

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



144<sup>th</sup>

JUNE 2023

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जून २०२३

Quarterly Review

Date: 13.09.2023 ★ 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 30.06.2023**

Population Group	March 2017	March 2018	March 2020	March 2021	March 2022	March 2023	June 2023
Rural	269	271	272	279	277	284	284
% as against total branches	53%	53%	50%	50%	51%	50%	50%
Semi- urban	131	131	157	157	155	167	167
% as against total branches	26%	26%	29%	29%	28%	29%	29%
Urban	108	110	113	114	115	120	121
% as against total branches	21%	21%	21%	21%	21%	21%	21%
<b>TOTAL</b>	<b>508</b>	<b>512</b>	<b>542</b>	<b>550</b>	<b>547</b>	<b>571</b>	<b>572</b>

**SLBC-TRIPURA**

**VITAL BANKING STATISTICS**

(Amount Rs. in Crore)

Sl.	Parameter	June 2022	March 2023	June 2023
1	No. of Branches	554	571	572
2	Total Deposits	33022.34	36839.78	39458.12
3	Total Advances	19108.39	19885.33	22099.50
4	CD Ratio	58	54	56
5	C+I: Deposit Ratio	79	74	74
6	Priority Sector Advances (PSA)	9998.39	10273.91	9658.52
7	% of PSA to ANBC	59	55	51
8	Agriculture Advances	4131.39	3994.91	3780.19
9	% of Agri Advances to ANBC	24	22	20
10	MSME Advances	3344.95	3821.83	3642.18
11	Education Loans	104.66	104.88	114.77
12	Housing Loans	2293.48	2574.35	2607.53
13	DRI Advances	3.38	3.38	3.38
14	Schedules Caste/ Scheduled Tribe Advances	3759.07	4404.20	4410.23
15	Advances to Women Entrepreneurs	3405.97	3748.99	3775.65
16	% of Advances to Women Entrepreneurs to ANBC	20	20	20
17	Weaker Section Advances	9130.26	10131.37	10177.81
18	% of Weaker Advances to ANBC	53	55	53
19	Minority Community Advances	713.32	837.21	856.44
20	% of Minority Community Advances to ANBC	4.18	4.51	4.48

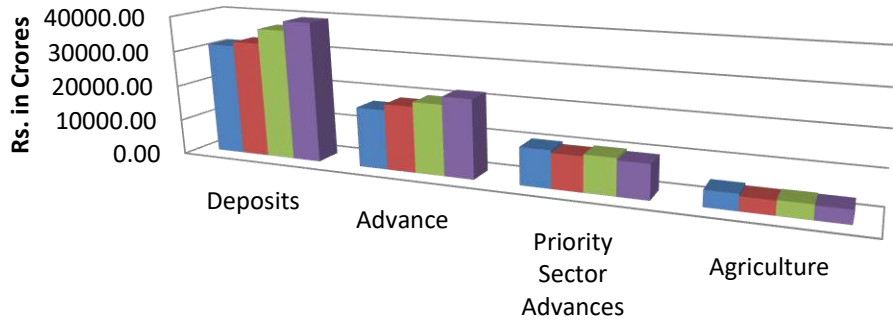
**DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN (Amount Rs in crore)**

Sector	2022-23 As on June 2022			2023-24 As on June 2023		
	Plan	Achievement (Apr'22-Jun'22)	% to Target	Plan	Achievement (Apr'23-Jun'23)	% to Target
Agriculture	2321.57	343.89	15	3200	379.39	12
MSME	1816.81	461.06	25	3500	789.32	23
Other Prisec	1276.45	326.40	26	1300	321.23	25
<b>Total Prisec</b>	<b>5414.83</b>	<b>1131.36</b>	<b>21</b>	<b>8000</b>	<b>1489.95</b>	<b>19</b>
Non-Prisec	3131.95	558.54	18	4000	645.54	16
<b>Grand Total</b>	<b>8546.78</b>	<b>1689.91</b>	<b>20</b>	<b>12000</b>	<b>2135.49</b>	<b>18</b>



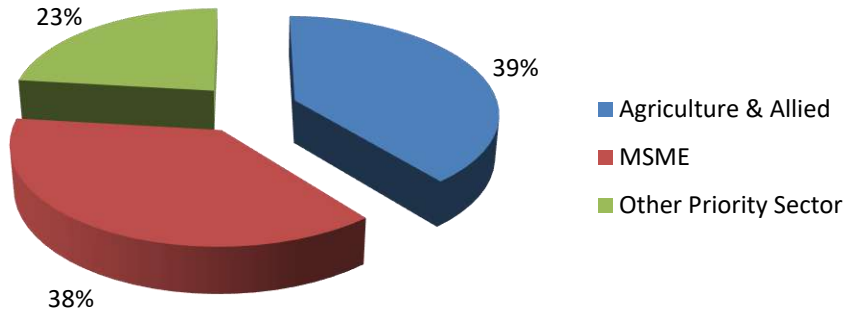
**Banking Key Indicators for the State of TRIPURA**

**Banking Key Indicators**



	Deposits	Advance	Priority Sector Advances	Agriculture
■ 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
■ 30.06.2023	39458.12	22099.50	9658.52	3780.19

**Priority Sector Advance As on 30.06.2023**



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

(Amt. Rs in Crore)

Parameters	June'2022	March'2023	June'2023	Variation over June 2022	
				Amount	% of increase
Deposit	33022.34	36839.78	39458.12	6435.78	19.50
Advance	19108.39	19885.33	22099.50	2991.11	15.65
CD Ratio	58	54	56	---	-2
Priority Sector Credit (PSC)	9998.39	10273.91	9658.52	-339.87	-3.40
% of PSC to ANBC *	59	55	51	---	-8
Sectoral deployment of PSC: 1. Agriculture	4131.39	3994.91	3780.19	-351.20	-8.50
% of Agriculture Adv. to ANBC	24	22	20	---	-4
2. MSME	3344.95	3821.83	3642.18	297.23	9.00
3. Other Prised	2522.04	2457.16	2236.14	-285.90	-11.30
PSC to major sub-sectors: (i) Weaker section	9130.26	10131.37	10177.81	1047.55	11.50
% of weaker section credit to ANBC	53	55	53	---	No Change
II) SC	1282.92	1518.85	1514.64	231.72	18.10
III) ST	2476.14	2885.35	2895.59	419.45	17.00
IV) Women Entrepreneur	3405.97	3748.99	3775.65	369.68	11.00
% of women credit to ANBC	20	20	20	---	No Change
V) Minority Community	713.32	837.21	856.44	143.12	20.00
% credit to ANBC	4	5	4.5	---	0.5

ANBC= Adjusted Net Bank Credit, (ANBC as on June 2022 – Rs. 19108.39 Crores).

Quarterly Statement on Priority Sector Advances and Sectoral Deployment of Credit					
	Adjusted Net Bank Credit (ANBC) as on the corresponding date of the preceding year	1910839.07			
	Credit Equivalent of Off Balance sheet Exposures (CEOBE) as on the corresponding date of the preceding year				
Number of Accounts in absolute terms and Amount in Lakhs					
Sl. No	Categories	Disbursements during the Quarter (April to June)		Outstanding at the end of the Quarter	
		No. of A/cs	Amount disbursed	No. of A/cs	Balance O/s
<b>1</b>	<b>Priority Sector</b>	<b>81078</b>	<b>148995.15</b>	<b>927138</b>	<b>965852.47</b>
<b>I</b>	<b>Agriculture</b>	<b>49633</b>	<b>37939.22</b>	<b>541973</b>	<b>378019.28</b>
(i)	Crop Loans	6703	4584.73	243203	78853.17
(ii)	Investment Credit				
	Out of (ii) above, loans for agriculture implements & machinery				
(iii)	Allied Activities	42930	33354.49	298770	299166.11
(a)	Fisheries	1325	1108.8	71856	38901.25
(b)	Dairying	1137	1446.55	30908	31625.43
(c)	Poultry	316	418.85	13644	27522.16
(d)	Animal Husbandry				
(e)	Bee keeping				
(f)	Sericulture				
(g)	Others (including WR & FMS)	40152	30380.29	182362	201117.27
	Out of Agriculture, loans to small and marginal farmers				
	Out of Agriculture, loans to other individual farmers				
	Out of Agriculture, loans to corporate farmers, farmers' producer organizations/companies of individual farmers, partnership firms and co-operatives of farmers directly engaged in Agriculture and Allied Activities				
	Out of Agriculture, above loans to Food & Agro-processing				
<b>II</b>	<b>MSMEs</b>	<b>9096</b>	<b>78932.2</b>	<b>195587</b>	<b>364218.92</b>
(i)	Micro Enterprises	7985	56115.34	176133	202670.87
(ii)	Small Enterprises	1107	22680.08	18905	130704.15
(iii)	Medium Enterprises	4	136.78	549	30843.9
(iv)	Advances to KVI				
(v)	Other Finance to MSMEs				
<b>III</b>	<b>Export Credit</b>				
<b>IV</b>	<b>Education</b>				
<b>V</b>	<b>Housing</b>				
<b>VI</b>	<b>Renewable Energy</b>				
<b>VII</b>	<b>Social Infrastructure</b>				
<b>VIII</b>	<b>'Others' category under Priority Sector</b>	<b>22349</b>	<b>32123.73</b>	<b>189578</b>	<b>223614.27</b>
<b>2</b>	<b>Loans to Weaker Sections under Priority Sector</b>				
<b>3</b>	<b>Non-Priority Sector Loans</b>	<b>28728</b>	<b>64554.82</b>	<b>305975</b>	<b>1244098</b>
<b>I</b>	<b>Agriculture</b>				
<b>II</b>	<b>MSME (Service)</b>				
(i)	Micro Enterprises (Service)				
(ii)	Small Enterprises (Service)				
(iii)	Medium Enterprises (Service)				
<b>III</b>	<b>Education Loans</b>				
<b>IV</b>	<b>Housing Loans</b>				
<b>V</b>	<b>Personal Loans under Non-Priority Sector</b>				
<b>VI</b>	<b>Other Non-Priority Sector Loans</b>				
<b>4</b>	<b>Total Loans</b>	<b>109806</b>	<b>213549.97</b>	<b>1233113</b>	<b>2209950.47</b>

**BANK-WISE & POPULATION GROUP-WISE BRANCH NETWORK AND DEPOSIT AS ON 30.06.2023**

( 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	1384.00	1371.00	64276.00	67031.00
2	Bank of India	5	5	3	13	4668.00	11593.00	17311.00	33572.00
3	Bank of Maharashtra	0	0	1	1	0.00	0.00	1334.23	1334.23
4	Canara Bank	5	8	5	18	12134.24	14309.35	52727.95	79171.54
5	Central Bank of India	2	3	1	6	628.04	3368.83	15281.59	19278.46
6	Indian Bank	2	1	3	6	1317.15	639.73	34098.92	36055.80
7	Indian Overseas Bank	1	2	2	5	1203.79	1951.01	17828.45	20983.25
8	Punjab & Sind Bank	1	0	1	2	528.65	0.00	6052.33	6580.98
9	Punjab National Bank	38	17	15	70	130259.39	173463.46	180644.42	484367.27
10	State Bank of India	33	21	17	71	250442.75	233664.21	936597.05	1420704.01
12	Union Bank of India	1	4	6	11	1612.81	12533.60	69820.44	83966.85
12	UCO Bank	12	12	6	30	26054.00	36667.00	84364.00	147085.00
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>101</b>	<b>74</b>	<b>65</b>	<b>240</b>	<b>430232.82</b>	<b>489561.19</b>	<b>1480336.38</b>	<b>2400130.39</b>
13	AXIS BANK	2	8	4	14	4874.95	16151.30	33038.91	54065.16
14	Bandhan Bank	15	10	4	29	32971.40	31637.43	55039.41	119648.24
15	Federal Bank	0	0	1	1	0.00	0.00	8462.53	8462.53
16	HDFC	5	7	4	16	6987.67	11009.91	67959.29	85956.87
17	ICICI	2	5	5	12	4320.20	13237.60	31494	49051.80
18	IDBI BANK	5	3	1	9	7644.00	4621.00	20735.00	33000.00
19	IDFC First Bank	0	0	1	1	0.00	0.00	7347.09	7347.09
20	Indusind Bank	1	4	2	7	451.15	1591.72	7126.46	9169.33
21	Kotak Mahindra Bank	0	0	1	1	0.00	0.00	5330.69	5330.69
22	South Indian Bank	0	0	2	2	0.00	0.00	11053.48	11053.48
23	Ujjivan Bank	0	5	3	8	0.00	11413.00	23123.00	34536.00
24	YES Bank	0	0	1	1	0.00	0.00	760.68	760.68
25	NESFB	4	3	2	9	840.62	709.19	1510.68	3060.49
26	Jana Small Finance Bank	0	0	1	1	0.00	0.00	1671.78	1671.78
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>34</b>	<b>45</b>	<b>32</b>	<b>111</b>	<b>58089.99</b>	<b>90371.15</b>	<b>274653.00</b>	<b>423114.14</b>
27	Tripura Gramin Bank	107	31	10	148	336771.00	248117.00	202986.27	787874.27
<b>C</b>	<b>Sub Total of RRB</b>	<b>107</b>	<b>31</b>	<b>10</b>	<b>148</b>	<b>336771.00</b>	<b>248117.00</b>	<b>202986.27</b>	<b>787874.27</b>
28	ACUB	0	1	2	3	0.00	0.00	3938.57	3938.57
29	TCARDB	0	4	1	5	0.00	0.00	0.00	0.00
30	TSCB	42	12	11	65	95466.63	73930.98	161357.56	330755.17
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>42</b>	<b>17</b>	<b>14</b>	<b>73</b>	<b>95466.63</b>	<b>73930.98</b>	<b>165296.13</b>	<b>334693.74</b>
<b>GRAND TOTAL</b>		<b>284</b>	<b>167</b>	<b>121</b>	<b>572</b>	<b>920560.44</b>	<b>901980.32</b>	<b>2123271.78</b>	<b>3945812.54</b>

**BANK-WISE & POPULATION GROUP-WISE ADVANCE AND CD RATIO AS ON 30.06.2023**

**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	1174.00	1880.00	31875.77	34929.77	85	137	50	52		52
2	Bank of India	2919.00	7978.00	14956.73	25853.73	63	69	86	77		77
3	Bank of Maharashtra	0.00	0.00	2134.83	2134.83	0	0	160	160		160
4	Canara Bank	6451.64	10278.16	24126.94	40856.74	53	72	46	52		52
5	Central Bank of India	135.37	1346.38	3223.69	4705.44	22	40	21	24		24
6	Indian Bank	506.15	416.15	6407.50	7329.80	38	65	19	20		20
7	Indian Overseas Bank	692.46	1583.44	6887.23	9163.13	58	81	39	44		44
8	Punjab & Sind Bank	279.66	0.00	770.98	1050.64	53	0	13	16		16
9	Punjab National Bank	41112.39	44741.37	74327.50	160181.26	32	26	41	33		33
10	State Bank of India	130839.14	120073.71	613578.41	864491.26	52	51	66	61		61
11	Union Bank of India	642.00	5880.00	16600.98	23122.98	40	47	24	28		28
12	UCO Bank	12339.00	15209.00	19790.99	47338.99	47	41	23	32		32
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>197090.81</b>	<b>209386.21</b>	<b>814681.55</b>	<b>1221158.57</b>	<b>46</b>	<b>43</b>	<b>55</b>	<b>51</b>	<b>0.00</b>	<b>51</b>
13	AXIS BANK	2722.74	11230.25	9910.48	23863.47	56	70	30	44		44
14	Bandhan Bank	66383.99	47675.70	32637.15	146696.84	201	151	59	123		123
15	Federal Bank	0.00	0.00	2594.03	2594.03	0	0	31	31		31
16	HDFC	1474.46	10982.14	33359.41	45816.01	21	100	49	53		53
17	ICICI	1579.69	8643.88	57767.10	67990.67	37	65	183	139		139
18	IDBI BANK	677.00	3189	4308	8174.00	9	69	21	25		25
19	IDFC First Bank	0.00	0.00	4439.42	4439.42	0	0	60	60		60
20	Indusind Bank	64.98	20678.76	24109.01	44852.75	0	1299	338	489		489
21	Kotak Mahindra Bank	0.00	0.00	67.11	67.11	0	0	1	1		1
22	South Indian Bank	0.00	0.00	3540.00	3540.00	0	0	32	32		32
23	Ujjivan Bank	0.00	14090.00	13380.00	27470.00	0	123	58	80		80
24	YES Bank	0.00	0.00	1611.18	1611.18	0	0	212	212		212
25	NESFB	2155.07	1861.82	1546.84	5563.73	256	263	102	182		182
26	Jana Small Finance Bank	0.00	0.00	6193.24	6193.24	0	0	370	370		370
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>75057.93</b>	<b>118351.55</b>	<b>195462.97</b>	<b>388872.45</b>	<b>129</b>	<b>131</b>	<b>71</b>	<b>92</b>	<b>0.00</b>	<b>92</b>
27	Tripura Gramin Bank	178993.00	96764.00	53270.60	329027.60	53	39	26	42	562794.45	113
<b>C</b>	<b>Sub Total of RRB</b>	<b>178993.00</b>	<b>96764.00</b>	<b>53270.60</b>	<b>329027.60</b>	<b>53</b>	<b>39</b>	<b>26</b>	<b>42</b>	<b>562794.45</b>	<b>113</b>
28	ACUB	0.00	0.00	480.92	480.92	0	#DIV/0!	12	12	3834.50	110
29	TCARDB	0.00	0.00	0.00	0.00	0	0	0	0		0
30	TSCB	185948.35	27766.80	56695.78	270410.93	195	38	35	82	156859.10	129
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>185948.35</b>	<b>27766.80</b>	<b>57176.70</b>	<b>270891.85</b>	<b>195</b>	<b>38</b>	<b>35</b>	<b>81</b>	<b>160693.60</b>	<b>129</b>
<b>GRAND TOTAL</b>		<b>637090.09</b>	<b>452268.56</b>	<b>1120591.82</b>	<b>2209950.47</b>	<b>69</b>	<b>50</b>	<b>53</b>	<b>56</b>	<b>723488.05</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>57</b>

**BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 30.06.2023**

(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.		
1	2	3	4	6	7	9	10	12	13	14	15
1	Bank of Baroda	805	1547.94	1478	16004.71	363	3267.12	2646	20819.77	5	74
2	Bank of India	3707	4629.63	3321	10059.46	373	2662.60	7401	17351.69	15	57
3	Bank of Maharashtra	4	6.81	408	665.53	123	809.96	535	1482.30	0	79
4	Canara Bank	2598	4320.49	3578	17707.13	774	5277.19	6950	27304.81	12	76
5	Central Bank of India	1265	1806.05	591	2139.11	72	351.29	1928	4296.45	42	100
6	Indian Bank	156	112.34	505	2920.52	66	396.81	727	3429.67	2	53
7	Indian Overseas Bank	365	430.57	631	3376.95	200	1966.50	1196	5774.02	5	72
8	Punjab & Sind Bank	95	63.53	337	515.42	54	314.09	486	893.04	7	92
9	Punjab National Bank	41652	21416.39	13917	51274.44	1750	11887.95	57319	84578.78	15	59
10	State Bank of India	35296	31337.79	3118	48981.42	4263	30740.57	42677	111059.78	5	17
12	Union Bank of India	1258	2444.49	1956	14437.96	276	2511.89	3490	19394.34	13	104
12	UCO Bank	8442	4620.30	7134	19530.49	4423	11377.66	19999	35528.45	11	88
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>95643</b>	<b>72736.33</b>	<b>36974</b>	<b>187613.14</b>	<b>12737</b>	<b>71563.63</b>	<b>145354</b>	<b>331913.10</b>	<b>7</b>	<b>34</b>
13	AXIS BANK	15788	7788.59	100	3877.75	628	265.10	16516	11931.44	98	151
14	Bandhan Bank	63932	25886.92	228	1438.64	132387	48561.87	196547	75887.43	13	37
15	Federal Bank	470	707.40	29	208.99	13	87.01	512	1003.40	37	53
16	HDFC	15932	4928.91	469	14113.48	697	531.56	17098	19573.95	14	55
17	ICICI	8583	6336.85	219	13375.13	73	889.15	8875	20601.13	14	45
18	IDBI BANK	874	2492.31	829	2151.03	86	714.39	1789	5357.73	39	83
19	IDFC First Bank	831	141.31	0	0.00	0	0.00	831	141.31	2	2
20	Indusind Bank	45194	9649.63	11149	11241.45	0	0.00	56343	20891.08	31	67
21	Kotak Mahindra Bank	0	0.00	1	67.06	0	0.00	1	67.06	0	106
22	SOUTH INDIAN BANK	901	1612.00	5	456.00	7	177.00	913	2245.00	67	94
23	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0
24	Ujjivan Bank	29549	9863.00	235	3786.00	18423	7469.00	48207	21118.00	43	91
25	NESFB	1491	271.96	8524	4994.64	0	0.00	10015	5266.60	0	0
26	Jana Small Finance Bank	23595	6098.68	0	0.00	133	63.93	23728	6162.61	0	0
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>207140</b>	<b>75777.56</b>	<b>21788</b>	<b>55710.17</b>	<b>152447</b>	<b>58759.01</b>	<b>381375</b>	<b>190246.74</b>	<b>20</b>	<b>50</b>
27	Tripura Gramin Bank	159767	89159.18	96303	89346.95	23920	91251.09	279990	269757.22	31	94
<b>C</b>	<b>Sub Total of RRB</b>	<b>159767</b>	<b>89159.18</b>	<b>96303</b>	<b>89346.95</b>	<b>23920</b>	<b>91251.09</b>	<b>279990</b>	<b>269757.22</b>	<b>31</b>	<b>94</b>
28	ACUB	0	0.00	22	12.22	94	387.58	116	399.80	0	58
29	TCARDB	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
30	TSCB	79423	140346.21	40500	31536.44	380	1652.96	120303	173535.61	55	68
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>79423</b>	<b>140346.21</b>	<b>40522</b>	<b>31548.66</b>	<b>474</b>	<b>2040.54</b>	<b>120419</b>	<b>173935.41</b>	<b>55</b>	<b>68</b>
<b>GRAND TOTAL</b>		<b>541973</b>	<b>378019.28</b>	<b>195587</b>	<b>364218.92</b>	<b>189578</b>	<b>223614.27</b>	<b>927138</b>	<b>965852.47</b>	<b>20</b>	<b>51</b>

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

**BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 30.06.2023**

(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	20	305	1153.51	81	622.02	0	0.00
2	Bank of India	792	674.68	1325	1079.32	807	809.96	4261	3505.25	11	969	503.92	349	415.77	19	21.60
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	786	2329.81	1564	4045.99	160	1129.75	6117	18380.15	51	2167	7064.34	1437	3808.34	3	1.92
5	Central Bank of India	142	292.76	465	264.68	162	1130.55	1328	2424.55	57	495	687.83	61	46.81	3	1.92
6	Indian Bank	101	382.52	261	856.19	56	221.00	731	2844.29	44	235	848.60	78	535.98	0	0.00
7	Indian Overseas Bank	124	278.86	235	917.49	212	649.93	772	2885.55	36	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	24	3	28.33	0	0.00	0	0.00
9	Punjab National Bank	7237	12208.07	23644	23461.36	3554	7521.25	56716	76171.68	54	16434	25822.12	5846	7158.64	1	0.24
10	State Bank of India	7940	28628.13	28609	65201.58	6561	6833.76	71319	176320.72	26	20547	54749.41	6033	19991.38	1629	916.46
11	Union Bank of India	410	1325.01	421	877.61	164	274.79	2123	5316.50	28	815	2172.36	313	666.72	0	0.00
12	UCO Bank	2148	2672.80	6842	4849.32	1781	2970.68	16790	17850.21	44	3887	5210.07	2112	2126.13	20	21.22
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>19909</b>	<b>49600.33</b>	<b>63988</b>	<b>104805.16</b>	<b>13457</b>	<b>21541.67</b>	<b>161397</b>	<b>311562.06</b>	<b>32</b>	<b>46005</b>	<b>99135.92</b>	<b>16359</b>	<b>35514.05</b>	<b>1679</b>	<b>964.94</b>
13	AXIS BANK	1420	232.00	1025	145.13	1301	205.78	9353	1697.88	21	4862	924.67	745	190.30	0	0.00
14	Bandhan Bank	74669	38548.82	66392	32113.51	52856	29343.58	474954	236617.40	114	250267	120583.91	30770	16027.58	0	0.00
15	Federal Bank	25	21.43	33	36.83	16	16.01	265	358.08	19	161	246.29	30	37.52	0	0.00
16	HDFC Bank	11	67.35	88	520.20	0	0.00	21511	7839.59	22	18419	6513.02	2993	739.02	0	0.00
17	ICICI Bank	976	1407.52	345	1789.53	294	1337.16	9635	41119.22	90	6591	33971.69	1429	2613.32	0	0.00
18	IDBI BANK	184	514.30	458	684.90	200	445.81	1857	2940.87	46	748	1096.39	243	179.53	24	19.94
19	IDFC First Bank	2824	742.27	4345	1483.71	2660	724.32	19568	5065.39	77	9060	1987.41	679	127.68	0	0.00
20	Indusind Bank	12191	3223.24	24345	5383.35	0	0.00	46780	15813.87	50	1213	3081.91	9031	4125.37	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	12962	5219.00	6699	2419.00	8027	3610.00	72126	27571.00	119	40602	15009.00	3836	1314.00	0	0.00
25	NESFB	423	117.69	896	226.02	279	102.68	7483	2284.51	43	5847	1828.34	38	9.78	0	0.00
26	Jana Small Finance Bank	3520	861.04	8109	2023.30	3132	717.14	41992	10695.68	198	23742	6174.41	3489	919.79	0	0.00
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>105685</b>	<b>50093.63</b>	<b>104626</b>	<b>44802.18</b>	<b>65633</b>	<b>35785.34</b>	<b>687274</b>	<b>347482.21</b>	<b>92</b>	<b>361512</b>	<b>191417.03</b>	<b>49794</b>	<b>25364.09</b>	<b>24</b>	<b>19.94</b>
27	Tripura Gramin Bank	53489	45451.86	156051	124349.88	85912	49572.35	442834	320192.53	112	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>112</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	97	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	14504	6116.18	18207	15300.02	9841	5022.31	59217	37874.55	15	10323	7276.37	5437	3546.90	904.8	612.76
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>14625</b>	<b>6318.68</b>	<b>18348</b>	<b>15602.14</b>	<b>9859</b>	<b>5045.87</b>	<b>59609</b>	<b>38544.42</b>	<b>15</b>	<b>10425</b>	<b>7404.87</b>	<b>5444</b>	<b>3555.75</b>	<b>907.8</b>	<b>617.10</b>
<b>GRAND TOTAL</b>		<b>193708</b>	<b>151464.50</b>	<b>343013</b>	<b>289559.36</b>	<b>174861</b>	<b>111945.23</b>	<b>1351114</b>	<b>1017781.22</b>	<b>53</b>	<b>541144</b>	<b>377565.48</b>	<b>95777</b>	<b>85644.67</b>	<b>2611</b>	<b>1601.98</b>

**CONFIRMATION OF PROCEEDINGS OF  
THE 143<sup>RD</sup> MEETING OF THE SLBC FOR TRIPURA**

The proceedings and action points of the 143<sup>rd</sup> Meeting of SLBC for Tripura, held on 28.06.2023 were circulated under the cover of Convener Bank's letter no. SLBC/TRP/Minutes/143/2023 dated 05.07.2023. The same may please be confirmed by the House.



## SPECIAL SLBC ON FINANCIAL INCLUSION

### AGENDA I – Banking Outlets in Tripura

The Bank Branch network in the State of Tripura as on March 2021, March 2022 and March 2023 is given below:

Sl.	District	Population (Census 2011)	No. of Branches as on March 2021	No. of Branches as on March 2022	No. of Branches as on March 2023	Branch per one lakh population as on March 2023 (Census 2011)
1	West Tripura	717366	196	197	210	29
2	Sepahijala	585320	61	60	59	10
3	Khowai	342864	40	40	41	12
4	Dhalai	404091	47	47	49	12
5	Gomati	482759	64	63	65	13
6	South Tripura	421618	60	60	63	15
7	Unakoti	265766	34	34	35	13
8	North Tripura	454133	48	46	49	11
<b>Total</b>		<b>3673917</b>	<b>550</b>	<b>547</b>	<b>571</b>	<b>16</b>

The BC / CSP position in the State of Tripura as on March 2021, March 2022 and March 2023 is given below:

Sl.	District	Population (Census 2011)	No. of BC/CSP as on March 2021	No. of BC/CSP as on March 2022	No. of BC/CSP as on March 2023	BC/CSP per one lakh population as on March 2023 (Census 2011)
1	West Tripura	717366	180	195	194	27
2	Sepahijala	585320	199	198	199	34
3	Khowai	342864	158	190	189	55
4	Dhalai	404091	133	212	214	53
5	Gomati	482759	186	161	165	34
6	South Tripura	421618	206	144	148	35
7	Unakoti	265766	99	138	144	54
8	North Tripura	454133	127	108	118	26
<b>Total</b>		<b>3673917</b>	<b>1288</b>	<b>1346</b>	<b>1371</b>	<b>37</b>

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

The ATM network in the State of Tripura as on March 2021, March 2022 and March 2023 is given below:

Sl.	District	Population (Census 2011)	No. of ATMs as on March 2021	No. of ATMs as on March 2022	No. of ATMs as on March 2023	ATMs per one lakh population as on March 2023 (Census 2011)
1	West Tripura	717366	279	279	271	38
2	Sepahijala	585320	40	42	47	8
3	Khowai	342864	26	25	28	8
4	Dhalai	404091	40	39	39	10
5	Gomati	482759	57	57	55	11
6	South Tripura	421618	41	41	45	11
7	Unakoti	265766	22	22	22	8
8	North Tripura	454133	54	53	57	13
<b>Total</b>		<b>3673917</b>	<b>559</b>	<b>558</b>	<b>564</b>	<b>15</b>

## AGENDA II – Pradhan Mantri Jan Dhan Yojana

The PMJDY account position in the State of Tripura as on March 2021, March 2022 and March 2023 is given below:

Sl.	District	Population (Census 2011)	No. of PMJDY accounts as on March 2021	No. of PMJDY accounts as on March 2022	No. of PMJDY accounts as on March 2023	PMJDY accounts per one lakh population as on March 2023 (Census 2011)
1	West Tripura	717366	224370	206639	230480	32129
2	Sepahijala	585320	84700	77249	85746	14649
3	Khowai	342864	85611	83774	92989	27121
4	Dhalai	404091	100511	94046	104391	25834
5	Gomati	482759	98663	95158	105625	21879
6	South Tripura	421618	123903	109120	121123	28728
7	Unakoti	265766	76391	75904	84253	31702
8	North Tripura	454133	117125	114279	126850	27932
<b>Total</b>		<b>3673917</b>	<b>911274</b>	<b>856169</b>	<b>951457</b>	<b>25898</b>

Sl.	District	Women Population (Census 2011)	No. of Women PMJDY accounts as on March 2021	No. of Women PMJDY accounts as on March 2022	No. of Women PMJDY accounts as on March 2023	Women PMJDY accounts per one lakh population as on March 2023 (Census 2011)
1	West Tripura	355287	112702	116795	129513	36453
2	Sepahijala	289889	44104	44616	49390	17038
3	Khowai	169809	45488	47258	52315	30808
4	Dhalai	200132	49364	52255	57846	28904
5	Gomati	239094	48781	51017	56476	23621
6	South Tripura	208813	60735	62334	69004	33046
7	Unakoti	131625	43802	44862	49662	37730
8	North Tripura	224917	60012	61420	67992	30230
<b>Total</b>		<b>1819566</b>	<b>464988</b>	<b>480557</b>	<b>532198</b>	<b>29249</b>

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
In Percentage						
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>

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

The enrollment position under Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana (APY) in the State of Tripura as March 2023 is given below:

<b>Data as on March 2023</b>					
<b>Sl.</b>	<b>District</b>	<b>Total no. of eligible PMJDY Accounts for PMJJBY enrolment</b>		<b>Out of total eligible PMJDY, enrolment of PMJJBY</b>	
		<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>
1	West Tripura	55738	54189	56456	49290
2	Sepahijala	19797	19247	16198	18351
3	Khowai	17753	17259	15453	13529
4	Dhalai	26234	25692	15822	13727
5	Gomati	17858	17362	27012	23642
6	South Tripura	28018	27238	25779	22554
7	Unakoti	19352	18819	14206	12320
8	North Tripura	28357	27568	14622	12780
<b>Total</b>		<b>213107</b>	<b>207374</b>	<b>185548</b>	<b>166193</b>

<b>Data as on March 2023</b>					
<b>Sl.</b>	<b>District</b>	<b>Total no. of eligible PMJDY Accounts for PMSBY enrolment</b>		<b>Out of total eligible PMJDY, enrolment of PMSBY</b>	
		<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>
1	West Tripura	209076	100673	203441	138023
2	Sepahijala	36128	29727	51581	34996
3	Khowai	26152	25172	44383	29915
4	Dhalai	44872	43175	46908	31842
5	Gomati	43998	36458	69852	47309
6	South Tripura	44650	32026	75942	55402
7	Unakoti	36918	35545	48571	32095
8	North Tripura	33746	32454	51476	37575
<b>Total</b>		<b>475540</b>	<b>335230</b>	<b>592154</b>	<b>407157</b>

<b>Data as on March 2023</b>			
<b>Sl.</b>	<b>District</b>	<b>Enrolment of APY</b>	
		<b>Male</b>	<b>Female</b>
1	West Tripura	27265	24861
2	Sepahijala	8161	7420
3	Khowai	5891	5407
4	Dhalai	6706	5728
5	Gomati	9720	10087
6	South Tripura	16836	15197
7	Unakoti	5291	4803
8	North Tripura	10089	9001
<b>Total</b>		<b>89959</b>	<b>82504</b>

## AGENDA IV – Kisan Credit Card

The Kisan Credit Card (KCC) account position in the State of Tripura as on March 2021, March 2022 and March 2023 is given below:

Amt. in Rs. Lakhs

Sl.	District	As on March 2021				As on March 2022				As on March 2023			
		Outstanding KCC as on March 2021		Total no. of KCC issued to SF / MF		Outstanding KCC as on March 2022		Total no. of KCC issued to SF / MF		Outstanding KCC as on March 2023		Total no. of KCC issued to SF / MF	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	West Tripura	51000	9764.78	45435	8800.46	54177	11168.2	50269	10153.09	37635	10356.67	34758	9334.01
2	Sepahijala	43494	8644.87	38764	7791.15	46203	9887.33	42888	8988.65	32197	9168.4	29736	8263.08
3	Khowai	38662	9932.55	34457	8951.66	41070	11360.08	38123	10327.53	28532	10534.34	26351	9494.14
4	Dhalai	34576	7339.33	30816	6614.53	36730	8394.16	34095	7631.28	25516	7789.44	23566	7020.28
5	Gomati	50167	7718.94	44711	6956.65	53292	8828.33	49468	8025.89	37123	8186.54	34285	7378.17
6	South Tripura	48741	15088.2	43440	13598.16	51778	17256.72	48062	15688.25	35974	16003.01	33224	14422.81
7	Unakoti	29442	5701.5	26240	5138.45	30978	6520.94	29032	5928.23	21520	6046.74	19875	5449.66
8	North Tripura	35112	7658.79	31293	6902.45	37299	8759.53	34623	7963.36	25915	8128.45	23934	7325.81
<b>Total</b>		<b>331194</b>	<b>71848.96</b>	<b>295156</b>	<b>64753.51</b>	<b>351527</b>	<b>82175.29</b>	<b>326560</b>	<b>74706.28</b>	<b>244412</b>	<b>76213.59</b>	<b>225729</b>	<b>68687.96</b>

## **AGENDA V – Self Help Groups**

The Self-Help Group (SHG) account position in the State of Tripura under Tripura Rural Livelihood Mission as on March 2021, March 2022 and March 2023 is given below:

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

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

<b>SHG Position as on March 2023 (Amount in Lakhs)</b>						
<b>Sl.</b>	<b>District</b>	<b>No. of SHGs</b>	<b>Amount Sanctioned</b>	<b>Outstanding Accounts</b>	<b>Outstanding Amount</b>	<b>Avg ticket size loan outstanding</b>
1	DHALAI	2,589	3,803.85	5380	3,879.40	0.72
2	GOMATI	2,348	4,125.97	6337	4,829.17	0.76
3	KHOWAI	1471	1865.73	2728	1911.47	0.70
4	NORTH TRIPURA	1932	2390.99	3269	2,164.62	0.66
5	SEPAHIJALA	1721	2710.55	3707	2,673.07	0.72
6	SOUTH TRIPURA	3,091	6,950.48	8472	7,876.32	0.93
7	UNAKOTI	1898	2686.96	3062	2390.01	0.78
8	WEST TRIPURA	3040	4442.19	6033	4499.12	0.75
<b>TOTAL</b>		<b>18,090</b>	<b>28,976.72</b>	<b>38,988</b>	<b>30,223.18</b>	<b>0.78</b>

## **AGENDA VI – Credit Deposit Ratio**

The CD Ratio position in the State of Tripura as on March 2021, March 2022 and March 2023 is given below:

<b>CREDIT DEPOSIT RATIO OF THE STATE AS ON 31.03.2021 (All amount in Lakhs)</b>					
<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	196	1927583.81	904562.39	<b>47</b>
2	Sepahijala	61	198370.88	134706.39	<b>68</b>
3	Khowai	40	173824.40	89849.31	<b>52</b>
4	Dhalai	47	118140.25	113593.71	<b>96</b>
5	Gomati	64	223149.44	140145.80	<b>63</b>
6	South Tripura	60	225192.33	128771.86	<b>57</b>
7	Unakoti	34	121878.25	77875.68	<b>64</b>
8	North Tripura	48	160603.68	98959.94	<b>62</b>
<b>Total</b>		<b>550</b>	<b>3148743.04</b>	<b>1688465.08</b>	<b>54</b>

<b>CREDIT DEPOSIT RATIO OF THE STATE AS ON 31.03.2022 (All amount in Lakhs)</b>					
<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	197	2022284.90	1024187.62	<b>51</b>
2	Sepahijala	60	204633.43	132261.63	<b>65</b>
3	Khowai	40	153181.27	88115.52	<b>58</b>
4	Dhalai	47	129107.37	127821.70	<b>99</b>
5	Gomati	63	220278.56	138255.41	<b>63</b>
6	South Tripura	60	237392.33	150075.07	<b>63</b>
7	Unakoti	34	121462.73	81640.17	<b>67</b>
8	North Tripura	46	181478.67	112238.17	<b>62</b>
<b>Total</b>		<b>547</b>	<b>3269819.26</b>	<b>1854595.29</b>	<b>57</b>

<b>CREDIT DEPOSIT RATIO OF THE STATE AS ON 31.03.2023 (All amount in Lakhs)</b>					
<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	<b>47</b>
2	Sepahijala	59	217579.99	146332.67	<b>67</b>
3	Khowai	41	165546.66	104405.53	<b>63</b>
4	Dhalai	49	138560.51	132851.46	<b>96</b>
5	Gomati	65	244829.26	157289.17	<b>64</b>
6	South Tripura	63	241663.75	152828.71	<b>63</b>
7	Unakoti	35	131624.03	87508.25	<b>66</b>
8	North Tripura	49	209119.09	123971.22	<b>59</b>
<b>Total</b>		<b>571</b>	<b>3683978.01</b>	<b>1999660.85</b>	<b>54</b>

## **AGENDA VII – Financial Literacy Centers**

There are 14 Financial Literacy Centers operating in Tripura. The details of the financial literacy camps conducted by these centers in FY 2020-21, FY 2021-22 & FY 2022-23 is given below:

Financial Literacy Centres in Tripura					FY 2020-21				FY 2021-22				FY 2022-23			
Sl.	District	Location (Metro, Urban, SU, Rural)	Address	Name of Sponsoring Bank	No. of Special FL Camps conducted	No. of Participants	No. of Target Specific Camps conducted	No. of Participants	No. of Special FL Camps conducted	No. of Participants	No. of Target Specific Camps conducted	No. of Participants	No. of Special FL Camps conducted	No. of Participants	No. of Target Specific Camps conducted	No. of Participants
1	Gomati	Semi-Urban	R-Seti,Udaipur	PNB	14	251	41	92	14	251	41	92	15	264	43	97
2	Dhalai	Rural	R-Seti, Ambassa	PNB	16	245	38	825	16	245	38	825	17	257	40	866
3	Sepahijala	Urban	R-Seti, Sepahijala	TGB	10	173	36	824	10	173	36	824	11	182	38	865
4	West Tripura	Urban	Rudset Institute	Canara Bank	18	320	42	961	18	320	42	961	19	336	44	1009
5	Unakoti	Rural	R-Seti, Kumarghat	SBI	12	205	43	984	12	636	43	984	13	215	45	1033
6	Gomati	Semi-Urban	LDM(South)	PNB	17	301	45	1026	17	442	45	1026	18	316	47	1077
7	Dhalai	Semi-Urban	LDM(Dhalai)	PNB	15	249	37	849	15	502	37	849	16	261	39	891
8	Unakoti	Semi-Urban	LDM(North )	PNB	18	309	34	762	18	682	34	762	19	324	36	800
9	West Tripura	Urban	LDM(West)	PNB	18	311	44	992	25	669	60	1338	19	327	46	1042
10	Khowai	Semi-Urban	TGB Khowai Branch	TGB	13	223	36	806	22	259	61	1825	14	234	38	846
11	South Tripura	Semi-Urban	TGB Santirbazar Branch	TGB	11	108	38	835	25	247	62	1995	12	113	40	877
12	Gomati	Semi-Urban	TGB Udaipur Branch	TGB	15	264	42	949	22	429	60	1715	16	277	44	996
13	Sepahijala	Rural	TGB Bishramganj Branch	TGB	17	298	41	931	25	331	57	1825	18	313	43	978
14	North Tripura	Semi-Urban	TGB Dharmanagar Branch	TGB	12	202	40	905	23	292	59	1147	13	212	42	950
<b>Total</b>					<b>206</b>	<b>3459</b>	<b>557</b>	<b>11741</b>	<b>262</b>	<b>5478</b>	<b>675</b>	<b>16168</b>	<b>220</b>	<b>3631</b>	<b>585</b>	<b>12327</b>



## **AGENDA VIII – Skill Development initiatives of RSETIs**

Five RSETIs are providing skill development training for the Rural Unemployed youth of all the 8 districts in the State. These RSETIs are functioning in premises temporarily arranged for the purpose. The State Government has allocated land to RSETIs at Dhalai, Udaipur & Kumarghat for constructing permanent premises. The performance of RSETIs in FY 2020-21, FY 2021-22 & FY 2022-23 is given below:

RSETIs in Tripura						FY 2020-21				FY 2021-22				FY 2022-23			
						No. of Beneficiaries Trained		Out of trained beneficiaries, no. of credit linked		No. of Beneficiaries Trained		Out of trained beneficiaries, no. of credit linked		No. of Beneficiaries Trained		Out of trained beneficiaries, no. of credit linked	
Sl.	District	Location (Metro, Urban, SU, Rural)	Address	Date of start of functioning	Name of Sponsoring Bank	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
1	Gomati	Semi-Urban	R-Seti,Udaipur	27.03.09	PNB	83	384	40	125	51	623	41	317	106	561	52	266
2	Dhalai	Rural	R-Seti, Ambassa	25.01.11	PNB	82	292	20	40	50	372	29	118	44	445	23	295
3	Sepahijala	Urban	R-Seti, Sepahijala	12.02.13	TGB	72	155	5	4	80	311	38	105	88	516	41	255
4	West Tripura	Urban	Rudset Institute Agartala	14.09.11	Canara Bank	122	190	32	35	68	341	46	136	16	455	11	238
5	Unakoti	Rural	R-Seti, Kumarghat	07.07.13	SBI	135	378	21	23	44	334	26	269	113	400	61	224

Major Categories of skill training programme:

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

Process EDP – Beauty Parlor, Mechanical works, etc.

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

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

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

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

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

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

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

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

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

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

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

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

**Strengthening Financial Awareness Efforts and Building Robust Consumer Grievance Redressal Mechanism**

**Existing Financial Literacy Initiatives –**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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 September 2023.

The progress of Digitization Campaign as on July 2023 is given below.

<b>District</b>	<b>Coverage percentage (%) of eligible savings accounts through any one digital mode</b>	<b>Coverage percentage (%) of eligible current accounts through any one digital mode</b>
Dhalai	95.61	81.65
Gomati	97.27	88.47
Khowai	94.26	84.39
North Tripura	95.72	83.73
Sepahijala	94.79	85.74
South Tripura	95.63	79.24
Unokoti	96.44	84.23
West Tripura	100.00	100.00
<b>Tripura Total</b>	<b>96.96</b>	<b>91.26</b>

## Digital coverage for individuals (Savings Accounts) as on July 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	540008	270403	154624	28.63	69655	25.76	32014	5.93	13336
Gomati Total	680141	352064	222743	32.75	109000	30.96	75086	11.04	26953	7.66
Khowai Total	466677	237072	154254	33.05	69279	29.22	37686	8.08	17272	7.29
North Tripura Total	528017	267332	201033	38.07	95728	35.81	55142	10.44	20972	7.84
Sepahijala Total	655621	332186	220556	33.64	104532	31.47	56661	8.64	23986	7.22
South Tripura Total	663942	325615	185974	28.01	80287	24.66	49807	7.50	11830	3.63
Unokoti Total	389019	196123	130686	33.59	60427	30.81	36499	9.38	14241	7.26
West Tripura Total	1635441	776351	930369	56.89	376791	48.53	435082	26.60	146973	18.93
Tripura State Total	5558866	2757146	2200239	39.58	965699	35.03	777977	14.00	275563	9.99

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	99457	18.42	56435	20.87	460881	85.35	226754	83.86	516277	95.61	262096	
Gomati Total	189262	27.83	101729	28.90	587282	86.35	292805	83.17	661587	97.27	346649	98.46	7459
Khowai Total	112454	24.10	64262	27.11	382139	81.89	190895	80.52	439905	94.26	228850	96.53	1718
North Tripura Total	129474	24.52	63068	23.59	443333	83.96	217139	81.22	505415	95.72	261099	97.67	2783
Sepahijala Total	187359	28.58	101941	30.69	536830	81.88	262641	79.06	621458	94.79	321893	96.90	3385
South Tripura Total	139749	21.05	66693	20.48	559159	84.22	271608	83.41	634897	95.63	316627	97.24	1356
Unokoti Total	91342	23.48	47961	24.45	330841	85.04	163970	83.61	375152	96.44	191614	97.70	819
West Tripura Total	743462	45.46	322516	41.54	1291616	78.98	488980	62.98	1635441	100.00	776351	100.00	51938
Tripura State Total	1692559	30.45	824605	29.91	4592081	82.61	2114792	76.70	5390132	96.96	2705179	98.12	72811

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

District										
	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	4142	1328	32.06	1978	47.75	1711	41.31	3382	81.65	1251
Gomati Total	6556	1950	29.74	3401	51.88	2740	41.79	5800	88.47	78668
Khowai Total	4273	1112	26.02	1898	44.42	1704	39.88	3606	84.39	776
North Tripura Total	6706	2157	32.17	3466	51.69	2474	36.89	5615	83.73	612
Sepahijala Total	6395	1720	26.90	2516	39.34	2705	42.30	5483	85.74	1419
South Tripura Total	6045	1431	23.67	3067	50.74	2418	40.00	4790	79.24	1507
Unokoti Total	4934	1376	27.89	1870	37.90	2074	42.03	4156	84.23	1122
West Tripura Total	32087	18211	56.76	18224	56.80	21024	65.52	32087	100.00	6340
Tripura State Total	71138	29285	41.17	36420	51.20	36850	51.80	64919	91.26	91695

## **ACTION TAKEN REPORT**

Present Status of implementation of the major action points emerged in the 143<sup>rd</sup> SLBC meeting held on 28.06.2023 is furnished below as a separate agenda.

<b>Sl No</b>	<b>Major Action Points</b>	<b>Present Status of Implementation</b>
<b>1</b>	All Banks to strive for achieving 100% achievement against ACP Targets of FY 23-24 by March 2024 <b>(Action: All Banks, SLBC)</b>	All the banks put together disbursed Rs. 2135.49 crore i.e. 18% of the Annual Target for Rs. 12000.00 crore under ACP 2023-24 as on June 2023. Achievement under Agriculture sector is 12%. Achievements in MSME and OPS are 23% and 25% of the ACP Targets respectively as on 30.06.2023.
<b>2</b>	Issuance of KCCs to all eligible farmers and implementation of KCC saturation campaign <b>(Action: Agriculture Dept / Banks / State Govt / SLBC)</b>	6703 KCCs sanctioned by Banks amounting to Rs. 45.84 Crores during FY 2023-24 as on 30.06.2023, thereby achieving 10% of the Annual Target (66356 Nos.).
<b>3</b>	Pradhan Mantri Fasal Bima Yojana (PMFBY) <b>(Action: All Banks &amp; Agriculture Department)</b>	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. 14599 loanee farmers have been brought under the coverage of PMFBY during Kharif 2023 season. A total of 254185 enrolments have been completed as Non-Loanee under Kharif 2023 Season.
<b>4</b>	Self Help Groups (SHGs) Banks to achieve the target for FY 23-24 by March 2024. <b>(Action: All Banks)</b>  TULM pending cases to be reduced by according sanction in eligible cases by the end of the fiscal year. <b>(Action: All Banks)</b>	As against the TRLM target of Rs.400 crores in 22600 accounts for FY 2023-24, the Banks have collectively achieved sanction of 5077 accounts (achievement of 22.50%) with corresponding sanction amount of Rs.102 crores (achievement of 25.50%) as on 30.06.2023.  As on June 2023 of FY 2023-24, 757 cases have been sanctioned under TULM SEP (Individual) against 963 sponsored cases. For TULM SEP (SHG), 125 cases have been sanctioned against 275 sponsored cases.
<b>5</b>	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>	Present status of implementation is as under: <ul style="list-style-type: none"> <li>• Punjab National Bank: BC Agents have been deployed in 15 locations, while candidates have been identified in 23 locations and awaiting PVR. For the remaining 28 locations, concerned CBCs have expressed their inability to provide BC agents. As such, these locations have been reallocated to other CBCs for deployment of BC Agents at the earliest.</li> <li>• Tripura Gramin Bank: BC agents have been deployed in 9 locations. TGB has been requested to provide status update regarding remaining 39 locations at the earliest.</li> </ul>

		<ul style="list-style-type: none"> <li>• Tripura State Co-Operative Bank: BC Agents have been finalized for all 13 allocated locations and will be operationalized by September 2023, upon procurement of micro ATMs.</li> <li>• State Bank of India: BC Agents have been deployed in all 9 allocated locations.</li> <li>• UCO Bank: Candidates have been identified in 2 out of 4 locations, while process of identification is ongoing for remaining 2 locations.</li> </ul>
6	Government sponsored schemes – PMEGP & Swavalamban <b>(Action: All Banks)</b>	<p>For the FY 2023-24, 1416 PMEGP cases were sponsored to the bank branches against the target (already circulated) of 1712 cases, out of which 287 cases were sanctioned amounting to Rs. 1863.39 lakhs as on 30.06.2023.</p> <p>For the FY 2023-24, 3686 Swavalamban cases have been sponsored to the bank branches against the target (already circulated) of 4000 cases, out of which 175 cases were sanctioned amounting to Rs. 621.01 lakhs as on 30.06.2023.</p>
7	Sanction of Education loans <b>(Action: All Banks)</b>	Banks have accorded sanction in 164 cases with aggregate sanction amount of Rs. 589.24 lakhs in FY 2023-24 as on June 2023.
8	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, Urban Development Department, All Banks)</b>	<p>Till June 2023 of FY 2023-24, 1235 housing loans have been sanctioned with aggregate sanction amount of Rs.126.85 crores.</p> <p>PMAY (Urban) scheme as approved by SLBC was circulated to all member Banks along with an advisory to get the same approved from their respective Bank boards. PNB has approved the loan scheme with certain modifications and issued necessary circular regarding the same. PNB has shared the approved scheme guidelines with Urban Development Department for providing necessary approval / suggestions before implementation by PNB.</p>
9	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>	<p>Loans under the scheme had been extended to 30 SC/ST/Women beneficiaries amounting to Rs. 4.27 Crores during FY 2023-24 up to June 2023.</p> <p>All Banks/Financial Institutions have made an achievement of Rs. 277.43 Crore with 42042 number of accounts for the period April 2023 – June 2023 of FY 2023-24.</p>



10	NPA and Recovery ( <b>Action: All Banks &amp; State Government</b> )	<p>Percentage of gross NPA as against gross advance increased from 6.16% as on June 2022 to 6.55% as on June 2023. Amount in absolute terms increased to Rs. 1448.36 crores as on June 2023 from Rs. 1176.98 crores as on June 2022.</p> <p>The outstanding amount under Written off A/Cs (Shadow Register) is around Rs. 182.30 crores which if added with the outstanding NPA, the total amount would be Rs. 1630.66 crores which seems to be high.</p> <p>The total outstanding NPA amount in Govt. sponsored schemes has increased from Rs. 120.70 crores in June 2022 to Rs. 138.67 crores in June 2023.</p> <p>As on June 2023, percentage of NPA under KCC is 21%, under PMMY is 6%, under PMEGP is 27% and Swavalamban is 25%.</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.</p> <p><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.</p> <p>Tripura Gramin Bank has written to DM Khowai for allocating suitable premises for RSETI.</p> <p>State Bank of India has written to DM North Tripura for allocating suitable premises for RSETI.</p>
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). <b>(Action: SLBC, State Govt)</b></p>	<p>It was decided in the earlier meeting that SLBC desk is to review the availability of existing ATMs in the vicinity of Block Development Offices. If ATM availability was ascertained nearby to BDO offices, those locations may be considered to have been covered.</p> <p>Subsequently, it has been observed that ATMs are available within a vicinity of 1 KM from 34 rural development block offices, while ATMs are available within a distance of 1 – 2 KM in 9 RD block offices. No ATMs are available within the vicinity of 15 RD Block Offices. In the SLBC Sub-committee meeting held on 25.08.2023, Banks were requested to explore setting up of ATMs in feasible locations within the jurisdiction of the respective RD Block / District.</p> <p>Further to the above, RBI has suggested Banks may also explore opening of more ATMs in semi-urban and rural locations, especially in Dhalai and Khowai districts, preferably in prominent locations like district hospitals, market areas, etc.</p>
13	<p>Other Issues:</p> <ul style="list-style-type: none"> <li>• Directorate of Social Welfare &amp; Social Education, Government of Tripura raised the matter of providing necessary support and handholding to beneficiaries of social pension by banks, so that, payment of social pension can be executed in a smooth manner. SLBC Tripura is to issue an advisory in this regard.</li> </ul>	<p>SLBC has issued necessary advisory to member Banks in this regard on 12.07.2023.</p>

	<ul style="list-style-type: none"> <li>• Banks to ensure digital onboarding of all PMSVANidhi beneficiaries, by handholding through “Penny Drop Transactions”.</li> <li>• Banks to organize credit camps on regular basis throughout the State in FY 2023-24, preferably on 3rd Saturdays in each month.</li> <li>• Banks to ensure enrolment of PMSBY &amp; PMJJBY to all eligible beneficiaries in camp mode as part of DFS Jansuraksha Campaign.</li> <li>• Banks to explore adoption of Fintech platforms for providing better services to their customers.</li> <li>• Banks to explore developing standard operating procedure for providing armed security for cash transportation activities by Cash-in-Transit companies / institutions, etc.</li> </ul> <p><b>(Action: SLBC, All Banks)</b></p>	<p>Banks have been handholding PMSVANidhi beneficiaries for the same in various camps organized at various locations throughout the State. SLBC has issued necessary advisory regarding the same.</p> <p>Banks have been organizing mega credit camps in various districts regularly in co-ordination with line departments. A total of 14 such camps have been held, where a total of 1477 sanctions have been accorded with aggregate sanction amount of Rs. 25.82 crores.</p> <p>Banks have covered all 1178 GPs / VCs in the State of Tripura as part of DFS Jansuraksha campaign, whereby a total of 14424 PMJJBY applications and 19604 PMSBY applications have been sourced.</p> <p>Issue under consideration of respective Bank boards.</p> <p>Issue under consideration of Bank Management and Cash-in-Transit companies.</p>
14	<p>Suggestions made by Hon’ble Chief Minister:</p> <ul style="list-style-type: none"> <li>• Pradhan Mantri Mudra Yojana (PMMY) – Average loan ticket size is quite low. Banks to take necessary steps to improve performance.</li> <li>• Social Security Schemes – Performance of Tripura State Co-Operative Bank is quite low. Bank to focus more on increasing enrolments under PM Flagship schemes.</li> <li>• Tripura Gramin Bank to explore setting up of branch at Garjanmura, as per demand submitted by local populace.</li> <li>• Banks to explore setting up of branches at Pramodenagar, Karamcherra, Fatikroy and Gandacherra as per demand of local population highlighted in press clippings.</li> </ul>	<p>Average loan ticket size under PMMY has increased from Rs.0.42 lakhs in FY 2018-19 to Rs.0.67 lakhs for FY 2022-23. Banks have been advised to strive for scaling up loan ticket size under PMMY by focusing more on Kishore &amp; Tarun segments of the scheme.</p> <p>Under consideration with Tripura State Co-Operative Bank.</p> <p>Under consideration with Tripura Gramin Bank.</p> <p>The given locations were taken up for discussion in the SLBC Sub-committee meeting held on 25.08.2023. The house decided that SLBC desk may consider allocating the same among banks having very low rural presence in the State.</p>

<ul style="list-style-type: none"> <li>• MSME advances – Tripura Gramin Bank needs to increase performance.</li> <li>• CD Ratio – Banks to work towards increasing CD Ratio of the State to 80%.</li> <li>• Banks may explore setting up of ATMs at district hospitals / sub-divisional hospitals.</li> <li>• Digitization – Banks to strive for attaining 100% digitization in all districts.</li> <li>• Treasury linked bank branches to ensure timely submission of scrolls.</li> <li>• Controlling Authorities of Banks to look into providing adequate training to field functionaries on Government Banking operations.</li> </ul> <p><b>(Action: SLBC, All Banks)</b></p>	<p>Under consideration with Tripura Gramin Bank.</p> <p>Issue has been taken up for discussion by SLBC desk with Directorate of Industries &amp; Commerce, Govt of Tripura for generating big-ticket loan proposals which will help in improving CD Ratio of the State.</p> <p>In the SLBC Sub-committee meeting held on 25.08.2023, Banks have been advised to explore opening of more ATMs in semi-urban and rural locations, especially in Dhalai and Khowai districts, preferably in prominent locations like district hospitals, market areas, etc.</p> <p>As on July 2023, digitization percentage in the State of Tripura, for eligible savings accounts and current accounts stands at 97% and 91% respectively. Banks have been advised to adhere to the time bound roadmap for achieving 100% digitalization of all remaining districts by September 2023.</p> <p>Under consideration with controlling authority of treasury linked bank branches.</p> <p>Under consideration with management of concerned Banks.</p>
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**IMPLEMENTATION OF ANNUAL CREDIT PLAN (ACP)**

**Action Points emerged in the 143<sup>rd</sup> SLBC Meeting held on 28.06.2023**

100% disbursement targets set against all sectors under ACP 2023-24 is to be achieved (**Action: All Banks**).

**Status of implementation**

All the banks put together disbursed Rs. 2135.49 crore i.e. 18% of the Annual Target for Rs. 12000.00 crore under ACP 2023-24 as on June 2023.

The overall achievement is 18% against the target of ACP 2023-24 as on 30.06.2023 while achievement under Agriculture sector is 12%. Achievements in MSME and OPS are 23% and 25% of the ACP Targets respectively as on 30.06.2023.

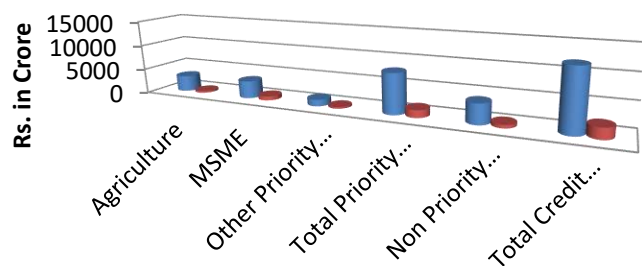
A comparative position of achievement in disbursement under ACP 2023-24 as on 30.06.2023 with the corresponding period of the previous year is as under:

Amt. Rs. In crores

Sector	2022-23 (April 2022 to June 2022)			2023-24 (April 2023 to June 2023)			
	Plan	Achievement (Apr'21- Mar'22)	% to Target	Plan	Achievement (Apr'23- Jun'23)	% to Target	% of growth (Y-O-Y)
Agriculture	2321.57	343.89	15	3200.00	379.39	12	+10
MSME	1816.81	461.06	25	3500.00	789.32	23	+71
Other Prisec	1276.45	326.40	26	1300.00	321.23	25	-2
<b>Total Prisec</b>	<b>5414.83</b>	<b>1131.36</b>	<b>21</b>	<b>8000.00</b>	<b>1489.95</b>	<b>19</b>	<b>+32</b>
Non-Prisec	3131.95	558.54	18	4000.00	645.54	16	+16
<b>Grand Total</b>	<b>8546.78</b>	<b>1689.91</b>	<b>20</b>	<b>12000.00</b>	<b>2135.49</b>	<b>18</b>	<b>+26</b>

Bank wise performance on different sectors under ACP pertaining to the year 2023-24 as on 30.06.2023 has been given in the annexure.

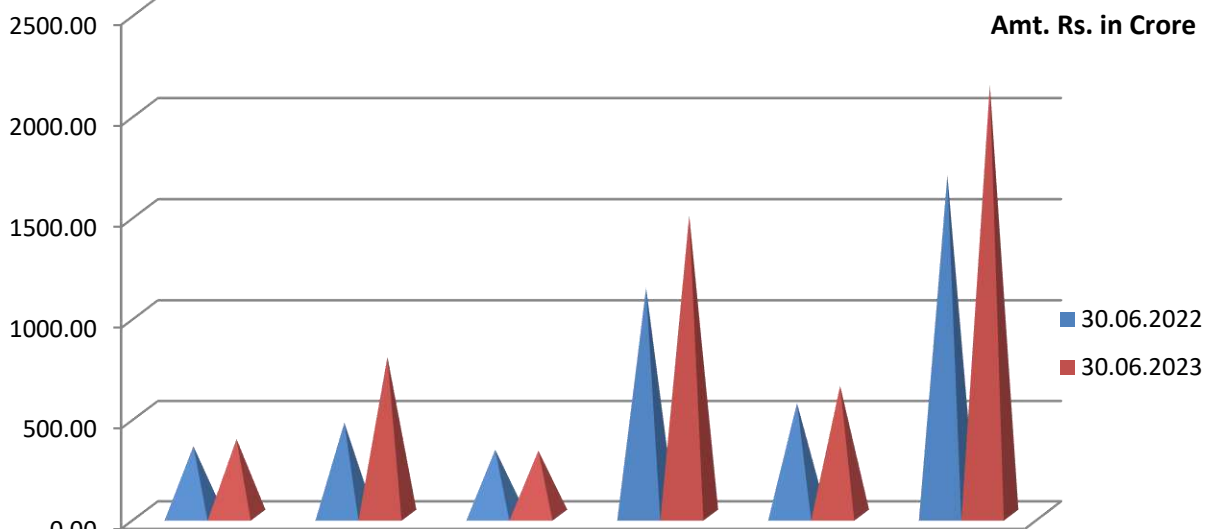
### Achievement of Annual Credit Plan 2023-24 up to 30.06.2023



	Agriculture	MSME	Other Priority Sector	Total Priority Sector	Non Priority Sector	Total Credit Plan/Achievement
■ Target	3200	3500	1300	8000	4000	12000.00
■ Achievement	379.39	789.32	321.23	1489.95	645.54	2135.49

Sector

### Credit Disbursement under ACP as on 30.06.2022 & 30.06.2023



	Agriculture	MSME	Other Priority Sector	Total Priority Sector	Non Priority Sector	Total Credit Plan/Achievement
■ 30.06.2022	343.89	461.06	326.4	1131.36	558.55	1689.91
■ 30.06.2023	379.39	789.32	321.23	1489.95	645.54	2135.49

**TRIPURA STATE**

**BANK-WISE & SECTOR-WISE DISBURSEMENT OF CREDIT VIS-À-VIS TARGETS UNDER ANNUAL CREDIT PLAN 2023-24 DURING 01.04.2023 to 30.06.2023**

(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	777.00	254.86	33	14708.00	2221.72	15	971.00	45.93	5	16456.00	2522.51	15	6420.00	1704.67	27	22876.00	4227.18	18
2	Bank of India	3108.00	354.93	11	3440.00	1279.75	37	976.00	135.14	14	7524.00	1769.82	24	1975.00	142.65	7	9499.00	1912.47	20
3	Bank of Maharashtra	0.00	6.81	#DIV/0!	215.00	10.00	5	261.00	67.73	26	476.00	84.54	18	461.00	36.54	8	937.00	121.08	13
4	Canara Bank	2237.00	686.19	31	25461.00	4203.33	17	1436.00	458.39	32	29134.00	5347.91	18	5957.00	1790.24	30	35091.00	7138.15	20
5	Central Bank Of India	1259.00	12.03	1	2100.00	112.71	5	536.00	28.79	5	3895.00	153.53	4	331.00	3.74	1	4226.00	157.27	4
6	Indian Bank	138.00	9.90	7	5607.00	1666.46	30	1230.00	0.00	0	6975.00	1676.36	24	3573.00	421.05	12	10548.00	2097.41	20
7	Indian Overseas	67.00	19.93	30	1971.00	201.17	10	525.00	70.11	13	2563.00	291.21	11	901.00	120.97	13	3464.00	412.18	12
8	P&SB	32.00	5.00	16	257.00	41.00	16	149.00	7.00	5	438.00	53.00	12	45.00	4.00	9	483.00	57.00	12
9	PNB	18360.00	1712.12	9	35591.00	4137.65	12	10883.00	444.93	4	64834.00	6294.70	10	31821.00	8200.59	26	96655.00	14495.29	15
10	State Bank of India	15079.00	3761.73	25	71396.00	11768.84	16	8323.00	37.25	0	94798.00	15567.82	16	112468.00	5030.60	4	207266.00	20598.42	10
11	UCO Bank	1633.00	897.77	55	18889.00	7511.08	40	4498.00	1786.58	40	25020.00	10195.43	41	5101.00	2148.63	42	30121.00	12344.06	41
12	Union Bank	2344.00	947.52	40	22856.00	10187.21	45	518.00	0.00	0	25718.00	11134.73	43	2705.00	916.29	34	28423.00	12051.02	42
<b>A</b>	<b>ACP PUBLIC sec bank</b>	<b>45034.00</b>	<b>8668.79</b>	<b>19</b>	<b>202491.00</b>	<b>43340.92</b>	<b>21</b>	<b>30306.00</b>	<b>3081.85</b>	<b>10</b>	<b>277831.00</b>	<b>55091.56</b>	<b>20</b>	<b>171758.00</b>	<b>20519.97</b>	<b>12</b>	<b>449589.00</b>	<b>75611.53</b>	<b>17</b>
13	Axis Bank	4649.00	3255.53	70	1946.00	2721.15	140	258.00	51.02	20	6853.00	6027.70	88	6187.00	2273.14	37	13040.00	8300.84	64
14	Bandhan Bank	83043.00	1999.37	2	436.00	66.30	15	60521.00	9567.40	16	144000.00	11633.07	8	73079.00	4671.18	6	217079.00	16304.25	8
15	Federal Bank	1100.00	398.00	36	772.00	492.71	64	24.00	0.00	0	1896.00	890.71	47	2614.00	669.84	26	4510.00	1560.55	35
16	HDFC Bank	7713.00	1700.32	22	22992.00	11766.07	51	557.00	124.25	22	31262.00	13590.64	43	29855.00	7691.00	26	61117.00	21281.64	35
17	ICICI Bank	6489.00	1389.62	21	21247.00	9093.73	43	1115.00	0.00	0	28851.00	10483.35	36	38543.00	15330.87	40	67394.00	25814.22	38
18	IDBI Bank	917.00	66.57	7	2833.00	28.93	1	111.00	0.00	0	3861.00	95.50	2	1594.00	261.93	16	5455.00	357.43	7
19	IDFCFirst Bank	1383.00	0.00	0	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	1383.00	0.00	0	11118.00	496.35	4	12501.00	496.35	4
20	IndusInd	16441.00	2710.90	16	11794.00	1860.85	16	1.00	0.00	0	28236.00	4571.75	16	16846.00	5055.42	30	45082.00	9627.17	21
21	Kotak Mahindra	108.00	0.00	0	357.00	0.00	0	24.00	0.00	0	489.00	0.00	0	30.00	0.00	0	519.00	0.00	0
22	South Indian Bank	755.00	405.00	54	254.00	0.00	0	177.00	13.00	7	1186.00	418.00	35	1910.00	0.00	0	3096.00	418.00	14
23	Ujjivan Bank	11778.00	1547.00	13	5614.00	17.00	0	4618.00	1745.00	38	22010.00	3309.00	15	4016.00	1233.00	31	26026.00	4542.00	17
24	Yes Bank	108.00	0.00	0	358.00	0.00	0	25.00	0.00	0	491.00	0.00	0	1853.00	464.70	25	2344.00	464.70	20
25	NESFB	81.00	0.00	0	6195.00	0.00	0	0.00	0.00	#DIV/0!	6276.00	0.00	0	175.00	20.96	12	6451.00	20.96	0
26	Jana SFB	6552.00	767.72	12	0.00	0.00	#DIV/0!	53.00	14.00	26	6605.00	781.72	12	44.00	18.09	41	6649.00	799.81	12
<b>B</b>	<b>ACP PRIVATE Sec bank</b>	<b>141117.00</b>	<b>14240.03</b>	<b>10</b>	<b>74798.00</b>	<b>26046.74</b>	<b>35</b>	<b>67484.00</b>	<b>11514.67</b>	<b>17</b>	<b>283399.00</b>	<b>51801.44</b>	<b>18</b>	<b>187864.00</b>	<b>38186.48</b>	<b>20</b>	<b>471263.00</b>	<b>89987.92</b>	<b>19</b>
27	Tripura Gramin Bank	82937.00	3320.64	4	51695.00	4290.54	8	25145.00	15478.36	62	159777.00	23089.54	14	27259.00	2535.96	9	187036.00	25625.50	14
<b>C</b>	<b>ACP RRB</b>	<b>82937.00</b>	<b>3320.64</b>	<b>4</b>	<b>51695.00</b>	<b>4290.54</b>	<b>8</b>	<b>25145.00</b>	<b>15478.36</b>	<b>62</b>	<b>159777.00</b>	<b>23089.54</b>	<b>14</b>	<b>27259.00</b>	<b>2535.96</b>	<b>9</b>	<b>187036.00</b>	<b>25625.50</b>	<b>14</b>
28	ACUB	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	32.66	#DIV/0!	0.00	32.66	#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	50912.00	11709.76	23	21016.00	5254.00	25	7065.00	2048.85	29	78993.00	19012.61	24	13119.00	3279.75	25	92112.00	22292.36	24
<b>D</b>	<b>ACP Coop. Bank</b>	<b>50912.00</b>	<b>11709.76</b>	<b>23</b>	<b>21016.00</b>	<b>5254.00</b>	<b>25</b>	<b>7065.00</b>	<b>2048.85</b>	<b>29</b>	<b>78993.00</b>	<b>19012.61</b>	<b>24</b>	<b>13119.00</b>	<b>3312.41</b>	<b>25</b>	<b>92112.00</b>	<b>22325.02</b>	<b>24</b>
<b>GRAND TOTAL</b>		<b>320000.00</b>	<b>37939.22</b>	<b>12</b>	<b>350000.00</b>	<b>78932.20</b>	<b>23</b>	<b>130000.00</b>	<b>32123.73</b>	<b>25</b>	<b>800000.00</b>	<b>148995.15</b>	<b>19</b>	<b>400000.00</b>	<b>64554.82</b>	<b>16</b>	<b>1200000.00</b>	<b>213549.97</b>	<b>18</b>

## Tripura State

**Districtwise and Sectorwise Achievement under Annual Credit Plan 2023-24 during the period 01.04.2023 to 30.06.2023**

*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	83043.00	13005.52	16	220034.00	54231.29	25	54831.00	11090.74	20	357908.00	78327.55	22	218344.00	35721.66	16	576252.00	114049.21	20
2	Khowai	27314.00	3052.5	11	16046.00	2523.9	16	9780.00	2532.81	26	53140.00	8109.21	15	22713.00	3087.9	14	75853.00	11197.11	15
3	Sepahijala	39263.00	3515.12	9	16999.00	5844.37	34	13566.00	3849.67	28	69828.00	13209.16	19	27742.00	3819.33	14	97570.00	17028.49	17
4	Gomati	40476.00	4694.04	12	24735.00	4169.3	17	12605.00	3204.36	25	77816.00	12067.70	16	28794.00	4311.7	15	106610.00	16379.40	15
5	South Tripura	43117.00	3623.97	8	18816.00	3859.96	21	12780.00	4112.01	32	74713.00	11595.94	16	31541.00	5000.77	16	106254.00	16596.71	16
6	North Tripura	29826.00	3453.71	12	26667.00	4065.43	15	10336.00	2496.99	24	66829.00	10016.13	15	29875.00	6281.92	21	96704.00	16298.05	17
7	Unakoti	21594.00	3238.78	15	15167.00	2139.37	14	9612.00	2213.71	23	46373.00	7591.86	16	21547.00	2858.46	13	67920.00	10450.32	15
8	Dhalai	35367.00	3355.58	9	11536.00	2098.58	18	6490.00	2623.44	40	53393.00	8077.60	15	19444.00	3473.08	18	72837.00	11550.68	16
	<b>Total</b>	<b>320000.00</b>	<b>37939.22</b>	<b>12</b>	<b>350000.00</b>	<b>78932.20</b>	<b>23</b>	<b>130000.00</b>	<b>32123.73</b>	<b>25</b>	<b>800000.00</b>	<b>148995.15</b>	<b>19</b>	<b>400000.00</b>	<b>64554.82</b>	<b>16</b>	<b>1200000.00</b>	<b>213549.97</b>	<b>18</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
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
2023-24 (As on June 2023)	3200.00	379.39	12

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
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	2067.72
	% of Achv	67	143	98	0	89
2023-2024	Target	1861.51	829.37	509.12	0.00	3200.00
	Achievement	229.08	33.2	117.09	0.00	379.37
	% of Achv	12	4	23	0	12

Progress report on flow of farm credit by all Banks in Tripura for the year 2023-24 is given below:

Amt. Rs. In Crores

Sl No.	Directive	Target (2023-24)	Achievement during 2023-24 (April'23 – June'23)
1	Increase in Farm Credit	Rs. 3200.00	Achievement up to June 2023 quarter of FY 2023-24 is Rs. 379.39 Crore (12% of the target)
2	KCC (No.)	66356	6703 nos. KCCs. (10% of the target)

Bank wise position as on 30.06.2023 for different sectors is furnished in the Annexure.



**Bank - wise Targets and Achievement in Agriculture for 2023-24 for the State of Tripura under  
ACP 2023-24 as on June 2023**

						Amt. Rs. In Lakhs	
Sl.No.	BANKS	2022-23 (As on June 2022)			2023-24 (As on June 2023)		
		Target	Achievement	% of Achievement	Target	Achievement	% of Achievement
1	2	6	7	8	6	7	8
1	Bank of Baroda	779.00	85.70	11	777.00	254.86	33
2	Bank of India	2401.00	743.44	31	3108.00	354.93	11
3	Bank of Maharashtra	0.00	0.00	#DIV/0!	0.00	6.81	#DIV/0!
4	Canara Bank	1628.00	248.67	15	2237.00	686.19	31
5	Central Bank of India	225.00	219.86	98	1259.00	12.03	1
6	Indian Bank	44.00	5.94	14	138.00	9.90	7
7	Indian Overseas Bank	57.00	0.00	0	67.00	19.93	30
8	Punjab & Sind Bank	27.00	5.00	19	32.00	5.00	16
9	Punjab National Bank	15693.00	4132.75	26	18360.00	1712.12	9
10	State Bank of India	9370.00	1712.00	18	15079.00	3761.73	25
11	UCO Bank	1503.00	514.72	34	1633.00	897.77	55
12	Union Bank of India	1593.00	778.49	49	2344.00	947.52	40
<b>A</b>	<b>ACP PUBLIC sec Bank</b>	<b>33320.00</b>	<b>8446.57</b>	<b>25</b>	<b>45034.00</b>	<b>8668.79</b>	<b>19</b>
13	AXIS BANK	2848.00	628.55	22	4649.00	3255.53	70
14	Bandhan Bank	73445.00	2601.41	4	83043.00	1999.37	2
15	Federal Bank	881.00	214.26	24	1100.00	398.00	36
16	HDFC	4126.00	1099.33	27	7713.00	1700.32	22
17	ICICI Bank	720.00	210.02	29	6489.00	1389.62	21
18	IDBI BANK	783.00	5.94	1	917.00	66.57	7
19	IDFCFirst Bank	1182.00	298.25	25	1383.00	0.00	0
20	Indusind Bank	4570.00	2566.27	56	16441.00	2710.90	16
21	Kotak Mahindra Bank	93.00	0.00	0	108.00	0.00	0
22	South Indian Bank	428.00	0.00	0	755.00	405.00	54
23	Ujjivan Bank	10067.00	2333.19	23	11778.00	1547.00	13
24	Yes Bank	93.00	0.00	0	108.00	0.00	0
25	NESFB	286.00	13.70	5	81.00	0.00	0
26	Jana SFB	5199.00	1484.05	29	6552.00	767.72	12
<b>B</b>	<b>ACP PRIVATE Sec bank</b>	<b>104721.00</b>	<b>11454.97</b>	<b>11</b>	<b>141117.00</b>	<b>14240.03</b>	<b>10</b>
27	Tripura Gramin Bank	49715.00	3803.44	8	82937.00	3320.64	4
<b>C</b>	<b>ACP RRB</b>	<b>49715.00</b>	<b>3803.44</b>	<b>8</b>	<b>82937.00</b>	<b>3320.64</b>	<b>4</b>
28	ACUB	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
29	TCARDB	0.00		#DIV/0!	0.00	0.00	#DIV/0!
30	TSCB	44401.00	10684.62	24	50912.00	11709.76	23
<b>D</b>	<b>ACP Coop. Bank</b>	<b>44401.00</b>	<b>10684.62</b>	<b>24</b>	<b>50912.00</b>	<b>11709.76</b>	<b>23</b>
<b>GRAND TOTAL</b>		<b>232157.00</b>	<b>34389.60</b>	<b>15</b>	<b>320000.00</b>	<b>37939.22</b>	<b>12</b>

**Achievement under Sub-Sectors of Allied Activities against ACP for the Year 2023-24 as on 30.06.2023**

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	14.52	10.00	11.13	20.00	2.10	5.00	0.00	651.00	210.74	701.00	238.49
2	Bank of India	20.00	0.00	60.00	58.73	60.00	43.96	60.00	18.10	20.00	0.00	2085.00	234.14	2305.00	354.93
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	6.81	0.00	6.81
4	Canara Bank	10.00	0.00	50.00	0.00	37.00	0.00	50.00	0.00	10.00	0.00	917.00	655.29	1074.00	655.29
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	0.00	25.00	0.00
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	3.83	17.00	3.83
7	Indian Overseas Bank	0.00	0.00	3.00	0.00	1.00	4.51	3.00	2.73	0.00	0.00	22.00	12.69	29.00	19.93
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	5.00	3.00	5.00
9	Punjab National Bank	200.00	2.02	300.00	47.47	400.00	18.58	300.00	38.88	200.00	4.38	9106.00	874.03	10506.00	985.36
10	State Bank of India	200.00	0.00	200.00	0.00	200.00	502.27	198.00	0.00	100.00	0.00	25.00	1329.25	923.00	1831.52
11	UCO Bank	100.00	0.00	200.00	34.40	200.00	80.14	200.00	125.09	100.00	35.25	181.00	389.07	981.00	663.95
12	Union Bank of India	10.00	0.00	20.00	72.06	20.00	35.47	30.00	37.29	10.00	0.00	499.00	641.92	589.00	786.74
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>550.00</b>	<b>2.02</b>	<b>843.00</b>	<b>227.18</b>	<b>928.00</b>	<b>696.06</b>	<b>861.00</b>	<b>224.19</b>	<b>445.00</b>	<b>39.63</b>	<b>13526.00</b>	<b>4362.77</b>	<b>17153.00</b>	<b>5551.85</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	3255.53	2848.00	3255.53
14	Bandhan Bank	5000.00	0.00	5000.00	1014.00	1000.00	341.78	5000.00	194.66	5000.00	0.00	52445.00	448.93	73445.00	1999.37
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	398.00	881.00	398.00
16	HDFC	200.00	0.00	200.00	0.00	100.00	0.00	250.00	0.00	150.00	0.00	705.00	1475.51	1605.00	1475.51
17	ICICI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	720.00	1389.62	720.00	1389.62
18	IDBI BANK	20.00	0.00	50.00	0.00	20.00	0.00	50.00	0.00	10.00	0.00	375.00	0.00	525.00	0.00
19	IDFC First Bank	0.00	0.00	200.00	0.00	100.00	0.00	300.00	0.00	200.00	0.00	382.00	0.00	1182.00	0.00
20	Indusind Bank	100.00	0.00	200.00	0.00	200.00	67.46	200.00	0.00	200.00	0.00	3463.00	2643.44	4363.00	2710.90
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	405.00	428.00	405.00
23	Ujjivan Bank	200.00	0.00	500.00	198.00	500.00	1.00	600.00	0.00	200.00	0.00	8067.00	1348.00	10067.00	1547.00
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	0.00	243.00	0.00
26	Jana Small Finance Bank	0.00	0.00	0.00	0.50	0.00	0.00	0.00	0.00	0.00	0.00	5199.00	767.22	5199.00	767.72
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>5550.00</b>	<b>0.00</b>	<b>6320.00</b>	<b>1212.50</b>	<b>1990.00</b>	<b>410.24</b>	<b>6600.00</b>	<b>194.66</b>	<b>5790.00</b>	<b>0.00</b>	<b>75442.00</b>	<b>12131.25</b>	<b>101692.00</b>	<b>13948.65</b>
27	Tripura Gramin Bank	500.00	0.00	1000.00	63.18	1000.00	60.92	2000.00	0.00	1000.00	0.00	25931.00	2215.90	31431.00	2340.00
<b>C</b>	<b>Sub Total of RRB</b>	<b>500.00</b>	<b>0.00</b>	<b>1000.00</b>	<b>63.18</b>	<b>1000.00</b>	<b>60.92</b>	<b>2000.00</b>	<b>0.00</b>	<b>1000.00</b>	<b>0.00</b>	<b>25931.00</b>	<b>2215.90</b>	<b>31431.00</b>	<b>2340.00</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	6.87	5000.00	2.50	5500.00	0.00	3000.00	0.00	15702.00	11504.62	39702.00	11513.99
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>4500.00</b>	<b>0.00</b>	<b>6000.00</b>	<b>6.87</b>	<b>5000.00</b>	<b>2.50</b>	<b>5500.00</b>	<b>0.00</b>	<b>3000.00</b>	<b>0.00</b>	<b>15702.00</b>	<b>11504.62</b>	<b>39702.00</b>	<b>11513.99</b>
<b>GRAND TOTAL</b>		<b>11100.00</b>	<b>2.02</b>	<b>14163.00</b>	<b>1509.73</b>	<b>8918.00</b>	<b>1169.72</b>	<b>14961.00</b>	<b>418.85</b>	<b>10235.00</b>	<b>39.63</b>	<b>130601.00</b>	<b>30214.54</b>	<b>189978.00</b>	<b>33354.49</b>

**Achievement of Farm Credit as on June 2023 for the Year 2023-24 by the different lending institutions is given below**

(Amt in Lacs)				
Sl.No.	BANKS	Plan for Farm Credit 2023-24	Achievement 2023-24 (April 2023 to June 2023)	Percentage of Achievement
1	Bank of Baroda	777.00	254.86	33
2	Bank of India	3108.00	354.93	11
3	Bank of Maharashtra	0.00	6.81	#DIV/0!
4	Canara Bank	2237.00	686.19	31
5	Central Bank Of India	1259.00	12.03	1
6	Indian Bank	138.00	9.90	7
7	Indian Overseas	67.00	19.93	30
8	Punjab & Sind Bank	32.00	5.00	16
9	Punjab National Bank	18360.00	1712.12	9
10	State Bank of India	15079.00	3761.73	25
11	UCO Bank	1633.00	897.77	55
12	Union Bank	2344.00	947.52	40
<b>A</b>	<b>ACP PUBLIC sec Bank</b>	<b>45034.00</b>	<b>8668.79</b>	<b>19</b>
13	Axis Bank	4649.00	3255.53	70
14	Bandhan Bank	83043.00	1999.37	2
15	Federal Bank	1100.00	398.00	36
16	HDFC Bank	7713.00	1700.32	22
17	ICICI Bank	6489.00	1389.62	21
18	IDBI Bank	917.00	66.57	7
19	IDFCFirst Bank	1383.00	0.00	0
20	IndusInd	16441.00	2710.90	16
21	Kotak Mahindra	108.00	0.00	0
22	South Indian Bank	755.00	405.00	54
23	Ujjivan Bank	11778.00	1547.00	13
24	Yes Bank	108.00	0.00	0
25	NESFB	81.00	0.00	0
26	Jana Small Finance Bank	6552.00	767.72	12
<b>B</b>	<b>ACP PRIVATE Sec bank</b>	<b>141117.00</b>	<b>14240.03</b>	<b>10</b>
27	Tripura Gramin Bank	82937.00	3320.64	4
<b>C</b>	<b>ACP RRB</b>	<b>82937.00</b>	<b>3320.64</b>	<b>4</b>
28	ACUB	0.00	0.00	#DIV/0!
29	TCARDB	0.00	0.00	#DIV/0!
30	TSCB	50912.00	11709.76	23
<b>D</b>	<b>ACP Coop. Bank</b>	<b>50912.00</b>	<b>11709.76</b>	<b>23</b>
<b>GRAND TOTAL</b>		<b>320000.00</b>	<b>37939.22</b>	<b>12</b>

**FINANCE TO SMALL & MARGINAL FARMERS During The Year 2023-24**

**As on 30.06.2023**

**(Amt. in Lakhs)**

Sl No	Name of Bank	Loans Granted To Small & Marginal Farmers	
		No.	Amount
1	2	3	4
1	Bank of Baroda	3	3.22
2	Bank of India	0	0.00
3	Canara Bank	0	0.00
4	Central Bank of India	15	12.03
5	Indian Bank	9	6.07
6	Indian Overseas Bank	0	0.00
7	Punjab & Sind Bank	0	0.00
8	Punjab National Bank	668	726.76
9	State Bank of India	2580	1930.21
10	UCO Bank	377	233.82
11	Union Bank of India	95	160.78
12	Axis Bank	0	0.00
13	Bandhan Bank	0	0.00
14	HDFC	162	224.81
15	ICICI	0	0.00
16	IDBI Bank	58	66.57
17	Indusind Bank	0	0.00
18	Tripura Gramin Bank	2050	980.64
19	TSCB	584	181.31
20	Ujjivan Bank	0	0.00
21	NESFB	0	0.00
<b>TOTAL</b>		<b>6601</b>	<b>4526.22</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	Amt. Rs. In Crore		
	Target	Achievement	% of Achievement
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
2023-24 (As on June 2023)	3500.00	789.32	23

The disbursement made during the period April-June 2023 is Rs. 789.32 crore i.e., 23% of the Annual Target.

Agency wise achievement Status of MSE / MSME under ACP in Tripura						
Status reports of last 5 Years is as under						
Plan Year	Parameter	Amt. Rs. In Crore				
		Commercial Banks	RRB	Co-Operatives	Others	Total
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
2023-2024	Target	2772.89	516.95	210.16	0.00	3500.00
	Achievement	693.87	42.9	52.54	0.00	789.31
	% of Achv	25	8	25	0	23

Details of achievement of MSME under ACP 2023-24 (April 2023-June 2023) are furnished in the Annexure.

Bank - wise Targets and Achievement in MSME for 2023-24 for the State of Tripura under ACP 2023-24 as on June 2023							
							Amt. Rs. In Lakhs
Sl.No.	BANKS	2022-23 (As on June 2022)			2023-24 (As on June 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	15836.00	2286.01	14	14708.00	2221.72	15
2	Bank of India	1597.00	209.02	13	3440.00	1279.75	37
3	Bank of Maharashtra	133.00	15.89	12	215.00	10.00	5
4	Canara Bank	5101.00	556.02	11	25461.00	4203.33	17
5	Central Bank of India	1317.00	549.98	42	2100.00	112.71	5
6	Indian Bank	2270.00	1701.80	75	5607.00	1666.46	30
7	Indian Overseas Bank	1217.00	0.00	0	1971.00	201.17	10
8	Punjab & Sind Bank	158.00	62.00	39	257.00	41.00	16
9	Punjab National Bank	21970.00	5871.49	27	35591.00	4137.65	12
10	State Bank of India	17427.00	3553.00	20	71396.00	11768.84	16
11	UCO Bank	8162.00	2239.38	27	18889.00	7511.08	40
12	Union Bank of India	14556.00	6342.09	44	22856.00	10187.21	45
<b>A</b>	<b>ACP PUBLIC sec Bank</b>	<b>89744.00</b>	<b>23386.68</b>	<b>26</b>	<b>202491.00</b>	<b>43340.92</b>	<b>21</b>
13	AXIS BANK	708.00	125.05	18	1946.00	2721.15	140
14	Bandhan Bank	269.00	0.00	0	436.00	66.30	15
15	Federal Bank	562.00	401.83	72	772.00	492.71	64
16	HDFC	2576.00	1206.35	47	22992.00	11766.07	51
17	ICICI Bank	11703.00	7672.13	66	21247.00	9093.73	43
18	IDBI BANK	1748.00	1701.80	97	2833.00	28.93	1
19	IDFCFirst Bank	0.00	1.05	#DIV/0!	0.00	0.00	#DIV/0!
20	Indusind Bank	13599.00	2163.42	16	11794.00	1860.85	16
21	Kotak Mahindra Bank Ltd	220.00	0.00	0	357.00	0.00	0
22	South Indian Bank	315.00	0.00	0	254.00	0.00	0
23	Ujjivan Bank	3466.00	991.75	29	5614.00	17.00	0
24	Yes Bank	221.00	0.00	0	358.00	0.00	0
25	NESFB	3632.00	604.08	17	6195.00	0.00	0
26	Jana SFB	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
<b>B</b>	<b>ACP PRIVATE Sec bank</b>	<b>39019.00</b>	<b>14867.46</b>	<b>38</b>	<b>74798.00</b>	<b>26046.74</b>	<b>35</b>
27	Tripura Gramin Bank	39544.00	5103.90	13	51695.00	4290.54	8
<b>C</b>	<b>ACP RRB</b>	<b>39544.00</b>	<b>5103.90</b>	<b>13</b>	<b>51695.00</b>	<b>4290.54</b>	<b>8</b>
28	ACUB	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
29	TCARDB	0.00		#DIV/0!	0.00	0.00	#DIV/0!
30	TSCB	13374.00	2748.27	21	21016.00	5254.00	25
<b>D</b>	<b>ACP Coop. Bank</b>	<b>13374.00</b>	<b>2748.27</b>	<b>21</b>	<b>21016.00</b>	<b>5254.00</b>	<b>25</b>
<b>GRAND TOTAL</b>		<b>181681.00</b>	<b>46106.31</b>	<b>25</b>	<b>350000.00</b>	<b>78932.20</b>	<b>23</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
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
2023-24 (As on June 2023)	1300.00	321.23	25

All banks disbursed Rs. 321.23 crore during the period April 2023 – June 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
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
2023-2024	Target	977.90	251.45	70.65	0.00	1300.00
	Achievement	145.96	154.78	20.48	0.00	321.22
	% of Achv	15	62	29	0	25

Details of achievement of Other Priority Sectors (OPS) under ACP 2023-24 during April 2023 – June 2023 are furnished in the Annexure.

**Bank - wise Targets and Achievement in OTHER PRIORITY SECTORS for 2023-24  
for the State of Tripura under ACP 2023-24 as on June 2023**

		Amt. Rs. In Lakhs					
Sl.No.	BANKS	2022-23 (As on June 2022)			2023-24 (As on June 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	524.00	196.35	37	971.00	45.93	5
2	Bank of India	767.00	192.05	25	976.00	135.14	14
3	Bank of Maharashtra	261.00	96.41	37	261.00	67.73	26
4	Canara Bank	1086.00	450.17	41	1436.00	458.39	32
5	Central Bank of India	252.00	93.80	37	536.00	28.79	5
6	Indian Bank	55.00	9.22	17	1230.00	0.00	0
7	Indian Overseas Bank	525.00	0.00	0	525.00	70.11	13
8	Punjab & Sind Bank	149.00	5.00	3	149.00	7.00	5
9	Punjab National Bank	10883.00	3192.26	29	10883.00	444.93	4
10	State Bank of India	16499.00	4297.00	26	8323.00	37.25	0
11	UCO Bank	4477.00	1404.30	31	4498.00	1786.58	40
12	Union Bank of India	353.00	26.36	7	518.00	0.00	0
<b>A</b>	<b>ACP PUBLIC sec Bank</b>	<b>35831.00</b>	<b>9962.92</b>	<b>28</b>	<b>30306.00</b>	<b>3081.85</b>	<b>10</b>
13	AXIS BANK	433.00	58.96	14	258.00	51.02	20
14	Bandhan Bank	61175.00	11724.80	19	60521.00	9567.40	16
15	Federal Bank	6.00	6.50	108	24.00	0.00	0
16	HDFC	470.00	144.36	31	557.00	124.25	22
17	ICICI Bank	285.00	331.66	116	1115.00	0.00	0
18	IDBI Bank	111.00	9.22	8	111.00	0.00	0
19	IDFCFirst Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
20	Indusind Bank	1.00	0.00	0	1.00	0.00	0
21	Kotak Mahindra Bank Ltd	24.00	0.00	0	24.00	0.00	0
22	South Indian Bank	145.00	0.00	0	177.00	13.00	7
23	Ujjivan Bank	4618.00	4866.60	105	4618.00	1745.00	38
24	Yes Bank	25.00	0.00	0	25.00	0.00	0
25	NESFB	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
26	Jana SFB	0.00	0.00	#DIV/0!	53.00	14.00	26
<b>B</b>	<b>ACP PRIVATE Sec bank</b>	<b>67293.00</b>	<b>17142.10</b>	<b>25</b>	<b>67484.00</b>	<b>11514.67</b>	<b>17</b>
27	Tripura Gramin Bank	17312.00	3372.68	19	25145.00	15478.36	62
<b>C</b>	<b>ACP RRB</b>	<b>17312.00</b>	<b>3372.68</b>	<b>19</b>	<b>25145.00</b>	<b>15478.36</b>	<b>62</b>
28	ACUB	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
29	TCARDB	0.00		#DIV/0!	0.00	0.00	#DIV/0!
30	TSCB	7209.00	2162.64	30	7065.00	2048.85	29
<b>D</b>	<b>ACP Coop. Bank</b>	<b>7209.00</b>	<b>2162.64</b>	<b>30</b>	<b>7065.00</b>	<b>2048.85</b>	<b>29</b>
<b>GRAND TOTAL</b>		<b>127645.00</b>	<b>32640.34</b>	<b>26</b>	<b>130000.00</b>	<b>32123.73</b>	<b>25</b>



**CD RATIO OF BANKS IN TRIPURA**

**Action Points emerged in the 143<sup>rd</sup> SLBC Meeting held on 28.06.2023**

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 56% as on 30.06.2023.

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 June 2023, the CD ratio of the State stood at 56%. The district wise details are as under:

District	CD RATIO June 2022	CD RATIO March 2023	CD RATIO June 2023	CD RATIO Since March 2023
North Tripura	61	59	59	No Change
Unakoti	68	66	66	No Change
South Tripura	61	63	61	-2
Gomati	66	64	63	-1
West Tripura	51	47	51	+4
Sepahijala	72	67	68	+1
Khowai	64	63	59	-4
Dhalai	103	96	96	No Change
<b>Total State</b>	<b>58</b>	<b>54</b>	<b>56</b>	<b>+2</b>

CD ratio of the banks increased to 56% as on June 2023 as compared to 54% as on March 2023.

CD ratio of 2 districts in the State as on June 2023 has improved over the CD ratio of March 2023.

CD Ratio of 96% is the highest in Dhalai District, as against 51%, the lowest in West Tripura District, having 63% of the total business of the State.

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

**BANKWISE CREDIT DEPOSIT RATIO OF THE STATE AS ON 30.06.2023**

(Amt. In lac)

SL No.	Bank's Name	No of Brs	Total Deposit	Total Advance	CD Ratio
1	Bank of Baroda	7	67031.00	34929.77	52
2	Bank of India	13	33572.00	25853.73	77
3	Bank of Maharashtra	1	1334.23	2134.83	160
4	Canara Bank	18	79171.54	40856.74	52
5	Central Bank Of India	6	19278.46	4705.44	24
6	Indian Bank	6	36055.80	7329.80	20
7	Indian Overseas	5	20983.25	9163.13	44
8	Punjab & Sind Bank	2	6580.98	1050.64	16
9	Punjab National Bank	70	484367.27	160181.26	33
10	State Bank of India	71	1420704.01	864491.26	61
11	UCO Bank	30	147085.00	47338.99	32
12	Union Bank of India	11	83966.85	23122.98	28
13	Axis Bank	14	54065.16	23863.47	44
14	Bandhan Bank	29	119648.24	146696.84	123
15	Federal Bank	1	8462.53	2594.03	31
16	HDFC Bank	16	85956.87	45816.01	53
17	ICICI Bank	12	49051.80	67990.67	139
18	IDBI Bank	9	33000.00	8174.00	25
19	IDFC First Bank	1	7347.09	4439.42	60
20	IndusInd	7	9169.33	44852.75	489
21	Kotak Mahindra	1	5330.69	67.11	1
22	South Indian Bank	2	11053.48	3540.00	32
23	Ujjivan Bank	8	34536.00	27470.00	80
24	Yes Bank	1	760.68	1611.18	212
25	NESFB	9	3060.49	5563.73	182
26	Jana Small Finance Bank	1	1671.78	6193.24	370
27	Tripura Gramin Bank	148	787874.27	329027.60	42
28	ACUB	3	3938.57	480.92	12
29	TCARDB	5	0.00	0.00	#DIV/0!
30	TSCB	65	330755.17	270410.93	82
	<b>Total</b>	<b>572</b>	<b>3945812.54</b>	<b>2209950.47</b>	<b>56</b>

**DISTRICTWISE CREDIT DEPOSIT RATIO OF THE STATE AS ON 30.06.2023**

SI.	District	No. of Brs.	Total Deposit	Total Advance	CD Ratio
1	West Tripura	211	2590712.38	1312759.45	51
2	Sepahijala	59	215744.43	146342.54	68
3	Khowai	41	165246.19	96856.21	59
4	Dhalai	49	141624.70	136649.62	96
5	Gomati	65	249937.14	158373.00	63
6	South Tripura	63	234785.82	144390.93	61
7	Unakoti	35	133232.45	88019.25	66
8	North Tripura	49	214529.43	126559.47	59
	<b>Total</b>	<b>572</b>	<b>3945812.54</b>	<b>2209950.47</b>	<b>56</b>

**CD Ratio as on 30th June 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	65647.00	33755.77	51
2	Bank of India	20465.00	17092.73	84
3	Bank of Maharashtra	1334.23	2134.83	160
4	Canara Bank	61286.93	28248.97	46
5	Central Bank Of India	16046.89	3443.47	21
6	Indian Bank	34098.91	6407.49	19
7	Indian Overseas	17828.45	6887.23	39
8	Punjab & Sind Bank	6062.46	766.30	13
9	Punjab National Bank	252427.14	98247.49	39
10	State Bank of India	1131007.00	681299.99	60
11	UCO Bank	89640.00	22664.99	25
12	Union Bank of India	74788.53	18670.98	25
13	Axis Bank	37913.86	11586.43	31
14	Bandhan Bank	68325.80	47786.85	70
15	Federal Bank	8462.53	2594.03	31
16	HDFC Bank	74230.63	34745.03	47
17	ICICI Bank	31494.00	43254.64	137
18	IDBI Bank	21650.00	5382.00	25
19	IDFC First Bank	7347.09	4439.42	60
20	IndusInd	7577.61	24381.12	322
21	Kotak Mahindra	5330.69	67.11	1
22	South Indian Bank	11053.48	3540.00	32
23	Ujjivan Bank	20781.00	10594.00	51
24	Yes Bank	760.68	1611.18	212
25	NESFB	1386.13	2175.50	157
26	Jana Small Finance Bank	1671.78	6193.24	370
27	Tripura Gramin Bank	346306.27	113957.60	33
28	ACUB	3593.63	453.88	13
29	TCARDB	0.00	0.00	#DIV/0!
30	TSCB	172194.66	80377.18	47
	<b>Total</b>	<b>2590712.38</b>	<b>1312759.45</b>	<b>51</b>

**CD Ratio as on 30th June 2023 for Gomati District.(Amt.in Lacs)**

SI.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of Baroda	1384	1174	85
2	Bank of India	3151	2571	82
3	Canara Bank	4603.1	3243.48	70
4	Central Bank Of India	1030.31	565.86	55
5	Indian Bank	639.73	416.15	65
6	Indian Overseas	660.43	640.68	97
7	Punjab National Bank	43987.99	10533.94	24
8	State Bank of India	59371.16	34828.41	59
9	UCO Bank	3601	1599	44
10	Union Bank of India	2966.65	2718	92
11	Axis Bank	4015.11	3219.87	80
12	Bandhan Bank	8347.04	17673.1	212
13	HDFC Bank	3648.91	4371.16	120
14	ICICI Bank	2736.2	2483.12	91
15	IDBI Bank	7417	439	6
16	Ujjivan Bank	2231	3525	158
17	NESFB	464.43	1189.08	256
18	Tripura Gramin Bank	66360	29239	44
19	ACUB	344.94	27.04	8
20	TSCB	32977.14	37916.11	115
	<b>Total</b>	<b>249937.14</b>	<b>158373</b>	<b>63</b>

**CD Ratio as on 30th June 2023 for Unakoti District.(Amt.in Lacs)**

SI.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Canara Bank	1018.27	920.91	90
2	Central Bank Of India	695.29	225.61	32
3	Indian Overseas	1203.79	692.46	58
4	Punjab National Bank	21500.93	5651.12	26
5	State Bank of India	31814.16	22209.15	70
6	UCO Bank	4425	3110	70
7	Axis Bank	869.2	944.31	109
8	Bandhan Bank	7713.84	8726.4	113
9	ICICI Bank	3774.2	3713.32	98
10	Ujjivan Bank	2342	2786	119
11	NESFB	281.55	910.63	323
12	Tripura Gramin Bank	45333	20161	44
13	TSCB	12261.22	17968.34	147
	<b>Total</b>	<b>133232.45</b>	<b>88019.25</b>	<b>66</b>

**CD Ratio as on 30th June 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	3913	1513	39
2	Canara Bank	4780.29	2470.1	52
3	Punjab National Bank	33082.21	8264.64	25
4	State Bank of India	65837.68	34458.02	52
5	UCO Bank	1479	2020	137
6	Union Bank of India	2780.89	646	23
7	Axis Bank	4037.38	1629.19	40
8	Bandhan Bank	1960.88	10555.4	538
9	HDFC Bank	4574.01	4965.32	109
10	ICICI Bank	2264.8	5903.1	261
11	IDBI Bank	1143	952	83
12	IndusInd	1591.72	11618.52	730
13	Ujjivan Bank	1834	1907	104
14	NESFB	336.34	882.97	263
15	Tripura Gramin Bank	66199	31840	48
16	TSCB	18715.23	6934.21	37
	<b>Total</b>	<b>214529.43</b>	<b>126559.47</b>	<b>59</b>

**CD Ratio as on 30th June 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	809	1223	151
2	Canara Bank	1481.91	1140.22	77
3	Punjab National Bank	43291.17	10474.38	24
4	State Bank of India	41831.63	32996.18	79
5	UCO Bank	6099	2190	36
6	Union Bank of India	1612.81	642	40
7	Axis Bank	2565.31	2092.53	82
8	Bandhan Bank	6366.3	18308.7	288
9	HDFC Bank	1162.21	803.75	69
10	ICICI Bank	252.1	2332.35	925
11	IDBI Bank	2790	1401	50
12	IndusInd	0	8853.11	#DIV/0!
13	Tripura Gramin Bank	87970	41355	47
14	TSCB	38554.38	20578.71	53
	<b>Total</b>	<b>234785.82</b>	<b>144390.93</b>	<b>61</b>

**CD Ratio as on 30th June 2023 for Sepahijala District.(Amt.in Lacs)**

SI.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of India	3337	2408	72
2	Canara Bank	3161.05	2643.08	84
3	Punjab & Sind Bank	518.52	284.34	55
4	Punjab National Bank	24961.65	6533.49	26
5	State Bank of India	40445.11	21136.19	52
6	UCO Bank	21119	7816	37
7	Axis Bank	3521.93	3219.87	91
8	Bandhan Bank	13115.83	21400.5	163
9	HDFC Bank	2156.49	926.32	43
10	ICICI Bank	0	1877.46	#DIV/0!
11	Ujjivan Bank	3456	4340	126
12	Tripura Gramin Bank	78649	29228	37
13	TSCB	21302.85	44529.29	209
	<b>Total</b>	<b>215744.43</b>	<b>146342.54</b>	<b>68</b>

**CD Ratio as on 30th June 2023 for Khowai District.(Amt.in Lacs)**

SI.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Canara Bank	1507.66	893.79	59
2	Indian Bank	1134.76	407.31	36
3	Indian Overseas	1290.58	942.76	73
4	Punjab National Bank	34493.38	9164.44	27
5	State Bank of India	27265.54	19789.65	73
6	UCO Bank	14397	4809	33
7	Union Bank of India	1817.97	446	25
8	Axis Bank	1142.37	1171.27	103
9	Bandhan Bank	9050.99	11808.9	130
10	ICICI Bank	4320	4697.59	109
11	Ujjivan Bank	1550	1532	99
12	NESFB	592.04	405.55	69
13	Tripura Gramin Bank	52662	32642	62
14	TSCB	14021.9	8145.95	58
	<b>Total</b>	<b>165246.19</b>	<b>96856.21</b>	<b>59</b>

**CD Ratio as on 30th June 2023 for Dhalai District.(Amt.in Lacs)**

SI.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of India	1897	1046	55
2	Canara Bank	1332.33	1296.19	97
3	Central Bank Of India	1505.97	470.5	31
4	Indian Bank	182.4	98.85	54
5	Punjab National Bank	30622.8	11311.76	37
6	State Bank of India	23131.73	17773.67	77
7	UCO Bank	6325	3130	49
8	Bandhan Bank	4767.56	10436.99	219
9	HDFC Bank	184.62	4.43	2
10	ICICI Bank	4210.5	3729.09	89
11	Ujjivan Bank	2342	2786	119
12	Tripura Gramin Bank	44395	30605	69
13	TSCB	20727.79	53961.14	260
	<b>Total</b>	<b>141624.70</b>	<b>136649.62</b>	<b>96</b>

**Identification of gaps in rural and agriculture infrastructure which need financing (rural godowns, solar power, agro processing, horticulture, allied activities, agri-marketing etc.)**

Tripura has a predominantly agrarian economy. However, the rural and agriculture infrastructure in the state is inadequate and requires financing to improve productivity, quality and marketability of the farm produce. Some of the gaps identified in the rural and agriculture infrastructure are:

- **Rural godowns:** There is a lack of proper storage facilities for the farmers to store their produce and prevent post-harvest losses. Rural godowns can help in preserving the quality and quantity of the produce and enable the farmers to sell at remunerative prices.

- **Solar power:** The state faces frequent power cuts and erratic supply, which affects the irrigation, processing and marketing of the farm produce. Solar power can provide a reliable and renewable source of energy for the rural areas and reduce the dependence on grid electricity.

- **Agro processing:** The state has a rich diversity of crops, fruits, vegetables, spices and medicinal plants, but there is a lack of value addition and processing facilities to enhance their shelf life and value. Agro processing can help in creating employment opportunities, reducing wastage and increasing income for the farmers.

- **Horticulture:** The state has a favorable climate and soil for horticulture crops, but there is a lack of modern technology, quality planting material, cold storage, packaging and transportation facilities. Help is required in diversifying the cropping pattern, improving nutrition and generating higher returns for the farmers.

- **Allied activities:** The state has a potential for animal husbandry, fisheries and other allied activities, but there is a lack of infrastructure, training, credit and marketing support for these sectors. Allied activities can help in supplementing the income of the farmers, especially during lean seasons, and creating rural employment.

- **Agri-marketing:** Limited marketing system for the farm produce, with challenges in connectivity, lack of market information, intermediaries and regulated markets. Agri-marketing can help in improving the access of the farmers to the markets, ensuring fair prices and reducing transaction costs.

Issuance of KCC during the year 2023-24

Action Points emerged in the 143<sup>rd</sup> SLBC Meeting held on 28.06.2023

All Banks are to exert efforts to issue KCCs to all eligible farmers within 30.06.2023 (Action: All Banks and Agriculture Department).

**Status of implementation**

6703 KCCs sanctioned by Banks amounting to Rs. 45.84 Crores during FY 2023-24 as on 30.06.2023, thereby achieving 10% of the Annual Target (66356 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-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
June-2023	2023-24	66356	6703	4584.73	10

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

Bank-wise performance under KCC as on 30.06.2023 has been shown in the Annexure.



**Performance of Banks in Crop Loan & Term Loan to Agriculture during the year 2023-24 as on 30.06.2023**

(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	28	16.37	160	238.49	188	254.86
2	Bank of India	0	0.00	288	354.93	288	354.93
3	Bank of Maharashtra	0	0.00	4	6.81	4	6.81
4	Canara Bank	46	30.90	412	655.29	458	686.19
5	Central Bank of India	15	12.03	0	0.00	15	12.03
6	Indian Bank	9	6.07	5	3.83	14	9.90
7	Indian Overseas Bank	0	0.00	18	19.93	18	19.93
8	Punjab & Sind Bank	0	0.00	5	5.00	5	5.00
9	Punjab National Bank	668	726.76	364	985.36	1032	1712.12
10	State Bank of India	2580	1930.21	84	1831.52	2664	3761.73
11	UCO Bank	377	233.82	270	663.95	647	897.77
12	Union Bank of India	95	160.78	256	786.74	351	947.52
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>3818</b>	<b>3116.94</b>	<b>1866</b>	<b>5551.85</b>	<b>5684</b>	<b>8668.79</b>
13	AXIS BANK	0	0.00	3906	3255.53	3906	3255.53
14	Bandhan Bank	0	0.00	3147	1999.37	3147	1999.37
15	Federal Bank	0	0.00	184	398.00	184	398.00
16	HDFC	162	224.81	3398	1475.51	3560	1700.32
17	ICICI	0	0.00	2000	1389.62	2000	1389.62
18	IDBI BANK	58	66.57	0	0.00	58	66.57
19	IDFC First Bank	0	0.00	0	0.00	0	0.00
20	Indusind Bank	0	0.00	8887	2710.90	8887	2710.90
21	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00
22	SOUTH INDIAN BANK	0	0.00	241	405.00	241	405.00
23	YES Bank	0	0.00	0	0.00	0	0.00
24	Ujjivan Bank	0	0.00	3173	1547.00	3173	1547.00
25	NESFB	0	0.00	0	0.00	0	0.00
26	Jana Small Finance Bank	0	0.00	1636	767.72	1636	767.72
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>220</b>	<b>291.38</b>	<b>26572</b>	<b>13948.65</b>	<b>26792</b>	<b>14240.03</b>
27	Tripura Gramin Bank	2050	980.64	12734	2340.00	14784	3320.64
<b>C</b>	<b>Sub Total of RRB</b>	<b>2050</b>	<b>980.64</b>	<b>12734</b>	<b>2340.00</b>	<b>14784</b>	<b>3320.64</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	615	195.77	1758	11513.99	2373	11709.76
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>615</b>	<b>195.77</b>	<b>1758</b>	<b>11513.99</b>	<b>2373</b>	<b>11709.76</b>
<b>GRAND TOTAL</b>		<b>6703</b>	<b>4584.73</b>	<b>42930</b>	<b>33354.49</b>	<b>49633</b>	<b>37939.22</b>

**BANK-WISE POSITION IN IMPLEMENTATION OF ISSUING KCCs FOR THE STATE OF TRIPURA DURING THE YEAR 2023-24 AS ON 30.06.2023**

Amount in Lacs

SI.No.	BANKS	Target	Total KCCs Sanctioned		Fresh KCCs Sanctioned		KCCs Renewed		Total KCCs disbursed		Outstanding		NPA		NPA % (Account wise)
		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	16
1	Bank of Baroda	151	28	16.37	3	3.22	25	13.15	28	16.37	116	119.53	0	0.00	0
2	Bank of India	134	0	0	0	0.00	0	0.00	0	0.00	3707	4629.63	239	121.18	6
3	Canara Bank	970	46	30.9	0	0.00	46	30.90	46	30.90	945	464.64	243	109.02	26
4	Central Bank of India	417	15	12.03	15	12.03	0	0.00	15	12.03	1091	1046.02	32	23.13	3
5	Indian Bank	130	9	6.07	9	6.07	0	0.00	9	6.07	119	62.03	3	4.02	3
6	Indian Overseas Bank	35	0	0	0	0.00	0	0.00	0	0.00	185	113.29	36	22.99	19
7	Punjab & Sind Bank	46	0	0	0	0.00	0	0.00	0	0.00	68	26.17	1	0.50	1
8	Punjab National Bank	6950	668	726.76	668	726.76	0	0.00	668	726.76	34272	13937.53	15969	6437.16	47
9	State Bank of India	14791	2580	1930.21	2580	1930.21	0	0.00	2580	1930.21	34540	27147.90	17976	10409.30	52
10	UCO Bank	827	377	233.82	377	233.82	0	0.00	377	233.82	7319	3406.20	4192	9031.94	57
11	Union Bank of India	784	95	160.78	95	160.78	0	0.00	95	160.78	644	691.74	51	27.15	8
12	Axis Bank	0	0	0	0	0.00	0	0.00	0	0.00	53	471.41	0	0.00	0
13	Bandhan Bank	0	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
14	HDFC	534	162	224.81	162	224.81	0	0.00	162	224.81	15894	4898.40	2855	917.96	18
15	ICICI	0	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
16	IDBI Bank	303	58	66.57	58	66.57	0	0.00	58	66.57	410	261.08	127	36.39	31
17	Indusind Bank	0	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
18	Tripura Gramin Bank	33470	2050	980.64	2050	980.64	0	0.00	2050	980.64	98986	17168.79	6590	1650.45	7
19	TSCB	6782	615	195.77	584	181.31	31	14.46	454	151.09	44289	4304.62	3349	679.10	8
20	Ujjivan Bank	0	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
21	NESFB	32	0	0	0	0.00	0	0.00	0	0.00	565	104.18	242	57.71	43
<b>TOTAL</b>		<b>66356</b>	<b>6703</b>	<b>4584.73</b>	<b>6601</b>	<b>4526.22</b>	<b>102</b>	<b>58.51</b>	<b>6542</b>	<b>4540.05</b>	<b>243203</b>	<b>78853.17</b>	<b>51905</b>	<b>29528.00</b>	<b>21</b>

## Pradhan Mantri Fasal Bima Yojana (PMFBY)

### Implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) in Kharif 2023-24 Season in notified Districts of Tripura

Department of Agriculture, Government of Tripura had 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 was 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. The position of PMFBY coverage for Loanee farmers in Kharif 2023-24 season is as under:

All Amount in Rs. Lakhs

Bank Name	Total No. of Policies	Total Farmer Share	Total State Share	Total Gol Share	Total Sum Insured
Tripura Gramin Bank	5569	0.89	18.80	7.58	942.60
Tripura State Cooperative Bank Ltd	3090	0.64	11.28	6.44	560.19
Punjab National Bank	3707	0.58	10.48	3.92	531.05
State Bank Of India	2029	0.45	9.64	1.38	497.01
Canara Bank	93	0.02	0.36	0.17	17.62
Bank Of Baroda	42	0.01	0.12	0.09	6.13
Indian Bank	31	0.03	0.21	0.19	11.12
Central Bank Of India	15	0.03	0.10	0.06	6.29
UCO Bank	13	0.01	0.09	0.04	4.67
Bank Of India	10	0.00	0.05	0.02	2.33
<b>Total</b>	<b>14599</b>	<b>2.67</b>	<b>51.12</b>	<b>19.90</b>	<b>2579.02</b>

Total Non-Loanee Farmers covered under Kharif 2023-24 Season: 254185 nos.

**SELF HELP GROUPS****SELF HELP GROUP  
Position as on 30.06.2023**

(Amt. in Rs./Lacs)

Sl.No.	Name of the Bank	Deposit Linkage cumulative		Credit linkage 2023-24						Outstanding as on 30.06.2023	
				Under NRLM SHG		Direct SHG		Total		No	Amt.
		No.	Amt.	Nos.	Amt.	Nos.	Amt.	Nos.	Amt.		
1	PUNJAB NATIONAL BANK	7338	2446.06	415	661.15	0	0.00	415	661.15	3792	4044.93
2	STATE BANK OF INDIA	2485	917.26	49	55.57	0	0.00	49	55.57	564	778.20
3	TRIPURA GRAMIN BANK	29159	8893.62	3297	7113.03	0	0.00	3297	7113.03	22789	23663.68
4	BANK OF INDIA	519	431.81	222	550.46	0	0.00	222	550.46	487	932.49
5	TRIPURA STATE CO-OP BANK	33456	7360.32	591	1116.35	0	0.00	591	1116.35	5868	5985.68
6	UCO BANK	517	341.45	73	66.68	0	0.00	73	66.68	717	985.94
7	CANARA BANK	237	1.58	124	186.54	0	0.00	124	186.54	231	216.83
8	UNION BANK OF INDIA	57	46.96	30	52.86	0	0.00	30	52.86	67	97.08
9	IDBI BANK	73	98.85	0	0.00	0	0.00	0	0.00	83	68.42
10	BANK OF BARODA	13	20.00	0	0.00	0	0.00	0	0.00	10	18.20
11	BANK OF MAHARASHTRA	32	45.87	8	15.00	0	0.00	8	15.00	32	45.87
12	PUNJAB & SINDH BANK	53	30.00	0	0.00	0	0.00	0	0.00	53	30.00
13	INDIAN OVERSEAS BANK	15	15.41	22	26.51	0	0.00	22	26.51	10	9.14
14	CENTRAL BANK OF INDIA	115	415.98	73	65.32	0	0.00	73	65.32	115	415.98
15	INDIAN BANK	29	2.05	0	0.00	0	0.00	0	0.00	28	32.85
16	HDFC BANK	174	294.83	173	290.55	0	0.00	173	290.55	571	675.66
	<b>TOTAL :</b>	<b>74272</b>	<b>21362.05</b>	<b>5077</b>	<b>10200.02</b>	<b>0</b>	<b>0.00</b>	<b>5077</b>	<b>10200.02</b>	<b>35417</b>	<b>38000.95</b>

**Action Points emerged in the 143<sup>rd</sup> SLBC Meeting held on 28.06.2023**

To clear all pending proposals and achieve the target for FY 2023-24 by March 2024. (Action: All Banks)

**Status of implementation**

As against the TRLM target of Rs.400 crores in 22600 accounts for FY 2023-24, the Banks have collectively achieved sanction of 5077 accounts (achievement of 22.50%) with corresponding sanction amount of Rs.102 crores (achievement of 25.50%) as on 30.06.2023.

**Tripura Rural Livelihood Mission (FY 2023-24 as on 30.06.2023):**

(Nos. in Actuals, Rupees in Lakhs)							
S.No	Bank Name	Target		Achievement		Achievement Percentage(%)	
		SHGs	Total Disbursement Amt.	Total SHGs	Total Disbursement Amt.	Account wise	Amount wise
1	BANK OF BARODA	0	0.00	0	0.00	0.00	0.00
2	BANK OF INDIA	400	920.00	222	550.46	55.50	59.83
3	BANK OF MAHARASHTRA	0	0.00	8	15.00	100.00	100.00
4	CANARA BANK	320	500.00	124	186.54	38.75	37.31
5	CENTRAL BANK OF INDIA	130	180.00	73	65.32	56.15	36.29
6	IDBI BANK LTD	90	140.00	0	0.00	0.00	0.00
7	INDIAN BANK	0	0.00	0	0.00	0.00	0.00
8	INDIAN OVERSEAS BANK	0	0.00	22	26.51	100.00	100.00
9	PUNJAB AND SIND BANK	0	0.00	0	0.00	0.00	0.00
10	PUNJAB NATIONAL BANK	2770	4850.00	415	661.15	14.98	13.63
11	STATE BANK OF INDIA	620	1030.00	49	55.57	7.90	5.40
12	UCO BANK	650	840.00	73	66.68	11.23	7.94
13	UNION BANK OF INDIA	110	200.00	30	52.86	27.27	26.43
	<b>Public Sector Banks Total</b>	<b>5090</b>	<b>8660.00</b>	<b>1016</b>	<b>1680.09</b>	<b>19.96</b>	<b>19.40</b>
14	TRIPURA GRAMIN BANK	14100	25160.00	3297	7113.03	23.38	28.27
	<b>Regional Rural Banks Total</b>	<b>14100</b>	<b>25160.00</b>	<b>3297</b>	<b>7113.03</b>	<b>23.38</b>	<b>28.27</b>
15	HDFC BANK LTD	450	830.00	173	290.55	38.44	35.01
	<b>Private Sector Banks Total</b>	<b>450</b>	<b>830.00</b>	<b>173</b>	<b>290.55</b>	<b>38.44</b>	<b>35.01</b>
16	TRIPURA CO-OP BANK LTD	2960	5350.00	591	1116.35	19.97	20.87
	<b>Coperative Banks Total</b>	<b>2960</b>	<b>5350.00</b>	<b>591</b>	<b>1116.35</b>	<b>19.97</b>	<b>20.87</b>
	<b>Grand Total</b>	<b>22600</b>	<b>40000.00</b>	<b>5077</b>	<b>10200.02</b>	<b>22.46</b>	<b>25.50</b>

## Tripura Urban Livelihood Mission as on June 2023 (FY 23-24):

TULM SEP(Individual) FY(2023-24) upto June 2023								
SL	Bank Name	Target	Sponsored	Sanctioned	Disbursed	Amount Disbursed (in Rs. Lakhs)	Returned	Pending
1	TSCBL	657	240	179	179	257.35	0	61
2	PNB	161	42	33	32	68.95	1	8
3	TGB	833	592	476	445	748.20	15	101
4	SBI	41	15	14	14	17.52	0	1
5	Canara Bank	56	18	14	14	28.00	0	4
6	BOI	5	3	3	2	1.00	0	0
7	IDBI	0	0	0	0	0.00	0	0
8	UCO Bank	89	31	24	23	49.00	0	7
9	Union Bank	13	3	2	2	6.00	0	1
10	BOB	8	2	1	0	0.00	0	1
11	BOM	35	15	10	9	17.00	0	5
12	HDFC	4	0	0	0	0.00	0	0
13	IOB	0	1	0	0	0.00	0	1
14	CBI	5	1	1	1	1.00	0	0
	<b>Total</b>	<b>1907</b>	<b>963</b>	<b>757</b>	<b>721</b>	<b>1194.02</b>	<b>16</b>	<b>190</b>

TULM SEP(SHG) FY(2023-24) upto June 2023								
SL	Bank Name	Target	Sponsored	Sanctioned	Disbursed	Returned	Pending	Amount Disbursed (in Rs. Lakhs)
1	TSCBL	156	92	48	36	4	40	62.60
2	PNB	114	70	17	6	2	51	11.25
3	TGB	0	1	0	0	0	1	0.00
4	SBI	54	40	20	8	5	15	13.20
5	Canara Bank	18	6	2	0	0	4	0.00
6	BOI	3	11	5	0	1	5	0.00
7	IDBI	2	0	0	0	0	0	0.00
8	UCO Bank	46	50	33	29	1	16	56.10
9	Union Bank	6	0	0	0	0	0	0.00
10	BOB	0	1	0	0	0	1	0.00
11	BOM	0	0	0	0	0	0	0.00
12	HDFC	0	1	0	0	0	1	0.00
13	IOB	1	1	0	0	0	1	0.00
14	CBI	1	2	0	0	1	1	0.00
	<b>Total</b>	<b>401</b>	<b>275</b>	<b>125</b>	<b>79</b>	<b>14</b>	<b>136</b>	<b>143.15</b>

**EMPLOYMENT GENERATION SCHEMES**

Scheme-wise performance under Employment Generation Schemes by Banks for FY 2023-24 is given below:

(Rs/ lac)

Scheme	Prog. Year	Target No	Spon. No	Sanctioned		Disbursed***	
				No	Amt	No	Amt
<b>PMEGP</b>							
As on 30.06.2023	2023-24	1712	1416	287	1863.39	251	1406.02
<b>SWAVALAMBAN</b>							
As on 30.06.2023	2023-24	4000	3686	175	621.01	2	9.45

**PMEGP**

For the FY 2023-24, 1416 PMEGP cases were sponsored to the bank branches against the target (already circulated) of 1712 cases, out of which 287 cases were sanctioned amounting to Rs. 1863.39 lakhs as on 30.06.2023.

**SWABALAMBAN**

For the FY 2023-24, 3686 cases have been sponsored to the bank branches against the target (already circulated) of 4000 cases, out of which 175 cases were sanctioned amounting to Rs. 621.01 lakhs as on 30.06.2023.

**PERFORMANCE UNDER PHEMEP FOR THE FINANCIAL YEAR 2023-24 AS ON 30.06.2023**

Sl.No.	NAME OF THE BANK	TARGET	SPONSORED		SANCTIONED		DISBURSED		REJECTED	PENDING
		NO	NO	AMT.	NO	AMT.	NO	AMT.	NO	NO
1	Bank of Baroda	23	18	129.44	3	19.44	4	21.59	0	15
2	Bank of India	43	28	223.89	5	26.81	11	66.89	4	19
3	Bank of Maharashtra	3	1	3.47	0	0.00	0	0.00	0	1
4	Canara Bank	56	36	298.06	12	97.06	5	25.43	19	5
5	Central Bank of India	23	8	48.56	1	3.47	2	17.05	4	3
6	Indian Bank	20	12	85.14	1	6.94	0	0.00	1	10
7	Indian Overseas Bank	16	7	73.39	3	10.22	4	19.89	3	1
8	Punjab & Sind Bank	6	3	15.56	1	4.86	2	8.52	0	2
9	Punjab National Bank	222	230	2012.47	66	494.14	50	286.30	51	113
10	State Bank of India	226	259	2239.78	25	171.83	27	137.36	97	137
11	Union Bank of India	33	13	81.56	1	3.47	3	13.25	1	11
12	UCO Bank	95	63	354.89	20	90.69	18	60.73	32	11
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>766</b>	<b>678</b>	<b>5566.19</b>	<b>138</b>	<b>928.94</b>	<b>126</b>	<b>657.00</b>	<b>212</b>	<b>328</b>
13	AXIS BANK	46	3	37.50	1	7.48	1	7.48	1	1
14	Bandhan Bank	72	0	0.00	0	0.00	0	0.00	0	0
15	HDFC	49	7	99.31	0	0.00	0	0.00	0	7
16	ICICI	23	4	25.83	0	0.00	0	0.00	0	4
17	IDBI BANK	29	4	36.81	0	0.00	0	0.00	0	4
18	Federal Bank	3	0	0.00	0	0.00	0	0.00	0	0
19	Yes Bank	3	1	3.47	1	3.47	0	0.00	0	0
20	IDFC First Bank	3	0	0.00	0	0.00	0	0.00	0	0
21	South Indian Bank	3	0	0.00	0	0.00	0	0.00	0	0
22	Indusind Bank	10	1	9.72	0	0.00	0	0.00	0	1
23	Kotak Mahindra Bank	3	0	0.00	0	0.00	0	0.00	0	0
24	Ujjivan SFB	6	0	0.00	0	0.00	0	0.00	0	0
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>250</b>	<b>20</b>	<b>212.64</b>	<b>2</b>	<b>10.95</b>	<b>1</b>	<b>7.48</b>	<b>1</b>	<b>17</b>
25	Tripura Gramin Bank	480	535	3693.81	144	911.69	84	558.48	296	95
<b>C</b>	<b>Sub Total of RRB</b>	<b>480</b>	<b>535</b>	<b>3693.81</b>	<b>144</b>	<b>911.69</b>	<b>84</b>	<b>558.48</b>	<b>296</b>	<b>95</b>
26	Tripura State Co-Operative Bank	216	183	1456.78	3	11.81	40	183.07	3	177
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>216</b>	<b>183</b>	<b>1456.78</b>	<b>3</b>	<b>11.81</b>	<b>40</b>	<b>183.068</b>	<b>3</b>	<b>177</b>
<b>GRAND TOTAL</b>		<b>1712</b>	<b>1416</b>	<b>10929.41</b>	<b>287</b>	<b>1863.39</b>	<b>251</b>	<b>1406.02</b>	<b>512</b>	<b>617</b>



**BANK-WISE POSITION IN IMPLEMENTATION OF SWABALAMBAN FOR THE STATE OF TRIPURA FOR THE PROGRAMME YEAR 2023-24 AS ON JUNE 2023**

( Amt in Lacs.)

SI No	Name of Bank	Achievement for the Financial Year 2023-24						
		Target	Sponsored		Sanctioned		Disbursed	
		No	No	Amt	No	Amt	No	Amt
1	Bank of Baroda	30	12	58.51	1	5.70	0	0.00
2	Bank of India	44	32	143.74	1	2.45	1	2.45
3	Bank of Maharashtra	4	0	0.00	0	0.00	0	0.00
4	Canara Bank	73	79	345.16	2	6.00	0	0.00
5	Central Bank of India	53	78	302.54	11	34.60	0	0.00
6	Indian Bank	23	8	31.78	0	0.00	0	0.00
7	Indian Overseas Bank	22	31	144.50	3	0.00	0	0.00
8	Punjab & Sindh Bank	9	2	5.37	0	0.00	0	0.00
9	Punjab National Bank	699	528	2182.95	18	59.52	0	0.00
10	State Bank India	633	544	2235.55	23	80.75	1	7.00
11	UCO Bank	161	146	590.74	6	51.48	0	0.00
12	Union Bank of India	39	35	132.13	1	3.00	0	0.00
<b>Total of Public Sector Banks</b>		<b>1790</b>	<b>1495</b>	<b>6172.97</b>	<b>66</b>	<b>243.50</b>	<b>2</b>	<b>9.45</b>
13	Axis Bank	8	6	29.50	0	0.00	0	0.00
14	Bandhan Bank	16	1	3.00	0	0.00	0	0.00
15	Federal Bank	1	0	0.00	0	0.00	0	0.00
16	HDFC Bank	9	7	33.00	0	0.00	0	0.00
17	ICICI Bank	7	6	25.00	0	0.00	0	0.00
18	IDBI Bank	11	14	51.49	0	0.00	0	0.00
19	IDFC First Bank	1	0	0.00	0	0.00	0	0.00
20	IndusInd Bank	2	0	0.00	0	0.00	0	0.00
21	Kotak Mahindra Bank	1	0	0.00	0	0.00	0	0.00
22	South Indian Bank	1	0	0.00	0	0.00	0	0.00
23	YES Bank	1	0	0.00	0	0.00	0	0.00
23	Ujjivan Small Finance Bank	1	0	0.00	0	0.00	0	0.00
<b>Total of Private Sector Banks</b>		<b>59</b>	<b>34</b>	<b>141.99</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
24	Tripura Gramin Bank	1520	1577	6417.23	67	239.25	0	0.00
<b>Total of Regional Rural Bank</b>		<b>1520</b>	<b>1577</b>	<b>6417.23</b>	<b>67</b>	<b>239.25</b>	<b>0</b>	<b>0</b>
25	Tripura State Co-Operative Bank	631	580	2234.11	42	138.26	0	0.00
<b>Total of State Co-Op Banks</b>		<b>631</b>	<b>580</b>	<b>2234.11</b>	<b>42</b>	<b>138.26</b>	<b>0</b>	<b>0</b>
<b>GRAND TOTAL</b>		<b>4000</b>	<b>3686</b>	<b>14966.3</b>	<b>175</b>	<b>621.01</b>	<b>2</b>	<b>9.45</b>

**BANK-WISE POSITION IN IMPLEMENTATION OF MINI DAIRY FOR THE STATE OF TRIPURA DURING THE YEAR 2023-24 AS ON 30.06.2023**

SI.No.	BANKS	Proposals sanctioned		Proposals disbursed	
		No.	Amt. (in Rs. Lakhs)	No.	Amt. (in Rs. Lakhs)
1	Indian Overseas Bank	1	4.50	1	2.85
2	Bank of India	97	120.82	97	120.82
3	Tripura Gramin Bank	41	63.18	41	63.18
4	UCO Bank	55	59.90	55	59.90
5	Punjab National Bank	18	47.60	18	47.47
<b>TOTAL</b>		<b>212</b>	<b>296.00</b>	<b>212</b>	<b>294.22</b>

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

<b>PMFME Position for Tripura State as on 24.08.2023</b>				
Bank	Total Applications	Loan Sanctioned	Loan Under Process	Loan Rejected
BANDHAN BANK LIMITED	2	0	2	0
BANK OF BARODA	3	2	0	1
BANK OF INDIA	8	2	0	6
BANK OF MAHARASHTRA	1	1	0	0
CANARA BANK	17	2	0	15
CENTRAL BANK OF INDIA	1	0	0	1
HDFC BANK	4	1	2	1
ICICI BANK LIMITED	55	0	55	0
IDBI BANK	1	0	1	0
IDFC First Bank Ltd	1	0	1	0
PUNJAB AND SIND BANK	6	1	0	5
PUNJAB NATIONAL BANK	65	10	6	49
STATE BANK OF INDIA	141	20	12	109
TRIPURA GRAMIN BANK	103	10	53	40
TRIPURA STATE CO-OPERATIVE BANK	11	0	8	3
UCO BANK	43	14	2	27
UNION BANK OF INDIA	13	3	0	10
<b>Grand Total</b>	<b>475</b>	<b>66</b>	<b>142</b>	<b>267</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 2023-24 is annexed; the summary position is as under:

Amt. Rs. In lac			
Sanctions made during the year 2023-24		Balance outstanding as on 30.06.2023	
A/c	Amount	A/c	Amount
164	589.24	3967	11477.96

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

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

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

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

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

The Bank wise performance of Education Loan for the financial year 2023-24 has been annexed.

**BANK-WISE PERFORMANCE UNDER EDUCATION LOAN FOR THE YEAR 2023-24, AS ON  
30.06.2023 ( Amt in Lacs.)**

SL NO	BANKS	PROPOSAL RECEIVED	PROPOSAL SANCTIONED		Outstanding as on 30.06.2023		NPA as on 30.06.2023	
		NO	NO	Amt.	No.	Amt.	No.	Amt.
1	Bank of Baroda	12	9	56.66	71	419.40	5	10.95
2	Bank of India	2	2	4.54	59	159.03	3	10.32
3	Bank of Maharashtra	5	2	13.61	2	13.61	0	0.00
4	Canara Bank	50	50	79.60	359	1174.67	34	104.80
5	Central Bank of India	0	0	0.00	29	59.55	13	17.65
6	Indian Bank	0	0	0.00	23	50.03	4	8.57
7	Indian Overseas Bank	2	1	1.58	13	33.74	0	0.00
8	Punjab & Sind Bank	0	0	0.00	4	10.64	0	0.00
9	Punjab National Bank	20	20	27.86	686	1201.68	127	178.98
10	State Bank of India	39	39	82.00	1409	5725.78	82	228.73
11	Union Bank of India	2	2	6.60	55	178.34	2	2.65
12	UCO Bank	7	7	21.92	178	473.29	18	44.00
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>139</b>	<b>132</b>	<b>294.37</b>	<b>2888</b>	<b>9499.76</b>	<b>288</b>	<b>606.65</b>
13	AXIS BANK	0	0	0.00	32	51.20	0	0.00
14	Federal Bank	0	0	0.00	5	9.77	0	0.00
15	HDFC	4	3	4.49	16	39.87	0	0.00
16	ICICI	0	0	0.00	7	20.34	0	0.00
17	IDBI BANK	3	3	7.84	17	32.62	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>7</b>	<b>6</b>	<b>12.33</b>	<b>77</b>	<b>153.80</b>	<b>1.00</b>	<b>1.00</b>
22	Tripura Gramin Bank	26	26	282.54	957	1756.85	85	74.86
<b>C</b>	<b>Sub Total of RRB</b>	<b>26</b>	<b>26</b>	<b>282.54</b>	<b>957</b>	<b>1756.85</b>	<b>85</b>	<b>74.86</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	0	0	0.00	45	67.55	7	9.25
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>45</b>	<b>67.55</b>	<b>7</b>	<b>9.25</b>
<b>GRAND TOTAL</b>		<b>172</b>	<b>164</b>	<b>589.24</b>	<b>3967</b>	<b>11477.96</b>	<b>381</b>	<b>691.76</b>

## BANK-WISE PERFORMANCE IN FINANCING UNDER HOUSING SCHEME AS ON 30.06.2023

(Amt. in lakhs)

Sl. No.	Name of the Banks	Sanctioned in FY 2023-24		Total Outstanding										Total NPA as on 30.06.2023	
				Urban		Semi-Urban		Rural		Total Outstanding as on 30.06.2023		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	15	32.53	245	2504.52	56	500.58	5	63.00	306	3068.10	128	2214.85	1	13.75
2	Bank of India	1	11.00	246	3371.07	154	1570.71	23	148.04	423	5089.82	1	19.50	5	36.19
3	Bank of Maharashtra	2	32.25	70	1039.36	0	0.00	0	0.00	70	1039.36	28	395.99	1	5.65
4	Canara Bank	103	1089.48	351	6820.08	241	3058.39	100	1070.25	692	10948.72	56	839.20	3	22.29
5	Central Bank of India	2	28.79	28	141.29	6	101.81	10	150.64	44	393.74	2	22.50	0	0
6	Indian Bank	16	149.80	173	2702.90	9	161.24	11	146.66	193	3010.80	17	207.91	14	107.51
7	Indian Overseas Bank	4	68.53	148	1537.03	26	257.07	8	138.89	182	1932.99	8	187.40	0	0
8	Punjab & Sind Bank	0	0.00	28	225.01	0	0.00	8	52.50	36	277.51	0	0.00	0	0
9	Punjab National Bank	245	2916.26	1861	27515.79	648	7926.97	117	2403.47	2626	37846.23	468	8313.11	30	170.02
10	State Bank of India	308	2981.00	6672	59843.00	1781	17235.00	2012	20809.00	10465	97887.00	828	15296.00	29	177.19
11	Union Bank of India	10	78.12	145	2088.98	25	244.38	4	29.38	174	2362.74	9	111.32	1	1.77
12	UCO Bank	40	713.31	491	5561.15	385	5110.46	259	2958.48	1135	13630.09	90	1433.63	15	134.1
<b>A</b>	<b>Sub-Total PUBLIC sec Bank</b>	<b>746</b>	<b>8101.07</b>	<b>10458</b>	<b>113350.18</b>	<b>3331</b>	<b>36166.61</b>	<b>2557</b>	<b>27970.31</b>	<b>16346</b>	<b>177487.10</b>	<b>1635</b>	<b>29041.41</b>	<b>99</b>	<b>668.47</b>
13	AXIS BANK	12	80.32	32	347.23	0	0.00	0	0.00	32	347.23	0	0.00	0	0
14	Bandhan Bank	15	311.00	201	2691.30	8	113.74	35	336.11	244	3141.15	0	0.00	3	50.1
15	Federal Bank	0	0.00	8	77.24	0	0.00	0	0.00	8	77.24	0	0.00	0	0
16	HDFC	142	123.79	287	349.77	128	111.44	1	0.98	416	462.19	0	0.00	5	3.01
17	ICICI	32	683.64	278	6518.52	145	2942.18	17	250.09	440	9710.79	0	0.00	0	0
18	IDBI BANK	5	73.10	74	1248.47	108	1380.35	14	119.27	196	2748.09	0	0.00	0	0
19	Indusind Bank	0	0.00	41	366.30	0	0.00	0	0.00	41	366.30	0	0.00	0	0
20	Kotak Mahindra Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0
21	South Indian Bank	1	13.00	7	177.00	0	0.00	0	0.00	7	177.00	0	0.00	0	0
22	Ujjivan Bank	30	333.00	260	2887.00	0	0.00	0	0.00	260	2887.00	0	0.00	61	17
<b>B</b>	<b>Sub Total Pvt. Sec Bank</b>	<b>237</b>	<b>1617.85</b>	<b>1188</b>	<b>14662.83</b>	<b>389</b>	<b>4547.71</b>	<b>67</b>	<b>706.45</b>	<b>1644</b>	<b>19916.99</b>	<b>0</b>	<b>0</b>	<b>69</b>	<b>70.11</b>
23	TGB	252	2966.44	1381	15534.82	4244	21699.30	5333	23176.78	10958	60410.90	409	13760.00	872	1774
<b>C</b>	<b>Sub Total RRB</b>	<b>252</b>	<b>2966.44</b>	<b>1381</b>	<b>15534.82</b>	<b>4244</b>	<b>21699.30</b>	<b>5333</b>	<b>23176.78</b>	<b>10958</b>	<b>60410.90</b>	<b>409</b>	<b>13760</b>	<b>872</b>	<b>1774</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	0	0.00	370	781.71	347	1548.03	5	24.33	722	2354.07	91	71.62	22	84.74
<b>D</b>	<b>Sub-Total Coop. Bank</b>	<b>0</b>	<b>0</b>	<b>438</b>	<b>1344.86</b>	<b>349</b>	<b>1569.12</b>	<b>5</b>	<b>24.33</b>	<b>792</b>	<b>2938.31</b>	<b>91</b>	<b>71.62</b>	<b>37</b>	<b>235.77</b>
<b>GRAND TOTAL</b>		<b>1235</b>	<b>12685.36</b>	<b>13465</b>	<b>144892.69</b>	<b>8313</b>	<b>63982.74</b>	<b>7962</b>	<b>51877.87</b>	<b>29740</b>	<b>260753.30</b>	<b>2135</b>	<b>42873.03</b>	<b>1077</b>	<b>2748.35</b>

❖ Pradhan Mantri Awas Yojana (PMAY) - :

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

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

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

All the Banks in the State financed 2135 cases under PMAY up to 30.06.2023. All the bankers working in the state to come forward to finance eligible beneficiaries under PMAY.

**PMAY- Grameen Status as on June 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.

## PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) Yojana

The PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) was launched by the Ministry of Housing and Urban Affairs on June 01, 2020 for providing affordable Working Capital loan to street vendors to resume their livelihoodsthat have been adversely affected due to Covid-19 lockdown.

The duration of the scheme has been extended till December 2024, with focus on enhanced collateral free affordable loan corpus, increased adoption of digital transactions and holistic socio-economic development of the Street Vendors and their families.

The status of PM SVANidhi Yojana in Tripura as on 21-08-2023 is given below:

<b>PMSVANidhi Position - 1st Dose (Rs.10,000/-)</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>	27	26	26	1
2	<b>Axis Bank</b>	4	4	0	0
3	<b>Bandhan Bank</b>	24	0	0	20
4	<b>Bank of Baroda</b>	25	20	20	5
5	<b>Bank of India</b>	85	76	76	4
6	<b>Bank of Maharashtra</b>	4	3	3	0
7	<b>Canara Bank</b>	96	80	80	16
8	<b>Central Bank of India</b>	49	30	30	19
9	<b>Federal Bank</b>	1	0	0	1
10	<b>HDFC Bank</b>	385	290	48	92
11	<b>ICICI Bank</b>	3	0	0	2
12	<b>IDBI Bank</b>	13	10	10	3
13	<b>Indian Bank</b>	6	5	5	0
14	<b>Indian Overseas Bank</b>	22	19	19	3
15	<b>Punjab National Bank</b>	878	835	833	24
16	<b>Tripura Gramin Bank</b>	1576	1294	1289	265
17	<b>South Indian Bank</b>	2	1	1	1
18	<b>State Bank of India</b>	949	871	848	22
19	<b>Stree Nidhi Credit- Co Operative Fedaration</b>	1	1	1	0
20	<b>TSCBL</b>	453	224	202	113
21	<b>UCO Bank</b>	404	319	307	42
22	<b>Ujjivan Small Finance</b>	2	1	1	1
23	<b>Union Bank</b>	46	41	41	4
<b>TOTAL</b>		<b>5055</b>	<b>4150</b>	<b>3840</b>	<b>638</b>



<b>PMSVANidhi Position - 2nd Dose (Rs.20,000/-)</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>	23	0	0	22
2	<b>Bank of Baroda</b>	9	5	5	4
3	<b>Bank of India</b>	62	9	9	38
4	<b>Bank of Maharashtra</b>	2	0	0	2
5	<b>Canara Bank</b>	58	22	22	34
6	<b>Central Bank of India</b>	17	5	5	12
7	<b>HDFC Bank</b>	17	8	5	4
8	<b>IDBI Bank</b>	5	3	3	2
9	<b>Indian Bank</b>	3	0	0	0
10	<b>Indian Overseas Bank</b>	15	12	12	3
11	<b>Punjab National Bank</b>	478	244	229	191
12	<b>Tripura Gramin Bank</b>	325	256	249	50
13	<b>State Bank of India</b>	540	428	424	67
14	<b>South Indian Bank</b>	1	0	0	0
15	<b>Stree Nidhi Credit- Co Operative Fedaration</b>	1	1	1	0
16	<b>TSCBL</b>	42	24	22	0
17	<b>UCO Bank</b>	164	81	79	55
18	<b>Ujjivan Small Finance</b>	1	0	0	1
19	<b>Union Bank</b>	27	12	12	10
<b>TOTAL</b>		<b>1790</b>	<b>1110</b>	<b>1077</b>	<b>495</b>

<b>PMSVANidhi Position - 3rd Dose (Rs.50,000/-)</b>					
<b>S/No</b>	<b>BANK</b>	<b>Applications</b>	<b>Sanctioned</b>	<b>Disbursed</b>	<b>Returned</b>
1	<b>Bank of India</b>	1	0	0	1
2	<b>Canara Bank</b>	4	4	4	0
3	<b>IDBI Bank</b>	1	0	0	0
4	<b>Indian Overseas Bank</b>	4	4	4	0
5	<b>Punjab National Bank</b>	41	36	36	2
6	<b>Tripura Gramin Bank</b>	56	49	47	3
7	<b>State Bank of India</b>	63	55	54	0
8	<b>TSCBL</b>	7	4	3	0
9	<b>UCO Bank</b>	26	22	22	4
<b>TOTAL</b>		<b>203</b>	<b>174</b>	<b>170</b>	<b>10</b>

## 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 30 SC/ST/Women beneficiaries amounting to Rs. 4.27 Crores during FY 2023-24 up to June 2023.

Bank-wise Progress under the Scheme as on 30.06.2023 is as follows: -

<b>PERFORMANCE UNDER STAND UP INDIA FY 2023-24 As on 30.06.2023</b>							
<b>Sl.</b>	<b>Bank</b>	<b>Amt.: Rs. In Lakhs</b>					
		<b>SC/ST</b>		<b>Women</b>		<b>TOTAL</b>	
		<b>No.</b>	<b>Amt.</b>	<b>No.</b>	<b>Amt.</b>	<b>No.</b>	<b>Amt.</b>
1	Bank of Baroda	1	11	0	0	1	11
2	State Bank of India	2	19.65	8	103.26	10	122.91
3	UCO Bank	11	51.6	0	0	11	51.6
4	Union Bank	0	0	3	67.88	3	67.88
5	IndusInd Bank	2	47.8	1	21	3	68.8
6	Tripura Gramin Bank	2	105	0	0	2	105
<b>GRAND TOTAL</b>		<b>18</b>	<b>235.05</b>	<b>12</b>	<b>192.14</b>	<b>30</b>	<b>427.19</b>

## Pradhan Mantri Mudra Yojana (PMMY)

### Status of implementation

All Banks/Financial Institutions have made an achievement of Rs. 277.43 Crore with 42042 number of accounts for the period April 2023 – June 2023.

Performance of the Banks in the State of Tripura as on 30.06.2023 for FY 2023-24 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>	452	2.30	1461	36.11	544	41.89	<b>2457</b>	<b>80.30</b>
<b>Private Sector Banks</b>	12503	38.16	648	6.48	21	1.52	<b>13172</b>	<b>46.16</b>
<b>RRBs</b>	2916	11.2	1768	29.80	100	7.14	<b>4784</b>	<b>48.14</b>
<b>NBFC MFI</b>	10282	39.26	699	4.41	0	0	<b>10981</b>	<b>43.67</b>
<b>Small Finance Banks</b>	3220	12.43	1787	15.58	0	0	<b>5007</b>	<b>28.01</b>
<b>Co-Op Banks</b>	3294	15.21	1857	12.48	490	3.46	<b>5641</b>	<b>31.15</b>
<b>Grand Total</b>	<b>32667</b>	<b>118.56</b>	<b>8220</b>	<b>104.90</b>	<b>1155</b>	<b>54.01</b>	<b>42042</b>	<b>277.43</b>

Bank wise details of disbursement is Annexed.

**Pradhan Mantri Mudra Yojana in Tripura for FY 2023-24 (As on 30.06.2023)**

[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	15	0.07	0.07	296	7.83	7.83	96	8.09	8.09	407	15.99	15.99
2	Bank of Baroda	0	0	0	11	0.29	0.29	0	0	0	11	0.29	0.29
3	Bank of India	23	0.09	0.02	160	4.52	1.85	23	1.79	0.98	206	6.4	2.85
4	Bank of Maharashtra	0	0	0	0	0	0	0	0	0	0	0	0
5	Canara Bank	35	0.12	0.12	122	3.07	3.01	40	3.36	3.36	197	6.55	6.49
6	Central Bank of India	43	0.09	0.01	69	1.65	0.55	21	1.79	1.09	133	3.53	1.65
7	Indian Bank	4	0.02	0.02	21	0.75	0.73	9	0.49	0.49	34	1.26	1.24
8	Indian Overseas Bank	3	0.01	0.01	25	0.6	0.58	4	0.35	0.35	32	0.96	0.94
9	Punjab National Bank	244	1.67	1.66	559	12.68	12.39	289	20.42	20.29	1092	34.77	34.34
10	Union Bank of India	30	0.1	0.09	149	3.41	2.68	31	2.76	2.06	210	6.27	4.83
11	Punjab & Sind Bank	1	0	0	5	0.09	0.08	1	0.1	0.1	7	0.19	0.18
12	UCO Bank	54	0.13	0.12	44	1.22	1.2	30	2.74	2.59	128	4.09	3.91
	<b>Total</b>	<b>452</b>	<b>2.3</b>	<b>2.12</b>	<b>1461</b>	<b>36.11</b>	<b>31.19</b>	<b>544</b>	<b>41.89</b>	<b>39.4</b>	<b>2457</b>	<b>80.3</b>	<b>72.71</b>
<b>Private Sector Commercial Banks</b>													
13	Federal Bank	0	0	0	0	0	0	0	0	0	0	0	0
14	Ratnakar Bank	0	0	0	0	0	0	0	0	0	0	0	0
15	South Indian Bank	0	0	0	0	0	0	0	0	0	0	0	0
16	ICICI Bank	4	0.02	0.02	49	1.23	1.02	7	0.55	0.51	60	1.8	1.55
17	Axis Bank	2570	9.27	9.27	4	0.02	0.02	0	0	0	2574	9.29	9.29
18	IndusInd Bank	9925	28.86	28.86	553	4.16	4.16	4	0.17	0.17	10482	33.19	33.19
19	HDFC Bank	1	0	0	14	0.47	0.47	8	0.6	0.6	23	1.07	1.07
20	Bandhan Bank	0	0	0	0	0	0	0	0	0	0	0	0
21	IDFC Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0
22	IDBI Bank Limited	3	0.01	0.01	28	0.6	0.6	2	0.2	0.2	33	0.81	0.81
	<b>Total</b>	<b>12503</b>	<b>38.16</b>	<b>38.16</b>	<b>648</b>	<b>6.48</b>	<b>6.27</b>	<b>21</b>	<b>1.52</b>	<b>1.48</b>	<b>13172</b>	<b>46.16</b>	<b>45.91</b>
<b>Regional Rural Banks</b>													
23	Tripura Gramin Bank	2916	11.2	11	1768	29.8	24.3	100	7.14	4.62	4784	48.14	39.92
	<b>Total</b>	<b>2916</b>	<b>11.2</b>	<b>11</b>	<b>1768</b>	<b>29.8</b>	<b>24.3</b>	<b>100</b>	<b>7.14</b>	<b>4.62</b>	<b>4784</b>	<b>48.14</b>	<b>39.92</b>
<b>NBFC-Micro Finance Institutions</b>													
24	VEDIKA CREDIT CAPITAL LTD	4391	17.19	17.19	0	0	0	0	0	0	4391	17.19	17.19
25	Village Financial Services Pvt Ltd	1205	4.29	4.29	0	0	0	0	0	0	1205	4.29	4.29
26	Samasta Microfinance Limited	397	1.68	1.68	138	0.84	0.84	0	0	0	535	2.52	2.52
27	Belstar Investment and Finance Private Limited	1377	5.46	5.46	246	1.52	1.52	0	0	0	1623	6.98	6.98
28	Arohan Financial Services Pvt. Ltd.	1073	3.48	3.48	130	0.8	0.8	0	0	0	1203	4.28	4.28
29	SATYA MicroCapital Limited	1839	7.16	7.16	185	1.25	1.25	0	0	0	2024	8.41	8.41
	<b>Total</b>	<b>10282</b>	<b>39.26</b>	<b>39.26</b>	<b>699</b>	<b>4.41</b>	<b>4.41</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>10981</b>	<b>43.67</b>	<b>43.67</b>
<b>Small Finance Banks</b>													
30	Ujjivan Small Finance Bank	3220	12.43	12.43	1787	15.58	15.58	0	0	0	5007	28.01	28.01
	<b>Total</b>	<b>3220</b>	<b>12.43</b>	<b>12.43</b>	<b>1787</b>	<b>15.58</b>	<b>15.58</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>5007</b>	<b>28.01</b>	<b>28.01</b>
<b>Co-Operative Banks</b>													
31	Tripura State Co-Operative Bank	3294	15.21	15.21	1857	12.48	12.48	490	3.46	3.46	5641	31.15	31.15
	<b>Total</b>	<b>3294</b>	<b>15.21</b>	<b>15.21</b>	<b>1857</b>	<b>12.48</b>	<b>12.48</b>	<b>490</b>	<b>3.46</b>	<b>3.46</b>	<b>5641</b>	<b>31.15</b>	<b>31.15</b>
	<b>Grand Total</b>	<b>32667</b>	<b>118.56</b>	<b>118.18</b>	<b>8220</b>	<b>104.9</b>	<b>94.23</b>	<b>1155</b>	<b>54.01</b>	<b>48.96</b>	<b>42042</b>	<b>277.43</b>	<b>261.37</b>

**PRADHAN MANTRI MUDRA YOJANA OUTSTANDING POSITION AS ON 30.06.2023 (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		Number wise	Amount wise
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount		
1	Bank of Baroda	96	21.23	11	3.90	425	706.59	38	74.59	117	777.62	5	39.82	638	1505.441	54	118.31	8	8
2	Bank of India	2806	225.53	131	27.10	2470	3954.46	174	227.12	152	949.63	7	43.64	5428	5129.62	312	297.86	6	6
3	Bank of Maharashtra	12	6.75	5	3.45	23	12.85	12	10.76	7	18.76	2	12.68	42	38.36	19	26.89	45	70
4	Canara Bank	638	141.66	163	43.89	1655	2883.83	260	418.42	295	2180.41	27	155.86	2588	5205.9	450	618.17	17	12
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	30	6.13	11	2.10	208	338.44	56	97.57	34	205.70	3	20.60	272	550.2671	70	120.27	26	22
7	Indian Overseas	43	10.41	9	3.26	179	403.46	16	30.71	7	74.93	10	83.70	229	488.8	35	117.67	15	24
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	11609	3045.89	5814	1762.11	12064	14246.06	4003	4086.31	2272	6946.67	131	667.84	25945	24238.62	9948	6516.27	38	27
10	State Bank of India	1417	271.13	708	124.67	5465	8214.49	2012	2417.76	528	3139.66	75	364.50	7410	11625.28	2795	2906.93	38	25
11	UCO Bank	1461	302.59	478	87.98	3755	5058.43	569	586.82	278	1551.97	9	40.10	5494	6912.99	1056	714.90	19	10
12	Union Bank	431	95.18	58	6.26	1319	1936.25	119	147.44	153	1006.15	6	31.79	1903	3037.58	183	185.48	10	6
	<b>Total PUBLIC sec Bank</b>	<b>18708</b>	<b>4257.92</b>	<b>7413</b>	<b>2093.82</b>	<b>27865</b>	<b>38185.80</b>	<b>7290</b>	<b>8130.47</b>	<b>3884</b>	<b>17128.15</b>	<b>278</b>	<b>1468.57</b>	<b>50457</b>	<b>59571.87</b>	<b>14981</b>	<b>11692.86</b>	<b>30</b>	<b>20</b>
13	Axis Bank	12499	2707.92	1049	81.92	471	726.87	35	12.87	25	253.60	2	0.00	12995	3688.392	1086	94.80	8	3
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	9	0.55	0	0.00	4	11.43	0	0.00	1	1.34	1	10.71	14	13.32	1	10.71	7	80
16	HDFC Bank	217	23.56	201	21.86	76	156.78	1	0.00	52	280.41	0	0.00	345	460.7471	202	21.86	59	5
17	ICICI Bank	221	60.21	0	0.00	4	14.28	0	0.00	13	96.55	0	0.00	238	171.0457	0	0.00	0	0
18	IDBI Bank	347	15.91	16	7.40	353	507.98	43	69.38	78	360.79	23	91.32	778	884.676	82	168.10	11	19
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	49133	9404.19	3182	461.64	6469	3169.41	801	269.69	127	401.82	0	0.00	55729	12975.42	3983	731.33	7	6
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	1	0.50	0	0.00	3	11.00	0	0.00	0	0.00	0	0.00	4	11.5	0	0.00	0	0
23	Ujjivan Bank	23043	5785.00	1121	166.00	15208	8093.00	467	152.00	0	0.00	0	0.00	38251	13878	1588	318.00	4	2
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>155045</b>	<b>32819.80</b>	<b>5653</b>	<b>749.90</b>	<b>216301</b>	<b>131391.92</b>	<b>1680</b>	<b>733.74</b>	<b>437</b>	<b>1740.07</b>	<b>37</b>	<b>142.84</b>	<b>371783</b>	<b>165951.8</b>	<b>7370</b>	<b>1626.48</b>	<b>2</b>	<b>1</b>
26	Tripura Gramin Bank	40653	9499.86	4496	1266.64	24332	25636.64	1386	1402.15	748	3626.45	23	86.42	65733	38762.95	5905	2755.21	9	7
	<b>Total RRB</b>	<b>40653</b>	<b>9499.86</b>	<b>4496</b>	<b>1266.64</b>	<b>24332</b>	<b>25636.64</b>	<b>1386</b>	<b>1402.15</b>	<b>748</b>	<b>3626.45</b>	<b>23</b>	<b>86.42</b>	<b>65733</b>	<b>38762.95</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	3294	1521.04	516	288.32	1857	1248.44	371	249.69	490	346.01	98	69.20	5641	3115.484	985	607.21	17	19
	<b>Total Coop. Bank</b>	<b>3294</b>	<b>1521.04</b>	<b>516</b>	<b>288.32</b>	<b>1857</b>	<b>1248.44</b>	<b>371</b>	<b>249.69</b>	<b>490</b>	<b>346.01</b>	<b>98</b>	<b>69.20</b>	<b>5641</b>	<b>3115.484</b>	<b>985</b>	<b>607.21</b>	<b>17</b>	<b>19</b>
	<b>Grand Total</b>	<b>217700</b>	<b>48098.62</b>	<b>18078</b>	<b>4398.67</b>	<b>270355</b>	<b>196462.80</b>	<b>10727</b>	<b>10516.05</b>	<b>5559</b>	<b>22840.67</b>	<b>436</b>	<b>1767.03</b>	<b>493614</b>	<b>267402.1</b>	<b>29241</b>	<b>16681.76</b>	<b>6</b>	<b>6</b>

**Recovery Performance of Banks as on 30.06.2023**

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 Prised as on 30.06.2023 stands at 41%.

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

Rs/ Lacs

Sector	June 2022			June 2023		
	Demand	Recovery	%	Demand	Recovery	%
Agriculture & allied	185815.21	78658.48	42	119270.53	53583.41	45
MSME	103161.64	44103.90	43	71184.24	27022.95	38
Other Prised	89871.64	25624.60	29	65395.62	25374.85	39
<b>TOTAL</b>	<b>350195.67</b>	<b>135950.70</b>	<b>39</b>	<b>254586.53</b>	<b>105221.65</b>	<b>41</b>

**BANK-WISE & SECTOR-WISE RECOVERY PERFORMANCE AS ON 30.06.2023**

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	11.39	5.50	48	475.00	120.23	25	287.00	132.00	46	773.39	257.73	33
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	10.34	0.01	0	197.93	4.30	2	88.30	0.38	0	296.57	4.69	2
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	812.44	44	6496.82	3329.79	51	3355.18	1744.28	52	11708.76	5886.51	50
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	3772.14	950.46	25	8928.92	386.53	4	6673.06	211.90	3	19374.12	1548.89	8
<b>A</b>	<b>Sub Total of Public Sec.</b>	<b>9202.17</b>	<b>1852.73</b>	<b>20</b>	<b>18821.39</b>	<b>4055.99</b>	<b>22</b>	<b>10751.84</b>	<b>2184.38</b>	<b>20</b>	<b>38775.40</b>	<b>8093.10</b>	<b>21</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	585.39	560.01	96	393.78	353.82	90	75.15	50.44	67	1054.31	964.26	91
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>41686.07</b>	<b>9105.63</b>	<b>22</b>	<b>26385.43</b>	<b>5692.89</b>	<b>22</b>	<b>21092.10</b>	<b>4966.59</b>	<b>24</b>	<b>87899.74</b>	<b>19005.55</b>	<b>22</b>
22	Tripura Gramin Bank	32054.87	26431.12	82	17123.85	13706.47	80	11954.24	9258.44	77	61132.96	49396.04	81
<b>C</b>	<b>Sub Total of RRB</b>	<b>32054.87</b>	<b>26431.12</b>	<b>82</b>	<b>17123.85</b>	<b>13706.47</b>	<b>80</b>	<b>11954.24</b>	<b>9258.44</b>	<b>77</b>	<b>61132.96</b>	<b>49396.04</b>	<b>81</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	16193.94	45	8853.57	3567.609	40	21597.44	8965.43	42	66778.43	28726.97	43
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>36327.42</b>	<b>16193.94</b>	<b>45</b>	<b>8853.57</b>	<b>3567.61</b>	<b>40</b>	<b>21597.44</b>	<b>8965.43</b>	<b>42</b>	<b>66778.43</b>	<b>28726.97</b>	<b>43</b>
<b>Grand Total</b>		<b>119270.53</b>	<b>53583.41</b>	<b>45</b>	<b>71184.24</b>	<b>27022.95</b>	<b>38</b>	<b>65395.62</b>	<b>25374.85</b>	<b>39</b>	<b>254586.53</b>	<b>105221.65</b>	<b>41</b>

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

As on 30.06.2023

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
June 2022	19108	1176.98	6.16
March 2023	19996	1423.54	7.12
June 2023	22099	1448.36	6.55

Percentage of gross NPA as against gross advance increased from 6.16% as on June 2022 to 6.55% as on June 2023. Amount in absolute terms increased to Rs. 1448.36 crores as on June 2023 from Rs. 1176.98 crores as on June 2022. The outstanding amount under Written off A/Cs (Shadow Register) is around Rs. 182.30 crores which if added with the outstanding NPA, the total amount would be Rs. 1630.66 crores which seems to be high.

The total outstanding NPA amount in Govt. sponsored schemes has increased from Rs. 120.70 crores in June 2022 to Rs. 138.67 crores in June 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 30.06.2023 is furnished in the Annexure.



**NPA Position of Banks in Tripura as on 30.06.2023**

(Amt. in lacs)

SI No	Name of Bank	Agriculture	MSME	OPS	Total Prised	Non-Prised	Total NPA
1	2	3	4	5	6	7	8
1	Bank of Baroda	2.72	716.83	73.47	793.02	37.76	830.78
2	Bank of India	121.18	115.32	271.95	508.45	81.94	590.39
3	Bank of Maharashtra	0.00	109.87	0.00	109.87	0.98	110.85
4	Canara Bank	229.21	1183.10	111.47	1523.78	109.16	1632.94
5	Central Bank of India	68.24	506.53	22.09	596.86	1.77	598.63
6	Indian Bank	11.41	196.24	16.85	224.50	102.05	326.55
7	Indian Overseas Bank	16.23	465.73	0.00	481.96	1.16	483.12
8	Punjab & Sind Bank	6.97	46.63	6.44	60.04	0.24	60.28
9	Punjab National Bank	8953.82	7952.45	299.17	17205.44	879.85	18085.29
10	State Bank of India	10633.91	826.52	320.14	11780.57	3978.56	15759.13
11	Union Bank of India	112.46	265.52	0.39	378.37	31.02	409.39
12	UCO Bank	1498.28	1590.89	280.96	3370.13	186.54	3556.67
<b>A</b>	<b>Sub-Total PUBLIC sec Bank</b>	<b>21654.43</b>	<b>13975.63</b>	<b>1402.93</b>	<b>37032.99</b>	<b>5411.03</b>	<b>42444.02</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	917.96	632.39	27.75	1578.10	324.42	1902.52
17	ICICI	13.74	0.00	23.54	37.28	979.73	1017.01
18	IDBI BANK	1916.07	612.84	0.95	2529.86	4.42	2534.28
19	IDFC First Bank	2.30	0.00	0.00	2.30	63.25	65.55
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	0.00	0.00	0.00	17.88	17.88
23	NESFB	137.25	515.61	0.00	652.86	5.77	658.63
24	Ujjivan Bank	126.00	0.00	130.00	256.00	61.00	317.00
25	Jana SFB	57.58	0.00	0.49	58.07	0.00	58.07
<b>B</b>	<b>Sub Total Pvt. Sec Bank</b>	<b>58650.60</b>	<b>1989.41</b>	<b>315.43</b>	<b>60955.44</b>	<b>2683.01</b>	<b>63638.45</b>
26	TGB	3733.73	9669.38	2074.90	15478.01	4596.73	20074.74
<b>C</b>	<b>Sub Total RRB</b>	<b>3733.73</b>	<b>9669.38</b>	<b>2074.90</b>	<b>15478.01</b>	<b>4596.73</b>	<b>20074.74</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>88590.79</b>	<b>27730.01</b>	<b>8583.69</b>	<b>124904.49</b>	<b>19931.62</b>	<b>144836.11</b>

**Position of Technically Written off A/Cs of Banks in Tripura as on 30.06.2023**

SI.No.	BANKS	Amount Outstanding	
		No of A/Cs	Amount
1	Bank of Baroda	6	30.00
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	16566	9185.26
10	State Bank of India	2084	1179.00
11	UCO Bank	132	4059.10
12	Union Bank of India	0	0.00
<b>A</b>	<b>Sub-Total PUBLIC sec Bank</b>	<b>18836</b>	<b>14538.35</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	45329	3689.61
<b>C</b>	<b>Sub Total RRB</b>	<b>45329</b>	<b>3689.61</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>64272</b>	<b>18230.10</b>

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

		PMRY					PMEGP					SWAVALAMBAN				
		A/Cs Outstand ing	Outstd. Balance as on 30.06.2023	NPA A/Cs	Amt. Outstd. As on 30.06.23	NPA %	A/Cs Outstand ing	Outstd. Balance as on 30.06.2023	NPA A/Cs	Amt. Outstd. As on 30.06.23	NPA %	A/Cs Outstand ing	Outstd. Balance as on 30.06.2023	NPA A/Cs	Amt. Outstd. As on 30.06.23	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 Maharastra	0	0.00	0	0.00	#DIV/0!	12	15.39	0	0.00	0	15	13.85	3	5.01	36
3	Bank of India	0	0.00	0	0.00	#DIV/0!	236	504.25	28	45.94	9	43	24.37	25	2.74	11
4	Canara Bank	0	0.00	0	0.00	#DIV/0!	244	631.59	71	135.04	21	214	282.28	26	32.83	12
5	Central Bank of India	58	20.63	51	16.31	79	84	227.62	54	150.50	66	68	149.40	45	100.42	67
6	Indian Bank	1	0.27	1	0.27	100	82	183.30	29	52.12	28	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	1556	3142.41	819	1365.66	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	815	1965.14	345	696.50	35	708	959.00	316	644.00	67
12	Union Bank of Inida	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	138.30	104	126.12	91	461	684.76	158	224.52	33	647	594.21	239	198.69	33
	<b>ASCB of PSBs Sub-Total</b>	<b>1775</b>	<b>1358.31</b>	<b>1603</b>	<b>1195.38</b>	<b>88</b>	<b>3611</b>	<b>7748.23</b>	<b>1529</b>	<b>2720.25</b>	<b>35</b>	<b>4235</b>	<b>5470.46</b>	<b>1291</b>	<b>1997.59</b>	<b>37</b>
14	AXIS BANK	0	0.00	0	0.00	0	29	92.77	12	18.99	20	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>50</b>	<b>166.93</b>	<b>20</b>	<b>47.12</b>	<b>28</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	4217	8154.30	655	830.36	10	8019	10673.87	830	1006.82	9
	<b>TGBs Sub-Total</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>4217</b>	<b>8154.30</b>	<b>655</b>	<b>830.36</b>	<b>10</b>	<b>8019</b>	<b>10673.87</b>	<b>830</b>	<b>1006.82</b>	<b>9</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 ofCoop 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>1358.31</b>	<b>1603</b>	<b>1195.38</b>	<b>88</b>	<b>11344</b>	<b>22875.27</b>	<b>2995</b>	<b>6099.02</b>	<b>27</b>	<b>19723</b>	<b>26523.18</b>	<b>4455</b>	<b>6573.26</b>	<b>25</b>

## FINANCIAL INCLUSION

### Pradhan Mantri Jan Dhan Yojana (PMJDY)

Performance of PMJDY as on 30.06.2023 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.
789695	204781	994476	491.63*	865393	61159	362394
<b>In Percentage</b>						
79.40	20.60			87.02	6.15	36.44

\* Average deposit per account Rs. 4943.65/-

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. 4943.65/- per account in the State of Tripura.

Aadhaar seeding percentage is 87.02 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 36.44% 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 30.06.2023**

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	3162	6839	5394	4607	10001	55562414.1	615	8605	8702
2	Bank of India	PSB	12727	1113	7287	6553	13840	58926083.38	851	11321	12044
3	Bank of Maharashtra	PSB	0	1931	931	1000	1931	7790891.86	119	1858	1680
4	Canara Bank	PSB	32964	5253	18600	19617	38217	151808391.9	2350	22905	33256
5	Central Bank of India	PSB	4989	266	2155	3100	5255	16540398.9	323	2394	4573
6	Indian Bank	PSB	1767	1084	1312	1539	2851	7051613.57	175	2109	2481
7	Indian Overseas Bank	PSB	2701	3693	3530	2864	6394	26042951.05	393	4206	5564
8	Punjab & Sind Bank	PSB	405	206	250	361	611	1364377.32	38	420	532
9	Punjab National Bank	PSB	123192	6757	61103	68846	129949	661627111.2	7992	71202	113082
10	State Bank of India	PSB	78460	104494	89035	93919	182954	941975758.2	11252	172066	159207
11	UCO Bank	PSB	48871	33317	38020	44168	82188	449139131.6	5055	18877	71520
12	Union Bank of India	PSB	9682	4291	7275	6698	13973	59048122.59	859	7293	12159
13	Axis Bank Ltd	PVT	12	497	363	146	509	2398691.72	31	315	443
14	Federal Bank Ltd	PVT	0	149	101	48	149	2133202.89	9	92	130
15	HDFC Bank Ltd	PVT	14	8106	160	7960	8120	12773400.22	499	8122	7066
16	ICICI Bank Ltd	PVT	7	205	150	62	212	1139553.2	13	212	184
17	IDBI Bank Ltd.	PVT	2944	4049	3287	3706	6993	14781337.54	430	4842	6085
18	IndusInd Bank Ltd	PVT	16	1319	1135	200	1335	2082942.34	82	358	1162
19	Kotak Mahindra Bank Ltd	PVT	0	65	56	9	65	78477.85	4	63	57
20	South Indian Bank Ltd	PVT	0	110	65	45	110	268891.28	7	71	96
21	Tripura Gramin Bank	RRB	467782	21037	197959	290860	488819	2443809941	30062	25063	425370
<b>Grand Total</b>			<b>789695</b>	<b>204781</b>	<b>438168</b>	<b>556308</b>	<b>994476</b>	<b>4916343683</b>	<b>61159</b>	<b>362394</b>	<b>865393</b>

**Social Security Schemes:**

Performance of 3 Social Security Schemes viz. Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana (APY) as on 30.06.2023 is furnished below:

Bank Type	PMSBY	PMJJBY	APY	Total
<b>PSB</b>	<b>542835</b>	<b>167870</b>	<b>68821</b>	<b>779526</b>
<b>RRB</b>	<b>338598</b>	<b>124282</b>	<b>103777</b>	<b>566657</b>
<b>Private</b>	<b>10555</b>	<b>4023</b>	<b>7059</b>	<b>21637</b>
<b>Co-op</b>	<b>27681</b>	<b>9308</b>	<b>475</b>	<b>37464</b>
<b>Total</b>	<b>919669</b>	<b>305483</b>	<b>180132</b>	<b>1405284</b>

Bank wise position of 3 social security schemes is furnished along with claim position as on 30.06.2023:

Social Security Schemes upto June 2023		Total		
S.No.	Banks	PMSBY	PMJJBY	APY
1	Bank of Baroda	8507	3593	1665
2	Bank of India	21717	6075	4359
3	Bank of Maharashtra	675	186	173
4	Canara Bank	23992	11790	8534
5	Central Bank Of India	3163	2735	1871
6	Indian Bank	1957	1280	691
7	Indian Overseas	1482	2354	1821
8	Punjab & Sind Bank	1731	567	371
9	Punjab National Bank	130263	25990	13508
10	State Bank of India	308156	92910	23410
11	UCO Bank	30483	15576	10551
12	Union Bank	10709	4814	1867
	<b>Total PUBLIC sec Bank</b>	<b>542835</b>	<b>167870</b>	<b>68821</b>
13	Axis Bank	155	405	3017
14	Bandhan Bank	0	0	1043
15	Federal Bank	68	55	32
16	HDFC Bank	1824	564	1293
17	ICICI Bank	203	201	108
18	IDBI Bank	4239	2259	1354
19	IDFC First Bank	3105	110	0
20	IndusInd	303	13	14
21	Kotak Mahindra	80	48	24
22	South Indian Bank	573	364	171
23	Ujjivan Bank	0	0	0
24	Yes Bank	5	4	3
	<b>Total PRIVATE Sec bank</b>	<b>10555</b>	<b>4023</b>	<b>7059</b>
25	Tripura Gramin Bank	338598	124282	103777
	<b>Total RRB</b>	<b>338598</b>	<b>124282</b>	<b>103777</b>
26	ACUB	0	0	0
27	TCARDB	0	0	0
28	TSCB	27681	9308	475
	<b>Total Coop. Bank</b>	<b>27681</b>	<b>9308</b>	<b>475</b>
	<b>Grand Total</b>	<b>919669</b>	<b>305483</b>	<b>180132</b>

Claim Status of PMSBY & PMJBY:

PMSBY & PMJBY--CLAIM STATUS FY 2023-24 (As on 30.06.2023)									
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	2	2	0	0
5	Central Bank of India	0	0	0	0	0	0	0	0
6	Indian Bank	0	0	0	0	0	0	0	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	1	0	1	0	0	0	0	0
10	State Bank of India	2	0	2	0	8	8	0	0
11	Union Bank of India	0	0	0	0	0	0	0	0
12	UCO Bank	3	2	1	0	1	1	0	0
<b>A</b>	<b>Sub Total of Public Sec. Bank</b>	<b>7</b>	<b>2</b>	<b>5</b>	<b>0</b>	<b>11</b>	<b>11</b>	<b>0</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	0	0	0	0	1	0	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>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0</b>
25	Tripura Gramin Bank	9	3	4	2	44	13	31	0
<b>C</b>	<b>Sub Total of RRB</b>	<b>9</b>	<b>3</b>	<b>4</b>	<b>2</b>	<b>44</b>	<b>13</b>	<b>31</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	1	0	0	9	7	2	0
<b>D</b>	<b>Sub Total of Coop.Banks</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>9</b>	<b>7</b>	<b>2</b>	<b>0</b>
<b>GRAND TOTAL</b>		<b>17</b>	<b>6</b>	<b>9</b>	<b>2</b>	<b>65</b>	<b>31</b>	<b>34</b>	<b>0</b>

Claim settlement in PMJBY is 48% while in PMSBY is 35%. Member banks are requested to review the pending and rejected cases with insurance companies so as to provide the benefit to the nominee at the earliest.

## Performance of RSETIs:

STATE-TRIPURA															
Performance of RSETIs in Tripura (upto 30.06.2023)											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
		2018-19	26	373	459	832	155	192	174	15	163	381	0	544	314
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
2023-24	6	72	99	171	32	53	50	13	169	38	0	207	4	167	171
<b>Total</b>	<b>116</b>	<b>941</b>	<b>2599</b>	<b>3540</b>	<b>749</b>	<b>695</b>	<b>830</b>	<b>104</b>	<b>888</b>	<b>1472</b>	<b>0</b>	<b>2360</b>	<b>666</b>	<b>2874</b>	<b>3540</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
		2018-19	19	254	214	468	35	388	26	0	237	16	0	253	157
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
2023-24	5	3	146	149	19	97	32	0	4	60	0	64	0	149	149
<b>Total</b>	<b>94</b>	<b>643</b>	<b>1679</b>	<b>2322</b>	<b>293</b>	<b>1420</b>	<b>374</b>	<b>84</b>	<b>697</b>	<b>792</b>	<b>0</b>	<b>1489</b>	<b>532</b>	<b>1790</b>	<b>2322</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
		2018-19	13	148	216	364	107	87	83	24	220	202	0	422	98
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
2023-24	3	0	100	100	32	23	31	8	77	24	0	101	29	71	100
<b>Total</b>	<b>77</b>	<b>537</b>	<b>1549</b>	<b>2086</b>	<b>602</b>	<b>513</b>	<b>558</b>	<b>145</b>	<b>724</b>	<b>765</b>	<b>0</b>	<b>1489</b>	<b>679</b>	<b>1407</b>	<b>2086</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
		2018-19	23	425	231	656	85	277	140	5	117	184	18	319	344
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
2023-24	5	29	109	138	17	101	14	2	42	26	0	68	22	116	138
<b>Total</b>	<b>100</b>	<b>893</b>	<b>1602</b>	<b>2495</b>	<b>491</b>	<b>898</b>	<b>560</b>	<b>31</b>	<b>720</b>	<b>985</b>	<b>23</b>	<b>1728</b>	<b>855</b>	<b>1640</b>	<b>2495</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
		2018-19	16	307	161	468	73	192	77	44	152	166	0	318	225
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
2023-24	6	2	132	134	29	54	27	9	51	54	0	105	0	134	134
<b>Total</b>	<b>94</b>	<b>884</b>	<b>1597</b>	<b>2481</b>	<b>546</b>	<b>883</b>	<b>593</b>	<b>102</b>	<b>775</b>	<b>1189</b>	<b>0</b>	<b>1964</b>	<b>650</b>	<b>1831</b>	<b>2481</b>
<b>GRAND TOTAL</b>	<b>481</b>	<b>3898</b>	<b>9026</b>	<b>12924</b>	<b>2681</b>	<b>4409</b>	<b>2915</b>	<b>466</b>	<b>3804</b>	<b>5203</b>	<b>23</b>	<b>9030</b>	<b>3382</b>	<b>9542</b>	<b>12924</b>



## Digital Modes of Banking:

<b>Bankwise Position of ATMs upto June 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	22	93
10	State Bank of India	31	86	144	261
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>201</b>	<b>438</b>
13	AXIS BANK	3	8	8	19
14	Bandhan Bank	0	3	2	5
15	Federal Bank	0	0	1	1
16	HDFC	5	8	8	21
17	ICICI	1	5	8	14
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	3	2	5
<b>B</b>	<b>Sub Total of Pvt. Sec. Bank</b>	<b>14</b>	<b>36</b>	<b>37</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>149</b>	<b>172</b>	<b>245</b>	<b>566</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 September 2023.

The progress of Digitization Campaign as on July 2023 is given below.

<b>District</b>	<b>Coverage percentage (%) of eligible savings accounts through any one digital mode</b>	<b>Coverage percentage (%) of eligible current accounts through any one digital mode</b>
Dhalai	95.61	81.65
Gomati	97.27	88.47
Khowai	94.26	84.39
North Tripura	95.72	83.73
Sepahijala	94.79	85.74
South Tripura	95.63	79.24
Unokoti	96.44	84.23
West Tripura	100.00	100.00
<b>Tripura Total</b>	<b>96.96</b>	<b>91.26</b>

### Digital coverage for individuals (Savings Accounts) as on July 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	540008	270403	154624	28.63	69655	25.76	32014	5.93	13336
Gomati Total	680141	352064	222743	32.75	109000	30.96	75086	11.04	26953	7.66
Khowai Total	466677	237072	154254	33.05	69279	29.22	37686	8.08	17272	7.29
North Tripura Total	528017	267332	201033	38.07	95728	35.81	55142	10.44	20972	7.84
Sepahijala Total	655621	332186	220556	33.64	104532	31.47	56661	8.64	23986	7.22
South Tripura Total	663942	325615	185974	28.01	80287	24.66	49807	7.50	11830	3.63
Unokoti Total	389019	196123	130686	33.59	60427	30.81	36499	9.38	14241	7.26
West Tripura Total	1635441	776351	930369	56.89	376791	48.53	435082	26.60	146973	18.93
Tripura State Total	5558866	2757146	2200239	39.58	965699	35.03	777977	14.00	275563	9.99

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	99457	18.42	56435	20.87	460881	85.35	226754	83.86	516277	95.61	262096	
Gomati Total	189262	27.83	101729	28.90	587282	86.35	292805	83.17	661587	97.27	346649	98.46	7459
Khowai Total	112454	24.10	64262	27.11	382139	81.89	190895	80.52	439905	94.26	228850	96.53	1718
North Tripura Total	129474	24.52	63068	23.59	443333	83.96	217139	81.22	505415	95.72	261099	97.67	2783
Sepahijala Total	187359	28.58	101941	30.69	536830	81.88	262641	79.06	621458	94.79	321893	96.90	3385
South Tripura Total	139749	21.05	66693	20.48	559159	84.22	271608	83.41	634897	95.63	316627	97.24	1356
Unokoti Total	91342	23.48	47961	24.45	330841	85.04	163970	83.61	375152	96.44	191614	97.70	819
West Tripura Total	743462	45.46	322516	41.54	1291616	78.98	488980	62.98	1635441	100.00	776351	100.00	51938
Tripura State Total	1692559	30.45	824605	29.91	4592081	82.61	2114792	76.70	5390132	96.96	2705179	98.12	72811

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

District										
	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	4142	1328	32.06	1978	47.75	1711	41.31	3382	81.65	1251
Gomati Total	6556	1950	29.74	3401	51.88	2740	41.79	5800	88.47	78668
Khowai Total	4273	1112	26.02	1898	44.42	1704	39.88	3606	84.39	776
North Tripura Total	6706	2157	32.17	3466	51.69	2474	36.89	5615	83.73	612
Sepahijala Total	6395	1720	26.90	2516	39.34	2705	42.30	5483	85.74	1419
South Tripura Total	6045	1431	23.67	3067	50.74	2418	40.00	4790	79.24	1507
Unokoti Total	4934	1376	27.89	1870	37.90	2074	42.03	4156	84.23	1122
West Tripura Total	32087	18211	56.76	18224	56.80	21024	65.52	32087	100.00	6340
Tripura State Total	71138	29285	41.17	36420	51.20	36850	51.80	64919	91.26	91695

## Agenda item no -12

### Timely submission of data by banks:

23 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 15.07.2023 for compilation of Agenda Notes for 144<sup>th</sup> SLBC Meeting. The date of submission by the concerned banks is tabulated as follows: -

Sl.	Bank	Date of Submission
1	Kotak Mahindra Bank	06-07-23
2	Punjab National Bank	07-07-23
3	India Post Payment Bank	08-07-23
4	Punjab & Sind Bank	14-07-23
5	Tripura Gramin Bank	14-07-23
6	Federal Bank	15-07-23
7	UCO Bank	15-07-23
8	ACUB	17-07-23
9	Bank of Baroda	17-07-23
10	IDFC First Bank	17-07-23
11	Indian Overseas Bank	17-07-23
12	NESFB	17-07-23
13	Bank of India	18-07-23
14	Jana Small Finance Bank	18-07-23
15	South Indian Bank	18-07-23
16	Ujjivan Bank	19-07-23
17	YES Bank	19-07-23
18	TSCB	20-07-23
19	AXIS BANK	21-07-23
20	ICICI	24-07-23
21	Union Bank of India	24-07-23
22	Bandhan Bank	25-07-23
23	HDFC	25-07-23
24	Bank of Maharashtra	27-07-23
25	Canara Bank	28-07-23
26	IDBI BANK	31-07-23
27	Indian Bank	31-07-23
28	IndusInd Bank	31-07-23
29	Central Bank of India	02-08-23
30	State Bank of India	10-08-23

Other Issues:

Performance of India Post Payments Bank:

Data as on 30.06.2023						
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	77	11200	120	15	0.5
2	Agartala Branch	112	12139	169	16	0.03
3	Kailashahar Branch	54	9969	91.4	61	0.78
4	Radhakishorepur Branch	224	10596	79.85	31	0.013
5	Dharmanagar Branch	104	31520	354.66	54	0.21
<b>TOTAL</b>		<b>571</b>	<b>75424</b>	<b>814.91</b>	<b>177</b>	<b>1.53</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 Branch	1400	88	300	12	600	34	120	0.56	30	0.16	NA	NA
2	Agartala Branch	973	33	23	0.25	995	25	432	0.52	101	0.25	0	0
3	Kailashahar Branch	932	32	32	1.73	1025	35	459	1.61	79	0.74	31	1.37
4	Radhakishorepur Branch	759	11.6	68	0.31	385	4.2	155	0.91	101	0.45	73	0.43
5	Dharmanagar Branch	227	4.4	14	0.31	912	35.6	836	3.1	307	0.93	71	0.61

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 Branch	NA	NA	NA	NA	300	0.34	NA	NA	3000	43
2	Agartala Branch	250	2.5	0	0	0	0	0	0	12830	120
3	Kailashahar Branch	93	1.45	0	0	43	0.16	0	0	11240	110
4	Radhakishorepur Branch	62	1.6	0	0	0	0	0	0	6239	50
5	Dharmanagar Branch	912	7.8	0	0	0	0	0	0	12899	495.6

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 Branch	NA	NA	4	0.65	NA	NA	NA	NA
2	Kailashahar Branch	0	0	73	0.43	0	0	0	0
3	Dharmanagar Branch	0	0	71	0.61	0	0	0	0
4	Radhakishorepur Branch	0	0	3	5200	0	0	0	0
5	Agartala Branch	0	0	31	1.37	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

## **Integration of Financial Education in School Curriculum for Students of Classes VI-X**

Financial education is a vital skill for the students of classes VI-X in Tripura state, as it helps them to understand the basics of money management, budgeting, saving, investing, and financial decision-making. The integration of financial education in the school curriculum is a key initiative as per the National Strategy for Financial Education, which aims to create a financially aware and empowered population.

The integration of financial education in the school curriculum involves designing and delivering age-appropriate and relevant content, using interactive and experiential methods, and assessing the learning outcomes of the students. The integration of financial education in the school curriculum also requires the involvement and support of various stakeholders, such as teachers, parents, school authorities, financial institutions, and government agencies. The integration of financial education in the school curriculum can benefit the students of classes VI-X in Tripura state by enhancing their financial literacy, confidence, and responsibility, as well as preparing them for their future financial needs and goals.

Reserve Bank of India has written to the Directorate of State Council of Educational Research and Training (SCERT), Government of Tripura for integration of financial education in school curriculum for students of Classes VI-X, as envisaged in the National Strategy for Financial Education (NSFE) 2020-25 vision document. SCERT has been requested by Reserve Bank of India to implement the recommendations of the same in a time bound manner.

### **Market Intelligence Issues**

In the State of Tripura, there have been reports of unlicensed entities, viz., **Harit Krishi Co-Operative Bank Ltd. & FBL Model Bank** opening bank branches and offering loans and deposits to customers without any legal authority or oversight. This poses a serious threat to the financial stability and security of the region, as well as the reputation and trust of the legitimate banking sector.

Unlicensed banks can engage in fraudulent or predatory practices, such as charging exorbitant interest rates, misusing customer data, or disappearing with their funds. They can also undermine the efforts of the government and the Reserve Bank of India to implement monetary and fiscal policies that benefit the economy and the society. Therefore, it is imperative that awareness is generated regarding these unlicensed banks and alert the authorities and the public about their activities and risks. This shall go a long way in helping to protect the interests of the customers, the investors, and the industry as a whole.



## **Pledge Financing for agriculture commodities through electronic-Negotiable Warehouse Receipts in Tripura**

Negotiable warehouse receipts (NWRs) are documents that certify the ownership and quality of goods stored in a warehouse. They can be transferred or pledged as collateral by the holder of the receipt. NWRs can help banks to provide loans to farmers and traders who deposit their agricultural produce in registered warehouses. This way, they can avoid distress sales and benefit from better prices in the market. NWRs also facilitate trading of commodities through online platforms or exchanges.

In India, the Warehousing Development and Regulatory Authority (WDRA) is the regulatory body that oversees the issuance and management of NWRs. WDRA has introduced electronic NWRs (e-NWRs) to reduce the risks and costs associated with paper-based NWRs. e-NWRs are stored and transferred in a digital repository system that ensures security, transparency and efficiency. e-NWRs can also be linked to other digital platforms such as e-NAM, e-KYC and e-Sign.

Tripura is a state in Northeast India that produces a variety of crops such as rice, maize, pulses, oilseeds, fruits and vegetables. However, due to lack of adequate storage facilities, post-harvest losses and market access, farmers often face low returns and high indebtedness. To address these challenges, banks can use NWRs to provide easy and affordable credit to farmers and traders who store their produce in WDRA-registered warehouses. This will enable them to meet their immediate cash needs and sell their produce at optimal prices. Moreover, banks can also use NWRs to diversify their loan portfolio and reduce their credit risk.

According to the Directorate of Economics & Statistics of Tripura, the state has a total cultivable land of 2,80,000 hectares and irrigation potential of 1,27,000 hectares. The primary sector (Agriculture) contributes about 64% of total employment in the state and about 48% of the State Domestic Product (SDP). The state produces about 8.29 lakh tonnes of food grains annually, with rice being the main crop. The state also has a significant production of rubber, which covers about 85,000 hectares of land.

NWRs can be an effective tool for banks to help the economy of Tripura by supporting the agricultural sector and enhancing the income and livelihood of farmers and traders.

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

<b>Animal Husbandry Report of 30/06/2023</b>									
<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 - 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 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 30/06/2023**

<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>

### 3-Month Jan Suraksha Campaign of DFS from 01.04.2023 to 31.07.2023

<b>3 Month Jan Suraksha Campaign as on 30-07-2023</b>										
S.No.	District	Total GPs to be covered	PMJJBY Active Enrolment Target to be Achieved by 30.06.2023 - AS PER DFS	PMJJBY Active Enrolment Target to be Achieved by 30.06.2023 - AS PER STATE GOVT POPULATION FIGURES	PMSBY Active Enrolment Target to be Achieved by 30.06.2023 - AS PER DFS	PMSBY Active Enrolment Target to be Achieved by 30.06.2023 - AS PER STATE GOVT POPULATION FIGURES	No. of camps held as per report by LDMs to SLBC desk	%age of camps held as on date	PMJJBY sourced	PMSBY sourced
1	West Tripura	172	71801	3919	183985	89798	172	100	2981	4148
2	Sepahijala	169	53751	34149	166343	100370	169	100	1471	2131
3	Khowai	124	28053	18915	94852	59309	124	100	2462	2737
4	Dhalai	151	36407	23861	99004	63373	151	100	1110	1781
5	Gomati	173	23543	18246	97737	65142	173	100	1469	2190
6	South Tripura	169	9305	11033	17850	26226	169	100	2566	2910
7	Unokoti	91	20602	14431	43061	32135	91	100	895	1562
8	North Tripura	129	51322	31926	119444	74835	129	100	1470	2145
<b>Total</b>		<b>1178</b>	<b>294784</b>	<b>156480</b>	<b>822276</b>	<b>511188</b>	<b>1178</b>	<b>100</b>	<b>14424</b>	<b>19604</b>

**BANK-BRANCH NETWORK IN TRIPURA AS ON 30.06.2023**

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	4	2	3	0	4	1	0	0	2	0	3	0	0	2	0	0	0	2	0	1	0	0	15	10	4	29	
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	0	1	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	2	0	0	0	1	0	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	1	0	0	1	0	0	0	5	3	8	
Yes Bank	Pvt Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	
Jana Small Finance Bank	Pvt Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	
Tripura Gramin Bank	Rural Bank	14	14	10	13	5	0	10	3	0	16	0	0	18	4	0	14	0	0	10	1	0	12	4	0	107	31	10	148	
ACUB	Co-Op Bank	0	0	2	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	2	3	
TCARDB	Co-Op Bank	0	0	1	0	1	0	0	0	0	0	1	0	0	1	0	0	0	0	1	0	0	0	0	0	0	4	1	5	
Tripura State Co-Op Bank	Co-Op Bank	9	0	11	6	2	0	4	0	0	6	2	0	5	3	0	6	3	0	5	0	0	1	2	0	42	12	11	65	
<b>Total</b>		<b>59</b>	<b>31</b>	<b>121</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>121</b>	<b>572</b>	



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

**Ref: SLBC Tripura/ Meeting – Sub-committee/06-23/2023-24**

**Date: 28.08.2023**

**Proceedings of the Meetings of SLBC Tripura Sub – Committee on Financial Inclusion, Digitization, Agriculture & MSME held on 25<sup>th</sup> August, 2023 at the Conference Hall of NABARD, Agartala.**

The SLBC Tripura Sub – Committee on Financial Inclusion, Digitization, Agriculture & MSME was held on 25<sup>th</sup> August, 2023 at Conference Hall of NABARD, Agartala.

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

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

- 1. Bank-wise allocation of GPs for placement of BCs:** As per decision of SLBC meeting held on 31.01.2022 and upon receipt of additional information from member Banks, 140 GPs / VCs were identified where no Branch / BC was available within a radius of 2 KMs from the concerned GP / VC.

S.No.	Bank	No. of GPs / VCs allotted	Present Status
1	Punjab National Bank	66	BC Agents have been deployed in 15 locations, while candidates have been identified in 23 locations and awaiting PVR. For the remaining 28 locations, concerned CBCs have expressed their inability to provide BC agents. As such, these locations have been reallocated to other CBCs for deployment of BC Agents at the earliest.
2	State Bank of India	9	BC Agents have been deployed in all 9 allocated locations.
3	Tripura Gramin Bank	48	BC agents have been deployed in 9 locations. TGB has been requested to provide status update regarding remaining 39 locations at the earliest.
4	Tripura State Co-Operative Bank	13	BC Agents have been finalized for all 13 allocated locations and will be operationalized by September 2023, upon procurement of micro ATMs.
5	UCO Bank	4	Candidates have been identified in 2 out of 4 locations. Process is taking time as eligible candidates have been difficult to identify due to remoteness of locations. Status of remaining locations to be updated at the earliest.



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2. **Review of progress – Bank-wise and Block-wise ATM allocation:** In the SLBC meeting held on 31.01.2022, Bank-wise Block-wise ATM allocation was approved by the House and Banks were advised to open ATMs at respective RD blocks in the State of Tripura. It was decided in the earlier sub-committee meeting that SLBC desk is to review the availability of existing ATMs in the vicinity of Block Development Offices. If ATM availability was ascertained nearby to BDO offices, those locations may be considered to have been covered. Subsequently, it has been observed that ATMs are available within a vicinity of 1 KM from 34 rural development block offices, while ATMs are available within a distance of 1 – 2 KM in 9 RD block offices. No ATMs are available within the vicinity of 15 RD Block Offices. Banks were requested to explore setting up of ATMs in feasible locations within the jurisdiction of the respective RD Block / District, as under:

District	Block	ATM Allocation	Remarks
Dhalai	Chawmanu	Punjab National Bank	No ATM available in vicinity of RD Block Office
Dhalai	Ambassa	Punjab National Bank	PNB ATM available 2 KMs from Block Office
Gomati	Karbook	State Bank of India	No ATM available in vicinity of RD Block Office
Gomati	Tepania	State Bank of India	SBI ATM available within 1.2 KMs from Block Office
Khowai	Teliamura	State Bank of India	Canara Bank ATM available 1.4 KMs from Block Office
North Tripura	Kalacherra	Punjab National Bank	No ATM available in vicinity of RD Block Office
North Tripura	Jubarajnar	State Bank of India	No ATM available in vicinity of RD Block Office
North Tripura	Jampui Hills	Tripura Gramin Bank	PNB ATM available 2 KMs from Block Office
Sepahijala	Kathalia	Punjab National Bank	PNB new branch and ATM opened 1.5 KMs from Block Office
Sepahijala	Boxanagar	Punjab National Bank	PNB, SBI ATM available 1.4 KMs from Block Office
Sepahijala	Nalchar	State Bank of India	No ATM available in vicinity of RD Block Office
South Tripura	Poangbari	Punjab National Bank	No ATM available in vicinity of RD Block Office
South Tripura	Rajnar	Punjab National Bank	No ATM available in vicinity of RD Block Office
South Tripura	Bharat Chandra Nagar	State Bank of India	No ATM available in vicinity of RD Block Office
South Tripura	Jolaihari	State Bank of India	No ATM available in vicinity of RD Block Office
South Tripura	Rupaichari	State Bank of India	No ATM available in vicinity of RD Block Office
South Tripura	Bokafa	State Bank of India	PNB, SBI ATM available 1.5 KMs from Block Office
South Tripura	Satchand	State Bank of India	PNB, SBI ATM available 2 KMs from Block Office
Unakoti	Chandipur	Punjab National Bank	No ATM available in vicinity of RD Block Office
Unakoti	Pecharthal	Punjab National Bank	SBI, IOB ATM available 1.4 KMs from Block Office
West Tripura	Bamutia	Punjab National Bank	No ATM available in vicinity of RD Block Office
West Tripura	Belbari	Punjab National Bank	No ATM available in vicinity of RD Block Office
West Tripura	Hezamara	State Bank of India	No ATM available in vicinity of RD Block Office
West Tripura	Lefunga	State Bank of India	No ATM available in vicinity of RD Block Office

Further to the above, RBI has suggested Banks may also explore opening of more ATMs in semi-urban and rural locations, especially in Dhalai and Khowai districts, preferably in prominent locations like district hospitals, market areas, etc.



3. **Opening of Brick and Mortar branches:** Status of locations allocated by Department of Financial Services, Ministry of Finance, Government of India for opening of brick and mortar branches were taken up for discussion in the house. The replies furnished by concerned banks and the decisions arrived at regarding the stated issues are as under:

Allocated Bank	District	Sub District	Village Name	Population	Reply from Bank	Steps taken by the Banks/SLBCs to resolve the issues.
Axis Bank	Dhalai	Manu	Manu Chhaile ngta R.F.(Part) Village Code: 272487	3373	Axis Bank have reported : 1) The Manu Cheilengta is located in very remote area marked by adverse living conditions and location is not Accessible by motorable road as hilly road conditions. 2 Alternate Locations are suggested by Circle 1. Ambassa. Distance from Manu 26 Km. 2. Teliamura. Distance from Manu 65 Km. Alternate location not confirmed .	House was of the view that brick and mortar branch opening will not be feasible in given location which comprises entirely of reserve forest area.
Bank of Maharashtra	South Tripura	Belonia	Abhayn agar Village Code: 272301	7052	Allocated to concerned Bank by SLBC on 17.05.2023. Reply from BOM awaited.	Reply from BOM awaited.
Federal Bank	Khowai	Khowai	Purba Rajnagar Village Code: 271934	4301	Allocated to concerned Bank by SLBC on 17.05.2023. Reply from Federal Bank awaited.	Reply from Federal Bank awaited.
HDFC BANK	North Tripura	Dasda	Central Catchment R.F. Village Code: 272728	14476	HDFC Bank have reported: Not Feasible	HDFC Bank yet to provide suitable reply regarding the same. SLBC will pursue with HDFC Bank accordingly.
ICICI Bank	North Tripura	Dasda	Taiyngpara Village Code: 272721	4334	ICICI Bank have reported: No suitable brick and Mortar structure available for branch set up. Network connectivity, Logistics & transportation Challenges in the location. in touch with the local SLBC for alternative solution.	House was of the view that brick and mortar branch opening will not be feasible in given location and as per suggestion of ICICI Bank, they will be allowed to open a BC point in given location accordingly.





IDFC First Bank	Dhalai	Longtharai Valley	Manu Chhaile ngta R.F. (Part) Village Code: 272532	5843	IDFC Bank have reported that distance between their only branch Agartala and Dhalai is more than 100 km and hence it difficult to provide like CMS, Clearing etc.	Reply from Bank was found to be unacceptable by the House. SLBC to write to IDFC First Bank for revisiting the issue for opening of branch at given location.
Kotak Mahindra Bank	Sipahijala	Bishalgarth	Kamala sagar Village Code: 272047	3417	Kotak vide their email dated 25.07.2023 informed that their present eco system do not support to open branch at this location.	Reply from Bank was found to be unacceptable by the House. SLBC to write to Kotak Mahindra Bank for revisiting the issue for opening of branch at given location.
Tripura Gramin Bank	Khowai	Khowai	Uttar Promodenagar Village Code: 271967	3374	Allocated to concerned Bank by SLBC on 17.05.2023.	Tripura Gramin Bank has stated that Tulashikhar Ultra Small Branch under TGB Chebri Branch is functioning within 3 kms of allocated location, which has also been updated by TGB in Jan Dhan Darshak Portal. The House was of the view that the location may thus be considered as covered by Banking outlet.
South Indian Bank	Dhalai	Longtharai Valley	Deo Reserve Forest (Part) Village Code: 272472	3143	South Indian Bank informed vide letter dated 28-07-2023 that they being a south based bank unable to open branch in this place to non availability of staff conversant with local language.	Reply from Bank was found to be unacceptable by the House. SLBC to write to South Indian Bank for revisiting the issue for opening of branch at given location.
Yes Bank	Dhalai	Longtharai Valley	Deo Reserve Forest (Part) Village Code: 272706	3039	Yes Bank have conducted feasibility assessment in the given location and have not found any suitable premises for setting up of branch. The Bank wishes to open a branch at a distance of 3 km from allocated location at Shib Bari market under Purba Machli GP. If approved by SLBC, the branch is likely to be made operational by 5 months from date of approval.	The House accepted the response from the Bank. Yes Bank to proceed with opening of branch accordingly.



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There were a number of requests from State Government for opening of Banking Outlets, as under:

Sl.	District	Block	Village	Population (Census 2011)	Households	BC/CSP available within 5 KM radius	Remarks
1	Gomati	Tepania	Garjanmura	4578	899	SBI, PNB, TGB, IPPB	Demand for branch of Tripura Gramin Bank - highlighted by Hon'ble Chief Minister in 143rd SLBC Meeting held on 28-06-23
2	Khowai	Kalyanpur	Pramodnagar	1634	355	SBI, PNB, IPPB	Highlighted by Hon'ble Chief Minister in 143rd SLBC Meeting held on 28-06-23
3	Dhalai	Manu	Purba Karamcharra	2710	531	PNB	Highlighted by Hon'ble Chief Minister in 143rd SLBC Meeting held on 28-06-23
4	Unokoti	Kumarghat	Fatikroy	2891	594	UCO, TGB, SBI, IPPB	Highlighted by Hon'ble Chief Minister in 143rd SLBC Meeting held on 28-06-23
5	Dhalai	Dumburnagar	Gandacherra	10097	2129	TGB, TSCB, IPPB	Highlighted by Hon'ble Chief Minister in 143rd SLBC Meeting held on 28-06-23. Additional Branch required. Presently only UCO & TGB Branches available.
6	Dhalai	Chawmanu	Manikpur	3179	620	TSCB, TGB, SBI, IPPB	Based on demand by local population
7	Dhalai	Ganganagar	Ganganagar	1929	379	TGB, TSCB, IPPB	Request by DM Dhalai in DCC meeting, based on demand by local population. Only TGB has branch here. TSCB has good customer base in vicinity
8	Dhalai	Raishyabari	Raishyabari	3215	623	ICICI, UCO, IPPB	Request by DM Dhalai in DCC meeting, based on demand by local population. Only UCO Bank has branch here.



For the above given locations, the house decided that SLBC desk may consider allocating the same among banks having very low rural presence in the State.

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

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

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

5. **Review of Agri – Credit and Kisan Credit Card position:** As decided by the House, Agriculture Department is to organize meetings at block / GP level where interaction of farmers and bankers is to be facilitated. This will serve to impart financial awareness among loanee farmers to ensure credit discipline, generate fresh agri-loan proposals as well as recovery of bank dues.

6. **Review of MSME Schemes – PMEGP, Swavalamban:**

- i. The House observed that rejection in PMEGP cases is considerably high. Major reasons cited by bankers include unviable projects and defaulter applicants among others. Banks were advised to dispose of all pending applications within 30 days of receipt.
- ii. KVIC to be requested for completing unit inspection of financed applications well within the timeline of 3 years from date of sanction.
- iii. For Swavalamban, Bankers raised concerns regarding unavailability of subsidy for FY 2019-20 onwards. Dept of Industries & Commerce, Govt of Tripura was requested to look into the issues for early resolution.
- iv. High NPA in PMFGP & Swavalamban is an area of concern. Banks to organize joint recovery drives with line departments for recovery of outstanding bank dues from defaulting borrowers.

7. **Review of PMSVANidhi Yojana:**


- i. Banks have been advised to dispose of applications by according sanction in all eligible cases within 29<sup>th</sup> August 2023, before the ensuing review meeting of PMSVANidhi scheme in North-Eastern States, to be held under the Chairmanship of Hon'ble Minister of State for Finance, Government of India, in Guwahati on 31<sup>st</sup> August 2023.
- ii. Urban Local Bodies to provide sufficient applications required for meeting disbursement targets by Banks.
- iii. Trade License / Vendor IDs renewal issues have been observed at many Urban Local Bodies. Urban Development Department to look into the issue for prompt resolution.





8. **Review of SHG Finance in FY 2023-24:** As against the TRLM target of Rs.400 crores in 22600 accounts for FY 2023-24, the Banks have collectively achieved sanction of 5077 accounts (achievement of 22%) with corresponding sanction amount of Rs.102 crores (achievement of 26%) as on 30.06.2023. Banks to expedite sanction in pending cases for achieving 100% of the target by March 2024.

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

  
DGM & Convener, SLBC Tripura  
Punjab National Bank

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**LIST OF THE PARTICIPANTS AT THE SLBC SUB-COMMITTEE MEETING HELD ON 25<sup>th</sup> AUGUST 2023 AT CONFERENCE HALL OF NABARD, AGARTALA.**

Sl. No.	Name	Designation/Office/Institution
1	Shri Bikash Das	DGM & Convener SLBC Tripura, Punjab National Bank
2	Shri Prasada Rao Vaddarappu, IFS	CEO TRLM & Mission Director, TULM
3	Shri Loken Das	GM & OIC, NABARD Tripura
4	Smt Rakhi Biswas	Director, Institutional Finance, Govt of Tripura
5	Shri Shishir Kumar Rohatgi	GM, Tripura Gramin Bank
6	Shri Bhajan Chandra Ray	MD, Tripura State Co-Operative Bank
7	Shri Uttam Kumar Mukherjee	Chief Manager, SLBC Tripura, Punjab National Bank
8	Shri DLK Gangte	Chief Manager, State Bank of India
9	Shri Argha Banerjee	Manager, Reserve Bank of India Agartala
10	Shri Avik Nag	AVP, Axis Bank
11	Shri Bikash Laskar	Senior Manager, Axis Bank
12	Shri Ashish Sharma	DZH, UCO Bank
13	Shri Sayenta Bhowmik	Chief Manager, ICICI Bank
14	Shri Debasish Chakraborty	Regional Manager, ICICI Bank
15	Shri Moulik Majumder	Joint Director, Industries & Commerce, Govt of Tripura
16	Dr. Debashis Bhowmik	Asst. Director, Directorate of Agriculture, Govt of Tripura
17	Shri Bhargav Bhattacharjee	Manager, SLBC Tripura, Punjab National Bank

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

Ref No: SLBC/TRP/Minutes/143/2023

Date: 05.07.2023

**Minutes of the 143<sup>rd</sup> Meeting of SLBC, Tripura held on 28-06-2023 at Agartala.**

The 143<sup>rd</sup> meeting of SLBC Tripura was held at New Secretariat, Agartala on 28<sup>th</sup> June 2023 to review the performance of Banks for and up to the quarter ended March 2023 of FY 2022-23. Dignitaries in the meeting included:

Prof. (Dr.) Manik Saha, Hon'ble Chief Minister, Govt of Tripura,  
Shri J K Sinha, IAS, Chief Secretary, Govt. of Tripura,  
Dr. P K Goyal, Director, Department of Financial Services, Ministry of Finance, Government of India,  
Shri Kanwaljit Shorey, General Manager, Head Office, Punjab National Bank,  
Shri Chittaranjan Prusty, GM & Zonal Manager Guwahati, Punjab National Bank,  
Shri Bikash Das, Deputy General Manager & Convener SLBC Tripura, Punjab National Bank,

A list of the other participants is annexed.

The keynote address was delivered by Shri Kanwaljit Shorey, General Manager, Punjab National Bank, following which the regular meeting commenced with the Action Taken Report for the Action Points from the 142<sup>nd</sup> SLBC meeting and discussion on agenda items, presented by Shri Bikash Das, 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. 8707.44 crore i.e. 102% of the Annual Target for Rs. 8546.78 crore under ACP 2022-23 as on March 2023. 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.
- All Banks to strive for achieving 100% achievement against ACP targets of FY 2023-24 by March 2024.

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

**CD Ratio**

- CD ratio of the banks decreased to 54% as on March 2023 as compared to 57% as on March 2022.
- Banks with low CD Ratio to work towards attaining parity with the State CD Ratio.

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

**Agriculture & PMFBY**

- 60271 KCC loans were sanctioned by Banks amounting to Rs. 330.34 crores as on March 2023 of FY 2022-23, thereby achieving 87% of the Annual Target of 69278 nos.
- NPA List of KCC defaulters have been provided to Agriculture Department as requested for follow up at their end in order to assist Bankers in recovery proceedings.
- **Pradhan Mantri Fasal Bima Yojana:** 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.
- Bankers to ensure debit of premium from eligible loanee farmer accounts within the cut-off dates stipulated in the notification.
- Banks to strive for increasing the loanee farmer coverage in subsequent crop seasons.

**(Action Point 3: 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 18094 accounts (achievement of 96%) with corresponding sanction amount of Rs.289.87 crores (achievement of 126%) as on 31.03.2023.
- TRLM Target for FY 2023-24 was approved as under:

Total Number of SHG Savings Account Available	No. of Fresh Loans	No. of Renewal Loans	Total Target for sanctioning loan in Nos.	Target for disbursement (Amt. in lakh Rs.)
44646	12600	10000	22600	40000

- As on March 2023 of FY 2022-23, 437 cases have been sanctioned under TULM SEP (Individual).
- Tripura Urban Livelihood Mission Targets for FY 2023-24 were informed as under:

Individual		Group		Self Help Group					
Physical Target (nos.)	Target (in Lakhs)	Physical Target (nos.)	Target (in lakhs)	Physical (nos.)	Annual Credit Target (in Lakh)	Physical (nos.)	Annual Credit Target (in Lakh)	Physical (nos.)	Target (in Lakhs)
				Target		Target		Target	
				1st Dose	2nd Dose	3rd Dose			
401	778	14	43	1509	1572	706	1496	190	661

(Action Point 4: All Banks / TRLM / TULM)

- 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 September 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 September 2023.
  - Tripura State Co-Operative Bank: BC points at all 13 allocated locations to be operationalized by September 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 September 2023.
  - UCO Bank: Bank is in the process of setting up BC points by September 2023.

(Action Point 5: SLBC, all concerned Banks)

### Government Sponsored Loan Schemes

- Out of 3098 PMEGP proposals sponsored against the target of 2164 cases, 1021 proposals have been accorded sanction by branches for FY 2022-23 as on 31.03.2023 amounting to Rs. 6644.57 lakhs.
- Banks to put in place a control system to reduce rejection of sponsored cases, wherein, rejection of proposals to be decided by the next higher authority of branch incumbents, citing valid and specific reasons.
- In case of Swavalamban for FY 2022-23, 8216 cases 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.
- Department of Industries & Commerce, Government of Tripura was requested to look into the issue of releasing Swavalamban subsidy in pending cases.

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

### Education Loans

- Banks have accorded sanction in 415 cases with aggregate sanction amount of Rs. 2021.74 lakh as on 31.03.2023 of FY 2022-23.

(Action Point 7: All Banks, Education Dept)

### Housing Loans & PMAY

- 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 in line with PMAY Gramin scheme for urban beneficiaries as approved by Urban Development Department and ratified by SLBC is to be adopted by respective boards of SLBC Tripura member Banks.

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



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### **PMMY and Stand-Up India loans**

- Loans under Stand up India had been extended to 91 SC/ST/Women beneficiaries amounting to Rs. 11.30 Crores during FY 2022-23 up to March 2023. Department of Industries & Commerce, Government of Tripura, was requested to assist bankers in generation of loan proposals for better performance under Stand Up India.
- All Banks/Financial Institutions have made an achievement of Rs. 2392.91 crores with 355960 numbers of accounts for the period April 2022 – March 2023, under Pradhan Mantri Mudra Yojana.  
**(Action Point 9: All Banks)**

### **NPA and Recovery**

- 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%.
- Line Departments of State Government were requested to provide necessary support to Bankers for recovery of loans pertaining to Government Sponsored Schemes.  
**(Action Point 10: 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 11: 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).
- 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.  
**(Action Point 12: PNB, SBI, TGB, Canara Bank, UCO Bank, SLBC, State Government)**

### **Other Issues:**

- Directorate of Social Welfare & Social Education, Government of Tripura raised the matter of providing necessary support and handholding to beneficiaries of social pension by banks, so that, payment of social pension can be executed in a smooth manner. SLBC Tripura is to issue an advisory in this regard.  
Banks to ensure digital onboarding of all PMSVANidhi beneficiaries, by handholding through "Penny Drop Transactions".  
Banks to organize credit camps on regular basis throughout the State in FY 2023-24, preferably on Saturdays in each month.



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- Banks to ensure enrolment of PMSBY & PMJJBY to all eligible beneficiaries in camp mode as part of DFS Jansuraksha Campaign.
- Banks to explore adoption of Fintech platforms for providing better services to their customers.
- Banks to explore developing standard operating procedure for providing armed security for cash transportation activities by Cash-in-Transit companies / institutions, etc.

**(Action Point 13: SLBC, All Banks, State Government)**

**Suggestions made by Hon'ble Chief Minister:**

- Pradhan Mantri Mudra Yojana – Average loan ticket size is quite low. Banks to take necessary steps to improve performance.
- Stand Up India – Banks to try and achieve 2 loan sanctions per branch in the fiscal year 2023-24.
- Social Security Schemes – Performance of Tripura State Co-Operative Bank is quite low. Bank to focus more on increasing enrolments under PM Flagship schemes.
- Tripura Gramin Bank to explore setting up of branch at Garjanmura, as per demand submitted by local populace.
- Banks to explore setting up of branches at Pramodenagar, Karamcherra, Fatikroy and Gandacherra as per demand of local population highlighted in press clippings.
- MSME advances – Tripura Gramin Bank needs to increase performance.
- CD Ratio – Banks to work towards increasing CD Ratio of the State to 80%.
- Banks may explore setting up of ATMs at district hospitals / sub-divisional hospitals.
- Digitization – Banks to strive for attaining 100% digitization in all districts.
- Treasury linked bank branches to ensure timely submission of scrolls.
- Controlling Authorities of Banks to look into providing adequate training to field functionaries on Government Banking operations.

**(Action Point 14: All Banks)**

Shri Bikash Das, 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, delivered by Shri Chittaranjan Prusty, GM & Zonal Manager Guwahati, Punjab National Bank.

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

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**LIST OF THE PARTICIPANTS AT THE 143<sup>RD</sup> MEETING OF THE SLBC FOR THE STATE OF TRIPURA HELD AT NEW SECRETARIAT, CONFERENCE HALL NO.2, AGARTALA ON 28.06.2023**

Sl. No.	Name of the Dignitaries	Designation/Office/Institution
<b>I CHAIRED BY</b>		
1	Prof. (Dr.) Manik Saha	Hon'ble Chief Minister of Tripura
2	Shri J K Sinha	Chief Secretary, Govt. of Tripura
3	Shri Kanwaljit Shorey	General Manager, Punjab National Bank
<b>II GOVT. OFFICIALS</b>		
<b>Designation/Office/Institution</b>		
1	Shri B S Mishra	Principal Secretary, ARDD & Fisheries, GoT
2	Shri K S Sethi	Principal Secretary, Industries & Commerce, GoT
3	Dr. P K Chakravarty	Secretary to Hon'ble Chief Minister of Tripura
4	Dr. P K Goyal	Director, DFS, Government of India
5	Shri Abhishek Singh	Secretary, Urban Development Department, GoT
6	Shri Apurba Roy	Secretary, Agriculture, GoT
7	Shri Tapas Roy	Secretary, OBC & Minorities Welfare, GoT
8	Shri L T Darlong	Secretary, Tribal Welfare, GoT
9	Shri U K Chakma	Secretary, Tourism, GoT
10	Smt Smitha Mol M S	Director, Social Welfare & Social Education, GoT
11	Smt Vishwasree B	Director, Industries & Commerce, GoT
12	Shri Prasada Rao Vadarappu	CEO TRLM, GoT
13	Smt Rakhi Biswas	Director, Institutional Finance, GoT
14	Shri K Shashi Kumar	Director, ARDD, GoT
15	Md. Moslem Uddin Ahmed	Director, Fisheries, GoT
16	Shri S Roy Choudhury	Addl. Secretary, CM Secretariat
17	Shri L Darlong	Addl. CEO, TRLM
18	Shri Ram Suresh	Asst. Director, KVIC
19	Shri Alok Choudhury	KVIC
20	Shri Dipak Kr. Das	Joint Director, Agriculture Department, GoT
21	Dr. Debasish Bhowmik	Asst. Director, Agriculture Department, GoT
22	Shri Tapas Kr. Basak	H.O.D., Institutional Finance, GoT
23	Er. P S Banerjee	OSD to Hon'ble Chief Minister
24	Shri Ashim Kr. Das	SMM, TULM
<b>III RBI/NABARD/SIDBI/NHB/HUDCO/INSURANCE COMPANIES / BSNL / OTHERS</b>		
<b>Designation/Office/Institution</b>		
1	Shri Satwant Singh Sahota	GM, Reserve Bank of India
2	Shri Loken Das	GM, NABARD Tripura
3	Shri Diganta Kumar Das	DGM, NABARD Tripura
4	Shri Sandipan Chatterjee	AGM, Reserve Bank of India
5	Shri Bappa Kishore Roy	A.M., SIDBI



IV	COMMERCIAL BANKS	Designation/Office/Institution
1	Shri Chittaranjan Prusty,	GM & Zonal Manager Guwahati, Punjab National Bank
2	Shri Bikash Das	Deputy General Manager & Convener SLBC Tripura, Punjab National Bank, Agartala Circle
3	Shri Satyendra Singh	Chairman, Tripura Gramin Bank
4	Shri Bhajan Ch. Ray	MD, Tripura State Co-operative Bank
5	Shri Tamal Kishore Debbarma	RM, SBI RBO Agartala North
6	Shri Abhishek Kr. Sinha	RM, SBI RBO Agartala South
7	Shri Ashish Sharma	Dy. Zonal Head, UCO Bank
8	Shri Uttam Kumar Mukherjee	Chief Manager SLBC, Punjab National Bank
9	Shri Rajesh Ranjan Jha	Chief manager, LDM West Tripura
10	Shri Uttam Kumar Roy	Chief Manager, Indian Overseas Bank
11	Shri Amit Anand	Chief Manager, Union Bank of India
12	Shri Angom Ramchandra Singh	Chief Manager, Bank of India
13	Shri Susanta Das	Chief Manager, Bank of Baroda
14	Shri Parikshit Kr. Sahu	Chief Manager, State Bank of India
15	Shri Kumar Rohit Gaurav	Senior Manager, Central Bank of India
16	Shri Palash Bhaumik	DCO, State Bank of India
17	Shri Devdeep Bharadwaj	Regional Head, Bandhan Bank
18	Shri Amitabha Sengupta	Cluster Head, Bandhan Bank
19	Shri Rajarshi Bhattacharjee	Senior Manager, ICICI Bank
20	Shri Kamal Roy	BM, ICICI Bank
21	Shri Atanu Choudhury	Manager, Canara Bank
22	Shri Pijush Kanti Kar	AM, HDFC Bank
23	Shri Suman Saha	Branch Head, HDFC Bank
24	Shri Bikash Laskar	Sr. Manager, Axis Bank
25	Shri Bhargav Bhattacharjee	Manager, SLBC Tripura, Punjab National Bank
<b>Through Video Conference</b>		
1	Shri S Das	Punjab & Sind Bank
2	Shri Asish Roy	India Post Payments Bank
3	Shri Partha Ghosh	Ujjivan Bank
4	Smt Chandra Debnath	Director, RSETI Dhalai
5	Shri John Debbarma	Director, RUDSETI Agartala
6	Shri Madan Mohan Chakma	LDM Unokoti
7	Shri Manoj Bhowmik	LDM Gomati
8	Shri Prafulla Debbarma	LDM Sepahijala
9	Shri Guddu Kumar	LDM North Tripura
10	Smt Reena Parveen	Yes Bank
11	Smt Moushumi Dhar	Kotak Mahindra Bank

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त्रिपुरा हेतु राज्य स्तरीय  
बैंकर्स समिति की बैठक

STATE LEVEL BANKERS' COMMITTEE MEETING  
FOR TRIPURA



144<sup>th</sup>

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कार्यसूची टिप्पण ★ AGENDA NOTES

June 2023

जून २०२३



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