

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



137th

SEPTEMBER 2021

१३७ वी

सितंबर २०२१

Quarterly Review

Date: 21.12.2021 ★ Time: 11:30 AM

Venue: Conference Hall No. 4, Pragna Bhawan, Agartala

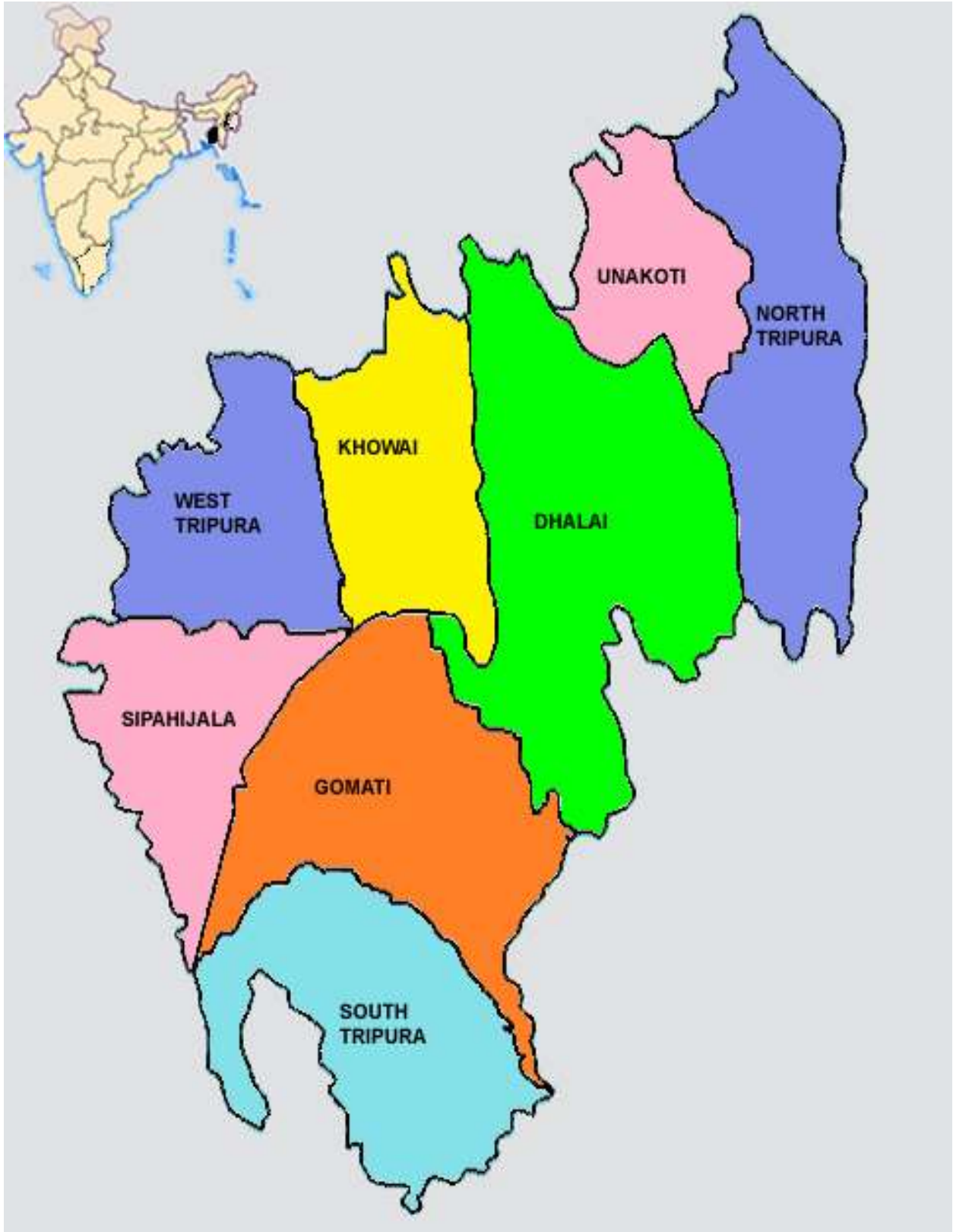
कार्यसूची टिप्पण

★ AGENDA NOTES

पंजाब नैशनल बैंक
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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 30.09.2021

Population Group	March 2015	March 2016	March 2017	March 2018	March 2020	March 2021	September 2021
Rural	248	265	269	271	272	279	278
% 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	549

SLBC-TRIPURA

VITAL BANKING STATISTICS

(Amount Rs. in Crore)

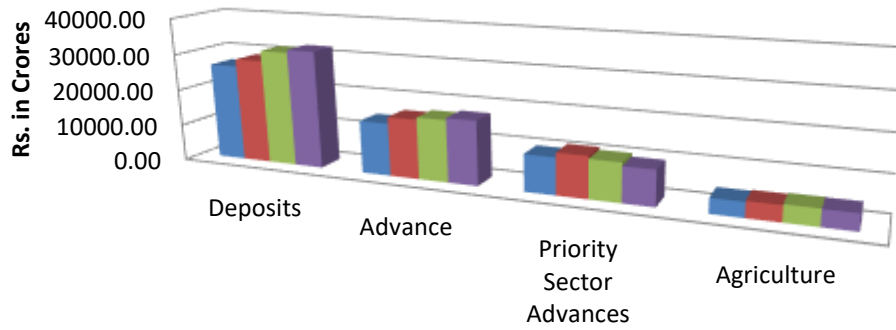
Sl.	Parameter	September 2020	March 2021	September 2021
1	No. of Branches	548	550	549
2	Total Deposits	30748.84	31487.43	32314.94
3	Total Advances	16431.61	16884.65	17475.92
4	CD Ratio	53	54	54
5	C+I: Deposit Ratio	77	76	75
6	Priority Sector Advances (PSA)	10039.51	10491.01	9577.16
7	% of PSA to ANBC	68	65	58
8	Agriculture Advances	4327.42	4516.78	4430.60
9	% of Agri Advances to ANBC	29	28	27
10	MSME Advances	3984.42	4163.75	3036.05
11	Education Loans	112.92	111.94	111.91
12	Housing Loans	1848.28	1867.52	2100.10
13	DRI Advances	3.38	3.38	3.38
14	Schedules Caste/ Scheduled Tribe Advances	3045.87	3080.44	3111.00
15	Advances to Women Entrepreneurs	3379.76	3438.46	3556.52
16	% of Advances to Women Entrepreneurs to ANBC	23	21	22
17	Weaker Section Advances	6455.28	7394.59	8530.09
18	% of Weaker Advances to ANBC	44	46	52
19	Minority Community Advances	573.22	636.71	431.92
20	% of Minority Community Advances to ANBC	3.88	3.92	2.62

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

Sector	2020-21 As on September 2020			2021-22 As on September 2021		
	Plan	Achievement (April'20-Sep'20)	% to Target	Plan	Achievement (Apr'21-Sep'21)	% to Target
Agriculture	3957.54	866.06	22	3117.04	922.75	30
MSME	3250	899.44	28	2857.97	638.75	22
Other Prisec	933.93	116.15	12	481.55	442.11	92
Total Prisec	8141.47	1881.65	23	6456.58	2003.62	31
Non-Prisec	1248.58	386.12	31	1847.64	1155.60	63
Grand Total	9390.05	2267.77	24	8304.22	3159.23	38

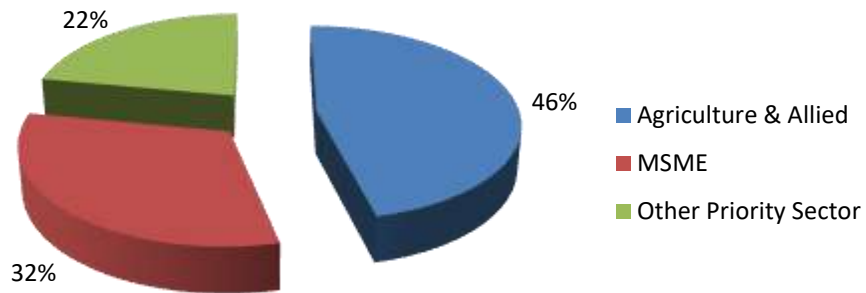
Banking Key Indicators for the State of TRIPURA

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
■ 30.09.2021	32314.94	17475.92	9577.16	4430.60

Priority Sector Advance As on 30.09.2021



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

(Amt. Rs in Crore)

Parameters	September'2020	March'2021	September'2021	Variation over September 2020	
				Amount	% of increase
Deposit	30748.84	31487.43	32314.94	1566.10	+5
Advance	16431.60	16884.65	17475.92	1044.32	+6
CD Ratio	53	54	54	-	+1
Investments	7225.73	7056.23	6766.92	-458.81	-6
(C+I)D Ratio with Inv.	77	76	75	-	-2
RIDF*	275.00	275.00	275.00	-	No Change
CD Ratio with RIDF #	54	54	55	-	+1
Govt. fund lying with Banks	3745.06	4010.58	3985.26	240.2	+6
CD ratio without Govt. Fund	61	61	62	-	+1
Credit in flow from outside the state	1914.27	1804.65	1801.57	-112.7	-6
CD Ratio including Govt. Deposit with Credit inflow	60	59	60	-	No Change
CD ratio excluding Govt. Dep. including credit inflow	68	68	68	-	No Change
Priority Sector Credit (PSC)	10039.51	10491.01	9577.16	-462.35	-5
% of PSC to ANBC *	68	65	58	-	-10
Sectoral deployment of PSC: 1. Agriculture	4327.42	4516.78	4430.60	103.18	+2
% of Agriculture Adv. to ANBC	29	28	27	-	-2
2. MSME	3984.42	4163.75	3036.05	-948.37	-24
3. Other Prised	1727.66	1810.47	2110.50	382.84	+22
PSC to major sub-sectors: (i) Weaker section	6455.28	7394.59	8530.09	2074.81	+32
% of weaker section credit to ANBC	44	46	52	-	+8
II) SC	1215.80	1223.29	1177.01	-38.79	-3
III) ST	1830.06	1857.14	1933.99	103.93	+6
IV) Women Entrepreneur	3379.76	3438.46	3556.52	176.76	+5
% of women credit to ANBC	23	21	22	-	-1
V) Minority Community	573.22	636.71	431.92	-141.30	-25
% to Total Prised Advance	4	6	3	-	-1

ANBC= Adjusted Net Bank Credit, (ANBC as on September 2020 – Rs. 16431.60 Crore).

BANK-WISE & POPULATION GROUP-WISE BRANCH NETWORK AND DEPOSIT AS ON 30.09.2021

(Amt in lakh)

SI No	BANKS	NO. OF BRANCHES				DEPOSITS			
		Rural	Semi urban	Urban	Total	Rural	Semi Urban	Urban	TOTAL
1	2	3	4	5	6	7	8	9	10
1	Bank of Baroda	2	0	7	9	1085.95	0.00	61415.32	62501.27
2	Bank of India	5	5	3	13	1841.00	11653.00	16775.00	30269.00
3	Bank of Maharashtra	0	0	1	1	0.00	0.00	1263.09	1263.09
4	Canara Bank	6	9	4	19	9890.21	14937.12	85686.75	110514.08
5	Central Bank of India	2	3	1	6	5258.80	2854.03	11593.40	19706.23
6	Indian Bank	2	1	3	6	1082.37	566.05	28333.95	29982.37
7	Indian Overseas Bank	1	2	2	5	866.34	1629.16	16539.49	19034.99
8	Punjab & Sind Bank	1	0	1	2	451.52	0.00	3255.57	3707.09
9	Punjab National Bank	35	17	14	66	112025.36	125449.34	163178.82	400653.52
10	State Bank of India	34	18	17	69	193195.00	247387.00	534492.00	975074.00
12	Union Bank of India	1	3	6	10	1317.49	10678.19	54925.72	66921.40
12	UCO Bank	11	12	6	29	32530.91	37343.16	96278.35	166152.42
A	Sub Total of Public Sec. Bank	100	70	65	235	359544.95	452497.05	1073737.46	1885779.46
13	AXIS BANK	2	7	4	13	5621.87	7319.63	33301.42	46242.92
14	Bandhan Bank	14	11	3	28	21370.96	23835.42	33006.96	78213.34
15	Federal Bank	0	0	1	1	0.00	0.00	7937.50	7937.50
16	HDFC	2	3	4	9	2100.98	6101.35	50675.82	58878.15
17	ICICI	1	4	3	8	2469.51	8619.20	16591.51	27680.22
18	IDBI BANK	5	3	1	9	1619.13	12758.58	15722.55	30100.26
19	IDFC First Bank	0	0	1	1	0.00	0.00	3442.00	3442.00
20	Indusind Bank	1	4	1	6	262.36	1244.28	4604.94	6111.58
21	Kotak Mahindra Bank	0	0	1	1	0.00	0.00	5257.49	5257.49
22	South Indian Bank	0	0	1	1	0.00	0.00	7937.50	7937.50
23	Ujjivan Bank	0	5	3	8	0.00	5276.31	15370.18	20646.49
24	YES Bank	0	0	1	1	0.00	0.00	5886.21	5886.21
25	NESFB	4	1	1	6	1439.73	1063.04	1367.95	3870.72
26	Jana Small Finance Bank	0	0	1	1	0.00	0.00	1670.61	1670.61
B	Sub Total of Pvt. Sec. Bank	29	38	26	93	34884.54	66217.81	202772.64	303874.99
27	Tripura Gramin Bank	107	31	10	148	304666.35	250634.22	190770.23	746070.80
C	Sub Total of RRB	107	31	10	148	304666.35	250634.22	190770.23	746070.80
28	ACUB	0	1	2	3	0.00	0.00	3847.56	3847.56
29	TCARDB	0	4	1	5	0.00	0.00	0.00	0.00
30	TSCB	42	12	11	65	77344.45	69277.16	145299.99	291921.60
D	Sub Total of Coop.Banks	42	17	14	73	77344.45	69277.16	149147.55	295769.16
GRAND TOTAL		278	156	115	549	776440.29	838626.24	1616427.88	3231494.41

BANK-WISE & POPULATION GROUP-WISE ADVANCE AND CD RATIO AS ON 30.09.2021

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	677.59	0.00	24221.08	24898.67	62	#DIV/0!	39	40		40
2	Bank of India	1310.99	6727.00	21698.00	29735.99	71	58	129	98		98
3	Bank of Maharashtra	0.00	0.00	1547.62	1547.62	0	0	123	123		123
4	Canara Bank	4413.20	8008.41	18760.32	31181.93	45	54	22	28		28
5	Central Bank of India	628.24	968.59	2693.76	4290.59	12	34	23	22		22
6	Indian Bank	403.63	424.57	5246.29	6074.49	37	75	19	20		20
7	Indian Overseas Bank	435.62	1244.44	4966.01	6646.07	50	76	30	35		35
8	Punjab & Sind Bank	180.45	0.00	582.33	762.78	40	0	18	21		21
9	Punjab National Bank	30351.68	31505.51	61725.77	123582.96	27	25	38	31		31
10	State Bank of India	96547.00	100031.00	402997.56	599575.56	50	40	75	61		61
11	Union Bank of India	462.16	3490.19	12679.05	16631.40	35	33	23	25		25
12	UCO Bank	11196.16	11845.09	20200.34	43241.59	34	32	21	26		26
A	Sub Total of Public Sec. Bank	146606.72	164244.80	577318.13	888169.65	41	36	54	47	0.00	47
13	AXIS BANK	1756.97	3067.08	13458.60	18282.65	31	42	40	40		40
14	Bandhan Bank	91043.74	64855.62	43070.55	198969.91	426	272	130	254		254
15	Federal Bank	0.00	0.00	1746.10	1746.10	0	0	22	22		22
16	HDFC	263.48	6695.91	22899.99	29859.38	13	110	45	51		51
17	ICICI	875.74	6186.09	22011.78	29073.61	35	72	133	105		105
18	IDBI BANK	518.30	2649.9	2765.7	5933.90	32	21	18	20		20
19	IDFC First Bank	0.00	0.00	6230.00	6230.00	0	0	181	181		181
20	Indusind Bank	77.52	12518.51	12245.05	24841.08	0	1006	266	406		406
21	Kotak Mahindra Bank	0.00	0.00	53.57	53.57	0	0	1	1		1
22	South Indian Bank	0.00	0.00	1688.04	1688.04	0	0	21	21		21
23	Ujjivan Bank	0.00	8568.73	8196.23	16764.96	0	162	53	81		81
24	YES Bank	0.00	0.00	1970.57	1970.57	0	0	33	33		33
25	NESFB	1701.78	1522.74	1068.92	4293.44	118	143	78	111		111
26	Jana Small Finance Bank	0.00	0.00	1971.04	1971.04	0	0	118	118		118
B	Sub Total of Pvt. Sec. Bank	96237.53	106064.58	139376.14	341678.25	276	160	69	112	0.00	112
27	Tripura Gramin Bank	157768.10	80991.49	30441.21	269200.80	52	32	16	36	566990.99	112
C	Sub Total of RRB	157768.10	80991.49	30441.21	269200.80	52	32	16	36	566990.99	112
28	ACUB	0.00	0.00	914.75	914.75	0	#DIV/0!	24	24	3077.90	104
29	TCARDB	0.00	0.00	0.00	0.00	0	0	0	0		0
30	TSCB	201022.30	25237.79	21368.69	247628.78	260	36	15	85	106623.14	121
D	Sub Total of Coop.Banks	201022.30	25237.79	22283.44	248543.53	260	36	15	84	109701.04	121
GRAND TOTAL		601634.65	376538.66	769418.92	1747592.23	77	45	48	54	676692.03	75
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 30.09.2021

(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	308	746.60	1607	13096.79	467	3995.40	2382	17838.79	3	78
2	Bank of India	2106	2162.71	3560	8534.38	384	2799.20	6050	13496.29	12	76
3	Bank of Maharashtra	0	0.00	238	593.05	180	573.23	418	1166.28	0	105
4	Canara Bank	1667	2193.87	3674	16032.63	651	4040.58	5992	22267.08	8	82
5	Central Bank of India	1112	725.07	909	2339.74	111	621.16	2132	3685.97	7	36
6	Indian Bank	62	68.35	372	2781.30	155	1997.90	589	4847.55	1	55
7	Indian Overseas Bank	237	241.11	565	3489.00	145	1907.60	947	5637.71	4	87
8	Punjab & Sind Bank	95	63.53	256	388.03	47	282.63	398	734.19	3	39
9	Punjab National Bank	53591	31448.94	16976	42225.14	2196	14674.74	72763	88348.82	27	75
10	State Bank of India	39810	25150.94	8182	49111.55	7430	53314.75	55422	127577.24	5	23
12	Union Bank of India	851	1326.00	1429	10143.01	213	4705.78	2493	16174.79	9	107
12	UCO Bank	10039	7836.30	6282	18301.99	1065	7267.30	17386	33405.59	22	94
A	Sub Total of Public Sec. Bank	109878	71963.42	44050	167036.61	13044	96180.27	166972	335180.30	9	41
13	AXIS BANK	1526	1376.83	41	2912.45	3526	2076.13	5093	6365.41	10	48
14	Bandhan Bank	200252	97053.61	136	215.32	67301	21202.65	267689	118471.58	41	50
15	Federal Bank	314	344.90	8	35.59	11	68.94	333	449.43	23	30
16	HDFC	12296	4043.06	717	8229.48	1232	460.42	14245	12732.96	17	53
17	ICICI	1704	666.79	107	7973.42	54	753.77	1865	9393.98	4	55
18	IDBI BANK	1241	1079.91	735	1994.82	146	1321.91	2122	4396.64	21	86
19	IDFC First Bank	6305	1041.00	26503	4402.00	0	0.00	32808	5443.00	14	71
20	Indusind Bank	17420	4226.83	7350	10460.18	0	0.00	24770	14687.01	21	73
21	Kotak Mahindra Bank	0	0.00	0	0.00	7	53.57	7	53.57	0	136
22	SOUTH INDIAN BANK	46	122.15	57	1015.35	2	8.01	105	1145.51	6	54
23	YES Bank	2	1870.53	0	0.00	0	0.00	2	1870.53	333	333
24	Ujjivan Bank	24430	5306.41	34	863.48	17113	4470.10	41577	10639.99	33	67
25	NESFB	3216	742.41	8423	2651.31	1556	747.53	13195	4141.25	0	0
26	Jana Small Finance Bank	5333	1971.04	0	0.00	0	0.00	5333	1971.04	0	0
B	Sub Total of Pvt. Sec. Bank	274085	119845.47	44111	40753.40	90948	31163.03	409144	191761.90	34	55
27	Tripura Gramin Bank	160388	78348.15	95856	70863.79	23088	64934.12	279332	214146.06	31	84
C	Sub Total of RRB	160388	78348.15	95856	70863.79	23088	64934.12	279332	214146.06	31	84
28	ACUB	0	0.00	0	0.00	356	872.98	356	872.98	0	64
29	TCARDB	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
30	TSCB	190818	172903.45	16928	24951.91	35619	17899.82	243365	215755.18	79	99
D	Sub Total of Coop.Banks	190818	172903.45	16928	24951.91	35975	18772.80	243721	216628.16	78	98
GRAND TOTAL		735169	443060.49	200945	303605.71	163055	211050.22	1099169	957716.42	27	58

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

BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 30.09.2021

(Amt. in Lakhs)

Sl.No	BANKS	Advances for SC		Advance for ST		Advance for OBC		Advances to Weaker Section		Advances to Weaker Section as % of ANBC	Advance for Women Entrepreneurs		Advance for Minority Community		Advance to Physically Handicapped	
		A/c.	Amt.	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.		%	A/c.	Amt.	A/c.	Amt.	A/c.
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1	Bank of Baroda	62	424.53	121	1145.47	43	305.04	406	3463.33	15	145	1288.73	35	299.56	0	0.00
2	Bank of India	418	349.04	726	686.88	457	474.30	2355	1979.75	11	565	216.74	187	251.16	2	1.63
3	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0.00
4	Canara Bank	363	311.12	836	1521.29	160	1129.75	4298	9965.00	37	2086	5230.36	850	1770.56	3	1.92
5	Central Bank of India	142	292.76	465	264.68	162	1130.55	1328	2424.55	24	495	687.83	61	46.81	3	1.92
6	Indian Bank	120	297.73	216	1039.29	56	221.00	463	2041.49	23	26	10.65	45	472.82	0	0.00
7	Indian Overseas Bank	71	190.31	135	667.28	180	544.52	554	2101.90	32	94	549.82	47	137.96	27	12.01
8	Punjab & Sind Bank	17	38.62	194	134.69	0	0.00	213	201.64	11	2	28.33	0	0.00	0	0.00
9	Punjab National Bank	3638	6921.09	3679	7215.99	3277	6078.41	62259	34569.40	30	2519	1069.38	998	2180.37	0	0.00
10	State Bank of India	3589	4874.58	2215	2727.38	6561	6833.76	28655	39470.42	7	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	13255	16696.00	47	3165	4936.00	1662	1916.00	5	5.00
A	Sub Total of Public Sec. Bank	10056	16105.28	15015	21370.45	11639	18556.83	66096	102359.37	12	17893	31638.99	9824	13748.88	1669	938.94
13	AXIS BANK	1420	232.00	1025	145.13	1301	205.78	9353	1697.88	13	4862	924.67	745	190.30	0	0.00
14	Bandhan Bank	112174	58459.07	110396	52430.02	100092	75989.00	802699	424270.77	178	472532	231077.79	7505	6314.89	0	0.00
15	Federal Bank	20	29.65	15	17.13	0	0.00	147	171.65	12	94	103.64	18	21.23	0	0.00
16	HDFC Bank	6	23.58	113	710.92	0	0.00	16663	4739.24	20	14112	3591.10	2432	413.64	0	0.00
17	ICICI Bank	197	263.74	43	204.67	655	1776.21	2213	4378.59	26	1045	1811.99	273	321.96	0	0.00
18	IDBI BANK	76	171.76	125	172.04	179	292.91	1722	1885.90	37	953	955.06	389	294.13	0	0.00
19	IDFC First Bank	9792	1716.80	12485	2157.59	9503	1728.07	69969	12177.79	160	35218	6048.11	2971	527.22	0	0.00
20	Indusind Bank	4244	1771.98	7794	2256.63	1015	442.57	17894	9315.43	46	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	86398	20439.67	128	48446	11287.34	5008	1061.97	0	0.00
25	NESFB	896	208.78	1803	402.63	574	152.14	14130	3276.31	91	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	142964	66487.13	143141	60337.53	122782	83226.50	1021188	482353.23	138	589121	260364.36	23180	11937.71	0	0.00
27	Tripura Gramin Bank	35878	32576.88	103148	107522.39	56809	38260.05	293311	256162.84	101	81492	61442.24	15983	16361.28	0	0.00
C	Sub Total of RRB	35878	32576.88	103148	107522.39	56809	38260.05	293311	256162.84	101	81492	61442.24	15983	16361.28	0	0.00
28	ACUB	121	202.50	141	302.12	18	23.56	392	669.87	49	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	7332.4	2329.30	7500	3866.93	4824.4	1733.18	27022	11463.88	5	4407.7	2078.35	2466.2	1135.88	491.2	320.24
D	Sub Total of Coop.Banks	7453.4	2531.80	7641	4169.05	4842.4	1756.74	27414	12133.75	6	4509.7	2206.85	2473.2	1144.73	494.2	324.58
GRAND TOTAL		196352	117701.10	268945	193399.42	196073	141800.12	1408009	853009.19	52	693016	355652.44	51461	43192.60	2163	1263.52

**CONFIRMATION OF PROCEEDINGS OF
THE 136th MEETING OF THE SLBC FOR TRIPURA**

The proceedings and action points of the 136th Meeting of SLBC for Tripura, held on 29.09.2021 were circulated under the cover of Convener Bank's letter no. SLBC/TRP/Minutes/136/2021 dated 01.10.2021. The same may please be confirmed by the House.

ACTION TAKEN REPORT

Present Status of implementation of the major action points emerged in the 136th SLBC meeting held on 29.09.2021 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>(Action: All Banks, SLBC)</p>	<p>All the banks put together disbursed Rs. 3159.23 crore i.e. 38% of the Annual Target for Rs. 8304.22 crore under ACP 2021-22 as on September 2021.</p> <p>The overall achievement is 38% against the target of ACP 2021-22 as on 30.09.2021 while achievement under Agriculture sector is 30%. Achievements in MSME and OPS are 22% and 92% of the ACP Targets respectively as on 30.09.2021.</p> <p>Credit under MSME, Housing, PMEGP and Swavalamban experienced low offtake 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>
2	<p>All banks to exert efforts jointly to raise the CD Ratio of the State and to sustain steady growth in the districts.</p> <p>(Action: All Banks and State Government)</p>	<p>CD ratio of the banks in the state increased to 54% as on 30.09.2021 from 53% as on 30.09.2020.</p> <p>CD Ratio of 89% 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 and bargadars in the State by organizing GP wise credit camps jointly with line departments, throughout the fiscal year.</p> <p>Agriculture Department to reconcile database of farmers for ascertaining the actual number off farmers in the State.</p> <p>Banks to target sectors with potential, viz., floriculture, organic farming, pineapple growers, bio-floc fish farmers, tea sector and rubber smoke house units. (Action: All Banks, State</p>	<p>27499 KCCs sanctioned by Banks amounting to Rs. 141.73 Crores during FY 2021-22 as on 30.09.2021, thereby achieving 25% 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 706 credit camps till September 2021.</p> <p>Under consideration of Agriculture Department.</p> <p>Till date, 5 Banks have reported aggregate sanction in FY 2021-22, as under:</p> <ol style="list-style-type: none"> 1. Floriculture – 5 accounts for total of Rs.9 lakhs 2. Pineapple Farming / Processing – 111 accounts for total of Rs.55.77 lakhs

	Govt & Line Depts)	<p>3. Bio-floc fish farming – 53 accounts for total of Rs. 81.08 lakhs</p> <p>4. Tea Sector – 16 accounts for total of Rs.184 lakhs</p> <p>5. Rubber units / smoke house – 295 accounts for total of Rs. 1032.19 lakhs.</p>
4	Pradhan Mantri Fasal Bima Yojana (PMFBY) (Action: All Banks & Agriculture Department)	<p>PMFBY notification 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> <p>For Rabi Season 2021, cut-off date for enrolment of farmers cultivating Boro Paddy and Water melon is up to 15th January 2022 and it is 31st December 2021 for other notified crops, i.e., Potato, Cauliflower, Brinjal and Tomato.</p>
5	<p>Self Help Groups (SHGs) Banks to achieve the target for FY 21-22 by March 2022. (Action : All Banks)</p> <p>Tripura State Co-Operative Bank to explore ways for according loaning powers to all their branches, with a view to reduce SHG loan pendency at branches. (Action : TSCB)</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 4672 accounts (achievement of 31%) with corresponding sanction amount of Rs.71.07 crores (achievement of 36%) as on 30.09.2021.</p> <p>Matter under consideration with Tripura State Co-Operative Bank.</p> <p>As on September 2021, 113 cases have been sanctioned under NULM SEP (Individual). Banks to focus on clearing pendency of sponsored applications at the earliest.</p>
6	Opening of bank branches in 5 unbanked villages (above 5000 population having no bank branches within a radius of 3 km) by the concerned Banks by 31 st July 2019. (Action: ICICI Bank)	ICICI Bank had informed that opening a branch at Nabincherra is not feasible and requested for allocation of alternate location. In the 135 th SLBC meeting, ICICI bank was allocated for opening a banking outlet at Raishyabari GP in Dhalai District. Status report is awaited from ICICI Bank.
7	Opening of new Branch at Kathalia (Action: Punjab National Bank)	Punjab National Bank has initiated feasibility study for the proposed Bank branch at Kathalia, Sepahijala District.

8	Government sponsored schemes – PMEGP & Swavalamban (Action: All Banks)	For the FY 2021-22, 1641 PMEGP cases were sponsored to the bank branches against the target (already circulated) of 2000 cases, out of which 150 cases were sanctioned amounting to Rs. 975.86 lakhs as on 30.09.2021. In case of Swavalamban for the FY 2021-22, 5904 cases have been sponsored to the bank branches against the target (already circulated) of 4000 cases, out of which 206 cases were sanctioned amounting to Rs. 646.09 lakhs as on 30.09.2021. Banks were advised to accord sanction in eligible cases by March 2022.
9	Sanction of Education loans (Action: All Banks)	Banks have accorded sanction in 176 cases with aggregate sanction amount of Rs. 613.70 lakhs in FY 2021-22 as on September 2021.
10	Housing loans and PMAY	Till September 2021 of FY 2021-22, 2290 housing loans have been sanctioned with aggregate sanction amount of Rs.17998.29 lakhs.
11	All banks to achieve the target of two Stand Up India loans per year per branch. Achieving the targets under Pradhan Mantri Mudra Yojana (PMMY) (Action: All Banks)	Loans under Stand-Up India scheme had been extended to 96 SC/ST/Women beneficiaries amounting to Rs. 11.52 Crores during FY 2021-22 up to September 2021. All Banks/Financial Institutions have made an achievement of Rs. 460.97 Crore with 74416 numbers of accounts for the period April 2021 – September 2021, against the annual target of Rs.2535.39 Crore i.e. 18 % of the target.
12	NPA and Recovery (Action: All Banks& State Government)	Percentage of gross NPA as against gross advance increased from 4.40% as on September 2020 to 6.99% as on September 2021. Amount in absolute terms increased to Rs. 1221.53 crores as on 30th September 2021 from Rs. 722.27 crore as on 30th September 2020. The outstanding amount under Written off A/Cs (Shadow Register) is around Rs. 168.85 crores which if added with the outstanding NPA, the total amount would be Rs. 1390.38 crores which seems to be high.
13	Extending financial support for development of tourism sector. (Action: SLBC & Tourism Dept)	223 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. Banks have been advised to complete due diligence of eligible borrowers and provide them with financial assistance for setting up their respective business units.

IMPLEMENTATION OF ANNUAL CREDIT PLAN (ACP)

Action Points emerged in the 136th SLBC Meeting held on 29.09.2021

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. 3159.23 crore i.e. 38% of the Annual Target for Rs. 8304.22 crore under ACP 2021-22 as on September 2021.

The overall achievement is 38% against the target of ACP 2021-22 as on 30.09.2021 while achievement under Agriculture sector is 30%. Achievements in MSME and OPS are 22% and 92% of the ACP Targets respectively as on 30.09.2021.

A comparative position of achievement in disbursement under ACP 2021-22 as on 30.09.2021 with the corresponding period of the previous year is as under:

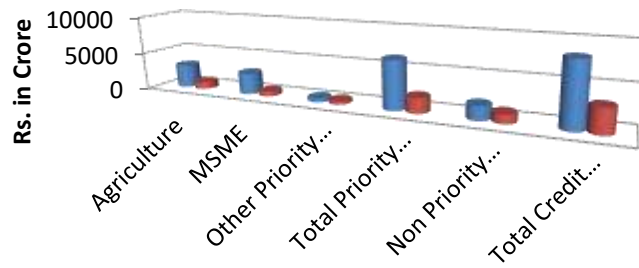
Amt. Rs. In crores

Sector	2020-21 (April 2020 to September 2020)			2021-22 (April 2021 to September 2021)			
	Plan	Achievement (Apr'20- Sep'20)	% to Target	Plan	Achievement (Apr'21-Sep'21)	% to Target	% of growth (Y-O-Y)
Agriculture	3957.54	866.06	22	3117.04	922.75	30	+7
MSME	3250	899.44	28	2857.97	638.75	22	-29
Other Prisec	933.93	116.15	12	481.55	442.11	92	+280
Total Prisec	8141.47	1881.65	23	6456.58	2003.62	31	+7
Non-Prisec	1248.58	386.12	31	1847.64	1155.60	63	+199
Grand Total	9390.05	2267.77	24	8304.22	3159.23	38	+39

The performance was 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 30.09.2021 has been given in the annexure.

Achievement of Annual Credit Plan 2021-22 up to 30.09.2021

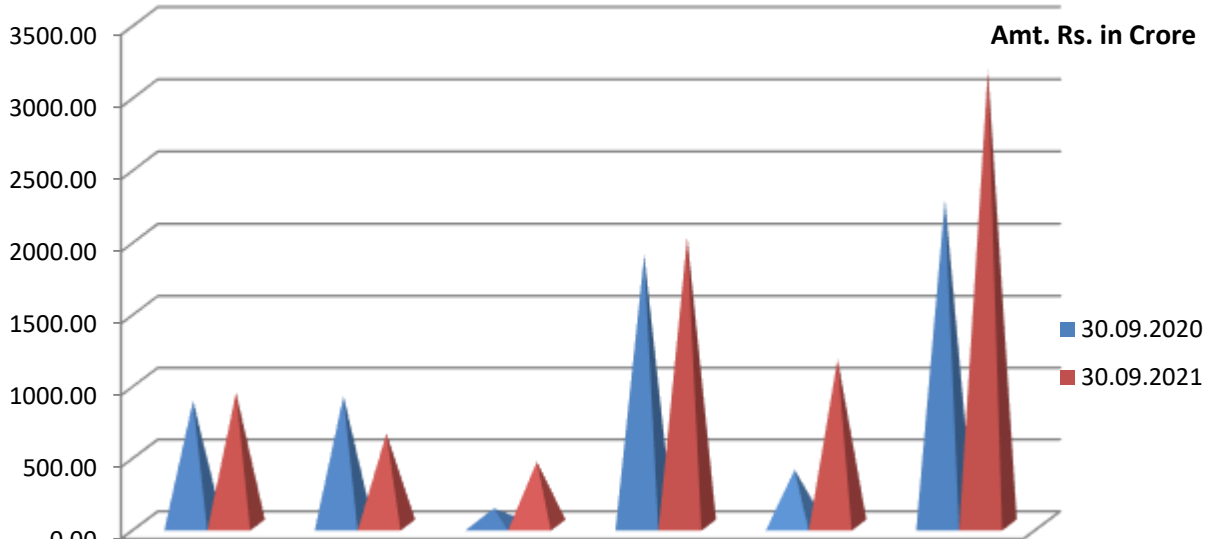


■ Target
■ Achievement

	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	922.75	638.75	442.11	2003.62	1155.6	3159.23

Sector

Credit Disbursement under ACP as on 30.09.2020 & 30.09.2021



	Agriculture	MSME	Other Priority Sector	Total Priority Sector	Non Priority Sector	Total Credit Plan/Achievement
■ 30.09.2020	866.05	899.44	116.14	1881.65	386.12	2267.77
■ 30.09.2021	922.75	638.75	442.11	2003.62	1155.6	3159.23

TRIPURA STATE

BANK-WISE & SECTOR-WISE DISBURSEMENT OF CREDIT VIS-À-VIS TARGETS UNDER ANNUAL CREDIT PLAN 2021-22 DURING 01.04.2021 to 30.09.2021

(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	105.01	86	1934.30	817.90	42	652.91	380.41	58	2709.92	1303.32	48	591.91	701.99	119	3301.82	2005.31	61
2	Bank of India	1141.36	890.42	78	2028.98	872.00	43	1117.80	384.00	34	4288.14	2146.42	50	556.60	10772.00	1935	4844.74	12918.42	267
3	Bank of Maharashtra	0.00	0.00	#DIV/0!	98.90	33.40	34	127.56	87.40	69	226.46	120.80	53	282.38	60.45	21	508.84	181.25	36
4	Canara Bank	489.45	436.60	89	3852.96	1739.32	45	925.60	475.64	51	5268.01	2651.56	50	3271.19	1499.19	46	8539.20	4150.75	49
5	Central Bank Of India	602.83	107.88	18	842.22	797.63	95	101.74	171.20	168	1546.79	1076.71	70	242.10	218.29	90	1788.89	1295.00	72
6	Indian Bank	231.15	0.00	0	1192.55	232.28	19	193.20	48.50	25	1616.90	280.78	17	211.60	8.50	4	1828.50	289.28	16
7	Indian Overseas	41.35	7.73	19	723.21	232.76	32	462.25	193.80	42	1226.82	434.29	35	547.03	221.48	40	1773.85	655.77	37
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	9925.36	52	26562.00	16803.64	63	5345.00	3280.79	61	51050.24	30009.79	59	8287.00	4518.09	55	59337.24	34527.88	58
10	State Bank of India	19730.92	3617.56	18	23394.40	10849.30	46	5032.19	13742.86	273	48157.51	28209.72	59	50014.71	9580.87	19	98172.22	37790.59	38
11	UCO Bank	2077.73	858.79	41	12558.91	3347.38	27	4850.90	2459.06	51	19487.53	6665.23	34	642.07	393.07	61	20129.60	7058.30	35
12	Union Bank	349.23	55.48	16	1550.95	873.12	56	52.01	147.45	283	1952.19	1076.05	55	29.92	198.00	662	1982.11	1274.05	64
A	ACP PUBLIC sec Bank	43974.28	16013.92	36	74850.97	36646.99	49	18974.79	21441.94	113	137800.04	74102.85	54	64676.51	28203.95	44	202476.54	102306.80	51
13	Axis Bank	1262.70	455.32	36	2731.25	0.00	0	1154.60	684.21	59	5148.55	1139.53	22	5702.85	546.58	10	10851.40	1686.11	16
14	Bandhan Bank	172555.00	26749.33	16	145729.00	81.80	0	296.00	9161.00	3095	318580.00	35992.13	11	4536.00	28255.63	623	323116.00	64247.76	20
15	Federal Bank	146.63	247.20	169	5.75	3.90	68	9.32	0.00	0	161.69	251.10	155	103.73	537.40	518	265.42	788.50	297
16	HDFC Bank	4759.30	1458.49	31	3130.91	183.90	6	233.43	236.27	101	8123.63	1878.66	23	12339.56	6567.53	53	20463.19	8446.19	41
17	ICICI Bank	5548.66	244.68	4	3756.86	3606.85	96	63.62	58.12	91	9369.13	3909.65	42	13739.74	10116.75	74	23108.87	14026.40	61
18	IDBI Bank	724.12	219.77	30	814.32	1006.87	124	178.87	52.39	29	1717.31	1279.03	74	807.79	693.26	86	2525.10	1972.29	78
19	IDFCFirst Bank	1158.57	140.00	12	4220.73	788.00	19	0.00	0.00	#DIV/0!	5379.30	928.00	17	233.19	465.00	199	5612.48	1393.00	25
20	IndusInd	2970.04	2783.95	94	9856.43	4674.86	47	1.12	0.00	0	12827.59	7458.81	58	11230.03	9505.67	85	24057.62	16964.48	71
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	122.15	204	159.85	117.23	73	82.80	0.00	0	302.45	239.38	79	186.30	81.24	44	488.75	320.62	66
23	Ujjivan Bank	5319.89	1737.39	33	998.17	871.11	87	3890.66	1658.42	43	10208.72	4266.92	42	3143.35	1424.90	45	13352.07	5691.82	43
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	125.23	23	1851.93	351.61	19	916.55	184.78	20	3322.56	661.62	20	146.07	114.86	79	3468.63	776.48	22
26	Jana SFB	1000.00	1621.43	162	500.00	0.00	0	500.00	0.00	0	2000.00	1621.43	81	0.00	0.00	#DIV/0!	2000.00	1621.43	81
B	ACP PRIVATE Sec bank	196178.38	35904.94	18	174073.74	11686.13	7	7370.65	12035.19	163	377622.77	59626.26	16	52205.41	58308.82	112	429828.18	117935.08	27
27	Tripura Gramin Bank	36534.00	21162.48	58	24729.00	10149.15	41	13422.00	5978.36	45	74685.00	37289.99	50	58054.00	22961.37	40	132739.00	60251.36	45
C	ACP RRB	36534.00	21162.48	58	24729.00	10149.15	41	13422.00	5978.36	45	74685.00	37289.99	50	58054.00	22961.37	40	132739.00	60251.36	45
28	ACUB	119.60	0.00	0	158.70	0.00	0	46.00	0.00	0	324.30	0.00	0	37.95	16.39	43	362.25	16.39	5
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	19194.25	55	11984.81	5393.16	45	8344.23	4756.21	57	55227.66	29343.62	53	9790.40	6070.05	62	65018.06	35413.67	54
D	ACP Coop. Bank	35018.23	19194.25	55	12143.51	5393.16	44	8390.23	4756.21	57	55551.96	29343.62	53	9828.35	6086.44	62	65380.31	35430.06	54
GRAND TOTAL		311704.88	92275.59	30	285797.22	63875.43	22	48157.67	44211.70	92	645659.77	200362.72	31	184764.26	115560.58	63	830424.03	315923.30	38

Districtwise and Sectorwise Achievement under Annual Credit Plan 2021-22 during the period 01.04.2021 to 30.09.2021

Rupees in lac.

SL No.	Name of District	Agricultue & Allied Activities sector			MSME			OTHER PRISEC			TOTAL PRISEC			Non-priority sector			Total Sector		
		T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T
1	West Tripura	73776.18	19110.51	26	139126.41	30188.76	22	23809.87	19855.67	83	236712.45	69154.94	29	100906.46	59422.22	59	337618.91	128577.16	38
2	Khowai	30879.80	8519.92	28	14280.38	4168.49	29	3199.14	2514.46	79	48359.32	15202.87	31	8033.50	5268.73	66	56392.82	20471.60	36
3	Sepahijala	44543.79	13492.75	30	30271.99	5087.55	17	4760.12	4218.58	89	79575.90	22798.88	29	10657.41	7773.48	73	90233.32	30572.36	34
4	Gomati	51765.01	14094.12	27	23396.68	5393.29	23	3010.07	3568.21	119	78171.77	23055.62	29	13202.88	8548.46	65	91374.64	31604.08	35
5	South Tripura	40000.30	11621.45	29	18742.61	5661.48	30	4137.41	3408.89	82	62880.31	20691.82	33	14047.04	9298.17	66	76927.35	29989.99	39
6	North Tripura	22433.77	8430.65	38	31010.80	6410.39	21	3325.30	3876.43	117	56769.87	18717.47	33	19881.72	14359.78	72	76651.59	33077.25	43
7	Unakoti	20125.97	7142.41	35	15991.74	3531.61	22	3162.71	4168.22	132	39280.42	14842.24	38	8274.70	4984.48	60	47555.12	19826.72	42
8	Dhalai	28180.07	9863.78	35	12976.61	3433.86	26	2753.06	2601.24	94	43909.74	15898.88	36	9760.54	5905.26	61	53670.28	21804.14	41
	Total	311704.88	92275.59	30	285797.22	63875.43	22	48157.67	44211.70	92	645659.77	200362.72	31	184764.26	115560.58	63	830424.03	315923.30	38

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 September 2021)	3117.04	922.75	30

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 September 2021)	Target	2401.52	365.34	350.18	0.00	3117.04
	Achievement	519.18	211.62	191.94	0.00	922.74
	% of Achv	22	58	55	0	30

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 – September'21)
1	Increase in Farm Credit	Rs. 3117.04	Achievement during 2021-22 is Rs. 922.75 Crore (30% of the target)
2	KCC (No.)	108220	27499 nos. KCCs. (25% of the target)

Bank wise position as on 30.09.2021 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 September 2021**

							Amt. Rs. In Lakhs
Sl.No.	BANKS	2020-21 (As on September 2020)			2021-22 (As on September 2021)		
		Target	Achievement	% of Achievement	Target	Achievement	% of Achievement
1	2	6	7	8	6	7	8
1	Bank of Baroda	1585.00	76.70	5	122.71	105.01	86
2	Bank of India	8303.00	420.04	5	1141.36	890.42	78
3	Bank of Maharashtra	52.00	0.00	0	0.00	0.00	#DIV/0!
4	Canara Bank	14793.12	164.38	1	489.45	436.60	89
5	Central Bank of India	4732.00	42.00	1	602.83	107.88	18
6	Indian Bank	2428.00	51.28	2	231.15	0.00	0
7	Indian Overseas Bank	4995.00	11.00	0	41.35	7.73	19
8	Punjab & Sind Bank	1527.00	6.38	0	44.31	9.09	21
9	Punjab National Bank	57124.00	13892.37	24	19143.24	9925.36	52
10	State Bank of India	48003.24	11054.16	23	19730.92	3617.56	18
11	UCO Bank	28780.00	351.75	1	2077.73	858.79	41
12	Union Bank of India	2808.00	43.02	2	349.23	55.48	16
A	ACP PUBLIC sec Bank	175130.36	26113.08	15	43974.28	16013.92	36
13	AXIS BANK	2507.00	124.40	5	1262.70	455.32	36
14	Bandhan Bank	36449.00	27315.14	75	172555.00	26749.33	16
15	Federal Bank	52.00	129.00	248	146.63	247.20	169
16	HDFC	1065.00	1671.60	157	4759.30	1458.49	31
17	ICICI Bank	3472.00	1837.75	53	5548.66	244.68	4
18	IDBI BANK	7477.00	21.87	0	724.12	219.77	30
19	IDFCFirst Bank	52.00	204.00	392	1158.57	140.00	12
20	Indusind Bank	809.00	53.72	7	2970.04	2783.95	94
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	122.15	204
23	Ujjivan Bank	3426.00	626.28	18	5319.89	1737.39	33
24	Yes Bank	52.00	0.00	0	59.80	0.00	0
25	NESFB	1861.00	117.05	6	554.08	125.23	23
26	Jana SFB	0.00	0.00	#DIV/0!	1000.00	1621.43	162
B	ACP PRIVATE Sec bank	57326.00	32100.81	56	196178.38	35904.94	18
27	Tripura Gramin Bank	126742.52	19737.49	16	36534.00	21162.48	58
C	ACP RRB	126742.52	19737.49	16	36534.00	21162.48	58
28	ACUB	104.00	0.00	0	119.60	0.00	0
29	TCARDB	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
30	TSCB	36451.12	8654.50	24	34898.63	19194.25	55
D	ACP Coop. Bank	36555.12	8654.50	24	35018.23	19194.25	55
GRAND TOTAL		395754.00	86605.88	22	311704.89	92275.59	30

Achievement under Sub-Sectors of Allied Activities against ACP for the Year 2021-22 as on 30.09.2021

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	49.48	95.00	55.18
2	Bank of India	20.00	0.00	60.00	101.89	60.00	11.14	60.00	31.86	20.00	0.00	816.00	685.92	1036.00	830.81
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	2.67	37.00	10.77	50.00	16.80	10.00	1.00	193.00	279.94	350.00	311.18
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	5.73	504.00	17.13
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	0.00	3.00	0.00	0.00	0.00	3.00	0.00	10.00	0.00
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	125.06	4000.00	38.07	3000.00	307.45	200.00	0.00	9315.00	7741.39	19715.00	8211.97
10	State Bank of India	200.00	0.00	2000.00	0.70	2000.00	17.70	1500.00	9.89	600.00	0.00	2218.00	591.22	8518.00	619.51
11	UCO Bank	100.00	2.00	300.00	17.99	200.00	29.78	300.00	18.49	200.00	2.29	298.00	242.58	1398.00	313.13
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	0.00	400.00	0.00
A	Sub Total of Public Sec. Bank	562.00	2.00	5473.00	252.01	6357.00	111.11	4992.00	394.33	1061.00	3.29	13796.00	9599.08	32241.00	10361.82
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	438.49	869.00	438.49
14	Bandhan Bank	5000.00	104.75	50000.00	3772.40	10000.00	2124.30	50000.00	2988.65	5000.00	1565.20	49425.00	16194.03	169425.00	26749.33
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	247.20	147.00	247.20
16	HDFC	200.00	0.00	200.00	0.00	100.00	0.00	250.00	0.00	150.00	11.87	812.00	38.23	1712.00	50.10
17	ICICI	200.00	0.00	500.00	0.00	500.00	0.00	600.00	0.00	200.00	0.00	2928.00	244.68	4928.00	244.68
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	141.30	188.00	141.30
19	IDFC First Bank	0.00	0.00	200.00	3.00	100.00	108.00	300.00	2.00	200.00	24.00	359.00	3.00	1159.00	140.00
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	2612.75	2835.00	2783.95
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	122.15	0.00	122.15
23	Ujjivan Bank	200.00	0.00	500.00	137.85	500.00	0.00	600.00	0.00	200.00	0.00	2656.00	1599.54	4656.00	1737.39
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	112.02	315.00	112.02
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	1621.43	0.00	1621.43
B	Sub Total of Pvt. Sec. Bank	5750.00	104.75	51820.00	3913.25	11490.00	2403.50	52200.00	2990.65	5990.00	1601.07	58984.00	23374.82	186234.00	34388.04
27	Tripura Gramin Bank	500.00	0.00	1000.00	67.05	1000.00	29.43	2000.00	40.64	1000.00	0.00	10011.00	15026.60	15511.00	15163.72
C	Sub Total of RRB	500.00	0.00	1000.00	67.05	1000.00	29.43	2000.00	40.64	1000.00	0.00	10011.00	15026.60	15511.00	15163.72
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	14.61	5000.00	13.37	5500.00	8.60	3000.00	16.14	5869.00	18136.05	29869.00	18188.77
D	Sub Total of Coop.Banks	4500.00	0.00	6000.00	14.61	5000.00	13.37	5500.00	8.60	3000.00	16.14	5988.60	18136.05	29988.60	18188.77
GRAND TOTAL		11312.00	106.75	64293.00	4246.92	23847.00	2557.41	64692.00	3434.22	11051.00	1620.50	88779.60	66136.55	263974.60	78102.35

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 September 2021)	Percentage of Achievement
1	Bank of Baroda	122.71	105.01	86
2	Bank of India	1141.36	890.42	78
3	Bank of Maharashtra	0.00	0.00	#DIV/0!
4	Canara Bank	489.45	436.60	89
5	Central Bank Of India	602.83	107.88	18
6	Indian Bank	231.15	0.00	0
7	Indian Overseas	41.35	7.73	19
8	Punjab & Sind Bank	44.31	9.09	21
9	Punjab National Bank	19143.24	9925.36	52
10	State Bank of India	19730.92	3617.56	18
11	UCO Bank	2077.73	858.79	41
12	Union Bank	349.23	55.48	16
A	ACP PUBLIC sec Bank	43974.28	16013.92	36
13	Axis Bank	1262.70	455.32	36
14	Bandhan Bank	172555.00	26749.33	16
15	Federal Bank	146.63	247.20	169
16	HDFC Bank	4759.30	1458.49	31
17	ICICI Bank	5548.66	244.68	4
18	IDBI Bank	724.12	219.77	30
19	IDFCFirst Bank	1158.57	140.00	12
20	IndusInd	2970.04	2783.95	94
21	Kotak Mahindra	59.80	0.00	0
22	South Indian Bank	59.80	122.15	204
23	Ujjivan Bank	5319.89	1737.39	33
24	Yes Bank	59.80	0.00	0
25	NESFB	554.08	125.23	23
26	Jana Small Finance Bank	1000.00	1621.43	162
B	ACP PRIVATE Sec bank	196178.38	35904.94	18
27	Tripura Gramin Bank	36534.00	21162.48	58
C	ACP RRB	36534.00	21162.48	58
28	ACUB	119.60	0.00	0
29	TCARDB	0.00	0.00	#DIV/0!
30	TSCB	34898.63	19194.25	55
D	ACP Coop. Bank	35018.23	19194.25	55
GRAND TOTAL		311704.88	92275.59	30

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

As on 30.09.2021

(Amt. in Lakhs)

SI No	Name of Bank	Loans Granted To Small & Marginal Farmers	
		No.	Amount
1	2	3	4
1	Bank of Baroda	15	37.83
2	Bank of India	36	59.61
3	Canara Bank	160	125.42
4	Central Bank of India	141	18.04
5	Indian Bank	0	0.00
6	Indian Overseas Bank	8	7.73
7	Punjab & Sind Bank	16	6.18
8	Punjab National Bank	4468	5755.24
9	State Bank of India	4332	2272.10
10	UCO Bank	238	368.35
11	Union Bank of India	116	55.48
12	Axis Bank	5	16.83
13	Bandhan Bank	0	0.00
14	HDFC	993	1408.39
15	ICICI	0	0.00
16	IDBI Bank	74	78.47
17	Indusind Bank	0	0.00
18	Tripura Gramin Bank	11402	5998.76
19	TSCB	3891	879.05
20	Ujjivan Bank	0	0.00
21	NESFB	29	13.21
TOTAL		25924	17100.69

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	638.75	22

The disbursement made during the period April-September 2021 is Rs.638.75 crore i.e. 22% 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	Commercial Banks	RRB	Co-Operatives	Amt. Rs. In Crore	
					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 September 2021)	Target	2489.24	247.29	121.43	0.00	2857.96
	Achievement	483.33	101.49	53.93	0.00	638.75
	% of Achv	19	41	44	0	22

Details of achievement of MSME under ACP 2021-22 (April-September 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 September 2021**

							Amt. Rs. In Lakhs
Sl.No.	BANKS	2020-21 (As on September 2020)			2021-22 (As on September 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	1274.50	36	1934.30	817.90	42
2	Bank of India	8654.00	713.55	8	2028.98	872.00	43
3	Bank of Maharashtra	855.00	40.70	5	98.90	33.40	34
4	Canara Bank	13789.00	1758.03	13	3852.96	1739.32	45
5	Central Bank of India	5056.00	751.27	15	842.22	797.63	95
6	Indian Bank	2735.00	760.63	28	1192.55	232.28	19
7	Indian Overseas Bank	5239.00	278.20	5	723.21	232.76	32
8	Punjab & Sind Bank	1646.00	25.22	2	111.60	48.26	43
9	Punjab National Bank	47728.00	17903.25	38	26562.00	16803.64	63
10	State Bank of India	42462.00	15303.99	36	23394.40	10849.30	46
11	UCO Bank	21066.00	1875.69	9	12558.91	3347.38	27
12	Union Bank of India	5571.00	818.69	15	1550.95	873.12	56
A	ACP PUBLIC sec Bank	158386.00	41503.72	26	74850.97	36646.99	49
13	AXIS BANK	4221.00	75.94	2	2731.25	0.00	0
14	Bandhan Bank	35103.00	28751.34	82	145729.00	81.80	0
15	Federal Bank	139.00	60.00	43	5.75	3.90	68
16	HDFC	3086.00	2407.21	78	3130.91	183.90	6
17	ICICI Bank	3657.00	2957.50	81	3756.86	3606.85	96
18	IDBI BANK	6958.00	333.05	5	814.32	1006.87	124
19	IDFCFirst Bank	138.00	879.00	637	4220.73	788.00	19
20	Indusind Bank	1849.00	1089.25	59	9856.43	4674.86	47
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	117.23	73
23	Ujjivan Bank	1799.00	220.25	12	998.17	871.11	87
24	Yes Bank	139.00	0.00	0	159.85	0.00	0
25	NESFB	926.00	481.97	52	1851.93	351.61	19
26	Jana SFB	0.00	0.00	0	500.00	0.00	0
B	ACP PRIVATE Sec bank	58292.00	37255.51	64	174073.74	11686.13	7
27	Tripura Gramin Bank	87771.00	7058.44	8	24729.00	10149.15	41
C	ACP RRB	87771.00	7058.44	8	24729.00	10149.15	41
28	ACUB	138.00	0.00	0	158.70	0.00	0
29	TCARDB	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
30	TSCB	20413.00	4126.82	20	11984.81	5393.16	45
D	ACP Coop. Bank	20551.00	4126.82	20	12143.51	5393.16	44
GRAND TOTAL		325000.00	89944.49	28	285797.22	63875.43	22

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	442.11	92

All banks disbursed Rs. 442.11 crore during the period April – September 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 September 2021)	Target	263.43	134.22	83.9	0.00	481.55
	Achievement	334.77	59.78	47.56	0.00	442.11
	% of Achv	127	45	57	0	92

Details of achievement of Other Priority Sectors (OPS) under ACP 2021-22 during April – September 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 September 2021**

		Amt. Rs. In Lakhs					
Sl.No.	BANKS	2020-21 (As on September 2020)			2021-22 (As on September 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	367.85	81	652.91	380.41	58
2	Bank of India	2239.00	335.71	15	1117.80	384.00	34
3	Bank of Maharashtra	18.00	94.19	523	127.56	87.40	69
4	Canara Bank	3145.00	217.36	7	925.60	475.64	51
5	Central Bank of India	1437.00	19.40	1	101.74	171.20	168
6	Indian Bank	249.00	195.55	79	193.20	48.50	25
7	Indian Overseas Bank	1514.00	142.88	9	462.25	193.80	42
8	Punjab & Sind Bank	356.00	28.82	8	113.62	70.83	62
9	Punjab National Bank	13302.00	1822.93	14	5345.00	3280.79	61
10	State Bank of India	11976.00	1749.93	15	5032.19	13742.86	273
11	UCO Bank	5525.00	288.32	5	4850.90	2459.06	51
12	Union Bank of India	673.00	5.80	1	52.01	147.45	283
A	ACP PUBLIC sec Bank	40887.00	5268.74	13	18974.79	21441.94	113
13	AXIS BANK	662.00	141.51	21	1154.60	684.21	59
14	Bandhan Bank	10492.00	12.32	0	296.00	9161.00	3095
15	Federal Bank	21.00	6.46	31	9.32	0.00	0
16	HDFC	508.00	33.58	7	233.43	236.27	101
17	ICICI Bank	909.00	11.78	1	63.62	58.12	91
18	IDBI Bank	1789.00	25.60	1	178.87	52.39	29
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	432.05	54	3890.66	1658.42	43
24	Yes Bank	20.00	0.00	0	23.00	0.00	0
25	NESFB	325.00	311.44	96	916.55	184.78	20
26	Jana SFB	0.00	0.00	#DIV/0!	500.00	0.00	0
B	ACP PRIVATE Sec bank	15845.00	974.74	6	7370.65	12035.19	163
27	Tripura Gramin Bank	28818.00	2463.76	9	13422.00	5978.36	45
C	ACP RRB	28818.00	2463.76	9	13422.00	5978.36	45
28	ACUB	40.00	0.00	0	46.00	0.00	0
29	TCARDB	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
30	TSCB	7803.00	2907.40	37	8344.23	4756.21	57
D	ACP Coop. Bank	7843.00	2907.40	37	8390.23	4756.21	57
GRAND TOTAL		93393.00	11614.64	12	48157.67	44211.70	92

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	1643160.91
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	156109	200362.72	1099169	957716.42
I	Agriculture	103639	92275.59	735169	443060.49
(i)	Crop Loans	27499	14173.24	366486	85446.55
(ii)	Investment Credit				
	Out of (ii) above, loans for agriculture implements & machinery				
(iii)	Allied Activities	76140	78102.35	368683	357613.94
(a)	Fisheries	6687	2557.41	78283	42154.88
(b)	Dairying	4626	4246.92	34842	37310.84
(c)	Poultry	4169	3434.22	34142	35480.77
(d)	Animal Husbandry				
(e)	Bee keeping				
(f)	Sericulture				
(g)	Others (including WR & FMS)	60658	67863.8	221416	242667.45
	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	23231	63875.43	200945	303605.71
(i)	Micro Enterprises	21401	51320.7	181821	152027.57
(ii)	Small Enterprises	1825	12452.36	18563	125363.73
(iii)	Medium Enterprises	5	102.37	561	26214.41
(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	29239	44211.7	163055	211050.22
2	Loans to Weaker Sections under Priority Sector	107572	81787.01	1408009	853009.19
3	Non-Priority Sector Loans	50866	115560.58	319748	789875.81
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	206975	315923.3	1418917	1747592.23

CD RATIO OF BANKS IN TRIPURA**Action Points emerged in the 136th SLBC Meeting held on 29.09.2021**

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 30.09.2021.

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 September 2020	CD RATIO March 2021	CD RATIO September 2021	CD RATIO Since September 2020
North Tripura	57	62	60	+3
Unakoti	78	64	66	-12
South Tripura	58	57	58	No Change
Gomati	61	63	76	+15
West Tripura	45	47	48	+3
Sepahijala	74	68	50	-24
Khowai	63	52	60	-3
Dhalai	93	96	89	-4
Total State	53	54	54	+1

CD ratio of the banks in the state increased to 54% as on 30.09.2021 from 53% as on 30.09.2020.

CD ratio of 3 districts in the State as on September 2021 has improved over the CD ratio of September 2020. CD Ratio of 89% 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 30.09.2021					
(Amt. In lac)					
SL No.	Bank's Name	No of Brs	Total Deposit	Total Advance	CD Ratio
1	Bank of Baroda	9	62501.27	24898.67	40
2	Bank of India	13	30269.00	29735.99	98
3	Bank of Maharashtra	1	1263.09	1547.62	123
4	Canara Bank	19	110514.08	31181.93	28
5	Central Bank Of India	6	19706.23	4290.59	22
6	Indian Bank	6	29982.37	6074.49	20
7	Indian Overseas	5	19034.99	6646.07	35
8	Punjab & Sind Bank	2	3707.09	762.78	21
9	Punjab National Bank	66	400653.52	123582.96	31
10	State Bank of India	69	975074.00	599575.56	61
11	UCO Bank	10	166152.42	43241.59	26
12	Union Bank of India	29	66921.40	16631.40	25
13	Axis Bank	13	46242.92	18282.65	40
14	Bandhan Bank	28	78213.34	198969.91	254
15	Federal Bank	1	7937.50	1746.10	22
16	HDFC Bank	9	58878.15	29859.38	51
17	ICICI Bank	8	27680.22	29073.61	105
18	IDBI Bank	9	30100.26	5933.90	20
19	IDFC First Bank	1	3442.00	6230.00	181
20	IndusInd	6	6111.58	24841.08	406
21	Kotak Mahindra	1	5257.49	53.57	1
22	South Indian Bank	1	7937.50	1688.04	21
23	Ujjivan Bank	8	20646.49	16764.96	81
24	Yes Bank	1	5886.21	1970.57	33
25	NESFB	6	3870.72	4293.44	111
26	Jana Small Finance Bank	1	1670.61	1971.04	118
27	Tripura Gramin Bank	148	746070.80	269200.80	36
28	ACUB	3	3847.56	914.75	24
29	TCARDB	5	0.00	0.00	#DIV/0!
30	TSCB	65	291921.60	247628.78	85
	Total	549	3231494.41	1747592.23	54

DISTRICTWISE CREDIT DEPOSIT RATIO OF THE STATE AS ON 30.09.2021					
Sl.	District	No. of Brs.	Total Deposit	Total Advance	CD Ratio
1	West Tripura	197	1988885.95	947650.63	48
2	Sepahijala	60	199736.74	99155.37	50
3	Khowai	40	156065.93	93200.66	60
4	Dhalai	47	127487.16	113193.88	89
5	Gomati	64	239603.69	182150.24	76
6	South Tripura	60	223587.73	128809.08	58
7	Unakoti	34	117044.38	76811.02	66
8	North Tripura	47	179082.83	106621.35	60
	Total	549	3231494.41	1747592.23	54

CD Ratio as on 30th September 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	61415.32	24221.08	39
2	Bank of India	19989.00	23641.99	118
3	Bank of Maharashtra	1263.09	1547.62	123
4	Canara Bank	92628.71	21793.78	24
5	Central Bank Of India	16852.20	3322.00	20
6	Indian Bank	28333.95	5246.29	19
7	Indian Overseas	16539.49	4966.01	30
8	Punjab & Sind Bank	3255.57	582.33	18
9	Punjab National Bank	181194.60	72747.73	40
10	State Bank of India	721997.00	460611.00	64
11	UCO Bank	105194.05	23415.14	22
12	Union Bank of India	59362.90	13887.83	23
13	Axis Bank	31887.04	12662.39	40
14	Bandhan Bank	41493.20	69231.70	167
15	Federal Bank	7937.50	1746.10	22
16	HDFC Bank	52440.36	23188.67	44
17	ICICI Bank	16591.51	16614.54	100
18	IDBI Bank	16487.88	3549.22	22
19	IDFC First Bank	3442.00	6230.00	181
20	IndusInd	4773.51	12845.35	269
21	Kotak Mahindra	5257.49	53.57	1
22	South Indian Bank	7937.50	1688.04	21
23	Ujjivan Bank	15370.18	8196.26	53
24	Yes Bank	5886.21	1970.57	33
25	NESFB	2542.56	1693.71	67
26	Jana Small Finance Bank	1670.61	1971.04	118
27	Tripura Gramin Bank	327489.46	80238.99	25
28	ACUB	3847.56	914.75	24
29	TCARDB	0.00	0.00	#DIV/0!
30	TSCB	135805.50	48872.93	36
	Total	1988885.95	947650.63	48

CD Ratio as on 30th September 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	1085.95	677.59	62
2	Bank of India	2482	1966	79
3	Canara Bank	4078.02	2650.06	65
4	Central Bank Of India	998.35	416.64	42
5	Indian Bank	566.05	424.57	75
6	Indian Overseas	482.43	416.48	86
7	Punjab National Bank	41634.51	9479.58	23
8	State Bank of India	49814.00	26314	53
9	UCO Bank	5174.11	1556.31	30
10	Union Bank of India	2312.84	1642.16	71
11	Axis Bank	2749.08	1702.21	62
12	Bandhan Bank	4282.53	27281.9	637
13	HDFC Bank	2902.02	2677.28	92
14	ICICI Bank	1927.73	1795.62	93
15	IDBI Bank	6897.44	1119.06	16
16	Ujjivan Bank	1059.34	1975.75	187
17	NESFB	369.77	934.49	253
18	Tripura Gramin Bank	61672.03	24718.38	40
19	TSCB	49115.49	74402.16	151
	Total	239603.69	182150.24	76

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

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Canara Bank	764.31	384.05	50
2	Central Bank Of India	518.67	136.71	26
3	Indian Overseas	866.34	435.62	50
4	Punjab National Bank	21758.19	4718.71	22
5	State Bank of India	27265	17037	62
6	UCO Bank	4526.06	1978.71	44
7	Axis Bank	863.71	334.67	39
8	Bandhan Bank	4912.44	15919.25	324
9	ICICI Bank	2394.18	158.49	7
10	Ujjivan Bank	725.35	1321.83	182
11	NESFB	65.14	692.64	1063
12	Tripura Gramin Bank	41575.36	18336.24	44
13	TSCB	10809.63	15357.1	142
	Total	117044.38	76811.02	66

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

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of India	3477	915	26
2	Canara Bank	4301.29	1784.32	41
3	Punjab National Bank	26507.73	6932.07	26
4	State Bank of India	53227	20324	38
5	UCO Bank	1324.07	1189.78	90
6	Union Bank of India	2261.55	487.26	22
7	Axis Bank	3045.83	1090.24	36
8	Bandhan Bank	1823.56	20184.41	1107
9	HDFC Bank	2513.56	3815.98	152
10	ICICI Bank	2353.49	6698.09	285
11	IDBI Bank	4392.21	812.43	18
12	IndusInd	1338.07	7498.27	560
13	Ujjivan Bank	1001.5	1095.72	109
14	NESFB	229.78	615.26	268
15	Tripura Gramin Bank	61165.66	29420.49	48
16	TSCB	10120.53	3758.03	37
	Total	179082.83	106621.35	60

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

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of India	650	617	95
2	Canara Bank	1311.51	879.69	67
3	Punjab National Bank	44231.61	8348.78	19
4	State Bank of India	37694	24979	66
5	UCO Bank	6617.39	1226.85	19
6	Union Bank of India	1317.49	462.16	35
7	Axis Bank	1471.61	1369.58	93
8	Bandhan Bank	6592.22	22782.08	346
9	IDBI Bank	2322.73	453.19	20
10	IndusInd	0	4497.46	#DIV/0!
11	Tripura Gramin Bank	85060.91	34151.42	40
12	TSCB	36318.26	29041.87	80
	Total	223587.73	128809.08	58

CD Ratio as on 30th September 2021 for Sepahijala District.(Amt.in Lacs)

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of India	2482	1966	79
2	Canara Bank	2774.89	1903.62	69
3	Punjab & Sind Bank	451.52	180.45	40
4	Punjab National Bank	22833.23	4966.42	22
5	State Bank of India	40903	21131	52
6	UCO Bank	21650.6	7095.43	33
7	Axis Bank	2414.9	472.43	20
8	Bandhan Bank	9566.1	11524.08	120
9	HDFC Bank	1022.21	177.45	17
10	Ujjivan Bank	1768.99	3315.26	187
11	Tripura Gramin Bank	74604.99	24989.12	33
12	TSCB	19264.31	21434.11	111
	Total	199736.74	99155.37	50

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

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Canara Bank	1284.37	579.34	45
2	Indian Bank	919.82	332.79	36
3	Indian Overseas	1146.73	827.96	72
4	Punjab National Bank	31831	6505.46	20
5	State Bank of India	24872	14555	59
6	UCO Bank	15941.76	3918.36	25
7	Union Bank of India	1666.62	151.99	9
8	Axis Bank	3810.75	651.13	17
9	Bandhan Bank	6222.15	17875.95	287
10	ICICI Bank	2469.53	2069.98	84
11	Ujjivan Bank	721.13	860.14	119
12	NESFB	663.47	357.34	54
13	Tripura Gramin Bank	51473.96	29298.82	57
14	TSCB	13042.64	15216.4	117
	Total	156065.93	93200.66	60

CD Ratio as on 30th September 2021 for Dhalai District.(Amt.in Lacs)

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of India	1189	630	53
2	Canara Bank	3370.98	1207.07	36
3	Central Bank Of India	1337.01	415.24	31
4	Indian Bank	162.55	70.84	44
5	Punjab National Bank	30662.65	9884.21	32
6	State Bank of India	19302	14624.56	76
7	UCO Bank	5724.38	2861.01	50
8	Bandhan Bank	3321.14	14170.54	427
9	ICICI Bank	1943.78	1736.89	89
10	Tripura Gramin Bank	43028.43	28047.34	65
11	TSCB	17445.24	39546.18	227
	Total	127487.16	113193.88	89

Issuance of KCC during the year 2021-22**Action Points emerged in the 136th SLBC Meeting held on 30.09.2021**

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

27499 KCCs sanctioned by Banks amounting to Rs. 141.73 Crores during FY 2021-22 as on 30.09.2021, thereby achieving 25% 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
September-2021	FY 2021-22	108220	27499	14173.24	25

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

Bank-wise performance under KCC as on 30.09.2021 has been shown in the Annexure.

Performance of Banks in Crop Loan & Term Loan to Agriculture during the year 2021-22 as on 30.09.2021

(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	38	49.83	196	55.18	234	105.01
2	Bank of India	36	59.61	750	830.81	786	890.42
3	Bank of Maharashtra	0	0.00	0	0.00	0	0.00
4	Canara Bank	160	125.42	194	311.18	354	436.60
5	Central Bank of India	235	90.75	-153	17.13	82	107.88
6	Indian Bank	0	0.00	0	0.00	0	0.00
7	Indian Overseas Bank	8	7.73	0	0.00	8	7.73
8	Punjab & Sind Bank	16	6.18	8	2.91	24	9.09
9	Punjab National Bank	4809	1713.39	8421	8211.97	13230	9925.36
10	State Bank of India	4748	2998.05	171	619.51	4919	3617.56
11	UCO Bank	453	545.66	119	313.13	572	858.79
12	Union Bank of India	116	55.48	0	0.00	116	55.48
A	Sub Total of Public Sec. Bank	10619	5652.10	9706	10361.82	20325	16013.92
13	AXIS BANK	5	16.83	824	438.49	829	455.32
14	Bandhan Bank	0	0.00	37050	26749.33	37050	26749.33
15	Federal Bank	0	0.00	186	247.20	186	247.20
16	HDFC	993	1408.39	4	50.10	997	1458.49
17	ICICI	0	0.00	388	244.68	388	244.68
18	IDBI BANK	74	78.47	141	141.30	215	219.77
19	IDFC First Bank	0	0.00	451	140.00	451	140.00
20	Indusind Bank	0	0.00	10352	2783.95	10352	2783.95
21	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00
22	SOUTH INDIAN BANK	0	0.00	46	122.15	46	122.15
23	YES Bank	0	0.00	0	0.00	0	0.00
24	Ujjivan Bank	0	0.00	4662	1737.39	4662	1737.39
25	NESFB	0	0.00	260	125.23	260	125.23
26	Jana Small Finance Bank	0	0.00	4191	1621.43	4191	1621.43
B	Sub Total of Pvt. Sec. Bank	1072	1503.69	58555	34401.25	59627	35904.94
27	Tripura Gramin Bank	11402	5998.76	6990	15163.72	18392	21162.48
C	Sub Total of RRB	11402	5998.76	6990	15163.72	18392	21162.48
28	ACUB	0	0.00	0	0.00	0	0.00
29	TCARDB	0	0.00	0	0.00	0	0.00
30	TSCB	4377	1005.48	918	18188.77	5295	19194.25
D	Sub Total of Coop.Banks	4377	1005.48	918	18188.77	5295	19194.25
GRAND TOTAL		27470	14160.03	76169	78115.56	103639	92275.59

TRIPURA STATE

BANK-WISE POSITION IN IMPLEMENTATION OF ISSUING KCCs FOR THE STATE OF TRIPURA DURING THE YEAR 2021-22 AS ON 30.09.2021

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	38	49.83	23	12.00	38	49.83	102	101.87	0	0.00
2	Bank of India	267	36	59.61	0	0.00	36	59.61	1136	1095.38	175	70.78
3	Canara Bank	291	160	125.42	0	0.00	160	125.42	804	389.44	89	38.88
4	Central Bank of India	92	235	90.75	94	72.71	235	90.75	641	220.79	90	57.13
5	Indian Bank	35	0	0.00	0	0.00	0	0.00	93	36.79	3	1.18
6	Indian Overseas Bank	49	8	7.73	0	0.00	8	7.73	199	119.25	15	15.61
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	4809	1713.39	341	154.36	4809	1709.60	40146	13955.53	13882	4179.41
9	State Bank of India	7362	4748	2998.05	416	237.56	4748	2509.66	39810	25150.94	25454	13351.42
10	UCO Bank	485	453	545.66	180	119.80	418	488.15	9429	7676.33	3621	2587.81
11	Union Bank of India	515	116	55.48	0	0.00	116	55.48	729	951.31	21	4.57
12	Axis Bank	773	5	16.83	0	0.00	5	16.83	26	80.02	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	993	1408.39	0	0.00	993	1408.39	12291	3969.59	7211	963.99
15	ICICI	1208	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
16	IDBI Bank	1048	74	78.47	0	0.00	74	78.47	484	215.96	206	45.09
17	Indusind Bank	262	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18	Tripura Gramin Bank	55879	11402	5998.76	0	0.00	11402	5998.76	108595	16843.58	5388	1159.49
19	TSCB	26465	4377	1005.48	486	126.43	4377	1005.48	150792	14387.77	3788	461.62
20	Ujjivan Bank	1286	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
21	NESFB	482	29	13.21	0	0.00	29	13.21	1156	231.61	126	27.60
TOTAL		108220	27499	14173.24	1540	722.86	27464	13623.55	366486	85446.55	60069	22964.58

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 30.09.2021

(Amt. in Rs./Lacs)

Sl.No.	Name of the Bank	Deposit Linkage cumulative		Credit linkage 2021-22						Outstanding as on 30.09.2021	
				Under NRLM SHG		Direct SHG		Total		No	Amt.
		No.	Amt.	Nos.	Amt.	Nos.	Amt.	Nos.	Amt.		
1	PUNJAB NATIONAL BANK	6608	1536.91	325	502.58	0	0.00	325	502.58	1937	1204.90
2	STATE BANK OF INDIA	5294	562.50	60	68.00	0	0.00	60	68.00	243	150.90
3	TRIPURA GRAMIN BANK	35792	5457.92	3412	5099.04	163	176.37	3575	5275.41	15350	10618.63
4	BANK OF INDIA	352	259.60	52	57.00	0	0.00	52	57.00	144	117.61
5	TRIPURA STATE CO-OP BANK	13656	4581.73	735	1226.83	0	0.00	735	1226.83	1863	2282.26
6	UCO BANK	410	26.29	44	91.00	0	0.00	44	91.00	258	279.67
7	CANARA BANK	620	183.67	10	21.25	0	0.00	10	21.25	119	130.43
8	UNION BANK OF INDIA	29	29.00	12	18.00	0	0.00	12	18.00	19	9.00
9	IDBI BANK	23	15.61	19	20.00	0	0.00	19	20.00	56	41.89
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	13	10.91
12	PUNJAB & SINDH BANK	32	10.54	0	0.00	0	0.00	0	0.00	4	3.43
13	CENTRAL BANK OF INDIA	6	6.00	1	1.00	0	0.00	1	1.00	6	12.30
	TOTAL :	62870	12694.21	4672	7108.20	167	183.37	4839	7291.57	20059	14944.63

Action Points emerged in the 136th SLBC Meeting held on 29.09.2021

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 4672 accounts (achievement of 31%) with corresponding sanction amount of Rs.71.07 crores (achievement of 36%) as on 30.09.2021. 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:

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.)
1	Punjab National Bank	1300	1310	325	502.58
2	State Bank of India	140	140	60	68
3	Tripura Gramin Bank	10420	14000	3412	5099.04
4	UCO Bank	340	380	44	91
5	Tripura State Cooperative Bank Ltd.	2620	3950	735	1226.83
6	Canara Bank	30	40	10	21.25
7	IDBI	10	10	19	20
8	Bank of India	90	110	52	57
9	Central Bank of India	10	10	1	1
11	Union Bank	10	20	12	18
12	Punjab& Sind Bank	10	10	0	0
14	Indian Overseas Bank	0	0	2	2.5
17	Bank of Baroda	10	10	0	0
18	Bank of Maharashtra	10	10	0	0
Total		15000	20000	4672	7107.2

DAY – NULM Position:

NULM SEP(Individual) FY(2021-22) upto September 2021							
SL	Bank Name	Target	Sponsored	Sanctioned	Disbursed	Returned	Pending
1	Punjab National Bank	271	199	30	30	5	164
2	Tripura State Co-Operative Bank	241	234	65	39	3	166
3	State Bank of India	188	164	7	7	25	132
4	UCO Bank	130	114	2	0	1	111
5	Canara Bank	90	28	8	8	0	20
6	Bank of India	30	24	0	0	0	24
7	Union Bank	20	21	0	0	0	21
8	Bank of Baroda	10	0	0	0	0	0
9	Indian Bank	10	4	0	0	0	4
10	IDBI	4	3	0	0	0	3
11	Ujjivan SFB	10	2	0	0	0	2
12	Indian Overseas Bank	6	4	0	0	0	4
13	Bandhan Bank	16	2	0	0	0	2
14	Axis Bank	4	2	0	0	0	2
15	Punjab & Sind Bank	10	1	0	0	0	1
16	North East Small Finance Bank	40	3	0	0	0	3
17	Central Bank of India	25	13	1	1	0	12
18	Bank of Maharashtra	10	1	0	0	0	1
19	ICICI Bank	5	5	0	0	0	5
20	HDFC Bank	5	3	0	0	0	3
	Total	1125	827	113	85	34	680
NULM SEP(SHG) FY(2021-22) upto September 2021							
SL	Bank Name	Target	Sponsored	Sanctioned	Disbursed	Returned	Pending
1	Tripura Gramin Bank	366	256	123	123	5	128
2	Tripura State Co-Operative Bank	255	166	34	34	0	132
3	Punjab National Bank	75	53	14	14	0	39
4	UCO Bank	50	26	10	10	0	16
5	Canara Bank	36	17	7	7	0	10
6	State Bank of India	25	15	0	0	6	9
7	Bank of Maharashtra	5	7	0	0	0	7
8	Bank of India	8	3	0	0	0	3
9	Central Bank of India	11	2	1	1	0	1
10	HDFC Bank	0	1	0	0	0	1
	Indian Overseas Bank	2	1	0	0	0	1
11	Union Bank of India	2	4	0	0	0	4
	Total	835	551	189	189	11	351

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 30.09.2021	2021-22	2000	1641	150	975.86	186	954.00
SWAVALAMBAN							
As on 30.09.2021	2021-22	4000	5904	206	646.09	16	38.86

*** Includes spillover cases of FY 2020-21

PMEGP

For the FY 2021-22, 1641 PMEGP cases were sponsored to the bank branches against the target (already circulated) of 2000 cases, out of which 150 cases were sanctioned amounting to Rs. 975.86 lakhs as on 30.09.2021.

SWABALAMBAN

For the FY 2021-22, 5904 cases have been sponsored to the bank branches against the target (already circulated) of 4000 cases, out of which 206 cases were sanctioned amounting to Rs. 646.09 lakhs as on 30.09.2021.

PERFORMANCE UNDER PMEGP FOR THE FINANCIAL YEAR 2021-22 AS ON 30.09.2021

Sl.No.	NAME OF THE BANK	TARGET	SPONSORED		SANCTIONED		DISBURSED		REJECTED
		NO	NO	AMT.	NO	AMT.	NO	AMT.	NO
1	Bank of Baroda	21	9	75.71	1	5.00	2	10.56	0
2	Bank of India	33	47	326.91	6	39.43	1	2.78	15
3	Bank of Maharashtra	2	0	0.00	0	0.00	0	0.00	0
4	Canara Bank	58	45	310.29	7	45.57	3	14.44	34
5	Central Bank of India	40	9	52.57	4	20.03	0	0.00	4
6	Indian Bank	23	0	0.00	1	5.26	1	3.89	0
7	Indian Overseas Bank	12	12	81.57	3	25.00	4	27.22	4
8	Punjab & Sind Bank	8	5	36.86	0	0.00	1	3.89	0
9	Punjab National Bank	438	263	1731.63	18	113.14	19	106.73	76
10	State Bank of India	385	286	2093.94	29	133.26	11	33.29	186
11	Union Bank of India	29	18	105.91	3	13.77	1	2.78	12
12	UCO Bank	97	62	379.26	5	15.57	4	11.67	42
A	Sub Total of Public Sec. Bank	1146	756	5194.66	77	416.03	47	217.24	373
13	AXIS BANK	10	13	206.14	6	103.11	0	0.00	1
14	Bandhan Bank	29	1	5.00	0	0.00	0	0.00	0
15	HDFC	7	2	7.57	0	0.00	0	0.00	1
16	ICICI	11	0	0.00	0	0.00	0	0.00	0
17	IDBI BANK	13	10	78.37	1	15.03	1	11.69	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	26	297.09	7	118.14	1	11.69	2
23	Tripura Gramin Bank	525	584	4088.91	63	421.69	108	559.51	126
C	Sub Total of RRB	525	584	4088.91	63	421.69	108	559.51	126
24	Tripura State Co-Operative Bank	246	275	2250.66	3	20.00	30	165.56	9
D	Sub Total of Coop.Banks	246	275	2250.66	3	20.00	30	165.556	9
GRAND TOTAL		2000	1641	11831.31	150	975.86	186	954.00	510

BANK-WISE POSITION IN IMPLEMENTATION OF SWABALAMBAN FOR THE STATE OF TRIPURA FOR THE PROGRAMME YEAR 2021-22 AS ON SEPTEMBER 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	65	323.73	0	0.00	0	0.00
2	Bank of India	42	88	362.58	1	3.00	3	3.00
3	Bank of Maharashtra	4	8	32.84	0	0.00	0	0.00
4	Canara Bank	68	169	710.23	4	12.55	0	0.00
5	Central Bank of India	48	98	411.99	0	0.00	0	0.00
6	Indian Bank	27	32	125.07	0	0.00	0	0.00
7	Indian Overseas Bank	19	33	162.94	3	10.00	0	0.00
8	Punjab & Sindh Bank	9	6	24.44	0	0.00	0	0.00
9	Punjab National Bank	775	858	3561.63	17	52.31	3	11.00
10	State Bank India	670	849	3533.50	30	67.82	0	0.00
11	UCO Bank	150	252	1018.89	9	24.70	0	0.00
12	Union Bank of India	39	88	348.90	3	7.80	0	0.00
Total of Public Sector Banks		1881	2546	10616.74	67	178.18	6	14.00
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	19	70.44	0	0.00	0	0.00
17	ICICI Bank	7	1	10.00	0	0.00	0	0.00
18	IDBI Bank	11	27	124.18	0	0.00	0	0.00
19	IDFC First Bank	1	0	0.00	0	0.00	0	0.00
20	IndusInd Bank	2	1	5.00	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	1	1.66	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	55	235.34	0	0.00	0	0.00
24	Tripura Gramin Bank	1471	2382	9779.94	54	165.02	9	22.01
Total of Regional Rural Bank		1471	2382	9779.94	54	165.02	9	22.01
25	Tripura State Co-Operative Bank	596	921	4062.26	85	302.89	1	2.85
Total of State Co-Op Banks		596	921	4062.26	85	302.89	1	2.85
GRAND TOTAL		4000	5904	24694.3	206	646.09	16	38.86

BANK-WISE POSITION IN IMPLEMENTATION OF MINI DAIRY FOR THE STATE OF TRIPURA DURING THE YEAR 2021-22 AS ON 30.09.2021

SI.No.	BANKS	Proposals Received	Proposals sanctioned		Proposals disbursed	
		No.	No.	Amt.	No.	Amt.
1	Bank of India	117	117	112.81	117	101.89
2	UCO Bank	19	19	17.99	19	17.25
3	Punjab National Bank	26	26	75.64	26	61.35
4	Tripura State Co-operative Bank	15	15	14.61	15	14.61
TOTAL		177	177	221.05	177	195.10

PM Formalization of Micro Food Processing Enterprises Scheme (PMFME) status as on 24-11-2021:

Application ID	Application Date	District	ODOP Description	Current Status	Bank Name	Project Cost
11665321704126	19-Nov-21	Sepahijala	Milk based Products	Pending with Lending Bank	PUNJAB NATIONAL BANK	10,07,650.00
11627221701479	28-Oct-21	West Tripura	Bakery products	Pending with Lending Bank	PUNJAB NATIONAL BANK	10,45,449.00
11627121701430	28-Oct-21	South Tripura	Bakery products	Pending with Lending Bank	TRIPURA GRAMIN BANK	14,25,504.00
11665521699256	06-Oct-21	Unakoti	Multiple fruit processing	Loan Sanctioned	CANARA BANK	3,07,508.00
11627221698946	05-Oct-21	West Tripura	Bakery products	Loan Sanctioned	PUNJAB NATIONAL BANK	23,19,844.00
11665521698942	04-Oct-21	Unakoti	Multiple fruit processing	Pending with Lending Bank	CANARA BANK	5,08,724.00
11627021698926	04-Oct-21	North Tripura	Tea	Pending with Lending Bank	STATE BANK OF INDIA	11,59,376.00
11627221698881	04-Oct-21	West Tripura	Bakery products	Pending with Lending Bank	PUNJAB NATIONAL BANK	15,16,829.00
11627221698517	01-Oct-21	West Tripura	Bakery products	Loan Rejected	UNION BANK OF INDIA	15,84,640.00
11627221698451	01-Oct-21	West Tripura	Bakery products	Application Withdrawal	PUNJAB NATIONAL BANK	26,39,842.00
11627221698291	29-Sep-21	West Tripura	Bakery products	Pending with Lending Bank	STATE BANK OF INDIA	8,67,520.00
11627221697135	22-Sep-21	West Tripura	Bakery products	Loan Rejected	PUNJAB NATIONAL BANK	11,01,840.00
11665521697089	22-Sep-21	Unakoti	Multiple fruit processing	Pending with DLC	CANARA BANK	4,87,380.00
11627221697087	22-Sep-21	West Tripura	Bakery products	Loan Sanctioned	PUNJAB NATIONAL BANK	21,29,900.00
11627221696935	22-Sep-21	West Tripura	Bakery products	Rejected By DLC	BANK OF INDIA	9,24,840.00
11627121696669	21-Sep-21	South Tripura	Bakery products	Pending with Lending Bank	STATE BANK OF INDIA	18,58,146.00
11627221696007	17-Sep-21	West Tripura	Bakery products	Loan Sanctioned	BANK OF BARODA	9,99,982.00
11626921696001	17-Sep-21	Dhalai	Multiple fruit processing	Pending with DRP	PUNJAB NATIONAL BANK	27,92,450.00
11627221695305	09-Sep-21	West Tripura	Bakery products	Pending with Lending Bank	UNION BANK OF INDIA	16,17,838.00
11665521695269	08-Sep-21	Unakoti	Multiple fruit processing	Pending with DRP	PUNJAB NATIONAL BANK	8,22,920.00
11627221695204	08-Sep-21	West Tripura	Bakery products	Pending with Lending Bank	CANARA BANK	54,75,980.00
11665521695051	06-Sep-21	Unakoti	Multiple fruit processing	Pending with DRP	CANARA BANK	6,87,380.00
11627221694658	02-Sep-21	West Tripura	Bakery products	Application Withdrawal	BANK OF MAHARASHTRA	21,62,700.00
11627221650650	15-Aug-21	West Tripura	Bakery products	Pending with Lending Bank	HDFC BANK	7,66,390.00
11627221518395	22-Jul-21	West Tripura	Bakery products	Loan Sanctioned	STATE BANK OF INDIA	13,38,410.00

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 30.09.2021	
A/c	Amount	A/c	Amount
176	613.70	4254	11191.97

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

Chief Minister's B.Ed Anuprerona Yojana:

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

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

Status Report of Chief Minister's B.ED Anuprerana Yojana								
S.No.	Name of Bank	No. of B.Ed proposals sent to Higher Education Dept for approval	No. of proposals accorded approval by Higher Education Dept for sanction	No. of B.Ed loans sanctioned	Amount in Rs. Lakhs	No. of B.Ed loans disbursed	Amount in Rs. Lakhs	No. of proposals rejected
1	Bank of India	3	3	3	5.60	3	1.72	0
2	UCO Bank	29	29	5	4.75	5	2.54	0
3	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 30.09.2021 (Amt in Lacs.)									
SL NO	BANKS	PROPOSAL SANCTIONED		PROPOSAL DISBURSED		Outstanding as on 30.09.2021		NPA as on 30.09.2021	
		NO	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	Bank of Baroda	5	51.51	5	25.54	57	193.53	1	2.19
2	Bank of India	2	10.28	2	5.00	54	130.51	12	13.64
3	Bank of Maharashtra	0	0.00	0	0.00	2	3.05	0	0.00
4	Canara Bank	49	141.87	49	101.29	318	979.53	22	65.49
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	21.09	0	0.00
8	Punjab & Sind Bank	0	0.00	0	0.00	5	17.70	0	0.00
9	Punjab National Bank	8	49.71	8	35.09	522	1256.63	128	338.55
10	State Bank of India	64	238.18	64	205.06	1883	5759.42	280	429.48
11	Union Bank of India	1	0.75	1	0.75	50	155.41	0	0.00
12	UCO Bank	7	18.46	7	10.50	146	463.20	14	41.17
A	Sub Total of Public Sec. Bank	138	518.05	138	388.73	3140	9142.17	467	935.52
13	AXIS BANK	0	0.00	0	0.00	0	0.00	0	0.00
14	Federal Bank	0	0.00	0	0.00	5	13.10	0	0.00
15	HDFC	4	7.30	4	7.10	18	42.71	5	11.43
16	ICICI	0	0.00	0	0.00	0	0.00	0	0.00
17	IDBI BANK	2	20.30	2	10.50	14	39.51	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	6	27.60	6	17.60	37	95.32	5.00	11.43
22	Tripura Gramin Bank	32	68.05	32	61.02	1041	1892.46	67	148.10
C	Sub Total of RRB	32	68.05	32	61.02	1041	1892.46	67	148.10
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	36	62.02	7	9.25
D	Sub Total of Coop.Banks	0	0.00	0	0.00	36	62.02	7	9.25
GRAND TOTAL		176	613.70	176	467.35	4254	11191.97	546	1104.30

BANK-WISE PERFORMANCE IN FINANCING UNDER HOUSING SCHEME AS ON 30.09.2021

(Amt. in lakhs)

Sl. No.	Name of the Banks	Sanctioned in FY 2021-22		Total Outstanding												Total NPA as on 30.09.2021	
				Urban		Semi-Urban		Rural		Total Outstanding as on 30.09.2021		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	344	4602.29	75	750.41	7	72.48	426	5425.18	128	2214.85	3	33.82		
2	Bank of India	18	224.69	240	3277.09	167	1483.43	18	116.45	425	4876.97	1	19.50	10	117.17		
3	Bank of Maharashtra	6	84.40	55	720.81	0	0.00	0	0.00	55	720.81	28	395.99	0	0		
4	Canara Bank	121	1113.42	304	4717.02	163	1520.09	81	1072.74	548	7309.85	56	839.20	1	1.72		
5	Central Bank of India	1	35.00	44	481.70	10	110.00	0	0.00	54	591.70	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	10	193.80	136	1886.53	22	81.50	9	89.96	167	2057.99	7	157.40	0	0		
8	Punjab & Sind Bank	1	15.00	24	232.80	0	0.00	4	14.10	28	246.90	0	0.00	0	0		
9	Punjab National Bank	107	2234.31	1701	19902.37	575	6385.09	75	185.55	2351	26473.01	468	8313.11	101	615.21		
10	State Bank of India	364	3093.90	5714	45248.01	1717	14673.73	1680	15305.02	9111	75226.76	745	13745.86	46	170.95		
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	90	2415.10	429	5532.30	270	2313.71	151	1847.21	850	9693.22	75	1356.14	16	151.62		
A	Sub-Total PUBLIC sec Bank	727	9998.58	9541	92369.01	3064	27995.11	2046	18865.33	14651	139229.45	1536	27383.78	185	1142.51		
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	13	40.20	55	410.88	3	20.28	3	19.02	61	450.18	0	0.00	9	64.89		
15	Federal Bank	0	0.00	1	18.60	0	0.00	0	0.00	1	18.60	0	0.00	0	0		
16	HDFC	298	228.90	382	274.57	81	67.72	0	0.00	463	342.29	0	0.00	18	8.54		
17	ICICI	66	1251.14	39	761.00	34	558.60	9	44.50	82	1364.10	0	0.00	0	0		
18	IDBI BANK	11	148.78	47	429.34	73	717.06	12	135.98	132	1282.38	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	2	115.50	8	205.53	0	0.00	0	0.00	8	205.53	0	0.00	0	0		
22	Ujjivan Bank	48	42.68	392	391.58	568	352.24	0	0.00	960	743.82	0	0.00	43	10.73		
B	Sub Total Pvt. Sec Bank	494	1900.92	1336	3304.62	759	1715.90	24	199.50	2119	5220.02	0	0	70	84.16		
23	TGB	1059	5906.79	1493	8322.76	6832	16627.70	14722	38091.17	23047	63041.63	409	13760.00	885	1896.64		
C	Sub Total RRB	1059	5906.79	1493	8322.76	6832	16627.70	14722	38091.17	23047	63041.63	409	13760	885	1896.64		
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	10	192.00	347	757.37	256	1177.58	0	0.00	603	1934.95	91	71.62	15	64.08		
D	Sub-Total Coop. Bank	10	192	415	1320.52	258	1198.67	0	0.00	673	2519.19	91	71.62	30	215.11		
GRAND TOTAL		2290	17998.29	12785	105316.91	10913	47537.38	16792	57156	40490	210010.29	2036	41215.4	1170	3338.42		

❖ 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 2036 cases under PMAY up to 30.09.2021. All the bankers working in the state to come forward to finance eligible beneficiaries under PMAY.

PMAY- CLSS Subsidy Claim Position up to 30.09.2021 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 - Sep 2021)		Housing Loans Disbursed under PMAY CLSS (since inception)		Housing Loans Disbursed under PMAY (April - Sep 2021)		Subsidy claimed under PMAY CLSS (since inception)		Subsidy claimed under PMAY CLSS (April - Sep 2021)		Subsidy Received under PMAY CLSS (since inception)		Subsidy Received under PMAY CLSS (April - Sep 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	6	147.00	28	395.99	6	117.00	25	325.99	0	0.00	4	9.21	1	2.12
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	7	157.40	3	93.40	6	103.25	3	45.06	6	75.00	1	3.50	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	468	8313.11	12	180.87	465	7152.69	12	104.61	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	75	1356.14	12	261.80	75	1124.07	13	173.80	39	759.61	13	173.80	6	11.71	3	6.65
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		2036	41215.4	340	7984.98	2030	35583.04	341	6464.31	1868	5056.86	323	825.84	1544	3110.58	278	592.73

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 136th SLBC Meeting held on 29.09.2021

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 96 SC/ST/Women beneficiaries amounting to Rs. 11.52 Crores during FY 2021-22 up to September 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 30.09.2021 is as follows: -

PERFORMANCE UNDER STAND UP INDIA FY 2021-22 As on 30.09.2021

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
	Canara Bank	4	41.05	4	22.56	8	63.61
	Indian Overseas Bank	0	0	1	25	1	25
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	2	28	8	81.17	10	109.17
5	UCO Bank	0	0	1	11	1	11
6	Tripura Gramin Bank	3	36	0	0	3	36
GRAND TOTAL		51	640.94	45	511.97	96	1152.91

Pradhan Mantri Mudra Yojana (PMMY)

Action Points emerged in the 136th SLBC Meeting held on 29.09.2021

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. 460.97 Crore with 74416 numbers of accounts for the period April 2021 – September 2021, against the annual target of Rs.2535.39 Crore i.e. 18 % of the target.

Performance of the Banks in the State of Tripura as on 30.09.2021 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	1460	3.52	2774	61.15	560	42.18	4794	106.86
Private Sector Banks	26333	72.38	12978	125.8	39	2.13	39350	200.29
RRBs	2854	10.41	3658	56.06	149	10.37	6661	76.84
NBFC MFI	21068	64.36	55	0.32	0	0	21123	64.68
Small Finance Banks	1708	5.45	429	3.12	0	0	2137	8.58
Co-Op Banks	272	2.03	76	1.49	3	0.2	351	3.72
Grand Total	53695	158.15	19970	247.9	751	54.88	74416	460.97

Bank wise details of disbursement is Annexed.

Pradhan Mantri Mudra Yojana in Tripura for FY 2021-22 (As on 30.09.2021)

[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	155	0.46	0.45	476	11.55	11.08	99	8.35	8.35	730	20.36	19.87
2	Bank of Baroda	54	0.18	0.17	62	1.8	1.8	19	1.75	1.75	135	3.72	3.72
3	Bank of India	164	0.43	0.26	239	4.54	3.81	36	2.79	1.33	439	7.77	5.4
4	Bank of Maharashtra	0	0	0	7	0.17	0.17	2	0.2	0.2	9	0.37	0.37
5	Canara Bank	331	0.2	0.2	224	4.78	4.59	16	1.35	1.35	571	6.32	6.13
6	Central Bank of India	64	0.14	0.05	63	1.47	0.69	18	1.88	1.18	145	3.49	1.92
7	Indian Bank	6	0.02	0.02	20	0.36	0.36	3	0.17	0.17	29	0.56	0.56
8	Indian Overseas Bank	11	0.04	0.04	38	0.84	0.69	6	0.52	0.47	55	1.4	1.19
9	Punjab National Bank	379	1.13	0.57	1040	23.68	19.6	326	22.23	21.18	1745	47.04	41.35
10	Union Bank of India	34	0.14	0.11	73	1.54	1.14	8	0.7	0.53	115	2.39	1.79
11	Punjab & Sind Bank	2	0.01	0.01	8	0.14	0.13	1	0.09	0.08	11	0.24	0.22
12	UCO Bank	260	0.77	0.27	524	10.28	7.3	26	2.15	1.82	810	13.2	9.4
	Total	1460	3.52	2.15	2774	61.15	51.36	560	42.18	38.41	4794	106.86	91.92
Private Sector Commercial Banks													
13	Ratnakar Bank	390	0.6	0.6	0	0	0	0	0	0	390	0.6	0.6
14	Axis Bank	2885	7.72	7.72	0	0	0	0	0	0	2885	7.72	7.72
15	IndusInd Bank	13334	31.78	31.78	1275	7.78	7.78	17	0.94	0.94	14626	40.49	40.49
16	HDFC Bank	5	0.01	0.01	0	0	0	0	0	0	5	0.01	0.01
17	Bandhan Bank	5201	19.48	19.48	10703	112.3	112.29	10	0.72	0.72	15914	132.49	132.49
18	IDFC Bank Limited	4506	12.75	12.75	946	4.73	4.73	0	0	0	5452	17.48	17.48
	IDBI Bank Limited	12	0.04	0.04	54	0.99	0.99	12	0.47	0.47	78	1.5	1.5
	Total	26333	72.38	72.38	12978	125.8	125.79	39	2.13	2.13	39350	200.29	200.29
Regional Rural Banks													
19	Tripura Gramin Bank	2854	10.41	10.22	3658	56.06	50.66	149	10.37	10.03	6661	76.84	70.91
	Total	2854	10.41	10.22	3658	56.06	50.66	149	10.37	10.03	6661	76.84	70.91
NBFC-Micro Finance Institutions													
20	VEDIKA CREDIT CAPITAL LTD	1909	3.37	3.37	0	0	0	0	0	0	1909	3.37	3.37
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	3974	11.99	11.99	0	0	0	0	0	0	3974	11.99	11.99
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	1634	5.74	5.74	0	0	0	0	0	0	1634	5.74	5.74
26	Arohan Financial Services Pvt. Ltd.	1210	3.54	3.54	45	0.25	0.25	0	0	0	1255	3.79	3.79
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	633	2.03	2.03	9	0.06	0.06	0	0	0	642	2.09	2.09
	Total	21068	64.36	64.36	55	0.32	0.32	0	0	0	21123	64.68	64.68
Small Finance Banks													
	Ujjivan Small Finance Bank	1708	5.45	5.45	429	3.12	3.12	0	0	0	2137	8.58	8.58
	Jana Small Finance Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0
	Total	1708	5.45	5.45	429	3.12	3.12	0	0	0	2137	8.58	8.58
Co-Operative Banks													
29	Tripura State Co-Operative Bank	272	2.03	2.03	76	1.49	1.47	3	0.2	0.2	351	3.72	3.7
	Total	272	2.03	2.03	76	1.49	1.47	3	0.2	0.2	351	3.72	3.7
	Grand Total	53695	158.15	156.59	19970	247.9	232.72	751	54.88	50.77	74416	460.97	440.08

PRADHAN MANTRI MUDRA YOJANA OUTSTANDING POSITION AS ON 30.09.2021 (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	Number wise	Amount wise
1	Bank of Baroda	95	30.64	8	3.02	239	460.57	28	47.05	60	447.96	5	9.89	394	939.17	41	59.96	10	6
2	Bank of India	624	167.36	125	21.01	1159	1888.72	110	143.42	74	412.33	3	15.59	1857	2468.41	238	180.02	13	7
3	Bank of Maharashtra	18	5.80	1	0.23	86	145.30	1	2.10	17	124.70	1	8.40	121	275.8	3	10.73	2	4
4	Canara Bank	711	186.30	144	221.56	1408	2483.34	0	0.00	203	1423.28	10	51.45	2322	4092.92	154	273.01	7	7
5	Central Bank Of India	221	96.04	25	6.34	254	317.59	24	25.37	38	270.96	1	8.56	513	684.59	50	40.27	10	6
6	Indian Bank	52	14.92	5	0.96	205	347.36	41	68.66	31	192.08	3	29.29	288	554.36	49	98.91	17	18
7	Indian Overseas	48	13.38	9	2.63	200	374.47	16	31.58	59	349.48	11	88.38	307	737.33	36	122.59	12	17
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	15975	3827.79	5616	1445.71	11875	11931.59	3323	3439.76	826	3192.34	130	677.37	28676	18951.73	9069	5562.83	32	29
10	State Bank of India	2085	438.71	716	156.93	4098	6106.81	1483	1924.98	381	1883.42	61	312.84	6564	8428.94	2260	2394.75	34	28
11	UCO Bank	1769	772.98	406	195.38	2256	7691.00	389	1397.94	123	843.23	12	63.62	4148	9307.21	807	1656.94	19	18
12	Union Bank	530	61.40	15	2.57	915	1288.59	34	42.37	128	513.67	0	0.00	1573	1863.66	49	44.94	3	2
	Total PUBLIC sec Bank	22148	5621.44	7070	2056.34	22753	33065.88	5449	7123.23	1940	9653.45	237	1265.39	46841	48340.78	12756	10444.95	27	22
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	28345	5958.33	2500	660.58	23303	15065.97	1504	1089.59	126	785.58	2	14.31	51774	21809.88	4006	1764.48	8	8
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	680	62.64	372	20.90	68	62.31	10	4.94	2	7.20	1	4.46	750	132.1494	383	30.30	51	23
17	ICICI Bank	581	163.38	3	0.10	5	4.10	0	0.00	7	43.87	2	0.68	593	211.35	5	0.78	1	0
18	IDBI Bank	90	26.56	28	6.43	60	20.38	7	2.76	31	255.77	5	44.81	181	302.71	40	54.00	22	18
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	20210	3541.91	0	0.00	3468	2299.57	0	0.00	132	475.63	0	0.00	23810	6317.11	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	20135	3722.99	4302	669.34	4009	1525.97	424	136.54	0	0.00	0	0.00	24144	5248.96	4726	805.88	20	15
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	85679	18142.21	22841	6015.25	30916	18986.33	1945	1233.83	301	1586.38	10	64.26	116896	38714.92	24796	7313.34	21	19
26	Tripura Gramin Bank	57281	13779.37	8129	2236.36	39315	43225.13	2068	2596.07	1079	5453.42	86	496.45	97675	62457.92	10283	5328.88	11	9
	Total RRB	57281	13779.37	8129	2236.36	39315	43225.13	2068	2596.07	1079	5453.42	86	496.45	97675	62457.92	10283	5328.88	11	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	272	203.14	0	0.00	76	149.12	2	7.80	3	22.50	9	11.93	351	374.76	11	19.73	3	5
	Total Coop. Bank	272	203.14	0	0.00	76	149.12	2	7.80	3	22.50	9	11.93	351	374.76	11	19.73	3	5
	Grand Total	165380	37746.16	38040	10307.95	93060	95426.46	9464	10960.93	3323	16715.75	342	1838.03	261763	149888.4	47846	23106.90	18	15

Recovery Performance of Banks as on 30.09.2021

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 30.09.2021 stands at 46%.

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

Rs/ Lacs

Sector	September 2020			September 2021		
	Demand	Recovery	%	Demand	Recovery	%
Agriculture & allied	65438.06	30936.13	47	174102.91	87144.83	50
MSME	35728.70	18694.13	52	105392.28	48585.80	46
Other Prised	27086.48	10102.27	37	72138.67	25164.20	35
TOTAL	128253.24	59732.53	47	351633.85	160894.83	46

BANK-WISE & SECTOR-WISE RECOVERY PERFORMANCE AS ON 30.09.2021

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	160.93	13.80	9	368.50	30.20	8	100.89	11.74	12	630.32	55.74	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	7.04	0.30	4	0.00	0.00	0	7.04	0.30	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	411.95	11.81	3	588.50	3.88	1	55.32	1.65	3	1055.77	17.34	2
6	Indian Bank	7.65	0.00	0	35.39	1.50	4	0.00	0.00	0	43.04	1.50	3
7	Indian Overseas Bank	6.66	0.00	0	464.01	3.33	1	0.00	0.00	0	470.67	3.33	1
8	Punjab & Sind Bank	8.20	0.00	0	54.99	1.32	2	4.08	0.00	0	67.28	1.32	2
9	Punjab National Bank	693.55	410.17	59	2298.26	1123.48	49	1363.87	753.10	55	4355.68	2286.75	53
10	State Bank of India	13734.08	702.08	5	5020.69	439.98	9	1056.04	351.33	33	19810.82	1493.39	8
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	4838.58	976.48	20	9513.79	293.85	3	7656.86	163.30	2	22009.22	1433.63	7
A	Sub Total of Public Sec.	19861.60	2114.34	11	18351.16	1897.83	10	10237.06	1281.12	13	48449.83	5293.29	11
13	AXIS BANK	21847.76	2325.78	11	20186.28	2087.61	10	11260.77	1409.23	13	53294.81	5822.62	11
14	Bandhan Bank	96.75	11.50	12	2450.08	2449.96	100	12.28	0.69	6	2559.10	2462.15	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	1001.10	592.57	59	58.82	49.70	85	63.76	30.42	48	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	37.82	20.23	53	145.54	72.62	50	53.73	53.03	99	237.08	145.89	62
19	Ujjivan Bank	0.58	0.02	4	20.27	3.69	18	0.00	0.00	0	20.84	3.72	18
20	SOUTH INDIAN BANK	12733.64	5414.29	43	3906.15	2205.39	56	7699.41	2728.04	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	35717.64	8364.39	23	26767.13	6868.99	26	19089.95	4221.41	22	81574.72	19454.78	24
22	Tripura Gramin Bank	114051.06	72296.10	63	58190.70	38532.25	66	34337.26	14981.87	44	206579.01	125810.23	61
C	Sub Total of RRB	114051.06	72296.10	63	58190.70	38532.25	66	34337.26	14981.87	44	206579.01	125810.23	61
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	4472.60	4370.00	98	2083.29	1286.723	62	8474.40	4679.81	55	15030.29	10336.53	69
D	Sub Total of Coop.Banks	4472.60	4370.00	98	2083.29	1286.72	62	8474.40	4679.81	55	15030.29	10336.53	69
Grand Total		174102.91	87144.83	50	105392.28	48585.80	46	72138.67	25164.20	35	351633.85	160894.83	46

POSITION OF NPA OF BANKS IN THE STATE OF TRIPURA

As on 30.09.2021

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
September 2020	16431	722.27	4.40
March 2021	16884	906.99	5.37
September 2021	17476	1221.53	6.99

Percentage of gross NPA as against gross advance increased from 4.40% as on September 2020 to 6.99% as on September 2021. Amount in absolute terms increased to Rs. 1221.53 crores as on 30th September 2021 from Rs. 722.27 crore as on 30th September 2020. The outstanding amount under Written off A/Cs (Shadow Register) is around Rs. 168.85 crores which if added with the outstanding NPA, the total amount would be Rs. 1390.38 crores which seems to be high.

The total outstanding NPA amount in Govt. sponsored schemes has decreased from Rs. 111.66 crores in September 2020 to Rs.103.13 crores in September 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 30.09.2021 is furnished in the Annexure.

NPA Position of Banks in Tripura as on 30.09.2021

(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	497.78	75.84	698.73	13.29	712.02
2	Bank of India	93.88	1227.40	77.92	1399.20	1909.87	3309.07
3	Bank of Maharashtra	0.00	11.90	0.00	11.90	0.00	11.90
4	Canara Bank	122.90	772.45	67.21	962.56	81.12	1043.68
5	Central Bank of India	70.70	603.78	15.30	689.78	4.50	694.28
6	Indian Bank	3.60	390.27	202.60	596.47	100.44	696.91
7	Indian Overseas Bank	16.23	394.23	0.00	410.46	1.16	411.62
8	Punjab & Sind Bank	6.97	46.63	3.03	56.63	0.24	56.87
9	Punjab National Bank	6913.89	11958.67	777.01	19649.57	1442.42	21091.99
10	State Bank of India	13351.42	3806.00	600.43	17757.85	822.95	18580.80
11	Union Bank of India	6.47	63.65	0.00	70.12	8.00	78.12
12	UCO Bank	2587.82	1353.96	199.78	4141.56	1873.51	6015.07
A	Sub-Total PUBLIC sec Bank	23298.99	21126.72	2019.12	46444.83	6257.50	52702.33
13	AXIS BANK	2.20	157.00	0.00	159.20	3.31	162.51
14	Bandhan Bank	19831.50	0.00	64.89	19896.39	7528.19	27424.58
15	Federal Bank	0.00	0.00	0.00	0.00	0.00	0.00
16	HDFC	963.99	214.91	40.47	1219.37	195.26	1414.63
17	ICICI	0.30	0.00	16.49	16.79	431.08	447.87
18	IDBI BANK	525.78	366.14	0.95	892.87	7.33	900.20
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	3.39	3.39
23	NESFB	0.00	222.11	22.98	245.09	0.00	245.09
24	Ujjivan Bank	410.33	0.00	163.24	573.57	6124.97	6698.54
B	Sub Total Pvt. Sec Bank	21734.10	960.16	309.02	23003.28	14293.53	37296.81
25	TGB	9866.94	7989.64	2044.74	19901.32	1888.55	21789.87
C	Sub Total RRB	9866.94	7989.64	2044.74	19901.32	1888.55	21789.87
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	2775.00	1191.82	2796.97	6763.79	2982.11	9745.90
D	Sub-Total Coop. Bank	2775.00	1191.82	3415.07	7381.89	2982.11	10364.00
GRAND TOTAL		57675.03	31268.34	7787.95	96731.32	25421.69	122153.01

Position of Technically Written off A/Cs of Banks in Tripura as on 30.09.2021

SI.No.	BANKS	Amount Outstanding	
		No of A/Cs	Amount
1	Bank of Baroda	4	653.00
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	8170	4621.92
11	UCO Bank	66	2063.29
12	Union Bank of India	0	0.00
A	Sub-Total PUBLIC sec Bank	37674	15394.90
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		73112	16885.06

STATUS OF GOVT. SPONSORED SCHEMES & NPA GENERATED THEREOF

		PMRY					PMEGP					SWAVALAMBAN				
		A/Cs Outstanding	Outstd Balance as on 30/09/21	NPA A/Cs	Ant. Outstd As on 30/09/21	NPA %	A/Cs Outstanding	Outstd Balance as on 30/09/21	NPA A/Cs	Ant. Outstd As on 30/09/21	NPA %	A/Cs Outstanding	Outstd Balance as on 30/09/21	NPA A/Cs	Ant. Outstd As on 30/09/21	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 Maharastra	0	0.00	0	0.00	0	12	15.39	0	0.00	0	15	13.85	0	0.00	0
3	Bank of India	0	0.00	0	0.00	0	217	355.72	23	34.46	10	49	19.69	38	2.74	14
4	Canara Bank	0	0.00	0	0.00	0	229	648.23	56	123.77	19	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	0	0.00	0	0.00	0	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	890	2558.07	703	1608.72	63	668	903.60	298	606.69	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	125	141.52	116	132.50	94	395	573.60	102	182.02	32	552	476.70	230	193.33	41
	ASCB of PSBs Sub-Total	1879	1475.63	1657	1218.07	83	3081	7276.50	1309	2806.87	39	4285	5352.26	1238	1917.09	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	35	102.46	6	14.27	14	12	24.31	4	5.94	24
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	38	105.07	8	16.73	16	12	24.31	4	5.94	0
23	TGB	0	0.00	0	0.00	0	4227	7089.33	1039	1309.44	18	6195	7768.62	1331	1593.04	21
	TGBs Sub-Total	0	0.00	0	0.00	0	4227	7089.33	1039	1309.44	18	6195	7768.62	1331	1593.04	21
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	2015	3332.64	501	511.02	15	4140	4835.81	1111	935.68	19
	ASCB ofCoop Sub-Total	0	0.00	0	0.00	0	2015	3332.64	501	511.02	15	4140	4835.81	1111	935.68	19
	GRAND TOTAL	1879	1475.63	1657	1218.07	83	9361	17803.54	2857	4644.06	26	14632	17981.00	3684	4451.75	25

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.

223 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 9 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 30.09.2021 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.
665129	178978	844107	390.02*	743030	38594	304166
In Percentage						
78.79	21.21			88.02	4.57	36.03

* Average deposit per account Rs. 4620.53/-

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. 4620.53/- per account in the State of Tripura.

Aadhaar seeding percentage is 88.02 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 36.03% 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 4.57% 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 30.09.2021

S.No	Banks	Type of Bank	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposit	Zero Balance Account	RupayCard Issued	Aadhaar Seeded
1	Bank of Baroda	PSB	2811	6467	4995	4283	9278	38915101.49	441	7395	8173
2	Bank of India	PSB	3926	0	2099	1827	3926	6550903.19	233	2402	3862
3	Bank of India	PSB	13347	1110	7448	7009	14457	51668055.81	830	12229	13555
4	Bank of Maharashtra	PSB	0	1241	579	662	1241	3849388	226	1207	1187
5	Canara Bank	PSB	24202	3549	13895	13856	27751	110055360.3	2930	18536	25651
6	Central Bank of India	PSB	3793	273	1783	2283	4066	10934082.42	9	1550	3768
7	Indian Bank	PSB	1583	988	1199	1372	2571	5206279	309	2002	2215
8	Indian Overseas Bank	PSB	1706	2380	2182	1904	4086	13092824.88	437	3842	3525
9	Punjab & Sind Bank	PSB	175	152	197	130	327	4519586	2	322	302
10	Punjab National Bank	PSB	96677	6357	49493	53541	103034	414752886.7	10505	48152	92462
11	State Bank of India	PSB	69730	93864	78974	84620	163594	662526423.7	2829	155387	120967
12	UCO Bank	PSB	40900	28773	32149	37524	69673	285378181.6	5671	17179	57567
13	Union Bank of India	PSB	8602	3702	6300	6004	12304	49746272.7	905	6682	10944
14	Axis Bank Ltd	PVT	8	438	321	125	446	1594892.17	108	310	274
15	Federal Bank Ltd	PVT	0	157	103	54	157	2562098.2	35	104	118
16	HDFC Bank Ltd	PVT	0	7694	94	7600	7694	10489827	238	7694	2768
17	ICICI Bank Ltd	PVT	7	205	152	60	212	1104146	139	212	88
18	IDBI Bank Ltd.	PVT	2144	2751	2345	2550	4895	13799690.04	526	3785	4257
19	IndusInd Bank Ltd	PVT	0	1257	1068	189	1257	1476084.3	70	759	1229
20	Kotak Mahindra Bank Ltd	PVT	0	59	51	8	59	56031.58	16	7	36
21	South Indian Bank Ltd	PVT	0	100	59	41	100	216366.22	21	64	80
22	Tripura Gramin Bank	RRB	395518	17461	164619	248360	412979	2211735327	12114	14346	390002
		Grand Total	665129	178978	370105	474002	844107	3900229808	38594	304166	743030

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 30.09.2021 is furnished below:

Bank Type	PMSBY	PMJJBY	APY	Total
PSB	517697	138879	36340	692916
RRB	265908	107086	59119	432113
Private	5554	2042	4062	11658
Co-op	17274	3815	78	21167
Total	806433	251822	99599	1157854

Bank wise position of 3 social security schemes is furnished along with claim position as on 30.09.2021:

Social Security Schemes upto September 2021		Total		
S.No.	Banks	PMSBY	PMJJBY	APY
1	Bank of Baroda	8609	1321	1420
2	Bank of India	5575	2530	4860
3	Bank of Maharashtra	280	26	65
4	Canara Bank	18305	6135	6580
5	Central Bank Of India	5503	2883	1194
6	Indian Bank	1251	734	386
7	Indian Overseas	1193	373	477
8	Punjab & Sind Bank	832	174	155
9	Punjab National Bank	157097	35698	3750
10	State Bank of India	296683	78044	11659
11	UCO Bank	19250	8362	5188
12	Union Bank	3119	2599	606
	Total PUBLIC sec Bank	517697	138879	36340
13	Axis Bank	401	153	2206
14	Bandhan Bank	0	0	353
15	Federal Bank	72	32	23
16	HDFC Bank	956	433	694
17	ICICI Bank	203	143	92
18	IDBI Bank	3031	1110	685
19	IDFC First Bank	523	110	0
20	IndusInd	298	12	0
21	Kotak Mahindra	65	45	6
22	South Indian Bank	0	0	0
23	Ujjivan Bank	0	0	0
24	Yes Bank	5	4	3
	Total PRIVATE Sec bank	5554	2042	4062
25	Tripura Gramin Bank	265908	107086	59119
	Total RRB	265908	107086	59119
26	ACUB	0	0	0
27	TCARDB	0	0	0
28	TSCB	17274	3815	78
	Total Coop. Bank	17274	3815	78
	Grand Total	806433	251822	99599

Claim Status of PMSBY & PMJJBY:

PMSBY & PMJJBY--CLAIM STATUS FY 2021-22 (As on 30.09.2021)									
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	2	0	2	0	9	5	4	0
C	Sub Total of RRB	2	0	2	0	9	5	4	0
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		12	6	4	2	30	24	6	0

Claim settlement in PMJJBY is 80% while in PMSBY is 50%. 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 SEPTEMBER 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	24	362	255	107
2	Tripura	Dhalai	Rural	R-Seti, Ambassa	25.01.11	PNB	12	542	528	14
3	Tripura	Sepahijala	Urban	R-Seti, Sepahijala	12.02.13	TGB	15	552	530	22
4	Tripura	West Tripura	Urban	Rudset Institute	14.09.11	Canara Bank	41	668	637	31
5	Tripura	Unakoti	Rural	R-Seti, Kumarghat	07.07.13	SBI	25	507	498	5
6	Tripura	Gomati	Semi-Urban	LDM(South)	19.10.12	PNB	12	510	490	20
7	Tripura	Dhalai	Semi-Urban	LDM(Dhalai)	19.10.12	PNB	12	512	489	23
8	Tripura	Unakoti	Semi-Urban	LDM(North)	19.10.12	PNB	0	0	0	0
9	Tripura	West Tripura	Urban	LDM(West)	19.10.12	PNB	8	235	210	12
10	Tripura	Khowai	Semi-Urban	TGB Khowai Branch	17.09.15	TGB	0	0	0	0
11	Tripura	South	Semi-Urban	TGB Santirbazar Branch	30.12.15	TGB	11	839	789	50
12	Tripura	Gomati	Semi-Urban	TGB Udaipur Branch	22.09.15	TGB	19	1454	1376	78
13	Tripura	Sepahijala	Rural	TGB Bishramganj Branch	30.12.15	TGB	9	620	579	41
14	Tripura	North	Semi-Urban	TGB Dhamanagar Branch	05.03.16	TGB	0	0	0	0
Total							188	6801	6381	403

QUARTERLY REPORT								
RURAL BRANCHES-- REPORT OF CONDUCT OF FINANCIAL LITERACY CAMP FOR THE QUARTER ENDED SEPTEMBER 2021								
Sr.No.	State	District	No. of Rural Branches in the District	No. of Rural Branches which have conducted literacy camps as per RBI guidelines using standardized Financial Literacy Materials of RBI in the quarter	No. of Literacy Camps conducted as per RBI guidelines using standardized Financial Literacy Material of RBI	No. of persons participated	Out of persons participated, no. of persons already having bank a/c at the time of attending the camp	Out of persons participated, no. of persons opened bank a/c after attending the camp
1	Tripura	West Tripura	52	52	157	2841	1927	914
2	Tripura	Sepahijala	37	34	102	1142	1097	45
3	Tripura	Khowai	25	25	76	1014	925	89
4	Tripura	Gomati	35	34	105	1475	1132	343
5	Tripura	South	39	37	112	1244	1011	233
6	Tripura	Dhalai	34	34	103	1714	1231	483
7	Tripura	North	29	26	88	822	751	71
8	Tripura	Unakoti	22	21	68	751	593	158
TOTAL			273	263	811	11003	8667	2336

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 30.09.2021)													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	10	18	310	328	67	57	66	6	0	108	0	108	9	319	328		
Total	132	1768	2268	4036	759	1039	867	100	917	1803	34	2754	1386	2650	4036		
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	8	0	173	173	28	53	51	1	9	18	0	27	15	158	173		
Total	106	1264	1332	2596	328	1617	332	90	425	706	61	1192	851	1745	2596		
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	3	11	45	56	14	12	13	10	0	32	0	32	32	24	56		
Total	88	844	1487	2331	457	709	568	285	644	828	0	1472	805	1526	2331		
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	6	6	103	109	23	23	27	0	5	60	0	65	9	100	109		
Total	118	1267	1620	2887	586	797	705	65	405	1458	23	1886	1614	1273	2887		
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	4	14	76	90	14	60	10	1	53	0	20	73	15	75	90		
Total	106	1372	1393	2765	618	945	591	115	715	896	93	1704	922	1843	2765		
GRAND TOTAL	550	6515	8100	14615	2748	5107	3063	655	3106	5691	211	9008	5578	9037	14615		

Digital Modes of Banking:

Bankwise Position of ATMs upto September 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 30.09.2021

Sl.No.	BANKS	Status of POS Machines issued upto September 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.

Timely submission of data by banks:

24 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 15.10.2021 for compilation of Agenda Notes for 137th SLBC Meeting. The date of submission by the concerned banks is tabulated as follows: -

Sl.	Bank	Date of Submission
1	Punjab National Bank	07/10/2021
2	ACUB	08/10/2021
3	Federal Bank	11/10/2021
4	Kotak Mahindra Bank	11/10/2021
5	IDFC First Bank	12/10/2021
6	Central Bank of India	16/10/2021
7	Indian Overseas Bank	18/10/2021
8	Jana Small Finance Bank	18/10/2021
9	Ujjivan Bank	18/10/2021
10	South Indian Bank	19/10/2021
11	HDFC	20/10/2021
12	AXIS BANK	22/10/2021
13	IDBI BANK	22/10/2021
14	Bank of Maharashtra	25/10/2021
15	Bandhan Bank	27/10/2021
16	NESFB	29/10/2021
17	Punjab & Sind Bank	29/10/2021
18	YES Bank	29/10/2021
19	TSCB	30/10/2021
20	Bank of Baroda	01/11/2021
21	UCO Bank	01/11/2021
22	State Bank of India	02/11/2021
23	IndusInd Bank	05/11/2021
24	Canara Bank	08/11/2021
25	Indian Bank	08/11/2021
26	Bank of India	09/11/2021
27	Tripura Gramin Bank	10/11/2021
28	ICICI	11/11/2021
29	Union Bank of India	11/11/2021

Other Issues:

Performance of India Post Payments Bank:

Data as on 30.09.2021						
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 30.09.2021						
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	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, 2020, 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 September 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	0	0.00	312	1167.50	6	150.00
Bank of India	307	348.00	0	0.00	742	517.05	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	979	1265.24	72	24.25
Union Bank	363	663.16	0	0.00	18	45.11	15	2.12
Total Public Sector Banks	5530	12409.97	0	0.00	5349	7447.73	444	947.70
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	458	618.54	0	0.00	221	499.63	3027	879.00
Total RRB	458	618.54	0	0.00	221	499.63	3027	879.00
ACUB	0	0.00	0	0.00	0	0.00	0	0.00
TCARDB	0	0.00	0	0.00	0	0.00	0	0.00
Tripura State Co-Operative Bank	29	183.05	0	0.00	0	0.00	0	0.00
Total Co-Op Banks	29	183.05	0	0.00	0	0.00	0	0.00
Grand Total	48892	19895.421	0	0	5570	7947.355	3471	1826.7

PM SVANidhi Yojana status as on 25-11-2021:

Name of Bank	Marketplace (no. of cases)
ALLAHABAD BANK	1
CANARA BANK	4
IDBI BANK	1
Indian Bank	1
Indian Overseas 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	12
STATE BANK OF INDIA	3
SYNDICATE BANK	3
TGB	2
Tripura Garamin Bank	1
TRIPURA GRAMIN BANK	21
Triura Garamin Bank	1
UCO BANK	1
ujjivan small finance bank	1
Ujjivan Small Finance Bank Limited	1
UNION BANK OF INDIA	1
UNITED BANK OF INDIA	28
Grand Total	88

Name of Bank	Picked Up (no. of cases)
Axis Bank	5
Bandhan Bank Ltd.	41
Bank of Baroda	4
Bank of India	4
Canara Bank	11
Central Bank of India	3
HDFC Bank	17
ICICI Bank	1
IDBI Bank	2
Indian Overseas Bank	2
Punjab National Bank	50
RRB Tripura Gramin Bank	162
State Bank of India	16
TRIPURA STATE CO OPERATIVE BANK LTD	226
UCO Bank	7
Ujjivan Small Finance Bank	1
Union Bank of India	2
Grand Total	554

Name of Bank	Returned (no. of cases)
Bandhan Bank Ltd.	2
Bank of Baroda	15
Bank of India	10
Bank of Maharashtra	1
Canara Bank	24
Central Bank of India	11
Federal Bank	2
HDFC Bank	3
IDBI Bank	9
Indian Bank	7
Indian Overseas Bank	1
IndusInd Bank	1
Punjab and Sind Bank	4
Punjab National Bank	40
RRB Tripura Gramin Bank	183
SOUTH INDIAN BANK	1
State Bank of India	67
UCO Bank	89
Union Bank of India	11
Grand Total	481

Name of Bank	Sanctioned (yet to be disbursed)
Bank of Baroda	1
HDFC Bank	16
Indian Overseas Bank	4
Punjab National Bank	27
RRB Tripura Gramin Bank	162
State Bank of India	21
TRIPURA STATE CO OPERATIVE BANK LTD	16
UCO Bank	7
Union Bank of India	1
Grand Total	255

Name of Bank	Sanctioned and Disbursed
Annapurna Finance Pvt. Ltd.	26
Bank of Baroda	20
Bank of India	70
Bank of Maharashtra	3
Canara Bank	63
Central Bank of India	27
HDFC Bank	12
IDBI Bank	6
Indian Bank	5
Indian Overseas Bank	14
Punjab National Bank	621
RRB Tripura Gramin Bank	901
SOUTH INDIAN BANK	1
State Bank of India	638
Stree Nidhi Credit Cooperative Federation Ltd	1
TRIPURA STATE CO OPERATIVE BANK LTD	150
UCO Bank	161
Ujjivan Small Finance Bank	1
Union Bank of India	37
Grand Total	2757

PM KISAN KCC SATURATION CAMPAIGN REPORT

S.No.	Bankname	Self/RRB	Cumulati ve number of KCC applicati ons Received Total	KCC Sanction ed Total	KCC Limit Sanction ed Grand Total (in Rs. Crore)	Applican t already having a KCC either in same bank or other banks/ Cooperat ive/ PACS or existing KCC under default/N PA	Existing Plantation Crops	Total	No of Pending Applicati ons Total	Applicati on Received Consente d_PMSB Y	Applicati on Received Consente d_PMJJB Y	Applicati on Sanction ed Consente d_PMSB Y	Applicati on Sanction ed Consente d_PMJJB Y
1	Bank of Baroda	PSB	50	50	0.25	0	0	0	0	3	3	3	3
2	Bank of India	PSB	89	26	0.13	63	0	63	0	0	0	0	0
3	Bank of Maharashtra	PSB	18	18	0.33	0	0	0	0	0	0	0	0
4	Canara Bank	PSB	623	456	3.68	167	0	167	0	1096	603	1096	603
5	Central Bank of India	PSB	380	339	0.6	15	0	15	26	19	21	19	20
6	Tripura State Co-Op Bank	RCOP	19402	9961	18.94	2978	879	3857	5584	330	1465	330	1465
7	Tripura Gramin Bank	RRB	77681	47295	169.28	9366	15193	24559	5827	4674	2920	4674	2920
8	Indian Bank	PSB	29	28	0.11	1	0	1	0	0	0	0	0
9	Indian Overseas Bank	PSB	59	48	0.26	0	1	1	10	15	15	15	15
10	Punjab & Sind Bank	PSB	10	10	0.04	0	0	0	0	0	0	0	0
11	Punjab National Bank	PSB	15629	11590	34	973	3066	4039	0	10223	6782	9825	5612
12	State Bank of India	PSB	15131	14320	85	299	462	761	50	10473	5518	9068	4451
13	UCO Bank	PSB	694	583	3.17	37	74	111	0	199	117	199	117
14	Union Bank of India	PSB	65	42	0.5	0	23	23	0	57	18	57	18
	Total		129860	84766	316.29	13899	19698	33597	11497	27089	17462	25286	15224

Swanirbhar Tripura Credit Camp Report as on 20-11-2021:

Sl No	Bank Name	No. of Camps conducted since 01-07-2021 till 20-11-2021	Total Participants in camps	Crop Loans				
				No. of farmer Crop Loan Applications Collected	No. of Bargadar Crop Loan Applications Collected	Total No. of Crop Loan Applications Collected	No. of crop loans sanctioned	Amount of crop loans sanctioned (in Rs. Lakhs)
1	Punjab National Bank	153	4685	1083	103	1186	459	302.63
2	State Bank of India	94	14783	994	13	1007	680	364.05
3	UCO Bank	71	800	223	20	243	115	285.65
4	Tripura Gramin Bank	726	19533	5181	92	5273	1405	621.32
5	Tripura State Co-Operative Bank	37	2539	1388	381	1769	1067	216.99
	Total	1081	42340	8869	609	9478	3726	1790.64

Sl No	Bank Name	No. of Camps conducted since 01-07-2021 till 20-11-2021	Total Participants in camps	Agri-Allied				
				No. of Farmer Agri-Allied applications Collected	No. of Bargadar Agri-Allied Applications Collected	Total No. of Agri-Allied applications Collected	No. of agri-allied loans sanctioned	Amount of agri-allied loans sanctioned (in Rs. Lakhs)
1	Punjab National Bank	153	4685	551	35	586	289	904.54
2	State Bank of India	94	14783	47	0	47	36	31.8
3	UCO Bank	71	800	308	0	308	279	611.96
4	Tripura Gramin Bank	726	19533	2484	58	2542	528	549.7
5	Tripura State Co-Operative Bank	37	2539	104	29	133	46	22.4
	Total	1081	42340	3494	122	3616	1178	2120.4

DFS SPECIAL KCC CAMPAIGN ON ANIMAL HUSBANDRY AND FISHERIES (AS ON 10-12-2021)

District Name	Bank Name	Cumulative since start of camp			
		No of Applications Received at District Level Camp	No of App Accepted & Sent to Banks for Sanction	No of Applications Sanctioned by Bank	No of Applications Rejected By Banks
West Tripura	Animal Husbandry	126	126	26	8
West Tripura	Fisheries	31	31	6	0
Sepahijala	Animal Husbandry	42	42	1	7
Sepahijala	Fisheries	37	37	11	0
Gomati	Animal Husbandry	3	3	3	0
Gomati	Fisheries	13	13	1	0
South Tripura	Animal Husbandry	76	76	2	48
South Tripura	Fisheries	59	53	3	10
Khowai	Animal Husbandry	6	6	0	0
Khowai	Fisheries	33	33	27	18
Dhalai	Animal Husbandry	46	46	19	15
Dhalai	Fisheries	28	28	15	9
Unokoti	Animal Husbandry	37	37	0	6
Unokoti	Fisheries	44	44	0	6
North Tripura	Animal Husbandry	12	12	0	0
North Tripura	Fisheries	38	38	9	0
TOTAL	Animal Husbandry	348	348	51	84
	Fisheries	283	277	72	43

BANK-BRANCH NETWORK IN TRIPURA AS ON 30.09.2021

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	0	0	5	5	3	13	
Bank of Maharashtra	Public Sector Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	
Canara Bank	Public Sector Bank	2	0	4	0	2	0	0	1	0	1	2	0	1	0	0	1	0	0	1	0	2	2	0	6	9	4	19	
Central Bank of India	Public Sector Bank	2	0	1	0	0	0	0	0	0	0	1	0	0	0	0	1	0	0	1	0	0	0	0	2	3	1	6	
Indian Bank	Public Sector Bank	0	0	3	0	0	0	1	0	0	0	1	0	0	0	0	1	0	0	0	0	0	0	0	2	1	3	6	
Indian Overseas Bank	Public Sector Bank	0	0	2	0	0	0	0	1	0	0	1	0	0	0	0	0	0	1	0	0	0	0	0	1	2	2	5	
Punjab & Sind Bank	Public Sector Bank	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	2	
Punjab National Bank	Public Sector Bank	6	3	14	5	2	0	1	4	0	5	2	0	8	1	0	6	2	0	2	1	0	3	2	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	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	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	1	3	6	10	
Axis Bank	Pvt Bank	2	0	4	0	2	0	0	1	0	0	1	0	0	1	0	0	0	0	1	0	0	1	0	2	7	4	13	
Bandhan Bank	Pvt Bank	2	3	3	3	2	0	4	1	0	0	2	0	3	0	0	1	1	0	0	2	0	1	0	14	11	3	28	
Federal Bank	Pvt Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	
HDFC Bank	Pvt Bank	1	0	4	1	1	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	1	0	2	3	4	9	
ICICI Bank	Pvt Bank	0	0	3	0	0	0	0	1	0	0	1	0	0	0	0	1	0	1	0	0	0	1	0	1	4	3	8	
IDBI Bank	Pvt Bank	1	0	1	0	0	0	0	0	0	4	1	0	0	1	0	0	0	0	0	0	0	1	0	5	3	1	9	
IDFC Bank	Pvt Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	
Indusind Bank	Pvt Bank	0	1	1	1	0	0	0	0	0	0	1	0	0	1	0	0	0	0	0	0	0	1	0	1	4	1	6	
Kotak Mahindra Bank	Pvt Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	
NESFB	Pvt Bank	2	0	1	0	0	0	1	0	0	0	1	0	0	0	0	0	0	1	0	0	0	0	0	4	1	1	6	
South Indian Bank	Pvt Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	
Ujjivan Bank	Pvt Bank	0	0	3	0	1	0	0	1	0	0	1	0	0	0	0	0	0	0	1	0	0	1	0	0	5	3	8	
Yes Bank	Pvt Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	
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	
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	107	31	10	148	
ACUB	Co-Op Bank	0	0	2	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1	2	3	
TCARDB	Co-Op Bank	0	0	1	0	1	0	0	0	0	0	1	0	0	1	0	0	0	0	1	0	0	0	0	0	4	1	5	
Tripura State Co-Op Bank	Co-Op Bank	9	0	11	6	2	0	4	0	0	6	2	0	5	3	0	6	3	0	5	0	0	1	2	42	12	11	65	
Total		55	27	115	35	25	0	24	16	0	38	26	0	42	18	0	33	14	0	24	10	0	27	20	0	278	156	115	549



Convener of State Level Bankers' Committee, Tripura

Ref No : SLBC/TRP/Minutes/136/2021

Date : 01.10.2021

Minutes of the 136th Meeting of SLBC, Tripura held on 29-09-2021 at Agartala.

The 136th SLBC meeting of Tripura State was held at New Secretariat Building, Agartala on 29th September 2021 to review the performance of Banks for and up to the quarter ended June 2021 of FY 2021-22. Dignitaries in the meeting included:

Shri Biplab Kumar Deb, Hon'ble Chief Minister, Govt. of Tripura
Shri Kumar Alok, Chief Secretary, Govt. of Tripura.
Shri Swarup Saha, Executive Director, Punjab National Bank (through Video Conference),
Shri S K Dixit, Chief General Manager, 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.

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 Biplab Kumar Deb, Hon'ble Chief Minister, Govt. of Tripura, the meeting commenced with the Action Taken Report for the Action Points emerged during the 135th SLBC meeting 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 collectively disbursed Rs. 1518.24 crore i.e. 18% of the Annual Target of Rs 8304.22 crores under ACP 2021-22 as on June 2021. Achievement under Agriculture sector is 13%. Achievement in MSME and OPS are 12% and 31% of the ACP Targets respectively as on 30.06.2021.
- Due to lock down conditions in the State during initial months of the first quarter, progress in ACP achievement has been subdued.
- Banks to make all-out effort for achieving annual targets of FY 2021-22.
- Annual Credit Plan for FY 2021-22 has been fixed at Rs.8300 crores and allocated proportionately among member Banks.

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

CD Ratio

- CD ratio of the banks in the State stands at 54% as on 30.06.2021 against 53% as on 30.06.2020.
- Banks with low CD Ratio to work towards attaining parity with the State CD Ratio. Punjab National Bank to launch credit campaign to boost the Bank's Advance portfolio for increasing CD ratio.

(Action Point 2: All Banks)

Agriculture & PMFBY

- 11314 KCC loans were sanctioned by Banks amounting to Rs. 40.44 Crores during 1st quarter of FY 2021-22, thereby achieving 11 % of the Annual Target of 108220 no of KCCs.
- Banks to strive for credit linkage of all eligible PM KISAN farmers and bargadars in the State.
- GP wise camps are being 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. As on date, 706 number of such camps have so far been organised throughout Tripura.
- Banks to chalk out the schedule of camps and co-ordinate with line departments for successful implementation. Camps to be held on a fixed date i.e 3rd Saturday of every month, for better co-ordination among implementing institutions.

- Agriculture Department to reconcile database of farmers for ascertaining the actual number of farmers in the State.
- Banks to target sectors with huge potential for business, viz., floriculture, organic farming, pineapple growers, bio-floc fish farmers, tea sector and rubber smoke house units.
- **Pradhan Mantri Fasal Bima Yojana:** 15805 loanee farmers have been brought under the coverage of PMFBY during Kharif 2021 season. Additionally, 240241 non-loanee farmers have also been covered under PMFBY during Khari 2021 season.

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

Self Help Groups

- 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%) up to June 2021.
- 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.
- Tripura State Co-Operative Bank to explore ways for according loaning powers to all their branches which shall help in reducing pendency of SHG applications at branch level.
- As on date of meeting, 230 cases have been sanctioned under NULM SEP (Individual). Banks to expedite processing of pending applications and according sanction in eligible cases at the earliest.

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

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 had informed that opening a branch at Nabincherra was not feasible and as such an alternate location, i.e., Raishyabari was allocated. Status report on the same from ICICI Bank was awaited.
- **Opening of new branches**
 - Tripura Gramin Bank to improve on its existing services at Ganganagar.
 - Punjab National Bank to explore opening of a branch at Kathalia under Sepahijala District.
 - Expression of interest to be sought from member Banks of SLBC Tripura for opening additional banking outlet (branch / BC point) at Kanchanbari and Fatikroy.
- **Opening of new BC Points**
 - Punjab National Bank has been allocated the following locations for opening of new BC points:
 1. Fultali GP under Dukli Block, West Tripura District.
 2. Paschim Bamutia GP under Bamutia Block, West Tripura District.

(Action Point 5: ICICI Bank, Tripura Gramin Bank, Punjab National Bank, SLBC)

Government Sponsored Loan Schemes

- Out of 619 PMEGP proposals sponsored against the target of 2000 cases, 34 proposals have been accorded sanction by branches for FY 2021-22 as on 30.06.2021 amounting to Rs. 230.75 lakhs.
- In case of Swavalamban for FY 2021-22, 3665 cases have been sponsored to the bank branches against the target of 4000 cases, out of which 87 cases were sanctioned amounting to Rs. 302.42 lakhs as on 30.06.2021.
- Banks to work towards reducing the time lag between sanction and disbursement stages of PMEGP / Swavalamban loans.

(Action Point 6: All Banks, DIC, KVIC, KVIB)

Education Loans

- Banks have accorded sanction in 69 cases with aggregate sanction amount of Rs. 159.94 lakhs as on 30.06.2021 of FY 2021-22.

(Action Point 7: All Banks, Education Dept)

Housing Loans & PMAY

- Till June 2021, 2026 cases have been sanctioned under PMAY.
- 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.

(Action Point 8: Rural Development Department, SLBC, All Banks)

PMMY and Stand-Up India loans

- Loans under Stand up India 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/Financial Institutions have made an achievement of Rs. 303.40 crores with 46050 numbers of accounts for the period April 2021 – June 2021, against the annual target of Rs.2535.39 crores i.e. 12 % of the target under Pradhan Mantri Mudra Yojana.

(Action Point 9: All Banks)

NPA and Recovery

- 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.

(Action Point 10: All Banks & State Government)

Tourism

- 223 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 cases have been sanctioned.

(Action Point 11: All Banks, DIC, Tourism Dept)

Shri Sakshi Gopal Saha, General Manager & Convener SLBC Tripura, Punjab National Bank, conveyed his sincere thanks and gratitude to Shri Biplab Kumar Deb, Hon'ble Chief Minister, Govt. of Tripura, Shri Kumar Alok, Chief Secretary, Govt. of Tripura and all other eminent dignitaries for their august presence in the SLBC meeting and providing guidance to the SLBC to propel the State towards all round growth. The meeting ended with vote of thanks to the Chair.


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

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LIST OF THE PARTICIPANTS AT THE 136TH MEETING OF THE SLBC FOR THE STATE OF TRIPURA HELD AT NEW SECRETARIAT BUILDING, CONFERENCE HALL NO.2, AGARTALA ON 29.09.2021

Sl. No.	Name of the Dignitaries	Designation/Office/Institution
I	CHAired BY	
1	Shri Biplab Kumar Deb	Hon'ble Chief Minister of Tripura
2	Shri Kumar Alok	Chief Secretary, Govt. of Tripura
3	Shri Swarup Saha	Executive Director, Punjab National Bank (through Video Conference)
II	GOVT. OFFICIALS	Designation/Office/Institution
1	Shri J K Sinha	Principal Secretary, Finance, GoT
2	Shri Brijesh Pandey	Secretary, Finance, GoT
3	Shri Apurba Roy	Secretary, Agriculture, GoT
4	Smt Deepa D Nair	Secretary, ARDD, GoT
5	Smt Saumya Gupta	Secretary, RD & Education, GoT
6	Shri Kiran Gitte	Secretary, Urban Development & Tourism, GoT
7	Shri Tapas Roy	Secretary, OBC & Minorities Welfare, GoT
8	Dr. T K Debnath	Additional Secretary & CEO TRLM, GoT
9	Dr. T Majumder	Director, Urban Development, GoT
10	Dr. K Sasikumar	Director, ARDD, GoT
11	Shri T K Chakma	Director, Industries, GoT
12	Dr. P.B. Jamatia	Director, Horticulture, GoT
13	Dr. Vishal Kumar	Director, Institutional Finance, GoT
14	Shri R Debbarna	Dy. Director, Agriculture, GoT
15	Shri A Debbarna	Jt. Director, Fisheries, GoT
16	Dr. Debasish Bhowmik	Agri Officer, Agriculture Department, GoT
17	Shri Tapas Kr. Basak	Development Officer, Institutional Finance, GoT
18	Dr. Basudeb Bhattacharya	Key Officer, Chief Minister Secretariat
19	Shri Vikram Khandekar	Director, KVIC
20	Shri Amalesh Ghosh	SLTC, PMAY(Urban)
21	Shri Ashim Kr. Das	SNA, PMSVANIDHI
22	Shri Pratim Deb	SMM(FIME), TULM
23	Shri Manik Lal Malakar	ICO, Press Cell, CM Secretariat
24	Shri S Kalai	Press Cell, CM Secretariat
III	RBI/NABARD/SIDBI/NHB/HUDCO/INSURANCE COMPANIES/ BSNL	Designation/Office/Institution
1	Shri Tamal Biswas	Chief General Manager, RBI

2	Shri Anil Purohit	DGM, NABARD
3	Shri R K Yadav	Manager, SIDBI
4	Shri K Rava	Manager, NABARD
IV	COMMERCIAL BANKS	Designation/Office/Institution
1	Shri S K Dixit	Chief General Manager, Punjab National Bank (through Video Conference)
2	Shri Arun Sharma	General Manager, Punjab National Bank (through Video Conference)
3	Shri Sakshi Gopal Saha	General Manager, Punjab National Bank & Convener, SLBC Tripura
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 Ch. Roy	MD, Tripura State Co-operative Bank
7	Shri Dipak Chandra Das	RM, SBI RBO Agartala South
8	Shri Binoy Bhushan Das	RM, SBI RBO Agartala North
9	Shri Dharmendra Singh	Chief Manager, UCO Bank
10	Shri Subhash Chandra Panjiyara	Chief Manager, Union Bank of India
11	Shri Sanjib Dey	Chief Manager, Canara Bank
12	Shri Rajesh Singh	Chief Manager, Bank of India
13	Shri Rajat Debnath	DCO, State Bank of India
14	Shri Basab Bhattacharya	Area Head, HDFC Bank
15	Shri Ashim Sukla Baidya	BM, HDFC Bank
16	Shri Jitender Singh	ZM, Airtel Payments Bank
17	Shri Asish Kr Roy	SM, India Post Payments Bank
18	Shri Arpita Sarkar	Senior Manager, UCO Bank
19	Shri Jyotirmoy Saha	Assistant Manager, Airtel Payments Bank
20	Shri Goutam Dewan	Manager, Bank of Baroda
21	Shri Manoj Bhowmik	LDM, West Tripura & Sepahijala
22	Shri Bhargav Bhattacharjee	Manager, SLBC Tripura, Punjab National Bank

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त्रिपुरा हेतु राज्य स्तरीय
बैंकर्स समिति की बैठक

STATE LEVEL BANKERS' COMMITTEE MEETING
FOR TRIPURA



137th

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कार्यसूची टिप्पण ★ AGENDA NOTES

September 2021

सितंबर २०२१



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