

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



142nd

DECEMBER 2022

१४२ वीं

दिसंबर २०२२

Quarterly Review

Date: 23.03.2023 ★ Time: 11:30 AM

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

कार्यसूची टिप्पण

★ AGENDA NOTES

पंजाब नैशनल बैंक
...भरोसे का प्रतीक !



punjab national bank
...the name you can BANK upon !



CONTENTS

Sl.	Agenda Item	Contents	Page
1		General information/Population Details/ /Network of Bank Branches & Vital Banking Statistics.	i-x
2	01	Confirmation of the proceedings of the 141st meeting of SLBC for Tripura held on 22.11.2022	1
3	02	Action Taken Report	2
4	03	Implementation of Annual Credit Plan (ACP)	5
		ACP Achievement	7
		Flow of Credit to Agriculture & Allied Activities	9
		Flow of Credit to MSME	14
		Flow of Credit to Other Priority Sectors	16
5	04	CD Ratio of Banks in Tripura	18
6	05	Issuance of Kisan Credit Cards	24
		Pradhan Mantri Fasal Bima Yojana	27
7	06	Self Help Groups	28
		Tripura Rural Livelihood Mission	29
		Tripura Urban Livelihood Mission	30
8	07	Employment Generation Schemes	31
		PMEGP	32
		Swavalamban	33
		Mini Dairy	34
		PMFME	34
9	08	Education Loans & Housing Loans	35
		PMAY	38
10	09	MSME Financing	39
		Stand Up India	40
		Pradhan Mantri Mudra Yojana	41
11	10	NPA & Recovery Performance of Banks	44
		NPA Position	46
		Technically Written Off Accounts	48
		Govt Sponsored Schemes	49
12	11	Tourism Development Scheme	50
13	12	Financial Inclusion	51
		PMJDY	52

		Social Security Schemes	53
		Claim Status of PMJJBY & PMSBY	54
		RSETIs	55
		Digital Modes of Banking	56
14	13	Timely Submission of Data by Banks	60
15	14	Other Issues	61
		Performance of India Post Payments Bank	61
		Performance of Airtel Payments Bank	62
		PM SVANidhi	63
		DFS Special KCC Campaign On Animal Husbandry & Fisheries	65
16	15	Bank Branch Network in Tripura	67
17	16	Proceedings of the Meetings of SLBC Tripura Steering Sub – Committee on Financial Inclusion, Digitization, Agriculture & MSME held on 7th March, 2023	68
18	17	Proceedings of the 141st SLBC Meeting of Tripura	71

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

Network of Bank Branches in Tripura
As on 31.12.2022

Population Group	March 2016	March 2017	March 2018	March 2020	March 2021	March 2022	December 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	165
% as against total branches	26%	26%	26%	29%	29%	28%	29%
Urban	104	108	110	113	114	115	115
% as against total branches	21%	21%	21%	21%	21%	21%	21%
TOTAL	496	508	512	542	550	547	560

SLBC-TRIPURA

VITAL BANKING STATISTICS

(Amount Rs. in Crore)

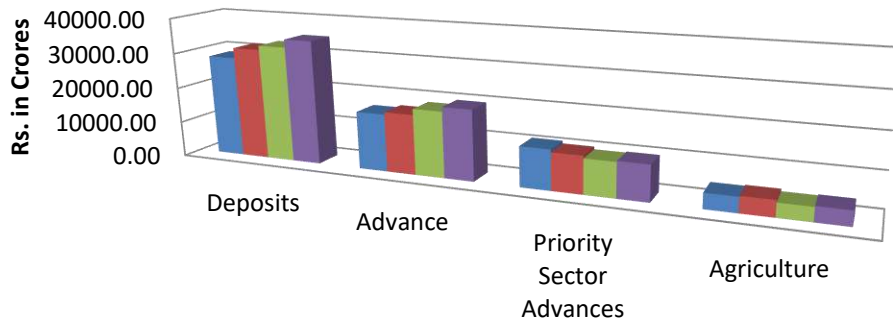
Sl.	Parameter	December 2021	March 2022	December 2022
1	No. of Branches	549	547	560
2	Total Deposits	32216.10	32698.19	34971.40
3	Total Advances	17849.32	18545.95	19843.03
4	CD Ratio	55	57	57
5	C+I: Deposit Ratio	76	78	77
6	Priority Sector Advances (PSA)	9724.04	9764.22	10032.49
7	% of PSA to ANBC	57	58	56
8	Agriculture Advances	4520.23	3875.44	4102.82
9	% of Agri Advances to ANBC	27	23	23
10	MSME Advances	3091.81	3205.48	3670.02
11	Education Loans	106.86	108.85	102.53
12	Housing Loans	2142.17	2464.65	2280.03
13	DRI Advances	3.37	3.38	3.37
14	Schedules Caste/ Scheduled Tribe Advances	3109.38	3631.67	4311.41
15	Advances to Women Entrepreneurs	3687.97	2523.43	3751.28
16	% of Advances to Women Entrepreneurs to ANBC	22	15	21
17	Weaker Section Advances	8647.93	8033.20	10177.25
18	% of Weaker Advances to ANBC	51	48	57
19	Minority Community Advances	452.42	725.60	805.85
20	% of Minority Community Advances to ANBC	2.65	4.29	4.51

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

Sector	2021-22 As on December 2021			2022-23 As on December 2022		
	Plan	Achievement (Apr'21-Dec'21)	% to Target	Plan	Achievement (Apr'22-Dec'22)	% to Target
Agriculture	3117.04	1146.31	37	2321.57	1585.34	68
MSME	2857.97	857.67	30	1816.81	1744.91	96
Other Prisec	481.55	558.46	116	1276.45	1051.04	82
Total Prisec	6456.58	2562.45	40	5414.83	4381.30	81
Non-Prisec	1847.64	1480.24	80	3131.95	2804.23	90
Grand Total	8304.22	4042.70	49	8546.78	7185.54	84

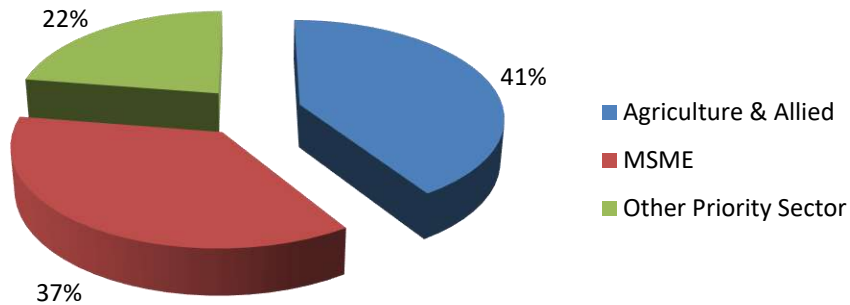
Banking Key Indicators for the State of TRIPURA

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
■ 31.12.2022	34971.40	19843.03	10032.49	4102.82

Priority Sector Advance As on 31.12.2022



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

(Amt. Rs in Crore)

Parameters	December'2021	March'2022	December'2022	Variation over December 2021	
				Amount	% of increase
Deposit	32216.10	32698.19	34971.40	2755.30	+8.55
Advance	17849.32	18545.95	19843.03	1993.71	+11
CD Ratio	55	57	57	-	+2
Priority Sector Credit (PSC)	9724.04	9764.22	10032.49	308.45	+3
% of PSC to ANBC *	57	58	56	-	-1
Sectoral deployment of PSC: 1. Agriculture	4520.23	3875.44	4102.82	-417.41	-9
% of Agriculture Adv. to ANBC	27	23	23	-	-4
2.MSME	3091.81	3205.48	3670.02	578.21	+19
3.Other Prisec	2111.99	2683.29	2259.64	147.65	+7
PSC to major sub-sectors: (i)Weaker section	8647.93	8033.20	10177.25	1529.32	+18
% of weaker section credit to ANBC	51	48	57	-	+6
II) SC	1187.01	1330.92	1502.25	315.24	+27
III) ST	1922.36	2300.74	2809.15	886.79	+46
IV) Women Entrepreneur	3687.97	2523.43	3751.28	63.31	+2
% of women credit to ANBC	22	15	21	-	-1
V) Minority Community	452.42	725.60	805.85	353.43	+78
% credit to ANBC	3	4	4.5	-	+1.5

ANBC= Adjusted Net Bank Credit, (ANBC as on December 2021 – Rs. 17849.32 Crores).

BANK-WISE & POPULATION GROUP-WISE BRANCH NETWORK AND DEPOSIT AS ON 31.12.2022

(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	1	1	5	7	1274.92	1203.99	58621.68	61100.59
2	Bank of India	5	5	3	13	3958.00	10850.00	16696.00	31504.00
3	Bank of Maharashtra	0	0	1	1	0.00	0.00	1355.19	1355.19
4	Canara Bank	5	8	5	18	11753.67	13855.37	73723.9	99332.94
5	Central Bank of India	2	3	1	6	867.96	2985.65	15413.85	19267.46
6	Indian Bank	2	1	3	6	1029.56	740.05	33806.59	35576.20
7	Indian Overseas Bank	1	2	2	5	982.23	1878.75	17110.37	19971.35
8	Punjab & Sind Bank	1	0	1	2	548.63	0.00	3466.82	4015.45
9	Punjab National Bank	38	17	14	69	120166.38	164125.20	143756.05	428047.63
10	State Bank of India	33	21	17	71	221629.00	225032.00	670061.00	1116722.00
12	Union Bank of India	1	4	5	10	1563.18	11627.72	60864.68	74055.58
12	UCO Bank	11	13	6	30	27405.00	36361.00	84012.00	147778.00
A	Sub Total of Public Sec. Bank	100	75	63	238	391178.53	468659.73	1178888.13	2038726.39
13	AXIS BANK	2	8	4	14	4067.00	14913.00	32472.00	51452.00
14	Bandhan Bank	15	10	3	28	30393.84	29172.37	48841.97	108408.18
15	Federal Bank	0	0	1	1	0.00	0.00	7345.57	7345.57
16	HDFC	3	5	4	12	5272.80	9500.44	63598.48	78371.72
17	ICICI	1	4	3	8	3239.24	11453.98	28468.96	43162.18
18	IDBI BANK	5	3	1	9	1902.00	8285.84	15495.00	25682.84
19	IDFC First Bank	0	0	1	1	0.00	0.00	4196.49	4196.49
20	Indusind Bank	1	4	2	7	442.99	1425.45	4761.32	6629.76
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	12058.00	12058.00
23	Ujjivan Bank	0	5	3	8	0.00	9946.25	14127.35	24073.60
24	YES Bank	0	0	1	1	0.00	0.00	10116.01	10116.01
25	NESFB	4	3	2	9	1379.51	1521.95	3415.08	6316.54
26	Jana Small Finance Bank	0	0	1	1	0.00	0.00	4032.29	4032.29
B	Sub Total of Pvt. Sec. Bank	31	42	28	101	46697.38	86219.28	253208.12	386124.78
27	Tripura Gramin Bank	107	31	10	148	320504.84	247673.27	200200.06	768378.17
C	Sub Total of RRB	107	31	10	148	320504.84	247673.27	200200.06	768378.17
28	ACUB	0	1	2	3	0.00	0.00	4014.19	4014.19
29	TCARDB	0	4	1	5	0.00	0.00	0.00	0.00
30	TSCB	42	12	11	65	86520.20	71867.07	141509.50	299896.77
D	Sub Total of Coop.Banks	42	17	14	73	86520.20	71867.07	145523.69	303910.96
GRAND TOTAL		280	165	115	560	844900.95	874419.35	1777820.00	3497140.30

BANK-WISE & POPULATION GROUP-WISE ADVANCE AND CD RATIO AS ON 31.12.2022

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	1086.69	1731.13	29484.63	32302.45	85	144	50	53		53
2	Bank of India	2602.00	7482.00	22199.00	32283.00	66	69	133	102		102
3	Bank of Maharashtra	0.00	0.00	2167.00	2167.00	0	0	160	160		160
4	Canara Bank	6005.23	9996.04	22434.95	38436.22	51	72	30	39		39
5	Central Bank of India	761.28	1081.77	2862.39	4705.44	88	36	19	24		24
6	Indian Bank	406.24	486.82	6323.18	7216.24	39	66	19	20		20
7	Indian Overseas Bank	601.17	1422.17	6816.68	8840.02	61	76	40	44		44
8	Punjab & Sind Bank	252.66	0.00	835.54	1088.20	46	0	24	27		27
9	Punjab National Bank	37526.09	39526.74	65234.64	142287.47	31	24	45	33		33
10	State Bank of India	122582.00	108729.00	432189.00	663500.00	55	48	64	59		59
11	Union Bank of India	595.73	5188.77	16638.21	22422.71	38	45	27	30		30
12	UCO Bank	11548.00	13906.00	18903.00	44357.00	42	38	23	30		30
A	Sub Total of Public Sec. Bank	183967.09	189550.44	626088.22	999605.75	47	40	53	49	0.00	49
13	AXIS BANK	1939.00	7801.00	8362.00	18102.00	48	52	26	35		35
14	Bandhan Bank	69740.72	54495.48	41634.99	165871.19	229	187	85	153		153
15	Federal Bank	0.00	0.00	2247.76	2247.76	0	0	31	31		31
16	HDFC	1242.40	9504.49	29911.74	40658.63	24	100	47	52		52
17	ICICI	1201.96	7386.47	48646.60	57235.03	37	64	171	133		133
18	IDBI BANK	869.06	3545.51	3878.83	8293.40	46	43	25	32		32
19	IDFC First Bank	0.00	0.00	5710.46	5710.46	0	0	136	136		136
20	Indusind Bank	49.46	19019.20	19982.24	39050.90	0	1334	420	589		589
21	Kotak Mahindra Bank	0.00	0.00	71.02	71.02	0	0	2	2		2
22	South Indian Bank	0.00	0.00	3095.25	3095.25	0	0	26	26		26
23	Ujjivan Bank	0.00	15275.42	10566.91	25842.33	0	154	75	107		107
24	YES Bank	0.00	0.00	1611.18	1611.18	0	0	16	16		16
25	NESFB	2616.08	2212.11	1738.41	6566.60	190	145	51	104		104
26	Jana Small Finance Bank	0.00	0.00	6107.61	6271.40	0	0	151	156		156
B	Sub Total of Pvt. Sec. Bank	77658.68	119239.68	183565.00	380627.15	166	138	72	99	0.00	99
27	Tripura Gramin Bank	171988.06	93642.60	40989.84	306620.50	54	38	20	40	587836.72	116
C	Sub Total of RRB	171988.06	93642.60	40989.84	306620.50	54	38	20	40	587836.72	116
28	ACUB	0.00	0.00	318.27	318.27	0	#DIV/0!	8	8	3806.47	103
29	TCARDB	0.00	0.00	0.00	0.00	0	0	0	0		0
30	TSCB	213544.64	27682.32	55904.83	297131.79	247	39	40	99	132620.47	143
D	Sub Total of Coop.Banks	213544.64	27682.32	56223.10	297450.06	247	39	39	98	136426.94	143
GRAND TOTAL		647158.47	430115.04	906866.16	1984303.46	77	49	51	57	724263.66	77
TOTAL RESOURCES SUPPORT PROVIDED TO STATE UNDER RIDF:							27500.00		C.D. Ratio With RIDF		58

BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 31.12.2022

(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	507	1015.88	1500	13891.36	377	3325.54	2384	18232.78	4	73
2	Bank of India	3553	3931.44	3366	9439.72	377	2707.70	7296	16078.86	13	53
3	Bank of Maharashtra	0	0.00	238	669.06	174	837.96	412	1507.02	0	86
4	Canara Bank	2344	3576.42	3655	17618.28	739	4963.63	6738	26158.33	11	82
5	Central Bank of India	1265	1806.05	591	2139.11	72	351.29	1928	4296.45	63	149
6	Indian Bank	132	84.34	508	3221.49	172	1657.57	812	4963.40	1	80
7	Indian Overseas Bank	55	78.34	848	5288.07	129	1950.10	1032	7316.51	1	102
8	Punjab & Sind Bank	110	70.34	317	502.89	58	324.54	485	897.77	9	111
9	Punjab National Bank	44744	21428.48	14860	50058.29	2034	14284.88	61638	85771.65	17	67
10	State Bank of India	35644	27656.25	1680	42720.44	4406	31764.00	41730	102140.69	5	17
12	Union Bank of India	1130	2210.45	1911	14404.41	234	1204.54	3275	17819.40	13	103
12	UCO Bank	8075	4374.27	6457	18311.20	3629	10765.00	18161	33450.47	10	76
A	Sub Total of Public Sec. Bank	97559	66232.26	35931	178264.32	12401	74136.75	145891	318633.33	7	35
13	AXIS BANK	11580	5539.92	70	2649.94	918	298.83	12568	8488.69	36	56
14	Bandhan Bank	67724	28805.03	601	1504.59	135885	53756.00	204210	84065.62	14	42
15	Federal Bank	407	582.63	26	303.66	16	257.06	449	1143.35	33	64
16	HDFC	13969	4934.32	580	11181.89	810	511.08	15359	16627.29	16	52
17	ICICI	8693	5884.50	196	12179.33	23	233.74	8912	18297.57	20	63
18	IDBI BANK	1371	1099.20	740	2180.20	112	2312.20	2223	5591.60	18	92
19	IDFC First Bank	2831	435.27	0	0.00	0	0.00	2831	435.27	7	7
20	Indusind Bank	40222	8687.44	11183	13296.12	0	0.00	51405	21983.56	35	88
21	Kotak Mahindra Bank	0	0.00	2	68.12	0	0.00	2	68.12	0	118
22	SOUTH INDIAN BANK	721	1347.00	3	83.25	1	65.00	725	1495.25	75	83
23	YES Bank	0	0.00	1	32.91	0	0.00	1	32.91	0	17
24	Ujjivan Bank	33746	9340.01	227	3933.01	22358	6499.35	56331	19772.37	47	100
25	NESFB	1822	369.14	9078	5905.25	0	0.00	10900	6274.39	0	0
26	Jana Small Finance Bank	22297	6235.72	0	0.00	0	0.00	22297	6235.72	0	0
B	Sub Total of Pvt. Sec. Bank	205383	73260.18	22707	53318.27	160123	63933.26	388213	190511.71	21	55
27	Tripura Gramin Bank	157145	97613.68	94625	87905.13	15757	60424.56	267527	245943.37	36	91
C	Sub Total of RRB	157145	97613.68	94625	87905.13	15757	60424.56	267527	245943.37	36	91
28	ACUB	0	0.00	33	23.15	176	190.94	209	214.09	0	23
29	TCARDB	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
30	TSCB	94037	173176.78	28837	47491.79	47774	27278.88	170648	247947.45	67	95
D	Sub Total of Coop.Banks	94037	173176.78	28870	47514.94	47950	27469.82	170857	248161.54	66	95
GRAND TOTAL		554124	410282.90	182133	367002.66	236231	225964.39	972488	1003249.95	23	56

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

BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 31.12.2022

(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	208	748.35	395	3086.19	0	0.00	989	5610.07	23	305	1153.51	81	622.02	0	0.00
2	Bank of India	607	503.53	993	880.98	647	688.23	3331	2799.70	9	791	388.80	282	325.56	11	12.60
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	765	2199.55	1336	3891.73	160	1129.75	5478	16676.43	52	2121	6605.50	1093	2847.98	3	1.92
5	Central Bank of India	142	292.76	465	264.68	162	1130.55	1328	2424.55	84	495	687.83	61	46.81	3	1.92
6	Indian Bank	132	249.56	199	655.72	56	221.00	558	1234.53	20	98	10.27	73	97.98	0	0.00
7	Indian Overseas Bank	124	278.86	235	917.49	212	649.93	772	2885.55	40	148	895.43	49	142.26	4	1.58
8	Punjab & Sind Bank	19	50.15	214	150.94	0	0.00	236	229.42	28	3	28.33	0	0.00	0	0.00
9	Punjab National Bank	7675	11672.52	24831	20618.29	3485	7373.77	59509	68632.77	53	17195	23426.84	6323	5541.35	0	0.00
10	State Bank of India	7795	27469.00	27832	61866.00	6561	6833.76	69823	168345.22	27	20065	52325.00	5941	18935.00	1629	916.46
11	Union Bank of India	345	989.25	375	747.36	161	263.41	1812	4379.64	25	672	1821.04	259	558.59	0	0.00
12	UCO Bank	2012	2780.80	6654	4500.27	1629	2689.56	16010	16866.15	38	3659	4832.88	2043	2051.70	13.1	10.93
A	Sub Total of Public Sec. Bank	19825	47242.17	63542	97594.15	13073	20979.96	159860	290106.36	32	45552	92175.42	16205	31169.24	1663	945.41
13	AXIS BANK	1420	232.00	1025	145.13	1301	205.78	9353	1697.88	11	4862	924.67	745	190.30	0	0.00
14	Bandhan Bank	78521	41435.09	71551	35765.58	87012	48283.13	531007	273381.24	137	263153	131869.86	30770	16027.58	0	0.00
15	Federal Bank	19	25.32	12	10.64	16	16.01	219	309.78	17	156	235.70	16	22.11	0	0.00
16	HDFC Bank	27	49.17	102	570.42	0	0.00	17596	6530.09	21	14609	5197.98	2858	712.52	0	0.00
17	ICICI Bank	932	1172.17	311	1430.39	294	1337.16	8851	34860.06	120	5895	28615.30	1419	2305.04	0	0.00
18	IDBI BANK	107	346.00	584	703.93	146	311.10	1273	1605.97	26	128	58.50	284	166.50	24	19.94
19	IDFC First Bank	5365	1161.84	6831	1860.40	5819	1256.38	37033	7847.67	125	17655	3338.94	1363	230.13	0	0.00
20	Indusind Bank	11098	3069.05	21399	4858.19	0	0.00	42140	15139.72	61	1176	2800.84	8467	4411.63	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	18322	5653.06	10341	3135.25	12197	4203.03	106983	32087.26	162	60192	17414.42	5931	1681.49	0	0.00
25	NESFB	480	139.69	973	256.88	317	122.07	8322	2682.46	62	6510	2152.54	42	11.28	0	0.00
26	Jana Small Finance Bank	3713	981.38	7759	2195.09	3366	849.23	40415	11197.87	378	22312	6248.32	3265	923.85	0	0.00
B	Sub Total of Pvt. Sec. Bank	116291	53283.39	113129	48736.81	107102	55734.66	785089	382390.45	111	396648	198857.06	51895	25758.58	24	19.94
27	Tripura Gramin Bank	52542	44643.81	153280	122139.16	84388	48691.04	434980	314500.08	116	121015	78192.38	23755	20833.69	0	0.00
C	Sub Total of RRB	52542	44643.81	153280	122139.16	84388	48691.04	434980	314500.08	116	121015	78192	23755	20834	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	11511	4854.11	14450	12142.88	7810.3	3985.96	46997	30059.17	12	8192.8	5774.90	4315	2815.00	718.1	486.32
D	Sub Total of Coop.Banks	11632	5056.61	14591	12445.00	7828.3	4009.52	47389	30729.04	12	8294.8	5903.40	4322	2823.85	721.1	490.66
GRAND TOTAL		200290	150225.99	344542	280915.12	212391	129415.18	1427319	1017725.92	57	571510	375128.26	96177	80585.36	2408	1456.01

**CONFIRMATION OF PROCEEDINGS OF
THE 141st MEETING OF THE SLBC FOR TRIPURA**

The proceedings and action points of the 141st Meeting of SLBC for Tripura, held on 22.11.2022 were circulated under the cover of Convener Bank's letter no. SLBC/TRP/Minutes/141/2022 dated 29.11.2022. The same may please be confirmed by the House.

ACTION TAKEN REPORT

Present Status of implementation of the major action points emerged in the 141st SLBC meeting held on 22.11.2022 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>Agriculture Department informed that 31443 KCC applications were sponsored to various Bank branches in FY 2022-23, out of which, the Department has a record of 7182 cases that have been sanctioned by the banks. To reconcile the pending cases, Agriculture Department was requested to provide the list of remaining 24261 sponsored cases to SLBC desk Tripura, for further action in this regard. (Action: Agriculture Dept / Banks / State Govt / SLBC)</p>	<p>51353 KCCs sanctioned by Banks amounting to Rs. 287.48 Crores during FY 2022-23 as on 31.12.2022, thereby achieving 74% of the Annual Target (69278 Nos.).</p> <p>SLBC Desk had written to Agriculture Department for providing the list of 24261 sponsored cases, in order to enable proper reconciliation of the same. Issue is under consideration with Agriculture Department.</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>7518 loanee farmers have been brought under the coverage of PMFBY during Rabi 2022 season. A total of 111816 Non-Loanee Farmers have been covered under Rabi 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>TULM pending cases to be reduced by according sanction in eligible cases by the end of the fiscal year. (Action : All Banks)</p>	<p>As against the TRLM target of Rs.230 crores in 18800 accounts for FY 2022-23, the Banks have collectively achieved sanction of 14060 accounts (achievement of 75%) with corresponding sanction amount of Rs.202.91 crores (achievement of 88%) as on 31.12.2022.</p> <p>As on December 2022 of FY 2022-23, 356 cases have been sanctioned under TULM SEP (Individual). Banks to focus on clearing pendency of sponsored applications at the earliest.</p>
4	<p>Opening of new PNB Branch at Kathalia (Action: Punjab National Bank)</p>	<p>New Bank branch at Kathalia of Punjab National Bank has been opened in December 2022.</p>

5	<p>140 GPs / VCs were identified where no Branch / BC was available within a radius of 2 KMs from the concerned GP / VC. (Action: PNB, TGB,TSCB,SBI & SLBC)</p>	<p>Present status of implementation is as under:</p> <ul style="list-style-type: none"> . Punjab National Bank: 52 out of 66 allocated locations BC agent has already been identified, of which, 14 points have been operationalized and the remaining shall be made operational by June 2023. . Tripura Gramin Bank: Bank is in the process of executing agreements with corporate BCs for the deployment of Bank Mitras at their allocated locations by June 2023. . Tripura State Co-Operative Bank: BC points at all 13 allocated locations will be operationalized by June 2023. . State Bank of India: 2 out of 9 allocated locations have been activated and BC agents have been identified in further three locations. The rest to be completed by June 2023. . UCO Bank: Bank is in the process of setting up BC points by June 2023.
6	<p>Government sponsored schemes – PMEGP & Swavalamban (Action: All Banks)</p>	<p>For the FY 2022-23, 2910 PMEGP cases were sponsored to the bank branches against the target (already circulated) of 2164 cases, out of which 862 cases were sanctioned amounting to Rs. 5578.18 lakhs as on 31.12.2022.</p> <p>For the FY 2022-23, 6371 cases under Swavalamban Scheme have been sponsored to the bank branches against the target (already circulated) of 4000 cases, out of which 1292 cases were sanctioned amounting to Rs. 4254.94 lakhs as on 31.12.2022.</p>
7	<p>Sanction of Education loans (Action: All Banks)</p>	<p>Banks have accorded sanction in 305 cases with aggregate sanction amount of Rs. 1658.95 lakhs in FY 2022-23 as on December 2022.</p>
8	<p>Housing loans and PMAY</p> <p>PMAY (Urban) scheme in line with PMAY Gramin scheme for urban TUEP beneficiaries has been approved by the house. The same is to be adopted by respective boards of SLBC Tripura member Banks. (Action: SLBC, Revenue Dept,All Banks)</p>	<p>Till December 2022 of FY 2022-23, 2840 housing loans have been sanctioned with aggregate sanction amount of Rs.32483.72 lakhs.</p> <p>PMAY (Urban) scheme as approved by SLBC has been circulated to all member Banks along with an advisory to get the same approved from their respective Bank boards.</p>
9	<p>All banks to focus on increasing no. of sanctioned cases under Stand Up India as well as the ticket size of loans.</p> <p>Achieving the targets under Pradhan Mantri Mudra Yojana (PMMY) (Action: All Banks)</p>	<p>Loans under the scheme had been extended to 88 SC/ST/Women beneficiaries amounting to Rs. 10.82 Crores during FY 2022-23 up to December 2022.</p> <p>All Banks/Financial Institutions have made an achievement of Rs. 889.38 Crore with 138456 number of accounts for the period April 2022 – December 2022.</p>

10	NPA and Recovery (Action: All Banks & State Government)	<p>Percentage of gross NPA as against gross advance decreased from 6.39% as on December 2021 to 4.95% as on December 2022. Amount in absolute terms decreased to Rs. 982.50 crores as on December 2022 from Rs. 1141.25 crores as on December 2021. The outstanding amount under Written off A/Cs (Shadow Register) is around Rs. 150.69 crores which if added with the outstanding NPA, the total amount would be Rs. 1133.19 crores which seems to be high.</p> <p>The total outstanding NPA amount in Govt. sponsored schemes has increased from Rs. 88.78 crores in December 2021 to Rs. 125.09 crores in December 2022.</p> <p>As on December 2022, percentage of NPA under KCC is 40%, under PMMY is 10%, under PMEGP is 27% and Swavalamban is 24%.</p>
11	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.
12	As decided in the 138 th SLBC 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)	<p>DM South Tripura has advised opening of RSETI South Tripura at Hrishyamukh Tipra Bazaar Training Center. Approval from MoRD is awaited.</p> <p>Tripura Gramin Bank has written to DM Khowai for allocating suitable premises for RSETI.</p> <p>State Bank of India has written to DM North Tripura for allocating suitable premises for RSETI.</p>
13	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 2023. (Action: SLBC, State Govt)	In the SLBC sub-committee meeting held on 7 th March 2023, it was decided that SLBC desk is to review the availability of existing ATMs in the vicinity of Block Development Offices. If ATM availability is ascertained nearby to BDO offices, those locations may be considered to have been covered. For the remaining locations, Banks are to expedite setting up of ATMs at their respective allocated locations accordingly.

IMPLEMENTATION OF ANNUAL CREDIT PLAN (ACP)

Action Points emerged in the 141st SLBC Meeting held on 22.11.2022

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. 7185.54 crore i.e. 84% of the Annual Target for Rs. 8546.78 crore under ACP 2022-23 as on December 2022.

The overall achievement is 84% against the target of ACP 2022-23 as on 31.12.2022 while achievement under Agriculture sector is 68%. Achievements in MSME and OPS are 96% and 82% of the ACP Targets respectively as on 31.12.2022.

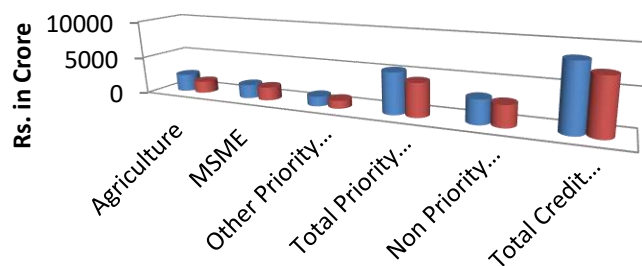
A comparative position of achievement in disbursement under ACP 2022-23 as on 31.12.2022 with the corresponding period of the previous year is as under:

Amt. Rs. In crores

Sector	2021-22 (April 2021 to December 2021)			2022-23 (April 2022 to December 2022)			
	Plan	Achievement (Apr'21- Dec'21)	% to Target	Plan	Achievement (Apr'22- Dec'22)	% to Target	% of growth (Y-O-Y)
Agriculture	3117.04	1146.31	37	2321.57	1585.34	68	+38
MSME	2857.97	857.67	30	1816.81	1744.91	96	+103
Other Prisec	481.55	558.46	116	1276.45	1051.04	82	+88
Total Prisec	6456.58	2562.45	40	5414.83	4381.30	81	+71
Non-Prisec	1847.64	1480.24	80	3131.95	2804.23	90	+89
Grand Total	8304.22	4042.70	49	8546.78	7185.54	84	+78

Bank wise performance on different sectors under ACP pertaining to the year 2022-23 as on 31.12.2022 has been given in the annexure.

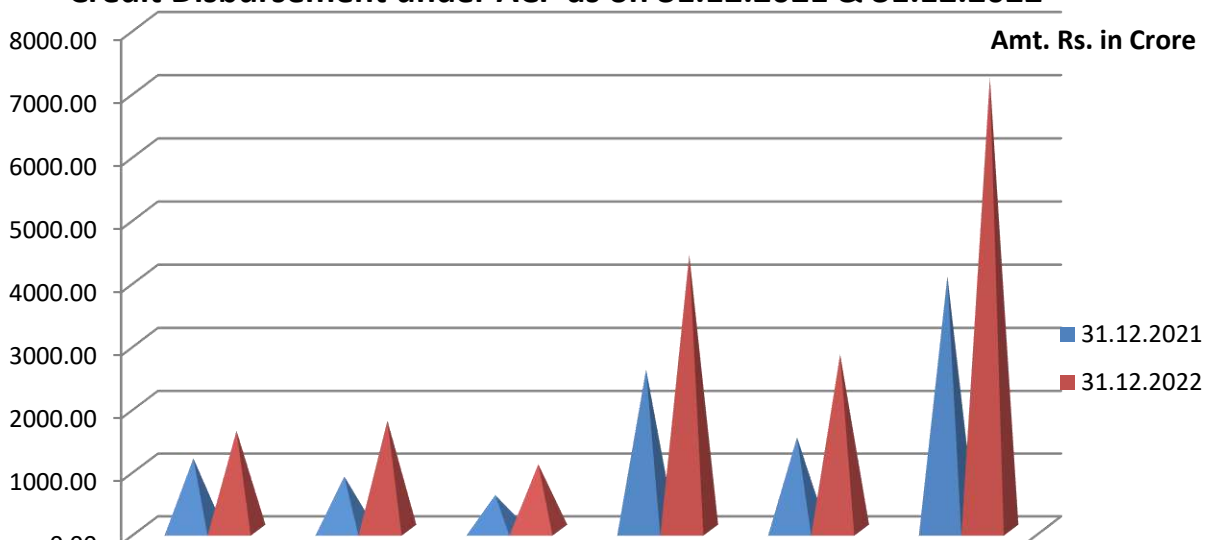
Achievement of Annual Credit Plan 2022-23 up to 31.12.2022



	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	1585.35	1744.91	1051.04	4381.3	2804.23	7185.54

Sector

Credit Disbursement under ACP as on 31.12.2021 & 31.12.2022



	Agriculture	MSME	Other Priority Sector	Total Priority Sector	Non Priority Sector	Total Credit Plan/Achievement
■ 31.12.2021	1146.31	857.67	558.46	2562.45	1480.24	4042.70
■ 31.12.2022	1585.35	1744.91	1051.04	4381.3	2804.23	7185.54

TRIPURA STATE

BANK-WISE & SECTOR-WISE DISBURSEMENT OF CREDIT VIS-À-VIS TARGETS UNDER ANNUAL CREDIT PLAN 2022-23 DURING 01.04.2022 to 31.12.2022

(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	2463.81	103	1597.00	1934.00	121	767.00	734.00	96	4765.00	5131.81	108	14318.00	1120.00	8	19083.00	6251.81	33
3	Bank of Maharashtra	0.00	0.00	#DIV/0!	133.00	24.88	19	261.00	214.19	82	394.00	239.07	61	263.00	252.80	96	657.00	491.87	75
4	Canara Bank	1628.00	1198.16	74	5101.00	3381.35	66	1086.00	1120.97	103	7815.00	5700.48	73	8252.00	3784.79	46	16067.00	9485.27	59
5	Central Bank Of India	225.00	904.61	402	1317.00	1292.71	98	252.00	283.79	113	1794.00	2481.11	138	51.00	282.74	554	1845.00	2763.85	150
6	Indian Bank	44.00	28.24	64	2270.00	5351.48	236	55.00	39.86	72	2369.00	5419.58	229	1663.00	1152.19	69	4032.00	6571.77	163
7	Indian Overseas	57.00	67.95	119	1217.00	663.72	55	525.00	185.47	35	1799.00	917.14	51	767.00	727.12	95	2566.00	1644.26	64
8	P&SB	27.00	11.00	41	158.00	187.00	118	149.00	35.00	23	334.00	233.00	70	38.00	6.00	16	372.00	239.00	64
9	PNB	15693.00	12963.56	83	21970.00	20597.13	94	10883.00	8979.78	83	48546.00	42540.47	88	27080.00	25136.35	93	75626.00	67676.82	89
10	State Bank of India	9370.00	11616.74	124	17427.00	40754.13	234	16499.00	2414.85	15	43296.00	54785.72	127	38864.00	131378.32	338	82160.00	186164.04	227
11	UCO Bank	1503.00	1239.73	82	8162.00	10987.58	135	4477.00	3404.25	76	14142.00	15631.56	111	810.00	3638.83	449	14952.00	19270.39	129
12	Union Bank	1593.00	1460.16	92	14556.00	12833.61	88	353.00	80.84	23	16502.00	14374.61	87	2362.00	1914.87	81	18864.00	16289.48	86
A	ACP PUBLIC sec Bank	33320.00	32299.61	97	89744.00	104776.55	117	35831.00	17838.06	50	158895.00	154914.22	97	96850.00	172359.99	178	255745.00	327274.21	128
13	Axis Bank	2848.00	2388.84	84	708.00	635.32	90	433.00	141.59	33	3989.00	3165.75	79	789.00	3250.41	412	4778.00	6416.16	134
14	Bandhan Bank	73445.00	9538.75	13	269.00	1189.30	442	61175.00	48022.90	79	134889.00	58750.95	44	77591.00	27707.06	36	212480.00	86458.01	41
15	Federal Bank	881.00	664.82	75	562.00	473.48	84	6.00	9.49	158	1449.00	1147.79	79	1428.00	1422.04	100	2877.00	2569.83	89
16	HDFC Bank	4126.00	4122.00	100	2576.00	9240.00	359	470.00	403.00	86	7172.00	13765.00	192	18495.00	17247.00	93	25667.00	31012.00	121
17	ICICI Bank	720.00	3371.00	468	11703.00	9976.29	85	285.00	510.14	179	12708.00	13857.43	109	18589.00	4636.23	25	31297.00	18493.66	59
18	IDBI Bank	783.00	598.82	76	1748.00	1150.41	66	111.00	282.26	254	2642.00	2031.49	77	1358.00	1425.65	105	4000.00	3457.14	86
19	IDFCFirst Bank	1182.00	409.65	35	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	1182.00	409.65	35	9462.00	4648.86	49	10644.00	5058.51	48
20	IndusInd	4570.00	10279.88	225	13599.00	5841.67	43	1.00	0.00	0	18170.00	16121.55	89	15161.00	10957.29	72	33331.00	27078.84	81
21	Kotak Mahindra	93.00	0.00	0	220.00	130.00	59	24.00	0.00	0	337.00	130.00	39	25.00	75.00	300	362.00	205.00	57
22	South Indian Bank	428.00	239.00	56	315.00	156.00	50	145.00	0.00	0	888.00	395.00	44	23.00	272.00	1183	911.00	667.00	73
23	Ujjivan Bank	10067.00	6954.59	69	3466.00	2088.32	60	4618.00	4379.13	95	18151.00	13422.04	74	3419.00	2994.82	88	21570.00	16416.86	76
24	Yes Bank	93.00	0.00	0	221.00	32.91	15	25.00	0.00	0	339.00	32.91	10	25.00	1578.27	6313	364.00	1611.18	443
25	NESFB	286.00	27.59	10	3632.00	3484.60	96	0.00	0.00	#DIV/0!	3918.00	3512.19	90	237.00	128.15	54	4155.00	3640.34	88
26	Jana SFB	5199.00	4026.41	77	0.00	0.00	#DIV/0!	0.00	0.50	#DIV/0!	5199.00	4026.91	77	6.00	33.64	561	5205.00	4060.55	78
B	ACP PRIVATE Sec bank	104721.00	42621.35	41	39019.00	34398.30	88	67293.00	53749.01	80	211033.00	130768.66	62	146608.00	76376.42	52	357641.00	207145.08	58
27	Tripura Gramin Bank	49715.00	53236.05	107	39544.00	26417.33	67	17312.00	26939.60	156	106571.00	106592.98	100	58459.00	22983.09	39	165030.00	129576.07	79
C	ACP RRB	49715.00	53236.05	107	39544.00	26417.33	67	17312.00	26939.60	156	106571.00	106592.98	100	58459.00	22983.09	39	165030.00	129576.07	79
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	21.38	#DIV/0!	0.00	21.38	#DIV/0!
29	TCARDB	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
30	TSCB	44401.00	30377.88	68	13374.00	8899.16	67	7209.00	6578.03	91	64984.00	45855.07	71	11278.00	8683.06	77	76262.00	54538.13	72
D	ACP Coop. Bank	44401.00	30377.88	68	13374.00	8899.16	67	7209.00	6578.03	91	64984.00	45855.07	71	11278.00	8704.44	77	76262.00	54559.51	72
GRAND TOTAL		232157.00	158534.89	68	181681.00	174491.34	96	127645.00	105104.70	82	541483.00	438130.93	81	313195.00	280423.94	90	854678.00	718554.87	84

Tripura State

Districtwise and Sectorwise Achievement under Annual Credit Plan 2022-23 during the period 01.04.2022 to 31.12.2022

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	40404.73	78	90222.00	115452.9	128	53068.00	46895.71	88	195193.00	202753.30	104	156779.00	167163.99	107	351972.00	369917.29	105
2	Khowai	20969.00	12524.74	60	11882.00	7445.59	63	9374.00	8689.31	93	42225.00	28659.64	68	18915.00	13129.72	69	61140.00	41789.36	68
3	Sepahijala	33517.00	15411.07	46	10639.00	7530.74	71	13366.00	11693.61	87	57522.00	34635.42	60	22457.00	8294.15	37	79979.00	42929.57	54
4	Gomati	31582.00	19456.45	62	15216.00	10864.55	71	12602.00	8867.26	70	59400.00	39188.26	66	25494.00	24875.82	98	84894.00	64064.08	75
5	South Tripura	29463.00	23243.03	79	14157.00	8066.12	57	11421.00	11620.65	102	55041.00	42929.80	78	21944.00	21019.39	96	76985.00	63949.19	83
6	North Tripura	21375.00	16415.55	77	19213.00	12186.88	63	10910.00	6681.89	61	51498.00	35284.32	69	33569.00	24579.61	73	85067.00	59863.93	70
7	Unakoti	17409.00	11834.88	68	11074.00	7881.29	71	9994.00	5425.44	54	38477.00	25141.61	65	17220.00	10973.63	64	55697.00	36115.24	65
8	Dhalai	25939.00	19244.44	74	9278.00	5063.31	55	6910.00	5230.83	76	42127.00	29538.58	70	16817.00	10387.63	62	58944.00	39926.21	68
	Total	232157.00	158534.89	68	181681.00	174491.34	96	127645.00	105104.70	82	541483.00	438130.93	81	313195.00	280423.94	90	854678.00	718554.87	84

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 December 2022)	2321.57	1585.34	68

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 Dec 2022)	Target	1380.41	497.15	444.01	0.00	2321.57
	Achievement	749.20	532.36	303.77	0.00	1585.33
	% of Achv	54	107	68	0	68

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 – December'22)
1	Increase in Farm Credit	Rs. 2321.57	Achievement during 2022-23 is Rs. 1585.34 Crore (68% of the target)
2	KCC (No.)	69278	51353 nos. KCCs. (74% of the target)

Bank wise position as on 31.12.2022 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 December 2022**

						Amt. Rs. In Lakhs	
Sl.No.	BANKS	2021-22 (As on December 2021)			2022-23 (As on December 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	1368.41	120	2401.00	2463.81	103
3	Bank of Maharashtra	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
4	Canara Bank	489.45	767.30	157	1628.00	1198.16	74
5	Central Bank of India	602.83	164.74	27	225.00	904.61	402
6	Indian Bank	231.15	6.74	3	44.00	28.24	64
7	Indian Overseas Bank	41.35	24.63	60	57.00	67.95	119
8	Punjab & Sind Bank	44.31	9.72	22	27.00	11.00	41
9	Punjab National Bank	19143.24	12253.34	64	15693.00	12963.56	83
10	State Bank of India	19730.92	6226.54	32	9370.00	11616.74	124
11	UCO Bank	2077.73	914.02	44	1503.00	1239.73	82
12	Union Bank of India	349.23	851.10	244	1593.00	1460.16	92
A	ACP PUBLIC sec Bank	43974.28	22691.55	52	33320.00	32299.61	97
13	AXIS BANK	1262.70	455.32	36	2848.00	2388.84	84
14	Bandhan Bank	172555.00	26749.33	16	73445.00	9538.75	13
15	Federal Bank	146.63	437.56	298	881.00	664.82	75
16	HDFC	4759.30	2081.97	44	4126.00	4122.00	100
17	ICICI Bank	5548.66	244.68	4	720.00	3371.00	468
18	IDBI BANK	724.12	219.77	30	783.00	598.82	76
19	IDFCFirst Bank	1158.57	334.80	29	1182.00	409.65	35
20	Indusind Bank	2970.04	2783.95	94	4570.00	10279.88	225
21	Kotak Mahindra Bank	59.80	0.00	0	93.00	0.00	0
22	South Indian Bank	59.80	198.62	332	428.00	239.00	56
23	Ujjivan Bank	5319.89	4237.20	80	10067.00	6954.59	69
24	Yes Bank	59.80	0.00	0	93.00	0.00	0
25	NESFB	554.08	125.23	23	286.00	27.59	10
26	Jana SFB	1000.00	1621.43	162	5199.00	4026.41	77
B	ACP PRIVATE Sec bank	196178.38	39489.86	20	104721.00	42621.35	41
27	Tripura Gramin Bank	36534.00	26276.35	72	49715.00	53236.05	107
C	ACP RRB	36534.00	26276.35	72	49715.00	53236.05	107
28	ACUB	119.60	0.00	0	0.00	0.00	#DIV/0!
29	TCARDB	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
30	TSCB	34898.63	26173.97	75	44401.00	30377.88	68
D	ACP Coop. Bank	35018.23	26173.97	75	44401.00	30377.88	68
GRAND TOTAL		311704.88	114631.73	37	232157.00	158534.89	68

Achievement under Sub-Sectors of Allied Activities against ACP for the Year 2022-23 as on 31.12.2022

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	221.96	60.00	8.06	60.00	137.88	20.00	1.00	2085.00	2049.86	2305.00	2418.76
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	60.31	37.00	65.16	50.00	9.83	10.00	0.00	917.00	669.52	1074.00	804.82
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	759.58	25.00	759.58
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	10.13	17.00	10.13
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	35.37	29.00	35.37
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	6.02	3.00	6.02
9	Punjab National Bank	200.00	0.00	300.00	416.65	400.00	171.14	300.00	51.78	200.00	12.00	9106.00	9652.61	10506.00	10304.18
10	State Bank of India	200.00	0.00	200.00	88.00	200.00	204.00	198.00	789.00	100.00	0.00	25.00	456.73	923.00	1537.73
11	UCO Bank	100.00	0.00	200.00	13.89	200.00	70.65	200.00	109.16	100.00	1.81	181.00	206.44	981.00	401.95
12	Union Bank of India	10.00	0.00	20.00	11.85	20.00	31.23	30.00	43.51	10.00	0.00	499.00	569.93	589.00	656.52
A	Sub Total of Public Sec. Bank	550.00	0.00	843.00	817.77	928.00	556.41	861.00	1148.91	445.00	14.81	13526.00	14642.27	17153.00	17180.17
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	2348.94	2848.00	2348.94
14	Bandhan Bank	5000.00	0.00	5000.00	2797.90	1000.00	1003.84	5000.00	589.50	5000.00	0.00	52445.00	5147.51	73445.00	9538.75
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	664.82	881.00	664.82
16	HDFC	200.00	0.00	200.00	0.00	100.00	0.00	250.00	0.00	150.00	0.00	705.00	606.83	1605.00	606.83
17	ICICI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	720.00	3371.00	720.00	3371.00
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	422.92	525.00	430.25
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	91.25	1182.00	409.65
20	Indusind Bank	100.00	0.00	200.00	0.00	200.00	462.24	200.00	0.00	200.00	0.00	3463.00	9817.64	4363.00	10279.88
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	239.00	428.00	239.00
23	Ujjivan Bank	200.00	0.00	500.00	516.18	500.00	0.62	600.00	0.00	200.00	0.00	8067.00	6437.79	10067.00	6954.59
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	16.53	243.00	16.53
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	4026.41	5199.00	4026.41
B	Sub Total of Pvt. Sec. Bank	5550.00	0.00	6320.00	3335.34	1990.00	1763.75	6600.00	596.92	5790.00	0.00	75442.00	33190.64	101692.00	38886.65
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	44994.38	31431.00	44994.38
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	44994.38	31431.00	44994.38
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	50.05	5000.00	24.78	5500.00	0.00	3000.00	0.00	15702.00	28650.19	39702.00	28725.02
D	Sub Total of Coop.Banks	4500.00	0.00	6000.00	50.05	5000.00	24.78	5500.00	0.00	3000.00	0.00	15702.00	28650.19	39702.00	28725.02
GRAND TOTAL		11100.00	0.00	14163.00	4203.16	8918.00	2344.94	14961.00	1745.83	10235.00	14.81	130601.00	121477.48	189978.00	129786.22

Achievement of Farm Credit as on December 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 December 2022)	Percentage of Achievement
1	Bank of Baroda	779.00	345.65	44
2	Bank of India	2401.00	2463.81	103
3	Bank of Maharashtra	0.00	0.00	#DIV/0!
4	Canara Bank	1628.00	1198.16	74
5	Central Bank Of India	225.00	904.61	402
6	Indian Bank	44.00	28.24	64
7	Indian Overseas	57.00	67.95	119
8	Punjab & Sind Bank	27.00	11.00	41
9	Punjab National Bank	15693.00	12963.56	83
10	State Bank of India	9370.00	11616.74	124
11	UCO Bank	1503.00	1239.73	82
12	Union Bank	1593.00	1460.16	92
A	ACP PUBLIC sec Bank	33320.00	32299.61	97
13	Axis Bank	2848.00	2388.84	84
14	Bandhan Bank	73445.00	9538.75	13
15	Federal Bank	881.00	664.82	75
16	HDFC Bank	4126.00	4122.00	100
17	ICICI Bank	720.00	3371.00	468
18	IDBI Bank	783.00	598.82	76
19	IDFCFirst Bank	1182.00	409.65	35
20	IndusInd	4570.00	10279.88	225
21	Kotak Mahindra	93.00	0.00	0
22	South Indian Bank	428.00	239.00	56
23	Ujjivan Bank	10067.00	6954.59	69
24	Yes Bank	93.00	0.00	0
25	NESFB	286.00	27.59	10
26	Jana Small Finance Bank	5199.00	4026.41	77
B	ACP PRIVATE Sec bank	104721.00	42621.35	41
27	Tripura Gramin Bank	49715.00	53236.05	107
C	ACP RRB	49715.00	53236.05	107
28	ACUB	0.00	0.00	#DIV/0!
29	TCARDB	0.00	0.00	#DIV/0!
30	TSCB	44401.00	30377.88	68
D	ACP Coop. Bank	44401.00	30377.88	68
GRAND TOTAL		232157.00	158534.89	68

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

As on 31.12.2022

(Amt. in Lakhs)

SI No	Name of Bank	Loans Granted To Small & Marginal Farmers	
		No.	Amount
1	2	3	4
1	Bank of Baroda	25	86.74
2	Bank of India	40	45.05
3	Canara Bank	442	393.34
4	Central Bank of India	209	145.03
5	Indian Bank	50	18.11
6	Indian Overseas Bank	8	14.90
7	Punjab & Sind Bank	6	3.48
8	Punjab National Bank	4266	2156.17
9	State Bank of India	11404	10079.01
10	UCO Bank	512	787.50
11	Union Bank of India	270	668.96
12	Axis Bank	6	39.90
13	Bandhan Bank	0	0.00
14	HDFC	7163	2297.19
15	ICICI	0	0.00
16	IDBI Bank	198	168.57
17	Indusind Bank	0	0.00
18	Tripura Gramin Bank	5774	2765.41
19	TSCB	454	128.16
20	Ujjivan Bank	0	0.00
21	NESFB	24	11.06
TOTAL		30851	19808.58

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:

Plan Year	Amt. Rs. In Crore		
	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 December 2022)	1816.81	1744.91	96

The disbursement made during the period April-December 2022 is Rs. 1744.91 crore i.e., 96% 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 Dec 2022)	Target	1287.63	395.44	133.74	0.00	1816.81
	Achievement	1391.74	264.17	88.99	0.00	1744.90
	% of Achv	108	67	67	0	96

Details of achievement of MSME under ACP 2022-23 (April 2022-December 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 December 2022							
							Amt. Rs. In Lakhs
Sl.No.	BANKS	2021-22 (As on December 2021)			2022-23 (As on December 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	1224.87	60	1597.00	1934.00	121
3	Bank of Maharashtra	98.90	83.05	84	133.00	24.88	19
4	Canara Bank	3852.96	2740.27	71	5101.00	3381.35	66
5	Central Bank of India	842.22	1026.33	122	1317.00	1292.71	98
6	Indian Bank	1192.55	378.28	32	2270.00	5351.48	236
7	Indian Overseas Bank	723.21	524.10	72	1217.00	663.72	55
8	Punjab & Sind Bank	111.60	60.86	55	158.00	187.00	118
9	Punjab National Bank	26562.00	19527.49	74	21970.00	20597.13	94
10	State Bank of India	23394.40	12919.88	55	17427.00	40754.13	234
11	UCO Bank	12558.91	6052.58	48	8162.00	10987.58	135
12	Union Bank of India	1550.95	1581.34	102	14556.00	12833.61	88
A	ACP PUBLIC sec Bank	74850.97	46936.95	63	89744.00	104776.55	117
13	AXIS BANK	2731.25	0.00	0	708.00	635.32	90
14	Bandhan Bank	145729.00	81.80	0	269.00	1189.30	442
15	Federal Bank	5.75	390.03	6783	562.00	473.48	84
16	HDFC	3130.91	681.79	22	2576.00	9240.00	359
17	ICICI Bank	3756.86	3606.85	96	11703.00	9976.29	85
18	IDBI BANK	814.32	1006.87	124	1748.00	1150.41	66
19	IDFCFirst Bank	4220.73	0.00	0	0.00	0.00	#DIV/0!
20	Indusind Bank	9856.43	4674.86	47	13599.00	5841.67	43
21	Kotak Mahindra Bank Ltd	158.70	0.00	0	220.00	130.00	59
22	South Indian Bank	159.85	1015.35	635	315.00	156.00	50
23	Ujjivan Bank	998.17	2539.07	254	3466.00	2088.32	60
24	Yes Bank	159.85	0.00	0	221.00	32.91	15
25	NESFB	1851.93	351.61	19	3632.00	3484.60	96
26	Jana SFB	500.00	0.00	0	0.00	0.00	#DIV/0!
B	ACP PRIVATE Sec bank	174073.74	14348.23	8	39019.00	34398.30	88
27	Tripura Gramin Bank	24729.00	15973.41	65	39544.00	26417.33	67
C	ACP RRB	24729.00	15973.41	65	39544.00	26417.33	67
28	ACUB	158.70	0.00	0	0.00	0.00	#DIV/0!
29	TCARDB	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
30	TSCB	11984.81	8509.22	71	13374.00	8899.16	67
D	ACP Coop. Bank	12143.51	8509.22	70	13374.00	8899.16	67
GRAND TOTAL		285797.22	85767.81	30	181681.00	174491.34	96

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 December 2022)	1276.45	1051.04	82

All banks disbursed Rs. 1051.04 crore during the period April 2022 – December 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 Dec 2022)	Target	1031.24	173.12	72.09	0.00	1276.45
	Achievement	715.87	269.39	65.78	0.00	1051.04
	% of Achv	69	156	91	0	82

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

		Amt. Rs. In Lakhs					
Sl.No.	BANKS	2021-22 (As on December 2021)			2022-23 (As on December 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	555.00	50	767.00	734.00	96
3	Bank of Maharashtra	127.56	162.07	127	261.00	214.19	82
4	Canara Bank	925.60	745.75	81	1086.00	1120.97	103
5	Central Bank of India	101.74	430.86	423	252.00	283.79	113
6	Indian Bank	193.20	121.50	63	55.00	39.86	72
7	Indian Overseas Bank	462.25	323.09	70	525.00	185.47	35
8	Punjab & Sind Bank	113.62	70.83	62	149.00	35.00	23
9	Punjab National Bank	5345.00	4536.23	85	10883.00	8979.78	83
10	State Bank of India	5032.19	15626.74	311	16499.00	2414.85	15
11	UCO Bank	4850.90	3995.90	82	4477.00	3404.25	76
12	Union Bank of India	52.01	94.37	181	353.00	80.84	23
A	ACP PUBLIC sec Bank	18974.79	27042.75	143	35831.00	17838.06	50
13	AXIS BANK	1154.60	684.21	59	433.00	141.59	33
14	Bandhan Bank	296.00	9161.00	3095	61175.00	48022.90	79
15	Federal Bank	9.32	7.00	75	6.00	9.49	158
16	HDFC	233.43	353.52	151	470.00	403.00	86
17	ICICI Bank	63.62	58.12	91	285.00	510.14	179
18	IDBI Bank	178.87	52.39	29	111.00	282.26	254
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	129.52	156	145.00	0.00	0
23	Ujjivan Bank	3890.66	3217.08	83	4618.00	4379.13	95
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	0.50	#DIV/0!
B	ACP PRIVATE Sec bank	7370.65	13847.62	188	67293.00	53749.01	80
27	Tripura Gramin Bank	13422.00	9281.56	69	17312.00	26939.60	156
C	ACP RRB	13422.00	9281.56	69	17312.00	26939.60	156
28	ACUB	46.00	0.00	0	0.00	0.00	#DIV/0!
29	TCARDB	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
30	TSCB	8344.23	5674.08	68	7209.00	6578.03	91
D	ACP Coop. Bank	8390.23	5674.08	68	7209.00	6578.03	91
GRAND TOTAL		48157.67	55846.01	116	127645.00	105104.70	82

CD RATIO OF BANKS IN TRIPURA

Action Points emerged in the 141st SLBC Meeting held on 22.11.2022

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

CD ratio of the Banks in the State stands at 57% as on 31.12.2022.

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

District	CD RATIO December 2021	CD RATIO March 2022	CD RATIO December 2022	CD RATIO Since December 2021
North Tripura	64	62	60	-4
Unakoti	72	67	69	-3
South Tripura	67	63	65	-2
Gomati	67	63	67	No Change
West Tripura	48	51	50	+2
Sepahijala	56	65	69	+13
Khowai	66	58	64	-2
Dhalai	99	99	98	-1
Total State	55	57	57	+2

CD ratio of the banks increased to 57% as on December 2022 as compared to 55% as on December 2021.

CD ratio of 2 districts in the State as on December 2022 has improved over the CD ratio of December 2021. CD Ratio of 98% 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 31.12.2022					
(Amt. In lac)					
SL No.	Bank's Name	No of Brs	Total Deposit	Total Advance	CD Ratio
1	Bank of Baroda	7	61100.59	32302.45	53
2	Bank of India	13	31504.00	32283.00	102
3	Bank of Maharashtra	1	1355.19	2167.00	160
4	Canara Bank	18	99332.94	38436.22	39
5	Central Bank Of India	6	19267.46	4705.44	24
6	Indian Bank	6	35576.20	7216.24	20
7	Indian Overseas	5	19971.35	8840.02	44
8	Punjab & Sind Bank	2	4015.45	1088.20	27
9	Punjab National Bank	69	428047.63	142287.47	33
10	State Bank of India	71	1116722.00	663500.00	59
11	UCO Bank	30	147778.00	44357.00	30
12	Union Bank of India	10	74055.58	22422.71	30
13	Axis Bank	14	51452.00	18102.00	35
14	Bandhan Bank	28	108408.18	165871.19	153
15	Federal Bank	1	7345.57	2247.76	31
16	HDFC Bank	12	78371.72	40658.63	52
17	ICICI Bank	8	43162.18	57235.03	133
18	IDBI Bank	9	25682.84	8293.40	32
19	IDFC First Bank	1	4196.49	5710.46	136
20	IndusInd	7	6629.76	39050.90	589
21	Kotak Mahindra	1	4279.60	71.02	2
22	South Indian Bank	1	12058.00	3095.25	26
23	Ujjivan Bank	8	24073.60	25842.33	107
24	Yes Bank	1	10116.01	1611.18	16
25	NESFB	9	6316.54	6566.60	104
26	Jana Small Finance Bank	1	4032.29	6271.40	156
27	Tripura Gramin Bank	148	768378.17	306620.50	40
28	ACUB	3	4014.19	318.27	8
29	TCARDB	5	0.00	0.00	#DIV/0!
30	TSCB	65	299896.77	297131.79	99
	Total	560	3497140.3	1984303.46	57

DISTRICTWISE CREDIT DEPOSIT RATIO OF THE STATE AS ON 31.12.2022					
Sl.	District	No. of Brs.	Total Deposit	Total Advance	CD Ratio
1	West Tripura	202	2206890.98	1096348.12	50
2	Sepahijala	59	214689.74	147298.47	69
3	Khowai	41	159147.46	101270.77	64
4	Dhalai	48	132896.30	130611.19	98
5	Gomati	65	231098.31	153811.52	67
6	South Tripura	61	230421.35	149312.14	65
7	Unakoti	35	125439.48	87085.65	69
8	North Tripura	49	196556.68	118565.60	60
	Total	560	3497140.30	1984303.46	57

CD Ratio as on 31st December 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	59825.67	31215.75	52
2	Bank of India	19475.00	24183.00	124
3	Bank of Maharashtra	1355.19	2167.00	160
4	Canara Bank	82077.61	26372.79	32
5	Central Bank Of India	16040.89	3451.43	22
6	Indian Bank	33806.59	6323.18	19
7	Indian Overseas	17110.37	6816.68	40
8	Punjab & Sind Bank	3466.82	835.54	24
9	Punjab National Bank	207257.86	82923.39	40
10	State Bank of India	836237.00	490047.00	59
11	UCO Bank	90720.00	21573.00	24
12	Union Bank of India	65515.87	18410.50	28
13	Axis Bank	36540.00	10301.00	28
14	Bandhan Bank	59799.87	60521.06	101
15	Federal Bank	7345.57	2247.76	31
16	HDFC Bank	68176.10	31090.81	46
17	ICICI Bank	28468.95	36604.34	129
18	IDBI Bank	16296.00	4934.62	30
19	IDFC First Bank	4196.49	5710.46	136
20	IndusInd	5204.32	20214.78	388
21	Kotak Mahindra	4279.60	71.02	2
22	South Indian Bank	12058.00	3095.25	26
23	Ujjivan Bank	14127.36	10566.91	75
24	Yes Bank	10116.01	1611.18	16
25	NESFB	4359.22	2516.59	58
26	Jana Small Finance Bank	4032.29	6271.40	156
27	Tripura Gramin Bank	343393.00	98700.51	29
28	ACUB	3659.08	289.75	8
29	TCARDB	0.00	0.00	#DIV/0!
30	TSCB	151950.25	87281.42	57
	Total	2206890.98	1096348.12	50

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

SI.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of Baroda	1274.92	1086.7	85
2	Bank of India	2877	2540	88
3	Canara Bank	4359.98	3098.86	71
4	Central Bank Of India	1029.31	563.86	55
5	Indian Bank	550.01	383.96	70
6	Indian Overseas	614.39	570.03	93
7	Punjab National Bank	42360.62	10548.62	25
8	State Bank of India	54690.00	32495	59
9	UCO Bank	3542	1455	41
10	Union Bank of India	2609.39	2432.97	93
11	Axis Bank	3797	1437	38
12	Bandhan Bank	8181.83	19140.84	234
13	HDFC Bank	4230.28	4604.06	109
14	ICICI Bank	2511.8	2245.13	89
15	IDBI Bank	1301	543.41	42
16	Ujjivan Bank	1911.28	3883.29	203
17	NESFB	491.01	1356.01	276
18	Tripura Gramin Bank	62877.39	27540.25	44
19	ACUB	355.11	28.52	8
20	TSCB	31533.99	37858.01	120
	Total	231098.31	153811.52	67

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

SI.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Canara Bank	900.75	823.85	91
2	Central Bank Of India	692.29	224.61	32
3	Indian Overseas	982.23	601.17	61
4	Punjab National Bank	20317.05	5307.44	26
5	State Bank of India	29806	21778	73
6	UCO Bank	4480	3026	68
7	Axis Bank	885	781	88
8	Bandhan Bank	7773.24	9878.7	127
9	ICICI Bank	3426.36	3035.32	89
10	Ujjivan Bank	1743.71	2730.7	157
11	NESFB	342.09	1140.6	333
12	Tripura Gramin Bank	42436.53	19759.74	47
13	TSCB	11654.23	17998.52	154
	Total	125439.48	87085.65	69

CD Ratio as on 31st December 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	3786	1382	37
2	Canara Bank	4980.98	2382.58	48
3	Punjab National Bank	29466.1	8176.83	28
4	State Bank of India	61457	29462	48
5	UCO Bank	1460	1915	131
6	Union Bank of India	2656.58	622.17	23
7	Axis Bank	3561	1223	34
8	Bandhan Bank	1810.3	12207.62	674
9	HDFC Bank	3955.32	4134.5	105
10	ICICI Bank	1995.17	5027.05	252
11	IDBI Bank	1182.84	964.76	82
12	IndusInd	1425.44	11218.01	787
13	Ujjivan Bank	1629.05	2164.92	133
14	NESFB	361.35	1030.35	285
15	Tripura Gramin Bank	62726.69	31528.88	50
16	TSCB	14102.86	5125.93	36
	Total	196556.68	118565.6	60

CD Ratio as on 31st December 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	703	1055	150
2	Canara Bank	1399.93	1119.21	80
3	Punjab National Bank	41993.58	9820.35	23
4	State Bank of India	40274	31495	78
5	UCO Bank	6040	1937	32
6	Union Bank of India	1563.18	595.73	38
7	Axis Bank	2126	1465	69
8	Bandhan Bank	5756.87	18160.98	315
9	ICICI Bank	0	1633.83	#DIV/0!
10	IDBI Bank	6903	1850.61	27
11	IndusInd	0	7618.11	#DIV/0!
12	Tripura Gramin Bank	86268.26	40092.59	46
13	TSCB	37393.53	32468.73	87
	Total	230421.35	149312.14	65

CD Ratio as on 31st December 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	3108	2288	74
2	Canara Bank	2885.77	2450.18	85
3	Punjab & Sind Bank	548.63	252.66	46
4	Punjab National Bank	24384.45	5843.16	24
5	State Bank of India	45278	24011	53
6	UCO Bank	20932	7186	34
7	Axis Bank	3330	2077	62
8	Bandhan Bank	12561.98	23778.71	189
9	HDFC Bank	2010.02	829.26	41
10	ICICI Bank	0	1908.8	#DIV/0!
11	Ujjivan Bank	3516.96	4914.68	140
12	Tripura Gramin Bank	75853.69	27354.97	36
13	TSCB	20280.24	44404.05	219
	Total	214689.74	147298.47	69

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

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Canara Bank	1462.43	860.83	59
2	Indian Bank	1029.56	406.24	39
3	Indian Overseas	1264.36	852.14	67
4	Punjab National Bank	33141.31	8471.16	26
5	State Bank of India	25657	17870	70
6	UCO Bank	14315	4295	30
7	Union Bank of India	1710.56	361.34	21
8	Axis Bank	1213	818	67
9	Bandhan Bank	8190.36	11502.99	140
10	ICICI Bank	3239.26	3948.75	122
11	Ujjivan Bank	1145.24	1581.83	138
12	NESFB	762.87	523.05	69
13	Tripura Gramin Bank	51947.23	31705.77	61
14	TSCB	14069.28	18073.67	128
	Total	159147.46	101270.77	64

CD Ratio as on 31st December 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	1555	835	54
2	Canara Bank	1265.49	1327.92	105
3	Central Bank Of India	1504.97	465.54	31
4	Indian Bank	190.04	102.86	54
5	Punjab National Bank	29126.66	11196.52	38
6	State Bank of India	23323	16342	70
7	UCO Bank	6289	2970	47
8	Bandhan Bank	4333.73	10680.29	246
9	ICICI Bank	3520.64	2831.81	80
10	Tripura Gramin Bank	42875.38	29937.79	70
11	TSCB	18912.39	53921.46	285
	Total	132896.30	130611.19	98

Issuance of KCC during the year 2022-23

Action Points emerged in the 141st SLBC Meeting held on 22.11.2022

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

51353 KCCs sanctioned by Banks amounting to Rs. 287.48 Crores during FY 2022-23 as on 31.12.2022, thereby achieving 74% 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
December-2022	2022-23	69278	51353	28748.67	74

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

Bank-wise performance under KCC as on 31.12.2022 has been shown in the Annexure.

Performance of Banks in Crop Loan & Term Loan to Agriculture during the year 2022-23 as on 31.12.2022

(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	2219	2418.76	2259	2463.81
3	Bank of Maharashtra	0	0.00	0	0.00	0	0.00
4	Canara Bank	442	393.34	464	804.82	906	1198.16
5	Central Bank of India	209	145.03	174	759.58	383	904.61
6	Indian Bank	50	18.11	15	10.13	65	28.24
7	Indian Overseas Bank	36	32.58	4	35.37	40	67.95
8	Punjab & Sind Bank	10	4.98	1	6.02	11	11.00
9	Punjab National Bank	5289	2659.38	9277	10304.18	14566	12963.56
10	State Bank of India	11404	10079.01	416	1537.73	11820	11616.74
11	UCO Bank	582	837.78	162	401.95	744	1239.73
12	Union Bank of India	458	803.64	146	656.52	604	1460.16
A	Sub Total of Public Sec. Bank	18569	15119.44	12966	17180.17	31535	32299.61
13	AXIS BANK	6	39.90	2166	2348.94	2172	2388.84
14	Bandhan Bank	0	0.00	15076	9538.75	15076	9538.75
15	Federal Bank	0	0.00	393	664.82	393	664.82
16	HDFC	7472	3515.17	83	606.83	7555	4122.00
17	ICICI	0	0.00	4954	3371.00	4954	3371.00
18	IDBI BANK	198	168.57	682	430.25	880	598.82
19	IDFC First Bank	0	0.00	1131	409.65	1131	409.65
20	Indusind Bank	0	0.00	38823	10279.88	38823	10279.88
21	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00
22	SOUTH INDIAN BANK	0	0.00	157	239.00	157	239.00
23	YES Bank	0	0.00	0	0.00	0	0.00
24	Ujjivan Bank	0	0.00	13857	6954.59	13857	6954.59
25	NESFB	24	11.06	34	16.53	58	27.59
26	Jana Small Finance Bank	0	0.00	9948	4026.41	9948	4026.41
B	Sub Total of Pvt. Sec. Bank	7700	3734.70	87304	38886.65	95004	42621.35
27	Tripura Gramin Bank	19799	8241.67	2334	44994.38	22133	53236.05
C	Sub Total of RRB	19799	8241.67	2334	44994.38	22133	53236.05
28	ACUB	0	0.00	0	0.00	0	0.00
29	TCARDB	0	0.00	0	0.00	0	0.00
30	TSCB	5285	1652.86	2065	28725.02	7350	30377.88
D	Sub Total of Coop.Banks	5285	1652.86	2065	28725.02	7350	30377.88
GRAND TOTAL		51353	28748.67	104669	129786.22	156022	158534.89

BANK-WISE POSITION IN IMPLEMENTATION OF ISSUING KCCs FOR THE STATE OF TRIPURA DURING THE YEAR 2022-23 AS ON 31.12.2022

Amount in Lacs

SI.No.	BANKS	Target	Total KCCs Sanctioned		Fresh KCCs Sanctioned		KCCs Renewed		Total KCCs disbursed		Outstanding		NPA	
		No.	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
1	Bank of Baroda	102	49	100.54	25	86.74	24	13.80	49	100.54	124	119.98	0	0.00
2	Bank of India	114	40	45.05	40	45.05	0	0.00	40	45.05	372	150.26	170	56.09
3	Canara Bank	673	442	393.34	442	393.34	0	0.00	442	393.34	921	480.69	241	111.29
4	Central Bank of India	401	209	145.03	209	145.03	0	0.00	209	145.03	1091	1046.02	131	67.34
5	Indian Bank	63	50	18.11	50	18.11	0	0.00	50	18.11	110	54.58	4	3.35
6	Indian Overseas Bank	30	36	32.58	8	14.90	28	17.68	36	32.58	185	113.29	36	22.99
7	Punjab & Sind Bank	39	10	4.98	6	3.48	4	1.50	10	4.98	63	23.78	1	0.50
8	Punjab National Bank	5941	5289	2659.38	4266	2156.17	1023	503.21	5289	2659.38	35825	13746.25	16424	6435.50
9	State Bank of India	10073	11404	10079.01	11404	10079.01	0	0.00	11404	10079.01	35014	25802.24	19102	10616.48
10	UCO Bank	392	582	837.78	512	787.50	70	50.28	582	837.78	7095	3294.37	4232	9068.94
11	Union Bank of India	567	458	803.64	270	668.96	188	134.68	458	803.64	786	1172.99	45	21.20
12	Axis Bank	0	6	39.9	6	39.90	0	0.00	6	39.90	37	244.85	0	0.00
13	Bandhan Bank	0	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
14	HDFC	616	7472	3515.17	7163	2297.19	309	1217.98	7472	3515.17	13964	4822.66	3582	767.81
15	ICICI	0	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
16	IDBI Bank	259	198	168.57	198	168.57	0	0.00	198	168.57	460	224.42	157	47.11
17	Indusind Bank	404	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18	Tripura Gramin Bank	42030	19799	8241.67	5774	2765.41	14025	5476.26	19799	8241.67	104946	17812.66	8333	2045.64
19	TSCB	7479	5285	1652.86	454	128.16	4831	1524.70	5285	1652.86	51421	4398.11	3788	205.80
20	Ujjivan Bank	0	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
21	NESFB	95	24	11.06	24	11.06	0	0.00	24	11.06	760	153.65	196	50.07
TOTAL		69278	51353	28748.67	30851	19808.58	20502	8940.09	51353	28748.67	253174	73660.80	56442	29520.11

Pradhan Mantri Fasal Bima Yojana (PMFBY)

Implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) in Rabi 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 Boro Paddy, Watermelon, Potato, Cauliflower, Brinjal & Tomato. The PMFBY coverage of loanee farmers by Banks is given herewith:

PMFBY Rabi 2022-23 Loanee Farmer Coverage					
Bank Name	Total Policy	Total Farmer Share	Total State Share	Total GoI Share	Total Sum Insured
Tripura Gramin Bank	2829	71537.1	844967.9	724733.3	55119565
Tripura State Cooperative Bank Ltd	2271	45767.88	536734.2	569579.1	34443119
Punjab National Bank	1311	18930	315287.3	255584.2	20389188
State Bank Of India	883	38173.43	309417.2	289095.6	20949782
Canara Bank	103	2325	41791.09	50330.03	2568325
UCO Bank	75	2775	35210.76	48838.92	2170649
Bank Of Baroda	37	910	8509.31	9469.34	557851.3
Bank Of India	9	90	1550.25	1342.08	99419.04
Total	7518	180508.4	2093468	1948973	136297899.3

Total Non-Loanee Farmers covered under Rabi 2022-23 Season: 111816 nos.

SELF HELP GROUPS

SELF HELP GROUP

Position as on 31.12.2022

(Amt. in Rs./Lacs)

Sl.No.	Name of the Bank	Deposit Linkage cumulative		Credit linkage 2022-23						Outstanding as on 31.12.2022	
				Under NRLM SHG		Direct SHG		Total		No	Amt.
		No.	Amt.	Nos.	Amt.	Nos.	Amt.	Nos.	Amt.		
1	PUNJAB NATIONAL BANK	7338	2446.06	1895	2845.21	0	0.00	1895	2845.21	3972	2811.27
2	STATE BANK OF INDIA	2320	850.46	372	514.34	0	0.00	372	514.34	446	538.12
3	TRIPURA GRAMIN BANK	29159	8893.62	8660	12278.77	0	0.00	8660	12278.77	20870	33297.58
4	BANK OF INDIA	519	431.81	253	503.00	0	0.00	253	503.00	186	353.43
5	TRIPURA STATE CO-OP BANK	40768	16720.17	1645	2580.00	0	0.00	1645	2580.00	3897	4207.06
6	UCO BANK	357	102.14	463	512.43	0	0.00	463	512.43	658	939.25
7	CANARA BANK	244	1.71	230	281.87	0	0.00	230	281.87	231	216.83
8	UNION BANK OF INDIA	57	46.96	62	93.24	0	0.00	62	93.24	66	87.84
9	IDBI BANK	6	1.65	58	78.86	0	0.00	58	78.86	70	48.53
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	15	18.00	0	0.00	15	18.00	39	32.35
12	PUNJAB & SINDH BANK	48	24.00	10	8.74	0	0.00	10	8.74	48	24.00
13	INDIAN OVERSEAS BANK	15	15.41	26	21.36	0	0.00	26	21.36	28	21.27
14	CENTRAL BANK OF INDIA	95	297.69	92	112.71	0	0.00	92	112.71	115	415.98
15	INDIAN BANK	6	11.40	26	34.30	0	0.00	26	34.30	26	32.74
16	HDFC BANK	836	170.35	253	408.31	0	0.00	253	408.31	253	408.31
	TOTAL :	81818	30063.78	14060	20291.14	0	0.00	14060	20291.14	30913	43451.36

Action Points emerged in the 141st SLBC Meeting held on 22.11.2022

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 14060 accounts (achievement of 75%) with corresponding sanction amount of Rs.202.91 crores (achievement of 88%) as on 31.12.2022.

Tripura Rural Livelihood Mission (FY 2022-23 as on 31.12.2022):

Sl. 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
1	Indian Bank	10	26	12.2	34.30	1.31
2	Bank of India	317	253	391.02	503	1.98
3	Canara Bank	296	230	385.04	281.87	1.22
4	Central Bank of India	87	92	106.14	112.71	1.22
5	IDBI	206	58	251.32	78.86	1.35
6	Indian Overseas Bank	35	26	42.7	21.36	0.82
7	Punjab and Sind Bank	45	10	54.9	8.74	0.87
8	Punjab National Bank	1857	1895	2249.76	2845.21	1.50
9	State Bank of India	811	372	1004.55	514.34	1.38
10	UCO Bank	670	463	816.8	512.43	1.10
11	Union Bank of India	120	62	146.4	93.24	1.50
12	Tripura Gramin Bank	10224	8660	12490.48	12278.77	1.42
13	Tripura State Cooperative Bank Ltd.	3294	1645	4023.79	2580	1.57
14	HDFC Bank	748	253	902.96	408.31	1.61
15	Axis Bank	100	-	122	-	-
16	Bank of Maharashtra	-	15	-	18	1.2
	Grand Total	18800	14060	23000	20291.14	1.44

Tripura Urban Livelihood Mission as on February 2023 (FY 22-23):

TULM SEP(Individual) FY(2022-23) upto February 2023

SL	Bank Name	Target	Sponsored	Sanctioned	Disbursed	Returned	Pending	Amount Disbursed (in Rs. Lakhs)
1	Axis Bank	0	0	0	0	0	0	0.00
2	Bandhan Bank	1	3	0	0	0	3	0.00
3	BOB	7	21	3	3	8	10	5.40
4	BOI	15	20	4	4	7	9	7.20
5	BOM	5	1	1	1	0	0	1.80
6	Canara Bank	37	30	7	7	7	16	12.60
7	CBI	7	6	1	1	4	1	1.80
8	HDFC	1	1	0	0	0	1	0.00
9	ICICI	0	0	0	0	0	0	0.00
10	IDBI	1	2	0	0	0	2	0.00
11	Indian Bank	1	2	1	1	0	1	1.80
12	IOB	4	4	1	1	3	0	1.80
13	NESFB	2	1	1	1	0	0	1.80
14	PNB	181	149	92	92	23	34	165.60
15	Punjab & Sind Bank	0	0	0	0	0	0	0.00
16	SBI	121	154	27	27	44	83	48.60
17	South Indian Bank	1	2	0	0	0	2	0.00
18	TGB	0	38	10	10	11	0	18.00
19	TSCBL	142	255	149	149	5	101	268.20
20	UCO Bank	57	115	57	57	13	45	102.60
21	Ujjivan SFB	0	0	0	0	0	0	0.00
22	Union Bank	6	27	2	2	13	12	3.60
23	Yes Bank	1	1	0	0	0	1	0.00
	Total	590	832	356	356	138	321	640.80

TULM SEP(SHG) FY(2022-23) upto February 2023

SL	Bank Name	Target	Sponsored	Sanctioned	Disbursed	Returned	Pending	Amount Disbursed (in Rs. Lakhs)
1	BOB	5	1	0	0	0	1	0.00
2	BOI	14	14	13	13	0	1	19.50
3	BOM	15	16	18	18	0	0	27.00
4	Canara Bank	28	28	24	24	0	4	36.00
5	CBI	8	5	4	4	1	0	6.00
6	PNB	59	59	43	43	5	11	64.50
7	SBI	11	11	7	7	0	4	10.50
8	TGB	872	872	739	739	12	121	1108.50
9	TSCBL	392	392	214	347	0	45	347.00
10	UCO	64	64	45	45	6	13	45.00
11	Union Bank of India	7	5	1	5	0	0	5.00
	Total	1475	1467	1108	1245	24	200	1669.00

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 No	Spon. No	Sanctioned		Disbursed***	
				No	Amt	No	Amt
PMEGP							
As on 31.12.2022	2022-23	2164	2910	862	5578.18	347	1874.52
SWAVALAMBAN							
As on 31.12.2022	2022-23	4000	6371	1292	4254.94	234	579.87

PMEGP

For the FY 2022-23, 2910 PMEGP cases were sponsored to the bank branches against the target (already circulated) of 2164 cases, out of which 862 cases were sanctioned amounting to Rs. 5578.18 lakhs as on 31.12.2022.

SWABALAMBAN

For the FY 2022-23, 6371 cases have been sponsored to the bank branches against the target (already circulated) of 4000 cases, out of which 1292 cases were sanctioned amounting to Rs. 4254.94 lakhs as on 31.12.2022.

PERFORMANCE UNDER PMEGP FOR THE FINANCIAL YEAR 2022-23 AS ON 31.12.2022

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	25	168.00	9	61.86	2	11.67	13	3
2	Bank of India	47	71	550.54	26	197.77	15	68.38	35	10
3	Bank of Maharashtra	4	3	26.29	0	0.00	0	0.00	0	3
4	Canara Bank	81	80	591.69	27	193.37	19	118.87	53	0
5	Central Bank of India	30	17	108.71	3	24.86	0	0.00	13	1
6	Indian Bank	23	16	111.26	3	29.57	2	10.56	2	11
7	Indian Overseas Bank	18	22	163.51	7	58.94	7	40.40	14	1
8	Punjab & Sind Bank	10	8	50.71	5	21.09	1	3.11	3	0
9	Punjab National Bank	406	535	4894.31	180	1245.34	60	346.67	241	114
10	State Bank of India	371	622	5734.51	115	542.40	11	52.42	483	24
11	Union Bank of India	44	36	285.37	5	21.43	1	5.56	25	6
12	UCO Bank	118	156	964.74	52	273.29	15	50.56	102	2
A	Sub Total of Public Sec. Bank	1177	1591	13649.64	432	2669.92	133	708.20	984	175
13	AXIS BANK	31	16	192.86	0	0.00	2	22.67	1	15
14	Bandhan Bank	69	2	15.00	0	0.00	0	0.00	2	0
15	HDFC	31	10	53.94	0	0.00	0	0.00	1	9
16	ICICI	28	1	7.14	0	0.00	0	0.00	0	1
17	IDBI BANK	22	11	74.89	2	35.00	1	2.78	7	2
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	17.51	0	0.00	0	0.00	3	0
22	Indusind Bank	10	1	7.00	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	44	368.34	2	35.00	3	25.45	14	28
25	Tripura Gramin Bank	525	916	6626.77	325	2290.43	166	936.51	586	5
C	Sub Total of RRB	525	916	6626.77	325	2290.43	166	936.51	586	5
26	Tripura State Co-Operative Bank	247	359	2861.09	103	582.83	45	204.36	62	194
D	Sub Total of Coop. Banks	247	359	2861.09	103	582.83	45	204.36	62	194
GRAND TOTAL		2164	2910	23505.84	862	5578.18	347	1874.52	1646	402

BANK-WISE POSITION IN IMPLEMENTATION OF SWABALAMBAN FOR THE STATE OF TRIPURA FOR THE PROGRAMME YEAR 2022-23 AS ON DECEMBER 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	63	268.48	14	37.78	3	7.45
3	Bank of Maharashtra	4	5	22.00	0	0.00	0	0.00
4	Canara Bank	67	204	860.97	18	59.62	1	2.40
5	Central Bank of India	48	82	330.00	13	37.78	0	0.00
6	Indian Bank	27	22	82.45	3	12.20	0	0.00
7	Indian Overseas Bank	19	57	268.97	18	56.64	0	0.00
8	Punjab & Sindh Bank	9	0	0.00	0	0.00	0	0.00
9	Punjab National Bank	775	976	3965.23	193	623.86	19	44.60
10	State Bank India	670	897	3646.17	159	496.30	37	118.42
11	UCO Bank	150	305	1229.33	59	160.49	3	5.21
12	Union Bank of India	40	66	278.40	17	45.42	0	0.00
Total of Public Sector Banks		1881	2712	11151.69	497	1537.44	63	178.08
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	3	12.30	0	0.00	0	0.00
18	IDBI Bank	11	21	70.19	4	6.95	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	39	148.88	4	6.95	0	0.00
24	Tripura Gramin Bank	1471	2671	10935.14	559	1990.82	80	158.27
Total of Regional Rural Bank		1471	2671	10935.14	559	1990.82	80	158.27
25	Tripura State Co-Operative Bank	596	949	4028.31	232	719.73	91	243.52
Total of State Co-Op Banks		596	949	4028.31	232	719.73	91	243.52
GRAND TOTAL		4000	6371	26264.02	1292	4254.94	234	579.87

**BANK-WISE POSITION IN IMPLEMENTATION OF MINI DAIRY FOR THE
STATE OF TRIPURA DURING THE YEAR 2022-23 AS ON 31.12.2022**

Sl.No.	BANKS	Proposals sanctioned		Proposals disbursed	
		No.	Amt.	No.	Amt.
1	Indian Overseas Bank	1	4.50	1	2.85
	Bank of India	270	244.67	270	221.96
2	UCO Bank	35	37.50	35	37.50
3	Punjab National Bank	168	416.65	168	416.65
4	Tripura State Co-operative Bank	77	50.05	77	50.05
	TOTAL	551	753.37	551	729.01

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

Name of Bank	Loans Sanctioned	
	Nos.	Amount (in Rs. Lakhs)
BANK OF BARODA	2	11.79
BANK OF INDIA	1	1.98
BANK OF MAHARASHTRA	1	1.98
CANARA BANK	1	2.70
HDFC BANK	1	5.94
PUNJAB AND SIND BANK	1	3.42
PUNJAB NATIONAL BANK	6	33.43
STATE BANK OF INDIA	17	68.03
TRIPURA GRAMIN BANK	5	26.10
UCO BANK	6	36.88
UNION BANK OF INDIA	2	11.34
Grand Total	43	203.60

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 31.12.2022	
A/c	Amount	A/c	Amount
305	1658.95	3986	10253.96

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
31.12.2022 (Amt in Lacs.)

SL NO	BANKS	PROPOSAL RECEIVED	PROPOSAL SANCTIONED		Outstanding as on 31.12.2022		NPA as on 31.12.2022	
		NO	NO	Amt.	No.	Amt.	No.	Amt.
1	Bank of Baroda	37	37	374.35	102	508.00	2	10.95
2	Bank of India	26	26	28.15	58	149.91	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	4	4	18.83	25	58.61	6	12.96
7	Indian Overseas Bank	5	5	15.29	12	28.27	0	0.00
8	Punjab & Sind Bank	0	0	0.00	4	13.22	0	0.00
9	Punjab National Bank	34	34	526.96	727	1215.84	134	195.03
10	State Bank of India	87	87	192.99	1385	4486.40	275	477.00
11	Union Bank of India	4	4	12.50	48	159.12	0	0.00
12	UCO Bank	9	9	6.18	169	452.99	14	42.18
A	Sub Total of Public Sec. Bank	235	235	1301.91	2913	8201.89	479	854.46
13	AXIS BANK	0	0	0.00	0	0.00	0	0.00
14	Federal Bank	0	0	0.00	5	10.63	0	0.00
15	HDFC	2	2	3.67	16	39.58	1	1.56
16	ICICI	12	12	18.58	17	29.62	0	0.00
17	IDBI BANK	4	4	8.00	18	70.50	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	18	18	30.25	56	150.33	2.00	2.56
22	Tripura Gramin Bank	47	47	322.17	972	1832.81	151	215.69
C	Sub Total of RRB	47	47	322.17	972	1832.81	151	215.69
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	5	5	4.62	45	68.93	7	9.25
D	Sub Total of Coop.Banks	5	5	4.62	45	68.93	7	9.25
GRAND TOTAL		305	305	1658.95	3986	10253.96	639	1081.96

BANK-WISE PERFORMANCE IN FINANCING UNDER HOUSING SCHEME AS ON 31.12.2022

(Amt. in lakhs)

Sl. No.	Name of the Banks	Sanctioned in FY 2022-23		Total Outstanding										Total NPA as on 31.12.2022	
				Urban		Semi-Urban		Rural		Total Outstanding as on 31.12.2022		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	63	707.01	296	3812.03	110	1171.34	24	159.91	430	5143.28	1	19.50	4	26.52
3	Bank of Maharashtra	9	180.64	55	752.69	0	0.00	0	0.00	55	752.69	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	11	567.56	32	286.85	7	145.33	10	201.00	49	633.18	2	22.50	0	0
6	Indian Bank	26	286.15	131	1451.67	7	73.24	8	81.26	146	1606.17	17	207.91	10	62.07
7	Indian Overseas Bank	9	186.00	88	1585.14	14	144.77	8	132.75	110	1862.66	8	187.40	0	0
8	Punjab & Sind Bank	1	10.00	28	226.86	0	0.00	8	54.25	36	281.11	0	0.00	0	0
9	Punjab National Bank	490	7273.03	1836	25536.91	631	7015.22	107	724.33	2574	33276.46	468	8313.11	41	189.05
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	26	286.75	113	1783.31	49	522.23	4	30.18	166	2335.72	9	111.32	1	5.11
12	UCO Bank	244	2781.79	453	4953.01	354	4750.67	235	2667.98	1042	12371.66	90	1433.63	124	702.77
A	Sub-Total PUBLIC sec Bank	1465	18910.51	9105	91551.39	2922	29775.64	2289	22592.91	14316	143919.94	1635	29041.41	245	1263.60
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	70	1194.03	166	1966.30	8	113.74	35	336.11	209	2416.15	0	0.00	4	27.33
15	Federal Bank	3	105.70	4	121.90	0	0.00	0	0.00	4	121.90	0	0.00	0	0
16	HDFC	521	398.93	394	632.60	95	85.13	0	0.00	489	717.73	0	0.00	8	6.13
17	ICICI	92	2685.99	253	6073.38	124	2498.84	16	241.97	393	8814.19	0	0.00	0	0
18	IDBI BANK	28	285.65	36	305.20	70	2841.53	4	34.20	110	3180.93	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	857	5137.18	1449	11051.58	886	6532.35	55	612.28	2390	18196.21	0	0	118	65.06
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	58	246.76	370	883.27	347	1595.91	5	25.19	722	2504.37	91	71.62	22	84.74
D	Sub-Total Coop. Bank	58	246.76	438	1446.42	349	1617.00	5	25.19	792	3088.61	91	71.62	37	235.77
GRAND TOTAL		2840	32483.72	14273	109158.616	16332	58044.19	20164	60800.19	50769	228003.00	2135	42873.03	1595	3967.451

❖ 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 31.12.2022. All the bankers working in the state to come forward to finance eligible beneficiaries under PMAY.

PMAY- Grameen Status as on December 2022:

Bank	Received	Sanctioned	Returned
Tripura Gramin Bank	4853	543	4310
Tripura State Co-Op Bank	1648	679	969
Punjab National Bank	721	155	566
Total	7222	1377	5845

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 88 SC/ST/Women beneficiaries amounting to Rs. 10.82 Crores during FY 2022-23 up to December 2022.

Bank-wise Progress under the Scheme as on 31.12.2022 is as follows: -

PERFORMANCE UNDER STAND UP INDIA FY 2022-23 As on 31.12.2022

Amt.: Rs. In Lakhs

Sl.	Bank	SC/ST		Women		TOTAL	
		No.	Amt.	No.	Amt.	No.	Amt.
1	Bank of Baroda	9	25	17	52.5	26	77.5
2	Canara Bank	1	16.51	3	20.51	4	37.02
3	Indian Overseas Bank	0	0	2	55	2	55
4	State Bank of India	2	23.6	15	266.87	17	290.47
5	UCO Bank	9	35	9	35	18	70
6	Union Bank	0	0	3	54.21	3	54.21
7	HDFC Bank	0	0	1	10.12	1	10.12
8	IDBI Bank	1	10	0	0	1	10
9	IndusInd Bank	3	77.28	3	78.11	6	155.39
10	Tripura Gramin Bank	0	0	10	323.12	10	323.12
GRAND TOTAL		25	187.39	63	895.44	88	1082.8

Pradhan Mantri Mudra Yojana (PMMY)

Action Points emerged in the 141st SLBC Meeting held on 22.11.2022

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. 889.38 Crore with 138456 number of accounts for the period April 2022 – December 2022.

Performance of the Banks in the State of Tripura as on 31.12.2022 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	7172	24.79	8027	167.30	1928	142.06	17127	334.11
Private Sector Banks	56078	143.01	5244	36.14	112	7.19	61434	186.34
RRBs	6107	23.37	5897	98.62	314	22.94	12318	144.93
NBFC MFI	27030	107.24	424	2.60	0	0	27454	109.84
Small Finance Banks	12255	47.44	6736	55.26	0	0	18991	102.70
Co-Op Banks	655	5.44	381	4.71	96	1.31	1132	11.46
Grand Total	109297	351.29	26709	364.60	2450	173.50	138456	889.38

Bank wise details of disbursement is Annexed.

Pradhan Mantri Mudra Yojana in Tripura for FY 2022-23 (As on 31.12.2022)

[Amount Rs. in Crore]

Sr No	Bank Name	Shishu (Loans up to Rs. 50,000)			Kishore (Loans from Rs. 50,001 to Rs. 5.00 Lakh)			Tarun (Loans from Rs. 5.00 to Rs. 10.00 Lakh)			Total		
		No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt
Public Sector Banks													
1	State Bank of India	227	0.75	0.68	1397	33.75	32.44	314	25.09	24.25	1938	59.59	57.37
2	Bank of Baroda	2614	9.38	9.29	560	9.99	8.78	41	2.62	2.5	3215	21.99	20.57
3	Bank of India	38	0.14	0.12	426	9.69	9.12	67	5.32	4.56	531	15.15	13.8
4	Bank of Maharashtra	152	0.34	0.3	291	5.74	4.71	82	7.14	6.17	525	13.22	11.18
5	Canara Bank	753	0.57	0.57	371	10.26	10.12	128	10.41	10.35	1252	21.24	21.04
6	Central Bank of India	61	0.13	0.06	83	1.9	1.41	20	1.65	1.51	164	3.68	2.98
7	Indian Bank	15	0.06	0.06	73	1.63	1.63	20	1.47	1.47	108	3.16	3.16
8	Indian Overseas Bank	4	0.02	0.02	44	1.03	1.01	21	1.82	1.77	69	2.87	2.8
9	Punjab National Bank	2863	11.97	10.67	3214	59.45	56.9	1041	70.35	69.84	7118	141.77	137.41
10	Union Bank of India	120	0.42	0.41	300	6.97	6.26	78	6.54	6.16	498	13.93	12.83
11	Punjab & Sind Bank	19	0.07	0.07	42	0.73	0.72	1	0.1	0.1	62	0.9	0.89
12	UCO Bank	306	0.94	0.91	1226	26.12	24.88	115	9.55	9.43	1647	36.61	35.22
	Total	7172	24.79	23.16	8027	167.3	157.98	1928	142.06	138.11	17127	334.11	319.25
Private Sector Commercial Banks													
13	Federal Bank	8	0.04	0.04	0	0	0	0	0	0	8	0.04	0.04
14	Ratnakar Bank	167	0.35	0.35	0	0	0	0	0	0	167	0.35	0.35
15	South Indian Bank	0	0	0	3	0.11	0.11	0	0	0	3	0.11	0.11
16	ICICI Bank	0	0	0	1	0.05	0.05	6	0.51	0.51	7	0.56	0.56
17	Axis Bank	5323	17.18	17.18	25	0.15	0.15	0	0	0	5348	17.33	17.33
18	IndusInd Bank	44925	108.22	108.22	2894	21.42	21.42	37	1.83	1.83	47856	131.47	131.47
19	HDFC Bank	1	0	0	36	1.15	1.15	40	2.71	2.71	77	3.86	3.86
20	IDFC Bank Limited	5641	17.17	17.17	2141	10.71	10.71	0	0	0	7782	27.88	27.88
21	IDBI Bank Limited	13	0.05	0.05	144	2.55	2.55	29	2.14	2.14	186	4.74	4.74
	Total	56078	143.01	143.01	5244	36.14	36.14	112	7.19	7.19	61434	186.34	186.34
Regional Rural Banks													
22	Tripura Gramin Bank	6107	23.37	22.84	5897	98.62	87.57	314	22.94	17.11	12318	144.93	127.52
	Total	6107	23.37	22.84	5897	98.62	87.57	314	22.94	17.11	12318	144.93	127.52
NBFC-Micro Finance Institutions													
23	VEDIKA CREDIT CAPITAL LTD	7144	34.07	34.07	0	0	0	0	0	0	7144	34.07	34.07
24	Village Financial Services Pvt Ltd	4856	17.26	17.26	0	0	0	0	0	0	4856	17.26	17.26
25	Belstar Investment and Finance Private Limited	471	1.83	1.83	0	0	0	0	0	0	471	1.83	1.83
26	SVATANTRA MICROFIN PRIVATE LIMITED	3886	12.44	12.44	225	1.42	1.42	0	0	0	4111	13.86	13.86
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.	593	2.38	2.38	40	0.23	0.23	0	0	0	633	2.61	2.61
29	SATYA MicroCapital Limited	4104	15.34	15.34	159	0.95	0.95	0	0	0	4263	16.29	16.29
	Total	27030	107.24	107.24	424	2.6	2.6	0	0	0	27454	109.84	109.84
Small Finance Banks													
30	Ujjivan Small Finance Bank	12255	47.44	47.44	6736	55.26	55.26	0	0	0	18991	102.7	102.7
	Total	12255	47.44	47.44	6736	55.26	55.26	0	0	0	18991	102.7	102.7
Co-Operative Banks													
31	Tripura State Co-Operative Bank	655	5.44	5.44	381	4.71	4.71	96	1.31	1.31	1132	11.46	11.46
	Total	655	5.44	5.44	381	4.71	4.71	96	1.31	1.31	1132	11.46	11.46
	Grand Total	109297	351.29	349.13	26709	364.6	344.26	2450	173.5	163.72	138456	889.38	857.11

PRADHAN MANTRI MUDRA YOJANA OUTSTANDING POSITION AS ON 31.12.2022 (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	155	35.20	28	7.22	443	724.50	45	94.39	99	642.39	0	0.00	697	1402.089	73	101.61	10	7
2	Bank of India	2738	199.02	131	27.10	2210	3547.43	174	227.12	142	887.53	7	43.64	5090	4633.98	312	297.86	6	6
3	Bank of Maharashtra	19	6.30	1	0.33	91	151.30	27	36.50	17	124.70	2	17.27	127	282.3	30	54.10	24	19
4	Canara Bank	732	56.17	223	155.66	366	1003.05	201	316.42	127	1025.43	18	98.25	1225	2084.646	442	570.33	36	27
5	Central Bank Of India	141	122.85	25	29.11	215	348.75	31	32.96	38	251.65	1	6.05	394	723.25	57	68.12	14	9
6	Indian Bank	247	9.57	13	3.02	223	346.21	67	118.66	35	209.94	4	30.86	505	565.727	84	152.54	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	86	81.19	0	0.00	3	25.00	2	2.00	112	113.68	2	2.00	2	2
9	Punjab National Bank	12520	3252.71	5802	1781.50	12360	14377.98	3898	3990.57	1922	5818.91	114	568.14	26802	23449.59	9814	6340.20	37	27
10	State Bank of India	1608	328.35	723	135.71	5029	7482.09	1751	2154.73	477	2884.81	54	249.97	7114	10695.25	2528	2540.41	36	24
11	UCO Bank	1365	268.72	488	92.78	3482	4728.19	571	625.66	216	1276.38	9	41.56	5063	6273.29	1068	760.00	21	12
12	Union Bank	428	93.67	48	4.36	1170	1656.28	69	95.99	131	845.60	4	21.75	1729	2595.554	121	122.10	7	5
	Total PUBLIC sec Bank	19999	4388.77	7491	2240.05	25913	34994.09	6850	7723.70	3226	14125.87	225	1163.19	49138	53508.73	14566	11126.93	30	21
13	Axis Bank	10066	1869.52	975	71.12	346	537.32	5	2.00	78	354.30	1	9.41	10490	2761.137	981	82.52	9	3
14	Bandhan Bank	68355	14671.23	2989	739.79	196312	128007.11	13129	10461.02	197	553.59	14	56.40	264864	143231.9	16132	11257.21	6	8
15	Federal Bank	8	2.04	0	0.00	5	17.29	0	0.00	3	27.81	1	9.90	16	47.14	1	9.90	6	21
16	HDFC Bank	289	30.14	186	15.30	63	123.85	3	0.62	41	220.66	0	0.00	393	374.638	189	15.92	48	4
17	ICICI Bank	320	89.22	0	0.00	2	8.56	0	0.00	11	56.01	0	0.00	333	153.7886	0	0.00	0	0
18	IDBI Bank	403	75.80	70	28.84	322	1191.19	48	93.60	75	367.19	18	130.57	800	1634.18	136	253.01	17	15
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	29939	7260.71	2443	316.90	17984	9592.27	766	218.06	0	0.00	0	0.00	47923	16852.98	3209	534.96	7	3
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	109380	23998.66	6663	1171.95	215034	139477.58	13951	10775.29	405	1579.56	34	206.28	324819	165055.8	20648	12153.51	6	7
26	Tripura Gramin Bank	47274	9885.65	6233	1671.21	29303	29915.87	1902	2060.87	910	4637.37	33	152.73	77487	44438.89	8168	3884.81	11	9
	Total RRB	47274	9885.65	6233	1671.21	29303	29915.87	1902	2060.87	910	4637.37	33	152.73	77487	44438.89	8168	3884.81	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	655	544.86	0	0.00	381	471.86	8	11.25	96	130.78	13	16.08	1132	1147.502	21	27.33	2	2
	Total Coop. Bank	655	544.86	0	0.00	381	471.86	8	11.25	96	130.78	13	16.08	1132	1147.502	21	27.33	2	2
	Grand Total	177308	38817.94	20387	5083.20	270631	204859.40	22711	20571.11	4637	20473.57	305	1538.27	452576	264150.9	43403	27192.59	10	10

Recovery Performance of Banks as on 31.12.2022

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 31.12.2022 stands at 48%.

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

Rs/ Lacs

Sector	December 2021			December 2022		
	Demand	Recovery	%	Demand	Recovery	%
Agriculture & allied	174102.91	87144.83	50	176787.82	90263.13	51
MSME	105392.28	48585.80	46	93482.01	44574.25	48
Other Prised	72138.67	25164.20	35	105409.10	45246.30	43
TOTAL	319038.85	127015.02	40	373970.75	179232.13	48

BANK-WISE & SECTOR-WISE RECOVERY PERFORMANCE AS ON 31.12.2022

SI.No.	Name of Bank	Agri. & Allied activities			MSME			Other Priority Sector			Total Sector		
		Demand	Recovery	Recovery %	Demand	Recovery	Recovery %	Demand	Recovery	Recovery %	Demand	Recovery	Recovery %
1	2	3	4	5	6	7	8	9	10	11	14	15	16
1	Bank of Baroda	15.81	8.02	51	557.50	245.63	44	39.14	21.40	55	612.45	275.05	45
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	83.00	65.28	79	36.00	35.00	97	62.21	1.87	3	181.21	102.15	56
6	Indian Bank	11.81	3.08	26	183.01	40.47	22	72.66	2.85	4	267.48	46.40	17
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	725.30	310.63	43	2537.82	1283.40	51	1251.93	615.32	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	4057.84	910.40	22	9036.73	343.15	4	6764.31	188.91	3	19858.87	1442.46	7
A	Sub Total of Public Sec.	8362.30	1316.45	16	15037.78	2127.79	14	8476.34	924.30	11	31432.09	4276.55	14
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	96
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	#DIV/0!
15	HDFC	487.41	436.62	90	379.1862	353.02	93	203.35	173.2857	85	1069.95	962.93	90
16	ICICI	1125.73	669.31	59	66.43	55.89	84	71.70	34.36	48	0.00	0.00	#DIV/0!
17	IDBI BANK	1750.27	349.53	20	417.73	260.68	62	540.37	509.58	94	2708.37	1119.79	41
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	16236.72	6898.10	42	318.65	284.41	89	11388.95	5348.74	47	27944.32	12531.25	45
20	SOUTH INDIAN BANK	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/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	#DIV/0!
B	Sub Total of Pvt. Sec. Bank	44319.26	11016.37	25	26914.15	6138.18	23	24941.32	7718.37	31	94910.87	24113.35	25
22	Tripura Gramin Bank	87778.84	66413.23	76	43017.04	33669.52	78	51224.67	29972.40	59	182020.55	130055.15	71
C	Sub Total of RRB	87778.84	66413.23	76	43017.04	33669.52	78	51224.67	29972.40	59	182020.55	130055.15	71
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	11517.08	32	8513.05	2638.764	31	20766.77	6631.23	32	65607.24	20787.08	32
D	Sub Total of Coop.Banks	36327.42	11517.08	32	8513.05	2638.76	31	20766.77	6631.23	32	65607.24	20787.08	32
Grand Total		176787.82	90263.13	51	93482.01	44574.25	48	105409.10	45246.30	43	373970.75	179232.13	48

POSITION OF NPA OF BANKS IN THE STATE OF TRIPURA

As on 31.12.2022

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
December 2021	17849	1141.25	6.39
March 2022	18546	1172.93	6.32
December 2022	19843	982.50	4.95

Percentage of gross NPA as against gross advance decreased from 6.39% as on December 2021 to 4.95% as on December 2022. Amount in absolute terms decreased to Rs. 982.50 crores as on December 2022 from Rs. 1141.25 crores as on December 2021. The outstanding amount under Written off A/Cs (Shadow Register) is around Rs. 150.69 crores which if added with the outstanding NPA, the total amount would be Rs. 1133.19 crores which seems to be high.

The total outstanding NPA amount in Govt. sponsored schemes has increased from Rs. 88.78 crores in December 2021 to Rs. 125.09 crores in December 2022. State Govt is requested to take adequate measures in helping bank officials in recovery of these loans.

NPA Position and amount outstanding in Shadow Register of Banks in Tripura as on 31.12.2022 is furnished in the Annexure.

NPA Position of Banks in Tripura as on 31.12.2022

(Amt. in lacs)

SI No	Name of Bank	Agriculture	MSME	OPS	Total Prisec	Non-Prisec	Total NPA
1	2	3	4	5	6	7	8
1	Bank of Baroda	3.29	581.83	42.15	627.27	24.89	652.16
2	Bank of India	106.17	1198.14	46.58	1350.89	1773.40	3124.29
3	Bank of Maharashtra	0.00	79.11	0.00	79.11	0.00	79.11
4	Canara Bank	217.37	1283.19	113.21	1613.77	92.06	1705.83
5	Central Bank of India	68.24	491.68	22.09	582.01	1.77	583.78
6	Indian Bank	11.06	228.36	40.86	280.28	0.00	280.28
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	8712.02	8439.57	298.18	17449.77	1011.97	18461.74
10	State Bank of India	10784.47	201.53	400.80	11386.80	3601.24	14988.04
11	Union Bank of India	109.53	186.34	5.53	301.40	14.82	316.22
12	UCO Bank	1484.20	1530.42	266.39	3281.01	152.29	3433.30
A	Sub-Total PUBLIC sec Bank	21519.55	14692.53	1238.82	37450.90	6673.84	44124.74
13	AXIS BANK	2.20	157.00	7.17	166.37	3.31	169.68
14	Bandhan Bank	3114.28	11.12	1730.10	4855.50	7231.95	12087.45
15	Federal Bank	0.00	10.59	0.00	10.59	0.00	10.59
16	HDFC	767.81	581.21	26.12	1375.14	341.24	1716.38
17	ICICI	0.30	0.00	16.49	16.79	334.42	351.21
18	IDBI BANK	1948.50	702.17	0.95	2651.62	6.02	2657.64
19	IDFC First Bank	13.17	0.00	0.00	13.17	103.21	116.38
20	Indusind Bank	104.77	17.54	122.32	244.63	225.44	470.07
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	135.31	471.64	0.00	606.95	3.32	610.27
24	Ujjivan Bank	208.81	1.19	166.20	376.20	81.03	457.23
25	Jana SFB	5.58	0.00	0.00	5.58	0.00	5.58
B	Sub Total Pvt. Sec Bank	6300.73	1952.59	2069.35	10322.67	8329.94	18652.61
26	TGB	3867.96	5798.29	5029.23	14695.48	5573.36	20268.84
C	Sub Total RRB	3867.96	5798.29	5029.23	14695.48	5573.36	20268.84
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		35241.23	23539.88	12128.71	70909.82	27340.93	98250.75

Position of Technically Written off A/Cs of Banks in Tripura as on 31.12.2022

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	8	17.66
7	Indian Overseas Bank	0	0.00
8	Punjab & Sind Bank	39	64.49
9	Punjab National bank	18125	6744.20
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	20381	12666.40
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	37036	2400.61
C	Sub Total RRB	37036	2400.61
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		57524	15069.15

STATUS OF GOVT. SPONSORED SCHEMES & NPA GENERATED THEREOF

		PMRY					PMEGP					SWAVALAMBAN				
		A/Cs Outstand ing	Outstd. Balance as on 31.12.2022	NPA A/Cs	Amt. Outstd. As on 31.12.22	NPA %	A/Cs Outstand ing	Outstd. Balance as on 31.12.2022	NPA A/Cs	Amt. Outstd. As on 31.12.22	NPA %	A/Cs Outstand ing	Outstd. Balance as on 31.12.2022	NPA A/Cs	Amt. Outstd. As on 31.12.22	NPA %
1	Bank of Baroda	0	0.00	0	0.00	#DIV/0!	23	104.78	0	0.00	0	0	0.00	0	0.00	#DIV/0!
2	Bank of Maharastra	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!	225	454.93	23	39.16	9	37	18.02	25	2.74	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	82	178.08	30	54.45	31	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	1740	3434.21	865	1448.36	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 Inida	0	0.00	0	0.00	#DIV/0!	37	99.97	10	22.84	23	220	578.20	48	70.05	12
13	UCO Bank	123	139.82	107	130.86	94	432	636.88	151	228.38	36	624	564.98	235	200.56	35
	ASCB of PSBs Sub-Total	1676	1235.28	1594	1191.68	96	3902	9545.22	1951	4224.32	44	4210	5423.04	1295	2005.62	37
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	2888	5671.51	659	1271.26	22	6205	8617.12	1339	2047.38	24
	ASCB of Coop Sub-Total	0	0.00	0	0.00	0	2888	5671.51	659	1271.26	22	6205	8617.12	1339	2047.38	24
	GRAND TOTAL	1676	1235.28	1594	1191.68	96	11102	22506.99	3099	6154.30	27	16832	21772.59	3568	5163.76	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 31.12.2022 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.
748978	195508	944486	456.73*	816171	58564	339298
In Percentage						
79.30	20.69			86.41	6.20	35.92

* Average deposit per account Rs. 4835.77/-

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. 4835.77/- per account in the State of Tripura.

Aadhaar seeding percentage is 86.41 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 35.92% 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 6.20% of total PMJDY accounts opened in the State. Bankers are requested to convert all zero balance accounts into operative accounts.

Bank Wise Details of PMJDY accounts for the State of Tripura as on 31.12.2022

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	2939	6618	5156	4401	9557	48809307.45	496	8164	8419
2	Bank of India	PSB	12047	1105	6937	6215	13152	53584467.53	669	10831	12254
3	Bank of Maharashtra	PSB	0	1867	902	965	1867	8136772	519	1782	1811
4	Canara Bank	PSB	30987	4893	17542	18338	35880	136190026.7	3871	18543	33160
5	Central Bank of India	PSB	4646	270	2044	2872	4916	14753139.19	72	2154	4623
6	Indian Bank	PSB	1682	1041	1253	1470	2723	6175273	342	2018	2215
7	Indian Overseas Bank	PSB	2453	3417	3246	2624	5870	24169705.28	318	3988	3661
8	Punjab & Sind Bank	PSB	387	202	242	347	589	1141785.98	47	402	524
9	Punjab National Bank	PSB	116583	6471	58015	65039	123054	609520074.5	16975	66453	114462
10	State Bank of India	PSB	73909	99780	84693	88996	173689	938218276.8	3905	164030	133534
11	UCO Bank	PSB	45785	31879	35931	41733	77664	386430858.3	5342	17380	63145
12	Union Bank of India	PSB	9334	4224	7091	6467	13558	52293858.26	1310	7052	12236
13	Axis Bank Ltd	PVT	6	482	348	140	488	2188296.49	111	303	306
14	Federal Bank Ltd	PVT	0	143	96	47	143	1876244.1	33	89	113
15	HDFC Bank Ltd	PVT	10	7754	152	7612	7764	11870502.65	298	7764	2792
16	ICICI Bank Ltd	PVT	7	196	145	58	203	1116970.62	141	203	83
17	IDBI Bank Ltd.	PVT	2042	3430	2569	2903	5472	11802758.88	650	4077	4789
18	IndusInd Bank Ltd	PVT	15	1262	1086	191	1277	1801530.94	69	343	1239
19	Kotak Mahindra Bank Ltd	PVT	0	62	53	9	62	68945.33	16	59	39
20	South Indian Bank Ltd	PVT	0	104	62	42	104	259286.44	25	67	82
21	Tripura Gramin Bank	RRB	446146	20308	188817	277637	466454	2256916648	23355	23596	416684
Grand Total			748978	195508	416380	528106	944486	4567324729	58564	339298	816171

Social Security Schemes:

Performance of 3 Social Security Schemes viz. Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana (APY) as on 31.12.2022 is furnished below:

Bank Type	PMSBY	PMJJBY	APY	Total
PSB	585775	202737	60980	849492
RRB	320415	123810	94156	538381
Private	8236	2655	6207	17098
Co-op	21659	6046	242	27947
Total	936085	335248	161585	1432918

Bank wise position of 3 social security schemes is furnished along with claim position as on 31.12.2022:

Social Security Schemes upto December 2022		Total		
S.No.	Banks	PMSBY	PMJJBY	APY
1	Bank of Baroda	10524	4414	1656
2	Bank of India	21111	4987	4257
3	Bank of Maharashtra	347	179	135
4	Canara Bank	27952	11503	8298
5	Central Bank Of India	5230	2242	1584
6	Indian Bank	35890	1139	640
7	Indian Overseas	4109	2034	1603
8	Punjab & Sind Bank	1281	467	302
9	Punjab National Bank	130628	73634	11510
10	State Bank of India	308156	84782	20420
11	UCO Bank	29923	13060	8901
12	Union Bank	10624	4296	1674
	Total PUBLIC sec Bank	585775	202737	60980
13	Axis Bank	407	405	2836
14	Bandhan Bank	0	0	888
15	Federal Bank	155	54	31
16	HDFC Bank	1267	485	1123
17	ICICI Bank	328	192	103
18	IDBI Bank	3216	1275	1034
19	IDFC First Bank	2382	110	0
20	IndusInd	301	12	1
21	Kotak Mahindra	68	48	17
22	South Indian Bank	107	70	171
23	Ujjivan Bank	0	0	0
24	Yes Bank	5	4	3
	Total PRIVATE Sec bank	8236	2655	6207
25	Tripura Gramin Bank	320415	123810	94156
	Total RRB	320415	123810	94156
26	ACUB	0	0	0
27	TCARDB	0	0	0
28	TSCB	21659	6046	242
	Total Coop. Bank	21659	6046	242
	Grand Total	936085	335248	161585

Claim Status of PMSBY & PMJBY:

PMSBY & PMJBY--CLAIM STATUS FY 2022-23 (As on 31.12.2022)									
Sl.	Bank	PMSBY				PMJBY			
		Claims Made	Claims Settled	Under Process	Rejected	Claims Made	Claims Settled	Under Process	Rejected
1	Bank of Baroda	0	0	0	0	0	0	0	0
2	Bank of India	0	0	0	0	0	0	0	0
3	Bank of Maharashtra	0	0	0	0	0	0	0	0
4	Canara Bank	0	0	0	0	0	0	0	0
5	Central Bank of India	0	0	0	0	0	0	0	0
6	Indian Bank	1	0	0	1	10	9	1	0
7	Indian Overseas Bank	1	0	1	0	0	0	0	0
8	Punjab & Sind Bank	0	0	0	0	0	0	0	0
9	Punjab National Bank	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 PMJBY 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:

STATE-TRIPURA																
Performance of RSETIs in Tripura (upto 31.12.2022)													Annexure No.			
RSETI - PNB -Udaipur,Gomati																
F.Y	No. of Progra mme	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 Emplo yed	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	17	61	440	501	125	103	111	26	97	135	0	232	38	463	501	
Total	133	1364	2723	4087	808	901	909	115	746	1861	26	2633	1130	2957	4087	
RSETI - PNB - Ambassa ,Dhalai																
F.Y	No. of Progra mme	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 Emplo yed	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	20	44	438	482	80	286	78	1	137	71	0	208	44	438	482	
Total	109	946	1713	2659	325	1672	394	86	658	618	34	1310	721	1938	2659	
RSETI - TGB -SEPAHIJALA, Sepahijala																
F.Y	No. of Progra mme	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 Emplo yed	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	18	66	435	501	165	129	147	18	188	114	0	302	169	332	501	
Total	93	727	1675	2402	609	626	608	244	768	850	0	1618	790	1612	2402	
RUDESETI, AGARTALA (Promoted by Syndicate & Canara Bank), West Tripura																
F.Y	No. of Progra mme	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 Emplo yed	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	14	16	353	369	110	120	79	0	112	15	0	127	31	338	369	
Total	117	1097	1765	2862	578	896	682	41	541	1235	23	1799	1239	1623	2862	
RSETI - SBI -Kumarghat, Unakoti.																
F.Y	No. of Progra mme	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 Emplo yed	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	20	82	352	434	90	166	105	13	129	178	0	307	2	432	434	
Total	114	1170	1728	2898	680	990	647	120	927	1139	1	2067	809	2089	2898	
GRAND TOTAL	566	5304	9604	14908	3000	5085	3240	606	3640	5703	84	9427	4689	10219	14908	

Digital Modes of Banking:

Bankwise Position of ATMs upto December 2022					
SI.No.	BANKS	ATM			
		Rural	Semi- Urban	Urban	Total
1	Bank of Baroda	1	1	8	10
2	Bank of India	3	5	3	11
3	Bank of Maharashtra	0	0	0	0
4	Canara Bank	3	6	2	11
5	Central Bank of India	0	0	0	0
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	57	14	21	92
10	State Bank of India	21	98	134	253
11	Union Bank of India	1	4	7	12
12	UCO Bank	9	12	6	27
A	Sub Total of Public Sec. Bank	98	141	188	427
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	6	11
18	IDBI BANK	4	8	3	15
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	37	33	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	3	3	8
D	Sub Total of Coop.Banks	2	3	3	8
GRAND TOTAL		137	185	228	550

Status of POS machines installed as on 31.12.2022

Sl.No.	BANKS	Status of POS Machines issued upto December 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	65
13	UCO Bank	103
14	AXIS BANK	14
15	Bandhan Bank	153
16	Federal Bank	16
17	HDFC	700
18	ICICI	76
19	IDFC First Bank	13
20	Indusind Bank	0
21	Kotak Mahindra Bank	13
22	SOUTH INDIAN BANK	91
23	YES Bank	542
24	Ujjivan Bank	98
25	NESFB	0
26	Tripura Gramin Bank	48
27	ACUB	0
28	TCARDB	0
29	TSCB	11
	GRAND TOTAL	3677

Constitution of SLBC Sub-Committee on Digital Payments: Reserve Bank of India had advised to identify new districts for 100% digitalization. In Tripura, West Tripura has already been 100% digitalized with the concerted efforts of all the stakeholders and Gomati has also been identified in the second phase. Subsequently, Sepahijala and South Tripura have also been identified for 100% digitalization.

As informed by RBI Central Office, all remaining districts of Tripura, are to be taken up for digitalization. In this regard, SLBC desk has advised all concerned Lead District Managers to raise the issue in the forthcoming DCC Meeting with the District Authority, Bankers and other line departments accordingly.

Field Level assessment surveys to be conducted by LDMs to identify merchants, businesses and others for coverage. Banks to adhere to the time bound roadmap for achieving 100% digitalization of all remaining districts by December 2023. The progress of Digitization Campaign in West Tripura and Gomati Districts as on December 2022 is given below.

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)

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	49597	100.00	7550

Gomati District

Digital coverage for individuals (Savings Accounts)

State/ UT	Name of the District	Digital coverage for individuals (Savings Accounts)									
		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	464380	222128	207793	44.75	97898	44.07	83555	17.99	25760	11.60

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	
213278	45.93	108272	48.74	357942	77.08	150620	67.81	445838	96.01	214709	96.66	

Digital coverage for Businesses (Current Accounts)

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		
7453	1507	20.22	1292	17.34	2442	32.77	3057	41.02	75427	

Timely submission of data by banks:

15 out of 30 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 16.01.2023 for compilation of Agenda Notes for 142nd SLBC Meeting. The date of submission by the concerned banks is tabulated as follows: -

Sl.	Bank	Date of Submission
1	Kotak Mahindra Bank	06-01-23
2	Punjab National Bank	07-01-23
3	TSCB	10-01-23
4	ACUB	12-01-23
5	South Indian Bank	13-01-23
6	UCO Bank	13-01-23
7	Bank of Baroda	16-01-23
8	Bank of Maharashtra	16-01-23
9	Central Bank of India	16-01-23
10	Federal Bank	16-01-23
11	Tripura Gramin Bank	16-01-23
12	Ujjivan Bank	16-01-23
13	Union Bank of India	16-01-23
14	YES Bank	16-01-23
15	India Post Payment Bank	16-01-23
16	Jana Small Finance Bank	17-01-23
17	Bank of India	18-01-23
18	Bandhan Bank	19-01-23
19	HDFC	19-01-23
20	Punjab & Sind Bank	19-01-23
21	AXIS BANK	20-01-23
22	IDFC First Bank	20-01-23
23	NESFB	20-01-23
24	Canara Bank	23-01-23
25	ICICI	24-01-23
26	IndusInd Bank	24-01-23
27	IDBI BANK	30-01-23
28	Indian Overseas Bank	01-02-23
29	Indian Bank	06-02-23
30	State Bank of India	08-02-23

Other Issues:

Performance of India Post Payments Bank:

Data as on 31.12.2022						
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	11000	98	15	0.7
2	Agartala	89	11222	149	15	1
3	KAILASHAHAR BRANCH	54	9444	65.8	61	0.07
4	RADHAKISHOREPUR	130	10086	68.85	31	0.02
5	Dharmanagar	104	30644	332.57	54	0.21
TOTAL		427	72396	714.22	176	1.3

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	9000	150	1000	55	1000	25	500	2	60	1	14	3
2	Agartala	952	18.5	0	0	877	1.2	352	0.3	102	0.5	0	0
3	Radhakishorepur	901	26	22	1.49	1002	31	400	1.5	68	0.61	18	1.01
4	Kailashahar	841	0.72	66	0.29	385	4.2	155	0.91	101	0.45	73	0.43
5	Dharmanagar	242	6.8	14	0.14	551	11.1	402	2.1	191	0.79	71	0.79

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	0	0	0	0	0	0	0	0	900	15
2	Agartala	550	5.5	0	0	0	0	0	0	2740	58
3	Radhakishorepur	79	1.22	0	0	3	0.02	0	0	930	10
4	Kailashahar	62	1.6	0	0	0	0	0	0	2230	16
5	Dharmanagar	191	2.3	0	0	0	0	0	0	11249	412.6

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	0	0	12	3	0	0	200	2
2	KAILASHAHAR	0	0	73	0.43	0	0	0	0
3	Dharmanagar	0	0	71	0.79	0	0	0	0
4	Radhakishorepur	0	0	21	0.91	0	0	0	0
5	Agartala	0	0	32	3	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 February 2023:

BANK'S STATUS UNDER PM SVANIDHI SCHEME (1st Dose Rs. 10,000/-)					
A	B	C	D	E	F
S/No	BANK	Applications	Sanctioned	Disbursed	Returned
1	Annapurna Finance Pvt.Ltd	28	26	26	2
2	Axis Bank	5	4	0	0
3	Bandhan Bank	26	0	0	10
4	Bank of Baroda	26	20	20	2
5	Bank of India	86	79	75	7
6	Bank of Maharastra	3	3	3	0
7	Canara Bank	104	77	77	27
8	Central Bank of India	46	29	29	17
9	Feederal Bank	1	0	0	0
10	HDFC Bank	397	292	44	105
11	ICICI Bank	3	0	0	0
12	IDBI Bank	14	10	10	3
13	Indian Bank	8	6	5	2
14	Indian Overseas Bank	22	19	19	3
15	Panjab & Sind Bank	1	0	0	1
16	Panjab National Bank	856	811	776	37
17	Tripura Gramin Bank	1582	1298	1144	280
18	South Indian Bank	2	1	1	0
19	State Bank of India	800	732	717	63
20	Stree Nidhi Credit- Co Operative Fedaration	1	1	1	0
21	TSCBL	449	180	158	39
22	UCO Bank	283	209	200	74
23	Ujjivan Small Finance	2	1	1	1
24	Union Bank	49	41	41	8
TOTAL		4794	3839	3347	681

BANK'S STATUS UNDER PM SVANIDHI SCHEME (2nd Dose Rs. 20,000/-)					
A	B	C	D	E	F
S/No	BANK	Applications	Sanctioned	Disbursed	Returned
1	Annapurna Finance Pvt.Ltd	24	0	0	24
2	Bank of Baroda	9	1	1	0
3	Bank of India	62	41	8	20
4	Bank of Maharastra	2	0	0	1
5	Canara Bank	56	16	16	36
6	Central Bank of India	17	5	4	12
7	HDFC Bank	14	5	3	3
8	IDBI Bank	3	1	1	0
9	Indian Bank	2	0	0	2
10	Indian Overseas Bank	15	10	10	3
11	Panjab National Bank	364	169	105	110
12	Tripura Gramin Bank	223	184	110	36
13	State Bank of India	518	377	201	104
14	Stree Nidhi Credit- Co Operative Fedaration	1	1	1	0
15	TSCBL	27	4	3	0
16	Uco Bank	97	56	49	35
17	Ujjivan Small Finance	1	0	0	0
18	Union Bank	27	12	12	15
TOTAL		1462	882	524	401

BANK'S STATUS UNDER PM SVANIDHI SCHEME (3rd Dose Rs. 50,000/-)					
A	B	C	D	E	F
S/No	BANK	Applications	Sanctioned	Disbursed	Returned
1	Canara Bank	2	2	2	0
2	Indian Overseas Bank	4	2	2	0
3	Panjab National Bank	11	8	4	2
4	Tripura Gramin Bank	23	22	8	1
5	State Bank of India	37	23	21	0
6	TSCBL	3	0	0	0
7	Uco Bank	4	3	3	1
TOTAL		84	60	40	4

DFS SPECIAL KCC CAMPAIGN ON ANIMAL HUSBANDRY AND FISHERIES

Animal Husbandry Report of 10/02/2023									
Bank Name	Cummulative No of Applications Received	Cummulative No of Applications Accepted	Cummulative No of Applications Sanctioned	Cummulative - Already having KCC with Some other Bank	Cummulative - Applicant in default NPA	Cummulative - Applicant (i) not tracable (ii) Unwilling to avail (iii) Unaware about the submission of application	Cummulative -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 10/02/2023

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 -Not having permission/licence for pond/reservoir	Cummulative -Applicant (i) not tracable (ii) Unwilling to avail (iii) Unaware about the submission of application	Cummulative -Wrong/incomplete information furnished	Cummulative - Any Other Reason	Pendency more than 15 days
Bank of India	3	3	3	0	0	0	0	0	0	0
Canara Bank	30	30	18	0	9	0	1	0	2	0
Central Bank of India	6	6	1	0	5	0	0	0	0	0
Cooperative Bank	239	239	77	0	128	0	0	0	27	7
IDBI Bank Ltd.	18	18	0	0	0	0	0	0	18	0
Indian Bank	5	5	1	0	4	0	0	0	0	0
Indian Overseas Bank	4	4	2	0	0	0	0	0	0	2
Punjab & Sind Bank	2	2	2	0	0	0	0	0	0	0
Punjab National Bank (incl Tripura Gramin Bank)	832	832	524	0	267	0	0	0	41	0
State Bank of India	136	136	58	1	53	2	11	2	9	0
UCO Bank	52	52	18	0	14	0	0	0	20	0
Union Bank of India	8	8	5	0	0	0	0	0	3	0
Total	1335	1335	709	1	480	2	12	2	120	9

BANK-BRANCH NETWORK IN TRIPURA AS ON 31.12.2022

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	0	1	5	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	5	7
Bank of India	Public Sector Bank	2	1	3	1	1	0	0	0	0	1	1	0	0	1	0	1	0	0	0	0	0	0	0	0	0	0	1	1	3	13
Bank of Maharashtra	Public Sector Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
Canara Bank	Public Sector Bank	2	0	5	0	2	0	1	0	0	1	1	0	0	1	0	0	1	0	0	1	0	1	2	0	5	8	5	18	18	
Central Bank of India	Public Sector Bank	2	0	1	0	0	0	0	0	0	0	1	0	0	0	0	0	1	0	0	1	0	0	0	0	2	3	1	6	6	
Indian Bank	Public Sector Bank	0	0	3	0	0	0	1	0	0	0	1	0	0	0	0	1	0	0	0	0	0	0	0	0	2	1	3	6	6	
Indian Overseas Bank	Public Sector Bank	0	0	2	0	0	0	0	1	0	0	1	0	0	0	0	0	0	0	1	0	0	0	0	0	1	2	2	5	5	
Punjab & Sind Bank	Public Sector Bank	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	2	2	
Punjab National Bank	Public Sector Bank	6	3	14	5	2	0	1	4	0	7	2	0	8	1	0	6	2	0	2	1	0	3	2	0	38	17	14	69	69	
State Bank of India	Public Sector Bank	9	6	17	4	2	0	1	1	0	5	1	0	6	2	0	3	2	0	2	1	0	3	6	0	33	21	17	71	71	
UCO Bank	Public Sector Bank	2	1	6	2	3	0	2	1	0	0	2	0	1	1	0	3	2	0	0	2	0	1	1	0	11	13	6	30	30	
Union Bank of India	Public Sector Bank	0	1	5	0	0	0	0	1	0	0	1	0	1	0	0	0	0	0	0	0	0	1	0	1	4	5	10	10	10	
Axis Bank	Pvt Bank	2	0	4	0	2	0	0	1	0	0	1	0	0	2	0	0	0	0	0	1	0	0	1	0	2	8	4	14	14	
Bandhan Bank	Pvt Bank	3	2	3	2	3	0	4	1	0	0	2	0	3	0	0	2	0	0	0	2	0	1	0	0	15	10	3	28	28	
Federal Bank	Pvt Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	
HDFC Bank	Pvt Bank	2	1	4	1	0	0	0	1	0	0	1	0	0	1	0	0	0	0	0	0	0	0	1	0	3	5	4	12	12	
ICICI Bank	Pvt Bank	0	0	3	0	0	0	0	1	0	0	1	0	0	0	0	0	1	0	1	0	0	0	1	0	1	4	3	8	8	
IDBI Bank	Pvt Bank	1	0	1	0	0	0	0	0	0	4	1	0	0	1	0	0	0	0	0	0	0	0	1	0	5	3	1	9	9	
IDFC Bank	Pvt Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	
Indusind Bank	Pvt Bank	1	1	2	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	2	0	1	4	2	7	7	
Kotak Mahindra Bank	Pvt Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1
NESFB	Pvt Bank	1	0	2	0	0	0	0	1	0	1	1	0	0	0	0	0	0	0	2	0	0	0	1	0	4	3	2	9	9	
South Indian Bank	Pvt Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	
Ujjivan Bank	Pvt Bank	0	0	3	0	1	0	0	1	0	0	1	0	0	0	0	0	0	0	0	1	0	0	1	0	0	5	3	8	8	
Yes Bank	Pvt Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	
Jana Small Finance Bank	Pvt Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	
Tripura Gramin Bank	Rural Bank	14	14	10	13	5	0	10	3	0	16	0	0	18	4	0	14	0	0	10	1	0	12	4	0	107	31	10	148	148	
ACUB	Co-Op Bank	0	0	2	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	2	3	3	
TCARDB	Co-Op Bank	0	0	1	0	1	0	0	0	0	0	1	0	0	1	0	0	0	0	0	1	0	0	0	0	0	4	1	5	5	
Tripura State Co-Op Bank	Co-Op Bank	9	0	11	6	2	0	4	0	0	6	2	0	5	3	0	6	3	0	5	0	0	1	2	0	42	12	11	65	65	
Total		56	31	115	35	24	0	24	17	0	42	23	0	42	19	0	36	12	0	23	12	0	22	27	0	280	165	115	560	560	



Convener of State Level Bankers' Committee, Tripura

Ref: SLBC Tripura/ Meeting – Sub-committee/12-22/2022-23

Date: 10.03.2023

Proceedings of the Meetings of SLBC Tripura Steering Sub – Committee on Financial Inclusion, Digitization, Agriculture & MSME held on 7th March, 2023 at the Conference Hall of Reserve Bank of India, Agartala.

The SLBC Tripura Steering Sub – Committee on Financial Inclusion, Digitization, Agriculture & MSME was held on 7th March, 2023 at Conference Hall of Reserve Bank of India, Agartala.

The meeting was chaired by Shri Anand Kumar, DGM Punjab National Bank & Convener SLBC Tripura and convened by Shri Subhabrata Datta, Chief Manager SLBC Tripura. The meeting was also attended by representatives from RBI, NABARD, member Banks and line departments. A list of participants of the meeting is enclosed.

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

- 1. Bank-wise allocation of GPs for placement of BCs:** As per decision of SLBC meeting held on 31.01.2022 and upon receipt of additional information from member Banks, 140 GPs / VCs were identified where no Branch / BC was available within a radius of 2 KMs from the concerned GP / VC. Punjab National Bank has informed that 52 out of 66 allocated locations BC agent has already been identified, of which, 14 points have been operationalized and the remaining shall be made operational by June 2023. Tripura Gramin Bank informed that the bank is in the process of executing agreements with corporate BCs for the deployment of Bank Mitras at their allocated locations by June 2023. Tripura State Co-Operative Bank to operationalize BC points in allocated 13 locations by June 2023. State Bank of India has activated CSPs at 2 out of 9 allocated locations and BC agents have been identified in further three locations. The rest to be completed by June 2023. UCO Bank is also in the process of setting up BC points by June 2023.
- 2. Review of progress – Bank-wise and Block-wise ATM allocation:** In the SLBC meeting held on 31.01.2022, Bank-wise Block-wise ATM allocation was approved by the House and Banks were advised to open ATMs at respective RD blocks in the State of Tripura (list given in Annexure 2). It was decided that SLBC desk is to review the availability of existing ATMs in the vicinity of Block Development Offices. If ATM availability is ascertained nearby to BDO offices, those locations may be considered to have been covered. For the remaining locations, Banks are to expedite setting up of ATMs at their respective allocated locations accordingly.

3. **Expanding and Deepening of Digital Payments Ecosystem & Identification of new districts for digitalization:** Reserve Bank of India had advised to identify new districts for 100% digitalization. In Tripura, West Tripura has already been 100% digitalized with the concerted efforts of all the stakeholders and Gomati has also been identified in the second phase. Subsequently, Sepahijala and South Tripura have also been identified for 100% digitalization.

As informed by RBI Central Office, all remaining districts of Tripura, are to be taken up for digitalization. In this regard, SLBC desk has advised all concerned Lead District Managers to raise the issue in the forthcoming DCC Meeting with the District Authority, Bankers and other line departments accordingly.

Field Level assessment surveys to be conducted by LDMS to identify merchants, businesses and others for coverage. Banks to adhere to the time bound roadmap for achieving 100% digitalization of all remaining districts by December 2023.

4. **Review of Agri – Credit and Kisan Credit Card position:** The House was apprised by participating bankers regarding their inability to generate sufficient leads for meeting the agri-credit targets under Annual Credit Plan. In this regard, Agriculture Department, Govt of Tripura and NABARD were requested to help in this regard by providing leads for big-ticket advances under various schemes, such as AIF, NLM, etc.
5. **Review of SHG Finance in FY 2022-23:** As against the TRLM target of Rs.230 crores in 18800 accounts for FY 2022-23, the Banks have collectively achieved sanction of 14060 accounts (achievement of 75%) with corresponding sanction amount of Rs.202.91 crores (achievement of 88%) as on 31.12.2022. Banks to expedite sanction in pending cases for achieving 100% of the target by March 2023.
6. **Review of MSME Schemes – PMEGP, Swavalamban:**
 - i. The House observed that rejection in PMEGP cases is considerably high this year. Major reasons cited by bankers include Aadhar mismatch of beneficiary w.r.t submitted online application, CBS product for financing agri-allied projects under PMEGP yet to be developed by SBI, unviable fisheries projects rejected by some Banks, among others. Banks were advised to dispose of all pending applications by according sanction in eligible cases by March 2023.
 - ii. For Swavalamban, Bankers raised concerns regarding unavailability of subsidy for FY 2019-20 onwards. Dept of Industries & Commerce, Govt of Tripura was requested to look into the issues for early resolution.

7. Fixation of Annual Credit Plan Targets for FY 2023-24:

Draft Annual Credit Plan FY 2023-24 was placed before the house for approval. After threadbare discussion, the finalized Annual Credit Plan FY 2023-24 as approved by the house, is as under:

Synopsis of the ACP for FY 2023-24

Amt in Rs. crores

Particulars	Agriculture	MSME	Other Prisec	Total Prisec	Non- Prisec	Total Advance
ACP for 2022-23	2321.57	1816.81	1276.45	5414.83	3131.95	8546.78
Achievement as on 31-12-2022	1585.35	1744.91	1051.04	4381.3	2804.24	7185.54
ACP 22-23 Achievement %	68	96	82	81	90	84
PLP for 2023-24	4570.45	3796.24	1289.84	9656.53	---	9656.53
ACP 23-24 Proposed by SLBC	3200	3500	1300	8000	1400	9400

Shri Anand Kumar, DGM PNB & Convener SLBC Tripura, in his concluding remarks, requested the sub-committee members to implement the decisions made in the meeting on priority basis.

*****XXXX*****

LIST OF THE PARTICIPANTS AT THE SLBC SUB-COMMITTEE MEETING HELD ON 7th MARCH 2023 AT CONFERENCE HALL OF RESERVE BANK OF INDIA, AGARTALA.

Sl. No.	Name	Designation/Office/Institution
1	Shri Anand Kumar	DGM & Convener SLBC Tripura, Punjab National Bank
2	Shri Shishir Kumar Rohatgi	GM, Tripura Gramin Bank
3	Shri Manoj K. Moon	AGM, Reserve Bank of India Agartala
4	Smt Rita Choudhary	DGM NABARD Tripura
5	Shri Subhabrata Datta	Chief Manager, SLBC Tripura, Punjab National Bank
6	Shri Anirban Bhadra	Manager, RBO North, State Bank of India
7	Shri Gobinda Bhattacharjee	Chief Manager, RBO South, State Bank of India
8	Smt Arpita Sarkar	Senior Manager, UCO Bank, ZO Agartala
9	Shri Biswanath Majumder	Senior Manager, TSCB Head Office, Agartala
10	Shri Pulak Chakraborti	Senior Manager, Canara Bank, Agartala
11	Shri Moulik Majumder	Joint Director, Industries & Commerce, Govt of Tripura
12	Dr. Debashis Bhowmik	Asst. Director, Directorate of Agriculture, Govt of Tripura
13	Shri Manoj Kulkarni	Manager, Reserve Bank of India
14	Shri Argha Banerjee	Manager, Reserve Bank of India
15	Shri Bhargav Bhattacharjee	Manager, SLBC Tripura, Punjab National Bank

*****XXXX*****



Convener of State Level Bankers' Committee, Tripura

Ref No : SLBC/TRP/Minutes/141/2022

Date : 29.11.2022

Minutes of the 141st Meeting of SLBC, Tripura held on 22-11-2022 at Agartala.

The 141st meeting of SLBC Tripura was held at New Secretariat, Agartala on 22nd November 2022 to review the performance of Banks for and up to the quarter ended September 2022 of FY 2022-23. Dignitaries in the meeting included:

Shri J K Sinha, IAS, Chief Secretary, Govt. of Tripura,
Shri Atul Kumar Goel, MD & CEO, Punjab National Bank,
Shri Shio Shankar Singh, General Manager & Convener SLBC Tripura, Punjab National Bank,
Shri Bikramjit Shom, Zonal Manager, Punjab National Bank,
Shri Loken Das, GM, NABARD Tripura,
Shri Anand Kumar, Deputy General Manager & Circle Head, Agartala Circle, Punjab National Bank,
Shri Manoj Moon, AGM, Reserve Bank of India Agartala.

A list of the other participants is annexed.

The keynote address was delivered by Shri Atul Kumar Goel, MD & CEO, Punjab National Bank & Co-Chairman SLBC Tripura. As desired by Reserve Bank of India, this meeting was held as a special SLBC meeting with focus on financial inclusion and associated issues, following which the regular meeting commenced with the Action Taken Report for the Action Points from the 140th 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.

Financial Inclusion & Awareness

- Progress under National Strategy for Financial Inclusion (NSFI) was reviewed by RBI. Low performing Banks were advised to provide more focus on targeted parameters.
- 10 Centers for Financial Literacy (CFLs), operated by CRISIL NGO and sponsored by Punjab National Bank are already functioning since December 2021, in the state of Tripura, covering 30 blocks.
- 10 more CFLs, operated by the NGO Bagma Agri Producers Co. Ltd., are to be operationalized from December 2022 onwards covering remaining 28 blocks in the state of Tripura.
- Shri Manoj K. Moon, AGM, Reserve Bank of India highlighted the issue of frauds perpetrated by Digital Lending Applications (DLAs). RBI suggested that banks must ensure proper KYC documentation while opening accounts of DLAs.
- Shri Manoj K. Moon, AGM, Reserve Bank of India also discussed about the Citizen Financial Cyber Fraud Reporting and Management System, a constituent of National Cyber Crime Reporting Portal, under Indian Cyber Crime Coordination Centre scheme of Ministry of Home affairs.
- The house was informed that, as on October 2022 under West Tripura district, eligible savings accounts and current accounts have been fully covered with at least one of the digital modes of payment, viz., Debit Cards / Internet Banking / Mobile Banking / UPI / USSD / AEPS / POS / QR, etc.

(Action Point 1: All Banks, SLBC)

SN.

Achievement under ACP

- All the banks put together disbursed Rs. 3704.30 crore i.e. 43% of the Annual Target for Rs 8546.78 crores under ACP 2022-23 as on September 2022. 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.
- Election code of conduct 2022 for Legislative Assembly Elections 2023, will be implemented from January 2023, which may likely affect the lending activities of Banks. As such all Banks have been advised to explore achievement of targets under all parameters of Annual Credit Plan by December 2022.

(Action Point 2: All Banks, SLBC)

CD Ratio

- CD ratio of the banks has increased to 57% as on September 2022 as compared to 54% as on September 2021.
- Banks with low CD Ratio to work towards attaining parity with the State CD Ratio.

(Action Point 3: All Banks)

Agriculture & PMFBY

- 16886 KCC loans were sanctioned by Banks amounting to Rs. 144 crores as on September 2022 of FY 2022-23, thereby achieving 24% 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.
- In the meeting, Agriculture Department informed that 31443 KCC applications were sponsored to various Bank branches in FY 2022-23, out of which, the Department has a record of 7182 cases that have been sanctioned by the banks. To reconcile the pending cases, Agriculture Department was requested to provide the list of remaining 24261 sponsored cases to SLBC desk Tripura, for further action in this regard.
- **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. 11338 loanee farmers and 235456 non-loanee farmers have been covered under Kharif 2022 season.
- Banks to strive for increasing the loanee farmer coverage in subsequent crop seasons.

(Action Point 4: 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 9524 accounts (achievement of 51%) with corresponding sanction amount of Rs.126.64 crores (achievement of 55%) up to September 2022.
- Banks were requested to improve the turnaround time of sanctioning loans, so that pending applications may be cleared by December 2022.
- As on September 2022 of FY 2022-23, 250 cases have been sanctioned under NULM SEP (Individual). Banks to expedite processing of pending applications and according sanction in eligible cases at the earliest.

(Action Point 5: All Banks / TRLM / Urban Development Department)

Opening of Banking Outlets in unbanked centers

- **Opening of new branches**
New Bank branch at Kathalia by Punjab National Bank, is scheduled to be operationalized by December 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 December 2022.

- o 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.
- o Tripura State Co-Operative Bank: BC points at all 13 allocated locations will be operationalized by December 2022.
- o State Bank of India: 2 out of 9 allocated locations have been activated till September 2022.

(Action Point 6: SLBC, all concerned Banks)

Government Sponsored Loan Schemes

- Out of 2005 PMEGP proposals sponsored against the target of 2164 cases, 486 proposals have been accorded sanction by branches for FY 2022-23 as on 30.09.2022 amounting to Rs. 3046.50 lakhs.
- In case of Swavalamban for FY 2022-23, 6041 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.
- Banks were advised to expedite sanctions in eligible cases in order to achieve the annual targets within December 2022, before implementation of the election code of conduct for Legislative Assembly Elections from January 2023 onwards.

(Action Point 7: All Banks, DIC, KVIC, NABARD)

Education Loans

- Banks have accorded sanction in 179 cases with aggregate sanction amount of Rs. 1082.67 lakh as on 30.09.2022 of FY 2022-23.

(Action Point 8: All Banks, Education Dept)

Housing Loans & PMAY

- Till September 2022 of FY 2022-23, 2376 housing loans have been sanctioned with aggregate sanction amount of Rs.270.11 crores.
- PMAY Urban Scheme in line with PMAY Gramin scheme for urban beneficiaries was 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 9: Rural Development Dept, Urban Development Dept, SLBC, All Banks)

PMMY and Stand-Up India loans

- Loans under Stand up India 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 crores with 96144 numbers of accounts for the period April 2022 – September 2022, against the annual target of Rs.3042.46 crores i.e. 18 % of the target under Pradhan Mantri Mudra Yojana.

(Action Point 10: All Banks)

NPA and Recovery

- 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 crore 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.
- As on September 2022, percentage of NPA under KCC is 32%, under PMMY is 13%, 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 11: All Banks & State Government)

RSETIs

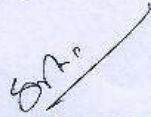
- It was decided in the 138th SLBC meeting, that there was a need to have a dedicated RSETI at each district. State Bank of India is to open RSETI at North Tripura district, Tripura Gramin Bank at Khowai district and Punjab National Bank at South Tripura district for opening RSETI.
- DM South Tripura 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)

Shri Shio Shankar Singh, 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

*****XXXX*****

LIST OF THE PARTICIPANTS AT THE 141st MEETING OF THE SLBC FOR THE STATE OF TRIPURA HELD AT NEW SECRETARIAT, CONFERENCE HALL NO.2, AGARTALA ON 22.11.2022

Sl. No.	Name of the Dignitaries	Designation/Office/Institution
I	CHAired BY	
1	Shri J K Sinha	Chief Secretary, Govt. of Tripura
2	Shri Atul Kumar Goel	MD & CEO, Punjab National Bank
II	GOVT. OFFICIALS	Designation/Office/Institution
1	Shri Puneet Agarwal	Principal Secretary, Revenue, GoT
2	Shri B S Mishra	Principal Secretary, ARDD & Fisheries, GoT
3	Shri Abhishek Singh	Secretary, Urban Development Department, GoT
4	Shri L T Darlong	Secretary, Tribal Welfare, GoT
5	Shri Apurba Roy	Secretary, Agriculture, GoT
6	Shri U K Chakma	Secretary, Tourism, GoT
7	Shri Abhishek Chandra	Special Secretary, Industries & Commerce, GoT
8	Dr. Sandeep Rathod	Special Secretary, Rural Development, GoT
9	Shri K Shashi Kumar	Director, ARDD, GoT
10	Smt Smitha Mol M.S.	CEO TRLM, GoT
11	Dr. T Majumder	Director, Urban Development, GoT
12	Dr. P.B. Jamatia	Director, Horticulture, GoT
13	Smt Rakhi Biswas	Director, Institutional Finance, GoT
14	Shri Saradindu Das	Director, Agriculture, GoT
15	Shri Tapas Kr. Basak	H.O.D., Institutional Finance, GoT
16	Dr. Debasish Bhowmik	Asst. Director, Agriculture Department, GoT
17	Shri Ram Suresh	Asst. Director, KVIC
18	Shri Alok Choudhury	KVIC
III	RBI/NABARD/SIDBI/NHB/HUDCO/INSURANCE COMPANIES / BSNL / OTHERS	Designation/Office/Institution
1	Shri Loken Das	GM, NABARD Tripura
2	Shri Anil Purohit	DGM, NABARD Tripura
3	Shri Manoj Kumar Moon	AGM, Reserve Bank of India
4	Shri Argha Banerjee	Manager, Reserve Bank of India
5	Shri Sudip Majumder	MD, Bagma Agri Producers Co. Ltd.
6	Shri Kiran Bhowmik	Advisor, Bagma Agri Producers Co. Ltd.
IV	COMMERCIAL BANKS	Designation/Office/Institution
1	Shri Shio Shankar Singh	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 Raju Das	ZM, UCO Bank
8	Shri Subhabrata Datta	Chief Manager SLBC, Punjab National Bank
9	Shri Gobinda Bhattacharjee	Chief Manager, SBI RBO Agartala South
10	Shri Uttam Kumar Roy	Chief Manager, Indian Overseas Bank
11	Shri Sanjib Dey	Chief Manager, Canara Bank
12	Shri Amit Anand	Chief Manager, Union Bank of India
13	Shri Susanta Das	Chief Manager, Bank of Baroda
14	Shri Ashish Kr Roy	Sr. Manager, India Post Payments Bank
15	Shri Jitender Singh	Sr. Manager, Airtel Payments Bank
16	Shri Palash Bhaumik	DCO, State Bank of India
17	Shri Ratan Das	Cluster Head, HDFC Bank
18	Shri Avik Nag	Cluster Head, Axis Bank
19	Shri Amitava Sengupta	Cluster Head, Bandhan Bank
20	Shri Surajit Paul	Sr. Manager, Bandhan Bank
21	Shri Hemant Mittal	Manager, Bank of India
22	Shri Suman Saha	BM, HDFC Bank
23	Shri Bikash Laskar	Sr. Manager, Axis Bank
24	Smt Tavleen Suman	Manager, UCO Bank
25	Shri Bharat Kumar	BM, Punjab National Bank
26	Shri Jyotirmoy Saha	Asst. Manager, Airtel Payments Bank
27	Shri Rajesh Ranjan Jha	LDM, West Tripura
28	Shri Bhargav Bhattacharjee	Manager, SLBC Tripura, Punjab National Bank
Through Video Conference		
29	Shri Manoj Bhowmik	LDM, South Tripura
30	Shri Prafulla Debbarma	LDM, Sepahijala
31	Smt Amita Majumder	LDM, Gomati
32	Shri Guddu Kumar	LDM, North Tripura
33	Shri Avijit Chakraborty	Director, RSETI Udaipur
34	Smt Chandra Debnath	Director, RSETI Dhalai
35	Md. Saraj Ahmed	DVP, Axis Bank
36	Shri Jibananda Chettri	Senior Manager, ICICI Bank
37	Shri Joydeep Roy	BM, ICICI Bank
38	Representative, RO Guwahati	Central Bank of India
39	Representative	PFRDA
40	Representative	Yes Bank
41	Representative	South Indian Bank

*****xxx*****





त्रिपुरा हेतु राज्य स्तरीय
बैंकर्स समिति की बैठक

STATE LEVEL BANKERS' COMMITTEE MEETING
FOR TRIPURA



142nd

१४२ वीं



कार्यसूची टिप्पण ★ AGENDA NOTES

December 2022

दिसंबर २०२२



पंजाब नैशनल बैंक
...भरोसे का प्रतीक !



punjab national bank
...the name you can BANK upon !