

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



136th

१३६ वी

JUNE 2021

जून २०२१

Quarterly Review

Date: 29.09.2021 ★ Time: 11:30 AM

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

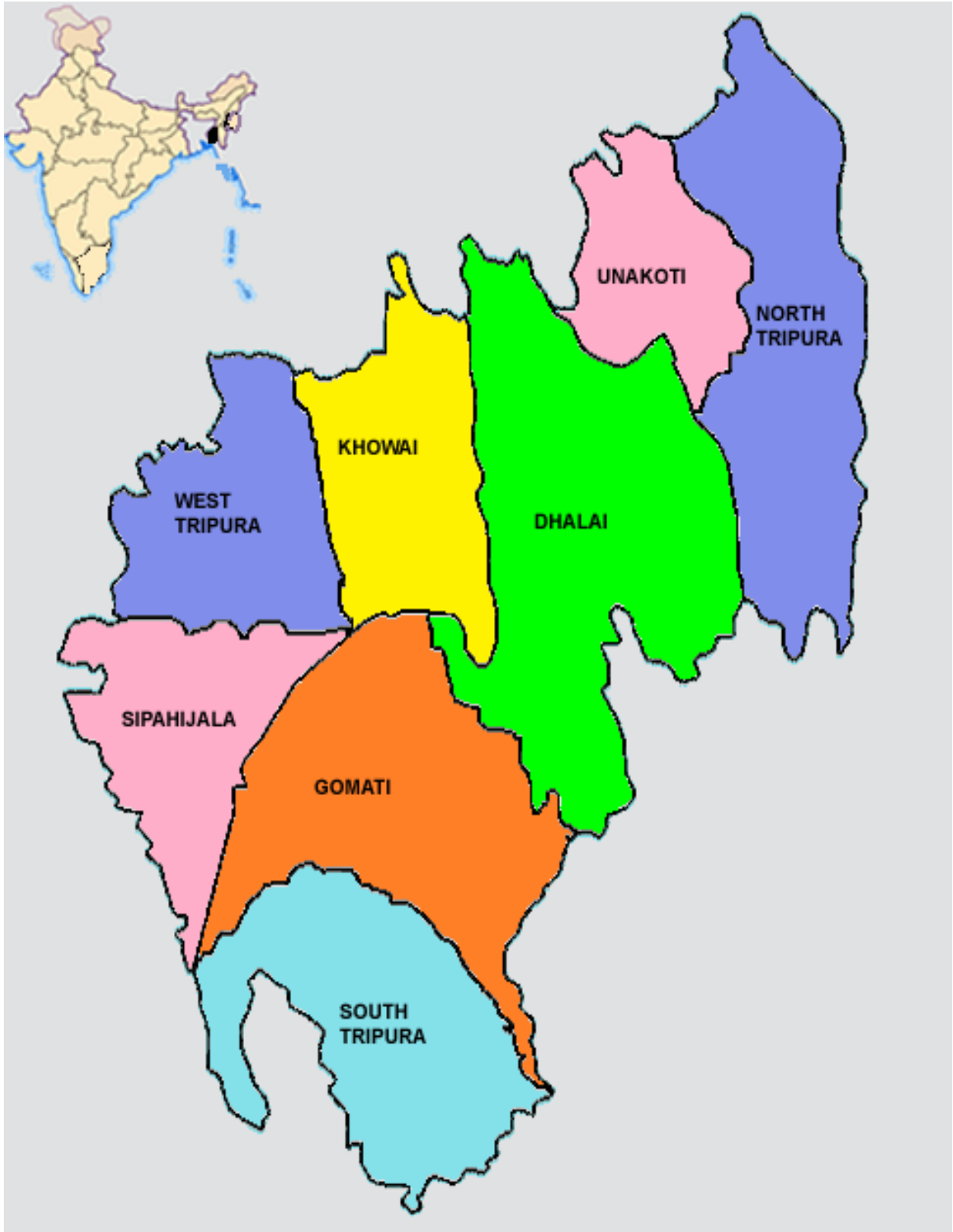
कार्यसूची टिप्पण

★ AGENDA NOTES

पंजाब नैशनल बैंक
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...the name you can BANK upon !



CONTENTS

Sl.	Agenda Item	Contents	Page
1		General information/Population Details/ /Network of Bank Branches & Vital Banking Statistics.	i-x
2	01	Confirmation of the proceedings of the 135th meeting of SLBC for Tripura held on 17.06.2021	1
3	02	Action Taken Report	2
4	03	Implementation of Annual Credit Plan (ACP)	6
		ACP Achievement	8
		Flow of Credit to Agriculture & Allied Activities	10
		Flow of Credit to MSME	15
		Flow of Credit to Other Priority Sectors	17
5	04	CD Ratio of Banks in Tripura	20
6	05	Issuance of Kisan Credit Cards	26
		Pradhan Mantri Fasal Bima Yojana	29
		Doubling of Farmers Income by 2022	30
7	06	Self Help Groups	31
		Tripura Rural Livelihood Mission	32
		DAY-NULM	33
8	07	Employment Generation Schemes	34
		PMEGP	35
		Swavalamban	36
		Mini Dairy & PMFME	36
9	08	Education Loans & Housing Loans	37
		PMAY	41
10	09	MSME Financing	42
		Stand Up India	43
		Pradhan Mantri Mudra Yojana	44
11	10	NPA & Recovery Performance of Banks	47
		NPA Position	49
		Technically Written Off Accounts	51
		Govt Sponsored Schemes	52
12	11	Tourism Development Scheme	53

13	12	Financial Inclusion	54
		PMJDY	55
		Social Security Schemes	56
		Claim Status of PMJJBY & PMSBY	57
		FLCs & RSETIs	58
		Digital Modes of Banking	60
14	13	Timely Submission of Data by Banks	63
15	14	Other Issues	64
		Performance of India Post Payments Bank	64
		Performance of Airtel Payments Bank	65
		Atma Nirbhar Bharat Abhiyan – GECL, PM SVANidhi, etc.	66
		Request for new Bank Branches / BC points	68
16		Bank Branch Network in Tripura	69
17		Proceedings of the 135th SLBC Meeting of Tripura	70

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 30.06.2021

Population Group	March 2015	March 2016	March 2017	March 2018	March 2020	March 2021	June 2021
Rural	248	265	269	271	272	279	279
% as against total branches	54%	53%	53%	53%	50%	50%	51%
Semi- urban	117	127	131	131	157	157	156
% as against total branches	25%	26%	26%	26%	29%	29%	28%
Urban	96	104	108	110	113	114	115
% as against total branches	21%	21%	21%	21%	21%	21%	21%
TOTAL	461	496	508	512	542	550	550

SLBC-TRIPURA

VITAL BANKING STATISTICS

(Amount Rs. in Crore)

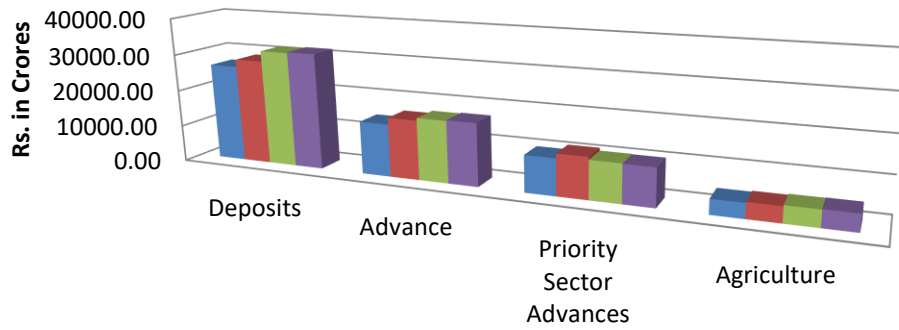
Sl.	Parameter	June 2020	March 2021	June 2021
1	No. of Branches	543	550	550
2	Total Deposits	30066.98	31487.43	31717.61
3	Total Advances	15817.97	16884.65	17068.15
4	CD Ratio	53	54	54
5	C+I: Deposit Ratio	75	76	74
6	Priority Sector Advances (PSA)	9674.70	10491.01	10394.69
7	% of PSA to ANBC	66	65	66
8	Agriculture Advances	4038.37	4516.78	4599.30
9	% of Agri Advances to ANBC	28	28	29
10	MSME Advances	3889.37	4163.75	3996.12
11	Education Loans	112.30	111.94	113.76
12	Housing Loans	1832.63	1867.52	1972.48
13	DRI Advances	3.38	3.38	3.38
14	Schedules Caste/ Scheduled Tribe Advances	3000.65	3080.44	2915.87
15	Advances to Women Entrepreneurs	3278.76	3438.46	3111.60
16	% of Advances to Women Entrepreneurs to ANBC	22	21	20
17	Weaker Section Advances	6376.37	7394.59	7124.72
18	% of Weaker Advances to ANBC	44	46	45
19	Minority Community Advances	702.90	636.71	607.35
20	% of Minority Community Advances to ANBC	5	3.92	3.84

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

Sector	2020-21 As on June 2020			2021-22 As on June 2021		
	Plan	Achievement (April'20-Jun'20)	% to Target	Plan	Achievement (Apr'21-Jun'21)	% to Target
Agriculture	3957.54	388.66	10	3117.04	417.88	13
MSME	3250	368.64	11	2857.97	343.49	12
Other Prisec	933.93	62.34	7	481.55	149.56	31
Total Prisec	8141.47	819.65	10	6456.58	910.94	14
Non-Prisec	1248.58	173.87	14	1847.64	607.29	33
Grand Total	9390.05	993.52	11	8304.22	1518.24	18

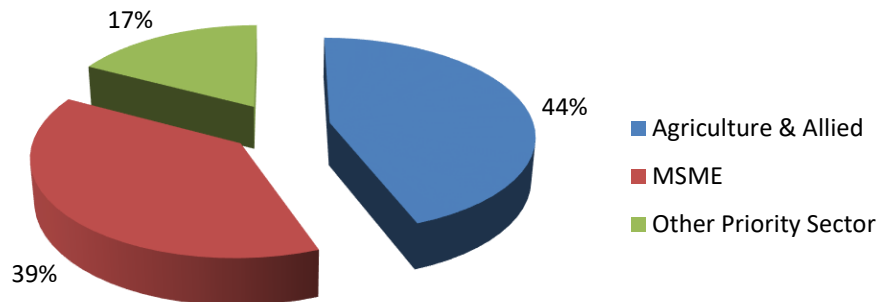
Banking Key Indicators for the State of TRIPURA

Banking Key Indicators



	Deposits	Advance	Priority Sector Advances	Agriculture
■ 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
■ 30.06.2021	31717.61	17068.15	10394.69	4599.30

Priority Sector Advance As on 30.06.2021



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

(Amt. Rs in Crore)

Parameters	June'2020	March'2021	June'2021	Variation over June 2020	
				Amount	% of increase
Deposit	30066.98	31487.43	31717.61	1650.63	+5.5
Advance	15817.97	16884.65	17068.15	1250.18	+8
CD Ratio	53	54	54	-	+1
Investments	6677.65	7056.23	6251.16	-426.49	-6
(C+I)D Ratio with Inv.	75	76	74	-	-1
RIDF*	275.00	275.00	275.00	-	-
CD Ratio with RIDF #	54	54	55	-	+1
Govt. fund lying with Banks	3754.08	4010.58	4098.25	344.17	+9
CD ratio without Govt. Fund	60	61	62	-	+2
Credit in flow from outside the state	1948.53	1804.65	1824.07	-124.46	-6
CD Ratio including Govt. Deposit with Credit inflow	59	59	60	-	+1
CD ratio excluding Govt. Dep. including credit inflow	68	68	68	-	-
Priority Sector Credit (PSC)	9674.70	10491.01	10394.69	719.99	+7
% of PSC to ANBC *	66	65	66	-	-
Sectoral deployment of PSC: 1. Agriculture	4038.37	4516.78	4599.30	560.93	+14
% of Agriculture Adv. to ANBC	28	28	29	-	+1
2. MSME	3889.37	4163.75	3996.12	106.75	+3
3. Other Prisec	1746.96	1810.47	1799.26	52.3	+3
PSC to major sub-sectors: (i) Weaker section	6376.37	7394.59	7124.72	748.35	+12
% of weaker section credit to ANBC	44	46	45	-	+1
II) SC	1192.89	1223.29	1140.74	-52.15	-4
III) ST	1707.76	1857.14	1775.13	67.37	+4
IV) Women Entrepreneur	3278.76	3438.46	3111.60	-167.16	-5
% of women credit to ANBC	22	21	20	-	-2
V) Minority Community	662.90	636.71	607.35	-55.55	-8
% to Total Prisec Advance	7	6	6	-	-1

ANBC= Adjusted Net Bank Credit, (ANBC as on June 2020 – Rs. 15817.97 Crore).

BANK-WISE & POPULATION GROUP-WISE BRANCH NETWORK AND DEPOSIT AS ON 30.06.2021

(Amt in lakh)

Sl 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	1045.50	0.00	61916.50	62962.00
2	Bank of India	5	5	3	13	3207.00	10714.00	16798.00	30719.00
3	Bank of Maharashtra	0	0	1	1	0.00	0.00	1798.27	1798.27
4	Canara Bank	6	9	4	19	12014.75	12209.36	64440.05	88664.16
5	Central Bank of India	2	3	1	6	5085.40	2596.68	11231.35	18913.43
6	Indian Bank	2	1	3	6	1150.10	585.72	32404.00	34139.82
7	Indian Overseas Bank	1	2	2	5	958.06	1566.27	15170.12	17694.45
8	Punjab & Sind Bank	1	0	1	2	388.21	0.00	3366.91	3755.12
9	Punjab National Bank	36	17	14	67	115025.36	128449.34	172227.91	415702.61
10	State Bank of India	34	18	17	69	190403.00	216480.00	494438.00	901321.00
12	Union Bank of India	1	3	6	10	3014.00	8860.00	52993.00	64867.00
12	UCO Bank	11	12	6	29	25937.99	36829.72	92966.50	155734.21
A	Sub Total of Public Sec. Bank	101	70	65	236	358229.37	418291.09	1019750.61	1796271.07
13	AXIS BANK	2	7	4	13	5421.87	7419.63	32569.34	45410.84
14	Bandhan Bank	14	11	3	28	14330.20	28485.83	33572.90	76388.93
15	Federal Bank	0	0	1	1	0.00	0.00	7138.04	7138.04
16	HDFC	2	3	4	9	1913.53	5853.55	50027.61	57794.69
17	ICICI	1	4	3	8	2180.44	8348.27	16796.68	27325.39
18	IDBI BANK	5	3	1	9	2000.00	13200.00	27600.00	42800.00
19	IDFC First Bank	0	0	1	1	0.00	0.00	3558.00	3558.00
20	Indusind Bank	1	4	1	6	262.36	1248.13	4604.94	6115.43
21	Kotak Mahindra Bank	0	0	1	1	0.00	0.00	4351.44	4351.44
22	South Indian Bank	0	0	1	1	0.00	0.00	7890.67	7890.67
23	Ujjivan Bank	0	5	3	8	0.00	4669.41	14648.31	19317.72
24	YES Bank	0	0	1	1	0.00	0.00	5609.00	5609.00
25	NESFB	4	1	1	6	763.10	1047.96	1593.56	3404.62
26	Jana Small Finance Bank	0	0	1	1	0.00	0.00	1558.55	1558.55
B	Sub Total of Pvt. Sec. Bank	29	38	26	93	26871.50	70272.78	211519.04	308663.32
27	Tripura Gramin Bank	107	31	10	148	305027.38	244693.92	209387.16	759108.46
C	Sub Total of RRB	107	31	10	148	305027.38	244693.92	209387.16	759108.46
28	ACUB	0	1	2	3	0.00	376.02	3820.78	4196.80
29	TCARDB	0	4	1	5	0.00	0.00	0.00	0.00
30	TSCB	42	12	11	65	74990.63	69033.74	159497.60	303521.97
D	Sub Total of Coop.Banks	42	17	14	73	74990.63	69409.76	163318.38	307718.77
GRAND TOTAL		279	156	115	550	765118.88	802667.55	1603975.19	3171761.62

BANK-WISE & POPULATION GROUP-WISE ADVANCE AND CD RATIO AS ON 30.06.2021

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	681.30	0.00	17608.83	18290.13	65	#DIV/0!	28	29		29
2	Bank of India	2035.00	5491.00	21166.99	28692.99	63	51	126	93		93
3	Bank of Maharashtra	0.00	0.00	1400.33	1400.33	0	0	78	78		78
4	Canara Bank	4271.43	7597.41	18026.56	29895.40	36	62	28	34		34
5	Central Bank of India	667.02	930.38	2684.23	4281.63	13	36	24	23		23
6	Indian Bank	414.25	362.00	5657.56	6433.81	36	62	17	19		19
7	Indian Overseas Bank	440.12	1176.48	4162.77	5779.37	46	75	27	33		33
8	Punjab & Sind Bank	172.81	0.00	506.63	679.44	45	0	15	18		18
9	Punjab National Bank	30251.68	31459.22	61625.77	123336.67	26	24	36	30		30
10	State Bank of India	82563.00	94824.00	382050.85	559437.85	43	44	77	62		62
11	Union Bank of India	566.00	3248.00	11952.00	15766.00	19	37	23	24		24
12	UCO Bank	9227.34	9367.79	18502.85	37097.98	36	25	20	24		24
A	Sub Total of Public Sec. Bank	131289.95	154456.28	545345.37	831091.60	37	37	53	46	0.00	46
13	AXIS BANK	2056.97	3867.08	13488.88	19412.93	38	52	41	43		43
14	Bandhan Bank	90152.20	100518.14	43477.43	234147.77	629	353	130	307		307
15	Federal Bank	0.00	0.00	885.55	885.55	0	0	12	12		12
16	HDFC	207.57	6385.64	21946.71	28539.92	11	109	44	49		49
17	ICICI	711.61	5129.13	20334.52	26175.26	33	61	121	96		96
18	IDBI BANK	652.76	2494.4	2497.56	5644.72	33	19	9	13		13
19	IDFC First Bank	0.00	0.00	6365.83	6365.83	0	0	179	179		179
20	Indusind Bank	13.55	12118.51	11845.05	23977.11	0	971	257	392		392
21	Kotak Mahindra Bank	0.00	0.00	57.76	57.76	0	0	1	1		1
22	South Indian Bank	0.00	0.00	1726.50	1726.50	0	0	22	22		22
23	Ujjivan Bank	0.00	8026.73	7968.14	15994.87	0	172	54	83		83
24	YES Bank	0.00	0.00	2728.57	2728.57	0	0	49	49		49
25	NESFB	1629.50	1493.38	1005.25	4128.13	214	143	63	121		121
26	Jana Small Finance Bank	0.00	0.00	901.35	901.35	0	0	58	58		58
B	Sub Total of Pvt. Sec. Bank	95424.16	140033.01	135229.10	370686.27	355	199	64	120	0.00	120
27	Tripura Gramin Bank	153416.64	83230.01	30230.79	266877.44	50	34	14	35	513088.49	103
C	Sub Total of RRB	153416.64	83230.01	30230.79	266877.44	50	34	14	35	513088.49	103
28	ACUB	0.00	86.70	1285.89	1372.59	0	23	34	33	3077.90	106
29	TCARDB	0.00	0.00	0.00	0.00	0	0	0	0		0
30	TSCB	169066.60	28794.48	38926.32	236787.40	225	42	24	78	108949.77	114
D	Sub Total of Coop.Banks	169066.60	28881.18	40212.21	238159.99	225	42	25	77	112027.67	114
GRAND TOTAL		549197.35	406600.48	751017.47	1706815.30	72	51	47	54	625116.16	74
TOTAL RESOURCES SUPPORT PROVIDED TO STATE UNDER RIDF:						27500.00		C.D. Ratio With RIDF		55	

BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 30.06.2021

(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	129	313.83	1452	13500.24	298	3422.14	1879	17236.21	2	83
2	Bank of India	1813	1797.91	3525	8204.41	382	2788.36	5720	12790.68	11	76
3	Bank of Maharashtra	0	0.00	224	549.57	179	532.22	403	1081.79	0	107
4	Canara Bank	1554	1917.46	3379	15659.57	650	3824.76	5583	21401.79	8	85
5	Central Bank of India	1105	716.11	909	2339.74	109	621.16	2123	3677.01	8	39
6	Indian Bank	62	68.35	352	2543.00	151	1980.48	565	4591.83	1	78
7	Indian Overseas Bank	235	249.03	624	3386.24	141	1306.06	1000	4941.33	6	113
8	Punjab & Sind Bank	95	38.53	253	329.69	47	282.63	395	650.85	2	37
9	Punjab National Bank	54293	32185.23	17332	41177.03	2202	14704.16	73827	88066.42	29	81
10	State Bank of India	39747	25302.27	8370	46247.41	8401	47742.98	56518	119292.66	5	22
12	Union Bank of India	804	1315.00	1350	9630.72	207	4613.03	2361	15558.75	10	120
12	UCO Bank	9719	7379.13	6016	17511.12	1078	6760.04	16813	31650.29	20	85
A	Sub Total of Public Sec. Bank	109556	71282.85	43786	161078.74	13845	88578.02	167187	320939.61	9	41
13	AXIS BANK	1526	1543.73	41	3357.24	3526	2073.13	5093	6974.10	13	60
14	Bandhan Bank	254904	120115.06	200762	110056.66	60	438.83	455726	230610.55	53	101
15	Federal Bank	270	28.74	8	29.03	11	68.94	289	126.71	2	9
16	HDFC	13400	4700.75	13	947.67	1301	460.74	14714	6109.16	20	26
17	ICICI	8322	5061.14	158	7438.82	26	422.76	8506	12922.72	34	87
18	IDBI BANK	1202	975.72	730	1953.00	146	1271.69	2078	4200.41	18	77
19	IDFC First Bank	6862	1202.25	28276	4791.87	0	0.00	35138	5994.12	15	77
20	Indusind Bank	12982	3246.24	7403	10464.82	5	0.83	20390	13711.89	17	72
21	Kotak Mahindra Bank	0	0.00	1	57.76	0	0.00	1	57.76	0	65
22	SOUTH INDIAN BANK	0	0.00	38	989.41	1	6.50	39	995.91	0	49
23	YES Bank	2	2560.42	3	112.49	0	0.00	5	2672.91	343	358
24	Ujjivan Bank	26081	5436.10	22	285.84	17309	4079.43	43412	9801.37	34	61
25	NESFB	3238	720.38	8639	2638.37	1450	769.38	13327	4128.13	0	0
26	Jana Small Finance Bank	2382	901.35	0	0.00	0	0.00	2382	901.35	0	0
B	Sub Total of Pvt. Sec. Bank	331171	146491.88	246094	143122.98	23835	9592.23	601100	299207.09	44	90
27	Tripura Gramin Bank	136091	76652.48	95667	71158.15	23631	63953.81	255389	211764.44	31	85
C	Sub Total of RRB	136091	76652.48	95667	71158.15	23631	63953.81	255389	211764.44	31	85
28	ACUB	0	0.00	0	0.00	391	933.67	391	933.67	0	65
29	TCARDB	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
30	TSCB	163120	165503.42	16368	24252.31	35021	16868.91	214509	206624.64	76	95
D	Sub Total of Coop.Banks	163120	165503.42	16368	24252.31	35412	17802.58	214900	207558.31	75	94
GRAND TOTAL		739938	459930.63	401915	399612.18	96723	179926.64	1238576	1039469.45	29	66

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

BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 30.06.2021

(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	384	3463.33	17	145	1288.73	35	299.56	0	0.00
2	Bank of India	401	336.57	699	670.00	441	464.15	2241	1928.96	11	560	205.30	182	247.25	1	0.67
3	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	13	14.50	1	0	0.00	0	0.00	0	0.00
4	Canara Bank	363	311.12	836	1521.29	160	1129.75	3410	8826.43	35	2086	5230.36	850	1770.56	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	144	62.81	1	26	10.65	45	472.82	0	0.00
7	Indian Overseas Bank	71	190.31	122	598.70	175	538.76	507	1934.51	44	84	489.88	47	137.96	27	12.01
8	Punjab & Sind Bank	17	38.62	194	134.69	0	0.00	213	201.60	12	2	28.33	0	0.00	0	0.00
9	Punjab National Bank	3638	6921.09	3679	7215.99	3277	6078.41	53377	42371.08	39	2519	1069.38	998	2180.37	0	0.00
10	State Bank of India	3589	4874.58	2215	2727.38	6561	6833.76	89383	263239.50	49	8754	17567.10	5907	6551.14	1629	916.46
11	Union Bank of India	190	64.50	126	134.50	68	174.50	458	550.05	4	42	54.05	32	122.50	0	0.00
12	UCO Bank	1446	2341.00	6302	5833.00	675	1665.00	9769	11750.15	32	3165	4936.00	1662	1916.00	5	5.00
A	Sub Total of Public Sec. Bank	10039	16092.81	14975	21284.99	11618	18540.92	161062	335635.00	43	17878	31567.61	9819	13744.97	1668	937.98
13	AXIS BANK	1420	232.00	1025	145.13	1301	205.78	9353	1697.89	15	4862	924.67	745	190.30	0	0.00
14	Bandhan Bank	121680	59774.81	118924	54612.59	100092	75989.00	333544	113933.90	50	433461	196531.92	53762	26516.56	0	0.00
15	Federal Bank	20	29.65	15	17.13	0	0.00	147	171.66	12	94	103.64	18	21.23	0	0.00
16	HDFC Bank	6	23.58	113	710.92	0	0.00	14283	3640.01	16	14112	3591.10	2432	413.64	0	0.00
17	ICICI Bank	197	263.74	43	204.67	655	1776.21	7404	4671.96	31	1045	1811.99	273	321.96	0	0.00
18	IDBI BANK	76	171.76	125	172.04	179	292.91	1458	990.29	18	953	955.06	389	294.13	0	0.00
19	IDFC First Bank	9792	1716.80	12485	2157.59	9503	1728.07	35138	5994.13	77	35218	6048.11	2971	527.22	0	0.00
20	Indusind Bank	4244	1771.98	7794	2256.63	1015	442.57	30434	7878.81	41	1108	2071.79	3733	2772.47	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	14139	3609.78	9342	1840.77	9463	2639.82	42699	8934.05	55	48446	11287.34	5008	1061.97	0	0.00
25	NESFB	896	208.78	1803	402.63	574	152.14	9692	1946.20	57	10751	2492.86	106	19.90	0	0.00
26	Jana Small Finance Bank	709	264.28	474	179.90	643	243.92	4422	1671.33	0	2382	901.35	214	81.88		
B	Sub Total of Pvt. Sec. Bank	152470	67802.87	151669	62520.10	122782	83226.50	484152	149858.90	45	550050	225818.49	69437	32139.38	0	0.00
27	Tripura Gramin Bank	35215	27762.63	102668	91632.59	56545	32605.93	291450	218306.77	88	81113	52362.23	15909	13943.39	0	0.00
C	Sub Total of RRB	35215	27762.63	102668	91632.59	56545	32605.93	291450	218306.77	88	81113	52362.23	15909	13943.39	0	0.00
28	ACUB	121	202.50	141	302.12	18	23.56	377	634.98	44	102	128.50	7	8.85	3	4.34
29	TCARDB	0	0.00	0	0	0	0	0	0.00	0	0	0.00	0	0	0	0
30	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		206703	114074.28	277286	177513.27	196686	135865.22	967521	712472.90	45	653807	311160.03	97960	60735.09	2285	1342.62

**CONFIRMATION OF PROCEEDINGS OF
THE 135th MEETING OF THE SLBC FOR TRIPURA**

The proceedings and action points of the 135th Meeting of SLBC for Tripura, held on 17.06.2021 were circulated under the cover of Convener Bank's letter no. SLBC/TRP/Minutes/135/2021 dated 01.07.2021. The same may please be confirmed by the House.

ACTION TAKEN REPORT

Present Status of implementation of the major action points emerged in the 135th SLBC meeting held on 17.06.2021 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 2021-22 is to be achieved.</p> <p>Annual Credit Plan FY 2021-22 to be revised upwards to Rs.8300 crores. (Action: All Banks, SLBC)</p>	<p>All the banks put together disbursed Rs. 1518.24 crore i.e. 18% of the Annual Target for Rs. 8304.22 crore under ACP 2021-22 as on June 2021.</p> <p>The overall achievement is 18% against the target of ACP 2021-22 as on 30.06.2021 while achievement under Agriculture sector is 13%. Achievements in MSME and OPS are 12% and 31% of the ACP Targets respectively as on 30.06. 2021.</p> <p>The performance has been comparatively less in this quarter owing to lockdown restrictions in place during the first few months, necessitated by the onset of 2nd wave of COVID-19 pandemic in the State.</p> <p>Annual Credit Plan has been revised to Rs. 8304 crores and proportionately allocated among member Banks.</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 increased to 54% as on 30.06.2021 from 53% as on 30.06.2020.</p> <p>CD ratio of 4 districts in the State as on June 2021 has improved over the CD ratio of June 2020.</p> <p>CD Ratio of 87% is the highest in Dhalai District, as against 48%, the lowest in West Tripura District, having 59% of the total business of the State.</p>
3	<p>Issuance of KCCs to all eligible farmers and implementation of KCC saturation campaign</p> <p>Banks to strive for credit linkage of all eligible PMKISAN farmers, bargadars and other left out farmers in the State by organizing GP wise credit camps jointly with line departments, throughout the fiscal year.</p> <p>Agriculture Department to ensure prompt issuance of certificate of cultivation for bargadars having no record of land ownership. (Action: All Banks, State Govt & Line Depts)</p>	<p>11314 KCCs sanctioned by Banks amounting to Rs. 40.44 Crores during FY 2021-22 as on 30.06.2021, thereby achieving 11% of the Annual Target (1,08,220 Nos.).</p> <p>Banks are organizing GP-wise credit camps since July 2021 onwards in close co-ordination with line departments with a view to collect maximum no. of proposals from farmers. Banks have conducted 544 credit camps till August 2021.</p> <p>Implemented by Agriculture Department.</p>

4	<p>Pradhan Mantri Fasal Bima Yojana (PMFBY) (Action: All Banks & Agriculture Department)</p>	<p>PMFBY notification for Kharif 2021 was circulated on 25.06.2021, for which HDFC Ergo General Insurance Co. 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.</p> <p>15805 loanee farmers have been brought under the coverage of PMFBY during Kharif 2021 season.</p> <p>Additionally, 240241 non-loanee farmers have also been covered under PMFBY during Kharif 2021 season.</p>
5	<p>Self Help Groups (SHGs) Banks to achieve the target for FY 20-21 by March 2021.</p> <p>NULM pending cases to be reduced by according sanction in eligible cases by the end of the fiscal year. (Action : All Banks)</p>	<p>As against the TRLM target of Rs.200 crores in 15000 accounts for FY 2021-22, the Banks have collectively achieved sanction of 998 accounts (achievement of 7%) with corresponding sanction amount of Rs.17.82 crores (achievement of 9%) as on 30.06.2021. The progress was slow on account of COVID-19 pandemic lockdown during the first quarter, and Banks are accelerating the sanction progress in the next three quarters, for achieving desired targets.</p> <p>As on August 2021, 28 cases have been sanctioned under NULM SEP (Individual). Banks to focus on clearing pendency of sponsored applications at the earliest.</p>
6	<p>Dairy Development Scheme (Action: All Banks & ARDD Dept)</p>	<p>70 proposals have been sanctioned by Banks in FY 2021-22 as on June 2021 quarter with aggregate sanction amount of Rs. 75.17 lakhs.</p>
7	<p>Opening of bank branches in 5 unbanked villages (above 5000 population having no bank branches within a radius of 3 km) by the concerned Banks by 31st July 2019.</p> <p>(Action: Canara Bank, Union Bank of India, Bank of Baroda, Axis Bank & ICICI Bank)</p>	<p>Union Bank has set up CSP point at Radhapur in June 2019.</p> <p>Axis Bank has set up CSP/BC point at Chandipur GP in August 2020.</p> <p>ICICI Bank had informed that opening a branch at Nabincherra is not feasible and requested for allocation of alternate location. In the 135th SLBC meeting, ICICI bank was allocated for opening a banking outlet at Raishyabari GP in Dhalai District. Status report is awaited from ICICI Bank.</p> <p>BC point of SBI exists at Ishaan Chandra Nagar.</p> <p>Canara Bank informed that opening of fixed-point BC Outlet at Charipara GP has been completed.</p>
8	<p>Opening of new BC points (Action: Punjab National Bank)</p>	<p>Of the 5 allocated BC points, Punjab National Bank has opened BC outlet at Paharmura GP and Sonatala GP., while the other three points will be made operational shortly.</p>

<p>9</p>	<p>Government sponsored schemes – PMEGP & Swavalamban (Action: All Banks)</p> <p>DIC to sponsor more proposals to Private Sector Banks for increasing their participation in PMEGP & Swavalamban schemes. (Action: DIC)</p>	<p>For the FY 2021-22, 619 PMEGP cases were sponsored to the bank branches against the target (already circulated) of 2000 cases, out of which 34 cases were sanctioned amounting to Rs. 230.75 lakhs as on 30.06.2021.</p> <p>In case of Swavalamban for FY 2020-21, 3665 cases have been sponsored to the bank branches against the target (already circulated) of 4000 cases, out of which 87 cases were sanctioned amounting to Rs. 302.42 lakhs as on 30.06.2021. Banks were advised to accord sanction in eligible cases by March 2021.</p> <p>Under consideration with Department of Industries & Commerce.</p>
<p>10</p>	<p>Sanction of Education loans (Action: All Banks)</p>	<p>Banks have accorded sanction in 69 cases with aggregate sanction amount of Rs. 159.94 lakhs in FY 2021-22 as on June 2021.</p>
<p>11</p>	<p>Housing loans and PMAY</p> <p>New housing loan scheme to be formulated and adopted by Banks, which shall provide for top-up financing to PMAY(Grameen) scheme beneficiaries. (Action: All Banks, SLBC, RD Department)</p>	<p>Till June 2021 of FY 2021-22, 829 housing loans have been sanctioned with aggregate sanction amount of Rs.7154.55 lakhs.</p> <p>PMAY(Grameen) loan scheme has been adopted by Punjab National Bank, Tripura Gramin Bank and Tripura State Co-Operative Bank. The scheme provides for top-up financial assistance to MGNREGA beneficiaries for meeting cost escalation and furnishing expenses after full utilization of grant assistance under PMAY(Grameen) scheme.</p>
<p>12</p>	<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 Stand Up India scheme had been extended to 79 SC/ST/Women beneficiaries amounting to Rs. 9.90 Crores during FY 2021-22 up to June 2021.</p> <p>All Banks/Financial Institutions have made an achievement of Rs. 303.40 Crore with 46050 numbers of accounts for the period April 2021 – June 2021, against the annual target of Rs.2535.39 Crore i.e. 12 % of the target.</p>

13	NPA and Recovery (Action: All Banks& State Government)	<p>Percentage of gross NPA as against gross advance increased from 4.77% as on June 2020 to 5.47% as on June 2021. Amount in absolute terms increased to Rs. 933.84 crores as on 30th June 2021 from Rs. 754.03 crore as on 30th June 2020. The outstanding amount under Written off A/Cs (Shadow Register) is around Rs. 144.94 crores which if added with the outstanding NPA, the total amount would be Rs. 1078.78 crores which seems to be high.</p> <p>The total outstanding NPA amount in Govt. sponsored schemes has decreased from Rs. 111.37 crores in June 2020 to Rs.94.77 crores in June 2021.</p>
14	Extending financial support for development of tourism sector. (Action: SLBC & Tourism Dept)	<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	PM SVANidhi Scheme (Action: All Banks, Urban Development Department, SLBC)	<p>2628 cases under PM SVANidhi have been sanctioned as on 18-09-2021 and the figure is set to rise further in the coming months. ULB level “Svanidhi Se Samridhhi” Camps are being held for covering PMSVANidhi beneficiaries under social security schemes, as well as applying 2nd term loan for eligible street vendors.</p>

IMPLEMENTATION OF ANNUAL CREDIT PLAN (ACP)

Action Points emerged in the 135th SLBC Meeting held on 17.06.2021

100% disbursement targets set against all sectors under ACP 2021-22 is to be achieved (**Action: All Banks**).

Status of implementation

All the banks put together disbursed Rs. 1518.24 crore i.e. 18% of the Annual Target for Rs. 8304.22 crore under ACP 2021-22 as on June 2021.

The overall achievement is 18% against the target of ACP 2021-22 as on 30.06.2021 while achievement under Agriculture sector is 13%. Achievements in MSME and OPS are 12% and 31% of the ACP Targets respectively as on 30.06.2021.

A comparative position of achievement in disbursement under ACP 2021-22 as on 30.06.2021 with the corresponding period of the previous year is as under:

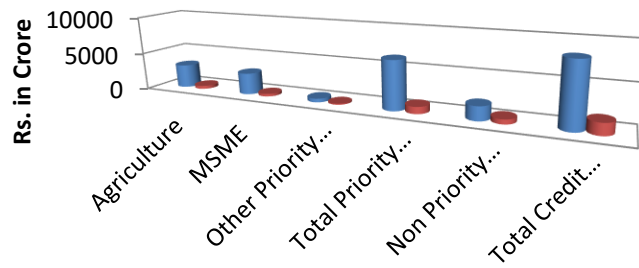
Amt. Rs. In crores

Sector	2020-21 (April 2020 to June 2020)			2021-22 (April 2021 to June 2021)			
	Plan	Achievement (Apr'20- Jun'20)	% to Target	Plan	Achievement (Apr'21-Jun'21)	% to Target	% of growth (Y-O-Y)
Agriculture	3957.54	388.66	10	3117.04	417.88	13	+7.5
MSME	3250	368.64	11	2857.97	343.49	12	-7
Other Prisec	933.93	62.34	7	481.55	149.56	31	+140
Total Prisec	8141.47	819.65	10	6456.58	910.94	14	+11
Non-Prisec	1248.58	173.87	14	1847.64	607.29	33	+249
Grand Total	9390.05	993.52	11	8304.22	1518.24	18	+53

The performance has been comparatively less in the first quarter of FY 2021-22 owing to lockdown restrictions in place during the first few months of this fiscal year, necessitated by the onset of 2nd wave of COVID-19 pandemic in the State.

Bank wise performance on different sectors under ACP pertaining to the year 2021-22 as on 30.06.2021 has been given in the annexure.

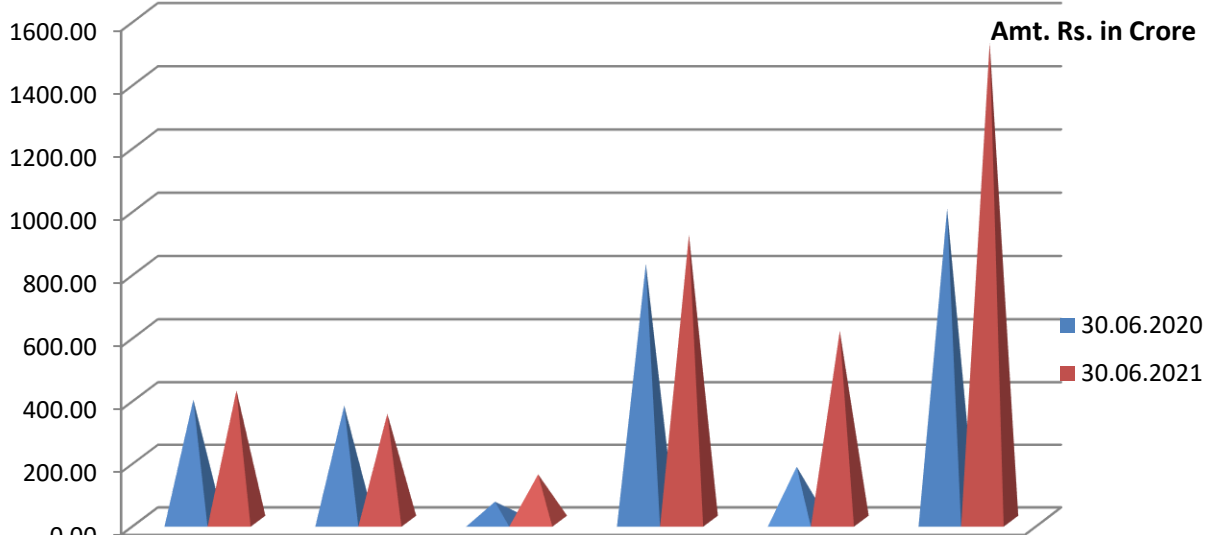
Achievement of Annual Credit Plan 2021-22 up to 30.06.2021



	Agriculture	MSME	Other Priority Sector	Total Priority Sector	Non Priority Sector	Total Credit Plan/Achievement
■ Target	3117.04	2857.97	481.55	6456.58	1847.64	8304.22
■ Achievement	417.88	343.49	149.56	910.94	607.29	1518.24

Sector

Credit Disbursement under ACP as on 30.06.2020 & 30.06.2021



	Agriculture	MSME	Other Priority Sector	Total Priority Sector	Non Priority Sector	Total Credit Plan/Achievement
■ 30.06.2020	388.66	368.65	62.34	819.65	173.87	993.52
■ 30.06.2021	417.88	343.49	149.56	910.94	607.29	1518.24

TRIPURA STATE

BANK-WISE & SECTOR-WISE DISBURSEMENT OF CREDIT VIS-À-VIS TARGETS UNDER ANNUAL CREDIT PLAN 2021-22 DURING 01.04.2021 to 30.06.2021

(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	122.71	55.53	45	1934.30	19.14	1	652.91	548.75	84	2709.92	623.42	23	591.91	496.80	84	3301.82	1120.22	34
2	Bank of India	1141.36	435.01	38	2028.98	1072.00	53	1117.80	371.00	33	4288.14	1878.01	44	556.60	10143.00	1822	4844.74	12021.01	248
3	Bank of Maharashtra	0.00	0.00	#DIV/0!	98.90	16.61	17	127.56	19.00	15	226.46	35.61	16	282.38	37.76	13	508.84	73.37	14
4	Canara Bank	489.45	90.32	18	3852.96	271.37	7	925.60	176.24	19	5268.01	537.93	10	3271.19	1132.78	35	8539.20	1670.71	20
5	Central Bank Of India	602.83	43.59	7	842.22	62.09	7	101.74	115.16	113	1546.79	220.84	14	242.10	218.29	90	1788.89	439.13	25
6	Indian Bank	231.15	0.00	0	1192.55	101.05	8	193.20	1.70	1	1616.90	102.75	6	211.60	12.00	6	1828.50	114.75	6
7	Indian Overseas	41.35	12.47	30	723.21	64.18	9	462.25	67.29	15	1226.82	143.94	12	547.03	112.95	21	1773.85	256.89	14
8	P&SB	44.31	9.09	21	111.60	48.26	43	113.62	70.83	62	269.53	128.18	48	0.00	32.02	#DIV/0!	269.53	160.20	59
9	PNB	19143.24	3232.67	17	26562.00	6680.80	25	5345.00	2131.91	40	51050.24	12045.38	24	8287.00	3771.99	46	59337.24	15817.37	27
10	State Bank of India	19730.92	1677.37	9	23394.40	2288.47	10	5032.19	6114.87	122	48157.51	10080.71	21	50014.71	16789.82	34	98172.22	26870.53	27
11	UCO Bank	2077.73	262.16	13	1258.91	105.63	1	4850.90	214.92	4	19487.53	582.71	3	642.07	365.01	57	20129.60	947.72	5
12	Union Bank	349.23	26.09	7	1550.95	73.72	5	52.01	15.75	30	1952.19	115.56	6	29.92	46.50	155	1982.11	162.06	8
A	ACP PUBLIC sec Bank	43974.28	5844.30	13	74850.97	10803.32	14	18974.79	9847.42	52	137800.04	26495.04	19	64676.51	33158.92	51	202476.54	59653.96	29
13	Axis Bank	1262.70	216.79	17	2731.25	40.15	1	1154.60	461.23	40	5148.55	718.17	14	5702.85	546.58	10	10851.40	1264.75	12
14	Bandhan Bank	17255.00	14157.95	8	145729.00	9966.40	7	296.00	23.10	8	318580.00	24147.45	8	4536.00	1065.36	23	323116.00	25212.81	8
15	Federal Bank	146.63	11.70	8	5.75	3.75	65	9.32	0.00	0	161.69	15.45	10	103.73	37.92	37	265.42	53.37	20
16	HDFC Bank	4759.30	483.05	10	3130.91	10.00	0	233.43	70.62	30	8123.63	563.67	7	12339.56	2782.77	23	20463.19	3346.44	16
17	ICICI Bank	5548.66	892.70	16	3756.86	2288.25	61	61.93	15.51	25	9367.44	3196.46	34	13739.74	5672.35	41	23107.18	8868.81	38
18	IDBI Bank	724.12	21.67	3	814.32	479.39	59	178.87	9.13	5	1717.31	510.19	30	807.79	251.79	31	2525.10	761.98	30
19	IDFCFirst Bank	1158.57	145.00	13	4220.73	771.00	18	0.00	0.00	#DIV/0!	5379.30	916.00	17	233.19	210.00	90	5612.48	1126.00	20
20	IndusInd	2970.04	996.19	34	9856.43	3935.58	40	1.12	0.00	0	12827.59	4931.77	38	11230.03	5106.36	45	24057.62	10038.13	42
21	Kotak Mahindra	59.80	0.00	0	158.70	0.00	0	20.70	0.00	0	239.20	0.00	0	18.40	0.00	0	257.60	0.00	0
22	South Indian Bank	59.80	0.00	0	159.85	0.00	0	82.80	0.00	0	302.45	0.00	0	186.30	0.00	0	488.75	0.00	0
23	Ujjivan Bank	5319.89	545.62	10	998.17	161.18	16	3890.66	434.78	11	10208.72	1141.58	11	3143.35	497.26	16	13352.07	1638.84	12
24	Yes Bank	59.80	0.00	0	159.85	0.00	0	23.00	0.00	0	242.65	0.00	0	18.40	0.00	0	261.05	0.00	0
25	NESFB	554.08	34.74	6	1851.93	46.93	3	916.55	43.42	5	3322.56	125.09	4	146.07	0.00	0	3468.63	125.09	4
26	Jana SFB	1000.00	475.86	48	500.00	0.00	0	500.00	0.00	0	2000.00	475.86	24	0.00	0.00	#DIV/0!	2000.00	475.86	24
B	ACP PRIVATE Sec bank	196178.38	17981.27	9	174073.74	17702.63	10	7368.96	1057.79	14	377621.08	36741.69	10	52205.41	16170.39	31	429826.49	52912.08	12
27	Tripura Gramin Bank	36534.00	6907.74	19	24729.00	5151.77	21	13422.00	3087.41	23	74685.00	15146.92	20	58054.00	9596.33	17	132739.00	24743.25	19
C	ACP RRB	36534.00	6907.74	19	24729.00	5151.77	21	13422.00	3087.41	23	74685.00	15146.92	20	58054.00	9596.33	17	132739.00	24743.25	19
28	ACUB	119.60	0.00	0	158.70	0.00	0	46.00	0.00	0	324.30	0.00	0	37.95	0.00	0	362.25	0.00	0
29	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!
30	TSCB	34898.63	11055.67	32	11984.81	691.74	6	8344.23	963.54	12	55227.66	12710.95	23	9790.40	1804.03	18	65018.06	14514.98	22
D	ACP Coop. Bank	35018.23	11055.67	32	12143.51	691.74	6	8390.23	963.54	11	55551.96	12710.95	23	9828.35	1804.03	18	65380.31	14514.98	22
GRAND TOTAL		311704.88	41788.98	13	285797.22	34349.46	12	48155.98	14956.16	31	645658.08	91094.60	14	184764.26	60729.67	33	830422.34	151824.27	18

Districtwise and sectorwise Achievement under Annual Credit Plan 2021-22 during the period 01.04.2021 to 30.06.2021

Rupees in lac.

SL No.	Name of District	Agriculture & Allied Activities sector			MSME			OTHER PRISEC			TOTAL PRISEC			Non-priority sector			Total Sector		
		T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T
1	West Tripura	73776.18	7365.42	10	139126.41	15446.97	11	23809.87	7660.9	32	236712.45	30473.29	13	100906.46	40503.98	40	337618.91	70977.27	21
2	Khowai	30879.80	3120.57	10	14280.38	1694.67	12	3199.14	774.89	24	48359.32	5590.13	12	8033.50	1979.01	25	56392.82	7569.14	13
3	Sepahijala	44543.79	7306.03	16	30271.99	3081	10	4760.12	1029.53	22	79575.90	11416.56	14	10657.41	2429.69	23	90233.32	13846.25	15
4	Gomati	51765.01	6529.37	13	23396.68	2259.107	10	3010.07	1273.44	42	78171.77	10061.92	13	13202.88	3163.3	24	91374.64	13225.22	14
5	South Tripura	40000.30	5196.63	13	18742.61	2473.75	13	4137.41	818.52	20	62880.31	8488.90	14	14047.04	2972.21	21	76927.35	11461.11	15
6	North Tripura	22433.77	3827.94	17	31010.80	5642.36	18	3325.30	1225.15	37	56769.87	10695.45	19	19881.72	5883.28	30	76651.59	16578.73	22
7	Unakoti	20125.97	3143.61	16	15991.74	2160.89	14	3162.71	1261.51	40	39280.42	6566.01	17	8274.70	1747.87	21	47555.12	8313.88	17
8	Dhalai	28180.07	5299.41	19	12976.61	1590.71	12	2751.37	912.22	33	43908.05	7802.34	18	9760.54	2050.33	21	53668.59	9852.67	18
	Total	311704.88	41788.98	13	285797.22	34349.46	12	48155.98	14956.16	31	645658.08	91094.60	14	184764.26	60729.67	33	830422.34	151824.27	18

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
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
2021-22 (As on June 2021)	3117.04	417.88	13

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
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
2021-22 (As On June 2021)	Target	2401.52	365.34	350.18	0.00	3117.04
	Achievement	238.25	69.07	110.55	0.00	417.87
	% of Achv	10	19	32	0	13

Progress report on flow of farm credit by all Banks in Tripura for the year 2021-22 is given below:

Amt. Rs. In Crores

Sl No.	Directive	Target (2021-22)	Achievement during 2021-22 (April'21 – June'21)
1	Increase in Farm Credit	Rs. 3117.04	Achievement during 2021-22 is Rs. 417.88 Crore (13% of the target)
2	KCC (No.)	108220	11314 nos. KCCs. (11% of the target)

Bank wise position as on 30.06.2021 for different sectors is furnished in the Annexure.

**Bank - wise Targets and Achievement in Agriculture for 2021-22 for the State of Tripura under
ACP 2021-22 as on June 2021**

					Amt. Rs. In Lakhs		
Sl.No.	BANKS	2020-21 (As on June 2020)			2021-22 (As on June 2021)		
		Target	Achievement	% of Achievement	Target	Achievement	% of Achievement
1	2	6	7	8	6	7	8
1	Bank of Baroda	1585.00	13.24	1	122.71	55.53	45
2	Bank of India	8303.00	96.96	1	1141.36	435.01	38
3	Bank of Maharashtra	52.00	0.00	0	0.00	0.00	#DIV/0!
4	Canara Bank	14793.12	76.80	1	489.45	90.32	18
5	Central Bank of India	4732.00	42.00	1	602.83	43.59	7
6	Indian Bank	2428.00	16.00	1	231.15	0.00	0
7	Indian Overseas Bank	4995.00	6.55	0	41.35	12.47	30
8	Punjab & Sind Bank	1527.00	1.05	0	44.31	9.09	21
9	Punjab National Bank	57124.00	776.16	1	19143.24	3232.67	17
10	State Bank of India	48003.24	11044.00	23	19730.92	1677.37	9
11	UCO Bank	28780.00	200.37	1	2077.73	262.16	13
12	Union Bank of India	2808.00	42.90	2	349.23	26.09	7
A	ACP PUBLIC sec Bank	175130.36	12316.03	7	43974.28	5844.30	13
13	AXIS BANK	2507.00	28.22	1	1262.70	216.79	17
14	Bandhan Bank	36449.00	5314.34	15	172555.00	14157.95	8
15	Federal Bank	52.00	0.00	0	146.63	11.70	8
16	HDFC	1065.00	208.58	20	4759.30	483.05	10
17	ICICI Bank	3472.00	626.82	18	5548.66	892.70	16
18	IDBI BANK	7477.00	16.01	0	724.12	21.67	3
19	IDFCFirst Bank	52.00	0.00	0	1158.57	145.00	13
20	Indusind Bank	809.00	15.16	2	2970.04	996.19	34
21	Kotak Mahindra Bank	52.00	0.00	0	59.80	0.00	0
22	South Indian Bank	52.00	0.00	0	59.80	0.00	0
23	Ujjivan Bank	3426.00	344.30	10	5319.89	545.62	10
24	Yes Bank	52.00	0.00	0	59.80	0.00	0
25	NESFB	1861.00	53.05	3	554.08	34.74	6
26	Jana SFB	0.00	0.00	0	1000.00	475.86	48
B	ACP PRIVATE Sec bank	57326.00	6606.48	12	196178.38	17981.27	9
27	Tripura Gramin Bank	126742.52	13514.14	11	36534.00	6907.74	19
C	ACP RRB	126742.52	13514.14	11	36534.00	6907.74	19
28	ACUB	104.00	0.00	0	119.60	0.00	0
29	TCARDB	0.00	0.00	#DIV/0!	0.00	0.00	0
30	TSCB	36451.12	6429.40	18	34898.63	11055.67	32
D	ACP Coop. Bank	36555.12	6429.40	18	35018.23	11055.67	32
GRAND TOTAL		395754.00	38866.05	10	311704.89	41788.98	13

Achievement under Sub-Sectors of Allied Activities against ACP for the Year 2021-22 as on 30.06.2021

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	5.00	0.00	10.00	3.70	10.00	0.00	20.00	2.00	5.00	0.00	45.00	0.00	95.00	5.70
2	Bank of India	20.00	0.00	60.00	43.32	60.00	1.82	60.00	5.35	20.00	0.00	816.00	364.33	1036.00	414.82
3	Bank of Maharashtra	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
4	Canara Bank	10.00	0.00	50.00	2.05	37.00	0.00	50.00	5.90	10.00	0.00	193.00	63.76	350.00	71.71
5	Central Bank of India	10.00	0.00	20.00	0.00	20.00	3.65	20.00	7.75	10.00	0.00	424.00	3.20	504.00	14.60
6	Indian Bank	5.00	0.00	5.00	0.00	5.00	0.00	5.00	0.00	5.00	0.00	169.00	0.00	194.00	0.00
7	Indian Overseas Bank	0.00	0.00	3.00	0.00	1.00	0.60	3.00	3.35	0.00	0.00	3.00	0.85	10.00	4.80
8	Punjab & Sind Bank	2.00	0.00	5.00	0.00	4.00	0.00	4.00	0.09	1.00	0.00	5.00	2.82	21.00	2.91
9	Punjab National Bank	200.00	0.00	3000.00	51.06	4000.00	30.07	3000.00	142.98	200.00	0.00	9315.00	2340.57	19715.00	2564.68
10	State Bank of India	200.00	0.00	2000.00	0.00	2000.00	21.50	1500.00	0.00	600.00	0.00	2218.00	560.86	8518.00	582.36
11	UCO Bank	100.00	0.00	300.00	11.29	200.00	2.50	300.00	0.00	200.00	0.00	298.00	189.57	1398.00	203.36
12	Union Bank of India	10.00	0.00	20.00	0.00	20.00	0.00	30.00	0.00	10.00	0.00	310.00	0.75	400.00	0.75
A	Sub Total of Public Sec. Bank	562.00	0.00	5473.00	111.42	6357.00	60.14	4992.00	167.42	1061.00	0.00	13796.00	3526.71	32241.00	3865.69
13	AXIS BANK	20.00	0.00	150.00	0.00	50.00	0.00	150.00	0.00	20.00	0.00	479.00	199.96	869.00	199.96
14	Bandhan Bank	5000.00	0.00	50000.00	645.45	10000.00	600.89	50000.00	1151.69	5000.00	0.00	49425.00	11759.92	169425.00	14157.95
15	Federal Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147.00	11.70	147.00	11.70
16	HDFC	200.00	0.00	200.00	0.00	100.00	0.00	250.00	0.00	150.00	0.00	812.00	37.01	1712.00	37.01
17	ICICI	200.00	0.00	500.00	0.00	500.00	0.00	600.00	0.00	200.00	0.00	2928.00	892.70	4928.00	892.70
18	IDBI BANK	20.00	0.00	50.00	0.00	20.00	0.00	50.00	0.00	10.00	0.00	38.00	21.36	188.00	21.36
19	IDFC First Bank	0.00	0.00	200.00	3.00	100.00	122.00	300.00	2.00	200.00	0.00	359.00	18.00	1159.00	145.00
20	Indusind Bank	100.00	0.00	200.00	0.00	200.00	171.20	200.00	0.00	200.00	0.00	1935.00	824.99	2835.00	996.19
21	Kotak Mahindra Bank	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
22	SOUTH INDIAN BANK	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
23	Ujjivan Bank	200.00	0.00	500.00	61.40	500.00	0.00	600.00	0.00	200.00	0.00	2656.00	484.22	4656.00	545.62
24	YES Bank	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
25	NESFB	10.00	0.00	20.00	0.00	20.00	0.00	50.00	0.00	10.00	0.00	205.00	34.74	315.00	34.74
26	Jana Small Finance Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	475.86	0.00	475.86
B	Sub Total of Pvt. Sec. Bank	5750.00	0.00	51820.00	709.85	11490.00	894.09	52200.00	1153.69	5990.00	0.00	58984.00	14760.46	186234.00	17518.09
27	Tripura Gramin Bank	500.00	0.00	1000.00	12.98	1000.00	29.03	2000.00	27.06	1000.00		10011.00	6126.94	15511.00	6196.01
C	Sub Total of RRB	500.00	0.00	1000.00	12.98	1000.00	29.03	2000.00	27.06	1000.00	0.00	10011.00	6126.94	15511.00	6196.01
28	ACUB	0.00		0.00		0.00		0.00		0.00		119.60		119.60	0.00
29	TCARDB	0.00		0.00		0.00		0.00		0.00		0.00		0.00	0.00
30	TSCB	4500.00	0.00	6000.00	5.72	5000.00	4.90	5500.00	7.60	3000.00	8.92	5869.00	10137.43	29869.00	10164.57
D	Sub Total of Coop.Banks	4500.00	0.00	6000.00	5.72	5000.00	4.90	5500.00	7.60	3000.00	8.92	5988.60	10137.43	29988.60	10164.57
GRAND TOTAL		11312.00	0.00	64293.00	839.97	23847.00	988.16	64692.00	1355.77	11051.00	8.92	88779.60	34551.54	263974.60	37744.36

Achievement of Farm Credit as on June 2021 for the Year 2021-22 by the different lending institutions is given below

(Amt in Lacs)				
Sl.No.	BANKS	Plan for Farm Credit 2021-22	Achievement 2021-22 (April 2021 to June 2021)	Percentage of Achievement
1	Bank of Baroda	122.71	55.53	45
2	Bank of India	1141.36	435.01	38
3	Bank of Maharashtra	0.00	0.00	0
4	Canara Bank	489.45	90.32	18
5	Central Bank Of India	602.83	43.59	7
6	Indian Bank	231.15	0.00	0
7	Indian Overseas	41.35	12.47	30
8	Punjab & Sind Bank	44.31	9.09	21
9	Punjab National Bank	19143.24	3232.67	17
10	State Bank of India	19730.92	1677.37	9
11	UCO Bank	2077.73	262.16	13
12	Union Bank	349.23	26.09	7
A	ACP PUBLIC sec Bank	43974.28	5844.30	13
13	Axis Bank	1262.70	216.79	17
14	Bandhan Bank	172555.00	14157.95	8
15	Federal Bank	146.63	11.70	8
16	HDFC Bank	4759.30	483.05	10
17	ICICI Bank	5548.66	892.70	16
18	IDBI Bank	724.12	21.67	3
19	IDFCFirst Bank	1158.57	145.00	13
20	IndusInd	2970.04	996.19	34
21	Kotak Mahindra	59.80	0.00	0
22	South Indian Bank	59.80	0.00	0
23	Ujjivan Bank	5319.89	545.62	10
24	Yes Bank	59.80	0.00	0
25	NESFB	554.08	34.74	6
26	Jana Small Finance Bank	1000.00	475.86	48
B	ACP PRIVATE Sec bank	196178.38	17981.27	9
27	Tripura Gramin Bank	36534.00	6907.74	19
C	ACP RRB	36534.00	6907.74	19
28	ACUB	119.60	0.00	0
29	TCARDB	0.00	0.00	0
30	TSCB	34898.63	11055.67	32
D	ACP Coop. Bank	35018.23	11055.67	32
GRAND TOTAL		311704.88	41788.98	13

FINANCE TO SMALL & MARGINAL FARMERS During The Year 2021-22

As on 30.06.2021

(Amt. in Lakhs)

SI No	Name of Bank	Loans Granted To Small & Marginal Farmers	
		No.	Amount
1	2	3	4
1	Bank of Baroda	34	49.83
2	Bank of India	14	20.19
3	Canara Bank	33	18.61
4	Central Bank of India	40	10.34
5	Indian Bank	0	0.00
6	Indian Overseas Bank	6	3.97
7	Punjab & Sind Bank	16	6.18
8	Punjab National Bank	1617	507.46
9	State Bank of India	1524	826.21
10	UCO Bank	61	29.25
11	Union Bank of India	55	25.34
12	Axis Bank	5	16.83
13	Bandhan Bank	0	0.00
14	HDFC	367	446.04
15	ICICI	0	0.00
16	IDBI Bank	2	0.31
17	Indusind Bank	0	0.00
18	Tripura Gramin Bank	2462	711.73
19	TSCB	3827	780.55
20	Ujjivan Bank	0	0.00
21	NESFB	0	0.00
TOTAL		10063	3452.84

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
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
2021-22	2857.97	343.49	12

The disbursement made during the period April-June 2021 is Rs.343.49 crore i.e. 12% 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
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
2021-22 (As On June 2021)	Target	2489.24	247.29	121.43	0.00	2857.96
	Achievement	285.05	51.51	6.91	0.00	343.47
	% of Achv	11	21	6	0	12

Details of achievement of MSME under ACP 2021-22 (April-June 2021) are furnished in the Annexure.

**Bank - wise Targets and Achievement in MSME for 2021-22
for the State of Tripura under ACP 2021-22 as on June 2021**

							Amt. Rs. In Lakhs
Sl.No.	BANKS	2020-21 (As on June 2020)			2021-22 (As on June 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	3585.00	61.32	2	1934.30	19.14	1
2	Bank of India	8654.00	7.60	0	2028.98	1072.00	53
3	Bank of Maharashtra	855.00	67.69	8	98.90	16.61	17
4	Canara Bank	13789.00	962.62	7	3852.96	271.37	7
5	Central Bank of India	5056.00	748.25	15	842.22	62.09	7
6	Indian Bank	2735.00	552.39	20	1192.55	101.05	8
7	Indian Overseas Bank	5239.00	188.59	4	723.21	64.18	9
8	Punjab & Sind Bank	1646.00	7.69	0	111.60	48.26	43
9	Punjab National Bank	47728.00	2044.79	4	26562.00	6680.80	25
10	State Bank of India	42462.00	15274.00	36	23394.40	2288.47	10
11	UCO Bank	21066.00	691.17	3	12558.91	105.63	1
12	Union Bank of India	5571.00	79.64	1	1550.95	73.72	5
A	ACP PUBLIC sec Bank	158386.00	20685.75	13	74850.97	10803.32	14
13	AXIS BANK	4221.00	0.98	0	2731.25	40.15	1
14	Bandhan Bank	35103.00	6761.36	19	145729.00	9966.40	7
15	Federal Bank	139.00	0.00	0	5.75	3.75	65
16	HDFC	3086.00	757.45	25	3130.91	10.00	0
17	ICICI Bank	3657.00	1720.39	47	3756.86	2288.25	61
18	IDBI BANK	6958.00	564.52	8	814.32	479.39	59
19	IDFCFirst Bank	138.00	0.00	0	4220.73	771.00	18
20	Indusind Bank	1849.00	437.93	24	9856.43	3935.58	40
21	Kotak Mahindra Bank Ltd	138.00	0.00	0	158.70	0.00	0
22	South Indian Bank	139.00	0.00	0	159.85	0.00	0
23	Ujjivan Bank	1799.00	221.81	12	998.17	161.18	16
24	Yes Bank	139.00	0.00	0	159.85	0.00	0
25	NESFB	926.00	399.09	43	1851.93	46.93	3
26	Jana SFB	0.00	0.00	0	500.00	0.00	0
B	ACP PRIVATE Sec bank	58292.00	10863.53	19	174073.74	17702.63	10
27	Tripura Gramin Bank	87771.00	2076.05	2	24729.00	5151.77	21
C	ACP RRB	87771.00	2076.05	2	24729.00	5151.77	21
28	ACUB	138.00	0.00	0	158.70	0.00	0
29	TCARDB	0.00	0.00	#DIV/0!	0.00	0.00	0
30	TSCB	20413.00	3239.59	16	11984.81	691.74	6
D	ACP Coop. Bank	20551.00	3239.59	16	12143.51	691.74	6
GRAND TOTAL		325000.00	36864.92	11	285797.22	34349.46	12

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
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
2021-22	481.55	149.56	31

All banks disbursed Rs. 149.56 crore during the period April – June 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
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
2021-22 (As On June 2021)	Target	263.43	134.22	83.9	0.00	481.55
	Achievement	109.05	30.87	9.63	0.00	149.55
	% of Achv	41	23	11	0	31

Details of achievement of Other Priority Sectors (OPS) under ACP 2021-22 during April – June 2021 are furnished in the Annexure.

**Bank - wise Targets and Achievement in OTHER PRIORITY SECTORS for 2021-22
for the State of Tripura under ACP 2021-22 as on June 2021**

Amt. Rs. In Lakhs							
Sl.No.	BANKS	2020-21 (As on June 2020)			2021-22 (As on June 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	453.00	84.24	19	652.91	548.75	84
2	Bank of India	2239.00	74.10	3	1117.80	371.00	33
3	Bank of Maharashtra	18.00	15.00	83	127.56	19.00	15
4	Canara Bank	3145.00	141.29	4	925.60	176.24	19
5	Central Bank of India	1437.00	52.11	4	101.74	115.16	113
6	Indian Bank	249.00	0.00	0	193.20	1.70	1
7	Indian Overseas Bank	1514.00	0.00	0	462.25	67.29	15
8	Punjab & Sind Bank	356.00	10.11	3	113.62	70.83	62
9	Punjab National Bank	13302.00	403.27	3	5345.00	2131.91	40
10	State Bank of India	11976.00	1404.00	12	5032.19	6114.87	122
11	UCO Bank	5525.00	46.06	1	4850.90	214.92	4
12	Union Bank of India	673.00	5.80	1	52.01	15.75	30
A	ACP PUBLIC sec Bank	40887.00	2235.98	5	18974.79	9847.42	52
13	AXIS BANK	662.00	48.34	7	1154.60	461.23	40
14	Bandhan Bank	10492.00	3.50	0	296.00	23.10	8
15	Federal Bank	21.00	0.00	0	9.32	0.00	0
16	HDFC	508.00	16.79	3	233.43	70.62	30
17	ICICI Bank	909.00	2.25	0	61.93	15.51	25
18	IDBI Bank	1789.00	16.38	1	178.87	9.13	5
19	IDFCFirst Bank	18.00	0.00	0	0.00	0.00	#DIV/0!
20	Indusind Bank	270.00	0.00	0	1.12	0.00	0
21	Kotak Mahindra Bank Ltd	18.00	0.00	0	20.70	0.00	0
22	South Indian Bank	18.00	0.00	0	82.80	0.00	0
23	Ujjivan Bank	795.00	110.76	14	3890.66	434.78	11
24	Yes Bank	20.00	0.00	0	23.00	0.00	0
25	NESFB	325.00	48.64	15	916.55	43.42	5
26	Jana SFB				500.00	0.00	0
B	ACP PRIVATE Sec bank	15845.00	246.66	2	7368.96	1057.79	14
27	Tripura Gramin Bank	28818.00	1130.76	4	13422.00	3087.41	23
C	ACP RRB	28818.00	1130.76	4	13422.00	3087.41	23
28	ACUB	40.00	0.00	0	46.00	0.00	0
29	TCARDB	0.00	0.00	#DIV/0!	0.00	0.00	0
30	TSCB	7803.00	2620.86	34	8344.23	963.54	12
D	ACP Coop. Bank	7843.00	2620.86	33	8390.23	963.54	11
GRAND TOTAL		93393.00	6234.26	7	48155.98	14956.16	31

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		1581797.16			
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	73484	91094.61	1238576	1039469.45
I	Agriculture	40919	41788.98	739938	459930.63
(i)	Crop Loans	11314	4044.62	348945	78000.7
(ii)	Investment Credit				
	Out of (ii) above, loans for agriculture implements & machinery				
(iii)	Allied Activities	29605	37744.36	390993	381929.93
(a)	Fisheries	2584	988.16	65236	35129.07
(b)	Dairying	915	839.97	29035	31092.37
(c)	Poultry	1646	1355.77	28452	29567.31
(d)	Animal Husbandry				
(e)	Bee keeping				
(f)	Sericulture				
(g)	Others (including WR & FMS)	24460	34560.46	268270	286141.18
	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	22953	34527.38	401915	399612.18
(i)	Micro Enterprises	21342	28274.4	375207	239549.17
(ii)	Small Enterprises	1608	6201.59	26149	135931.55
(iii)	Medium Enterprises	3	51.39	559	24131.46
(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	9612	14778.25	96723	179926.64
2	Loans to Weaker Sections under Priority Sector	53786	38040.47	981943	706454.17
3	Non-Priority Sector Loans	19575	60729.65	219846	667345.85
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	93059	151824.26	1458422	1706815.3

CD RATIO OF BANKS IN TRIPURA**Action Points emerged in the 135th SLBC Meeting held on 17.06.2021**

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 30.06.2021.

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 June 2020	CD RATIO March 2021	CD RATIO June 2021	CD RATIO Since June 2020
North Tripura	51	62	58	+7
Unakoti	72	64	63	-9
South Tripura	57	57	59	+2
Gomati	62	63	64	+2
West Tripura	45	47	48	+3
Sepahijala	67	68	65	-2
Khowai	63	52	60	-3
Dhalai	93	96	87	-6
Total State	53	54	54	+1

CD ratio of the banks in the state increased to 54% as on 30.06.2021 from 53% as on 30.06.2020.

CD ratio of 4 districts in the State as on June 2021 has improved over the CD ratio of June 2020.

CD Ratio of 87% is the highest in Dhalai District, as against 48%, the lowest in West Tripura District, having 59% of the total business of the State.

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

BANKWISE CREDIT DEPOSIT RATIO OF THE STATE AS ON 30.06.2021

(Amt. In lac)

SL No.	Bank's Name	No of Brs	Total Deposit	Total Advance	CD Ratio
1	Bank of Baroda	9	62962.00	18290.13	29
2	Bank of India	13	30719.00	28692.99	93
3	Bank of Maharashtra	1	1798.27	1400.33	78
4	Canara Bank	19	88664.16	29895.40	34
5	Central Bank Of India	6	18913.43	4281.63	23
6	Indian Bank	6	34139.82	6433.81	19
7	Indian Overseas	5	17694.45	5779.37	33
8	Punjab & Sind Bank	2	3755.12	679.44	18
9	Punjab National Bank	67	415702.61	123336.67	30
10	State Bank of India	69	901321.00	559437.85	62
11	UCO Bank	10	155734.21	37097.98	24
12	Union Bank of India	29	64867.00	15766.00	24
13	Axis Bank	13	45410.84	19412.93	43
14	Bandhan Bank	28	76388.93	234147.77	307
15	Federal Bank	1	7138.04	885.55	12
16	HDFC Bank	9	57794.69	28539.92	49
17	ICICI Bank	8	27325.39	26175.26	96
18	IDBI Bank	9	42800.00	5644.72	13
19	IDFC First Bank	1	3558.00	6365.83	179
20	IndusInd	6	6115.43	23977.11	392
21	Kotak Mahindra	1	4351.44	57.76	1
22	South Indian Bank	1	7890.67	1726.50	22
23	Ujjivan Bank	8	19317.72	15994.87	83
24	Yes Bank	1	5609.00	2728.57	49
25	NESFB	6	3404.62	4128.13	121
26	Jana Small Finance Bank	1	1558.55	901.35	58
27	Tripura Gramin Bank	148	759108.46	266877.44	35
28	ACUB	3	4196.80	1372.59	33
29	TCARDB	5	0.00	0.00	#DIV/0!
30	TSCB	65	303521.97	236787.40	78
	Total	550	3171761.62	1706815.3	54

DISTRICTWISE CREDIT DEPOSIT RATIO OF THE STATE AS ON 30.06.2021

Sl.	District	No. of Brs.	Total Deposit	Total Advance	CD Ratio
1	West Tripura	197	1972750.52	937255.01	48
2	Sepahijala	61	199376.49	130181.25	65
3	Khowai	40	150601.03	90598.05	60
4	Dhalai	47	124561.23	107903.17	87
5	Gomati	64	214176.21	137419.59	64
6	South Tripura	60	217251.99	127397.56	59
7	Unakoti	34	116373.76	73453.65	63
8	North Tripura	47	176670.39	102607.02	58
	Total	550	3171761.62	1706815.30	54

CD Ratio as on 30th June 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	61916.50	17608.83	28
2	Bank of India	19899.00	23150.00	116
3	Bank of Maharashtra	1798.27	1400.33	78
4	Canara Bank	71360.98	20973.31	29
5	Central Bank Of India	16316.75	3351.25	21
6	Indian Bank	32404.00	5657.56	17
7	Indian Overseas	15170.12	4162.77	27
8	Punjab & Sind Bank	3366.91	506.63	15
9	Punjab National Bank	199094.00	71031.71	36
10	State Bank of India	655402.00	429837.00	66
11	UCO Bank	100391.83	20865.07	21
12	Union Bank of India	57375.00	13107.00	23
13	Axis Bank	28626.19	13410.32	47
14	Bandhan Bank	41869.82	81123.97	194
15	Federal Bank	7138.04	885.55	12
16	HDFC Bank	51535.46	22190.43	43
17	ICICI Bank	16796.68	20334.53	121
18	IDBI Bank	28200.00	3202.20	11
19	IDFC First Bank	3558.00	6365.83	179
20	IndusInd	4867.30	12104.31	249
21	Kotak Mahindra	4351.44	57.76	1
22	South Indian Bank	7890.67	1726.50	22
23	Ujjivan Bank	14648.31	7968.12	54
24	Yes Bank	5609.00	2728.57	49
25	NESFB	2306.08	1635.38	71
26	Jana Small Finance Bank	1558.55	901.35	58
27	Tripura Gramin Bank	346106.39	79074.27	23
28	ACUB	3847.56	1285.29	33
29	TCARDB	0.00	0.00	#DIV/0!
30	TSCB	169345.67	70609.17	42
	Total	1972750.52	937255.01	48

CD Ratio as on 30th June 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	1045.5	681.3	65
2	Bank of India	2493	1913	77
3	Canara Bank	4154.19	2542.77	61
4	Central Bank Of India	902.11	375.66	42
5	Indian Bank	585.72	362	62
6	Indian Overseas	479.12	420.24	88
7	Punjab National Bank	41106.95	9607.35	23
8	State Bank of India	48593.00	25047	52
9	UCO Bank	5061.65	1103.12	22
10	Union Bank of India	2320	1630	70
11	Axis Bank	3006.69	1716.03	57
12	Bandhan Bank	6172.29	28322.09	459
13	HDFC Bank	2859.99	2625.92	92
14	ICICI Bank	2013.36	2156.47	107
15	IDBI Bank	1400	434.56	31
16	Ujjivan Bank	839.92	1736.78	207
17	NESFB	319.74	886.77	277
18	Tripura Gramin Bank	61152.47	24204.96	40
19	ACUB	349.24	87.3	25
20	TSCB	29321.27	31566.27	108
	Total	214176.21	137419.59	64

CD Ratio as on 30th June 2021 for Unakoti District.(Amt.in Lacs)

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Canara Bank	835.98	347.62	42
2	Central Bank Of India	496.16	133.43	27
3	Indian Overseas	958.06	440.12	46
4	Punjab National Bank	22490.97	5048.84	22
5	State Bank of India	26687	15479	58
6	UCO Bank	5027.68	1784.08	35
7	Axis Bank	898.36	343.71	38
8	Bandhan Bank	5247.95	15017.51	286
9	ICICI Bank	2182.91	936.21	43
10	Ujjivan Bank	618.57	1232.95	199
11	NESFB	50.58	650	1285
12	Tripura Gramin Bank	40323.31	18121.96	45
13	TSCB	10556.23	13918.22	132
	Total	116373.76	73453.65	63

CD Ratio as on 30th June 2021 for North Tripura District.(Amt.in Lacs)

SI.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of India	3490	846	24
2	Canara Bank	3134.78	1745.46	56
3	Punjab National Bank	25005.53	6953.7	28
4	State Bank of India	51102	17657	35
5	UCO Bank	1035.77	1016.07	98
6	Union Bank of India	2158	463	21
7	Axis Bank	3832.55	1109.57	29
8	Bandhan Bank	1492.6	20583.14	1379
9	HDFC Bank	2395.11	3610.46	151
10	ICICI Bank	2418.71	1443	60
11	IDBI Bank	5300	769.61	15
12	IndusInd	1248.13	7588.51	608
13	Ujjivan Bank	936.57	1111.84	119
14	NESFB	185.15	604.75	327
15	Tripura Gramin Bank	62782.82	29480.32	47
16	TSCB	10152.67	7624.59	75
	Total	176670.39	102607.02	58

CD Ratio as on 30th June 2021 for South Tripura District.(Amt.in Lacs)

SI.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of India	686	502	73
2	Canara Bank	1414.64	841.74	60
3	Punjab National Bank	41361.86	8321.9	20
4	State Bank of India	36249	23688	65
5	UCO Bank	4895.13	1018.57	21
6	Union Bank of India	1290	427	33
7	Axis Bank	1767.63	1458.71	83
8	Bandhan Bank	3641.77	23383.14	642
9	IDBI Bank	7900	1238.35	16
10	IndusInd	0	4284.29	#DIV/0!
11	Tripura Gramin Bank	82668.27	33339.83	40
12	TSCB	35377.69	28894.03	82
	Total	217251.99	127397.56	59

CD Ratio as on 30th June 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	2984	1647	55
2	Canara Bank	2763.24	1712.46	62
3	Punjab & Sind Bank	388.21	172.81	45
4	Punjab National Bank	25402.98	6316.67	25
5	State Bank of India	40282	19598	49
6	UCO Bank	21146.62	5627.34	27
7	Axis Bank	2969.83	698.17	24
8	Bandhan Bank	9157.15	32293.5	353
9	HDFC Bank	1004.13	113.11	11
10	Ujjivan Bank	1613.94	3110.26	193
11	Tripura Gramin Bank	72405.39	25108.44	35
12	TSCB	19259	33783.49	175
	Total	199376.49	130181.25	65

CD Ratio as on 30th June 2021 for Khowai District.(Amt.in Lacs)

SI.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Canara Bank	1187.37	574.3	48
2	Indian Bank	1012	365	36
3	Indian Overseas	1087.15	756.24	70
4	Punjab National Bank	31322.51	6483.85	21
5	State Bank of India	24503	13482	55
6	UCO Bank	13058.98	3242.55	25
7	Union Bank of India	1724	139	8
8	Axis Bank	4309.59	676.42	16
9	Bandhan Bank	5824.18	18475.1	317
10	ICICI Bank	2180.44	711.61	33
11	Ujjivan Bank	660.41	834.92	126
12	NESFB	543.07	351.23	65
13	Tripura Gramin Bank	50280.35	29367.32	58
14	TSCB	12907.98	15138.51	117
	Total	150601.03	90598.05	60

CD Ratio as on 30th June 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	1167	634.99	54
2	Canara Bank	3812.98	1157.74	30
3	Central Bank Of India	1198.41	421.29	35
4	Indian Bank	138.1	49.25	36
5	Punjab National Bank	29917.81	9572.65	32
6	State Bank of India	18503	14649.85	79
7	UCO Bank	5116.55	2441.18	48
8	Bandhan Bank	2983.17	14949.32	501
9	ICICI Bank	1733.29	593.44	34
10	Tripura Gramin Bank	43389.46	28180.34	65
11	TSCB	16601.46	35253.12	212
	Total	124561.23	107903.17	87

Issuance of KCC during the year 2021-22

Action Points emerged in the 135th SLBC Meeting held on 30.06.2021

All Banks are to exert efforts to issue KCCs to all eligible farmers within 31.03.2022 (Action: All Banks and Agriculture Department).

Status of implementation

11314 KCCs sanctioned by Banks amounting to Rs. 40.44 Crores during FY 2021-22 as on 30.06.2021, thereby achieving 11% of the Annual Target (1,08,220 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-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
June-2021	FY 2021-22	108220	11314	4044.62	11

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

Bank-wise performance under KCC as on 30.06.2021 has been shown in the Annexure.

Performance of Banks in Crop Loan & Term Loan to Agriculture during the year 2021-22 as on 30.06.2021

(Amt in Lacs)

Sl.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	34	49.83	10	5.70	44	55.53
2	Bank of India	14	20.19	323	414.82	337	435.01
3	Bank of Maharashtra	0	0.00	0	0.00	0	0.00
4	Canara Bank	33	18.61	69	71.71	102	90.32
5	Central Bank of India	68	28.99	14	14.60	82	43.59
6	Indian Bank	0	0.00	0	0.00	0	0.00
7	Indian Overseas Bank	12	7.67	-5	4.80	7	12.47
8	Punjab & Sind Bank	16	6.18	8	2.91	24	9.09
9	Punjab National Bank	1958	667.99	2351	2564.68	4309	3232.67
10	State Bank of India	1940	1095.01	153	582.36	2093	1677.37
11	UCO Bank	96	58.80	85	203.36	181	262.16
12	Union Bank of India	55	25.34	1	0.75	56	26.09
A	Sub Total of Public Sec. Bank	4226	1978.61	3009	3865.69	7235	5844.30
13	AXIS BANK	5	16.83	525	199.96	530	216.79
14	Bandhan Bank	0	0.00	19023	14157.95	19023	14157.95
15	Federal Bank	0	0.00	15	11.70	15	11.70
16	HDFC	367	446.04	1	37.01	368	483.05
17	ICICI	0	0.00	1687	892.70	1687	892.70
18	IDBI BANK	2	0.31	35	21.36	37	21.67
19	IDFC First Bank	0	0.00	427	145.00	427	145.00
20	Indusind Bank	0	0.00	1529	996.19	1529	996.19
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	545.62	0	545.62
24	Ujjivan Bank	0	0.00	1482	0.00	1482	0.00
25	NESFB	0	0.00	77	34.74	77	34.74
26	Jana Small Finance Bank	0	0.00	1237	475.86	1237	475.86
B	Sub Total of Pvt. Sec. Bank	374	463.18	26038	17518.09	26412	17981.27
27	Tripura Gramin Bank	2462	711.73	233	6196.01	2695	6907.74
C	Sub Total of RRB	2462	711.73	233	6196.01	2695	6907.74
28	ACUB	0	0.00	0	0.00	0	0.00
29	TCARDB	0	0.00	0	0.00	0	0.00
30	TSCB	4252	891.10	325	10164.57	4577	11055.67
D	Sub Total of Coop.Banks	4252	891.10	325	10164.57	4577	11055.67
GRAND TOTAL		11314	4044.62	29605	37744.36	40919	41788.98

BANK-WISE POSITION IN IMPLEMENTATION OF ISSUING KCCs FOR THE STATE OF TRIPURA DURING THE YEAR 2021-22 AS ON 30.06.2021

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	118	34	49.83	0	0.00	34	49.83	136	159.00	0	0.00
2	Bank of India	267	14	20.19	0	0.00	14	20.19	1116	1055.75	0	0.00
3	Canara Bank	291	33	18.61	0	0.00	33	18.61	777	526.66	67	27.62
4	Central Bank of India	92	68	28.99	28	14.71	68	25.05	612	390.38	90	56.73
5	Indian Bank	35	0	0.00	0	0.00	0	0.00	93	36.79	3	1.18
6	Indian Overseas Bank	49	12	7.67	6	3.70	12	7.67	196	108.81	12	10.61
7	Punjab & Sind Bank	61	16	6.18	0	0.00	16	6.18	53	20.39	0	0.00
8	Punjab National Bank	8017	1958	667.99	341	154.36	1958	661.82	40561	14279.21	11930	3414.12
9	State Bank of India	7362	1940	1095.01	416	237.56	1940	1063.77	39747	25302.27	25208	12705.54
10	UCO Bank	485	96	58.80	35	28.25	96	57.50	7456	4071.30	2825	1074.52
11	Union Bank of India	515	55	25.34	0	0.00	55	25.34	552	246.14	21	4.57
12	Axis Bank	773	5	16.83	0	0.00	5	16.83	23	76.25	0	0.00
13	Bandhan Bank	1105	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
14	HDFC	2420	367	446.04	0	0.00	367	446.04	13372	4244.25	0	0.00
15	ICICI	1208	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
16	IDBI Bank	1048	2	0.31	0	0.00	2	0.31	159	53.43	54	19.17
17	Indusind Bank	262	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18	Tripura Gramin Bank	55879	2462	711.73	0	0.00	2462	711.73	109560	16679.35	6567	1508.64
19	TSCB	26465	4252	891.10	425	110.55	4252	891.10	134532	10750.72	4684	562.11
20	Ujjivan Bank	1286	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
21	NESFB	482	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
TOTAL		108220	11314	4044.62	1251	549.132	11314	4001.97	348945	78000.70	51461	19384.81

Pradhan Mantri Fasal Bima Yojana (PMFBY)

Implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) in Kharif 2021-22 Season in notified Districts of Tripura

Department of Agriculture, Government of Tripura released the notification vide letter no. F.5(139) – Agri.(Stat)/2021-22/Kharif/7213-7313 dated 25.06.2021 for the implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) in Tripura and HDFC Ergo General Insurance Company Ltd. 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 Kharif 2021-22 Season. The PMFBY coverage of loanee farmers by Banks is given herewith:

PMFBY Kharif 2021 Loanee Farmer Coverage					
Bank Name	Total Policy	Total Farmer Share	Total State Share	Total Gol Share	Total Sum Insured
State Bank Of India	706	16717.35	285236.67	119270.11	14435437.46
Bank Of Baroda	35	1537.61	12042.57	11111.15	617295.59
Bank Of India	15	375	8323.95	3728.1	414246.01
Canara Bank	47	547	12605.74	9613.57	604246.7
Indian Bank	3	20.38	452.25	202.55	22507.36
Punjab National Bank	1844	27935.05	500154.58	187564.5	25363039.23
Uco Bank	2	20	443.94	198.82	22093.12
Tripura Gramin Bank	8901	133771.07	2499694.08	1098625.1	125573044.6
Tripura State Cooperative Bank Ltd	4252	247257.37	2023552.17	1146894.62	107170883.6
Grand Total	15805	428180.83	5342505.95	2577208.52	274222793.6

District Name	Farmer Type	No. of farmers enrolled
Dhalai	NON-LOANEE	27700
Gomati	NON-LOANEE	37508
Khowai	NON-LOANEE	30466
North Tripura	NON-LOANEE	22147
Sepahijala	NON-LOANEE	39938
South Tripura	NON-LOANEE	31755
Unakoti	NON-LOANEE	23337
West Tripura	NON-LOANEE	27390
Grand Total		240241

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.

SELF HELP GROUPS**SELF HELP GROUP****Position as on 30.06.2021**

(Amt. in Rs./Lacs)

Sl.No.	Name of the Bank	Deposit Linkage cumulative		Credit linkage 2020-21						Outstanding as on 30.06.2021	
				Under NRLM SHG		Direct SHG		Total		No	Amt.
		No.	Amt.	Nos.	Amt.	Nos.	Amt.	Nos.	Amt.		
1	PUNJAB NATIONAL BANK	6422	1488.49	27	28.50	0	0.00	27	28.50	1932	1068.89
2	STATE BANK OF INDIA	5294	562.50	25	29.00	0	0.00	25	29.00	3014	3823.21
3	TRIPURA GRAMIN BANK	35792	5457.92	833	1445.39	14	1.00	847	1446.39	14290	10221.96
4	BANK OF INDIA	78	85.00	18	14.78	0	0.00	18	14.78	102	68.04
5	TRIPURA STATE CO-OP BANK	13656	4581.73	277	481.70	0	0.00	277	481.70	1966	2231.32
6	UCO BANK	163	16.94	25	38.62	0	0.00	25	38.62	292	369.58
7	CANARA BANK	620	183.67	15	14.07	0	0.00	15	14.07	102	75.65
8	UNION BANK OF INDIA	29	29.00	4	4.00	0	0.00	4	4.00	19	9.00
9	IDBI BANK	23	15.61	0	0.00	0	0.00	0	0.00	20	19.41
10	BANK OF BARODA	13	20.00	2	3.50	4	7.00	6	10.50	47	82.70
11	BANK OF MAHARASHTRA	35	4.44	0	0.00	0	0.00	0	0.00	10	11.98
12	PUNJAB & SINDH BANK	32	10.50	0	0.00	0	0.00	0	0.00	4	3.43
13	CENTRAL BANK OF INDIA	6	6.00	6	12.30	0	0.00	6	12.30	6	12.30
	TOTAL :	62163	12461.80	1232	2071.86	18	8.00	1250	2079.86	21804	17997.47

Action Points emerged in the 135th SLBC Meeting held on 17.06.2021

To clear all pending proposals and achieve the target for FY 2021-22 by March 2022. **(Action: All Banks)**

Status of implementation

As against the TRLM target of Rs.200 crores in 15000 accounts for FY 2021-22, the Banks have collectively achieved sanction of 998 accounts (achievement of 7%) with corresponding sanction amount of Rs.17.82 crores (achievement of 9%) as on 30.06.2021. The progress was slow on account of COVID-19 pandemic lockdown during the first quarter, and Banks are accelerating the sanction progress in the next three quarters, for achieving desired targets.

Tripura Rural Livelihood Mission:

Status of SHG Bank loan during FY21-22 as on June,2021 (as per Internal googlesheet)						
Sl.no	Name of Bank	Target for total no. of SHG loan	Disbursement Target (Amt. in lakh Rs.)	Total no. of SHG loan sanctioned	Total sanctioned Amt.(Amt. In lakh Rs.)	Total no. of loan application available with bank for sanctioning and disbursement
1	Punjab National Bank	1300	1310	71	121.5	212
2	State Bank of India	140	140	25	29	41
3	Tripura Gramin Bank	10420	14000	608	1141.83	461
4	UCO Bank	340	380	12	26.4	57
5	Tripura State Cooperative Bank Ltd.	2620	3950	261	439.32	248
6	Canara Bank	30	40	2	2	28
7	IDBI	10	10	3	3	17
8	Bank of India	90	110	16	19	28
9	Central Bank of India	10	10	0	0	15
10	Syndicate Bank	0	0	0	0	0
11	Union Bank	10	20	0	0	1
12	Punjab& Sind Bank	10	10	0	0	0
13	Corporation Bank	0	0	0	0	2
14	Indian Overseas Bank	0	0	0	0	5
15	Bandhan Bank	0	0	0	0	2
16	Indian Allahabad bank	0	0	0	0	8
17	Bank of Baroda	10	10	0	0	0
18	Bank of Maharashtra	10	10	0	0	0
Total		15000	20000	998	1782.05	1125

DAY – NULM Position:

NULM SEP(Individual) FY(2021-22) upto August 2021

SL	Bank Name	Target	Sponsored	Sanctioned	Disbursed	Returned	Pending
1	Punjab National Bank	271	181	20	2	5	156
2	Tripura State Co-Operative Bank	219	162	3	2	3	156
3	State Bank of India	192	135	2	0	13	120
4	UCO Bank	134	104	2	0	1	101
5	Canara Bank	52	30	1	1	0	29
6	Bank of India	28	24	0	0	0	24
7	Union Bank	12	17	0	0	0	17
8	Bank of Baroda	5	7	0	0	0	7
9	Indian Bank	0	4	0	0	0	4
10	IDBI	4	3	0	0	0	3
11	Ujjivan SFB	0	2	0	0	0	2
12	Indian Overseas Bank	6	2	0	0	0	2
13	Bandhan Bank	0	2	0	0	0	2
14	Axis Bank	2	2	0	0	0	2
15	Punjab & Sind Bank	5	1	0	0	0	1
16	North East Small Finance Bank	30	1	0	0	0	1
17	Central Bank of India	5	1	0	0	0	1
18	Bank of Maharashtra	10	1	0	0	0	1
19	HDFC Bank	2	0	0	0	0	0
	Total	977	679	28	5	22	629

NULM SEP(SHG) FY(2021-22) upto August 2021

SL	Bank Name	Target	Sponsored	Sanctioned	Disbursed	Returned	Pending
1	Tripura Gramin Bank	376	241	32	32	5	204
2	Tripura State Co-Operative Bank	259	128	21	22	0	107
3	Punjab National Bank	54	27	4	0	0	23
4	UCO Bank	31	21	6	6	0	15
5	Canara Bank	26	16	3	3	0	13
6	State Bank of India	11	13	0	0	6	7
7	Bank of Maharashtra	5	7	0	0	0	7
8	Bank of India	3	3	0	0	0	3
9	Central Bank of India	1	1	0	0	0	1
10	HDFC Bank	0	1	0	0	0	1
11	Union Bank of India	2	1	0	0	0	1
	Total	768	459	66	63	11	382

EMPLOYMENT GENERATION SCHEMES

Scheme-wise performance under Employment Generation Schemes by Banks for FY 2021-22 is given below:

(Rs/ lac)

Scheme	Prog. Year	Target	Spon.	Sanctioned		Disbursed***	
		No	No	No	Amt	No	Amt
PMEGP							
As on 30.06.2021	2021-22	2000	619	34	230.75	126	614.91
SWAVALAMBAN							
As on 30.07.2021	2021-22	4000	3665	87	302.42	2	4.71

*** Includes spillover cases of FY 2020-21

PMEGP

For the FY 2021-22, 619 PMEGP cases were sponsored to the bank branches against the target (already circulated) of 2000 cases, out of which 34 cases were sanctioned amounting to Rs. 230.75 lakhs as on 30.06.2021.

SWABALAMBAN

For the FY 2021-22, 3665 cases have been sponsored to the bank branches against the target (already circulated) of 4000 cases, out of which 87 cases were sanctioned amounting to Rs. 302.42 lakhs as on 30.06.2021.

PERFORMANCE UNDER PMEGP FOR THE FINANCIAL YEAR 2021-22 AS ON 30.06.2021

Sl.No.	NAME OF THE BANK	TARGET	SPONSORED		SANCTIONED		DISBURSED		REJECTED
		NO	NO	AMT.	NO	AMT.	NO	AMT.	NO
1	Bank of Baroda	21	1	26.00	0	0.00	2	10.26	0
2	Bank of India	33	20	139.50	3	21.50	0	0.00	3
3	Bank of Maharashtra	2	0	0.00	0	0.00	0	0.00	0
4	Canara Bank	58	10	95.65	0	0.00	1	3.75	6
5	Central Bank of India	40	4	25.20	0	0.00	0	0.00	3
6	Indian Bank	23	0	1.00	1	4.35	0	0.00	0
7	Indian Overseas Bank	12	5	25.70	0	0.00	1	7.60	0
8	Punjab & Sind Bank	8	5	38.68	0	0.00	1	3.78	0
9	Punjab National Bank	438	104	731.72	9	63.05	8	51.88	6
10	State Bank of India	385	89	687.90	3	10.15	10	27.54	47
11	Union Bank of India	29	4	31.50	0	0.00	1	2.70	1
12	UCO Bank	97	22	144.50	1	2.50	2	4.50	9
A	Sub Total of Public Sec. Bank	1146	264	1947.35	17	101.55	26	112.01	75
13	AXIS BANK	10	2	30.43	0	0.00	0	0.00	0
14	Bandhan Bank	29	1	5.25	0	0.00	0	0.00	0
15	HDFC	7	1	4.20	0	0.00	0	0.00	0
16	ICICI	11	0	0.00	0	0.00	0	0.00	0
17	IDBI BANK	13	4	38.17	0	0.00	0	0.00	0
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	0	0.00	0	0.00	0	0.00	0
21	South Indian Bank	3	0	0.00	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	83	8	78.05	0	0.00	0	0.00	0
23	Tripura Gramin Bank	525	245	1867.50	17	129.20	77	377.40	26
C	Sub Total of RRB	525	245	1867.50	17	129.20	77	377.40	26
24	Tripura State Co-Operative Bank	246	102	989.65	0	0.00	23	125.50	4
D	Sub Total of Coop.Banks	246	102	989.65	0	0.00	23	125.5	4
GRAND TOTAL		2000	619	4882.55	34	230.75	126	614.91	105

BANK-WISE POSITION IN IMPLEMENTATION OF SWABALAMBAN FOR THE STATE OF TRIPURA FOR THE PROGRAMME YEAR 2021-22 AS ON JULY 2021

		(Amt in Lacs.)						
SI No	Name of Bank	Achievement for the Financial Year 2021-22						
		Target	Sponsored		Sanctioned		Disbursed	
		No	No	Amt	No	Amt	No	Amt
1	Bank of Baroda	30	27	138.19	0	0.00	0	0.00
2	Bank of India	42	50	234.84	0	0.00	0	0.00
3	Bank of Maharashtra	4	4	18.00	0	0.00	0	0.00
4	Canara Bank	68	112	464.86	0	0.00	0	0.00
5	Central Bank of India	48	79	334.82	0	0.00	0	0.00
6	Indian Bank	27	13	56.76	0	0.00	0	0.00
7	Indian Overseas Bank	19	13	51.40	0	0.00	0	0.00
8	Punjab & Sindh Bank	9	5	22.60	0	0.00	0	0.00
9	Punjab National Bank	775	528	2257.93	1	3.50	0	0.00
10	State Bank India	670	536	2273.09	14	30.92	0	0.00
11	UCO Bank	150	161	668.84	1	4.70	0	0.00
12	Union Bank of India	39	35	149.92	0	0.00	0	0.00
Total of Public Sector Banks		1881	1563	6671.25	16	39.12	0	0.00
13	Axis Bank	6	1	5.00	0	0.00	0	0.00
14	Bandhan Bank	16	5	19.06	0	0.00	0	0.00
15	Federal Bank	1	0	0.00	0	0.00	0	0.00
16	HDFC Bank	5	2	10.00	0	0.00	0	0.00
17	ICICI Bank	7	1	10.00	0	0.00	0	0.00
18	IDBI Bank	11	11	42.03	0	0.00	0	0.00
19	IDFC First Bank	1	0	0.00	0	0.00	0	0.00
20	IndusInd Bank	2	0	0.00	0	0.00	0	0.00
21	Kotak Mahindra Bank	1	0	0.00	0	0.00	0	0.00
22	South Indian Bank	1	0	0.00	0	0.00	0	0.00
23	YES Bank	1	0	0.00	0	0.00	0	0.00
Total of Private Sector Banks		52	20	86.09	0	0.00	0	0.00
24	Tripura Gramin Bank	1471	1522	6252.89	16	53.50	2	4.71
Total of Regional Rural Bank		1471	1522	6252.89	16	53.50	2	4.71
25	Tripura State Co-Operative Bank	596	560	2488.58	55	209.80	0	0.00
Total of State Co-Op Banks		596	560	2488.58	55	209.80	0	0.00
GRAND TOTAL		4000	3665	15498.8	87	302.42	2	4.71

BANK-WISE POSITION IN IMPLEMENTATION OF MINI DAIRY FOR THE STATE OF TRIPURA DURING THE YEAR 2021-22 AS ON 30.06.2021

SI.No.	BANKS	Proposals Received	Proposals sanctioned		Proposals disbursed	
		No.	No.	Amt.	No.	Amt.
1	Bank of India	39	39	31.16	39	31.16
2	UCO Bank	18	18	21.35	18	21.35
3	Punjab National Bank	6	6	16.94	6	16.94
4	Tripura State Co-operative Bank	7	7	5.72	7	5.72
TOTAL		70	70	75.17	70	75.17

PM Formalization of Micro Food Processing Enterprises Scheme (PMFME) status as on 19-09-2021:

Applicant ID	Application Submission Date	Applicant Type	Status	District Name	Bank Name	Branch Name	Total Cost of the Project	Own Contribution
11627221518395	22-07-2021	New Individuals Business	Loan Under Process	West Tripura	STATE BANK OF INDIA	GANDHIGRAM	13,38,410.00	133841
11627221650650	15-08-2021	New Individuals Business	Loan Under Process	West Tripura	HDFC BANK	AGARTALA BRANCH	7,66,390.00	76639
11627221695305	09-09-2021	New Individuals Business	Loan Under Process	West Tripura	PUNJAB NATIONAL BANK	GB HOSPITAL AGARTALA	16,17,838.00	161783.8
11627221694658	02-09-2021	New Individuals Business	Loan Under Process	West Tripura	BANK OF MAHARASHTRA	AGARTALA	21,62,700.00	216270
11627221696007	17-09-2021	New Individuals Business	Loan Under Process	West Tripura	BANK OF BARODA	JAIL ASHRAM RD BRANCH	9,99,982.00	99998.2

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 2021-22 is annexed; the summary position is as under:

Amt. Rs. In lac			
Sanctions made during the year 2021-22		Balance outstanding as on 30.06.2021	
A/c	Amount	A/c	Amount
69	150.94	4649	11376.74

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 Anuprerna Yojana:

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 Anuprerna 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 Anuprerna 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 Anuprerna 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	Indian Bank	5	5	5	5.50	5	3.20	0
4	Tripura Gramin Bank	938	938	769	761.23	597	401.00	104
5	Tripura State Co-Op Bank	5	5	0	0.00	0	0.00	0
6	Canara Bank	69	69	29	43.50	22	29.40	0
7	Central Bank of India	5	3	2	5.00	1	2.50	1
8	State Bank of India	155	155	35	41.72	29	23.53	52
9	Punjab National Bank	385	385	140	144.25	113	48.00	3
10	Union Bank of India	9	9	3	2.07	2	1.27	6
Total		1603	1601	991	1013.62	777	513.16	166

The Bank wise performance of Education Loan for the financial year 2021-22 has been annexed.

BANK-WISE PERFORMANCE UNDER EDUCATION LOAN FOR THE YEAR 2021-22, AS ON 30.06.2021 (Amt in Lacs.)									
SL NO	BANKS	PROPOSAL SANCTIONED		PROPOSAL DISBURSED		Outstanding as on 30.06.2021		NPA as on 30.06.2021	
		NO	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	Bank of Baroda	2	12.25	2	7.25	148	390.34	1	4.11
2	Bank of India	0	0.00	0	0.00	53	129.38	13	17.70
3	Bank of Maharashtra	0	0.00	0	0.00	2	2.99	0	0.00
4	Canara Bank	9	4.50	9	3.50	319	963.00	22	61.23
5	Central Bank of India	0	0.00	0	0.00	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	2	7.29	2	5.50	9	19.50	0	0.00
8	Punjab & Sind Bank	0	0.00	0	0.00	5	17.70	0	0.00
9	Punjab National Bank	2	7.84	2	5.60	960	1961.38	197	429.70
10	State Bank of India	19	43.28	19	35.60	1745	4999.37	281	347.21
11	Union Bank of India	1	0.75	1	0.75	50	155.41	0	0.00
12	UCO Bank	4	10.92	4	8.20	153	493.80	16	44.97
A	Sub Total of Public Sec. Bank	39	86.83	39	66.40	3538	9294.97	540	949.92
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	13.23	0	0.00
15	HDFC	2	5.31	2	5.31	21	47.55	1	4.00
16	ICICI	0	0.00	0	0.00	0	0.00	0	0.00
17	IDBI BANK	1	4.00	1	2.00	17	47.10	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	9.31	3	7.31	43	107.88	1.00	4.00
22	Tripura Gramin Bank	27	54.80	27	36.08	1034	1912.60	67	1962.31
C	Sub Total of RRB	27	54.80	27	36.08	1034	1912.60	67	1962.31
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	0	0.00	0	0.00	34	61.29	7	9.92
D	Sub Total of Coop.Banks	0	0.00	0	0.00	34	61.29	7	9.92
GRAND TOTAL		69	150.94	69	109.79	4649	11376.74	615	2926.15

BANK-WISE PERFORMANCE IN FINANCING UNDER HOUSING SCHEME AS ON 30.06.2021

(Amt. in lakhs)

Sl. No.	Name of the Banks	Sanctioned in FY 2021-22		Total Outstanding										Total NPA as on 30.06.2021	
				Urban		Semi-Urban		Rural		Total Outstanding as on 30.06.2021		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	7	522.50	468	6057.61	63	605.35	3	65.44	534	6728.40	128	2214.85	5	1.8
2	Bank of India	6	60.20	169	1579.02	130	908.37	30	171.59	329	2658.98	1	19.50	10	71.93
3	Bank of Maharashtra	4	82.50	47	661.45	0	0.00	0	0.00	47	661.45	28	395.99	0	0
4	Canara Bank	54	171.73	157	1592.44	105	836.09	56	517.62	318	2946.15	56	839.20	2	11.29
5	Central Bank of India	1	35.00	42	443.20	10	128.85	4	29.45	56	601.50	2	22.50	3	15
6	Indian Bank	0	0.00	452	1961.67	10	75.70	17	112.07	479	2149.44	17	207.91	5	37.02
7	Indian Overseas Bank	2	60.00	101	1115.45	22	81.50	9	89.96	132	1286.91	6	116.40	0	0
8	Punjab & Sind Bank	1	15.00	24	230.34	0	0.00	4	16.56	28	246.90	0	0.00	0	0
9	Punjab National Bank	34	613.84	1701	19444.99	565	6325.01	62	130.07	2328	25900.07	466	6469.85	98	579.8
10	State Bank of India	338	2586.28	5620	43222.46	1681	13737.56	1632	14623.12	8933	71583.14	745	13745.86	65	519.21
11	Union Bank of India	2	66.46	98	3806.42	55	601.45	4	49.75	157	4457.62	9	111.32	0	0
12	UCO Bank	14	330.00	420	5075.96	250	1547.95	125	1314.54	795	7938.45	68	1232.86	18	161.57
A	Sub-Total PUBLIC sec Bank	463	4543.51	9299	85191.01	2891	24847.83	1946	17120.17	14136	127159.01	1526	25376.24	206	1397.62
13	AXIS BANK	56	73.72	371	446.82	0	0.00	0	0.00	371	446.82	0	0.00	0	0
14	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0
15	Federal Bank	0	0.00	6	55.71	0	0.00	0	0.00	6	55.71	0	0.00	0	0
16	HDFC	95	70.62	372	271.19	78	61.78	0	0.00	450	332.97	0	0.00	14	11
17	ICICI	18	359.35	151	3552.43	0	0.00	0	0.00	151	3552.43	0	0.00	0	0
18	IDBI BANK	4	25.50	78	947.79	72	808.86	12	359.41	162	2116.06	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	58	65.28	379	330.94	568	339.99	0	0.00	947	670.93	0	0.00	25	6.57
B	Sub Total Pvt. Sec Bank	231	594.47	1405	6129.39	718	1210.63	12	359.41	2135	7699.43	0	0	39	17.57
23	TGB	130	1923.07	1462	5886.29	5418	15841.94	11943	38194.96	18823	59923.19	409	13760.00	953	1970.11
C	Sub Total RRB	130	1923.07	1462	5886.29	5418	15841.94	11943	38194.96	18823	59923.19	409	13760	953	1970.11
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	5	93.50	347	757.37	252	1125.58	0	0.00	599	1882.95	91	71.62	15	72.08
D	Sub-Total Coop. Bank	5	93.5	415	1320.52	254	1146.67	0	0.00	669	2467.19	91	71.62	30	223.11
GRAND TOTAL		829	7154.55	12581	98527.21	9281	43047.07	13901	55674.54	35763	197248.82	2026	39207.86	1228	3608.41

❖ 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 2026 cases under PMAY up to 30.06.2021. All the bankers working in the state to come forward to finance eligible beneficiaries under PMAY.

PMAY- CLSS Subsidy Claim Position up to 30.06.2021 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 - Jun 2021)		Housing Loans Disbursed under PMAY CLSS (since inception)		Housing Loans Disbursed under PMAY (April - Jun 2021)		Subsidy claimed under PMAY CLSS (since inception)		Subsidy claimed under PMAY CLSS (April - Jun 2021)		Subsidy Received under PMAY CLSS (since inception)		Subsidy Received under PMAY CLSS (April - Jun 2021)	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	128	2214.85	8	96.10	128	1788.95	8	85.00	103	219.89	0	0.00	64	125.96	0	0.00
2	Bank of India	1	19.50	0	0.00	1	7.00	0	0.00	1	1.84	0	0.00	1	1.84	0	0.00
3	Bank of Maharashtra	28	395.99	1	10.00	28	395.99	1	10.00	5	11.51	0	0.00	5	11.51	0	0.00
4	Canara Bank	56	839.20	9	168.30	56	659.36	9	144.25	56	117.98	9	25.91	55	115.35	9	25.91
5	Central Bank Of India	2	22.50	0	0.00	2	22.50	0	0.00	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	0	0.00	5	7.03	0	0.00	5	7.03	0	0.00
8	Indian Overseas	6	116.40	2	52.40	6	97.00	2	32.50	6	75.00	1	0.00	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	466	6469.85	10	176.33	465	7152.69	10	109.4	435	872.25	10	22.24	403	895.63	10	22.24
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	68	1232.86	11	238.00	68	1021.88	12	158.00	35	690.56	12	158.00	9	19.69	6	14.28
13	Union Bank	9	111.32	0	0.00	9	111.32	0	0.00	6	9.47	0	0.00	6	9.47	0	0.00
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	409	13760.00	45	1305.50	409	11695.25	45	809.25	409	1059.70	45	90.00	265	480.50	10	25.42
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	0	0.00	91	71.62	0	0.00	38	28.27	0	0.00	38	28.27	0	0.00
TOTAL		2026	39207.86	331	7778.64	2023	35474.60	332	6333.74	1844	4673.33	322	806.54	1548	3120.86	280	598.24

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 135th SLBC Meeting held on 17.06.2021

All Banks are to exert effort to achieve Stand-Up India Targets for FY 2021-22 (**Action: All Banks**).

Status of implementation

Loans under the scheme had been extended to 79 SC/ST/Women beneficiaries amounting to Rs. 9.90 Crores during FY 2021-22 up to June 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 30.06.2021 is as follows: -

PERFORMANCE UNDER STAND UP INDIA FY 2021-22 As on 30.06.2021

Amt.: Rs. In Lakhs

Sl.	Bank	SC/ST		Women		TOTAL	
		No.	Amt.	No.	Amt.	No.	Amt.
1	Bank of Baroda	1	11	4	53	5	64
2	IDBI Bank	3	60.4	1	12	4	72.4
3	IndusInd Bank	38	464.49	26	307.24	64	771.73
4	State Bank of India	3	45.8	0	0	3	45.8
5	UCO Bank	0	0	1	11	1	11
6	Tripura Gramin Bank	2	26	0	0	2	26
GRAND TOTAL		47	607.69	32	383.24	79	990.93

Pradhan Mantri Mudra Yojana (PMMY)

Action Points emerged in the 135th SLBC Meeting held on 17.06.2021

All Banks are to exert effort to achieve revised MUDRA Target of Rs. 2535.39 Crore for FY 2021-22
(Action: All Banks).

Status of implementation

All Banks/Financial Institutions have made an achievement of Rs. 303.40 Crore with 46050 numbers of accounts for the period April 2021 – June 2021, against the annual target of Rs.2535.39 Crore i.e. 12 % of the target.

Performance of the Banks in the State of Tripura as on 30.06.2021 for FY 2021-22 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	516	1.37	1158	27.75	223	17.54	1897	46.69
Private Sector Banks	12624	39.07	11710	117.5	10	0.41	24344	157.01
RRBs	2008	7.36	2060	34.86	87	6.43	4155	48.66
NBFC MFI	15297	47.93	39	0.22	0	0	15336	48.15
Co-Op Banks	271	2.02	47	0.87	0	0	318	2.89
Grand Total	30716	97.75	15014	181.20	320	24.38	46050	303.40

Bank wise details of disbursement is Annexed.

Pradhan Mantri Mudra Yojana in Tripura for FY 2021-22 (As on 30.06.2021)

[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	115	0.33	0.31	256	6.29	5.75	50	4.28	4.25	421	10.9	10.31
2	Bank of Baroda	8	0	0	4	0.13	0.13	0	0	0	12	0.14	0.14
3	Bank of India	134	0.43	0.09	311	8.06	1.9	24	1.85	0.37	469	10.35	2.36
4	Bank of Maharashtra	0	0	0	6	0.15	0.15	1	0.1	0.1	7	0.25	0.25
5	Canara Bank	82	0.1	0.1	85	1.93	1.34	6	0.5	0.08	173	2.54	1.52
6	Central Bank of India	36	0.02	0.02	68	0.62	0.62	21	1.11	1.11	125	1.76	1.76
7	Indian Bank	0	0	0	0	0	0	1	0.1	0.1	1	0.1	0.1
8	Indian Overseas Bank	4	0.01	0.01	20	0.39	0.3	3	0.23	0.23	27	0.63	0.53
9	Punjab National Bank	24	0.1	0.1	239	6.78	6.36	105	8.27	7.91	368	15.15	14.37
10	Union Bank of India	18	0.08	0.06	25	0.6	0.4	4	0.39	0.17	47	1.07	0.63
11	Punjab & Sind Bank	1	0	0	4	0.08	0.08	1	0.09	0.09	6	0.17	0.17
12	UCO Bank	94	0.3	0.09	140	2.72	1.65	7	0.62	0.61	241	3.63	2.36
	Total	516	1.37	0.78	1158	27.75	18.68	223	17.54	15.02	1897	46.69	34.5
Private Sector Commercial Banks													
13	Ratnakar Bank	10	0.02	0.02	0	0	0	0	0	0	10	0.02	0.02
14	Axis Bank	792	2.14	2.14	0	0	0	0	0	0	792	2.14	2.14
15	IndusInd Bank	3311	7.99	7.99	353	1.99	1.99	0	0	0	3664	9.98	9.98
16	Bandhan Bank	4817	17.9	17.9	10371	109.4	109.44	4	0.32	0.32	15192	127.67	127.67
17	IDFC Bank Limited	1980	5.55	5.55	541	2.71	2.71	0	0	0	2521	8.25	8.25
18	IDBI Bank Limited	6	0.02	0.02	16	0.25	0.25	6	0.09	0.09	28	0.37	0.37
	Ujjivan Small Finance Bank	1708	5.45	5.45	429	3.12	3.12	0	0	0	2137	8.58	8.58
	Total	12624	39.07	39.07	11710	117.5	117.51	10	0.41	0.41	24344	157.01	157.01
Regional Rural Banks													
19	Tripura Gramin Bank	2008	7.36	7.26	2060	34.86	32.59	87	6.43	6.2	4155	48.66	46.05
	Total	2008	7.36	7.26	2060	34.86	32.59	87	6.43	6.2	4155	48.66	46.05
NBFC-Micro Finance Institutions													
20	VEDIKA CREDIT CAPITAL LTD	730	1.13	1.13	0	0	0	0	0	0	730	1.13	1.13
21	Village Financial Services Pvt Ltd	987	3.07	3.07	0	0	0	0	0	0	987	3.07	3.07
22	Samasta Microfinance Limited	8632	28.32	28.32	0	0	0	0	0	0	8632	28.32	28.32
23	Belstar Investment and Finance Private Limited	1101	3.26	3.26	0	0	0	0	0	0	1101	3.26	3.26
24	SVATANTRA MICROFIN PRIVATE LIMITED	982	3.43	3.43	0	0	0	0	0	0	982	3.43	3.43
25	Satin Creditcare Network Limited	877	3.13	3.13	0	0	0	0	0	0	877	3.13	3.13
26	Arohan Financial Services Pvt. Ltd.	780	2.41	2.41	38	0.21	0.21	0	0	0	818	2.62	2.62
27	YVU Financial Services Private Limited	1107	2.87	2.87	1	0.01	0.01	0	0	0	1108	2.88	2.88
28	SATYA MicroCapital Limited	101	0.31	0.31	0	0	0	0	0	0	101	0.31	0.31
	Total	15297	47.93	47.93	39	0.22	0.22	0	0	0	15336	48.15	48.15
Co-Operative Banks													
29	Tripura State Co-Operative Bank	271	2.02	2.02	47	0.87	0.87	0	0	0	318	2.89	2.89
	Total	271	2.02	2.02	47	0.87	0.87	0	0	0	318	2.89	2.89
	Grand Total	30716	97.75	97.06	15014	181.2	169.87	320	24.38	21.63	46050	303.4	288.6

PRADHAN MANTRI MUDRA YOJANA OUTSTANDING POSITION AS ON 30.06.2021 (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			
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	118	66.11	19	12.40	78	209.90	17	39.00	38	258.50		30.66	234	534.51	36	82.06	15	15
2	Bank of India	455	143.72	115	20.49	1021	1666.15	67	124.16	66	343.19	4	23.08	1542	2153.06	186	167.73	12	8
3	Bank of Maharashtra	18	5.80	1	0.23	98	157.15	1	2.10	17	124.70	1	8.40	133	287.65	3	10.73	2	4
4	Canara Bank	779	201.51	130	37.36	1480	2548.78	149	222.00	203	1423.28	15	86.58	2462	4173.57	294	345.94	12	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	43	41.40	0	0.00	95	201.57	16	21.35	8	53.25	1	9.33	146	296.22	17	30.68	12	10
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	20	6.12	0	0.00	58	30.54	0	0.00	0	0.00	0	0.00	78	36.66	0	0.00	0	0
9	Punjab National Bank	4527	855.63	2021	421.62	7608	9367.39	2147	2533.22	821	4444.71	162	920.30	12956	14667.73	4330	3875.14	33	26
10	State Bank of India	2889	632.50	896	213.56	4708	6962.63	1632	2190.76	384	2062.62	79	381.37	7981	9657.75	2607	2785.69	33	29
11	UCO Bank	1476	717.96	60	32.46	2014	2633.74	8	12.46	98	662.30	0	0.00	3588	4014	68	44.92	2	1
12	Union Bank	124	49.59	0	0.00	505	801.20	14	24.90	156	838.16	0	0.00	785	1688.95	14	24.90	2	1
	Total PUBLIC sec Bank	10695	2770.17	3274	746.17	18082	25343.98	4094	5218.14	1881	10757.05	265	1481.46	30658	38871.2	7633	7445.77	25	19
13	Axis Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0.00	0	0
14	Bandhan Bank	50191	23691.81	24	168.45	69708	66666.60	22	255.74	381	2633.78	2	14.31	120280	92992.19	48	438.50	0	0
15	Federal Bank	2	8.50	0	0.00	3	8.03	0	0.00	3	18.33	0	0.00	8	34.86	0	0.00	0	0
16	HDFC Bank	796	71.99	311	16.90	88	73.39	4	1.14	3	7.65	0	0.00	887	153.0203	315	18.04	36	12
17	ICICI Bank	676	188.36	26	0.86	6	7.20	1	2.22	11	58.97	3	14.75	693	254.53	30	17.83	4	7
18	IDBI Bank	192	47.19	90	20.58	263	498.06	42	70.03	40	267.76	7	45.11	495	813.01	139	135.72	28	17
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	16641	2744.84	0	0.00	2794	2068.86	0	0.00	132	489.14	0	0.00	19567	5302.84	0	0.00	0	0
21	Kotak Mahindra	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0.00	0	0
22	South Indian Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0.00	0	0
23	Ujjivan Bank	39394	7160.28	4673	674.17	9424	4047.39	352	147.08	0	0.00	0	0.00	48818	11207.67	5025	821.25	10	7
24	Yes Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0.00	0	0
25	NESFB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0.00	0	0
	Total PRIVATE Sec bank	123528	38570.87	20760	5538.86	82286	73369.52	421	476.21	570	3475.63	12	74.17	206384	115416	21193	6089.24	10	5
26	Tripura Gramin Bank	49361	11969.64	8058	2217.27	33808	38021.03	2005	2440.89	884	4666.50	81	480.35	84053	54657.17	10144	5138.51	12	9
	Total RRB	49361	11969.64	8058	2217.27	33808	38021.03	2005	2440.89	884	4666.50	81	480.35	84053	54657.17	10144	5138.51	12	9
27	ACUB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0.00	0	0
28	TCARDB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0.00	0	0
29	TSCB	271	202.74	0	0.00	47	87.87	2	7.80	0	0.00	0	0.00	318	290.61	2	7.80	1	3
	Total Coop. Bank	271	202.74	0	0.00	47	87.87	2	7.80	0	0.00	0	0.00	318	290.61	2	7.80	1	3
	Grand Total	183855	53513.42	32092	8502.30	134223	136822.40	6522	8143.04	3335	18899.18	358	2035.98	321413	209235	38972	18681.32	12	9

Recovery Performance of Banks as on 30.06.2021

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 **June 2021** with that of **June 2020** is produced below:

Rs/ Lacs

Sector	June 2020			June 2021		
	Demand	Recovery	%	Demand	Recovery	%
Agriculture & allied	42761.28	19357.81	45	162713.00	80689.66	50
MSME	27958.59	15336.35	55	98497.45	44986.85	46
Other Prised	31810.84	14762.74	46	67419.32	23300.19	35
TOTAL	102530.71	49456.90	48	328629.77	148976.69	45

BANK-WISE & SECTOR-WISE RECOVERY PERFORMANCE AS ON 30.06.2021

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	150.40	12.78	8	344.39	27.96	8	94.29	10.87	12	589.08	51.61	9
2	Bank of India	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
3	Bank of Maharashtra	0.00	0.00	0	6.58	0.28	4	0.00	0.00	0	6.58	0.28	4
4	Canara Bank	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
5	Central Bank of India	385.00	10.93	3	550.00	3.60	1	51.70	1.53	3	986.70	16.06	2
6	Indian Bank	7.15	0.00	0	33.08	1.39	4	0.00	0.00	0	40.23	1.39	3
7	Indian Overseas Bank	6.23	0.00	0	433.65	3.08	1	0.00	0.00	0	439.88	3.08	1
8	Punjab & Sind Bank	7.67	0.00	0	51.39	1.22	2	3.82	0.00	0	62.88	1.22	2
9	Punjab National Bank	648.18	379.79	59	2147.90	1040.26	48	1274.65	697.31	55	4070.73	2117.36	52
10	State Bank of India	12835.59	650.08	5	4692.24	407.39	9	986.95	325.30	33	18514.78	1382.77	7
11	Union Bank of India	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
12	UCO Bank	4522.03	904.15	20	8891.39	272.09	3	7155.94	151.21	2	20569.36	1327.44	6
A	Sub Total of Public Sec.	18562.25	1957.73	11	17150.62	1757.25	10	9567.35	1186.22	12	45280.21	4901.19	11
13	AXIS BANK	20418.47	2153.50	11	18865.68	1932.98	10	10524.08	1304.84	12	49808.23	5391.31	11
14	Bandhan Bank	90.42	10.65	12	2289.79	2268.49	99	11.47	0.64	6	2391.69	2279.77	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	0	0.00	0	0	0.00	0	0.00	0	0	0.00	0.00	0
16	ICICI	935.60	548.67	59	54.97	46.02	84	59.59	28.17	47	0.00	0.00	0
17	IDBI BANK	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
18	Indusind Bank	35.34	18.73	53	136.02	67.24	49	50.22	49.10	98	221.57	135.08	61
19	Ujjivan Bank	0.54	0.02	4	18.94	3.42	18	0.00	0.00	0	19.48	3.44	18
20	SOUTH INDIAN BANK	11900.60	5013.23	42	3650.61	2042.03	56	7195.71	2525.96	35	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	33380.98	7744.80	23	25016.01	6360.17	25	17841.07	3908.71	22	76238.05	18013.69	24
22	Tripura Gramin Bank	106589.77	66940.84	63	54383.83	35678.01	66	32090.90	13872.10	43	193064.50	116490.95	60
C	Sub Total of RRB	106589.77	66940.84	63	54383.83	35678.01	66	32090.90	13872.10	43	193064.50	116490.95	60
23	ACUB	0	0	0	0	0	0	0.00	0.00	0	0.00	0.00	0
24	TCARDB	0.00	0.00	0	0	0	0	0.00	0.00	0	0.00	0.00	0
25	TSCB	4180.00	4046.30	97	1947.00	1191.41	61	7920.00	4333.15	55	14047.00	9570.86	68
D	Sub Total of Coop.Banks	4180.00	4046.30	97	1947.00	1191.41	61	7920.00	4333.15	55	14047.00	9570.86	68
Grand Total		162713.00	80689.66	50	98497.45	44986.85	46	67419.32	23300.19	35	328629.77	148976.69	45

POSITION OF NPA OF BANKS IN THE STATE OF TRIPURA

As on 30.06.2021

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
June 2020	15818	754.03	4.77
March 2021	16884	906.99	5.37
June 2021	17068	933.84	5.47

Percentage of gross NPA as against gross advance increased from 4.77% as on June 2020 to 5.47% as on June 2021. Amount in absolute terms increased to Rs. 933.84 crores as on 30th June 2021 from Rs. 754.03 crore as on 30th June 2020. The outstanding amount under Written off A/Cs (Shadow Register) is around Rs. 144.94 crores which if added with the outstanding NPA, the total amount would be Rs. 1078.78 crores which seems to be high.

The total outstanding NPA amount in Govt. sponsored schemes has decreased from Rs. 111.37 crores in June 2020 to Rs.94.77 crores in June 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 30.06.2021 is furnished in the Annexure.

NPA Position of Banks in Tripura as on 30.06.2021

(Amt. in lacs)

SI No	Name of Bank	Agriculture	MSME	OPS	Total Prised	Non-Prised	Total NPA
1	2	3	4	5	6	7	8
1	Bank of Baroda	125.11	598.14	75.84	799.09	62.35	861.44
2	Bank of India	106.81	1373.75	89.63	1570.19	79.44	1649.63
3	Bank of Maharashtra	0.00	11.90	0.00	11.90	0.00	11.90
4	Canara Bank	108.73	762.20	72.52	943.45	170.57	1114.02
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	7.13	394.23	0.00	401.36	1.16	402.52
8	Punjab & Sind Bank	6.97	46.63	3.03	56.63	0.24	56.87
9	Punjab National Bank	6146.86	11474.12	745.82	18366.80	1557.46	19924.26
10	State Bank of India	13419.21	4411.26	866.42	18696.89	1572.25	20269.14
11	Union Bank of India	6.47	63.65	0.00	70.12	8.00	78.12
12	UCO Bank	1463.27	1181.00	238.35	2882.62	14.77	2897.39
A	Sub-Total PUBLIC sec Bank	21481.26	21019.80	2309.51	44810.57	3571.18	48381.75
13	AXIS BANK	0.82	150.17	0.14	151.13	31.15	182.28
14	Bandhan Bank	6109.59	2386.84	24.14	8520.57	93.52	8614.09
15	Federal Bank	0.00	0.00	0.00	0.00	0.91	0.91
16	HDFC	920.07	0.00	33.60	953.67	251.83	1205.50
17	ICICI	40.12	24.20	15.54	79.86	365.11	444.97
18	IDBI BANK	525.82	368.29	0.00	894.11	7.77	901.88
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	112.95	257.10	22.84	392.89	0.00	392.89
24	Ujjivan Bank	249.10	0.00	70.97	320.07	36.77	356.84
B	Sub Total Pvt. Sec Bank	7958.47	3186.60	167.23	11312.30	787.06	12099.36
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	1181.12	2677.44	3889.96	7748.52	2982.11	10730.63
D	Sub-Total Coop. Bank	1181.12	2677.44	4508.06	8366.62	2982.11	11348.73
GRAND TOTAL		40582.35	33966.93	11451.23	86000.51	7383.34	93383.85

Position of Technically Written off A/Cs of Banks in Tripura as on 30.06.2021

SI.No.	BANKS	Amount Outstanding	
		No of A/Cs	Amount
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	28813	7425.30
10	State Bank of India	7822	2941.51
11	UCO Bank	61	2006.35
12	Union Bank of India	0	0.00
A	Sub-Total PUBLIC sec Bank	37317	13004.55
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		72755	14494.71

STATUS OF GOVT. SPONSORED SCHEMES & NPA GENERATED THEREOF

		PMRY					PMEGP					SWAVALAMBAN				
		A/Cs Outstand ing	Outstd. Balance as on 30.06.2021	NPA A/Cs	Amt. Outstd. As on 30.06.21	NPA %	A/Cs Outstand ing	Outstd. Balance as on 30.06.2021	NPA A/Cs	Amt. Outstd. As on 30.06.21	NPA %	A/Cs Outstand ing	Outstd. Balance as on 30.06.2021	NPA A/Cs	Amt. Outstd. As on 30.06.21	NPA %
1	Bank of Baroda	20	8.98	20	8.98	100	142	395.30	24	38.83	10	160	238.35	21	30.70	13
2	Bank of Maharashtra	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	354.45	23	35.99	10	45	10.22	38	2.74	27
4	Canara Bank	0	0.00	0	0.00	0	225	657.96	45	112.64	17	214	282.28	26	32.83	12
5	Central Bank of India	58	20.63	58	20.63	100	84	227.62	54	150.50	66	68	149.40	45	100.42	67
6	Indian Bank	1	0.27	1	0.27	100	75	87.97	26	29.85	34	28	51.22	6	8.21	16
7	IOB	20	42.50	5	18.30	43	35	132.64	4	11.64	9	41	75.95	10	12.08	16
8	PNB	1253	966.07	1239	961.55	100	821	1605.08	189	572.96	36	2207	2603.71	544	898.73	35
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	229	108.48	184	82.68	76	399	1201.09	165	882.19	73	619	912.29	270	613.18	67
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	114	128.65	105	120.41	94	359	521.43	93	165.47	32	502	433.36	209	175.75	41
	ASCB of PSBs Sub-Total	1888	1505.26	1651	1224.28	81	2547	5875.81	751	2054.19	35	4182	5308.14	1189	1906.00	36
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	49	102.90	7	17.73	17	17	23.51	4	6.12	26
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	52	105.51	9	20.19	19	17	23.51	4	6.12	0
23	TGB	0	0.00	0	0.00	0	4084	6036.65	1042	1326.92	22	5885	6744.76	1342	1625.48	24
	TGBs Sub-Total	0	0.00	0	0.00	0	4084	6036.65	1042	1326.92	22	5885	6744.76	1342	1625.48	24
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 of Coop 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	1888	1505.26	1651	1224.28	81	8624	16552.89	1994	4082.68	25	13798	17592.97	3065	4170.67	24

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 date. 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 30.06.2021 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.
654473	177622	832095	386.88*	725190	38178	350375
In Percentage						
78.65	21.35			87.15	4.58	42.10

* Average deposit per account Rs. 4649.58/-

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. 4649.58/- per account in the State of Tripura.

Aadhaar seeding percentage is 87.15 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 42.10% 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 4.58% 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 30.06.2021

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	Rupay Card Issued	Aadhaar Seeded
1	Bank of Baroda	PSB	2797	6449	4977	4269	9246	37879273.86	438	7348	8149
2	Bank of India	PSB	13358	1110	7459	7009	14468	68038223.95	1068	12232	13553
3	Bank of Maharashtra	PSB	0	1088	480	608	1088	3950137	156	1054	1043
4	Canara Bank	PSB	24013	3440	13771	13682	27453	108338843.3	2912	18536	25332
5	Central Bank of India	PSB	3872	280	1896	2256	4152	10993143.4	113	1590	3816
6	Indian Bank	PSB	1582	988	1198	1372	2570	5010777.35	313	2001	2214
7	Indian Overseas Bank	PSB	1708	2381	2186	1903	4089	12204766.62	439	3843	3523
8	Punjab & Sind Bank	PSB	175	152	197	130	327	4752036	2	322	302
9	Punjab National Bank	PSB	93662	6653	48100	52215	100315	418685774.4	9905	48442	89591
10	State Bank of India	PSB	68972	93239	78130	84081	162211	646688608.7	2668	154139	118893
11	UCO Bank	PSB	39628	28026	31032	36622	67654	274302909.3	6034	17161	50971
12	Union Bank of India	PSB	8355	3719	6195	5879	12074	49034698.05	906	6615	10715
13	Axis Bank Ltd	PVT	0	346	252	94	346	1037813.98	79	311	255
14	Federal Bank Ltd	PVT	0	157	103	54	157	1943981.4	33	104	117
15	HDFC Bank Ltd	PVT	0	7693	93	7600	7693	10161061.45	247	7693	2767
16	ICICI Bank Ltd	PVT	7	204	151	60	211	1072727.25	138	211	87
17	IDBI Bank Ltd.	PVT	2146	2754	2349	2551	4900	12998522.39	527	3789	4261
18	IndusInd Bank Ltd	PVT	0	1361	1172	189	1361	1555107.58	176	907	1320
19	Kotak Mahindra Bank Ltd	PVT	0	59	51	8	59	59021.53	16	7	36
20	South Indian Bank Ltd	PVT	0	101	59	42	101	187613.08	21	65	81
21	Tripura Gramin Bank	RRB	394198	17422	164042	247578	411620	2200000429	11987	64005	388164
		Grand Total	654473	177622	363893	468202	832095	3868895469	38178	350375	725190

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 30.06.2021 is furnished below:

Bank Type	PMSBY	PMJJBY	APY	Total
PSB	479587	107399	30559	617545
RRB	302369	144835	56730	503934
Private	7689	2145	2707	12541
Co-op	16685	3323	70	20078
Total	806330	257702	90066	1154098

Bank wise position of 3 social security schemes is furnished along with claim position as on 30.06.2021:

Social Security Schemes upto June 2021		Total		
S.No.	Banks	PMSBY	PMJJBY	APY
1	Bank of Baroda	8613	1567	1420
2	Bank of India	16440	2926	4763
3	Bank of Maharashtra	280	112	65
4	Canara Bank	18811	6329	6040
5	Central Bank Of India	5503	2883	1194
6	Indian Bank	35398	819	339
7	Indian Overseas	3078	1162	414
8	Punjab & Sind Bank	835	168	155
9	Punjab National Bank	201878	33100	4349
10	State Bank of India	166556	47194	7282
11	UCO Bank	16009	8540	3932
12	Union Bank	6186	2599	606
	Total PUBLIC sec Bank	479587	107399	30559
13	Axis Bank	416	150	949
14	Bandhan Bank	0	0	328
15	Federal Bank	151	53	23
16	HDFC Bank	950	426	678
17	ICICI Bank	328	191	92
18	IDBI Bank	2987	1086	628
19	IDFC First Bank	2382	110	0
20	IndusInd	298	12	0
21	Kotak Mahindra	65	45	6
22	South Indian Bank	107	68	0
23	Ujjivan Bank	0	0	0
24	Yes Bank	5	4	3
	Total PRIVATE Sec bank	7689	2145	2707
25	Tripura Gramin Bank	302369	144835	56730
	Total RRB	302369	144835	56730
26	ACUB	0	0	0
27	TCARDB	0	0	0
28	TSCB	16685	3323	70
	Total Coop. Bank	16685	3323	70
	Grand Total	806330	257702	90066

Claim Status of PMSBY & PMJJBY:

PMSBY & PMJJBY--CLAIM STATUS FY 2021-22 (As on 30.06.2021)									
Sl.	Bank	PMSBY				PMJJBY			
		Claims Made	Claims Settled	Under Process	Rejected	Claims Made	Claims Settled	Under Process	Rejected
1	Bank of Baroda	0	0	0	0	0	0	0	0
2	Bank of India	0	0	0	0	1	1	0	0
3	Bank of Maharashtra	0	0	0	0	1	0	1	0
4	Canara Bank	0	0	0	0	1	1	0	0
5	Central Bank of India	0	0	0	0	2	2	0	0
6	Indian Bank	0	0	0	0	1	1	0	0
7	Indian Overseas Bank	0	0	0	0	1	1	0	0
8	Punjab & Sind Bank	0	0	0	0	0	0	0	0
9	Punjab National Bank	3	3	0	0	4	4	0	0
10	State Bank of India	2	0	2	0	3	3	0	0
11	Union Bank of India	1	1	0	0	1	1	0	0
12	UCO Bank	4	2	0	2	4	3	1	0
A	Sub Total of Public Sec. Bank	10	6	2	2	19	17	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	0	0	0	0	4	2	1	1
C	Sub Total of RRB	0	0	0	0	4	2	1	1
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	2	2	0	0
D	Sub Total of Coop.Banks	0	0	0	0	2	2	0	0
GRAND TOTAL		10	6	2	2	25	21	3	1

Claim settlement in PMJJBY is 84% while in PMSBY is 60%. 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 JUNE 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	5	34	28	4
2	Tripura	Dhalai	Rural	R-Seti, Ambassa	25.01.11	PNB	7	44	36	7
3	Tripura	Sepahijala	Urban	R-Seti, Sepahijala	12.02.13	TGB	9	62	51	10
4	Tripura	West Tripura	Urban	Rudset Institute	14.09.11	Syndicate Bank & Canara Bank	9	68	66	2
5	Tripura	Unakoti	Rural	R-Seti, Kumarghat	07.07.13	SBI	6	42	40	2
6	Tripura	Gomati	Semi-Urban	LDM(South)	19.10.12	PNB	5	33	30	3
7	Tripura	Dhalai	Semi-Urban	LDM(Dhalai)	19.10.12	PNB	9	61	55	5
8	Tripura	Unakoti	Semi-Urban	LDM(North)	19.10.12	PNB	8	54	48	6
9	Tripura	West Tripura	Urban	LDM(West)	19.10.12	PNB	8	55	47	4
10	Tripura	Khowai	Semi-Urban	TGB Khowai Branch	17.09.15	TGB	3	20	19	1
11	Tripura	South	Semi-Urban	TGB Santirbazar Branch	30.12.15	TGB	3	23	18	4
12	Tripura	Gomati	Semi-Urban	TGB Udaipur Branch	22.09.15	TGB	6	40	33	6
13	Tripura	Sepahijala	Rural	TGB Bishramganj Branch	30.12.15	TGB	5	36	20	14
14	Tripura	North	Semi-Urban	TGB Dharmanagar Branch	05.03.16	TGB	4	29	18	9
Total							87	601	509	77

QUARTERLY REPORT								
RURAL BRANCHES-- REPORT OF CONDUCT OF FINANCIAL LITERACY CAMP FOR THE QUARTER ENDED JUNE 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	55	54	32	612	510	98
2	Tripura	Sepahijala	36	33	21	391	335	55
3	Tripura	Khowai	24	25	17	325	271	52
4	Tripura	Gomati	38	37	30	577	498	78
5	Tripura	South	42	40	28	530	451	75
6	Tripura	Dhalai	33	33	25	466	386	79
7	Tripura	North	27	29	20	375	310	61
8	Tripura	Unakoti	24	22	14	264	229	29
TOTAL			279	273	187	3540	2990	527

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 30.06.2021)											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	
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	
2021-22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	122	1750	1958	3708	692	982	801	94	917	1695	34	2646	1377	2331	3708	
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	
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	
2021-22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	98	1264	1159	2423	300	1564	281	89	416	688	61	1165	836	1587	2423	
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	
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	
2021-22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	85	833	1442	2275	443	697	555	275	644	796	0	1440	773	1502	2275	
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	
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	
2021-22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	112	1261	1517	2778	563	774	678	65	400	1398	23	1821	1605	1173	2778	
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	
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	
2021-22	1	11	7	18	3	13	1	0	0	7	11	18	1	17	18	
Total	103	1369	1324	2693	607	898	582	114	662	903	84	1649	908	1785	2693	
GRAND TOTAL	520	6477	7400	13877	2605	4915	2897	637	3039	5480	202	8721	5499	8378	13877	

Digital Modes of Banking:

Bankwise Position of ATMs upto June 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	4	6	2	12
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	9	12	6	27
A	Sub Total of Public Sec. Bank	103	129	197	429
13	AXIS BANK	3	8	8	19
14	Bandhan Bank	0	3	3	6
15	Federal Bank	0	0	1	1
16	HDFC	2	3	7	12
17	ICICI	1	4	4	9
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	32	37	79
25	Tripura Gramin Bank	25	4	4	33
C	Sub Total of RRB	25	4	4	33
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		138	166	241	545

Status of POS machines installed as on 30.06.2021

Sl.No.	BANKS	Status of POS Machines issued upto June 2021
1	Bank of Baroda	6
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	15
8	Indian Overseas Bank	47
9	Punjab & Sind Bank	1
10	Punjab National Bank	333
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	471
18	ICICI	76
19	IDFC First Bank	13
20	Indusind Bank	0
21	Kotak Mahindra Bank	16
22	SOUTH INDIAN BANK	59
23	YES Bank	182
24	Ujjivan Bank	98
25	NESFB	0
26	Tripura Gramin Bank	48
27	ACUB	0
28	TCARDB	0
29	TSCB	11
	GRAND TOTAL	2997

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 March 2021 is given below.

Expanding and Deepening of Digital Payments Ecosystem - Review Format

District: West Tripura																												
Nodal Bank: Punjab National Bank																												
Month/ Quarter: March 2021 (Apr 20 to Mar 21)																												
Bank Name	For Bank Customers																			For non-customers				4. Digital Financial Literacy				
	1. Digital coverage for individuals (Savings Accounts)											2. Digital coverage for business (Current Accounts)								3. Provision of Digital infrastructure								
	Total No. of Eligible Operative SB Accs.	No. of Eligible Operative SB Accs. Covered with Debit/ RuPay cards	% Debit/ RuPay cards coverage	No. of Eligible Operative SB Accs. Covered with Net Banking	% Net banking coverage	No. of Eligible Operative SB Accs. Covered with Mobile Banking/ UPI/ USSD etc. ^	% of Mobile Banking/ UPI/ USSD coverage	No. of Eligible Operative SB Accs. Covered with Aadhar Enabled Payment System (AEPS) ^^	% AEPS coverage	Total No. of Eligible Operative SB Accounts covered with at least one of the facilities - Debit/ RuPay cards/ Net Banking/ Mobile Banking/ UPI/ USSD/ AEPS etc.*	% of Eligible Operative Accounts digitally covered (with at least one of the facilities) out of total Operative Savings Accounts	**No. of Operative SB Accounts ineligible for digital coverage as per bank's Board approved policies	Total No. of Eligible Operative Current / Business Accounts	No. of Eligible Operative Current/ Business Accounts covered through Net Banking	% Net banking coverage	No. of POS/ QR available by Operative Current / Business accounts	% of POS/ QR coverage	No. of Eligible Operative Current/ Business Accounts covered with Mobile Banking etc.	% of Mobile Banking coverage	Total No. of Eligible Operative Current/ Business Accounts covered with at least one of the facilities - Net Banking/ POS/ QR/ Mobile Banking/ Business	% of Eligible Operative Accounts digitally covered (with at least one of the facilities) out of total Operative Current/ Business Accounts	**No. of Operative Current/ Business Accounts ineligible for digital coverage as per bank's Board approved policies	A. POS/ QR issued to shopkeepers (other than CA holders)	B. POS/ QR issued to Govt./ Public Service providers	C. POS/ QR issued to others	Total POS/ QR (A+B+C) other than CA holders	No. of FLC camps on Digital FL	No. of people participated
INDIA POST PAYMENTS BANK	8844	0	0.00	0	0.00	8844	100.00	8844	100.00	8844	100.00	11	0	0.00	1	9.09	11	100.00	11	100.00	0	0	0	0	10	400		
STATE BANK OF INDIA	331937	234231	70.56	170798	51.45	247035	74.42	267201	80.50	318252	95.88	5142	4527	3112	68.74	3701	81.75	4016	88.71	4139	91.43	2142	0	52	37	89	37	825
TRIPURA GRAMIN BANK	404474	47112	11.65	0	0.00	5980	1.48	385378	95.28	385378	95.28	24174	0	0	0.00	0	0.00	0	0.00	0	0.00	1246	2	12	0	14	61	3715
TRIPURA STATE CO-OPERATIVE BANK	141423	11520	8.15	0	0.00	58	0.04	130459	92.25	130459	92.25	20143	0	0	0.00	0	0.00	0	0.00	0	0.00	2985	0	0	0	0	95	5184
UCO BANK	64148	45217	70.49	2349	3.66	21419	33.39	57219	89.20	62145	96.88	15664	1434	128	8.93	1016	70.85	148	10.32	1274	88.84	501	NIL	NIL	40	40	NIL	NIL
PUNJAB NATIONAL BANK	151274	145281	96.04	78129	51.65	138259	91.40	141288	93.40	147966	97.81	1045	2182	1825	83.64	1849	84.74	1846	84.60	2001	91.70	224	0	0	0	0	69	4251
INDIAN OVERSEAS BANK	8254	8076	97.84	717	8.69	1205	14.60	8076	97.84	8107	98.22	1425	435	203	46.67	398	91.49	70	16.09	418	96.09	10	0	0	0	0	2	20
AXIS BANK	13523	13523	100.00	13523	100.00	11305	83.60	13523	100.00	13523	100.00	1319	1319	100.00	556	42.15	1319	100.00	1319	100.00								
BANK OF INDIA	50069	47259	94.39	30794	61.50	28840	57.60	26487	52.90	48256	96.38	145	2342	1203	51.37	1744	74.47	1109	47.35	2116	90.35	0	0	0	0	8	85	
BANK OF BARODA	33281	31425	94.42	14225	42.74	13115	39.41	16587	49.84	32149	96.60	1046	803	400	49.81	596	74.22	614	76.46	726	90.41	14	0	297	311	5	300	
CANARA BANK	29066	26459	91.03	15259	52.50	8122	27.94	24239	83.39	28519	98.12	1256	769	403	52.41	621	80.75	556	72.30	692	89.99							
CENTRAL BANK OF INDIA	26471	12929	48.84	6803	25.70	6905	26.09	22982	86.82	25014	94.50	173	2356	1763	74.83	1529	64.90	1529	64.90	2146	91.09	204	0	0	0	0	8	206
BANK OF MAHARASHTRA	2215	2112	95.35	170	7.67	125	5.64	2112	95.35	2112	95.35	71	23	32.39	69	97.18	23	32.39	71	100.00								
IDBI BANK	11996	11452	95.47	4234	35.30	6301	52.53	9529	79.43	11514	95.98	627	298	47.53	35	5.58	551	87.88	592	94.42								
KOTAK MAHINDRA BANK	6236	5417	86.87	5792	92.88	4014	64.37	5671	90.94	5828	93.46	332	100	30.12	332	100.00	100	30.12	332	100.00								
FEDERAL BANK	5691	5379	94.52	966	16.97	3193	56.11	5236	92.00	5537	97.29	256	129	50.39	242	94.53	129	50.39	256	100.00								
INDUSIND BANK	13696	13511	98.65	1722	12.57	13545	98.90	4150	30.30	13566	99.05	342	139	40.64	342	100.00	178	52.05	342	100.00								
ICICI BANK	11181	11181	100.00	11181	100.00	8162	73.00	8069	72.17	11181	100.00	1239	955	77.08	488	39.39	720	58.11	1016	82.00								
UNION BANK	48007	44166	92.00	17426	36.30	22995	47.90	45606	95.00	45606	95.00	2059	1422	69.06	36	1.75	1501	72.90	1904	92.47								
HDFC BANK LTD	172189	156129	90.67	64459	37.44	70869	41.16	158026	91.77	169026	98.16	833	23601	17459	73.98	18214	77.17	17726	75.11	21315	90.31	238	847	357	0	1204	0	0
INDIAN BANK	7125	6682	93.78	921	12.93	1415	19.86	6012	84.38	6925	97.19	312	281	90.06	15	4.81	274	87.82	295	94.55								
NORTH EAST SMALL FINANCE BANK	5189	4829	93.06	319	6.15	120	2.31	2296	44.25	4925	94.91	126	115	91.27	0	0.00	115	91.27	126	100.00								
PUNJAB & SIND BANK	8801	7805	88.68	1045	11.87	7501	85.23	6629	75.32	8445	95.96	195	11	5.64	184	94.36	141	72.31	191	97.95								
SOUTH INDIAN BANK	6672	6159	92.31	320	4.80	4593	68.84	4829	72.38	6337	94.98	297	182	61.28	59	19.87	259	87.21	284	95.62								
BANDHAN BANK	21830	19364	88.70	3182	14.58	3112	14.26	21249	97.34	21524	98.60	2901	1792	61.77	1459	50.29	2109	72.70	2745	94.62								
UJIVAN BANK	27489	27073	98.49	23178	84.32	25172	91.57	27073	98.49	27073	98.49	403	357	88.59	53	13.15	357	88.59	364	90.32								
YES BANK	1828	1625	88.89	1029	56.29	785	42.94	1642	89.82	1728	94.53	135	43	31.85	176	130.37	43	31.85	135	100.00								
Total	1612909	945916	58.65	468541	29.05	662989	41.11	1410412	87.45	1549939	96.10	71046	49074	33662	68.59	33715	68.702	35444	72.23	44810	91.31	7550	863	421	393	1677	303	15102

Timely submission of data by banks:

22 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 15.07.2021 for compilation of Agenda Notes for 136th SLBC Meeting. The date of submission by the concerned banks is tabulated as follows: -

Sl.	Bank	Date of Submission
1	Punjab National Bank	07-07-2021
2	IDFC First Bank	12-07-2021
3	Indian Overseas Bank	13-07-2021
4	ACUB	14-07-2021
5	Federal Bank	15-07-2021
6	South Indian Bank	15-07-2021
7	YES Bank	15-07-2021
8	Bank of Baroda	16-07-2021
9	Indian Bank	16-07-2021
10	Ujjivan Bank	17-07-2021
11	HDFC	19-07-2021
12	NESFB	19-07-2021
13	Jana Small Finance Bank	19-07-2021
14	IDBI BANK	23-07-2021
15	IndusInd Bank	23-07-2021
16	State Bank of India	26-07-2021
17	AXIS BANK	02-08-2021
18	Canara Bank	02-08-2021
19	ICICI	02-08-2021
20	Bandhan Bank	03-08-2021
21	Bank of Maharashtra	03-08-2021
22	UCO Bank	03-08-2021
23	Union Bank of India	05-08-2021
24	Punjab & Sind Bank	06-08-2021
25	Bank of India	12-08-2021
26	Central Bank of India	12-08-2021
27	Kotak Mahindra Bank	12-08-2021
28	Tripura Gramin Bank	17-08-2021
29	TSCB	17-08-2021

Other Issues:

Performance of India Post Payments Bank:

Data as on 30.06.2021						
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	khowai branch	40	8500	70	12	0.5
2	Agartala	89	9549	97.6	14	0.2
3	KAILASHAHAR BRANCH	53	8421	56	63	1.9
4	RADHAKISHOREPUR	130	9072	55.89	29	0.12
5	Dharmanagar	104	28032	267	42	0.8
TOTAL		416	63574	546.49	160	3.52

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	khowai	6500	230	280	3	1000	40	300	3	50	0.12	0	0
2	Agartala	1200	0.65	0	0	77	0.56	213	0.62	0	0	0	0
3	Radhakishorepur	855	21	15	1	950	26	350	1	57	0.26	0	0
4	Kailashahar	3219	42.9	0	0	0	0	5632	8.65	2341	3.21	0	0
5	Dharmanagar	4900	6.9	67	0.6	0	0	6800	25	432	0.67	4	0.3

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	khowai	25	0.4	0	0	0	0	0	0	2314	55
2	Agartala									8145	196
3	Radhakishorepur	65	0.8	0	0	0	0	0	0	8236	201
4	Kailashahar	3452	6.8	0	0	21	0.54	0	0	8743	65.98
5	Dharmanagar	9500	34.77	0	0	0	0	0	0	72000	375

S.No.	Controlling Office	Third Party Products Mobilised							
		Loans		Insurance		Investments		Post Office Savings schemes	
		Nos.	Amount	Nos.	Amount	Nos.	Amount	Nos.	Amount
1	KHOWAI	NA	NA	5	0.5	NA	NA	45	1
2	KAILASHAHAR	0	0	2	0.42	0	0	0	0
3	Dharmanagar	0	0	0	0	0	0	0	0
4	Radhakishorepur	0	0	0	0	0	0	0	0
5	Agartala	NA	NA	4	0.31	NA	NA	0	0

Performance of Airtel Payments Bank:

Data as on 30.06.2021					
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)
Tripura	3409	1,33,666	158.84	-	-

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
Tripura	0	0	NA	NA	14,153	87.45	91,687	156.11	2,003	14.11	5,148	7.15

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
Tripura	NA	NA	4,111	15.82	544	1.54	1	4,500.00	42,917	6,603.24

Controlling Office	Third Party Products Mobilised							
	Loans		Insurance		Investments		Post Office Savings schemes	
	Nos.	Amount	Nos.	Amount	Nos.	Amount	Nos.	Amount
Tripura	-	-	1,683	2.02	-	-	-	-

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.

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

Loans Sanctioned under Atma Nirbhar Bharat Abhiyan (as on June 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	363	957.00			232	1047.50	6	150.00
Bank of India	307	348.00	0	0.00	734	507.05	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	199	4.50
Indian Bank	80	262.32	0	0.00	79	271.10	0	0.00
Indian Overseas Bank	49	148.06	0	0.00	0	0.00	0	0.00
Punjab & Sind Bank	98	38.47	0	0.00	0	0.00	0	0.00
Punjab National Bank	1161	2441.61	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	894	1150.25	66	22.08
Union Bank	363	663.16	0	0.00	18	45.11	15	2.12
Total Public Sector Banks	5530	12409.97	0	0.00	5176	7202.74	438	945.53
Axis Bank	2	50.00	0	0.00	0	0.00	0	0.00
Bandhan Bank	42723	5930.75	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	42875	6683.86	0	0.00	0	0.00	0	0.00
Tripura Gramin Bank	365	615.94	0	0.00	166	498.27	397	396.80
Total RRB	365	615.94	0	0.00	166	498.27	397	396.80
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	48799	19892.821	0	0	5342	7701.005	835	1342.33

PM SVANidhi Yojana status as on 18-09-2021:

Name of Bank	Marketplace (no. of cases)
Indian Bank	1
Kotak Mahindra Bank	1
North East Small Finance Bank	2
NORTH EAST SMALL FINANCE BANK LIMITED	1
POST BANK	1
RRB Tripura Gramin Bank	1
STATE BANK OF INDIA	2
TGB	2
Tripura Garamin Bank	1
TRIPURA GRAMIN BANK	20
UCO BANK	1
ujjivan small finance bank	1
Ujjivan Small Finance Bank Limited	1
UNITED BANK OF INDIA	2
Grand Total	37

Name of Bank	Picked Up (no. of cases)
Axis Bank	5
Bandhan Bank Ltd.	40
Bank of Baroda	2
Bank of India	2
Bank of Maharashtra	1
Central Bank of India	3
HDFC Bank	1
ICICI Bank	1
Indian Overseas Bank	1
Punjab National Bank	14
RRB Tripura Gramin Bank	355
State Bank of India	14
TRIPURA STATE CO OPERATIVE BANK LTD	219
UCO Bank	8
Ujjivan Small Finance Bank	1
Grand Total	667

Name of Bank	Returned (no. of cases)
Bandhan Bank Ltd.	2
Bank of Baroda	16
Bank of India	10
Canara Bank	24
Central Bank of India	11
Federal Bank	2
IDBI Bank	9
Indian Bank	8
Indian Overseas Bank	3
IndusInd Bank	1
Punjab and Sind Bank	4
Punjab National Bank	38
RRB Tripura Gramin Bank	188
SOUTH INDIAN BANK	1
State Bank of India	54
UCO Bank	81
Union Bank of India	11
Grand Total	463

Name of Bank	Sanctioned (yet to be disbursed)
Bank of Baroda	1
HDFC Bank	1
Indian Overseas Bank	2
Punjab National Bank	34
RRB Tripura Gramin Bank	58
State Bank of India	1
TRIPURA STATE CO OPERATIVE BANK LTD	15
UCO Bank	7
Union Bank of India	1
Grand Total	120

Name of Bank	Sanctioned and Disbursed
Annapurna Finance Pvt. Ltd.	26
Bank of Baroda	20
Bank of India	69
Bank of Maharashtra	3
Canara Bank	62
Central Bank of India	27
HDFC Bank	8
IDBI Bank	6
Indian Bank	5
Indian Overseas Bank	12
Punjab National Bank	593
RRB Tripura Gramin Bank	839
SOUTH INDIAN BANK	1
State Bank of India	618
Stree Nidhi Credit Cooperative Federation Ltd	1
TRIPURA STATE CO OPERATIVE BANK LTD	149
UCO Bank	151
Ujjivan Small Finance Bank	1
Union Bank of India	37
Grand Total	2628

New Requests for opening of BC / CSP outlet / Bank Branches:

New Branch requests at Kanchanbari & Fatikroy under Unokoti District: Shri Sudhangshu Das, Hon'ble MLA, Tripura Legislative Assembly, has requested for opening of a Nationalized Bank branch at Kanchanbari & Fatikroy under Unokoti District. The same is placed for approval and allocation by SLBC.

Location	Population (As per Census 2011)	Present Banking Coverage Available
Kanchanbari	Kanchanbari – 2858 East Kanchanbari – 3814 West Kanchanbari - 2683	<ul style="list-style-type: none"> • BC point of Tripura Gramin Bank at West & East Kanchanbari. • BC point of State Bank of India at West & East Kanchanbari. • Tripura Gramin Bank branch at Kanchanbari.
Fatikroy	Fatikroy - 2891	<ul style="list-style-type: none"> • BC point of State Bank of India & Tripura Gramin Bank at Fatikroy • Tripura Gramin Bank Branch at Fatikroy.

New BC point requests:

New BC point requests were received by SLBC desk from Smt Antara Sarkar (Deb), Hon'ble Zilla Sabadhipati, West Tripura District, which is placed for approval in SLBC.

Location	Population (As per Census 2011)	Present Banking Coverage Available	Proposed BC point
Fultali GP, Dukli Block, West Tripura District	3545	State Bank of India Tripura University Branch	Punjab National Bank linked with Badarghat Branch
Paschim Bamutia GP, Bamutia Block, West Tripura District	3135	Tripura Gramin Bank Bamutia Branch	Punjab National Bank linked with Usha Market Branch

BANK-BRANCH NETWORK IN TRIPURA AS ON 30.06.2021

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	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	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	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	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	1	0	0	0	0	0	1	2	2	5	
Punjab & Sind Bank	Public Sector Bank	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	2	
Punjab National Bank	Public Sector Bank	6	3	14	5	2	0	1	4	0	5	2	0	8	1	0	6	2	0	2	1	0	3	2	0	36	17	14	67
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	1	0	0	1	3	6	10
Axis Bank	Pvt Bank	2	0	4	0	2	0	0	1	0	0	1	0	0	1	0	0	0	0	1	0	0	1	0	0	2	7	4	13
Bandhan Bank	Pvt Bank	2	3	3	3	2	0	4	1	0	0	2	0	3	0	0	1	1	0	0	2	0	1	0	0	14	11	3	28
Federal Bank	Pvt Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1
HDFC Bank	Pvt Bank	1	0	4	1	1	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	1	0	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	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	0	5	3	1	9
IDFC Bank	Pvt Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1
Indusind Bank	Pvt Bank	0	1	1	1	0	0	0	0	0	0	1	0	0	1	0	0	0	0	0	0	0	1	0	0	1	4	1	6
Kotak Mahindra Bank	Pvt Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	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	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	1	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	0	5	3	8
Yes Bank	Pvt Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1
Jana Small Finance Bank	Pvt Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1
Tripura Gramin Bank	Rural Bank	14	14	10	13	5	0	10	3	0	16	0	0	18	4	0	14	0	0	10	1	0	12	4	0	107	31	10	148
ACUB	Co-Op Bank	0	0	2	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	2	3
TCARDB	Co-Op Bank	0	0	1	0	1	0	0	0	0	0	1	0	0	1	0	0	0	0	1	0	0	0	0	0	0	4	1	5
Tripura State Co-Op Bank	Co-Op Bank	9	0	11	6	2	0	4	0	0	6	2	0	5	3	0	6	3	0	5	0	0	1	2	0	42	12	11	65
Total		55	27	115	36	25	0	24	16	0	38	26	0	42	18	0	33	14	0	24	10	0	27	20	0	279	156	115	550



Convener of State Level Bankers' Committee, Tripura

Ref No : SLBC/TRP/Minutes/135/2020-21

Date : 01.07.2021

Minutes of the 135th Meeting of SLBC, Tripura held on 17-06-2021 at Agartala

The 135th SLBC meeting of Tripura State was held at New Secretariat Building, Agartala on 17th June 2021 to review the performance of Banks for and up to the financial year ended March 2021. Dignitaries in the meeting included:

- Shri Kumar Alok, Chief Secretary, Govt. of Tripura.
Shri Swarup Saha, Executive Director, Punjab National Bank (through Video Conference),
Shri Arun Sharma, General Manager, Punjab National Bank (through Video Conference),
Shri Sakshi Gopal Saha, General Manager & Convener SLBC Tripura, Punjab National Bank (through Video Conference).
Shri S S Singh, Zonal Manager Guwahati Zone, Punjab National Bank (through Video Conference)

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 Kumar Alok, Chief Secretary, Govt. of Tripura, the meeting commenced with the Action Taken Report for the Action Points from the 134th SLBC meeting dated 30-03-2021 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 together have disbursed Rs. 6021.83 crore i.e. 64% of the Annual Target for Rs 9390.05 crores under ACP 2020-21 as on March 2021. 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.
- Due to lock down conditions in the State during initial months of the first half-year, progress in ACP achievement has been subdued.
- Banks to make all out effort for achieving annual targets of FY 2021-22 post easing of COVID-19 lockdown restrictions.
- Annual Credit Plan for FY 2021-22 to be fixed at Rs.8300 crores and allocated proportionately among member Banks.
- Line Departments to sponsor proposals under FPO finance, Agri- Infra projects, etc. to Banks under Atma Nirbhar Bharat Abhiyan.

(Action Point 1: All Banks, Line Departments, SLBC)

CD Ratio

- CD ratio of the banks in the State stands at to 54% as on 31.03.2021 against 57% as on 31.03.2020.
- Banks with low CD Ratio to work towards attaining parity with the State CD Ratio.

(Action Point 2: All Banks)

Agriculture & PMFBY

- 103167 KCC loans were sanctioned by Banks amounting to Rs. 371.99 Crores during FY 2020-21, thereby achieving 80 % of the Annual Target of 129489.
- Banks to strive for credit linkage of all eligible PM KISAN farmers and bargadars in the State.
- GP wise camps to be organized jointly by Banks and Line Departments at all villages in Tripura throughout the fiscal year for bringing left out farmers under the ambit of institutional credit.

- Banks to chalk out the schedule of camps and co-ordinate with line departments for successful implementation.
- Agriculture Department to ensure prompt issuance of certificate of cultivation for bargadars having no record of land ownership. This will help in making the GP-wise agri - credit camps successful.
- **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 to sensitize their respective branches for coverage of all eligible loanee farmers under PMFBY in the ensuing Kharif 2021 season.

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

Self Help Groups

- As against the TRLM target of Rs.100 crores in 8000 accounts for FY 2020-21, the Banks have collectively achieved sanction of 8920 accounts (achievement of 111%) with corresponding sanction amount of Rs.114.70 crores (achievement of 114%) up to March 2021.
- Banks to ensure minimum initial disbursement of Rs.1 lakh for TRLM SHG finance.
- The target for disbursement under TRLM SHG in FY 2021-22 has been set at Rs.200 crores.
- Long pendency of TRLM SHG loans at branches is an area of concern. Banks to ensure processing and sanction of eligible cases within a reasonable turnaround time.
- As on March 2021, 383 cases have been sanctioned under NULM SEP (Individual). Urban Development Department to explore utilizing TRLM network for providing support to branches with a view to improve the performance under NULM sponsored cases.

(Action Point 4: All 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 March 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.

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

Dairy Development Scheme

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

(Action Point 6: All Banks, ARDD)

Opening of Banking Outlets in unbanked centres

- **On the issue of opening of Outlets in five (5) centers which were pending for long:**
 - ICICI Bank has informed that opening a branch at Nabincherra is not feasible and an alternate location may be allocated to the Bank for opening of branch. SLBC accordingly allocated ICICI Bank to open a banking outlet at Raishyabari GP in Dhalai District.
- **Opening of new branches**
 - Tripura Gramin Bank has a branch at Ganganagar. SLBC to write to TGB for providing additional BC/CSP support for catering to the needs of the population of Ganganagar GP.
 - Tripura State Co-Operative Bank has opened a BC point at Karamcherra GP.
 - Tripura Gramin Bank to improve BC services at Manikpur.
- **Opening of new BC Points**
 - Punjab National Bank has been allocated the following locations for opening of new BC points:
 1. Purba Ganki GP under Khowai District
 2. Paharmura GP under Khowai District
 3. Dhalabil GP under Khowai District
 4. Sonatala GP under Khowai District
 5. Damcherra GP under North Tripura District

(Action Point 8: Tripura State Co-Operative Bank, Tripura Gramin Bank, Punjab National Bank, SLBC)

Government Sponsored Loan Schemes

- Out of 3414 PMEGP proposals sponsored, 1037 proposals have been accorded sanction by branches for FY 2020-21 as on 31.03.2021 amounting to Rs. 6543.09 lakhs.
- 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.
- Non-performance of Private Sector Banks in sanctioning loans under Government sponsored schemes is an area of concern. DIC / KVIC may look to sponsor more proposals to Private Sector Banks for improving their contribution under PMEGP & Swavalamban schemes.

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

Education Loans

- Banks have accorded sanction in 301 cases with aggregate sanction amount of Rs. 602.84 lakhs.

(Action Point 10: All Banks, Education Dept)

Housing Loans & PMAY

- Till March 2021, 2847 cases have been sanctioned under PMAY.
- A new loan scheme to be formulated for providing Bank finance to PMAY (Rural) beneficiaries in eligible cases for construction of house over and above the grant received from Central Government. The scheme, which will be specific to the State of Tripura, is to be adopted for implementation by all member Banks after ratification of the same at appropriate levels in respective Banks.

(Action Point 11: Rural Development Department, SLBC, All Banks)

PMMY and Stand-Up India loans

- 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. Dept of Industries & Commerce has been requested to explore sponsoring eligible cases under Stand-Up India, to boost performance of the scheme in Tripura. Banks are to strive for attaining 2 beneficiaries per branch as per norms.
- All Banks/Financial Institutions have made an achievement of Rs. 1584.19 crores with 273509 numbers of accounts for the period April 2020 – March 2021, against the annual target of Rs.1692.01 crores i.e. 94 % of the target under Pradhan Mantri Mudra Yojana.

(Action Point 12: All Banks, DIC)

NPA and Recovery

- 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.

(Action Point 13: All Banks & State Government)

Tourism

- 155 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 9 have been sanctioned.

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

Implementation of PM SVANidhi Scheme

- More than 2600 cases under PM SVANidhi have been sanctioned till date and the figure is set to rise further in the coming months.
- ULB level "Main Bhi Digital" Camps have been held for digital onboarding of street vendors through penny drop transactions.



- Repayment of loans sanctioned under PMSVANidhi Scheme is an area of concern. Urban Development Department to advise ULBs for sensitizing PMSVANidhi beneficiaries on the benefits of interest subvention on prompt repayment of loans.

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

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


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

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LIST OF THE PARTICIPANTS AT THE 135TH MEETING OF THE SLBC FOR THE STATE OF TRIPURA HELD AT NEW SECRETARIAT BUILDING, CONFERENCE HALL NO.2, AGARTALA ON 17.06.2021

Sl.No.	Name of the Dignitaries	Designation/Office/Institution
I	CHAired BY	
1	Shri Kumar Alok	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	Smt. Deepa D. Nair	Secretary, ARDD & Fisheries, GoT
6	Smt. Saumya Gupta	Secretary, Rural Development & Education, GoT
7	Shri Kiran Gitte	Secretary, Urban Development & Tourism, GoT
8	Dr. K Sasikumar	Director, ARDD, GoT
9	Dr. D P Sarkar	Director, Agriculture, GoT
10	Dr. P.B. Jamatia	Director, Horticulture, GoT
11	Dr. Vishal Kumar	Director, Institutional Finance, GoT
12	Shri T K Chakma	Director, Industries, GoT
13	Shri D K Chakma	Director, Fisheries, GoT
14	Shri Tapas Kr. Basak	Development Officer, Institutional Finance, GoT
15	Dr. Basudeb Bhattacharya	Key Officer, Chief Minister Secretariat
16	Shri Vikram Khandekar	Director, KVIC
	RBI/NABARD/SIDBI/NHB/HUDCO/INSURANCE COMPANIES/ BSNL	Designation/Office/Institution
1	Shri Tamal Biswas	Chief General Manager, RBI
2	Shri M. R. Gopal	General Manager, NABARD
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 S S Singh	Zonal Manager, Guwahati Zone, Punjab National Bank
4	Shri Anand Kumar	Deputy General Manager & Circle Head, Punjab National Bank, Agartala Circle
5	Shri M.M. Goswami	Chairman, Tripura Gramin Bank
6	Shri Bhajan Chandra Ray	MD, Tripura State Co-operative Bank
7	Shri Dipak Chandra Das	RM, State Bank of India RBO Agartala South
8	Shri Binoy Bhshan Das	RM, State Bank of India RBO Agartala North
9	Shri Chinmoy Gupta	RM, ICICI Bank
10	Shri Debashish Bhowmik	Cluster Head, Bandhan Bank
11	Shri Rajib Bardoloi	Cluster Head, Bandhan Bank
12	Shri Rajat Debnath	DCO, State Bank of India
13	Shri Suman Saha	Branch Manager, HDFC Bank
14	Shri John Paul Debbarma	Manager, Canara Bank
15	Shri Dipankar Shyam	Manager, Bank of India
16	Shri Surajit Saha	Manager, Axis Bank
17	Shri Manoj Bhowmik	LDM, West Tripura & Sepahijala

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त्रिपुरा हेतु राज्य स्तरीय बैंकर्स समिति की बैठक

STATE LEVEL BANKERS' COMMITTEE MEETING
FOR TRIPURA



136th
१३६ वी



कार्यसूची टिप्पण ★ AGENDA NOTES

June 2021

जून २०२१



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