

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



143<sup>rd</sup>

MARCH 2023

१४३ वीं

मार्च २०२३

Quarterly Review

Date: 28.06.2023 ★ Time: 4:00 PM

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

कार्यसूची टिप्पण

★ AGENDA NOTES

पंजाब नैशनल बैंक  
...भरोसे का प्रतीक !



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...the name you can BANK upon !



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

**Network of Bank Branches in Tripura  
As on 31.03.2023**

Population Group	March 2016	March 2017	March 2018	March 2020	March 2021	March 2022	March 2023
Rural	265	269	271	272	279	277	284
% as against total branches	53%	53%	53%	50%	50%	51%	50%
Semi- urban	127	131	131	157	157	155	167
% as against total branches	26%	26%	26%	29%	29%	28%	29%
Urban	104	108	110	113	114	115	120
% as against total branches	21%	21%	21%	21%	21%	21%	21%
<b>TOTAL</b>	<b>496</b>	<b>508</b>	<b>512</b>	<b>542</b>	<b>550</b>	<b>547</b>	<b>571</b>

**SLBC-TRIPURA**

**VITAL BANKING STATISTICS**

(Amount Rs. in Crore)

Sl.	Parameter	March 2021	March 2022	March 2023
1	No. of Branches	550	547	571
2	Total Deposits	31487.43	32698.19	36839.78
3	Total Advances	16884.65	18545.95	19885.33
4	CD Ratio	54	57	54
5	C+I: Deposit Ratio	76	78	74
6	Priority Sector Advances (PSA)	10491.01	9764.22	10273.91
7	% of PSA to ANBC	65	58	55
8	Agriculture Advances	4516.78	3875.44	3994.91
9	% of Agri Advances to ANBC	28	23	22
10	MSME Advances	4163.75	3205.48	3821.83
11	Education Loans	111.94	108.85	104.88
12	Housing Loans	1867.52	2464.65	2574.35
13	DRI Advances	3.38	3.38	3.38
14	Schedules Caste/ Scheduled Tribe Advances	3080.44	3631.67	4404.20
15	Advances to Women Entrepreneurs	3438.46	2523.43	3748.99
16	% of Advances to Women Entrepreneurs to ANBC	21	15	20
17	Weaker Section Advances	7394.59	8033.20	10131.37
18	% of Weaker Advances to ANBC	46	48	55
19	Minority Community Advances	636.71	725.60	837.21
20	% of Minority Community Advances to ANBC	3.92	4.29	4.51

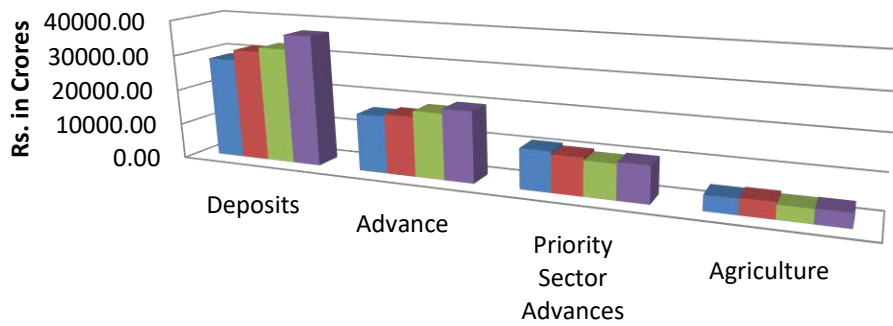
**DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN (Amount Rs in crore)**

2021-22 As on March 2022				2022-23 As on March 2023		
Sector	Plan	Achievement (Apr'21-Mar'22)	% to Target	Plan	Achievement (Apr'22-Mar'23)	% to Target
Agriculture	3117.04	1752.38	56	2321.57	2067.74	89
MSME	2857.97	1479.22	52	1816.81	2242.01	123
Other Prisec	481.55	1288.33	268	1276.45	1286.82	101
<b>Total Prisec</b>	<b>6456.58</b>	<b>4519.94</b>	<b>70</b>	<b>5414.83</b>	<b>5596.58</b>	<b>103</b>
Non-Prisec	1847.64	2248.92	122	3131.95	3110.85	99
<b>Grand Total</b>	<b>8304.22</b>	<b>6768.86</b>	<b>82</b>	<b>8546.78</b>	<b>8707.44</b>	<b>102</b>



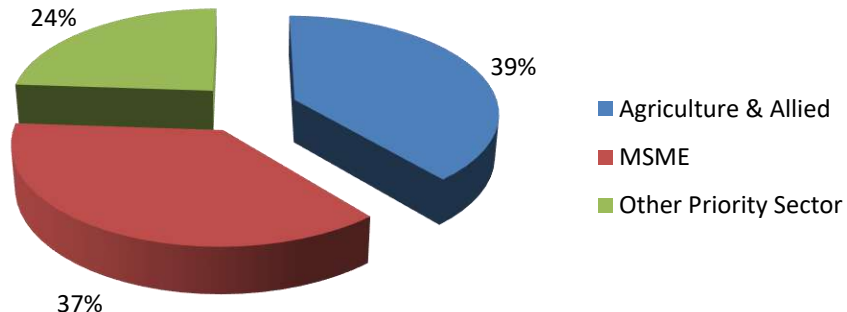
## Banking Key Indicators for the State of TRIPURA

### Banking Key Indicators



	Deposits	Advance	Priority Sector Advances	Agriculture
■ 31.03.2020	28598.97	16220.07	11237.42	4273.53
■ 31.03.2021	31487.43	16884.65	10491.01	4516.78
■ 31.03.2022	32698.19	18545.95	9764.22	3875.44
■ 31.03.2023	36839.78	19885.33	10273.91	3994.91

### Priority Sector Advance As on 31.03.2023



**Performance of Banks in key areas as on March 2023 compared to March 2022 & March 2021**

(Amt. Rs in Crore)

Parameters	March'2021	March'2022	March'2023	Variation over March 2022	
				Amount	% of increase
Deposit	31487.43	32698.19	36839.78	4141.59	13
Advance	16884.65	18545.95	19885.33	1339.38	7
CD Ratio	54	57	54	-	-3
Priority Sector Credit (PSC)	10491.01	9764.22	10273.91	509.69	5
% of PSC to ANBC *	65	58	55	-	-3
Sectoral deployment of PSC: 1. Agriculture	4516.78	3875.44	3994.91	119.47	3
% of Agriculture Adv. to ANBC	28	23	22	-	-1
2.MSME	4163.75	3205.48	3821.83	616.35	19
3.Other Prisec	1810.47	2683.29	2457.16	-226.13	-8
PSC to major sub-sectors: (i)Weaker section	7394.59	8033.20	10131.37	2098.17	26
% of weaker section credit to ANBC	46	48	55	-	7
II) SC	1223.29	1330.92	1518.85	187.93	14
III) ST	1857.14	2300.74	2885.35	584.61	25
IV) Women Entrepreneur	3438.46	2523.43	3748.99	1225.56	48
% of women credit to ANBC	21	15	20	-	5
V) Minority Community	636.71	725.60	837.21	111.61	15
% credit to ANBC	4	4	5	-	1

ANBC= Adjusted Net Bank Credit, (ANBC as on March 2022 – Rs. 18545.95 Crores).

**BANK-WISE & POPULATION GROUP-WISE BRANCH NETWORK AND DEPOSIT AS ON 31.03.2023**

(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	4369.00	11426.00	17007.00	32802.00
3	Bank of Maharashtra	0	0	1	1	0.00	0.00	1345.08	1345.08
4	Canara Bank	5	8	5	18	12316.97	14155.23	53145.09	79617.29
5	Central Bank of India	2	3	1	6	621.94	3368.83	15565.00	19555.77
6	Indian Bank	2	1	3	6	1114.00	795.00	34014.00	35923.00
7	Indian Overseas Bank	1	2	2	5	1034.55	1991.66	16341.45	19367.66
8	Punjab & Sind Bank	1	0	1	2	528.65	0.00	6052.22	6580.87
9	Punjab National Bank	38	17	15	70	138638.36	171666.65	144617.33	454922.34
10	State Bank of India	33	21	17	71	244226.41	228462.64	713922.72	1186611.77
12	Union Bank of India	1	4	6	11	1581.36	12670.18	67759.20	82010.74
12	UCO Bank	12	12	6	30	27498.00	36497.00	84081.00	148076.00
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>101</b>	<b>74</b>	<b>65</b>	<b>240</b>	<b>433204.16</b>	<b>482237.18</b>	<b>1212471.77</b>	<b>2127913.11</b>
13	AXIS BANK	2	8	4	14	5307.73	16038.91	33641.95	54988.59
14	Bandhan Bank	15	10	3	28	33980.37	33286.96	56364.12	123631.45
15	Federal Bank	0	0	1	1	0.00	0.00	7893.02	7893.02
16	HDFC	5	7	4	16	5910.69	10663.98	73677.11	90251.78
17	ICICI	2	5	5	12	3922.50	13384.38	30519.54	47826.42
18	IDBI BANK	5	3	1	9	2223.36	9860.09	13196.99	25280.44
19	IDFC First Bank	0	0	1	1	0.00	0.00	4482.00	4482.00
20	Indusind Bank	1	4	2	7	460.84	1539.31	7036.97	9037.12
21	Kotak Mahindra Bank	0	0	1	1	0.00	0.00	4804.12	4804.12
22	South Indian Bank	0	0	2	2	0.00	0.00	11084.83	11084.83
23	Ujjivan Bank	0	5	3	8	0.00	11065.00	17998.00	29063.00
24	YES Bank	0	0	1	1	0.00	0.00	10116.01	10116.01
25	NESFB	4	3	2	9	1146.28	1394.75	3485.48	6026.51
26	Jana Small Finance Bank	0	0	1	1	0.00	0.00	1415.47	1415.47
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>34</b>	<b>45</b>	<b>31</b>	<b>110</b>	<b>52951.77</b>	<b>97233.38</b>	<b>275715.61</b>	<b>425900.76</b>
27	Tripura Gramin Bank	107	31	10	148	340646.20	256725.85	204883.51	802255.56
<b>C</b>	<b>Sub Total of RRB</b>	<b>107</b>	<b>31</b>	<b>10</b>	<b>148</b>	<b>340646.20</b>	<b>256725.85</b>	<b>204883.51</b>	<b>802255.56</b>
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	92926.17	74778.22	156190.00	323894.39
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>42</b>	<b>17</b>	<b>14</b>	<b>73</b>	<b>92926.17</b>	<b>74778.22</b>	<b>160204.19</b>	<b>327908.58</b>
<b>GRAND TOTAL</b>		<b>284</b>	<b>167</b>	<b>120</b>	<b>571</b>	<b>919728.30</b>	<b>910974.63</b>	<b>1853275.08</b>	<b>3683978.01</b>

**BANK-WISE & POPULATION GROUP-WISE ADVANCE AND CD RATIO AS ON 31.03.2023**

**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	2698.00	7911.00	22245.00	32854.00	62	69	131	100		100
3	Bank of Maharashtra	0.00	0.00	2102.04	2102.04	0	0	156	156		156
4	Canara Bank	6220.66	10201.44	22877.14	39299.24	51	72	43	49		49
5	Central Bank of India	149.33	1346.38	3312.11	4807.82	24	40	21	25		25
6	Indian Bank	431.09	524.52	6888.55	7844.16	39	66	20	22		22
7	Indian Overseas Bank	676.80	1540.39	6059.16	8276.35	65	77	37	43		43
8	Punjab & Sind Bank	279.66	0.00	971.85	1251.51	53	0	16	19		19
9	Punjab National Bank	41131.16	44361.55	62956.48	148449.19	30	26	44	33		33
10	State Bank of India	128039.08	113580.81	445575.13	687195.02	52	50	62	58		58
11	Union Bank of India	610.12	5485.59	17027.27	23122.98	39	43	25	28		28
12	UCO Bank	12160.00	14625.00	19413.00	46198.00	44	40	23	31		31
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>193482.59</b>	<b>201307.81</b>	<b>638912.36</b>	<b>1033702.76</b>	<b>45</b>	<b>42</b>	<b>53</b>	<b>49</b>	<b>0.00</b>	<b>49</b>
13	AXIS BANK	2354.56	9897.96	9187.94	21440.46	44	62	27	39		39
14	Bandhan Bank	73576.60	51394.65	32657.27	157628.52	217	154	58	127		127
15	Federal Bank	0.00	0.00	2431.38	2431.38	0	0	31	31		31
16	HDFC	1269.58	10612.75	31754.30	43636.63	21	100	43	48		48
17	ICICI	1560.05	7973.62	53334.20	62867.87	40	60	175	131		131
18	IDBI BANK	723.45	3178.18	4533.9	8435.53	33	32	34	33		33
19	IDFC First Bank	0.00	0.00	5250.00	5250.00	0	0	117	117		117
20	Indusind Bank	68.81	19243.93	22302.70	41615.44	0	1250	317	460		460
21	Kotak Mahindra Bank	0.00	0.00	68.19	68.19	0	0	1	1		1
22	South Indian Bank	0.00	0.00	3437.72	3437.72	0	0	31	31		31
23	Ujjivan Bank	0.00	17373.00	10683.00	28056.00	0	157	59	97		97
24	YES Bank	0.00	0.00	1611.18	1611.18	0	0	16	16		16
25	NESFB	2406.68	2058.05	1667.84	6132.57	210	148	48	102		102
26	Jana Small Finance Bank	0.00	0.00	6780.29	6780.29	0	0	479	479		479
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>81959.73</b>	<b>121732.14</b>	<b>185699.91</b>	<b>389391.78</b>	<b>155</b>	<b>125</b>	<b>67</b>	<b>91</b>	<b>0.00</b>	<b>91</b>
27	Tripura Gramin Bank	178232.48	95236.91	51467.02	324936.41	52	37	25	41	571925.80	112
<b>C</b>	<b>Sub Total of RRB</b>	<b>178232.48</b>	<b>95236.91</b>	<b>51467.02</b>	<b>324936.41</b>	<b>52</b>	<b>37</b>	<b>25</b>	<b>41</b>	<b>571925.80</b>	<b>112</b>
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	206259.52	27807.95	17244.16	251311.63	222	37	11	78	147663.00	123
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>206259.52</b>	<b>27807.95</b>	<b>17562.43</b>	<b>251629.90</b>	<b>222</b>	<b>37</b>	<b>11</b>	<b>77</b>	<b>151469.47</b>	<b>123</b>
<b>GRAND TOTAL</b>		<b>659934.32</b>	<b>446084.81</b>	<b>893641.72</b>	<b>1999660.85</b>	<b>72</b>	<b>49</b>	<b>48</b>	<b>54</b>	<b>723395.27</b>	<b>74</b>
<b>TOTAL RESOURCES SUPPORT PROVIDED TO STATE UNDER RIDF:</b>						<b>27500.00</b>		<b>C.D. Ratio With RIDF</b>			<b>55</b>

**BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 31.03.2023**

(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	67
2	Bank of India	3553	3931.44	3366	9439.72	377	2707.70	7296	16078.86	13	52
3	Bank of Maharashtra	0	0.00	248	707.82	177	872.46	425	1580.28	0	86
4	Canara Bank	2469	3688.14	3662	17736.98	782	5467.68	6913	26892.80	11	79
5	Central Bank of India	1265	1806.05	591	2139.11	72	351.29	1928	4296.45	40	94
6	Indian Bank	156	110.01	743	3460.87	140	1230.92	1039	4801.80	2	68
7	Indian Overseas Bank	60	78.34	944	5715.22	120	1300.50	1124	7094.06	1	90
8	Punjab & Sind Bank	95	63.53	337	581.83	54	314.09	486	959.45	7	105
9	Punjab National Bank	42622	21689.08	14345	51922.76	2012	14348.46	58979	87960.30	16	66
10	State Bank of India	35645	30206.99	2549	44660.97	4381	42514.58	42575	117382.54	5	18
12	Union Bank of India	1258	2444.49	1956	14437.96	276	2511.89	3490	19394.34	13	102
12	UCO Bank	8232	4550.59	6601	18860.88	3986	11156.00	18819	34567.47	11	86
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>95862</b>	<b>69584.54</b>	<b>36842</b>	<b>183555.48</b>	<b>12754</b>	<b>86101.11</b>	<b>145458</b>	<b>339241.13</b>	<b>7</b>	<b>36</b>
13	AXIS BANK	14115	7003.72	89	3211.42	654	275.52	14858	10490.66	46	69
14	Bandhan Bank	52411	21373.26	590	1631.42	133955	55396.00	186956	78400.68	9	33
15	Federal Bank	441	645.15	28	275.84	13	87.41	482	1008.40	35	55
16	HDFC	14713	5718.22	696	13231.21	433	437.47	15842	19386.90	16	55
17	ICICI	6475	4886.66	202	12532.11	88	1112.54	6765	18531.31	13	48
18	IDBI BANK	1100	2596.51	726	2280.53	94	748.77	1920	5625.81	41	90
19	IDFC First Bank	1857	298.00	0	0.00	0	0.00	1857	298.00	5	5
20	Indusind Bank	43031	9501.39	11700	13217.71	0	0.00	54731	22719.10	38	91
21	Kotak Mahindra Bank	0	0.00	2	68.12	0	0.00	2	68.12	0	116
22	SOUTH INDIAN BANK	383	645.00	5	156.00	7	177.00	395	978.00	97	147
23	YES Bank	0	0.00	1	32.91	0	0.00	1	32.91	0	10
24	Ujjivan Bank	28877	9995.00	252	4121.00	17016	6407.00	46145	20523.00	46	94
25	NESFB	1580	303.30	8876	5521.44	0	0.00	10456	5824.74	0	0
26	Jana Small Finance Bank	24178	6688.60	0	0.00	106	53.25	24284	6741.85	0	0
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>189161</b>	<b>69654.81</b>	<b>23167</b>	<b>56279.71</b>	<b>152366</b>	<b>64694.96</b>	<b>364694</b>	<b>190629.48</b>	<b>18</b>	<b>48</b>
27	Tripura Gramin Bank	152412	94702.44	95149	87953.77	15552	83948.10	263113	266604.31	34	95
<b>C</b>	<b>Sub Total of RRB</b>	<b>152412</b>	<b>94702.44</b>	<b>95149</b>	<b>87953.77</b>	<b>15552</b>	<b>83948.10</b>	<b>263113</b>	<b>266604.31</b>	<b>34</b>	<b>95</b>
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	86905	165549.48	29349	54371.19	48190	10781.40	164444	230702.07	73	102
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>86905</b>	<b>165549.48</b>	<b>29382</b>	<b>54394.34</b>	<b>48366</b>	<b>10972.34</b>	<b>164653</b>	<b>230916.16</b>	<b>73</b>	<b>102</b>
<b>GRAND TOTAL</b>		<b>524340</b>	<b>399491.27</b>	<b>184540</b>	<b>382183.30</b>	<b>229038</b>	<b>245716.51</b>	<b>937918</b>	<b>1027391.08</b>	<b>22</b>	<b>55</b>

**BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 31.03.2023**

(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	21	305	1153.51	81	622.02	0	0.00
2	Bank of India	627	513.32	1023	930.87	653	692.23	3437	2883.18	9	841	408.60	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	767	2217.36	1548	4006.69	160	1129.75	6023	17620.44	52	2102	6614.69	1443	3650.03	3	1.92
5	Central Bank of India	142	292.76	465	264.68	162	1130.55	1328	2424.55	53	495	687.83	61	46.81	3	1.92
6	Indian Bank	101	144.61	241	346.66	56	221.00	617	928.49	13	170	126.00	49	90.22	0	0.00
7	Indian Overseas Bank	124	278.86	235	917.49	212	649.93	772	2885.55	37	148	895.43	49	142.26	4	1.58
8	Punjab & Sind Bank	20	51.49	214	150.94	0	0.00	237	230.76	25	3	28.33	0	0.00	0	0.00
9	Punjab National Bank	7828	11905.97	25328	21030.66	3554	7521.25	60698	70005.43	53	17539	23895.38	6449	5652.18	0	0.00
10	State Bank of India	7940	28628.13	28609	65201.58	6561	6833.76	71319	176320.72	27	20547	54749.41	6033	19991.38	1629	916.46
11	Union Bank of India	385	1182.60	394	821.34	164	274.79	1937	4848.41	25	730	1978.58	264	591.09	0	0.00
12	UCO Bank	2042	2455.50	6694	4539.15	1658	2720.74	16171	16672.44	42	3693	4871.34	2069	2073.34	15	12.39
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>20185</b>	<b>48426.79</b>	<b>65159</b>	<b>101310.75</b>	<b>13180</b>	<b>21174.00</b>	<b>163542</b>	<b>300452.38</b>	<b>32</b>	<b>46573</b>	<b>95409.10</b>	<b>16780</b>	<b>33184.88</b>	<b>1665</b>	<b>946.87</b>
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	74669	38548.82	66392	32113.51	52856	29343.58	474954	236617.40	101	250267	120583.91	30770	16027.58	0	0.00
15	Federal Bank	25	21.43	33	36.83	16	16.01	265	358.08	20	161	246.29	30	37.52	0	0.00
16	HDFC Bank	10	59.08	94	608.35	0	0.00	19534	7317.51	21	16518	5963.92	2912	686.15	0	0.00
17	ICICI Bank	938	1285.02	321	1555.93	294	1337.16	9221	37983.10	98	6257	31337.78	1411	2467.21	0	0.00
18	IDBI BANK	184	514.30	458	684.90	200	445.81	1857	2940.87	47	748	1096.39	243	179.53	24	19.94
19	IDFC First Bank	4338	1018.74	5578	1724.89	4608	1090.44	28517	6439.60	106	12912	2407.67	1081	197.87	0	0.00
20	Indusind Bank	13764	4043.03	27031	7479.85	0	0.00	50873	18847.03	76	1191	2986.27	8887	4337.87	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	15280	6128.00	9089	3412.00	10128	4438.00	89788	34314.00	158	50114	18532.00	5177	1804.00	0	0.00
25	NESFB	449	128.78	924	239.95	295	111.25	7845	2481.51	51	6137	1990.98	40	10.55	0	0.00
26	Jana Small Finance Bank	3770	989.29	8434	2319.58	3420	846.38	43063	11800.07	266	24298	6754.25	3141	890.57	0	0.00
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>111077</b>	<b>51979.21</b>	<b>110945</b>	<b>48001.35</b>	<b>69698</b>	<b>36988.02</b>	<b>716505</b>	<b>355751.23</b>	<b>90</b>	<b>373465</b>	<b>192824.13</b>	<b>51296</b>	<b>25938.57</b>	<b>24</b>	<b>19.94</b>
27	Tripura Gramin Bank	53489	45451.86	156051	124349.88	85912	49572.35	442834	320192.53	114	123202	79607.66	24180	21210.78	0	0.00
<b>C</b>	<b>Sub Total of RRB</b>	<b>53489</b>	<b>45451.86</b>	<b>156051</b>	<b>124349.88</b>	<b>85912</b>	<b>49572.35</b>	<b>442834</b>	<b>320192.53</b>	<b>114</b>	<b>123202</b>	<b>79608</b>	<b>24180</b>	<b>21211</b>	<b>0.00</b>	<b>0</b>
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	0.00	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0.00
30	TSCB	13813	5824.94	17340	14571.45	9372	4783.15	56395	36071.00	16	9831	6929.88	5178	3378.00	861	583.58
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>13934</b>	<b>6027.44</b>	<b>17481</b>	<b>14873.57</b>	<b>9390</b>	<b>4806.71</b>	<b>56787</b>	<b>36740.87</b>	<b>16</b>	<b>9933</b>	<b>7058.38</b>	<b>5185</b>	<b>3386.85</b>	<b>864</b>	<b>587.92</b>
	<b>GRAND TOTAL</b>	<b>198685</b>	<b>151885.30</b>	<b>349636</b>	<b>288535.54</b>	<b>178180</b>	<b>112541.08</b>	<b>1379668</b>	<b>1013137.01</b>	<b>55</b>	<b>553173</b>	<b>374899.27</b>	<b>97441</b>	<b>83721.08</b>	<b>2553</b>	<b>1554.73</b>

**CONFIRMATION OF PROCEEDINGS OF  
THE 142<sup>nd</sup> MEETING OF THE SLBC FOR TRIPURA**

The proceedings and action points of the 142<sup>nd</sup> Meeting of SLBC for Tripura, held on 23.03.2023 were circulated under the cover of Convener Bank's letter no. SLBC/TRP/Minutes/142/2022 dated 27.03.2023. The same may please be confirmed by the House.

## ACTION TAKEN REPORT

Present Status of implementation of the major action points emerged in the 142<sup>nd</sup> SLBC meeting held on 23.03.2023 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 has sought the list of KCC defaulters for follow up at their end in order to assist Bankers in recovery proceedings. <b>(Action: Agriculture Dept / Banks / State Govt / SLBC)</b></p>	<p>60271 KCCs sanctioned by Banks amounting to Rs. 330.34 Crores during FY 2022-23 as on 31.03.2023, thereby achieving 87% of the Annual Target (69278 Nos.).</p> <p>SLBC Desk has furnished detailed list of NPA KCC accounts of major Banks to Agriculture Department.</p>
2	<p>Pradhan Mantri Fasal Bima Yojana (PMFBY) <b>(Action: All Banks &amp; Agriculture Department)</b></p>	<p>PMFBY notification was circulated on 20.04.2023, 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. <b>(Action: All Banks)</b></p> <p>TULM pending cases to be reduced by according sanction in eligible cases by the end of the fiscal year. <b>(Action : All Banks)</b></p>	<p>As against the TRLM target of Rs.230 crores in 18800 accounts for FY 2022-23, the Banks have collectively achieved sanction of 18094 accounts (achievement of 96%) with corresponding sanction amount of Rs.289.87 crores (achievement of 126%) as on 31.03.2023.</p> <p>As on March 2023 of FY 2022-23, 437 cases have been sanctioned under TULM SEP (Individual).</p>
4	<p>140 GPs / VCs were identified where no Branch / BC was available within a radius of 2 KMs from the concerned GP / VC. <b>(Action: PNB, TGB, TSCB, SBI &amp; SLBC)</b></p>	<p>Present status of implementation is as under:</p> <ul style="list-style-type: none"> <li>. 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.</li> <li>. 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.</li> <li>. Tripura State Co-Operative Bank: BC points at all 13 allocated locations will be operationalized by June 2023.</li> <li>. 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.</li> <li>. UCO Bank: Bank is in the process of setting up BC points by June 2023.</li> </ul>



5	Government sponsored schemes – PMEGP & Swavalamban <b>(Action: All Banks)</b>	For the FY 2022-23, 3098 PMEGP cases were sponsored to the bank branches against the target of 2164 cases, out of which 1021 cases were sanctioned amounting to Rs. 6644.57 lakhs as on 31.03.2023.  For the FY 2022-23, 8216 cases under Swavalamban Scheme have been sponsored to the bank branches against the target of 4000 cases, out of which 2392 cases were sanctioned amounting to Rs. 7872.78 lakhs as on 31.03.2023.
6	Sanction of Education loans <b>(Action: All Banks)</b>	Banks have accorded sanction in 415 cases with aggregate sanction amount of Rs. 2021.74 lakhs in FY 2022-23 as on March 2023.
7	Housing loans and PMAY  PMAY (Urban) scheme in line with PMAY Gramin scheme for urban TUEP beneficiaries has been approved by the house. The same is to be adopted by respective boards of SLBC Tripura member Banks. <b>(Action: SLBC, Revenue Dept., All Banks)</b>	Till March 2023 of FY 2022-23, 6188 housing loans have been sanctioned with aggregate sanction amount of Rs.681.71 crores.  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.
8	All banks to focus on increasing no. of sanctioned cases under Stand Up India as well as the ticket size of loans.  Achieving the targets under Pradhan Mantri Mudra Yojana (PMMY) <b>(Action: All Banks)</b>	Loans under the scheme had been extended to 91 SC/ST/Women beneficiaries amounting to Rs. 11.30 Crores during FY 2022-23 up to March 2023.  All Banks/Financial Institutions have made an achievement of Rs. 2392.91 Crore with 355960 number of accounts for the period April 2022 – March 2023.
9	NPA and Recovery <b>(Action: All Banks &amp; State Government)</b>	Percentage of gross NPA as against gross advance increased from 6.32% as on March 2022 to 7.12% as on March 2023. Amount in absolute terms increased to Rs. 1423.54 crores as on March 2023 from Rs. 1172.93 crores as on March 2022. The outstanding amount under Written off A/Cs (Shadow Register) is around Rs. 190.83 crores which if added with the outstanding NPA, the total amount would be Rs. 1614.37 crores which seems to be high. The total outstanding NPA amount in Govt. sponsored schemes has increased from Rs. 109.19 crores in March 2022 to Rs. 153.96 crores in March 2023. As on March 2023, percentage of NPA under KCC is 29%, under PMMY is 6%, under PMEGP is 31% and Swavalamban is 25%.

10	<p>Extending financial support for development of tourism sector. <b>(Action: SLBC &amp; Tourism Dept)</b></p>	<p>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.</p>
11	<p>As decided in the 138<sup>th</sup> SLBC meeting, there was a need to have a dedicated RSETI at each district. State Bank of India has decided to open RSETI at North Tripura district. Tripura Gramin Bank opted to open RSETI at Khowai district and Punjab National Bank was allotted South Tripura district for opening RSETI. <b>(Action: PNB, SBI, TGB, State Govt)</b></p>	<p>DM South Tripura has advised opening of RSETI South Tripura at Hrishyamukh Tipra Bazaar Training Center. Approval from MoRD is awaited. Tripura Gramin Bank has written to DM Khowai for allocating suitable premises for RSETI. State Bank of India has written to DM North Tripura for allocating suitable premises for RSETI.</p>
12	<p>As per decision of last SLBC meeting, Bank wise targets have been allocated for opening ATMs in all Block Development Offices in Tripura, which have been approved by the House. Bank wise targets include Punjab National Bank (24 locations), State Bank of India (20 locations), Tripura Gramin Bank (7 locations), UCO Bank (3 locations) and Canara Bank (2 locations). Concerned Banks have been advised to make the ATMs operational by March 2023. <b>(Action: SLBC, State Govt)</b></p>	<p>The issue will be decided in the next SLBC Sub-Committee meeting 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.</p>

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

Action Points emerged in the 142<sup>nd</sup> SLBC Meeting held on 23.03.2023

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. 8707.44 crore i.e. 102% of the Annual Target for Rs. 8546.78 crore under ACP 2022-23 as on March 2023.

The overall achievement is 102% against the target of ACP 2022-23 as on 31.03.2023 while achievement under Agriculture sector is 89%. Achievements in MSME and OPS are 123% and 101% of the ACP Targets respectively as on 31.03.2023.

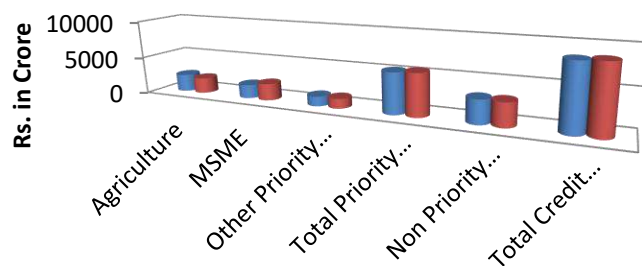
A comparative position of achievement in disbursement under ACP 2022-23 as on 31.03.2023 with the corresponding period of the previous year is as under:

Amt. Rs. In crores

Sector	2021-22 (April 2021 to March 2022)			2022-23 (April 2022 to March 2023)			
	Plan	Achievement (Apr'21- Mar'22)	% to Target	Plan	Achievement (Apr'22- Mar'23)	% to Target	% of growth (Y-O-Y)
Agriculture	3117.04	1752.38	56	2321.57	2067.74	89	+18
MSME	2857.97	1479.22	52	1816.81	2242.01	123	+52
Other Prisec	481.55	1288.33	268	1276.45	1286.82	101	-0.1
<b>Total Prisec</b>	<b>6456.58</b>	<b>4519.94</b>	<b>70</b>	<b>5414.83</b>	<b>5596.58</b>	<b>103</b>	<b>+24</b>
Non-Prisec	1847.64	2248.92	122	3131.95	3110.85	99	+38
<b>Grand Total</b>	<b>8304.22</b>	<b>6768.86</b>	<b>82</b>	<b>8546.78</b>	<b>8707.44</b>	<b>102</b>	<b>+28</b>

Bank wise performance on different sectors under ACP pertaining to the year 2022-23 as on 31.03.2023 has been given in the annexure.

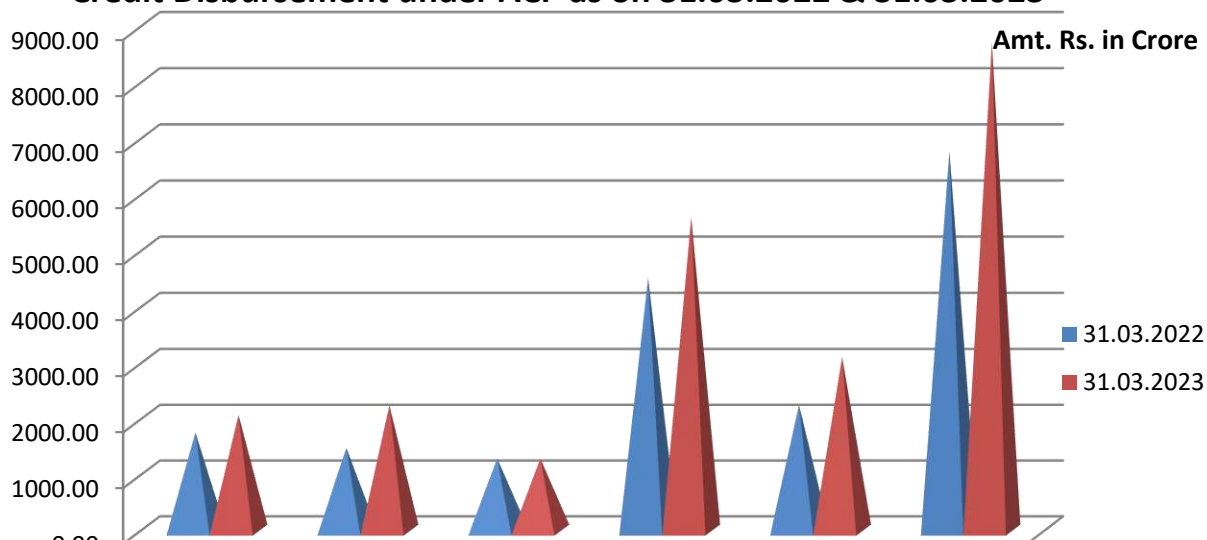
### Achievement of Annual Credit Plan 2022-23 up to 31.03.2023



	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	2067.74	2242.01	1286.82	5596.58	3110.85	8707.44

Sector

### Credit Disbursement under ACP as on 31.03.2022 & 31.03.2023



	Agriculture	MSME	Other Priority Sector	Total Priority Sector	Non Priority Sector	Total Credit Plan/Achievement
■ 31.03.2022	1752.38	1479.22	1288.33	4519.94	2248.92	6768.86
■ 31.03.2023	2067.74	2242.01	1286.82	5596.58	3110.85	8707.44

## TRIPURA STATE

## BANK-WISE &amp; SECTOR-WISE DISBURSEMENT OF CREDIT VIS-À-VIS TARGETS UNDER ANNUAL CREDIT PLAN 2022-23 DURING 01.04.2022 to 31.03.2023

(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	385.68	50	15836.00	8764.83	55	524.00	451.39	86	17139.00	9601.90	56	2382.00	4707.66	198	19521.00	14309.56	73
2	Bank of India	2401.00	2723.81	113	1597.00	2264.00	142	767.00	886.00	116	4765.00	5873.81	123	14318.00	1120.00	8	19083.00	6993.81	37
3	Bank of Maharashtra	0.00	0.00	#DIV/0!	133.00	38.76	29	261.00	248.69	95	394.00	287.45	73	263.00	392.24	149	657.00	679.69	103
4	Canara Bank	1628.00	1736.63	107	5101.00	16013.20	314	1086.00	1370.20	126	7815.00	19120.03	245	8252.00	4975.52	60	16067.00	24095.55	150
5	Central Bank Of India	225.00	1074.84	478	1317.00	1292.71	98	252.00	283.79	113	1794.00	2651.34	148	51.00	282.74	554	1845.00	2934.08	159
6	Indian Bank	44.00	74.54	169	2270.00	7217.85	318	55.00	43.76	80	2369.00	7336.15	310	1663.00	2149.59	129	4032.00	9485.74	235
7	Indian Overseas	57.00	20.61	36	1217.00	798.22	66	525.00	212.43	40	1799.00	1031.26	57	767.00	131.02	17	2566.00	1162.28	45
8	P&SB	27.00	16.00	59	158.00	271.00	172	149.00	35.00	23	334.00	322.00	96	38.00	96.00	253	372.00	418.00	112
9	PNB	15693.00	14531.73	93	21970.00	27570.13	125	10883.00	11555.00	106	48546.00	53656.86	111	27080.00	28793.25	106	75626.00	82450.11	109
10	State Bank of India	9370.00	11492.47	123	17427.00	45833.46	263	16499.00	2477.06	15	43296.00	59802.99	138	38864.00	135564.35	349	82160.00	195367.34	238
11	UCO Bank	1503.00	1394.37	93	8162.00	11581.21	142	4477.00	4560.56	102	14142.00	17536.14	124	810.00	4343.30	536	14952.00	21879.44	146
12	Union Bank	1593.00	2003.24	126	14556.00	14312.76	98	353.00	418.45	119	16502.00	16734.45	101	2362.00	2292.23	97	18864.00	19026.68	101
<b>A</b>	<b>ACP PUBLIC sec Bank</b>	<b>33320.00</b>	<b>35453.92</b>	<b>106</b>	<b>89744.00</b>	<b>135958.13</b>	<b>151</b>	<b>35831.00</b>	<b>22542.33</b>	<b>63</b>	<b>158895.00</b>	<b>193954.38</b>	<b>122</b>	<b>96850.00</b>	<b>184847.90</b>	<b>191</b>	<b>255745.00</b>	<b>378802.28</b>	<b>148</b>
13	Axis Bank	2848.00	3973.51	140	708.00	1176.73	166	433.00	139.50	32	3989.00	5289.74	133	789.00	5265.92	667	4778.00	10555.66	221
14	Bandhan Bank	73445.00	13514.65	18	269.00	2423.95	901	61175.00	68511.85	112	134889.00	84450.45	63	77591.00	901.23	1	212480.00	85351.68	40
15	Federal Bank	881.00	940.46	107	562.00	476.64	85	6.00	23.50	392	1449.00	1440.60	99	1428.00	2224.66	156	2877.00	3665.26	127
16	HDFC Bank	4126.00	5475.00	133	2576.00	13073.00	507	470.00	486.00	103	7172.00	19034.00	265	18495.00	22898.00	124	25667.00	41932.00	163
17	ICICI Bank	720.00	4632.64	643	11703.00	11577.26	99	285.00	0.00	0	12708.00	16209.90	128	18589.00	32483.12	175	31297.00	48693.02	156
18	IDBI Bank	783.00	684.79	87	1748.00	1251.18	72	111.00	30.14	27	2642.00	1966.11	74	1358.00	1706.59	126	4000.00	3672.70	92
19	IDFCFirst Bank	1182.00	421.35	36	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	1182.00	421.35	36	9462.00	5651.22	60	10644.00	6072.57	57
20	IndusInd	4570.00	14052.39	307	13599.00	7279.74	54	1.00	0.00	0	18170.00	21332.13	117	15161.00	14337.14	95	33331.00	35669.27	107
21	Kotak Mahindra	93.00	0.00	0	220.00	0.00	0	24.00	130.00	542	337.00	130.00	39	25.00	0.00	0	362.00	130.00	36
22	South Indian Bank	428.00	645.00	151	315.00	156.00	50	145.00	177.00	122	888.00	978.00	110	23.00	1624.99	7065	911.00	2602.99	286
23	Ujivan 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	27.34	10	3632.00	3824.00	105	0.00	0.00	#DIV/0!	3918.00	3851.34	98	237.00	149.11	63	4155.00	4000.45	96
26	Jana SFB	5199.00	5600.17	108	0.00	0.00	#DIV/0!	0.00	53.00	#DIV/0!	5199.00	5653.17	109	6.00	37.80	630	5205.00	5690.97	109
<b>B</b>	<b>ACP PRIVATE Sec bank</b>	<b>104721.00</b>	<b>56921.89</b>	<b>54</b>	<b>39019.00</b>	<b>43359.73</b>	<b>111</b>	<b>67293.00</b>	<b>73930.12</b>	<b>110</b>	<b>211033.00</b>	<b>174211.74</b>	<b>83</b>	<b>146608.00</b>	<b>91852.87</b>	<b>63</b>	<b>357641.00</b>	<b>266064.61</b>	<b>74</b>
27	Tripura Gramin Bank	49715.00	70885.79	143	39544.00	31911.09	81	17312.00	25145.08	145	106571.00	127941.96	120	58459.00	23198.30	40	165030.00	151140.26	92
<b>C</b>	<b>ACP RRB</b>	<b>49715.00</b>	<b>70885.79</b>	<b>143</b>	<b>39544.00</b>	<b>31911.09</b>	<b>81</b>	<b>17312.00</b>	<b>25145.08</b>	<b>145</b>	<b>106571.00</b>	<b>127941.96</b>	<b>120</b>	<b>58459.00</b>	<b>23198.30</b>	<b>40</b>	<b>165030.00</b>	<b>151140.26</b>	<b>92</b>
28	ACUB	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	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	43512.98	98	13374.00	12972.77	97	7209.00	7064.81	98	64984.00	63550.56	98	11278.00	11165.21	99	76262.00	74715.77	98
<b>D</b>	<b>ACP Coop. Bank</b>	<b>44401.00</b>	<b>43512.98</b>	<b>98</b>	<b>13374.00</b>	<b>12972.77</b>	<b>97</b>	<b>7209.00</b>	<b>7064.81</b>	<b>98</b>	<b>64984.00</b>	<b>63550.56</b>	<b>98</b>	<b>11278.00</b>	<b>11186.59</b>	<b>99</b>	<b>76262.00</b>	<b>74737.15</b>	<b>98</b>
<b>GRAND TOTAL</b>		<b>232157.00</b>	<b>206774.58</b>	<b>89</b>	<b>181681.00</b>	<b>224201.72</b>	<b>123</b>	<b>127645.00</b>	<b>128682.34</b>	<b>101</b>	<b>541483.00</b>	<b>559658.64</b>	<b>103</b>	<b>313195.00</b>	<b>311085.66</b>	<b>99</b>	<b>854678.00</b>	<b>870744.30</b>	<b>102</b>

## Tripura State

**Districtwise and Sectorwise Achievement under Annual Credit Plan 2022-23 during the period 01.04.2022 to 31.03.2023**

*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	56815.31	109	90222.00	142766.4	158	53068.00	56587.55	107	195193.00	256169.22	131	156779.00	185045.09	118	351972.00	441214.31	125
2	Khowai	20969.00	16921.17	81	11882.00	9955.48	84	9374.00	9628.28	103	42225.00	36504.93	86	18915.00	13949.71	74	61140.00	50454.64	83
3	Sepahijala	33517.00	20469.04	61	10639.00	11017.64	104	13366.00	14676.34	110	57522.00	46163.02	80	22457.00	13776.08	61	79979.00	59939.10	75
4	Gomati	31582.00	25128.92	80	15216.00	14711.69	97	12602.00	11895.82	94	59400.00	51736.43	87	25494.00	23845.8	94	84894.00	75582.23	89
5	South Tripura	29463.00	25498.31	87	14157.00	11315.66	80	11421.00	14209.2	124	55041.00	51023.17	93	21944.00	20547.43	94	76985.00	71570.60	93
6	North Tripura	21375.00	22362.84	105	19213.00	16812.55	88	10910.00	8337.12	76	51498.00	47512.51	92	33569.00	27188.19	81	85067.00	74700.70	88
7	Unakoti	17409.00	15507.56	89	11074.00	9722.99	88	9994.00	6949.58	70	38477.00	32180.13	84	17220.00	13110.13	76	55697.00	45290.26	81
8	Dhalai	25939.00	24071.43	93	9278.00	7899.35	85	6910.00	6398.45	93	42127.00	38369.23	91	16817.00	13623.23	81	58944.00	51992.46	88
	<b>Total</b>	<b>232157.00</b>	<b>206774.58</b>	<b>89</b>	<b>181681.00</b>	<b>224201.72</b>	<b>123</b>	<b>127645.00</b>	<b>128682.34</b>	<b>101</b>	<b>541483.00</b>	<b>559658.64</b>	<b>103</b>	<b>313195.00</b>	<b>311085.66</b>	<b>99</b>	<b>854678.00</b>	<b>870744.30</b>	<b>102</b>

## Flow of Credit to Agriculture & Allied Activities

The position of credit disbursement to agriculture against the Annual Credit Plan as compiled by SLBC for the State of Tripura for last 5 years is as follows:

(Rs.in crore)

Year	Target	Achievement	% of Target
2018-19	2338.77	2879.13	123
2019-20	3455.00	3014.03	87
2020-21	3957.54	2207.05	56
2021-22	3117.04	1752.38	56
2022-23	2321.57	2067.74	89

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
2022-2023	Target	1380.41	497.15	444.01	0.00	2321.57
	Achievement	923.75	708.85	435.12	0.00	2067.74
	% of Achv	67	143	98	0	89

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 – March'23)
1	Increase in Farm Credit	Rs. 2321.57	Achievement during 2022-23 is Rs. 2067.74 Crore (89% of the target)
2	KCC (No.)	69278	60271 nos. KCCs. (87% of the target)

Bank wise position as on 31.03.2023 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 March 2023**

						Amt. Rs. In Lakhs	
Sl.No.	BANKS	2021-22 (As on March 2022)			2022-23 (As on March 2023)		
		Target	Achievement	% of Achievement	Target	Achievement	% of Achievement
1	2	6	7	8	6	7	8
1	Bank of Baroda	122.71	569.09	464	779.00	385.68	50
2	Bank of India	1141.36	1756.04	154	2401.00	2723.81	113
3	Bank of Maharashtra	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
4	Canara Bank	489.45	1193.79	244	1628.00	1736.63	107
5	Central Bank of India	602.83	166.10	28	225.00	1074.84	478
6	Indian Bank	231.15	32.18	14	44.00	74.54	169
7	Indian Overseas Bank	41.35	40.83	99	57.00	20.61	36
8	Punjab & Sind Bank	44.31	20.59	46	27.00	16.00	59
9	Punjab National Bank	19143.24	18038.67	94	15693.00	14531.73	93
10	State Bank of India	19730.92	6849.00	35	9370.00	11492.47	123
11	UCO Bank	2077.73	1096.82	53	1503.00	1394.37	93
12	Union Bank of India	349.23	1164.53	333	1593.00	2003.24	126
<b>A</b>	<b>ACP PUBLIC sec Bank</b>	<b>43974.28</b>	<b>30927.64</b>	<b>70</b>	<b>33320.00</b>	<b>35453.92</b>	<b>106</b>
13	AXIS BANK	1262.70	455.32	36	2848.00	3973.51	140
14	Bandhan Bank	172555.00	53689.00	31	73445.00	13514.65	18
15	Federal Bank	146.63	644.08	439	881.00	940.46	107
16	HDFC	4759.30	3015.25	63	4126.00	5475.00	133
17	ICICI Bank	5548.66	527.01	9	720.00	4632.64	643
18	IDBI BANK	724.12	573.72	79	783.00	684.79	87
19	IDFCFirst Bank	1158.57	864.10	75	1182.00	421.35	36
20	Indusind Bank	2970.04	2783.95	94	4570.00	14052.39	307
21	Kotak Mahindra Bank	59.80	0.00	0	93.00	0.00	0
22	South Indian Bank	59.80	312.60	523	428.00	645.00	151
23	Ujjivan Bank	5319.89	7359.64	138	10067.00	6954.59	69
24	Yes Bank	59.80	0.00	0	93.00	0.00	0
25	NESFB	554.08	209.43	38	286.00	27.34	10
26	Jana SFB	1000.00	4642.19	464	5199.00	5600.17	108
<b>B</b>	<b>ACP PRIVATE Sec bank</b>	<b>196178.38</b>	<b>75076.29</b>	<b>38</b>	<b>104721.00</b>	<b>56921.89</b>	<b>54</b>
27	Tripura Gramin Bank	36534.00	36778.98	101	49715.00	70885.79	143
<b>C</b>	<b>ACP RRB</b>	<b>36534.00</b>	<b>36778.98</b>	<b>101</b>	<b>49715.00</b>	<b>70885.79</b>	<b>143</b>
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	32455.73	93	44401.00	43512.98	98
<b>D</b>	<b>ACP Coop. Bank</b>	<b>35018.23</b>	<b>32455.73</b>	<b>93</b>	<b>44401.00</b>	<b>43512.98</b>	<b>98</b>
<b>GRAND TOTAL</b>		<b>311704.88</b>	<b>175238.64</b>	<b>56</b>	<b>232157.00</b>	<b>206774.58</b>	<b>89</b>



**Achievement under Sub-Sectors of Allied Activities against ACP for the Year 2022-23 as on 31.03.2023**

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	9.04	10.00	7.07	20.00	7.75	5.00	0.00	651.00	236.37	701.00	260.23
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	2309.86	2305.00	2678.76
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	953.36	1074.00	1088.66
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	805.95	25.00	805.95
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	50.92	17.00	50.92
7	Indian Overseas Bank	0.00	0.00	3.00	0.00	1.00	0.00	3.00	0.00	0.00	0.00	22.00	0.00	29.00	0.00
8	Punjab & Sind Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.00	9.52	3.00	9.52
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	10821.88	10506.00	11473.45
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	332.46	923.00	1413.46
11	UCO Bank	100.00	0.00	200.00	14.99	200.00	76.07	200.00	115.98	100.00	1.65	181.00	268.45	981.00	477.14
12	Union Bank of India	10.00	0.00	20.00	29.93	20.00	44.95	30.00	94.16	10.00	0.00	499.00	1671.52	589.00	1840.56
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>550.00</b>	<b>0.00</b>	<b>843.00</b>	<b>840.88</b>	<b>928.00</b>	<b>576.45</b>	<b>861.00</b>	<b>1206.38</b>	<b>445.00</b>	<b>14.65</b>	<b>13526.00</b>	<b>17460.29</b>	<b>17153.00</b>	<b>20098.65</b>
13	AXIS BANK	20.00	0.00	150.00	0.00	50.00	0.00	150.00	0.00	20.00	0.00	2458.00	3782.42	2848.00	3782.42
14	Bandhan Bank	5000.00	0.00	5000.00	4056.00	1000.00	1367.15	5000.00	778.65	5000.00	0.00	52445.00	7312.85	73445.00	13514.65
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	940.46	881.00	940.46
16	HDFC	200.00	0.00	200.00	0.00	100.00	0.00	250.00	0.00	150.00	0.00	705.00	714.23	1605.00	714.23
17	ICICI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	720.00	4632.64	720.00	4632.64
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	454.66	525.00	461.99
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	102.95	1182.00	421.35
20	Indusind Bank	100.00	0.00	200.00	0.00	200.00	600.98	200.00	0.00	200.00	0.00	3463.00	13451.41	4363.00	14052.39
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	645.00	428.00	645.00
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	16.28	243.00	16.28
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	5600.17	5199.00	5600.17
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>5550.00</b>	<b>0.00</b>	<b>6320.00</b>	<b>4593.44</b>	<b>1990.00</b>	<b>2265.80</b>	<b>6600.00</b>	<b>786.07</b>	<b>5790.00</b>	<b>0.00</b>	<b>75442.00</b>	<b>44090.86</b>	<b>101692.00</b>	<b>51736.17</b>
27	Tripura Gramin Bank	500.00	0.00	1000.00	0.00	1000.00	0.00	2000.00	0.00	1000.00	0.00	25931.00	61248.63	31431.00	61248.63
<b>C</b>	<b>Sub Total of RRB</b>	<b>500.00</b>	<b>0.00</b>	<b>1000.00</b>	<b>0.00</b>	<b>1000.00</b>	<b>0.00</b>	<b>2000.00</b>	<b>0.00</b>	<b>1000.00</b>	<b>0.00</b>	<b>25931.00</b>	<b>61248.63</b>	<b>31431.00</b>	<b>61248.63</b>
28	ACUB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
29	TCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
30	TSCB	4500.00	0.00	6000.00	60.06	5000.00	29.74	5500.00	0.00	3000.00	0.00	15702.00	40567.04	39702.00	40656.84
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>4500.00</b>	<b>0.00</b>	<b>6000.00</b>	<b>60.06</b>	<b>5000.00</b>	<b>29.74</b>	<b>5500.00</b>	<b>0.00</b>	<b>3000.00</b>	<b>0.00</b>	<b>15702.00</b>	<b>40567.04</b>	<b>39702.00</b>	<b>40656.84</b>
<b>GRAND TOTAL</b>		<b>11100.00</b>	<b>0.00</b>	<b>14163.00</b>	<b>5494.38</b>	<b>8918.00</b>	<b>2871.99</b>	<b>14961.00</b>	<b>1992.45</b>	<b>10235.00</b>	<b>14.65</b>	<b>130601.00</b>	<b>163366.82</b>	<b>189978.00</b>	<b>173740.29</b>

**Achievement of Farm Credit as on March 2023 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 March 2023)	Percentage of Achievement
1	Bank of Baroda	779.00	385.68	50
2	Bank of India	2401.00	2723.81	113
3	Bank of Maharashtra	0.00	0.00	#DIV/0!
4	Canara Bank	1628.00	1736.63	107
5	Central Bank Of India	225.00	1074.84	478
6	Indian Bank	44.00	74.54	169
7	Indian Overseas	57.00	20.61	36
8	Punjab & Sind Bank	27.00	16.00	59
9	Punjab National Bank	15693.00	14531.73	93
10	State Bank of India	9370.00	11492.47	123
11	UCO Bank	1503.00	1394.37	93
12	Union Bank	1593.00	2003.24	126
<b>A</b>	<b>ACP PUBLIC sec Bank</b>	<b>33320.00</b>	<b>35453.92</b>	<b>106</b>
13	Axis Bank	2848.00	3973.51	140
14	Bandhan Bank	73445.00	13514.65	18
15	Federal Bank	881.00	940.46	107
16	HDFC Bank	4126.00	5475.00	133
17	ICICI Bank	720.00	4632.64	643
18	IDBI Bank	783.00	684.79	87
19	IDFCFirst Bank	1182.00	421.35	36
20	IndusInd	4570.00	14052.39	307
21	Kotak Mahindra	93.00	0.00	0
22	South Indian Bank	428.00	645.00	151
23	Ujjivan Bank	10067.00	6954.59	69
24	Yes Bank	93.00	0.00	0
25	NESFB	286.00	27.34	10
26	Jana Small Finance Bank	5199.00	5600.17	108
<b>B</b>	<b>ACP PRIVATE Sec bank</b>	<b>104721.00</b>	<b>56921.89</b>	<b>54</b>
27	Tripura Gramin Bank	49715.00	70885.79	143
<b>C</b>	<b>ACP RRB</b>	<b>49715.00</b>	<b>70885.79</b>	<b>143</b>
28	ACUB	0.00	0.00	#DIV/0!
29	TCARDB	0.00	0.00	#DIV/0!
30	TSCB	44401.00	43512.98	98
<b>D</b>	<b>ACP Coop. Bank</b>	<b>44401.00</b>	<b>43512.98</b>	<b>98</b>
<b>GRAND TOTAL</b>		<b>232157.00</b>	<b>206774.58</b>	<b>89</b>

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

**As on 31.03.2023**

**(Amt. in Lakhs)**

SI No	Name of Bank	Loans Granted To Small & Marginal Farmers	
		No.	Amount
1	2	3	4
1	Bank of Baroda	38	112.30
2	Bank of India	40	45.05
3	Canara Bank	726	647.97
4	Central Bank of India	356	268.89
5	Indian Bank	63	23.62
6	Indian Overseas Bank	1	2.93
7	Punjab & Sind Bank	9	4.98
8	Punjab National Bank	4906	2479.59
9	State Bank of India	11937	10079.01
10	UCO Bank	637	866.95
11	Union Bank of India	347	28.00
12	Axis Bank	21	191.09
13	Bandhan Bank	0	0.00
14	HDFC	9867	3326.67
15	ICICI	0	0.00
16	IDBI Bank	249	222.80
17	Indusind Bank	0	0.00
18	Tripura Gramin Bank	8829	4160.90
19	TSCB	1024	799.43
20	Ujjivan Bank	0	0.00
21	NESFB	24	11.06
<b>TOTAL</b>		<b>39074</b>	<b>23271.24</b>

## Flow of Credit to MSME

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

Plan Year	Target	Achievement	Amt. Rs. In Crore
			% of Achievement
2018-19	1336.24	1990.18	149
2019-20	2388.00	2804.35	117
2020-21	3250	2144.72	66
2021-22	2857.97	1479.22	52
2022-23	1816.81	2242.01	123

The disbursement made during the period April-March 2023 is Rs. 2242.01 crore i.e., 123% of the Annual Target.

Agency wise achievement Status of MSE / MSME under ACP in Tripura						
Status reports of last 5 Years is as under						
Plan Year	Parameter	Commercial Banks	RRB	Co-Operatives	Amt. Rs. In Crore	
					Others	Total
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
2022-2023	Target	1287.63	395.44	133.74	0.00	1816.81
	Achievement	1793.17	319.11	129.72	0.00	2242.00
	% of Achv	139	81	97	0	123

Details of achievement of MSME under ACP 2022-23 (April 2022-March 2023) 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 March 2023							
							Amt. Rs. In Lakhs
Sl.No.	BANKS	2021-22 (As on March 2022)			2022-23 (As on March 2023)		
		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	12912.76	668	15836.00	8764.83	55
2	Bank of India	2028.98	1303.00	64	1597.00	2264.00	142
3	Bank of Maharashtra	98.90	108.05	109	133.00	38.76	29
4	Canara Bank	3852.96	4158.53	108	5101.00	16013.20	314
5	Central Bank of India	842.22	1023.33	122	1317.00	1292.71	98
6	Indian Bank	1192.55	1850.96	155	2270.00	7217.85	318
7	Indian Overseas Bank	723.21	993.05	137	1217.00	798.22	66
8	Punjab & Sind Bank	111.60	128.86	115	158.00	271.00	172
9	Punjab National Bank	26562.00	26912.48	101	21970.00	27570.13	125
10	State Bank of India	23394.40	14212.00	61	17427.00	45833.46	263
11	UCO Bank	12558.91	6657.84	53	8162.00	11581.21	142
12	Union Bank of India	1550.95	11868.29	765	14556.00	14312.76	98
<b>A</b>	<b>ACP PUBLIC sec Bank</b>	<b>74850.97</b>	<b>82129.15</b>	<b>110</b>	<b>89744.00</b>	<b>135958.13</b>	<b>151</b>
13	AXIS BANK	2731.25	0.00	0	708.00	1176.73	166
14	Bandhan Bank	145729.00	188.00	0	269.00	2423.95	901
15	Federal Bank	5.75	458.42	7973	562.00	476.64	85
16	HDFC	3130.91	2102.48	67	2576.00	13073.00	507
17	ICICI Bank	3756.86	9542.07	254	11703.00	11577.26	99
18	IDBI BANK	814.32	1426.16	175	1748.00	1251.18	72
19	IDFCFirst Bank	4220.73	0.00	0	0.00	0.00	#DIV/0!
20	Indusind Bank	9856.43	4674.86	47	13599.00	7279.74	54
21	Kotak Mahindra Bank Ltd	158.70	0.00	0	220.00	0.00	0
22	South Indian Bank	159.85	172.00	108	315.00	156.00	50
23	Ujjivan Bank	998.17	2825.69	283	3466.00	2088.32	60
24	Yes Bank	159.85	0.00	0	221.00	32.91	15
25	NESFB	1851.93	1447.13	78	3632.00	3824.00	105
26	Jana SFB	500.00	0.00	0	0.00	0.00	#DIV/0!
<b>B</b>	<b>ACP PRIVATE Sec bank</b>	<b>174073.74</b>	<b>22836.81</b>	<b>13</b>	<b>39019.00</b>	<b>43359.73</b>	<b>111</b>
27	Tripura Gramin Bank	24729.00	32049.94	130	39544.00	31911.09	81
<b>C</b>	<b>ACP RRB</b>	<b>24729.00</b>	<b>32049.94</b>	<b>130</b>	<b>39544.00</b>	<b>31911.09</b>	<b>81</b>
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	10906.20	91	13374.00	12972.77	97
<b>D</b>	<b>ACP Coop. Bank</b>	<b>12143.51</b>	<b>10906.20</b>	<b>90</b>	<b>13374.00</b>	<b>12972.77</b>	<b>97</b>
<b>GRAND TOTAL</b>		<b>285797.22</b>	<b>147922.10</b>	<b>52</b>	<b>181681.00</b>	<b>224201.72</b>	<b>123</b>

### Flow of credit to Other Priority Sectors

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

Plan Year	Amt. Rs. In Crore		
	Target	Achievement	% of Achievement
2018-19	754.80	667.16	88
2019-20	801.00	638.50	80
2020-21	933.93	370.65	40
2021-22	481.55	1288.33	268
2022-23	1276.45	1286.82	101

All banks disbursed Rs. 1286.82 crore during the period April 2022 – March 2023.

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
2022-2023	Target	1031.24	173.12	72.09	0.00	1276.45
	Achievement	964.72	251.45	70.64	0.00	1286.81
	% of Achv	94	145	98	0	101

Details of achievement of Other Priority Sectors (OPS) under ACP 2022-23 during April 2022 – March 2023 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 March 2023**

		Amt. Rs. In Lakhs					
Sl.No.	BANKS	2021-22 (As on March 2022)			2022-23 (As on March 2023)		
		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	545.21	84	524.00	451.39	86
2	Bank of India	1117.80	799.00	71	767.00	886.00	116
3	Bank of Maharashtra	127.56	270.77	212	261.00	248.69	95
4	Canara Bank	925.60	1129.70	122	1086.00	1370.20	126
5	Central Bank of India	101.74	430.83	423	252.00	283.79	113
6	Indian Bank	193.20	56.27	29	55.00	43.76	80
7	Indian Overseas Bank	462.25	546.34	118	525.00	212.43	40
8	Punjab & Sind Bank	113.62	154.54	136	149.00	35.00	23
9	Punjab National Bank	5345.00	6641.73	124	10883.00	11555.00	106
10	State Bank of India	5032.19	17189.00	342	16499.00	2477.06	15
11	UCO Bank	4850.90	4662.00	96	4477.00	4560.56	102
12	Union Bank of India	52.01	183.24	352	353.00	418.45	119
<b>A</b>	<b>ACP PUBLIC sec Bank</b>	<b>18974.79</b>	<b>32608.63</b>	<b>172</b>	<b>35831.00</b>	<b>22542.33</b>	<b>63</b>
13	AXIS BANK	1154.60	684.21	59	433.00	139.50	32
14	Bandhan Bank	296.00	63589.00	21483	61175.00	68511.85	112
15	Federal Bank	9.32	7.00	75	6.00	23.50	392
16	HDFC	233.43	490.88	210	470.00	486.00	103
17	ICICI Bank	63.62	298.09	469	285.00	0.00	0
18	IDBI Bank	178.87	114.85	64	111.00	30.14	27
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	130.00	542
22	South Indian Bank	82.80	151.00	182	145.00	177.00	122
23	Ujjivan Bank	3890.66	4811.80	124	4618.00	4379.13	95
24	Yes Bank	23.00	0.00	0	25.00	0.00	0
25	NESFB	916.55	0.00	0	0.00	0.00	#DIV/0!
26	Jana SFB	500.00	0.00	0	0.00	53.00	#DIV/0!
<b>B</b>	<b>ACP PRIVATE Sec bank</b>	<b>7370.65</b>	<b>70146.83</b>	<b>952</b>	<b>67293.00</b>	<b>73930.12</b>	<b>110</b>
27	Tripura Gramin Bank	13422.00	18568.32	138	17312.00	25145.08	145
<b>C</b>	<b>ACP RRB</b>	<b>13422.00</b>	<b>18568.32</b>	<b>138</b>	<b>17312.00</b>	<b>25145.08</b>	<b>145</b>
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	7509.81	90	7209.00	7064.81	98
<b>D</b>	<b>ACP Coop. Bank</b>	<b>8390.23</b>	<b>7509.81</b>	<b>90</b>	<b>7209.00</b>	<b>7064.81</b>	<b>98</b>
<b>GRAND TOTAL</b>		<b>48157.67</b>	<b>128833.59</b>	<b>268</b>	<b>127645.00</b>	<b>128682.34</b>	<b>101</b>

## CD RATIO OF BANKS IN TRIPURA

### Action Points emerged in the 142<sup>nd</sup> SLBC Meeting held on 23.03.2023

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 54% as on 31.03.2023.

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

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

### CD Ratio

The details of Bank wise and district wise CD ratio are annexed. At the end of March 2023, the CD ratio of the State stood at 54%. The district wise details are as under:

District	CD RATIO March 2021	CD RATIO March 2022	CD RATIO March 2023	CD RATIO Since March 2022
North Tripura	62	62	59	-3
Unakoti	64	67	66	-1
South Tripura	57	63	63	No Change
Gomati	63	63	64	+1
West Tripura	47	51	47	-4
Sepahijala	68	65	67	+2
Khowai	52	58	63	+5
Dhalai	96	99	96	-3
<b>Total State</b>	<b>54</b>	<b>57</b>	<b>54</b>	<b>-3</b>

CD ratio of the banks decreased to 54% as on March 2023 as compared to 57% as on March 2022.

CD ratio of 3 districts in the State as on March 2023 has improved over the CD ratio of March 2022.

CD Ratio of 96% is the highest in Dhalai District, as against 47%, the lowest in West Tripura District, having 60% of the total business of the State.

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



**TRIPURA STATE**

<b>BANKWISE CREDIT DEPOSIT RATIO OF THE STATE AS ON 31.03.2023</b>					
(Amt. In lac)					
<b>SL No.</b>	<b>Bank's Name</b>	<b>No of Brs</b>	<b>Total Deposit</b>	<b>Total Advance</b>	<b>CD Ratio</b>
1	Bank of Baroda	7	61100.59	32302.45	53
2	Bank of India	13	32802.00	32854.00	100
3	Bank of Maharashtra	1	1345.08	2102.04	156
4	Canara Bank	18	79617.29	39299.24	49
5	Central Bank Of India	6	19555.77	4807.82	25
6	Indian Bank	6	35923.00	7844.16	22
7	Indian Overseas	5	19367.66	8276.35	43
8	Punjab & Sind Bank	2	6580.87	1251.51	19
9	Punjab National Bank	70	454922.34	148449.19	33
10	State Bank of India	71	1186611.77	687195.02	58
11	UCO Bank	30	148076.00	46198.00	31
12	Union Bank of India	11	82010.74	23122.98	28
13	Axis Bank	14	54988.59	21440.46	39
14	Bandhan Bank	28	123631.45	157628.52	127
15	Federal Bank	1	7893.02	2431.38	31
16	HDFC Bank	16	90251.78	43636.63	48
17	ICICI Bank	12	47826.42	62867.87	131
18	IDBI Bank	9	25280.44	8435.53	33
19	IDFC First Bank	1	4482.00	5250.00	117
20	IndusInd	7	9037.12	41615.44	460
21	Kotak Mahindra	1	4804.12	68.19	1
22	South Indian Bank	2	11084.83	3437.72	31
23	Ujjivan Bank	8	29063.00	28056.00	97
24	Yes Bank	1	10116.01	1611.18	16
25	NESFB	9	6026.51	6132.57	102
26	Jana Small Finance Bank	1	1415.47	6780.29	479
27	Tripura Gramin Bank	148	802255.56	324936.41	41
28	ACUB	3	4014.19	318.27	8
29	TCARDB	5	0.00	0.00	#DIV/0!
30	TSCB	65	323894.39	251311.63	78
	<b>Total</b>	<b>571</b>	<b>3683978.01</b>	<b>1999660.85</b>	<b>54</b>

**DISTRICTWISE CREDIT DEPOSIT RATIO OF THE STATE AS ON 31.03.2023**

<b>Sl.</b>	<b>District</b>	<b>No. of Brs.</b>	<b>Total Deposit</b>	<b>Total Advance</b>	<b>CD Ratio</b>
1	West Tripura	210	2335054.72	1094473.84	47
2	Sepahijala	59	217579.99	146332.67	67
3	Khowai	41	165546.66	104405.53	63
4	Dhalai	49	138560.51	132851.46	96
5	Gomati	65	244829.26	157289.17	64
6	South Tripura	63	241663.75	152828.71	63
7	Unakoti	35	131624.03	87508.25	66
8	North Tripura	49	209119.09	123971.22	59
	<b>Total</b>	<b>571</b>	<b>3683978.01</b>	<b>1999660.85</b>	<b>54</b>

**CD Ratio as on 31st March 2023 for West Tripura District.(Amt.in Lacs)**

<b>Sl.No.</b>	<b>Name of the Bank</b>	<b>Total Deposit</b>	<b>Total Advance</b>	<b>Total C.D. Ratio</b>
1	Bank of Baroda	59825.67	31215.75	52
2	Bank of India	19996.00	24300.00	122
3	Bank of Maharashtra	1345.08	2102.04	156
4	Canara Bank	61918.24	26915.32	43
5	Central Bank Of India	16186.94	3461.44	21
6	Indian Bank	34014.00	6888.55	20
7	Indian Overseas	16341.45	6059.16	37
8	Punjab & Sind Bank	6052.22	971.85	16
9	Punjab National Bank	225177.60	86482.91	38
10	State Bank of India	906522.21	510430.14	56
11	UCO Bank	90841.00	22283.00	25
12	Union Bank of India	72665.84	18952.49	26
13	Axis Bank	38949.68	11542.50	30
14	Bandhan Bank	69840.61	57214.33	82
15	Federal Bank	7893.02	2431.38	31
16	HDFC Bank	79228.64	33127.69	42
17	ICICI Bank	30519.57	39722.06	130
18	IDBI Bank	14121.02	5595.58	40
19	IDFC First Bank	4482.00	5250.00	117
20	IndusInd	7497.81	22564.01	301
21	Kotak Mahindra	4804.12	68.19	1
22	South Indian Bank	11084.83	3437.72	31
23	Ujjivan Bank	17998.00	10683.00	59
24	Yes Bank	10116.01	1611.18	16
25	NESFB	4227.05	2373.83	56
26	Jana Small Finance Bank	1415.47	6780.29	479
27	Tripura Gramin Bank	351512.48	110781.29	32
28	ACUB	3659.08	289.75	8
29	TCARDB	0.00	0.00	#DIV/0!
30	TSCB	166819.08	40938.39	25
	<b>Total</b>	<b>2335054.72</b>	<b>1094473.84</b>	<b>47</b>

**CD Ratio as on 31st March 2023 for Gomati District.(Amt.in Lacs)**

Sl.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	3041	2609	86
3	Canara Bank	4438.04	3152.33	71
4	Central Bank Of India	1059.21	611.92	58
5	Indian Bank	601	426.5	71
6	Indian Overseas	672.59	594.19	88
7	Punjab National Bank	44022.96	10822.11	25
8	State Bank of India	58164.82	33715.06	58
9	UCO Bank	3560	1579	44
10	Union Bank of India	3112.07	2525.07	81
11	Axis Bank	3672.62	1876.22	51
12	Bandhan Bank	8766.55	17873.69	204
13	HDFC Bank	4646.38	5023.47	108
14	ICICI Bank	2877.84	2470.96	86
15	IDBI Bank	1461.89	486.09	33
16	Ujjivan Bank	2064	4130	200
17	NESFB	475.18	1283.06	270
18	Tripura Gramin Bank	67153.57	29016.93	43
19	ACUB	355.11	28.52	8
20	TSCB	33409.51	37978.35	114
	<b>Total</b>	<b>244829.26</b>	<b>157289.17</b>	<b>64</b>

**CD Ratio as on 31st March 2023 for Unakoti District.(Amt.in Lacs)**

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Canara Bank	928.84	859.44	93
2	Central Bank Of India	794.1	242.79	31
3	Indian Overseas	1034.55	676.8	65
4	Punjab National Bank	20451.9	5713.33	28
5	State Bank of India	30481.88	21510.25	71
6	UCO Bank	4489	3080	69
7	Axis Bank	961.53	910.82	95
8	Bandhan Bank	8678.93	9223.65	106
9	ICICI Bank	3783.17	3230.14	85
10	Ujjivan Bank	2126	3098	146
11	NESFB	325.69	1028.54	316
12	Tripura Gramin Bank	45288.01	19924.4	44
13	TSCB	12280.43	18010.09	147
	<b>Total</b>	<b>131624.03</b>	<b>87508.25</b>	<b>66</b>

**CD Ratio as on 31st March 2023 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	3900	1480	38
2	Canara Bank	4805.68	2463.88	51
3	Punjab National Bank	32367.36	8378.64	26
4	State Bank of India	63635.25	32280.18	51
5	UCO Bank	1470	2007	137
6	Union Bank of India	2776.03	666.65	24
7	Axis Bank	3904.59	1436.73	37
8	Bandhan Bank	2014.49	10772.06	535
9	HDFC Bank	4440.55	4664.2	105
10	ICICI Bank	2179.45	5523.63	253
11	IDBI Bank	1210.46	991.19	82
12	IndusInd	1539.31	11165.75	725
13	Ujjivan Bank	1815	3298	182
14	NESFB	349.87	973.78	278
15	Tripura Gramin Bank	66594.38	32312.33	49
16	TSCB	16116.67	5557.2	34
	<b>Total</b>	<b>209119.09</b>	<b>123971.22</b>	<b>59</b>

**CD Ratio as on 31st March 2023 for South Tripura District.(Amt.in Lacs)**

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of India	815	1138	140
2	Canara Bank	1461.98	1117.09	76
3	Punjab National Bank	43167.67	10409.29	24
4	State Bank of India	40441.33	32329.36	80
5	UCO Bank	6051	2096	35
6	Union Bank of India	1581.36	610.12	39
7	Axis Bank	2578.75	1868.19	72
8	Bandhan Bank	6639.12	18283.39	275
9	ICICI Bank	50.21	1912.56	3809
10	IDBI Bank	8487.07	1362.67	16
11	IndusInd	0	7885.68	#DIV/0!
12	Tripura Gramin Bank	91254.23	41306.85	45
13	TSCB	39136.03	32509.51	83
	<b>Total</b>	<b>241663.75</b>	<b>152828.71</b>	<b>63</b>

**CD Ratio as on 31st March 2023 for Sepahijala District.(Amt.in Lacs)**

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of India	3200	2401	75
2	Canara Bank	3021.83	2582.12	85
3	Punjab & Sind Bank	528.65	279.66	53
4	Punjab National Bank	24518.79	6324.64	26
5	State Bank of India	40042.14	20604.05	51
6	UCO Bank	20994	7467	36
7	Axis Bank	3627.28	2816.33	78
8	Bandhan Bank	13875.5	22648.78	163
9	HDFC Bank	1936.21	821.27	42
10	ICICI Bank	0	2196.13	#DIV/0!
11	Ujjivan Bank	3555	5148	145
12	Tripura Gramin Bank	80745.76	28611.01	35
13	TSCB	21534.83	44432.68	206
	<b>Total</b>	<b>217579.99</b>	<b>146332.67</b>	<b>67</b>

**CD Ratio as on 31st March 2023 for Khowai District.(Amt.in Lacs)**

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Canara Bank	1580.05	865.29	55
2	Indian Bank	1114	431.09	39
3	Indian Overseas	1319.07	946.2	72
4	Punjab National Bank	34298.89	8970.86	26
5	State Bank of India	25485.53	19155.67	75
6	UCO Bank	14353	4570	32
7	Union Bank of India	1875.44	368.65	20
8	Axis Bank	1294.14	989.67	76
9	Bandhan Bank	9048.69	10959.33	121
10	ICICI Bank	3922.34	4507.55	115
11	Ujjivan Bank	1505	1699	113
12	NESFB	648.72	473.36	73
13	Tripura Gramin Bank	54777.78	32448.03	59
14	TSCB	14324.01	18020.83	126
	<b>Total</b>	<b>165546.66</b>	<b>104405.53</b>	<b>63</b>

**CD Ratio as on 31st March 2023 for Dhalai District.(Amt.in Lacs)**

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of India	1850	926	50
2	Canara Bank	1462.63	1343.77	92
3	Central Bank Of India	1515.52	491.67	32
4	Indian Bank	194	98.02	51
5	Punjab National Bank	30917.17	11347.41	37
6	State Bank of India	21838.61	17170.31	79
7	UCO Bank	6318	3116	49
8	Bandhan Bank	4767.56	10653.29	223
9	ICICI Bank	4493.84	3304.84	74
10	Tripura Gramin Bank	44929.35	30535.57	68
11	TSCB	20273.83	53864.58	266
	<b>Total</b>	<b>138560.51</b>	<b>132851.46</b>	<b>96</b>

Issuance of KCC during the year 2022-23

Action Points emerged in the 142<sup>nd</sup> SLBC Meeting held on 23.03.2023

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**

60271 KCCs sanctioned by Banks amounting to Rs. 330.34 Crores during FY 2022-23 as on 31.03.2023, thereby achieving 87% 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
March-2023	2022-23	69278	60271	33034.29	87

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

Bank-wise performance under KCC as on 31.03.2023 has been shown in the Annexure.

**Performance of Banks in Crop Loan & Term Loan to Agriculture during the year 2022-23 as on 31.03.2023**

(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	63	125.45	126	260.23	189	385.68
2	Bank of India	40	45.05	2219	2678.76	2259	2723.81
3	Bank of Maharashtra	0	0.00	0	0.00	0	0.00
4	Canara Bank	726	647.97	662	1088.66	1388	1736.63
5	Central Bank of India	356	268.89	197	805.95	553	1074.84
6	Indian Bank	63	23.62	44	50.92	107	74.54
7	Indian Overseas Bank	29	20.61	0	0.00	29	20.61
8	Punjab & Sind Bank	13	6.48	3	9.52	16	16.00
9	Punjab National Bank	6082	3058.28	10246	11473.45	16328	14531.73
10	State Bank of India	11937	10079.01	2088	1413.46	14025	11492.47
11	UCO Bank	707	917.23	183	477.14	890	1394.37
12	Union Bank of India	535	162.68	341	1840.56	876	2003.24
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>20551</b>	<b>15355.27</b>	<b>16109</b>	<b>20098.65</b>	<b>36660</b>	<b>35453.92</b>
13	AXIS BANK	21	191.09	3006	3782.42	3027	3973.51
14	Bandhan Bank	0	0.00	21485	13514.65	21485	13514.65
15	Federal Bank	0	0.00	548	940.46	548	940.46
16	HDFC	10230	4760.77	109	714.23	10339	5475.00
17	ICICI	0	0.00	6503	4632.64	6503	4632.64
18	IDBI BANK	249	222.80	608	461.99	857	684.79
19	IDFC First Bank	0	0.00	1152	421.35	1152	421.35
20	Indusind Bank	0	0.00	51357	14052.39	51357	14052.39
21	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00
22	SOUTH INDIAN BANK	0	0.00	383	645.00	383	645.00
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	35	16.28	59	27.34
26	Jana Small Finance Bank	0	0.00	13378	5600.17	13378	5600.17
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>10524</b>	<b>5185.72</b>	<b>112421</b>	<b>51736.17</b>	<b>122945</b>	<b>56921.89</b>
27	Tripura Gramin Bank	22854	9637.16	17739	61248.63	40593	70885.79
<b>C</b>	<b>Sub Total of RRB</b>	<b>22854</b>	<b>9637.16</b>	<b>17739</b>	<b>61248.63</b>	<b>40593</b>	<b>70885.79</b>
28	ACUB	0	0.00	0	0.00	0	0.00
29	TCARDB	0	0.00	0	0.00	0	0.00
30	TSCB	6342	2856.14	2478	40656.84	8820	43512.98
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>6342</b>	<b>2856.14</b>	<b>2478</b>	<b>40656.84</b>	<b>8820</b>	<b>43512.98</b>
<b>GRAND TOTAL</b>		<b>60271</b>	<b>33034.29</b>	<b>148747</b>	<b>173740.29</b>	<b>209018</b>	<b>206774.58</b>

**BANK-WISE POSITION IN IMPLEMENTATION OF ISSUING KCCs FOR THE STATE OF TRIPURA DURING THE YEAR 2022-23 AS ON 31.03.2023**

Amount in Lacs

Sl.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	63	125.45	38	112.30	25	13.15	63	125.45	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	726	647.97	726	647.97	0	0.00	726	647.97	1871	2072.88	239	110.79
4	Central Bank of India	401	356	268.89	356	268.89	0	0.00	356	268.89	1115	1049.13	131	67.34
5	Indian Bank	63	63	23.62	63	23.62	0	0.00	63	23.62	112	53.17	3	4.03
6	Indian Overseas Bank	30	29	20.61	1	2.93	28	17.68	29	20.61	185	113.29	36	22.99
7	Punjab & Sind Bank	39	13	6.48	9	4.98	4	1.50	13	6.48	68	26.17	1	0.50
8	Punjab National Bank	5941	6082	3058.28	4906	2479.59	1176	578.69	6082	3058.28	34851	13959.52	16560	6566.55
9	State Bank of India	10073	11937	10079.01	11937	10079.01	0	0.00	11937	10079.01	34994	26348.23	18764	10503.73
10	UCO Bank	392	707	917.23	637	866.95	70	50.28	707	917.23	7450	3361.16	3264	1281.17
11	Union Bank of India	567	535	162.68	347	28.00	188	134.68	535	162.68	598	602.82	47	23.31
12	Axis Bank	0	21	191.09	21	191.09	0	0.00	21	191.09	50	405.93	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	10230	4760.77	9867	3326.67	363	1434.10	10230	4760.77	14693	4963.43	3248	746.61
15	ICICI	0	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
16	IDBI Bank	259	249	222.8	249	222.80	0	0.00	249	222.80	410	261.08	127	36.39
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	22854	9637.16	8829	4160.90	14025	5476.26	22854	9637.16	102470	18240.49	7487	1824.13
19	TSCB	7479	6342	2856.14	1024	799.43	5318	2056.71	6342	2856.14	44289	4332.41	3157	640.11
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
<b>TOTAL</b>		<b>69278</b>	<b>60271</b>	<b>33034.29</b>	<b>39074</b>	<b>23271.24</b>	<b>21197</b>	<b>9763.05</b>	<b>60271</b>	<b>33034.29</b>	<b>244412</b>	<b>76213.60</b>	<b>53430</b>	<b>21933.81</b>



## Pradhan Mantri Fasal Bima Yojana (PMFBY)

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

<b>PMFBY Rabi 2022-23 Loanee Farmer Coverage</b>					
<b>Bank Name</b>	<b>Total Policy</b>	<b>Total Farmer Share</b>	<b>Total State Share</b>	<b>Total GoI Share</b>	<b>Total Sum Insured</b>
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
<b>Total</b>	<b>7518</b>	<b>180508.4</b>	<b>2093468</b>	<b>1948973</b>	<b>136297899.3</b>

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

Department of Agriculture, Government of Tripura has released notification vide letter no. F.5(139)-Agri.(Stat)/2023-24/847-944 dated 20th April 2023 for the implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) in Tripura and HDFC Ergo General Insurance Company Limited has been notified for implementation of PMFBY in West Tripura, Sepahijala, Dhalai, South Tripura, Khowai, Gomati, North Tripura and Unakoti districts for Aman Paddy and Aush Paddy for Kharif 2023 Season.

<b>FOR LOANEE FARMERS</b>			
<b>SL NO.</b>	<b>ACTIVITY</b>	<b>CROP</b>	<b>TIME LINE</b>
1	Loanee sanctioning / renewing for KHARIF 2023 would be covered under revamped PMFBY.	Aman Paddy	20 <sup>th</sup> April 2023 to 31 <sup>st</sup> July 2023
		Aush Paddy	20 <sup>th</sup> April 2023 to 30 <sup>th</sup> June 2023
2	Cut-off date for debit of premium for farmer account (loanee farmers)	Aman Paddy	31 <sup>st</sup> July 2023
		Aush Paddy	30 <sup>th</sup> June 2023
3	Cut-off date for receipt of consolidated declarations/proposal of loanee farmers covered on compulsory basis from bank branches (CBs RRBs) to respective insurance and DCCBs for PACS	Aman Paddy	16 <sup>th</sup> August 2023
		Aush Paddy	15 <sup>th</sup> July 2023
4	Cut of date for receipt of declarations/proposals of Loanee farmers covered on voluntary basis from respective DCCBs/ nodal banks (for cooperatives) by the insurance company	Aman Paddy	16 <sup>th</sup> August 2023
		Aush Paddy	15 <sup>th</sup> July 2023

**SELF HELP GROUPS**

**SELF HELP GROUP**

**Position as on 31.03.2023**

(Amt. in Rs./Lacs)

Sl.No.	Name of the Bank	Deposit Linkage cumulative		Credit linkage 2022-23						Outstanding as on 31.03.2023	
				Under NRLM SHG		Direct SHG		Total		No	Amt.
		No.	Amt.	Nos.	Amt.	Nos.	Amt.	Nos.	Amt.		
1	PUNJAB NATIONAL BANK	7338	2446.06	2187	3538.17	0	0.00	2187	3538.17	3565	3538.43
2	STATE BANK OF INDIA	2379	883.72	481	724.54	0	0.00	481	724.54	446	538.12
3	TRIPURA GRAMIN BANK	29159	8893.62	11463	18643.28	0	0.00	11463	18643.28	21435	20338.56
4	BANK OF INDIA	519	431.81	290	603.07	0	0.00	290	603.07	186	353.43
5	TRIPURA STATE CO-OP BANK	48921	20064.21	2159	3440.62	0	0.00	2159	3440.62	3897	4207.06
6	UCO BANK	426	249.94	503	584.92	0	0.00	503	584.92	717	985.94
7	CANARA BANK	237	1.58	273	350.90	0	0.00	273	350.90	231	216.83
8	UNION BANK OF INDIA	57	46.96	71	123.68	0	0.00	71	123.68	70	91.55
9	IDBI BANK	73	98.85	71	102.95	0	0.00	71	102.95	83	68.42
10	BANK OF BARODA	13	20.00	1	5.00	0	0.00	1	5.00	8	16.80
11	BANK OF MAHARASHTRA	37	30.35	21	26.00	0	0.00	21	26.00	43	38.35
12	PUNJAB & SINDH BANK	53	30.00	11	8.74	0	0.00	11	8.74	53	30.00
13	INDIAN OVERSEAS BANK	15	15.41	38	31.52	0	0.00	38	31.52	10	9.14
14	CENTRAL BANK OF INDIA	115	415.98	95	117.77	0	0.00	95	117.77	115	415.98
15	INDIAN BANK	23	3.10	28	37.30	0	0.00	28	37.30	28	33.78
16	HDFC BANK	405	494.21	402	649.26	0	0.00	402	649.26	405	515.86
	<b>TOTAL :</b>	<b>89770</b>	<b>34125.79</b>	<b>18094</b>	<b>28987.72</b>	<b>0</b>	<b>0.00</b>	<b>18094</b>	<b>28987.72</b>	<b>31292</b>	<b>31398.25</b>

**Action Points emerged in the 142<sup>nd</sup> SLBC Meeting held on 23.03.2023**

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 18094 accounts (achievement of 96%) with corresponding sanction amount of Rs.289.87 crores (achievement of 126%) as on 31.03.2023.

**Tripura Rural Livelihood Mission (FY 2022-23 as on 31.03.2023):**

S.No.	Name of Bank	Target for sanctioning of SHG loan	Total no. of SHG loan disbursed	Target for disbursement (Amt. in lakh Rs.)	Total disbursed Amt.(Amt. in lakh Rs.)	Average ticket size per SHG	Achievement Percentage (No. of accounts)	Achievement Percentage (Amount)
1	BANK OF BARODA	10	1	10	5	5.00	10	50
2	BANK OF INDIA	120	290	130	603.07	2.08	242	464
3	BANK OF MAHARASHTRA	10	21	10	26	1.24	210	260
4	CANARA BANK	40	273	40	350.9	1.29	683	877
5	CENTRAL BANK OF INDIA	10	95	10	117.77	1.24	950	1178
6	IDBI BANK LTD	10	71	10	102.95	1.45	710	1030
7	INDIAN BANK	0	28	0	37.3	1.33	-	-
8	INDIAN OVERSEAS BANK	0	38	0	31.52	0.83	-	-
9	PUNJAB AND SIND BANK	10	11	10	8.74	0.79	110	87
10	PUNJAB NATIONAL BANK	1630	2187	1500	3538.17	1.62	134	236
11	STATE BANK OF INDIA	180	481	160	724.54	1.51	267	453
12	UCO BANK	440	503	440	584.92	1.16	114	133
13	UNION BANK OF INDIA	10	71	20	123.68	1.74	710	618
14	HDFC BANK LTD	0	402	0	649.26	1.62	-	-
15	TRIPURA GRAMIN BANK	13080	11463	16060	18643.28	1.63	88	116
16	TRIPURA CO-OP APEX BANK LTD	3250	2159	4600	3440.62	1.59	66	75
	<b>Grand Total</b>	<b>18800</b>	<b>18094</b>	<b>23000</b>	<b>28987.72</b>	<b>1.60</b>	<b>96</b>	<b>126</b>

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

TULM SEP(Individual) FY(2022-23) upto March 2023						
SL	Bank Name	Target	Sponsored	Sanctioned	Disbursed	Amount Disbursed (in Rs. Lakhs)
1	BOB	7	20	3	3	4.90
2	BOI	15	20	4	4	7.80
3	Canara Bank	37	30	8	8	12.83
4	CBI	7	6	2	2	1.50
5	IOB	4	4	1	1	1.90
6	NESFB	2	1	1	1	2.00
7	PNB	181	149	96	96	164.33
8	SBI	121	154	35	35	52.04
9	TGB	0	38	5	5	2.45
10	TSCBL	142	255	220	220	375.13
11	UCO Bank	57	115	60	60	101.14
12	Union Bank	6	27	2	2	3.30
	<b>Total</b>	<b>579</b>	<b>819</b>	<b>437</b>	<b>437</b>	<b>729.32</b>

TULM SEP(SHG) FY(2022-23) upto March 2023								
SL	Bank Name	Target	Sponsored	Sanctioned	Disbursed	Returned	Pending	Amount Disbursed (in Rs. Lakhs)
1	TGB	862	1024	905	856	12	156	1112.80
2	TSCBL	376	499	453	431	0	68	560.30
3	PNB	130	78	78	62	5	11	80.60
4	UCO	50	63	57	54	5	4	70.20
5	Canara Bank	40	41	39	34	0	7	44.20
6	BOM	15	23	18	18	0	0	23.40
7	SBI	235	16	11	10	4	2	13.00
8	CBI	8	6	6	6	0	0	7.80
9	Union Bank of India	7	5	5	5	0	0	6.50
10	BOI	10	19	17	14	0	5	18.20
	<b>Total</b>	<b>1733</b>	<b>1774</b>	<b>1589</b>	<b>1490</b>	<b>26</b>	<b>253</b>	<b>1937.00</b>

**EMPLOYMENT GENERATION SCHEMES**

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

(Rs/ lac)

Scheme	Prog. Year	Target No	Spon. No	Sanctioned		Disbursed***	
				No	Amt	No	Amt
<b>PMEGP</b>							
As on 31.03.2023	2022-23	2164	3098	1021	6644.57	708	3612.22
<b>SWAVALAMBAN</b>							
As on 31.12.2022	2022-23	4000	8216	2392	7872.78	1242	3603.54

**PMEGP**

For the FY 2022-23, 3098 PMEGP cases were sponsored to the bank branches against the target (already circulated) of 2164 cases, out of which 1021 cases were sanctioned amounting to Rs. 6644.57 lakhs as on 31.03.2023.

**SWABALAMBAN**

For the FY 2022-23, 8216 cases have been sponsored to the bank branches against the target (already circulated) of 4000 cases, out of which 2392 cases were sanctioned amounting to Rs. 7872.78 lakhs as on 31.03.2023.

**PERFORMANCE UNDER PMEGP FOR THE FINANCIAL YEAR 2022-23 AS ON 31.03.2023**

SI.No.	NAME OF THE BANK	TARGET	SPONSORED		SANCTIONED		DISBURSED		REJECTED	PENDING
		NO	NO	AMT.	NO	AMT.	NO	AMT.	NO	NO
1	Bank of Baroda	25	30	260.86	11	71.86	10	54.22	17	2
2	Bank of India	47	78	598.40	37	260.80	23	110.38	40	1
3	Bank of Maharashtra	4	3	26.29	0	0.00	0	0.00	0	3
4	Canara Bank	81	87	643.06	30	203.31	25	134.38	57	0
5	Central Bank of India	30	16	101.71	4	28.43	2	5.44	12	0
6	Indian Bank	23	16	111.26	6	45.14	5	32.33	9	1
7	Indian Overseas Bank	18	31	271.51	13	116.23	10	63.73	18	0
8	Punjab & Sind Bank	10	11	67.86	6	29.71	1	3.11	4	1
9	Punjab National Bank	406	579	5241.40	197	1377.26	130	714.00	368	14
10	State Bank of India	371	662	6026.80	135	649.69	52	198.33	523	4
11	Union Bank of India	44	38	292.51	12	76.23	6	22.33	26	0
12	UCO Bank	118	173	1083.31	64	315.46	36	122.69	109	0
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>1177</b>	<b>1724</b>	<b>14724.97</b>	<b>515</b>	<b>3174.11</b>	<b>300</b>	<b>1460.96</b>	<b>1183</b>	<b>26</b>
13	AXIS BANK	31	17	200.00	1	1.43	1	15.36	9	7
14	Bandhan Bank	69	2	15.00	0	0.00	0	0.00	2	0
15	HDFC	31	12	64.66	0	0.00	0	0.00	8	4
16	ICICI	28	1	7.14	0	0.00	0	0.00	0	1
17	IDBI BANK	22	13	80.60	2	35.00	2	10.56	9	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	4	21.09	0	0.00	0	0.00	3	1
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>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>215</b>	<b>50</b>	<b>395.49</b>	<b>3</b>	<b>36.43</b>	<b>3</b>	<b>25.91</b>	<b>31</b>	<b>16</b>
25	Tripura Gramin Bank	525	962	7026.74	351	2539.69	328	1768.09	611	0
<b>C</b>	<b>Sub Total of RRB</b>	<b>525</b>	<b>962</b>	<b>7026.74</b>	<b>351</b>	<b>2539.69</b>	<b>328</b>	<b>1768.09</b>	<b>611</b>	<b>0</b>
26	Tripura State Co-Operative Bank	247	362	2869.66	152	894.34	77	357.27	191	19
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>247</b>	<b>362</b>	<b>2869.66</b>	<b>152</b>	<b>894.34</b>	<b>77</b>	<b>357.267</b>	<b>191</b>	<b>19</b>
<b>GRAND TOTAL</b>		<b>2164</b>	<b>3098</b>	<b>25016.86</b>	<b>1021</b>	<b>6644.57</b>	<b>708</b>	<b>3612.22</b>	<b>2016</b>	<b>61</b>

**BANK-WISE POSITION IN IMPLEMENTATION OF SWABALAMBAN FOR THE STATE OF TRIPURA FOR THE PROGRAMME YEAR 2022-23 AS ON MARCH 2023**

( 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	51	283.46	10	52.47	4	28.30
2	Bank of India	42	112	481.13	33	100.33	15	48.43
3	Bank of Maharashtra	4	11	51.10	0	0.00	0	0.00
4	Canara Bank	67	246	1073.35	32	98.92	11	32.83
5	Central Bank of India	48	93	386.80	21	71.27	12	40.87
6	Indian Bank	27	31	119.09	7	28.81	7	28.81
7	Indian Overseas Bank	19	65	309.74	21	71.64	14	52.70
8	Punjab & Sindh Bank	9	30	127.50	3	14.25	3	14.25
9	Punjab National Bank	775	1318	5397.48	334	1103.43	132	399.49
10	State Bank India	670	1155	4686.19	391	1092.29	170	451.01
11	UCO Bank	150	382	1553.37	107	326.34	50	157.87
12	Union Bank of India	40	99	430.30	24	71.98	7	24.30
<b>Total of Public Sector Banks</b>		<b>1881</b>	<b>3593</b>	<b>14899.51</b>	<b>983</b>	<b>3031.73</b>	<b>425</b>	<b>1278.86</b>
13	Axis Bank	6	5	23.00	0	0.00	0	0.00
14	Bandhan Bank	14	6	21.84	0	0.00	0	0.00
15	Federal Bank	1	2	15.00	0	0.00	0	0.00
16	HDFC Bank	6	1	5.00	0	0.00	0	0.00
17	ICICI Bank	7	4	17.30	0	0.00	0	0.00
18	IDBI Bank	11	24	85.19	4	6.95	4	6.80
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	2	10.00	0	0.00	0	0.00
23	YES Bank	1	1	5.00	0	0.00	0	0.00
<b>Total of Private Sector Banks</b>		<b>52</b>	<b>47</b>	<b>189.17</b>	<b>4</b>	<b>6.95</b>	<b>4</b>	<b>6.80</b>
24	Tripura Gramin Bank	1471	3336	13743.08	1007	3582.23	533	1520.86
<b>Total of Regional Rural Bank</b>		<b>1471</b>	<b>3336</b>	<b>13743.08</b>	<b>1007</b>	<b>3582.23</b>	<b>533</b>	<b>1520.86</b>
25	Tripura State Co-Operative Bank	596	1240	5275.61	398	1251.87	280	797.02
<b>Total of State Co-Op Banks</b>		<b>596</b>	<b>1240</b>	<b>5275.61</b>	<b>398</b>	<b>1251.87</b>	<b>280</b>	<b>797.02</b>
<b>GRAND TOTAL</b>		<b>4000</b>	<b>8216</b>	<b>34107.37</b>	<b>2392</b>	<b>7872.78</b>	<b>1242</b>	<b>3603.54</b>

**BANK-WISE POSITION IN IMPLEMENTATION OF MINI DAIRY FOR THE  
STATE OF TRIPURA DURING THE YEAR 2022-23 AS ON 31.03.2023**

Sl.No.	BANKS	Proposals sanctioned		Proposals disbursed	
		No.	Amt.	No.	Amt.
1	Indian Overseas Bank	1	4.50	1	2.85
2	Bank of India	270	244.67	270	221.96
3	UCO Bank	43	46.35	43	46.35
4	Punjab National Bank	188	547.74	188	547.74
5	Tripura State Co-operative Bank	92	60.06	92	60.06
<b>TOTAL</b>		<b>594</b>	<b>903.32</b>	<b>594</b>	<b>878.96</b>

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

**PMFME Position for Tripura State as on 31.03.2023**

Bank Name	Total Applications	Loans Sanctioned	Loans Under Process	Loans Rejected
BANDHAN BANK LIMITED	2	0	2	0
BANK OF BARODA	3	2	0	1
BANK OF INDIA	7	2	1	4
BANK OF MAHARASHTRA	1	1	0	0
CANARA BANK	13	1	1	11
CENTRAL BANK OF INDIA	1	0	0	1
HDFC BANK	2	1	0	1
ICICI BANK LIMITED	48	0	48	0
IDFC First Bank Ltd	1	0	1	0
PUNJAB AND SIND BANK	6	1	0	5
PUNJAB NATIONAL BANK	56	7	2	47
STATE BANK OF INDIA	120	19	8	93
TRIPURA GRAMIN BANK	65	6	45	14
TRIPURA STATE CO-OPERATIVE BANK	4	0	4	0
UCO BANK	27	10	0	17
UNION BANK OF INDIA	13	2	2	9
<b>Grand Total</b>	<b>369</b>	<b>52</b>	<b>114</b>	<b>203</b>



**Grant of Educational loans/Housing loans**

**Education Loan:** The banks have been financing under Educational Loan Scheme since last 12-13 years as per directives of the Govt. of India and recommendations of High-Level Committee on Lead Bank Scheme. The progress under the scheme covering disbursement and total credit exposure is now being reviewed regularly. A report on progress made under Education Loan during the year 2022-23 is annexed; the summary position is as under:

Amt. Rs. In lac			
Sanctions made during the year 2022-23		Balance outstanding as on 31.03.2023	
A/c	Amount	A/c	Amount
415	2021.74	3972	10488.57

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

**Chief Minister's B.Ed Anuprerona Yojana:**

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

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

Status Report of Chief Minister's B.ED Anuprerana Yojana								
S.No.	Name of Bank	No. of B.Ed proposals sent to Higher Education Dept for approval	No. of proposals accorded approval by Higher Education Dept for sanction	No. of B.Ed loans sanctioned	Amount in Rs. Lakhs	No. of B.Ed loans disbursed	Amount in Rs. Lakhs	No. of proposals rejected
1	Bank of India	3	3	3	5.60	3	1.72	0
2	UCO Bank	29	29	5	4.75	5	2.54	0
3	Indian Bank	5	5	5	5.50	5	3.20	0
4	Tripura Gramin Bank	938	938	769	761.23	597	401.00	104
5	Tripura State Co-Op Bank	5	5	0	0.00	0	0.00	0
6	Canara Bank	69	69	29	43.50	22	29.40	0
7	Central Bank of India	5	3	2	5.00	1	2.50	1
8	State Bank of India	155	155	35	41.72	29	23.53	52
9	Punjab National Bank	385	385	140	144.25	113	48.00	3
10	Union Bank of India	9	9	3	2.07	2	1.27	6
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**  
**31.03.2023 ( Amt in Lacs.)**

SL NO	BANKS	PROPOSAL RECEIVED	PROPOSAL SANCTIONED		Outstanding as on 31.03.2023		NPA as on 31.03.2023	
		NO	NO	Amt.	No.	Amt.	No.	Amt.
1	Bank of Baroda	24	24	399.17	102	508.00	2	10.95
2	Bank of India	26	26	28.15	58	149.91	6	18.08
3	Bank of Maharashtra	7	5	19.15	10	30.53	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	24	55.04	4	9.04
7	Indian Overseas Bank	5	5	15.29	12	28.27	0	0.00
8	Punjab & Sind Bank	0	0	0.00	4	12.70	0	0.00
9	Punjab National Bank	44	44	557.17	713	1224.86	125	184.19
10	State Bank of India	168	168	301.95	1393	4711.76	34	0.87
11	Union Bank of India	11	11	85.70	55	177.51	1	2.39
12	UCO Bank	11	11	11.81	171	452.42	18	44.40
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>325</b>	<b>323</b>	<b>1548.23</b>	<b>2916</b>	<b>8453.51</b>	<b>232</b>	<b>368.18</b>
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	4	3	4.49	16	39.87	0	0.00
16	ICICI	12	12	18.58	18	34.60	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>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>20</b>	<b>19</b>	<b>31.07</b>	<b>57</b>	<b>155.60</b>	<b>1.00</b>	<b>1.00</b>
22	Tripura Gramin Bank	68	68	437.82	954	1810.53	124	153.48
<b>C</b>	<b>Sub Total of RRB</b>	<b>68</b>	<b>68</b>	<b>437.82</b>	<b>954</b>	<b>1810.53</b>	<b>124</b>	<b>153.48</b>
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
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>5</b>	<b>5</b>	<b>4.62</b>	<b>45</b>	<b>68.93</b>	<b>7</b>	<b>9.25</b>
<b>GRAND TOTAL</b>		<b>418</b>	<b>415</b>	<b>2021.74</b>	<b>3972</b>	<b>10488.57</b>	<b>364</b>	<b>531.91</b>

## BANK-WISE PERFORMANCE IN FINANCING UNDER HOUSING SCHEME AS ON 31.03.2023

(Amt. in lakhs)

Sl. No.	Name of the Banks	Sanctioned in FY 2022-23		Total Outstanding										Total NPA as on 31.03.2023	
				Urban		Semi-Urban		Rural		Total Outstanding as on 31.03.2023		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	151	590.00	525	1467.80	11	109.45	2	14.00	538	1591.25	128	2214.85	0	0
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	14	329.02	72	1127.53	0	0.00	0	0.00	72	1127.53	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	55	674.65	174	2586.09	9	163.28	11	156.41	194	2905.78	17	207.91	10	88.96
7	Indian Overseas Bank	15	201.81	85	978.50	15	154.82	8	138.89	108	1272.21	8	187.40	0	0
8	Punjab & Sind Bank	1	10.00	28	230.76	0	0.00	8	52.50	36	283.26	0	0.00	0	0
9	Punjab National Bank	614	10649.47	1866	26511.29	657	7526.97	115	1876.40	2638	35914.66	468	8313.11	35	109.46
10	State Bank of India	1750	17683.00	6685	59669.00	1722	16407.00	1972	20007.00	10379	96083.00	828	15296.00	30	169.00
11	Union Bank of India	32	373.30	113	1789.52	53	514.20	4	29.86	170	2333.58	9	111.32	1	10.03
12	UCO Bank	298	3704.95	473	5138.18	373	4985.44	248	2766.66	1094	12890.28	90	1433.63	15	145.26
<b>A</b>	<b>Sub-Total PUBLIC sec Bank</b>	<b>3074</b>	<b>35962.35</b>	<b>10561</b>	<b>105898.67</b>	<b>3099</b>	<b>32436.22</b>	<b>2489</b>	<b>26272.88</b>	<b>16149</b>	<b>164607.77</b>	<b>1635</b>	<b>29041.41</b>	<b>97</b>	<b>554.63</b>
13	AXIS BANK	0	0.00	91	142.16	0	0.00	0	0.00	91	142.16	0	0.00	0	0
14	Bandhan Bank	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	624	481.38	312	308.15	104	88.47	1	0.98	417	397.60	0	0.00	3	2.33
17	ICICI	119	3542.95	269	6514.69	135	2717.16	16	240.97	420	9472.82	0	0.00	0	0
18	IDBI BANK	44	506.53	79	1088.54	108	1380.35	14	119.27	201	2588.16	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	7	177.00	7	177.00	0	0.00	0	0.00	7	177.00	0	0.00	0	0
22	Ujjivan Bank	944	2330.00	634	2430.00	811	1548.00	0	0.00	1445	3978.00	0	0.00	61	17
<b>B</b>	<b>Sub Total Pvt. Sec Bank</b>	<b>1811</b>	<b>8337.59</b>	<b>1603</b>	<b>13115.04</b>	<b>1166</b>	<b>5847.72</b>	<b>66</b>	<b>697.33</b>	<b>2835</b>	<b>19660.09</b>	<b>0</b>	<b>0</b>	<b>68</b>	<b>46.66</b>
23	TGB	1245	23624.69	1658	17812.14	4577	24919.55	5882	27347.66	12117	70079.35	409	13760.00	916	1807.01
<b>C</b>	<b>Sub Total RRB</b>	<b>1245</b>	<b>23624.69</b>	<b>1658</b>	<b>17812.14</b>	<b>4577</b>	<b>24919.55</b>	<b>5882</b>	<b>27347.66</b>	<b>12117</b>	<b>70079.35</b>	<b>409</b>	<b>13760</b>	<b>916</b>	<b>1807.01</b>
24	ACUB	0	0.00	68	563.15	2	21.09	0	0.00	70	584.24	0	0.00	15	151.03
25	TCARDB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0
26	TSCB	58	246.76	370	883.27	347	1595.91	5	25.19	722	2504.37	91	71.62	22	84.74
<b>D</b>	<b>Sub-Total Coop. Bank</b>	<b>58</b>	<b>246.76</b>	<b>438</b>	<b>1446.42</b>	<b>349</b>	<b>1617.00</b>	<b>5</b>	<b>25.19</b>	<b>792</b>	<b>3088.61</b>	<b>91</b>	<b>71.62</b>	<b>37</b>	<b>235.77</b>
<b>GRAND TOTAL</b>		<b>6188</b>	<b>68171.39</b>	<b>14260</b>	<b>138272.264</b>	<b>9191</b>	<b>64820.49156</b>	<b>8442</b>	<b>54343.06</b>	<b>31893</b>	<b>257435.82</b>	<b>2135</b>	<b>42873.03</b>	<b>1118</b>	<b>2644.07</b>

❖ Pradhan Mantri Awas Yojana (PMAY) - :

Like other States, Pradhan Mantri Awas Yojana (PMAY) is being implemented in all 20 ULBs across the State of Tripura. Total 42896 beneficiaries was approved by the State Government (as per DPR). Progress on implementation of PMAY along with CLSS scheme was reviewed on 11.06.2018 under the Chairmanship of the Principal Secretary, Urban Development Department, Govt. of Tripura in presence of executives from National Housing Bank (NHB) and HUDCO and officials from Urban Development Department, Govt. of Tripura and different Banks in the State of Tripura.

Principal Secretary, UDD, Govt. of Tripura briefed about the implementation of PMAY in the State and emphasized on the inclusion of more and more beneficiaries under Credit Linked Subsidy Scheme (CLSS). He pointed out the issue regarding exclusion of several beneficiaries under CLSS and requested the Bankers in Tripura to appraise the beneficiaries while accepting loan proposals under Housing scheme in 20 ULBs fulfilling income and other criteria.

Existing carpet area for MIG I which was 90 square meters and for MIG II which was 110 square meters has now been increased to ‘up to 120 square meters’ and ‘up to 150 square meters’ respectively. Related circular of the Ministry of Housing and Urban Affairs, GOI is enclosed for your ready reference.

All the Banks in the State financed 2135 cases under PMAY up to 31.03.2023. All the bankers working in the state to come forward to finance eligible beneficiaries under PMAY.

**PMAY- Grameen Status as on March 2023:**

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

**MSME financing & bottlenecks thereof, if any**

Some of the problems that are being faced by the entrepreneurs of the State can be summarized as under:

- Reluctance of big industrial houses to set up their units in the northeast.
- Inadequate Research & Development facilities
- Inadequate level of computer based technology
- Limited spread of brand image
- Low productivity
- Inadequate infrastructure facilities
- Being a landlocked State transportation of products of the State to other part of the country is primarily dependent on road connectivity. Because of the distance, transportation cost is much higher in comparison to other States.

The summary of SWOT analysis of Industries in the State could be as under:

**Strength** : Abundance of natural resources and cheap labours. Political stability etc.

**Weakness** : Inadequate Research & Development facilities, lack of proper system of identification of viable projects and activities and marketing bottlenecks.

**Opportunities** : Cross border trading with Bangladesh and increasing domestic demand.

**Threat** : Relatively higher production cost and fast changes that are taking place in the economy.

The following measures suggested below may be considered for discussion with a view to combat the problems and to ameliorate the industrial situation in the State:

- To examine the issue of supply of power at a reasonable cost to entrepreneurs.
- To study the financial implication for compliance of pollution control norms.
- To promote the brand image of industries of the State.
- To create proper marketing and infrastructure facilities.
- To promote Research & Development activities for continuous development of product quality and cost efficiency to face competitions.

## Stand Up India

Stand-Up India Scheme facilitates bank loans between Rs.10 lakh and Rs. 1 crore to Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and woman borrower for setting up a Greenfield Enterprise.

### Status of implementation

Loans under the scheme had been extended to 91 SC/ST/Women beneficiaries amounting to Rs. 11.30 Crores during FY 2022-23 up to March 2023.

Bank-wise Progress under the Scheme as on 31.03.2023 is as follows: -

### **PERFORMANCE UNDER STAND UP INDIA FY 2022-23 As on 31.03.2023**

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	Punjab National Bank	0	0	1	13.36	1	13.36
4	Indian Overseas Bank	0	0	2	55	2	55
5	State Bank of India	3	25.2	16	286.87	19	312.07
6	UCO Bank	9	35	9	35	18	70
7	Union Bank	0	0	3	67.12	3	67.12
8	HDFC Bank	0	0	1	10.12	1	10.12
9	IDBI Bank	1	10	0	0	1	10
10	IndusInd Bank	3	77.28	3	78.11	6	155.39
11	Tripura Gramin Bank	0	0	10	323.12	10	323.12
<b>GRAND TOTAL</b>		<b>26</b>	<b>188.99</b>	<b>65</b>	<b>941.71</b>	<b>91</b>	<b>1130.7</b>

## Pradhan Mantri Mudra Yojana (PMMY)

### Action Points emerged in the 142<sup>nd</sup> SLBC Meeting held on 23.03.2023

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. 2392.91 Crore with 355960 number of accounts for the period April 2022 – March 2023.

Performance of the Banks in the State of Tripura as on 31.03.2023 for FY 2022-23 is furnished below:

Amt. Rs. In Crores

Bank Name	Shishu (Loans up to Rs. 50,000)		Kishore (Loans from Rs. 50,001 to Rs. 5.00 Lakh)		Tarun (Loans from Rs. 5.00 to Rs. 10.00 Lakh)		Total	
	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt
<b>Public Sector Banks</b>	6323	21.58	9881	211.4	2560	189.75	<b>18764</b>	<b>422.77</b>
<b>Private Sector Banks</b>	118868	366.78	85815	848.7	130	8.52	<b>204813</b>	<b>1223.99</b>
<b>RRBs</b>	7405	28.44	7448	127.8	417	30.32	<b>15270</b>	<b>186.56</b>
<b>NBFC MFI</b>	77286	288.64	8479	79.96	297	19.66	<b>86062</b>	<b>388.26</b>
<b>Small Finance Banks</b>	16373	64.04	9377	77.83	0	0	<b>25750</b>	<b>141.87</b>
<b>Co-Op Banks</b>	3022	13.99	1803	12.12	476	3.35	<b>5301</b>	<b>29.46</b>
<b>Grand Total</b>	<b>229277</b>	<b>783.47</b>	<b>122803</b>	<b>1358</b>	<b>3880</b>	<b>251.6</b>	<b>355960</b>	<b>2392.91</b>

Bank wise details of disbursement is Annexed.

**Pradhan Mantri Mudra Yojana in Tripura for FY 2022-23 (As on 31.03.2023)**

[Amount Rs. in Crore]

Sr No	Bank Name	Shishu (Loans up to Rs. 50,000)			Kishore (Loans from Rs. 50,001 to Rs. 5.00 Lakh)			Tarun (Loans from Rs. 5.00 to Rs. 10.00 Lakh)			Total		
		No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt
<b>Public Sector Banks</b>													
1	State Bank of India	439	1.18	1.12	1789	43.32	41.89	392	31.31	30.85	2620	75.81	73.86
2	Bank of Baroda	915	3.35	3.28	400	7.39	7.24	84	7.16	6.98	1399	17.9	17.5
3	Bank of India	43	0.16	0.14	547	13.03	12.53	68	5.44	5.3	658	18.63	17.97
4	Bank of Maharashtra	154	0.34	0.31	298	5.95	4.86	86	7.5	6.24	538	13.79	11.41
5	Canara Bank	856	0.66	0.66	531	14.6	14.41	191	15.97	15.95	1578	31.23	31.02
6	Central Bank of India	64	0.14	0.07	101	2.33	1.88	26	2.18	2.07	191	4.65	4.02
7	Indian Bank	21	0.09	0.09	102	2.05	2.04	25	1.81	1.81	148	3.95	3.94
8	Indian Overseas Bank	6	0.03	0.03	72	1.54	1.51	27	2.33	2.33	105	3.9	3.87
9	Punjab National Bank	3295	13.84	12.16	4072	79.27	76.16	1410	95	94.41	8777	188.11	182.73
10	Union Bank of India	155	0.59	0.57	420	9.68	8.83	103	8.67	8.37	678	18.94	17.77
11	Punjab & Sind Bank	27	0.1	0.1	57	0.93	0.9	3	0.26	0.26	87	1.29	1.26
12	UCO Bank	348	1.1	1.08	1492	31.35	30.51	145	12.12	12.1	1985	44.57	43.69
	<b>Total</b>	<b>6323</b>	<b>21.58</b>	<b>19.61</b>	<b>9881</b>	<b>211.4</b>	<b>202.76</b>	<b>2560</b>	<b>189.75</b>	<b>186.67</b>	<b>18764</b>	<b>422.77</b>	<b>409.04</b>
<b>Private Sector Commercial Banks</b>													
13	Federal Bank	13	0.07	0.06	0	0	0	0	0	0	13	0.07	0.06
14	Ratnakar Bank	170	0.36	0.36	0	0	0	0	0	0	170	0.36	0.36
15	South Indian Bank	0	0	0	4	0.13	0.13	0	0	0	4	0.13	0.13
16	ICICI Bank	9	0.02	0.02	47	1.16	1.12	10	0.77	0.69	66	1.95	1.83
17	Axis Bank	7339	24.42	24.42	49	0.29	0.29	0	0	0	7388	24.71	24.71
18	IndusInd Bank	58257	146.58	146.58	3876	28.21	28.21	38	1.9	1.9	62171	176.69	176.69
19	HDFC Bank	1	0	0	42	1.3	1.3	44	2.98	2.98	87	4.28	4.28
20	Bandhan Bank	46378	174.84	174.84	79167	802.1	802.08	0	0	0			
21	IDFC Bank Limited	6685	20.43	20.43	2464	12.32	12.32	0	0	0	9149	32.75	32.75
22	IDBI Bank Limited	16	0.06	0.06	166	3.2	3.2	38	2.87	2.87	220	6.13	6.13
	<b>Total</b>	<b>118868</b>	<b>366.78</b>	<b>366.77</b>	<b>85815</b>	<b>848.7</b>	<b>848.65</b>	<b>130</b>	<b>8.52</b>	<b>8.44</b>	<b>204813</b>	<b>1223.99</b>	<b>1223.86</b>
<b>Regional Rural Banks</b>													
23	Tripura Gramin Bank	7405	28.44	28.44	7448	127.8	127.8	417	30.32	30.32	15270	186.56	186.56
	<b>Total</b>	<b>7405</b>	<b>28.44</b>	<b>28.44</b>	<b>7448</b>	<b>127.8</b>	<b>127.8</b>	<b>417</b>	<b>30.32</b>	<b>30.32</b>	<b>15270</b>	<b>186.56</b>	<b>186.56</b>
<b>NBFC-Micro Finance Institutions</b>													
24	VEDIKA CREDIT CAPITAL LTD	14359	58.86	58.86	0	0	0	0	0	0	14359	58.86	58.86
25	Annapura Microfinance Pvt. Ltd.	16486	63.37	63.37	3349	32.2	32.2	90	6.73	6.73	19925	102.3	102.3
26	Village Financial Services Pvt Ltd	6666	23.76	23.76	0	0	0	0	0	0	6666	23.76	23.76
27	ASA International India Microfinance Pvt. Ltd.	11856	39.15	39.15	12	0.07	0.07	0	0	0	11868	39.22	39.22
28	Samasta Microfinance Limited	6139	22.08	22.08	1749	10.57	10.57	0	0	0	7888	32.65	32.65
29	Belstar Investment and Finance Private Limited	1423	5.9	5.9	148	1	1	0	0	0	1571	6.9	6.9
30	SVATANTRA MICROFIN PRIVATE LIMITED	5617	17.69	17.69	815	5.21	5.21	0	0	0	6432	22.9	22.9
31	Satin Creditcare Network Limited	5976	23.92	23.92	0	0	0	0	0	0	5976	23.92	23.92
32	Asirvad Microfinance Pvt. Ltd	0	0	0	0	0	0	0	0	0	0	0	0
33	Arohan Financial Services Pvt. Ltd.	597	2.4	2.4	40	0.23	0.23	0	0	0	637	2.63	2.63
34	SATYA MicroCapital Limited	8166	31.5	31.5	1766	11.77	11.77	0	0	0	9932	43.27	43.27
35	Shriram Transport Finance Co. Ltd.	1	0.01	0.01	600	18.91	18.91	207	12.93	12.93	808	31.85	31.85
	<b>Total</b>	<b>77286</b>	<b>288.64</b>	<b>288.64</b>	<b>8479</b>	<b>79.96</b>	<b>79.96</b>	<b>297</b>	<b>19.66</b>	<b>19.66</b>	<b>86062</b>	<b>388.26</b>	<b>388.26</b>
<b>Small Finance Banks</b>													
36	Ujjivan Small Finance Bank	16373	64.04	64.04	9377	77.83	77.83	0	0	0	25750	141.87	141.87
	<b>Total</b>	<b>16373</b>	<b>64.04</b>	<b>64.04</b>	<b>9377</b>	<b>77.83</b>	<b>77.83</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>25750</b>	<b>141.87</b>	<b>141.87</b>
<b>Co-Operative Banks</b>													
37	Tripura State Co-Operative Bank	3022	13.99	13.99	1803	12.12	12.1	476	3.35	3.31	5301	29.46	29.4
	<b>Total</b>	<b>3022</b>	<b>13.99</b>	<b>13.99</b>	<b>1803</b>	<b>12.12</b>	<b>12.1</b>	<b>476</b>	<b>3.35</b>	<b>3.31</b>	<b>5301</b>	<b>29.46</b>	<b>29.4</b>
	<b>Grand Total</b>	<b>229277</b>	<b>783.47</b>	<b>781.49</b>	<b>122803</b>	<b>1358</b>	<b>1349.1</b>	<b>3880</b>	<b>251.6</b>	<b>248.4</b>	<b>355960</b>	<b>2392.91</b>	<b>2378.99</b>



**PRADHAN MANTRI MUDRA YOJANA OUTSTANDING POSITION AS ON 31.03.2023 (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			
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	Number wise	Amount wise
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	20	8.20	1	0.33	92	153.28	25	32.30	18	134.70	2	17.27	130	296.18	28	49.90	22	17
4	Canara Bank	661	144.73	160	42.45	1621	2814.01	234	368.99	285	2129.62	27	155.32	2567	5088.36	421	566.76	16	11
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	189	6.99	9	1.88	132	200.54	31	61.95	17	108.39	3	25.41	338	315.9196	43	89.24	13	28
7	Indian Overseas	23	8.73	9	3.26	226	406.88	16	30.71	19	133.53	10	83.70	268	549.14	35	117.67	13	21
8	Punjab & Sind Bank	24	8.57	0	0.00	87	82.19	0	0.00	3	25.00	2	2.00	114	115.76	2	2.00	2	2
9	Punjab National Bank	11957	3127.67	5960	1799.97	12317	14665.40	4024	4123.53	2119	6565.55	133	654.38	26393	24358.62	10117	6577.88	38	27
10	State Bank of India	1518	295.05	705	123.33	5284	7862.22	1855	2226.10	503	2913.66	62	287.70	7305	11070.93	2622	2637.13	36	24
11	UCO Bank	1368	269.87	483	90.58	3504	4763.53	567	588.57	221	1310.38	9	40.96	5093	6343.78	1059	720.11	21	11
12	Union Bank	424	96.80	47	4.65	1222	1770.08	83	100.52	141	885.64	5	26.87	1787	2752.523	135	132.04	8	5
	<b>Total PUBLIC sec Bank</b>	<b>19218</b>	<b>4323.68</b>	<b>7558</b>	<b>2129.88</b>	<b>27353</b>	<b>37338.82</b>	<b>7085</b>	<b>7887.14</b>	<b>3605</b>	<b>15988.04</b>	<b>261</b>	<b>1343.30</b>	<b>50176</b>	<b>57650.53</b>	<b>14904</b>	<b>11360.32</b>	<b>30</b>	<b>20</b>
13	Axis Bank	11214	2304.60	969	72.80	380	619.95	1	0.13	90	474.20	0	0.00	11684	3398.739	970	72.93	8	2
14	Bandhan Bank	69575	14821.97	84	11.09	193713	118701.17	333	229.80	141	345.55	11	40.81	263429	133868.7	428	281.70	0	0
15	Federal Bank	13	6.48	0	0.00	4	12.97	0	0.00	3	9.65	1	10.29	20	29.1	1	10.29	5	35
16	HDFC Bank	243	27.05	215	23.81	69	130.49	2	0.19	27	131.28	0	0.00	339	288.8192	217	24.00	64	8
17	ICICI Bank	258	70.59	0	0.00	2	7.07	0	0.00	13	76.11	0	0.00	273	153.77	0	0.00	0	0
18	IDBI Bank	137	34.70	57	15.16	498	754.91	57	15.16	93	403.40	30	131.96	728	1193.01	144	162.28	20	14
19	IDFCFirst Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0.00	#DIV/0!	#DIV/0!
20	IndusInd Bank	47133	9203.19	38	1.73	6857	4064.02	32	4.39	194	670.80	0	0.00	54184	13938.01	70	6.11	0	0
21	Kotak Mahindra	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0.00	0	0
22	South Indian Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0.00	0	0
23	Ujjivan Bank	29705	7448.00	1844	252.00	19234	10437.00	697	199.00	0	0.00	0	0.00	48939	17885	2541	451.00	5	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
	<b>Total PRIVATE Sec bank</b>	<b>158278</b>	<b>33916.58</b>	<b>3207</b>	<b>376.59</b>	<b>220757</b>	<b>134727.57</b>	<b>1122</b>	<b>448.66</b>	<b>561</b>	<b>2110.98</b>	<b>42</b>	<b>183.06</b>	<b>379596</b>	<b>170755.1</b>	<b>4371</b>	<b>1008.30</b>	<b>1</b>	<b>1</b>
26	Tripura Gramin Bank	38996	9092.77	4496	1266.64	23549	24244.52	1386	1402.15	705	3422.98	23	86.42	63250	36760.27	5905	2755.21	9	7
	<b>Total RRB</b>	<b>38996</b>	<b>9092.77</b>	<b>4496</b>	<b>1266.64</b>	<b>23549</b>	<b>24244.52</b>	<b>1386</b>	<b>1402.15</b>	<b>705</b>	<b>3422.98</b>	<b>23</b>	<b>86.42</b>	<b>63250</b>	<b>36760.27</b>	<b>5905</b>	<b>2755.21</b>	<b>9</b>	<b>7</b>
27	ACUB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0.00	0	0
28	TCARDB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0.00	0	0
29	TSCB	3022	1399.59	604	279.92	1803	1212.07	361	242.41	476	335.93	95	67.19	5301	2947.601	1060	589.52	20	20
	<b>Total Coop. Bank</b>	<b>3022</b>	<b>1399.59</b>	<b>604</b>	<b>279.92</b>	<b>1803</b>	<b>1212.07</b>	<b>361</b>	<b>242.41</b>	<b>476</b>	<b>335.93</b>	<b>95</b>	<b>67.19</b>	<b>5301</b>	<b>2947.601</b>	<b>1060</b>	<b>589.52</b>	<b>20</b>	<b>20</b>
	<b>Grand Total</b>	<b>219514</b>	<b>48732.63</b>	<b>15865</b>	<b>4053.02</b>	<b>273462</b>	<b>197522.98</b>	<b>9954</b>	<b>9980.37</b>	<b>5347</b>	<b>21857.93</b>	<b>421</b>	<b>1679.96</b>	<b>498323</b>	<b>268113.5</b>	<b>26240</b>	<b>15713.35</b>	<b>5</b>	<b>6</b>

**Recovery Performance of Banks as on 31.03.2023**

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

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

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

**Sector wise recovery –**

Overall recovery percentage in respect of three broad sectors, viz., Agriculture, MSME and Other Prisec as on 31.03.2023 stands at 56%.

A comparative table relating to **March 2023** with that of **March 2022** is produced below:

Rs/ Lacs

Sector	March 2022			March 2023		
	Demand	Recovery	%	Demand	Recovery	%
Agriculture & allied	174102.91	87144.83	50	203863.60	122594.47	60
MSME	105392.28	48585.80	46	109770.50	60922.74	56
Other Prisec	72138.67	25164.20	35	107854.70	53255.61	49
<b>TOTAL</b>	<b>376588.20</b>	<b>161800.97</b>	<b>43</b>	<b>412586.92</b>	<b>232400.84</b>	<b>56</b>

**BANK-WISE & SECTOR-WISE RECOVERY PERFORMANCE AS ON 31.03.2023**

Sl.No.	Name of Bank	Agri. & Allied activities sector			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	11.82	4.31	36	183.02	34.04	19	31.37	2.87	9	226.21	41.22	18
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	1856.76	795.21	43	6496.82	3285.51	51	3355.18	1649.05	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	3759.90	940.17	25	8835.54	380.03	4	6662.30	206.76	3	19257.74	1526.96	8
<b>A</b>	<b>Sub Total of Public Sec.</b>	<b>9195.83</b>	<b>1832.03</b>	<b>20</b>	<b>18795.60</b>	<b>4160.35</b>	<b>22</b>	<b>10436.29</b>	<b>1975.90</b>	<b>19</b>	<b>30789.69</b>	<b>4355.86</b>	<b>14</b>
13	AXIS BANK	24567.81	2626.97	11	22800.40	2347.52	10	12662.74	1591.72	13	60030.95	6566.21	11
14	Bandhan Bank	108.79	12.99	12	2767.36	2754.99	100	13.80	0.78	6	2889.96	2768.75	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	560.99	531.55	95	401.8915	372.14	93	88.28	59.79858	68	1051.16	963.48	92
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	276.82	229.51	83	118.07	71.01	60	34.30	33.39	97	429.19	333.91	78
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	14979.00	4984.00	33	75.00	28.00	37	8174.00	3196.00	39	23228.00	8208.00	35
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>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>41661.68</b>	<b>9077.17</b>	<b>22</b>	<b>26393.54</b>	<b>5711.21</b>	<b>22</b>	<b>21105.23</b>	<b>4975.95</b>	<b>24</b>	<b>87896.59</b>	<b>19004.77</b>	<b>22</b>
22	Tripura Gramin Bank	116678.67	96713.07	83	56068.31	47620.80	85	55546.41	37683.14	68	228293.40	182017.01	80
<b>C</b>	<b>Sub Total of RRB</b>	<b>116678.67</b>	<b>96713.07</b>	<b>83</b>	<b>56068.31</b>	<b>47620.80</b>	<b>85</b>	<b>55546.41</b>	<b>37683.14</b>	<b>68</b>	<b>228293.40</b>	<b>182017.01</b>	<b>80</b>
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	14972.20	41	8513.05	3430.393	40	20766.77	8620.61	42	65607.24	27023.20	41
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>36327.42</b>	<b>14972.20</b>	<b>41</b>	<b>8513.05</b>	<b>3430.39</b>	<b>40</b>	<b>20766.77</b>	<b>8620.61</b>	<b>42</b>	<b>65607.24</b>	<b>27023.20</b>	<b>41</b>
<b>Grand Total</b>		<b>203863.60</b>	<b>122594.47</b>	<b>60</b>	<b>109770.50</b>	<b>60922.74</b>	<b>56</b>	<b>107854.70</b>	<b>53255.61</b>	<b>49</b>	<b>412586.92</b>	<b>232400.84</b>	<b>56</b>

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

As on 31.03.2023

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
March 2022	18546	1172.93	6.32
March 2023	19996	1423.54	7.12

Percentage of gross NPA as against gross advance increased from 6.32% as on March 2022 to 7.12% as on March 2023. Amount in absolute terms increased to Rs. 1423.54 crores as on March 2023 from Rs. 1172.93 crores as on March 2022. The outstanding amount under Written off A/Cs (Shadow Register) is around Rs. 190.83 crores which if added with the outstanding NPA, the total amount would be Rs. 1614.37 crores which seems to be high.

The total outstanding NPA amount in Govt. sponsored schemes has increased from Rs. 109.19 crores in March 2022 to Rs. 153.96 crores in March 2023. State Govt is requested to take adequate measures in helping bank officials in recovery of these loans.

NPA Position and amount outstanding in Shadow Register of Banks in Tripura as on 31.03.2023 is furnished in the Annexure.

**NPA Position of Banks in Tripura as on 31.03.2023**

(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	24.90	652.17
2	Bank of India	106.17	1198.14	46.58	1350.89	1777.55	3128.44
3	Bank of Maharashtra	0.00	91.37	6.00	97.37	0.00	97.37
4	Canara Bank	217.69	1181.04	112.46	1511.19	102.27	1613.46
5	Central Bank of India	68.24	506.53	22.09	596.86	1.77	598.63
6	Indian Bank	10.37	228.52	46.87	285.76	54.92	340.68
7	Indian Overseas Bank	16.23	465.73	0.00	481.96	1.16	483.12
8	Punjab & Sind Bank	6.97	46.63	3.03	56.63	0.24	56.87
9	Punjab National Bank	8750.54	8079.52	284.71	17114.77	849.24	17964.01
10	State Bank of India	10691.34	415.82	278.63	11385.79	3643.16	15028.95
11	Union Bank of India	108.10	196.30	12.83	317.23	26.27	343.50
12	UCO Bank	1498.06	1601.90	280.34	3380.30	186.39	3566.69
<b>A</b>	<b>Sub-Total PUBLIC sec Bank</b>	<b>21477.00</b>	<b>14593.33</b>	<b>1135.69</b>	<b>37206.02</b>	<b>6667.87</b>	<b>43873.89</b>
13	AXIS BANK	2.20	157.00	7.17	166.37	3.31	169.68
14	Bandhan Bank	55120.76	10.70	125.53	55256.99	1084.52	56341.51
15	Federal Bank	0.00	9.51	0.00	9.51	0.00	9.51
16	HDFC	746.61	565.24	29.01	1340.86	356.26	1697.12
17	ICICI	0.54	0.00	16.49	17.03	658.41	675.44
18	IDBI BANK	1916.07	612.84	0.95	2529.86	4.42	2534.28
19	IDFC First Bank	7.00	0.00	0.00	7.00	74.00	81.00
20	Indusind Bank	356.74	51.36	0.00	408.10	138.71	546.81
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	135.18	503.41	0.00	638.59	5.77	644.36
24	Ujjivan Bank	208.81	1.19	166.20	376.20	81.03	457.23
25	Jana SFB	82.45	0.00	0.00	82.45	0.00	82.45
<b>B</b>	<b>Sub Total Pvt. Sec Bank</b>	<b>58576.36</b>	<b>1911.38</b>	<b>345.35</b>	<b>60833.09</b>	<b>2406.43</b>	<b>63239.52</b>
26	TGB	7794.81	4109.89	2678.38	14583.08	1978.84	16561.92
<b>C</b>	<b>Sub Total RRB</b>	<b>7794.81</b>	<b>4109.89</b>	<b>2678.38</b>	<b>14583.08</b>	<b>1978.84</b>	<b>16561.92</b>
27	ACUB	0.00	0.00	618.10	618.10	0.00	618.10
28	TCARDB	0.00	0.00	0.00	0.00	0.00	0.00
29	TSCB	4552.03	2095.59	4172.33	10819.95	7240.85	18060.80
<b>D</b>	<b>Sub-Total Coop. Bank</b>	<b>4552.03</b>	<b>2095.59</b>	<b>4790.43</b>	<b>11438.05</b>	<b>7240.85</b>	<b>18678.90</b>
<b>GRAND TOTAL</b>		<b>92400.20</b>	<b>22710.19</b>	<b>8949.85</b>	<b>124060.24</b>	<b>18293.99</b>	<b>142354.23</b>

**Position of Technically Written off A/Cs of Banks in Tripura as on 31.03.2023**

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	17580	9354.33
10	State Bank of India	2084	1179.00
11	UCO Bank	135	4060.34
12	Union Bank of India	0	0.00
<b>A</b>	<b>Sub-Total PUBLIC sec Bank</b>	<b>19851</b>	<b>15331.66</b>
13	AXIS BANK	0	0.00
14	ICICI	0	0.00
15	HDFC	0	0.00
16	South Indian Bank	0	0.00
17	INDUSIND	0	0.00
18	IDBI Bank	0	0.00
<b>B</b>	<b>Sub Total PRIVATE Sec bank</b>	<b>0</b>	<b>0.00</b>
19	Tripura Gramin Bank	45383	3749.41
<b>C</b>	<b>Sub Total RRB</b>	<b>45383</b>	<b>3749.41</b>
20	ACUB	107	2.14
21	TCARDB	0	0.00
22	TSCB	0	0.00
<b>D</b>	<b>Sub-Total Coop. Bank</b>	<b>107</b>	<b>2.14</b>
<b>GRAND TOTAL</b>		<b>65341</b>	<b>19083.21</b>

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

		PMRY					PMEGP					SWAVALAMBAN				
		A/Cs Outstand ing	Outstd. Balance as on 31.03.2023	NPA A/Cs	Amt. Outstd. As on 31.03.23	NPA %	A/Cs Outstand ing	Outstd. Balance as on 31.03.2023	NPA A/Cs	Amt. Outstd. As on 31.03.23	NPA %	A/Cs Outstand ing	Outstd. Balance as on 31.03.2023	NPA A/Cs	Amt. Outstd. As on 31.03.23	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 Maharashtra	0	0.00	0	0.00	#DIV/0!	12	15.39	0	0.00	0	15	13.85	3	5.01	36
3	Bank of India	0	0.00	0	0.00	#DIV/0!	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	72	178.80	21	45.61	26	32	57.69	8	12.88	22
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	1672	3382.38	846	1448.10	43	2231	2709.51	561	902.89	33
9	P&SB	12	0.01	12	0.01	100	25	52.22	11	15.40	29	16	26.00	10	16.00	62
10	SBI	229	108.48	184	82.68	76	967	3525.00	763	2166.00	61	708	959.00	316	644.00	67
12	Union Bank of India	102	124.55	12	8.44	7	38	104.13	10	22.93	22	220	578.20	48	70.05	12
13	UCO Bank	120	138.80	104	128.35	92	446	652.84	158	224.84	34	629	574.49	238	199.82	35
	<b>ASCB of PSBs Sub-Total</b>	<b>1775</b>	<b>1358.81</b>	<b>1603</b>	<b>1197.61</b>	<b>88</b>	<b>3839</b>	<b>9514.23</b>	<b>1930</b>	<b>4211.77</b>	<b>44</b>	<b>4211</b>	<b>5444.39</b>	<b>1290</b>	<b>1998.72</b>	<b>37</b>
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	20	74.06	7	28.12	38	23	38.31	5	6.40	17
18	INDUSIND BANK	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0	0.00	0	0.00	0
19	SOUTH INDIAN BANK	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0	0.00	0	0.00	0
20	Yes Bank	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0	0.00	0	0.00	0
21	Bandhan Bank	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0	0.00	0	0.00	0
22	Kotak Mahindra	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0	0.00	0	0.00	0
	<b>ASCB of Pvt s Sub-Total</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>54</b>	<b>186.60</b>	<b>14</b>	<b>39.08</b>	<b>21</b>	<b>23</b>	<b>38.31</b>	<b>5</b>	<b>6.40</b>	<b>0</b>
23	TGB	0	0.00	0	0.00	0	4388	8117.24	705	872.96	11	8087	10492.73	858	1006.49	10
	<b>TGBs Sub-Total</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>4388</b>	<b>8117.24</b>	<b>705</b>	<b>872.96</b>	<b>11</b>	<b>8087</b>	<b>10492.73</b>	<b>858</b>	<b>1006.49</b>	<b>10</b>
24	ACUB	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0	0.00	0	0.00	0
25	TCARDB	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0	0.00	0	0.00	0
26	TSCB Ltd	0	0.00	0	0.00	0	3466	6805.81	791	2501.29	37	7446	10340.54	2329	3562.45	34
	<b>ASCB of Coop Sub-Total</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>3466</b>	<b>6805.81</b>	<b>791</b>	<b>2501.29</b>	<b>37</b>	<b>7446</b>	<b>10340.54</b>	<b>2329</b>	<b>3562.45</b>	<b>34</b>
	<b>GRAND TOTAL</b>	<b>1775</b>	<b>1358.81</b>	<b>1603</b>	<b>1197.61</b>	<b>88</b>	<b>11747</b>	<b>24623.88</b>	<b>3440</b>	<b>7625.10</b>	<b>31</b>	<b>19767</b>	<b>26315.97</b>	<b>4482</b>	<b>6574.06</b>	<b>25</b>

**Tourism Development - Paryatan Sahayak Prakalpa Scheme**

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

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

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

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

213 proposals under the newly launched tourism scheme “Paryatan Sahayak Prakalpa” have been forwarded to various bank branches for extending credit support to eligible beneficiaries after undergoing suitable training arranged by Tourism Dept, of which 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 31.03.2023 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.
754238	197219	951457	457.53*	822549	58590	346591
<b>In Percentage</b>						
79.27	20.72			86.45	6.15	36.42

\* Average deposit per account Rs. 4808.78/-

49.07 crore PMJDY accounts have been opened so far across the country with deposit of Rs. 1,96,988.55 crore with an average deposit of Rs. 4013.88/- per account as against average deposit of Rs. 4808.78/- per account in the State of Tripura.

Aadhaar seeding percentage is 86.45 in Tripura. On the issue of bulk seeding of Aadhaar numbers from MNREGA database or database of other department, all banks are to observe due diligence and obtain written consent of the customer before seeding the Aadhaar number in the Bank account. All banks are requested to push up Aadhaar seeding for smooth DBT transactions.

All the banks in the State of Tripura issued Rupay Cards to 36.42% PMJDY customers against national issuance of 67.90%. 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 6.15% of total PMJDY accounts opened in the State. Bankers are requested to convert all zero balance accounts into operative accounts.

**Bank Wise Details of PMJDY accounts for the State of Tripura as on 31.03.2023**

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	2943	6624	5161	4406	9567	51708622.2	487	8230	8432
2	Bank of India	PSB	12138	1104	6973	6269	13242	54838988.41	720	10827	12338
3	Bank of Maharashtra	PSB	0	1848	891	957	1848	7250518	100	1777	1797
4	Canara Bank	PSB	31476	5088	17797	18767	36564	141279008.6	3799	21906	33796
5	Central Bank of India	PSB	4758	270	2062	2966	5028	15393161.93	62	2290	4752
6	Indian Bank	PSB	1685	1042	1255	1472	2727	6562515.83	335	2017	2213
7	Indian Overseas Bank	PSB	2541	3577	3378	2740	6118	24236620	246	4023	3688
8	Punjab & Sind Bank	PSB	384	200	239	345	584	1269744.53	47	402	543
9	Punjab National Bank	PSB	117783	6545	58466	65862	124328	615736858.8	17237	68097	115782
10	State Bank of India	PSB	74831	100211	85193	89849	175042	876640610.1	4078	164562	135177
11	UCO Bank	PSB	46362	32271	36379	42254	78633	417986979.9	5340	18054	63958
12	Union Bank of India	PSB	9234	4135	6961	6408	13369	54952563.02	1055	6975	12122
13	Axis Bank Ltd	PVT	6	481	347	140	487	2232319.2	117	301	306
14	Federal Bank Ltd	PVT	0	143	97	46	143	1985244.6	34	88	112
15	HDFC Bank Ltd	PVT	13	7755	153	7615	7768	11887441.12	314	7768	2792
16	ICICI Bank Ltd	PVT	7	196	144	59	203	1060514.14	135	203	84
17	IDBI Bank Ltd.	PVT	2768	3922	3145	3545	6690	13756108.53	873	4631	5959
18	IndusInd Bank Ltd	PVT	15	1262	1086	191	1277	1938470.1	69	342	1239
19	Kotak Mahindra Bank Ltd	PVT	0	63	54	9	63	73034.65	16	60	40
20	South Indian Bank Ltd	PVT	0	105	62	43	105	250241.06	26	68	83
21	Tripura Gramin Bank	RRB	447294	20377	189416	278255	467671	2274308037	23500	23970	417336
<b>Grand Total</b>			<b>754238</b>	<b>197219</b>	<b>419259</b>	<b>532198</b>	<b>951457</b>	<b>4575347602</b>	<b>58590</b>	<b>346591</b>	<b>822549</b>

**Social Security Schemes:**

Performance of 3 Social Security Schemes viz. Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana (APY) as on 31.03.2023 is furnished below:

Bank Type	PMSBY	PMJJBY	APY	Total
<b>PSB</b>	<b>640596</b>	<b>227170</b>	<b>65442</b>	<b>933208</b>
<b>RRB</b>	<b>349087</b>	<b>125121</b>	<b>100419</b>	<b>574627</b>
<b>Private</b>	<b>9498</b>	<b>3712</b>	<b>6602</b>	<b>19812</b>
<b>Co-op</b>	<b>23749</b>	<b>8211</b>	<b>344</b>	<b>32304</b>
<b>Total</b>	<b>1022930</b>	<b>364214</b>	<b>172807</b>	<b>1559951</b>

Bank wise position of 3 social security schemes is furnished along with claim position as on 31.03.2023:

Social Security Schemes upto March 2023		Total		
S.No.	Banks	PMSBY	PMJJBY	APY
1	Bank of Baroda	10658	4414	1660
2	Bank of India	21411	5880	4296
3	Bank of Maharashtra	349	180	172
4	Canara Bank	29436	11672	8437
5	Central Bank Of India	5401	2406	1780
6	Indian Bank	35970	1177	669
7	Indian Overseas	4357	2091	1753
8	Punjab & Sind Bank	1369	495	352
9	Punjab National Bank	157401	95471	12845
10	State Bank of India	332461	85394	22011
11	UCO Bank	30716	13385	9749
12	Union Bank	11067	4605	1718
	<b>Total PUBLIC sec Bank</b>	<b>640596</b>	<b>227170</b>	<b>65442</b>
13	Axis Bank	407	405	2885
14	Bandhan Bank	0	0	904
15	Federal Bank	155	55	32
16	HDFC Bank	1500	556	1189
17	ICICI Bank	328	192	108
18	IDBI Bank	4239	2259	1281
19	IDFC First Bank	2382	110	0
20	IndusInd	303	13	7
21	Kotak Mahindra	72	48	22
22	South Indian Bank	107	70	171
23	Ujjivan Bank	0	0	0
24	Yes Bank	5	4	3
	<b>Total PRIVATE Sec bank</b>	<b>9498</b>	<b>3712</b>	<b>6602</b>
25	Tripura Gramin Bank	349087	125121	100419
	<b>Total RRB</b>	<b>349087</b>	<b>125121</b>	<b>100419</b>
26	ACUB	0	0	0
27	TCARDB	0	0	0
28	TSCB	23749	8211	344
	<b>Total Coop. Bank</b>	<b>23749</b>	<b>8211</b>	<b>344</b>
	<b>Grand Total</b>	<b>1022930</b>	<b>364214</b>	<b>172807</b>

Claim Status of PMSBY & PMJBY:

PMSBY & PMJBY--CLAIM STATUS FY 2022-23 (As on 31.03.2023)									
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
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>12</b>	<b>5</b>	<b>6</b>	<b>1</b>	<b>23</b>	<b>20</b>	<b>3</b>	<b>0</b>
13	AXIS BANK	0	0	0	0	0	0	0	0
14	Bandhan Bank	0	0	0	0	0	0	0	0
15	Federal Bank	0	0	0	0	0	0	0	0
16	HDFC	0	0	0	0	0	0	0	0
17	ICICI	0	0	0	0	0	0	0	0
18	IDBI BANK	1	0	0	1	10	9	1	0
19	IDFCFirst Bank	0	0	0	0	0	0	0	0
20	Indusind Bank	0	0	0	0	0	0	0	0
21	Kotak Mahindra Bank	0	0	0	0	0	0	0	0
22	SOUTH INDIAN BANK	0	0	0	0	0	0	0	0
23	Ujjivan Bank	0	0	0	0	0	0	0	0
24	YES Bank	0	0	0	0	0	0	0	0
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>10</b>	<b>9</b>	<b>1</b>	<b>0</b>
25	Tripura Gramin Bank	7	7	0	0	85	26	59	0
<b>C</b>	<b>Sub Total of RRB</b>	<b>7</b>	<b>7</b>	<b>0</b>	<b>0</b>	<b>85</b>	<b>26</b>	<b>59</b>	<b>0</b>
26	ACUB	0	0	0	0	0	0	0	0
27	TCARDB	0	0	0	0	0	0	0	0
28	TSCB	1	0	1	0	9	7	2	0
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>9</b>	<b>7</b>	<b>2</b>	<b>0</b>
<b>GRAND TOTAL</b>		<b>21</b>	<b>12</b>	<b>7</b>	<b>2</b>	<b>127</b>	<b>62</b>	<b>65</b>	<b>0</b>

Claim settlement in PMJBY is 49% 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 31.03.2023)											Annexure No.				
<b>RSETI - PNB -Udaipur,Gomati</b>															
F.Y	No. of Programme	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainees		
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employed	Total	APL	BPL	TOTAL
2017-18	29	540	344	884	115	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	23	106	561	667	149	158	136	35	259	231	0	490	54	613	667
<b>Total</b>	<b>139</b>	<b>1409</b>	<b>2844</b>	<b>4253</b>	<b>832</b>	<b>956</b>	<b>934</b>	<b>124</b>	<b>908</b>	<b>1957</b>	<b>26</b>	<b>2891</b>	<b>1146</b>	<b>3107</b>	<b>4253</b>
<b>RSETI - PNB - Ambassa ,Dhalai</b>															
F.Y	No. of Programme	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainees		
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employed	Total	APL	BPL	TOTAL
2017-18	21	306	187	493	51	355	53	2	45	111	34	190	189	304	493
2018-19	19	254	214	468	35	388	26	0	237	16	0	253	157	311	468
2019-20	15	210	210	420	48	263	56	76	60	111	0	171	162	258	420
2020-21	15	82	292	374	64	139	105	5	1	162	0	163	133	241	374
2021-22	19	50	372	422	47	241	76	2	178	147	0	325	36	386	422
2022-23	21	44	445	489	80	292	79	1	217	296	0	513	44	445	489
<b>Total</b>	<b>110</b>	<b>946</b>	<b>1720</b>	<b>2666</b>	<b>325</b>	<b>1678</b>	<b>395</b>	<b>86</b>	<b>738</b>	<b>843</b>	<b>34</b>	<b>1615</b>	<b>721</b>	<b>1945</b>	<b>2666</b>
<b>RSETI - TGB -SEPAHIJALA, Sepahijala</b>															
F.Y	No. of Programme	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainees		
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employed	Total	APL	BPL	TOTAL
2017-18	22	212	307	519	70	161	117	107	125	234	0	359	202	317	519
2018-19	13	148	216	364	107	87	83	24	220	202	0	422	98	266	364
2019-20	13	149	251	400	84	100	124	38	94	143	0	237	120	280	400
2020-21	10	72	155	227	52	50	64	22	0	14	0	14	86	141	227
2021-22	17	80	311	391	131	99	73	35	141	143	0	284	115	276	391
2022-23	21	88	516	604	196	154	183	18	192	239	0	431	231	373	604
<b>Total</b>	<b>96</b>	<b>749</b>	<b>1756</b>	<b>2505</b>	<b>640</b>	<b>651</b>	<b>644</b>	<b>244</b>	<b>772</b>	<b>975</b>	<b>0</b>	<b>1747</b>	<b>852</b>	<b>1653</b>	<b>2505</b>
<b>RUDSETI, AGARTALA (Promoted by Canara Bank), West Tripura</b>															
F.Y	No. of Programme	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainees		
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employed	Total	APL	BPL	TOTAL
2017-18	27	233	374	607	119	159	154	14	31	319	0	350	406	201	607
2018-19	23	425	231	656	85	277	140	5	117	184	18	319	344	312	656
2019-20	18	233	276	509	97	141	122	13	156	379	5	540	330	179	509
2020-21	15	122	190	312	73	90	82	1	58	156	0	214	92	220	312
2021-22	20	68	341	409	94	109	105	8	67	182	0	249	36	373	409
2022-23	19	16	455	471	125	180	97	2	280	58	0	338	31	440	471
<b>Total</b>	<b>122</b>	<b>1097</b>	<b>1867</b>	<b>2964</b>	<b>593</b>	<b>956</b>	<b>700</b>	<b>43</b>	<b>709</b>	<b>1278</b>	<b>23</b>	<b>2010</b>	<b>1239</b>	<b>1725</b>	<b>2964</b>
<b>RSETI - SBI -Kumarghat, Unakoti.</b>															
F.Y	No. of Programme	No. of Participants			Out of total Participants				No. of Trainees Employed				Financial Status of Trainees		
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employed	Total	APL	BPL	TOTAL
2017-18	29	319	311	630	165	225	90	27	165	200	1	366	159	471	630
2018-19	16	307	161	468	73	192	77	44	152	166	0	318	225	243	468
2019-20	17	283	192	475	77	232	115	6	127	180	0	307	156	319	475
2020-21	16	135	378	513	152	48	164	25	131	120	0	251	219	294	513
2021-22	16	44	334	378	123	127	96	5	223	295	0	518	48	330	378
2022-23	23	113	400	513	92	230	114	13	91	374	0	465	2	511	513
<b>Total</b>	<b>117</b>	<b>1201</b>	<b>1776</b>	<b>2977</b>	<b>682</b>	<b>1054</b>	<b>656</b>	<b>120</b>	<b>889</b>	<b>1335</b>	<b>1</b>	<b>2225</b>	<b>809</b>	<b>2168</b>	<b>2977</b>
<b>GRAND TOTAL</b>	<b>584</b>	<b>5402</b>	<b>9963</b>	<b>15365</b>	<b>3072</b>	<b>5295</b>	<b>3329</b>	<b>617</b>	<b>4016</b>	<b>6388</b>	<b>84</b>	<b>10488</b>	<b>4767</b>	<b>10598</b>	<b>15365</b>

## Digital Modes of Banking:

<b>Bankwise Position of ATMs upto March 2023</b>					
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	31	86	143	260
11	Union Bank of India	1	4	9	14
12	UCO Bank	9	12	6	27
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>108</b>	<b>129</b>	<b>199</b>	<b>436</b>
13	AXIS BANK	3	8	8	19
14	Bandhan Bank	0	3	2	5
15	Federal Bank	0	0	1	1
16	HDFC	4	8	8	20
17	ICICI	1	5	6	12
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	2	2
23	YES Bank	0	0	1	1
24	Ujjivan Bank	0	6	2	8
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>13</b>	<b>39</b>	<b>35</b>	<b>87</b>
25	Tripura Gramin Bank	25	4	4	33
<b>C</b>	<b>Sub Total of RRB</b>	<b>25</b>	<b>4</b>	<b>4</b>	<b>33</b>
26	ACUB	0	0	0	0
27	TCARDB	0	0	0	0
28	TSCB	2	3	3	8
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>2</b>	<b>3</b>	<b>3</b>	<b>8</b>
<b>GRAND TOTAL</b>		<b>148</b>	<b>175</b>	<b>241</b>	<b>564</b>

## Status of POS machines installed as on 31.03.2023

Sl.No.	BANKS	Status of POS Machines issued upto March 2023
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	1862
12	Union Bank of India	65
13	UCO Bank	103
14	AXIS BANK	14
15	Bandhan Bank	153
16	Federal Bank	16
17	HDFC	450
18	ICICI	76
19	IDFC First Bank	13
20	Indusind Bank	0
21	Kotak Mahindra Bank	14
22	SOUTH INDIAN BANK	93
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
	<b>GRAND TOTAL</b>	<b>4074</b>

**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 as on March 2023 is given below.

### Digital coverage for individuals (Savings Accounts) as on March 2023

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
Dhalai Total	493804	252210	130149	26.36	61293	24.30	23998	4.86	9428	3.74
Gomati Total	722841	364646	237228	32.82	107210	29.40	85465	11.82	26467	7.26
Khowai Total	442206	229950	131114	29.65	63282	27.52	26846	6.07	10418	4.53
North Tripura Total	504855	253281	172088	34.09	78600	31.03	45972	9.11	17175	6.78
Sepahijala Total	674959	336762	197676	29.29	99463	29.54	46028	6.82	22196	6.59
South Tripura Total	679178	330353	184031	27.10	74631	22.59	42835	6.31	10979	3.32
Unokoti Total	370478	190485	114786	30.98	53167	27.91	27527	7.43	11447	6.01
West Tripura Total	1639905	703651	994905	60.67	353706	50.27	493374	30.09	167810	23.85
Tripura State Total	5528226	2661338	2161977	39.11	891352	33.49	792045	14.33	275920	10.37

District													
	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	
Dhalai Total	76548	15.50	47669	18.90	380940	77.14	193298	76.64	432921	87.67	233455	92.56	
Gomati Total	230790	31.93	114464	31.39	560279	77.51	273034	74.88	649494	89.85	335449	91.99	5223
Khowai Total	88792	20.08	51391	22.35	319855	72.33	163299	71.02	378096	85.50	204558	88.96	1605
North Tripura Total	98828	19.58	55683	21.98	384874	76.23	190982	75.40	440932	87.34	230552	91.03	4006
Sepahijala Total	177218	26.26	91341	27.12	495246	73.37	239983	71.26	582357	86.28	300831	89.33	3176
South Tripura Total	122902	18.10	60457	18.30	508505	74.87	245243	74.24	584239	86.02	296106	89.63	3498
Unokoti Total	69503	18.76	41751	21.92	282072	76.14	143549	75.36	328391	88.64	175319	92.04	1278
West Tripura Total	692239	42.21	234218	33.29	1426988	87.02	487909	69.34	1639899	100.00	703651	100.00	72872
Tripura State Total	1556820	28.16	696974	26.19	4358759	78.85	1937297	72.79	5036329	91.10	2479921	93.18	94879



### Digital coverage for Businesses (Current Accounts) as on March 2023

District	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	
Dhalai Total	4106	1011	24.62	597	14.54	1194	29.08	1699	41.38	450
Gomati Total	8406	1621	19.28	1663	19.78	2782	33.10	3758	44.71	75443
Khowai Total	3510	877	24.99	543	15.47	1671	47.61	1699	48.40	431
North Tripura Total	4470	1830	40.94	916	20.49	1800	40.27	2742	61.34	1012
Sepahijala Total	6247	1581	25.31	763	12.21	2536	40.60	3140	50.26	686
South Tripura Total	5737	1560	27.19	1086	18.93	2396	41.76	2775	48.37	931
Unokoti Total	4247	1150	27.08	594	13.99	1692	39.84	2163	50.93	592
West Tripura Total	51823	37328	72.03	34475	66.52	37914	73.16	51823	100.00	8094
Tripura State Total	103635	46958	45.31	40637	39.21	51985	50.16	69799	67.35	87639

**Timely submission of data by banks:**

21 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 13.04.2023 for compilation of Agenda Notes for 143<sup>rd</sup> SLBC Meeting. The date of submission by the concerned banks is tabulated as follows: -

<b>Sl.</b>	<b>Bank</b>	<b>Date of Submission</b>
1	ACUB	07-04-23
2	Kotak Mahindra Bank	07-04-23
3	Punjab National Bank	07-04-23
4	Bank of Maharashtra	11-04-23
5	India Post Payment Bank	12-04-23
6	Federal Bank	13-04-23
7	Punjab & Sind Bank	13-04-23
8	South Indian Bank	13-04-23
9	UCO Bank	13-04-23
10	IDFC First Bank	16-04-23
11	Ujjivan Bank	16-04-23
12	Bank of India	17-04-23
13	Jana Small Finance Bank	18-04-23
14	Bank of Baroda	20-04-23
15	Central Bank of India	20-04-23
16	NESFB	21-04-23
17	Indian Bank	22-04-23
18	ICICI	25-04-23
19	YES Bank	26-04-23
20	IndusInd Bank	27-04-23
21	Union Bank of India	28-04-23
22	Bandhan Bank	29-04-23
23	IDBI BANK	29-04-23
24	Indian Overseas Bank	01-05-23
25	State Bank of India	01-05-23
26	AXIS BANK	02-05-23
27	HDFC	02-05-23
28	Tripura Gramin Bank	02-05-23
29	TSCB	02-05-23
30	Canara Bank	03-05-23

Other Issues:

Performance of India Post Payments Bank:

Data as on 31.03.2023						
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	99	15	1
2	Agartala	89	11571	142	15	0.02
3	KAILASHAHAR BRANCH	54	9651	67.26	61	0.02
4	RADHAKISHOREPUR	130	10325	69.71	31	0.02
5	Dharmanagar	104	30991	339.57	54	0.25
<b>TOTAL</b>		<b>427</b>	<b>73538</b>	<b>717.54</b>	<b>176</b>	<b>1.31</b>

S.No.	Controlling Office	DBT Transactions						Bills & Utility Payments					
		MGNREGA		Scholarships		Social welfare benefits and other Government subsidies		Mobile and DTH recharge		Electricity, water & gas bills		Donations & insurance premiums	
		Nos.	Amount	Nos.	Amount	Nos.	Amount	Nos.	Amount	Nos.	Amount	Nos.	Amount
1	khowai	5000	10	1000	2	4000	8	500	0.6	60	0.12	18	4.4
2	Agartala	532	8	12	1	982	2	650	0.8	230	1	0	0
3	Radhakishorepur	918	27	25	1.69	1010	32	450	1.59	75	0.72	28	1.23
4	Kailashahar	2	NA	2	NA	1176	2.43	321	0.2	127	0.76	NA	NA
5	Dharmanagar	235	4.8	14	0.24	851	31.1	702	2.6	291	0.99	81	0.87

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	NA	NA	NA	NA	12	0.5	NA	NA	900	45
2	Agartala	450	2	0	0	20	0.02	0	0	1523	62
3	Radhakishorepur	89	1.34	0	0	7	0.05	0	0	752	40
4	Kailashahar	743	1.54	0	0	NA	NA	0	0	1231	55
5	Dharmanagar	678	5.3	0	0	0	0	0	0	12349	482.6

S.No.	Controlling Office	Third Party Products Mobilised							
		Loans		Insurance		Investments		Post Office Savings schemes	
		Nos.	Amount	Nos.	Amount	Nos.	Amount	Nos.	Amount
1	KHOWAI	NA	NA	34	4.5	NA	NA	NA	NA
2	KAILASHAHAR	0	0	14	0.8	0	0	1760	0.76
3	Dharmanagar	0	0	81	0.87	0	0	0	0
4	Radhakishorepur	0	0	27	1.01	0	0	0	0
5	Agartala	0	0	15	2.4	0	0	0	0

## Performance of Airtel Payments Bank:

Data as on 31.03.2023						
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	2207	184256	377.19	NA	NA

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	NA	NA	NA	NA	14,153	8,745,559	91,687	15,611,857	2,003	1,411,354	5,148	715,943

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	NA	NA	4,111	1,582,709	544	154,956	1	4,500	42,917	660,324,961

S.No.	Controlling Office	Third Party Products Mobilised							
		Loans		Insurance		Investments		Savings schemes	
		Nos.	Amount	Nos.	Amount	Nos.	Amount	Nos.	Amount
1	Guwahati	NA	NA	1,683	202,246	NA	NA	NA	NA

**PM SVANidhi Yojana status as on March 2023:**

<b>PMSVANidhi BANK-WISE STATUS (1st Dose of Rs.10,000/-)</b>					
<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>
<b>S/No</b>	<b>BANK</b>	<b>Applications</b>	<b>Sanctioned</b>	<b>Disbursed</b>	<b>Returned</b>
1	<b>Annapurna Finance Pvt.Ltd</b>	28	26	26	2
2	<b>Axis Bank</b>	5	4	0	0
3	<b>Bandhan Bank</b>	26	0	0	10
4	<b>Bank of Baroda</b>	26	20	20	3
5	<b>Bank of India</b>	87	76	75	11
6	<b>Bank of Maharastra</b>	3	3	3	0
7	<b>Canara Bank</b>	104	78	78	25
8	<b>Central Bank of India</b>	49	29	29	18
9	<b>Feederal Bank</b>	1	0	0	1
10	<b>HDFC Bank</b>	397	292	45	105
11	<b>ICICI Bank</b>	3	0	0	0
12	<b>IDBI Bank</b>	14	10	10	3
13	<b>Indian Bank</b>	8	6	5	2
14	<b>Indian Overseas Bank</b>	22	19	19	3
15	<b>Panjab &amp; Sind Bank</b>	1	0	0	1
16	<b>Panjab National Bank</b>	857	807	804	50
17	<b>Tripura Gramin Bank</b>	1594	1298	1191	282
18	<b>South Indian Bank</b>	2	1	1	1
19	<b>State Bank of India</b>	807	737	725	66
20	<b>Stree Nidhi Credit- Co Operative Fedaration</b>	1	1	1	0
21	<b>TSCBL</b>	453	183	161	39
22	<b>UCO Bank</b>	283	208	206	74
23	<b>Ujjivan Small Finance</b>	2	1	1	1
24	<b>Union Bank</b>	49	41	41	8
<b>TOTAL</b>		<b>4822</b>	<b>3840</b>	<b>3441</b>	<b>705</b>

<b>PMSVANidhi BANK-WISE STATUS (2nd Dose of Rs.20,000/-)</b>					
<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>
<b>S/No</b>	<b>BANK</b>	<b>Applications</b>	<b>Sanctioned</b>	<b>Disbursed</b>	<b>Returned</b>
1	<b>Annapurna Finance Pvt.Ltd</b>	24	0	0	24
2	<b>Bank of Baroda</b>	9	1	1	2
3	<b>Bank of India</b>	62	8	8	54
4	<b>Bank of Maharashtra</b>	2	0	0	2
5	<b>Canara Bank</b>	56	18	18	38
6	<b>Central Bank of India</b>	17	5	4	12
7	<b>HDFC Bank</b>	20	7	3	6
8	<b>IDBI Bank</b>	4	1	1	0
9	<b>Indian Bank</b>	2	0	0	2
10	<b>Indian Overseas Bank</b>	15	11	10	3
11	<b>Panjab National Bank</b>	468	202	193	266
12	<b>Tripura Gramin Bank</b>	260	207	162	42
13	<b>State Bank of India</b>	522	402	382	119
14	<b>Stree Nidhi Credit- Co Operative Fedaration</b>	1	1	1	0
15	<b>TSCBL</b>	32	6	5	0
16	<b>Uco Bank</b>	119	59	56	59
17	<b>Ujjivan Small Finance</b>	1	0	0	0
18	<b>Union Bank</b>	27	12	12	15
<b>TOTAL</b>		<b>1641</b>	<b>940</b>	<b>856</b>	<b>644</b>

<b>PMSVANidhi BANK-WISE STATUS (3rd Dose of Rs.50,000/-)</b>					
<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>
<b>S/No</b>	<b>BANK</b>	<b>Applications</b>	<b>Sanctioned</b>	<b>Disbursed</b>	<b>Returned</b>
1	<b>Canara Bank</b>	4	2	2	0
2	<b>Indian Overseas Bank</b>	4	3	3	1
3	<b>Panjab National Bank</b>	19	16	15	3
4	<b>Tripura Gramin Bank</b>	41	33	26	3
5	<b>State Bank of India</b>	47	43	43	2
6	<b>TSCBL</b>	4	0	0	0
7	<b>Uco Bank</b>	10	8	7	1
8	<b>Bank of India</b>	1	1	0	0
<b>TOTAL</b>		<b>126</b>	<b>104</b>	<b>94</b>	<b>10</b>

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

Animal Husbandry Report of 31/03/2023									
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
<b>Total</b>	<b>929</b>	<b>929</b>	<b>454</b>	<b>5</b>	<b>321</b>	<b>6</b>	<b>18</b>	<b>114</b>	<b>11</b>

**Fisheries Report of 31/03/2023**

<b>Bank Name</b>	<b>Cummulative No of Applications Received</b>	<b>Cummulative No of Applications Accepted</b>	<b>Cummulative No of Applications Sanctioned</b>	<b>Cummulative -Already having KCC with Some other Bank</b>	<b>Cummulative -Applicant in default NPA</b>	<b>Cummulative -Not having permission/licence for pond/reservoir</b>	<b>Cummulative -Applicant (i) not tracable (ii) Unwilling to avail (iii) Unaware about the submission of application</b>	<b>Cummulative -Wrong/incomplete information furnished</b>	<b>Cummulative - Any Other Reason</b>	<b>Pendency more than 15 days</b>
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
<b>Total</b>	<b>1335</b>	<b>1335</b>	<b>709</b>	<b>1</b>	<b>480</b>	<b>2</b>	<b>12</b>	<b>2</b>	<b>120</b>	<b>9</b>



## Fintech Adoption by Banks

**FinTech**, or **Financial Technology**, refers to the use of technology to upgrade and automate the design and delivery of financial services. FinTech services include money transfer, financing start-ups, wealth management, insurance, and digital banking. India has the highest FinTech adoption rate globally of 87%, which is significantly higher than the global average rate of 64%. This is mostly contributed by FinTech start-ups that aim to provide access to financial services even in the remotest areas. The government of India has also taken requisite steps to promote digital transformation and encourage FinTech ventures. However, there are still some challenges and opportunities for the Indian banks to leverage FinTech for enhancing their efficiency, customer satisfaction, and profitability.

### **Significance of FinTech in Indian Context:**

- **Promoting Financial Inclusion in India:** A large number of Indians remain outside the formal financial system, and the use of financial technologies can help close the gap left by traditional banking and finance models.
- **Finance for Micro, Small and Medium Enterprises (MSME):** One of the biggest threats to MSME existence is a lack of capital. According to the IFC Report, the MSME credit gap is estimated at USD 400 billion, which is where FinTech can play a key role, and solve the issue of credit availability.
- **With several FinTech start-ups offering easier and quicker access to loans,** MSMEs are no longer required to go through the tedious process of documentation, paperwork and multiple visits to a bank.
- **Improved Customer Experience:** FinTech start-ups provide convenience, personalisation, transparency, accessibility, and ease-of-use to their customers, empowering them to a high degree.
- **Developing credit scores and underwriting credit for customers with limited credit histories** will improve financial services penetration in India by leveraging big data, machine learning, and alternative data.

### **Growth of FinTech Being Driven by Government Initiatives:**

- **JAM Trinity:**
  - **Jan Dhan Yojana:** The world's largest financial inclusion initiative, "Jan Dhan Yojna", has helped in new bank account enrolment of over 480 Mn beneficiaries
  - **Aadhaar:** The world's largest biometric identification system (1.3+ Bn Aadhaars generated so far)
  - **Mobile connectivity:** India has the 2nd highest number of smartphone users
  - This has enabled FinTech players to build technology products to penetrate the large consumer-base in India.
- **UPI (Unified Payments Interface):** It is an advanced mobile app-based payment system to transfer funds between bank accounts developed by the National Payments Corporation of India in 2016, is the multiplier force behind the FinTech revolution in India. Volume of UPI transactions increased 200x from January 2017 (4.5 Mn) to January 2023 (10 Bn), and the Value increased 600x during the same period
  - UPI recorded the highest ever volume of transactions in April 2023 – 8.8 Billion
  - Daily transactions on the UPI platform can touch 1 Bn by 2025
  - Digital Payments increased by 76% in transactions and 91% in value (2022)
  - A Pan-India digital payments survey (covering 90,000 respondents) revealed that 42% of respondents have used digital payments
  - Acceptance of digital payments infrastructure has increased from 170 Mn touch points to 260 Mn touch points (increase of 53%)

- **India Stack:** A set of APIs that allows governments, businesses, startups and developers to utilise a unique digital infrastructure. One of the most important digital initiatives undertaken globally, aimed at putting up a public digital infrastructure based on open APIs to promote public and private digital initiatives. The 'Indiastack.global' website serves as a single repository of all major projects on India Stack.
- **Financial Inclusion:** India's financial inclusion has improved significantly over calendar years 2014 to 2021 as adult population with bank accounts increased from 53% to 78%.
- **Financial Literacy:** The RBI has set up the National Centre for Financial Education and plans to expand the reach of Centres for Financial Literacy (CFLs) in every block. These steps aim to promote financial education across India for all sections of the population.
- **Introduction of UPI123Pay and UPI Lite:** Allows access to UPI to 400+ Mn feature phone subscribers and facilitates low value transactions in offline mode through on-device wallet.
- **RBI Payments Vision 2025:** The RBI plans to achieve certain outcomes such as 3x increase in number of digital payment transactions, increase of registered customer base for mobile based transactions by 50% CAGR, increase in PPI transactions by 150%, increase of card acceptance infrastructure to 25 Mn by 2025.
- **Account Aggregator Framework (AA):** AA is an advanced framework of sharing consent based financial information between Financial Information Providers (FIPs) and Financial Information Users (FIUs). With 23 Banks onboarded to the AA framework, more than 1.1 Bn bank accounts are eligible to share data on AA. 3.3 Mn users have linked their accounts on the AA framework and shared data. RBI has also notified GSTN as FIP which will enable digital invoice financing and provide much-needed credit to the MSME sector.
- **Digital Rupee:** India launched its Central Bank Digital Currency (CBDC) or digital rupee or e-rupee recently. It is an electronic version of cash and will primarily accelerate the growth of the FinTech market in India.

FinTech is rapidly changing the face of the banking industry, as several banks are now switching to digitization as well as paperless and cashless processes.

The year 2015 marked the revolution for FinTech companies in India. Even though modern banking originated in the latter half of the 18th century, numerous FinTech startups emerged in 2015. Fast forward to 2021, the era of the FinTech companies transforming payments, insurance, lending and wealth management. The growth of these companies has been accelerated due to the COVID-19 pandemic. The related health crisis created new opportunities for FinTech companies, like Paytm, Google Pay, Razorpay, Slice, etc., to support financial inclusion. FinTech companies also played a significant role in mitigating the negative economic impact of the COVID-19 pandemic. On the macroeconomic front, the country is at the forefront of an impending FinTech revolution set to transform the face of the banking industry in India.

From economically weaker households to SMEs (Small-Medium Enterprises), the FinTech industry has improved access to banking (account, transaction, insurance and credit) for everyone in recent years. The relationship between the Banking industry and the FinTech sector is not competitive but mutually progressive.

### **Impact of FinTech Firms on the Banking Sector:**

Over the last two years, India has warmed up to FinTech start-ups and supported a massive adoption of digital financial models. Be it paperless lending, mobile banking, digital payments, mobile wallets, insurance, lending, or more, and FinTech has revolutionised every sphere of the traditional banking system. Traditionally in India, banks served as the gateway to payment services. However, a gradual acceptance of FinTech companies, like Paytm, Razorpay, Google Pay, Amazon Pay, PhonePe, MobiKwik, etc., have made them omnipresent today. Whether it's the usage of digital payment platforms to pay for hotels, recharge mobile phones, or buy groceries, there is an increased dependence on these digital solutions.

In 2019, more than 32 billion digital transactions valued at over Rs 69 trillion were recorded across India. By 2025, Indian digital transactions are expected to rise above Rs 238 trillion. Such substantial numbers indicate how the advent of FinTech start-ups has made banking services easy and convenient. Today, several online platforms can even help calculate loan EMIs and insurance premiums, improving financial awareness for consumers.

### **Ways through which the FinTech industry has made banking simple:**

- **Advanced Self-service Features:** With the advent of FinTech, the delivery of banking services has changed altogether. FinTech banking platforms allows access to operational processes, which were earlier only possible by visiting a physical branch. For instance, opening Savings Account or applying for a Personal Loan, can now be completed quickly and seamlessly through a digital process. Additionally, transfer of funds online, checking of account balance, and more digitally, increasing customer convenience.
- **Mobile wallets:** NEFT and RTGS payments have been in place for decades. In addition, the introduction of IMPS made banking more effortless. However, there was still scope of improvement fulfilled by API-led banking platforms, particularly mobile wallets - Google Pay, Amazon Pay, PhonePe, Paytm, etc. These mobile wallets act as a secure platform supporting seamless digital transactions between the bank and consumers. For instance, a money transfer request sent by mobile wallets is received by banks in real-time, ensuring a low-effort and faster banking user experience.
- **Instant payment support:** The growing acceptance of digital transactions in India has led to the phenomenal growth of instant payments. An economy that essentially survived on cash until the last decade is now thriving on Point Of Sale terminals in most aspects of functioning. Furthermore, government efforts, like demonetisation, pushed the growth of instant payment platforms. These platforms allow you to make offline and online payments, easing cashless transactions. You can use the NFC (Near Field Communication) and MST (Magnetic Secure Transmission) technology, sound-based payments platforms, QR code-based payment, Aadhaar Enabled Payment System (AEPS) facility or e-wallets like Paypal, Paytm, Yes Pay, Reliance Money, Mobikwik, Freecharge, etc. Instant payment support has changed the way you spend, save, lend, as well as improved your financial accountability.
- **Voice bots:** Many banks use chatbots today, along with artificial intelligence, advanced algorithms and natural language processing to provide instant and easy banking assistance to users. However, with FinTech on the rise, voice bots are expected to replace chatbots. The adoption of chatbots in banking is expected to enable functions like generating new passwords, opening an account, checking account balance, transferring money, etc., through voice commands instead of typing. Further, invisible payments, thumb impression payment validation, etc., are also some technology-led processes that will revolutionise banking systems.
- **Neobanking:** They are digital banks that complete all transactions through digital or mobile-only platforms, unlike traditional banks that require a physical branch setup. Neobanks use phone numbers, emails or social media identities to support person-to-person payment, mobile deposits, etc. Neobanks like Jupiter, Fi Money, OcareNeo, Niyu, ZikZuk, RazorPayX, InstantPay, Digibank, etc., are on the rise. In the coming years, Neobanks are likely to offer a host of banking services, including instant loans, lending products, opening fixed deposits, investing in a mutual fund scheme, depositing money in a savings account, and more.

### **Some of the major challenges faced by Indian banks are:**

- **Lack of awareness and trust among customers about FinTech services:** According to a survey conducted in 2020, the awareness and use of FinTech services is more among millennials and generation Z. Moreover, misconception is an important factor that hinders the

growth of technology-based services among respondents. For instance, some customers may perceive FinTech services as risky, costly, or complicated. Therefore, Indian banks need to educate their customers about the benefits and features of FinTech services and address their concerns effectively.

- **Regulatory uncertainty and compliance issues related to FinTech services:** The FinTech industry in India is still evolving and there are no clear guidelines or standards for different segments such as payments, lending, insurtech, or wealthtech. This creates confusion and ambiguity for both the banks and the FinTech firms regarding their roles, responsibilities, and liabilities. Moreover, there are also issues related to data privacy, security, and consumer protection that need to be resolved. Therefore, Indian banks need to collaborate with the regulators and the FinTech firms to create a conducive environment for innovation and growth.
- **Competition from FinTech firms that offer faster, cheaper, and more convenient services to the customers:** The FinTech firms have gained popularity in the payment space, where they offer various options such as UPI, wallets, cards, or QR codes. They have also entered into other segments such as lending, insurance, or wealth management, where they offer customized solutions based on data analytics and artificial intelligence. These services may attract customers who are looking for alternative or additional sources of finance or investment. Therefore, Indian banks need to adopt a customer-centric approach and offer differentiated products and services that cater to the diverse needs and preferences of their customers.

#### **Some of the examples of FinTech services in India are:**

- **Paytm** is the leading digital wallet company in India with over 350 million registered users. It allows users to shop for both physical and digital goods, pay bills, recharge mobiles, book tickets, and transfer money using QR codes or UPI.
- **Razorpay** is a payment gateway company that enables businesses to accept online payments from various modes such as cards, net banking, wallets, UPI etc. It also offers solutions for subscription management, invoice generation, fraud detection etc .
- **Upstox** is an online stock trading platform that offers low brokerage fees and advanced features such as charting tools, margin trading etc. It also provides access to mutual funds, IPOs etc.
- **Cred** is a credit card management app that rewards users for paying their credit card bills on time. It also offers features such as credit score tracking, bill reminders etc.
- **PolicyBazaar** is an online insurance marketplace that allows users to compare and buy various insurance products such as health insurance, life insurance, car insurance etc. It also provides assistance for claims settlement etc.

#### **Way forward for Indian banks:**

The way forward for Indian banks is to embrace FinTech as an opportunity rather than a threat. FinTech can help Indian banks to improve their operational efficiency, reduce costs, enhance customer experience, and generate new revenue streams. However, this requires a strategic vision and a collaborative mind-set from the banks. They need to partner with the FinTech firms that complement their strengths and fill their gaps. They also need to invest in digital infrastructure, talent development, and innovation culture. By doing so, Indian banks can leverage FinTech to create value for themselves and their customers.

**Providing Armed Security to Cash Transportation Activities by Cash-in-Transit (CIT) Companies /  
Financial Institutions / Banks, etc.**

Government of Tripura  
Directorate of Institutional Finance  
PN Complex, Gurkhabasti, Agartala.  
Email ID – dif\_agr@yahoo.in

No.F.3(2)-DIF/SLBC/2021(S)/ 373-84

Dated.....16<sup>th</sup> May, 2023.

To  
The District Magistrate & Collector,  
West Tripura / South Tripura / North Tripura /  
Dhalai District / Gomati District / Unakoti District /  
Sepahijala District / Khowai District.

The Deputy Secretary,  
Home Department, Agartala.

The General Manager,  
Reserve Bank of India,  
Agartala Office, West Tripura.

The DGM & Circle Head  
(SLBC Convener), PNB, Agartala.

Subject: - Regarding preparing Standard Operating Procedure (SOP) for providing armed security to the cash transportation activities by the Cash-in-Transit (CIT) Companies / Financial Institutions / Banks etc.

Sir,

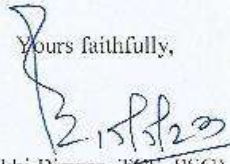
Kindly find enclosed herewith a copy of letter No.F.24021/5/2019-PM-1 dated 19<sup>th</sup> April, 2023 of the Under Secretary to the Govt. of India, Ministry of Home Affairs, Police Modernization Division, New Delhi addressed to the Chief Secretary on the subject cited above.

It is stated in the letter that the workable solution has to be chalked out as per ground situation of Armed Guards of the State. It is also stated that SLBC of the State to create adequate coordination machinery in the State, on a uniform basis for development of the State. The officials of Home Department, Private Security Agencies (Regulation) Act, 2005 (PSARA) Authority and the State Police can take up the subject of providing 'Armed Guards' to Cash Transportation vehicles in the SLBC meeting for an appropriate decision where the representatives of PSARA companies & Cash-in-Transit (CIT) companies may also be invited for suggestion and finalize a Standard Operating Procedure (SOP) on the above issue.

Considering the above, I am to request you to kindly take necessary steps on the said matter accordingly.

Yours faithfully,

Encl: - As stated.

  
(Rakhi Biswas, TCS, SSG)  
Addl. Secretary & Director,  
Institutional Finance

Copy to :-

1. PS to the Secretary, Finance for kind Information.

NO. 881-CS/2023  
26/04/23

POSTAGE - FREE  
SPEED POST



F.No.24021/5/2019-PM-I  
Government of India  
Ministry of Home Affairs  
Police Modernization Division  
Jaisalmer House, 26, Man Singh Road,  
New Delhi, dated 19<sup>th</sup> April, 2023

To

Secy (Finance)  
Secy (Home)

Sudhish R  
A.P.U.

1. Chief Secretaries in all the States/UTs
2. Addl. Chief Secretary/Principal Secretary (Finance) in all the States/UTs,
3. Addl. Chief Secretary/Principal Secretary (Home) in all the States/UTs
4. Director Generals of Police in all the States/UTs and Commissioner of Police, Delhi
5. Controlling Authorities (PSARA) in all the States/UTs



**Sub: Preparing Standard operating procedure (SOP) for providing armed security to the cash transportation activities by the Cash-in-Transit (CIT) companies/ financial institutions/ Banks etc. - regarding.**

Madam/Sir,

I am directed to say that this Ministry is in receipt of queries with regard to the armed security guards for providing security to the cash transportation activities carried out by the Cash-in-Transit (CIT) companies/ financial institutions/ Banks etc. In this connection, the following points are noteworthy:

- i. The Model rules: "Private Security Agencies (Private Security to Cash Transportation Activities) Rules, 2018" notified under the Private Security Agencies (Regulation) Act, 2005 [PSARA] have stipulated under rule 5(2) that every cash van shall have minimum two armed guards on board for every single cash transportation activities. However, the private security agencies are not covered for grant of arms licence. It has been observed that in various cases, the individuals/ ex-servicemen are using their own arms licence for this purpose, while being engaged/on duty with the respective Private Security Agency.
- ii. To address the situation, this Ministry had requested the Indian Banks Association (IBA), RBI, Director Generals of Police in Telangana, Andhra Pradesh, Maharashtra, Karnataka, Tamil Nadu, Kerala, Gujarat, Chandigarh, Madhya Pradesh, Uttar Pradesh, West Bengal, Rajasthan and Commissioner of Police, Delhi, to provide inputs on the following options:

Page 1 of 3

a. Whether (private) armed guards engaged for cash transportation activities should be provided Weapons by the banks/financial institutions- after imparting weapons handling training to the engaged private security guards. In this case, the Branch incharge-(of the financial institutions) will be the Licence holder & the armed private guards will be retainers recorded in the respective Arms licence (of Branch Manager).

Or

b. The State Governments have some other institutional body in place (like District Armed Reserve Police /Armed Police Battalions like Tamil Nadu Special Police /provincial armed constabulary in UP/Rajasthan/ Haryana Armed Police,etc with whom banks/financial institutions can have agreements for providing the armed guards on requirement basis with date/schedule trips fixed in advance on payment basis. It can be both for inter-district and inter-state movements.

Or

c. State Governments have auxiliary arrangements like (State Industrial Security Force/ Sainik Board/ Ex-servicemen League, etc.) through whom, the financial institutions can engage ex-servicemen/retired CAPF personnel and appointing them as retainers in the Bank Managers' Arms licence.

iii. In response, the Ministry has received mixed responses and Majority of these States have supported the option (a) above. But the Indian Banks Association disagreed with the above options and suggested to allow usage of arms by a licensee (when hired and deployed on security duty by the private security agencies) for the protection of self as well for the protection of his place of duty. The association also suggested examining the option of issuing gun licenses to either the cash management service provider or to the concerned private security agency. RBI suggested considering gun licenses for banks, Cash-in-Transit companies/ Cash Replenishment Agencies and other such agencies which are authorized by law for movement of cash.

iv. It is pertinent to mention that the Ministry had extensive deliberations upon the subject of *issue of arms license to private security agencies*. There was unanimity over the conclusion, that **issuance of arms licenses to PSAs will lead to creation of private armies.**

v. Notwithstanding to the above, few States exploring the provision of allowing only the services of State Industrial Security Force (or any other similar services under the State Government) as 'Armed guards' for this purpose.

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2. In view of the above, it is concluded that the workable solution has to be chalked out by the respective States/UTs as per their ground situation and available 'Armed guards' in their respective jurisdiction. Further, it is also informed that every State/UT has State Level Banker's Committee (SLBC) which has been constituted since 1977, as an apex inter-institutional forum to create adequate coordination machinery in all States, on a uniform basis for development of the State. Additionally Finance Secretaries of the States regularly convene SLBC meetings. Hence the officials of Home Department, PSARA Authority and the State Police can take up the subject of providing 'Armed guards' to 'Cash transportation vehicles' in the SLBC meeting for an appropriate decision where the representatives of PSARA companies and Cash-in-Transit (CIT) companies may also be invited for their suggestion and finalize their own 'Standard Operating Procedure (SOP)'. Further, the PSARA controlling authority of the respective States /UTs shall also tie up with the representatives of Cash in Transit (CIT) companies functioning in the States/UTs for taking part in the deliberations of the SLBC.

3. Accordingly, the States/UTs may adopt an appropriate SOP as per their existing resources and within the ambit of law.

Yours faithfully,



(Manohar N. Sukole)

Under Secretary to the Government of India  
Telefax: 23386126

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### 3-Month Jan Suraksha Campaign of DFS from 01.04.2023 to 30.06.2023

<b>3 Month Jan Suraksha Campaign as on 14-06-2023</b>						
<b>S.No.</b>	<b>District</b>	<b>Total GPs to be covered</b>	<b>No. of camps held</b>	<b>%age of camps held as on date</b>	<b>PMJJBYS sourced</b>	<b>PMSBY sourced</b>
1	West Tripura	172	114	66	2167	3087
2	Sepahijala	169	124	73	1134	1565
3	Khowai	124	82	66	1461	1666
4	Dhalai	151	99	66	807	1274
5	Gomati	173	141	82	1342	1997
6	South Tripura	169	123	73	1772	2237
7	Unokoti	91	57	63	637	992
8	North Tripura	129	107	83	1289	1815
<b>Total</b>		<b>1178</b>	<b>847</b>	<b>72</b>	<b>10609</b>	<b>14633</b>

**BANK-BRANCH NETWORK IN TRIPURA AS ON 31.03.2023**

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	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	1	5	5	3	13
Bank of Maharashtra	Public Sector Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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	
Central Bank of India	Public Sector Bank	2	0	1	0	0	0	0	0	0	0	1	0	0	0	0	0	1	0	0	1	0	0	0	0	2	3	1	6	
Indian Bank	Public Sector Bank	0	0	3	0	0	0	1	0	0	0	1	0	0	0	0	1	0	0	0	0	0	0	0	0	2	1	3	6	
Indian Overseas Bank	Public Sector Bank	0	0	2	0	0	0	0	1	0	0	1	0	0	0	0	0	0	0	1	0	0	0	0	0	1	2	2	5	
Punjab & Sind Bank	Public Sector Bank	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	2	
Punjab National Bank	Public Sector Bank	6	3	15	5	2	0	1	4	0	7	2	0	8	1	0	6	2	0	2	1	0	3	2	0	38	17	15	70	
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	
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	2	0	0	12	12	6	30	
Union Bank of India	Public Sector Bank	0	1	6	0	0	0	0	1	0	0	1	0	1	0	0	0	0	0	0	0	0	0	1	0	1	4	6	11	
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	
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	
Federal Bank	Pvt Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	
HDFC Bank	Pvt Bank	4	1	4	1	0	0	0	1	0	0	1	0	0	2	0	0	1	0	0	0	0	0	1	0	5	7	4	16	
ICICI Bank	Pvt Bank	1	0	5	0	0	0	0	1	0	0	1	0	0	1	0	0	1	0	1	0	0	0	1	0	2	5	5	12	
IDBI Bank	Pvt Bank	1	0	1	0	0	0	0	0	0	4	1	0	0	1	0	0	0	0	0	0	0	0	1	0	5	3	1	9	
IDFC Bank	Pvt Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	
Indusind Bank	Pvt Bank	1	1	2	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	2	0	1	4	2	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	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	
South Indian Bank	Pvt Bank	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	2	
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	
Yes Bank	Pvt Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	
Jana Small Finance Bank	Pvt Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	
Tripura Gramin Bank	Rural Bank	14	14	10	13	5	0	10	3	0	16	0	0	18	4	0	14	0	0	10	1	0	12	4	0	107	31	10	148	
ACUB	Co-Op Bank	0	0	2	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	2	3	
TCARDB	Co-Op Bank	0	0	1	0	1	0	0	0	0	0	1	0	0	1	0	0	0	0	1	0	0	0	0	0	0	4	1	5	
Tripura State Co-Op Bank	Co-Op Bank	9	0	11	6	2	0	4	0	0	6	2	0	5	3	0	6	3	0	5	0	0	1	2	0	42	12	11	65	
<b>Total</b>		<b>59</b>	<b>31</b>	<b>120</b>	<b>35</b>	<b>24</b>	<b>0</b>	<b>24</b>	<b>17</b>	<b>0</b>	<b>42</b>	<b>23</b>	<b>0</b>	<b>42</b>	<b>21</b>	<b>0</b>	<b>36</b>	<b>13</b>	<b>0</b>	<b>23</b>	<b>12</b>	<b>0</b>	<b>23</b>	<b>26</b>	<b>0</b>	<b>284</b>	<b>167</b>	<b>120</b>	<b>571</b>	



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

Ref No: SLBC/TRP/Minutes/142/2022

Date: 27.03.2023

**Minutes of the 142<sup>nd</sup> Meeting of SLBC, Tripura held on 23-03-2023 at Agartala.**

The 142<sup>nd</sup> meeting of SLBC Tripura was held at New Secretariat, Agartala on 23<sup>rd</sup> March 2023 to review the performance of Banks for and up to the quarter ended December 2022 of FY 2022-23. Dignitaries in the meeting included:

Shri J K Sinha, IAS, Chief Secretary, Govt. of Tripura,  
Shri Bikramjit Shom, GM & Zonal Manager, Punjab National Bank,  
Shri Anand Kumar, Deputy General Manager & Convener SLBC Tripura, Punjab National Bank,

A list of the other participants is annexed.

The keynote address was delivered by Shri Bikramjit Shom, General Manager, Punjab National Bank, following which the regular meeting commenced with the Action Taken Report for the Action Points from the 141<sup>st</sup> SLBC meeting and discussion on agenda items, presented by Shri Anand Kumar, Convener SLBC Tripura.

The gist of the deliberations and the emerging Action Points are as follows.

**Achievement under ACP**

- All the banks put together disbursed Rs. 7185.54 crore i.e. 84% of the Annual Target for Rs 8546.78 crores under ACP 2022-23 as on December 2022. 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.
- All Banks to strive for achieving 100% achievement against ACP targets by March 2023.

**(Action Point 1: All Banks, SLBC)**

**Fixation of Annual Credit Plan FY 2023-24**

- As decided by the house, the Annual Credit Plan Targets for FY 2023-24 are to be fixed for various sectors as under:

Particulars	Agriculture	MSME	Other Prisecc	Total Prisecc	Non- Prisecc	Total Advance
ACP FY 2023-24 Targets (All Amounts in Rs. Crores)	3200	3500	1300	8000	4000	12000

- The targets are subject to upward revision based on the performance of Banks in the subsequent quarters.

**(Action Point 2: All Banks, SLBC)**

**CD Ratio**

- CD ratio of the banks has increased to 57% as on December 2022 as compared to 55% as on December 2021.
- Banks with low CD Ratio to work towards attaining parity with the State CD Ratio.

**(Action Point 3: All Banks)**

**Agriculture & PMFBY**

- 51353 KCC loans were sanctioned by Banks amounting to Rs. 287.48 crores as on December 2022 of FY 2022-23, thereby achieving 74% of the Annual Target of 69278 nos.
- Generating fresh leads for KCC loans has been an area of concern for Bankers. SLBC desk has sought and received list of non-loanee farmers covered under PMFBY from Agriculture Department. SLBC desk has also sought list of farmers who have been issued soil-health cards from Agriculture Department.

- The list of non-loanee farmers covered under PMFBY & the list of farmers issued soil-health cards will be shared with Bankers and Lead District Managers for identifying left out farmers for KCC coverage.
- As on December 2022, 40% of KCC loans are classified as NPA. Agriculture Department has sought the list of KCC defaulters for follow up at their end in order to assist Bankers in recovery proceedings.
- **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. 7518 loanee farmers and 111816 non-loanee farmers have been covered under Rabi 2022 season.
- Banks to strive for increasing the loanee farmer coverage in subsequent crop seasons.

**(Action Point 4: Banks/State Govt/SLBC/ 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 14060 accounts (achievement of 75%) with corresponding sanction amount of Rs.202.91 crores (achievement of 88%) up to December 2022.
- Banks were requested to improve the turnaround time of sanctioning loans, so that pending applications may be cleared by March 2023.
- As on December 2022 of FY 2022-23, 356 cases have been sanctioned under NULM SEP (Individual). Banks to expedite processing of pending applications and according sanction in eligible cases by March 2023.
- Tripura State Co-operative Bank to process pending interest subvention claims for TULM cases in PAISA portal at the earliest.

**(Action Point 5: All Banks / TRLM / TULM)**

#### **Opening of Banking Outlets in unbanked centers**

- **Opening of new branches**  
New Bank branch at Kathalia opened by Punjab National Bank in December 2022.
- **Opening of new BC Points**
  - 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.

**(Action Point 6: SLBC, all concerned Banks)**

#### **Government Sponsored Loan Schemes**

- Out of 2910 PMEGP proposals sponsored against the target of 2164 cases, 862 proposals have been accorded sanction by branches for FY 2022-23 as on 31.12.2022 amounting to Rs. 5578.18 lakhs.
- Secretary, Industries has expressed anguish over the high rejection of PMEGP sponsored cases by the Banks, in particular the proposals related with Agri – Allied activities, citing the example of 180 cases of Rainbow trout project in Dhalai district.
- Banks were advised to equip their internal mechanism for processing of Agri-Allied applications under PMEGP scheme.
- In case of Swavalamban for FY 2022-23, 6371 cases have been sponsored to the bank branches against the target of 4000 cases, out of which 1292 cases were sanctioned amounting to Rs. 4254.94 lakhs as on 31.12.2022.
- Banks were advised to expedite sanctions in eligible cases in order to achieve the annual targets within March 2023.

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

*dhb*

### Education Loans

- Banks have accorded sanction in 305 cases with aggregate sanction amount of Rs. 1658.95 lakh as on 31.12.2022 of FY 2022-23.

(Action Point 8: All Banks, Education Dept)

### Housing Loans & PMAY

- Till December 2022 of FY 2022-23, 2840 housing loans have been sanctioned with aggregate sanction amount of Rs.324.83 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 88 SC/ST/Women beneficiaries amounting to Rs. 10.82 Crores during FY 2022-23 up to December 2022.
- All Banks/Financial Institutions have made an achievement of Rs. 889.38 crores with 138456 numbers of accounts for the period April 2022 – December 2022, under Pradhan Mantri Mudra Yojana.

(Action Point 10: All Banks)

### NPA and Recovery

- 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 crore as on December 2021. The outstanding amount under Written off A/Cs (Shadow Register) is around Rs. 150.69 crores which seems to be high.
- As on December 2022, percentage of NPA under KCC is 40%, under PMMY is 10%, under PMEGP is 27% 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 138<sup>th</sup> 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 138<sup>th</sup> SLBC meeting, Bank wise targets were allocated for opening ATMs in all Block Development Offices in Tripura. Bank wise targets include Punjab National Bank (24 locations), State Bank of India (20 locations), Tripura Gramin Bank (7 locations), UCO Bank (3 locations) and Canara Bank (2 locations).
- Present in the SLBC sub-committee meeting held on 7th 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.
- SLBC desk has reviewed the availability of ATMs in the vicinity of Block offices. The same was placed in the SLBC meeting on 23.03.2023, where it was decided that the issue is to be put up for approval in the next SLBC sub-committee meeting for analysis and approval accordingly.

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

Shri Anand Kumar, Deputy 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.



Deputy General Manager & Convener, SLBC, Tripura  
Punjab National Bank

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**LIST OF THE PARTICIPANTS AT THE 142<sup>ND</sup> MEETING OF THE SLBC FOR THE STATE OF TRIPURA HELD AT NEW SECRETARIAT, CONFERENCE HALL NO.2, AGARTALA ON 23.03.2023**

Sl. No.	Name of the Dignitaries	Designation/Office/Institution
I	<b>CHAired BY</b>	
1	Shri J K Sinha	Chief Secretary, Govt. of Tripura
2	Shri Bikramjit Shom	GM & Zonal Manager Guwahati, Punjab National Bank
II	<b>GOVT. OFFICIALS</b>	
		<b>Designation/Office/Institution</b>
1	Shri Puneet Agarwal	Principal Secretary, Revenue, GoT
2	Shri B S Mishra	Principal Secretary, ARDD & Fisheries, GoT
3	Shri Brijesh Pandey	Secretary, Finance, GoT
4	Shri Abhishek Singh	Secretary, Urban Development Department, 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	Shri Prasada Rao Vadarappu	CEO TRLM, GoT
9	Shri Arun Kr. Roy	Addl. Secretary, RD Department, GoT
10	Shri K Shashi Kumar	Director, ARDD, GoT
11	Shri Amitabha Chakma	Joint 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 Nanda Gopal Noatia	DDF, Fisheries Department, GoT
16	Shri Tapas Kr. Basak	H.O.D., Institutional Finance, GoT
17	Dr. Debasish Bhowmik	Asst. Director, Agriculture Department, GoT
18	Shri Ram Suresh	Asst. Director, KVIC
19	Shri Alok Choudhury	KVIC
III	<b>RBI/NABARD/SIDBI/NHB/HUDCO/INSURANCE COMPANIES / BSNL / OTHERS</b>	
		<b>Designation/Office/Institution</b>
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 Rakesh Kumar Yadav	Manager, SIDBI
<b>IV</b>	<b>COMMERCIAL BANKS</b>	<b>Designation/Office/Institution</b>
1	Shri Anand Kumar	Deputy General Manager & Circle Head, Punjab National Bank, Agartala Circle
2	Shri Satyendra Singh	Chairman, Tripura Gramin Bank
3	Shri Bhajan Ch. Ray	MD, Tripura State Co-operative Bank
4	Shri Binoy Bhushan Das	RM, SBI RBO Agartala North
5	Shri Raju Das	ZM, UCO Bank
6	Shri Subhabrata Datta	Chief Manager SLBC, Punjab National Bank
7	Shri Gobinda Bhattacharjee	Chief Manager, SBI RBO Agartala South
8	Shri Uttam Kumar Roy	Chief Manager, Indian Overseas Bank
9	Shri Sanjib Dey	Chief Manager, Canara Bank
10	Shri Amit Anand	Chief Manager, Union Bank of India
11	Shri Raj Sekhar Deb	Chief Manager, Bank of India
12	Shri Susanta Das	Chief Manager, Bank of Baroda
13	Shri Palash Bhaumik	DCO, State Bank of India
14	Shri Madhab Bhattacharya	TH-EEG, HDFC Bank
15	Shri Suman Saha	Branch Head, HDFC Bank
16	Shri Basab Bhattacharya	Area Head, HDFC Bank
17	Shri Amitava Sengupta	Cluster Head, Bandhan Bank
18	Shri Surajit Paul	Sr. Manager, Bandhan Bank
19	Shri Subhabrata Chakraborty	Senior Manager, ICICI Bank
20	Shri Sibananda Chhetri	Senior Manager, ICICI Bank
21	Shri Bikash Laskar	Sr. Manager, Axis Bank
22	Shri Hitlar Chakma	A.M., Central Bank of India
23	Shri Rajesh Ranjan Jha	LDM, West Tripura
24	Shri Bhargav Bhattacharjee	Manager, SLBC Tripura, Punjab National Bank
	<b>Through Video Conference</b>	
1	Shri Manoj Bhowmik	LDM, South Tripura
2	Shri Prafulla Debbarma	LDM, Sepahijala
3	Smt Amita Majumder	LDM, Gomati
4	Shri Asish Roy	Senior Manager, India Post Payments Bank
5	Shri Partha Ghosh	Senior Manager, Ujjivan Bank
6	Shri Janardan Chhetri	BM, NESFB
7	Representative, ZO Guwahati	Indian Bank
8	Shri Vishal Kanti Deb	Yes Bank

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त्रिपुरा हेतु राज्य स्तरीय  
बैंकर्स समिति की बैठक

STATE LEVEL BANKERS' COMMITTEE MEETING  
FOR TRIPURA



143<sup>rd</sup>

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कार्यसूची टिप्पण ★ AGENDA NOTES

March 2023

मार्च २०२३



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