

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



138th

DECEMBER 2021

१३८ वी

दिसंबर २०२१

Quarterly Review

Date: 31.01.2022 ★ Time: 11:00 AM

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

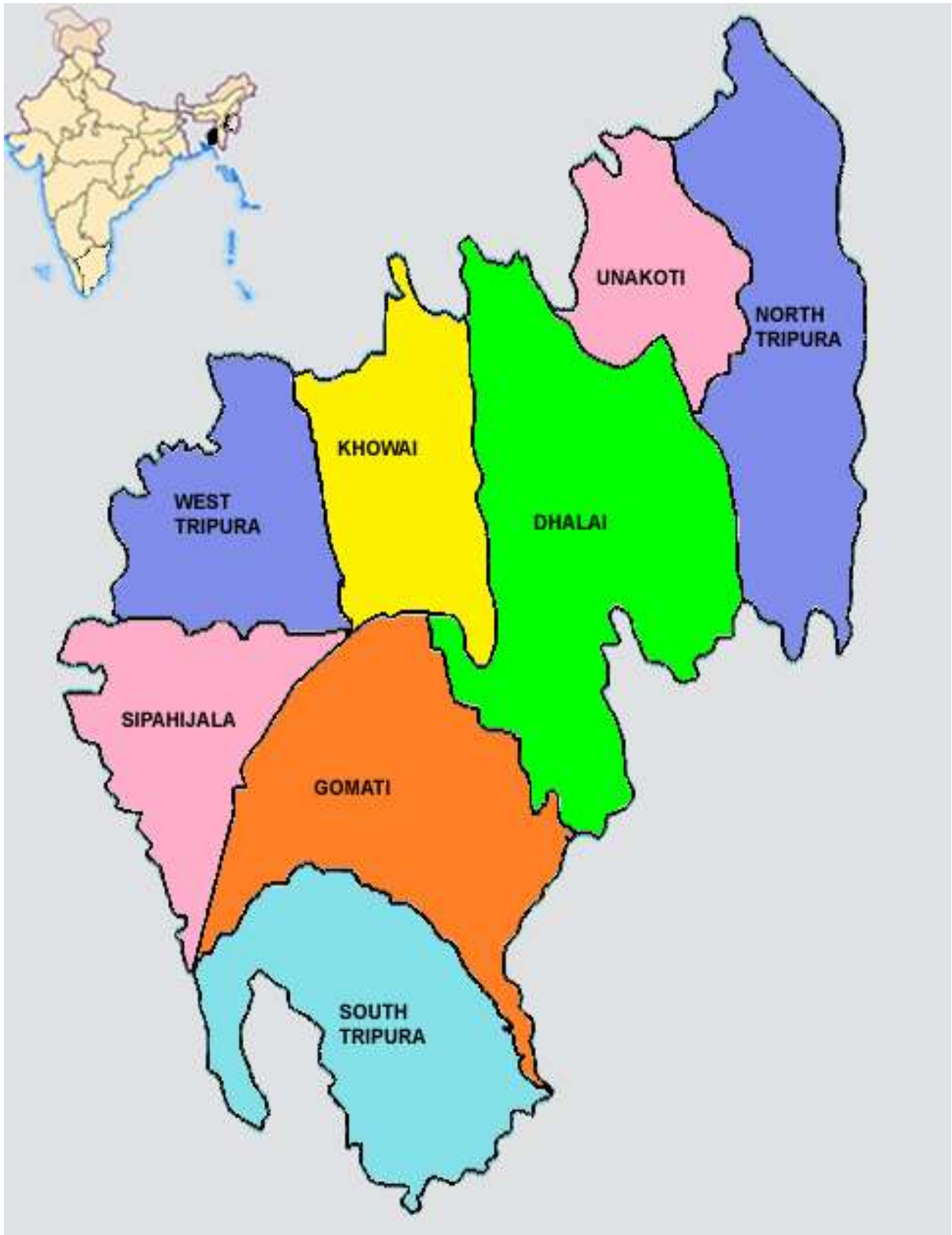
कार्यसूची टिप्पण

★ 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 31.12.2021

Population Group	March 2015	March 2016	March 2017	March 2018	March 2020	March 2021	December 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)

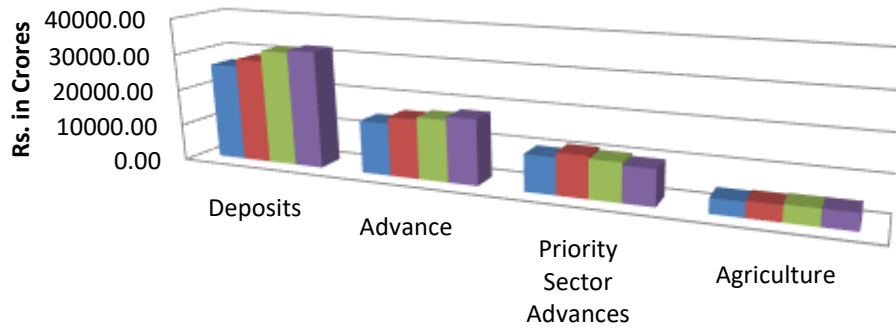
Sl.	Parameter	December 2020	March 2021	December 2021
1	No. of Branches	548	550	549
2	Total Deposits	31060.10	31487.43	32216.10
3	Total Advances	17025.55	16884.65	17849.32
4	CD Ratio	55	54	55
5	C+I: Deposit Ratio	77	76	76
6	Priority Sector Advances (PSA)	10370.65	10491.01	9724.04
7	% of PSA to ANBC	67	65	57
8	Agriculture Advances	4413.94	4516.78	4520.23
9	% of Agri Advances to ANBC	29	28	27
10	MSME Advances	4116.20	4163.75	3091.81
11	Education Loans	163.08	111.94	106.86
12	Housing Loans	1945.52	1867.52	2142.17
13	DRI Advances	3.38	3.38	3.37
14	Schedules Caste/ Scheduled Tribe Advances	2710.41	3080.44	3109.38
15	Advances to Women Entrepreneurs	3438.81	3438.46	3687.97
16	% of Advances to Women Entrepreneurs to ANBC	22	21	22
17	Weaker Section Advances	7508.88	7394.59	8647.93
18	% of Weaker Advances to ANBC	49	46	51
19	Minority Community Advances	660.10	636.71	452.42
20	% of Minority Community Advances to ANBC	4.28	3.92	2.65

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

Sector	2020-21 As on December 2020			2021-22 As on December 2021		
	Plan	Achievement (April'20-Dec'20)	% to Target	Plan	Achievement (Apr'21-Dec'21)	% to Target
Agriculture	3957.54	1381.51	35	3117.04	1146.31	37
MSME	3250	1490.55	46	2857.97	857.67	30
Other Prisec	933.93	341.62	37	481.55	558.46	116
Total Prisec	8141.47	3213.69	39	6456.58	2562.45	40
Non-Prisec	1248.58	890.32	71	1847.64	1480.24	80
Grand Total	9390.05	4104.01	44	8304.22	4042.70	49

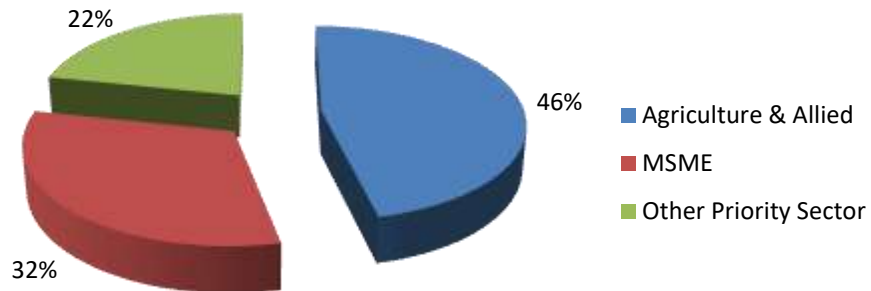
Banking Key Indicators for the State of TRIPURA

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
■ 31.12.2021	32216.10	17849.32	9724.04	4520.23

Priority Sector Advance As on 31.12.2021



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

(Amt. Rs in Crore)

Parameters	December'2020	March'2021	December'2021	Variation over December 2020	
				Amount	% of increase
Deposit	31060.10	31487.43	32216.10	1156	+4
Advance	17025.55	16884.65	17849.32	823.77	+5
CD Ratio	55	54	55	-	No change
Priority Sector Credit (PSC)	10370.65	10491.01	9724.04	-646.61	-6
% of PSC to ANBC *	67	65	57	-	-10
Sectoral deployment of PSC: 1. Agriculture	4413.94	4516.78	4520.23	106.29	+2
% of Agriculture Adv. to ANBC	29	28	27	-	-2
2. MSME	4116.20	4163.75	3091.81	-1024.39	-25
3. Other Prisec	1840.49	1810.47	2111.99	271.5	+15
PSC to major sub-sectors: (i) Weaker section	7508.88	7394.59	8647.93	1139.05	+15
% of weaker section credit to ANBC	49	46	51	-	+2
II) SC	1075.18	1223.29	1187.01	111.83	+10
III) ST	1635.23	1857.14	1922.36	287.13	+18
IV) Women Entrepreneur	3438.81	3438.46	3687.97	249.16	+7
% of women credit to ANBC	22	21	22	-	No change
V) Minority Community	660.10	636.71	452.42	-207.68	-31
% to Total Prisec Advance	4	4	3	-	-1

ANBC= Adjusted Net Bank Credit, (ANBC as on December 2020 – Rs. 17025.55 Crores).

BANK-WISE & POPULATION GROUP-WISE BRANCH NETWORK AND DEPOSIT AS ON 31.12.2021

(Amt in lakh)

Sl No	BANKS	NO. OF BRANCHES				DEPOSITS			
		Rural	Semi urban	Urban	Total	Rural	Semi Urban	Urban	TOTAL
1	2	3	4	5	6	7	8	9	10
1	Bank of Baroda	2	0	7	9	1085.95	0.00	61415.32	62501.27
2	Bank of India	5	5	3	13	1841.00	11653.00	16377.00	29871.00
3	Bank of Maharashtra	0	0	1	1	0.00	0.00	1660.63	1660.63
4	Canara Bank	6	9	4	19	9890.21	14937.12	80984.6	105811.93
5	Central Bank of India	2	3	1	6	5258.80	2854.03	11648.66	19761.49
6	Indian Bank	2	1	3	6	1082.37	580.05	28333.95	29996.37
7	Indian Overseas Bank	1	2	2	5	866.34	1629.16	16190.18	18685.68
8	Punjab & Sind Bank	1	0	1	2	545.40	0.00	3255.57	3800.97
9	Punjab National Bank	35	17	14	66	112530.03	125449.34	163178.82	401158.19
10	State Bank of India	34	18	17	69	196195.00	247713.00	534492.00	978400.00
12	Union Bank of India	1	3	6	10	1317.49	10301.36	54925.72	66544.57
12	UCO Bank	11	12	6	29	32530.91	35806.84	96278.35	164616.10
A	Sub Total of Public Sec. Bank	100	70	65	235	363143.50	450923.90	1068740.80	1882808.20
13	AXIS BANK	2	7	4	13	5621.87	7319.63	37166.00	50107.50
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	7792.40	7792.40
16	HDFC	2	3	4	9	2100.98	6101.35	45906.02	54108.35
17	ICICI	1	4	3	8	2469.51	8619.20	16591.51	27680.22
18	IDBI BANK	5	3	1	9	1619.13	6946.65	15722.55	24288.33
19	IDFC First Bank	0	0	1	1	0.00	0.00	3438.00	3438.00
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	8268.87	8268.87
23	Ujjivan Bank	0	5	3	8	0.00	5276.31	17404.35	22680.66
24	YES Bank	0	0	1	1	0.00	0.00	7998.94	7998.94
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	1748.38	1748.38
B	Sub Total of Pvt. Sec. Bank	29	38	26	93	34884.54	60405.88	206274.36	301564.78
27	Tripura Gramin Bank	107	31	10	148	304666.35	241072.67	190770.23	736509.25
C	Sub Total of RRB	107	31	10	148	304666.35	241072.67	190770.23	736509.25
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	150259.26	296880.87
D	Sub Total of Coop.Banks	42	17	14	73	77344.45	69277.16	154106.82	300728.43
GRAND TOTAL		278	156	115	549	780038.84	821679.61	1619892.21	3221610.66

BANK-WISE & POPULATION GROUP-WISE ADVANCE AND CD RATIO AS ON 31.12.2021

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	22051.98	30089.97	71	58	135	101		101
3	Bank of Maharashtra	0.00	0.00	1744.05	1744.05	0	0	105	105		105
4	Canara Bank	4413.20	8612.52	18760.32	31786.04	45	58	23	30		30
5	Central Bank of India	628.24	968.59	1282.73	2879.56	12	34	11	15		15
6	Indian Bank	403.63	424.57	5392.24	6220.44	37	73	19	21		21
7	Indian Overseas Bank	435.62	1390.39	5331.94	7157.95	50	85	33	38		38
8	Punjab & Sind Bank	180.45	0.00	629.27	809.72	33	0	19	21		21
9	Punjab National Bank	30351.68	32505.51	65663.51	128520.70	27	26	40	32		32
10	State Bank of India	91270.61	120031.00	402997.56	614299.17	47	48	75	63		63
11	Union Bank of India	462.16	3490.19	13326.20	17278.55	35	34	24	26		26
12	UCO Bank	11196.16	12532.09	20200.34	43928.59	34	35	21	27		27
A	Sub Total of Public Sec. Bank	141330.33	186681.86	581601.22	909613.41	39	41	54	48	0.00	48
13	AXIS BANK	1756.97	3067.08	10453.78	15277.83	31	42	28	30		30
14	Bandhan Bank	91043.74	64855.62	43070.55	198969.91	426	272	130	254		254
15	Federal Bank	0.00	0.00	1774.54	1774.54	0	0	23	23		23
16	HDFC	263.48	6695.91	24860.41	31819.80	13	110	54	59		59
17	ICICI	875.74	6186.09	22011.78	29073.61	35	72	133	105		105
18	IDBI BANK	518.30	2825.26	2765.7	6109.26	32	41	18	25		25
19	IDFC First Bank	0.00	0.00	6270.00	6270.00	0	0	182	182		182
20	Indusind Bank	77.52	12518.51	12245.05	24841.08	0	1006	266	406		406
21	Kotak Mahindra Bank	0.00	0.00	57.91	57.91	0	0	1	1		1
22	South Indian Bank	0.00	0.00	1803.56	1803.56	0	0	22	22		22
23	Ujjivan Bank	0.00	10068.73	9759.75	19828.48	0	191	56	87		87
24	YES Bank	0.00	0.00	189.06	189.06	0	0	2	2		2
25	NESFB	1701.78	1522.74	1068.92	4293.44	118	143	78	111		111
26	Jana Small Finance Bank	0.00	0.00	2961.14	2961.14	0	0	169	169		169
B	Sub Total of Pvt. Sec. Bank	96237.53	107739.94	139292.15	343269.62	276	178	68	114	0.00	114
27	Tripura Gramin Bank	159688.67	80991.49	30441.21	271121.37	52	34	16	37	569531.00	114
C	Sub Total of RRB	159688.67	80991.49	30441.21	271121.37	52	34	16	37	569531.00	114
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	201757.69	36060.05	22195.36	260013.10	261	52	15	88	104248.14	123
D	Sub Total of Coop.Banks	201757.69	36060.05	23110.11	260927.85	261	52	15	87	107326.04	122
GRAND TOTAL		599014.22	411473.34	774444.69	1784932.25	77	50	48	55	676857.04	76
TOTAL RESOURCES SUPPORT PROVIDED TO STATE UNDER RIDF:						27500.00			C.D. Ratio With RIDF		56

BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 31.12.2021

(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.	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	71
2	Bank of India	2406	2471.14	3634	8628.55	379	2725.30	6419	13824.99	14	76
3	Bank of Maharashtra	0	0.00	217	612.38	181	665.03	398	1277.41	0	103
4	Canara Bank	1804	2311.19	3887	15811.09	693	4213.80	6384	22336.08	7	71
5	Central Bank of India	446	227.26	769	2106.60	446	227.26	1661	2561.12	5	61
6	Indian Bank	62	68.35	403	2927.25	155	1997.90	620	4993.50	1	57
7	Indian Overseas Bank	235	261.03	453	3786.91	145	2026.50	833	6074.44	5	112
8	Punjab & Sind Bank	95	63.53	276	434.97	47	282.63	418	781.13	3	43
9	Punjab National Bank	53115	31573.61	16922	44749.28	2211	14754.18	72248	91077.07	25	73
10	State Bank of India	39905	25763.40	8132	48571.15	7430	54823.20	55467	129157.75	4	22
12	Union Bank of India	796	1480.27	1707	11086.85	179	1200.80	2682	13767.92	10	93
12	UCO Bank	9496	7931.14	6575	18738.73	1537	8236.60	17608	34906.47	22	95
A	Sub Total of Public Sec. Bank	108668	72897.52	44582	170550.55	13870	95148.60	167120	338596.67	9	40
13	AXIS BANK	1526	1374.73	41	2706.09	3526	1400.57	5093	5481.39	10	38
14	Bandhan Bank	200252	97053.61	136	215.32	67301	21202.65	267689	118471.58	38	47
15	Federal Bank	329	344.52	7	414.70	12	73.42	348	832.64	20	49
16	HDFC	11533	3966.90	629	8091.11	1210	474.25	13372	12532.26	16	49
17	ICICI	1704	666.79	107	7973.42	54	753.77	1865	9393.98	3	45
18	IDBI BANK	1217	1103.03	746	2030.57	150	1329.45	2113	4463.05	19	77
19	IDFC First Bank	5707	899.00	0	0.00	0	0.00	5707	899.00	13	13
20	Indusind Bank	17420	4226.83	7350	10460.18	0	0.00	24770	14687.01	19	67
21	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0
22	SOUTH INDIAN BANK	55	198.62	54	1062.86	7	163.52	116	1425.00	9	66
23	YES Bank	1	32.89	0	0.00	0	0.00	1	32.89	5	5
24	Ujjivan Bank	25746	6411.35	1125	3299.53	17579	5096.20	44450	14807.08	42	97
25	NESFB	3216	742.41	8423	2651.31	1556	747.53	13195	4141.25	0	0
26	Jana Small Finance Bank	8368	2961.14	0	0.00	0	0.00	8368	2961.14	0	0
B	Sub Total of Pvt. Sec. Bank	277074	119981.82	18618	38905.09	91395	31241.36	387087	190128.27	32	51
27	Tripura Gramin Bank	161573	79261.28	96705	71657.69	23281	65118.95	281559	216037.92	30	83
C	Sub Total of RRB	161573	79261.28	96705	71657.69	23281	65118.95	281559	216037.92	30	83
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	193606	179883.19	17436	28067.97	35911	18817.69	246953	226768.85	81	103
D	Sub Total of Coop.Banks	193606	179883.19	17436	28067.97	36267	19690.67	247309	227641.83	81	102
	GRAND TOTAL	740921	452023.81	177341	309181.30	164813	211199.58	1083075	972404.69	27	57

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

BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 31.12.2021

(Amt. in Lakhs)

Sl.No	BANKS	Advances for SC		Advance for ST		Advance for OBC		Advances to Weaker Section		Advances to Weaker Section as % of ANBC	Advance for Women Entrepreneurs		Advance for Minority Community		Advance to Physically Handicapped	
		A/c.	Amt.	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.		%	A/c.	Amt.	A/c.	Amt.	A/c.
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1	Bank of Baroda	62	424.53	121	1145.47	43	305.04	384	3463.33	14	145	1288.73	35	299.56	0	0.00
2	Bank of India	459	373.34	755	704.47	476	487.64	2241	1928.96	11	584	236.77	198	256.28	4	4.68
3	Bank of Maharashtra	0	0.00	13	14.50	0	0.00	13	14.50	1	0	0.00	0	0.00	0	0.00
4	Canara Bank	363	311.12	836	1521.29	160	1129.75	3433	5685.45	18	2086	5230.36	850	1770.56	3	1.92
5	Central Bank of India	142	292.76	465	264.68	162	1130.55	1163	1292.08	31	495	687.83	61	46.81	3	1.92
6	Indian Bank	120	372.56	241	1182.06	56	221.00	144	62.81	1	231	848.92	45	472.82	0	0.00
7	Indian Overseas Bank	74	192.55	142	695.77	190	569.86	507	1934.51	36	100	598.51	47	137.96	27	12.01
8	Punjab & Sind Bank	17	38.62	194	134.69	0	0.00	213	201.60	11	2	28.33	0	0.00	0	0.00
9	Punjab National Bank	9227	10150.04	27518	17441.13	3277	6078.41	61504	35586.15	28	19471	19465.01	6680	5382.27	0	0.00
10	State Bank of India	3589	4874.58	2215	2727.38	6561	6833.76	89383	39470.42	7	8754	17567.10	5907	6551.14	1629	916.46
11	Union Bank of India	258	907.34	328	592.39	137	769.62	406	1169.82	8	213	95.73	226	469.90	0	0.00
12	UCO Bank	1684	2600.08	6973	6276.55	1350	2530.58	12110	13664.56	37	3857	4307.44	2103	2257.35	11	10.41
A	Sub Total of Public Sec. Bank	15995	20537.52	39801	32700.38	12412	20056.21	121975	142240.89	17	35938	50354.73	16152	17644.65	1677	947.40
13	AXIS BANK	1420	232.00	1025	145.13	1301	205.78	9353	1697.88	12	4862	924.67	745	190.30	0	0.00
14	Bandhan Bank	112174	58459.07	110396	52430.02	100092	75989.00	802699	424270.77	168	472532	231077.79	7505	6314.89	0	0.00
15	Federal Bank	14	23.36	3	3.18	0	0.00	148	180.70	11	14	23.36	3	3.18	0	0.00
16	HDFC Bank	56	75.69	124	668.50	0	0.00	12413	3411.11	13	12260	3654.77	2195	410.46	0	0.00
17	ICICI Bank	197	263.74	43	204.67	655	1776.21	2213	4378.59	21	1045	1811.99	273	321.96	0	0.00
18	IDBI BANK	166	366.91	706	701.43	129	261.63	1453	1078.07	19	937	1111.04	319	270.28	0	0.00
19	IDFC First Bank	8614	1406.03	10840	1669.32	8564	1439.84	61994	10018.50	144	31267	5050.50	2709	452.80	0	0.00
20	Indusind Bank	4244	1771.98	7794	2256.63	1015	442.57	17894	9315.43	43	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	14541	4354.56	8373	2249.26	9688	3183.68	43473	11203.30	73	48920	13460.80	4906	1232.71	0	0.00
25	NESFB	896	208.78	1803	402.63	574	152.14	14130	3276.31	86	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	142322	67162.12	141107	60730.77	122018	83450.86	1014019	485913.64	131	586078	262580.93	22494	11988.96	0	0.00
27	Tripura Gramin Bank	35187	27783.55	102645	91624.63	56511	32605.61	291292	218325.88	84	81039	52360.97	15910	13951.13	0	0.00
C	Sub Total of RRB	35187	27783.55	102645	91624.63	56511	32605.61	291292	218325.88	84	81039	52360.97	15910	13951.13	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	7634	3016.29	9017	6878.17	5126	2420.16	30244	17642.99	8	5240	3372.04	2756	1648.89	471	307.43
D	Sub Total of Coop.Banks	7755	3218.79	9158	7180.29	5144	2443.72	30636	18312.86	8	5342	3500.54	2763	1657.74	474	311.77
GRAND TOTAL		201259	118701.98	292711	192236.07	196085	138556.40	1457922	864793.28	51	708397	368797.17	57319	45242.48	2151	1259.17

**CONFIRMATION OF PROCEEDINGS OF
THE 137th MEETING OF THE SLBC FOR TRIPURA**

The proceedings and action points of the 137th Meeting of SLBC for Tripura, held on 21.12.2021 were circulated under the cover of Convener Bank's letter no. SLBC/TRP/Minutes/137/2021 dated 24.12.2021. The same may please be confirmed by the House.

ACTION TAKEN REPORT

Present Status of implementation of the major action points emerged in the 137th SLBC meeting held on 21.12.2021 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. 4042.70 crore i.e. 49% of the Annual Target for Rs. 8304.22 crore under ACP 2021-22 as on December 2021.</p> <p>The overall achievement is 49% against the target of ACP 2021-22 as on 31.12.2021 while achievement under Agriculture sector is 37%. Achievements in MSME and OPS are 30% and 116% of the ACP Targets respectively as on 31.12.2021.</p> <p>For the quarter ended December 2021, five banks, viz., Bank of Baroda, Bandhan Bank, ICICI Bank, IndusInd Bank and North East Small Finance Bank have not submitted quarterly reports by the cut-off date of 15.01.2022. As such, achievement figures of the above-mentioned Banks have not been included in SLBC reports of the reporting quarter.</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 55% as on 31.12.2021.</p> <p>CD Ratio of 99% 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>51566 KCCs sanctioned by Banks amounting to Rs. 228.53 Crores during FY 2021-22 as on 31.12.2021, thereby achieving 48% of the Annual Target (1,08,220 Nos.).</p> <p>Banks are organizing Swanirbhar Tripura 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 1120 credit camps till December 2021.</p>
4	<p>Pradhan Mantri Fasal Bima Yojana (PMFBY)</p> <p>(Action: All Banks & Agriculture Department)</p>	<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>1008 loanee farmers have been brought under the coverage of PMFBY during Rabi 2021 season. A total of 83834 Non-Loanee Farmers have been covered under Rabi 2021-22 Season.</p>
5	<p>Self Help Groups (SHGs)</p> <p>Banks to achieve the target for FY 21-</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 7215</p>

	<p>22 by March 2022. (Action: All Banks)</p> <p>Adopting a definite timeframe of opening SHG Savings account within 3 days of receipt and sanctioning of loans within 7 days of being sponsored to branches. (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>accounts (achievement of 48%) with corresponding sanction amount of Rs.111.86 crores (achievement of 56%) as on 31.12.2021.</p> <p>Banks have submitted their observations and action taken for bringing down the turnaround time for opening of savings and loan accounts of SHGs as per SLBC resolution, which has been included in Agenda Notes for 138th SLBC Meeting.</p> <p>Matter under consideration with Tripura State Co-Operative Bank.</p> <p>As on December 2021, 208 cases have been sanctioned under NULM SEP (Individual). Banks to focus on clearing pendency of sponsored applications at the earliest.</p>
6	<p>Opening of bank branches in 5 unbanked villages (above 5000 population having no bank branches within a radius of 3 km) by the concerned Banks by 31st July 2019. (Action: ICICI Bank)</p>	<p>ICICI Bank had informed that opening a branch at Nabincherra is not feasible and requested for allocation of alternate location. In the 135th SLBC meeting, ICICI bank was allocated for opening a banking outlet at Raishyabari GP in Dhalai District, for which the Bank has initiated feasibility study.</p>
7	<p>Opening of new Branch at Kathalia (Action: Punjab National Bank)</p>	<p>Punjab National Bank has completed feasibility study for the proposed Bank branch at Kathalia, Sepahijala District, an the same has been placed for approval at Zonal Office.</p>
8	<p>Every GP / VC should have at least one Branch or BC Agent to serve the local population. SLBC desk to assess the same by including the BC network of India Post Payment Bank, which will be further reviewed in the next SLBC meeting. (Action: SLBC)</p>	<p>Although all GPs / VCs in Tripura are covered through the availability of Branch / BC point within a 5 KM radius as per guidelines of DFS, GoI and RBI, however, SLBC desk has provisionally identified 368 GPs / VCs where there is no dedicated BC / CSP point. The list of GPs / VCs has been shared with member Banks. SLBC desk is in the process to allocate the remaining locations to Banks for coverage.</p>
9	<p>Government sponsored schemes – PMEGP & Swavalamban (Action: All Banks)</p>	<p>For the FY 2021-22, 2402 PMEGP cases were sponsored to the bank branches against the target of 2000 cases, out of which 410 cases were sanctioned amounting to Rs. 2573.32 lakhs as on 31.12.2021.</p> <p>In case of Swavalamban for the FY 2021-22, 7113 cases have been sponsored to the bank branches against the target of 4000 cases, out of which 720 cases were sanctioned amounting to Rs. 2371.80 lakhs as on 31.12.2021. Banks were advised to accord sanction in eligible cases by</p>

	<p>ULB levels credit camp to be organized every third Saturday for mobilizing proposals under PM SVANidhi and NULM beneficiaries and expediting sanction in all eligible cases. (Action: All Banks)</p>	<p>March 2022.</p> <p>Owing to the onset of third wave of Covid-19 pandemic in the State, the camps scheduled for January 2022 could not be held.</p>
10	<p>Sanction of Education loans (Action: All Banks)</p>	<p>Banks have accorded sanction in 287 cases with aggregate sanction amount of Rs. 904.17 lakhs in FY 2021-22 as on December 2021.</p>
11	<p>Housing loans and PMAY</p> <p>PMAY(Grameen) loan scheme has been adopted by Punjab National Bank, Tripura Gramin Bank and Tripura State Co-Operative Bank. The scheme provides for top-up financial assistance to MGNREGA beneficiaries for meeting cost escalation and furnishing expenses after full utilization of grant assistance under PMAY(Grameen) scheme. A similar scheme for PMAY (Urban) beneficiaries is to be formulated by SLBC desk for adoption by member Banks of SLBC Tripura. (Action: SLBC, All Banks)</p>	<p>Till December 2021 of FY 2021-22, 4242 housing loans have been sanctioned with aggregate sanction amount of Rs.36288.48 lakhs.</p> <p>Draft proposal of PMAY(Urban) Scheme prepared by SLBC desk has been shared with Urban Development Department, Govt of Tripura, for providing their suggestions.</p>
12	<p>All banks to achieve the target of two Stand Up India loans per year per branch.</p> <p>Achieving the targets under Pradhan Mantri Mudra Yojana (PMMY) (Action: All Banks)</p>	<p>Loans under Stand-Up India scheme had been extended to 107 SC/ST/Women beneficiaries amounting to Rs. 14.54 Crores during FY 2021-22 up to December 2021.</p> <p>All Banks/Financial Institutions have made an achievement of Rs. 834.66 Crore with 168868 numbers of accounts for the period April 2021 – December 2021, against the annual target of Rs.2535.39 Crore i.e. 33 % of the target.</p>
13	<p>NPA and Recovery (Action: All Banks& State Government)</p>	<p>Percentage of gross NPA as against gross advance increased from 4.18% as on December 2020 to 6.39% as on December 2021. Amount in absolute terms increased to Rs. 1141.25 crores as on December 2021 from Rs. 711.30 crores as on December 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. 1310.10 crores which seems to be high.</p>

14	<p>Extending financial support for development of tourism sector. (Action: SLBC & Tourism Dept)</p>	<p>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.</p>
15	<p>Timely submission of reports - It was decided that all Banks were to submit their respective SLBC quarterly reports to SLBC desk within 15th January 2021, as specified by Reserve Bank of India, failing which SLBC desk will go ahead in compilation of Agenda Notes for December 2021 quarterly meeting with available data of September 2021 quarter for defaulting banks. (Action: All Banks)</p>	<p>For the quarter ended December 2021, five banks, viz., Bank of Baroda, Bandhan Bank, ICICI Bank, IndusInd Bank and North East Small Finance Bank have not submitted quarterly reports by the cut-off date of 15.01.2022. As such, achievement figures of the above-mentioned Banks have not been included in the 138th SLBC Tripura Agenda Notes.</p>
16	<p>Keeping in view the needs of the rural population, the State Government has advised Banks to open ATMs in all BDO offices. State Government will provide space to Banks for opening ATMs. SLBC desk will allocate targets to member Banks accordingly. (Action: SLBC)</p>	<p>SLBC desk has allocated targets to member Banks accordingly. The allocated targets have been devised, based on the availability of nearest bank branch to respective Block offices and are placed for approval in the 138th SLBC Meeting.</p>

IMPLEMENTATION OF ANNUAL CREDIT PLAN (ACP)

Action Points emerged in the 137th SLBC Meeting held on 21.12.2021

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. 4042.70 crore i.e. 49% of the Annual Target for Rs. 8304.22 crore under ACP 2021-22 as on December 2021.

The overall achievement is 49% against the target of ACP 2021-22 as on 31.12.2021 while achievement under Agriculture sector is 37%. Achievements in MSME and OPS are 30% and 116% of the ACP Targets respectively as on 31.12.2021.

A comparative position of achievement in disbursement under ACP 2021-22 as on 31.12.2021 with the corresponding period of the previous year is as under:

Amt. Rs. In crores

Sector	2020-21 (April 2020 to December 2020)			2021-22 (April 2021 to December 2021)			
	Plan	Achievement (Apr'20- Dec'20)	% to Target	Plan	Achievement (Apr'21- Dec'21)	% to Target	% of growth (Y-O-Y)
Agriculture	3957.54	1381.51	35	3117.04	1146.31	37	-17
MSME	3250	1490.55	46	2857.97	857.67	30	-42
Other Prisec	933.93	341.62	37	481.55	558.46	116	+63
Total Prisec	8141.47	3213.69	39	6456.58	2562.45	40	-20
Non-Prisec	1248.58	890.32	71	1847.64	1480.24	80	+66
Grand Total	9390.05	4104.01	44	8304.22	4042.70	49	-1.5

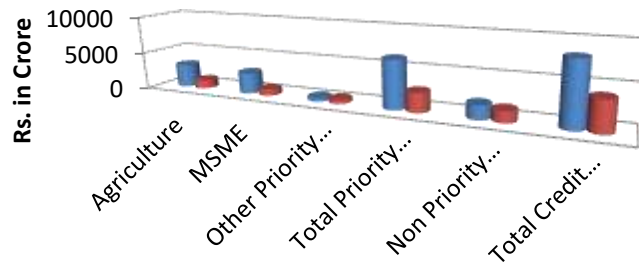
The performance was comparatively less in the first quarter of FY 2021-22 owing to lockdown restrictions in place during the first few months of this fiscal year, necessitated by the onset of 2nd wave of COVID-19 pandemic in the State.

Reclassification of sector wise credit portfolio by some banks have resulted in reduced achievement under MSME category.

For the quarter ended December 2021, five banks, viz., Bank of Baroda, Bandhan Bank, ICICI Bank, IndusInd Bank and North East Small Finance Bank have not submitted quarterly reports by the cut-off date of 15.01.2022. As such, achievement figures of the above-mentioned Banks have not been included in SLBC reports of the reporting quarter.

Bank wise performance on different sectors under ACP pertaining to the year 2021-22 as on 31.12.2021 has been given in the annexure.

Achievement of Annual Credit Plan 2021-22 up to 31.12.2021

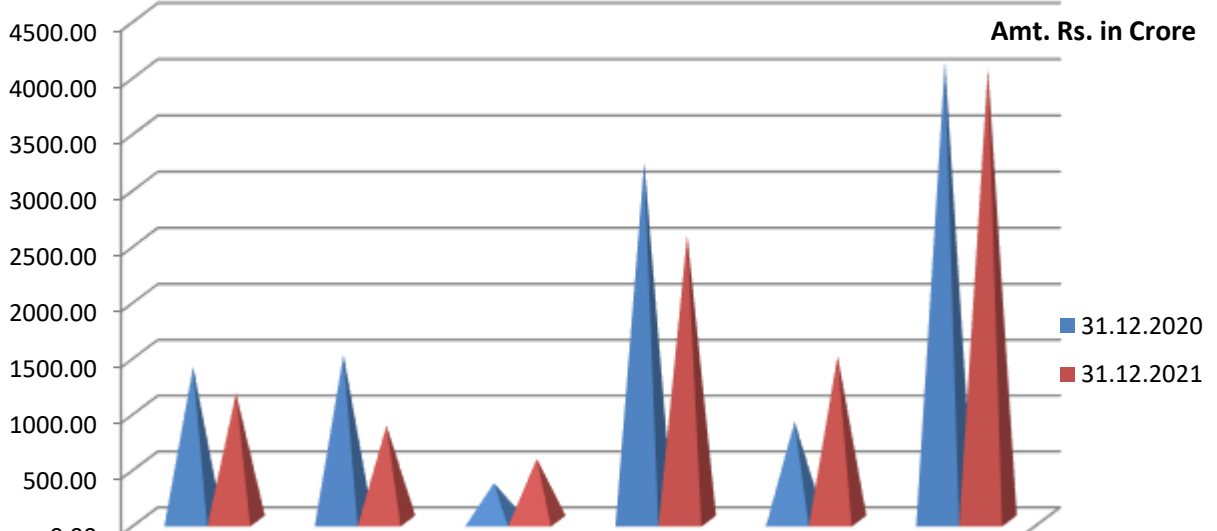


■ Target
■ Achievement

	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	1146.31	857.67	558.46	2562.45	1480.24	4042.70

Sector

Credit Disbursement under ACP as on 31.12.2020 & 31.12.2021



	Agriculture	MSME	Other Priority Sector	Total Priority Sector	Non Priority Sector	Total Credit Plan/Achievement
■ 31.12.2020	1381.51	1490.55	341.62	3213.69	890.32	4104.01
■ 31.12.2021	1146.31	857.67	558.46	2562.45	1480.24	4042.70

TRIPURA STATE

BANK-WISE & SECTOR-WISE DISBURSEMENT OF CREDIT VIS-À-VIS TARGETS UNDER ANNUAL CREDIT PLAN 2021-22 DURING 01.04.2021 to 31.12.2021

(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	1368.41	120	2028.98	1224.87	60	1117.80	555.00	50	4288.14	3148.28	73	556.60	10980.00	1973	4844.74	14128.28	292
3	Bank of Maharashtra	0.00	0.00	#DIV/0!	98.90	83.05	84	127.56	162.07	127	226.46	245.12	108	282.38	148.98	53	508.84	394.10	77
4	Canara Bank	489.45	767.30	157	3852.96	2740.27	71	925.60	745.75	81	5268.01	4253.32	81	3271.19	3046.55	93	8539.20	7299.87	85
5	Central Bank Of India	602.83	164.74	27	842.22	1026.33	122	101.74	430.86	423	1546.79	1621.93	105	242.10	218.29	90	1788.89	1840.22	103
6	Indian Bank	231.15	6.74	3	1192.55	378.28	32	193.20	121.50	63	1616.90	506.52	31	211.60	8.50	4	1828.50	515.02	28
7	Indian Overseas	41.35	24.63	60	723.21	524.10	72	462.25	323.09	70	1226.82	871.82	71	547.03	467.50	85	1773.85	1339.32	76
8	P&SB	44.31	9.72	22	111.60	60.86	55	113.62	70.83	62	269.53	141.41	52	0.00	233.66	#DIV/0!	269.53	375.07	139
9	PNB	19143.24	12253.34	64	26562.00	19527.49	74	5345.00	4536.23	85	51050.24	36317.06	71	8287.00	6823.71	82	59337.24	43140.77	73
10	State Bank of India	19730.92	6226.54	32	23394.40	12919.88	55	5032.19	15626.74	311	48157.51	34773.16	72	50014.71	11261.62	23	98172.22	46034.78	47
11	UCO Bank	2077.73	914.02	44	12558.91	6052.58	48	4850.90	3995.90	82	19487.53	10962.50	56	642.07	570.18	89	20129.60	11532.68	57
12	Union Bank	349.23	851.10	244	1550.95	1581.34	102	52.01	94.37	181	1952.19	2526.81	129	29.92	1533.12	5124	1982.11	4059.93	205
A	ACP PUBLIC sec Bank	43974.28	22691.55	52	74850.97	46936.95	63	18974.79	27042.75	143	137800.04	96671.25	70	64676.51	35994.10	56	202476.54	132665.35	66
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	437.56	298	5.75	390.03	6783	9.32	7.00	75	161.69	834.59	516	103.73	849.38	819	265.42	1683.97	634
16	HDFC Bank	4759.30	2081.97	44	3130.91	681.79	22	233.43	353.52	151	8123.63	3117.28	38	12339.56	11116.31	90	20463.19	14233.59	70
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	334.80	29	4220.73	0.00	0	0.00	0.00	#DIV/0!	5379.30	334.80	6	233.19	3778.89	1621	5612.48	4113.69	73
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	198.62	332	159.85	1015.35	635	82.80	129.52	156	302.45	1343.49	444	186.30	420.54	226	488.75	1764.03	361
23	Ujjivan Bank	5319.89	4237.20	80	998.17	2539.07	254	3890.66	3217.08	83	10208.72	9993.35	98	3143.35	1262.79	40	13352.07	11256.14	84
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	39489.86	20	174073.74	14348.23	8	7370.65	13847.62	188	377622.77	67685.71	18	52205.41	66660.66	128	429828.18	134346.37	31
27	Tripura Gramin Bank	36534.00	26276.35	72	24729.00	15973.41	65	13422.00	9281.56	69	74685.00	51531.32	69	58054.00	37912.96	65	132739.00	89444.28	67
C	ACP RRB	36534.00	26276.35	72	24729.00	15973.41	65	13422.00	9281.56	69	74685.00	51531.32	69	58054.00	37912.96	65	132739.00	89444.28	67
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	26173.97	75	11984.81	8509.22	71	8344.23	5674.08	68	55227.66	40357.27	73	9790.40	7440.70	76	65018.06	47797.97	74
D	ACP Coop. Bank	35018.23	26173.97	75	12143.51	8509.22	70	8390.23	5674.08	68	55551.96	40357.27	73	9828.35	7457.09	76	65380.31	47814.36	73
	GRAND TOTAL	311704.88	114631.73	37	285797.22	85767.81	30	48157.67	55846.01	116	645659.77	256245.55	40	184764.26	148024.81	80	830424.03	404270.36	49

Districtwise and Sectorwise Achievement under Annual Credit Plan 2021-22 during the period 01.04.2021 to 31.12.2021

Rupees in lac.

SL No.	Name of District	Agriculture & Allied Activities sector			MSME			OTHER PRISEC			TOTAL PRISEC			Non-priority sector			Total Sector		
		T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T	T	A	A as % of T
1	West Tripura	73776.18	23761.9	32	139126.41	35258.38	25	23809.87	25267.97	106	236712.45	84288.25	36	100906.46	73181.81	73	337618.91	157470.06	47
2	Khowai	30879.80	11106.71	36	14280.38	5892.91	41	3199.14	3086.58	96	48359.32	20086.20	42	8033.50	7685.2	96	56392.82	27771.40	49
3	Sepahijala	44543.79	16411.59	37	30271.99	7715.66	25	4760.12	5414.15	114	79575.90	29541.40	37	10657.41	10346.28	97	90233.32	39887.68	44
4	Gomati	51765.01	17201.97	33	23396.68	7317.12	31	3010.07	4636.23	154	78171.77	29155.32	37	13202.88	11481.2	87	91374.64	40636.52	44
5	South Tripura	40000.30	14206.76	36	18742.61	7375.41	39	4137.41	4219.29	102	62880.31	25801.46	41	14047.04	11699.88	83	76927.35	37501.34	49
6	North Tripura	22433.77	10865.57	48	31010.80	10639.23	34	3325.30	4758.05	143	56769.87	26262.85	46	19881.72	17300.68	87	76651.59	43563.53	57
7	Unakoti	20125.97	9508.54	47	15991.74	6769.55	42	3162.71	5054.5	160	39280.42	21332.59	54	8274.70	8135.2	98	47555.12	29467.79	62
8	Dhalai	28180.07	11568.69	41	12976.61	4799.55	37	2753.06	3409.24	124	43909.74	19777.48	45	9760.54	8194.56	84	53670.28	27972.04	52
	Total	311704.88	114631.73	37	285797.22	85767.81	30	48157.67	55846.01	116	645659.77	256245.55	40	184764.26	148024.81	80	830424.03	404270.36	49

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 December 2021)	3117.04	1146.31	37

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 December 2021)	Target	2401.52	365.34	350.18	0.00	3117.04
	Achievement	621.81	262.76	261.74	0.00	1146.31
	% of Achv	26	72	75	0	37

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 – December'21)
1	Increase in Farm Credit	Rs. 3117.04	Achievement during 2021-22 is Rs. 1146.31 Crore (37% of the target)
2	KCC (No.)	108220	51566 nos. KCCs. (48% of the target)

Bank wise position as on 31.12.2021 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 December 2021**

							Amt. Rs. In Lakhs	
Sl.No.	BANKS	2020-21 (As on December 2020)			2021-22 (As on December 2021)			
		Target	Achievement	% of Achievement	Target	Achievement	% of Achievement	
1	2	6	7	8	6	7	8	
1	Bank of Baroda	1585.00	101.21	6	122.71	105.01	86	
2	Bank of India	8303.00	505.76	6	1141.36	1368.41	120	
3	Bank of Maharashtra	52.00	0.00	0	0.00	0.00	#DIV/0!	
4	Canara Bank	14793.12	536.63	4	489.45	767.30	157	
5	Central Bank of India	4732.00	472.02	10	602.83	164.74	27	
6	Indian Bank	2428.00	51.28	2	231.15	6.74	3	
7	Indian Overseas Bank	4995.00	21.24	0	41.35	24.63	60	
8	Punjab & Sind Bank	1527.00	6.69	0	44.31	9.72	22	
9	Punjab National Bank	57124.00	18249.31	32	19143.24	12253.34	64	
10	State Bank of India	48003.24	11651.39	24	19730.92	6226.54	32	
11	UCO Bank	28780.00	1605.18	6	2077.73	914.02	44	
12	Union Bank of India	2808.00	294.98	11	349.23	851.10	244	
A	ACP PUBLIC sec Bank	175130.36	33495.69	19	43974.28	22691.55	52	
13	AXIS BANK	2507.00	253.95	10	1262.70	455.32	36	
14	Bandhan Bank	36449.00	58201.92	160	172555.00	26749.33	16	
15	Federal Bank	52.00	126.92	244	146.63	437.56	298	
16	HDFC	1065.00	2528.47	237	4759.30	2081.97	44	
17	ICICI Bank	3472.00	3141.51	90	5548.66	244.68	4	
18	IDBI BANK	7477.00	70.46	1	724.12	219.77	30	
19	IDFCFirst Bank	52.00	563.30	1083	1158.57	334.80	29	
20	Indusind Bank	809.00	840.48	104	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	198.62	332	
23	Ujjivan Bank	3426.00	1857.19	54	5319.89	4237.20	80	
24	Yes Bank	52.00	0.00	0	59.80	0.00	0	
25	NESFB	1861.00	591.38	32	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	68175.58	119	196178.38	39489.86	20	
27	Tripura Gramin Bank	126742.52	20640.98	16	36534.00	26276.35	72	
C	ACP RRB	126742.52	20640.98	16	36534.00	26276.35	72	
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	15839.47	43	34898.63	26173.97	75	
D	ACP Coop. Bank	36555.12	15839.47	43	35018.23	26173.97	75	
GRAND TOTAL		395754.00	138151.72	35	311704.88	114631.73	37	

Achievement under Sub-Sectors of Allied Activities against ACP for the Year 2021-22 as on 31.12.2021

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	1143.09	1036.00	1287.98
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	520.46	350.00	551.70
5	Central Bank of India	10.00	0.00	20.00	2.86	20.00	3.65	20.00	7.75	10.00	0.00	424.00	5.73	504.00	19.99
6	Indian Bank	5.00	0.00	5.00	0.00	5.00	0.00	5.00	6.74	5.00	0.00	169.00	0.00	194.00	6.74
7	Indian Overseas Bank	0.00	0.00	3.00	0.00	1.00	0.00	3.00	7.00	0.00	0.00	3.00	0.00	10.00	7.00
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	2.85	21.00	2.94
9	Punjab National Bank	200.00	0.00	3000.00	173.60	4000.00	84.90	3000.00	307.45	200.00	0.00	9315.00	9113.46	19715.00	9679.41
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	583.01	8518.00	611.30
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	192.67	1398.00	263.22
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	402.36	400.00	402.36
A	Sub Total of Public Sec. Bank	562.00	2.00	5473.00	303.41	6357.00	157.94	4992.00	408.07	1061.00	3.29	13796.00	12013.11	32241.00	12887.82
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	437.56	147.00	437.56
16	HDFC	200.00	0.00	200.00	0.00	100.00	0.00	250.00	0.00	150.00	11.87	812.00	37.88	1712.00	49.75
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	197.80	1159.00	334.80
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	198.62	0.00	198.62
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	4099.35	4656.00	4237.20
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	26335.91	186234.00	37349.13
27	Tripura Gramin Bank	500.00	0.00	1000.00	103.05	1000.00	40.33	2000.00	57.17	1000.00	0.00	10011.00	18535.72	15511.00	18736.27
C	Sub Total of RRB	500.00	0.00	1000.00	103.05	1000.00	40.33	2000.00	57.17	1000.00	0.00	10011.00	18535.72	15511.00	18736.27
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	38.51	5000.00	5.50	5500.00	11.18	3000.00	8.36	5869.00	22741.44	29869.00	22804.99
D	Sub Total of Coop.Banks	4500.00	0.00	6000.00	38.51	5000.00	5.50	5500.00	11.18	3000.00	8.36	5988.60	22741.44	29988.60	22804.99
GRAND TOTAL		11312.00	106.75	64293.00	4358.22	23847.00	2607.27	64692.00	3467.07	11051.00	1612.72	88779.60	79626.18	263974.60	91778.21

Achievement of Farm Credit as on December 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 December 2021)	Percentage of Achievement
1	Bank of Baroda	122.71	105.01	86
2	Bank of India	1141.36	1368.41	120
3	Bank of Maharashtra	0.00	0.00	0
4	Canara Bank	489.45	767.30	157
5	Central Bank Of India	602.83	164.74	27
6	Indian Bank	231.15	6.74	3
7	Indian Overseas	41.35	24.63	60
8	Punjab & Sind Bank	44.31	9.72	22
9	Punjab National Bank	19143.24	12253.34	64
10	State Bank of India	19730.92	6226.54	32
11	UCO Bank	2077.73	914.02	44
12	Union Bank	349.23	851.10	244
A	ACP PUBLIC sec Bank	43974.28	22691.55	52
13	Axis Bank	1262.70	455.32	36
14	Bandhan Bank	172555.00	26749.33	16
15	Federal Bank	146.63	437.56	298
16	HDFC Bank	4759.30	2081.97	44
17	ICICI Bank	5548.66	244.68	4
18	IDBI Bank	724.12	219.77	30
19	IDFCFirst Bank	1158.57	334.80	29
20	IndusInd	2970.04	2783.95	94
21	Kotak Mahindra	59.80	0.00	0
22	South Indian Bank	59.80	198.62	332
23	Ujjivan Bank	5319.89	4237.20	80
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	39489.86	20
27	Tripura Gramin Bank	36534.00	26276.35	72
C	ACP RRB	36534.00	26276.35	72
28	ACUB	119.60	0.00	0
29	TCARDB	0.00	0.00	0
30	TSCB	34898.63	26173.97	75
D	ACP Coop. Bank	35018.23	26173.97	75
GRAND TOTAL		311704.88	114631.73	37

FINANCE TO SMALL & MARGINAL FARMERS During The Year 2021-22			
As on 31.12.2021		(Amt. in Lakhs)	
Sl 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	72	80.43
3	Canara Bank	270	215.60
4	Central Bank of India	194	72.04
5	Indian Bank	0	0.00
6	Indian Overseas Bank	19	17.63
7	Punjab & Sind Bank	18	6.78
8	Punjab National Bank	6847	2353.31
9	State Bank of India	6277	5377.68
10	UCO Bank	296	518.30
11	Union Bank of India	248	448.74
12	Axis Bank	5	16.83
13	Bandhan Bank	0	0.00
14	HDFC	1765	2032.23
15	ICICI	0	0.00
16	IDBI Bank	74	78.47
17	Indusind Bank	0	0.00
18	Tripura Gramin Bank	24480	6343.84
19	TSCB	3395	2025.29
20	Ujjivan Bank	0	0.00
21	NESFB	29	13.21
TOTAL		44004	19638.21

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 (As on Dec 2021)	2857.97	857.67	30

The disbursement made during the period April-December 2021 is Rs. 857.67 crore i.e., 30% 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 December 2021)	Target	2489.24	247.29	121.43	0.00	2857.96
	Achievement	612.85	159.73	85.09	0.00	857.67
	% of Achv	25	65	70	0	30

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

							Amt. Rs. In Lakhs
Sl.No.	BANKS	2020-21 (As on December 2020)			2021-22 (As on December 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	1541.60	43	1934.30	817.90	42
2	Bank of India	8654.00	898.73	10	2028.98	1224.87	60
3	Bank of Maharashtra	855.00	69.55	8	98.90	83.05	84
4	Canara Bank	13789.00	3084.32	22	3852.96	2740.27	71
5	Central Bank of India	5056.00	688.89	14	842.22	1026.33	122
6	Indian Bank	2735.00	760.63	28	1192.55	378.28	32
7	Indian Overseas Bank	5239.00	378.97	7	723.21	524.10	72
8	Punjab & Sind Bank	1646.00	30.27	2	111.60	60.86	55
9	Punjab National Bank	47728.00	19249.68	40	26562.00	19527.49	74
10	State Bank of India	42462.00	15418.00	36	23394.40	12919.88	55
11	UCO Bank	21066.00	9733.01	46	12558.91	6052.58	48
12	Union Bank of India	5571.00	1331.26	24	1550.95	1581.34	102
A	ACP PUBLIC sec Bank	158386.00	53184.91	34	74850.97	46936.95	63
13	AXIS BANK	4221.00	92.25	2	2731.25	0.00	0
14	Bandhan Bank	35103.00	60996.67	174	145729.00	81.80	0
15	Federal Bank	139.00	4.70	3	5.75	390.03	6783
16	HDFC	3086.00	2704.10	88	3130.91	681.79	22
17	ICICI Bank	3657.00	3315.93	91	3756.86	3606.85	96
18	IDBI BANK	6958.00	1265.09	18	814.32	1006.87	124
19	IDFCFirst Bank	138.00	2029.15	1470	4220.73	0.00	0
20	Indusind Bank	1849.00	5409.36	293	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	1015.35	635
23	Ujjivan Bank	1799.00	466.72	26	998.17	2539.07	254
24	Yes Bank	139.00	0.00	0	159.85	0.00	0
25	NESFB	926.00	1323.21	143	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	77607.18	133	174073.74	14348.23	8
27	Tripura Gramin Bank	87771.00	12788.50	15	24729.00	15973.41	65
C	ACP RRB	87771.00	12788.50	15	24729.00	15973.41	65
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	5475.05	27	11984.81	8509.22	71
D	ACP Coop. Bank	20551.00	5475.05	27	12143.51	8509.22	70
GRAND TOTAL		325000.00	149055.64	46	285797.22	85767.81	30

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 (As on Dec 2021)	481.55	558.46	116

All banks disbursed Rs. 558.46 crore during the period April – December 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 December 2021)	Target	263.43	134.22	83.9	0.00	481.55
	Achievement	408.90	92.82	56.74	0.00	558.46
	% of Achv	155	69	68	0	116

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

		Amt. Rs. In Lakhs					
Sl.No.	BANKS	2020-21 (As on December 2020)			2021-22 (As on December 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	520.25	115	652.91	380.41	58
2	Bank of India	2239.00	560.48	25	1117.80	555.00	50
3	Bank of Maharashtra	18.00	109.07	606	127.56	162.07	127
4	Canara Bank	3145.00	529.72	17	925.60	745.75	81
5	Central Bank of India	1437.00	88.47	6	101.74	430.86	423
6	Indian Bank	249.00	195.55	79	193.20	121.50	63
7	Indian Overseas Bank	1514.00	244.88	16	462.25	323.09	70
8	Punjab & Sind Bank	356.00	40.74	11	113.62	70.83	62
9	Punjab National Bank	13302.00	3107.49	23	5345.00	4536.23	85
10	State Bank of India	11976.00	2959.52	25	5032.19	15626.74	311
11	UCO Bank	5525.00	1516.43	27	4850.90	3995.90	82
12	Union Bank of India	673.00	32.43	5	52.01	94.37	181
A	ACP PUBLIC sec Bank	40887.00	9905.03	24	18974.79	27042.75	143
13	AXIS BANK	662.00	145.09	22	1154.60	684.21	59
14	Bandhan Bank	10492.00	10555.47	101	296.00	9161.00	3095
15	Federal Bank	21.00	3.75	18	9.32	7.00	75
16	HDFC	508.00	117.19	23	233.43	353.52	151
17	ICICI Bank	909.00	16.50	2	63.62	58.12	91
18	IDBI Bank	1789.00	123.57	7	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	129.52	156
23	Ujjivan Bank	795.00	1577.25	198	3890.66	3217.08	83
24	Yes Bank	20.00	0.00	0	23.00	0.00	0
25	NESFB	325.00	0.00	0	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	12538.82	79	7370.65	13847.62	188
27	Tripura Gramin Bank	28818.00	7525.37	26	13422.00	9281.56	69
C	ACP RRB	28818.00	7525.37	26	13422.00	9281.56	69
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	4192.92	54	8344.23	5674.08	68
D	ACP Coop. Bank	7843.00	4192.92	53	8390.23	5674.08	68
GRAND TOTAL		93393.00	34162.14	37	48157.67	55846.01	116

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	1702555.41
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

SI. 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	206044	256245.55	1083075	972404.69
I	Agriculture	140644	114631.74	740921	452023.81
(i)	Crop Loans	51566	22853.53	367922	87491.35
(ii)	Investment Credit				
	Out of (ii) above, loans for agriculture implements & machinery				
(iii)	Allied Activities	89078	91778.21	372999	364532.46
(a)	Fisheries	6817	2607.27	79256	43256.33
(b)	Dairying	4747	4358.22	35855	38129.76
(c)	Poultry	4209	3467.07	34259	36522.11
(d)	Animal Husbandry				
(e)	Bee keeping				
(f)	Sericulture				
(g)	Others (including WR & FMS)	73305	81345.65	223629	246624.26
	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	29902	85767.81	177341	309181.3
(i)	Micro Enterprises	27546	69056.73	160463	171684.95
(ii)	Small Enterprises	2349	16557.46	16317	111281.94
(iii)	Medium Enterprises	7	153.62	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	35498	55846	164813	211199.58
2	Loans to Weaker Sections under Priority Sector			1457922	864793.27
3	Non-Priority Sector Loans	66525	148024.81	346415	812527.56
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	272569	404270.36	1429490	1784932.25

CD RATIO OF BANKS IN TRIPURA**Action Points emerged in the 137th SLBC Meeting held on 21.12.2021**

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 55% as on 31.12.2021.

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 December 2021, the CD ratio of the State stood at 55%. The district wise details are as under:

District	CD RATIO December 2020	CD RATIO March 2021	CD RATIO December 2021	CD RATIO Since December 2020
North Tripura	57	62	64	+7
Unakoti	61	64	72	+11
South Tripura	61	57	67	+6
Gomati	60	63	67	+7
West Tripura	48	47	48	No Change
Sepahijala	71	68	56	-15
Khowai	61	52	66	+5
Dhalai	97	96	99	+2
Total State	55	54	55	No Change

CD ratio of the banks in the state remains the same at 55% as on December 2021 as compared to December 2020.

CD ratio of 6 districts in the State as on December 2021 has improved over the CD ratio of December 2020. CD Ratio of 99% 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 31.12.2021					
(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	29871.00	30089.97	101
3	Bank of Maharashtra	1	1660.63	1744.05	105
4	Canara Bank	19	105811.93	31786.04	30
5	Central Bank Of India	6	19761.49	2879.56	15
6	Indian Bank	6	29996.37	6220.44	21
7	Indian Overseas	5	18685.68	7157.95	38
8	Punjab & Sind Bank	2	3800.97	809.72	21
9	Punjab National Bank	66	401158.19	128520.70	32
10	State Bank of India	69	978400.00	614299.17	63
11	UCO Bank	10	164616.10	43928.59	27
12	Union Bank of India	29	66544.57	17278.55	26
13	Axis Bank	13	50107.50	15277.83	30
14	Bandhan Bank	28	78213.34	198969.91	254
15	Federal Bank	1	7792.40	1774.54	23
16	HDFC Bank	9	54108.35	31819.80	59
17	ICICI Bank	8	27680.22	29073.61	105
18	IDBI Bank	9	24288.33	6109.26	25
19	IDFC First Bank	1	3438.00	6270.00	182
20	IndusInd	6	6111.58	24841.08	406
21	Kotak Mahindra	1	5257.49	57.91	1
22	South Indian Bank	1	8268.87	1803.56	22
23	Ujjivan Bank	8	22680.66	19828.48	87
24	Yes Bank	1	7998.94	189.06	2
25	NESFB	6	3870.72	4293.44	111
26	Jana Small Finance Bank	1	1748.38	2961.14	169
27	Tripura Gramin Bank	148	736509.25	271121.37	37
28	ACUB	3	3847.56	914.75	24
29	TCARDB	5	0.00	0.00	#DIV/0!
30	TSCB	65	296880.87	260013.10	88
	Total	549	3221610.66	1784932.25	55

DISTRICTWISE CREDIT DEPOSIT RATIO OF THE STATE AS ON 31.12.2021					
Sl.	District	No. of Brs.	Total Deposit	Total Advance	CD Ratio
1	West Tripura	197	2005735.55	955659.14	48
2	Sepahijala	60	199485.54	112234.64	56
3	Khowai	40	156337.98	103399.22	66
4	Dhalai	47	123438.93	121693.72	99
5	Gomati	64	220266.53	146642.30	67
6	South Tripura	60	221270.17	147917.26	67
7	Unakoti	34	115809.81	83351.08	72
8	North Tripura	47	179266.15	114034.89	64
	Total	549	3221610.66	1784932.25	55

CD Ratio as on 31st December 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	18981.00	23857.00	126
3	Bank of Maharashtra	1660.63	1744.05	105
4	Canara Bank	88380.35	22253.53	25
5	Central Bank Of India	16757.15	2089.33	12
6	Indian Bank	28343.95	5395.44	19
7	Indian Overseas	16139.42	5416.18	34
8	Punjab & Sind Bank	3358.30	625.43	19
9	Punjab National Bank	184223.40	75818.38	41
10	State Bank of India	716000.00	468800.00	65
11	UCO Bank	103845.39	23397.19	23
12	Union Bank of India	58708.89	14430.07	25
13	Axis Bank	34685.80	10272.64	30
14	Bandhan Bank	41493.20	69231.70	167
15	Federal Bank	7792.40	1774.54	23
16	HDFC Bank	47349.88	25300.10	53
17	ICICI Bank	16591.51	16614.54	100
18	IDBI Bank	15483.17	3680.87	24
19	IDFC First Bank	3438.00	6270.00	182
20	IndusInd	4773.51	12845.35	269
21	Kotak Mahindra	5257.49	57.91	1
22	South Indian Bank	8268.87	1803.56	22
23	Ujjivan Bank	16348.57	9367.60	57
24	Yes Bank	7998.94	189.06	2
25	NESFB	2542.56	1693.71	67
26	Jana Small Finance Bank	1748.38	2961.14	169
27	Tripura Gramin Bank	332752.58	80964.97	24
28	ACUB	3847.56	914.75	24
29	TCARDB	0.00	0.00	#DIV/0!
30	TSCB	157549.33	43669.02	28
	Total	2005735.55	955659.14	48

CD Ratio as on 31st December 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	2531	2056	81
3	Canara Bank	4117.3	2548.07	62
4	Central Bank Of India	1044.91	330.72	32
5	Indian Bank	567.05	423	75
6	Indian Overseas	492.59	412.28	84
7	Punjab National Bank	41519.74	9680.05	23
8	State Bank of India	53200.00	27400	52
9	UCO Bank	5306.24	1604.67	30
10	Union Bank of India	2457.24	1749.2	71
11	Axis Bank	2984.45	1390.34	47
12	Bandhan Bank	4282.53	27281.9	637
13	HDFC Bank	3059.68	2825.96	92
14	ICICI Bank	1927.73	1795.62	93
15	IDBI Bank	4553.71	1142.08	25
16	Ujjivan Bank	1207.17	2554.52	212
17	NESFB	369.77	934.49	253
18	Tripura Gramin Bank	59181.1	24468.37	41
19	TSCB	30378.37	37367.44	123
	Total	220266.53	146642.3	67

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

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Canara Bank	815.91	481.42	59
2	Central Bank Of India	592.01	70.97	12
3	Indian Overseas	876.92	454.82	52
4	Punjab National Bank	20667.01	4883.98	24
5	State Bank of India	27500	17800	65
6	UCO Bank	4176.39	2082.89	50
7	Axis Bank	932.47	313.53	34
8	Bandhan Bank	4912.44	15919.25	324
9	ICICI Bank	2394.18	158.49	7
10	Ujjivan Bank	942.43	1664.74	177
11	NESFB	65.14	692.64	1063
12	Tripura Gramin Bank	40907.08	18131.58	44
13	TSCB	11027.83	20696.77	188
	Total	115809.81	83351.08	72

CD Ratio as on 31st December 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	3484	1022	29
2	Canara Bank	4497.25	1820.73	40
3	Punjab National Bank	26947.47	7060.39	26
4	State Bank of India	55300	22000	40
5	UCO Bank	1362.13	1267.5	93
6	Union Bank of India	2368.22	486.52	21
7	Axis Bank	3109.87	1076.27	35
8	Bandhan Bank	1823.56	20184.41	1107
9	HDFC Bank	2657.89	3365.55	127
10	ICICI Bank	2353.49	6698.09	285
11	IDBI Bank	2049.22	830.44	41
12	IndusInd	1338.07	7498.27	560
13	Ujjivan Bank	799.66	1330.39	166
14	NESFB	229.78	615.26	268
15	Tripura Gramin Bank	60708.82	29420.27	48
16	TSCB	10236.72	9358.8	91
	Total	179266.15	114034.89	64

CD Ratio as on 31st December 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	692	706	102
2	Canara Bank	1315.77	943.58	72
3	Punjab National Bank	43324.74	8867.18	20
4	State Bank of India	38800	26700	69
5	UCO Bank	6548.84	1281.28	20
6	Union Bank of India	1371.96	437.92	32
7	Axis Bank	1631.23	1118.51	69
8	Bandhan Bank	6592.22	22782.08	346
9	IDBI Bank	2202.23	455.87	21
10	IndusInd	0	4497.46	#DIV/0!
11	Tripura Gramin Bank	81555.66	34587.91	42
12	TSCB	37235.52	45539.47	122
	Total	221270.17	147917.26	67

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

SI.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of India	2924	1830	63
2	Canara Bank	3134.46	1900.97	61
3	Punjab & Sind Bank	442.67	184.29	42
4	Punjab National Bank	23180.77	5220.99	23
5	State Bank of India	41800	21700	52
6	UCO Bank	21935.65	4057.44	18
7	Axis Bank	2654.23	455.75	17
8	Bandhan Bank	9566.1	11524.08	120
9	HDFC Bank	1040.9	328.19	32
10	Ujjivan Bank	2583.17	3858.64	149
11	Tripura Gramin Bank	70244.54	25089.34	36
12	TSCB	19979.05	36084.95	181
	Total	199485.54	112234.64	56

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

SI.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Canara Bank	1244.6	609.56	49
2	Indian Bank	921.82	322	35
3	Indian Overseas	1176.75	874.67	74
4	Punjab National Bank	31576.55	7104.71	22
5	State Bank of India	25200	15000	60
6	UCO Bank	15778.4	7265.65	46
7	Union Bank of India	1638.26	174.84	11
8	Axis Bank	4109.45	650.79	16
9	Bandhan Bank	6222.15	17875.95	287
10	ICICI Bank	2469.53	2069.98	84
11	Ujjivan Bank	799.66	1052.59	132
12	NESFB	663.47	357.34	54
13	Tripura Gramin Bank	51115.48	30215.43	59
14	TSCB	13421.86	19825.71	148
	Total	156337.98	103399.22	66

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

SI.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of India	1259	618.97	49
2	Canara Bank	2306.29	1228.18	53
3	Central Bank Of India	1367.42	388.54	28
4	Indian Bank	163.55	80	49
5	Punjab National Bank	29718.51	9885.02	33
6	State Bank of India	20600	14899.17	72
7	UCO Bank	5663.06	2971.97	52
8	Bandhan Bank	3321.14	14170.54	427
9	ICICI Bank	1943.78	1736.89	89
10	Tripura Gramin Bank	40043.99	28243.5	71
11	TSCB	17052.19	47470.94	278
	Total	123438.93	121693.72	99

Issuance of KCC during the year 2021-22

Action Points emerged in the 137th SLBC Meeting held on 21.12.2021

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

51566 KCCs sanctioned by Banks amounting to Rs. 228.53 Crores during FY 2021-22 as on 31.12.2021, thereby achieving 48% 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
December-2021	FY 2021-22	108220	51566	22853.53	48

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

Bank-wise performance under KCC as on 31.12.2021 has been shown in the Annexure.

Performance of Banks in Crop Loan & Term Loan to Agriculture during the year 2021-22 as on 31.12.2021

(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	72	80.43	1242	1287.98	1314	1368.41
3	Bank of Maharashtra	0	0.00	0	0.00	0	0.00
4	Canara Bank	270	215.60	334	551.70	604	767.30
5	Central Bank of India	288	144.75	26	19.99	314	164.74
6	Indian Bank	0	0.00	6	6.74	6	6.74
7	Indian Overseas Bank	19	17.63	3	7.00	22	24.63
8	Punjab & Sind Bank	18	6.78	10	2.94	28	9.72
9	Punjab National Bank	7298	2573.93	8937	9679.41	16235	12253.34
10	State Bank of India	6693	5615.24	349	611.30	7042	6226.54
11	UCO Bank	497	650.80	142	263.22	639	914.02
12	Union Bank of India	248	448.74	59	402.36	307	851.10
A	Sub Total of Public Sec. Bank	15441	9803.73	11304	12887.82	26745	22691.55
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	361	437.56	361	437.56
16	HDFC	1765	2032.23	4	49.75	1769	2081.98
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	1029	334.80	1029	334.80
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	55	198.62	55	198.62
23	YES Bank	0	0.00	0	0.00	0	0.00
24	Ujjivan Bank	0	0.00	10366	4237.20	10366	4237.20
25	NESFB	29	13.21	231	112.02	260	125.23
26	Jana Small Finance Bank	0	0.00	4191	1621.43	4191	1621.43
B	Sub Total of Pvt. Sec. Bank	1873	2140.74	64992	37349.13	66865	39489.87
27	Tripura Gramin Bank	29272	7540.08	10572	18736.27	39844	26276.35
C	Sub Total of RRB	29272	7540.08	10572	18736.27	39844	26276.35
28	ACUB	0	0.00	0	0.00	0	0.00
29	TCARDB	0	0.00	0	0.00	0	0.00
30	TSCB	4980	3368.98	2210	22804.99	7190	26173.97
D	Sub Total of Coop.Banks	4980	3368.98	2210	22804.99	7190	26173.97
GRAND TOTAL		51566	22853.53	89078	91778.21	140644	114631.74

BANK-WISE POSITION IN IMPLEMENTATION OF ISSUING KCCs FOR THE STATE OF TRIPURA DURING THE YEAR 2021-22 AS ON 31.12.2021

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	72	80.43	0	0.00	72	80.43	1247	1286.62	179	67.20
3	Canara Bank	291	270	215.60	0	0.00	270	215.60	856	494.04	89	38.88
4	Central Bank of India	92	288	144.75	94	72.71	288	144.75	449	227.28	60	21.92
5	Indian Bank	35	0	0.00	0	0.00	0	0.00	93	36.79	3	1.18
6	Indian Overseas Bank	49	19	17.63	0	0.00	19	17.63	168	75.65	14	15.82
7	Punjab & Sind Bank	61	18	6.78	0	0.00	18	6.78	53	20.53	0	0.00
8	Punjab National Bank	8017	7298	2573.93	451	220.62	7298	2573.93	40097	14004.15	13859	4200.73
9	State Bank of India	7362	6693	5615.24	416	237.56	6693	5615.24	39905	25763.36	25468	13384.27
10	UCO Bank	485	497	650.80	201	132.50	497	650.80	9473	8608.48	3799	2717.20
11	Union Bank of India	515	248	448.74	0	0.00	248	448.74	612	890.28	29	28.44
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	1765	2032.23	0	0.00	1765	2032.23	11528	3807.12	7128	904.05
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	29272	7540.08	4792	1196.24	29272	7540.08	109385	16693.42	5482	1133.13
19	TSCB	26465	4980	3368.98	1585	1343.69	4980	3368.98	152288	14954.17	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	51566	22853.53	7562	3215.32	51566	22853.53	367922	87491.35	60230	23047.13

Pradhan Mantri Fasal Bima Yojana (PMFBY)

Implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) in Rabi 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. The PMFBY coverage of loanee farmers by Banks is given herewith:

PMFBY Rabi 2021-22 Loanee Farmer Coverage					
Bank Name	Total Policy	Total Farmer Share	Total State Share	Total GoI Share	Total Sum Insured
State Bank of India	1	25	458.28	621.36	27616.4
Punjab National Bank	263	6272.95	77934.65	80645.66	4944066.64
Tripura Gramin Bank	104	6336.77	37707.87	34600.73	2539768.6
Tripura State Cooperative Bank Ltd	640	56839.5	168317.61	195450.69	12879755.09
Total	1008	69474.22	284418.41	311318.44	20391206.73

Total Non-Loanee Farmers covered under Rabi 2021-22 Season: 83834 nos.

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 31.12.2021

(Amt. in Rs./Lacs)

Sl.No.	Name of the Bank	Deposit Linkage cumulative		Credit linkage 2021-22						Outstanding as on 31.12.2021	
				Under NRLM SHG		Direct SHG		Total		No	Amt.
		No.	Amt.	Nos.	Amt.	Nos.	Amt.	Nos.	Amt.		
1	PUNJAB NATIONAL BANK	6608	1536.91	543	907.37	0	0.00	543	907.37	1964	1264.26
2	STATE BANK OF INDIA	5294	562.50	94	126.00	0	0.00	94	126.00	267	214.20
3	TRIPURA GRAMIN BANK	29159	8893.62	5072	7723.72	0	0.00	5072	7723.72	17109	12961.31
4	BANK OF INDIA	385	356.32	106	146.00	0	0.00	106	146.00	182	167.64
5	TRIPURA STATE CO-OP BANK	12659	4620.25	1161	1948.34	0	0.00	1161	1948.34	3018	3054.09
6	UCO BANK	452	28.92	69	138.00	0	0.00	69	138.00	295	320.05
7	CANARA BANK	620	183.67	93	110.25	0	0.00	93	110.25	119	130.43
8	UNION BANK OF INDIA	32	29.00	12	18.00	0	0.00	12	18.00	35	31.55
9	IDBI BANK	23	15.61	32	33.00	0	0.00	32	33.00	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	3.53	11	11.00	0	0.00	11	11.00	24	18.22
12	PUNJAB & SINDH BANK	32	10.54	0	0.00	0	0.00	0	0.00	4	3.43
	INDIAN OVERSEAS BANK	9	9.00	8	8.50	0	0.00	8	8.50	11	10.06
13	CENTRAL BANK OF INDIA	6	6.00	12	13.00	0	0.00	12	13.00	6	12.30
	TOTAL :	55327	16275.87	7215	11186.68	4	7.00	7219	11193.68	23137	18312.13

Action Points emerged in the 137th SLBC Meeting held on 21.12.2021

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 7215 accounts (achievement of 48%) with corresponding sanction amount of Rs.111.86 crores (achievement of 56%) as on 31.12.2021. The progress was slow on account of COVID-19 pandemic lockdown during the first quarter, and Banks are accelerating the sanction progress for the final quarter, for achieving desired targets.

Tripura Rural Livelihood Mission:

Status of TRLM SHG Bank loan during FY21-22 as on December,2021							
Sl. No	Name of Bank	Target for total no. of SHG loan	Disbursement	Total no. of loan application submitted	Total no. of SHG loan sanctioned	Total sanctioned Amt.(Amt . In lakh Rs.)	Total no. of loan application available with bank for sanctioning and disbursement
			Target (Amt. in lakh Rs)				
1	Punjab National Bank	1300	1310	649	543	907.37	248
2	State Bank of India	140	140	141	94	126	77
3	Tripura Gramin Bank	10420	14000	5995	5072	7723.72	800
4	UCO Bank	340	380	130	69	138	81
5	Tripura State Cooperative Bank Ltd.	2620	3950	1376	1161	1948.34	372
6	Canara Bank	30	40	112	93	110.25	39
7	IDBI	10	10	34	32	33	9
8	Bank of India	90	110	156	106	146	67
9	Central Bank of India	10	10	49	12	13	36
11	Union Bank	10	20	23	12	18	11
12	Punjab& Sind Bank	10	10	20	0	0	20
13	Indian Overseas Bank	0	0	6	8	8.5	3
15	Bank of Baroda	10	10	0	2	3.5	0
16	Bank of Maharashtra	10	10	0	11	11	0
Total		15000	20000	8691	7215	11186.68	1763

Long pendency of TRLM SHG Savings account opening and loan sanction at branches is an area of concern. In the last SLBC meeting, Banks were asked to analyze reasons for the same and work towards adopting a definite timeframe of opening SHG Savings account within 3 days of receipt and sanctioning of loans within 7 days of being sponsored to branches. SLBC has received various observations from different Banks in this regard, which are summarized as under:

Delay in Opening SHG Savings Accounts:

- Submission date for SHG savings account is counted from the date of forwarding by BDOs. However, it has been observed that the same is not received at branches on the same date.
- It has been quite commonly observed that SHG savings forms along with other supporting documents furnished to the Bank branches are incomplete. Branches follow up with SHGs and Bank Sakhis for necessary corrections resulting in delay.
- To comply with PMLA, banks need to adhere to CKYC guidelines as well as RBI guidelines which need extensive data filling in AOF along with supporting documents. As a result, without fully filled Customer Information Reports of all the authorized signatories as well as AOF of SHG savings account, savings accounts take time to be opened.
- SLBC has requested TRLM for sensitizing their field functionaries to submit related documents as per a uniform checklist, which includes KYC of SHG signatories, proper stamps of signatories, etc.

Delay in Opening SHG Loan Accounts:

- Unlike savings accounts, opening of loan accounts requires Credit Information Reports of all SHG members. SLBC has requested TRLM for sensitizing their field functionaries to submit details of all SHG members while forwarding loan proposals as per specified checklist.
- As stated by State Bank of India, the time taken is for accounts which have their signatories as defaulter which needs to be replaced. Bank Sakhis and Branches have to follow up for replacing the signatories which delays the process for opening of SHG loan accounts.

DAY – NULM Position as on December 2021 (FY 2021-22):

Self Employment Program- Individual Loan @Rs.2 Lakh Bank wise Target/ Sponsored Status for the FY 2021-22 under TULM Scheme

SL	Bank Name	Target	Sponsored	Sanctioned	Disbursed	Returned	Pending	Amount Disbursed (in lakh)
1	TSCBL	241	263	83	108	19	136	₹ 162.00
2	PNB	270	266	65	55	55	156	₹ 104.50
3	SBI	198	180	19	10	67	103	₹ 22.00
4	Canara Bank	90	34	7	7	14	13	₹ 16.00
5	Axis Bank	4	2	0	0	0	2	₹ 0.00
6	Bandhan Bank	16	2	0	0	0	2	₹ 0.00
7	BOB	10	1	0	0	1	0	₹ 0.00
8	BOI	30	24	4	5	11	8	₹ 9.50
9	BOM	10	1	0	0	0	1	₹ 0.00
10	CBI	15	13	0	0	8	5	₹ 0.00
12	HDFC	5	3	0	0	0	3	₹ 0.00
13	IDBI	4	3	0	0	0	3	₹ 0.00
14	Indian Bank	10	4	0	0	0	4	₹ 0.00
15	IOB	6	4	0	0	0	4	₹ 0.00
16	NESFB	40	3	0	0	0	3	₹ 0.00
17	Punjab & Sind Bank	10	1	0	0	0	1	₹ 0.00
18	UCO Bank	148	135	26	25	16	94	₹ 47.50
19	Ujjivan SFB	10	2	0	0	0	2	₹ 0.00
20	Union Bank	20	30	4	3	11	16	₹ 5.40
21	ICICI	5	5	0	0	0	5	₹ 0.00
	Total	1142	976	208	213	202	561	₹ 366.90

Self Employment Program- SHG Bank Linkage Bank wise Target/ Sponsored Status for the FY 2021-22 under TULM Scheme

SL	Bank Name	Target	Sponsored	Sanctioned	Disbursed	Returned	Pending	Amount Disbursed (in lakh)
1	TGB	442	294	251	248	20	26	₹ 322
2	TSCBL	257	200	126	126	0	74	₹ 135
3	PNB	68	83	44	44	1	38	₹ 51.0
4	UCO	50	36	26	25	0	11	₹ 27.5
5	Canara Bank	26	25	25	24	0	1	₹ 24.6
6	Central Bank of India	10	3	1	1	0	2	₹ 1.0
6	SBI	25	17	6	6	6	5	₹ 0.0
7	BOM	5	11	10	10	10	0	₹ 0.0
8	BOI	8	5	0	0	0	5	₹ 0.0
9	CBI	1	1	0	0	0	1	₹ 0.0
10	HDFC	0	1	0	0	0	1	₹ 0.0
11	Union Bank of India	2	4	0	0	0	4	₹ 0.0
12	IOB	2	1	0	0	0	1	₹ 0.0
13	Syndicate Bank	11	0	0	0	0	0	₹ 0.0
	Total	907	681	489	484	37	169	₹ 561.1

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 31.12.2021	2021-22	2000	2402	410	2573.32	278	1158.69
SWAVALAMBAN							
As on 31.12.2021	2021-22	4000	7113	720	2371.80	65	148.30

*** Includes spillover cases of FY 2020-21

PMEGP

For the FY 2021-22, 2402 PMEGP cases were sponsored to the bank branches against the target (already circulated) of 2000 cases, out of which 410 cases were sanctioned amounting to Rs. 2573.32 lakhs as on 31.12.2021.

SWABALAMBAN

For the FY 2021-22, 7113 cases have been sponsored to the bank branches against the target (already circulated) of 4000 cases, out of which 720 cases were sanctioned amounting to Rs. 2371.80 lakhs as on 31.12.2021.

PERFORMANCE UNDER PMEGP FOR THE FINANCIAL YEAR 2021-22 AS ON 31.12.2021

Sl.No.	NAME OF THE BANK	TARGET	SPONSORED		SANCTIONED		DISBURSED		REJECTED
		NO	NO	AMT.	NO	AMT.	NO	AMT.	NO
1	Bank of Baroda	21	16	121.43	1	5.00	4	12.61	0
2	Bank of India	33	63	423.88	15	96.42	5	22.21	15
3	Bank of Maharashtra	2	0	0.00	0	0.00	0	0.00	0
4	Canara Bank	58	64	411.83	12	90.31	9	36.88	39
5	Central Bank of India	40	16	88.00	3	14.02	1	4.55	9
6	Indian Bank	23	8	57.00	1	5.25	2	6.66	2
7	Indian Overseas Bank	12	23	155.71	7	55.00	8	42.90	9
8	Punjab & Sind Bank	8	11	75.42	0	0.00	1	3.89	0
9	Punjab National Bank	438	421	2809.11	79	544.22	40	178.43	172
10	State Bank of India	385	428	3111.49	68	350.97	16	44.72	290
11	Union Bank of India	29	25	133.20	5	27.34	3	7.09	16
12	UCO Bank	97	82	519.54	14	46.57	8	19.38	54
A	Sub Total of Public Sec. Bank	1146	1157	7906.61	205	1235.10	97	379.32	606
13	AXIS BANK	10	23	378.28	7	107.09	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	21	134.08	1	15.03	1	11.69	4
18	Federal Bank	2	0	0.00	0	0.00	0	0.00	0
19	Yes Bank	3	0	0.00	0	0.00	0	0.00	0
20	IDFC First Bank	2	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	47	524.93	8	122.12	1	11.69	6
23	Tripura Gramin Bank	525	823	5792.51	152	967.65	141	596.03	267
C	Sub Total of RRB	525	823	5792.51	152	967.65	141	596.03	267
24	Tripura State Co-Operative Bank	246	375	3282.49	45	248.45	39	171.65	12
D	Sub Total of Coop.Banks	246	375	3282.49	45	248.45	39	171.65	12
GRAND TOTAL		2000	2402	17506.54	410	2573.32	278	1158.69	891

BANK-WISE POSITION IN IMPLEMENTATION OF SWABALAMBAN FOR THE STATE OF TRIPURA FOR THE PROGRAMME YEAR 2021-22 AS ON DECEMBER 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	4	17.74	2	10.00
2	Bank of India	42	132	584.50	5	15.00	15	15.00
3	Bank of Maharashtra	4	8	32.84	0	0.00	0	0.00
4	Canara Bank	68	196	819.17	14	57.90	0	0.00
5	Central Bank of India	48	102	432.99	10	26.80	0	0.00
6	Indian Bank	27	44	167.81	3	5.20	0	0.00
7	Indian Overseas Bank	19	32	140.94	3	0.00	0	0.00
8	Punjab & Sindh Bank	9	6	24.44	0	0.00	0	0.00
9	Punjab National Bank	775	1042	4184.68	80	253.00	6	10.45
10	State Bank India	670	981	4033.86	73	179.74	5	11.94
11	UCO Bank	150	315	1251.24	41	117.95	3	10.00
12	Union Bank of India	39	97	394.78	18	49.00	0	0.00
Total of Public Sector Banks		1881	3020	12390.98	251	722.33	31	57.39
13	Axis Bank	6	3	11.00	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	20	73.64	0	0.00	0	0.00
17	ICICI Bank	7	1	10.00	0	0.00	0	0.00
18	IDBI Bank	11	29	132.68	1	5.00	1	4.00
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	60	253.04	1	5.00	1	4.00
24	Tripura Gramin Bank	1471	2848	11616.15	281	986.33	14	33.43
Total of Regional Rural Bank		1471	2848	11616.2	281	986.33	14	33.43
25	Tripura State Co-Operative Bank	596	1185	5160.01	187	658.09	19	53.48
Total of State Co-Op Banks		596	1185	5160.01	187	658.09	19	53.48
GRAND TOTAL		4000	7113	29420.2	720	2371.8	65	148.3

BANK-WISE POSITION IN IMPLEMENTATION OF MINI DAIRY FOR THE STATE OF TRIPURA DURING THE YEAR 2021-22 AS ON 31.12.2021

SI.No.	BANKS	Proposals Received	Proposals sanctioned		Proposals disbursed	
		No.	No.	Amt.	No.	Amt.
1	Bank of India	191	191	171.37	190	139.82
2	UCO Bank	28	28	30.00	28	30.00
3	Punjab National Bank	26	26	75.64	26	75.64
4	Tripura State Co-operative Bank	30	30	38.51	30	38.51
TOTAL		275	275	315.52	274	283.97

PM Formalization of Micro Food Processing Enterprises Scheme (PMFME) status as on 24-01-2022:

Loan Status	Bank Name	Loan Sanction date	Total amount sanctioned by Bank (TL + WC) (in Rs.)
Loan Sanctioned	PUNJAB NATIONAL BANK	21-01-2022	759262.5
Loan Sanctioned	STATE BANK OF INDIA	12-01-2022	648000
Loan Sanctioned	CANARA BANK	02-11-2021	270000
Loan Sanctioned	PUNJAB NATIONAL BANK	06-11-2021	1666800
Loan Sanctioned	STATE BANK OF INDIA	09-12-2021	990000
Loan Sanctioned	BANK OF BARODA	07-10-2021	765000
Loan Sanctioned	STATE BANK OF INDIA	29-09-2021	989600
Total			6088662.5

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 31.12.2021	
A/c	Amount	A/c	Amount
287	904.17	4386	10686.18

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 31.12.2021 (Amt in Lacs.)							
SL NO	BANKS	PROPOSAL SANCTIONED		Outstanding as on 31.12.2021		NPA as on 31.12.2021	
		NO	Amt.	No.	Amt.	No.	Amt.
1	Bank of Baroda	5	51.51	57	193.53	1	2.19
2	Bank of India	7	26.69	55	128.37	3	7.26
3	Bank of Maharashtra	0	0.00	2	3.05	0	0.00
4	Canara Bank	49	141.87	318	979.53	22	65.49
5	Central Bank of India	0	0.00	35	67.17	14	15.85
6	Indian Bank	0	0.00	49	60.10	1	6.00
7	Indian Overseas Bank	3	11.29	10	21.77	0	0.00
8	Punjab & Sind Bank	0	0.00	5	16.72	0	0.00
9	Punjab National Bank	17	81.56	825	1224.22	196	311.60
10	State Bank of India	106	401.64	1701	5286.63	291	504.67
11	Union Bank of India	11	12.16	46	145.64	0	0.00
12	UCO Bank	20	36.50	154	489.97	14	41.17
A	Sub Total of Public Sec. Bank	218	763.22	3257	8616.70	542	954.23
13	AXIS BANK	0	0.00	0	0.00	0	0.00
14	Federal Bank	0	0.00	5	12.25	0	0.00
15	HDFC	4	7.30	18	42.71	1	2.33
16	ICICI	0	0.00	0	0.00	0	0.00
17	IDBI BANK	2	20.30	14	39.51	0	0.00
18	Indusind Bank	0	0.00	0	0.00	0	0.00
19	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00
20	SOUTH INDIAN BANK	0	0.00	0	0.00	0	0.00
21	YES Bank	0	0.00	0	0.00	0	0.00
B	Sub Total of Pvt. Sec. Bank	6	27.60	37	94.47	1.00	2.33
22	Tripura Gramin Bank	61	112.31	1053	1911.13	82	202.81
C	Sub Total of RRB	61	112.31	1053	1911.13	82	202.81
23	ACUB	0	0.00	0	0.00	0	0.00
24	TCARDB	0	0.00	0	0.00	0	0.00
25	TSCB	2	1.04	39	63.88	7	9.25
D	Sub Total of Coop.Banks	2	1.04	39	63.88	7	9.25
GRAND TOTAL		287	904.17	4386	10686.18	632	1168.62

BANK-WISE PERFORMANCE IN FINANCING UNDER HOUSING SCHEME AS ON 31.12.2021

(Amt. in lakhs)

Sl. No.	Name of the Banks	Sanctioned in FY 2021-22		Total Outstanding										Total NPA as on 31.12.2021	
				Urban		Semi-Urban		Rural		Total Outstanding as on 31.12.2021		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	236	3217.20	170	1535.72	17	115.95	423	4868.87	1	19.50	7	92.58
3	Bank of Maharashtra	10	186.40	58	851.61	0	0.00	0	0.00	58	851.61	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	8	132.66	49	530.31	7	28.13	7	51.95	63	610.39	2	22.50	1	11.18
6	Indian Bank	2	11.00	131	1946.50	19	358.48	2	17.00	152	2321.98	17	207.91	3	21
7	Indian Overseas Bank	14	311.80	100	1545.73	25	312.65	10	146.31	135	2004.69	7	157.40	0	0
8	Punjab & Sind Bank	1	15.00	25	229.75	0	0.00	5	16.33	30	246.08	0	0.00	0	0
9	Punjab National Bank	200	4438.90	1728	20663.25	579	6492.22	83	299.13	2390	27454.60	468	8313.11	80	414.15
10	State Bank of India	1287	12670.51	5603	45380.13	2056	18757.26	1713	15925.97	9372	80063.36	745	13745.86	47	183.65
11	Union Bank of India	34	461.07	149	1990.85	22	219.46	3	24.03	174	2234.34	9	111.32	0	0
12	UCO Bank	144	3283.57	467	5708.66	288	2385.20	186	1966.33	941	10060.19	82	1378.21	20	175.08
A	Sub-Total PUBLIC sec Bank	1846	23371.52	9194	91383.30	3404	32359.62	2114	19708.22	14712	143451.14	1543	27405.85	162	933.18
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	1	7.00	7	61.17	0	0.00	0	0.00	7	61.17	0	0.00	0	0
16	HDFC	462	341.84	415	299.45	81	72.88	0	0.00	496	372.33	0	0.00	9	3.53
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	273	360.55	405	420.26	574	364.97	0	0.00	979	785.24	0	0.00	54	13.57
B	Sub Total Pvt. Sec Bank	884	2338.73	1388	3400.75	765	1733.79	24	199.50	2177	5334.04	0	0	72	81.99
23	TGB	1493	10342.57	1973	5656.59	9834	26231.50	13130	30981.55	24937	62869.64	409	13760.00	729	1678.134
C	Sub Total RRB	1493	10342.57	1973	5656.59	9834	26231.50	13130	30981.55	24937	62869.64	409	13760	729	1678.134
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	19	235.66	349	768.04	263	1210.57	0	0.00	612	1978.61	91	71.62	19	80.74
D	Sub-Total Coop. Bank	19	235.66	417	1331.19	265	1231.66	0	0.00	682	2562.85	91	71.62	34	231.77
GRAND TOTAL		4242	36288.48	12972	101771.832	14268	61556.57172	15268	50889.27329	42508	214217.68	2043	41237.47	997	2925.074

❖ 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 2043 cases under PMAY up to 31.12.2021. All the bankers working in the state to come forward to finance eligible beneficiaries under PMAY.

PMAY- CLSS Subsidy Claim Position up to 31.12.2021 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 - Dec 2021)		Housing Loans Disbursed under PMAY CLSS (since inception)		Housing Loans Disbursed under PMAY (April - Dec 2021)		Subsidy claimed under PMAY CLSS (since inception)		Subsidy claimed under PMAY CLSS (April - Dec 2021)		Subsidy Received under PMAY CLSS (since inception)		Subsidy Received under PMAY CLSS (April - Dec 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	82	1378.21	17	283.87	82	1306.74	17	283.87	39	759.62	12	173.80	6	11.72	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		2043	41237.47	345	8007.05	2037	35765.71	345	6574.38	1868	5056.87	322	825.84	1544	3110.59	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 137th SLBC Meeting held on 21.12.2021

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 107 SC/ST/Women beneficiaries amounting to Rs. 14.54 Crores during FY 2021-22 up to December 2021.

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

Bank-wise Progress under the Scheme as on 31.12.2021 is as follows: -

PERFORMANCE UNDER STAND UP INDIA FY 2021-22 As on 31.12.2021

Amt.: Rs. In Lakhs

Sl.	Bank	SC/ST		Women		TOTAL	
		No.	Amt.	No.	Amt.	No.	Amt.
1	Bank of Baroda	1	11	4	53	5	64
2	Canara Bank	4	41.05	4	22.56	8	63.61
3	Indian Overseas Bank	0	0	2	55	2	55
4	Indian Bank	2	20	0	0	2	20
5	Bank of Maharashtra	1	10.5	0	0	1	10.5
6	IDBI Bank	3	60.4	1	12	4	72.4
7	IndusInd Bank	38	464.49	26	307.24	64	771.73
8	State Bank of India	2	28	8	81.17	10	109.17
9	UCO Bank	0	0	1	11	1	11
10	Tripura Gramin Bank	4	146.4	6	130.91	10	277.31
GRAND TOTAL		55	781.84	52	672.88	107	1454.72

Pradhan Mantri Mudra Yojana (PMMY)

Action Points emerged in the 137th SLBC Meeting held on 31.12.2021

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. 834.66 Crore with 168868 numbers of accounts for the period April 2021 – December 2021, against the annual target of Rs.2535.39 Crore i.e. 33 % of the target.

Performance of the Banks in the State of Tripura as on 31.12.2021 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	3267	6.52	4986	108.80	1062	78.51	9315	193.85
Private Sector Banks	40797	106.01	14342	134.30	54	3.26	55193	243.62
RRBs	2854	10.41	3658	56.06	149	10.37	6661	76.84
NBFC MFI	81724	245.28	333	2.04	0	0	82057	247.32
Small Finance Banks	10693	36.25	4313	30.09	0	0	15006	66.34
Co-Op Banks	386	3.21	190	2.67	60	0.81	636	6.69
Grand Total	139721	407.68	27822	334.00	1325	92.95	168868	834.66

Bank wise details of disbursement is Annexed.

Pradhan Mantri Mudra Yojana in Tripura for FY 2021-22 (As on 31.12.2021)

[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	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt
Public Sector Banks													
1	State Bank of India	226	0.72	0.71	799	19.7	19.09	213	17.35	17.2	1238	37.77	37.01
2	Bank of Baroda	92	0.34	0.34	142	3.68	3.56	35	3.09	2.98	269	7.11	6.88
3	Bank of India	401	0.8	0.63	491	9.27	8.41	44	3.54	2.06	936	13.61	11.1
4	Bank of Maharashtra	0	0	0	18	0.51	0.51	2	0.2	0.2	20	0.71	0.71
5	Canara Bank	1119	0.34	0.34	386	7.65	7.38	33	2.78	2.66	1538	10.77	10.38
6	Central Bank of India	76	0.12	0.04	73	1.58	1.09	16	1.28	1.07	165	2.98	2.21
7	Indian Bank	13	0.04	0.04	72	1.46	1.46	9	0.64	0.64	94	2.14	2.14
8	Indian Overseas Bank	21	0.07	0.07	61	1.31	1.23	12	0.99	0.9	94	2.37	2.19
9	Punjab National Bank	935	2.84	1.78	2039	45.04	38.51	624	42.56	39.12	3598	90.43	79.41
10	Union Bank of India	64	0.24	0.2	188	4.52	3.93	28	2.44	2.08	280	7.21	6.22
11	Punjab & Sind Bank	2	0.01	0.01	15	0.28	0.26	1	0.09	0.08	18	0.38	0.35
12	UCO Bank	318	1	0.4	702	13.82	10.24	45	3.55	2.52	1065	18.37	13.16
	Total	3267	6.52	4.56	4986	108.8	95.67	1062	78.51	71.51	9315	193.85	171.76
Private Sector Commercial Banks													
13	Federal Bank	0	0	0	1	0.03	0.03	0	0	0	1	0.03	0.03
14	Ratnakar Bank	414	0.65	0.65	0	0	0	0	0	0	414	0.65	0.65
15	ICICI Bank	0	0	0	1	0.05	0.05	1	0.1	0.1	2	0.15	0.15
16	Axis Bank	3863	10.6	10.6	0	0	0	0	0	0	3863	10.6	10.6
17	IndusInd Bank	23896	54.1	54.1	1931	12.32	12.32	27	1.7	1.7	25854	68.13	68.13
18	HDFC Bank	11	0.01	0.01	0	0	0	0	0	0	11	0.01	0.01
19	Bandhan Bank	5201	19.48	19.48	10703	112.3	112.29	10	0.72	0.72	15914	132.49	132.49
20	IDFC Bank Limited	7395	21.1	21.1	1619	8.1	8.1	0	0	0	9014	29.2	29.2
21	IDBI Bank Limited	17	0.07	0.07	87	1.55	1.55	16	0.74	0.74	120	2.36	2.36
	Total	40797	106.01	106.01	14342	134.3	134.34	54	3.26	3.26	55193	243.62	243.62
Regional Rural Banks													
22	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													
23	VEDIKA CREDIT CAPITAL LTD	4100	9.33	9.33	0	0	0	0	0	0	4100	9.33	9.33
24	Village Financial Services Pvt Ltd	6029	20.97	20.97	0	0	0	0	0	0	6029	20.97	20.97
25	ASA International India Microfinance Pvt. Ltd.	44268	124.19	124.19	275	1.7	1.7	0	0	0	44543	125.9	125.9
26	Samasta Microfinance Limited	8632	28.32	28.32	0	0	0	0	0	0	8632	28.32	28.32
27	Belstar Investment and Finance Private Limited	6154	19.6	19.6	0	0	0	0	0	0	6154	19.6	19.6
28	SVATANTRA MICROFIN PRIVATE LIMITED	2061	6.57	6.57	0	0	0	0	0	0	2061	6.57	6.57
29	Satin Creditcare Network Limited	5699	21.66	21.66	0	0	0	0	0	0	5699	21.66	21.66
30	Arohan Financial Services Pvt. Ltd.	1210	3.54	3.54	45	0.25	0.25	0	0	0	1255	3.79	3.79
31	YVU Financial Services Private Limited	1107	2.87	2.87	1	0.01	0.01	0	0	0	1108	2.88	2.88
32	SATYA MicroCapital Limited	2464	8.23	8.23	12	0.08	0.08	0	0	0	2476	8.3	8.3
	Total	81724	245.28	245.28	333	2.04	2.04	0	0	0	82057	247.32	247.32
Small Finance Banks													
33	Ujjivan Small Finance Bank	10693	36.25	36.25	4313	30.09	30.09	0	0	0	15006	66.34	66.34
34	Jana Small Finance Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0
	Total	10693	36.25	36.25	4313	30.09	30.09	0	0	0	15006	66.34	66.34
Co-Operative Banks													
35	Tripura State Co-Operative Bank	386	3.21	3.21	190	2.67	2.65	60	0.81	0.8	636	6.69	6.66
	Total	386	3.21	3.21	190	2.67	2.65	60	0.81	0.8	636	6.69	6.66
	Grand Total	139721	407.68	405.53	27822	334	315.45	1325	92.95	85.6	168868	834.66	806.61

PRADHAN MANTRI MUDRA YOJANA OUTSTANDING POSITION AS ON 31.12.2021 (Amount in Rs. Lakhs)

S.No.	Bank Name	Shishu				Kishore				Tarun				Total Mudra Outstanding				NPA %	
		Outstanding		NPA		Outstanding		NPA		Outstanding		NPA		Advance Outstanding		NPA Outstanding		Number wise	Amount wise
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount		
1	Bank of Baroda	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	602	168.18	100	20.30	1157	1918.00	105	148.15	75	409.08	2	9.99	1834	2495.26	207	178.44	11	7
3	Bank of Maharashtra	19	6.30	1	0.33	87	146.30	1	2.10	17	124.70	1	8.40	123	277.3	3	10.83	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	38	16.64	4	0.90	67	99.86	10	22.18	14	104.56	0	0.00	119	221.06	14	23.08	12	10
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	30	9.05	7	2.42	208	375.62	13	25.53	28	188.13	6	46.66	266	572.8	26	74.61	10	13
8	Punjab & Sind Bank	23	7.49	0	0.00	60	34.24	0	0.00	1	5.00	0	0.00	84	46.73	0	0.00	0	0
9	Punjab National Bank	15672	3778.39	5454	1417.75	12113	12743.12	3227	3337.89	1042	3790.39	105	530.15	28827	20311.9	8786	5285.78	30	26
10	State Bank of India	1909	451.87	789	172.15	4208	5613.40	1603	1993.36	404	2535.80	61	313.03	6521	8601.07	2453	2478.54	38	29
11	UCO Bank	2121	915.15	406	195.38	2733	8690.92	389	1397.94	206	1277.64	12	63.62	5060	10883.71	807	1656.94	16	15
12	Union Bank	571	84.89	15	3.02	962	1445.66	34	42.37	141	596.71	3	12.83	1674	2127.26	52	58.22	3	3
	Total PUBLIC sec Bank	21843	5669.82	6933	2037.78	23447	34358.39	5451	7085.23	2222	11095.33	208	1075.31	47512	51123.54	12592	10198.32	27	20
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	0	0.00	0	0.00	4	11.35	0	0.00	2	17.75	0	0.00	6	29.1	0	0.00	0	0
16	HDFC Bank	628	55.57	349	18.63	59	53.58	7	5.77	2	6.95	1	4.46	689	116.0911	357	28.87	52	25
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	35798	7324.29	6863	1008.57	12231	5893.37	967	321.72	0	0.00	0	0.00	48029	13217.66	7830	1330.29	16	10
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	101288	21727.94	25379	6352.21	39130	23348.32	2485	1419.85	300	1585.55	10	64.26	140718	46661.8	27874	7836.32	20	17
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	386	321.08	0	0.00	190	267.06	4	8.40	60	81.47	11	14.08	636	669.61	14.62	22.48	2	3
	Total Coop. Bank	386	321.08	0	0.00	190	267.06	4	8.40	60	81.47	11	14.08	636	669.61	14.62	22.48	2	3
	Grand Total	180798	41498.20	40441	10626.36	102082	101198.90	10008	11109.54	3661	18215.77	315	1650.10	286541	160912.9	50764	23386.00	18	15

Recovery Performance of Banks as on 31.12.2021

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

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

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

Sector wise recovery –

Overall recovery percentage in respect of three broad sectors, viz., Agriculture, MSME and Other Prised as on 31.12.2021 stands at 40%.

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

Rs/ Lacs

Sector	December 2020			December 2021		
	Demand	Recovery	%	Demand	Recovery	%
Agriculture & allied	87394.73	46742.79	53	174102.91	87144.83	50
MSME	53969.54	27498.07	51	105392.28	48585.80	46
Other Prised	37576.22	13356.07	36	72138.67	25164.20	35
TOTAL	178940.49	87596.92	49	319038.85	127015.02	40

BANK-WISE & SECTOR-WISE RECOVERY PERFORMANCE AS ON 31.12.2021

Sl.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	95.46	7.87	8	1227.40	67.88	6	77.92	34.49	44	1400.78	110.24	8
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	16.23	0.15	1	402.70	8.47	2	0.00	0.00	0	418.93	8.62	2
8	Punjab & Sind Bank	6.97	0.00	0	46.72	1.11	2	3.47	0.00	0	57.16	1.11	2
9	Punjab National Bank	1546.61	914.68	59	13120.29	6413.72	49	8151.05	4500.81	55	22817.95	11829.21	52
10	State Bank of India	13089.87	39.49	0	3305.95	300.06	9	763.93	215.55	28	17159.75	555.10	3
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	4395.64	782.74	18	8484.25	269.01	3	6244.24	142.71	2	19124.12	1194.46	6
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	606.2438	247.91	41	281.2829	263.42	94	82.10	61.4986	75	969.63	572.83	59
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	1563.79	209.42	13	289.48	180.89	62	164.60	160.33	97	2017.87	550.64	27
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	10530.72	4126.45	39	836.68	324.43	39	7607.12	2773.33	36	18974.52	7224.21	38
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	65434.67	41183.41	63	35485.36	23162.69	65	22487.03	8990.71	40	123407.06	73336.81	59
C	Sub Total of RRB	65434.67	41183.41	63	35485.36	23162.69	65	22487.03	8990.71	40	123407.06	73336.81	59
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	36327.42	15502.82	43	8513.05	3781.08	44	20766.77	9646.24	46	65607.24	28930.14	44
D	Sub Total of Coop.Banks	4472.60	4370.00	98	2083.29	1286.72	62	8474.40	4679.81	55	65607.24	28930.14	44
Grand Total		174102.91	87144.83	50	105392.28	48585.80	46	72138.67	25164.20	35	319038.85	127015.02	40

POSITION OF NPA OF BANKS IN THE STATE OF TRIPURA

As on 31.12.2021

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
December 2020	17025	711.30	4.18
March 2021	16884	906.99	5.37
December 2021	17849	1141.25	6.39

Percentage of gross NPA as against gross advance increased from 4.18% as on December 2020 to 6.39% as on December 2021. Amount in absolute terms increased to Rs. 1141.25 crores as on December 2021 from Rs. 711.30 crores as on December 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. 1310.10 crores which seems to be high.

The total outstanding NPA amount in Govt. sponsored schemes has decreased marginally from Rs. 94.72 crores in December 2020 to Rs. 88.78 crores in December 2021. State Govt is requested to take adequate measures in helping bank officials in recovery of these loans.

NPA Position and amount outstanding in Shadow Register of Banks in Tripura as on 31.12.2021 is furnished in the Annexure.

NPA Position of Banks in Tripura as on 31.12.2021

(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	87.60	1159.52	46.96	1294.08	1829.46	3123.54
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	42.70	456.78	27.03	526.51	164.71	691.22
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	6744.03	10653.75	602.75	18000.53	1301.38	19301.91
10	State Bank of India	13089.87	3305.95	763.93	17159.75	1006.01	18165.76
11	Union Bank of India	107.74	98.94	0.26	206.94	20.10	227.04
12	UCO Bank	2691.33	1408.11	207.77	4307.21	1948.45	6255.66
A	Sub-Total PUBLIC sec Bank	23038.08	19196.31	1997.38	44231.77	6466.36	50698.13
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	905.55	163.54	26.01	1095.10	207.84	1302.94
17	ICICI	0.30	0.00	16.49	16.79	431.08	447.87
18	IDBI BANK	524.95	369.77	0.95	895.67	7.28	902.95
19	IDFC First Bank	104.00	0.00	0.00	104.00	433.00	537.00
20	Indusind Bank	0.00	0.00	0.00	0.00	0.00	0.00
21	Kotak Mahindra Bank Ltd	0.00	0.00	0.00	0.00	0.00	0.00
22	South Indian Bank	0.00	0.00	0.00	0.00	0.00	0.00
23	NESFB	0.00	222.11	22.98	245.09	0.00	245.09
24	Ujjivan Bank	551.39	0.00	233.22	784.61	112.25	896.86
25	Jana SFB	10.61	0.00	0.00	10.61	0.00	10.61
B	Sub Total Pvt. Sec Bank	21930.50	912.42	364.54	23207.46	8722.95	31930.41
26	TGB	9664.71	7831.59	1997.32	19493.62	1639.68	21133.30
C	Sub Total RRB	9664.71	7831.59	1997.32	19493.62	1639.68	21133.30
27	ACUB	0.00	0.00	618.10	618.10	0.00	618.10
28	TCARDB	0.00	0.00	0.00	0.00	0.00	0.00
29	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		57408.29	29132.14	7774.31	94314.74	19811.10	114125.84

Position of Technically Written off A/Cs of Banks in Tripura as on 31.12.2021

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 31.12.2021	NPA A/Cs	Ant. Outstd As on 31.12.21	NPA %	A/Cs Outstanding	Outstd Balance as on 31.12.2021	NPA A/Cs	Ant. Outstd As on 31.12.21	NPA %	A/Cs Outstanding	Outstd Balance as on 31.12.2021	NPA A/Cs	Ant. Outstd As on 31.12.21	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	221	345.63	20	29.75	9	49	19.14	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	17	22.95	26	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	835	1856.37	199	612.44	33	2231	2709.51	561	902.89	33
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	912	3322.62	720	2042.01	61	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	48	10.77	2
13	UCO Bank	130	147.17	114	137.74	94	410	596.51	106	189.29	32	574	495.76	239	201.05	41
	ASCB of PSBs Sub-Total	1884	1481.28	1655	1223.31	83	3136	8305.16	1328	3275.30	39	4331	5476.57	1302	1924.38	35
14	AXIS BANK	0	0.00	0	0.00	0	22	86.50	7	11.47	13	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	34	101.07	6	14.15	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	57	187.72	13	25.62	14	12	24.31	4	5.94	0
23	TGB	0	0.00	0	0.00	0	4269	7141.54	475	616.12	9	6413	7726.62	930	1104.95	14
	TGBs Sub-Total	0	0.00	0	0.00	0	4269	7141.54	475	616.12	9	6413	7726.62	930	1104.95	14
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	191.58	4
	ASCB of Coop Sub-Total	0	0.00	0	0.00	0	2015	3332.64	501	511.02	15	4140	4835.81	1111	191.58	4
	GRAND TOTAL	1884	1481.28	1655	1223.31	83	9477	18967.06	2317	4428.06	23	14896	18063.31	3347	3226.85	18

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 31.12.2021 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.
668690	180787	849477	403.94*	749702	40220	306949
In Percentage						
78.72	21.28			88.25	4.73	36.13

* Average deposit per account Rs. 4755.20/-

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. 4755.20/- per account in the State of Tripura.

Aadhaar seeding percentage is 88.25 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 36.13% 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 31.12.2021

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	2840	6499	5036	4303	9339	42215777.45	447	7458	8232
2	Bank of India	PSB	13320	1109	7426	7003	14429	54737480.81	778	12202	13532
3	Bank of Maharashtra	PSB	0	1567	791	776	1567	5292433	472	1518	1512
4	Canara Bank	PSB	24297	3582	13949	13930	27879	117570658.4	2887	18536	25801
5	Central Bank of India	PSB	3794	273	1776	2291	4067	12190698.24	12	1540	3771
6	Indian Bank	PSB	1567	954	1172	1349	2521	6320332.35	260	2009	2213
7	Indian Overseas Bank	PSB	1706	2398	2192	1912	4104	14140822.27	440	3862	3544
8	Punjab & Sind Bank	PSB	175	152	197	130	327	3788276	2	322	302
9	Punjab National Bank	PSB	98428	6206	49972	54662	104634	455466828.3	11202	50981	95457
10	State Bank of India	PSB	70433	94829	79956	85306	165262	722512177.6	2842	157030	122514
11	UCO Bank	PSB	42039	29359	33062	38336	71398	294787404.9	5602	17179	59186
12	Union Bank of India	PSB	8752	3697	6373	6076	12449	53507523.59	948	6742	11098
13	Axis Bank Ltd	PVT	8	440	321	127	448	1347092.09	100	307	275
14	Federal Bank Ltd	PVT	0	156	102	54	156	2329266.2	35	99	118
15	HDFC Bank Ltd	PVT	4	7700	101	7603	7704	10903900.6	244	7704	2771
16	ICICI Bank Ltd	PVT	7	205	152	60	212	1104146	139	212	88
17	IDBI Bank Ltd.	PVT	2143	2746	2342	2547	4889	13969539.85	539	3780	4252
18	IndusInd Bank Ltd	PVT	0	1261	1071	190	1261	1638130.72	67	337	1227
19	Kotak Mahindra Bank Ltd	PVT	0	59	51	8	59	70253.15	16	7	36
20	South Indian Bank Ltd	PVT	0	100	59	41	100	216330.27	21	64	80
21	Tripura Gramin Bank	RRB	399177	17495	166263	250409	416672	2225323166	13167	15060	393693
		Grand Total	668690	180787	372364	477113	849477	4039432238	40220	306949	749702

Social Security Schemes:

Performance of 3 Social Security Schemes viz. Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana (APY) as on 31.12.2021 is furnished below:

Bank Type	PMSBY	PMJJBY	APY	Total
PSB	543796	152354	43655	739805
RRB	274177	112017	61649	447843
Private	5681	2140	4749	12570
Co-op	18355	4267	113	22735
Total	842009	270778	110166	1222953

Bank wise position of 3 social security schemes is furnished along with claim position as on 31.12.2021:

Social Security Schemes upto December 2021		Total		
S.No.	Banks	PMSBY	PMJJBY	APY
1	Bank of Baroda	8609	1321	1420
2	Bank of India	5691	2557	4883
3	Bank of Maharashtra	320	23	55
4	Canara Bank	18305	6135	6580
5	Central Bank Of India	5503	2883	1194
6	Indian Bank	1541	1052	551
7	Indian Overseas	1373	477	622
8	Punjab & Sind Bank	847	182	160
9	Punjab National Bank	164169	38954	4345
10	State Bank of India	308156	84782	17671
11	UCO Bank	21171	9200	5707
12	Union Bank	8111	4788	467
	Total PUBLIC sec Bank	543796	152354	43655
13	Axis Bank	404	153	2326
14	Bandhan Bank	0	0	353
15	Federal Bank	75	33	26
16	HDFC Bank	1011	458	748
17	ICICI Bank	203	143	92
18	IDBI Bank	3082	1180	695
19	IDFC First Bank	523	110	0
20	IndusInd	298	12	0
21	Kotak Mahindra	80	47	8
22	South Indian Bank	0	0	498
23	Ujjivan Bank	0	0	0
24	Yes Bank	5	4	3
	Total PRIVATE Sec bank	5681	2140	4749
25	Tripura Gramin Bank	274177	112017	61649
	Total RRB	274177	112017	61649
26	ACUB	0	0	0
27	TCARDB	0	0	0
28	TSCB	18355	4267	113
	Total Coop. Bank	18355	4267	113
	Grand Total	842009	270778	110166

Claim Status of PMSBY & PMJJBY:

PMSBY & PMJJBY--CLAIM STATUS FY 2021-22 (As on 31.12.2021)									
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.

Opening of new BC Points: In the last SLBC Meeting, it was decided that every GP / VC should have at least one Branch or BC Agent to serve the local population. SLBC desk was to assess the same by including the BC network of India Post Payment Bank, for further review in the next SLBC meeting.

Although all GPs / VCs in Tripura are covered through the availability of Branch / BC point within a 5 KM radius as per guidelines of DFS, GoI and RBI, however, SLBC desk has provisionally identified 368 GPs / VCs where there is no dedicated BC / CSP point. The list of GPs / VCs has been shared with member Banks. SLBC desk is in the process to allocate the remaining locations to Banks for coverage.

S.No.	District	No of GP's/VC's
1	West Tripura	50
2	Sepahijala	66
3	Gomati	56
4	South Tripura	55
5	Khowai	29
6	Dhalai	48
7	Unakoti	25
8	North Tripura	39
Total		368

Provisional Position of GPs / VCs not having dedicated Branch / BC point, is given as under:

SN	District	Block	Village	SN	District	Block	Village
1	West Tripura	Mohanpur	Ishanpur	61	Sepahijala	Jampuijala	Mohanpur
2	West Tripura	Mohanpur	Mantala	62	Sepahijala	Jampuijala	Peduarjala
3	West Tripura	Mohanpur	Vidhyasagar	63	Sepahijala	Jampuijala	Purba Takarjala
4	West Tripura	Dukli	Jarul Bachai	64	Sepahijala	Jampuijala	Dayarampara
5	West Tripura	Dukli	East Jarulbachai	65	Sepahijala	Jampuijala	Choyghari
6	West Tripura	Dukli	West Jarulbachai	66	Sepahijala	Jampuijala	Thelakung
7	West Tripura	Hezamara	Kamukcharra	67	Sepahijala	Jampuijala	Twima
8	West Tripura	Hezamara	Meghlibandh	68	Sepahijala	Jampuijala	North Takarjala
9	West Tripura	Jirania	Barjala Binapani	69	Sepahijala	Jampuijala	Purba Ratanpur
10	West Tripura	Jirania	Krishnanagar	70	Sepahijala	Jampuijala	Twisikambuk
11	West Tripura	Jirania	Kaiyachandbari	71	Sepahijala	Jampuijala	Ashuk Khurio
12	West Tripura	Jirania	Paschim Barjala	72	Sepahijala	Nalchhar	Bardowal
13	West Tripura	Mandai	Ashigarh	73	Sepahijala	Nalchhar	Chandanmura
14	West Tripura	Mandai	Borakha	74	Sepahijala	Nalchhar	Taksapara
15	West Tripura	Mandai	Chargharia	75	Sepahijala	Nalchhar	Sibnagar
16	West Tripura	Mandai	Dakshin Shibnagar	76	Sepahijala	Nalchhar	Kumariakucha
17	West Tripura	Mandai	Harbang	77	Sepahijala	Nalchhar	Taijiling
18	West Tripura	Mandai	Khamthing Bari	78	Sepahijala	Nalchhar	Laxmandhepa
19	West Tripura	Mandai	Khengrai	79	Sepahijala	Nalchhar	Jumerdhepa
20	West Tripura	Mandai	Purba noabadi	80	Sepahijala	Nalchhar	Bagabasa
21	West Tripura	Mandai	Rabia Sardar	81	Sepahijala	Nalchhar	Rajibnagar
22	West Tripura	Mandai	Thaipalalfang	82	Sepahijala	Nalchhar	Kentali
23	West Tripura	Mandai	Wakhi Nagar	83	Sepahijala	Nalchhar	Indrakumar
24	West Tripura	Mandai	Kwchar	84	Sepahijala	Nalchhar	Rampada Para
25	West Tripura	Mandai	Khurmpui	85	Sepahijala	Nalchhar	Padmini Nagar
26	West Tripura	Lefunga	Abhicharan	86	Sepahijala	Nalchhar	Kaliram
27	West Tripura	Lefunga	Bhagaban Chow. Para	87	Sepahijala	Boxanagar	Kalashimura
28	West Tripura	Lefunga	Birmohan	88	Sepahijala	Boxanagar	Bagber
29	West Tripura	Lefunga	Gamchakobra	89	Sepahijala	Boxanagar	Ashabari
30	West Tripura	Lefunga	Rajghat	90	Sepahijala	Boxanagar	Madhya Boxanagar
31	West Tripura	Bamutia	Debendranagar	91	Sepahijala	Boxanagar	Mainama
32	West Tripura	Bamutia	Purba Gandhigram	92	Sepahijala	Boxanagar	Uttar Kalamchora
33	West Tripura	Bamutia	Uttar Laxmilunga	93	Sepahijala	Boxanagar	Aralia
34	West Tripura	Bamutia	Uttar Lembucherra	94	Sepahijala	Boxanagar	Anandanagar
35	West Tripura	Bamutia	Bhagalpur	95	Sepahijala	Boxanagar	Bijohnagar
36	West Tripura	Bamutia	Nabagram	96	Sepahijala	Boxanagar	Dayalpara
37	West Tripura	Old Agartala	Madhya Champamura	97	Sepahijala	Kathalia	Kathalia
38	West Tripura	Old Agartala	Debram Thakur	98	Sepahijala	Kathalia	Monarchak
39	West Tripura	Old Agartala	Durga Choudhury	99	Sepahijala	Kathalia	Nirvoypur
40	West Tripura	Old Agartala	Purba Champamura	100	Sepahijala	Kathalia	Uttar maheshpur
41	West Tripura	Old Agartala	Bardhaman Thakur Para	101	Sepahijala	Kathalia	Uttar Paharpur
42	West Tripura	Old Agartala	Paschim Radhamohanpur	102	Sepahijala	Kathalia	Jatrapur
43	West Tripura	Belbari	Jirania khola	103	Sepahijala	Kathalia	Srimantapur
44	West Tripura	Belbari	Paschim Jirania khola	104	Sepahijala	Kathalia	Kalapania
45	West Tripura	Belbari	Purba Janmajohnagar	105	Sepahijala	Kathalia	Kalikhola
46	West Tripura	Belbari	Santinagar	106	Sepahijala	Kathalia	Jagatrampur
47	West Tripura	Belbari	Rasa Dasarathnagar	107	Sepahijala	Kathalia	Kaichakhola
48	West Tripura	Belbari	Bubagwra	108	Sepahijala	Kathalia	Thalibari
49	West Tripura	Belbari	Bikram Molsom	109	Sepahijala	Mohanbhog	Ghrantali
50	West Tripura	Belbari	Saidra	110	Sepahijala	Mohanbhog	Baniacherra
51	Sepahijala	Bishalgarh	Chandranagar	111	Sepahijala	Charilam	Chesrimai
52	Sepahijala	Bishalgarh	Kaiyadepa	112	Sepahijala	Charilam	Lalsingh mura
53	Sepahijala	Bishalgarh	Radhanagar	113	Sepahijala	Charilam	Ramcherra
54	Sepahijala	Bishalgarh	Bhatibari	114	Sepahijala	Charilam	Madhya Brajapur
55	Sepahijala	Bishalgarh	Pathariadwar	115	Sepahijala	Charilam	Amtali
56	Sepahijala	Bishalgarh	Lembutali	116	Sepahijala	Charilam	Bathanmura
57	Sepahijala	Bishalgarh	Harishnagar	117	Khowai	Khowai	Barabil
58	Sepahijala	Bishalgarh	Bhati Larma	118	Khowai	Khowai	Gournagar
59	Sepahijala	Jampuijala	Amrendra Nagar	119	Khowai	Khowai	Jambura
60	Sepahijala	Jampuijala	Jugal kishore nagar	120	Khowai	Khowai	Uttar Ramchandraghat

SN	District	Block	Village	SN	District	Block	Village
121	Khowai	Khowai	Purba Sonatala	183	Dhalai	Durga Chowmuhani	Harekhola
122	Khowai	Khowai	Radhacharan Nagar	184	Dhalai	Durga Chowmuhani	Mohanpur
123	Khowai	Padmabil	Rasarak Nagar	185	Dhalai	Durga Chowmuhani	South Kalachari
124	Khowai	Padmabil	Mare Haduk	186	Dhalai	Durga Chowmuhani	West Kuchainala
125	Khowai	Padmabil	Jalai Twicha	187	Dhalai	Durga Chowmuhani	South Manikbhandar
126	Khowai	Tulashikhar	Bidyabil	188	Dhalai	Durga Chowmuhani	Shibbari
127	Khowai	Tulashikhar	Paschim Karangicherra	189	Dhalai	Durga Chowmuhani	Shyamarai Cherra
128	Khowai	Tulashikhar	Purba Badlabari	190	Dhalai	Ganganagar	Karma Para
129	Khowai	Tulashikhar	Purba Behalabari	191	Dhalai	Ganganagar	Radharam Bari
130	Khowai	Teliamura	Duski	192	Dhalai	Ganganagar	Tetaiya
131	Khowai	Teliamura	Khamarbari	193	Dhalai	Raishyabari	Narikal Kunja
132	Khowai	Kalyanpur	Uttar Kamalnagar	194	Gomati	Matabari	Dahshin Murapara
133	Khowai	Kalyanpur	Ruprai	195	Gomati	Matabari	Garjeecherra
134	Khowai	Kalyanpur	Prem Singh Orang	196	Gomati	Matabari	Kunjaban
135	Khowai	Kalyanpur	Rajani Sardar Para	197	Gomati	Matabari	Simsima
136	Khowai	Kalyanpur	Nakshirai DebBarma	198	Gomati	Matabari	Uttar Kalaban
137	Khowai	Mungiakami	Kakracharra	199	Gomati	Matabari	Uttar Maharani
138	Khowai	Mungiakami	Namanjoy	200	Gomati	Matabari	Paschim khilpara
139	Khowai	Mungiakami	Nonacharra	201	Gomati	Matabari	Purba Kunjaban
140	Khowai	Mungiakami	Purba Laxmipur	202	Gomati	Matabari	Daksin Matabari
141	Khowai	Mungiakami	Ramkrishnapur	203	Gomati	Matabari	Kalaban
142	Khowai	Mungiakami	Sriramkhara	204	Gomati	Matabari	Brahmacherra
143	Khowai	Mungiakami	Tuichingram Bari	205	Gomati	Matabari	Gamaria
144	Khowai	Mungiakami	Manik DebBarma	206	Gomati	Matabari	Garjee
145	Khowai	Mungiakami	Tuikarma	207	Gomati	Matabari	Peratia
146	Dhalai	Salema	Avanga	208	Gomati	Matabari	Tainani
147	Dhalai	Salema	Satirbazar	209	Gomati	Matabari	Purba Dakshin Maharani
148	Dhalai	Salema	Singinala	210	Gomati	Tepania	Bagabasa
149	Dhalai	Salema	Asapura Roaja para	211	Gomati	Tepania	Chataria
150	Dhalai	Salema	Jamthum Bari	212	Gomati	Tepania	Dakshin Bagma
151	Dhalai	Salema	Maharanipur	213	Gomati	Tepania	Dhajanagar
152	Dhalai	Salema	Simbuckchak	214	Gomati	Tepania	Karaimura
153	Dhalai	Ambassa	Basudeb Para	215	Gomati	Tepania	Purba Dhanjanagar
154	Dhalai	Ambassa	Kakma cherra	216	Gomati	Tepania	Purba Gokulpur
155	Dhalai	Ambassa	Paschim Lalchari	217	Gomati	Tepania	Tepania
156	Dhalai	Ambassa	Ghantacherra	218	Gomati	Tepania	Purba Barabhaiya
157	Dhalai	Ambassa	Gurudhan Para	219	Gomati	Tepania	Paschim Dhajanagar
158	Dhalai	Ambassa	Kachimchara	220	Gomati	Tepania	Uttar Shalgarah
159	Dhalai	Ambassa	Raipassa	221	Gomati	Kakraban	Gangacherra
160	Dhalai	Chawmanu	East Malidhar	222	Gomati	Kakraban	Murapara
161	Dhalai	Chawmanu	Paschim Malidhar	223	Gomati	Kakraban	Uttar Tulamura
162	Dhalai	Manu	Lalcherra	224	Gomati	Kakraban	Purba Tulamura
163	Dhalai	Manu	Paschim Karamcharra	225	Gomati	Kakraban	Uttar Shilghati
164	Dhalai	Manu	Paschim Kathal Cherra	226	Gomati	Killa	Dakshin Barmura
165	Dhalai	Manu	Paschim Maschili	227	Gomati	Killa	Dewanbari
166	Dhalai	Manu	Purba Karamcharra	228	Gomati	Killa	Jalema
167	Dhalai	Manu	Chiching Cherra	229	Gomati	Killa	Kowaimura
168	Dhalai	Manu	Deo R. F.	230	Gomati	Killa	Purba Khupilong
169	Dhalai	Manu	Kanchancherra	231	Gomati	Killa	Joyingbari
170	Dhalai	Manu	West Jamircherra	232	Gomati	Amarpur	Birganj
171	Dhalai	Manu	South Lalcherra	233	Gomati	Amarpur	Thakcherra
172	Dhalai	Manu	East Manu	234	Gomati	Amarpur	Burburia
173	Dhalai	Manu	North Mainama	235	Gomati	Karbook	Uttar Ekchari
174	Dhalai	Manu	South Chailengta	236	Gomati	Karbook	Pangbari
175	Dhalai	Dumburnagar	Dhalajhari	237	Gomati	Karbook	New Gomati
176	Dhalai	Dumburnagar	Ramnagar	238	Gomati	Karbook	Jenta Twisa
177	Dhalai	Dumburnagar	Paschim Gandacherra	239	Gomati	Ompi	Gamaicherra
178	Dhalai	Dumburnagar	Uttar Gandacherra	240	Gomati	Ompi	Melchi
179	Dhalai	Dumburnagar	Chitrajhari	241	Gomati	Ompi	Paschim Taichhlong
180	Dhalai	Dumburnagar	Rabir Pukur	242	Gomati	Ompi	Uttar Chhangang
181	Dhalai	Dumburnagar	Nakyachara	243	Gomati	Ompi	Dakshin Ompi
182	Dhalai	Durga Chowmuhani	East Lembucherra	244	Gomati	Silachari	Ailmara

SN	District	Block	Village	SN	District	Block	Village
245	Gomati	Silachari	Bagachatal	307	North Tripura	Kadamtala	Satsangam
246	Gomati	Silachari	Ghorakappa	308	North Tripura	Kadamtala	Uttar Fulbari
247	Gomati	Silachari	Hazachhari	309	North Tripura	Kadamtala	Purba Churaibari
248	Gomati	Silachari	Kaptali	310	North Tripura	Kadamtala	Purba Fulbari
249	Gomati	Silachari	Suknachari	311	North Tripura	Kadamtala	Daksin Kadamtala
250	South Tripura	Bokafa	Betaga	312	North Tripura	Kadamtala	Bargul
251	South Tripura	Bokafa	East Bagafa	313	North Tripura	Kalacherra	Laxminagar
252	South Tripura	Bokafa	Paschim Khatalia	314	North Tripura	Kalacherra	Nadiapur sanicherra
253	South Tripura	Bokafa	Subhas Colony	315	North Tripura	Panisagar	Ramnagar
254	South Tripura	Bokafa	Bagafa	316	North Tripura	Panisagar	Uttar Deochera
255	South Tripura	Bokafa	Baikhora	317	North Tripura	Panisagar	Chandra Halam Para
256	South Tripura	Bokafa	Dakshin Hichacherra	318	North Tripura	Dasda	Daincharra
257	South Tripura	Bokafa	Kathaliachhara	319	North Tripura	Dasda	Dasamani Para
258	South Tripura	Bokafa	Mandhya Kathalia	320	North Tripura	Dasda	Kangrai
259	South Tripura	Bokafa	Patichhari	321	North Tripura	Dasda	Khakchan Charra
260	South Tripura	Bokafa	Sulthung Manu	322	North Tripura	Dasda	Manu Chailengta
261	South Tripura	Jolaibari	Muhuripur R.F.	323	North Tripura	Dasda	Paschim Bhandarima
262	South Tripura	Jolaibari	Charakbai	324	North Tripura	Dasda	Purba Bhandarima
263	South Tripura	Jolaibari	Swadeshnagar	325	North Tripura	Dasda	Khumpui
264	South Tripura	Jolaibari	Abangcharra	326	North Tripura	Dasda	Radhamadhavpur
265	South Tripura	Jolaibari	Birendranagar	327	North Tripura	Damcherra	Damcharra R.F.
266	South Tripura	Jolaibari	Dakshin Takmachara	328	North Tripura	Damcherra	Manacherra
267	South Tripura	Jolaibari	East Pillak	329	North Tripura	Damcherra	Thumcharai Para
268	South Tripura	Jolaibari	Srikanta Bari	330	North Tripura	Damcherra	Hingskang
269	South Tripura	Jolaibari	Uttar Hichacharra	331	North Tripura	Damcherra	Uttamjoy Para
270	South Tripura	Rajnagar	Dimatali	332	North Tripura	Damcherra	Kalagang Sarkhi
271	South Tripura	Rajnagar	Jashmura	333	North Tripura	Jubarajnagar	North Ganganagar
272	South Tripura	Rajnagar	Niharnagar	334	North Tripura	Jubarajnagar	Rajnagar
273	South Tripura	Rajnagar	Batisha	335	North Tripura	Jubarajnagar	Sripur
274	South Tripura	Rajnagar	Gouranga Bazar	336	North Tripura	Jubarajnagar	Mangalkhali
275	South Tripura	Rajnagar	Durgapur	337	North Tripura	Jubarajnagar	Charupasa
276	South Tripura	Rajnagar	Uttar Rangamura	338	North Tripura	Jubarajnagar	Madhuban
277	South Tripura	Rajnagar	Trishna	339	North Tripura	Jubarajnagar	Balidhum
278	South Tripura	Bharat Chandranagar	Laxmipur	340	North Tripura	Laljuri	Jamarai Para
279	South Tripura	Bharat Chandranagar	Kashari R. F	341	North Tripura	Laljuri	Santipur
280	South Tripura	Hrishyamukh	Jaykatpur	342	North Tripura	Laljuri	Rabindranagar
281	South Tripura	Hrishyamukh	Krishnanagar	343	North Tripura	Laljuri	Salkaham
282	South Tripura	Hrishyamukh	Mohini Nagar	344	Unokoti	Kumarghat	East Ratacherra
283	South Tripura	Hrishyamukh	Ratanpur	345	Unokoti	Kumarghat	Gokulnagar
284	South Tripura	Hrishyamukh	Manirampur	346	Unokoti	Kumarghat	Jagannathpur
285	South Tripura	Hrishyamukh	Shibpur	347	Unokoti	Kumarghat	Masauli
286	South Tripura	Satchand	Battala	348	Unokoti	Kumarghat	West Masauli
287	South Tripura	Satchand	Damdama	349	Unokoti	Kumarghat	West Kanchanbari
288	South Tripura	Satchand	Doulbari	350	Unokoti	Kumarghat	Dakshin Unakoti
289	South Tripura	Satchand	Indiranagar	351	Unokoti	Kumarghat	Demdum
290	South Tripura	Satchand	Paschim Sabroom	352	Unokoti	Kumarghat	Juricherra
291	South Tripura	Satchand	Purba Harina	353	Unokoti	Kumarghat	Saidacherra
292	South Tripura	Satchand	Rajibnagar	354	Unokoti	Kumarghat	Fatikcherra Dasarath Deb
293	South Tripura	Satchand	Kaladepha	355	Unokoti	Pecharthal	Purba Andhar Charra
294	South Tripura	Satchand	Uttar Kaladhepa	356	Unokoti	Pecharthal	Sonarampara
295	South Tripura	Poangbari	Madhabnagar	357	Unokoti	Pecharthal	Solonala
296	South Tripura	Rupaichari	Bagamara	358	Unokoti	Pecharthal	Shantipur
297	South Tripura	Rupaichari	Chalita Bankul	359	Unokoti	Gournagar	Khowrabil
298	South Tripura	Rupaichari	Dakshin Manu Bankul	360	Unokoti	Gournagar	Laxmipur
299	South Tripura	Rupaichari	Garifa	361	Unokoti	Gournagar	Srinathpur
300	South Tripura	Rupaichari	Kathalchhari	362	Unokoti	Gournagar	Maguruli
301	South Tripura	Rupaichari	Magrum	363	Unokoti	Gournagar	Dhaliarkandi
302	South Tripura	Rupaichari	Paschim Ludhua	364	Unokoti	Gournagar	East Yeajakhawra
303	South Tripura	Rupaichari	Purba Ludhua	365	Unokoti	Chandipur	Dhanbilash
304	South Tripura	Rupaichari	Uttar Bijoypur	366	Unokoti	Chandipur	Fultali
305	North Tripura	Kadamtala	Baghan	367	Unokoti	Chandipur	Jarultali
306	North Tripura	Kadamtala	Bishnupur	368	Unokoti	Chandipur	Milong

Performance of RSETIs:

STATE-TRIPURA															
Performance of RSETIs in Tripura (upto 31.12.2021)											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	17	33	506	539	102	103	112	9	47	335	0	382	22	517	539
Total	139	1783	2464	4247	794	1085	913	103	964	2030	34	3028	1399	2848	4247
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	10	0	236	236	37	84	66	1	30	59	0	89	25	211	236
Total	108	1264	1395	2659	337	1648	347	90	446	747	61	1254	861	1798	2659
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	8	35	169	204	63	14	47	35	50	80	0	130	83	121	204
Total	93	868	1611	2479	506	711	602	310	694	876	0	1570	856	1623	2479
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	11	55	155	210	39	82	38	1	14	101	0	115	13	197	210
Total	123	1316	1672	2988	602	856	716	66	414	1499	23	1936	1618	1370	2988
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	9	44	156	200	46	115	28	1	325	37	20	382	48	152	200
Total	111	1402	1473	2875	650	1000	609	115	987	933	93	2013	955	1920	2875
GRAND TOTAL	574	6633	8615	15248	2889	5300	3187	684	3505	6085	211	9801	5689	9559	15248

Digital Modes of Banking:

Bankwise Position of ATMs upto December 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 31.12.2021

Sl.No.	BANKS	Status of POS Machines issued upto December 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	489
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	3015

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

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

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

Expanding and Deepening of Digital Payments Ecosystem - Review Format

District: West Tripura																														
Nodal Bank: Punjab National Bank																														
Month/ Quarter: March 2021 (Apr 20 to Mar 21)																														
Bank Name	For Bank Customers																				For non-customers				4. Digital Financial Literacy					
	1. Digital coverage for individuals (Savings Accounts)										2. Digital coverage for business (Current Accounts)										3. Provision of Digital infrastructure									
	Total No. of Eligible Operative SB Accs.	No. of Eligible Operative SB Accs. Covered with Debit/ RuPay cards	% Debit/ RuPay cards coverage	No. of Eligible Operative SB Accs. Covered with Net Banking	% Net banking coverage	No. of Eligible Operative SB Accs. Covered with Mobile Banking/ UPI/ USSD etc. ^A	% of Mobile Banking/ UPI/ USSD coverage	No. of Eligible Operative SB Accs. Covered with Aadhar Enabled Payment System (AEPS) ^{AA}	% AEPS coverage	Total No. of Eligible Operative SB Accounts covered with at least one of the facilities - Debit/ RuPay cards/ Net Banking/ Mobile Banking/ UPI/ USSD/ AEPS etc. [*]	% of Eligible Operative Accounts digitally covered (with at least one of the facilities) out of total Operative Savings Accounts	**No. of Operative SB Accounts ineligible for digital coverage as per bank's Board approved policies	Total No. of Eligible Operative Current / Business Accounts	No. of Eligible Operative Current/ Business Accounts covered through Net Banking	% Net banking coverage	No. of POS/ QR availed by Eligible Operative Current / Business accounts	% of POS/ QR coverage	No. of Eligible Operative Current/ Business Accounts covered with Mobile Banking etc.	% of Mobile Banking coverage	Total No. of Eligible Operative Current/ Business Accounts covered with at least one of the facilities - Net Banking/ POS/ QR/ Mobile Banking/ Business	% of Eligible Operative Accounts digitally covered (with at least one of the facilities) out of total Operative Current/ Business Accounts	**No. of Operative Current/ Business Accounts ineligible for digital coverage as per bank's Board approved policies	A. POS/ QR issued to shopkeepers (other than CA holders)	B. POS/ QR issued to Govt./ Public Service providers	C. POS/ QR issued to others	Total POS/ QR (A+B+C) other than CA holders	No. of FLC camps on Digital FL	No. of people participated		
INDIA POST PAYMENTS BANK	8844	0	0.00	0	0.00	8844	100.00	8844	100.00	8844	100.00		11	0	0.00	1	9.09	11	100.00	11	100.00		0	0	0	0	10	400		
STATE BANK OF INDIA	331937	234231	70.56	170798	51.45	247035	74.42	267201	80.50	318252	95.88	5142	4527	3112	68.74	3701	81.75	4016	88.71	4139	91.43	2142	0	52	37	89	37	825		
TRIPURA GRAMIN BANK	404474	47112	11.65	0	0.00	5980	1.48	385378	95.28	385378	95.28	24174	0	0	0.00		0.00	0	0.00	0	0.00	1246	2	12	0	14	61	3715		
TRIPURA STATE CO-OPERATIVE BANK	141423	11520	8.15	0	0.00	58	0.04	130459	92.25	130459	92.25	20143	0	0	0.00	0	0.00	0	0.00	0	0.00	2985	0	0	0	0	95	5184		
UCO BANK	64148	45217	70.49	2349	3.66	21419	33.39	57219	89.20	62145	96.88	15664	1434	128	8.93	1016	70.85	148	10.32	1274	88.84	501	NIL	NIL	40	40	NIL	NIL		
PUNJAB NATIONAL BANK	151274	145281	96.04	78129	51.65	138259	91.40	141288	93.40	147966	97.81	1045	2182	1825	83.64	1849	84.74	1846	84.60	2001	91.70	224	0	0	0	0	69	4251		
INDIAN OVERSEAS BANK	8254	8076	97.84	717	8.69	1205	14.60	8076	97.84	8107	98.22	1425	435	203	46.67	398	91.49	70	16.09	418	96.09	10	0	0	0	0	2	20		
AXIS BANK	13523	13523	100.00	13523	100.00	11305	83.60	13523	100.00	13523	100.00		1319	1319	100.00	556	42.15	1319	100.00	1319	100.00					0				
BANK OF INDIA	50069	47259	94.39	30794	61.50	28840	57.60	26487	52.90	48256	96.38	145	2342	1203	51.37	1744	74.47	1109	47.35	2116	90.35		0	0	0	0	8	85		
BANK OF BARODA	33281	31425	94.42	14225	42.74	13115	39.41	16587	49.84	32149	96.60	1046	803	400	49.81	596	74.22	614	76.46	726	90.41		14	0	297	311	5	300		
CANARA BANK	29066	26459	91.03	15259	52.50	8122	27.94	24239	83.39	28519	98.12	1256	769	403	52.41	621	80.75	556	72.30	692	89.99					0				
CENTRAL BANK OF INDIA	26471	12929	48.84	6803	25.70	6905	26.09	22982	86.82	25014	94.50	173	2356	1763	74.83	1529	64.90	1529	64.90	2146	91.09	204	0	0	0	0	8	206		
BANK OF MAHARASHTRA	2215	2112	95.35	170	7.67	125	5.64	2112	95.35	2112	95.35		71	23	32.39	69	97.18	23	32.39	71	100.00		0	0	0	0	0	0	0	
IDBI BANK	11996	11452	95.47	4234	35.30	6301	52.53	9529	79.43	11514	95.98		627	298	47.53	35	5.58	551	87.88	592	94.42		0	0	0	0	0	0	0	
KOTAK MAHINDRA BANK	6236	5417	86.87	5792	92.88	4014	64.37	5671	90.94	5828	93.46		332	100	30.12	332	100.00	100	30.12	332	100.00		0	0	19	19	0	0	0	
FEDERAL BANK	5691	5379	94.52	966	16.97	3193	56.11	5236	92.00	5537	97.29		256	129	50.39	242	94.53	129	50.39	256	100.00		0	0	0	0	1			
INDUSIND BANK	13696	13511	98.65	1722	12.57	13545	98.90	4150	30.30	13566	99.05		342	139	40.64	342	100.00	178	52.05	342	100.00		0	0	0	0	1	6		
ICICI BANK	11181	11181	100.00	11181	100.00	8162	73.00	8069	72.17	11181	100.00		1239	955	77.08	488	39.39	720	58.11	1016	82.00		0	0	0	0	0	0	0	0
UNION BANK	48007	44166	92.00	17426	36.30	22995	47.90	45606	95.00	45606	95.00		2059	1422	69.06	36	1.75	1501	72.90	1904	92.47		-	-	-	0	-	-		
HDFC BANK LTD	172189	156129	90.67	64459	37.44	70869	41.16	158026	91.77	169026	98.16	833	23601	17459	73.98	18214	77.17	17726	75.11	21315	90.31	238	847	357	0	1204	0	0		
INDIAN BANK	7125	6682	93.78	921	12.93	1415	19.86	6012	84.38	6925	97.19		312	281	90.06	15	4.81	274	87.82	295	94.55		0	0	0	0	0	4	84	
NORTH EAST SMALL FINANCE BANK	5189	4829	93.06	319	6.15	120	2.31	2296	44.25	4925	94.91		126	115	91.27	0	0.00	115	91.27	126	100.00					0				
PUNJAB & SIND BANK	8801	7805	88.68	1045	11.87	7501	85.23	6629	75.32	8445	95.96		195	11	5.64	184	94.36	141	72.31	191	97.95		0	0	0	0	0	2	26	
SOUTH INDIAN BANK	6672	6159	92.31	320	4.80	4593	68.84	4829	72.38	6337	94.98		297	182	61.28	59	19.87	259	87.21	284	95.62		0	0	0	0	0	0	0	
BANDHAN BANK	21830	19364	88.70	3182	14.58	3112	14.26	21249	97.34	21524	98.60		2901	1792	61.77	1459	50.29	2109	72.70	2745	94.62		0	0	0	0	0	0	0	
UJIVAN BANK	27489	27073	98.49	23178	84.32	25172	91.57	27073	98.49	27073	98.49		403	357	88.59	53	13.15	357	88.59	364	90.32		0	0	0	0	0	0	0	
YES BANK	1828	1625	88.89	1029	56.29	785	42.94	1642	89.82	1728	94.53		135	43	31.85	176	130.37	43	31.85	135	100.00					0				
Total	1612909	945916	58.65	468541	29.05	662989	41.11	1410412	87.45	1549939	96.10	71046	49074	33662	68.59	33715	68.702	35444	72.23	44810	91.31	7550	863	421	393	1677	303	15102		

ATMs in BDO Offices: In the 137th SLBC Meeting, keeping in view the needs of the rural population, the State Government had advised Banks to open ATMs in all BDO offices. State Government will provide space to Banks for opening ATMs. As advised, SLBC desk has allocated targets to member Banks accordingly. The allocated targets have been devised, based on the availability of nearest bank branch to respective Block offices and are placed for approval in the 138th SLBC Meeting, as under:

S.No.	District	Block	ATM Allocation
1	Dhalai	Ambassa	Punjab National Bank
2	Dhalai	Chawmanu	Punjab National Bank
3	Dhalai	Dumburnagar	UCO Bank
4	Dhalai	Durgachowmuhani	Tripura Gramin Bank
5	Dhalai	Ganganagar	Tripura Gramin Bank
6	Dhalai	Manu	Punjab National Bank
7	Dhalai	Raishyabari	UCO Bank
8	Dhalai	Salema	Punjab National Bank
9	Gomati	Amarpur	Punjab National Bank
10	Gomati	Kakraban	Punjab National Bank
11	Gomati	Karbook	State Bank of India
12	Gomati	Killa	State Bank of India
13	Gomati	Matabari	State Bank of India
14	Gomati	Ompi	State Bank of India
15	Gomati	Silachari	State Bank of India
16	Gomati	Tepania	State Bank of India
17	Khowai	Kalyanpur	UCO Bank
18	Khowai	Khowai	Punjab National Bank
19	Khowai	Mungiakami	Tripura Gramin Bank
20	Khowai	Padmabil	Tripura Gramin Bank
21	Khowai	Teliamura	State Bank of India
22	Khowai	Tulashikhar	Tripura Gramin Bank
23	North Tripura	Damcherra	Punjab National Bank
24	North Tripura	Dasda	Tripura Gramin Bank
25	North Tripura	Jampui Hills	Tripura Gramin Bank
26	North Tripura	Jubarajnar	State Bank of India
27	North Tripura	Kadamtala	Canara Bank
28	North Tripura	Kalacherra	Punjab National Bank
29	North Tripura	Laljuri	Canara Bank
30	North Tripura	Panisagar	Punjab National Bank
31	Sepahijala	Bishalgarh	Punjab National Bank
32	Sepahijala	Boxanagar	Punjab National Bank
33	Sepahijala	Charilam	Punjab National Bank
34	Sepahijala	Jampuijala	State Bank of India
35	Sepahijala	Kathalia	Punjab National Bank
36	Sepahijala	Mohanbhog	State Bank of India
37	Sepahijala	Nalchar	State Bank of India
38	South Tripura	Bharat Chandra Nagar	State Bank of India

39	South Tripura	Bokafa	State Bank of India
40	South Tripura	Hrishyamukh	Punjab National Bank
41	South Tripura	Jolaibari	State Bank of India
42	South Tripura	Poangbari	Punjab National Bank
43	South Tripura	Rajnagar	Punjab National Bank
44	South Tripura	Rupaichari	State Bank of India
45	South Tripura	Satchand	State Bank of India
46	Unakoti	Chandipur	Punjab National Bank
47	Unakoti	Gournagar	Punjab National Bank
48	Unakoti	Kumarghat	Punjab National Bank
49	Unakoti	Pecharthal	Punjab National Bank
50	West Tripura	Bamutia	Punjab National Bank
51	West Tripura	Belbari	Punjab National Bank
52	West Tripura	Dukli	State Bank of India
53	West Tripura	Hezamara	State Bank of India
54	West Tripura	Jirania	Already available
55	West Tripura	Lefunga	State Bank of India
56	West Tripura	Mandwai	State Bank of India
57	West Tripura	Mohanpur	Already available
58	West Tripura	Old Agartala	Punjab National Bank

Timely submission of data by banks:

5 out of 29 Banks did not submit the reports within the stipulated date. All Banks are once again requested to ensure submission of data within the stipulated time period.

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

All Banks were requested to submit data within 15.01.2022 for compilation of Agenda Notes for 138th SLBC Meeting. The date of submission by the concerned banks is tabulated as follows: -

Sl.	Bank	Date of Submission
1	ACUB	07/01/2022
2	Kotak Mahindra Bank	07/01/2022
3	Punjab National Bank	07/01/2022
4	Indian Overseas Bank	12/01/2022
5	UCO Bank	12/01/2022
6	Central Bank of India	13/01/2022
7	Indian Bank	13/01/2022
8	Jana Small Finance Bank	13/01/2022
9	Tripura Gramin Bank	13/01/2022
10	South Indian Bank	14/01/2022
11	State Bank of India	14/01/2022
12	AXIS BANK	15/01/2022
13	Bank of India	15/01/2022
14	Bank of Maharashtra	15/01/2022
15	Canara Bank	15/01/2022
16	Federal Bank	15/01/2022
17	HDFC	15/01/2022
18	IDBI BANK	15/01/2022
19	IDFC First Bank	15/01/2022
20	Punjab & Sind Bank	15/01/2022
21	TSCB	15/01/2022
22	Ujjivan Bank	15/01/2022
23	Union Bank of India	15/01/2022
24	YES Bank	15/01/2022
25	Bandhan Bank	19-01-22 Did not submit within cut off date
26	Bank of Baroda	Did not submit
27	ICICI	Did not submit
28	IndusInd Bank	Did not submit
29	NESFB	Did not submit

Other Issues:

Performance of India Post Payments Bank:

Data as on 31.12.2021						
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	50	9600	95	13	0.3
2	Agartala	89	10189	132	15	0.1
3	KAILASHAHAR BRANCH	54	8743	72	132	0.23
4	RADHAKISHOREPUR	130	9469	62.37	30	0.02
5	Dharmanagar	104	28860	307	42	0.8
TOTAL		427	66861	668.37	232	1.45

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	7000	50	1000	11	1000	7	3000	3	300	0.5	50	0.2
2	Agartala	3200	30.2	0	0	934	5.5	432	1	77	4	0	0
3	Radhakishorepur	860	21	17	1	980	27	370	1	60	0.3	0	0
4	Kailashahar	2314	11.2	1642	3.5	998	2.98	321	0.76	34	0.2	0	0
5	Dharmanagar	4200	5.6	67	0.59	0	0	0.57	218	432	6.7	6	0.23

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	500	2	NA	NA	200	0.5	NA	NA	5432	70
2	Agartala	102	5.4	0	0	0	0	0	0	5270	192
3	Radhakishorepur	70	1	0	0	0	0	0	0	7320	202
4	Kailashahar	235	2.89	0	0	9	0.13	0	0	5432	65.9
5	Dharmanagar	8790	279	0	0	0	0	0	0	72500	4375

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	42	1.5	na	na	300	0.6
2	KAILASHAHAR	0	0	13	1.3	0	0	154	2.1
3	Dharmanagar	0	0	6	23500	0	0	12300	14000000
4	Radhakishorepur	0	0	9	0.9	0	0	0	0
5	Agartala	0	0	12	0.7	0	0	0	0

Performance of Airtel Payments Bank:

Data as on 31.12.2021						
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 December 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	801	537.87	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	101	411.00	9	6.00
Indian Overseas Bank	87	231.77	6	8.73	0	0.00	0	0.00
Punjab & Sind Bank	98	38.47	0	0.00	0	0.00	0	0.00
Punjab National Bank	1201	2563.32	0	0.00	3105	1103.32	155	316.48
State Bank of India	1029	5197.26	0	0.00	194	3110.40	39	556.21
UCO Bank	1205	1267.77	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	5608	12828.58	6	8.73	5591	7738.23	495	1059.56
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	7	28.87	0	0.00	0	0.00	0	0.00
HDFC Bank	50	456.44	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
South Indian Bank	15	104.79	0	0.00	0	0.00	0	0.00
Total Private Sector Banks	42891	6794.85	0	0.00	0	0.00	0	0.00
Tripura Gramin Bank	512	691.44	0	0.00	236	535.84	3135	895.35
Total RRB	512	691.44	0	0.00	236	535.84	3135	895.35
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	49040	20497.921	6	8.73	5827	8274.065	3630	1954.91

PM SVANidhi Yojana status as on 24-01-2022:

Name of Bank	Marketplace (no. of cases)
ALLAHABAD BANK	1
BANDHAN BANK LIMITED	1
BANK OF INDIA	1
Canara Bank	3
CORPORATION BANK	1
IDBI BANK	1
Indian Bank	1
INDIAN OVERSEAS BANK	3
North East Small Finance Bank	2
POST BANK	1
Punjab National Bank	4
RRB Tripura Gramin Bank	15
STATE BANK OF INDIA	3
SYNDICATE BANK	1
TGB	2
Tripura Garamin Bank	1
TRIPURA GRAMIN BANK	28
Triura Garamin Bank	1
UCO BANK	5
Ujjivan Small Finance Bank Limited	1
UNION BANK OF INDIA	2
UNITED BANK OF INDIA	95
VIJAYA BANK	1
Grand Total	174

Name of Bank	Picked Up (no. of cases)
Axis Bank	1
Bandhan Bank Ltd.	15
Bank of India	1
Canara Bank	9
Central Bank of India	6
HDFC Bank	134
ICICI Bank	2
IDBI Bank	2
Punjab National Bank	34
RRB Tripura Gramin Bank	129
State Bank of India	30
TRIPURA STATE CO OPERATIVE BANK LTD	195
UCO Bank	20
Ujjivan Small Finance Bank	1
Union Bank of India	5
Grand Total	584

Name of Bank	Returned (no. of cases)
Bandhan Bank Ltd.	14
Bank of Baroda	7
Bank of India	5
Canara Bank	17
Central Bank of India	9
HDFC Bank	1
IDBI Bank	5
Indian Bank	2
Indian Overseas Bank	2
Punjab and Sind Bank	3
Punjab National Bank	23
RRB Tripura Gramin Bank	96
State Bank of India	38
TRIPURA STATE CO OPERATIVE BANK LTD	1
UCO Bank	56
Union Bank of India	2
Grand Total	281

Name of Bank	Sanctioned (yet to be disbursed)
Axis Bank	4
Bank of Baroda	1
Bank of India	1
Canara Bank	3
HDFC Bank	118
Indian Overseas Bank	1
Punjab National Bank	12
RRB Tripura Gramin Bank	231
State Bank of India	16
TRIPURA STATE CO OPERATIVE BANK LTD	59
UCO Bank	2
Union Bank of India	1
Grand Total	449

Name of Bank	Sanctioned and Disbursed
Annapurna Finance Pvt. Ltd.	26
Bank of Baroda	20
Bank of India	72
Bank of Maharashtra	3
Canara Bank	64
Central Bank of India	28
HDFC Bank	15
IDBI Bank	6
Indian Bank	5
Indian Overseas Bank	21
Punjab National Bank	711
RRB Tripura Gramin Bank	918
SOUTH INDIAN BANK	1
State Bank of India	694
Stree Nidhi Credit Cooperative Federation Ltd	1
TRIPURA STATE CO OPERATIVE BANK LTD	151
UCO Bank	180
Ujjivan Small Finance Bank	1
Union Bank of India	37
Grand Total	2954

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 December 2021:

SI No	Bank Name	No. of Camps conducted since 01-07-2021 till 18-12-2021	Total Participants in camps	Crop Loans			
				No. of Crop Loan Applications Collected	Of which No. of Bargadar Crop Loan Applications Collected	No. of crop loans sanctioned	Amount of crop loans sanctioned (in Rs. Lakhs)
1	Punjab National Bank	184	5095	1266	103	516	336.31
2	State Bank of India	94	14783	1007	12.9	680	364.05
3	UCO Bank	71	800	243	20	115	285.65
4	Tripura Gramin Bank	726	19533	5273	92	1405	621.32
5	Tripura State Co-Operative Bank	45	2780	1934	407.31	1232	244.99
	Total	1120	42991	9723	635.21	3948	1852.32

SI No	Bank Name	Agri-Allied			
		No. of Agri-Allied applications Collected	Of which No. of Bargadar Agri-Allied Applications Collected	No. of agri-allied loans sanctioned	Amount of agri-allied loans sanctioned (in Rs. Lakhs)
1	Punjab National Bank	613	35	347	955.26
2	State Bank of India	47	0	36	31.8
3	UCO Bank	308	0	279	611.96
4	Tripura Gramin Bank	2542	58	528	549.7
5	Tripura State Co-Operative Bank	138	29	51	23.45
	Total	3648	122	1241	2172.17

DFS SPECIAL KCC CAMPAIGN ON ANIMAL HUSBANDRY AND FISHERIES

Animal Husbandry KCC Camp Progress Report as on 14-01-2022					
District Name	Bank Name	Cum No of App Rcvd	Cum No App Accepted	Cum No_App Sanc	Cum No_App Rej
West Tripura	Punjab National Bank (including TGB)	118	118	75	26
West Tripura	State Bank of India	18	18	2	3
West Tripura	Cooperative Bank	7	7	5	2
West Tripura	UCO Bank	0	0	0	0
West Tripura	Central Bank of India	8	8	0	0
West Tripura	Bank of India	6	6	0	0
South Tripura	Punjab National Bank (including TGB)	161	161	45	78
South Tripura	Cooperative Bank	34	34	0	0
South Tripura	State Bank of India	24	24	2	2
South Tripura	UCO Bank	4	4	0	0
South Tripura	Union Bank of India	5	5	0	0
Dhalai	Punjab National Bank (including TGB)	54	54	35	18
Dhalai	Central Bank of India	1	1	1	0
Dhalai	Canara Bank	2	2	1	0
Dhalai	Cooperative Bank	11	11	8	3
Dhalai	State Bank of India	4	4	2	2
Dhalai	UCO Bank	20	20	3	4
Dhalai	Bank of India	10	10	3	5
North Tripura	Cooperative Bank	5	5	0	0
North Tripura	State Bank of India	5	5	0	0
North Tripura	Punjab National Bank (including TGB)	7	7	0	0
Khowai	Punjab National Bank (including TGB)	44	44	4	2
Khowai	Cooperative Bank	15	15	7	8
Sepahijala	Cooperative Bank	3	3	1	0
Sepahijala	Punjab & Sind Bank	0	0	0	0
Sepahijala	Punjab National Bank (including TGB)	20	20	9	0
Sepahijala	UCO Bank	1	1	0	1
Sepahijala	Canara Bank	1	1	0	0
Sepahijala	State Bank of India	21	21	5	6
Gomati	Punjab National Bank (including TGB)	3	3	3	0
Gomati	State Bank of India	1	1	0	1
Unakoti	Cooperative Bank	24	24	0	6
Unakoti	State Bank of India	14	14	0	14
Unakoti	Punjab National Bank (including TGB)	21	21	0	0
Total		672	672	211	181

Fisheries KCC Camp Progress Report as on 14-01-2022					
District Name	Bank Name	Cum No of App Rcvd	Cum No App Accepted	Cum No_App Sanc	Cum No_App Rej
West Tripura	Punjab National Bank (including TGB)	49	49	36	0
West Tripura	State Bank of India	10	10	0	0
West Tripura	Cooperative Bank	2	2	0	1
West Tripura	UCO Bank	0	0	0	0
West Tripura	Central Bank of India	2	2	0	0
West Tripura	Bank of India	1	1	0	0
South Tripura	Punjab National Bank (including TGB)	92	86	43	37
South Tripura	Cooperative Bank	6	6	0	0
South Tripura	State Bank of India	10	10	1	0
South Tripura	UCO Bank	3	3	0	0
South Tripura	Union Bank of India	1	1	1	0
Dhalai	Punjab National Bank (including TGB)	27	27	14	6
Dhalai	Central Bank of India	2	2	0	2
Dhalai	Canara Bank	1	1	1	0
Dhalai	Cooperative Bank	6	6	4	1
Dhalai	State Bank of India	3	3	1	1
Dhalai	UCO Bank	11	11	6	4
North Tripura	Cooperative Bank	15	15	9	0
North Tripura	State Bank of India	3	3	0	0
North Tripura	Punjab National Bank (including TGB)	33	33	0	0
Khowai	Punjab National Bank (including TGB)	51	51	34	16
Khowai	UCO Bank	1	1	1	0
Khowai	State Bank of India	5	5	2	2
Khowai	Indian Overseas Bank	1	1	1	0
Khowai	Cooperative Bank	5	5	5	0
Khowai	Indian Bank	2	2	1	1
Sepahijala	Cooperative Bank	19	19	8	5
Sepahijala	Punjab & Sind Bank	2	2	0	0
Sepahijala	Punjab National Bank (including TGB)	37	37	27	2
Sepahijala	UCO Bank	1	1	0	1
Sepahijala	Canara Bank	0	0	0	0
Sepahijala	State Bank of India	12	12	4	6
Gomati	Punjab National Bank (including TGB)	52	52	13	8
Gomati	Bank of India	1	1	1	0
Gomati	Canara Bank	6	6	0	0
Gomati	State Bank of India	1	1	0	1
Gomati	Cooperative Bank	24	24	0	0
Gomati	UCO Bank	3	3	0	0
Gomati	Central Bank of India	1	1	0	0
Gomati	IDBI Bank Ltd.	16	16	0	0
Unakoti	Cooperative Bank	41	41	0	6
Unakoti	Punjab National Bank (including TGB)	9	9	0	0
Unakoti	State Bank of India	1	1	0	0
Total		568	562	213	100

BANK-BRANCH NETWORK IN TRIPURA AS ON 31.12.2021

Name of Bank	Type of Bank	West			Sepahijala			Khowai			Gomati			South			Dhalai			Unakoti			North			Total			GRAND TOTAL
		R	SU	U	R	SU	U	R	SU	U	R	SU	U	R	SU	U	R	SU	U	R	SU	U	R	SU	U	R	SU	U	
Bank of Baroda	Public Sector Bank	1	0	7	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	2	0	7	9	
Bank of India	Public Sector Bank	2	1	3	1	1	0	0	0	0	1	1	0	0	1	0	1	0	0	0	0	0	1	0	5	5	3	13	
Bank of Maharashtra	Public Sector Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	
Canara Bank	Public Sector Bank	2	0	4	0	2	0	0	1	0	1	2	0	1	0	0	1	0	0	1	0	2	2	0	6	9	4	19	
Central Bank of India	Public Sector Bank	2	0	1	0	0	0	0	0	0	0	1	0	0	0	0	1	0	0	1	0	0	0	0	2	3	1	6	
Indian Bank	Public Sector Bank	0	0	3	0	0	0	1	0	0	0	1	0	0	0	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/137/2021

Date : 24.12.2021

Minutes of the 137th Meeting of SLBC, Tripura held on 21-12-2021 at Agartala.

The 137th SLBC meeting of Tripura State was held at Pragna Bhavan, Agartala on 21st December 2021 to review the performance of Banks for and up to the quarter ended September 2021 of FY 2021-22. Dignitaries in the meeting included:

Shri Kumar Alok, Chief Secretary, Govt. of Tripura
Shri Swarup Saha, Executive Director, Punjab National Bank
Shri Sakshi Gopal Saha, General Manager & Convener SLBC Tripura, Punjab National Bank
Shri Partha Choudhuri, GM & O-I-C, Reserve Bank of India.
Shri S S Singh, General Manager & Zonal Manager, Guwahati Zone, Punjab National Bank,
Shri Anand Kumar, Deputy General Manager & Circle Head, Agartala Circle, Punjab National Bank.

A list of the other participants is annexed.

After the welcome and keynote address by Shri Swarup Saha, ED, Punjab National Bank, the meeting commenced with the Action Taken Report for the Action Points from the 136th 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 put together disbursed Rs. 3159.23 crore i.e. 38% of the Annual Target for Rs 8304.22 crores under ACP 2021-22 as on September 2021. 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.
- Due to lock down conditions in the State during the 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.

(Action Point 1: All Banks, Line Departments)

CD Ratio:

- CD ratio of the banks in the State stands at to 54% as on 30.09.2021 against 53% as on 30.09.2020.
- Banks with low CD Ratio to work towards attaining parity with the State CD Ratio.

(Action Point 2: All Banks)

Agriculture & PMFBY:

- 27499 no of KCC loans were sanctioned by Banks amounting to Rs. 141.73 crores upto the 2nd quarter of FY 2021-22, thereby achieving 25% of the Annual Target of 108220.
- Banks to strive for credit linkage of all eligible PM KISAN farmers and bargadars in the State.

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- Patta Holders list to be compiled by Agriculture Department and has to be provided to Banks for assessing loan requirement of these farmers.
- GP wise camps are being organized jointly by Banks and Line Departments at all villages in Tripura, on 3rd Saturday of every month, throughout the fiscal year for bringing left out farmers under the ambit of institutional credit. As on date, 1081 such camps have been organised throughout the Tripura state.
- **Pradhan Mantri Fasal Bima Yojana:** 15805 no loanee farmers have been brought under the coverage of PMFBY during Kharif 2021 season. Additionally, 240241 no non-loanee farmers have also been covered under PMFBY during Khari 2021 season.

(Action Point 3: Banks/State Govt./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 4672 accounts (achievement of 31%) with corresponding sanction amount of Rs.71.07 crores (achievement of 36%) up to September 2021.
- Long pendency of TRLM SHG Savings account opening and loan sanction at branches is an area of concern. Banks have to analyze reasons for the same and work towards adopting a definite timeframe of opening SHG Savings account within 3 days of receipt and sanctioning of loans within 7 days of being sponsored to branches.
- Tripura State Co-Operative Bank to explore ways for according loaning powers to all their branches which will help in reducing pendency of SHG applications at branch level.
- As on date, 113 cases have been sanctioned under NULM SEP (Individual). Banks have 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 Banking Outlets in five (5) centers which was 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. ICICI Bank have reported that feasibility study for opening of Bank branch at Raishyabari is under process.

- **Opening of new branches:**

Opening of Bank branch at Kathalia is under process by Punjab National Bank.

- **Opening of new BC Points:**

It was decided that every GP / VC should have at least one Branch or BC Agent to serve the local population. SLBC desk to assess the same by including the BC network of India Post Payment Bank, which will be further reviewed in the next SLBC meeting.

(Action Point 5: SLBC, PNB, ICICI Bank)

Government Sponsored Loan Schemes:

- Out of 1641 PMEGP proposals sponsored against the target of 2000 cases, 150 proposals have been accorded sanction by branches for FY 2021-22 as on 30.09.2021 amounting to Rs. 975.86 lakhs.
- In case of Swavalamban for FY 2021-22, 5904 cases have been sponsored to the bank branches against the target of 4000 cases, out of which 206 cases were sanctioned amounting to Rs. 646.09 lakhs as on 30.09.2021.
- Banks to ensure end use of funds as per respective Banks' policy while sanctioning loans under PMEGP / Swavalamban.
- Service area approach is to be meticulously followed by Banks while selecting Swavalamban / PMEGP beneficiaries.
- Banks can sanction over and above allocated targets under PMEGP / Swavalamban, where quality proposals are available.

- ULB levels credit camp to be organized every third Saturday for mobilizing proposals under PM SVANidhi and NULM beneficiaries and expediting sanction in all eligible cases.

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

Education Loans:

- Banks have accorded sanction in 176 cases with aggregate sanction amount of Rs. 613.70 lakhs as on 30.09.2021 of FY 2021-22.

(Action Point 7: All Banks, Education Dept)

Housing Loans & PMAY:

- Till September 2021 of FY 2021-22, 2290 housing loans have been sanctioned with aggregate sanction amount of Rs.179.98 crores.
- 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. A similar scheme for PMAY (Urban) beneficiaries is to be formulated by SLBC desk for adoption by member Banks of SLBC Tripura.
- State Government will provide "view and edit" access in "jamitripura" portal to Bankers for lien marking of loans sanctioned under PMAY(Rural) scheme.
- State Government was requested to provide "view and print" access to Banks in "registration.tripura.gov.in" portal for verifying title deeds provided for mortgage by housing loan applicants. Additionally, lien marking facility is to be extended to Banks in the specified portal for housing loans and other mortgage based loans.

(Action Point 8: Rural Development Dept, Urban Development Dept., All Banks)

PMMY and Stand-Up India loans:

- Loans under Stand up India has 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 crores with 74416 number of accounts for the period April 2021 – September 2021, against the annual target of Rs.2535.39 crores i.e. 18 % 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 4.40% 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 in higher side.
- 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 has been 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 so far. State Government has to explore sponsoring of proposals for electric vehicles through PMEGP / Swavalamban, so

that beneficiaries may avail capital subsidy in sanctioned cases. Such vehicles purchased out of bank finance may be hired by State Government for providing a regular revenue stream to the beneficiaries.

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

RSETIs:

- RSETI sponsoring Banks has to expedite construction of permanent RSETI buildings.

(Action Point 12: SBI, PNB, TGB, Canara Bank)

Timely submission of reports:

- Late submission of quarterly reports by Banks was identified as a key reason for delay in organizing SLBC meetings.
- It has been decided that all Banks are to submit their respective SLBC quarterly reports to SLBC desk within 15th January 2021, as specified by Reserve Bank of India, failing which SLBC desk will go ahead in compilation of Agenda Notes for December 2021 quarterly meeting with available data of September 2021 quarter for defaulting banks.

(Action Point 13: All Banks, SLBC)

Other Issues:

- Banks are to focus on achieving saturation of all PMJDY beneficiaries under Jan Suraksha Schemes, viz., PMSBY, PMJJBY and APY.
- Keeping in view the needs of the rural population, the State Government has advised Banks to open ATMs in all BDO offices. State Government will provide space to Banks for opening ATMs. SLBC desk will allocate targets to member Banks accordingly.
- Banks have to ensure availability of passbook printers at BC locations to reduce footfall at branches.
- BSNL has to provide Optical Fiber Connection at Vangmun, Machli and Laisingmura for improving branch network connectivity.
- Reserve Bank of India has stressed on the importance of the handloom and handicrafts sector and requested Banks to focus on providing credit to weavers. Banks have been requested to provide impetus to the Weaver Mudra Scheme which provides for concessional credit to weavers.
- Limiting liability of customers in unauthorized / fraudulent electronic banking transactions – Banks have to adhere to specified RBI guidelines for time bound settlement of claims.

(Action Point 14: All Banks, SLBC, BSNL)

Shri Sakshi Gopal Saha, General Manager & Convener SLBC Tripura, Punjab National Bank, extended his thanks to all eminent dignitaries for their august presence in the SLBC meeting and for providing guidance to the SLBC to propel the State towards all round growth. The meeting ended with vote of thanks to the Chair.


General Manager & Convener, SLBC, Tripura
Punjab National Bank

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LIST OF THE PARTICIPANTS AT THE 137TH MEETING OF THE SLBC FOR THE STATE OF TRIPURA HELD AT PRAGNA BHAWAN, CONFERENCE HALL NO.4, AGARTALA ON 21.12.2021

Sl. No.	Name of the Dignitaries	Designation/Office/Institution
I	CHAired BY	
1	Shri Kumar Alok	Chief Secretary, Govt. of Tripura
2	Shri Swarup Kumar Saha	Executive Director, Punjab National Bank
II	GOVT. OFFICIALS	Designation/Office/Institution
1	Shri J K Sinha	Principal Secretary, GoT
2	Shri Brijesh Pandey	Secretary, Finance, GoT
3	Shri Apurba Roy	Secretary, Agriculture, GoT
4	Smt Deepa D Nair	Secretary, ARDD & Fisheries, GoT
5	Shri Tapas Roy	Secretary, OBC & Minorities Welfare, GoT
6	Dr. Vishal Kumar	CEO TRLM, GoT
7	Dr. T Majumder	Director, Urban Development, GoT
8	Shri T K Chakma	Director, Industries, GoT
9	Dr. P.B. Jamatia	Director, Horticulture, GoT
10	Shri S Mog	Director, Institutional Finance, GoT
11	Shri Saradindu Das	Director, Agriculture, GoT
12	Shri S C Das	Addl Director, Industries, GoT
13	Smt S Debnath	Addl Director, Industries, GoT
14	Shri Biplab Das	Addl Director, SC Welfare Dept, GoT
15	Shri Tapas Kr. Basak	Development Officer, Institutional Finance, GoT
16	Shri Sagnik Roy	SMM-FI, TRLM
17	Shri B Jangte	Sr. Officer, Tripura Tourism, GoT
18	Shri Vikram Khandekar	Director, KVIC
19	Shri Amalesh Ghosh	SLTC, PMAY(Urban)
20	Shri Ashim Kr. Das	SNA, PMSVANIDHI
21	Shri Pratim Deb	SMM(FIME), TULM
22	Shri Sudhir Ghosh	LD Clerk, Institutional Finance, GoT
23	Shri Biswajit Das	Fishery Officer, Fishery Dept, GoT
III	RBI/NABARD/SIDBI/NHB/HUDCO/INSURANCE COMPANIES/ BSNL	Designation/Office/Institution
1	Shri Partha Choudhuri	General Manager, RBI
2	Shri M K Gupta	GM, BSNL
3	Shri Sandipan Chatterjee	AGM, RBI
4	Shri Kishore Rabha	Manager, NABARD
5	Shri Rakesh Kumar Yadav	Manager, SIDBI
6	Shri Prithviraj Das	CSA, SIDBI

IV	COMMERCIAL BANKS	Designation/Office/Institution
1	Shri Sakshi Gopal Saha	General Manager, Punjab National Bank & Convener, SLBC Tripura
2	Shri Shio Sankar Singh	GM & Zonal Manager Guwahati, Punjab National Bank
3	Shri Anand Kumar	Deputy General Manager & Circle Head, Punjab National Bank, Agartala Circle
4	Shri M.M. Goswami	Chairman, Tripura Gramin Bank
5	Shri Bhajan Ch. Roy	MD, Tripura State Co-operative Bank
6	Shri Dipak Chandra Das	RM, SBI RBO Agartala South
7	Shri Binoy Bhushan Das	RM, SBI RBO Agartala North
8	Shri Subrata Roy	AGM, Punjab National Bank
9	Shri Raju Das	Zonal Manager, UCO Bank
10	Shri Khurshid Rabbani	Chief Manager, Indian Overseas Bank
11	Shri Sanjib Dey	Chief Manager, Canara Bank
12	Shri Rajesh Singh	Chief Manager, Bank of India
13	Shri Prabhat Kumar	Chief Manager, Punjab National Bank
14	Shri Anupam Tripura	Senior Manager, Central Bank of India
15	Shri Suvrajyoti Das	Senior Manager, Punjab & Sind Bank
16	Shri Ritesh Kumar	Senior Manager, Bank of Maharashtra
17	Shri Tapan Bhattacharya	Senior Manager, Union Bank of India
18	Shri Arnab Dasgupta	Chief Manager, Kotak Mahindra Bank
19	Shri Debasish Bhowmik	Cluster Head, Bandhan Bank
20	Shri Rajib Bordoloi	Cluster Head, Bandhan Bank
21	Shri Bikash Laskar	Senior Manager, Axis Bank
22	Shri Sibananda Bahadur	Senior Manager, ICICI Bank
23	Shri Siddhartha Choudhury	Senior Manager, Axis Bank
24	Shri Ratan Das	Cluster Head, HDFC Bank
25	Shri Sanjib Singh	Branch Head, HDFC Bank
26	Shri Saurav Khan	Manager, IDBI Bank
27	Shri Genius Ahanthem	Manager, UCO Bank
28	Shri Partha Ghosh	Regional Sales Manager, Ujjivan SFB
29	Shri Asish Kr Roy	SM, India Post Payments Bank
30	Smt Ashmini Roy	AM, Union Bank of India
31	Shri Avijit Chakraborty	Director, RSETI Udaipur
32	Shri Manoj Bhowmik	LDM, West Tripura & Sepahijala
33	Smt Amita Majumder	LDM Gomati & South Tripura
34	Shri Swapan Lal Saha	Protocol Officer, Punjab National Bank
35	Smt Moutushi Paul	Faculty, RSETI Ambassa
36	Shri Shibanan Karmakar	Faculty, RSETI Bishramganj
37	Shri Bhargav Bhattacharjee	Manager, SLBC Tripura, Punjab National Bank

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6/1/2020



त्रिपुरा हेतु राज्य स्तरीय
बैंकर्स समिति की बैठक

STATE LEVEL BANKERS' COMMITTEE MEETING
FOR TRIPURA



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कार्यसूची टिप्पण ★ AGENDA NOTES

December 2021

दिसंबर २०२१



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