

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



139th

MARCH 2022

१३९ वी

मार्च २०२२

Quarterly Review

Date: 12.05.2022 ★ Time: 10:30 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 31.03.2022**

Population Group	March 2015	March 2016	March 2017	March 2018	March 2020	March 2021	March 2022
Rural	248	265	269	271	272	279	277
% as against total branches	54%	53%	53%	53%	50%	50%	51%
Semi- urban	117	127	131	131	157	157	155
% 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	547

SLBC-TRIPURA

VITAL BANKING STATISTICS

(Amount Rs. in Crore)

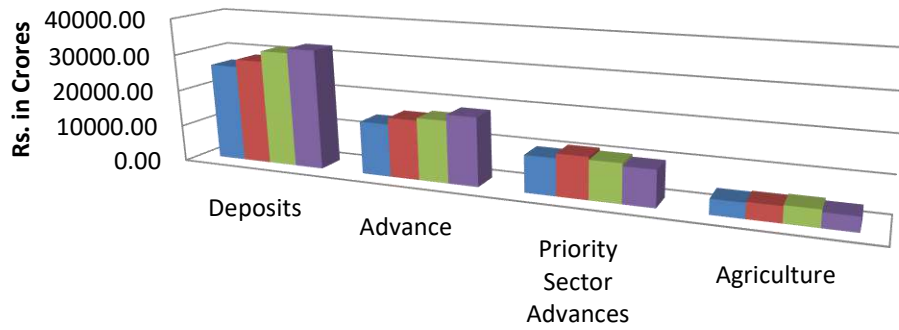
Sl.	Parameter	March 2020	March 2021	March 2022
1	No. of Branches	542	550	547
2	Total Deposits	28598.97	31487.43	32698.19
3	Total Advances	16220.07	16884.65	18545.95
4	CD Ratio	57	54	57
5	C+I: Deposit Ratio	78	76	78
6	Priority Sector Advances (PSA)	11237.42	10491.01	9764.22
7	% of PSA to ANBC	78	65	58
8	Agriculture Advances	4273.53	4516.78	3875.44
9	% of Agri Advances to ANBC	30	28	23
10	MSME Advances	3827.93	4163.75	3205.48
11	Education Loans	115.37	111.94	108.85
12	Housing Loans	1852.81	1867.52	2464.65
13	DRI Advances	3.38	3.38	3.38
14	Schedules Caste/ Scheduled Tribe Advances	2928.20	3080.44	3631.67
15	Advances to Women Entrepreneurs	4119.19	3438.46	2523.43
16	% of Advances to Women Entrepreneurs to ANBC	29	21	15
17	Weaker Section Advances	6586.00	7394.59	8033.20
18	% of Weaker Advances to ANBC	46	46	48
19	Minority Community Advances	597.73	636.71	725.60
20	% of Minority Community Advances to ANBC	4.15	3.92	4.29

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

Sector	2020-21 As on March 2021			2021-22 As on March 2022		
	Plan	Achievement (April'20-Mar'21)	% to Target	Plan	Achievement (Apr'21-Mar'22)	% to Target
Agriculture	3957.54	2207.05	56	3117.04	1752.38	56
MSME	3250	2144.72	66	2857.97	1479.22	52
Other Prisec	933.93	370.66	40	481.55	1288.33	268
Total Prisec	8141.47	4722.44	58	6456.58	4519.94	70
Non-Prisec	1248.58	1299.39	104	1847.64	2248.92	122
Grand Total	9390.05	6021.83	64	8304.22	6768.86	82

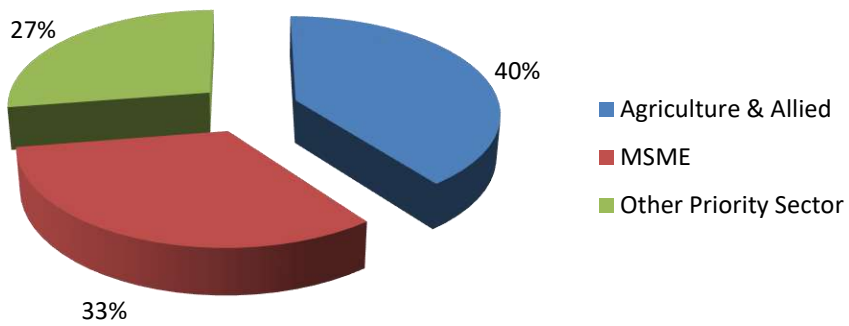
Banking Key Indicators for the State of TRIPURA

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
■ 31.03.2022	32698.19	18545.95	9764.22	3875.44

Priority Sector Advance As on 31.03.2022



Performance of Banks in key areas as on March 2022 compared to March 2021 & March 2020

(Amt. Rs in Crore)

Parameters	March'2020	March'2021	March'2022	Variation over March 2021	
				Amount	% of increase
Deposit	28598.97	31487.43	32698.19	1210.76	+4
Advance	16220.07	16884.65	18545.95	1661.3	+10
CD Ratio	57	54	57	---	+3
Priority Sector Credit (PSC)	11237.42	10491.01	9764.22	-726.79	-7
% of PSC to ANBC *	78	65	58	---	-7
Sectoral deployment of PSC: 1. Agriculture	4273.53	4516.78	3875.44	-641.34	-14
% of Agriculture Adv. to ANBC	30	28	23	---	-5
2. MSME	3827.93	4163.75	3205.48	-958.27	-23
3. Other Prised	3135.95	1810.47	2683.29	872.82	+48
PSC to major sub-sectors: (i) Weaker section	6586.00	7394.59	8033.20	638.61	+9
% of weaker section credit to ANBC	46	46	48	---	+2
II) SC	1387.81	1223.29	1330.92	107.63	+9
III) ST	1540.39	1857.14	2300.74	443.60	+24
IV) Women Entrepreneur	4119.19	3438.46	2523.43	-915.03	-27
% of women credit to ANBC	29	21	15	---	-6
V) Minority Community	597.73	636.71	725.60	88.89	+14
% to Total Prised Advance	4	4	4	---	No change

ANBC= Adjusted Net Bank Credit, (ANBC as on March 2021 – Rs. 16884.65 Crores).

BANK-WISE & POPULATION GROUP-WISE BRANCH NETWORK AND DEPOSIT AS ON 31.03.2022

(Amt in lakh)

SI No	BANKS	NO. OF BRANCHES				DEPOSITS			
		Rural	Semi urban	Urban	Total	Rural	Semi Urban	Urban	TOTAL
1	2	3	4	5	6	7	8	9	10
1	Bank of Baroda	2	0	7	9	1214.00	0.00	62942.90	64156.90
2	Bank of India	5	5	3	13	2056.00	13384.40	16115.60	31556.00
3	Bank of Maharashtra	0	0	1	1	0.00	0.00	780.26	780.26
4	Canara Bank	5	8	4	17	10826.34	14937.12	67416.22	93179.68
5	Central Bank of India	2	3	1	6	5258.80	2854.03	11499.31	19612.14
6	Indian Bank	2	1	3	6	1136.51	573.76	29963.68	31673.95
7	Indian Overseas Bank	1	2	2	5	1005.27	1785.65	17680.86	20471.78
8	Punjab & Sind Bank	1	0	1	2	545.40	0.00	3382.58	3927.98
9	Punjab National Bank	35	17	14	66	112730.03	125649.34	163423.64	401803.01
10	State Bank of India	34	18	17	69	225200.00	269400.00	483800.00	978400.00
12	Union Bank of India	1	3	6	10	1490.00	11495.00	58049.00	71034.00
12	UCO Bank	11	12	6	29	32759.00	39512.18	76138.16	148409.34
A	Sub Total of Public Sec. Bank	99	69	65	233	394221.35	479591.48	991192.21	1865005.04
13	AXIS BANK	2	7	4	13	5621.87	7319.63	37166.00	50107.50
14	Bandhan Bank	14	11	3	28	28270.30	28443.37	40989.49	97703.16
15	Federal Bank	0	0	1	1	0.00	0.00	7664.70	7664.70
16	HDFC	2	3	4	9	2935.08	8417.72	53559.42	64912.22
17	ICICI	1	4	3	8	2873.57	9886.60	26707.2	39467.37
18	IDBI BANK	5	3	1	9	1900.00	8300.06	15311.00	25511.06
19	IDFC First Bank	0	0	1	1	0.00	0.00	3553.00	3553.00
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	6009.09	6009.09
22	South Indian Bank	0	0	1	1	0.00	0.00	8679.30	8679.30
23	Ujjivan Bank	0	5	3	8	0.00	743.46	942.42	1685.88
24	YES Bank	0	0	1	1	0.00	0.00	4668.31	4668.31
25	NESFB	4	1	1	6	1098.02	1505.21	2115.47	4718.70
26	Jana Small Finance Bank	0	0	1	1	0.00	0.00	2459.08	2459.08
B	Sub Total of Pvt. Sec. Bank	29	38	26	93	42961.20	65860.33	214429.42	323250.95
27	Tripura Gramin Bank	107	31	10	148	315803.97	243525.90	212506.39	771836.26
C	Sub Total of RRB	107	31	10	148	315803.97	243525.90	212506.39	771836.26
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	84698.87	72472.16	148708.42	305879.45
D	Sub Total of Coop.Banks	42	17	14	73	84698.87	72472.16	152555.98	309727.01
GRAND TOTAL		277	155	115	547	837685.39	861449.87	1570684.00	3269819.26

BANK-WISE & POPULATION GROUP-WISE ADVANCE AND CD RATIO AS ON 31.03.2022

Amt. in lakh

Sl 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	767.97	0.00	26566.47	27334.44	63	#DIV/0!	42	43		43
2	Bank of India	1377.00	7751.05	21577.00	30705.05	67	58	134	97		97
3	Bank of Maharashtra	0.00	0.00	1835.55	1835.55	0	0	235	235		235
4	Canara Bank	4947.41	8521.46	20662.70	34131.57	46	57	31	37		37
5	Central Bank of India	761.24	1081.76	2715.06	4558.06	14	38	24	23		23
6	Indian Bank	431.47	428.71	6201.27	7061.45	38	75	21	22		22
7	Indian Overseas Bank	477.43	1359.55	6053.36	7890.34	47	76	34	39		39
8	Punjab & Sind Bank	200.45	0.00	711.86	912.31	37	0	21	23		23
9	Punjab National Bank	31412.67	34416.28	67040.69	132869.64	28	27	41	33		33
10	State Bank of India	97678.00	111506.00	435829.72	645013.72	43	41	90	66		66
11	Union Bank of India	534.00	3952.00	14568.79	19054.79	36	34	25	27		27
12	UCO Bank	11216.62	11092.95	17694.35	40003.92	34	28	23	27		27
A	Sub Total of Public Sec. Bank	149804.26	180109.76	621456.82	951370.84	38	38	63	51	0.00	51
13	AXIS BANK	1756.97	3067.08	10453.78	15277.83	31	42	28	30		30
14	Bandhan Bank	110381.06	80566.15	44299.18	235246.39	390	283	108	241		241
15	Federal Bank	0.00	0.00	1832.82	1832.82	0	0	24	24		24
16	HDFC	658.86	7329.89	27038.40	35027.15	22	87	50	54		54
17	ICICI	995.58	6037.96	31674.45	38707.99	35	61	119	98		98
18	IDBI BANK	664.67	2807.4	2791.47	6263.54	35	34	18	25		25
19	IDFC First Bank	0.00	0.00	6080.37	6080.37	0	0	171	171		171
20	Indusind Bank	77.52	12518.51	12245.05	24841.08	0	1006	266	406		406
21	Kotak Mahindra Bank	0.00	0.00	58.55	58.55	0	0	1	1		1
22	South Indian Bank	0.00	0.00	665.86	665.86	0	0	8	8		8
23	Ujjivan Bank	0.00	12584.08	9158.42	21742.50	0	1693	972	1290		1290
24	YES Bank	0.00	0.00	339.23	339.23	0	0	7	7		7
25	NESFB	1826.63	1680.89	1357.88	4865.40	166	112	64	103		103
26	Jana Small Finance Bank	0.00	0.00	4439.38	4439.38	0	0	181	181		181
B	Sub Total of Pvt. Sec. Bank	116361.29	126591.96	152434.84	395388.09	271	192	71	122	0.00	122
27	Tripura Gramin Bank	161245.93	86570.65	33457.87	281274.45	51	36	16	36	568785.68	110
C	Sub Total of RRB	161245.93	86570.65	33457.87	281274.45	51	36	16	36	568785.68	110
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	182182.82	26269.52	17194.82	225647.16	215	36	12	74	116144.43	112
D	Sub Total of Coop.Banks	182182.82	26269.52	18109.57	226561.91	215	36	12	73	119222.33	112
GRAND TOTAL		609594.30	419541.89	825459.10	1854595.29	73	49	53	57	688008.01	78
TOTAL RESOURCES SUPPORT PROVIDED TO STATE UNDER RIDF:						27500.00		C.D. Ratio With RIDF			58

BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 31.03.2022

(Amt. in lacs)

Sl.No.	BANKS	Agril & Allied		MSME		OTHER PRISEC		Total PRISEC		TFA as % of ANBC	PS Cr. As % to ANBC
		Total Finance		A/c.	Amt.	A/c.	Amt.	A/c.	Amt.		
		A/c.	Amt.								
1	2	3	4	6	7	9	10	12	13	14	15
1	Bank of Baroda	267	759.49	1606	13859.20	390	3315.20	2263	17933.89	3	74
2	Bank of India	2672	2709.68	3563	9051.85	387	2749.60	6622	14511.13	14	75
3	Bank of Maharashtra	0	0.00	209	611.05	190	720.57	399	1331.62	0	101
4	Canara Bank	1939	2856.35	3923	16758.44	697	4433.40	6559	24048.19	10	84
5	Central Bank of India	446	229.73	756	2097.11	558	1830.40	1760	4157.24	5	97
6	Indian Bank	123	72.15	768	3056.08	132	1107.65	1023	4235.88	1	66
7	Indian Overseas Bank	253	273.30	634	4379.25	155	2164.40	1042	6816.95	5	116
8	Punjab & Sind Bank	110	70.34	311	524.97	51	286.14	472	881.45	8	106
9	Punjab National Bank	51552	21904.58	16996	46361.56	2184	14879.26	70732	83145.40	17	65
10	State Bank of India	41900	27051.52	8538	50999.70	7801	57564.00	58239	135615.22	5	26
12	Union Bank of India	916	1781.50	1770	12227.93	281	1261.20	2967	15270.63	11	96
12	UCO Bank	9733	8125.47	6102	15784.31	1528	8084.78	17363	31994.56	22	87
A	Sub Total of Public Sec. Bank	109911	65834.11	45176	175711.45	14354	98396.60	169441	339942.16	8	42
13	AXIS BANK	1526	1374.73	41	2706.09	3526	1400.57	5093	5481.39	7	30
14	Bandhan Bank	94884	55402.38	59	116.78	161137	72112.00	256080	127631.16	21	49
15	Federal Bank	334	353.19	9	369.14	12	71.81	355	794.14	21	47
16	HDFC	11035	4210.70	896	10128.36	787	470.83	12718	14809.89	16	55
17	ICICI	1535	760.26	191	12567.66	70	923.32	1796	14251.24	3	61
18	IDBI BANK	1216	1191.01	733	2024.12	95	791.11	2044	4006.24	21	70
19	IDFC First Bank	4083	782.03	4318	495.34	0	0.00	8401	1277.37	11	18
20	Indusind Bank	17420	4226.83	7350	10460.18	0	0.00	24770	14687.01	17	61
21	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0
22	SOUTH INDIAN BANK	155	200.51	75	148.00	81	299.00	311	647.51	7	24
23	YES Bank	0	0.00	1	32.91	0	0.00	1	32.91	0	5
24	Ujjivan Bank	26117	7885.89	3839	4073.37	15273	4929.70	45229	16888.96	46	98
25	NESFB	7333	2941.27	1957	1686.23	7307	0.00	16597	4627.50	0	0
26	Jana Small Finance Bank	12897	4433.69	0	0.00	0	0.00	12897	4433.69	0	0
B	Sub Total of Pvt. Sec. Bank	178535	83762.49	19469	44808.18	188288	80998.34	386292	209569.01	21	53
27	Tripura Gramin Bank	152302	80552.44	98136	76170.96	28275	71925.71	278713	228649.11	30	85
C	Sub Total of RRB	152302	80552.44	98136	76170.96	28275	71925.71	278713	228649.11	30	85
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	172168	157395.78	14820	23857.77	30549	16136.00	217537	197389.55	71	88
D	Sub Total of Coop.Banks	172168	157395.78	14820	23857.77	30905	17008.98	217893	198262.53	70	88
GRAND TOTAL		612916	387544.82	177601	320548.36	261822	268329.63	1052339	976422.81	23	58

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

BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 31.03.2022

(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	182	674.71	359	2171.77	44	307.92	1311	6570.48	27	647	2941.62	79	474.46	0	0.00
2	Bank of India	478	390.67	779	719.07	497	532.25	2679	2167.70	11	712	257.48	207	261.28	6	6.95
3	Bank of Maharashtra	1	7.84	13	14.50	0	0.00	14	22.34	2	0	0.00	0	0.00	0	0.00
4	Canara Bank	745	2035.13	1394	3141.54	160	1129.75	5266	14480.13	51	1888	5504.55	1076	2667.24	3	1.92
5	Central Bank of India	142	292.76	465	264.68	162	1130.55	1328	2424.55	57	495	687.83	61	46.81	3	1.92
6	Indian Bank	120	372.56	241	1182.06	56	221.00	693	3097.36	48	231	848.92	45	472.82	0	0.00
7	Indian Overseas Bank	74	192.55	142	695.77	190	569.86	580	2206.66	38	100	598.51	47	137.96	27	12.01
8	Punjab & Sind Bank	19	50.15	214	150.94	0	0.00	236	229.42	28	3	28.33	0	0.00	0	0.00
9	Punjab National Bank	12569	12453.32	28544	19563.78	3417	7229.19	72070	65731.04	52	20557	21056.38	6983	5428.37	0	0.00
10	State Bank of India	3589	4874.58	2215	2727.38	6561	6833.76	28655	39470.42	7	8754	17567.10	5907	6551.14	1629	916.46
11	Union Bank of India	289	989.47	352	66.63	137	769.62	1588	3756.47	24	584	1460.85	226	469.90	0	0.00
12	UCO Bank	1568.9	2730.08	6353.9	5410.57	1541.5	2684.05	14938	16728.93	45	3252.1	3523.09	2208.2	2370.22	13.1	10.93
A	Sub Total of Public Sec. Bank	19777	25063.82	41072	36108.69	12766	21407.95	129358	156885.50	20	37223	54474.66	16839	18880.20	1681	950.19
13	AXIS BANK	1420	232.00	1025	145.13	1301	205.78	9353	1697.88	9	4862	924.67	745	190.30	0	0.00
14	Bandhan Bank	93304	58358.66	93464	55514.95	61959	39424.07	476463	252505.30	97	185611	73154.80	42125	26052.83	0	0.00
15	Federal Bank	14	23.36	3	3.18	0	0.00	34	53.08	3	14	23.36	3	3.18	0	0.00
16	HDFC Bank	49	63.00	116	683.01	0	0.00	14083	5222.71	19	11687	3995.97	2231	480.72	0	0.00
17	ICICI Bank	978	1191.44	261	1141.35	655	1776.21	8515	26832.66	115	5181	20682.56	1440	2041.10	0	0.00
18	IDBI BANK	153	413.41	584	703.93	146	311.10	1319	1673.38	29	128	58.50	284	166.50	24	19.94
19	IDFC First Bank	2074	303.13	2971	464.77	2637	415.40	16827	2576.03	37	8401	1277.37	744	115.36	0	0.00
20	Indusind Bank	4244	1771.98	7794	2256.63	1015	442.57	17894	9315.43	38	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	14503	4930.73	8336	2709.85	9805	3652.08	86013	28014.60	163	48629	15302.21	4740	1419.73	0	0.00
25	NESFB	668	176.07	1242	309.01	446	141.32	10945	2930.54	65	8529	2290.20	60	13.94	0	0.00
26	Jana Small Finance Bank	2451	810.53	4125	1446.54	2517	838.50	23715	8135.85	0	12901	4434.84	1721	605.44	0	0.00
B	Sub Total of Pvt. Sec. Bank	117407	67463.77	115796	63931.80	77964	46368.53	654347	335256.46	85	287051	124216.28	56105	33256.13	24	19.94
27	Tripura Gramin Bank	46914	37044.73	136858	122166.17	75346	43474.15	388379	291101.18	108	108051	69814.62	21210	18601.51	0	0.00
C	Sub Total of RRB	46914	37044.73	136858	122166.17	75346	43474.15	388379	291101.18	108	108051	69814.62	21210	18601.51	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	8399	3317.92	9919	7565.98	5640	2662.18	33273	19407.29	9	5764	3709.25	3032	1813.78	519	338.17
D	Sub Total of Coop.Banks	8520	3520.42	10060	7868.10	5658	2685.74	33665	20077.16	9	5866	3837.75	3039	1822.63	522	342.51
GRAND TOTAL		192618	133092.75	303786	230074.77	171734	113936.37	1205749	803320.30	48	438191	252343.31	97193	72560.47	2227	1312.64

**CONFIRMATION OF PROCEEDINGS OF
THE 138th MEETING OF THE SLBC FOR TRIPURA**

The proceedings and action points of the 138th Meeting of SLBC for Tripura, held on 31.01.2022 were circulated under the cover of Convener Bank's letter no. SLBC/TRP/Minutes/138/2021 dated 01.02.2022. The same may please be confirmed by the House.

ACTION TAKEN REPORT

Present Status of implementation of the major action points emerged in the 138th SLBC meeting held on 31.01.2022 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. 6768.86 crore i.e. 82% of the Annual Target for Rs. 8304.22 crore under ACP 2021-22 as on March 2022.</p> <p>The overall achievement is 82% against the target of ACP 2021-22 as on 31.03.2022 while achievement under Agriculture sector is 56%. Achievements in MSME and OPS are 52% and 268% of the ACP Targets respectively as on 31.03.2022.</p> <p>Reclassification of sector wise credit portfolio by some banks have resulted in reduced achievement under MSME category.</p> <p>For the quarter ended March 2022, two banks, viz Axis Bank and IndusInd Bank have not submitted quarterly reports to SLBC desk. 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 increased to 57% as on March 2022 as compared to 54% as on March 2021.</p> <p>CD Ratio of 99% is the highest in Dhalai District, as against 51%, the lowest in West Tripura District, having 59% of the total business of the State.</p>
3	<p>Issuance of KCCs to all eligible farmers and implementation of KCC saturation campaign</p> <p>Banks to strive for credit linkage of all eligible PMKISAN farmers and bargadars in the State by organizing GP wise credit camps jointly with line departments, throughout the fiscal year.</p> <p>Agriculture Department to devise scale of finance for organic farming in consultation with NABARD and sponsor organic farming certified farmers for Bank credit linkage.</p> <p>(Action: Agriculture Dept / Banks / State Govt / SLBC / NABARD)</p>	<p>55743 KCCs sanctioned by Banks amounting to Rs. 307.09 Crores during FY 2021-22 as on 31.03.2022, thereby achieving 52% 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 1161 credit camps till March 2022.</p> <p>Under consideration of Agriculture Dept.</p>

4	<p>Pradhan Mantri Fasal Bima Yojana (PMFBY) (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) Banks to achieve the target for FY 21-22 by March 2022. (Action: All Banks)</p> <p>TRLM to advise field functionaries for submission of documents as per Bank's checklist. (Action: TRLM)</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>Banks are to explore dual authentication payment process for servicing SHGs by BCs / CSPs. (Action : All Banks)</p>	<p>As against the TRLM target of Rs.200 crores in 15000 accounts for FY 2021-22, the Banks have collectively achieved sanction of 15962 accounts (achievement of 106%) with corresponding sanction amount of Rs.214.24 crores (achievement of 107%) as on 31.03.2022.</p> <p>Under consideration of TRLM.</p> <p>Tripura State Co-Operative Bank has informed that loaning powers have been accorded to all branches, for sanction up to Rs.3 lakhs.</p> <p>As on December 2021, 470 cases have been sanctioned under NULM SEP (Individual). Banks to focus on clearing pendency of sponsored applications at the earliest.</p> <p>Advisory has been issued to all Banks for implementing Dual Authentication system for servicing SHGs by BC / CSPs.</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. Present status report from ICICI bank is awaited.</p>
7	<p>Opening of new Branch at Kathalia (Action: Punjab National Bank)</p>	<p>Punjab National Bank has accorded approval for opening of branch at Kathalia. Branch to be made operational in first quarter of fiscal year 2022-23.</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>As per decision of last SLBC meeting held on 31.01.2022 and upon receipt of additional information from member Banks, 140 GPs / VCs were identified where no Branch / BC was available within a radius of 2 KMs from the concerned GP / VC. SLBC desk tabled the bank wise allocation of the specified GPs / VCs in the SLBC sub-committee meeting held on 22.03.2022, which was deliberated upon and accepted by the House. Banks were advised to make the BC points operational by June 2022.</p>
9	<p>Government sponsored schemes – PMEGP & Swavalamban (Action: All Banks)</p> <p>Dept of Industries & Commerce to organize meeting with bankers for resolving pending claims of Swavalamban subsidy. (Action: DIC, All Banks)</p>	<p>For the FY 2021-22, 3083 PMEGP cases were sponsored to the bank branches against the target (already circulated) of 2000 cases, out of which 904 cases were sanctioned amounting to Rs. 5740.66 lakhs as on 31.03.2022.</p> <p>In case of Swavalamban for the FY 2021-22, 8634 cases have been sponsored to the bank branches against the target (already circulated) of 4000 cases, out of which 2461 cases were sanctioned amounting to Rs. 8171.01 lakhs as on 31.03.2022.</p> <p>DIC organized a meeting with bankers on 15.02.2022 for reconciling pending subsidy claims of Banks. Banks have accordingly submitted their pending claims to DIC.</p>
10	<p>Sanction of Education loans (Action: All Banks)</p>	<p>Banks have accorded sanction in 347 cases with aggregate sanction amount of Rs. 1189.82 lakhs in FY 2021-22 as on March 2022.</p>
11	<p>Housing loans and PMAY</p> <p>Rural Development Department, Govt of Tripura to organize PMAY – Gramin awareness camps for the benefit of MGNREGA beneficiaries in February 2022.</p> <p>State Government to provide “view and edit” access in “jamitripura” portal to Bankers for lien marking of loans sanctioned under PMAY(Rural) scheme.</p> <p>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 to be extended to Banks in the specified portal for housing loans and other mortgage based loans. (Action: SLBC, Revenue Dept, All Banks)</p>	<p>Till March 2022 of FY 2021-22, 5715 housing loans have been sanctioned with aggregate sanction amount of Rs.50404.61 lakhs.</p> <p>Awareness camps have been organized by RD Dept on 07.02.2022.</p> <p>Till date, a total of 875 proposals have been sanctioned by participating Banks – PNB, TGB & TSCB.</p> <p>User Acceptance Testing is being completed for the portal, subsequent to which log-in credentials for Bank nodal officers will be created and circulated among member Banks of SLBC Tripura.</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 128 SC/ST/Women beneficiaries amounting to Rs. 18.61 Crores during FY 2021-22 up to March 2022.</p> <p>All Banks/Financial Institutions have made an achievement of Rs. 2478.09 Crore with 357372 numbers of accounts for the period April 2021 – March 2022, against the annual target of Rs.2535.39 Crore i.e. 98 % of the target.</p>
13	<p>NPA and Recovery (Action: All Banks & State Government)</p>	<p>Percentage of gross NPA as against gross advance increased from 5.37% as on March 2021 to 6.32% as on March 2022. Amount in absolute terms increased to Rs. 1172.93 crores as on March 2022 from Rs. 906.99 crores as on March 2021. The outstanding amount under Written off A/Cs is around Rs. 189.25 crores which if added with the outstanding NPA, the total amount would be Rs. 1362.18 crores which seems to be high. As on March 2022, percentage of NPA under KCC is 29.68%, under PMMY is 10%, under PMEGP is 25% and Swavalamban is 24%.</p>
14	<p>Extending financial support for development of tourism sector. (Action: SLBC & Tourism Dept)</p>	<p>285 proposals under the “Paryatan Sahayak Prakaalpa” have been forwarded to various bank branches for extending credit support to eligible beneficiaries after undergoing suitable training arranged by Tourism Dept, 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>As decided in the meeting, there was a need to have a dedicated RSETI at each district. State Bank of India has decided to open RSETI at North Tripura district. Tripura Gramin Bank opted to open RSETI at Khowai district and Punjab National Bank was allotted South Tripura district for opening RSETI. (Action: PNB, SBI, TGB)</p>	<p>Matter is under consideration of concerned banks. DM South Tripura has proposed opening of RSETI South Tripura at Hrishyamukh Tipra Bazaar Training Center. The same has been placed with PNB HO for their approval.</p>
16	<p>As per decision of last SLBC meeting, Bank wise targets have been allocated for opening ATMs in all Block Development Offices in Tripura, which have been approved by the House. Bank wise targets include Punjab National Bank (24 locations), State Bank of India (20 locations), Tripura Gramin Bank (7 locations), UCO Bank (3 locations) and Canara Bank (2 locations). Concerned Banks have been advised to make the ATMs operational by March 2022. (Action: SLBC)</p>	<p>Present status of implementation as provided by Banks in the sub-committee meeting is as under:</p> <p>a) Punjab National Bank: The Bank has written to respective BDOs for providing space to set up ATMs in 24 allocated RD blocks. Punjab National Bank has also taken up the issue of purchasing ATMs with their Corporate Office.</p> <p>b) State Bank of India: The Bank has initiated the process of setting up ATMs in the allocated 20 RD blocks. SBI officials expressed their difficulty in setting up ATMs in Karbook and Silachari RD block. SBI to co-ordinate with Tripura Gramin Bank and SLBC for swapping allocation of the above-mentioned locations with Tripura Gramin Bank. SBI to write to Tripura Gramin Bank in this regard.</p> <p>c) UCO Bank: Representative from UCO Bank stated that of the 3 allocated locations, on-site ATM is present at Raishyabari & Kalyanpur branches, situated at a distance of less than 500 metres from the</p>

		<p>respective RD blocks. In view of the above, the House was of the view that these locations may be considered as covered. UCO Bank was advised to expedite setting up of ATM in the remaining location of Dumburnagar RD block.</p> <p>d) Tripura Gramin Bank: The Bank is in the process of purchasing ATMs for the allocated 7 locations. However, as stated above, the Bank will explore swapping two of its seven allocated locations with State Bank of India's allocated locations – Silachari & Karbook. Tripura Gramin Bank has been facing technical issues in ATM operations post upgradation of the Bank's Core Banking Solution systems and the same is being taken up with its sponsor Bank (Punjab National Bank) for resolution of issues.</p> <p>e) Canara Bank: The Bank representative informed the House that Canara bank is in the process of setting up an exclusive administrative office for the State of Tripura, subsequent to which, the Bank shall proceed with setting up ATMs in the two allocated locations of Laljuri and Kadamtala.</p>
17	<p>Tripura Gramin Bank ATMs require reconfiguring post their technology upgradation exercise to make them operational. Punjab National Bank, being the sponsor Bank of Tripura Gramin Bank to provide support for rectification of issues.</p> <p>NABARD to workout scheme for long term bank finance to floriculture and rubber sector, where State Govt is willing to provide interest subvention as applicable.</p> <p>Banks are to focus on issuance of low-cost PoS terminals for improving digital payment ecosystem in the State of Tripura.</p> <p>In order to improve the credit linkage in floriculture sector, Department of Horticulture, Govt of Tripura and Banks are to undertake joint inspection in floriculture clusters of West Tripura and Sepahijala District for ascertaining the requirements of flower growers.</p> <p>SLBC Convener Bank to assign Lead District Managers for each district along with necessary infrastructure as per RBI guidelines by March 2022. (Action: All Banks, NABARD, SLBC)</p>	<p>TGB to provide present status.</p> <p>Matter under consideration with NABARD.</p> <p>Matter under consideration with member banks of SLBC Tripura.</p> <p>SLBC desk along with LDM West Tripura & Sepahijala and Officials from Horticulture Dept, Govt of Tripura undertook joint visit to floriculture units in West Tripura & Sepahijala districts on 3rd & 5th March 2022, respectively. The flower growers were sensitized for availing Bank finance for scaling up their respective units. Horticulture Dept assured to provide handholding support for availing bank credit linkage.</p> <p>Lead District Managers have been posted exclusively for West Tripura, Sepahijala, Khowai and Dhalai districts. Posting of exclusive LDMs for Unokoti and South Tripura districts are in the process.</p>

IMPLEMENTATION OF ANNUAL CREDIT PLAN (ACP)

Action Points emerged in the 138th SLBC Meeting held on 31.01.2022

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. 6768.86 crore i.e. 82% of the Annual Target for Rs. 8304.22 crore under ACP 2021-22 as on March 2022.

The overall achievement is 82% against the target of ACP 2021-22 as on 31.03.2022 while achievement under Agriculture sector is 56%. Achievements in MSME and OPS are 52% and 268% of the ACP Targets respectively as on 31.03.2022.

A comparative position of achievement in disbursement under ACP 2021-22 as on 31.03.2022 with the corresponding period of the previous year is as under:

Amt. Rs. In crores

Sector	2020-21 (April 2020 to March 2021)			2021-22 (April 2021 to March 2022)			
	Plan	Achievement (Apr'20- Mar'21)	% to Target	Plan	Achievement (Apr'21- Mar'22)	% to Target	% of growth (Y-O-Y)
Agriculture	3957.54	2207.05	56	3117.04	1752.38	56	-21
MSME	3250	2144.72	66	2857.97	1479.22	52	-31
Other Prisec	933.93	370.66	40	481.55	1288.33	268	+248
Total Prisec	8141.47	4722.44	58	6456.58	4519.94	70	-4
Non-Prisec	1248.58	1299.39	104	1847.64	2248.92	122	+73
Grand Total	9390.05	6021.83	64	8304.22	6768.86	82	+12

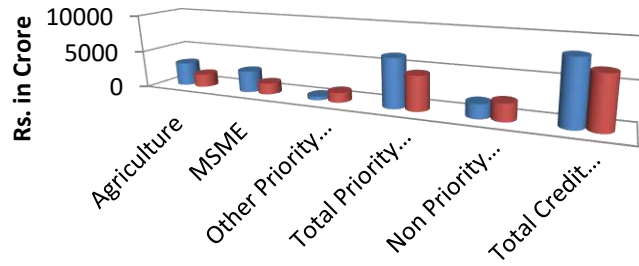
The performance was comparatively less in the first quarter of FY 2021-22 owing to lockdown restrictions in place during the first few months of this fiscal year, necessitated by the onset of 2nd wave of COVID-19 pandemic in the State.

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

For the quarter ended March 2022, two banks, viz Axis Bank and IndusInd Bank have not submitted quarterly reports to SLBC desk. 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 31.03.2022 has been given in the annexure.

Achievement of Annual Credit Plan 2021-22 up to 31.03.2022

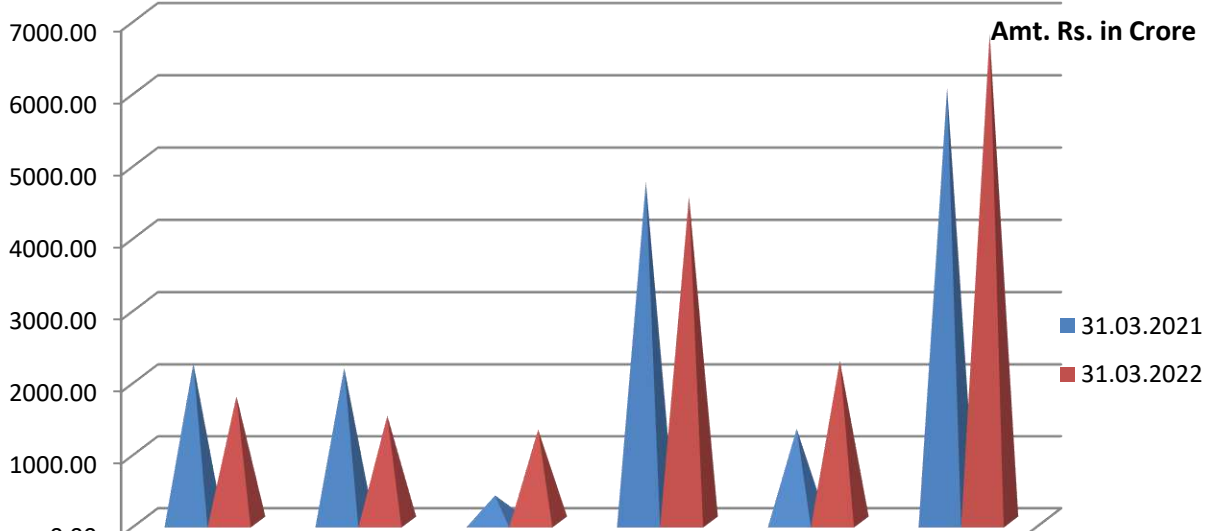


■ Target
■ Achievement

	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	1752.38	1479.22	1288.33	4519.94	2248.92	6768.86

Sector

Credit Disbursement under ACP as on 31.03.2021 & 31.03.2022



	Agriculture	MSME	Other Priority Sector	Total Priority Sector	Non Priority Sector	Total Credit Plan/Achievement
■ 31.03.2021	2207.05	2144.72	370.66	4722.43	1299.39	6021.83
■ 31.03.2022	1752.38	1479.22	1288.33	4519.94	2248.92	6768.86

TRIPURA STATE

BANK-WISE & SECTOR-WISE DISBURSEMENT OF CREDIT VIS-À-VIS TARGETS UNDER ANNUAL CREDIT PLAN 2021-22 DURING 01.04.2021 to 31.03.2022

(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	569.09	464	1934.30	12912.76	668	652.91	545.21	84	2709.92	14027.06	518	591.91	1984.33	335	3301.82	16011.39	485
2	Bank of India	1141.36	1756.04	154	2028.98	1303.00	64	1117.80	799.00	71	4288.14	3858.04	90	556.60	11931.96	2144	4844.74	15790.00	326
3	Bank of Maharashtra	0.00	0.00	#DIV/0!	98.90	108.05	109	127.56	270.77	212	226.46	378.82	167	282.38	219.06	78	508.84	597.88	117
4	Canara Bank	489.45	1193.79	244	3852.96	4158.53	108	925.60	1129.70	122	5268.01	6482.02	123	3271.19	6877.16	210	8539.20	13359.18	156
5	Central Bank Of India	602.83	166.10	28	842.22	1023.33	122	101.74	430.83	423	1546.79	1620.26	105	242.10	218.29	90	1788.89	1838.55	103
6	Indian Bank	231.15	32.18	14	1192.55	1850.96	155	193.20	56.27	29	1616.90	1939.41	120	211.60	1386.05	655	1828.50	3325.46	182
7	Indian Overseas	41.35	40.83	99	723.21	993.05	137	462.25	546.34	118	1226.82	1580.22	129	547.03	638.56	117	1773.85	2218.78	125
8	P&SB	44.31	20.59	46	111.60	128.86	115	113.62	154.54	136	269.53	303.99	113	0.00	233.66	#DIV/0!	269.53	537.65	199
9	PNB	19143.24	18038.67	94	26562.00	26912.48	101	5345.00	6641.73	124	51050.24	51592.88	101	8287.00	8515.33	103	59337.24	60108.21	101
10	State Bank of India	19730.92	6849.00	35	23394.40	14212.00	61	5032.19	17189.00	342	48157.51	38250.00	79	50014.71	12388.00	25	98172.22	50638.00	52
11	UCO Bank	2077.73	1096.82	53	12558.91	6657.84	53	4850.90	4662.00	96	19487.53	12416.66	64	642.07	674.70	105	20129.60	13091.36	65
12	Union Bank	349.23	1164.53	333	1550.95	11868.29	765	52.01	183.24	352	1952.19	13216.06	677	29.92	1968.91	6580	1982.11	15184.97	766
A	ACP PUBLIC sec Bank	43974.28	30927.64	70	74850.97	82129.15	110	18974.79	32608.63	172	137800.04	145665.42	106	64676.51	47036.01	73	202476.54	192701.43	95
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	53689.00	31	145729.00	188.00	0	296.00	63589.00	21483	318580.00	117466.00	37	4536.00	64658.79	1425	323116.00	182124.79	56
15	Federal Bank	146.63	644.08	439	5.75	458.42	7973	9.32	7.00	75	161.69	1109.50	686	103.73	1189.94	1147	265.42	2299.44	866
16	HDFC Bank	4759.30	3015.25	63	3130.91	2102.48	67	233.43	490.88	210	8123.63	5608.61	69	12339.56	15411.81	125	20463.19	21020.42	103
17	ICICI Bank	5548.66	527.01	9	3756.86	9542.07	254	63.62	298.09	469	9369.13	10367.17	111	13739.74	15490.75	113	23108.87	25857.92	112
18	IDBI Bank	724.12	573.72	79	814.32	1426.16	175	178.87	114.85	64	1717.31	2114.73	123	807.79	1131.34	140	2525.10	3246.07	129
19	IDFCFirst Bank	1158.57	864.10	75	4220.73	0.00	0	0.00	0.00	#DIV/0!	5379.30	864.10	16	233.19	7885.00	3381	5612.48	8749.10	156
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	312.60	523	159.85	172.00	108	82.80	151.00	182	302.45	635.60	210	186.30	19.19	10	488.75	654.79	134
23	Ujjivan Bank	5319.89	7359.64	138	998.17	2825.69	283	3890.66	4811.80	124	10208.72	14997.13	147	3143.35	2848.01	91	13352.07	17845.14	134
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	209.43	38	1851.93	1447.13	78	916.55	0.00	0	3322.56	1656.56	50	146.07	196.76	135	3468.63	1853.32	53
26	Jana SFB	1000.00	4642.19	464	500.00	0.00	0	500.00	0.00	0	2000.00	4642.19	232	0.00	5.69	#DIV/0!	2000.00	4647.88	232
B	ACP PRIVATE Sec bank	196178.38	75076.29	38	174073.74	22836.81	13	7370.65	70146.83	952	377622.77	168059.93	45	52205.41	118889.53	228	429828.18	286949.46	67
27	Tripura Gramin Bank	36534.00	36778.98	101	24729.00	32049.94	130	13422.00	18568.32	138	74685.00	87397.24	117	58054.00	49551.37	85	132739.00	136948.61	103
C	ACP RRB	36534.00	36778.98	101	24729.00	32049.94	130	13422.00	18568.32	138	74685.00	87397.24	117	58054.00	49551.37	85	132739.00	136948.61	103
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	32455.73	93	11984.81	10906.20	91	8344.23	7509.81	90	55227.66	50871.74	92	9790.40	9398.78	96	65018.06	60270.52	93
D	ACP Coop. Bank	35018.23	32455.73	93	12143.51	10906.20	90	8390.23	7509.81	90	55551.96	50871.74	92	9828.35	9415.17	96	65380.31	60286.91	92
GRAND TOTAL		311704.88	175238.64	56	285797.22	147922.10	52	48157.67	128833.59	268	645659.77	451994.33	70	184764.26	224892.08	122	830424.03	676886.41	82

Tripura State

Districtwise and Sectorwise Achievement under Annual Credit Plan 2021-22 during the period 01.04.2021 to 31.03.2022

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	39002.74	53	139126.41	73962.69	53	23809.87	49033.16	206	236712.45	161998.59	68	100906.46	100633.55	100	337618.91	262632.14	78
2	Khowai	30879.80	16825.39	54	14280.38	8967.61	63	3199.14	9699.07	303	48359.32	35492.07	73	8033.50	14716.03	183	56392.82	50208.10	89
3	Sepahijala	44543.79	27033.01	61	30271.99	10406.17	34	4760.12	14771.15	310	79575.90	52210.33	66	10657.41	18389.8	173	90233.32	70600.13	78
4	Gomati	51765.01	23911.52	46	23396.68	12910.92	55	3010.07	12745.21	423	78171.77	49567.65	63	13202.88	20073.22	152	91374.64	69640.87	76
5	South Tripura	40000.30	21371.28	53	18742.61	10720.53	57	4137.41	12176.64	294	62880.31	44268.45	70	14047.04	17939.61	128	76927.35	62208.06	81
6	North Tripura	22433.77	16244.07	72	31010.80	14024.25	45	3325.30	11805.2	355	56769.87	42073.52	74	19881.72	25823.95	130	76651.59	67897.47	89
7	Unakoti	20125.97	12487.9	62	15991.74	9081.73	57	3162.71	10794.98	341	39280.42	32364.61	82	8274.70	14137.13	171	47555.12	46501.74	98
8	Dhalai	28180.07	18362.73	65	12976.61	7848.2	60	2753.06	7808.18	284	43909.74	34019.11	77	9760.54	13178.79	135	53670.28	47197.90	88
	Total	311704.88	175238.64	56	285797.22	147922.10	52	48157.67	128833.59	268	645659.77	451994.33	70	184764.26	224892.08	122	830424.03	676886.41	82

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	3117.04	1752.38	56

Agency wise achievement Status of Farm Credit under ACP in Tripura						
Status reports of last 5 Years is as under						
Plan Year	Parameter	Commercial Banks	RRB	Co-Operatives	Amt. Rs. In Crore	
					Others	Total
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
2021-2022	Target	2401.52	365.34	350.18	0.00	3117.04
	Achievement	1060.03	367.78	324.55	0.00	1752.36
	% of Achv	44	101	93	0	56

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	55743 nos. KCCs. (52% of the target)

Bank wise position as on 31.03.2022 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 March 2022**

						Amt. Rs. In Lakhs	
Sl.No.	BANKS	2020-21 (As on March 2021)			2021-22 (As on March 2022)		
		Target	Achievement	% of Achievement	Target	Achievement	% of Achievement
1	2	6	7	8	6	7	8
1	Bank of Baroda	1585.00	106.70	7	122.71	569.09	464
2	Bank of India	8303.00	992.49	12	1141.36	1756.04	154
3	Bank of Maharashtra	52.00	0.00	0	0.00	0.00	#DIV/0!
4	Canara Bank	14793.12	425.61	3	489.45	1193.79	244
5	Central Bank of India	4732.00	472.02	10	602.83	166.10	28
6	Indian Bank	2428.00	51.28	2	231.15	32.18	14
7	Indian Overseas Bank	4995.00	34.15	1	41.35	40.83	99
8	Punjab & Sind Bank	1527.00	9.09	1	44.31	20.59	46
9	Punjab National Bank	57124.00	19425.30	34	19143.24	18038.67	94
10	State Bank of India	48003.24	12024.10	25	19730.92	6849.00	35
11	UCO Bank	28780.00	1806.72	6	2077.73	1096.82	53
12	Union Bank of India	2808.00	411.54	15	349.23	1164.53	333
A	ACP PUBLIC sec Bank	175130.36	35759.00	20	43974.28	30927.64	70
13	AXIS BANK	2507.00	651.27	26	1262.70	455.32	36
14	Bandhan Bank	36449.00	114666.43	315	172555.00	53689.00	31
15	Federal Bank	52.00	127.50	245	146.63	644.08	439
16	HDFC	1065.00	3268.96	307	4759.30	3015.25	63
17	ICICI Bank	3472.00	4289.45	124	5548.66	527.01	9
18	IDBI BANK	7477.00	244.36	3	724.12	573.72	79
19	IDFCFirst Bank	52.00	1007.00	1937	1158.57	864.10	75
20	Indusind Bank	809.00	2468.62	305	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	312.60	523
23	Ujjivan Bank	3426.00	4048.99	118	5319.89	7359.64	138
24	Yes Bank	52.00	0.00	0	59.80	0.00	0
25	NESFB	1861.00	297.56	16	554.08	209.43	38
26	Jana SFB	0.00	0.00	#DIV/0!	1000.00	4642.19	464
B	ACP PRIVATE Sec bank	57326.00	131070.14	229	196178.38	75076.29	38
27	Tripura Gramin Bank	126742.52	24647.32	19	36534.00	36778.98	101
C	ACP RRB	126742.52	24647.32	19	36534.00	36778.98	101
28	ACUB	104.00	0.00	0	119.60	0.00	0
29	TCARDB	0.00	0.00	0	0.00	0.00	#DIV/0!
30	TSCB	36451.12	29229.35	80	34898.63	32455.73	93
D	ACP Coop. Bank	36555.12	29229.35	80	35018.23	32455.73	93
GRAND TOTAL		395754.00	220705.81	56	311704.88	175238.64	56

Achievement under Sub-Sectors of Allied Activities against ACP for the Year 2021-22 as on 31.03.2022

Sl 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	461.68	95.00	467.38
2	Bank of India	20.00	0.00	60.00	256.24	60.00	48.80	60.00	117.98	20.00	0.00	816.00	1241.19	1036.00	1664.21
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	946.95	350.00	978.19
5	Central Bank of India	10.00	0.00	20.00	2.86	20.00	3.65	20.00	2.46	10.00	0.00	424.00	0.00	504.00	8.97
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	19.74	194.00	26.48
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	8.95	10.00	15.95
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	13.72	21.00	13.81
9	Punjab National Bank	200.00	0.00	3000.00	256.37	4000.00	149.66	3000.00	599.08	200.00	0.00	9315.00	14235.35	19715.00	15240.46
10	State Bank of India	200.00	0.00	2000.00	1.01	2000.00	25.31	1500.00	106.22	600.00	0.00	2218.00	696.46	8518.00	829.00
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	250.13	1398.00	320.68
12	Union Bank of India	10.00	0.00	20.00	32.24	20.00	17.31	30.00	18.97	10.00	22.90	310.00	648.46	400.00	739.88
A	Sub Total of Public Sec. Bank	562.00	2.00	5473.00	573.08	6357.00	285.28	4992.00	895.83	1061.00	26.19	13796.00	18522.63	32241.00	20305.01
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	19271.00	10000.00	4828.00	50000.00	5914.00	5000.00	1565.20	49425.00	22006.05	169425.00	53689.00
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	644.08	147.00	644.08
16	HDFC	200.00	0.00	200.00	0.00	100.00	0.00	250.00	0.00	150.00	11.87	812.00	39.22	1712.00	51.09
17	ICICI	200.00	0.00	500.00	0.00	500.00	0.00	600.00	0.00	200.00	0.00	2928.00	527.01	4928.00	527.01
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	561.93	188.00	561.93
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	727.10	1159.00	864.10
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	312.60	0.00	312.60
23	Ujjivan Bank	200.00	0.00	500.00	313.98	500.00	0.00	600.00	0.00	200.00	0.00	2656.00	7045.66	4656.00	7359.64
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	196.22	315.00	196.22
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	4642.19	0.00	4642.19
B	Sub Total of Pvt. Sec. Bank	5750.00	104.75	51820.00	19587.98	11490.00	5107.20	52200.00	5916.00	5990.00	1601.07	58984.00	39753.30	186234.00	72070.30
27	Tripura Gramin Bank	500.00	0.00	1000.00	4138.28	1000.00	3088.29	2000.00	2809.17	1000.00	0.00	10011.00	13096.93	15511.00	23132.67
C	Sub Total of RRB	500.00	0.00	1000.00	4138.28	1000.00	3088.29	2000.00	2809.17	1000.00	0.00	10011.00	13096.93	15511.00	23132.67
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	54.71	5000.00	104.22	5500.00	17.56	3000.00	524.38	5869.00	28320.29	29869.00	29021.16
D	Sub Total of Coop.Banks	4500.00	0.00	6000.00	54.71	5000.00	104.22	5500.00	17.56	3000.00	524.38	5988.60	28320.29	29988.60	29021.16
	GRAND TOTAL	11312.00	106.75	64293.00	24354.05	23847.00	8584.99	64692.00	9638.56	11051.00	2151.64	88779.60	99693.15	263974.60	144529.14

Achievement of Farm Credit as on March 2022 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 March 2022)	Percentage of Achievement
1	Bank of Baroda	122.71	569.09	464
2	Bank of India	1141.36	1756.04	154
3	Bank of Maharashtra	0.00	0.00	#DIV/0!
4	Canara Bank	489.45	1193.79	244
5	Central Bank Of India	602.83	166.10	28
6	Indian Bank	231.15	32.18	14
7	Indian Overseas	41.35	40.83	99
8	Punjab & Sind Bank	44.31	20.59	46
9	Punjab National Bank	19143.24	18038.67	94
10	State Bank of India	19730.92	6849.00	35
11	UCO Bank	2077.73	1096.82	53
12	Union Bank	349.23	1164.53	333
A	ACP PUBLIC sec Bank	43974.28	30927.64	70
13	Axis Bank	1262.70	455.32	36
14	Bandhan Bank	172555.00	53689.00	31
15	Federal Bank	146.63	644.08	439
16	HDFC Bank	4759.30	3015.25	63
17	ICICI Bank	5548.66	527.01	9
18	IDBI Bank	724.12	573.72	79
19	IDFCFirst Bank	1158.57	864.10	75
20	IndusInd	2970.04	2783.95	94
21	Kotak Mahindra	59.80	0.00	0
22	South Indian Bank	59.80	312.60	523
23	Ujjivan Bank	5319.89	7359.64	138
24	Yes Bank	59.80	0.00	0
25	NESFB	554.08	209.43	38
26	Jana Small Finance Bank	1000.00	4642.19	464
B	ACP PRIVATE Sec bank	196178.38	75076.29	38
27	Tripura Gramin Bank	36534.00	36778.98	101
C	ACP RRB	36534.00	36778.98	101
28	ACUB	119.60	0.00	0
29	TCARDB	0.00	0.00	#DIV/0!
30	TSCB	34898.63	32455.73	93
D	ACP Coop. Bank	35018.23	32455.73	93
GRAND TOTAL		311704.88	175238.64	56

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

As on 31.03.2022

(Amt. in Lakhs)

SI No	Name of Bank	Loans Granted To Small & Marginal Farmers	
		No.	Amount
1	2	3	4
1	Bank of Baroda	74	89.71
2	Bank of India	97	91.83
3	Canara Bank	270	215.60
4	Central Bank of India	242	84.42
5	Indian Bank	5	5.70
6	Indian Overseas Bank	23	24.88
7	Punjab & Sind Bank	18	6.78
8	Punjab National Bank	7187	2489.95
9	State Bank of India	6679	5782.44
10	UCO Bank	353	617.82
11	Union Bank of India	171	276.24
12	Axis Bank	5	16.83
13	Bandhan Bank	0	0.00
14	HDFC	3620	2964.16
15	ICICI	0	0.00
16	IDBI Bank	38	9.89
17	Indusind Bank	0	0.00
18	Tripura Gramin Bank	25044	12450.07
19	TSCB	3883	2090.88
20	Ujjivan Bank	0	0.00
21	NESFB	29	13.21
TOTAL		47738	27230.41

Flow of Credit to MSME

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

Amt. Rs. In Crore			
Plan Year	Target	Achievement	% of Achievement
2017-18	1090.48	1600.54	147
2018-19	1336.24	1990.18	149
2019-20	2388.00	2804.35	117
2020-21	3250	2144.72	66
2021-22	2857.97	1479.22	52

The disbursement made during the period April-March 2022 is Rs. 1479.22 crore i.e., 52% of the Annual Target.

Agency wise achievement Status of MSE / MSME under ACP in Tripura							
Status reports of last 5 Years is as under							
Plan Year	Parameter					Amt. Rs. In Crore	
		Commercial Banks	RRB	Co-Operatives	Others	Total	
2017-2018	Target	791.75	192.50	106.23	0.00	1090.48	
	Achievement	1392.10	189.15	19.28	0.00	1600.53	
	% of Achv	176	98	18	0	147	
2018-2019	Target	946.51	235.44	154.29	0.00	1336.24	
	Achievement	1740.05	227.97	22.15	0.00	1990.17	
	% of Achv	184	97	14	0	149	
2019-2020	Target	1661.78	488.57	237.65	0.00	2388.00	
	Achievement	2099.21	490.72	214.42	0.00	2804.35	
	% of Achv	126	100	90	0	117	
2020-2021	Target	2166.78	877.71	205.51	0.00	3250.00	
	Achievement	1851.89	188.61	104.21	0.00	2144.71	
	% of Achv	85	21	51	0	66	
2021-2022	Target	2489.24	247.29	121.43	0.00	2857.96	
	Achievement	1049.65	320.49	109.06	0.00	1479.20	
	% of Achv	42	130	90	0	52	

Details of achievement of MSME under ACP 2021-22 (April 2021-March 2022) 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 March 2022**

							Amt. Rs. In Lakhs
Sl.No.	BANKS	2020-21 (As on March 2021)			2021-22 (As on March 2022)		
		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	1682.00	47	1934.30	12912.76	668
2	Bank of India	8654.00	1764.33	20	2028.98	1303.00	64
3	Bank of Maharashtra	855.00	86.00	10	98.90	108.05	109
4	Canara Bank	13789.00	3350.40	24	3852.96	4158.53	108
5	Central Bank of India	5056.00	688.89	14	842.22	1023.33	122
6	Indian Bank	2735.00	760.63	28	1192.55	1850.96	155
7	Indian Overseas Bank	5239.00	628.88	12	723.21	993.05	137
8	Punjab & Sind Bank	1646.00	48.26	3	111.60	128.86	115
9	Punjab National Bank	47728.00	25236.14	53	26562.00	26912.48	101
10	State Bank of India	42462.00	16318.80	38	23394.40	14212.00	61
11	UCO Bank	21066.00	10920.79	52	12558.91	6657.84	53
12	Union Bank of India	5571.00	1352.85	24	1550.95	11868.29	765
A	ACP PUBLIC sec Bank	158386.00	62837.97	40	74850.97	82129.15	110
13	AXIS BANK	4221.00	168.19	4	2731.25	0.00	0
14	Bandhan Bank	35103.00	100735.42	287	145729.00	188.00	0
15	Federal Bank	139.00	5.00	4	5.75	458.42	7973
16	HDFC	3086.00	2722.53	88	3130.91	2102.48	67
17	ICICI Bank	3657.00	3266.83	89	3756.86	9542.07	254
18	IDBI BANK	6958.00	708.10	10	814.32	1426.16	175
19	IDFCFirst Bank	138.00	3670.00	2659	4220.73	0.00	0
20	Indusind Bank	1849.00	8596.68	465	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	172.00	108
23	Ujjivan Bank	1799.00	867.97	48	998.17	2825.69	283
24	Yes Bank	139.00	0.00	0	159.85	0.00	0
25	NESFB	926.00	1610.37	174	1851.93	1447.13	78
26	Jana SFB	0.00	0.00	0	500.00	0.00	0
B	ACP PRIVATE Sec bank	58292.00	122351.09	210	174073.74	22836.81	13
27	Tripura Gramin Bank	87771.00	18861.56	21	24729.00	32049.94	130
C	ACP RRB	87771.00	18861.56	21	24729.00	32049.94	130
28	ACUB	138.00	0.00	0	158.70	0.00	0
29	TCARDB	0.00	0.00	0	0.00	0.00	#DIV/0!
30	TSCB	20413.00	10421.57	51	11984.81	10906.20	91
D	ACP Coop. Bank	20551.00	10421.57	51	12143.51	10906.20	90
GRAND TOTAL		325000.00	214472.19	66	285797.22	147922.10	52

Flow of credit to Other Priority Sectors

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

Plan Year	Amt. Rs. In Crore		
	Target	Achievement	% of Achievement
2017-18	671.86	471.99	70
2018-19	754.80	667.16	88
2019-20	801.00	638.50	80
2020-21	933.93	370.65	40
2021-22	481.55	1288.33	268

All banks disbursed Rs. 1288.33 crore during the period April 2021 – March 2022.

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
2021-2022	Target	263.43	134.22	83.9	0.00	481.55
	Achievement	1027.55	185.68	75.09	0.00	1288.32
	% of Achv	390	138	89	0	268

Details of achievement of Other Priority Sectors (OPS) under ACP 2021-22 during April 2021 – March 2022 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 March 2022**

Amt. Rs. In Lakhs							
Sl.No.	BANKS	2020-21 (As on March 2021)			2021-22 (As on March 2022)		
		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	567.75	125	652.91	545.21	84
2	Bank of India	2239.00	972.00	43	1117.80	799.00	71
3	Bank of Maharashtra	18.00	110.92	616	127.56	270.77	212
4	Canara Bank	3145.00	804.87	26	925.60	1129.70	122
5	Central Bank of India	1437.00	88.47	6	101.74	430.83	423
6	Indian Bank	249.00	195.55	79	193.20	56.27	29
7	Indian Overseas Bank	1514.00	401.96	27	462.25	546.34	118
8	Punjab & Sind Bank	356.00	70.83	20	113.62	154.54	136
9	Punjab National Bank	13302.00	3341.92	25	5345.00	6641.73	124
10	State Bank of India	11976.00	3072.06	26	5032.19	17189.00	342
11	UCO Bank	5525.00	4218.20	76	4850.90	4662.00	96
12	Union Bank of India	673.00	408.83	61	52.01	183.24	352
A	ACP PUBLIC sec Bank	40887.00	14253.36	35	18974.79	32608.63	172
13	AXIS BANK	662.00	509.56	77	1154.60	684.21	59
14	Bandhan Bank	10492.00	208.20	2	296.00	63589.00	21483
15	Federal Bank	21.00	8.10	39	9.32	7.00	75
16	HDFC	508.00	202.98	40	233.43	490.88	210
17	ICICI Bank	909.00	53.85	6	63.62	298.09	469
18	IDBI Bank	1789.00	155.54	9	178.87	114.85	64
19	IDFCFirst Bank	18.00	0.00	0	0.00	0.00	#DIV/0!
20	Indusind Bank	270.00	0.97	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	151.00	182
23	Ujjivan Bank	795.00	3383.20	426	3890.66	4811.80	124
24	Yes Bank	20.00	0.00	0	23.00	0.00	0
25	NESFB	325.00	796.23	245	916.55	0.00	0
26	Jana SFB	0.00	0.00	#DIV/0!	500.00	0.00	0
B	ACP PRIVATE Sec bank	15845.00	5318.63	34	7370.65	70146.83	952
27	Tripura Gramin Bank	28818.00	10238.15	36	13422.00	18568.32	138
C	ACP RRB	28818.00	10238.15	36	13422.00	18568.32	138
28	ACUB	40.00	0.00	0	46.00	0.00	0
29	TCARDB	0.00	0.00	0	0.00	0.00	#DIV/0!
30	TSCB	7803.00	7255.85	93	8344.23	7509.81	90
D	ACP Coop. Bank	7843.00	7255.85	93	8390.23	7509.81	90
GRAND TOTAL		93393.00	37065.99	40	48157.67	128833.59	268

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	1688465.08			
	Credit Equivalent of Off Balance sheet Exposures (CEOBE) as on the corresponding date of the preceding year				
Number of Accounts in absolute terms and Amount in Lakhs					
Sl. No	Categories	Disbursements during the Quarter		Outstanding at the end of the Quarter	
		No. of A/cs	Amount disbursed	No. of A/cs	Balance O/s
1	Priority Sector	369047	451994.33	1052339	976422.81
I	Agriculture	210342	175238.64	612916	387544.82
(i)	Crop Loans	55743	30709.50	351527	82175.29
(ii)	Investment Credit				
	Out of (ii) above, loans for agriculture implements & machinery				
(iii)	Allied Activities	154599	144529.14	261389	305369.53
(a)	Fisheries	8917	8584.99	81256	45259.36
(b)	Dairying	18768	24354.05	36524	39156.37
(c)	Poultry	6209	9638.56	35125	39227.11
(d)	Animal Husbandry				
(e)	Bee keeping				
(f)	Sericulture				
(g)	Others (including WR & FMS)	120705	101951.54	108484	181726.69
	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	34804	147922.1	177601	320548.36
(i)	Micro Enterprises	30556	105162.38	159937	178370.25
(ii)	Small Enterprises	4238	42503.39	17142	115032.45
(iii)	Medium Enterprises	10	256.33	522	27145.66
(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	123901	128833.59	261822	268329.63
2	Loans to Weaker Sections under Priority Sector				
3	Non-Priority Sector Loans	166880	224892.08	314164	878172.48
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	535927	676886.41	1366503	1854595.29

CD RATIO OF BANKS IN TRIPURA**Action Points emerged in the 138th SLBC Meeting held on 31.01.2022**

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 57% as on 31.03.2022.

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

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

CD Ratio

The details of Bank wise and district wise CD ratio are annexed. At the end of March 2022, the CD ratio of the State stood at 57%. The district wise details are as under:

District	CD RATIO March 2020	CD RATIO March 2021	CD RATIO March 2022	CD RATIO Since March 2021
North Tripura	52	62	62	No Change
Unakoti	75	64	67	+3
South Tripura	57	57	63	+6
Gomati	64	63	63	No Change
West Tripura	51	47	51	+4
Sepahijala	72	68	65	-3
Khowai	65	52	58	+6
Dhalai	96	96	99	+3
Total State	57	54	57	+3

CD ratio of the banks increased to 57% as on March 2022 as compared to 54% as on March 2021.

CD ratio of 5 districts in the State as on March 2022 has improved over the CD ratio of March 2021.

CD Ratio of 99% is the highest in Dhalai District, as against 51%, the lowest in West Tripura District, having 59% of the total business of the State.

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

BANKWISE CREDIT DEPOSIT RATIO OF THE STATE AS ON 31.03.2022					
(Amt. In lac)					
SL No.	Bank's Name	No of Brs	Total Deposit	Total Advance	CD Ratio
1	Bank of Baroda	9	64156.90	27334.44	43
2	Bank of India	13	31556.00	30705.05	97
3	Bank of Maharashtra	1	780.26	1835.55	235
4	Canara Bank	17	93179.68	34131.57	37
5	Central Bank Of India	6	19612.14	4558.06	23
6	Indian Bank	6	31673.95	7061.45	22
7	Indian Overseas	5	20471.78	7890.34	39
8	Punjab & Sind Bank	2	3927.98	912.31	23
9	Punjab National Bank	66	401803.01	132869.64	33
10	State Bank of India	69	978400.00	645013.72	66
11	UCO Bank	10	148409.34	40003.92	27
12	Union Bank of India	29	71034.00	19054.79	27
13	Axis Bank	13	50107.50	15277.83	30
14	Bandhan Bank	28	97703.16	235246.39	241
15	Federal Bank	1	7664.70	1832.82	24
16	HDFC Bank	9	64912.22	35027.15	54
17	ICICI Bank	8	39467.37	38707.99	98
18	IDBI Bank	9	25511.06	6263.54	25
19	IDFC First Bank	1	3553.00	6080.37	171
20	IndusInd	6	6111.58	24841.08	406
21	Kotak Mahindra	1	6009.09	58.55	1
22	South Indian Bank	1	8679.30	665.86	8
23	Ujjivan Bank	8	1685.88	21742.50	1290
24	Yes Bank	1	4668.31	339.23	7
25	NESFB	6	4718.70	4865.40	103
26	Jana Small Finance Bank	1	2459.08	4439.38	181
27	Tripura Gramin Bank	148	771836.26	281274.45	36
28	ACUB	3	3847.56	914.75	24
29	TCARDB	5	0.00	0.00	#DIV/0!
30	TSCB	65	305879.45	225647.16	74
	Total	547	3269819.26	1854595.29	57

DISTRICTWISE CREDIT DEPOSIT RATIO OF THE STATE AS ON 31.03.2022					
Sl.	District	No. of Brs.	Total Deposit	Total Advance	CD Ratio
1	West Tripura	197	2022284.90	1024187.62	51
2	Sepahijala	60	204633.43	132261.63	65
3	Khowai	40	153181.27	88115.52	58
4	Dhalai	47	129107.37	127821.70	99
5	Gomati	63	220278.56	138255.41	63
6	South Tripura	60	237392.33	150075.07	63
7	Unakoti	34	121462.73	81640.17	67
8	North Tripura	46	181478.67	112238.17	62
	Total	547	3269819.26	1854595.29	57

CD Ratio as on 31st March 2022 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	62942.90	26566.65	42
2	Bank of India	19987.00	24063.00	120
3	Bank of Maharashtra	780.26	1835.55	235
4	Canara Bank	76706.60	24005.01	31
5	Central Bank Of India	16625.00	3476.30	21
6	Indian Bank	29963.68	6201.27	21
7	Indian Overseas	17680.86	6053.36	34
8	Punjab & Sind Bank	3386.50	707.53	21
9	Punjab National Bank	184128.70	77901.81	42
10	State Bank of India	716000.00	494419.72	69
11	UCO Bank	85023.94	20439.86	24
12	Union Bank of India	62454.00	15923.79	25
13	Axis Bank	34685.80	10272.64	30
14	Bandhan Bank	55413.08	87508.12	158
15	Federal Bank	7664.70	1832.82	24
16	HDFC Bank	55644.03	27564.46	50
17	ICICI Bank	26707.20	26375.96	99
18	IDBI Bank	16111.00	3649.20	23
19	IDFC First Bank	3553.00	6080.37	171
20	IndusInd	4773.51	12845.35	269
21	Kotak Mahindra	6009.09	58.55	1
22	South Indian Bank	8679.30	665.86	8
23	Ujjivan Bank	942.43	9158.41	972
24	Yes Bank	4668.31	339.23	7
25	NESFB	3039.65	1531.60	50
26	Jana Small Finance Bank	2459.08	4439.38	181
27	Tripura Gramin Bank	353617.33	85553.09	24
28	ACUB	3847.56	914.75	24
29	TCARDB	0.00	0.00	#DIV/0!
30	TSCB	158790.39	43803.98	28
	Total	2022284.90	1024187.62	51

CD Ratio as on 31st March 2022 for Gomati District.(Amt.in Lacs)

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of Baroda	1214	767.79	63
2	Bank of India	2676	2177	81
3	Canara Bank	4309.5	2844.34	66
4	Central Bank Of India	969.91	460.6	47
5	Indian Bank	573.76	428.7	75
6	Indian Overseas	542.08	455.86	84
7	Punjab National Bank	41663.79	9981.82	24
8	State Bank of India	53200.00	28359	53
9	UCO Bank	5264.91	1367.79	26
10	Union Bank of India	2811	1931	69
11	Axis Bank	2984.45	1390.34	47
12	Bandhan Bank	1070.23	16403.31	1533
13	HDFC Bank	3767.62	3165.28	84
14	ICICI Bank	2367.39	446.74	19
15	IDBI Bank	1300	439.85	34
16	Ujjivan Bank	128.76	3121.06	2424
17	NESFB	453.54	1131.86	250
18	Tripura Gramin Bank	62608.43	25387.39	41
19	TSCB	32373.19	37995.68	117
	Total	220278.56	138255.41	63

CD Ratio as on 31st March 2022 for Unakoti District.(Amt.in Lacs)

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Canara Bank	838.31	579.16	69
2	Central Bank Of India	614.93	181.13	29
3	Indian Overseas	1005.27	477.43	47
4	Punjab National Bank	20794.71	5081.88	24
5	State Bank of India	27500	18423	67
6	UCO Bank	5264.91	1367.79	26
7	Axis Bank	932.47	313.53	34
8	Bandhan Bank	7590.2	15778.37	208
9	ICICI Bank	3028.35	98.89	3
10	Ujjivan Bank	111.44	2053.02	1842
11	NESFB	173.84	853.69	491
12	Tripura Gramin Bank	42277.85	18691.25	44
13	TSCB	11330.45	17741.03	157
	Total	121462.73	81640.17	67

CD Ratio as on 31st March 2022 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	3613	1075	30
2	Canara Bank	4610.14	1863.69	40
3	Punjab National Bank	26687.37	7222.95	27
4	State Bank of India	55300	22770	41
5	UCO Bank	1452.81	1633.01	112
6	Union Bank of India	2514	476	19
7	Axis Bank	3109.87	1076.27	35
8	Bandhan Bank	2132.28	19814.9	929
9	HDFC Bank	3921.21	3801.15	97
10	ICICI Bank	1821.66	7408.58	407
11	IDBI Bank	1200.06	884.71	74
12	IndusInd	1338.07	7498.27	560
13	Ujjivan Bank	130.38	1633.72	1253
14	NESFB	309.57	873.16	282
15	Tripura Gramin Bank	62156.49	30260.96	49
16	TSCB	11181.76	3945.8	35
	Total	181478.67	112238.17	62

CD Ratio as on 31st March 2022 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	789	799	101
2	Canara Bank	1301.54	992.96	76
3	Punjab National Bank	43912.44	9251.29	21
4	State Bank of India	38800	27635	71
5	UCO Bank	6738.31	1778.21	26
6	Union Bank of India	1490	534	36
7	Axis Bank	1631.23	1118.51	69
8	Bandhan Bank	12206.81	36487.88	299
9	IDBI Bank	6900	1289.78	19
10	IndusInd	0	4497.46	#DIV/0!
11	Tripura Gramin Bank	85482.73	36196.59	42
12	TSCB	38140.27	29494.39	77
	Total	237392.33	150075.07	63

CD Ratio as on 31st March 2022 for Sepahijala District.(Amt.in Lacs)

SI.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of India	3140	1963	63
2	Canara Bank	2827.24	2001.52	71
3	Punjab & Sind Bank	541.48	204.78	38
4	Punjab National Bank	23790.88	5135.39	22
5	State Bank of India	41800	22460	54
6	UCO Bank	22245.02	6601.29	30
7	Axis Bank	2654.23	455.75	17
8	Bandhan Bank	11587.68	30715.16	265
9	HDFC Bank	1579.36	496.26	31
10	Ujjivan Bank	280.89	4379.14	1559
11	Tripura Gramin Bank	73449.68	26115.69	36
12	TSCB	20736.97	31733.65	153
	Total	204633.43	132261.63	65

CD Ratio as on 31st March 2022 for Khowai District.(Amt.in Lacs)

SI.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Canara Bank	1305.76	657.93	50
2	Indian Bank	979.8	347.41	35
3	Indian Overseas	1243.57	903.69	73
4	Punjab National Bank	31419.51	7819.17	25
5	State Bank of India	25200	15525	62
6	UCO Bank	16031.1	3906.82	24
7	Union Bank of India	1765	190	11
8	Axis Bank	4109.45	650.79	16
9	Bandhan Bank	3717.18	13410.64	361
10	ICICI Bank	2873.57	2594.34	90
11	Ujjivan Bank	91.98	1397.15	1519
12	NESFB	742.1	475.09	64
13	Tripura Gramin Bank	49761.31	29780.25	60
14	TSCB	13940.94	10457.24	75
	Total	153181.27	88115.52	58

CD Ratio as on 31st March 2022 for Dhalai District.(Amt.in Lacs)

SI.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of India	1351	628.05	46
2	Canara Bank	1280.59	1186.96	93
3	Central Bank Of India	1402.3	440.03	31
4	Indian Bank	156.71	84.07	54
5	Punjab National Bank	29405.61	10475.33	36
6	State Bank of India	20600	15422	75
7	UCO Bank	6388.34	2909.15	46
8	Bandhan Bank	3985.7	15128.01	380
9	ICICI Bank	2669.2	1783.48	67
10	Tripura Gramin Bank	42482.44	29289.23	69
11	TSCB	19385.48	50475.39	260
	Total	129107.37	127821.70	99

Issuance of KCC during the year 2021-22

Action Points emerged in the 138th SLBC Meeting held on 31.01.2022

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

55743 KCCs sanctioned by Banks amounting to Rs. 307.09 Crores during FY 2021-22 as on 31.03.2022, thereby achieving 52% 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
March-2022	FY 2021-22	108220	55743	30709.50	52

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

Bank-wise performance under KCC as on 31.03.2022 has been shown in the Annexure.

Performance of Banks in Crop Loan & Term Loan to Agriculture during the year 2021-22 as on 31.03.2022

(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	97	101.71	496	467.38	593	569.09
2	Bank of India	97	91.83	1746	1664.21	1843	1756.04
3	Bank of Maharashtra	0	0.00	0	0.00	0	0.00
4	Canara Bank	270	215.60	676	978.19	946	1193.79
5	Central Bank of India	336	157.13	20	8.97	356	166.10
6	Indian Bank	5	5.70	50	26.48	55	32.18
7	Indian Overseas Bank	23	24.88	10	15.95	33	40.83
8	Punjab & Sind Bank	18	6.78	20	13.81	38	20.59
9	Punjab National Bank	7809	2798.21	16092	15240.46	23901	18038.67
10	State Bank of India	7095	6020.00	651	829.00	7746	6849.00
11	UCO Bank	593	776.14	174	320.68	767	1096.82
12	Union Bank of India	392	424.65	106	739.88	498	1164.53
A	Sub Total of Public Sec. Bank	16735	10622.63	20041	20305.01	36776	30927.64
13	AXIS BANK	5	16.83	824	438.49	829	455.32
14	Bandhan Bank	0	0.00	71156	53689.00	71156	53689.00
15	Federal Bank	0	0.00	545	644.08	545	644.08
16	HDFC	3620	2964.16	5	51.09	3625	3015.25
17	ICICI	0	0.00	754	527.01	754	527.01
18	IDBI BANK	50	11.79	531	561.93	581	573.72
19	IDFC First Bank	0	0.00	2664	864.10	2664	864.10
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	155	312.60	155	312.60
23	YES Bank	0	0.00	0	0.00	0	0.00
24	Ujjivan Bank	0	0.00	15903	7359.64	15903	7359.64
25	NESFB	29	13.21	414	196.22	443	209.43
26	Jana Small Finance Bank	0	0.00	11767	4642.19	11767	4642.19
B	Sub Total of Pvt. Sec. Bank	3704	3005.99	115070	72070.30	118774	75076.29
27	Tripura Gramin Bank	29836	13646.31	13694	23132.67	43530	36778.98
C	Sub Total of RRB	29836	13646.31	13694	23132.67	43530	36778.98
28	ACUB	0	0.00	0	0.00	0	0.00
29	TCARDB	0	0.00	0	0.00	0	0.00
30	TSCB	5468	3434.57	5794	29021.16	11262	32455.73
D	Sub Total of Coop.Banks	5468	3434.57	5794	29021.16	11262	32455.73
GRAND TOTAL		55743	30709.50	154599	144529.14	210342	175238.64

BANK-WISE POSITION IN IMPLEMENTATION OF ISSUING KCCs FOR THE STATE OF TRIPURA DURING THE YEAR 2021-22 AS ON 31.03.2022

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	97	101.71	23	12.00	97	101.71	199	101.87	0	0.00
2	Bank of India	267	97	91.83	0	0.00	97	91.83	1478	1564.39	188	70.34
3	Canara Bank	291	270	215.60	0	0.00	270	215.60	880	464.54	117	54.08
4	Central Bank of India	92	336	157.13	94	72.71	336	157.13	446	225.14	58	20.78
5	Indian Bank	35	5	5.70	0	0.00	5	5.70	111	53.38	0	0.00
6	Indian Overseas Bank	49	23	24.88	0	0.00	23	24.88	200	111.13	36	22.99
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	7809	2798.21	622	308.26	7809	2712.05	39238	14346.24	14086	4339.31
9	State Bank of India	7362	7095	6020.00	416	237.56	7095	6020.00	42299	27309.00	26996	14187.00
10	UCO Bank	485	593	776.14	240	158.32	593	672.92	11295	10225.71	4529	3234.59
11	Union Bank of India	515	392	424.65	221	148.41	392	424.65	524	1030.54	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	3620	2964.16	0	0.00	3620	2964.16	11030	4148.61	5827	838.30
15	ICICI	1208	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
16	IDBI Bank	1048	50	11.79	12	1.90	50	11.79	164	311.60	63	21.13
17	Indusind Bank	262	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18	Tripura Gramin Bank	55879	29836	13646.31	4792	1196.24	29836	13646.31	105380	17464.87	6219	1345.33
19	TSCB	26465	5468	3434.57	1585	1343.69	5468	3434.57	137048	4486.11	3788	205.80
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	55743	30709.50	8005	3479.09	55743	30520.12	351527	82175.29	62062	24395.68

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 31.03.2022**

(Amt. in Rs./Lacs)

Sl.No.	Name of the Bank	Deposit Linkage cumulative		Credit linkage 2021-22						Outstanding as on 31.03.2022	
				Under NRLM SHG		Direct SHG		Total		No	Amt.
		No.	Amt.	Nos.	Amt.	Nos.	Amt.	Nos.	Amt.		
1	PUNJAB NATIONAL BANK	6698	1602.16	1150	2925.41	0	0.00	1150	2925.41	2078	1402.39
2	STATE BANK OF INDIA	5294	562.50	195	255.18	0	0.00	195	255.18	284	227.00
3	TRIPURA GRAMIN BANK	29159	8893.62	11933	14822.08	0	0.00	11933	14822.08	9792	10236.45
4	BANK OF INDIA	385	356.32	226	303.69	0	0.00	226	303.69	194	176.60
5	TRIPURA STATE CO-OP BANK	26416	10834.04	1724	2330.56	0	0.00	1724	2330.56	3389	3658.32
6	UCO BANK	565	36.15	362	372.98	0	0.00	362	372.98	369	400.06
7	CANARA BANK	620	183.67	204	224.64	0	0.00	204	224.64	231	216.83
8	UNION BANK OF INDIA	32	29.00	44	59.45	0	0.00	44	59.45	35	31.55
9	IDBI BANK	23	15.61	54	59.03	0	0.00	54	59.03	70	48.53
10	BANK OF BARODA	13	20.00	2	3.60	4	7.00	6	10.60	47	82.70
11	BANK OF MAHARASHTRA	35	11.95	12	12.00	0	0.00	12	12.00	24	18.22
12	PUNJAB & SINDH BANK	32	10.54	1	0.00	0	0.00	1	0.00	4	3.43
	INDIAN OVERSEAS BANK	9	9.00	13	12.51	0	0.00	13	12.51	11	10.06
13	CENTRAL BANK OF INDIA	6	6.00	38	37.88	0	0.00	38	37.88	6	12.30
	TOTAL :	69287	22570.56	15958	21419.01	4	7.00	15962	21426.01	16534	16524.44

Action Points emerged in the 138th SLBC Meeting held on 31.01.2022

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 15962 accounts (achievement of 106%) with corresponding sanction amount of Rs.214.24 crores (achievement of 107%) as on 31.3.2022.

Tripura Rural Livelihood Mission:

Sl. no	Name of Bank	Target for total no. of SHG loan	Disbursement Target (Amt. in lakh Rs)	Total no. of SHG loan Disbursed	Total Disbursed Amt.(Amt. In lakh Rs.)
1	Punjab National Bank	1300	1310	1150	2925.41
2	State Bank of India	140	140	195	255.18
3	Tripura Gramin Bank	10420	14000	11933	14822.08
4	UCO Bank	340	380	362	372.98
5	Tripura State Cooperative Bank Ltd.	2620	3950	1724	2330.56
6	Canara Bank	30	40	204	224.64
7	IDBI	10	10	54	59.03
8	Bank of India	90	110	226	303.69
9	Central Bank of India	10	10	38	37.88
10	HDFC Bank	-	-	3	4.94
11	Union Bank	10	20	44	59.45
12	Punjab& Sind Bank	10	10	1	0
13	Indian Overseas Bank	-	-	13	12.51
14	Bank of Baroda	10	10	2	3.60
15	Bank of Maharashtra	10	10	12	12
16	Indian Bank	-	-	1	1
Total		15000	20000	15962	21424.95

DAY – NULM Position as on March 2022 (FY 2021-22):

NULM SEP(Individual) FY(2021-22) upto March 2022							
SL	Bank Name	Target	Sponsored	Sanctioned	Disbursed	Returned	Pending
1	Axis Bank	4	2	0	0	0	2
2	Bandhan Bank	5	2	0	0	0	2
3	BOB	10	7	1	2	1	4
4	BOI	30	24	7	7	13	4
5	BOM	10	5	0	0	0	5
6	Canara Bank	90	48	12	10	15	23
7	CBI	15	22	1	3	10	9
8	HDFC	5	3	0	0	0	3
9	ICICI	5	5	0	0	0	5
10	IDBI	4	3	0	0	2	1
11	Indian Bank	10	4	0	0	0	4
12	IOB	6	5	1	2	2	1
13	NESFB	23	5	0	0	0	5
14	PNB	270	293	134	130	55	108
15	Punjab & Sind Bank	10	1	0	0	0	1
16	SBI	198	200	49	49	89	62
17	TGB	11	11	10	9	0	0
18	TSCBL	241	311	196	190	25	96
19	UCO Bank	148	148	55	58	25	65
20	Ujjivan SFB	10	2	0	0	0	2
21	Union Bank	20	30	4	4	11	15
	Total	1125	1131	470	464	248	417

NULM SEP(SHG) FY(2021-22) upto March 2022							
SL	Bank Name	Target	Sponsored	Sanctioned	Disbursed	Returned	Pending
1	TGB	390	372	331	324	20	28
2	TSCBL	233	227	187	194	0	33
3	PNB	68	86	74	71	1	14
4	UCO	50	37	29	31	0	6
5	Canara Bank	37	32	30	29	0	3
6	CBI	10	7	1	1	0	6
7	SBI	25	26	10	10	6	10
8	BOB	5	1	0	0	0	1
9	BOM	5	11	10	10	10	0
10	BOI	8	5	4	4	0	1
11	HDFC	0	1	0	0	0	1
12	Union Bank of India	2	4	2	2	0	2
13	IOB	2	1	0	0	0	1
	Total	835	810	678	676	37	106

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 31.03.2022	2021-22	2000	3083	904	5740.66	957	4818.92
SWAVALAMBAN							
As on 31.03.2022	2021-22	4000	8634	2461	8171.01	1012	2505.86

*** Includes spillover cases of FY 2020-21

PMEGP

For the FY 2021-22, 3083 PMEGP cases were sponsored to the bank branches against the target (already circulated) of 2000 cases, out of which 904 cases were sanctioned amounting to Rs. 5740.66 lakhs as on 31.03.2022.

SWABALAMBAN

For the FY 2021-22, 8634 cases have been sponsored to the bank branches against the target (already circulated) of 4000 cases, out of which 2461 cases were sanctioned amounting to Rs. 8171.01 lakhs as on 31.03.2022.

PERFORMANCE UNDER PMEGP FOR THE FINANCIAL YEAR 2021-22 AS ON 31.03.2022

Sl.No.	NAME OF THE BANK	TARGET	SPONSORED		SANCTIONED		DISBURSED		REJECTED
		NO	NO	AMT.	NO	AMT.	NO	AMT.	NO
1	Bank of Baroda	21	20	138.00	3	22.14	5	18.86	8
2	Bank of India	33	62	425.11	18	116.69	14	73.00	35
3	Bank of Maharashtra	2	4	14.28	0	0.00	0	0.00	0
4	Canara Bank	58	97	643.26	24	157.63	24	124.23	67
5	Central Bank of India	40	24	132.94	4	16.02	4	13.04	20
6	Indian Bank	23	16	129.51	4	26.25	5	25.44	10
7	Indian Overseas Bank	12	25	182.14	13	90.00	14	83.02	10
8	Punjab & Sind Bank	8	14	90.14	2	8.00	3	10.58	4
9	Punjab National Bank	438	576	4085.50	178	1143.50	184	949.12	287
10	State Bank of India	385	553	4111.30	137	673.89	143	569.53	397
11	Union Bank of India	29	33	187.49	8	44.48	9	36.21	24
12	UCO Bank	97	126	806.77	25	78.14	26	70.21	91
A	Sub Total of Public Sec. Bank	1146	1550	10946.44	416	2376.74	431	1973.24	953
13	AXIS BANK	10	31	517.29	9	157.03	0	0.00	8
14	Bandhan Bank	29	1	5.00	0	0.00	0	0.00	0
15	HDFC	7	5	46.57	0	0.00	0	0.00	2
16	ICICI	11	1	3.57	0	0.00	0	0.00	0
17	IDBI BANK	13	24	145.66	2	18.60	1	12.23	10
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	2	7.14	0	0.00	0	0.00	0
22	Indusind Bank	3	0	0.00	0	0.00	0	0.00	0
B	Sub Total of Pvt. Sec. Bank	83	64	725.23	11	175.63	1	12.23	20
23	Tripura Gramin Bank	525	1004	7210.50	337	2258.60	364	1940.10	535
C	Sub Total of RRB	525	1004	7210.50	337	2258.60	364	1940.10	535
24	Tripura State Co-Operative Bank	246	465	3955.70	140	929.69	161	893.35	67
D	Sub Total of Coop.Banks	246	465	3955.70	140	929.69	161	893.35	67
GRAND TOTAL		2000	3083	22837.87	904	5740.66	957	4818.92	1575

BANK-WISE POSITION IN IMPLEMENTATION OF SWABALAMBAN FOR THE STATE OF TRIPURA FOR THE PROGRAMME YEAR 2021-22 AS ON MARCH 2022

SI No	Name of Bank	(Amt in Lacs.)						
		Achievement for the Financial Year 2021-22						
		Target	Sponsored		Sanctioned		Disbursed	
	No	No	Amt	No	Amt	No	Amt	
1	Bank of Baroda	30	73	339.09	14	67.17	7	22.99
2	Bank of India	42	148	650.99	25	84.17	12	84.17
3	Bank of Maharashtra	4	8	32.84	0	0.00	0	0.00
4	Canara Bank	68	232	955.77	41	133.06	24	66.32
5	Central Bank of India	48	108	456.99	22	67.75	11	27.80
6	Indian Bank	27	45	187.81	3	6.85	0	0.00
7	Indian Overseas Bank	19	48	202.37	8	0.00	1	7.00
8	Punjab & Sindh Bank	9	33	137.44	5	21.00	0	0.00
9	Punjab National Bank	775	1229	5029.91	356	1145.09	120	301.39
10	State Bank India	670	1327	5186.96	303	821.68	94	249.60
11	UCO Bank	150	379	1536.57	97	258.48	35	90.27
12	Union Bank of India	39	98	398.90	28	81.86	10	26.55
Total of Public Sector Banks		1881	3728	15115.64	902	2687.11	314	876.09
13	Axis Bank	6	4	14.00	0	0.00	0	0.00
14	Bandhan Bank	16	9	33.09	0	0.00	0	0.00
15	Federal Bank	1	0	0.00	0	0.00	0	0.00
16	HDFC Bank	5	12	50.84	0	0.00	0	0.00
17	ICICI Bank	7	4	23.00	0	0.00	0	0.00
18	IDBI Bank	11	34	148.08	2	6.22	1	4.00
19	IDFC First Bank	1	1	5.00	0	0.00	0	0.00
20	IndusInd Bank	2	1	5.00	0	0.00	0	0.00
21	Kotak Mahindra Bank	1	2	8.00	0	0.00	0	0.00
22	South Indian Bank	1	1	1.66	0	0.00	0	0.00
23	YES Bank	1	4	38.00	0	0.00	0	0.00
Total of Private Sector Banks		52	72	326.67	2	6.22	1	4.00
24	Tripura Gramin Bank	1471	3439	14020.53	1123	3989.37	439	951.45
Total of Regional Rural Bank		1471	3439	14020.5	1123	3989.4	439	951.45
25	Tripura State Co-Operative Bank	596	1395	6058.55	434	1488.31	258	674.32
Total of State Co-Op Banks		596	1395	6058.55	434	1488.3	258	674.32
GRAND TOTAL		4000	8634	35521.4	2461	8171	1012	2505.86

BANK-WISE POSITION IN IMPLEMENTATION OF MINI DAIRY FOR THE STATE OF TRIPURA DURING THE YEAR 2021-22 AS ON 31.03.2022

SI.No.	BANKS	Proposals Received	Proposals sanctioned		Proposals disbursed	
		No.	No.	Amt.	No.	Amt.
1	Bank of India	277	277	249.72	277	199.72
2	UCO Bank	28	35	37.50	35	37.50
3	Punjab National Bank	32	29	77.68	29	77.68
4	Tripura State Co-operative Bank	30	42	54.71	42	54.71
TOTAL		367	383	419.61	383	369.61

PM Formalization of Micro Food Processing Enterprises Scheme (PMFME) status:

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
347	1189.82	4435	10885.06

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 31.03.2022

(Amt in Lacs.)

SL NO	BANKS	PROPOSAL SANCTIONED		Outstanding as on 31.03.2022		NPA as on 31.03.2022	
		NO	Amt.	No.	Amt.	No.	Amt.
1	Bank of Baroda	18	53.35	58	214.63	3	4.19
2	Bank of India	12	42.00	53	137.64	3	7.26
3	Bank of Maharashtra	3	15.50	5	6.76	0	0.00
4	Canara Bank	86	207.15	328	987.77	24	70.42
5	Central Bank of India	0	0.00	35	67.22	14	15.71
6	Indian Bank	4	11.46	22	56.01	5	9.44
7	Indian Overseas Bank	5	15.29	12	22.56	0	0.00
8	Punjab & Sind Bank	0	0.00	4	14.31	0	0.00
9	Punjab National Bank	23	167.79	798	1231.01	203	300.44
10	State Bank of India	112	422.00	1786	5551.00	306	530.00
11	Union Bank of India	6	34.93	46	151.41	0	0.00
12	UCO Bank	21	33.08	162	440.97	15	43.23
A	Sub Total of Public Sec. Bank	290	1002.55	3309	8881.29	573	980.69
13	AXIS BANK	0	0.00	0	0.00	0	0.00
14	Federal Bank	0	0.00	5	11.83	0	0.00
15	HDFC	11	16.77	15	38.00	0	0.00
16	ICICI	3	10.75	4	13.11	0	0.00
17	IDBI BANK	3	6.15	9	16.88	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	17	33.67	33	79.82	0.00	0.00
22	Tripura Gramin Bank	38	152.56	1053	1859.64	82	202.81
C	Sub Total of RRB	38	152.56	1053	1859.64	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	40	64.31	7	9.25
D	Sub Total of Coop.Banks	2	1.04	40	64.31	7	9.25
GRAND TOTAL		347	1189.82	4435	10885.06	662	1192.75

BANK-WISE PERFORMANCE IN FINANCING UNDER HOUSING SCHEME AS ON 31.03.2022

(Amt. in lakhs)

SI. No.	Name of the Banks	Sanctioned in FY 2021-22		Total Outstanding										Total NPA as on 31.03.2022	
				Urban		Semi-Urban		Rural		Total Outstanding as on 31.03.2022		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	116	1129.25	480	6722.13	82	802.27	9	108.73	571	7633.13	128	2214.85	2	20.8
2	Bank of India	46	693.00	240	3246.67	182	1662.38	12	87.70	434	4996.75	1	19.50	8	99.89
3	Bank of Maharashtra	14	298.40	62	945.13	0	0.00	0	0.00	62	945.13	28	395.99	0	0
4	Canara Bank	286	3599.34	333	5468.60	178	1776.45	94	1305.18	605	8550.23	56	839.20	2	5.41
5	Central Bank of India	9	181.00	49	530.31	7	28.13	7	51.95	63	610.39	2	22.50	1	11.18
6	Indian Bank	17	207.91	152	2221.88	19	358.48	2	17.00	173	2597.36	17	207.91	3	21
7	Indian Overseas Bank	24	531.05	106	1646.85	26	325.38	11	168.57	143	2140.80	8	187.40	0	0
8	Punjab & Sind Bank	3	43.00	27	229.75	0	0.00	5	20.56	32	250.31	0	0.00	0	0
9	Punjab National Bank	304	6915.74	1768	21961.67	579	6492.22	83	299.13	2430	28753.02	468	8313.11	66	273.03
10	State Bank of India	1610	15838.00	7004	56725.00	2572	23447.00	2142	19908.00	11718	100080.00	796	14708.00	59	230.00
11	Union Bank of India	22	162.24	147	1741.00	49	533.78	4	28.98	200	2303.76	9	111.32	0	0
12	UCO Bank	162	3686.50	392	3592.70	277	1785.53	177	1695.48	846	7073.71	90	1439.65	24	210.1
A	Sub-Total PUBLIC sec Bank	2613	33285.43	10760	105031.69	3971	37211.62	2546	23691.28	17277	165934.59	1603	28459.43	165	871.41
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	82	810.30	133	1154.50	22	151.18	11	61.39	166	1367.07	0	0.00	66	495
15	Federal Bank	1	7.00	7	59.98	0	0.00	0	0.00	7	59.98	0	0.00	0	0
16	HDFC	638	472.61	437	321.76	83	77.85	0	0.00	520	399.61	0	0.00	7	4.03
17	ICICI	125	2909.28	212	4832.48	97	1865.78	10	168.61	319	6866.87	0	0.00	0	0
18	IDBI BANK	11	148.78	16	108.70	24	206.56	51	495.03	1	3.82	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	6	151.00	8	205.53	0	0.00	0	0.00	8	205.53	0	0.00	0	0
22	Ujjivan Bank	366	508.44	388	426.71	548	392.25	0	0.00	936	818.97	0	0.00	91	25.76
B	Sub Total Pvt. Sec Bank	1285	5081.13	1613	7922.78	774	2693.63	72	725.03	2459	11341.44	0	0	164	524.79
23	TGB	1782	11692.57	1973	6756.59	9834	25256.15	13130	34504.36	24937	66517.10	409	13760.00	729	1678.134
C	Sub Total RRB	1782	11692.57	1973	6756.59	9834	25256.15	13130	34504.36	24937	66517.10	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	35	345.48	353	798.54	273	1276.22	2	13.67	628	2088.43	91	71.62	19	80.74
D	Sub-Total Coop. Bank	35	345.48	421	1361.69	275	1297.31	2	13.67	698	2672.67	91	71.62	34	231.77
GRAND TOTAL		5715	50404.61	14767	121072.75	14854	66458.70528	15750	58934.34711	45371	246465.80	2103	42291.05	1092	3306.104

❖ 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 2103 cases under PMAY up to 31.03.2022. All the bankers working in the state to come forward to finance eligible beneficiaries under PMAY.

PMAY- Grameen Status as on March 2022:

Bank	Received	Sanctioned	Return Reasons		Total Return	On hold due to					Total On Hold
			MNREG A a/c with other bank	Defaulter		MNREGA proceeds have not come in a/c in last 1 year	Over-age	Beneficiary not interested	No land record/Job Card	Pending for processing	
TGB	4853	188	397	625	1022	138	510	100	921	1973	3643
TSCB	1615	539	0	51	51	73	212	0	72	668	1025
PNB	698	148	90	58	148	89	221	47	45	0	402
Total	7166	875	487	734	1221	300	943	147	1038	2641	5070

PMAY- CLSS Subsidy Claim Position up to 31.03.2022 as furnished by Banks (Amount in Rs. Lakhs)

S.No.	Bank	Housing loans sanctioned under PMAY CLSS (since inception)		Housing loans sanctioned under PMAY CLSS (April - Mar 2022)		Housing Loans Disbursed under PMAY CLSS (since inception)		Housing Loans Disbursed under PMAY (April - Mar 2022)		Subsidy claimed under PMAY CLSS (since inception)		Subsidy claimed under PMAY CLSS (April - Mar 2022)		Subsidy Received under PMAY CLSS (since inception)		Subsidy Received under PMAY CLSS (April - Mar 2022)	
		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	131	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	4	71.00	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	8	187.40	4	123.40	8	128.25	4	98.50	8	75.00	2	7.50	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	796	14708.00	262	6133.00	796	13104.00	262	5335.00	796	1690.00	262	546.00	740	1453.00	262	546.00
12	UCO Bank	90	1439.65	19	297.77	90	1416.45	19	297.77	43	810.32	16	191.18	7	15.65	4	9.32
13	Union Bank	9	111.32	0	0.00	9	111.32	0	0.00	8	10.45	3	6.65	6	9.25	3	6.65
14	Axis Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
15	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
16	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
17	HDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18	ICICI Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
19	IDFC First Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
20	IndusInd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
21	Kotak Mahindra	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
22	South Indian Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
23	Ujjivan Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
24	Yes Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
25	Tripura Gramin Bank	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		2103	42291.05	365	8451.94	2101	36757.89	365	6991.38	1927	5218.72	351	960.48	1592	3209.69	299	637.66

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 138th SLBC Meeting held on 31.01.2022

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 128 SC/ST/Women beneficiaries amounting to Rs. 18.61 Crores during FY 2021-22 up to March 2022.

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

Bank-wise Progress under the Scheme as on 31.03.2022 is as follows: -

PERFORMANCE UNDER STAND UP INDIA FY 2021-22 As on 31.03.2022

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	10	104.7	3	19.8	13	124.5
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	33	10	95	12	128
9	UCO Bank	0	0	1	11	1	11
10	Tripura Gramin Bank	15	357.73	9	246.84	24	604.57
GRAND TOTAL		72	1061.82	56	799.88	128	1861.7

Pradhan Mantri Mudra Yojana (PMMY)

Action Points emerged in the 138th SLBC Meeting held on 31.01.2022

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. 2478.09 Crore with 357372 numbers of accounts for the period April 2021 – March 2022, against the annual target of Rs.2535.39 Crore i.e. 98 % of the target.

Performance of the Banks in the State of Tripura as on 31.03.2022 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	5277	10.57	7468	167.30	1784	131.38	14529	309.30
Private Sector Banks	99531	299.52	121614	1298	129	5.80	221274	1603.69
RRBs	7946	30.26	8962	139.30	338	24.24	17246	193.75
NBFC MFI	81076	253.09	296	1.77	0	0	81372	254.85
Small Finance Banks	14867	53.66	7257	54.14	0	0	22124	107.81
Co-Op Banks	502	4.17	247	3.47	78	1.05	827	8.69
Grand Total	209199	651.27	145844	1664	2329	162.47	357372	2478.09

Bank wise details of disbursement is Annexed.

Pradhan Mantri Mudra Yojana in Tripura for FY 2021-22 (As on 31.03.2022)

[Amount Rs. in Crore]

Sr No	Bank Name	Shishu (Loans up to Rs. 50,000)			Kishore (Loans from Rs. 50,001 to Rs. 5.00 Lakh)			Tarun (Loans from Rs. 5.00 to Rs. 10.00 Lakh)			Total		
		No Of A/Cs	Sanctio n Amt	Disbursemen t Amt	No Of A/Cs	Sancti on Amt	Disburse ment Amt	No Of A/Cs	Sanction Amt	Disburse ment Amt	No Of A/Cs	Sanction Amt	Disburse ment Amt
Public Sector Banks													
1	State Bank of India	598	1.48	1.47	1416	34.85	33.5	376	29.53	28.93	2390	65.87	63.9
2	Bank of Baroda	125	0.42	0.4	201	4.56	4.22	51	4.25	3.8	377	9.23	8.42
3	Bank of India	490	0.67	0.49	442	9.19	8.62	40	3.11	2.98	972	12.97	12.09
4	Bank of Maharashtra	237	0.56	0.56	28	0.77	0.77	8	0.77	0.77	273	2.1	2.1
5	Canara Bank	1551	0.52	0.52	480	12.37	11.93	153	12.85	12.77	2184	25.74	25.23
6	Central Bank of India	94	0.14	0.06	91	1.97	1.45	21	1.84	1.74	206	3.95	3.25
7	Indian Bank	15	0.05	0.05	108	2.33	2.32	19	1.42	1.41	142	3.8	3.78
8	Indian Overseas Bank	34	0.1	0.1	106	2.31	2.19	17	1.38	1.38	157	3.79	3.67
9	Punjab National Bank	1552	4.72	3.01	3159	69.18	59.26	972	65.58	61.03	5683	139.47	123.29
10	Union Bank of India	137	0.47	0.44	332	7.41	6.85	57	4.76	4.63	526	12.64	11.93
11	Punjab & Sind Bank	3	0.01	0.01	36	0.6	0.57	1	0.09	0.08	40	0.71	0.66
12	UCO Bank	441	1.43	0.58	1069	21.79	14.49	69	5.8	5.25	1579	29.03	20.32
	Total	5277	10.57	7.69	7468	167.3	146.17	1784	131.38	124.77	14529	309.3	278.64
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	460	0.75	0.75	0	0	0	0	0	0	460	0.75	0.75
15	ICICI Bank	0	0	0	1	0.05	0.05	2	0.2	0.2	3	0.25	0.25
16	Axis Bank	5406	15.17	15.17	0	0	0	0	0	0	5406	15.17	15.17
17	IndusInd Bank	39646	84.9	84.9	2806	18.62	18.62	42	2.53	2.53	42494	106.05	106.05
18	HDFC Bank	33	0.08	0.08	1	0.01	0.01	1	0.05	0.05	35	0.14	0.14
19	Bandhan Bank	42780	166.55	166.55	116205	1265	1264.68	66	1.87	1.87	159051	1433.11	1433.11
20	IDFC Bank Limited	11185	31.99	31.99	2457	12.29	12.29	0	0	0	13642	44.27	44.27
21	IDBI Bank Limited	21	0.08	0.08	143	2.69	2.69	18	1.15	1.15	182	3.92	3.92
	Total	99531	299.52	299.52	121614	1298	1298.37	129	5.8	5.8	221274	1603.69	1603.69
Regional Rural Banks													
22	Tripura Gramin Bank	7946	30.26	29.35	8962	139.3	125.22	338	24.24	18.94	17246	193.75	173.52
	Total	7946	30.26	29.35	8962	139.3	125.22	338	24.24	18.94	17246	193.75	173.52
NBFC-Micro Finance Institutions													
23	VEDIKA CREDIT CAPITAL LTD	9404	21.66	21.66	0	0	0	0	0	0	9404	21.66	21.66
24	Village Financial Services Pvt Ltd	9038	31.43	31.43	0	0	0	0	0	0	9038	31.43	31.43
25	ASA International India Microfinance Pvt. Ltd.	20427	63.9	63.9	114	0.74	0.74	0	0	0	20541	64.64	64.64
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	8544	28.55	28.55	0	0	0	0	0	0	8544	28.55	28.55
28	SVATANTRA MICROFIN PRIVATE LIMITED	3396	10.55	10.55	0	0	0	0	0	0	3396	10.55	10.55
29	Satin Creditcare Network Limited	6796	26.01	26.01	0	0	0	0	0	0	6796	26.01	26.01
30	Arohan Financial Services Pvt. Ltd.	8529	21.12	21.12	150	0.83	0.83	0	0	0	8679	21.95	21.95
31	YVU Financial Services Private Limited	757	1.81	1.81	1	0.01	0.01	0	0	0	758	1.81	1.81
32	SATYA MicroCapital Limited	5553	19.74	19.74	31	0.19	0.19	0	0	0	5584	19.93	19.93
	Total	81076	253.09	253.09	296	1.77	1.77	0	0	0	81372	254.85	254.85
Small Finance Banks													
33	Ujjivan Small Finance Bank	14867	53.66	53.66	7257	54.14	54.14	0	0	0	22124	107.81	107.81
34	Jana Small Finance Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0
	Total	14867	53.66	53.66	7257	54.14	54.14	0	0	0	22124	107.81	107.81
Co-Operative Banks													
35	Tripura State Co-Operative Bank	502	4.17	4.17	247	3.47	3.45	78	1.05	1.02	827	8.69	8.64
	Total	502	4.17	4.17	247	3.47	3.45	78	1.05	1.02	827	8.69	8.64
	Grand Total	209199	651.27	647.48	145844	1664	1629.12	2329	162.47	150.53	357372	2478.09	2427.15

PRADHAN MANTRI MUDRA YOJANA OUTSTANDING POSITION AS ON 31.03.2022 (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	86	28.59	6	2.12	242	460.22	28	68.51	66	485.22	5	17.95	394	974.03	39	88.58	10	9
2	Bank of India	648	184.31	102	22.19	1315	2246.87	112	153.70	87	463.75	2	10.11	2050	2894.93	216	186.00	11	6
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	698	159.52	124	34.83	1487	2615.57	162	257.33	252	1757.89	14	78.77	2437	4532.98	300	370.93	12	8
5	Central Bank Of India	38	16.45	4	0.90	59	92.30	10	22.18	14	104.08	0	0.00	111	212.83	14	23.08	13	11
6	Indian Bank	45	10.89	11	2.62	219	357.14	47	76.22	32	198.54	4	34.06	296	566.5741	62	112.90	21	20
7	Indian Overseas	29	8.73	9	3.26	223	410.49	16	30.71	35	211.40	10	83.70	287	630.62	35	117.67	12	19
8	Punjab & Sind Bank	23	7.49	0	0.00	68	47.39	0	0.00	1	5.00	0	0.00	92	59.88	0	0.00	0	0
9	Punjab National Bank	17276	4165.14	6012	1562.87	13353	14047.51	3557	3679.55	1149	4178.38	116	584.41	31778	22391.03	9685	5826.83	30	26
10	State Bank of India	2101	498.00	869	189.00	4629	6174.00	1763	2193.00	445	2791.00	68	345.00	7175	9463	2700	2727.00	38	29
11	UCO Bank	2227	960.91	426	205.15	2870	9125.47	408	1467.84	216	1341.52	13	66.80	5313	11427.9	847	1739.79	16	15
12	Union Bank	396	77.36	42	3.20	1031	1500.56	43	62.09	102	614.78	1	1.65	1529	2192.7	86	66.94	6	3
	Total PUBLIC sec Bank	23586	6123.69	7606	2026.46	25583	37223.81	6147	8013.23	2416	12276.26	234	1230.85	51585	55623.77	13987	11270.55	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	39549	8035.22	1783	406.05	94769	70321.56	3710	2986.74	15	75.49	0	0.00	134333	78432.27	5493	3392.79	4	4
15	Federal Bank	0	0.00	0	0.00	4	11.65	0	0.00	2	18.99	0	0.00	6	30.64	0	0.00	0	0
16	HDFC Bank	508	52.06	306	18.34	49	47.70	6	4.64	3	10.96	0	0.00	560	110.7197	312	22.99	56	21
17	ICICI Bank	532	152.69	4	0.16	4	7.71	1	0.01	9	49.18	1	0.00	545	209.5835	6	0.18	1	0
18	IDBI Bank	361	62.79	70	28.84	322	1054.56	48	93.60	73	716.99	18	130.57	756	1834.34	136	253.01	18	14
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	18209	6562.84	0	0.00	9322	6935.88	0	0.00	0	0.00	0	0.00	27531	13498.72	0	0.00	0	0
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	95005	23065.41	17799	5111.29	107938	80678.63	3765	3084.99	234	1347.24	19	130.57	203177	105091.3	21583	8326.86	11	8
26	Tripura Gramin Bank	57304	14450.64	6950	1829.35	40531	45127.19	1385	1227.26	1242	5834.93	74	68.72	99077	65412.76	8409	3125.33	8	5
	Total RRB	57304	14450.64	6950	1829.35	40531	45127.19	1385	1227.26	1242	5834.93	74	68.72	99077	65412.76	8409	3125.33	8	5
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	502	417.40	0	0.00	247	347.18	4	8.40	78	105.91	11	14.08	827	870.493	15	22.48	2	3
	Total Coop. Bank	502	417.40	0	0.00	247	347.18	4	8.40	78	105.91	11	14.08	827	870.493	15	22.48	2	3
	Grand Total	176397	44057.15	32355	8967.11	174299	163376.81	11301	12333.89	3970	19564.35	338	1444.22	354666	226998.3	43994	22745.21	12	10

Recovery Performance of Banks as on 31.03.2022

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 Prisec as on 31.03.2022 stands at 43%.

A comparative table relating to **March 2022** with that of **March 2021** is produced below:

Rs/ Lacs

Sector	March 2021			March 2022		
	Demand	Recovery	%	Demand	Recovery	%
Agriculture & allied	129358.66	71396.51	55	174102.91	87144.83	50
MSME	72392.52	39139.88	54	105392.28	48585.80	46
Other Prisec	51803.30	20090.46	39	72138.67	25164.20	35
TOTAL	253554.48	130626.85	52	376588.20	161800.97	43

BANK-WISE & SECTOR-WISE RECOVERY PERFORMANCE AS ON 31.03.2022

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	180.97	15.59	9	416.22	33.96	8	113.45	13.26	12	710.64	62.81	9
2	Bank of India	107.34	8.89	8	1386.35	76.33	6	87.62	38.96	44	1581.31	124.18	8
3	Bank of Maharashtra	0.00	0.00	0	7.95	0.33	4	0.00	0.00	0	7.95	0.33	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	463.24	13.34	3	664.71	4.37	1	62.21	1.87	3	1190.15	19.57	2
6	Indian Bank	8.60	0.00	0	39.98	1.68	4	0.00	0.00	0	48.58	1.68	3
7	Indian Overseas Bank	18.25	0.17	1	454.85	9.52	2	0.00	0.00	0	473.10	9.69	2
8	Punjab & Sind Bank	7.84	0.00	0	52.77	1.25	2	3.90	0.00	0	64.51	1.25	2
9	Punjab National Bank	1739.16	1033.13	59	14819.37	7212.23	49	9165.85	5083.66	55	25724.38	13329.02	52
10	State Bank of India	14719.56	44.60	0	3734.07	337.42	9	859.04	243.46	28	19312.67	625.49	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	4942.89	884.10	18	9582.96	302.50	3	7021.65	161.20	2	21547.50	1347.80	6
A	Sub Total of Public Sec.	22334.37	2388.15	11	20727.64	2134.11	10	11511.58	1447.02	13	54573.59	5969.28	11
13	AXIS BANK	24567.81	2626.97	11	22800.40	2347.52	10	12662.74	1591.72	13	60030.95	6566.21	11
14	Bandhan Bank	108.79	12.99	12	2767.36	2754.99	100	13.80	0.78	6	2889.96	2768.75	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	681.7211	280.02	41	317.709	296.22	93	92.33	69.46267	75	1091.76	645.70	59
16	ICICI	1125.73	669.31	59	66.43	55.89	84	71.70	34.36	48	0.00	0.00	0
17	IDBI BANK	1758.48	236.54	13	326.97	203.41	62	185.09	181.09	98	2270.54	621.04	27
18	Indusind Bank	42.53	22.85	54	164.38	81.66	50	60.42	59.90	99	267.33	164.42	62
19	Ujjivan Bank	11841.79	4660.82	39	945.03	364.82	39	8554.20	3132.47	37	21341.03	8158.12	38
20	SOUTH INDIAN BANK	14318.98	6115.44	43	4412.00	2479.96	56	8657.99	3081.32	36	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	40164.49	9447.58	24	30233.47	7724.18	26	21466.65	4768.08	22	91864.61	21939.83	24
22	Tripura Gramin Bank	87246.22	54911.21	63	47313.84	32303.57	68	29982.71	11987.61	40	164542.77	99202.39	60
C	Sub Total of RRB	73581.29	46516.66	63	40080.71	26046.44	68	25286.67	10155.01	40	164542.77	99202.39	60
23	ACUB	0	0	0	0	0	0	0.00	0.00	0	0.00	0.00	0
24	TCARDB	0.00	0.00	0	0	0	0	0.00	0.00	0	0.00	0.00	0
25	TSCB	36327.42	18785.98	52	8513.05	4399.379	52	20766.77	11504.10	55	65607.24	34689.46	53
D	Sub Total of Coop.Banks	5029.44	4935.91	98	2353.08	1446.92	61	9529.46	5285.84	55	65607.24	34689.46	53
Grand Total		174102.91	87144.83	50	105392.28	48585.80	46	72138.67	25164.20	35	376588.20	161800.97	43

POSITION OF NPA OF BANKS IN THE STATE OF TRIPURA

As on 31.03.2022

Rs. In Crores.

Year	Gross Advance	Gross NPA	
	Amount	Amount	% to Gross NPA
March 2011	3137	176.04	5.61
March 2012	3857	177.78	4.60
March 2013	4590	251.92	5.48
March 2014	5771	368.13	6.37
March 2015	7108	417.41	5.87
March 2016	8415	490.16	5.82
March 2017	9586	540.46	5.64
March 2018	11518	613.19	5.32
March 2019	14411	574.13	3.98
March 2020	16220	866.94	5.34
March 2021	16884	906.99	5.37
March 2022	18545.95	1172.93	6.32

Percentage of gross NPA as against gross advance increased from 5.37% as on March 2021 to 6.32% as on March 2022. Amount in absolute terms increased to Rs. 1172.93 crores as on March 2022 from Rs. 906.99 crores as on March 2021. The outstanding amount under Written off A/Cs (Shadow Register) is around Rs. 189.25 crores which if added with the outstanding NPA, the total amount would be Rs. 1362.18 crores which seems to be high.

The total outstanding NPA amount in Govt. sponsored schemes has increased from Rs. 91.68 crores in March 2021 to Rs. 109.19 crores in March 2022. State Govt is requested to take adequate measures in helping bank officials in recovery of these loans.

NPA Position and amount outstanding in Shadow Register of Banks in Tripura as on 31.03.2022 is furnished in the Annexure.

NPA Position of Banks in Tripura as on 31.03.2022

(Amt. in lacs)

SI No	Name of Bank	Agriculture	MSME	OPS	Total Prisec	Non-Prisec	Total NPA
1	2	3	4	5	6	7	8
1	Bank of Baroda	9.29	553.97	33.18	596.44	16.47	612.91
2	Bank of India	94.17	1446.60	54.26	1595.03	1832.16	3427.19
3	Bank of Maharashtra	0.00	34.23	0.00	34.23	0.00	34.23
4	Canara Bank	135.00	814.70	75.83	1025.53	57.58	1083.11
5	Central Bank of India	42.24	428.07	15.85	486.16	64.71	550.87
6	Indian Bank	6.47	181.70	30.05	218.22	49.39	267.61
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	6879.96	10119.06	498.96	17497.98	1195.32	18693.30
10	State Bank of India	13352.00	3372.00	779.00	17503.00	1026.00	18529.00
11	Union Bank of India	107.74	98.94	0.26	206.94	20.10	227.04
12	UCO Bank	2745.16	1267.31	233.61	4246.08	1987.42	6233.50
A	Sub-Total PUBLIC sec Bank	23395.23	18757.44	1724.03	43876.70	6250.55	50127.25
13	AXIS BANK	2.20	157.00	0.00	159.20	3.31	162.51
14	Bandhan Bank	16265.00	1.00	1893.63	18159.63	7368.98	25528.61
15	Federal Bank	0.00	0.00	0.00	0.00	0.00	0.00
16	HDFC	838.29	84.91	10.75	933.95	248.16	1182.11
17	ICICI	0.30	0.00	16.49	16.79	431.08	447.87
18	IDBI BANK	1542.83	679.36	0.95	2223.14	6.13	2229.27
19	IDFC First Bank	67.03	173.35	0.00	240.38	162.58	402.96
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	46.59	202.73	0.00	249.32	14.94	264.26
24	Ujjivan Bank	414.42	201.67	51.59	667.68	29.81	697.49
25	Jana SFB	11.41	0.00	0.00	11.41	0.00	11.41
B	Sub Total Pvt. Sec Bank	19188.07	1500.02	1973.41	22661.50	8264.99	30926.49
26	TGB	7501.55	4939.57	5145.53	17586.65	3448.47	21035.12
C	Sub Total RRB	7501.55	4939.57	5145.53	17586.65	3448.47	21035.12
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	3552.99	1096.47	3173.21	7822.67	6763.79	14586.46
D	Sub-Total Coop. Bank	3552.99	1096.47	3791.31	8440.77	6763.79	15204.56
GRAND TOTAL		53637.84	26293.50	12634.28	92565.62	24727.80	117293.42

Position of Technically Written off A/Cs of Banks in Tripura as on 31.03.2022

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	8334	4716.00
11	UCO Bank	124	4009.47
12	Union Bank of India	0	0.00
A	Sub-Total PUBLIC sec Bank	37896	17435.16
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		73334	18925.32

STATUS OF GOVT. SPONSORED SCHEMES & NPA GENERATED THEREOF

		PMRY					PMEGP					SWAVALAMBAN				
		A/Cs Outstanding	Outstd Balance as on 31.03.2022	NPA A/Cs	Ant. Outstd As on 31.03.22	NPA %	A/Cs Outstanding	Outstd Balance as on 31.03.2022	NPA A/Cs	Ant. Outstd As on 31.03.22	NPA %	A/Cs Outstanding	Outstd Balance as on 31.03.2022	NPA A/Cs	Ant. Outstd As on 31.03.22	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	223	393.42	24	35.28	9	48	12.76	38	2.74	21
4	Canara Bank	0	0.00	0	0.00	0	240	683.50	40	87.59	13	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	930	3389.00	734	2083.00	61	681	922.00	304	619.00	67
12	Union Bank of Inida	181	229.67	27	11.45	5	42	107.54	8	20.12	19	267	511.51	48	10.77	2
13	UCO Bank	130	147.18	114	137.75	94	431	626.34	111	198.76	32	603	520.55	251	211.11	41
	ASCB of PSBs Sub-Total	1884	1481.29	1655	1223.32	83	3074	7967.31	1226	3276.51	41	4372	5513.38	1320	1946.75	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	2152	4226.16	540	1042.02	25	4624	6421.10	1097	1678.18	26
	ASCB of Coop Sub-Total	0	0.00	0	0.00	0	2152	4226.16	540	1042.02	25	4624	6421.10	1097	1678.18	26
	GRAND TOTAL	1884	1481.29	1655	1223.32	83	9552	19522.73	2254	4960.27	25	15421	19685.41	3351	4735.82	24

Tourism Development - Paryatan Sahayak Prakalpa Scheme

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

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

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

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

285 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 31.03.2022 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.
673344	182825	856169	427.29*	757112	40968	313211
In Percentage						
78.64	21.36			88.43	4.78	36.58

* Average deposit per account Rs. 4990.82/-

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. 4990.82/- per account in the State of Tripura.

Aadhaar seeding percentage is 88.43 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 36.58% 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 4.78% of total PMJDY accounts opened in the State. Bankers are requested to convert all zero balance accounts into operative accounts.

Bank Wise Details of PMJDY accounts for the State of Tripura as on 31.03.2022

S.No	Banks	Type of Bank	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposit	Zero Balance Account	Rupay Card Issued	Aadhaar Seeded
1	Bank of Baroda	PSB	2889	6540	5100	4329	9429	45111778.79	491	8086	8316
2	Bank of India	PSB	13292	1108	7406	6994	14400	58359118.81	683	12176	13482
3	Bank of Maharashtra	PSB	0	1725	874	851	1725	9008022	523	1649	1669
4	Canara Bank	PSB	25021	3820	14299	14542	28841	126901662	2969	18536	26627
5	Central Bank of India	PSB	3850	273	1798	2325	4123	11936234.28	11	1535	3827
6	Indian Bank	PSB	1569	941	1168	1342	2510	5688864	269	1997	2215
7	Indian Overseas Bank	PSB	1695	2403	2186	1912	4098	14104473.33	430	3859	3544
8	Punjab & Sind Bank	PSB	175	152	197	130	327	3636138	1	322	302
9	Punjab National Bank	PSB	100463	6351	51063	55751	106814	548397529.9	11511	55050	99019
10	State Bank of India	PSB	71003	95750	80799	85954	166753	807740291.5	2958	158512	124688
11	UCO Bank	PSB	42787	29842	33635	38994	72629	325229337.2	5650	17013	59246
12	Union Bank of India	PSB	8824	3693	6407	6110	12517	57462991.08	903	6804	11162
13	Axis Bank Ltd	PVT	8	464	340	132	472	1383956.62	102	306	297
14	Federal Bank Ltd	PVT	0	155	101	54	155	1903872.9	34	99	117
15	HDFC Bank Ltd	PVT	4	7720	119	7605	7724	10803251.58	252	7724	2778
16	ICICI Bank Ltd	PVT	7	205	152	60	212	1104146	139	212	88
17	IDBI Bank Ltd.	PVT	2142	2746	2341	2547	4888	16209947.31	550	3779	4251
18	IndusInd Bank Ltd	PVT	0	1262	1072	190	1262	1711494.76	65	339	1226
19	Kotak Mahindra Bank Ltd	PVT	0	59	51	8	59	82143.02	16	7	36
20	South Indian Bank Ltd	PVT	0	102	59	43	102	219219	24	65	82
21	Tripura Gramin Bank	RRB	399615	17514	166445	250684	417129	2225997289	13387	15141	394140
		Grand Total	673344	182825	375612	480557	856169	4272991761	40968	313211	757112

Social Security Schemes:

Performance of 3 Social Security Schemes viz. Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana (APY) as on 31.03.2022 is furnished below:

Bank Type	PMSBY	PMJJBY	APY	Total
PSB	557363	159112	46714	763189
RRB	325348	144942	73628	543918
Private	6567	2986	6026	15579
Co-op	19319	4601	117	24037
Total	908597	311641	126485	1346723

Bank wise position of 3 social security schemes is furnished along with claim position as on 31.03.2022:

Social Security Schemes upto March 2022		Total		
S.No.	Banks	PMSBY	PMJJBY	APY
1	Bank of Baroda	7758	3559	1394
2	Bank of India	5835	2652	4936
3	Bank of Maharashtra	390	43	65
4	Canara Bank	19175	6535	7280
5	Central Bank Of India	5503	2883	1194
6	Indian Bank	1541	1052	551
7	Indian Overseas	1482	536	758
8	Punjab & Sind Bank	847	182	160
9	Punjab National Bank	172378	40900	4563
10	State Bank of India	308156	84782	17671
11	UCO Bank	23288	10120	6277
12	Union Bank	11010	5868	1865
	Total PUBLIC sec Bank	557363	159112	46714
13	Axis Bank	404	153	2326
14	Bandhan Bank	0	0	652
15	Federal Bank	81	33	28
16	HDFC Bank	1094	466	1040
17	ICICI Bank	203	143	92
18	IDBI Bank	3884	2019	1374
19	IDFC First Bank	523	110	0
20	IndusInd	298	12	0
21	Kotak Mahindra	75	46	13
22	South Indian Bank	0	0	498
23	Ujjivan Bank	0	0	0
24	Yes Bank	5	4	3
	Total PRIVATE Sec bank	6567	2986	6026
25	Tripura Gramin Bank	325348	144942	73628
	Total RRB	325348	144942	73628
26	ACUB	0	0	0
27	TCARDB	0	0	0
28	TSCB	19319	4601	117
	Total Coop. Bank	19319	4601	117
	Grand Total	908597	311641	126485

Claim Status of PMSBY & PMJJBY:

PMSBY & PMJJBY--CLAIM STATUS FY 2021-22 (As on 31.03.2022)									
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	1	0	1	0	1	1	0	0
8	Punjab & Sind Bank	0	0	0	0	0	0	0	0
9	Punjab National Bank	4	4	0	0	5	5	0	0
10	State Bank of India	8	3	5	0	4	4	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	18	10	6	2	21	19	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	141	118	6	17	386	336	14	36
C	Sub Total of RRB	141	118	6	17	386	336	14	36
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		159	128	12	19	409	357	16	36

Claim settlement in PMJJBY is 87% while in PMSBY is 81%. Member banks are requested to review the pending and rejected cases with insurance companies so as to provide the benefit to the nominee at the earliest.

Performance of RSETIs:

STATE-TRIPURA															
Performance of RSETIs in Tripura (upto 31.03.2022)											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	22	51	623	674	150	131	127	15	47	358	0	405	32	642	674
Total	144	1801	2581	4382	842	1113	928	109	964	2053	34	3051	1409	2973	4382
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	19	50	372	422	47	241	76	2	178	147	0	325	36	386	422
Total	117	1314	1531	2845	347	1805	357	91	594	835	61	1490	872	1973	2845
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	17	80	311	391	131	99	73	35	141	143	0	284	115	276	391
Total	102	913	1753	2666	574	796	628	310	785	939	0	1724	888	1778	2666
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	20	68	341	409	94	109	105	8	67	182	0	249	36	373	409
Total	132	1329	1858	3187	657	883	783	73	467	1580	23	2070	1641	1546	3187
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	16	44	334	378	123	127	96	5	223	295	0	518	48	330	378
Total	118	1402	1651	3053	727	1012	677	119	885	1191	73	2149	955	2098	3053
GRAND TOTAL	613	6759	9374	16133	3147	5609	3373	702	3695	6598	191	10484	5765	10368	16133

Digital Modes of Banking:

Bankwise Position of ATMs upto March 2022					
SI.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	3	6	3	12
5	Central Bank of India	0	2	0	2
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	21	98	134	253
11	Union Bank of India	1	4	8	13
12	UCO Bank	9	12	6	27
A	Sub Total of Public Sec. Bank	95	141	200	436
13	AXIS BANK	3	8	8	19
14	Bandhan Bank	0	3	3	6
15	Federal Bank	0	0	1	1
16	HDFC	3	5	7	15
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	11	34	37	82
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	2	2	3	7
D	Sub Total of Coop.Banks	2	2	3	7
GRAND TOTAL		133	181	244	558

Status of POS machines installed as on 31.03.2022

Sl.No.	BANKS	Status of POS Machines issued upto March 2022
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	18
7	IDBI BANK	15
8	Indian Overseas Bank	50
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	553
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	3084

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

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

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

Expanding and Deepening of Digital Payments Ecosystem - Review Format

District: West Tripura																												
Nodal Bank: Punjab National Bank																												
Month/ Quarter: March 2021 (Apr 20 to Mar 21)																												
Bank Name	For Bank Customers																			For non-customers				4. Digital Financial Literacy				
	1. Digital coverage for individuals (Savings Accounts)											2. Digital coverage for business (Current Accounts)								3. Provision of Digital infrastructure								
	Total No. of Eligible Operative SB Accs.	No. of Eligible Operative SB Accs. Covered with Debit/ RuPay cards	% Debit/ RuPay cards coverage	No. of Eligible Operative SB Accs. Covered with Net Banking	% Net banking coverage	No. of Eligible Operative SB Accs. Covered with Mobile Banking/ UPI/ USSD etc. ^	% of Mobile Banking/ UPI/ USSD coverage	No. of Eligible Operative SB Accs. Covered with Aadhar Enabled Payment System (AEPS) ^^	% AEPS coverage	Total No. of Eligible Operative SB Accounts covered with at least one of the facilities - Debit/ RuPay cards/ Net Banking/ Mobile Banking/ UPI/ USSD/ AEPS etc.*	% of Eligible Operative Accounts digitally covered (with at least one of the facilities) out of total Operative Savings Accounts	**No. of Operative SB Accounts ineligible for digital coverage as per bank's Board approved policies	Total No. of Eligible Operative Current / Business Accounts	No. of Eligible Operative Current/ Business Accounts covered through Net Banking	% Net banking coverage	No. of POS/ QR available by Operative Current / Business accounts	% of POS/ QR coverage	No. of Eligible Operative Current/ Business Accounts covered with Mobile Banking etc.	% of Mobile Banking coverage	Total No. of Eligible Operative Current/ Business Accounts covered with at least one of the facilities - Net Banking/ POS/ QR/ Mobile Banking/ Business	% of Eligible Operative Accounts digitally covered (with at least one of the facilities) out of total Operative Current/ Business Accounts	**No. of Operative Current/ Business Accounts ineligible for digital coverage as per bank's Board approved policies	A. POS/ QR issued to shopkeepers (other than CA holders)	B. POS/ QR issued to Govt./ Public Service providers	C. POS/ QR issued to others	Total POS/ QR (A+B+C) other than CA holders	No. of FLC camps on Digital FL	No. of people participated
INDIA POST PAYMENTS BANK	8844	0	0.00	0	0.00	8844	100.00	8844	100.00	8844	100.00	11	0	0.00	1	9.09	11	100.00	11	100.00	0	0	0	0	10	400		
STATE BANK OF INDIA	331937	234231	70.56	170798	51.45	247035	74.42	267201	80.50	318252	95.88	5142	4527	3112	68.74	3701	81.75	4016	88.71	4139	91.43	2142	0	52	37	89	37	825
TRIPURA GRAMIN BANK	404474	47112	11.65	0	0.00	5980	1.48	385378	95.28	385378	95.28	24174	0	0	0.00	0	0.00	0	0.00	0	0.00	1246	2	12	0	14	61	3715
TRIPURA STATE CO-OPERATIVE BANK	141423	11520	8.15	0	0.00	58	0.04	130459	92.25	130459	92.25	20143	0	0	0.00	0	0.00	0	0.00	0	0.00	2985	0	0	0	0	95	5184
UCO BANK	64148	45217	70.49	2349	3.66	21419	33.39	57219	89.20	62145	96.88	15664	1434	128	8.93	1016	70.85	148	10.32	1274	88.84	501	NIL	NIL	40	40	NIL	NIL
PUNJAB NATIONAL BANK	151274	145281	96.04	78129	51.65	138259	91.40	141288	93.40	147966	97.81	1045	2182	1825	83.64	1849	84.74	1846	84.60	2001	91.70	224	0	0	0	0	69	4251
INDIAN OVERSEAS BANK	8254	8076	97.84	717	8.69	1205	14.60	8076	97.84	8107	98.22	1425	435	203	46.67	398	91.49	70	16.09	418	96.09	10	0	0	0	0	2	20
AXIS BANK	13523	13523	100.00	13523	100.00	11305	83.60	13523	100.00	13523	100.00	1319	1319	100.00	556	42.15	1319	100.00	1319	100.00								
BANK OF INDIA	50069	47259	94.39	30794	61.50	28840	57.60	26487	52.90	48256	96.38	145	2342	1203	51.37	1744	74.47	1109	47.35	2116	90.35	0	0	0	0	8	85	
BANK OF BARODA	33281	31425	94.42	14225	42.74	13115	39.41	16587	49.84	32149	96.60	1046	803	400	49.81	596	74.22	614	76.46	726	90.41	14	0	297	311	5	300	
CANARA BANK	29066	26459	91.03	15259	52.50	8122	27.94	24239	83.39	28519	98.12	1256	769	403	52.41	621	80.75	556	72.30	692	89.99					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
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			
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

Timely submission of data by banks:

16 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 15.04.2022 for compilation of Agenda Notes for 139th SLBC Meeting. The date of submission by the concerned banks is tabulated as follows: -

Sl.	Bank	Date of Submission
1	Indian Overseas Bank	06/04/2022
2	ACUB	07/04/2022
3	Kotak Mahindra Bank	07/04/2022
4	Punjab National Bank	07/04/2022
5	TSCB	08/04/2022
6	Bank of Maharashtra	10/04/2022
7	NESFB	11/04/2022
8	Ujjivan Bank	11/04/2022
9	Bandhan Bank	12/04/2022
10	Federal Bank	12/04/2022
11	Punjab & Sind Bank	12/04/2022
12	UCO Bank	12/04/2022
13	Central Bank of India	13/04/2022
14	YES Bank	16/04/2022
15	Canara Bank	17/04/2022
16	HDFC	17/04/2022
17	Bank of India	18/04/2022
18	Tripura Gramin Bank	18/04/2022
19	Jana Small Finance Bank	19/04/2022
20	Bank of Baroda	20/04/2022
21	IDBI BANK	21/04/2022
22	ICICI	22/04/2022
23	IDFC First Bank	22/04/2022
24	South Indian Bank	22/04/2022
25	State Bank of India	25/04/2022
26	Union Bank of India	26/04/2022
27	Indian Bank	27/04/2022
28	AXIS BANK	Did Not Submit
29	IndusInd Bank	Did Not Submit

Other Issues:

Performance of India Post Payments Bank:

Data as on 31.03.2022						
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	9943	102	15	0.2
2	Agartala	89	10450	130	15	0.1
3	KAILASHAHAR BRANCH	54	8732	87	154	0.3
4	RADHAKISHOREPUR	130	9579	58.18	30	0.03
5	Dharmanagar	104	29260	339	48	0.8
TOTAL		427	67964	716.18	262	1.43

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	210	400	2	1500	80	500	1	50	0.6	50	2
2	Agartala	1123	25	0	0	772	12	70	0.7	0	0	0	0
3	Radhakishorepur	862	21	18	1	983	27	375	1	64	0.3	0	0
4	Kailashahar	3452	17.54	590	2.56	1176	2.43	3219	1.2	127	0.76	14	1.89
5	Dharmanagar	4600	5.8	72	0.07	0	0	4600	19.8	680	0.9	6	0.24

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	200	4	0	0	100	1	0	0	2312	102
2	Agartala	29	13	0	0	0	0	0	0	3337	122
3	Radhakishorepur	72	1	0	0	0	0	0	0	3578	153
4	Kailashahar	743	1.54	0	0	56	0.54	0	0	14326	95
5	Dharmanagar	9290	28.7	0	0	0	0	0	0	87500	757

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	0	0	52	3	0	0	210	3
2	KAILASHAHAR	0	0	14	1.89	0	0	1760	0.76
3	Dharmanagar	0	0	12	0.56	0	0	14300	178
4	Radhakishorepur	0	0	14	1.2	0	0	0	0
5	Agartala	0	0	37	1.78	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 March 2022) [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	235	1578.00	0	0.00	312	1167.50	6	150.00
Bank of India	307	348.00	0	0.00	848	592.19	0	0.00
Bank of Maharashtra	65	57.00	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	104	273.32	0	0.00	121	485.00	12	9.00
Indian Overseas Bank	87	231.77	6	8.73	0	0.00	0	0.00
Punjab & Sind Bank	51	37.17	0	0.00	0	0.00	0	0.00
Punjab National Bank	1208	2574.36	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	1157	1521.32	0	0.00	979	1233.61	72	23.64
Union Bank	210	1237.23	0	0.00	18	45.11	15	2.12
Total Public Sector Banks	5248	14292.94	6	8.73	5658	7834.91	498	1061.95
Axis Bank	2	50.00	0	0.00	0	0.00	0	0.00
Bandhan Bank	19036	3215.80	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	54	482.79	0	0.00	54	482.79	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	3	20.88	1	3.00	0	0.00	0	0.00
Total Private Sector Banks	19196	4022.34	1	3.00	54	482.79	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	24985	19189.772	7	11.73	5948	8853.542	3633	1957.304

PM SVANidhi Yojana status as on 03-05-2022:

Name of Bank	Marketplace (no. of cases)
Indian Bank	1
North East Small Finance Bank	2
Uco bank	1
Union Bank of India	1
Grand Total	5

Name of Bank	Picked Up (no. of cases)
Axis Bank	1
Bandhan Bank Ltd.	15
Bank of Baroda	1
Bank of India	12
Canara Bank	13
Central Bank of India	11
Federal Bank	1
HDFC Bank	32
ICICI Bank	2
IDBI Bank	1
Indian Overseas Bank	1
Punjab National Bank	31
RRB Tripura Gramin Bank	183
State Bank of India	71
TRIPURA STATE CO OPERATIVE BANK LTD	213
UCO Bank	35
Ujjivan Small Finance Bank	1
Union Bank of India	10
Grand Total	634

Name of Bank	Returned (no. of cases)
Annapurna Finance Pvt. Ltd.	10
Bandhan Bank Ltd.	10
Bank of Baroda	1
Bank of India	7
Canara Bank	16
Central Bank of India	12
HDFC Bank	78
IDBI Bank	2
Indian Bank	1
Indian Overseas Bank	4
Punjab National Bank	28
RRB Tripura Gramin Bank	162
State Bank of India	39
TRIPURA STATE CO OPERATIVE BANK LTD	2
UCO Bank	61
Union Bank of India	1
Grand Total	434

Name of Bank	Sanctioned (yet to be disbursed)
Axis Bank	4
Bank of Baroda	1
Bank of India	1
Canara Bank	4
Central Bank of India	2
HDFC Bank	257
Punjab National Bank	8
RRB Tripura Gramin Bank	234
State Bank of India	36
TRIPURA STATE CO OPERATIVE BANK LTD	57
UCO Bank	2
Union Bank of India	2
Grand Total	608

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	68
Central Bank of India	28
HDFC Bank	29
IDBI Bank	8
Indian Bank	5
Indian Overseas Bank	22
Punjab National Bank	809
RRB Tripura Gramin Bank	928
SOUTH INDIAN BANK	1
State Bank of India	723
Stree Nidhi Credit Cooperative Federation Ltd	1
TRIPURA STATE CO OPERATIVE BANK LTD	151
UCO Bank	189
Ujjivan Small Finance Bank	1
Union Bank of India	37
Grand Total	3121

Finalization and adoption of proposed Annual Credit Plan (ACP) for FY 2022-23:

NABARD has published the State Focus Paper for the financial year 2022-23. The Annual Credit Plan has been prepared by SLBC based on the Potential Linked Plan (PLP) given by NABARD for FY 2022-23 and achievement made under ACP FY 2021-22.

The credit potential outlay, for the year 2022-23, has been assessed at Rs. 9342.02 crores, which is 38% more than the achievement of FY 2021-22. The share of agriculture sector is 48% of total Priority Sector target, while it is 39% and 13% for MSME Sector and Other Priority Sector respectively.

The House may discuss and adopt the same for setting up the target for FY 2022-23. SLBC will allocate the bank-wise and district-level target under respective sectors for necessary action by LDMS.

Synopsis of the ACP for FY 2022-23

Amt in Crore

Particulars	Agriculture	MSME	Other Prisec	Total Prisec	Non- Prisec	Total Advance
ACP for 2021-22	3117.04	2857.97	481.57	6456.59	1847.64	8304.24
Achievement as on 31-03-2021	1752.38	1479.22	1288.33	4519.94	2248.92	6768.86
ACP 21-22 Achievement %	56	52	268	70	122	82
PLP for 2022-23	4504.93	3653.70	1183.38	9342.02	---	9342.02
ACP 22-23 Proposed by SLBC	3487.88	2696.63	1516.55	7701.05	2373.26	10074.31
Proposed growth % (22-23) against Achievement (21-22)	99	82	18	70	6	49

Swanirbhar Tripura Credit Camp Report as on March 2022:

SI No	Bank Name	No. of Camps conducted since 01-07-2021 till 31-03-2022	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	193	5263	1281	103	741	416.63
2	State Bank of India	94	14783	1007	12	680	364.05
3	UCO Bank	71	800	243	20	115	285.65
4	Tripura Gramin Bank	758	20242	5299	92	2808	1243.66
5	Tripura State Co-Operative Bank	45	2780	1934	407	1232	244.99
	Total	1161	43868	9764	634	5576	2554.98

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	622	35	489	1181.86
2	State Bank of India	47	0	36	31.8
3	UCO Bank	308	0	279	611.96
4	Tripura Gramin Bank	2588	58	1433	1496.82
5	Tripura State Co-Operative Bank	138	29	51	23.45
	Total	3703	122	2288	3345.89

DFS SPECIAL KCC CAMPAIGN ON ANIMAL HUSBANDRY AND FISHERIES

Animal Husbandry KCC Camp Progress Report as on 22-04-2022									
District Name	Bank Name	Cummulative No of Applications Received	Cummulative No of Applications Accepted	Cummulative No of Applications Sanctioned	Cummulative - Already having KCC with Some other Bank	Cummulative - Applicant in default NPA	Cummulative - Applicant (i) not tracable (ii) Unwilling to avail (iii) Unaware about the submission of application	Cummulative - Any Other Reason	Pendency more than 15 days
West Tripura	Punjab National Bank	157	157	110	0	47	0	0	0
West Tripura	State Bank of India	18	18	6	0	6	0	6	0
West Tripura	Cooperative Bank	7	7	5	0	1	0	1	0
West Tripura	UCO Bank	0	0	0	0	0	0	0	0
West Tripura	Central Bank of India	14	14	0	0	0	0	8	6
West Tripura	Bank of India	6	6	6	0	0	0	0	0
South Tripura	Punjab National Bank	211	211	88	0	77	0	46	0
South Tripura	Cooperative Bank	42	42	12	0	0	0	19	11
South Tripura	State Bank of India	27	27	9	0	15	0	1	2
South Tripura	UCO Bank	5	5	5	0	0	0	0	0
South Tripura	Union Bank of India	5	5	1	0	4	0	0	0
Dhalai	Punjab National Bank	89	89	68	0	21	0	0	0
Dhalai	Central Bank of India	1	1	1	0	0	0	0	0
Dhalai	Canara Bank	2	2	1	0	1	0	0	0
Dhalai	Cooperative Bank	11	11	8	0	3	0	0	0
Dhalai	State Bank of India	4	4	2	0	2	0	0	0
Dhalai	UCO Bank	20	20	8	0	10	0	0	2
Dhalai	Bank of India	10	10	3	5	0	0	0	2
North Tripura	Cooperative Bank	5	5	0	0	0	0	0	5
North Tripura	State Bank of India	5	5	0	0	0	5	0	0
North Tripura	Punjab National Bank	7	7	2	0	5	0	0	0
Khowai	Punjab National Bank	49	49	13	0	36	0	0	0
Khowai	Cooperative Bank	23	23	7	0	8	0	0	8
Khowai	State Bank of India	0	0	0	0	0	0	0	0
Khowai	UCO Bank	2	2	0	0	0	0	0	2
Khowai	Canara Bank	1	1	0	0	0	0	0	1
Sepahijala	Cooperative Bank	3	3	1	0	2	0	0	0
Sepahijala	Punjab & Sind Bank	0	0	0	0	0	0	0	0
Sepahijala	Punjab National Bank	24	24	9	0	15	0	0	0
Sepahijala	UCO Bank	1	1	0	0	1	0	0	0
Sepahijala	Canara Bank	1	1	1	0	0	0	0	0
Sepahijala	State Bank of India	25	25	9	0	6	0	8	2
Gomati	Punjab National Bank	3	3	3	0	0	0	0	0
Gomati	State Bank of India	1	1	0	0	1	0	0	0
Unakoti	Cooperative Bank	24	24	0	0	6	0	0	18
Unakoti	State Bank of India	14	14	0	0	0	0	14	0
Unakoti	Punjab National Bank	21	21	11	0	10	0	0	0
	Total	838	838	389	5	277	5	103	59

Fishery KCC Camp Progress Report as on 22-04-2022

District Name	Bank Name	Cummulative No of Applications Received	Cummulative No of Applications Accepted	Cummulative No of Applications Sanctioned	Cummulative - Already having KCC with Some other Bank	Cummulative - Applicant in default NPA	Cummulative - Applicant (i) not tracable (ii) Unwilling to avail (iii) Unaware about the submission of application	Cummulative - Any Other Reason	Pendency more than 15 days
West Tripura	Punjab National Bank	70	70	52	0	18	0	0	0
West Tripura	State Bank of India	12	12	6	1	2	0	3	0
West Tripura	Cooperative Bank	2	2	1	0	1	0	0	0
West Tripura	UCO Bank	0	0	0	0	0	0	0	0
West Tripura	Central Bank of India	2	2	0	0	2	0	0	0
West Tripura	Bank of India	1	1	1	0	0	0	0	0
South Tripura	Punjab National Bank	167	167	82	0	44	0	41	0
South Tripura	Cooperative Bank	11	11	0	0	1	0	0	10
South Tripura	State Bank of India	19	19	4	0	5	5	1	4
South Tripura	UCO Bank	5	5	2	0	1	0	0	2
South Tripura	Union Bank of India	1	1	1	0	0	0	0	0
South Tripura	IDBI Bank Ltd.	2	2	0	0	0	0	0	2
Dhalai	Punjab National Bank	43	43	37	0	6	0	0	0
Dhalai	Central Bank of India	2	2	0	0	2	0	0	0
Dhalai	Canara Bank	1	1	1	0	0	0	0	0
Dhalai	Cooperative Bank	6	6	4	0	1	0	0	1
Dhalai	State Bank of India	3	3	2	0	1	0	0	0
Dhalai	UCO Bank	11	11	6	0	5	0	0	0
North Tripura	Cooperative Bank	15	15	9	0	0	0	0	6
North Tripura	State Bank of India	9	9	6	0	3	0	0	0
North Tripura	Punjab National Bank	37	37	16	0	21	0	0	0
Khowai	Punjab National Bank	77	77	50	0	27	0	0	0
Khowai	UCO Bank	1	1	1	0	0	0	0	0
Khowai	State Bank of India	5	5	2	0	3	0	0	0
Khowai	Indian Overseas Bank	1	1	1	0	0	0	0	0
Khowai	Cooperative Bank	5	5	5	0	0	0	0	0
Khowai	Indian Bank	2	2	1	0	1	0	0	0
Khowai	Canara Bank	1	1	0	0	0	0	0	1
Sepahijala	Cooperative Bank	19	19	14	0	5	0	0	0
Sepahijala	Punjab & Sind Bank	2	2	2	0	0	0	0	0
Sepahijala	Punjab National Bank	41	41	39	0	2	0	0	0
Sepahijala	UCO Bank	1	1	0	0	1	0	0	0
Sepahijala	Canara Bank	0	0	0	0	0	0	0	0
Sepahijala	State Bank of India	14	14	6	0	6	0	0	2
Gomati	Punjab National Bank	68	68	59	0	9	0	0	0
Gomati	Bank of India	2	2	1	0	0	0	0	1
Gomati	Canara Bank	15	15	7	0	7	0	0	1
Gomati	State Bank of India	18	18	0	0	1	0	3	14
Gomati	Cooperative Bank	87	87	22	0	54	0	0	11
Gomati	UCO Bank	17	17	7	0	3	0	7	0
Gomati	Central Bank of India	1	1	1	0	0	0	0	0
Gomati	IDBI Bank Ltd.	16	16	0	0	0	0	16	0
Unakoti	Cooperative Bank	41	41	0	0	6	0	0	35
Unakoti	Punjab National Bank	9	9	5	0	4	0	0	0
Unakoti	State Bank of India	1	1	0	0	1	0	0	0
Total		863	863	453	1	243	5	71	90

BANK-BRANCH NETWORK IN TRIPURA AS ON 31.03.2022

Name of Bank	Type of Bank	West			Sepahijala			Khowai			Gomati			South			Dhalai			Unakoti			North			Total			GRAND TOTAL	
		R	SU	U	R	SU	U	R	SU	U	R	SU	U	R	SU	U	R	SU	U	R	SU	U	R	SU	U	R	SU	U		
Bank of Baroda	Public Sector Bank	1	0	7	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	0	7	9	
Bank of India	Public Sector Bank	2	1	3	1	1	0	0	0	0	1	1	0	0	1	0	1	0	0	0	0	0	0	0	1	0	5	5	3	13
Bank of Maharashtra	Public Sector Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
Canara Bank	Public Sector Bank	2	0	4	0	2	0	0	1	0	1	1	0	1	0	0	0	1	0	0	1	0	2	1	0	6	7	4	17	
Central Bank of India	Public Sector Bank	2	0	1	0	0	0	0	0	0	0	1	0	0	0	0	0	1	0	0	1	0	0	0	0	2	3	1	6	
Indian Bank	Public Sector Bank	0	0	3	0	0	0	1	0	0	0	1	0	0	0	0	1	0	0	0	0	0	0	0	0	2	1	3	6	
Indian Overseas Bank	Public Sector Bank	0	0	2	0	0	0	0	1	0	0	1	0	0	0	0	0	0	0	1	0	0	0	0	0	1	2	2	5	
Punjab & Sind Bank	Public Sector Bank	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	2	
Punjab National Bank	Public Sector Bank	6	3	14	5	2	0	1	4	0	5	2	0	8	1	0	6	2	0	2	1	0	3	2	0	36	17	14	67	
State Bank of India	Public Sector Bank	9	4	17	4	2	0	1	1	0	4	2	0	5	3	0	2	3	0	2	1	0	7	2	0	34	18	17	69	
UCO Bank	Public Sector Bank	2	1	6	1	4	0	2	1	0	0	2	0	1	2	0	2	2	0	2	0	0	1	0	0	11	12	6	29	
Union Bank of India	Public Sector Bank	0	0	6	0	0	0	0	1	0	0	1	0	1	0	0	0	0	0	0	0	0	0	1	0	1	3	6	10	
Axis Bank	Pvt Bank	2	0	4	0	2	0	0	1	0	0	1	0	0	1	0	0	0	0	0	1	0	0	1	0	2	7	4	13	
Bandhan Bank	Pvt Bank	2	3	3	3	2	0	4	1	0	0	2	0	3	0	0	1	1	0	0	2	0	1	0	0	14	11	3	28	
Federal Bank	Pvt Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	
HDFC Bank	Pvt Bank	1	0	4	1	1	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	1	0	2	3	4	9	
ICICI Bank	Pvt Bank	0	0	3	0	0	0	0	1	0	0	1	0	0	0	0	0	1	0	1	0	0	0	1	0	1	4	3	8	
IDBI Bank	Pvt Bank	1	0	1	0	0	0	0	0	0	4	1	0	0	1	0	0	0	0	0	0	0	0	1	0	5	3	1	9	
IDFC Bank	Pvt Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	
Indusind Bank	Pvt Bank	0	1	1	1	0	0	0	0	0	0	1	0	0	1	0	0	0	0	0	0	0	0	1	0	1	4	1	6	
Kotak Mahindra Bank	Pvt Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	
NESFB	Pvt Bank	2	0	1	0	0	0	1	0	0	0	1	0	0	0	0	0	0	1	0	0	0	0	0	0	4	1	1	6	
South Indian Bank	Pvt Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	
Ujjivan Bank	Pvt Bank	0	0	3	0	1	0	0	1	0	0	1	0	0	0	0	0	0	0	1	0	0	1	0	0	0	5	3	8	
Yes Bank	Pvt Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	
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	0	1	1	
Tripura Gramin Bank	Rural Bank	14	14	10	13	5	0	10	3	0	16	0	0	18	4	0	14	0	0	10	1	0	12	4	0	107	31	10	148	
ACUB	Co-Op Bank	0	0	2	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	2	3	
TCARDB	Co-Op Bank	0	0	1	0	1	0	0	0	0	0	1	0	0	1	0	0	0	0	1	0	0	0	0	0	0	4	1	5	
Tripura State Co-Op Bank	Co-Op Bank	9	0	11	6	2	0	4	0	0	6	2	0	5	3	0	6	3	0	5	0	0	1	2	0	42	12	11	65	
Total		55	27	115	35	25	0	24	16	0	38	25	0	42	18	0	33	14	0	24	10	0	27	19	0	278	154	115	547	



Convener of State Level Bankers' Committee, Tripura

Ref: SLBC Tripura/ Meeting – Sub-committee/2021-22

Date: 22.03.2022

Proceedings of the Meetings of SLBC Tripura Sub – Committee on Financial Inclusion, Agriculture & MSME held on 22nd March, 2022 at Conference Hall of Tripura Gramin Bank HO, Agartala.

The SLBC Tripura Sub – Committee on Financial Inclusion, Agriculture & MSME was held on 22nd March, 2022 at Conference Hall of Tripura Gramin Bank HO, Agartala.

The meeting was chaired by Shri Sakshi Gopal Saha, General Manager SLBC, Punjab National Bank and convened by Shri Anand Kumar, DGM & Circle Head Agartala, Punjab National Bank. The meeting was also attended by representatives from RBI, NABARD, member Banks and line departments. A list of participants of the meeting is enclosed.

After discussions held at length among the House members, the following points were identified for pursuing by the Banks to resolve the issues that rose in the meeting.

1. **Bank-wise allocation of GPs for placement of BCs:** As per decision of last SLBC meeting held on 31.01.2022 and upon receipt of additional information from member Banks, 140 GPs / VCs were identified where no Branch / BC was available within a radius of 2 KMs from the concerned GP / VC. SLBC desk tabled the bank wise allocation of the specified GPs / VCs in the meeting which was deliberated upon and accepted by the House. As decided in the meeting, Narikal Kunja GP earlier allotted to TSCB has been now allotted to UCO Bank on account of having a branch near to the concerned GP. The Bank-wise allocation as approved is given in Annexure 1. Banks were advised to make the BC points operational by June 2022.
2. **Review of progress – Bank-wise and Block-wise ATM allocation:** In the SLBC meeting held on 31.01.2022, Bank-wise Block-wise ATM allocation was approved by the House and Banks were advised to open ATMs at respective RD blocks in the State of Tripura (list given in Annexure 2). Present status of implementation as provided by Banks in the sub-committee meeting is as under:
 - a) **Punjab National Bank:** The Bank has written to respective BDOs for providing space to set up ATMs in 24 allocated RD blocks. Punjab National Bank has also taken up the issue of purchasing ATMs with their Corporate Office.
 - b) **State Bank of India:** The Bank has initiated the process of setting up ATMs in the allocated 20 RD blocks. SBI officials expressed their difficulty in setting up ATMs in Karbook and Silachari RD block. SBI to co-ordinate with Tripura Gramin Bank and SLBC for swapping allocation of the above-mentioned locations with Tripura Gramin Bank. SBI to write to Tripura Gramin Bank in this regard.
 - c) **UCO Bank:** Representative from UCO Bank stated that of the 3 allocated locations, on-site ATM is present at Raishyabari & Kalyanpur branches, situated at a distance of less than 500 metres from the respective RD blocks. In view of the above, the House was of the view that these locations may be considered as covered. UCO Bank was advised to expedite setting up of ATM in the remaining location of Dumburnagar RD block.

- d) **Tripura Gramin Bank:** The Bank is in the process of purchasing ATMs for the allocated 7 locations. However, as stated above, the Bank will explore swapping two of its seven allocated locations with State Bank of India's allocated locations – Silachari & Karbook. Tripura Gramin Bank has been facing technical issues in ATM operations post upgradation of the Bank's Core Banking Solution systems and the same is being taken up with its sponsor Bank (Punjab National Bank) for resolution of issues.
- e) **Canara Bank:** The Bank representative informed the House that Canara bank is in the process of setting up an exclusive administrative office for the State of Tripura, subsequent to which, the Bank shall proceed with setting up ATMs in the two allocated locations of Laljuri and Kadamtala.

3. Review of Kisan Credit Card position:

- i. It was observed that Banks were not properly reporting KCC renewals in SLBC quarterly reports. It was advised that Banks should ensure submission of renewal cases while considering achievement under KCC sanctioned cases accordingly.
- ii. All banks to ensure submission of their entire KCC borrower list to SLBC desk commensurate with reported figures for December 2021, for onward intimation to State Government of Tripura, which is required for the purpose of ascertaining level of KCC saturation in the State. In case any Bank furnishes partial list / fails to furnish data within 30th March 2022, SLBC desk shall consider the partial list as final / no cases of existing KCC, as the case may be for the concerned Banks accordingly.
- iii. Member Banks to furnish list of KCC beneficiaries in FY 2021-22 upto February 2022 to SLBC Desk for onward forwarding to Agriculture Department, Govt of Tripura.
- iv. Member Banks to submit the list of PMKISAN beneficiaries already having KCC to SLBC desk for compilation and onward reporting to the State Government of Tripura.
- v. While reviewing the performance under Swanirbhar Tripura GP wise Agri Credit Camps, it was observed that better co-ordination among line departments and bankers were required to increase the participation of farmers as well as generating more proposals. Banks and line departments to sensitize their field level functionaries accordingly.
- vi. The camps are to be scheduled from 2 PM onwards to ensure maximum turn out of farmers.

4. Review of DFS Special KCC Campaign on Animal Husbandry & Fisheries:

- i. Banks to dispose of all pending applications by March 2022.
- ii. It has been observed that rejection due to other / miscellaneous reasons are quite high. Participating Banks are to sensitize field functionaries on the modalities of the campaign for strict adherence to DFS guidelines and confirm the same to SLBC desk.

5. Review of SHG Finance in FY 2021-22:

- i. As on date, 13316 nos. SHGs have been sanctioned (achievement 89%) with aggregate amount of Rs. 171.31 crores (achievement 86%) against the target of FY 2021-22.
- ii. Average ticket size of SHG loans for the State of Tripura is Rs. 1.29 lakhs – well below the national average of Rs.2.68 lakhs. Bankers were requested to sensitize their field functionaries for extending credit to SHGs as per extant guidelines in order to ensure improvement in average ticket size of loans.
- iii. TRLM may allocate more targets to State Bank of India in FY 2022-23.
- iv. UCO Bank to bring necessary changes to their Core Banking Solution platform for waiving off processing / documentation charges in SHG loan accounts.

6. Review of PMEGP & Swavalamban schemes in FY 2021-22:

- i. All eligible cases under PMEGP & Swavalamban schemes pending with Banks to be disposed of by March 2022.
- ii. Margin money claims for PMEGP beneficiaries to be lodged by Banks invariably within March 2022.
- iii. Branch functionaries to take prior concurrence of their respective competent authority as well as Department of Industries & Commerce before rejecting any proposal under PMEGP & Swavalamban schemes, citing proper justification of the same.

7. Review of Annual Credit Plan Achievement FY 2021-22: SLBC member Banks were requested to take all out efforts for ensuring minimum 100% achievement of Annual Credit Plan targets of the current fiscal year by March 2022.

Shri Sakshi Gopal Saha, GM SLBC, in his concluding remarks, requested the sub-committee members to implement the decisions made in the meeting on priority basis.

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LIST OF THE PARTICIPANTS AT THE SLBC SUB-COMMITTEE MEETING HELD ON 22ND MARCH 2022 AT CONFERENCE HALL OF TRIPURA GRAMIN BANK HEAD OFFICE, AGARTALA.

Sl. No.	Name	Designation/Office/Institution
1	Shri Sakshi Gopal Saha	General Manager, SLBC Tripura, Punjab National Bank
2	Shri Anand Kumar	DGM & Circle Head Agartala, Punjab National Bank
3	Shri Mahendra Mohan Goswami	Chairman, Tripura Gramin Bank
4	Shri Anil Purohit	DGM, NABARD Tripura Regional Office
5	Shri Manoj K. Moon	AGM, Reserve Bank of India Agartala
6	Shri Subhabrata Datta	Chief Manager, SLBC Tripura, Punjab National Bank
7	Shri Pritimay Chakma	Chief Manager, State Bank of India
8	Shri Gobinda Bhattacharjee	Chief Manager, State Bank of India
9	Shri Rajesh Singh	Chief Manager, Bank of India
10	Shri Janardan Bose	GM, Tripura State Co-Operative Bank Ltd
11	Shri Dipak Kr. Das	Jt. Director, Agriculture Department, Govt of Tripura
12	Shri Moulik Majumder	Manager (M & E), Industries & Commerce, Govt of Tripura
13	Dr. Pranab Kanti Kar	DD, ARDD, Govt of Tripura
14	Shri Sagnik Roy	SMM(FI), Tripura Rural Livelihood Mission
15	Shri Bhargav Bhattacharjee	Manager SLBC Tripura, Punjab National Bank
16	Shri Genius Ahanthem	Manager, UCO Bank
17	Smt Anita Nath	A.M., Central Bank of India
18	Shri Amit Debnath	A.M., Canara Bank

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Annexure 1: Bank wise Allocation of BCs

District	Block	Village	Allocation	District	Block	Village	Allocation
West Tripura	Mohanpur	Ishanpur	PNB	Khowai	Mungiakami	Tuichingram Bari	PNB
West Tripura	Mohanpur	Mantala	PNB	Khowai	Mungiakami	Manik DebBarma	TSCB
West Tripura	Dukli	Jarul Bachai	TGB	Khowai	Mungiakami	Tuikarma	TSCB
West Tripura	Dukli	East Jarulbachai	TGB	Dhalai	Salema	Asapurna Roaja para	TGB
West Tripura	Dukli	West Jarulbachai	TGB	Dhalai	Salema	Simbuckchak	PNB
West Tripura	Hezamara	Kamukcharra	PNB	Dhalai	Ambassa	Kakma cherra	UCO
West Tripura	Hezamara	Meghlibandh	PNB	Dhalai	Ambassa	Gurudhan Para	PNB
West Tripura	Jirania	Barjala Binapani	PNB	Dhalai	Ambassa	Kachimchara	UCO
West Tripura	Jirania	Krishnanagar	TGB	Dhalai	Chawmanu	East Malidhar	TGB
West Tripura	Mandai	Ashigarh	PNB	Dhalai	Chawmanu	Paschim Malidhar	TGB
West Tripura	Mandai	Borakha	TGB	Dhalai	Manu	Lalcherra	PNB
West Tripura	Mandai	Dakshin Shibnagar	PNB	Dhalai	Manu	Chiching Cherra	TGB
West Tripura	Mandai	Harbang	PNB	Dhalai	Manu	Deo R. F.	PNB
West Tripura	Mandai	Khamthing Bari	TGB	Dhalai	Manu	South Lalcherra	PNB
West Tripura	Mandai	Khengrai	PNB	Dhalai	Manu	East Manu	PNB
West Tripura	Mandai	Purba noabadi	TGB	Dhalai	Manu	North Mainama	PNB
West Tripura	Mandai	Rabia Sardar	TGB	Dhalai	Dumburnagar	Dhalajhari	PNB
West Tripura	Mandai	Thaipalakkfang	TGB	Dhalai	Dumburnagar	Ramnagar	PNB
West Tripura	Mandai	Wakhi Nagar	PNB	Dhalai	Dumburnagar	Rabir Pukur	TSCB
West Tripura	Mandai	Kwchar	SBI	Dhalai	Dumburnagar	Nakyachara	TSCB
West Tripura	Mandai	Khurmpui	TGB	Dhalai	Durga Chowmuhani	Shyamari Cherra	SBI
West Tripura	Lefunga	Bhagaban Chow. Para	TGB	Dhalai	Ganganagar	Karma Para	PNB
West Tripura	Lefunga	Birmohan	TGB	Dhalai	Ganganagar	Radharam Bari	PNB
West Tripura	Lefunga	Gamchakobra	TGB	Dhalai	Ganganagar	Tetaiya	PNB
West Tripura	Old Agartala	Madhya Champamura	PNB	Dhalai	Raishyabari	Narikal Kunja	UCO
West Tripura	Old Agartala	Debram Thakur	TGB	Gomati	Matabari	Tainani	TGB
West Tripura	Old Agartala	Paschim Radhamohanpur	TGB	Gomati	Karbook	Uttar Ekchari	PNB
West Tripura	Belbari	Purba Janmajoy nagar	TGB	Gomati	Karbook	Pangbari	TGB
West Tripura	Belbari	Santinagar	TGB	Gomati	Karbook	New Gomati	TGB
West Tripura	Belbari	Rasa Dasarathnagar	TGB	Gomati	Karbook	Jenta Twisa	TSCB
West Tripura	Belbari	Bikram Molsom	PNB	Gomati	Ompi	Gamaicherra	PNB
Sepahijala	Bishalgarh	Pathariadwar	TGB	Gomati	Ompi	Melchi	PNB
Sepahijala	Jampuijala	Choyghari	PNB	Gomati	Ompi	Paschim Taichhlong	PNB
Sepahijala	Jampuijala	Thelakung	PNB	Gomati	Ompi	Uttar Chhangang	PNB
Sepahijala	Jampuijala	Twisikambuk	TSCB	Gomati	Silachari	Bagachatal	PNB
Sepahijala	Nalchhar	Bardowal	PNB	Gomati	Silachari	Kaptali	PNB
Sepahijala	Nalchhar	Chandanmura	TSCB	South Tripura	Bokafa	Dakshin Hichacherra	PNB
Sepahijala	Nalchhar	Taksapara	PNB	South Tripura	Bokafa	Patchhari	PNB
Sepahijala	Nalchhar	Sibnagar	TGB	South Tripura	Bokafa	Sulthung Manu	TGB
Sepahijala	Nalchhar	Kumariakucha	TGB	South Tripura	Jolaibari	Muhuripur R.F.	PNB
Sepahijala	Nalchhar	Indrakumar	SBI	South Tripura	Jolaibari	Dakshin Takmachara	PNB
Sepahijala	Nalchhar	Rampada Para	SBI	South Tripura	Jolaibari	East Pillak	PNB
Sepahijala	Nalchhar	Padmini Nagar	SBI	South Tripura	Jolaibari	Srikanta Bari	TGB
Sepahijala	Nalchhar	Kaliram	TSCB	South Tripura	Rajnagar	Dimatali	TGB
Sepahijala	Boxanagar	Kalashimura	PNB	South Tripura	Rajnagar	Jashmura	TGB
Sepahijala	Boxanagar	Bagber	TGB	South Tripura	Rajnagar	Uttar Rangamura	TGB
Sepahijala	Boxanagar	Ashabari	PNB	South Tripura	Satchand	Battala	TGB
Sepahijala	Boxanagar	Aralia	PNB	South Tripura	Rupaichari	Magrum	PNB
Sepahijala	Boxanagar	Anandanagar	TGB	South Tripura	Rupaichari	Paschim Ludhua	PNB
Sepahijala	Kathalia	Kalapania	PNB	North Tripura	Kadamtala	Satsangam	PNB
Sepahijala	Kathalia	Kalikhola	TSCB	North Tripura	Kadamtala	Uttar Fulbari	SBI
Sepahijala	Kathalia	Jagatrampur	PNB	North Tripura	Kalacherra	Laxminagar	PNB
Sepahijala	Kathalia	Kaichakhola	TSCB	North Tripura	Panisagar	Chandra Halam Para	TGB
Sepahijala	Mohanbhog	Baniacherra	TGB	North Tripura	Dasda	Daincharra	TGB
Sepahijala	Charilam	Amtali	PNB	North Tripura	Dasda	Dasamani Para	PNB
Sepahijala	Charilam	Bathanmura	TGB	North Tripura	Dasda	Kangrai	SBI
Khowai	Khowai	Gournagar	PNB	North Tripura	Dasda	Manu Chailengta	PNB
Khowai	Khowai	Purba Sonatala	PNB	North Tripura	Dasda	Paschim Bhandarima	SBI
Khowai	Padmabil	Mare Haduk	TSCB	North Tripura	Dasda	Purba Bhandarima	SBI
Khowai	Tulashikhar	Paschim Karangicherra	PNB	North Tripura	Dasda	Khumpui	TGB
Khowai	Tulashikhar	Purba Badlabari	PNB	North Tripura	Dasda	Radhamadhavpur	TGB
Khowai	Teliamura	Khamarbari	TSCB	North Tripura	Jubaraj nagar	Mangalkhali	TGB
Khowai	Kalyanpur	Ruprai	TGB	Unokoti	Kumarghat	Dakshin Unakoti	PNB
Khowai	Kalyanpur	Prem Singh Orang	UCO	Unokoti	Kumarghat	Demdum	PNB
Khowai	Mungiakami	Kakracharra	TGB	Unokoti	Kumarghat	Saidacherra	PNB
Khowai	Mungiakami	Namanjoy	TGB	Unokoti	Pecharthal	Sonarampara	TGB
Khowai	Mungiakami	Nonacharra	PNB	Unokoti	Gournagar	Howrabil	PNB
Khowai	Mungiakami	Purba Laxmipur	TGB	Unokoti	Gournagar	Srinathpur	PNB
Khowai	Mungiakami	Ramkrishnapur	PNB	Unokoti	Gournagar	Maguruli	UCO
Khowai	Mungiakami	Sriramkhara	PNB	Unokoti	Gournagar	Dhaliarkandi	PNB

Annexure 2: Block-wise & Bank-wise allocation of ATMs

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	Durgachowmuhan	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	Jubarajnagar	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



Convener of State Level Bankers' Committee, Tripura

Ref: SLBC Tripura/ Meeting - Digitisation/2021-22

Date: 02.03.2022

Proceedings of the Meetings of SLBC Tripura Sub – Committee on Deepening of Digital Payments for Gomati District held on 28th February, 2022 at Conference Hall of DM Gomati, Udaipur, Tripura.

The SLBC Tripura Sub – Committee on Deepening of Digital Payments for Gomati District was held on 28th February, 2022 at Conference Hall of DM Gomati, Udaipur, Tripura.

The meeting was chaired by Shri Raval H. Kumar, IAS, DM & Collector Gomati District and convened by Smt Amita Majumder, LDM Gomati District. The meeting was also attended by representatives from RBI, NABARD and Banks. A list of participants of the meeting is enclosed.

At the outset, LDM Gomati, extended a warm welcome to the participants and laid down the agenda for the meeting.

After discussions held at length among the House members, the following points were identified for pursuing by the Banks to resolve the issues that rose in the meeting.

8. As advised by the Reserve Bank of India, the sub-committee on digital payments 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 in Gomati District.
 9. Lead District Manager to allocate GPs among Bank branches for adoption. The concerned Bank branches will be responsible for organizing digital financial literacy camps and promoting digital payment products in their allocated villages on saturation basis.
 10. As advised by DM & Collector, Gomati District, a workshop on digital financial literacy and awareness for merchants / traders/ businesses will be organized in Udaipur and Amarpur. Udaipur MC & Amarpur MC to mobilize MSME entrepreneurs, traders, utility service providers, etc. for attending the workshops.
 11. All Banks to submit monthly progress report as per RBI specified format to SLBC desk for compilation and onward forwarding to RBI, commencing from the month of December 2021.
- Summing up the discussion, Smt Amita Majumder, LDM Gomati District requested the sub-committee members to implement the decisions made in the meeting on priority basis.

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**LIST OF THE PARTICIPANTS AT THE MEETING HELD ON 28TH FEBRUARY 2022 AT
CONFERENCE HALL OF DM GOMATI, UDAIPUR, TRIPURA.**

Sl. No.	Name	Designation/Office/Institution
1	Shri Raval H Kumar, IAS	DM & Collector, Gomati District, Govt of Tripura
2	Shri Arun Kr. Roy	PD DRDA Gomati, Govt of Tripura
3	Shri Subhabrata Datta	Chief Manager, SLBC, Punjab National Bank
4	Smt Amita Majumder	Lead District Manager, Gomati, Punjab National Bank
5	Shri Abhishek Sharma	LDO, Reserve Bank of India
6	Shri Khokan Dey	DDM, NABARD
7	Shri Ankur Chaurasia	Chief Manager, State Bank of India
8	Shri Sachindra Reang	RM, Tripura Gramin Bank
9	Smt Joyshri Debbarma	D.O., Tripura State Co-Operative Bank Ltd.
10	Shri Bhargav Bhattacharjee	Manager, SLBC, Punjab National Bank
11	Smt Papiya Sen	Manager, Union Bank of India
12	Shri Mithun Paul	Senior Manager, Punjab National Bank
13	Shri Karnajit Das	Manager, India Post Payments Bank
14	Shri Rajib Karmakar	Manager, HDFC Bank
15	Shri Debajyoti Roy	Manager, Bandhan Bank
16	Shri Sabyasachi Karmakar	Manager, IDBI Bank
17	Shri Ashish Das	Manager, Central Bank of India
18	Shri Dulal Bhowmik	Manager, Axis Bank
19	Shri Binay Das	Manager, UCO Bank

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Ref No : SLBC/TRP/Minutes/138/2021

Date : 01.02.2022

Minutes of the 138th Meeting of SLBC, Tripura held on 31-01-2022 at Agartala.

The 138th SLBC meeting for the state of Tripura was held on 31.01.2022 at New Secretariat, Agartala to review the progress made in various banking parameters till quarter ending December, 2021 of FY 2021-22.

Shri Kumar Alok, Chief Secretary, Govt. of Tripura; Shri J K Sinha, Principal Secretary, GoT; Shri Brijesh Pandey, Secretary, Finance, GoT; Shri Kiran Gitta, Secretary, UDD, GoT; Shri Apurba Roy, Secretary, Agriculture, GoT; Shri T K Debnath, Special Secretary, RD, GoT; Dr. Vishal Kumar, CEO TRLM, GoT; Shri Swarup Kumar Saha, Executive Director, Punjab National Bank (through Video Conference); Shri S K Dixit, Chief General Manager, Punjab National Bank (through Video Conference); Shri Sakshi Gopal Saha, General Manager, Punjab National Bank & Convener SLBC Tripura (through Video Conference); Shri Partha Choudhuri, GM & O-I-C, Reserve Bank of India (through Video Conference); Shri Anand Kumar, Deputy General Manager & Circle Head, Agartala Circle, Punjab National Bank were among notable dignitaries who had participated in the meeting.

A list of the other participants is annexed herewith.

After a brief inaugural speech on significant developments taken place in Dec' 2021 quarter by Shri Sakshi Gopal Saha, General Manager, Punjab National Bank & Convener SLBC Tripura, the meeting commenced with the Action Taken Report for the Action Points from the 137th SLBC meeting and discussion held on agenda items presented by Shri Anand Kumar, DGM & Circle Head, Punjab National Bank Agartala Circle.

Achievement under ACP:

- All the banks put together disbursed Rs. 4042.70 crore i.e. 49% of the Annual Target of Rs 8304.22 crores under ACP 2021-22 as on December 2021. 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.
- 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.
- All Banks have again been advised to submit quarterly reports to SLBC desk within 15 days from the end of the reporting quarter.
- Performance of Private Sector Banks under Annual Credit Plan FY 2021-22 requires improvement in order to meet the assigned targets by March 2022.
- Reserve Bank of India has to issue advisory for ensuring mandatory presence of Competent Authority of all Banks in SLBC meetings.

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

CD Ratio:

- CD ratio of the banks in the State stands at 55% as on 31.12.2021.
- Banks with low CD Ratio have to work towards attaining parity with the State CD Ratio.

(Action Point 2: All Banks)

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Agriculture & PMFBY:

- 51566 KCC loans were sanctioned by Banks amounting Rs. 228.53 crores as on December 2021 of FY 2021-22 thereby, achieving 48% of the Annual Target of 108220.
- GP wise camps are being organized jointly by Banks and Line Departments at all villages in Tripura state on 3rd Saturday of every month throughout the fiscal year for bringing left out farmers under the ambit of institutional credit. As on date, 1120 such camps have been held throughout the Tripura state.
- Similar to the DFS Campaign for KCC to Animal Husbandry & Fishery farmers, KCC application form for crop loans with Standard Operating Procedure should be submitted to Banks to avoid rejections. Agriculture Department shall devise the Standard Operating Procedure in consultation with NABARD for KCC applications of farmers including Bargadars.
- Agriculture Department has to sponsor organic farming certified farmers for credit linkage at Bank branches and also has to finalize Scale of Finance for organic farming in consultation with NABARD.
- Pradhan Mantri Fasal Bima Yojana:

1008 loanee farmers have been brought under the coverage of PMFBY during Rabi 2021-22 season. Additionally, 83834 non-loanee farmers have also been covered under PMFBY during Rabi 2021-22 season.

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

Self Help Groups :

- As against the TRLM target of Rs.200 crores in 15000 accounts for FY 2021-22, the Banks have collectively achieved sanction of 7215 accounts (achievement of 48%) with corresponding sanction amount of Rs.111.86 crores (achievement of 56%) up to December 2021.
- TRLM to advise their field functionaries for submission of documents required for opening of SHG savings accounts and sanction of loan accounts as per checklist given by Banks. This will help to reduce the turnaround time as per SLBC resolution.
- Tripura State Co-Operative Bank either accord loaning powers to their remaining branches or appoint nodal officer with loaning powers for reducing pendency of SHG applications received at concerned branches.
- As on date, 208 cases have been sanctioned under NULM SEP (Individual). Banks are to expedite processing of pending applications and according sanction in eligible cases at the earliest.
- Banks are to explore dual authentication payment process for servicing SHGs by BCs / CSPs.

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

Opening of Banking Outlets in unbanked centres:

- On the issue of opening of Outlets in five (5) centers which were pending for long:
ICICI Bank informed the house that opening of a branch at Nabincherra is not feasible and as such an alternate location i.e., Raishyabari has been allocated. ICICI Bank further reported that feasibility study for opening of Bank branch at Raishyabari is under process. Updated status has to be provided by ICICI Bank to SLBC desk by March 2022.
- Opening of new branches:
Opening of Bank branch at Kathalia is under process by Punjab National Bank. The house advised Punjab National Bank to complete the branch opening formalities by March 2022.



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• **Opening of new BC Points:**

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 and targets to be allotted to Banks by 15th of February 2022.

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

Government Sponsored Loan Schemes:

- Out of 2402 PMEGP proposals sponsored against the target of 2000 cases, 410 proposals have been accorded sanction by branches for FY 2021-22 as on 31.12.2021 amounting to Rs. 2573.32 lakhs. Remaining proposals are to be disposed of within 31.03.2022.
- In case of Swavalamban for 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 to ensure end use of funds as per respective Banks' policy while sanctioning loans under PMEGP / Swavalamban.
- Banks have raised concerns regarding availability of subsidy for Swavalamban beneficiaries. It was decided that Dept of Industries & Commerce, Govt of Tripura will organize a review meeting with SOFED and participating Banks for resolving all pending claims by February 2022.
- Dept of Industries & Commerce, Govt of Tripura has to ensure uniformity of distribution of Swavalamban sponsored cases at Bank branches.
- Banks are to accord sanction in all eligible cases sponsored under PMSVANidhi scheme by March 2022 as well as to extend 2nd dose under PMSVANidhi to all eligible cases.

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

Education Loans:

- Banks have accorded sanction in 287 cases with aggregate sanction amount of Rs. 904.17 lakhs as on 31.12.2021 of FY 2021-22.

(Action Point 7: All Banks, Education Dept)

Housing Loans & PMAY:

- Till December 2021 of FY 2021-22, 4242 housing loans have been sanctioned with aggregate sanction amount of Rs.362.88 crores.
- PMAY(Grameen) loan scheme has been adopted by Punjab National Bank, Tripura Gramin Bank and Tripura State Co-Operative Bank, while other member Banks are to adopt the same at the earliest. 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.
- Rural Development Department, Govt of Tripura has to organize PMAY – Gramin awareness camps for the benefit of MGNREGA beneficiaries in February 2022.
- Draft PMAY (Urban) scheme in line with PMAY Gramin scheme for urban beneficiaries has been approved by Urban Development Department and ratified by SLBC. The same is to be circulated for adoption by respective boards of SLBC Tripura member Banks.



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- State Government has to 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 are 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, SLBC, All Banks)

PMMY and Stand-Up India loans:

- Loans under Stand up India has been extended to 107 SC/ST/Women beneficiaries amounting to Rs. 14.54 Crores during FY 2021-22 up to December 2021.
- All Banks/Financial Institutions have made an achievement of Rs. 834.66 crores with 168868 number of accounts for the period from April 2021 to December 2021 against the annual target of Rs.2535.39 crores i.e. 33 % of the target under Pradhan Mantri Mudra Yojana.

(Action Point 9: All Banks)

NPA and Recovery:

- Percentage of gross NPA as against gross advance has 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 crore 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 from Rs. 94.72 crores in December 2020 to Rs.88.78 crores in December 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:

- 285 proposals under the "Paryatan Sahayak Prakalpa" have been forwarded to various bank branches for extending credit support to eligible beneficiaries after undergoing suitable training arranged by Tourism Dept, of which 9 have been sanctioned.

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

RSETIs:

- As decided in the meeting, there was a need to have a dedicated RSETI at each district. State Bank of India has decided to open RSETI at North Tripura district. Tripura Gramin Bank opted to open RSETI at South Tripura district and Punjab National Bank was allotted Khowai district for opening RSETI. However, given the fact that PNB Gomati RSETI has been servicing South Tripura district since its inception, Punjab National Bank will be opening RSETI at South Tripura district and Tripura Gramin Bank will open RSETI at Khowai district, as decided through mutual consideration among both Banks.
- State Government of Tripura has decided to provide funds for construction of permanent RSETI buildings to the tune of Rs.2 crores per RSETI in addition to the grant assistance of Rs.1 crore available from Ministry of Rural Development, Govt of India.



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(Action Point 12: SBI, PNB, TGB, State Govt of Tripura)

ATMs in Block Development Offices:

- As per decision of last SLBC meeting, Bank wise targets have been allocated for opening of ATMs in all Block Development Offices in Tripura, which have been approved by the House. Bank wise targets include Punjab National Bank (24 locations), State Bank of India (20 locations), Tripura Gramin Bank (7 locations), UCO Bank (3 locations) and Canara Bank (2 locations). Concerned Banks have been advised to make the ATMs operational by March 2022.


(Action Point 13: PNB, SBI, TGB, Canara Bank, UCO Bank, SLBC)

Other Issues:

- Tripura Gramin Bank ATMs require reconfiguring post their technology upgradation exercise to make them operational. Punjab National Bank, being the sponsor Bank of Tripura Gramin Bank has to provide support for rectification of issues.
- Representative from Agriculture Skill Council of India (ASCI) requested member Banks of SLBC Tripura to promote credit availability to ASCI certified candidates in Agri-allied activities. It was decided that such credit proposals are to be recommended from NABARD for according sanction by Banks.
- NABARD has to workout scheme for long term bank finance to floriculture and rubber sector, where State Govt is willing to provide interest subvention as applicable.
- Banks are to focus on issuance of low-cost PoS terminals for improving digital payment ecosystem in the State of Tripura.
- In order to improve the credit linkage in floriculture sector, Department of Horticulture, Govt of Tripura and Banks are to undertake joint inspection in floriculture clusters of West Tripura and Sepahijala District for ascertaining the requirements of flower growers.
- SLBC Convener Bank has to assign Lead District Managers for each district along with necessary infrastructure as per RBI guidelines by March 2022.

(Action Point 14: TGB, PNB, NABARD, Line Departments, All Banks, SLBC)

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


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

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LIST OF THE PARTICIPANTS AT THE 138TH MEETING OF THE SLBC FOR THE STATE OF TRIPURA HELD AT NEW SECRETARIAT, CONFERENCE HALL NO.2, AGARTALA ON 31.01.2022

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 Kiran Glite	Secretary, UDD, GoT
4	Shri Apurba Roy	Secretary, Agriculture, GoT
5	Shri T K Debnath	Special Secretary, RD, 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 L T Darlong	Director, Institutional Finance, GoT
11	Shri Saradindu Das	Director, Agriculture, GoT
12	Shri P L Chakma	Director, I & C (HHS), GoT
13	Shri S Chakraborty	Director, Skill Development, GoT
14	Smt S Debnath	Addl Director, Industries, GoT
15	Shri Biplab Das	Addl Director, SC Welfare Dept, GoT
16	Dr. Jasmine Debbarma	Asst. Director, ARDD, GoT
17	Shri Tapas Kr. Basak	H.O.D., Institutional Finance, GoT
18	Shri Santanu Ghosh	Development Officer, Institutional Finance, GoT
19	Shri Sagnik Roy	SMM-FI, TRLM
20	Dr. Debasish Bhowmik	Sr. Officer, Agriculture Department, GoT
21	Shri Vikram Khandekar	Director, KVIC
22	Shri Amalesh Ghosh	SLTC, PMAY(Urban)
23	Shri Ashim Kr. Das	SMM, TULM
24	Shri Pratim Deb	SMM(FIME), TULM
25	Shri Sudhir Ghosh	U.D. Clerk, Institutional Finance, GoT
III	RBI/NABARD/SIDBI/NHB/HUDCO/INSURANCE COMPANIES/ BSNL	
		Designation/Office/Institution
26	Shri Partha Choudhuri	General Manager, RBI
27	Shri Anil Purohit	Deputy General Manager, NABARD
28	Smt Priyanka Gupta	DGM, PFRDA
29	Shri Alok Sharma	National Housing Bank

30	Shri Subir Kumar Das	AGM, RBI
31	Shri Kishore Rabha	Manager, NABARD
32	Shri Rakesh Kumar Yadav	Manager, SIDBI
33	Shri Bodhayan Ghosh	Astt. Manager, NABARD
IV	COMMERCIAL BANKS	Designation/Office/Institution
1	Shri S K Dixit	Chief General Manager, Punjab National Bank
2	Shri Sakshi Gopal Saha	General Manager, Punjab National Bank & Convener, SLBC Tripura
3	Shri Anand Kumar	Deputy General Manager & Circle Head, Punjab National Bank, Agartala Circle
4	Shri Rajendra Singh Rathore	Deputy Zonal Manager, Guwahati Zone, Punjab National Bank
5	Shri M.M. Goswami	Chairman, Tripura Gramin Bank
6	Shri Janardan Bose	GM, Tripura State Co-operative Bank
7	Shri Binoy Bhushan Das	RM, SBI RBO Agartala North
8	Shri Subrata Roy	AGM, Punjab National Bank
9	Shri Subhabrata Datta	Chief Manager SLBC, Punjab National Bank
10	Shri Lakhyeshwar Bori	Chief Manager, SBI RBO Agartala South
11	Shri Khurshid Rabbani	Chief Manager, Indian Overseas Bank
12	Shri Sanjib Dey	Chief Manager, Canara Bank
13	Shri Rajesh Singh	Chief Manager, Bank of India
14	Shri Subhash Panjiyara	Chief Manager, Union Bank of India
15	Shri Sandeep Goon	Manager, South Indian Bank
16	Smt Sona Das	Chief Manager, Indian Bank ZO Guwahati
17	Shri Swapnadip Datta	PO, ICICI Bank
18	Shri Bikash Laskar	Senior Manager, Axis Bank
19	Shri Ratan Das	Cluster Head, HDFC Bank
20	Shri Ashis Sukla Baidya	Branch Head, HDFC Bank
21	Shri Genius Ahanthem	Manager, UCO Bank
22	Shri Partha Ghosh	Regional Sales Manager, Ujjivan SFB
23	Shri Asish Kr Roy	SM, India Post Payments Bank
24	Shri Nirod Chakravarty	Agriculture Skill Council of India
25	Shri Avijit Chakraborty	Director, RSETI Udaipur
26	Shri Manoj Bhowmik	LDM, West Tripura & Sepahjela
27	Shri Bhargav Bhattacharjee	Manager, SLBC Tripura, Punjab National Bank

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बैंकर्स समिति की बैठक

STATE LEVEL BANKERS' COMMITTEE MEETING
FOR TRIPURA



139th

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कार्यसूची टिप्पण ★ AGENDA NOTES

March 2022

मार्च २०२२



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