finance Bank	261.16	1482.68	568
20	Tripura Gramin Bank	91735.76	41088.07	45
21	ACUB	334.32	127.72	38
22	TSCB	40158.41	41314.3	103
	Total	**331673.49**	**232760.11**	**70**

CD Ratio as on 31st March 2026 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	1222	2464	202
2	Bank of Maharastra	207.79	56.33	27
3	Canara Bank	2104.26	2035.2	97
4	Punjab National Bank	58153.05	15692.91	27
5	State Bank of India	59006.23	45808.68	78
6	UCO Bank	8952.36	3516.41	39
7	Union Bank of India	2217.01	1030.69	46
8	Axis Bank	4274.06	4941.43	116
9	Bandhan Bank	7671.45	17448.86	227
10	HDFC Bank	6596.52	3873.53	59
11	ICICI Bank	1881.46	3250.99	173
12	IDBI Bank	2461.27	661.33	27
13	Tripura Gramin Bank	118038.04	58609.56	50
14	TSCB	49890.39	34385.16	69
	Total	**322675.89**	**193775.08**	**60**

CD Ratio as on 31st March 2026 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	593.06	776.11	131
2	Bank of India	4870	2349	48
3	Bank of Maharastra	441	761.24	173
4	Canara Bank	6193.52	4301.41	69
5	Punjab & Sind Bank	107.24	139.8	130
6	Punjab National Bank	35497.05	10709.78	30
7	State Bank of India	84777.64	42858.56	51
8	UCO Bank	2769.4	2714.54	98
9	Union Bank of India	3023.78	1287.39	43
10	Axis Bank	4552.59	3744.56	82
11	Bandhan Bank	2363.13	12006.55	508
12	Federal Bank	34.29	818.45	2387
13	HDFC Bank	8250.78	8474.94	103
14	ICICI Bank	5286.01	8689.08	164
15	IDBI Bank	2103.98	966.88	46
16	IndusInd	1879.78	16149.01	859
17	Ujjivan Bank	4420.49	6639.87	150
18	SLICE SFB	473.45	116.61	25
19	Tripura Gramin Bank	84152.34	39680.15	47
20	TSCB	14096.59	6488.81	46
	Total	**265886.12**	**169672.74**	**64**

CD Ratio as on 31st March 2026 for Unakoti District.(Amt.in Lacs)

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Canara Bank	1308.18	1382.4	106
2	Central Bank Of India	1011.71	865.85	86
3	Indian Overseas	1402.13	853.19	61
4	Punjab National Bank	24792.48	7678.24	31
5	State Bank of India	40044.05	30539.26	76
6	UCO Bank	5940.24	4542.24	76
7	Axis Bank	1449.42	1630.41	112
8	Bandhan Bank	8777.75	8815.87	100
9	HDFC Bank	4267.26	2727.66	64
10	ICICI Bank	4379.77	4699.7	107
11	Ujjivan Bank	4127.72	7338.56	178
12	SLICE SFB	364.82	118.54	32
13	Tripura Gramin Bank	57484.49	25036.7	44
14	TSCB	14064.95	18561.91	132
	Total	**169414.97**	**114790.53**	**68**

CD Ratio as on 31st March 2026 for Sepahijala District.(Amt.in Lacs)

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of India	5044	3037	60
2	Canara Bank	4601.76	3503.27	76
3	Punjab & Sind Bank	803.4	301.78	38
4	Punjab National Bank	43020.26	14062.46	33
5	State Bank of India	63844.33	35367.85	55
6	UCO Bank	22661.65	11219.74	50
7	Axis Bank	4289.74	4685.04	109
8	Bandhan Bank	19696.93	23645.48	120
9	HDFC Bank	8449.58	3799.91	45
10	ICICI Bank	1073.05	1801.08	168
11	Ujjivan Bank	5117.25	9399.42	184
12	ESAF Small Finance Bank	1033.34	2236.46	216
13	Tripura Gramin Bank	108586.95	38618.05	36
14	TSCB	27425.94	47570.58	173
	Total	**315648.18**	**199248.12**	**63**

CD Ratio as on 31st March 2026 for Khowai District.(Amt.in Lacs)

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Canara Bank	2951.19	2359.91	80
2	Indian Bank	1874.85	839.03	45
3	Indian Overseas	1771.81	959.02	54
4	Punjab National Bank	46156.42	13619.64	30
5	State Bank of India	34036.49	28439.19	84
6	UCO Bank	18260.79	6612.61	36
7	Union Bank of India	3018.23	1570.28	52
8	Axis Bank	1833.68	2296.29	125
9	Bandhan Bank	11524.10	9859.7	86
10	HDFC Bank	4210.36	886.4	21
11	ICICI Bank	7673.36	5974.72	78
12	Ujjivan Bank	2688.83	3344.78	124
13	SLICE SFB	711.93	73.91	10
14	Tripura Gramin Bank	73923.44	40212.93	54
15	TSCB	16983.98	24347.46	143
	Total	**227619.46**	**141395.87**	**62**

CD Ratio as on 31st March 2026 for Dhalai District.(Amt.in Lacs)

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of India	2313.00	1388	60
2	Canara Bank	1822.02	1527.68	84
3	Central Bank Of India	2012.14	1053.54	52
4	Indian Bank	379.01	85.34	23
5	Punjab National Bank	37565.87	15687.29	42
6	State Bank of India	29295.21	32245.9	110
7	UCO Bank	9315.94	6244.32	67
8	Bandhan Bank	6127.16	10167.05	166
9	HDFC Bank	3904.15	1211.57	31
10	ICICI Bank	6109.81	4331.15	71
11	IDFC First Bank	0.00	0.00	#DIV/0!
12	Yes Bank	167.08	16.21	10
13	ESAF Small Finance Bank	667.23	1705.28	256
14	Tripura Gramin Bank	59497.04	40997.09	69
15	TSCB	20850.08	54170.75	260
	Total	**180025.74**	**170831.17**	**95**

BANK-WISE POSITION IN IMPLEMENTATION OF ISSUING KCCs FOR THE STATE OF TRIPURA DURING THE YEAR 2025-26 AS ON 31.03.2026

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	196	316.99	30	52.27	166	264.72	196	316.99	181	233.53	3	16.43	2
2	Bank of India	851	2501	4558.50	582	748.34	1919	3810.16	2501	4558.50	7058	10317.36	67	58.15	1
3	Bank of Maharastra	47	3	5.79	0	0.00	3	5.79	3	5.79	3	5.79	0	0.00	0
4	Canara Bank	2872	690	990.16	230	391.98	460	598.18	690	990.16	1380	1637.48	300	150.10	22
5	Central Bank of India	1794	690	1607.62	58	51.96	632	1555.66	690	1607.62	637	444.01	176	82.57	28
6	Indian Bank	21	56	45.11	6	2.78	50	42.33	56	45.11	108	85.72	7	4.59	6
7	Indian Overseas Bank	34	24	26.61	15	19.29	9	7.32	24	26.61	236	208.33	49	37.76	21
8	Punjab & Sind Bank	23	0	0.00	0	0.00	0	0.00	0	0.00	123	221.57	1	0.50	1
9	Punjab National Bank	15145	5755	5304.96	3246	1589.48	2509	3715.48	5755	5304.96	33800	19675.65	13150	5695.81	39
10	State Bank of India	15947	14693	13946.71	5090	3506.61	9603	10440.10	14693	13946.71	37254	30017.16	20061	15564.64	54
11	UCO Bank	1895	1068	2107.06	362	412.86	706	1694.20	1068	2107.06	6731	4281.91	2906	1214.01	43
12	Union Bank of India	965	709	1274.88	311	269.35	398	1005.53	709	1274.88	845	1568.28	85	48.42	10
13	Axis Bank	1081	163	156.12	0	0.00	163	156.12	163	156.12	88	59.30	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	246	653.98	239	597.53	7	56.45	246	653.98	447	1602.33	952	579.82	213
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	139	91.06	42	21.43	97	69.63	139	91.06	514	164.85	32	9.12	6
19	IDFC First Bank	48	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
20	Indusind Bank	878	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
21	Kotak Mahindra	47	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
22	South Indian Bank	50	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
23	Yes Bank	47	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
24	Ujjivan Bank	220	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
25	SLICE SFB	48	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/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	27623	10961.08	14720	5913.29	12903	5047.79	27623	10961.08	70135	16732.31	6831	1508.51	10
29	ACUB	48	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
30	TSCB	3772	1764	1340.66	476	288.94	1288	1051.72	1764	1340.66	36895	9072.54	442	108.73	1
TOTAL		**70191**	**56628**	**43841.39**	**25642**	**14255.95**	**30986**	**29585.44**	**56628**	**43841.39**	**196807**	**96838.54**	**45065**	**25081.13**	**23**

BANK-WISE POSITION IN IMPLEMENTATION OF ISSUING KCCs FOR THE STATE OF TRIPURA DURING THE YEAR 2025-26 AS ON 31.03.2026

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	196	316.99	30	52.27	166	264.72	196	316.99	181	233.53	3	16.43	2
2	Bank of India	851	2501	4558.50	582	748.34	1919	3810.16	2501	4558.50	7058	10317.36	67	58.15	1
3	Bank of Maharastra	47	3	5.79	0	0.00	3	5.79	3	5.79	3	5.79	0	0.00	0
4	Canara Bank	2872	690	990.16	230	391.98	460	598.18	690	990.16	1380	1637.48	300	150.10	22
5	Central Bank of India	1794	690	1607.62	58	51.96	632	1555.66	690	1607.62	637	444.01	176	82.57	28
6	Indian Bank	21	56	45.11	6	2.78	50	42.33	56	45.11	108	85.72	7	4.59	6
7	Indian Overseas Bank	34	24	26.61	15	19.29	9	7.32	24	26.61	236	208.33	49	37.76	21
8	Punjab & Sind Bank	23	0	0.00	0	0.00	0	0.00	0	0.00	123	221.57	1	0.50	1
9	Punjab National Bank	15145	5755	5304.96	3246	1589.48	2509	3715.48	5755	5304.96	33800	19675.65	13150	5695.81	39
10	State Bank of India	15947	14693	13946.71	5090	3506.61	9603	10440.10	14693	13946.71	37254	30017.16	20061	15564.64	54
11	UCO Bank	1895	1068	2107.06	362	412.86	706	1694.20	1068	2107.06	6731	4281.91	2906	1214.01	43
12	Union Bank of India	965	709	1274.88	311	269.35	398	1005.53	709	1274.88	845	1568.28	85	48.42	10
13	Axis Bank	1081	163	156.12	0	0.00	163	156.12	163	156.12	88	59.30	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	246	653.98	239	597.53	7	56.45	246	653.98	447	1602.33	952	579.82	213
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	139	91.06	42	21.43	97	69.63	139	91.06	514	164.85	32	9.12	6
19	IDFC First Bank	48	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
20	Indusind Bank	878	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
21	Kotak Mahindra	47	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
22	South Indian Bank	50	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
23	Yes Bank	47	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
24	Ujjivan Bank	220	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
25	SLICE SFB	48	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/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	27623	10961.08	14720	5913.29	12903	5047.79	27623	10961.08	70135	16732.31	6831	1508.51	10
29	ACUB	48	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
30	TSCB	3772	1764	1340.66	476	288.94	1288	1051.72	1764	1340.66	36895	9072.54	442	108.73	1
TOTAL		**70191**	**56628**	**43841.39**	**25642**	**14255.95**	**30986**	**29585.44**	**56628**	**43841.39**	**196807**	**96838.54**	**45065**	**25081.13**	**23**

R

PERFORMANCE UNDER PMEGP FOR THE FINANCIAL YEAR 2025-26 AS ON 31.03.2026

		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	23	152.71	12	85.77	12	69.19	0	6	5	71
2	Bank of India	26	29	222.37	8	61.86	10	84.77	2	6	15	31
3	Bank of Maharashtra	1	1	1.43	0	0.00	0	0.00	0	1	0	0
4	Canara Bank	19	42	375.97	17	166.60	21	137.30	2	24	1	89
5	Central Bank of India	10	5	32.86	1	10.00	1	8.14	0	3	1	10
6	Indian Bank	5	19	182.43	2	11.31	3	13.40	0	6	11	40
7	Indian Overseas Bank	9	12	76.51	9	47.86	4	18.00	0	3	0	100
8	Punjab & Sind Bank	3	2	15.00	1	14.00	8	36.63	0	0	1	33
9	Punjab National Bank	130	332	3423.06	140	1141.80	219	1406.98	18	168	24	108
10	State Bank of India	120	308	3243.34	66	392.89	109	519.26	0	209	33	55
11	UCO Bank	41	111	990.83	55	431.20	52	262.21	7	54	2	134
12	Union Bank of India	9	25	270.29	10	133.74	16	173.77	0	10	5	111
A	**Sub Total of Public Sec. Bank**	**390**	**909**	**8986.80**	**321**	**2497.03**	**455**	**2729.65**	**29**	**490**	**98**	**82**
13	AXIS BANK	3	8	91.09	0	0.00	0	0.00	0	1	7	0
14	Bandhan Bank	5	1	3.00	0	0.00	0	0.00	0	0	1	0
15	Federal Bank	1	0	0.00	0	0.00	0	0.00	0	0	0	0
16	HDFC	5	5	159.51	0	0.00	0	0.00	0	0	5	0
17	ICICI	4	0	0.00	0	0.00	0	0.00	0	0	0	0
18	IDBI BANK	4	5	29.29	2	17.14	2	16.28	1	0	3	50
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**	**20**	**286.52**	**2**	**17.14**	**2**	**16.28**	**1**	**1**	**17**	**7**
26	Tripura Gramin Bank	170	409	3530.26	149	1540.20	126	899.79	4	260	0	88
C	**Sub Total of RRB**	**170**	**409**	**3530.26**	**149**	**1540.20**	**126**	**899.79**	**4**	**260**	**0**	**88**
27	Tripura State Co-Operative Bank	90	133	1054.31	55	345.06	134	642.51	13	78	0	61
D	**Sub Total of Coop.Banks**	**90**	**133**	**1054.31**	**55**	**345.06**	**134**	**642.51**	**13**	**78**	**0**	**61**
GRAND TOTAL		**679**	**1471**	**13857.89**	**527**	**4399.43**	**717**	**4288.23**	**47**	**829**	**115**	**78**

S

BANK-WISE POSITION IN IMPLEMENTATION OF SWABALAMBAN FOR THE STATE OF TRIPURA FOR THE PROGRAMME YEAR 2025-26 AS ON March 2026

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	33	171.67	12	48.69	2	6.39	14	40
2	Bank of India	43	43	222.16	9	33.55	2	8.55	4	21
3	Bank of Maharastra	5	3	19.95	0	0.00	0	0.00	3	0
4	Canara Bank	84	66	343.12	21	80.28	10	31.25	85	25
5	Central Bank of India	36	42	238.96	11	65.94	5	16.55	17	31
6	Indian Bank	23	12	58.05	1	3.80	0	0.00	6	4
7	Indian Overseas Bank	33	13	54.63	0	0.00	0	0.00	1	0
8	Punjab & Sindh Bank	9	3	24.88	2	14.75	1	4.00	1	22
9	Punjab National Bank	692	516	2563.52	178	704.32	59	201.58	411	26
10	State Bank India	624	765	3965.88	192	643.79	105	326.94	397	31
11	UCO Bank	157	138	686.32	35	147.27	23	68.07	127	22
12	Union Bank of India	41	34	155.04	10	52.27	3	7.87	29	24
Total of Public Sector Banks		**1777**	**1668**	**8504.18**	**471**	**1794.66**	**210**	**671.20**	**1095**	**27**
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	3	11.58	0	0.00	0	0.00	1	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**	**6**	**23.93**	**0**	**0.00**	**0**	**0.00**	**1**	**0**
24	Tripura Gramin Bank	1502	1671	7268.72	609	2418.50	274	935.76	1294	41
Total of Regional Rural Bank		**1502**	**1671**	**7268.72**	**609**	**2418.50**	**274**	**935.76**	**1294**	**41**
25	Tripura State Co-Operative Bank	658	589	2518.42	250	776.57	146	355.93	351	38
Total of State Co-Op Banks		**658**	**589**	**2518.42**	**250**	**776.57**	**146**	**355.93**	**351**	**38**
GRAND TOTAL		**4000**	**3934**	**18315.25**	**1330**	**4989.73**	**630**	**1962.89**	**2741**	**33**

Pradhan Mantri Mudra Yojana in Tripura for FY 2025-26 (As on 31.03.2026)																	
[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	382	1.23	1.23	2424	54.69	54.42	519	41.51	41.40	9	1.22	1.22	3334	98.65	98.28	
2	Bank of Baroda	459	1.59	1.59	301	7.80	7.74	131	11.68	11.60	6	1.10	1.10	897	22.17	22.03	
3	Bank of India	23	0.08	0.07	336	7.07	6.29	121	9.37	8.02	0	0.00	0.00	480	16.52	14.38	
4	Bank of Maharashtra	2816	9.03	9.03	423	2.82	2.82	4	0.27	0.27	0	0.00	0.00	3243	12.11	12.11	
5	Canara Bank	106	0.23	0.23	630	17.47	17.46	349	28.71	28.67	1	0.18	0.18	1086	46.59	46.54	
6	Central Bank of India	52	0.15	0.13	89	2.26	2.04	27	2.23	2.15	0	0.00	0.00	168	4.64	4.31	
7	Indian Bank	17	0.06	0.06	105	2.48	2.48	50	4.04	4.04	7	1.07	1.07	179	7.65	7.65	
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	510	1.90	1.57	3104	73.70	70.62	1514	121.79	120.64	65	4.18	3.66	5193	201.57	196.49	
10	Union Bank of India	36	0.13	0.11	387	9.54	9.08	155	13.00	12.31	0	0.00	0.00	578	22.67	21.50	
11	Punjab & Sind Bank	42	0.18	0.18	159	3.26	3.26	34	2.71	2.70	0	0.00	0.00	235	6.15	6.14	
12	UCO Bank	358	1.22	1.11	1278	29.49	28.60	376	29.84	29.36	7	1.28	1.28	2019	61.82	60.34	
	Total	**4815**	**15.85**	**15.36**	**9282**	**211.66**	**205.89**	**3296**	**266.33**	**262.24**	**95**	**9.03**	**8.51**	**17488**	**493.84**	**492.00**	
	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	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	
15	ICICI Bank	8	0.03	0.03	127	3.62	3.26	49	3.67	3.18	3	0.33	0.33	187	7.66	6.80	
16	Axis Bank	7063	27.41	27.41	3522	31.55	31.35	113	8.68	8.13	3	0.35	0.35	10701	67.99	67.24	
17	IndusInd Bank	17323	67.40	67.40	5338	45.70	45.70	65	3.10	3.10	0	0.00	0.00	22726	116.19	116.19	
18	HDFC Bank	513	1.98	1.98	1132	19.41	19.41	113	7.99	7.99	0	0.00	0.00	1758	29.38	29.38	
19	Bandhan Bank	27683	114.50	114.50	102081	1244.29	1244.29	165	9.99	9.99	0	0.00	0.00	129929	1368.79	1368.79	
20	IDBI Bank Limited	300	1.02	1.02	192	5.13	5.13	75	6.24	6.24	4	0.67	0.67	571	13.07	13.07	
	Total	**52890**	**212.34**	**212.34**	**112395**	**1349.76**	**1349.20**	**581**	**39.77**	**38.73**	**10**	**1.35**	**1.35**	**165876**	**1603.24**	**1601.63**	
	Regional Rural Banks																
21	Tripura Gramin Bank	4204	17.14	17.05	7495	157.62	150.68	805	64.84	62.26	0	0	0	12504	239.61	229.99	
	Total	**4204**	**17.14**	**17.05**	**7495**	**157.62**	**150.68**	**805**	**64.84**	**62.26**	**0**	**0.00**	**0.00**	**12504**	**239.60**	**229.99**	
	Small Finance Banks																
22	Ujjivan Small Finance Bank	6604	25.63	25.63	15297	123.89	123.89	0	0.00	0.00	0	0.00	0.00	21901	149.52	149.52	
23	Jana Small Finance Bank Limited	2	0.01	0.01	516	3.66	3.66	0	0.00	0.00	0	0.00	0.00	518	3.67	3.67	
24	Slice Small Finance Bank	0	0.00	0.00	5	0.18	0.18	2	0.18	0.18	0	0.00	0.00	7	0.36	0.36	
25	ESAF Small Finance Bank	1575	6.26	6.26	774	5.51	5.51	0	0.00	0.00	0	0.00	0.00	2349	11.76	11.76	
	Total	**8181**	**31.90**	**31.90**	**16592**	**133.24**	**133.24**	**2**	**0.18**	**0.18**	**0**	**0.00**	**0.00**	**24775**	**165.32**	**165.32**	
	Co-Operative Banks																
26	Tripura State Co-Operative Bank	840	14.03	14.03	152	1.85	1.85	14	0.68	0.68	0	0.00	0.00	1006	16.56	16.56	
	Total	**840**	**14.03**	**14.03**	**152**	**1.85**	**1.85**	**14**	**0.68**	**0.68**	**0**	**0.00**	**0.00**	**1006**	**16.56**	**16.56**	
	Grand Total	**70930**	**291.26**	**290.68**	**145916**	**1854.13**	**1840.86**	**4698**	**371.80**	**364.09**	**105**	**10.38**	**9.86**	**221649**	**2518.56**	**2505.50**	
	NBFC-Micro Finance Institutions																
27	VEDIKA CREDIT CAPITAL LTD	11756	68.17	68.17	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	11756	68.17	68.17	
28	Annapurna Microfinance Pvt. Ltd.	7199	31.08	31.08	4426	40.20	40.20	71	5.53	5.53	16	2.17	2.17	11712	78.97	78.97	
	IIFL Samasta Microfinance Limited	1529	6.22	6.22	2378	17.25	17.25	0	0.00	0.00	0	0.00	0.00	3907	23.46	23.46	
29	Belstar Investment and Finance Private Limited	7017	29.43	29.43	2364	17.75	17.75	0	0.00	0.00	0	0.00	0.00	9381	47.18	47.18	
30	SVATANTRA MICROFIN PRIVATE LIMITED	6078	24.88	24.88	2272	17.50	17.50	0	0.00	0.00	0	0.00	0.00	8350	42.38	42.38	
	Satin Creditcare Network Limited	826	3.41	3.41	591	3.99	3.99	0	0.00	0.00	0	0.00	0.00	1417	7.40	7.40	
31	Arohan Financial Services Pvt. Ltd.	2518	10.58	10.58	1111	7.12	7.12	0	0.00	0.00	0	0.00	0.00	3629	17.70	17.70	
32	Light Microfinance Private Limited	4	0.01	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	4	0.01	0.01	
33	SATYA MicroCapital Limited	1294	4.62	4.62	2327	16.61	16.61	0	0.00	0.00	0	0.00	0.00	3621	21.23	21.23	
	Total NBFC-MFI	**38221**	**178.40**	**178.40**	**15469**	**120.42**	**120.42**	**71**	**5.53**	**5.53**	**16**	**2.17**	**2.17**	**53777**	**304.35**	**306.52**	
	Grand Total including NBFC-MFI	**109151**	**469.66**	**469.08**	**161385**	**1974.55**	**1961.28**	**4769**	**377.33**	**369.62**	**121**	**12.55**	**12.03**	**275426**	**2822.91**	**2812.02**	

PRADHAN MANTRI MUDRA YOJANA OUTSTANDING POSITION AS ON 31.03.2026 (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	4.80	0	0.00	211	329.89	99	68.53	105	605.13	59	49.33	8	118.90	0	0.00	347	1058.72	158	117.86	46	11
2	Bank of India	1159	300.08	131	27.10	3593	5685.63	174	227.12	314	2002.35	7	43.64	0	0.00	0	0.00	5066	7988.06	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	402	79.33	149	38.15	1821	2984.37	422	661.39	472	2994.20	57	370.99	0	0.00	0	0.00	2695	6057.90	628	1070.53	23	18
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	19	3.6	8	1.41	214	240.26	81	45.76	57	320.61	5	7.98	3	47.37	0	0.00	293	611.84	94	55.15	32	9
7	Indian Overseas	57	23.56	4	0.91	278	363.16	45	122.21	112	311.01	23	81.50	0	0.00	0	0.00	447	697.73	72	204.62	16	29
8	Punjab & Sind Bank	31	7.79	0	0.00	53	108.76	1	1.00	5	45.75	0	0.00	0	0.00	0	0.00	89	162.30	1	1.00	1	1
9	Punjab National Bank	4666	913.45	3145	567.01	10673	13790.50	3991	4168.62	3397	15190.65	247	1055.45	53	259.08	0	0.00	18789	30153.68	7383	5791.08	39	19
10	State Bank of India	1351	324.15	697	181.64	8434	11868.31	3494	4115.40	862	4544.59	153	474.23	9	94.22	0	0.00	10656	16831.27	4344	4771.27	41	28
11	UCO Bank	1052	232.87	565	110.42	3796	5393.52	1346	1610.31	556	3592.22	46	331.87	9	116.76	0	0.00	5413	9335.37	1957	2052.60	36	22
12	Union Bank	320	40.00	59	7.91	1469	1987.05	289	273.95	252	1457.77	23	101.26	0	0.00	0	0.00	2041	3484.82	371	383.12	18	11
	Total PUBLIC sec Bank	**9252**	**2361.52**	**4805**	**991.01**	**30798**	**43206.60**	**9993**	**11340.41**	**6171**	**31306.69**	**620**	**2516.25**	**82**	**636.33**	**0**	**0.00**	**46303**	**77511.14**	**15418**	**14847.67**	**33**	**19**
13	Axis Bank	15610	3357.11	2334	386.63	4299	3529.47	31	26.33	244	1323.55	3	11.09	4	40.02	0	0.00	20157	8250.15	2368	424.05	12	5
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	827	203.30	28	6.84	1511	1716.52	25	23.72	197	980.67	3	16.63	0	0.00	0	0.00	2535	2900.49	56	47.19	2	2
17	ICICI Bank	10	1.37	6	0.60	86	140.62	16	30.16	51	245.94	3	3.52	3	14.00	0	0.00	150	401.93	25	34.28	17	9
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	30473	6434.50	5771	997.91	13582	8053.09	1890	601.68	211	711.01	0	0.00	0	0.00	0	0.00	44266	15198.60	7661	1599.59	17	11
21	Kotak Mahindra	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
22	South Indian Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
23	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	2	15.78	0	0.00	0	0.00	0	0.00	2	15.78	0	0.00	0	0
24	Ujjivan Bank	17317	3749.03	941	157.40	27707	15696.78	780	248.53	0	0.00	0	0.00	0	0.00	0	0.00	45024	19445.81	1721	405.93	4	2
25	Jana SFB	465	118.14	135	65.32	1741	737.02	87	32.93	0	0.00	0	0.00	0	0.00	0	0.00	2206	855.16	222	98.25	10	11
26	SLICE SFB	0	0.00	0	0.00	9	42.75	0	0.00	3	31.99	0	0.00	0	0.00	0	0.00	12	74.74	0	0.00	0	0
27	ESAF	6571	1645.87	349	50.44	2699	1601.70	11	3.42	0	0.00	0	0.00	0	0.00	0	0.00	9270	3247.57	360	53.86	4	2
	Total PRIVATE Sec bank	**125155**	**27524.7**	**14116**	**2391.02**	**230492**	**149415.97**	**12190**	**4816.04**	**1483**	**7282.69**	**33**	**146.64**	**10**	**89.37**	**0**	**0.00**	**357140**	**184312.73**	**26339**	**7353.70**	**7**	**4**
28	Tripura Gramin Bank	18177	2897.32	6276	1551.95	22909	26924.81	4034	4594.41	1440	8083.54	141	586.28	0	0.00	0	0.00	42526	37905.67	10451	6732.64	25	18
	Total RRB	**18177**	**2897.32**	**6276**	**1551.95**	**22909**	**26924.81**	**4034**	**4594.41**	**1440**	**8083.54**	**141**	**586.28**	**0**	**0.00**	**0**	**0.00**	**42526**	**37905.67**	**10451**	**6732.64**	**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	60835	13638.21	22865	6515.06	47942	52371.50	10973	12277.83	2373	11874.81	212	897.24	0	0.00	0	0.00	111150	77884.52	34050	19690.13	31	25
	Total Coop. Bank	**60835**	**13638.21**	**22865**	**6515.06**	**47942**	**52371.50**	**10973**	**12277.83**	**2373**	**11874.81**	**212**	**897.24**	**0**	**0.00**	**0**	**0.00**	**111150**	**77884.52**	**34050**	**19690.13**	**31**	**25**
	Grand Total	**213419**	**46421.75**	**48062**	**11449.04**	**332141**	**271918.88**	**37190**	**33028.69**	**11467**	**58547.73**	**1006**	**4146.41**	**92**	**725.70**	**0**	**0.00**	**557119**	**377614.06**	**86258**	**48624.14**	**15**	**13**

NPA Position of Banks in Tripura as on 31.03.2026

(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	18	10.54	162	607.18	8	29.93	188	647.65	218	362.03	406	1009.68
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	424	233.27	753	1508.62	46	131.41	1223	1873.30	224	288.29	1447	2161.59
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	28	20.02	49	88.44	0	0.00	77	108.46	17	16.22	94	124.68
7	Indian Overseas Bank	50	41.01	149	417.77	0	0.00	199	458.78	3	9.76	202	468.54
8	Punjab & Sind Bank	2	6.97	70	46.53	5	7.45	77	60.95	10	0.24	87	61.19
9	Punjab National Bank	16166	7275.58	4839	4986.97	202	115.01	21207	12377.56	1397	824.08	22604	13201.64
10	State Bank of India	40042	31050.55	1623	2879.16	82	394.37	41747	34324.08	20873	16532.26	62620	50856.34
11	UCO Bank	3244	1565.85	2214	2729.36	860	558.58	6318	4853.79	195	158.10	6513	5011.89
12	Union Bank of India	116	78.77	227	360.88	4	12.35	347	452.00	177	240.44	524	692.44
A	**Sub-Total PUBLIC sec Bank**	**60702**	**40527.42**	**11004**	**14872.35**	**1369**	**1312.23**	**73075**	**56712.00**	**23190**	**18484.19**	**96265**	**75196.19**
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	976	492.68	31	767.82	41	68.82	1048	1329.32	628	712.33	1676	2041.65
17	ICICI	27	21.25	42	1221.21	5	69.65	74	1312.11	493	2871.95	567	4184.06
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	941	1542.99	135	42.21	7	1.56	1083	1586.76	1204	261.62	2287	1848.38
21	Kotak Mahindra Bank ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
22	South Indian Bank	0	0.00	0	0.00	0	0.00	0	0.00	9	17.88	9	17.88
23	Yes Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
24	SLICE SFB	0	0.00	425	248.99	186	95.48	611	344.47	3	3.98	614	348.45
25	Ujjivan Bank	987	163.11	380	69.32	345	73.64	1712	306.07	278	50.80	1990	356.87
26	Jana SFB	2638	604.55	197	86.12	29	13.71	2864	704.38	1	0.32	2865	704.70
27	ESAF Small Finance Bank	257	38.23	131	20.32	12	1.47	400	60.02	0	0.00	400	60.02
B	**Sub Total Pvt. Sec Bank**	**11968**	**4846.18**	**5818**	**4334.49**	**4459**	**1749.44**	**22245**	**10930.11**	**10816**	**8293.66**	**33061**	**19223.77**
28	Tripura Gramin Bank	8620	2540.48	9511	7904.50	496	890.62	18627	11335.60	741	1369.93	19368	12705.53
C	**Sub Total RRB**	**8620**	**2540.48**	**9511**	**7904.50**	**496**	**890.62**	**18627**	**11335.60**	**741**	**1369.93**	**19368**	**12705.53**
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	7296.3	6229.06	4458	5152.92	5431	4742.80	17185	16124.78	6064.36	11431.75	23250	27556.53
D	**Sub-Total Coop. Bank**	**7296.3**	**6229.06**	**4458**	**5152.92**	**5431**	**4742.80**	**17185**	**16124.78**	**6064.36**	**11431.75**	**23250**	**27556.53**
	GRAND TOTAL	**88586**	**54143.14**	**30791**	**32264.26**	**11755**	**8695.09**	**131132**	**95102.49**	**40811.4**	**39579.53**	**171944**	**134682.02**

W

STATUS OF GOVT. SPONSORED SCHEMES & NPA GENERATED THEREOF																
		PMRY					PMEGP					SWAVALAMBAN				
		A/Cs Outstanding	Outstd. Balance as on 31.03.2026	NPA A/Cs	Amt. Outstd. As on 31.03.2026	NPA %	A/Cs Outstanding	Outstd. Balance as on 31.03.2026	NPA A/Cs	Amt. Outstd. As on 31.03.2026	NPA %	A/Cs Outstanding	Outstd. Balance as on 31.03.2026	NPA A/Cs	Amt. Outstd. As on 31.03.2026	NPA %
1	Bank of Baroda	0	0.00	0	0.00	#DIV/0!	100	301.91	11	31.12	10	0	0.00	0	0.00	#DIV/0!
2	Bank of India	0	0.00	0	0.00	0	329	798.79	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	212	488.17	98	183.86	38	50	102.45	7	17.59	17
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	14	65.53	2	6.91	11	17	42.81	1	7.12	17
8	Punjab & Sind Bank	6.97	0.01	8	0.01	100	18	38.53	0	0.00	0	16	26.89	8	14.12	53
9	Punjab National bank	858	652.36	858	652.36	100	1293	3017.86	617	1042.31	35	2052	2584.36	501	869.93	34
10	State Bank of India	229	108.48	184	82.68	76	552	1565.00	213	449.66	29	459	759.82	287	456.72	60
11	UCO Bank	80	87.29	80	87.29	100	634	1221.63	223	354.75	29	1381	1017.96	412	259.52	25
12	Union Bank of Inida	74	94.56	74	94.56	100	57	219.92	15	26.53	12	198	473.59	42	53.42	11
SCB of PSBs Sub-Total		**1306.97**	**1012.28**	**1263**	**986.48**	**97**	**3373**	**8118.47**	**1297**	**2380.05**	**29**	**4277**	**5178.40**	**1312**	**1759.59**	**34**
13	AXIS BANK	0	0.00	0	0.00	0	0	0.00	0	0.00	#DIV/0!	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	1	17.28	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**	**25**	**80.40**	**10**	**18.85**	**23**	**32**	**42.63**	**4**	**5.21**	**0**
22	Tripura Gramin Bank	0	0.00	0	0.00	0	2892	5902.03	408	653.46	11	6794	8964.29	1026	1271.34	14
RRBs Sub-Total		**0**	**0.00**	**0**	**0.00**	**0**	**2892**	**5902.03**	**408**	**653.46**	**11**	**6794**	**8964.29**	**1026**	**1271.34**	**14**
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		**1306.97**	**1012.28**	**1263**	**986.48**	**97**	**9196**	**19666.24**	**2284**	**5472.05**	**28**	**17906**	**20988.80**	**6594**	**6436.59**	**31**

Bank wise details of PMJDY accounts for the State of Tripura as on 31.03.2026

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	3314	6189	4996	4507	9503	676.38	558	8422	8583
Bank of India	PSB	14199	909	7557	7551	15108	783.68	1457	12807	14435
Bank of Maharashtra	PSB	795	2625	1573	1847	3420	231.43	206	3378	3153
Canara Bank	PSB	43170	7724	24448	26446	50894	2669.12	8337	36563	48509
Central Bank of India	PSB	5960	235	2485	3710	6195	164.82	355	3193	5936
Indian Bank	PSB	2244	1008	1363	1889	3252	99.76	272	2400	2143
Indian Overseas Bank	PSB	4148	5128	5193	4083	9276	273.74	206	8361	7103
Punjab & Sind Bank	PSB	718	237	404	551	955	20.74	104	591	929
Punjab National Bank	PSB	141906	6880	65519	83267	148786	8535.37	19579	105081	142880
State Bank of India	PSB	199198	12399	105560	106037	211597	12088.92	6112	192711	179860
UCO Bank	PSB	58229	40092	45563	52758	98321	4849.26	11594	26549	94605
Union Bank of India	PSB	10511	3916	7575	6852	14427	734.93	2932	8100	13392
Sub-Total Public Sector Banks		**484392**	**87342**	**272236**	**299498**	**571734**	**31128.14**	**51712**	**408156**	**521528**
Axis Bank Ltd	PVT	20	507	240	287	527	50.31	35	365	425
Federal Bank Ltd	PVT	12	204	143	73	216	21.12	75	20	171
HDFC Bank Ltd	PVT	1637	12092	219	13510	13729	183.61	3386	13729	6190
ICICI Bank Ltd	PVT	186	155	259	82	341	14.73	103	238	204
IDBI Bank Ltd.	PVT	3307	4824	3407	4724	8131	195.45	2186	2586	5915
IndusInd Bank Ltd	PVT	16	150	102	64	166	4.52	3	166	132
Kotak Mahindra Bank Ltd	PVT	0	234	190	44	234	0.96	150	124	213
South Indian Bank Ltd	PVT	0	390	262	128	390	24.74	166	272	369
Yes Bank Ltd	PVT	84	34	94	24	118	10.38	5	118	109
Sub-Total Pvt Sector Banks		**5262**	**18590**	**4916**	**18936**	**23852**	**505.82**	**6109**	**17618**	**13728**
Tripura Gramin Bank	RRB	519565	19623	214944	324244	539188	39994.87	47686	214770	487694
Sub-Total Regional Rural Banks		**519565**	**19623**	**214944**	**324244**	**539188**	**39994.87**	**47686**	**214770**	**487694**
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		**1029667**	**125555**	**499391**	**655831**	**1155222**	**71628.85**	**105507**	**640544**	**1022950**

Y

PMSBY & PMJJBY--CLAIM STATUS FY 2025-26 (As on 31.03.2026)									
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	1	0	0
4	Canara Bank	0	0	0	0	0	0	0	0
5	Central Bank of India	0	0	0	0	0	0	0	0
6	Indian Bank	0	0	0	0	0	0	0	0
7	Indian Overseas Bank	0	0	0	0	0	0	0	0
8	Punjab & Sind Bank	0	0	0	0	1	0	1	0
9	Punjab National Bank	4	0	4	0	35	32	3	0
10	State Bank of India	5	1	4	0	6	4	2	0
11	Union Bank of India	0	0	0	0	0	0	0	0
12	UCO Bank	1	0	1	0	6	6	0	0
A	**Sub Total of Public Sec. Bank**	**11**	**1**	**10**	**0**	**49**	**43**	**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	32	20	10	2	267	243	22	2
C	**Sub Total of RRB**	**32**	**20**	**10**	**2**	**267**	**243**	**22**	**2**
27	ACUB	0	0	0	0	0	0	0	0
28	TCARDB	0	0	0	0	0	0	0	0
29	TSCB	2	1	1	0	28	27	1	0
D	**Sub Total of Coop.Banks**	**2**	**1**	**1**	**0**	**28**	**27**	**1**	**0**
GRAND TOTAL		**45**	**22**	**21**	**2**	**344**	**313**	**29**	**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	618690	308016	213194	34.46	91893	29.83	52539	8.49	15267	4.96
Gomati Total	795437	401186	312986	39.35	135832	33.86	109149	13.72	36226	9.03
Khowai Total	557042	276695	218410	39.21	91835	33.19	67724	12.16	28033	10.13
North Tripura Total	695330	347365	324000	46.60	146112	42.06	106758	15.35	37080	10.67
Sepahijala Total	781612	388360	304873	39.01	130747	33.67	94216	12.05	33481	8.62
South Tripura Total	752756	360234	258834	34.38	95903	26.62	90351	12.00	21264	5.90
Unokoti Total	466108	234148	188303	40.40	84098	35.92	63945	13.72	23543	10.05
West Tripura Total	1947353	969863	1107089	56.85	486103	50.12	511361	26.26	169748	17.50
Tripura State Total	6614328	3285867	2927689	44.26	1262523	38.42	1096043	16.57	364642	11.10

Digital coverage for individuals (Savings Accounts)													
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	24.17	63385	20.58	481368	77.80	243634	79.10	618690	100.00	308016	100.00	6502
Gomati Total	235847	29.65	99129	24.71	587507	73.86	294785	73.48	795437	100.00	401186	100.00	10555
Khowai Total	147291	26.44	69215	25.01	383432	68.83	191420	69.18	557042	100.00	276695	100.00	7462
North Tripura Total	188747	27.14	74553	21.46	491390	70.67	247464	71.24	695330	100.00	347365	100.00	8887
Sepahijala Total	228933	29.29	108843	28.03	529233	67.71	263476	67.84	781612	100.00	388360	100.00	9546
South Tripura Total	179766	23.88	71105	19.74	548878	72.92	264314	73.37	752756	100.00	360234	100.00	7374
Unokoti Total	108288	23.23	51036	21.80	334820	71.83	170791	72.94	466108	100.00	234148	100.00	3161
West Tripura Total	787317	40.43	326448	33.66	1321552	67.86	641865	66.18	1947353	100.00	969863	100.00	33552
Tripura State Total	2025715	30.63	863714	26.29	4678180	70.73	2317749	70.54	6614328	100.00	3285867	100.00	87039

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	6920	2481	35.85	3029	43.77	3402	49.16	6920	100.00	266
Gomati Total	12819	4183	32.63	4651	36.28	4256	33.20	12819	100.00	528
Khowai Total	6656	2407	36.16	2666	40.05	3829	57.53	6656	100.00	484
North Tripura Total	9777	4420	45.21	4797	49.06	3741	38.26	9793	100.16	854
Sepahijala Total	9967	3198	32.09	4128	41.42	5425	54.43	9967	100.00	301
South Tripura Total	10309	3796	36.82	4201	40.75	4600	44.62	10309	100.00	444
Unokoti Total	7291	2631	36.09	2473	33.92	3027	41.52	7291	100.00	385
West Tripura Total	48422	25305	52.26	15853	32.74	21637	44.68	48422	100.00	3405
Tripura State Total	112161	48421	43.17	41798	37.27	49917	44.50	112177	100.01	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