

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



135th

MARCH 2021

१३५ वी

मार्च २०२१

Quarterly Review

Date: 17.06.2021 ★ Time: 11:30 AM

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

कार्यसूची टिप्पण ★ AGENDA NOTES

पंजाब नैशनल बैंक
...भरोसे का प्रतीक !



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



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Population Details of Tripura

| Districts | <u>Tripura State</u> |
|--|---|
| | General Information |
| <p style="text-align: center;">Names of the districts</p> <ol style="list-style-type: none"> 1. North Tripura 2. Unakoti 3. Gomati 4. South Tripura 5. West Tripura 6. Sepahijala 7. Khowai 8. Dhalai <p>No. of Sub Divisions - 23 No. of Blocks - 58 No. of Autonomous Council - 1</p> <p>Total no of branches 542</p> <p>Average population covered per branch: 6779 <i>(Including RRB & Co-operative Banks)</i></p> <p>Lead Bank of 8 Districts PUNJAB NATIONAL BANK</p> | <ul style="list-style-type: none"> ➤ Capital: Agartala ➤ Area: 10491.69 sq. km. ➤ Population: 36.74 lac. (Male: 18.74 lac ○ Female: 18.00 lac) ➤ Literacy ratio: 94.65% (Male: 96.65% ○ Female: 92.35%) <p>Land utilization-</p> <ul style="list-style-type: none"> ➤ Net Cropped Area: 2,55,490 ha <p>Irrigation Potentials:-</p> <ul style="list-style-type: none"> ➤ Source: Good average rainfall-2200mm During south west monsoon. ➤ No perennial river. ➤ Multi cropped area: 219428 ha ➤ Fishery water area: 23571 ha ➤ Cropping intensity: 192% ➤ Main crops: Rice, Potato, Pineapple and Vegetable. ➤ Plantation: Rubber, Mandarin oranges <p style="text-align: center;">Convener of SLBC</p> <p style="text-align: center;">Punjab National Bank</p> |

| Description | 2001 | 2011 |
|----------------------------------|-------------|--------------------------|
| 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 ² | 305 | 350 |
| Area(Km ²) | 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 31.03.2021**

| Population Group | March 2014 | March 2015 | March 2016 | March 2017 | March 2018 | March 2020 | March 2021 |
|-----------------------------|------------|------------|------------|------------|------------|------------|------------|
| Rural | 229 | 248 | 265 | 269 | 271 | 272 | 279 |
| % 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% |
| TOTAL | 425 | 461 | 496 | 508 | 512 | 542 | 550 |

SLBC-TRIPURA

VITAL BANKING STATISTICS

(Amount Rs. in Crore)

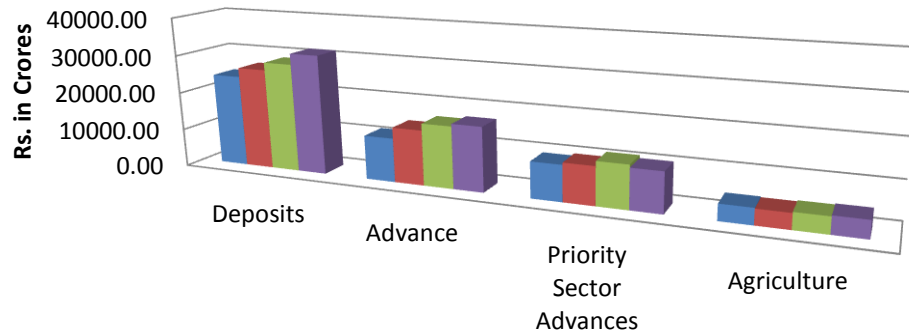
| Sl. | Parameter | March 2019 | March 2020 | March 2021 |
|-----|--|------------|------------|------------|
| 1 | No. of Branches | 533 | 542 | 550 |
| 2 | Total Deposits | 26587.06 | 28598.97 | 31487.43 |
| 3 | Total Advances | 14411.38 | 16220.07 | 16884.65 |
| 4 | CD Ratio | 54 | 57 | 54 |
| 5 | C+I: Deposit Ratio | 74 | 78 | 76 |
| 6 | Priority Sector Advances (PSA) | 9985.30 | 11237.42 | 10491.01 |
| 7 | % of PSA to ANBC | 87 | 78 | 65 |
| 8 | Agriculture Advances | 4029.62 | 4273.53 | 4516.78 |
| 9 | % of Agri Advances to ANBC | 35 | 30 | 28 |
| 10 | MSME Advances | 3622.79 | 3827.93 | 4163.75 |
| 11 | Education Loans | 107.35 | 115.37 | 111.94 |
| 12 | Housing Loans | 1638.03 | 1852.81 | 1867.52 |
| 13 | DRI Advances | 2.73 | 3.38 | 3.38 |
| 14 | Schedules Caste/ Scheduled Tribe Advances | 3258.05 | 2928.20 | 3080.44 |
| 15 | Advances to Women Entrepreneurs | 3109.43 | 4119.19 | 3438.46 |
| 16 | % of Advances to Women Entrepreneurs to ANBC | 26.99 | 29 | 21 |
| 17 | Weaker Section Advances | 7642.44 | 6586.00 | 7394.59 |
| 18 | % of Weaker Advances to ANBC | 66 | 46 | 46 |
| 19 | Minority Community Advances | 899.56 | 597.73 | 636.71 |
| 20 | % of Minority Community Advances to ANBC | 7.81 | 4.15 | 3.92 |

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

| Sector | 2019-20 As on March 2020 | | | 2020-21 As on March 2021 | | |
|---------------------|-----------------------------|--------------------------------|----------------|-----------------------------|--------------------------------|----------------|
| | Plan | Achievement (Apr'19-Mar'20) | % to Target | Plan | Achievement (Apr'20-Mar'21) | % to Target |
| Agriculture | 3455.00 | 3014.03 | 87 | 3957.54 | 2207.05 | 56 |
| MSME | 2388.00 | 2804.35 | 117 | 3250 | 2144.72 | 66 |
| Other Prisec | 801.00 | 638.50 | 80 | 933.93 | 370.66 | 40 |
| Total Prisec | 6644.00 | 6456.89 | 97 | 8141.47 | 4722.44 | 58 |
| Non-Prisec | 1118.00 | 1194.92 | 107 | 1248.58 | 1299.39 | 104 |
| Grand Total | 7762.00 | 7651.82 | 99 | 9390.05 | 6021.83 | 64 |

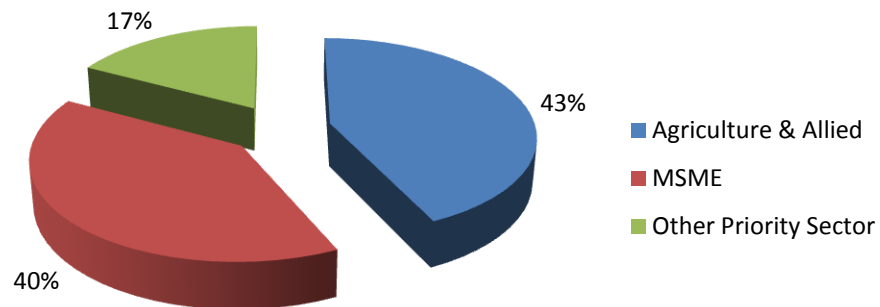
Banking Key Indicators for the State of TRIPURA

Banking Key Indicators



| | Deposits | Advance | Priority Sector Advances | Agriculture |
|--------------|----------|----------|--------------------------|-------------|
| ■ 31.03.2018 | 24190.17 | 11517.51 | 9419.82 | 4212.72 |
| ■ 31.03.2019 | 26587.06 | 14411.38 | 9985.30 | 4029.62 |
| ■ 31.03.2020 | 28598.97 | 16220.07 | 11237.42 | 4273.53 |
| ■ 31.03.2021 | 31487.43 | 16884.65 | 10491.01 | 4516.78 |

Priority Sector Advance As on 31.03.2021



Performance of Banks in key areas as on March 2021 compared to March 2019 & March 2020

(Amt. Rs in Crore)

| Parameters | March'2019 | March'2020 | March'2021 | Variation over March 2020 | |
|---|----------------|-----------------|-----------------|---------------------------|---------------|
| | | | | Amount | % of increase |
| Deposit | 26587.06 | 28598.97 | 31487.43 | 2888.46 | +10 |
| Advance | 14411.38 | 16220.07 | 16884.65 | 664.58 | +4 |
| CD Ratio | 54 | 57 | 54 | - | -3 |
| Investments | 5198.47 | 6199.13 | 7056.23 | 857.10 | +14 |
| (C+I)D Ratio with Inv. | 74 | 78 | 76 | - | -2 |
| RIDF* | 275.00 | 275.00 | 275.00 | - | - |
| CD Ratio with RIDF # | 55 | 58 | 54 | - | -4 |
| Govt. fund lying with Banks | 4137.40 | 3723.03 | 4010.58 | 287.55 | +8 |
| CD ratio without Govt. Fund | 64 | 65 | 61 | - | -4 |
| Credit in flow from outside the state | 2074.88 | 1929.41 | 1804.65 | -124.76 | -6 |
| CD Ratio including Govt. Deposit with Credit inflow | 62 | 63 | 59 | - | -4 |
| CD ratio excluding Govt. Dep. including credit inflow | 73 | 73 | 68 | - | -5 |
| Priority Sector Credit (PSC) | 9985.30 | 11237.42 | 10491.01 | -746.41 | -6 |
| % of PSC to ANBC * | 87 | 78 | 65 | - | -13 |
| Sectoral deployment of PSC: 1. Agriculture | 4029.62 | 4273.53 | 4516.78 | 243.25 | +6 |
| % of Agriculture Adv. to ANBC | 35 | 30 | 28 | - | -2 |
| 2. MSME | 3622.79 | 3827.93 | 4163.75 | 335.82 | +9 |
| 3. Other Prisec | 2332.88 | 3135.95 | 1810.47 | -1325.48 | -42 |
| PSC to major sub-sectors: (i) Weaker section | 7642.44 | 6586.00 | 7394.59 | 808.59 | +12 |
| % of weaker section credit to ANBC | 66 | 46 | 46 | - | - |
| II) SC | 1427.68 | 1387.81 | 1223.29 | -164.52 | -12 |
| III) ST | 1830.37 | 1540.39 | 1857.14 | 316.75 | +21 |
| IV) Women Entrepreneur | 3109.43 | 4119.19 | 3438.46 | -680.73 | -16 |
| % of women credit to ANBC | 27 | 29 | 21 | - | -8 |
| V) Minority Community | 899.56 | 597.73 | 636.71 | 38.98 | +7 |
| % to Total Prisec Advance | 8 | 4 | 4 | - | - |

ANBC= Adjusted Net Bank Credit, (ANBC as on March 2020 – Rs. 16220.07 Crore).

BANK-WISE & POPULATION GROUP-WISE BRANCH NETWORK AND DEPOSIT AS ON 31.03.2021

(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 | 1105.00 | 0.00 | 62961.15 | 64066.15 |
| 2 | Bank of India | 5 | 5 | 3 | 13 | 3174.00 | 10500.00 | 18561.00 | 32235.00 |
| 3 | Bank of Maharashtra | 0 | 0 | 1 | 1 | 0.00 | 0.00 | 1354.14 | 1354.14 |
| 4 | Canara Bank | 6 | 9 | 4 | 19 | 10581.88 | 14833.16 | 65201.21 | 90616.25 |
| 5 | Central Bank of India | 2 | 3 | 1 | 6 | 5045.54 | 2542.48 | 11337.34 | 18925.36 |
| 6 | Indian Bank | 2 | 1 | 3 | 6 | 1074.10 | 565.72 | 30404.00 | 32043.82 |
| 7 | Indian Overseas Bank | 1 | 2 | 2 | 5 | 985.46 | 1666.27 | 15952.57 | 18604.30 |
| 8 | Punjab & Sind Bank | 1 | 0 | 1 | 2 | 382.59 | 0.00 | 3304.78 | 3687.37 |
| 9 | Punjab National Bank | 36 | 18 | 14 | 68 | 127017.70 | 135378.96 | 168268.53 | 430665.19 |
| 10 | State Bank of India | 34 | 18 | 17 | 69 | 180100.00 | 201600.00 | 479489.00 | 861189.00 |
| 12 | Union Bank of India | 1 | 3 | 6 | 10 | 1272.00 | 10585.00 | 51991.00 | 63848.00 |
| 12 | UCO Bank | 11 | 12 | 6 | 29 | 29565.78 | 27828.38 | 84548.89 | 141943.05 |
| A | Sub Total of Public Sec. Bank | 101 | 71 | 65 | 237 | 360304.05 | 405499.97 | 993373.61 | 1759177.63 |
| 13 | AXIS BANK | 2 | 7 | 4 | 13 | 5290.07 | 11778.25 | 40078.55 | 57146.87 |
| 14 | Bandhan Bank | 14 | 11 | 3 | 28 | 19193.24 | 27590.16 | 27093.84 | 73877.24 |
| 15 | Federal Bank | 0 | 0 | 1 | 1 | 0.00 | 0.00 | 7424.68 | 7424.68 |
| 16 | HDFC | 2 | 3 | 4 | 9 | 1365.52 | 5292.63 | 38287.05 | 44945.20 |
| 17 | ICICI | 1 | 4 | 3 | 8 | 1893.05 | 7860.84 | 17193.75 | 26947.64 |
| 18 | IDBI BANK | 5 | 3 | 1 | 9 | 1998.05 | 13306.04 | 27564.61 | 42868.70 |
| 19 | IDFC First Bank | 0 | 0 | 1 | 1 | 0.00 | 0.00 | 4029.00 | 4029.00 |
| 20 | Indusind Bank | 1 | 4 | 1 | 6 | 229.69 | 1277.28 | 19401.00 | 20907.97 |
| 21 | Kotak Mahindra Bank | 0 | 0 | 1 | 1 | 0.00 | 0.00 | 3725.68 | 3725.68 |
| 22 | South Indian Bank | 0 | 0 | 1 | 1 | 0.00 | 0.00 | 7605.86 | 7605.86 |
| 23 | Ujjivan Bank | 0 | 5 | 3 | 8 | 0.00 | 5096.85 | 14230.24 | 19327.09 |
| 24 | YES Bank | 0 | 0 | 1 | 1 | 0.00 | 0.00 | 5565.96 | 5565.96 |
| 25 | NESFB | 4 | 1 | 1 | 6 | 819.23 | 1297.17 | 1553.24 | 3669.64 |
| B | Sub Total of Pvt. Sec. Bank | 29 | 38 | 25 | 92 | 30788.85 | 73499.22 | 213753.46 | 318041.53 |
| 26 | Tripura Gramin Bank | 107 | 31 | 10 | 148 | 302951.55 | 241873.33 | 212132.13 | 756957.01 |
| C | Sub Total of RRB | 107 | 31 | 10 | 148 | 302951.55 | 241873.33 | 212132.13 | 756957.01 |
| 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 | 75412.87 | 69062.15 | 165895.05 | 310370.07 |
| D | Sub Total of Coop.Banks | 42 | 17 | 14 | 73 | 75412.87 | 69438.17 | 169715.83 | 314566.87 |
| GRAND TOTAL | | 279 | 157 | 114 | 550 | 769457.32 | 790310.69 | 1588975.03 | 3148743.04 |

BANK-WISE & POPULATION GROUP-WISE ADVANCE AND CD RATIO AS ON 31.03.2021

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 | 646.04 | 0.00 | 23442.96 | 24089.00 | 58 | #DIV/0! | 37 | 38 | | 38 |
| 2 | Bank of India | 1992.00 | 5440.00 | 11903.04 | 19335.04 | 63 | 52 | 64 | 60 | | 60 |
| 3 | Bank of Maharashtra | 0.00 | 0.00 | 1318.78 | 1318.78 | 0 | 0 | 97 | 97 | | 97 |
| 4 | Canara Bank | 4196.52 | 7491.08 | 16928.90 | 28616.50 | 40 | 51 | 26 | 32 | | 32 |
| 5 | Central Bank of India | 662.97 | 906.30 | 2703.72 | 4272.99 | 13 | 36 | 24 | 23 | | 23 |
| 6 | Indian Bank | 382.25 | 357.00 | 5651.00 | 6390.25 | 36 | 63 | 19 | 20 | | 20 |
| 7 | Indian Overseas Bank | 434.03 | 1201.39 | 4240.46 | 5875.88 | 44 | 72 | 27 | 32 | | 32 |
| 8 | Punjab & Sind Bank | 176.44 | 0.00 | 654.93 | 831.37 | 46 | 0 | 20 | 23 | | 23 |
| 9 | Punjab National Bank | 32483.66 | 35946.35 | 58899.13 | 127329.14 | 26 | 27 | 35 | 30 | | 30 |
| 10 | State Bank of India | 71806.00 | 91516.00 | 365879.30 | 529201.30 | 40 | 45 | 76 | 61 | | 61 |
| 11 | Union Bank of India | 420.00 | 3408.00 | 12086.00 | 15914.00 | 33 | 32 | 23 | 25 | | 25 |
| 12 | UCO Bank | 10169.01 | 8457.30 | 18288.70 | 36915.01 | 34 | 30 | 22 | 26 | | 26 |
| A | Sub Total of Public Sec. Bank | 123368.92 | 154723.42 | 521996.92 | 800089.26 | 34 | 38 | 53 | 45 | 0.00 | 45 |
| 13 | AXIS BANK | 1945.36 | 3519.69 | 12943.04 | 18408.09 | 37 | 30 | 32 | 32 | | 32 |
| 14 | Bandhan Bank | 100266.09 | 112388.57 | 47891.84 | 260546.50 | 522 | 407 | 177 | 353 | | |
| 15 | Federal Bank | 0.00 | 0.00 | 1680.04 | 1680.04 | 0 | 0 | 23 | 23 | | 23 |
| 16 | HDFC | 219.24 | 6178.50 | 20702.97 | 27100.71 | 16 | 117 | 54 | 60 | | 60 |
| 17 | ICICI | 666.28 | 4822.22 | 17928.29 | 23416.79 | 35 | 61 | 104 | 87 | | 87 |
| 18 | IDBI BANK | 698.30 | 2583.97 | 2462.64 | 5744.91 | 35 | 19 | 9 | 13 | | 13 |
| 19 | IDFC First Bank | 0.00 | 0.00 | 7023.00 | 7023.00 | 0 | 0 | 174 | 174 | | 174 |
| 20 | Indusind Bank | 2.80 | 12125.98 | 12123.19 | 24251.97 | 0 | 949 | 62 | 116 | | 116 |
| 21 | Kotak Mahindra Bank | 0.00 | 0.00 | 62.71 | 62.71 | 0 | 0 | 2 | 2 | | 2 |
| 22 | South Indian Bank | 0.00 | 0.00 | 2681.12 | 2681.12 | 0 | 0 | 35 | 35 | | 35 |
| 23 | Ujjivan Bank | 0.00 | 8704.42 | 8487.82 | 17192.24 | 0 | 171 | 60 | 89 | | 89 |
| 24 | YES Bank | 0.00 | 0.00 | 708.29 | 708.29 | 0 | 0 | 13 | 13 | | 13 |
| 25 | NESFB | 1757.58 | 1650.73 | 1120.19 | 4528.50 | 215 | 127 | 72 | 123 | | |
| B | Sub Total of Pvt. Sec. Bank | 105555.65 | 151974.08 | 135815.14 | 393344.87 | 343 | 207 | 64 | 124 | 0.00 | 124 |
| 26 | Tripura Gramin Bank | 154874.28 | 85070.92 | 30539.64 | 270484.84 | 51 | 35 | 14 | 36 | 573322.52 | 111 |
| C | Sub Total of RRB | 154874.28 | 85070.92 | 30539.64 | 270484.84 | 51 | 35 | 14 | 36 | 573322.52 | 111 |
| 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 | 180863.18 | 24450.37 | 17859.97 | 223173.52 | 240 | 35 | 11 | 72 | 129223.14 | 114 |
| D | Sub Total of Coop.Banks | 180863.18 | 24537.07 | 19145.86 | 224546.11 | 240 | 35 | 11 | 71 | 132301.04 | 113 |
| GRAND TOTAL | | 564662.03 | 416305.49 | 707497.56 | 1688465.08 | 73 | 53 | 45 | 54 | 705623.56 | 76 |
| TOTAL RESOURCES SUPPORT PROVIDED TO STATE UNDER RIDF: | | | | | | 27500.00 | | | C.D. Ratio With RIDF | | 54 |

BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 31.03.2021

(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 | 182 | 405.13 | 1444 | 13474.60 | 281 | 3397.40 | 1907 | 17277.13 | 2 | 84 |
| 2 | Bank of India | 1709 | 2454.90 | 3480 | 8212.90 | 382 | 2739.70 | 5571 | 13407.50 | 14 | 79 |
| 3 | Bank of Maharashtra | 0 | 0.00 | 153 | 526.30 | 241 | 490.20 | 394 | 1016.50 | 0 | 111 |
| 4 | Canara Bank | 1580 | 1717.24 | 3734 | 15032.54 | 657 | 3899.50 | 5971 | 20649.28 | 7 | 80 |
| 5 | Central Bank of India | 1170 | 710.19 | 892 | 2340.52 | 109 | 621.16 | 2171 | 3671.87 | 8 | 41 |
| 6 | Indian Bank | 293 | 345.73 | 927 | 2155.30 | 619 | 2047.24 | 1839 | 4548.27 | 6 | 77 |
| 7 | Indian Overseas Bank | 228 | 238.68 | 604 | 3434.43 | 137 | 1283.80 | 969 | 4956.91 | 5 | 95 |
| 8 | Punjab & Sind Bank | 73 | 38.53 | 228 | 313.26 | 46 | 249.28 | 347 | 601.07 | 5 | 72 |
| 9 | Punjab National Bank | 54835 | 22857.71 | 17974 | 42300.90 | 2312 | 17086.72 | 75121 | 82245.33 | 14 | 49 |
| 10 | State Bank of India | 47004 | 24404.54 | 8534 | 46395.86 | 7797 | 45451.80 | 63335 | 116252.20 | 5 | 24 |
| 12 | Union Bank of India | 671 | 1297.12 | 1262 | 9559.00 | 203 | 4593.54 | 2136 | 15449.66 | 9 | 109 |
| 12 | UCO Bank | 9445 | 7203.03 | 5744 | 16873.25 | 1027 | 6956.93 | 16216 | 31033.21 | 20 | 84 |
| A | Sub Total of Public Sec. Bank | 117190 | 61672.80 | 44976 | 160618.86 | 13811 | 88817.27 | 175977 | 311108.93 | 8 | 39 |
| 13 | AXIS BANK | 1255 | 1286.79 | 41 | 3357.24 | 3411 | 1871.80 | 4707 | 6515.83 | 11 | 57 |
| 14 | Bandhan Bank | 264157 | 133301.74 | 212429 | 123197.88 | 60 | 431.37 | 476646 | 256930.99 | 59 | 115 |
| 15 | Federal Bank | 257 | 297.60 | 7 | 414.92 | 10 | 8.10 | 274 | 720.62 | 21 | 50 |
| 16 | HDFC | 14073 | 4620.50 | 1144 | 1607.13 | 418 | 360.83 | 15635 | 6588.46 | 20 | 28 |
| 17 | ICICI | 7697 | 4648.21 | 137 | 5334.70 | 26 | 420.79 | 7860 | 10403.70 | 32 | 71 |
| 18 | IDBI BANK | 1207 | 997.05 | 837 | 2046.17 | 142 | 1262.50 | 2186 | 4305.72 | 18 | 78 |
| 19 | IDFC First Bank | 7242 | 1420.00 | 30131 | 5447.00 | 0 | 0.00 | 37373 | 6867.00 | 18 | 88 |
| 20 | Indusind Bank | 11682 | 3063.17 | 7238 | 11289.57 | 3 | 0.97 | 18923 | 14353.71 | 16 | 76 |
| 21 | Kotak Mahindra Bank | 0 | 0.00 | 1 | 58.50 | 0 | 0.00 | 1 | 58.50 | 0 | 77 |
| 22 | SOUTH INDIAN BANK | 0 | 0.00 | 37 | 1882.89 | 1 | 0.07 | 38 | 1882.96 | 0 | 73 |
| 23 | YES Bank | 1 | 480.01 | 3 | 112.49 | 0 | 0.00 | 4 | 592.50 | 95 | 117 |
| 24 | Ujjivan Bank | 28237 | 6270.82 | 5768 | 3281.64 | 16978 | 4415.40 | 50983 | 13967.86 | 38 | 85 |
| 25 | NESFB | 3381 | 771.74 | 9229 | 2897.73 | 1421 | 743.12 | 14031 | 4412.59 | 0 | 0 |
| B | Sub Total of Pvt. Sec. Bank | 339189 | 157157.63 | 267002 | 160927.86 | 22470 | 9514.95 | 628661 | 327600.44 | 48 | 99 |
| 26 | Tripura Gramin Bank | 140187 | 77509.66 | 95903 | 71258.50 | 20316 | 65875.82 | 256406 | 214643.98 | 28 | 78 |
| C | Sub Total of RRB | 140187 | 77509.66 | 95903 | 71258.50 | 20316 | 65875.82 | 256406 | 214643.98 | 28 | 78 |
| 27 | ACUB | 0 | 0.00 | 0 | 0.00 | 391 | 933.67 | 391 | 933.67 | 0 | 62 |
| 28 | TCARDB | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | #DIV/0! | #DIV/0! |
| 29 | TSCB | 158273 | 155338.85 | 15812 | 23570.57 | 34500 | 15905.37 | 208585 | 194814.79 | 71 | 90 |
| D | Sub Total of Coop.Banks | 158273 | 155338.85 | 15812 | 23570.57 | 34891 | 16839.04 | 208976 | 195748.46 | 71 | 89 |
| GRAND TOTAL | | 754839 | 451678.94 | 423693 | 416375.79 | 91488 | 181047.08 | 1270020 | 1049101.81 | 28 | 65 |

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

BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 31.03.2021

(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 | 62 | 424.53 | 121 | 1145.47 | 43 | 305.04 | 406 | 3463.33 | 17 | 145 | 1288.73 | 35 | 299.56 | 0 | 0.00 |
| 2 | Bank of India | 388 | 333.61 | 691 | 657.81 | 431 | 485.10 | 2241 | 1928.96 | 11 | 545 | 188.06 | 186 | 264.38 | 0 | 0.00 |
| 3 | Bank of Maharashtra | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 13 | 14.50 | 2 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 4 | Canara Bank | 521 | 1353.49 | 734 | 1845.36 | 160 | 1129.75 | 2355 | 4779.39 | 19 | 329 | 135.52 | 310 | 963.25 | 3 | 1.92 |
| 5 | Central Bank of India | 142 | 292.76 | 465 | 264.68 | 162 | 1130.55 | 1163 | 1292.08 | 14 | 495 | 687.83 | 61 | 46.81 | 3 | 1.92 |
| 6 | Indian Bank | 120 | 297.73 | 216 | 1039.29 | 56 | 221.00 | 142 | 689.72 | 12 | 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 | 37 | 79 | 481.21 | 47 | 137.96 | 27 | 12.01 |
| 8 | Punjab & Sind Bank | 17 | 38.62 | 194 | 134.69 | 0 | 0.00 | 213 | 201.60 | 24 | 2 | 28.33 | 0 | 0.00 | 0 | 0.00 |
| 9 | Punjab National Bank | 3425 | 6825.32 | 3529 | 7011.82 | 3109 | 5925.66 | 57124 | 41253.16 | 24 | 2214 | 912.28 | 947 | 2104.83 | 0 | 0.00 |
| 10 | State Bank of India | 3589 | 4874.58 | 2215 | 2727.38 | 6561 | 6833.76 | 89383 | 263239.50 | 53 | 8754 | 17567.10 | 5907 | 6551.14 | 1629 | 916.46 |
| 11 | Union Bank of India | 185 | 61.90 | 116 | 130.21 | 64 | 165.63 | 511 | 488.72 | 3 | 38 | 49.68 | 106 | 120.50 | 0 | 0.00 |
| 12 | UCO Bank | 1324 | 2312.00 | 6268 | 5800.00 | 656 | 1638.00 | 9417 | 14678.19 | 40 | 3153 | 4914.00 | 1648 | 1902.00 | 3 | 2.50 |
| A | Sub Total of Public Sec. Bank | 9841 | 17003.55 | 14666 | 21343.11 | 11411 | 18362.41 | 163475 | 333963.66 | 42 | 15780 | 26263.39 | 9292 | 12863.25 | 1665 | 934.81 |
| 13 | AXIS BANK | 902 | 174.40 | 782 | 156.06 | 0 | 0.00 | 4890 | 951.12 | 8 | 3099 | 598.28 | 107 | 22.38 | 0 | 0.00 |
| 14 | Bandhan Bank | 128416 | 66065.98 | 125922 | 61666.85 | 100092 | 75989.00 | 354972 | 129075.40 | 58 | 457868 | 219953.82 | 56850 | 29621.77 | 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 | 51 | 102.14 | 201 | 1017.23 | 0 | 0.00 | 14952 | 3880.87 | 17 | 14761 | 3751.82 | 2515 | 458.12 | 0 | 0.00 |
| 17 | ICICI Bank | 912 | 755.63 | 226 | 643.78 | 822 | 545.57 | 6856 | 4328.66 | 30 | 3636 | 10408.48 | 1144 | 1179.52 | 0 | 0.00 |
| 18 | IDBI BANK | 60 | 160.92 | 115 | 148.00 | 130 | 273.90 | 1517 | 1041.54 | 19 | 930 | 938.20 | 311 | 237.54 | 0 | 0.00 |
| 19 | IDFC First Bank | 10356 | 1906.30 | 13134 | 2413.44 | 9923 | 1907.56 | 73930 | 13705.00 | 176 | 37411 | 6887.80 | 3106 | 589.79 | 0 | 0.00 |
| 20 | Indusind Bank | 3956 | 1714.83 | 7077 | 2075.16 | 1015 | 442.57 | 32932 | 12068.98 | 64 | 18496 | 5698.68 | 3403 | 2580.32 | 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 | 15083 | 3991.95 | 9193 | 2112.61 | 10205 | 2937.74 | 49405 | 11193.52 | 68 | 51979 | 12755.15 | 5454 | 1227.98 | 0 | 0.00 |
| 25 | NESFB | 983 | 231.83 | 1914 | 428.98 | 618 | 166.64 | 10407 | 2131.24 | 72 | 11471 | 2740.02 | 109 | 20.87 | 0 | 0.00 |
| B | Sub Total of Pvt. Sec. Bank | 160730 | 75126.67 | 158575 | 70670.98 | 122805 | 82262.98 | 549969 | 178497.29 | 54 | 599721 | 263810.75 | 73015 | 35949.21 | 0 | 0.00 |
| 26 | Tripura Gramin Bank | 35187 | 27783.55 | 102645 | 91624.63 | 56511 | 32605.61 | 291292 | 218325.88 | 79 | 81039 | 52360.97 | 15910 | 13951.13 | 0 | 0.00 |
| C | Sub Total of RRB | 35187 | 27783.55 | 102645 | 91624.63 | 56511 | 32605.61 | 291292 | 218325.88 | 79 | 81039 | 52360.97 | 15910 | 13951.13 | 0 | 0.00 |
| 27 | ACUB | 121 | 202.50 | 141 | 302.12 | 18 | 23.56 | 377 | 634.98 | 42 | 102 | 128.50 | 7 | 8.85 | 3 | 4.34 |
| 28 | TCARDB | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 29 | TSCB | 8858 | 2213.47 | 7833 | 1773.47 | 5723 | 1468.31 | 30480 | 8037.25 | 4 | 4664 | 1283.20 | 2788 | 898.50 | 614 | 400.30 |
| D | Sub Total of Coop.Banks | 8979 | 2415.97 | 7974 | 2075.59 | 5741 | 1491.87 | 30857 | 8672.23 | 4 | 4766 | 1411.70 | 2795 | 907.35 | 617 | 404.64 |
| | GRAND TOTAL | 214737 | 122329.73 | 283860 | 185714.31 | 196468 | 134722.87 | 1035593 | 739459.06 | 46 | 701306 | 343846.80 | 101012 | 63670.95 | 2282 | 1339.45 |

**CONFIRMATION OF PROCEEDINGS OF
THE 134th MEETING OF THE SLBC FOR TRIPURA**

The proceedings and action points of the 134th Meeting of SLBC for Tripura, held on 30.03.2021 were circulated under the cover of Convener Bank's letter no. SLBC/TRP/Minutes/134/2021 dated 06.04.2021. The same may please be confirmed by the House.

ACTION TAKEN REPORT

Present Status of implementation of the major action points emerged in the 134th SLBC meeting held on 30.03.2021 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>Annual Credit Plan and other related targets to be drafted and placed for approval in the next SLBC meeting. (Action: All Banks, SLBC)</p> | <p>All the banks put together disbursed Rs. 6021.83 crore i.e. 64% of the Annual Target for Rs. 9390.05 crore under ACP 2020-21 as on March 2021.</p> <p>The overall achievement is 64% against the target of ACP 2020-21 as on 31.03.2021 while achievement under Agriculture sector is 56%. Achievements in MSME and OPS are 66% and 40% of the ACP Targets respectively as on 31.03.2021.</p> <p>The performance has been comparatively less in this fiscal year owing to lockdown restrictions in place during the first two quarters, necessitated by the onset of COVID-19 pandemic in the State.</p> <p>Annual Credit Plan and other related targets are placed in the 135th SLBC meeting for approval and adoption by the house.</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. (Action: All Banks and State Government)</p> | <p>CD ratio of the Banks in the State stands at 54% as on 31.03.2021 from 57% as on 31.03.2020.</p> <p>CD ratio of North Tripura district in the State as on March 2021 has improved over the CD ratio of March 2020.</p> <p>CD Ratio of 96% is the highest in Dhalai District, as against 47%, the lowest in West Tripura District. West Tripura has 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 Department to explore identification of suitable agri-infrastructure projects through Bank finance under Agriculture Infrastructure Fund Scheme.</p> <p>ARDD to explore sponsoring of proposals to Banks under Animal Husbandry Infrastructure Development Fund Scheme for milk processing centres.</p> <p>NABARD scheme for financing bargadars through JLG model to be explored. BDOs/ Panchayat secretaries to be directed by State Government for furnishing list of identified bargadars to nearest bank branches.</p> | <p>103167 KCCs sanctioned by Banks amounting to Rs. 371.99 Crores during FY 2020-21, thereby achieving 80 % of the Annual Target (1,29,489 Nos.).</p> <p>Under consideration of Department of Agriculture.</p> <p>Under consideration of ARDD.</p> <p>Identification of Bargadar is a major challenge. Bankers, mainly Tripura Gramin Bank have extended some loans under JLG mode. Agriculture Department to issue cultivation certificate to identified Bargadars.</p> |

| | | |
|---|--|---|
| | <p>Scale of finance for rubber plantations to be revisited by SLTC.</p> <p>NABARD to finalize Kerala model for setting up of smoke house units. Tripura Industrial Development Corporation and Department of Industries & Commerce may be approached for suitable inputs for implementation of the scheme. (Action: All Banks, NABARD, State Govt & Line Depts)</p> | <p>Scale of finance for rubber has been finalized by SLTC on 01-06-2021.</p> <p>Under consideration with NABARD.</p> |
| 4 | <p>Pradhan Mantri Fasal Bima Yojana (PMFBY) (Action: All Banks & Agriculture Department)</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> <p>PMFBY Kharif 2021 notification is yet to be circulated.</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 the end of the fiscal year. (Action : All Banks)</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 8920 accounts (achievement of 111%) with corresponding sanction amount of Rs.114.70 crores (achievement of 114%) upto March 2021.</p> <p>As on March 2021, 383 cases have been sanctioned under NULM SEP (Individual).</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>Segregation of data related to sponsored cases of smoke house units under Swavalamban and PMEGP is required to be done by Industry Department. (Action: All Banks & Industries Dept)</p> | <p>As per available record, 177 proposals for smoke house units have been sanctioned under PMEGP & Swavalamban in FY 2020-21 as on February 2021. To facilitate small smoke house units, Punjab National Bank has signed MoU with Pragati Rubber & 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> <p>Under consideration with Department of Industries & Commerce.</p> |
| 7 | <p>Dairy Development Scheme</p> | <p>851 proposals have been sanctioned by Banks in FY 2020-21 as on March 2021 quarter with aggregate sanction amount of Rs. 653.79 lakhs.</p> |

| | | |
|----|--|---|
| | ARDD to explore suitable modification of Kamdhenu Yojana DEEDS Scheme for providing capital subsidy instead of interest subvention in FY 2021-22. (Action: All Banks & ARDD Dept) | Under consideration of ARDD. |
| 8 | 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 st July 2019. (Action: Canara Bank, Union Bank of India, Bank of Baroda, Axis Bank & ICICI Bank) | Union Bank has set up CSP point at Radhapur in June 2019. Axis Bank has set up CSP/BC point at Chandipur GP in August 2020. ICICI Bank has yet to report on the present status of opening branch / BC point at Nabincherra. BC point of SBI exists at Ishaan Chandra Nagar. Canara Bank informed that opening of fixed-point BC Outlet at Charipara GP has been completed. |
| 9 | Government sponsored schemes – PMEGP & Swavalamban (Action: All Banks) DIC to explore obtaining CIBIL membership before sponsoring cases with a view to bring down the number of rejection cases. (Action: DIC) | For the FY 2020-21, 3414 PMEGP cases were sponsored to the bank branches against the target (already circulated) of 2000 cases, out of which 1037 cases were sanctioned amounting to Rs. 6543.09 lakhs as on 31.03.2021. In case of Swavalamban for FY 2020-21, 10932 cases have been sponsored to the bank branches against the target of 6000 cases, out of which 2628 cases were sanctioned amounting to Rs. 8862.70 lakhs as on 31.03.2021. Most sponsored proposals have reached branches during October - November 2020, and banks were advised to accord sanction in eligible cases by March 2021. Under consideration with Department of Industries & Commerce. |
| 10 | Sanction of Education loans (Action: All Banks) 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. (Action: All Banks & Education Department) | Banks have accorded sanction in 301 cases with aggregate sanction amount of Rs. 602.84 lakhs. List received from Education Department, and is in the process of bank wise allocation and circulation. |
| 11 | Housing loans and PMAY | Till March 2021, 2847 cases have been sanctioned under PMAY. |

| | | |
|----|--|---|
| | <p>Tripura Gramin Bank to take up the issue of pending release of subsidy in 300 cases with National Housing Bank. (Action: TGB)</p> | <p>The issue has been taken up by Tripura Gramin Bank with NHB and is under process.</p> |
| 12 | <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) (Action: All Banks)</p> | <p>Loans under the scheme had been extended to 61 SC/ST/Women beneficiaries amounting to Rs. 9.47 Crores during FY 2020-21 up to March 2021.</p> <p>Dept of Industries & 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. 1584.19 Crore with 273509 numbers of accounts for the period April – March 2021, against the annual target of Rs.1692.01 Crore i.e. 94 % of the target.</p> |
| 13 | <p>NPA and Recovery (Action: All Banks & State Government)</p> | <p>Percentage of gross NPA as against gross advance increased from 5.34% as on March 2020 to 5.37% as on March 2021. Amount in absolute terms increased slightly to Rs. 906.99 crores as on 31st March 2021 from Rs. 866.94 crore as on 31st March 2020. The outstanding amount under Written off A/Cs (Shadow Register) is around Rs 87.86 crores which if added with the outstanding NPA, the total amount would be Rs. 994.85 crores which seems to be high.</p> |
| 14 | <p>Extending financial support for development of tourism sector. (Action: SLBC & Tourism Dept)</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 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 have been advised to complete due diligence of eligible borrowers and provide them with financial assistance for setting up their respective business units.</p> |
| 15 | <p>PM SVANidhi Scheme (Action: All Banks, Urban Development Department, SLBC)</p> | <p>2595 cases under PM SVANidhi have been sanctioned as on 27-05-2021 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 & TSCB. ULB level “Main Bhi Digital” Camps have been held for digital onboarding of street vendors through penny drop transactions.</p> |
| 16 | <p>PM Formalization of Micro Food Processing Enterprises Scheme. (Action: DIC, all Banks)</p> | <p>10 draft proposals identified by Dept of Industries & Commerce, Govt of Tripura, for online sponsorship to concerned Banks.</p> |
| 17 | <p>Suggestions provided by Hon’ble Chief Minister of Tripura in the 133rd SLBC meeting:</p> <ul style="list-style-type: none"> Floriculture credit linkage | <p>List of flower growers received by SLBC and shared with member</p> |

| | |
|---|---|
| <ul style="list-style-type: none"> • Organic Farming certification- Agriculture Department to certify eligible farmers. • Pineapple Farming • SHGs engaged in sari-making to be identified and provided credit linkage as per eligibility. • Agar processing plants • DIC to share list of Bamboo bottle manufacturers with SLBC. • Scale of finance to be prepared for Small tea growers and rubber plantation. • Bi-floc fish farming • Ginger oil extraction units • Black gram production and processing • Small milk processing plants <p>(Action: SLBC, All Banks, Line Departments)</p> | <p>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.</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 134th SLBC Meeting held on 30.03.2021

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. 6021.83 crore i.e. 64% of the Annual Target for Rs. 9390.05 crore under ACP 2020-21 as on March 2021.

The overall achievement is 64% against the target of ACP 2020-21 as on 31.03.2021 while achievement under Agriculture sector is 56%. Achievements in MSME and OPS are 66% and 40% of the ACP Targets respectively as on 31.03.2021.

A comparative position of achievement in disbursement under ACP 2020-21 as on 31.03.2021 with the corresponding period of the previous year is as under:

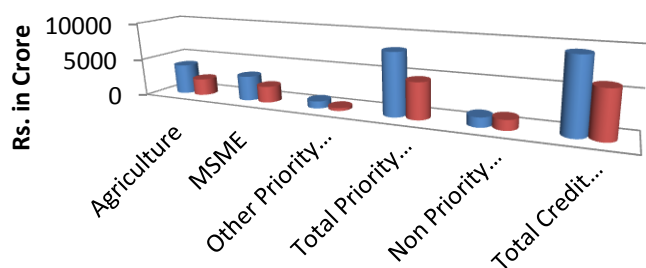
Amt. Rs. In crores

| Sector | 2019-20 (April to March 2020) | | | 2020-21 (April to March 2021) | | | |
|---------------------|----------------------------------|------------------------------------|----------------|----------------------------------|------------------------------------|----------------|---------------------------|
| | Plan | Achievement (Apr'19- Mar'20) | % to Target | Plan | Achievement (Apr'20- Mar'21) | % to Target | % of growth (Y-O-Y) |
| Agriculture | 3455.00 | 3014.03 | 87 | 3957.54 | 2207.05 | 56 | -26 |
| MSME | 2388.00 | 2804.35 | 117 | 3250 | 2144.72 | 66 | -23 |
| Other Prisec | 801.00 | 638.50 | 80 | 933.93 | 370.66 | 40 | -42 |
| Total Prisec | 6644.00 | 6456.89 | 97 | 8141.47 | 4722.44 | 58 | -27 |
| Non-Prisec | 1118.00 | 1194.92 | 107 | 1248.58 | 1299.39 | 104 | +9 |
| Grand Total | 7762.00 | 7651.82 | 99 | 9390.05 | 6021.83 | 64 | -21 |

The performance has been comparatively less in the four 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 31.03.2021 has been given in the annexure.

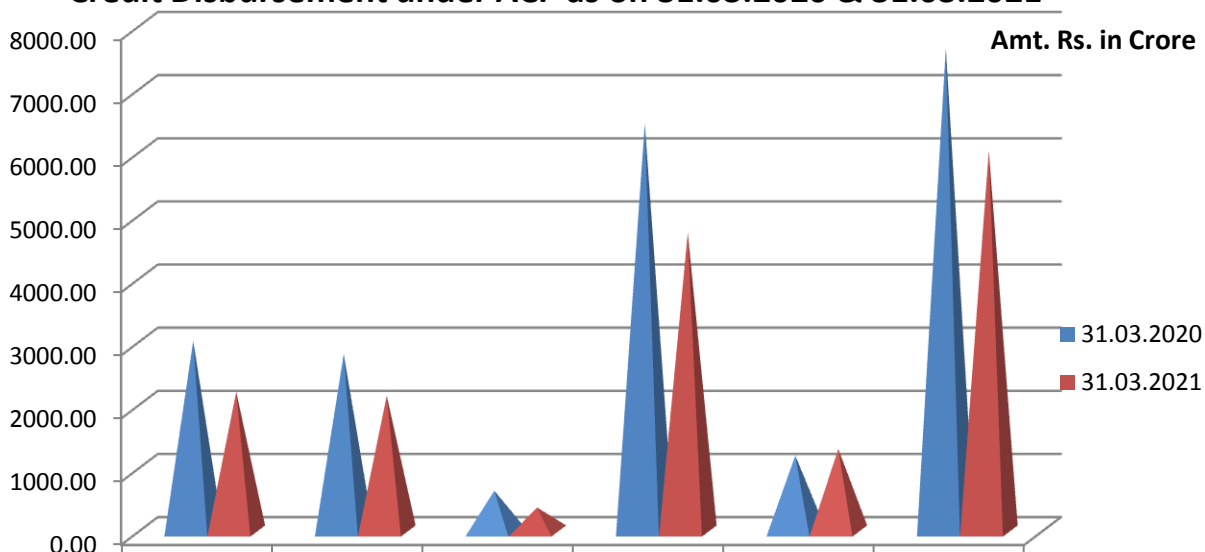
Achievement of Annual Credit Plan 2020-21 up to 31.03.2021



| | 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 | 2207.05 | 2144.72 | 370.66 | 4722.43 | 1299.39 | 6021.83 |

Sector

Credit Disbursement under ACP as on 31.03.2020 & 31.03.2021



| | Agriculture | MSME | Other Priority Sector | Total Priority Sector | Non Priority Sector | Total Credit Plan/Achievement |
|--------------|-------------|---------|-----------------------|-----------------------|---------------------|-------------------------------|
| ■ 31.03.2020 | 3014.03 | 2804.35 | 638.5 | 6456.89 | 1194.92 | 7651.82 |
| ■ 31.03.2021 | 2207.05 | 2144.72 | 370.66 | 4722.43 | 1299.39 | 6021.83 |

TRIPURA STATE

BANK-WISE & SECTOR-WISE DISBURSEMENT OF CREDIT VIS-À-VIS TARGETS UNDER ANNUAL CREDIT PLAN 2020-21 DURING 01.04.2020 to 31.03.2021

(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 | 106.70 | 7 | 3585.00 | 1682.00 | 47 | 453.00 | 567.75 | 125 | 5623.00 | 2356.45 | 42 | 734.00 | 514.70 | 70 | 6357.00 | 2871.15 | 45 |
| 2 | Bank of India | 8303.00 | 992.49 | 12 | 8654.00 | 1764.33 | 20 | 2239.00 | 972.00 | 43 | 19196.00 | 3728.82 | 19 | 2815.00 | 484.00 | 17 | 22011.00 | 4212.82 | 19 |
| 3 | Bank of Maharastra | 52.00 | 0.00 | 0 | 855.00 | 86.00 | 10 | 18.00 | 110.92 | 616 | 925.00 | 196.92 | 21 | 17.00 | 245.55 | 1444 | 942.00 | 442.47 | 47 |
| 4 | Canara Bank | 14793.12 | 425.61 | 3 | 13789.00 | 3350.40 | 24 | 3145.00 | 804.87 | 26 | 31727.12 | 4580.88 | 14 | 4663.00 | 2844.51 | 61 | 36390.12 | 7425.39 | 20 |
| 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 | 34.15 | 1 | 5239.00 | 628.88 | 12 | 1514.00 | 401.96 | 27 | 11748.00 | 1064.99 | 9 | 1926.00 | 475.68 | 25 | 13674.00 | 1540.67 | 11 |
| 8 | Punjab & Sind Bank | 1527.00 | 9.09 | 1 | 1646.00 | 48.26 | 3 | 356.00 | 70.83 | 20 | 3529.00 | 128.18 | 4 | 210.00 | 210.50 | 100 | 3739.00 | 338.68 | 9 |
| 9 | Punjab National Bank | 57124.00 | 19425.30 | 34 | 47728.00 | 25236.14 | 53 | 13302.00 | 3341.92 | 25 | 118154.00 | 48003.36 | 41 | 18272.00 | 3929.16 | 22 | 136426.00 | 51932.52 | 38 |
| 10 | State Bank of India | 48003.24 | 12024.10 | 25 | 42462.00 | 16318.80 | 38 | 11976.00 | 3072.06 | 26 | 102441.24 | 31414.96 | 31 | 15721.00 | 23405.22 | 149 | 118162.24 | 54820.18 | 46 |
| 11 | UCO Bank | 28780.00 | 1806.72 | 6 | 21066.00 | 10920.79 | 52 | 5525.00 | 4218.20 | 76 | 55371.00 | 16945.71 | 31 | 8422.00 | 558.32 | 7 | 63793.00 | 17504.03 | 27 |
| 12 | Union Bank | 2808.00 | 411.54 | 15 | 5571.00 | 1352.85 | 24 | 673.00 | 408.83 | 61 | 9052.00 | 2173.22 | 24 | 944.00 | 31.00 | 3 | 9996.00 | 2204.22 | 22 |
| A | ACP PUBLIC sec Bank | 175130.36 | 35759.00 | 20 | 158386.00 | 62837.97 | 40 | 40887.00 | 14253.36 | 35 | 374403.36 | 112850.33 | 30 | 56065.00 | 32939.28 | 59 | 430468.36 | 145789.61 | 34 |
| 13 | Axis Bank | 2507.00 | 651.27 | 26 | 4221.00 | 168.19 | 4 | 662.00 | 509.56 | 77 | 7390.00 | 1329.02 | 18 | 736.00 | 4701.17 | 639 | 8126.00 | 6030.19 | 74 |
| 14 | Bandhan Bank | 36449.00 | 114666.43 | 315 | 35103.00 | 100735.42 | 287 | 10492.00 | 208.20 | 2 | 82044.00 | 215610.05 | 263 | 12532.00 | 3161.79 | 25 | 94576.00 | 218771.84 | 231 |
| 15 | Federal Bank | 52.00 | 127.50 | 245 | 139.00 | 5.00 | 4 | 21.00 | 8.10 | 39 | 212.00 | 140.60 | 66 | 17.00 | 90.20 | 531 | 229.00 | 230.80 | 101 |
| 16 | HDFC Bank | 1065.00 | 3268.96 | 307 | 3086.00 | 2722.53 | 88 | 508.00 | 202.98 | 40 | 4659.00 | 6194.47 | 133 | 423.00 | 10730.05 | 2537 | 5082.00 | 16924.52 | 333 |
| 17 | ICICI Bank | 3472.00 | 4289.45 | 124 | 3657.00 | 3266.83 | 89 | 909.00 | 53.85 | 6 | 8038.00 | 7610.13 | 95 | 1226.00 | 11947.60 | 975 | 9264.00 | 19557.73 | 211 |
| 18 | IDBI Bank | 7477.00 | 244.36 | 3 | 6958.00 | 708.10 | 10 | 1789.00 | 155.54 | 9 | 16224.00 | 1108.00 | 7 | 2773.00 | 702.43 | 25 | 18997.00 | 1810.43 | 10 |
| 19 | IDFCFirst Bank | 52.00 | 1007.00 | 1937 | 138.00 | 3670.00 | 2659 | 18.00 | 0.00 | 0 | 208.00 | 4677.00 | 2249 | 17.00 | 203.00 | 1194 | 225.00 | 4880.00 | 2169 |
| 20 | IndusInd Bank | 809.00 | 2468.62 | 305 | 1849.00 | 8596.68 | 465 | 270.00 | 0.97 | 0 | 2928.00 | 11066.27 | 378 | 279.00 | 9765.24 | 3500 | 3207.00 | 20831.51 | 650 |
| 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 | 10.20 | 64 | 224.00 | 10.20 | 5 |
| 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 | 0.00 | 0 | 226.00 | 0.00 | 0 |
| 23 | Ujjivan Bank | 3426.00 | 4048.99 | 118 | 1799.00 | 867.97 | 48 | 795.00 | 3383.20 | 426 | 6020.00 | 8300.16 | 138 | 837.00 | 2733.35 | 327 | 6857.00 | 11033.51 | 161 |
| 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 | 297.56 | 16 | 926.00 | 1610.37 | 174 | 325.00 | 796.23 | 245 | 3112.00 | 2704.16 | 87 | 418.00 | 127.02 | 30 | 3530.00 | 2831.18 | 80 |
| B | ACP PRIVATE Sec bank | 57326.00 | 131070.14 | 229 | 58292.00 | 122351.09 | 210 | 15845.00 | 5318.63 | 34 | 131463.00 | 258739.86 | 197 | 19307.00 | 44172.05 | 229 | 150770.00 | 302911.91 | 201 |
| 26 | Tripura Gramin Bank | 126742.52 | 24647.32 | 19 | 87771.00 | 18861.56 | 21 | 28818.00 | 10238.15 | 36 | 243331.52 | 53747.03 | 22 | 39087.00 | 44282.71 | 113 | 282418.52 | 98029.74 | 35 |
| C | ACP RRB | 126742.52 | 24647.32 | 19 | 87771.00 | 18861.56 | 21 | 28818.00 | 10238.15 | 36 | 243331.52 | 53747.03 | 22 | 39087.00 | 44282.71 | 113 | 282418.52 | 98029.74 | 35 |
| 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 | 29229.35 | 80 | 20413.00 | 10421.57 | 51 | 7803.00 | 7255.85 | 93 | 64667.12 | 46906.77 | 73 | 10366.00 | 8513.39 | 82 | 75033.12 | 55420.16 | 74 |
| D | ACP Coop. Bank | 36555.12 | 29229.35 | 80 | 20551.00 | 10421.57 | 51 | 7843.00 | 7255.85 | 93 | 64949.12 | 46906.77 | 72 | 10399.00 | 8545.73 | 82 | 75348.12 | 55452.50 | 74 |
| GRAND TOTAL | | 395754.00 | 220705.81 | 56 | 325000.00 | 214472.19 | 66 | 93393.00 | 37065.99 | 40 | 814147.00 | 472243.99 | 58 | 124858.00 | 129939.77 | 104 | 939005.00 | 602183.76 | 64 |

Districtwise and sectorwise Achievement under Annual Credit Plan 2020-21 during the period 01.04.2020 to 31.03.2021

Rupees in lac.

| SL No. | Name of District | Agricultue & 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 | 54820.76 | 57 | 147140.00 | 104980.2 | 71 | 33552.00 | 17716.27 | 53 | 276331.00 | 177517.26 | 64 | 38761.00 | 62897.31 | 162 | 315092.00 | 240414.57 | 76 |
| 2 | Khowai | 50832.00 | 21658.01 | 43 | 17181.00 | 10897.86 | 63 | 3043.00 | 2475.82 | 81 | 71056.00 | 35031.69 | 49 | 6332.00 | 5738.11 | 91 | 77388.00 | 40769.80 | 53 |
| 3 | Sepahijala | 61394.00 | 31579.99 | 51 | 42361.00 | 23119.32 | 55 | 14233.00 | 3365.11 | 24 | 117988.00 | 58064.42 | 49 | 9131.00 | 8679.55 | 95 | 127119.00 | 66743.97 | 53 |
| 4 | Gomati | 39659.00 | 32903.38 | 83 | 28145.00 | 16580.14 | 59 | 7531.00 | 2630.48 | 35 | 75335.00 | 52114.00 | 69 | 14541.00 | 11046.28 | 76 | 89876.00 | 63160.28 | 70 |
| 5 | South Tripura | 44635.00 | 27877.82 | 62 | 20051.00 | 13951.22 | 70 | 10080.00 | 3417.32 | 34 | 74766.00 | 45246.36 | 61 | 14519.00 | 11418.83 | 79 | 89285.00 | 56665.19 | 63 |
| 6 | North Tripura | 39035.00 | 15578.85 | 40 | 30155.00 | 23363.52 | 77 | 10837.00 | 2709.16 | 25 | 80027.00 | 41651.53 | 52 | 15665.00 | 15533.04 | 99 | 95692.00 | 57184.57 | 60 |
| 7 | Unakoti | 24338.00 | 15367.46 | 63 | 18066.00 | 12255.87 | 68 | 9479.00 | 2796.43 | 30 | 51883.00 | 30419.76 | 59 | 12547.00 | 6843.85 | 55 | 64430.00 | 37263.61 | 58 |
| 8 | Dhalai | 40222.00 | 20919.54 | 52 | 21901.00 | 9324.03 | 43 | 4638.00 | 1955.4 | 42 | 66761.00 | 32198.97 | 48 | 13362.00 | 7782.8 | 58 | 80123.00 | 39981.77 | 50 |
| | Total | 395754.00 | 220705.81 | 56 | 325000.00 | 214472.19 | 66 | 93393.00 | 37065.99 | 40 | 814147.00 | 472243.99 | 58 | 124858.00 | 129939.77 | 104 | 939005.00 | 602183.76 | 64 |

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 | 3957.54 | 2207.05 | 56 |

| 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 | Target | 2324.56 | 1267.42 | 365.56 | 0.00 | 3957.54 |
| | Achievement | 1668.29 | 246.47 | 292.29 | 0.00 | 2207.05 |
| | % of Achv | 72 | 19 | 80 | 0 | 56 |

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 – March'21) |
|--------|-------------------------|------------------|--|
| 1 | Increase in Farm Credit | Rs. 3957.54 | Achievement during 2020-21 is Rs 2207.05 Crore (56% of the target) |
| 2 | KCC (No.) | 129489 | 103167 nos. KCCs. (80% of the target including new farmers) |

Bank wise position as on 31.03.2021 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 March 2021**

| | | | | | Amt. Rs. In Lakhs | | |
|--------------------|-----------------------------|----------------------|------------------|------------------|----------------------|------------------|------------------|
| Sl.No. | BANKS | 2019-20 (March 2020) | | | 2020-21 (March 2021) | | |
| | | Target | Achievement | % of Achievement | Target | Achievement | % of Achievement |
| 1 | 2 | 6 | 7 | 8 | 6 | 7 | 8 |
| 1 | Bank of Baroda | 1871.57 | 224.68 | 12 | 1585.00 | 106.70 | 7 |
| 2 | Bank of India | 5361.53 | 678.92 | 13 | 8303.00 | 992.49 | 12 |
| 3 | Bank of Maharashtra | 0.00 | 0.00 | 0 | 52.00 | 0.00 | 0 |
| 4 | Canara Bank | 9660.59 | 696.13 | 7 | 14793.12 | 425.61 | 3 |
| 5 | Central Bank of India | 1104.55 | 957.85 | 87 | 4732.00 | 472.02 | 10 |
| 6 | Indian Bank | 1334.18 | 20.56 | 2 | 2428.00 | 51.28 | 2 |
| 7 | Indian Overseas Bank | 2702.41 | 76.10 | 3 | 4995.00 | 34.15 | 1 |
| 8 | Punjab & Sind Bank | 743.68 | 8.92 | 1 | 1527.00 | 9.09 | 1 |
| 9 | Punjab National Bank | 34117.38 | 16924.25 | 50 | 57124.00 | 19425.30 | 34 |
| 10 | State Bank of India | 30329.76 | 15561.00 | 51 | 48003.24 | 12024.10 | 25 |
| 11 | UCO Bank | 15864.61 | 2076.71 | 13 | 28780.00 | 1806.72 | 6 |
| 12 | Union Bank of India | 2068.88 | 431.91 | 21 | 2808.00 | 411.54 | 15 |
| A | ACP PUBLIC sec Bank | 105159.14 | 37636.47 | 36 | 175130.36 | 35759.00 | 20 |
| 13 | AXIS BANK | 3094.05 | 134.86 | 4 | 2507.00 | 651.27 | 26 |
| 14 | Bandhan Bank | 91475.05 | 135849.00 | 149 | 36449.00 | 114666.43 | 315 |
| 15 | Federal Bank | 0.00 | 0.00 | 0 | 52.00 | 127.50 | 245 |
| 16 | HDFC | 4583.67 | 5345.11 | 117 | 1065.00 | 3268.96 | 307 |
| 17 | ICICI Bank | 2806.12 | 2965.67 | 106 | 3472.00 | 4289.45 | 124 |
| 18 | IDBI BANK | 3021.47 | 177.13 | 6 | 7477.00 | 244.36 | 3 |
| 19 | IDFC Bank | 0.00 | 1781.00 | 0 | 52.00 | 1007.00 | 1937 |
| 20 | Indusind Bank | 138.86 | 2536.76 | 1827 | 809.00 | 2468.62 | 305 |
| 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 | 7877.99 | 160 | 3426.00 | 4048.99 | 118 |
| 24 | Yes Bank | 0.00 | 0.00 | 0 | 52.00 | 0.00 | 0 |
| 25 | NESFB | 1146.33 | 480.00 | 0 | 1861.00 | 297.56 | 16 |
| B | ACP PRIVATE Sec bank | 111203.90 | 157147.52 | 141 | 57326.00 | 131070.14 | 229 |
| 26 | Tripura Gramin Bank | 100634.45 | 81595.73 | 81 | 126742.52 | 24647.32 | 19 |
| C | ACP RRB | 100634.45 | 81595.73 | 81 | 126742.52 | 24647.32 | 19 |
| 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 | 25023.94 | 91 | 36451.12 | 29229.35 | 80 |
| D | ACP Coop. Bank | 28502.77 | 25023.94 | 88 | 36555.12 | 29229.35 | 80 |
| GRAND TOTAL | | 345500.26 | 301403.66 | 87 | 395754.00 | 220705.81 | 56 |

Achievement under Sub-Sectors of Allied Activities against ACP for the Year 2020-21 as on 31.03.2021

| 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 | 76.20 | 1585.00 | 76.20 |
| 2 | Bank of India | 321.57 | 0.00 | 871.69 | 123.61 | 586.05 | 19.74 | 613.97 | 52.33 | 164.85 | 0.00 | 5744.87 | 676.43 | 8303.00 | 872.11 |
| 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 | 352.74 | 14793.12 | 356.74 |
| 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 | 386.57 | 4732.00 | 418.22 |
| 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 | 14207.24 | 57124.00 | 14643.94 |
| 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 | 2220.05 | 48003.24 | 3592.05 |
| 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 | 284.37 | 28780.00 | 289.72 |
| 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 | 352.32 | 2808.00 | 356.14 |
| A | Sub Total of Public Sec. Bank | 8064.92 | 0.00 | 9298.88 | 884.32 | 7828.75 | 725.12 | 6990.41 | 439.76 | 2352.51 | 0.00 | 140594.89 | 18580.11 | 175130.36 | 20629.31 |
| 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 | 655.42 | 2507.00 | 655.42 |
| 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 | 103250.13 | 36449.00 | 114666.43 |
| 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 | 127.50 | 52.00 | 127.50 |
| 16 | HDFC | 9.30 | 0.00 | 485.24 | 0.00 | 67.15 | 0.00 | 139.21 | 0.00 | 209.28 | 0.00 | 154.82 | 713.48 | 1065.00 | 713.48 |
| 17 | ICICI | 111.63 | 0.00 | 469.45 | 0.00 | 360.46 | 0.00 | 393.41 | 0.00 | 91.51 | 0.00 | 2045.54 | 4289.45 | 3472.00 | 4289.45 |
| 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 | 227.44 | 7477.00 | 227.44 |
| 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 | 1007.00 | 52.00 | 1007.00 |
| 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 | 2468.62 | 809.00 | 2468.62 |
| 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 | 4048.99 | 3426.00 | 4048.99 |
| 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 | 293.41 | 1861.00 | 293.41 |
| B | Sub Total of Pvt. Sec. Bank | 8616.28 | 20.75 | 8968.77 | 3102.00 | 10410.10 | 3087.00 | 9927.50 | 4767.00 | 3387.62 | 439.55 | 16015.73 | 117081.44 | 57326.00 | 128497.74 |
| 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 | 6055.23 | 126742.52 | 8406.32 |
| C | Sub Total of RRB | 23626.72 | 0.00 | 13093.41 | 891.27 | 9993.72 | 846.15 | 8335.90 | 613.67 | 3221.25 | 0.00 | 68471.52 | 6055.23 | 126742.52 | 8406.32 |
| 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 | 25816.51 | 36451.12 | 25972.72 |
| D | Sub Total of Coop.Banks | 1948.24 | 2.15 | 4387.96 | 112.01 | 3093.21 | 4.20 | 2844.80 | 36.65 | 1012.31 | 1.20 | 23268.60 | 25816.51 | 36555.12 | 25972.72 |
| GRAND TOTAL | | 42256.16 | 22.90 | 35749.02 | 4989.60 | 31325.78 | 4662.47 | 28098.61 | 5857.08 | 9973.69 | 440.75 | 248350.74 | 167533.29 | 395754.00 | 183506.09 |

| Achievement of Farm Credit as on March 2021 for the Year 2020-21 by the different lending institutions is given below | | | | |
|--|-----------------------------|-------------------------------------|---|----------------------------------|
| (Amt in Lacs) | | | | |
| Sl.No. | BANKS | Plan for Farm Credit 2020-21 | Achievement 2020-21 (April 2020 to March 2021) | Percentage of Achievement |
| 1 | Bank of Baroda | 1585.00 | 106.70 | 7 |
| 2 | Bank of India | 8303.00 | 992.49 | 12 |
| 3 | Bank of Maharashtra | 52.00 | 0.00 | 0 |
| 4 | Canara Bank | 14793.12 | 425.61 | 3 |
| 5 | Central Bank Of India | 4732.00 | 472.02 | 10 |
| 6 | Indian Bank | 2428.00 | 51.28 | 2 |
| 7 | Indian Overseas | 4995.00 | 34.15 | 1 |
| 8 | Punjab & Sind Bank | 1527.00 | 9.09 | 1 |
| 9 | Punjab National Bank | 57124.00 | 19425.30 | 34 |
| 10 | State Bank of India | 48003.24 | 12024.10 | 25 |
| 11 | UCO Bank | 28780.00 | 1806.72 | 6 |
| 12 | Union Bank | 2808.00 | 411.54 | 15 |
| A | ACP PUBLIC sec Bank | 175130.36 | 35759.00 | 20 |
| 13 | Axis Bank | 2507.00 | 651.27 | 26 |
| 14 | Bandhan Bank | 36449.00 | 114666.43 | 315 |
| 15 | Federal Bank | 52.00 | 127.50 | 245 |
| 16 | HDFC Bank | 1065.00 | 3268.96 | 307 |
| 17 | ICICI Bank | 3472.00 | 4289.45 | 124 |
| 18 | IDBI Bank | 7477.00 | 244.36 | 3 |
| 19 | IDFCFirst Bank | 52.00 | 1007.00 | 1937 |
| 20 | IndusInd | 809.00 | 2468.62 | 305 |
| 21 | Kotak Mahindra | 52.00 | 0.00 | 0 |
| 22 | South Indian Bank | 52.00 | 0.00 | 0 |
| 23 | Ujjivan Bank | 3426.00 | 4048.99 | 118 |
| 24 | Yes Bank | 52.00 | 0.00 | 0 |
| 25 | NESFB | 1861.00 | 297.56 | 16 |
| B | ACP PRIVATE Sec bank | 57326.00 | 131070.14 | 229 |
| 26 | Tripura Gramin Bank | 126742.52 | 24647.32 | 19 |
| C | ACP RRB | 126742.52 | 24647.32 | 19 |
| 27 | ACUB | 104.00 | 0.00 | 0 |
| 28 | TCARDB | 0.00 | 0.00 | 0 |
| 29 | TSCB | 36451.12 | 29229.35 | 80 |
| D | ACP Coop. Bank | 36555.12 | 29229.35 | 80 |
| GRAND TOTAL | | 395754.00 | 220705.81 | 56 |

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

As on 31.03.2021

(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 | 47.63 |
| 3 | Canara Bank | 179 | 68.87 |
| 4 | Central Bank of India | 42 | 13.74 |
| 5 | Indian Bank | 79 | 30.09 |
| 6 | Indian Overseas Bank | 63 | 29.55 |
| 7 | Punjab & Sind Bank | 9 | 3.31 |
| 8 | Punjab National Bank | 14101 | 4012.10 |
| 9 | State Bank of India | 14557 | 7525.43 |
| 10 | UCO Bank | 4969 | 1517.00 |
| 11 | Union Bank of India | 175 | 42.10 |
| 12 | Axis Bank | 0 | 0.00 |
| 13 | Bandhan Bank | 0 | 0.00 |
| 14 | HDFC | 2512 | 2555.48 |
| 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 | 17887 | 3042.63 |
| 20 | Ujjivan Bank | 0 | 0.00 |
| 21 | NESFB | 0 | 0.00 |
| TOTAL | | 91773 | 33824.71 |

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 | 3250 | 2144.72 | 66 |

The disbursement made during the period April-March 2021 is Rs.2144.72 crore i.e. 66% 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 | Target | 2166.78 | 877.71 | 205.51 | 0.00 | 3250.00 |
| | Achievement | 1851.89 | 188.61 | 104.21 | 0.00 | 2144.71 |
| | % of Achv | 85 | 21 | 51 | 0 | 66 |

Details of achievement of MSME under ACP 2020-21 (April-March 2021) 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 March 2021**

| | | | | | | | Amt. Rs. In Lakhs |
|--------------------|-----------------------------|----------------------|------------------|-------------|----------------------|------------------|-------------------|
| Sl.No. | BANKS | 2019-20 (March 2020) | | | 2020-21 (March 2021) | | |
| | | 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 | 1357.22 | 30 | 3585.00 | 1682.00 | 47 |
| 2 | Bank of India | 6906.06 | 1073.62 | 16 | 8654.00 | 1764.33 | 20 |
| 3 | Bank of Maharashtra | 531.53 | 59.26 | 11 | 855.00 | 86.00 | 10 |
| 4 | Canara Bank | 9295.23 | 3955.50 | 43 | 13789.00 | 3350.40 | 24 |
| 5 | Central Bank of India | 3183.86 | 583.41 | 18 | 5056.00 | 688.89 | 14 |
| 6 | Indian Bank | 2790.75 | 645.45 | 23 | 2735.00 | 760.63 | 28 |
| 7 | Indian Overseas Bank | 2032.04 | 1023.65 | 50 | 5239.00 | 628.88 | 12 |
| 8 | Punjab & Sind Bank | 1053.99 | 175.30 | 17 | 1646.00 | 48.26 | 3 |
| 9 | Punjab National Bank | 26681.30 | 20312.62 | 76 | 47728.00 | 25236.14 | 53 |
| 10 | State Bank of India | 27137.63 | 18764.00 | 69 | 42462.00 | 16318.80 | 38 |
| 11 | UCO Bank | 13927.49 | 8204.21 | 59 | 21066.00 | 10920.79 | 52 |
| 12 | Union Bank of India | 5356.53 | 1384.20 | 26 | 5571.00 | 1352.85 | 24 |
| A | ACP PUBLIC sec Bank | 103377.05 | 57935.18 | 56 | 158386.00 | 62837.97 | 40 |
| 13 | AXIS BANK | 5783.58 | 171.96 | 3 | 4221.00 | 168.19 | 4 |
| 14 | Bandhan Bank | 35510.70 | 122866.00 | 346 | 35103.00 | 100735.42 | 287 |
| 15 | Federal Bank | 659.26 | 0.00 | 0 | 139.00 | 5.00 | 4 |
| 16 | HDFC | 2835.65 | 3274.24 | 115 | 3086.00 | 2722.53 | 88 |
| 17 | ICICI Bank | 3645.94 | 3548.86 | 97 | 3657.00 | 3266.83 | 89 |
| 18 | IDBI BANK | 3202.36 | 1545.34 | 48 | 6958.00 | 708.10 | 10 |
| 19 | IDFC Bank | 988.89 | 8232.00 | 832 | 138.00 | 3670.00 | 2659 |
| 20 | Indusind Bank | 1134.66 | 5308.35 | 468 | 1849.00 | 8596.68 | 465 |
| 21 | Kotak Mahindra Bank Ltd | 659.26 | 0.00 | 0 | 138.00 | 0.00 | 0 |
| 22 | South Indian Bank | 659.26 | 1598.00 | 242 | 139.00 | 0.00 | 0 |
| 23 | Ujjivan Bank | 2963.15 | 4225.70 | 143 | 1799.00 | 867.97 | 48 |
| 24 | Yes Bank | 659.26 | 0.00 | 0 | 139.00 | 0.00 | 0 |
| 25 | NESFB | 4098.18 | 1215.84 | 30 | 926.00 | 1610.37 | 174 |
| B | ACP PRIVATE Sec bank | 62800.15 | 151986.29 | 242 | 58292.00 | 122351.09 | 210 |
| 26 | Tripura Gramin Bank | 48857.08 | 49072.15 | 100 | 87771.00 | 18861.56 | 21 |
| C | ACP RRB | 48857.08 | 49072.15 | 100 | 87771.00 | 18861.56 | 21 |
| 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 | 21426.23 | 94 | 20413.00 | 10421.57 | 51 |
| D | ACP Coop. Bank | 23765.72 | 21442.03 | 90 | 20551.00 | 10421.57 | 51 |
| GRAND TOTAL | | 238800.00 | 280435.65 | 117 | 325000.00 | 214472.19 | 66 |

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 | 933.93 | 370.65 | 40 |

All banks disbursed Rs. 370.65 crore during the period April – March 2021.

| 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 | Target | 567.32 | 288.18 | 78.43 | 0.00 | 933.93 |
| | Achievement | 195.71 | 102.38 | 72.55 | 0.00 | 370.64 |
| | % of Achv | 34 | 36 | 93 | 0 | 40 |

Details of achievement of Other Priority Sectors (OPS) under ACP 2020-21 during April – March 2021 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 March 2021**

| Amt. Rs. In Lakhs | | | | | | | |
|--------------------|-----------------------------|----------------------|-----------------|-------------|----------------------|-----------------|-------------|
| Sl.No. | BANKS | 2019-20 (March 2020) | | | 2020-21 (March 2021) | | |
| | | 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 | 788.32 | 54 | 453.00 | 567.75 | 125 |
| 2 | Bank of India | 1986.83 | 465.51 | 23 | 2239.00 | 972.00 | 43 |
| 3 | Bank of Maharashtra | 214.65 | 44.58 | 21 | 18.00 | 110.92 | 616 |
| 4 | Canara Bank | 2933.78 | 2021.62 | 69 | 3145.00 | 804.87 | 26 |
| 5 | Central Bank of India | 1492.71 | 440.72 | 30 | 1437.00 | 88.47 | 6 |
| 6 | Indian Bank | 1046.60 | 296.36 | 28 | 249.00 | 195.55 | 79 |
| 7 | Indian Overseas Bank | 976.25 | 422.12 | 43 | 1514.00 | 401.96 | 27 |
| 8 | Punjab & Sind Bank | 439.67 | 47.38 | 11 | 356.00 | 70.83 | 20 |
| 9 | Punjab National Bank | 11256.20 | 7540.19 | 67 | 13302.00 | 3341.92 | 25 |
| 10 | State Bank of India | 11957.17 | 9039.00 | 76 | 11976.00 | 3072.06 | 26 |
| 11 | UCO Bank | 4339.41 | 1302.20 | 30 | 5525.00 | 4218.20 | 76 |
| 12 | Union Bank of India | 1864.97 | 615.91 | 33 | 673.00 | 408.83 | 61 |
| A | ACP PUBLIC sec Bank | 39977.92 | 23043.35 | 58 | 40887.00 | 14253.36 | 35 |
| 13 | AXIS BANK | 1590.81 | 708.60 | 45 | 662.00 | 509.56 | 77 |
| 14 | Bandhan Bank | 3853.97 | 77.00 | 2 | 10492.00 | 208.20 | 2 |
| 15 | Federal Bank | 71.63 | 0.00 | 0 | 21.00 | 8.10 | 39 |
| 16 | HDFC | 747.19 | 126.27 | 17 | 508.00 | 202.98 | 40 |
| 17 | ICICI Bank | 990.08 | 48.88 | 5 | 909.00 | 53.85 | 6 |
| 18 | IDBI Bank | 1288.23 | 381.85 | 30 | 1789.00 | 155.54 | 9 |
| 19 | IDFC Bank | 33.72 | 0.00 | 0 | 18.00 | 0.00 | 0 |
| 20 | Indusind Bank | 315.76 | 0.00 | 0 | 270.00 | 0.97 | 0 |
| 21 | Kotak Mahindra Bank Ltd | 71.63 | 0.00 | 0 | 18.00 | 0.00 | 0 |
| 22 | South Indian Bank | 71.63 | 13.00 | 18 | 18.00 | 0.00 | 0 |
| 23 | Ujjivan Bank | 921.42 | 4170.32 | 453 | 795.00 | 3383.20 | 426 |
| 24 | Yes Bank | 73.64 | 0.00 | 0 | 20.00 | 0.00 | 0 |
| 25 | NESFB | 575.90 | 6.37 | 1 | 325.00 | 796.23 | 245 |
| B | ACP PRIVATE Sec bank | 10605.61 | 5532.29 | 52 | 15845.00 | 5318.63 | 34 |
| 26 | Tripura Gramin Bank | 19767.77 | 25936.49 | 131 | 28818.00 | 10238.15 | 36 |
| C | ACP RRB | 19767.77 | 25936.49 | 131 | 28818.00 | 10238.15 | 36 |
| 27 | ACUB | 0.00 | 134.89 | 0 | 40.00 | 0.00 | 0 |
| 28 | TCARDB | 300.74 | 0.00 | 0 | 0.00 | 0.00 | 0 |
| 29 | TSCB | 9447.98 | 9203.62 | 97 | 7803.00 | 7255.85 | 93 |
| D | ACP Coop. Bank | 9748.72 | 9338.51 | 96 | 7843.00 | 7255.85 | 93 |
| GRAND TOTAL | | 80100.02 | 63850.64 | 80 | 93393.00 | 37065.99 | 40 |

| 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 | 1622007.49 | | | |
| | 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 |
| 1 | Priority Sector | 634421 | 472243.99 | 1270020 | 1049101.81 |
| I | Agriculture | 381452 | 220705.81 | 754839 | 451678.94 |
| (i) | Crop Loans | 103167 | 37199.72 | 331194 | 71848.96 |
| (ii) | Investment Credit | | | | |
| | Out of (ii) above, loans for agriculture implements & machinery | | | | |
| (iii) | Allied Activities | 278285 | 183506.09 | 423645 | 379829.98 |
| (a) | Fisheries | 20158 | 4662.47 | 69258 | 38192.46 |
| (b) | Dairying | 9248 | 4989.6 | 32659 | 35337.32 |
| (c) | Poultry | 7269 | 5857.08 | 32511 | 34110.99 |
| (d) | Animal Husbandry | | | | |
| (e) | Bee keeping | | | | |
| (f) | Sericulture | | | | |
| (g) | Others (including WR & FMS) | 241610 | 167996.94 | 289217 | 272189.21 |
| | Out of Agriculture, loans to small and marginal farmers | | | | |
| | Out of Agriculture, loans to other individual farmers | | | | |
| | Out of Agriculture, loans to corporate farmers, farmers' producer organizations/companies of individual farmers, partnership firms and co-operatives of farmers directly engaged in Agriculture and Allied Activities | | | | |
| | Out of Agriculture, above loans to Food & Agro-processing | | | | |
| II | MSMEs | 221129 | 214472.19 | 423693 | 416375.79 |
| (i) | Micro Enterprises | 205627 | 175501.7 | 395537 | 249598.18 |
| (ii) | Small Enterprises | 15497 | 38749.51 | 27593 | 141633.84 |
| (iii) | Medium Enterprises | 5 | 220.98 | 563 | 25143.77 |
| (iv) | Advances to KVI | | | | |
| (v) | Other Finance to MSMEs | | | | |
| III | Export Credit | | | | |
| IV | Education | | | | |
| V | Housing | | | | |
| VI | Renewable Energy | | | | |
| VII | Social Infrastructure | | | | |
| VIII | 'Others' category under Priority Sector | 31840 | 37065.99 | 91488 | 181047.08 |
| 2 | Loans to Weaker Sections under Priority Sector | 431577 | 262243.95 | 1035593 | 739459.06 |
| 3 | Non-Priority Sector Loans | 58057 | 129939.77 | 222025 | 639363.27 |
| I | Agriculture | | | | |
| II | MSME (Service) | | | | |
| (i) | Micro Enterprises (Service) | | | | |
| (ii) | Small Enterprises (Service) | | | | |
| (iii) | Medium Enterprises (Service) | | | | |
| III | Education Loans | | | | |
| IV | Housing Loans | | | | |
| V | Personal Loans under Non-Priority Sector | | | | |
| VI | Other Non-Priority Sector Loans | | | | |
| 4 | Total Loans | 692478 | 602183.76 | 1492045 | 1688465.08 |

CD RATIO OF BANKS IN TRIPURA

Action Points emerged in the 134th SLBC Meeting held on 30.03.2021

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 54% as on 31.03.2021 from 57% as on 31.03.2020.

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 March 2021, the CD ratio of the State stood at 54% compared to 57% as March 2020. The district wise details are as under:

| District | CD RATIO March 2019 | CD RATIO March 2020 | CD RATIO March 2021 | CD RATIO Since March 2020 |
|--------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------------|
| North Tripura | 51 | 52 | 62 | +10 |
| Unakoti | 59 | 75 | 64 | -11 |
| South Tripura | 53 | 57 | 57 | No Change |
| Gomati | 54 | 64 | 63 | -1 |
| West Tripura | 52 | 51 | 47 | -4 |
| Sepahijala | 62 | 72 | 68 | -4 |
| Khowai | 61 | 65 | 52 | -13 |
| Dhalai | 67 | 96 | 96 | No Change |
| Total State | 54 | 57 | 54 | -3 |

CD ratio of the banks in the state decreased to 54% as on 31.03.2021 from 57% as on 31.03.2020.

CD ratio of one district in the State as on March 2021 has improved over the CD ratio of March 2020.

CD Ratio of 96% is the highest in Dhalai District, as against 47%, 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.

| BANKWISE CREDIT DEPOSIT RATIO OF THE STATE AS ON 31.03.2021 | | | | | |
|--|-----------------------|------------------|----------------------|----------------------|-----------------|
| (Amt. In lac) | | | | | |
| SL No. | Bank's Name | No of Brs | Total Deposit | Total Advance | CD Ratio |
| 1 | Bank of Baroda | 9 | 64066.15 | 24089.00 | 38 |
| 2 | Bank of India | 13 | 32235.00 | 19335.04 | 60 |
| 3 | Bank of Maharashtra | 1 | 1354.14 | 1318.78 | 97 |
| 4 | Canara Bank | 19 | 90616.25 | 28616.50 | 32 |
| 5 | Central Bank Of India | 6 | 18925.36 | 4272.99 | 23 |
| 6 | Indian Bank | 6 | 32043.82 | 6390.25 | 20 |
| 7 | Indian Overseas | 5 | 18604.30 | 5875.88 | 32 |
| 8 | P&SB | 2 | 3687.37 | 831.37 | 23 |
| 9 | PNB | 68 | 430665.19 | 127329.14 | 30 |
| 10 | State Bank of India | 69 | 861189.00 | 529201.30 | 61 |
| 11 | UCO Bank | 29 | 141943.05 | 36915.01 | 26 |
| 12 | Union Bank | 10 | 63848.00 | 15914.00 | 25 |
| 13 | Axis Bank | 13 | 57146.87 | 18408.09 | 32 |
| 14 | Bandhan Bank | 28 | 73877.24 | 260546.50 | 353 |
| 15 | Federal Bank | 1 | 7424.68 | 1680.04 | 23 |
| 16 | HDFC Bank | 9 | 44945.20 | 27100.71 | 60 |
| 17 | ICICI Bank | 8 | 26947.64 | 23416.79 | 87 |
| 18 | IDBI Bank | 9 | 42868.70 | 5744.91 | 13 |
| 19 | IDFC First Bank | 1 | 4029.00 | 7023.00 | 174 |
| 20 | IndusInd | 6 | 20907.97 | 24251.97 | 116 |
| 21 | Kotak Mahindra | 1 | 3725.68 | 62.71 | 2 |
| 22 | South Indian Bank | 1 | 7605.86 | 2681.12 | 35 |
| 23 | Ujjivan Bank | 8 | 19327.09 | 17192.24 | 89 |
| 24 | Yes Bank | 1 | 5565.96 | 708.29 | 13 |
| 25 | NESFB | 6 | 3669.64 | 4528.50 | 123 |
| 26 | Tripura Gramin Bank | 148 | 756957.01 | 270484.84 | 36 |
| 27 | ACUB | 3 | 4196.80 | 1372.59 | 33 |
| 28 | TCARDB | 5 | 0.00 | 0.00 | 0 |
| 29 | TSCB | 65 | 310370.07 | 223173.52 | 72 |
| | Total | 550 | 3148743.04 | 1688465.08 | 54 |

| DISTRICTWISE CREDIT DEPOSIT RATIO OF THE STATE AS ON 31.03.2021 | | | | | |
|--|-----------------|--------------------|----------------------|----------------------|-----------------|
| Sl. | District | No. of Brs. | Total Deposit | Total Advance | CD Ratio |
| 1 | West Tripura | 196 | 1927583.81 | 904562.39 | 47 |
| 2 | Sepahijala | 61 | 198370.88 | 134706.39 | 68 |
| 3 | Khowai | 40 | 173824.40 | 89849.31 | 52 |
| 4 | Dhalai | 47 | 118140.25 | 113593.71 | 96 |
| 5 | Gomati | 64 | 223149.44 | 140145.80 | 63 |
| 6 | South Tripura | 60 | 225192.33 | 128771.86 | 57 |
| 7 | Unakoti | 34 | 121878.25 | 77875.68 | 64 |
| 8 | North Tripura | 48 | 160603.68 | 98959.94 | 62 |
| | Total | 550 | 3148743.04 | 1688465.08 | 54 |

CD Ratio as on 31st March 2021 for West Tripura District.(Amt.in Lacs)

| Sl.No. | Name of the Bank | Total Deposit | Total Advance | Total C.D. Ratio |
|---------------|-------------------------|----------------------|----------------------|-------------------------|
| 1 | Bank of Baroda | 62961.15 | 23442.96 | 37 |
| 2 | Bank of India | 21655.00 | 13874.00 | 64 |
| 3 | Bank of Maharashtra | 1354.14 | 1318.78 | 97 |
| 4 | Canara Bank | 73082.05 | 19861.97 | 27 |
| 5 | Central Bank Of India | 16382.88 | 3344.21 | 20 |
| 6 | Indian Bank | 30404.00 | 5651.00 | 19 |
| 7 | Indian Overseas | 15952.57 | 4240.46 | 27 |
| 8 | P&SB | 3304.78 | 654.93 | 20 |
| 9 | PNB | 206491.42 | 73361.32 | 36 |
| 10 | State Bank of India | 618089.00 | 411643.00 | 67 |
| 11 | UCO Bank | 91735.77 | 20602.47 | 22 |
| 12 | Union Bank | 56223.00 | 13233.00 | 24 |
| 13 | Axis Bank | 40078.55 | 12943.03 | 32 |
| 14 | Bandhan Bank | 34981.79 | 88286.53 | 252 |
| 15 | Federal Bank | 7424.68 | 1680.04 | 23 |
| 16 | HDFC Bank | 39365.12 | 20878.29 | 53 |
| 17 | ICICI Bank | 17193.75 | 17928.30 | 104 |
| 18 | IDBI Bank | 28352.52 | 3156.15 | 11 |
| 19 | IDFC First Bank | 4029.00 | 7023.00 | 174 |
| 20 | IndusInd | 19630.69 | 12392.19 | 63 |
| 21 | Kotak Mahindra | 3725.68 | 62.71 | 2 |
| 22 | South Indian Bank | 7605.86 | 2681.12 | 35 |
| 23 | Ujjivan Bank | 14230.25 | 8487.84 | 60 |
| 24 | Yes Bank | 5565.96 | 708.29 | 13 |
| 25 | NESFB | 2263.91 | 1774.07 | 78 |
| 26 | Tripura Gramin Bank | 326329.48 | 83778.53 | 26 |
| 27 | ACUB | 3847.56 | 1285.29 | 33 |
| 28 | TCARDB | 0.00 | 0.00 | 0 |
| 29 | TSCB | 175323.25 | 50268.91 | 29 |
| | Total | 1927583.81 | 904562.39 | 47 |

CD Ratio as on 31st March 2021 for Gomati District.(Amt.in Lacs)

| Sl.No. | Name of the Bank | Total Deposit | Total Advance | Total C.D. Ratio |
|--------|-----------------------|------------------|-----------------|------------------|
| 1 | Bank of Baroda | 1105 | 646.04 | 58 |
| 2 | Bank of India | 2466 | 1919 | 78 |
| 3 | Canara Bank | 4242.14 | 2428.23 | 57 |
| 4 | Central Bank Of India | 919.19 | 360.34 | 39 |
| 5 | Indian Bank | 565.72 | 357 | 63 |
| 6 | Indian Overseas | 525.54 | 437.99 | 83 |
| 7 | PNB | 42927.68 | 9771.91 | 23 |
| 8 | State Bank of India | 49600.00 | 24851 | 50 |
| 9 | UCO Bank | 5054.73 | 1096.76 | 22 |
| 10 | Union Bank | 2685 | 1656 | 62 |
| 11 | Axis Bank | 3369.65 | 1566.26 | 46 |
| 12 | Bandhan Bank | 6804.31 | 31229.6 | 459 |
| 13 | HDFC Bank | 2657.94 | 2678.82 | 101 |
| 14 | ICICI Bank | 1824.96 | 2008.26 | 110 |
| 15 | IDBI Bank | 6767.05 | 1295.57 | 19 |
| 16 | Ujjivan Bank | 898.25 | 1857.95 | 207 |
| 17 | NESFB | 352.07 | 958.22 | 272 |
| 18 | Tripura Gramin Bank | 60518.86 | 24558.57 | 41 |
| 19 | ACUB | 349.24 | 87.3 | 25 |
| 20 | TSCB | 29516.11 | 30380.98 | 103 |
| | Total | 223149.44 | 140145.8 | 63 |

CD Ratio as on 31st March 2021 for Unakoti District.(Amt.in Lacs)

| Sl.No. | Name of the Bank | Total Deposit | Total Advance | Total C.D. Ratio |
|--------|-----------------------|------------------|-----------------|------------------|
| 1 | Canara Bank | 767.07 | 326.94 | 43 |
| 2 | Central Bank Of India | 493.95 | 132.78 | 27 |
| 3 | Indian Overseas | 985.46 | 434.03 | 44 |
| 4 | PNB | 26861.08 | 5142.28 | 19 |
| 5 | State Bank of India | 28200 | 15230 | 54 |
| 6 | UCO Bank | 3389.99 | 1769.04 | 52 |
| 7 | Axis Bank | 985.21 | 276.57 | 28 |
| 8 | Bandhan Bank | 6349.24 | 18521.53 | 292 |
| 9 | ICICI Bank | 2361.75 | 877.93 | 37 |
| 10 | Ujjivan Bank | 731.39 | 1226.15 | 168 |
| 11 | NESFB | 108.57 | 722.5 | 665 |
| 12 | Tripura Gramin Bank | 40105.63 | 18179.27 | 45 |
| 13 | TSCB | 10538.91 | 15036.66 | 143 |
| | Total | 121878.25 | 77875.68 | 64 |

CD Ratio as on 31st March 2021 for North Tripura District.(Amt.in Lacs)

| Sl.No. | Name of the Bank | Total Deposit | Total Advance | Total C.D. Ratio |
|--------|---------------------|------------------|-----------------|------------------|
| 1 | Bank of India | 3391 | 893 | 26 |
| 2 | Canara Bank | 3040.96 | 1831.55 | 60 |
| 3 | PNB | 24605.36 | 7050.33 | 29 |
| 4 | State Bank of India | 36500 | 15558 | 43 |
| 5 | UCO Bank | 953.68 | 874.13 | 92 |
| 6 | Union Bank | 2011 | 448 | 22 |
| 7 | Axis Bank | 3761.73 | 1010.01 | 27 |
| 8 | Bandhan Bank | 2174.93 | 22987.97 | 1057 |
| 9 | HDFC Bank | 2144.95 | 3415.85 | 159 |
| 10 | ICICI Bank | 1926.8 | 1402.14 | 73 |
| 11 | IDBI Bank | 5270.05 | 801.73 | 15 |
| 12 | IndusInd | 1277.28 | 7533.63 | 590 |
| 13 | Ujjivan Bank | 975.88 | 1230.61 | 126 |
| 14 | NESFB | 285.25 | 665.08 | 233 |
| 15 | Tripura Gramin Bank | 61790.38 | 29761.86 | 48 |
| 16 | TSCB | 10494.43 | 3496.05 | 33 |
| | Total | 160603.68 | 98959.94 | 62 |

CD Ratio as on 31st March 2021 for South Tripura District.(Amt.in Lacs)

| Sl.No. | Name of the Bank | Total Deposit | Total Advance | Total C.D. Ratio |
|--------|---------------------|------------------|------------------|------------------|
| 1 | Bank of India | 725 | 482 | 66 |
| 2 | Canara Bank | 1325.25 | 847.33 | 64 |
| 3 | PNB | 41340 | 8522.17 | 21 |
| 4 | State Bank of India | 50100 | 22842 | 46 |
| 5 | UCO Bank | 4479.9 | 979.75 | 22 |
| 6 | Union Bank | 1272 | 420 | 33 |
| 7 | Axis Bank | 2100.36 | 1380.11 | 66 |
| 8 | Bandhan Bank | 4479.4 | 26159.1 | 584 |
| 9 | IDBI Bank | 2479.08 | 491.46 | 20 |
| 10 | IndusInd | 0 | 4326.15 | #DIV/0! |
| 11 | Tripura Gramin Bank | 81436.14 | 33637.55 | 41 |
| 12 | TSCB | 35455.2 | 28684.24 | 81 |
| | Total | 225192.33 | 128771.86 | 57 |

CD Ratio as on 31st March 2021 for Sepahijala District.(Amt.in Lacs)

| SI.No. | Name of the Bank | Total Deposit | Total Advance | Total C.D. Ratio |
|--------|---------------------|------------------|------------------|------------------|
| 1 | Bank of India | 2848 | 1537 | 54 |
| 2 | Canara Bank | 2995.93 | 1699.13 | 57 |
| 3 | P&SB | 382.59 | 176.44 | 46 |
| 4 | PNB | 26761.74 | 6650.83 | 25 |
| 5 | State Bank of India | 38600 | 18640 | 48 |
| 6 | UCO Bank | 19643.11 | 5844.41 | 30 |
| 7 | Axis Bank | 2756.74 | 594.15 | 22 |
| 8 | Bandhan Bank | 9617.02 | 35620.24 | 370 |
| 9 | HDFC Bank | 777.19 | 127.75 | 16 |
| 10 | Ujjivan Bank | 1799.9 | 3438.64 | 191 |
| 11 | Tripura Gramin Bank | 72199.62 | 25635.87 | 36 |
| 12 | TSCB | 19989.04 | 34741.93 | 174 |
| | Total | 198370.88 | 134706.39 | 68 |

CD Ratio as on 31st March 2021 for Khowai District.(Amt.in Lacs)

| SI.No. | Name of the Bank | Total Deposit | Total Advance | Total C.D. Ratio |
|--------|---------------------|------------------|-----------------|------------------|
| 1 | Canara Bank | 1140.45 | 513.72 | 45 |
| 2 | Indian Bank | 939 | 335 | 36 |
| 3 | Indian Overseas | 1140.73 | 763.4 | 67 |
| 4 | PNB | 31766.56 | 6850.62 | 22 |
| 5 | State Bank of India | 26700 | 13720 | 51 |
| 6 | UCO Bank | 11906.11 | 3323.31 | 28 |
| 7 | Union Bank | 1657 | 157 | 9 |
| 8 | Axis Bank | 4094.63 | 637.96 | 16 |
| 9 | Bandhan Bank | 6167.32 | 20791.79 | 337 |
| 10 | ICICI Bank | 1893.05 | 666.28 | 35 |
| 11 | Ujjivan Bank | 691.42 | 951.05 | 138 |
| 12 | NESFB | 659.84 | 408.63 | 62 |
| 13 | Tripura Gramin Bank | 72199.62 | 25635.87 | 36 |
| 14 | TSCB | 12868.67 | 15094.68 | 117 |
| | Total | 173824.40 | 89849.31 | 52 |

CD Ratio as on 31st March 2021 for Dhalai District.(Amt.in Lacs)

| SI.No. | Name of the Bank | Total Deposit | Total Advance | Total C.D. Ratio |
|--------|-----------------------|------------------|------------------|------------------|
| 1 | Bank of India | 1150 | 630.04 | 55 |
| 2 | Canara Bank | 4022.4 | 1107.63 | 28 |
| 3 | Central Bank Of India | 1129.34 | 435.66 | 39 |
| 4 | Indian Bank | 135.1 | 47.25 | 35 |
| 5 | PNB | 29911.35 | 9979.68 | 33 |
| 6 | State Bank of India | 13400 | 6717.3 | 50 |
| 7 | UCO Bank | 4779.76 | 2425.14 | 51 |
| 8 | Bandhan Bank | 3303.23 | 16949.74 | 513 |
| 9 | ICICI Bank | 1747.33 | 533.88 | 31 |
| 10 | Tripura Gramin Bank | 42377.28 | 29297.32 | 69 |
| 11 | TSCB | 16184.46 | 45470.07 | 281 |
| | Total | 118140.25 | 113593.71 | 96 |

Issuance of KCC during the year 2020-21

Action Points emerged in the 134th SLBC Meeting held on 30.03.2021

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

103167 KCCs (Including Renewal) sanctioned by Banks amounting to Rs. 371.99 Crores during FY 2020-21, thereby achieving 80% 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 |
| March-2021 | 2020-21 | 129489 | 103167 | 37199.72 | 80 |

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.

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

Bank-wise performance under KCC as on 31.03.2021 has been shown in the Annexure.

Performance of Banks in Crop Loan & Term Loan to Agriculture during the year 2020-21 as on 31.03.2021

(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 | 61 | 30.50 | 4 | 76.20 | 65 | 106.70 |
| 2 | Bank of India | 276 | 120.38 | 462 | 872.11 | 738 | 992.49 |
| 3 | Bank of Maharashtra | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 4 | Canara Bank | 179 | 68.87 | 284 | 356.74 | 463 | 425.61 |
| 5 | Central Bank of India | 110 | 53.80 | 256 | 418.22 | 366 | 472.02 |
| 6 | Indian Bank | 79 | 30.09 | 2 | 21.19 | 81 | 51.28 |
| 7 | Indian Overseas Bank | 66 | 32.55 | 19 | 1.60 | 85 | 34.15 |
| 8 | Punjab & Sind Bank | 19 | 7.69 | 5 | 1.40 | 24 | 9.09 |
| 9 | Punjab National Bank | 16415 | 4781.36 | 841 | 14643.94 | 17256 | 19425.30 |
| 10 | State Bank of India | 16795 | 8432.05 | 7767 | 3592.05 | 24562 | 12024.10 |
| 11 | UCO Bank | 4969 | 1517.00 | 654 | 289.72 | 5623 | 1806.72 |
| 12 | Union Bank of India | 205 | 55.40 | 431 | 356.14 | 636 | 411.54 |
| A | Sub Total of Public Sec. Bank | 39174 | 15129.69 | 10725 | 20629.31 | 49899 | 35759.00 |
| 13 | AXIS BANK | 0 | 0.00 | 1266 | 655.42 | 1266 | 655.42 |
| 14 | Bandhan Bank | 0 | 0.00 | 173354 | 114666.43 | 173354 | 114666.43 |
| 15 | Federal Bank | 0 | 0.00 | 136 | 127.50 | 136 | 127.50 |
| 16 | HDFC | 2512 | 2555.48 | 14 | 713.48 | 2526 | 3268.96 |
| 17 | ICICI | 0 | 0.00 | 6742 | 4289.45 | 6742 | 4289.45 |
| 18 | IDBI BANK | 76 | 16.92 | 201 | 227.44 | 277 | 244.36 |
| 19 | IDFC First Bank | 0 | 0.00 | 3360 | 1007.00 | 3360 | 1007.00 |
| 20 | Indusind Bank | 0 | 0.00 | 9130 | 2468.62 | 9130 | 2468.62 |
| 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 | 10794 | 4048.99 | 10794 | 4048.99 |
| 25 | NESFB | 0 | 0.00 | 705 | 293.41 | 705 | 293.41 |
| B | Sub Total of Pvt. Sec. Bank | 2588 | 2572.40 | 205702 | 128497.74 | 208290 | 131070.14 |
| 26 | Tripura Gramin Bank | 43154 | 16241.00 | 6081 | 8406.32 | 49235 | 24647.32 |
| C | Sub Total of RRB | 43154 | 16241.00 | 6081 | 8406.32 | 49235 | 24647.32 |
| 27 | ACUB | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 28 | TCARDB | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 29 | TSCB | 18251 | 3256.63 | 55777 | 25972.72 | 74028 | 29229.35 |
| D | Sub Total of Coop.Banks | 18251 | 3256.63 | 55777 | 25972.72 | 74028 | 29229.35 |
| GRAND TOTAL | | 103167 | 37199.72 | 278285 | 183506.09 | 381452 | 220705.81 |

BANK-WISE POSITION IN IMPLEMENTATION OF ISSUING KCCs FOR THE STATE OF TRIPURA DURING THE YEAR 2020-21 AS ON 31.03.2021

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 | 120.38 | 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 | 762 | 544.33 | 128 | 89.95 |
| 4 | Central Bank of India | 1367 | 110 | 53.80 | 68 | 40.06 | 110 | 53.80 | 674 | 366.23 | 88 | 58.90 |
| 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 | 32.55 | 3 | 3.00 | 27 | 19.64 | 192 | 107.03 | 9 | 7.40 |
| 7 | Punjab & Sind Bank | 460 | 19 | 7.69 | 10 | 4.38 | 15 | 5.29 | 58 | 20.05 | 0 | 0.00 |
| 8 | Punjab National Bank | 18367 | 16415 | 4781.36 | 2314 | 769.26 | 15529 | 4453.97 | 40900 | 14761.87 | 9728 | 2631.27 |
| 9 | State Bank of India | 16447 | 16795 | 8432.05 | 2238 | 906.62 | 16412 | 8214.65 | 38285 | 23051.21 | 25404 | 13072.54 |
| 10 | UCO Bank | 8977 | 4969 | 1517.00 | 0 | 0.00 | 1157 | 875.90 | 7249 | 3946.07 | 2825 | 1074.52 |
| 11 | Union Bank of India | 921 | 205 | 55.40 | 30 | 13.30 | 205 | 55.40 | 552 | 246.14 | 21 | 4.57 |
| 12 | Axis Bank | 853 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 13 | Bandhan Bank | 4212 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 14 | HDFC | 281 | 2512 | 2555.48 | 0 | 0.00 | 2512 | 2555.48 | 14063 | 4348.70 | 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 | 159 | 53.99 | 49 | 17.34 |
| 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 | 33700 | 12815.93 | 108809 | 16590.64 | 6450 | 1418.24 |
| 19 | TSCB | 12591 | 18251 | 3256.63 | 364 | 214.00 | 18251 | 3256.63 | 118644 | 7374.20 | 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 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| TOTAL | | 129489 | 103167 | 37199.72 | 11394 | 3375.01 | 88512 | 32552.86 | 331194 | 71848.96 | 50744 | 19161.39 |

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 |
| Total | | 1558 | 157510.94 | 331932.61 | 437073.93 | 24485724.65 |

| 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 |
| Grand Total | | 56809 |

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 | KCC Saturation drive for Farmers including PM Kisan Beneficiaries, Animal Husbandry (Dairy, Poultry & Fisheries) and allied activities | | | | | | | | | | | | | | | | | | | Jan Suraksha Schemes | | | | | |
|-------------------------------------|--|---|---|---------|-----------------------|-------------------------------------|--|-------------|------------------------------------|-----------------|---|---------|-----------------------|-----|-----|--|---|-------|----------------------|----------------------|----------------------------------|-------|------------------------------------|-------------|------|
| | 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 | | | | | | | |
| | | 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)] | | | | | |
| West Tripura | 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 |
| Sepahijala | 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 |
| Khowai | 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 |
| Dhalai | 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 |
| Gomati | 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 |
| South Tripura | 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 |
| Unokoti | 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 |
| North Tripura | 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 |
| Tripura State Total | 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 | |
| Tripura State Total | 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 | |

SELF HELP GROUPS

SELF HELP GROUP
Position as on 31.03.2021

(Amt. in Rs./Lacs)

| Sl.No. | Name of the Bank | Deposit Linkage cumulative | | Credit linkage 2020-21 | | | | | | Outstanding as on 31.03.2021 | |
|--------|--------------------------|----------------------------|-----------------|------------------------|-----------------|------------|-------------|-------------|-----------------|------------------------------|-----------------|
| | | | | Under NRLM SHG | | Direct SHG | | Total | | No | Amt. |
| | | No. | Amt. | Nos. | Amt. | Nos. | Amt. | Nos. | Amt. | | |
| 1 | PUNJAB NATIONAL BANK | 6422 | 1488.49 | 1562 | 1066.85 | 0 | 0.00 | 1562 | 1066.85 | 1932 | 1068.89 |
| 2 | STATE BANK OF INDIA | 5294 | 562.50 | 108 | 90.41 | 0 | 0.00 | 108 | 90.41 | 3014 | 3823.21 |
| 3 | TRIPURA GRAMIN BANK | 35792 | 5457.92 | 5761 | 8256.58 | 0 | 0.00 | 5761 | 8256.58 | 13960 | 9549.45 |
| 4 | BANK OF INDIA | 78 | 85.00 | 73 | 75.19 | 0 | 0.00 | 73 | 75.19 | 73 | 75.19 |
| 5 | TRIPURA STATE CO-OP BANK | 13656 | 4581.73 | 973 | 1601.35 | 0 | 0.00 | 973 | 1601.35 | 2112 | 2187.03 |
| 6 | UCO BANK | 139 | 15.56 | 322 | 259.90 | 0 | 0.00 | 322 | 259.90 | 400 | 316.11 |
| 7 | CANARA BANK | 620 | 183.67 | 40 | 45.42 | 0 | 0.00 | 40 | 45.42 | 102 | 75.65 |
| 8 | UNION BANK OF INDIA | 29 | 29.00 | 19 | 9.00 | 0 | 0.00 | 19 | 9.00 | 19 | 9.00 |
| 9 | IDBI BANK | 23 | 15.61 | 23 | 29.14 | 0 | 0.00 | 23 | 29.14 | 23 | 19.41 |
| 10 | BANK OF BARODA | 13 | 20.00 | 10 | 9.50 | 0 | 0.00 | 10 | 9.50 | 13 | 14.20 |
| 11 | BANK OF MAHARASHTRA | 35 | 3.73 | 7 | 10.00 | 0 | 0.00 | 7 | 10.00 | 13 | 14.33 |
| 12 | INDIAN OVERSEAS BANK | 2 | 2.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 13 | PUNJAB & SINDH BANK | 32 | 10.50 | 4 | 4.00 | 0 | 0.00 | 4 | 4.00 | 4 | 3.43 |
| 14 | INDIAN BANK | 2 | 2.00 | 2 | 0.01 | 0 | 0.00 | 2 | 0.01 | 2 | 0.01 |
| 15 | CENTRAL BANK OF INDIA | 53 | 55.60 | 16 | 13.56 | 0 | 0.00 | 16 | 13.56 | 16 | 11.86 |
| | TOTAL : | 62190 | 12513.31 | 8920 | 11470.91 | 0 | 0.00 | 8920 | 11470.91 | 21683 | 17167.77 |

Action Points emerged in the 134th SLBC Meeting held on 30.03.2021

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 8920 accounts (achievement of 111%) with corresponding sanction amount of Rs.114.70 crores (achievement of 114%).

Tripura Rural Livelihood Mission:

| Achievement report of SHG Bank linkage under NRLM during FY20-21 | | | | | |
|---|-------------------------------------|---|----------------------------|--|---|
| Sl. no | Name of Bank | Target for total no. of SHG loan | Disbursement Target | Total no. of SHG loan Disbursed | Total Disbursed Amt.(Amt. In lakh Rs.) |
| | | | (Amt. in lakh Rs) | | |
| 1 | Punjab National Bank | 1056 | 1261 | 1562 | 1066.85 |
| 2 | State Bank of India | 359 | 412 | 108 | 90.41 |
| 3 | Tripura Gramin Bank | 4179 | 5351 | 5761 | 8256.58 |
| 4 | UCO Bank | 327 | 384 | 322 | 259.9 |
| 5 | Tripura State Cooperative Bank Ltd. | 1550 | 1968 | 973 | 1601.35 |
| 6 | Canara Bank | 183 | 232 | 40 | 45.42 |
| 7 | IDBI | 71 | 79 | 23 | 29.14 |
| 8 | Bank of India | 131 | 146 | 73 | 75.19 |
| 9 | Central Bank of India | 53 | 63 | 16 | 13.56 |
| 10 | Syndicate Bank | 22 | 27 | 0 | 0 |
| 11 | Union Bank of India | 29 | 29 | 19 | 9 |
| 12 | Punjab& Sind Bank | 6 | 7 | 4 | 4 |
| 13 | Corporation Bank | 5 | 5 | 0 | 0 |
| 14 | Indian Overseas Bank | 2 | 2 | 0 | 0 |
| 15 | Bandhan Bank | 27 | 34 | 0 | 0 |
| 16 | Bank of Baroda | - | - | 10 | 9.5 |
| 17 | Bank of Maharashtra | - | - | 7 | 10 |
| 18 | Indian Bank | - | - | 2 | 0.01 |
| Total | | 8000 | 10000 | 8920 | 11470.91 |

DAY – NULM Position:

| NULM SEP(Individual) FY(2020-21) upto March 2021 | | | | | | | |
|--|------------------------------------|-------------|------------|------------|------------|------------|------------|
| SL | Bank Name | Target | Sponsored | Sanctioned | Disbursed | Returned | Pending |
| 1 | Indian Bank | 0 | 6 | 0 | 0 | 6 | 0 |
| 2 | Axis Bank | 5 | 3 | 0 | 0 | 0 | 3 |
| 3 | Bandhan Bank | 24 | 13 | 0 | 0 | 10 | 3 |
| 4 | Bank of Baroda | 6 | 3 | 0 | 0 | 0 | 3 |
| 5 | Bank of India | 22 | 11 | 6 | 5 | 2 | 3 |
| 6 | Bank of Maharashtra | 7 | 7 | 1 | 1 | 6 | 0 |
| 7 | Canara Bank | 60 | 47 | 15 | 15 | 22 | 9 |
| 8 | Central Bank of India | 10 | 3 | 0 | 0 | 0 | 3 |
| 9 | Federal Bank | 3 | 1 | 0 | 0 | 1 | 0 |
| 10 | HDFC | 4 | 1 | 0 | 0 | 1 | 0 |
| 11 | ICICI | 2 | 5 | 1 | 1 | 2 | 2 |
| 12 | IDBI Bank | 12 | 6 | 1 | 1 | 2 | 3 |
| 13 | Indian Overseas Bank | 7 | 2 | 0 | 0 | 0 | 2 |
| 14 | North East Small Finance Bank Ltd. | 50 | 85 | 46 | 42 | 30 | 12 |
| 15 | Punjab National Bank | 256 | 254 | 83 | 69 | 83 | 88 |
| 16 | Punjab & Sind Bank | 2 | 2 | 0 | 0 | 0 | 2 |
| 17 | SBI | 178 | 152 | 35 | 27 | 68 | 49 |
| 18 | South Indian Bank | 0 | 4 | 2 | 2 | 2 | 0 |
| 19 | TGB | 49 | 40 | 14 | 14 | 23 | 3 |
| 20 | TSCBL | 161 | 197 | 130 | 126 | 17 | 51 |
| 21 | UCO Bank | 108 | 112 | 44 | 42 | 45 | 27 |
| 22 | Ujjivan Small Finance Bank | 16 | 4 | 0 | 0 | 4 | 0 |
| 23 | Union Bank Of India | 18 | 8 | 5 | 5 | 1 | 2 |
| | Total | 1000 | 966 | 383 | 350 | 325 | 265 |

| NULM SEP(SHG) FY(2020-21) upto March 2021 | | | | | | | |
|---|------------------------------------|------------|------------|------------|------------|-----------|-----------|
| SL | Bank Name | Target | Sponsored | Sanctioned | Disbursed | Returned | Pending |
| 1 | Indian Bank | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Axis Bank | 0 | 1 | 0 | 0 | 1 | 0 |
| 3 | Bandhan Bank | 7 | 0 | 0 | 0 | 0 | 0 |
| 4 | Bank of India | 1 | 5 | 5 | 5 | 0 | 0 |
| 5 | BOM | 0 | 4 | 0 | 0 | 0 | 4 |
| 6 | Canara Bank | 6 | 14 | 13 | 1 | 0 | 1 |
| 7 | Central Bank of India | 0 | 16 | 7 | 7 | 9 | 1 |
| 8 | HDFC | 0 | 0 | 0 | 0 | 0 | 0 |
| 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 | Punjab National Bank | 27 | 39 | 19 | 12 | 3 | 17 |
| 15 | SBI | 20 | 5 | 0 | 0 | 2 | 3 |
| 17 | TGB | 137 | 48 | 45 | 44 | 3 | 1 |
| 18 | TSCBL | 70 | 68 | 49 | 48 | 7 | 13 |
| 19 | UCO Bank | 18 | 13 | 3 | 3 | 3 | 7 |
| 20 | Ujjivan Small Finance Bank | 2 | 4 | 2 | 2 | 0 | 2 |
| 21 | Union Bank Of India | 2 | 0 | 0 | 0 | 0 | 0 |
| | Total | 300 | 220 | 143 | 122 | 28 | 52 |

| NULM SEP(Group) FY(2020-21) upto March 2021 | | | | | | | |
|---|--------------|----------|-----------|------------|------------|------------|----------|
| SL | Bank Name | Target | Sponsored | Sanctioned | Disbursed | Returned | Pending |
| 1 | TSCBL | 1 | 1 | Nil | Nil | Nil | 1 |
| | Total | 1 | 1 | Nil | Nil | Nil | 1 |

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 |
| PMEGP | | | | | | | |
| As on 31.03.2021 | 2020-21 | 2000 | 3414 | 1037 | 6543.09 | 1036 | 5096.72 |
| SWAVALAMBAN | | | | | | | |
| As on 31.03.2021 | 2020-21 | 6000 | 10932 | 2628 | 8862.70 | 808 | 2029.79 |

PMEGP

For the FY 2020-21, 3414 PMEGP cases were sponsored to the bank branches against the target (already circulated) of 2000 cases, out of which 1037 cases were sanctioned amounting to Rs. 6543.09 lakhs as on 31.03.2021.

SWABALAMBAN

For the FY 2020-21, 10932 cases have been sponsored to the bank branches against the target (already circulated) of 6000 cases, out of which 2628 cases were sanctioned amounting to Rs. 8862.70 lakhs as on 31.03.2021. 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 31.03.2021

| Sl.No. | NAME OF THE BANKS | TARGET | SPONSORED | | SANCTIONED | | DISBURSED | | REJECTED |
|--------------------|--------------------------------------|-------------|-------------|-----------------|-------------|----------------|-------------|----------------|-------------|
| | | NO | NO | AMT. | NO | AMT. | NO | AMT. | NO |
| 1 | Bank of Baroda | 21 | 25 | 200.14 | 6 | 28.31 | 8 | 29.70 | 16 |
| 2 | Bank of India | 33 | 97 | 590.46 | 28 | 150.43 | 30 | 133.14 | 70 |
| 3 | Bank of Maharashtra | 2 | 3 | 12.86 | 2 | 2.86 | 2 | 2.33 | 0 |
| 4 | Canara Bank | 58 | 130 | 1018.60 | 30 | 201.63 | 30 | 162.37 | 98 |
| 5 | Central Bank of India | 40 | 28 | 202.03 | 6 | 43.00 | 6 | 35.00 | 20 |
| 6 | Indian Bank | 23 | 25 | 189.80 | 7 | 55.71 | 9 | 53.49 | 6 |
| 7 | Indian Overseas Bank | 12 | 39 | 349.54 | 16 | 140.74 | 8 | 65.30 | 21 |
| 8 | Punjab & Sind Bank | 8 | 6 | 36.43 | 1 | 5.00 | 0 | 0.00 | 4 |
| 9 | Punjab National Bank | 442 | 600 | 4547.03 | 182 | 1123.94 | 194 | 945.00 | 403 |
| 10 | State Bank of India | 385 | 623 | 4879.86 | 126 | 547.37 | 120 | 419.91 | 484 |
| 11 | Union Bank of India | 29 | 48 | 315.80 | 18 | 105.66 | 25 | 119.09 | 21 |
| 12 | UCO Bank | 97 | 144 | 970.46 | 22 | 92.43 | 25 | 80.14 | 108 |
| A | Sub Total of Public Sec. Bank | 1150 | 1768 | 13313.00 | 444 | 2497.09 | 457 | 2045.47 | 1251 |
| 13 | AXIS BANK | 10 | 28 | 367.00 | 5 | 70.54 | 2 | 7.33 | 12 |
| 14 | Bandhan Bank | 25 | 9 | 57.09 | 0 | 0.00 | 0 | 0.00 | 3 |
| 15 | HDFC | 7 | 4 | 24.37 | 0 | 0.00 | 0 | 0.00 | 0 |
| 16 | ICICI | 11 | 1 | 3.57 | 0 | 0.00 | 0 | 0.00 | 0 |
| 17 | IDBI BANK | 13 | 17 | 143.86 | 2 | 19.86 | 4 | 22.35 | 11 |
| 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 | 7.14 | 0 | 0.00 | 0 | 0.00 | 0 |
| 22 | Indusind Bank | 3 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 |
| B | Sub Total of Pvt. Sec. Bank | 79 | 62 | 620.17 | 7 | 90.40 | 6 | 29.67 | 26 |
| 23 | Tripura Gramin Bank | 525 | 1146 | 8209.14 | 412 | 2684.57 | 394 | 1987.74 | 561 |
| C | Sub Total of RRB | 525 | 1146 | 8209.14 | 412 | 2684.57 | 394 | 1987.74 | 561 |
| 24 | Tripura State Co-Operative Bank | 246 | 438 | 3633.83 | 174 | 1271.03 | 179 | 1033.84 | 49 |
| D | Sub Total of Coop.Banks | 246 | 438 | 3633.83 | 174 | 1271.03 | 179 | 1033.84 | 49 |
| GRAND TOTAL | | 2000 | 3414 | 25776.14 | 1037 | 6543.09 | 1036 | 5096.72 | 1887 |

BANK-WISE POSITION IN IMPLEMENTATION OF SWABALAMBAN FOR THE STATE OF TRIPURA FOR THE PROGRAMME YEAR 2020-21 AS ON MARCH 2021

| | | (Amt in Lacs.) | | | | | | |
|--------------------------------------|---------------------------------|--|--------------|-----------------|-------------|----------------|------------|----------------|
| SI No | Name of Bank | Achievement for the Financial Year 2020-21 | | | | | | |
| | | Target | Sponsored | | Sanctioned | | Disbursed | |
| | | No | No | Amt | No | Amt | No | Amt |
| 1 | Bank of Baroda | 44 | 94 | 416.03 | 24 | 69.90 | 10 | 24.43 |
| 2 | Bank of India | 83 | 177 | 787.65 | 29 | 90.79 | 14 | 47.35 |
| 3 | Bank of Maharashtra | 10 | 19 | 73.44 | 3 | 3.90 | 0 | 0.00 |
| 4 | Canara Bank | 129 | 267 | 1160.01 | 57 | 209.26 | 21 | 50.61 |
| 5 | Central Bank of India | 63 | 114 | 475.37 | 18 | 52.00 | 3 | 6.60 |
| 6 | Indian Bank | 30 | 86 | 401.79 | 2 | 6.00 | 1 | 3.00 |
| 7 | Indian Overseas Bank | 60 | 101 | 430.21 | 14 | 53.07 | 4 | 15.30 |
| 8 | Punjab & Sindh Bank | 10 | 37 | 129.42 | 2 | 7.00 | 1 | 3.00 |
| 9 | Punjab National Bank | 1138 | 1900 | 8095.62 | 411 | 1316.87 | 56 | 149.80 |
| 10 | State Bank India | 1030 | 1619 | 7097.25 | 222 | 581.18 | 48 | 134.25 |
| 11 | UCO Bank | 250 | 564 | 2335.02 | 121 | 290.27 | 40 | 69.57 |
| 12 | Union Bank of India | 97 | 137 | 616.84 | 43 | 121.54 | 16 | 41.39 |
| Total of Public Sector Banks | | 2944 | 5115 | 22018.63 | 946 | 2801.78 | 214 | 545.30 |
| 13 | Axis Bank | 6 | 9 | 56.00 | 0 | 0.00 | 0 | 0.00 |
| 14 | Bandhan Bank | 22 | 37 | 148.60 | 0 | 0.00 | 0 | 0.00 |
| 15 | Federal Bank | 4 | 3 | 10.00 | 0 | 0.00 | 0 | 0.00 |
| 16 | HDFC Bank | 4 | 6 | 26.00 | 0 | 0.00 | 0 | 0.00 |
| 17 | ICICI Bank | 11 | 12 | 48.00 | 0 | 0.00 | 0 | 0.00 |
| 18 | IDBI Bank | 20 | 43 | 177.25 | 4 | 12.07 | 3 | 9.88 |
| 19 | IDFC First Bank | 4 | 2 | 4.00 | 0 | 0.00 | 0 | 0.00 |
| 20 | IndusInd Bank | 4 | 9 | 52.00 | 0 | 0.00 | 0 | 0.00 |
| 21 | Kodak Mahindra Bank | 4 | 4 | 25.00 | 0 | 0.00 | 0 | 0.00 |
| 22 | South Indian Bank | 4 | 7 | 38.00 | 0 | 0.00 | 0 | 0.00 |
| 23 | YES Bank | 4 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| Total of Private Sector Banks | | 87 | 132 | 584.85 | 4 | 12.07 | 3 | 9.88 |
| 24 | Tripura Gramin Bank | 2123 | 4067 | 17247.59 | 1404 | 4961.43 | 515 | 1244.14 |
| Total of Regional Rural Bank | | 2123 | 4067 | 17247.6 | 1404 | 4961.4 | 515 | 1244.14 |
| 25 | Tripura State Co-Operative Bank | 842 | 1618 | 6905.81 | 274 | 1087.42 | 76 | 230.47 |
| Total of State Co-Op Banks | | 842 | 1618 | 6905.81 | 274 | 1087.4 | 76 | 230.47 |
| GRAND TOTAL | | 6000 | 10932 | 46756.9 | 2628 | 8862.7 | 808 | 2029.79 |

BANK-WISE POSITION IN IMPLEMENTATION OF MINI DAIRY FOR THE STATE OF TRIPURA DURING THE YEAR 2020-21 AS ON 31.03.2021

| 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 | 125 | 118 | 135.88 | 113 | 123.61 |
| 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 | 162 | 148 | 189.42 | 145 | 187.33 |
| 7 | Tripura Gramin Bank | 435 | 418 | 178.61 | 418 | 178.61 |
| 8 | Tripura State Co-operative Bank | 151 | 144 | 120.97 | 144 | 120.97 |
| TOTAL | | 896 | 851 | 653.79 | 843 | 637.26 |

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 |
| | Grand Total | 12307 | 5209 | 7098 | 2542 | 8.175 | 1156 | 1156 | 1511 |

Achievement under DRI by Banks up to March 2021:

(Rs.in lac)

| Sl no | Name of the Bank | Sanctioned (2020-21) | | Outstanding as on 31.03.2021 | |
|-------|-----------------------|----------------------|-------------|------------------------------|---------------|
| | | 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 |
| | TOTAL | 2 | 0.25 | 1506 | 337.82 |

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 31.03.2021 | |
|--|--------|--------------------------------------|----------|
| A/c | Amount | A/c | Amount |
| 301 | 602.84 | 4362 | 11194.19 |

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 5th 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 6th 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 |
| | Total | 1603 | 1601 | 991 | 1013.62 | 777 | 513.16 | 166 |

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

| BANK-WISE PERFORMANCE UNDER EDUCATION LOAN FOR THE YEAR 2020-21, AS ON 31.03.2021 (Amt in Lacs.) | | | | | | | | | |
|--|--------------------------------------|---------------------|---------------|--------------------|---------------|------------------------------|-----------------|----------------------|----------------|
| SL NO | BANKS | PROPOSAL SANCTIONED | | PROPOSAL DISBURSED | | Outstanding as on 31.03.2021 | | NPA as on 31.03.2021 | |
| | | 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 | 54 | 130.52 | 13 | 18.52 |
| 3 | Bank of Maharashtra | 1 | 4.00 | 1 | 4.00 | 2 | 6.00 | 0 | 0.00 |
| 4 | Canara Bank | 12 | 21.20 | 12 | 15.00 | 327 | 986.55 | 24 | 70.86 |
| 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 | 17.86 | 0 | 0.00 |
| 9 | Punjab National Bank | 76 | 61.79 | 76 | 51.28 | 540 | 1308.25 | 104 | 304.49 |
| 10 | State Bank of India | 97 | 226.50 | 91 | 202.56 | 1872 | 5409.51 | 277 | 365.57 |
| 11 | Union Bank of India | 7 | 23.85 | 7 | 20.50 | 46 | 135.60 | 0 | 0.00 |
| 12 | UCO Bank | 15 | 23.97 | 10 | 18.25 | 172 | 557.97 | 16 | 44.97 |
| A | Sub Total of Public Sec. Bank | 247 | 417.75 | 233 | 366.27 | 3267 | 9123.26 | 445 | 853.52 |
| 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 | 20 | 46.59 | 1 | 3.76 |
| 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 | Sub Total of Pvt. Sec. Bank | 3 | 8.47 | 3 | 6.19 | 39 | 102.78 | 1.00 | 3.76 |
| 22 | Tripura Gramin Bank | 41 | 172.07 | 32 | 145.82 | 1022 | 1906.86 | 67 | 163.09 |
| C | Sub Total of RRB | 41 | 172.07 | 32 | 145.82 | 1022 | 1906.86 | 67 | 163.09 |
| 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 | 10 | 4.55 | 10 | 4.55 | 34 | 61.29 | 7 | 9.92 |
| D | Sub Total of Coop.Banks | 10 | 4.55 | 10 | 4.55 | 34 | 61.29 | 7 | 9.92 |
| GRAND TOTAL | | 301 | 602.84 | 278 | 522.83 | 4362 | 11194.19 | 520 | 1030.29 |

BANK-WISE PERFORMANCE IN FINANCING UNDER HOUSING SCHEME AS ON 31.03.2021

(Amt. in lakhs)

| Sl. No. | Name of the Banks | Sanctioned in FY 2020-21 | | Total Outstanding | | | | | | | | | | | | Total NPA as on 31.03.2021 | |
|--------------------|----------------------------------|--------------------------|-----------------|-------------------|-----------------|-------------|-----------------|--------------|-----------------|------------------------------------|------------------|-------------------|-----------------|-------------|----------------|----------------------------|--|
| | | | | Urban | | Semi-Urban | | Rural | | Total Outstanding as on 31.03.2021 | | 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 | 468 | 6077.61 | 63 | 644.35 | 7 | 65.44 | 538 | 6787.40 | 123 | 1692.85 | 0 | 0 | | |
| 2 | Bank of India | 61 | 1106.00 | 206 | 1700.81 | 107 | 804.10 | 15 | 104.24 | 328 | 2609.15 | 1 | 19.50 | 0 | 0 | | |
| 3 | Bank of Maharashtra | 11 | 240.38 | 44 | 621.53 | 0 | 0.00 | 0 | 0.00 | 44 | 621.53 | 27 | 385.99 | 0 | 0 | | |
| 4 | Canara Bank | 54 | 265.80 | 307 | 4818.53 | 160 | 1345.54 | 85 | 981.84 | 552 | 7145.91 | 56 | 839.20 | 3 | 31.79 | | |
| 5 | Central Bank of India | 14 | 193.50 | 43 | 383.90 | 9 | 128.85 | 4 | 29.45 | 56 | 542.20 | 2 | 22.50 | 2 | 15.7 | | |
| 6 | Indian Bank | 11 | 439.00 | 452 | 1961.67 | 10 | 75.70 | 17 | 112.07 | 479 | 2149.44 | 17 | 207.91 | 5 | 37.02 | | |
| 7 | Indian Overseas Bank | 19 | 399.96 | 107 | 1148.37 | 15 | 50.16 | 8 | 66.55 | 130 | 1265.08 | 6 | 116.40 | 0 | 0 | | |
| 8 | Punjab & Sind Bank | 5 | 70.83 | 23 | 196.73 | 0 | 0.00 | 4 | 16.56 | 27 | 213.29 | 0 | 0.00 | 0 | 0 | | |
| 9 | Punjab National Bank | 211 | 4330.08 | 1701 | 19367.83 | 582 | 6187.90 | 62 | 130.07 | 2345 | 25685.80 | 465 | 8262.38 | 95 | 561.26 | | |
| 10 | State Bank of India | 302 | 4113.41 | 4825 | 36800.33 | 815 | 7152.37 | 2885 | 12292.60 | 8525 | 56245.30 | 745 | 13745.86 | 69 | 446.59 | | |
| 11 | Union Bank of India | 19 | 391.04 | 103 | 2990.07 | 52 | 1455.46 | 2 | 12.41 | 157 | 4457.94 | 9 | 111.32 | 0 | 0 | | |
| 12 | UCO Bank | 122 | 2321.24 | 504 | 5095.97 | 241 | 2541.57 | 151 | 1578.74 | 896 | 9216.28 | 55 | 983.78 | 18 | 176.4 | | |
| A | Sub-Total PUBLIC sec Bank | 927 | 15248.74 | 8783 | 81163.35 | 2054 | 20386.00 | 3240 | 15389.97 | 14077 | 116939.32 | 1506 | 26387.69 | 192 | 1268.76 | | |
| 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 | 26 | 208.20 | 49 | 272.72 | 12 | 158.57 | 0 | 0.00 | 61 | 431.29 | 0 | 0.00 | 0 | 0 | | |
| 15 | Federal Bank | 1 | 7.00 | 7 | 74.90 | 0 | 0.00 | 0 | 0.00 | 7 | 74.90 | 0 | 0.00 | 0 | 0 | | |
| 16 | HDFC | 252 | 199.10 | 299 | 269.29 | 99 | 44.95 | 0 | 0.00 | 398 | 314.24 | 0 | 0.00 | 1 | 1.2 | | |
| 17 | ICICI | 51 | 1879.53 | 136 | 3436.43 | 0 | 0.00 | 0 | 0.00 | 136 | 3436.43 | 0 | 0.00 | 0 | 0 | | |
| 18 | IDBI BANK | 31 | 489.95 | 74 | 902.53 | 72 | 808.86 | 12 | 359.41 | 158 | 2070.80 | 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 | 158.21 | 0 | 0.00 | 0 | 0.00 | 7 | 158.21 | 0 | 0.00 | 0 | 0 | | |
| 22 | Ujjivan Bank | 250 | 311.12 | 317 | 288.02 | 590 | 349.88 | 0 | 0.00 | 907 | 637.90 | 0 | 0.00 | 27 | 3.8 | | |
| B | Sub Total Pvt. Sec Bank | 652 | 3142.03 | 1240 | 6056.22 | 773 | 1362.26 | 12 | 359.41 | 2025 | 7777.89 | 0 | 0 | 28 | 5 | | |
| 23 | TGB | 468 | 7575.12 | 1762 | 3870.98 | 3142 | 23404.50 | 12256 | 32385.68 | 17160 | 59661.16 | 1250 | 19820.27 | 927 | 1952.09 | | |
| C | Sub Total RRB | 468 | 7575.12 | 1762 | 3870.98 | 3142 | 23404.50 | 12256 | 32385.68 | 17160 | 59661.16 | 1250 | 19820.27 | 927 | 1952.09 | | |
| 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 | 57 | 228.48 | 171 | 681.09 | 182 | 558.61 | 241 | 549.75 | 594 | 1789.45 | 91 | 71.62 | 15 | 72.08 | | |
| D | Sub-Total Coop. Bank | 57 | 228.48 | 239 | 1244.24 | 184 | 579.70 | 241 | 549.75 | 664 | 2373.69 | 91 | 71.62 | 30 | 223.11 | | |
| GRAND TOTAL | | 2104 | 26194.37 | 12024 | 92334.79 | 6153 | 45732.46 | 15749 | 48684.81 | 33926 | 186752.06 | 2847 | 46279.58 | 1177 | 3448.96 | | |

❖ 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 2847 cases under PMAY up to 31.03.2021. All the bankers working in the state to come forward to finance eligible beneficiaries under PMAY.

PMAY- CLSS Subsidy claim Position upto 31.03.2021 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 - Mar 2021) | | Housing Loans Disbursed under PMAY CLSS (since inception) | | Housing Loans Disbursed under PMAY (April - Mar 2021) | | Subsidy claimed under PMAY CLSS (since inception) | | Subsidy claimed under PMAY CLSS (April - Mar 2021) | | Subsidy Received under PMAY CLSS (since inception) | | Subsidy Received under PMAY CLSS (April - Mar 2021) | |
|--------------|-----------------------|--|-----------------|---|-----------------|---|-----------------|---|----------------|---|----------------|--|----------------|--|----------------|---|---------------|
| | | 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 | 27 | 385.99 | 6 | 147.00 | 27 | 385.99 | 6 | 117.00 | 25 | 325.99 | 4 | 71.00 | 4 | 9.21 | 1 | 2.12 |
| 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 | 6 | 116.40 | 2 | 52.40 | 6 | 97.00 | 2 | 32.50 | 6 | 75.00 | 1 | 5.00 | 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 | 465 | 8262.38 | 68 | 1421.06 | 465 | 7152.69 | 68 | 1105.25 | 435 | 872.25 | 63 | 1.8 | 317 | 698.67 | 22 | 63.67 |
| 11 | State Bank of India | 745 | 13745.86 | 245 | 5732.01 | 745 | 12246.53 | 245 | 4985.34 | 745 | 1579.83 | 245 | 510.39 | 693 | 1357.61 | 245 | 510.39 |
| 12 | UCO Bank | 55 | 983.78 | 33 | 649.49 | 55 | 983.78 | 55 | 983.78 | 55 | 983.78 | 33 | 649.49 | 3 | 5.34 | 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 | 91 | 71.62 | 14 | 8.28 | 91 | 71.62 | 14 | 8.28 | 38 | 28.27 | 0 | 0.00 | 38 | 28.27 | 0 | 0.00 |
| TOTAL | | 2847 | 46279.58 | 497 | 10504.19 | 2853 | 43456.52 | 521 | 9718.40 | 2564 | 7135.12 | 477 | 3102.77 | 1133 | 2310.38 | 292 | 618.65 |

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 134th SLBC Meeting held on 30.03.2021

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 61 SC/ST/Women beneficiaries amounting to Rs. 9.47 Crores during FY 2020-21 up to March 2021.

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 31.03.2021 is as follows: -

PERFORMANCE UNDER STAND UP INDIA FY 2020-21 As on 31.03.2021

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 | Bank of India | 0 | 0 | 1 | 19.5 | 1 | 19.5 |
| 3 | Canara Bank | 4 | 9.93 | 2 | 7.17 | 6 | 17.1 |
| 4 | Indian Overseas Bank | 0 | 0 | 1 | 20 | 1 | 20 |
| 5 | State Bank of India | 15 | 194.87 | 6 | 56.92 | 21 | 251.79 |
| 6 | IndusInd Bank | 14 | 243.27 | 14 | 294.4 | 28 | 537.67 |
| 7 | Tripura Gramin Bank | 0 | 0 | 1 | 50 | 1 | 50 |
| GRAND TOTAL | | 34 | 469.07 | 27 | 477.99 | 61 | 947.06 |

Pradhan Mantri Mudra Yojana (PMMY)

Action Points emerged in the 134th SLBC Meeting held on 30.03.2021

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. 1584.19 Crore with 273509 numbers of accounts for the period April – March 2021, against the annual target of Rs.1692.01 Crore i.e. 94 % of the target.

Performance of the Banks in the State of Tripura as on 31.03.2021 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 |
| Public Sector Banks | 10621 | 21.65 | 7897 | 169.50 | 1489 | 116.48 | 20007 | 307.60 |
| Private Sector Banks | 90911 | 281.78 | 34929 | 348.90 | 245 | 14.44 | 126085 | 645.09 |
| RRBs | 13937 | 50.91 | 14155 | 232.70 | 422 | 31.14 | 28514 | 314.75 |
| NBFC MFI | 95036 | 263.31 | 726 | 13.22 | 25 | 1.64 | 95787 | 278.17 |
| Co-Op Banks | 1714 | 3.81 | 1254 | 22.36 | 148 | 12.41 | 3116 | 38.58 |
| Grand Total | 212219 | 621.46 | 58961 | 786.60 | 2329 | 176.11 | 273509 | 1584.19 |

Bank wise details of disbursement is Annexed.

Pradhan Mantri Mudra Yojana in Tripura for FY 2020-21 (As on 31.03.2021)

[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 | Sanctio n Amt | Disbursemen t Amt | No Of A/Cs | Sancti on Amt | Disburse ment Amt | No Of A/Cs | Sanction Amt | Disburse ment Amt | No Of A/Cs | Sanction Amt | Disburse ment Amt |
| Public Sector Banks | | | | | | | | | | | | | |
| 1 | State Bank of India | 1409 | 3.28 | 3.17 | 1688 | 39.97 | 39.16 | 591 | 43.5 | 43.28 | 3688 | 86.75 | 85.61 |
| 2 | Bank of Baroda | 97 | 0.42 | 0.42 | 221 | 5.76 | 5.64 | 53 | 4.55 | 4.55 | 371 | 10.74 | 10.61 |
| 3 | Bank of India | 1034 | 1.65 | 1.56 | 731 | 13.86 | 11.55 | 59 | 4.45 | 2.34 | 1824 | 19.96 | 15.44 |
| 4 | Bank of Maharashtra | 1920 | 3.09 | 3.09 | 47 | 0.87 | 0.85 | 3 | 0.19 | 0.19 | 1970 | 4.16 | 4.14 |
| 5 | Canara Bank | 961 | 1.11 | 1.1 | 473 | 10.64 | 10.3 | 84 | 6.85 | 6.82 | 1518 | 18.59 | 18.22 |
| 6 | Central Bank of India | 190 | 0.43 | 0.3 | 155 | 3.27 | 2.73 | 28 | 2.29 | 2.08 | 373 | 5.99 | 5.12 |
| 7 | Indian Bank | 1572 | 3.46 | 3.45 | 103 | 1.79 | 1.74 | 22 | 1.57 | 1.56 | 1697 | 6.81 | 6.75 |
| 8 | Indian Overseas Bank | 74 | 0.16 | 0.16 | 87 | 1.94 | 1.85 | 12 | 0.97 | 0.93 | 173 | 3.07 | 2.95 |
| 9 | Punjab National Bank | 1470 | 3.97 | 2.29 | 2922 | 64.39 | 44.93 | 497 | 40.59 | 30.49 | 4889 | 108.95 | 77.7 |
| 10 | Union Bank of India | 109 | 0.31 | 0.27 | 263 | 5.33 | 4.5 | 24 | 1.94 | 1.18 | 396 | 7.57 | 5.94 |
| 11 | Punjab & Sind Bank | 112 | 0.07 | 0.04 | 8 | 0.11 | 0.1 | 2 | 0.16 | 0.16 | 122 | 0.34 | 0.3 |
| 12 | UCO Bank | 1673 | 3.7 | 2.01 | 1199 | 21.55 | 16.46 | 114 | 9.42 | 7.82 | 2986 | 34.67 | 26.29 |
| | Total | 10621 | 21.65 | 17.86 | 7897 | 169.5 | 139.81 | 1489 | 116.48 | 101.4 | 20007 | 307.6 | 259.07 |
| Private Sector Commercial Banks | | | | | | | | | | | | | |
| 13 | Ratnakar Bank | 745 | 1.03 | 1.03 | 0 | 0 | 0 | 0 | 0 | 0 | 745 | 1.03 | 1.03 |
| 14 | ICICI Bank | 347 | 1.02 | 1.02 | 1 | 0.02 | 0.02 | 0 | 0 | 0 | 348 | 1.04 | 1.04 |
| 15 | Axis Bank | 2077 | 5.13 | 5.13 | 0 | 0 | 0 | 0 | 0 | 0 | 2077 | 5.13 | 5.13 |
| 16 | IndusInd Bank | 16484 | 39.92 | 39.92 | 1436 | 10.57 | 10.57 | 25 | 1.42 | 1.42 | 17945 | 51.91 | 51.91 |
| 17 | HDFC Bank | 56 | 0.15 | 0.15 | 5 | 0.06 | 0.06 | 0 | 0 | 0 | 61 | 0.2 | 0.2 |
| 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 | 13509 | 36.79 | 36.79 | 1582 | 7.91 | 7.91 | 0 | 0 | 0 | 15091 | 44.7 | 44.7 |
| 20 | IDBI Bank Limited | 36 | 0.08 | 0.08 | 195 | 2.16 | 2.16 | 82 | 1.55 | 1.55 | 313 | 3.79 | 3.79 |
| 21 | Ujjivan Small Finance Bank | 16651 | 55.39 | 55.39 | 3966 | 27.76 | 27.76 | 0 | 0 | 0 | 20617 | 83.15 | 83.15 |
| | Total | 90911 | 281.78 | 281.78 | 34929 | 348.9 | 348.88 | 245 | 14.44 | 14.44 | 126085 | 645.09 | 645.09 |
| Regional Rural Banks | | | | | | | | | | | | | |
| 22 | Tripura Gramin Bank | 13937 | 50.91 | 48.04 | 14155 | 232.7 | 211.26 | 422 | 31.14 | 29.25 | 28514 | 314.75 | 288.54 |
| | Total | 13937 | 50.91 | 48.04 | 14155 | 232.7 | 211.26 | 422 | 31.14 | 29.25 | 28514 | 314.75 | 288.54 |
| NBFC-Micro Finance Institutions | | | | | | | | | | | | | |
| 23 | VEDIKA CREDIT CAPITAL LTD | 1811 | 4.47 | 4.47 | 0 | 0 | 0 | 0 | 0 | 0 | 1811 | 4.47 | 4.47 |
| 24 | Annapurna Microfinance Pvt. Ltd. | 10710 | 37.45 | 37.45 | 548 | 12.18 | 12.18 | 25 | 1.64 | 1.64 | 11283 | 51.27 | 51.27 |
| 25 | Village Financial Services Pvt Ltd | 6659 | 14.95 | 14.95 | 0 | 0 | 0 | 0 | 0 | 0 | 6659 | 14.95 | 14.95 |
| 26 | ASA International India Microfinance Pvt. Ltd. | 29483 | 79.18 | 79.18 | 105 | 0.63 | 0.63 | 0 | 0 | 0 | 29588 | 79.81 | 79.81 |
| 27 | Samasta Microfinance Limited | 4415 | 14.71 | 14.71 | 0 | 0 | 0 | 0 | 0 | 0 | 4415 | 14.71 | 14.71 |
| 28 | Belstar Investment and Finance Private Limited | 7282 | 21.49 | 21.49 | 0 | 0 | 0 | 0 | 0 | 0 | 7282 | 21.49 | 21.49 |
| 29 | SVATANTRA MICROFIN PRIVATE LIMITED | 1664 | 5.8 | 5.8 | 0 | 0 | 0 | 0 | 0 | 0 | 1664 | 5.8 | 5.8 |
| 30 | Satin Creditcare Network Limited | 15222 | 43.14 | 43.14 | 0 | 0 | 0 | 0 | 0 | 0 | 15222 | 43.14 | 43.14 |
| 31 | Asirvad Microfinance Pvt. Ltd | 2354 | 7.16 | 7.16 | 1 | 0.01 | 0.01 | 0 | 0 | 0 | 2355 | 7.16 | 7.16 |
| 32 | Arohan Financial Services Pvt. Ltd. | 13150 | 29.1 | 29.1 | 64 | 0.35 | 0.35 | 0 | 0 | 0 | 13214 | 29.46 | 29.46 |
| 33 | YVU Financial Services Private Limited | 1152 | 2.95 | 2.95 | 1 | 0.01 | 0.01 | 0 | 0 | 0 | 1153 | 2.95 | 2.95 |
| 34 | Janakalyan Financial Services Private Limited | 718 | 1.5 | 1.5 | 0 | 0 | 0 | 0 | 0 | 0 | 718 | 1.5 | 1.5 |
| 35 | SATYA MicroCapital Limited | 416 | 1.41 | 1.41 | 7 | 0.04 | 0.04 | 0 | 0 | 0 | 423 | 1.46 | 1.46 |
| | Total | 95036 | 263.31 | 263.31 | 726 | 13.22 | 13.22 | 25 | 1.64 | 1.64 | 95787 | 278.17 | 278.17 |
| Co-Operative Banks | | | | | | | | | | | | | |
| 36 | Tripura State Co-Operative Bank | 1714 | 3.81 | 3.72 | 1254 | 22.36 | 17.42 | 148 | 12.41 | 8.51 | 3116 | 38.58 | 29.65 |
| | Total | 1714 | 3.81 | 3.72 | 1254 | 22.36 | 17.42 | 148 | 12.41 | 8.51 | 3116 | 38.58 | 29.65 |
| | Grand Total | 212219 | 621.46 | 614.71 | 58961 | 786.6 | 730.59 | 2329 | 176.11 | 155.24 | 273509 | 1584.19 | 1500.52 |

PRADHAN MANTRI MUDRA YOJANA OUTSTANDING POSITION AS ON 31.03.2021 (Amount in Rs. Lakhs)

| S.No. | Bank Name | Shishu | | | | Kishore | | | | Tarun | | | | Total Mudra Outstanding | | | | NPA % | |
|-------|-------------------------------|---------------|-----------------|--------------|----------------|--------------|-----------------|-------------|----------------|-------------|-----------------|------------|----------------|-------------------------|-----------------|-----------------|-----------------|-------------|-------------|
| | | Outstanding | | NPA | | Outstanding | | NPA | | Outstanding | | NPA | | Advance Outstanding | | NPA Outstanding | | Number wise | Amount wise |
| | | No. | Amount | No. | Amount | No. | Amount | No. | Amount | No. | Amount | No. | Amount | No. | Amount | No. | Amount | | |
| 1 | Bank of Baroda | 93 | 45.76 | 23 | 8.30 | 66 | 202.35 | 14 | 21.70 | 34 | 228.50 | 4 | 23.66 | 193 | 476.61 | 41 | 53.66 | 21 | 11 |
| 2 | Bank of India | 622 | 171.60 | 96 | 18.14 | 810 | 1344.37 | 67 | 87.11 | 68 | 395.25 | 3 | 13.95 | 1500 | 1911.22 | 166 | 119.20 | 11 | 6 |
| 3 | Bank of Maharashtra | 18 | 5.80 | 1 | 0.23 | 83 | 140.44 | 1 | 2.10 | 17 | 124.70 | 1 | 8.40 | 118 | 270.94 | 3 | 10.73 | 3 | 4 |
| 4 | Canara Bank | 740 | 203.81 | 116 | 34.90 | 1447 | 2243.38 | 134 | 200.64 | 201 | 1338.81 | 10 | 54.70 | 2388 | 3786 | 260 | 290.24 | 11 | 8 |
| 5 | Central Bank Of India | 197 | 36.49 | 21 | 4.79 | 234 | 396.05 | 31 | 31.10 | 33 | 220.66 | 2 | 15.69 | 464 | 653.2 | 54 | 51.58 | 12 | 8 |
| 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 | 12 | 16 |
| 7 | Indian Overseas | 49 | 13.34 | 11 | 3.26 | 183 | 368.88 | 12 | 17.09 | 57 | 325.68 | 1 | 6.05 | 289 | 707.9 | 24 | 26.40 | 8 | 4 |
| 8 | Punjab & Sind Bank | 19 | 4.63 | 0 | 0.00 | 58 | 38.89 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 77 | 43.52 | 0 | 0.00 | 0 | 0 |
| 9 | Punjab National Bank | 3320 | 599.71 | 1041 | 215.29 | 5806 | 8884.13 | 1185 | 1772.14 | 999 | 5655.99 | 142 | 878.75 | 10125 | 15139.83 | 2368 | 2866.18 | 23 | 19 |
| 10 | State Bank of India | 2278 | 498.92 | 499 | 123.93 | 3881 | 5739.40 | 1122 | 1412.93 | 338 | 1851.76 | 56 | 257.15 | 6497 | 8090.08 | 1677 | 1794.01 | 26 | 22 |
| 11 | UCO Bank | 1502 | 340.80 | 242 | 53.15 | 1977 | 1965.58 | 182 | 217.67 | 87 | 505.30 | 2 | 11.71 | 3566 | 2811.68 | 426 | 282.53 | 12 | 10 |
| 12 | Union Bank | 113 | 44.09 | 0 | 0.00 | 485 | 767.98 | 14 | 24.90 | 152 | 818.16 | 0 | 0.00 | 750 | 1630.23 | 14 | 24.90 | 2 | 2 |
| | Total PUBLIC sec Bank | 9153 | 2010.26 | 2054 | 462.47 | 15147 | 22263.75 | 2796 | 3825.65 | 2002 | 11555.57 | 222 | 1279.39 | 26302 | 35829.58 | 5072 | 5567.51 | 19 | 16 |
| 13 | Axis Bank | | | | | | | | | | | | | 0 | 0 | 0 | 0.00 | 0 | 0 |
| 14 | Bandhan Bank | 36478 | 9477.44 | 480 | 141.55 | 26661 | 28903.27 | 352 | 303.82 | 133 | 976.50 | 0 | 0.00 | 63272 | 39357.21 | 832 | 445.37 | 1 | 1 |
| 15 | Federal Bank | 2 | 8.50 | 0 | 0.00 | 3 | 18.50 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 5 | 27 | 0 | 0.00 | 0 | 0 |
| 16 | HDFC Bank | 861 | 88.63 | 238 | 11.87 | 94 | 88.51 | 4 | 1.25 | 3 | 8.15 | 0 | 0.00 | 958 | 185.2894 | 242 | 13.12 | 25 | 7 |
| 17 | ICICI Bank | 1016 | 265.52 | 2 | 0.06 | 6 | 10.89 | 0 | 0.00 | 10 | 69.47 | 0 | 0.00 | 1032 | 345.88 | 2 | 0.06 | 0 | 0 |
| 18 | IDBI Bank | 387 | 29.27 | 69 | 14.22 | 328 | 421.54 | 17 | 32.84 | 117 | 315.92 | 4 | 25.85 | 832 | 766.73 | 90 | 72.91 | 11 | 10 |
| 19 | IDFCFirst Bank | 15636 | 4657.90 | 15636 | 4657.90 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 15636 | 4657.9 | 0 | 0.00 | 0 | 0 |
| 20 | IndusInd Bank | 16104 | 2784.59 | 0 | 0.00 | 2412 | 1966.85 | 0 | 0.00 | 135 | 505.49 | 0 | 0.00 | 18651 | 5256.923 | 0 | 0.00 | 0 | 0 |
| 21 | Kotak Mahindra | | | | | | | | | | | | | 0 | 0 | 0 | 0.00 | 0 | 0 |
| 22 | South Indian Bank | 1 | 0.20 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 1 | 0.2 | 0 | 0.00 | 0 | 0 |
| 23 | Ujjivan Bank | 42549 | 8308.17 | 3012 | 444.06 | 9314 | 4365.18 | 167 | 76.85 | 0 | 0.00 | 0 | 0.00 | 51863 | 12673.35 | 3179 | 520.91 | 6 | 4 |
| 24 | Yes Bank | | | | | | | | | | | | | 0 | 0 | 0 | 0.00 | 0 | 0 |
| 25 | NESFB | | | | | | | | | | | | | 0 | 0 | 0 | 0.00 | 0 | 0 |
| | Total PRIVATE Sec bank | 113034 | 25620.22 | 19437 | 5269.66 | 38818 | 35774.74 | 540 | 414.76 | 398 | 1875.53 | 4 | 25.85 | 152250 | 63270.48 | 19981 | 5710.27 | 13 | 9 |
| 26 | Tripura Gramin Bank | 52846 | 12992.03 | 7541 | 2035.19 | 34526 | 40627.21 | 1780 | 2101.04 | 927 | 5347.55 | 71 | 392.35 | 88299 | 58966.79 | 9392 | 4528.58 | 11 | 8 |
| | Total RRB | 52846 | 12992.03 | 7541 | 2035.19 | 34526 | 40627.21 | 1780 | 2101.04 | 927 | 5347.55 | 71 | 392.35 | 88299 | 58966.79 | 9392 | 4528.58 | 11 | 8 |
| 27 | ACUB | | | | | | | | | | | | | 0 | 0 | 0 | 0.00 | 0 | 0 |
| 28 | TCARDB | | | | | | | | | | | | | 0 | 0 | 0 | 0.00 | 0 | 0 |
| 29 | TSCB | 263 | 136.00 | 0 | 0.00 | 908 | 634.97 | 2 | 7.80 | 0 | 0.00 | 0 | 0.00 | 1171 | 770.97 | 2 | 7.80 | 0 | 1 |
| | Total Coop. Bank | 263 | 136.00 | 0 | 0.00 | 908 | 634.97 | 2 | 7.80 | 0 | 0.00 | 0 | 0.00 | 1171 | 770.97 | 2 | 7.80 | 0 | 1 |
| | Grand Total | 175296 | 40758.51 | 29032 | 7767.32 | 89399 | 99300.67 | 5118 | 6349.25 | 3327 | 18778.65 | 297 | 1697.59 | 268022 | 158837.8 | 34447 | 15814.16 | 13 | 10 |

Recovery Performance of Banks As on 31.03.2021

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 31.03.2021 stands at 52%.

A comparative table relating to **March 2021** with that of **March 2020** is produced below:

Rs/ Lacs

| Sector | March 2020 | | | March 2021 | | |
|----------------------|------------------|------------------|-----------|------------------|------------------|-----------|
| | Demand | Recovery | % | Demand | Recovery | % |
| Agriculture & allied | 109769.05 | 67916.58 | 62 | 129358.66 | 71396.51 | 55 |
| MSME | 105817.47 | 63781.40 | 60 | 72392.52 | 39139.88 | 54 |
| Other Prised | 87417.41 | 54963.30 | 63 | 51803.30 | 20090.46 | 39 |
| TOTAL | 303003.93 | 186661.28 | 62 | 253554.48 | 130626.85 | 52 |

BANK-WISE & SECTOR-WISE RECOVERY PERFORMANCE AS ON 31.03.2021

| 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 | 25.42 | 7 | 85.72 | 9.88 | 12 | 535.53 | 46.92 | 9 |
| 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 | 5.66 | 0.00 | 0 | 394.23 | 2.80 | 1 | 0.00 | 0.00 | 0 | 399.89 | 2.80 | 1 |
| 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 | 589.25 | 345.26 | 59 | 1952.64 | 945.69 | 48 | 1158.77 | 633.92 | 55 | 3700.66 | 1924.87 | 52 |
| 10 | State Bank of India | 11668.72 | 590.98 | 5 | 4265.67 | 370.35 | 9 | 897.23 | 295.73 | 33 | 16831.62 | 1257.06 | 7 |
| 11 | Union Bank of India | | | 0 | | | 0 | | | 0 | 0.00 | 0.00 | 0 |
| 12 | UCO Bank | 4110.94 | 821.95 | 20 | 8083.08 | 247.35 | 3 | 6505.40 | 137.46 | 2 | 18699.42 | 1206.76 | 6 |
| A | Sub Total of Public Sec. | 16874.77 | 1779.75 | 11 | 15591.47 | 1597.50 | 10 | 8697.59 | 1078.38 | 12 | 41163.83 | 4455.63 | 11 |
| 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 | 850.5485 | 498.79 | 59 | 49.97084 | 41.84 | 84 | 54.17 | 25.61 | 47 | 954.69 | 566.24 | 59 |
| 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 | 32.13 | 17.03 | 53 | 123.65 | 61.13 | 49 | 45.65 | 44.64 | 98 | 201.43 | 122.80 | 61 |
| 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 | 10818.73 | 4557.48 | 42 | 3318.74 | 1856.39 | 56 | 6541.56 | 2296.33 | 35 | 20679.02 | 8710.20 | 42 |
| 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 | Sub Total of Pvt. Sec. Bank | 11784.09 | 5083.00 | 43 | 5591.21 | 4024.73 | 72 | 6651.81 | 2367.16 | 36 | 24027.11 | 11474.89 | 48 |
| 22 | Tripura Gramin Bank | 96899.79 | 60855.31 | 63 | 49439.85 | 32434.56 | 66 | 29173.54 | 12611.00 | 43 | 175513.18 | 105900.87 | 60 |
| C | Sub Total of RRB | 96899.79 | 60855.31 | 63 | 49439.85 | 32434.56 | 66 | 29173.54 | 12611.00 | 43 | 175513.18 | 105900.87 | 60 |
| 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 | 3678.45 | 97 | 1770.00 | 1083.1 | 61 | 7200.00 | 3939.23 | 55 | 12770.00 | 8700.78 | 68 |
| D | Sub Total of Coop.Banks | 3800.00 | 3678.45 | 97 | 1770.00 | 1083.10 | 61 | 7280.36 | 4033.92 | 55 | 12850.36 | 8795.47 | 68 |
| | Grand Total | 129358.66 | 71396.51 | 55 | 72392.52 | 39139.88 | 54 | 51803.30 | 20090.46 | 39 | 253554.48 | 130626.85 | 52 |

Public Demand Recovery (PDR)

PDR certificate cases as on 31.03.2021

(Rs / Lacs)

| As on | Cases pending | | Recovery made during the current year. | |
|------------|---------------|---------|--|------|
| | No. | Amt. | No. | Amt. |
| 31.03.2021 | 1415 | 1061.88 | 0 | 0 |

Bank wise position of Certificate cases (PDR Act) as on 31.03.2021 is furnished in the annexure.

Statement showing the filing and disposal of cases under PDR up to 31.03.2021

(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 |
| | TOTAL : | 1415 | 1061.88 | 0 | 0.00 |

POSITION OF NPA OF BANKS IN THE STATE OF TRIPURA

As on 31.03.2021

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 |
| March 2021 | 16884 | 906.99 | 5.37 |

Percentage of gross NPA as against gross advance increased from 5.34% as on March 2020 to 5.37% as on March 2021. Amount in absolute terms increased slightly to Rs. 906.99 crores as on 31st March 2021 from Rs. 866.94 crore as on 31st March 2020. The outstanding amount under Written off A/Cs (Shadow Register) is around Rs 87.86 crores which if added with the outstanding NPA, the total amount would be Rs. 994.85 crores which seems to be high.

The total outstanding NPA amount in Govt. sponsored schemes has decreased from Rs. 111.46 crores in March 2020 to Rs.91.68 crores in March 2021. 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 31.03.2021 is furnished in the Annexure.

NPA Position of Banks in Tripura as on 31.03.2021

(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 | 75.84 | 490.61 | 98.26 | 588.87 |
| 2 | Bank of India | 81.16 | 1156.18 | 85.33 | 1322.67 | 17.29 | 1339.96 |
| 3 | Bank of Maharashtra | 0.00 | 11.90 | 0.00 | 11.90 | 0.00 | 11.90 |
| 4 | Canara Bank | 89.95 | 1003.79 | 97.09 | 1190.83 | 657.02 | 1847.85 |
| 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 | 5417.83 | 11305.62 | 699.81 | 17423.26 | 1681.53 | 19104.79 |
| 10 | State Bank of India | 13072.54 | 3149.18 | 636.86 | 16858.58 | 2333.61 | 19192.19 |
| 11 | Union Bank of India | 6.47 | 63.65 | 0.00 | 70.12 | 8.00 | 78.12 |
| 12 | UCO Bank | 1135.11 | 960.97 | 230.51 | 2326.59 | 14.77 | 2341.36 |
| A | Sub-Total PUBLIC sec Bank | 20031.50 | 19084.90 | 2046.81 | 41163.21 | 4916.82 | 46080.03 |
| 13 | AXIS BANK | 0.82 | 150.17 | 0.14 | 151.13 | 31.15 | 182.28 |
| 14 | Bandhan Bank | 6711.77 | 4865.11 | 0.00 | 11576.88 | 37.42 | 11614.30 |
| 15 | Federal Bank | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 16 | HDFC | 767.85 | 34.98 | 4.96 | 807.79 | 191.68 | 999.47 |
| 17 | ICICI | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 18 | IDBI BANK | 526.45 | 279.38 | 0.00 | 805.83 | 13.25 | 819.08 |
| 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 | 0.00 | 0.00 |
| 22 | South Indian Bank | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 23 | NESFB | 69.55 | 228.48 | 23.00 | 321.03 | 0.00 | 321.03 |
| 24 | Ujjivan Bank | 160.38 | 30.29 | 36.78 | 227.45 | 0.00 | 227.45 |
| B | Sub Total Pvt. Sec Bank | 8236.82 | 5588.41 | 64.88 | 13890.11 | 273.50 | 14163.61 |
| 25 | TGB | 9961.50 | 7083.09 | 4466.43 | 21511.02 | 42.99 | 21554.01 |
| C | Sub Total RRB | 9961.50 | 7083.09 | 4466.43 | 21511.02 | 42.99 | 21554.01 |
| 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 | 2445.47 | 6218.61 | 2065.22 | 8283.83 |
| D | Sub-Total Coop. Bank | 2283.63 | 1489.51 | 3063.57 | 6836.71 | 2065.22 | 8901.93 |
| GRAND TOTAL | | 40513.45 | 33245.91 | 9641.69 | 83401.05 | 7298.53 | 90699.58 |

Position of Technically Written off A/Cs of Banks in Tripura as on 31.03.2021

| 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 | 1 | 2.84 |
| 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 | 11236 | 995.79 |
| 10 | State Bank of India | 7822 | 2941.51 |
| 11 | UCO Bank | 59 | 2727.18 |
| 12 | Union Bank of India | 0 | 0.00 |
| A | Sub-Total PUBLIC sec Bank | 19738 | 7295.87 |
| 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 | 0 | 0.00 |
| B | Sub Total PRIVATE Sec bank | 0 | 0.00 |
| 19 | Tripura Gramin Bank | 35331 | 1488.02 |
| C | Sub Total RRB | 35331 | 1488.02 |
| 20 | ACUB | 107 | 2.14 |
| 21 | TCARDB | 0 | 0.00 |
| 22 | TSCB | 0 | 0.00 |
| D | Sub-Total Coop. Bank | 107 | 2.14 |
| GRAND TOTAL | | 55176 | 8786.03 |

STATUS OF GOVT. SPONSORED SCHEMES & NPA GENERATED THEREOF

| | | PMRY | | | | | PMEGP | | | | | SWAVALAMBAN | | | | |
|----|--------------------------------|---------------------|-------------------------------------|-------------|--------------------------------|-----------|---------------------|-------------------------------------|-------------|-----------------------------------|-----------|---------------------|-------------------------------------|-------------|-----------------------------------|-----------|
| | | A/Cs Outstanding | Outstd. Balance as on 31.03.2021 | NPA A/Cs | Amt. Outstd. As on 31.03.21 | NPA % | A/Cs Outstanding | Outstd. Balance as on 31.03.2021 | NPA A/Cs | Amt. Outstd. As on 31.03.21 | NPA % | A/Cs Outstanding | Outstd. Balance as on 31.03.2021 | NPA A/Cs | Amt. Outstd. As on 31.03.21 | NPA % |
| 1 | Bank of Baroda | 20 | 8.98 | 20 | 8.98 | 100 | 142 | 395.30 | 21 | 31.23 | 8 | 160 | 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 | 214 | 356.91 | 15 | 21.62 | 6 | 46 | 74.40 | 38 | 27.40 | 37 |
| 4 | Canara Bank | 0 | 0.00 | 0 | 0.00 | 0 | 229 | 663.42 | 52 | 124.33 | 19 | 214 | 282.28 | 26 | 32.83 | |
| 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 | 769 | 1403.92 | 141 | 584.70 | 42 | 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 | 178 | 82.18 | 144 | 63.93 | 78 | 372 | 1191.50 | 164 | 807.32 | 68 | 616 | 843.82 | 253 | 554.13 | 66 |
| 12 | Union Bank of Inida | 181 | 229.67 | 27 | 11.45 | 5 | 156 | 624.66 | 117 | 38.72 | 6 | 267 | 511.51 | 10 | 15.36 | 3 |
| 13 | UCO Bank | 138 | 150.78 | 109 | 125.47 | 83 | 394 | 543.91 | 109 | 175.80 | 32 | 521 | 452.77 | 237 | 195.45 | 43 |
| | ASCB of PSBs Sub-Total | 1861 | 1501.09 | 1615 | 1210.59 | 81 | 2507 | 5695.46 | 714 | 1991.11 | 35 | 4089 | 5063.51 | 1123 | 1653.83 | 33 |
| 14 | AXIS BANK | 0 | 0.00 | 0 | 0.00 | 0 | 2 | 2.46 | 2 | 2.46 | 100 | 0 | 0.00 | 0 | 0.00 | 0 |
| 15 | HDFC BANK | 0 | 0.00 | 0 | 0.00 | 0 | 0 | 0.00 | 0 | 0.00 | 0 | 0 | 0.00 | 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 | 45 | 91.05 | 6 | 16.56 | 18 | 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 |
| | ASCB of Pvt s Sub-Total | 0 | 0.00 | 0 | 0.00 | 0 | 48 | 93.66 | 8 | 19.02 | 20 | 0 | 0.00 | 0 | 0.00 | 0 |
| 23 | TGB | 0 | 0.00 | 0 | 0.00 | 0 | 4052 | 6031.56 | 1042 | 1341.66 | 22 | 5716 | 6588.81 | 1342 | 1637.35 | 25 |
| | TGBs Sub-Total | 0 | 0.00 | 0 | 0.00 | 0 | 4052 | 6031.56 | 1042 | 1341.66 | 22 | 5716 | 6588.81 | 1342 | 1637.35 | 25 |
| 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 | 1941 | 4534.92 | 192 | 681.38 | 15 | 3714 | 5516.56 | 530 | 633.07 | 11 |
| | ASCB ofCoop Sub-Total | 0 | 0.00 | 0 | 0.00 | 0 | 1941 | 4534.92 | 192 | 681.38 | 15 | 3714 | 5516.56 | 530 | 633.07 | 11 |
| | GRAND TOTAL | 1861 | 1501.09 | 1615 | 1210.59 | 81 | 8548 | 16355.60 | 1956 | 4033.17 | 25 | 13519 | 17168.88 | 2995 | 3924.25 | 23 |

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 31.03.2021 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. |
| 654940 | 256334 | 911274 | 548.71* | 804984 | 38087 | 378243 |
| In Percentage | | | | | | |
| 71.87 | 28.13 | | | 88.33 | 4.18 | 41.51 |

* Average deposit per account Rs 6021.45/-

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 6021.45/- per account in the State of Tripura.

Aadhaar seeding percentage is 88.33 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 41.57% PMJDY customers against national issuance of 73.50%. Activation of Rupay cards is an area of concern for banks in Tripura along with lackluster interest among beneficiaries for re-issuance of expired debit cards. 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 4.18% 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 31.03.2021

| 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 | 2756 | 6428 | 4954 | 4230 | 9184 | 38231335.18 | 441 | 7265 | 8076 |
| 2 | Bank of India | PSB | 13315 | 1111 | 7445 | 6981 | 14426 | 52761245.93 | 1061 | 12225 | 13504 |
| 3 | Bank of Maharashtra | PSB | 0 | 1039 | 458 | 581 | 1039 | 4590215 | 183 | 985 | 995 |
| 4 | Canara Bank | PSB | 23890 | 3400 | 13682 | 13608 | 27290 | 107203609.2 | 3041 | 18530 | 25141 |
| 5 | Central Bank of India | PSB | 3874 | 284 | 1902 | 2256 | 4158 | 10977107.91 | 112 | 1599 | 3818 |
| 6 | Indian Bank | PSB | 1573 | 980 | 1191 | 1362 | 2553 | 5191216.34 | 320 | 1993 | 2210 |
| 7 | Indian Overseas Bank | PSB | 1708 | 2385 | 2189 | 1904 | 4093 | 12246463.02 | 445 | 3846 | 3522 |
| 8 | Punjab & Sind Bank | PSB | 175 | 152 | 197 | 130 | 327 | 4996068 | 2 | 322 | 302 |
| 9 | Punjab National Bank | PSB | 110421 | 73126 | 132329 | 51218 | 183547 | 2055390910 | 9603 | 76773 | 175716 |
| 10 | State Bank of India | PSB | 55559 | 105922 | 77796 | 83685 | 161481 | 612785554.4 | 2673 | 153841 | 117741 |
| 11 | UCO Bank | PSB | 39481 | 27930 | 30913 | 36498 | 67411 | 271660595.6 | 6092 | 17140 | 50971 |
| 12 | Union Bank of India | PSB | 8195 | 3722 | 6104 | 5813 | 11917 | 48879289.83 | 914 | 6553 | 10562 |
| 13 | Axis Bank Ltd | PVT | 0 | 344 | 249 | 95 | 344 | 1298265.66 | 85 | 312 | 257 |
| 14 | HDFC Bank Ltd | PVT | 0 | 7684 | 85 | 7599 | 7684 | 10704149.97 | 219 | 7684 | 2758 |
| 15 | ICICI Bank Ltd | PVT | 7 | 203 | 150 | 60 | 210 | 1059557.82 | 105 | 210 | 87 |
| 16 | IDBI Bank Ltd. | PVT | 2148 | 2757 | 2354 | 2551 | 4905 | 12673578.49 | 526 | 4141 | 4262 |
| 17 | IndusInd Bank Ltd | PVT | 0 | 1360 | 1172 | 188 | 1360 | 1315805.33 | 169 | 1237 | 1319 |
| 18 | Kotak Mahindra Bank Ltd | PVT | 0 | 59 | 51 | 8 | 59 | 50506.68 | 16 | 7 | 36 |
| 19 | South Indian Bank Ltd | PVT | 0 | 101 | 59 | 42 | 101 | 202901.94 | 22 | 64 | 80 |
| 20 | Tripura Gramin Bank | RRB | 391838 | 17347 | 163060 | 246125 | 409185 | 2234971954 | 12058 | 63516 | 383627 |
| Grand Total | | | 654940 | 256334 | 446340 | 464934 | 911274 | 5487190330 | 38087 | 378243 | 804984 |

Social Security Schemes:

Performance of 3 Social Security Schemes viz. Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana(APY) as on 31.03.2021 is furnished below:

| Bank Type | PMSBY | PMJJBY | APY | Total |
|----------------|---------------|---------------|--------------|----------------|
| PSB | 426204 | 115327 | 29105 | 570636 |
| RRB | 322656 | 122977 | 54110 | 499743 |
| Private | 7031 | 2374 | 2675 | 12080 |
| Co-op | 18999 | 5471 | 66 | 24536 |
| Total | 774890 | 246149 | 85956 | 1106995 |

Bank wise position of 3 social security schemes is furnished along with claim position as on 31.03.2021:

| Social Security Schemes upto March 2021 | | Total | | |
|---|-------------------------------|---------------|---------------|--------------|
| S.No. | Banks | PMSBY | PMJJBY | APY |
| 1 | Bank of Baroda | 10439 | 2789 | 1380 |
| 2 | Bank of India | 6915 | 2890 | 4727 |
| 3 | Bank of Maharashtra | 341 | 25 | 55 |
| 4 | Canara Bank | 19729 | 6822 | 5760 |
| 5 | Central Bank Of India | 6959 | 3405 | 1194 |
| 6 | Indian Bank | 1899 | 736 | 438 |
| 7 | Indian Overseas | 2866 | 1455 | 314 |
| 8 | P&SB | 1032 | 196 | 151 |
| 9 | PNB | 177378 | 37647 | 3348 |
| 10 | State Bank of India | 176418 | 46311 | 7249 |
| 11 | UCO Bank | 18436 | 10087 | 3932 |
| 12 | Union Bank | 3792 | 2964 | 557 |
| | Total PUBLIC sec Bank | 426204 | 115327 | 29105 |
| 13 | Axis Bank | 526 | 168 | 949 |
| 14 | Bandhan Bank | 0 | 0 | 314 |
| 15 | Federal Bank | 159 | 61 | 23 |
| 16 | HDFC Bank | 1199 | 502 | 665 |
| 17 | ICICI Bank | 257 | 169 | 92 |
| 18 | IDBI Bank | 3764 | 1272 | 623 |
| 19 | IDFC First Bank | 661 | 130 | 0 |
| 20 | IndusInd | 377 | 14 | 0 |
| 21 | Kotak Mahindra | 82 | 53 | 6 |
| 22 | South Indian Bank | 0 | 0 | 0 |
| 23 | Ujjivan Bank | 0 | 0 | 0 |
| 24 | Yes Bank | 6 | 5 | 3 |
| | Total PRIVATE Sec bank | 7031 | 2374 | 2675 |
| 25 | Tripura Gramin Bank | 322656 | 122977 | 54110 |
| | Total RRB | 322656 | 122977 | 54110 |
| 26 | ACUB | 0 | 0 | 0 |
| 27 | TCARDB | 0 | 0 | 0 |
| 28 | TSCB | 18999 | 5471 | 66 |
| | Total Coop. Bank | 18999 | 5471 | 66 |
| | Grand Total | 774890 | 246149 | 85956 |

Claim Status of PMSBY & PMJJBY:

| PMSBY & PMJJBY--CLAIM STATUS (As on 31.03.2021) | | | | | | | | | |
|--|--------------------------------------|-------------|----------------|---------------|----------|-------------|----------------|---------------|----------|
| 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 | 2 | 2 | 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 | 2 | 1 | 0 | 1 | 2 | 0 | 2 | 0 |
| A | Sub Total of Public Sec. Bank | 6 | 5 | 0 | 1 | 5 | 3 | 2 | 0 |
| 13 | AXIS BANK | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 14 | Bandhan Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 15 | Federal Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 16 | HDFC | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 17 | ICICI | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18 | IDBI BANK | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 19 | IDFCFirst Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 20 | Indusind Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 21 | Kotak Mahindra Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 22 | SOUTH INDIAN BANK | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 23 | Ujjivan Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 24 | YES Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| B | Sub Total of Pvt. Sec. Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 25 | Tripura Gramin Bank | 45 | 30 | 10 | 5 | 42 | 26 | 13 | 4 |
| C | Sub Total of RRB | 45 | 30 | 10 | 5 | 42 | 26 | 13 | 4 |
| 26 | ACUB | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 27 | TCARDB | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 28 | TSCB | 0 | 0 | 0 | 0 | 6 | 6 | 0 | 0 |
| D | Sub Total of Coop.Banks | 0 | 0 | 0 | 0 | 6 | 6 | 0 | 0 |
| GRAND TOTAL | | 51 | 35 | 10 | 6 | 53 | 35 | 15 | 4 |

Claim settlement in PMJJBY is 66% while in PMSBY is 69%. 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 MARCH 2021 | | | | | | | | | | |
| 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 | 898 | 720 | 159 |
| 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 | 357 | 6 |
| 4 | Tripura | West Tripura | Urban | Rudset Institute | 14.09.11 | Canara Bank | 11 | 317 | 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 | 125 | 25 |
| 7 | Tripura | Dhalai | Semi-Urban | LDM(Dhalai) | 19.10.12 | PNB | 6 | 78 | 75 | 3 |
| 8 | Tripura | Unakoti | Semi-Urban | LDM(North) | 19.10.12 | PNB | 22 | 1208 | 1074 | 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 | 1159 | 1122 | 30 |
| 12 | Tripura | Gomati | Semi-Urban | TGB Udaipur Branch | 22.09.15 | TGB | 49 | 979 | 874 | 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 | 547 | 456 | 14 |
| Total | | | | | | | 318 | 9155 | 8324 | 399 |

| QUARTERLY REPORT | | | | | | | | |
|--|---------|--------------|---------------------------------------|---|---|-----------------------------|---|--|
| RURAL BRANCHES-- REPORT OF CONDUCT OF FINANCIAL LITERACY CAMP FOR THE QUARTER ENDED MARCH 2021 | | | | | | | | |
| 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 |
| TOTAL | | | 273 | 802 | 836 | 11448 | 7784 | 3664 |

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 31.03.2021) | | | | | | | | | | | Annexure No. | | | | | |
| RSETI - PNB -Udaipur,Gomati | | | | | | | | | | | | | | | | |
| F.Y | No. of Programme | No. of Participants | | | Out of total Participants | | | | No. of Trainees Employed | | | | Financial Status of Trainees | | | |
| | | Male | Female | Total | SC | ST | OBC | MC | With owned fund | With bank Loan | Wage Employed | Total | APL | BPL | TOTAL | |
| 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 | 17 | 83 | 384 | 467 | 90 | 83 | 111 | 10 | 9 | 185 | 0 | 194 | 98 | 369 | 467 | |
| Total | 152 | 2231 | 2262 | 4493 | 866 | 1066 | 995 | 136 | 1037 | 1825 | 34 | 2896 | 1779 | 2714 | 4493 | |
| RSETI - PNB - Ambassa ,Dhalai | | | | | | | | | | | | | | | | |
| F.Y | No. of Programme | No. of Participants | | | Out of total Participants | | | | No. of Trainees Employed | | | | Financial Status of Trainees | | | |
| | | Male | Female | Total | SC | ST | OBC | MC | With owned fund | With bank Loan | Wage Employed | Total | APL | BPL | TOTAL | |
| 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 | 15 | 82 | 292 | 374 | 64 | 139 | 105 | 5 | 1 | 162 | 0 | 163 | 133 | 241 | 374 | |
| Total | 124 | 1603 | 1437 | 3040 | 445 | 1832 | 470 | 93 | 490 | 996 | 93 | 1579 | 1105 | 1935 | 3040 | |
| 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 | 10 | 72 | 155 | 227 | 52 | 50 | 64 | 22 | 0 | 14 | 0 | 14 | 86 | 141 | 227 | |
| Total | 114 | 1195 | 1864 | 3059 | 565 | 1021 | 737 | 362 | 1163 | 1018 | 0 | 2181 | 1271 | 1788 | 3059 | |
| 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 | 15 | 122 | 190 | 312 | 73 | 90 | 82 | 1 | 58 | 156 | 0 | 214 | 92 | 220 | 312 | |
| Total | 142 | 1759 | 1805 | 3564 | 687 | 1096 | 830 | 82 | 590 | 1765 | 23 | 2378 | 2109 | 1455 | 3564 | |
| 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 | 16 | 135 | 378 | 513 | 152 | 48 | 164 | 25 | 131 | 120 | 0 | 251 | 219 | 294 | 513 | |
| Total | 131 | 1793 | 1659 | 3452 | 735 | 1274 | 721 | 154 | 916 | 1052 | 111 | 2079 | 1057 | 2395 | 3452 | |
| GRAND TOTAL | 663 | 8581 | 9027 | 17608 | 3298 | 6289 | 3753 | 827 | 4196 | 6656 | 261 | 11113 | 7321 | 10287 | 17608 | |

Digital Modes of Banking:

| Bankwise Position of ATMs upto March 2021 | | | | | |
|--|--------------------------------------|------------|-------------|------------|------------|
| 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 | 27 | 86 | 131 | 244 |
| 11 | Union Bank of India | 1 | 4 | 8 | 13 |
| 12 | UCO Bank | 10 | 11 | 9 | 30 |
| A | Sub Total of Public Sec. Bank | 106 | 132 | 204 | 442 |
| 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 | 6 | 3 | 13 |
| 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 | Sub Total of Pvt. Sec. Bank | 10 | 33 | 38 | 81 |
| 25 | Tripura Gramin Bank | 20 | 8 | 4 | 32 |
| C | Sub Total of RRB | 20 | 8 | 4 | 32 |
| 26 | ACUB | 0 | 0 | 0 | 0 |
| 27 | TCARDB | 0 | 0 | 0 | 0 |
| 28 | TSCB | 0 | 1 | 3 | 4 |
| D | Sub Total of Coop.Banks | 0 | 1 | 3 | 4 |
| GRAND TOTAL | | 136 | 174 | 249 | 559 |

Status of POS machines installed as on 31.03.2021

| Sl.No. | BANKS | Status of POS Machines issued upto March 2021 |
|--------|-----------------------|---|
| 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 | 16 |
| 7 | IDBI BANK | 25 |
| 8 | Indian Overseas Bank | 47 |
| 9 | Punjab & Sind Bank | 1 |
| 10 | Punjab National Bank | 261 |
| 11 | State Bank of India | 1218 |
| 12 | Union Bank of India | 48 |
| 13 | UCO Bank | 102 |
| 14 | AXIS BANK | 14 |
| 15 | Bandhan Bank | 135 |
| 16 | Federal Bank | 15 |
| 17 | HDFC | 476 |
| 18 | ICICI | 76 |
| 19 | IDFC First Bank | 13 |
| 20 | Indusind Bank | 0 |
| 21 | Kotak Mahindra Bank | 24 |
| 22 | SOUTH INDIAN BANK | 59 |
| 23 | YES Bank | 176 |
| 24 | Ujjivan Bank | 98 |
| 25 | NESFB | 0 |
| 26 | Tripura Gramin Bank | 0 |
| 27 | ACUB | 0 |
| 28 | TCARDB | 0 |
| 29 | TSCB | 11 |
| | GRAND TOTAL | 2898 |

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.

| 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 - Mar 2021 | | |
| Sr. No. | Total no of merchants/ traders/ businesses/ utility service providers identified in the district for coverage (PoS) | Targets and achievement | | |
| | | Total | | |
| | | Target | Achievement | % Achievement |
| 1 | Bank of Baroda | 46 | 27 | 58.70 |
| 2 | Bank of India | 22 | 12 | 54.55 |
| 3 | Bank of Maharashtra | 6 | 4 | 66.67 |
| 4 | Canara Bank | 32 | 18 | 56.25 |
| 5 | Central Bank of India | 10 | 4 | 40.00 |
| 6 | Indian Bank | 18 | 12 | 66.67 |
| 7 | Indian Overseas Bank | 15 | 12 | 80.00 |
| 8 | Punjab National Bank | 116 | 98 | 84.48 |
| 9 | Punjab & Sind Bank | 6 | 5 | 83.33 |
| 10 | State Bank of India | 150 | 95 | 63.33 |
| 12 | UCO Bank | 50 | 45 | 90.00 |
| 13 | Union Bank of India | 36 | 21 | 58.33 |
| 14 | Axis Bank | 32 | 19 | 59.38 |
| 15 | Bandhan Bank | 40 | 23 | 57.50 |
| 16 | Federal Bank | 10 | 5 | 50.00 |
| 17 | HDFC | 50 | 135 | 270.00 |
| 18 | ICICI | 32 | 27 | 84.38 |
| 19 | IDBI | 10 | 6 | 60.00 |
| 20 | IndusInd Bank | 10 | 5 | 50.00 |
| 21 | IDFC | 6 | 2 | 33.33 |
| 22 | NESFB | 8 | 2 | 25.00 |
| 23 | Ujjivan SF Bank | 18 | 11 | 61.11 |
| 24 | Kotak Mahindra Bank | 6 | 5 | 83.33 |
| 25 | South Indian Bank | 15 | 12 | 80.00 |
| 26 | Yes Bank | 15 | 23 | 153.33 |
| 27 | India Post Payments Bank | 6 | 4 | 66.67 |
| | Total | 765 | 632 | 82.61 |

Timely submission of data by banks:

23 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 15.04.2021 for compilation of Agenda Notes for 135th SLBC Meeting. The date of submission by the concerned banks is tabulated as follows: -

| Sl. | Bank | Date of Submission |
|------------|-----------------------|---------------------------|
| 1 | ACUB | 07/04/2021 |
| 2 | Punjab National Bank | 07/04/2021 |
| 3 | TCARDB | 07/04/2021 |
| 4 | Federal Bank | 09/04/2021 |
| 5 | IDBI BANK | 09/04/2021 |
| 6 | Bank of Baroda | 12/04/2021 |
| 7 | Punjab & Sind Bank | 16/04/2021 |
| 8 | YES Bank | 16/04/2021 |
| 9 | HDFC | 17/04/2021 |
| 10 | Indian Overseas Bank | 17/04/2021 |
| 11 | Kotak Mahindra Bank | 17/04/2021 |
| 12 | Bank of Maharashtra | 19/04/2021 |
| 13 | Ujjivan Bank | 19/04/2021 |
| 14 | AXIS BANK | 22/04/2021 |
| 15 | Indian Bank | 23/04/2021 |
| 16 | Canara Bank | 24/04/2021 |
| 17 | Central Bank of India | 26/04/2021 |
| 18 | ICICI | 26/04/2021 |
| 19 | TSCB | 26/04/2021 |
| 20 | IDFC First Bank | 27/04/2021 |
| 21 | IndusInd Bank | 29/04/2021 |
| 22 | South Indian Bank | 29/04/2021 |
| 23 | NESFB | 29/04/2021 |
| 24 | Bandhan Bank | 03/05/2021 |
| 25 | Bank of India | 03/05/2021 |
| 26 | State Bank of India | 03/05/2021 |
| 27 | Tripura Gramin Bank | 03/05/2021 |
| 28 | UCO Bank | 03/05/2021 |
| 29 | Union Bank of India | 15/05/2021 |

Other Issues:

Performance of India Post Payments Bank:

| India Post Payments Bank data as on 31.03.2021 | | | | | | |
|--|--------------------|---|--|-----------------------------|--|-----------------------------|
| 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 | 28543 | 251.4 | 32 | 3.6 |
| 2 | Khowai | 45 | 8500 | 50 | 15 | 0.17 |
| 3 | KAILASHAHAR BRANCH | 53 | 7932 | 54 | 59 | 1.3 |
| 4 | RADHAKISHOREPUR | 130 | 3915 | 40 | 7 | 0.07 |
| 5 | Agartala | 89 | 9138 | 79.72 | 11 | 0.01 |
| TOTAL | | 421 | 58028 | 475.12 | 124 | 4.98 |

| 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 | 856 | 8.27 | 0 | 0 | 0 | 0 | 4610 | 5.65 | 0 | 0 | 0 | 0 |
| 2 | Khowai | 7000 | 500 | 400 | 5 | 600 | 25 | 5000 | 2 | 500 | 1 | 0 | 0 |
| 3 | KAILASHAHAR BRANCH | 2896 | 36.1 | 0 | 0 | 0 | 0 | 4321 | 8.65 | 1167 | 2.31 | 0 | 0 |
| 4 | Radhakishorepur | 850 | 24 | 14 | 1 | 900 | 30 | 350 | 1 | 55 | 0.25 | 0 | 0 |
| 5 | Agartala | 1120 | 42.12 | 0 | 0 | 632 | 62 | 0 | 0 | 201 | 1.42 | 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 | 3478 | 8.71 | 0 | 0 | 0 | 0 | 0 | 0 | 13865 | 76.5 |
| 2 | Khowai | 50 | 0.25 | 0 | 0 | 0 | 0 | 0 | 0 | 6373 | 60.13 |
| 3 | KAILASHAHAR BRANCH | 2341 | 4.76 | 0 | 0 | 13 | 0.32 | 0 | 0 | 5672 | 53.23 |
| 4 | Radhakishorepur | 60 | 0.65 | 0 | 0 | 0 | 0 | 0 | 0 | 10387 | 214.86 |
| 5 | Agartala | 94 | 0.78 | 0 | 0 | 0 | 0 | 0 | 0 | 8248 | 194.47 |

| 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 | 1 | 0.2 | 0 | 0 | 0 | 0 |
| 2 | Khowai | 0 | 0 | 0 | 0 | 0 | 0 | 100 | 0.2 |
| 3 | KAILASHAHAR | 0 | 0 | 2 | 0.4 | 0 | 0 | 0 | 0 |
| 4 | Radhakishorepur | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | Agartala | 0 | 0 | 5 | 1.25 | 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 March 2021) [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 | 177 | 785.00 | 6 | 150.00 |
| 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 | 188 | 4.27 |
| 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 |
| Total Public Sector Banks | 5188 | 12425.95 | 0 | 0.00 | 4293 | 6151.47 | 420 | 944.78 |
| Axis Bank | 2 | 50.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| Bandhan Bank | 174874 | 107154.35 | 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 |
| Total Private Sector Banks | 175026 | 107907.46 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| Tripura Gramin Bank | 211 | 296.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| Total RRB | 211 | 296.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 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 |
| Total Co-Op Banks | 29 | 183.05 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| Grand Total | 180454 | 120812.46 | 0 | 0 | 4293 | 6151.465 | 420 | 944.78 |

PM SVANidhi Yojana status as on 27-05-2021:

| Name of Bank | Marketplace (no. of cases) |
|-------------------------------|----------------------------|
| North East Small Finance Bank | 2 |
| RRB Tripura Gramin Bank | 1 |
| STATE BANK OF INDIA | 1 |
| Grand Total | 4 |

| Name of Bank | Picked Up (no. of cases) |
|-------------------------------------|--------------------------|
| Axis Bank | 5 |
| Bandhan Bank Ltd. | 40 |
| Bank of Baroda | 6 |
| Bank of India | 2 |
| Canara Bank | 4 |
| Central Bank of India | 7 |
| HDFC Bank | 3 |
| IDBI Bank | 2 |
| Indian Bank | 2 |
| Indian Overseas Bank | 3 |
| Indusind Bank | 1 |
| Punjab and Sind Bank | 4 |
| Punjab National Bank | 11 |
| RRB Tripura Gramin Bank | 313 |
| State Bank of India | 11 |
| TRIPURA STATE CO OPERATIVE BANK LTD | 210 |
| UCO Bank | 13 |
| Ujjivan Small Finance Bank | 1 |
| Union Bank of India | 5 |
| Grand Total | 643 |

| Name of Bank | Returned (no. of cases) |
|-------------------------|-------------------------|
| Bandhan Bank Ltd. | 2 |
| Bank of Baroda | 13 |
| Bank of India | 7 |
| Canara Bank | 24 |
| Central Bank of India | 8 |
| Federal Bank | 2 |
| IDBI Bank | 7 |
| Indian Bank | 7 |
| Punjab National Bank | 23 |
| RRB Tripura Gramin Bank | 167 |
| SOUTH INDIAN BANK | 1 |
| State Bank of India | 45 |
| UCO Bank | 71 |
| Union Bank of India | 8 |
| Grand Total | 385 |

| Name of Bank | Sanctioned (yet to be disbursed) |
|-------------------------------------|----------------------------------|
| Bank of Baroda | 1 |
| Bank of India | 2 |
| Canara Bank | 1 |
| Punjab National Bank | 14 |
| RRB Tripura Gramin Bank | 57 |
| State Bank of India | 2 |
| TRIPURA STATE CO OPERATIVE BANK LTD | 15 |
| UCO Bank | 18 |
| Union Bank of India | 12 |
| Grand Total | 122 |

| Name of Bank | Sanctioned and Disbursed |
|---|--------------------------|
| Annapurna Finance Pvt. Ltd. | 26 |
| Bank of Baroda | 19 |
| Bank of India | 67 |
| Bank of Maharashtra | 3 |
| Canara Bank | 59 |
| Central Bank of India | 26 |
| IDBI Bank | 6 |
| Indian Bank | 4 |
| Indian Overseas Bank | 14 |
| Punjab National Bank | 595 |
| RRB Tripura Gramin Bank | 841 |
| SOUTH INDIAN BANK | 1 |
| State Bank of India | 620 |
| Stree Nidhi Credit Cooperative Federation Ltd | 1 |
| TRIPURA STATE CO OPERATIVE BANK LTD | 150 |
| UCO Bank | 136 |
| Ujjivan Small Finance Bank | 1 |
| Union Bank of India | 26 |
| Grand Total | 2595 |

Ratification of Annual Credit Plan (ACP) for FY 2021-22:

The Annual Credit Plan for the Districts, based on the Potential Linked Plan (PLP) given by NABARD for FY 2021-22 and achievement made under ACP FY 2020-21, SLBC has prepared Annual Credit Plan for FY 2021-22.

The Annual Credit Plan has been prepared with due consideration to the challenges faced by Bankers at field level regarding target achievement in the wake of the first and second waves of the COVID-19 pandemic and its related effects. As such, we propose the Annual Credit Plan for FY 2021-22 based on an overall estimated 19% increase over last year's achievement. This is being done with a view to ensure achievement in these challenging times. These targets may be reviewed on half yearly basis based on the progress of achievement in the first two quarters of the fiscal year, for any upward changes.

SLBC is now placing the following Annual Credit Outlay for FY 2021-2022 for adoption by the house in the 135th SLBC meeting for implementation from 01.04.2021 onwards.

Synopsis of the ACP for FY 2021-22

Amt in Crore

| Particulars | Agriculture | MSME | Other Prisec | Total Prisec | Non- Prisec | Total Advance |
|--|-------------|---------|-----------------|-----------------|----------------|------------------|
| ACP for 2020-21 | 3957.54 | 3250.00 | 933.93 | 8141.47 | 1248.58 | 9390.05 |
| Achievement as on 31-03-2021 | 2207.05 | 2144.72 | 370.65 | 4722.43 | 1299.39 | 6021.83 |
| Achievement % | 56% | 66% | 40% | 58% | 104% | 64% |
| PLP for 2021-22 | 4318.29 | 3258.93 | 1121.85 | 8699.07 | --- | 8699.07 |
| ACP 21-22 Proposed by SLBC | 2699.42 | 2523.06 | 459.51 | 5681.99 | 1503.92 | 7185.91 |
| Proposed growth % (21-22) against Achievement (20-21) | 22% | 18% | 24% | 20% | 16% | 19% |

Adoption of PMEGP Target for FY 2021-22:

The target of PMEGP for FY 2021-22 as approved by the State Level Monitoring Committee, chaired by the Secretary, Industries & Commerce, Govt of Tripura is placed for adoption by the house for implementation during the current fiscal year.

| PMEGP Target FY 2021-22 | | | | | | | | | | |
|--------------------------------|-------------------------|-------------|-------------------|---------------|--------------|---------------|----------------|--------------|---------------|--------------|
| Sr. No. | Bank Name | West | Sipahijala | Khowai | South | Gomati | Unakoti | North | Dhalai | Total |
| 1 | Punjab National Bank | 101 | 53 | 38 | 62 | 62 | 37 | 31 | 54 | 438 |
| 2 | State Bank of India | 104 | 45 | 26 | 57 | 39 | 43 | 33 | 38 | 385 |
| 3 | UCO Bank | 38 | 15 | 12 | 5 | 7 | 8 | 4 | 8 | 97 |
| 4 | Bank of Baroda | 18 | 0 | 0 | 0 | 3 | 0 | 0 | 0 | 21 |
| 5 | Central Bank of India | 24 | 0 | 0 | 0 | 4 | 6 | 0 | 6 | 40 |
| 6 | Union Bank | 19 | 0 | 1 | 3 | 2 | 0 | 4 | 0 | 29 |
| 7 | Canara Bank | 17 | 7 | 1 | 3 | 7 | 10 | 9 | 4 | 58 |
| 8 | Bank of India | 14 | 5 | 0 | 4 | 2 | 0 | 4 | 4 | 33 |
| 9 | Axis Bank | 4 | 2 | 0 | 0 | 3 | 0 | 1 | 0 | 10 |
| 10 | Indian Bank | 13 | 0 | 4 | 0 | 3 | 0 | 0 | 3 | 23 |
| 11 | Indian Overseas Bank | 7 | 0 | 1 | 0 | 2 | 2 | 0 | 0 | 12 |
| 12 | Bandhan Bank | 6 | 0 | 0 | 6 | 5 | 6 | 2 | 4 | 29 |
| 13 | HDFC Bank | 5 | 0 | 0 | 0 | 1 | 0 | 1 | 0 | 7 |
| 14 | ICICI Bank | 5 | 0 | 0 | 0 | 2 | 1 | 1 | 2 | 11 |
| 15 | IDBI Bank | 4 | 0 | 0 | 3 | 5 | | 1 | 0 | 13 |
| 16 | IndusInd Bank | 2 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 3 |
| 17 | Bank of Maharashtra | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 |
| 18 | Punjab & Sindh Bank | 4 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 8 |
| 19 | South Indian Bank | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3 |
| 20 | Yes Bank | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3 |
| 21 | Federal Bank | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 |
| 22 | IDFC Bank | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 |
| 23 | Tripura Gramin Bank | 110 | 61 | 33 | 73 | 76 | 52 | 65 | 55 | 525 |
| 24 | Tripura State Coop Bank | 60 | 39 | 20 | 33 | 28 | 28 | 16 | 22 | 246 |
| | TOTAL | 567 | 231 | 136 | 249 | 251 | 193 | 173 | 200 | 2000 |

Adoption of Swavalamban Target for FY 2021-22:

The target of Swavalamban for FY 2021-22 as approved by the State Level Committee, chaired by the Secretary, Industries & Commerce, Govt of Tripura is placed for adoption by the house for implementation during the current fiscal year.

| DISTRICT /BANK WISE SWABALAMBAN TARGET FOR THE YEAR 2021-22 | | | | | | | | | | |
|--|-----------------------|-------------|------------|------------|------------|------------|------------|------------|------------|-------------|
| Sl. | Name of the Bank | West | Khowai | Sepahijala | South | Gomati | North | Unokoti | Dhalai | Total |
| 1 | Punjab National Bank | 168 | 46 | 61 | 82 | 100 | 100 | 116 | 102 | 775 |
| 2 | State Bank India | 184 | 18 | 48 | 68 | 64 | 120 | 114 | 54 | 670 |
| 3 | TGB | 307 | 104 | 179 | 200 | 192 | 169 | 160 | 160 | 1471 |
| 4 | TSCB | 144 | 26 | 99 | 85 | 87 | 24 | 52 | 79 | 596 |
| 5 | Indian Bank | 13 | 7 | 0 | 0 | 1 | 0 | 0 | 6 | 27 |
| 6 | Union Bank | 27 | 2 | 0 | 4 | 2 | 4 | 0 | 0 | 39 |
| 7 | Axis | 3 | 0 | 0 | 1 | 1 | 1 | 0 | 0 | 6 |
| 8 | Bandan Bank | 4 | 2 | 1 | 2 | 2 | 1 | 2 | 2 | 16 |
| 9 | Bank of Baroda | 29 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 30 |
| 10 | Bank of India | 13 | 0 | 14 | 1 | 4 | 4 | 0 | 6 | 42 |
| 11 | Bank of Maharashtra | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 4 |
| 12 | Canara Bank | 25 | 4 | 12 | 2 | 4 | 11 | 7 | 3 | 68 |
| 13 | Central Bank of India | 30 | 0 | 0 | 0 | 2 | 0 | 7 | 9 | 48 |
| 14 | Indian Overseas Bank | 6 | 4 | 0 | 0 | 2 | 0 | 7 | 0 | 19 |
| 15 | Indusind Bank | 1 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 2 |
| 16 | ICIC Bank | 2 | 1 | 0 | 0 | 1 | 1 | 1 | 1 | 7 |
| 17 | IDBI Bank | 4 | 0 | 0 | 1 | 5 | 1 | 0 | 0 | 11 |
| 18 | HDFC Bank | 2 | 0 | 1 | 0 | 1 | 1 | 0 | 0 | 5 |
| 19 | UCO Bank | 39 | 25 | 35 | 12 | 4 | 3 | 14 | 18 | 150 |
| 20 | Kodak Mahindra Bank | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| 21 | Punjab & Sindh Bank | 4 | 0 | 5 | 0 | 0 | 0 | 0 | 0 | 9 |
| 22 | South Indian Bank | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| 23 | YES Bank | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| 24 | Federal Bank | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| 25 | IDFC Bank | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| | Grand Total | 1014 | 239 | 455 | 458 | 473 | 441 | 480 | 440 | 4000 |

Adoption of TULM Target for FY 2021-22:

The target of TULM for FY 2021-22 is placed for adoption by the house for implementation during the current fiscal year.

Bank wise TULM Target FY 2021-22

| S.No. | Bank Name | SEP (Individual) | SEP (Micro Group) | SEP (SHG Bank Linkage) |
|--------------|---------------------------------|-----------------------------|----------------------------------|---|
| 1 | Axis Bank | 2 | 0 | 0 |
| 2 | Bandhan Bank | 5 | 0 | 0 |
| 3 | Bank of Baroda | 5 | 0 | 0 |
| 4 | Bank of India | 33 | 0 | 8 |
| 5 | Bank of Maharashtra | 10 | 0 | 5 |
| 6 | Canara Bank | 90 | 1 | 31 |
| 7 | Central Bank of India | 20 | 1 | 1 |
| 8 | Federal Bank | 5 | 0 | 0 |
| 9 | HDFC Bank | 2 | 0 | 0 |
| 10 | ICICI Bank | 7 | 0 | 0 |
| 11 | IDBI Bank | 12 | 0 | 0 |
| 12 | Indian Bank | 5 | 0 | 0 |
| 13 | Indian Overseas Bank | 12 | 0 | 1 |
| 14 | NESFB | 43 | 0 | 4 |
| 15 | Punjab National Bank | 267 | 3 | 70 |
| 16 | Punjab & Sind Bank | 5 | 0 | 0 |
| 17 | State Bank of India | 182 | 1 | 19 |
| 18 | South Indian Bank | 3 | 0 | 0 |
| 19 | Tripura Gramin Bank | 0 | 18 | 366 |
| 20 | Tripura State Co-Operative Bank | 241 | 18 | 240 |
| 21 | UCO Bank | 130 | 2 | 45 |
| 22 | Union Bank Of India | 22 | 0 | 2 |
| | Total | 1101 | 44 | 792 |

BANK-BRANCH NETWORK IN TRIPURA AS ON 31.03.2021

| 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 | 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 | 0 | 1 | 0 | 5 | 5 | 3 | 13 | |
| Bank of Maharashtra | Public Sector Bank | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 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 | 0 | 2 | 1 | 3 | 6 | | | |
| Indian Overseas Bank | Public Sector Bank | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 1 | 2 | 2 | 5 | | | |
| Punjab & Sind Bank | Public Sector Bank | 0 | 0 | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 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 | 2 | 3 | 0 | 2 | 1 | 0 | 7 | 2 | 0 | 34 | 18 | 17 | 69 | | | |
| 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 | 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 | 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 | 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 | 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 | 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 | 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 | 0 | 1 | 1 | | | |
| NESFB | Pvt Bank | 2 | 0 | 1 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 4 | 1 | 1 | 6 | | | | |
| 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 | 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 | 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 | 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 | 0 | 1 | 2 | 3 | | | |
| TCARDB | Co-Op Bank | 0 | 0 | 1 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 1 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 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 | 5 | 0 | 0 | 1 | 2 | 0 | 42 | 12 | 11 | 65 | | | | |
| Total | | 55 | 27 | 114 | 36 | 25 | 0 | 24 | 16 | 0 | 38 | 26 | 0 | 42 | 18 | 0 | 33 | 14 | 0 | 24 | 10 | 0 | 27 | 21 | 0 | 279 | 157 | 114 | 550 | | | |



टेलिफोन/ Telephone: 2225874 / 2325961

फैक्स/ Fax : 0381-2315928

ई-मेल/ e-mail : crmtrpra@unitedbank.co.in

www.pnbindia.in

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 |



टेलिफोन/ Telephone: 2225874 / 2325961

फैक्स/ Fax : 0381-2315928

ई-मेल/ e-mail : crmtrpra@unitedbank.co.in

www.pnbindia.in

मंडल कार्यालय, अगरतला

दुर्गाबाडी रोड, अगरतला -799 001

Circle Office, Agartala

Durgabari Road, Agartala -799001

- **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 |
| Sub Total of PSU Banks | | 507 |

| 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 |
| Sub Total of PVT Banks | | 252 |
| 32 | India Post Payments Bank | 6 |
| Sub Total of Payment Bank | | 6 |
| Grand Total | | 765 |

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



Convener of State Level Bankers' Committee, Tripura

Ref No : SLBC/TRP/Minutes/134/2021

Date : 06.04.2021

Minutes of the 134th Meeting of SLBC, Tripura held on 30-03-2021 at Agartala.

The 134th SLBC meeting of Tripura State was held at New Secretariat Building, Agartala on 30th March 2021 to review the performance of Banks for and up to the quarter ended December 2020. After a brief inaugural speech on significant developments taken place in Dec' 2020 quarter by Shri Sakshi Gopal Saha, General Manager & Convener, SLBC West Bengal, the meeting had commenced under the chairmanship of Shri Manoj Kumar, Chief Secretary, Govt. of Tripura. Shri Swarup Saha, Executive Director, Punjab National Bank (through VC), Shri Arun Sharma, General Manager, Punjab National Bank (through VC), Shri J K Sinha, Principal Secretary, Finance, GoT and Shri Tamal Biswas, General Manager, RBI were among other notable dignitaries who had participated in the meeting.

A list of the other participants is annexed.

After the welcome address by Shri Swarup Saha, ED, Punjab National Bank and keynote address by Shri Manoj Kumar, Chief Secretary, Govt. of Tripura, the meeting commenced with the Action Taken Report for the Action Points emerged in the 133rd SLBC meeting dated 30-12-2020 and discussion on agenda items, presented by Shri Anand Kumar, DGM & Circle Head, Punjab National Bank Agartala Circle. The gist of the deliberations and the emerging Action Points are as follows.

Achievement under ACP

- All the banks put together disbursed Rs. 4104 crore i.e. 44% of the Annual Target for Rs 9390.05 crores under ACP 2020-21 as on December 2020. Achievement under Agriculture sector is 35% of annual target. Achievements in MSME and OPS are 46% and 37% of the ACP Targets respectively as on 31.12.2020.
- Due to the adverse effect of lock down in the State during initial months of the first half-year of FY 2020-21, progress in ACP achievement has been subdued.
- Banks to make all out efforts for achieving annual targets post easing of COVID-19 lockdown restrictions.
- Annual Credit Plan for FY 2021-22 to be drafted and will be placed for approval in the next SLBC meeting. All line departments are to formulate their targets for FY 2021-22 and the same is to be approved accordingly.

(Action Point 1: All Member Banks, SLBC)

CD Ratio

- Aggregate CD ratio of the banks in the State stands at 55% as on 31.12.2020 against 56% as on 31.12.2019.
- Banks having CD Ratio less than the state figure should work towards attaining parity with the State CD Ratio.

(Action Point 2: All Member Banks)

Agriculture & PMFBY

- 83501 nos of KCC (Including Renewal) loans were sanctioned by Banks amounting to Rs. 311.60 Crores during FY 2020-21, thereby achieving 65 % of the Annual Target of 129489.
- Banks are to strive for credit linkage of all eligible PM KISAN farmers in the State. Pending applications are to be disposed of at the earliest.
- Agriculture Department is to sponsor KCC applications of all eligible PMKISAN beneficiaries to Bank branches.
- Agriculture Department is to maintain list of farmers unwilling to avail KCC loans for assessing reasons for the same and resolving their concerns.

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- Agri-infrastructure projects such as cold storage, warehouses are required to be set up in the State. Agriculture Dept has to explore identification of suitable projects for sponsoring to banks for financial assistance under Agriculture Infrastructure Fund Scheme.
- ARDD has to explore sponsoring of proposals to Banks under Animal Husbandry Infrastructure Development Fund Scheme for milk processing centres.
- FPOs / Co-operatives may be tapped by Line Departments for sourcing proposals for Investment credit under Agri-Allied sectors.
- NABARD scheme for financing bargadars through JLG model should be explored and implemented by member Banks. State Government is working to update list of bargadars and the same is under process.
- Scale of Finance for tea has been finalized. However, based on observations made in the last SLTC meeting, it was advised that SLTC should reconvene for finalizing scale of finance for rubber plantations accordingly.
- NABARD has to finalize Kerala model for setting up of smoke house units. Tripura Industrial Development Corporation Ltd and Department of Industries & Commerce, Government of Tripura may be approached for providing suitable inputs for implementation of the scheme.
- **Pradhan Mantri Fasal Bima Yojana:** 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.
- Banks are to sensitize their respective branches for coverage of all eligible loanee farmers under PMFBY in the ensuing Kharif 2021 season.

(Action Point 3: Member 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, all 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.
- The Director, Urban Development informed the house that 348 cases have been sanctioned under NULM SEP (Individual) as on date. Banks are requested to dispose of all pending cases at the earliest.

(Action Point 4: All Member Banks, TRLM, Urban Development Department)

Rubber Production & Smoke Houses

- As per available record, 177 proposals for smoke house units have been sanctioned under PMEGP & Swavalamban in FY 2020-21 as on February 2021. Punjab National Bank has signed MoU with Pragati Rubber & 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.
- Segregation of data related to sponsored cases of Smoke house units under PMEGP & Swavalamban scheme is required to be done by Industry Department.

(Action Point 5: All Member 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 to ensure interest subvention claim under Kamdhenu Yojana.
- ARDD is to explore suitable modification in Kamdhenu Yojana DEDS scheme for providing capital subsidy instead of interest subvention in FY 2021-22.

(Action Point 6: All Member Banks, ARDD)

Opening of Banking Outlets in unbanked centres

- **Opening of Banking Outlets in five (5) centers which are pending for long:**
 - ICICI Bank has yet to confirm branch / BC opening at Nabincherra. ICICI Bank has to be approached by Convener SLBC for expediting the process.

(Action Point 7: SLBC, ICICI Bank,)

- **Opening of new branches**
 - TSCB has opened BC point at Jamthum Bazaar, while BC point at Karamcherra is going to be operational within a few weeks.



- Existing branch of UCO Bank is operating at Raishyabari. Tripura Gramin Bank has a branch at Ganganagar and BC point at Manikpur.

(Action Point 8: TSCB, TGB, SLBC)

Government Sponsored Loan Schemes

- Out of 2662 PMEGP sponsored proposals, 461 proposals have been accorded sanction by bank branches as on 31.12.2020 during FY 2020-21 amounting Rs. 2701.32 lakhs.
- In case of Swavalamban, 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 during FY 2020-21.
- KVIC & DIC both have raised concern regarding high rejection rate of PMEGP applications.
- It was advised that Department of Industries & Commerce may arrange to obtain credit score of applicants (CIBIL / HIGHMARKS, etc.) before sponsoring loan applications under PMEGP / Swavalamban. This will help to reduce the rejection rate in case of government sponsored schemes.
- BLBC / DCC meetings should focus on the issue of pendency / rejection in case of Government sponsored schemes for ensuring achievement of specified targets.
- Banks may reallocate targets under PMEGP among their branches within the overall Bank target, based on potential of sponsored applications received at branches, with due intimation to implementing agencies, as per decisions arrived at in BLBC / DCC meetings.

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

Education Loans

- Banks have accorded sanction in 240 cases with aggregate sanction amount of Rs. 447.08 lakhs.
- List of Government school students are 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 Member Banks, Education Dept)

Housing Loans & PMAY

- Till December 2020, 2254 cases have been sanctioned under PMAY.
- Tripura Gramin Bank has received PMAY subsidy of approximately Rs.1 crore. 300 cases are still pending for receipt of subsidy, for which Tripura Gramin Bank is to pursue with National Housing Bank.

(Action Point 11: Tripura Gramin Bank, Urban Development Department)

PMMY and Stand Up India loans

- Loans under the scheme has been extended to 25 SC/ST/Women beneficiaries amounting to Rs. 3.59 Crores up to December 2020 during FY 2020-21. Dept of Industries & Commerce has been requested to explore eligible cases under Stand-Up India for onward sponsoring, to boost performance of the scheme in Tripura. Banks are to ensure for attaining 2 beneficiaries per branch as per norms.
- 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 under PMMY.

(Action Point 12: All Member Banks, DIC)

NPA and Recovery

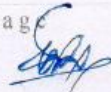
- Percentage of gross NPA as against gross advance decreased from 5.02% as on December 2019 to 4.18% as on December 2020.
- Amount in absolute terms decreased slightly to Rs. 711.30 crores as on December 2020 from Rs. 773.77 crores as on December 2019. The outstanding amount under Written off A/Cs (Shadow 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 in higher side.
- 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 has been requested to take adequate measures in helping bank officials in recovery of these loans.

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

Tourism

- 111 proposals under the "Paryatan Sahayak Prakaalpa" have been forwarded to various bank branches for extending credit support to eligible beneficiaries after undergoing suitable training arranged by Tourism Dept. So far, 8 cases have been sanctioned.

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



Implementation of PM SVANidhi Scheme

- More than 2700 cases under PM SVANidhi have been sanctioned as on March 2021 and the figure is expected to rise further in the coming months. The progress is expected to pick up further upon resolution of portal issues faced by TGB & TSCB. ULB level "Main Bhi Digital" Camps have been held for digital onboarding of street vendors through penny drop transactions.
- 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.
- Repayment of loans sanctioned under PMSVANidhi Scheme is an area of concern. Urban Development Department should advise ULBs for sensitizing PMSVANidhi beneficiaries on the benefits of interest subvention on prompt repayment of loans.

(Action point 15: All Member Banks, Urban Development Deptt, SLBC)

PM Formalization of Micro Food Processing Enterprises Scheme

- As per Directorate of Industries & Commerce, this year's target has been fixed at 65 units, while the target for FY 2021-22 shall be 500 units. Draft proposals have been identified by the department and shall be forwarded to Banks soon. Banks have to extend necessary support under the scheme.

(Action Point 16: DIC, All Member Banks)

Weaver Mudra Scheme

- Under the Concessional Credit/Weaver MUDRA Scheme, Margin Money assistance is to be provided at 20% of loan amount subject to a maximum of Rs.10,000/- per weaver. Loan will be provided at 6% interest rate and coverage under 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%.
- Industries & Commerce (Handloom, Handicrafts & Sericulture) Department has to explore the implementation of the scheme through sponsoring eligible applications to Banks.


(Action Point 17: Industries & Commerce (Handloom, Handicrafts) Deptt, All member Banks)

Action taken on the points raised by Shri Biplab Kumar Deb, Hon'ble Chief Minister in the 133rd SLBC Meeting of Tripura:

- **Floriculture:** List of flower growers, received by SLBC, are to be shared with member Banks for further course of action.
- **Organic farming certification:** Under process at Agriculture Department.
- **Pineapple farming:** List of pineapple growers received by SLBC are to be shared with member Banks for further course of action.
- **Handloom:** Sari manufacturing by SHGs for Anganwari and Sanitation workers – Identification of SHGs by NRLM is under process and the eligible list of beneficiaries will be shared with SLBC.
- **Agar Processing Plants:** Under consideration of Forest Department.
- **Manufacturing of Bamboo Bottles:** Directorate of Industries & Commerce has to share list of bamboo bottle manufacturing units and will formulate Detailed Project Reports for necessary credit linkage of these units by Banks. Cluster based approach may be adopted for ensuring feasibility.
- **Tea Gardens:** 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.
- **Bio-Floc Fish farming:** List has been received by SLBC and shared with member Banks for further course of action.
- **Ginger oil extraction units & Black Gram processing units:** Data collection is under process.

(Action Point 18: DIC, All Member Banks, Horticulture Dept, Other Line Deptts, SLBC)

Shri Sakshi Gopal Saha, General Manager & Convener SLBC Tripura, Punjab National Bank, expressed his sincere gratitude to Shri Manoj Kumar, Chief Secretary, Govt. of Tripura for his august presence in the SLBC meeting and providing guidance to the SLBC to propel the State towards all round growth. The meeting ended with vote of thanks to the Chair.


(Shri Sakshi Gopal Saha)
General Manager &
Convener, SLBC, Tripura


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LIST OF THE PARTICIPANTS AT THE 134TH MEETING OF THE SLBC FOR THE STATE OF TRIPURA HELD AT NEW SECRETARIAT BUILDING, CONFERENCE HALL NO.2, AGARTALA ON 30.03.2021

| Sl. No. | Name of the Dignitaries | Designation/Office/Institution |
|------------|---|---|
| I | CHAired BY | |
| 1 | Shri Manoj Kumar | Chief Secretary, Agriculture, Govt. of Tripura |
| 2 | Shri Swarup Saha | Executive Director, Punjab National Bank |
| | | |
| II | GOVT. OFFICIALS | Designation/Office/Institution |
| 1 | Shri J K Sinha | Principal Secretary, Finance, GoT |
| 2 | Shri Apurba Roy | Secretary, Finance, GoT |
| 3 | Shri C.K. Jamatia | Secretary, Agriculture, GoT |
| 4 | Dr. P K Goyal | Secretary, Industries & Commerce, GoT |
| 5 | Shri Vikas Singh | Additional Secretary & CEO TRLM, GoT |
| 6 | Dr. Sandeep Mahatme | Director, Urban Development, GoT |
| 7 | Dr. K Sasikumar | Director, ARDD, GoT |
| 8 | Dr. D P Sarkar | Director, Agriculture, GoT |
| 9 | Dr. P.B. Jamatia | Director, Horticulture, GoT |
| 10 | Dr. Vishal Kumar | Director, Institutional Finance, GoT |
| 11 | Shri Abhijit Chakraborty | Dy. MD, Tripura Tourism, GoT |
| 12 | Shri Nanda Gopal Neotia | DDF, Fisheries, GoT |
| 13 | Shri Tapas Kr. Basak | Development Officer, Institutional Finance, GoT |
| 14 | Dr. Basudeb Bhattacharya | Key Officer, Chief Minister Secretariat |
| 15 | Shri Vikram Khandekar | Director, KVIC |
| 16 | Shri Biswajit Das | Fishery Officer, Department of Fisheries, GoT |
| 17 | Dr. Basudeb Bhattacharya | Key Officer, Chief Minister's Office, GoT |
| | | |
| III | RBI/NABARD/SIDBI/NHB/HUDCO/INSURANCE COMPANIES/ BSNL | Designation/Office/Institution |
| 1 | Shri Tamal Biswas | General Manager, RBI |
| 2 | Shri Gopi Nammi | Manager, SIDBI |
| | | |
| IV | COMMERCIAL BANKS | Designation/Office/Institution |
| 1 | Shri Arun Sharma | General Manager, Punjab National Bank |
| 2 | Shri Sakshi Gopal Saha | General Manager, Punjab National Bank & Convener, SLBC Tripura |
| 3 | Shri Anand Kumar | Deputy General Manager & Circle Head, Punjab National Bank, Agartala Circle |
| 4 | Shri M.M. Goswami | Chairman, Tripura Gramin Bank |
| 5 | Shri Janardan Bose | General Manager, Tripura State Co-operative Bank |
| 6 | Shri Dipak Chandra Das | RM, SBI RBO Agartala South |
| 7 | Shri Dibyendu Chaudhuri | RM, SBI RBO Agartala North |



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|----|--------------------------------|---|
| 8 | Shri S K Jha | Zonal Manager, UCO Bank |
| 9 | Shri Subhash Chandra Panjiyara | Chief Manager, Union Bank of India |
| 10 | Shri Biplab Das | Manager, ICICI Bank |
| 11 | Shri Sajal Das | Branch Manager, HDFC Bank |
| 12 | Shri Suman Saha | Branch Manager, HDFC Bank |
| 13 | Shri John Paul Debbarma | Manager, Canara Bank |
| 14 | Shri Diptanu Roy | Assistant Manager, Bank of India |
| 15 | Shri Partha Deb Bhattacharjee | Branch Head, Axis Bank |
| 16 | Shri Manoj Bhowmik | LDM, West Tripura & Sepahijala |
| 17 | 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



135th

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कार्यसूची टिप्पण ★ AGENDA NOTES

March 2021

मार्च २०२१



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