

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



146th

DECEMBER 2023

१४६ वीं

दिसंबर २०२३

Quarterly Review

Date: 21.02.2024 ★ 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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Population Details of Tripura

Districts	<u>Tripura State</u>
	General Information
<p style="text-align: center;">Names of the districts</p> <ol style="list-style-type: none"> 1. North Tripura 2. Unakoti 3. Gomati 4. South Tripura 5. West Tripura 6. Sepahijala 7. Khowai 8. Dhalai <p>No. of Sub Divisions - 23 No. of Blocks - 58 No. of Autonomous Council - 1</p> <p>Total no of branches 580</p> <p>Average population covered per branch: 6334 <i>(Including RRB & Co- operative Banks)</i></p> <p>Lead Bank of 8 Districts PUNJAB NATIONAL BANK</p>	<ul style="list-style-type: none"> ➤ Capital: Agartala ➤ Area: 10491.69 sq. km. ➤ Population: 36.74 lac. (Male: 18.74 lac ○ Female: 18.00 lac) ➤ Literacy ratio: 94.65% (Male: 96.65% ○ Female: 92.35%) <p>Land utilization-</p> <ul style="list-style-type: none"> ➤ Net Cropped Area: 2,55,490 ha <p>Irrigation Potentials:-</p> <ul style="list-style-type: none"> ➤ Source: Good average rainfall-2200mm During south west monsoon. ➤ No perennial river. ➤ Multi cropped area: 219428 ha ➤ Fishery water area: 23571 ha ➤ Cropping intensity: 192% ➤ Main crops: Rice, Potato, Pineapple and Vegetable. ➤ Plantation: Rubber, Mandarin oranges <p style="text-align: center;">Convener of SLBC</p> <p style="text-align: center;">Punjab National Bank</p>

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

**Network of Bank Branches in Tripura
As on 31.12.2023**

Population Group	March 2017	March 2018	March 2020	March 2021	March 2022	March 2023	December 2023
Rural	269	271	272	279	277	284	286
% as against total branches	53%	53%	50%	50%	51%	50%	49%
Semi- urban	131	131	157	157	155	167	172
% as against total branches	26%	26%	29%	29%	28%	29%	30%
Urban	108	110	113	114	115	120	122
% as against total branches	21%	21%	21%	21%	21%	21%	21%
TOTAL	508	512	542	550	547	571	580

SLBC-TRIPURA

VITAL BANKING STATISTICS

(Amount Rs. in Crore)

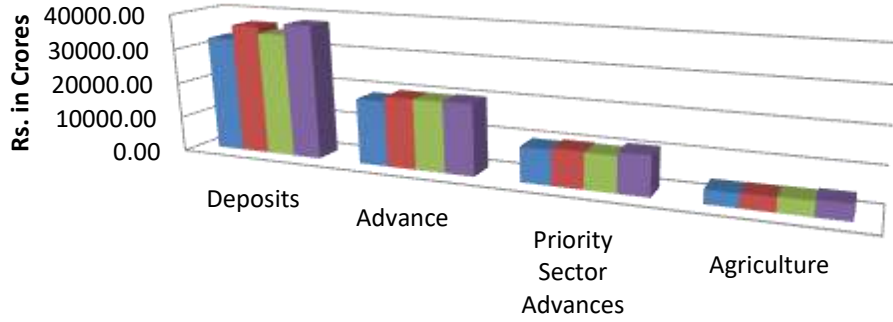
Sl.	Parameter	December 2022	March 2023	December 2023
1	No. of Branches	560	571	580
2	Total Deposits	34971.40	36839.78	38031.41
3	Total Advances	19843.03	19885.33	20063.11
4	CD Ratio	57	54	53
5	C+I: Deposit Ratio	77	74	73
6	Priority Sector Advances (PSA)	10032.49	10273.91	11059.82
7	% of PSA to ANBC	56	55	56
8	Agriculture Advances	4102.82	3994.91	4446.71
9	% of Agri Advances to ANBC	23	22	22
10	MSME Advances	3670.02	3821.83	4263.18
11	Education Loans	102.53	104.88	125.77
12	Housing Loans	2280.03	2574.35	2867.01
13	DRI Advances	3.37	3.38	3.38
14	Schedules Caste/ Scheduled Tribe Advances	4311.41	4404.20	3529.79
15	Advances to Women Entrepreneurs	3751.28	3748.99	3529.34
16	% of Advances to Women Entrepreneurs to ANBC	21	20	18
17	Minority Community Advances	805.85	837.21	966.13
18	% of Minority Community Advances to ANBC	4.51	4.51	4.87

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

2022-23 As on December 2022				2023-24 As on December 2023		
Sector	Plan	Achievement (Apr'22-Dec'22)	% to Target	Plan	Achievement (Apr'23-Dec'23)	% to Target
Agriculture	2321.57	1585.34	68	3200	1641.99	51
MSME	1816.81	1744.91	96	3500	2430.41	69
Other Prisec	1276.45	1051.04	82	1300	1343.52	103
Total Prisec	5414.83	4381.30	81	8000	5415.92	68
Non-Prisec	3131.95	2804.23	90	4000	2539.16	63
Grand Total	8546.78	7185.54	84	12000	7955.08	66

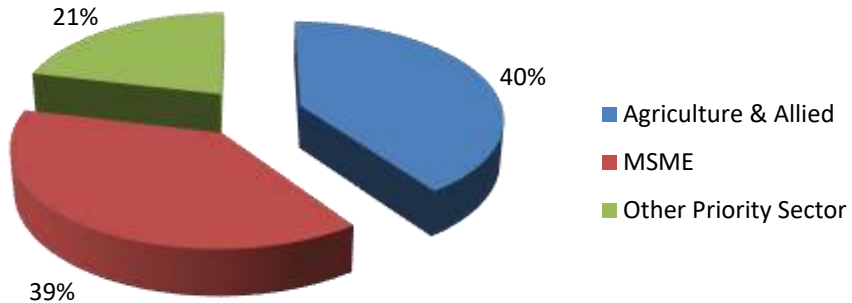
Banking Key Indicators for the State of TRIPURA

Banking Key Indicators



	Deposits	Advance	Priority Sector Advances	Agriculture
■ 31.03.2022	32698.19	18545.95	9764.22	3875.44
■ 31.03.2023	36839.78	19885.33	10273.91	3994.91
■ 31.12.2022	34971.40	19843.03	10032.49	4102.82
■ 31.12.2023	38031.41	20063.11	11059.82	4446.71

Priority Sector Advance As on 31.12.2023



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

(Amt. Rs in Crore)

Parameters	December'2022	March'2023	December'2023	Variation over December 2022	
				Amount	% of increase
Deposit	34971.40	36839.78	38031.41	3060.01	+9
Advance	19843.03	19885.33	20063.11	220.08	+1
CD Ratio	57	54	53	---	-4
Priority Sector Credit (PSC)	10032.49	10273.91	11059.82	1027.33	+10
% of PSC to ANBC *	56	55	56	---	No Change
Sectoral deployment of PSC: 1. Agriculture	4102.82	3994.91	4446.71	343.89	+8
% of Agriculture Adv. to ANBC	23	22	22	---	-1
2.MSME	3670.02	3821.83	4263.18	593.16	+16
3.Other Prisec	2259.64	2457.16	2349.92	90.28	+4
SC Advances	1502.25	1518.85	1424.86	-77.39	-5
ST Advances	2809.15	2885.35	2104.92	-704.23	-25
Women Entrepreneur Advances	3751.28	3748.99	3529.34	-221.94	-6
% of women credit to ANBC	21	20	18	---	-3
Minority Community	805.85	837.21	966.13	160.28	+20
% of minority credit to ANBC	4.5	5	4.8	---	+0.3

ANBC= Adjusted Net Bank Credit, (ANBC as on December 2022 – Rs. 19843.03 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	1984303.46			
	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
1	Priority Sector	267916	541592.12	954082	1105982.67
I	Agriculture	113029	164198.74	517029	444671.93
(i)	Crop Loans	21069	18317.48	238178	85715.23
(ii)	Investment Credit				
	Out of (ii) above, loans for agriculture implements & machinery				
(iii)	Allied Activities	91960	145881.26	278851	358956.7
(a)	Fisheries	1612	1796.54	72145	39125.33
(b)	Dairying	1625	2166.69	31695	32124.71
(c)	Poultry	1198	1405.86	15298	29743.62
(d)	Animal Husbandry				
(e)	Bee keeping				
(f)	Sericulture				
(g)	Others (including WR & FMS)	87525	140512.17	159713	257963.04
	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				
II	MSMEs	66383	243040.97	255771	426318.12
(i)	Micro Enterprises	60132	173139.81	230481	236815.34
(ii)	Small Enterprises	6229	69481.92	24579	153589.9
(iii)	Medium Enterprises	22	419.24	711	35912.88
(iv)	Advances to KVI				
(v)	Other Finance to MSMEs				
III	Export Credit				
IV	Education				
V	Housing				
VI	Renewable Energy				
VII	Social Infrastructure				
VIII	'Others' category under Priority Sector	88504	134352.41	181282	234992.62
2	Loans to Weaker Sections under Priority Sector				
3	Non-Priority Sector Loans	72139	253916.21	274051	900328.62
I	Agriculture				
II	MSME (Service)				
(i)	Micro Enterprises (Service)				
(ii)	Small Enterprises (Service)				
(iii)	Medium Enterprises (Service)				
III	Education Loans				
IV	Housing Loans				
V	Personal Loans under Non-Priority Sector				
VI	Other Non-Priority Sector Loans				
4	Total Loans	340055	795508.33	1228133	2006311.29

BANK-WISE & POPULATION GROUP-WISE BRANCH NETWORK AND DEPOSIT AS ON 31.12.2023

(Amt in lakh)

SI 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	1434.00	1401.00	62519.00	65354.00
2	Bank of India	5	5	3	13	4781.00	14079.00	16017.00	34877.00
3	Bank of Maharashtra	0	0	1	1	0.00	0.00	2161.29	2161.29
4	Canara Bank	5	9	5	19	13570.25	15035.64	61371.18	89977.07
5	Central Bank of India	2	3	1	6	628.04	3368.83	15281.59	19278.46
6	Indian Bank	2	1	3	6	1363.00	646.00	34880.00	36889.00
7	Indian Overseas Bank	1	2	2	5	1049.72	2134.99	16977.48	20162.19
8	Punjab & Sind Bank	1	0	1	2	579.88	0.00	6132.35	6712.23
9	Punjab National Bank	38	17	15	70	139814.43	179255.15	197231.64	516301.22
10	State Bank of India	33	21	18	72	256087.88	250169.68	658483.78	1164741.34
12	Union Bank of India	1	4	6	11	1677.70	12930.73	74557.79	89166.22
12	UCO Bank	12	12	6	30	26530.00	34253.00	79849.00	140632.00
A	Sub Total of Public Sec. Bank	101	75	66	242	447515.90	513274.02	1225462.10	2186252.02
13	AXIS BANK	2	8	4	14	5016.94	15576.42	33692.48	54285.84
14	Bandhan Bank	15	10	4	29	34443.13	33622.14	55096.28	123161.55
15	Federal Bank	0	0	1	1	0.00	0.00	8204.92	8204.92
16	HDFC	6	8	4	18	9278.72	12408.88	71595.19	93282.79
17	ICICI	3	6	5	14	4969.88	14820.45	35310.08	55100.41
18	IDBI BANK	5	3	1	9	2932.85	3599.70	12579.45	19112.00
19	IDFC First Bank	0	0	1	1	0.00	0.00	8801.75	8801.75
20	Indusind Bank	1	4	2	7	445.49	1703.58	7427.96	9577.03
21	Kotak Mahindra Bank	0	0	1	1	0.00	0.00	4714.85	4714.85
22	South Indian Bank	0	0	2	2	0.00	0.00	10896.75	10896.75
23	Ujjivan Bank	0	5	3	8	0.00	12244.56	21681.44	33926.00
24	YES Bank	0	0	1	1	0.00	0.00	14695.62	14695.62
25	NESFB	4	3	2	9	977.77	1254.78	3266.64	5499.19
26	Jana Small Finance Bank	0	0	1	1	0.00	0.00	2248.72	2248.72
B	Sub Total of Pvt. Sec. Bank	36	47	32	115	58064.78	95230.51	290212.13	443507.42
27	Tripura Gramin Bank	107	33	10	150	353068.88	265942.47	216851.43	835862.78
C	Sub Total of RRB	107	33	10	150	353068.88	265942.47	216851.43	835862.78
28	ACUB	0	1	2	3	0.00	352.92	3550.88	3903.80
29	TCARDB	0	4	1	5	0.00	0.00	0.00	0.00
30	TSCB	42	12	11	65	97744.53	75932.18	159938.51	333615.22
D	Sub Total of Coop.Banks	42	17	14	73	97744.53	76285.10	163489.39	337519.02
GRAND TOTAL		286	172	122	580	956394.09	950732.10	1896015.05	3803141.24

BANK-WISE & POPULATION GROUP-WISE ADVANCE AND CD RATIO AS ON 31.12.2023

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	1297.00	1958.00	34596.67	37851.67	90	140	55	58		58
2	Bank of India	3218.00	9587.00	16081.30	28886.30	67	68	100	83		83
3	Bank of Maharashtra	0.00	0.00	2144.72	2144.72	0	0	99	99		99
4	Canara Bank	6812.80	10928.41	25888.44	43629.65	50	73	42	48		48
5	Central Bank of India	135.37	1346.38	3223.69	4705.44	22	40	21	24		24
6	Indian Bank	571.61	459.00	8223.49	9254.10	42	71	24	25		25
7	Indian Overseas Bank	773.04	1624.09	6443.08	8840.21	74	76	38	44		44
8	Punjab & Sind Bank	295.33	0.00	949.67	1245.00	51	0	15	19		19
9	Punjab National Bank	46175.95	48360.50	69550.66	164087.11	33	27	35	32		32
10	State Bank of India	143736.76	133792.05	304176.41	581705.22	56	53	46	50		50
11	Union Bank of India	681.60	6751.39	19919.01	27352.00	41	52	27	31		31
12	UCO Bank	12796.00	15779.00	19357.14	47932.14	48	46	24	34		34
A	Sub Total of Public Sec. Bank	216493.46	230585.82	510554.28	957633.56	48	45	42	44	0.00	44
13	AXIS BANK	3054.22	12984.94	10977.21	27016.37	61	83	33	50		50
14	Bandhan Bank	64118.05	56374.97	37324.39	157817.41	186	168	68	128		128
15	Federal Bank	0.00	0.00	3006.51	3006.51	0	0	37	37		37
16	HDFC	1907.02	12505.47	45149.75	59562.24	21	101	63	64		64
17	ICICI	1788.86	10232.79	68345.66	80367.31	36	69	194	146		146
18	IDBI BANK	492.48	3189	4636.3	8317.78	17	89	37	44		44
19	IDFC First Bank	0.00	0.00	4957.09	4957.09	0	0	56	56		56
20	Indusind Bank	48.46	22935.08	26296.75	49280.29	0	1346	354	515		515
21	Kotak Mahindra Bank	0.00	0.00	0.00	0.00	0	0	0	0		0
22	South Indian Bank	0.00	0.00	3791.59	3791.59	0	0	35	35		35
23	Ujjivan Bank	0.00	16906.49	11164.86	28071.35	0	138	51	83		83
24	YES Bank	0.00	0.00	576.80	576.80	0	0	4	4		4
25	NESFB	1857.94	1626.75	1370.74	4855.43	190	130	42	88		88
26	Jana Small Finance Bank	0.00	0.00	6456.34	6456.34	0	0	287	287		287
B	Sub Total of Pvt. Sec. Bank	73267.03	136755.49	224053.99	434076.51	126	144	77	98	0.00	98
27	Tripura Gramin Bank	188657.09	102230.49	50102.84	340990.42	53	38	23	41	563304.17	108
C	Sub Total of RRB	188657.09	102230.49	50102.84	340990.42	53	38	23	41	563304.17	108
28	ACUB	0.00	27.88	493.62	521.50	0	8	14	13	3891.70	113
29	TCARDB	0.00	0.00	0.00	0.00	0	0	0	0		0
30	TSCB	227947.06	28400.99	16741.25	273089.30	233	37	10	82	187190.97	138
D	Sub Total of Coop.Banks	227947.06	28428.87	17234.87	273610.80	233	37	11	81	191082.67	138
GRAND TOTAL		706364.64	498000.67	801945.98	2006311.29	74	52	42	53	754386.84	73
TOTAL RESOURCES SUPPORT PROVIDED TO STATE UNDER RIDF:							27500.00		C.D. Ratio With RIDF		53

BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 31.12.2023

(Amt. in lacs)

Sl.No.	BANKS	Agril & Allied		MSME		OTHER PRISEC		Total PRISEC		TFA as % of ANBC	PS Cr. As % to ANBC
		Total Finance		A/c.	Amt.	A/c.	Amt.	A/c.	Amt.		
		A/c.	Amt.								
1	2	3	4	6	7	9	10	12	13	14	15
1	Bank of Baroda	834	1662.69	1442	17294.67	361	3233.64	2637	22191.00	5	69
2	Bank of India	6779	9050.15	3249	10171.43	375	2584.50	10403	21806.08	28	68
3	Bank of Maharashtra	1	1.37	287	526.36	99	839.32	387	1367.05	0	63
4	Canara Bank	2740	4949.07	3511	18633.11	1668	5279.54	7919	28861.72	13	75
5	Central Bank of India	1265	1806.05	591	2139.11	72	351.29	1928	4296.45	38	91
6	Indian Bank	163	122.26	563	4356.59	65	391.07	791	4869.92	2	67
7	Indian Overseas Bank	415	487.26	687	3452.09	216	2727.21	1318	6666.56	6	75
8	Punjab & Sind Bank	95	63.53	337	515.42	54	314.09	486	893.04	6	82
9	Punjab National Bank	40824	23233.38	13424	53098.01	1577	10271.44	55825	86602.83	16	61
10	State Bank of India	38520	35817.48	5907	60310.16	4767	33000.39	49194	129128.03	5	19
12	Union Bank of India	1814	3532.23	2141	16182.59	204	1191.64	4159	20906.46	16	93
12	UCO Bank	9198	4757.04	7767	19757.60	5077	13006.00	22042	37520.64	11	85
A	Sub Total of Public Sec. Bank	102648	85482.51	39906	206437.14	14535	73190.13	157089	365109.78	9	37
13	AXIS BANK	17198	9012.75	114	4058.63	717	270.49	18029	13341.87	50	74
14	Bandhan Bank	34977	13445.66	71791	33740.41	119172	60822.00	225940	108008.07	8	65
15	Federal Bank	509	778.96	29	492.25	12	85.64	550	1356.85	35	60
16	HDFC	15172	4873.35	509	15488.05	770	1972.66	16451	22334.06	12	55
17	ICICI	8750	7109.40	288	19698.09	75	899.41	9113	27706.90	12	48
18	IDBI BANK	874	2548.49	778	2080.58	84	693.72	1736	5322.79	31	64
19	IDFC First Bank	651	119.55	0	0.00	0	0.00	651	119.55	2	2
20	Indusind Bank	48089	10394.67	11090	11495.30	0	0.00	59179	21889.97	27	56
21	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0
22	SOUTH INDIAN BANK	940	1703.00	4	126.00	2	8.78	946	1837.78	55	59
23	YES Bank	0	0.00	5	351.00	0	0.00	5	351.00	0	22
24	Ujjivan Bank	29910	9878.38	1600	4307.98	18908	7954.80	50418	22141.16	38	86
25	NESFB	1365	249.28	8006	4347.85	0	0.00	9371	4597.13	0	0
26	Jana Small Finance Bank	24238	6378.28	0	0.00	112	48.24	24350	6426.52	0	0
B	Sub Total of Pvt. Sec. Bank	182673	66491.77	94214	96186.14	139852	72755.74	416739	235433.65	17	62
27	Tripura Gramin Bank	158644	95451.02	85783	89799.17	26392	86970.15	270819	272220.34	31	89
C	Sub Total of RRB	158644	95451.02	85783	89799.17	26392	86970.15	270819	272220.34	31	89
28	ACUB	0	0.00	25	19.48	117	422.39	142	441.87	0	139
29	TCARDB	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
30	TSCB	73064	197246.63	35843	33876.19	386	1654.21	109293	232777.03	66	78
D	Sub Total of Coop.Banks	73064	197246.63	35868	33895.67	503	2076.60	109435	233218.90	66	78
GRAND TOTAL		517029	444671.93	255771	426318.12	181282	234992.62	954082	1105982.67	22	56

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

BANK-WISE PERFORMANCE IN LENDING TO PRIORITY SECTORS AND KEY CATEGORIES AS ON 31.12.2023

(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	17	305	1153.51	81	622.02	0	0.00
2	Bank of India	849	726.23	1412	1150.29	865	866.31	4563	3761.53	12	1038	549.01	379	447.02	20	22.67
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	845	2504.26	1578	4452.51	160	1129.75	6181	19472.10	51	2164	7347.60	1434	4037.98	0	0.00
5	Central Bank of India	142	292.76	465	264.68	162	1130.55	1328	2424.55	52	495	687.83	61	46.81	3	1.92
6	Indian Bank	91	345.48	171	467.03	56	221.00	510	1449.40	20	114	220.83	78	195.06	0	0.00
7	Indian Overseas Bank	124	278.86	235	917.49	212	649.93	772	2885.55	33	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	21	3	28.33	0	0.00	0	0.00
9	Punjab National Bank	7174	13511.81	24543	27959.17	3554	7521.25	57334	85232.29	60	16247	27793.44	5816	8446.62	0	0.00
10	State Bank of India	10237	32839.00	34596	75829.22	0	0.00	78132	194913.42	29	25757	63501.13	7542	22744.07	0	0.00
11	Union Bank of India	453	1361.18	451	909.00	164	274.79	2244	5447.63	24	863	2235.93	313	666.72	0	0.00
12	UCO Bank	2217	2734.43	6920	4900.33	1845	3031.16	17157	18124.78	41	3958	5260.21	2197	2177.85	20	20.80
A	Sub Total of Public Sec. Bank	22361	55401.69	70993	120101.35	7018	14824.74	169461	339574.40	34	51092	109673.25	17950	39526.41	47	46.97
13	AXIS BANK	1420	232.00	1025	145.13	1301	205.78	9353	1697.88	9	4862	924.67	745	190.30	0	0.00
14	Bandhan Bank	74669	38548.82	66392	32113.51	52856	29343.58	179460	77606.23	47	250267	120583.91	30770	16027.58	0	0.00
15	Federal Bank	49	61.75	45	42.34	0	0.00	341	435.10	19	210	295.46	37	35.55	0	0.00
16	HDFC Bank	17	74.22	87	509.56	0	0.00	9226	2370.78	6	9073	1559.40	49	227.60	0	0.00
17	ICICI Bank	1017	1478.04	385	2193.85	0	0.00	9621	43758.57	76	6844	37352.55	1375	2734.13	0	0.00
18	IDBI BANK	184	514.30	458	684.90	200	445.81	1833	2920.93	35	748	1096.39	243	179.53	0	0.00
19	IDFC First Bank	154	26.39	210	27.61	122	19.24	1168	197.35	3	651	119.55	31	4.56	0	0.00
20	Indusind Bank	12896	3419.83	25699	5723.47	0	0.00	49282	16601.86	43	1209	3336.26	9478	4122.30	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	16450	6515.44	9728	3513.59	10781	4712.41	95520	36133.59	140	53027	19488.38	5534	1903.77	0	0.00
25	NESFB	160	44.86	304	82.47	101	34.22	2405	629.58	10	1826	464.47	14	3.56	0	0.00
26	Jana Small Finance Bank	3398	835.83	8060	1969.33	2958	724.02	20536	5425.76	87	2472	913.05	3648	983.53	0	0.00
B	Sub Total of Pvt. Sec. Bank	107016	50915.65	104333	45036.43	65361	34761.04	656175	342276.09	90	331189	186134.09	48276	25428.88	0	0.00
27	Tripura Gramin Bank	42239	29766.10	34581	28566.42	64594	34779.61	301758	170324.82	56	125211	49306.04	35133	27906.65	0	0.00
C	Sub Total of RRB	42239	29766.10	34581	28566.42	64594	34779.61	301758	170324.82	56	125211	49306	35133	27907	0	0.00
28	ACUB	121	202.50	141	302.12	18	23.56	392	669.87	210	102	128.50	7	8.85	3	4.34
29	TCARDB	0	0.00	0	0	0	0	0	0.00	0	0	0.00	0	0	0	0
30	TSCB	13999	6200.61	18403	16486.28	9577	5174.44	58510	39910.39	13	10248	7693.04	5403	3742.45	880	613.57
D	Sub Total of Coop.Banks	14120	6403.11	18544	16788.40	9595	5198.00	58902	40580.26	14	10350	7821.54	5410	3751.30	883	617.91
GRAND TOTAL		185736	142486.55	228451	210492.60	146568	89563.39	1186296	892755.57	45	517842	352934.92	106769	96613.24	930	664.88

**CONFIRMATION OF PROCEEDINGS OF
THE 145TH MEETING OF THE SLBC FOR TRIPURA**

The proceedings and action points of the 145th Meeting of SLBC for Tripura, held on 15.11.2023 were circulated under the cover of Convener Bank's letter no. SLBC/TRP/Minutes/145/2023 dated 06.12.2023. The same may please be confirmed by the House.

ACTION TAKEN REPORT

Present Status of implementation of the major action points emerged in the 145th SLBC meeting held on 15.11.2023 is furnished below as a separate agenda.

Sl No	Major Action Points	Present Status of Implementation
1	All Banks to strive for achieving 100% achievement against ACP Targets of FY 23-24 by March 2024 (Action: All Banks, SLBC)	<p>All the banks put together disbursed Rs. 7955.08 crore i.e. 66% of the Annual Target for Rs. 12000.00 crore under ACP 2023-24 as on December 2023.</p> <p>The overall achievement is 66% against the target of ACP 2023-24 as on 31.12.2023 while achievement under Agriculture sector is 51%. Achievements in MSME and OPS are 69% and 103% of the ACP Targets respectively as on 31.12.2023.</p>
2	Banks with low CD Ratio to work towards attaining parity with the State CD Ratio. (Action: All Banks, SLBC)	<p>CD ratio of the Banks in the State stands at 53% as on 31.12.2023.</p> <p>CD ratio of 7 districts in the State as on December 2023 has improved over the CD ratio of March 2023. 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.</p>
3	Issuance of KCCs to all eligible farmers and implementation of Ghar Ghar KCC saturation campaign (Action: Agriculture Dept / Banks / State Govt / SLBC)	<p>21069 KCCs sanctioned by Banks amounting to Rs. 183.17 Crores during FY 2023-24 as on 31.12.2023, thereby achieving 32% of the Annual Target (66356 Nos.).</p> <p>As per report of Ghar Ghar KCC Abhiyaan(GGKA), 55411 PM KISAN beneficiaries have been covered through KCC as on date. The GGKA Abhiyaan has since been merged with Viksit Bharat Sankalp Yatra Campaign, where banks have participated in 919 GP-level camps till 16.01.2024 and sourced 450 applications out of which, 447 have been sanctioned.</p> <p>As per decision of last SLBC meeting and subsequent review meetings in this regard, line departments have been requested to help in mobilizing PM KISAN beneficiaries to the GP-level camps and / or Bank branches, so that maximum no. of eligible beneficiaries can be covered through KCC loans.</p> <p>List of PMKISAN beneficiaries belonging to major banks such as TGB, TSCB, PNB & SBI have been shared with Agriculture Department to help facilitate mobilisation of identified beneficiaries to banks for availing KCC loans.</p>

4	<p>Pradhan Mantri Fasal Bima Yojana (PMFBY) (Action: All Banks & Agriculture Department)</p>	<p>PMFBY notification was circulated on 20.04.2023, for which HDFC Ergo General Insurance Co. Ltd., is the implementing agency, with subsidized premium rates as per Mukhya Mantri Fasal Bima Yojana for farmers in order to encourage maximum enrolment of eligible farmers under the scheme.</p> <p>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.</p> <p>For Rabi 2023 Season, Boro Paddy, Watermelon, Potato, Cauliflower, Brinjal & Tomato are the notified crops. Loanee farmers for the notified crops would be covered as per Revamped PMFBY. All bank branches have been advised to submit premium of crop insurance for loans sanctioned up to 15th January 2024 for Boro Paddy and Watermelon, while for Potato, Cauliflower, Brinjal & Tomato, the cut-off date is 31st December 2023.</p>
5	<p>Self Help Groups (SHGs) Banks to achieve the target for FY 23-24 by March 2024. (Action: All Banks) TULM pending cases to be reduced by according sanction in eligible cases by the end of the fiscal year. (Action: All Banks)</p>	<p>As against the TRLM target of Rs.400 crores in 22600 accounts for FY 2023-24, the Banks have collectively achieved sanction of 17304 accounts (achievement of 76.57%) with corresponding sanction amount of Rs.367.53 crores (achievement of 91.88%) as on 31.12.2023.</p> <p>As on December 2023 of FY 2023-24, 226 cases have been sanctioned under TULM SEP (Individual) against 564 sponsored cases, w.r.t. annual target of 403 cases.</p> <p>For TULM SEP (SHG), 1595 cases have been sanctioned against 1786 sponsored cases w.r.t. annual target of 1903 cases.</p>
6	<p>140 GPs / VCs were identified where no Branch / BC was available within a radius of 2 KMs from the concerned GP / VC. (Action: PNB, TGB,TSCB,SBI & SLBC)</p>	<p>Present status of implementation is as under:</p> <ul style="list-style-type: none"> • Punjab National Bank: BC Agents have been deployed in 23 locations, while candidates have been identified in 21 locations and awaiting PVR. Candidates are to be identified in 22 remaining locations by CBCs. • Tripura Gramin Bank: BC agents have been deployed in 17 locations. Out of remaining 39 locations, BC agents have been identified for 20 locations and shall be made operational soon. The Bank is actively working to identify BC candidates for 11 remaining locations at the earliest. • Tripura State Co-Operative Bank: BC Agents have been operationalized in all 13 allocated locations. • State Bank of India: BC Agents have been deployed in all 9 allocated locations. • UCO Bank: Candidates have been identified in 2 out of 4 locations, while process of identification is ongoing for remaining 2 locations

7	Government sponsored schemes – PMEGP & Swavalamban (Action: All Banks)	For the FY 2023-24, 2164 PMEGP cases were sponsored to the bank branches against the target of 1712 cases, out of which 709 cases were sanctioned amounting to Rs. 4757.18 lakhs as on 31.12.2023. For the FY 2023-24, 6546 Swavalamban cases have been sponsored to the bank branches against the target of 4000 cases, out of which 1125 cases were sanctioned amounting to Rs. 3713.01 lakhs as on 31.12.2023.
8	Sanction of Education loans (Action: All Banks)	Banks have accorded sanction in 513 cases with aggregate sanction amount of Rs. 2164.66 lakhs in FY 2023-24 as on December 2023.
9	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. (Action: SLBC, Urban Development Department, All Banks)	Till December 2023 of FY 2023-24, 4023 housing loans have been sanctioned with aggregate sanction amount of Rs.416.57 crores. 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 (UDD) for providing necessary approval / suggestions before implementation by PNB. UDD have suggested certain modifications which has been taken up for active consideration and needs discussion and subsequent approval of SLBC forum. Rest of the member Banks of SLBC Tripura are yet to come up with approved scheme.
10	All banks to focus on increasing no. of sanctioned cases under Stand Up India as well as the ticket size of loans. Achieving the targets under Pradhan Mantri Mudra Yojana (PMMY) (Action: All Banks)	Loans under Stand Up India scheme had been extended to 162 SC/ST/Women beneficiaries amounting to Rs. 28.01 Crores during FY 2023-24 up to December 2023. All Banks/Financial Institutions have made an achievement of Rs. 1954.51 Crores with 258621 number of accounts for the period April 2023 – December 2023, i.e., 81.82% of the sanction amount annual target for FY 2023-24.

11	<p>NPA and Recovery (Action: All Banks & State Government)</p>	<p>Percentage of gross NPA as against gross advance decreased from 4.95% as on December 2022 to 4.81% as on December 2023. Amount in absolute terms decreased to Rs. 964.78 crores as on December 2023 from Rs. 982.50 crores as on December 2022.</p> <p>The outstanding amount under Written off A/Cs (Shadow Register) is around Rs. 160.21 crores which if added with the outstanding NPA, the total amount would be Rs. 1124.99 crores which seems to be high.</p> <p>The total outstanding NPA amount in Govt. sponsored schemes has increased from Rs. 125.09 crores in December 2022 to Rs. 131.78 crores in December 2023.</p> <p>As on December 2023, percentage of NPA under KCC is 20%, under PMMY is 11%, under PMEGP is 26% and Swavalamban is 26%.</p>
12	<p>As decided in the 138th 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>(Action: PNB, SBI, TGB, State Govt)</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>
13	<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).</p> <p>(Action: SLBC, State Govt)</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. 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>

14	Saturation under Social Security Schemes, and Viksit Bharat Sankalp Yatra (Action: All Banks, LDMs, Local Administration)	In performance under 3 social security schemes, viz., PMSBY, PMJJBY and APY, gross enrolments stand at approximately 10.50 lakhs, 3.68 lakhs and 2 lakhs respectively. DFS had informed that all existing jansuraksha campaigns have been merged with Viksit Bharat Sankalp Yatra Campaign. In co-ordination with LDMs and local administration, bankers have participated in more than 919 GP-level VBSY Camps, for enrolment of beneficiaries under various social security schemes.
15	Delay in submission of data by Banks (Action: All Banks)	16 out of 30 Banks did not submit the reports within the stipulated cut-off date of 15 th January 2024, as such, performance of these concerned Banks could not be recorded while preparing the Agenda Papers for the 146 th SLBC Meeting of Tripura. 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.

IMPLEMENTATION OF ANNUAL CREDIT PLAN (ACP)

Action Points emerged in the 145th SLBC Meeting held on 15.11.2023

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. 7955.08 crore i.e. 66% of the Annual Target for Rs. 12000.00 crore under ACP 2023-24 as on December 2023.

The overall achievement is 66% against the target of ACP 2023-24 as on 31.12.2023 while achievement under Agriculture sector is 51%. Achievements in MSME and OPS are 69% and 103% of the ACP Targets respectively as on 31.12.2023.

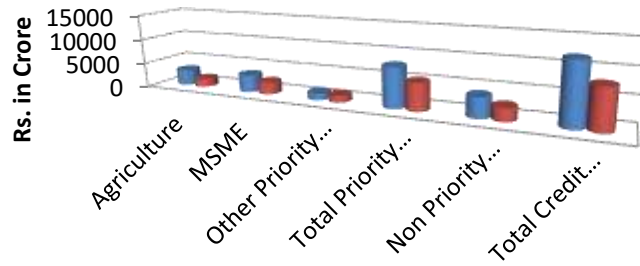
A comparative position of achievement in disbursement under ACP 2023-24 as on 31.12.2023 with the corresponding period of the previous year is as under:

Amt. Rs. In crores

Sector	2022-23 (April 2022 to December 2022)			2023-24 (April 2023 to December 2023)			
	Plan	Achievement	% to Target	Plan	Achievement	% to Target	% of growth (Y-O-Y)
Agriculture	2321.57	1585.34	68	3200	1641.99	51	+4
MSME	1816.81	1744.91	96	3500	2430.41	69	+39
Other Prisec	1276.45	1051.04	82	1300	1343.52	103	+28
Total Prisec	5414.83	4381.30	81	8000	5415.92	68	+24
Non-Prisec	3131.95	2804.23	90	4000	2539.16	63	-10
Grand Total	8546.78	7185.54	84	12000	7955.08	66	+11

Bank wise performance on different sectors under ACP pertaining to the year 2023-24 as on 31.12.2023 has been given in the annexure.

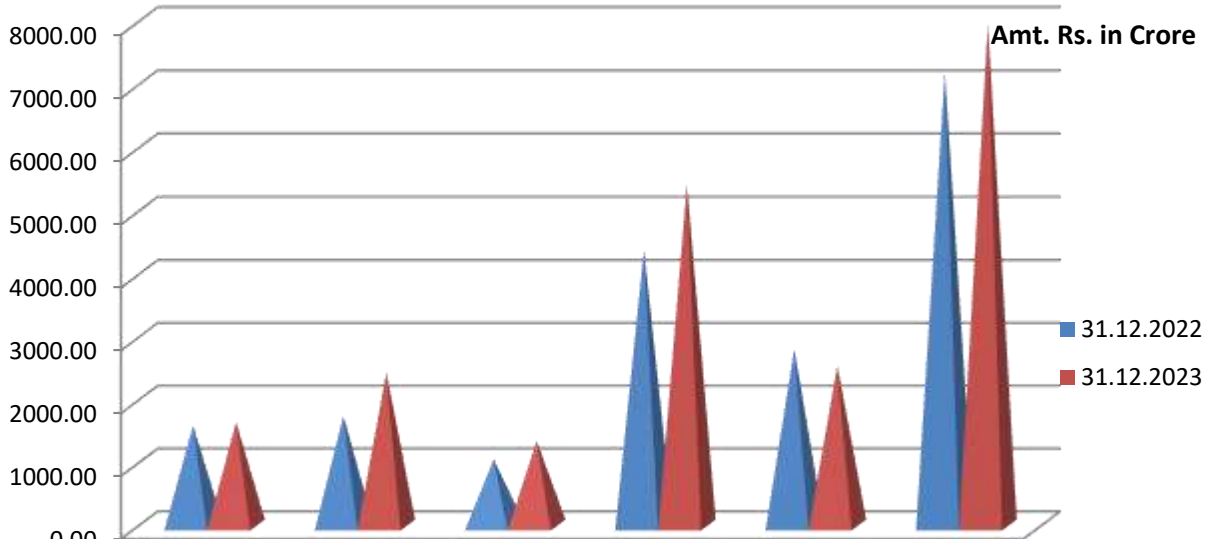
Achievement of Annual Credit Plan 2023-24 up to 31.12.2023



	Agriculture	MSME	Other Priority Sector	Total Priority Sector	Non Priority Sector	Total Credit Plan/Achievement
■ Target	3200	3500	1300	8000	4000	12000.00
■ Achievement	1641.98	2430.40	1343.52	5415.92	2539.16	7955.08

Sector

Credit Disbursement under ACP as on 31.12.2022 & 31.12.2023



	Agriculture	MSME	Other Priority Sector	Total Priority Sector	Non Priority Sector	Total Credit Plan/Achievement
■ 31.12.2022	1585.35	1744.91	1051.04	4381.3	2804.23	7185.54
■ 31.12.2023	1641.98	2430.40	1343.52	5415.92	2539.16	7955.08

TRIPURA STATE

BANK-WISE & SECTOR-WISE DISBURSEMENT OF CREDIT VIS-À-VIS TARGETS UNDER ANNUAL CREDIT PLAN 2023-24 DURING 01.04.2023 to 31.12.2023

(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	521.15	67	14708.00	5645.79	38	971.00	107.05	11	16456.00	6273.99	38	6420.00	4467.59	70	22876.00	10741.58	47
2	Bank of India	3108.00	3108.51	100	3440.00	1159.38	34	976.00	443.81	45	7524.00	4711.70	63	1975.00	970.58	49	9499.00	5682.28	60
3	Bank of Maharashtra	0.00	6.81	#DIV/0!	215.00	40.00	19	261.00	105.90	41	476.00	152.71	32	461.00	84.13	18	937.00	236.84	25
4	Canara Bank	2237.00	1411.26	63	25461.00	6611.99	26	1436.00	518.76	36	29134.00	8542.01	29	5957.00	3499.65	59	35091.00	12041.66	34
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	31.14	23	5607.00	3422.50	61	1230.00	33.39	3	6975.00	3487.03	50	3573.00	1210.26	34	10548.00	4697.29	45
7	Indian Overseas	67.00	207.42	310	1971.00	500.59	25	525.00	283.39	54	2563.00	991.40	39	901.00	321.85	36	3464.00	1313.25	38
8	P&SB	32.00	5.00	16	257.00	48.00	19	149.00	7.00	5	438.00	60.00	14	45.00	20.00	44	483.00	80.00	17
9	PNB	18360.00	9547.51	52	35591.00	26982.00	76	10883.00	5992.14	55	64834.00	42521.65	66	31821.00	27970.12	88	96655.00	70491.77	73
10	State Bank of India	15079.00	11050.81	73	71396.00	53761.73	75	8323.00	1504.72	18	94798.00	66317.26	70	112468.00	97778.28	87	207266.00	164095.54	79
11	UCO Bank	1633.00	1533.38	94	18889.00	7951.28	42	4498.00	3587.12	80	25020.00	13071.78	52	5101.00	3159.04	62	30121.00	16230.82	54
12	Union Bank	2344.00	2319.26	99	22856.00	14334.65	63	518.00	93.90	18	25718.00	16747.81	65	2705.00	2769.55	102	28423.00	19517.36	69
A	ACP PUBLIC sec Bank	45034.00	29754.28	66	202491.00	120570.62	60	30306.00	12705.97	42	277831.00	163030.87	59	171758.00	142254.79	83	449589.00	305285.66	68
13	Axis Bank	4649.00	5841.97	126	1946.00	4175.40	215	258.00	76.76	30	6853.00	10094.13	147	6187.00	3835.91	62	13040.00	13930.04	107
14	Bandhan Bank	83043.00	8876.60	11	436.00	21220.05	4867	60521.00	56151.54	93	144000.00	86248.19	60	73079.00	26879.30	37	217079.00	113127.49	52
15	Federal Bank	1100.00	667.93	61	772.00	526.98	68	24.00	0.00	0	1896.00	1194.91	63	2614.00	1097.40	42	4510.00	2292.31	51
16	HDFC Bank	7713.00	2985.05	39	22992.00	14305.38	62	557.00	296.56	53	31262.00	17586.99	56	29855.00	14201.18	48	61117.00	31788.17	52
17	ICICI Bank	6489.00	3357.50	52	21247.00	16174.48	76	1115.00	15.02	1	28851.00	19547.00	68	38543.00	25080.23	65	67394.00	44627.23	66
18	IDBI Bank	917.00	443.42	48	2833.00	1704.54	60	111.00	5.21	5	3861.00	2153.17	56	1594.00	913.94	57	5455.00	3067.11	56
19	IDFCFirst Bank	1383.00	84.55	6	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	1383.00	84.55	6	11118.00	3394.18	31	12501.00	3478.73	28
20	IndusInd	16441.00	6934.09	42	11794.00	3413.84	29	1.00	0.00	0	28236.00	10347.93	37	16846.00	11578.57	69	45082.00	21926.50	49
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	924.59	122	254.00	330.00	130	177.00	0.00	0	1186.00	1254.59	106	1910.00	14.10	1	3096.00	1268.69	41
23	Ujjivan Bank	11778.00	4448.56	38	5614.00	546.22	10	4618.00	3842.71	83	22010.00	8837.49	40	4016.00	1075.62	27	26026.00	9913.11	38
24	Yes Bank	108.00	0.00	0	358.00	346.83	97	25.00	0.00	0	491.00	346.83	71	1853.00	63.68	3	2344.00	410.51	18
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	110.31	63	6451.00	110.31	2
26	Jana SFB	6552.00	2291.34	35	0.00	0.00	#DIV/0!	53.00	8.00	15	6605.00	2299.34	35	44.00	25.92	59	6649.00	2325.26	35
B	ACP PRIVATE Sec bank	141117.00	36855.60	26	74798.00	62743.72	84	67484.00	60395.80	89	283399.00	159995.12	56	187864.00	88270.34	47	471263.00	248265.46	53
27	Tripura Gramin Bank	82937.00	61950.46	75	51695.00	44585.12	86	25145.00	54610.34	217	159777.00	161145.92	101	27259.00	13107.49	48	187036.00	174253.41	93
C	ACP RRB	82937.00	61950.46	75	51695.00	44585.12	86	25145.00	54610.34	217	159777.00	161145.92	101	27259.00	13107.49	48	187036.00	174253.41	93
28	ACUB	0.00	0.00	#DIV/0!	0.00	10.00	#DIV/0!	0.00	140.50	#DIV/0!	0.00	150.50	#DIV/0!	0.00	50.76	#DIV/0!	0.00	201.26	#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	35638.40	70	21016.00	15131.51	72	7065.00	6499.80	92	78993.00	57269.71	72	13119.00	10232.83	78	92112.00	67502.54	73
D	ACP Coop. Bank	50912.00	35638.40	70	21016.00	15141.51	72	7065.00	6640.30	94	78993.00	57420.21	73	13119.00	10283.59	78	92112.00	67703.80	74
GRAND TOTAL		320000.00	164198.74	51	350000.00	243040.97	69	130000.00	134352.41	103	800000.00	541592.12	68	400000.00	253916.21	63	1200000.00	795508.33	66

Tripura State

Districtwise and Sectorwise Achievement under Annual Credit Plan 2023-24 during the period 01.04.2023 to 31.12.2023

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	59790.04	72	220034.00	136560.5	62	54831.00	50253.74	92	357908.00	246604.27	69	218344.00	142589.29	65	576252.00	389193.56	68
2	Khowai	27314.00	12903.57	47	16046.00	11766.48	73	9780.00	10195.43	104	53140.00	34865.48	66	22713.00	11232.72	49	75853.00	46098.20	61
3	Sepahijala	39263.00	15444.96	39	16999.00	17466.94	103	13566.00	14292.34	105	69828.00	47204.24	68	27742.00	13102.38	47	97570.00	60306.62	62
4	Gomati	40476.00	17967.25	44	24735.00	19886.09	80	12605.00	16244.4	129	77816.00	54097.74	70	28794.00	20522.72	71	106610.00	74620.46	70
5	South Tripura	43117.00	19722.48	46	18816.00	18343.04	97	12780.00	14366.99	112	74713.00	52432.51	70	31541.00	16536.16	52	106254.00	68968.67	65
6	North Tripura	29826.00	13770.2	46	26667.00	19501.88	73	10336.00	9942.24	96	66829.00	43214.32	65	29875.00	21084.82	71	96704.00	64299.14	66
7	Unakoti	21594.00	11482.8	53	15167.00	10928.62	72	9612.00	7533.96	78	46373.00	29945.38	65	21547.00	13325.59	62	67920.00	43270.97	64
8	Dhalai	35367.00	13117.44	37	11536.00	8587.43	74	6490.00	11523.31	178	53393.00	33228.18	62	19444.00	15522.53	80	72837.00	48750.71	67
	Total	320000.00	164198.74	51	350000.00	243040.97	69	130000.00	134352.41	103	800000.00	541592.12	68	400000.00	253916.21	63	1200000.00	795508.33	66

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 December 2023)	3200.00	1641.98	51

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 (As on December 2023)	Target	1861.51	829.37	509.12	0.00	3200.00
	Achievement	666.09	619.5	356.38	0.00	1641.97
	% of Achv	36	75	70	0	51

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 – December'23)
1	Increase in Farm Credit	Rs. 3200.00	Achievement up to December 2023 quarter of FY 2023-24 is Rs. 1641.98 Crore (51% of the target)
2	KCC (No.)	66356	21069 nos. KCCs. (32% of the target)

Bank wise position as on 31.12.2023 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 December 2023**

						Amt. Rs. In Lakhs	
Sl.No.	BANKS	2022-23 (As on December 2022)			2023-24 (As on December 2023)		
		Target	Achievement	% of Achievement	Target	Achievement	% of Achievement
1	2	6	7	8	6	7	8
1	Bank of Baroda	779.00	345.65	44	777.00	521.15	67
2	Bank of India	2401.00	2463.81	103	3108.00	3108.51	100
3	Bank of Maharashtra	0.00	0.00	#DIV/0!	0.00	6.81	#DIV/0!
4	Canara Bank	1628.00	1198.16	74	2237.00	1411.26	63
5	Central Bank of India	225.00	904.61	402	1259.00	12.03	1
6	Indian Bank	44.00	28.24	64	138.00	31.14	23
7	Indian Overseas Bank	57.00	67.95	119	67.00	207.42	310
8	Punjab & Sind Bank	27.00	11.00	41	32.00	5.00	16
9	Punjab National Bank	15693.00	12963.56	83	18360.00	9547.51	52
10	State Bank of India	9370.00	11616.74	124	15079.00	11050.81	73
11	UCO Bank	1503.00	1239.73	82	1633.00	1533.38	94
12	Union Bank of India	1593.00	1460.16	92	2344.00	2319.26	99
A	ACP PUBLIC sec Bank	33320.00	32299.61	97	45034.00	29754.28	66
13	AXIS BANK	2848.00	2388.84	84	4649.00	5841.97	126
14	Bandhan Bank	73445.00	9538.75	13	83043.00	8876.60	11
15	Federal Bank	881.00	664.82	75	1100.00	667.93	61
16	HDFC	4126.00	4122.00	100	7713.00	2985.05	39
17	ICICI Bank	720.00	3371.00	468	6489.00	3357.50	52
18	IDBI BANK	783.00	598.82	76	917.00	443.42	48
19	IDFCFirst Bank	1182.00	409.65	35	1383.00	84.55	6
20	Indusind Bank	4570.00	10279.88	225	16441.00	6934.09	42
21	Kotak Mahindra Bank	93.00	0.00	0	108.00	0.00	0
22	South Indian Bank	428.00	239.00	56	755.00	924.59	122
23	Ujjivan Bank	10067.00	6954.59	69	11778.00	4448.56	38
24	Yes Bank	93.00	0.00	0	108.00	0.00	0
25	NESFB	286.00	27.59	10	81.00	0.00	0
26	Jana SFB	5199.00	4026.41	77	6552.00	2291.34	35
B	ACP PRIVATE Sec bank	104721.00	42621.35	41	141117.00	36855.60	26
27	Tripura Gramin Bank	49715.00	53236.05	107	82937.00	61950.46	75
C	ACP RRB	49715.00	53236.05	107	82937.00	61950.46	75
28	ACUB	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
29	TCARDB	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
30	TSCB	44401.00	30377.88	68	50912.00	35638.40	70
D	ACP Coop. Bank	44401.00	30377.88	68	50912.00	35638.40	70
GRAND TOTAL		232157.00	158534.89	68	320000.00	164198.74	51

TRIPURA STATE
Achievement under Sub-Sectors of Allied Activities against ACP for the Year 2023-24 as on
31.12.2023

SI No	Name	W R	Dairy Dev	Fishery	Poultry	FMS	Other Term Loan	Total of Allied
		Ach	Ach	Ach	Ach	Ach	Ach	Ach
1	Bank of Baroda	0.00	14.38	13.90	3.13	0.00	464.66	496.07
2	Bank of India	0.00	353.28	60.46	868.29	0.00	1820.10	3102.13
3	Bank of Maharashtra	0.00	0.00	0.00	0.00	0.00	6.81	6.81
4	Canara Bank	0.00	0.00	0.00	0.00	0.00	1369.09	1369.09
5	Central Bank of India	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	Indian Bank	0.00	0.00	0.00	0.00	0.00	20.70	20.70
7	Indian Overseas Bank	0.00	0.00	0.00	0.00	0.00	174.84	174.84
8	Punjab & Sind Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	Punjab National Bank	2.02	203.44	224.43	121.87	6.49	4622.92	5181.17
10	State Bank of India	0.00	0.00	502.27	0.00	0.00	4479.84	4982.11
11	UCO Bank	0.00	45.40	84.55	131.09	35.25	912.70	1208.99
12	Union Bank of India	0.00	79.67	38.37	62.55	0.00	1019.51	1200.10
A	Sub Total of Public Sec. Bank	2.02	696.17	923.98	1186.93	41.74	14891.17	17742.01
13	AXIS BANK	0.00	0.00	0.00	0.00	0.00	5147.74	5147.74
14	Bandhan Bank	0.00	1014.00	341.78	194.66	0.00	7326.16	8876.60
15	Federal Bank	0.00	0.00	0.00	0.00	0.00	667.93	667.93
16	HDFC	0.00	2.32	0.77	24.27	0.00	2542.41	2569.77
17	ICICI	0.00	0.00	0.00	0.00	0.00	3357.50	3357.50
18	IDBI BANK	0.00	0.00	0.00	0.00	0.00	220.62	220.62
19	IDFC First Bank	0.00	0.00	0.00	0.00	0.00	84.55	84.55
20	Indusind Bank	0.00	0.00	161.54	0.00	0.00	6772.55	6934.09
21	Kotak Mahindra Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00
22	SOUTH INDIAN BANK	0.00	0.00	0.00	0.00	0.00	924.59	924.59
23	YES Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00
24	Ujjivan Bank	0.00	198.00	1.00	0.00	0.00	4249.56	4448.56
25	NESFB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
26	Jana Small Finance Bank	0.00	9.34	0.00	0.00	0.00	2282.00	2291.34
B	Sub Total of Pvt. Sec. Bank	0.00	1223.66	505.09	218.93	0.00	33575.61	35523.29
27	Tripura Gramin Bank	0.00	194.41	260.30	0.00	0.00	57858.41	58313.12
C	Sub Total of RRB	0.00	194.41	260.30	0.00	0.00	57858.41	58313.12
28	ACUB	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
30	TSCB	0.00	52.45	107.17	0.00	0.00	34143.22	34302.84
D	Sub Total of Coop.Banks	0.00	52.45	107.17	0.00	0.00	34143.22	34302.84
GRAND TOTAL		2.02	2166.69	1796.54	1405.86	41.74	140468.41	145881.26

TRIPURA STATE				
Achievement of Farm Credit as on December 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 December 2023)	Percentage of Achievement
1	Bank of Baroda	777.00	521.15	67
2	Bank of India	3108.00	3108.51	100
3	Bank of Maharashtra	0.00	6.81	#DIV/0!
4	Canara Bank	2237.00	1411.26	63
5	Central Bank Of India	1259.00	12.03	1
6	Indian Bank	138.00	31.14	23
7	Indian Overseas	67.00	207.42	310
8	Punjab & Sind Bank	32.00	5.00	16
9	Punjab National Bank	18360.00	9547.51	52
10	State Bank of India	15079.00	11050.81	73
11	UCO Bank	1633.00	1533.38	94
12	Union Bank	2344.00	2319.26	99
A	ACP PUBLIC sec Bank	45034.00	29754.28	66
13	Axis Bank	4649.00	5841.97	126
14	Bandhan Bank	83043.00	8876.60	11
15	Federal Bank	1100.00	667.93	61
16	HDFC Bank	7713.00	2985.05	39
17	ICICI Bank	6489.00	3357.50	52
18	IDBI Bank	917.00	443.42	48
19	IDFCFirst Bank	1383.00	84.55	6
20	IndusInd	16441.00	6934.09	42
21	Kotak Mahindra	108.00	0.00	0
22	South Indian Bank	755.00	924.59	122
23	Ujjivan Bank	11778.00	4448.56	38
24	Yes Bank	108.00	0.00	0
25	NESFB	81.00	0.00	0
26	Jana Small Finance Bank	6552.00	2291.34	35
B	ACP PRIVATE Sec bank	141117.00	36855.60	26
27	Tripura Gramin Bank	82937.00	61950.46	75
C	ACP RRB	82937.00	61950.46	75
28	ACUB	0.00	0.00	#DIV/0!
29	TCARDB	0.00	0.00	#DIV/0!
30	TSCB	50912.00	35638.40	70
D	ACP Coop. Bank	50912.00	35638.40	70
GRAND TOTAL		320000.00	164198.74	51

FINANCE TO SMALL & MARGINAL FARMERS During The Year 2023-24			
As on 31.12.2023		(Amt. in Lakhs)	
Sl No	Name of Bank	Loans Granted To Small & Marginal Farmers	
		No.	Amount
1	2	3	4
1	Bank of Baroda	20	11.93
2	Bank of India	0	0.00
3	Canara Bank	0	0.00
4	Central Bank of India	15	12.03
5	Indian Bank	36	10.44
6	Indian Overseas Bank	8	14.90
7	Punjab & Sind Bank	0	0.00
8	Punjab National Bank	2498	4366.34
9	State Bank of India	4265	3714.99
10	UCO Bank	172	128.40
11	Union Bank of India	442	1119.16
12	Axis Bank	59	694.23
13	Bandhan Bank	0	0.00
14	HDFC	152	415.28
15	ICICI	0	0.00
16	IDBI Bank	249	222.80
17	Indusind Bank	0	0.00
18	Tripura Gramin Bank	7381	3637.34
19	TSCB	2387	1316.47
20	Ujjivan Bank	0	0.00
21	NESFB	0	0.00
TOTAL		17684	15664.31

Flow of Credit to MSME

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

Amt. Rs. In Crore			
Plan Year	Target	Achievement	% of Achievement
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 December 2023)	3500.00	2430.41	69

The disbursement made during the period April-December 2023 is Rs. 2430.41 crore i.e., 69% 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 (As on December 2023)	Target	2772.89	516.95	210.16	0.00	3500.00
	Achievement	1833.14	445.85	151.41	0.00	2430.40
	% of Achv	66	86	72	0	69

Details of achievement of MSME under ACP 2023-24 (April 2023-December 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 December 2023**

							Amt. Rs. In Lakhs
Sl.No.	BANKS	2022-23 (As on December 2022)			2023-24 (As on December 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	6768.96	43	14708.00	5645.79	38
2	Bank of India	1597.00	1934.00	121	3440.00	1159.38	34
3	Bank of Maharashtra	133.00	24.88	19	215.00	40.00	19
4	Canara Bank	5101.00	3381.35	66	25461.00	6611.99	26
5	Central Bank of India	1317.00	1292.71	98	2100.00	112.71	5
6	Indian Bank	2270.00	5351.48	236	5607.00	3422.50	61
7	Indian Overseas Bank	1217.00	663.72	55	1971.00	500.59	25
8	Punjab & Sind Bank	158.00	187.00	118	257.00	48.00	19
9	Punjab National Bank	21970.00	20597.13	94	35591.00	26982.00	76
10	State Bank of India	17427.00	40754.13	234	71396.00	53761.73	75
11	UCO Bank	8162.00	10987.58	135	18889.00	7951.28	42
12	Union Bank of India	14556.00	12833.61	88	22856.00	14334.65	63
A	ACP PUBLIC sec Bank	89744.00	104776.55	117	202491.00	120570.62	60
13	AXIS BANK	708.00	635.32	90	1946.00	4175.40	215
14	Bandhan Bank	269.00	1189.30	442	436.00	21220.05	4867
15	Federal Bank	562.00	473.48	84	772.00	526.98	68
16	HDFC	2576.00	9240.00	359	22992.00	14305.38	62
17	ICICI Bank	11703.00	9976.29	85	21247.00	16174.48	76
18	IDBI BANK	1748.00	1150.41	66	2833.00	1704.54	60
19	IDFCFirst Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
20	Indusind Bank	13599.00	5841.67	43	11794.00	3413.84	29
21	Kotak Mahindra Bank Ltd	220.00	130.00	59	357.00	0.00	0
22	South Indian Bank	315.00	156.00	50	254.00	330.00	130
23	Ujjivan Bank	3466.00	2088.32	60	5614.00	546.22	10
24	Yes Bank	221.00	32.91	15	358.00	346.83	97
25	NESFB	3632.00	3484.60	96	6195.00	0.00	0
26	Jana SFB	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
B	ACP PRIVATE Sec bank	39019.00	34398.30	88	74798.00	62743.72	84
27	Tripura Gramin Bank	39544.00	26417.33	67	51695.00	44585.12	86
C	ACP RRB	39544.00	26417.33	67	51695.00	44585.12	86
28	ACUB	0.00	0.00	#DIV/0!	0.00	10.00	#DIV/0!
29	TCARDB	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
30	TSCB	13374.00	8899.16	67	21016.00	15131.51	72
D	ACP Coop. Bank	13374.00	8899.16	67	21016.00	15141.51	72
GRAND TOTAL		181681.00	174491.34	96	350000.00	243040.97	69

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 December 2023)	1300.00	1343.52	103

All banks disbursed Rs. 1343.52 crores during the period April 2023 – December 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 (As on December 2023)	Target	977.90	251.45	70.65	0.00	1300.00
	Achievement	731.01	546.1	66.4	0.00	1343.51
	% of Achv	75	217	94	0	103

Details of achievement of Other Priority Sectors (OPS) under ACP 2023-24 during April 2023 – December 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 December 2023**

		Amt. Rs. In Lakhs					
Sl.No.	BANKS	2022-23 (As on December 2022)			2023-24 (As on December 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	345.06	66	971.00	107.05	11
2	Bank of India	767.00	734.00	96	976.00	443.81	45
3	Bank of Maharashtra	261.00	214.19	82	261.00	105.90	41
4	Canara Bank	1086.00	1120.97	103	1436.00	518.76	36
5	Central Bank of India	252.00	283.79	113	536.00	28.79	5
6	Indian Bank	55.00	39.86	72	1230.00	33.39	3
7	Indian Overseas Bank	525.00	185.47	35	525.00	283.39	54
8	Punjab & Sind Bank	149.00	35.00	23	149.00	7.00	5
9	Punjab National Bank	10883.00	8979.78	83	10883.00	5992.14	55
10	State Bank of India	16499.00	2414.85	15	8323.00	1504.72	18
11	UCO Bank	4477.00	3404.25	76	4498.00	3587.12	80
12	Union Bank of India	353.00	80.84	23	518.00	93.90	18
A	ACP PUBLIC sec Bank	35831.00	17838.06	50	30306.00	12705.97	42
13	AXIS BANK	433.00	141.59	33	258.00	76.76	30
14	Bandhan Bank	61175.00	48022.90	79	60521.00	56151.54	93
15	Federal Bank	6.00	9.49	158	24.00	0.00	0
16	HDFC	470.00	403.00	86	557.00	296.56	53
17	ICICI Bank	285.00	510.14	179	1115.00	15.02	1
18	IDBI Bank	111.00	282.26	254	111.00	5.21	5
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	0.00	0
23	Ujjivan Bank	4618.00	4379.13	95	4618.00	3842.71	83
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	0.50	#DIV/0!	53.00	8.00	15
B	ACP PRIVATE Sec bank	67293.00	53749.01	80	67484.00	60395.80	89
27	Tripura Gramin Bank	17312.00	26939.60	156	25145.00	54610.34	217
C	ACP RRB	17312.00	26939.60	156	25145.00	54610.34	217
28	ACUB	0.00	0.00	#DIV/0!	0.00	140.50	#DIV/0!
29	TCARDB	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
30	TSCB	7209.00	6578.03	91	7065.00	6499.80	92
D	ACP Coop. Bank	7209.00	6578.03	91	7065.00	6640.30	94
GRAND TOTAL		127645.00	105104.70	82	130000.00	134352.41	103

CD RATIO OF BANKS IN TRIPURA

Action Points emerged in the 145th SLBC Meeting held on 15.11.2023

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 53% as on 31.12.2023.

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 December 2023, the CD ratio of the State stood at 53%. The district wise details are as under:

District	CD RATIO December 2022	CD RATIO March 2023	CD RATIO December 2023	CD RATIO Since March 2023
North Tripura	60	59	61	+2
Unakoti	69	66	69	+3
South Tripura	65	63	67	+4
Gomati	67	64	71	+7
West Tripura	50	47	43	-4
Sepahijala	69	67	68	+1
Khowai	64	63	66	+3
Dhalai	98	96	98	+2
Total State	57	54	53	-1

CD ratio of the banks decreased to 53% as on December 2023 as compared to 54% as on March 2023.

CD ratio of 7 districts in the State as on December 2023 has improved over the CD ratio of March 2023.

CD Ratio of 98% is the highest in Dhalai District, as against 43%, the lowest in West Tripura District, having 59% of the total business of the State.

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

TRIPURA STATE

BANKWISE CREDIT DEPOSIT RATIO OF THE STATE AS ON 31.12.2023					
(Amt. In lac)					
SL No.	Bank's Name	No of Brs	Total Deposit	Total Advance	CD Ratio
1	Bank of Baroda	7	65354.00	37851.67	58
2	Bank of India	13	34877.00	28886.30	83
3	Bank of Maharashtra	1	2161.29	2144.72	99
4	Canara Bank	19	89977.07	43629.65	48
5	Central Bank Of India	6	19278.46	4705.44	24
6	Indian Bank	6	36889.00	9254.10	25
7	Indian Overseas	5	20162.19	8840.21	44
8	Punjab & Sind Bank	2	6712.23	1245.00	19
9	Punjab National Bank	70	516301.22	164087.11	32
10	State Bank of India	72	1164741.34	581705.22	50
11	UCO Bank	30	140632.00	47932.14	34
12	Union Bank of India	11	89166.22	27352.00	31
13	Axis Bank	14	54285.84	27016.37	50
14	Bandhan Bank	29	123161.55	157817.41	128
15	Federal Bank	1	8204.92	3006.51	37
16	HDFC Bank	18	93282.79	59562.24	64
17	ICICI Bank	14	55100.41	80367.31	146
18	IDBI Bank	9	19112.00	8317.78	44
19	IDFC First Bank	1	8801.75	4957.09	56
20	IndusInd	7	9577.03	49280.29	515
21	Kotak Mahindra	1	4714.85	0.00	0
22	South Indian Bank	2	10896.75	3791.59	35
23	Ujjivan Bank	8	33926.00	28071.35	83
24	Yes Bank	1	14695.62	576.80	4
25	NESFB	9	5499.19	4855.43	88
26	Jana Small Finance Bank	1	2248.72	6456.34	287
27	Tripura Gramin Bank	150	835862.78	340990.42	41
28	ACUB	3	3903.80	521.50	13
29	TCARDB	5	0.00	0.00	#DIV/0!
30	TSCB	65	333615.22	273089.30	82
	Total	580	3803141.24	2006311.29	53

DISTRICTWISE CREDIT DEPOSIT RATIO OF THE STATE AS ON 31.12.2023					
Sl.	District	No. of Brs.	Total Deposit	Total Advance	CD Ratio
1	West Tripura	215	2405638.38	1025568.86	43
2	Sepahijala	59	225454.33	152610.23	68
3	Khowai	44	173983.47	115123.21	66
4	Dhalai	49	144698.67	142336.83	98
5	Gomati	65	248462.89	175978.36	71
6	South Tripura	63	244931.68	164426.74	67
7	Unakoti	35	135640.07	94060.11	69
8	North Tripura	50	224331.75	136206.95	61
	Total	580	3803141.24	2006311.29	53

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

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of Baroda	63920.00	36554.67	57
2	Bank of India	20535.00	19470.30	95
3	Bank of Maharashtra	2161.29	2144.72	99
4	Canara Bank	71086.76	30141.78	42
5	Central Bank Of India	16046.89	3443.47	21
6	Indian Bank	34880.00	8223.49	24
7	Indian Overseas	16977.48	6442.37	38
8	Punjab & Sind Bank	6132.35	949.67	15
9	Punjab National Bank	275412.70	96331.58	35
10	State Bank of India	862893.44	381251.94	44
11	UCO Bank	84885.00	22485.14	26
12	Union Bank of India	79727.50	22373.29	28
13	Axis Bank	38709.41	14031.43	36
14	Bandhan Bank	69126.72	55124.35	80
15	Federal Bank	8204.92	3006.51	37
16	HDFC Bank	79711.53	46885.59	59
17	ICICI Bank	35310.00	52549.81	149
18	IDBI Bank	13514.58	5412.00	40
19	IDFC First Bank	8801.75	4957.09	56
20	IndusInd	7873.45	26561.13	337
21	Kotak Mahindra	4714.85	0.00	0
22	South Indian Bank	10896.75	3791.59	35
23	Ujjivan Bank	21681.44	11164.86	51
24	Yes Bank	14695.62	576.80	4
25	NESFB	3919.53	1914.13	49
26	Jana Small Finance Bank	2248.72	6456.34	287
27	Tripura Gramin Bank	376872.49	114813.90	30
28	ACUB	3550.88	493.62	14
29	TCARDB	0.00	0.00	#DIV/0!
30	TSCB	171147.33	48017.29	28
	Total	2405638.38	1025568.86	43

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

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of Baroda	1434	1297	90
2	Bank of India	3143	2765	88
3	Canara Bank	4866.8	3451.39	71
4	Central Bank Of India	1030.31	565.86	55
5	Indian Bank	646	459	71
6	Indian Overseas	756.64	679.8	90
7	Punjab National Bank	45258.12	11727.71	26
8	State Bank of India	58114.47	38460.74	66
9	UCO Bank	3720	1770	48
10	Union Bank of India	3026	2862.61	95
11	Axis Bank	3590.41	2637.15	73
12	Bandhan Bank	8370.91	24395.08	291
13	HDFC Bank	3877.88	5050.94	130
14	ICICI Bank	2936.81	2752.59	94
15	IDBI Bank	1997.72	492.48	25
16	Ujjivan Bank	2386.69	4136.61	173
17	NESFB	425.21	1066.8	251
18	Tripura Gramin Bank	68091.57	30694.01	45
19	ACUB	352.92	27.88	8
20	TSCB	34437.43	40685.71	118
	Total	248462.89	175978.36	71

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

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Canara Bank	1217.14	1029.95	85
2	Central Bank Of India	695.29	225.61	32
3	Indian Overseas	1049.72	773.44	74
4	Punjab National Bank	21868.79	5831.45	27
5	State Bank of India	32053.64	25327.09	79
6	UCO Bank	4588	3300	72
7	Axis Bank	869.85	1009.35	116
8	Bandhan Bank	8354.52	9001.75	108
9	ICICI Bank	4376.2	4239.46	97
10	Ujjivan Bank	2653.79	3283.1	124
11	NESFB	243.4	772.41	317
12	Tripura Gramin Bank	45434.46	21147	47
13	TSCB	12235.27	18119.5	148
	Total	135640.07	94060.11	69

CD Ratio as on 31st December 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	4356	1690	39
2	Canara Bank	5149.51	2769.37	54
3	Punjab National Bank	33354.74	9101.23	27
4	State Bank of India	70598.77	36171.98	51
5	UCO Bank	1624	2098	129
6	Union Bank of India	2784.63	791.54	28
7	Axis Bank	3860.68	1980.71	51
8	Bandhan Bank	2027.36	10798.74	533
9	HDFC Bank	4741.98	5468.9	115
10	ICICI Bank	2339.3	6647.69	284
11	IDBI Bank	1131.98	975.24	86
12	IndusInd	1703.58	12700.34	746
13	Ujjivan Bank	1895.76	2559.92	135
14	NESFB	352.76	774.63	220
15	Tripura Gramin Bank	68716.9	33267.26	48
16	TSCB	19693.8	8411.4	43
	Total	224331.75	136206.95	61

CD Ratio as on 31st December 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	984	1325	135
2	Canara Bank	1483.44	1205.33	81
3	Punjab National Bank	45142.1	11554.88	26
4	State Bank of India	44156.79	34770.61	79
5	UCO Bank	6329	2355	37
6	Union Bank of India	1677.7	681.6	41
7	Axis Bank	2606.31	2512.8	96
8	Bandhan Bank	6604.58	16936.68	256
9	HDFC Bank	1668.74	985.13	59
10	ICICI Bank	462.3	2947.79	638
11	IDBI Bank	2467.72	1438.06	58
12	IndusInd	0	10018.82	#DIV/0!
13	Tripura Gramin Bank	91514.03	44346.61	48
14	TSCB	39834.97	33348.43	84
	Total	244931.68	164426.74	67

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

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of India	3774	2497	66
2	Canara Bank	3170.96	2734.83	86
3	Punjab & Sind Bank	579.88	295.33	51
4	Punjab National Bank	26433.77	6927.59	26
5	State Bank of India	43653.09	22294.55	51
6	UCO Bank	18063	7278	40
7	Axis Bank	3572.06	3554.64	100
8	Bandhan Bank	14338.64	21021.37	147
9	HDFC Bank	2733.75	1151.62	42
10	ICICI Bank	0	1624.32	#DIV/0!
11	Ujjivan Bank	3496.64	5206.96	149
12	Tripura Gramin Bank	82744.9	30854.03	37
13	TSCB	22893.64	47169.99	206
	Total	225454.33	152610.23	68

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

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Canara Bank	1693.31	959.99	57
2	Indian Bank	1129	477.61	42
3	Indian Overseas	1378.35	944.6	69
4	Punjab National Bank	36713.4	10136.44	28
5	State Bank of India	28734.79	20955.5	73
6	UCO Bank	14142	4949	35
7	Union Bank of India	1950.39	642.96	33
8	Axis Bank	1077.12	1290.29	120
9	Bandhan Bank	9424.35	10442.76	111
10	HDFC Bank	105.3	0	0
11	ICICI Bank	4969.5	5375.77	108
12	Ujjivan Bank	1811.68	1719.9	95
13	NESFB	558.29	327.46	59
14	Tripura Gramin Bank	55869.86	33556.36	60
15	TSCB	14426.13	23344.57	162
	Total	173983.47	115123.21	66

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

Sl.No.	Name of the Bank	Total Deposit	Total Advance	Total C.D. Ratio
1	Bank of India	2085	1139	55
2	Canara Bank	1309.15	1337.01	102
3	Central Bank Of India	1505.97	470.5	31
4	Indian Bank	234	94	40
5	Punjab National Bank	32117.6	12476.23	39
6	State Bank of India	24536.35	22472.81	92
7	UCO Bank	7281	3697	51
8	Bandhan Bank	4914.47	10096.68	205
9	HDFC Bank	443.61	20.06	5
10	ICICI Bank	4706.3	4229.88	90
11	Ujjivan Bank	0	0	#DIV/0!
12	Tripura Gramin Bank	46618.57	32311.25	69
13	TSCB	18946.65	53992.41	285
	Total	144698.67	142336.83	98

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 145th SLBC Meeting held on 15.11.2023

All Banks are to exert efforts to issue KCCs to all eligible farmers within 31.03.2024 (Action: All Banks and Agriculture Department).

Status of implementation

21069 KCCs sanctioned by Banks amounting to Rs. 183.17 Crores during FY 2023-24 as on 31.12.2023, thereby achieving 32% 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
December-2022	2022-23	69278	51353	28748.67	74
March-2023	2022-23	69278	60271	33034.29	87
December-2023	2023-24	66356	21069	18317.48	32

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

Bank-wise performance under KCC as on 31.12.2023 has been shown in the Annexure.

Performance of Banks in Crop Loan & Term Loan to Agriculture during the year 2023-24 as on 31.12.2023

(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	45	25.08	333	496.07	378	521.15
2	Bank of India	4	6.38	2223	3102.13	2227	3108.51
3	Bank of Maharashtra	0	0.00	4	6.81	4	6.81
4	Canara Bank	66	42.17	849	1369.09	915	1411.26
5	Central Bank of India	15	12.03	0	0.00	15	12.03
6	Indian Bank	36	10.44	15	20.70	51	31.14
7	Indian Overseas Bank	36	32.58	107	174.84	143	207.42
8	Punjab & Sind Bank	5	5.00	0	0.00	5	5.00
9	Punjab National Bank	2498	4366.34	3256	5181.17	5754	9547.51
10	State Bank of India	7120	6068.70	594	4982.11	7714	11050.81
11	UCO Bank	533	324.39	817	1208.99	1350	1533.38
12	Union Bank of India	442	1119.16	321	1200.10	763	2319.26
A	Sub Total of Public Sec. Bank	10800	12012.27	8519	17742.01	19319	29754.28
13	AXIS BANK	59	694.23	6585	5147.74	6644	5841.97
14	Bandhan Bank	0	0.00	12250	8876.60	12250	8876.60
15	Federal Bank	0	0.00	363	667.93	363	667.93
16	HDFC	152	415.28	6237	2569.77	6389	2985.05
17	ICICI	0	0.00	4155	3357.50	4155	3357.50
18	IDBI BANK	249	222.80	52	220.62	301	443.42
19	IDFC First Bank	0	0.00	220	84.55	220	84.55
20	Indusind Bank	0	0.00	20438	6934.09	20438	6934.09
21	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00
22	SOUTH INDIAN BANK	0	0.00	486	924.59	486	924.59
23	YES Bank	0	0.00	0	0.00	0	0.00
24	Ujjivan Bank	0	0.00	8765	4448.56	8765	4448.56
25	NESFB	0	0.00	0	0.00	0	0.00
26	Jana Small Finance Bank	0	0.00	4871	2291.34	4871	2291.34
B	Sub Total of Pvt. Sec. Bank	460	1332.31	64422	35523.29	64882	36855.60
27	Tripura Gramin Bank	7381	3637.34	16237	58313.12	23618	61950.46
C	Sub Total of RRB	7381	3637.34	16237	58313.12	23618	61950.46
28	ACUB	0	0.00	0	0.00	0	0.00
29	TCARDB	0	0.00	0	0.00	0	0.00
30	TSCB	2428	1335.56	2782	34302.84	5210	35638.40
D	Sub Total of Coop.Banks	2428	1335.56	2782	34302.84	5210	35638.40
GRAND TOTAL		21069	18317.48	91960	145881.26	113029	164198.74

BANK-WISE POSITION IN IMPLEMENTATION OF ISSUING KCCs FOR THE STATE OF TRIPURA DURING THE YEAR 2023-24 AS ON 31.12.2023

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	45	25.08	20	11.93	25	13.15	45	25.08	115	121.94	0	0.00	0
2	Bank of India	134	4	6.38	0	0.00	4	6.38	4	6.38	4063	5071.39	265	168.18	7
3	Canara Bank	970	66	42.17	0	0.00	66	42.17	66	42.17	916	464.95	241	108.59	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	36	10.44	36	10.44	0	0.00	36	10.44	117	60.71	13	8.19	11
6	Indian Overseas Bank	35	36	32.58	8	14.90	28	17.68	36	32.58	185	113.29	36	22.99	19
7	Punjab & Sind Bank	46	5	5	0	0.00	5	5.00	5	5.00	68	26.17	1	0.50	1
8	Punjab National Bank	6950	2498	4366.34	2498	4366.34	0	0.00	2498	4366.34	33546	14853.19	14176	5868.25	42
9	State Bank of India	14791	7120	6068.7	4265	3714.99	2855	2353.71	7120	6068.7	40298	32628.72	18563	11031.18	46
10	UCO Bank	827	533	324.39	172	128.4	361	195.99	533	324.39	6579	3204.11	2989	1259.00	45
11	Union Bank of India	784	442	1119.16	442	1119.16	0	0.00	442	1119.16	907	1349.76	57	29.15	6
12	Axis Bank	0	59	694.23	59	694.23	0	0.00	59	694.23	68	811.35	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	152	415.28	152	415.28	0	0.00	152	415.28	15095	4829.61	2200	809.49	15
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	249	222.8	249	222.8	0	0.00	249	222.8	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	7381	3637.34	7381	3637.34	0	0.00	7381	3637.34	96680	17263.21	6300	1532.69	7
19	TSCB	6782	2428	1335.56	2387	1316.47	41	19.09	2428	1335.56	37475	3505.55	3349	679.10	9
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
TOTAL		66356	21069	18317.48	17684	15664.31	3385	2653.17	21069	18317.48	238178	85715.23	48591	21634.54	20

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
Total	14599	2.67	51.12	19.90	2579.02

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

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

For Rabi 2023 Season, Boro Paddy, Watermelon, Potato, Cauliflower, Brinjal & Tomato are the notified crops. Loanee farmers for the notified crops would be covered as per Revamped PMFBY. All bank branches have been advised to submit premium of crop insurance for loans sanctioned up to 15th January 2024 for Boro Paddy and Watermelon, while for Potato, Cauliflower, Brinjal & Tomato, the cut-off date is 31st December 2023.

SELF HELP GROUPS

SELF HELP GROUP

Position as on 31.12.2023

(Amt. in Rs./Lacs)

Sl.No.	Name of the Bank	Deposit Linkage cumulative		Credit linkage 2023-24						Outstanding as on 31.12.2023	
				Under NRLM SHG		Direct SHG		Total		No	Amt.
		No.	Amt.	Nos.	Amt.	Nos.	Amt.	Nos.	Amt.		
1	PUNJAB NATIONAL BANK	8316	3450.79	1616	3212.70	0	0.00	1616	3212.70	4462	5069.77
2	STATE BANK OF INDIA	2792	1248.97	699	1359.24	0	0.00	699	1359.24	1650	2298.34
3	TRIPURA GRAMIN BANK	29159	8893.62	11036	24901.28	0	0.00	11036	24901.28	26089	27312.19
4	BANK OF INDIA	519	431.81	512	1289.95	0	0.00	512	1289.95	716	1244.40
5	TRIPURA STATE CO-OP BANK	37136	8243.22	1701	3229.34	0	0.00	1701	3229.34	7882	7993.74
6	UCO BANK	687	485.66	539	693.78	0	0.00	539	693.78	1185	1675.47
7	CANARA BANK	237	1.58	382	696.64	0	0.00	382	696.64	457	699.60
8	UNION BANK OF INDIA	57	46.96	89	208.44	0	0.00	89	208.44	102	183.87
9	IDBI BANK	73	98.85	89	128.35	0	0.00	89	128.35	165	136.17
10	BANK OF BARODA	13	20.00	1	2.00	0	0.00	1	2.00	4	8.92
11	BANK OF MAHARASHTRA	66	0.95	19	33.00	0	0.00	19	33.00	63	42.66
12	PUNJAB & SINDH BANK	56	33.00	32	43.00	0	0.00	32	43.00	34	35.49
13	INDIAN OVERSEAS BANK	15	15.41	51	59.41	0	0.00	51	59.41	72	64.10
14	CENTRAL BANK OF INDIA	115	415.98	142	174.53	0	0.00	142	174.53	165	176.82
15	INDIAN BANK	34	3.93	16	32.73	0	0.00	16	32.73	37	49.01
16	HDFC BANK	314	547.90	380	688.78	0	0.00	380	688.78	669	755.16
	TOTAL :	79589	23938.63	17304	36753.17	0	0.00	17304	36753.17	43752	47745.71

Action Points emerged in the 145th SLBC Meeting held on 15.11.2023

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 17304 accounts (achievement of 76.57%) with corresponding sanction amount of Rs.367.53 crores (achievement of 91.88%) as on 31.12.2023.

Tripura Rural Livelihood Mission (FY 2023-24 as on 31.12.2023):

(Nos. in Actuals, Rupees in Lakhs)							
S.No	Bank Name	Target		Achievement		Achievement Percentage(%)	
		Total SHGs	Total Disbursement Amt.	Total SHGs	Total Disbursement Amt.	Account-wise	Amount-wise
1	BANK OF BARODA	0	0.00	1	2.00	100.00	100.00
2	BANK OF INDIA	400	920.00	512	1289.95	100.00	100.00
3	BANK OF MAHARASHTRA	0	0.00	19	33.00	100.00	100.00
4	CANARA BANK	320	500.00	382	696.64	100.00	100.00
5	CENTRAL BANK OF INDIA	130	180.00	142	174.53	100.00	96.96
6	IDBI BANK LTD	90	140.00	89	128.35	98.89	91.68
7	INDIAN BANK	0	0.00	16	32.73	100.00	100.00
8	INDIAN OVERSEAS BANK	0	0.00	51	59.41	100.00	100.00
9	PUNJAB AND SIND BANK	0	0.00	32	43.00	100.00	100.00
10	PUNJAB NATIONAL BANK	2770	4850.00	1616	3212.70	58.34	66.24
11	STATE BANK OF INDIA	620	1030.00	699	1359.24	100.00	100.00
12	UCO BANK	650	840.00	539	693.78	82.92	82.59
13	UNION BANK OF INDIA	110	200.00	89	208.44	80.91	100.00
	Public Sector Bank	5090	8660.00	4187	7933.77	82.26	91.61
14	TRIPURA GRAMIN BANK	14100	25160.00	11036	24901.28	78.27	98.97
	Regional Rural Bank	14100	25160.00	11036	24901.28	78.27	98.97
15	HDFC BANK LTD	450	830.00	380	688.78	84.44	82.99
	Private Sector Bank	450	830.00	380	688.78	84.44	82.99
16	TRIPURA CO-OP BANK LTD	2960	5350.00	1701	3229.34	57.47	60.36
	Cooperative Bank	2960	5350.00	1701	3229.34	57.47	60.36
	Grand Total	22600	40000.00	17304	36753.17	76.57	91.88

Tripura Urban Livelihood Mission as on December 2023 (FY 2023-24):

TULM SEP (Individual) FY(2023-24) upto December 2023								
Sl	Bank Name	Target	Sponsored	Sanctioned	Disbursed	Returned	Pending	Amount Disbursed (in Lakh)
1	TSCBL	156	160	80	76	14	70	₹ 121.60
2	PNB	114	131	53	47	27	57	₹ 75.20
3	TGB	0	0	0	0	0	0	₹ 0.00
4	SBI	54	132	60	57	23	52	₹ 91.20
5	Canara Bank	18	18	0	7	4	7	₹ 11.20
6	BOI	3	14	1	0	2	12	₹ 0.00
7	Bandhan Bank	0	1	1	1	0	0	₹ 1.60
8	UCO Bank	46	92	28	26	8	58	₹ 41.60
9	Union Bank	6	5	0	0	3	2	₹ 0.00
10	BOB	0	2	2	2	0	0	₹ 3.20
11	Ujjivan	0	1	0	0	0	1	₹ 0.00
12	HDFC	0	1	0	0	0	1	₹ 0.00
13	IOB	1	2	0	0	0	2	₹ 0.00
14	SIB	2	1	0	0	0	1	₹ 0.00
15	CBI	1	2	0	0	1	1	₹ 0.00
16	BOM	1	1	1	1	0	0	₹ 1.60
17	Federal Bank	1	1	0	0	1	0	₹ 0.00
	Total	403	564	226	217	83	264	₹ 347.20

TULM SEP(SHG) FY(2023-24) upto December 2023								
Sl	Bank Name	Target	Sponsored	Sanctioned	Disbursed	Returned	Pending	Amount Disbursed (in lakh)
1	TSCBL	657	419	363	351	0	68	₹ 482.00
2	PNB	161	91	80	62	0	29	₹ 185.00
3	TGB	833	1112	1003	972	15	125	₹ 1,880.50
4	SBI	41	24	19	18	0	6	₹ 17.07
5	Canara Bank	56	45	43	43	0	2	₹ 58.50
6	BOI	5	13	13	13	0	0	₹ 67.50
8	UCO Bank	89	48	44	39	0	9	₹ 94.50
9	Union Bank	13	7	5	3	0	4	₹ 21.00
10	BOB	8	1	1	1	0	0	₹ 0.00
11	BOM	35	22	20	20	0	2	₹ 25.00
13	IOB	0	1	1	0	0	1	₹ 1.00
14	CBI	5	3	3	3	0	0	1
	Total	1903	1786	1595	1525	15	246	₹ 2,833.07

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	Spon.	Sanctioned		Disbursed***	
		No	No	No	Amt	No	Amt
PMEGP							
As on 31.12.2022	2022-23	2164	2910	862	5578.18	347	1874.52
As on 31.03.2023	2022-23	2164	3098	1021	6644.57	708	3612.22
As on 31.12.2023	2023-24	1712	2164	709	4757.18	487	3324.29
SWAVALAMBAN							
As on 31.12.2022	2022-23	4000	6371	1292	4254.94	234	579.87
As on 31.03.2023	2022-23	4000	8216	2392	7872.78	1242	3603.54
As on 31.12.2023	2023-24	4000	6546	1125	3713.01	253	746.42

PMEGP

For the FY 2023-24, 2164 PMEGP cases were sponsored to the bank branches against the target of 1712 cases, out of which 709 cases were sanctioned amounting to Rs. 4757.18 lakhs as on 31.12.2023.

SWABALAMBAN

For the FY 2023-24, 6546 cases have been sponsored to the bank branches against the target of 4000 cases, out of which 1125 cases were sanctioned amounting to Rs. 3713.01 lakhs as on 31.12.2023.

PERFORMANCE UNDER PMEGP FOR THE FINANCIAL YEAR 2023-24 AS ON 31.12.2023

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	33	275.29	19	122.71	13	89.14	1	13
2	Bank of India	43	45	389.00	15	119.31	20	168.80	18	12
3	Bank of Maharashtra	3	1	3.57	0	0.00	0	0.00	0	1
4	Canara Bank	56	48	386.74	15	115.34	15	119.31	33	0
5	Central Bank of India	23	16	117.09	6	37.51	4	35.00	10	0
6	Indian Bank	20	18	122.71	1	7.14	2	21.00	2	15
7	Indian Overseas Bank	16	23	239.66	9	58.63	9	55.40	8	6
8	Punjab & Sind Bank	6	11	64.00	2	10.00	2	10.00	2	7
9	Punjab National Bank	222	393	3166.86	151	1170.11	84	652.71	126	116
10	State Bank of India	226	412	3368.49	108	523.83	34	186.83	261	43
11	Union Bank of India	33	23	142.46	5	19.29	4	20.23	7	11
12	UCO Bank	95	92	606.03	36	171.14	35	140.49	52	4
A	Sub Total of Public Sec. Bank	766	1115	8881.90	367	2355.01	222	1498.91	520	228
13	AXIS BANK	46	7	68.29	1	9.40	1	9.40	1	5
14	Bandhan Bank	72	2	7.14	0	0.00	0	0.00	0	2
15	HDFC	49	13	160.71	0	0.00	0	0.00	1	12
16	ICICI	23	5	33.71	0	0.00	0	0.00	1	4
17	IDBI BANK	29	10	82.00	2	12.86	3	40.86	1	7
18	Federal Bank	3	0	0.00	0	0.00	0	0.00	0	0
19	Yes Bank	3	1	3.57	1	3.57	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	Sub Total of Pvt. Sec. Bank	250	39	365.14	4	25.83	4	50.26	4	31
25	Tripura Gramin Bank	480	722	5359.29	281	2055.91	181	1324.03	386	55
C	Sub Total of RRB	480	722	5359.29	281	2055.91	181	1324.03	386	55
26	Tripura State Co-Operative Bank	216	288	2385.09	57	320.43	80	451.09	42	189
D	Sub Total of Coop.Banks	216	288	2385.09	57	320.43	80	451.09	42	189
GRAND TOTAL		1712	2164	16991.42	709	4757.18	487	3324.29	952	503

BANK-WISE POSITION IN IMPLEMENTATION OF SWABALAMBAN FOR THE STATE OF TRIPURA FOR THE PROGRAMME YEAR 2023-24 AS ON DECEMBER 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	17	77.86	6	24.90	1	3.45
2	Bank of India	44	84	351.66	13	42.00	12	42.00
3	Bank of Maharashtra	4	0	0.00	0	0.00	0	0.00
4	Canara Bank	73	121	499.36	20	65.12	5	14.44
5	Central Bank of India	53	100	400.34	20	63.15	16	51.69
6	Indian Bank	23	13	53.63	0	0.00	0	0.00
7	Indian Overseas Bank	22	56	205.96	14	0.00	4	17.50
8	Punjab & Sindh Bank	9	11	32.36	2	10.00	0	0.00
9	Punjab National Bank	699	1029	4002.33	134	456.94	25	91.46
10	State Bank India	633	979	3901.03	163	483.01	31	119.86
11	UCO Bank	161	299	1124.41	33	133.66	7	17.62
12	Union Bank of India	39	57	212.81	9	25.87	0	0.00
Total of Public Sector Banks		1790	2766	10861.75	414	1304.65	101	358.02
13	Axis Bank	8	6	29.50	0	0.00	0	0.00
14	Bandhan Bank	16	3	10.86	0	0.00	0	0.00
15	Federal Bank	1	1	0.00	0	0.00	0	0.00
16	HDFC Bank	9	11	57.00	0	0.00	0	0.00
17	ICICI Bank	7	7	30.00	0	0.00	0	0.00
18	IDBI Bank	11	19	65.79	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
Total of Private Sector Banks		59	47	193.15	0	0.00	0	0.00
24	Tripura Gramin Bank	1520	2764	10918.92	515	1798.45	105	256.65
Total of Regional Rural Bank		1520	2764	10918.92	515	1798.45	105	256.65
25	Tripura State Co-Operative Bank	631	969	3789.06	196	609.91	47	131.75
Total of State Co-Op Banks		631	969	3789.06	196	609.91	47	131.75
GRAND TOTAL		4000	6546	25762.88	1125	3713.01	253	746.42

**BANK-WISE POSITION IN IMPLEMENTATION OF MINI DAIRY FOR THE
STATE OF TRIPURA DURING THE YEAR 2023-24 AS ON 31.12.2023**

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	344	376.28	344	376.28
3	Tripura Gramin Bank	41	63.18	41	63.18
4	UCO Bank	66	86.62	66	86.62
5	Punjab National Bank	77	203.44	77	203.44
6	Tripura State Co-Operative Bank	64	37.00	54	30.85
TOTAL		593	771.02	583	763.22

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

PMFME Position for Tripura State as on December 2023 (Since Inception)				
Bank	Total Applications	Loan Sanctioned	Loan Under Process	Loan Rejected
BANDHAN BANK LIMITED	1	0	1	0
BANK OF BARODA	4	2	1	1
BANK OF INDIA	14	3	0	11
BANK OF MAHARASHTRA	1	1	0	0
CANARA BANK	18	3	0	15
CENTRAL BANK OF INDIA	3	2	0	1
HDFC BANK	6	1	4	1
ICICI BANK LIMITED	14	0	14	0
IDBI BANK	1	0	1	0
IDFC First Bank Ltd	1	0	1	0
PUNJAB AND SIND BANK	3	1	0	2
PUNJAB NATIONAL BANK	62	7	8	47
STATE BANK OF INDIA	132	25	5	102
TRIPURA GRAMIN BANK	112	26	24	62
TRIPURA STATE CO-OP BANK	16	1	10	5
UCO BANK	59	16	2	41
UNION BANK OF INDIA	15	3	2	10
Grand Total	462	91	73	298

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 31.12.2023	
A/c	Amount	A/c	Amount
513	2164.66	3946	12577.29

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

Chief Minister's B.Ed Anuprerona Yojana:

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

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

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

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

**BANK-WISE PERFORMANCE UNDER EDUCATION LOAN FOR THE YEAR 2023-24, AS
ON 31.12.2023 (Amt in Lacs.)**

SL NO	BANKS	PROPOSAL SANCTIONED		Outstanding as on 31.12.2023		NPA as on 31.12.2023	
		NO	Amt.	No.	Amt.	No.	Amt.
1	Bank of Baroda	23	147.39	76	466.46	4	6.11
2	Bank of India	32	34.09	70	155.82	4	11.94
3	Bank of Maharashtra	5	59.00	14	53.14	0	0.00
4	Canara Bank	87	208.25	367	1280.57	34	103.23
5	Central Bank of India	0	0.00	29	59.55	13	17.65
6	Indian Bank	2	94.00	11	50.29	1	5.44
7	Indian Overseas Bank	4	21.03	18	56.83	0	0.00
8	Punjab & Sind Bank	0	0.00	4	9.42	1	1.42
9	Punjab National Bank	83	371.54	654	1408.57	116	146.62
10	State Bank of India	124	146.36	1437	6152.50	62	169.22
11	Union Bank of India	14	77.56	67	232.86	3	6.15
12	UCO Bank	18	57.09	189	501.83	10	19.94
A	Sub Total of Public Sec. Bank	392	1216.31	2936	10427.84	248	487.72
13	AXIS BANK	0	0.00	33	53.18	0	0.00
14	Federal Bank	0	0.00	5	9.77	0	0.00
15	HDFC	3	4.49	14	35.75	0	0.00
16	ICICI	0	0.00	9	37.12	0	0.00
17	IDBI BANK	4	1.79	17	34.24	1	0.96
18	Indusind Bank	0	0.00	0	0.00	0	0.00
19	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00
20	SOUTH INDIAN BANK	0	0.00	0	0.00	0	0.00
21	YES Bank	0	0.00	0	0.00	0	0.00
B	Sub Total of Pvt. Sec. Bank	7	6.28	78	170.06	1.00	0.96
22	Tripura Gramin Bank	93	868.07	919	1932.22	175	196.66
C	Sub Total of RRB	93	868.07	919	1932.22	175	196.66
23	ACUB	0	0.00	0	0.00	0	0.00
24	TCARDB	0	0.00	0	0.00	0	0.00
25	TSCB	21	74.00	13	47.17	7	9.25
D	Sub Total of Coop.Banks	21	74.00	13	47.17	7	9.25
GRAND TOTAL		513	2164.66	3946	12577.29	431	694.59

BANK-WISE PERFORMANCE IN FINANCING UNDER HOUSING SCHEME AS ON 31.12.2023

(Amt. in lakhs)

Sl. No.	Name of the Banks	Sanctioned in FY 2023-24		Total Outstanding										Total NPA as on 31.12.2023	
				Urban		Semi-Urban		Rural		Total Outstanding as on 31.12.2023		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	26	85.69	241	2475.18	52	491.61	5	62.00	298	3028.79	128	2214.85	1	13.75
2	Bank of India	45	409.72	149	1327.76	136	996.79	20	104.12	305	2428.67	1	19.50	5	24.26
3	Bank of Maharashtra	5	81.44	70	1010.58	0	0.00	0	0.00	70	1010.58	28	395.99	1	5.65
4	Canara Bank	138	1607.47	363	7192.62	241	3058.39	100	1070.25	704	11321.26	56	839.20	3	11.64
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	18	541.50	161	2960.00	10	158.50	10	108.40	181	3226.90	17	207.91	4	56.69
7	Indian Overseas Bank	15	262.36	114	1863.00	27	384.08	15	279.36	156	2526.44	8	187.40	0	0
8	Punjab & Sind Bank	0	0.00	28	226.67	0	0.00	8	48.95	36	275.62	0	0.00	0	0
9	Punjab National Bank	498	8873.31	1945	30512.45	661	8102.25	127	3336.98	2733	41951.68	468	8313.11	21	74.79
10	State Bank of India	547	4201.51	6798	63638.53	1781	17235.00	2012	20809.00	10591	101682.53	828	15296.00	9	38.28
11	Union Bank of India	10	140.76	148	2125.43	25	244.38	4	29.38	177	2399.19	9	111.32	1	0.77
12	UCO Bank	124	2460.23	574	6313.45	414	5536.19	272	3086.83	1260	14936.47	90	1433.63	27	246.97
A	Sub-Total PUBLIC sec Bank	1428	18692.78	10619	119786.96	3353	36309.00	2583	29085.91	16555	185181.87	1635	29041.41	72	472.80
13	AXIS BANK	15	86.16	30	357.69	0	0.00	0	0.00	30	357.69	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	263	288.60	364	1628.95	150	277.52	2	1.60	516	1908.07	0	0.00	6	4.09
17	ICICI	52	1340.50	288	6469.16	150	2942.18	17	250.09	455	9661.43	0	0.00	0	0
18	IDBI BANK	44	506.53	79	1088.54	108	1380.35	14	119.27	201	2588.16	0	0.00	0	0
19	Indusind Bank	0	0.00	41	366.30	0	0.00	0	0.00	41	366.30	0	0.00	0	0
20	Kotak Mahindra Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0
21	South Indian Bank	1	13.00	7	185.47	0	0.00	0	0.00	7	185.47	0	0.00	0	0
22	Ujjivan Bank	1266	953.94	909	950.86	1326	1036.03	0	0.00	2235	1986.89	0	0.00	44	12.01
B	Sub Total Pvt. Sec Bank	1656	3499.73	1927	13815.51	1742	5749.82	68	707.07	3737	20272.40	0	0	53	66.2
23	TGB	933	19373.48	1426	20337.11	4387	28407.20	5513	30341.46	11326	79085.77	409	13760.00	889	1877.62
C	Sub Total RRB	933	19373.48	1426	20337.11	4387	28407.20	5513	30341.46	11326	79085.77	409	13760	889	1877.62
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	6	91.50	12	84.62	356	1468.41	5	24.33	373	1577.36	91	71.62	22	84.74
D	Sub-Total Coop. Bank	6	91.5	80	647.77	358	1489.50	5	24.33	443	2161.60	91	71.62	37	235.77
GRAND TOTAL		4023	41657.49	14052	154587.35	9840	71955.52	8169	60158.77	32061	286701.64	2135	42873.03	1051	2652.39

❖ Pradhan Mantri Awas Yojana (PMAY) - :

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

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

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

All the Banks in the State financed 2135 cases under PMAY up to 31.12.2023. All the bankers working in the state to come forward to finance eligible beneficiaries under PMAY.

PMAY- Grameen Status:

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

PMAY – Urban Scheme for TUEP Workers

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 (UDD) for providing necessary approval / suggestions before implementation by PNB. UDD have suggested certain modifications which has been taken up for active consideration and needs discussion and subsequent approval of SLBC forum. Rest of the member Banks of SLBC Tripura are yet to come up with approved scheme.

The specified clauses which need discussion and approval of the house are as under:

S.No.	Approved Scheme of PMAY-Urban for TUEP workers by PNB	Modification requested by Director, Urban Development Department, Govt of Tripura
1.	TUEP job card holders maintaining TUEP wages account for not less than 01 year & are paid through DBT.	As per the conditions, the PMAY(U) beneficiaries who don't have TUEP job cards will be exempted from the scheme.
2.	The beneficiary should have wages account with PNB.	Department has requested to waive the condition of maintain wages account with PNB.
3.	The Scheme is specific to TUEP workers who have 90-95 person days in a year of unskilled labour wage under TUEP and having wages a/c with PNB.	Urban Development Department has requested to reduce the no of person days from 90 to 25 person days on the pretext that a worker on an average got 25 person days in last three years and as per guidelines there is a provision to provide 50 person days in a year.
4.	Disbursement will be made in 2 phases into TUEP wages account of the customer upon full utilization of govt grant by the beneficiary.	The department has requested to disburse the loan after utilization/disbursement of 2 nd instalment of Govt grant which is maximum Rs.1,66,666/-
5.	Rate of Interest: RLLR + BSP+ 2.25% i.e. 11.25% (presently) irrespective of CIC score any valuable movables or immovable.	Bank may also reduce proposed interest rate of 11.25%, in case of beneficiary decided to keep mortgage of any valuable movables or immovable.

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 livelihoods that 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 15-01-2024 is given below:

PMSVANidhi Position - 1st Dose (Rs.10,000/-)					
S/No	BANK	Applications	Sanctioned	Disbursed	Returned
1	Annapurna Finance Pvt.Ltd	27	26	26	1
2	Axis Bank	6	4	0	0
3	Bandhan Bank	7	0	0	3
4	Bank of Baroda	27	20	20	1
5	Bank of India	105	86	81	3
6	Bank of Maharastra	26	9	8	2
7	Canara Bank	116	99	97	9
8	Central Bank of India	61	55	55	0
9	Federal Bank	1	0	0	0
10	HDFC Bank	110	50	49	60
11	ICICI Bank	4	1	0	1
12	IDBI Bank	23	11	11	6
13	Indian Bank	36	31	26	0
14	Indian Overseas Bank	31	20	19	0
15	Kotak Mahindra Bank	1	0	0	0
16	Punjab National Bank	1003	922	904	26
17	Tripura Gramin Bank	1674	1451	1422	119
18	South Indian Bank	2	1	1	0
19	State Bank of India	1739	1602	1564	57
20	Stree Nidhi Credit- Co Operative Fedaration	1	1	1	0
21	TSCBL	479	237	212	47
22	UCO Bank	564	436	436	72
23	Ujjivan Small Finance	3	1	1	1
24	Union Bank	63	47	47	4
TOTAL		6109	5110	4980	412

PMSVANidhi Position - 2nd Dose (Rs.20,000/-)					
S/No	BANK	Applications	Sanctioned	Disbursed	Returned
1	Annapurna Finance Pvt.Ltd	16	0	0	26
2	Bank of Baroda	13	5	5	4
3	Bank of India	62	19	15	25
4	Bank of Maharastra	8	1	0	1
5	Canara Bank	58	32	28	22
6	Central Bank of India	19	5	5	12
7	HDFC Bank	28	8	5	11
8	IDBI Bank	6	4	3	2
9	Indian Bank	5	2	2	1
10	Indian Overseas Bank	18	13	12	3
11	Punjab National Bank	518	345	326	113
12	Tripura Gramin Bank	485	376	356	85
13	State Bank of India	650	554	539	58
14	South Indian Bank	1	0	0	1
15	Stree Nidhi Credit- Co Operative Fedaration	1	1	1	0
16	TSCBL	54	32	28	1
17	UCO Bank	167	99	99	45
18	Union Bank	31	23	22	3
TOTAL		2140	1519	1446	413

PMSVANidhi Position - 3rd Dose (Rs.50,000/-)					
S/No	BANK	Applications	Sanctioned	Disbursed	Returned
1	Bank of Baroda	1	0	0	0
2	Bank of India	5	3	3	0
3	Canara Bank	9	9	8	0
4	Central Bank of India	1	1	1	0
5	IDBI Bank	1	1	1	0
6	Indian Overseas Bank	4	4	4	0
7	Punjab National Bank	62	54	52	1
8	Tripura Gramin Bank	86	72	68	5
9	State Bank of India	105	93	89	5
10	TSCBL	10	7	5	0
11	UCO Bank	32	31	30	0
12	Union Bank of India	3	2	2	0
TOTAL		318	277	263	11

PM Vishwakarma Yojana

PM Vishwakarma, a Central Sector Scheme, was launched on 17th September, 2023 by the Hon'ble Prime Minister of India, to provide end-to-end support to artisans and craftspeople who work with their hands and tools. The Scheme covers artisans and craftspeople engaged in 18 trades, viz. Carpenter (Suthar/Badhai), Boat Maker, Armourer, Blacksmith (Lohar), Hammer and Tool Kit Maker, Locksmith, Goldsmith (Sonar), Potter (Kumhaar), Sculptor (Moortikar, stone carver), Stone breaker, Cobbler (Charmkar)/ Shoemith/Footwear artisan, Mason (Rajmistri), Basket/Mat/Broom Maker/Coir Weaver, Doll & Toy Maker (Traditional), Barber (Naai), Garland maker (Malakaar), Washerman (Dhobi), Tailor (Darzi) and Fishing Net Maker. The Scheme envisages provisioning of the following benefits to the artisans and crafts persons:

- **Recognition:** Recognition of artisans and craftspeople through PM Vishwakarma certificate and ID card.
- **Skill Upgradation:** Basic Training of 5-7 days and Advanced Training of 15 days or more, with a stipend of Rs. 500 per day.
- **Toolkit Incentive:** A toolkit incentive of upto Rs. 15,000 in the form of e-vouchers at the beginning of Basic Skill Training.
- **Credit Support:** Collateral free 'Enterprise Development Loans' of upto Rs. 3 lakh in two tranches of Rs. 1 lakh and Rs. 2 lakh with tenures of 18 months and 30 months, respectively, at a concessional rate of interest fixed at 5%, with Government of India subvention to the extent of 8%. Beneficiaries who have completed Basic Training will be eligible to avail the first tranche of credit support of upto Rs. 1 lakh. The second loan tranche will be available to beneficiaries who have availed the 1st tranche and maintained a standard loan account and have adopted digital transactions in their business or have undergone Advanced Training.
- **Incentive for Digital Transaction:** An amount of Re. 1 per digital transaction, upto maximum 100 transactions monthly will be credited to the beneficiary's account for each digital pay-out or receipt.
- **Marketing Support:** Marketing support will be provided to the artisans and craftspeople in the form of quality certification, branding, onboarding on e-commerce platforms such as GeM, advertising, publicity and other marketing activities to improve linkage to value chain.

In addition to the above-mentioned benefits, the Scheme will onboard the beneficiaries on Udyam Assist Platform as 'entrepreneurs' in the formal MSME ecosystem. Enrolment of beneficiaries shall be done through Common Service Centres with Aadhaar-based biometric authentication on PM Vishwakarma portal. The enrolment of beneficiaries will be followed by a three-step verification which will include Verification at Gram Panchayat/ ULB level, Vetting and Recommendation by the District Implementation Committee and Approval by the Screening Committee.

Presently, Savings account validation is ongoing at Bank branch level for identified beneficiaries through the PM Vishwakarma Portal. The present status of the same is annexed as under:

PM Vishwakarma Savings Account Verification Status as on 20.01.2024					
Bank Name	Total Saving Bank details received	Total saving bank details Approved	Total saving bank details Rejected	Total saving bank details Pending for approval less than 7 days	Total saving bank details Pending for approval greater than 7 days
Axis Bank	84	29	1	7	47
Bandhan Bank Ltd.	257	0	0	5	252
Bank of Baroda	361	306	21	2	32
Bank of India	527	502	11	12	2
Bank of Maharashtra	14	6	2	1	5
Canara Bank	686	600	49	21	16
Central Bank of India	200	145	17	5	33
Federal Bank	7	5	0	1	1
HDFC Bank	56	33	2	1	20
ICICI Bank	27	26	0	1	0
IDBI Bank	114	33	1	10	70
Indian Bank	158	118	8	3	29
Indian Overseas Bank	65	6	1	4	54
IndusInd Bank	15	0	0	0	15
Kotak Mahindra Bank Limited	9	0	0	0	9
North East Small Finance Bank Ltd	5	0	0	1	4
Punjab and Sind Bank	3	2	1	0	0
Punjab National Bank	4732	4375	64	230	63
RRB Tripura Gramin Bank	16351	8964	493	590	6304
SOUTH INDIAN BANK	5	0	0	0	5
State Bank of India	7099	6663	329	103	4
TRIPURA STATE CO OPERATIVE BANK LTD	2399	575	36	142	1646
UCO Bank	1841	1679	131	27	4
Ujjivan Small Finance Bank	4	0	0	0	4
Union Bank of India	275	102	6	18	149
Grand Total	35294	24169	1173	1184	8768

Banks are requested to ensure timely verification of savings accounts at the earliest.

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 162 SC/ST/Women beneficiaries amounting to Rs. 28.01 Crores during FY 2023-24 up to December 2023.

Bank-wise Progress under the Scheme as on 31.12.2023 is as follows: -

PERFORMANCE UNDER STAND UP INDIA FY 2023-24 As on 31.12.2023									
						Amt.: Rs. In Lakhs			
Sl.	Bank	SC		ST		Women		TOTAL	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	Bank of Baroda	1	11	0	0	0	0	1	11
2	State Bank of India	24	433.7	24	374.33	46	1039.86	94	1847.89
3	UCO Bank	8	41.6	0	0	8	41.6	16	83.2
4	Union Bank	0	0	0	0	4	152.84	4	152.84
5	IndusInd Bank	2	47.8	0	0	1	21	3	68.8
6	Indian Bank	0	0	0	0	2	45.99	2	45.99
7	Tripura Gramin Bank	12	160	13	186	16	196	41	542
8	HDFC Bank	0	0	0	0	1	50.24	1	50.24
GRAND TOTAL		47	694.1	37	560.33	78	1547.53	162	2801.96

Pradhan Mantri Mudra Yojana (PMMY)

Status of implementation

All Banks/Financial Institutions have made an achievement of Rs. 1954.51 Crores with 258621 number of accounts for the period April 2023 – December 2023.

Performance of the Banks in the State of Tripura as on 31.12.2023 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
Public Sector Banks	4140	11.49	6046	146.20	2044	154.78	12230	312.44
Private Sector Banks	78724	279.99	88788	900.50	114	6.74	167626	1187.27
RRBs	5336	21.07	5301	96.56	332	24.01	10969	141.64
NBFC MFI	36291	132.29	5536	34.83	0	0	41827	167.12
Small Finance Banks	12452	48.64	7648	65.01	0	0	20100	113.65
Co-Op Banks	3427	15.82	1932	12.98	510	3.59	5869	32.39
Grand Total	140370	509.30	115251	1256	3000	189.12	258621	1954.51

Bank wise details of disbursement is Annexed.

Pradhan Mantri Mudra Yojana in Tripura for FY 2023-24 (As on 31.12.2023)

[Amount Rs. in Crore]

Sr No	Bank Name	Annual Target FY 23-24		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			Achievement % against Annual Target FY 23-24	
		No Of A/Cs	Sanction 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	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt
Public Sector Banks																	
1	State Bank of India	26200	88.63	536	1.01	1.01	1699	44.06	43.8	328	26.96	26.93	2563	72.03	71.74	9.78	81.27
2	Bank of Baroda	13990	21.00	145	0.59	0.58	94	2.84	2.82	49	4.33	4.33	288	7.76	7.74	2.06	36.95
3	Bank of India	6580	21.56	36	0.13	0.1	305	8.1	7.31	68	5.1	4.38	409	13.33	11.8	6.22	61.82
4	Bank of Maharashtra	5380	13.69	1327	4.29	4.29	334	4.4	4.4	2	0.15	0.15	1663	8.85	8.85	30.91	64.64
5	Canara Bank	15780	37.22	234	0.39	0.38	496	13.16	13.09	168	14.2	14.12	898	27.75	27.59	5.69	74.55
6	Central Bank of India	1910	4.82	80	0.13	0.06	125	3.06	2.17	29	2.43	2.08	234	5.61	4.32	12.25	116.29
7	Indian Bank	1480	4.73	34	0.07	0.07	56	1.56	1.56	26	1.83	1.83	116	3.47	3.47	7.84	73.39
8	Indian Overseas Bank	1050	4.64	7	0.03	0.03	97	2.3	2.25	15	1.27	1.26	119	3.59	3.53	11.33	77.30
9	Punjab National Bank	87770	219.28	1086	3.58	2.32	2132	49.33	45.09	1145	79.75	79.02	4363	132.66	126.43	4.97	60.50
10	Union Bank of India	6780	21.32	89	0.3	0.27	497	12.1	11.24	112	9.64	9.17	698	22.04	20.67	10.29	103.36
11	Punjab & Sind Bank	870	1.51	4	0.01	0.01	38	0.53	0.47	2	0.19	0.19	44	0.73	0.68	5.06	48.28
12	UCO Bank	19850	52.43	562	0.96	0.89	173	4.73	4.69	100	8.93	8.82	835	14.63	14.41	4.21	27.90
	Total	187640	490.85	4140	11.49	10.01	6046	146.2	138.89	2044	154.78	152.28	12230	312.44	301.18	6.52	63.65
Private Sector Commercial Banks																	
13	Federal Bank	130	0.07	1	0.01	0.01	0	0	0	0	0	0	1	0.01	0.01	0.77	13.89
14	Ratnakar Bank	1700	0.43	0	0	0	0	0	0	0	0	0	0	0	0	0.00	0.00
15	South Indian Bank	40	0.16	0	0	0	0	0	0	0	0	0	0	0	0	0.00	0.00
16	ICICI Bank	660	2.20	5	0.02	0.02	55	1.39	1.29	15	1.2	1.2	75	2.61	2.51	11.36	118.85
17	Axis Bank	73880	29.65	7870	28.67	28.67	53	0.31	0.31	0	0	0	7923	28.98	28.98	10.72	97.73
18	IndusInd Bank	621710	212.03	31399	101.83	101.83	5118	42.91	42.91	58	2.87	2.87	36575	147.61	147.61	5.88	69.62
19	HDFC Bank	870	5.14	70	0.28	0.28	49	1.26	1.26	26	1.89	1.89	145	3.43	3.43	16.67	66.78
	Bandhan Bank	0	0.00	38377	146.26	146.26	82787	849.8	849.79	2	0.06	0.06	121166	996.11	996.11	#DIV/0!	#DIV/0!
	IDFC Bank Limited	91490	39.30	995	2.9	2.9	660	3.3	3.3	0	0	0	1655	6.2	6.2	1.81	15.78
20	IDBI Bank Limited	2200	7.36	7	0.02	0.02	66	1.58	1.58	13	0.72	0.72	86	2.32	2.32	3.91	31.54
	Total	792680	296.33	78724	279.99	279.99	88788	900.5	900.44	114	6.74	6.74	167626	1187.27	1187.17	21.15	400.66
Regional Rural Banks																	
21	Tripura Gramin Bank	152700	223.87	5336	21.07	20.78	5301	96.56	84.13	332	24.01	15.29	10969	141.64	120.2	7.18	63.27
	Total	152700	223.87	5336	21.07	20.78	5301	96.56	84.13	332	24.01	15.29	10969	141.64	120.2	7.18	63.27
Small Finance Banks																	
28	Ujjivan Small Finance Bank	257500	170.24	12452	48.64	48.64	7648	65.01	65.01	0	0	0	20100	113.65	113.65	7.81	66.76
	Total	257500	170.24	12452	48.64	48.64	7648	65.01	65.01	0	0	0	20100	113.65	113.65	7.81	66.76
Co-Operative Banks																	
29	Tripura State Co-Operative Bank	53010	35.28	3427	15.82	15.82	1932	12.98	12.98	510	3.59	3.59	5869	32.39	32.39	11.07	91.81
	Total	53010	35.28	3427	15.82	15.82	1932	12.98	12.98	510	3.59	3.59	5869	32.39	32.39	11.07	91.81
	Grand Total	1443530	1216.57	104079	377.01	375.24	109715	1221	1201.45	3000	189.12	177.9	216794	1787.39	1754.59	15.02	146.92
NBFC-Micro Finance Institutions																	
22	VEDIKA CREDIT CAPITAL LTD			10428	34.93	34.93	0	0	0	0	0	0	10428	34.93	34.93		
23	Village Financial Services Pvt Ltd			4800	17.94	17.94	0	0	0	0	0	0	4800	17.94	17.94		
24	Samasta Microfinance Limited			3438	12.24	12.24	1490	9.34	9.34	0	0	0	4928	21.58	21.58		
25	Belstar Investment and Finance Private Limited			4190	16.92	16.92	1040	6.52	6.52	0	0	0	5230	23.44	23.44		
26	SVATANTRA MICROFIN PRIVATE LIMITED			2526	9.12	9.12	695	4.3	4.3	0	0	0	3221	13.42	13.42		
	Arohan Financial Services Pvt. Ltd.			3252	10.65	10.65	499	3.15	3.15	0	0	0	3751	13.79	13.79		
27	SATYA MicroCapital Limited			7657	30.49	30.49	1812	11.52	11.52	0	0	0	9469	42	42		
	Total NBFC-MFI			36291	132.29	132.29	5536	34.83	34.83	0	0	0	41827	167.12	167.12		
	Grand Total including NBFC-MFI	2698980	2388.88	140370	509.3	507.53	115251	1256	1236.28	3000	189.12	177.9	258621	1954.51	1921.71	9.58	81.82

PRADHAN MANTRI MUDRA YOJANA OUTSTANDING POSITION AS ON 31.12.2023 (Amount in Rs. Lakhs)

S.No.	Bank Name	Shishu				Kishore				Tarun				Total Mudra Outstanding				NPA %	
		Outstanding		NPA		Outstanding		NPA		Outstanding		NPA		Advance Outstanding		NPA Outstanding			
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	49	92.50	9	3.80	60	441.97	16	61.66	117	777.62	5	39.82	226	1312.092	30	105.28	13	8
2	Bank of India	1003	237.55	131	27.10	3120	4953.30	174	227.12	266	1702.21	7	43.64	4389	6893.06	312	297.86	7	4
3	Bank of Maharashtra	10	6.25	5	3.45	19	10.85	10	6.74	7	17.64	2	12.68	36	34.74	17	22.87	47	66
4	Canara Bank	631	140.38	171	43.99	1719	3031.15	280	449.55	315	2398.81	26	150.11	2665	5570.34	477	643.65	18	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	56	9.63	15	3.19	219	345.34	67	115.30	39	233.73	5	32.22	314	588.7	87	150.71	28	26
7	Indian Overseas	50	11.82	9	3.26	281	544.24	16	30.71	62	466.60	10	83.70	393	1022.66	35	117.67	9	12
8	Punjab & Sind Bank	26	9.57	0	0.00	90	102.46	0	0.00	3	25.00	2	2.00	119	137.03	2	2.00	2	1
9	Punjab National Bank	10983	2886.65	5158	1595.48	11668	13957.68	3647	3732.20	2561	8698.46	128	666.53	25212	25542.79	8933	5994.21	35	23
10	State Bank of India	1580	271.23	679	104.87	6483	10111.13	2148	2461.20	631	3690.94	95	458.68	8694	14073.3	2922	3024.76	34	21
11	UCO Bank	1616	343.67	223	37.64	4039	5633.65	172	193.66	335	2386.20	0	0.00	5990	8363.52	395	231.30	7	3
12	Union Bank	449	102.90	58	6.26	1388	2113.07	119	147.44	176	1202.22	6	31.79	2013	3418.194	183	185.48	9	5
	Total PUBLIC sec Bank	16594	4235.01	6483	1858.15	29301	41593.59	6680	7458.54	4550	21851.08	287	1527.22	50445	67679.67	13450	10843.91	27	16
13	Axis Bank	13644	3094.35	1095	69.05	536	757.08	33	3.70	23	214.75	2	0.00	14203	4066.184	1130	72.75	8	2
14	Bandhan Bank	64568	13826.94	4106	753.61	183672	91246.88	8845	5070.89	111	170.89	17	57.44	248351	105244.7	12968	5881.94	5	6
15	Federal Bank	11	5.18	2	0.97	4	10.76	0	0.00	2	18.66	1	11.17	17	34.6	3	12.14	18	35
16	HDFC Bank	201	24.06	176	19.93	84	180.39	0	0.00	56	284.39	0	0.00	341	488.8491	176	19.93	52	4
17	ICICI Bank	199	55.71	9	0.47	52	106.87	19	9.75	15	104.22	0	0.00	266	266.801	28	10.22	11	4
18	IDBI Bank	364	18.59	66	10.61	344	494.55	49	91.47	81	393.26	22	84.27	789	906.4	137	186.35	17	21
19	IDFCFirst Bank	944	245.90	0	0.00	605	284.43	0	0.00	0	0.00	0	0.00	1549	530.33	0	0.00	0	0
20	IndusInd Bank	39911	7775.86	3182	461.64	5614	3547.46	801	269.69	151	529.18	0	0.00	45676	11852.5	3983	731.33	9	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	1	0.13	3	11.00	0	0.00	0	0.00	0	0.00	4	11.5	1	0.13	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
	Total PRIVATE Sec bank	142886	30832.09	9758	1482.41	206122	104732.42	10214	5597.51	439	1715.36	42	152.88	349447	137279.9	20014	7232.80	6	5
26	Tripura Gramin Bank	40485	8837.97	11358	3204.90	28387	29260.74	4584	4821.78	1063	5220.80	76	326.07	69935	43319.52	16018	8352.74	23	19
	Total RRB	40485	8837.97	11358	3204.90	28387	29260.74	4584	4821.78	1063	5220.80	76	326.07	69935	43319.52	16018	8352.74	23	19
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	3427	1582.49	537	299.96	1932	1298.87	386	259.77	510	359.99	100	70.59	5869	3241.35	1023	630.33	17	19
	Total Coop. Bank	3427	1582.49	537	299.96	1932	1298.87	386	259.77	510	359.99	100	70.59	5869	3241.35	1023	630.33	17	19
	Grand Total	203392	45487.56	28136	6845.42	265742	176885.62	21864	18137.60	6562	29147.23	505	2076.75	475696	251520.4	50505	27059.77	11	11

Recovery Performance of Banks as on 31.12.2023

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

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

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

Sector wise recovery –

Overall recovery percentage in respect of three broad sectors, viz., Agriculture, MSME and Other Prisec as on 31.12.2023 stands at 43%.

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

Rs/ Lacs

Sector	December 2022			December 2023		
	Demand	Recovery	%	Demand	Recovery	%
Agriculture & allied	176787.82	90263.13	51	119267.64	54657.28	46
MSME	93482.01	44574.25	48	70819.87	27792.66	39
Other Prisec	105409.10	45246.30	43	65517.25	26941.79	41
TOTAL	373970.75	179232.13	48	254340.90	108632.17	43

BANK-WISE & SECTOR-WISE RECOVERY PERFORMANCE AS ON 31.12.2023

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	2.39	1.00	42	65.31	50.80	78	60.77	53.21	88	128.47	105.01	82
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	1012.25	55	6496.82	4124.78	63	3355.18	1802.55	54	11708.76	6939.58	59
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	3795.63	1008.32	27	8939.10	376.16	4	6686.28	232.90	3	19421.01	1617.38	8
A	Sub Total of Public Sec.	9217.71	2111.39	23	18698.95	4887.11	26	10737.53	2316.48	22	38654.19	9314.98	24
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	566.96	555.80	98	151.85	111.88	74	211.09	183.91	87	929.90	851.59	92
16	ICICI	1125.73	669.31	59	66.43	55.89	84	71.70	34.36	48	0.00	0.00	#DIV/0!
17	IDBI BANK	276.82	229.51	83	118.07	71.01	60	34.30	33.39	97	429.19	333.91	78
18	Indusind Bank	42.53	22.85	54	164.38	81.66	50	60.42	59.90	99	267.33	164.42	62
19	Ujjivan Bank	14979.00	4984.00	33	75.00	28.00	37	8174.00	3196.00	39	23228.00	8208.00	35
20	SOUTH INDIAN BANK	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
21	YES Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
B	Sub Total of Pvt. Sec. Bank	41667.64	9101.42	22	26143.50	5450.95	21	21228.05	5100.06	24	87775.33	18892.88	22
22	Tripura Gramin Bank	32054.87	26431.12	82	17123.85	13706.47	80	11954.24	9258.44	77	61132.96	49396.04	81
C	Sub Total of RRB	32054.87	26431.12	82	17123.85	13706.47	80	11954.24	9258.44	77	61132.96	49396.04	81
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	17013.35	47	8853.57	3748.13	42	21597.44	10266.80	48	66778.43	31028.28	46
D	Sub Total of Coop.Banks	36327.42	17013.35	47	8853.57	3748.13	42	21597.44	10266.80	48	66778.43	31028.28	46
Grand Total		119267.64	54657.28	46	70819.87	27792.66	39	65517.25	26941.79	41	254340.90	108632.17	43

POSITION OF NPA OF BANKS IN THE STATE OF TRIPURA

As on 31.12.2023

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
December 2022	19843	982.50	4.95
March 2023	19996	1423.54	7.12
December 2023	20063	964.78	4.81

Percentage of gross NPA as against gross advance decreased from 4.95% as on December 2022 to 4.81% as on December 2023. Amount in absolute terms decreased to Rs. 964.78 crores as on December 2023 from Rs. 982.50 crores as on December 2022. The outstanding amount under Written off A/Cs (Shadow Register) is around Rs. 160.21 crores which if added with the outstanding NPA, the total amount would be Rs. 1124.99 crores which seems to be high.

The total outstanding NPA amount in Govt. sponsored schemes has increased from Rs. 125.09 crores in December 2022 to Rs. 131.78 crores in December 2023. State Govt is requested to take adequate measures in helping bank officials in recovery of these loans.

NPA Position and amount outstanding in Shadow Register of Banks in Tripura as on 31.12.2023 is furnished in the Annexure.

NPA Position of Banks in Tripura as on 31.12.2023

(Amt. in lacs)

SI No	Name of Bank	Agriculture	MSME	OPS	Total Prisec	Non-Prisec	Total NPA
1	2	3	4	5	6	7	8
1	Bank of Baroda	13.30	457.91	22.58	493.79	34.83	528.62
2	Bank of India	121.45	2101.22	36.20	2258.87	37.07	2295.94
3	Bank of Maharashtra	0.00	107.46	5.65	113.11	0.00	113.11
4	Canara Bank	220.69	1067.56	109.90	1398.15	91.88	1490.03
5	Central Bank of India	68.24	506.53	22.09	596.86	1.77	598.63
6	Indian Bank	15.33	214.11	1.61	231.05	73.08	304.13
7	Indian Overseas Bank	106.93	363.80	0.00	470.73	146.29	617.02
8	Punjab & Sind Bank	6.97	46.63	7.86	61.46	0.24	61.70
9	Punjab National Bank	8233.09	6934.11	214.74	15381.94	790.04	16171.98
10	State Bank of India	11235.11	2384.31	166.33	13785.75	2843.57	16629.32
11	Union Bank of India	115.46	277.52	0.39	393.37	31.02	424.39
12	UCO Bank	1259.50	703.30	541.90	2504.70	148.01	2652.71
A	Sub-Total PUBLIC sec Bank	21396.07	15164.46	1129.25	37689.78	4197.80	41887.58
13	AXIS BANK	2.20	157.00	7.17	166.37	3.31	169.68
14	Bandhan Bank	2023.93	1372.11	2459.40	5855.44	1981.45	7836.89
15	Federal Bank	0.00	9.51	0.00	9.51	0.00	9.51
16	HDFC	809.49	642.46	26.33	1478.28	510.76	1989.04
17	ICICI	23.23	785.76	49.48	858.47	1163.10	2021.57
18	IDBI BANK	1907.40	639.19	0.96	2547.55	4.82	2552.37
19	IDFC First Bank	2.56	0.00	0.00	2.56	79.12	81.68
20	Indusind Bank	843.34	106.44	0.00	949.78	149.62	1099.40
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	140.00	512.68	0.00	652.68	5.77	658.45
24	Ujjivan Bank	113.01	1.92	123.85	238.78	54.21	292.99
25	Jana SFB	279.34	0.00	3.33	282.67	0.00	282.67
B	Sub Total Pvt. Sec Bank	6144.50	4227.07	2670.52	13042.09	3970.04	17012.13
26	TGB	1626.41	13045.38	2411.90	17083.69	2293.03	19376.72
C	Sub Total RRB	1626.41	13045.38	2411.90	17083.69	2293.03	19376.72
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	6763.79	17583.74
D	Sub-Total Coop. Bank	4552.03	2095.59	4790.43	11438.05	6763.79	18201.84
GRAND TOTAL		33719.01	34532.50	11002.10	79253.61	17224.66	96478.27

Position of Technically Written off A/Cs of Banks in Tripura as on 31.12.2023

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	3	5.38
7	Indian Overseas Bank	0	0.00
8	Punjab & Sind Bank	39	64.49
9	Punjab National bank	14755	8564.12
10	State Bank of India	2084	1179.00
11	UCO Bank	63	20.34
12	Union Bank of India	0	0.00
A	Sub-Total PUBLIC sec Bank	16951	9866.17
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	466	2534.28
B	Sub Total PRIVATE Sec bank	466	2534.28
19	Tripura Gramin Bank	46010	3618.99
C	Sub Total RRB	46010	3618.99
20	ACUB	107	2.14
21	TCARDB	0	0.00
22	TSCB	0	0.00
D	Sub-Total Coop. Bank	107	2.14
GRAND TOTAL		63534	16021.58

STATUS OF GOVT. SPONSORED SCHEMES & NPA GENERATED THEREOF

		PMRY					PMEGP					SWAVALAMBAN				
		A/Cs Outstand ing	Outstd. Balance as on 31.12.2023	NPA A/Cs	Amt. Outstd. As on 31.12.23	NPA %	A/Cs Outstand ing	Outstd. Balance as on 31.12.2023	NPA A/Cs	Amt. Outstd. As on 31.12.23	NPA %	A/Cs Outstand ing	Outstd. Balance as on 31.12.2023	NPA A/Cs	Amt. Outstd. As on 31.12.23	NPA %
1	Bank of Baroda	0	0.00	0	0.00	#DIV/0!	23	104.78	0	0.00	0	0	0.00	0	0.00	#DIV/0!
2	Bank of Maharashtra	0	0.00	0	0.00	#DIV/0!	12	15.39	0	0.00	0	15	13.85	3	5.01	36
3	Bank of India	0	0.00	0	0.00	#DIV/0!	244	569.87	28	43.20	8	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	63	142.02	22	34.79	24	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	1398	3064.66	718	1210.05	39	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	96	122.61	15	13.20	11	33	97.20	12	26.58	27	220	578.20	48	70.05	12
13	UCO Bank	120	181.90	102	120.11	66	446	670.29	146	224.88	34	1685	728.01	171	149.90	21
ASCB of PSBs Sub-Total		1769	1399.97	1604	1194.13	85	3422	7673.42	1411	2548.58	33	5273	5604.26	1223	1948.80	35
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	23	89.75	9	32.06	36	48	58.53	5	6.40	11
18	INDUSIND BANK	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0	0.00	0	0.00	0
19	SOUTH INDIAN BANK	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0	0.00	0	0.00	0
20	Yes Bank	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0	0.00	0	0.00	0
21	Bandhan Bank	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0	0.00	0	0.00	0
22	Kotak Mahindra	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0	0.00	0	0.00	0
ASCB of Pvt s Sub-Total		0	0.00	0	0.00	0	53	182.62	22	51.06	28	48	58.53	5	6.40	0
23	TGB	0	0.00	0	0.00	0	4217	8154.30	861	1337.38	16	8019	10673.87	1645	2115.85	20
TGBs Sub-Total		0	0.00	0	0.00	0	4217	8154.30	861	1337.38	16	8019	10673.87	1645	2115.85	20
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	2595	5412.97	569	1728.35	32	5421	7836.63	1630	2247.64	29
ASCB ofCoop Sub-Total		0	0.00	0	0.00	0	2595	5412.97	569	1728.35	32	5421	7836.63	1630	2247.64	29
GRAND TOTAL		1769	1399.97	1604	1194.13	85	10287	21423.31	2863	5665.37	26	18761	24173.29	4503	6318.69	26

FINANCIAL INCLUSION

Pradhan Mantri Jan Dhan Yojana (PMJDY)

Performance of PMJDY as on 31.12.2023 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.
803299	209939	1013238	503.04*	865259	64338	379252
In Percentage						
79.28	20.72			85.40	6.35	37.43

* Average deposit per account Rs. 4964.68/-

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. 4964.68/- per account in the State of Tripura.

Aadhaar seeding percentage is 85.40 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 37.43% 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 6.35% of total PMJDY accounts opened in the State. Bankers are requested to convert all zero balance accounts into operative accounts.

Bank Wise Details of PMJDY accounts for the State of Tripura as on 31.12.2023

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	2961	6648	5155	4454	9609	57032369.6	475	8450	8482
2	Bank of India	PSB	12990	1097	7289	6798	14087	62037972.73	883	11881	13184
3	Bank of Maharashtra	PSB	133	2012	996	1149	2145	9980527	219	2072	2090
4	Canara Bank	PSB	33135	5819	18816	20138	38954	165546847.7	4440	27664	36387
5	Central Bank of India	PSB	5721	267	2270	3718	5988	14986751.36	126	3031	5702
6	Indian Bank	PSB	1671	1057	1257	1471	2728	7422061.74	329	2011	2217
7	Indian Overseas Bank	PSB	2964	4529	4206	3287	7493	23896032.66	204	5902	4340
8	Punjab & Sind Bank	PSB	402	229	252	379	631	1288551.48	32	423	567
9	Punjab National Bank	PSB	129994	6895	63549	73340	136889	715491532	20051	82939	128769
10	State Bank of India	PSB	77901	106117	90834	93184	184018	1033031967	4384	169522	146461
11	UCO Bank	PSB	50241	34946	39397	45790	85187	447881762.6	5343	18907	70036
12	Union Bank of India	PSB	9669	4037	7113	6593	13706	58484215.5	2273	7320	12508
13	Axis Bank Ltd	PVT	9	424	292	141	433	1820932	57	249	274
14	Federal Bank Ltd	PVT	0	138	95	43	138	1913280.87	33	84	107
15	HDFC Bank Ltd	PVT	21	8324	170	8175	8345	13947366.18	359	8345	3331
16	ICICI Bank Ltd	PVT	7	198	146	59	205	960648.68	131	205	84
17	IDBI Bank Ltd.	PVT	2804	4005	3182	3627	6809	15293335.51	894	4555	6029
18	IndusInd Bank Ltd	PVT	16	1261	1085	192	1277	1911385.7	64	220	1237
19	Kotak Mahindra Bank Ltd	PVT	0	217	177	40	217	66030.77	130	64	195
20	South Indian Bank Ltd	PVT	0	156	101	55	156	315491.69	53	117	132
21	Tripura State Co-Operative Bank	RCOP	20448	0	7295	13153	20448	898.23	0	0	0
22	Tripura Gramin Bank	RRB	452212	21563	192310	281465	473775	2397095288	23858	25291	423127
Grand Total			803299	209939	445987	567251	1013238	5030405249	64338	379252	865259

Social Security Schemes:

Performance of 3 Social Security Schemes viz. Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana (APY) as on 31.12.2023 is furnished below:

Bank Type	PMSBY	PMJJBY	APY
PSB	611119	191348	76176
Private	10162	2758	7918
RRB	396799	163015	116162
Co-op	31973	11630	724
Total	1050053	368751	200980

Bank wise position of 3 social security schemes is furnished along with claim position as on 31.12.2023:

Social Security Schemes upto December 2023		Target for FY 2023-24			Total enrolments in FY 23-24			Achievement % in FY 23-24			Outstanding as on Dec 2023		
S.No.	Banks	PMSBY	PMJJBY	APY	PMSBY	PMJJBY	APY	PMSBY	PMJJBY	APY	PMSBY	PMJJBY	APY
1	Bank of Baroda	2345	8862	700	3329	223	37	142	3	5	11836	2735	1697
2	Bank of India	4355	16458	1300	18818	2281	171	432	14	13	40535	8356	4465
3	Bank of Maharashtra	335	1266	100	277	219	21	83	17	21	952	405	193
4	Canara Bank	6365	24054	1700	16841	3343	487	265	14	29	40833	15133	8924
5	Central Bank Of India	2010	7596	600	5755	770	387	286	10	65	8918	3505	2167
6	Indian Bank	2010	7596	600	35006	370	41	1742	5	7	36963	1650	710
7	Indian Overseas	1675	6330	500	5093	733	611	304	12	122	6575	3087	2364
8	Punjab & Sind Bank	670	2532	200	372	65	53	56	3	27	2103	632	405
9	Punjab National Bank	23450	88620	6600	9575	3148	1781	41	4	27	139838	29138	14625
10	State Bank of India	24120	91152	7100	7501	11560	4643	31	13	65	272613	104470	26709
11	UCO Bank	10050	37980	3000	8074	1612	2040	80	4	68	38557	17188	11788
12	Union Bank	3685	13926	1100	687	235	343	19	2	31	11396	5049	2129
	Total PUBLIC sec Bank	81070	306372	23500	111328	24559	10615	137	8	45	611119	191348	76176
13	Axis Bank	4690	17724	910	3	0	155	0	0	17	408	155	3039
14	Bandhan Bank	9715	36714	840	0	0	451	0	0	54	0	0	1355
15	Federal Bank	335	1266	30	99	3	0	30	0	0	167	58	32
16	HDFC Bank	6030	22788	1050	600	66	202	10	0	19	2424	630	1414
17	ICICI Bank	4690	17724	560	130	3	2	3	0	0	333	204	110
18	IDBI Bank	3015	11394	630	298	242	473	10	2	75	3937	1460	1754
19	IDFC First Bank	335	1266	30	274	2	0	82	0	0	2384	112	0
20	IndusInd	2345	8862	60	5	2	7	0	0	12	308	15	14
21	Kotak Mahindra	335	1266	30	7	2	3	2	0	10	87	50	25
22	South Indian Bank	670	2532	30	11	4	1	2	0	3	109	70	172
23	Ujjivan Bank	2680	10128	0	0	0	0	0	0	#DIV/0!	0	0	0
24	Yes Bank	335	1266	30	0	0	0	0	0	0	5	4	3
	Total PRIVATE Sec bank	35175	132930	4200	1427	324	1294	4	0	31	10162	2758	7918
25	Tripura Gramin Bank	50451	190214	14800	58201	38733	15755	115	20	106	396799	163015	116162
	Total RRB	50451	190214	14800	58201	38733	15755	115	20	106	396799	163015	116162
26	ACUB	1005	3798	0	0	0	0	0	0	#DIV/0!	0	0	0
27	TCARDB	1675	6330	0	0	0	0	0	0	#DIV/0!	0	0	0
28	TSCB	21775	82290	1300	4292	2322	396	20	3	30	31973	11630	724
	Total Coop. Bank	24455	92418	1300	4292	2322	396	18	3	30	31973	11630	724
	Grand Total	191151	721934	43800	175248	65938	28060	92	9	64	1050053	368751	200980

Claim Status of PMSBY & PMJBY:

PMSBY & PMJBY--CLAIM STATUS FY 2023-24 (As on 31.12.2023)									
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	0	1	0
A	Sub Total of Public Sec. Bank	7	2	5	0	11	10	1	0
13	AXIS BANK	0	0	0	0	0	0	0	0
14	Bandhan Bank	0	0	0	0	0	0	0	0
15	Federal Bank	0	0	0	0	0	0	0	0
16	HDFC	0	0	0	0	0	0	0	0
17	ICICI	0	0	0	0	0	0	0	0
18	IDBI BANK	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	Sub Total of Pvt. Sec. Bank	0	0	0	0	1	0	1	0
25	Tripura Gramin Bank	27	14	8	5	96	49	47	0
C	Sub Total of RRB	27	14	8	5	96	49	47	0
26	ACUB	0	0	0	0	0	0	0	0
27	TCARDB	0	0	0	0	0	0	0	0
28	TSCB	1	0	0	1	5	3	2	0
D	Sub Total of Coop.Banks	1	0	0	1	5	3	2	0
GRAND TOTAL		35	16	13	6	113	62	51	0

Claim settlement in PMJBY is 55% while in PMSBY is 46%. Member banks are requested to review the pending and rejected cases with insurance companies so as to provide the benefit to the nominee at the earliest.

Performance of RSETIs:

STATE-TRIPURA															
Performance of RSETIs in Tripura (upto 31.12.2023)											Annexure No.				
RSETI - PNB -Udaipur,Gomati															
F.Y	No. of Programme	No. of Participants			Out of total Participants				No. of Trainees Employed			Financial Status of Trainees			
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employed	Total	APL	BPL	TOTAL
2018-19	26	373	459	832	155	192	174	15	163	381	0	544	314	518	832
2019-20	22	256	473	729	173	78	232	16	241	279	0	520	164	565	729
2020-21	17	83	384	467	90	83	111	10	9	185	0	194	98	369	467
2021-22	22	51	623	674	150	131	127	15	47	358	0	405	32	642	674
2022-23	23	106	561	667	149	158	136	35	259	231	0	490	54	613	667
2023-24	23	109	599	708	155	234	112	48	287	43	0	330	9	699	708
Total	133	978	3099	4077	872	876	892	139	1006	1477	0	2483	671	3406	4077
RSETI - PNB - Ambassa ,Dhalai															
F.Y	No. of Programme	No. of Participants			Out of total Participants				No. of Trainees Employed			Financial Status of Trainees			
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employed	Total	APL	BPL	TOTAL
2018-19	19	254	214	468	35	388	26	0	237	16	0	253	157	311	468
2019-20	15	210	210	420	48	263	56	76	60	111	0	171	162	258	420
2020-21	15	82	292	374	64	139	105	5	1	162	0	163	133	241	374
2021-22	19	50	372	422	47	241	76	2	178	147	0	325	36	386	422
2022-23	21	44	445	489	80	292	79	1	217	296	0	513	44	445	489
2023-24	19	52	470	522	62	377	63	3	150	136	0	286	0	522	522
Total	108	692	2003	2695	336	1700	405	87	843	868	0	1711	532	2163	2695
RSETI - TGB -SEPAHIJALA, Sepahijala															
F.Y	No. of Programme	No. of Participants			Out of total Participants				No. of Trainees Employed			Financial Status of Trainees			
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employed	Total	APL	BPL	TOTAL
2018-19	13	148	216	364	107	87	83	24	220	202	0	422	98	266	364
2019-20	13	149	251	400	84	100	124	38	94	143	0	237	120	280	400
2020-21	10	72	155	227	52	50	64	22	0	14	0	14	86	141	227
2021-22	17	80	311	391	131	99	73	35	141	143	0	284	115	276	391
2022-23	21	88	516	604	196	154	183	18	192	239	0	431	231	373	604
2023-24	19	21	592	613	159	156	139	112	213	37	0	250	3	610	613
Total	93	558	2041	2599	729	646	666	249	860	778	0	1638	653	1946	2599
RUDSETI, AGARTALA (Promoted by Canara Bank), West Tripura															
F.Y	No. of Programme	No. of Participants			Out of total Participants				No. of Trainees Employed			Financial Status of Trainees			
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employed	Total	APL	BPL	TOTAL
2018-19	23	425	231	656	85	277	140	5	117	184	18	319	344	312	656
2019-20	18	233	276	509	97	141	122	13	156	379	5	540	330	179	509
2020-21	15	122	190	312	73	90	82	1	58	156	0	214	92	220	312
2021-22	20	68	341	409	94	109	105	8	67	182	0	249	36	373	409
2022-23	19	16	455	471	125	180	97	2	280	58	0	338	31	440	471
2023-24	23	65	506	571	152	237	132	6	167	91	0	258	52	519	571
Total	118	929	1999	2928	626	1034	678	35	845	1050	23	1918	885	2043	2928
RSETI - SBI -Kumarghat, Unakoti.															
F.Y	No. of Programme	No. of Participants			Out of total Participants				No. of Trainees Employed			Financial Status of Trainees			
		Male	Female	Total	SC	ST	OBC	MC	With owned fund	With bank Loan	Wage Employed	Total	APL	BPL	TOTAL
2018-19	16	307	161	468	73	192	77	44	152	166	0	318	225	243	468
2019-20	17	283	192	475	77	232	115	6	127	180	0	307	156	319	475
2020-21	16	135	378	513	152	48	164	25	131	120	0	251	219	294	513
2021-22	16	44	334	378	123	127	96	5	223	295	0	518	48	330	378
2022-23	23	113	400	513	92	230	114	13	91	374	0	465	2	511	513
2023-24	18	41	391	432	108	151	90	22	197	106	0	303	0	432	432
Total	106	923	1856	2779	625	980	656	115	921	1241	0	2162	650	2129	2779
GRAND TOTAL	558	4080	10998	15078	3188	5236	3297	625	4475	5414	23	9912	3391	11687	15078

The BC / CSP position in the State of Tripura as on December 2023:

District-wise BC / CSP Points as per Jan Dhan Darshak Portal			
Sl. No.	District	No. of Villages	BC/CSP
1	West Tripura	172	472
2	Sepahijala	169	314
3	Khowai	124	200
4	Dhalai	151	261
5	Gomati	173	333
6	South Tripura	169	250
7	North Tripura	129	453
8	Unakoti	91	164
TOTAL		1178	2447

Digital Modes of Banking:

Bankwise Position of ATMs upto December 2023					
Sl.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	12	20	89
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
A	Sub Total of Public Sec. Bank	108	127	199	434
13	AXIS BANK	3	8	8	19
14	Bandhan Bank	0	3	2	5
15	Federal Bank	0	0	1	1
16	HDFC	6	8	8	22
17	ICICI	2	6	8	16
18	IDBI BANK	4	8	2	14
19	IDFC First Bank	0	0	0	0
20	Indusind Bank	1	1	2	4
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	4	2	6
B	Sub Total of Pvt. Sec. Bank	16	38	37	91
25	Tripura Gramin Bank	21	11	2	34
C	Sub Total of RRB	21	11	2	34
26	ACUB	0	0	0	0
27	TCARDB	0	0	0	0
28	TSCB	2	3	3	8
D	Sub Total of Coop.Banks	2	3	3	8
GRAND TOTAL		147	179	241	567

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, have been taken up for digitalization. In this regard, SLBC desk had advised all concerned Lead District Managers to raise the issue in DCC Meetings with the District Authority, Bankers and other line departments accordingly.

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

Based on reports furnished by member Banks as on September 2023, under all districts of Tripura, eligible savings accounts and current accounts have been fully covered with at least one of the digital modes of payment, viz., Debit Cards / Internet Banking / Mobile Banking / UPI / USSD / AEPS / POS / QR, etc.

The progress of Digitization Campaign is given below.

District	Coverage percentage (%) of eligible savings accounts through any one digital mode	Coverage percentage (%) of eligible current accounts through any one digital mode
Dhalai	100.00	100.00
Gomati	100.00	100.00
Khowai	100.00	100.00
North Tripura	100.00	100.00
Sepahijala	100.00	100.00
South Tripura	100.00	100.00
Unokoti	100.00	100.00
West Tripura	100.00	100.00
Tripura Total	100.00	100.00

Digital coverage for individuals (Savings Accounts)

Name of the District	Eligible Operative Savings Accounts		Debit/ RuPay cards coverage				Internet Banking coverage			
	No. of Accounts	Of which, no. of women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts (G6), no of women accounts covered	% coverage for women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts (G6), no of women accounts covered	% coverage for women accounts
	Dhalai Total	554499	276886	168371	30.36	74092	26.76	42706	7.70	17380
Gomati Total	696081	360018	239886	34.46	115627	32.12	78233	11.24	27474	7.63
Khowai Total	488742	248719	178183	36.46	78185	31.44	50958	10.43	22071	8.87
North Tripura Total	547183	274147	219931	40.19	101138	36.89	62346	11.39	22388	8.17
Sepahijala Total	666180	336299	233959	35.12	108426	32.24	64545	9.69	24791	7.37
South Tripura Total	676310	330464	198766	29.39	82860	25.07	54934	8.12	12659	3.83
Unokoti Total	405798	204379	142991	35.24	66297	32.44	40074	9.88	15302	7.49
West Tripura Total	1519924	704289	883556	58.13	356894	50.67	397128	26.13	119549	16.97
Tripura State Total	5554717	2735201	2265643	40.79	983519	35.96	790924	14.24	261614	9.56

Name of the 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	110694	19.96	59758	21.58	463628	83.61	229619	82.93	554499	100.00	276886	
Gomati Total	212086	30.47	105964	29.43	593109	85.21	295266	82.01	696081	100.00	360018	100.00	11235
Khowai Total	131861	26.98	68913	27.71	392614	80.33	196355	78.95	488742	100.00	248719	100.00	7086
North Tripura Total	141853	25.92	65995	24.07	443435	81.04	217450	79.32	547183	100.00	274147	100.00	4464
Sepahijala Total	208291	31.27	105614	31.40	531602	79.80	260609	77.49	666180	100.00	336299	100.00	4927
South Tripura Total	145471	21.51	67397	20.39	549371	81.23	270654	81.90	676310	100.00	330464	100.00	2783
Unokoti Total	95552	23.55	48775	23.86	330358	81.41	166427	81.43	405798	100.00	204379	100.00	9303
West Tripura Total	741171	48.76	306923	43.58	1189824	78.28	435944	61.90	1519924	100.00	704289	100.00	39576
Tripura State Total	1786979	32.17	829339	30.32	4493941	80.90	2072324	75.76	5554717	100.00	2735201	100.00	85125

Digital coverage for Businesses (Current Accounts)

Name of the 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	4161	1546	37.15	2804	67.39	2030	48.79	4161	100.00	1542
Gomati Total	7001	2530	36.14	4374	62.48	3476	49.65	7001	100.00	3866
Khowai Total	4731	1758	37.16	2808	59.35	2401	50.75	4731	100.00	1057
North Tripura Total	6950	2415	34.75	4576	65.84	2817	40.53	6950	100.00	963
Sepahijala Total	6850	1917	27.99	3948	57.64	2943	42.96	6850	100.00	1693
South Tripura Total	6079	1797	29.56	4125	67.86	2697	44.37	6079	100.00	1762
Unokoti Total	5096	1582	31.04	2864	56.20	2422	47.53	5096	100.00	1393
West Tripura Total	36801	18553	50.41	21053	57.21	19277	52.38	36801	100.00	4753
Tripura State Total	77669	32098	41.33	46552	59.94	38063	49.01	77669	100.00	17029

Timely submission of data by banks:

16 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 15.01.2024 for compilation of Agenda Notes for 146th SLBC Meeting. The date of submission by the concerned banks is tabulated as follows: -

Sl.	Bank	Date of Submission
1	Bank of India	08.01.2024
2	Punjab National Bank	08.01.2024
3	Indian Bank	10.01.2024
4	Tripura Gramin Bank	10.01.2024
5	TSCB	10.01.2024
6	UCO Bank	10.01.2024
7	India Post Payment Bank	11.01.2024
8	Kotak Mahindra Bank	11.01.2024
9	IDFC First Bank	12.01.2024
10	Bandhan Bank	15.01.2024
11	Bank of Baroda	15.01.2024
12	State Bank of India	15.01.2024
13	Union Bank of India	15.01.2024
14	Indian Overseas Bank	15.01.2024
15	ACUB	Did not submit by Cut-Off Date
16	AXIS BANK	Did not submit by Cut-Off Date
17	Bank of Maharashtra	Did not submit by Cut-Off Date
18	Canara Bank	Did not submit by Cut-Off Date
19	Central Bank of India	Did not submit by Cut-Off Date
20	Federal Bank	Did not submit by Cut-Off Date
21	HDFC	Did not submit by Cut-Off Date
22	ICICI	Did not submit by Cut-Off Date
23	IDBI BANK	Did not submit by Cut-Off Date
24	IndusInd Bank	Did not submit by Cut-Off Date
25	Jana Small Finance Bank	Did not submit by Cut-Off Date
26	NESFB	Did not submit by Cut-Off Date
27	Punjab & Sind Bank	Did not submit by Cut-Off Date
28	South Indian Bank	Did not submit by Cut-Off Date
29	Ujjivan Bank	Did not submit by Cut-Off Date
30	YES Bank	Did not submit by Cut-Off Date

Other Issues:

Performance of India Post Payments Bank:

Data as on 31.12.2023						
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	102	11556	123	15	0.1
2	AGARTALA BRANCH	141	14023	200	16	0.03
3	KAILASAHAR BRANCH	77	10032	90.4	61	0.51
4	RADHAKISHOREPUR BRANCH	224	10645	78.5	31	0.01
5	DHARMANAGAR BRANCH	107	32108	365	54	0.1
TOTAL		651	78364	856.9	177	0.75

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	1005	78.5	265	9	765	32	125	0.54	43	0.14	NA	NA
2	AGARTALA BRANCH	1120	25	110	0.12	1012	26	465	0.43	124	0.24	NA	NA
3	KAILASAHAR BRANCH	986	29.3	42	1.2	879	31	521	1.3	82	0.70	NA	NA
4	RADHAKISHOREPUR BRANCH	812	10.6	65	0.37	365	4.2	134	1.1	103	0.43	NA	NA
5	DHARMANAGAR BRANCH	412	5.4	34	0.25	923	34.4	812	2.7	343	0.97	NA	NA

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	45	1.3	NA	NA	26	0.2	NA	NA	5700	89
2	AGARTALA BRANCH	298	2.7	NA	NA	NA	NA	NA	NA	14231	109
3	KAILASAHAR BRANCH	129	1.5	NA	NA	NA	NA	NA	NA	11560	101
4	RADHAKISHOREPUR BRANCH	76	1.3	NA	NA	NA	NA	NA	NA	7600	59
5	DHARMANAGAR BRANCH	945	7.6	NA	NA	NA	NA	NA	NA	9200	232

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	8	0.5	NA	NA	NA	NA
2	AGARTALA BRANCH	NA	NA	45	2.5	NA	NA	NA	NA
3	KAILASAHAR BRANCH	NA	NA	12	0.32	NA	NA	NA	NA
4	RADHAKISHOREPUR BRANCH	NA	NA	5	0.16	NA	NA	NA	NA
5	DHARMANAGAR BRANCH	NA	NA	32	0.65	NA	NA	NA	NA

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

Progress under Viksit Bharat Sankalp Yatra Campaign

Tripura VBSY Status as on 16-01-2023 6.30 PM							
District	Camps Held in GPs	Total PMJDY Sourced	Total PMJJBY Sourced	Total PMSBY Opened	Total MUDRA Sourced	Total SUPI Opened	Total APY Sourced
DHALAI	143	280	705	1228	96	0	120
GOMATI	134	205	531	925	73	0	205
KHOWAI	105	770	2090	4183	447	2	433
NORTH TRIPURA	93	386	1080	1816	16	0	244
SEPAHIJALA	112	49	839	956	21	0	70
SOUTH TRIPURA	128	380	1011	1756	50	0	386
UNAKOTI	63	1324	488	995	30	0	247
WEST TRIPURA	141	103	696	946	24	0	98
Grand Total	919	3497	7440	12805	757	2	1803

FASAL Rin Portal KCC Entry as on 16-01-2024 6.30 PM			
Bank / District	Total Applications	New KCC Sanctioned	Application Rejected
Khowai	19	19	0
State Bank Of India	19	19	0
North Tripura	45	45	0
Punjab National Bank	14	14	0
Tripura Gramin Bank	31	31	0
Sepahijala	137	137	0
Tripura Gramin Bank	137	137	0
South Tripura	51	51	0
Punjab National Bank	37	37	0
Tripura Gramin Bank	14	14	0
Unakoti	5	4	1
Canara Bank	1	1	0
Central Bank Of India	1	1	0
Punjab National Bank	2	1	1
Tripura Gramin Bank	1	1	0
West Tripura	193	191	2
Punjab National Bank	21	19	2
Tripura Gramin Bank	172	172	0
Grand Total	450	447	3

Ghar Ghar KCC Abhiyaan for Saturation of PM KISAN Beneficiaries as on December 2023						
Bank Name	Bank Type	No. of Branches	Saturated Beneficiaries	Pending Beneficiaries	Total no. of Beneficiaries	Saturation completed(%)
Tripura Gramin Bank	RURAL	40	33954	81220	115174	30
Tripura State Cooperative Bank Ltd	COOPERATIVE	64	7197	22338	29535	25
Punjab National Bank	COMMERCIAL	67	6355	18533	24888	26
State Bank Of India	COMMERCIAL	66	3475	20626	24101	15
Uco Bank	COMMERCIAL	24	1967	7739	9706	21
Canara Bank	COMMERCIAL	14	477	2358	2835	17
Bank Of India	COMMERCIAL	13	1196	1046	2242	54
Idbi Bank Limited	COMMERCIAL	4	86	674	760	12
Union Bank Of India	COMMERCIAL	6	214	368	582	37
Indian Bank	COMMERCIAL	5	140	424	564	25
Central Bank Of India	COMMERCIAL	3	132	416	548	25
Bank Of Baroda	COMMERCIAL	6	55	329	384	15
Indian Overseas Bank	COMMERCIAL	3	88	295	383	23
Bandhan Bank Limited	COMMERCIAL	14	19	208	227	9
Punjab And Sind Bank	COMMERCIAL	2	49	142	191	26
Indusind Bank Ltd	COMMERCIAL	1	2	34	36	6
HDFC Bank Ltd.	COMMERCIAL	2	4	26	30	14
South Indian Bank Ltd	COMMERCIAL	1	1	3	4	25
Federal Bank Ltd	COMMERCIAL	1	0	2	2	0
TOTAL		336	55411	156781	212192	26

DFS SPECIAL KCC CAMPAIGN ON ANIMAL HUSBANDRY AND FISHERIES

Animal Husbandry KCC Report as on 31-12-2023								
Bank Name	Cummulative No of Applications Received	Cummulative No of Applications Sanctioned	Cummulative - Already having KCC with Some other Bank	Cummulative - Applicant in default NPA	Cummulative - Applicant (i) not tracable (ii) Unwilling to avail (iii) Unaware about the submission of application	Cummulative -Wrong/ incomplete information furnished	Cummulative -Any Other Reason	Pendency more than 15 days
Bank of Baroda	3	2	0	0	0	0	1	0
Bank of India	16	9	5	2	0	0	0	0
Canara Bank	4	3	0	1	0	0	0	0
Central Bank of India	15	1	0	0	1	0	13	0
Tripura State Co-Op Bank	132	49	0	29	0	18	25	11
Punjab & Sind Bank	0	0	0	0	0	0	0	0
Punjab National Bank (including Tripura Gramin Bank)	628	346	0	236	0	0	46	0
State Bank of India	96	27	0	35	5	0	29	0
UCO Bank	30	16	0	14	0	0	0	0
Union Bank of India	5	1	0	4	0	0	0	0
Total	929	454	5	321	6	18	114	11

Fisheries KCC Report as on 31-12-2023

Bank Name	Cummulative No of Applications Received	Cummulative No of Applications Sanctioned	Cummulative - Already having KCC with Some other Bank	Cummulative - Applicant in default NPA	Cummulative -Not having permission/ licence for pond/reservoir	Cummulative - Applicant (i) not tracable (ii) Unwilling to avail (iii) Unaware about the submission of application	Cummulative - Wrong/ incomplete information furnished	Cummulative - Any Other Reason	Pendency more than 15 days
Bank of India	4	3	0	0	0	0	0	1	0
Canara Bank	31	18	0	9	0	1	0	3	0
Central Bank of India	6	1	0	5	0	0	0	0	0
Tripura State Co-Op Bank	263	82	0	128	0	0	0	46	7
IDBI Bank Ltd.	20	0	0	0	0	0	0	20	0
Indian Bank	5	1	0	4	0	0	0	0	0
Indian Overseas Bank	4	2	0	0	0	0	0	0	2
Punjab & Sind Bank	2	2	0	0	0	0	0	0	0
Punjab National Bank (including Tripura Gramin Bank)	989	555	0	267	0	0	0	167	0
State Bank of India	164	58	1	53	2	11	2	37	0
UCO Bank	58	19	0	14	0	0	0	25	0
Union Bank of India	8	5	0	0	0	0	0	3	0
Total	1554	746	1	480	2	12	2	302	9

Credit Guarantee Schemes: Animal Husbandry Infrastructure Development Fund and GoI Scheme for Farmer Producer Organization

1. Introduction

1.1 The need to support agriculture and allied sectors and ensuring availability of finance for them remains a priority for the economy for taking the rural India forward. Restrictive access to formal finance affects the farmer's income. Various factors, especially, information asymmetry between the bank (lender) and the farmer affects the access to credit. This lack of information pushes the bank to attribute high default risk to the borrower resulting in a partial or negative response to the borrower's credit demand.

1.2 Credit Guarantee Scheme (CGS) addresses such issue and protects a part of the requested loan with a guarantee. CGS is likely to promote the flow of credit to the agriculture and rural sector by banks whose loans are to be guaranteed. Credit Guarantees are the "Access to Finance" mechanisms provided as a risk sharing instrument for lenders and are aimed to improve flow of credit in borrowers' segment which are normally perceived to be risky by lenders.

2. Benefit of Credit Guarantee Scheme (CGS)

2.1 CGS are expected to offer the following benefits to the:

(i) Common benefit to Lending Institutions

- Through quality portfolio (new "risk mitigation tool" & lower defaults)
- New business opportunities (specific structured products designed for local needs of the industry)
Reduced transaction costs.
- Saving on capital provision
- Financial inclusion tool helping them to reach out to customers otherwise excluded

(ii) Common benefit to Customers

(a) Better access to credit; (b) Lower collateral requirements; (c) Improved leverage on their equity;

3. NABARD Initiative: NABSanrakshan Trustee Private Limited

3.1 NABARD with the objective of addressing the need of the agriculture and rural sector, established a wholly owned subsidiary NABSanrakshan Trustee Private Limited. The Credit Guarantee mechanism under the management of NABSanrakshan, aims to facilitate credit flow to agriculture and rural sector through mitigation of the risk of default for lending institutions.

3.2 A two-tier architecture has been set up, with NABSanrakshan at one tier and multiple Credit Guarantee funds under its trusteeship, each housed in separate Trusts at second tier. NABSanrakshan manages various schemes of the Trusts, which provide Credit Guarantee to the lending institutions including Banks against a fee. The Schemes are being envisaged in a way so that all Banks can be covered under Credit Guarantee mechanism.

4. Credit Guarantee Schemes

Following two CGS have been announced by GoI and the implemented by NABSanrakshan:

4.1 Credit Guarantee Scheme for Animal Husbandry and Dairying

4.1.1 As a part of Animal Husbandry Infrastructure Development Fund (AHIDF) announced by GoI, a Credit Guarantee Fund Trust for Animal Husbandry and Dairying (CGFTAHD) of Rs. 750 cr. has been established under the Trusteeship of NABSanrakshan for providing Credit Guarantees to Scheduled Banks assisted under AHIDF.

4.1.2 The eligible borrowers under AHIDF are individual entrepreneurs, private companies, Farmer Producer Organisations (FPOs), Micro, Small and Medium Enterprises (MSMEs), Section 8 companies.

4.1.3 The eligible activities are (i) the dairy processing and value addition infrastructure, (ii) meat processing and value addition infrastructure (iii) Animal Feed Plant (iv) Establishment of IVF Centre (v) Sex Sorted Semen and (vi) Breed Multiplication Farm. Procurement of land, working capital, old machineries and vehicle for personal use are not covered under AHIDF.

4.1.4 The credit guarantee will be extended to loans given under AHIDF only which are viable and are covered under MSME defined ceilings. The guarantee coverage would be 25% of the credit facility available to the borrower.

4.2 Credit Guarantee Scheme for Farmer Producer Organisations

4.2.1 Recognizing the importance of FPOs in the agricultural landscape, Ministry of Agriculture and Farmer's Welfare, Government of India has launched a dedicated central sector scheme "Formation and Promotion of 10,000 Farmer Producer Organizations (FPOs)" to address the challenges faced by FPOs. The modalities of the Trust formation and the Scheme design is under formulation.

4.2.2 The credit guarantee cover per FPO will be limited to the project loan of Rs. 2 crore. The RRB may be eligible to seek Credit Guarantee Cover for a credit facility sanctioned in respect of a single FPO borrower for a maximum of 2 times over a period of 5 years. The likely Annual Credit Guarantee Fee will be maximum up to:

- (i) 0.85% of the credit facility up to Rs. 1.00 crore project loan and
- (ii) 0.75% of credit facility above Rs. 1.00 crore and up to Rs. 2.00 crore project loan sanctioned by the Banks.

The guarantee coverage under this scheme will be:

- (i) For Credit facility up to Rs. 1 crore, credit guarantee cover will be 85% of sanctioned credit facility with ceiling of Rs.85 lakh and
- (ii) For Credit facility up to Rs. 2 crore, credit guarantee cover will be 75% of sanctioned credit facility with ceiling of Rs. Rs. 1.50 crore.

5. Implementation of the CGS

An online Credit Guarantee portal is being designed by NABSanrakshan to run these schemes. The portal is expected to have the following features for providing credit guarantee services to the Banks:

- (a) Guarantee Application Acceptance; (b) Guarantee Approval; (c) Credit Guarantee Fee Payment; (d) Guarantee Renewal; (e) Guarantee Claim Application Acceptance; (f) Claim Settlement

In order to avail the CGS, the Banks may become a Member Lending Institution of the envisaged Credit Guarantee Portal. The Banks may extend loans under the AHIDF and FPO scheme for getting Credit Guarantee coverage under the respective GoI schemes.

BANK-BRANCH NETWORK IN TRIPURA AS ON 31.12.2023

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	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	1	0	5	5	3	13
Bank of Maharashtra	Public Sector Bank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
Canara Bank	Public Sector Bank	2	0	5	0	2	0	1	1	0	1	1	0	0	1	0	0	1	0	0	1	0	1	2	0	5	9	5	19	
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	18	4	2	0	1	1	0	5	1	0	6	2	0	3	2	0	2	1	0	3	6	0	33	21	18	72	
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	2	0	0	1	0	0	2	0	0	1	0	0	0	0	1	1	0	6	8	4	18	
ICICI Bank	Pvt Bank	2	0	5	0	0	0	0	2	0	0	1	0	0	1	0	0	1	0	1	0	0	1	0	0	3	6	5	14	
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	16	10	13	5	0	10	3	0	16	0	0	18	4	0	14	0	0	10	1	0	12	4	0	107	33	10	150	
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	
Total		60	33	122	35	24	0	24	20	0	42	23	0	42	21	0	36	13	0	23	12	0	24	26	0	286	172	122	580	



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राज्य स्तरीय बैंकर्स समिति, त्रिपुरा
State Level Bankers' Committee, Tripura
दुर्गावारी रोड, अगर्ताला - 799 001
Durgabari Road, Agartala - 799001
टेलिफोन Telephone: 0381-2305709 / 2325874 / 2325961
फैक्स Fax : 0381-3315928
ई-मेल/ e-mail : slbctripura@pnb.co.in / chagartala@pnb.co.in

Ref No: SLBC/TRP/Minutes/145/2023

Date: 06.12.2023

Minutes of the 145th Meeting of SLBC, Tripura held on 15-11-2023 at Agartala (Revised)

(In suppression to minutes circulated vide our letter date 21.11.2023)

The 145th meeting of SLBC Tripura was held at New Secretariat, Agartala on 15th November 2023 to review the performance of Banks for and up to the quarter ended September 2023 of FY 2023-24. Dignitaries in the meeting included:

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 Kuldeep Singh Rana, General Manager, Head Office, Punjab National Bank,
Shri Rajesh Kr. Pramanic, DGM & Dy. 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 Kuldeep Singh Rana, General Manager, Punjab National Bank, following which the regular meeting commenced with the Action Taken Report for the Action Points from the 144th 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 of Digitalization in the state

- As per RBI's programme all member banks have covered all their eligible saving accounts and current account with at least one of the digital mode of payment viz. Debit cards/ AEPS/ Mobile banking/Internet banking/UPI/USSD/POS/QR etc as on 30.09.2023. Banks to constantly monitor so as to maintain the same.
- Steps should be taken to publicize the achievement and to maintain the 100% saturation of eligible accounts on continuous basis.

(Action Point 1: All Banks, SLBC)

Achievement under ACP

- All the banks put together disbursed Rs. 5535.03 crore i.e. 46% of the Annual Target for Rs. 12000.00 crore under ACP 2023-24 as on September 2023. Achievement under Agriculture sector is 44%. Achievements in MSME and OPS are 50% and 60% of the ACP Targets respectively as on 30.09.2023.
- All Banks to strive for achieving 100% achievement against ACP targets of FY 2023-24 by March 2024.

(Action Point 2: All Banks, SLBC)

CD Ratio

- CD ratio of the banks remain static at 56% as on September 2023 as compared to March 2023.
- Banks with low CD Ratio to work towards attaining parity with the State CD Ratio.
- Banks in all together has to strive for increasing the CD ratio of the state.

(Action Point 3: All Banks)



GHAR GHAR KCC – PM Kisan Saturation, Agriculture & PMFBY

- 13970 KCC loans were sanctioned by Banks amounting to Rs. 94.12 crores as on 30th September 2023 of FY 2023-24, thereby achieving 21% of the Annual Target of 66356 nos.
- Banks to strive for achieving hundred percent saturation of KCC especially PM Kisan beneficiaries under GHAR GHAR KCC Abhiyan which is submerged with Vikshit Bharat Sankalp Yatra i.e. till 26.01.2024.
- All LDMs to co-ordinate with District administration for conducting of special DCC meeting for GHAR GHAR KCC-PM Kisan Saturation wherever not conducted till date.
- Block administration, Agriculture department, Panchayat secretary, LDMs, DDMs to extend their full support in mobilizing PM Kisan Beneficiaries & organization of camps at GP/bank branches level.
- All member banks to sensitize their field functionaries on easy documentation process for KCC as per Master Circular of RBI which is already been shared to member banks by SLBC desk.
- Agriculture Department to explore promotion of Agriculture Infrastructure Fund (AIF) in co-ordination with Banks.
- 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.
- 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.
- Banks to strive for increasing the loanee farmer coverage in subsequent crop seasons.

(Action Point 4: Banks/NABARD/State Govt/SLBC/ Line Departments)

Self Help Groups

- 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.
- Chief Secretary and Chairman of SLBC has advised TRLM and Banks to special focus on recently launched "Lakhpati Didi Scheme".
- CEO TRLM requested Banks to dispose of the pending sponsored cases under the scheme at the earliest.
- As on September 2023 of FY 2023-24, 83 cases have been sanctioned under TULM SEP (Individual) and 1061 cases sanctioned under TULM SHG. Bankers were requested to reduce the pendency in sponsored applications by according sanction in eligible cases at the earliest.

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

Opening of new BC Points in 105 identified GPs / VCs

- As on September 2023 of deployment of BC agents in 105 identified GPs/VCs is pending details of which is appended below:

Punjab National Bank - 51
Tripura Gramin Bank - 39
Tripura State Co-operative Bank - 13
UCO Bank - 2

- Respective Banks to deploy BC agents at these locations at the earliest.

(Action Point 6: PNB/TGB/TSCB/UCO)



Government Sponsored Loan Schemes

- Out of 1785 PMEGP proposals sponsored against the target of 1712 cases, 439 proposals have been accorded sanction by branches for FY 2023-24 as on 30.09.2023 amounting to Rs. 1867.55 lakhs.
- In case of Swavalamban for FY 2023-24, 4834 cases have been sponsored to the bank branches against the target of 4000 cases, out of which 571 cases were sanctioned amounting to Rs. 1933.78 lakhs as on 30.09.2023
- In case of Swavalamban for FY 2023-24, 3686 cases have been sponsored to the bank branches against the target of 4000 cases, out of which 175 cases were sanctioned amounting to Rs. 621.01 lakhs as on 30.09.2023.
- In case of PM Formalization of Micro Food Processing Enterprises Scheme (PMFME) 429 application are sponsored to bank branches, out of which 79 cases were sanctioned as on 30.09.2023.
- Banks to put in place a control system so that sponsored cases are timely disposed off.
- Private Banks have not sanctioning loan under PMEGP & Swalamban scheme. Axis Bank & IDBI Banks two of the private sector bank who have sanctioned 01 proposal each in PMEGP but no sanction under Swalamban scheme.
- Principal Secretary, Deptt of Industries & Commerce has opined that defaulting bank may be delisted for parking govt funds.
- Department of Industries & Commerce, Government of Tripura was requested to look into the issue of releasing Swavalamban subsidy in pending cases.

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

Education Loans

- Banks have accorded sanction in 457 cases with aggregate sanction amount of Rs. 1867.55 lakh as on 30.09.2023 of FY 2023-24.

(Action Point 8: All Banks, Education Dept)

Housing Loans & PMAY

- Till September 2023 of FY 2023-24, 3491 housing loans have been sanctioned with aggregate sanction amount of Rs.263.96 crores.
- PMAY (Rural) for MGNREGA workers in the state of Tripura was approved by SLBC however it is yet to be implemented in banks **except TGB, TSCB, PNB**. All other member banks to adopt the scheme at the earliest to extend benefits of the scheme to all MGNREGA workers.
- 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. Only PNB has approved the loan scheme for which some modifications are requested by the Urban Development Department.
- All member banks to get the scheme PMAY (Urban) approved from their respective Bank Board at the earliest to implement in the state of Tripura.

(Action Point 9: All Banks, Rural Development Deptt)

PM SVANidhi, PM Vishwakarma, PMMY and Stand-Up India loans

- Till September 2023, 5638 applications under PMSVANidhi (1st Tranche) have been sponsored to bank branches, out of which 4941 applications are sanctioned.
- Banks are to ensure digital onboarding of all PMSVANidhi beneficiaries, by handholding through "Penny Drop Transactions".
- Urban Development Department has been requested to sponsor more applications in order to help Banks achieve the targets set by the Department.
- Banks to proactively consider applications under PM Vishwakarma which is to be sponsored by the Department of Industries shortly after necessary scrutiny & skill development of the beneficiaries.
- All Banks/Financial Institutions have made an achievement of Rs. 542.24 crores with 81742 numbers of accounts for the period April 2023 – September 2023, under Pradhan Mantri Mudra Yojana.
- All Banks to achieve 10% annual growth in the number of beneficiaries and 20% Y-O-Y growth in credit to Pradhan Mantri Mudra Yojana.
- Loans under Stand up India had been extended to 140 SC/ST/Women beneficiaries amounting to Rs. 25.47 Crores during FY 2023-24 up to September 2023.
- Banks to ensure sanction of 2 cases under the scheme per branch in every financial year



(Action Point 10: All Banks)

NPA and Recovery

- Percentage of gross NPA as against gross advance decreased from 6.19% as on September 2022 to 4.52% as on September 2023.
- Amount in absolute terms decreased to Rs. 946 crores as on September 2023 from Rs. 1208.82 crores as on September 2022. The outstanding amount under Written off A/Cs (Shadow Register) is around Rs. 162.90 crores which if added with the outstanding NPA, the total amount would be Rs. 1108.90 crores which seems to be high.
- The total outstanding NPA amount in Govt. sponsored schemes has increased from Rs. 119.35 crores in September 2022 to Rs. 120.61 crores in September 2023. As on September 2023, percentage of NPA under KCC is 20%, under PMMY is 9%, under PMEGP is 25% and Swavalamban is 23%.
- Line Departments of State Government were requested to provide necessary support to Bankers for recovery of loans pertaining to Government Sponsored Schemes. Banks to organize recovery camps in co-ordination with line departments in this regard.

(Action Point 11: All Banks & State Government)

Rural Self Employment Training Institutes (RSETIs)

- It was decided in the 138th SLBC meeting, that there was a need to have a dedicated RSETI at each district. State Bank of India is to open RSETI at North Tripura district, Tripura Gramin Bank at Khowai district and Punjab National Bank at South Tripura district for opening RSETI.
- DMs of respective districts to allocate suitable land/premises for opening of RSETIs in their respective district.
- Banks to proceed for obtaining approval of opening of RSETI MoRD, Govt of India subsequently.

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

ATMs in Block Development Offices

- In pursuant to decision of previous SLBC to open ATM in all BDO office in Tripura & subsequent review in SLBC to open ATM in those BDO office where ATM is not available within the radius of 2 km, Banks to open ATM in 15 following RD blocks: -

Sl no.	District	Block	Allocation
1	Dhalai	Chawmanu	PNB
2	Gomati	Karbook	SBI
3	North Tripura	Kalacherra	PNB
4	North Tripura	Jubara nagar	SBI
5	Sepahijala	Nalchar	SBI
6	South Tripura	Poanbari	PNB
7	South Tripura	Rajnagar	PNB
8	South Tripura	Bharat Chandra Nagar	SBI
9	South Tripura	Jolalbari	SBI
10	South Tripura	Rupaich	SBI



11	Unakoti	Chandipur	PNB
12	West Tripura	Bamutia	PNB
13	West Tripura	Belbari	PNB
14	West Tripura	Hezamara	SBI
15	West Tripura	Lefunga	SBI

- 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.

(Action Point 13: PNB, SBI, State Government)

Saturation under social security scheme & Vikshit Bharat Sankalp Yatra

- In Performance under 03 Social Security Scheme viz Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) & Atal Pension Yojana, banks have collectively enrolled brought 1009601 customers under PMSBY, 344216 under PMJJBY & 188787 under APY.
- Banks to brought total 15,33,000 population under PMSBY & 4,00,000 population under PMJJBY in the state of Tripura under JANSURAKSHA CAMPAIGN.
- Jt Secretary, Director of Financial Services, Govt of India has informed that all existing campaign viz 3-month JANSURAKSHA CAMPAIGN, GHAR GHAR KCC – PM Kisan Saturation submerged in Vikashit Bharat Sankalp Yatra. Accordingly, the campaign deemed to be extended till 26.01.2024 i.e. the completion of Vikashit Bharat Sankalp Yatra.
- Banks to hold camps/install stalls in the GP/VC in connection with Bharat Sankalp Vikas Yatra in coordination with respective LDMs to extend banking facility like JANDHAN account, social security saturation, KCC saturation, PMMY, Standup India scheme etc.
- Banks to issue necessary instruction advise to field level functionaries in this regard.

(Action Point 14: All Banks, LDMs, Local Administration)

Other Issues:

- Delay in Submission of data by banks is a major concern raised which causes inordinate delay in organization of SLBC meet which defeats very purpose of organization of meeting. All member banks are requested to submit data to SLBC desk within 15 days from the end of the quarter.

(Action Point 15: 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 Rajesh Kr. Pramanic, DGM & Dy. 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 145TH MEETING OF THE SLBC FOR THE STATE OF TRIPURA HELD AT NEW SECRETARIAT, CONFERENCE HALL NO.2, AGARTALA ON 15.11.2023

Sl. No.	Name of the Dignitaries	Designation/Office/Institution
CHAired BY		
1	Shri J K Sinha	Chief Secretary, Govt. of Tripura
2	Shri Kuldeep Singh Rana	General Manager, Punjab National Bank
GOVT. OFFICIALS		
Designation/Office/Institution		
1	Shri V.G. Jenner	Principal Secretary, Industries & Commerce, GoT
2	Shri Apurba Roy	Secretary, Finance & Agricul
3	Shri Raval Hamendra Kumar	Special Secretary, Department of Education, GoT
4	Shri L T Darlong	Secretary, Tribal Welfare, GoT
5	Smt Vishwasree B	Director, Industries & Commerce, GoT
6	Dr. Brahmneet Kaur	CEO TRLM, GoT
7	Smt Rakhi Biswas	Director, Institutional Finance, GoT
8	Shri K Shashi Kumar	Director, ARDD, GoT
9	Shri Saradindu Das	Director, Agriculture Department, GoT
10	Shri Santosh Das	Director, Fisheries, GoT
11	Shri Amitava Chakma	Jt Director, Urban Development Department, GoT
12	Shri Debasish Roy	NO, PMEGP, KVIC
13	Shri Alok Choudhury	KVIC
14	Dr. Debasish Bhowmik	Asst. Director, Agriculture Department, GoT
15	Shri Tapas Kr. Basak	D.O, Institutional Finance, GoT
RBI/NABARD/SIDBI/NHB/HUDCO/INSURANCE COMPANIES / BSNL / OTHERS		
Designation/Office/Institution		
1	Shri Sudip Bhattacharjee	DGM, Reserve Bank of India
2	Shri Loken Das	GM, NABARD Tripura
3	Shri Diganta Kumar Das	DGM, NABARD Tripura
4	Shri Argha Banerjee	Manager, Reserve Bank of India
5	Shri Debarshi Biswas	A.G.M., SIDBI
PSU/Rural/Co-op BANKS		
Designation/Office/Institution		
1	Shri Rajesh Kr. Pramanic	DGM & Dy. Zonal Manager Guwahati, Punjab National Bank
2	Shri Bikash Das	Deputy General Manager & Convener SLBC Tripura, Punjab National Bank, Agartala Circle
3	Shri S.K. Rohatgi	GM, Tripura Gramin Bank
4	Shri Bhajan Ch. Ray	MD, Tripura State Co-operative Bank
5	Shri Pradip Majumdar	RM - in charge, SBI RBO Agartala North
6	Shri Prem Samuel Dang	RM - in charge, SBI RBO Agartala South
7	Shri Uttam Kumar Mukherjee	Chief Manager, SLBC, Punjab National Bank
8	Shri Saurabh Trivedi	Chief Manager, UCO Bank



9	Shri Uttam Kumar Roy	Chief Manager, Indian Overseas Bank
10	Shri Sanjib Dey	Chief Manager, Canara Bank
11	Shri Susanta Das	Chief Manager, Bank of Baroda
12	Shri Amit Kumar Anand	Chief Manager, Union Bank of India
13	Shri Kumar Rohit Gaurav	Senior Manager, Central Bank of India
14	Shri Palash Bhaumik	DCO, State Bank of India
15	Shri Bhargav Bhattacharjee	Manager, SLBC Tripura, Punjab National Bank
16	Shri R K Timothy	Manager, UCO Bank
17	Ms. Reena	Officer, Bank of India
	PRIVATE BANKS	Designation/Office/Institution
1	Shri Pradip Ghosh	CH-RBG, HDFC Bank
2	Shri Saraj Ahmed	VP, Axis Bank
3	Shri Dipankar Choudhury	AVP, Axis Bank
4	Shri Dipankar Biswas	Cluster Head, Bandhan Bank
5	Shri Sumit Dutta choudhury	Sr. B.M., HDFC Bank
6	Shri Santanu Chanda	Sr. BM, Ujjivan Small Finance Bank
7	Shri Surajit Paul	BH, Bandhan Bank
8	Shri Apurba Choudhury	manager, Ujjivan Small Finance Bank
	Through Video Conference	
1	Dr. P K Goyal	Joint Secretary, DFS, Government of India
2.	Smt Chandni Chandran	DM, District Khowai
3.	Shri Saju Vaheed A	DM, District South Tripura
4.	Shri Tarit Kanti Chakma	DM, District Gomati
5.	Shri Zenkhankhap Tonsingh	LDM, South Tripura District
6.	Smt Chandra Debnath	Director, RSETI Dhalai
7	Shri Avijit Chakraborty	Director, RSETI Udaipur

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त्रिपुरा हेतु राज्य स्तरीय
बैंकर्स समिति की बैठक

STATE LEVEL BANKERS' COMMITTEE MEETING
FOR TRIPURA



146th

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कार्यसूची टिप्पण ★ AGENDA NOTES

December 2023

दिसंबर २०२३



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