

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



141st

SEPTEMBER 2022

१४१ वीं

सितंबर २०२२

Quarterly Review

Date: 22.11.2022 ★ Time: 05:00 PM

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

कार्यसूची टिप्पण

★ AGENDA NOTES

पंजाब नैशनल बैंक
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C O N T E N T S

Sl.	Agenda Item	Contents	Page
1		General information/Population Details/ /Network of Bank Branches & Vital Banking Statistics.	1-10
2	01	Confirmation of the proceedings of the 140 th meeting of SLBC for Tripura held on 04.08.2022	11
3		SPECIAL SLBC ON FINANCIAL INCLUSION	12
	I	Banking Outlets in Tripura	12
	II	Pradhan Mantri Jan Dhan Yojana	15
	III	Social Security Schemes (Micro Insurance & Micro Pension)	17
	IV	Kisan Credit Card	19
	V	Self Help Groups	21
	VI	Credit Deposit Ratio	23
	VII	Financial Literacy Centres	25
	VIII	Skill Development initiatives of RSETIs	26
	IX	Enabling Infrastructure for furthering Financial Inclusion and digital payment ecosystem	27
	X	Expanding and Deepening of Digital Payments in West Tripura & Gomati districts on pilot basis	29
4	02	Action Taken Report	32
5	03	Implementation of Annual Credit Plan (ACP)	36
		ACP Achievement	38
		Flow of Credit to Agriculture & Allied Activities	40
		Flow of Credit to MSME	45
		Flow of Credit to Other Priority Sectors	47
6	04	CD Ratio of Banks in Tripura	49

7	05	Issuance of Kisan Credit Cards	55
		Pradhan Mantri Fasal Bima Yojana	58
		Doubling of Farmers Income by 2022	59
8	06	Self Help Groups	60
		Tripura Rural Livelihood Mission	61
		DAY-NULM	62
9	07	Employment Generation Schemes	63
		PMEGP	64
		Swavalamban	65
		Mini Dairy	66
		PMFME	66
10	08	Education Loans & Housing Loans	67
		PMAY	70
11	09	MSME Financing	72
		Stand Up India	73
		Pradhan Mantri Mudra Yojana	74
12	10	NPA & Recovery Performance of Banks	77
		NPA Position	80
		Technically Written Off Accounts	81
		Govt Sponsored Schemes	82
13	11	Tourism Development Scheme	83
14	12	Financial Inclusion	84
		PMJDY	85
		Social Security Schemes	86
		Claim Status of PMJJBY & PMSBY	87
		RSETIs	88
		Digital Modes of Banking	89
15	13	Timely Submission of Data by Banks	91
16	14	Other Issues	92
		Performance of India Post Payments Bank	92
		Performance of Airtel Payments Bank	93
		PM SVANidhi	94
		DFS Special KCC Campaign On Animal Husbandry & Fisheries	95
17	15	Bank Branch Network in Tripura	97
18	16	Proceedings of the 140th SLBC Meeting of Tripura	98

Description	2001	2011
Approximate Population	32 Lakhs	36.74 Lakhs
Actual Population	3,199,203	3,673,917
Male	1,642,225	1,874,376
Female	1,556,978	1,799,541
Population Growth	15.74%	14.84%
Percentage of total Population	0.31%	0.30%
Sex Ratio	948	960
Child Sex Ratio	966	957
Density/km ²	305	350
Area(Km ²)	10,491.69	10,491.69
Total Child Population (0-6 Age)	436,446	458,014
Male Population (0-6 Age)	222,002	234,008
Female Population (0-6 Age)	214,444	224,006
Literacy	73.19%	94.65%(As on Sept' 2013)
Male Literacy	81.02%	96.65%(As on Sept' 2013)
Female Literacy	64.91%	92.35%(As on Sept' 2013)

Network of Bank Branches in Tripura
As on 30.09.2022

Population Group	March 2016	March 2017	March 2018	March 2020	March 2021	March 2022	September 2022
Rural	265	269	271	272	279	277	280
% 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%
TOTAL	496	508	512	542	550	547	556

SLBC-TRIPURA

VITAL BANKING STATISTICS

(Amount Rs. in Crore)

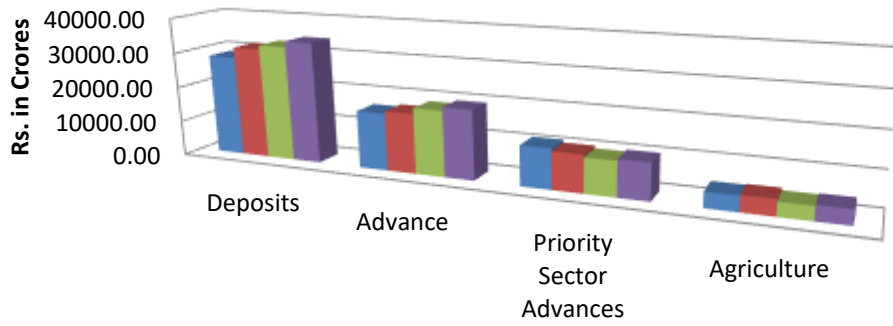
Sl.	Parameter	September 2021	March 2022	September 2022
1	No. of Branches	549	547	556
2	Total Deposits	32314.94	32698.19	34344.17
3	Total Advances	17475.92	18545.95	19514.27
4	CD Ratio	54	57	57
5	C+I: Deposit Ratio	75	78	78
6	Priority Sector Advances (PSA)	9577.16	9764.22	10289.61
7	% of PSA to ANBC	58	58	59
8	Agriculture Advances	4430.60	3875.44	4150.84
9	% of Agri Advances to ANBC	27	23	24
10	MSME Advances	3036.05	3205.48	3529.66
11	Education Loans	111.91	108.85	109.05
12	Housing Loans	2100.10	2464.65	2214.42
13	DRI Advances	3.38	3.38	3.38
14	Schedules Caste/ Scheduled Tribe Advances	3111.00	3631.67	3326.40
15	Advances to Women Entrepreneurs	3556.52	2523.43	3541.51
16	% of Advances to Women Entrepreneurs to ANBC	22	15	20
17	Weaker Section Advances	8530.09	8033.20	8882.90
18	% of Weaker Advances to ANBC	52	48	51
19	Minority Community Advances	431.92	725.60	715.24
20	% of Minority Community Advances to ANBC	2.62	4.29	4.09

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

Sector	2021-22 As on September 2021			2022-23 As on September 2022		
	Plan	Achievement (Apr'21-Sep'21)	% to Target	Plan	Achievement (Apr'22-Sep'22)	% to Target
Agriculture	3117.04	922.75	30	2321.57	960.21	41
MSME	2857.97	638.75	22	1816.81	884.21	49
Other Prisec	481.55	442.11	92	1276.45	679.37	53
Total Prisec	6456.58	2003.62	31	5414.83	2523.80	47
Non-Prisec	1847.64	1155.60	63	3131.95	1180.49	38
Grand Total	8304.22	3159.23	38	8546.78	3704.30	43

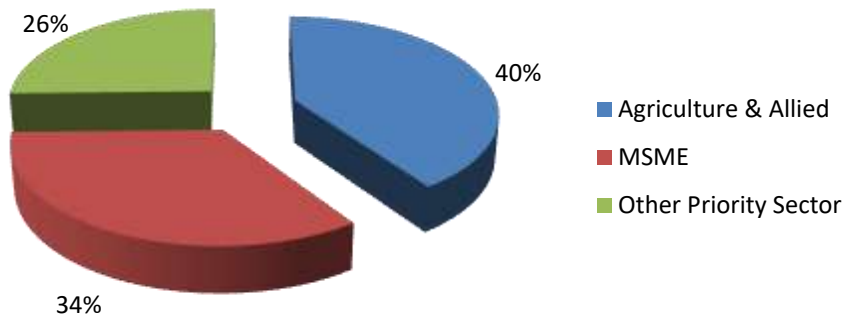
Banking Key Indicators for the State of TRIPURA

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
■ 30.09.2022	34344.14	19514.27	10289.61	4150.84

Priority Sector Advance As on 30.09.2022



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

(Amt. Rs in Crore)

Parameters	September'2021	March'2022	September'2022	Variation over September 2021	
				Amount	% of increase
Deposit	32314.94	32698.19	34344.14	2029.20	+6
Advance	17475.92	18545.95	19514.27	2038.35	+12
CD Ratio	54	57	57	-	+3
Priority Sector Credit (PSC)	9577.16	9764.22	10289.61	712.45	+7
% of PSC to ANBC *	58	58	59	-	+1
Sectoral deployment of PSC: 1. Agriculture	4430.60	3875.44	4150.84	-279.76	-6
% of Agriculture Adv. to ANBC	27	23	24	-	-3
2. MSME	3036.05	3205.48	3529.66	493.61	+16
3. Other Prised	2110.50	2683.29	2609.10	498.60	+24
PSC to major sub-sectors: (i) Weaker section	8530.09	8033.20	8882.90	352.81	+4
% of weaker section credit to ANBC	52	48	51	-	-1
II) SC	1177.01	1330.92	1269.81	92.80	+8
III) ST	1933.99	2300.74	2056.58	122.59	+6
IV) Women Entrepreneur	3556.52	2523.43	3541.51	-15.01	-0.4
% of women credit to ANBC	22	15	20	-	-2
V) Minority Community	431.92	725.60	715.24	283.32	+66
% credit to ANBC	3	4	4	-	+1

ANBC= Adjusted Net Bank Credit, (ANBC as on September 2021 – Rs. 17475.92 Crores).

BANK-WISE & POPULATION GROUP-WISE BRANCH NETWORK AND DEPOSIT AS ON 30.09.2022

(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	1287.02	0.00	61061.06	62348.08
2	Bank of India	5	5	3	13	2120.00	16569.00	12140.00	30829.00
3	Bank of Maharashtra	0	0	1	1	0.00	0.00	1506.00	1506.00
4	Canara Bank	5	8	5	18	11831.88	14128.02	50598.48	76558.38
5	Central Bank of India	2	3	1	6	5258.80	2985.65	10950.43	19194.88
6	Indian Bank	2	1	3	6	1235.34	544.63	29978.93	31758.90
7	Indian Overseas Bank	1	2	2	5	941.71	1810.23	16820.64	19572.58
8	Punjab & Sind Bank	1	0	1	2	539.45	0.00	3503.13	4042.58
9	Punjab National Bank	36	17	14	67	121366.35	168172.01	145791.27	435329.63
10	State Bank of India	34	18	17	69	254208.00	300176.00	544016.00	1098400.00
12	Union Bank of India	1	3	6	10	1551.00	11782.00	58274.00	71607.00
12	UCO Bank	12	12	6	30	29282.00	35949.00	81591.00	146822.00
A	Sub Total of Public Sec. Bank	101	69	66	236	429621.55	552116.54	1016230.94	1997969.03
13	AXIS BANK	2	7	4	13	3828.00	14930.00	34517.00	53275.00
14	Bandhan Bank	14	11	3	28	28802.43	28209.71	45800.86	102813.00
15	Federal Bank	0	0	1	1	0.00	0.00	7395.54	7395.54
16	HDFC	3	5	4	12	4915.87	9421.52	48623.25	62960.64
17	ICICI	1	4	3	8	3584.85	10568.43	24586.54	38739.82
18	IDBI BANK	5	3	1	9	1885.00	7890.80	14553.00	24328.80
19	IDFC First Bank	0	0	1	1	0.00	0.00	3818.29	3818.29
20	Indusind Bank	1	4	1	6	417.12	1497.79	4807.47	6722.38
21	Kotak Mahindra Bank	0	0	1	1	0.00	0.00	4279.60	4279.60
22	South Indian Bank	0	0	1	1	0.00	0.00	10185.20	10185.20
23	Ujjivan Bank	0	5	3	8	0.00	9139.46	12310.44	21449.90
24	YES Bank	0	0	1	1	0.00	0.00	10348.00	10348.00
25	NESFB	4	3	2	9	1238.25	1510.68	2323.10	5072.03
26	Jana Small Finance Bank	0	0	1	1	0.00	0.00	3775.35	3775.35
B	Sub Total of Pvt. Sec. Bank	30	42	27	99	44671.52	83168.39	227323.64	355163.55
27	Tripura Gramin Bank	107	31	10	148	327055.32	248906.66	201046.20	777008.18
C	Sub Total of RRB	107	31	10	148	327055.32	248906.66	201046.20	777008.18
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	85807.85	72205.66	142248.09	300261.60
D	Sub Total of Coop.Banks	42	17	14	73	85807.85	72205.66	146263.46	304276.97
GRAND TOTAL		280	159	117	556	887156.24	956397.25	1590864.24	3434417.73

BANK-WISE & POPULATION GROUP-WISE ADVANCE AND CD RATIO AS ON 30.09.2022

Amt. in lakh

SI No.	BANKS	ADVANCES				CREDIT DEPOSIT RATIO (%)				Investment	Credit + Investment Deposit Ratio (%)
		Rural	Semi urban	Urban	TOTAL	Rural	Semi urban	Urban	Total		
1	2	3	4	5	6	7	8	9	10	11	12
1	Bank of Baroda	994.51	0.00	28917.93	29912.44	77	#DIV/0!	47	48		48
2	Bank of India	1478.00	13561.00	16466.00	31505.00	70	82	136	102		102
3	Bank of Maharashtra	0.00	0.00	1982.86	1982.86	0	0	132	132		132
4	Canara Bank	5828.21	9574.86	23414.15	38817.22	49	68	46	51		51
5	Central Bank of India	761.24	1081.77	2668.40	4511.41	14	36	24	24		24
6	Indian Bank	671.43	524.06	5187.65	6383.14	54	96	17	20		20
7	Indian Overseas Bank	560.61	1463.63	6568.44	8592.68	60	81	39	44		44
8	Punjab & Sind Bank	250.06	0.00	685.86	935.92	46	0	20	23		23
9	Punjab National Bank	37459.06	40923.91	68939.05	147322.02	31	24	47	34		34
10	State Bank of India	95429.00	109637.00	444184.00	649250.00	38	37	82	59		59
11	Union Bank of India	539.00	4609.00	15416.98	20564.98	35	39	26	29		29
12	UCO Bank	11204.00	12890.00	18527.55	42621.55	38	36	23	29		29
A	Sub Total of Public Sec. Bank	155175.12	194265.23	632958.87	982399.22	36	35	62	49	0.00	49
13	AXIS BANK	1705.00	6427.00	7573.20	15705.20	45	43	22	29		29
14	Bandhan Bank	93095.38	68480.10	38645.12	200220.60	323	243	84	195		195
15	Federal Bank	0.00	0.00	2074.06	2074.06	0	0	28	28		28
16	HDFC	1025.00	8458.99	31441.61	40925.60	21	90	65	65		65
17	ICICI	1058.65	6802.23	43138.76	50999.64	30	64	175	132		132
18	IDBI BANK	661.05	2788.2	2780.33	6229.58	35	35	19	26		26
19	IDFC First Bank	0.00	0.00	5980.51	5980.51	0	0	157	157		157
20	Indusind Bank	52.24	3322.97	32613.22	35988.43	0	222	678	535		535
21	Kotak Mahindra Bank	0.00	0.00	73.29	73.29	0	0	2	2		2
22	South Indian Bank	0.00	0.00	1554.50	1554.50	0	0	15	15		15
23	Ujjivan Bank	0.00	14416.84	8009.86	22426.70	0	158	65	105		105
24	YES Bank	0.00	0.00	1311.00	1311.00	0	0	13	13		13
25	NESFB	2391.92	2171.81	1589.91	6153.64	193	144	68	121		121
26	Jana Small Finance Bank	0.00	0.00	6107.61	6107.61	0	0	162	162		162
B	Sub Total of Pvt. Sec. Bank	99989.24	112868.14	182892.98	395750.36	224	136	80	111	0.00	111
27	Tripura Gramin Bank	166761.44	90976.26	38234.12	295971.82	51	37	19	38	604426.55	116
C	Sub Total of RRB	166761.44	90976.26	38234.12	295971.82	51	37	19	38	604426.55	116
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	232280.81	27305.44	17026.73	276612.98	271	38	12	92	116262.93	131
D	Sub Total of Coop.Banks	232280.81	27305.44	17720.23	277306.48	271	38	12	91	119340.83	130
GRAND TOTAL		654206.61	425415.07	871806.20	1951427.88	74	44	55	57	723767.38	78
TOTAL RESOURCES SUPPORT PROVIDED TO STATE UNDER RIDF:						27500.00		C.D. Ratio With RIDF		58	

BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 30.09.2022

(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	389	880.37	1636	14578.69	375	3228.84	2400	18687.90	4	75
2	Bank of India	3335	3592.74	3412	9183.97	374	2693.20	7121	15469.91	12	52
3	Bank of Maharashtra	0	0.00	238	669.06	170	781.84	408	1450.90	0	94
4	Canara Bank	2791	3739.58	4402	18897.48	729	4851.10	7922	27488.16	12	88
5	Central Bank of India	1160	1160.28	565	2038.28	73	352.81	1798	3551.37	27	83
6	Indian Bank	132	84.56	505	2630.08	159	1305.80	796	4020.44	1	66
7	Indian Overseas Bank	34	84.47	825	5222.16	130	1950.30	989	7256.93	1	109
8	Punjab & Sind Bank	110	70.34	311	478.12	58	324.54	479	873.00	9	114
9	Punjab National Bank	46518	21562.49	15486	47570.78	2046	14241.44	64050	83374.71	17	67
10	State Bank of India	43576	28134.00	8880	53040.00	8114	56302.00	60570	137476.00	5	23
12	Union Bank of India	1034	1965.53	1860	13073.56	244	1250.19	3138	16289.28	12	98
12	UCO Bank	7758	4162.98	5557	17511.62	3389	10319.00	16704	31993.60	10	74
A	Sub Total of Public Sec. Bank	106837	65437.34	43677	184893.80	15861	97601.06	166375	347932.20	7	39
13	AXIS BANK	11079	4983.72	58	2973.70	1325	352.16	12462	8309.58	27	45
14	Bandhan Bank	98644	50828.47	464	1091.98	136601	56142.00	235709	108062.45	26	54
15	Federal Bank	374	532.61	15	205.99	16	225.79	405	964.39	31	55
16	HDFC	12552	4579.17	754	11606.30	726	451.58	14032	16637.05	15	56
17	ICICI	8819	5760.01	245	12314.76	74	931.49	9138	19006.26	20	65
18	IDBI BANK	1214	1189.06	674	1803.95	98	761.69	1986	3754.70	20	63
19	IDFC First Bank	3398	601.33	0	0.00	0	0.00	3398	601.33	10	10
20	Indusind Bank	38080	7996.25	10498	12872.34	0	0.00	48578	20868.59	32	84
21	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0
22	SOUTH INDIAN BANK	263	519.00	2	0.50	0	0.00	265	519.50	31	31
23	YES Bank	0	0.00	1	32.00	0	0.00	1	32.00	0	0
24	Ujjivan Bank	29727	8894.05	155	3116.71	21000	6496.50	50882	18507.26	451	939
25	NESFB	2217	466.02	8719	5417.48	0	0.00	10936	5883.50	0	0
26	Jana Small Finance Bank	20130	6077.92	0	0.00	0	0.00	20130	6077.92	0	0
B	Sub Total of Pvt. Sec. Bank	226497	92427.61	21585	51435.71	159840	65361.21	407922	209224.53	27	61
27	Tripura Gramin Bank	156643	84622.54	98719	76702.36	46429	74547.40	301791	235872.30	31	88
C	Sub Total of RRB	156643	84622.54	98719	76702.36	46429	74547.40	301791	235872.30	31	88
28	ACUB	0	0.00	36	25.42	242	625.30	278	650.72	0	71
29	TCARDB	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
30	TSCB	124041	172597.22	24233	39909.07	40106	22775.31	188380	235281.60	70	95
D	Sub Total of Coop.Banks	124041	172597.22	24269	39934.49	40348	23400.61	188658	235932.32	69	95
GRAND TOTAL		614018	415084.71	188250	352966.36	262478	260910.28	1064746	1028961.35	24	59

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

BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 30.09.2022

(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	200	731.11	381	2584.19	0	0.00	868	4709.45	19	210	779.05	77	615.11	0	0.00
2	Bank of India	568	460.53	898	810.98	587	618.23	3048	2531.70	9	731	330.80	257	302.56	7	8.60
3	Bank of Maharashtra	1	7.84	13	14.50	0	0.00	14	22.34	1	0	0.00	0	0.00	0	0.00
4	Canara Bank	788	2209.07	1535	3760.43	160	1129.75	5780	16507.64	53	2203	6646.09	1091	2760.38	3	1.92
5	Central Bank of India	142	292.76	465	264.68	162	1130.55	1328	2424.55	57	495	687.83	61	46.81	3	1.92
6	Indian Bank	166	389.32	304	932.75	56	221.00	925	2908.85	48	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	33	100	598.51	47	137.96	27	12.01
8	Punjab & Sind Bank	19	50.15	214	150.94	0	0.00	236	229.42	30	3	28.33	0	0.00	0	0.00
9	Punjab National Bank	8701	10227.41	26720	18456.31	3485	7373.77	63962	62682.47	51	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	309	905.93	360	673.33	159	257.92	1714	4095.72	25	629	1689.99	257	568.56	0	0.00
12	UCO Bank	1923	2620.67	6568	4290.26	1599	2626.04	15797	16891.08	39	3659	4832.88	2035	2510.30	13	10.93
A	Sub Total of Public Sec. Bank	16480	22961.92	39815	35361.51	12959	20760.89	122907	154680.31	17	35878	55152.71	16093	19491.45	1682	951.84
13	AXIS BANK	1420	232.00	1025	145.13	1301	205.78	9353	1697.88	9	4862	924.67	745	190.30	0	0.00
14	Bandhan Bank	88360	50696.37	85196	45905.11	87012	48283.13	599109	329858.43	166	300287	163065.82	38254	21908.00	0	0.00
15	Federal Bank	13	22.13	5	5.58	16	16.01	184	277.14	16	143	217.74	7	15.68	0	0.00
16	HDFC Bank	33	56.93	107	598.98	0	0.00	15976	5952.92	20	13192	4653.31	2644	643.70	0	0.00
17	ICICI Bank	955	1183.13	318	1425.12	294	1337.16	8573	32317.71	111	5598	26119.76	1408	2252.53	0	0.00
18	IDBI BANK	132	422.86	594	715.52	154	317.02	1328	1705.56	29	134	61.16	289	170.46	25	18.54
19	IDFC First Bank	2074	303.13	2971	464.77	2637	415.40	27995	4895.26	79	19569	3596.60	744	115.36	0	0.00
20	Indusind Bank	10449	2797.57	20120	4437.11	0	0.00	39625	13884.52	56	1128	2568.49	7928	4081.35	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	13763	4486.96	7985	2644.78	8459	2755.71	79707	25941.12	1316	44805	14533.25	4695	1520.43	0	0.00
25	NESFB	514	144.13	1022	266.35	355	133.51	8774	2643.66	62	6839	2087.81	44	11.85	0	0.00
26	Jana Small Finance Bank	3505	1006.30	6927	2121.85	3273	919.17	36351	10890.66	0	20113	6070.86	2533	772.48	0	0.00
B	Sub Total of Pvt. Sec. Bank	117713	60345.20	119343	56608.46	100228	53463.72	810737	425245.07	124	416670	223899.48	56758	30909.67	25	18.54
27	Tripura Gramin Bank	46914	39860.54	136858	109052.82	75346	43474.15	388379	280803.64	104	108051	69814.62	21210	18601.51	0	0.00
C	Sub Total of RRB	46914	39860.54	136858	109052.82	75346	43474.15	388379	280803.64	104	108051	69815	21210	18602	0.00	0
28	ACUB	121	202.50	141	302.12	18	23.56	392	669.87	73	102	128.50	7	8.85	3	4.34
29	TCARDB	0	0.00	0	0	0	0	0	0.00	0	0	0.00	0	0	0	0
30	TSCB	8565	3611.69	10277	4334.03	12902	10841.85	43553	26891.34	11	7315	5156.16	3853	2513.40	641	434.21
D	Sub Total of Coop.Banks	8686	3814.19	10418	4636.15	12920	10865.41	43945	27561.21	11	7417	5284.66	3860	2522.25	644	438.55
GRAND TOTAL		189793	126981.85	306434	205658.94	201453	128564.17	1365968	888290.23	51	568016	354151.47	97921	71524.87	2351	1408.93

**CONFIRMATION OF PROCEEDINGS OF
THE 140th MEETING OF THE SLBC FOR TRIPURA**

The proceedings and action points of the 140th Meeting of SLBC for Tripura, held on 04.08.2022 were circulated under the cover of Convener Bank's letter no. SLBC/TRP/Minutes/140/2022 dated 26.08.2022. The same may please be confirmed by the House.

SPECIAL SLBC ON FINANCIAL INCLUSION

AGENDA I – Banking Outlets in Tripura

The Bank Branch network in the State of Tripura as on March 2020, March 2021 and March 2022 is given below:

Sl.	District	Population (Census 2011)	No. of Branches as on March 2020	No. of Branches as on March 2021	No. of Branches as on March 2022	Branch per one lakh population as on March 2022 (Census 2011)
1	West Tripura	717366	194	196	197	27
2	Sepahijala	585320	60	61	60	10
3	Khowai	342864	38	40	40	12
4	Dhalai	404091	46	47	47	12
5	Gomati	482759	64	64	63	13
6	South Tripura	421618	59	60	60	14
7	Unakoti	265766	33	34	34	13
8	North Tripura	454133	48	48	46	10
Total		3673917	542	550	547	15

Sl No	BANKS	NO. OF BRANCHES AS ON MARCH 2022			
		Rural	Semi urban	Urban	Total
1	Bank of Baroda	2	0	7	9
2	Bank of India	5	5	3	13
3	Bank of Maharashtra	0	0	1	1
4	Canara Bank	5	8	4	17
5	Central Bank of India	2	3	1	6
6	Indian Bank	2	1	3	6
7	Indian Overseas Bank	1	2	2	5
8	Punjab & Sind Bank	1	0	1	2
9	Punjab National Bank	35	17	14	66
10	State Bank of India	34	18	17	69
12	Union Bank of India	1	3	6	10
12	UCO Bank	11	12	6	29
A	Sub Total of Public Sec. Bank	99	69	65	233
13	AXIS BANK	2	7	4	13
14	Bandhan Bank	14	11	3	28
15	Federal Bank	0	0	1	1
16	HDFC	2	3	4	9
17	ICICI	1	4	3	8
18	IDBI BANK	5	3	1	9
19	IDFC First Bank	0	0	1	1
20	Indusind Bank	1	4	1	6
21	Kotak Mahindra Bank	0	0	1	1
22	South Indian Bank	0	0	1	1
23	Ujjivan Bank	0	5	3	8
24	YES Bank	0	0	1	1
25	NESFB	4	1	1	6
26	Jana Small Finance Bank	0	0	1	1
B	Sub Total of Pvt. Sec. Bank	29	38	26	93
27	Tripura Gramin Bank	107	31	10	148
C	Sub Total of RRB	107	31	10	148
28	ACUB	0	1	2	3
29	TCARDB	0	4	1	5
30	TSCB	42	12	11	65
D	Sub Total of Coop.Banks	42	17	14	73
GRAND TOTAL		277	155	115	547

The BC / CSP position in the State of Tripura as on March 2020, March 2021 and March 2022 is given below:

Sl.	District	Population (Census 2011)	No. of BC/CSP as on March 2020	No. of BC/CSP as on March 2021	No. of BC/CSP as on March 2022	BC/CSP per one lakh population as on March 2022 (Census 2011)
1	West Tripura	717366	178	180	195	27
2	Sepahijala	585320	196	199	198	34
3	Khowai	342864	155	158	190	55
4	Dhalai	404091	131	133	212	52
5	Gomati	482759	186	186	161	33
6	South Tripura	421618	205	206	144	34
7	Unakoti	265766	99	99	138	52
8	North Tripura	454133	126	127	108	24
Total		3673917	1276	1288	1346	37

Bank Wise District Wise BC Coverage as on March 2022								
District	Tripura Gramin Bank	Tripura State Cooperative Bank	Punjab National Bank	State Bank of India	UCO Bank	Bank of Baroda	Union Bank of India	Total
West Tripura	113	31	24	21	1	5	0	195
Sepahijala	110	47	11	17	9	4	0	198
Gomati	85	73	15	17	0	0	0	190
South Tripura	120	44	18	28	0	0	2	212
Khowai	78	44	9	19	11	0	0	161
Dhalai	49	57	25	8	5	0	0	144
North Tripura	71	33	14	18	1	0	1	138
Unokoti	51	30	14	12	1	0	0	108

In the State of Tripura, provision of Banking services through Bank Branch and / or BC outlet is present in every village of Tripura within a radius of 5 KMs and the same is reflected in DBT GIS portal of DFS, GoI.

The ATM network in the State of Tripura as on March 2020, March 2021 and March 2022 is given below:

Sl.	District	Population (Census 2011)	No. of ATMs as on March 2020	No. of ATMs as on March 2021	No. of ATMs as on March 2022	ATMs per one lakh population as on March 2022 (Census 2011)
1	West Tripura	717366	279	279	279	39
2	Sepahijala	585320	38	40	42	7
3	Khowai	342864	26	26	25	7
4	Dhalai	404091	39	40	39	10
5	Gomati	482759	56	57	57	12
6	South Tripura	421618	39	41	41	10
7	Unakoti	265766	22	22	22	8
8	North Tripura	454133	53	54	53	12
Total		3673917	552	559	558	15

Bankwise Position of ATMs upto March 2022					
SI.No.	BANKS	ATM			
		Rural	Semi- Urban	Urban	Total
1	Bank of Baroda	1	1	13	15
2	Bank of India	4	2	3	9
3	Bank of Maharashtra	0	0	1	1
4	Canara Bank	3	6	3	12
5	Central Bank of India	0	2	0	2
6	Indian Bank	1	0	3	4
7	Indian Overseas Bank	1	1	3	5
8	Punjab & Sind Bank	1	0	1	2
9	Punjab National Bank	53	15	25	93
10	State Bank of India	21	98	134	253
11	Union Bank of India	1	4	8	13
12	UCO Bank	9	12	6	27
A	Sub Total of Public Sec. Bank	95	141	200	436
13	AXIS BANK	3	8	8	19
14	Bandhan Bank	0	3	3	6
15	Federal Bank	0	0	1	1
16	HDFC	3	5	7	15
17	ICICI	1	4	4	9
18	IDBI BANK	4	6	3	13
19	IDFC First Bank	0	0	0	0
20	Indusind Bank	0	2	5	7
21	Kotak Mahindra Bank	0	0	1	1
22	SOUTH INDIAN BANK	0	0	2	2
23	YES Bank	0	0	1	1
24	Ujjivan Bank	0	6	2	8
B	Sub Total of Pvt. Sec. Bank	11	34	37	82
25	Tripura Gramin Bank	25	4	4	33
C	Sub Total of RRB	25	4	4	33
26	ACUB	0	0	0	0
27	TCARDB	0	0	0	0
28	TSCB	2	2	3	7
D	Sub Total of Coop.Banks	2	2	3	7
GRAND TOTAL		133	181	244	558

AGENDA II – Pradhan Mantri Jan Dhan Yojana

The PMJDY account position in the State of Tripura as on March 2020, March 2021 and March 2022 is given below:

Sl.	District	Population (Census 2011)	No. of PMJDY accounts as on March 2020	No. of PMJDY accounts as on March 2021	No. of PMJDY accounts as on March 2022	PMJDY accounts per one lakh population as on March 2022 (Census 2011)
1	West Tripura	717366	225815	224370	206639	28805
2	Sepahijala	585320	83379	84700	77249	13198
3	Khowai	342864	80885	85611	83774	24434
4	Dhalai	404091	94085	100511	94046	23273
5	Gomati	482759	88278	98663	95158	19711
6	South Tripura	421618	125087	123903	109120	25881
7	Unakoti	265766	76149	76391	75904	28560
8	North Tripura	454133	114889	117125	114279	25164
Total		3673917	888567	911274	856169	23304

Sl.	District	Women Population (Census 2011)	No. of Women PMJDY accounts as on March 2020	No. of Women PMJDY accounts as on March 2021	No. of Women PMJDY accounts as on March 2022	Women PMJDY accounts per one lakh population as on March 2022 (Census 2011)
1	West Tripura	355287	123972	112702	116795	32873
2	Sepahijala	289889	46913	44104	44616	15391
3	Khowai	169809	45160	45488	47258	27830
4	Dhalai	200132	50545	49364	52255	26110
5	Gomati	239094	46075	48781	51017	21338
6	South Tripura	208813	66901	60735	62334	29852
7	Unakoti	131625	44608	43802	44862	34083
8	North Tripura	224917	60697	60012	61420	27308
Total		1819566	484871	464988	480557	26411

Performance of PMJDY as on 31.03.2022 for the State of Tripura is furnished below:

Rural Accounts	Urban Accounts	Total Accounts	Deposit (Rs/crore)	Aadhaar Seeded	Zero balance A/cs	RuPay card issued
No.	No.	No.	Amt.	No.	No.	No.
673344	182825	856169	427.29*	757112	40968	313211
In Percentage						
78.64	21.36			88.43	4.78	36.58

* Average deposit per account Rs 4990.82/-

41.93 crore PMJDY accounts have been opened so far across the country with deposit of Rs. 138901.65 crore with an average deposit of Rs. 3312.70/- per account as against average deposit of Rs. 4990.82/- per account in the State of Tripura.

Aadhaar seeding percentage is 88.43 in Tripura. On the issue of bulk seeding of Aadhaar numbers from MNREGA database or database of other department, all banks are to observe due diligence and obtain

written consent of the customer before seeding the Aadhaar number in the Bank account. All banks are requested to push up Aadhaar seeding for smooth DBT transactions.

All the banks in the State of Tripura issued Rupay Cards to 36.58% PMJDY customers against national issuance of 73.50%. Activation of Rupay cards is an area of concern for banks in Tripura along with lackluster interest among beneficiaries for re-issuance of expired debit cards. Bank Mitras should use Rupay Card compliant hand-held devices at the earliest, so that all the beneficiaries get the benefit of Rs. 1 lac inbuilt accident insurance. This area needs attention by all banks.

Number of Zero balance accounts reached to 4.78% of total PMJDY accounts opened in the State. Bankers are requested to convert all zero balance accounts into operative accounts.

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

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

AGENDA III – Social Security Schemes (Micro Insurance & Micro Pension)

The enrollment position under Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana (APY) in the State of Tripura as March 2022 is given below:

Data as on March 2022					
Sl.	District	Total no. of eligible PMJDY Accounts for PMJJBY enrolment		Out of total eligible PMJDY, enrolment of PMJJBY	
		Male	Female	Male	Female
1	West Tripura	63339	60886	50861	42861
2	Sepahijala	22497	21626	14593	15957
3	Khowai	20174	19392	13922	11764
4	Dhalai	30039	28875	14255	11919
5	Gomati	20293	19508	24335	20558
6	South Tripura	31839	30605	23224	19612
7	Unakoti	21996	21145	12798	10696
8	North Tripura	32224	30975	13173	11113
Total		242401	233012	167161	144480

Data as on March 2022					
Sl.	District	Total no. of eligible PMJDY Accounts for PMSBY enrolment		Out of total eligible PMJDY, enrolment of PMSBY	
		Male	Female	Male	Female
1	West Tripura	240317	115716	193753	116969
2	Sepahijala	41527	34169	49125	29658
3	Khowai	30060	28910	42193	25352
4	Dhalai	51600	49626	44674	27002
5	Gomati	50572	41906	66526	40092
6	South Tripura	51322	36857	72316	46612
7	Unakoti	42480	40856	46258	27199
8	North Tripura	38788	37305	49025	31843
Total		546666	385345	563870	344727

Data as on March 2022			
Sl.	District	Enrolment of APY	
		Male	Female
1	West Tripura	18225	16618
2	Sepahijala	5973	5431
3	Khowai	5514	5061
4	Dhalai	4125	3523
5	Gomati	9255	9605
6	South Tripura	12056	10882
7	Unakoti	3856	3500
8	North Tripura	6797	6064
Total		65801	60684

Bank wise Position of PMSBY, PMJJBY & APY as on March 2022

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

AGENDA IV – Kisan Credit Card

The Kisan Credit Card (KCC) account position in the State of Tripura as on March 2020, March 2021 and March 2022 is given below:

Amt. in Rs. Lakhs

Sl.	District	AS ON MARCH 2020				AS ON MARCH 2021				AS ON MARCH 2022			
		Outstanding KCC as on March 2020		Total no. of KCC issued to SF / MF		Outstanding KCC as on March 2021		Total no. of KCC issued to SF / MF		Outstanding KCC as on March 2022		Total no. of KCC issued to SF / MF	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	West Tripura	48547	9056.83	43461	8198.57	51000	9764.78	45435	8800.46	54177	11168.2	50269	10153.09
2	Sepahijala	41402	8018.11	37064	7258.29	43494	8644.87	38764	7791.15	46203	9887.33	42888	8988.65
3	Khowai	36802	9212.4	32946	8339.4	38662	9932.55	34457	8951.66	41070	11360.08	38123	10327.53
4	Dhalai	32911	6807.23	29463	6162.16	34576	7339.33	30816	6614.53	36730	8394.16	34095	7631.28
5	Gomati	47764	7159.32	42760	6480.88	50167	7718.94	44711	6956.65	53292	8828.33	49468	8025.89
6	South Tripura	46397	13994.51	41536	12668.35	48741	15088.2	43440	13598.16	51778	17256.72	48062	15688.25
7	Unakoti	28036	5290.14	25099	4788.83	29442	5701.5	26240	5138.45	30978	6520.94	29032	5928.23
8	North Tripura	33423	7104.05	29921	6430.85	35112	7658.79	31293	6902.45	37299	8759.53	34623	7963.36
Total		315282	66642.59	282250	60327.33	331194	71848.96	295156	64753.51	351527	82175.29	326560	74706.28

SI.No.	BANKS	Outstanding KCC as on March 2022		Total no. of KCC issued to SF / MF as on March 2022		NPA KCC as on March 2022		NPA KCC % age	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	Bank of Baroda	199	101.87	173	92.33	0	0.00	0	0
2	Bank of India	1478	1564.39	1315	1409.22	188	70.34	13	4
3	Canara Bank	880	464.54	786	418.55	117	54.08	13	12
4	Central Bank of India	446	225.14	399	201.54	58	20.78	13	9
5	Indian Bank	111	53.38	102	49.60	0	0.00	0	0
6	Indian Overseas Bank	200	111.13	188	100.13	36	22.99	18	21
7	Punjab & Sind Bank	53	20.53	46	18.66	0	0.00	0	0
8	Punjab National Bank	39238	14346.24	35099	12929.36	14086	4339.31	36	30
9	State Bank of India	42299	27309.00	37741	24661.89	26996	14187.00	64	52
10	UCO Bank	11295	10225.71	10083	9255.77	4529	3234.59	40	32
11	Union Bank of India	524	1030.54	468	928.44	29	28.44	6	3
12	Axis Bank	26	80.02	25	72.66	0	0.00	0	0
13	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0
14	HDFC	11030	4148.61	9485	3805.36	5827	838.30	53	20
15	ICICI	0	0.00	0	0.00	0	0.00	0	0
16	IDBI Bank	164	311.60	156	282.36	63	21.13	38	7
17	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0
18	Tripura Gramin Bank	105380	17464.87	94225	16225.90	6219	1345.33	6	8
19	TSCB	137048	4486.11	135236	4045.36	3788	205.80	3	5
20	Ujjivan Bank	0	0.00	0	0.00	0	0.00	0	0
21	NESFB	1156	231.61	1033	209.15	126	27.60	0	0
TOTAL		351527	82175.29	326560	74706.28	62062	24395.68	18	30

AGENDA V – Self Help Groups

The Self-Help Group (SHG) account position in the State of Tripura under Tripura Rural Livelihood Mission as on March 2020, March 2021 and March 2022 is given below:

SHG Position as on March 2020 (Amount in Lakhs)						
Sl.	District	No. of SHGs	Amount Sanctioned	Outstanding Accounts	Outstanding Amount	Avg ticket size loan outstanding
1	DHALAI	1,212	1,200.50	2945	1,901.90	0.65
2	GOMATI	1,420	1,804.03	3176	2,224.27	0.70
3	KHOWAI	456	347.47	1265	580.11	0.46
4	NORTH TRIPURA	847	557	2222	1,274.14	0.57
5	SEPAHIJALA	681	566.85	1679	781.85	0.47
6	SOUTH TRIPURA	1,756	2,397.10	3259	2,466.50	0.76
7	UNAKOTI	380	302.07	1236	471.33	0.38
8	WEST TRIPURA	1195	1013.64	2400	1,138.27	0.47
TOTAL		7,947	8,188.66	18,182	10,838.37	0.60

SHG Position as on March 2021 (Amount in Lakhs)						
Sl.	District	No. of SHGs	Amount Sanctioned	Outstanding Accounts	Outstanding Amount	Avg ticket size loan outstanding
1	DHALAI	1,458	1,553.13	3685	2,602.11	0.71
2	GOMATI	1,189	1,800.77	4176	3,096.19	0.74
3	KHOWAI	445	517.57	1542	893.19	0.58
4	NORTH TRIPURA	734	784.28	2366	1,638.43	0.69
5	SEPAHIJALA	644	700.44	2093	1,179.60	0.56
6	SOUTH TRIPURA	2,271	3,289.60	4831	4,277.03	0.89
7	UNAKOTI	532	615.74	1616	855.88	0.53
8	WEST TRIPURA	1280	1370.61	3117	1897.31	0.61
TOTAL		8,553	10,632.14	23,426	16,439.74	0.70

SHG Position as on March 2022 (Amount in Lakhs)						
Sl.	District	No. of SHGs	Amount Sanctioned	Outstanding Accounts	Outstanding Amount	Avg ticket size loan outstanding
1	DHALAI	2,248	2,893.22	3932	3,615.57	0.92
2	GOMATI	2,058	2,868.12	4715	4,163.28	0.88
3	KHOWAI	1256	1257.48	1689	1679.4	0.99
4	NORTH TRIPURA	1575	1789.29	2262	2,453.95	1.08
5	SEPAHIJALA	1724	2009.49	2522	2,341.10	0.93
6	SOUTH TRIPURA	3,348	6,102.57	6555	6,485.98	0.99
7	UNAKOTI	1262	1406.86	1831	1671.66	0.91
8	WEST TRIPURA	2491	3098.92	3892	3187.77	0.82
TOTAL		15,962	21,425.95	27,398	25,598.71	0.93

SHG Position as on March 2022 (Amount in Lakhs)					
S.No	Bank Name	Total SHGs	Total Disbursement Amt.	Total Outstanding Accounts	Total Outstanding Amt.
1	BANK OF BARODA	2	3.6	20	15.61
2	BANK OF INDIA	226	303.69	120	74.49
3	BANK OF MAHARASHTRA	12	12	6	5.87
4	CANARA BANK	204	224.64	59	16.43
5	CENTRAL BANK OF INDIA	38	37.88	25	10.14
6	IDBI	54	59.03	39	38.57
7	INDIAN BANK	1	1	3	5.89
8	PUNJAB AND SIND BANK	1	0	4	3.55
9	PUNJAB NATIONAL BANK	1163	2938.92	3059	2708.46
10	STATE BANK OF INDIA	195	255.18	875	1042.44
11	UCO BANK	362	372.98	392	337.2
12	UNION BANK OF INDIA	44	59.45	20	16.78
	Public Sector Bank	2302	4268.37	4622	4275.43
13	Tripura Gramin Bank	11933	14822.08	18477	18087.07
	Regional Rural Bank	11933	14822.08	18477	18087.07
14	HDFC BANK	3	4.94	1	0.12
	Private Sector Bank	3	4.94	1	0.12
15	TRIPURA CO-OP APEX BANK LTD	1724	2330.56	4298	3236.09
	Coperative Bank	1724	2330.56	4298	3236.09
	Grand Total	15962	21425.95	27398	25598.71

AGENDA VI – Credit Deposit Ratio

The CD Ratio position in the State of Tripura as on March 2020, March 2021 and March 2022 is given below:

CREDIT DEPOSIT RATIO OF THE STATE AS ON 31.03.2020 (All amount in Lakhs)					
Sl.	District	No. of Brs.	Total Deposit	Total Advance	CD Ratio
1	West Tripura	194	1798117.04	914010.02	51
2	Sepahijala	60	168306.02	120918.89	72
3	Khowai	38	131668.52	86181.11	65
4	Dhalai	46	112674.64	107612.77	96
5	Gomati	64	195072.86	123899.10	64
6	South Tripura	59	201017.04	115262.36	57
7	Unakoti	33	100336.76	74820.49	75
8	North Tripura	48	152704.70	79302.75	52
Total		542	2859897.58	1622007.49	57

CREDIT DEPOSIT RATIO OF THE STATE AS ON 31.03.2021 (All amount in Lakhs)					
Sl.	District	No. of Brs.	Total Deposit	Total Advance	CD Ratio
1	West Tripura	196	1927583.81	904562.39	47
2	Sepahijala	61	198370.88	134706.39	68
3	Khowai	40	173824.40	89849.31	52
4	Dhalai	47	118140.25	113593.71	96
5	Gomati	64	223149.44	140145.80	63
6	South Tripura	60	225192.33	128771.86	57
7	Unakoti	34	121878.25	77875.68	64
8	North Tripura	48	160603.68	98959.94	62
Total		550	3148743.04	1688465.08	54

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

BANKWISE CREDIT DEPOSIT RATIO OF THE STATE AS ON 31.03.2022					
(Amt. in lakhs)					
SL No.	Bank's Name	No of Brs	Total Deposit	Total Advance	CD Ratio
1	Bank of Baroda	9	64156.90	27334.44	43
2	Bank of India	13	31556.00	30705.05	97
3	Bank of Maharashtra	1	780.26	1835.55	235
4	Canara Bank	17	93179.68	34131.57	37
5	Central Bank Of India	6	19612.14	4558.06	23
6	Indian Bank	6	31673.95	7061.45	22
7	Indian Overseas	5	20471.78	7890.34	39
8	Punjab & Sind Bank	2	3927.98	912.31	23
9	Punjab National Bank	66	401803.01	132869.64	33
10	State Bank of India	69	978400.00	645013.72	66
11	UCO Bank	29	148409.34	40003.92	27
12	Union Bank of India	10	71034.00	19054.79	27
13	Axis Bank	13	50107.50	15277.83	30
14	Bandhan Bank	28	97703.16	235246.39	241
15	Federal Bank	1	7664.70	1832.82	24
16	HDFC Bank	9	64912.22	35027.15	54
17	ICICI Bank	8	39467.37	38707.99	98
18	IDBI Bank	9	25511.06	6263.54	25
19	IDFC First Bank	1	3553.00	6080.37	171
20	IndusInd	6	6111.58	24841.08	406
21	Kotak Mahindra	1	6009.09	58.55	1
22	South Indian Bank	1	8679.30	665.86	8
23	Ujjivan Bank	8	1685.88	21742.50	1290
24	Yes Bank	1	4668.31	339.23	7
25	NESFB	6	4718.70	4865.40	103
26	Jana Small Finance Bank	1	2459.08	4439.38	181
27	Tripura Gramin Bank	148	771836.26	281274.45	36
28	ACUB	3	3847.56	914.75	24
29	TCARDB	5	0.00	0.00	#DIV/0!
30	TSCB	65	305879.45	225647.16	74
	Total	547	3269819.26	1854595.3	57

AGENDA VII – Financial Literacy Centers

There are 14 Financial Literacy Centers operating in Tripura. The details of the financial literacy camps conducted by these centers in FY 2019-20, FY 2020-21 & FY 2021-22 is given below:

Financial Literacy Centres in Tripura						FY 2019-20				FY 2020-21				FY 2021-22			
Sl.	District	Location (Metro, Urban, SU, Rural)	Address	Date of start of functioning	Name of Sponsoring Bank	No. of Special FL Camps conducted	No. of Participants	No. of Target Specific Camps conducted	No. of Participants	No. of Special FL Camps conducted	No. of Participants	No. of Target Specific Camps conducted	No. of Participants	No. of Special FL Camps conducted	No. of Participants	No. of Target Specific Camps conducted	No. of Participants
1	Gomati	Semi-Urban	R-Seti,Udaipur	27.03.09	PNB	24	625	61	1249	14	251	41	92	14	251	41	92
2	Dhalai	Rural	R-Seti, Ambassa	25.01.11	PNB	25	682	62	1425	16	245	38	825	16	245	38	825
3	Sepahijala	Urban	R-Seti, Sepahijala	12.02.13	TGB	24	415	60	1362	10	173	36	824	10	173	36	824
4	West Tripura	Urban	Rudset Institute	14.09.11	Canara Bank	22	559	59	1527	18	320	42	961	18	320	42	961
5	Unakoti	Rural	R-Seti, Kumarghat	07.07.13	SBI	24	627	62	1129	12	205	43	984	12	636	43	984
6	Gomati	Semi-Urban	LDM(South)	19.10.12	PNB	26	633	61	1552	17	301	45	1026	17	442	45	1026
7	Dhalai	Semi-Urban	LDM(Dhalai)	19.10.12	PNB	24	529	57	1749	15	249	37	849	15	502	37	849
8	Unakoti	Semi-Urban	LDM(North)	19.10.12	PNB	25	557	63	1776	18	309	34	762	18	682	34	762
9	West Tripura	Urban	LDM(West)	19.10.12	PNB	25	419	60	1663	18	311	44	992	25	669	60	1338
10	Khowai	Semi-Urban	TGB Khowai Branch	17.09.15	TGB	22	299	61	1937	13	223	36	806	22	259	61	1825
11	South Tripura	Semi-Urban	TGB Santirbazar Branch	30.12.15	TGB	22	378	62	1447	11	108	38	835	25	247	62	1995
12	Gomati	Semi-Urban	TGB Udaipur Branch	22.09.15	TGB	24	425	60	1597	15	264	42	949	22	429	60	1715
13	Sepahijala	Rural	TGB Bishramganj Branch	30.12.15	TGB	22	527	57	1639	17	298	41	931	25	331	57	1825
14	North Tripura	Semi-Urban	TGB Dharmanagar Branch	05.03.16	TGB	24	630	59	1882	12	202	40	905	23	292	59	1147
Total						333	7305	844	21934	206	3459	557	11741	262	5478	675	16168

AGENDA VIII – Skill Development initiatives of RSETIs

Five RSETIs are providing skill development training for the Rural Unemployed youth of all the 8 districts in the State. These RSETIs are functioning in premises temporarily arranged for the purpose. The State Government has allocated land to RSETIs at Dhalai, Udaipur & Kumarghat for constructing permanent premises. The performance of RSETIs in FY 2019-20, FY 2020-21 & FY 2021-22 is given below:

RSETIs in Tripura						FY 2019-20				FY 2020-21				FY 2021-22			
						No. of Beneficiaries Trained		Out of trained beneficiaries, no. of credit linked		No. of Beneficiaries Trained		Out of trained beneficiaries, no. of credit linked		No. of Beneficiaries Trained		Out of trained beneficiaries, no. of credit linked	
Sl.	District	Location (Metro, Urban, SU, Rural)	Address	Date of start of functioning	Name of Sponsoring Bank	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
1	Gomati	Semi-Urban	R-Seti, Udaipur	27.03.09	PNB	256	473	121	231	83	384	40	125	51	623	41	317
2	Dhalai	Rural	R-Seti, Ambassa	25.01.11	PNB	210	210	90	94	82	292	20	40	50	372	29	118
3	Sepahijala	Urban	R-Seti, Sepahijala	12.02.13	TGB	149	251	60	71	72	155	5	4	80	311	38	105
4	West Tripura	Urban	Rudset Institute Agartala	14.09.11	Canara Bank	233	276	88	98	122	190	32	35	68	341	46	136
5	Unakoti	Rural	R-Seti, Kumarghat	07.07.13	SBI	192	283	94	114	135	378	21	23	44	334	26	269

Major Categories of skill training programme:

Agriculture EDP – Dairy, piggery, poultry farming activities, etc.

Process EDP – Beauty Parlor, Mechanical works, etc.

Product EDP – Tailoring, mfg of paper bags, bamboo products, toys, etc.

General EDP – Training of PMEGP applicants, other general entrepreneurial skill development, etc.

N.B.1: RSETI Udaipur undertakes skill development training at South Tripura district in addition to Gomati District.

N.B.2: RSETI Kumarghat undertakes skill development training at North Tripura district in addition to Unakoti District.

N.B.3: RUDSETI Agartala undertakes skill development training at Khowai district in addition to West Tripura District.

AGENDA IX – Enabling Infrastructure for furthering Financial Inclusion and digital payment ecosystem

Challenges / issues being faced in provision of formal banking service through Brick & Mortar branches in the region:

Internet Connectivity (provision of VSAT, Bharat Net, etc.):

- 2mbps connectivity has not been provided in all GP/VCs till date.
- On account of high requirement, upgradation of 2 mbps bandwidth to 4/8/10/100 mbps isn't happening.
- Frequent disruptions in connectivity persist throughout the State, adversely affecting customer services of banks.

Issues/Challenges being faced in the existing Business Correspondent Model in the region:

Most of the banks have corporate BCs and following challenges have been observed:

- As BCs are catering to low-income customers with low volume transactions, their share of commission is just at subsistence level. Hence, frequent attrition is happening.
- Allowing BCs to handle cash is the biggest challenge. An extremely high proportion of the financial transactions are in cash, warranting high-cost cash-handling operations and added operational risks.

Strengthening Financial Awareness Efforts and Building Robust Consumer Grievance Redressal Mechanism

Existing Financial Literacy Initiatives –

Financial Inclusion and Education are two important elements in the Reserve Bank of India's developmental role. The aim of this initiative is to create awareness about financial products and services, good financial practices, going digital, consumer protection, etc. The objective is to promote awareness in these areas through a focused campaign, particularly in rural area.

As to the Financial Literacy, all the Lead District Managers and the RSETIs are designated centres for promotion Financial Literacy and are regularly holding Camps covering general population as well as specific targets like students, farmers, senior citizens, SHGs, small entrepreneurs, etc. The 14 Financial Literacy Centres in the State are mandated to organize a minimum of 2 special camps and 5 target specific camps every month.

Suggestion - New and innovative approaches comprising of interactive and audio-visual based programmes maybe used to demonstrate digital banking usage among the populace for effective awareness generation and proper utilization of digital banking avenues by the rural population.

Specific Financial Literacy Modules (based on prevailing cultural practices and demographic) –

Financial literacy modules include awareness generation on Pradhan Mantri Jan Dhan Yojana (PMJDY, PMJJBY, PMSBY), Atal Pension Yojana, Digital Banking Channels – usage and safeguarding measures, benefits of maintaining credit discipline among borrowers, grievance redressal mechanism of Banks, etc.

Financial Awareness as part of School curriculum – State Govt's intervention is sought for the same.

Leveraging digital financial inclusion to address concerns of difficult terrain and low population density:

The State is affected with intermittent network connectivity issues quite frequently, in addition to the presence of shadow areas in many remote and hilly areas in the State in terms of digital connectivity reach. As such, adoption of digital banking alternatives by the populace has not kept pace with more developed parts of the country. Though banking coverage has been achieved in all parts of the State, other than urban areas, people prefer to make use of traditional banking channels and the BC model.

Financial awareness camps organized by rural branches and FLCs repeatedly endeavor to emphasize the benefits of using digital banking channels among the general population, but it is understood that more efforts over an extended period of time will provide noticeable improvements in digital adoption rates. A massive campaign involving all stake holders including State Govt machinery at the panchayat level is the need of the hour.

As Aadhar seeding in Bank accounts is approaching near saturation levels, issues related to DBT/ABPS/AEPS are on the verge of being fully streamlined, with very little left to be done in this area. The State Govt has taken initiatives to leverage ABPS for crediting beneficiary accounts of MGNREGA workers without exception. Besides, digitized Govt receipts, digitized land records and a plethora of other note-worthy steps taken by the State Govt is ensuring the movement towards a less-cash and fully digitized society.

The recently formed SLBC sub-committee on Deepening of Digital Payments has been tasked with exploring ways to improve digital adoption rates among the populace. West Tripura district has been taken up for achieving 100% digitization on pilot basis.

Details on new initiatives/innovative approach taken/adopted by Banks/financial institutions for addressing constraints in furthering of financial inclusion in the region –

In order to ensure last mile reach of financial inclusion in the State, Banks in co-ordination with the State Govt are ensuring that every household has been provided with a bank account – the endeavor being further boosted since the launch of Pradhan Mantri Jan Dhan Yojana and its associated schemes.

Banks have also leveraged the wide network of BC / CSPs to strengthen the Joint Liability Groups through handholding and providing credit for inter-lending among members of JLGs. Banks have also been involved in strengthening of SHG mechanism in the State to provide much-needed credit for inter-lending among SHG members in order to further their livelihood prospects.

Financial Literacy Camps are being regularly organized by rural branches to ensure maximum possible reach among the rural populace to avail benefits of being part of the institutional financial system and wean them away from traditional informal credit system.

AGENDA X – Expanding and Deepening of Digital Payments in West Tripura District on pilot basis

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 monitored 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 had selected West Tripura District as “Digital District” for the purpose of increasing digital payments on a pilot basis. The present progress of Digitization Campaign in West Tripura District is given below.

In addition to the same, Gomati District was additionally adopted as “Digital District” for the purpose of increasing digital payments in the Special SLBC Meeting held on 25-06-2021. The present progress is annexed herewith:

West Tripura District

Digital coverage for individuals (Savings Accounts)

State/ UT	Name of the District	Eligible Operative Savings Accounts		Debit/ RuPay cards coverage				Internet Banking coverage			
		No. of Accounts	Of which, no. of women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts (G6), no of women accounts covered	% coverage for women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts (G6), no of women accounts covered	% coverage for women accounts
		Tripura	West Tripura	1624056	700398	980189	60.35	349759	49.94	472977	29.12

Mobile Banking + UPI + USSD coverage				AEPS coverage				Coverage with at least one of the digital modes of payment (Debit/ RuPay cards, Internet banking, Mobile banking, UPI, USSD, AEPS)				No. of Operative SB Accounts ineligible for digital coverage as per bank's Board approved policies
Total No. of Accounts covered	% coverage	Out of total no. of women accounts (G6), no of women	% coverage for women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts (G6), no of women accounts covered	% coverage for women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts (G6), no of women accounts covered	% coverage for women accounts	
672165	41.39	229480	32.76	1427345	87.89	487804	69.65	1624056	100.00	700398	100.00	

Digital coverage for Businesses (Current Accounts)

Total No. of Eligible Operative Current/ Business Accounts	Eligible Operative Current/ Business Accounts covered through Net Banking		Eligible Operative Current/ Business Accounts covered with POS/ QR		Eligible Operative Current/ Business Accounts covered with Mobile Banking etc.		Eligible Operative Current/ Business Accounts covered with at least one of facilities - Net Banking/ POS/ QR/ Mobile Banking		No. of Operative Current/ Business Accounts ineligible for digital coverage as per bank's Board approved policies
	No. of accounts covered	% coverage	No. of accounts covered	% coverage	No. of accounts covered	% coverage	No. of accounts covered	% coverage	
49597	34939	70.45	33965	68.48	35804	72.19	48897	98.59	7550

Gomati District

Digital coverage for individuals (Savings Accounts)

State/ UT	Name of the District	Eligible Operative Savings Accounts		Debit/ RuPay cards coverage				Internet Banking coverage			
		No. of Accounts	Of which, no. of women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts (G6), no of women accounts covered	% coverage for women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts (G6), no of women accounts covered	% coverage for women accounts
		Tripura	Gomati	428485	198585	182296	42.54	82085	41.33	79059	18.45

Mobile Banking + UPI + USSD coverage				AEPS coverage				Coverage with at least one of the digital modes of payment (Debit/ RuPay cards, Internet banking, Mobile banking, UPI, USSD, AEPS)				No. of Operative SB Accounts ineligible for digital coverage as per bank's Board approved policies
Total No. of Accounts covered	% coverage	Out of total no. of women accounts (G6), no of women accounts covered	% coverage for women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts (G6), no of women accounts covered	% coverage for women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts (G6), no of women accounts covered	% coverage for women accounts	
185439	43.28	87202	43.91	341069	79.60	157530	79.33	405583	94.66	186168	93.75	

Digital coverage for Businesses (Current Accounts)

Total No. of Eligible Operative Current/ Business Accounts	Eligible Operative Current/ Business Accounts covered through Net Banking		Eligible Operative Current/ Business Accounts covered with POS/ QR		Eligible Operative Current/ Business Accounts covered with Mobile Banking etc.		Eligible Operative Current/ Business Accounts covered with at least one of facilities - Net Banking/ POS/ QR/ Mobile Banking		No. of Operative Current/ Business Accounts ineligible for digital coverage as per bank's Board approved policies
	No. of accounts covered	% coverage	No. of accounts covered	% coverage	No. of accounts covered	% coverage	No. of accounts covered	% coverage	
5952	1139	19.14	1071	17.99	1554	26.11	1819	30.56	75401

ACTION TAKEN REPORT

Present Status of implementation of the major action points emerged in the 140th SLBC meeting held on 04.08.2022 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. (Action: Agriculture Dept / Banks / State Govt / SLBC)</p>	<p>16886 KCCs sanctioned by Banks amounting to Rs. 144 Crores during FY 2022-23 as on 30.09.2022, thereby achieving 24% 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 to be submitted by them at the earliest.</p>
2	<p>Pradhan Mantri Fasal Bima Yojana (PMFBY) (Action: All Banks & Agriculture Department)</p>	<p>PMFBY notification was circulated on 23.05.2022, 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>11338 loanee farmers have been brought under the coverage of PMFBY during Kharif 2022 season. A total of 235456 Non-Loanee Farmers have been covered under Kharif 2022 Season.</p>
3	<p>Self Help Groups (SHGs) Banks to achieve the target for FY 22-23 by March 2023. (Action: All Banks)</p> <p>NULM pending cases to be reduced by according sanction in eligible cases by the end of the fiscal year. (Action : All Banks)</p> <p>Banks are to explore dual authentication payment process for servicing SHGs by BCs / CSPs. (Action : All Banks)</p>	<p>As against the TRLM target of Rs.230 crores in 18800 accounts for FY 2022-23, the Banks have collectively achieved sanction of 9524 accounts (achievement of 51%) with corresponding sanction amount of Rs.126.64 crores (achievement of 55%) as on 30.09.2022.</p> <p>As on October 2022 of FY 2022-23, 250 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. Other Banks to appraise their status of implementation to the house at the earliest.</p>

4	Opening of bank branches at Raishyabari by ICICI Bank. (Action: ICICI Bank)	ICICI Bank has set up a BC point at Purba Potachhara GP under Raishyabari RD Block.
5	Opening of new PNB Branch at Kathalia (Action: Punjab National Bank)	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 December 2022.
6	140 GPs / VCs were identified where no Branch / BC was available within a radius of 2 KMs from the concerned GP / VC. (Action: SLBC)	Present status of implementation is as under: <ul style="list-style-type: none"> . Punjab National Bank: 41 out of 66 allocated locations BC agent has already been identified and shall be made operational by December 2022. . 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. . Tripura State Co-Operative Bank: BC points at all 13 allocated locations will be operationalized by December 2022. . State Bank of India: 2 out of 9 allocated locations have been activated till September 2022.
7	Government sponsored schemes – PMEGP & Swavalamban (Action: All Banks)	For the FY 2022-23, 2005 PMEGP cases were sponsored to the bank branches against the target of 2164 cases, out of which 486 cases were sanctioned amounting to Rs. 3046.50 lakhs as on 30.09.2022. For the FY 2022-23, 6041 Swavalamban cases have been sponsored to the bank branches against the target of 4000 cases, out of which 622 cases were sanctioned amounting to Rs. 2059 lakhs as on 30.09.2022.
8	Sanction of Education loans (Action: All Banks)	Banks have accorded sanction in 179 cases with aggregate sanction amount of Rs. 1082.67 lakhs in FY 2022-23 as on September 2022.
9	Housing loans and PMAY 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 age criteria of applicants may be relaxed to include spouse having entry age upto 50 years. PMAY (Urban) scheme in line with PMAY	Till September 2022 of FY 2022-23, 2376 housing loans have been sanctioned with aggregate sanction amount of Rs. 27011.45 lakhs. Based on feedback received from the State Government, Punjab National Bank, Tripura Gramin Bank and Tripura State- Co-Operative Bank have approved necessary deviation in scheme guidelines for initiating disbursement after release of first installment of central grant assistance. Approval of PMAY(Grameen) loan scheme by remaining member Banks is awaited. PMAY (Urban) scheme as approved by SLBC has been

	Gramin scheme for urban TUEP beneficiaries' to be adopted by respective boards of SLBC Tripura member Banks. (Action: SLBC, Revenue Dept, All Banks)	circulated to all member Banks on 26.05.2022 along with an advisory to get the same approved from their respective Bank boards.
10	All banks to focus on increasing no. of sanctioned cases under Stand Up India as well as the ticket size of loans. Achieving the targets under Pradhan Mantri Mudra Yojana (PMMY) (Action: All Banks)	Loans under the scheme had been extended to 38 SC/ST/Women beneficiaries amounting to Rs. 5.59 Crores during FY 2022-23 up to September 2022. All Banks/Financial Institutions have made an achievement of Rs. 560.06 Crore with 96144 numbers of accounts for the period April 2022 – September 2022, against the annual target of Rs.3042.46 Crore i.e., 18 % of the target.
11	NPA and Recovery (Action: All Banks & State Government)	Percentage of gross NPA as against gross advance decreased from 6.99% as on September 2021 to 6.19% as on September 2022. Amount in absolute terms decreased to Rs. 1208.82 crores as on September 2022 from Rs. 1221.53 crores as on September 2021. The outstanding amount under Written off A/Cs (Shadow Register) is around Rs. 153.59 crores which if added with the outstanding NPA, the total amount would be Rs. 1362.41 crores which seems to be high. The total outstanding NPA amount in Govt. sponsored schemes has increased from Rs. 103.13 crores in September 2021 to Rs. 119.35 crores in September 2022. As on September 2022, percentage of NPA under KCC is 32%, under PMMY is 13%, under PMEGP is 28% and Swavalamban is 24%.
12	Extending financial support for development of tourism sector. (Action: SLBC & Tourism Dept)	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 22 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. (Action: PNB, SBI, TGB, State Govt)	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.

<p>14</p>	<p>As per decision of last SLBC meeting, Bank wise targets have been allocated for opening ATMs in all Block Development Offices in Tripura, which have been approved by the House. Bank wise targets include Punjab National Bank (24 locations), State Bank of India (20 locations), Tripura Gramin Bank (7 locations), UCO Bank (3 locations) and Canara Bank (2 locations). Concerned Banks have been advised to make the ATMs operational by March 2022. (Action: SLBC, State Govt)</p>	<p>Present status of implementation as provided by Banks in the sub-committee meeting is as under:</p> <p>a) Punjab National Bank: The Bank has written to respective BDOs for providing space to set up ATMs in 24 allocated RD blocks. Punjab National Bank has also taken up the issue of 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.</p> <p>b) State Bank of India: The Bank has initiated the process of setting up ATMs in the allocated 20 RD blocks. SBI officials expressed their difficulty in setting up ATMs in Karbook and Silachari RD block. 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 coordinate 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.</p> <p>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.</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>
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IMPLEMENTATION OF ANNUAL CREDIT PLAN (ACP)

Action Points emerged in the 140th SLBC Meeting held on 04.08.2022

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. 3704.30 crore i.e. 43% of the Annual Target for Rs. 8546.78 crore under ACP 2022-23 as on September 2022.

The overall achievement is 43% against the target of ACP 2022-23 as on 30.09.2022 while achievement under Agriculture sector is 41%. Achievements in MSME and OPS are 49% and 53% of the ACP Targets respectively as on 30.09.2022.

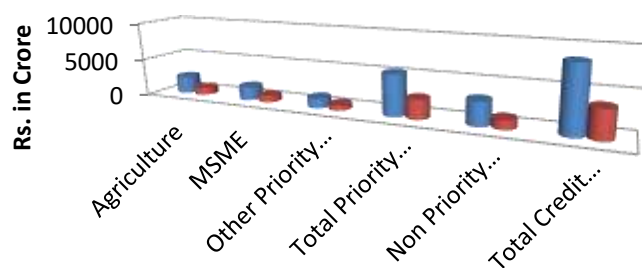
A comparative position of achievement in disbursement under ACP 2022-23 as on 30.09.2022 with the corresponding period of the previous year is as under:

Amt. Rs. In crores

Sector	2021-22 (April 2021 to September 2021)			2022-23 (April 2022 to September 2022)			
	Plan	Achievement (Apr'21- Sep'21)	% to Target	Plan	Achievement (Apr'21- Sep'22)	% to Target	% of growth (Y-O-Y)
Agriculture	3117.04	922.75	30	2321.57	960.21	41	+4
MSME	2857.97	638.75	22	1816.81	884.21	49	+38
Other Prisec	481.55	442.11	92	1276.45	679.37	53	+54
Total Prisec	6456.58	2003.62	31	5414.83	2523.80	47	+26
Non-Prisec	1847.64	1155.60	63	3131.95	1180.49	38	+2
Grand Total	8304.22	3159.23	38	8546.78	3704.30	43	+17

Bank wise performance on different sectors under ACP pertaining to the year 2022-23 as on 30.09.2022 has been given in the annexure.

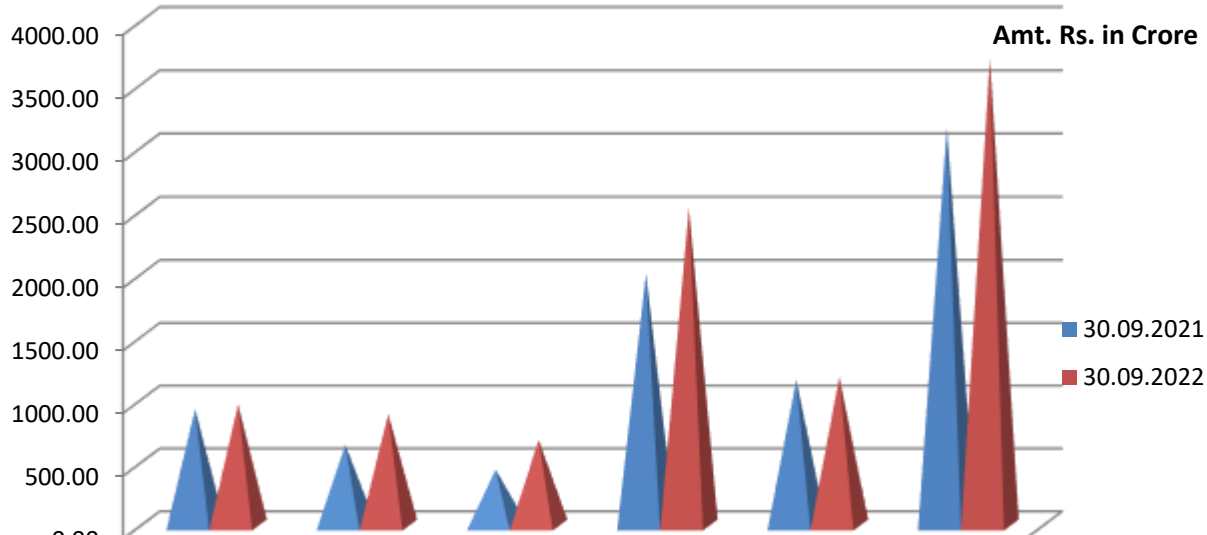
Achievement of Annual Credit Plan 2022-23 up to 30.09.2022



	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	960.21	884.21	679.37	2523.81	1180.49	3704.30

Sector

Credit Disbursement under ACP as on 30.09.2021 & 30.09.2022



	Agriculture	MSME	Other Priority Sector	Total Priority Sector	Non Priority Sector	Total Credit Plan/Achievement
■ 30.09.2021	922.75	638.75	442.11	2003.62	1155.6	3159.23
■ 30.09.2022	960.21	884.21	679.37	2523.81	1180.49	3704.30

TRIPURA STATE

BANK-WISE & SECTOR-WISE DISBURSEMENT OF CREDIT VIS-À-VIS TARGETS UNDER ANNUAL CREDIT PLAN 2022-23 DURING 01.04.2022 to 30.09.2022

(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	345.65	44	15836.00	6768.96	43	524.00	345.06	66	17139.00	7459.67	44	2382.00	2965.98	125	19521.00	10425.65	53
2	Bank of India	2401.00	1774.17	74	1597.00	755.09	47	767.00	528.39	69	4765.00	3057.65	64	14318.00	981.59	7	19083.00	4039.24	21
3	Bank of Maharashtra	0.00	0.00	#DIV/0!	133.00	24.88	19	261.00	157.95	61	394.00	182.83	46	263.00	124.85	47	657.00	307.68	47
4	Canara Bank	1628.00	700.35	43	5101.00	2135.71	42	1086.00	784.50	72	7815.00	3620.56	46	8252.00	2419.43	29	16067.00	6039.99	38
5	Central Bank Of India	225.00	714.38	318	1317.00	613.24	47	252.00	170.79	68	1794.00	1498.41	84	51.00	169.74	333	1845.00	1668.15	90
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	5.11	9	1217.00	197.17	16	525.00	129.72	25	1799.00	332.00	18	767.00	317.42	41	2566.00	649.42	25
8	P&SB	27.00	7.00	26	158.00	173.00	109	149.00	29.00	19	334.00	209.00	63	38.00	4.00	11	372.00	213.00	57
9	PNB	15693.00	7145.36	46	21970.00	12549.18	57	10883.00	5309.66	49	48546.00	25004.20	52	27080.00	14508.71	54	75626.00	39512.91	52
10	State Bank of India	9370.00	3253.00	35	17427.00	6751.00	39	16499.00	8164.00	49	43296.00	18168.00	42	38864.00	5884.00	15	82160.00	24052.00	29
11	UCO Bank	1503.00	653.80	43	8162.00	4036.25	49	4477.00	2306.80	52	14142.00	6996.85	49	810.00	2189.16	270	14952.00	9186.01	61
12	Union Bank	1593.00	1022.65	64	14556.00	11131.66	76	353.00	60.35	17	16502.00	12214.66	74	2362.00	1263.49	53	18864.00	13478.15	71
A	ACP PUBLIC sec Bank	33320.00	15627.41	47	89744.00	46837.94	52	35831.00	17995.44	50	158895.00	80460.79	51	96850.00	31334.31	32	255745.00	111795.10	44
13	Axis Bank	2848.00	1593.11	56	708.00	316.39	45	433.00	110.30	25	3989.00	2019.80	51	789.00	2131.27	270	4778.00	4151.07	87
14	Bandhan Bank	73445.00	6953.71	9	269.00	638.45	237	61175.00	30553.00	50	134889.00	38145.16	28	77591.00	22368.57	29	212480.00	60513.73	28
15	Federal Bank	881.00	493.00	56	562.00	456.03	81	6.00	9.49	158	1449.00	958.52	66	1428.00	813.78	57	2877.00	1772.30	62
16	HDFC Bank	4126.00	2652.26	64	2576.00	5123.08	199	470.00	285.84	61	7172.00	8061.18	112	18495.00	11646.21	63	25667.00	19707.39	77
17	ICICI Bank	720.00	276.14	38	11703.00	8809.17	75	285.00	58.60	21	12708.00	9143.91	72	18589.00	9689.60	52	31297.00	18833.51	60
18	IDBI Bank	783.00	150.69	19	1748.00	610.00	35	111.00	0.00	0	2642.00	760.69	29	1358.00	469.84	35	4000.00	1230.53	31
19	IDFCFirst Bank	1182.00	366.65	31	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	1182.00	366.65	31	9462.00	3267.88	35	10644.00	3634.53	34
20	IndusInd	4570.00	6961.28	152	13599.00	3717.64	27	1.00	0.00	0	18170.00	10678.92	59	15161.00	7317.88	48	33331.00	17996.80	54
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	75.00	300	362.00	75.00	21
22	South Indian Bank	428.00	519.00	121	315.00	0.50	0	145.00	0.00	0	888.00	519.50	59	23.00	1035.00	4500	911.00	1554.50	171
23	Ujjivan Bank	10067.00	4617.35	46	3466.00	1464.05	42	4618.00	3099.74	67	18151.00	9181.14	51	3419.00	6311.50	185	21570.00	15492.64	72
24	Yes Bank	93.00	0.00	0	221.00	32.00	14	25.00	0.00	0	339.00	32.00	9	25.00	1279.00	5116	364.00	1311.00	360
25	NESFB	286.00	22.52	8	3632.00	2230.80	61	0.00	0.00	#DIV/0!	3918.00	2253.32	58	237.00	103.81	44	4155.00	2357.13	57
26	Jana SFB	5199.00	2932.97	56	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	5199.00	2932.97	56	6.00	28.31	472	5205.00	2961.28	57
B	ACP PRIVATE Sec bank	104721.00	27538.68	26	39019.00	23398.11	60	67293.00	34116.97	51	211033.00	85053.76	40	146608.00	66537.65	45	357641.00	151591.41	42
27	Tripura Gramin Bank	49715.00	30267.11	61	39544.00	11773.21	30	17312.00	11138.88	64	106571.00	53179.20	50	58459.00	13281.57	23	165030.00	66460.77	40
C	ACP RRB	49715.00	30267.11	61	39544.00	11773.21	30	17312.00	11138.88	64	106571.00	53179.20	50	58459.00	13281.57	23	165030.00	66460.77	40
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		#DIV/0!	0.00		#DIV/0!	0.00		#DIV/0!
30	TSCB	44401.00	22588.71	51	13374.00	6412.63	48	7209.00	4685.72	65	64984.00	33687.06	52	11278.00	6879.58	61	76262.00	40566.64	53
D	ACP Coop. Bank	44401.00	22588.71	51	13374.00	6412.63	48	7209.00	4685.72	65	64984.00	33687.06	52	11278.00	6896.46	61	76262.00	40583.52	53
	GRAND TOTAL	232157.00	96021.91	41	181681.00	88421.89	49	127645.00	67937.01	53	541483.00	252380.81	47	313195.00	118049.99	38	854678.00	370430.80	43

Tripura State

Districtwise and Sectorwise Achievement under Annual Credit Plan 2022-23 during the period 01.04.2022 to 30.09.2022

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	25293.99	49	90222.00	53032.63	59	53068.00	29399.49	55	195193.00	107726.11	55	156779.00	64227.52	41	351972.00	171953.63	49
2	Khowai	20969.00	6542.12	31	11882.00	4624.89	39	9374.00	5150.5	55	42225.00	16317.51	39	18915.00	6402.86	34	61140.00	22720.37	37
3	Sepahijala	33517.00	11034.01	33	10639.00	4094.16	38	13366.00	7844.39	59	57522.00	22972.56	40	22457.00	8338.1	37	79979.00	31310.66	39
4	Gomati	31582.00	13154.09	42	15216.00	6430.35	42	12602.00	6425.3	51	59400.00	26009.74	44	25494.00	9161.03	36	84894.00	35170.77	41
5	South Tripura	29463.00	11196.79	38	14157.00	4870.61	34	11421.00	6617.36	58	55041.00	22684.76	41	21944.00	9070.54	41	76985.00	31755.30	41
6	North Tripura	21375.00	9905.94	46	19213.00	7464.07	39	10910.00	5153.65	47	51498.00	22523.66	44	33569.00	10336.35	31	85067.00	32860.01	39
7	Unakoti	17409.00	6540.51	38	11074.00	4471.34	40	9994.00	4465.36	45	38477.00	15477.21	40	17220.00	5381.54	31	55697.00	20858.75	37
8	Dhalai	25939.00	12354.46	48	9278.00	3433.84	37	6910.00	2880.96	42	42127.00	18669.26	44	16817.00	5132.05	31	58944.00	23801.31	40
	Total	232157.00	96021.91	41	181681.00	88421.89	49	127645.00	67937.01	53	541483.00	252380.81	47	313195.00	118049.99	38	854678.00	370430.80	43

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 September 2022)	2321.57	960.21	41

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 Sep 2022)	Target	1380.41	497.15	444.01	0.00	2321.57
	Achievement	431.73	302.6	225.88	0.00	960.21
	% of Achv	31	61	51	0	41

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 – September'22)
1	Increase in Farm Credit	Rs. 2321.57	Achievement during 2022-23 is Rs. 960.21 Crore (41% of the target)
2	KCC (No.)	69278	16886 nos. KCCs. (24% of the target)

Bank wise position as on 30.09.2022 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 September 2022**

						Amt. Rs. In Lakhs	
Sl.No.	BANKS	2021-22 (As on September 2021)			2022-23 (As on September 2022)		
		Target	Achievement	% of Achievement	Target	Achievement	% of Achievement
1	2	6	7	8	6	7	8
1	Bank of Baroda	122.71	105.01	86	779.00	345.65	44
2	Bank of India	1141.36	890.42	78	2401.00	1774.17	74
3	Bank of Maharashtra	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
4	Canara Bank	489.45	436.60	89	1628.00	700.35	43
5	Central Bank of India	602.83	107.88	18	225.00	714.38	318
6	Indian Bank	231.15	0.00	0	44.00	5.94	14
7	Indian Overseas Bank	41.35	7.73	19	57.00	5.11	9
8	Punjab & Sind Bank	44.31	9.09	21	27.00	7.00	26
9	Punjab National Bank	19143.24	9925.36	52	15693.00	7145.36	46
10	State Bank of India	19730.92	3617.56	18	9370.00	3253.00	35
11	UCO Bank	2077.73	858.79	41	1503.00	653.80	43
12	Union Bank of India	349.23	55.48	16	1593.00	1022.65	64
A	ACP PUBLIC sec Bank	43974.28	16013.92	36	33320.00	15627.41	47
13	AXIS BANK	1262.70	455.32	36	2848.00	1593.11	56
14	Bandhan Bank	172555.00	26749.33	16	73445.00	6953.71	9
15	Federal Bank	146.63	247.20	169	881.00	493.00	56
16	HDFC	4759.30	1458.49	31	4126.00	2652.26	64
17	ICICI Bank	5548.66	244.68	4	720.00	276.14	38
18	IDBI BANK	724.12	219.77	30	783.00	150.69	19
19	IDFCFirst Bank	1158.57	140.00	12	1182.00	366.65	31
20	Indusind Bank	2970.04	2783.95	94	4570.00	6961.28	152
21	Kotak Mahindra Bank	59.80	0.00	0	93.00	0.00	0
22	South Indian Bank	59.80	122.15	204	428.00	519.00	121
23	Ujjivan Bank	5319.89	1737.39	33	10067.00	4617.35	46
24	Yes Bank	59.80	0.00	0	93.00	0.00	0
25	NESFB	554.08	125.23	23	286.00	22.52	8
26	Jana SFB	1000.00	1621.43	162	5199.00	2932.97	56
B	ACP PRIVATE Sec bank	196178.38	35904.94	18	104721.00	27538.68	26
27	Tripura Gramin Bank	36534.00	21162.48	58	49715.00	30267.11	61
C	ACP RRB	36534.00	21162.48	58	49715.00	30267.11	61
28	ACUB	119.60	0.00	0	0.00	0.00	#DIV/0!
29	TCARDB	0.00	0.00	#DIV/0!	0.00		#DIV/0!
30	TSCB	34898.63	19194.25	55	44401.00	22588.71	51
D	ACP Coop. Bank	35018.23	19194.25	55	44401.00	22588.71	51
GRAND TOTAL		311704.89	92275.59	30	232157.00	96021.91	41

Achievement under Sub-Sectors of Allied Activities against ACP for the Year 2022-23 as on 30.09.2022

SI No	Name	W R		Dairy Dev		Fishery		Poultry		FMS		Other Term Loan		Total of Allied	
		Tar	Ach	Tar	Ach	Tar	Ach	Tar	Ach	Tar	Ach	Tar	Ach	Tar	Ach
1	Bank of Baroda	5.00	0.00	10.00	5.11	10.00	6.17	20.00	7.75	5.00	0.00	651.00	226.08	701.00	245.11
2	Bank of India	20.00	0.00	60.00	93.83	60.00	4.12	60.00	76.23	20.00	1.00	2085.00	1553.94	2305.00	1729.12
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	63.09	37.00	57.92	50.00	76.96	10.00	0.00	917.00	445.77	1074.00	643.74
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	630.11	25.00	630.11
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	4.77	17.00	4.77
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	10.23	29.00	10.23
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	2.00	3.00	2.00
9	Punjab National Bank	200.00	0.00	300.00	267.15	400.00	126.11	300.00	33.59	200.00	6.00	9106.00	4562.66	10506.00	4995.51
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	186.46	923.00	319.00
11	UCO Bank	100.00	0.00	200.00	7.85	200.00	65.34	200.00	102.49	100.00	1.81	181.00	2.29	981.00	179.78
12	Union Bank of India	10.00	0.00	20.00	1.74	20.00	16.80	30.00	29.00	10.00	0.00	499.00	401.08	589.00	448.62
A	Sub Total of Public Sec. Bank	550.00	0.00	843.00	439.78	928.00	301.77	861.00	432.24	445.00	8.81	13526.00	8025.39	17153.00	9207.99
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	1555.92	2848.00	1555.92
14	Bandhan Bank	5000.00	0.00	5000.00	1865.60	1000.00	669.35	5000.00	393.00	5000.00	0.00	52445.00	4025.76	73445.00	6953.71
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	493.00	881.00	493.00
16	HDFC	200.00	0.00	200.00	0.00	100.00	0.00	250.00	0.00	150.00	929.78	705.00	974.18	1605.00	1903.96
17	ICICI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	720.00	276.14	720.00	276.14
18	IDBI BANK	20.00	0.00	50.00	3.86	20.00	0.00	50.00	3.47	10.00	0.00	375.00	102.71	525.00	110.04
19	IDFC First Bank	0.00	0.00	200.00	17.40	100.00	297.05	300.00	3.95	200.00	0.00	382.00	48.25	1182.00	366.65
20	Indusind Bank	100.00	0.00	200.00	0.00	200.00	384.45	200.00	0.00	200.00	0.00	3463.00	6576.83	4363.00	6961.28
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	519.00	428.00	519.00
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	4503.60	10067.00	4617.35
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	11.46	243.00	11.46
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	2932.97	5199.00	2932.97
B	Sub Total of Pvt. Sec. Bank	5550.00	0.00	6320.00	2000.61	1990.00	1350.85	6600.00	400.42	5790.00	929.78	75442.00	22019.82	101692.00	26701.48
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	24898.36	31431.00	24898.36
C	Sub Total of RRB	500.00	0.00	1000.00	0.00	1000.00	0.00	2000.00	0.00	1000.00	0.00	25931.00	24898.36	31431.00	24898.36
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	27.70	5000.00	11.10	5500.00	0.00	3000.00	0.00	15702.00	20814.49	39702.00	20853.29
D	Sub Total of Coop.Banks	4500.00	0.00	6000.00	27.70	5000.00	11.10	5500.00	0.00	3000.00	0.00	15702.00	20814.49	39702.00	20853.29
GRAND TOTAL		11100.00	0.00	14163.00	2468.09	8918.00	1663.72	14961.00	832.66	10235.00	938.59	130601.00	75758.06	189978.00	81661.12

Achievement of Farm Credit as on September 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 September 2022)	Percentage of Achievement
1	Bank of Baroda	779.00	345.65	44
2	Bank of India	2401.00	1774.17	74
3	Bank of Maharashtra	0.00	0.00	#DIV/0!
4	Canara Bank	1628.00	700.35	43
5	Central Bank Of India	225.00	714.38	318
6	Indian Bank	44.00	5.94	14
7	Indian Overseas	57.00	5.11	9
8	Punjab & Sind Bank	27.00	7.00	26
9	Punjab National Bank	15693.00	7145.36	46
10	State Bank of India	9370.00	3253.00	35
11	UCO Bank	1503.00	653.80	43
12	Union Bank	1593.00	1022.65	64
A	ACP PUBLIC sec Bank	33320.00	15627.41	47
13	Axis Bank	2848.00	1593.11	56
14	Bandhan Bank	73445.00	6953.71	9
15	Federal Bank	881.00	493.00	56
16	HDFC Bank	4126.00	2652.26	64
17	ICICI Bank	720.00	276.14	38
18	IDBI Bank	783.00	150.69	19
19	IDFCFirst Bank	1182.00	366.65	31
20	IndusInd	4570.00	6961.28	152
21	Kotak Mahindra	93.00	0.00	0
22	South Indian Bank	428.00	519.00	121
23	Ujjivan Bank	10067.00	4617.35	46
24	Yes Bank	93.00	0.00	0
25	NESFB	286.00	22.52	8
26	Jana Small Finance Bank	5199.00	2932.97	56
B	ACP PRIVATE Sec bank	104721.00	27538.68	26
27	Tripura Gramin Bank	49715.00	30267.11	61
C	ACP RRB	49715.00	30267.11	61
28	ACUB	0.00	0.00	#DIV/0!
29	TCARDB	0.00		#DIV/0!
30	TSCB	44401.00	22588.71	51
D	ACP Coop. Bank	44401.00	22588.71	51
GRAND TOTAL		232157.00	96021.91	41

FINANCE TO SMALL & MARGINAL FARMERS During The Year 2022-23

As on 30.09.2022

(Amt. in Lakhs)

Sl No	Name of Bank	Loans Granted To Small & Marginal Farmers	
		No.	Amount
1	2	3	4
1	Bank of Baroda	25	86.74
2	Bank of India	40	45.05
3	Canara Bank	106	56.61
4	Central Bank of India	121	84.27
5	Indian Bank	31	11.17
6	Indian Overseas Bank	23	24.88
7	Punjab & Sind Bank	1	3.50
8	Punjab National Bank	3348	1854.53
9	State Bank of India	3498	2934.00
10	UCO Bank	266	423.74
11	Union Bank of India	141	439.35
12	Axis Bank	5	37.19
13	Bandhan Bank	0	0.00
14	HDFC	194	748.30
15	ICICI	0	0.00
16	IDBI Bank	73	40.65
17	Indusind Bank	0	0.00
18	Tripura Gramin Bank	2918	5368.75
19	TSCB	87	43.36
20	Ujjivan Bank	0	0.00
21	NESFB	24	11.06
TOTAL		10901	12213.15

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 (As on September 2022)	1816.81	884.21	49

The disbursement made during the period April-September 2022 is Rs. 884.21 crore i.e., 49% 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 Sep 2022)	Target	1287.63	395.44	133.74	0.00	1816.81
	Achievement	702.36	117.73	64.12	0.00	884.21
	% of Achv	55	30	48	0	49

Details of achievement of MSME under ACP 2022-23 (April 2022-September 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 September 2022**

							Amt. Rs. In Lakhs
Sl.No.	BANKS	2021-22 (As on September 2021)			2022-23 (As on September 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	817.90	42	15836.00	6768.96	43
2	Bank of India	2028.98	872.00	43	1597.00	755.09	47
3	Bank of Maharashtra	98.90	33.40	34	133.00	24.88	19
4	Canara Bank	3852.96	1739.32	45	5101.00	2135.71	42
5	Central Bank of India	842.22	797.63	95	1317.00	613.24	47
6	Indian Bank	1192.55	232.28	19	2270.00	1701.80	75
7	Indian Overseas Bank	723.21	232.76	32	1217.00	197.17	16
8	Punjab & Sind Bank	111.60	48.26	43	158.00	173.00	109
9	Punjab National Bank	26562.00	16803.64	63	21970.00	12549.18	57
10	State Bank of India	23394.40	10849.30	46	17427.00	6751.00	39
11	UCO Bank	12558.91	3347.38	27	8162.00	4036.25	49
12	Union Bank of India	1550.95	873.12	56	14556.00	11131.66	76
A	ACP PUBLIC sec Bank	74850.97	36646.99	49	89744.00	46837.94	52
13	AXIS BANK	2731.25	0.00	0	708.00	316.39	45
14	Bandhan Bank	145729.00	81.80	0	269.00	638.45	237
15	Federal Bank	5.75	3.90	68	562.00	456.03	81
16	HDFC	3130.91	183.90	6	2576.00	5123.08	199
17	ICICI Bank	3756.86	3606.85	96	11703.00	8809.17	75
18	IDBI BANK	814.32	1006.87	124	1748.00	610.00	35
19	IDFCFirst Bank	4220.73	788.00	19	0.00	0.00	#DIV/0!
20	Indusind Bank	9856.43	4674.86	47	13599.00	3717.64	27
21	Kotak Mahindra Bank Ltd	158.70	0.00	0	220.00	0.00	0
22	South Indian Bank	159.85	117.23	73	315.00	0.50	0
23	Ujjivan Bank	998.17	871.11	87	3466.00	1464.05	42
24	Yes Bank	159.85	0.00	0	221.00	32.00	14
25	NESFB	1851.93	351.61	19	3632.00	2230.80	61
26	Jana SFB	500.00	0.00	0	0.00	0.00	#DIV/0!
B	ACP PRIVATE Sec bank	174073.74	11686.13	7	39019.00	23398.11	60
27	Tripura Gramin Bank	24729.00	10149.15	41	39544.00	11773.21	30
C	ACP RRB	24729.00	10149.15	41	39544.00	11773.21	30
28	ACUB	158.70	0.00	0	0.00	0.00	#DIV/0!
29	TCARDB	0.00	0.00	#DIV/0!	0.00		#DIV/0!
30	TSCB	11984.81	5393.16	45	13374.00	6412.63	48
D	ACP Coop. Bank	12143.51	5393.16	44	13374.00	6412.63	48
GRAND TOTAL		285797.22	63875.43	22	181681.00	88421.89	49

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 (As on September 2022)	1276.45	679.37	53

All banks disbursed Rs. 679.37 crore during the period April 2022 – September 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 Sep 2022)	Target	1031.24	173.12	72.09	0.00	1276.45	
	Achievement	521.14	111.38	46.85	0.00	679.37	
	% of Achv	51	64	65	0	53	

Details of achievement of Other Priority Sectors (OPS) under ACP 2022-23 during April 2022 – September 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 September 2022**

		Amt. Rs. In Lakhs					
Sl.No.	BANKS	2021-22 (As on September 2021)			2022-23 (As on September 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	380.41	58	524.00	345.06	66
2	Bank of India	1117.80	384.00	34	767.00	528.39	69
3	Bank of Maharashtra	127.56	87.40	69	261.00	157.95	61
4	Canara Bank	925.60	475.64	51	1086.00	784.50	72
5	Central Bank of India	101.74	171.20	168	252.00	170.79	68
6	Indian Bank	193.20	48.50	25	55.00	9.22	17
7	Indian Overseas Bank	462.25	193.80	42	525.00	129.72	25
8	Punjab & Sind Bank	113.62	70.83	62	149.00	29.00	19
9	Punjab National Bank	5345.00	3280.79	61	10883.00	5309.66	49
10	State Bank of India	5032.19	13742.86	273	16499.00	8164.00	49
11	UCO Bank	4850.90	2459.06	51	4477.00	2306.80	52
12	Union Bank of India	52.01	147.45	283	353.00	60.35	17
A	ACP PUBLIC sec Bank	18974.79	21441.94	113	35831.00	17995.44	50
13	AXIS BANK	1154.60	684.21	59	433.00	110.30	25
14	Bandhan Bank	296.00	9161.00	3095	61175.00	30553.00	50
15	Federal Bank	9.32	0.00	0	6.00	9.49	158
16	HDFC	233.43	236.27	101	470.00	285.84	61
17	ICICI Bank	63.62	58.12	91	285.00	58.60	21
18	IDBI Bank	178.87	52.39	29	111.00	0.00	0
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	1658.42	43	4618.00	3099.74	67
24	Yes Bank	23.00	0.00	0	25.00	0.00	0
25	NESFB	916.55	184.78	20	0.00	0.00	#DIV/0!
26	Jana SFB	500.00	0.00	0	0.00	0.00	#DIV/0!
B	ACP PRIVATE Sec bank	7370.65	12035.19	163	67293.00	34116.97	51
27	Tripura Gramin Bank	13422.00	5978.36	45	17312.00	11138.88	64
C	ACP RRB	13422.00	5978.36	45	17312.00	11138.88	64
28	ACUB	46.00	0.00	0	0.00	0.00	#DIV/0!
29	TCARDB	0.00	0.00	#DIV/0!	0.00		#DIV/0!
30	TSCB	8344.23	4756.21	57	7209.00	4685.72	65
D	ACP Coop. Bank	8390.23	4756.21	57	7209.00	4685.72	65
GRAND TOTAL		48157.67	44211.70	92	127645.00	67937.01	53

CD RATIO OF BANKS IN TRIPURA

Action Points emerged in the 140th SLBC Meeting held on 04.08.2022

All Banks are to exert efforts jointly to raise the CD ratio of the State to 76% commensurate with the national average.

CD ratio of the Banks in the State stands at 57% as on 30.09.2022.

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 September 2022, the CD ratio of the State stood at 57%. The district wise details are as under:

District	CD RATIO	CD RATIO	CD RATIO	CD RATIO
	September 2021	March 2022	September 2022	Since September 2021
North Tripura	60	62	63	+3
Unakoti	66	67	67	+1
South Tripura	58	63	62	+4
Gomati	76	63	65	-11
West Tripura	48	51	50	+2
Sepahijala	50	65	69	+19
Khowai	60	58	64	+4
Dhalai	89	99	95	+6
Total State	54	57	57	+3

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

CD ratio of 7 districts in the State as on September 2022 has improved over the CD ratio of September 2021. CD Ratio of 95% is the highest in Dhalai District, as against 50%, the lowest in West Tripura District, having 59% of the total business of the State.

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

TRIPURA STATE

BANKWISE CREDIT DEPOSIT RATIO OF THE STATE AS ON 30.09.2022					
(Amt. In lac)					
SL No.	Bank's Name	No of Brs	Total Deposit	Total Advance	CD Ratio
1	Bank of Baroda	9	62348.08	29912.44	48
2	Bank of India	13	30829.00	31505.00	102
3	Bank of Maharastra	1	1506.00	1982.86	132
4	Canara Bank	18	76558.38	38817.22	51
5	Central Bank Of India	6	19194.88	4511.41	24
6	Indian Bank	6	31758.90	6383.14	20
7	Indian Overseas	5	19572.58	8592.68	44
8	Punjab & Sind Bank	2	4042.58	935.92	23
9	Punjab National Bank	67	435329.63	147322.02	34
10	State Bank of India	69	1098400.00	649250.00	59
11	UCO Bank	30	146822.00	42621.55	29
12	Union Bank of India	10	71607.00	20564.98	29
13	Axis Bank	13	53275.00	15705.20	29
14	Bandhan Bank	28	102813.00	200220.60	195
15	Federal Bank	1	7395.54	2074.06	28
16	HDFC Bank	12	62960.64	40925.60	65
17	ICICI Bank	8	38739.82	50999.64	132
18	IDBI Bank	9	24328.80	6229.58	26
19	IDFC First Bank	1	3818.29	5980.51	157
20	IndusInd	6	6722.38	35988.43	535
21	Kotak Mahindra	1	4279.60	73.29	2
22	South Indian Bank	1	10185.20	1554.50	15
23	Ujjivan Bank	8	21449.90	22426.70	105
24	Yes Bank	1	10348.00	1311.00	13
25	NESFB	9	5072.03	6153.64	121
26	Jana Small Finance Bank	1	3775.35	6107.61	162
27	Tripura Gramin Bank	148	777008.18	295971.82	38
28	ACUB	3	4015.37	693.50	17
29	TCARDB	5	0.00	0.00	#DIV/0!
30	TSCB	65	300261.60	276612.98	92
	Total	556	3434417.73	1951427.88	57

DISTRICTWISE CREDIT DEPOSIT RATIO OF THE STATE AS ON 30.09.2022

Sl.	District	No. of Brs.	Total Deposit	Total Advance	CD Ratio
1	West Tripura	200	2131838.22	1065704.19	50
2	Sepahijala	59	213497.20	147539.39	69
3	Khowai	41	161738.56	103576.08	64
4	Dhalai	47	135548.96	128985.42	95
5	Gomati	65	236803.05	153766.04	65
6	South Tripura	61	235548.16	146442.93	62
7	Unakoti	35	126606.70	84427.68	67
8	North Tripura	48	192836.88	120986.15	63
	Total	556	3434417.73	1951427.88	57

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

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of Baroda	61061.06	28917.93	47
2	Bank of India	19080.00	23796.00	125
3	Bank of Maharashtra	1506.00	1982.86	132
4	Canara Bank	59068.00	27232.28	46
5	Central Bank Of India	15979.61	3299.94	21
6	Indian Bank	29978.93	5187.65	17
7	Indian Overseas	16820.64	6568.44	39
8	Punjab & Sind Bank	3503.13	685.86	20
9	Punjab National Bank	212634.69	90176.78	42
10	State Bank of India	812200.00	483050.00	59
11	UCO Bank	89172.00	21177.00	24
12	Union Bank of India	62924.00	16961.00	27
13	Axis Bank	38345.00	9278.00	24
14	Bandhan Bank	56512.66	70099.11	124
15	Federal Bank	7395.54	2074.06	28
16	HDFC Bank	52575.23	32328.16	61
17	ICICI Bank	24586.52	34486.44	140
18	IDBI Bank	15343.00	3635.84	24
19	IDFC First Bank	3818.29	5980.51	157
20	IndusInd	5224.59	17146.88	328
21	Kotak Mahindra	4279.60	73.29	2
22	South Indian Bank	10185.20	1554.50	15
23	Ujjivan Bank	12310.43	8009.86	65
24	Yes Bank	10348.00	1311.00	13
25	NESFB	3253.93	2361.66	73
26	Jana Small Finance Bank	3775.35	6107.61	162
27	Tripura Gramin Bank	343809.28	93870.80	27
28	ACUB	3645.36	655.74	18
29	TCARDB	0.00	0.00	#DIV/0!
30	TSCB	152502.18	67694.99	44
	Total	2131838.22	1065704.19	50

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

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of Baroda	1287.02	994.51	77
2	Bank of India	2794	2402	86
3	Canara Bank	4487.65	3059.75	68
4	Central Bank Of India	1072.45	524.66	49
5	Indian Bank	544.63	524.06	96
6	Indian Overseas	567.38	527.54	93
7	Punjab National Bank	42794.34	10044.77	23
8	State Bank of India	57400.00	30900	54
9	UCO Bank	5261	1342	26
10	Union Bank of India	2712	2221	82
11	Axis Bank	3519	1138	32
12	Bandhan Bank	7942.03	24300.48	306
13	HDFC Bank	4376.87	4072.7	93
14	ICICI Bank	2398.38	2064.11	86
15	IDBI Bank	1295	437.25	34
16	Ujjivan Bank	1679.98	3530.37	210
17	NESFB	463.06	1216.45	263
18	Tripura Gramin Bank	63382.24	26453.43	42
19	ACUB	370.01	37.76	10
20	TSCB	32456.01	37975.2	117
	Total	236803.05	153766.04	65

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

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Canara Bank	870.72	703.81	81
2	Central Bank Of India	681.82	218.15	32
3	Indian Overseas	941.71	560.61	60
4	Punjab National Bank	20820	5221.66	25
5	State Bank of India	30300	20600	68
6	UCO Bank	4556	2837	62
7	Axis Bank	855	703.2	82
8	Bandhan Bank	7319.44	12969.37	177
9	ICICI Bank	3224.91	106.36	3
10	Ujjivan Bank	1582.84	2498.22	158
11	NESFB	265.37	1066.77	402
12	Tripura Gramin Bank	43744.83	19067.65	44
13	TSCB	11444.06	17874.88	156
	Total	126606.70	84427.68	67

CD Ratio as on 30th September 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	3620	1280	35
2	Canara Bank	4750.04	2289.73	48
3	Punjab National Bank	28571.88	7661	27
4	State Bank of India	60600	27800	46
5	UCO Bank	1407	1808	129
6	Union Bank of India	2645	557.98	21
7	Axis Bank	3729	958	26
8	Bandhan Bank	1869.7	16637.72	890
9	HDFC Bank	4038.76	3825.73	95
10	ICICI Bank	1818.71	8397	462
11	IDBI Bank	1098.8	880.21	80
12	IndusInd	1497.79	10346.49	691
13	Ujjivan Bank	1542.49	1976.49	128
14	NESFB	369.92	1007.29	272
15	Tripura Gramin Bank	63116.32	30931.67	49
16	TSCB	12161.47	4628.84	38
	Total	192836.88	120986.15	63

CD Ratio as on 30th September 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	815	953	117
2	Canara Bank	1375.83	1058.75	77
3	Punjab National Bank	42547.08	9591.61	23
4	State Bank of India	41700	29800	71
5	UCO Bank	7365	1794	24
6	Union Bank of India	1551	539	35
7	Axis Bank	2040	1211	59
8	Bandhan Bank	5508.58	20637.85	375
9	IDBI Bank	6592	1276.28	19
10	IndusInd	0	8495.06	#DIV/0!
11	Tripura Gramin Bank	88019.59	38620.85	44
12	TSCB	38034.08	32465.53	85
	Total	235548.16	146442.93	62

CD Ratio as on 30th September 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	3184	2330	73
2	Canara Bank	3039.26	2324.3	76
3	Punjab & Sind Bank	539.45	250.06	46
4	Punjab National Bank	24357.75	5531.12	23
5	State Bank of India	46200	23500	51
6	UCO Bank	18601	6852	37
7	Axis Bank	3432	1727	50
8	Bandhan Bank	11779.55	28346.92	241
9	HDFC Bank	1969.78	699.01	35
10	Ujjivan Bank	3293.35	4886.18	148
11	Tripura Gramin Bank	76594.19	26686.66	35
12	TSCB	20506.87	44406.14	217
	Total	213497.2	147539.39	69

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

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Canara Bank	1491.42	848.98	57
2	Indian Bank	1014.47	549.18	54
3	Indian Overseas	1242.85	936.09	75
4	Punjab National Bank	33153.69	8198.98	25
5	State Bank of India	26800	18200	68
6	UCO Bank	14049	3912	28
7	Union Bank of India	1775	286	16
8	Axis Bank	1355	690	51
9	Bandhan Bank	7769.32	14846.35	191
10	ICICI Bank	3584.85	3474.46	97
11	Ujjivan Bank	1040.81	1525.58	147
12	NESFB	719.75	501.47	70
13	Tripura Gramin Bank	53565.6	31557.06	59
14	TSCB	14176.8	18049.93	127
	Total	161738.56	103576.08	64

CD Ratio as on 30th September 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	1336	744	56
2	Canara Bank	1475.46	1299.62	88
3	Central Bank Of India	1461	468.66	32
4	Indian Bank	220.87	122.25	55
5	Punjab National Bank	30450.2	10896.1	36
6	State Bank of India	23200	15400	66
7	UCO Bank	6411	2899.55	45
8	Bandhan Bank	4111.72	12382.8	301
9	ICICI Bank	3126.45	2471.27	79
10	Tripura Gramin Bank	44776.13	28783.7	64
11	TSCB	18980.13	53517.47	282
	Total	135548.96	128985.42	95

Issuance of KCC during the year 2022-23

Action Points emerged in the 140th SLBC Meeting held on 04.08.2022

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

16886 KCCs sanctioned by Banks amounting to Rs. 144 Crores during FY 2022-23 as on 30.09.2022, thereby achieving 24% 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
September-2022	2022-23	69278	16886	14400.79	24

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

Bank-wise performance under KCC as on 30.09.2022 has been shown in the Annexure.

Performance of Banks in Crop Loan & Term Loan to Agriculture during the year 2022-23 as on 30.09.2022

(Amt in Lacs)

SI.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	49	100.54	88	245.11	137	345.65
2	Bank of India	40	45.05	1341	1729.12	1381	1774.17
3	Bank of Maharashtra	0	0.00	0	0.00	0	0.00
4	Canara Bank	106	56.61	469	643.74	575	700.35
5	Central Bank of India	121	84.27	124	630.11	245	714.38
6	Indian Bank	31	11.17	12	4.77	43	15.94
7	Indian Overseas Bank	23	24.88	12	10.23	35	35.11
8	Punjab & Sind Bank	5	5.00	2	2.00	7	7.00
9	Punjab National Bank	3982	2149.85	4301	4995.51	8283	7145.36
10	State Bank of India	3498	2934.00	182	319.00	3680	3253.00
11	UCO Bank	336	474.02	91	179.78	427	653.80
12	Union Bank of India	329	574.03	83	448.62	412	1022.65
A	Sub Total of Public Sec. Bank	8520	6459.42	6705	9207.99	15225	15667.41
13	AXIS BANK	5	37.19	1343	1555.92	1348	1593.11
14	Bandhan Bank	0	0.00	8765	6953.71	8765	6953.71
15	Federal Bank	0	0.00	281	493.00	281	493.00
16	HDFC	194	748.30	4607	1903.96	4801	2652.26
17	ICICI	0	0.00	327	276.14	327	276.14
18	IDBI BANK	73	40.65	92	110.04	165	150.69
19	IDFC First Bank	0	0.00	1026	366.65	1026	366.65
20	Indusind Bank	0	0.00	27151	6961.28	27151	6961.28
21	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00
22	SOUTH INDIAN BANK	0	0.00	263	519.00	263	519.00
23	YES Bank	0	0.00	0	0.00	0	0.00
24	Ujjivan Bank	0	0.00	9290	4617.35	9290	4617.35
25	NESFB	24	11.06	24	11.46	48	22.52
26	Jana Small Finance Bank	0	0.00	7371	2932.97	7371	2932.97
B	Sub Total of Pvt. Sec. Bank	296	837.20	60540	26701.48	60836	27538.68
27	Tripura Gramin Bank	2918	5368.75	8716	24898.36	11634	30267.11
C	Sub Total of RRB	2918	5368.75	8716	24898.36	11634	30267.11
28	ACUB	0	0.00	0	0.00	0	0.00
29	TCARDB	0	0.00	0	0.00	0	0.00
30	TSCB	5152	1735.42	743	20853.29	5895	22588.71
D	Sub Total of Coop.Banks	5152	1735.42	743	20853.29	5895	22588.71
GRAND TOTAL		16886	14400.79	76704	81661.12	93590	96061.91

BANK-WISE POSITION IN IMPLEMENTATION OF ISSUING KCCs FOR THE STATE OF TRIPURA DURING THE YEAR 2022-23 AS ON 30.09.2022

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	49	100.54	24	13.80	49	100.54	122	118.72	1	1.13
2	Bank of India	114	40	45.05	0	0.00	40	45.05	495	237.27	182	61.72
3	Canara Bank	673	106	56.61	0	0.00	104	55.39	921	479.74	131	61.99
4	Central Bank of India	401	121	84.27	0	0.00	121	84.27	1034	969.29	130	68.24
5	Indian Bank	63	31	11.17	0	0.00	31	11.17	116	60.89	4	4.81
6	Indian Overseas Bank	30	23	24.88	0	0.00	23	24.88	200	111.13	36	22.99
7	Punjab & Sind Bank	39	5	5.00	4	1.50	5	5.00	59	21.78	1	0.50
8	Punjab National Bank	5941	3982	2149.85	634	295.32	3982	2149.85	36846	13923.32	15283	5579.29
9	State Bank of India	10073	3498	2934.00	0	0.00	1774	1488.00	41577	25758.00	24134	12306.00
10	UCO Bank	392	336	474.02	70	50.28	336	474.02	7076	3191.90	3014	1647.65
11	Union Bank of India	567	329	574.03	188	134.68	329	574.03	734	1116.89	45	20.77
12	Axis Bank	0	5	37.19	0	0.00	5	37.19	37	206.86	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	194	748.30	0	0.00	194	748.30	432	2066.33	87	439.62
15	ICICI	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
16	IDBI Bank	259	73	40.65	0	0.00	73	40.65	170	317.49	64	21.30
17	Indusind Bank	404	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18	Tripura Gramin Bank	42030	2918	5368.75	0	0.00	2918	5368.75	106301	18219.26	9053	2212.78
19	TSCB	7479	5152	1735.42	5065	1692.06	5152	1735.42	76561	3886.89	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	24	11.06	0	0.00	24	11.06	760	153.65	196	50.07
TOTAL		69278	16886	14400.79	5985	2187.64	15160	12953.57	273441	70839.41	56149	22704.66

Pradhan Mantri Fasal Bima Yojana (PMFBY)

Implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) in Kharif 2022-23 Season in notified Districts of Tripura

Department of Agriculture, Government of Tripura released the notification vide letter no. F.5(139) – Agri.(Stat)/2022-23/1070-1162 dated 23/05/2022 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 Ayush Paddy and Aman Paddy. The PMFBY coverage of loanee farmers by Banks is given herewith:

PMFBY Kharif 2022-23 Loanee Farmer Coverage					
Bank Name	Total Policy	Total Farmer Share	Total State Share	Total GoI Share	Total Sum Insured
State Bank Of India	1147	19077.5	416284.73	125011.79	21074074.64
Allahabad Bank	4	350	2549.68	1242.73	138082
Bank Of Baroda	46	1500	22697.09	17944.88	1110179.25
Bank Of India	9	170	3773.57	1690.05	187791.51
Canara Bank	86	1995	44614.86	22816.03	2203788.73
Central Bank Of India	4	40	887.88	397.64	44186.24
Indian Overseas Bank	52	5200	34003.84	16801.72	1866868.66
Punjab National Bank	1925	30365.63	606193.58	183424.52	30809545.87
UCO Bank	77	2500	36703.79	16801.27	1866868.59
Tripura Gramin Bank	5086	79022.71	1632061.53	614599.06	82141673.09
Tripura State Cooperative Bank Ltd	2902	111127.91	1180081.88	673742.5	60818588.55
Total	11338	251348.75	3979852.43	1674472.19	202261647.1

Total Non-Loanee Farmers covered under Kharif 2022-23 Season: 235456 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 30.09.2022**

(Amt. in Rs./Lacs)

Sl.No.	Name of the Bank	Deposit Linkage cumulative		Credit linkage 2022-23						Outstanding as on 30.09.2022	
				Under NRLM SHG		Direct SHG		Total		No	Amt.
		No.	Amt.	Nos.	Amt.	Nos.	Amt.	Nos.	Amt.		
1	PUNJAB NATIONAL BANK	6825	1705.33	1060	1523.62	0	0.00	1060	1523.62	3526	2763.60
2	STATE BANK OF INDIA	5294	562.50	177	249.55	0	0.00	177	249.55	284	227.00
3	TRIPURA GRAMIN BANK	29159	8893.62	6336	8098.69	0	0.00	6336	8098.69	19201	15777.49
4	BANK OF INDIA	519	431.81	186	353.43	0	0.00	186	353.43	186	353.43
5	TRIPURA STATE CO-OP BANK	33416	13705.06	1082	1667.90	0	0.00	1082	1667.90	3897	4207.06
6	UCO BANK	565	36.15	250	226.38	0	0.00	250	226.38	501	520.25
7	CANARA BANK	620	183.67	119	144.03	0	0.00	119	144.03	231	216.83
8	UNION BANK OF INDIA	57	46.96	31	37.93	0	0.00	31	37.93	57	46.96
9	IDBI BANK	23	15.61	40	54.39	0	0.00	40	54.39	71	50.13
10	BANK OF BARODA	13	20.00	0	0.00	0	0.00	0	0.00	8	16.80
11	BANK OF MAHARASHTRA	37	30.35	12	14.00	0	0.00	12	14.00	37	30.35
12	PUNJAB & SINDH BANK	43	19.00	6	4.77	0	0.00	6	4.77	43	19.00
13	INDIAN OVERSEAS BANK	28	21.27	24	18.33	0	0.00	24	18.33	28	21.27
14	CENTRAL BANK OF INDIA	95	297.69	73	84.75	0	0.00	73	84.75	95	297.69
15	INDIAN BANK	14	16.68	14	16.30	0	0.00	14	16.30	14	16.68
16	HDFC BANK	835	170.35	114	170.35	0	0.00	114	170.35	117	166.51
	TOTAL :	77543	26156.05	9524	12664.42	0	0.00	9524	12664.42	28296	24731.05

Action Points emerged in the 140th SLBC Meeting held on 04.08.2022

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 9524 accounts (achievement of 51%) with corresponding sanction amount of Rs.126.64 crores (achievement of 55%) as on 30.09.2022.

Tripura Rural Livelihood Mission (FY 2022-23 as on 30.09.2022):

S.no	Name of Bank	Target for sanctioning of SHG loan	Total no. of SHG loan disbursed	Target for disbursement (Amt. in lakh Rs.)	Total disbursed Amt.(Amt. in lakh Rs.)	Average ticket size per SHG	Achievement % (account wise)	Achievement % (amount wise)
1	Indian Bank	10	14	12.2	16.3	1.16	140	134
2	Bank of India	317	186	387.02	353.43	1.9	59	91
3	Canara Bank	296	119	385.04	144.03	1.21	40	37
4	Central Bank of India	87	73	106.14	84.75	1.16	84	80
6	IDBI Bank	206	40	251.32	54.39	1.36	19	22
7	Indian Overseas Bank	35	24	42.7	18.33	0.76	69	43
8	Punjab and Sind Bank	45	6	54.9	4.77	0.8	13	9
9	Punjab National Bank	1857	1060	2264.76	1523.62	1.44	57	67
10	State Bank of India	568	177	693.9	249.55	1.41	31	36
11	UCO Bank	670	250	816.8	226.38	0.91	37	28
12	Union Bank of India	120	31	146.4	37.93	1.22	26	26
13	Tripura Gramin Bank	10840	6336	13276.9	8098.69	1.28	58	61
14	Tripura State Cooperative Bank	3549	1082	4361.92	1667.9	1.54	30	38
15	HDFC Bank	100	114	100	170.35	1.49	114	170
16	Axis Bank	100	0	100	0		0	0
17	Bank of Maharashtra	0	12	0	14	1.17	0	0
	Grand Total	18800	9524	23000	12664.42	1.33	51	55

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

NULM SEP(Individual) FY(2022-23) upto October 2022							
SL	Bank Name	Target	Sponsored	Sanctioned	Disbursed	Returned	Pending
1	Axis Bank	0	0	0	0	0	0
2	Bandhan Bank	1	3	0	0	0	3
3	BOB	7	20	0	0	8	12
4	BOI	15	20	3	3	7	10
5	BOM	5	0	0	0	0	0
6	Canara Bank	37	30	5	5	7	18
7	CBI	7	6	0	0	4	2
8	HDFC	1	1	0	0	0	1
9	ICICI	0	0	0	0	0	0
10	IDBI	1	2	0	0	0	2
11	Indian Bank	1	2	0	0	0	2
12	IOB	4	4	1	1	3	0
13	NESFB	2	1	0	0	0	1
14	PNB	181	149	36	36	23	90
15	Punjab & Sind Bank	0	0	0	0	0	0
16	SBI	121	154	16	16	44	94
17	South Indian Bank	1	2	0	0	0	2
18	TGB	0	38	27	27	11	0
19	TSCBL	142	255	121	17	5	233
20	UCO Bank	57	115	40	40	13	62
21	Ujjivan SFB	0	0	0	0	0	0
22	Union Bank	6	27	1	1	13	13
23	Vijaya Bank	0	1	0	0	0	0
24	Yes Bank	1	1	0	0	0	0
	Total	590	831	250	146	138	545

NULM SEP(SHG) FY(2022-23) upto October 2022							
SL	Bank Name	Target	Sponsored	Sanctioned	Disbursed	Returned	Pending
1	Bandhan	5	0	0	0	0	0
2	BOB	5	1	0	0	0	1
3	BOI	10	7	4	4	0	3
4	BOM	15	16	11	11	0	0
5	Canara Bank	40	23	15	15	0	8
6	CBI	8	5	5	4	1	0
7	HDFC	1	0	0	0	0	0
8	Indian	1	0	0	0	0	0
9	IOB	3	0	0	0	0	0
10	PNB	130	90	60	60	5	25
11	SBI	235	14	6	6	0	8
12	South Indian Bank	1	0	0	0	0	0
13	Syndicate Bank	0	0	0	0	0	0
14	TGB	862	472	460	460	12	0
15	TSCBL	376	259	192	192	0	67
16	UCO	50	50	25	25	6	19
17	Union Bank of India	7	4	4	4	0	0
18	IOB	2	1	0	0	0	1
	Total	1751	942	782	781	24	132

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
PMEGP							
As on 30.09.2022	2022-23	2164	2005	486	3046.50	141	643.68
SWAVALAMBAN							
As on 30.09.2022	2022-23	4000	6041	622	2059.00	26	64.30

PMEGP

For the FY 2022-23, 2005 PMEGP cases were sponsored to the bank branches against the target (already circulated) of 2164 cases, out of which 486 cases were sanctioned amounting to Rs. 3046.50 lakhs as on 30.09.2022.

SWABALAMBAN

For the FY 2022-23, 6041 cases have been sponsored to the bank branches against the target (already circulated) of 4000 cases, out of which 622 cases were sanctioned amounting to Rs. 2059 lakhs as on 30.09.2022.

PERFORMANCE UNDER PMEGP FOR THE FINANCIAL YEAR 2022-23 AS ON 30.09.2022

Sl.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	21	140.14	5	36.06	2	9.55	6	10
2	Bank of India	47	43	311.94	22	150.62	5	24.87	19	2
3	Bank of Maharashtra	4	2	15.14	0	0.00	0	0.00	0	2
4	Canara Bank	81	57	426.19	17	138.85	8	47.42	40	0
5	Central Bank of India	30	9	56.94	2	26.06	0	0.00	6	1
6	Indian Bank	23	11	85.94	2	13.38	1	2.27	2	7
7	Indian Overseas Bank	18	18	140.36	6	51.13	2	8.27	12	0
8	Punjab & Sind Bank	10	6	40.97	1	3.94	0	0.00	1	4
9	Punjab National Bank	406	349	2939.28	115	794.34	18	93.56	128	106
10	State Bank of India	371	397	3319.92	59	294.06	3	13.62	201	137
11	Union Bank of India	44	20	112.92	2	7.75	1	4.55	16	2
12	UCO Bank	118	96	599.75	19	88.45	10	21.29	67	10
A	Sub Total of Public Sec. Bank	1177	1029	8189.49	250	1604.64	50	225.40	498	281
13	AXIS BANK	31	10	127.08	0	0.00	2	18.55	1	9
14	Bandhan Bank	69	2	14.58	0	0.00	0	0.00	1	1
15	HDFC	31	7	39.25	0	0.00	0	0.00	1	6
16	ICICI	28	1	6.94	0	0.00	0	0.00	0	1
17	IDBI BANK	22	8	61.14	1	9.86	0	0.00	3	4
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	3	17.03	0	0.00	0	0.00	3	0
22	Indusind Bank	10	1	6.81	0	0.00	0	0.00	0	1
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	Sub Total of Pvt. Sec. Bank	215	32	272.83	1	9.86	2	18.55	9	22
25	Tripura Gramin Bank	525	678	4797.67	186	1175.44	76	355.71	372	120
C	Sub Total of RRB	525	678	4797.67	186	1175.44	76	355.71	372	120
26	Tripura State Co-Operative Bank	247	266	2008.39	49	256.56	13	44.02	44	173
D	Sub Total of Coop.Banks	247	266	2008.39	49	256.56	13	44.02	44	173
GRAND TOTAL		2164	2005	15268.38	486	3046.50	141	643.68	923	596

BANK-WISE POSITION IN IMPLEMENTATION OF SWABALAMBAN FOR THE STATE OF TRIPURA FOR THE PROGRAMME YEAR 2022-23 AS ON SEPTEMBER 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	35	199.69	3	7.35	0	0.00
2	Bank of India	42	61	262.94	8	23.05	0	0.00
3	Bank of Maharashtra	4	5	22.00	0	0.00	0	0.00
4	Canara Bank	67	199	830.72	10	34.15	0	0.00
5	Central Bank of India	48	82	330.00	11	32.28	0	0.00
6	Indian Bank	27	19	67.45	2	7.45	0	0.00
7	Indian Overseas Bank	19	54	248.97	2	6.89	0	0.00
8	Punjab & Sindh Bank	9	0	0.00	0	0.00	0	0.00
9	Punjab National Bank	775	940	3784.46	97	321.07	3	8.43
10	State Bank India	670	819	3270.39	59	183.84	0	0.00
11	UCO Bank	150	301	1217.69	21	54.37	0	0.00
12	Union Bank of India	40	66	280.80	12	33.59	0	0.00
Total of Public Sector Banks		1881	2581	10515.11	225	704.04	3	8.43
13	Axis Bank	6	3	15.00	0	0.00	0	0.00
14	Bandhan Bank	14	7	24.55	0	0.00	0	0.00
15	Federal Bank	1	1	10.00	0	0.00	0	0.00
16	HDFC Bank	6	1	5.00	0	0.00	0	0.00
17	ICICI Bank	7	1	2.30	0	0.00	0	0.00
18	IDBI Bank	11	18	63.47	2	3.31	0	0.00
19	IDFC First Bank	2	1	1.84	0	0.00	0	0.00
20	IndusInd Bank	2	1	5.00	0	0.00	0	0.00
21	Kotak Mahindra Bank	1	0	0.00	0	0.00	0	0.00
22	South Indian Bank	1	1	5.00	0	0.00	0	0.00
23	YES Bank	1	0	0.00	0	0.00	0	0.00
Total of Private Sector Banks		52	34	132.16	2	3.31	0	0.00
24	Tripura Gramin Bank	1471	2564	16550.12	259	936.96	4	9.02
Total of Regional Rural Bank		1471	2564	16550.1	259	936.96	4	9.02
25	Tripura State Co-Operative Bank	596	862	3645.95	136	414.65	19	46.85
Total of State Co-Op Banks		596	862	3645.95	136	414.65	19	46.85
GRAND TOTAL		4000	6041	30843.3	622	2059	26	64.3

**BANK-WISE POSITION IN IMPLEMENTATION OF MINI DAIRY FOR THE
STATE OF TRIPURA DURING THE YEAR 2022-23 AS ON 30.09.2022**

Sl.No.	BANKS	Proposals sanctioned		Proposals disbursed	
		No.	Amt.	No.	Amt.
1	Indian Overseas Bank	1	4.50	1	2.85
	Bank of India	111	103.01	111	93.83
2	UCO Bank	35	37.50	35	37.50
3	Punjab National Bank	114	249.15	114	233.57
4	Tripura State Co-operative Bank	24	27.70	24	27.70
TOTAL		285	421.86	285	395.45

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

S.No.	Bank Name	Branch Name	Loan Sanction date	Total amount sanctioned by Bank (TL + WC) (in Rs. Lakhs)
1	STATE BANK OF INDIA	SANTIRBAZAR	08-11-2022	2.13
2	BANK OF INDIA	MELAGHAR	05-11-2022	1.98
3	TRIPURA GRAMIN BANK	DEBDARU	08-11-2022	2.75
4	BANK OF BARODA	AGARTALA BRANCH	14-10-2022	4.14
5	STATE BANK OF INDIA	BISHRAMGANJ	15-10-2022	1.50
6	PUNJAB NATIONAL BANK	BELONIA	20-09-2022	8.23
7	STATE BANK OF INDIA	BISHRAMGANJ	17-09-2022	1.80
8	STATE BANK OF INDIA	JAMPUIJALA	20-09-2022	2.00
9	STATE BANK OF INDIA	MATINAGAR	14-09-2022	2.00
10	UCO BANK	BISHRAMGANJ	23-08-2022	4.91
11	UCO BANK	BISHALGARH	08-08-2022	4.91
12	PUNJAB AND SIND BANK	GABORDI	31-08-2022	3.42
13	STATE BANK OF INDIA	KAILASHAHAR	10-05-2022	2.79
14	STATE BANK OF INDIA	BELONIA	27-05-2022	10.00
15	STATE BANK OF INDIA	DHARMANAGAR	07-03-2022	6.66
16	STATE BANK OF INDIA	DUKLI	09-03-2022	9.96
17	PUNJAB NATIONAL BANK	DHALESWAR	21-01-2022	7.59
18	PUNJAB NATIONAL BANK	ANANDANAGAR	13-04-2022	9.96
19	STATE BANK OF INDIA	BISHRAMGANJ	12-01-2022	6.48
20	CANARA BANK	KAILASAHAR	02-11-2021	2.70
21	STATE BANK OF INDIA	MANU BAZAR	09-12-2021	9.90
22	BANK OF BARODA	JAILASHRAMRD BRANCH	07-10-2021	7.65
23	HDFC BANK	AGARTALA BRANCH	14-06-2022	5.94
24	STATE BANK OF INDIA	GANDHIGRAM	29-09-2021	9.90
Total				129.28

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 30.09.2022	
A/c	Amount	A/c	Amount
179	1082.67	4196	10905.42

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

Chief Minister's B.Ed Anuprerona Yojana:

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

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

Status Report of Chief Minister's B.ED Anuprerana Yojana								
S.No.	Name of Bank	No. of B.Ed proposals sent to Higher Education Dept for approval	No. of proposals accorded approval by Higher Education Dept for sanction	No. of B.Ed loans sanctioned	Amount in Rs. Lakhs	No. of B.Ed loans disbursed	Amount in Rs. Lakhs	No. of proposals rejected
1	Bank of India	3	3	3	5.60	3	1.72	0
2	UCO Bank	29	29	5	4.75	5	2.54	0
3	Indian Bank	5	5	5	5.50	5	3.20	0
4	Tripura Gramin Bank	938	938	769	761.23	597	401.00	104
5	Tripura State Co-Op Bank	5	5	0	0.00	0	0.00	0
6	Canara Bank	69	69	29	43.50	22	29.40	0
7	Central Bank of India	5	3	2	5.00	1	2.50	1
8	State Bank of India	155	155	35	41.72	29	23.53	52
9	Punjab National Bank	385	385	140	144.25	113	48.00	3
10	Union Bank of India	9	9	3	2.07	2	1.27	6
Total		1603	1601	991	1013.62	777	513.16	166

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

**BANK-WISE PERFORMANCE UNDER EDUCATION LOAN FOR THE YEAR 2022-23, AS ON
30.09.2022 (Amt in Lacs.)**

SL NO	BANKS	PROPOSAL RECEIVED	PROPOSAL SANCTIONED		Outstanding as on 30.09.2022		NPA as on 30.09.2022	
		NO	NO	Amt.	No.	Amt.	No.	Amt.
1	Bank of Baroda	22	17	292.81	100	471.97	6	9.61
2	Bank of India	20	20	14.18	54	142.58	6	18.08
3	Bank of Maharashtra	4	4	15.65	9	27.03	0	0.00
4	Canara Bank	25	25	111.01	343	1042.58	29	80.61
5	Central Bank of India	0	0	0.00	31	59.92	13	17.65
6	Indian Bank	3	3	4.98	22	56.52	0	0.00
7	Indian Overseas Bank	5	5	15.29	13	28.45	0	0.00
8	Punjab & Sind Bank	0	0	0.00	4	13.57	0	0.00
9	Punjab National Bank	22	22	371.36	748	1208.29	146	197.20
10	State Bank of India	33	29	106.00	1607	4996.00	275	477.00
11	Union Bank of India	1	1	1.55	45	155.29	0	0.00
12	UCO Bank	9	9	6.18	169	450.03	14	42.18
A	Sub Total of Public Sec. Bank	144	135	939.01	3145	8652.23	489	842.33
13	AXIS BANK	0	0	0.00	0	0.00	0	0.00
14	Federal Bank	0	0	0.00	5	11.16	0	0.00
15	HDFC	1	1	0.50	15	36.97	0	0.00
16	ICICI	12	12	14.86	17	28.38	0	0.00
17	IDBI BANK	4	4	8.00	16	30.19	1	1.00
18	Indusind Bank	0	0	0.00	0	0.00	0	0.00
19	Kotak Mahindra Bank	0	0	0.00	0	0.00	0	0.00
20	SOUTH INDIAN BANK	0	0	0.00	0	0.00	0	0.00
21	YES Bank	0	0	0.00	0	0.00	0	0.00
B	Sub Total of Pvt. Sec. Bank	17	17	23.36	53	106.70	1.00	1.00
22	Tripura Gramin Bank	23	23	116.25	954	2078.13	161	238.03
C	Sub Total of RRB	23	23	116.25	954	2078.13	161	238.03
23	ACUB	0	0	0.00	0	0.00	0	0.00
24	TCARDB	0	0	0.00	0	0.00	0	0.00
25	TSCB	4	4	4.05	44	68.36	7	9.25
D	Sub Total of Coop.Banks	4	4	4.05	44	68.36	7	9.25
GRAND TOTAL		188	179	1082.67	4196	10905.42	658	1090.61

BANK-WISE PERFORMANCE IN FINANCING UNDER HOUSING SCHEME AS ON 30.09.2022

(Amt. in lakhs)

SI. No.	Name of the Banks	Sanctioned in FY 2022-23		Total Outstanding										Total NPA as on 30.09.2022	
				Urban		Semi-Urban		Rural		Total Outstanding as on 30.09.2022		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	121	2668.00	525	1467.80	11	109.45	2	14.00	538	1591.25	128	2214.85	2	33.68
2	Bank of India	55	514.18	154	2342.96	259	2629.69	17	102.16	430	5074.81	1	19.50	4	26.2
3	Bank of Maharashtra	7	168.15	65	966.33	0	0.00	0	0.00	65	966.33	28	395.99	0	0
4	Canara Bank	70	471.58	212	2301.12	142	1258.39	87	870.25	441	4429.76	56	839.20	2	5.4
5	Central Bank of India	6	332.56	43	288.14	7	28.13	7	51.95	57	368.22	2	22.50	0	0
6	Indian Bank	18	173.42	122	1072.28	7	86.27	8	90.72	137	1249.27	17	207.91	9	65.75
7	Indian Overseas Bank	24	531.05	96	1659.57	14	200.98	7	61.31	117	1921.86	8	187.40	0	0
8	Punjab & Sind Bank	1	10.00	37	273.81	0	0.00	5	20.56	42	294.37	0	0.00	0	0
9	Punjab National Bank	342	4557.02	1814	23889.01	597	6845.39	92	698.02	2503	31432.42	468	8313.11	51	261.33
10	State Bank of India	395	3492.00	5336	47394.00	1597	14585.00	1796	17657.00	8729	79636.00	828	15296.00	61	239.00
11	Union Bank of India	20	189.12	104	2072.61	25	246.81	4	30.55	133	2349.97	9	111.32	1	5.11
12	UCO Bank	190	1933.14	447	5037.66	329	4695.99	216	2245.12	992	11978.77	90	1433.63	124	702.77
A	Sub-Total PUBLIC sec Bank	1249	15040.22	8955	88765.29	2988	30686.10	2241	21841.64	14184	141293.03	1635	29041.41	254	1339.24
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	53	827.31	161	1839.28	0	0.00	32	260.83	193	2100.11	0	0.00	4	27.33
15	Federal Bank	2	34.50	11	110.77	0	0.00	0	0.00	11	110.77	0	0.00	0	0
16	HDFC	377	285.34	406	306.50	94	82.13	0	0.00	500	388.63	0	0.00	4	4.61
17	ICICI	61	1994.06	237	5758.70	120	2380.01	13	208.27	370	8346.98	0	0.00	0	0
18	IDBI BANK	15	100.94	24	198.74	53	486.32	6	46.25	83	731.31	0	0.00	0	0
19	Indusind Bank	0	0.00	41	366.30	0	0.00	0	0.00	41	366.30	0	0.00	0	0
20	Kotak Mahindra Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0
21	South Indian Bank	1	65.00	7	174.00	0	0.00	0	0.00	7	174.00	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	Sub Total Pvt. Sec Bank	651	3709.03	1435	10166.19	856	3941.57	51	515.35	2342	14623.11	0	0	114	63.54
23	TGB	460	8189.27	3281	5109.23	12175	20119.20	17815	37569.81	33271	62798.24	409	13760.00	1195	2403.021
C	Sub Total RRB	460	8189.27	3281	5109.23	12175	20119.20	17815	37569.81	33271	62798.24	409	13760	1195	2403.021
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
D	Sub-Total Coop. Bank	16	72.93	421	1344.40	291	1370.24	2	13.15	714	2727.79	91	71.62	34	231.77
GRAND TOTAL		2376	27011.45	14092	105385.107	16310	56117.10684	20109	59939.95	50511	221442.16	2135	42873.03	1597	4037.571

❖ 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 30.09.2022. All the bankers working in the state to come forward to finance eligible beneficiaries under PMAY.

PMAY- Grameen Status as on September 2022:

Bank	Received	Sanctioned	Returned	Pending
Tripura Gramin Bank	4853	543	4310	0
Tripura State Co-Op Bank	1648	679	577	392
Punjab National Bank	721	155	241	325
Total	7222	1377	5128	717

PMAY- CLSS Subsidy Claim Position up to 30.09.2022 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 - Sep 2022)		Housing Loans Disbursed under PMAY CLSS (since inception)		Housing Loans Disbursed under PMAY (April - Sep 2022)		Subsidy claimed under PMAY CLSS (since inception)		Subsidy claimed under PMAY CLSS (April - Sep 2022)		Subsidy Received under PMAY CLSS (since inception)		Subsidy Received under PMAY CLSS (April - Sep 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
TOTAL		2135	42873.03	272	6378.00	2133	37299.07	272	5548.00	1959	5286.72	273	577.40	1622	3267.69	272	568.00

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 38 SC/ST/Women beneficiaries amounting to Rs. 5.59 Crores during FY 2022-23 up to September 2022.

Bank-wise Progress under the Scheme as on 30.09.2022 is as follows: -

PERFORMANCE UNDER STAND UP INDIA FY 2022-23 As on 30.09.2022 **Amt.: Rs. In Lakhs**

Sl.	Bank	SC/ST		Women		TOTAL	
		No.	Amt.	No.	Amt.	No.	Amt.
1	Canara Bank	1	16.51	3	20.51	4	37.02
2	Indian Overseas Bank	0	0	2	55	2	55
3	State Bank of India	2	23	8	150	10	173
4	UCO Bank	3	26.45	8	55	11	81.45
5	HDFC Bank	0	0	1	10.12	1	10.12
6	IDBI Bank	1	10	0	0	1	10
7	IndusInd Bank	3	77.28	3	78.11	6	155.39
8	Tripura Gramin Bank	0	0	3	37.5	3	37.5
GRAND TOTAL		10	153.24	28	406.24	38	559.48

Pradhan Mantri Mudra Yojana (PMMY)

Action Points emerged in the 140th SLBC Meeting held on 04.08.2022

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. 560.06 Crore with 96144 numbers of accounts for the period April 2022 – September 2022, against the annual target of Rs.3042.46 Crore i.e., 18 % of the target.

Performance of the Banks in the State of Tripura as on 30.09.2022 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
Public Sector Banks	4264	13.08	4823	96.40	1086	80.65	10173	190.13
Private Sector Banks	39028	96.62	3534	21.60	63	4.15	42625	122.37
RRBs	4459	16.90	3662	59.03	187	9.38	8308	85.31
NBFC MFI	20748	80.54	312	1.94	0	0	21060	82.48
Small Finance Banks	8456	32.55	4439	35.89	0	0	12895	68.44
Co-Op Banks	668	5.55	317	4.45	98	1.33	1083	11.33
Grand Total	77623	245.24	17087	219.30	1434	95.51	96144	560.06

Bank wise details of disbursement is Annexed.

Pradhan Mantri Mudra Yojana in Tripura for FY 2022-23 (As on 30.09.2022)

[Amount Rs. in Crore]

Sr No	Bank Name	Shishu (Loans up to Rs. 50,000)			Kishore (Loans from Rs. 50,001 to Rs. 5.00 Lakh)			Tarun (Loans from Rs. 5.00 to Rs. 10.00 Lakh)			Total		
		No Of A/Cs	Sanctio n Amt	Disbursemen t Amt	No Of A/Cs	Sancti on Amt	Disburse ment Amt	No Of A/Cs	Sanction Amt	Disburse ment Amt	No Of A/Cs	Sanction Amt	Disburse ment Amt
		Public Sector Banks											
1	State Bank of India	139	0.49	0.42	826	20.07	19.4	191	15.65	15.22	1156	36.21	35.04
2	Bank of Baroda	878	3.13	3.13	184	2.62	2.6	18	1.48	1.48	1080	7.23	7.21
3	Bank of India	32	0.12	0.11	270	5.92	5.36	46	3.64	3.01	348	9.68	8.48
4	Bank of Maharashtra	0	0	0	17	0.34	0.27	3	0.26	0.26	20	0.6	0.53
5	Canara Bank	390	0.35	0.34	221	5.97	4.83	72	5.62	5.08	683	11.94	10.25
6	Central Bank of India	60	0.13	0.05	72	1.6	0.96	19	1.66	1.63	151	3.39	2.64
7	Indian Bank	8	0.03	0.03	36	0.99	0.99	15	1.05	1.05	59	2.07	2.07
8	Indian Overseas Bank	3	0.01	0.01	26	0.52	0.49	11	0.9	0.9	40	1.43	1.4
9	Punjab National Bank	2469	7.91	2.72	2315	40.13	31.11	602	41.34	38.93	5386	89.38	72.76
10	Union Bank of India	86	0.23	0.22	182	4.32	3.73	51	4.23	4.09	319	8.78	8.04
11	Punjab & Sind Bank	9	0.11	0.11	20	0.29	0.26	0	0	0	29	0.4	0.37
12	UCO Bank	190	0.57	0.56	654	13.63	13.36	58	4.82	4.82	902	19.02	18.74
	Total	4264	13.08	7.7	4823	96.4	83.36	1086	80.65	76.47	10173	190.13	167.53
Private Sector Commercial Banks													
13	Federal Bank	6	0.03	0.03	0	0	0	0	0	0	6	0.03	0.03
14	Ratnakar Bank	163	0.34	0.34	0	0	0	0	0	0	163	0.34	0.34
15	South Indian Bank	0	0	0	2	0.06	0.06	0	0	0	2	0.06	0.06
16	ICICI Bank	0	0	0	1	0.05	0.05	3	0.24	0.24	4	0.29	0.29
17	Axis Bank	3848	12.31	12.31	0	0	0	0	0	0	3848	12.31	12.31
18	IndusInd Bank	30484	70.51	70.51	1862	11.46	11.46	14	0.72	0.72	32360	82.69	82.69
19	HDFC Bank	1	0	0	22	0.69	0.69	30	2.07	2.07	53	2.76	2.76
20	IDFC Bank Limited	4515	13.39	13.39	1551	7.76	7.76	0	0	0	6066	21.15	21.15
21	IDBI Bank Limited	11	0.04	0.04	96	1.58	1.58	16	1.12	1.12	123	2.74	2.74
	Total	39028	96.62	96.62	3534	21.6	21.6	63	4.15	4.15	42625	122.37	122.37
Regional Rural Banks													
22	Tripura Gramin Bank	4459	16.9	16.51	3662	59.03	37.43	187	9.38	7.02	8308	85.31	60.96
	Total	4459	16.9	16.51	3662	59.03	37.43	187	9.38	7.02	8308	85.31	60.96
NBFC-Micro Finance Institutions													
23	VEDIKA CREDIT CAPITAL LTD	2133	12.01	12.01	0	0	0	0	0	0	2133	12.01	12.01
24	Village Financial Services Pvt Ltd	2347	8.19	8.19	0	0	0	0	0	0	2347	8.19	8.19
25	Belstar Investment and Finance Private Limited	3066	11.3	11.3	0	0	0	0	0	0	3066	11.3	11.3
26	SVATANTRA MICROFIN PRIVATE LIMITED	3837	12.27	12.27	221	1.4	1.4	0	0	0	4058	13.67	13.67
27	Satin Creditcare Network Limited	5976	23.92	23.92	0	0	0	0	0	0	5976	23.92	23.92
28	Arohan Financial Services Pvt. Ltd.	591	2.38	2.38	40	0.23	0.23	0	0	0	631	2.61	2.61
29	SATYA MicroCapital Limited	2798	10.47	10.47	51	0.31	0.31	0	0	0	2849	10.78	10.78
	Total	20748	80.54	80.54	312	1.94	1.94	0	0	0	21060	82.48	82.48
Small Finance Banks													
30	Ujjivan Small Finance Bank	8456	32.55	32.55	4439	35.89	35.89	0	0	0	12895	68.44	68.44
	Total	8456	32.55	32.55	4439	35.89	35.89	0	0	0	12895	68.44	68.44
Co-Operative Banks													
31	Tripura State Co-Operative Bank	668	5.55	5.55	317	4.45	4.43	98	1.33	1.22	1083	11.33	11.2
	Total	668	5.55	5.55	317	4.45	4.43	98	1.33	1.22	1083	11.33	11.2
	Grand Total	77623	245.24	239.47	17087	219.3	184.65	1434	95.51	88.86	96144	560.06	512.98

PRADHAN MANTRI MUDRA YOJANA OUTSTANDING POSITION AS ON 30.09.2022 (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	191	34.28	23	6.56	461	742.70	48	94.58	97	599.46	2	16.03	749	1376.443	73	117.18	10	9
2	Bank of India	2608	189.90	118	22.60	2050	3377.45	168	229.93	142	887.53	7	43.64	4800	4454.88	293	296.17	6	7
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	677	259.46	223	155.66	1557	2803.21	201	316.42	268	1946.91	18	98.25	2502	5009.584	442	570.33	18	11
5	Central Bank Of India	136	121.05	25	29.11	211	335.26	31	32.96	36	232.65	1	6.05	383	688.96	57	68.12	15	10
6	Indian Bank	250	10.00	16	3.43	220	352.40	64	110.15	35	214.81	5	40.49	505	577.21	85	154.07	17	27
7	Indian Overseas	23	8.73	9	3.26	238	547.11	16	30.71	19	133.53	10	83.70	280	689.37	35	117.67	13	17
8	Punjab & Sind Bank	23	7.49	0	0.00	80	71.19	0	0.00	1	5.00	2	2.00	104	83.68	2	2.00	2	2
9	Punjab National Bank	13032	3423.17	5179	1510.68	12253	14183.83	3624	3758.58	1674	5316.06	112	541.75	26959	22923.06	8915	5811.01	33	25
10	State Bank of India	1653	345.00	826	151.00	4767	6944.00	1675	2151.00	451	2469.00	65	247.00	6871	9758	2566	2549.00	37	26
11	UCO Bank	2401	1022.16	428	206.92	3422	10036.31	411	1473.83	295	1664.57	14	74.48	6118	12723.04	853	1755.23	14	14
12	Union Bank	410	84.35	52	3.78	1101	1603.11	67	95.93	118	725.47	2	5.80	1629	2412.938	121	105.51	7	4
	Total PUBLIC sec Bank	21423	5511.89	6900	2093.33	26451	41147.88	6332	8330.58	3153	14319.70	240	1176.46	51027	60979.47	13472	11600.38	26	19
13	Axis Bank	9609	1803.08	968	70.93	336	473.06	4	3.03	81	325.78	0	0.00	10026	2601.923	972	73.96	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	6	2.98	0	0.00	5	17.06	0	0.00	2	20.23	1	10.59	13	40.27	1	10.59	8	26
16	HDFC Bank	345	36.18	188	12.56	56	96.24	3	0.89	32	208.31	0	0.00	433	340.7331	191	13.46	44	4
17	ICICI Bank	317	87.10	0	0.00	2	8.56	0	0.00	11	56.01	0	0.00	330	151.6717	0	0.00	0	0
18	IDBI Bank	460	69.62	66	14.07	309	352.28	43	69.09	71	315.61	19	21.04	840	737.51	128	104.20	15	14
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	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!
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	31136	7405.00	3642	464.93	16793	9021.14	810	223.84	0	0.00	0	0.00	47929	16426.13	4452	688.77	9	4
24	Yes Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0.00	0	0
25	NESFB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0.00	0	0
	Total PRIVATE Sec bank	41873	9403.97	4864	562.50	17501	9968.34	860	296.85	197	925.94	20	31.63	59571	20298.24	5744	890.98	10	4
26	Tripura Gramin Bank	49480	11452.91	6899	1852.31	29393	33216.70	2118	2387.56	854	4353.48	38	162.01	79727	49023.09	9055	4401.88	11	9
	Total RRB	49480	11452.91	6899	1852.31	29393	33216.70	2118	2387.56	854	4353.48	38	162.01	79727	49023.09	9055	4401.88	11	9
27	ACUB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0.00	0	0
28	TCARDB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0.00	0	0
29	TSCB	668	555.98	0	0.00	317	445.78	4	8.40	98	133.45	11	14.08	1083	1135.207	15	22.48	1	2
	Total Coop. Bank	668	555.98	0	0.00	317	445.78	4	8.40	98	133.45	11	14.08	1083	1135.207	15	22.48	1	2
	Grand Total	113444	26924.75	18663	4508.14	73662	84778.69	9314	11023.39	4302	19732.56	309	1384.18	191408	131436	28286	16915.71	15	13

Recovery Performance of Banks as on 30.09.2022

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 Prised as on 30.06.2022 stands at 39%.

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

Rs/ Lacs

Sector	September 2021			September 2022		
	Demand	Recovery	%	Demand	Recovery	%
Agriculture & allied	174102.91	87144.83	50	173842.78	76642.45	44
MSME	105392.28	48585.80	46	84900.56	37442.11	44
Other Prised	72138.67	25164.20	35	99757.29	38334.02	38
TOTAL	351633.85	160894.83	46	329813.94	140091.16	42

BANK-WISE & SECTOR-WISE RECOVERY PERFORMANCE AS ON 30.09.2022

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	12.76	3.15	25	553.97	25.42	5	33.18	9.88	30	599.91	38.45	6
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	#DIV/0!	7.95	0.33	4	0.00	0.00	#DIV/0!	7.95	0.33	4
4	Canara Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	0
5	Central Bank of India	81.00	53.28	66	36.00	35.00	97	62.21	1.87	3	179.21	90.15	50
6	Indian Bank	3.53	0.39	11	96.89	32.86	34	89.81	72.19	80	190.23	105.44	55
7	Indian Overseas Bank	16.23	0.15	1	402.70	8.47	2	0.00	0.00	#DIV/0!	418.93	8.62	2
8	Punjab & Sind Bank	6.97	0.00	0	46.72	18.00	39	3.47	0.00	0	57.16	18.00	31
9	Punjab National Bank	659.36	282.39	43	2307.11	1166.73	51	1138.12	559.38	49	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	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	0
12	UCO Bank	4802.23	862.15	18	9269.04	299.09	3	6821.83	167.04	2	20893.10	1328.28	6
A	Sub Total of Public Sec.	9027.43	1220.40	14	14949.73	1739.23	12	8431.24	904.31	11	32374.53	3972.80	12
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	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	0
15	HDFC	785.67	671.47	85	191.85	175.80	92	34.47	21.77	63	1011.99	869.04	86
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	231.08	204.26	88	130.68	89.98	69	53.32	52.00	98	415.08	346.24	83
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	14121.45	5229.09	37	226.65	206.40	91	10449.07	4224.58	40	24797.17	9660.07	39
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	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	0
B	Sub Total of Pvt. Sec. Bank	55302.04	15552.37	28	30759.76	8192.20	27	32003.50	9066.43	28	89412.47	20374.73	23
22	Tripura Gramin Bank	73185.89	49854.82	68	30678.03	25216.10	82	38555.78	22596.99	59	142419.70	97667.91	69
C	Sub Total of RRB	73185.89	49854.82	68	30678.03	25216.10	82	38555.78	22596.99	59	142419.70	97667.91	69
23	ACUB	0	0	#DIV/0!	0	0	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	0
24	TCARDB	0.00	0.00	#DIV/0!	0	0	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	0
25	TSCB	36327.42	10014.85	28	8513.05	2294.577	27	20766.77	5766.29	28	65607.24	18075.72	28
D	Sub Total of Coop.Banks	36327.42	10014.85	28	8513.05	2294.58	27	20766.77	5766.29	28	65607.24	18075.72	28
Grand Total		173842.78	76642.45	44	84900.56	37442.11	44	99757.29	38334.02	38	329813.94	140091.16	42

POSITION OF NPA OF BANKS IN THE STATE OF TRIPURA

As on 30.09.2022

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
September 2021	17476	1221.53	6.99
March 2022	18546	1172.93	6.32
September 2022	19514	1208.82	6.19

Percentage of gross NPA as against gross advance decreased from 6.99% as on September 2021 to 6.19% as on September 2022. Amount in absolute terms decreased to Rs. 1208.82 crores as on September 2022 from Rs. 1221.53 crores as on September 2021. The outstanding amount under Written off A/Cs (Shadow Register) is around Rs. 153.59 crores which if added with the outstanding NPA, the total amount would be Rs. 1362.41 crores which seems to be high.

The total outstanding NPA amount in Govt. sponsored schemes has increased from Rs. 103.13 crores in September 2021 to Rs. 119.35 crores in September 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 30.09.2022 is furnished in the Annexure.

NPA Position of Banks in Tripura as on 30.09.2022

(Amt. in lacs)

SI No	Name of Bank	Agriculture	MSME	OPS	Total Prised	Non-Prised	Total NPA
1	2	3	4	5	6	7	8
1	Bank of Baroda	125.26	593.88	45.16	764.30	30.19	794.49
2	Bank of India	103.97	1235.42	44.30	1383.69	1777.55	3161.24
3	Bank of Maharashtra	0.00	46.02	0.00	46.02	0.00	46.02
4	Canara Bank	154.64	1076.99	89.91	1321.54	71.07	1392.61
5	Central Bank of India	68.24	491.68	22.09	582.01	1.77	583.78
6	Indian Bank	11.15	239.41	79.21	329.77	0.00	329.77
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	7955.25	9659.15	340.50	17954.90	1111.70	19066.60
10	State Bank of India	12684.00	3203.00	740.00	16627.00	975.00	17602.00
11	Union Bank of India	109.53	170.31	5.64	285.48	14.61	300.09
12	UCO Bank	2574.86	1224.53	747.39	4546.78	1207.02	5753.80
A	Sub-Total PUBLIC sec Bank	23810.10	18412.75	2117.23	44340.08	5190.31	49530.39
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	10.59	0.00	10.59	0.00	10.59
16	HDFC	830.79	41.05	12.56	884.40	313.48	1197.88
17	ICICI	0.30	0.00	16.49	16.79	334.42	351.21
18	IDBI BANK	1542.83	679.36	0.95	2223.14	6.13	2229.27
19	IDFC First Bank	21.43	0.00	0.00	21.43	2995.26	3016.69
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	0.13	0.00	0.13	0.00	0.13
23	NESFB	119.32	434.48	0.00	553.80	0.00	553.80
24	Ujjivan Bank	280.02	1.62	238.45	520.09	91.68	611.77
25	Jana SFB	24.80	0.00	0.00	24.80	0.00	24.80
B	Sub Total Pvt. Sec Bank	19086.69	1325.23	2169.25	22581.17	11113.26	33694.43
26	TGB	9671.84	6507.29	6151.91	22331.04	121.15	22452.19
C	Sub Total RRB	9671.84	6507.29	6151.91	22331.04	121.15	22452.19
27	ACUB	0.00	0.00	618.10	618.10	0.00	618.10
28	TCARDB	0.00	0.00	0.00	0.00	0.00	0.00
29	TSCB	3552.99	1096.47	3173.21	7822.67	6763.79	14586.46
D	Sub-Total Coop. Bank	3552.99	1096.47	3791.31	8440.77	6763.79	15204.56
GRAND TOTAL		56121.62	27341.74	14229.70	97693.06	23188.51	120881.57

Position of Technically Written off A/Cs of Banks in Tripura as on 30.09.2022

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	0	0.00
6	Indian Bank	428	480.12
7	Indian Overseas Bank	0	0.00
8	Punjab & Sind Bank	39	64.49
9	Punjab National bank	20961	7374.81
10	State Bank of India	2084	1179.00
11	UCO Bank	120	4005.21
12	Union Bank of India	0	0.00
A	Sub-Total PUBLIC sec Bank	23637	13759.47
13	AXIS BANK	0	0.00
14	ICICI	0	0.00
15	HDFC	0	0.00
16	South Indian Bank	0	0.00
17	INDUSIND	0	0.00
18	IDBI Bank	0	0.00
B	Sub Total PRIVATE Sec bank	0	0.00
19	Tripura Gramin Bank	30934	1598.37
C	Sub Total RRB	30934	1598.37
20	ACUB	107	2.14
21	TCARDB	0	0.00
22	TSCB	0	0.00
D	Sub-Total Coop. Bank	107	2.14
GRAND TOTAL		54678	15359.98

STATUS OF GOVT. SPONSORED SCHEMES & NPA GENERATED THEREOF

		PMRY					PMEGP					SWAVALAMBAN				
		A/Cs Outstanding	Outstd Balance as on 30/09/22	NPA A/Cs	Ant. Outstd As on 30/09/22	NPA %	A/Cs Outstanding	Outstd Balance as on 30/09/22	NPA A/Cs	Ant. Outstd As on 30/09/22	NPA %	A/Cs Outstanding	Outstd Balance as on 30/09/22	NPA A/Cs	Ant. Outstd As on 30/09/22	NPA %
1	Bank of Baroda	0	0.00	0	0.00	#DIV/0!	16	80.52	0	0.00	0	0	0.00	0	0.00	#DIV/0!
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!	215	377.92	28	42.87	11	39	18.80	26	2.73	15
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	83	187.26	29	51.68	28	36	45.85	16	19.04	42
7	IOB	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	1795	3583.71	902	1501.74	42	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	0	0.00	0	0.00	#DIV/0!	36	100.55	9	22.56	22	207	545.75	48	70.05	13
13	UCO Bank	123	139.81	107	130.86	94	429	626.81	116	198.11	32	567	486.96	235	200.55	41
ASCB of PSBs Sub-Total		1676	1235.27	1594	1191.68	96	3937	9593.14	1956	4248.09	44	4142	5313.35	1296	2005.60	38
14	AXIS BANK	0	0.00	0	0.00	0	33	112.44	6	10.95	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	0.10	1	0.01	10	0	0.00	0	0.00	0
17	IDBI BANK	0	0.00	0	0.00	0	9	36.18	7	31.64	87	4	5.81	4	5.81	100
18	INDUSIND BANK	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0	0.00	0	0.00	0
19	SOUTH INDIAN BANK	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0	0.00	0	0.00	0
20	Yes Bank	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0	0.00	0	0.00	0
21	Bandhan Bank	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0	0.00	0	0.00	0
22	Kotak Mahindra	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0	0.00	0	0.00	0
ASCB of Pvt s Sub-Total		0	0.00	0	0.00	0	43	148.72	14	42.60	29	4	5.81	4	5.81	0
23	TGB	0	0.00	0	0.00	0	4269	7141.54	475	616.12	9	6413	7726.62	930	1104.95	14
TGBs Sub-Total		0	0.00	0	0.00	0	4269	7141.54	475	616.12	9	6413	7726.62	930	1104.95	14
24	ACUB	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0	0.00	0	0.00	0
25	TCARDB	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0	0.00	0	0.00	0
26	TSCB Ltd	0	0.00	0	0.00	0	2367	4648.78	540	1042.02	22	5086	7063.21	1097	1678.18	24
ASCB of Coop Sub-Total		0	0.00	0	0.00	0	2367	4648.78	540	1042.02	22	5086	7063.21	1097	1678.18	24
GRAND TOTAL		1676	1235.27	1594	1191.68	96	10616	21532.18	2985	5948.83	28	15645	20108.99	3327	4794.54	24

Tourism Development - Paryatan Sahayak Prakalpa Scheme

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

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

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

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

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

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

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

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

FINANCIAL INCLUSION

Pradhan Mantri Jan Dhan Yojana (PMJDY)

Performance of PMJDY as on 30.09.2022 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.
738865	191510	930375	443.22*	804221	55527	331502
In Percentage						
79.42	20.58			86.44	5.96	35.63

* Average deposit per account Rs. 4763.95/-

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. 4763.95/- per account in the State of Tripura.

Aadhaar seeding percentage is 86.44 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 35.63% 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 5.96% of total PMJDY accounts opened in the State. Bankers are requested to convert all zero balance accounts into operative accounts.

Bank Wise Details of PMJDY accounts for the State of Tripura as on 30.09.2022

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	2922	6609	5160	4371	9531	48174453.67	491	8099	8394
2	Bank of India	PSB	13275	1107	7388	6994	14382	59015035.44	706	12108	13478
3	Bank of Maharashtra	PSB	0	1826	896	930	1826	7675231	519	1747	1770
4	Canara Bank	PSB	29766	4468	16946	17288	34234	133104362.9	3457	18536	31599
5	Central Bank of India	PSB	4294	271	1986	2579	4565	13958543.35	60	1830	4270
6	Indian Bank	PSB	1662	995	1225	1432	2657	6113396.69	307	2010	2215
7	Indian Overseas Bank	PSB	2363	3119	3037	2445	5482	23240387	405	3875	3557
8	Punjab & Sind Bank	PSB	349	201	240	310	550	1258807.77	39	401	495
9	Punjab National Bank	PSB	112381	6386	56246	62521	118767	596414891.5	15854	62150	110056
10	State Bank of India	PSB	72751	98486	83334	87903	171237	835231515.9	3553	162497	130489
11	UCO Bank	PSB	44792	31208	35162	40838	76000	370244002.3	5355	17147	61678
12	Union Bank of India	PSB	9169	4265	7054	6380	13434	53632666.96	1272	6991	12095
13	Axis Bank Ltd	PVT	6	474	344	136	480	2002927.85	111	304	302
14	Federal Bank Ltd	PVT	0	144	97	47	144	1760946.5	34	89	113
15	HDFC Bank Ltd	PVT	4	7733	132	7605	7737	11437778.58	280	7737	2779
16	ICICI Bank Ltd	PVT	7	196	145	58	203	1016559.4	139	203	88
17	IDBI Bank Ltd.	PVT	2140	2742	2337	2545	4882	15686174.23	531	3713	4245
18	IndusInd Bank Ltd	PVT	15	1262	1086	191	1277	1845523.3	72	346	1239
19	Kotak Mahindra Bank Ltd	PVT	0	59	51	8	59	72631.44	16	59	36
20	South Indian Bank Ltd	PVT	0	103	60	43	103	249237.05	23	66	82
21	Tripura Gramin Bank	RRB	442969	19856	187092	275733	462825	2250128404	22303	21594	415241
Grand Total			738865	191510	410018	520357	930375	4432263476	55527	331502	804221

Social Security Schemes:

Performance of 3 Social Security Schemes viz. Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana (APY) as on 30.09.2022 is furnished below:

Bank Type	PMSBY	PMJJBY	APY	Total
PSB	600760	185917	55935	842612
RRB	325348	144942	75504	545794
Private	6515	3403	6420	16338
Co-op	10578	4749	148	15475
Total	943201	339011	138007	1420219

Bank wise position of 3 social security schemes is furnished along with claim position as on 30.09.2022:

Social Security Schemes upto September 2022		Total		
S.No.	Banks	PMSBY	PMJJBY	APY
1	Bank of Baroda	8209	3709	1580
2	Bank of India	19464	3996	5283
3	Bank of Maharashtra	437	69	84
4	Canara Bank	22810	7889	7307
5	Central Bank Of India	2696	662	1495
6	Indian Bank	1674	943	616
7	Indian Overseas	1482	536	758
8	Punjab & Sind Bank	995	222	191
9	Punjab National Bank	191649	45472	5071
10	State Bank of India	308156	84782	17671
11	UCO Bank	34575	34283	13988
12	Union Bank	8613	3354	1891
	Total PUBLIC sec Bank	600760	185917	55935
13	Axis Bank	153	404	2583
14	Bandhan Bank	0	0	652
15	Federal Bank	71	27	30
16	HDFC Bank	1132	467	1154
17	ICICI Bank	203	143	92
18	IDBI Bank	4005	2159	1393
19	IDFC First Bank	523	110	0
20	IndusInd	300	12	1
21	Kotak Mahindra	77	47	15
22	South Indian Bank	46	30	499
23	Ujjivan Bank	0	0	0
24	Yes Bank	5	4	1
	Total PRIVATE Sec bank	6515	3403	6420
25	Tripura Gramin Bank	325348	144942	75504
	Total RRB	325348	144942	75504
26	ACUB	0	0	0
27	TCARDB	0	0	0
28	TSCB	10578	4749	148
	Total Coop. Bank	10578	4749	148
	Grand Total	943201	339011	138007

Claim Status of PMSBY & PMJJBY:

PMSBY & PMJJBY--CLAIM STATUS FY 2022-23 (As on 30.09.2022)									
Sl.	Bank	PMSBY				PMJJBY			
		Claims Made	Claims Settled	Under Process	Rejected	Claims Made	Claims Settled	Under Process	Rejected
1	Bank of Baroda	0	0	0	0	0	0	0	0
2	Bank of India	0	0	0	0	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	3	3	0	0	5	4	1	0
10	State Bank of India	5	1	4	0	8	7	1	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
A	Sub Total of Public Sec. Bank	12	5	6	1	23	20	3	0
13	AXIS BANK	0	0	0	0	0	0	0	0
14	Bandhan Bank	0	0	0	0	0	0	0	0
15	Federal Bank	0	0	0	0	0	0	0	0
16	HDFC	0	0	0	0	0	0	0	0
17	ICICI	0	0	0	0	0	0	0	0
18	IDBI BANK	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	Sub Total of Pvt. Sec. Bank	1	0	0	1	10	9	1	0
25	Tripura Gramin Bank	7	7	0	0	85	26	59	0
C	Sub Total of RRB	7	7	0	0	85	26	59	0
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
D	Sub Total of Coop.Banks	1	0	1	0	6	5	1	0
GRAND TOTAL		21	12	7	2	124	60	64	0

Claim settlement in PMJJBY is 48% while in PMSBY is 57%. 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:

Performance of RSETIs in Tripura (upto 30.09.2022)													Annexure No.			
RSETI - PNB -Udaipur,Gomati																
F.Y	No. of Programme	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainees			
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employed	Total	APL	BPL	TOTAL	
2017-18	29	540	344	884	115	314	154	33	189	523	26	738	484	400	884	
2018-19	26	373	459	832	155	192	174	15	163	381	0	544	314	518	832	
2019-20	22	256	473	729	173	78	232	16	241	279	0	520	164	565	729	
2020-21	17	83	384	467	90	83	111	10	9	185	0	194	98	369	467	
2021-22	22	51	623	674	150	131	127	15	47	358	0	405	32	642	674	
2022-23	13	49	351	400	88	81	92	20	0	26	0	26	29	371	400	
Total	129	1352	2634	3986	771	879	890	109	649	1752	26	2427	1121	2865	3986	
RSETI - PNB - Ambassa ,Dhalai																
F.Y	No. of Programme	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainees			
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employed	Total	APL	BPL	TOTAL	
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	16	36	356	392	73	212	71	0	6	0	0	6	40	352	392	
Total	105	938	1631	2569	318	1598	387	85	527	547	34	1108	717	1852	2569	
RSETI - TGB -SEPAHIJALA, Sepahijala																
F.Y	No. of Programme	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainees			
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employed	Total	APL	BPL	TOTAL	
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	9	42	202	244	81	54	76	12	60	55	0	115	93	151	244	
Total	84	703	1442	2145	525	551	537	238	640	791	0	1431	714	1431	2145	
RUDSETI, AGARTALA (Promoted by Syndicate & Canara Bank), West Tripura																
F.Y	No. of Programme	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainees			
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employed	Total	APL	BPL	TOTAL	
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	8	0	228	228	60	68	56	0	29	11	0	40	14	214	228	
Total	111	1081	1640	2721	528	844	659	41	458	1231	23	1712	1222	1499	2721	
RSETI - SBI -Kumarghat, Unakoti.																
F.Y	No. of Programme	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainees			
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employed	Total	APL	BPL	TOTAL	
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	12	37	216	253	47	85	70	8	56	71	0	127	2	251	253	
Total	106	1125	1592	2717	637	909	612	115	854	1032	1	1887	809	1908	2717	
GRAND TOTAL	535	5199	8939	14138	2779	4781	3085	588	3128	5353	84	8565	4583	9555	14138	

Digital Modes of Banking:

Bankwise Position of ATMs upto September 2022					
SI.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	55	15	25	95
10	State Bank of India	21	98	134	253
11	Union Bank of India	1	4	8	13
12	UCO Bank	9	12	6	27
A	Sub Total of Public Sec. Bank	97	141	193	431
13	AXIS BANK	3	8	8	19
14	Bandhan Bank	0	3	2	5
15	Federal Bank	0	0	1	1
16	HDFC	3	7	7	17
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	Sub Total of Pvt. Sec. Bank	12	35	31	78
25	Tripura Gramin Bank	25	4	4	33
C	Sub Total of RRB	25	4	4	33
26	ACUB	0	0	0	0
27	TCARDB	0	0	0	0
28	TSCB	2	2	3	7
D	Sub Total of Coop.Banks	2	2	3	7
GRAND TOTAL		136	182	231	549

Status of POS machines installed as on 30.09.2022

Sl.No.	BANKS	Status of POS Machines issued upto September 2022
1	Bank of Baroda	10
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	23
8	Indian Overseas Bank	50
9	Punjab & Sind Bank	1
10	Punjab National Bank	341
11	State Bank of India	1218
12	Union Bank of India	49
13	UCO Bank	102
14	AXIS BANK	14
15	Bandhan Bank	116
16	Federal Bank	15
17	HDFC	700
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
	GRAND TOTAL	3516

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 had 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 implemented for Gomati District. The progress of Digitization Campaign in West Tripura and Gomati Districts as on September 2022 is given below.

Timely submission of data by banks:

14 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 15.10.2022 for compilation of Agenda Notes for 141st SLBC Meeting. The date of submission by the concerned banks is tabulated as follows: -

Sl.	Bank	Date of Submission
1	ACUB	07/10/2022
2	Punjab National Bank	07/10/2022
3	Kotak Mahindra Bank	08/10/2022
4	Central Bank of India	12/10/2022
5	Tripura Gramin Bank	12/10/2022
6	AXIS BANK	13/10/2022
7	Ujjivan Bank	13/10/2022
8	TSCB	14/10/2022
9	Bank of Baroda	15/10/2022
10	Bank of Maharashtra	15/10/2022
11	Federal Bank	15/10/2022
12	IDFC First Bank	15/10/2022
13	Punjab & Sind Bank	15/10/2022
14	South Indian Bank	15/10/2022
15	UCO Bank	15/10/2022
16	Bank of India	17/10/2022
17	YES Bank	17/10/2022
18	Bandhan Bank	18/10/2022
19	HDFC	18/10/2022
20	IDBI BANK	18/10/2022
21	Jana Small Finance Bank	18/10/2022
22	Canara Bank	19/10/2022
23	NESFB	19/10/2022
24	Indian Overseas Bank	20/10/2022
25	Union Bank of India	20/10/2022
26	ICICI	27/10/2022
27	Indian Bank	27/10/2022
28	State Bank of India	27/10/2022
29	IndusInd Bank	28/10/2022

Other Issues:

Performance of India Post Payments Bank:

Data as on 30.09.2022						
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	10006	97	14	0.15
2	Agartala	89	10959	134.6	16	0.06
3	KAILASHAHAR BRANCH	54	9748	61	13	0.012
4	RADHAKISHOREPUR	130	9930	65.68	31	0.02
5	Dharmanagar	104	30351	315.17	55	0.12
TOTAL		427	70994	673.45	129	0.37

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	410	85	100	4	200	7	75	0.7	125	0.8	na	
2	Agartala	784	25	12	0.5	302	5	90	0.4	240	0.9	0	0
3	Radhakishorepur	898	25	21	1.4	1001	30	396	1.4	67	0.5	17	1
4	Kailashahar	292	1147942	8	4042	NA	NA	NA	NA	NA	NA	NA	NA
5	Dharmanagar	390	6.5	29	0.21	531	10.1	356	1.8	151	0.74	67	0.76

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	125	0.9	50	0.6	na		na		125	30
2	Agartala	250	1	0	0	0	0	0	0	7320	210
3	Radhakishorepur	77	1.2	0	0	2	0.01	0	0	5820	350
4	Kailashahar	NA	NA	NA	NA	NA	NA	NA	NA	3230	109
5	Dharmanagar	121	2.2	0	0	0	0	0	0	6752	218.6

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		5	1.1	na		na	
2	KAILASHAHAR	NA	NA	34	0.58	NA	NA	NA	NA
3	Dharmanagar	0	0	67	0.76	0	0	0	0
4	Radhakishorepur	0	0	16	0.7	0	0	0	0
5	Agartala	0	0	4	0.9	0	0	0	0

Performance of Airtel Payments Bank:

Data as on 31.03.2022						
S.No.	Controlling Office	No. of Banking Outlets under Controlling office	Total No. of Savings Accounts (in actuals)	Total Amount (in Rs. lakhs)	Total No. of Current Accounts(in actuals)	Total Amount (in Rs. lakhs)
1	Guwahati		157399	282.3202609	0	0

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	Guwahati	2003	67.21677					12830	97.30814	561	10.23929		

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	Guwahati			4083	62.44352	64	0.380432	16	0.095108	253	7609.155

S.No.	Controlling Office	Third Party Products Mobilised							
		Loans		Insurance		Investments		Savings schemes	
		Nos.	Amount	Nos.	Amount	Nos.	Amount	Nos.	Amount
1	Guwahati	0	0	0	0	0	0	0	0

PM SVANidhi Yojana status as on 10-11-2022:

Name of Bank	Picked Up (no. of cases)
Axis Bank	1
Bandhan Bank Ltd.	16
Bank of Baroda	10
Bank of India	59
Bank of Maharashtra	1
Canara Bank	46
Central Bank of India	12
Federal Bank	1
HDFC Bank	2
ICICI Bank	3
IDBI Bank	2
Indian Bank	2
Indian Overseas Bank	4
Punjab National Bank	237
RRB Tripura Gramin Bank	127
SOUTH INDIAN BANK	1
State Bank of India	51
TRIPURA STATE CO OPERATIVE BANK LTD	232
UCO Bank	21
Ujjivan Small Finance Bank	1
Union Bank of India	13
Grand Total	842

Name of Bank	Returned (no. of cases)
Annapurna Finance Pvt. Ltd.	26
Bandhan Bank Ltd.	10
Bank of Baroda	2
Bank of India	3
Canara Bank	23
Central Bank of India	19
HDFC Bank	107
IDBI Bank	3
Indian Bank	1
Indian Overseas Bank	3
Punjab and Sind Bank	1
Punjab National Bank	33
RRB Tripura Gramin Bank	259
State Bank of India	127
TRIPURA STATE CO OPERATIVE BANK LTD	39
UCO Bank	94
Ujjivan Small Finance Bank	1
Union Bank of India	12
Grand Total	763

Name of Bank	Sanctioned (yet to be disbursed)
Axis Bank	4
Bank of India	5
Bank of Maharashtra	1
Canara Bank	1
HDFC Bank	251
Punjab National Bank	61
RRB Tripura Gramin Bank	196
State Bank of India	201
TRIPURA STATE CO OPERATIVE BANK LTD	23
UCO Bank	18
Union Bank of India	2
Grand Total	763

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	29
HDFC Bank	40
IDBI Bank	10
Indian Bank	5
Indian Overseas Bank	19
Punjab National Bank	766
RRB Tripura Gramin Bank	1104
SOUTH INDIAN BANK	1
State Bank of India	708
Stree Nidhi Credit Cooperative Federation Ltd	1
TRIPURA STATE CO OPERATIVE BANK LTD	157
UCO Bank	194
Ujjivan Small Finance Bank	1
Union Bank of India	41
Grand Total	3269

DFS SPECIAL KCC CAMPAIGN ON ANIMAL HUSBANDRY AND FISHERIES

Animal Husbandry Report of 28/10/2022									
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 - Applicant in default NPA	Cummulative - Applicant (i) not tracable (ii) Unwilling to avail the submission of application	Cummulative - Wrong/ incomplete information furnished	Cummulative - Any Other Reason	Pendency more than 15 days
Bank of Baroda	3	3	2	0	0	0	0	1	0
Bank of India	16	16	9	5	2	0	0	0	0
Canara Bank	4	4	3	0	1	0	0	0	0
Central Bank of India	15	15	1	0	0	1	0	13	0
Cooperative Bank	132	132	49	0	29	0	18	25	11
Punjab & Sind Bank	0	0	0	0	0	0	0	0	0
Punjab National Bank (incl Tripura Gramin Bank)	628	628	346	0	236	0	0	46	0
State Bank of India	96	96	27	0	35	5	0	29	0
UCO Bank	30	30	16	0	14	0	0	0	0
Union Bank of India	5	5	1	0	4	0	0	0	0
Total	929	929	454	5	321	6	18	114	11

Fisheries Report of 28/10/2022

Bank Name	Cumulative No of Applications Received	Cumulative No of Applications Accepted	Cumulative No of Applications Sanctioned	Cumulative - Already having KCC with Some other Bank	Cumulative - Applicant in default NPA	Cumulative - Not having permission/licence for pond/reservoir	Cumulative - Applicant (i) not tracable (ii) Unwilling to avail (iii) Unaware about the submission of application	Cumulative - Any Other Reason	Pendency more than 15 days
Bank of India	3	3	3	0	0	0	0	0	0
Canara Bank	30	30	17	0	8	0	0	2	0
Central Bank of India	6	6	1	0	5	0	0	0	0
Cooperative Bank	228	228	74	0	116	0	0	17	18
IDBI Bank Ltd.	18	18	0	0	0	0	0	16	2
Indian Bank	3	3	1	0	2	0	0	0	0
Indian Overseas Bank	2	2	2	0	0	0	0	0	0
Punjab & Sind Bank	2	2	2	0	0	0	0	0	0
Punjab National Bank (incl Tripura Gramin Bank)	757	757	496	0	183	0	0	41	6
State Bank of India	105	105	50	1	31	2	11	9	0
UCO Bank	50	50	17	0	12	0	0	19	1
Union Bank of India	8	8	5	0	0	0	0	3	0
Total	1212	1212	668	1	357	2	11	107	27

BANK-BRANCH NETWORK IN TRIPURA AS ON 30.09.2022

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	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	1	5	5	3	13	
Bank of Maharashtra	Public Sector Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	
Canara Bank	Public Sector Bank	2	0	5	0	2	0	1	0	0	1	1	0	0	1	0	0	1	0	0	1	0	1	2	5	8	5	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	2	3	1	6	
Indian Bank	Public Sector Bank	0	0	3	0	0	0	1	0	0	0	1	0	0	0	0	1	0	0	0	0	0	0	0	2	1	3	6	
Indian Overseas Bank	Public Sector Bank	0	0	2	0	0	0	0	1	0	0	1	0	0	0	0	0	0	0	1	0	0	0	0	1	2	2	5	
Punjab & Sind Bank	Public Sector Bank	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	2	
Punjab National Bank	Public Sector Bank	6	3	14	4	2	0	1	4	0	6	2	0	8	1	0	6	2	0	2	1	0	3	2	36	17	14	67	
State Bank of India	Public Sector Bank	9	4	17	4	2	0	1	1	0	4	2	0	5	3	0	2	3	0	2	1	0	7	2	34	18	17	69	
UCO Bank	Public Sector Bank	2	1	6	1	4	0	2	1	0	0	2	0	1	2	0	2	2	0	2	0	0	2	0	12	12	6	30	
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	1	3	6	10	
Axis Bank	Pvt Bank	2	0	4	0	2	0	0	1	0	0	1	0	0	1	0	0	0	0	0	1	0	0	1	2	7	4	13	
Bandhan Bank	Pvt Bank	2	3	3	3	2	0	4	1	0	0	2	0	3	0	0	1	1	0	0	2	0	1	0	14	11	3	28	
Federal Bank	Pvt Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	
HDFC Bank	Pvt Bank	2	1	4	1	0	0	0	1	0	0	1	0	0	1	0	0	0	0	0	0	0	0	1	3	5	4	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	1	4	3	8	
IDBI Bank	Pvt Bank	1	0	1	0	0	0	0	0	0	4	1	0	0	1	0	0	0	0	0	0	0	0	1	5	3	1	9	
IDFC Bank	Pvt Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	
Indusind Bank	Pvt Bank	0	1	1	1	0	0	0	0	0	0	1	0	0	1	0	0	0	0	0	0	0	0	1	1	4	1	6	
Kotak Mahindra Bank	Pvt Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	
NESFB	Pvt Bank	1	0	2	0	0	0	0	1	0	1	1	0	0	0	0	0	0	2	0	0	0	1	0	4	3	2	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	1	1	
Ujjivan Bank	Pvt Bank	0	0	3	0	1	0	0	1	0	0	1	0	0	0	0	0	0	0	1	0	0	1	0	0	5	3	8	
Yes Bank	Pvt Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	
Jana Small Finance Bank	Pvt Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	
Tripura Gramin Bank	Rural Bank	14	14	10	13	5	0	10	3	0	16	0	0	18	4	0	14	0	0	10	1	0	12	4	107	31	10	148	
ACUB	Co-Op Bank	0	0	2	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1	2	3	
TCARDB	Co-Op Bank	0	0	1	0	1	0	0	0	0	0	1	0	0	1	0	0	0	0	1	0	0	0	0	0	4	1	5	
Tripura State Co-Op Bank	Co-Op Bank	9	0	11	6	2	0	4	0	0	6	2	0	5	3	0	6	3	0	5	0	0	1	2	42	12	11	65	
Total		55	28	117	35	24	0	24	17	0	40	25	0	41	20	0	33	14	0	25	10	0	27	21	0	280	159	117	556



Convener of State Level Bankers' Committee, Tripura

Ref No : SLBC/TRP/Minutes/140/2022

Date : 26.08.2022

Minutes of the 140th Meeting of SLBC, Tripura held on 04-08-2022 at Agartala.

The 140th SLBC meeting of Tripura State was held at New Secretariat, Agartala on 4th August 2022 to review the performance of Banks for and up to the quarter ended June 2022 of FY 2022-23. Dignitaries in the meeting included:

Prof. (Dr.) Manik Saha, Hon'ble Chief Minister, Govt of Tripura
Shri J K Sinha, IAS, Chief Secretary, Govt. of Tripura,
Shri Atul Kumar Goel, MD & CEO, Punjab National Bank,
Shri Sakshi Gopal Saha, General Manager & Convener SLBC Tripura, Punjab National Bank,
Shri Bikramjit Shom, Zonal Manager, Punjab National Bank
Shri Satwant Singh Sahota, GM, Reserve Bank of India Agartala,
Shri Anand Kumar, Deputy General Manager & Circle Head, Agartala Circle, Punjab National Bank.
Shri Anil Purohit, DGM, NABARD Tripura,

A list of the other participants is annexed.

After the keynote address by Shri Atul Kumar Goel, MD & CEO, Punjab National Bank & Co-Chairman SLBC Tripura, the meeting commenced with the Action Taken Report for the Action Points from the 139th SLBC meeting and discussion on agenda items, presented by Shri Anand Kumar, DGM & Circle Head, Punjab National Bank Agartala Circle. The gist of the deliberations and the emerging Action Points are as follows.

Achievement under ACP

- All the banks put together disbursed Rs. 1689.91 crore i.e. 20% of the Annual Target for Rs 8546.78 crores under ACP 2022-23 as on June 2022. 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.
- All Banks have again been advised to submit quarterly reports to SLBC desk within 15 days from the end of reporting quarter.

(Action Point 1: All Banks, SLBC)

CD Ratio

- CD ratio of the banks increased to 58% as on June 2022 as compared to 54% as on June 2021.
- Banks with low CD Ratio to work towards attaining parity with the State CD Ratio.

(Action Point 2: All Banks)

Agriculture & PMFBY

- 12170 KCC loans were sanctioned by Banks amounting to Rs. 77.72 crores as on June 2022 of FY 2022-23, thereby achieving 18% of the Annual Target of 69278 nos.
- Tripura State Co-Operative Bank to reconcile their KCC portfolio and submit detailed list of all KCC borrowers to SLBC desk for onward forwarding to Agriculture Department.
- Agriculture Department to provide report on sponsored KCC applications to SLBC desk for onward circulation among member Banks for further course of action.
- **Pradhan Mantri Fasal Bima Yojana:** PMFBY notification was circulated on 23.05.2022, 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.
- 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.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%) up to June 2022.
- Banks were requested to improve the turnaround time of sanctioning loans, so that pending applications may be cleared by August 2022.
- As on June 2022 of FY 2022-23, 55 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 expedite onboarding of dual authentication payment process in all SHG accounts 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 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. The BC point is to be set up by August 2022.
- **Opening of new branches**
New Bank branch at Kathalia by Punjab National Bank, is scheduled to be operationalized by September 2022.
- **Opening of new BC Points**
 - Punjab National Bank: 41 out of 66 allocated locations BC agent has already been identified and shall be made operational by September 2022.
 - 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.
 - Tripura State Co-Operative Bank: BC points at all 13 allocated locations will be operationalized by September 2022.
 - State Bank of India: 2 out of 9 allocated locations have been activated. The rest to be completed by September 2022.

(Action Point 5: SLBC, all concerned Banks)

Government Sponsored Loan Schemes

- Out of 694 PMEGP proposals sponsored against the target of 2164 cases, 45 proposals have been accorded sanction by branches for FY 2022-23 as on 30.06.2022 amounting to Rs. 125.32 lakhs.
- In case of Swavalamban for FY 2022-23, 2890 cases have been sponsored to the bank branches against the target of 4000 cases, out of which 16 cases were sanctioned amounting to Rs. 42.52 lakhs as on 30.06.2022.
- Banks were advised to expedite sanctions in eligible cases in order to achieve the annual targets accordingly.

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

Education Loans

- Banks have accorded sanction in 93 cases with aggregate sanction amount of Rs. 363.18 lakhs as on 30.06.2022 of FY 2022-23.

(Action Point 7: All Banks, Education Dept)

Housing Loans & PMAY

- Till June 2022 of FY 2022-23, 1165 housing loans have been sanctioned with aggregate sanction amount of Rs.115.73 crores.
- SLBC noted the poor performance under existing PMAY Grameen Scheme. The reasons were discussed and the State Govt suggested following modifications to accommodate maximum beneficiaries in the State, as under:
 - Age Criteria: The criteria for maximum entry age of 50 years may be removed. However, repayment age may be upto 60 years. Loan may be sanctioned jointly with the

beneficiary's family member having age up to 50 years as co-borrower. The definition of 'family' in this regard may include self and spouse only.

- o Disbursement of loan: Bank loan may be disbursed after release of 1st phase of government grants to the beneficiary proportionately and in phases; instead of the existing guidelines of disbursing the loan after full utilization of government grant of Rs 1.30 lakhs.
- The State Govt also demanded similar kind of scheme for urban beneficiaries in the form of PMAY Urban Scheme. 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 had been extended to 21 SC/ST/Women beneficiaries amounting to Rs. 2.10 Crores during FY 2022-23 up to June 2022.
- All Banks/Financial Institutions have made an achievement of Rs. 228.82 crores with 38021 numbers of accounts for the period April 2022 – June 2022, against the annual target of Rs.3042.46 crores i.e. 8 % of the target under Pradhan Mantri Mudra Yojana.

(Action Point 9: All Banks)

NPA and Recovery

- Percentage of gross NPA as against gross advance increased from 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 crore 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.
- As on June 2022, percentage of NPA under KCC is 28.57%, under PMMY is 10%, under PMEGP is 28% and Swavalamban is 24%. State Govt was requested to take adequate measures in helping bank officials in recovery of these loans.

(Action Point 10: All Banks & State Government)

Tourism

- 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 22 have been sanctioned.

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

RSETIs

- As decided in the 138th 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 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.

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

ATMs in Block Development Offices

- As per decision of 138th 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 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.

- 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

- Revised draft of Annual Credit Plan FY 2022-23 was placed before the SLBC sub-committee on 28.06.2022 and duly approved. However, the House was of the view that while the overall approved target may be kept at Rs.8546 crores, sector wise targets may be re-distributed with a view to increasing priority sector credit.

(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.



General Manager & Convener, SLBC, Tripura
Punjab National Bank

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LIST OF THE PARTICIPANTS AT THE 140TH MEETING OF THE SLBC FOR THE STATE OF TRIPURA HELD AT NEW SECRETARIAT, CONFERENCE HALL NO.2, AGARTALA ON 04.08.2022

Sl. No.	Name of the Dignitaries	Designation/Office/Institution
I	CHAired BY	
1	Prof. (Dr.) Manik Saha	Hon'ble Chief Minister, Govt of Tripura
2	Shri J K Sinha	Chief Secretary, Govt. of Tripura
3	Shri Atul Kumar Goel	MD & CEO, Punjab National Bank
II	GOVT. OFFICIALS	Designation/Office/Institution
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	Dr. T K Debnath	Special Secretary, ARDD & Fisheries, GoT
9	Dr. Sandeep Rathod	Special Secretary, Rural Development, GoT
10	Shri Abhishek Chandra	Special Secretary, SC Welfare, GoT
11	Dr. Vishal Kumar	CEO TRLM, GoT
12	Dr. T Majumder	Director, Urban Development, GoT
13	Smt Swapna Debnath	Director, Industries, GoT
14	Dr. P.B. Jamatia	Director, Horticulture, GoT
15	Smt Rakhi Biswas	Director, Institutional Finance, GoT
16	Shri Saradindu Das	Director, Agriculture, GoT
17	Shri D K Chakma	Director, ARDD and Fisheries, GoT
18	Shri Tarit Chakma	Director, Tourism, GoT
19	Shri Pradip Reang	Dy. Director, SC Welfare, GoT
20	Shri L Hrangkhal	Addl. Director, SW/SE, GoT
21	Shri Tapas Kr. Basak	H.O.D., Institutional Finance, GoT
22	Dr. Basudeb Bhattacharya	Key Officer, CM Secretariat
23	Dr. Debasish Bhowmik	Asst. Director, Agriculture Department, GoT
24	Shri Ram Suresh	Asst. Director, KVIC
25	Shri Pratim Deb	SMM(FIME), TULM
26	Shri Abhijit Debbarma	APM, TRLM
27	Shri Manik Lal Malakar	S.I.O., Press Cell, CM Secretariat
III	RBI/NABARD/SIDBI/NHB/HUDCO/INSURANCE COMPANIES/ BSNL	Designation/Office/Institution
1	Shri Satwant Singh Sahota	GM, Reserve Bank of India Agartala
2	Shri Anil Purohit	DGM, NABARD Tripura
3	Shri Manoj Kumar	AGM, Reserve Bank of India
4	Smt Rita Choudhary	AGM, NABARD Tripura
5	Shri Rakesh Kumar Yadav	Manager, SIDBI
6	Shri Bodhayan Ghosh	AM, NABARD Tripura

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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 Satyendra Singh	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 Dipak Chandra Das	RM, SBI RBO Agartala South
8	Shri Subrata Roy	AGM, Punjab National Bank
9	Shri Ajay Sahay	DZM, UCO Bank
10	Shri Subhabrata Datta	Chief Manager SLBC, Punjab National Bank
11	Shri Uttam Kumar Roy	Chief Manager, Indian Overseas Bank
12	Shri Sanjib Dey	Chief Manager, Canara Bank
13	Shri Amit Anand	Chief Manager, Union Bank of India
14	Shri Raj Sekhar Deb	Chief Manager, Bank of India
15	Shri Anupam Tripura	Senior Manager, Central Bank of India
16	Shri Dipankar Debbarma	Sr. Manager, Bank of Baroda
17	Shri Samarjit Debbarma	Manager, Union Bank of India
18	Shri Palash Bhaumik	DCO, State Bank of India
19	Shri Samaresh Karmakar	Cluster Head, Bandhan Bank
20	Shri Surajit Paul	BH, Bandhan Bank
21	Shri Gopal Das	BM, Ujjivan Bank
22	Shri Partha Ghosh	Regional Head, Ujjivan SFB
23	Shri Joydeep Roy	Manager, Ujjivan Bank
24	Shri Ratan Das	Cluster Head, HDFC Bank
25	Shri Uttam Paul	BM, HDFC Bank
26	Md. Saraj Ahmed	DVP, Axis Bank
27	Shri Bikash Laskar	Sr. Manager, Axis Bank
28	Shri Arnab Naha	BM, ICICI Bank
29	Shri Jibananda Chettri	Senior Manager, ICICI Bank
30	Shri Dipankar Biswas	CBM, IndusInd Bank
31	Shri Genius Ahanthem	Manager, UCO Bank
32	Shri Asish Kr Roy	SM, India Post Payments Bank
33	Shri Avijit Chakraborty	Director, RSETI Udaipur
34	Shri Manoj Bhowmik	Sr. Manager, SLBC Tripura, Punjab National Bank
35	Shri Rajesh Ranjan Jha	LDM, West Tripura
36	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



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कार्यसूची टिप्पण ★ AGENDA NOTES

September 2022

सितंबर २०२२



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