

त्रिपुरा हेतु  
राज्य स्तरीय बैंकर्स समिति की बैठक  
STATE LEVEL BANKERS' COMMITTEE MEETING  
FOR TRIPURA



134<sup>th</sup>

DECEMBER 2020

१३४ वी

दिसंबर २०२०

Quarterly Review

Date: 30.03.2021 ★ Time: 11:30 AM

Venue: Conference Hall No.II, New Secretariat, Agartala

कार्यसूची टिप्पण ★ AGENDA NOTES

पंजाब नैशनल बैंक  
...भरोसे का प्रतीक !



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<b>Description</b>	<b>2001</b>	<b>2011</b>
Approximate Population	32 Lakhs	36.74 Lakhs
Actual Population	3,199,203	3,673,917
Male	1,642,225	1,874,376
Female	1,556,978	1,799,541
Population Growth	15.74%	14.84%
Percentage of total Population	0.31%	0.30%
Sex Ratio	948	960
Child Sex Ratio	966	957
Density/km <sup>2</sup>	305	350
Area(Km <sup>2</sup> )	10,491.69	10,491.69
Total Child Population (0-6 Age)	436,446	458,014
Male Population (0-6 Age)	222,002	234,008
Female Population (0-6 Age)	214,444	224,006
Literacy	73.19%	94.65%(As on Sept' 2013)
Male Literacy	81.02%	96.65%(As on Sept' 2013)
Female Literacy	64.91%	92.35%(As on Sept' 2013)

## Network of Bank Branches in Tripura As on 31.12.2020

Population Group	March 2014	March 2015	March 2016	March 2017	March 2018	March 2020	December 2020
Rural	229	248	265	269	271	272	277
% as against total branches	54%	54%	53%	53%	53%	50%	50%
Semi- urban	107	117	127	131	131	157	157
% as against total branches	25%	25%	26%	26%	26%	29%	29%
Urban	89	96	104	108	110	113	114
% as against total branches	21%	21%	21%	21%	21%	21%	21%
<b>TOTAL</b>	<b>425</b>	<b>461</b>	<b>496</b>	<b>508</b>	<b>512</b>	<b>542</b>	<b>548</b>

**SLBC-TRIPURA**

**VITAL BANKING STATISTICS**

(Amount Rs. in Crore)

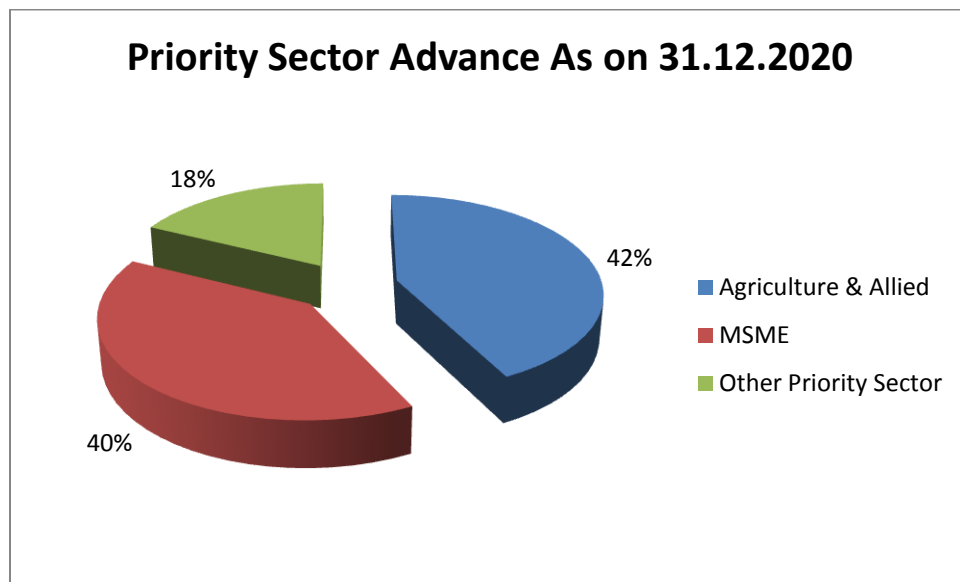
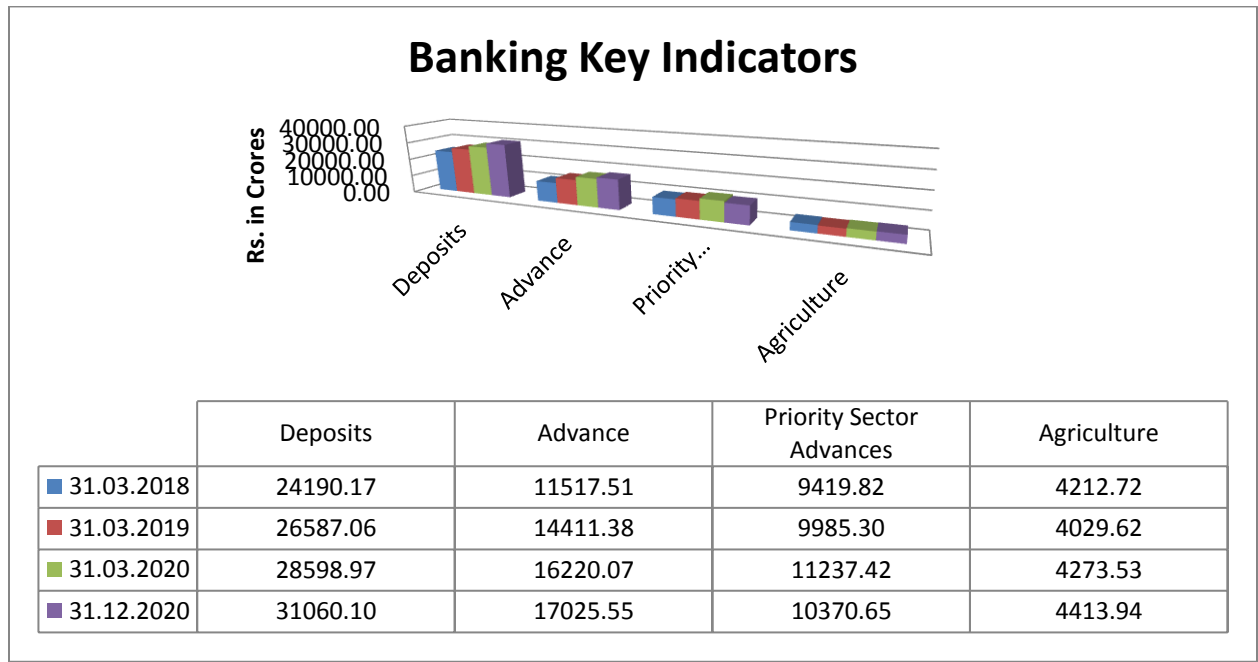
Sl.	Parameter	March 2019	March 2020	December 2020
1	No. of Branches	533	542	548
2	Total Deposits	26587.06	28598.97	31060.10
3	Total Advances	14411.38	16220.07	17025.55
4	CD Ratio	54	57	55
5	C+I: Deposit Ratio	74	78	77
6	Priority Sector Advances (PSA)	9985.30	11237.42	10370.65
7	% of PSA to ANBC	87	78	67
8	Agriculture Advances	4029.62	4273.53	4413.94
9	% of Agri Advances to ANBC	35	30	29
10	MSME Advances	3622.79	3827.93	4116.20
11	Education Loans	107.35	115.37	163.08
12	Housing Loans	1638.03	1852.81	1945.52
13	DRI Advances	2.73	3.38	3.38
14	Schedules Caste/ Scheduled Tribe Advances	3258.05	2928.20	2710.41
15	Advances to Women Entrepreneurs	3109.43	4119.19	3438.81
16	% of Advances to Women Entrepreneurs to ANBC	26.99	29	22
17	Weaker Section Advances	7642.44	6586.00	7508.88
18	% of Weaker Advances to ANBC	66	46	49
19	Minority Community Advances	899.56	597.73	660.10
20	% of Minority Community Advances to ANBC	7.81	4.15	4.28

**DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN (Amount Rs in crore)**

Sector	2019-20 As on December 2019			2020-21 As on December 2020		
	Plan	Achievement (Apr'19-Sep'19)	% to Target	Plan	Achievement (Apr'20-Dec'20)	% to Target
Agriculture	3455.00	2289.06	66	3957.54	1381.51	35
MSME	2388.00	1884.09	79	3250	1490.55	46
Other Prisec	801.00	492.48	61	933.93	341.62	37
<b>Total Prisec</b>	<b>6644.00</b>	<b>4665.64</b>	<b>70</b>	<b>8141.47</b>	<b>3213.69</b>	<b>39</b>
Non-Prisec	1118.00	873.88	78	1248.58	890.32	71
<b>Grand Total</b>	<b>7762.00</b>	<b>5539.52</b>	<b>71</b>	<b>9390.05</b>	<b>4104.01</b>	<b>44</b>



## Banking Key Indicators for the State of TRIPURA



**Performance of Banks in key areas as on December 2020 compared to December 2019 & March 2020**

(Amt. Rs in Crore)

Parameters	December'2019	March'2020	December'2020	Variation over December 2019	
				Amount	% of increase
Deposit	27482.02	28598.97	31060.10	3578.08	+13
Advance	15404.46	16220.07	17025.55	1621.09	+11
CD Ratio	56	57	55	-	-1
Investments	6413.92	6199.13	7021.34	607.42	9
(C+I)D Ratio with Inv.	79	78	77	-	-2
RIDF*	275.00	275.00	275.00	-	-
CD Ratio with RIDF #	57	58	56	-	-1
Govt. fund lying with Banks	4321.63	3723.03	3745.29	-576.34	-13
CD ratio without Govt. Fund	67	65	62	-	-5
Credit in flow from outside the state	2008.96	1929.41	1759.41	-249.55	-12
CD Ratio including Govt. Deposit with Credit inflow	63	63	60	-	-3
CD ratio excluding Govt. Dep. including credit inflow	75	73	68	-	-7
<b>Priority Sector Credit (PSC)</b>	<b>10062.20</b>	<b>11237.42</b>	<b>10370.65</b>	308.45	+3
% of PSC to ANBC *	71	78	67	-	-4
Sectoral deployment of PSC: 1. Agriculture	3888.39	4273.53	4413.94	525.55	+13
% of Agriculture Adv. to ANBC	28	30	29	-	+1
2. MSME	3620.59	3827.93	4116.20	495.61	+14
3. Other Prisec	2553.20	3135.95	1840.49	-712.71	-28
PSC to major sub-sectors: (i) Weaker section	5675.03	6586.00	7508.88	1833.85	+32
% of weaker section credit to ANBC	40	46	49	-	+9
II) SC	1377.68	1387.81	1075.18	-302.5	-22
III) ST	1677.81	1540.39	1635.23	-42.58	-2
IV) Women Entrepreneur	3253.42	4119.19	3438.81	185.39	+5
% of women credit to ANBC	23	29	22	-	-1
V) Minority Community	701.69	597.73	660.10	-41.59	-5
% to Total Prisec Advance	5	4	4	-	-1

ANBC= Adjusted Net Bank Credit, (ANBC as on December 2019 – Rs. 15404.46 Crore).

**BANK-WISE & POPULATION GROUP-WISE BRANCH NETWORK AND DEPOSIT AS ON 31.12.2020**

( Amt in lakh)

SI No	BANKS	NO. OF BRANCHES				DEPOSITS			
		Rural	Semi urban	Urban	Total	Rural	Semi Urban	Urban	TOTAL
1	2	3	4	5	6	7	8	9	10
1	Bank of Baroda	2	0	7	9	1017.00	0.00	58946.00	59963.00
2	Bank of India	5	5	3	13	3820.00	8503.00	16378.00	28701.00
3	Bank of Maharashtra	0	0	1	1	0.00	0.00	663.00	663.00
4	Canara Bank	6	9	4	19	10358.05	14116.59	47040.58	71515.22
5	Central Bank of India	2	3	1	6	4995.41	2456.18	11200.57	18652.16
6	Indian Bank	2	1	3	6	1029.20	11274.00	17665.00	29968.20
7	Indian Overseas Bank	1	2	2	5	942.47	1531.61	15359.34	17833.42
8	Punjab & Sind Bank	1	0	1	2	383.63	0.00	3411.54	3795.17
9	Punjab National Bank	36	18	14	68	127017.70	163879.14	168268.53	459165.37
10	State Bank of India	33	18	17	68	192037.00	208401.00	456998.00	857436.00
12	Union Bank of India	1	3	6	10	1158.00	10160.00	49071.00	60389.00
12	UCO Bank	11	12	6	29	25698.61	34262.11	86325.90	146286.62
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>100</b>	<b>71</b>	<b>65</b>	<b>236</b>	<b>368457.07</b>	<b>454583.63</b>	<b>931327.46</b>	<b>1754368.16</b>
13	AXIS BANK	2	7	4	13	5290.07	11254.57	37626.53	54171.17
14	Bandhan Bank	14	11	3	28	13727.95	27272.37	25086.31	66086.63
15	Federal Bank	0	0	1	1	0.00	0.00	7102.50	7102.50
16	HDFC	2	3	4	9	1240.00	4887.65	39041.01	45168.66
17	ICICI	1	4	3	8	1730.84	7575.78	16170.25	25476.87
18	IDBI BANK	5	3	1	9	1690.56	22769.86	14167.08	38627.50
19	IDFC First Bank	0	0	1	1	0.00	0.00	3396.00	3396.00
20	Indusind Bank	1	4	1	6	160.85	1169.44	8484.05	9814.34
21	Kotak Mahindra Bank	0	0	1	1	0.00	0.00	3974.12	3974.12
22	South Indian Bank	0	0	1	1	0.00	0.00	7266.64	7266.64
23	Ujjivan Bank	0	5	3	8	0.00	4668.90	12309.25	16978.15
24	YES Bank	0	0	1	1	0.00	0.00	5093.61	5093.61
25	NESFB	3	1	1	5	493.18	866.59	15244.02	16603.79
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>28</b>	<b>38</b>	<b>25</b>	<b>91</b>	<b>24333.45</b>	<b>80465.16</b>	<b>194961.37</b>	<b>299759.98</b>
26	Tripura Gramin Bank	107	31	10	148	296127.42	241733.75	209516.59	747377.76
<b>C</b>	<b>Sub Total of RRB</b>	<b>107</b>	<b>31</b>	<b>10</b>	<b>148</b>	<b>296127.42</b>	<b>241733.75</b>	<b>209516.59</b>	<b>747377.76</b>
27	ACUB	0	1	2	3	0.00	376.02	3820.78	4196.80
28	TCARDB	0	4	1	5	0.00	0.00	0.00	0.00
29	TSCB	42	12	11	65	56694.40	67462.05	176151.74	300308.19
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>42</b>	<b>17</b>	<b>14</b>	<b>73</b>	<b>56694.40</b>	<b>67838.07</b>	<b>179972.52</b>	<b>304504.99</b>
<b>GRAND TOTAL</b>		<b>277</b>	<b>157</b>	<b>114</b>	<b>548</b>	<b>745612.34</b>	<b>844620.61</b>	<b>1515777.94</b>	<b>3106010.89</b>

**BANK-WISE & POPULATION GROUP-WISE ADVANCE AND CD RATIO AS ON 31.12.2020**

**Amt. in lakh**

SI No.	BANKS	ADVANCES				CREDIT DEPOSIT RATIO (%)				Investment	Credit + Investment Deposit Ratio (%)
		Rural	Semi urban	Urban	TOTAL	Rural	Semi urban	Urban	Total		
1	2	3	4	5	6	7	8	9	10	11	12
1	Bank of Baroda	622.00	0.00	24655.00	25277.00	61	#DIV/0!	42	42		42
2	Bank of India	2394.00	4440.00	11410.00	18244.00	63	52	70	64		64
3	Bank of Maharashtra	0.00	0.00	1244.08	1244.08	0	0	188	188		188
4	Canara Bank	4309.00	7707.23	19479.81	31496.04	42	55	41	44		44
5	Central Bank of India	609.42	887.30	2696.50	4193.22	12	36	24	22		22
6	Indian Bank	328.10	998.21	7505.11	8831.42	32	9	42	29		29
7	Indian Overseas Bank	410.96	1107.20	3892.50	5410.66	44	72	25	30		30
8	Punjab & Sind Bank	163.11	0.00	1662.38	1825.49	43	0	49	48		48
9	Punjab National Bank	31421.57	35205.44	58580.95	125207.96	25	21	35	27		27
10	State Bank of India	81604.00	84389.00	408743.65	574736.65	42	40	89	67		67
11	Union Bank of India	374.00	3307.00	11093.00	14774.00	32	33	23	24		24
12	UCO Bank	9131.44	9244.99	18253.74	36630.17	36	27	21	25		25
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>131367.60</b>	<b>147286.37</b>	<b>569216.72</b>	<b>847870.69</b>	<b>36</b>	<b>32</b>	<b>61</b>	<b>48</b>	<b>0.00</b>	<b>48</b>
13	AXIS BANK	1245.36	1501.24	11551.26	14297.86	24	13	31	26		26
14	Bandhan Bank	92276.35	109136.24	50704.31	252116.90	672	400	202	381		
15	Federal Bank	0.00	0.00	1716.53	1716.53	0	0	24	24		24
16	HDFC	183.90	6101.94	19247.13	25532.97	15	125	49	57		57
17	ICICI	618.98	4263.21	15782.81	20665.00	36	56	98	81		81
18	IDBI BANK	682.39	2322.73	2769.21	5774.33	40	10	20	15		15
19	IDFC First Bank	0.00	0.00	6969.00	6969.00	0	0	205	205		205
20	Indusind Bank	2.42	11074.69	10789.45	21866.56	0	947	127	223		223
21	Kotak Mahindra Bank	0.00	0.00	58.15	58.15	0	0	1	1		1
22	South Indian Bank	0.00	0.00	2153.42	2153.42	0	0	30	30		30
23	Ujjivan Bank	0.00	7851.82	7482.81	15334.63	0	168	61	90		90
24	YES Bank	0.00	0.00	673.75	673.75	0	0	13	13		13
25	NESFB	1493.35	1315.64	1020.08	3829.07	303	152	7	23		
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>96502.75</b>	<b>143567.51</b>	<b>130917.91</b>	<b>370988.17</b>	<b>397</b>	<b>178</b>	<b>67</b>	<b>124</b>	<b>0.00</b>	<b>124</b>
26	Tripura Gramin Bank	147626.99	82785.36	30857.07	261269.42	50	34	15	35	578331.99	112
<b>C</b>	<b>Sub Total of RRB</b>	<b>147626.99</b>	<b>82785.36</b>	<b>30857.07</b>	<b>261269.42</b>	<b>50</b>	<b>34</b>	<b>15</b>	<b>35</b>	<b>578331.99</b>	<b>112</b>
27	ACUB	0.00	86.70	1285.89	1372.59	0	23	34	33	3077.90	106
28	TCARDB	0.00	0.00	0.00	0.00	0	0	0	0		0
29	TSCB	179976.32	24155.26	16922.96	221054.54	317	36	10	74	120724.61	114
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>179976.32</b>	<b>24241.96</b>	<b>18208.85</b>	<b>222427.13</b>	<b>317</b>	<b>36</b>	<b>10</b>	<b>73</b>	<b>123802.51</b>	<b>114</b>
<b>GRAND TOTAL</b>		<b>555473.66</b>	<b>397881.20</b>	<b>749200.55</b>	<b>1702555.41</b>	<b>74</b>	<b>47</b>	<b>49</b>	<b>55</b>	<b>702134.50</b>	<b>77</b>
<b>TOTAL RESOURCES SUPPORT PROVIDED TO STATE UNDER RIDF:</b>						<b>27500.00</b>			<b>C.D. Ratio With RIDF</b>		<b>56</b>

**BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 31.12.2020**

(Amt. in lacs)

Sl.No.	BANKS	Agril & Allied		MSME		OTHER PRISEC		Total PRISEC		TFA as % of ANBC	PS Cr. As % to ANBC
		Total Finance		A/c.	Amt.	A/c.	Amt.	A/c.	Amt.		
		A/c.	Amt.								
1	2	3	4	6	7	9	10	12	13	14	15
1	Bank of Baroda	175	399.64	1208	17482.91	335	4521.75	1718	22404.30	2	109
2	Bank of India	1602	3912.07	3495	7780.02	362	2509.42	5459	14201.51	24	87
3	Bank of Maharashtra	0	0.00	125	443.94	328	624.67	453	1068.61	0	122
4	Canara Bank	1580	1967.67	3791	14817.22	979	2117.86	6350	18902.75	8	77
5	Central Bank of India	1224	899.01	945	2569.63	60	383.40	2229	3852.04	11	46
6	Indian Bank	293	345.73	927	4155.30	619	2047.24	1839	6548.27	6	108
7	Indian Overseas Bank	211	264.27	592	3088.24	131	1242.59	934	4595.10	5	82
8	Punjab & Sind Bank	77	37.46	324	1342.54	45	195.99	446	1575.99	4	189
9	Punjab National Bank	54404	31542.41	16091	41630.61	4500	17086.72	74995	90259.74	20	57
10	State Bank of India	40175	24631.86	9955	47017.46	7540	42771.47	57670	114420.79	5	23
12	Union Bank of India	551	453.33	1230	9828.00	473	2768.00	2254	13049.33	3	89
12	UCO Bank	9295	7018.46	5619	16843.01	907	6567.21	15821	30428.68	21	89
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>109587</b>	<b>71471.91</b>	<b>44302</b>	<b>166998.88</b>	<b>16279</b>	<b>82836.32</b>	<b>170168</b>	<b>321307.11</b>	<b>9</b>	<b>41</b>
13	AXIS BANK	621	635.52	35	3189.05	3217	1191.71	3873	5016.28	6	47
14	Bandhan Bank	262667	117157.94	259658	119175.07	84	10555.47	522409	246888.48	59	124
15	Federal Bank	255	255.02	6	396.04	25	75.90	286	726.96	18	50
16	HDFC	14916	4959.56	1478	4804.54	303	278.01	16697	10042.11	22	44
17	ICICI	7090	4261.63	131	5410.28	23	369.76	7244	10041.67	33	78
18	IDBI BANK	1210	1264.01	919	2065.76	135	1162.89	2264	4492.66	24	84
19	IDFC First Bank	7348	1403.43	30542	5565.25	0	0.00	37890	6968.68	19	93
20	Indusind Bank	418	2297.83	2912	11165.98	0	0.00	3330	13463.81	13	75
21	Kotak Mahindra Bank	0	0.00	1	54.10	0	0.00	1	54.10	0	112
22	SOUTH INDIAN BANK	0	0.00	42	531.34	2	6.79	44	538.13	0	20
23	YES Bank	1	404.00	3	245.75	0	0.00	4	649.75	46	75
24	Ujjivan Bank	28591	5817.38	7306	3702.14	15232	3530.45	51129	13049.97	38	85
25	NESFB	3401	752.80	9909	2992.98	0	0.00	13310	3745.78	0	0
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>326518</b>	<b>139209.12</b>	<b>312942</b>	<b>159298.28</b>	<b>19021</b>	<b>17170.98</b>	<b>658481</b>	<b>315678.38</b>	<b>46</b>	<b>105</b>
26	Tripura Gramin Bank	149711	74983.15	96784	62835.50	27970	68413.22	274465	206231.87	28	76
<b>C</b>	<b>Sub Total of RRB</b>	<b>149711</b>	<b>74983.15</b>	<b>96784</b>	<b>62835.50</b>	<b>27970</b>	<b>68413.22</b>	<b>274465</b>	<b>206231.87</b>	<b>28</b>	<b>76</b>
27	ACUB	0	0.00	0	0.00	391	933.67	391	933.67	0	59
28	TCARDB	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
29	TSCB	135837	155730.67	8946	22488.28	32550	14695.10	177333	192914.05	82	101
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>135837</b>	<b>155730.67</b>	<b>8946</b>	<b>22488.28</b>	<b>32941</b>	<b>15628.77</b>	<b>177724</b>	<b>193847.72</b>	<b>81</b>	<b>101</b>
<b>GRAND TOTAL</b>		<b>721653</b>	<b>441394.85</b>	<b>462974</b>	<b>411620.94</b>	<b>96211</b>	<b>184049.29</b>	<b>1280838</b>	<b>1037065.08</b>	<b>29</b>	<b>67</b>

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

**BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 31.12.2020**

(Amt. in Lakhs)

Sl.No	BANKS	Advances for SC		Advance for ST		Advance for OBC		Advances to Weaker Section		Advances to Weaker Section as % of ANBC	Advance for Women Entrepreneurs		Advance for Minority Community		Advance to Physically Handicapped	
		A/c.	Amt.	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.		%	A/c.	Amt.	A/c.	Amt.	A/c.
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1	Bank of Baroda	130	412.50	107	612.20	58	115.30	718	2338.00	11	206	752.82	30	31.35	0	0.00
2	Bank of India	359	312.90	652	625.74	405	486.03	2108	1851.12	11	518	173.24	174	253.21	0	0.00
3	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0.00
4	Canara Bank	584	1405.10	778	1755.78	160	1129.75	2355	4779.39	19	454	190.02	539	1428.49	3	1.92
5	Central Bank of India	151	329.81	312	185.77	162	1130.55	840	1071.21	13	498	647.51	170	175.20	3	1.92
6	Indian Bank	120	297.73	216	1039.29	56	221.00	142	689.72	11	26	10.65	45	472.82	0	0.00
7	Indian Overseas Bank	68	189.01	117	586.40	169	527.92	507	1934.51	34	79	481.21	47	137.96	27	12.01
8	Punjab & Sind Bank	33	160.57	262	228.41	0	0.00	383	568.55	68	88	179.57	0	0.00	0	0.00
9	Punjab National Bank	3246	6757.43	3449	6940.07	3257	6091.40	57124	41253.16	26	2192	889.87	816	2003.08	0	0.00
10	State Bank of India	3589	7333.76	2215	4103.31	6561	10281.31	137418	255569.04	52	8754	26429.54	5907	9856.13	1629	1378.79
11	Union Bank of India	206	51.70	112	124.21	58	150.13	511	488.72	3	29	42.18	106	120.50	0	0.00
12	UCO Bank	1303	2332.00	6233	5774.00	642	1625.00	9157	11921.42	35	3141	4902.00	1640	1894.00	2	2.00
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>9789</b>	<b>19582.51</b>	<b>14453</b>	<b>21975.18</b>	<b>11528</b>	<b>21758.39</b>	<b>211263</b>	<b>322464.84</b>	<b>41</b>	<b>15985</b>	<b>34698.61</b>	<b>9474</b>	<b>16372.74</b>	<b>1664</b>	<b>1396.64</b>
13	AXIS BANK	902	174.40	782	156.06	0	0.00	4890	951.12	9	3099	598.28	107	22.38	0	0.00
14	Bandhan Bank	103534	49183.07	97932	38865.42	91938	44275.34	314724	159434.87	80	500269	218129.90	61061	28412.36	0	0.00
15	Federal Bank	11	22.69	11	8.87	0	0.00	108	120.96	8	70	78.49	16	10.91	0	0.00
16	HDFC Bank	69	132.69	208	907.64	0	0.00	18505	5365.36	23	15541	3792.45	2687	532.58	0	0.00
17	ICICI Bank	852	733.39	199	687.26	822	545.57	6305	3867.65	30	3218	8853.19	962	841.19	0	0.00
18	IDBI BANK	158	339.50	861	794.52	130	243.05	1577	964.91	18	963	824.85	343	307.70	0	0.00
19	IDFC First Bank	10451	1918.23	13093	2392.90	9933	1872.26	74457	13731.00	182	37890	6968.58	3090	579.26	0	0.00
20	Indusind Bank	499	1586.18	367	1773.21	1015	442.57	1706	6299.24	35	1175	4413.46	541	3046.59	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	14996	3498.49	9259	1883.10	10092	2549.84	49601	10240.68	67	52123	11529.99	5581	1149.98	0	0.00
25	NESFB	1018	238.46	1970	442.11	628	165.16	5359	1284.39	55	1631	417.50	112	21.09	0	0.00
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>132490</b>	<b>57827.10</b>	<b>124682</b>	<b>47911.09</b>	<b>114558</b>	<b>50093.80</b>	<b>477232</b>	<b>202260.18</b>	<b>68</b>	<b>615979</b>	<b>255606.69</b>	<b>74500</b>	<b>34924.04</b>	<b>0</b>	<b>0.00</b>
26	Tripura Gramin Bank	35187	27783.55	102645	91624.63	56511	32605.61	291292	218325.88	81	81039	52360.97	15910	13951.13	0	0.00
<b>C</b>	<b>Sub Total of RRB</b>	<b>35187</b>	<b>27783.55</b>	<b>102645</b>	<b>91624.63</b>	<b>56511</b>	<b>32605.61</b>	<b>291292</b>	<b>218325.88</b>	<b>81</b>	<b>81039</b>	<b>52360.97</b>	<b>15910</b>	<b>13951.13</b>	<b>0</b>	<b>0.00</b>
27	ACUB	121	202.50	141	302.12	18	23.56	377	634.98	40	102	128.50	7	8.85	3	4.34
28	TCARDB	0	0.00	0	0	0	0	0	0.00	0	0	0.00	0	0	0	0
29	TSCB	8492	2122.76	6999	1710.31	5552	1365.00	28666	7202.80	4	4349	1086.50	2661	754.22	613	164.01
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>8613</b>	<b>2325.26</b>	<b>7140</b>	<b>2012.43</b>	<b>5570</b>	<b>1388.56</b>	<b>29043</b>	<b>7837.78</b>	<b>4</b>	<b>4451</b>	<b>1215.00</b>	<b>2668</b>	<b>763.07</b>	<b>616</b>	<b>168.35</b>
<b>GRAND TOTAL</b>		<b>186079</b>	<b>107518.42</b>	<b>248920</b>	<b>163523.33</b>	<b>188167</b>	<b>105846.36</b>	<b>1008830</b>	<b>750888.68</b>	<b>49</b>	<b>717454</b>	<b>343881.27</b>	<b>102552</b>	<b>66010.99</b>	<b>2280</b>	<b>1564.99</b>

**CONFIRMATION OF PROCEEDINGS OF  
THE 133<sup>rd</sup> MEETING OF THE SLBC FOR TRIPURA**

The proceedings and action points of the 133<sup>rd</sup> Meeting of SLBC for Tripura, held on 30.12.2020 were circulated under the cover of Convener Bank's letter no. SLBC/TRP/Minutes/133/2020 dated 06.01.2021. The same may please be confirmed by the House.

## ACTION TAKEN REPORT

Present Status of implementation of the major action points emerged in the 133<sup>rd</sup> SLBC meeting held on 30.12.2020 is furnished below as a separate agenda.

Sl No	Major Action Points	Present Status of Implementation
1	<p>100 % disbursement targets set against all sectors under ACP 2020-21 is to be achieved.</p> <p>Regular meetings of major Banks with Line Departments to be held for reviewing the progress under various schemes. <b>(Action: All Banks, SLBC)</b></p>	<p>All the banks put together disbursed Rs. 4104 crore i.e. 44% of the Annual Target for Rs 9390.05 crore under ACP 2020-21 as on December 2020.</p> <p>The overall achievement is 44% against the target of ACP 2020-21 as on 31.12.2020 while achievement under Agriculture sector is 35%. Achievements in MSME and OPS are 46% and 37% of the ACP Targets respectively as on 31.12.2020.</p> <p>The performance has been comparatively less up to the third quarter of FY 2020-21 owing to lockdown restrictions in place during these quarters, necessitated by the onset of COVID-19 pandemic in the State.</p> <p>Meeting of Major Banks with Line Departments under the Chairmanship of Chief Secretary, Government of Tripura has been held on 06-01-2021, 19-01-2021 and 06-03-2021, where the progress under various schemes were reviewed.</p>
2	<p>All banks to exert efforts jointly to raise the CD Ratio of the State and to sustain steady growth in the districts. <b>(Action: All Banks and State Government)</b></p>	<p>CD ratio of the Banks in the State stands at 55% as on 31.12.2020 from 56% as on 31.12.2019.</p> <p>CD ratio of 3 districts in the State as on December 2020 has improved over the CD ratio of December 2019.</p> <p>CD Ratio of 97% is the highest in Dhalai District, as against 48%, the lowest in West Tripura District, having 59% of the total business of the State.</p>
3	<p>Issuance of KCCs to all eligible farmers and implementation of KCC saturation campaign</p> <p>Agriculture Dept to co-ordinate with Banks for rectification of blank / incomplete applications submitted of PMKISAN beneficiaries for consideration by Banks.</p> <p>Agri-Infrastructure projects through Bank finance to be explored by Agriculture Department.</p> <p>NABARD scheme for financing</p>	<p>83501 KCCs (Including Renewal) sanctioned by Banks amounting to Rs. 311.60 Crores during FY 2020-21, thereby achieving 65 % of the Annual Target (1,29,489 Nos.).</p> <p>The matter has been taken up at DCC meetings and rectification is ongoing.</p> <p>Under consideration of Department of Agriculture.</p>



	<p>bargadars through JLG model to be explored. BDOs/ Panchayat secretaries to be directed by State Government for furnishing list of identified baragadars to nearest bank branches.</p> <p>Scale of finance for tea and rubber plantations to be formulated by SLTC.</p> <p>NABARD was requested to explore exiting Kerala Govt model for finance to rubber growers. <b>(Action: All Banks, State Govt &amp; Line Depts)</b></p>	<p>Under consideration of State Government.</p> <p>Scale of finance for rubber and tea plantation has been finalized by SLTC and circulated among all member Banks of SLBC on 25-02-2021. There are certain observations with respect to scale of finance for rubber plantation. Stake holders have been asked to submit their view to Director Agriculture, co-coordinator of SLTC.</p> <p>Under consideration with NABARD.</p>
4	<p>Pradhan Mantri Fasal Bima Yojana (PMFBY) <b>(Action: All Banks &amp; Agriculture Department)</b></p>	<p>PMFBY notification for Rabi 2020 was circulated on 07.11.2020, for which Agriculture Insurance Company of India Ltd. is the implementing agency, with subsidized premium rates as per Mukhya Mantri Fasal Bima Yojana for farmers in order to encourage maximum enrolment of eligible farmers under the scheme. 1558 loanee farmers have been brought under the coverage of PMFBY during Rabi 2020 season. Additionally, 56809 non-loanee farmers have also been covered under PMFBY during Rabi 2020 season.</p>
5	<p>Self Help Groups (SHGs) Banks to achieve the target for FY 20-21 by March 2021.</p> <p>NULM pending cases to be reduced by according sanction in eligible cases by February 2021. <b>(Action : All Banks)</b></p>	<p>As against the TRLM target of Rs.100 crores in 8000 accounts for FY 2020-21, the Banks have collectively achieved sanction of 5935 accounts (achievement of 74%) with corresponding sanction amount of Rs.69.25 crores (achievement of 69%) up to December 2020.</p> <p>As on February 2021, 178 cases have been sanctioned under NULM SEP (Individual) as on February 2021. Banks have been requested to dispose of all pending cases by March 2021.</p>

6	<p>Rubber Production and Smoke Houses: Bankers have been requested to expedite the sanction of such cases, as development of Rubber industry in the State is an important issue under the vision document of the State Government. A total of 500 smoke house units to be set up during the current fiscal.</p> <p><b>(Action: All Banks &amp; Industries Dept)</b></p>	<p>As per available record, 177 proposals for smoke house units have been sanctioned under PMEGP &amp; Swavalamban in FY 2020-21 as on February 2021. Punjab National Bank has signed MoU with Pragati Rubber &amp; Solar Unit and Rubland Smoke House (Kerala), whereby the Bank will provide financial assistance for construction of smoke houses built by the concerned agency at the cost of Rs.1.60 lakhs for smoke house unit of 200 kg capacity.</p>
7	<p>Dairy Development Scheme</p> <p><b>(Action : All Banks&amp; ARDD Dept)</b></p>	<p>697 proposals have been sanctioned by Banks in FY 2020-21 as on December 2020 quarter with aggregate sanction amount of Rs. 500.04 lakhs.</p>
8	<p>Opening of bank branches in 5 unbanked villages (above 5000 population having no bank branches within a radius of 3 km) by the concerned Banks by 31<sup>st</sup> July 2019.</p> <p><b>(Action: Canara Bank, Union Bank of India, Bank of Baroda,Axis Bank &amp; ICICI Bank)</b></p>	<p>Union Bank has set up CSP point at Radhapur in June 2019.</p> <p>Axis Bank has set up CSP/BC point at Chandipur GP in August 2020.</p> <p>ICICI Bank has yet to report on the present status of opening branch / BC point at Nabincherra.</p> <p>BC point of SBI exists at Ishaan Chandra Nagar.</p> <p>Canara Bank informed that opening of fixed-point BC Outlet at Charipara GP has been completed.</p>
9	<p>Opening of Bank Branches at Raishyabari, Ganganagar, Manikpur, Karamcherra and Jamthum Bazar</p> <p><b>(Action: SBI, TSCB)</b></p>	<p>TSCB has opened BC point at Jamthum Bazaar, while BC point at Karamcherra to be made operational in a few weeks.</p> <p>Existing branch of UCO is operating at Raishyabari. Tripura Gramin Bank has a branch at Ganganagar. SLBC to allocate a Bank for opening branch at Manikpur.</p>
10	<p>Government sponsored schemes – PMEGP &amp; Swavalamban</p> <p><b>(Action: All Banks)</b></p>	<p>Out of 2662 PMEGP proposals sponsored, 461 proposals have been accorded sanction by branches for FY 2020-21 as on 31.12.2020 amounting to Rs. 2701.32 lakhs.</p> <p>In case of Swavalamban for FY 2020-21, 7169 cases have been sponsored to the bank branches against the target of 6000 cases, out of which 400 cases were sanctioned amounting to Rs. 1330.27 lakhs as on 31.12.2020. Most sponsored proposals have reached branches during October - November 2020, and banks are advised to accord sanction in eligible cases by March 2021.</p>
11	<p>Sanction of Education loans</p> <p><b>(Action: All Banks)</b></p>	<p>Banks have accorded sanction in 240 cases with aggregate sanction amount of Rs. 447.08 lakhs.</p>

	<p>List of Government school students to be provided by Education Department to SLBC for onward circulation among member Banks for opening student accounts in which DBT benefits will be credited.</p> <p><b>(Action: All Banks &amp; Education Department)</b></p>	<p>List awaited from Education Department.</p>
12	<p>Housing loans and PMAY</p> <p>Urban Development Department to take up the issue of pending release of subsidy in 998 cases of TGB with National Housing Bank.</p> <p><b>(Action: TGB &amp; Urban Development Dept)</b></p>	<p>Till December 2020, 2254 cases have been sanctioned under PMAY.</p> <p>The issue has been taken up by Urban Development Dept with NHB and is under process.</p>
13	<p>All banks to achieve the target of two Stand Up India loans per year per branch.</p> <p>Achieving the targets under Pradhan Mantri Mudra Yojana (PMMY)</p> <p><b>(Action: All Banks)</b></p>	<p>Loans under the scheme had been extended to 25 SC/ST/Women beneficiaries amounting to Rs. 3.59 Crores during FY 2020-21 up to December 2020.</p> <p>Dept of Industries &amp; Commerce has been requested to explore sponsoring eligible cases under Stand-Up India, to boost performance of the scheme in Tripura.</p> <p>All Banks/Financial Institutions have made an achievement of Rs. 1110.57 crores with 181294 numbers of accounts for the period April – December 2020, against the annual target of Rs.1692.01 crores i.e. 66 % of the target.</p>
14	<p>NPA and Recovery <b>(Action: All Banks &amp; State Government)</b></p>	<p>Percentage of gross NPA as against gross advance decreased from 5.02% as on December 2019 to 4.18% as on December 2020. Amount in absolute terms decreased slightly to Rs. 711.30 crores as on 31st December 2020 from Rs. 773.77 crore as on 31st December 2019. The outstanding amount under Written off A/Cs (Shadow Register) is around Rs 136.31 crores which if added with the outstanding NPA, the total amount would be Rs. 847.61 crores which seems to be high. The total outstanding NPA amount in Govt. sponsored schemes has decreased from Rs. 99.79 crores in December 2019 to Rs.94.72 crores in December 2020. State Govt is requested to take adequate measures in helping bank officials in recovery of these loans.</p>
15	<p>Extending financial support for development of tourism sector.</p> <p><b>(Action: SLBC &amp; Tourism Dept)</b></p>	<p>Tripura government has drafted a new tourism policy to be discussed in the cabinet meeting. The policy covers various aspects of tourism, including employment and</p>

	<p>A seminar on tourism to be organized by tourism department with Banks for identifying various sectors having employment and business potential and facilitating credit linkage. (Action: SLBC &amp; Tourism Dept)</p>	<p>entrepreneurial incentives. The policy is for the period from 2019 to 2024.</p> <p>111 proposals under the “Paryatan Sahayak Prakalpa” have been forwarded to various bank branches for extending credit support to eligible beneficiaries after undergoing suitable training arranged by Tourism Dept, of which 8 have been sanctioned. Banks are conducting pre-lending inspections for the rest, and eligible borrowers will be provided with financial assistance for setting up their respective business units.</p> <p>Under consideration of Tourism Department.</p>
16	<p>PM SVANidhi Scheme &amp; Mukhya Mantri Swanirbhar Yojana (Action: All Banks, Urban Development Department, SLBC)</p>	<p>2413 cases under PM SVANidhi have been sanctioned as on 24-02-2021 and the figure is set to rise further in the coming months. The progress is expected to pick up further upon resolution of portal issues faced by TGB &amp; TSCB. ULB level “Main Bhi Digital” Camps have been held for digital onboarding of street vendors through penny drop transactions.</p> <p>ULBs are conducting various camps for the success of Mukhya Mantri Swanirbhar Yojana. Bankers are also participating in the camps for handholding of shopkeepers to help them in availing bank finance for their business units.</p>
17	<p>Requirement of new RSETI at Dharmanagar.</p> <p>RSETI Building Construction – formulation of Plan &amp; estimate for RSETI Ambassa and RSETI Udaipur.</p> <p>RSETI syllabus to be developed according to relevant standards. (Action: RSETIs, Banks, Rural Development Dept)</p>	<p>Under consideration with SLBC.</p> <p>Revised preliminary plan and estimate provided to RSETI Ambassa by RD Department. Preliminary plan &amp; estimate for RSETI Udaipur is under process.</p> <p>RSETI syllabus implemented as per MoRD guidelines.</p>

18	PM Formalization of Micro Food Processing Enterprises Scheme. (Action: DIC, all Banks)	10 draft proposals identified by Dept of Industries & Commerce, Govt of Tripura, for online sponsorship to concerned Banks.
19	<p>Suggestions provided by Hon'ble Chief Minister of Tripura:</p> <ul style="list-style-type: none"> <li>• Floriculture credit linkage</li> <li>• Organic Farming certification- Agriculture Department to certify eligible farmers.</li> <li>• Pineapple Farming</li> <li>• SHGs engaged in sari-making to be identified and provided credit linkage as per eligibility.</li> <li>• Agar processing plants</li> <li>• DIC to share list of Bamboo bottle manufacturers with SLBC.</li> <li>• Scale of finance to be prepared for Small tea growers and rubber plantation.</li> <li>• Bi-floc fish farming</li> <li>• Ginger oil extraction units</li> <li>• Black gram production and processing</li> <li>• Small milk processing plants</li> </ul> <p>(Action: SLBC, All Banks, Line Departments)</p>	<p>List of flower growers received by SLBC and shared with member Banks for further course of action.</p> <p>Under consideration of Agriculture Department.</p> <p>List of pineapple growers received by SLBC on 18-02-2021 and shared with member Banks for further course of action.</p> <p>Under consideration with TRLM / TULM for sponsoring eligible SHGs to bank branches.</p> <p>Under consideration with Industries Dept.</p> <p>Receipt awaited by SLBC.</p> <p>Scale of finance for rubber and tea plantation has been finalized by SLTC and circulated among all member Banks of SLBC on 25-02-2021.</p> <p>List of bio-floc fish farmers received by SLBC on 08-03-2021 and circulated among member Banks for further course of action.</p> <p>SLBC has written to Industry Department to provide list of units engaged in ginger oil extraction.</p> <p>SLBC has written to Agriculture Department to provide list of units engaged in Black gram production / processing.</p> <p>SLBC has written to ARDD for providing list of beneficiaries willing to set up small milk processing plants.</p>

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

**Action Points emerged in the 133<sup>rd</sup> SLBC Meeting held on 30.12.2020**

100% disbursement targets set against all sectors under ACP 2020-21 is to be achieved (**Action: All Banks**).

**Status of implementation**

All the banks put together disbursed Rs. 4104.01 crore i.e. 44% of the Annual Target for Rs. 9390.05 crore under ACP 2020-21 as on December 2020.

The overall achievement is 44% against the target of ACP 2020-21 as on 31.12.2020 while achievement under Agriculture sector is 35%. Achievements in MSME and OPS are 46% and 37% of the ACP Targets respectively as on 31.12.2020.

A comparative position of achievement in disbursement under ACP 2020-21 as on 31.12.2020 with the corresponding period of the previous year is as under:

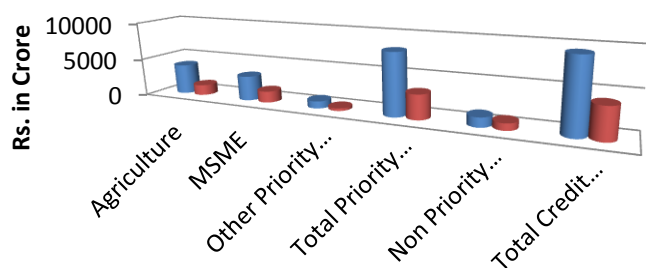
Amt. Rs. In crores

Sector	2019-20 (April to December 2019)			2020-21 (April to December 2020)			
	Plan	Achievement (Apr'19- Dec'19)	% to Target	Plan	Achievement (Apr'20- Dec'20)	% to Target	% of growth (Y-O-Y)
Agriculture	3455.00	2289.06	66	3957.54	1381.51	35	-39
MSME	2388.00	1884.09	79	3250	1490.55	46	-21
Other Prisec	801.00	492.48	61	933.93	341.62	37	-30
<b>Total Prisec</b>	<b>6644.00</b>	<b>4665.64</b>	<b>70</b>	<b>8141.47</b>	<b>3213.69</b>	<b>39</b>	<b>-31</b>
Non-Prisec	1118.00	873.88	78	1248.58	890.32	71	+2
<b>Grand Total</b>	<b>7762.00</b>	<b>5539.52</b>	<b>71</b>	<b>9390.05</b>	<b>4104.01</b>	<b>44</b>	<b>-26</b>

The performance has been comparatively less in the three quarters of FY 2020-21 owing to lockdown restrictions in place during the first few months of this fiscal year, necessitated by the onset of COVID-19 pandemic in the State.

Bank wise performance on different sectors under ACP pertaining to the year 2020-21 as on 31.12.2020 has been given in the annexure.

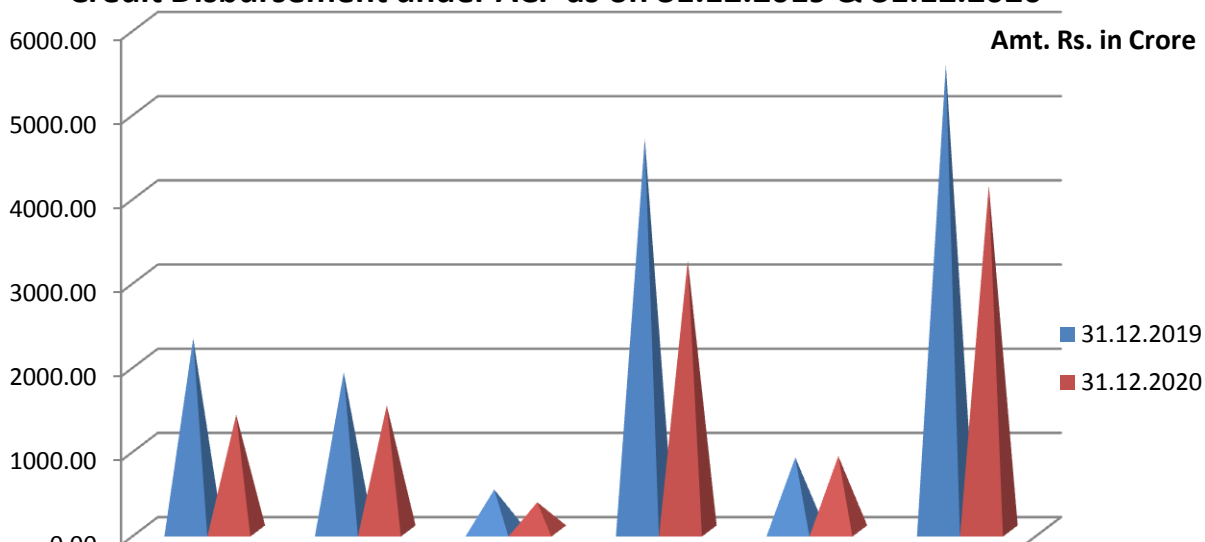
### Achievement of Annual Credit Plan 2020-21 up to 31.12.2020



	Agriculture	MSME	Other Priority Sector	Total Priority Sector	Non Priority Sector	Total Credit Plan/Achievement
■ Target	3957.54	3250	933.93	8141.47	1248.58	9390.05
■ Achievement	1381.51	1490.55	341.62	3213.69	890.32	4104.01

Sector

### Credit Disbursement under ACP as on 31.12.2019 & 31.12.2020



	Agriculture	MSME	Other Priority Sector	Total Priority Sector	Non Priority Sector	Total Credit Plan/Achievement
■ 31.12.2019	2289.06	1884.09	492.48	4665.64	873.88	5539.52
■ 31.12.2020	1381.51	1490.55	341.62	3213.69	890.32	4104.01

**TRIPURA STATE**

**BANK-WISE & SECTOR-WISE DISBURSEMENT OF CREDIT VIS-À-VIS TARGETS UNDER ANNUAL CREDIT PLAN 2020-21 DURING 01.04.2020 to 31.12.2020**

(Amt. in Lacs)

Sl.No.	BANKS	Agril & Allied Activities			MSME			Other Priority Sector			Priority Sector			Non Priority Sector			Total Sector		
		T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
1	Bank of Baroda	1585.00	101.21	6	3585.00	1541.60	43	453.00	520.25	115	5623.00	2163.06	38	734.00	514.70	70	6357.00	2677.76	42
2	Bank of India	8303.00	505.76	6	8654.00	898.73	10	2239.00	560.48	25	19196.00	1964.97	10	2815.00	462.83	16	22011.00	2427.80	11
3	Bank of Maharashtra	52.00	0.00	0	855.00	69.55	8	18.00	109.07	606	925.00	178.62	19	17.00	117.41	691	942.00	296.03	31
4	Canara Bank	14793.12	536.63	4	13789.00	3084.32	22	3145.00	529.72	17	31727.12	4150.67	13	4663.00	1011.32	22	36390.12	5161.99	14
5	Central Bank Of India	4732.00	472.02	10	5056.00	688.89	14	1437.00	88.47	6	11225.00	1249.38	11	1907.00	149.65	8	13132.00	1399.03	11
6	Indian Bank	2428.00	51.28	2	2735.00	760.63	28	249.00	195.55	79	5412.00	1007.46	19	434.00	90.99	21	5846.00	1098.45	19
7	Indian Overseas	4995.00	21.24	0	5239.00	378.97	7	1514.00	244.88	16	11748.00	645.09	5	1926.00	307.84	16	13674.00	952.93	7
8	Punjab & Sind Bank	1527.00	6.69	0	1646.00	30.27	2	356.00	40.74	11	3529.00	77.70	2	210.00	210.50	100	3739.00	288.20	8
9	Punjab National Bank	57124.00	18249.31	32	47728.00	19249.68	40	13302.00	3107.49	23	118154.00	40606.48	34	18272.00	3571.09	20	136426.00	44177.57	32
10	State Bank of India	48003.24	11651.39	24	42462.00	15418.00	36	11976.00	2959.52	25	102441.24	30028.91	29	15721.00	20341.13	129	118162.24	50370.04	43
11	UCO Bank	28780.00	1605.18	6	21066.00	9733.01	46	5525.00	1516.43	27	55371.00	12854.62	23	8422.00	542.11	6	63793.00	13396.73	21
12	Union Bank	2808.00	294.98	11	5571.00	1331.26	24	673.00	32.43	5	9052.00	1658.67	18	944.00	27.22	3	9996.00	1685.89	17
<b>A</b>	<b>ACP PUBLIC sec Bank</b>	<b>175130.36</b>	<b>33495.69</b>	<b>19</b>	<b>158386.00</b>	<b>53184.91</b>	<b>34</b>	<b>40887.00</b>	<b>9905.03</b>	<b>24</b>	<b>374403.36</b>	<b>96585.63</b>	<b>26</b>	<b>56065.00</b>	<b>27346.79</b>	<b>49</b>	<b>430468.36</b>	<b>123932.42</b>	<b>29</b>
13	Axis Bank	2507.00	253.95	10	4221.00	92.25	2	662.00	145.09	22	7390.00	491.29	7	736.00	1919.96	261	8126.00	2411.25	30
14	Bandhan Bank	36449.00	58201.92	160	35103.00	60996.67	174	10492.00	10555.47	101	82044.00	129754.06	158	12532.00	1265.53	10	94576.00	131019.59	139
15	Federal Bank	52.00	126.92	244	139.00	4.70	3	21.00	3.75	18	212.00	135.37	64	17.00	85.08	500	229.00	220.45	96
16	HDFC Bank	1065.00	2528.47	237	3086.00	2704.10	88	508.00	117.19	23	4659.00	5349.76	115	423.00	6329.35	1496	5082.00	11679.11	230
17	ICICI Bank	3472.00	3141.51	90	3657.00	3315.93	91	909.00	16.50	2	8038.00	6473.94	81	1226.00	7544.79	615	9264.00	14018.73	151
18	IDBI Bank	7477.00	70.46	1	6958.00	1265.09	18	1789.00	123.57	7	16224.00	1459.12	9	2773.00	508.16	18	18997.00	1967.28	10
19	IDFCFirst Bank	52.00	563.30	1083	138.00	2029.15	1470	18.00	0.00	0	208.00	2592.45	1246	17.00	4.30	25	225.00	2596.75	1154
20	IndusInd Bank	809.00	840.48	104	1849.00	5409.36	293	270.00	0.00	0	2928.00	6249.84	213	279.00	8695.90	3117	3207.00	14945.74	466
21	Kotak Mahindra	52.00	0.00	0	138.00	0.00	0	18.00	0.00	0	208.00	0.00	0	16.00	0.00	0	224.00	0.00	0
22	South Indian Bank	52.00	0.00	0	139.00	0.00	0	18.00	0.00	0	209.00	0.00	0	17.00	3.50	21	226.00	3.50	2
23	Ujjivan Bank	3426.00	1857.19	54	1799.00	466.72	26	795.00	1577.25	198	6020.00	3901.16	65	837.00	1234.84	148	6857.00	5136.00	75
24	Yes Bank	52.00	0.00	0	139.00	0.00	0	20.00	0.00	0	211.00	0.00	0	16.00	0.00	0	227.00	0.00	0
25	NESFB	1861.00	591.38	32	926.00	1323.21	143	325.00	0.00	0	3112.00	1914.59	62	418.00	99.70	24	3530.00	2014.29	57
<b>B</b>	<b>ACP PRIVATE Sec bank</b>	<b>57326.00</b>	<b>68175.58</b>	<b>119</b>	<b>58292.00</b>	<b>77607.18</b>	<b>133</b>	<b>15845.00</b>	<b>12538.82</b>	<b>79</b>	<b>131463.00</b>	<b>158321.58</b>	<b>120</b>	<b>19307.00</b>	<b>27691.11</b>	<b>143</b>	<b>150770.00</b>	<b>186012.69</b>	<b>123</b>
26	Tripura Gramin Bank	126742.52	20640.98	16	87771.00	12788.50	15	28818.00	7525.37	26	243331.52	40954.85	17	39087.00	28518.33	73	282418.52	69473.18	25
<b>C</b>	<b>ACP RRB</b>	<b>126742.52</b>	<b>20640.98</b>	<b>16</b>	<b>87771.00</b>	<b>12788.50</b>	<b>15</b>	<b>28818.00</b>	<b>7525.37</b>	<b>26</b>	<b>243331.52</b>	<b>40954.85</b>	<b>17</b>	<b>39087.00</b>	<b>28518.33</b>	<b>73</b>	<b>282418.52</b>	<b>69473.18</b>	<b>25</b>
27	ACUB	104.00	0.00	0	138.00	0.00	0	40.00	0.00	0	282.00	0.00	0	33.00	32.34	98	315.00	32.34	10
28	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!
29	TSCB	36451.12	15839.47	43	20413.00	5475.05	27	7803.00	4192.92	54	64667.12	25507.44	39	10366.00	5443.67	53	75033.12	30951.11	41
<b>D</b>	<b>ACP Coop. Bank</b>	<b>36555.12</b>	<b>15839.47</b>	<b>43</b>	<b>20551.00</b>	<b>5475.05</b>	<b>27</b>	<b>7843.00</b>	<b>4192.92</b>	<b>53</b>	<b>64949.12</b>	<b>25507.44</b>	<b>39</b>	<b>10399.00</b>	<b>5476.01</b>	<b>53</b>	<b>75348.12</b>	<b>30983.45</b>	<b>41</b>
<b>GRAND TOTAL</b>		<b>395754.00</b>	<b>138151.72</b>	<b>35</b>	<b>325000.00</b>	<b>149055.64</b>	<b>46</b>	<b>93393.00</b>	<b>34162.14</b>	<b>37</b>	<b>814147.00</b>	<b>321369.50</b>	<b>39</b>	<b>124858.00</b>	<b>89032.24</b>	<b>71</b>	<b>939005.00</b>	<b>410401.74</b>	<b>44</b>



**Districtwise and sectorwise Achievement under Annual Credit Plan 2020-21 during the period 01.04.2020 to 31.12.2020**

*Rupees in lac.*

SL No.	Name of District	Agriculture & Allied Activities sector			MSME			OTHER PRISEC			TOTAL PRISEC			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	West Tripura	95639.00	32435.44	34	147140.00	79078.85	54	33552.00	12592.79	38	276331.00	124107.08	45	38761.00	42608.67	110	315092.00	166715.75	53
2	Khowai	50832.00	13539.16	27	17181.00	7736.02	45	3043.00	1445.38	47	71056.00	22720.56	32	6332.00	3994.37	63	77388.00	26714.93	35
3	Sepahijala	61394.00	18472.9	30	42361.00	11539.06	27	14233.00	3095.9	22	117988.00	33107.86	28	9131.00	5607.66	61	127119.00	38715.52	30
4	Gomati	39659.00	20307.47	51	28145.00	11600.78	41	7531.00	2073.14	28	75335.00	33981.39	45	14541.00	7716.32	53	89876.00	41697.71	46
5	South Tripura	44635.00	18819.27	42	20051.00	9646.3	48	10080.00	4124.12	41	74766.00	32589.69	44	14519.00	8121.17	56	89285.00	40710.86	46
6	North Tripura	39035.00	13647.12	35	30155.00	15020.13	50	10837.00	5543.79	51	80027.00	34211.04	43	15665.00	11119.87	71	95692.00	45330.91	47
7	Unakoti	24338.00	8787.7	36	18066.00	8328.9	46	9479.00	2675.71	28	51883.00	19792.31	38	12547.00	4796.49	38	64430.00	24588.80	38
8	Dhalai	40222.00	12142.66	30	21901.00	6105.6	28	4638.00	2611.31	56	66761.00	20859.57	31	13362.00	5067.69	38	80123.00	25927.26	32
	<b>Total</b>	<b>395754.00</b>	<b>138151.72</b>	<b>35</b>	<b>325000.00</b>	<b>149055.64</b>	<b>46</b>	<b>93393.00</b>	<b>34162.14</b>	<b>37</b>	<b>814147.00</b>	<b>321369.50</b>	<b>39</b>	<b>124858.00</b>	<b>89032.24</b>	<b>71</b>	<b>939005.00</b>	<b>410401.74</b>	<b>44</b>

## Flow of Credit to Agriculture & Allied Activities

The position of credit disbursement to agriculture against the Annual Credit Plan as compiled by SLBC for the State of Tripura for last 5 years is as follows:

(Rs.in crore)

Year	Target	Achievement	% of Target
2016-17	1296.82	1609.02	124
2017-18	2117.11	2315.30	109
2018-19	2338.77	2879.13	123
2019-20	3455.00	3014.03	87
2020-21 (As on December 2020)	3957.54	1381.51	35

Agency wise achievement Status of Farm Credit under ACP in Tripura						
Status reports of last 5 Years is as under						
Plan Year	Parameter	Commercial Banks	RRB	Co-Operatives	Amt. Rs. In Crore	
					Others	Total
2016-2017	Target	654.76	447.14	194.92	0.00	1296.82
	Achievement	1146.72	419.34	42.96	0.00	1609.02
	% of Achv	175	94	22	0	124
2017-2018	Target	1350.42	505.43	261.25	0.00	2117.10
	Achievement	1546.22	514.49	254.59	0.00	2315.30
	% of Achv	114	102	97	0	109
2018-2019	Target	1360.33	713.01	265.42	0.00	2338.76
	Achievement	1965.21	705.39	208.52	0.00	2879.12
	% of Achv	144	99	79	0	123
2019-2020	Target	2163.64	1006.34	285.02	0.00	3455.00
	Achievement	1947.83	815.95	250.23	0.00	3014.01
	% of Achv	90	81	88	0	87
2020-2021 (as on December 2020)	Target	2324.56	1267.42	365.56	0.00	3957.54
	Achievement	1016.71	206.4	158.39	0.00	1381.50
	% of Achv	44	16	43	0	35

Progress report on flow of farm credit by all Banks in Tripura for the year 2020-21 is given below:

Amt. Rs. In Crores

Sl No.	Directive	Target (2020-21)	Achievement during 2020-21 (April'20 – December'20)
1	Increase in Farm Credit	Rs. 3957.54	Achievement during 2020-21 is Rs 1381.50 Crore (35% of the target)
2	KCC (No.)	129489	83501 nos. KCCs. (65% of the target including new farmers)

Bank wise position as on 31.12.2020 for different sectors is furnished in the Annexure.

**Bank - wise Targets and Achievement in Agriculture for 2020-21 for the State of Tripura under  
ACP 2020-21 as on December 2020**

							Amt. Rs. In Lakhs
Sl.No.	BANKS	2019-20 (December 2019)			2020-21 (December 2020)		
		Target	Achievement	% of Achievement	Target	Achievement	% of Achievement
1	2	6	7	8	6	7	8
1	Bank of Baroda	1871.57	150.70	8	1585.00	101.21	6
2	Bank of India	5361.53	650.37	12	8303.00	505.76	6
3	Bank of Maharashtra	0.00	0.00	0	52.00	0.00	0
4	Canara Bank	9660.59	452.57	5	14793.12	536.63	4
5	Central Bank of India	1104.55	788.84	71	4732.00	472.02	10
6	Indian Bank	1334.18	18.50	1	2428.00	51.28	2
7	Indian Overseas Bank	2702.41	74.93	3	4995.00	21.24	0
8	Punjab & Sind Bank	743.68	7.62	1	1527.00	6.69	0
9	Punjab National Bank	34117.38	14639.23	43	57124.00	18249.31	32
10	State Bank of India	30329.76	14101.41	46	48003.24	11651.39	24
11	UCO Bank	15864.61	1497.34	9	28780.00	1605.18	6
12	Union Bank of India	2068.88	400.69	19	2808.00	294.98	11
<b>A</b>	<b>ACP PUBLIC sec Bank</b>	<b>105159.14</b>	<b>32782.20</b>	<b>31</b>	<b>175130.36</b>	<b>33495.69</b>	<b>19</b>
13	AXIS BANK	3094.05	60.05	2	2507.00	253.95	10
14	Bandhan Bank	91475.05	89090.79	97	36449.00	58201.92	160
15	Federal Bank	0.00	0.00	0	52.00	126.92	244
16	HDFC	4583.67	4330.14	94	1065.00	2528.47	237
17	ICICI Bank	2806.12	2117.12	75	3472.00	3141.51	90
18	IDBI BANK	3021.47	177.13	6	7477.00	70.46	1
19	IDFC Bank	0.00	1298.00	0	52.00	563.30	1083
20	Indusind Bank	138.86	1802.66	1298	809.00	840.48	104
21	Kotak Mahindra Bank	0.00	0.00	0	52.00	0.00	0
22	South Indian Bank	0.00	0.00	0	52.00	0.00	0
23	Ujjivan Bank	4938.35	5722.12	116	3426.00	1857.19	54
24	Yes Bank	0.00	0.00	0	52.00	0.00	0
25	NESFB	1146.33	480.00	0	1861.00	591.38	32
<b>B</b>	<b>ACP PRIVATE Sec bank</b>	<b>111203.90</b>	<b>105078.01</b>	<b>94</b>	<b>57326.00</b>	<b>68175.58</b>	<b>119</b>
26	Tripura Gramin Bank	100634.45	60914.38	61	126742.52	20640.98	16
<b>C</b>	<b>ACP RRB</b>	<b>100634.45</b>	<b>60914.38</b>	<b>61</b>	<b>126742.52</b>	<b>20640.98</b>	<b>16</b>
27	ACUB	0.00	0.00	0	104.00	0.00	0
28	TCARDB	1097.12	0.00	0	0.00	0.00	0
29	TSCB	27405.65	30132.24	110	36451.12	15839.47	43
<b>D</b>	<b>ACP Coop. Bank</b>	<b>28502.77</b>	<b>30132.24</b>	<b>106</b>	<b>36555.12</b>	<b>15839.47</b>	<b>43</b>
<b>GRAND TOTAL</b>		<b>345500.26</b>	<b>228906.83</b>	<b>66</b>	<b>395754.00</b>	<b>138151.72</b>	<b>35</b>

## TRIPURA STATE

## Achievement under Sub-Sectors of Allied Activities against ACP for the Year 2020-21 as on 31.12.2020

SI No	Name	W R		Dairy Dev		Fishery		Poultry		FMS		Other Term Loan		Total of Allied	
		Tar	Ach	Tar	Ach	Tar	Ach	Tar	Ach	Tar	Ach	Tar	Ach	Tar	Ach
1	Bank of Baroda	71.34	0.00	253.93	0.00	234.08	0.00	292.47	0.00	54.21	0.00	678.97	67.88	1585.00	67.88
2	Bank of India	321.57	0.00	871.69	0.00	586.05	0.00	613.97	0.00	164.85	0.00	5744.87	408.80	8303.00	408.80
3	Bank of Maharashtra	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	52.00	0.00	52.00	0.00
4	Canara Bank	319.30	0.00	861.54	0.00	616.20	2.50	673.45	1.50	170.99	0.00	12151.64	463.76	14793.12	467.76
5	Central Bank of India	14.60	0.00	149.63	0.00	147.25	0.00	82.35	31.65	42.72	0.00	4295.45	421.27	4732.00	452.92
6	Indian Bank	18.38	0.00	38.27	0.00	35.35	0.00	24.65	0.00	12.40	0.00	2298.95	21.19	2428.00	21.19
7	Indian Overseas Bank	150.55	0.00	450.51	0.00	381.26	0.00	402.47	0.00	83.34	0.00	3526.87	1.60	4995.00	1.60
8	Punjab & Sind Bank	72.51	0.00	166.51	0.00	70.25	0.00	38.09	0.00	14.18	0.00	1165.46	1.40	1527.00	1.40
9	Punjab National Bank	81.81	0.00	190.89	328.56	87.89	57.86	52.57	50.28	25.74	0.00	56685.10	14885.53	57124.00	15322.23
10	State Bank of India	4392.04	0.00	3748.61	430.00	3887.44	640.00	3004.76	302.00	1231.13	0.00	31739.26	6378.78	48003.24	7750.78
11	UCO Bank	2528.50	0.00	2414.58	2.15	1672.29	1.20	1486.75	2.00	486.57	0.00	20191.31	1080.16	28780.00	1085.51
12	Union Bank of India	94.32	0.00	152.72	0.00	110.69	3.82	318.88	0.00	66.38	0.00	2065.01	237.66	2808.00	241.48
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>8064.92</b>	<b>0.00</b>	<b>9298.88</b>	<b>760.71</b>	<b>7828.75</b>	<b>705.38</b>	<b>6990.41</b>	<b>387.43</b>	<b>2352.51</b>	<b>0.00</b>	<b>140594.89</b>	<b>23968.03</b>	<b>175130.36</b>	<b>25821.55</b>
13	AXIS BANK	249.64	0.00	529.62	0.00	357.44	0.00	316.83	0.00	95.57	0.00	957.90	225.73	2507.00	225.73
14	Bandhan Bank	7806.75	20.75	6408.99	3102.00	8950.65	3087.00	7384.23	4767.00	2621.03	439.55	3277.35	46785.62	36449.00	58201.92
15	Federal Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	52.00	126.92	52.00	126.92
16	HDFC	9.30	0.00	485.24	0.00	67.15	0.00	139.21	0.00	209.28	0.00	154.82	709.98	1065.00	709.98
17	ICICI	111.63	0.00	469.45	0.00	360.46	0.00	393.41	0.00	91.51	0.00	2045.54	3141.51	3472.00	3141.51
18	IDBI BANK	190.46	0.00	346.18	0.00	209.70	0.00	451.87	0.00	241.60	0.00	6037.19	53.54	7477.00	53.54
19	IDFC First Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	52.00	563.30	52.00	563.30
20	Indusind Bank	9.30	0.00	24.38	0.00	17.65	0.00	14.48	0.00	11.56	0.00	731.63	840.48	809.00	840.48
21	Kotak Mahindra Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	52.00	0.00	52.00	0.00
22	SOUTH INDIAN BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	52.00	0.00	52.00	0.00
23	Ujjivan Bank	229.90	0.00	642.71	0.00	345.34	0.00	1153.39	0.00	72.72	0.00	981.94	1857.19	3426.00	1857.19
24	YES Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	52.00	0.00	52.00	0.00
25	NESFB	9.30	0.00	62.20	0.00	101.71	0.00	74.08	0.00	44.35	0.00	1569.36	587.23	1861.00	587.23
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>8616.28</b>	<b>20.75</b>	<b>8968.77</b>	<b>3102.00</b>	<b>10410.10</b>	<b>3087.00</b>	<b>9927.50</b>	<b>4767.00</b>	<b>3387.62</b>	<b>439.55</b>	<b>16015.73</b>	<b>54891.50</b>	<b>57326.00</b>	<b>66307.80</b>
26	Tripura Gramin Bank	23626.72	0.00	13093.41	891.27	9993.72	846.15	8335.90	613.67	3221.25	0.00	68471.52	6030.76	126742.52	8381.85
<b>C</b>	<b>Sub Total of RRB</b>	<b>23626.72</b>	<b>0.00</b>	<b>13093.41</b>	<b>891.27</b>	<b>9993.72</b>	<b>846.15</b>	<b>8335.90</b>	<b>613.67</b>	<b>3221.25</b>	<b>0.00</b>	<b>68471.52</b>	<b>6030.76</b>	<b>126742.52</b>	<b>8381.85</b>
27	ACUB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	104.00	0.00	104.00	0.00
28	TCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
29	TSCB	1948.24	2.15	4387.96	112.01	3093.21	4.20	2844.80	36.65	1012.31	1.20	23164.60	13713.25	36451.12	13869.46
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>1948.24</b>	<b>2.15</b>	<b>4387.96</b>	<b>112.01</b>	<b>3093.21</b>	<b>4.20</b>	<b>2844.80</b>	<b>36.65</b>	<b>1012.31</b>	<b>1.20</b>	<b>23268.60</b>	<b>13713.25</b>	<b>36555.12</b>	<b>13869.46</b>
<b>GRAND TOTAL</b>		<b>42256.16</b>	<b>22.90</b>	<b>35749.02</b>	<b>4865.99</b>	<b>31325.78</b>	<b>4642.73</b>	<b>28098.61</b>	<b>5804.75</b>	<b>9973.69</b>	<b>440.75</b>	<b>248350.74</b>	<b>98603.54</b>	<b>395754.00</b>	<b>114380.66</b>

<b>Achievement of Farm Credit as on December 2020 for the Year 2020-21 by the different lending institutions is given below</b>				
(Amt in Lacs)				
<b>Sl.No.</b>	<b>BANKS</b>	<b>Plan for Farm Credit 2020-21</b>	<b>Achievement 2020-21 (April 2020 to December 2020)</b>	<b>Percentage of Achievement</b>
1	Bank of Baroda	1585.00	101.21	6
2	Bank of India	8303.00	505.76	6
3	Bank of Maharashtra	52.00	0.00	0
4	Canara Bank	14793.12	536.63	4
5	Central Bank Of India	4732.00	472.02	10
6	Indian Bank	2428.00	51.28	2
7	Indian Overseas	4995.00	21.24	0
8	Punjab & Sind Bank	1527.00	6.69	0
9	Punjab National Bank	57124.00	18249.31	32
10	State Bank of India	48003.24	11651.39	24
11	UCO Bank	28780.00	1605.18	6
12	Union Bank	2808.00	294.98	11
<b>A</b>	<b>ACP PUBLIC sec Bank</b>	<b>175130.36</b>	<b>33495.69</b>	<b>19</b>
13	Axis Bank	2507.00	253.95	10
14	Bandhan Bank	36449.00	58201.92	160
15	Federal Bank	52.00	126.92	244
16	HDFC Bank	1065.00	2528.47	237
17	ICICI Bank	3472.00	3141.51	90
18	IDBI Bank	7477.00	70.46	1
19	IDFCFirst Bank	52.00	563.30	1083
20	IndusInd	809.00	840.48	104
21	Kotak Mahindra	52.00	0.00	0
22	South Indian Bank	52.00	0.00	0
23	Ujjivan Bank	3426.00	1857.19	54
24	Yes Bank	52.00	0.00	0
25	NESFB	1861.00	591.38	32
<b>B</b>	<b>ACP PRIVATE Sec bank</b>	<b>57326.00</b>	<b>68175.58</b>	<b>119</b>
26	Tripura Gramin Bank	126742.52	20640.98	16
<b>C</b>	<b>ACP RRB</b>	<b>126742.52</b>	<b>20640.98</b>	<b>16</b>
27	ACUB	104.00	0.00	0
28	TCARDB	0.00	0.00	#DIV/0!
29	TSCB	36451.12	15839.47	43
<b>D</b>	<b>ACP Coop. Bank</b>	<b>36555.12</b>	<b>15839.47</b>	<b>43</b>
<b>GRAND TOTAL</b>		<b>395754.00</b>	<b>138151.72</b>	<b>35</b>

**FINANCE TO SMALL & MARGINAL FARMERS During The Year 2020-21**

**As on 31.12.2020**

**(Amt. in Lakhs)**

SI No	Name of Bank	Loans Granted To Small & Marginal Farmers	
		No.	Amount
1	2	3	4
1	Bank of Baroda	61	30.50
2	Bank of India	81	30.23
3	Canara Bank	179	68.87
4	Central Bank of India	36	19.10
5	Indian Bank	79	30.09
6	Indian Overseas Bank	63	63.00
7	Punjab & Sind Bank	23	27.57
8	Punjab National Bank	11201	2931.98
9	State Bank of India	7499	4600.00
10	UCO Bank	4969	1517.00
11	Union Bank of India	170	40.20
12	Axis Bank	33	28.22
13	Bandhan Bank	0	0.00
14	HDFC	1635	1818.49
15	ICICI	0	0.00
16	IDBI Bank	76	16.92
17	Indusind Bank	0	0.00
18	Tripura Gramin Bank	36982	14889.36
19	TSCB	9565	1734.00
20	Ujjivan Bank	0	0.00
21	NESFB	10	4.15
<b>TOTAL</b>		<b>72662</b>	<b>27849.68</b>

## Flow of Credit to MSME

The position of credit disbursement to MSME sector against the Annual Credit Plan for the State of Tripura for last 5 years is as under:

Amt. Rs. In Crore			
Plan Year	Target	Achievement	% of Achievement
2016-17	967.06	1366.77	141
2017-18	1090.48	1600.54	147
2018-19	1336.24	1990.18	149
2019-20	2388.00	2804.35	117
2020-21 (As on December 2020)	3250	1490.55	46

The disbursement made during the period April-December 2020 is Rs.1490.55 crore i.e. 46% of the Annual Target.

Agency wise achievement Status of MSE / MSME under ACP in Tripura						
Status reports of last 5 Years is as under						
Plan Year	Parameter	Amt. Rs. In Crore				
		Commercial Banks	RRB	Co-Operatives	Others	Total
2016-2017	Target	610.95	241.39	114.71	0.00	967.06
	Achievement	1109.67	233.28	23.82	0.00	1366.77
	% of Achv	182	97	21	0	141
2017-2018	Target	791.75	192.50	106.23	0.00	1090.48
	Achievement	1392.10	189.15	19.28	0.00	1600.53
	% of Achv	176	98	18	0	147
2018-2019	Target	946.51	235.44	154.29	0.00	1336.24
	Achievement	1740.05	227.97	22.15	0.00	1990.17
	% of Achv	184	97	14	0	149
2019-2020	Target	1661.78	488.57	237.65	0.00	2388.00
	Achievement	2099.21	490.72	214.42	0.00	2804.35
	% of Achv	126	100	90	0	117
2020-2021 (as on December 2020)	Target	2166.78	877.71	205.51	0.00	3250.00
	Achievement	1307.92	127.88	54.75	0.00	1490.55
	% of Achv	60	15	27	0	46

Details of achievement of MSME under ACP 2020-21 (April-December 2020) are furnished in the Annexure.

**Bank - wise Targets and Achievement in MSME for 2020-21  
for the State of Tripura under ACP 2020-21 as on December 2020**

							Amt. Rs. In Lakhs
Sl.No.	BANKS	2019-20 (December 2019)			2020-21 (December 2020)		
		Target(T)	Achievement(A)	A as % of T	Target(T)	Achievement (A)	A as % of T
1	2	6	7	8	6	7	8
1	Bank of Baroda	4480.64	902.32	20	3585.00	1541.60	43
2	Bank of India	6906.06	1091.00	16	8654.00	898.73	10
3	Bank of Maharashtra	531.53	40.18	8	855.00	69.55	8
4	Canara Bank	9295.23	2584.16	28	13789.00	3084.32	22
5	Central Bank of India	3183.86	631.63	20	5056.00	688.89	14
6	Indian Bank	2790.75	153.25	5	2735.00	760.63	28
7	Indian Overseas Bank	2032.04	956.35	47	5239.00	378.97	7
8	Punjab & Sind Bank	1053.99	201.48	19	1646.00	30.27	2
9	Punjab National Bank	26681.30	18481.27	69	47728.00	19249.68	40
10	State Bank of India	27137.63	17362.00	64	42462.00	15418.00	36
11	UCO Bank	13927.49	8042.28	58	21066.00	9733.01	46
12	Union Bank of India	5356.53	1700.58	32	5571.00	1331.26	24
<b>A</b>	<b>ACP PUBLIC sec Bank</b>	<b>103377.05</b>	<b>52146.50</b>	<b>50</b>	<b>158386.00</b>	<b>53184.91</b>	<b>34</b>
13	AXIS BANK	5783.58	11.96	0	4221.00	92.25	2
14	Bandhan Bank	35510.70	75571.58	213	35103.00	60996.67	174
15	Federal Bank	659.26	0.00	0	139.00	4.70	3
16	HDFC	2835.65	1962.60	69	3086.00	2704.10	88
17	ICICI Bank	3645.94	2816.49	77	3657.00	3315.93	91
18	IDBI BANK	3202.36	1545.34	48	6958.00	1265.09	18
19	IDFC Bank	988.89	6273.00	634	138.00	2029.15	1470
20	Indusind Bank	1134.66	4827.82	425	1849.00	5409.36	293
21	Kotak Mahindra Bank Ltd	659.26	0.00	0	138.00	0.00	0
22	South Indian Bank	659.26	1608.00	244	139.00	0.00	0
23	Ujjivan Bank	2963.15	2298.03	78	1799.00	466.72	26
24	Yes Bank	659.26	0.00	0	139.00	0.00	0
25	NESFB	4098.18	1215.84	30	926.00	1323.21	143
<b>B</b>	<b>ACP PRIVATE Sec bank</b>	<b>62800.15</b>	<b>98130.66</b>	<b>156</b>	<b>58292.00</b>	<b>77607.18</b>	<b>133</b>
26	Tripura Gramin Bank	48857.08	34752.07	71	87771.00	12788.50	15
<b>C</b>	<b>ACP RRB</b>	<b>48857.08</b>	<b>34752.07</b>	<b>71</b>	<b>87771.00</b>	<b>12788.50</b>	<b>15</b>
27	ACUB	0.00	15.80	0	138.00	0.00	0
28	TCARDB	853.49	0.00	0	0.00	0.00	0
29	TSCB	22912.23	3364.27	15	20413.00	5475.05	27
<b>D</b>	<b>ACP Coop. Bank</b>	<b>23765.72</b>	<b>3380.07</b>	<b>14</b>	<b>20551.00</b>	<b>5475.05</b>	<b>27</b>
<b>GRAND TOTAL</b>		<b>238800.00</b>	<b>188409.30</b>	<b>79</b>	<b>325000.00</b>	<b>149055.64</b>	<b>46</b>



### Flow of credit to Other Priority Sectors

The position of credit disbursement to Other Priority Sectors against the Annual Credit Plan for the State of Tripura for last 5 years is given below:

Plan Year	Amt. Rs. In Crore		
	Target	Achievement	% of Achievement
2016-17	601.19	628.05	104
2017-18	671.86	471.99	70
2018-19	754.80	667.16	88
2019-20	801.00	638.50	80
2020-21 (As on December 2020)	933.93	341.60	37

All banks disbursed Rs. 341.60 crore during the period April – December 2020.

Agency wise achievement Status of OPS under ACP in Tripura							
Status reports of last 5 Years is as under							
Plan Year	Parameter					Amt. Rs. In Crore	
		Commercial Banks	RRB	Co-Operatives	Others	Total	
2016-2017	Target	350.07	160.94	90.18	0.00	601.19	
	Achievement	439.89	153.45	34.71	0.00	628.05	
	% of Achv	126	95	38	0	96	
2017-2018	Target	415.75	169.70	86.41	0.00	671.86	
	Achievement	269.31	162.39	40.28	0.00	471.98	
	% of Achv	65	96	47	0	70	
2018-2019	Target	477.85	178.09	98.84	0.00	754.78	
	Achievement	446.44	170.45	50.26	0.00	667.15	
	% of Achv	93	96	51	0	88	
2019-2020	Target	505.85	197.67	97.48	0.00	801.00	
	Achievement	285.75	259.36	93.38	0.00	638.49	
	% of Achv	56	131	96	0	80	
2020-2021 (as on December 2020)	Target	567.32	288.18	78.43	0.00	933.93	
	Achievement	224.43	75.25	41.92	0.00	341.60	
	% of Achv	40	26	53	0	37	

Details of achievement of Other Priority Sectors (OPS) under ACP 2020-21 during April – December 2020 are furnished in the Annexure.

**Bank - wise Targets and Achievement in OTHER PRIORITY SECTORS for 2020-21  
for the State of Tripura under ACP 2020-21 as on December 2020**

Amt. Rs. In Lakhs							
Sl.No.	BANKS	2019-20 (December 2019)			2020-21 (December 2020)		
		Target(T)	Achievement(A)	A as % of T	Target(T)	Achievement(A)	A as % of T
1	2	6	7	8	6	7	8
1	Bank of Baroda	1469.68	637.58	43	453.00	520.25	115
2	Bank of India	1986.83	401.00	20	2239.00	560.48	25
3	Bank of Maharashtra	214.65	73.01	34	18.00	109.07	606
4	Canara Bank	2933.78	1296.18	44	3145.00	529.72	17
5	Central Bank of India	1492.71	464.21	31	1437.00	88.47	6
6	Indian Bank	1046.60	86.15	8	249.00	195.55	79
7	Indian Overseas Bank	976.25	265.19	27	1514.00	244.88	16
8	Punjab & Sind Bank	439.67	15.58	4	356.00	40.74	11
9	Punjab National Bank	11256.20	7042.75	63	13302.00	3107.49	23
10	State Bank of India	11957.17	7370.99	62	11976.00	2959.52	25
11	UCO Bank	4339.41	517.01	12	5525.00	1516.43	27
12	Union Bank of India	1864.97	620.57	33	673.00	32.43	5
<b>A</b>	<b>ACP PUBLIC sec Bank</b>	<b>39977.92</b>	<b>18790.22</b>	<b>47</b>	<b>40887.00</b>	<b>9905.03</b>	<b>24</b>
13	AXIS BANK	1590.81	531.82	33	662.00	145.09	22
14	Bandhan Bank	3853.97	5584.82	145	10492.00	10555.47	101
15	Federal Bank	71.63	0.00	0	21.00	3.75	18
16	HDFC	747.19	96.31	13	508.00	117.19	23
17	ICICI Bank	990.08	45.89	5	909.00	16.50	2
18	IDBI Bank	1288.23	381.85	30	1789.00	123.57	7
19	IDFC Bank	33.72	0.00	0	18.00	0.00	0
20	Indusind Bank	315.76	0.00	0	270.00	0.00	0
21	Kotak Mahindra Bank Ltd	71.63	0.00	0	18.00	0.00	0
22	South Indian Bank	71.63	11.95	17	18.00	0.00	0
23	Ujjivan Bank	921.42	3026.34	328	795.00	1577.25	198
24	Yes Bank	73.64	0.00	0	20.00	0.00	0
25	NESFB	575.90	6.37	1	325.00	0.00	0
<b>B</b>	<b>ACP PRIVATE Sec bank</b>	<b>10605.61</b>	<b>9685.35</b>	<b>91</b>	<b>15845.00</b>	<b>12538.82</b>	<b>79</b>
26	Tripura Gramin Bank	19767.77	18963.49	96	28818.00	7525.37	26
<b>C</b>	<b>ACP RRB</b>	<b>19767.77</b>	<b>18963.49</b>	<b>96</b>	<b>28818.00</b>	<b>7525.37</b>	<b>26</b>
27	ACUB	0.00	129.79	0	40.00	0.00	0
28	TCARDB	300.74	0.00	0	0.00	0.00	0
29	TSCB	9447.98	1679.70	18	7803.00	4192.92	54
<b>D</b>	<b>ACP Coop. Bank</b>	<b>9748.72</b>	<b>1809.49</b>	<b>19</b>	<b>7843.00</b>	<b>4192.92</b>	<b>53</b>
<b>GRAND TOTAL</b>		<b>80100.02</b>	<b>49248.55</b>	<b>61</b>	<b>93393.00</b>	<b>34162.14</b>	<b>37</b>

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	1540446.2			
	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		Outstanding at the end of the Quarter	
		No. of A/cs	Amount disbursed	No. of A/cs	Balance O/s
<b>1</b>	<b>Priority Sector</b>	<b>378684</b>	<b>321369.5</b>	<b>1280838</b>	<b>1037065.08</b>
<b>I</b>	<b>Agriculture</b>	<b>206981</b>	<b>138151.72</b>	<b>721653</b>	<b>441394.85</b>
(i)	Crop Loans	58051	23771.06	324987	69185.93
(ii)	Investment Credit				
	Out of (ii) above, loans for agriculture implements & machinery				
(iii)	Allied Activities	148930	114380.66	396666	372208.92
(a)	Fisheries	19269	4642.73	68241	37158.18
(b)	Dairying	8459	4865.99	31429	33174.29
(c)	Poultry	6793	5804.75	31712	32931.08
(d)	Animal Husbandry				
(e)	Bee keeping				
(f)	Sericulture				
(g)	Others (including WR & FMS)	114409	99067.19	265284	268945.37
	Out of Agriculture, loans to small and marginal farmers				
	Out of Agriculture, loans to other individual farmers				
	Out of Agriculture, loans to corporate farmers, farmers' producer organizations/companies of individual farmers, partnership firms and co-operatives of farmers directly engaged in Agriculture and Allied Activities				
	Out of Agriculture, above loans to Food & Agro-processing				
<b>II</b>	<b>MSMEs</b>	<b>162137</b>	<b>149055.64</b>	<b>462974</b>	<b>411620.94</b>
(i)	Micro Enterprises	155651	116556.4	428172	251649.41
(ii)	Small Enterprises	6483	32362.33	34224	135545.34
(iii)	Medium Enterprises	3	136.91	578	24426.19
(iv)	Advances to KVI				
(v)	Other Finance to MSMEs				
<b>III</b>	<b>Export Credit</b>				
<b>IV</b>	<b>Education</b>				
<b>V</b>	<b>Housing</b>				
<b>VI</b>	<b>Renewable Energy</b>				
<b>VII</b>	<b>Social Infrastructure</b>				
<b>VIII</b>	<b>'Others' category under Priority Sector</b>	<b>9566</b>	<b>34162.14</b>	<b>96211</b>	<b>184049.29</b>
<b>2</b>	<b>Loans to Weaker Sections under Priority Sector</b>	<b>323640</b>	<b>202049.39</b>	<b>1008830</b>	<b>750888.68</b>
<b>3</b>	<b>Non-Priority Sector Loans</b>	<b>41496</b>	<b>89032.24</b>	<b>230412</b>	<b>665490.33</b>
<b>I</b>	Agriculture				
<b>II</b>	MSME (Service)				
(i)	Micro Enterprises (Service)				
(ii)	Small Enterprises (Service)				
(iii)	Medium Enterprises (Service)				
<b>III</b>	Education Loans				
<b>IV</b>	Housing Loans				
<b>V</b>	Personal Loans under Non-Priority Sector				
<b>VI</b>	Other Non-Priority Sector Loans				
<b>4</b>	<b>Total Loans</b>	<b>420180</b>	<b>410401.74</b>	<b>1511250</b>	<b>1702555.41</b>

**CD RATIO OF BANKS IN TRIPURA**

**Action Points emerged in the 133<sup>rd</sup> SLBC Meeting held on 30.12.2020**

All Banks are to exert efforts jointly to raise the CD ratio of the State to 76% commensurate with the national average.

CD ratio of the Banks in the State stands at 55% as on 31.12.2020 from 56% as on 31.12.2019.

All Banks are requested to take proactive steps for increasing advances in the State for steady growth in CD ratio of the State. State Govt may evolve Industry friendly policy which will invite corporate houses to set up Medium and Large Industry in the State – thereby widening the scope of Big Ticket advance.

District administration is reviewing the progress of CD Ratio in every DCC meeting and action points are taken to push up the CD ratio of all Banks.

**CD Ratio**

The details of Bank wise and district wise CD ratio are annexed. At the end of December 2020, the CD ratio of the State stood at 55% compared to 56% as December 2019. The district wise details are as under:

District	CD RATIO December 2019	CD RATIO March 2020	CD RATIO December 2020	CD RATIO Since December 2019
North Tripura	53	52	57	+4
Unakoti	72	75	61	-11
South Tripura	60	57	61	+1
Gomati	70	64	60	-10
West Tripura	49	51	48	-1
Sepahijala	73	72	71	-2
Khowai	67	65	61	-6
Dhalai	94	96	97	+3
<b>Total State</b>	<b>56</b>	<b>57</b>	<b>55</b>	<b>-1</b>

CD ratio of the banks in the state decreased to 55% as on 31.12.2020 from 56% as on 31.12.2019.

CD ratio of 3 districts in the State as on December 2020 has improved over the CD ratio of December 2019. CD Ratio of 97% is the highest in Dhalai District, as against 48%, the lowest in West Tripura District, having 59% of the total business of the State.

District-wise / Bank-wise CD Ratio of Banks is furnished in the Annexure.

<b>BANKWISE CREDIT DEPOSIT RATIO OF THE STATE AS ON 31.12.2020</b>					
(Amt. In lac)					
<b>SL No.</b>	<b>Bank's Name</b>	<b>No of Brs</b>	<b>Total Deposit</b>	<b>Total Advance</b>	<b>CD Ratio</b>
1	Bank of Baroda	9	59963.00	25277.00	42
2	Bank of India	13	28701.00	18244.00	64
3	Bank of Maharashtra	1	663.00	1244.08	188
4	Canara Bank	19	71515.22	31496.04	44
5	Central Bank Of India	6	18652.16	4193.22	22
6	Indian Bank	6	29968.20	8831.42	29
7	Indian Overseas	5	17833.72	5410.66	30
8	P&SB	2	3795.17	1825.49	48
9	PNB	68	459165.37	125207.96	27
10	State Bank of India	68	857436.00	574736.65	67
11	UCO Bank	29	146286.62	36630.17	25
12	Union Bank	10	60389.00	14774.00	24
13	Axis Bank	13	54171.17	14297.86	26
14	Bandhan Bank	28	66086.63	252116.90	381
15	Federal Bank	1	7102.50	1716.53	24
16	HDFC Bank	9	45168.66	25532.97	57
17	ICICI Bank	8	25476.87	20665.00	81
18	IDBI Bank	9	38627.50	5774.33	15
19	IDFC First Bank	1	3396.00	6969.00	205
20	IndusInd	6	9814.34	21866.56	223
21	Kotak Mahindra	1	3974.12	58.15	1
22	South Indian Bank	1	7266.34	2153.42	30
23	Ujjivan Bank	8	16978.15	15334.63	90
24	Yes Bank	1	5093.61	673.75	13
25	NESFB	5	16603.79	3829.07	23
26	Tripura Gramin Bank	148	747377.76	261269.42	35
27	ACUB	3	4196.80	1372.59	33
28	TCARDB	5	0.00	0.00	0
29	TSCB	65	300308.19	221054.54	74
	<b>Total</b>	<b>548</b>	<b>3106010.89</b>	<b>1702555.41</b>	<b>55</b>

<b>DISTRICTWISE CREDIT DEPOSIT RATIO OF THE STATE AS ON 31.12.2020</b>					
<b>Sl.</b>	<b>District</b>	<b>No. of Brs.</b>	<b>Total Deposit</b>	<b>Total Advance</b>	<b>CD Ratio</b>
1	West Tripura	196	1912687.31	920455.75	48
2	Sepahijala	61	198774.30	141484.72	71
3	Khowai	40	146490.53	89653.31	61
4	Dhalai	46	118669.38	115099.38	97
5	Gomati	64	230976.02	138597.04	60
6	South Tripura	60	209254.93	127525.41	61
7	Unakoti	33	119044.17	72989.96	61
8	North Tripura	48	170114.25	96749.84	57
	<b>Total</b>	<b>548</b>	<b>3106010.89</b>	<b>1702555.41</b>	<b>55</b>

**CD Ratio as on 31st December 2020 for West Tripura District.(Amt.in Lacs)**

<b>Sl.No.</b>	<b>Name of the Bank</b>	<b>Total Deposit</b>	<b>Total Advance</b>	<b>Total C.D. Ratio</b>
1	Bank of Baroda	58946.00	24655.00	42
2	Bank of India	19125.00	13328.00	70
3	Bank of Maharashtra	663.00	1244.08	188
4	Canara Bank	54749.09	22498.66	41
5	Central Bank Of India	16195.98	3305.92	20
6	Indian Bank	28418.00	8128.12	29
7	Indian Overseas	15359.64	3892.50	25
8	P&SB	3411.54	1662.38	49
9	PNB	229510.10	71526.64	31
10	State Bank of India	605166.00	443161.65	73
11	UCO Bank	93579.64	20633.84	22
12	Union Bank	53336.00	12183.00	23
13	Axis Bank	37631.46	10305.52	27
14	Bandhan Bank	33407.99	85471.12	256
15	Federal Bank	7102.50	1716.53	24
16	HDFC Bank	39957.72	19383.77	49
17	ICICI Bank	16170.27	15782.81	98
18	IDBI Bank	20197.11	3285.52	16
19	IDFC First Bank	3396.00	6969.00	205
20	IndusInd	8644.90	11074.75	128
21	Kotak Mahindra	3974.12	58.15	1
22	South Indian Bank	7266.34	2153.42	30
23	Ujjivan Bank	12309.27	7482.84	61
24	Yes Bank	5093.61	673.75	13
25	NESFB	15737.21	1645.76	10
26	Tripura Gramin Bank	347171.43	78063.09	22
27	ACUB	3847.56	1285.29	33
28	TCARDB	0.00	0.00	0
29	TSCB	172319.83	48884.64	28
	<b>Total</b>	<b>1912687.31</b>	<b>920455.75</b>	<b>48</b>

**CD Ratio as on 31st December 2020 for Gomati District.(Amt.in Lacs)**

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of Baroda	1017	622	61
2	Bank of India	2355	1898	81
3	Canara Bank	3928.37	2481.23	63
4	Central Bank Of India	885.07	364.39	41
5	Indian Bank	521	375.2	72
6	Indian Overseas	485.17	432.42	89
7	PNB	42927.68	9541.98	22
8	State Bank of India	63877.00	28167	44
9	UCO Bank	5165.62	1108.53	21
10	Union Bank	2311	1627	70
11	Axis Bank	3068.11	1212.54	40
12	Bandhan Bank	5716.34	28976.85	507
13	HDFC Bank	2417.83	2662.66	110
14	ICICI Bank	1805.73	1837.79	102
15	IDBI Bank	6413.23	1226.5	19
16	Ujjivan Bank	746.69	1599.29	214
17	NESFB	270.45	799.3	296
18	Tripura Gramin Bank	58521.48	23240.07	40
19	ACUB	349.24	87.3	25
20	TSCB	28194.01	30336.99	108
	<b>Total</b>	<b>230976.02</b>	<b>138597.04</b>	<b>60</b>

**CD Ratio as on 31st December 2020 for Unakoti District.(Amt.in Lacs)**

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Canara Bank	785.23	366.03	47
2	Central Bank Of India	438.98	116.19	26
3	Indian Overseas	942.47	410.96	44
4	PNB	26861.09	4935.34	18
5	State Bank of India	27840	14201	51
6	UCO Bank	3496.24	1448.2	41
7	Axis Bank	1170.77	100.48	9
8	Bandhan Bank	4866.45	16428	338
9	ICICI Bank	2090.52	754.14	36
10	Ujjivan Bank	653.4	1154.39	177
11	NESFB	19.4	589.35	3038
12	Tripura Gramin Bank	39567.45	17543.35	44
13	TSCB	10312.17	14942.53	145
	<b>Total</b>	<b>119044.17</b>	<b>72989.96</b>	<b>61</b>

**CD Ratio as on 31st December 2020 for North Tripura District.(Amt.in Lacs)**

SI.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of India	3169	761	24
2	Canara Bank	2978.99	1897.03	64
3	PNB	25216.91	7158.57	28
4	State Bank of India	45795	19486	43
5	UCO Bank	971.72	796.66	82
6	Union Bank	1994	442	22
7	Axis Bank	3376.75	776.93	23
8	Bandhan Bank	1531.1	20326.7	1328
9	HDFC Bank	2038.01	3384.95	166
10	ICICI Bank	2077.92	1220.9	59
11	IDBI Bank	10177.94	805.83	8
12	IndusInd	1169.44	6778.36	580
13	Ujjivan Bank	889.13	1074.26	121
14	NESFB	128.11	504.07	393
15	Tripura Gramin Bank	58863.16	27962.18	48
16	TSCB	9737.07	3374.4	35
	<b>Total</b>	<b>170114.25</b>	<b>96749.84</b>	<b>57</b>

**CD Ratio as on 31st December 2020 for South Tripura District.(Amt.in Lacs)**

SI.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of India	393	320	81
2	Canara Bank	1296.66	894.32	69
3	PNB	41340	8626	21
4	State Bank of India	40240	25651	64
5	UCO Bank	4536.01	878.81	19
6	Union Bank	1158	374	32
7	Axis Bank	1701.12	1066.4	63
8	Bandhan Bank	3676	24365.68	663
9	IDBI Bank	1839.22	456.48	25
10	IndusInd	0	4013.45	#DIV/0!
11	Tripura Gramin Bank	78564.1	32328.74	41
12	TSCB	34510.82	28550.53	83
	<b>Total</b>	<b>209254.93</b>	<b>127525.41</b>	<b>61</b>



**CD Ratio as on 31st December 2020 for Sepahijala District.(Amt.in Lacs)**

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of India	2492	1325	53
2	Canara Bank	2880.91	1742.8	60
3	P&SB	383.63	163.11	43
4	PNB	31631.65	6700.76	21
5	State Bank of India	34655	17589	51
6	UCO Bank	20808.84	6416.21	31
7	Axis Bank	2697.62	238.2	9
8	Bandhan Bank	8797.03	43082.97	490
9	HDFC Bank	755.1	101.59	13
10	Ujjivan Bank	1764.24	3262.72	185
11	Tripura Gramin Bank	73812.55	24939.04	34
12	TSCB	18095.73	35923.32	199
	<b>Total</b>	<b>198774.3</b>	<b>141484.72</b>	<b>71</b>

**CD Ratio as on 31st December 2020 for Khowai District.(Amt.in Lacs)**

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Canara Bank	1122.42	500.76	45
2	Indian Bank	946.1	311.1	33
3	Indian Overseas	1046.44	674.78	64
4	PNB	31766.57	6862.99	22
5	State Bank of India	23109	13323	58
6	UCO Bank	12962.34	3156.45	24
7	Union Bank	1590	148	9
8	Axis Bank	4525.34	597.79	13
9	Bandhan Bank	5350.54	18550.76	347
10	ICICI Bank	1730.84	618.97	36
11	Ujjivan Bank	615.42	761.13	124
12	NESFB	448.62	290.59	65
13	Tripura Gramin Bank	48943.26	28768.54	59
14	TSCB	12333.64	15088.45	122
	<b>Total</b>	<b>146490.53</b>	<b>89653.31</b>	<b>61</b>

**CD Ratio as on 31st December 2020 for Dhalai District.(Amt.in Lacs)**

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of India	1167	612	52
2	Canara Bank	3773.55	1115.21	30
3	Central Bank Of India	1132.13	406.72	36
4	Indian Bank	83.1	17	20
5	PNB	29911.37	9855.68	33
6	State Bank of India	16754	13158	79
7	UCO Bank	4766.21	2191.47	46
8	Bandhan Bank	2741.18	14914.82	544
9	ICICI Bank	1601.59	450.39	28
10	Tripura Gramin Bank	41934.33	28424.41	68
11	TSCB	14804.92	43953.68	297
	<b>Total</b>	<b>118669.38</b>	<b>115099.38</b>	<b>97</b>

Issuance of KCC during the year 2020-21

Action Points emerged in the 133<sup>rd</sup> SLBC Meeting held on 30.12.2020

All Banks are to exert efforts to issue KCCs to all eligible farmers within 31.03.2021 (Action: All Banks and Agriculture Department).

**Status of implementation**

83501 KCCs (Including Renewal) sanctioned by Banks amounting to Rs. 311.60 Crores during FY 2020-21, thereby achieving 65 % of the Annual Target (1,29,489 Nos.).

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

(Amt. Rs in lacs)

Quarter	Year	Target	Issued		
			No.	Amt.	% of Achievement.
March-2018	2017-18	50000	50333	23644.08	101
March-2019	2018-19	55000	56040	36321.91	102
March-2020	2019-20	71315	56651	25700.75	79
December-2020	2020-21	129489	83501	31160.01	65

State Level Technical Committee have finalized and circulated the scale of finance pertaining to crop loans and working capital finance of dairy and fisheries for FY 2020-21 on 21.05.2020.

As per discussions held in 133<sup>rd</sup> SLBC meeting, scale of finance in respect of Rubber and Tea plantation has been finalized by SLTC and notified on 25.02.2021.

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

Bank-wise performance under KCC as on 31.12.2020 has been shown in the Annexure.

**Performance of Banks in Crop Loan & Term Loan to Agriculture during the year 2020-21 as on 31.12.2020**

(Amt in Lacs)

SI.No.	BANKS	Crop	Disbursement	Term Loan		Total	
		A/c.	Amt.	A/c.	Amt.	A/c.	Amt.
1	2	3	4	5	6	7	8
1	Bank of Baroda	31	33.33	27	67.88	58	101.21
2	Bank of India	229	96.96	180	408.80	409	505.76
3	Bank of Maharashtra	0	0.00	0	0.00	0	0.00
4	Canara Bank	179	68.87	567	467.76	746	536.63
5	Central Bank of India	36	19.10	330	452.92	366	472.02
6	Indian Bank	79	30.09	2	21.19	81	51.28
7	Indian Overseas Bank	27	19.64	1	1.60	28	21.24
8	Punjab & Sind Bank	15	5.29	7	1.40	22	6.69
9	Punjab National Bank	6748	2927.08	9681	15322.23	16429	18249.31
10	State Bank of India	9550	3900.61	2955	7750.78	12505	11651.39
11	UCO Bank	361	519.67	298	1085.51	659	1605.18
12	Union Bank of India	200	53.50	248	241.48	448	294.98
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>17455</b>	<b>7674.14</b>	<b>14296</b>	<b>25821.55</b>	<b>31751</b>	<b>33495.69</b>
13	AXIS BANK	33	28.22	215	225.73	248	253.95
14	Bandhan Bank	0	0.00	109855	58201.92	109855	58201.92
15	Federal Bank	0	0.00	136	126.92	136	126.92
16	HDFC	1635	1818.49	13	709.98	1648	2528.47
17	ICICI	0	0.00	4764	3141.51	4764	3141.51
18	IDBI BANK	76	16.92	68	53.54	144	70.46
19	IDFC First Bank	0	0.00	1920	563.30	1920	563.30
20	Indusind Bank	0	0.00	3237	840.48	3237	840.48
21	Kotak Mahindra Bank	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	4907	1857.19	4907	1857.19
25	NESFB	10	4.15	414	587.23	424	591.38
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>1754</b>	<b>1867.78</b>	<b>125529</b>	<b>66307.80</b>	<b>127283</b>	<b>68175.58</b>
26	Tripura Gramin Bank	32037	12259.13	5081	8381.85	37118	20640.98
<b>C</b>	<b>Sub Total of RRB</b>	<b>32037</b>	<b>12259.13</b>	<b>5081</b>	<b>8381.85</b>	<b>37118</b>	<b>20640.98</b>
27	ACUB	0	0.00	0	0.00	0	0.00
28	TCARDB	0	0.00	0	0.00	0	0.00
29	TSCB	6805	1970.01	4024	13869.46	10829	15839.47
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>6805</b>	<b>1970.01</b>	<b>4024</b>	<b>13869.46</b>	<b>10829</b>	<b>15839.47</b>
<b>GRAND TOTAL</b>		<b>58051</b>	<b>23771.06</b>	<b>148930</b>	<b>114380.66</b>	<b>206981</b>	<b>138151.72</b>

**BANK-WISE POSITION IN IMPLEMENTATION OF ISSUING KCCs FOR THE STATE OF TRIPURA DURING THE YEAR 2020-21 AS ON 31.12.2020**

Amount in Lacs

SI.No.	BANKS	Target	Proposals sanctioned		Proposal Renewed		Proposal disbursed		Outstanding		NPA	
		No.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	2	3	4	5	6	7	8	9	10	11	12	13
1	Bank of Baroda	489	61	30.50	0	0.00	31	33.33	136	159.00	0	0.00
2	Bank of India	2582	276	102.98	195	72.75	229	96.96	618	242.72	184	82.84
3	Canara Bank	4921	179	68.87	0	0.00	179	68.87	728	359.20	0	0.00
4	Central Bank of India	1367	36	19.10	0	0.00	36	19.10	592	334.90	35	17.16
5	Indian Bank	736	79	30.09	0	0.00	79	30.09	93	36.79	3	1.18
6	Indian Overseas Bank	1423	66	66.00	3	3.00	27	19.64	178	95.53	9	7.40
7	Punjab & Sind Bank	460	33	31.95	10	4.38	15	5.29	58	20.05	0	0.00
8	Punjab National Bank	18367	13215	3701.24	2014	769.26	6748	2927.08	35025	12346.12	4865	1765.95
9	State Bank of India	16447	9550	5482.00	2051	882.00	9550	3900.61	39017	23187.93	24807	13171.55
10	UCO Bank	8977	4969	1517.00	0	0.00	361	519.67	7190	3867.29	2622	980.24
11	Union Bank of India	921	200	53.50	30	13.30	200	53.50	518	233.75	21	4.57
12	Axis Bank	853	33	28.22	0	0.00	33	28.22	321	391.97	3	1.01
13	Bandhan Bank	4212	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
14	HDFC	281	1635	1818.49	0	0.00	1635	1818.49	9678	3697.64	0	0.00
15	ICICI	1050	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
16	IDBI Bank	2992	76	16.92	0	0.00	76	16.92	163	59.24	51	23.17
17	Indusind Bank	228	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18	Tripura Gramin Bank	48844	43154	16241.00	6172	1351.64	32037	12259.13	113573	16105.13	6219	1345.33
19	TSCB	12591	9929	1948.00	364	214.00	6805	1970.01	116326	7799.00	5855	702.64
20	Ujjivan Bank	1118	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
21	NESFB	630	10	4.15	0	0.00	10	4.15	773	249.67	0	0.00
<b>TOTAL</b>		<b>129489</b>	<b>83501</b>	<b>31160.01</b>	<b>10839</b>	<b>3310.33</b>	<b>58051</b>	<b>23771.06</b>	<b>324987</b>	<b>69185.93</b>	<b>44674</b>	<b>18103.04</b>

## Pradhan Mantri Fasal Bima Yojana (PMFBY)

### Implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) in Rabi 2020-21 Season in notified Districts of Tripura

Department of Agriculture, Government of Tripura released the notification vide letter no. F.5(139) – Agri.(Stat)/2019-20/5531-5608 dated 07.11.2020 for the implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) in Tripura and Agriculture Insurance Company Limited had been notified for implementation of PMFBY in West Tripura, Sepahijala, Dhalai, South Tripura, Khowai, Gomati, North Tripura and Unokoti districts for Boro Paddy, Potato, Brinjal, Cauliflower, Tomato, Watermelon during Rabi 2020-21 Season .The PMFBY coverage of loanee farmers by Banks is given herewith:

Name of Bank	Bank Type	Total Policy	Total Farmer Share	Total State Share	Total Gol Share	Total Sum Insured
State Bank Of India	COMMERCIAL	138	27857.96	81339.64	115621.93	6423478.01
Allahabad Bank	COMMERCIAL	10	3146.98	4129.32	8389.67	422945.16
Bank Of Baroda	COMMERCIAL	44	2211.78	7189.64	11559.18	520750.5
Punjab National Bank	COMMERCIAL	876	14202.21	167170.81	206836.05	10556337.6
Tripura Gramin Bank	RURAL	472	96934.41	71340.22	91740.47	6268554.79
Tripura State Cooperative Bank Ltd	COOPERATIVE	18	13157.6	762.98	2926.63	293658.59
<b>Total</b>		<b>1558</b>	<b>157510.94</b>	<b>331932.61</b>	<b>437073.93</b>	<b>24485724.65</b>

District Name	Farmer Type	No. of farmers enrolled
Dhalai	NON-LOANEE	1308
Gomati	NON-LOANEE	13836
Khowai	NON-LOANEE	15447
North Tripura	NON-LOANEE	364
Sepahijala	NON-LOANEE	10565
South Tripura	NON-LOANEE	6667
Unakoti	NON-LOANEE	3877
West Tripura	NON-LOANEE	4745
<b>Grand Total</b>		<b>56809</b>

### Doubling of Farmer's Income by 2022:

The vision of doubling farmers' income by 2022 by Hon'ble Prime Minister was announced by the Hon'ble Union Finance Minister during his budget speech on February 29 2016.

The object is realignment of Govt. interventions to move from "production-centric" to "farmers' income centric" platform, Agrarian distress as manifest from a large number of farmers living below the poverty line and unfortunate incidents of suicides can be addressed by enabling farmers to increase their income,. The schemes to promote soil health card, neem-coated urea, crop insurance, e-market and interest subvention are aimed at increasing farmers income.

A roadmap has been outlined by the Niti Aayog for farm sector reforms and doubling farmers income by 2022. The roadmap presents quantitative framework and identifies seven areas for growth. They include increasing crop yields, livestock production, efficient use of agri-inputs, improving crop intensity, crop diversification, improved price realization to farmers and shifting cultivators to non-farm jobs, Policy paper was shared with the states for devising a relevant strategy so as to realize the goal of doubling farmers' income by 2022. Apart from this an inter-ministerial committee for recommending a suitable strategy have been set up.

The Tripura government is also committed to work for doubling the income of farmers in next five years. The Government is also taking positive step for rapid implementation of the budgetary provision for ensuing that the farmers get 1.5 times the cost of cultivation as minimum support price for their produce. Government has prepared a five-year plan namely "Doubling Farmers' Income (2017-22)" by 2022, outlining strategies based on the proposals of consultation workshops and the experience of the technical experts of the Department by involving cross-section of the society, farmers and their associations, professional organizations engaged at different stage of the value chain, scientists and policy makers. As per assumption of the Technical Expert Group the average monthly income of farmers in Tripura would have been increased to Rs. 6337/- in 2016-17 from Rs. 5426/- in 2012-13 as per survey of "National Sample Survey Organization (NSSO)". The target is to increase the farmers' average monthly income to the tune of Rs 12,850/- from agriculture and allied activities including wages/salary by 5 years" period. For this a strategy has been formulated to -

- a. Bring additional 73,000 ha under assured irrigation as per District Irrigation Plans and increasing water use efficiency of the existing projects.
- b. Increase Land Use efficiency through vertical increase mainly through hybrids, new HYVs and SRI, increase in balanced use of NPK through Soil Health Cards, additive support for newer Farm Machinery.
- c. Generating more income through Livestock and Fisheries activities.
- d. Accommodating at least one High Value Crop in the cropping sequence.

Adequate investment (at least three times of the existing level) is required to be ensured by the State Government for achieving the targets with in 2022, for which respective Departments shall take necessary steps for tapping maximum resources from the Government of India. Planning & Coordination Department shall take up the issue with the NITI Aayog for extending funding support under the "Doubling Farmers Income by 2022" programme.

## PM KISAN KCC Saturation Campaign – Phase I status as on 31.12.2020:

District Name	Cumulative number of KCC applications Received	KCC Saturation drive for Farmers including PM Kisan Beneficiaries, Animal Husbandry (Dairy, Poultry & Fisheries) and allied activities															Jan Suraksha Schemes								
		Status of applications sanctioned under PM KISAN KCC Saturation Scheme (cumulative since inception)												Application not found to be eligible			Pending Applications		Cumulative Applications Received		Cumulative Applications Sanctioned				
		Status of KCC applications Sanctioned						KCC Limit Sanctioned (in Rs lakhs)						Applicant already having a KCC either in same bank or other banks/ Cooperative/ PACS or existing KCC under default/NPA	Non-availability of land records, No clear title/ disputed land records, etc.	Total									
		KCC (Crop Loan)	Farmers with AH or Fisheries Activities		Only Animal Husbandry			Fisheries	Grand Total	KCC (Crop Loan)	Farmers with AH or Fisheries Activities		Only Animal Husbandry								Fisheries	Grand Total			
KCC (Crop Loan) with dairy activity	KCC (Crop Loan) with any other allied activities		Dairy	Poultry	Others	KCC (Crop Loan) with dairy activity	KCC (Crop Loan) with any other allied activities				Dairy	Poultry	Others												
(A)	(B)	(C)		(D)			(E)	(G)=B+C+D+E	(H)	(I)		(J)			(K)	(L)=H+I+J+K	(M)	(N)	(O) = [(M) + (N)]	(P) = [(A) - (G+O)]					
<b>West Tripura</b>	12561	6012	373	451	84	47	94	11	7076	2718	286	254	113	34	109	38	3553	1440	2171	3611	1874	5044	3228	3265	1438
<b>Sepahijala</b>	14712	8548	655	745	124	68	75	14	10230	2510	264	219	109	41	25	40	3208	2012	1316	3328	1154	1481	1344	574	301
<b>Khowai</b>	11335	5004	420	451	15	10	123	37	6060	1253	172	132	61	22	35	31	1706	1850	2341	4191	1084	1070	1070	294	229
<b>Dhalai</b>	24726	10441	275	385	233	205	287	67	11889	2896	173	79	146	69	63	51	3477	5111	3220	8331	4502	2092	2097	411	279
<b>Gomati</b>	23776	12678	565	750	13	128	224	10	14368	4233	332	334	111	59	42	62	5173	2405	2983	5422	3990	2851	2088	1437	557
<b>South Tripura</b>	25993	12082	565	514	138	41	340	57	13738	3858	366	269	177	73	180	79	5002	2958	4071	7082	5173	4089	3024	1941	718
<b>Unokoti</b>	7165	3299	209	131	14	109	141	5	3909	893	187	69	73	72	52	29	1374	1495	794	2288	968	1307	1300	186	105
<b>North Tripura</b>	22407	9786	12	445	16	13	176	33	10482	2264	168	338	160	31	111	73	3145	4585	3319	7904	4021	5803	5153	1287	314
<b>Tripura State Total</b>	142675	67850	3074	3872	637	621	1460	234	77752	20626	1948	1694	950	401	618	402	26639	21856	20215	42157	22766	23737	19304	9395	3941

KCC Saturation drive for Farmers including PM Kisan Beneficiaries, Animal Husbandry (Dairy, Poultry & Fisheries) and allied activities																				Jan Suraksha Schemes					
Bank Name	Cumulative number of KCC applications Received	Status of applications sanctioned under PM KISAN KCC Saturation Scheme (cumulative since inception)														Application not found to be eligible			Pending Applications	Cumulative Applications Received		Cumulative Applications Sanctioned			
		Status of KCC applications Sanctioned							KCC Limit Sanctioned (in Rs lakhs)							Applicant already having a KCC either in same bank or other banks/ Cooperative/ PACS or existing KCC under default/NPA	Non-availability of land records, No clear title/ disputed land records, etc.	Total		Consented PMSBY	Consented PMJJBY	Consented PMSBY	Consented PMJJBY		
		KCC (Crop Loan)	Farmers with AH or Fisheries Activities		Only Animal Husbandry			Fisheries	Grand Total	KCC (Crop Loan)	Farmers with AH or Fisheries Activities		Only Animal Husbandry											Fisheries	Grand Total
			KCC (Crop Loan) with dairy activity	KCC (Crop Loan) with any other allied activities	Dairy	Poultry	Others				KCC (Crop Loan) with dairy activity	KCC (Crop Loan) with any other allied activities	Dairy	Poultry	Others										
(A)	(B)	(C)		(D)			(E)	(G)=B+C+D+E	(H)	(I)		(J)			(K)	(L)=H+I+J+K	(M)	(N)	(O) = [(M) + (N)]	(P) = [(A) - (G+O)]					
Bank of Baroda	210	9	6	0	0	0	45	1	61	7.00	1.00	0.00	0.00	0.00	4.00	2.00	14.00	0	100	100	49	1950	587	1950	587
Bank of India	1395	251	4	5	8	6	0	2	276	90.69	0.82	2.37	4.27	3.76	0.00	1.07	102.98	27	23	50	1069	143	87	102	87
Canara Bank	1990	36	0	0	0	0	0	0	36	47.20	0.00	0.00	0.00	0.00	0.00	0.00	47.20	44	0	44	1910	0	0	9	2
Central Bank of India	13	3	0	0	0	0	0	0	3	3.00	0.00	0.00	0.00	0.00	0.00	0.00	3.00	0	0	0	10	189	74	0	0
Indian Bank	106	56	0	0	0	0	0	0	56	35.00	0.00	0.00	0.00	0.00	0.00	0.00	35.00	0	0	0	50	0	0	0	0
Indian Overseas Bank	105	24	15	10	10	2	2	3	66	24.00	15.00	10.00	10.00	2.00	2.00	3.00	66.00	24	15	39	0	30	30	25	25
Punjab & Sind Bank	66	0	0	0	19	14	0	0	33	0.00	0.00	0.00	18.91	13.04	0.00	0.00	31.95	0	0	0	33	611	160	711	160
Punjab National Bank	15629	11236	0	0	131	3	150	70	11590	3,273.80	0.00	0.00	29.15	2.15	40.60	35.91	3,381.61	973	3066	4039	0	0	0	0	0
State Bank of India	16515	7477	57	75	51	56	16	31	7763	1,044.00	776.00	68.00	710.00	141.00	23.00	10.00	2,772.00	4376	854	5229	3523	16515	16515	1164	94
UCO Bank	9022	4969	0	0	0	0	0	0	4969	1,517.00	0.00	0.00	0.00	0.00	0.00	0.00	1,517.00	4053	0	4053	0	0	0	0	0
Union Bank	286	158	0	0	0	0	0	0	158	38.00	0.00	0.00	0.00	0.00	0.00	0.00	38.00	15	24	126	2	0	0	0	0
IDBI Bank	4	0	0	0	0	0	0	0	4	1.01	0.00	0.00	0.00	0.00	0.00	0.00	1.01	0	0	0	0	3059	1120	3059	1120
HDFC Bank	251	133	0	0	0	0	33	0	166	345.00	0.00	0.00	0.00	0.00	161.00	0.00	506.00	0	61	61	24	910	401	910	401
Tripura Gramin Bank	77681	33726	2992	3782	418	540	1119	65	42642	12,252.00	1,155.00	1,614.00	178.00	239.00	387.00	350.00	16,175.00	9366	15193	24559	10480	0	0	0	0
TSCB	19402	9772	0	0	0	0	95	62	9929	1,948.00	0.00	0.00	0.00	0.00	0.00	0.00	1,948.00	2978	879	3857	5616	330.2	330.2	1464.73	1464.73
<b>Tripura State Total</b>	<b>142675</b>	<b>67850</b>	<b>3074</b>	<b>3872</b>	<b>637</b>	<b>621</b>	<b>1460</b>	<b>234</b>	<b>77752</b>	<b>20626</b>	<b>1948</b>	<b>1694</b>	<b>950</b>	<b>401</b>	<b>618</b>	<b>402</b>	<b>26639</b>	<b>21856</b>	<b>20215</b>	<b>42157</b>	<b>22766</b>	<b>23737</b>	<b>19304</b>	<b>9395</b>	<b>3941</b>



**SELF HELP GROUPS**

**SELF HELP GROUP**  
**Position as on 31.12.2020**

(Amt. in Rs./Lacs)

Sl.No.	Name of the Bank	Deposit Linkage cumulative		Credit linkage 2020-21						Outstanding as on 31.12.2020	
				Under NRLM SHG		Direct SHG		Total		No	Amt.
		No.	Amt.	Nos.	Amt.	Nos.	Amt.	Nos.	Amt.		
1	PNB	6422	1488.49	885	400.47	0	0.00	885	400.47	1901	1048.86
2	SBI	5294	562.50	92	74.40	0	0.00	92	74.40	3014	3823.21
3	TGB	35792	5457.92	4208	5742.20	0	0.00	4208	5742.20	13960	9549.45
4	BOI	35	20.00	56	56.68	0	0.00	56	56.68	30	22.51
5	TSCB	13656	3200.40	422	519.56	0	0.00	422	519.56	1713	1473.89
6	UCO	101	80.60	228	93.21	0	0.00	228	93.21	359	326.21
7	CANARA	620	183.67	21	24.68	0	0.00	21	24.68	102	75.65
8	IDBI	6	8.40	5	5.00	0	0.00	5	5.00	6	5.50
9	CBI	6	10.00	6	6.20	0	0.00	6	6.20	6	6.20
	<b>TOTAL :</b>	<b>61932</b>	<b>11011.98</b>	<b>5923</b>	<b>6922.40</b>	<b>0</b>	<b>0.00</b>	<b>5923</b>	<b>6922.40</b>	<b>21091</b>	<b>16331.48</b>

**Action Points emerged in the 133<sup>rd</sup> SLBC Meeting held on 30.12.2020**

To clear all pending proposals and achieve the target for FY 2020-21 by March 2021. (Action: All Banks)

**Status of implementation**

As against the TRLM target of Rs.100 crores in 8000 accounts for FY 2020-21, the Banks have collectively achieved sanction of 5935 accounts (achievement of 74%) with corresponding sanction amount of Rs.69.25 crores (achievement of 69%).

**Tripura Rural Livelihood Mission:**

<b>Status of SHG Bank loan during FY20-21 under NRLM</b>						
<b>Sl.</b>	<b>Name of Bank</b>	<b>Target for total no. of SHG loan</b>	<b>Disbursement Target</b>	<b>Total no. of SHG loan Disbursed</b>	<b>Total Disbursed Amt.(Amt. In lakh Rs.)</b>	<b>Total no. of loan application available with bank for sanctioning and disbursement</b>
<b>no</b>			<b>(Amt. in lakh Rs)</b>			
1	Punjab National Bank	1056	1261	885	400.47	251
2	State Bank of India	359	412	92	74.4	30
3	Tripura Gramin Bank	4179	5351	4208	5742.2	489
4	UCO Bank	327	384	228	93.21	51
5	Tripura State Cooperative Bank Ltd.	1550	1968	422	519.56	406
6	Canara Bank	183	232	21	24.68	37
7	IDBI	71	79	5	5	18
8	Bank of India	131	146	56	56.68	26
9	Central Bank of India	53	63	6	6.2	24
10	Syndicate Bank	22	27	0	0	3
11	Union Bank	29	29	9	0	0
12	Punjab& Sind Bank	6	7	3	3	1
13	Corporation Bank	5	5	0	0	1
14	Indian Overseas Bank	2	2	0	0	3
15	Bandhan Bank	27	34	0	0	2
16	Allahabad indian bank	0	0	0	0	4
<b>Total</b>		<b>8000</b>	<b>10000</b>	<b>5935</b>	<b>6925.4</b>	<b>1346</b>

## DAY – NULM Position:

### NULM SEP(Individual) FY(2020-21) upto February 2021

SL	Bank Name	Target	Sponsored	Sanctioned	Disbursed	Returned	Pending
1	Indian Bank	0	9	0	0	6	3
2	Axis Bank	5	3	0	0	0	3
3	Bandhan Bank	24	11	0	0	5	6
4	Bank of Baroda	6	10	1	1	0	9
5	Bank of India	22	30	0	0	0	30
6	Bank of Maharashtra	7	4	1	1	0	3
7	Canara Bank	60	58	12	6	11	35
8	Central Bank of India	10	23	5	5	2	16
9	Federal Bank	3	2	0	0	0	2
10	HDFC	4	4	0	0	0	4
11	ICICI	2	2	0	0	0	2
12	IDBI Bank	12	5	0	0	0	5
13	Indian Overseas Bank	7	5	0	0	0	5
14	North East Small Finance Bank Ltd.	50	34	13	13	12	9
15	PNB	256	343	24	24	34	285
16	Punjab & Sind Bank	2	2	0	0	0	2
17	SBI	178	193	16	11	43	134
18	South Indian Bank	0	1	0	0	0	1
19	TGB	49	52	7	5	28	17
20	TSCBL	161	199	70	62	11	118
21	UCO Bank	108	118	25	20	10	83
22	Ujjivan Small Finance Bank	16	5	0	0	4	1
23	Union Bank Of India	18	19	4	2	2	13
	<b>Total</b>	<b>1000</b>	<b>1132</b>	<b>178</b>	<b>150</b>	<b>168</b>	<b>786</b>

### NULM SEP(SHG) FY(2020-21) upto February 2021

SL	Bank Name	Target	Sponsored	Sanctioned	Disbursed	Returned	Pending
1	Indian Bank	0	0	0	0	0	0
2	Axis Bank	0	0	0	0	0	0
3	Bandhan Bank	7	2	0	0	0	2
4	Bank of India	1	2	2	2	0	0
5	BOM	0	4	0	0	0	4
6	Canara Bank	6	11	2	2	0	9
7	Central Bank of India	0	1	0	0	0	1
8	HDFC	0	1	0	0	0	1
9	ICICI	0	0	0	0	0	0
10	IDBI	1	0	0	0	0	0
11	IDBI	2	0	0	0	0	0
12	Indian Overseas Bank	0	3	0	0	0	3
13	North East Small Finance Bank Ltd.	7	0	0	0	0	0
14	PNB	27	32	4	13	9	19
15	SBI	20	6	0	0	2	4
17	TGB	137	91	13	10	11	67
18	TSCBL	70	58	19	18	3	36
19	UCO Bank	18	11	2	2	3	6
20	Ujjivan Small Finance Bank	2	0	0	0	0	0
21	Union Bank Of India	2	0	0	0	0	0
	<b>Total</b>	<b>300</b>	<b>222</b>	<b>42</b>	<b>47</b>	<b>28</b>	<b>152</b>

**EMPLOYMENT GENERATION SCHEMES**

Scheme-wise performance under Employment Generation Schemes by Banks for 2020-21 is given below:

(Rs/ lac)

Scheme	Prog. Year	Target	Spon.	Sanctioned		Disbursed	
		No	No	No	Amt	No	Amt
<b>PMEGP</b>							
As on 31.12.2020	2020-21	2000	2662	461	2701.32	357	2078.67
<b>SWAVALAMBAN</b>							
As on 31.12.2020	2020-21	6000	7169	400	1330.27	67	208.45

**PMEGP**

For the FY 2020-21, 2662 PMEGP cases were sponsored to the bank branches against the target (already circulated) of 2000 cases, out of which 461 cases were sanctioned amounting to Rs. 2701.32 lakhs as on 31.12.2020.

**SWABALAMBAN**

For the FY 2020-21, 7169 cases have been sponsored to the bank branches against the target (already circulated) of 6000 cases, out of which 400 cases were sanctioned amounting to Rs. 1330.27 lakhs as on 31.12.2020. Most sponsored proposals have reached branches during October - November 2020, and banks are advised to accord sanction in eligible cases by March 2021.

**PERFORMANCE UNDER PMEGP FOR THE FINANCIAL YEAR 2020-21 AS ON 31.12.2020**

		TARGET	SPONSORED		SANCTIONED		DISBURSED		REJECTED
Sl.No.	NAME OF THE BANKS	NO	NO	AMT.	NO	AMT.	NO	AMT.	NO
1	Bank of Baroda	21	15	129.06	2	3.83	4	13.00	6
2	Bank of India	33	78	473.17	12	58.40	7	37.89	35
3	Bank of Maharashtra	2	2	9.29	0	0.00	0	0.00	0
4	Canara Bank	58	82	667.66	19	125.40	10	66.20	56
5	Central Bank of India	40	16	152.29	4	28.00	2	20.00	8
6	Indian Bank	23	16	125.57	2	15.01	4	24.29	4
7	Indian Overseas Bank	12	27	269.71	5	57.03	0	0.00	11
8	Punjab & Sind Bank	8	8	54.49	2	10.00	0	0.00	6
9	Punjab National Bank	442	488	3775.03	139	798.14	99	581.46	295
10	State Bank of India	385	482	3688.31	64	279.91	23	101.14	391
11	Union Bank of India	29	40	273.51	8	38.94	11	59.60	13
12	UCO Bank	97	117	775.03	12	43.74	9	28.43	53
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>1150</b>	<b>1371</b>	<b>10393.12</b>	<b>269</b>	<b>1458.40</b>	<b>169</b>	<b>932.01</b>	<b>878</b>
13	AXIS BANK	10	20	257.86	3	35.97	1	5.00	1
14	Bandhan Bank	25	6	43.52	0	0.00	0	0.00	1
15	HDFC	7	4	24.37	0	0.00	0	0.00	0
16	ICICI	11	0	0.00	0	0.00	0	0.00	0
17	IDBI BANK	13	13	117.57	2	19.86	3	12.43	4
18	Federal Bank	2	0	0.00	0	0.00	0	0.00	0
19	Yes Bank	3	0	0.00	0	0.00	0	0.00	0
20	IDFC First Bank	2	2	17.14	0	0.00	0	0.00	0
21	South Indian Bank	3	1	7.50	0	0.00	0	0.00	0
22	Indusind Bank	3	0	0.00	0	0.00	0	0.00	0
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>79</b>	<b>46</b>	<b>467.96</b>	<b>5</b>	<b>55.83</b>	<b>4</b>	<b>17.43</b>	<b>6</b>
23	Tripura Gramin Bank	525	911	6563.63	175	1094.69	138	846.97	379
<b>C</b>	<b>Sub Total of RRB</b>	<b>525</b>	<b>911</b>	<b>6563.63</b>	<b>175</b>	<b>1094.69</b>	<b>138</b>	<b>846.97</b>	<b>379</b>
24	Tripura State Co-Operative Bank	246	334	2762.77	12	92.40	46	282.26	16
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>246</b>	<b>334</b>	<b>2762.77</b>	<b>12</b>	<b>92.40</b>	<b>46</b>	<b>282.26</b>	<b>16</b>
<b>GRAND TOTAL</b>		<b>2000</b>	<b>2662</b>	<b>20187.48</b>	<b>461</b>	<b>2701.32</b>	<b>357</b>	<b>2078.67</b>	<b>1279</b>

**BANK-WISE POSITION IN IMPLEMENTATION OF SWABALAMBAN FOR THE STATE OF TRIPURA FOR THE PROGRAMME YEAR 2020-21 AS ON DECEMBER 2020**

( Amt in Lacs.)

SI No	Name of Bank	Achievement for the Financial Year 2020-21							
		Target		Sponsored		Sanctioned		Disbursed	
		No	Amt	No	Amt	No	Amt	No	Amt
1	Punjab National Bank	1035	1244	5200.02	36	119.89	11	34.70	
2	State Bank India	931	941	4232.70	26	100.42	5	23.00	
3	Tripura Gramin Bank	1890	2584	11024.13	235	765.28	20	65.35	
4	TSCB	814	1049	4519.82	36	110.27	9	24.88	
5	Axis Bank	6	6	43.00	0	0.00	0	0.00	
6	Bandhan Bank	19	32	130.47	0	0.00	0	0.00	
7	Bank of Baroda	40	82	345.32	2	8.00	1	0.93	
8	Bank of India	77	130	562.07	4	15.00	2	5.00	
9	Bank of Maharashtra	10	13	53.44	0	0.00	0	0.00	
10	Canara Bank	113	190	846.46	20	87.28	8	25.90	
11	Central Bank of India	63	84	358.63	4	16.50	0	0.00	
12	Indian Bank	30	75	323.53	2	6.00	0	0.00	
13	Indian Overseas Bank	60	87	366.58	2	5.00	0	0.00	
14	ICICI Bank	10	8	37.00	0	0.00	0	0.00	
15	IDBI Bank	18	37	161.65	1	7.00	0	0.00	
16	HDFC Bank	4	5	19.00	0	0.00	0	0.00	
17	IndusInd Bank	4	3	9.00	0	0.00	0	0.00	
18	UCO Bank	245	435	1812.48	20	49.37	3	5.75	
19	Paunjab & Sindh Bank	10	38	132.42	0	0.00	0	0.00	
20	Union Bank of India	90	121	509.69	12	40.26	8	22.94	
21	YES Bank	4	0	0.00	0	0.00	0	0.00	
22	Federal bank	4	3	10.00	0	0.00	0	0.00	
23	Dena Bank	4	0	0.00	0	0.00	0	0.00	
24	Kodak Mahindra Bank	4	0	0.00	0	0.00	0	0.00	
25	South Indian Bank	4	0	0.00	0	0.00	0	0.00	
26	IDFC	4	2	4.00	0	0.00	0	0.00	
	<b>TOTAL</b>	<b>6000</b>	<b>7169</b>	<b>30701.41</b>	<b>400</b>	<b>1330.27</b>	<b>67</b>	<b>208.45</b>	

**BANK-WISE POSITION IN IMPLEMENTATION OF MINI DAIRY FOR THE STATE OF TRIPURA DURING THE YEAR 2020-21 AS ON 31.12.2020**

SI.No.	BANKS	Proposals Received	Proposals sanctioned		Proposals disbursed	
		No.	No.	Amt.	No.	Amt.
1	Canara Bank	13	13	10.46	13	10.46
2	Bank of India	3	3	3.27	3	3.27
3	Indian Bank	1	1	1.40	1	0.70
4	State Bank of India	5	5	10.67	5	9.20
5	UCO Bank	4	4	6.38	4	6.38
6	Punjab National Bank	138	138	177.24	138	135.25
7	Tripura Gramin Bank	435	418	178.61	418	178.61
8	Tripura State Co-operative Bank	131	115	112.01	115	112.01
	<b>TOTAL</b>	<b>730</b>	<b>697</b>	<b>500.04</b>	<b>697</b>	<b>455.88</b>

**Status of issue of KCC to farmers engaged in Fisheries Activities during the ongoing Saturation Drive**

S.N	Name of Bank	No. of applications reported by Dept. of Fisheries	Applications		Status of KCC Applications sanctioned			Rejected	Pending
			Received by bank	Not received by bank	No. of Applications sanctioned	KCC limit sanctioned (in Rs. Crore)	Applications already having KCC from same or other banks/cooperatives/PACs or existing KCC under default/NPA		
1	Punjab National Bank	1286	544	742	339	1.89	205	205	0
2	State Bank of India	1349	140	1209	45	0.14	95	95	0
3	Tripura Gramin Bank	6579	3156	3423	1804	4.79	454	454	898
4	Tripura State Co-Operative Bank	2043	738	1305	322	1.24	360	360	56
5	UCO Bank	588	169	419	17	0.05	37	37	115
6	Canara Bank	217	217	0	3	0.02	0	0	214
7	IDBI Bank	46	46	0	0	0	0	0	46
8	ICICI Bank	1	1	0	0	0	0	0	1
9	Indian Overseas Bank	18	18	0	6	0.02	0	0	12
10	Indian Bank	27	27	0	5	0.02	4	4	18
11	Bandhan Bank	10	10	0	0	0	1	1	9
12	Union Bank	26	26	0	0	0	0	0	26
13	Bank of India	63	63	0	0	0	0	0	63
14	Central Bank of India	41	41	0	0	0	0	0	41
15	Punjab & Sind Bank	7	7	0	0	0	0	0	7
16	HDFC Bank	1	1	0	0	0	0	0	1
17	Axis Bank	3	3	0	0	0	0	0	3
18	India Post Payments Bank	1	1	0	0	0	0	0	1
19	Bank of Baroda	1	1	0	1	0.005	0	0	0
	<b>Grand Total</b>	<b>12307</b>	<b>5209</b>	<b>7098</b>	<b>2542</b>	<b>8.175</b>	<b>1156</b>	<b>1156</b>	<b>1511</b>

**Achievement under DRI by Banks up to December 2020:**

(Rs.in lac)

Sl no	Name of the Bank	Sanctioned (2020-21)		Outstanding as on 31.12.2020	
		No	Amount	No	Amount
1	Punjab National Bank	0	0.00	241	30.43
2	State Bank of India	0	0.00	589	104.12
3	Canara Bank	2	0.25	239	26.03
4	UCO bank	0	0.00	18	1.55
5	Central Bank of India	0	0.00	259	104.15
6	Punjab & Sind Bank	0	0.00	3	0.18
7	Tripura Gramin Bank	0	0.00	157	71.36
	<b>TOTAL</b>	<b>2</b>	<b>0.25</b>	<b>1506</b>	<b>337.82</b>

**Grant of Educational loans/Housing loans**

**Education Loan:** The banks have been financing under Educational Loan Scheme since last 12-13 years as per directives of the Govt. of India and recommendations of High-Level Committee on Lead Bank Scheme. The progress under the scheme covering disbursement and total credit exposure are now being reviewed regularly. A report on progress made under Education Loan during the year 2020-21 is annexed; the summary position is as under:

Amt. Rs. In lac

Sanctions made during the year 2020-21		Balance outstanding as on 31.12.2020	
A/c	Amount	A/c	Amount
240	447.08	4379	16308.99

A new Central Sector Scheme of Interest Subsidy on Educational Loan taken by Students belonging to economically weaker sections to pursue technical/professional education in India is operative in the entire country. The State Govt. is requested to please see that the deserving students get income certificate in hassle free manner.

**Chief Minister's B.Ed Anuprerona Yojana/ मुख्य मंत्री बी.एड अनुप्रेरणा योजना::**

There are 4,385 schools in the state which includes govt. / govt. aided schools and aided madrasas where there is a severe shortage of trained teachers in such institutions. There are 41,912 teachers in govt. service and only 9,022 possess the necessary training as per Right to Education and National Council of Teachers Education. The state govt. wants to ensure proper availability of trained teachers as per national guidelines through Chief Minister's B.Ed Anuprerana Yojana.

The council of ministers of the State of Tripura in its meeting held on 5<sup>th</sup> July, 2018 approved the Chief Minister's B.Ed Anuprerana Yojana and advised Banks working in the State of Tripura to participate in the scheme. A draft MOU was presented at a special SLBC meeting held on 6<sup>th</sup> September, 2018 at Secretariat Complex, Agartala, where the member Banks of SLBC Tripura approved the MOU and the Banks have subsequently implemented the scheme after signing of MOUs with the Higher Education Department.

Status Report of Chief Minister's B.ED Anuprerana Yojana								
S.No.	Name of Bank	No. of B.Ed proposals sent to Higher Education Dept for approval	No. of proposals accorded approval by Higher Education Dept for sanction	No. of B.Ed loans sanctioned	Amount in Rs. Lakhs	No. of B.Ed loans disbursed	Amount in Rs. Lakhs	No. of proposals rejected
1	Bank of India	3	3	3	5.60	3	1.72	0
2	UCO Bank	29	29	5	4.75	5	2.54	0
3	Allahabad Bank	5	5	5	5.50	5	3.20	0
4	TGB	938	938	769	761.23	597	401.00	104
5	TSCB	5	5	0	0.00	0	0.00	0
6	Andhra Bank	2	2	2	1.15	1	0.35	0
7	Canara Bank	69	69	29	43.50	22	29.40	0
8	Central Bank of India	5	3	2	5.00	1	2.50	1
9	State Bank of India	155	155	35	41.72	29	23.53	52
10	United Bank of India	385	385	140	144.25	113	48.00	3
11	Union Bank of India	7	7	1	0.92	1	0.92	6
	<b>Total</b>	<b>1603</b>	<b>1601</b>	<b>991</b>	<b>1013.62</b>	<b>777</b>	<b>513.16</b>	<b>166</b>

The Bank wise performance of Education Loan for the financial year 2020-21 has been annexed.



<b>BANK-WISE PERFORMANCE UNDER EDUCATION LOAN FOR THE YEAR 2020-21, AS ON 31.12.2020 ( Amt in Lacs.)</b>									
SL NO	BANKS	PROPOSAL SANCTIONED		PROPOSAL DISBURSED		Outstanding as on 31.12.2020		NPA as on 31.12.2020	
		NO	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	Bank of Baroda	29	44.90	29	44.90	148	390.34	1	4.11
2	Bank of India	8	6.04	5	4.28	47	133.17	7	17.27
3	Bank of Maharashtra	1	4.00	1	4.00	2	6.00	0	0.00
4	Canara Bank	0	0.00	0	0.00	319	5970.30	21	61.34
5	Central Bank of India	1	3.50	1	3.50	45	102.00	9	39.00
6	Indian Bank	0	0.00	0	0.00	49	60.10	1	6.00
7	Indian Overseas Bank	1	2.00	1	2.00	7	18.56	0	0.00
8	Punjab & Sind Bank	0	0.00	0	0.00	5	15.71	0	0.00
9	Punjab National Bank	76	61.79	76	51.28	557	1402.28	56	117.92
10	State Bank of India	95	219.54	81	192.50	1887	5472.50	263	695.35
11	Union Bank of India	1	2.50	1	2.50	45	121.63	0	0.00
12	UCO Bank	7	15.77	6	5.29	167	552.30	15	45.98
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>219</b>	<b>360.04</b>	<b>201</b>	<b>310.25</b>	<b>3278</b>	<b>14244.89</b>	<b>373</b>	<b>986.97</b>
13	AXIS BANK	0	0.00	0	0.00	0	0.00	0	0.00
14	Federal Bank	0	0.00	0	0.00	5	13.40	0	0.00
15	HDFC	1	2.77	1	2.77	22	50.25	1	1.92
16	ICICI	0	0.00	0	0.00	0	0.00	0	0.00
17	IDBI BANK	2	5.70	2	3.42	14	42.79	0	0.00
18	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00
19	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00
20	SOUTH INDIAN BANK	0	0.00	0	0.00	0	0.00	0	0.00
21	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>3</b>	<b>8.47</b>	<b>3</b>	<b>6.19</b>	<b>41</b>	<b>106.44</b>	<b>1.00</b>	<b>1.92</b>
22	Tripura Gramin Bank	15	76.75	10	28.24	1035	1891.77	82	202.81
<b>C</b>	<b>Sub Total of RRB</b>	<b>15</b>	<b>76.75</b>	<b>10</b>	<b>28.24</b>	<b>1035</b>	<b>1891.77</b>	<b>82</b>	<b>202.81</b>
23	ACUB	0	0.00	0	0.00	0	0.00	0	0.00
24	TCARDB	0	0.00	0	0.00	0	0.00	0	0.00
25	TSCB	3	1.82	3	1.82	25	65.89	7	9.92
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>3</b>	<b>1.82</b>	<b>3</b>	<b>1.82</b>	<b>25</b>	<b>65.89</b>	<b>7</b>	<b>9.92</b>
<b>GRAND TOTAL</b>		<b>240</b>	<b>447.08</b>	<b>217</b>	<b>346.50</b>	<b>4379</b>	<b>16308.99</b>	<b>463</b>	<b>1201.62</b>

**BANK-WISE PERFORMANCE IN FINANCING UNDER HOUSING SCHEME AS ON 31.12.2020**

(Amt. in lakhs)

Sl. No.	Name of the Banks	Sanctioned in FY 2020-21		Total Outstanding												Total NPA as on 31.12.2020	
				Urban		Semi-Urban		Rural		Total Outstanding as on 31.12.2020		Out of which PMAY					
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.		
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16		
1	Bank of Baroda	98	1377.50	409	6684.22	63	644.35	7	65.44	479	7394.01	123	1692.85	6	60.3		
2	Bank of India	68	554.08	246	3132.76	147	1204.10	25	154.24	418	4491.10	1	19.50	2	13.64		
3	Bank of Maharashtra	9	180.38	42	553.82	0	0.00	0	0.00	42	553.82	25	325.99	0	0		
4	Canara Bank	54	265.80	266	3650.15	160	1345.54	85	981.84	511	5977.53	56	839.20	2	6.81		
5	Central Bank of India	14	193.50	33	283.90	7	42.50	4	29.45	44	355.85	2	22.50	1	2.01		
6	Indian Bank	9	102.40	452	1961.67	10	75.70	17	112.07	479	2149.44	17	207.91	5	37.02		
7	Indian Overseas Bank	12	242.88	101	1107.32	15	50.16	8	66.55	124	1224.03	4	68.00	5	107		
8	Punjab & Sind Bank	3	28.51	26	181.68	0	0.00	4	16.56	30	198.24	0	0.00	3	2.21		
9	Punjab National Bank	116	2394.80	1657	18469.75	582	6187.90	62	130.07	2301	24787.72	442	7660.54	55	159.61		
10	State Bank of India	289	3943.81	4925	35125.98	925	7152.37	2944	22292.60	8794	64570.95	224	5186.39	57	397.14		
11	Union Bank of India	7	135.40	101	1140.50	52	455.46	2	12.41	155	1608.37	9	111.32	0	0		
12	UCO Bank	47	1711.93	422	4789.89	241	2541.57	151	1578.74	814	8910.20	24	368.79	12	124.5		
<b>A</b>	<b>Sub-Total PUBLIC sec Bank</b>	<b>726</b>	<b>11130.99</b>	<b>8680</b>	<b>77081.64</b>	<b>2202</b>	<b>19699.65</b>	<b>3309</b>	<b>25439.97</b>	<b>14191</b>	<b>122221.26</b>	<b>927</b>	<b>16502.99</b>	<b>148</b>	<b>910.24</b>		
13	AXIS BANK	41	47.13	310	287.82	0	0.00	0	0.00	310	287.82	0	0.00	0	0		
14	Bandhan Bank	14	92.50	47	223.05	10	158.57	0	0.00	57	381.62	0	0.00	0	0		
15	Federal Bank	1	7.00	6	71.70	0	0.00	0	0.00	6	71.70	0	0.00	0	0		
16	HDFC	146	114.42	182	182.81	99	44.95	0	0.00	281	227.76	0	0.00	3	0.7		
17	ICICI	29	1375.75	115	3037.44	0	0.00	0	0.00	115	3037.44	0	0.00	0	0		
18	IDBI BANK	28	469.25	66	812.14	72	808.86	12	359.41	150	1980.41	0	0.00	0	0		
19	Indusind Bank	0	0.00	41	366.30	0	0.00	0	0.00	41	366.30	0	0.00	0	0		
20	Kotak Mahindra Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0		
21	South Indian Bank	0	0.00	7	171.35	0	0.00	0	0.00	7	171.35	0	0.00	0	0		
22	Ujjivan Bank	74	66.58	336	203.86	590	349.88	0	0.00	926	553.74	0	0.00	11	1.32		
<b>B</b>	<b>Sub Total Pvt. Sec Bank</b>	<b>333</b>	<b>2172.63</b>	<b>1110</b>	<b>5356.47</b>	<b>771</b>	<b>1362.26</b>	<b>12</b>	<b>359.41</b>	<b>1893</b>	<b>7078.14</b>	<b>0</b>	<b>0</b>	<b>14</b>	<b>2.02</b>		
23	TGB	298	4784.10	2455	5870.98	4441	23404.50	17765	33694.16	24661	62969.64	1250	19820.27	729	1678.134		
<b>C</b>	<b>Sub Total RRB</b>	<b>298</b>	<b>4784.1</b>	<b>2455</b>	<b>5870.98</b>	<b>4441</b>	<b>23404.50</b>	<b>17765</b>	<b>33694.16</b>	<b>24661</b>	<b>62969.64</b>	<b>1250</b>	<b>19820.27</b>	<b>729</b>	<b>1678.134</b>		
24	ACUB	0	0.00	68	563.15	2	21.09	0	0.00	70	584.24	0	0.00	15	151.03		
25	TCARDB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0		
26	TSCB	43	252.78	161	590.93	172	558.61	232	549.75	565	1699.29	77	63.34	15	72.08		
<b>D</b>	<b>Sub-Total Coop. Bank</b>	<b>43</b>	<b>252.78</b>	<b>229</b>	<b>1154.08</b>	<b>174</b>	<b>579.70</b>	<b>232</b>	<b>549.75</b>	<b>635</b>	<b>2283.53</b>	<b>77</b>	<b>63.34</b>	<b>30</b>	<b>223.11</b>		
<b>GRAND TOTAL</b>		<b>1400</b>	<b>18340.5</b>	<b>12474</b>	<b>89463.17</b>	<b>7588</b>	<b>45046.11</b>	<b>21318</b>	<b>60043.29</b>	<b>41380</b>	<b>194552.57</b>	<b>2254</b>	<b>36386.6</b>	<b>921</b>	<b>2813.504</b>		

❖ Pradhan Mantri Awas Yojana (PMAY) - :

Like other States, Pradhan Mantri Awas Yojana (PMAY) is being implemented in all 20 ULBs across the State of Tripura. Total 42896 beneficiaries was approved by the State Government (as per DPR). Progress on implementation of PMAY along with CLSS scheme was reviewed on 11.06.2018 under the Chairmanship of the Principal Secretary, Urban Development Department, Govt. of Tripura in presence of executives from National Housing Bank (NHB) and HUDCO and officials from Urban Development Department, Govt. of Tripura and different Banks in the State of Tripura.

Principal Secretary, UDD, Govt. of Tripura briefed about the implementation of PMAY in the State and emphasized on the inclusion of more and more beneficiaries under Credit Linked Subsidy Scheme (CLSS). He pointed out the issue regarding exclusion of several beneficiaries under CLSS and requested the Bankers in Tripura to appraise the beneficiaries while accepting loan proposals under Housing scheme in 20 ULBs fulfilling income and other criteria.

Existing carpet area for MIG I which was 90 square meters and for MIG II which was 110 square meters has now been increased to ‘up to 120 square meters’ and ‘up to 150 square meters’ respectively. Related circular of the Ministry of Housing and Urban Affairs, GOI is enclosed for your ready reference.

All the Banks in the State financed 2254 cases under PMAY up to 31.12.2020. All the bankers working in the state to come forward to finance eligible beneficiaries under PMAY.

**PMAY- CLSS Subsidy claim Position upto 31.12.2020 as furnished by Banks (Amount in Rs. Lakhs)**

S.No.	Bank	Housing loans sanctioned under PMAY CLSS (since inception)		Housing loans sanctioned under PMAY CLSS (April - Dec 2020)		Housing Loans Disbursed under PMAY CLSS (since inception)		Housing Loans Disbursed under PMAY (April - Dec 2020)		Subsidy claimed under PMAY CLSS (since inception)		Subsidy claimed under PMAY CLSS (April - Dec 2020)		Subsidy Received under PMAY CLSS (since inception)		Subsidy Received under PMAY CLSS (April - Dec 2020)	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	123	1692.85	8	96.10	131	1788.95	8	85.00	103	219.89	10	21.30	64	125.96	21	35.82
2	Bank of India	1	19.50	0	0.00	1	12.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
3	Bank of Maharashtra	25	325.99	4	87.00	25	325.99	4	71.00	25	325.99	4	71.00	3	7.08	0	0.00
4	Canara Bank	56	839.20	1	15.00	56	659.36	1	15.00	22	49.15	0	0.00	1	2.35	0	0.00
5	Central Bank Of India	2	22.50	2	22.50	2	22.50	2	22.50	0	0.00	0	0.00	0	0.00	0	0.00
6	IDBI 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
7	Indian Bank	17	207.91	0	0.00	15	204.51	2	3.40	8	3.36	0	0.00	0	0.00	0	0.00
8	Indian Overseas	4	68.00	0	0.00	4	68.00	1	10.00	0	0.00	4	68.00	4	68.00	0	0.00
9	P&SB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
10	PNB	442	7660.54	14	301.86	420	5507	14	145.35	410	820.67	50	100	317	698.67	22	63.67
11	State Bank of India	224	5186.39	96	2172.61	336	5044.90	96	1203.51	83	1304.44	0	0.00	83	116.10	0	0.00
12	UCO Bank	24	368.79	5	95.00	23	368.79	5	52.00	24	368.79	5	95.00	0	0.00	0	0.00
13	Union Bank	9	111.32	0	0.00	9	111.32	0	0.00	8	10.45	3	6.65	6	9.25	3	6.65
14	Axis 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
15	Bandhan 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
16	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
17	HDFC 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
18	ICICI 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
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	0	0.00
20	IndusInd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
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
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
23	Ujjivan 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
24	Yes 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
25	Tripura Gramin Bank	1250	19820.27	118	2360.35	1250	19720.27	118	2360.35	1119	2987.15	118	1837.14	3	5.72	0	0.00
26	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
27	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
28	TSCB	77	63.34	3	1.80	77	63.34	3	1.80	38	28.27	0	0.00	38	3.26	0	0.00
<b>TOTAL</b>		<b>2254</b>	<b>36386.6</b>	<b>251</b>	<b>5152.22</b>	<b>2349</b>	<b>33896.93</b>	<b>254</b>	<b>3969.91</b>	<b>1840</b>	<b>6118.16</b>	<b>194</b>	<b>2199.09</b>	<b>519</b>	<b>1036.39</b>	<b>46</b>	<b>106.14</b>

**MSME financing & bottlenecks thereof, if any**

Some of the problems that are being faced by the entrepreneurs of the State can be summarized as under:

- Reluctance of big industrial houses to set up their units in the northeast.
- Inadequate Research & Development facilities
- Inadequate level of computer based technology
- Limited spread of brand image
- Low productivity
- Inadequate infrastructure facilities
- Being a landlocked State transportation of products of the State to other part of the country is primarily dependent on road connectivity. Because of the distance, transportation cost is much higher in comparison to other States.

The summary of SWOT analysis of Industries in the State could be as under:

**Strength** : Abundance of natural resources and cheap labours. Political stability etc.

**Weakness** : Inadequate Research & Development facilities, lack of proper system of identification of viable projects and activities and marketing bottlenecks.

**Opportunities**: Cross border trading with Bangladesh and increasing domestic demand.

**Threat** : Relatively higher production cost and fast changes that are taking place in the economy.

The following measures suggested below may be considered for discussion with a view to combat the problems and to ameliorate the industrial situation in the State:

- To examine the issue of supply of power at a reasonable cost to entrepreneurs.
- To study the financial implication for compliance of pollution control norms.
- To promote the brand image of industries of the State.
- To create proper marketing and infrastructure facilities.
- To promote Research & Development activities for continuous development of product quality and cost efficiency to face competitions.

## Stand Up India

Stand-Up India Scheme facilitates bank loans between Rs.10 lakh and Rs. 1 crore to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and at least one woman borrower per bank branch for setting up a Greenfield Enterprise.

### **Action Points emerged in the 133<sup>rd</sup> SLBC Meeting held on 30.12.2020**

All Banks are to exert effort to achieve Stand-Up India Targets for FY 2020-21 (Action: All Banks).

### **Status of implementation**

Loans under the scheme had been extended to 25 SC/ST/Women beneficiaries amounting to Rs. 3.59 Crores during FY 2020-21 up to December 2020.

All banks are requested to exert efforts to finance more cases under SUI to achieve the State Target.

Bank-wise Progress under the Scheme as on 31.12.2020 is as follows: -

### **PERFORMANCE UNDER STAND UP INDIA FY 2020-21 As on 31.12.2020** **Amt.: Rs. In Lakhs**

Sl.	Bank	SC/ST		Women		TOTAL	
		No.	Amt.	No.	Amt.	No.	Amt.
1	Bank of Baroda	1	21	2	30	3	51
2	Canara Bank	2	87	0	0	2	87
3	Indian Overseas Bank	0	0	1	20	1	20
4	State Bank of India	11	81.29	6	56.14	17	137.43
5	IndusInd Bank	0	0	1	14	1	14
6	Tripura Gramin Bank	0	0	1	50	1	50
<b>GRAND TOTAL</b>		<b>14</b>	<b>189.29</b>	<b>11</b>	<b>170.14</b>	<b>25</b>	<b>359.43</b>

## Pradhan Mantri Mudra Yojana (PMMY)

### Action Points emerged in the 133<sup>rd</sup> LBC Meeting held on 30.12.2020

All Banks are to exert effort to achieve revised MUDRA Target of Rs. 1692.01 Crore for FY 2020-21 (Action: All Banks).

### Status of implementation

All Banks/Financial Institutions have made an achievement of Rs. 1110.57 Crore with 181294 numbers of accounts for the period April – December 2020, against the annual target of Rs.1692.01 Crore i.e. 66 % of the target.

Performance of the Banks in the State of Tripura as on 31.12.2020 for FY 2020-21 is furnished below:

Amt. Rs. In Crores

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)		Total	
	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt
<b>Public Sector Banks</b>	7768	15.25	5982	124.1	1019	79.53	<b>14769</b>	<b>218.88</b>
<b>Private Sector Banks</b>	67793	216.12	30707	319.47	216	12.46	<b>98716</b>	<b>548.04</b>
<b>RRBs</b>	9702	34.77	9486	150.21	267	20.09	<b>19455</b>	<b>205.07</b>
<b>NBFC MFI</b>	47603	126.97	287	5.53	36	2.36	<b>47926</b>	<b>134.84</b>
<b>Co-Op Banks</b>	187	0.93	241	2.81	0	0	<b>428</b>	<b>3.74</b>
<b>Grand Total</b>	<b>133053</b>	<b>394.04</b>	<b>46703</b>	<b>602.12</b>	<b>1538</b>	<b>114.44</b>	<b>181294</b>	<b>1110.57</b>

Bank wise details of disbursement is Annexed.

**Pradhan Mantri Mudra Yojana in Tripura for FY 2020-21 (As on 31.12.2020)**

[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)			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
<b>Public Sector Banks</b>													
1	State Bank of India	1150	2.64	2.62	1313	28.7	28.03	376	28	27.95	2839	59.34	58.6
2	Bank of Baroda	24	0.1	0.1	53	1.21	1.04	4	0.31	0.31	81	1.62	1.44
3	Bank of India	1014	1.47	1.38	491	8.65	7.04	28	2.13	1.33	1533	12.24	9.74
4	Bank of Maharashtra	1885	3	3	20	0.43	0.42	1	0.07	0.07	1906	3.5	3.48
5	Canara Bank	740	0.69	0.62	261	6.59	5.22	68	4.86	3.96	1069	12.14	9.79
6	Central Bank of India	175	0.39	0.28	142	3	2.51	26	2.13	1.91	343	5.52	4.7
7	Indian Bank	28	0.09	0.09	75	1.31	1.31	20	1.39	1.39	123	2.79	2.79
8	Indian Overseas Bank	68	0.13	0.13	68	1.36	1.31	9	0.7	0.7	145	2.19	2.14
9	Punjab National Bank	921	3.11	1.2	2383	51.76	22.85	373	30.6	8.3	3677	85.47	32.36
10	Union Bank of India	102	0.24	0.19	217	4.1	3.7	16	1.27	0.89	335	5.62	4.78
11	Punjab & Sind Bank	112	0.07	0.06	4	0.04	0.04	0	0	0	116	0.11	0.09
12	UCO Bank	1549	3.32	1.73	955	16.95	12	98	8.07	6.14	2602	28.34	19.87
	<b>Total</b>	<b>7768</b>	<b>15.25</b>	<b>11.4</b>	<b>5982</b>	<b>124.1</b>	<b>85.47</b>	<b>1019</b>	<b>79.53</b>	<b>52.95</b>	<b>14769</b>	<b>218.88</b>	<b>149.78</b>
<b>Private Sector Commercial Banks</b>													
13	Ratnakar Bank	411	0.55	0.55	0	0	0	0	0	0	411	0.55	0.55
14	ICICI Bank	347	1.02	1.02	1	0.02	0.02	0	0	0	348	1.04	1.04
15	Axis Bank	1066	2.59	2.59	0	0	0	0	0	0	1066	2.59	2.59
16	IndusInd Bank	10135	25.04	25.04	500	3.59	3.59	3	0.1	0.1	10638	28.74	28.74
17	HDFC Bank	36	0.09	0.09	5	0.06	0.06	0	0	0	41	0.14	0.14
18	Bandhan Bank	41006	142.27	142.27	27744	300.4	300.4	138	11.47	11.47	68888	454.14	454.14
19	IDFC Bank Limited	8204	22.27	22.27	725	3.63	3.63	0	0	0	8929	25.9	25.9
20	Ujjivan Small Finance Bank	6555	22.25	22.25	1532	10.38	10.38	0	0	0	8087	32.63	32.63
21	IDBI Bank Limited	33	0.04	0.04	200	1.39	1.39	75	0.89	0.89	308	2.31	2.31
	<b>Total</b>	<b>67793</b>	<b>216.12</b>	<b>216.12</b>	<b>30707</b>	<b>319.5</b>	<b>319.47</b>	<b>216</b>	<b>12.46</b>	<b>12.46</b>	<b>98716</b>	<b>548.04</b>	<b>548.04</b>
<b>Regional Rural Banks</b>													
22	Tripura Gramin Bank	9702	34.77	31.94	9486	150.2	137.23	267	20.09	18.82	19455	205.07	187.99
	<b>Total</b>	<b>9702</b>	<b>34.77</b>	<b>31.94</b>	<b>9486</b>	<b>150.2</b>	<b>137.23</b>	<b>267</b>	<b>20.09</b>	<b>18.82</b>	<b>19455</b>	<b>205.07</b>	<b>187.99</b>
<b>NBFC-Micro Finance Institutions</b>													
23	VEDIKA CREDIT CAPITAL LTD	1746	3.92	3.92	0	0	0	0	0	0	1746	3.92	3.92
24	Annapurna Microfinance Pvt. Ltd.	5561	22.34	22.34	220	5.14	5.14	36	2.36	2.36	5817	29.83	29.83
25	Village Financial Services Pvt Ltd	2399	6.85	6.85	0	0	0	0	0	0	2399	6.85	6.85
26	ASA International India Microfinance Pvt. Ltd.	11562	30.68	30.68	16	0.1	0.1	0	0	0	11578	30.77	30.77
27	Belstar Investment and Finance Private Limited	3846	11.27	11.27	0	0	0	0	0	0	3846	11.27	11.27
28	SVATANTRA MICROFIN PRIVATE LIMITED	208	0.76	0.76	0	0	0	0	0	0	208	0.76	0.76
29	Satin Creditcare Network Limited	7009	16.01	16.01	0	0	0	0	0	0	7009	16.01	16.01
30	Asivad Microfinance Pvt. Ltd	1348	4.14	4.14	1	0.01	0.01	0	0	0	1349	4.15	4.15
31	Arohan Financial Services Pvt. Ltd.	11641	25.3	25.3	45	0.25	0.25	0	0	0	11686	25.55	25.55
32	YVU Financial Services Private Limited	1219	3.22	3.22	0	0	0	0	0	0	1219	3.22	3.22
33	Janakalyan Financial Services Private Limited	798	1.61	1.61	0	0	0	0	0	0	798	1.61	1.61
34	SATYA MicroCapital Limited	266	0.87	0.87	5	0.03	0.03	0	0	0	271	0.9	0.9
	<b>Total</b>	<b>47603</b>	<b>126.97</b>	<b>126.97</b>	<b>287</b>	<b>5.53</b>	<b>5.53</b>	<b>36</b>	<b>2.36</b>	<b>2.36</b>	<b>47926</b>	<b>134.84</b>	<b>134.84</b>
<b>Co-Operative Banks</b>													
35	Tripura State Co-Operative Bank	187	0.93	0.93	241	2.81	2.81	0	0	0	428	3.74	3.74
	<b>Total</b>	<b>187</b>	<b>0.93</b>	<b>0.93</b>	<b>241</b>	<b>2.81</b>	<b>2.81</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>428</b>	<b>3.74</b>	<b>3.74</b>
	<b>Grand Total</b>	<b>133053</b>	<b>394.04</b>	<b>387.36</b>	<b>46703</b>	<b>602.1</b>	<b>550.51</b>	<b>1538</b>	<b>114.44</b>	<b>86.59</b>	<b>181294</b>	<b>1110.57</b>	<b>1024.39</b>



**PRADHAN MANTRI MUDRA YOJANA OUTSTANDING POSITION AS ON 31.12.2020 (Amount in Rs. Lakhs)**

S.No.	Bank Name	Shishu				Kishore				Tarun				Total Mudra Outstanding			
		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
1	Bank of Baroda	81	31.43	23	8.30	66	196.35	14	21.70	32	208.50	4	23.66	179	436.28	41	53.66
2	Bank of India	1017	140.27	74	5.82	511	736.42	14	10.67	33	116.76	0	0.00	1561	993.45	88	16.49
3	Bank of Maharashtra	17	5.30	1	0.23	79	140.44	1	2.10	17	124.70	0	0.00	113	270.44	2	2.33
4	Canara Bank	2683	189.41	49	19.19	905	1632.45	94	368.21	537	1642.82	1	0.52	4125	3464.68	144	387.92
5	Central Bank Of India	34	26.96	3	1.46	98	120.13	0	0.00	12	67.32	0	0.00	144	214.4057	3	1.46
6	Indian Bank	202	45.31	4	0.48	117	172.30	34	38.27	16	90.76	1	9.33	335	308.37	39	48.08
7	Indian Overseas	44	11.14	11	3.26	163	373.45	12	17.09	51	343.07	1	6.05	258	727.66	24	26.40
8	Punjab & Sind Bank	72	15.88	3	0.85	42	31.17	2	2.85	1	5.65	1	5.64	115	52.7	6	9.34
9	Punjab National Bank	6170	2089.59	527	407.98	7127	9313.94	390	469.64	748	4283.88	38	152.64	14045	15687.42	955	1030.26
10	State Bank of India	1980	481.44	441	131.40	3739	5673.72	1124	1606.75	321	1742.22	55	249.51	6040	7897.38	1620	1987.66
11	UCO Bank	1431	313.14	217	48.32	1817	1799.80	161	199.97	76	451.62	2	13.01	3324	2564.56	380	261.30
12	Union Bank	112	39.09	0	0.00	480	757.98	14	24.90	152	818.16	0	0.00	744	1615.23	14	24.90
	<b>Total PUBLIC sec Bank</b>	<b>13843</b>	<b>3388.96</b>	<b>1353</b>	<b>627.29</b>	<b>15144</b>	<b>20948.16</b>	<b>1860</b>	<b>2762.15</b>	<b>1996</b>	<b>9895.46</b>	<b>103</b>	<b>460.36</b>	<b>30983</b>	<b>34232.58</b>	<b>3316</b>	<b>3849.80</b>
13	Axis Bank													0	0	0	0.00
14	Bandhan Bank	68641	18483.87	0	0.00	142205	101853.77	0	0.00	380	2385.12	0	0.00	211226	122722.8	0	0.00
15	Federal Bank	0	0.00	0	0.00	3	8.80	0	0.00	3	18.86	0	0.00	6	27.66	0	0.00
16	HDFC Bank	969	100.21	191	6.64	97	97.99	2	0.64	3	8.65	0	0.00	1069	206.85	193	7.28
17	ICICI Bank	1410	407.02	4	0.18	6	12.56	0	0.00	12	83.20	0	0.00	1428	502.78	4	0.18
18	IDBI Bank	384	29.54	70	16.70	369	380.77	17	35.61	121	288.98	4	25.85	874	699.2949	91	78.16
19	IDFCFirst Bank													0	0	0	0.00
20	IndusInd Bank	15928	2355.04	0	0.00	1475	1404.93	0	0.00	125	454.83	0	0.00	17528	4214.802	0	0.00
21	Kotak Mahindra													0	0	0	0.00
22	South Indian Bank													0	0	0	0.00
23	Ujjivan Bank	43988	7821.49	608	85.27	7970	7821.49	608	85.27	0	0.00	0	0.00	51958	15642.99	1216	170.54
24	Yes Bank													0	0	0	0.00
25	NESFB													0	0	0	0.00
	<b>Total PRIVATE Sec bank</b>	<b>131320</b>	<b>29197.18</b>	<b>873</b>	<b>108.79</b>	<b>152125</b>	<b>111580.32</b>	<b>627</b>	<b>121.52</b>	<b>644</b>	<b>3239.64</b>	<b>4</b>	<b>25.85</b>	<b>284089</b>	<b>144017.1</b>	<b>1504</b>	<b>256.15</b>
26	Tripura Gramin Bank	53004	12854.28	9347	2463.07	32041	35461.13	2186	2636.26	834	4464.66	83	450.32	85879	52780.07	11616	5549.65
	<b>Total RRB</b>	<b>53004</b>	<b>12854.28</b>	<b>9347</b>	<b>2463.07</b>	<b>32041</b>	<b>35461.13</b>	<b>2186</b>	<b>2636.26</b>	<b>834</b>	<b>4464.66</b>	<b>83</b>	<b>450.32</b>	<b>85879</b>	<b>52780.07</b>	<b>11616</b>	<b>5549.65</b>
27	ACUB													0	0	0	0.00
28	TCARDB													0	0	0	0.00
29	TSCB	257	126.00	0	0.00	441	344.83	2	7.80	0	0.00	0	0.00	698	470.83	2	7.80
	<b>Total Coop. Bank</b>	<b>257</b>	<b>126.00</b>	<b>0</b>	<b>0.00</b>	<b>441</b>	<b>344.83</b>	<b>2</b>	<b>7.80</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>698</b>	<b>470.83</b>	<b>2</b>	<b>7.80</b>
	<b>Grand Total</b>	<b>198424</b>	<b>45566.42</b>	<b>11573</b>	<b>3199.14</b>	<b>199751</b>	<b>168334.44</b>	<b>4675</b>	<b>5527.73</b>	<b>3474</b>	<b>17599.76</b>	<b>190</b>	<b>936.53</b>	<b>401649</b>	<b>231500.6</b>	<b>16438</b>	<b>9663.40</b>

**Recovery Performance of Banks As on 31.12.2020**

The recovery mechanism is also not functioning properly and the NPAs are rising more or less in all banks. Some of the reasons could be as under:

- Diversion of fund.
- Joint Recovery camps with active involvement of State Govt. Representatives are not being held frequently.
- Un-remunerative price of Agricultural produce.
- Marketing facility is inadequate for industrial products.
- A good number of borrowers do not repay their loans willfully.
- Two Debt Waiver schemes have left negative image in the minds of borrowers who used to be paymasters earlier.
- Recovery process through legal recourse is time consuming.
- Recovery percentage under Public Demand Recovery Act is very poor.
- In enforcing recovery through SARFAESI act, more proactive support of State Govt. is necessary.

The house may discuss these issues and suggest corrective measures for implementation.

**Sector wise recovery –**

Overall recovery percentage in respect of three broad sectors, viz., Agriculture, MSME and Other Prised as on 31.12.2020 stands at 49%.

A comparative table relating to **December 2020** with that of **December 2019** is produced below:

Rs/ Lacs

Sector	December 2019			December 2020		
	Demand	Recovery	%	Demand	Recovery	%
Agriculture & allied	92466.32	56437.60	61	87394.73	46742.79	53
MSME	76302.61	44672.32	59	53969.54	27498.07	51
Other Prised	45090.96	23358.74	52	37576.22	13356.07	36
<b>TOTAL</b>	<b>213859.89</b>	<b>124468.66</b>	<b>58</b>	<b>178940.49</b>	<b>87596.92</b>	<b>49</b>

**Scheme wise recovery as on 31.12.2020**

Comparative position of some selected schemes is given below:

Rs/ Lacs

Sector	December 2019			December 2020		
	Demand	Recovery	%	Demand	Recovery	%
SJSRY	1047.02	153.50	15	1047.02	159.50	15
SGSY	2575.53	36.20	1	2515.59	46.47	2
REGP(MMS)	2579.21	178.56	7	2584.21	101.56	4
PMRY	2180.86	86.34	4	4260.87	92.95	2
PMEGP	4708.23	1858.87	39	7492.09	1757.67	23

**BANK-WISE & SECTOR-WISE RECOVERY PERFORMANCE AS ON 31.12.2020**

SI.No.	Name of Bank	Agri. & Allied activities			MSME			Other Priority Sector			Total Sector		
		Demand	Recovery	Recovery %	Demand	Recovery	Recovery %	Demand	Recovery	Recovery %	Demand	Recovery	Recovery %
1	2	3	4	5	6	7	8	9	10	11	14	15	16
1	Bank of Baroda	136.73	11.62	8	313.08	23.42	7	85.72	9.88	12	535.53	44.92	8
2	Bank of India			0			0			0	0.00	0.00	0
3	Bank of Maharashtra	0.00	0.00	0	5.98	0.25	4			0	5.98	0.25	4
4	Canara Bank			0			0			0	0.00	0.00	0
5	Central Bank of India	350.00	9.94	3	500.00	3.27	1	47.00	1.39	3	897.00	14.60	2
6	Indian Bank	6.50	0.00	0	30.07	1.26	4	0.00	0.00	0	36.57	1.26	3
7	Indian Overseas Bank	17.00	0.25	1	81.00	0.00	0	0.00	0.00	0	98.00	0.25	0
8	Punjab & Sind Bank	6.97	0.00	0	46.72	1.11	2	3.47	0.00	0	57.16	1.11	2
9	Punjab National Bank	562.45	298.16	53	1814.69	912.47	50	1082.33	614.29	57	3459.47	1824.92	53
10	State Bank of India	11668.72	90.98	1	4265.67	70.35	2	897.23	195.73	22	16831.62	357.06	2
11	Union Bank of India			0			0			0	0.00	0.00	0
12	UCO Bank	3842.34	684.21	18	7416.30	235.15	3	5458.25	124.75	2	16716.89	1044.11	6
<b>A</b>	<b>Sub Total of Public Sec.</b>	<b>16590.71</b>	<b>1095.16</b>	<b>7</b>	<b>14473.51</b>	<b>1247.28</b>	<b>9</b>	<b>7574.00</b>	<b>946.04</b>	<b>12</b>	<b>38638.22</b>	<b>3288.48</b>	<b>9</b>
13	AXIS BANK	82.20	9.68	12	2081.63	2062.26	99	10.43	0.58	6	2174.26	2072.52	95
14	Bandhan Bank	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
14	Federal Bank	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
15	HDFC	734.3735	491.66	67	261.8699	240.09	92	18.15	13.94	77	1014.39	745.69	74
16	ICICI	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
17	IDBI BANK	49.03	32.45	66	118.38	67.09	57	85.14	83.33	98	252.55	182.87	72
18	Indusind Bank	0.49	0.02	4	17.22	3.11	18	0.00	0.00	0	17.71	3.13	18
19	Ujjivan Bank	1501.64	1395.86	93	559.93	550.06	98	715.68	709.33	99	2777.25	2655.24	96
20	SOUTH INDIAN BANK	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
21	YES Bank	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>2367.74</b>	<b>1929.66</b>	<b>81</b>	<b>3039.03</b>	<b>2922.61</b>	<b>96</b>	<b>829.40</b>	<b>807.18</b>	<b>97</b>	<b>6236.17</b>	<b>5659.45</b>	<b>91</b>
22	Tripura Gramin Bank	64636.29	40588.84	63	34687.00	22687.11	65	21892.46	9466.27	43	121215.75	72742.22	60
<b>C</b>	<b>Sub Total of RRB</b>	<b>64636.29</b>	<b>40588.84</b>	<b>63</b>	<b>34687.00</b>	<b>22687.11</b>	<b>65</b>	<b>21892.46</b>	<b>9466.27</b>	<b>43</b>	<b>121215.75</b>	<b>72742.22</b>	<b>60</b>
23	ACUB	0	0	0	0	0	0	80.36	94.69	118	80.36	94.69	118
24	TCARDB	0.00	0.00	0	0	0	0	0.00	0.00	0	0.00	0.00	0
25	TSCB	3800.00	3129.12	82	1770.00	641.07	36	7200.00	2041.89	28	12770.00	5812.08	46
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>3800.00</b>	<b>3129.12</b>	<b>82</b>	<b>1770.00</b>	<b>641.07</b>	<b>36</b>	<b>7280.36</b>	<b>2136.58</b>	<b>29</b>	<b>12850.36</b>	<b>5906.77</b>	<b>46</b>
<b>Grand Total</b>		<b>87394.73</b>	<b>46742.79</b>	<b>53</b>	<b>53969.54</b>	<b>27498.07</b>	<b>51</b>	<b>37576.22</b>	<b>13356.07</b>	<b>36</b>	<b>178940.49</b>	<b>87596.92</b>	<b>49</b>

**BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 31.12.2020**

( Amount in Lacs)

SI No.	BANKS	PMRY					SGSY					SJSRY				
		Total Outg.		Demand	Recovery	Total Overdue	Total Outg.		Demand	Recovery	Total Overdue	Total Outg.		Demand	Recovery	Total Overdue
		No.	Amt.				No.	Amt.				No.	Amt.			
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1	A.B.	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	2	2.84	2.84	0.00	2.84
2	Andhra Bank					0.00					0.00					0.00
3	BOB	21	9.12	9.12	0.00	9.12	0	0.00	0.00	0.00	0.00	10	2.28	2.28	0.00	2.28
4	BOI	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	44	10.98	3.54	0.00	3.54
5	Canara	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
6	CBI Corporation	144	54.12	71.82	15.02	56.80	0	0.00	0.00	0.00	0.00	10	4.01	4.01	0.00	4.01
7						0.00					0.00					0.00
8	IB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	5	4.56	3.39	1.01	2.38
9	IDBI	0	0.00	0.00	0.00	0.00	10	10.21	4.77	4.10	0.67	2	2.27	0.93	0.35	0.58
10	IOB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	10	7.85	4.25	1.00	3.25
11	P&SB	12	6.75	6.75	0.00	6.75	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
12	SBI	637	2394.00	2320.00	15.00	2305.00	567	866.00	510.00	15.00	495.00	212	353.00	240.00	25.00	215.00
13	UCO	124	146.20	125.01	8.85	116.16	65	72.21	18.10	5.54	12.56	58	42.10	42.21	2.25	39.96
14	UB	6	1.13	0.79	0.08	0.71	0	0.00	0.00	0.00	0.00	135	581.23	573.32	129.15	444.17
15	UBI	2542	1712.17	1712.17	54.00	1658.17	52	3.16	3.16	2.35	0.81	271	166.14	165.45	0.00	165.45
16	HDFC	0	0.00	0.00	0.00	0.00	1	0.37	0.14	0.14	0.00	1	0.23	3.30	0.74	2.56
17	AXIS BANK	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
18	PNB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
19	ICICI	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	2	0.48	0.00	0.00	0.00
20	Syndicate	11	7.50	7.50	0.00	7.50	10	5.50	5.50	0.00	5.50	10	1.50	1.50	0.00	1.50
21	BOM					0.00					0.00					0.00
22	OBC	5	7.71	7.71	0.00	7.71	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
<b>A</b>	<b>ASCB</b>	<b>3502</b>	<b>4338.70</b>	<b>4260.87</b>	<b>92.95</b>	<b>4167.92</b>	<b>705</b>	<b>957.45</b>	<b>541.67</b>	<b>27.13</b>	<b>514.54</b>	<b>772</b>	<b>1179.47</b>	<b>1047.02</b>	<b>159.50</b>	<b>887.52</b>
23	TGB	0	0.00	0.00	0.00	0.00	49	2.56	2.56	0.54	2.02	0	0.00	0.00	0.00	0.00
<b>B</b>	<b>ASCB incl.</b>	<b>3502</b>	<b>4338.70</b>	<b>4260.87</b>	<b>92.95</b>	<b>4167.92</b>	<b>754</b>	<b>960.01</b>	<b>544.23</b>	<b>27.67</b>	<b>516.56</b>	<b>772</b>	<b>1179.47</b>	<b>1047.02</b>	<b>159.50</b>	<b>887.52</b>
24	ACUB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
25	TCARDB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
26	TSCB	0	0.00	0.00	0.00	0.00	3127	1971.36	1971.36	18.80	1952.56	0	0.00	0.00	0.00	0.00
<b>C</b>	<b>Coop. Bank Sub Total</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>3127</b>	<b>1971.36</b>	<b>1971.36</b>	<b>18.80</b>	<b>1952.56</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>GRAND TOTAL</b>		<b>3502</b>	<b>4338.70</b>	<b>4260.87</b>	<b>92.95</b>	<b>4167.92</b>	<b>3881</b>	<b>2931.37</b>	<b>2515.59</b>	<b>46.47</b>	<b>2469.12</b>	<b>772</b>	<b>1179.47</b>	<b>1047.02</b>	<b>159.50</b>	<b>887.52</b>

**BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 31.12.2020**

( Amount in Lacs)

SI No.	BANKS	TRANSPORT OPERATOR					SUME					KVIC(MMS)				
		Total Outg.		Demand	Recovery	Total Overdu	Total Outg.		Demand	Recovery	Total Overdue	Total Outg.		Demand	Recovery	Total Overdue
		No.	Amt.				No.	Amt.				No.	Amt.			
1	2	3	4	5	6	7			10	11	12	18	19	20	21	22
1	A.B.	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
2	Andhra Bank					0.00					0.00					0.00
3	BOB	2	1.65	1.65	0.00	1.65	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
4	BOI	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
5	Canara	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
6	CBI	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	6	18.11	6.12	3.01	3.11
7	Coprporation					0.00					0.00					0.00
8	IB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
9	IDBI	56	245.18	162.36	71.82	90.54	0	0.00	0.00	0.00	0.00	3	3.43	0.00	0.00	0.00
10	IOB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
11	P&SB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
12	SBI	130	1792.00	1600.00	182.00	146.00	0	0.00	0.00	0.00	0.00	1042	6050.00	2417.00	80.00	2337.00
13	UCO	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	18	28.24	14.21	2.75	11.46
14	UB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	4	16.48	2.65	1.11	1.54
15	UBI	839	813.58	1125.55	10.25	1115.30	0	0.00	0.00	0.00	0.00	198	144.23	144.23	14.69	129.54
16	HDFC	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
17	AXIS BANK	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
18	PNB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
19	ICICI	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
20	Syndicate	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
21	BOM															
22	OBC	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
<b>A</b>	<b>ASCB</b>	<b>1027</b>	<b>2852.41</b>	<b>2889.56</b>	<b>264.07</b>	<b>2625.49</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1271</b>	<b>6260.49</b>	<b>2584.21</b>	<b>101.56</b>	<b>2482.65</b>
23	TGB	1254	1008.36	687.15	217.56	469.59	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
<b>B</b>	<b>ASCB incl.</b>	<b>2281</b>	<b>3860.77</b>	<b>3576.71</b>	<b>481.63</b>	<b>3095.08</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1271</b>	<b>6260.49</b>	<b>2584.21</b>	<b>101.56</b>	<b>2482.65</b>
24	ACUB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
25	TCARDB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
26	TSCB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
<b>C</b>	<b>Coop. Bank Sub Total</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>GRAND TOTAL</b>		<b>2281</b>	<b>3860.77</b>	<b>3576.71</b>	<b>481.63</b>	<b>3095.08</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1271</b>	<b>6260.49</b>	<b>2584.21</b>	<b>101.56</b>	<b>2482.65</b>

**BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 31.12.2020**

( Amount in Lacs)

SI No.	BANKS	SEEUY					PMEGP					SWAVALAMBAN				
		Total Outg.		Demand	Recovery	Total Overdue	Total Outg.		Demand	Recovery	Total Overdue	Total Outg.		Demand	Recovery	Total Overdue
		No.	Amt.				No.	Amt.				No.	Amt.			
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1	A.B.	0	0.00	0.00	0.00	0.00	2	2.95	1.00	0.10	0.90	0	0.00	0.00	0.00	0.00
2	Andhra Bank					0.00	5	11.01	4.74	3.01	1.73	17	16.00	0.67	0.35	0.32
3	BOB	0	0.00	0.00	0.00	0.00	110	298.32	298.32	6.32	292.00	114	105.18	105.18	9.98	95.20
4	BOI	0	0.00	0.00	0.00	0.00	21	29.45	9.50	0.00	9.50	21	21.25	10.14	0.00	10.14
5	Canara	0	0.00	0.00	0.00	0.00	119	326.69	463.51	372.39	91.12	151	241.10	353.39	299.21	54.18
6	CBI	38	11.16	11.16	0.00	11.16	79	195.31	70.46	22.86	47.60	82	168.86	76.41	15.81	60.60
7	Coprporation	0	0.00	0.00	0.00	0.00	8	12.53	2.04	1.66	0.38	6	6.41	6.41	0.00	6.41
8	IB	0	0.00	0.00	0.00	0.00	39	66.75	27.20	4.72	22.48	28	51.22	16.98	4.85	12.13
9	IDBI	0	0.00	0.00	0.00	0.00	27	67.28	2.53	1.34	1.19	0	0.00	0.00	0.00	0.00
10	IOB	0	0.00	0.00	0.00	0.00	32	53.00	20.00	5.00	15.00	24	50.00	15.00	7.00	8.00
11	P&SB	0	0.00	0.00	0.00	0.00	27	39.25	16.16	0.00	16.16	16	26.00	0.80	0.35	0.45
12	SBI	0	0.00	0.00	0.00	0.00	1780	3250.00	3060.00	32.00	3028.00	3061	530.00	3750.00	67.00	3683.00
13	UCO	0	0.00	0.00	0.00	0.00	385	610.21	275.10	7.25	267.85	448	435.21	251.00	14.21	236.79
14	UB	0	0.00	0.00	0.00	0.00	157	619.98	94.90	20.26	74.64	253	496.65	70.23	16.63	53.60
15	UBI	0	0.00	0.00	0.00	0.00	2941	4635.91	1057.49	841.60	528.76	1083	1061.82	741.69	383.43	358.26
16	HDFC	0	0.00	0.00	0.00	0.00	1	2.29	2.29	0.00	2.29	1	0.55	0.55	0.08	0.47
17	AXIS BANK	0	0.00	0.00	0.00	0.00	1	3.82	3.82	0.00	3.82	0	0.00	0.00	0.00	0.00
18	PNB	0	0.00	0.00	0.00	0.00	17	41.25	41.25	0.00	41.25	12	18.15	18.15	0.00	18.15
19	ICICI	0	0.00	0.00	0.00	0.00	1	0.15	0.15	0.00	0.15	0	0.00	0.00	0.00	0.00
20	Syndicate Bank	0	0.00	0.00	0.00	0.00	170	617.78	95.20	19.51	75.69	265	495.15	70.73	15.83	54.90
21	BOM						8	10.12	2.56	0.00	2.56	3	5.72	3.09	0.97	2.12
22	OBC	0	0.00	0.00	0.00	0.00	12	12.00	9.00	0.00	9.00	9	8.17	2.27	0.00	2.27
<b>A</b>	<b>ASCB excl.RRB</b>	<b>38</b>	<b>11.16</b>	<b>11.16</b>	<b>0.00</b>	<b>11.16</b>	<b>5942</b>	<b>10906.05</b>	<b>5557.22</b>	<b>1338.02</b>	<b>4219.20</b>	<b>5594</b>	<b>3737.44</b>	<b>5492.69</b>	<b>835.70</b>	<b>4656.99</b>
23	TGB	0	0.00	0.00	0.00	0.00	4351	5936.51	1897.54	372.56	1524.98	5016	5432.68	1305.46	643.28	662.18
<b>B</b>	<b>ASCB incl. RRB</b>	<b>38</b>	<b>11.16</b>	<b>11.16</b>	<b>0.00</b>	<b>11.16</b>	<b>10293</b>	<b>16842.56</b>	<b>7454.76</b>	<b>1710.58</b>	<b>5744.18</b>	<b>10610</b>	<b>9170.12</b>	<b>6798.15</b>	<b>1478.98</b>	<b>5319.17</b>
24	ACUB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
25	TCARDB	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00
26	TSCB	0	0.00	0.00	0.00	0.00	1157	3854.52	1315.16	366.16	949.00	3032	4385.00	820.25	707.69	112.56
<b>C</b>	<b>Coop. Bank Sub Total</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1157</b>	<b>396.18</b>	<b>37.33</b>	<b>47.09</b>	<b>-9.76</b>	<b>625</b>	<b>518.25</b>	<b>158.35</b>	<b>143.23</b>	<b>15.12</b>
<b>Grand Total</b>		<b>38</b>	<b>11.16</b>	<b>11.16</b>	<b>0.00</b>	<b>11.16</b>	<b>11450</b>	<b>17238.74</b>	<b>7492.09</b>	<b>1757.67</b>	<b>5734.42</b>	<b>11235</b>	<b>9688.37</b>	<b>6956.50</b>	<b>1622.21</b>	<b>5334.29</b>

**BANK-WISE & GOVERNMENT PROGRAMME-WISE RECOVERY PERFORMANCE AS ON 31.12.2020**

( Amount in Lacs)

SI No.	BANKS	D.R.I.					SHG					IRDP				
		Total Outg.		Dema nd	Recover y	Total Overd	Total Outg.		Demand	Recover y	Total Overdue	Total Outg.		Demand	Recovery	Total Overdue
		No.	Amt.				No.	Amt.				No.	Amt.			
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	
1	A.B.					0.00					0.00				0.00	
2	Andhra Bank					0.00					0.00				0.00	
3	BOB					0.00	8	16.15	1.89	0.00	1.89	0	0.00	0.00	0.00	
4	BOI					0.00					0.00				0.00	
5	Canara	0	0.00	0.00	0.00	0.00					0.00				0.00	
6	CBI					0.00	14	18.20	18.20	0.00	18.20				0.00	
7	Coprporation					0.00					0.00				0.00	
8	IB					0.00					0.00				0.00	
9	IDBI					0.00	0	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	
10	IOB					0.00					0.00				0.00	
11	P&SB	3	0.45	0.45	0.00	0.45					0.00				0.00	
12	SBI	611	110.48	10.58	0.00	10.58	3014	3823.00	956.00	0.00	956.00	365	54.22	49.00	0.00	49.00
13	UCO	35	2.87	5.53	1.53	4.00	0	0.00	0.00	0.00	0.00					0.00
14	UB					0.00					0.00					0.00
15	UBI	289	67.45	31.56	0.00	31.56	2084	1287.19	556.08	1.23	554.85	0	0.00	0.00	0.00	0.00
16	HDFC															
17	AXIS BANK					0.00					0.00					0.00
18	PNB					0.00					0.00					0.00
19	ICICI					0.00					0.00					0.00
20	Syndicate Bank					0.00					0.00					0.00
21	BOM															
22	OBC															
<b>A</b>	<b>ASCB</b>	<b>938</b>	<b>181.25</b>	<b>48.12</b>	<b>1.53</b>	<b>46.59</b>	<b>5120</b>	<b>5144.54</b>	<b>1532.17</b>	<b>1.23</b>	<b>1530.94</b>	<b>365</b>	<b>54.22</b>	<b>49.00</b>	<b>0.00</b>	<b>49.00</b>
23	TGB					0.00	7454	3175.50	823.54	365.27	458.27	0	0.00	0.00	0.00	0.00
<b>B</b>	<b>ASCB incl.</b>	<b>938</b>	<b>181.25</b>	<b>48.12</b>	<b>1.53</b>	<b>46.59</b>	<b>12574</b>	<b>8320.04</b>	<b>2355.71</b>	<b>366.50</b>	<b>1989.21</b>	<b>365</b>	<b>54.22</b>	<b>49.00</b>	<b>0.00</b>	<b>49.00</b>
24	ACUB					0.00					0.00					0.00
25	TCARDB					0.00					0.00					0.00
26	TSCB					0.00	1439	2570.94	2061.68	46.28	2015.40	48	69.09	69.19	0.05	69.14
<b>C</b>	<b>Coop. Bank Sub Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>1439</b>	<b>2570.94</b>	<b>2061.68</b>	<b>46.28</b>	<b>2015.40</b>	<b>48</b>	<b>69.09</b>	<b>69.19</b>	<b>0.05</b>	<b>69.14</b>
<b>GRAND TOTAL</b>		<b>938</b>	<b>181.25</b>	<b>48.12</b>	<b>1.53</b>	<b>46.59</b>	<b>14013</b>	<b>10890.98</b>	<b>4417.39</b>	<b>412.78</b>	<b>4004.61</b>	<b>413</b>	<b>123.31</b>	<b>118.19</b>	<b>0.05</b>	<b>118.14</b>

## Public Demand Recovery (PDR)

PDR certificate cases as on 31.12.2020

(Rs / Lacs)

As on	Cases pending		Recovery made during the current year.	
	No.	Amt.	No.	Amt.
31.12.2020	1415	1061.88	0	0

Bank wise position of Certificate cases (PDR Act) as on 30.09.2020 is furnished in the annexure.

### **Statement showing the filing and disposal of cases under PDR up to 31.12.2020**

(Rs.in Lakhs)

Sl.No.	Name of the Bank	Cases pending		Recovery made during Current Year	
		No.	Amt.	No.	Amt.
1	2	3	4	5	6
1	Allahabad Bank	15	25.04	0	0.00
2	Andhra Bank	0	0.00	0	0.00
3	Bank of Baroda	27	24.69	0	0.00
4	Bank of India	45	42.65	0	0.00
5	Canara Bank	4	3.75	0	0.00
6	Central Bank of India	0	0.00	0	0.00
7	United Bank of India	14	42.83	0	0.00
8	Indian Overseas Bank	15	110.00	0	0.00
9	Punjab & Sind Bank	0	0.00	0	0.00
10	State Bank of India	340	258.00	0	0.00
11	Uco Bank	19	29.26	0	0.00
12	Union Bank of India	27	54.84	0	0.00
13	Oriental Bank of Commerce	3	2.00	0	0.00
14	Tripura Gramin Bank	798	164.62	0	0.00
15	Agartala Urban Coop. Bank	0	0.00	0	0.00
16	Tripura Coop. Agri & Rural Dev. Bank	53	151.10	0	0.00
17	Tripura State Coop. Bank.	55	153.10	0	0.00
	<b>TOTAL :</b>	<b>1415</b>	<b>1061.88</b>	<b>0</b>	<b>0.00</b>



## POSITION OF NPA OF BANKS IN THE STATE OF TRIPURA

As on 31.12.2020

Rs. In Crores.

Year	Gross Advance	Gross NPA	
	Amount	Amount	% to Gross NPA
March 2011	3137	176.04	5.61
March 2012	3857	177.78	4.60
March 2013	4590	251.92	5.48
March 2014	5771	368.13	6.37
March 2015	7108	417.41	5.87
March 2016	8415	490.16	5.82
March 2017	9586	540.46	5.64
March 2018	11518	613.19	5.32
March 2019	14411	574.13	3.98
March 2020	16220	866.94	5.34
December 2019	15405	773.77	5.02
December 2020	17025	711.30	4.18

Percentage of gross NPA as against gross advance decreased from 5.02% as on December 2019 to 4.18% as on December 2020. Amount in absolute terms decreased slightly to Rs. 711.30 crores as on 31<sup>st</sup> December 2020 from Rs. 773.77 crore as on 31<sup>st</sup> December 2019. The outstanding amount under Written off A/Cs (Shadow Register) is around Rs 136.31 crores which if added with the outstanding NPA, the total amount would be Rs. 847.61 crores which seems to be high.

The total outstanding NPA amount in Govt. sponsored schemes has decreased from Rs. 99.79 crores in December 2019 to Rs.94.72 crores in December 2020. State Govt is requested to take adequate measures in helping bank officials in recovery of these loans.

NPA Position and amount outstanding in Shadow Register of Banks in Tripura as on 31.12.2020 is furnished in the Annexure.

## NPA Position of Banks in Tripura as on 31.12.2020

(Amt. in lacs)

SI No	Name of Bank	Agriculture	MSME	OPS	Total Prisec	Non-Prisec	Total NPA
1	2	3	4	5	6	7	8
1	Bank of Baroda	125.11	289.66	490.61	905.38	98.26	1003.64
2	Bank of India	1822.77	602.58	30.91	2456.26	21.91	2478.17
3	Bank of Maharashtra	0.00	2.55	0.00	2.55	0.00	2.55
4	Canara Bank	77.76	320.58	66.96	465.30	69.21	534.51
5	Central Bank of India	70.70	603.78	15.30	689.78	4.50	694.28
6	Indian Bank	20.00	99.14	202.60	321.74	100.44	422.18
7	Indian Overseas Bank	5.66	394.23	0.00	399.89	1.16	401.05
8	Punjab & Sind Bank	6.97	46.80	3.47	57.24	0.24	57.48
9	Punjab National Bank	4442.85	6566.81	343.69	11353.35	1042.24	12395.59
10	State Bank of India	13703.60	3904.38	963.62	18571.60	774.42	19346.02
11	Union Bank of India	5.96	57.17	0.00	63.13	0.00	63.13
12	UCO Bank	984.66	843.92	167.44	1996.02	10.52	2006.54
<b>A</b>	<b>Sub-Total PUBLIC sec Bank</b>	<b>21266.04</b>	<b>13731.60</b>	<b>2284.60</b>	<b>37282.24</b>	<b>2122.90</b>	<b>39405.14</b>
13	AXIS BANK	1.01	167.99	0.13	169.13	5.09	174.22
14	Bandhan Bank	242.12	122.27	0.00	364.39	40.45	404.84
15	Federal Bank	0.00	0.00	0.00	0.00	0.00	0.00
16	HDFC	387.92	64.69	0.00	452.61	35.37	487.98
17	ICICI	6.34	0.00	0.00	6.34	127.10	133.44
18	IDBI BANK	524.64	84.80	0.00	609.44	1.79	611.23
19	IDFC First Bank	0.00	0.00	0.00	0.00	0.00	0.00
20	Indusind Bank	0.00	0.00	0.00	0.00	0.00	0.00
21	Kotak Mahindra Bank Ltd	0.00	0.00	0.00	0.00	0.85	0.85
22	South Indian Bank	0.00	0.00	0.00	0.00	0.00	0.00
23	NESFB	25.06	49.75	18.13	92.94	0.00	92.94
24	Ujjivan Bank	33.98	11.14	11.32	56.44	0.00	56.44
<b>B</b>	<b>Sub Total Pvt. Sec Bank</b>	<b>1221.07</b>	<b>500.64</b>	<b>29.58</b>	<b>1751.29</b>	<b>210.65</b>	<b>1961.94</b>
25	TGB	9833.00	7423.90	1880.90	19137.80	1724.05	20861.85
<b>C</b>	<b>Sub Total RRB</b>	<b>9833.00</b>	<b>7423.90</b>	<b>1880.90</b>	<b>19137.80</b>	<b>1724.05</b>	<b>20861.85</b>
26	ACUB	0.00	0.00	618.10	618.10	0.00	618.10
27	TCARDB	0.00	0.00	0.00	0.00	0.00	0.00
28	TSCB	2283.63	1489.51	2363.47	6136.61	2147.22	8283.83
<b>D</b>	<b>Sub-Total Coop. Bank</b>	<b>2283.63</b>	<b>1489.51</b>	<b>2981.57</b>	<b>6754.71</b>	<b>2147.22</b>	<b>8901.93</b>
<b>GRAND TOTAL</b>		<b>34603.74</b>	<b>23145.65</b>	<b>7176.65</b>	<b>64926.04</b>	<b>6204.82</b>	<b>71130.86</b>

**Position of Technically Written off A/Cs of Banks in Tripura as on 31.12.2020**

SI.No.	BANKS	Amount Outstanding	
		No of A/Cs	Amount
1	2	5	6
1	Bank of Baroda	0	0.00
2	Bank of Maharashtra	0	0.00
3	Bank of India	0	0.00
4	Canara Bank	0	0.00
5	Central Bank of India	153	83.94
6	Indian Bank	428	480.12
7	Indian Overseas Bank	0	0.00
8	Punjab & Sind Bank	39	64.49
9	Punjab National bank	16760	1563.25
10	State Bank of India	6424	2073.17
11	UCO Bank	61	2927.18
12	Union Bank of India	0	0.00
<b>A</b>	<b>Sub-Total PUBLIC sec Bank</b>	<b>23865</b>	<b>7192.15</b>
13	AXIS BANK	0	0.00
14	ICICI	0	0.00
15	HDFC	0	0.00
16	South Indian Bank	0	0.00
17	INDUSIND	0	0.00
18	IDBI Bank	2504	4949.65
<b>B</b>	<b>Sub Total PRIVATE Sec bank</b>	<b>2504</b>	<b>4949.65</b>
19	Tripura Gramin Bank	35331	1488.02
<b>C</b>	<b>Sub Total RRB</b>	<b>35331</b>	<b>1488.02</b>
20	ACUB	107	2.14
21	TCARDB	0	0.00
22	TSCB	0	0.00
<b>D</b>	<b>Sub-Total Coop. Bank</b>	<b>107</b>	<b>2.14</b>
<b>GRAND TOTAL</b>		<b>61807</b>	<b>13631.96</b>

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

		PMRY					PMEGP					SWAVALAMBAN				
		A/Cs Outstanding	Outstd. Balance as on 31.12.2020	NPA A/Cs	Amt. Outstd. As on 31.12.20	NPA %	A/Cs Outstanding	Outstd. Balance as on 31.12.2020	NPA A/Cs	Amt. Outstd. As on 31.12.20	NPA %	A/Cs Outstanding	Outstd. Balance as on 31.12.2020	NPA A/Cs	Amt. Outstd. As on 31.12.20	NPA %
1	Bank of Baroda	20	8.98	20	8.98	100	144	395.30	21	31.23	8	163	238.35	19	30.21	13
2	Bank of Maharastra	0	0.00	0	0.00	0	12	15.39	0	0.00	0	15	13.85	0	0.00	0
3	Bank of India	0	0.00	0	0.00	0	227	298.06	51	23.59	8	42	74.40	38	27.40	37
4	Canara Bank	0	0.00	0	0.00	0	225	642.43	35	67.24	10	214	282.28	26	32.83	12
5	Central Bank of India	58	20.63	58	20.63	100	84	227.62	54	150.50	66	68	149.40	45	100.42	67
6	Indian Bank	1	0.27	1	0.27	100	75	87.97	26	29.85	34	28	51.22	6	8.21	16
7	IOB	20	42.50	5	18.30	43	35	132.64	4	11.64	9	41	75.95	10	12.08	16
8	PNB	1253	966.07	1239	961.55	100	1618	2933.25	560	876.70	30	2097	2343.96	469	661.74	28
9	P&SB	12	0.01	12	0.01	100	25	52.22	11	15.40	29	16	26.00	10	16.00	62
10	SBI	535	432.06	344	349.88	81	312	1025.26	130	719.95	70	558	569.32	224	442.76	78
12	Union Bank of Inida	186	227.67	27	9.95	4	156	624.66	54	38.52	6	181	511.51	10	15.06	3
13	UCO Bank	116	134.06	114	132.99	99	367	528.91	95	166.91	32	506	441.14	213	174.07	39
<b>ASCB of PSBs Sub-Total</b>		<b>2201</b>	<b>1832.25</b>	<b>1820</b>	<b>1502.56</b>	<b>82</b>	<b>3280</b>	<b>6963.71</b>	<b>1041</b>	<b>2131.53</b>	<b>31</b>	<b>3929</b>	<b>4777.38</b>	<b>1070</b>	<b>1520.78</b>	<b>32</b>
14	AXIS BANK	0	0.00	0	0.00	0	1	5.52	0	0.00	0	0	0.00	0	0.00	0
15	HDFC BANK	0	0.00	0	0.00	0	0	0.00	0	0.00	0	1	0.55	0	0.00	0
16	ICICI	0	0.00	0	0.00	0	1	0.15	0	0.00	0	0	0.00	0	0.00	0
17	IDBI BANK	0	0.00	0	0.00	0	27	67.28	7	23.97	36	0	0.00	0	0.00	0
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	Bandhan Bank	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0	0.00	0	0.00	0
22	Kotak Mahindra	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0	0.00	0	0.00	0
<b>ASCB of Pvt s Sub-Total</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>29</b>	<b>72.95</b>	<b>7</b>	<b>23.97</b>	<b>33</b>	<b>1</b>	<b>0.55</b>	<b>0</b>	<b>0.00</b>	<b>0</b>
23	TGB	0	0.00	0	0.00	0	4052	6031.56	1042	1341.66	22	5716	6588.81	1342	1637.35	25
<b>TGBs Sub-Total</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>4052</b>	<b>6031.56</b>	<b>1042</b>	<b>1341.66</b>	<b>22</b>	<b>5716</b>	<b>6588.81</b>	<b>1342</b>	<b>1637.35</b>	<b>25</b>
24	ACUB	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0	0.00	0	0.00	0
25	TCARDB	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0	0.00	0	0.00	0
26	TSCB Ltd	0	0.00	0	0.00	0	1746	4062.10	192	681.38	17	3573	5376.01	530	633.07	12
<b>ASCB of Coop Sub-Total</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>1746</b>	<b>4062.10</b>	<b>192</b>	<b>681.38</b>	<b>17</b>	<b>3573</b>	<b>5376.01</b>	<b>530</b>	<b>633.07</b>	<b>12</b>
<b>GRAND TOTAL</b>		<b>2201</b>	<b>1832.25</b>	<b>1820</b>	<b>1502.56</b>	<b>82</b>	<b>9107</b>	<b>17130.32</b>	<b>2282</b>	<b>4178.54</b>	<b>24</b>	<b>13219</b>	<b>16742.75</b>	<b>2942</b>	<b>3791.20</b>	<b>23</b>

### Tourism Development - Paryatan Sahayak Prakalpa Scheme

Tripura has a very high potential to become a great tourist destination in North-East India. There are many tourist locations in the State which are not well known across the country, and even more locations which are yet to be explored.

To develop the tourism industry, the State Government of Tripura has launched “Paryatan Sahayak Prakalpa” scheme, which aims to provide interest subsidy on loans availed by eligible entrepreneurs for taking up activities in the tourism sector.

Projects that can be taken up under this scheme include – Home stay facilities, way side amenities (pay and use toilets, dhabas, restaurants, etc.), boats (speed boats, shikaras, etc.), water/adventure sport facilities, heritage tourism and eco tourism facilities, yoga/ayurvedic facilities near tourist locations, eco-friendly transport activities near tourist zones and any other innovative projects related to tourism.

Tripura government has drafted a new tourism policy to be discussed in the cabinet meeting. The state has seen an increase in the tourism count and plans to use the upward trend to boost the footfall further. The policy covers various aspects of tourism, including employment, entrepreneurial incentives as well as youth encouragement. The policy will be applicable from 2019 to 2024.

111 proposals under the newly launched tourism scheme “Paryatan Sahayak Prakalpa” have been forwarded to various bank branches for extending credit support to eligible beneficiaries after undergoing suitable training arranged by Tourism Dept, of which 8 proposals have been sanctioned till December 2020. Tourist Cabs have also been incorporated under the scheme for financing eligible cases by Banks

Banks are conducting pre-lending inspections for the same, and eligible borrowers shall be suitably provided with financial assistance for setting up their respective business units. State Govt has decided to provide trade licenses to the beneficiaries to obviate the issue of proper licensing of motorized boats, in order to avail insurance coverage of bank’s financed assets as well as for the safety of passengers.

For effective implementation of the scheme of motorized boats, a project report is mandatory for availing bank finance. The Tourism Department has been requested to arrange formulation of the project report, for onward circulation among Banks.

Bankers will expedite sanction of loans after completion of skill training of beneficiaries.

## FINANCIAL INCLUSION

### Pradhan Mantri Jan Dhan Yojana (PMJDY)

Performance of PMJDY as on 31.12.2020 for the State of Tripura is furnished below:

Rural Accounts	Urban Accounts	Total Accounts	Deposit (Rs/crore)	Aadhaar Seeded	Zero balance A/cs	RuPay card issued
No.	No.	No.	Amt.	No.	No.	No.
644777	254970	899747	530.42*	792334	36550	392991
<b>In Percentage</b>						
71.66	28.34			88.06	4.06	43.67

\* Average deposit per account Rs 5895.25/-

41.93 crore PMJDY accounts have been opened so far across the country with deposit of Rs 138901.65 crore with an average deposit of Rs. 3312.70/- per account as against average deposit of Rs 5895.25/- per account in the State of Tripura.

Aadhaar seeding percentage is 88.06 in Tripura. On the issue of bulk seeding of Aadhaar numbers from MNREGA database or database of other department, all banks are to observe due diligence and obtain written consent of the customer before seeding the Aadhaar number in the Bank account. All banks are requested to push up Aadhaar seeding for smooth DBT transactions.

All the banks in the State of Tripura issued Rupay Cards to 43.67% PMJDY customers against national issuance of 73.50%. Activation of Rupay cards is an area of concern for banks in Tripura. Bank Mitras should use Rupay Card compliant hand-held devices at the earliest, so that all the beneficiaries get the benefit of Rs. 1 lac inbuilt accident insurance. This area needs attention by all banks.

Number of Zero balance accounts reached to 4.06% of total PMJDY accounts opened in the State. Bankers are requested to convert all zero balance accounts into operative accounts.

**Bank Wise Details of PMJDY accounts for the State of Tripura as on 31.12.2020**

S.No	Banks	Type of Bank	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposit	Zero Balance Account	RupayCard Issued	Aadhaar Seeded
1	Bank of Baroda	PSB	2746	6359	4925	4180	9105	33926058.52	409	7178	7982
2	Bank of India	PSB	12698	1111	7109	6700	13809	51821554.47	616	12214	12848
3	Bank of Maharashtra	PSB	0	847	380	467	847	2875114	71	799	806
4	Canara Bank	PSB	23626	3257	13544	13339	26883	99090094.85	2350	17954	24727
5	Central Bank of India	PSB	3885	288	1909	2264	4173	11429221.75	114	1607	3823
6	Indian Bank	PSB	1573	979	1191	1361	2552	4595535.86	220	1976	2209
7	Indian Overseas Bank	PSB	1711	2367	2180	1898	4078	12110776.45	440	3828	3502
8	Punjab & Sind Bank	PSB	175	152	197	130	327	5164211	0	322	322
9	Punjab National Bank	PSB	110409	73118	132312	51215	183527	2054630432	9615	76762	175702
10	State Bank of India	PSB	55092	105013	77023	83082	160105	571927292.5	2623	152618	115833
11	UCO Bank	PSB	38956	27672	30530	36098	66628	266624933.9	6161	17164	50971
12	Union Bank of India	PSB	7748	3895	5991	5652	11643	48444437.49	899	8863	10400
13	Axis Bank Ltd	PVT	0	345	249	96	345	1055443.68	89	312	257
14	Federal Bank Ltd	PVT	0	157	102	55	157	1604044.5	34	108	115
15	HDFC Bank Ltd	PVT	0	7684	85	7599	7684	10184753.9	218	7684	2758
16	ICICI Bank Ltd	PVT	13	227	187	53	240	827614.63	139	240	81
17	IDBI Bank Ltd.	PVT	2152	2759	2356	2555	4911	12255028.5	517	4147	4256
18	IndusInd Bank Ltd	PVT	0	1371	1183	188	1371	1403870.54	166	1273	1330
19	Kotak Mahindra Bank Ltd	PVT	0	61	52	9	61	95064.57	16	7	38
20	South Indian Bank Ltd	PVT	0	102	60	42	102	148651.43	23	64	80
21	Tripura Gramin Bank	RRB	383993	17206	159439	241760	401199	2114028030	11830	77871	374294
<b>Grand Total</b>			<b>644777</b>	<b>254970</b>	<b>441004</b>	<b>458743</b>	<b>899747</b>	<b>5304242165</b>	<b>36550</b>	<b>392991</b>	<b>792334</b>

**Social Security Schemes:**

Performance of 3 Social Security Schemes viz. Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana(APY) as on 31.12.2020 is furnished below:

Bank Type	PMSBY	PMJJBY	APY	Total
<b>PSB</b>	<b>336341</b>	<b>113760</b>	<b>29097</b>	<b>479198</b>
<b>RRB</b>	<b>184713</b>	<b>51891</b>	<b>50679</b>	<b>287283</b>
<b>Private</b>	<b>5548</b>	<b>1995</b>	<b>2536</b>	<b>10079</b>
<b>Co-op</b>	<b>17459</b>	<b>4821</b>	<b>63</b>	<b>22343</b>
<b>Total</b>	<b>544061</b>	<b>172467</b>	<b>82375</b>	<b>798903</b>

Bank wise position of 3 social security schemes is furnished along with claim position as on 31.12.2020:

Social Security Schemes upto December 2020		Total		
S.No.	Banks	PMSBY	PMJJBY	APY
1	Bank of Baroda	8255	2362	1380
2	Bank of India	5055	2072	4343
3	Bank of Maharashtra	260	19	50
4	Canara Bank	17662	6019	8231
5	Central Bank Of India	5503	2883	1194
6	Indian Bank	1502	623	438
7	Indian Overseas	2244	1211	249
8	P&SB	816	166	151
9	PNB	166671	31718	3092
10	State Bank of India	81748	55678	5580
11	UCO Bank	14193	8352	3584
12	Union Bank	2990	2501	549
	<b>Total PUBLIC sec Bank</b>	<b>336341</b>	<b>113760</b>	<b>29097</b>
13	Axis Bank	416	142	949
14	Bandhan Bank	0	0	269
15	Federal Bank	126	51	23
16	HDFC Bank	941	422	629
17	ICICI Bank	200	134	84
18	IDBI Bank	2974	1075	573
19	IDFC First Bank	523	110	0
20	IndusInd	298	12	0
21	Kotak Mahindra	65	45	6
22	South Indian Bank	0	0	0
23	Ujjivan Bank	0	0	0
24	Yes Bank	5	4	3
	<b>Total PRIVATE Sec bank</b>	<b>5548</b>	<b>1995</b>	<b>2536</b>
25	Tripura Gramin Bank	184713	51891	50679
	<b>Total RRB</b>	<b>184713</b>	<b>51891</b>	<b>50679</b>
26	ACUB	0	0	0
27	TCARDB	0	0	0
28	TSCB	17459	4821	63
	<b>Total Coop. Bank</b>	<b>17459</b>	<b>4821</b>	<b>63</b>
	<b>Grand Total</b>	<b>544061</b>	<b>172467</b>	<b>82375</b>



Claim Status of PMSBY & PMJJBY:

PMSBY & PMJJBY--CLAIM STATUS (As on 31.12.2020)									
Sl.	Bank	PMSBY				PMJJBY			
		Claims Made	Claims Settled	Under Process	Rejected	Claims Made	Claims Settled	Under Process	Rejected
1	Bank of Baroda	2	2	0	0	1	1	0	0
2	Bank of India	0	0	0	0	0	0	0	0
3	Bank of Maharashtra	0	0	0	0	0	0	0	0
4	Canara Bank	0	0	0	0	0	0	0	0
5	Central Bank of India	0	0	0	0	0	0	0	0
6	Indian Bank	0	0	0	0	0	0	0	0
7	Indian Overseas Bank	0	0	0	0	0	0	0	0
8	Punjab & Sind Bank	0	0	0	0	0	0	0	0
9	Punjab National Bank	0	0	0	0	0	0	0	0
10	State Bank of India	0	0	0	0	0	0	0	0
11	Union Bank of India	2	2	0	0	0	0	0	0
12	UCO Bank	0	0	0	0	1	1	0	0
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>4</b>	<b>4</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>2</b>	<b>0</b>	<b>0</b>
13	AXIS BANK	0	0	0	0	0	0	0	0
14	Bandhan Bank	0	0	0	0	0	0	0	0
15	Federal Bank	0	0	0	0	0	0	0	0
16	HDFC	0	0	0	0	0	0	0	0
17	ICICI	0	0	0	0	0	0	0	0
18	IDBI BANK	0	0	0	0	0	0	0	0
19	IDFCFirst Bank	0	0	0	0	0	0	0	0
20	Indusind Bank	0	0	0	0	0	0	0	0
21	Kotak Mahindra Bank	0	0	0	0	0	0	0	0
22	SOUTH INDIAN BANK	0	0	0	0	0	0	0	0
23	Ujjivan Bank	0	0	0	0	0	0	0	0
24	YES Bank	0	0	0	0	0	0	0	0
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
25	Tripura Gramin Bank	45	30	10	5	42	26	13	4
<b>C</b>	<b>Sub Total of RRB</b>	<b>45</b>	<b>30</b>	<b>10</b>	<b>5</b>	<b>42</b>	<b>26</b>	<b>13</b>	<b>4</b>
26	ACUB	0	0	0	0	0	0	0	0
27	TCARDB	0	0	0	0	0	0	0	0
28	TSCB	4	3	1	0	19	16	2	0
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>4</b>	<b>3</b>	<b>1</b>	<b>0</b>	<b>19</b>	<b>16</b>	<b>2</b>	<b>0</b>
<b>GRAND TOTAL</b>		<b>53</b>	<b>37</b>	<b>11</b>	<b>5</b>	<b>63</b>	<b>44</b>	<b>15</b>	<b>4</b>

Claim settlement in PMJJBY is 69.84% while in PMSBY is 69.81%. Member banks are requested to review the pending and rejected cases with insurance companies so as to provide the benefit to the nominee at the earliest.

## Financial Literacy Centers:

QUARTERLY REPORT										
FINANCIAL LITERACY CENTRES-- REPORT FOR THE QUARTER ENDED DECEMBER 2020										
Sl.	State	District	Location(Metro, Urban, SU, Rural)	Address	Date of start of functioning	Name of Sponsoring Bank	No. of Literacy Camps undertaken during the quarter as per RBI guidelines using standardized financial literacy material of RBI	No. of Persons participated in Literacy Camps during the quarter	Out of Persons participated, number of persons already having bank a/c at the time of attending the camp	Out of persons participated, no. of persons opened bank a/c after attending the camp
1	Tripura	Gomati	Semi-Urban	R-Seti,Udaipur	27.03.09	PNB	49	868	720	148
2	Tripura	Dhalai	Rural	R-Seti, Ambassa	25.01.11	PNB	11	295	290	5
3	Tripura	Sepahijala	Urban	R-Seti, Sepahijala	12.02.13	TGB	9	466	450	6
4	Tripura	West Tripura	Urban	Rudset Institute	14.09.11	Syndicate Bank & Canara Bank	11	301	291	10
5	Tripura	Unakoti	Rural	R-Seti, Kumarghat	07.07.13	SBI	44	1456	1443	11
6	Tripura	Gomati	Semi-Urban	LDM(South)	19.10.12	PNB	3	216	197	19
7	Tripura	Dhalai	Semi-Urban	LDM(Dhalai)	19.10.12	PNB	6	78	75	2
8	Tripura	Unakoti	Semi-Urban	LDM(North )	19.10.12	PNB	22	1102	1047	55
9	Tripura	West Tripura	Urban	LDM(West)	19.10.12	PNB	7	322	322	0
10	Tripura	Khowai	Semi-Urban	TGB Khowai Branch	17.09.15	TGB	26	521	499	22
11	Tripura	South	Semi-Urban	TGB Santirbazar Branch	30.12.15	TGB	33	1152	1122	30
12	Tripura	Gomati	Semi-Urban	TGB Udaipur Branch	22.09.15	TGB	49	979	937	42
13	Tripura	Sepahijala	Rural	TGB Bishramganj Branch	30.12.15	TGB	30	693	676	17
14	Tripura	North	Semi-Urban	TGB Dharmanagar Branch	05.03.16	TGB	18	470	456	14
<b>Total</b>							<b>318</b>	<b>8919</b>	<b>8525</b>	<b>381</b>

QUARTERLY REPORT								
RURAL BRANCHES-- REPORT OF CONDUCT OF FINANCIAL LITERACY CAMP FOR THE QUARTER ENDED DECEMBER 2020								
Sr.No.	State	District	No. of Rural Branches in the District	No. of Rural Branches which have conducted literacy camps as per RBI guidelines using standardized Financial Literacy Materials of RBI in the quarter	No. of Literacy Camps conducted as per RBI guidelines using standardized Financial Literacy Material of RBI	No. of persons participated	Out of persons participated, no. of persons already having bank a/c at the time of attending the camp	Out of persons participated, no. of persons opened bank a/c after attending the camp
1	Tripura	West Tripura	52	159	161	2971	1745	1226
2	Tripura	Sepahijala	37	99	101	1428	952	476
3	Tripura	Khowai	25	73	76	1428	971	457
4	Tripura	Gomati	35	109	112	1478	937	541
5	Tripura	South	39	118	124	1025	847	178
6	Tripura	Dhalai	34	96	104	1927	1473	454
7	Tripura	North	29	84	90	682	457	225
8	Tripura	Unakoti	22	64	68	509	402	107
<b>TOTAL</b>			<b>273</b>	<b>802</b>	<b>836</b>	<b>11448</b>	<b>7784</b>	<b>3664</b>

**CREDIT PLUS ACTIVITIES:** - Monitoring initiatives for providing 'Credit Plus' activities by banks and State Government such as setting up of Credit Counseling Centers and RSETIs for providing skills and capacity building to manage businesses.

### RSETI:

Five RSETIs are providing skill development training for the Rural Unemployed youth of all the 8 districts in the State. These RSETIs are functioning in premises temporarily arranged for the purpose. The State Government has allocated land to RSETIs at Dhalai, Udaipur & Kumarghat for constructing permanent premises.

**Performance of RSETIs:**

STATE-TRIPURA																
Performance of RSETIs in Tripura (upto 31.12.2020)												Annexure No.				
RSETI - UBI -Udaipur,Gomati																
F.Y	No. of Programme	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainees			
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employed	Total	APL	BPL	TOTAL	
2015-16	30	481	304	785	174	84	194	42	120	130	0	250	402	383	785	
2016-17	28	498	298	796	159	315	130	20	315	327	8	650	317	479	796	
2017-18	29	540	344	884	115	314	154	33	189	523	26	738	484	400	884	
2018-19	26	373	459	832	155	192	174	15	163	381	0	544	314	518	832	
2019-20	22	256	473	729	173	78	232	16	241	279	0	520	164	565	729	
2020-21	6	48	100	148	25	8	32	6	7	132	0	139	65	83	148	
<b>Total</b>	<b>141</b>	<b>2196</b>	<b>1978</b>	<b>4026</b>	<b>801</b>	<b>991</b>	<b>916</b>	<b>132</b>	<b>1035</b>	<b>1772</b>	<b>34</b>	<b>2702</b>	<b>1746</b>	<b>2428</b>	<b>4026</b>	
RSETI - UBI - Ambassa ,Dhalai																
F.Y	No. of Programme	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainees			
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employed	Total	APL	BPL	TOTAL	
2015-16	26	339	278	617	145	268	189	4	74	308	32	414	269	348	617	
2016-17	28	412	256	668	102	419	41	6	73	288	27	388	195	473	668	
2017-18	21	306	187	493	51	355	53	2	45	111	34	190	189	304	493	
2018-19	19	254	214	468	35	388	26	0	237	16	0	253	157	311	468	
2019-20	15	210	210	420	48	263	56	76	60	111	0	171	162	258	420	
2020-21	5	15	112	127	35	9	52	2	0	106	0	106	60	67	127	
<b>Total</b>	<b>114</b>	<b>1536</b>	<b>1257</b>	<b>2793</b>	<b>416</b>	<b>1702</b>	<b>417</b>	<b>90</b>	<b>489</b>	<b>940</b>	<b>93</b>	<b>1522</b>	<b>1032</b>	<b>1761</b>	<b>2793</b>	
RSETI - TGB -SEPAHIJALA, Sepahijala																
F.Y	No. of Programme	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainees			
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employed	Total	APL	BPL	TOTAL	
2015-16	29	362	422	784	122	324	182	87	519	222	0	741	498	286	784	
2016-17	27	252	513	765	130	299	167	84	205	203	0	408	267	498	765	
2017-18	22	212	307	519	70	161	117	107	125	234	0	359	202	317	519	
2018-19	13	148	216	364	107	87	83	24	220	202	0	422	98	266	364	
2019-20	13	149	251	400	84	100	124	38	94	143	0	237	120	280	400	
2020-21	3	30	25	55	11	14	17	9	0	4	0	4	26	29	55	
<b>Total</b>	<b>107</b>	<b>1153</b>	<b>1734</b>	<b>2887</b>	<b>524</b>	<b>985</b>	<b>690</b>	<b>349</b>	<b>1163</b>	<b>1008</b>	<b>0</b>	<b>2171</b>	<b>1211</b>	<b>1676</b>	<b>2887</b>	
RUDSETI, AGARTALA (Promoted by Syndicate & Canara Bank), West Tripura																
F.Y	No. of Programme	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainees			
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employed	Total	APL	BPL	TOTAL	
2015-16	30	498	288	786	124	322	152	17	190	367	0	557	504	282	786	
2016-17	29	248	446	694	189	107	180	32	38	360	0	398	433	261	694	
2017-18	27	233	374	607	119	159	154	14	31	319	0	350	406	201	607	
2018-19	23	425	231	656	85	277	140	5	117	184	18	319	344	312	656	
2019-20	18	233	276	509	97	141	122	13	156	379	5	540	330	179	509	
2020-21	7	41	77	118	27	22	36	0	53	82	1	136	63	55	118	
<b>Total</b>	<b>134</b>	<b>1678</b>	<b>1692</b>	<b>3370</b>	<b>641</b>	<b>1028</b>	<b>784</b>	<b>81</b>	<b>585</b>	<b>1691</b>	<b>24</b>	<b>2300</b>	<b>2080</b>	<b>1290</b>	<b>3370</b>	
RSETI - SBI -Kumarghat, Unakoti.																
F.Y	No. of Programme	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainees			
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employed	Total	APL	BPL	TOTAL	
2015-16	29	435	342	777	131	389	140	40	254	156	38	448	150	627	777	
2016-17	24	314	275	589	137	188	135	12	87	230	72	389	148	441	589	
2017-18	29	319	311	630	165	225	90	27	165	200	1	366	159	471	630	
2018-19	16	307	161	468	73	192	77	44	152	166	0	318	225	243	468	
2019-20	17	283	192	475	77	232	115	6	127	180	0	307	156	319	475	
2020-21	8	91	172	263	87	22	80	7	149	76	0	225	118	145	263	
<b>Total</b>	<b>123</b>	<b>1749</b>	<b>1453</b>	<b>3202</b>	<b>670</b>	<b>1248</b>	<b>637</b>	<b>136</b>	<b>934</b>	<b>1008</b>	<b>111</b>	<b>2053</b>	<b>956</b>	<b>2246</b>	<b>3202</b>	
<b>GRAND TOTAL</b>	<b>619</b>	<b>8312</b>	<b>8114</b>	<b>16278</b>	<b>3052</b>	<b>5954</b>	<b>3444</b>	<b>788</b>	<b>4206</b>	<b>6419</b>	<b>262</b>	<b>10748</b>	<b>7025</b>	<b>9401</b>	<b>16278</b>	

## Digital Modes of Banking:

<b>Bankwise Position of ATMs upto December 2020</b>					
Sl.No.	BANKS	ATM			
		Rural	Semi- Urban	Urban	Total
1	Bank of Baroda	1	1	13	15
2	Bank of India	4	2	3	9
3	Bank of Maharashtra	0	0	1	1
4	Canara Bank	6	10	6	22
5	Central Bank of India	1	2	1	4
6	Indian Bank	1	0	3	4
7	Indian Overseas Bank	1	1	3	5
8	Punjab & Sind Bank	1	0	1	2
9	Punjab National Bank	53	15	25	93
10	State Bank of India	56	71	110	237
11	Union Bank of India	1	4	8	13
12	UCO Bank	10	11	9	30
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>135</b>	<b>117</b>	<b>183</b>	<b>435</b>
13	AXIS BANK	3	8	8	19
14	Bandhan Bank	0	3	3	6
15	Federal Bank	0	0	1	1
16	HDFC	2	4	7	13
17	ICICI	1	4	5	10
18	IDBI BANK	4	5	2	11
19	IDFC First Bank	0	0	0	0
20	Indusind Bank	0	2	5	7
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 Bank	0	6	2	8
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>10</b>	<b>32</b>	<b>37</b>	<b>79</b>
25	Tripura Gramin Bank	20	8	4	32
<b>C</b>	<b>Sub Total of RRB</b>	<b>20</b>	<b>8</b>	<b>4</b>	<b>32</b>
26	ACUB	0	0	0	0
27	TCARDB	0	0	0	0
28	TSCB	0	0	2	2
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>2</b>
<b>GRAND TOTAL</b>		<b>165</b>	<b>157</b>	<b>226</b>	<b>548</b>

## Status of POS machines installed as on 31.12.2020

Sl.No.	BANKS	Status of POS Machines issued upto December 2020
1	Bank of Baroda	10
2	Bank of India	20
3	Bank of Maharashtra	1
4	Canara Bank	52
5	Central Bank of India	0
6	Indian Bank	2
7	IDBI BANK	25
8	Indian Overseas Bank	45
9	Punjab & Sind Bank	1
10	Punjab National Bank	240
11	State Bank of India	1218
12	Union Bank of India	40
13	UCO Bank	92
14	AXIS BANK	14
15	Bandhan Bank	135
16	Federal Bank	15
17	HDFC	527
18	ICICI	76
19	IDFC First Bank	13
20	Indusind Bank	0
21	Kotak Mahindra Bank	24
22	SOUTH INDIAN BANK	47
23	YES Bank	176
24	Ujjivan Bank	98
25	NESFB	0
26	Tripura Gramin Bank	0
27	ACUB	0
28	TCARDB	0
29	TSCB	0
	<b>GRAND TOTAL</b>	<b>2871</b>

**Constitution of SLBC Sub-Committee on Digital Payments:** As advised by the Reserve Bank of India, a sub-committee on digital payments was formed at SLBC level in order to leverage the SLBC mechanism for deepening of digital payments.

The sub-committee shall decide on the course of increasing digital literacy among the populace, improving DBT mechanism, exploring ways to increase adoption of PoS machines, debit cards and other digital banking modes among all age groups of the general population.

The Sub-committee has selected West Tripura District as “Digital District” for the purpose of increasing digital payments on a pilot basis, and based on the success achieved, the same model shall be replicated in the rest of the State. The progress of Digitization Campaign in West Tripura District for the period April 2020 to January 2021 is given below.

**Expanding and Deepening of Digital Payments Ecosystem - Review Format**

District: West Tripura																												
Nodal Bank: Punjab National Bank																												
Month/ Quarter: January 2021 (Apr 20 to Jan 21)																												
Bank Name	For Bank Customers																				For non-customers				4. Digital Financial			
	1. Digital coverage for individuals (Savings Accounts)										2. Digital coverage for business (Current Accounts)										Revision of Digital Infrastructure							
	Total No. of Eligible Operative SB Accs.	No. of Eligible Operative SB Accs. Covered with Debit/ RuPay cards	% Debit/ RuPay coverage	No. of Eligible Operative SB Accs. Covered with Net Banking	% Net banking coverage	No. of Eligible Operative SB Accs. Covered with Mobile Banking/ UPI/ USSD etc. ^	% of Mobile Banking/ UPI/ USSD coverage	No. of Eligible Operative SB Accs. Covered with Aadhar Enabled Payment System (AEPS) ^^	% AEPS coverage	Total No. of Eligible Operative SB Accounts covered with at least one of the facilities - Debit/ RuPay cards/ Net Banking/ Mobile Banking/ UPI/ USSD/ AEPS etc.*	% of Eligible Operative Accounts digitally covered (with at least one of the facilities) out of total Operative Savings Accounts	**No. of Operative SB Accounts ineligible for digital coverage as per bank's Board approved policies	Total No. of Eligible Operative / Business Accounts covered through Net Banking	No. of Eligible Operative / Business Accounts covered through Net Banking	% Net banking coverage	No. of POS/ QR available by Eligible Operative / Business accounts	% of POS/ QR coverage	No. of Eligible Operative Current/ Business Account covered with Mobile Banking etc.	% of Mobile Banking coverage	Total No. of Eligible Operative Current/ Business Accounts covered with at least one of the facilities - Net Banking/ POS/ QR/	% of Eligible Operative Accounts digitally covered (with at least one of the facilities) out of total Operative Current /	**No. of Operative Current/ Business Accounts ineligible for digital coverage as per bank's Board approved policies	A. POS/ QR issued to shopkeepers (other than CA holders)	B. POS/ QR issued to Govt./ Public Service providers	C. POS/ QR issued to others	Total POS/ QR (A+B+C) other than CA holders	No. of FLC camps on Digital FL	No. of people participated
INDIA POST PAYMENTS BANK	6154	0	0.00	0	0.00	1045	16.98	1045	16.98	1045	16.98		10	0	0.00	1	10.00	0	0.00	1	10.00		0	0	0	0	5	240
STATE BANK OF INDIA	347034	224369	64.65	215267	62.03	325556	93.81	204125	58.82	326714	94.14	2142	8258	3095	37.48	967	11.71	3084	37.35	4218	51.08	315					3	60
TRIPURA GRAMIN BANK	424480	47112	11.10	0	0.00	5980	1.41	335378	79.01	335378	79.01		1246	0	0.00	0	0.00	0	0.00	0	0.00		2	12	0	14	55	3609
TRIPURA STATE CO-OPERATIVE BANK	159471	11091	6.95	0	0.00	60	0.04	106830	66.99	106830	66.99		2986	0	0.00	0	0.00	0	0.00	0	0.00		0	0	0	0	78	4056
UCO BANK	296890	169175	56.98	14012	4.72	13049	4.40	121292	40.85	180402	60.76	657	3613	179	4.95	83	2.30	179	4.95	262	7.25	119	0	0	40	40	2	100
PUNJAB NATIONAL BANK	159418	132471	83.10	31801	19.95	38193	23.96	105628	66.26	141633	88.84	1045	2869	1648	57.44	524	18.26	1642	57.23	1927	67.17	224	0	0	0	0	57	3542
INDIAN OVERSEAS BANK	9415	8002	84.99	713	7.57	956	10.15	7825	83.11	8002	84.99		427	185	43.33	65	15.22	185	43.33	185	43.33		0	0	0	0	0	0
AXIS BANK	13523	13523	100.00	13523	100.00	11305	83.60	13523	100.00	13523	100.00		1319	1319	100.00	556	42.15	1218	92.34		0.00							
BANK OF INDIA	50069	39542	78.98	30794	61.50	28840	57.60	26487	52.90	28840	57.60	145	2342	1203	51.37	27	1.15	1109	47.35	823	35.14		0	0	0	0	8	85
BANK OF BARODA	36305	29212	80.46	14225	39.18	13115	36.12	16587	45.69	17138	47.21		803	400	49.81	300	37.36	400	49.81	650	80.95		14	0	297	311	5	300
CANARA BANK	29066	25647	88.24	10630	36.57	4120	14.17	24239	83.39	25671	88.32	239	769	303	39.40	376	48.89	303	39.40	645	83.88					0		
CENTRAL BANK OF INDIA	26471	12929	48.84	6803	25.70	6905	26.09	22982	86.82	25014	94.50	173	2661	1605	60.32	2	0.08	1529	57.46	1056	39.68	107	0	0	0	0	8	206
BANK OF MAHARASHTRA	2215	2112	95.35	170	7.67	125	5.64	2112	95.35	2112	95.35		71	23	32.39	0	0.00	23	32.39	17	23.94		0	0	0	0	0	0
IDBI BANK	11996	10779	89.85	4234	35.30	6301	52.53	9529	79.43	10779	89.85		627	298	47.53	35	5.58	298	47.53	298	47.53		0	0	0	0	0	0
KOTAK MAHINDRA BANK	6236	5417	86.87	5792	92.88	4014	64.37	5671	90.94	5828	93.46		332	100	30.12	19	5.72	100	30.12	119	35.84		0	0	19	19	0	0
FEDERAL BANK	5691	5379	94.52	966	16.97	3193	56.11	5236	92.00	5236	92.00		256	129	50.39	53	20.70	129	50.39	212	82.81		0	0	0	0	1	
INDUSIND BANK	13696	4054	29.60	1722	12.57	808	5.90	4150	30.30	4150	30.30		342	139	40.64	34	9.94	178	52.05	178	52.05		0	0	0	0	1	6
ICICI BANK	11158	11154	99.96	11154	99.96	8658	77.59	11154	99.96	11154	99.96		1233	1229	99.68	486	39.42	1148	93.11	1229	99.68		0	0	0	0	0	0
UNION BANK	48007	44166	92.00	17426	36.30	22995	47.90	28142	58.62	30840	64.24		2466	1378	55.88	40	1.62	1253	50.81	1389	56.33		-	-	-	-	-	-
HDFC BANK LTD	172189	156129	90.67	64459	37.44	70869	41.16	158026	91.77	158026	91.77	833	23601	10676	45.24	4869	20.63	8459	35.84	11404	48.32	238	847	357	0	1204	0	0
INDIAN BANK	7125	5684	79.78	921	12.93	1415	19.86	6012	84.38	6325	88.77		312	223	71.47	5	1.60	142	45.51	201	64.42		0	0	0	0	4	84
NORTH EAST SMALL FINANCE BANK	5189	2296	44.25	319	6.15	120	2.31	2296	44.25	2296	44.25		126	27	21.43		0.00	27	21.43	27	21.43							
PUNJAB & SIND BANK	8801	4092	46.49	86	0.98	5779	65.66	5147	58.48	5779	65.66		195	11	5.64	2	1.03	11	5.64	13	6.67		0	0	0	0	2	26
SOUTH INDIAN BANK	6672	4600	68.94	320	4.80	3800	56.95	4650	69.69	4650	69.69		297	135	45.45	59	19.87	127	42.76	200	67.34		0	0	0	0	0	0
BANDHAN BANK	21830	19364	88.70	3182	14.58	3112	14.26	21249	97.34	21524	98.60		2901	468	16.13	78	2.69	359	12.38	546	18.82		0	0				
UJIVAN BANK	27489	27073	98.49	23178	84.32	25172	91.57	27073	98.49	27073	98.49		403	308	76.43	53	13.15	292	72.46	308	76.43		0	0	0	0	0	0
YES BANK	1828	1625	88.89	1029	56.29	785	42.94	1642	89.82	1728	94.53		135	43	31.85	176	130.37	43	31.85	135	100.00							
<b>Total</b>	<b>1908418</b>	<b>1016997</b>	<b>53.29</b>	<b>472726</b>	<b>24.77</b>	<b>606270</b>	<b>31.77</b>	<b>1278030</b>	<b>66.97</b>	<b>1507690</b>	<b>79.00</b>	<b>5234</b>	<b>60600</b>	<b>25124</b>	<b>41.46</b>	<b>8810</b>	<b>14.538</b>	<b>22238</b>	<b>36.70</b>	<b>26043</b>	<b>42.98</b>	<b>1003</b>	<b>863</b>	<b>369</b>	<b>356</b>	<b>1588</b>	<b>229</b>	<b>12314</b>

Annex III - Review Format for on-boarding of merchants/ traders/ businesses/ utility service providers (PoS)				
State/ UT		Tripura		
Name of the District		West Tripura		
Period		Apr 2020 - Jan 2021		
Sr. No.	Total no of merchants/ traders/ businesses/ utility service providers identified in the district for coverage (PoS)	Targets and achievement		
		Total (A+B+C)		
		Target	Achievement	% Achievement
1	Bank of Baroda	46		0.00
2	Bank of India	22	4	18.18
3	Bank of Maharashtra	6		0.00
4	Canara Bank	32	3	9.38
5	Central Bank of India	10	3	30.00
6	Indian Bank	18	10	55.56
7	Indian Overseas Bank	15	8	53.33
8	Punjab National Bank	116	66	56.90
9	Punjab & Sind Bank	6	5	83.33
10	State Bank of India	150	62	41.33
12	UCO Bank	50	43	86.00
13	Union Bank of India	36	2	5.56
14	Axis Bank	32	14	43.75
15	Bandhan Bank	40	14	35.00
16	Federal Bank	10	5	50.00
17	HDFC	50	135	270.00
18	ICICI	32		0.00
19	IDBI	10	2	20.00
20	IndusInd Bank	10	1	10.00
21	IDFC	6		0.00
22	NESFB	8		0.00
23	Ujjivan SF Bank	18	9	50.00
24	Kotak Mahindra Bank	6		0.00
25	South Indian Bank	15	5	33.33
26	Yes Bank	15	23	153.33
27	India Post Payments Bank	6		0.00
	<b>Total</b>	<b>765</b>	<b>414</b>	<b>54.12</b>

**Timely submission of data by banks:**

20 out of 29 Banks submitted the reports after the stipulated date. All Banks are once again requested to ensure submission of data within the stipulated time period.

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

All Banks were requested to submit data within 15.01.2021 for compilation of Agenda Notes for 134<sup>th</sup> SLBC Meeting. The date of submission by the concerned banks is tabulated as follows: -

<b>Sl.</b>	<b>Bank</b>	<b>Date of Submission</b>
1	ACUB	05/01/2021
2	AXIS BANK	12/01/2021
3	Bandhan Bank	09/02/2021
4	Bank of Baroda	25/01/2021
5	Bank of India	04/02/2021
6	Bank of Maharashtra	01/02/2021
7	Canara Bank	25/01/2021
8	Central Bank of India	10/02/2021
9	Federal Bank	08/01/2021
10	HDFC	16/01/2021
11	ICICI	22/01/2021
12	IDBI BANK	27/01/2021
13	IDFC First Bank	01/02/2021
14	Indian Bank	01/02/2021
15	Indian Overseas Bank	13/01/2021
16	IndusInd Bank	10/02/2021
17	Kotak Mahindra Bank	30/01/2021
18	Punjab & Sind Bank	11/01/2021
19	Punjab National Bank	05/01/2021
20	South Indian Bank	14/01/2021
21	State Bank of India	02/02/2021
22	TCARDB	05/01/2021
23	Tripura Gramin Bank	20/01/2021
24	TSCB	30/01/2021
25	UCO Bank	03/02/2021
26	Union Bank of India	04/02/2021
27	YES Bank	15/01/2021
28	Ujjivan Bank	27/01/2021
29	NESFB	21/01/2021



**Other Issues:**

**Performance of India Post Payments Bank:**

India Post Payments Bank data as on 31.12.2020						
S.No.	Controlling Office	No. of Banking Outlets under Controlling office	Total No. of Savings Accounts (in actuals)	Total Amount (in Rs. lakhs)	Total No. of Current Accounts( in actuals)	Total Amount (in Rs. lakhs)
1	Dharmanagar	104	27187	232	42	0.85
2	Khowai	45	6800	51	15	0.15
3	KAILASHAHAR BRANCH	53	7653	47	56	1.2
4	RADHAKISHOREPUR	130	3915	40	7	0.07
5	Agartala	89	8215	77	11	0.16
<b>TOTAL</b>		<b>421</b>	<b>53770</b>	<b>447</b>	<b>131</b>	<b>2.28</b>

S.No.	Controlling Office	DBT Transactions						Bills & Utility Payments					
		MGNREGA		Scholarships		Social welfare benefits and other Government subsidies		Mobile and DTH recharge		Electricity, water & gas bills		Donations & insurance premiums	
		Nos.	Amount	Nos.	Amount	Nos.	Amount	Nos.	Amount	Nos.	Amount	Nos.	Amount
1	Dharmanagar	5600	7.2	42	2680	0	0	7400	25.9	320	0.45	5	0.4
2	Khowai	4000	90	600	10	1000	50	4500	10	1000	30	100	0.5
3	KAILASHAHAR BRANCH	378	1.8	189	0.75	132	0.56	432	1.67	231	1.67	0	0
4	Radhakishorepur	900	25	15	1	950	30	300	1	50	0.25	0	0
5	Agartala	243	6.1	0	0	112	0.75	117	0.34	0	0	0	0

S.No.	Controlling Office	Enterprise & Merchant Payments									
		Postal products		Digital Payment of e-commerce delivery(CoD)		Small merchants/kirana stores/unorganized retail		Offline payments		Cash Management Services	
		Nos.	Amount	Nos.	Amount	Nos.	Amount	Nos.	Amount	Nos.	Amount
1	Dharmanagar	8950	25.77	0	0	0	0	0	0	65000	337.5
2	Khowai	100	0.6	400	10	5	0.4	0	0	3320	19.25
3	KAILASHAHAR BRANCH	2341	4.76	0	0	13	0.32	0	0	3452	21.54
4	Radhakishorepur	50	0.65	0	0	0	0	0	0	7289	152.37
5	Agartala	0	0	0	0	0	0	0	0	6189	147.24

S.No.	Controlling Office	Third Party Products Mobilised							
		Loans		Insurance		Investments		Post Office Savings schemes	
		Nos.	Amount	Nos.	Amount	Nos.	Amount	Nos.	Amount
1	Dharmanagar	0	0	2	0.25	0	0	12000	120
2	Khowai	0	0	0	0	0	0	600	12
3	KAILASHAHAR	0	0	0	0	0	0	0	0
4	Radhakishorepur	0	0	0	0	0	0	0	0
5	Agartala	0	0	2	0.25	0	0	0	0

## **Atma Nirbhar Bharat Abhiyan:**

On May 12, Prime Minister Shri Narendra Modi, announced a special economic package of Rs 20 lakh crore (equivalent to 10% of India's GDP) with the aim of making the country independent against the tough competition in the global supply chain and to help in empowering the poor, labourers, migrants who have been adversely affected by COVID-19. Following this announcement, the Finance Minister, Smt. Nirmala Sitharaman, through five press conferences, announced the detailed measures under the economic package. A summary of the schemes related to MSME sector requiring financial assistance to be provided by Banks are stated here under.

- **Collateral free loans for businesses (Guaranteed Emergency Credit Line):** All businesses (including MSMEs) will be provided with collateral free automatic loans. MSMEs can borrow up to 20% of their entire outstanding credit as on February 29, 2020 from banks and Non-Banking Financial Companies (NBFCs). Borrowers with up to Rs 25 crore outstanding and Rs 100 crore turnover will be eligible for such loans and can avail the scheme till October 31, 2020. Interest on the loan will be capped and 100% credit guarantee on principal and interest will be provided to Banks and Non-Banking Financial Companies (NBFCs).
- **Subordinate debt for MSMEs:** This scheme aims to support to stressed MSMEs which have Non-Performing Assets (NPAs). Under the scheme, promoters of MSMEs will be given debt from banks, which will be infused into the MSMEs as equity. The government will facilitate Rs 20,000 crore of subordinate debt to MSMEs. For this purpose, it will provide Rs 4,000 crore to the Credit Guarantee Trust Fund for Micro and Small Enterprises, which will provide partial credit guarantee support to banks providing credit under the scheme.
- **Street vendors:** A special scheme called PM SVANidhi has been launched to facilitate easy access to credit for street vendors. Under this scheme, bank credit will be provided to each vendor for an initial working capital of up to Rs 10,000.

The progress under the aforementioned schemes for the State of Tripura is summarized below:

**Loans Sanctioned under Atma Nirbhar Bharat Abhiyan (as on December 2020) [All amount in Rs. Lakhs]**

Name of Bank	Guaranteed Emergency Credit Line		Credit Guarantee Scheme for Sub- Ordinate Debt		COVID-19 MSME Loan		COVID-19 Agri Loan	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
Bank of Baroda	369	1078.00	0	0.00	125	605.00	3	90.00
Bank of India	307	348.00	0	0.00	0	0.00	0	0.00
Bank of Maharashtra	80	62.00	0	0.00	0	0.00	0	0.00
Canara Bank	681	1095.34	0	0.00	0	0.00	0	0.00
Central Bank of India	114	142.17	0	0.00	81	97.79	2	0.20
Indian Bank	80	262.32	0	0.00	0	0.00	0	0.00
Indian Overseas Bank	49	148.06	0	0.00	0	0.00	0	0.00
Punjab & Sind Bank	62	20.24	0	0.00	0	0.00	0	0.00
Punjab National Bank	849	2354.82	0	0.00	2944	973.54	113	210.62
State Bank of India	1029	5197.26	0	0.00	194	3110.40	39	556.21
UCO Bank	1205	1054.58	0	0.00	879	1139.63	59	21.56
Union Bank	363	663.16	0	0.00	18	45.11	15	2.12
<b>Total Public Sector Banks</b>	<b>5188</b>	<b>12425.95</b>	<b>0</b>	<b>0.00</b>	<b>4241</b>	<b>5971.47</b>	<b>231</b>	<b>880.71</b>
Axis Bank	2	50.00	0	0.00	0	0.00	0	0.00
Bandhan Bank	35561	5053.07	0	0.00	0	0.00	0	0.00
Federal Bank	6	26.27	0	0.00	0	0.00	0	0.00
HDFC Bank	50	452.84	0	0.00	0	0.00	0	0.00
ICICI Bank	4	184.00	0	0.00	0	0.00	0	0.00
IDBI Bank	90	40.00	0	0.00	0	0.00	0	0.00
<b>Total Private Sector Banks</b>	<b>35713</b>	<b>5806.18</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
Tripura Gramin Bank	211	296.00	0	0.00	0	0.00	0	0.00
<b>Total RRB</b>	<b>211</b>	<b>296.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
ACUB	0	0.00	0	0.00	0	0.00	0	0.00
TCARDB	0	0.00	0	0.00	0	0.00	0	0.00
Tripura State Co-Operative Bank	29	183.05	0	0.00	0	0.00	0	0.00
<b>Total Co-Op Banks</b>	<b>29</b>	<b>183.05</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
<b>Grand Total</b>	<b>41141</b>	<b>18711.18</b>	<b>0</b>	<b>0</b>	<b>4241</b>	<b>5971.465</b>	<b>231</b>	<b>880.71</b>

**PM SVANidhi Yojana status as on 24-02-2021:**

Name of Bank	Marketplace nos.
AXIS BANK	1
BANK OF INDIA	1
CANARA BANK	1
INDIAN BANK	1
North East Small Finance Bank	2
STATE BANK OF INDIA	1
UCO BANK	2
Ujjivan Small Finance Bank Limited	1
UNION BANK OF INDIA	2
UNITED BANK OF INDIA	7
<b>Grand Total</b>	<b>19</b>

Bank Name	Sanctioned (yet to disb)
Annapurna Finance Pvt. Ltd.	5
Bank of Baroda	6
Bank of India	2
Canara Bank	1
Central Bank of India	1
IDBI Bank	1
Punjab National Bank	34
State Bank of India	6
UCO Bank	19
Union Bank of India	8
<b>Grand Total</b>	<b>83</b>

Bank Name	Picked Up Nos.
Annapurna Finance Pvt. Ltd.	1
Axis Bank	5
Bandhan Bank Ltd.	43
Bank of Baroda	15
Canara Bank	2
Central Bank of India	4
Federal Bank	1
HDFC Bank	3
IDBI Bank	1
Indian Overseas Bank	1
IndusInd Bank	2
Punjab and Sind Bank	4
Punjab National Bank	17
RRB Tripura Gramin Bank	269
State Bank of India	10
TRIPURA STATE CO OPERATIVE BANK LTD	226
UCO Bank	25
Union Bank of India	8
<b>Grand Total</b>	<b>637</b>

Name of Bank	Disbursed Nos.
Annapurna Finance Pvt. Ltd.	26
Bank of Baroda	14
Bank of India	61
Bank of Maharashtra	2
Canara Bank	48
Central Bank of India	24
IDBI Bank	4
Indian Bank	4
Indian Overseas Bank	14
Punjab National Bank	521
RRB Tripura Gramin Bank	749
SOUTH INDIAN BANK	1
State Bank of India	578
TRIPURA STATE CO OPERATIVE BANK LTD	152
UCO Bank	105
Ujjivan Small Finance Bank	1
Stree Nidhi Credit Cooperative Federation Ltd	1
Union Bank of India	25
<b>Grand Total</b>	<b>2330</b>

## **PM Formalization of Micro Food Processing Enterprises Scheme:**

Recently, the Ministry of Food Processing Industries (MoFPI) has launched the PM Formalization of Micro Food Processing Enterprises (PM FME) scheme as a part of 'Atmanirbhar Bharat Abhiyan'.

The Directorate of Industries & Commerce, Govt of Tripura will be the State Nodal Agency for implementation of the scheme. The first meeting of the State Level Approval Committee (SLAC) as constituted under PMFME guidelines was held on 9<sup>th</sup> September 2020 under the chairmanship of the Chief Secretary, Govt of Tripura. The salient features of the scheme are stated herewith.

- **One District One Product (ODOP) Approach:**
  - The States would identify food products for districts keeping in view the existing clusters and availability of raw material.
  - The ODOP could be a perishable produce based or cereal based or a food item widely produced in an area. E.g. mango, potato, pickle, millet based products, fisheries, poultry, etc.
- **Other Focus Areas:**
  - Waste to wealth products, minor forest products and Aspirational Districts.
  - Capacity building and research: Academic and research institutions under MoFPI along with State Level Technical Institutions would be provided support for training of units, product development, appropriate packaging and machinery for micro units.
- **Financial Support:**
  - Existing individual micro food processing units desirous of upgrading their units can avail credit-linked capital subsidy at 35% of the eligible project cost with a maximum ceiling of Rs.10 lakh per unit.
  - Support would be provided through credit linked grants at 35% for development of common infrastructure including common processing facility, lab, warehouse, etc. through FPOs/SHGs/cooperatives or state owned agencies or private enterprise.
  - A seed capital (initial funding) of Rs. 40,000- per Self Help Group (SHG) member would be provided for working capital and purchase of small tools.
- **Duration:** It will be implemented over a period of five years from 2020-21 to 2024-25.
- **Funding Details:**
  - It is a centrally sponsored scheme with an outlay of Rs. 10,000 crore.
  - The expenditure under the scheme would be shared in 60:40 ratio between Central and State Governments, in 90:10 ratio with North Eastern and Himalayan States, 60:40 ratio with UTs with legislature and 100% by Centre for other UTs.
- **Need:**
  - The unorganized food processing sector comprising nearly 25 lakh units contributes to 74% of employment in the food processing sector.
  - Nearly 66% of these units are located in rural areas and about 80% of them are family-based enterprises supporting livelihood of rural households and minimizing their migration to urban areas. These units largely fall within the category of micro enterprises.
  - The unorganized food processing sector faces a number of challenges which limit their performance and their growth. The challenges include lack of access to modern technology & equipment, training, access institutional credit, lack of basic awareness on quality control of products; and lack of branding & marketing skills etc.

### **Weavers MUDRA Scheme:**

Under the Concessional Credit/Weaver MUDRA Scheme, Margin Money assistance at 20% of loan amount subject to a maximum of Rs.10,000/- per weaver, loan at 6% interest rate and Credit Guarantee for a period of 3 years is provided to handloom weavers/weaver entrepreneurs across the country. However, the Government of India interest subvention is capped at 7%.

For timely transfer of financial assistance, Handloom Weaver MUDRA Portal has been developed in association with Punjab National Bank to cut down delay in disbursement of funds for margin money and interest subvention. The margin money assistance is transferred directly to loan account of weaver and interest subvention is transferred to banks through the portal.

The handloom weavers submit their loan applications as per their requirement to participating banks and the Weavers' Service Centres/State Governments sponsor their loan applications to the participating banks for sanction of loans. Thereafter, the banks sanction loan to the weavers keeping in view the viability of their loan proposals.

The Ministry of Textiles has expressed concern regarding low participation of beneficiaries in the Weaver Mudra Scheme from North East Region, especially Scheduled Tribes weavers / workers and advised SLBCs to raise the issue at state level for ensuring participation of beneficiaries in the scheme.

**BANK-BRANCH NETWORK IN TRIPURA AS ON 31.12.2020**

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	1	0	7	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	2	0	7	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	0	5	5	3	13	
Bank of Maharashtra	Public Sector 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	1	1	
Canara Bank	Public Sector Bank	2	0	4	0	2	0	0	1	0	1	2	0	1	0	0	1	0	0	1	0	2	2	0	6	9	4	19	
Central Bank of India	Public Sector Bank	2	0	1	0	0	0	0	0	0	0	1	0	0	0	0	1	0	0	1	0	0	0	0	2	3	1	6	
Indian Bank	Public Sector Bank	0	0	3	0	0	0	1	0	0	0	1	0	0	0	0	1	0	0	0	0	0	0	0	2	1	3	6	
Indian Overseas Bank	Public Sector Bank	0	0	2	0	0	0	0	1	0	0	1	0	0	0	0	0	0	1	0	0	0	0	0	1	2	2	5	
Punjab & Sind Bank	Public Sector Bank	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	2	
Punjab National Bank	Public Sector Bank	6	3	14	5	2	0	1	4	0	5	2	0	8	1	0	6	2	0	2	1	0	3	3	0	36	18	14	68
State Bank of India	Public Sector Bank	9	4	17	4	2	0	1	1	0	4	2	0	5	3	0	1	3	0	2	1	0	7	2	0	33	18	17	68
UCO Bank	Public Sector Bank	2	1	6	1	4	0	2	1	0	0	2	0	1	2	0	2	2	0	2	0	0	1	0	0	11	12	6	29
Union Bank of India	Public Sector Bank	0	0	6	0	0	0	0	1	0	0	1	0	1	0	0	0	0	0	0	0	0	0	1	0	1	3	6	10
Axis Bank	Pvt Bank	2	0	4	0	2	0	0	1	0	0	1	0	0	1	0	0	0	0	1	0	0	1	0	2	7	4	13	
Bandhan Bank	Pvt Bank	2	3	3	3	2	0	4	1	0	0	2	0	3	0	0	1	1	0	0	2	0	1	0	0	14	11	3	28
Federal Bank	Pvt Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	
HDFC Bank	Pvt Bank	1	0	4	1	1	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	1	0	2	3	4	9	
ICICI Bank	Pvt Bank	0	0	3	0	0	0	0	1	0	0	1	0	0	0	0	1	0	1	0	0	0	1	0	1	4	3	8	
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	0	0	0	0	0	0	0	0	0	0	1	1	
Indusind Bank	Pvt Bank	0	1	1	1	0	0	0	0	0	0	1	0	0	1	0	0	0	0	0	0	0	1	0	1	4	1	6	
Kotak Mahindra 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	1	1	
NESFB	Pvt Bank	2	0	1	0	0	0	1	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	3	1	1	5	
South Indian 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	1	1	
Ujjivan Bank	Pvt Bank	0	0	3	0	1	0	0	1	0	0	1	0	0	0	0	0	0	0	1	0	0	1	0	0	5	3	8	
Yes Bank	Pvt Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	
Tripura Gramin Bank	Rural Bank	14	14	10	13	5	0	10	3	0	16	0	0	18	4	0	14	0	0	10	1	0	12	4	0	107	31	10	148
ACUB	Co-Op Bank	0	0	2	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1	2	3	
TCARDB	Co-Op Bank	0	0	1	0	1	0	0	0	0	0	1	0	0	1	0	0	0	0	1	0	0	0	0	0	4	1	5	
Tripura State Co-Op Bank	Co-Op Bank	9	0	11	6	2	0	4	0	0	6	2	0	5	3	0	6	3	0	5	0	0	1	2	0	42	12	11	65
<b>Total</b>		<b>55</b>	<b>27</b>	<b>114</b>	<b>36</b>	<b>25</b>	<b>0</b>	<b>24</b>	<b>16</b>	<b>0</b>	<b>38</b>	<b>26</b>	<b>0</b>	<b>42</b>	<b>18</b>	<b>0</b>	<b>32</b>	<b>14</b>	<b>0</b>	<b>23</b>	<b>10</b>	<b>0</b>	<b>27</b>	<b>21</b>	<b>0</b>	<b>277</b>	<b>157</b>	<b>114</b>	<b>548</b>



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Ref: PNB/TRIPURA/SLBC/29/2020-21

मंडल कार्यालय, अगरतला

दुर्गाबाडी रोड, अगरतला -799 001

Circle Office, Agartala

Durgabari Road, Agartala -799001

Date: 10.06.2020

1. Member Banks under SLBC Tripura
2. LDM of West Tripura District

**Re: Deepening of Digital Payments and Adoption of Digital District**

SLBC Tripura convened the first meeting of the sub-committee on Deepening of Digital Payments and Digital District on 26th November 2019, wherein active participation of members were sought to achieve the objectives as envisioned by the Reserve Bank of India. In this regard, West Tripura district was identified for making 100% digitally enabled. Member banks of the sub-committee were requested to focus their efforts on parameters identified by RBI for improving digitization coverage, and report the progress made to SLBC on quarterly basis for onward intimation to RBI.

However, in view of the onset of COVID 19 pandemic and the lockdown stipulations, the desired progress could not be achieved. As reported by LDM of West Tripura District, it has not been possible to conduct camps/hold meetings during the intervening period. In view of the prevailing situation and extended lockdown norms, the following resolutions for adoption by the Sub-Committee are stated as under:

- **Action Point 1:** The Sub-Committee meeting is to be conducted at the very earliest with observance of social distancing norms. Holding of awareness camps and outreach programs at various locations will be done as per decision of the District Authorities.
- **Action Point 2:** Member Banks are to proactively enroll the customers for Debit Cards, UPI, Net Banking, etc. The target for PoS enrollment has been fixed by LDM West Tripura District and should be achieved by the banks within December 2020. Special focus to be given to the target groups of business establishments/service providers for achieving the stated objectives.
- **Action Point 3:** Extensive publicity should be arranged at branches highlighting the benefits of Digital Banking which is clearly evident to all during the current lockdown. Digital Banking products & platforms should form part of the financial literacy camps undertaken by branches periodically.

The progress made in some of the important deliverables as observed during March 2020 quarter is given below.

1. Digital coverage for individuals (Savings Accounts)							2. Digital coverage for business (Current Accounts)						
Total No. of Operative SB Accs.	No. of Debit cards/ RuPay cards issued to Operative SB Accs.	% Debit/ RuPay cards coverage	No. of net banking issued	% Net banking coverage	No. of Mobile Banking + UPI + USSD ^	% of MB/ UPI/ USSD coverage	Total No. of Operative SB Accounts covered with at least one of the facilities - Debit/ RuPay cards, net banking, mobile banking, UPI, USSD	% of such Accounts Out of total Operative Accounts	Total No. of Operative Current Accounts	No. of net banking to CAs	% Net banking coverage	No. of POS/ QR availed by CA accounts*	% of POS/ QR coverage
1216980	557318	45.80	239444	19.68	525850	43.21	816527	67.09	31551	9458	29.98	2840	9.00





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- **Action Point 4:** Also, as per RBI directive, a separate target for enrolment of vendors/providers for PoS has since been fixed for West Tripura District as proposed by LDM. The target of 765 PoS enrolment covering 32 banks with provision for providing PoS has been allocated to the banks as stated below. It should be the endeavor of the allottee banks to achieve the target by December 2020.

Sr. No.	Bank Name	POS Target
1	Allahabad Bank (Now Indian Bank)	6
2	Andhra Bank (Now Union Bank)	6
3	Bank of Baroda	46
4	Bank of India	22
5	Bank of Maharashtra	6
6	Canara Bank	22
7	Central Bank of India	10
8	Corporation Bank (Now Union Bank)	6
9	Indian Bank	12
10	Indian Overseas Bank	15
11	Oriental Bank of Commerce (Now PNB)	6
12	Punjab National Bank	10
13	Punjab & Sind Bank	6
14	State Bank of India	150
15	Syndicate Bank (Now Canara Bank)	10
16	UCO Bank	50
17	United Bank of India (Now PNB)	100
18	Union Bank of India	24
<b>Sub Total of PSU Banks</b>		<b>507</b>

Sr. No.	Bank Name	POS Target
19	Axis Bank	32
20	Bandhan Bank	40
21	Federal Bank	10
22	HDFC	50
23	ICICI	32
24	IDBI	10
25	IndusInd Bank	10
26	IDFC	6
27	NESFB	8
28	Ujjivan SF Bank	18
29	Kotak Mahindra Bank	6
30	South Indian Bank	15
31	Yes Bank	15
<b>Sub Total of PVT Banks</b>		<b>252</b>
32	India Post Payments Bank	6
<b>Sub Total of Payment Bank</b>		<b>6</b>
<b>Grand Total</b>		<b>765</b>

Circle Head  
Punjab National Bank  
Circle Office, Agartala & Convener SLBC Tripura



**Convener of State Level Bankers' Committee, Tripura**

Ref No : SLBC/TRP/Minutes/133/2020

Date : 06.01.2021

**Minutes of the 133<sup>rd</sup> Meeting of SLBC, Tripura held on 30.12.2020 at Agartala.**

The 133<sup>rd</sup> SLBC meeting of Tripura State was held at New Secretariat Building, Agartala on 30<sup>th</sup> December 2020 to review the performance of Banks for and up to the quarter ended September 2020. Dignitaries in the meeting included:

Shri Biplab Kumar Deb, Hon'ble Chief Minister of Tripura,  
Shri Manoj Kumar, Chief Secretary, Govt. of Tripura.  
Shri Rajiv Puri, CGM, Punjab National Bank (through Video Conference),

A list of the other participants is annexed.

After felicitation of Shri Biplab Kumar Deb, Hon'ble Chief Minister of Tripura, the meeting commenced with the Action Taken Report for the Action Points from the 132<sup>nd</sup> SLBC meeting dated 24-06-2020 and discussion on agenda items. The gist of the deliberations and the emerging Action Points are as follows.

**Achievement under ACP**

- All the banks put together disbursed Rs. 2267.77 crore i.e. 24% of the Annual Target for Rs 9390.05 crores under ACP 2020-21 as on September 2020. Achievement under Agriculture sector is 22%. Achievements in MSME and OPS are 28% and 12% of the ACP Targets respectively as on 30.09.2020.
- Due to lock down conditions in the State during initial months of the first half-year, progress in ACP achievement has been subdued.
- Banks to make all out effort for achieving annual targets post easing of COVID-19 lockdown restrictions.
- Regular meetings of SLBC Agri- Sub Committee to be held for reviewing the progress under various schemes and ensuring achievement of ACP 2020-21.

**(Action Point 1: All Banks, SLBC)**

**CD Ratio**

- CD ratio of the banks in the State decreased to 53% as on 30.09.2020 from 56% as on 30.09.2019, with 3% YoY decline, which is primarily due to less disbursement under ACP 2020-21. The banks should strive for increasing the CD ratio with thrust on PMKISAN KCC Saturation Drive & MSME schemes under Atmanirbhar Bharat Abhiyan.

**(Action Point 2: All Banks)**

**Agriculture & PMFBY**

- 80939 KCC (Including Renewal) loans were sanctioned by Banks amounting to Rs. 301.31 Crores during FY 2020-21, thereby achieving 63 % of the Annual Target of 129489.
- Banks to strive for credit linkage of all eligible PM KISAN farmers in the State. Pending applications to be disposed of by January 2021.
- Agri-infrastructure projects such as cold storage, warehouses are required in the State. Alternatively, Agriculture Dept may explore revival of existing infrastructure through leasing for which member Banks can also extend credit to the lessees.
- It has been observed that the desired sanction of proposals could not be achieved on account of duplicate applications received at branches, defaulter status of applicants, low CIBIL score, blank/incomplete applications submitted, etc. Agriculture Department is to co-ordinate with banks for rectification of blank/incomplete applications of PM KISAN beneficiaries for consideration by banks.
- NABARD scheme for financing bargadars through JLG model should be explored and implemented by member Banks. BDOs/ Panchayat Secretaries to furnish list of identified bargadars to nearest



bank branches for credit linkage. State Govt to issue necessary directions to District Administrations in this regard.

- Review meeting for sanction and disbursement of pending cases under Dairy finance to be held.
- There are a large number of small tea growers in the State. In order to provide credit assistance, SLTC should fix KCC Scale of finance for tea.
- NABARD was requested to explore existing Kerala Govt model for KCC finance to rubber growers.
- **Pradhan Mantri Fasal Bima Yojana:** PMFBY notification for Rabi 2020 was issued on 07.11.2020, for which Agriculture Insurance Company of India Ltd is the implementing agency. Bankers are to ensure coverage of all eligible loanee farmers under PMFBY within the cut-off date of 15.01.2021.
- Agriculture Department to examine and extend co-operation to Banks through certification of eligible farmers, for including bargadars under PMFBY.
- NABARD was requested to prepare project for rubber processing and smoke house units for small growers on individual basis or under JLG mode.

**(Action Point 3: Banks/State Govt/SLBC/NABARD/ Line Departments)**

#### **Self Help Groups**

- As against the TRLM target of Rs.100 crores in 8000 accounts for FY 2020-21, the Banks have collectively achieved sanction of 3014 accounts (achievement of 38%) with corresponding sanction amount of Rs.40.10 crores (achievement of 40%) up to September 2020.
- Sustained momentum of SHG finance to continue. Effort should be made to enhance the existing target allocation under ACP. Last five years trend of SHG finance to be analyzed.
- Banks to dispose of all pending NULM cases within February 2021.

**(Action Point 4: All Banks / TRLM / Urban Development Department)**

#### **Rubber Production & Smoke Houses**

- It was observed with great concern that despite the vibrancy of rubber industry in the State, whereby annual sales to other states occurs to the tune of over Rs.1500 crores, the credit disbursement to smoke house units under PMEGP/Swavalamban is quite lackluster. Out of the 741 proposals under Swavalamban & 655 under PMEGP, sponsored in FY 19-20 & FY 20-21, only 132 and 173 cases were sanctioned respectively.
- In light of the above and based on decisions arrived at the SLBC meeting, member Banks were advised as under:
  - i. Accord sanction in eligible cases and dispose of all pending cases within the month of January 2021.
  - ii. No proposal shall be rejected except in the case of credit score ineligibility.
  - iii. Member Banks may inform the challenges / problems w.r.t. sanctioning of loans for onward intimation to Hon'ble Chief Minister of Tripura.

**(Action Point 5: All Banks, Industry Dept, State Govt)**

#### **Dairy Development Scheme**

- As informed by NABARD, no subsidy has been allocated under DEDS scheme for the FY 2020-21. However, Banks to continue financing dairy units as per feasibility and claim interest subvention under Kamdhenu Yojhana.

**(Action Point 6: All Banks, ARDD)**

#### **Opening of Banking Outlets in unbanked centres**

- **On the issue of opening of Outlets in five (5) centers which were pending for long:**
  - ICICI Bank to expedite the process of branch opening at Nabincherra within this fiscal year.
  - Axis Bank has set up CSP/BC point at Chandipur GP in August 2020.
  - BC point of SBI exists at Ishaan Chandra Nagar.



- Canara Bank informed that opening of fixed-point BC Outlet at Charipara GP will be completed by January 2021.

(Action Point 7: ICICI Bank, Canara Bank)

- **Opening of new branches**

- SBI has 2 CSPs functioning at Kathalia.
- TSCB is to open BC/ CSP at Karamcherra & Jamthum Bazaar by January 2021.
- **New requests for branches at Dhalai district:** Raishyabari, Gnaganagar, Manikpur and Karamcherra. SLBC to seek expression of interest from Banks for the same.

(Action Point 8: TSCB, SLBC)

**Government Sponsored Loan Schemes**

- Out of 1659 PMEGP proposals sponsored, 171 proposals have been accorded sanction by branches for FY 2020-21 as on 30.09.2020 amounting to Rs. 1093.08 lakhs.
- In case of Swavalamban for FY 2020-21, 3002 cases have been sponsored to the bank branches against the target of 6000 cases, out of which 2 cases were sanctioned amounting to Rs. 10 lakhs as on 30.09.2020. Most sponsored proposals have reached branches during October - November 2020, and banks are presently undertaking scrutiny and inspection of received proposals for according sanction in eligible cases.
- KVIC has raised concern regarding high rejection rate of PMEGP applications.
- EDP training certificate for PMEGP cases sanctioned from 2016-17 onwards to be invariably uploaded by Banks in PMEGP portal.
- CGTMSE membership of Tripura Gramin Bank will be possible after improved grading certification by NABARD.
- All pending sponsored cases of PMEGP & Swavalamban to be accorded sanction as per eligibility within February 2020.

(Action Point 9: All Banks, DIC, KVIC, KVIB)

**Education Loans**

- Banks have accorded sanction in 98 cases with aggregate sanction amount of Rs. 278.99 lakhs.
- List of Government school students to be provided by Education Department to SLBC for onward circulation among member Banks. This is required for opening student accounts in which DBT benefits will be credited.

(Action Point 10: All Banks, Education Dept)

**Housing Loans & PMAY**

- Till September 2020, 2230 cases have been sanctioned under PMAY.
- PMAY subsidy for 998 loans under Tripura Gramin Bank is pending with National Housing Bank. Urban Development Department, Govt of Tripura will take up the issue with NHB and Ministry of Housing & Urban Affairs for release of pending subsidy amount in a time bound manner.

(Action Point 11: TGB, Urban Development Department)

**PMMY and Stand Up India loans**

- Loans under the scheme had been extended to 10 SC/ST/Women beneficiaries amounting to Rs. 1.42 Crores during FY 2020-21 up to September 2020. Dept of Industries & Commerce has been requested to explore sponsoring eligible cases under Stand-Up India, to boost performance of the scheme in Tripura. Banks are to strive for attaining 2 beneficiaries per branch as per norms.
- All Banks/Financial Institutions have made an achievement of Rs. 299.17 crores with 48957 numbers of accounts for the period April – September 2020, against the annual target of Rs.1692.01 crores i.e. 18 % of the target under PMMY.

(Action Point 12: All Banks, DIC)

**NPA and Recovery**

- Percentage of gross NPA as against gross advance decreased from 5.15% as on September 2019 to 4.40% as on September 2020.
- Amount in absolute terms decreased slightly to Rs. 722.27 crores as on 30<sup>th</sup> September 2020 from Rs. 760.37 crores as on 30<sup>th</sup> September 2019. The outstanding amount under Written off A/Cs



(Shadow Register) is around Rs 155.11 crores which if added with the outstanding NPA, the total amount would be Rs. 877.38 crores which seems high.

- The total outstanding NPA amount in Govt. sponsored schemes has increased from Rs. 102.17 crores in September 2019 to Rs.111.66 crores in September 2020. State Govt was requested to take adequate measures in helping bank officials in recovery of these loans.

**(Action Point 13: All Banks & State Government)**

#### **Tourism**

- 111 proposals under the "Paryatan Sahayak Prakalpa" have been forwarded to various bank branches for extending credit support to eligible beneficiaries after undergoing suitable training arranged by Tourism Dept, of which 8 have been sanctioned. Banks are conducting pre-lending inspections for the rest, and eligible borrowers will be provided with financial assistance for setting up their respective business units.
- Tourist Cabs have also been incorporated under the scheme for financing eligible cases by Banks.
- A seminar on tourism to be organized by tourism department with Banks for identifying various sectors having employment and business potential and facilitating credit linkage.

**(Action Point 14: All Banks, DIC, Tourism Dept)**

#### **Implementation of PM SVANidhi Scheme**

- Street Vendor's Atma Nirbhar Nidhi (PM SVANidhi) scheme is being implemented from July 2020 onwards. State Level & Urban Local Body level monitoring committees have been constituted for successful implementation of the scheme.
- 1982 cases under PM SVANidhi have been sanctioned as on 24-11-2020 and the figure is set to rise further in the coming months.
- Urban Development Department to take up the issue of UPI on boarding for TGB & TSCB with Ministry of Housing and Urban Affairs, Govt of India.

**(Action point 15: All Banks, Urban Development Department)**

#### **Issues related to RSETIs**

- Requirement of new RSETI at North Tripura district: Presently training programmes for North Tripura are being conducted by RSETI Kumarghat. As per DRDA North Tripura, for better participation of individuals and SHG members, a new RSETI exclusively for North Tripura district is required. SLBC to seek expression of interest from interested Banks for sponsoring a new RSETI at Dharmanagar.
- RSETI Building Construction (to be done on or before 30.06.2021 as per MoRD): Plan & Estimate for construction of RSETI Building at Udaipur & Ambassa to be finalized by Rural Development Department.
- As advised by RBI, RSETI syllabus to be developed according to relevant standards. This is necessary to improve credit linkage of trainees.

**(Action Point 16: RSETIs, Banks, Rural Development Dept)**

#### **PM Formalization of Micro Food Processing Enterprises Scheme**

- As per Directorate of Industries, this year's target has been fixed at 65 units, while the target for FY 2021-22 shall be 500 units. Cases to be sponsored from January 2021 onwards.
- Banks to extend necessary support under the scheme.

**(Action Point 17: DIC, All Banks)**

#### **Requests for new ATMs at South Tripura and Dhalai Districts**

- In the DCC meetings of South Tripura & Sepahijala Districts, request for ATMs at specified locations have been requested by the District Administrations for taking up at SLBC level.
- SLBC to write to concerned Banks for necessary action.

**(Action Point 18: SLBC, TGB, TSCB, SBI, BOI)**



Shri Biplab Kumar Deb, Hon'ble Chief Minister directed the House to focus on the following new avenues for overall development of the State:

- **Floriculture:** Simna, Bishalgarh, Charilam, Dhanatari cluster are famous for floriculture. List of flower growers shared with SLBC - Banks to ensure credit linkage as per requirement of beneficiaries.
- **Organic farming certification:** 15000 units to be targeted for bank finance. Agriculture Dept to ensure certification of eligible farmers involved in organic farming. Industry Dept has been advised for setting up testing laboratories / units.
- **Pineapple farming:** Tripura is famous for its pineapple exports. Horticulture Dept to share list of pineapple growers with SLBC for credit linkage in eligible cases.
- **Handloom:** Sari manufacturing by SHGs for Anganwari and Sanitation workers – 60000 workers require 4 saris per year costing Rs.300-400 each. Financing eligible SHGs engaged in this line of work will give a boost to the handloom sector in the State.
- **Agar Processing Plants:** The sector has huge potential of estimated Rs.2000 crores.
- **Manufacturing of Bamboo Bottles:** Tripura is famous for its bamboo products. Bamboo bottles produced in the State has huge demand in overseas markets. This sector has an estimated business potential of Rs.100 crores. Directorate of Industries & Commerce to share list of bamboo bottle manufacturing units and formulate Detailed Project Reports for necessary credit linkage of these units by Banks.
- **Tea Gardens:** Out of 54 tea gardens in the State, 3 are owned by Government. Banks to explore financing small tea growers in the State which will boost tea production in the State.
- **Bio-Floc Fish farming:** There is an urgent need to develop entrepreneurship in freshwater aquaculture in the state. The fish farmers of the state need technical assistance, better quality seeds and handholding support for progressive farming. He also urged for having better collaboration among the Department of Fisheries, NABARD and Banks for better production, productivity, employment creation and revenue generation.
- Ginger oil extraction units.
- Blackgram production and processing.
- Small Milk processing plants at different locations in view of upcoming Govt drive for artificial insemination by ARDD.
- Establishing packaging plants.

**(Action Point 19: DIC, All Banks, Horticulture Dept, Other Line Departments, SLBC)**

Shri Rajiv Puri, CGM, Punjab National Bank, thanked Shri Biplab Kumar Deb, Hon'ble Chief Minister of Tripura for his august presence in the SLBC meeting, providing guidance to the SLBC to propel the State towards all round growth. The meeting ended with vote of thanks to the Chair.

  
General Manager & Convener, SLBC, Tripura  
Punjab National Bank

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**LIST OF THE PARTICIPANTS AT THE 133<sup>rd</sup> MEETING OF THE SLBC FOR THE STATE OF TRIPURA HELD AT NEW SECRETARIAT BUILDING, CONFERENCE HALL NO.2, AGARTALA ON 30.12.2020**

Sl. No.	Name of the Dignitaries	Designation/Office/Institution
<b>I</b>	<b>CHAired BY</b>	
1	Shri Biplab Kumar Deb	Hon'ble Chief Minister of Tripura
2	Shri Manoj Kumar	Chief Secretary, Agriculture, Govt. of Tripura
3	Shri Rajeev Puri	CGM, Punjab National Bank
<b>II</b>	<b>GOVT. OFFICIALS</b>	<b>Designation/Office/Institution</b>
1	Shri Shashi Ranjan Kumar	Principal Secretary, ARDD & Fisheries, GoT
2	Shri J K Sinha	Principal Secretary, Finance, GoT
3	Shri Kiran Gite	Secretary, Urban Development, Tourism & Industries, GoT
4	Shri Apurba Roy	Secretary, Finance, GoT
5	Shri Vikas Singh	Additional Secretary & CEO TRLM, GoT
6	Dr. P K Goyal	Director, Industries & Commerce, GoT
7	Dr. K Sasikumar	Director, ARDD, GoT
8	Dr. D P Sarkar	Director, Agriculture, GoT
9	Dr. Vishal Kumar	Director, Institutional Finance, GoT
10	Shri Sanju Vaheed	Director, Higher Education, GoT
11	Shri Abani Debbarma	Joint Director, Fisheries, GoT
12	Dr. K K Majumder	Joint Director, ARDD, GoT
13	Shri Rajib Bhattacharjee	Dy. Director, Horticulture, GoT
14	Shri Tapas Kr. Basak	Development Officer, Institutional Finance, GoT
15	Dr. Basudeb Bhattacharya	Key Officer, Chief Minister Secretariat
16	Shri Siddhartha Bhowmik	DCO, KVIC
17	Shri Alok Chowdhury	KVIC
	<b>RBI/NABARD/SIDBI/NHB/HUDCO/INSURANCE COMPANIES/ BSNL</b>	<b>Designation/Office/Institution</b>
1	Shri Tamal Biswas	General Manager, RBI
2	Shri P K Mahapatra	Deputy General Manager, NABARD
	<b>COMMERCIAL BANKS</b>	<b>Designation/Office/Institution</b>
1	Shri Sakshi Gopal Saha	General Manager, Punjab National Bank & Convener, SLBC Tripura
2	Shri Anand Kumar	Deputy General Manager & Circle Head, Punjab National Bank, Agartala Circle
3	Shri M.M. Goswami	Chairman, Tripura Gramin Bank
4	Shri Bhajan Chandra Ray	Managing Director, Tripura State Co-operative Bank Ltd.

5	Shri Dipak Chandra Das	RM, SBI RBO Agartala South
6	Shri Dibyendu Chaudhuri	RM, SBI RBO Agartala North
7	Shri S K Jha	Zonal Manager, UCO Bank
8	Shri Rajesh Singh	Chief Manager, Bank of India
9	Shri John Paul Debbarma	Manager, Canara Bank
10	Shri Sangram Behera	Chief Manager, Bank of Baroda
11	Shri Miton Sutradhar	Manager, Bank of Baroda
12	Shri Subhash Chandra Panjiyara	Chief Manager, Union Bank of India
13	Shri Jaydip Sen	Cluster Head & DVP, Axis Bank
14	Shri Debasish Bhowmik	Cluster Head, Bandhan Bank Ltd.
15	Shri Rajat Debnath	DCO, State Bank of India
16	Shri Ajoy Datta	S.M., ICICI Bank
17	Shri Jaydip Sen	DVP, Axis Bank
18	Shri Sakti Das	Dy. Manager, Axis Bank
19	Shri Arun Chakma	LDM, West Tripura & Sepahijala
20	Shri Sarat Kumar Panda	LDM, Dhalai
21	Smt Amita Majumder	LDM, Gomati & South Tripura
22	Shri Bhargav Bhattacharjee	Manager, SLBC Tripura, Punjab National Bank

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त्रिपुरा हेतु राज्य स्तरीय  
बैंकर्स समिति की बैठक

STATE LEVEL BANKERS' COMMITTEE MEETING  
FOR TRIPURA



134<sup>th</sup>

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कार्यसूची टिप्पण ★ AGENDA NOTES

December 2020

दिसंबर २०२०



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