

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



140<sup>th</sup>

JUNE 2022

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जून २०२२

Quarterly Review

Date: 04.08.2022 ★ Time: 04:00 PM

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

कार्यसूची टिप्पण

★ AGENDA NOTES

पंजाब नैशनल बैंक  
...भरोसे का प्रतीक !



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## Population Details of Tripura

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

<b>Description</b>	<b>2001</b>	<b>2011</b>
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 <sup>2</sup>	305	350
Area(Km <sup>2</sup> )	10,491.69	10,491.69
Total Child Population (0-6 Age)	436,446	458,014
Male Population (0-6 Age)	222,002	234,008
Female Population (0-6 Age)	214,444	224,006
Literacy	73.19%	94.65%(As on Sept' 2013)
Male Literacy	81.02%	96.65%(As on Sept' 2013)
Female Literacy	64.91%	92.35%(As on Sept' 2013)

**Network of Bank Branches in Tripura**  
**As on 30.06.2022**

Population Group	March 2016	March 2017	March 2018	March 2020	March 2021	March 2022	June 2022
Rural	265	269	271	272	279	277	278
% as against total branches	53%	53%	53%	50%	50%	51%	50%
Semi- urban	127	131	131	157	157	155	159
% as against total branches	26%	26%	26%	29%	29%	28%	29%
Urban	104	108	110	113	114	115	117
% as against total branches	21%	21%	21%	21%	21%	21%	21%
<b>TOTAL</b>	<b>496</b>	<b>508</b>	<b>512</b>	<b>542</b>	<b>550</b>	<b>547</b>	<b>554</b>

**SLBC-TRIPURA**

**VITAL BANKING STATISTICS**

(Amount Rs. in Crore)

Sl.	Parameter	June 2021	March 2022	June 2022
1	No. of Branches	550	547	554
2	Total Deposits	31717.61	32698.19	33022.34
3	Total Advances	17068.15	18545.95	19108.39
4	CD Ratio	54	57	58
5	C+I: Deposit Ratio	74	78	79
6	Priority Sector Advances (PSA)	10394.69	9764.22	9998.39
7	% of PSA to ANBC	66	58	59
8	Agriculture Advances	4599.30	3875.44	4131.39
9	% of Agri Advances to ANBC	29	23	24
10	MSME Advances	3996.12	3205.48	3344.95
11	Education Loans	113.76	108.85	104.66
12	Housing Loans	1972.48	2464.65	2293.48
13	DRI Advances	3.38	3.38	3.38
14	Schedules Caste/ Scheduled Tribe Advances	2915.87	3631.67	3759.07
15	Advances to Women Entrepreneurs	3111.60	2523.43	3405.97
16	% of Advances to Women Entrepreneurs to ANBC	20	15	20
17	Weaker Section Advances	7124.72	8033.20	9130.26
18	% of Weaker Advances to ANBC	45	48	53
19	Minority Community Advances	607.35	725.60	713.32
20	% of Minority Community Advances to ANBC	3.84	4.29	4.18

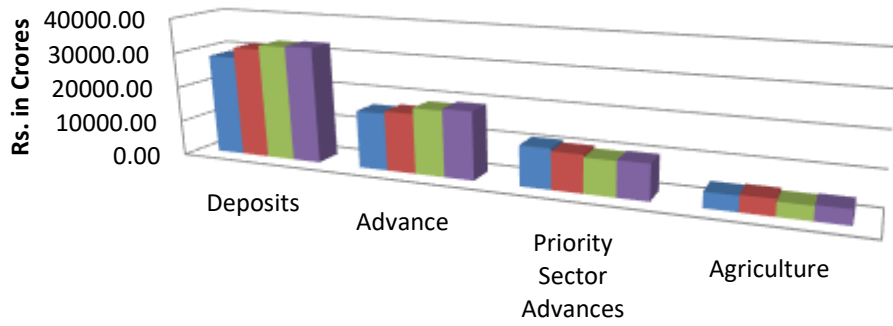
**DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN (Amount Rs in crore)**

2021-22 As on June 2021				2022-23 As on June 2022		
Sector	Plan	Achievement (Apr'21-Jun'21)	% to Target	Plan	Achievement (Apr'22-Jun'22)	% to Target
Agriculture	3117.04	417.88	13	2321.57	343.89	15
MSME	2857.97	343.49	12	1816.81	461.06	25
Other Prisec	481.55	149.56	31	1276.45	326.40	26
<b>Total Prisec</b>	<b>6456.58</b>	<b>910.94</b>	<b>14</b>	<b>5414.83</b>	<b>1131.36</b>	<b>21</b>
Non-Prisec	1847.64	607.29	33	3131.95	558.54	18
<b>Grand Total</b>	<b>8304.22</b>	<b>1518.24</b>	<b>18</b>	<b>8546.78</b>	<b>1689.91</b>	<b>20</b>



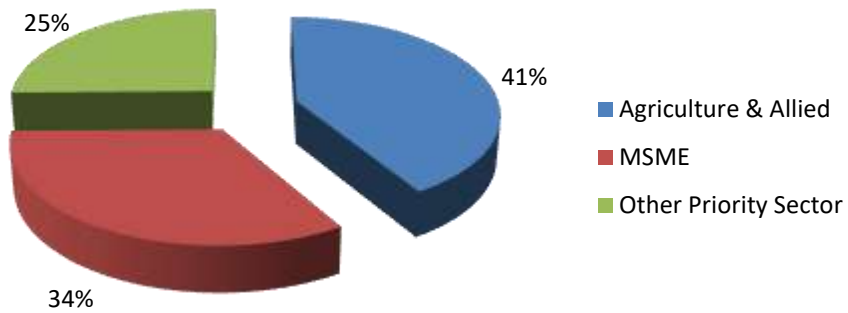
## Banking Key Indicators for the State of TRIPURA

### Banking Key Indicators



	Deposits	Advance	Priority Sector Advances	Agriculture
■ 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
■ 30.06.2022	33022.34	19108.39	9998.39	4131.39

### Priority Sector Advance As on 30.06.2022



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

(Amt. Rs in Crore)

Parameters	June'2021	March'2022	June'2022	Variation over June 2021	
				Amount	% of increase
Deposit	31717.61	32698.19	33022.34	1304.73	+4
Advance	17068.15	18545.95	19108.39	2040.24	+12
CD Ratio	54	57	58	-	+4
Priority Sector Credit (PSC)	10394.69	9764.22	9998.39	-396.30	-4
% of PSC to ANBC *	66	58	59	-	-7
Sectoral deployment of PSC: 1. Agriculture	4599.30	3875.44	4131.39	-467.91	-10
% of Agriculture Adv. to ANBC	29	23	24	-	-5
2.MSME	3996.12	3205.48	3344.95	-651.17	-16
3.Other Prisec	1799.26	2683.29	2522.04	722.78	+40
PSC to major sub-sectors: (i)Weaker section	7124.72	8033.20	9130.26	2005.54	+28
% of weaker section credit to ANBC	45	48	53	-	+8
II) SC	1140.74	1330.92	1282.92	142.18	+12
III) ST	1775.13	2300.74	2476.14	701.01	+40
IV) Women Entrepreneur	3111.6	2523.43	3405.97	294.37	+9
% of women credit to ANBC	20	15	20	-	No change
V) Minority Community	607.35	725.60	713.32	105.97	+17
% to Total Prisec Advance	6	4	4	-	-2

ANBC= Adjusted Net Bank Credit, (ANBC as on June 2021 – Rs. 17068.15 Crores).

**BANK-WISE & POPULATION GROUP-WISE BRANCH NETWORK AND DEPOSIT AS ON 30.06.2022**

( Amt in lakh)

Sl No	BANKS	NO. OF BRANCHES				DEPOSITS			
		Rural	Semi urban	Urban	Total	Rural	Semi Urban	Urban	TOTAL
1	2	3	4	5	6	7	8	9	10
1	Bank of Baroda	2	0	7	9	1158.04	0.00	59118.39	60276.43
2	Bank of India	5	5	3	13	2056.00	11983.40	16115.60	30155.00
3	Bank of Maharashtra	0	0	1	1	0.00	0.00	1959.23	1959.23
4	Canara Bank	5	8	5	18	10996.28	13671.52	60975.97	85643.77
5	Central Bank of India	2	3	1	6	5258.80	2854.03	10950.43	19063.26
6	Indian Bank	2	1	3	6	1136.51	573.76	29002.48	30712.75
7	Indian Overseas Bank	1	2	2	5	1005.27	1785.65	16527.90	19318.82
8	Punjab & Sind Bank	1	0	1	2	507.28	0.00	3382.58	3889.86
9	Punjab National Bank	35	17	14	66	119256.24	132457.18	166814.72	418528.14
10	State Bank of India	34	18	17	69	234208.00	280176.00	503152.00	1017536.00
12	Union Bank of India	1	3	6	10	1479.00	11281.00	55636.00	68396.00
12	UCO Bank	11	12	6	29	25088.47	34664.03	83512.68	143265.18
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>99</b>	<b>69</b>	<b>66</b>	<b>234</b>	<b>402149.89</b>	<b>489446.57</b>	<b>1007147.98</b>	<b>1898744.44</b>
13	AXIS BANK	2	7	4	13	5621.87	7319.63	42877.18	55818.68
14	Bandhan Bank	14	11	3	28	26777.30	27184.89	40433.82	94396.01
15	Federal Bank	0	0	1	1	0.00	0.00	6795.00	6795.00
16	HDFC	3	5	4	12	3347.24	8824.87	47582.37	59754.48
17	ICICI	1	4	3	8	3015.87	9454.22	22751.64	35221.73
18	IDBI BANK	5	3	1	9	1900.00	8300.06	20512.69	30712.75
19	IDFC First Bank	0	0	1	1	0.00	0.00	3581.23	3581.23
20	Indusind Bank	1	4	1	6	262.36	1244.28	4870.46	6377.10
21	Kotak Mahindra Bank	0	0	1	1	0.00	0.00	5057.12	5057.12
22	South Indian Bank	0	0	1	1	0.00	0.00	9228.49	9228.49
23	Ujjivan Bank	0	5	3	8	0.00	7971.15	10315.83	18286.98
24	YES Bank	0	0	1	1	0.00	0.00	7530.93	7530.93
25	NESFB	4	3	2	9	1098.02	1505.21	2192.01	4795.24
26	Jana Small Finance Bank	0	0	1	1	0.00	0.00	2540.93	2540.93
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>30</b>	<b>42</b>	<b>27</b>	<b>99</b>	<b>42022.66</b>	<b>71804.31</b>	<b>226269.70</b>	<b>340096.67</b>
27	Tripura Gramin Bank	107	31	10	148	306428.29	241131.31	212025.15	759584.75
<b>C</b>	<b>Sub Total of RRB</b>	<b>107</b>	<b>31</b>	<b>10</b>	<b>148</b>	<b>306428.29</b>	<b>241131.31</b>	<b>212025.15</b>	<b>759584.75</b>
28	ACUB	0	1	2	3	0.00	0.00	4015.37	4015.37
29	TCARDB	0	4	1	5	0.00	0.00	0.00	0.00
30	TSCB	42	12	11	65	83283.56	71055.07	145455.07	299793.70
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>42</b>	<b>17</b>	<b>14</b>	<b>73</b>	<b>83283.56</b>	<b>71055.07</b>	<b>149470.44</b>	<b>303809.07</b>
<b>GRAND TOTAL</b>		<b>278</b>	<b>159</b>	<b>117</b>	<b>554</b>	<b>833884.40</b>	<b>873437.26</b>	<b>1594913.27</b>	<b>3302234.93</b>

**BANK-WISE & POPULATION GROUP-WISE ADVANCE AND CD RATIO AS ON 30.06.2022**

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	811.44	0.00	27453.83	28265.27	70	#DIV/0!	46	47		47
2	Bank of India	1377.00	7751.00	21575.00	30703.00	67	65	134	102		102
3	Bank of Maharashtra	0.00	0.00	1881.84	1881.84	0	0	96	96		96
4	Canara Bank	5403.63	8848.51	21659.15	35911.29	49	65	36	42		42
5	Central Bank of India	761.24	1081.76	2444.37	4287.37	14	38	22	22		22
6	Indian Bank	431.47	428.71	5571.73	6431.91	38	75	19	21		21
7	Indian Overseas Bank	477.43	1359.55	6147.17	7984.15	47	76	37	41		41
8	Punjab & Sind Bank	200.45	0.00	768.99	969.44	40	0	23	25		25
9	Punjab National Bank	32562.47	37773.08	71963.56	142299.11	27	29	43	34		34
10	State Bank of India	105429.00	119637.00	445749.00	670815.00	45	43	89	66		66
11	Union Bank of India	514.00	3981.00	14233.00	18728.00	35	35	26	27		27
12	UCO Bank	9177.76	11778.60	19488.57	40444.93	37	34	23	28		28
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>157145.89</b>	<b>192639.21</b>	<b>638936.21</b>	<b>988721.31</b>	<b>39</b>	<b>39</b>	<b>63</b>	<b>52</b>	<b>0.00</b>	<b>52</b>
13	AXIS BANK	1756.97	3067.08	3089.90	7913.95	31	42	7	14		14
14	Bandhan Bank	95832.33	70795.45	40108.22	206736.00	358	260	99	219		219
15	Federal Bank	0.00	0.00	1903.50	1903.50	0	0	28	28		28
16	HDFC	752.49	7374.47	27338.32	35465.28	22	84	57	59		59
17	ICICI	993.56	6200.62	38361.17	45555.35	33	66	169	129		129
18	IDBI BANK	664.67	2807.4	2959.84	6431.91	35	34	14	21		21
19	IDFC First Bank	0.00	0.00	6557.05	6557.05	0	0	183	183		183
20	Indusind Bank	77.52	12518.56	18746.00	31342.08	0	1006	385	491		491
21	Kotak Mahindra Bank	0.00	0.00	63.30	63.30	0	0	1	1		1
22	South Indian Bank	0.00	0.00	2400.06	2400.06	0	0	26	26		26
23	Ujjivan Bank	0.00	12584.08	10584.62	23168.70	0	158	103	127		127
24	YES Bank	0.00	0.00	247.66	247.66	0	0	3	3		3
25	NESFB	1826.63	1680.89	1844.99	5352.51	166	112	84	112		112
26	Jana Small Finance Bank	0.00	0.00	5406.43	5406.43	0	0	213	213		213
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>101904.17</b>	<b>117028.55</b>	<b>159611.06</b>	<b>378543.78</b>	<b>242</b>	<b>163</b>	<b>71</b>	<b>111</b>	<b>0.00</b>	<b>111</b>
27	Tripura Gramin Bank	162566.47	88403.87	35591.04	286561.38	53	37	17	38	586050.67	115
<b>C</b>	<b>Sub Total of RRB</b>	<b>162566.47</b>	<b>88403.87</b>	<b>35591.04</b>	<b>286561.38</b>	<b>53</b>	<b>37</b>	<b>17</b>	<b>38</b>	<b>586050.67</b>	<b>115</b>
28	ACUB	0.00	0.00	693.50	693.50	0	#DIV/0!	17	17	3077.90	94
29	TCARDB	0.00	0.00	0.00	0.00	0	0	0	0		0
30	TSCB	212450.09	26740.92	17128.09	256319.10	255	38	12	85	103144.43	120
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>212450.09</b>	<b>26740.92</b>	<b>17821.59</b>	<b>257012.60</b>	<b>255</b>	<b>38</b>	<b>12</b>	<b>85</b>	<b>106222.33</b>	<b>120</b>
<b>GRAND TOTAL</b>		<b>634066.62</b>	<b>424812.55</b>	<b>851959.90</b>	<b>1910839.07</b>	<b>76</b>	<b>49</b>	<b>53</b>	<b>58</b>	<b>692273.00</b>	<b>79</b>
<b>TOTAL RESOURCES SUPPORT PROVIDED TO STATE UNDER RIDF:</b>						<b>27500.00</b>		<b>C.D. Ratio With RIDF</b>		<b>59</b>	

**BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 30.06.2022**

(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	372	780.36	1613	13625.19	390	3306.97	2375	17712.52	4	97
2	Bank of India	3341	3453.13	3643	9260.87	426	2941.60	7410	15655.60	12	55
3	Bank of Maharashtra	0	0.00	236	644.18	166	711.59	402	1355.77	0	97
4	Canara Bank	1810	2458.22	3795	17145.45	708	4674.70	6313	24278.37	8	81
5	Central Bank of India	996	998.62	562	2052.79	69	332.71	1627	3384.12	23	79
6	Indian Bank	136	86.38	759	2592.24	129	1101.90	1024	3780.52	1	59
7	Indian Overseas Bank	253	273.30	634	4379.25	155	2164.40	1042	6816.95	5	118
8	Punjab & Sind Bank	110	70.34	311	478.12	58	390.12	479	938.58	10	138
9	Punjab National Bank	51552	21904.58	16996	50361.56	2184	18879.26	70732	91145.40	18	74
10	State Bank of India	43576	28134.00	8880	53040.00	8114	59867.00	60570	141041.00	5	25
12	Union Bank of India	927	1670.63	1765	11937.00	273	1249.99	2965	14857.62	11	94
12	UCO Bank	10128	7812.33	6734	16582.49	1858	8379.40	18720	32774.22	21	88
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>113201</b>	<b>67641.89</b>	<b>45928</b>	<b>182099.14</b>	<b>14530</b>	<b>103999.64</b>	<b>173659</b>	<b>353740.67</b>	<b>8</b>	<b>43</b>
13	AXIS BANK	5999	2640.39	29	2952.84	6674	1607.70	12702	7200.93	14	37
14	Bandhan Bank	89000	48665.35	0	0.00	132883	54086.72	221883	102752.07	21	44
15	Federal Bank	347	477.74	11	301.83	9	76.59	367	856.16	54	97
16	HDFC	11476	4398.70	791	8866.10	779	468.15	13046	13732.95	15	48
17	ICICI	1373	760.26	212	12567.66	81	945.70	1666	14273.62	3	55
18	IDBI BANK	136	86.38	759	2592.24	129	1101.90	1024	3780.52	2	67
19	IDFC First Bank	3925	787.66	2199	210.81	0	0.00	6124	998.47	12	16
20	Indusind Bank	31387	6344.60	10061	12979.99	0	0.00	41448	19324.59	26	81
21	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0
22	SOUTH INDIAN BANK	155	600.51	75	468.00	81	892.00	311	1960.51	35	114
23	YES Bank	0	0.00	1	32.91	0	0.00	1	32.91	0	1
24	Ujjivan Bank	26928	8526.24	2926	3927.18	17250	6158.00	47104	18611.42	53	116
25	NESFB	2493	1142.18	1949	2677.17	0	0.00	4442	3819.35	0	0
26	Jana Small Finance Bank	16581	5375.85	0	0.00	0	0.00	16581	5375.85	0	0
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>189800</b>	<b>79805.86</b>	<b>19013</b>	<b>47576.73</b>	<b>157886</b>	<b>65336.76</b>	<b>366699</b>	<b>192719.35</b>	<b>22</b>	<b>52</b>
27	Tripura Gramin Bank	153975	89159.18	73145	76187.71	51752	61944.11	278872	227291.00	33	85
<b>C</b>	<b>Sub Total of RRB</b>	<b>153975</b>	<b>89159.18</b>	<b>73145</b>	<b>76187.71</b>	<b>51752</b>	<b>61944.11</b>	<b>278872</b>	<b>227291.00</b>	<b>33</b>	<b>85</b>
28	ACUB	0	0.00	36	25.42	242	625.30	278	650.72	0	47
29	TCARDB	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
30	TSCB	138084	176532.58	16155	28606.04	32102	20298.64	186341	225437.26	75	95
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>138084</b>	<b>176532.58</b>	<b>16191</b>	<b>28631.46</b>	<b>32344</b>	<b>20923.94</b>	<b>186619</b>	<b>226087.98</b>	<b>74</b>	<b>95</b>
<b>GRAND TOTAL</b>		<b>595060</b>	<b>413139.51</b>	<b>154277</b>	<b>334495.04</b>	<b>256512</b>	<b>252204.45</b>	<b>1005849</b>	<b>999839.00</b>	<b>24</b>	<b>59</b>

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

**BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 30.06.2022**

(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	192	685.11	369	2415.50	44	307.92	654	1652.32	9	116	348.85	71	572.53	0	0.00
2	Bank of India	546	443.47	888	800.76	571	608.43	2679	2167.70	8	786	320.92	254	304.91	6	6.95
3	Bank of Maharashtra	1	7.84	13	14.50	0	0.00	27	18.35	1	0	0.00	0	0.00	0	0.00
4	Canara Bank	745	2035.13	1394	3141.54	160	1129.75	5266	14480.13	48	1888	5504.55	1076	2667.24	3	1.92
5	Central Bank of India	142	292.76	465	264.68	162	1130.55	1163	1292.08	30	495	687.83	61	46.81	3	1.92
6	Indian Bank	166	389.32	304	932.75	56	221.00	925	2908.85	45	361	908.50	38	457.28	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	213	201.64	30	3	28.33	0	0.00	0	0.00
9	Punjab National Bank	8531	10026.87	26196	18094.42	3417	7229.19	63200	61975.46	50	18733	21083.63	6323	5541.35	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	287	888.23	351	649.41	137	771.12	1606	4309.36	27	589	1517.92	242	482.68	0	0.00
12	UCO Bank	1472	3024.70	6578	6124.25	1599	2773.51	15356	19276.58	52	3659	4832.88	2035	2510.30	13	10.93
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>15764</b>	<b>22910.71</b>	<b>39129</b>	<b>36011.90</b>	<b>12897</b>	<b>21575.09</b>	<b>121009</b>	<b>154119.11</b>	<b>19</b>	<b>35484</b>	<b>53399.02</b>	<b>16054</b>	<b>19272.20</b>	<b>1681</b>	<b>950.19</b>
13	AXIS BANK	1420	232.00	1025	145.13	1301	205.78	8721	3463.94	18	4862	924.67	745	190.30	0	0.00
14	Bandhan Bank	93304	58358.66	91094	52887.84	87012	48283.13	215362	95272.57	41	305794	167242.60	39096	22757.26	0	0.00
15	Federal Bank	8	20.13	15	9.99	16	16.01	346	483.02	55	222	541.25	10	2.28	0	0.00
16	HDFC Bank	36	49.20	112	608.93	0	0.00	12151	3843.82	13	12122	4321.32	2383	581.25	0	0.00
17	ICICI Bank	978	1191.44	980	1132.43	294	1337.16	7743	4649.81	18	2710	17494.96	1415	2192.83	0	0.00
18	IDBI BANK	153	413.41	584	703.93	146	311.10	1319	1673.38	30	128	58.50	284	166.50	24	19.94
19	IDFC First Bank	2074	303.13	2971	464.77	2637	415.40	22630	4631.19	73	8401	1277.37	744	115.36	0	0.00
20	Indusind Bank	8666	931.91	17371	706.56	0	0.00	30434	7878.81	33	1106	2242.56	6674	3812.03	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	8524	2871.08	50679	23168.70	14865	5124.95	128456	48833.40	305	49503	16142.52	4885	1526.15	0	0.00
25	NESFB	563	152.38	1093	271.27	377	121.39	9441	2577.75	62	7359	2021.39	49	11.32	0	0.00
26	Jana Small Finance Bank	2994	931.58	5570	1835.82	2916	902.40	16581	5375.85	0	2105	691.21	1721	605.44	0	0.00
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>115726</b>	<b>64523.33</b>	<b>165924</b>	<b>80099.55</b>	<b>106648</b>	<b>55814.92</b>	<b>838919</b>	<b>444771.37</b>	<b>120</b>	<b>394312</b>	<b>212958.35</b>	<b>56285</b>	<b>31355.28</b>	<b>24</b>	<b>19.94</b>
27	Tripura Gramin Bank	46914	37044.73	136858	122166.17	75346	43474.15	291450	218306.77	82	108051	69814.62	21210	18601.51	0	0.00
<b>C</b>	<b>Sub Total of RRB</b>	<b>46914</b>	<b>37044.73</b>	<b>136858</b>	<b>122166.17</b>	<b>75346</b>	<b>43474.15</b>	<b>291450</b>	<b>218306.77</b>	<b>82</b>	<b>108051</b>	<b>69815</b>	<b>21210</b>	<b>18602</b>	<b>0.00</b>	<b>0</b>
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	0.00	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0.00
30	TSCB	8565	3611.69	10752	9034.88	5811	2965.74	30480	8037.25	3	6096	4296.80	3211	2094.50	534	361.85
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>8686</b>	<b>3814.19</b>	<b>10893</b>	<b>9337.00</b>	<b>5829</b>	<b>2989.30</b>	<b>35361</b>	<b>23035.33</b>	<b>10</b>	<b>6198</b>	<b>4425.30</b>	<b>3218</b>	<b>2103.35</b>	<b>537</b>	<b>366.19</b>
<b>GRAND TOTAL</b>		<b>187090</b>	<b>128292.96</b>	<b>352804</b>	<b>247614.62</b>	<b>200720</b>	<b>123853.45</b>	<b>1383668</b>	<b>913026.99</b>	<b>53</b>	<b>544045</b>	<b>340597.29</b>	<b>96767</b>	<b>71332.34</b>	<b>2242</b>	<b>1336.32</b>

**CONFIRMATION OF PROCEEDINGS OF  
THE 139<sup>th</sup> MEETING OF THE SLBC FOR TRIPURA**

The proceedings and action points of the 139<sup>th</sup> Meeting of SLBC for Tripura, held on 21.05.2022 were circulated under the cover of Convener Bank's letter no. SLBC/TRP/Minutes/139/2022 dated 26.05.2022. The same may please be confirmed by the House.

**ACTION TAKEN REPORT**

Present Status of implementation of the major action points emerged in the 139<sup>th</sup> SLBC meeting held on 21.05.2022 is furnished below as a separate agenda.

Sl No	Major Action Points	Present Status of Implementation
1	<p>Issuance of KCCs to all eligible farmers and implementation of KCC saturation campaign</p> <p>Tripura State Co-Operative Bank to reconcile their KCC portfolio and submit detailed list of all KCC borrowers to SLBC desk for onward submission to Agriculture Department. <b>(Action: Agriculture Dept / Banks / State Govt / SLBC)</b></p>	<p>12170 KCCs sanctioned by Banks amounting to Rs. 77.72 Crores during FY 2022-23 as on 30.06.2022, thereby achieving 18% of the Annual Target (69278 Nos.).</p> <p>Tripura State Co-Operative Bank have submitted list of 51421 KCC beneficiaries out of their reported 90745 KCC borrowers. Remaining list of beneficiaries will be submitted by 31.08.2022.</p>
2	<p>Pradhan Mantri Fasal Bima Yojana (PMFBY) <b>(Action: All Banks &amp; Agriculture Department)</b></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>
3	<p>Self Help Groups (SHGs) Banks to achieve the target for FY 22-23 by June 2022. <b>(Action: All Banks)</b></p> <p>NULM pending cases to be reduced by according sanction in eligible cases by the end of the fiscal year. <b>(Action : All Banks)</b></p> <p>Banks are to explore dual authentication payment process for servicing SHGs by BCs / CSPs. <b>(Action : All Banks)</b></p>	<p>As against the TRLM target of Rs.230 crores in 18800 accounts for FY 2022-23, the Banks have collectively achieved sanction of 1828 accounts (achievement of 10%) with corresponding sanction amount of Rs.36.69 crores (achievement of 16%) as on 30.06.2022.</p> <p>As on June 2022 of FY 2022-23, 55 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. Punjab National Bank has informed that they have implemented dual authentication payment process in Tripura and presently 147 SHGs have been on boarded. Other Banks to appraise their status of implementation to the house at the earliest.</p>



4	<p>Opening of bank branches at Raishyabari by ICICI Bank. <b>(Action: ICICI Bank)</b></p>	<p>ICICI Bank has informed that currently it will not be feasible to set up a branch in Raishyabari. As such, the Bank is in the process of setting up a BC point at Purba Potachhara GP under Raishyabari RD Block.</p>
5	<p>Opening of new PNB Branch at Kathalia <b>(Action: Punjab National Bank)</b></p> <p>MLA request for opening of Bank branch at Santir Bazar by Central Bank of India <b>(Action: Central Bank of India)</b></p>	<p>Punjab National Bank has accorded approval for opening of branch at Kathalia. The Bank has identified the premises and the branch is to be made operational by 30.09.2022.</p> <p>Central Bank of India has informed that as the Bank is under PCA, it is not in a position to open new branch at the concerned location.</p>
6	<p>140 GPs / VCs were identified where no Branch / BC was available within a radius of 2 KMs from the concerned GP / VC. <b>(Action: SLBC)</b></p>	<p>Present status of implementation is as under:</p> <ul style="list-style-type: none"> <li>. Punjab National Bank: 41 out of 66 allocated locations BC agent has already been identified and shall be made operational by September 2022.</li> <li>. Tripura Gramin Bank: Already allocated resources in all the allocated 48 locations. However, post CBS upgradation, the Bank is in the process of technology integration with support of its sponsor Bank Punjab National Bank for operationalizing BC points.</li> <li>. Tripura State Co-Operative Bank: BC points at all 13 allocated locations will be operationalized by August 2022.</li> <li>. State Bank of India: 2 out of 9 allocated locations have been activated. The rest to be completed by August 2022.</li> </ul>
7	<p>Government sponsored schemes – PMEGP &amp; Swavalamban <b>(Action: All Banks)</b></p> <p>An independent meeting to be convened by NABARD Tripura with public sector Banks, private sector banks, RBI, KVIC and Dept of Industry &amp; Commerce, Govt of Tripura, with a view to discuss the low performance of Banks under PMEGP. <b>(Action: NABARD)</b></p>	<p>For the FY 2022-23, 694 PMEGP cases were sponsored to the bank branches against the target (already circulated) of 2091 cases, out of which 45 cases were sanctioned amounting to Rs. 125.32 lakhs as on 30.06.2022.</p> <p>For the FY 2022-23, 2890 cases have been sponsored to the bank branches against the target (already circulated) of 4000 cases, out of which 16 cases were sanctioned amounting to Rs. 42.52 lakhs as on 30.06.2022.</p> <p>The meeting was convened by NABARD on 01-07-2022, where threadbare discussions took place with various banks. Some key decisions of the meeting are as under:</p> <ol style="list-style-type: none"> <li>1. HDFC Bank was advised to share list of KCC beneficiaries with SLBC desk at the earliest.</li> <li>2. ICICI Bank informed that the bank has initiated steps to enhance agriculture financing in Tripura in the current fiscal year.</li> <li>3. State bank of India was advised to provide greater support to agri-allied sector.</li> <li>4. Indian Bank to organize FLCs through RBI and</li> </ol>

	<p>Dept of Industry &amp; Commerce, Govt of Tripura to provide list of Swavalamban beneficiaries for FY 2017-18 onwards to SLBC desk for circulation among member Banks. The Banks in turn shall reconcile their pending subsidy claims from the provided information and ensure claiming subsidy in all such cases accordingly. <b>(Action: DIC, All Banks)</b></p>	<p>NABARD.</p> <p>5. Union Bank of India to focus on one village and nurture it.</p> <p>Under consideration with Dept of Industry &amp; Commerce, Govt of Tripura.</p>
8	<p>Sanction of Education loans <b>(Action: All Banks)</b></p>	<p>Banks have accorded sanction in 93 cases with aggregate sanction amount of Rs. 363.18 lakhs in FY 2022-23 as on June 2022.</p>
9	<p>Housing loans and PMAY</p> <p>PMAY(Grameen) loan scheme: It was advised by the State Government that disbursement under the scheme is to be initiated after release of first installment of central grant assistance to the beneficiaries.</p> <p>PMAY (Urban) scheme in line with PMAY Gramin scheme for urban TUEP beneficiaries has been approved by the house. The same is to be adopted by respective boards of SLBC Tripura member Banks. <b>(Action: SLBC, Revenue Dept, All Banks)</b></p>	<p>Till June 2022 of FY 2022-23, 1165 housing loans have been sanctioned with aggregate sanction amount of Rs.11573.74 lakhs.</p> <p>Based on feedback received from the State Government, Punjab National Bank is exploring to allow deviation in scheme guidelines for initiating disbursement after release of first installment of central grant assistance.</p> <p>PMAY(Grameen) loan scheme has been adopted by PNB, TGB &amp; TSCB till date. Approval of PMAY(Grameen) loan scheme by remaining member Banks is awaited.</p> <p>PMAY (Urban) scheme as approved by SLBC has been circulated to all member Banks on 26.05.2022 along with an advisory to get the same approved from their respective Bank boards.</p>
10	<p>All banks to focus on increasing no. of sanctioned cases under Stand Up India as well as the ticket size of loans.</p> <p>Achieving the targets under Pradhan Mantri Mudra Yojana (PMMY) <b>(Action: All Banks)</b></p>	<p>Loans under the scheme had been extended to 21 SC/ST/Women beneficiaries amounting to Rs. 2.10 Crores during FY 2022-23 up to June 2022.</p> <p>All Banks/Financial Institutions have made an achievement of Rs. 228.82 Crore with 38021 numbers of accounts for the period April 2022 – June 2022, against the annual target of Rs.3042.46 Crore i.e., 8 % of the target.</p>

11	NPA and Recovery ( <b>Action: All Banks &amp; State Government</b> )	<p>Percentage of gross NPA as against gross advance increased from 5.47% as on June 2021 to 6.16% as on June 2022. Amount in absolute terms increased to Rs. 1176.98 crores as on June 2022 from Rs. 933.84 crores as on June 2021. The outstanding amount under Written off A/Cs (Shadow Register) is around Rs. 160.11 crores which if added with the outstanding NPA, the total amount would be Rs. 1337.09 crores which seems to be high.</p> <p>The total outstanding NPA amount in Govt. sponsored schemes has increased from Rs. 94.77 crores in June 2021 to Rs. 120.70 crores in June 2022.</p> <p>As on June 2022, percentage of NPA under KCC is 28.57%, under PMMY is 10%, under PMEGP is 28% and Swavalamban is 24%.</p>
12	Extending financial support for development of tourism sector. ( <b>Action: SLBC &amp; Tourism Dept</b> )	213 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 17 have been sanctioned.
13	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. ( <b>Action: PNB, SBI, TGB, State Govt</b> )	DM South Tripura has advised opening of RSETI South Tripura at Hrishyamukh Tipra Bazaar Training Center. Approval from MoRD is awaited. Tripura Gramin Bank has written to DM Khowai for allocating suitable premises for RSETI. State Bank of India has written to DM North Tripura for allocating suitable premises for RSETI.
14	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. ( <b>Action: SLBC, State Govt</b> )	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 installing ATMs with their Corporate Office. PNB Corporate Office has allowed installation of ATMs through OPEX model for which the Bank has taken up with ATM vendors. Vendors are yet to submit feasibility reports for the allocated locations. Upon receipt of feasibility reports, the Bank will apprise the House on further course of action. 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. ATM of Tripura State Co-Operative Bank is present at Karbook RD block, originally assigned to SBI, and may be considered as covered. SBI to co-ordinate with Tripura Gramin Bank and SLBC for swapping allocation of the Silachari RD block location with Tripura Gramin Bank, as per mutual consent. SBI to write to Tripura

		<p>Gramin Bank in this regard.</p> <p>c) UCO Bank: Of the 3 allocated locations, on-site ATM is present at Raishyabari &amp; Kalyanpur branches, situated at a distance of less than 500 metres from the respective RD blocks. In view of the above, these locations are to 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 one of its seven allocated locations with State Bank of India's allocated location Silachari. 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>
<p><b>15</b></p>	<p>A scheme for long term bank finance to rubber sector, which provides for loan tenor of 15 years (including 8-year moratorium), has been prepared by Rubber Board along with NABARD. The same needs to be approved by Banks.</p> <p>State Level Technical Committee to finalize scale of finance for orchid cultivation.</p> <p>Draft Annual Credit Plan FY 2022-23 was placed before the house for approval. Considering the ACP achievement of Banks in fiscal year 2021-22 as well as the recent economic outlook, SLBC was advised to revise the targets. The revised ACP target is to be placed in the next sub-committee meeting of SLBC Tripura for deliberations and approval by the House. <b>(Action: All Banks, NABARD, SLBC)</b></p>	<p>NABARD has informed SLBC desk that no rubber grower has so far agreed to credit linked rubber plantation development, based on the response from Rubber Board. Punjab National Bank has sought approval from Bank Board for scheme for long term bank finance to rubber sector.</p> <p>Under consideration with SLTC.</p> <p>Revised draft of Annual Credit Plan FY 2022-23 was placed before the sub-committee meeting of SLBC Tripura on 28.06.2022 and duly approved.</p>

**IMPLEMENTATION OF ANNUAL CREDIT PLAN (ACP)**

Action Points emerged in the 139<sup>th</sup> SLBC Meeting held on 21.05.2022

100% disbursement targets set against all sectors under ACP 2022-23 is to be achieved (**Action: All Banks**).

**Status of implementation**

All the banks put together disbursed Rs. 1689.91 crore i.e. 20% of the Annual Target for Rs. 8546.78 crore under ACP 2022-23 as on June 2022.

The overall achievement is 20% against the target of ACP 2022-23 as on 30.06.2022 while achievement under Agriculture sector is 15%. Achievements in MSME and OPS are 25% and 26% of the ACP Targets respectively as on 30.06.2022.

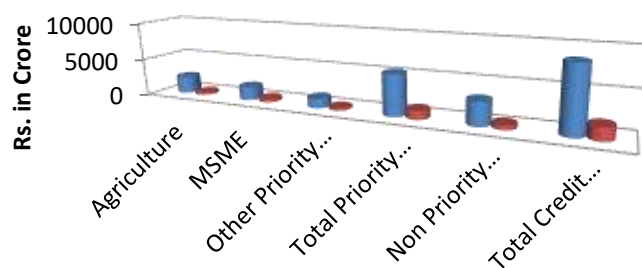
A comparative position of achievement in disbursement under ACP 2022-23 as on 30.06.2022 with the corresponding period of the previous year is as under:

Amt. Rs. In crores

Sector	2021-22 (April 2021 to June 2021)			2022-23 (April 2022 to June 2022)			
	Plan	Achievement (Apr'21- Jun'21)	% to Target	Plan	Achievement (Apr'21- Jun'22)	% to Target	% of growth (Y-O-Y)
Agriculture	3117.04	417.88	13	2321.57	343.89	15	-18
MSME	2857.97	343.49	12	1816.81	461.06	25	+34
Other Prisec	481.55	149.56	31	1276.45	326.40	26	+118
<b>Total Prisec</b>	<b>6456.58</b>	<b>910.94</b>	<b>14</b>	<b>5414.83</b>	<b>1131.36</b>	<b>21</b>	<b>+24</b>
Non-Prisec	1847.64	607.29	33	3131.95	558.54	18	-8
<b>Grand Total</b>	<b>8304.22</b>	<b>1518.24</b>	<b>18</b>	<b>8546.78</b>	<b>1689.91</b>	<b>20</b>	<b>+11</b>

Bank wise performance on different sectors under ACP pertaining to the year 2022-23 as on 30.06.2022 has been given in the annexure.

### Achievement of Annual Credit Plan 2022-23 up to 30.06.2022

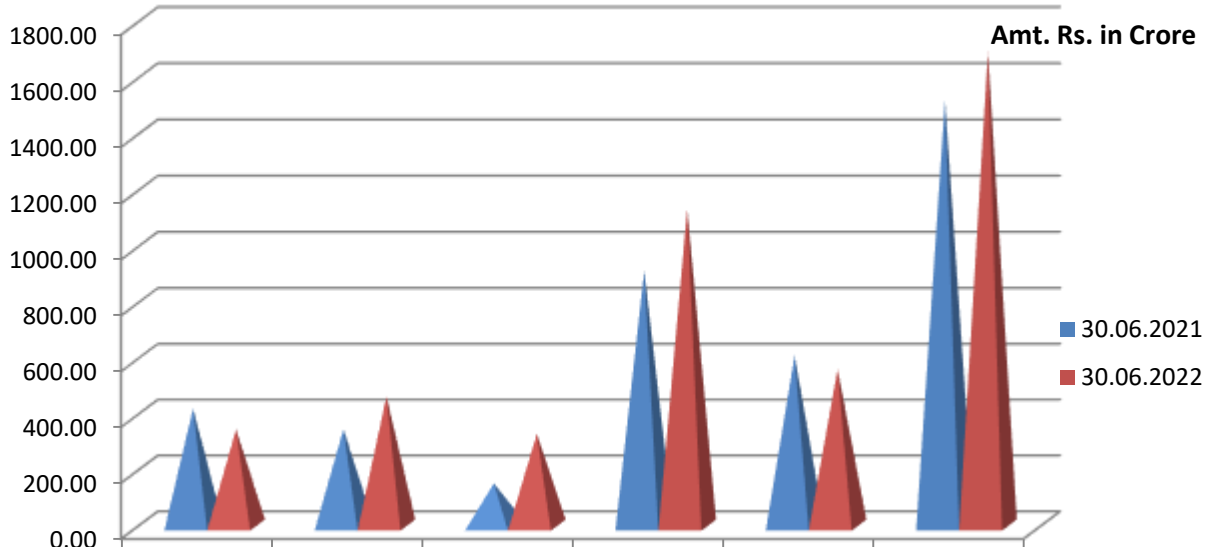


■ Target  
■ Achievement

	Agriculture	MSME	Other Priority Sector	Total Priority Sector	Non Priority Sector	Total Credit Plan/Achievement
■ Target	2321.57	1816.81	1276.45	5414.83	3131.95	8546.78
■ Achievement	343.89	461.06	326.4	1131.36	558.55	1689.91

Sector

### Credit Disbursement under ACP as on 30.06.2021 & 30.06.2022



	Agriculture	MSME	Other Priority Sector	Total Priority Sector	Non Priority Sector	Total Credit Plan/Achievement
■ 30.06.2021	417.88	343.49	149.56	910.94	607.29	1518.24
■ 30.06.2022	343.89	461.06	326.4	1131.36	558.55	1689.91

**TRIPURA STATE**

**BANK-WISE & SECTOR-WISE DISBURSEMENT OF CREDIT VIS-À-VIS TARGETS UNDER ANNUAL CREDIT PLAN 2021-22 DURING 01.04.2022 to 30.06.2022**

(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	779.00	85.70	11	15836.00	2286.01	14	524.00	196.35	37	17139.00	2568.06	15	2382.00	1388.98	58	19521.00	3957.04	20
2	Bank of India	2401.00	743.44	31	1597.00	209.02	13	767.00	192.05	25	4765.00	1144.51	24	14318.00	365.91	3	19083.00	1510.42	8
3	Bank of Maharashtra	0.00	0.00	#DIV/0!	133.00	15.89	12	261.00	96.41	37	394.00	112.30	29	263.00	100.53	38	657.00	212.83	32
4	Canara Bank	1628.00	248.67	15	5101.00	556.02	11	1086.00	450.17	41	7815.00	1254.86	16	8252.00	1451.40	18	16067.00	2706.26	17
5	Central Bank Of India	225.00	219.86	98	1317.00	549.98	42	252.00	93.80	37	1794.00	863.64	48	51.00	2.16	4	1845.00	865.80	47
6	Indian Bank	44.00	5.94	14	2270.00	1701.80	75	55.00	9.22	17	2369.00	1716.96	72	1663.00	505.94	30	4032.00	2222.90	55
7	Indian Overseas	57.00	0.00	0	1217.00	0.00	0	525.00	0.00	0	1799.00	0.00	0	767.00	0.00	0	2566.00	0.00	0
8	P&SB	27.00	5.00	19	158.00	62.00	39	149.00	5.00	3	334.00	72.00	22	38.00	1.00	3	372.00	73.00	20
9	PNB	15693.00	4132.75	26	21970.00	5871.49	27	10883.00	3192.26	29	48546.00	13196.50	27	27080.00	6920.34	26	75626.00	20116.84	27
10	State Bank of India	9370.00	1712.00	18	17427.00	3553.00	20	16499.00	4297.00	26	43296.00	9562.00	22	38864.00	3097.00	8	82160.00	12659.00	15
11	UCO Bank	1503.00	514.72	34	8162.00	2239.38	27	4477.00	1404.30	31	14142.00	4158.40	29	810.00	1061.34	131	14952.00	5219.74	35
12	Union Bank	1593.00	778.49	49	14556.00	6342.09	44	353.00	26.36	7	16502.00	7146.94	43	2362.00	543.85	23	18864.00	7690.79	41
<b>A</b>	<b>ACP PUBLIC sec Bank</b>	<b>33320.00</b>	<b>8446.57</b>	<b>25</b>	<b>89744.00</b>	<b>23386.68</b>	<b>26</b>	<b>35831.00</b>	<b>9962.92</b>	<b>28</b>	<b>158895.00</b>	<b>41796.17</b>	<b>26</b>	<b>96850.00</b>	<b>15438.45</b>	<b>16</b>	<b>255745.00</b>	<b>57234.62</b>	<b>22</b>
13	Axis Bank	2848.00	628.55	22	708.00	125.05	18	433.00	58.96	14	3989.00	812.56	20	789.00	53.02	7	4778.00	865.58	18
14	Bandhan Bank	73445.00	2601.41	4	269.00	0.00	0	61175.00	11724.80	19	134889.00	14326.21	11	77591.00	8096.16	10	212480.00	22422.37	11
15	Federal Bank	881.00	214.26	24	562.00	401.83	72	6.00	6.50	108	1449.00	622.59	43	1428.00	504.37	35	2877.00	1126.96	39
16	HDFC Bank	4126.00	1099.33	27	2576.00	1206.35	47	470.00	144.36	31	7172.00	2450.04	34	18495.00	4603.18	25	25667.00	7053.22	27
17	ICICI Bank	720.00	210.02	29	11703.00	7672.13	66	285.00	331.66	116	12708.00	8213.81	65	18589.00	10260.25	55	31297.00	18474.06	59
18	IDBI Bank	783.00	5.94	1	1748.00	1701.80	97	111.00	9.22	8	2642.00	1716.96	65	1358.00	505.94	37	4000.00	2222.90	56
19	IDFCFirst Bank	1182.00	298.25	25	0.00	1.05	#DIV/0!	0.00	0.00	#DIV/0!	1182.00	299.30	25	9462.00	2081.49	22	10644.00	2380.79	22
20	IndusInd	4570.00	2566.27	56	13599.00	2163.42	16	1.00	0.00	0	18170.00	4729.69	26	15161.00	0.00	0	33331.00	4729.69	14
21	Kotak Mahindra	93.00	0.00	0	220.00	0.00	0	24.00	0.00	0	337.00	0.00	0	25.00	0.00	0	362.00	0.00	0
22	South Indian Bank	428.00	0.00	0	315.00	0.00	0	145.00	0.00	0	888.00	0.00	0	23.00	0.00	0	911.00	0.00	0
23	Ujjivan Bank	10067.00	2333.19	23	3466.00	991.75	29	4618.00	4866.60	105	18151.00	8191.54	45	3419.00	631.00	18	21570.00	8822.54	41
24	Yes Bank	93.00	0.00	0	221.00	0.00	0	25.00	0.00	0	339.00	0.00	0	25.00	69.96	280	364.00	69.96	19
25	NESFB	286.00	13.70	5	3632.00	604.08	17	0.00	0.00	#DIV/0!	3918.00	617.78	16	237.00	26.70	11	4155.00	644.48	16
26	Jana SFB	5199.00	1484.05	29	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	5199.00	1484.05	29	6.00	26.59	443	5205.00	1510.64	29
<b>B</b>	<b>ACP PRIVATE Sec bank</b>	<b>104721.00</b>	<b>11454.97</b>	<b>11</b>	<b>39019.00</b>	<b>14867.46</b>	<b>38</b>	<b>67293.00</b>	<b>17142.10</b>	<b>25</b>	<b>211033.00</b>	<b>43464.53</b>	<b>21</b>	<b>146608.00</b>	<b>26858.66</b>	<b>18</b>	<b>357641.00</b>	<b>70323.19</b>	<b>20</b>
27	Tripura Gramin Bank	49715.00	3803.44	8	39544.00	5103.90	13	17312.00	3372.68	19	106571.00	12280.02	12	58459.00	10722.38	18	165030.00	23002.40	14
<b>C</b>	<b>ACP RRB</b>	<b>49715.00</b>	<b>3803.44</b>	<b>8</b>	<b>39544.00</b>	<b>5103.90</b>	<b>13</b>	<b>17312.00</b>	<b>3372.68</b>	<b>19</b>	<b>106571.00</b>	<b>12280.02</b>	<b>12</b>	<b>58459.00</b>	<b>10722.38</b>	<b>18</b>	<b>165030.00</b>	<b>23002.40</b>	<b>14</b>
28	ACUB	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	16.88	#DIV/0!	0.00	16.88	#DIV/0!
29	TCARDB	0.00		#DIV/0!	0.00		#DIV/0!	0.00		#DIV/0!	0.00	0.00	#DIV/0!	0.00		#DIV/0!	0.00	0.00	#DIV/0!
30	TSCB	44401.00	10684.62	24	13374.00	2748.27	21	7209.00	2162.64	30	64984.00	15595.53	24	11278.00	2818.61	25	76262.00	18414.14	24
<b>D</b>	<b>ACP Coop. Bank</b>	<b>44401.00</b>	<b>10684.62</b>	<b>24</b>	<b>13374.00</b>	<b>2748.27</b>	<b>21</b>	<b>7209.00</b>	<b>2162.64</b>	<b>30</b>	<b>64984.00</b>	<b>15595.53</b>	<b>24</b>	<b>11278.00</b>	<b>2835.49</b>	<b>25</b>	<b>76262.00</b>	<b>18431.02</b>	<b>24</b>
<b>GRAND TOTAL</b>		<b>232157.00</b>	<b>34389.60</b>	<b>15</b>	<b>181681.00</b>	<b>46106.31</b>	<b>25</b>	<b>127645.00</b>	<b>32640.34</b>	<b>26</b>	<b>541483.00</b>	<b>113136.25</b>	<b>21</b>	<b>313195.00</b>	<b>55854.98</b>	<b>18</b>	<b>854678.00</b>	<b>168991.23</b>	<b>20</b>

## Tripura State

**Districtwise and Sectorwise Achievement under Annual Credit Plan 2022-23 during the period 01.04.2022 to 30.06.2022**

*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	51903.00	7664.95	15	90222.00	27179.42	30	53068.00	14225.18	27	195193.00	49069.55	25	156779.00	28606.25	18	351972.00	77675.80	22
2	Khowai	20969.00	1819.74	9	11882.00	2650.92	22	9374.00	2516.88	27	42225.00	6987.54	17	18915.00	3664.59	19	61140.00	10652.13	17
3	Sepahijala	33517.00	4872.1	15	10639.00	2143.15	20	13366.00	4158.61	31	57522.00	11173.86	19	22457.00	3579.97	16	79979.00	14753.83	18
4	Gomati	31582.00	6575.88	21	15216.00	3983.59	26	12602.00	3502.41	28	59400.00	14061.88	24	25494.00	4473.91	18	84894.00	18535.79	22
5	South Tripura	29463.00	2883.93	10	14157.00	2262.6	16	11421.00	2434.99	21	55041.00	7581.52	14	21944.00	3681.1	17	76985.00	11262.62	15
6	North Tripura	21375.00	3062.92	14	19213.00	4308.72	22	10910.00	2409.52	22	51498.00	9781.16	19	33569.00	6093.38	18	85067.00	15874.54	19
7	Unakoti	17409.00	2598.33	15	11074.00	2064.51	19	9994.00	2400.07	24	38477.00	7062.91	18	17220.00	2733.68	16	55697.00	9796.59	18
8	Dhalai	25939.00	4911.75	19	9278.00	1513.4	16	6910.00	992.68	14	42127.00	7417.83	18	16817.00	3022.1	18	58944.00	10439.93	18
	<b>Total</b>	<b>232157.00</b>	<b>34389.60</b>	<b>15</b>	<b>181681.00</b>	<b>46106.31</b>	<b>25</b>	<b>127645.00</b>	<b>32640.34</b>	<b>26</b>	<b>541483.00</b>	<b>113136.25</b>	<b>21</b>	<b>313195.00</b>	<b>55854.98</b>	<b>18</b>	<b>854678.00</b>	<b>168991.23</b>	<b>20</b>



## 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
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
2022-23 (As on June 2022)	2321.57	343.89	15

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
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
2022-23 (As on Jun 2022)	Target	1380.41	497.15	444.01	0.00	2321.57
	Achievement	199.01	38.03	106.84	0.00	343.88
	% of Achv	14	8	24	0	15

Progress report on flow of farm credit by all Banks in Tripura for the year 2022-23 is given below:

Amt. Rs. In Crores

Sl No.	Directive	Target (2022-23)	Achievement during 2022-23 (April'22 – June'22)
1	Increase in Farm Credit	Rs. 2321.57	Achievement during 2022-23 is Rs. 343.89 Crore (15% of the target)
2	KCC (No.)	69278	12170 nos. KCCs. (18% of the target)

Bank wise position as on 30.06.2022 for different sectors is furnished in the Annexure.

**Bank - wise Targets and Achievement in Agriculture for 2022-23 for the State of Tripura under  
ACP 2022-23 as on June 2022**

						Amt. Rs. In Lakhs	
Sl.No.	BANKS	2021-22 (As on June 2021)			2022-23 (As on June 2022)		
		Target	Achievement	% of Achievement	Target	Achievement	% of Achievement
1	2	6	7	8	6	7	8
1	Bank of Baroda	122.71	55.53	45	779.00	85.70	11
2	Bank of India	1141.36	435.01	38	2401.00	743.44	31
3	Bank of Maharashtra	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
4	Canara Bank	489.45	90.32	18	1628.00	248.67	15
5	Central Bank of India	602.83	43.59	7	225.00	219.86	98
6	Indian Bank	231.15	0.00	0	44.00	5.94	14
7	Indian Overseas Bank	41.35	12.47	30	57.00	0.00	0
8	Punjab & Sind Bank	44.31	9.09	21	27.00	5.00	19
9	Punjab National Bank	19143.24	3232.67	17	15693.00	4132.75	26
10	State Bank of India	19730.92	1677.37	9	9370.00	1712.00	18
11	UCO Bank	2077.73	262.16	13	1503.00	514.72	34
12	Union Bank of India	349.23	26.09	7	1593.00	778.49	49
<b>A</b>	<b>ACP PUBLIC sec Bank</b>	<b>43974.28</b>	<b>5844.30</b>	<b>13</b>	<b>33320.00</b>	<b>8446.57</b>	<b>25</b>
13	AXIS BANK	1262.70	216.79	17	2848.00	628.55	22
14	Bandhan Bank	172555.00	14157.95	8	73445.00	2601.41	4
15	Federal Bank	146.63	11.70	8	881.00	214.26	24
16	HDFC	4759.30	483.05	10	4126.00	1099.33	27
17	ICICI Bank	5548.66	892.70	16	720.00	210.02	29
18	IDBI BANK	724.12	21.67	3	783.00	5.94	1
19	IDFCFirst Bank	1158.57	145.00	13	1182.00	298.25	25
20	Indusind Bank	2970.04	996.19	34	4570.00	2566.27	56
21	Kotak Mahindra Bank	59.80	0.00	0	93.00	0.00	0
22	South Indian Bank	59.80	0.00	0	428.00	0.00	0
23	Ujjivan Bank	5319.89	545.62	10	10067.00	2333.19	23
24	Yes Bank	59.80	0.00	0	93.00	0.00	0
25	NESFB	554.08	34.74	6	286.00	13.70	5
26	Jana SFB	1000.00	475.86	48	5199.00	1484.05	29
<b>B</b>	<b>ACP PRIVATE Sec bank</b>	<b>196178.38</b>	<b>17981.27</b>	<b>9</b>	<b>104721.00</b>	<b>11454.97</b>	<b>11</b>
27	Tripura Gramin Bank	36534.00	6907.74	19	49715.00	3803.44	8
<b>C</b>	<b>ACP RRB</b>	<b>36534.00</b>	<b>6907.74</b>	<b>19</b>	<b>49715.00</b>	<b>3803.44</b>	<b>8</b>
28	ACUB	119.60	0.00	0	0.00	0.00	#DIV/0!
29	TCARDB	0.00	0.00	0	0.00		#DIV/0!
30	TSCB	34898.63	11055.67	32	44401.00	10684.62	24
<b>D</b>	<b>ACP Coop. Bank</b>	<b>35018.23</b>	<b>11055.67</b>	<b>32</b>	<b>44401.00</b>	<b>10684.62</b>	<b>24</b>
<b>GRAND TOTAL</b>		<b>311704.89</b>	<b>41788.98</b>	<b>13</b>	<b>232157.00</b>	<b>34389.60</b>	<b>15</b>

**Achievement under Sub-Sectors of Allied Activities against ACP for the Year 2022-23 as on 30.06.2022**

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	5.11	10.00	6.17	20.00	7.75	5.00	0.00	651.00	0.00	701.00	19.03
2	Bank of India	20.00	0.00	60.00	0.00	60.00	2.50	60.00	0.00	20.00	1.00	2085.00	708.29	2305.00	711.79
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	0.00	37.00	0.00	50.00	0.00	10.00	0.00	917.00	212.27	1074.00	212.27
5	Central Bank of India	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25.00	170.29	25.00	170.29
6	Indian Bank	5.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12.00	2.94	17.00	2.94
7	Indian Overseas Bank	0.00	0.00	3.00	0.00	1.00	0.00	3.00	0.00	0.00	0.00	22.00	0.00	29.00	0.00
8	Punjab & Sind Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.00	0.00	3.00	0.00
9	Punjab National Bank	200.00	0.00	300.00	53.62	400.00	43.69	300.00	14.77	200.00	1.00	9106.00	3116.54	10506.00	3229.62
10	State Bank of India	200.00	0.00	200.00	1.01	200.00	25.31	198.00	106.22	100.00	0.00	25.00	35.46	923.00	168.00
11	UCO Bank	100.00	0.00	200.00	5.19	200.00	59.72	200.00	98.06	100.00	1.81	181.00	134.64	981.00	299.42
12	Union Bank of India	10.00	0.00	20.00	1.50	20.00	5.05	30.00	2.36	10.00	0.00	499.00	540.50	589.00	549.41
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>550.00</b>	<b>0.00</b>	<b>843.00</b>	<b>66.43</b>	<b>928.00</b>	<b>142.44</b>	<b>861.00</b>	<b>229.16</b>	<b>445.00</b>	<b>3.81</b>	<b>13526.00</b>	<b>4920.93</b>	<b>17153.00</b>	<b>5362.77</b>
13	AXIS BANK	20.00	0.00	150.00	0.00	50.00	0.00	150.00	0.00	20.00	0.00	2458.00	596.08	2848.00	596.08
14	Bandhan Bank	5000.00	0.00	5000.00	0.00	1000.00	0.00	5000.00	0.00	5000.00	0.00	52445.00	2601.41	73445.00	2601.41
15	Federal Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	881.00	214.26	881.00	214.26
16	HDFC	200.00	0.00	200.00	0.00	100.00	0.00	250.00	0.00	150.00	439.93	705.00	353.89	1605.00	793.82
17	ICICI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	720.00	210.02	720.00	210.02
18	IDBI BANK	20.00	0.00	50.00	0.00	20.00	0.00	50.00	0.00	10.00	0.00	375.00	4.44	525.00	4.44
19	IDFC First Bank	0.00	0.00	200.00	15.40	100.00	242.95	300.00	2.80	200.00	0.00	382.00	37.10	1182.00	298.25
20	Indusind Bank	100.00	0.00	200.00	0.00	200.00	158.45	200.00	0.00	200.00	0.00	3463.00	2407.82	4363.00	2566.27
21	Kotak Mahindra Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93.00	0.00	93.00	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	428.00	0.00	428.00	0.00
23	Ujjivan Bank	200.00	0.00	500.00	113.75	500.00	0.00	600.00	0.00	200.00	0.00	8067.00	2219.44	10067.00	2333.19
24	YES Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93.00	0.00	93.00	0.00
25	NESFB	10.00	0.00	20.00	0.00	20.00	0.00	50.00	0.00	10.00	0.00	133.00	6.30	243.00	6.30
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	5199.00	1484.05	5199.00	1484.05
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>5550.00</b>	<b>0.00</b>	<b>6320.00</b>	<b>129.15</b>	<b>1990.00</b>	<b>401.40</b>	<b>6600.00</b>	<b>2.80</b>	<b>5790.00</b>	<b>439.93</b>	<b>75442.00</b>	<b>10134.81</b>	<b>101692.00</b>	<b>11108.09</b>
27	Tripura Gramin Bank	500.00	0.00	1000.00	0.00	1000.00	0.00	2000.00	0.00	1000.00	0.00	25931.00	1064.54	31431.00	1064.54
<b>C</b>	<b>Sub Total of RRB</b>	<b>500.00</b>	<b>0.00</b>	<b>1000.00</b>	<b>0.00</b>	<b>1000.00</b>	<b>0.00</b>	<b>2000.00</b>	<b>0.00</b>	<b>1000.00</b>	<b>0.00</b>	<b>25931.00</b>	<b>1064.54</b>	<b>31431.00</b>	<b>1064.54</b>
28	ACUB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
29	TCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
30	TSCB	4500.00	0.00	6000.00	5.72	5000.00	4.90	5500.00	0.00	3000.00	0.00	15702.00	9070.95	39702.00	9081.57
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>4500.00</b>	<b>0.00</b>	<b>6000.00</b>	<b>5.72</b>	<b>5000.00</b>	<b>4.90</b>	<b>5500.00</b>	<b>0.00</b>	<b>3000.00</b>	<b>0.00</b>	<b>15702.00</b>	<b>9070.95</b>	<b>39702.00</b>	<b>9081.57</b>
<b>GRAND TOTAL</b>		<b>11100.00</b>	<b>0.00</b>	<b>14163.00</b>	<b>201.30</b>	<b>8918.00</b>	<b>548.74</b>	<b>14961.00</b>	<b>231.96</b>	<b>10235.00</b>	<b>443.74</b>	<b>130601.00</b>	<b>25191.23</b>	<b>189978.00</b>	<b>26616.97</b>

TRIPURA STATE				
Achievement of Farm Credit as on June 2022 for the Year 2022-23 by the different lending institutions is given below				
(Amt in Lacs)				
Sl.No.	BANKS	Plan for Farm Credit 2022-23	Achievement 2022-23 (April 2022 to June 2022)	Percentage of Achievement
1	Bank of Baroda	779.00	85.70	11
2	Bank of India	2401.00	743.44	31
3	Bank of Maharashtra	0.00	0.00	#DIV/0!
4	Canara Bank	1628.00	248.67	15
5	Central Bank Of India	225.00	219.86	98
6	Indian Bank	44.00	5.94	14
7	Indian Overseas	57.00	0.00	0
8	Punjab & Sind Bank	27.00	5.00	19
9	Punjab National Bank	15693.00	4132.75	26
10	State Bank of India	9370.00	1712.00	18
11	UCO Bank	1503.00	514.72	34
12	Union Bank	1593.00	778.49	49
<b>A</b>	<b>ACP PUBLIC sec Bank</b>	<b>33320.00</b>	<b>8446.57</b>	<b>25</b>
13	Axis Bank	2848.00	628.55	22
14	Bandhan Bank	73445.00	2601.41	4
15	Federal Bank	881.00	214.26	24
16	HDFC Bank	4126.00	1099.33	27
17	ICICI Bank	720.00	210.02	29
18	IDBI Bank	783.00	5.94	1
19	IDFCFirst Bank	1182.00	298.25	25
20	IndusInd	4570.00	2566.27	56
21	Kotak Mahindra	93.00	0.00	0
22	South Indian Bank	428.00	0.00	0
23	Ujjivan Bank	10067.00	2333.19	23
24	Yes Bank	93.00	0.00	0
25	NESFB	286.00	13.70	5
26	Jana Small Finance Bank	5199.00	1484.05	29
<b>B</b>	<b>ACP PRIVATE Sec bank</b>	<b>104721.00</b>	<b>11454.97</b>	<b>11</b>
27	Tripura Gramin Bank	49715.00	3803.44	8
<b>C</b>	<b>ACP RRB</b>	<b>49715.00</b>	<b>3803.44</b>	<b>8</b>
28	ACUB	0.00	0.00	#DIV/0!
29	TCARDB	0.00		#DIV/0!
30	TSCB	44401.00	10684.62	24
<b>D</b>	<b>ACP Coop. Bank</b>	<b>44401.00</b>	<b>10684.62</b>	<b>24</b>
<b>GRAND TOTAL</b>		<b>232157.00</b>	<b>34389.60</b>	<b>15</b>

<b>FINANCE TO SMALL &amp; MARGINAL FARMERS During The Year 2022-23</b>			
<b>As on 30.06.2022</b>		<b>(Amt. in Lakhs)</b>	
<b>SI No</b>	<b>Name of Bank</b>	<b>Loans Granted To Small &amp; Marginal Farmers</b>	
		<b>No.</b>	<b>Amount</b>
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
1	Bank of Baroda	18	52.87
2	Bank of India	23	31.65
3	Canara Bank	63	36.40
4	Central Bank of India	73	49.57
5	Indian Bank	2	3.00
6	Indian Overseas Bank	0	0.00
7	Punjab & Sind Bank	1	3.50
8	Punjab National Bank	1196	607.81
9	State Bank of India	1841	1544.00
10	UCO Bank	95	165.02
11	Union Bank of India	96	94.40
12	Axis Bank	5	32.47
13	Bandhan Bank	0	0.00
14	HDFC	77	305.51
15	ICICI	0	0.00
16	IDBI Bank	1	1.50
17	Indusind Bank	0	0.00
18	Tripura Gramin Bank	2820	2738.90
19	TSCB	87	43.36
20	Ujjivan Bank	0	0.00
21	NESFB	17	7.40
<b>TOTAL</b>		<b>6415</b>	<b>5717.36</b>

## 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
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
2022-23	1816.81	461.06	25

The disbursement made during the period April-June 2022 is Rs. 461.06 crore i.e., 25% 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
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
2022-23 (As on Jun 2022)	Target	1287.63	395.44	133.74	0.00	1816.81
	Achievement	382.54	51.04	27.48	0.00	461.06
	% of Achv	30	13	21	0	25

Details of achievement of MSME under ACP 2022-23 (April 2022-June 2022) are furnished in the Annexure.

**Bank - wise Targets and Achievement in MSME for 2022-23  
for the State of Tripura under ACP 2022-23 as on June 2022**

							Amt. Rs. In Lakhs
Sl.No.	BANKS	2021-22 (As on June 2021)			2022-23 (As on June 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	1934.30	19.14	1	15836.00	2286.01	14
2	Bank of India	2028.98	1072.00	53	1597.00	209.02	13
3	Bank of Maharashtra	98.90	16.61	17	133.00	15.89	12
4	Canara Bank	3852.96	271.37	7	5101.00	556.02	11
5	Central Bank of India	842.22	62.09	7	1317.00	549.98	42
6	Indian Bank	1192.55	101.05	8	2270.00	1701.80	75
7	Indian Overseas Bank	723.21	64.18	9	1217.00	0.00	0
8	Punjab & Sind Bank	111.60	48.26	43	158.00	62.00	39
9	Punjab National Bank	26562.00	6680.80	25	21970.00	5871.49	27
10	State Bank of India	23394.40	2288.47	10	17427.00	3553.00	20
11	UCO Bank	12558.91	105.63	1	8162.00	2239.38	27
12	Union Bank of India	1550.95	73.72	5	14556.00	6342.09	44
<b>A</b>	<b>ACP PUBLIC sec Bank</b>	<b>74850.97</b>	<b>10803.32</b>	<b>14</b>	<b>89744.00</b>	<b>23386.68</b>	<b>26</b>
13	AXIS BANK	2731.25	40.15	1	708.00	125.05	18
14	Bandhan Bank	145729.00	9966.40	7	269.00	0.00	0
15	Federal Bank	5.75	3.75	65	562.00	401.83	72
16	HDFC	3130.91	10.00	0	2576.00	1206.35	47
17	ICICI Bank	3756.86	2288.25	61	11703.00	7672.13	66
18	IDBI BANK	814.32	479.39	59	1748.00	1701.80	97
19	IDFCFirst Bank	4220.73	771.00	18	0.00	1.05	#DIV/0!
20	Indusind Bank	9856.43	3935.58	40	13599.00	2163.42	16
21	Kotak Mahindra Bank Ltd	158.70	0.00	0	220.00	0.00	0
22	South Indian Bank	159.85	0.00	0	315.00	0.00	0
23	Ujjivan Bank	998.17	161.18	16	3466.00	991.75	29
24	Yes Bank	159.85	0.00	0	221.00	0.00	0
25	NESFB	1851.93	46.93	3	3632.00	604.08	17
26	Jana SFB	500.00	0.00	0	0.00	0.00	#DIV/0!
<b>B</b>	<b>ACP PRIVATE Sec bank</b>	<b>174073.74</b>	<b>17702.63</b>	<b>10</b>	<b>39019.00</b>	<b>14867.46</b>	<b>38</b>
27	Tripura Gramin Bank	24729.00	5151.77	21	39544.00	5103.90	13
<b>C</b>	<b>ACP RRB</b>	<b>24729.00</b>	<b>5151.77</b>	<b>21</b>	<b>39544.00</b>	<b>5103.90</b>	<b>13</b>
28	ACUB	158.70	0.00	0	0.00	0.00	#DIV/0!
29	TCARDB	0.00	0.00	0	0.00		#DIV/0!
30	TSCB	11984.81	691.74	6	13374.00	2748.27	21
<b>D</b>	<b>ACP Coop. Bank</b>	<b>12143.51</b>	<b>691.74</b>	<b>6</b>	<b>13374.00</b>	<b>2748.27</b>	<b>21</b>
<b>GRAND TOTAL</b>		<b>285797.22</b>	<b>34349.46</b>	<b>12</b>	<b>181681.00</b>	<b>46106.31</b>	<b>25</b>

### 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
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
2022-23	1276.45	326.40	26

All banks disbursed Rs. 326.40 crore during the period April 2022 – June 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
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
2022-23 (As on Jun 2022)	Target	1031.24	173.12	72.09	0.00	1276.45
	Achievement	271.05	33.73	21.62	0.00	326.40
	% of Achv	26	19	30	0	26

Details of achievement of Other Priority Sectors (OPS) under ACP 2022-23 during April 2022 – June 2022 are furnished in the Annexure.



**Bank - wise Targets and Achievement in OTHER PRIORITY SECTORS for 2022-23  
for the State of Tripura under ACP 2022-23 as on June 2022**

Amt. Rs. In Lakhs							
Sl.No.	BANKS	2021-22 (As on June 2021)			2022-23 (As on June 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	652.91	548.75	84	524.00	196.35	37
2	Bank of India	1117.80	371.00	33	767.00	192.05	25
3	Bank of Maharashtra	127.56	19.00	15	261.00	96.41	37
4	Canara Bank	925.60	176.24	19	1086.00	450.17	41
5	Central Bank of India	101.74	115.16	113	252.00	93.80	37
6	Indian Bank	193.20	1.70	1	55.00	9.22	17
7	Indian Overseas Bank	462.25	67.29	15	525.00	0.00	0
8	Punjab & Sind Bank	113.62	70.83	62	149.00	5.00	3
9	Punjab National Bank	5345.00	2131.91	40	10883.00	3192.26	29
10	State Bank of India	5032.19	6114.87	122	16499.00	4297.00	26
11	UCO Bank	4850.90	214.92	4	4477.00	1404.30	31
12	Union Bank of India	52.01	15.75	30	353.00	26.36	7
<b>A</b>	<b>ACP PUBLIC sec Bank</b>	<b>18974.79</b>	<b>9847.42</b>	<b>52</b>	<b>35831.00</b>	<b>9962.92</b>	<b>28</b>
13	AXIS BANK	1154.60	461.23	40	433.00	58.96	14
14	Bandhan Bank	296.00	23.10	8	61175.00	11724.80	19
15	Federal Bank	9.32	0.00	0	6.00	6.50	108
16	HDFC	233.43	70.62	30	470.00	144.36	31
17	ICICI Bank	61.93	15.51	25	285.00	331.66	116
18	IDBI Bank	178.87	9.13	5	111.00	9.22	8
19	IDFCFirst Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
20	Indusind Bank	1.12	0.00	0	1.00	0.00	0
21	Kotak Mahindra Bank Ltd	20.70	0.00	0	24.00	0.00	0
22	South Indian Bank	82.80	0.00	0	145.00	0.00	0
23	Ujjivan Bank	3890.66	434.78	11	4618.00	4866.60	105
24	Yes Bank	23.00	0.00	0	25.00	0.00	0
25	NESFB	916.55	43.42	5	0.00	0.00	#DIV/0!
26	Jana SFB	500.00	0.00	0	0.00	0.00	#DIV/0!
<b>B</b>	<b>ACP PRIVATE Sec bank</b>	<b>7368.96</b>	<b>1057.79</b>	<b>14</b>	<b>67293.00</b>	<b>17142.10</b>	<b>25</b>
27	Tripura Gramin Bank	13422.00	3087.41	23	17312.00	3372.68	19
<b>C</b>	<b>ACP RRB</b>	<b>13422.00</b>	<b>3087.41</b>	<b>23</b>	<b>17312.00</b>	<b>3372.68</b>	<b>19</b>
28	ACUB	46.00	0.00	0	0.00	0.00	#DIV/0!
29	TCARDB	0.00	0.00	0	0.00		#DIV/0!
30	TSCB	8344.23	963.54	12	7209.00	2162.64	30
<b>D</b>	<b>ACP Coop. Bank</b>	<b>8390.23</b>	<b>963.54</b>	<b>11</b>	<b>7209.00</b>	<b>2162.64</b>	<b>30</b>
<b>GRAND TOTAL</b>		<b>48155.98</b>	<b>14956.16</b>	<b>31</b>	<b>127645.00</b>	<b>32640.34</b>	<b>26</b>

**CD RATIO OF BANKS IN TRIPURA**

**Action Points emerged in the 139<sup>th</sup> SLBC Meeting held on 21.05.2022**

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 58% as on 30.06.2022.

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 June 2022, the CD ratio of the State stood at 58%. The district wise details are as under:

District	CD RATIO June 2021	CD RATIO March 2022	CD RATIO June 2022	CD RATIO Since June 2021
North Tripura	58	62	61	+3
Unakoti	63	67	68	+5
South Tripura	59	63	61	+2
Gomati	64	63	66	+2
West Tripura	48	51	51	+3
Sepahijala	65	65	72	+7
Khowai	60	58	64	+4
Dhalai	87	99	103	+16
<b>Total State</b>	<b>54</b>	<b>57</b>	<b>58</b>	<b>+4</b>

CD ratio of the banks increased to 58% as on June 2022 as compared to 54% as on June 2021.

CD ratio of all districts in the State as on June 2022 has improved over the CD ratio of June 2021.

CD Ratio of 103% is the highest in Dhalai District, as against 51%, the lowest in West Tripura District, having 60% of the total business of the State.

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

**BANKWISE CREDIT DEPOSIT RATIO OF THE STATE AS ON 30.06.2022**

(Amt. In lac)

SL No.	Bank's Name	No of Brs	Total Deposit	Total Advance	CD Ratio
1	Bank of Baroda	9	60276.43	28265.27	47
2	Bank of India	13	30155.00	30703.00	102
3	Bank of Maharashtra	1	1959.23	1881.84	96
4	Canara Bank	18	85643.77	35911.29	42
5	Central Bank Of India	6	19063.26	4287.37	22
6	Indian Bank	6	30712.75	6431.91	21
7	Indian Overseas	5	19318.82	7984.15	41
8	Punjab & Sind Bank	2	3889.86	969.44	25
9	Punjab National Bank	66	418528.14	142299.11	34
10	State Bank of India	69	1017536.00	670815.00	66
11	UCO Bank	29	143265.18	40444.93	28
12	Union Bank of India	10	68396.00	18728.00	27
13	Axis Bank	13	55818.68	7913.95	14
14	Bandhan Bank	28	94396.01	206736.00	219
15	Federal Bank	1	6795.00	1903.50	28
16	HDFC Bank	12	59754.48	35465.28	59
17	ICICI Bank	8	35221.73	45555.35	129
18	IDBI Bank	9	30712.75	6431.91	21
19	IDFC First Bank	1	3581.23	6557.05	183
20	IndusInd	6	6377.10	31342.08	491
21	Kotak Mahindra	1	5057.12	63.30	1
22	South Indian Bank	1	9228.49	2400.06	26
23	Ujjivan Bank	8	18286.98	23168.70	127
24	Yes Bank	1	7530.93	247.66	3
25	NESFB	9	4795.24	5352.51	112
26	Jana Small Finance Bank	1	2540.93	5406.43	213
27	Tripura Gramin Bank	148	759584.75	286561.38	38
28	ACUB	3	4015.37	693.50	17
29	TCARDB	5	0.00	0.00	#DIV/0!
30	TSCB	65	299793.70	256319.10	85
	<b>Total</b>	<b>554</b>	<b>3302234.93</b>	<b>1910839.07</b>	<b>58</b>

**DISTRICTWISE CREDIT DEPOSIT RATIO OF THE STATE AS ON 30.06.2022**

Sl.	District	No. of Brs.	Total Deposit	Total Advance	CD Ratio
1	West Tripura	198	2058888.55	1052302.23	51
2	Sepahijala	60	202598.74	145110.81	72
3	Khowai	41	153745.87	99130.48	64
4	Dhalai	47	125159.45	128488.45	103
5	Gomati	64	228061.73	150157.69	66
6	South Tripura	61	228914.70	140525.24	61
7	Unakoti	36	120437.90	82445.84	68
8	North Tripura	47	184427.99	112678.33	61
	<b>Total</b>	<b>554</b>	<b>3302234.93</b>	<b>1910839.07</b>	<b>58</b>

**CD Ratio as on 30th June 2022 for West Tripura District.(Amt.in Lacs)**

<b>Sl.No.</b>	<b>Name of the Bank</b>	<b>Total Deposit</b>	<b>Total Advance</b>	<b>Total C.D. Ratio</b>
1	Bank of Baroda	59118.39	27453.83	46
2	Bank of India	18871.00	23820.00	126
3	Bank of Maharashtra	1959.23	1881.84	96
4	Canara Bank	68809.54	25204.50	37
5	Central Bank Of India	16080.64	3200.88	20
6	Indian Bank	29023.90	5583.81	19
7	Indian Overseas	16711.56	6199.41	37
8	Punjab & Sind Bank	3372.40	732.60	22
9	Punjab National Bank	202335.77	87846.42	43
10	State Bank of India	744640.00	511929.00	69
11	UCO Bank	87516.10	20483.03	23
12	Union Bank of India	60196.00	15537.00	26
13	Axis Bank	40851.08	4827.83	12
14	Bandhan Bank	50733.88	72350.44	143
15	Federal Bank	6795.00	1903.50	28
16	HDFC Bank	50174.90	27841.22	55
17	ICICI Bank	22751.62	30472.59	134
18	IDBI Bank	21312.69	3817.57	18
19	IDFC First Bank	3581.23	6557.05	183
20	IndusInd	4982.15	16204.84	325
21	Kotak Mahindra	5057.12	63.30	1
22	South Indian Bank	9228.49	2400.06	26
23	Ujjivan Bank	10315.83	9845.63	95
24	Yes Bank	7530.93	247.66	3
25	NESFB	3160.17	2096.95	66
26	Jana Small Finance Bank	2540.93	5406.43	213
27	Tripura Gramin Bank	352183.75	89043.35	25
28	ACUB	3645.36	655.74	18
29	TCARDB	0.00	0.00	#DIV/0!
30	TSCB	155408.89	48695.75	31
	<b>Total</b>	<b>2058888.55</b>	<b>1052302.23</b>	<b>51</b>

**CD Ratio as on 30th June 2022 for Gomati District.(Amt.in Lacs)**

SI.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of Baroda	1158.04	811.44	70
2	Bank of India	2671	2254	84
3	Canara Bank	4246.8	2981.23	70
4	Central Bank Of India	1022.42	502.3	49
5	Indian Bank	547.53	410.99	75
6	Indian Overseas	521.48	490.13	94
7	Punjab National Bank	41479.71	9639.34	23
8	State Bank of India	55328.00	29921	54
9	UCO Bank	5104.32	1251.45	25
10	Union Bank of India	2516	1982	79
11	Axis Bank	4182.14	499.8	12
12	Bandhan Bank	7783.14	25483.13	327
13	HDFC Bank	4028.89	3456.93	86
14	ICICI Bank	2298.67	2356.36	103
15	IDBI Bank	1300	439.85	34
16	Ujjivan Bank	1378.19	3185.89	231
17	NESFB	405.72	1085.5	268
18	Tripura Gramin Bank	59942.93	25393.98	42
19	ACUB	370.01	37.76	10
20	TSCB	31776.74	37974.61	120
	<b>Total</b>	<b>228061.73</b>	<b>150157.69</b>	<b>66</b>

**CD Ratio as on 30th June 2022 for Unakoti District.(Amt.in Lacs)**

SI.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Canara Bank	782.17	627.19	80
2	Central Bank Of India	585.6	185.12	32
3	Indian Overseas	875.69	506.02	58
4	Punjab National Bank	20849.41	5110.01	25
5	State Bank of India	28600	19438	68
6	UCO Bank	4497.23	2513.26	56
7	Axis Bank	836.72	538.11	64
8	Bandhan Bank	6376.63	13425.49	211
9	ICICI Bank	2836.41	97.54	3
10	Ujjivan Bank	1329.03	2280.17	172
11	NESFB	193.82	875.9	452
12	Tripura Gramin Bank	41473.4	19073.72	46
13	TSCB	11201.79	17775.31	159
	<b>Total</b>	<b>120437.90</b>	<b>82445.84</b>	<b>68</b>

**CD Ratio as on 30th June 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	3493	1116	32
2	Canara Bank	4702.69	1952.83	42
3	Punjab National Bank	27633.07	7269.74	26
4	State Bank of India	57512	24024	42
5	UCO Bank	1370.34	1655.35	121
6	Union Bank of India	2535	491	19
7	Axis Bank	3498.44	388.79	11
8	Bandhan Bank	1875.53	17326.89	924
9	HDFC Bank	3955.1	3621.4	92
10	ICICI Bank	1678.55	7635.04	455
11	IDBI Bank	1200.06	884.71	74
12	IndusInd	1394.95	9222.15	661
13	Ujjivan Bank	1349.74	1766.04	131
14	NESFB	317.73	852.68	268
15	Tripura Gramin Bank	60336.67	30399.1	50
16	TSCB	11575.12	4072.61	35
	<b>Total</b>	<b>184427.99</b>	<b>112678.33</b>	<b>61</b>

**CD Ratio as on 30th June 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	786	881	112
2	Canara Bank	1283.58	1035.29	81
3	Punjab National Bank	42076.16	9084.94	22
4	State Bank of India	40352	29156	72
5	UCO Bank	7106.58	1660.11	23
6	Union Bank of India	1479	514	35
7	Axis Bank	1914.71	476.77	25
8	Bandhan Bank	5082.16	21158.21	416
9	IDBI Bank	6900	1289.78	19
10	IndusInd	0	5915.09	#DIV/0!
11	Tripura Gramin Bank	84255.54	37155.45	44
12	TSCB	37678.97	32198.6	85
	<b>Total</b>	<b>228914.7</b>	<b>140525.24</b>	<b>61</b>

**CD Ratio as on 30th June 2022 for Sepahijala District.(Amt.in Lacs)**

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of India	3069	2016	66
2	Canara Bank	2969.99	2113.35	71
3	Punjab & Sind Bank	517.46	236.84	46
4	Punjab National Bank	23432.81	5416.43	23
5	State Bank of India	43472	23697	55
6	UCO Bank	17978.29	6315.11	35
7	Axis Bank	3213.21	769.41	24
8	Bandhan Bank	11388.93	28797.1	253
9	HDFC Bank	1595.59	545.73	34
10	Ujjivan Bank	2979.78	4629.01	155
11	Tripura Gramin Bank	71715.48	26248.43	37
12	TSCB	20266.2	44326.4	219
	<b>Total</b>	<b>202598.74</b>	<b>145110.81</b>	<b>72</b>

**CD Ratio as on 30th June 2022 for Khowai District.(Amt.in Lacs)**

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
4	Canara Bank	1326.9	785.95	59
6	Indian Bank	989.41	348.78	35
7	Indian Overseas	1210.09	788.59	65
9	Punjab National Bank	31953.41	7633.74	24
10	State Bank of India	26208	16380	63
11	UCO Bank	13553.05	3769.01	28
12	Union Bank of India	1670	204	12
13	Axis Bank	1322.38	413.24	31
14	Bandhan Bank	7265.02	15477.12	213
17	ICICI Bank	3015.88	2943.12	98
23	Ujjivan Bank	934.41	1461.96	156
25	NESFB	717.8	441.48	62
27	Tripura Gramin Bank	49856.55	30482.76	61
30	TSCB	13722.97	18000.73	131
	<b>Total</b>	<b>153745.87</b>	<b>99130.48</b>	<b>64</b>

**CD Ratio as on 30th June 2022 for Dhalai District.(Amt.in Lacs)**

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of India	1265	616	49
2	Canara Bank	1522.1	1210.95	80
3	Central Bank Of India	1374.6	399.07	29
4	Indian Bank	151.91	88.33	58
5	Punjab National Bank	28767.8	10298.49	36
6	State Bank of India	21424	16270	76
7	UCO Bank	6139.27	2797.61	46
8	Bandhan Bank	3890.72	12717.62	327
9	ICICI Bank	2640.6	2050.7	78
10	Tripura Gramin Bank	39820.43	28764.59	72
11	TSCB	18163.02	53275.09	293
	<b>Total</b>	<b>125159.45</b>	<b>128488.45</b>	<b>103</b>

Issuance of KCC during the year 2022-23

Action Points emerged in the 139<sup>th</sup> SLBC Meeting held on 21.05.2022

All Banks are to exert efforts to issue KCCs to all eligible farmers within 31.03.2023 (Action: All Banks and Agriculture Department).

**Status of implementation**

12170 KCCs sanctioned by Banks amounting to Rs. 77.72 Crores during FY 2022-23 as on 30.06.2022, thereby achieving 18% of the Annual Target (69278 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-2020	2019-20	71315	56651	25700.75	79
March-2021	2020-21	129489	103167	37199.72	80
March-2022	2021-22	108220	55743	30709.50	52
June-2022	2022-23	69278	12170	7772.63	18

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

Bank-wise performance under KCC as on 30.06.2022 has been shown in the Annexure.



**Performance of Banks in Crop Loan & Term Loan to Agriculture during the year 2022-23 as on 30.06.2022**

(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	42	66.67	1	19.03	43	85.70
2	Bank of India	23	31.65	646	711.79	669	743.44
3	Bank of Maharashtra	0	0.00	0	0.00	0	0.00
4	Canara Bank	63	36.40	178	212.27	241	248.67
5	Central Bank of India	73	49.57	32	170.29	105	219.86
6	Indian Bank	2	3.00	9	2.94	11	5.94
7	Indian Overseas Bank	0	0.00	0	0.00	0	0.00
8	Punjab & Sind Bank	5	5.00	0	0.00	5	5.00
9	Punjab National Bank	1830	903.13	2799	3229.62	4629	4132.75
10	State Bank of India	1841	1544.00	96	168.00	1937	1712.00
11	UCO Bank	165	215.30	236	299.42	401	514.72
12	Union Bank of India	284	229.08	111	549.41	395	778.49
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>4328</b>	<b>3083.80</b>	<b>4108</b>	<b>5362.77</b>	<b>8436</b>	<b>8446.57</b>
13	AXIS BANK	5	32.47	622	596.08	627	628.55
14	Bandhan Bank	0	0.00	3836	2601.41	3836	2601.41
15	Federal Bank	0	0.00	137	214.26	137	214.26
16	HDFC	77	305.51	1988	793.82	2065	1099.33
17	ICICI	0	0.00	280	210.02	280	210.02
18	IDBI BANK	1	1.50	10	4.44	11	5.94
19	IDFC First Bank	0	0.00	859	298.25	859	298.25
20	Indusind Bank	0	0.00	9248	2566.27	9248	2566.27
21	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00
22	SOUTH INDIAN BANK	0	0.00	0	0.00	0	0.00
23	YES Bank	0	0.00	0	0.00	0	0.00
24	Ujjivan Bank	0	0.00	4578	2333.19	4578	2333.19
25	NESFB	17	7.40	13	6.30	30	13.70
26	Jana Small Finance Bank	0	0.00	3724	1484.05	3724	1484.05
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>100</b>	<b>346.88</b>	<b>25295</b>	<b>11108.09</b>	<b>25395</b>	<b>11454.97</b>
27	Tripura Gramin Bank	2820	2738.90	1292	1064.54	4112	3803.44
<b>C</b>	<b>Sub Total of RRB</b>	<b>2820</b>	<b>2738.90</b>	<b>1292</b>	<b>1064.54</b>	<b>4112</b>	<b>3803.44</b>
28	ACUB	0	0.00	0	0.00		0.00
29	TCARDB	0	0.00	0	0.00		0.00
30	TSCB	4922	1603.05	4032	9081.57	8954	10684.62
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>4922</b>	<b>1603.05</b>	<b>4032</b>	<b>9081.57</b>	<b>8954</b>	<b>10684.62</b>
<b>GRAND TOTAL</b>		<b>12170</b>	<b>7772.63</b>	<b>34727</b>	<b>26616.97</b>	<b>46897</b>	<b>34389.60</b>

**BANK-WISE POSITION IN IMPLEMENTATION OF ISSUING KCCs FOR THE STATE OF TRIPURA DURING THE YEAR 2022-23 AS ON 30.06.2022**

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	102	42	66.67	24	13.80	42	52.80	121	134.08	1	1.13
2	Bank of India	114	23	31.65	0	0.00	23	31.65	1501	1596.04	178	59.34
3	Canara Bank	673	63	36.40	0	0.00	63	36.40	896	478.58	131	62.46
4	Central Bank of India	401	73	49.57	0	0.00	73	49.57	390	214.18	93	57.69
5	Indian Bank	63	2	3.00	0	0.00	2	3.00	107	56.58	3	3.34
6	Indian Overseas Bank	30	0	0.00	0	0.00	0	0.00	194	119.15	13	14.02
7	Punjab & Sind Bank	39	5	5.00	4	1.50	5	5.00	57	21.74	0	0.00
8	Punjab National Bank	5941	1830	903.13	634	295.32	1830	903.13	38227	13904.07	13286	4125.01
9	State Bank of India	10073	1841	1544.00	0	0.00	1774	1488.00	41577	25758.00	24134	12306.00
10	UCO Bank	392	165	215.30	70	50.28	165	215.30	7986	4016.82	3177	1734.00
11	Union Bank of India	567	284	229.08	188	134.68	284	229.08	521	486.23	47	20.53
12	Axis Bank	0	5	32.47	0	0.00	5	32.47	39	136.67	0	0.00
13	Bandhan Bank	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
14	HDFC	616	77	305.51	0	0.00	77	305.51	444	2151.71	92	465.13
15	ICICI	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
16	IDBI Bank	259	1	1.50	0	0.00	1	1.50	111	54.86	4	3.35
17	Indusind Bank	404	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18	Tripura Gramin Bank	42030	2820	2738.90	0	0.00	2820	2738.90	106684	17845.77	6219	1345.33
19	TSCB	7479	4922	1603.05	4835	1559.69	4922	1603.05	90745	4443.59	3788	205.80
20	Ujjivan Bank	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
21	NESFB	95	17	7.40	0	0.00	17	7.40	847	171.17	197	51.26
<b>TOTAL</b>		<b>69278</b>	<b>12170</b>	<b>7772.63</b>	<b>5755</b>	<b>2055.27</b>	<b>12103</b>	<b>7702.76</b>	<b>290447</b>	<b>71589.24</b>	<b>51363</b>	<b>20454.39</b>

## 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:

<b>PMFBY Rabi 2021-22 Loanee Farmer Coverage</b>					
<b>Bank Name</b>	<b>Total Policy</b>	<b>Total Farmer Share</b>	<b>Total State Share</b>	<b>Total GoI Share</b>	<b>Total Sum Insured</b>
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
<b>Total</b>	<b>1008</b>	<b>69474.22</b>	<b>284418.41</b>	<b>311318.44</b>	<b>20391206.73</b>

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 30.06.2022**

(Amt. in Rs./Lacs)

Sl.No.	Name of the Bank	Deposit Linkage cumulative		Credit linkage 2022-23						Outstanding as on 30.06.2022	
				Under NRLM SHG		Direct SHG		Total		No	Amt.
		No.	Amt.	Nos.	Amt.	Nos.	Amt.	Nos.	Amt.		
1	PUNJAB NATIONAL BANK	6698	1602.16	128	279.32	0	0.00	128	279.32	3457	2340.26
2	STATE BANK OF INDIA	5294	562.50	19	30.00	0	0.00	19	30.00	284	227.00
3	TRIPURA GRAMIN BANK	29159	8893.62	1083	2290.05	0	0.00	1083	2290.05	18422	14789.34
4	BANK OF INDIA	385	356.32	47	94.00	0	0.00	47	94.00	194	176.60
5	TRIPURA STATE CO-OP BANK	30378	12459.15	478	873.77	0	0.00	478	873.77	3897	4207.06
6	UCO BANK	565	36.15	23	38.50	0	0.00	23	38.50	369	400.06
7	CANARA BANK	620	183.67	7	11.00	0	0.00	7	11.00	231	216.83
8	UNION BANK OF INDIA	32	29.00	4	6.00	0	0.00	4	6.00	35	31.55
9	IDBI BANK	23	15.61	7	12.00	0	0.00	7	12.00	70	48.53
10	BANK OF BARODA	13	20.00	0	0.00	0	0.00	0	0.00	47	82.70
11	BANK OF MAHARASHTRA	35	11.95	0	0.00	0	0.00	0	0.00	24	18.22
12	PUNJAB & SINDH BANK	32	10.54	7	7.00	0	0.00	7	7.00	4	3.43
13	INDIAN OVERSEAS BANK	9	9.00	9	9.00	0	0.00	9	9.00	11	10.06
14	CENTRAL BANK OF INDIA	6	6.00	12	13.00	0	0.00	12	13.00	6	12.30
15	HDFC BANK	42	7.88	4	5.80	0	0.00	4	5.80	9	1.60
	<b>TOTAL :</b>	<b>73291</b>	<b>24203.55</b>	<b>1828</b>	<b>3669.44</b>	<b>0</b>	<b>0.00</b>	<b>1828</b>	<b>3669.44</b>	<b>27060</b>	<b>22565.54</b>

**Action Points emerged in the 138<sup>th</sup> SLBC Meeting held on 21.05.2022**

To clear all pending proposals and achieve the target for FY 2022-23 by March 2023. (Action: All Banks)

**Status of implementation**

As against the TRLM target of Rs.230 crores in 18800 accounts for FY 2022-23, the Banks have collectively achieved sanction of 1828 accounts (achievement of 10%) with corresponding sanction amount of Rs.36.69 crores (achievement of 16%) as on 30.06.2022.

**Tripura Rural Livelihood Mission (FY 2022-23 as on 30.06.2022):**

<b>Sl. No</b>	<b>Name of Bank</b>	<b>Target for total no. of SHG loan</b>	<b>Disbursement Target (in lakh Rs.)</b>	<b>Total no. of SHG loan sanctioned</b>	<b>Total sanctioned Amt.(Amt. In lakh Rs.)</b>
1	Punjab National Bank	1837	2249.7	128	279.32
2	State Bank of India	811	1004.55	19	30
3	Tripura Gramin Bank	10224	12490.48	1083	2290.05
4	UCO Bank	670	816.8	23	38.5
5	Tripura State Cooperative Bank Ltd.	3294	4023.79	478	873.77
6	Canara Bank	296	385.04	7	11
7	IDBI	206	251.32	7	12
8	Bank of India	317	391.02	47	94
9	Central Bank of India	87	106.14	12	13
10	Union Bank	115	140.3	4	6
11	Punjab& Sind Bank	45	54.9	7	7
12	Corporation Bank	5	6.1	0	0
13	Indian Overseas Bank	35	42.7	9	9
14	Indian Allahabad bank	10	12.2	0	0
15	Axis Bank	100	122	0	0
16	HDFC	748	902.96	4	5.8
<b>Total</b>		<b>18800</b>	<b>23000</b>	<b>1828</b>	<b>3669.44</b>

## DAY – NULM Position as on July 2022 (FY 2022-23):

Self Employment Program- Individual Loan @Rs.2 Lakh Bank wise Target/ Sponsored Status from 1st April 2022 to 28th July 2022 under TULM Scheme								
SL	Bank Name	Target	Sponsored	Sanctioned	Disbursed	Returned	Pending	Amount Disbursed (in lakh)
1	Axis Bank	0	0	0	0	0	0	₹ 0.00
2	Bandhan Bank	1	6	0	0	0	6	₹ 0.00
3	BOB	7	15	0	0	0	15	₹ 0.00
4	BOI	15	13	0	0	0	13	₹ 0.00
5	BOM	5	0	0	0	0	0	₹ 0.00
6	Canara Bank	37	24	1	1	0	23	₹ 1.80
7	CBI	7	3	0	0	0	3	₹ 0.00
8	HDFC	1	1	0	0	0	1	₹ 0.00
9	ICICI	0	0	0	0	0	0	₹ 0.00
10	IDBI	1	1	0	0	0	1	₹ 0.00
11	Indian Bank	1	2	0	0	0	2	₹ 0.00
12	IOB	4	4	0	0	0	4	₹ 0.00
13	NESFB	2	2	0	0	0	2	₹ 0.00
14	PNB	181	159	17	17	6	136	₹ 30.60
15	Punjab & Sind Bank	0	0	0	0	0	0	₹ 0.00
16	SBI	121	117	0	0	6	111	₹ 0.00
17	South Indian Bank	1	2	0	0	0	2	₹ 0.00
18	TGB	0	56	0	0	4	0	₹ 0.00
19	TSCBL	142	176	30	30	5	141	₹ 54.00
20	UCO Bank	57	77	7	7	12	58	₹ 12.60
21	Ujjivan SFB	0	0	0	0	0	0	₹ 0.00
22	Union Bank	6	22	0	0	2	20	₹ 0.00
23	Vijaya Bank	0	1	0	0	0	0	₹ 0.00
24	Yes Bank	1	1	0	0	0	0	₹ 0.00
	<b>Total</b>	<b>590</b>	<b>682</b>	<b>55</b>	<b>55</b>	<b>35</b>	<b>538</b>	<b>₹ 99.00</b>
Self Employment Program- SHG Bank Linkage Bank wise Target/ Sponsored Status from 1st April 2022 to 28th July 2022 under TULM Scheme								
SL	Bank Name	Target	Sponsored	Sanctioned	Disbursed	Returned	Pending	Disbursed (in lakh)
1	Bandhan	5	0	0	0	0	0	₹ 0.0
2	BOB	5	1	0	0	0	1	₹ 0.0
3	BOI	10	7	4	4	0	3	₹ 4.0
4	BOM	15	15	9	9	0	0	₹ 9.0
5	Canara	40	16	4	4	0	12	₹ 4.0
6	CBI	8	3	2	2	0	1	₹ 2.0
7	HDFC	1					0	₹ 0.0
8	Indian	1						₹ 0.0
9	IOB	3	0	0	0	0	0	₹ 0.0
10	PNB	130	36	10	10	1	25	₹ 10.0
11	SBI	235	8	1	1	0	7	₹ 1.0
12	South	1						₹ 0.0
13	Syndicate	0	0	0	0	0	0	₹ 0.0
14	TGB	862	393	97	97	11	285	₹ 97.0
15	TSCBL	376	235	98	98	0	137	₹ 98.0
16	UCO	50	26	11	11	0	15	₹ 11.0
17	Union Bank	7	3	1	1	0	2	₹ 1.0
	<b>Total</b>	<b>1749</b>	<b>743</b>	<b>237</b>	<b>237</b>	<b>12</b>	<b>488</b>	<b>₹ 237.0</b>

**EMPLOYMENT GENERATION SCHEMES**

Scheme-wise performance under Employment Generation Schemes by Banks for FY 2022-23 is given below:

(Rs/ lac)

Scheme	Prog. Year	Target	Spon.	Sanctioned		Disbursed***	
		No	No	No	Amt	No	Amt
<b>PMEGP</b>							
As on 30.06.2022	2022-23	2091	694	45	125.32	72	178.59
<b>SWAVALAMBAN</b>							
As on 30.06.2022	2022-23	4000	2890	16	42.52	3	14

\*\*\* Includes spillover cases of FY 2021-22

**PMEGP**

For the FY 2022-23, 694 PMEGP cases were sponsored to the bank branches against the target (already circulated) of 2091 cases, out of which 45 cases were sanctioned amounting to Rs. 125.32 lakhs as on 30.06.2022.

**SWABALAMBAN**

For the FY 2022-23, 2890 cases have been sponsored to the bank branches against the target (already circulated) of 4000 cases, out of which 16 cases were sanctioned amounting to Rs. 42.52 lakhs as on 30.06.2022.



**PERFORMANCE UNDER PMEGP FOR THE FINANCIAL YEAR 2022-23 AS ON 30.06.2022**

SI.No.	NAME OF THE BANK	TARGET	SPONSORED		SANCTIONED		DISBURSED		REJECTED	PENDING
		NO	NO	AMT.	NO	AMT.	NO	AMT.	NO	NO
1	Bank of Baroda	25	2	3.25	0	0.00	2	5.25	0	2
2	Bank of India	46	17	39.90	2	7.00	2	6.68	0	15
3	Bank of Maharashtra	4	1	1.25	0	0.00	0	0.00	0	1
4	Canara Bank	76	12	39.15	4	6.38	2	6.08	2	6
5	Central Bank of India	31	2	7.50	1	6.25	0	0.00	0	1
6	Indian Bank	23	5	17.09	1	6.30	0	0.00	0	4
7	Indian Overseas Bank	16	6	24.50	1	3.50	2	4.55	1	4
8	Punjab & Sind Bank	8	1	1.75	1	1.40	0	0.00	0	0
9	Punjab National Bank	406	129	342.38	24	65.69	7	20.30	0	105
10	State Bank of India	371	131	311.75	0	0.00	0	0.00	16	115
11	Union Bank of India	42	9	20.15	1	1.50	0	0.00	5	3
12	UCO Bank	115	23	60.15	1	0.75	1	1.05	3	19
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>1163</b>	<b>338</b>	<b>868.82</b>	<b>36</b>	<b>98.77</b>	<b>16</b>	<b>43.91</b>	<b>27</b>	<b>275</b>
13	AXIS BANK	25	4	29.75	0	0.00	0	0.00	0	4
14	Bandhan Bank	51	0	0.00	0	0.00	0	0.00	0	0
15	HDFC	18	0	0.00	0	0.00	0	0.00	0	0
16	ICICI	17	0	0.00	0	0.00	0	0.00	0	0
17	IDBI BANK	19	0	0.00	0	0.00	0	0.00	0	0
18	Federal Bank	4	0	0.00	0	0.00	0	0.00	0	0
19	Yes Bank	4	0	0.00	0	0.00	0	0.00	0	0
20	IDFC First Bank	4	0	0.00	0	0.00	0	0.00	0	0
21	South Indian Bank	4	1	1.25	0	0.00	0	0.00	0	1
22	Indusind Bank	5	0	0.00	0	0.00	0	0.00	0	0
23	Kotak Mahindra Bank	4	0	0.00	0	0.00	0	0.00	0	0
24	Ujjivan SFB	4	0	0.00	0	0.00	0	0.00	0	0
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>159</b>	<b>5</b>	<b>31.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>5</b>
25	Tripura Gramin Bank	522	263	692.51	9	26.55	47	118.68	12	242
<b>C</b>	<b>Sub Total of RRB</b>	<b>522</b>	<b>263</b>	<b>692.51</b>	<b>9</b>	<b>26.55</b>	<b>47</b>	<b>118.68</b>	<b>12</b>	<b>242</b>
26	Tripura State Co-Operative Bank	247	88	264.10	0	0.00	9	16.00	0	88
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>247</b>	<b>88</b>	<b>264.10</b>	<b>0</b>	<b>0.00</b>	<b>9</b>	<b>16</b>	<b>0</b>	<b>88</b>
<b>GRAND TOTAL</b>		<b>2091</b>	<b>694</b>	<b>1856.43</b>	<b>45</b>	<b>125.32</b>	<b>72</b>	<b>178.59</b>	<b>39</b>	<b>610</b>

**BANK-WISE POSITION IN IMPLEMENTATION OF SWABALAMBAN FOR THE STATE OF TRIPURA FOR THE PROGRAMME YEAR 2022-23 AS ON JUNE 2022**

		( Amt in Lacs.)						
SI No	Name of Bank	Achievement for the Financial Year 2022-23						
		Target	Sponsored		Sanctioned		Disbursed	
		No	No	Amt	No	Amt	No	Amt
1	Bank of Baroda	30	10	42.70	2	5.85	0	0.00
2	Bank of India	42	24	100.08	2	5.94	0	0.00
3	Bank of Maharashtra	4	0	0.00	0	0.00	0	0.00
4	Canara Bank	67	126	515.41	0	0.00	0	0.00
5	Central Bank of India	48	48	194.10	0	0.00	0	0.00
6	Indian Bank	27	1	2.61	0	0.00	0	0.00
7	Indian Overseas Bank	19	22	105.50	0	0.00	0	0.00
8	Punjab & Sindh Bank	9	0	0.00	0	0.00	0	0.00
9	Punjab National Bank	775	415	1616.66	3	6.84	3	14.00
10	State Bank India	670	350	1388.03	2	4.70	0	0.00
11	UCO Bank	150	145	574.63	0	0.00	0	0.00
12	Union Bank of India	40	19	62.54	0	0.00	0	0.00
<b>Total of Public Sector Banks</b>		<b>1881</b>	<b>1160</b>	<b>4602.26</b>	<b>9</b>	<b>23.33</b>	<b>3</b>	<b>14.00</b>
13	Axis Bank	6	1	5.00	0	0.00	0	0.00
14	Bandhan Bank	14	0	0.00	0	0.00	0	0.00
15	Federal Bank	1	0	0.00	0	0.00	0	0.00
16	HDFC Bank	6	0	0.00	0	0.00	0	0.00
17	ICICI Bank	7	0	0.00	0	0.00	0	0.00
18	IDBI Bank	11	15	50.62	0	0.00	0	0.00
19	IDFC First Bank	2	0	0.00	0	0.00	0	0.00
20	IndusInd Bank	2	0	0.00	0	0.00	0	0.00
21	Kotak Mahindra Bank	1	0	0.00	0	0.00	0	0.00
22	South Indian Bank	1	0	0.00	0	0.00	0	0.00
23	YES Bank	1	0	0.00	0	0.00	0	0.00
<b>Total of Private Sector Banks</b>		<b>52</b>	<b>16</b>	<b>55.62</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
24	Tripura Gramin Bank	1471	1287	5287.13	3	7.49	0	0.00
<b>Total of Regional Rural Bank</b>		<b>1471</b>	<b>1287</b>	<b>5287.13</b>	<b>3</b>	<b>7.49</b>	<b>0</b>	<b>0</b>
25	Tripura State Co-Operative Bank	596	427	1825.98	4	11.70	0	0.00
<b>Total of State Co-Op Banks</b>		<b>596</b>	<b>427</b>	<b>1825.98</b>	<b>4</b>	<b>11.7</b>	<b>0</b>	<b>0</b>
<b>GRAND TOTAL</b>		<b>4000</b>	<b>2890</b>	<b>11771</b>	<b>16</b>	<b>42.52</b>	<b>3</b>	<b>14</b>

**BANK-WISE POSITION IN IMPLEMENTATION OF MINI DAIRY FOR THE STATE OF TRIPURA DURING THE YEAR 2022-23 AS ON 30.06.2022**

Sl.No.	BANKS	Proposals Received	Proposals sanctioned		Proposals disbursed	
		No.	No.	Amt.	No.	Amt.
1	Indian Overseas Bank	1	1	4.50	1	2.85
2	UCO Bank	35	35	37.50	35	37.50
3	Punjab National Bank	58	58	53.62	58	53.62
4	Tripura State Co-operative Bank	4	4	13.65	4	13.65
<b>TOTAL</b>		<b>98</b>	<b>98</b>	<b>109.27</b>	<b>98</b>	<b>107.62</b>

**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. Lakhs)
Loan Sanctioned	STATE BANK OF INDIA	10-05-2022	2.79
Loan Sanctioned	STATE BANK OF INDIA	27-05-2022	10
Loan Sanctioned	STATE BANK OF INDIA	07-03-2022	6.66
Loan Sanctioned	STATE BANK OF INDIA	09-03-2022	9.96
Loan Sanctioned	PUNJAB NATIONAL BANK	21-01-2022	7.59
Loan Sanctioned	PUNJAB NATIONAL BANK	13-04-2022	9.96
Loan Sanctioned	STATE BANK OF INDIA	12-01-2022	6.48
Loan Sanctioned	CANARA BANK	02-11-2021	2.7
Loan Sanctioned	STATE BANK OF INDIA	09-12-2021	9.9
Loan Sanctioned	BANK OF BARODA	07-10-2021	7.65
Loan Sanctioned	HDFC BANK	14-06-2022	5.94
Loan Sanctioned	STATE BANK OF INDIA	29-09-2021	9.9
<b>Total</b>			<b>89.53</b>

**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 is now being reviewed regularly. A report on progress made under Education Loan during the year 2022-23 is annexed; the summary position is as under:

Amt. Rs. In lac			
Sanctions made during the year 2022-23		Balance outstanding as on 30.06.2022	
A/c	Amount	A/c	Amount
93	363.18	4162	10466.69

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 5<sup>th</sup> 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 6<sup>th</sup> 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
<b>Total</b>		<b>1603</b>	<b>1601</b>	<b>991</b>	<b>1013.62</b>	<b>777</b>	<b>513.16</b>	<b>166</b>

The Bank wise performance of Education Loan for the financial year 2022-23 has been annexed.

**TRIPURA STATE**

**BANK-WISE PERFORMANCE UNDER EDUCATION LOAN FOR THE YEAR 2022-23, AS ON 30.06.2022**

**( Amt in Lacs.)**

SL NO	BANKS	PROPOSAL SANCTIONED		Outstanding as on 30.06.2022		NPA as on 30.06.2022	
		NO	Amt.	No.	Amt.	No.	Amt.
1	Bank of Baroda	8	83.50	90	361.81	6	9.61
2	Bank of India	4	7.80	56	139.68	5	13.76
3	Bank of Maharashtra	3	8.26	8	11.38	0	0.00
4	Canara Bank	13	75.97	332	1014.35	30	82.51
5	Central Bank of India	0	0.00	31	59.92	13	17.65
6	Indian Bank	1	0.22	21	54.27	6	13.50
7	Indian Overseas Bank	5	15.29	12	22.56	0	0.00
8	Punjab & Sind Bank	0	0.00	4	13.95	0	0.00
9	Punjab National Bank	11	11.33	767	1191.63	169	247.47
10	State Bank of India	29	106.00	1607	4996.00	275	477.00
11	Union Bank of India	0	0.00	45	149.56	0	0.00
12	UCO Bank	5	2.90	166	446.13	14	42.18
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>79</b>	<b>311.27</b>	<b>3139</b>	<b>8461.24</b>	<b>518</b>	<b>903.68</b>
13	AXIS BANK	0	0.00	0	0.00	0	0.00
14	Federal Bank	0	0.00	5	11.38	0	0.00
15	HDFC	1	0.50	15	37.52	0	0.00
16	ICICI	1	7.40	5	15.59	0	0.00
17	IDBI BANK	1	0.22	21	54.27	6	13.50
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>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>3</b>	<b>8.12</b>	<b>46</b>	<b>118.76</b>	<b>6.00</b>	<b>13.50</b>
22	Tripura Gramin Bank	9	42.75	933	1818.33	21	24.64
<b>C</b>	<b>Sub Total of RRB</b>	<b>9</b>	<b>42.75</b>	<b>933</b>	<b>1818.33</b>	<b>21</b>	<b>24.64</b>
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	44	68.36	7	9.25
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>2</b>	<b>1.04</b>	<b>44</b>	<b>68.36</b>	<b>7</b>	<b>9.25</b>
<b>GRAND TOTAL</b>		<b>93</b>	<b>363.18</b>	<b>4162</b>	<b>10466.69</b>	<b>552</b>	<b>951.07</b>

**BANK-WISE PERFORMANCE IN FINANCING UNDER HOUSING SCHEME AS ON 30.06.2022**

(Amt. in lakhs)

Sl. No.	Name of the Banks	Sanctioned in FY 2022-23		Total Outstanding										Total NPA as on 30.06.2022	
				Urban		Semi-Urban		Rural		Total Outstanding as on 30.06.2022		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	90	1504.58	511	836.24	10	76.03	1	2.00	522	914.27	128	2214.85	5	69.77
2	Bank of India	9	186.89	240	3246.67	182	1662.38	12	87.70	434	4996.75	1	19.50	8	99.89
3	Bank of Maharashtra	5	115.00	63	913.18	0	0.00	0	0.00	63	913.18	28	395.99	0	0
4	Canara Bank	57	376.91	186	2011.09	123	1084.75	68	675.35	377	3771.19	56	839.20	2	5.4
5	Central Bank of India	3	93.80	43	288.14	7	28.13	7	51.95	57	368.22	2	22.50	0	0
6	Indian Bank	2	54.20	157	2226.14	9	170.75	10	148.87	176	2545.76	17	207.91	24	591.26
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	0	0.00	32	271.90	0	0.00	5	20.56	37	292.46	0	0.00	0	0
9	Punjab National Bank	189	1935.89	1775	22341.36	581	6671.29	86	636.18	2442	29648.83	468	8313.11	65	379.28
10	State Bank of India	87	1050.00	7284	58994.00	2675	24385.00	2228	20704.00	12187	104083.00	828	15296.00	61	239.00
11	Union Bank of India	17	99.31	112	1771.01	57	519.46	4	30.75	173	2321.22	9	111.32	1	5.11
12	UCO Bank	129	990.01	425	3858.02	337	2232.15	213	1973.55	975	8063.72	90	1433.63	24	206
<b>A</b>	<b>Sub-Total PUBLIC sec Bank</b>	<b>612</b>	<b>6937.64</b>	<b>10934</b>	<b>98404.60</b>	<b>4007</b>	<b>37155.32</b>	<b>2645</b>	<b>24499.48</b>	<b>17586</b>	<b>160059.40</b>	<b>1635</b>	<b>29041.41</b>	<b>190</b>	<b>1595.71</b>
13	AXIS BANK	0	0.00	91	142.16	0	0.00	0	0.00	91	142.16	0	0.00	0	0
14	Bandhan Bank	0	0.00	133	1154.50	22	151.18	11	61.39	166	1367.07	0	0.00	66	495
15	Federal Bank	0	0.00	7	59.98	0	0.00	0	0.00	7	59.98	0	0.00	0	0
16	HDFC	193	143.86	441	323.24	85	76.83	0	0.00	526	400.08	0	0.00	6	4.59
17	ICICI	33	1055.73	224	5248.54	98	2357.43	10	87.54	332	7693.51	0	0.00	0	0
18	IDBI BANK	2	54.20	157	2226.14	9	170.75	10	148.87	176	2545.76	0	0.00	24	591.26
19	Indusind Bank	0	0.00	41	366.30	0	0.00	0	0.00	41	366.30	0	0.00	0	0
20	Kotak Mahindra Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0
21	South Indian Bank	0	0.00	6	146.82	0	0.00	0	0.00	6	146.82	0	0.00	0	0
22	Ujjivan Bank	142	401.88	457	1269.74	589	993.11	0	0.00	1046	2262.85	0	0.00	106	31.6
<b>B</b>	<b>Sub Total Pvt. Sec Bank</b>	<b>370</b>	<b>1655.67</b>	<b>1557</b>	<b>10937.43</b>	<b>803</b>	<b>3749.30</b>	<b>31</b>	<b>297.80</b>	<b>2391</b>	<b>14984.53</b>	<b>0</b>	<b>0</b>	<b>202</b>	<b>1122.45</b>
23	TGB	167	2907.50	2973	5056.59	12138	19656.15	17450	26864.07	32561	51576.81	409	13760.00	729	1678.134
<b>C</b>	<b>Sub Total RRB</b>	<b>167</b>	<b>2907.5</b>	<b>2973</b>	<b>5056.59</b>	<b>12138</b>	<b>19656.15</b>	<b>17450</b>	<b>26864.07</b>	<b>32561</b>	<b>51576.81</b>	<b>409</b>	<b>13760</b>	<b>729</b>	<b>1678.134</b>
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	16	72.93	353	781.25	289	1349.15	2	13.15	644	2143.55	91	71.62	19	80.74
<b>D</b>	<b>Sub-Total Coop. Bank</b>	<b>16</b>	<b>72.93</b>	<b>421</b>	<b>1344.40</b>	<b>291</b>	<b>1370.24</b>	<b>2</b>	<b>13.15</b>	<b>714</b>	<b>2727.79</b>	<b>91</b>	<b>71.62</b>	<b>34</b>	<b>231.77</b>
<b>GRAND TOTAL</b>		<b>1165</b>	<b>11573.74</b>	<b>15885</b>	<b>115743.017</b>	<b>17239</b>	<b>61931.01126</b>	<b>20128</b>	<b>51674.50582</b>	<b>53252</b>	<b>229348.53</b>	<b>2135</b>	<b>42873.03</b>	<b>1155</b>	<b>4628.064</b>

❖ 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 2135 cases under PMAY up to 30.06.2022. All the bankers working in the state to come forward to finance eligible beneficiaries under PMAY.

**PMAY- Grameen Status as on June 2022:**

Bank	Received	Sanctioned	Return Reasons		Total Return	On hold due to					Total On Hold
			MNREGA a/c with other bank	Defaulter		MNREGA proceeds have not come in a/c in last 1 year	Over-age and no co-loanee	Beneficiary not interested	No land record	Pending for processing	
TGB	4853	381	783	862	1645	0	1433	137	1257	0	2827
TSCB	1615	539	0	51	51	73	212	0	72	668	1025
PNB	721	155	177	64	241	0	145	49	131	0	325
<b>Total</b>	<b>7189</b>	<b>1075</b>	<b>960</b>	<b>977</b>	<b>1937</b>	<b>73</b>	<b>1790</b>	<b>186</b>	<b>1460</b>	<b>668</b>	<b>4177</b>

**PMAY- CLSS Subsidy Claim Position up to 30.06.2022 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 - Jun 2022)		Housing Loans Disbursed under PMAY CLSS (since inception)		Housing Loans Disbursed under PMAY (April - Jun 2022)		Subsidy claimed under PMAY CLSS (since inception)		Subsidy claimed under PMAY CLSS (April - Jun 2022)		Subsidy Received under PMAY CLSS (since inception)		Subsidy Received under PMAY CLSS (April - Jun 2022)	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	128	2214.85	0	0.00	131	1788.95	0	0.00	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	0	0.00	28	395.99	0	0.00	25	325.99	0	0.00	4	9.21	0	0.00
4	Canara Bank	56	839.20	0	0.00	56	659.36	0	0.00	56	117.98	0	0.00	55	115.35	0	0.00
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	0	0.00	8	128.25	0	0.00	8	75.00	0	0.00	4	68.00	0	0.00
9	P&SB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
10	PNB	468	8313.11	0	0.00	465	7152.69	0	0.00	435	872.25	0	0.00	403	895.63	0	0.00
11	State Bank of India	828	15296.00	272	6378.00	828	13628.00	272	5548.00	828	1758.00	272	568.00	770	1511.00	272	568.00
12	UCO Bank	90	1433.63	0	0.00	90	1433.63	0	0.00	43	810.32	1	9.40	7	15.65	0	0.00
13	Union Bank	9	111.32	0	0.00	9	111.32	0	0.00	8	10.45	0	0.00	6	9.25	0	0.00
14	Axis Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
15	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
16	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
17	HDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18	ICICI Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
19	IDFC First Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
20	IndusInd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
21	Kotak Mahindra	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
22	South Indian Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
23	Ujjivan Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
24	Yes Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
25	Tripura Gramin Bank	409	13760.00	0	0.00	409	11695.25	0	0.00	409	1059.70	0	0.00	265	480.50	0	0.00
26	ACUB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
27	TCARDB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
28	TSCB	91	71.62	0	0.00	91	71.62	0	0.00	38	28.27	0	0.00	38	28.27	0	0.00
<b>TOTAL</b>		<b>2135</b>	<b>42873.03</b>	<b>272</b>	<b>6378.00</b>	<b>2133</b>	<b>37299.07</b>	<b>272</b>	<b>5548.00</b>	<b>1959</b>	<b>5286.72</b>	<b>273</b>	<b>577.40</b>	<b>1622</b>	<b>3267.69</b>	<b>272</b>	<b>568.00</b>



**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 Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and woman borrower for setting up a Greenfield Enterprise.

### Status of implementation

Loans under the scheme had been extended to 21 SC/ST/Women beneficiaries amounting to Rs. 2.10 Crores during FY 2022-23 up to June 2022.

Bank-wise Progress under the Scheme as on 30.06.2022 is as follows: -

### **PERFORMANCE UNDER STAND UP INDIA FY 2022-23 As on 30.06.2022**

**Amt.: Rs. In Lakhs**

Sl.	Bank	SC/ST		Women		TOTAL	
		No.	Amt.	No.	Amt.	No.	Amt.
1	Canara Bank	1	16.51	2	16	3	32.51
2	Indian Overseas Bank	0	0	2	55	2	55
3	State Bank of India	1	8	3	24	4	32
4	UCO Bank	3	26.45	8	55	11	81.45
5	Tripura Gramin Bank	1	10	0	0	1	10
<b>GRAND TOTAL</b>		<b>6</b>	<b>60.96</b>	<b>15</b>	<b>150</b>	<b>21</b>	<b>210.96</b>

## Pradhan Mantri Mudra Yojana (PMMY)

### Action Points emerged in the 139<sup>th</sup> SLBC Meeting held on 21.05.2022

All Banks are to exert effort to achieve revised MUDRA Target of Rs. 3042.46 Crore for FY 2022-23  
(Action: All Banks).

### Status of implementation

All Banks/Financial Institutions have made an achievement of Rs. 228.82 Crore with 38021 numbers of accounts for the period April 2022 – June 2022, against the annual target of Rs.3042.46 Crore i.e., 8 % of the target.

Performance of the Banks in the State of Tripura as on 30.06.2022 for FY 2022-23 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
<b>Public Sector Banks</b>	2333	6.77	2484	46.26	413	31.95	<b>5230</b>	<b>84.94</b>
<b>Private Sector Banks</b>	16313	42.2	2199	12.52	21	1.46	<b>18533</b>	<b>56.18</b>
<b>RRBs</b>	1482	5.62	1097	17.31	59	4.3	<b>2638</b>	<b>27.23</b>
<b>NBFC MFI</b>	4361	16.92	36	0.21	0	0	<b>4397</b>	<b>17.12</b>
<b>Small Finance Banks</b>	4069	15.96	2250	17.94	0	0	<b>6319</b>	<b>33.9</b>
<b>Co-Op Banks</b>	557	4.63	265	3.71	82	1.11	<b>904</b>	<b>9.45</b>
<b>Grand Total</b>	<b>29115</b>	<b>92.1</b>	<b>8331</b>	<b>97.95</b>	<b>575</b>	<b>38.82</b>	<b>38021</b>	<b>228.82</b>

Bank wise details of disbursement is Annexed.

**Pradhan Mantri Mudra Yojana in Tripura for FY 2022-23 (As on 30.06.2022)**

[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	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt
<b>Public Sector Banks</b>													
1	State Bank of India	53	0.18	0.18	288	7.06	6.81	70	5.89	5.88	411	13.12	12.87
2	Bank of Baroda	24	0.06	0.06	41	1.01	0.98	8	0.64	0.64	73	1.7	1.67
3	Bank of India	21	0.09	0.06	139	3.82	2.34	13	1.01	0.89	173	4.93	3.29
4	Canara Bank	162	0.14	0.14	94	2.4	2.32	34	2.65	2.6	290	5.18	5.06
5	Central Bank of India	48	0.1	0.04	62	1.49	0.78	20	1.69	1.38	130	3.27	2.2
6	Indian Bank	3	0.01	0.01	12	0.27	0.26	6	0.44	0.44	21	0.71	0.7
7	Indian Overseas Bank	1	0	0	12	0.3	0.28	6	0.45	0.39	19	0.75	0.67
8	Punjab National Bank	1886	5.77	1.28	1368	20.88	13.59	205	14.85	13.72	3459	41.49	28.6
9	Union Bank of India	20	0.06	0.06	59	1.46	1.13	19	1.64	1.56	98	3.16	2.75
10	Punjab & Sind Bank	3	0.01	0.01	17	0.22	0.22	0	0	0	20	0.23	0.23
11	UCO Bank	112	0.35	0.12	392	7.35	3.59	32	2.69	1.86	536	10.4	5.57
	<b>Total</b>	<b>2333</b>	<b>6.77</b>	<b>1.96</b>	<b>2484</b>	<b>46.26</b>	<b>32.3</b>	<b>413</b>	<b>31.95</b>	<b>29.36</b>	<b>5230</b>	<b>84.94</b>	<b>63.61</b>
<b>Private Sector Commercial Banks</b>													
13	Federal Bank	2	0.01	0.01	0	0	0	0	0	0	2	0.01	0.01
14	ICICI Bank	0	0	0	1	0.05	0.05	3	0.24	0.24	4	0.29	0.29
15	Axis Bank	1733	5.37	5.37	0	0	0	0	0	0	1733	5.37	5.37
16	IndusInd Bank	10790	25.77	25.77	966	5.64	5.64	5	0.28	0.28	11761	31.69	31.69
17	HDFC Bank	1	0	0	16	0.49	0.49	6	0.44	0.44	23	0.94	0.94
18	IDFC Bank Limited	3785	11.04	11.04	1195	5.98	5.98	0	0	0	4980	17.01	17.01
19	IDBI Bank Limited	2	0.01	0.01	21	0.36	0.36	7	0.5	0.5	30	0.87	0.87
	<b>Total</b>	<b>16313</b>	<b>42.2</b>	<b>42.2</b>	<b>2199</b>	<b>12.52</b>	<b>12.52</b>	<b>21</b>	<b>1.46</b>	<b>1.46</b>	<b>18533</b>	<b>56.18</b>	<b>56.18</b>
<b>Regional Rural Banks</b>													
22	Tripura Gramin Bank	1482	5.62	5.53	1097	17.31	15.88	59	4.3	3.67	2638	27.23	25.08
	<b>Total</b>	<b>1482</b>	<b>5.62</b>	<b>5.53</b>	<b>1097</b>	<b>17.31</b>	<b>15.88</b>	<b>59</b>	<b>4.3</b>	<b>3.67</b>	<b>2638</b>	<b>27.23</b>	<b>25.08</b>
<b>NBFC-Micro Finance Institutions</b>													
23	VEDIKA CREDIT CAPITAL LTD	1109	5.56	5.56	0	0	0	0	0	0	1109	5.56	5.56
24	Village Financial Services Pvt Ltd	1180	4.11	4.11	0	0	0	0	0	0	1180	4.11	4.11
25	Belstar Investment and Finance Private Limited	436	1.59	1.59	0	0	0	0	0	0	436	1.59	1.59
26	SVATANTRA MICROFIN PRIVATE LIMITED	1058	3.36	3.36	5	0.03	0.03	0	0	0	1063	3.39	3.39
27	Arohan Financial Services Pvt. Ltd.	490	1.97	1.97	31	0.18	0.18	0	0	0	521	2.14	2.14
28	SATYA MicroCapital Limited	88	0.33	0.33	0	0	0	0	0	0	88	0.33	0.33
	<b>Total</b>	<b>4361</b>	<b>16.92</b>	<b>16.92</b>	<b>36</b>	<b>0.21</b>	<b>0.21</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4397</b>	<b>17.12</b>	<b>17.12</b>
<b>Small Finance Banks</b>													
33	Ujjivan Small Finance Bank	4069	15.96	15.96	2250	17.94	17.94	0	0	0	6319	33.9	33.9
	<b>Total</b>	<b>4069</b>	<b>15.96</b>	<b>15.96</b>	<b>2250</b>	<b>17.94</b>	<b>17.94</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>6319</b>	<b>33.9</b>	<b>33.9</b>
<b>Co-Operative Banks</b>													
35	Tripura State Co-Operative Bank	557	4.63	4.63	265	3.71	3.46	82	1.11	1.02	904	9.45	9.11
	<b>Total</b>	<b>557</b>	<b>4.63</b>	<b>4.63</b>	<b>265</b>	<b>3.71</b>	<b>3.46</b>	<b>82</b>	<b>1.11</b>	<b>1.02</b>	<b>904</b>	<b>9.45</b>	<b>9.11</b>
	<b>Grand Total</b>	<b>29115</b>	<b>92.1</b>	<b>87.2</b>	<b>8331</b>	<b>97.95</b>	<b>82.31</b>	<b>575</b>	<b>38.82</b>	<b>35.51</b>	<b>38021</b>	<b>228.82</b>	<b>205</b>

**PRADHAN MANTRI MUDRA YOJANA OUTSTANDING POSITION AS ON 30.06.2022 (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	195	33.79	13	3.14	470	756.89	48	94.27	97	585.91	4	35.48	762	1376.584	65	132.89	9	10
2	Bank of India	1400	281.71	151	30.54	2583	3879.92	175	237.01	217	1292.41	6	40.78	4200	5454.04	332	308.33	8	6
3	Bank of Maharashtra	19	6.30	1	0.33	91	151.30	27	36.50	17	124.70	2	17.27	127	282.3	30	54.10	24	19
4	Canara Bank	669	155.25	136	38.18	1509	2665.85	198	302.26	259	1845.99	21	122.62	2437	4667.09	355	463.06	15	10
5	Central Bank Of India	132	121.01	25	28.78	203	345.86	31	32.96	35	235.73	1	6.05	370	702.6	57	67.79	15	10
6	Indian Bank	102	2.31	0	0.00	62	41.91	0	0.00	22	103.89	0	0.00	186	148.11	0	0.00	0	0
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	13795	3521.04	4516	1237.24	12320	13677.17	3104	3297.28	1434	4503.99	102	498.23	27549	21702.2	7722	5032.75	28	23
10	State Bank of India	1996	473.00	826	180.00	4398	5865.00	1675	2083.00	423	2651.00	65	328.00	6817	8989	2566	2591.00	38	29
11	UCO Bank	2369	1005.39	423	205.15	3388	10002.46	405	1467.84	267	1638.10	12	66.80	6024	12645.95	840	1739.79	14	14
12	Union Bank	384	76.04	48	2.62	1033	1494.33	52	76.54	105	629.84	1	2.40	1522	2200.21	101	81.56	7	4
	<b>Total PUBLIC sec Bank</b>	<b>21113</b>	<b>5692.06</b>	<b>6148</b>	<b>1729.24</b>	<b>26348</b>	<b>39338.57</b>	<b>5731</b>	<b>7658.37</b>	<b>2912</b>	<b>13827.95</b>	<b>224</b>	<b>1201.33</b>	<b>50373</b>	<b>58858.59</b>	<b>12103</b>	<b>10588.94</b>	<b>24</b>	<b>18</b>
13	Axis Bank	8459	1478.34	969	73.48	0	0.00	0	0.00	0	0.00	0	0.00	8459	1478.34	969	73.48	0	0
14	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0.00	#DIV/0!	#DIV/0!
15	Federal Bank	2	1.01	0	0.00	4	11.62	0	0.00	2	19.39	0	0.00	8	32.02	0	0.00	0	0
16	HDFC Bank	428	45.61	252	16.55	55	85.75	3	0.62	9	53.79	0	0.00	492	185.1542	255	17.17	52	9
17	ICICI Bank	368	99.08	0	0.00	2	9.26	0	0.00	11	63.63	0	0.00	381	171.9612	0	0.00	0	0
18	IDBI Bank	285	10.08	17	3.81	219	363.84	61	109.00	35	218.05	5	42.67	539	591.97	83	155.48	15	26
19	IDFCFirst Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0.00	#DIV/0!	#DIV/0!
20	IndusInd Bank	31731	4908.90	0	0.00	4658	2733.45	0	0.00	200	742.85	0	0.00	36589	8385.2	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	32786	7400.07	4664	613.91	15864	8489.86	978	298.89	0	0.00	0	0.00	48650	15889.93	5642	912.80	12	6
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
	<b>Total PRIVATE Sec bank</b>	<b>74059</b>	<b>13943.09</b>	<b>5902</b>	<b>707.75</b>	<b>20802</b>	<b>11693.78</b>	<b>1042</b>	<b>408.51</b>	<b>257</b>	<b>1097.71</b>	<b>5</b>	<b>42.67</b>	<b>95118</b>	<b>26734.58</b>	<b>6949</b>	<b>1158.93</b>	<b>7</b>	<b>4</b>
26	Tripura Gramin Bank	56179	14027.61	6950	1842.85	39393	43610.08	1385	1388.54	1164	5475.43	23	68.91	96736	63113.12	8358	3300.30	9	5
	<b>Total RRB</b>	<b>56179</b>	<b>14027.61</b>	<b>6950</b>	<b>1842.85</b>	<b>39393</b>	<b>43610.08</b>	<b>1385</b>	<b>1388.54</b>	<b>1164</b>	<b>5475.43</b>	<b>23</b>	<b>68.91</b>	<b>96736</b>	<b>63113.12</b>	<b>8358</b>	<b>3300.30</b>	<b>9</b>	<b>5</b>
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	557	463.32	0	0.00	265	371.48	4	8.40	82	111.21	11	14.08	904	946.0055	15	22.48	2	2
	<b>Total Coop. Bank</b>	<b>557</b>	<b>463.32</b>	<b>0</b>	<b>0.00</b>	<b>265</b>	<b>371.48</b>	<b>4</b>	<b>8.40</b>	<b>82</b>	<b>111.21</b>	<b>11</b>	<b>14.08</b>	<b>904</b>	<b>946.0055</b>	<b>15</b>	<b>22.48</b>	<b>2</b>	<b>2</b>
	<b>Grand Total</b>	<b>151908</b>	<b>34126.08</b>	<b>19000</b>	<b>4279.84</b>	<b>86808</b>	<b>95013.91</b>	<b>8162</b>	<b>9463.82</b>	<b>4415</b>	<b>20512.30</b>	<b>263</b>	<b>1326.99</b>	<b>243131</b>	<b>149652.3</b>	<b>27425</b>	<b>15070.64</b>	<b>11</b>	<b>10</b>

**Recovery Performance of Banks as on 30.06.2022**

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 30.06.2022 stands at 39%.

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

Rs/ Lacs

Sector	June 2021			June 2022		
	Demand	Recovery	%	Demand	Recovery	%
Agriculture & allied	162713.00	80689.66	50	185815.21	78658.48	42
MSME	98497.45	44986.85	46	103161.64	44103.90	43
Other Prisec	67419.32	23300.19	35	89871.64	25624.60	29
<b>TOTAL</b>	<b>328629.77</b>	<b>148976.69</b>	<b>45</b>	<b>350195.67</b>	<b>135950.70</b>	<b>39</b>

**BANK-WISE & SECTOR-WISE RECOVERY PERFORMANCE AS ON 30.06.2022**

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	648.18	379.79	59	2147.90	1040.26	48	1274.65	697.31	55	4070.73	2117.36	52
10	State Bank of India	3338.00	10.00	0	843.00	77.00	9	195.00	55.00	28	4376.00	142.00	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	5054.98	907.53	18	9756.88	314.83	3	7180.87	175.83	2	21992.74	1398.19	6
<b>A</b>	<b>Sub Total of Public Sec.</b>	<b>9827.40</b>	<b>1335.30</b>	<b>14</b>	<b>15770.61</b>	<b>1559.54</b>	<b>10</b>	<b>8917.70</b>	<b>982.22</b>	<b>11</b>	<b>34515.71</b>	<b>3877.06</b>	<b>11</b>
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	405.0073	291.31	72	311.6451	292.42	94	93.80	68.99228	74	810.45	652.73	81
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	3.53	0.39	11	96.89	27.86	29	89.81	72.19	80	190.23	100.44	53
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>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>52414.17</b>	<b>14400.08</b>	<b>27</b>	<b>31564.15</b>	<b>8405.13</b>	<b>27</b>	<b>30204.46</b>	<b>8041.74</b>	<b>27</b>	<b>85529.95</b>	<b>18410.66</b>	<b>22</b>
22	Tripura Gramin Bank	87246.22	54911.21	63	47313.84	32303.57	68	29982.71	11987.61	40	164542.77	99202.39	60
<b>C</b>	<b>Sub Total of RRB</b>	<b>87246.22</b>	<b>54911.21</b>	<b>63</b>	<b>47313.84</b>	<b>32303.57</b>	<b>68</b>	<b>29982.71</b>	<b>11987.61</b>	<b>40</b>	<b>164542.77</b>	<b>99202.39</b>	<b>60</b>
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	8011.88	22	8513.05	1835.662	22	20766.77	4613.03	22	65607.24	14460.58	22
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>36327.42</b>	<b>8011.88</b>	<b>22</b>	<b>8513.05</b>	<b>1835.66</b>	<b>22</b>	<b>20766.77</b>	<b>4613.03</b>	<b>22</b>	<b>65607.24</b>	<b>14460.58</b>	<b>22</b>
<b>Grand Total</b>		<b>185815.21</b>	<b>78658.48</b>	<b>42</b>	<b>103161.64</b>	<b>44103.90</b>	<b>43</b>	<b>89871.64</b>	<b>25624.60</b>	<b>29</b>	<b>350195.67</b>	<b>135950.70</b>	<b>39</b>

## POSITION OF NPA OF BANKS IN THE STATE OF TRIPURA

As on 30.06.2022

Rs. In Crores.

Year	Gross Advance	Gross NPA	
	Amount	Amount	% to Gross NPA
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
June 2021	17068	933.84	5.47
March 2022	185456	1172.93	6.32
June 2022	19108	1176.98	6.16

Percentage of gross NPA as against gross advance increased from 5.47% as on June 2021 to 6.16% as on June 2022. Amount in absolute terms increased to Rs. 1176.98 crores as on June 2022 from Rs. 933.84 crores as on June 2021. The outstanding amount under Written off A/Cs (Shadow Register) is around Rs. 160.11 crores which if added with the outstanding NPA, the total amount would be Rs. 1337.09 crores which seems to be high.

The total outstanding NPA amount in Govt. sponsored schemes has increased from Rs. 94.77 crores in June 2021 to Rs. 120.70 crores in June 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 30.06.2022 is furnished in the Annexure.



**NPA Position of Banks in Tripura as on 30.06.2022**

(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	125.26	593.88	45.16	764.30	30.19	794.49
2	Bank of India	94.16	1423.89	54.26	1572.31	1815.77	3388.08
3	Bank of Maharashtra	0.00	46.02	0.00	46.02	0.00	46.02
4	Canara Bank	159.83	1092.81	87.91	1340.55	72.23	1412.78
5	Central Bank of India	57.69	24.08	15.85	97.62	301.38	399.00
6	Indian Bank	11.43	241.54	41.48	294.45	73.93	368.38
7	Indian Overseas Bank	16.23	425.73	0.00	441.96	1.16	443.12
8	Punjab & Sind Bank	6.97	46.63	3.03	56.63	0.24	56.87
9	Punjab National Bank	6568.83	10158.26	466.39	17193.48	1237.90	18431.38
10	State Bank of India	12684.00	3203.00	740.00	16627.00	975.00	17602.00
11	Union Bank of India	105.37	175.58	5.84	286.79	12.86	299.65
12	UCO Bank	2710.38	1288.98	786.72	4786.08	1271.00	6057.08
<b>A</b>	<b>Sub-Total PUBLIC sec Bank</b>	<b>22540.15</b>	<b>18720.40</b>	<b>2246.64</b>	<b>43507.19</b>	<b>5791.66</b>	<b>49298.85</b>
13	AXIS BANK	2.20	157.00	7.17	166.37	3.31	169.68
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	22.34	22.34
16	HDFC	916.74	77.34	13.29	1007.37	352.71	1360.08
17	ICICI	0.30	0.00	16.49	16.79	381.25	398.04
18	IDBI BANK	11.43	241.54	41.48	294.45	73.93	368.38
19	IDFC First Bank	41.90	92.79	0.00	134.69	121.84	256.53
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	118.80	444.58	0.00	563.38	968.70	1532.08
24	Ujjivan Bank	378.20	223.75	115.12	717.07	4557.27	5274.34
25	Jana SFB	17.77	0.00	0.00	17.77	0.00	17.77
<b>B</b>	<b>Sub Total Pvt. Sec Bank</b>	<b>17752.34</b>	<b>1238.00</b>	<b>2087.18</b>	<b>21077.52</b>	<b>13850.33</b>	<b>34927.85</b>
26	TGB	6890.20	4526.81	4953.56	16370.57	1896.56	18267.13
<b>C</b>	<b>Sub Total RRB</b>	<b>6890.20</b>	<b>4526.81</b>	<b>4953.56</b>	<b>16370.57</b>	<b>1896.56</b>	<b>18267.13</b>
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
<b>D</b>	<b>Sub-Total Coop. Bank</b>	<b>3552.99</b>	<b>1096.47</b>	<b>3791.31</b>	<b>8440.77</b>	<b>6763.79</b>	<b>15204.56</b>
<b>GRAND TOTAL</b>		<b>50735.68</b>	<b>25581.68</b>	<b>13078.69</b>	<b>89396.05</b>	<b>28302.34</b>	<b>117698.39</b>

**Position of Technically Written off A/Cs of Banks in Tripura as on 30.06.2022**

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	141	50.34
6	Indian Bank	428	480.12
7	Indian Overseas Bank	0	0.00
8	Punjab & Sind Bank	39	64.49
9	Punjab National bank	25567	7971.49
10	State Bank of India	2084	1179.00
11	UCO Bank	124	4009.47
12	Union Bank of India	0	0.00
<b>A</b>	<b>Sub-Total PUBLIC sec Bank</b>	<b>28388</b>	<b>14410.75</b>
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>B</b>	<b>Sub Total PRIVATE Sec bank</b>	<b>0</b>	<b>0.00</b>
19	Tripura Gramin Bank	30934	1598.37
<b>C</b>	<b>Sub Total RRB</b>	<b>30934</b>	<b>1598.37</b>
20	ACUB	107	2.14
21	TCARDB	0	0.00
22	TSCB	0	0.00
<b>D</b>	<b>Sub-Total Coop. Bank</b>	<b>107</b>	<b>2.14</b>
<b>GRAND TOTAL</b>		<b>59429</b>	<b>16011.26</b>

**STATUS OF GOVT. SPONSORED SCHEMES & NPA GENERATED THEREOF**

		PMRY					PMEGP					SWAVALAMBAN				
		A/Cs Outstanding	Outstd Balance as on 30.06.2022	NPA A/Cs	Ant. Outstd As on 30.06.22	NPA %	A/Cs Outstanding	Outstd Balance as on 30.06.2022	NPA A/Cs	Ant. Outstd As on 30.06.22	NPA %	A/Cs Outstanding	Outstd Balance as on 30.06.2022	NPA A/Cs	Ant. Outstd As on 30.06.22	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 Maharashtra	0	0.00	0	0.00	#DIV/0!	12	15.39	0	0.00	0	15	13.85	3	5.01	36
3	Bank of India	0	0.00	0	0.00	#DIV/0!	216	380.29	27	41.87	11	48	12.68	38	2.74	22
4	Canara Bank	0	0.00	0	0.00	#DIV/0!	240	683.50	40	87.59	13	214	282.28	26	32.83	12
5	Central Bank of India	58	20.63	51	16.31	79	84	227.62	54	150.50	66	68	149.40	45	100.42	67
6	Indian Bank	1	0.27	1	0.27	100	82	194.68	25	34.67	18	30	44.18	6	8.21	19
7	I/OB	0	0.00	0	0.00	#DIV/0!	35	132.64	4	11.64	9	41	75.95	10	12.08	16
8	PNB	1253	966.07	1239	961.55	100	1988	3636.66	939	1547.98	43	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	967	3525.00	763	2166.00	61	708	959.00	316	644.00	67
12	Union Bank of India	181	229.67	27	11.45	5	93	278.18	16	43.44	16	189	527.22	43	66.48	13
13	UCO Bank	130	147.18	114	137.75	94	455	659.81	124	208.54	32	602.7	512.59	251	211.11	41
	<b>ASCB of PSBs Sub-Total</b>	<b>1884</b>	<b>1481.29</b>	<b>1648</b>	<b>1219.00</b>	<b>82</b>	<b>4339</b>	<b>10181.29</b>	<b>2027</b>	<b>4346.46</b>	<b>43</b>	<b>4322.7</b>	<b>5551.01</b>	<b>1330</b>	<b>2032.47</b>	<b>37</b>
14	AXIS BANK	0	0.00	0	0.00	0	32	105.95	8	10.81	10	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
	<b>ASCB of Pvt s Sub-Total</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>67</b>	<b>207.17</b>	<b>14</b>	<b>24.96</b>	<b>12</b>	<b>12</b>	<b>24.31</b>	<b>4</b>	<b>5.94</b>	<b>0</b>
23	TGB	0	0.00	0	0.00	0	4269	7141.54	475	616.12	9	6413	7726.62	930	1104.95	14
	<b>TGBs Sub-Total</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>4269</b>	<b>7141.54</b>	<b>475</b>	<b>616.12</b>	<b>9</b>	<b>6413</b>	<b>7726.62</b>	<b>930</b>	<b>1104.95</b>	<b>14</b>
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
	<b>ASCB of Coop Sub-Total</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>2152</b>	<b>4226.16</b>	<b>540</b>	<b>1042.02</b>	<b>25</b>	<b>4624</b>	<b>6421.10</b>	<b>1097</b>	<b>1678.18</b>	<b>26</b>
	<b>GRAND TOTAL</b>	<b>1884</b>	<b>1481.29</b>	<b>1648</b>	<b>1219.00</b>	<b>82</b>	<b>10827</b>	<b>21756.16</b>	<b>3056</b>	<b>6029.56</b>	<b>28</b>	<b>15371.7</b>	<b>19723.04</b>	<b>3361</b>	<b>4821.54</b>	<b>24</b>

**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.

213 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 17 proposals have been sanctioned till date. Tourist Cabs have also been incorporated under the scheme for financing eligible cases by Banks

Banks are conducting pre-lending inspections for the same, and eligible borrowers shall be suitably provided with financial assistance for setting up their respective business units. State Govt has decided to provide trade licenses to the beneficiaries to obviate the issue of proper licensing of motorized boats, in order to avail insurance coverage of bank’s financed assets as well as for the safety of passengers.

For effective implementation of the scheme of motorized boats, a project report is mandatory for availing bank finance. The Tourism Department has been requested to arrange formulation of the project report, for onward circulation among Banks.

Bankers will expedite sanction of loans after completion of skill training of beneficiaries.

## FINANCIAL INCLUSION

### Pradhan Mantri Jan Dhan Yojana (PMJDY)

Performance of PMJDY as on 30.06.2022 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.
714083	185797	899880	427.64*	789023	49438	322035
<b>In Percentage</b>						
79.35	20.65			87.68	5.49	35.78

\* Average deposit per account Rs. 4752.24/-

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. 4752.24/- per account in the State of Tripura.

Aadhaar seeding percentage is 87.68 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 35.78% 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 5.49% of total PMJDY accounts opened in the State. Bankers are requested to convert all zero balance accounts into operative accounts.

**Bank Wise Details of PMJDY accounts for the State of Tripura as on 30.06.2022**

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	RupayCard Issued	Aadhaar Seeded
1	Bank of Baroda	PSB	2909	6589	5154	4344	9498	45698059.79	492	8096	8367
2	Bank of India	PSB	3923	0	2095	1828	3923	7925859.6	125	2400	3844
3	Bank of India	PSB	813	0	371	442	813	4260993.92	58	785	771
4	Bank of India	PSB	13272	1109	7394	6987	14381	57597736.32	694	12156	13478
5	Bank of Maharashtra	PSB	0	1791	880	911	1791	7095528	543	1713	1735
6	Canara Bank	PSB	28546	4316	16369	16493	32862	126753374.1	3058	18536	30287
7	Central Bank of India	PSB	3958	272	1840	2390	4230	12371516.34	22	1576	3934
8	Indian Bank	PSB	1599	961	1197	1363	2560	5663835.74	285	2001	2216
9	Indian Overseas Bank	PSB	2207	2908	2825	2290	5115	13955808.6	435	3863	3543
10	Punjab & Sind Bank	PSB	316	180	214	282	496	1196421.52	57	208	484
11	Punjab National Bank	PSB	102398	6442	51987	56853	108840	533271578.7	12988	57731	103236
12	State Bank of India	PSB	71503	96557	81583	86477	168060	786310075.3	3279	159585	126594
13	UCO Bank	PSB	43502	30323	34161	39664	73825	348878917	5418	16966	60236
14	Union Bank of India	PSB	8899	3681	6430	6150	12580	55913401.2	915	6846	11321
15	Axis Bank Ltd	PVT	7	470	342	135	477	1534921.85	118	307	299
16	Federal Bank Ltd	PVT	474	97	347	224	571	4380218.3	95	283	432
17	HDFC Bank Ltd	PVT	4	7726	125	7605	7730	10896924.13	288	7730	2779
18	ICICI Bank Ltd	PVT	7	205	152	60	212	1104146	139	212	88
19	IDBI Bank Ltd.	PVT	2140	2745	2338	2547	4885	15164368.23	546	3722	4248
20	IndusInd Bank Ltd	PVT	0	1264	1074	190	1264	1802040.05	64	343	1226
21	Kotak Mahindra Bank Ltd	PVT	0	59	51	8	59	73605.63	16	59	36
22	South Indian Bank Ltd	PVT	0	102	59	43	102	182084.07	22	66	82
23	Tripura Gramin Bank	RRB	427606	18000	178617	266989	445606	2234415218	19781	16851	409787
	<b>Grand Total</b>		<b>714083</b>	<b>185797</b>	<b>395605</b>	<b>504275</b>	<b>899880</b>	<b>4276446633</b>	<b>49438</b>	<b>322035</b>	<b>789023</b>

**Social Security Schemes:**

Performance of 3 Social Security Schemes viz. Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana (APY) as on 30.06.2022 is furnished below:

Bank Type	PMSBY	PMJJBY	APY	Total
<b>PSB</b>	<b>580409</b>	<b>180014</b>	<b>54989</b>	<b>815412</b>
<b>RRB</b>	<b>325348</b>	<b>144942</b>	<b>75504</b>	<b>545794</b>
<b>Private</b>	<b>6403</b>	<b>3268</b>	<b>6292</b>	<b>15963</b>
<b>Co-op</b>	<b>15688</b>	<b>6243</b>	<b>125</b>	<b>22056</b>
<b>Total</b>	<b>927848</b>	<b>334467</b>	<b>136910</b>	<b>1399225</b>

Bank wise position of 3 social security schemes is furnished along with claim position as on 30.06.2022:

Social Security Schemes upto June 2022		Total		
S.No.	Banks	PMSBY	PMJJBY	APY
1	Bank of Baroda	8112	3585	1515
2	Bank of India	19221	3870	5145
3	Bank of Maharashtra	410	53	68
4	Canara Bank	19500	6730	7306
5	Central Bank Of India	2544	672	1495
6	Indian Bank	1297	598	584
7	Indian Overseas	1482	536	758
8	Punjab & Sind Bank	937	207	168
9	Punjab National Bank	175825	41718	4653
10	State Bank of India	308156	84782	17671
11	UCO Bank	34312	33909	13735
12	Union Bank	8613	3354	1891
	<b>Total PUBLIC sec Bank</b>	<b>580409</b>	<b>180014</b>	<b>54989</b>
13	Axis Bank	153	404	2583
14	Bandhan Bank	0	0	652
15	Federal Bank	89	33	28
16	HDFC Bank	1126	467	1049
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	76	46	14
22	South Indian Bank	46	30	499
23	Ujjivan Bank	0	0	0
24	Yes Bank	5	4	1
	<b>Total PRIVATE Sec bank</b>	<b>6403</b>	<b>3268</b>	<b>6292</b>
25	Tripura Gramin Bank	325348	144942	75504
	<b>Total RRB</b>	<b>325348</b>	<b>144942</b>	<b>75504</b>
26	ACUB	0	0	0
27	TCARDB	0	0	0
28	TSCB	15688	6243	125
	<b>Total Coop. Bank</b>	<b>15688</b>	<b>6243</b>	<b>125</b>
	<b>Grand Total</b>	<b>927848</b>	<b>334467</b>	<b>136910</b>

Claim Status of PMSBY & PMJBY:

PMSBY & PMJBY--CLAIM STATUS FY 2022-23 (As on 30.06.2022)									
Sl.	Bank	PMSBY				PMJBY			
		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	0	0	0	0
3	Bank of Maharashtra	0	0	0	0	0	0	0	0
4	Canara Bank	0	0	0	0	0	0	0	0
5	Central Bank of India	0	0	0	0	0	0	0	0
6	Indian Bank	1	0	0	1	10	9	1	0
7	Indian Overseas Bank	1	0	1	0	0	0	0	0
8	Punjab & Sind Bank	0	0	0	0	0	0	0	0
9	Punjab National Bank	2	2	0	0	5	4	1	0
10	State Bank of India	0	0	0	0	2	2	0	0
11	Union Bank of India	0	0	0	0	0	0	0	0
12	UCO Bank	2	1	1	0	0	0	0	0
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>6</b>	<b>3</b>	<b>2</b>	<b>1</b>	<b>17</b>	<b>15</b>	<b>2</b>	<b>0</b>
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	1	0	0	1	10	9	1	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>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>10</b>	<b>9</b>	<b>1</b>	<b>0</b>
25	Tripura Gramin Bank	7	7	0	0	85	26	59	0
<b>C</b>	<b>Sub Total of RRB</b>	<b>7</b>	<b>7</b>	<b>0</b>	<b>0</b>	<b>85</b>	<b>26</b>	<b>59</b>	<b>0</b>
26	ACUB	0	0	0	0	0	0	0	0
27	TCARDB	0	0	0	0	0	0	0	0
28	TSCB	1	0	1	0	6	5	1	0
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>6</b>	<b>5</b>	<b>1</b>	<b>0</b>
<b>GRAND TOTAL</b>		<b>15</b>	<b>10</b>	<b>3</b>	<b>2</b>	<b>118</b>	<b>55</b>	<b>63</b>	<b>0</b>

Claim settlement in PMJBY is 46% while in PMSBY is 66%. 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 30.06.2022)												Annexure No.				
<b>RSETI - PNB -Udaipur,Gomati</b>																
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	
2017-18	29	540	344	884	115	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	
2022-23	4	49	73	122	23	30	22	1	0	26	0	26	23	99	122	
<b>Total</b>	<b>120</b>	<b>1352</b>	<b>2356</b>	<b>3708</b>	<b>706</b>	<b>828</b>	<b>820</b>	<b>90</b>	<b>649</b>	<b>1752</b>	<b>26</b>	<b>2427</b>	<b>1115</b>	<b>2593</b>	<b>3708</b>	
<b>RSETI - PNB - Ambassa ,Dhalai</b>																
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	
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	
2022-23	11	19	260	279	56	134	58	0	0	0	0	0	37	242	279	
<b>Total</b>	<b>100</b>	<b>921</b>	<b>1535</b>	<b>2456</b>	<b>301</b>	<b>1520</b>	<b>374</b>	<b>85</b>	<b>521</b>	<b>547</b>	<b>34</b>	<b>1102</b>	<b>714</b>	<b>1742</b>	<b>2456</b>	
<b>RSETI - TGB -SEPAHIJALA, Sepahijala</b>																
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	
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	
2022-23	5	26	111	137	61	21	39	6	0	0	0	0	52	85	137	
<b>Total</b>	<b>80</b>	<b>687</b>	<b>1351</b>	<b>2038</b>	<b>505</b>	<b>518</b>	<b>500</b>	<b>232</b>	<b>580</b>	<b>736</b>	<b>0</b>	<b>1316</b>	<b>673</b>	<b>1365</b>	<b>2038</b>	
<b>RUDSETI, AGARTALA (Promoted by Syndicate &amp; Canara Bank), West Tripura</b>																
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	
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	
2022-23	4	0	119	119	37	20	32	0	20	11	0	31	10	109	119	
<b>Total</b>	<b>107</b>	<b>1081</b>	<b>1531</b>	<b>2612</b>	<b>505</b>	<b>796</b>	<b>635</b>	<b>41</b>	<b>449</b>	<b>1231</b>	<b>23</b>	<b>1703</b>	<b>1218</b>	<b>1394</b>	<b>2612</b>	
<b>RSETI - SBI -Kumarghat, Unakoti.</b>																
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	
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	
2022-23	4	10	89	99	20	28	33	2	0	10	0	10	2	97	99	
<b>Total</b>	<b>98</b>	<b>1098</b>	<b>1465</b>	<b>2563</b>	<b>610</b>	<b>852</b>	<b>575</b>	<b>109</b>	<b>798</b>	<b>971</b>	<b>1</b>	<b>1770</b>	<b>809</b>	<b>1754</b>	<b>2563</b>	
<b>GRAND TOTAL</b>	<b>505</b>	<b>5139</b>	<b>8238</b>	<b>13377</b>	<b>2627</b>	<b>4514</b>	<b>2904</b>	<b>557</b>	<b>2997</b>	<b>5237</b>	<b>84</b>	<b>8318</b>	<b>4529</b>	<b>8848</b>	<b>13377</b>	

## Digital Modes of Banking:

<b>Bankwise Position of ATMs upto June 2022</b>					
Sl.No.	BANKS	ATM			
		Rural	Semi- Urban	Urban	Total
1	Bank of Baroda	1	1	8	10
2	Bank of India	4	2	3	9
3	Bank of Maharashtra	0	0	0	0
4	Canara Bank	3	6	2	11
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
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>95</b>	<b>141</b>	<b>193</b>	<b>429</b>
13	AXIS BANK	3	8	8	19
14	Bandhan Bank	0	3	2	5
15	Federal Bank	0	0	1	1
16	HDFC	3	6	7	16
17	ICICI	1	4	4	9
18	IDBI BANK	4	6	3	13
19	IDFC First Bank	0	0	0	0
20	Indusind Bank	1	1	1	3
21	Kotak Mahindra Bank	0	0	1	1
22	SOUTH INDIAN BANK	0	0	1	1
23	YES Bank	0	0	1	1
24	Ujjivan Bank	0	6	2	8
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>12</b>	<b>34</b>	<b>31</b>	<b>77</b>
25	Tripura Gramin Bank	25	4	4	33
<b>C</b>	<b>Sub Total of RRB</b>	<b>25</b>	<b>4</b>	<b>4</b>	<b>33</b>
26	ACUB	0	0	0	0
27	TCARDB	0	0	0	0
28	TSCB	2	2	3	7
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>2</b>	<b>2</b>	<b>3</b>	<b>7</b>
<b>GRAND TOTAL</b>		<b>134</b>	<b>181</b>	<b>231</b>	<b>546</b>

## Status of POS machines installed as on 30.06.2022

Sl.No.	BANKS	Status of POS Machines issued upto June 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	49
13	UCO Bank	102
14	AXIS BANK	14
15	Bandhan Bank	135
16	Federal Bank	15
17	HDFC	617
18	ICICI	76
19	IDFC First Bank	13
20	Indusind Bank	0
21	Kotak Mahindra Bank	16
22	SOUTH INDIAN BANK	77
23	YES Bank	447
24	Ujjivan Bank	98
25	NESFB	0
26	Tripura Gramin Bank	48
27	ACUB	0
28	TCARDB	0
29	TSCB	11
	<b>GRAND TOTAL</b>	<b>3432</b>

**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					No. of Digital FL camps	No. of people participated								
	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 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 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		
INDIA POST PAYMENTS BANK	8844	0	0.00	0	0.00	8844	100.00	8844	100.00	8844	100.00		11	0	0.00	1	9.09	11	100.00	11	100.00		0	0	0	0	10	400		
STATE BANK OF INDIA	331937	234231	70.56	170798	51.45	247035	74.42	267201	80.50	318252	95.88	5142	4527	3112	68.74	3701	81.75	4016	88.71	4139	91.43	2142	0	52	37	89	37	825		
TRIPURA GRAMIN BANK	404474	47112	11.65	0	0.00	5980	1.48	385378	95.28	385378	95.28	24174	0	0	0.00		0.00	0	0.00	0	0.00	1246	2	12	0	14	61	3715		
TRIPURA STATE CO-OPERATIVE BANK	141423	11520	8.15	0	0.00	58	0.04	130459	92.25	130459	92.25	20143	0	0	0.00	0	0.00	0	0.00	0	0.00	2985	0	0	0	0	95	5184		
UCO BANK	64148	45217	70.49	2349	3.66	21419	33.39	57219	89.20	62145	96.88	15664	1434	128	8.93	1016	70.85	148	10.32	1274	88.84	501	NIL	NIL	40	40	NIL	NIL		
PUNJAB NATIONAL BANK	151274	145281	96.04	78129	51.65	138259	91.40	141288	93.40	147966	97.81	1045	2182	1825	83.64	1849	84.74	1846	84.60	2001	91.70	224	0	0	0	0	69	4251		
INDIAN OVERSEAS BANK	8254	8076	97.84	717	8.69	1205	14.60	8076	97.84	8107	98.22	1425	435	203	46.67	398	91.49	70	16.09	418	96.09	10	0	0	0	0	2	20		
AXIS BANK	13523	13523	100.00	13523	100.00	11305	83.60	13523	100.00	13523	100.00		1319	1319	100.00	556	42.15	1319	100.00	1319	100.00					0				
BANK OF INDIA	50069	47259	94.39	30794	61.50	28840	57.60	26487	52.90	48256	96.38	145	2342	1203	51.37	1744	74.47	1109	47.35	2116	90.35		0	0	0	0	8	85		
BANK OF BARODA	33281	31425	94.42	14225	42.74	13115	39.41	16587	49.84	32149	96.60	1046	803	400	49.81	596	74.22	614	76.46	726	90.41		14	0	297	311	5	300		
CANARA BANK	29066	26459	91.03	15259	52.50	8122	27.94	24239	83.39	28519	98.12	1256	769	403	52.41	621	80.75	556	72.30	692	89.99					0				
CENTRAL BANK OF INDIA	26471	12929	48.84	6803	25.70	6905	26.09	22982	86.82	25014	94.50	173	2356	1763	74.83	1529	64.90	1529	64.90	2146	91.09	204	0	0	0	0	8	206		
BANK OF MAHARASHTRA	2215	2112	95.35	170	7.67	125	5.64	2112	95.35	2112	95.35		71	23	32.39	69	97.18	23	32.39	71	100.00		0	0	0	0	0	0	0	
IDBI BANK	11996	11452	95.47	4234	35.30	6301	52.53	9529	79.43	11514	95.98		627	298	47.53	35	5.58	551	87.88	592	94.42		0	0	0	0	0	0	0	
KOTAK MAHINDRA BANK	6236	5417	86.87	5792	92.88	4014	64.37	5671	90.94	5828	93.46		332	100	30.12	332	100.00	100	30.12	332	100.00		0	0	19	19	0	0	0	
FEDERAL BANK	5691	5379	94.52	966	16.97	3193	56.11	5236	92.00	5537	97.29		256	129	50.39	242	94.53	129	50.39	256	100.00		0	0	0	0	1			
INDUSIND BANK	13696	13511	98.65	1722	12.57	13545	98.90	4150	30.30	13566	99.05		342	139	40.64	342	100.00	178	52.05	342	100.00		0	0	0	0	1	6		
ICICI BANK	11181	11181	100.00	11181	100.00	8162	73.00	8069	72.17	11181	100.00		1239	955	77.08	488	39.39	720	58.11	1016	82.00		0	0	0	0	0	0	0	0
UNION BANK	48007	44166	92.00	17426	36.30	22995	47.90	45606	95.00	45606	95.00		2059	1422	69.06	36	1.75	1501	72.90	1904	92.47		-	-	-	0	-	-		
HDFC BANK LTD	172189	156129	90.67	64459	37.44	70869	41.16	158026	91.77	169026	98.16	833	23601	17459	73.98	18214	77.17	17726	75.11	21315	90.31	238	847	357	0	1204	0	0		
INDIAN BANK	7125	6682	93.78	921	12.93	1415	19.86	6012	84.38	6925	97.19		312	281	90.06	15	4.81	274	87.82	295	94.55		0	0	0	0	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	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				
<b>Total</b>	<b>1612909</b>	<b>945916</b>	<b>58.65</b>	<b>468541</b>	<b>29.05</b>	<b>662989</b>	<b>41.11</b>	<b>1410412</b>	<b>87.45</b>	<b>1549939</b>	<b>96.10</b>	<b>71046</b>	<b>49074</b>	<b>33662</b>	<b>68.59</b>	<b>33715</b>	<b>68.702</b>	<b>35444</b>	<b>72.23</b>	<b>44810</b>	<b>91.31</b>	<b>7550</b>	<b>863</b>	<b>421</b>	<b>393</b>	<b>1677</b>	<b>303</b>	<b>15102</b>		

**Timely submission of data by banks:**

13 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 15.07.2022 for compilation of Agenda Notes for 140<sup>th</sup> SLBC Meeting. The date of submission by the concerned banks is tabulated as follows: -

<b>Sl.</b>	<b>Bank</b>	<b>Date of Submission</b>
1	ACUB	07/07/2022
2	Punjab National Bank	07/07/2022
3	Federal Bank	11/07/2022
4	UCO Bank	11/07/2022
5	Ujjivan Bank	11/07/2022
6	Bank of Baroda	12/07/2022
7	Bank of India	13/07/2022
8	TSCB	13/07/2022
9	AXIS BANK	14/07/2022
10	Central Bank of India	14/07/2022
11	Kotak Mahindra Bank	14/07/2022
12	South Indian Bank	14/07/2022
13	IDFC First Bank	15/07/2022
14	Jana Small Finance Bank	15/07/2022
15	NESFB	15/07/2022
16	Punjab & Sind Bank	15/07/2022
17	State Bank of India	16/07/2022
18	Bank of Maharashtra	18/07/2022
19	Indian Overseas Bank	18/07/2022
20	Bandhan Bank	19/07/2022
21	HDFC	19/07/2022
22	Tripura Gramin Bank	19/07/2022
23	Union Bank of India	20/07/2022
24	YES Bank	20/07/2022
25	ICICI	22/07/2022
26	Indian Bank	22/07/2022
27	IndusInd Bank	22/07/2022
28	Canara Bank	25/07/2022
29	IDBI BANK	25/07/2022

Other Issues:

Performance of India Post Payments Bank:

Data as on 30.06.2022						
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	9600	95	13	0.3
2	Agartala	90	10621	123.96	15	0.01
3	KAILASHAHAR BRANCH	54	8982	62.15	61	0.02
4	RADHAKISHOREPUR	130	9754	57.52	31	0.02
5	Dharmanagar	115	30004	313.99	55	0.01
<b>TOTAL</b>						

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	2000	30	600	6	1000	7	600	0.5	100	0.5	50	0.2
2	Agartala	354	3	0	0	357	2	332	1	234	0.4	25	1.5
3	Radhakishorepur	882	22	19	1.1	991	28	389	1.1	65	0.3	14	0.6
4	Kailashahar	272	2.8	23	0.3	354	3.9	148	0.9	89	0.4	53	0.4
5	Dharmanagar	301	5	41	0.2	379	8	223	1	113	0.25	40	0.2

S.No.	Controlling Office	Enterprise & Merchant Payments									
		Postal products		Digital Payment of e-commerce delivery(CoD)		Small merchants/kirana stores/unorganized retail		Offline payments		Cash Management Services	
		Nos.	Amount	Nos.	Amount	Nos.	Amount	Nos.	Amount	Nos.	Amount
1	khowai	500	2	NA	NA	200	0.5	NA	NA	3000	80
2	Agartala	90	2	0	0	0	0	0	0	7893	7.32
3	Radhakishorepur	73	1.1	0	0	0	0	0	0	2340	4.1
4	Kailashahar	62	1.6	0	0	0	0	0	0	4432	2.3
5	Dharmanagar	89	2.1	0	0	0	0	0	0	4340	4.5

S.No.	Controlling Office	Third Party Products Mobilised							
		Loans		Insurance		Investments		Post Office Savings schemes	
		Nos.	Amount	Nos.	Amount	Nos.	Amount	Nos.	Amount
1	KHOWAI	NA	NA	70	1.5	na	na	300	2
2	KAILASHAHAR	0	0	53	0.4	0	0	0	0
3	Dharmanagar	0	0	40	0.2	0	0	0	0
4	Radhakishorepur	0	0	14	0.6	0	0	0	0
5	Agartala	0	0	54	1	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	-	-	-	-

## PM SVANidhi Yojana status as on 27-07-2022:

Name of Bank	Picked Up (no. of cases)
Annapurna Finance Pvt. Ltd.	5
Axis Bank	1
Bandhan Bank Ltd.	14
Bank of Baroda	3
Bank of India	11
Canara Bank	13
Central Bank of India	10
Federal Bank	1
HDFC Bank	4
ICICI Bank	2
IDBI Bank	1
Punjab National Bank	48
RRB Tripura Gramin Bank	199
State Bank of India	88
TRIPURA STATE CO OPERATIVE BANK LTD	198
UCO Bank	14
Ujjivan Small Finance Bank	1
Union Bank of India	10
<b>Grand Total</b>	<b>623</b>

Name of Bank	Returned (no. of cases)
Annapurna Finance Pvt. Ltd.	2
Bandhan Bank Ltd.	10
Bank of Baroda	2
Bank of India	3
Canara Bank	20
Central Bank of India	9
HDFC Bank	109
IDBI Bank	4
Indian Bank	1
Indian Overseas Bank	3
Punjab National Bank	23
RRB Tripura Gramin Bank	238
State Bank of India	30
TRIPURA STATE CO OPERATIVE BANK LTD	39
UCO Bank	65
Union Bank of India	3
<b>Grand Total</b>	<b>561</b>

Name of Bank	Sanctioned (yet to be disbursed)
Axis Bank	4
Bank of India	2
Bank of Maharashtra	1
Canara Bank	1
Central Bank of India	1
HDFC Bank	257
Indian Bank	2
Punjab National Bank	27
RRB Tripura Gramin Bank	138
State Bank of India	44
TRIPURA STATE CO OPERATIVE BANK LTD	23
UCO Bank	7
Union Bank of India	1
<b>Grand Total</b>	<b>508</b>

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	72
Central Bank of India	28
HDFC Bank	37
IDBI Bank	2
Indian Bank	5
Indian Overseas Bank	22
Punjab National Bank	879
RRB Tripura Gramin Bank	935
SOUTH INDIAN BANK	1
State Bank of India	743
Stree Nidhi Credit Cooperative Federation Ltd	1
TRIPURA STATE CO OPERATIVE BANK LTD	151
UCO Bank	205
Ujjivan Small Finance Bank	1
Union Bank of India	37
<b>Grand Total</b>	<b>3240</b>



**DFS SPECIAL KCC CAMPAIGN ON ANIMAL HUSBANDRY AND FISHERIES**

**Animal Husbandry Report of 22/07/2022**

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 - Already availed loan for same purpose from other Banks	Cummulative - Applicant in default NPA	Cummulative - TPA not furnished / Collection account is in other Bank	Cummulative - Application for purpose of cattle	Cummulative - Milch animal in possession/No space available for cattle shed	Cummulative - Applicant (i) not tracable (ii) Unwilling to avail (iii) Unaware about the submission of application	Cummulative - Members of the family applying for KCC against same milch animal	Cummulative - Not a member of Pacs	Cummulative - Wrong/incomplete information furnished	Cummulative - Second application submitted for same/other reasons	Cummulative - Any Other Reason	Pendency more than 15 days
Bank of India	16	16	9	5	0	2	0	0	0	0	0	0	0	0	0	0
Canara Bank	4	4	3	0	0	1	0	0	0	0	0	0	0	0	0	0
Central Bank of India	15	15	1	0	0	0	0	0	0	1	0	0	0	0	13	0
Cooperative Bank	127	127	47	0	0	20	0	0	0	0	0	0	0	0	20	40
Punjab & Sind Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Punjab National Bank (incl TGB)	589	589	318	0	0	225	0	0	0	0	0	0	0	0	46	0
State Bank of India	95	95	26	0	0	35	0	0	0	5	0	0	0	0	29	0
UCO Bank	29	29	15	0	0	14	0	0	0	0	0	0	0	0	0	0
Union Bank of India	5	5	1	0	0	4	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>880</b>	<b>880</b>	<b>420</b>	<b>5</b>	<b>0</b>	<b>301</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>6</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>108</b>	<b>40</b>

### Fisheries Report of 22/07/2022

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 - Already availed loan for same purpose from other Banks	Cummulative - Applicant in default NPA	Cummulative - Application for vending	Cummulative - Not having permission/licence for pond/reservoir	Cummulative - Farmers do not have vessel	Cummulative - Applicant (i) not tracable (ii) Unwilling to avail (iii) Unaware about the submission of application	Cummulative - Wrong/incomplete information furnished	Cummulative - Second application submitted for same/other reasons	Cummulative - Any Other Reason	Pendency more than 15 days
Bank of India	3	3	3	0	0	0	0	0	0	0	0	0	0	0
Canara Bank	27	27	17	0	0	8	0	0	0	0	0	0	1	0
Central Bank of India	6	6	1	0	0	5	0	0	0	0	0	0	0	0
Cooperative Bank	216	216	57	0	0	68	0	0	0	0	0	0	16	71
IDBI Bank Ltd.	18	18	0	0	0	0	0	0	0	0	0	0	16	2
Indian Bank	2	2	1	0	0	1	0	0	0	0	0	0	0	0
Indian Overseas Bank	1	1	1	0	0	0	0	0	0	0	0	0	0	0
Punjab & Sind Bank	2	2	2	0	0	0	0	0	0	0	0	0	0	0
Punjab National Bank (incl TGB)	646	646	416	0	0	157	0	0	0	0	0	0	41	0
State Bank of India	98	98	44	1	0	31	0	0	0	11	0	0	9	0
UCO Bank	44	44	16	0	0	12	0	0	0	0	0	0	15	0
Union Bank of India	8	8	5	0	0	0	0	0	0	0	0	0	2	0
<b>Total</b>	<b>1071</b>	<b>1071</b>	<b>563</b>	<b>1</b>	<b>0</b>	<b>282</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>11</b>	<b>0</b>	<b>0</b>	<b>100</b>	<b>73</b>

**BANK-BRANCH NETWORK IN TRIPURA AS ON 30.06.2022**

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	0	1	0	5	5	3	13
Bank of Maharashtra	Public Sector Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
Canara Bank	Public Sector Bank	2	0	5	0	2	0	1	0	0	1	1	0	0	1	0	0	1	0	0	1	0	1	2	0	5	8	5	18	18	
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	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	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	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	2	
Punjab National Bank	Public Sector Bank	6	3	14	4	2	0	1	4	0	5	2	0	8	1	0	6	2	0	2	1	0	3	2	0	35	17	14	66	66	
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	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	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	10	
Axis Bank	Pvt Bank	2	0	4	0	2	0	0	1	0	0	1	0	0	1	0	0	0	0	1	0	0	1	0	0	2	7	4	13	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	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	1	
HDFC Bank	Pvt Bank	2	1	4	1	0	0	0	1	0	0	1	0	0	1	0	0	0	0	0	0	0	0	1	0	3	5	4	12	12	
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	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	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	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	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	1	
NESFB	Pvt Bank	1	0	2	0	0	0	0	1	0	1	1	0	0	0	0	0	0	0	2	0	0	0	1	0	4	3	2	9	9	
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	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	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	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	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	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	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	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	65	
<b>Total</b>		<b>55</b>	<b>28</b>	<b>117</b>	<b>35</b>	<b>24</b>	<b>0</b>	<b>24</b>	<b>17</b>	<b>0</b>	<b>39</b>	<b>25</b>	<b>0</b>	<b>41</b>	<b>20</b>	<b>0</b>	<b>33</b>	<b>14</b>	<b>0</b>	<b>25</b>	<b>10</b>	<b>0</b>	<b>26</b>	<b>21</b>	<b>0</b>	<b>278</b>	<b>159</b>	<b>117</b>	<b>554</b>	<b>554</b>	



**Convener of State Level Bankers' Committee, Tripura**

**Ref: SLBC Tripura/ Meeting – Sub-committee/1/2022-23**

**Date: 28.06.2022**

**Proceedings of the Meetings of SLBC Tripura Sub – Committee on Financial Inclusion, Agriculture & MSME held on 28<sup>th</sup> June, 2022 at Conference Hall of Tripura Gramin Bank HO, Agartala.**

The SLBC Tripura Sub – Committee on Financial Inclusion, Agriculture & MSME was held on 28<sup>th</sup> June, 2022 at Conference Hall of Tripura Gramin Bank HO, Agartala.

The meeting was chaired by Shri Anand Kumar, DGM & Circle Head Agartala, Punjab National Bank, in absence of GM & Convener SLBC Tripura and convened by Shri Subhabrata Datta, Chief Manager SLBC Tripura. 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 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. Punjab National Bank has informed that 41 out of 66 allocated locations will be made operational by July 2022. Tripura Gramin Bank has already allocated resources in all 48 locations. However, post CBS upgradation, the Bank is in the process of technology integration with support of its sponsor Bank Punjab National Bank for operationalizing BC points. Tripura State Co-Operative Bank to operationalize BC points in allocated 13 locations by August 2022. State Bank of India has activated CSPs at 2 out of 9 allocated locations. The rest to be completed by August 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 installing ATMs with their Corporate Office. PNB Corporate Office has allowed installation of ATMs through OPEX model for which the Bank has taken up with ATM vendors. Vendors are yet to submit feasibility reports for the allocated locations. Upon receipt of feasibility reports, the Bank will apprise the House on further course of action.
  - 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. ATM of Tripura State Co-Operative Bank is present at Karbook RD block, originally assigned to SBI, and may be considered as covered. SBI to co-ordinate with Tripura Gramin Bank and SLBC for swapping allocation of the Silachari RD block location with Tripura Gramin Bank, as per mutual consent. SBI to write to Tripura Gramin Bank in this regard.

- c) **UCO Bank:** 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, these locations are to 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 one of its seven allocated locations with State Bank of India's allocated location Silachari. 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. All banks to ensure submission of their entire KCC borrower list to SLBC desk commensurate with reported figures for March 2022, for onward intimation to State Government of Tripura, which is required for the purpose of ascertaining level of KCC saturation in the State. It was observed that out of 3.51 lakhs reported outstanding KCCs with Banks, list has been provided for 2.54 lakhs KCC beneficiaries. SLBC to write to all member Banks for providing full list of KCC beneficiaries as on March 2022.
- ii. Tripura State Co-Operative Bank has been unable to provide the list of around 85000 borrowers, comprising of members of LAMPS/PACS, for which there are no digitized records. TSCB has been advised to report these cases under allied activities instead.
- iii. In case any Bank furnishes partial list / fails to furnish data, SLBC desk shall consider the partial list as final / no cases of existing KCC, as the case may be for the concerned Banks accordingly.
- 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.

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

- i. Banks to dispose of all pending applications by 7<sup>th</sup> July 2022.
- ii. Banks to reconcile the reported cases with figures submitted in Jan Suraksha Portal as desired by DFS, Gol.

### 5. Review of SHG Finance in FY 2022-23:

- i. As on date, 1433 nos. SHGs have been sanctioned with aggregate amount of Rs. 18.43 crores in FY 2022-23.
- ii. Bankers were advised to improve the Turn Around Time for opening of SHG savings accounts and credit linkage of SHGs.

### 6. Review of MSME Schemes – PMEGP, Swavalamban, PMFME, Paryatan Sahakay Prakalpa:

- i. For FY 2022-23, against the target of 2091 cases, 694 applications have been sponsored, of which sanction has been accorded to 45 applications with aggregate amount of Rs. 125.32 lakhs. Banks to focus on achieving their respective targets by the end of the fiscal year.
- ii. As per guidelines of PMEGP, activities related to Animal Husbandry – Dairy, Poultry and piggery can be financed as well, increasing the scope of lending under PMEGP, which will help to finance more cases.

- iii. Bankers were advised to clear the disbursement of Swavalamban cases sanctioned in FY 2021-22 by 30.06.2022 and lodge subsidy claim at the earliest.
- iv. Banks were advised to clear the 69 pending applications under PMFME at the earliest. As per latest guidelines on PMFME, stipulation on One District One Product have been relaxed, increasing the potential of lending under the scheme. Bankers were advised to take note of the same for improving performance under PMFME.
- v. List of sponsored cases under Paryatan Sahayak Prakalpa have already been forwarded to member Banks. Bankers were advised to accord sanction in eligible cases at the earliest.

**7. Fixation of Annual Credit Plan Targets for FY 2022-23:**

Draft Annual Credit Plan FY 2022-23 was placed before the house in the 139th SLBC Meeting of Tripura held on 21.05.2022 for approval. Considering the ACP achievement of Banks in fiscal year 2021-22 as well as the recent economic outlook, SLBC was advised to revise the targets. The revised ACP target was placed in the sub-committee meeting of SLBC Tripura for deliberations and approval by the House. Accordingly, the finalised Annual Credit Plan FY 2022-23 as approved by the house, is as under:

Amount in Rs. Crores

Particulars	Agriculture	MSME	Other Prisec	Total Prisec	Non- Prisec	Total Advance
<b>ACP 22-23 Proposed by SLBC</b>	2322	1817	1276	5415	3132	8547

**8. PMAY – Grameen Loan Scheme:**

- i. Punjab National Bank is exploring to adopt deviation from scheme guidelines for allowing disbursed after release of 1st phase of government grant to the beneficiary and removing the bar on maximum entry age. Tripura Gramin Bank and Tripura State Co-Operative Bank have also been requested to explore the same.
- ii. Other member Banks of SLBC have been requested to get the scheme approved by their respective boards at the earliest.

Shri Anand Kumar, DGM PNB & SLBC Tripura, 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 28<sup>TH</sup> JUNE 2022**  
**AT CONFERENCE HALL OF TRIPURA GRAMIN BANK HEAD OFFICE, AGARTALA.**

<b>Sl. No.</b>	<b>Name</b>	<b>Designation/Office/Institution</b>
1	Shri Anand Kumar	DGM & Circle Head Agartala, Punjab National Bank
2	Shri Satyendra Singh	Chairman, Tripura Gramin Bank
3	Shri Anil Purohit	DGM, NABARD Tripura Regional Office
4	Shri Sandipan Chatterjee	AGM, Reserve Bank of India Agartala
5	Shri Subhabrata Datta	Chief Manager, SLBC Tripura, Punjab National Bank
6	Shri Pritimay Chakma	Chief Manager, State Bank of India
7	Shri Amit Anand	Chief Manager, Union Bank of India
8	Shri Raj Sekhar Deb	Chief manager, Bank of India
9	Shri Palash Bhowmik	DCO, State Bank of India
10	Shri Sandip Saha	Asst Manager, Canara Bank
11	Smt Asmini Ray	Asst Manager, Union Bank of India
12	Shri Biswanath Majumder	Manager, Tripura State Co-Operative Bank Ltd
13	Shri Kirit Debbarma	Statistician, Agriculture Department, Govt of Tripura
14	Shri Moulik Majumder	Manager (M & E), Industries & Commerce, Govt of Tripura
15	Dr. Jasmine Debbarma	Dy. Director, ARDD, Govt of Tripura
16	Shri Tapas Kr. Basak	Development officer, Institutional Finance, Govt of Tripura
17	Shri Bhargav Bhattacharjee	Manager SLBC Tripura, Punjab National 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	Shyamrai 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 Janmajoyanagar	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	Patichhari	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 Challengta	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	Jubarajnagar	Mangalkhali	TGB
Khowai	Kalyanpur	Ruprai	TGB	Unokoti	Kumarghat	Dakshin Unakoti	PNB
Khowai	Kalyanpur	Prem Singh Orang	UCO	Unokoti	Kumarghat	Demdung	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	Durgachowmuhani	Tripura Gramin Bank
5	Dhalai	Ganganagar	Tripura Gramin Bank
6	Dhalai	Manu	Punjab National Bank
7	Dhalai	Raishyabari	UCO Bank
8	Dhalai	Salema	Punjab National Bank
9	Gomati	Amarpur	Punjab National Bank
10	Gomati	Kakraban	Punjab National Bank
11	Gomati	Karbook	State Bank of India
12	Gomati	Killa	State Bank of India
13	Gomati	Matabari	State Bank of India
14	Gomati	Ompi	State Bank of India
15	Gomati	Silachari	State Bank of India
16	Gomati	Tepania	State Bank of India
17	Khowai	Kalyanpur	UCO Bank
18	Khowai	Khowai	Punjab National Bank
19	Khowai	Mungiakami	Tripura Gramin Bank
20	Khowai	Padmabil	Tripura Gramin Bank
21	Khowai	Teliamura	State Bank of India
22	Khowai	Tulashikhar	Tripura Gramin Bank
23	North Tripura	Damcherra	Punjab National Bank
24	North Tripura	Dasda	Tripura Gramin Bank
25	North Tripura	Jampui Hills	Tripura Gramin Bank
26	North Tripura	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

राज्य स्तरीय बैंकर्स समिति, त्रिपुरा : STATE LEVEL BANKERS' COMMITTEE , TRIPURA  
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Ref No : SLBC/TRP/Minutes/139/2022

Date : 26.05.2022

**Minutes of the 139<sup>th</sup> Meeting of SLBC, Tripura held on 21-05-2022 at Agartala.**

The 139<sup>th</sup> SLBC meeting of Tripura State was held at New Secretariat, Agartala on 21<sup>st</sup> May 2022 to review the performance of Banks till quarter ending March 2022 of FY 2021-22. Dignitaries in the meeting included:

Shri Kumar Alok, Chief Secretary, Govt. of Tripura; Shri Swarup Saha, Executive Director, Punjab National Bank (through Video Conference); Shri Sakshi Gopal Saha, General Manager & Convener SLBC Tripura, Punjab National Bank; Shri Loken Das, GM, NABARD Tripura; Shri Manoj K Moon, AGM, Reserve Bank of India Agartala; 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.

After the keynote address by Shri Swarup Kumar Saha, Executive Director Punjab National Bank & Co-Chairman SLBC Tripura, the meeting commenced with the Action Taken Report for the Action Points from the 138<sup>th</sup> SLBC meeting and discussion held on agenda items presented by Shri Anand Kumar, DGM & Circle Head, Punjab National Bank Agartala Circle. The gist of the deliberations and the emerging Action Points are as follows.

**Achievement under ACP**

- All the banks put together disbursed Rs. 6768.86 crore i.e. 82% of the Annual Target for Rs 8304.22 crores under ACP 2021-22 as on March 2022. 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.
- For the quarter ended March 2022, two banks, viz., IndusInd Bank and Axis Bank have not submitted quarterly reports. 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 reporting quarter.
- Private Sector Banks performance under Annual Credit Plan FY 2022-23 requires improvement in order to meet the assigned targets by March 2023.
- Reserve Bank of India to take up the issue of non-participation of Banks in SLBC meetings as well as delayed / non-submission of quarterly reports with concerned Banks.

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

#### CD Ratio

- CD ratio of the banks increased to 57% as on March 2022 as compared to 54% as on March 2021.
- Banks with low CD Ratio should exert special attention towards attaining parity with the State CD Ratio.
- Banks to target attaining CD Ratio of 60% in FY 2022-23.

(Action Point 2: All Banks)

#### Agriculture & PMFBY

- 55743 KCC loans were sanctioned by Banks amounting Rs. 307.09 crore as on March 2022 for FY 2021-22, thereby achieving 52% of the Annual Target of 108220.
- GP wise camps are being organized jointly by Banks and Line Departments at all villages in Tripura, on 3<sup>rd</sup> Saturday every month, throughout the fiscal year for bringing left out farmers under the ambit of institutional credit. As on date, 1161 such camps have been organised throughout the state of Tripura.
- Tripura State Co-Operative Bank to reconcile their KCC portfolio and submit detailed list of all KCC borrowers to SLBC desk for onward submission to Agriculture Department.
- **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 same period.
- Banks to strive for increasing the loanee farmer coverage in subsequent crop seasons.

(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 15962 accounts (achievement of 106%) with corresponding sanction amount of Rs.214.24 crores (achievement of 107%) up to March 2022.
- State Bank of India has been advised to follow RBI guidelines for opening of SHG savings account through simplified account opening process in order to increase their SHG base and improve share of lending to SHGs.
- As on date, 470 cases have been sanctioned under NULM SEP (Individual). Banks to expedite processing of pending applications and according sanction in eligible cases at the earliest.
- Banks 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 had informed that opening of branch at Nabincherra was not feasible and as such an alternate location, i.e., Raishyabari was allocated. ICICI Bank has been advised to expedite the process of opening Bank branch at Raishyabari and in response, the Bank informed that the branch will be opened within one month.
- **Opening of new branches**  
Punjab National Bank informed that new bank branch at Kathalia is scheduled to be operationalized by June 2022.
- **Opening of new BC Points**  
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 is



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.

- As per request of Hon'ble MLA Shri Pramod Reang, Central Bank of India was advised to explore opening of a Bank branch at Santirbazar. The Bank is to submit a feasibility report in this regard to SLBC desk by June 2022.

(Action Point 5: SLBC, all concerned Banks)

#### Government Sponsored Loan Schemes

- Out of 3083 PMEGP proposals sponsored against the target of 2000 cases, 904 proposals amounting Rs. 5740.66 lakhs have been accorded sanction by bank branches as on 31.03.2022 for FY 2021-22.
- In case of Swavalamban for FY 2021-22, 8634 cases have been sponsored to the bank branches against the target of 4000 cases, out of which 2461 cases were sanctioned amounting Rs. 8171.01 lakhs as on 31.03.2022.
- An independent meeting to be convened by NABARD Tripura with public sector Banks, private sector banks, RBI, KVIC and Dept of Industry & Commerce, Govt of Tripura, to discuss regarding poor performance of Banks under PMEGP.
- Dept of Industry & Commerce, Govt of Tripura to provide list of Swavalamban beneficiaries for FY 2017-18 onwards to SLBC desk for onward circulation among member Banks. The Banks in turn shall reconcile their pending subsidy claims from the detailed information and ensure claiming subsidy in all such pending cases accordingly.

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

#### Education Loans

- Banks have accorded sanction in 347 cases with aggregate amount of Rs. 1189.82 lakhs as on 31.03.2022 for FY 2021-22.

(Action Point 7: All Banks, Education Dept)

#### Housing Loans & PMAY

- Till March 2022 of FY 2021-22, 5715 housing loans have been sanctioned with aggregate amount of Rs.504.04 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 has been advised 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.
- 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 adopted by respective boards of SLBC Tripura member Banks.

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

#### PMMY and Stand-Up India loans

- Loans under Stand up India extended to 128 SC/ST/Women beneficiaries amounting Rs. 18.61 Crores up to March 2022 during FY 2021-22.
- All Banks/ Financial Institutions have made an achievement of Rs. 2478.09 crores in 357372 number of accounts for the period April 2021 – March 2022, against the annual target of Rs.2535.39 crores i.e. 98 % under Pradhan Mantri Mudra Yojana (PMMY).

(Action Point 9: All Banks)

### NPA and Recovery

- Percentage of gross NPA increased to 6.32% as on March 2022 from 5.37% as on March 2021.
- Gross NPA amount in absolute terms increased to Rs. 1172.93 crores as on March 2022 from Rs. 906.99 crore 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.
- As on March 2022, percentage of NPA under KCC is 29.68%, under PMMY is 10%, under PMEGP is 25% and Swavalamban is 24%. State Govt is requested to take adequate measures in helping bank officials in recovery of these loans.
- Bankers sought co-operation from the State Government for recovery of Bank dues from defaulting employees, as well as expediting the resolution process of PDR cases.

(Action Point 10: All Banks & State Government)

### Tourism

- 255 proposals, after undergoing suitable training arranged by Tourism Dept, under the "Paryatan Sahayak Prakalpa" have been forwarded to various bank branches for extending credit support to eligible beneficiaries, out of which 13 have been sanctioned.
- List of Bank-wise sponsored cases is to be shared by Tourism Department to SLBC desk for onward circulation among participating Banks. Banks in turn are requested to expedite the process of sanction in eligible cases in a time bound manner.

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

### RSETIs

- As decided in the 138<sup>th</sup> SLBC meeting, there was a need to have a dedicated RSETI at each district. State Bank of India is to open RSETI at North Tripura district, Tripura Gramin Bank at Khowai district and Punjab National Bank at South Tripura district for opening RSETI.
- DM South Tripura has proposed opening of RSETI South Tripura at Hrishyamukh Tripa Bazaar Training Center. The same has been referred by PNB HO to MoRD for necessary approval.
- DM Khowai has been requested by Tripura Gramin Bank for allotment of land / building for RSETI Khowai.
- State Bank of India was requested to explore viable location for setting up RSETI at North Tripura district.

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

### ATMs in Block Development Offices

- As per decision of 138<sup>th</sup> SLBC meeting, Bank wise targets were allocated for opening ATMs in all Block Development Offices in Tripura. 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).
- 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 out of the 3 allocated locations, on-site ATM is present at Raishyabari & Kalyanpur branches, situated at a distance of less than 500 metre 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.

- Banks to provide location-wise status of implementation to SLBC desk pertaining to setting up of ATMs at Block Offices for onward intimation to State Government.
- Block Development Officers to arrange for providing ATM rooms as per Bank's specifications along with necessary electrical points and electricity connection as may be required.

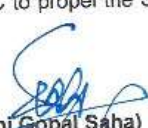
**(Action Point 13: PNB, SBI, TGB, Canara Bank, UCO Bank, SLBC, State Government)**

#### **Other Issues**

- A scheme for long term bank finance to rubber sector, which provides for loan tenor of 15 years (including 8-year moratorium), has been prepared by Rubber Board along with NABARD. The same needs to be approved by Banks.
- State Level Technical Committee to finalize scale of finance for orchid cultivation.
- Draft Annual Credit Plan FY 2022-23 was placed before the house for approval. Considering the ACP achievement of Banks in fiscal year 2021-22 as well as the recent economic outlook, SLBC was advised to revise the targets. The revised ACP target is to be placed in the next sub-committee meeting of SLBC Tripura for deliberations and approval by the House.

**(Action Point 14: 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, SLBC, Tripura  
Punjab National Bank


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**LIST OF THE PARTICIPANTS AT THE 139<sup>TH</sup> MEETING OF THE SLBC FOR THE STATE OF TRIPURA HELD AT NEW SECRETARIAT, CONFERENCE HALL NO.2, AGARTALA ON 21.05.2022**

Sl. No.	Name of the Dignitaries	Designation/Office/Institution
<b>I CHAIRED BY</b>		
1	Shri Kumar Alok	Chief Secretary, Govt. of Tripura
2	Shri Swarup Kumar Saha	Executive Director, Punjab National Bank
<b>II GOVT. OFFICIALS</b>		
		<b>Designation/Office/Institution</b>
1	Shri J K Sinha	Principal Secretary to the Chief Minister, GoT
2	Shri Puneet Agarwal	Principal Secretary, Revenue & Tribal Welfare, GoT
3	Shri Brijesh Pandey	Secretary, Finance, GoT
4	Shri Kiran Gitte	Secretary, UDD, GoT
5	Shri Abhishek Singh	Secretary, Co-Operation, GoT
6	Shri Apurba Roy	Secretary, Agriculture, GoT
7	Dr. P K Goyal	Secretary, Industries & Commerce, GoT
8	Shri Abhishek Chandra	Special Secretary, SC Welfare, GoT
9	Dr. Vishal Kumar	CEO TRLM, GoT
10	Dr. T Majumder	Director, Urban Development, GoT
11	Smt Swapna Debnath	Director, Industries, GoT
12	Dr. P.B. Jamatia	Director, Horticulture, GoT
13	Smt Rakhi Biswas	Director, Institutional Finance, GoT
14	Shri N Chakma	Director, Agriculture, GoT
15	Smt S Debnath	Addl Director, Industries, GoT
16	Shri N.G. Noatia	DDFC, Fisheries, GoT
17	Dr. Jasmine Debbarma	Deputy. Director, ARDD, GoT
18	Shri Tapas Kr. Basak	H.O.D., Institutional Finance, GoT
19	Shri Santanu Ghosh	Development Officer, Institutional Finance, GoT
20	Shri Sagnik Roy	SMM-FI, TRLM
21	Dr. Debasish Bhowmik	Sr. Officer, Agriculture Department, GoT
22	Shri Vikram Khandekar	Director, KVIC
23	Shri Debabrata Bhowmik	SMM, TULM
24	Shri Pratim Deb	SMM(FIME), TULM
25	Shri Dipak Chakraborty	FIC, TRLM
26	Shri Sudhir Ghosh	U.D. Clerk, Institutional Finance, GoT
<b>III RBI/NABARD/SIDBI/NHB/HUDCO/INSURANCE COMPANIES/ BSNL</b>		
		<b>Designation/Office/Institution</b>
1	Shri Loken Das	GM, NABARD Tripura
2	Shri Manoj Kumar Moon	AGM, Reserve Bank of India Agartala
3	Shri Vivekananda Hembram	National Housing Bank
4	Smt Rita Choudhary	AGM, NABARD Tripura
5	Shri Rakesh Kumar Yadav	Manager, SIDBI
6	Shri Bodhayan Ghosh	AM, NABARD Tripura



IV	COMMERCIAL BANKS	Designation/Office/Institution
1	Shri Sakshi Gopal Saha	General Manager, Punjab National Bank & Convener, SLBC Tripura
2	Shri Bikramjit Shom	GM & Zonal Manager Guwahati, Punjab National Bank
3	Shri Anand Kumar	Deputy General Manager & Circle Head, Punjab National Bank, Agartala Circle
4	Shri M.M. Goswami	Chairman, Tripura Gramin Bank
5	Shri Bhajan Ch. Ray	MD, Tripura State Co-operative Bank
6	Shri Binoy Bhushan Das	RM, SBI RBO Agartala North
7	Shri Subrata Roy	AGM, Punjab National Bank
8	Shri Raju Das	ZM, UCO Bank
9	Shri Subhabrata Datta	Chief Manager SLBC, Punjab National Bank
10	Shri Gobinda Bhattacharjee	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 Subhash Panjiyara	Chief Manager, Union Bank of India
14	Smt Sona Das	Chief Manager, Indian Bank ZO Guwahati
15	Shri Suraj Chhetry	Sr.Manager, Bank of India
16	Shri Anupam Tripura	Senior Manager, Central Bank of India
17	Shri Amitabha Sengupta	Cluster Head, Bandhan Bank
18	Shri Jaydip Sen	VP, Axis Bank
19	Shri Jibananda Chhetri	RM, ICICI Bank
20	Shri Sayenta Bhowmik	Branch Manager, ICICI Bank
21	Shri Genius Ahanthem	Manager, UCO Bank
22	Shri Asish Kr Roy	SM, India Post Payments Bank
23	Shri Avijit Chakraborty	Director, RSETI Udaipur
24	Shri Manoj Bhowmik	LDM, West Tripura
25	Shri Prafulla Debbarma	LDM, Sepahijala
26	Shri Bhargav Bhattacharjee	Manager, SLBC Tripura, Punjab National Bank

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त्रिपुरा हेतु राज्य स्तरीय  
बैंकर्स समिति की बैठक

STATE LEVEL BANKERS' COMMITTEE MEETING  
FOR TRIPURA



140<sup>th</sup>

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कार्यसूची टिप्पण ★ AGENDA NOTES

June 2022

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